A digital world that is all of ours…

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Good morning everyone, distinguished colleagues.

HAPPY WORLD CONSUMER RIGHTS DAY!

It is fantastic to see so many of you here. As I know my fellow co-hosts will take time to welcome participants on all our behalf I will not duplicate. Simply – the warmest welcome to you all.

I would like to take the opportunity to say a very big thank you to our co-hosts – to Gerd and his team at BMJV and Klaus and his team at VZBV.   We have been thrilled to work with you to get here. It is a fantastic co-operation which I am very proud of.

Given the huge importance of consumer issues in driving economic growth, we sincerely hope we can build on this for the G20 in 2018 and so I am very pleased to see colleagues here from Argentina, Dr Javier Tizado and his team.

So to building a digital world that is all of ours….

In Africa, 1 million hand pumps supply 200 million rural water users.
1/3 of hand pumps were thought to be broken at any one time.
The introduction of a smart hand pump in Kyuso in Kenya with sensors that could detect faults and get fixes done quickly led to a 10 fold reduction in problems, which means 98% of pumps in the area are fully functioning.

In the UK, doctors are trialling the use of IoT technology to help them pick up early signs of changes in behaviour for patients with dementia.

Sensors attached to everyday consumer household goods can give carers early information about a patient's condition. Connected fridges can see if a person is eating, or if food is going out of date, is a kettle being used to make tea as per usual?

As the global federation of more than 200 consumer organisations from 100 countrries Consumers International hears stories like this all the time.

This is the prize, this is why we are here today.

These types of stories are why it is so important to talk together about how we achieve this kind of success for everyone, no matter where they live or who they are.

According to Deloitte, connecting the rest of the world's population to the internet would mean an increase in economic activity that could generate $2.2 trillion in additional GDP.

This potentially huge contribution to growth can help meet the UN sustainable development goals.

For those in higher income countries - where the online population can reach upwards of 90% - there is still much to gain if we can go forward to the next step of what digital has to offer.

But none of this can happen without trust.

Or can it?   Well, we can push on through the way we have been, aware of the problems and finding fixes and patches as we go along. We can convince ourselves that mass uptake and satisfaction with service quality is the same as satisfaction with business models, corporate practice and ethics.

We can imagine that the size and momentum of digital practice is so big, so unstoppable that we can ignore the clear signals from consumers about what this world can feel like at the receiving end.

And we will hear from Klaus Muller in just a moment about new research results that clearly shows there are in fact huge amounts of people with a range of concerns about the data use, safety, rights and ethics.

To NOT properly address these warning signs would be missing a trick;

- Missing an opportunity to humanize technology, to co-design better services, to make the system inclusive for everyone.
- Missing the key point that despite the enthusiam and appreciation of what digital interconnectivity can do, it brings both positives and negatives.

Let's briefly look at the paradox of connection.

The beauty of so much that digital has given us is that it is all connected.

We can connect to :

- new markets
- products
- our friends
- even meet a new partner

We can connect in ways that we would not have dreamed possible even a generation ago.

The downside of so much that is digital, is that it is all connected.

So when everyday things like payments mess up, or updates slow down a device, or when uncanny decisions are made about us based on our habits, it erodes our faith in the other amazing things that we can do with it.

When trust is low in the way businesses, governments or the public sector do digital it spreads. This is not conducive to building growth and to creating opportunities. When we are tracked online and bombarded with advertising, it makes us reticent to share other types of data that could help shape better transport systems, better healthcare. When promises about privacy policies feel empty.   When businesses tell us they're compliant, but ticking a box doesn't make us feel confident. When women are threatened or stalked online, it can make them withdraw from public discourse.   When it feels impossible to keep your children safe online, we might be fearful of letting them explore and develop the skills they need to succeed in a digital world.

Maybe part of the problem is that we too often describe the digital world only in terms of numbers.

How fast it is;

How many billion connected devices there are.

I did it myself at the start. It's powerful stuff.

BUT we need to start thinking not just about how much we could grow, but <u>how we could grow</u>

To remain inspired and impressed by the speed and disruption of digital markets, whilst NOT letting this DISTRACT us **from thinking about how we would like to use it to shape our world.**

Answering this requires the opinions and voices not just of technical or business wizards, but of ordinary PEOPLE - people as **consumers, citizens and as representatives of future generations.**

If tech is going to increasingly integrate into people's lives, it's no longer enough to say it will bring convenience, or save money.

It has to offer more than that, more than just a transaction.

We should not just think about simple 'transactional trust', the nuts and bolts of a transaction between a business and consumer, or consumers and consumers.

Instead, it is way beyond time to think more roundly about trust in the whole experience.

Reflecting on the purpose, listening to people and thinking about their whole experience online - this could all too easily be dismissed as 'stifling innovation' or progress.

It's not.

<u>In fact, it's the definition of progress.</u>

In a situation where technology is rapidly breaking through previously assumed limitations, and disrupting economies and society more widely, <u>to progress means to bring people along on the journey.</u>

<u>This means attention must be paid to social, economic, cultural and personal impacts on people.</u>

Otherwise we risk similar problems to that other current example of a boundary breaking, cross border, disruptive force - globalisation. Where impact on some ordinary citizens has not been recognised and some people have ended up feeling left behind and have lost faith in their political leaders.

<u>So who do we trust to build a better digital world?</u>

<u>The fact is – it's up to all of us.</u>

No single entity can reassure trust.

 So this is why it is so important that we have such a diverse range of people here today; from civil society, business and government.

In terms of global reach - participation here today goes beyond the G20 countries as we take this opportunity to use the G20 as a spring board.

Insert screen grab of WCRD map

Behind me is a map of global activity, today is WCRD and around the globe our members are promoting this message.   Today we are harnessing the voices of consumers and consumer organisations across the world to show how they can promote a Better Digital World.

And we are underpinning all of this with a clear set of recommendations to the G20 leadership.

These recommendations are the first time that the role of demand side trust in driving growth in digital has been thought about in full, and acknowledged on a major stage.

They have had input from Consumer organisations around the globe.

Klaus will be highlighting more of the detail of our recommendations next. Among the list of key demands to build a better, more trusted digital world, they ask for:
- more accountability for decisions made about people by algorithms,
- companies to make it easy to understand products,
- full compensation to people for data loss.

But they are just the starting point of something bigger.

In line with Consumers International's new commitment to 'come together for change' globally, we want to work in partnership with business, civil society, governments to achieve these recommendations and much more.

Then can we build the Better Digital World that we all deserve. Thank you!