



**Development of Public Awareness Models for Consumer
Protection: Models**



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Table of Contents

1. Introduction	4
• Purpose.....	5
• Consumer Education Models	5
• Criteria for Consumer Education Programs.....	8
2. Models.....	9
• Basic Model	9
Problem Analysis.....	9
Communication Strategy	10
Case Study Examples of the Basic Model	12
• Advanced Model.....	14
Problem Analysis.....	14
Communication Strategy	15
Case Study Examples of the Advanced Model	16
• Best Practice Model	18
Problem Analysis.....	18
Communication Strategy	19
Case Study Examples of the Best Practice Model	19
3. Monitoring and Evaluation	22
• Evaluation data.....	23
• Evaluating outcomes, not outputs	23
• Planning for evaluation.....	23
Types of data.....	24
Data collection and organisation	24
Program review and assessment	24
Distilling lessons learned for continued improvement	25
4. Conclusion	26
Annex 1 – the Basic Model	27
Annex 2 – the Advanced Model.....	28
Annex 3 – the Best Practice Model.....	29
Annex 4 – Review of communication tools	30

1. Introduction

The *Project for the Development of Public Awareness Models for Consumer Protection* supports a systematic approach to consumer education within ASEAN, covering a range of consumer constituencies, issues, delivery systems and appraisal procedures. This will be achieved through a report on Awareness and Education Models for Consumer Protection and Guidelines for Selecting Models. **This document contains the Models.**

Public awareness campaigns are an important tool for consumer protection agencies to advance their policy goals. Though many countries have sound legal frameworks for consumer protection, consumer regulators are unable to be ‘everywhere at once’ to enforce the rules. Consumers’ awareness of their legal rights and ways of gaining redress and the steps they can take to protect their own self-interest and safety are an important adjunct to promoting a flourishing consumer marketplace.

For example, a company may be selling products that do not meet safety standards. Without a consumer complaint, a consumer protection agency may not become aware of this breach of the law. If consumers do not understand their rights, they will not know that the law is being broken. This is where consumer protection campaigns can be effective – by helping increase consumer knowledge so they can protect themselves from unfair practices, and bring these unfair practices to the attention of the regulator. This in turn encourages producers in the economy to behave better, which increases the overall level of consumer welfare and consumer confidence.

Research for this Project has shown that there are a range of consumer education programs undertaken in various countries that offer ideas and lessons on how awareness programs could be undertaken by AMS. Some ideas and lessons are summarised below.

The increasing availability and use of the Internet and mobile technology, especially in developing countries, has allowed consumer education providers to develop cheaper and more effective education programs. Such programs can now be delivered through training modules and videos distributed over the Internet. E-mails and text messages can also be used to cheaply and effectively deliver a message to consumers. With these methods, a single document or training module can be distributed to a very large number of people at a very low cost.

Some consumer education programs have been influenced by the development of relatively large and increasingly sophisticated networks of consumer agencies in many countries. This has led to agencies adopting ‘train the trainer’ and similar models to deliver consumer education through their networks. In some cases a central regulator or other group designing consumer education programs acts as a resource provider to consumer agencies, which in turn delivers training to consumers directly.

Purpose

The aim of developing public awareness models for consumer protection is to offer a generic approach that can be adapted and applied by agencies in AMS to a range of environments and circumstances. The models need to be flexible to enable them to be adapted to various needs and contexts for implementation across all AMS, recognising the cultural and economic differences between countries in the region.

Generally, an awareness or education program will sit within a broader strategy to deal with a particular social problem. For example, there may be a public policy concern about consumers being harmed by dangerous goods. An overall strategy may be designed to identify the kinds of products that are causing harm and the type of consumers who are most likely to purchase and be potentially harmed by those goods. The overall strategy might seek to apply a range of measures to deal with the problem. This could include strengthening border controls to prevent the importation of the dangerous products and improving systems for identifying the manufacture of dangerous products within the country. An education program may complement and reinforce the broad public policy goals by drawing consumers' attention to the risks of purchasing particular dangerous products, and by providing them with an understanding of ways to identify such products so they can make decisions not to purchase them, and inform authorities that such products are on sale.

In the early stages of strategy development data should be collected to identify the people most likely to be affected by dangerous products and those who are most likely to purchase them. In devising the strategy to reduce loss or injury it might be decided that the overall approach should include an education program targeting a specified consumer group who are particularly affected by the issue. For example, it might target mothers in certain regional areas who are purchasing dangerous baby milk formula. Alternatively, it may be decided that a broader (mass) education program should be devised that aims to raise general awareness in the population of the risk of purchasing dangerous products. This could also be related to raising awareness of a new law or regulation.

Consumer Education Models

The Models set out in this Paper have been developed with a number of conditions in mind. First, they aim to be easily accessible and user friendly. Second, they aim to be flexible and adaptable to the diverse social and cultural settings in the ASEAN region. Third, the models aim to take account of the diverse range of experience with, and awareness of, consumer protection regimes within the ASEAN region.

