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Consumer Education Initiatives in Light of the Digital Society in Japan

Yuka Sakamoto

Professor, Graduate School of Education, Naruto University of Education /
Visiting Senior Research Fellow, Strategic Headquarters for
Frontiers of Consumer Policy, CAA



What Should Be Prioritized in Consumer Education

① Understanding the structure and risks of digital services

- i. Contracts for internet transactions
- ii. Provision of personal information and advertising display through the use of digital services
- iii. Expenditure management through cashless payments

② Accurate judgment based on critical thinking skills

③ Collection and dissemination of information using digital technology

Excerpts from the "Summary Report by the Subcommittee on Consumer Education in Response to the Digitalization of Society" (May 2021), Fourth Consumer Education Promotion Conference of the Consumer Affairs Agency

Key Points in Promoting Consumer Education in Response to Digitalization (CAA, 2020)

Practical consumer education is important for high school and university students, following the lowering of the age of adulthood in April 2022.

Provision of supplementary educational materials is important to support school teachers, etc.

- Subject-specific content such as Home Economics and Information Studies
- Information that is up-to-date editable for user customization
- Utilization of digital technology, including digital content such as videos, with online and e-learning in mind

Consumer education is also essential for out-of-school adults and the elderly in response to the digital society.



Develop digital teaching materials.
Publish on the internet.

Review Committee Report on Responding to Consumer Digitalization (July 2020), Consumer Affairs Agency

Educational Materials “The Starting Point of A Digital Consumer Life” (published in April 2021)



Collection of case studies of problems with themes that high school students should learn about

- Responsible decision making
- Critical thinking about advertising and labeling
- Prevention of personal information leaks
- Various purchasing methods
- Understanding contract rules
- Preventing product accidents
- Consumer Protection System
- Use of consumer consultation services
- Cashless Payments

Ex: Free live streaming

Last month, my favorite artist had a free livestream event. We can send messages to her directly so I made a number of tips.

1

Ex: Free live streaming

It's strange because it was supposedly free. After checking, it cost 10k yen per tip. If I knew it was that expensive, I would have kept it in moderation...

3

Easy-to-understand introduction of sample problems through slide presentations in manga form

Ex: Free live streaming

My dad is angry. His credit card was billed 500k yen. It was from the company that held the the live stream last month.

2

Webpage: https://www.caa.go.jp/policies/future/project/project_003/contents_001/

Digital Educational Materials for Consumer Protection Awareness “Consumer Life in the Digital Society” (published in March 2022)

Educational materials for high school students and adults. Can be used in school classes, for self-study, and as learning materials for corporate employee training.

13 Videos



Watch and learn

12 Explanation Slides



Used by teachers for illustration

7 Worksheet Slides



Learning activities in which students think, discuss, and present



Instructional guide for teaching in high schools

5 Applications ※

クイズで理解
消費生活の基礎知識



Experiential learning unique to digital learning materials

2 E-learning Courses ※

Example Topic: Managing Finances from Your 50s and Beyond



動画をみる



問題へ進む

Learn through the videos then solve quiz problems



«Webpage» ※To be published

https://www.caa.go.jp/policies/future/project/project_003/demonstration/materials/

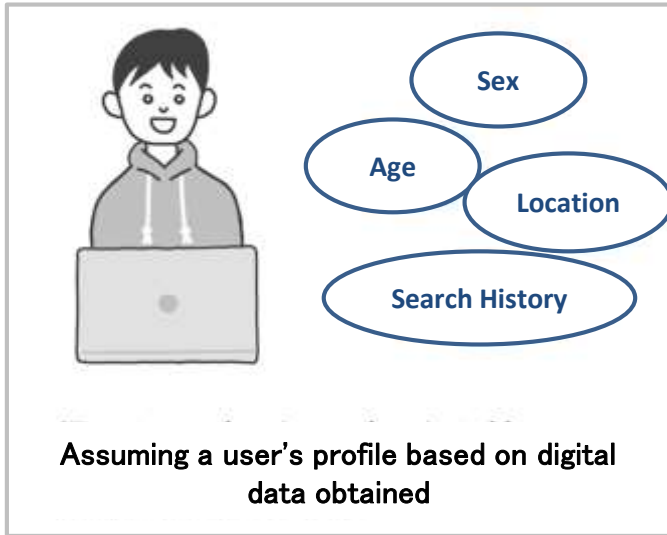
Video Examples Internet Advertising Mechanism and Precautions



The illustration shows four people using different devices: a smartphone, a laptop, a tablet, and another smartphone. Above them are four speech bubbles containing icons for a watch, a cake, a boot, and a handbag. A central box labeled "Targeted Advertising" is positioned over the people.

