



Unriddled.

Boosting Consumer Rights for Finnish Business

Design for Government 2019

© Creative Commons CC BY 4.0 2019 Natalia Villaman, Aino Piirtola, Yu Chen,
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1 Introduction

According to the latest Consumer Conditions Scoreboard by the European Commission (2017), awareness on consumer rights has declined in Finland from 2014 to 2016, while in the European Union (EU) in general, overall awareness has increased. Moreover, compliance with consumer legislation has declined in Finland. A recent study published by the Finnish Competition and Consumer Authority (FCCA) (2018) supports the

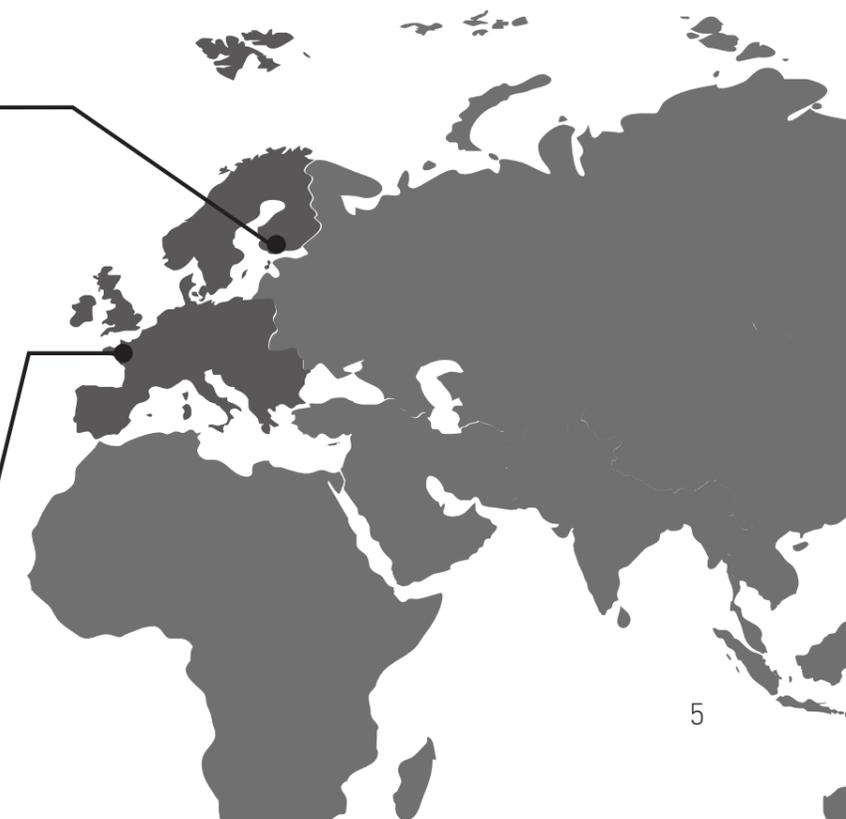
findings of the Consumer Conditions Scoreboard: only 51% of entrepreneurs that responded to the survey were able to respond correctly to questions related to consumer rights. Knowledge was lacking especially in relation to e-commerce. Furthermore, business owners were likely to overestimate their knowledge.

Awareness on consumer rights has declined in Finland.

(Difference 2014-2016)

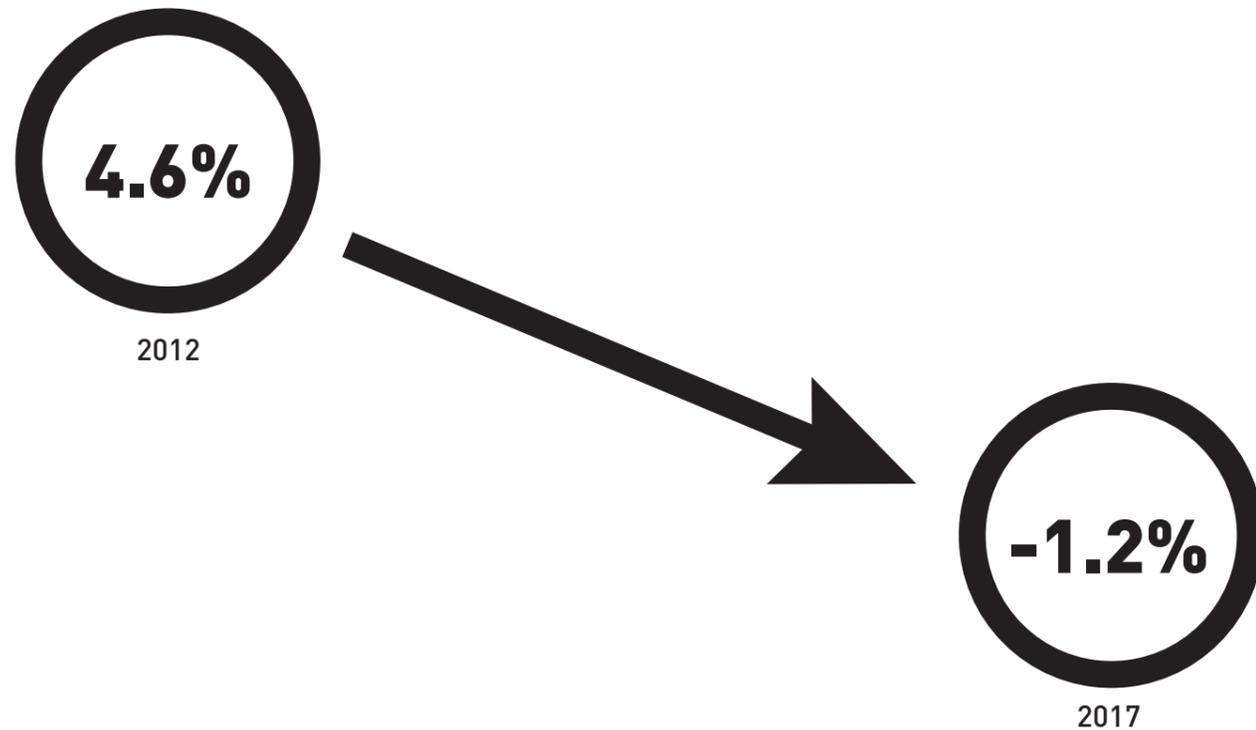
↓ 0.5% FI

↑ 2.9% EU-28



Source: European Commission Consumer Scoreboard 2017

Compliance with consumer legislation has declined in Finland.



Source: European Commission Consumer Scoreboard 2017

The goal of the FCCA that runs under the Finnish Ministry of Employment and Economic Affairs is to promote and oversee consumer rights in Finland. Their aim is to make consumer rights compliance a norm that all businesses would follow at all stages, and that all employees would be familiarized with the legislation as well. In our project brief given by the FCCA, we were given the task to think about ways to “boost consumer rights for Finnish business”. The baseline in the brief is that customer satisfaction is crucial for businesses, and compliance with the consumer legislation is a way to make sure basic customer needs are satisfied. Moreover, markets function based on common trust and by complying laws, trust can be enhanced. For the FCCA, the goal is hence to familiarize businesses with consumer rights legislation so that they would be able to implement them in practice in their processes for less issues to occur.

As an outcome from the project, the task was to think about what kind of information materials or new services could be created so that consumer rights would get boosted. We were meant to think outside of the box and come up with fresh ideas to boost thinking within the FCCA. In order to find a solution, design methods, systemic thinking and wild ideation were to take place.

Our team, formed by Aino Piirtola, Natalia Villaman, Yu Chen and Shen Liangyan, worked on the brief during the three-month-long studio course, Design for Government (DfG), at Aalto University. Our team represented two different study fields, business and design, and three different nationalities. After hours of brainstorming, information processing, and ideation, we came up with our proposal: Unriddled.



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Creative Sustainability Design



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2 Research Methods

The Design for Government (DfG) course began in the end of February 2019 and ran for three months since. During the three months period, our team researched the topic, brainstormed, ideated, and developed a proposal. The research phase lasted for two months and during the time being, our team conducted workshops and interviews, did profound desktop research, and organized gathered information. The data and information that we found was used to develop the final outcome and back our statements.

2.1 Workshop

The project kicked off with a stakeholder workshop on March 5 with Nina Jokela, Sakari Seppänen and Esa Soukka from the Finnish Competition and Consumer Authority (FCCA) and Marjut Viding from the Federation of Finnish Enterprises, an organization advising member businesses in e.g. consumer rights related matters. Overall, the workshop was meant to set the base for the project and it was a moment for us to get to know the key stakeholders for our project - and it was a success.

The structure of the workshop was the following:

- 13.00 - 13.30: Introduction and expectation setting
- 13.30 - 14.00: Stakeholder mapping
- 14.00 - 14.10: Break
- 14.10 - 14.55: Scenarios
- 14.55 - 15.20: Open discussion
- 15.20 - 15.30: Wrap up

During the two-and-a-half-hour workshop, we discussed about the expectations for the project and the topic, consumer rights, at large. We presented scenarios for the participants to discuss more about and asked further questions that were not answered otherwise. In the end, we had time for open discussion to respond e.g. to why consumer rights matter.

The workshop was well documented. We had team members taking notes, pictures, and observing the participants. After the workshop, all information and documents were gathered, shared, and reorganized so that they were in a more usable format for the future.

Having the opportunity to conduct this workshop on March 5 provided us with key learnings which enabled us to kick off our research process. The main take-away from the workshop was getting direct feedback and opinions from the FCCA, and to be able to ask further questions about the brief in order to have a better understanding of the bigger picture. The stakeholder mapping allowed us to connect the dots and to see what was the role and interrelation of each one of the agents dealing with consumer rights. Other useful insights were outlining the need for a highly user-centric approach for the project and the need to reorganize information. Furthermore, the FCCA helped us narrow down the path to follow by suggesting to focus on e-commerce, an area in which trust-issues and misunderstandings are on the rise. The main concept to keep in mind in order to move forward came to be the realization that in the end, we are all consumers who want to have worry-free and trustworthy experiences within well-functioning markets.

