

Consumer Protection in Today's Digital World, and its Impact on Digital Inclusion

ITU Webinar for Pacific Island Countries

23.11.2021

Dr. Archana G.Gulati

Digital Inclusion

The ability of individuals & groups to access & use ICTs

- Access
- Accessibility
- Affordability
- Adoption

ICT services themselves change rapidly making inclusion a moving and changing target

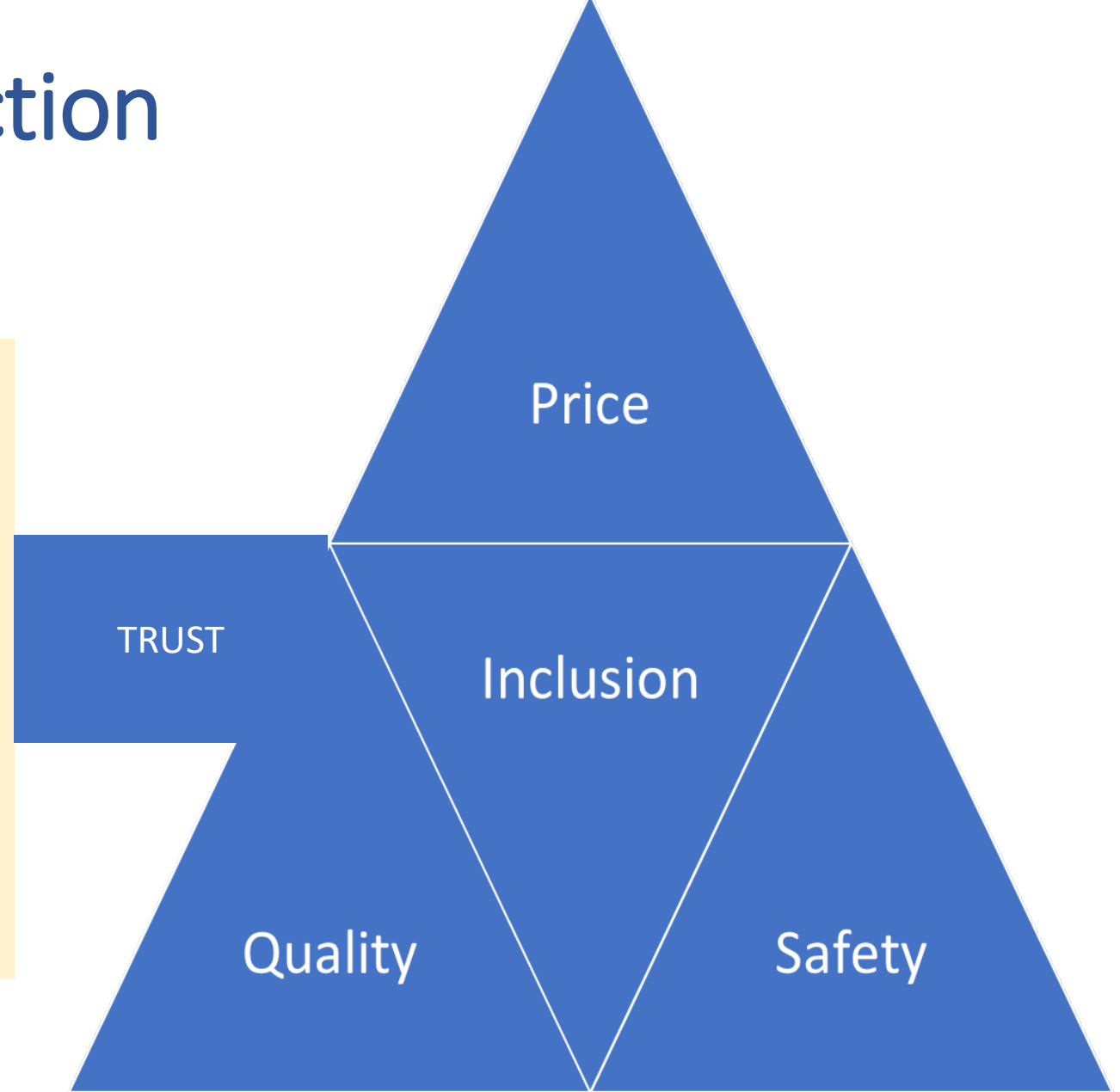
Consumer Protection

- Who is the Consumer ?
 - You , I, our families, citizens, patients, children, the aged and
 - Those who **cannot** or **will not** connect
 - Those who **should not** connect unless we can protect them?



Consumer Protection

- **Competition**
- **Equity**
- **Transparency**
- **Accountability**
- **Redress mechanisms**
- **Privacy and data protection**
- **Cybersecurity**



Digital Growth Continues

Developing countries account for 90% of the global growth in Internet use, with the highest growth rate reported in least developed countries.

More than half of the world's population is online, with 80% more concerned about their online privacy than they were a year ago, according to a 2019 survey.

Digitalization is impacting the global economic landscape. Seven of the world's top 10 companies by market capitalization are digital platforms.

