





#### 2023 KCA-KOICA FELLOWSHIP PROGRAM: capacity building for improvement and specialization of consumer protection-

#### **Plenary presentation**



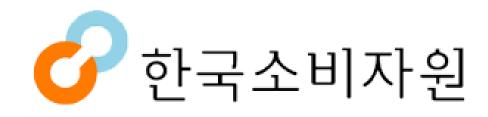
### Outline

- Overview of Korean Consumer Agency (KCA)
- 2. Consumer Policy and promotion system in Korea
- 3. Consumer Policyimplementation andpromotion system
- 4. Consumer Safety Center, and Consumer Injury Surveillance System (CISS)

- 5. Consumer Counseling and remedy of damage
- 6. ADR and consumer dispute settlement
- 7. Fair Trading investigations
- 8. Cross border consumer disputes
- 9. Consumer Centered Management
- 10. Consumer Education and information



#### **Korean Consumer Agency (KCA)**



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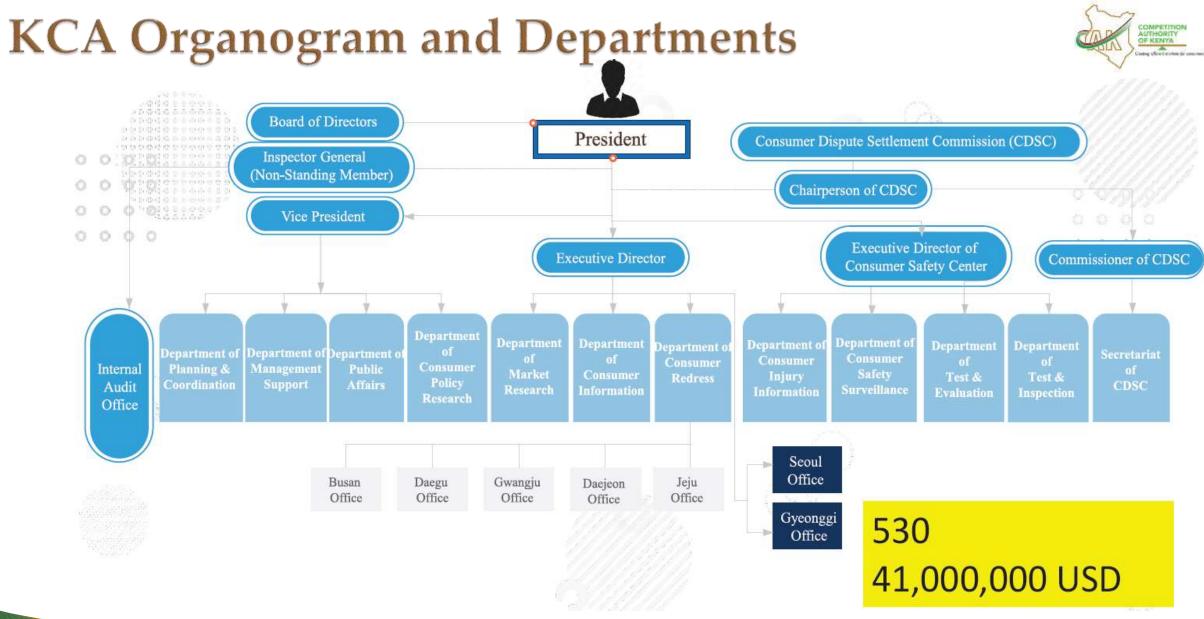
#### **KCA HQ and 7 Regional Offices**





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# **Major Function and Roles**

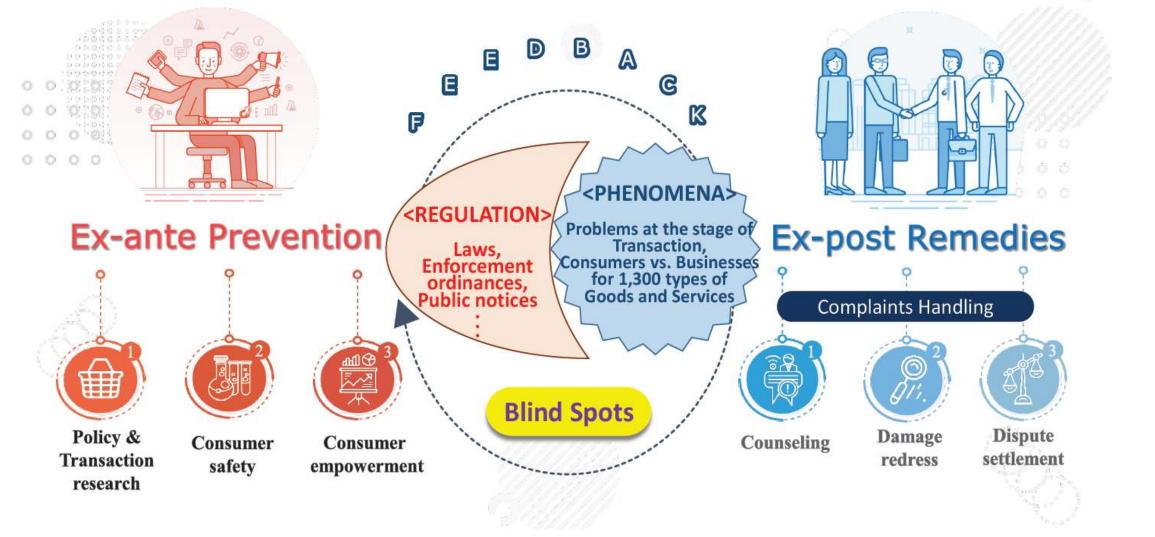
- 1. Consumer Policy
- 2. Market Research
- 3. Consumer Safety
- 4. Test & Inspection
- 5. Consumer Information & Education
- 6. Cooperation
- 7. Counselling
- 8. Redress
- 9. Dispute Settlement





## **Working System**



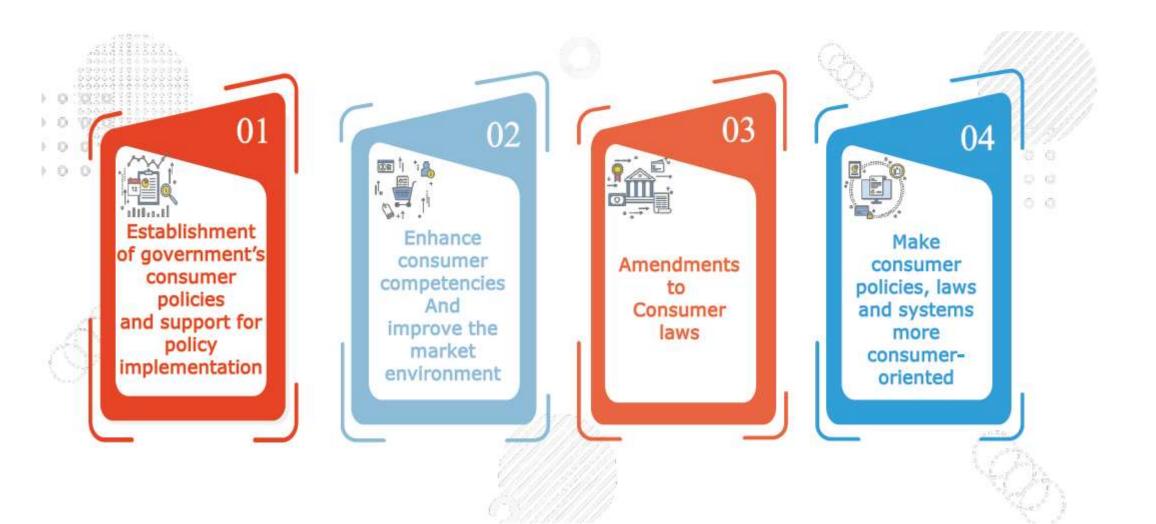


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## **Policy Research**







#### **Market Research**





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### **Test and Inspection**





Noise & Acoustic





Electromagnetic wave

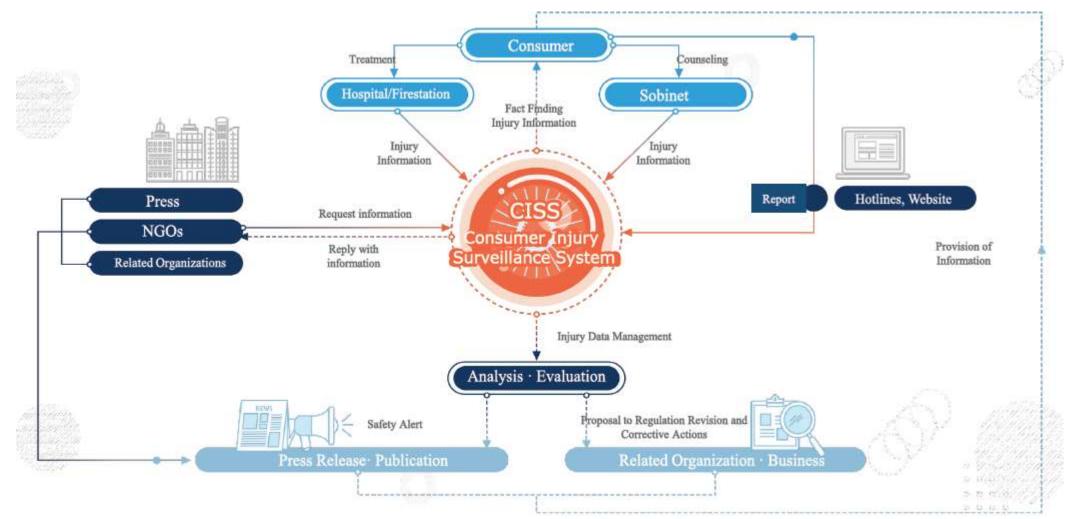
48 different labs with 551 lab equipments

