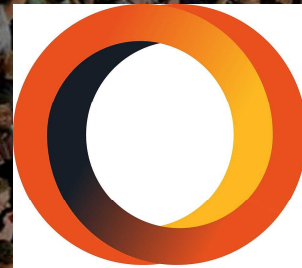


# Thirty years of digital consumers: the good, the bad and the future.

Javier Ruiz Diaz, Senior Advisor on Digital Rights, Consumers International

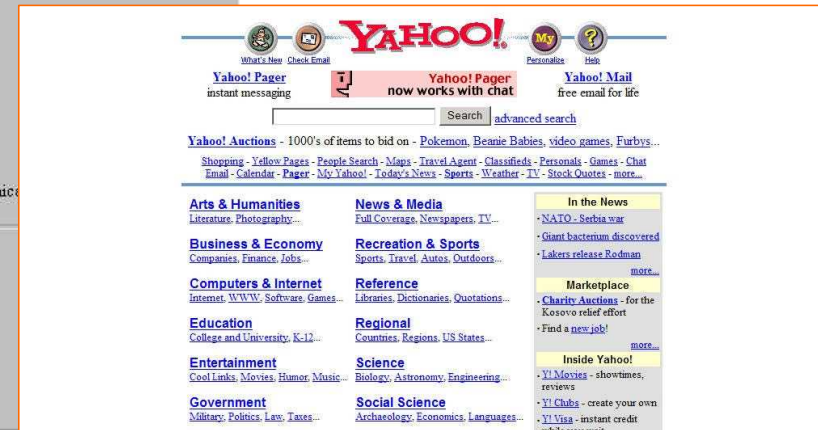
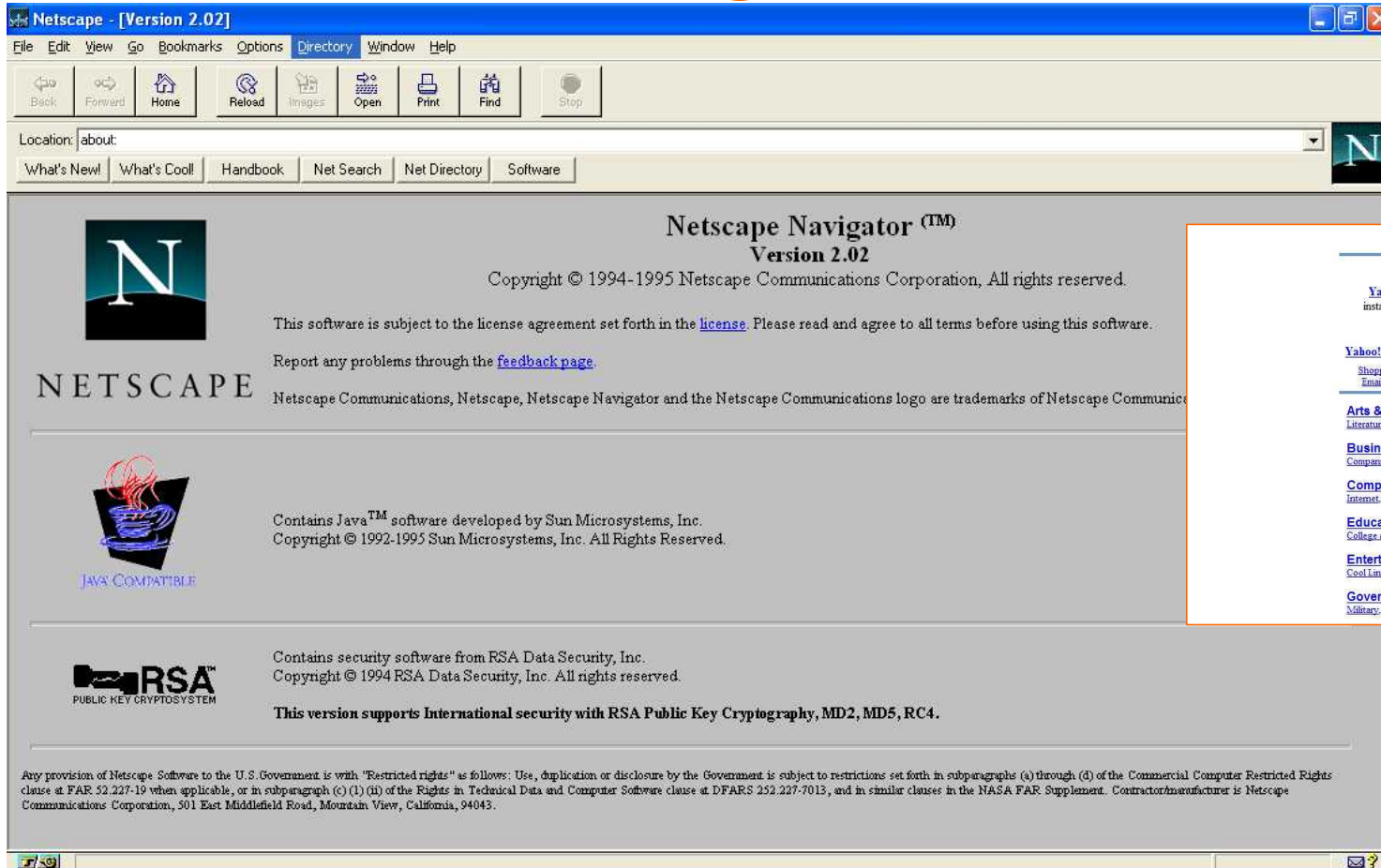