Digital Transformation Continues

IoT/M2M
ROBOTICS

DRONES

METaverse

BLOCKCHAIN
QUANTUM
COMPUTING
IN

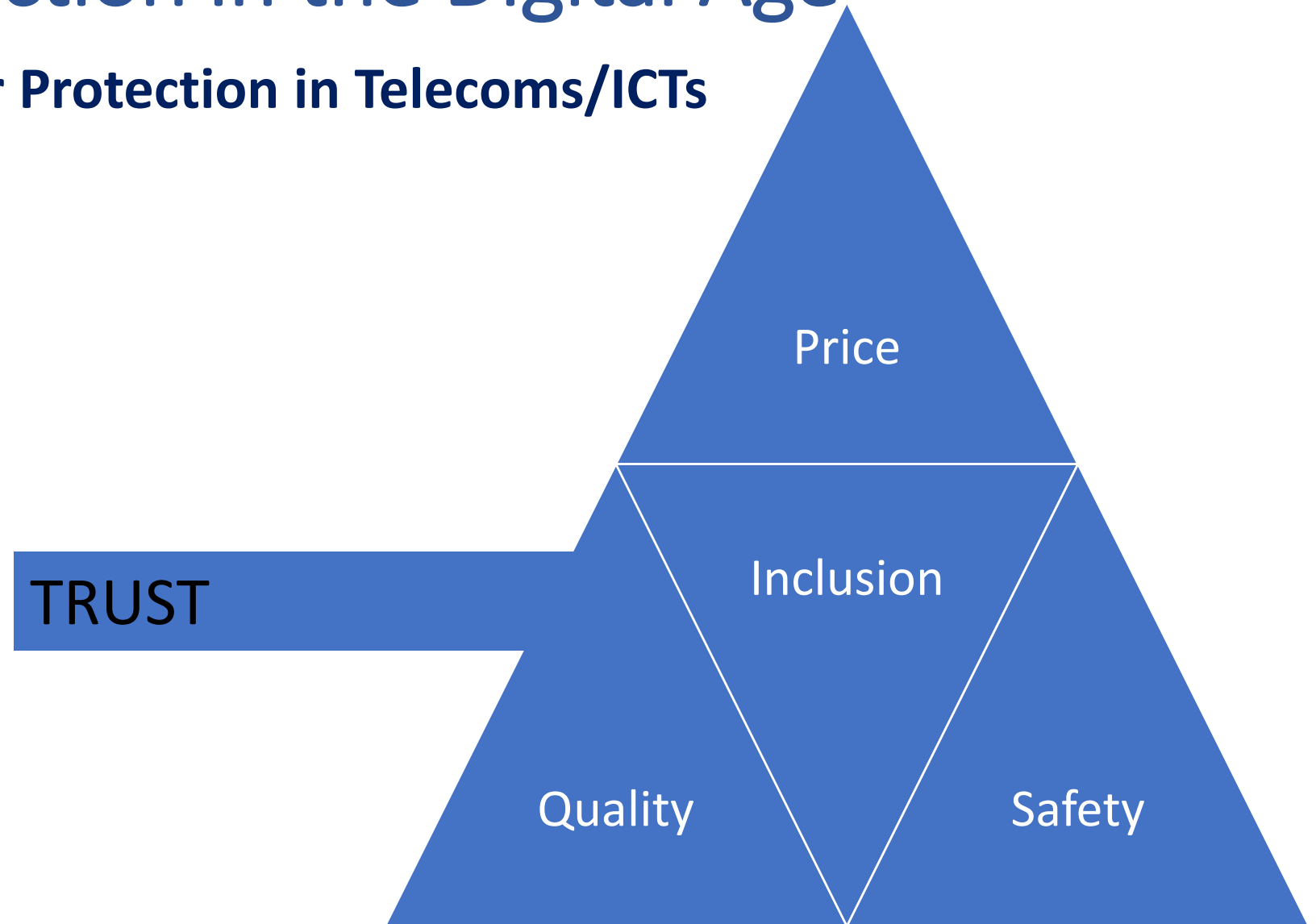
TELEPORTATION

Consumer Protection in the Digital Age

