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21.05.2019

Get your Consumer Rights Covered

Design for Government
Final Presentation

Aalto University

Finnish Competition and Consumer Authority

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Liisa

Jewelry maker

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38 years old

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10 years of experience

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Making
business plan

FFE
FEDERATION OF
FINNISH
ENTERPRISES

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KELA
SOCIAL INSURANCE
INSTITUTION

Securing herself
financially

TE-OFFICE

I need the
start-up grant!

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Ahh,
*I'm losing the overview, **so many things to do!***

KELA
SOCIAL INSURANCE INSTITUTION

Securing herself financially

TE-OFFICE

Designing the online shop

VERO
TAX ADMIN.

FINNISH TRADE REGISTER

Completing Business registration process

ENTERPRISE AGENCIES

Making business plan

FFE
FEDERATION OF FINNISH ENTERPRISES

Maintaining the online shop & logistics

CHAMBER OF COMMERCE

Planning marketing strategy

Taking care of customer relationship

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93% of all businesses in Finland have less than **10 employees**

Source: Statistics Finland 2017
European Commission 2017

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Consumer Rights knowledge and interest among small & medium enterprises in Finland has been decreasing

Source: Statistics Finland 2017
European Commission 2017

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Why is the interest in Consumer Rights decreasing among entrepreneurs?

1. What are the moments of contact with public organisations in the process of becoming an entrepreneur?

2. Where and when do Consumer Rights come into play?

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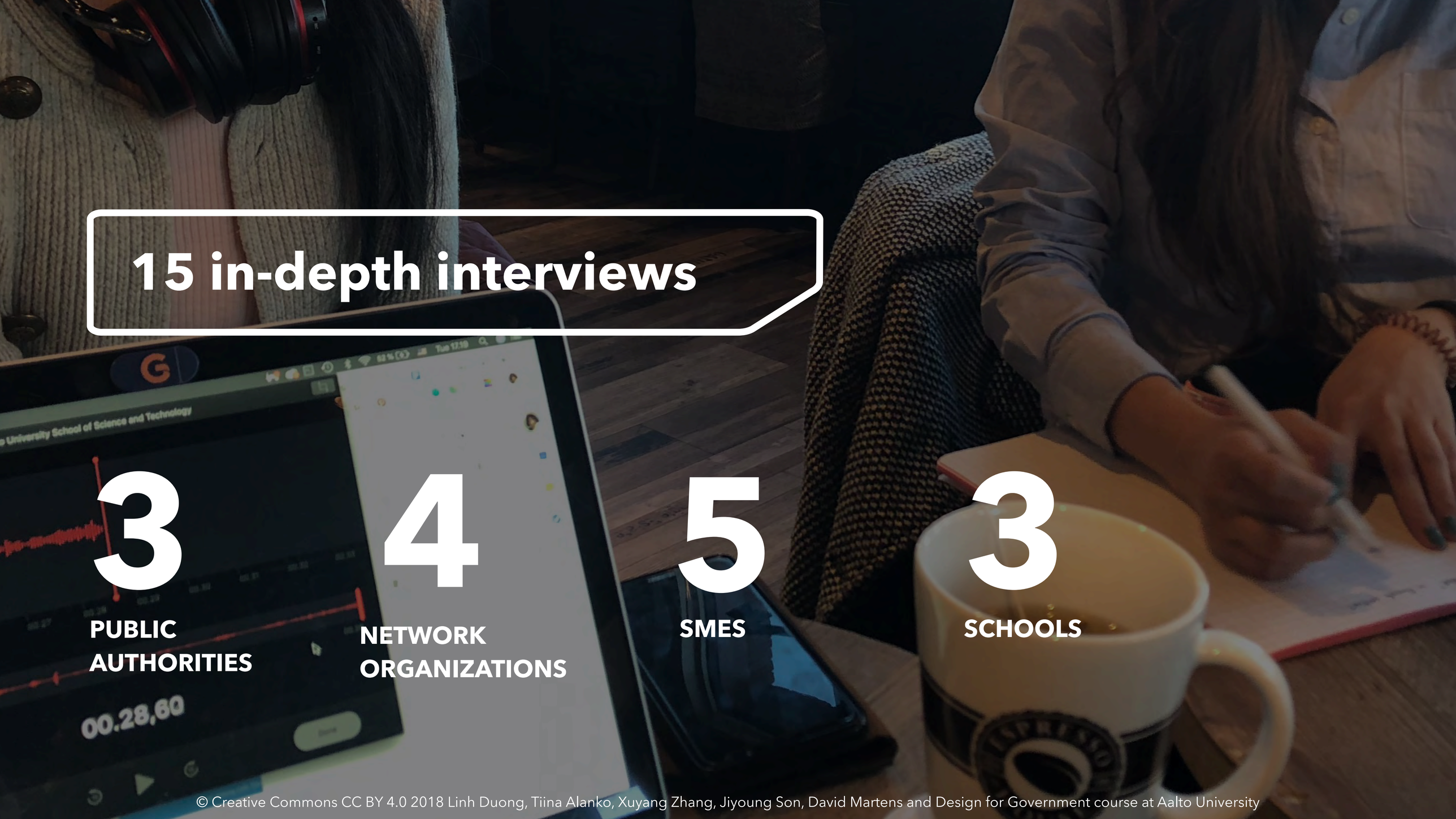