とくしま国際消費者  
フォーラム2023  
Tokushima International Consumer's Forum 2023



**CONSUMERS  
INTERNATIONAL**  
COMING TOGETHER  
FOR CHANGE

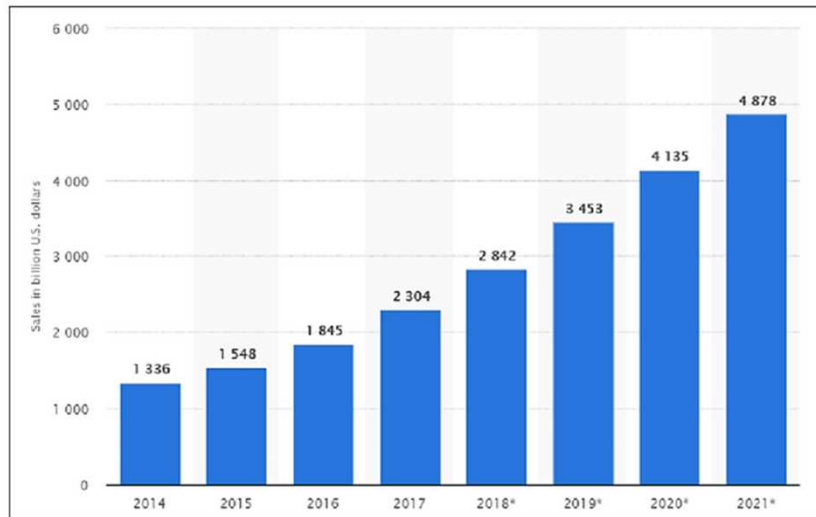
# The Internet changed the world



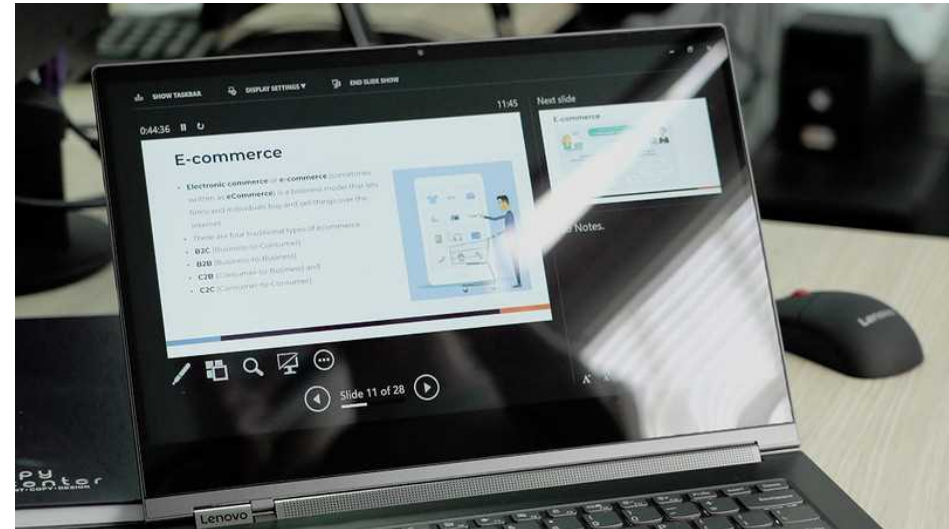
By Indolering - Own work, CC0,  
<https://commons.wikimedia.org/w/index.php?curid=42758689>

# Consumption

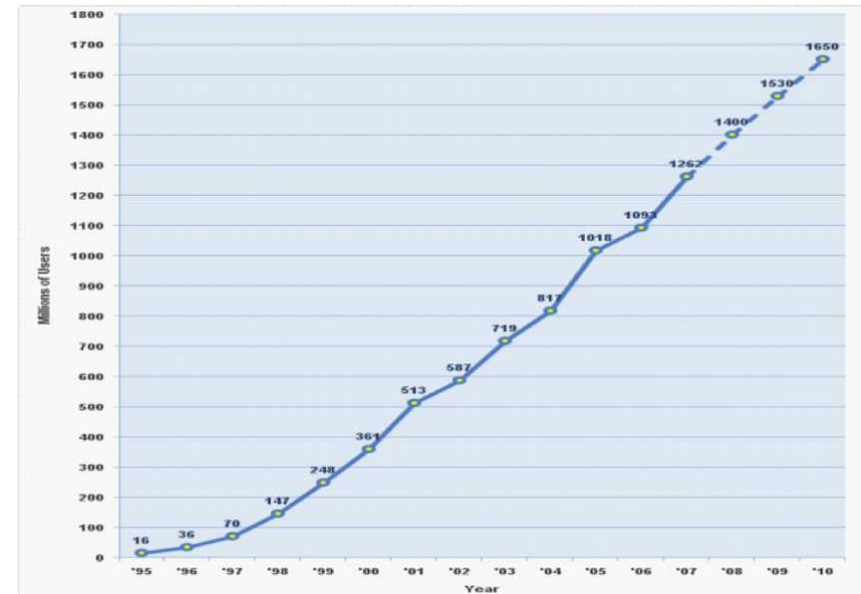
- Online shopping
- Information and services
- Cross border issues



Global retail e-commerce sales (2014-2021) in US dollar. Sources: Statista 2018.



# The internet as a force for good



"Protest Aden Arab Spring 2011" by AlMahra is licensed under [CC BY-SA 4.0](https://creativecommons.org/licenses/by-sa/4.0/).

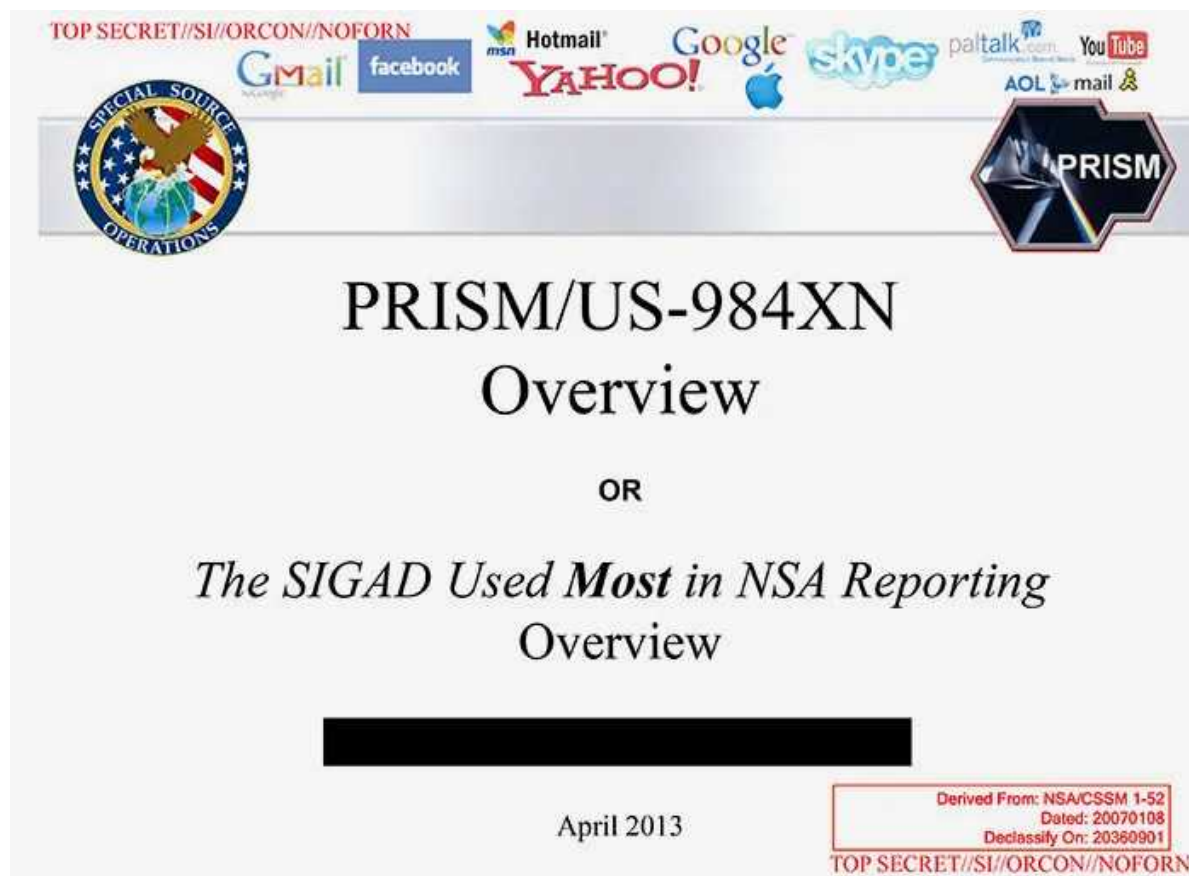
# The Internet's Broken Promises

# Snowden Leaks and mass surveillance

- Led to GDPR
- Privacy
- Security states and terrorism post 9/11



Edward Snowden" by DonkeyHotey is licensed under CC BY 2.0.



# Cambridge Analytica

- Crises of democracy blamed on the internet
- Focus on private sector
- Manipulation



"cambridge analytica facebook" by Book Catalog is licensed under CC BY 2.0.



CC BY-NC Picture : Manuel Balce Ceneta



"Donald Trump" by Michael Vaden is licensed under CC BY-SA 2.0.