- **Inclusion & Consumer Protection in Telecoms/ICTs**

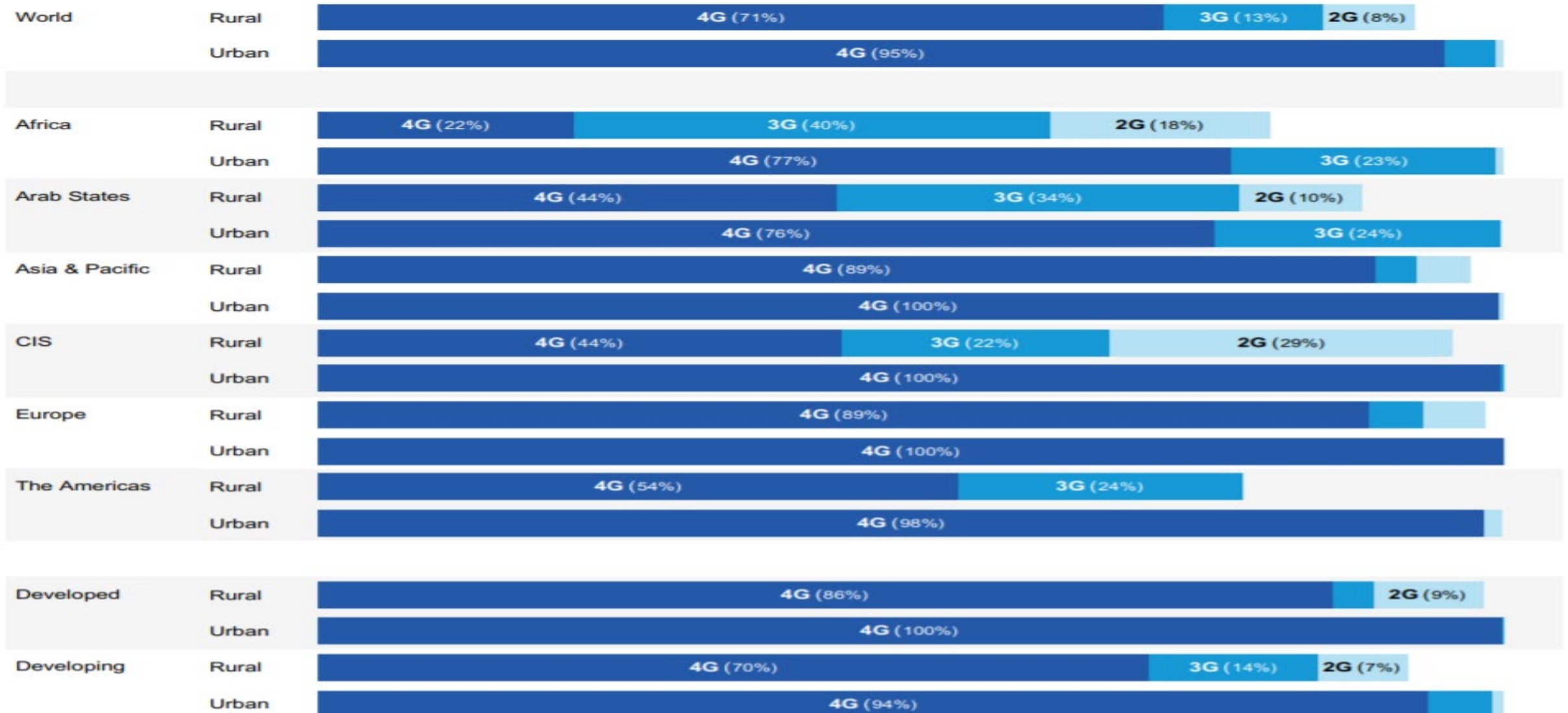
- Access
- Availability
- Affordability
- Accessibility
- **Awareness**
- **Approachability**
- **Acceptability**
- **Adoption**