Workshop. (Photos: Jiyoung Son, 2019)



2.2 Stakeholder Map

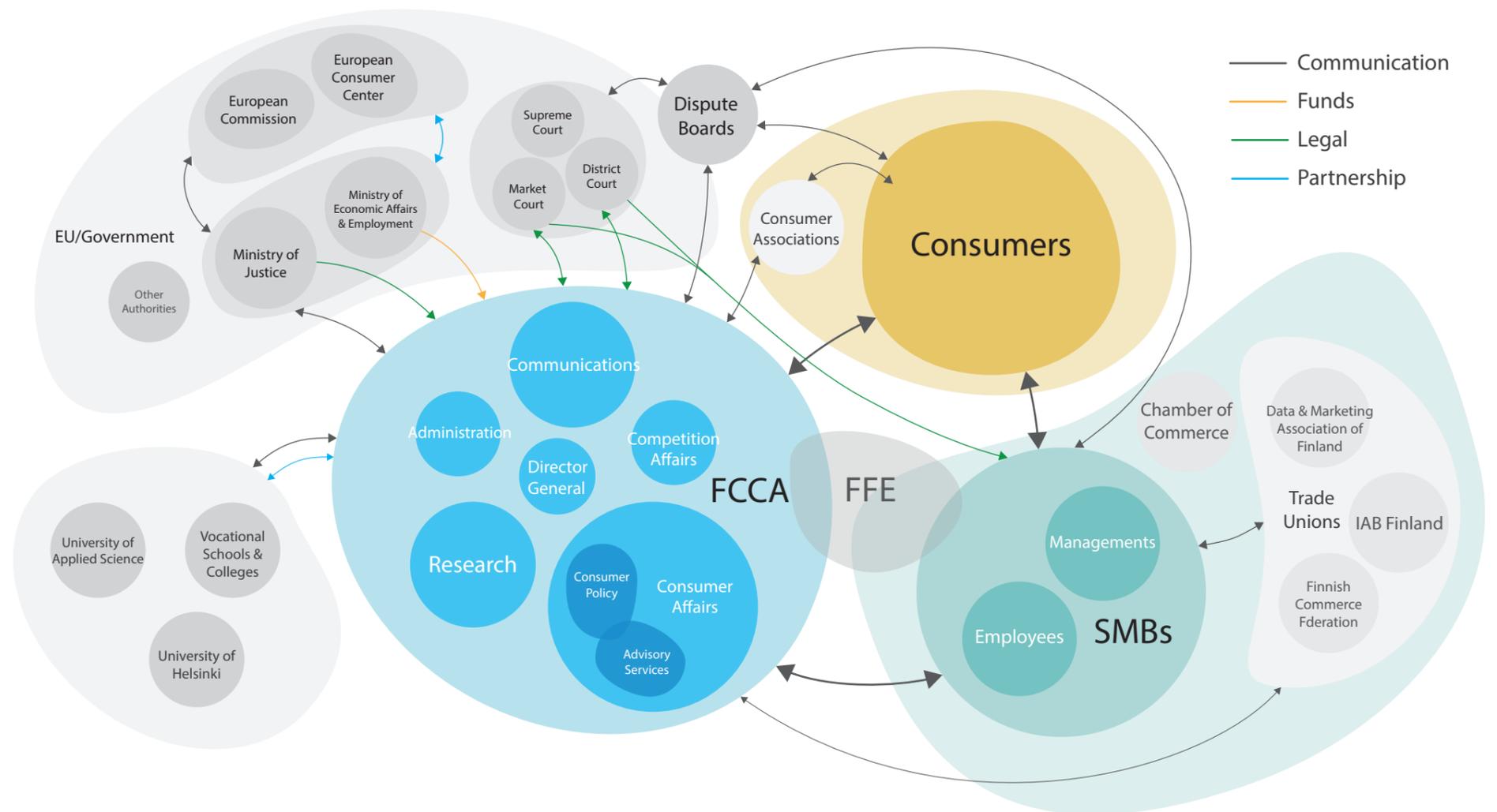
As mentioned above, a part of the workshop was designated for the participants to draw a stakeholder map. The goal of the exercise was to activate thinking on who are actually involved in any part related to consumer rights. The aim was to answer the following questions:

- Who are involved in formatting and deciding on consumer legislation?
- Who are involved in promoting consumer legislation?
- Who are affected by consumer legislation?
- Where do the parties affected seek for information and advice on consumer legislation?
- Who are involved in solving issues related to non-compliance of consumer legislation?
- What kind of relationships do these parties have inbetween each other?

As can be seen from the stakeholder map below, there are multiple agents present in the consumer rights space. There are public institutions both from the European and national level, NGOs, and private organizations as well as individuals involved. Information, directions, and finances are flowing between the different agents. In our research, we are focusing on the coloured areas that include, the FCCA, consumers, and small and medium sized businesses (SMBs).



Finalizing the work: all stakeholders listed. (Photos by Jiyoung Son)



Stakeholder Map. (Visualization: Yu Chen, 2019)

2.3 Interviews

To dive deeper into the topic, we interviewed experts in the consumer rights sphere and entrepreneurs who are affected by consumer legislation compliance. In total, we conducted seven in depth interviews (see appendixes 7.1) with different types of stakeholders and discussed the topic off-the-records with several others. Information from the interviews was recorded in writing that was then processes and categorized to fit our needs better. The interviews were semi-structured with space left for open discussion and commenting.

Interestingly, most of the interviews and discussions that our team had with stakeholders, lead to similar places. All interviewees highlighted that at the moment, information on consumer rights is scattered, hence hardly available, and in complex forms. Most of the information can only be found as legal texts, which are often considered overwhelming by entrepreneurs. As a result, entrepreneurs do not comply with consumer rights in early stages of their businesses, but seek for advice when growing or when facing issues later on.

The key issues that seemed to emerge in the consumer rights sphere according to our interviewees, were related to unclear terms and conditions, delays and defects. In e-commerce, key issues that arose were missing contact details and proper reclamation channels. The interviewees also stated that most complaints on non-compliance are made on businesses operating in certain industries, such as sales of used cars.

For entrepreneurs in the e-commerce sphere, consumer rights compliance

was perceived as something mandatory, a baseline for good customer service. Sometimes, they were willing to take an extra mile and go beyond consumer legislation just to exceed expectations and keep customers happy. Overall, consumer rights compliance was considered a market asset as it guaranteed trust, although not something to communicate about in public.

Moreover, according to our interviews, trust and reputation seemed to play an important role in the daily lives of Finns, and both were considered a strong cultural factors in the country. This was considered to be both a positive and a negative aspect. It is an advantage as businesses recognize the need to be trustworthy and respected by their audience, often times making sure to comply with the required legislation. At the same time, however, relying a lot on this aspect might lead to being naive about certain aspects, or not aware of the negative consequences of not verifying information that leads to e.g online scams.

What was found out based on the interviews, was that entrepreneurs in general look for information that is provided in compact formats when launching a business, as there are many legal matters to take into consideration. They do not put time into reading the original legal texts, but shortened versions or watching videos or webinars. As time is limited, entrepreneurs often face the need to compare the time used for an activity and the benefits that the activity results in. Consumer rights was not considered a top priority when comparing different topics to spend time on.



Information Gathering. (Photo: Natalia Villaman, 2019)

2.4 Desktop Research

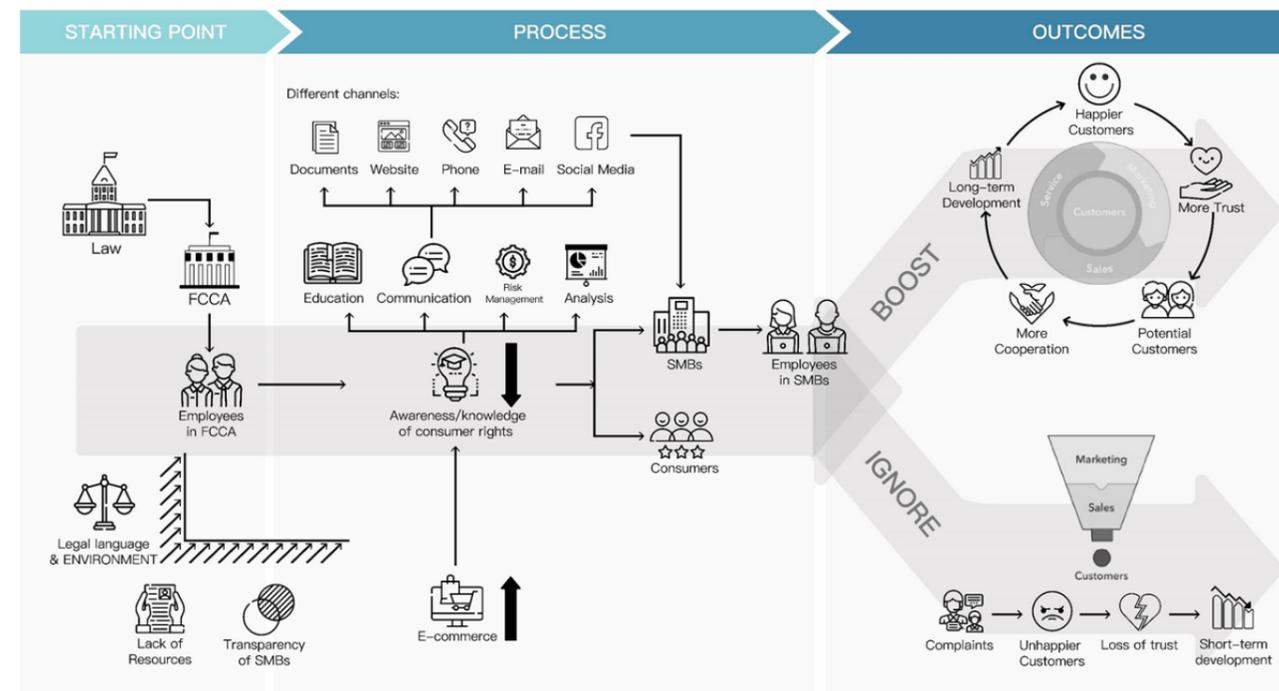
To top the information gathered from the interviews, we conducted a profound desktop research on consumer rights in general, research studies and reports, consumer rights communication, consumer rights legislation, platforms providing information on the topic, simplification examples and design methods. The goal of the desktop research was to find supporting information for the project and map how consumer rights are communicated, as that was considered an issues according to the interviewees. In addition, we searched for organizations, platforms and projects to benchmark to see how information can be simplified.

Tasks related to the desktop research were divided according to the interests and areas of expertise of the team members. In the early phase of the projects, we all were looking for general information that was then shared in team meetings. Later on, we all focused on supporting our own tasks with gathered knowledge.

