

Keynote Speaker: Chandni Gupta – English Transcript

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00:16

Hey there! I'm Chandni Gupta, the Deputy CEO and digital policy director at the Consumer Policy Research Center in Australia. I'm really excited to kick off Financial Inclusion Week, hosted by the Center for Financial Inclusion. The online world offers us a ton of choices—like getting whatever we want, whenever we want it, just by clicking a button. We can have things delivered to our doorstep in minutes or straight to our inbox in seconds. But what's the real cost of all this choice? Is it even a true choice? That's what I explore in my work in digital policy.

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"Working in regulatory agencies and local organizations focused on consumer policy, I've noticed that choice in the online world is often just an illusion. One major way our choices are limited is through deceptive and manipulative designs, known as dark patterns. These are design features built into the websites and apps we use every day, and they're specifically meant to sway our decisions and experiences. They're so widespread, it's alarming."

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It's like they make canceling your subscription such a hassle that you just end up sticking with it and paying for something you don't even want. It's like those countdown timers that make you feel rushed to grab a deal, only for the same deal to pop up again a week later. Or those pre-checked boxes that end up sharing your personal info with more companies whether you want to or not. Just because it's common practice doesn't mean it should be the standard. Our research in Australia, along with studies from around the world, shows that.

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It's clear that dark patterns usually don't have consumers' or the broader community's best interests at heart. Here in Australia, we've found that these tricks are wasting people's time, costing them money, and messing with their control over their own data. This ultimately affects their well-being, as they're pushed into making choices that aren't good for them. Our initial research showed that 83% of Australians have faced some negative effects from dark patterns, especially when we looked into issues like sh...

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We discovered that nearly half of people have wasted way more time trying to cancel a subscription than they meant to. One in ten even found it so tricky that they're still paying for stuff they don't want or need anymore. With so much of our lives happening online, nobody should have to deal with this, and it shouldn't be considered normal. The theme for this year's Financial Inclusion Week is "Financing the Future: Shaping the Next Decade of Inclusion."

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Choosing finance for financial inclusion is super important. It should be a real choice that people can make freely, without any hidden catches. When I thought about this, I realized how much our personal info and data affect whether we get included or left out of the digital economy. These days, businesses are using our data in more ways than ever, and it can influence what we see online, what options we're given, the prices we're offered, and everything else.

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In a world that's more data-driven than ever, it's super important to protect how our personal information is collected, shared, and used. But when you really look into it, you realize just how little choice we have. In our research, we found that people are really uncomfortable with a lot of what's going on right now. They don't like their personal info being used to create a profile about them or anything like that.

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They're collecting your personal info from other companies or selling it to others you don't even know. It feels unfair when they ask for more info than they actually need to give you a product or service. People want businesses to really step up and keep their info safe so it's not used in ways that end up hurting them. And then there's the question of what to do if you get harmed by deceptive practices.

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If you think your personal info is being used the wrong way or something feels off, there's help out there and someone you can talk to. Right now, people are struggling to figure out 90,000-word privacy policies while a 5-minute timer is ticking down for them to complete their purchase. Keeping your privacy online can be super time-consuming. The problem is, you might not even realize you've been affected, and even if you do, getting help isn't as easy as just making a phone call.

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Getting help online isn't as easy as it is in other areas. Most people know where to turn when they have problems with their phone or energy company, but it's not as straightforward when it comes to issues with their privacy or online experience. It's more than just data problems. Our research shows that people are less likely to ask for a refund or exchange for stuff they bought online compared to if they got it in a store. A big reason is that people often just don't.

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Finding contact details or figuring out the return process is purposely made hard. And even if you do manage to find it, there's no guarantee you'll get any help. So, where does that leave us? There's a big gap between how the digital economy operates in many countries and what people really deserve. With a lack of transparency, laws, and ways to get help, consumers are left unprotected and vulnerable to being taken advantage of. We're in a tough spot.

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It's not right to make individuals solely responsible for their online safety. With how fast and big the digital world is, that's just not fair. We really need to rethink who has the power and who's accountable. It starts with giving people real choices that don't compromise their safety. We need laws that keep businesses from treating people unfairly and require those businesses to prioritize people in how they operate.

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We need to recognize that some of these issues are side effects or products of the system itself. It's crucial to boost resources for our regulators so they can act before things get out of hand. Plus, we should create clear ways for people to get help when they face digital problems, with better customer service inside companies and solid, well-funded, independent ways to resolve disputes outside of them. Laws take time to develop, but businesses can make changes right now—they have the power to do it immediately.

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Let's make the online shopping experience better by changing how choices are presented, tweaking processes, and rethinking business models to put people first instead of profits. We all deserve to enjoy the perks of the digital economy and all the great things it brings, without being exploited, manipulated, or facing any barriers. We should have a digital experience that's fair, safe, and meaningful now and in the future. Thanks, and I hope you have an amazing week filled with great collaborations and connections!

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"Ignite your creativity"