TRUST

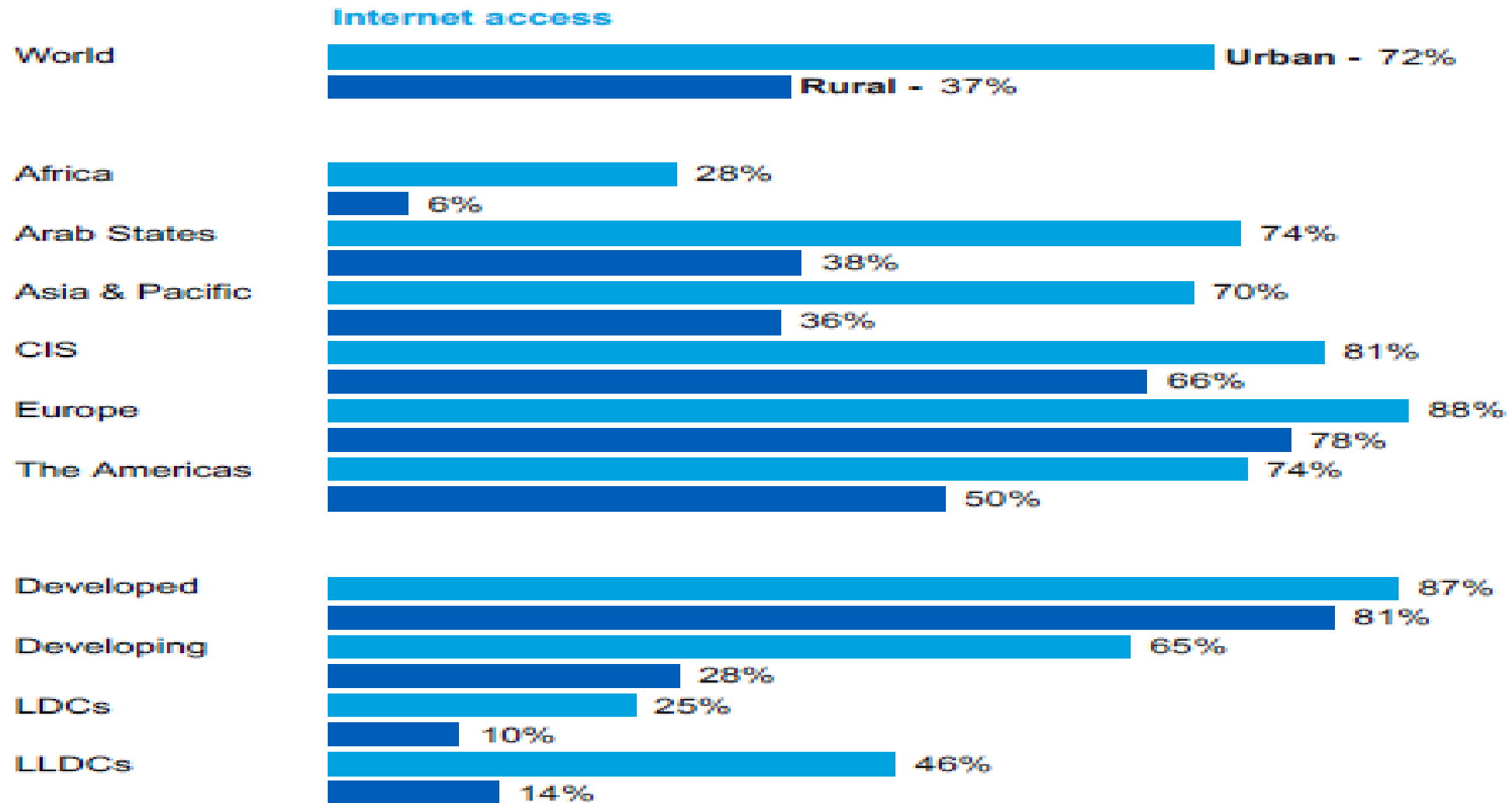


INCLUSION

Digital Divides Persist-Rural/Urban



Digital Divides Persist-Rural/Urban



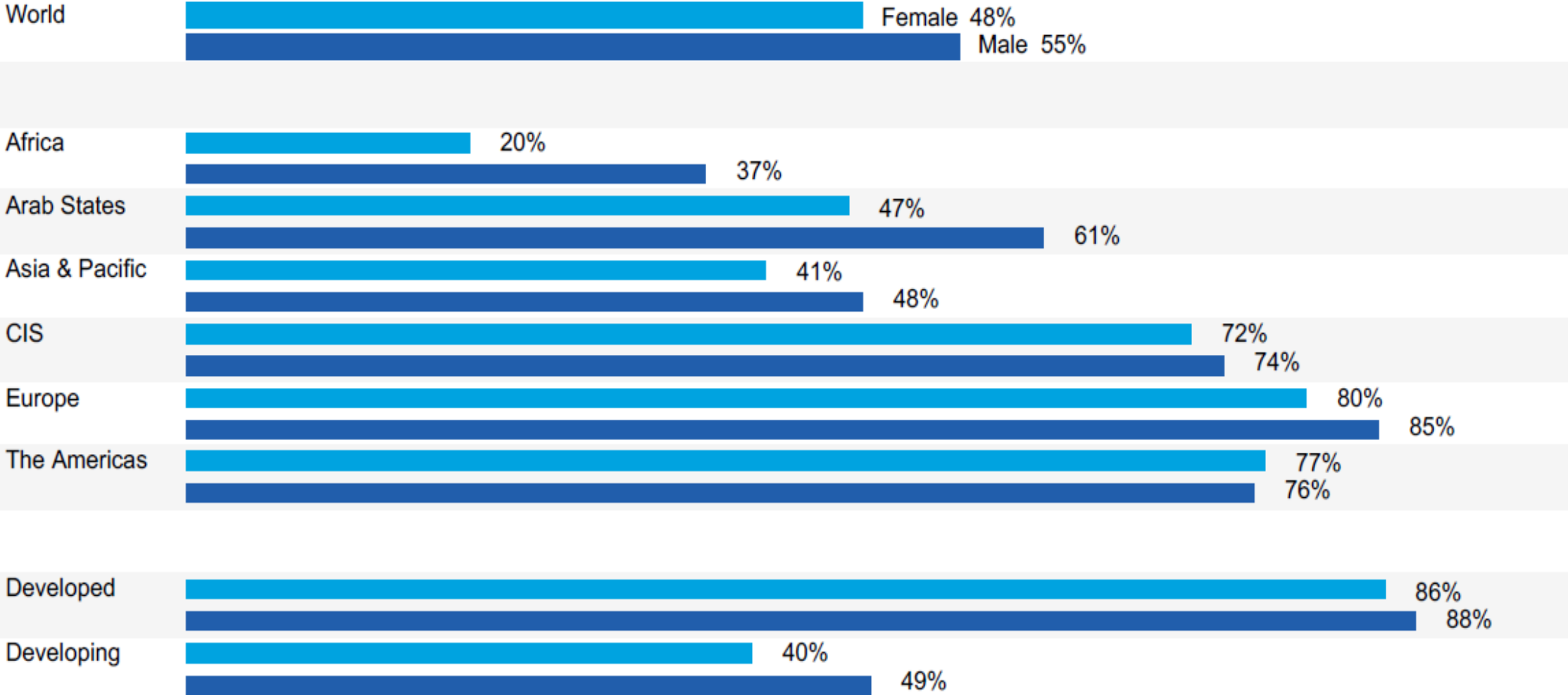
* ITU estimate

Note: Insufficient data available to produce estimates for SIDS.

