The Report of
ASEAN Consumer Empowerment Index 2020
Pilot Project
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The Report of
ASEAN Consumer Empowerment Index 2020
Pilot Project

The ASEAN Secretariat
Jakarta
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**ANNEX I: Factsheets**

**ANNEX II: ASEAN Consumer Empowerment Index Questionnaire**
The **ASEAN Consumer Empowerment Index (ACEI)** is a key initiative under the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP) 2016-2025, aimed at gauging the level of awareness and knowledge of consumers across all ASEAN Member States (AMS), as well as their perceptions on a number of issues including fundamental consumer rights and critical concerns related to specific sectors or products. The ACEI is intended to form the evidence base for the development of appropriate consumer protection policies as well as effective law implementation in each AMS and across the region. Following the pilot implementation in 2019/2020, the next cycle is expected to take place in 2021/2022.

ACEI is a **composite index**, calculated at country level on the basis of questionnaire-based surveys, in order to benchmark the national level of consumer empowerment in each AMS against that of the entire region. It is based on a set of 27 key indicators which equally weighted and grouped into three main domains/components. The level of empowerment (Highly Empowered, Moderately Empowered, or Least Empowered) of each AMS is measured as the average of the total individual scores of respondents from the respective country. The regional index is calculated as the weighted average of the 10 country scores, in accordance with the percentage of national sample size to total regional sample. More detailed information concerning the methodological approach applied for the ACEI can be found in the Guidance Document.

The ACEI 2020 is **63.7%** (82.9 points out of 130) with the detailed scores per domain as shown in the graph. This means across the whole region, consumers are presently, on average, **Moderately Empowered**.

The ACEI 2020 is the result of a pilot initiative which was carried out with high ownership in all ten ASEAN Member States, either via online or face-to-face interviews, or a combination of both. The varying implementation approaches for the national indices reflect the specific context and demographic characteristics in each Member State. However, the ACCP will look into further refining the methodology of the ACEI survey, based on the lessons learnt. The findings of the ACEI 2020 are intended to facilitate a better understanding on consumer empowerment in ASEAN and do not necessarily reflect the views of ASEAN Member States.
The respondents of the ACEI surveys in all AMS were categorised according to four criteria, namely gender, location, age, and education. The demographic distribution and composition of respondents of the ACEI 2020 can be seen in the following table.

<table>
<thead>
<tr>
<th>Total Sample Size</th>
<th>Gender</th>
<th>Location</th>
<th>Age</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
<td>Urban</td>
<td>Rural</td>
</tr>
<tr>
<td>Percentage</td>
<td>%</td>
<td>57.52</td>
<td>42.48</td>
<td>53.26</td>
</tr>
<tr>
<td>Number</td>
<td>7,185</td>
<td>4,133</td>
<td>3,052</td>
<td>3,827</td>
</tr>
</tbody>
</table>
1. Introduction

As stated in the ASAPCP 2025, AMS are committed to developing a dynamic, people-centred ASEAN Economic Community (AEC) that generates prosperity for consumers and businesses as they navigate fair and transparent markets, both online and offline. The development of the ACEI is featured as the second initiative under Strategic Goal 4 of the ASAPCP, with the purpose of gauging the level of awareness and knowledge of consumers across all ten AMS, as well as their perceptions on a number of issues, such as basic consumer rights as well as risks in specific sectors. With this, the ACEI is a means to provide the evidence base for the formulation of appropriate consumer protection policies and actions at both the regional and country levels.

The development and pilot implementation of the ACEI is shepherded by the ASEAN Committee on Consumer Protection (ACCP), which started the conceptualisation process in 2017, drawing on relevant academic literature and best practices from other regions and countries around the world and with due consideration to the state of development of consumer protection in the 10 AMS. Throughout 2019 and early 2020, AMS undertook efforts to translate and ‘localise’ the content of the ACEI questionnaire, where necessary, upon which country-specific surveying approaches were carried in order to arrive at the intended number of responses. This Report presents results of the 1st ASEAN Consumer Empowerment Index (ACEI).

The Report is divided into three main sections: Section I describes the methodologies and approach utilised by ACCP Members to measure the levels of consumer empowerment across the 10 AMS, as well as the pilot implementation process. Section II presents the detailed result of the 1st ACEI. Section III draws conclusions and recommendations for the future, both with respect to any follow-up policy actions as well as concerning the refinement of the methodological approach of the ACEI, based on lessons from the pilot implementation. The 10 Country Factsheets are annexed to this Report.

The ACEI and its implementation, as well as this Report, are not intended as an academic research exercise, but rather as a process for gathering quantitative and qualitative information directly from ASEAN consumers in order to underpin consumer protection policy and law enforcement in the region – i.e. how consumers actually behave, what skills they have while engaging in transactions in the markets, their perceptions of rights and responsibilities, etc. The use of consumer experiences to inform policymakers, ministries and consumer protection agencies can improve policy-making and law enforcement by better accounting for the situation of consumers, directing limited resources to where they are most needed (e.g. in protecting particularly vulnerable and/or least empowered groups of consumers).

This 1st ACEI takes stock of the present status of consumer protection in the AMS and thus constitutes the ‘baseline’. Subsequent cycles of implementation are expected to enable the tracking of developments and changes over time, and to feed into future strategic planning processes by the ACCP.
2. Methodological Approach

2.1. Consumer Empowerment and Markets in Theory and Practice

While ‘consumer empowerment’ is a much quoted phrase, if not a running theme, in policy announcements by governments, it is often used without a common definition. In almost every sector, whether it is fast-moving consumer goods, health, housing, education, or financial services, etc., the idea is to give users, patients, tenants, students, and other groups of consumers the tools they need to stimulate manufacturers and service providers to design, produce and provide goods and services that are more responsive to their needs.

Empowering consumers is viewed as being beneficial for the individuals, including those in vulnerable positions, but also as benefiting the overall society by strengthening competitive forces and thus promoting innovation and economic growth in the long run. In addition, empowering consumers is seen as enabling deeper deregulation: as consumers can increasingly help themselves, government agencies can step away and strip back unnecessary regulation. As a result, fewer resources would need to be put into designing and running dispute resolution and redress mechanisms since consumers are now in the driver’s seat and in a better position to discipline businesses and hold them accountable.

Such an ideal scenario, however, does not exist yet anywhere in the world, including the ASEAN region. Consumer empowerment, therefore, should be considered instead as an ultimate goal, and indicators could be developed to measure various attributes which together constitute an ‘empowered consumer’, or describe progress made towards empowering consumers.

Literature on this topic, as well as endeavours to measure ‘the level of consumer empowerment’ in various contexts,1 uses many different parameters/indicators for measurement. These seemingly diverse parameters, however, can be grouped into two inter-linked broad-based components of consumer empowerment:

• **Internal** capacities of the empowered consumers: This covers the level of information that consumers possess about products, markets, rights, rules and regulations as well as available redress mechanisms (“consumer awareness”), and the capacity to make informed decisions. The capacities and awareness of consumers could be innate, accumulated through their own consumption experiences, or facilitated by consumer education and other information dissemination programmes.

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• **External** safeguards supporting consumers’ interests: This includes the existence and quality of laws and regulations on consumer protection, the presence and performance of consumer protection agencies and consumer organisations, available redress and dispute resolution mechanisms, and in some cases certain features of the market (whether there is a competitive or monopolistic market structure, information asymmetries etc.). What is crucial for empowering consumers is that these safeguards are comprehensive, adequate and accessible, as well as trusted (“perceptions”).

