



The Global Consumer Protection and Empowerment Index 2022

Insight Report



**CONSUMERS
INTERNATIONAL**

COMING TOGETHER
FOR CHANGE

ABOUT CONSUMERS INTERNATIONAL

Consumers International is the membership organisation for consumer groups around the world.

We believe in a world where everyone has access to safe and sustainable goods and services. We bring 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.

We are resolutely independent, unconstrained by businesses or political parties. We work in partnership and exercise our influence with integrity, tenacity and passion to deliver tangible results.



EXECUTIVE SUMMARY

Consumer protection and empowerment is critical. It helps markets function effectively and fairly for businesses and consumers. It enables the interests of consumers to be heard and represented, allows consumers to access safe and sustainable products and quality services, to be treated fairly, and offered effective solutions and redress.

Increased consumer protection can also lead to economic benefits. Effective protections can increase consumer confidence and empowerment, which subsequently benefits all market players. Fair competition amongst healthy marketplace players within an effective protection framework can result in more innovation among traders and meaningful choice for consumers. Generally, greater consumer protection is associated with better outcomes for consumers.¹

Currently, no global indices exist to measure the level of consumer protection and empowerment across countries. Existing consumer indices are carried out at a national or regional level, frequently by companies instead of independent entities, and do not focus on a future oriented definition of consumer empowerment and agency.

Consumer protection and empowerment is at the heart of Consumers International's [Vision for 2030](#) - a vision shaped by consumer advocates across the world. As markets and regulations evolve over the next decade, we need to ensure they are moving towards a world where everyone has access to safe and sustainable products and services. As the global membership organisation for consumer rights groups globally Consumers International must build the proper tools and insights to drive action towards a safe, fair, and sustainable marketplace.

Over the last year, Consumers International has worked closely with our Members and experts to build an impactful and innovative Consumer Protection and Empowerment Index. This Index assesses the degree to which countries have implemented mechanisms and measures to build, maintain, and encourage a safe, fair, and sustainable marketplace for all.

For the first time, we have been able to identify which countries are performing well in protecting and empowering their consumers, how countries compare to each other at a regional, global, or income-based level, and which areas the world needs to collectively focus attention on.

This insight report provides an overview of the Global Consumer Protection and Empowerment Index and describes how Consumers International Members can use the Index, its data, and the findings in this first and pilot year. It explains the methodology for data collection and how the conceptual framework was designed. It offers Members the opportunity to view rankings across a range of categories, including by global, regional and income-levels. Importantly, it presents an analysis of the current data, offering initial insights into the state of consumer protection and empowerment globally and broad indicators of success. The analysis is supplemented with more detailed case studies, examining countries that perform well based on initial analysis.

¹ Buwowski, M., Contribution to Growth: Consumer Protection, Delivering economic benefits for citizens and businesses, Study for the Committee on Internal Market and Consumer Protection, Policy Department for Economic, Scientific and Quality of Life Policies, European Parliament, Luxembourg, 2019.

Key findings from the report include:

- The average global score for the Index is 53/100; there is still substantial room for improvement across all areas.
- On average, countries performed “best” on Consumer Knowledge and Information, with a global average score of 62/100; efforts have been made to ensure consumers have adequate information however, such information does not translate into skills in the marketplace, particularly in the digital sector.
- Consumer protection provisions and mechanisms for vulnerable consumers are especially low.
- Whilst high-income countries drive international sustainability discussions and standard setting, middle and low-income countries take more action related to national sustainable consumption.
- The digital divide in consumer protection is stark; rapid development in technology and innovation appears to have left many consumers behind, particularly in low-income countries and Sub-Saharan Africa.
- The top performers in the Index do not follow the same ranking pattern as one another. There is no clear guide for success in this pilot year. Despite this, there are a number of identifiable areas where Members can target their advocacy efforts and drive change.

The report concludes with an assessment of what more is needed to build upon this first pilot effort and invites Members and partners to build with us for future iterations.

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HOW TO USE THE GLOBAL CONSUMER PROTECTION AND EMPOWERMENT INDEX

This section provides Members with an overview of how to use this report, its data, and findings. It explains what access Members have to the Index and supplementary materials. It concludes by outlining how the Index can be used in its pilot phase.

MEMBER ACCESS IN PILOT PHASE

In 2022 Consumers International is sharing a pilot version of the Global Consumer Protection and Empowerment Index solely with Members of our network and not for use with the general public. Consumers International Members will have exclusive access to the Consumer Protection and Empowerment Index report and Index Analyser to benchmark national performance, and measure progress against other countries and the Consumers International Vision 2030.

Members of Consumers International have exclusive and secure access to:

- **The Global Consumer Protection and Empowerment Index Analyser.** This tool allows Members to explore the data via a global ranking table, an interactive world map and individual country profiles.
- **The Global Consumer Protection and Empowerment Index Insight Report.** This report explores the Index and lays out select global findings.
- **The Global Consumer Protection and Empowerment Index Data Bank.** The Data Bank provides Members with an understanding of methodology and individual data measures.

The next phase of development will take place with Consumers International Members and experts to refine the framework and methodology and build new data measures which are currently not measured at a global level but are key for effective consumer protection.

HOW TO USE

The findings² intend to facilitate a better understanding of consumer protection and empowerment globally and track our progress towards [Vision 2030](#) across five core themes.

In its pilot year, the Index provides Members with a range of insights and opportunities for further exploration. Members can use the Index as a tool to inform their organisational strategic direction and inspire discussions and decisions at the global, regional, and national level between other consumer associations and decision makers. Members may also wish to take the high-level findings in the report to national governments and other interested stakeholders. In its current state the Index can offer a broad picture of the consumer protection landscape globally, between regions and countries, and suggest avenues for discussion and exploration.

² The findings do not necessarily reflect the views of our Member organisations.

If Members wish to use the Consumers Protection and Empowerment Index to influence change amongst key stakeholders, they should do so with the knowledge that the Index at this stage is a pilot and therefore in development. It is limited by globally available sources of data and is unable to track detailed policy or legislative measures at the national level. Consumers International recommends that you read the full report to understand the extent of the findings and the data measures used.

In following iterations beyond the pilot, Consumers International will refine the methodology and develop a new set of data sources and measures that are critical to functioning marketplaces and yet simply do not yet exist in the public domain. As we build with partners, the Consumer Protection and Empowerment Index will be a truly unique source of data, providing insight on the state of consumer protection and empowerment across all our Member countries. Members are invited to continue to build with us for future versions and shape the direction of this new tool.



METHODOLOGY

This section provides an overview of the development process, how Consumers International compiled the data sources and the calculation methodology. The methodology has been formulated in collaboration with Horizon Group³.

INDEX DEVELOPMENT PROCESS

The Index framework combines the most relevant data measures currently available into a conceptual framework. The pilot framework presented in this report is the result of a one year research process that combined desk research, expert inputs and guidance from two advisory groups (see list in Acknowledgements section of the report):

1. The **Expert Group** brought together subject matter experts across multiple stakeholder groups on aspects of consumer protection and empowerment.
2. **The Consumers International Members Advisory Group** provided guidance from our global membership of consumer advocates.

Given the complex nature of consumer protection policies, the chosen approach is to develop an Index that can be continuously improved, notably in the first year following the pilot launch.

DATA SOURCES

The Index compiles 100 data measures in total, from multiple sources which can be divided into two broad types:

1. **Quantitative data measures.** Well-known and widely used data measures obtained from leading international data sources, including the World Bank, World Health Organisation (WHO), World Economic Forum (WEF), Organisation for Economic Cooperation and Development (OECD), and others. There are 61 quantitative data measures in total. The data for this version of the Index were collected in July – September 2021.
2. **Expert assessment data.** Obtained from an expert assessment developed and carried out specifically for the purpose of the Index. The Consumers International Expert Assessment Survey 2020 seeks information on policies, institutions and networks more directly related to consumer protection and empowerment in all countries covered by the Index. The assessment captures qualitative dimensions of consumer protection and important specific metrics for which public data sets do not exist. The expert assessment was carried out through an online questionnaire in August - December 2020 and gauged the views of 122 experts. The questionnaire used closed questions based on a Likert scale or respondents were asked to choose from a range of possible answers. Expert assessment data make up 39 data measures in total.

³ [HORIZON Group](#) is a global expert firm that promotes transition towards a future economy that is socially inclusive, technology-driven and growing. They were chosen as partners due to their expertise in designing and building indices.

In the pilot phase, and as we establish the new global survey, the qualitative expert assessment data was weighted with a half weight while quantitative data measures from established sources were fully weighted.

The reduced weight also allows us to factor in the uncertainty regarding the impact of the pandemic on the expert assessments. With respect to the quantitative data measures, many were collected during 2020, a year where the pandemic significantly impacted lives and economies around the globe. However, most of the quantitative data collected in 2020 will not be able to reflect the true effects of the pandemic. This may become more apparent in following iterations.

The detailed data list and their sources are available to download on the Consumers International Consumer Protection and Empowerment Index webpage. A list of data measures is also available in Annex 2.

COUNTRY COVERAGE

The Index covers 80 countries across all continents and levels of development. Country selection is frequently driven by data availability: we only show countries where there is a robust data set on which to base insight. The objective is to expand country coverage over time.

CALCULATION METHODOLOGY

The Index was calculated using Horizon Group's Index calculation methodology, which builds on the OECD's Handbook for the Construction of Composite Indicators as well as best practice from key global indices. To compile the Index, the following steps were taken:

1. **Framework development.** The framework was built following an extensive literature review and consultations with experts. A draft Index was developed as a result of this process.
2. **Data collection, cleaning, and vetting.** Based on the initial framework, quantitative data was collected from secondary sources and a tailored instrument was developed to collect expert assessment on specific aspects of consumer protection and environment, and to gauge qualitative aspects. The data was subsequently checked by the project team through statistical techniques and utilising expert feedback.

Throughout the data collection process each indicator is checked for completeness. Data measures where less than 83% of countries are covered are excluded.

3. **Data transformation.** Each indicator was then checked for skewness. For highly skewed variables log transformations were performed.

4. **Calculation of scores (Normalisation).** In order to calculate the scores, the raw data was normalised using the min-max method and transformed to a neutral 0-100 scale, where 100 indicates the best possible value in the sample. The following formula was used:

$$x' = \frac{x - x_{RL}}{x_{RH} - x_{RL}} \times 100$$

where:

x' – normalised value, $x' \in [0, 100]$,
 x – value prior to normalisation,
 x_{RL} – low reference value,
 x_{RH} – high reference value.

