

Modernising Consumer Markets

CTSI Executive Summary

While landscape changes have led to improved co-ordination they have not yet alleviated the huge impact of cutbacks on local trading standards. This represents a serious erosion of the foundations on which the whole system of enforcement is based – especially as national bodies draw on the skills, competencies and experience of local authority staff. Intelligence gathered at a local level is

Chapter 2 - Better outcomes in regulated markets

Chapter 3 - Digital markets that work for consumers

Chapter 4 Improving enforcement of consumer rights

Chapter 2 Better Outcomes in Regulated Markets

1. In which regulated markets does consumer data portability have the most potential to improve consumer outcomes, and for what reasons?

CTSI Responses

2. How can we ensure that the vulnerable and disengaged benefit from data portability?

“The perceived costs and benefits of switching are associated with three key variables: (i) whether consumers believe they are currently on the cheapest tariff, (ii) whether they have difficulty in understanding their energy bill; and (iii) the perceived difficulty of switching. Perceived complexity of energy tariffs could prevent consumers from realising the potential gains of switching, while the cost of the switching process itself will also act as a deterrent. Improving the convenience of switching and

9. Is the legal framework that covers consumer-to-consumer transactions appropriate to promote consumer confidence?

emptor

caveat

It should also be considered that amending the legal framework for C2C contracts may not

Chapter 4 - Improving Enforcement of Consumer Rights

To ensure consumers can easily get redress when things go wrong and that consumer rights are effectively enforced. We are seeking views on:

- < how we can improve consumers' awareness of alternative dispute resolution and their experience of the process*
- < how to improve consumer access to alternative dispute resolution*
- < how to support local and national enforcers to work together to protect consumers*

We will also give civil courts the power to impose financial penalties on companies for breaches of consumer law

13. What model of dispute resolution provision would deliver the best experience for consumers?

14. How could we incentivise more businesses to participate in alternative dispute resolution?

<

<

<

<

16.

Loss of frontline trading standards staff.

<

<

<

<

<

Civil Fining Powers

CTSI
July 2018