This document presents three different Models that target the different resource capacities and experiences of consumer protection agencies within ASEAN. The models are intentionally presented at a broad level to account for the different priority areas that each AMS may have for consumer education. The models are not intended to constrain adaptation and innovation. The broad level of the models also allows for them to remain applicable to AMS as conditions and priorities change. The Models are designed to be tailored to a range of contexts, and to be implemented by regulatory bodies, consumer agencies and NGOs.

The models presented are:

- Basic Model
- Advanced Model



- Best Practice Model

A summary of the differences between the models is provided in **Table 1** below. This is elaborated upon in the description of each model in the following section.

Note: The models should be read in conjunction with the Guidelines document. The Guidelines provide practical advice to AMS on how to implement the Models through a stepwise approach to support the Planning, Development, Implementation, and Evaluation of a consumer education program.

Table 1 - Basic outline of the three Models

Model	Application		Purpose
	Resource Availability	Agency Capacity	
Basic	Low amount of resources available to be allocated to the project	Low capacity, with limited experience in delivering consumer education programs	<ul style="list-style-type: none"> • Designed to meet essential needs for consumer education and awareness. • Campaign typically directed to introducing and educating people about a particularly important issue when agency resources are low
Advanced	Medium amount of resources available to be allocated to the project	Medium capacity, with some experience in delivering consumer education programs	<ul style="list-style-type: none"> • Designed for an established consumer protection agency, which will typically have greater resources available and capacity than agencies which would implement the basic model • Campaign likely to be directed to more specific sectors (such as telecommunications or financial services) or specific consumer protection issues (e.g. access to redress, product standards)
Best Practice	High amount of resources available to be allocated to the project	High capacity, with significant experience in delivering consumer education programs	<ul style="list-style-type: none"> • Designed for an established agency, in an ASEAN Member State in which consumers are typically well educated about existing laws, and their rights and obligations under those laws • Typically designed to build on previous models through more advanced means of communication (e.g. development of a broad consumer education curriculum) or more sophisticated goals, such as training of the media or establishing a network of consumer protection agencies.

Criteria for Consumer Education Programs

While there are distinct differences between the models, there are common criteria in all models that consumer protection agencies seeking to conduct an education campaign should consider. Considering these common criteria is an important step in ensuring that the campaign is successful.

Table 2 below outlines six common criteria for conducting a successful consumer education campaign. The specific criteria will occur differently with the practical use of the different models, as will be outlined in the following sections.

Table 2 - Criteria for effective model design and implementation

Criteria	Description
1. Understanding of external environment	<p>The situation in the country or region in which the consumer education program will apply must be fully understood before it is designed and implemented.</p> <p>Consumer education programs:</p> <ul style="list-style-type: none"> • Demonstrate clear understanding of the consumer protection law and key regulators in the area targeted by the education program; • Identify the consumer groups to be targeted and the stakeholders who have an interest in the success / failure of the program; and • Identify any factors in the external environment that could act as barriers to the success of the program.
2. Clear program vision and objectives	<p>Consumer education programs should establish a clear vision for the program at the outset. This includes a statement on what change is expected to occur as a result of the program. For example, ‘consumers will have a better understanding of their rights in relation to unfair contracts in the telecommunications industry’.</p>
3. Appropriate and targeted strategies	<p>Consumer education programs should generally establish a set of strategies for delivering consumer education. The ‘message’ that the program seeks to communicate should be clear and meaningful to the target audience. The message should be one that is likely to change awareness, and in turn change the behaviour of the target group.</p> <p>If a number of strategies have been developed, these are typically prioritised based on resource availability and the projected level of consumer impact.</p>
4. Defined resource requirements	<p>Consumer education programs need to identify the resources required to deliver the program, and ensure that the correct resources are available before committing to start the program. If the necessary resources are not available, the strategies can be altered to better fit the resources available.</p>
5. Defined work plan and management structures	<p>Consumer education programs should establish, during project planning, well-defined work plans and management strategies to ensure the timely conduct of the program. This should include identified milestones and timelines that contribute to the overall program objectives, as well as specified responsibilities delegated to key personnel.</p>
5. Appropriate monitoring and evaluation framework	<p>Consumer education programs should establish a monitoring and evaluation framework, as relevant to program aims and objectives and within resource constraints. The evaluation framework should be established during the early parts of the program, with monitoring components integrated within the work plan.</p>

2. Models

This section explains each of the consumer protection Models. The characteristics of each Model are outlined, including a discussion of the problem analysis and communication strategy development phases. Practical case studies are provided as examples of Model implementation. **Annex 1, 2 and 3** provide an outline of key advantages, disadvantages and other relevant implementation information for all three Models. **Annex 4** provides a review of different tools for communication program messages.

Basic Model

The Basic Model is suitable for delivering quick wins at relatively low cost for a consumer protection public education program. Acknowledging the diversity of experience within the AMS and the resource constraints faced by many of the relative consumer protection agencies, this Model has been designed for **application in low resource, low capacity settings**. It is also suited to newly established and developing consumer protection agencies that are introducing new consumer protection laws. This includes agencies that need to quickly publicise new, or newly amended, laws, regulations and policies.