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#### **Consumer Safety**





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#### **Consumer Safety**



Elimination of Consumer Safety Blind Spots

Inspect safety of products closely related to daily life, such as food, medical and manufactured products, and propose improvements on safety standards

#### Prompt Suspension of Harmful Products

Remove defective or faulty products from the market

Constantly monitor overseas recalls and prevent importation and distribution in the domestic market

Providing Consumer Information

Issue safety warnings on products and services that can cause multiple consumer injuries and publish test results

Classif	fication	Recalls					
Goods	Relevant Ministry or Organization	Voluntary	Recommendation	Order	Tota		
All Items	KFTC, KCA	1	171		172		
Industrial Products	Ministries	44	5	321	370		
Medicine	KFDA	210	2	134	344		
Medical Devices	KFDA	246		84	330		
Food	KFDA	102		182	284		
Motor Vehicle	Ministry of Land, Infrastructure and Transport	283			283		
Industrial Products	Ministry of Environment		8	182	182		
Cosmetics	KFDA	22		71	93		
Livestock Products	KFDA	37	8	40	85		
Industrial Products	Ministry of Environment		č.	27	27		
Vehicle Emissions	Ministry of Environment	11	5	11	11		
Health Functional Foods	KFDA	6		8	14		
Processed Products	Nuclear Safety and Security Commission		and a	11	11		
Drinking Water	Ministry of Environment		1 and	2	2		
Industrial Products	Local Government		al.	1.	1		
Te	otal	962	184	1,074	2,220		



#### **International Corporation**





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# MOUs for resolution of cross-border consumer complaints

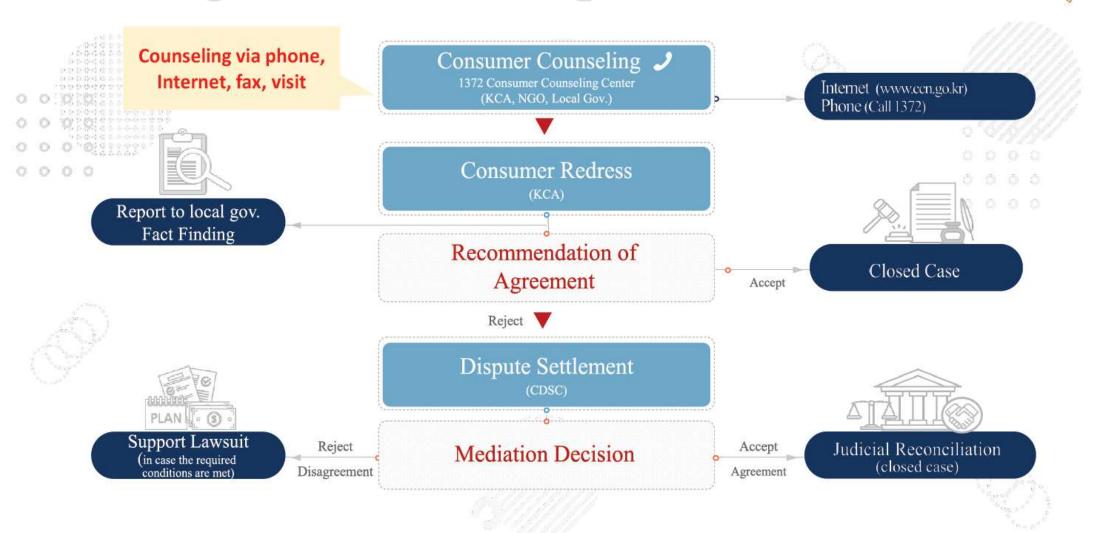




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#### **Counselling – Redress – Dispute Settlement**



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#### **Consumer Policy Establishment and promotion system in Korea**

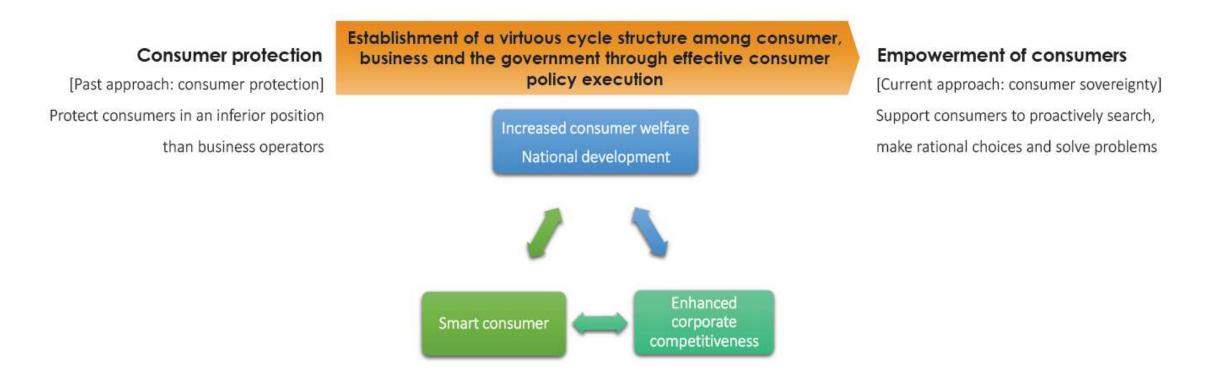
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## **Consumer Protection** Consumer Sovereignty



Consumer policy refers to a series of processes in which the government directly or indirectly intervenes through laws and institutions to solve consumer problems that arise in the market economy





### **Consumer Policy**



- Currently, Korea's consumer policy is being established and promoted in the direction of realizing consumer sovereignty through consumers' capacity building
- > The Key drivers of this approach being



#### [Reason for change 1] Increased information search capabilities of consumers

With the rapid development of information and communication, there is a growing expectation that information asymmetry and the resulting inferior status of consumers can be resolved to a large extent.



#### [Reasons for change 2] Trend of government deregulation

The ongoing push for deregulation since the 1990s has led to a widespread belief that government intervention in markets undermines the efficiency and equity of the economy. There is also a growing trust in the selfregulation of markets.



[Reason for change 3] Authorities' commitment to realizing consumer sovereignty

As competition among companies intensifies and consumer preferences and choices affect the success of companies, we want to cultivate rational consumers and use their power to enhance industrial and national competitiveness.

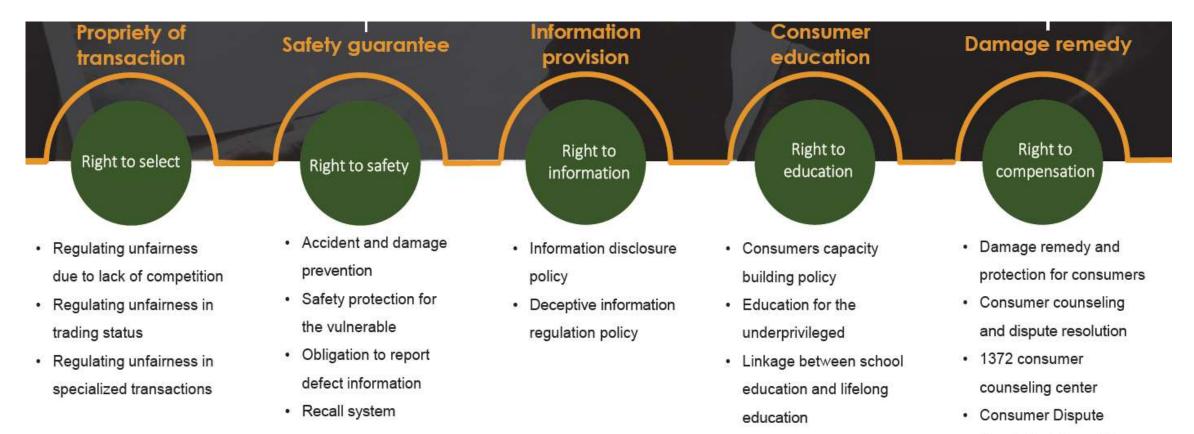


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### **Consumer Policy**



South Korea's consumer policy consists of five areas : propriety of transaction, safety guarantee, information provision, consumer education, and consumer's damage remedy.