# The concentration of tech giants

- US and now China
- LMICs
- Language
- Japan's own internet
- Zubboff's surveillance capitalism
- Competition



グーグル	アップル	フェイスブック	アマゾン	マイクロソフト
吸い取ります あなたの 思考を	知っています どこにあなたの お母さんが いるのか	選んでます あなたが何を 読むか	知っています どんなプレゼントを あなたが 購入しているか	書式化します あなたの 子どもたちを

By InvadingInvader - Own work, CC0,

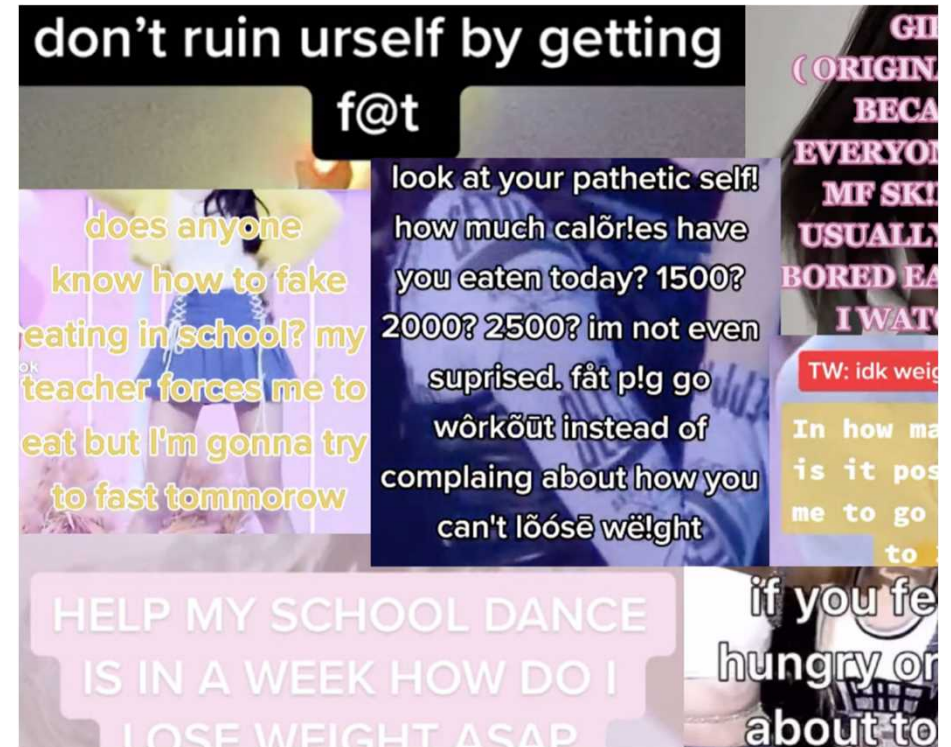


# Cascade of social anxieties

- Covid and disinformation
- Cybercrime and antisocial behaviour, bullying
- Addiction, and harms



© EU vs DiSiNFO



# Latest developments?

- Generative AI
- Existential risk
- Criticism by safety experts

Model

Choose which model to use for image generation. A generic model is better for everything, while certain models (e.g. waifu-diffusion) are good for anime style generation.

LoRA

LoRA (Low-order Rank Adaptation) is a technique to apply separately trained small additive models to a Stable Diffusion base model. It's typically faster to train these than it is to fine-tune the full model.

Control

Additive models can provide additional control to guide the image generation process. They often take inputs in the form of scribbles, poses, a depth map or an edge map. These additive models are only compatible with their designated versions of Stable Diffusion. "Weight" determines how much influence the control has over the image generation process. "No Prompt" can generate an image without a prompt. "Start" and "End" determine when the additional control kicks in during the denoising process.

Strength

When generating from an image, a high value allows more artistic freedom from the original. 100% means no influence from the existing image (a.k.a. text to image).

Seed

Seed value determines how image generation starts. The same seed will generate the same image.

Seed Mode

Seed mode determines how the seed is used. "Legacy" is compatible with older Draw Things app, "NVIDIA GPU Compatible" is compatible with other desktop tools such as AUTOMATIC1111 or Invoke.AI on NVIDIA GPUs / Linux / Windows, "Torch CPU Compatible" is compatible with other desktop tools on macOS and "Scale Alike" allows the seed to maintain some resemblance even at different image sizes.

Image Size

Width

Height

The size of the generated image. For best results, use 512x512.


Upscaler

Final Output Size

Upscaler can help to generate a visually pleasant high-resolution image (e.g. 2048x2048) from a relatively smaller image (e.g. 512x512). Depending on the upscaler you use, it may fill in with different details and introduce subtly

A Japanese consumer

Negative



1 X

# Challenges for digital consumers

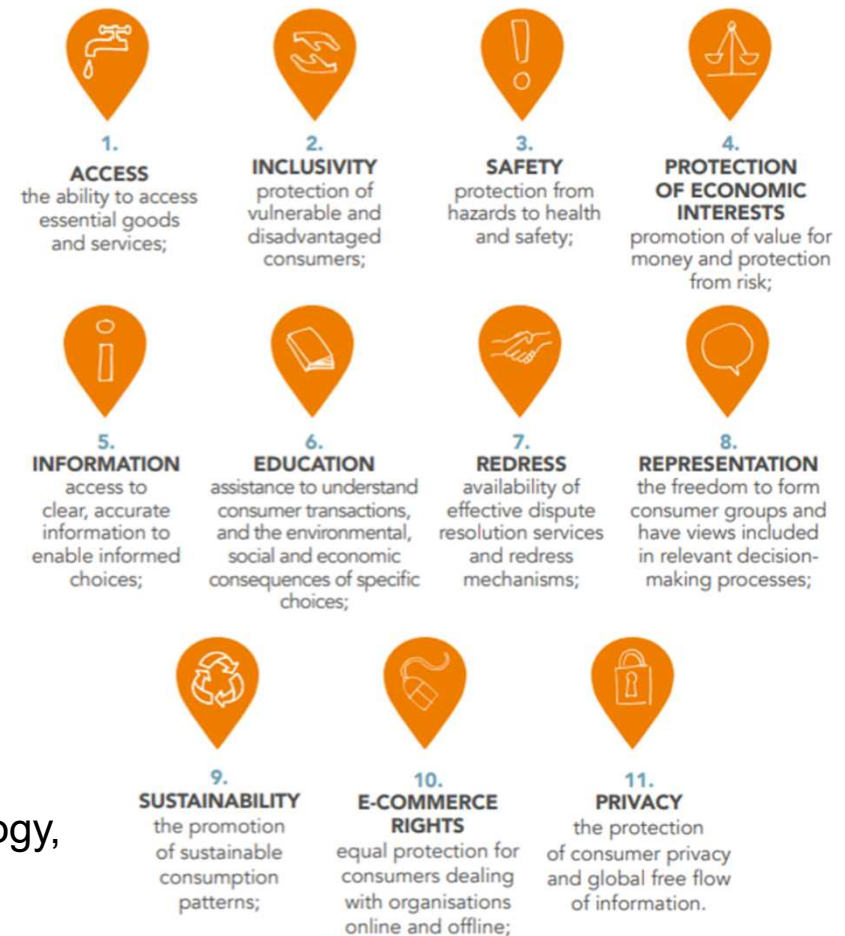
# 1. Maintaining existing consumer protections online

- E-commerce
- Safety, trust
- Cross-border redress
- UNCTAD forum



INTERGOVERNMENTAL GROUP OF EXPERTS ON  
**CONSUMER PROTECTION**  
LAW AND POLICY 3-4 July 2023, Geneva

Proposals (Riefa): collaboration, standards, technology, data sharing.



