



ACPF 2024

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Arab Consumer
Protection Forum

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Shared Prosperity Dignified Life



EnfTech: the transformative potential of technology in consumer law enforcement

Professor Christine Riefa, University of Reading (UK) & Coordinator of the UNCTAD Working Group on Consumer Protection in E-Commerce

Consumer protection agencies urgently need new tools

- digital markets and digital harm now the norm but agencies still using a lot of analogue tools
- many consumer harms go unchecked or redress after the event
- consumer protection agencies need of new tools powered by technology to avoid becoming obsolete.
- Tech tools to react more quickly and deliver proactive interventions that prevent problems occurring in the first place.



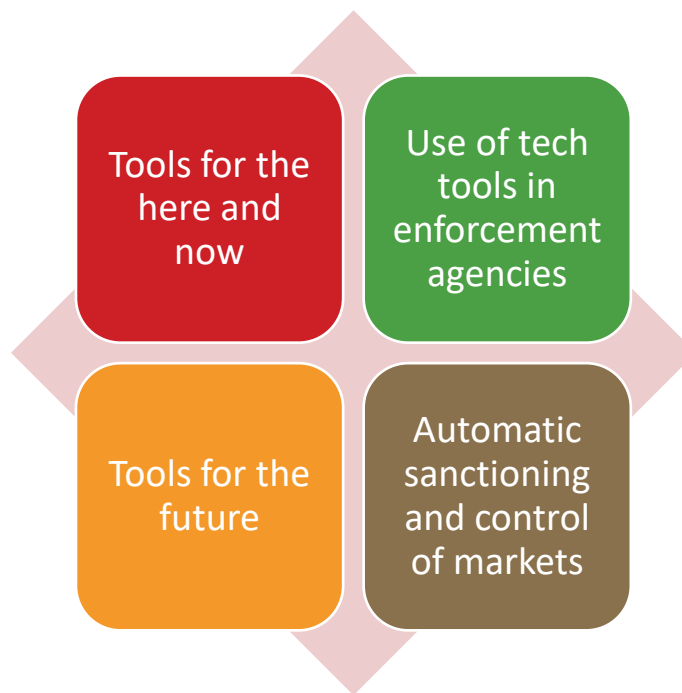
What is EnfTech?

Classification by beneficiary:

- LegalTech (Lawyers) / RegTech (Industry) / SupTech (Supervisory authorities)

Enforcement Technology or EnfTech:

- accounts for specific needs of enforcement agencies
- classified according to task: monitor/ detect, analyse, evidence and execute sanctions (some overlap with enforcement function of other agencies)



Transformative potential

Agencies:

- From reactive to proactive enforcement
 - Cost efficiencies
 - Maximizing value of staff time

Consumer protection:

- From ex-post to ex-ante
- Preventing harm before it is felt by consumers

Consumer law:

- Equal partner with Competition Law in regulation of markets

Where is EnfTech?

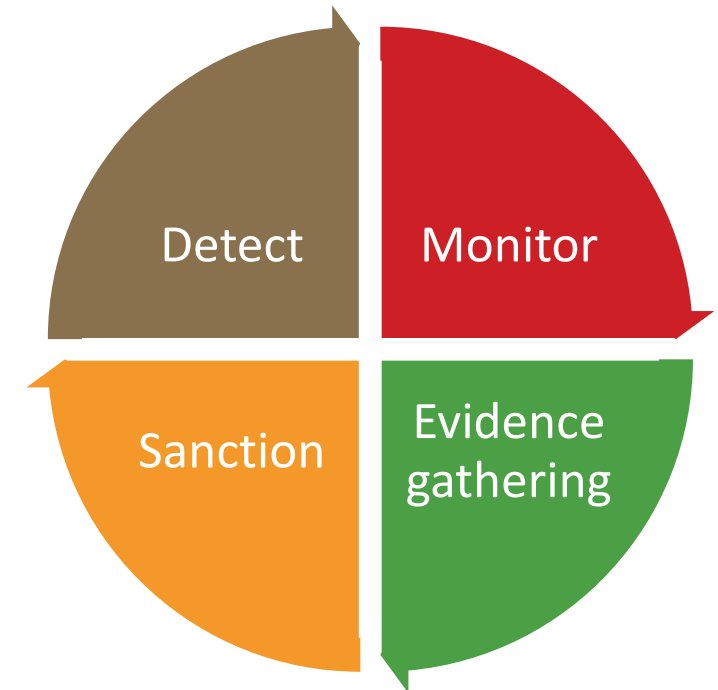
- 18 case studies examples of EnfTech in action in consumer enforcement
- 15 cross-fertilization use cases from public authorities, private sector and other entities

A vital tool

- Prevents potential obsolescence of consumer protection enforcement agencies
- Essential response to cross-border, industry-dominated digital consumer markets