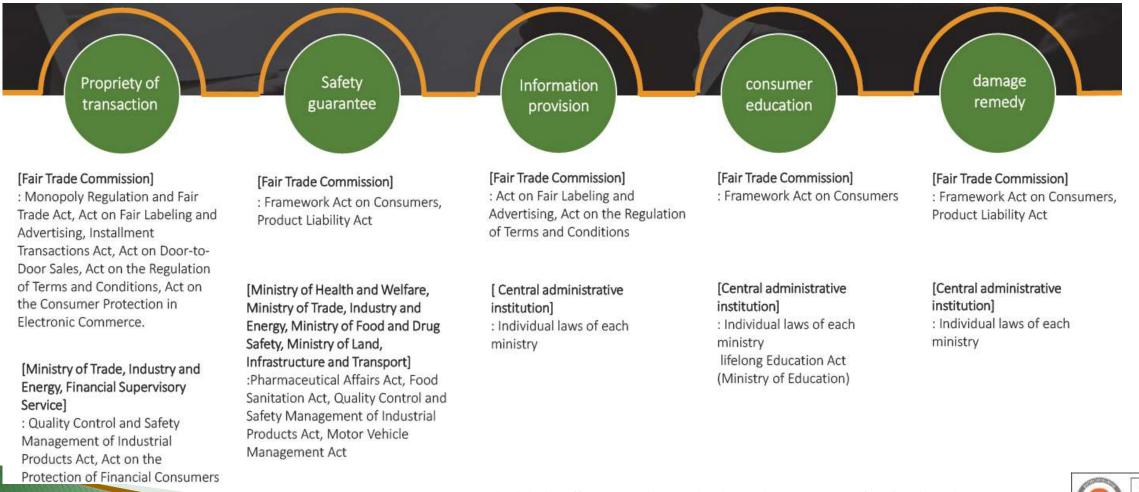
**Resolution Committee** 



#### **Consumer Policy**



Korea's five areas of consumer policy are overseen and coordinated by the Korea Fair Trade Commission, while each central administrative institution conducts consumer policy based on individual laws and regulations



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#### **Consumer Policy Establishment**

1st

'09-'11

2nd

'12-'14

3rd

'15-'17

4th

'18-'20

5th

'21-'23



Starting with the 1st master plan in 2009, the 5th (2021 - 2023)master plan has been established and is currently in progress.

(Vision) Realization of practical consumer sovereignty Safety, transaction, education, information, damage relief, promotion system, customized policy

(Vision) Realization of a market where consumers play a leading role Safety, trade, education, provision of information, damage remedy, coexistence of companies, policy promotion

#### (Vision) A better market for consumers to create together

(Consumer) Strengthen consumer competency support in the era of creative economy (Business operator) A safe and reliable market (Government) Establishment of a glocal publicprivate partnership system related to consumer policies

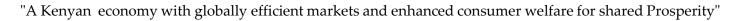
#### (Vision) Create a consumer-oriented fair market environment

Safety, competence, trade, dispute resolution, policy cooperation

#### (Vision) A fair market economy led by new consumers in the digital age Trade, competency, safety, dispute resolution,

policy promotion and glocal cooperation

The master plan is a pangovernmental, comprehensive policy plan that establishes the mid-to long-term direction of the Korean government's consumer policy.





Implementor institution	No. of tasks	Representative examples of specific plans
Fair Trade Commission	25	<ul> <li>Expanding legal responsibilities of platform operators</li> <li>Securing consumer safety related to overseas unsafe products</li> <li>Preparing measures to advance consumer policies using big data</li> </ul>
Korea Consumer Agency	52	<ul> <li>Providing customized information and strengthening capabilities for consumers lacking digital information</li> <li>Discovery of harmful products in the blind spot of safety and preemptive response</li> <li>Facilitating customized counseling and dispute resolution by visiting vulnerable customers</li> </ul>
Ministry of Science and ICT	3	<ul> <li>Establishment of technical standards and education to bridge the digital divide</li> </ul>
Ministry of Education	1	Activate consumer education in schools
Ministry of Land, Infrastructure and Transport	1	Strengthening of consumer safety for future automobiles
Financial Services Commission	2	Establishment of consumer protection system in digital finance
Ministry of Economy and Finance	4	<ul> <li>Stable management of prices for the general public so that consumers can feel it</li> </ul>
Personal Information Protection Commission	4	Ensuring consumers' right to self-determination of personal information
Ministry of Agriculture, Food and Rural Affairs	5	<ul> <li>Promotion of customized dietary life education for each life cycle to spread healthy eating habits and food culture</li> </ul>
Ministry of Culture, Sports and Tourism	3	Protection of users' rights and interests in the game market
Korea Communications Commission	3	Eliminate online users' discomfort with advertisements
Ministry of Justice	1	Introduction of class action system and punitive damages system
Ministry of Health and Welfare	1	Reinforcement of life safety in nursing facilities for the elderly
Ministry of Trade, Industry and Energy-Korean Agency for Technology and Standards	6	Specialized in hazard level evaluation of consumer products with hazard concerns
Ministry of Food and Drug Safety	4	<ul> <li>Reinforcing safety management of highly consumed agricultural, livestock and marine products</li> </ul>
Ministry of Gender Equality and Family	1	<ul> <li>Prevention of damage to consumers by strengthening the management of international marriage brokers</li> </ul>
Ministry of SMEs and Startups	2	<ul> <li>Support for small businesses and traditional markets to enhance consumer convenience</li> </ul>
Ministry of Oceans and Fisheries	1	Reinforcing seafood food consumer safety management
Ministry of Environment	10	<ul> <li>Reinforcing monitoring and management of unreasonable eco-friendly labeling and advertisement</li> </ul>

#### **Consumer Policy** promotion



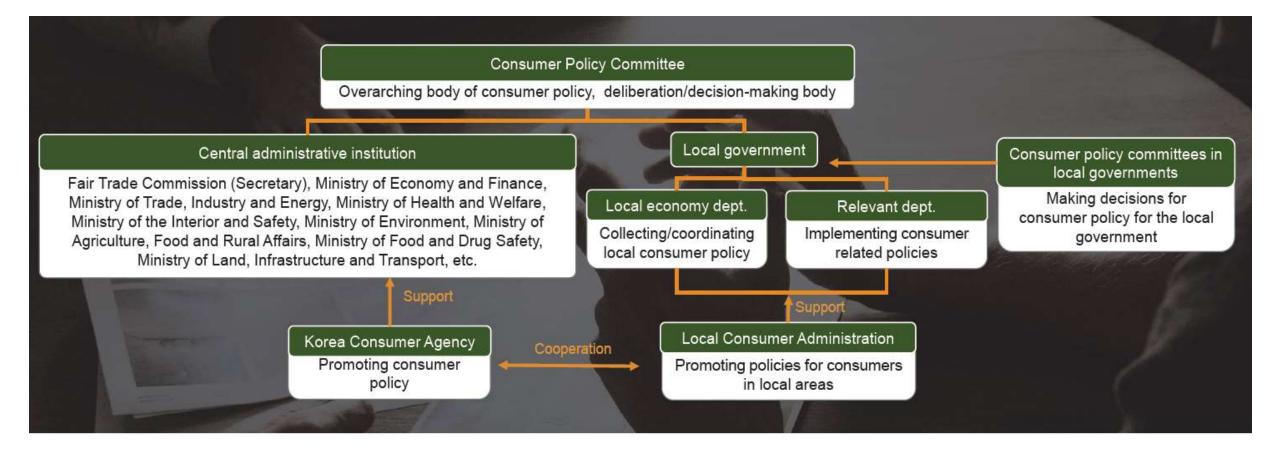
The master plan for consumer policy focuses on "strengthening consumer safety, fairness and adequacy of transactions between consumers and businesses, promoting consumer education and information provision, smooth redress of consumer damages, response to international consumer issues, and other major issues related to consumer rights and interests



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#### **Consumer Policy promotion**





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#### **Members of the Consumer Policy Committee**