2.2. **Scope and Domains/Components of the ACEI**

The ACEI is a composite index, calculated at country level via questionnaire-based surveys, to benchmark the national level of consumer empowerment in each AMS against that of the entire ASEAN region. It is based on a set of indicators that are categorised according to three main domains/components:

(i) Consumer Awareness or Knowledge;
(ii) Consumer Skills or Competences; and
(iii) Consumer Behaviours or Assertiveness.

Accordingly, an empowered consumer should be aware of all the basic consumer rights and responsibilities and of all the necessary legal and institutional tools relevant to the protection of his/her interests; s/he should have all the necessary skills and competences to participate in/conclude market transactions on his/her own, seek/gather information about goods and services, and recognise and assess risks; and finally, s/he should be able to use these knowledge and skills to proactively protect his/her own interests and the interests of fellow consumers.

![Figure 1 – Domains/Components of the ACEI](image-url)
**Consumer Awareness/Knowledge**

The first domain of the ACEI measuring *Consumer Awareness or Knowledge* comprises eight (08) indicators. It describes the actual knowledge of consumers about fundamental consumer rights, consumer responsibilities, legislations protecting the interests of consumers, including the consumer protection law and other relevant statutes/regulations, institutions protecting the interests of consumers including the consumer protection agencies and consumer organisations/associations, and redress mechanisms, etc.

**Figure 2 – Indicators for Measuring Consumer Awareness/Knowledge**

CONSUMER AWARENESS

**Consumer Skills/Competences**

This domain of the ACEI measuring *Consumer Skills or Competences* comprises nine (09) indicators. It is aimed at measuring the ability to perform basic arithmetic operations deemed necessary for consumers to make informed purchase decisions, such as calculating prices and costs, calculating interests, or the consumers’ ability to interpret packaging information (nutritional or “best-before”/expiry dates). The correct identification and interpretation of various commonly used logos related to consumer information and protection is also included in this domain. And similarly, questions were designed to test the consumers’ ability to understand risks, to recognise frauds and scams, to pursue claims and seek redress, etc.

**Figure 3 – Indicators for Measuring Consumer Skills/Competences**

CONSUMER SKILLS
Consumer Behaviours/Assertiveness

This domain of the ACEI comprises nine (09) indicators. It is the most heterogeneous one, since it refers to many different aspects of Consumer Behaviours or Assertiveness. For example, questions were included to find out whether the consumers have the habit of reading terms and conditions, disclaimers and other relevant consumers' information; whether they are willing to share information with others, report unsafe/defective products and unfair commercial practices; whether they have the tendency to seek information, complain and seek redress, and proactively participate in activities related to consumer protection, etc.

![Figure 4 – Indicators for Measuring Consumer Behaviours/Assertiveness](image)

Consumer Perceptions (Optional/Additional)

In addition to the main domains/components contributing to the level of consumer empowerment in ASEAN, consumer perceptions could also be gathered as to whether they feel informed, protected and empowered, whether they trust the external measures supporting their interests, as well as whether they might have any relevant recommendations to help further empower consumers. This additional part comprises four (04) subjective non-graded indicators, though they would not contribute to the country scores or the regional composite index. The following questions are used here:

1. Do the consumers feel informed, protected and empowered as a consumer when participating in transactions in the market?
2. Do the consumers trust the consumer protection agencies, consumer organisations/associations and the business in their country to respect and protect their rights?
3. Do the consumers perceive the redress mechanisms (via courts and out-of-court) as easy to use and effective?
4. What can be done to further empower consumers?
Survey Method and Scoring

An equal weighting system is recommended to ease the use and interpretation of results, which or significance in deciding the overall level of empowerment of an individual consumer.

A Questionnaire comprising of 30 scoring questions was designed for use in direct consumer surveys in each of the 10 AMS. A score is assigned to each possible answer to each question, the scores varying on a 1-3-5 scale (from the lowest to the moderate and then highest level of knowledge/competence/assertiveness). If one single indicator is measured by a combination of more than one scoring question, then the score for that indicator would be calculated as the average of all contributing questions.

The total score for each individual consumer participating in the survey would be calculated as the sum of scores received for all indicators. A country score would then be calculated as the average of the total number of consumers from that country participating in the survey. The maximum score is 130 points (equivalent to 5 times 26 indicators).

Figure 5 – Categorisation of Empowerment Level

If a country scores between 104 – 130 points (80% and above), consumers from that country should be considered, in general, **Highly Empowered**.

If a country scores between 78 – 103 points (from 60 - 79%), consumers from that country should be considered, in general, **Moderately Empowered**.

If a country scores below 78 points (below 60%), consumers from that country should be considered, in general, **Least Empowered**.

The ASEAN Consumer Empowerment Index is then calculated as the weighted average of the 10 country scores, in accordance with the percentage of national sample size to total regional sample.
2.3. Overview of the Pilot Implementation

Due to limited resources available, it was not possible for the pilot implementation to go for a fully representative sample. The ACCP opted for a limited stratified sample according to the size of population and other demographic groups (50:50 for urban vs. rural, and 50:50 for male vs. female). The resulting sample sizes for each country and the whole ASEAN were therefore as follows:

Table 1 – ACEI Pilot Implementation: Sample Size

<table>
<thead>
<tr>
<th>Country</th>
<th>Minimum National Sample Size</th>
<th>Actual National Sample Size</th>
<th>Percentage of the Whole ASEAN Region (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brunei Darussalam</td>
<td>100</td>
<td>100</td>
<td>1.39</td>
</tr>
<tr>
<td>Cambodia</td>
<td>150</td>
<td>200</td>
<td>2.78</td>
</tr>
<tr>
<td>Indonesia</td>
<td>2,600</td>
<td>2,600</td>
<td>36.19</td>
</tr>
<tr>
<td>Lao PDR</td>
<td>100</td>
<td>100</td>
<td>1.39</td>
</tr>
<tr>
<td>Malaysia</td>
<td>310</td>
<td>480</td>
<td>6.68</td>
</tr>
<tr>
<td>Myanmar</td>
<td>520</td>
<td>700</td>
<td>9.74</td>
</tr>
<tr>
<td>Philippines</td>
<td>1,000</td>
<td>1,010</td>
<td>14.06</td>
</tr>
<tr>
<td>Singapore</td>
<td>100</td>
<td>106</td>
<td>1.48</td>
</tr>
<tr>
<td>Thailand</td>
<td>680</td>
<td>689</td>
<td>9.59</td>
</tr>
<tr>
<td>Viet Nam</td>
<td>920</td>
<td>1,200</td>
<td>16.70</td>
</tr>
<tr>
<td>ASEAN</td>
<td>6,480</td>
<td>7,185</td>
<td>100</td>
</tr>
</tbody>
</table>

Following several meetings to consolidate all substantive and operational considerations and build consensus concerning the methodological approach, ACCP Members carried out the national surveys and reported the country indexes within the period of July 2019 until April 2020; for the most part, AMS conducted this with their own human and financial resources.

In reaching out to consumers across the country, regional/provincial/state offices of the consumer protection agencies (under the trade ministries) were actively engaged. In some cases, such as Cambodia, Indonesia, Lao PDR and Viet Nam, the consumer protection agencies also enlisted the support from civil society partners, notably consumer organisations/associations and academia.

The survey methods chosen include a combination of direct interviews, online surveys and physical distribution/collection of the questionnaires, mostly in local language and with some information adapted to the respective country context.

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2 100 interviewees is the minimum number required for AMS with a national population of less than 10 million people.
The demographic distribution and composition of respondents of each country survey vs. ASEAN as a whole can be seen in the following table.