15 in-depth interviews

3
PUBLIC AUTHORITIES

4
NETWORK ORGANIZATIONS

5
SMES

3
SCHOOLS

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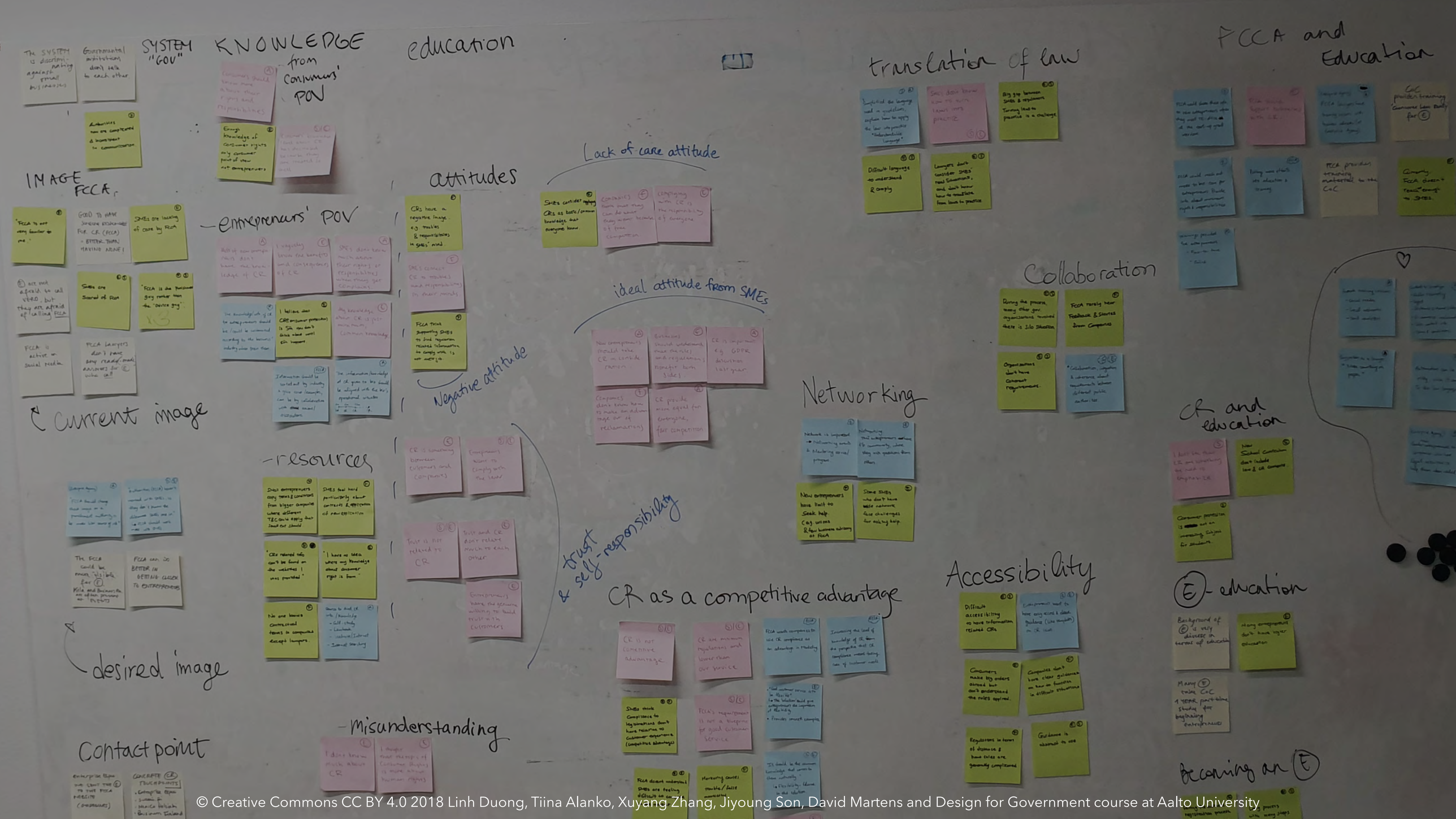

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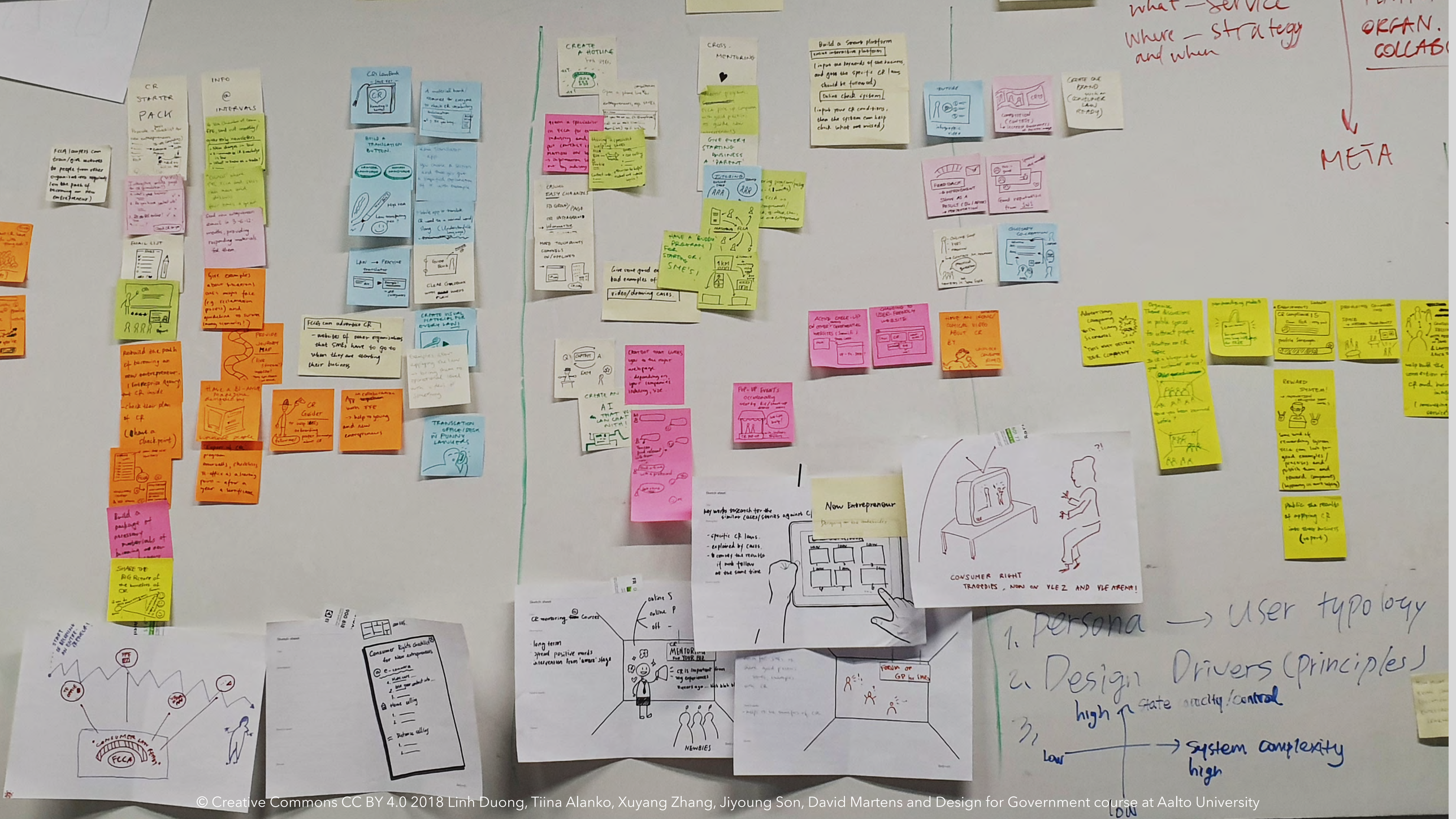

