



ACPF 2024

المنتدى العربي
لحماية المستهلك

Arab Consumer
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Shared Prosperity Dignified Life



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**.



Still government: digital solution

- **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.



Still government: digital solution

- Brazilian experience: www.consumidor.gov.br

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.



Still government: digital solution

- 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.



Still government: digital solution

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.



1

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.

2

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.

3

Recommendation 3

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



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Thank you!