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## Empowering consumers by redesigning enforcement

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# Setting up some premises...





1. A fair market depends on the capacity of consumers to effectively solve their problems.





2. To help consumers effectively address their issues, there should be a user-friendly tool available that offers easy, affordable solutions with prompt results.





#### 3. And also:

- Suppliers may not be interested in facilitating access to complaints;
- government initiatives to set up administrative offices for conflict resolution may be expensive or inefficient;
- To solve conflicts in court may take too long.



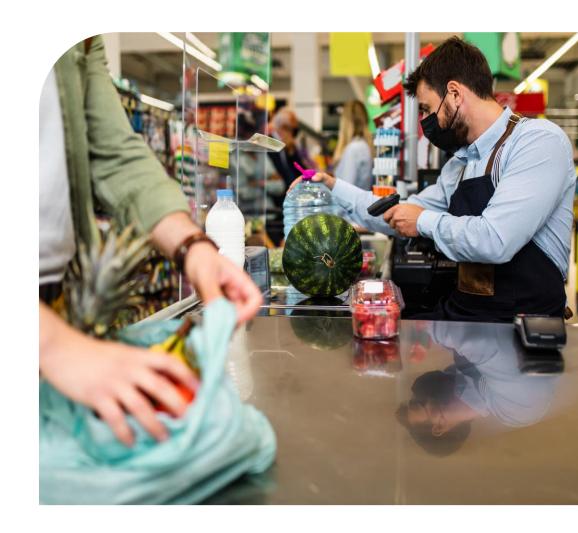


### What can governments do in this scenario?



#### The role of government - rights

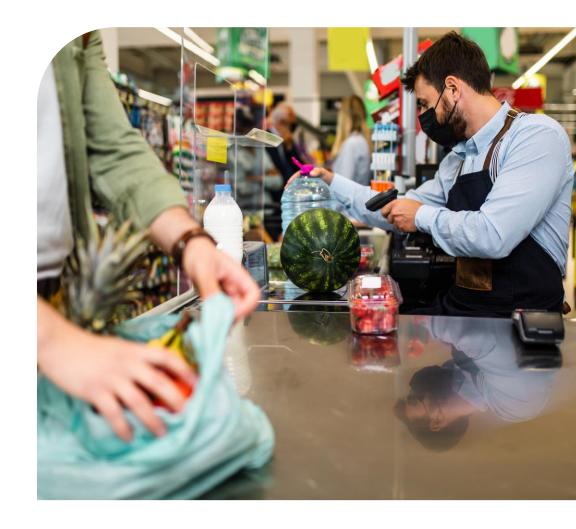
- Creating rules that outline rights and responsibilities, making them easy to grasp and sharing them widely, is crucial for setting the "ground rules".
- Both consumers and suppliers must have rights and duties and must be well informed about them.





#### **Rights**

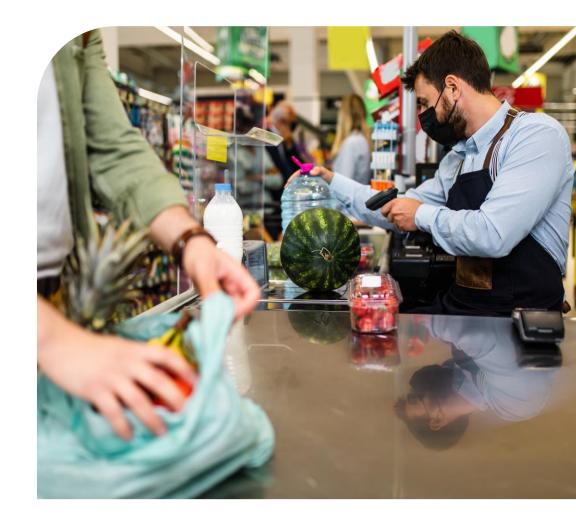
- Among the responsibilities established, the duty of transparency and information should be highlighted.
- Both the consumer and the supplier must provide the other party with information that is essential to the contract or commercial relationship that is being entered into.





#### **Rights**

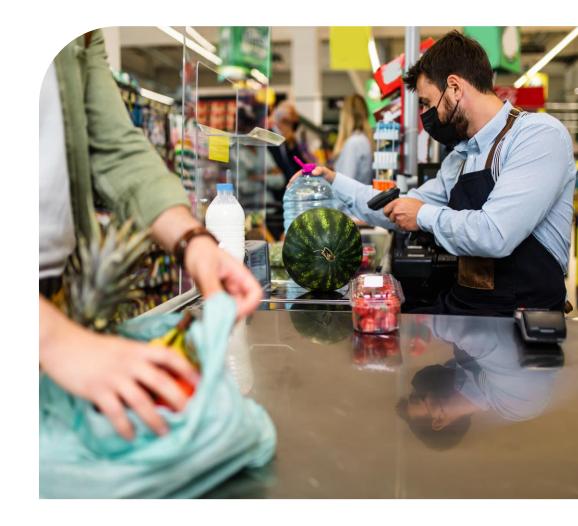
 Sanctions must be clear, proportional, and objectively established by law.