2.4 CATWOE

Originally designed by David Smyth and Peter Checkland (1975) as a part of Checkland's Soft Systems Methodology, CATWOE is a analysis tool that helps in looking at a problem space from different angles. CATWOE refers to Customers, Actors, Transformation process, World view, Owner, and Environmental constraints that are all analysed to form a holistic, but detailed mapping. The tool can be used for more generic problem solving or then for change management.

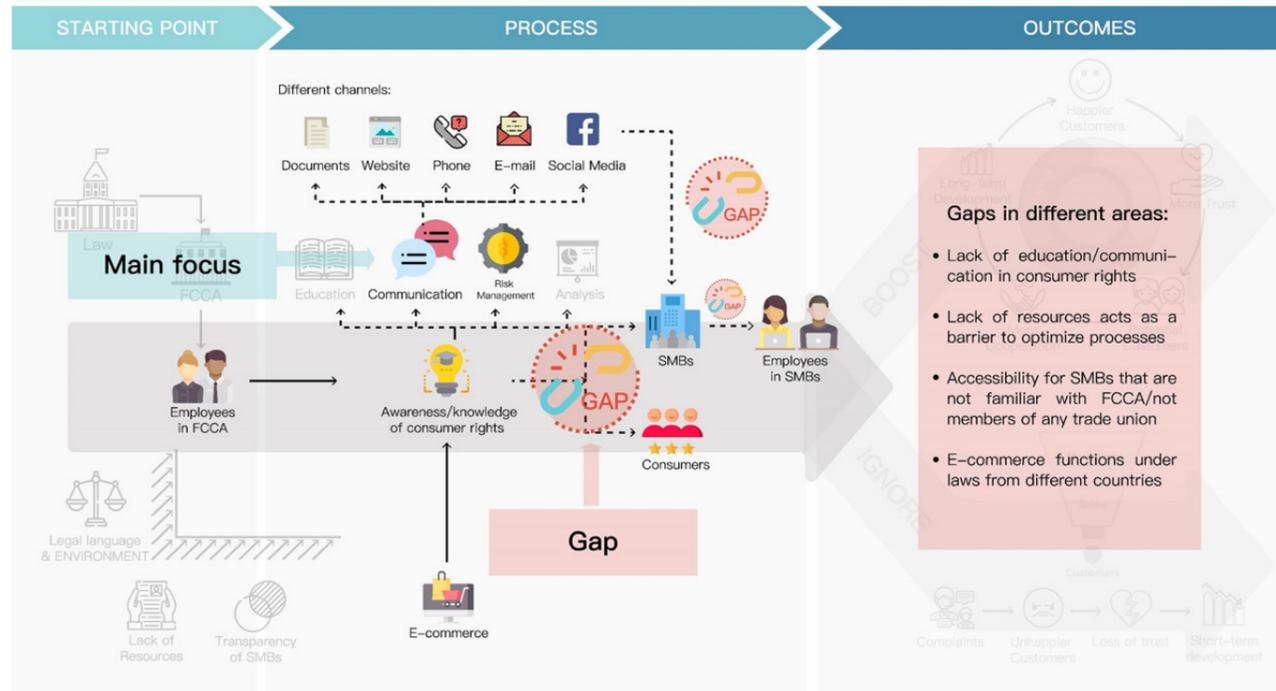
Based on all the research findings, we used the CATWOE analysis to help in organizing and visualizing our thinking. In this picture, we are tapping into consumer rights from legislating to the effects of implementation for businesses.



CATWOE: Systems thinking map. (Visualization: Shen LiangYan, 2019)

The system we have visualized is divided into three parts: starting point, process, and potential outcomes. The key stakeholders in this system include the FCCA as an organization, employees at the FCCA, small and medium sized businesses (SMBs), employees in the SMBs and consumers. Here, the FCCA is considered as a decision maker who has the authority to make changes to or stop the ongoing process. Employees at the FCCA are considered as actors who are involved in the implementation of any changes in the system. SMBs and consumers are the main clients who are also the users of the system or process. Moreover, they are the people who benefit or suffer from changes that are made.

The awareness/knowledge of consumer rights is a key feature in the transformation of the system. If the businesses find ways to boost consumer rights in their processes at relatively early stages, they will most probably lead to certain benefits. They may need to invest some money and time in the process, but for example customer satisfaction is expected to increase, which leads to increased trust and enhanced reputation. Focusing on consumer rights yields benefits in the long-run, hence from the long-term development perspective, it is considered an asset. Furthermore, legislation compliance may lead to increased sales and other financial benefits. On the contrary, if consumer rights are ignored and companies' focus is rather short-term, more complaints may be received, which leads to unhappier customers and trust issues.



CATWOE: Systems thinking map. (Visualization: Shen LiangYan, 2019)



3 Key Findings

In an ideal situation, awareness/knowledge on consumer rights would be boosted through the following four aspects: education in the early phases of businesses, efficient and direct communication, good risk management, and proper monitoring. Unfortunately, in reality, we may find many gaps in these areas, such as lack of education, direct communication, resources, and poor access to information for SMBs that are not familiar with the FCCA or NGOs in the field.

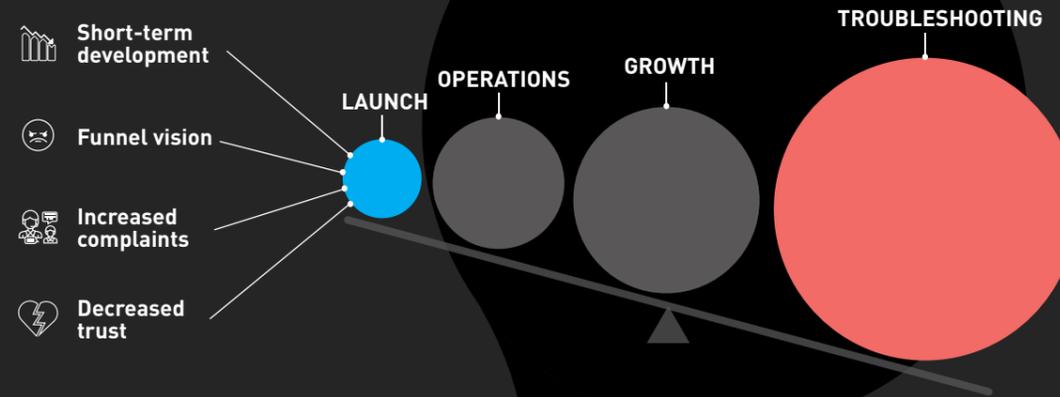
“In an age of information overload, not to mention decision overload, we need systems outside our heads to help us.”

- Levitin, 2014

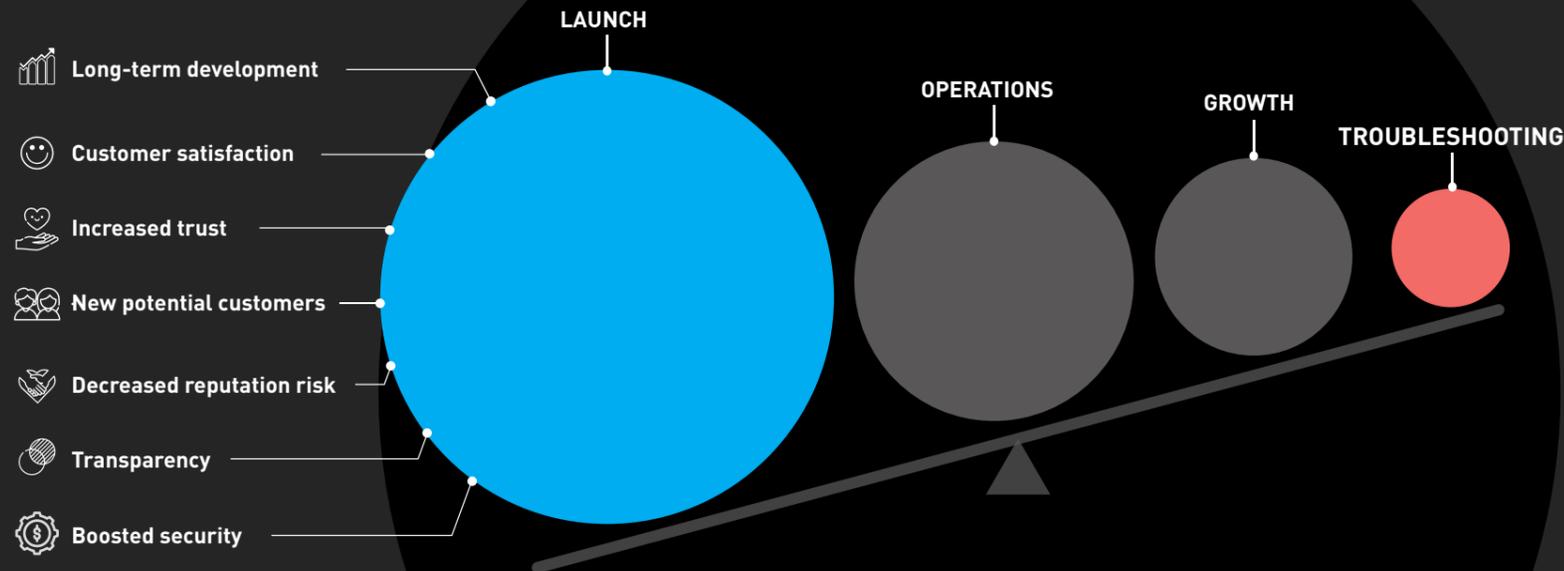
As discussed earlier, the overall knowledge on consumer rights has declined in Finland (European Commission, 2017). Based on our research, one potential reason explaining this drop is that today available information on consumer rights is perceived complex and overwhelming with mainly vast amounts of legal text. Interviews and desktop research on the topic have proven us that this creates confusion and rejection by entrepreneurs.

After sticking a countless number of post-it notes on posters, we came to the conclusion that consumer rights compliance can be seen as a process that affect businesses in different phases. This "lifespan of a company" is divided into four main parts: launch, operations, growth, and troubleshooting. This compliance process is developed based on our research and observations on when entrepreneurs are dealing with legislation in general. To avoid companies from getting in trouble later on when running a business, we decided to focus on the launching phase during which a good base for all operations is built.