Consumer Policy Committee	<ul> <li>Chairman (2 people): Prime Minister and civilian chairperson</li> <li>Members (23) : Gov't member(Secretary: Chairman of KFTC), President of the KCA, civilian members</li> <li>Duty: Collection, coordination, deliberation and resolution of consumer policies</li> </ul>
Working Committee	<ul> <li>Chairman (1 person): Chairman of the Fair Trade Commission</li> <li>Members (17): Vice-minister, deputy head, and vice-chairman of each central administrative institution; and President of Korea Consumer Agency</li> <li>Function: Preliminary review/adjustment and operational support of the agenda presented by the Consumer Policy Committee</li> </ul>
Expert Committee	<ul> <li>Chairperson: Civilian member of the Consumer Policy Committee</li> <li>Members: Director of each central administrative institution, Director General of Consumer Policy at the Fair Trade Commission, executive members of Korea Consumer Agency, and civilian members</li> <li>Function: Research and review of issues that require expertise among the agenda items presented by the Consumer Policy Committee</li> <li>Composition: 7 fields</li> </ul>

Industrial products	Food and Drug	healthcare	finance and insurance	automobile and transportation	Broadcastingand communication	general affairs
Ministry of Trade, Industry and Energy, Ministry of Environment (11 ppl)	Ministry of Agriculture, Food and Rural Affairs ministry of Food and Drug Safety (11 ppl)	Ministry of Health and Welfare (10 ppl)	Financial Services Commission (10 ppl)	Ministry of Land, Infrastructure and Transport (10 ppl)	Ministry of Science and ICT, Korea Communicati ons Commission (11 ppl)	Ministry of the Interior and Safety, Ministry of Education (12 ppl)



#### **Consumer Safety Center, and Consumer Injury Surveillance System (CISS)**

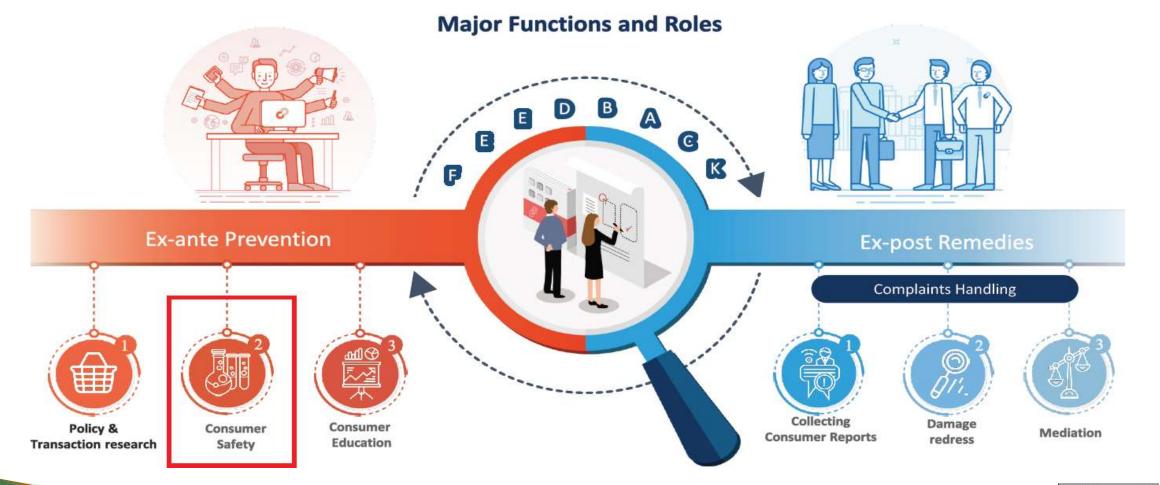
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### **Consumer Safety System in Korea**



Consumer safety policies in Korea are established and implemented by the KFTC and is assisted by the KCA. (Framework Act on Consumers)



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#### **Consumer Safety Center at KCA**



Framework Act on Consumers Article 51(Establishment of Consumer Safety Center)

(1) In order to assist the consumer safety policies, a Consumer Safety Center shall be established in the Korea Consumer Agency.

(2) The Consumer Safety Center shall have a director, and matters relating to its organization shall be prescribed by its articles of association.

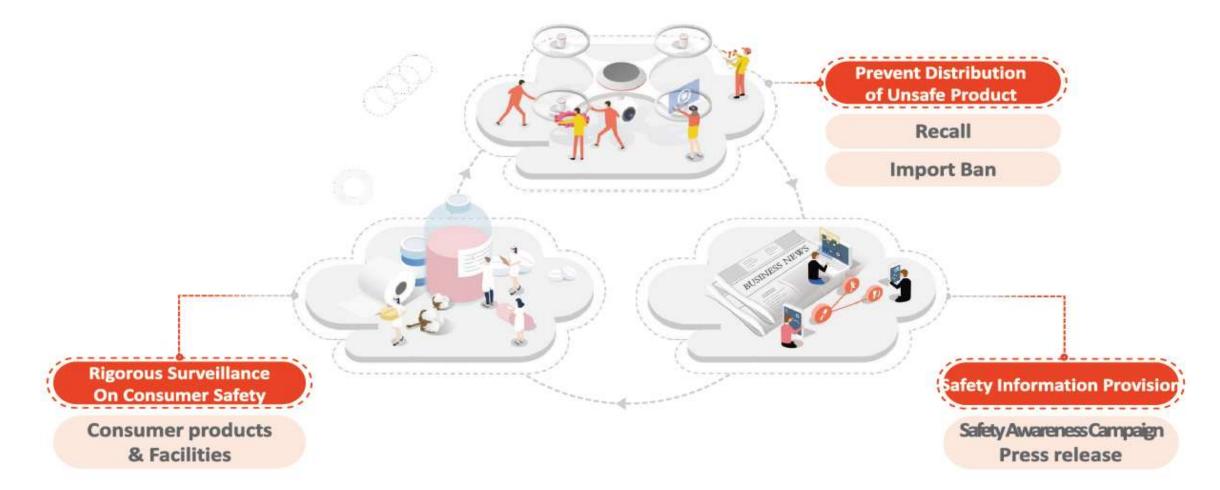
(3) The duties of the Consumer Safety Center shall be as follows:

- 1. Collection and handling of information on dangers or injuries pursuant to Article 52;
- 2. Research and study necessary to secure consumer safety;
- 3. Education and public relations related to consumer safety;
- 4. Recommendation for correction of any defect in dangerous goods, etc.;
- 5. International cooperation concerning consumer safety;
- 6. Other business matters relating to consumer safety.



#### Task of consumer Safety Center at KCA







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### **Test Evaluation and Inspection**







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## **Consumer Injury Surveillance System (CISS)**



> To systematically collect and monitor injury information, KCA operates the CISS.





### **Consumer Injury Surveillance System (CISS)**



- ➤ The function of CISS can be divided into 3 parts.
  - 1. Collecting Injury information.
  - 2. Analyzing and investigating the collected data.
  - 3. Providing consumers with safety information
- Thus, the CISS information infrastructure consists of three connected systems that function together.



## **CISS Monitoring Channel**

$\checkmark$

		C	OVID-19		
Monitoring Channel	Year 2018	Year 2019	Year 2020	Year 2021	Year 2022
Organs submitting information on dangers and injuries	45,897	47,880	39,209	44,274	51,982
on dangers and injuries	63.7%	65.6%	56.0%	59.8%	66.1%
Consumer counselling	20,959	19,494	20,559	17,694	16,500
Damage redress	29.1%	26.7%	29.4%	23.9%	21.0%
Consumer reporting	695	775	2,699	7,448	5,208
	1.0%	1 1%	3.8%	10.1%	6.6%
Related bodies	3,856	3,866	6,536	3,153	3,344
neiateu boules	5.3%	5.3%	9.3%	4.3%	4.3%
Others	624	992	1,019	1,431	1,557
others	0.9%	1.3%	1.5%	1.9%	2.0%
Total	72,013	73,007	70,022	74,000	78,591
TOtal	100.0%	100.0%	100.0%	100.0%	100.0%

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#### **Trend of Consumer Safety Accidents in CISS**



	Consumer Products	2018	2019	2020	2021	2022
1	Injection	172	160	159	9,929	5,222
2	Tile flooring	2,852	2,833	3,164	2,942	3,634
3	Bed	2,696	2,839	2,029	1,894	2,625
4	Bicycle	732	1,082	1,733	1,750	1,941
5	Wood flooring	1,504	1,532	1,830	1,461	1,884
6	Plastic flooring	1,977	1,744	1,840	1,525	1,810
7	Personal Mobility	263	297	819	955	1,331
8	Healthy food	27	88	101	2,480	1,158
9	Kickboard	632	887	1,051	852	989
10	Children's bicycle	433	560	839	796	985
11	Sofa	728	846	858	813	885
12	Other mobility	1,125	1,196	841	707	884
13	Other toy	518	639	571	827	871
14	Refrigerator	680	894	1,163	944	865
15	Water purifier	956	1,251	2,052	773	758
16	Cellphone	340	660	763	707	747
17	TV	420	799	772	801	683
18	Sedan	1,539	1,025	1,572	599	655
19	Wooden door	1,121	1,267	962	617	654
20	Air conditioner(Fixed)	422	462	869	582	630