Source: ITU

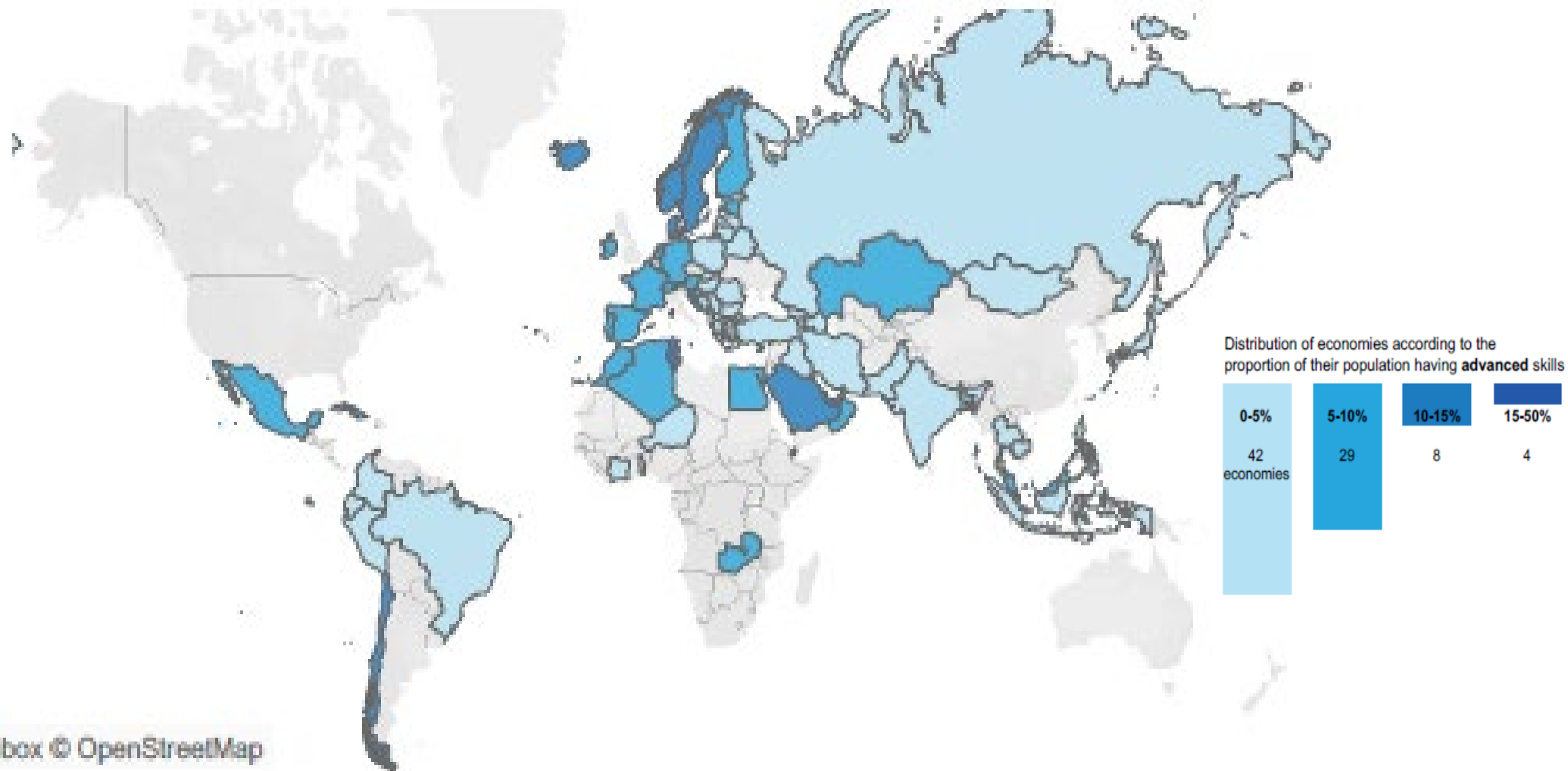
Digital Divides Persist-Gender

Percentage of female and male population using the Internet, 2019*



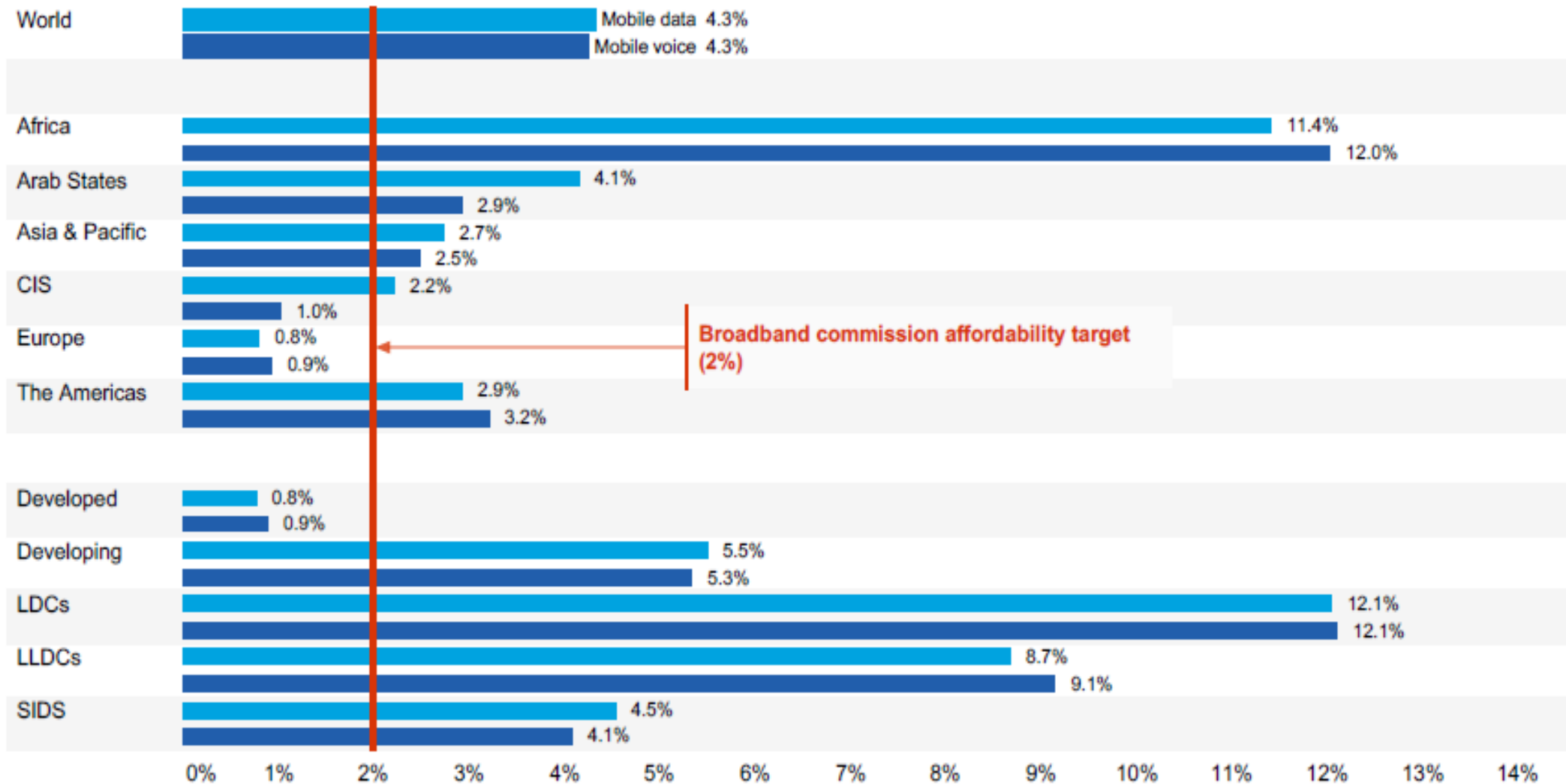
Digital Divides Persist-Skills