Expert assessments were scored using the possible answers as benchmarks and transformed to the 0-100 scale of the Index.

Outliers were identified as part of the normalization exercise. Outliers are observations that are outside a reference interval. For most of the variables this interval is established as follows: $Q_1 - 1.5IQR$ to $Q_3 + 1.5IQR$. For some variables (mostly categorical) reference interval is set basing on expert's judgment. Data points which fall outside the reference interval are replaced by the reference value.

5. **Treatment of missing values.** Despite the best efforts to identify relevant data, some data points were missing. If a value was missing at the indicator level, then the next higher level was calculated without this value (weight = 0). If the next higher level could not be calculated due to insufficient data points, then it was replaced by a minimum value for this level.
6. **Aggregation of scores.** The computation of the Index was based on successive aggregations of scores, from the indicator level (the most disaggregated level) to the overall Index score. In general, the unweighted arithmetic mean has been used to aggregate (i) data measures within each indicator, (ii) the indicators within the pillars, and finally (iii) the pillars comprising the overall Index. In other words, we applied an equal weighting methodology based on the hierarchical Index structure that was supported by literature review and consultations with experts.

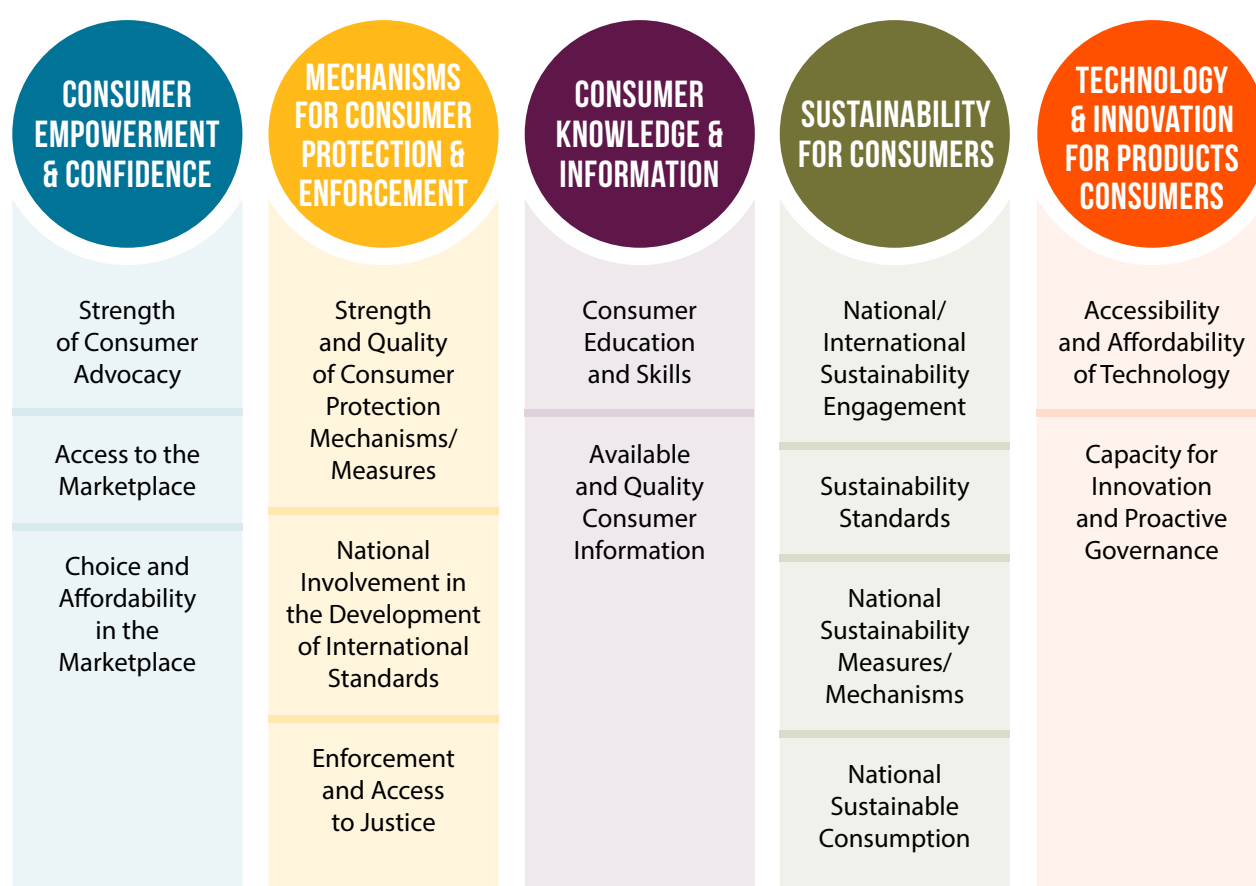
CONCEPTUAL FRAMEWORK

This section provides a brief overview of the conceptual framework underlying the Global Consumer Protection and Empowerment Index and measures to track progress in future iterations. It provides definitions for the five pillars of the Index, the indicators within each pillar and examples of data measures used⁴. The definitions clarify the scope of the Index and what each pillar is measuring. It concludes with a definition of our income level classification.

The Consumer Protection and Empowerment Index measures the degree to which countries protect and empower their consumers through a range of policies, networks, institutions, and other measures.

For the purpose of the Index, consumer protection is defined as the set of actions, policies, institutions, and legislation that seek to safeguard the rights of consumers in the transactions they carry out in the marketplace, and before, during and after such transactions have been carried out. Consumer empowerment is defined as a state where consumers can put into effect their own choices through demonstrating their needs, wants and demands in their decision-making with other individuals or organisational bodies.

The Consumers International Consumer Protection and Empowerment Index is built on five pillars, formed from fourteen indicators. These pillars and indicators are presented and defined below.



⁴ A full overview of data measures is provided in the annex (Annex 1). They are also available in the downloadable DataBank on Consumers International's Consumer Protection and Empowerment Index web page.

CONSUMER EMPOWERMENT & CONFIDENCE

Consumer empowerment provides consumers with a voice and a choice; it is a state whereby consumers are given the tools to put into effect their own choices, demonstrating their needs, wants and demands in the market. This pillar measures the degree to which countries have enabled this environment by exploring the strength of consumer advocacy, measuring its relationship to governance, engagement in policymaking, and ability to represent consumers. It also looks at broad indicators around access, choice, and affordability in the marketplace. A combination of these elements will lead to high empowerment and confidence.

STRENGTH OF CONSUMER ADVOCACY

Consumer advocacy must adequately represent the interests of consumers to key decision makers. This indicator tests whether consumer advocates are resourced, resilient and actively engaged with national governance structures and international networks.

Data measures under this indicator include:

- Varieties of Democracy ('V-Dem'): Data on Civil Society Organisation consultations by policymakers.
- The list of Member organisations of Consumers International.
- Consumers International Expert Assessment Survey 2020: responses related to the type of government interaction with consumer organisation, whether consumer organisations are able to represent their views in the decision-making process, and consumer organisation involvement in different governmental structures.

ACCESS TO THE MARKETPLACE

All consumers must be able to physically access basic needs. This indicator not only tests physical access to the marketplace, but also access to the internet, financial services healthcare, and public utilities for all consumers.

Data measures under this indicator include:

- International Telecommunication Union ('ITU'): Percentage of individuals using the internet.
- Findex, World Bank: Financial inclusion, Percentage of respondents with an account at a bank or other financial institution.
- United Nations Sustainable Development Goals: Access to healthcare through Sustainable Development Goals ('SDG') indicator 1.3.1.
- Varieties of Democracy ('V-Dem'): Data on access to public services distributed by social group.

CHOICE AND AFFORDABILITY IN THE MARKETPLACE

Consumers must have genuine choice in the marketplace. This indicator tests key market functions such as logistical performance, market environment, measures to encourage competition and consumers' ability to make choices in the marketplace.

Data measures under this indicator include:

- World Bank: Logistics Performance Index overall scores.
- World Economic Forum: Global Enabling Trade Index overall scores.
- Consumers International Expert Assessment Survey 2020: responses related to measures to encourage competition and the ability of consumers to make choices in the national market.

MECHANISMS FOR CONSUMER PROTECTION & ENFORCEMENT

Consumer protection can be defined as the set of actions, policies, institutions, and legislation that seek to safeguard the rights of consumers before, during and after the transactions they carry out in the marketplace. This pillar explores the degree to which mechanisms are in place to ensure consumer protection and its enforcement at the national level. Though consumer protection covers all elements of the relationship between people and the marketplace, this pillar only focuses on the existence of consumer protection legislation, enforcement institutions and redress systems, and the development of standards as essential mechanisms to protect consumers. It pays specific attention to the recognition and inclusion of vulnerability and vulnerable and disadvantaged consumers in these mechanisms. A combination of these measures will lead to strong foundations for consumer protection and enforcement.

STRENGTH AND QUALITY OF CONSUMER PROTECTION MECHANISMS/MEASURES

Consumer protection instruments/institutions should be in place in legal and regulatory frameworks to protect all consumers. It explores provisions for consumer rights in legislation, effectiveness of provisions, and the regulatory quality.

Data measures under this indicator include:

- World Bank: Perception of regulatory quality.
- United Nations Conference on Trade and Development ('UNCTAD'): Laws on consumer protection, countries with a main consumer authority and countries with a designated consumer contact point.
- International Consumer Protection and Enforcement Network ('ICPEN'): Participation in ICPEN.
- Consumers International Expert Assessment Survey 2020: responses related to consumer protection governance and legislative provisions and satisfaction with consumer protection measures.

NATIONAL INVOLVEMENT IN THE DEVELOPMENT OF INTERNATIONAL STANDARDS

This indicator tests the degree to which countries are involved in ISO technical committees on the development of standards related to consumer protection. It focuses on overall membership, financial services, food products, product safety, and vulnerable consumers.

Data measures under this indicator include:

- International Standards Organization ('ISO'): Type of ISO membership, Committee on Consumer Policy ('COPOLCO') membership, the level of participation in ISO committees on financial services, food products, product safety, and vulnerable consumers.

ENFORCEMENT AND ACCESS TO JUSTICE

Access to Justice is critical; consumer protection instruments must be accessible, properly enforced, and protect the economic interests of all consumers. This indicator measures the accessibility and strength of enforcement mechanisms by exploring the frequency of enforcement actions, the cost and time of redress, and satisfaction with justice mechanisms.