Targeted Advertising

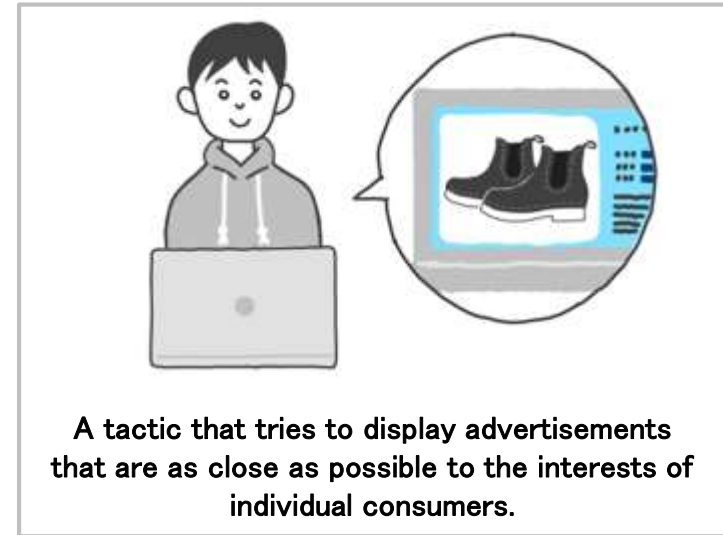
A strategy known as "targeted advertising" is widely used.



The illustration shows a person sitting at a laptop. To the right, three speech bubbles contain the words "Sex", "Age", and "Location". Below these, a larger speech bubble contains the words "Search History".

Sex
Age
Location
Search History

Assuming a user's profile based on digital data obtained



The illustration shows a person at a laptop. A speech bubble next to the laptop contains an image of a pair of black boots, which is also displayed on the laptop screen.

A tactic that tries to display advertisements that are as close as possible to the interests of individual consumers.

- Animation is used to explain and give concrete images

Developed App Contents



Psychological Test

① Let's check! Psychological tendency to be gullible

Digital content that measures one's gullibility by answering 15 questions. Get to know your own psychological tendencies.

QUIZ

Quiz

② Check your basic knowledge of consumer life through quizzes

Check your understanding of what you learned about consumer life in the digital society through the materials overall in the form of quizzes.



Virtual Simulator

③ "Digital Transaction" Experience

Learn about precautions and transaction flow while going through simulation screens on online shopping and flea market site transactions.

④ Let's simulate loan use

You can simulate monthly payments and total repayments for your home, education, car, credit card, and card loan (revolving payment) by changing loan amounts, repayment periods, and other conditions.

⑤ Let's simulate life planning for the next 10 years!

Think of a life plan that matches your income from a long-term perspective.

Our Goals through Digital Educational Materials

Digitalization of Consumer Life

- Main means of information gathering and communication
- Increase in internet shopping
- Widespread use of cashless payments

Compare and contrast information

- Expose yourself to different views and deepen your own
- Distance yourself from unconfirmed information

Value careful decision-making

- Understand your own psychological tendencies and be vigilant
- If you think something is strange, consult first without paying

Be wise with money

- Use cashless and deferred payment systems appropriately
- Steadily accumulate and build assets

An aerial photograph of the Naruto University of Education campus and its surrounding environment. The campus is situated on a peninsula, featuring several large, multi-story academic buildings, a central courtyard with greenery, and various sports facilities including a baseball field, a soccer field, and tennis courts. The campus is bordered by a body of water, likely the Naruto Strait, which is visible in the background. In the distance, a large suspension bridge spans across the water, and a mountain range is visible under a clear sky. The overall scene is a mix of urban development and natural beauty.

Thank you for your
attention.