The Basic Model can be adopted if the financial and other resources available are limited, or the broad strategic aims of a strategy for enhancing a consumer marketplace only requires a limited awareness program. The essential features of the Basic Model are outlined in **Box 1**.

Box 1 – Essential features of the Basic Model

The essential features of the Basic Model are:

- Although data should be collected and analysed about the nature and extent of the problems the policy strategy (including the awareness program) seeks to solve, the data will not be as rich and extensive as for Advanced and Best Practice models
- The education program will involve less resources than the Advanced and Best Practice models and therefore hard choices will have to be made to limit the nature and scope of the program
- Relatively low-cost distribution will be used, and so will most likely be distributed to a relatively small audience
- A low cost evaluation is made of the campaign.

Problem Analysis

As the Basic model will be implemented where there is low resource availability, there will be limits to the amount of data that can be collected to analyse the nature and extent of the consumer problem, including who is affected by the problem and how. Nevertheless, some data may be able to be collected at relatively low cost from complaints records, court rulings, police reports, media reports and other sources. Interviews could be conducted with a relatively small number of groups of affected consumers to gain a sense of their awareness of the problem, and how they are affected by it. The interviews may also provide a good opportunity to pre-test some messages to see if they resonate. For example, if there was a problem with children choking on small plastic toys,

interviews might be conducted with mothers of young children. Messages could be tested, such as 'Don't use gifts that could choke your child'.

Where the Advanced and Best Practice models will draw on a greater degree of scoping research, the Basic model will draw on processes that maximise the use of current knowledge to develop the best understanding possible of the problem.

Problem analysis should identify the key message for an awareness program and the target audience for that message. This includes consumer protection personnel undertaking Planning and Development steps to establish program objectives and strategy and identify barriers to implementation. The activities undertaken in the Planning and Development steps mean that program objectives, strategy and barriers can be strategically addressed from the outset of the consumer education program. While other Models might draw on scoping research to help inform this, the Basic Model will draw on resources that are easily accessible – for example, personnel within the agency, other interested agencies, and relevant consumer or industry representative groups. Leveraging these networks can provide insights that will help inform consumer agencies during the problem analysis step.

Communication Strategy

The Basic Model will draw on cost-effective ways to convey the target message, informed by the planning data. Developing an effective communication strategy requires identifying the connection between the key message, the target audience and the best means of accessing that target audience. In resource limited environments, it is important to ensure easy wins are achieved with the best value for money.

Consumer protection agencies should attempt to identify the most effective mediums to communicate to the target audience. This will include a number of steps, for example considering literacy levels, access to certain media such as radio and newspaper, and the demographic targeted by the program objective. Where further research is not possible, it is important to draw on available resources to gain the best possible understanding of the context within which the program will take place. If market research or media consumption studies have been undertaken they can provide a basis to distinguish where and how target groups presently gain information (e.g. from friends, members of community groups, family, social media, general media) about making product choices regarding the problematic product. More broadly, drawing on the institutional knowledge of relevant consumer protection agencies will be an important source of information and data. There may also be existing experiences among agency staff in dealing with the sale and distribution of the problematic product, and the behaviours of consumers in purchasing and using the product. Drawing on networks with other government agencies with relevant experience or scopes of work can provide useful insights, as can engaging informally with other consumer groups, such as NGOs or industry groups.

The research should inform which communication tools are most suitable for implementing the strategy. A number of tools that are broadly considered to be lower cost are outlined below. The communication strategy chosen should inform the selection of tools, rather than the other way around. For example, if your target audience does not engage with pamphlets, choosing pamphlets



to raise awareness of an issue will not be successful or cost-effective, even if they are seen to be a low-cost communication tool.

Case Study Examples of the Basic Model

This section outlines two case study examples of the Basic Model.

Case Study 1: An Opportunity for All, Financial Education in Africa

'An Opportunity for All, Financial Education in Africa' is coordinated by Opportunity International and supported by local microfinance institutions. 'An Opportunity for All' was designed to respond to the difficulty that people with low incomes might face in making 'informed, responsible or confident decisions about personal financial management'. The program aimed to improve consumers' credit management, and awareness of risks around the use of financial services through a series of multi-media financial literacy training modules.

The program also intended to explore how technology could be leveraged cost effectively to enhance consumer's financial capabilities. Financial education modules were delivered to rural communities through portable 'tablet' devices, and in cities through television screens in bank branches.

The design process for the 'An Opportunity for All' program was as follows:

- Design: The contents of the electronic modules were driven by a 'target client segment needs analysis' to capture the key questions that each module should address. This was intended to ensure that the program would provide a solution that was responsive to an expressed client need.
- Creation and evolution: Each electronic module was designed to include a variety of multimedia tools to engage with audiences. These include the use of symbols and graphics rather than words to convey the content. In addition, stories were often linked by a narration element or key character, a traditional element of African storytelling.
- Development of additional tools: In addition to the final videos, a number of training tools were also developed to enhance consumers' understanding of the material. These included comic strips and cartoons with content that reinforced the training messages, a financial education board game, and a series of flip charts that could be used where technology was not available.