Data measures under this indicator include:

- International Ombudsman Institute: Membership of the International Ombudsman Institute.
- Doing Business Project, World Bank: Cost and time of enforcing a contract.
- Consumers International Expert Assessment Survey 2020: responses related to frequency of enforcement mechanisms, available dispute resolution and redress mechanisms, and satisfaction of legislation on dispute resolution, redress and collective or class actions.



CONSUMER KNOWLEDGE AND INFORMATION

Consumer knowledge is the information of the market or product used by consumers in the decision-making process. Consumer information is the information needed by consumers when researching and completing a purchase. This pillar measures the creation of an enabling environment that maximises consumer knowledge and information by prioritising consumer knowledge in education systems and ensuring government engagement in consumer education. It looks at basic consumer education and skills, as well as the availability of quality consumer information.

CONSUMER EDUCATION AND SKILLS

Consumer education should be mainstreamed and effective for all consumers, building the skills to make informed decisions when participating in the market. This indicator measures the quality of the education system, mechanisms for consumer rights education, and buyer sophistication.

Data measures under this indicator include:

- World Economic Forum: Quality of education systems.
- Executive Opinion Survey, World Economic Forum: Buyer sophistication.
- Consumers International Expert Assessment Survey 2020: responses related to mechanisms for consumer rights education, and consumer education in higher education.

AVAILABLE AND QUALITY CONSUMER INFORMATION

Clear and accurate information supporting informed choices must be accessible to all consumers. This indicator measures the availability and quality of consumer information through funding for consumer education, mechanisms for consumer information, government mandated information programmes and satisfaction with labelling requirements.

Data measures under this indicator include:

- United Nations Sustainable Development Goals: Countries that adopt and implement constitutional, statutory and/or policy guarantees for public access to information through SDG indicator 16.10.2.
- Consumers International Expert Assessment Survey 2020: responses related to funding for consumer organisations to educate consumers, funding for regulators or government bodies, access to adequate information for consumers to make informed choices, consumer information programmes related to food and financial services, and satisfaction with labelling requirements.

SUSTAINABILITY FOR CONSUMERS

Sustainability for consumers refers to the creation of an enabling environment in which consumers can make sustainable choices. Given the breadth of sustainability, this pillar focuses on the mechanisms and measures in place to facilitate sustainable consumption at the national level. Sustainable consumption is measured using domestic material, food, and energy consumption as important proxies. A combination of these indicators will show the strength of the national sustainable marketplace.

NATIONAL/INTERNATIONAL SUSTAINABILITY ENGAGEMENT

Countries ought to facilitate a sustainable marketplace by engaging at the national and international level. This indicator measures international engagement with national sustainability pledges, agreements, and treaties. National engagement is measured by whether a national sustainable consumption plan is in place.

Data measures under this indicator include:

- The International Union for Conservation of Nature ('IUCN'): Environmental Law Centre ELIS Treaty Database.
- United Nations Statistics Division ('UNSTAT'): Countries with a sustainable consumption and production national action plan.
- Consumers International Expert Assessment Survey 2020: Responses related to national sustainable consumption plans.

SUSTAINABILITY STANDARDS

Countries should be engaged in the development and adoption of sustainability standards. This indicator measures development through the levels of participation in ISO technical committees, and adoption using minimum standards for vehicle emissions and energy efficiency as important proxies.

Data measures under this indicator include:

- International Standards Organization ('ISO'): Adoption of ISO 26000 as a national standard, level of participation in ISO committees on biodiversity, sustainable finance, and the circular economy.
- Consumers International Expert Assessment Survey 2020: responses related to measures on minimum standards for energy efficiency of household appliances and for motor vehicle emissions or fuel consumption.

NATIONAL SUSTAINABILITY MEASURES/MECHANISMS

Measures and mechanisms that support sustainability must be in place. This indicator measures the presence of sustainability regulations and reporting policies, and if countries have consumer-centred mechanisms to promote sustainable consumption.

Data measures under this indicator include:

- The World Bank/Energy Sector Management Assistance Program (ESMAP), Policy Matters: Regulatory Indicators for Sustainable Energy: Energy efficiency regulation and renewable energy regulation.
- Global Reporting Initiative ('GRI') Sustainability Disclosure Database: Sustainable reporting practices.
- United Nations Sustainable Development Goals: Sustainable business practices through SDG indicator 12.6.1.

- Consumers International Expert Assessment Survey 2020: responses related to measures to incentivise producers and suppliers of goods and services to be ethical and socially responsible and legal measures to enable and/or encourage consumers to choose environmentally friendly and/or socially responsible products.

NATIONAL SUSTAINABLE CONSUMPTION

Sustainable consumption is the use of material products, energy, and immaterial services in such a way that minimises environmental impact. This indicator measures the levels of national sustainable consumption, specifically looking to domestic material and food consumption, renewable energy consumption, and the infrastructure of sustainable transport.

Data measures under this indicator include:

- United Nations Sustainable Development Goals: Domestic material consumption through SDG indicator 12.2.2, food waste per capita through SDG 12.3.1.
- World Bank: Renewable energy consumption.
- Sustainable Mobility Index.

TECHNOLOGY AND INNOVATION PRODUCTS FOR CONSUMERS

Technology and innovation for consumers refers to the creation of an enabling environment in which innovation and technology benefits consumers at the national level. This pillar measures the accessibility and affordability of technology for consumers, and proactive governance in this area. This pillar does not measure innovation itself, but the regulatory response to innovation.

ACCESSIBILITY AND AFFORDABILITY OF TECHNOLOGY

Consumers must be able to access technology easily and affordably. This indicator measures the usage, infrastructure, and affordability of technology.

Data measures under this indicator include:

- The Global Innovation Index: Information Communications Technology use.
- World Economic Forum Global Competitiveness Index: Digital skills among population.
- The Inclusive Internet Index: Smartphone cost.
- Cable Worldwide Mobile Data Pricing: Mobile data cost.
- World Economic Global Information Technology Report: Mobile network coverage.
- Global Information Technology Report and Ookla: 5G deployment.

CAPACITY FOR INNOVATION AND PROACTIVE GOVERNANCE

Governments must proactively enact laws to protect and empower consumers in the digital environment and engage in the development of innovative standards. This indicator measures proactive law setting, data governance, and levels of participation in ISO technical committees.

Data measures under this indicator include:

- UNCTAD: Data protection legislation globally.
- ISO: Participation in ISO committees on artificial intelligence, biotechnology, and blockchain and distributed ledger technologies.
- Consumers International Expert Assessment Survey 2020: responses related to national laws to prohibit cybercrime, to protect consumers privacy in relation to online transactions, and to ensure consumers can access data held about them.

INCOME-LEVEL CLASSIFICATIONS

The Index income-level classifications are taken from the World Bank. The World Bank assigns the world's economies to four income groups – low, lower-middle, upper-middle, and high-income countries, and are updated each year according to GNI (Gross National Income) per capita in USD.

The World Bank Classifications used in the Index are outlined below.

Classification	Threshold (GNI per capita, USD)
Low-Income	<1,046
Lower-Middle Income	1,046 – 4,095
Upper-Middle Income	4,096 – 12,695
High-Income	>12,695

GLOBAL FINDINGS

This section presents initial analysis of our results which are detailed in the Global Scores and Rankings section⁵. It explores each pillar by turn, explores how they are closely connected and offers insights into how the data should be interpreted. It concludes by suggesting a series of ways that all countries can improve across the five pillars and where advocacy efforts may usefully be targeted.

The global findings are supplemented with further qualitative insights from interviews with the top performers of the Index, and findings from the Consumers International Expert Assessment Survey 2020.

OVERALL

The average score across the countries in the sample for the Consumer Protection and Empowerment Index is 53/100, with the sample averages for individual pillars ranging from 44/100 through to 63/100. While some level of consumer rights and protections have been established in most contexts, it is clear that there is still substantial room for improvement across all areas. The global state of consumer protection and empowerment, as reflected by the Index, is a first indication of how Consumers International Members can direct their efforts to help create a safe, fair, and sustainable marketplace for all consumers.

CONSUMER KNOWLEDGE AND INFORMATION

62/100

On average, countries performed “best” in the Consumer Knowledge and Information pillar, with a global average score of 62/100. This pillar explores the creation of an enabling environment that maximises consumer knowledge and information. This was measured in two ways: first, by the evident prioritisation of consumer knowledge in education systems, government engagement, and the availability of quality consumer information; and second, by assessing basic consumer skills in the market. The global score highlights the efforts that have been made to ensure consumers have adequate information that translates into market skills; in time, this will likely impact the global score for Consumer Empowerment and Confidence, which can be tracked in future iterations.

Regionally, the scores vary significantly, particularly in Consumer Education and Skills; East Asia and the Pacific (average 70/100), and Europe and North America (average 70/100) dominate considerably due to the range of available education mechanisms and the quality of their education systems. Sub-Saharan Africa (average 46/100) scores the lowest across the indicators, though outperforms Central and South Asia (average 44/100) in Consumer Education in Higher Education; with the exception of India, countries featured in the Index from Central and South Asia have no consumer education in higher education. Despite other regions falling behind East Asia and the Pacific, and Europe and North America, the scores for buyer sophistication are much more closely matched, averaging at 45/100, suggesting that consumer education is not effectively translating into consumer skills in the market globally.

When information is initially provided to consumers, it is critical to ensure that this information is of a high quality. The Index measures the quality of the information given by consumer organisations and governments through programmes and mechanisms in place. But Members must also be conscious

⁵ This data can be viewed on the Consumer Protection and Empowerment Index Analyser and via the downloadable DataBank on the Consumers International web page.

of what information is presented by businesses. For example, in the Consumers International Expert Assessment Survey 2020, 41% of survey respondents indicated that measures were not in place to incentivise producers and suppliers to be ethical or socially responsible, despite sustainability claims being presented to the consumer. Misleading claims, such as the “smokescreen climate pledges”⁶ made by businesses to present themselves as being actively engaged in tackling climate change are a key example of business-to-consumer information that requires further quality checks.

A key sector on which to focus education efforts is technology and innovation; the digital skills among populations scored an exceptionally low 11/100. The provision of information and tools to enable access and responsible use of digital products and services has so far not been effective in building the necessary skills of consumers across nations, increasing consumer vulnerability. This is not only important for the protection of consumers, but also for their initial engagement and participation in the market. Consumer organisations should recommend the integration of digital skills training into existing education programmes, and to establish guidelines for the navigation of digital tools, services, and platforms, for example. To tackle digital vulnerability, education efforts should be made to raise consumer awareness of cybersecurity.

