

Protecting consumers online

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bsi.

Changing world

New challenges for consumers and those who protect them

- Difficulty making decisions e.g. fake reviews, T&Cs
- Unfair treatment e.g. AI decisions, digital exclusion
- Unsafe goods e.g. poor quality, counterfeits
- Threats to privacy and security e.g. payments, personal information, BIG DATA
- Barriers to redress e.g. Liability, identification, contact



Greater risk of consumer harm:

- Denied access
- Unsuitable products/ services
- Physical harm – injury, health
- Financial loss
- Psychological - stress, anxiety

Consumers are in a weaker position online...

People behave differently...

- More spontaneous decision making
- Less time for consideration
- More opportunities for mistakes
- Easy to feel 'detached' from amount of money being spent

Imbalance of power

- No face-to-face contact with service provider
- No opportunity to inspect goods before purchase
- Payment usually required in advance of delivery

...therefore, consumers need equal rights online as offline

Protection for 'virtual' consumers

What's in the toolkit?

- Legislation
 - Consumer Rights Act
 - Data Protection Act
 - Consumer Contracts Regs
- International guidance
 - United Nations, OECD, G20 Consumer Summit
- Enforcement agencies e.g. Trading Standards
- Systems of redress e.g. ODR, ombudsmen



• Obstacles to success

- **Gaps** – historical silo approach e.g. product safety and digital
- **Speed of evolving technology** – legislation struggles to keep up
- **Theory vs practice** - difficult to apply and enforce e.g. liability
- **Globalisation** – protection is fragmented e.g. jurisdiction

Standards solutions

Standards are an essential tool in the consumer protection toolkit:

- Only tool with truly global reach – harmonization *e.g.* *ISO T&Cs, Sharing Economy, Privacy by Design*
- Multi-stakeholder approach – must include **consumers**
- Content developed by experts – **consensus**
- Detailed good practice – **practical guidance**
- Can be quicker to develop and amend – **responsive**

BUT Consumers must be at the heart of standards to unlock their full potential



Benefits of consumer participation:

- Robust and credible standards
- Address real problems faced by real people
- Minimize consumer harm
- Maximise consumer benefits
- Businesses understand consumer needs, increase efficiency, improve quality, reduce complaints – **boost consumer confidence and trust**

CPIN mission and role

Mission:

To empower and protect consumers through effective consumer representation in British Standards.

Vision:

A safer, fairer and better world where standards help organizations to improve outcomes for consumers and minimize the risk of harm.

- Independent network of volunteer consumer experts who:
 - Speak up for all consumers in British Standards
 - Use CPIN priorities and principles as foundation of work
 - Highlight key consumer issues
- Close collaboration with BSI's Consumer Forum:
 - Strengthen consumer voice
 - Share data, insight, expertise and ideas