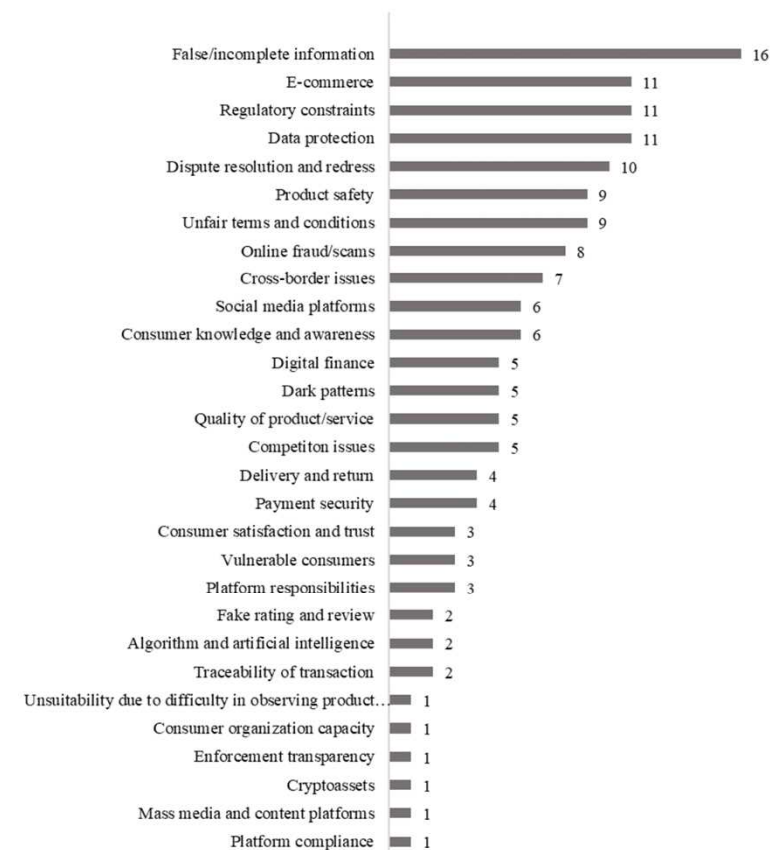
## 2. Addressing new consumer risks created by digital technologies

- Data collection
- Pricing
- Privacy
- Platform concentration

Country	Average price quoted	Lowest price quoted	Highest price quoted	Difference between highest and lowest	Unique prices quoted
New Zealand	\$15.35	\$4.95	\$24.54	+395.8%	25
USA	\$14.92	\$4.99	\$26.99	+440.9%	9
Netherlands	\$16.46	\$4.45	\$25.95	+483.1%	31
Republic of Korea	\$15.33	\$5.16	\$22.36	+333.3%	26
India	\$8.09	\$4.52	\$10.25	+126.8%	19
Brazil	\$3.49	\$3.02	\$3.61	+19.5%	2

Figure 1: Price variation by country  
All prices for a one-month subscription to Tinder Plus, and converted to US dollars

### Major consumer protection issues related to digital platforms



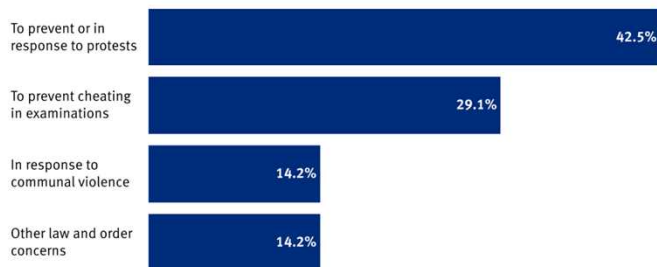
Source: UNCTAD questionnaire, relevant responses.

# 3. Consumer rights become digital rights

- Life online: dating, cultural production
- Blurring the lines between consumer issues, labour rights, human rights and political and social rights
- Lack of access



**Local Authorities in India Shut Down Internet 127 Times**  
January 2020—December 2022



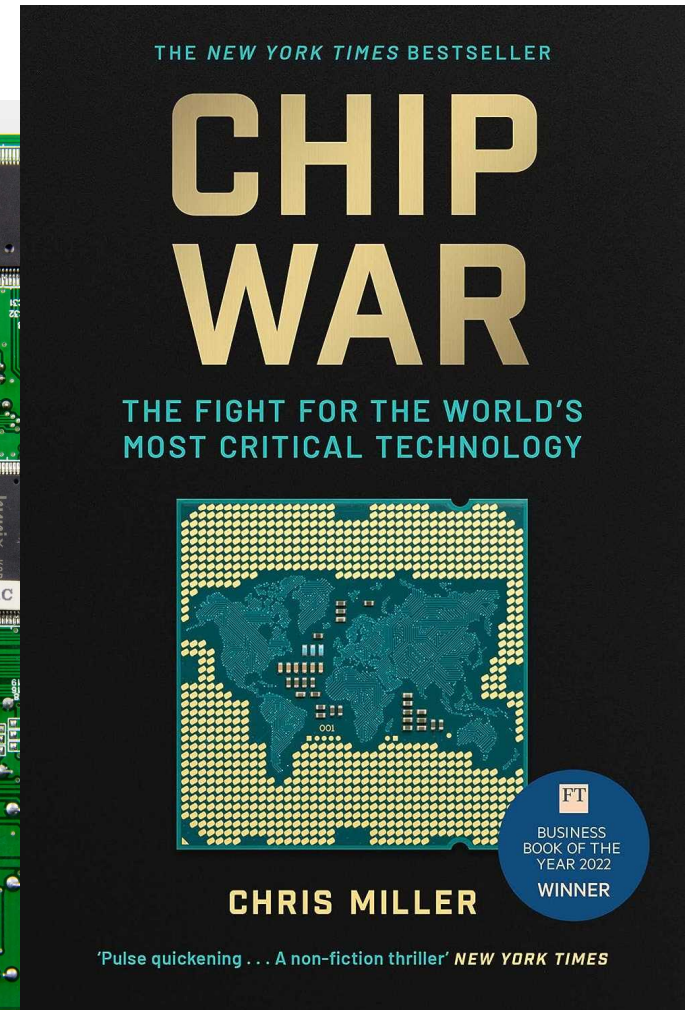
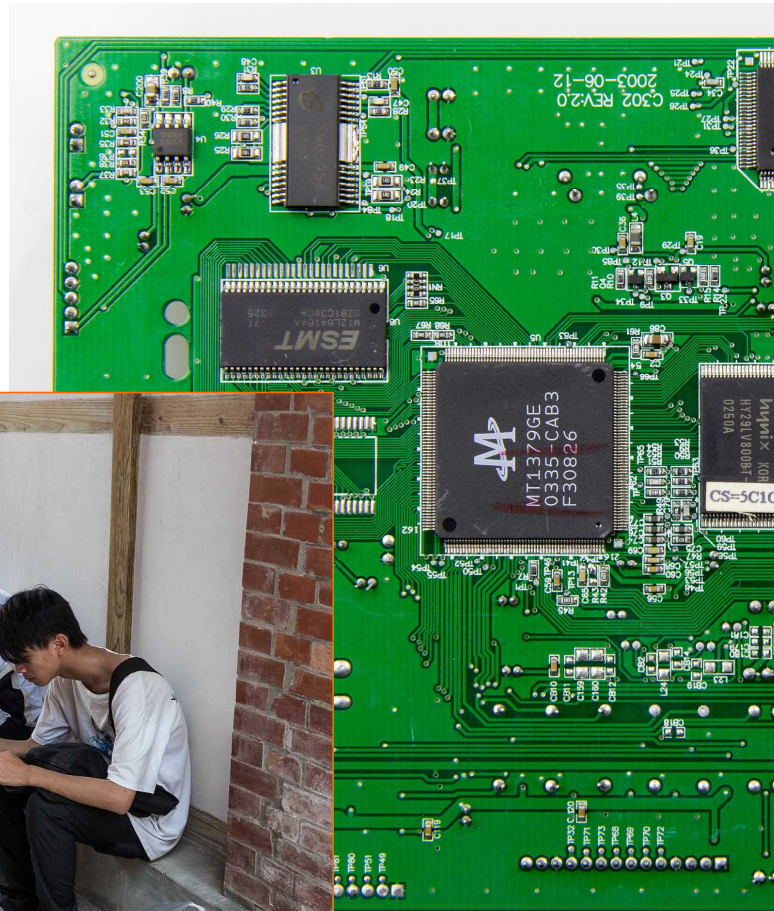
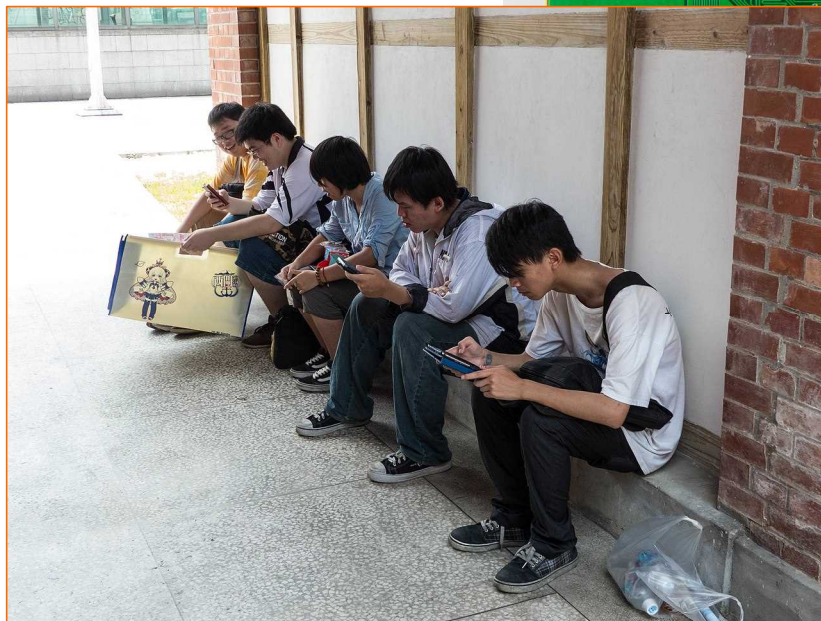
Source: Replies from state governments to Right to Information requests filed by Internet Freedom Foundation; Internet Shutdown tracker <https://internetsutdowns.in/> by Software Freedom Law Center, and media sources.