<table>
<thead>
<tr>
<th>Total Sample Size</th>
<th>Gender</th>
<th>Location</th>
<th>Age</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
<td>Urban</td>
<td>Rural</td>
</tr>
<tr>
<td>Percentage</td>
<td>%</td>
<td>57.52</td>
<td>42.48</td>
<td>53.26</td>
</tr>
<tr>
<td>ASEAN</td>
<td>7,185</td>
<td>4,133</td>
<td>3,052</td>
<td>3,827</td>
</tr>
<tr>
<td>Brunei Darussalam</td>
<td>100</td>
<td>50</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>Cambodia</td>
<td>200</td>
<td>102</td>
<td>98</td>
<td>99</td>
</tr>
<tr>
<td>Indonesia</td>
<td>2,600</td>
<td>1,642</td>
<td>958</td>
<td>1,400</td>
</tr>
<tr>
<td>Lao PDR</td>
<td>100</td>
<td>65</td>
<td>35</td>
<td>50</td>
</tr>
<tr>
<td>Malaysia</td>
<td>480</td>
<td>265</td>
<td>215</td>
<td>244</td>
</tr>
<tr>
<td>Myanmar</td>
<td>700</td>
<td>343</td>
<td>357</td>
<td>336</td>
</tr>
<tr>
<td>Philippines</td>
<td>1,010</td>
<td>510</td>
<td>500</td>
<td>563</td>
</tr>
<tr>
<td>Singapore</td>
<td>106</td>
<td>54</td>
<td>52</td>
<td>106</td>
</tr>
<tr>
<td>Thailand</td>
<td>689</td>
<td>379</td>
<td>310</td>
<td>345</td>
</tr>
<tr>
<td>Viet Nam</td>
<td>1,200</td>
<td>723</td>
<td>477</td>
<td>584</td>
</tr>
</tbody>
</table>

2. Methodological Approach
3. Results of the First ACEI

The ASEAN Consumer Empowerment Index stands at **63.7%** (82.9 points out of 130). This means that across the whole region, consumers are, on average, only **Moderately Empowered**.

![Figure 6 – Results of the First ACEI](image)

The table below shows the individual country scores of the ACEI. Further details about the method and results in each AMS can be found in the country factsheet.

<table>
<thead>
<tr>
<th>Country</th>
<th>Awareness</th>
<th>Skills</th>
<th>Behaviours</th>
<th>CEI</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Score (40)</td>
<td>Percentage (%)</td>
<td>Score (45)</td>
<td>Percentage (%)</td>
</tr>
<tr>
<td>ASEAN</td>
<td>23.00</td>
<td>57.50</td>
<td>30.00</td>
<td>66.67</td>
</tr>
<tr>
<td>Brunei Darussalam</td>
<td>20.00</td>
<td>50.00</td>
<td>33.00</td>
<td>73.33</td>
</tr>
<tr>
<td>Cambodia</td>
<td>17.37</td>
<td>43.43</td>
<td>24.32</td>
<td>54.04</td>
</tr>
<tr>
<td>Indonesia</td>
<td>17.27</td>
<td>43.18</td>
<td>29.68</td>
<td>65.96</td>
</tr>
<tr>
<td>Lao PDR</td>
<td>20.02</td>
<td>50.05</td>
<td>30.04</td>
<td>66.76</td>
</tr>
<tr>
<td>Malaysia</td>
<td>33.00</td>
<td>82.50</td>
<td>30.44</td>
<td>67.64</td>
</tr>
<tr>
<td>Myanmar</td>
<td>21.56</td>
<td>53.90</td>
<td>29.85</td>
<td>66.33</td>
</tr>
<tr>
<td>Philippines</td>
<td>27.00</td>
<td>67.50</td>
<td>32.00</td>
<td>71.11</td>
</tr>
<tr>
<td>Singapore</td>
<td>17.09</td>
<td>42.73</td>
<td>33.38</td>
<td>74.18</td>
</tr>
<tr>
<td>Thailand</td>
<td>36.00</td>
<td>90.00</td>
<td>34.00</td>
<td>75.56</td>
</tr>
<tr>
<td>Viet Nam</td>
<td>23.56</td>
<td>58.90</td>
<td>28.82</td>
<td>64.04</td>
</tr>
</tbody>
</table>
Notably, for all countries as well as the whole ASEAN region, the scores of the first domains are lower than the scores of the two remaining domains. This could be due to the fact that consumers may obtain relevant skills (numerical and financial) and competences (reading labels, recognising logos, etc) from their formal education or in their everyday life, or learn to recognise and assess risks intuitively.

Similarly, several consumers might suffer from the potential bias of ‘providing the pleasing answer’, i.e. selecting answer(s) which show that they are more engaged and/or assertive than they really are. On the other hand, knowledge/awareness of consumer rights and responsibilities, primary laws and regulations, consumer protection institutions, business obligations, and redress mechanisms, i.e. indicators under the 1st domain, are not so easily acquired and often require strong interaction(s) between the individual consumers and the consumer protection ecosystem surrounding them.

In the **first domain (Consumer Awareness)**, ASEAN consumers scored the highest with regards to Consumer Rights and Responsibilities, and the lowest for Redress Mechanisms and Consumer Advocacy/Education Programmes, which may indicate that some consumers do not know where and how to lodge an official complaint even if they know their rights; and the need for consumer protection agencies to enhance its public advocacy.

In the **second domain (Consumer Skills)**, ASEAN consumers scored the highest with regards to Numerical & Financial Skills, as well as Detecting Scams and Misleading Advertisements, etc. The lowest scores are for Skills to Engage in Sustainable Consumption.

In the **third domain (Consumer Behaviours)**, ASEAN consumers showed that they have the highest tendency to Compare Amongst Different Products, as well as Read Terms and Conditions before Purchase. However, they are least likely to Participate in Consumer Groups/Associations and to Contribute to Policy-making/Act as Agent-of-Change.

Even though the dataset is not complete to allow for a full assessment, most AMS reported a positive correlation between the level of individual empowerment and the level of education. This means the key variable for consumer empowerment is education level – in other words: the more educated a consumer is, the more empowered s/he will be as well.
3. Results of the First ACEI

Figure 7 – Scores of the First ACEI: Brunei Darussalam

Figure 8 – Scores of the First ACEI: Cambodia
3. Results of the First ACEI

Figure 9 – Scores of the First ACEI: Indonesia

Figure 10 – Scores of the First ACEI: Lao PDR
3. Results of the First ACEI

Figure 11 – Scores of the First ACEI: Malaysia

Figure 12 – Scores of the First ACEI: Myanmar
3. Results of the First ACEI

Figure 13 – Scores of the First ACEI: Philippines

Figure 14 – Scores of the First ACEI: Singapore
Figure 15 – Scores of the First ACEI:
Thailand

Figure 16 – Scores of the First ACEI:
Viet Nam
4. Conclusions and Recommendations

4.1. On the Pilot Implementation and Results of the First ACEI

1. During this pilot implementation, national consumer surveys were undertaken by ACCP Members in their respective countries in parallel. Even though country-level reporting has been done to ensure uniformity to the best extent possible, the overall dataset remains incomplete. Therefore, correlations can and should not be drawn, based on actual data, between demographic information/grouping and level of consumer empowerment (awareness/skills/behaviours).

2. The total sample size of 7,185 consumers remains too small for a region with a population of over 622 million people. The sampling is also not stratified according to the actual percentage of various groups of consumers in the total population (by gender, age, educational level) and/or across all geographical areas, thus resulting in a severe lack of representativeness.

3. The survey design requires questionnaires to be filled up during direct face-to-face sessions. Responding consumers are not supposed to consult with others, or check the online sources, to get the ‘correct’ answer (i.e. a score of ‘5’ indicating the highest level of awareness/competence/assertiveness). This, however, could not be entirely ensured if the questionnaires are filled via online surveys or physical distribution and collection of forms. The problem might also have been exacerbated by the differences in demographic sampling (i.e. urban vs. rural, levels of education), rendering country-by-country comparisons difficult. For the next cycles of the ACEI, it is recommended that the same survey method (direct face-to-face) should be used by all AMS. However, it is acknowledged that this approach is more resource-intensive.