The electronic modules were synthesised into a training DVD for simple distribution. The training DVD was delivered through television screens in bank branches, in heavily populated areas. Other distribution channels included portable screenings in villages or houses using tablet PCs, and partnerships with other NGOs to allow the DVD to be disseminated at their events. Through Branch showings, 167,607 clients were reached, and through portable viewing opportunities, a further 122,629 individuals were reached. The total cost of the program was £352,908, with the cost to reach each client being £1.21 per person.

For further information about the 'An Opportunity for All, Financial Education in Africa' program see http://www.oecd.org/daf/fin/financial-education/TrustFund2013_OECD_INFE_Peer_Review_and_Regional_Reports_LatinAmerica_Africa.pdf.

Case Study 2: South African National Financial Education Strategy

Consumer education programs in South Africa are coordinated by the Financial Service Board (FSB), which has developed a national financial education strategy for South Africa. The FSB is responsible for providing consumer education in South Africa, and for coordinating research activities relevant to consumer education. The FSB has conducted focus group research on consumers regarding a number of topics, including how 'to determine consumer knowledge of long and short-term insurance', and 'through which means/channels they would best link to receive educational materials'. These initiatives are important in shaping the FSB's consumer education efforts going forward.

In addition to its research function, the FSB is engaged in a number of consumer education activities. The FSB's flagship program is the Consumer Education Initiative. In operation since 2001, the initiative teaches consumer what they need to know about purchasing financial products, aiming to 'ensure consumers have a cautious approach to purchasing financial products and knowledge of their rights and responsibilities and recourse options in this regard'. The key success factors against which the program is judged include 'increased penetration of formal financial products into the population', and 'less consumer complaints illustrating ignorance of responsibilities or unscrupulous operators'. The initiative provides education to consumers through a number of channels, including workshops in individual communities, roadshows on specific consumer education topics, TV and radio.

The FSB has completed a pilot program of consumer education for final year students at 41 technical schools in Gauteng, a province of South Africa. These workshops intended to help students 'understand their rights and responsibilities when buying financial products'. In addition to the workshops, students were provided with a copy of the 'Financial Guide for Youth' booklet. Over 8,000 students had participated in the program as of May 2013, the end of its first three months of operation.

For further information about the South African National Financial Education Strategy see <https://www.fsb.co.za/Departments/consumerEducation/Documents/Report%20on%20Consumer%20Education%20in%2041%20Technical%20Schools%20in%20Gauteng.pdf>.

Advanced Model

The Advanced Model is suited to established consumer protection agencies, as they tend to have more capacity and experience. This Model has been designed for application in **resource limited, medium capacity settings**.

The Advanced Model is suitable for application to specific sectors or issues including:

- Financial services, telecommunications, and healthcare, and
- Access to information, standards for the safety and quality of consumer goods and services, and access to redress.

The Model is suited to established consumer protection agencies and is well suited to building upon the work already undertaken by those agencies.

The Advanced Model involves more extensive strategic planning and development than the Basic Model. It requires investing more resources into understanding the problem and identifying strategic objectives for the initiative. It is focused on advancing consumer policy objectives beyond 'easy wins' and aims to produce benefits and results beyond the Basic Model. **Box 2** outlines the essential features of the Advanced Model.

Box 2 – Essential features of the Advanced Model

The essential features of the Advanced Model are:

- Greater resources are invested in the collection of data than the Basic Model to help understand the nature and dimensions of the bad market practices. The data would provide greater insight into the attitudes, knowledge and behaviours of the affected consumer group, and the ways that bad market practices impact upon them
- The message to be communicated to consumers would need to be clear and simple and would aim to have resonance with the targeted consumer groups. The program would devote more resources in raising consumer awareness through the communicated message, with the ultimate aim of changing attitudes and behaviours
- Multiple points of distribution, potentially including media campaigns, digital materials or sophisticated websites would be deployed. More subtle influencing techniques, such as lobbying of local officials may also be used
- The campaign is evaluated to determine key points that would be changed next time around.

Problem Analysis

The Advanced Model would usually be implemented by agencies with some developed capacity but which function in a resource constrained environment. As these agencies will be more experienced, they are more likely to have a stronger foundation from which to build a consumer education program.

At the problem analysis stage, consumer protection agencies choosing to employ the Advanced Model may choose to employ and enhance some of the techniques used in the Basic Model. Employing these steps may also be done with greater effect as key personnel within established

consumer protection agencies are likely to have stronger networks to draw upon within industry or other relevant government departments and ministries.

A key characteristic of the Advanced Model is the greater investment of resources in problem analysis to strengthen and better validate assumptions about the problematic market behaviours and products, and in the planning and development stages. Problem analysis should be targeted towards the particular problem or issue of interest. Questions need to be asked about whether the problem is focused in a particular market sector or impacts on particular consumer groups, and the nature and dimensions of the adverse impacts.