Note: This number does not include internet shutdowns in the Union Territory of Jammu and Kashmir.

# Global digital policy developments for consumers

# Contradiction and confusion

- Global race to expand digital
- Growing worries about effects



By © Raimond Spekking / CC BY-SA 4.0 (via Wikimedia Commons), CC BY-SA 4.0,  
<https://commons.wikimedia.org/w/index.php?curid=52852112>



# Extreme confusion: AI developers think AI will destroy the world yet keep doing it

## Pause Giant AI Experiments: An Open Letter

We call on all AI labs to immediately pause for at least 6 months the training of AI systems more powerful than GPT-4.

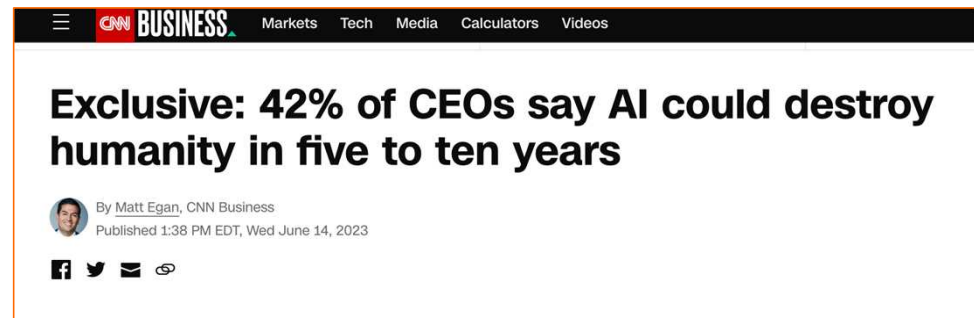
Signatures

33711

Add your signature

Published

March 22, 2023



**CNN BUSINESS** Markets Tech Media Calculators Videos

### Exclusive: 42% of CEOs say AI could destroy humanity in five to ten years

By Matt Egan, CNN Business  
Published 1:38 PM EDT, Wed June 14, 2023

Facebook Twitter Email Link



**INDEPENDENT** Rugby World Cup Visit The USA ENHANCED BY

NEWS SPORT VOICES CULTURE LIFESTYLE TRAVEL PREMIUM MORE INDI

News > UK > UK Politics

### AI could 'kill many humans' within two years, warns Sunak adviser

Stark warning comes as Rishi Sunak prepares to persuade Joe Biden of 'grand plan' to control artificial intelligence

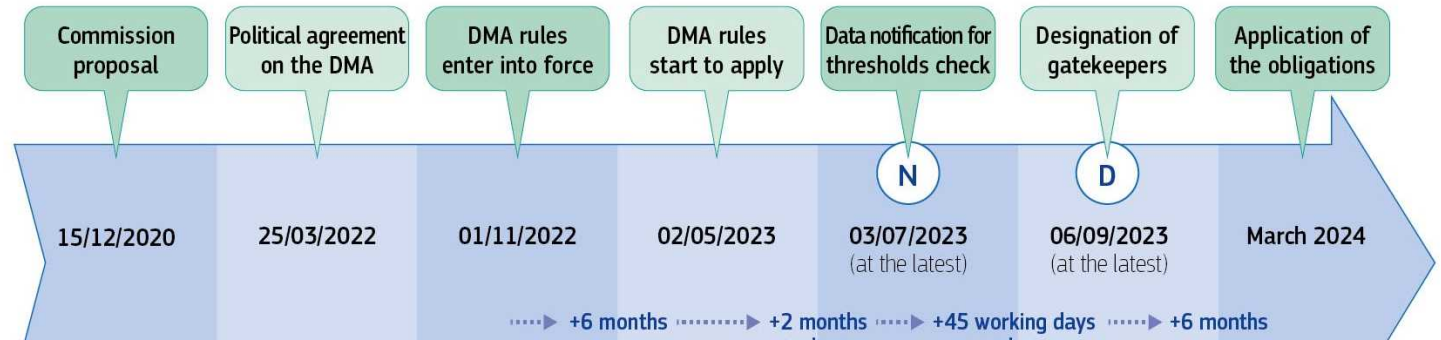
Adam Forrest Political Correspondent, Kate Devlin • Tuesday 06 June 2023 17:06

88 Comments Facebook Twitter Email

# Platforms and competition

- Platform regulations in Europe
- the Digital Market Act (DMA)
- to establish a level playing field to foster innovation, growth, and competitiveness, both in the European Single Market **and globally**.
- The Digital Markets Act includes rules that govern gatekeeper online platforms.
- US antitrust challenges

## Timeline for Digital Market Act



US Lina Khan By Federal Trade Commission - <https://www.ftc.gov/about-ftc/biographies/lina-m-khan>