The Index measures consumer education from consumer organisations and governments; however, with the developments of technology, it is likely that an increasing amount of consumer skills (buyer sophistication), particularly regarding sustainable consumption and digital innovation, is due to consumer-to-consumer education. With an estimated 4.62 billion people using social media globally,⁷ information can be disseminated with more ease and at a greater speed. The internet facilitates a shift in power from the trader to the consumer, enabling conscious consumers to use their buying power to influence other consumers through the sharing of posts or use of hashtags. Consumer organisations and governments could assist in consumer-to-consumer education by quality checking online information, whether that is created by consumers or businesses, through market surveillance mechanisms.

MECHANISMS FOR CONSUMER PROTECTION AND ENFORCEMENT

55/100

The Mechanisms for Consumer Protection and Enforcement pillar measures the existence of consumer protection legislation, enforcement institutions and redress systems, and the development of standards as essential mechanisms to protect consumers. The global average score is 55/100, suggesting that while mechanisms are often in place, some countries are still failing to provide even foundational protection measures. Further research from the Consumers International Expert Assessment Survey 2020 shows that a central Consumer Protection Act (‘CPA’) is the main method of governance for consumer protection globally; 84% of countries surveyed had some version in place that covers at least one sector, increasing the implementation rate by 7% since 2013. Countries such as Mali, Turkey, Zimbabwe, and Kenya, have progressed from no CPA, or consumer protection legislation in draft in 2013, to an Act which covers all or multiple sectors in 2020. The presence of a central CPA is a useful baseline indicator of how advanced the protection in a country is as it typically provides essential protections for consumers and enables enforcement.

6 ‘Nations and businesses ‘hiding behind net-zero smokescreen’, Oxfam warns’, Edie Newsroom Website, 03/08/21. <https://www.dw.com/en/corporate-co2-targets-greenwashing-or-genuine-climate-action/a-59861619>

‘Corporate CO2 targets: Greenwashing or genuine climate action?’, DW Website, 23/11/21.

7 ‘Global social media statistics research summary 2022’, Smart Insights, 27/01/22.

The most common year of enactment varied among income levels. High-income countries typically enacted a CPA in 2005, whilst low-income countries enacted in 2015. The former generally had a patch-work consumer protection regime prior to their CPA, highlighting a consolidation movement which prioritises consistency and facilitates accessibility; consumers and corporations alike can better access their rights and obligations. The latter year of enactment generally represents a significant introduction of consumer protection regimes in low-income countries.

Though a central CPA can be a critical foundation, the procedural limitations can make it difficult to respond to emerging challenges. Countries such as Mauritius, Bangladesh and Vietnam have not revised their CPA since enactment in 1979, 2009, and 2010, respectively. Indonesia and Argentina have begun a legislative review, though they are slow to enact amendments. Even when revised, legislative provisions are often behind the market and cannot protect against the most emergent issues. For example, though Russia's CPA was amended in 2020, a general exception to protections for goods and services includes gratuitous contracts, such as free apps. To build on the foundational CPAs, governments and consumer organisations should work together, for example through working groups or regulatory frameworks, to provide a faster response to national and international consumer challenges. Consumer organisations can also make recommendations for the amendment of CPAs or passing of regulations for emerging technologies which have an impact on the enjoyment of consumer rights; such recommendations must be based on policy research that identifies gaps in existing CPAs.

This pillar also pays specific attention to the recognition and inclusion of vulnerable and disadvantaged consumers; a key finding in this regard is that Members of the Consumers International network are generally not being engaged in ongoing international discussions specific to vulnerable consumers. Further survey insights demonstrate that while a CPA is a step in the right direction, it does not guarantee protection for all consumers; only 65% of survey respondents' CPAs had a provision for disadvantaged or vulnerable consumers. Weak or low-quality enforcement mechanisms are creating further vulnerabilities among all consumers. Many existing legislative or regulatory provisions for vulnerable consumers are too narrow for adequate protection; a considerable emphasis is placed on individual characteristics that can increase the risk of becoming vulnerable, such as mental or physical infirmity, age, or credulity. However, regulators and consumer organisations must recognise that all consumers can become vulnerable due to the interplay between their individual characteristics, their circumstances, and the economic market, particularly with technological developments.⁸ Where consumers are made particularly vulnerable due to national shortcomings, their confidence in the system of protections, and subsequently the market, may decrease. Consumers International Members must ensure that vulnerable consumers are protected; basic protections based on individual characteristics are a necessity, though Members are encouraged to reconsider the concepts of the 'average' and 'vulnerable' consumer.

Further qualitative insights show that effective enforcement and redress mechanisms are key to strong consumer protection regimes among the top performing countries. Common measures that led to the success of the mechanism include no or low fees for the consumer to increase accessibility, whether funded by the state or industry associations, and transparency through publication of the decision to highlight bad business practices.

The Mechanisms for Consumer Protection and Enforcement pillar measures the foundational protection measures, which impact the scores across other pillars. To ensure high performance in this pillar, Members should work on securing a central CPA that covers multiple or all sectors of the market and provides for disadvantaged and vulnerable consumers. Members should also ensure

⁸ Sajn, N., 'Briefing on Vulnerable Consumers', European Parliamentary Research Service, 2021.

accessible redress mechanisms are in place to not create or further any vulnerabilities. Once solid foundations are in place, Members should work on faster responsive measures to consumer issues and emerging challenges.

SUSTAINABILITY FOR CONSUMERS

52/100

Sustainability for Consumers scored a global average of 52/100. This pillar assesses the environmental credentials of national marketplaces, exploring the mechanisms and measures in place to facilitate sustainable choices and consumption. It measures:

- National and international sustainability engagement through commitment to sustainability agreements,
- Treaties and national sustainable consumption plans,
- The development and adoption of sustainability standards,
- The implementation of national sustainability measures,
- Levels of national sustainable consumption levels of material products, energy, and immaterial services.

Despite the development of sustainability standards being dominated by high-income countries, a key finding was that such countries scored comparably lower on the national sustainability measures and national sustainable consumption indicators. Conversely, whilst low-income countries were less engaged in international sustainability developments, they made efforts to implement national sustainability measures and minimise their environmental impact through consumption. This shows that standards alone are insufficient and can only achieve impact when combined with enforcement mechanisms rooted in strong national policy. The same trend is identified among the top and bottom performing regions. Europe and North America dominate international discussions and the setting of standards, though have a significantly lower score for national sustainability mechanisms and national sustainable consumption. Sub-Saharan Africa scores highest in the national sustainable consumption indicator, with the highest score for renewable energy consumption across regions, averaging at 75/100 and lending to the trend observed.

The Expert Assessment Survey 2020 showed that efforts to increase sustainable consumption globally are very limited. Only 40% of survey respondents noted that government programmes on sustainable consumption were in place in their country. Specific programmes targeting consumers and sustainable lifestyles, such as managing personal or household budgets, pesticide-free food, energy and water conservation and plastic-free days, whether government or consumer organisation programmes, were only identified by 53% of survey respondents. Consumers worldwide are being failed by the limited provision of consumer education in this critical area. Though there is a growing trend of consumer-to-consumer education, social media often operates in an echo chamber, presenting content relevant to consumer likes based on algorithms; whilst the sustainability conscious consumer may be aware of how to live more sustainably, others will not.

There is not only the need for consumer behaviour focused programmes, but also policy that encourages business change in making sustainability the default. The Expert Assessment Survey data showed that only 44% of respondents identified mechanisms to encourage the use of innovative and sustainable packaging solutions using environmentally friendly, re-usable, and recyclable materials, and contribute to food waste reduction. 26% of respondents had a minimum mandatory criterion for sustainable food procurement. There are shortcomings not only in the education of consumers on

sustainability issues, but also in the encouragement of sustainable business practices that enable sustainable consumption. Only 37% of survey respondents reported that consumers always or often had the ability to buy sustainable products and services (compared to sometimes and never). Where businesses are not encouraged to operate more sustainably, less sustainable options are available on the market for consumers. Policy that inspires and motivates innovation from businesses and industries is a necessity if accessible and affordable sustainability is to become the default, minimising the economic burden for consumers.

On sustainability, there often appears to be a tension between consumer values and needs. Consumers widely identify sustainability as a priority, and indeed have a right to sustainability, yet barriers such as the accessibility and affordability of sustainable options often result in a gap between consumer values and their actual purchasing decisions. While conscious consumers are increasingly demanding more from various industries, and businesses are responding by integrating social and environmental values into their products and services, national sustainable consumption levels remain far below where they need to be. Multi-stakeholder collaborations are necessary to close this gap; to “drive systemic change you need to address numerous challenges and obstacles at the same time”.⁹

CONSUMER EMPOWERMENT AND CONFIDENCE

51/100

Consumer Empowerment & Confidence focuses on how people in their role as consumers are given a voice and a choice within the national marketplace. It measures the strength of consumer advocacy and its relationship to governance; consumer organisation engagement in policymaking and their ability to represent consumers; and the level of access, choice, and affordability in the marketplace. The global average score is 51/100.

Further qualitative insights from the top Index performers focus on the importance of a strong relationship between consumer organisations and government structures to drive national change; consumer organisations globally must be recognised for their expertise and be taken seriously in the policymaking process as a key stakeholder. Despite this, the Strength of Consumer Advocacy scored 54/100 and only 24% of respondents from the Expert Assessment Survey 2020 said their government proactively interacted with consumer organisations.

The Expert Assessment Survey 2020 was used to understand the extent to which consumers could exercise choice in their national markets. The global average is 54/100; this is due to only 19% of survey respondents reporting that consumers “always” had choice in the select markets measured. The highest scoring market was that for primary goods such as electricity and gas, in which 34% of survey respondents indicated consumers always had the right to choose their supplier. Scoring considerably lower, only 8% of respondents indicated consumers always had the ability to buy sustainable products and services. Less choice in the market furthers power asymmetry in which consumers may be forced to pay higher prices under unfair contracts. This is particularly troublesome for primary goods in which the consumer requires such services for basic home living. The provision of choice in the market enables consumers to make informed decisions and actively participate in the market, in turn increasing consumer empowerment and confidence.