A common scenario leads to disadvantages



A potential scenario leads to benefits



Moreover, we found that information on consumer rights is considered complex and overwhelming by entrepreneurs and consumer rights compliance is not considered a top priority when launching a business. Hence, we decided to tackle the overwhelmingness of existing information to make compliance effortless for companies in the launching phase. In our opinion, this is the right way to go, as when consumer rights are implemented from the start, less problems will occur in the future.

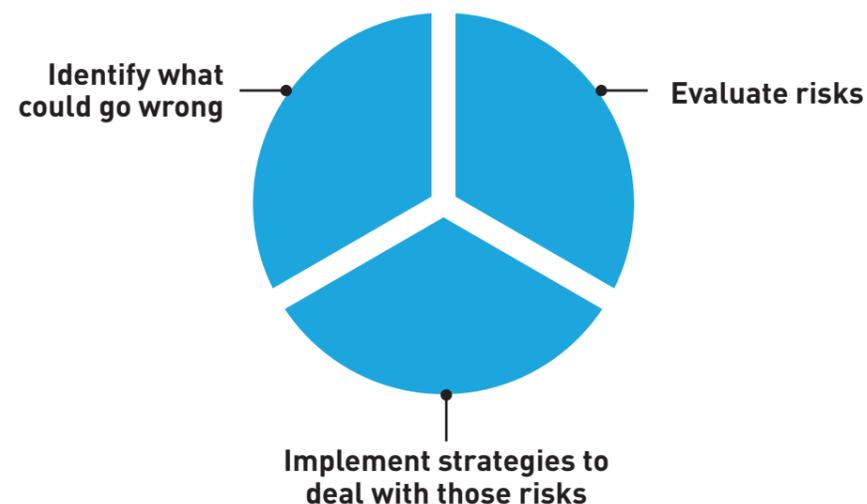
3.1 Risk Management

When launching a business, companies in general do analyse potential risks and put strategies in place to avoid these risks from becoming reality. Often, risks that entrepreneurs take into consideration are related to finances and markets, although now we are presenting that for consumer focused businesses, consumer rights compliance can be seen as risk management as well.

“Risk is defined as the probability of an event and its consequences. Risk management is the practice of using processes, methods and tools for managing these risks. Risk management focuses on identifying what could go wrong, evaluating which risks should be dealt with and implementing strategies to deal with those risks. Businesses that have identified the risks will be better prepared and have a more cost-effective way of dealing with them.” (Info Entrepreneurs, 2019)

As discussed earlier, if consumer rights are not complied, it can lead to increased amounts of complaints, decreased customer satisfaction and lost sales. For businesses, future financial losses can be considered a remarkable risk, hence a strategy to avoid them should be put in place. Luckily, in the case of consumer rights related matters, the solution is simple: complying with consumer legislation. In the long run, it is hence beneficial for companies to comply and implement whatever is required by the law early on. In an early stage, compliance is more cost-efficient and simpler.

Risk management



3.2 Consumer Rights Communication

Another key finding that we came across, was that there are issues related to consumer rights communication. A common comment in all the interviews was that information on the legislation is hard to find and when finding it, the format is not optimal for all. Many of our interviewees said that legal texts are often overwhelming to read and going through them consumes a lot of time. Entrepreneurs will then have to make a choice regarding where to spend time on, and seems like it is not spend on consumer rights.

One of our interviewees also highlighted the importance of multimodality in communications. He said that as there are entrepreneurs with various backgrounds, various communication channels and formats for messages are needed. For instance, entrepreneurs with foreign backgrounds and young entrepreneurs might not be capable of processing long, legal texts or interested in going through texts at all. The differences in the targeted audiences should be take into account when thinking about consumer rights communication.

Design drivers



SIMPLICITY



ATTRACTIVENESS

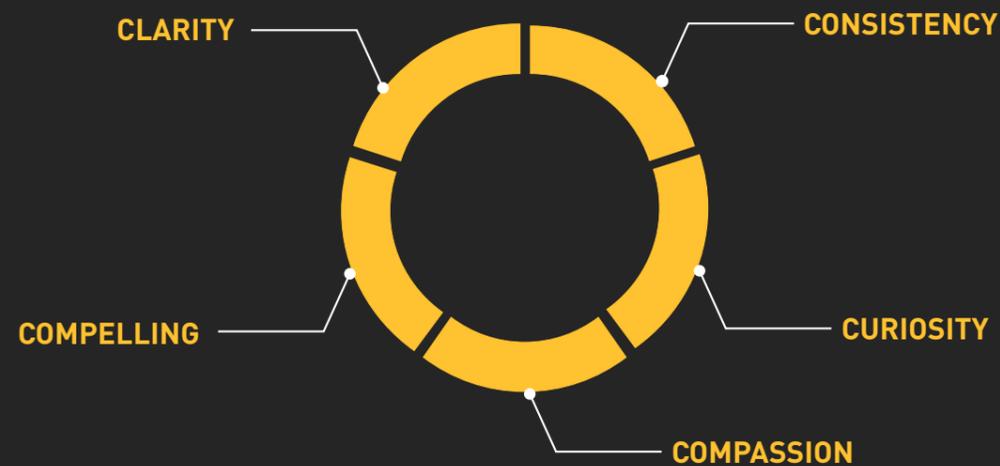


MULTIMODALITY

Simplifying legal information and communicating it efficiently were notions that we then investigated further. According to one of our interviewees, “compressing legal information into a couple of phrases is efficient”. It is efficient in the sense that entrepreneurs will still get the key information, but will

not spend excess amounts of time in going through them. There are already several successful platforms that are compressing legal information, such as Yritä.fi in Finland or TaxJar in the USA, that can be benchmarked. Both are third party service providers that provide content for entrepreneurs.

5 C's of effective communication



Source: Cheryl Keates, (2018) The Five C's of Effective Communication

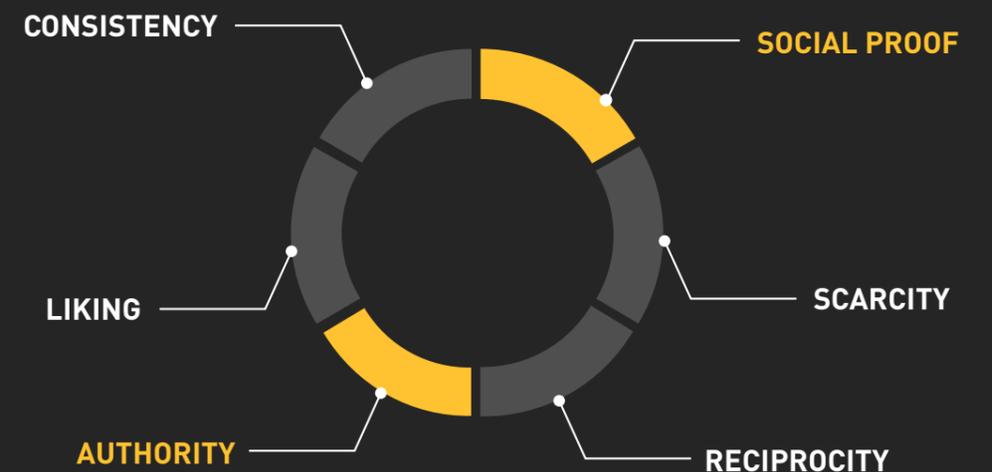
To overcome issues related to communications, we investigated effective communication and messaging. According to Keates (2018), effective communication consists of five key features: clarity, consistency, compelling requests, curiosity, and compassion. According to her, it is important to focus on the interests and needs of the receiver, and then form and communicate the compelling request at hand to the receiver keeping his/her interests and needs in mind. Translated into our context, when communicating about consumer rights to entrepreneurs, it is essential to put the entrepreneurs in the spotlight and think about the communication channel, message format, and request from their perspective. All five C's should be applied.

Robert Cialdini (1984) developed the six principles of influence and persuasion that are reciprocity, consistency, social proof, liking, authority, and scarcity. From these, we are tapping especially into social proof and authority. Social proof refers to the power of peer-to-peer advice on a given topic. In our case this means that it is more likely for entrepreneurs to understand the importance of consumer rights compliance and the benefits of doing so, if an other entrepreneur is the one communicating. Authority on the other hand refers to the effectivity of expertise when communicating about critical topics. Here, it translates into the FCCA being an authoritarian institution possessing a lot

of expertise on consumer rights, which translates into reliable and trustworthy communication if deployed properly.

In our project brief and as requested in the kick-off workshop on March 5, we were expected to develop solutions with a user-centric approach. After digesting our key findings, our focus is on developing user-centric, hence entrepreneur-centric, communication outreach concepts that are effective and that would encourage entrepreneurs to take consumer rights into consideration when launching a business.