### **Trend of Consumer Safety Accidents in CISS**



	Risk/Hazardous Type	2018	2019	2020	2021	2022
1	Slipping	13,870	13,109	13,874	12,353	16,133
2	Risk from food ingestion	9,084	8,711	8,980	11,341	12,112
3	Products defects and out of order	6,019	8,827	12,565	10,115	9,354
4	Falling	5,380	6,777	5,389	4,970	7,046
5	Medical procedures and drugs side-effects	364	224	215	9,982	5,276
6	Foreign substances in food	4,611	4,441	4,389	3,608	4,187
7	Poor finish processing of the product	2,113	2,703	2,954	2,333	2,719
8	Product rupture, breakage, and bending	2,206	2,577	2,761	2,321	2,567
9	Bump	7,448	6,631	2,395	1,982	2,556
10	Pressing/Stucking	2,428	2,960	2,137	1,564	1,931

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# Consumer Counseling and remedy of damage

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### **Consumer Counselling / Redress**





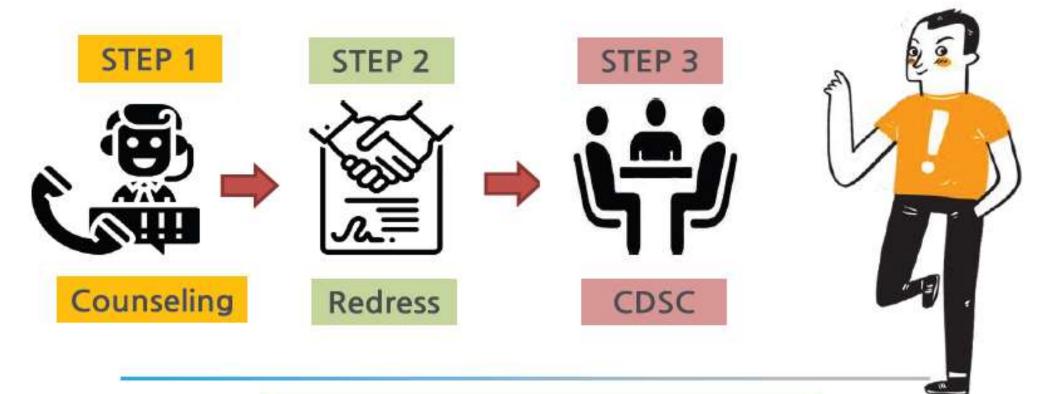
- Investigation
- Adds up missing (K) part
- Evidence
- Negotiation
- Giving Information

#### **Seeking FAIR Compensation plan**



### How KCA is doing this





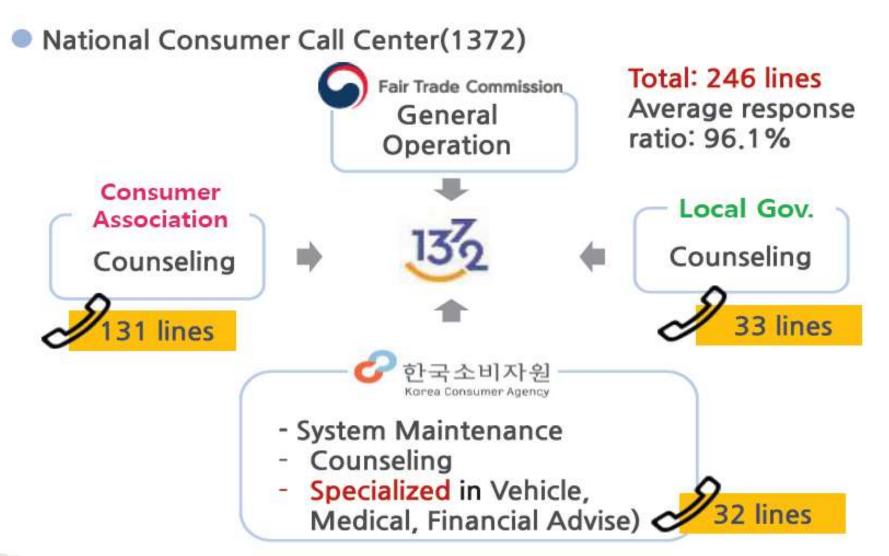
### By 3 steps of Consumer Dispute Resolution

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# Handling parties and Roles





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# **Consumer Counselling – Channel of Application**



	by phone	online	Fax, Mail	On site
The Number of Cases	439,941 (79.2%)	89,922 (16.2%)	20,980 (3.8%)	4,533 (0.8%)

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### **Top 10 Counselling items**



Rank	ltem	No. of cases	%
1	Fake investment advisory service	17,836	3.2
2	Gym	15,346	2.8
3	Mobile phone service	13,630	2.5
4	Smartphone	7,257	1.3
5	Jumpers, jackets	6,635	1.2
6	Water purifier rental	6,403	1.2
7	Air passenger transport service	5,914	1.1
8	Noodle bags (ramen, etc.)	5,623	1.0
9	Courier/freight service	5,549	1.0
10	High speed internet	5,395	1.0

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### **Consumer Damage Prevention**



- The ideal remedy for damage is to PREVENT the same damage from occurring again, how:
  - 1. The use of Media;
  - 2. To hold joint workshops with related ministries, joint press release; and
  - 3. Notification of Violation to the competent district office district offices, police, and prosecutors' offices with administrative and law enforcement authority;



### ADR and consumer dispute settlement



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# Three level process of consumer Dispute Resolution

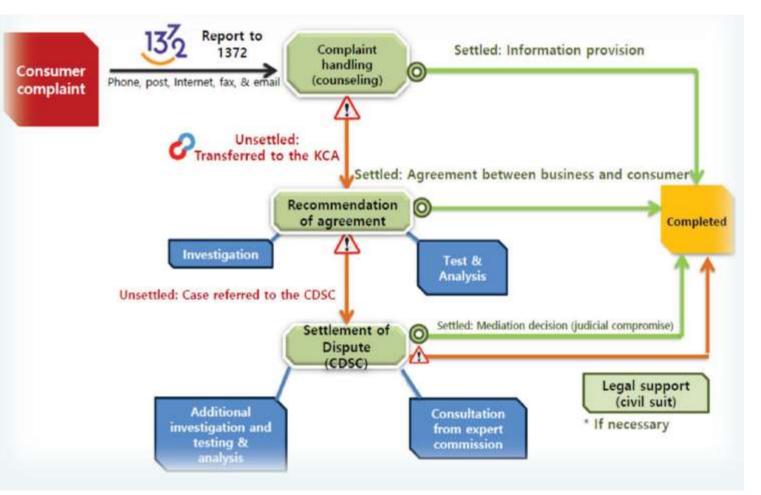


A wide range of dispute resolution processes and techniques that parties can use to settle disputes with the help of a third party





# Three level process of consumer Dispute Resolution



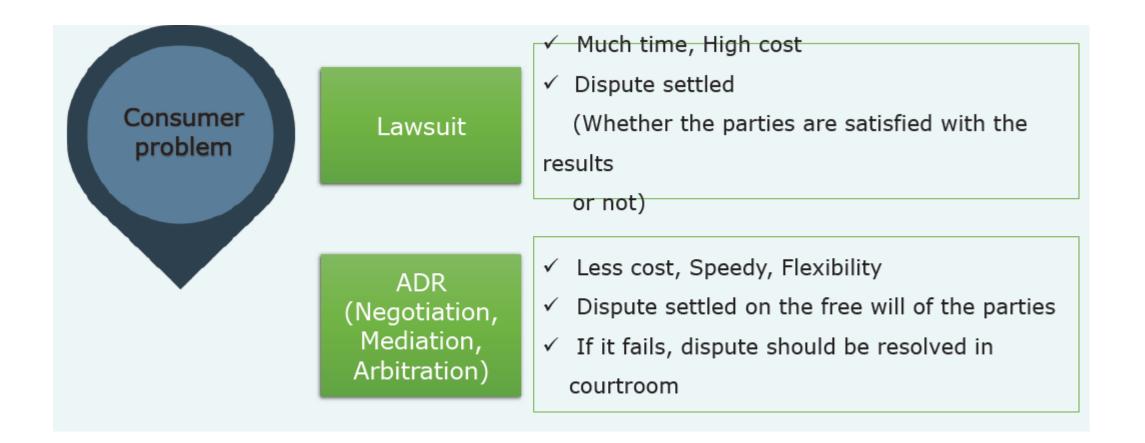
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COMPETITION AUTHORITY OF REPYA