Focus group and other interviews could be conducted with affected consumers. These would be more extensive than under the Basic Model. The research could be undertaken in collaboration with academic and other researchers.

Communication Strategy

The Advanced Model will draw on a broader range of communication mechanisms than the Basic Model. In developing the communication strategy, the consumer agency should review and consider what can be learned from other communication programs undertaken in the past, including the types of tools and mechanisms used. For example, if the consumer protection agency has a well-developed webpage or social media presence, it might provide an avenue to publicise the key message in a cost effective and efficient manner. A key characteristic of the Advanced Model is that it will seek to build upon the experience and resources the agency already has.

The communication strategy development will follow a similar process to the Basic Model, but with greater depth and detail. Effort should be invested in identifying the best means of communicating with the target audience. This will include assessing the target demographics and any available research on what the most effective means of accessing them. It would be valuable to draw on any existing market research on media consumption or consult other groups – whether government agencies, NGOs or industry – who have run similar communication campaigns. This research will allow for better alignment of messaging with communication tools and the target audience.

Establishing a workshop with interested stakeholders to promote a more coordinated approach could also be an important component of an Advanced Model. This could be leveraged in a case where multiple stakeholder groups have a common interest in the program objectives. For example, a campaign targeted at raising awareness of poor quality products is likely to have support from health agencies (if there is a health risk), business (where those retailers providing good products are undermined by the shoddy ones) and consumers.

Ultimately, the selection of communication tools will be dependent on the scope, scale and subject of the program. Again, the communication strategy chosen should inform the selection of tools, rather than the other way around.

Case Study Examples of the Advanced Model

This section outlines two case study examples of the Advanced Model.

Case Study 1: MoneyActive Program

The MoneyActive Program was a three-year project to deliver financial capability training in the United Kingdom, with a goal of reaching 100,000 people through a mix of training end users directly and training frontline workers who interact with consumers. The project was funded by a £3 million donation to Citizens' Advice, which was in turn provided as grants to 149 Citizens' Advice bureaux to train volunteers and execute the program.

Over 1,700 MoneyActive volunteers were recruited and trained across England and Wales. The MoneyActive program involved a series of sessions that aimed 'to give people the skills, knowledge and confidence to manage their finances and to be able to take action to improve their situation'. Volunteers 'provided training to individuals and groups on topics such as the real cost of credit and starting to save'.

The project was assessed through the distribution of feedback forms to participants. Feedback from 2749 sessions was reported to Citizens' Advice.

The key outcomes from the financial literacy and consumer education training were increased confidence amongst participants and changes in participant behaviour. After the training, 65% of participants said that they were 'fairly confident' or 'very confident' managing their finances and participating in the economy, compared to only 37% who had felt this way before the training. In addition, 18% stated that they would change how they borrowed money, and 6% would look for debt advice, demonstrating clear changes in behaviour as a result of the program.

Between April 2009 and March 2011, over 32,000 people attended MoneyActive training sessions. In turn, 90,000 people are estimated to have benefited from training for consumer education workers, who in turn are able to pass knowledge onto the people that they advise.

Further information about the MoneyActive Program can be found at http://www.citizensadvice.org.uk/moneyactive_impact_report_2011.pdf.

Case Study 2: Tenancy Print Guide / Application

A number of consumer affairs agencies in Australia have used targeted information campaigns on particular topics to influence consumer behaviour. Information campaigns 'usually guide consumers on how to choose the best product or service, or their rights if they are not satisfied with the product or service they receive'. One example of this relates to a home rental information campaign launched by the Consumer Affairs Victoria (CAV) in 2014.

The campaign consisted of a number of separate initiatives. Firstly, CAV launched 'Renting a home: A guide for tenants'. The Guide provides a summary of the rights and duties of a landlord and tenant under a tenancy agreement in Victoria, Australia. The Guide includes information on each stage of the tenancy process, including entering a tenancy agreement, conduct during the term of the lease, ending the tenancy and leaving a tenancy after the termination of the tenancy agreement. The Guide also includes a section on solving problems that may arise in relation to a tenancy, including tactics for negotiating with a landlord and remedies tenants can access if necessary.



Further to the release of the Guide, CAV has also used electronic media to distribute information to tenants and prospective tenants. The Guide is also provided in audio format, broken into individual topics. This is intended to simplify access for people with literacy difficulties. In addition, CAV has released an Application (App), called 'RentRight', which includes information and tools to help renters in Victoria manage their tenancy. The App allows renters to send template e-mails to a landlord or property manager about issues that may arise during the tenancy, such as the need for repairs or ending the lease. The App also provides information on tenants' rights and responsibilities, and helps tenants to budget for rental expenses. Four versions of RentRight have been released, available on the Apple App Store and Google's Play Store.

Further information about the Tenancy Print Guide / Application program can be found at <http://www.consumer.vic.gov.au/library/publications/housing-and-accommodation/renting/renting-a-home-a-guide-for-tenants.pdf>.