4. The ACEI is not intended as a stand-alone exercise, and insights from its implementation are expected to help substantiate further planning and policy purposes, particularly in individual AMS. Following the pilot implementation, some ACCP Members have confirmed the utilisation of the ACEI in their respective national processes:

   Brunei Darussalam plans to conduct a similar national survey every year with larger samples, to monitor the level of consumer empowerment in the country over time, and thereby inform policy-making and implementation.

   Indonesia had already calculated the Indonesian Consumer Empowerment Index (IKK) since 2016. The ACEI survey was therefore attached to the ongoing IKK survey in selected provinces across the country. Despite certain methodological differences (e.g. with respect to the set of indicators used and assessment method applied), the results of both indexes were found to be quite similar. The two surveys are found to be complementary and a future combination of both surveys is therefore being considered.

   Myanmar used the results of the ACEI survey in the finalisation of the National Consumer Protection Plan of Myanmar in early 2020, particularly as a benchmark for the development of outreach, awareness-raising and educational campaigns.

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3 According to <https://worldpopulationreview.com/countries/asean-countries/>
Viet Nam plans to compare or combine the national ACEI survey results with the results of a country-wide consumer perception survey, which is planned to be carried out for the second time in 2020, as part of the inputs for the upcoming amendment of the Viet Nam Consumer Protection Law 2010.

5. Finally, it is worth noting that although the first ACEI implementation relied on comparatively small sample, the exercise itself constitutes one of the very few examples of a consumer survey carried out regionally and across different countries. A similar endeavour in the European Union was carried out in 2011, but abandoned afterwards. That said, the ACEI is breaking new ground which bodes for further studying and exchanges, both within ASEAN and beyond. ACCP Members are therefore encouraged to share their experiences and insights from the ACEI with the broader stakeholder community in their respective countries, notably academia, and feed in lessons into international fora and discussions, for example within the International Consumer Protection Enforcers Network (ICPEN) or the Intergovernmental Group of Experts (IGE) Meetings of the United Nations Conference on Trade and Development (UNCTAD).

4.2. Actions to Improve Consumer Empowerment across the Region

1. On a scale of 10, the whole ASEAN region scored only 6.3 for overall consumer empowerment, which is on the lower side of Moderate, with the weakest domain being Consumer Awareness. This leaves a lot of room for improvement and scope for more awareness-raising activities in the future. Virtually all AMS have emphasised in their country reports that they will need to undertake concerted efforts with other stakeholders and partners to step up on educational activities and campaigns, particularly vis-à-vis more vulnerable consumers, such as those in the rural areas who do not possess a high level of education. What also came out from the first ACEI results across all AMS is that there should be more of an emphasis on raising the awareness about Consumer Redress. A key objective of all consumer protection systems is to put into place effective and low-cost ways for consumers to resolve disputes with businesses and receive replacements or monetary compensation for any sustained losses. However, it is essential that consumers are [made] aware of the availability and accessibility of these redress mechanisms, and how to make use of them in order to protect their legitimate rights and interests. Otherwise, these channels would remain under-utilised and resources invested to establish and maintain them would be wasted.

2. From the ACEI results, the second topic that should be more prioritised in the region is Sustainable Consumption. The ASEAN High-Level Principles on Consumer Protection⁴ recommend that ‘consumers understand the impact of consumption decisions on the shared environment’. This essentially means that the topic of sustainable consumption should be promoted at best by all relevant institutions and stakeholder groups in ASEAN,

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through policy instruments, the publication of guidelines and other educational and information materials, advocacy, research and analysis, public campaigns, and mass media publications. Sustainable consumption is an emerging issue around the world and of particular concern in developing countries with a growing middle class. Governments and/or consumer protection agencies in ASEAN have called for actions on this topic and started a number of public campaigns. However, in order for the topic to gain ground and receive stronger public support, consumers need to be educated as to how to effectively engage in sustainable consumption (i.e. being given specific instructions and tailor-made guidance, not just abstract advice), and businesses need to present consumers with viable alternatives.

3. Thirdly, what could be inferred from the overall results of the first ACEI is that consumers in ASEAN lack proactive engagement. Scores for the third domain on ‘Consumer Behaviours/Assertiveness’ only averaged at 3.3/5. This seems to point to the nascent stage of development of the consumer movement in the region: In several AMS, no consumer organisation/association has been formed yet, and where such organisations already exist, many of them are suffering from low membership and (financial and human) resource and/or capacity constraints. The engagement of consumer organisations/associations is critical not only for the improvement of consumer empowerment as such; as shown in the ACEI implementation in several AMS, the network of consumer groups and advocates in the regions and provinces can also be a viable partner for carrying out future surveys or polls targeting consumers in all parts of a country.

Several actions could be undertaken to give the consumer movement in ASEAN a must-needed boost, among others:

- Institutionalising/recognising the statutory role(s) of consumer organisations/associations in the general consumer protection law;
- Providing them with the mandate to engage in consumer dispute settlement, especially through legal advisory and mediation services;
- Giving them the right to start legal proceedings (i.e. representative action or class actions) on behalf of a large number of consumers, or in the name of public interests;
- Setting up Consumer Welfare Funds to support the activities of consumer organisations/associations and other relevant civic groups; and
- Delivering technical assistance and capacity building to enable them to work on newly emerging issues that affect consumers (e.g. cross-border issues, online financial transactions etc.).
4.3. Future Cycles of the ACEI

A prominent theme in recent research studies is the changing landscape of ‘consumer empowerment’, specifically the rapid development of the digital economy and how it affects ‘consumer empowerment’ both positively and negatively.

On the one hand, huge amount of information can now be easily obtained online, allowing consumers to compare products and review producers/providers. This, in turn, increases transparency, eliminates information asymmetries, and stimulates competition. New digital tools and platforms offer more new innovative products to consumers, reduce transaction costs, and in some cases even turn consumers into providers of goods and services, thereby generating income and improving livelihoods. Interactions between the consumer protection agencies and/or consumer organisations/associations and consumers, notably through consumer advocacy and educational programmes, campaigns and other advisory services, could also be facilitated/promoted via digital means and media. Even redress could be obtained via online dispute resolution (ODR) mechanisms, at lower costs and with greater effectiveness. Last but not least, the internet also allows consumers to interact more freely with each other, share information and feedback, report unscrupulous business behaviour, and even gain more bargaining power by forming online communities and networks. In summary, the digital economy brings about unique opportunities and tools to further ‘empower’ consumers.

At the same time, one cannot deny the downsides and risks of the digital economy for consumers either. New-generation consumer issues which are now high on the international agenda include: the need for data protection and how to address privacy concerns; issues of market concentration, discrimination, and consumer manipulation; fake news; information overload; etc. This means digital advancements could equally be used to ‘dis-power’ consumers.

The current construct of the ACEI does not yet sufficiently account for these new-generation consumer issues. Their integration into the revised questionnaire for the next ACEI cycle could be considered so as to not lose sight of overall inclusivity and applicability. Future cycles of the ACEI will take into account lessons learnt from the pilot implementation to ensure greater uniformity in the survey approach across all AMS.

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ANNEX I
Factsheets
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The ASEAN Consumer Empowerment Index (ACEI) is a key initiative under the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP) 2016-2025, aimed at gauging the level of awareness and knowledge of consumers across all ASEAN Member States (AMS), as well as their perceptions on a number of issues, including fundamental consumer rights and critical concerns related to specific sectors or products.