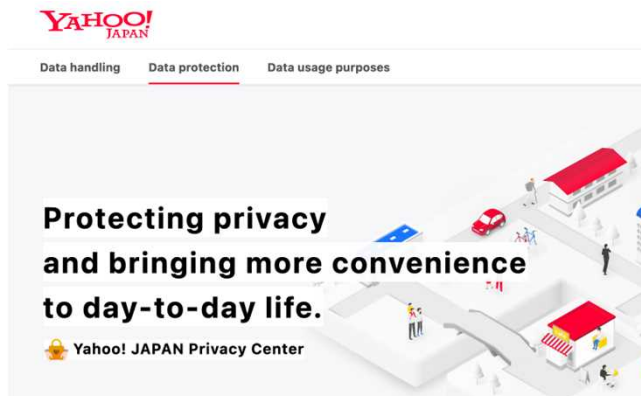
### THE YALE LAW JOURNAL

LINA M. KHAN

#### Amazon's Antitrust Paradox

**ABSTRACT.** Amazon is the titan of twenty-first century commerce. In addition to being a retailer, it is now a marketing platform, a delivery and logistics network, a payment service, a credit card issuer, an auction house, a major book publisher, a producer of television and films, a fashion brand, a hardware manufacturer, and a leading host of cloud server space. Although Amazon has achieved staggering growth, it generates meager profits, choosing to price below-cost and exclude competitors instead. Through this strategy, the company has positioned itself at the center of e-commerce and now serves as essential infrastructure for a host of other businesses that depend on it. Elements of the firm's structure and conduct pose anticompetitive concerns – yet it has escaped antitrust scrutiny.

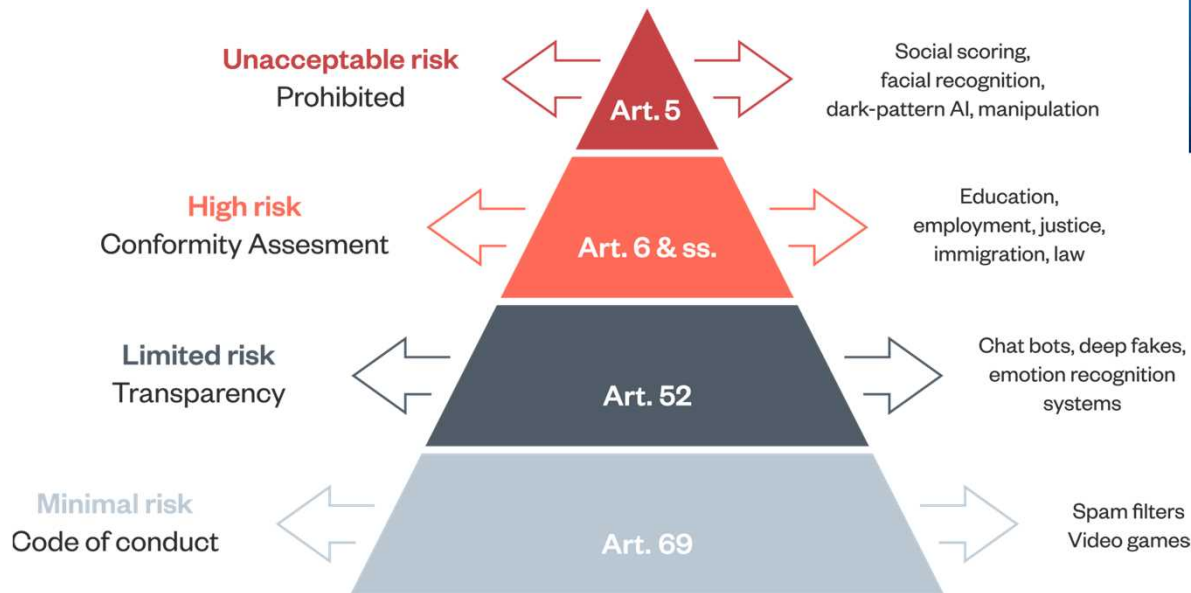
# Data protection and governance



With the historic passage of Proposition 24 — the California Privacy Rights Act (CPRA) of 2020 — we are at the beginning of a journey that will profoundly shape the fabric of our society by redefining who is in control of our most personal information and putting consumers back in charge of their own data. **Prop 24 garnered the 6th most votes of any initiative in the state's history. This could not have been achieved without the 9,384,125 California voters supporting the measure to strengthen consumer privacy rights.**

# Artificial intelligence and algorithms

## EU Artificial Intelligence Act



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NYC Consumer and Worker Protection 311 Search all NYC.gov websites

NYC Consumer and Worker Protection

繁體中文 Translate Text-Size

About Consumers Workers Businesses Media Partners Search

New Laws & Rules

### Automated Employment Decision Tools (AEDT)

Share Print

### Automated Employment Decision Tools (AEDT)

Local Law 144 of 2021 regarding automated employment decision tools ("AEDT") prohibits employers and employment agencies from using an automated employment decision tool unless the tool has been subject to a bias audit within one year of the use of the tool, information about the bias audit is publicly available, and certain notices have been provided to employees or job candidates.

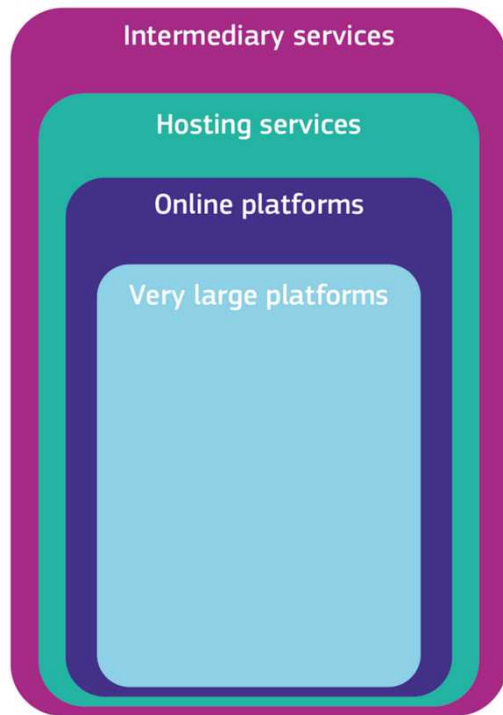
[Read Local Law 144 of 2021](#)  
[Read Rule.](#)

Note: DCWP will begin enforcement of this law and rule on July 5, 2023.

## New York Law 144

# Online harms and disinformation

## EU Digital Services Act



	Intermediary services <i>(cumulative obligations)</i>	Hosting services <i>(cumulative obligations)</i>	Online platforms <i>(cumulative obligations)</i>	Very large platforms <i>(cumulative obligations)</i>
<b>New obligations</b>				
Transparency reporting	•	•	•	•
Requirements on terms of service due account of fundamental rights	•	•	•	•
Cooperation with national authorities following orders	•	•	•	•
Points of contact and, where necessary, legal representative	•	•	•	•
Notice and action and obligation to provide information to users		•	•	•
Reporting criminal offences		•	•	•
Complaint and redress mechanism and out of court dispute settlement			•	•
Bans on targeted adverts to children and those based on special characteristics of users			•	•
Transparency of recommender systems			•	•
User-facing transparency of online advertising			•	•

# Encryption and child exploitation



CC-BY-4.0: © European Union 2019 – Source: EP

The image is a composite of three parts. The top part is a blue banner with the Signal logo (a white speech bubble with a dashed outline) and the word "Signal" in white. The middle part is a green banner with various white icons representing communication features: a smiley face, a camera, a cloud with a padlock, a microphone, a group of people, and a message bubble. Below these icons, the text reads: "With end-to-end encrypted backups, only you have access to the key". The bottom part is a black banner with a faint image of a person's face. Overlaid on this is the text: "END-TO-END ENCRYPTION:" in white, followed by "IGNORING ABUSE WON'T STOP IT" in large, bold, yellow letters.