Best Practice Model

The Best Practices Model is suitable for an established agency with significant resources and capacity, where consumers and stakeholders are relatively well informed about existing consumer protection laws, legislation and rights.

The Best Practice Model has been designed for application in **medium to high resource, high capacity settings**. Rigorous evaluation will be undertaken after the program has been completed, which can then be used to inform the content of future initiatives.

Box 3 highlights the essential features of the Best Practice Model.

Box 3 – Essential features of the Best Practice Model

The essential features of the Best Practice Model are:

- The amount of data collected for the purposes of understanding the nature and dimensions of the bad market practices is reasonably extensive
- The education program is well designed within the settings of a broader strategic plan to deal with specified market behaviours
- An extensive literature review would be undertaken to fully understand the nature of the problem to be dealt with
- Pilot education programs would be undertaken and evaluated to ensure greater effectiveness.
- Key messages designed to enhance consumer awareness and change behaviour would be designed and tested amongst target audiences
- The range of delivery mechanisms could be broader (if appropriate), including via SMS messages, social media campaigns, radio and TV campaigns, campaigns engaging community leaders and groups, and curriculum development
- An extensive evaluation program would be undertaken to identify the strengths and weaknesses of the implemented program.

Problem Analysis

The Best Practice Model would be implemented by sufficiently resourced agencies that have a good level of experience and capacity. In this respect, the Model would draw on and build upon the experience of the agency. The Model would draw on international best practice approaches for each step in the development of the consumer education program. This would include a well-resourced problem analysis phase to identify the demographics that are affected by the issue, and establish key drivers to the behaviour.

Consumer education activities implemented under the Best Practice Model would typically be targeted toward the broadest range of stakeholders, as part of a general effort to raise the standard of consumer education in the AMS. Consumers obviously remain a key target of consumer education efforts, with either a specific issue selected about which to educate a single group of consumers, or a broader education effort to increase the standard of consumer understanding across the economy. This can extend to targeting business, typically around the same set of issues included in the consumer education program. Consideration should also be given to long-term behaviour change strategies, such as curriculum development. Such activities that aim at embedding consumer protection issues within school curriculum, are time and resource intensive.

However, in embedding concern for consumer protection as a social norm for the next generation, the results of such long-term strategies can be significant.

The Best Practice Model might also focus on law reform by identifying issues within the current law that are of importance to consumers and developing a set of recommendations for changes to the law. In this context, the government or regulators also become stakeholders in consumer education efforts. This stage could include activities targeted at public sector stakeholders. These could range from training activities conducted with junior staff within policymaking or regulatory agencies, through to advocacy activities with senior bureaucrats. This could also include activities such as seminars with selected participants, cross-sectoral professional development opportunities, the establishment of intergovernmental task forces to investigate a particular issue, or briefings with senior advisors or Ministers. The exact activity would depend on the specific objectives of the problem being dealt with. Within the Best Practice model, there should be scope for investing further time and resources in ensuring cohesion between different governmental areas, specifically in highlighting the relevance of consumer protection to their different sectors of work.

Communication Strategy

The Best Practice Model will draw on a multi-pronged approach to delivering the message. There will be a strong emphasis placed on choosing the appropriate selection of communications tools to ensure the target demographics are being accessed. This requires drawing on data related to media consumption and the way in which people learn. For example, while a consumer might recall a poster advertising a change to legislation, they may not be aware that it is relevant to them, or it may not drive a change in their behaviour because of other circumstances in their lives.

The Best Practice Model would aim to understand these factors and design a strategy with the selection of appropriate tools to address and promote specific behaviour change. In doing so, it will draw on multiple sources of communications to strategically re-enforce the message to the target audience. The message will be well defined, piloted and pre-tested through the chosen communication means to ensure that it is effective prior to broader roll out of the program.

Case Study Examples of the Best Practice Model

This section outlines two case study examples of the Best Practice Model.

Case Study 1: SmartMoney Teaching

Australia has developed and implemented a number of programs to increase the consumer literacy of school students. One example is the 'Helping Our Kinds Understand Finances (Money Smart Teaching)' program, which aims to 'develop consumer and financial literacy capabilities in young Australians'. The program is coordinated by ASIC and exists to help primary and secondary school students (aged 5-18) in 'gaining and applying the knowledge, understanding, skills and behaviours to establish good consumer and financial habits.'

The Money Smart Teaching program is guided by Australia's National Consumer and Financial Literacy Framework, the key reference document supporting the implementation of consumer and financial literacy education in Australian schools. The framework states that:

'Individuals who are consumer and financially literate have the ability to apply knowledge, understanding, skills and values in consumer and financial contexts to make informed and effective

decisions that have a positive impact on themselves, their families, the broader community and the environment.¹

The program commenced in 2010, and was funded by a \$10 million investment from the Australian Government. Under the program, ASIC was required to deliver on three core elements:

- Face to face training for 6,000 teachers delivered through a ‘train the trainer’ model;
- An online set of teacher training modules linked to the consumer and financial literacy modules of the Australian curriculum;
- Online and digital resources for teachers, such as interactive whiteboard activities and online educational games.