### **Benefits of ADR**

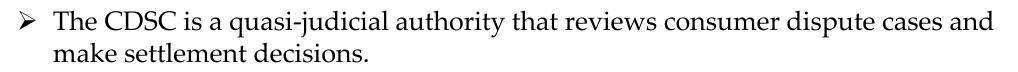




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# **Consumer Dispute Settlement Commission** (CDSC)



- The dispute resolution of the CDSC is the last resort for resolving disputes between the parties before the judicial remedy process is carried out by the court.
- The proposal of settlement recommendation the CDSC makes does not have legal binding force.
  - CDSC deals with consumer disputes that are not solved at the level of consumer redress



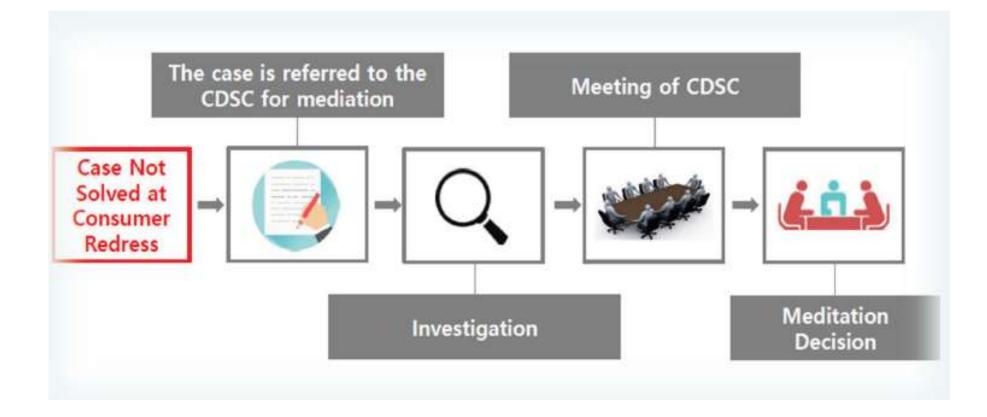
Consumer Dispute
 Settlement is an
 alternative way to civil
 lawsuit that costs a lot
 and takes much time.





### **Consumer Dispute Settlement Commission** (CDSC)





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### **Fair Trading investigations**

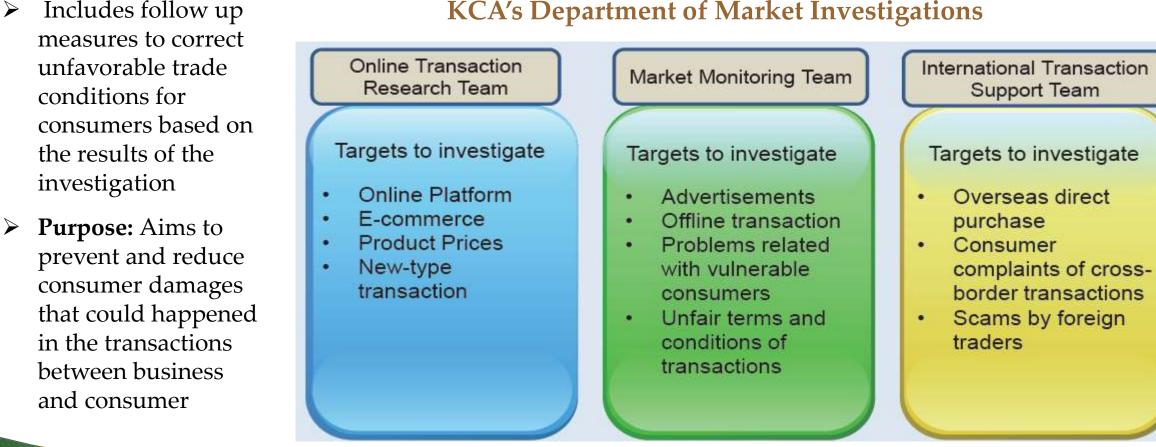
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# **Fair Trading investigations:**

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- > **Definition:** A series of activities that identify factors disadvantageous to consumers such as unfair terms, false advertisements and excessive product prices in the marketplace

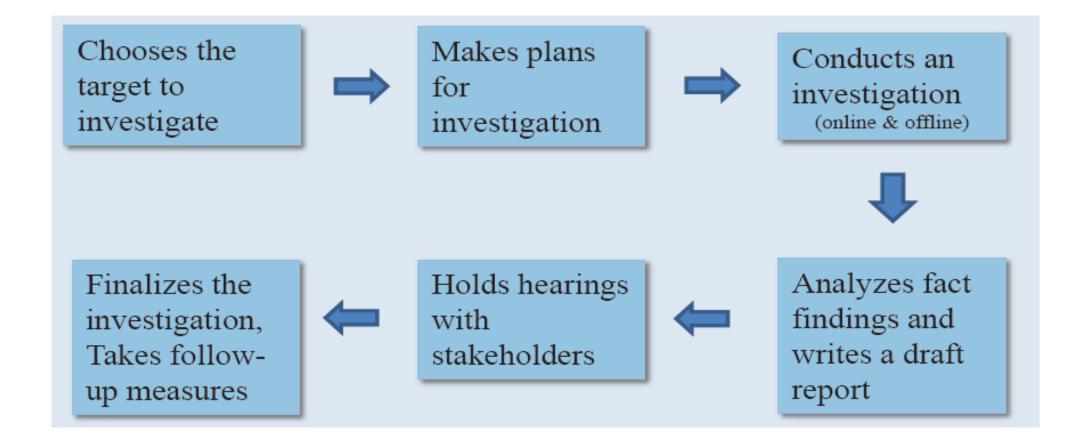


### **KCA's Department of Market Investigations**



### **Investigations Procedure**

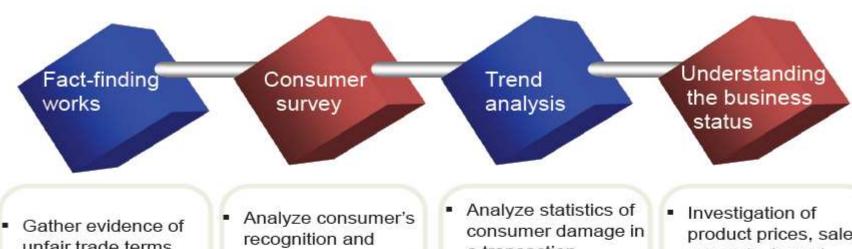






### Method and content of Investigation





- unfair trade terms and ads
- Confirm whether a commercial activity violates law
- Look into marketing practices causing consumer's damage

- behavior related with a certain type of transaction
- Examine consumer's satisfaction in a certain transaction
- In-depth interview with consumers (if necessary)

- a transaction
- Find defects of legal and operating system in terms of consumer protection
- Comparative analysis on regulations of b2c transaction in each country

product prices, sales amounts, import costs, distribution channels, etc.

(if necessary, sends written requests to the business)



### **Follow-up measures**

**OUTPUTS** 





### Providing information

 Makes public the results of investigation through various channels including mass media

### **Corrective action**

- Recommends firms to take corrective actions
- Sends a written request stating specific actions to the businesses

### Proposal to the gov.

Propose to reform the consumer affair acts to reinforce its functions of consumer protection



### **Summary of Investigations Procedure**





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### **Cross border consumer disputes**

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### **Cross-Border Consumer Transactions**



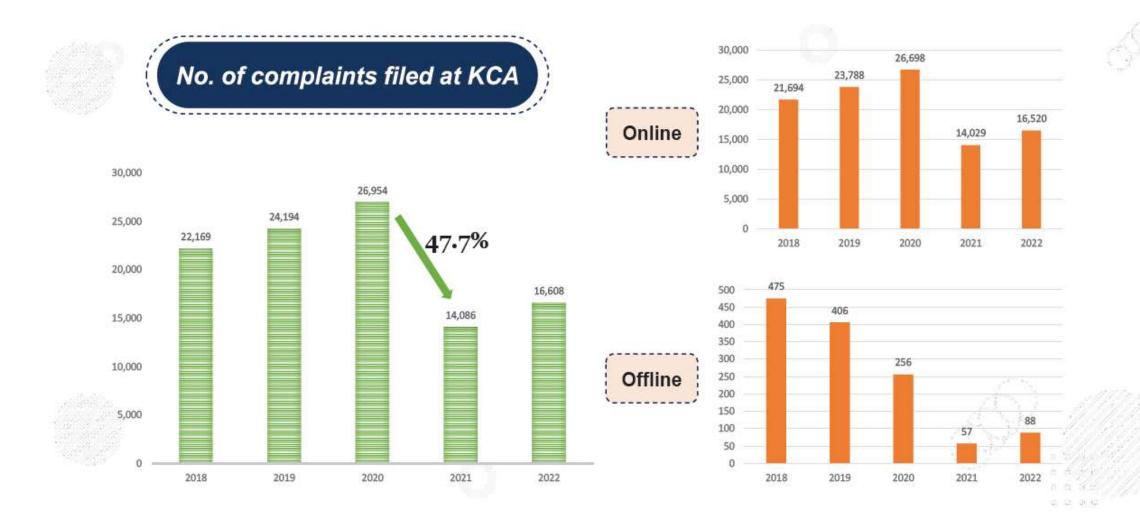


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### **Cross-Border Consumer Damages**