Percentage of people with advanced ICT skills, latest year available in 2017-2019



Digital Divides Persist-Affordability

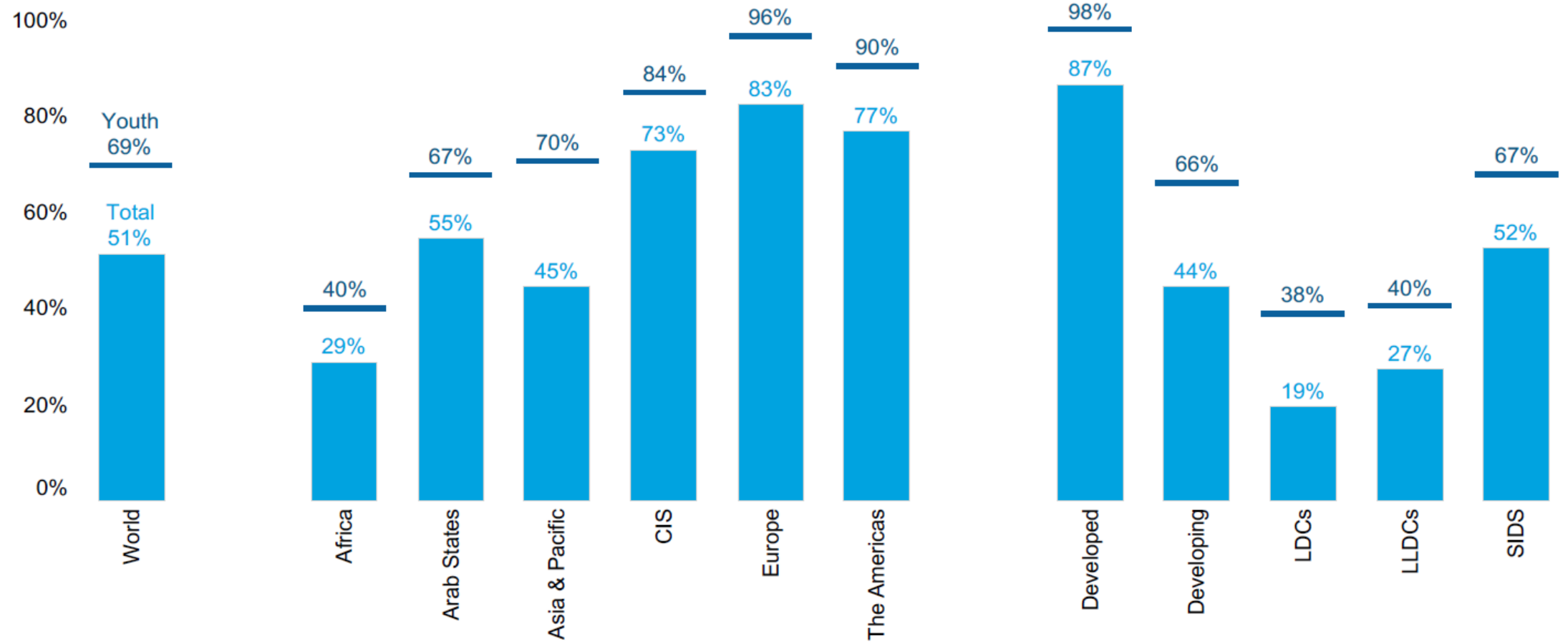
Mobile-voice and mobile-data basket prices as a % of GNI p.c., 2019