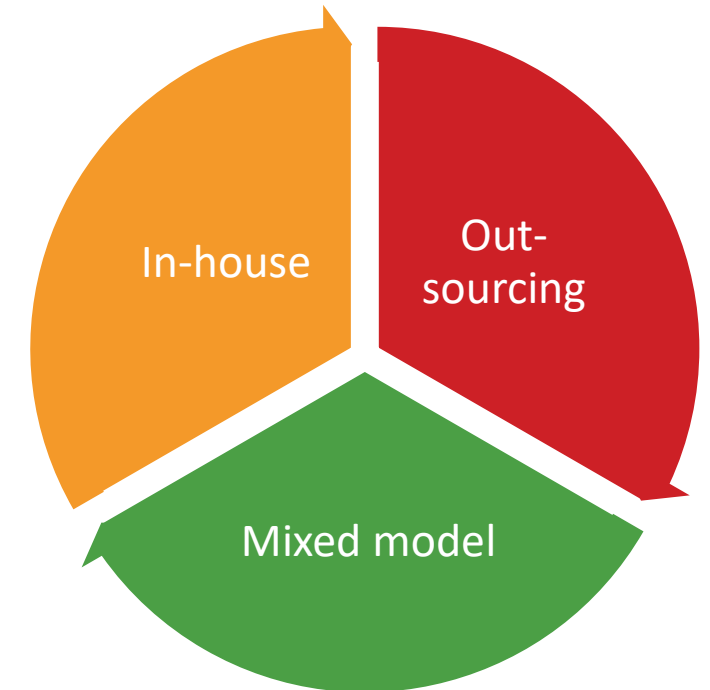
What is EnfTech used for today?

- Live complaints and complaint analysis
- Investigating website provenance
- Detecting non-compliance
- Detecting unfair terms and unfair practices
 - Misleading price reductions, fake countdown,
 - fake reviews and dark patterns (in development)
- Sanction calculator for infringement of rules



EnfTech Institutional framework

- 10 authorities reviewed (some dual, some single remit, ie. Consumer protection only)
- Institutional models varied
- Single agencies do not seem as advanced as dual (other disciplines more advanced already – benefit from cross fertilization)



MAIN FINDINGS

1

Technological gap between consumer enforcement practice and practice further afield

2

No one size fits all approach – gains can be made in all set ups and regardless of the level of technological knowledge or development

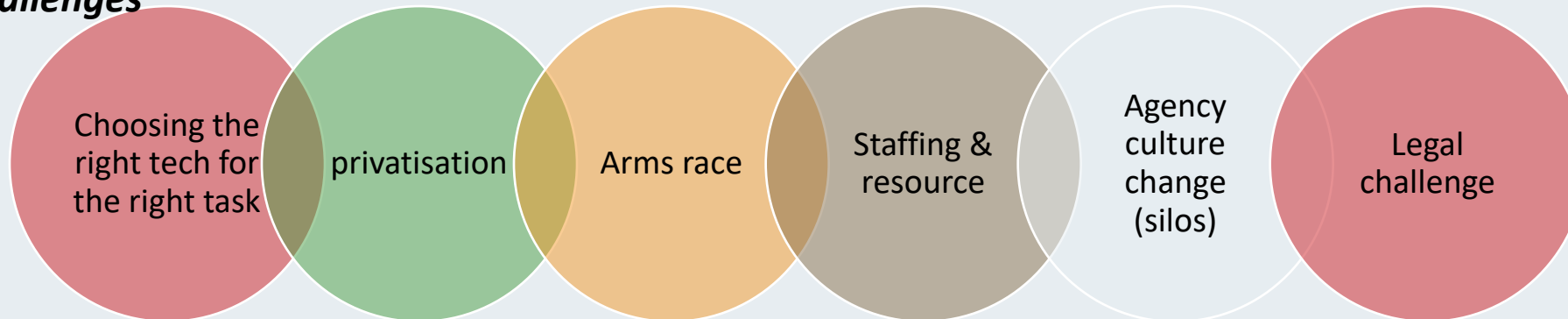
3

AI is spreading fast in practice of most advanced agencies and potentially useful but not always the best tool

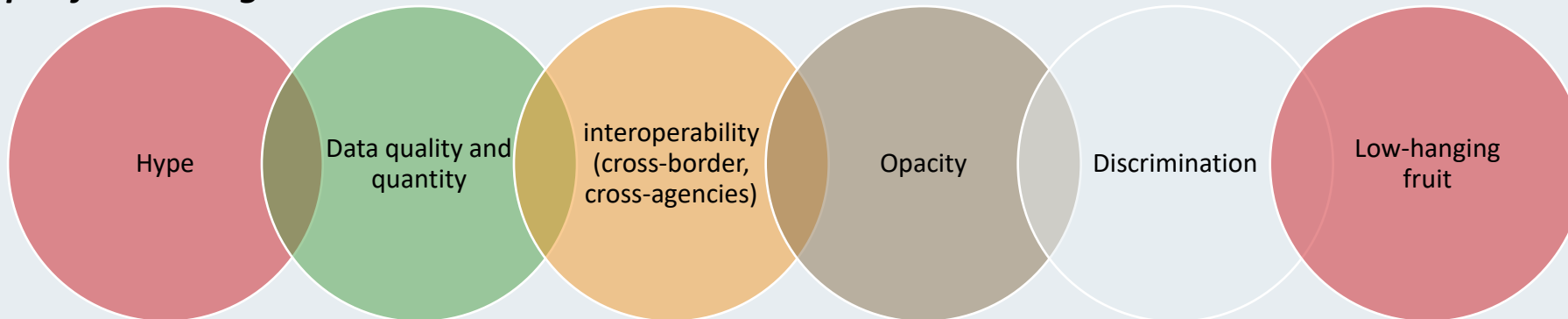
How to start on the EnfTech journey to transform consumer law enforcement?

EnfTech Problems to work through to ensure a successful transition

General challenges



More Tech specific challenges (incl. AI)



The Future of EnfTech?

- EnfTech will be making its way into the work of all agencies in near future
- May happen under different set up and using somewhat different tools
- Tooling up essential in digital marketplaces
- Designing EnfTech in a way that works across borders should be a top priority
- Systematic, international sharing of practice, skills requirements, data intelligence and standardised database are a must
- For more on our report: www.enftech.org/report



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Thank you!