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A collaborative session with the Finnish Competition and Consumer Authority

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“It is complicated for companies to find out what the law says and how to apply it

- Finnish Enterprises Agency

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Consumer Rights are INACCESSIBLE

- Complicated language & system
- Entrepreneurs don’t know exactly **HOW** to implement Consumer Rights

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Consumer Rights are INTANGIBLE

INACCESSIBLE

- Complicated language & system
- Entrepreneurs don’t know exactly **HOW** to implement Consumer Rights

INTANGIBLE

- Unclear cost & benefits of CR
- Entrepreneurs don’t know concretely **WHY** they should comply

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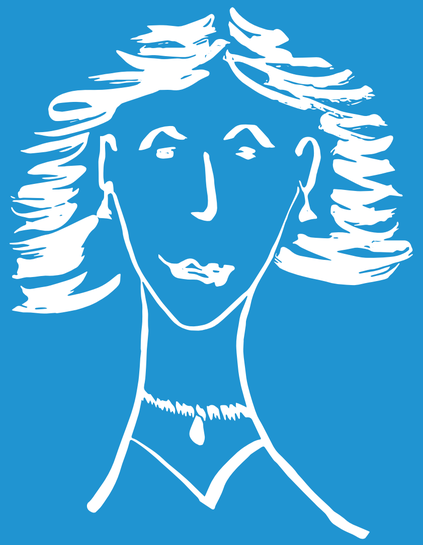
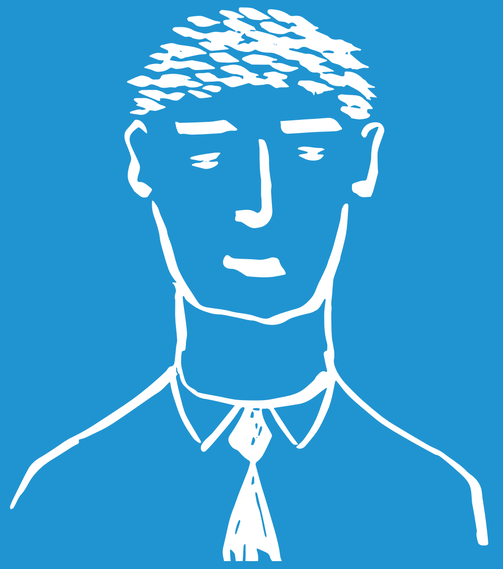
Lose motivation



ENTREPRENEUR

No connection
No dialogue



AUTHORITY

Lose Interest

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KKV Finnish Competition and Consumer Authority

REGULATOR

INVESTIGATOR

ADVISOR

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EDUCATE YOURSELF

Leadership skills
Start-up courses
IT knowledge

UAS/ UNIVERSITY

VOCATIONAL SCHOOL

NETWORKING

Associations
Social media
Attend conferences
Trade unions

CHAMBER OF COMMERCE

ENTERPRISES AGENCY

INITIAL STRATEGY

Business model
Accounting
Financial resources

FEE FEDERATION OF ENTERPRISES

CUSTOMER RELATIONS

Collect feedback
Handle complaints
Marketing

FCCA

NEW ENTREPRENEUR

BUSINESS FINLAND

SECURE YOUR BUSINESS

Suppliers and distributors
Business registration
Financial planning

FINNISH TRADE REGISTER

VERO TAX ADMIN.

ADMINISTRATION

Employee payment
Tax administration
Accounting

LOGISTICS

Website maintenance
Supplies and delivery
Warehousing

TUKES

SECURE YOURSELF

Start-up grant
Freelance wage

TE-OFFICE

KELA SOCIAL INSURANCE INSTITUTION

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How might we help the FCCA to make new entrepreneurs integrate Consumer Rights into their business?

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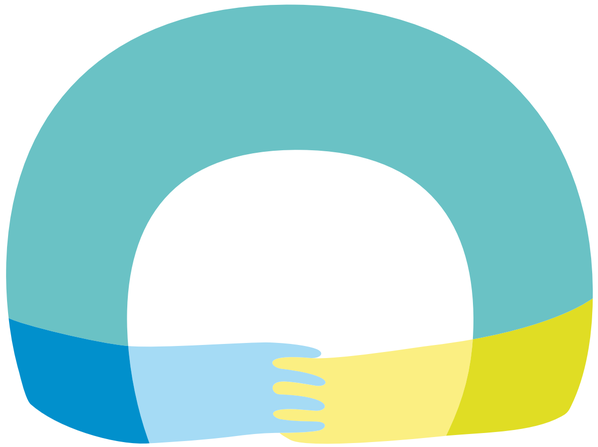

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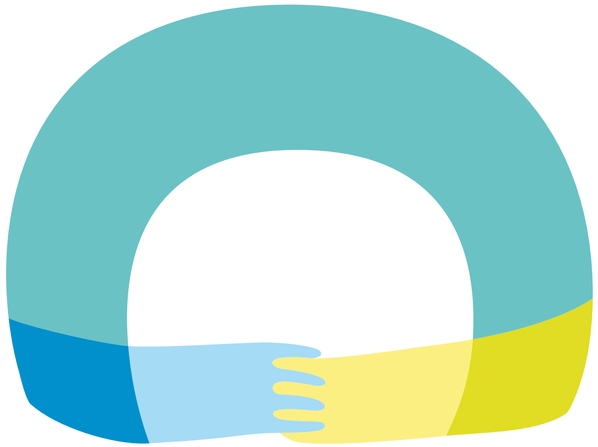