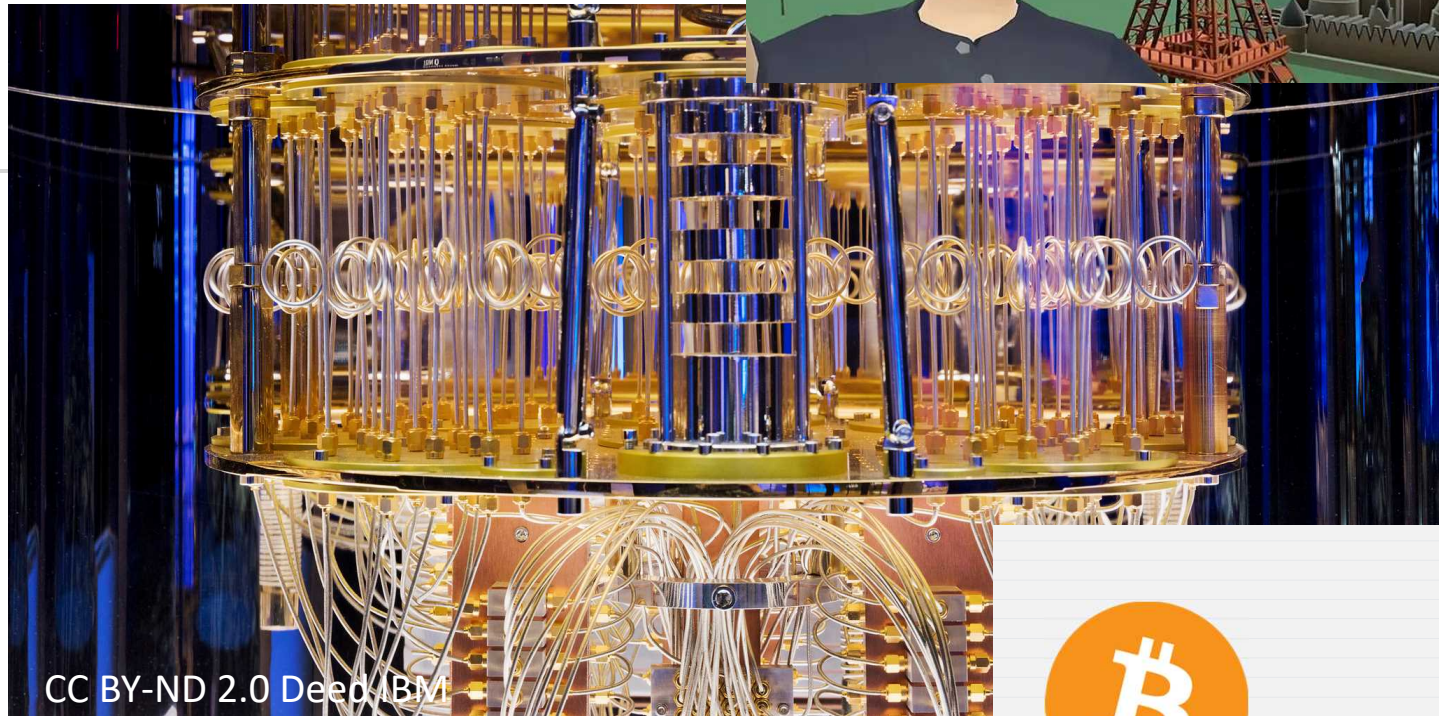
# THE Future of Digital Consumer Rights?

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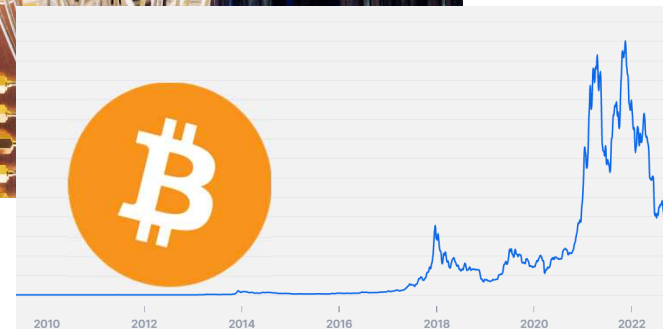
# Waves, hype and noise



