

Social Media as a Tool for Consumer Protection Monitoring

Practitioner Comments by Ms. Morayo Adebayo

The comments below were provided by Ms. Morayo Adebayo, Technical Assistant to the CEO of the Federal Competition and Consumer Protection Commission (FCCPC) of Nigeria during the First Practitioner's Forum Meeting of IPA's Consumer Protection Research Initiative on Sept. 29, 2020. These comments reflect the practitioner's views and not those of Innovations for Poverty Action or the Federal Competition and Consumer Protection Commission (FCCPC) of Nigeria.

1. Share how the FCCPC has been building your social media presence and using it for your consumer protection mandate.

- At the FCCPC our mandate is the protection of Nigeria's market and her people – all 200 million of us. We understand that though the percentage of our population that is active on social media might be small in terms of numbers, social media remains big in terms of impact, because people generally have circles of influence that expands beyond social media, so getting our message to them, engaging them, and addressing their concerns gives us an indirect access to those within their circles of influence. Our use of social media is in addition to our use of traditional media and other forms of outreach.
- FCCPC is active on both Facebook and Twitter, and we are also present on Instagram. We use social media to raise awareness about the agency, to harvest consumer complaints, provide information to the public, educate and to engage. By doing these regularly, we convey our commitment to both consumers and operators. The result we have found is that as we engage more, people engage more with us as well.
- With regards to complaints, there is an in-house team that harvests complaints via social media and moves them to our complaints handling channels for resolution. In addition, even when we are yet to engage on a complaint, the mere fact that we have been tagged or mentioned in a tweet, seems to immediately propel operator response to the consumer.
- Observing trends on social media helps to identify burning issues that need to be addressed, and sometimes contribute to the determination of the best approach the commission should take on an issue – i.e. whether an issue requires an investigation, prosecution, sanctioning, or sensitization.
- With respect to digital financing a major concern we have is that there appears not to be adequate transparency to consumers, and we are particularly worried about

inexperienced and young members of our population who are easily attracted to fintech solutions, without having the required experience to help them make the right choices. There are other vulnerable groups as well, and we must consider, in addition to a general need for more proactive disclosures and transparency, what additional measures are required to protect the most vulnerable.

2. Overall reactions to the types of social media data collection and analysis provided by Profs. Madrid-Morales and Tully. What types of uses it could serve for a regulator on consumer protection/what further insights you would like to see?

- Their findings are very relatable and insightful. Relatable because the three main issues they have identified with the fintech sector – operational issues, customer care, and fees & charges, are really the key issues we also deal with from that sector.
- I am excited by the insight that their data is able to provide about the disparities between complaints from women and men. This makes me wonder what else is possible to compare - could we compare by age range or location? I believe that having this kind of data will enable regulators to project, plan interventions and policies for better impact.
- In terms of what more we as regulators could do with data, I would summarize it as:
 - Monitor consumer trends
 - predict trends – for the purpose of planning ahead
 - Identify vulnerable groups per issue

3. Any experiences you have seen in shifting of issues during COVID/reactions to their COVID-related insights.

- Just like Dani and Melissa have observed in their presentation, we also observed an increase in social media complaints during the COVID period, and this could perhaps be because call centres and walk in locations either shut down or were short staffed during the lock down period, and so responses from those channels were either slower or non-existent, therefore compelling people to express their dissatisfaction on social media.
- With respect to shifting issues, we did see an increase in price gouging complaints on social media, especially with respect to essential sanitary products. This resulted in the Commission opening an investigation into the issue and that has now led to an ongoing prosecution of 4 major retailers.