Outputs from G20 2021 noted that inflation has risen due to pandemic-related pressures, which has subsequently affected affordability for consumers; house prices have risen considerably across most G-20

⁹ *The Global Summit 2021: Final Roundup*, Consumer Goods Forum, 24/06/21.

advanced and some emerging market economies, and global food prices have risen by more than 30% over the last year, adding to food insecurity.¹⁰ The International Monetary Fund noted that, “while in some economies elevated price pressures are likely to persist in 2022 as the higher food and oil prices continue to pass through to consumer prices, inflation in most economies is expected to return to the pre-pandemic range in 2022 as supply-demand mismatches resolve.”¹¹ A key finding from the data shows that a critical driver for choice and affordability in the marketplace amongst Members is the implementation of measures to encourage competition. Restriction of anti-competitive behaviour and exploitation by monopolistic companies is crucial to increasing consumer empowerment and confidence in the market.

TECHNOLOGY AND INNOVATION PRODUCTS FOR CONSUMERS

44/100

The lowest scoring pillar is Technology and Innovation Products for Consumers, scoring 44/100. This pillar explores efforts to ensure that technology and innovation benefits consumers at the national level; it measures the accessibility and affordability of technology for consumers, and proactive governance in this area.

A key finding under this pillar was that the digital divide among income-levels and regions is stark. High-income countries scored over twice as high (58/100) as low-income countries (21/100). A comparable divide is also seen between Sub-Saharan Africa (27/100) and Europe and North America (57/100). Rapid development in technology and innovation appears to have left many consumers behind, particularly in low-income countries and Sub-Saharan Africa. The Expert Assessment Survey 2020 highlighted that this income disparity is also visible in the varying levels of cross-border cooperation within the e-commerce sector. Whilst high and middle-income countries are starting to work more collaboratively at the international level (33% and 23% of survey respondents respectively, compared to 14% of low-income countries), low-income countries are largely without any cross-border enforcement in this area (43%, compared to 13% of high-income countries and 17% of middle-income countries). Given the globalisation of the digital market, international cooperation is particularly necessary for e-commerce; this may also assist in closing the digital divide between income-level classifications.

Proactive governance scored particularly low (17/100), due a scarcity of laws relating to privacy in online transactions, consumer access to stored data, and regulation of cybercrime. Whilst this does not encapsulate all emerging challenges within the digital marketplace, it provides an insight into consumer vulnerabilities. Noting this trend, we can monitor other digital challenges in future iterations of the Index to reduce consumer vulnerability in the online marketplace. Proactive governance on technological innovation is likely to become a key indicator in coming years as the world rapidly becomes more digitalised and automated. With the increase of technological innovation, evidenced by patent statistics as businesses create more remote-working technologies amidst the pandemic,¹² it is likely that new and updated regulations will be necessary to ensure online protections; CPAs should be continually revised to ensure they apply to emerging technologies. Where governance does not respond quick enough, there is a need to raise awareness among consumers of the different tools and services that promote user safety online. Information can be provided related privacy enhancing tools such as Virtual Private Networks (“VPNs”) when using public Wi-Fi or training programmes can be implemented on how consumers may report incidents relating to the use of technological platforms. If consumers are more aware of how to stay safe online, their trust and confidence in the market may increase.

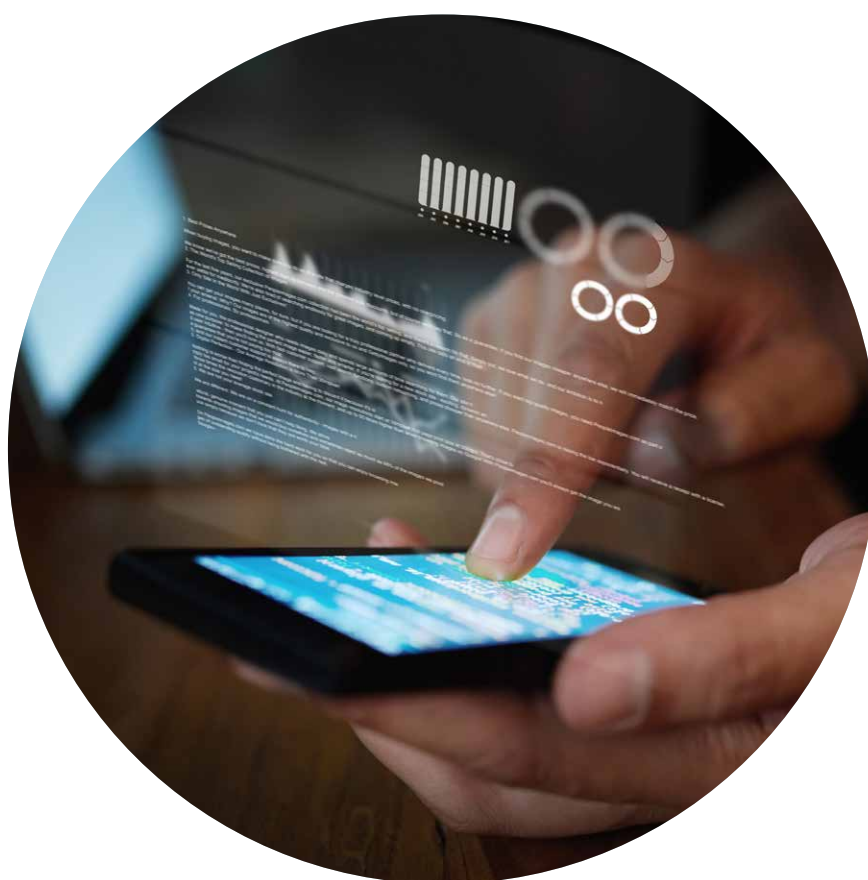
¹⁰ ‘G20 Report on Strong, Sustainable, Balanced, and Inclusive Growth 2021’, International Monetary Fund, 2021.

¹¹ ‘G20 Report on Strong, Sustainable, Balanced, and Inclusive Growth 2021’, International Monetary Fund, 2021.

¹² ‘G20 Report on Strong, Sustainable, Balanced, and Inclusive Growth 2021’, International Monetary Fund, 2021.

Given the speed at which the digital economy is growing, businesses must be incentivised to engage more with consumer organisations. The shape of the marketplace is increasingly formed at the corporate level, and governmental policy on its own may not be sufficient in producing positive change for consumers. Engagement between consumer organisations and the main progressive actors in developing spaces for collaboration can provide insight as to how the market is evolving, where consumers need to be more protected, and how all stakeholders can work together to achieve that. This may be a more effective way to create change faster, rather than relying solely on legislative routes. This may in turn increase the scores in the Consumer Empowerment and Confidence pillar as businesses operate with more consumer-friendly practices, which will in turn increase consumer trust in the market.

Whilst looking at the regulation of technology, Members should also consider how technology can be used for regulation, particularly enforcement of consumer rights. Artificial Intelligence ('AI') can be used in market surveillance mechanisms for increased efficiency, identifying common infringements and learning the marketplace to note the trends of development and predict emerging issues. This can assist Members in being a step ahead, anticipating the needs of consumers and acting accordingly.



AREAS TO IMPROVE

One of the key findings was that the top performers of the Index do not follow the same ranking pattern as one another. Each of the top performers have a distinct set of strengths and weaknesses, highlighting that there is no one pattern for success when it comes to Consumer Protection and Empowerment. Whilst we recommend following the examples of peers, it is important to recognise the difference in countries' starting points, priorities and capabilities.

Despite this, there are a number of areas identified by the data where Members can target their advocacy efforts with government, and work collaboratively across regions to exchange best practice.

Based on our current data measures and general trends, to strengthen consumer protection and empowerment in their respective countries, Members should consider focusing on the following priorities for action that emerge:

- **CONSUMER EMPOWERMENT AND CONFIDENCE:**

Ensuring a good relationship and interactions between consumer organisations and governments; Building and supporting active consumer organisations; Engaging in policymaking to represent consumers and present consumer organisation views; Increasing the strength and capacity of consumer advocacy, including the right to represent consumers in class actions.

- **MECHANISMS FOR CONSUMER PROTECTION & ENFORCEMENT:**

Improving the strength of enforcement; Ensuring access to redress and dispute mechanisms through national measures or international membership; Reducing the cost and time of redress in courts; Increasing satisfaction with enforcement and justice mechanisms, particularly related to class actions.

- **CONSUMER KNOWLEDGE AND INFORMATION:**

Improving the quality of education systems; Ensuring there are mechanisms for consumer rights education, whether formal or informal; Introducing or improving consumer rights education in higher education; Improving buyer sophistication by ensuring consumers build skills from the education provided; Consumer digital skills are of particular concern and should be improved by the integration of digital skills training into education programmes and the introduction of guidelines for the navigation of digital challenges.

- **SUSTAINABILITY FOR CONSUMERS:**

Increasing international political engagement; Developing or improving national sustainable consumption plans and ensuring implementation mechanisms are in place for their enforcement

- **TECHNOLOGY & INNOVATION PRODUCTS FOR CONSUMERS:**

Ensuring enactment of proactive laws related to emerging challenges; Improving data governance with data protection legislation; Increasing the levels of participation in the development of innovative standards by engaging in international discussions.

CASE STUDIES

This section provides case studies of the Index's top performers overall and per region. It relies on further qualitative research to provide ground-level details on successful consumer protection measures and mechanisms unique to the specific country. The qualitative research included interviews with Consumers International Members and additional research to supplement the interview findings.

A clear trend amongst high performers was that effective dispute resolution mechanisms and a strong relationship between consumer organisations and governments are key to high scores in the Index. Whilst good working relationships can ensure consumers are represented in policy making, effective dispute resolution ensures rights can be enforced. The research also found that focusing on strengthening one measure can be more effective than trying to tackle the whole consumer landscape.

Germany's Representative Action

Germany scores 77 and ranks 1

German law, such as the German Act on Injunctive Relief (UKlaG) and the Act Against Unfair Competition (UWG), stipulate for representative legal action for consumer protection violations.

This is separate from any class action mechanisms; representative action allows qualified institutions such as consumer organisations, commercial associations with legal personality, Chambers of Industry and Commerce, and competitors (only to be asserted by virtue of the UWG) to bring a claim against businesses that individual consumers cannot.

The process can begin with a warning letter to the business and end in a cease-and-desist letter, injunction, or further court action. Also, where the court rules in favour of the plaintiff, they may request permission for the decision to be published; under the UKlaG, permission can be requested for publication in the Federal Gazette at the expense of the defendant. A successful action requires the trader to stop the illegal practice, if the trader does not comply, they can be sanctioned.