The ACEI is a composite index, calculated at country level using questionnaire-based surveys, in order to benchmark the national level of consumer empowerment in each AMS against that of the entire region. The survey methods chosen include a combination of direct interviews, online surveys and physical distribution/collection of the questionnaires, mostly in local language and with some information adapted to the respective country context.

The ACEI relies on a set of indicators that are categorised according to three main domains: Consumer Awareness or Knowledge; Consumer Skills or Competences; and Consumer Behaviours or Assertiveness. The domains cover 27 key indicators that equally weighted. The level of empowerment (Highly Empowered, Moderately Empowered, or Least Empowered) of each AMS is measured as the average of the total individual scores of respondents from the respective country. The ACEI 2020 is 63.7% (82.9 points out of 130), with the detailed scores per domain as shown in the graph below. This means across the entire region, consumers are presently, on average, Moderately Empowered.

**OVERVIEW**

The ASEAN Consumer Empowerment Index (ACEI) is a key initiative under the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP) 2016-2025, aimed at gauging the level of awareness and knowledge of consumers across all ASEAN Member States (AMS), as well as their perceptions on a number of issues, including fundamental consumer rights and critical concerns related to specific sectors or products.

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**TIMEFRAME**

- Conceptualisation (July 2017)
- Pilot Implementation (July 2019 – April 2020)
- Launch of the 1st ACEI (May – June 2020)

**RESULTS**

<table>
<thead>
<tr>
<th>Awareness</th>
<th>Skills</th>
<th>Behaviours</th>
</tr>
</thead>
<tbody>
<tr>
<td>23.00</td>
<td>30.00</td>
<td>29.90</td>
</tr>
<tr>
<td><strong>82.90/130</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DEMOGRAPHIC PROFILE**

<table>
<thead>
<tr>
<th>Location</th>
<th>Urban</th>
<th>Rural</th>
</tr>
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<tbody>
<tr>
<td>53.3%</td>
<td>46.7%</td>
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<table>
<thead>
<tr>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>57.5%</td>
<td>42.5%</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Age</th>
<th>&lt; 30 years</th>
<th>&gt; 31 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>54.9%</td>
<td>45.1%</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Education</th>
<th>College, university, or higher</th>
<th>High school or less</th>
</tr>
</thead>
<tbody>
<tr>
<td>43.9%</td>
<td>56.1%</td>
<td></td>
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</tbody>
</table>

Respondents were highly aware about consumer rights and responsibilities but scored least with respect to knowing the redress mechanism, and advocacy/education programmes for consumers.

Respondents were knowledgeable in numerical and financial skills, detecting scams and misleading advertisements, but scored low on skills to engage in sustainable consumption.

Respondents scored highest in comparing different products, reading terms and conditions before purchase. Yet, they were not keen to participate in consumer associations and contribute to policy making.

**DISCLAIMER**

The ASEAN Consumer Empowerment Index (ACEI) 2020 is the result of a pilot initiative which was carried out with high ownership in all ten ASEAN Member States, either via online or face-to-face interviews, or a combination of both. The varying implementation approaches for the national indices reflect the specific context and demographic characteristics in each Member State. However, the ACCP will look into further refining the methodology of the ACEI survey, based on the lessons learnt. The findings of the ACEI 2020 are intended to facilitate a better understanding on consumer empowerment in ASEAN and do not necessarily reflect the views of ASEAN Member States.
The principal law on consumer protection in Brunei Darussalam is the **Consumer Protection (Fair Trading) Order (CPFTO)**, which was enacted in 2011. The CPFTO applies to all businesses or consumers residing in the country and also governs business-to-consumer (B2C) transactions that are made in or sent from Brunei Darussalam. The main authority in charge of implementing the CPFTO is the **Department of Competition and Consumer Affairs (DCCA)** under the Department of Economic Planning and Statistics (DEPS).

In carrying out the ACEI survey, the DCCA consulted with the **Department of Statistics, DEPS** to determine the appropriate methodological approach. DCCA also tested the localised survey internally in order to generate inputs for further improvement. The interviews and data collection were conducted in either larger shopping premises or in combination with advocacy programmes, for example back-to-back with a roadshow on financial awareness at Universiti Brunei Darussalam.

The final country report identifies gaps in consumer empowerment according to location and domain. Although consumer protection programmes and redress mechanisms are already in place, low publicity warrants **stronger advocacy efforts** on the part of DCCA, among others by publishing more educational materials.
Cambodia has the youngest consumer protection regime in the ASEAN region, with the Law on Consumer Protection only passed in November 2019. The main mandate for its implementation lies with the Consumer Protection and Fraud Repression Department (CCF) under the Ministry of Commerce. Relevant sub-decrees and implementing regulations (prakas) are currently being drafted, among others concerning the constitution and composition of an inter-ministerial Commission.

In conducting the ACEI country survey, the CCF teamed up with the Cambodian Institute for Research and Rural Development (CIRD), a non-governmental organisation active in the area of consumer protection and agriculture. CIRD was responsible for training the surveyors prior to the data collection in the field and for the quality assurance of the questionnaire, which was translated into Khmer language.

Since consumer protection constitutes a relatively new policy area in the country, consumers have yet to be made more aware about their basic rights and the business obligations under the new law. The CCF, together with other relevant stakeholders, will have to run educational programmes across the country, in combination with broader efforts to develop effective complaints mechanisms. This requires close coordination with other sectoral ministries and civil society organisations.

Respondents scored highest with respect to understanding basic consumer rights but lowest regarding consumer advocacy and education programmes and tools.

The ability to detect scams and other deceptive practices was ranked highest, while understanding the meaning of standards, labels and logos received the lowest scores.

The highest scores were found with respect to the willingness to participate in consumer education programmes. The lowest scores concerned the tendency to report hazardous or defective products, or unfair commercial practices.
The Law No. 8/1999 concerning Consumer Protection covers the rights and obligations of consumers and businesses, mandates of consumer protection agencies, as well as market surveillance and redress mechanisms. A revision of the existing law to better address emerging issues is being deliberated.

The Directorate of Consumer Empowerment (DCE) under the Ministry of Trade plays a vital role in implementing and monitoring consumer protection policies and actions, in close coordination with other sectoral authorities. Since 2016, the DCE has also been instrumental in publishing a nation-wide consumer empowerment index (called IKK).

The ACEI country survey was combined with the IKK, with a method that aimed to be random and representative, covering both more and lesser developed regions. The questionnaire in Indonesian language was distributed both online and directly to households, with the support of the district offices of the Ministry of Trade and IPB University. The findings show a higher score for the online survey (88.89) compared to the direct interviews (67.84).

The comprehensive report found that the awareness and assertiveness of Indonesian consumers about their rights is still limited. Future strategies should therefore focus on increasing consumer education through multiple channels and by engaging all relevant stakeholders.

Respondents showed the highest scores with respect to understanding business obligations, but they were found to know the least about available redress mechanisms.

The highest scores were found in relation to sustainable consumption. The lowest scores were achieved in the context of detecting scams.

Respondents obtained the highest scores regarding the contribution to policy-making, as well as on making comparisons. The lowest scores concerned information sharing.
The Law on Consumer Protection was enacted in 2010. It applies to all individuals as well as legal entities, both domestic and foreign, which are licensed and registered for doing business in Lao PDR, as well as consumers residing in the country. The responsible authority for the implementation of consumer protection is the Department of Domestic Trade (DTD) under the Ministry of Industry and Commerce.

For the implementation of the ACEI country survey, the DTD cooperated with the National University of Lao (NUOL). The questionnaires in Lao language were distributed in a number of public places, such as educational institutes, parks and bus stations in the capital city of Vientiane. A small online survey was also devised and sent to targeted respondents in the surrounding rural areas.