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### **Cross-Border Complaints by Item**



4,117

2022

1,278

2022

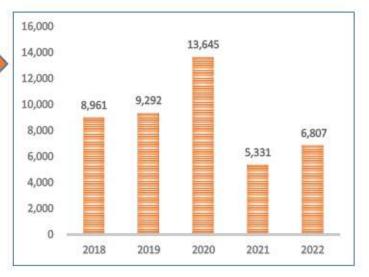
	2018	2019	2020	2021	2022		12,000			11,109	
Apparel Shoes	5,492	6,435	4,183	4,114	4,649		10,000				
Airline Tickets & Airline Services	4,349	4,396	11,109	2,141	4,117		8,000				
IT & Home Appliances	1,716	2,184	1,564	1,305	859		6,000	4,349	4,396		
Hobby Goods	868	749	801	1,145	746		4,000				2,141
Personal Goods(Accessories)	1,820	1,671	1,240	1,097	1,185		2,000				
Household Goods	877	764	910	794	825		0	2018	2019	2020	2021
Accommodation	4,317	3,642	3,438	735	1,278	$ \longrightarrow $	5,000	10000			
Food & Medicine	485	1,217	663	479	527		4,500	4,317	2 (42		
ICT Services	175	418	430	461	311		3,500		3,642	3,438	
Cultural & Entertainment Services	259	678	337	315	167		3,000 2,500				2 <sup>ers</sup>
Other Services	310	509	589	214	264		2,000				60.
Cosmetics	168	170	223	172	268		1,000				735
Others, etc.	1,300	999	1,046	616	909		500				
Total	22,136	23,832	26,533	13,588	16,105			2018	2019	2020	2021

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### **Cross-Border Complaints by Reason**



		2018	2019	2020	2021	2022
	Cancellations · Refund delays and rejections	8,961	9,292	13,645	5,331	6,807
	Non-delivery, delayed delivery	2,230	2,965	3,038	2,386	2,216
	Product defects, quality & repair	1,754	2,666	2,072	2,161	1,787
	Penalties · Fees unjustified charges	3,566	4,075	4,004	1,776	2,669
	Contract defaults	1,862	2,410	1,826	720	1,275
	Loss of seller contact, site closure	1,591	767	884	470	729
	Advertising	249	286	265	304	260
	Payment-related	422	542	326	245	270
	Others, etc.	1,534	1,191	894	693	595
	Total	22,169	24,194	26,954	14,086	16,608





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### **Cross-Border Complaints Sample**

#### **Refunds delays**

Having purchased an airline ticket, a consumer was informed that the flight was canceled. He requested a refund of the airfare but the refund was not processed over several months.

#### **Delivery related**

A consumer purchased an action figure from an overseas online shopping mall and had the product delivered by a shipping agency. The product arrived damaged but the shipping agency denied responsibility.

#### Unjustifiable fees charged

A consumer purchased three items of clothing from an online store and requested to cancel the purchase due to delayed delivery. But the seller charged cancellation fees of KRW 5,000 per item.

#### Repair

A consumer purchased an electronic product from an overseas online store but the product went malfunctioned during normal use. The local dealer in Korea refused to provide a repair.

#### **Contract defaults**

A consumer booked an accommodation through an overseas travel agency, but a few days before the check-in date, the hotel canceled the reservation insisting that the price had been incorrectly noticed.

#### **Payment-related**

A consumer signed an one-year contract to use a video conferencing service from an overseas provider, but the contract was automatically renewed after one year without the consumer's consent.

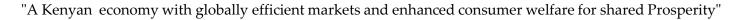


Tempted by YouTube ads, a consumer purchased clothing from an overseas store but the item never arrived. The website was subsequently shut down and the seller cut off all communication with the consumer.

#### Advertising

A consumer purchased clothing from an overseas online store, but the product was not as advertised. When the consumer requested for return, the seller demanded him(her) to pay for return shipping fees.







### **Cross-Border Complaints by Country**



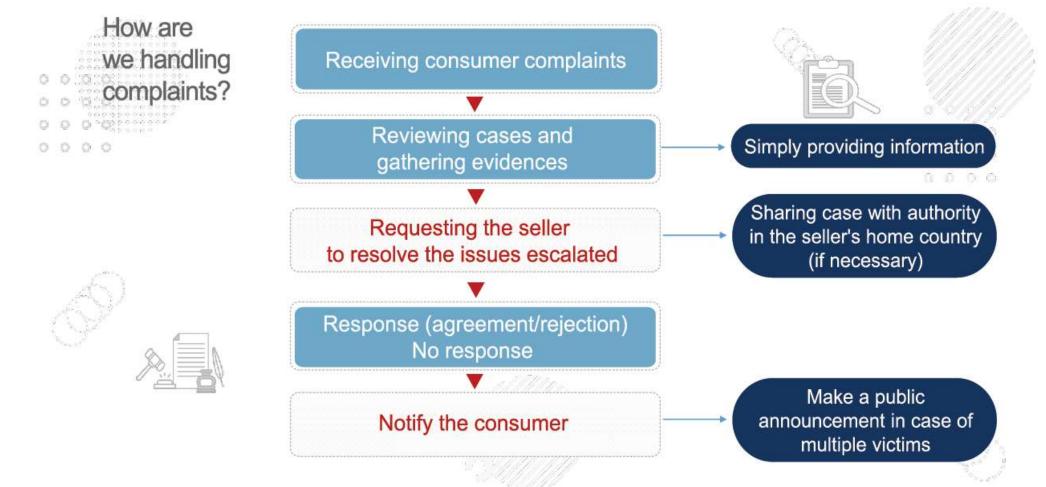


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### How to Redress Consumer Damages





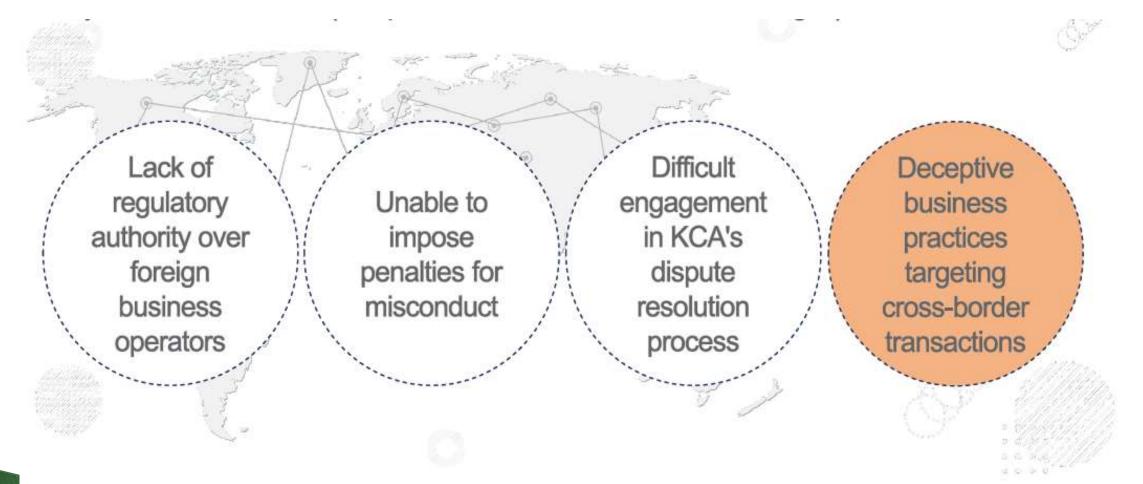
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### **Cross-Border Consumer Damages**



> Why they are harder to resolve compared to domestic consumer damages





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### How to Redress Cross-Border Consumer Damages

Building collaborative relationships with foreign consumer agencies/authorities

14 organizations signed the MOU

NCAC (Japan) 2016 CBBB (U.S.) 2017 CASE (Singapore) 2018 CTSI (UK) 2019 Consumer Council (Macao) 2019 DCP (Taiwan) 2021 NCPA (Indonesia)

2015



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### **Current Problematic Issues**





8/10/2023

### **Case Study**







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### **Consumer Centered Management (CCM)**



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# **Definition of CCM**



CCM is the system for evaluating and certifying whether all activities of a company are structured from the point of view of customers -- with the customers at the center -- and whether such management is continuously improved.