6 principles of persuasion



Source: Robert Cialdini, (2006), Influence: The Psychology of Persuasion

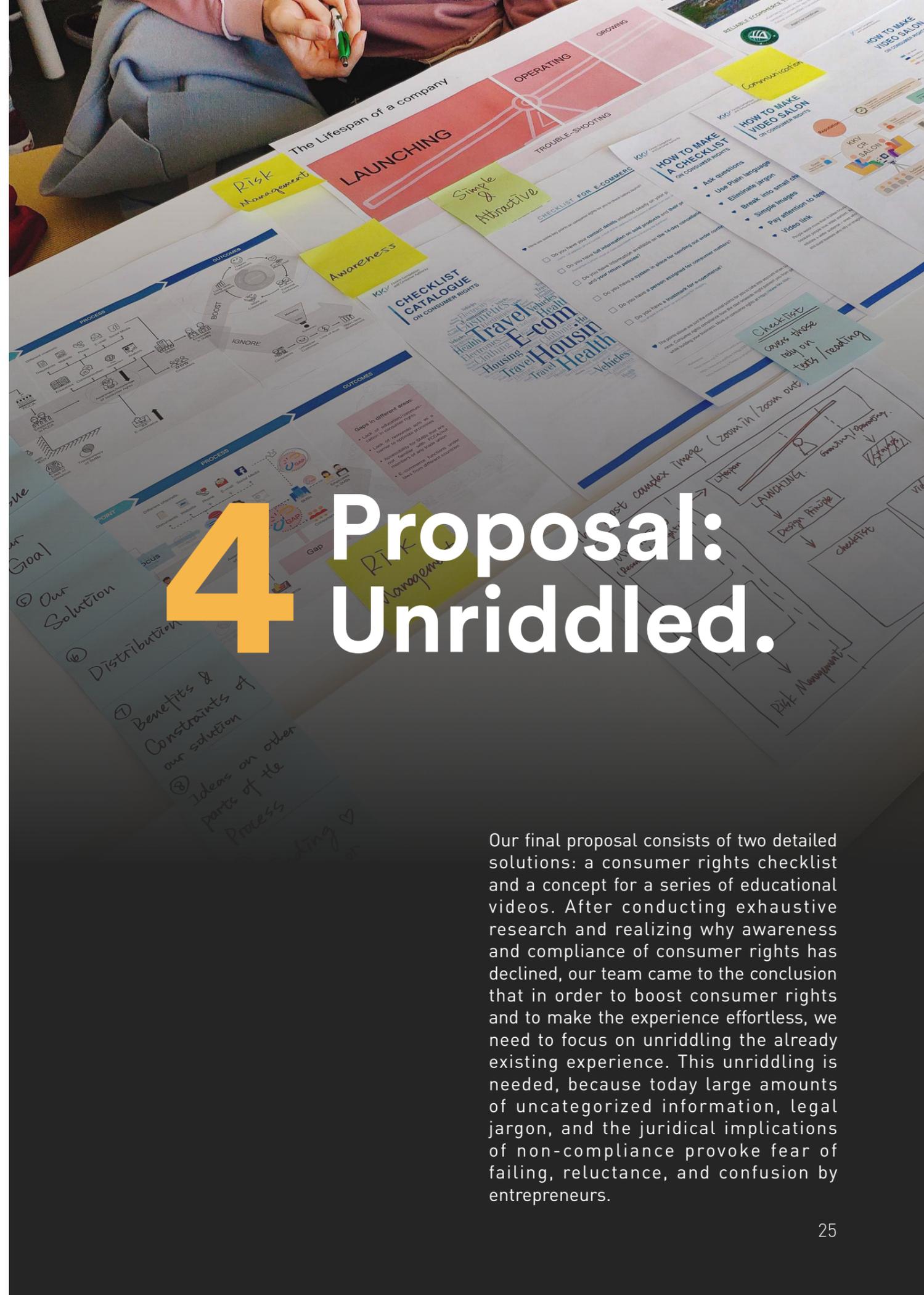
3.3 Main Goals

Developed based on our research and key findings, the key issues that we are aiming to solve are:

- Lack of motivation to comply in an early stage of a business
- Information complexity and availability
- Lack of multimodal communications and targeting

To overgo these issues, we were exploring ways to make consumer rights compliance effortless for businesses, hence our goals are:

- To integrate consumer rights into the process of setting up a business in Finland
- To make information available, easy to understand, and accessible for entrepreneurs while promoting clarity, security, and simplicity
- To build on the aspirations and needs of the targeted audiences



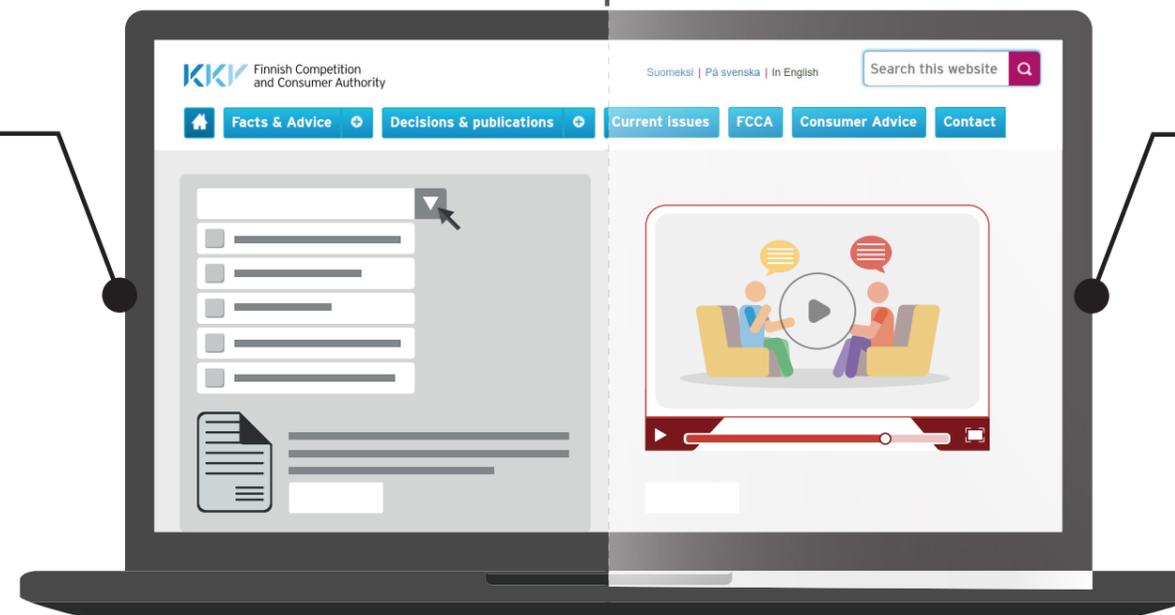
4 Proposal: Unriddled.

Our final proposal consists of two detailed solutions: a consumer rights checklist and a concept for a series of educational videos. After conducting exhaustive research and realizing why awareness and compliance of consumer rights has declined, our team came to the conclusion that in order to boost consumer rights and to make the experience effortless, we need to focus on unriddling the already existing experience. This unriddling is needed, because today large amounts of uncategorized information, legal jargon, and the juridical implications of non-compliance provoke fear of failing, reluctance, and confusion by entrepreneurs.

Unriddled.

Text-based CHECKLIST

Consistency



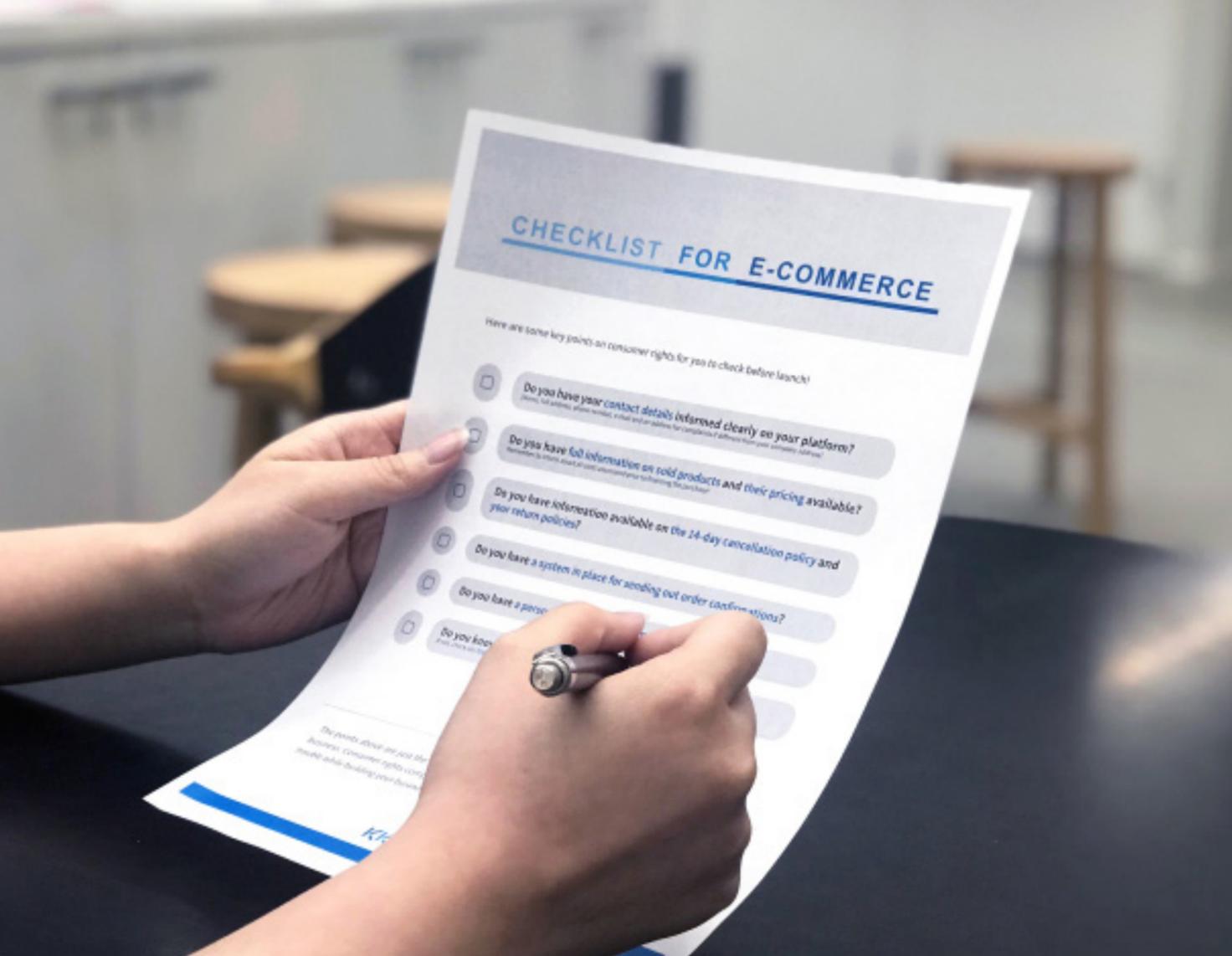
Audiovisual CONSUMER RIGHTS SALON

Social proof & authority

Different targeted audience = Different tailored solutions

Although our solution is based on new communication concepts, our team learned that there is no need for creating new platforms, websites or applications to provide information as the multiplicity of platforms already poses certain difficulties. For instance, it is hard to know which one is the most credible source, or when the information intake is sufficient. To tackle this issue, we decided to use existing platforms provided by relevant agents in the consumer rights network (see part 2.2) and to embed our solutions there, in order to integrate new information in existing channels, to make it part of the existing process, and to eliminate the need of adding further steps to the learning experience.

Simultaneously, being aware of the diversity within the group of entrepreneurs we were dealing with, we recognized the fact that different entrepreneurs might look for different formats of information. Thus, we ideated a text-based solution, the checklist, in order to provide simple and concrete, quick to read information, but with the possibility of doing further detailed research on the topic. On the other hand, the consumer rights salon provides audiovisual material for those who want a more interactive approach.