Sweden's Consumer Dispute Mechanism

Sweden scores 77 and ranks 2

Sweden's National Board for Consumer Disputes (Allmänna reklamationsnämnden, 'ARN') is a state-funded government agency that issues non-binding recommendations on the resolution of disputes between consumers and traders. Consumers are entitled to file a complaint against a company free of charge and may proceed to court to receive compensation if the company does not follow the ARN recommendation.

A large part of the mechanism's success is its fundamental transparency. The entirety of the process is made public, with business practices blacklisted in the Swedish consumer magazine, Råd & Rön, to warn consumers of such companies. Though companies are not obliged to follow the recommendations of the ARN, to do so is considered good business practice and in many industry organisations, it is also a requirement for membership. Even if the company rectifies their non-compliance later, they remain on the blacklist for two years as the point of the ARN is to avoid disputes proceeding to court. The ARN and accompanying consumer magazine work respectively to disincentivise bad business practices and improve the consumer landscape.

Finland's Ministerial Working Groups

Finland scores 76 and ranks 3

Finland's system of ministerial working groups facilitates the greater influence of consumer organisations in policy making. Ministerial working groups discuss political choices and policy positions. They are made up of ministerial representatives and key stakeholders; stakeholders include consumer organisations, business association representatives, NGOs, and trade unions.

The ministerial working groups ensure a discussion is had to tackle prevalent and emerging challenges and allows different representatives to be directly involved in industry regulation. It is also an effective way to influence the industries themselves and create better businesses for consumers as representatives come to understand differing perspectives.

The working relationship between the Finnish government and consumer organisations is strong because of such groups. Consequently, consumer organisations have a considerable influence over consumer policy, allowing them to adequately represent the needs of consumers.

Denmark's Consumer Complaints System

Denmark scores 75 and ranks 5

Denmark's long-standing public consumer complaints system handles consumer complaints in an easily accessible and effective way. It consists of 20 sector specific complaint boards, and – for those branches that does not have its own board – a state administered Centre for Complaint Resolution and the Consumer Complaints Board. The sector boards are, with few exceptions, established by The Danish Consumer Council in cooperation with the relevant business organisation – the latter pays the expenses for the Board.

The Complaints Boards are comprised of representatives from The Danish Consumer Council (in a few cases, other consumer organisations are involved) and the business organisation; this provides the expertise in the area and ensures decisions with legitimacy in the market.

The Complaints Boards are judicial boards which takes judicial decisions. The consumer is charged a small fee to make a complaint but is reimbursed if they are successful. Where the infringing company states that they will not act in accordance with the decision, the consumer is entitled to enforce their rights in court, free of charge. The subsequent court and legal fees are covered by the government.

The Centre for Complaint Resolution is a mediation entity that consumers must make a complaint to before they proceed to the Consumer Complaints Board. It helps consumers and traders find common solutions and provides guidance on consumer law. Where a common solution cannot be found, the consumer may opt to make a complaint to the Consumer Complaints Board.

The entitlement of consumers to take the case to court for free following a company's non-compliance sets them apart from other European Union Member States. This is a relatively new addition, introduced only 12 years ago, despite the complaints mechanism being 70 years old.

Japan's Cross-border Consumer Center

Japan scores 71 and ranks 11

The Cross-border Consumer Center Japan ('CCJ') is a division of the National Consumer Affairs Center of Japan ('NCAC') which is subject to supervision by the Consumer Affairs Agency ('CAA'). It has two roles, namely, to provide consultations regarding cross-border transactions, and to assist the resolution of disputes over transactions between Japanese consumers and businesses outside of Japan, or between consumers outside Japan and Japanese businesses. The CCJ has established agreements with partner organizations in various countries and regions who work collectively to assist consumers across the globe.

The service is free for consumers. When a consumer makes a complaint to the CCJ, for example, they translate it and then share it with the corresponding partner organisations who reach out to the local business and propose a solution. The response is then conveyed back to the CCJ, who translate and share the response with the consumer. In 8 years of operation the CCJ has handled almost 36,000 consultation cases (data from 2021). It has been able to accumulate knowhow on how to handle cross-border disputes.

Chile's Consumer Education for Financial Products and Services

Chile scores 66 and ranks 20

The Chilean National Consumer Service (SERNAC Financiero, 'SERNAC') has developed a series of tools and informational materials for consumers of financial services. This is a result of new attributions and enforcement powers given to SERNAC under the 2011 Law 20.555, that regulates its competencies with financial products and services.

As part of the collection of materials SERNEC has developed a comparison tool that provides information about the financial products in saving, lending and insurance for example. The SERNAC Seal is a tool that allows financial service providers to adhere to a 'seal' that guarantees consumers will have their rights upheld. A 'seal' guarantees that for all or certain products, contracts are adjusted to the law, there are no abusive clauses or unfair contract terms, and that redress mechanisms are available should a dispute arise. The 'seal' can be advertised by the financial service provider in the information, advertising, and brochures of certified products. SERNAC also provides a consumer education portal that presents information and educational materials on different financial products and issues, such as mortgages, credits, indebtedness, insurance, credit and debit cards, financial markets, and interest rates.

India's Consumer Protection Act

India scores 62 and ranks 23

India introduced a landmark amendment to their Consumer Protection Act, previously untouched since its implementation in 1986. The 2019 amendments followed a decade of analysis and deliberation as how best to rectify the holes of the previous Act that put many consumers at risk.

Key features of the Act include a definition of consumer, six rights of consumers, a Central Consumer Protection Authority, penalties for misleading advertisement, a Consumer Disputes Redressal Commission, and product liability.

The definition of the consumer includes protection for transactions through all modes including offline and online (through electronic means) transactions, teleshopping, multi-level marketing and direct selling; such sectors were previously unregulated. The Central Consumer Protection Authority will promote, protect, and enforce the rights of consumers, regulate matters related to violations of consumer rights, unfair trade, and misleading practices, and have an investigation wing to conduct inquiries into such violations. The Consumer Disputes Redressal Commission will be set up at the district, state, and national levels; this allows consumers to file a complaint in relation to unfair or restrictive trade practices, defective goods, or services, overcharging or deceptive charging and the offering of goods and services which may be hazardous to life and safety. The structure of the CDRC works as an appeals process, with the final appeal heard before the Supreme Court.

Indian Consumer Organisations were invited by the government to participate in the consultation process and discuss critical developments for the new Act. Such concerns were taken on board, culminating in wide protections for consumers across India.

Argentina's Electronic System of Advertising of Argentine Prices

Argentina scores 61 and ranks 24

The government of Argentina has developed a web-based and a mobile application, Electronic System of Advertising of Argentine Prices, that consumers can use to find the best prices for a handful of products near their homes. The app works by geo-localising the device from where the consumer is making the inquiry and presents a list of different stores that offer the product that was chosen, indicating its location and the price of that product; the listed products include food, beverages, appliances, cleaning products, products for babies, construction supplies and personal care.

Businesses that want to take part of this system must update their databases regularly to keep the accuracy of prices. As it works with geo-localisation, businesses from every part of the country can adhere to the system. A tool that provides information about prices and stores local to the consumer is particularly useful to the population, given that Argentina's annual inflation rate was 51% for 2021.

Kenya is a global success story when it comes to financial inclusion and the creation an enabling environment for digital finance to benefit the lives of consumers. The effect of M-Pesa can be assessed from 2009 as the proportion of financial inclusion rose from 26.4% in 2006 to 40.5% in 2009 and those excluded declined from 39.3% to 33%.¹³

The success of M-Pesa - the major mobile money player in Kenya - was facilitated by Kenya's pre-existing legal framework, particularly the Central Bank of Kenya ('CBK') Act of 2003 which authorises the Bank to supervise the national payments infrastructure. In continuing to develop financial inclusion in Kenya, a "Test and Learn" approach to regulatory adaptation was taken; legal and regulatory frameworks were improved in line with technological and market developments.¹⁴ The 2006 Communications Law recognised electronic units of money, allowing monetary value to be stored in SIM cards. The CBK developed a Trust Account to operate as the payment platform to protect the funds and developed the National Payments System Draft Guidelines to supervise the market and create confidence. The Communication Authority and the CBK also created a series of guidelines to mitigate financial risks for mobile microcredit as M-Pesa developed. Anti-money laundering and terrorism financing laws were subsequently enacted, and the Financial Reporting Centre was established to mitigate concerns regarding cross-border remittance.

Kenya's continuously developing infrastructure enabled financial inclusion and spurred the development of further apps to connect consumers. For example, M-Farm connects farmers by giving them updated information on the markets if they are subscribed to Safaricom, linking them to buyers, and facilitating transparency of the retail prices for their products. MedAfrica aims to improve healthcare solutions in Kenya and provide fast, reliable information; it provides a list of certified healthcare providers, a diagnosis feature, first aid advice and specific women's health information. Eneza Education is a virtual tutor that operates on low-cost mobile phones; students can register for a course, access studying material, take quizzes and tutorials, ask their tutor questions live and receive performance grades.

¹³ Ndung'u, N., *'Practitioners Insight, M-Pesa – a success story of digital financial inclusion'*, Blavatnik School of Government, University of Oxford, 2017.

¹⁴ Ndung'u, N., *'Practitioners Insight, M-Pesa – a success story of digital financial inclusion'*, Blavatnik School of Government, University of Oxford, 2017.

BUILDING AN INDEX FOR THE FUTURE

This section explores how the Consumer Protection and Empowerment Index can be improved for future versions, and the opportunities for Members of Consumers International to engage in its development.

The Consumer Protection and Empowerment Index is an initiative by Consumers International to showcase how we can measure and then advance consumer rights. The Index provides a tool for consumer organisations, as well as other stakeholders in the future, to drive change in the market. The collection and tracking of key indicators using the Consumer Protection and Empowerment Index framework will be fundamental to assess progress towards Vision 2030.

In developing the Index, we have encountered a number of challenges, including:

- The Index is limited by publicly available sources of data that track detailed policy or legislative measures at the national level.
- There may be some inherent subjectivities in some of the data points. This will occur when gathering data from experts with different perceptions and perspectives.
- The Index may mirror existing indices or global data sources already available.

Despite these challenges, the Consumer Protection and Empowerment Index provides the global consumer movement with a framework to build upon. To continue to build and develop we must create and collect more accurate and relevant data. This pilot version provides the foundations and presents a fantastic opportunity to develop a new set of global indicators.

