




**CONSUMERS  
INTERNATIONAL**

# New technologies and inclusion



**Some consumers  
are vulnerable all  
of the time, and  
all consumers are  
vulnerable some  
of the time**

- **E-commerce**
- **Video conferencing**
- **Voice recognition**
- **3D printing**
- **Elderly and smart homes**
- ...
- ...

# Artificial intelligence

"Almost invariably, software developers getting the jobs in tech firms come from a different caste to the people who might be using the service. Often, because of their backgrounds they just don't 'see' that there might be an issue..."

**Consumer organisation, India**

"We are thinking of proposing a requirement that any company providing services to diverse consumer segments... should also be required to have a diverse employment base in the creation of products and services."

**Consumer organisation, USA**



- **Opening the black box**
- **Enabling agency & control**
- **Regulatory approaches**
- **Defining AI**
- **Creating new structures**
- **Building AI literacy**

# Internet of things



**Security**



**Privacy**



**Transparency**



**Vulnerability**



**Environmental impact**



**Customer Support & Complaint handling**

- ☐ Have all **compliance** obligations regarding vulnerable consumers been met?
- ☐ Are vulnerable customers' needs considered during the project **design** phase?
- ☐ Are there additional **security provisions** in place to address the needs of vulnerable customers and help mitigate risk?
- ☐ If the device is for a minor, are **age restrictions** clearly identifiable?
- ☐ Are **limitations on use** clearly explained?
- ☐ Can the device be **adapted** for use by all groups of customers?
- ☐ Are there **safeguards** in place on the device that can stop it being used to control or coerce another person?
- ☐ Are **support staff** trained to support and help vulnerable customers after product release, and provide assistance as needed?
- ☐ Are there policies in place setting out how **staff** should engage with vulnerable consumers?
- ☐ Are **sales staff** aware of and able to explain how the device works and how it can or can't be adapted for particular needs?

# Social media



**Catfish**



**Cryptocurrency**



**Clickbait scam**



**Cash grabs**



**Membership scams**



**Quiz scams**



**Fake competitions**



**Subscription traps**



# Gen z protection and empowerment



# Geographically remote



# gender

**Cars** are designed around the body of “Reference Man”, so although men are more likely to crash, women involved in collisions are nearly 50% more likely to be seriously hurt.

The average **smartphone** is too big for most women’s hands, and it doesn’t often fit in pockets (if you have them)

**Speech-recognition software** is trained on recordings of male voices: Google’s version is 70% more likely to understand men – but voice activated is female

**Snow-ploughing** as a feminist issue: in Sweden, roads were once cleared before pavements, a policy derived from data that prioritised commuters in cars over pedestrians ferrying children or doing the shopping

Women make up just 11% of software developers, 25% of Silicon Valley employees, and 7% of partners at venture capital firms

An aerial photograph of a large crowd of people walking on a checkered pavement. Many people are holding open umbrellas in various colors, including black, blue, red, yellow, and patterned designs. The scene is captured from a high angle, showing the density of the crowd and the variety of umbrella colors.

# “Design for your 73 year-old self”

Don Norman, Design of Everyday  
Things

“I’m deliberately trying to place myself in the upper echelons of the fashion industry because that’s where change happens ... I want to tilt the lens.”  
Sinead Burke