Checklist for E-commerce. (Photo: Yu Chen, 2019)

4.1 Checklist

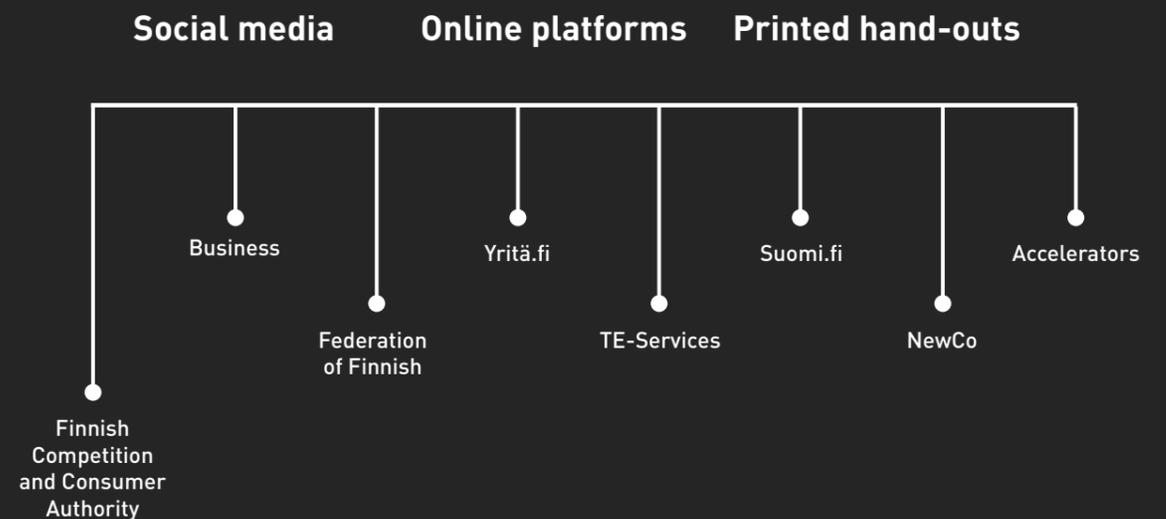
Our first proposed solution is a concept for a checklist regarding the key aspects of consumer rights for an entrepreneur setting up a new business. Due to the fact that entrepreneurs already need to gather considerable amounts of information about other topics, such as accounting or contracting, our team developed a solution that promotes consumer rights compliance as something effortless. The aim is that an entrepreneur would be able to rapidly check whether the business has covered all the needed steps.

Another issue regarding information on consumer rights is the fact that it is often uncategorized. Our proposed checklist is meant to be industry-specific, meaning that they could be modified, downloaded, and printed based on the area a business specializes in. Compressing legal information this way allows quick comprehension and eases compliance by having all the required information on one page. At the same time, there is the possibility to read more information about each of the bulletpoints by clicking on the keywords in each step to access hyperlinks.

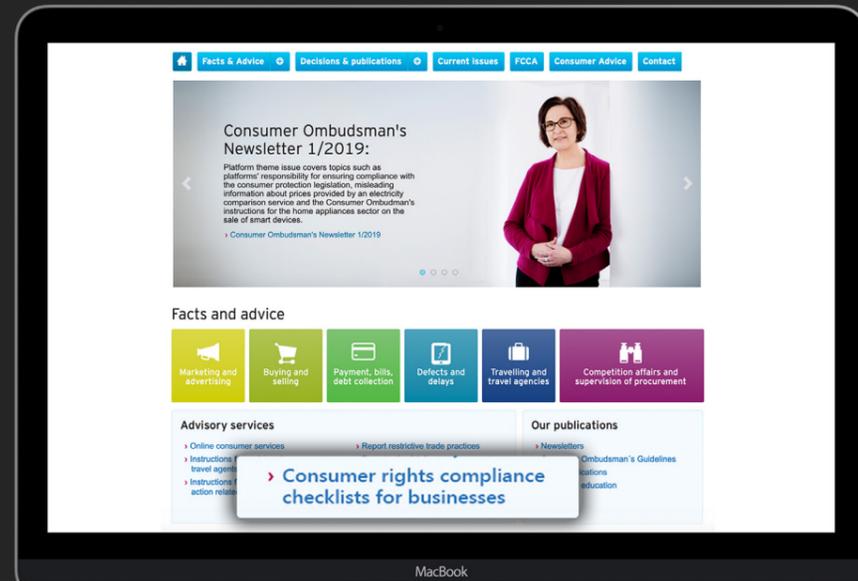
4.1.1 Distribution

As mentioned previously, our team decided to use already existing platforms for distribution. Through research, we collected a list of websites, platforms, and places where entrepreneurs get their information on consumer rights, and we prototyped how they would look with the checklist added on them. Having the possibility to open or download the checklist from the pages entrepreneurs already visit is an added benefit as it reduces time and it avoids adding unnecessary overwhelming steps. Simultaneously, embedding the checklist requires little effort for the partner associations and other stakeholders.

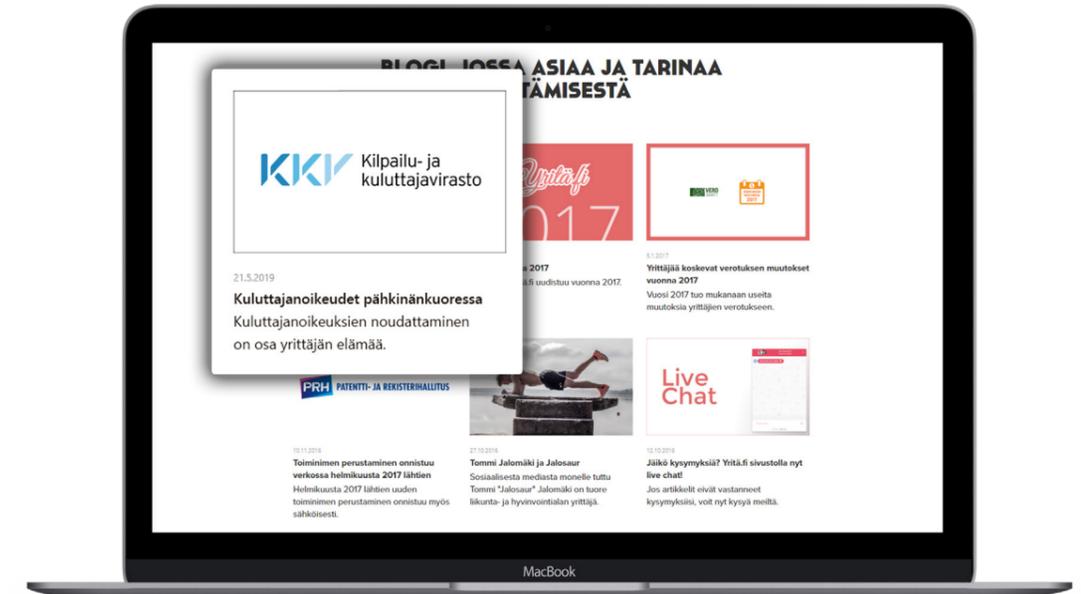
EMBEDDED in existing platforms



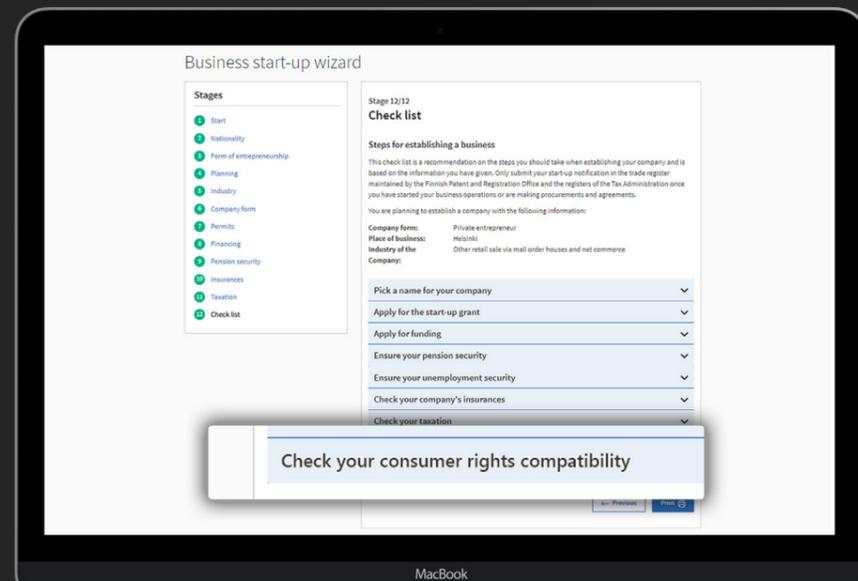
Finnish Competition and Consumer Authority



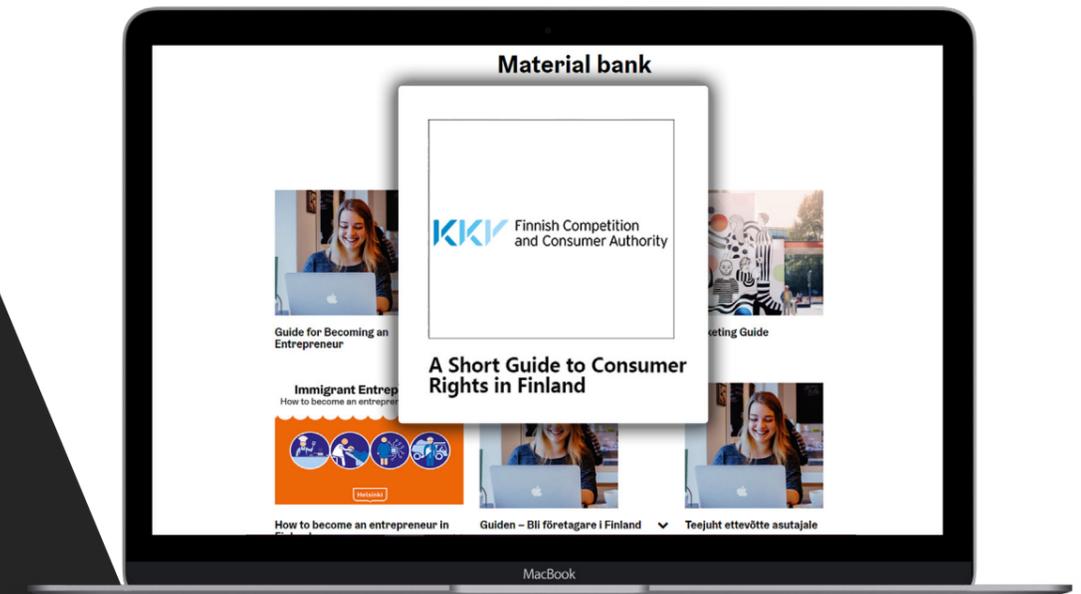
Yritä.fi



Suomi.fi



NewCo Helsinki



CHECKLIST FOR E-COMMERCE

Here are some key points on consumer rights for you to check before launch!