Source: ITU

DIGITAL DIVIDE PERSISTS-AGE

Percentage of individuals using the Internet, 2019*



Digital Divides Persist-Accessibility/Age

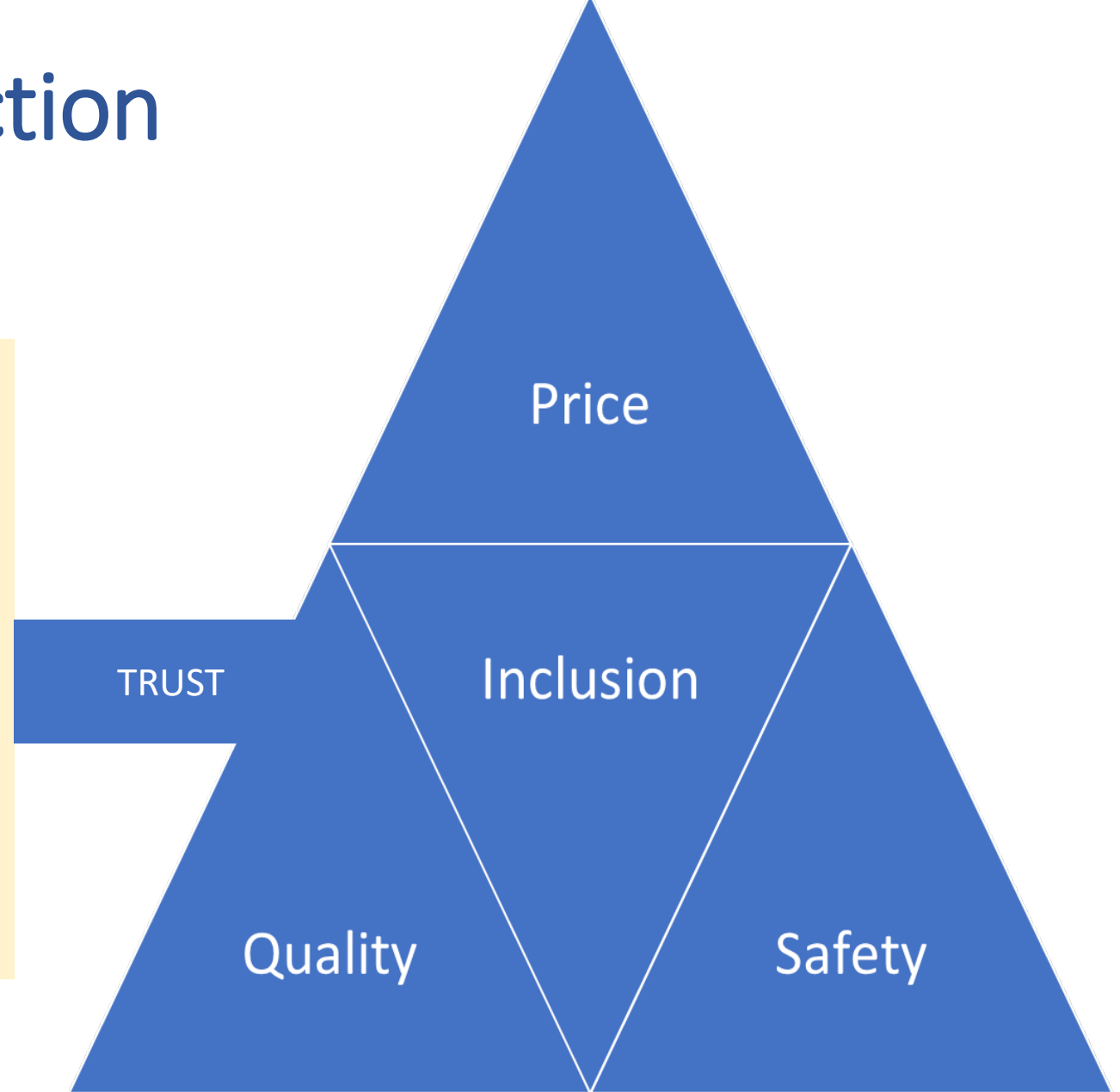
- More than 1 Billion :People living with some form of Disability
- 1.4 Billion: Those above 60 who may face some form of age related disability in 2030
- **2.1 Billion:Those above 60 who may face some form of age related disability in 2050**
- **1.1 Billion: Young people at risk of hearing loss because of unsafe listening habits**
- Access, skills, awareness etc., and accessibility likely to be worse in rural areas



CONSUMER PROTECTION

Consumer Protection

- **Competition**
- **Equity**
- **Transparency**
- **Accountability**
- **Redress mechanisms**
- **Privacy and data protection**
- **Safety**



Still True for the Consumer?



Dr. Archana Gulati *"On the Internet, nobody knows you're a dog."*

Price in the Digital Age

Problem

Free Services ? What is the value of my personal data?

Bundling & Interoperability- Alexa will you talk to Cortana?

Dynamic Pricing-How did the price just go through the Roof?

Discriminatory Pricing- Am I being charged fairly?

ANTIDOTE

Competition

Privacy

Regulation-Algorithmic Transparency & Fairness

Still True for the Service Provider/Seller?



Dr. Archana Gulati *"On the Internet, nobody knows you're a dog."*

Quality in the Digital Age

PROBLEM

Privacy & Data-How much personal data must I give away?