ASIC undertook a number of activities to fulfil these requirements. Firstly, training in the delivery of financial literacy education was delivered to 6,000 teachers. One or two teachers from each of the schools involved in the program were designated as facilitators and attended a MoneySmart program conference. Conferences were held in each Australian state. The designated facilitators were taught about the objectives of the Money Smart Teaching program, reviewed the training materials for teachers, and learnt about their roles as facilitators in their school.

The facilitators from each school took a leading role in incorporating MoneySmart Teaching content into their schools’ curriculum. Professional learning packages and a teaching guide were provided to each school. These materials, combined with the online teacher training modules, assisted facilitators in training teachers to deliver consumer and financial literacy modules to students. A series of four workshops were conducted at each school to introduce staff to consumer and financial literacy, explore opportunities to incorporate financial literacy into the school’s curriculum and, after the MoneySmart units had been taught to students, to reflect on and assess the content of the MoneySmart program.

These resources were accompanied by a set of online and digital resources provided via the MoneySmart teaching website. Resources provided on the site were intended for teachers’ professional and personal learning and for use with students. Other activities undertaken by the MoneySmart program team included recruitment of staff, a trial of the MoneySmart Teaching program in a pilot group of schools, developing a communications strategy and implementation of a stakeholder engagement strategy.

An independent evaluation of the MoneySmart Teaching program suggests that the program has had four major benefits. Firstly, the program has resulted in increased awareness among teachers and parents about the importance of consumer and financial literacy education for students. Teachers surveyed reported increased ‘confidence and capacity to teach consumer and financial literacy’. In addition, the evaluation determined that the program had improved core financial skills among young Australians, and resulted in improved financial wellbeing for young Australians through quality digital resources and online learning.

¹ Australian Government, National Consumer and Financial Literacy Framework, accessible at: http://www.curriculum.edu.au/verve/_resources/financial_literacy_framework.pdf

Further information about the SmartMoney Teaching program can be found at <https://www.moneysmart.gov.au/teaching>.

Case Study 2: Adviceguide website

The Adviceguide website is the 'main public information service of Citizens' Advice, providing people with round-the-clock access to information on their rights – including benefits, housing and employment, and on debt, consumer and legal issues'. Adviceguide aims to 'empower people by providing them with the information they need to solve their own problems and to signpost them to appropriate advice when necessary'. In addition to providing this information, the website also provides links to additional sources of expert advice where more detailed and specific assistance is needed.

The Adviceguide website contains a broad range of information on issues that may be relevant to consumers, focused on the United Kingdom. These are sorted by topic area for easier access, and include advice on dealing with buying a car, entering a telecommunications contract, building and construction, product liability, professional and financial services, and buying goods online. There is also a section on the remedies available to consumers if they are unable to resolve a consumer issue.

The information provided is comprehensive and well structured. For example, in the product liability section of the website, Adviceguide provides information on what consumer should do if goods purchased are faulty, dangerous or unsafe, goods are not as described, goods are not delivered or delivery is delayed, or the trader ceases trading after purchase. In each section, the relevant rights of citizens are outlined, the law on the subject is explained in simple language, and a set of actions that consumers can take are discussed. Template letters are also provided to allow consumers to write to a seller to have an issue resolved.

Adviceguide is a self-help service, aiming to provide consumers with the resources to solve their consumer rights problems without further intervention from Consumer Advice. Usage of the Advice guide service is very high. In 2013, Adviceguide received 14.5 million visits from 12 million unique visitors. The Adviceguide website is currently being accessed by over 1,000,000 people per month in England and Wales alone.

Citizens' Advice also conducts regular satisfaction surveys for all of its services. Of 100,000 users of Adviceguide surveyed in 2012/13, 95% reported overall satisfaction with the service, 95% were satisfied with the information they received, 93% found the service easy to use, and 96% of clients would use the service again or recommend it to others.

Further information about the Adviceguide program can be found at http://www.adviceguide.org.uk/england/about_this_site.htm.

3. Monitoring and Evaluation

Monitoring and evaluation (M&E) is a critical but often undervalued component of any project or program. It serves an important purpose in finding out whether the program is meeting its objectives, and identifying lessons learnt and means of improving future program performance and outcomes.

While the size and scope of an M&E framework will vary depending on the particular project and resources available, it is important to design appropriate and targeted monitoring, reporting and evaluation frameworks from the start. M&E should be used for all three Models, even if its nature and extent varies between them.

When developing an M&E framework for a program, consumer protection agencies must ensure it is aligned with other components of project planning. This means that program objectives are measurable and that the data is available for assessing whether planned activities have contributed to achieving those objectives. The program’s strategic objectives should be expressed in a way that allows for measurement. For example, a strategic objective might be to have 25% of the target group state that they recall the message (e.g. ‘I won’t accept gifts or toys that could choke my baby’) six months after the completion of the program. This data could be obtained from a survey of a representative sample of target group members. This data could be compared with interviews of a representative sample of target group members before the education program was commenced (e.g. interviews of target group members to find out their awareness of the risks of toys that could choke their baby).