Do you have your contact details informed clearly on your platform?
(Name, full address, phone number, e-mail and an address for complaints if different from your company address)

Do you have full information on sold products and their pricing available?
Remember to inform about all costs associated prior to finalizing the purchase!

Do you have a clear 14-day cancellation policy and

| | | | | |
|-----------|--------------------|----------------|--------------------|-------------------|
| SIMPLE | PRACTICAL | LOW RESOURCES | EASY TO DISTRIBUTE | FEASIBLE |
| EFFECTIVE | NOT TIME CONSUMING | EASY TO MODIFY | EASY TO IMPLEMENT | TACKLES THE ISSUE |

4.1.2 Benefits

Such solution possesses several benefits, both in its characteristics and in its implementation. First, it responds to the identified problem by untangling the existing complexity and the negative connotations related to the usage of legal jargon in extended documents. At the same time, it is easy to implement, modify, and distribute as it would be available as a PDF file. For the very same reasons, we consider the checklist to be a feasible solution, as it is practical and effective for both the FCCA and entrepreneurs. Moreover, it requires very low resources to produce and to implement, while it is still very informative and not time consuming.



4.2 Consumer Rights Salon

The concept of the Consumer Rights Salon arose from the need to complement the previously presented text-based solution with a more interactive and audiovisual solution. This concept responds to the issue of multimodality. The salon consists of a series of short educational videos on relevant topics regarding consumer rights. The videos can consist of short interviews, with e.g. a host being a professional from FCCA and a guest, an entrepreneur. Other options could include Q&A sessions, stories told by entrepreneurs, and mini talk-shows.

There is an extended variety of topics that could be included in the Consumer Rights Salon, as entrepreneurs have

different concerns or areas of interest, such as *why consumer rights matter, how to prevent failure, changing sanctions*, etc. The concept of testimonials from “consumer rights ambassadors” could also be developed, in which entrepreneurs who have mastered the legislation share their experiences about their business’ paths, becoming reference points for those who might have just begun the journey (see part 3.2 for influencing tactics). The main objective of the solution is to provide useful content in a convenient format, enabling entrepreneurs to ask questions from the FCCA, and having them answered through videos, which would be visible to the entire community.

Topics for the salon



Why Consumer Rights Matter
(an interview with an expert from FCCA)



Quick Introduction to Consumer Rights
(storytelling by an expert from FCCA)



Consumer Rights - A Market Asset
(interview with an entrepreneur)



How Prevent from Failure
(an expert sharing the key don'ts)



Reputation at Hand
(interview with an entrepreneur)



Changing Sanctions
(Q&A with an expert on sanctions)



Consumer Rights in Europe



Consumer Rights Globally

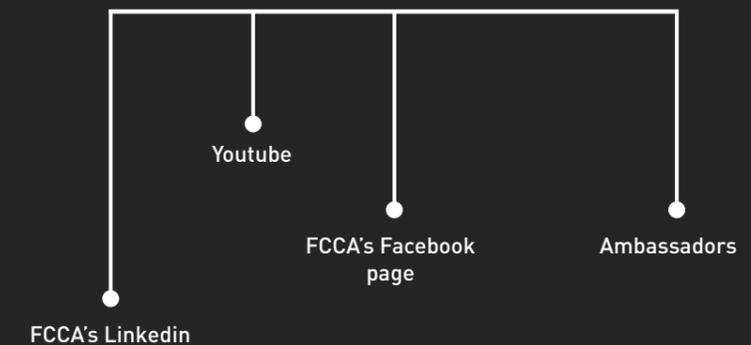


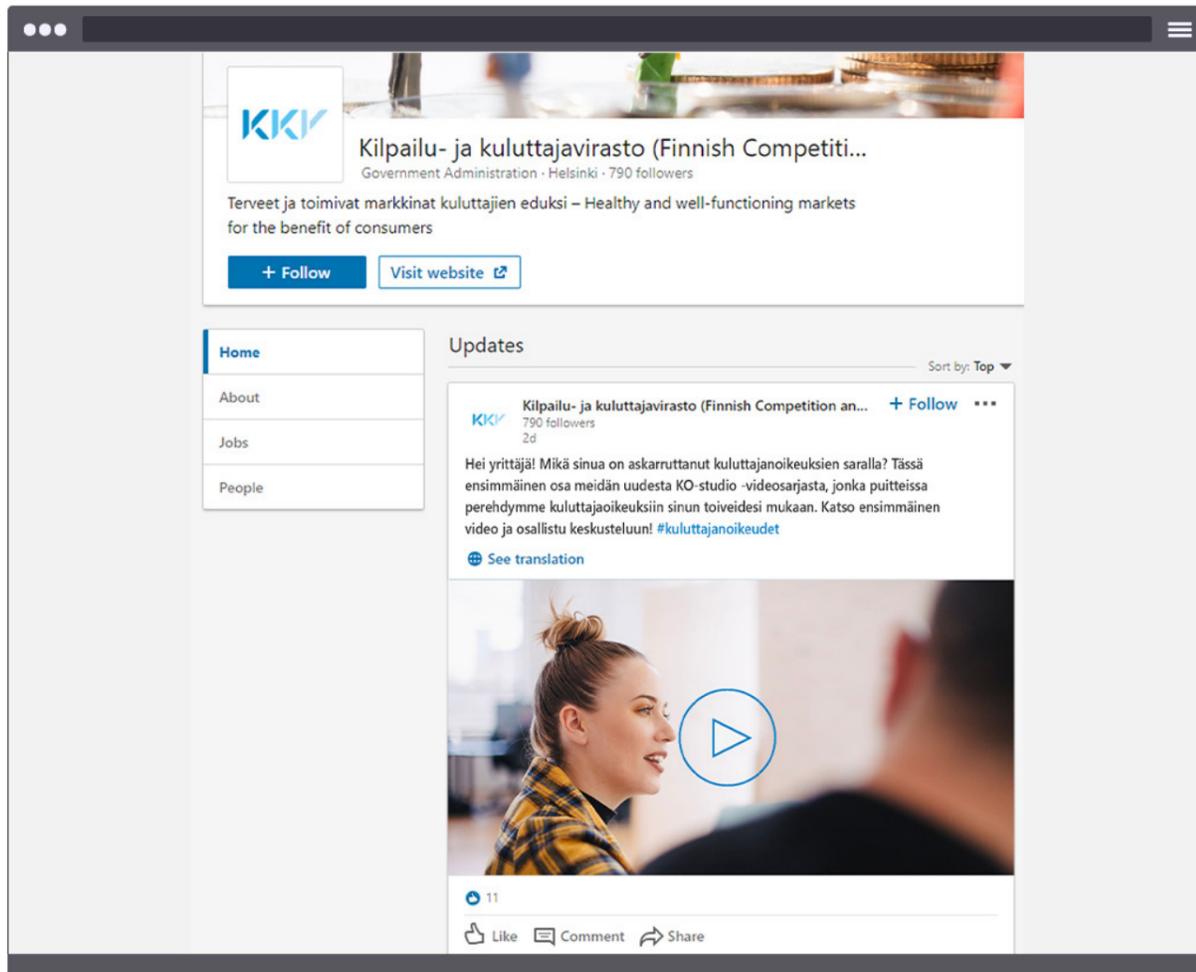
4.2.1 Distribution

As in the case of the checklist, the videos would be distributed through already existing, relevant platforms. Given the fact that this solution includes media content, apart from being uploaded to the FCCA's Youtube channel, the videos could be easily shared through social media (Facebook or Twitter), but also on the FCCA's LinkedIn page and social media based groups related to consumer rights.