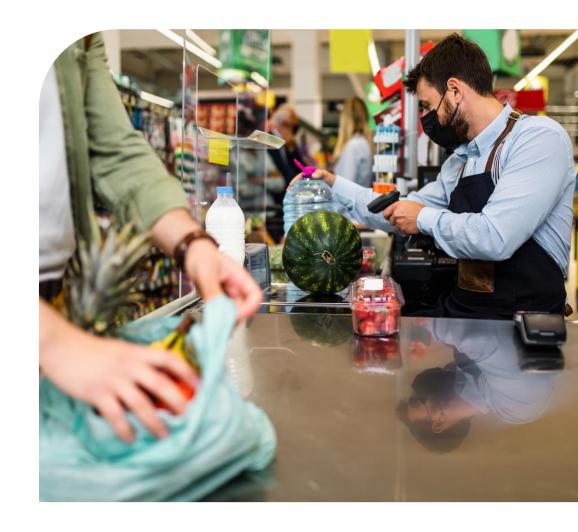
#### Still government: free market

- Competition between companies leads to inclusion, the right to choose, better prices and quality.
- Ensuring that regulations on business activities don't result in market closures.





- Market is changing. In addition to traditional forms of consumption, there has recently been an increase in digital contracts (Uber, AirBnB) and the consumption of digital products (Netflix).
- In this scenario, the replacement of physical administrative offices by virtual means can be a cheaper and more easily accessible solution for consumers, companies and the government itself.



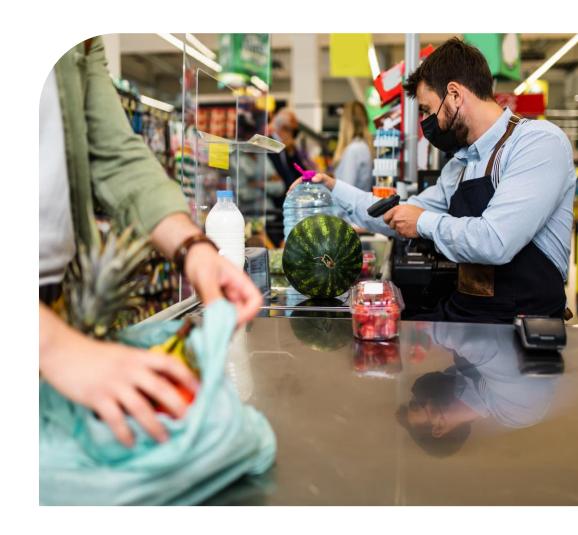


Brazilian experience: <u>www.consumidor.gov.br</u>

How it works:

Complaint / Company response / User evaluation / Monitoring by all

Periodically, **reports** are produced and published on the web, showing the most "problematic" companies and the most resolute ones.



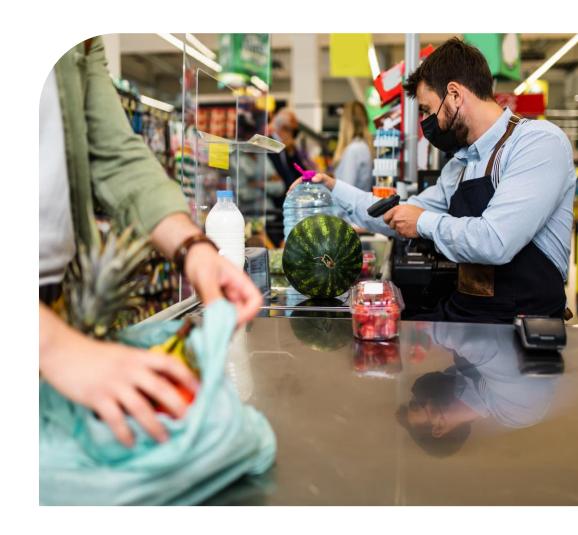


Lastly, and most importantly:

It is essential that the government ensures that the majority of the population has **access to the internet**.

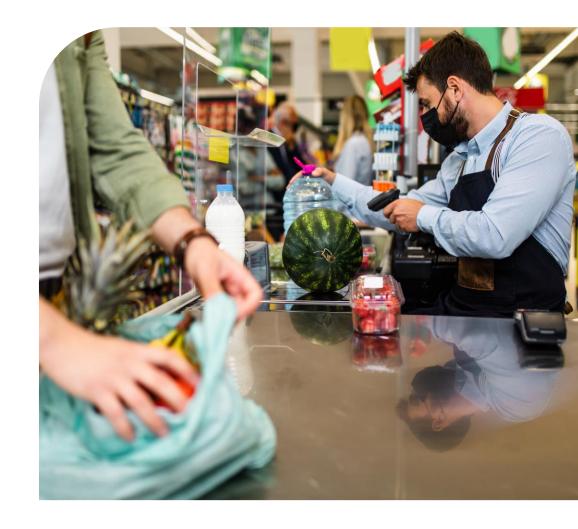
The internet has been a space for accessing information, exchanging experiences and also for new business models to emerge.

In the field of consumption, the internet has been a tool for greater inclusion, greater access, to prevent consumer harm and also to solve it.





The government can take on the duty of providing the internet or create the conditions for the market to do so, through friendly regulation that does not promote market closure, in order to avoid market concentration or monopolies.







#### **Recommendation 1**

Creating clear laws that define the rights and obligations of consumers and suppliers, and that ensure a reciprocal duty of transparency and information.



#### **Recommendation 2**

Investing in an official platform for solving consumer conflicts as well as requiring companies to offer digital means of dispute resolution, with periodic public reports.



#### **Recommendation 3**

Ensure that as much of the population as possible has access to the internet.



### Thank you!