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01 UNDERSTAND

02 IMPLEMENT

03 MAINTAIN

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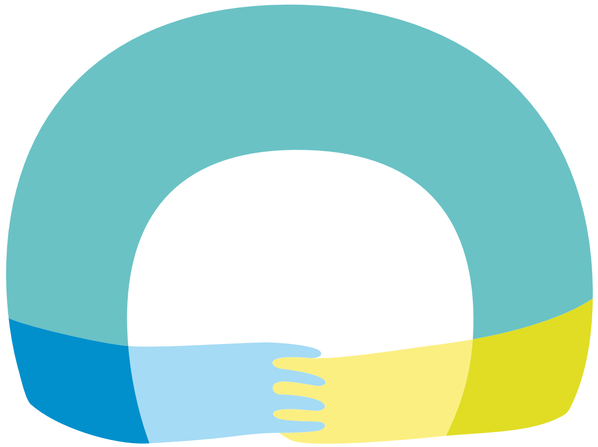

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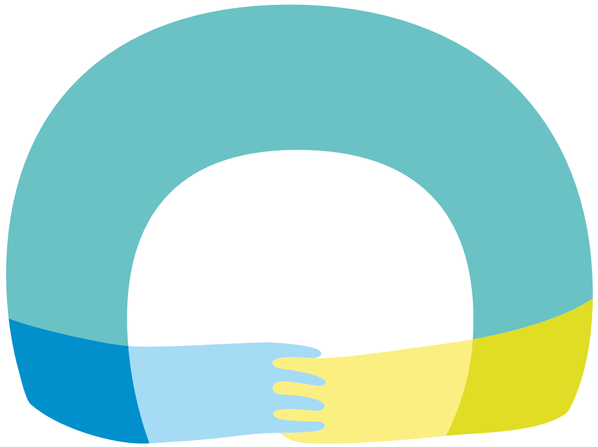

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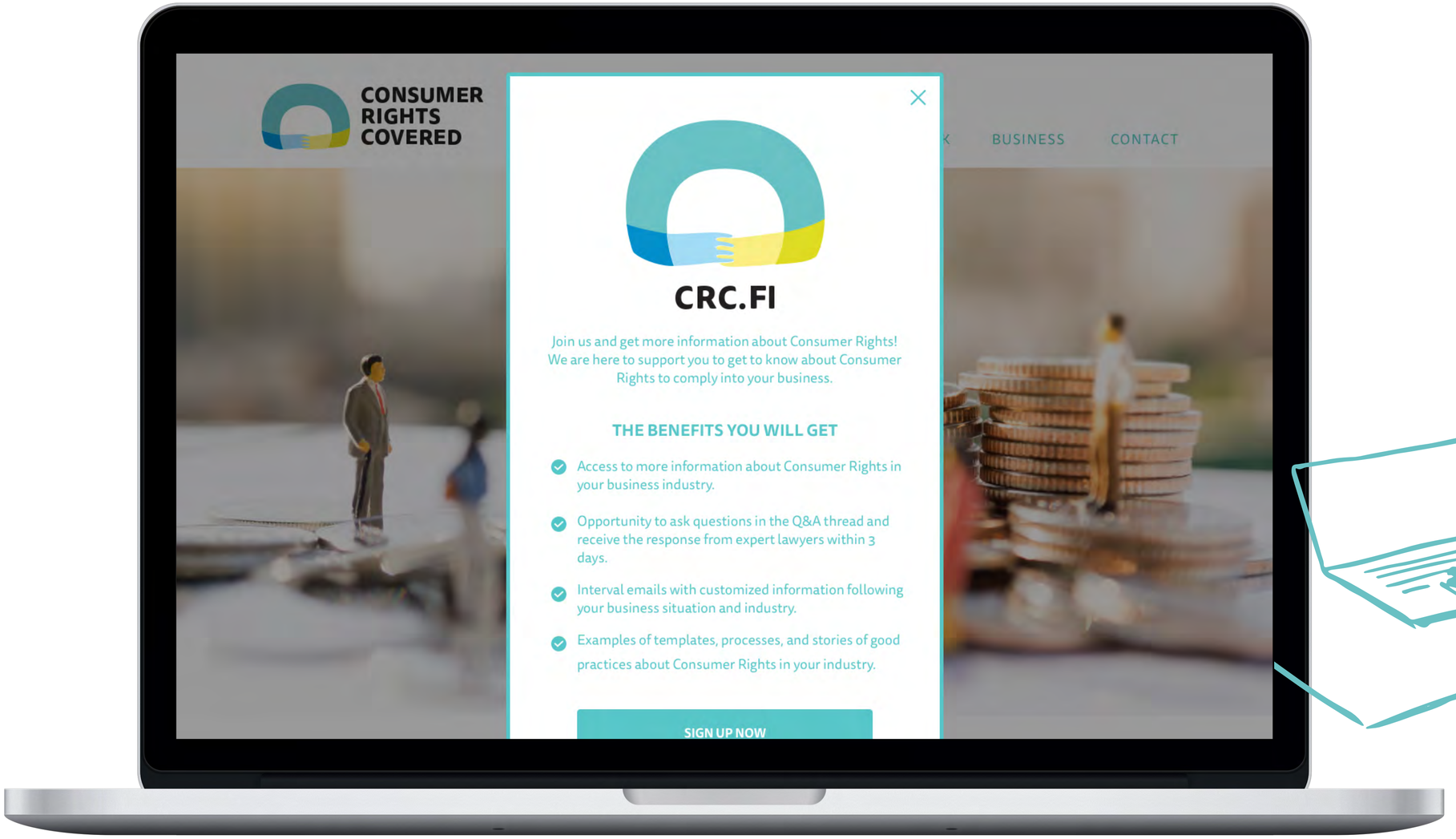

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www.crc.fi

Crc.fi - Why CR?

CONSUMER RIGHTS COVERED

WHY CR? QUIZ INFO CONTACT Get started

Why do Consumer Rights matter?

Complying with consumer law is a necessity for entrepreneurs who want to run their business ethically and legally.

Authorities have a right to make claims and take legal actions against companies that do not comply with the law.