- Crypto
- Quantum
- Metaverse
- Extended reality



CC BY-ND 2.0 Deep BM





# Complex Layering Not just abandoned!



CRYPTO WORLD

## **Solana jumps on Visa stablecoin announcement as bitcoin and other cryptocurrencies remain flat**

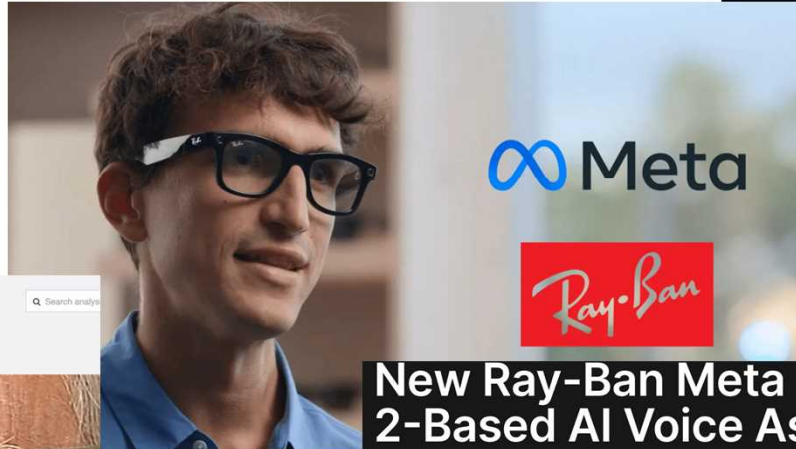
PUBLISHED TUE, SEP 5 2023•1:19 PM EDT | UPDATED TUE, SEP 5 2023•4:02 PM EDT



**Tanaya Macheel**  
@TANAYAMACHEEL

SHARE    

# Example: XR glasses



## New Ray-Ban Meta Smart Glasses Have Llama 2-Based AI Voice Assistant

DAVID HEANEY  
27 SEPTEMBER 2023





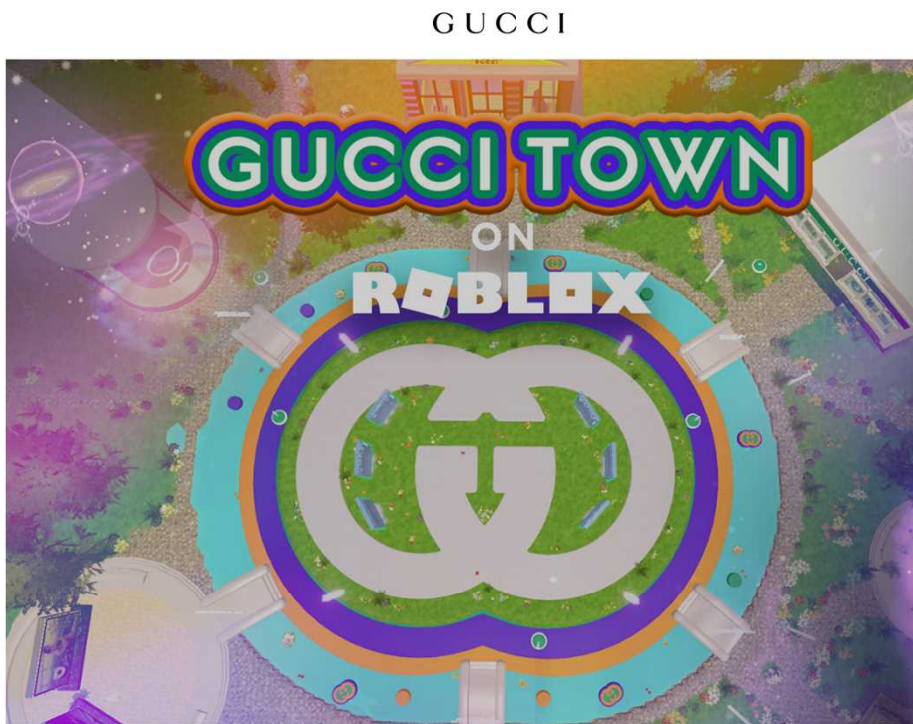
# Some trends

# Video primacy

- TikTok



# Games infrastructure expand into consumer spaces

A screenshot of the website for NPO法人バーチャルライツ (NPO Virtual Rights). The website has a dark blue header with the text "NPO法人バーチャルライツ" and a navigation menu with buttons for "ホーム", "活動報告", "研究会等", "会誌", "寄附する", and "参加". Below the header is a large banner with the text "KEEP VRCULTURE BEST" and "なりたい自分でいれる世界を". Below the banner is a blue bar with the text "バーチャルライツはVR/メタバース文化の振興を目的とした千葉県認証の特定非営利活動法人としてVRユーザー・クリエイターの". Below this are several buttons for "報道情報", "寄附", "会員・団体制度", and "共催". At the bottom are buttons for "文化芸術企画", "活動報告", and "文化 VR CU AMBA".

https://www.npovr.org

VIRTUALRIGHTS NPO法人バーチャルライツ

ホーム 活動報告 研究会等 会誌 寄附する 参加

祝 NPO法人バーチャルライツ 法人設立記念パーティー

## KEEP VRCULTURE BEST

なりたい自分でいれる世界を

バーチャルライツはVR/メタバース文化の振興を目的とした千葉県認証の特定非営利活動法人としてVRユーザー・クリエイターの

**報道情報**  
掲載メディア・後援実績

**寄附**  
FANBOX・PayPal・振込

**会員・団体制度**  
VR会員・賛助会員  
法人会員・登録文化団体

**共催**

**文化芸術企画**

**活動報告**

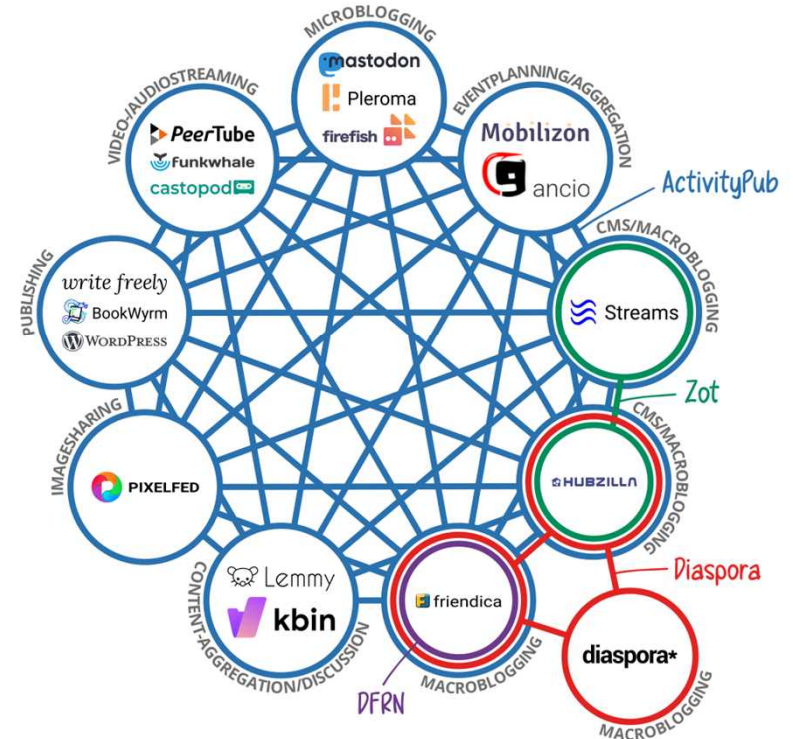
**文化**  
VR CU  
AMBA

Tension between platforms, decentralisation, geopolitical splits



# A view into the Fediverse

Who talks to whom - and how?



Imke Senst & Mike Kuketz  
<https://creativecommons.org/licenses/by-sa/4.0/deed.en>

MORE PLATFORMS AND INFO:  
<https://en.wikipedia.org/wiki/Fediverse>

# Digital technology shaped by regulations

- GDPR
- iPhone 15 USB

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Photo: Apple

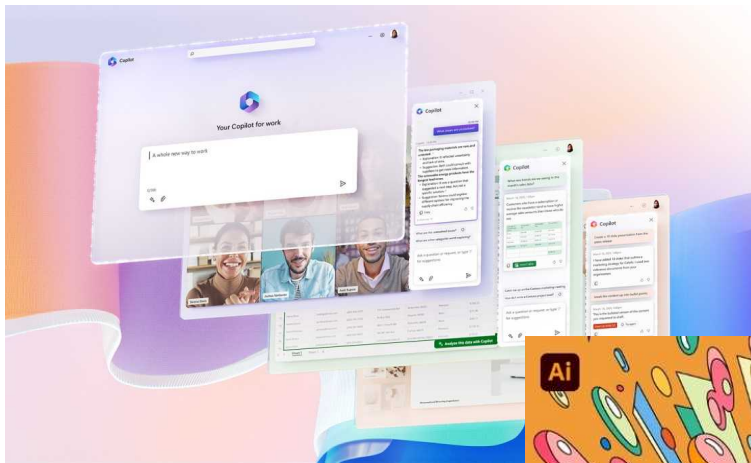
## Apple's iPhone 15 Is Switching to USB-C. That's a Good Thing.

PUBLISHED SEPTEMBER 12, 2023

 **Dave Gershgorn**

Apple announced the iPhone 15 lineup today, and here's the big takeaway: The iPhone 15 will have a USB-C charging port instead of Apple's proprietary Lightning port, bringing the iPhone in line with every other

# AI embedded into everything



Imperial College London

Screening Heart health Biomarkers Brain tumours

## AI for healthcare

By Ian Mundell for Imperial Enterprise - supporting industry and entrepreneurship

A banner for 'AI for healthcare' featuring a collage of medical images like X-rays and anatomical diagrams. The text 'AI for healthcare' is prominently displayed in the center. Social media icons for Twitter and Facebook are visible below the title. The background is a dark, textured blue.



# The importance of consumer protection organisations

- Consumer rights are essential and mandated at global level since 1985.
- Consumer groups in over 100 countries have statutory rights to help shape policy from United Nations to national level.
- Consumer digital rights are complementary to a human rights approach and reach into economic governance spaces that typically exclude digital rights perspectives, e.g., competition and trade.

## Challenges:

- Technological expertise
- Sustainability and new models
- Global nature of digital vs national jurisdiction



**CONSUMERS  
INTERNATIONAL**

COMING TOGETHER  
FOR CHANGE