The final scores were informed by the circumstance that most of the surveyed consumers had a tertiary education. Still, it was shown the provision of more educational programmes and information resources would benefit consumers and raise their degree of empowerment. Urban and young respondents preferred online channels for this, while traditional media, such as radio, TV and billboards, would be more appropriate in reaching out to rural populations.

Respondents were highly aware of consumer rights and business obligations. However, they did not feel well-informed about advocacy and educational programmes and tools.

respondents scored highest concerning the ability to gather information, compare products or services. Yet, they attained the lowest scores with respect to the ability of understanding standards, labels and logos.

respondents scored highest regarding willingness to comply with the regulations but scored lowest for their tendency of reporting hazardous and defecting products, as well as unfair commercial practices.
The Consumer Protection Act (CPA) of 1999 was amended several times since its enactment, most recently in 2019. This served to address various emerging issues related to extending and enhancing the protection of Malaysian consumers. Under the CPA, the Ministry of Domestic Trade and Consumer Affairs (MDTCA) is the main governmental agency in charge.

MDTCA carried out the ACEI country survey throughout the entire country, with the state branches of MDTCA in charge of distributing the questionnaires in Malay language as well as collecting and consolidating the data from respondents. A sample of 40 respondents was selected in each state. In the implementation, lessons from the previous conduct of another national survey were drawn upon.

Respondents performed best in the awareness domain, which bears testament to their tendency to assert their basic consumer rights and sustainable consumption. Malaysia is currently conducting its own survey called Consumer Empowerment Index (CEI) 2019-2020 at the national level. The index will be used to assist in formulating policies, legislation and regulations as well as consumer advocacy programs towards enhancing consumer empowerment in Malaysia. The sets of domain used for this CEI are purchasing decision, redress and financial literacy.

Respondents were highly aware of their basic consumer rights and sustainable consumption. However, they attained the lowest scores concerning their knowledge about consumer organisations.

Overall, respondents were highly knowledgeable in this domain. Respondents were found to have the highest scores for comparing products and understanding terms and conditions. Yet, they scored lowest in seeking information.
The Consumer Protection Law was enacted in 2014 and amended as *Pyidaungsu Hluttaw Law No. 9/2019*, in response to emerging consumer protection issues. A new implementing regulation on labelling came into force in early 2020, and a standard operational procedure to streamline complaints-handling is currently being developed.

The main mandate for the implementation of the consumer protection law lies with the Department of Consumer Affairs (DOCA), which was created under the Ministry of Commerce. DOCA is responsible for the protection of consumer rights and interests, as well as for ensuring the safety and quality of goods and services.

In implementing the country survey for the ACEI, DOCA exhibited a high degree of ownership. The data was collected directly by visiting the selected regions and in a joint effort between DOCA officials from the head and regional offices.

Subsequently, findings were fed into the consultations for the upcoming National Consumer Protection Programme (NCPP), in order to guide future actions on consumer protection in Myanmar. This includes intensifying initiatives on consumer outreach and education, particularly targeting the population in rural areas who possesses a lower educational background (i.e. primary school or less).

Awareness about basic consumer rights received the highest score, while awareness about various consumer advocacy and education programmes or tools received the lowest overall score.

Respondents were highly capable of detecting fraudulent or misleading business practices, yet they were least able to understand the meaning of standards, labels and logos.

The willingness to comply with regulations scored the highest amongst all indicators in this domain, whereas the tendency to report hazardous or defective products and unfair commercial practices scored lowest.
The Consumer Act (Republic Act No. 7394) came into force in 1992 and regulates standards of conduct for businesses vis-à-vis consumers in the country. The Department of Trade and Industry (DTI) is the main authority to implement the Consumer Act, in conjunction with broader functions to promote entrepreneurial endeavours, as well as monitor markets and prices. Additional mandates for the Consumer Act lie with the Department of Health and the Department of Agriculture.

The data collection for the ACEI country survey was conducted in collaboration with the DTI's regional offices in selected provinces; it was administered both online and in face-to-face interviews. The approach offered opportunities to also reach consumers in more remote parts of the country.

The relatively high scores from the survey point to the competence of Filipino consumers in detecting threats against their rights and interests. Continued efforts are recommended to ensure accurate information and adequate protection. Social and online media, in particular, could be further utilised for awareness-raising initiatives across different sectoral departments. Partnerships with academic institutions could also be increasingly explored. Last but not least, there is a need to activate additional avenues for consumer redress.

Respondents were highly aware of their basic consumer rights and business obligations but scored lowest in relation to knowing about various consumer advocacy and education programmes or tools. Respondents scored highly regarding skills and competencies in detecting deceptive business practices, and unfair contracts. Yet, they scored lowest with respect to comparing products. Respondents were found to score highest in this domain which reflects that they are assertive in taking action or seeking counsel regarding their complaints.
The Consumer Protection (Fair Trading) Act (CPFTA) was enacted in 2003 and was last amended in 2016. As of 2018, it is administered by the Competition and Consumer Commission of Singapore (CCCS), which now has dual and this more comprehensive oversight functions for the market.

In addition, the Consumers Association of Singapore (CASE) as well as the Singapore Tourism Board (STB) remain the first points of contact for local consumers and tourists, respectively, when it comes to complaints-handling and, if necessary, mediation. Only if a voluntary compliance agreement cannot be realised, cases are investigated by CCCS. Meanwhile, consumer advocacy measures are closely coordinated between CCCS, CASE and STB for coherence and complementarity.

The results of the ACEI country survey need to be seen in light of Singapore’s unique demographics, characterised by a comparatively well-educated and urbanised population. Findings feed into and underpin joint awareness-raising and educational programmes of CCCS and CASE, concerning specific consumer rights and issues.

Respondents were highly aware of their basic consumer rights and responsibilities, however much less so about existing consumer advocacy and education programmes or tools.

Respondents scored highly with respect to their financial and basic numeric skills. Scores were found to be lowest concerning sustainable consumption.

Respondents received the highest scores for their willingness to comply with regulations and a tendency to file complaints. Their contribution to policy making, however, scored lowest.
Since its enactment in 1979, the Consumer Protection Act (CPA) has undergone multiple revisions in order to provide the most comprehensive and up-to-date protection for consumers. The Office of the Consumer Protection Board (OCPB), which was set up under the Office of the Prime Minister, is primarily charged with managing consumer protection affairs and actions. The OCPB oversees consumer protection in the areas of advertising, labelling and contacts. This includes settling consumer complaints and mediating in disputes with businesses.

In its work, the OCPB is supported by numerous independent consumer associations, which can also commence legal proceedings. Since 2019, a new act governs the formation of consumer organisations and establishment of a Consumer Organisation Council.

The implementation of the country survey for the ACEI findings is set against the backdrop of the National Consumer Protection Strategy Plan for the years 2017-2021. The high scores attest the success of the OCPB and relevant consumer protection organisations in educating and empowering Thai consumers.

The ACEI result for Thailand was highest among all ASEAN Member States. Consistent with the main ACEI findings, strategic measures should focus on further outreach efforts through (online) campaigns targeting rural areas and schools or universities.

Respondents were highly aware of their consumer responsibilities as well as business obligations. However, they scored lowest concerning the knowledge about responsible consumer agencies.

Respondents were most knowledgeable in gathering information and comparing products, yet they scored lowest for basic numerical skills and regarding the understanding of standards, labels, and logos.