Consumer rights violations can also heavily damage the reputation of

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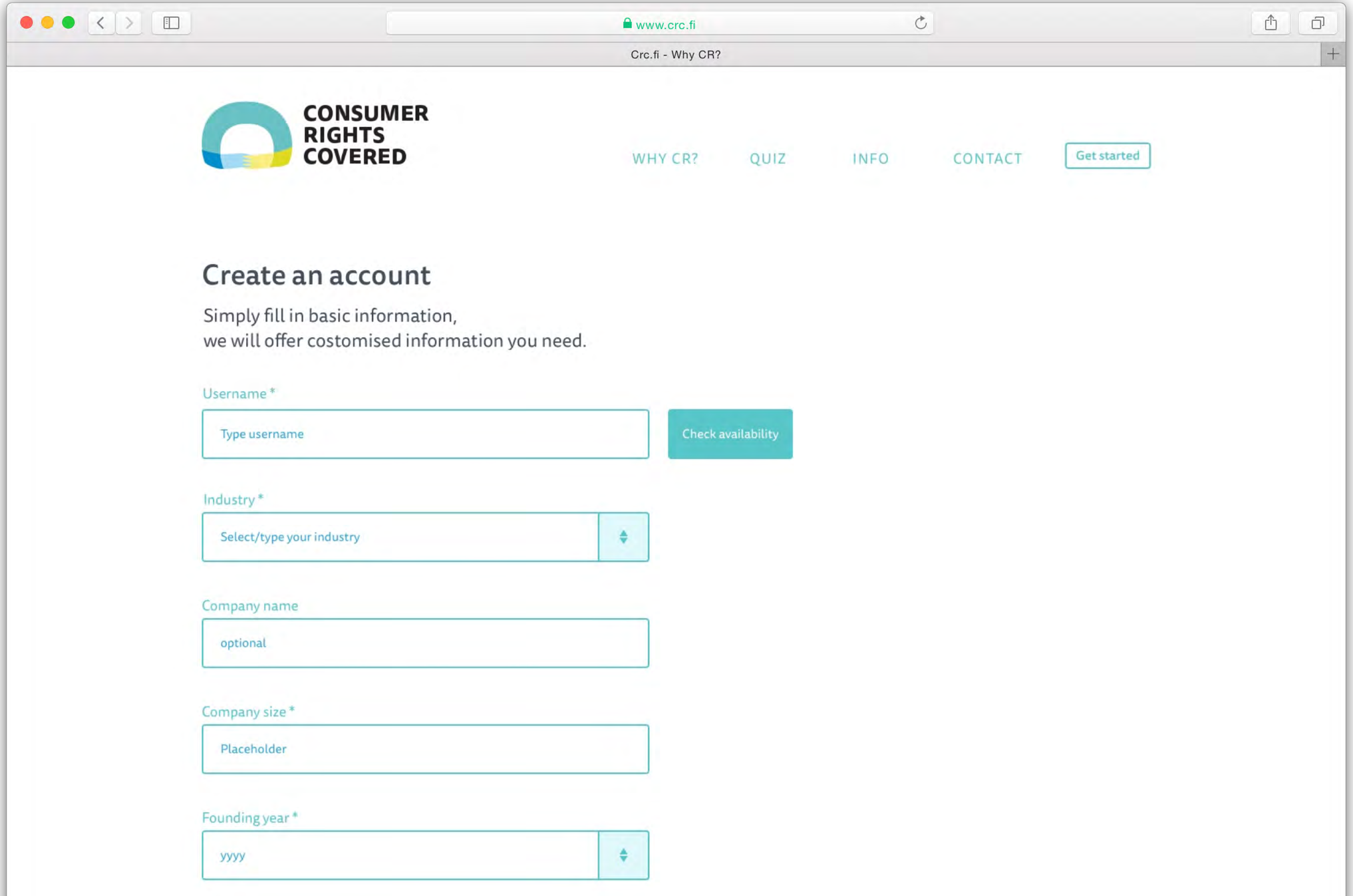