Consumers International has identified three ways to achieve this:

1. Strengthening the Global Expert Assessment Survey

The Global Expert Assessment Survey was designed to be incorporated into the Index. With the benefit of completing the first iteration of the Index, we will build the next version of the survey by incorporating existing questions to enable year-on-year comparisons, and incorporate the areas highlighted by Members where they would like to track data at a global scale to develop new insights (Annex 2). Refining the survey in this way will allow us to gather detailed data on the national consumer landscape.

Members will be consulted on the Index framework and the next development and design phases of the Global Expert Assessment Survey. We are keen to ensure the Index tracks and collects the data most valuable to the global consumer movement.

2. Incorporating Consumer Perception

Some other regional indices include consumer perception as data measures and indicators. These indices use a range of methodologies to gather this data across countries. For example, the ASEAN Consumer Empowerment Index 2020¹⁵ surveyed consumers in 10 countries across 27 indicators. Direct incorporation of consumer perception provides insight into the outcomes of marketplace dynamics that systems level indicators will be unable to pick up. However, to achieve this at the global level is hugely complex and resource intensive.

¹⁵ 'The Report of ASEAN Consumer Empowerment Index 2020, Pilot Project', ASEAN Secretariat, Indonesia, 2020.

The Consumer Protection and Empowerment Index would benefit from this insight across each of the five pillars¹⁶. For example, Consumer Empowerment and Confidence will benefit from an actual measurement of consumer perceptions of the functioning of some of the main policies and institutions, rather than relying on expert assessment alone. Mechanisms for Consumer Protection and Enforcement would also gain insight as to the use and workings of such mechanisms in countries, whether consumers know of their existence, rely on them, and believe in their value.

3. **Gathering New Data**

Whilst there were several data measures which might have been included in the Index, available data was insufficient. Much of it lacked a substantial country coverage or could not be measured. For example, whilst it is possible to measure the implementation of consumer regulations, it is not easy to measure their enforcement, and thus the picture created of the consumer landscape is limited.

NEXT STEPS

We encourage Members, consumer advocates, consumer experts and activists to continue to build with us as we develop this tool. This is a unique opportunity to place consumer advocates at the centre of a global conversation and create a mechanism to support exploration and learning and with the potential to influence and change the conversation in consumer protection and empowerment. With better global protection and empowerment, we might build a safe, fair, and sustainable marketplace for all, now and for future generations

¹⁶ All pillars would benefit from consumer perception data. Beyond the two pillars outlines above: Consumer Education and Information will be able to accurately assess buyer sophistication, establish the source of consumer education and understand whether consumer organisation and government education efforts are translating into skills. Sustainability for Consumers can bridge the knowledge gap between consumer values and consumer purchasing decisions, learning of the consumer barriers to greater sustainable consumption. Technology and Innovation for Consumers can learn how consumers use technology every day. The incorporation of consumer perception will highlight the connections between the pillars and the need for a multi-faceted approach to consumer protection.

ACKNOWLEDGEMENTS

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CONSUMERS INTERNATIONAL MEMBERS

- Citizen Consumer and Civic Action Group (CAG), India
- Consumer Awareness Organisation (CAO), Nigeria
- Consumer Council of Fiji, Fiji
- Consumer Korea, Republic of Korea
- Consumer Reports, USA
- Consumer Voice, India
- Danish Consumer Council, Denmark
- Federation of German Consumer Organisations (VZBV), Germany
- Hong Kong Consumer Council, People's Republic of China
- International Confederation of Consumer Societies (KONFOP), Russia
- Swedish Consumer Association, Sweden
- Which?, United Kingdom
- Youth Education Network, Kenya

OTHER STAKEHOLDERS

- Organisation for Economic Cooperation and Development (OECD)
- United Nations Conference on Trade and Development (UNCTAD)

ANNEX

ANNEX 1: FULL LIST OF DATA MEASURES USED AND DESCRIPTIONS

(Please also refer to the DataBank excel on the Consumers International's website)

SUB-INDICATORS	DATA MEASURES	DESCRIPTION
Consumer protection and empowerment Index		
Consumer Empowerment and Confidence		
Strength of consumer advocacy		
Relationship with governance		
	Expert assessment data - C.9	What best describes the way your government interacts with consumer organisations in the following sectors in 2020?
	CSO (civil society organizations) consultation	Question: Are major civil society organizations (CSOs) routinely consulted by policymakers on policies relevant to their members? Responses: 0: No. There is a high degree of insulation of the government from CSO input. The government may sometimes enlist or mobilize CSOs after policies are adopted to sell them to the public at large. But it does not often consult with them in formulating policies. 1: To some degree. CSOs are but one set of voices that policymakers sometimes take into account. 2: Yes. Important CSOs are recognized as stakeholders in important policy areas and given voice on such issues. This can be accomplished through formal corporatist arrangements or through less formal arrangements.
Consumer organisations and advocacy		
	Number of national consumer organizations / bodies	Member organisations of Consumers International
	Expert assessment data - C.11	Is participation in these structures funded for non-governmental consumer advocacy groups in your country in 2020?
	Expert assessment data - C.12	Do consumer organisations have the right to represent consumers in class action suits in your country in 2020?
Engagement in policymaking		
	Expert assessment data - C.10	Is your consumer organisation (non-governmental) involved in the following structures to provide consumer representation in policy making in your country in 2020?
	Expert assessment data - E.5	Is "the opportunity for consumer organisations to present their views in decision-making processes" enabled through any of the following measures or mechanisms in your country in 2020?

Access to marketplace		
Online Access		
	Individuals using the Internet	Percentage of individuals using the internet
Access to finance		
	Financial inclusion	The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see definition for financial institution account) or report personally using a mobile money service in the past 12 months (see definition for mobile money account).
Access to healthcare		
	SDG indicator 1.3.1	Proportion of population covered by social protection floors/systems (%)
Public utility access		
	Access to public services distributed by social group	Question: Are basic public services, such as order and security, primary education, clean water, and healthcare, distributed equally across social groups? Clarification: This question asks if social group is an important cleavage in society for the distribution of public services. Thus, if there are inequalities in access to public services, but these are not mainly due to differentiation between particular social groups, the code should be "4" (equal). The situation could of course vary by type of public service, such that a social group is denied access to some basic public services but not others. Please base your response on whether access to most of the aforementioned services are distributed equally or unequally. Responses: 0: Extreme. Because of their social group, 75 percent (%) or more of the population lack access to basic public services of good quality. 1: Unequal. Because of their social group, 25 percent (%) or more of the population lack access to basic public services of good quality. 2: Somewhat Equal. Because of their social group, 10 to 25 percent (%) of the population lack access to basic public services of good quality. 3: Relatively Equal. Because of their social group, only 5 to 10 percent (%) of the population lack access to basic public services of good quality. 4: Equal. Because of their social group, less than 5 percent (%) of the population lack access to basic public services of good quality.
Choice and affordability in the marketplace		
Logistical sophistication		

	Logistics performance Index: Overall (1=low to 5=high)	Logistics Performance Index overall score reflects perceptions of a country's logistics based on efficiency of customs clearance process, quality of trade- and transport-related infrastructure, ease of arranging competitively priced shipments, quality of logistics services, ability to track and trace consignments, and frequency with which shipments reach the consignee within the scheduled time.
Market environment		
	Global Enabling Trade Report	
Measures to encourage competition		
	Expert assessment data - E.2.3	Measures that restrict anti-competitive behaviour and exploitation by monopolistic companies
Ability of consumers to make choices		
	Expert assessment data - E.7	Consumer Rights: To what extent do consumers in your country in 2020:
Mechanisms for Consumer Protection and Enforcement		
Strength and quality of consumer protection mechanisms/measures		
Regulatory quality		
	Regulatory quality	Reflects perceptions of the ability of the government to formulate and implement sound policies and regulations that permit and promote private sector development.
Mechanisms/measures to ensure consumer protection		
	Law on consumer protection	
	Expert assessment data - C.1	Which of the following consumer protection governance or legislative measures are in place, or being developed in your country in 2020?
Active consumer protection authorities/agencies		
	Participation in ICPEN	
	Countries that have a designated consumer protection contact point	
	Countries with a main consumer protection authority/agency	
Satisfaction with consumer protection mechanisms		
	Expert assessment data - C.3.2	Expert assessment data - As a consumer expert, how satisfied are you with the following in your country in 2020? - Competition law enforcement
	Expert assessment data - C.3.5	Expert assessment data - As a consumer expert, how satisfied are you with the following in your country in 2020? - Safety laws

	Expert assessment data - C.3.7	Expert assessment data - As a consumer expert, how satisfied are you with the following in your country in 2020? - Regulatory authorities for safety
National involvement in the development of international standards		
Membership level with ISO		
	Type of ISO membership	
	COPOLCO membership	
Development of standards on key consumer issues		
	Levels of participation in ISO's committee on financial services	
	Levels of participation in ISO's committee on food products	
	Levels of participation in ISO's committee on safety as toys (proxy for product safety)	
Development of standards on vulnerable consumers		
	Levels of participation in ISO's committee on vulnerable consumers	
Enforcement and access to justice		
Strength of enforcement		
	Expert assessment data - C.4	How frequently are the following enforcement actions used in your country in 2020 by the authorities in response to consumer protection violations?
	Expert assessment data - C.3.12	As a consumer expert, how satisfied are you with the following in your country in 2020? - Legislation on collective/class actions
	Expert assessment data - C.3.15	As a consumer expert, how satisfied are you with the following in your country in 2020? - Legislation on dispute resolution and redress
Cost and time of redress in courts		
	Cost of Enforcing a Contract	Cost of enforcing contract (% of claim)
	Enforcing contracts: Time	Time taken to enforce a contract
Facilitation of Justice		
	Worldwide Governance Index	
	Rule of Law Index	
	Membership of International Ombudsman Institute	Tell you something about whether alternative dispute resolution arrangements exist in a jurisdiction
	Expert assessment data - E.3	Is the availability of dispute resolution and redress, and access to justice, enabled through any of the following mechanisms or measures in your country in 2020?
Consumer Knowledge and Information		
Consumer education & skills		