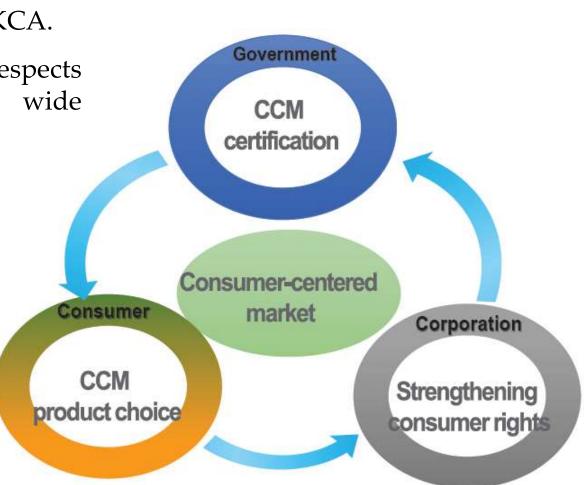




### **Benefits of the mark**

- CCM certification system is more reliable as it is certified by the KFTC and managed by KCA.
- CCM is the symbol of a company which respects customers who are guiding the wide consumption culture





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### **Incentives under the CCM**

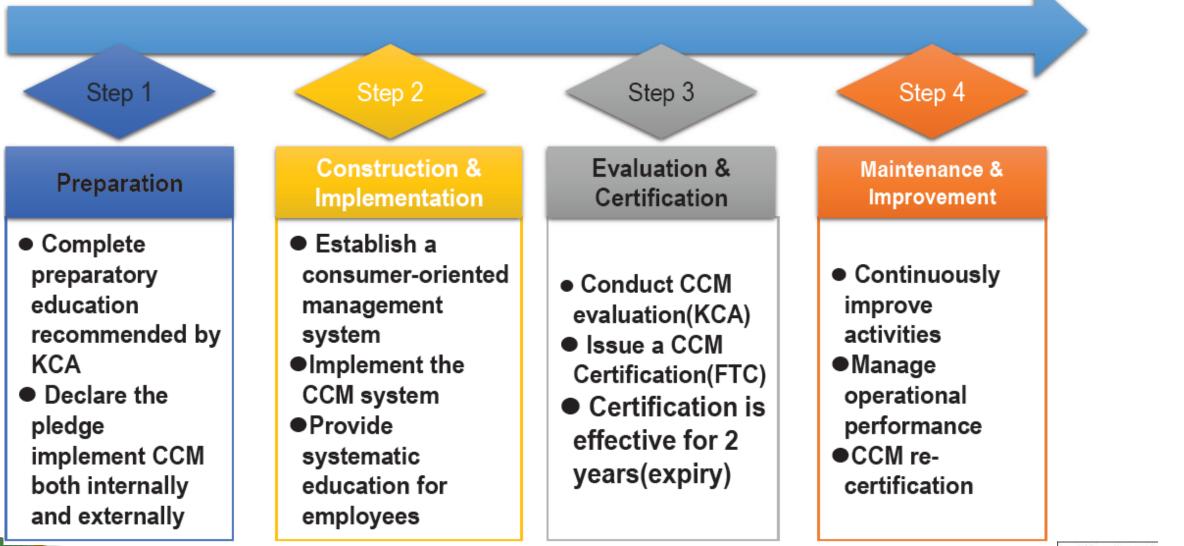


Voluntary handling of consumer damage cases	<ul> <li>Notify certified companies to voluntarily handle consumer damage cases (received by the KFTC) that violate the Fair Labeling &amp; Advertising Act, the Door-to-Door Sales Act, and the Act on Consumer Protection in Electronic Commerce.</li> <li>→ If consumers accept the results, companies would be exempted from the KFTC's additional investigation and examination procedure.</li> </ul>
Soften regulatory measures	<ul> <li>Lighten sanctions if certified companies receive declaration order due to violating consumer-related laws and regulations, such as the Fair Labeling &amp; Advertising Act.</li> </ul>
Reward for excellence	Grant reward to certified companies and interested parties.
<ul> <li>Grant authority to use certification mark</li> <li>Grant authority to certified companies to use the certification mark a workplaces and to use in promotion materials and advertise</li> </ul>	

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# **CCM operating procedure**



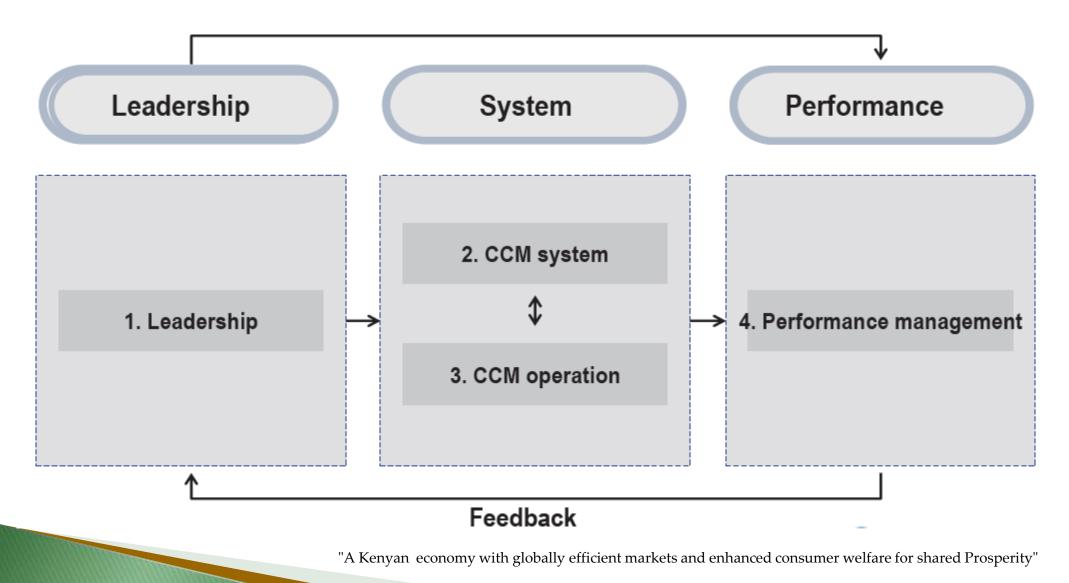
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### **CCM Evaluation system**







### **CCM certification Mark**











### **CCM Certified Companies**







### **Consumer Education and information**



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### **Consumer education and information provision content collection and delivery system**



Occurrence of consumer problems

- Cases of damage redress and dispute mediation of KCA

- Case of 1372 Consumer Counselling Center

- CISS (Consumer Injury Surveillance System)



Production of teaching and information materials (KCA)

- Analysis of major damage cases
- CISS case analysis
- Analysis of overseas consumer issues
- Consumer safety and market research
- Price comparison information ("True Price:)
- Price comparison information



Consumer education and information provision

- Education (face-to-face/non-face-to-face)
- Press
- Social media
- Education platform of related organizations



# **Consumer education** - **Education by target Consumer**



#### Minor consumers

Main Contents:

Transaction competency (information search/problem solving plan).

consumer safety education, financial competency, citizen competency

### 8+

Adult consumers

Major contents : consumer damages occurring many times, new type of damage cases



#### Senior consumers

Major contents:

Sales method: telephone selling, door-to-door sales Damage item: health functional foods, medical equipment Vulnerable area: enhancing digital-literacy (digital exclusion)



#### Minor consumers

Problem: limitations in face-to-face education, low concentration level in learning

Solution: Teacher training on consumer education, developing interesting teaching materials, developing education video contents for youth, expanding research schools on consumer education



Adult consumers

#### Problem: Difficulty in face-to-face education

Solution: Provision of information through broadcasting, media, social media, famous YouTubers, and linkage with information platforms of related organizations



#### Senior consumers

Problem: Demand for lectures is high, but the number of lecturers is insufficient, and digital alienation is deepening Solution: Fostering private professional instructors through consumer groups, developing textbooks on the need for digital information use, cooperation among government departments (strengthening the development of textbooks and systems focusing on the experience of elderly consumers)



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# **Operation of a comprehensive consumer information portal through Consumer24**



Consumer24 (formerly Happy Dream Open Consumer Portal) provides customized information distributed to government, public, and private institutions and provides a comprehensive application window for damage redress organizations in order to prevent damage that may occur during consumption, and even if damage occurs, it provides support so that the damage can be easily redressed



### The End

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