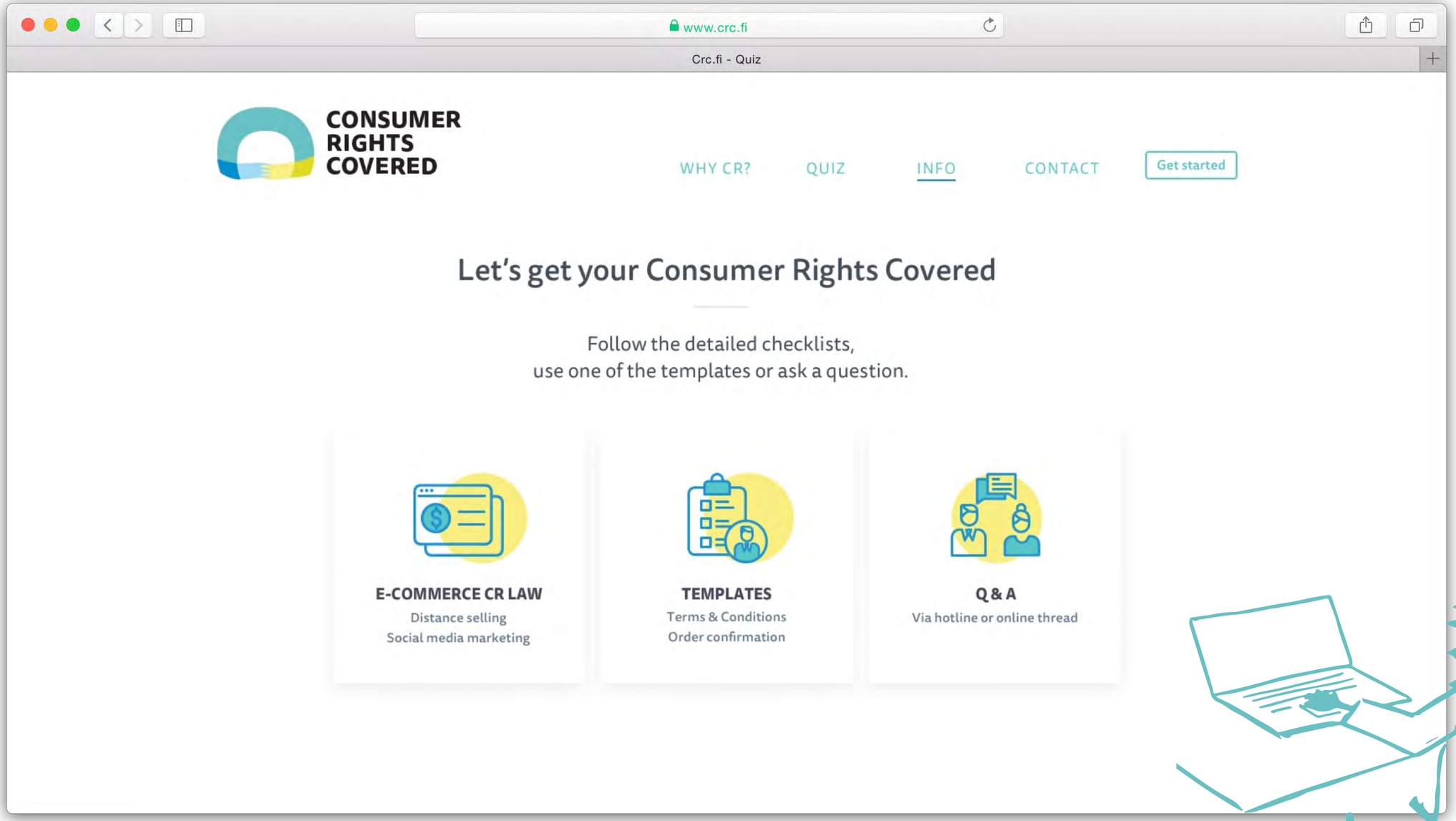

01 UNDERSTAND

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www.crc.fi

Crc.fi - Quiz

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WHY CR? QUIZ INFO CONTACT Get started

Are you ready to know how much Consumer Rights have you covered?

We prepare a set of questions that measures your knowledge on Consumer Rights from the business perspective.
The quiz purpose is help you to see how much of Consumer Rights knowledge you have covered.

I am ready to test

01 UNDERSTAND

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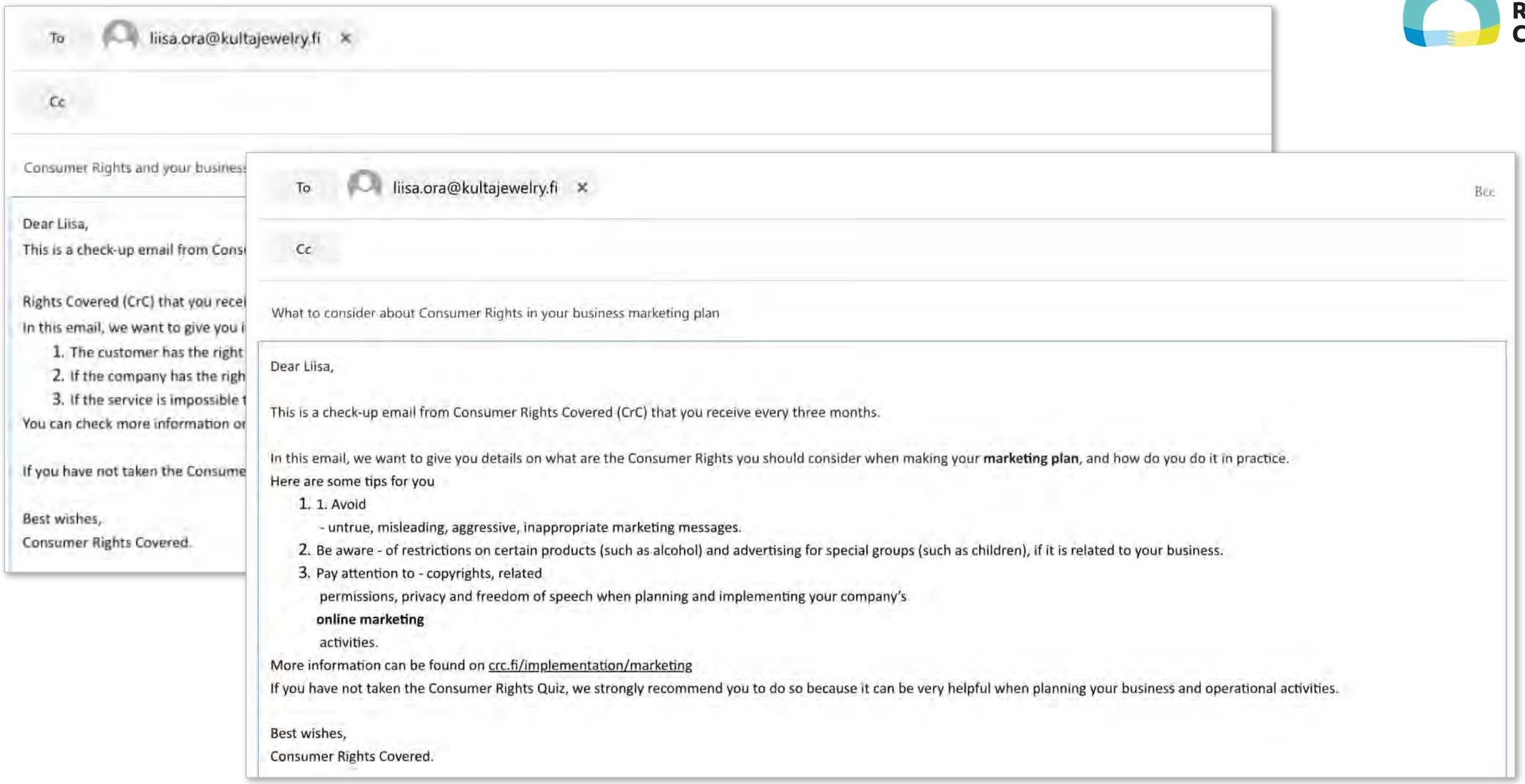