Quality of education system		
	Quality of education system	
Mechanisms for consumer rights education		
	Expert assessment data - E.4	Is "consumer education" promoted through any of the following measures or mechanisms in your country in 2020?
Consumer rights education in higher education		
	Expert assessment data - E.4.9	Is "consumer education" promoted through any of the following measures or mechanisms in your country in 2020? University course on consumer issues (consumer law/regulation/sustainable consumption/etc.)
Buyer sophistication		
	Buyer sophistication	Response to the survey question "In your country, on what basis do buyers make purchasing decisions?" [1 = based solely on the lowest price; 7 = based on sophisticated performance attributes]
Available and quality consumer information		
Funding for consumer information		
	Expert assessment data - E.4.1	Is "consumer education" promoted through any of the following measures or mechanisms in your country in 2020? - Funding for consumer organisations to educate consumers
	Expert assessment data - E.4.2	Is "consumer education" promoted through any of the following measures or mechanisms in your country in 2020? - Funding for regulators or government bodies
Mechanisms for consumer information		
	Expert assessment data - E.1	Is access to "adequate information to make informed choices" enabled through any of the following measures or mechanisms in your country in 2020?
	SDG Indicator 16.10.2	Countries that adopt and implement constitutional, statutory and/or policy guarantees for public access to information
Consumer information programmes		
	Expert assessment data - D.4.1	Food: Which of the following measures/mechanisms to protect consumers are present in your country in 2020?
	Expert assessment data - D.3.15	Financial services: Which of the following measures/mechanisms to protect consumers are present in your country in 2020?
Satisfaction with labelling requirements		

	Expert assessment data - C.3.18	As a consumer expert, how satisfied are you with the following in your country in 2020? - Product labelling on vital safety information
Sustainability for Consumers		
National/international sustainability engagement		
International political engagement		
	Number of environment-related treaties signed	
National sustainable consumption plan		
	National action plans for sustainable consumption	Countries with sustainable consumption and production (SCP) national action plans or SCP mainstreamed as a priority or target into national policies (1 = YES; 0 = NO)
	Expert assessment data - D.5.2	Environmental protection/impact: Which of the following measures/mechanisms to protect consumers are present in your country in 2020? A National Sustainable Consumption Plan
Sustainability standards		
Adoption of sustainability standards		
	ISO 26000 adopted as a national standard	ISO 26000:2010 Guidance on social responsibility is an international standard providing guidelines for social responsibility (SR, often CSR - corporate social responsibility)
	Expert assessment data - D.5.6	Environmental protection/impact: Minimum standards for energy efficiency of household appliance (e.g., through billing)
	Expert assessment data - D.5.7	Environmental protection/impact: Minimum standards for motor vehicle emissions or fuel consumption (e.g., through billing)
Development of sustainability standards		
	Levels of participation in ISO's committee on biodiversity	
	Levels of participation in ISO's committee on sustainable finance	
	Levels of participation in ISO's committee on the circular economy	
National sustainable measures/mechanisms		
Sustainability regulations		
	Energy efficiency regulation	
	Renewable energy regulation	
Sustainability reporting policies		
	GRI Sustainability disclosure database	
Consumer centred mechanisms for sustainable consumption		

	Expert assessment data - E.4.4	Is "consumer education" promoted through any of the following measures or mechanisms in your country in 2020? Measures to incentivise producers and suppliers of goods and services to be ethical and socially responsible (e.g., through tax reduction or exemptions, subsidies, labels, awards, etc.)
	Expert assessment data - E.4.5	Is "consumer education" promoted through any of the following measures or mechanisms in your country in 2020? Legal measures to enable and/or encourage consumers to choose environmentally friendly and/or socially responsible products.
Sustainable business practice		
	SDG indicator 12.6.1	Number of companies publishing sustainability reports with disclosure by dimension
	National sustainable consumption	
Domestic material consumption		
	SDG Indicator 12.2.2 - Domestic material consumption	Domestic material consumption per capita, total of all raw material (tonnes)
Renewable energy consumption		
	Renewable energy consumption	
Domestic food consumption		
	SDG Indicator 12.3.1 - Food waste per capita	Food waste per capita (comprised of household waste, out-of-home consumption, and retail waste)
Sustainable transport infrastructure		
	Sustainable Mobility Index	Sustainable mobility is calculated as the average of scores on universal access, efficiency, safety, and green mobility
Technology and Innovation Products for Consumers		
Accessibility and affordability of technology		
Technology usage		
	ICT (Information and Communication Technology) use	The ICT use Index is a composite Index that weights three ICT indicators (33% each): (1) Percentage of individuals using the Internet; (2) Fixed (wired)-broadband Internet subscriptions per 100 inhabitants; (3) Active mobile-broadband subscriptions per 100 inhabitants. It is the second sub-Index in ITU's ICT Development Index (IDI)
	Digital skills among Population	
Affordability of technology		
	Smartphone cost (handset)	
	Mobile data cost	
Infrastructure to enable technology		
	Mobile network coverage	

	5G deployment	
Capacity for innovation and proactive governance		
Proactive laws		
	Expert assessment data - D.2.1	The Online Marketplace: Laws to prohibit cybercrime
	Expert assessment data - D.2.3	The Online Marketplace: Laws that protect consumer's privacy in relation to online transaction (personal data protection)
	Expert assessment data - D.2.4	The Online Marketplace: Laws that ensure consumers can access their data or data held by them
Data governance		
	Data protection and legislation globally	
Levels of participation in the development of innovative standards		
	Levels of participation in ISO's committee on Artificial Intelligence	
	Levels of participation in ISO's committee on biotechnology	
	Levels of participation in ISO's committee on blockchain and distributed ledger technologies	

ANNEX 2: EXAMPLE LIST OF DATA CONSUMERS INTERNATIONAL MEMBERS HIGHLIGHTED AS IMPORTANT TO TRACK

The following ideas were proposed for inclusion in the Consumer Protection and Empowerment Index, but the data does not currently exist at the global level to Consumers International knowledge. This list is not exhaustive and intended to capture rough notes from conversations with our experts and Members.

Consumer Empowerment and Engagement

- Consumers trust of claims made by businesses.
- Standardisation in product cost (with and without tax).
- Willingness of consumers to complain.
- Online participation (social media participation; consumers engaging in rating and reviews online).
- Consumer assertiveness within the marketplace.
- Empowerment of women in the market.
- Influence of civil society organisations.
- Resilience of consumer advocacy organisations.
- International internet bandwidth.
- Free markets (state ownership of the economy).
- Switching ability.

Mechanisms for Consumer Protection and Enforcement

- The cost of consumer protection.
- Number of consumer lawyers and consumer protection academics per country.
- Online dispute resolution systems.
- Effectiveness of consumer agencies.
- Fit for purpose competition regimes.
- Effectiveness of regulators.
- Resources of regulators.
- Applicability of mechanisms across different markets and economies.
- Break-through judgements that have advanced consumer rights globally.
- Involvement of vulnerable groups in the policy development processes.
- Commitment to and practical enforcement of human rights.
- Penalties secured for breaches of consumers laws.
- Mandatory and enforceable requirements for all businesses to not sell unsafe goods (general product safety provisions).
- Mandatory standards for high-risk products.
- Requirement for businesses to conduct recalls of unsafe products.
- Absence of standards as a tool for consumer protection (survey national standards bodies).
- Measurement of inter-agency coordination and cross-border application/initiatives of consumer protection.
- Legal certainties for consumers and businesses.
- Laws to ensure competition.
- Regulatory models.
- Tech vulnerability (vulnerabilities listed for a country's infrastructure).
- Agile governance.

Consumer Knowledge and Information

- Whether higher education is a public or private service.
- Inclusion for vulnerable consumers.
- Information on environmental protection of products, such as energy and water use, durability, provisions of repair provided in standardised way at the point of sale.
- Requirement sugar content labelling on food packaging.
- Requirement of healthiness labelling on food packaging.
- Requirement of supermarkets to display unit pricing information.
- Standardisation and regulation of weights and measures of pre-packaged food.
- Investment in consumer awareness (number of campaigns and amount of money spent).
- Advertising prominence.
- Quality of advertising.
- Required information about complex or essential services, and personal consumer usage to compare options.
- Consumer awareness of consumer rights.
- Effectiveness of consumer campaigns.
- Consumer understanding of information provided.

Sustainability for Consumers

- Requirement of national dietary guidelines to reconcile with the Eat Lancet diet.
- Product labelling schemes allowing people to make sustainable choices
- Measuring against WWF Sustainable Diet tool.
- Affordability of sustainable products.
- Define a sustainable basket of goods in which the price can be tracked over time.
- Proportion of commodity crops.
- Deforestation metrics (indicator of sustainable production).
- Percentage of recyclable products.
- Product durability.
- Standardisation and regulation of product durability/repair.
- Measuring the effectiveness and uptake of policies.
- Reporting mechanisms for manufacturing.
- Base level WHO recommendations compared to country pollution levels.
- Growth of the second-hand market and product refurbishment.
- Environmental impact indicators (plastic waste per person, water use per person, food waste per person).
- Business making positive, sustainable change.
- Demand from consumers compared to the supply and support from business and policy.
- Number of memberships in environmental intergovernmental organisations.
- Share of sustainable products in the marketplace.
- Sustainable supply chains.
- Extended producer responsibility.
- Sustainable price Index.
- Price comparisons with non-sustainable products.
- Product life cycle.
- Obsolescence of products.
- Demand for renewable energy.
- Demand for sustainable products.
- Demand for sustainable food supply.

Technology and Innovation for Consumers

- Consumer involvement in the design of technologies and technology-related laws.
- Number of e-commerce shopping platforms per country.
- Delivery of e-commerce products.
- Whether some innovation is more important than privacy and security?
- Standardisation to simultaneously drive innovation and empower consumers.
- Artificial intelligence algorithm to guide consumers on which is the best complaint service for their needs.
- (Online) data protection and privacy.
- Measurement of proactively shaping regulations in technology sectors.
- Difference between informal and formal marketplaces and how this impacts consumer protection.
- Mobile penetration/internet penetration compared to age of the population.
- Access to signal in rural areas compared to urban areas.
- Business responsibility for consumer data.

- Price discrimination and consumer harm.
- Open data implementation.
- Data standards.
- Spending on data governance.
- Strength of policies in comparison to GDPR.
- Cross-border data standards.
- Number of artificial intelligence start-ups.
- Investment into artificial intelligence.
- Trustworthiness of online sources.
- Clarity of online terms and conditions.
- Technology companies' adoption of best practices.
- Safety of the internet.
- Safety of online devices.
- Access to online information and its consumption.

Other

- Measurement of consumer satisfaction.
- Measurement of the consumer, who they are, demographics, and vulnerabilities.
- Incorporation of modern slavery, supply chains, and consumption.
- Measurement of real situations, national contexts, and granularity.
- Measurement of honesty in the market.



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.

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