Advertisements-How did they know I am going on vacation?

Transparency& Accountability-Do you get what you see?

Redress- Duped online. How do I get a refund?

ANTIDOTE

Competition

Self Regulation, Co-Regulation, Better Regulation, Block Chain?

Privacy & Data Protection

Consumer Education

Consumer Courts

Safety in the Digital Age

PROBLEM

Misinformation /Disinformation-Is this true?

UCC-Nuisance, Fraud

Transparency& Accountability-Harmful products & Services

Vulnerability- Children, Elderly, PwDs, First time users?

Who Regulates-Finance, E-Commerce, E-Health, Cyber Security, Law Enforcement etc.?

ANTIDOTE

Collaborative Regulation, Self Regulation, Co-Regulation, Better Regulation, Block Chain?

Privacy & Data Protection

Consumer Education

Consumer Courts

Inclusion in the Digital Age

PROBLEM

Access-Real danger of leaving people behind

Affordability-Critical when everyone else/ everything is online?

Trust- The online world must be safe

Fairness-Is everyone (treated) equal(ly) on the net?

ANTIDOTE

USFs-New Technologies to be ubiquitous & affordable

Competition & Innovation

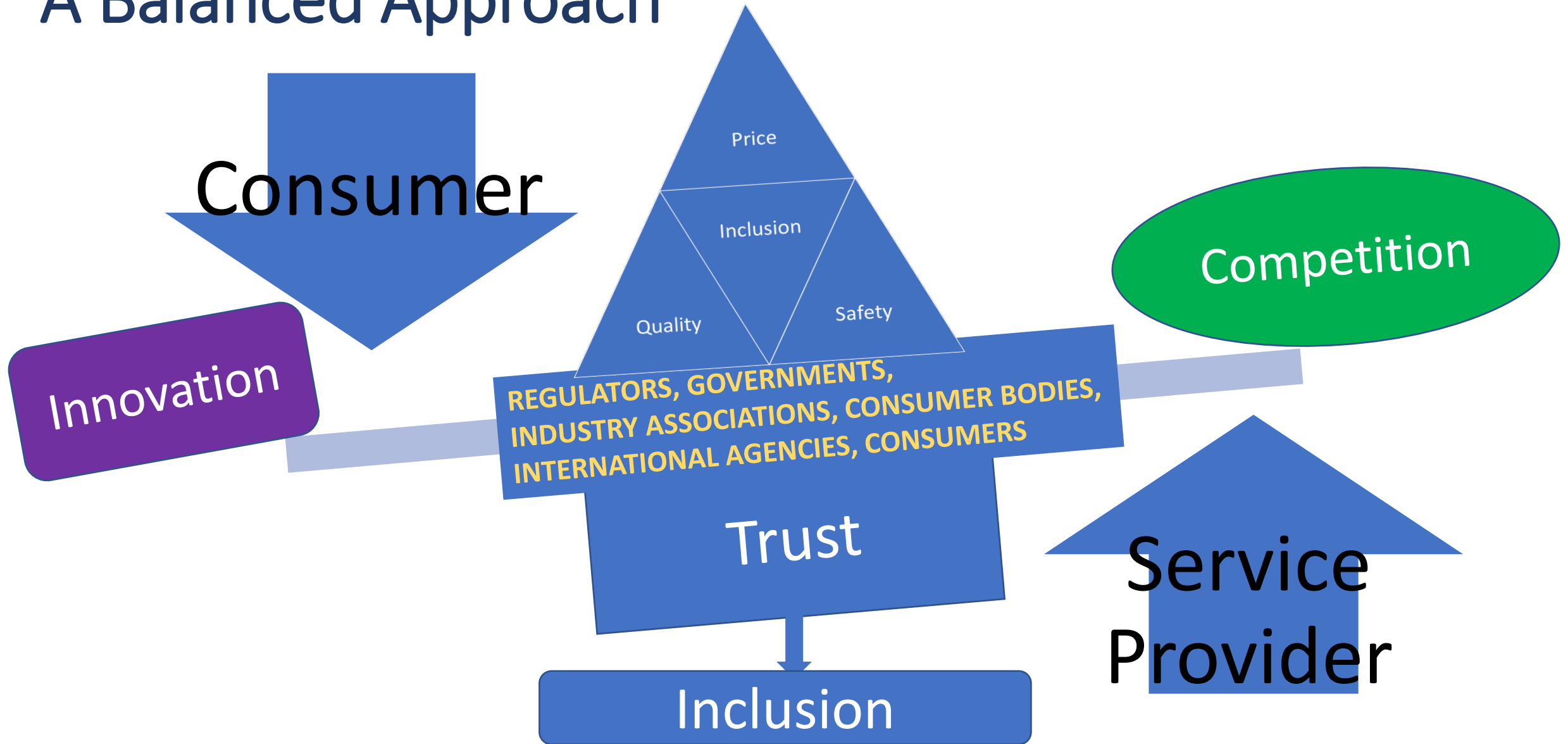
Self Regulation, Co-Regulation, Better Regulation,

Privacy & Data Protection,

Consumer Education

Consumer Courts

A Balanced Approach



Way Forward

Principles, Taxonomy, Standards

Sharing of Best Practices

International Cooperation

Collaborative Regulation



THANK YOU