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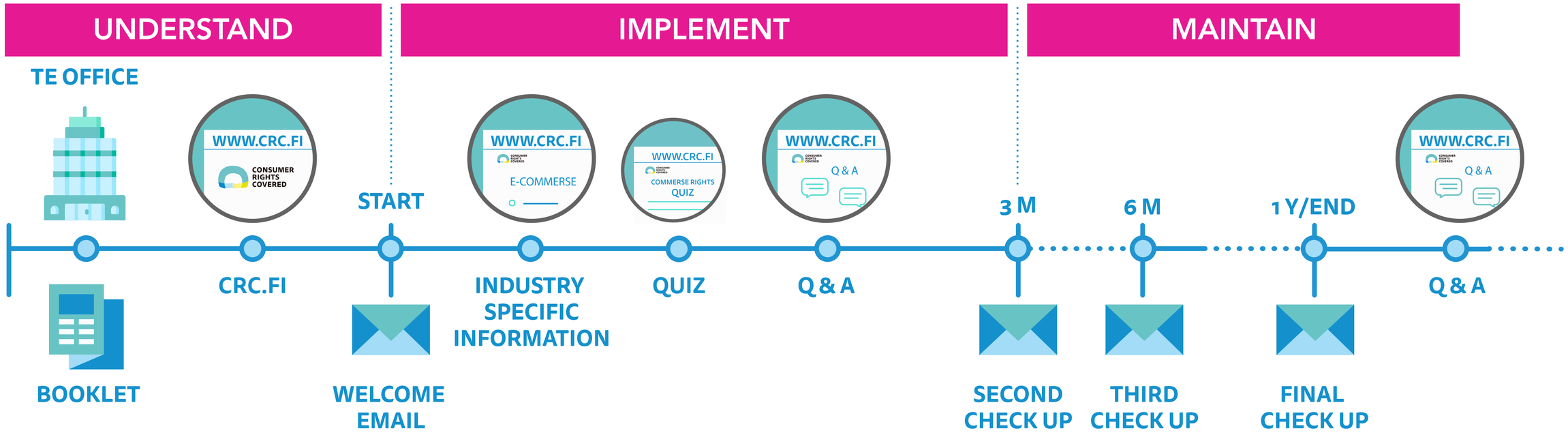

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ENTREPRENEUR

- Save time and money
- Lower the risk of wrong practices that could lead to negative outcomes
- Gain confidence by bringing more transparency into the business
- Contribute to a fair business environment

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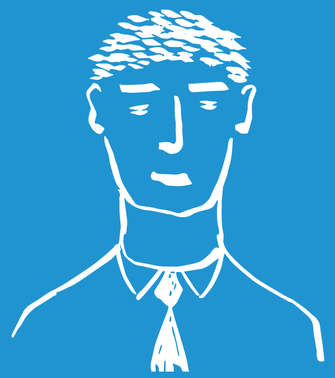

AUTHORITY

- Reduce the amount of entrepreneurs who violate Consumer Rights
- Receive less complaints from dissatisfied consumers
- Strengthen FCCA’s role as an advisor
- Establish a relationship with entrepreneurs

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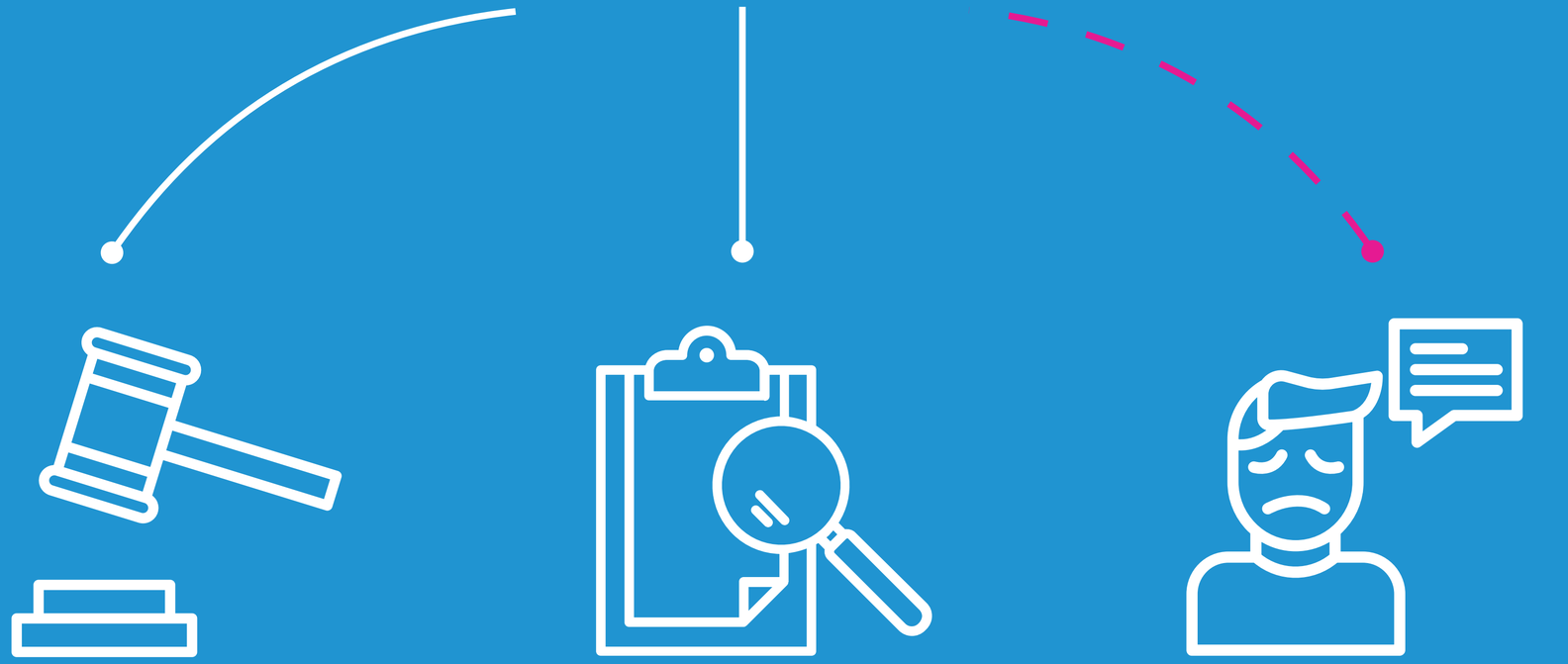

REGULATOR

INVESTIGATOR

ADVISOR

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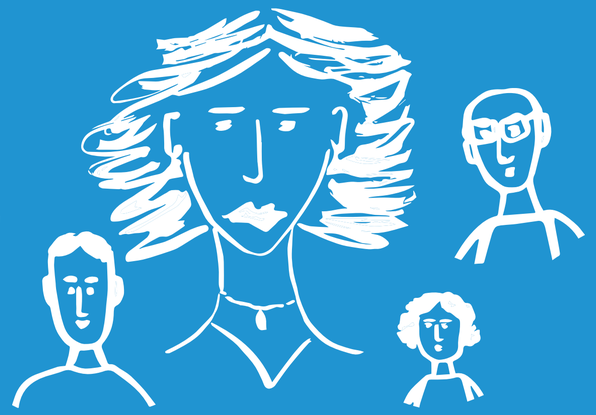
BUSINESS FINLAND

AALTOES KIUAS ...