Respondents scored highest regarding their habit of reading the terms and conditions and other information. However, scores were lowest with respect to the participation in consumer groups and programmes.
The Law on Protection of Consumer Rights was enacted in 2010, with further details set out in number of implementing regulations per Government Decree No. 99/2011/ND-CP. Under the law, the Viet Nam Competition and Consumer Authority (VCCA) was designated to implement a dual mandate on competition policy and consumer protection.

The ACEI country survey was conducted by VCCA in cooperation with the network of consumer advocates in the 6 selected provinces. This proved to be an efficient approach to organise the data collection, using the Vietnamese questionnaire and locally trained surveyors.

In the follow-up of the findings, VCCA is set to continue its close cooperation with the provincial Departments of Trade and Industry as well as the consumer organisation VICOPRO. A mechanism for regular (at least annual) consultations is in place to take up recommendations on where to focus outreach and educational efforts. In particular, more vulnerable consumers and those with lower educational attainment should be targeted.

Finally, the insights on gaps in consumer empowerment will also benefit the ongoing review of the consumer protection law.

Respondents were highly aware of business obligations and their basic consumer rights. However, they scored lowest concerning their knowledge about consumer advocacy programmes.

Respondents were most knowledgeable about detecting scams and about gathering information. Yet, they scored lowest concerning the understanding of standards, labels and logos.

Respondents scored highest regarding their tendency in filing complaints and complying with regulations. However, the lowest scores were received with respect to sharing information.
ANNEX II
ASEAN Consumer Empowerment Index Questionnaire
### Scoring

5 = fully correct answer, behaviour that indicates high level of empowerment
1 = incorrect answer, non-action, don’t know/can’t tell
3 = not fully correct answer, behaviour that indicates moderate level of empowerment

### Your Information

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<table>
<thead>
<tr>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>1. Location</td>
<td>1. Urban area</td>
<td>2. Rural area</td>
</tr>
<tr>
<td>3. Age</td>
<td>1. 20-30 years old</td>
<td>2. 31-40 years old</td>
</tr>
<tr>
<td>4. Education</td>
<td>1. Primary school or less</td>
<td>2. Secondary school</td>
</tr>
<tr>
<td>Q.N.</td>
<td>Question</td>
<td>Response (for use by Respondent)</td>
</tr>
<tr>
<td>------</td>
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<td>----------------------------------</td>
</tr>
</tbody>
</table>
| 1.   | Which of the following rights do you think you have as a consumer? *(More than one option could be selected)* | A. Right to safe goods and services  
B. Right to be informed  
C. Right to choose  
D. Right to be heard  
E. Right to complain and get compensated  
F. Right to consumer education  
G. Right to a healthy environment  
H. None/Don't know | |
| 2.   | Which of the following responsibilities do you think you have as a consumer? *(More than one option could be selected)* | A. Responsibility to ask questions/obtain sufficient information pre-purchase  
B. Responsibility to retain receipts  
C. Responsibility to follow product/usage instructions and use product safely  
D. Responsibility to provide feedbacks when dissatisfied with product/service quality  
E. Responsibility to expose/report bad business [behaviours] and protect common interests/fellow consumers  
F. Responsibility to understand the environmental consequences of one’s own consumption and contribute to a healthy environment  
G. None/Don't know | |
| 3.   | In your opinion, which of the following legislations/regulations protects consumer interests in one way or another? *(More than one option could be selected)* | A. Product Quality law  
B. Product Safety & Liability law  
C. Advertising law  
D. Consumer [protection] law  
E. [Unfair] contract [terms] law  
F. Law on weights and measures  
G. Standards law  
H. Competition law  
I. Law on Prices  
J. None/Don't know | |
| 4.   | In your opinion, which of the following organisations/institutions is primarily responsible for protecting consumers? *(More than one option could be selected)* | A. Market Control Agency  
B. Ministry of Industry and/or Commerce/Trade  
C. Consumer Protection Agency  
D. Food and Drug Administration  
E. Ministry of Agriculture  
F. The court  
G. Ministry of Justice  
H. None/Don’t know | |
<table>
<thead>
<tr>
<th>Q.N.</th>
<th>Question</th>
<th>Response (for use by Respondent)</th>
<th>Score (for use by Interviewer)</th>
</tr>
</thead>
</table>
| 5.   | In your opinion, which of the following organisations/groups represents/protects consumers in one way or another? *(More than one option could be selected)* | A. Trade union  
B. Women's union  
C. Consumer association/society/club  
D. Standards and quality organisation/society/club  
E. Sustainability-promoting group/organisation  
F. Consumerism research organisation  
G. Farmers' union/association  
H. Migrant workers' association  
I. None/Don't know | |
| 6.   | Which of the following responsibilities/obligations do you think the businesses have towards the consumers? *(More than one option could be selected)* | A. Responsibility to provide information to consumers  
B. Responsibility to provide receipts and other relevant documents such as product certificates, warranty cards, etc  
C. Responsibility to warn consumers about any inherent risks or provide usage instructions where applicable  
D. Responsibility to take back faulty products and return money to consumers  
E. Responsibility to compensate the consumers for any damages occurring as a result of the transaction with the business  
F. Responsibility to provide maintenance or repair services as stipulated in the product/service policy  
G. Responsibility not to disclose the consumers' personal/confidential information to third parties  
H. None/Don't know | |
| 7.   | In case you encounter any problems for which you think you have legitimate cause for complaint/to seek redress with a good, a service, a retailer or a provider, which of the following channels could you use to seek redress? *(More than one option could be selected)* | A. Customer enquiry points maintained by the business  
B. National consumer hotline  
C. Consumer organisations/associations  
D. Industry ombudsmen  
E. Consumer protection agency  
F. The [consumer] court/tribunal  
G. The media/newspaper  
H. None/Don't know | |
<table>
<thead>
<tr>
<th>Q.N.</th>
<th>Question</th>
<th>Response (for use by Respondent)</th>
<th>Score (for use by Interviewer)</th>
</tr>
</thead>
</table>
| 8.   | Have you ever heard about/watched/ listened to/read/used/participated in any of the following programmes/tools? (More than one option could be selected) | A. Public seminars/workshops on consumer-related issues  
B. Magazine/newspaper [columns] on consumer-related issues  
C. Booklets/brochures on consumer-related issues  
D. Boycott campaigns  
E. National consumer hotline  
F. Sustainable/smart consumption campaigns/radio programmes/television programmes  
G. None/Don’t know | |
| 9.   | If Computer X costs US$111 and Computer Y costs US$100 + 18% delivery charge, which one is cheaper? | A. Computer X  
B. Computer Y  
C. Two computers have the same price  
D. Don’t know/Cannot tell | |
| 10.  | Suppose you put US$100 into a <no fee, tax free> saving account with a guaranteed interest rate of 2% per year. You don’t make any further payment into this account and you don’t withdraw any money. How much would be in the account at the end of the first year, once the interest payment is made? | ....................................................... | ....................................................... |
| 11.  | Looking at the below picture, could you please tell me how many calories will you eat if you eat the entire container? If you are allowed to eat 60 g of carbohydrates as a snack, how much ice cream could you have? | ....................................................... calories  
....................................................... serving(s) | ....................................................... |

### Nutrition Facts

| Serving Size | ½ cup  
| Servings per container | 4  
| Amount per serving |  
| Calories | 250  
| Fat Cal | 120  
| %DV |  |
| Total Fat | 13g  
| %DV | 20%  
| Sat Fat | 9g  
| %DV | 40%  
| Cholesterol | 28mg  
| %DV | 12%  
| Sodium | 55mg  
| %DV | 2%  
| Total Carbohydrate | 30g  
| %DV | 12%  
| Dietary Fiber | 2g  
| Sugars | 23g  
| Protein | 4g  
| %DV | 8%  