DISTRIBUTION

New content in existing channels

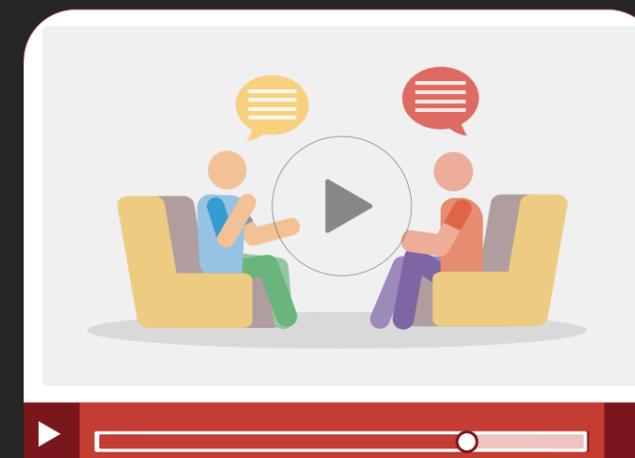
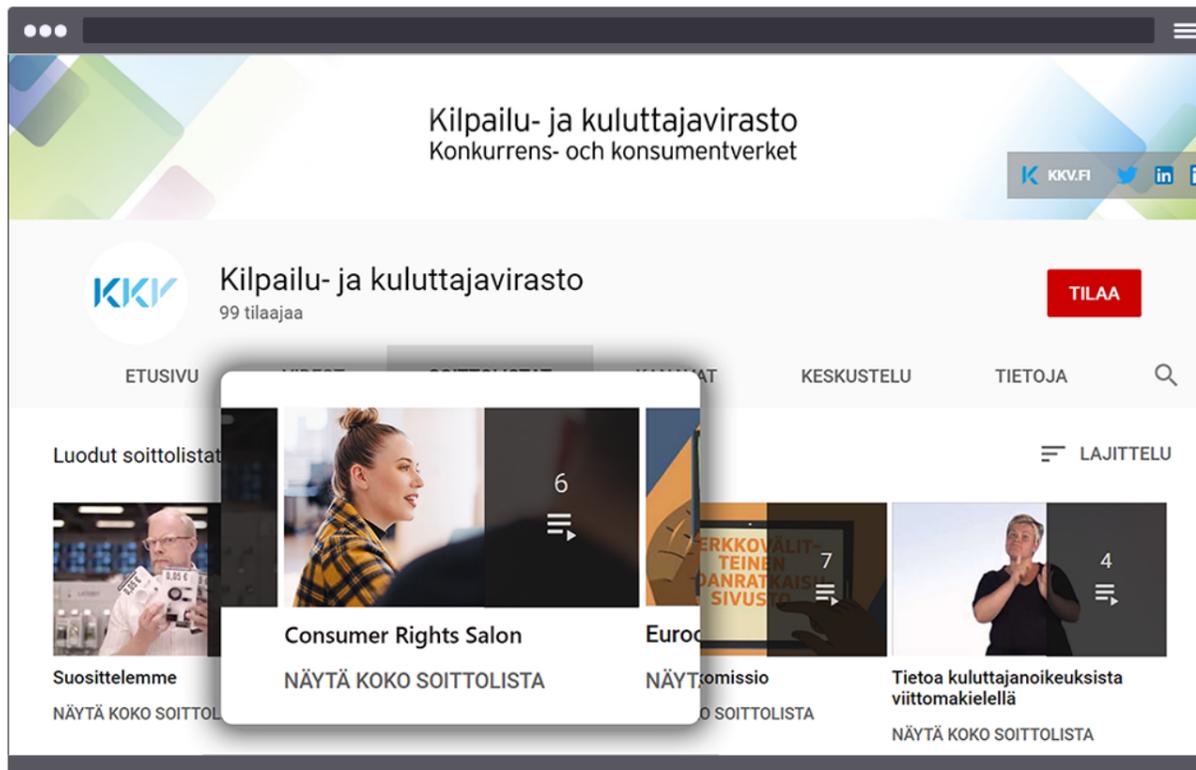




4.2.2 Benefits

The Consumer Rights Salon is beneficial on different levels. As highlighted above, the concept is designed to share information in a compact and multimodal format, making complex information easy to assimilate. Moreover, the format enables the FCCA to produce content on a wide variety of topics, to support the work of different targeted audiences and their needs.

Finally, one of the major benefits of the salon is that it can be used to boost reputation. By sharing the FCCA's expertise, it can be considered a tool to legitimize their authority, as it provides trustworthy and useful information. However, by putting successful entrepreneurs on the spotlight, consumer rights compliance is made more reachable and relatable, while it provides visibility to newly established businesses.



- Sharing information in a compact format and promoting multimodality
- Encompassing all phases of the consumer rights compliance process
- Sharing content through existing platforms
- Promoting FCCA's expertise and importance of peer-to-peer advice



5 Next Steps

In order to boost consumer rights for Finnish businesses and potentially to turn our proposal into practice, the Finnish Competition and Consumer Authority (FCCA) should focus on building good relationships with key stakeholders. First of all, this is essential as when communicating to entrepreneurs, entrepreneurs should be heard. Secondly, this is important, as we think that when collaborating with other agents in the sphere, messages on consumer rights can be unified and information distributed more efficiently using existing channels. Moreover, we think that consistency is

key, hence it is good to stay on top of what other organizations and institutions in the sphere are doing in relation to communication.

As presented earlier in this report, according to us, consumer rights compliance can be considered a process that encompasses businesses in different phases. Our proposal and solutions focus on the launching phase of a business, but there is also a lot that could be developed for the latter parts of the process: operations, growth, and troubleshooting.

In the long-run, the FCCA should put more resources into advising businesses in consumer rights related matters in the operations and growth phase. By improving advisory services designed for businesses, need for troubleshooting in the future can be expected to decrease. For instance, if businesses are to grow to new markets, information on consumer rights in those markets should be given to businesses at the right time through the best possible channels.

Another idea that our team worked on, was a seal of approval for consumer rights. By this we mean that it could be beneficial to put in place a monitoring system and for example list companies that are doing well (or bad). This kind of whitelisting (or blacklisting) could work as a motivation for companies to comply with consumer legislation. Consistency in Cialdini's (1984) tactics for persuasion refers to making taken voluntary actions public to motivate the actors to maintain the accomplished level of activity and to encourage others to act by providing peer-to-peer insights. In our context, this would mean that businesses could be encouraged to comply by promising them publicity. In our research we came across a few examples to benchmark that included e.g. Oiva-reporting for restauration businesses, Trustmark for e-commerce, and bio-labelling for food products.

Lastly, we thought that efforts could be put in developing the FCCA's existing

processes further. First, we think that the sales path presented to us in the brief is a good tool for businesses, but should be better visualized and communicated to reach full potential among small and medium sized companies. Second, we think that the FCCA's existing processes regarding troubleshooting seem to be well in place, although most of the services are provided only for consumers. Anyhow, one of our interviewees mentioned that in some cases, the FCCA might invite companies to come for a visit when they have ended up in trouble. Invitations are sent as in most cases companies do not realize that the FCCA could help in solving the occurred issue. As there is lack of knowledge on the role and services the FCCA provides when troubleshooting, there is room for further development.

To conclude, we think that a more user-centric approach should be applied to all processes related to consumer rights. As long as the goal is to promote consumer rights and encourage entrepreneurs to comply, it is essential to keep them in mind when developing the processes. Providing a more user-centric approach was what was expected from our team when ongoing with this project, and we think that it is what has been lacking and eventually causing the decline in awareness and compliance. We think that this is the only way consumer rights can be boosted for Finnish businesses.

6

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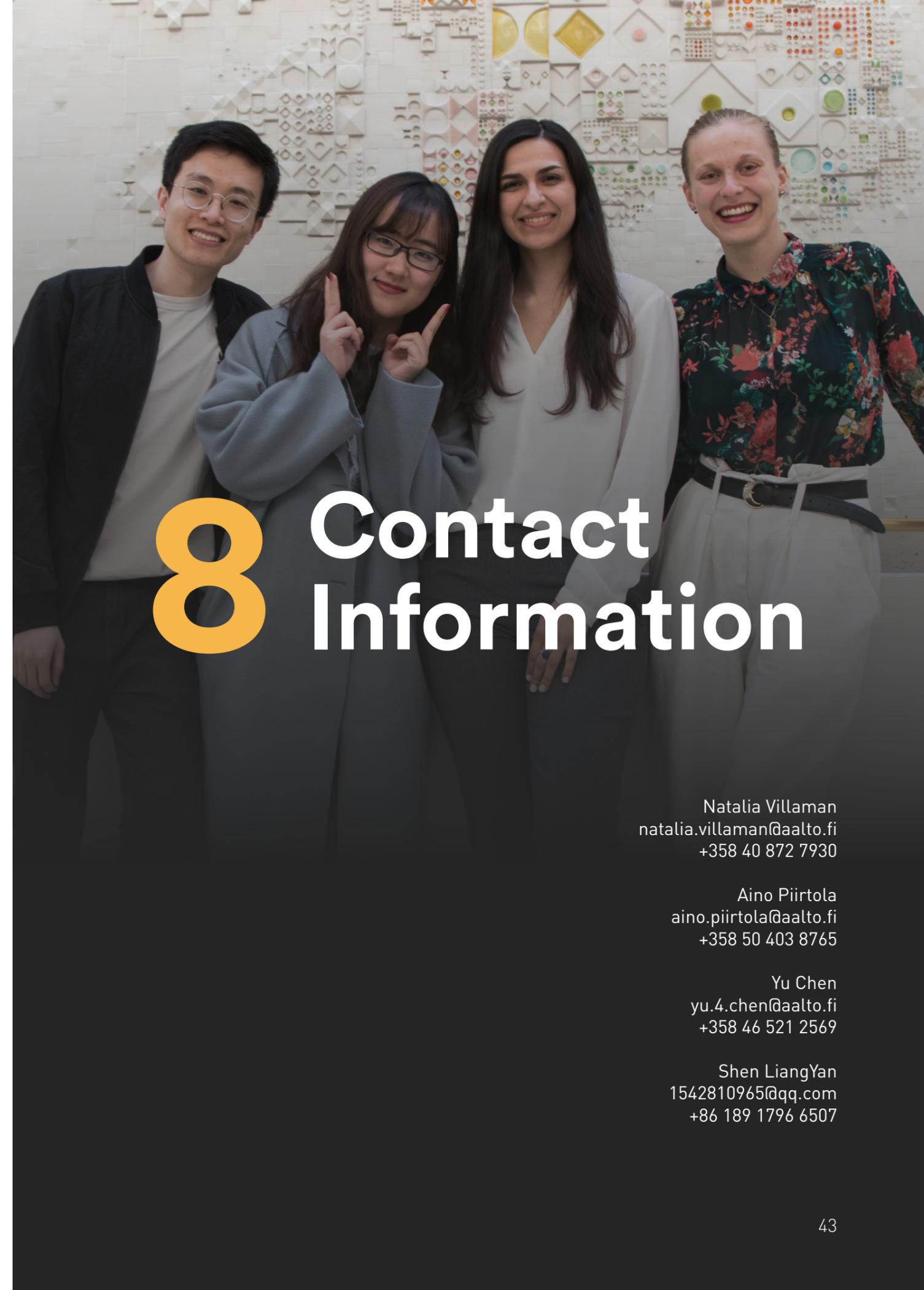
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7

Appendixes

7.1 Table of Conducted Interviews

| Interviewee | Titel & Organization | Date |
|-------------------|---|-----------|
| Sakari Seppälä | Communications Specialists at the FCCA | 21.3.2019 |
| Mirjami Sunila | Consumer Rights Advisor at the FCCA | 27.3.2019 |
| Anja Peltonen | Director of Consumer Policy at the FCCA | 27.3.2019 |
| Tiina Vyyryläinen | Legal Advisor at the Consumers' Union of Finland (invited for the interview as Lawyer at the Finnish Commerce Federation) | 4.4.2019 |
| Timo Niemi | Lawyer at the Consumers' Union of Finland | 12.4.2019 |
| Tomas Kukkonen | Founder at Yritä.fi and Futuredu Oy | 25.4.2019 |



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