NEW ENTREPRENEUR

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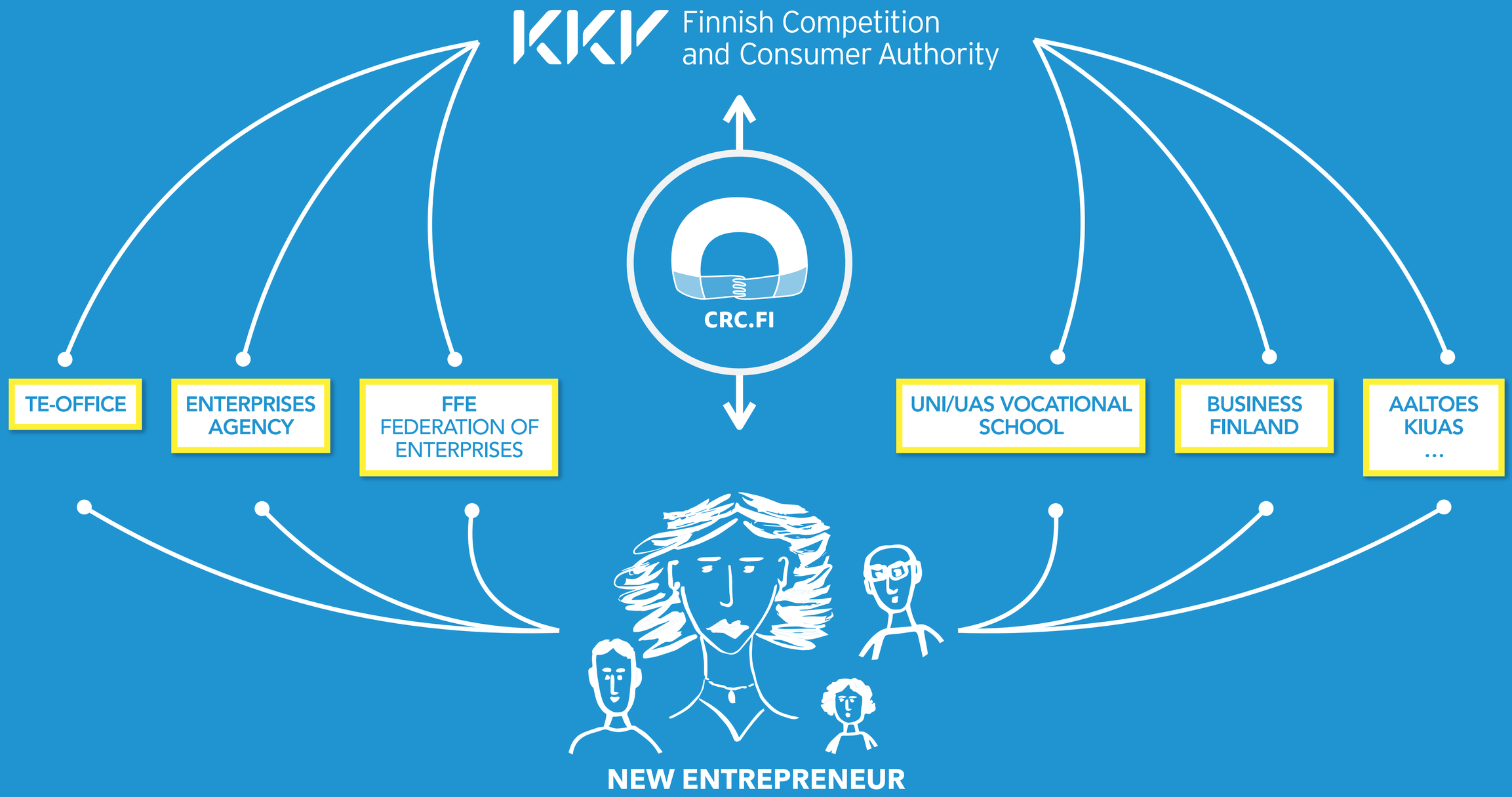

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Consumer Rights are MORE ACCESSIBLE

- Consumer Rights Covered provides ready to use materials through an accessible medium
- Entrepreneurs are provided with the necessary information on **HOW** to comply

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Consumer Rights are MORE TANGIBLE

MORE ACCESSIBLE

- Consumer Rights Covered provides ready to use materials through an accessible medium
- Entrepreneurs are provided with the necessary information on **HOW** to comply

MORE TANGIBLE

- Consumer Rights Covered addresses the reasons why to comply
- Entrepreneurs can find an argumentation for **WHY** they should comply

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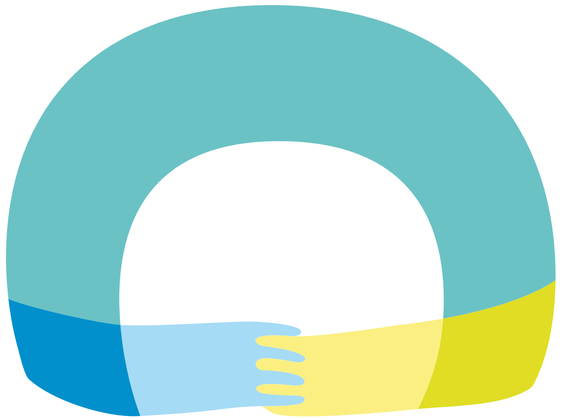

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Link to video of rap song from the Final Show

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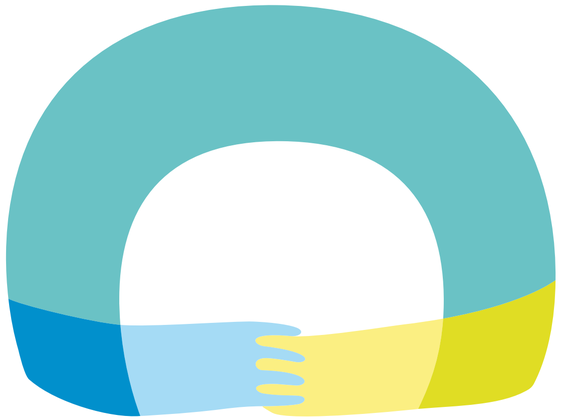

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