*Percentage Daily Values (DV) are based on a 2,000 calorie diet. Your daily values may be higher or lower depending on your calorie needs.  
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<tr>
<td>12</td>
<td>By looking at the below pictures, could you please tell me by which date you can still use the products?</td>
<td>Picture A: ............................................................ Picture B: ............................................................ □ Don't know/Cannot tell</td>
<td></td>
</tr>
</tbody>
</table>
| 13   | Could you please select the correct descriptions for the below logos?   | 1. A Recyclable products
2. B Textile products that contain a minimum of 70% organic fibres
3. C Energy–efficient products and buildings
4. D Sustainable products which reward farmers, workers and consumers with a fair deal
5. E Flammable products |                                |
| 14   | You banks with ZedBank. You receive the following e-mail message.      | A. Reply to the e-mail message and provide your Internet banking details. B. Contact your bank to inquire about the e-mail message. C. Do nothing and just ignore the email since it is a scam D. Don’t know/Cannot tell |                                |

Dear ZedBank member,

There has been an error on the ZedBank server and your Internet login details have been lost. As a result, you have no access to Internet banking. Most importantly your account is no longer secure. Please click on the link below and follow the instructions to restore access. You will be asked to provide your Internet banking details.

https://ZedBank.com/

Which of the following statements would be a good advice?
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<tr>
<td>15.</td>
<td>Imagine an advertisement saying: “Free alarm clock, just call this number to collect it”. You call the number and later you discover that it is a very costly premium rate telephone number. Was the advertisement legal?</td>
<td>A. Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>B. No</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>C. Don’t know/Cannot tell</td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>Imagine you receive by post a DVD that you have not ordered, together with a 25 dollar bill for the products. Are you obliged to pay the bill?</td>
<td>A. Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>B. No</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>C. Don’t know/Cannot tell</td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>Suppose on January 1, 2018, you bought a laptop computer which has a 12-month warranty period. You have installed softwares and operated it in accordance with the instruction manuals. But the computer crashed by itself in December 15 of the same year. Would you have to pay anything to have it repaired?</td>
<td>A. Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>B. No</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>C. Don’t know/Cannot tell</td>
<td></td>
</tr>
</tbody>
</table>
| 18.  | Thinking about the last time you purchase a product such as a household appliance or electronic good, which of the following channels/tools did you consult in order to reach a decision?  
(More than one option could be selected) | A. Internet search                  |                                  |
|      |                                                                                                                                                   | B. Price-comparison website        |                                  |
|      |                                                                                                                                                   | C. Product-testing/rating magazine |                                  |
|      |                                                                                                                                                   | D. Ask a friend/relative/colleague |                                  |
|      |                                                                                                                                                   | E. I did not consult anyone/any such channels/tools |                                  |
| 19.  | In case you experienced some problem when buying or using any goods or services of sufficiently high value, and you thought you had a legitimate cause for complaint, what would you do?  
(More than one option could be selected) | A. I would complain about it to the retailer, manufacturer or service provider |                                  |
<p>|      |                                                                                                                                                   | B. I would bring the matter to an out-of-court dispute resolution body such as an ombudsman, arbitrator, a consumer organisation |                                  |
|      |                                                                                                                                                   | C. I take the business concerned to court |                                  |
|      |                                                                                                                                                   | D. I would consider all the above options |                                  |
|      |                                                                                                                                                   | E. I do nothing, since I would not win anyway |                                  |
|      |                                                                                                                                                   | F. Don’t know/Cannot tell          |                                  |
| 20.  | Considering all the products you have bought and all the services you have used in the past two weeks, did the environmental impact of any goods or services also influence your choice? | A. Yes, for all or most goods and services I bought/used |                                  |
|      |                                                                                                                                                   | B. Yes, but only for some           |                                  |
|      |                                                                                                                                                   | C. Yes, but only for one or two     |                                  |
|      |                                                                                                                                                   | D. No                              |                                  |
|      |                                                                                                                                                   | E. Don’t know/Cannot tell          |                                  |
| 21.  | How often do you compare the price of primary goods by looking at the price per unit of measurement, for example price per kilo, per meter or per litre? | A. Always or most of the time       |                                  |
|      |                                                                                                                                                   | B. Sometimes, when convenient      |                                  |
|      |                                                                                                                                                   | C. Rarely                          |                                  |
|      |                                                                                                                                                   | D. Never                           |                                  |</p>
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| 22   | How often do you read terms and conditions when you purchase a product or a service? | A. Always or most of the time  
B. Sometimes, when convenient  
C. Rarely  
D. Never |                                |
| 23   | As a consumer, if you have a good experience related to a good, a service, a retailer or a provider, how often do you recommend others to purchase this product or service? | A. Always or most of the time  
B. Sometimes, when convenient  
C. Rarely  
D. Never |                                |
| 24   | As a consumer, if you have a bad experience related to a good, a service, a retailer or a provider, how often do you recommend others against purchasing this product or service? | A. Always or most of the time  
B. Sometimes, when convenient  
C. Rarely  
D. Never |                                |
| 25   | As a consumer, if you come across hazardous/defective products and unfair commercial practices, how often would you report about those products and practices to the relevant regulatory agencies? | A. Always or most of the time  
B. Sometimes, when convenient  
C. Rarely  
D. Never |                                |
| 26   | How often do you search for information on your rights as a consumer? | A. Very frequently  
B. Sometimes, when convenient  
C. Rarely  
D. Never |                                |
| 27   | In case you have experienced some problem when buying or using any goods or services of sufficiently high value, and you thought you had a legitimate cause for complaint, what would you do? | A. I would take action as soon as possible to solve the problem  
B. I would try to solve the problem, but only if and when convenient  
C. I would not do anything and just try to forget all about it  
D. Don't know/Can't tell |                                |
| 28   | Would you volunteer to participate if you are given information about/invited to consumer groups/organisations/educational programmes and/or campaigns (including product boycotts, sustainable consumption)? | A. Yes, always  
B. Yes, but only when convenient  
C. No |                                |
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| 29.  | As a consumer, would you comply with the instructions of regulators, for example to return defective products when you are aware that there is a relevant recall programme? | A. Yes, always  
B. Yes, but only when convenient  
C. No | |
| 30.  | Would you be willing to contribute to policy-making process as a consumer representative, and/or act as agent-of-change/ambassador on consumer protection? | A. Yes, always  
B. Yes, but only when convenient  
C. No | |
|      | **Non-scoring Questions**                                                 |                                  |                                |
| 31.  | Do you feel informed, protected and empowered as a consumer when participating in transactions in the market? | A. Yes, always  
B. Yes, very often  
C. Yes, sometimes  
D. No, not at all  
E. Don’t know/Cannot tell | |
| 32.  | How strongly do you agree or disagree with each of the following statements? | A. Strongly agree  
B. Agree  
C. Disagree  
D. Strongly disagree  
E. Don’t know/Cannot tell | |
|      |  1. You trust public authorities to protect your rights as a consumer       |                                  |                                |
|      |  2. In general, retailers and service providers respect your rights as a consumer |                                  |                                |
|      |  3. You trust non-governmental consumer organisations to protect your rights as a consumer |                                  |                                |
| 33.  | How strongly do you agree or disagree with each of the following statements? | A. Strongly agree  
B. Agree  
C. Disagree  
D. Strongly disagree  
E. Don’t know/Cannot tell | |
|      |  1. It is easy to settle disputes with retailers and service providers through an out-of-court body (i.e. arbitrators, ombudsmen, consumer organisations or other administrative agencies, etc) |                                  |                                |
|      |  2. It is easy to settle disputes with retailers and service providers through the courts |                                  |                                |
| 34.  | What can be done to further empower consumers in <your country>? |                                  |                                |