The **Table 3** presents general M&E activities that can be carried out to determine project impact.

Table 3 – Description of M&E activities

M&E category and activity	Description
Measuring and assessing advocacy activity	Documenting quantitatively and qualitatively the extent to which activities had an impact on target users.
Analysis of recorded activity	A descriptive analysis of the extent to which projects delivered outputs in a timely manner.
Analysis of traditional and online media activity	Documenting how different mediums influence the behaviour of final users.
Polling and focus groups	Qualitatively capture perceptions, issues, critiques and values attached to specific project activities.
Analysing Economic statistics	Provide a macro-economic overview of how project activities operate within specific economic environments.
Review and assess need for continued activity	Critically examine project impacts and the need for future investments in the sector.

Evaluation data

An evaluation should be based on a before and after comparison of information related to issue being addressed. There should be a way to collect and measure whether the intervention – the education program – influenced change in relation to the issue of concern. Consumer protection agencies are likely to have to deal with circumstances of imperfect data, and limited resources of scoping research may further reduce the ability to be able to measure this. However, collecting meaningful data may not be as difficult as might be first thought. Focus group interviews or short surveys with members of affected groups can provide rich data at relatively low cost.

Evaluating outcomes, not outputs

In evaluating a program, differentiation needs to be made between project outputs and outcomes. There can be a tendency for organisations to simply report on outputs. Outputs are considered to be the activities undertaken as part of the program. For example, this could be the number of posters that have been distributed. This type of information is valuable to record as it will provide insight into the cost of undertaking a program, and lessons can be distilled in terms of doing those activities better the next time. For example, the effective design, production and distribution of a pamphlet. However, an output does not necessarily provide any explicit insight into whether the program the activities were successful in achieving the objectives.

A focus on outputs does not provide insight into the attainment of project outcomes, which should be the core evaluation measure of success. Outcomes are considered to be measures that demonstrate the achievement of objectives, specifically in terms of demonstrating the impact of the program. For example, an outcome would be the measured achievement of a desired behaviour change. Depending on the scale of the project, this could be measured through interviews, focus groups, surveys, or other relevant measures to the type of project undertaken. Measuring outcomes can be more challenging as it requires going beyond just reporting on the activities undertaken, however failing to do so can mean a program is undertaken with no measurable impact.

Planning for evaluation

Within resource limits, it is important to establish how the program will be measured and assessed. This necessarily needs to occur at the program planning stage. If there is no information available to conduct a reasonably comprehensive evaluation of impact, other means need to be identified to tangibly demonstrate the achievement of project outcomes. A means of doing this is to establish a process to identify the counterfactual to assess what would happen if no investments had been made. In other words, a framework to analyse the data recorded during the program or activity needs to be established. This is important, as evaluations are critical for demonstrating the impact of the program and highlighting to key stakeholders the successes of your program. Equally, it provides a means to identify what could be done next time, to help promote more effective and efficient campaigns, and assist with assessing the need for the continuation of the activity.

Engaging evaluation specialists to inform the development of M&E frameworks, assessment of the types of data to be used, and build capacity in host agencies can be a useful means to ensure the final evaluation is sound, robust and useful. However, given that resource constraints may exist, the following section outlines relevant discussion points regarding conducting evaluations.

Types of data

The type of evaluation data to be drawn on will change depending on the project and the stakeholders from whom insights are derived. The type of data that can be drawn on is broad ranging, however should be considered in the context of the program objectives. For example, if a program objective were to increase the online engagement with the consumer protection area, then a baseline of online activity would need to be established prior to intervention, and recorded throughout. Limited value is likely to be gained from conducting randomised focus groups or interviews with consumers after the intervention, as the data gain from those engagements would not align with the program objective.

The selection of data types should be considered based on the resources available, communication strategy developed, tools selected and evaluation framework established. In relation to the analysis of traditional and online media activities, a number of possible types of data could include:

- Online media tracking – if a website is developed and publicised through an awareness program, you can track the number of times it is accessed
- Social media engagement – different social media platforms, such as business Facebook pages, have inbuilt data monitoring including traffic flow, engagement and clicks through to websites and other links. This is low cost option as it does not require any investment by the organisation
- Enumerated survey – if the agency was conducting a national level survey, they could first establish a baseline survey to establish a strong data set for later comparison. This would require significant investment.

Note that the recording of outputs, such as social media tracking, will need to be complemented by other forms of data analysis to assess outcomes.

Data collection and organisation

Once the types of data have been identified, the consumer protection agency will need to plan for its collection and management. This step should be integrated into the work plan and other management structures for the program. For example, delegating responsibility for this task is one way of ensuring that the data is recorded throughout the project. The tracking and recording of data can be done progressively so that mid-project reviews can be undertaken to assess whether the program is progressing as planned.

Program review and assessment

Monitoring and evaluation at the end of the program will provide insights into whether the program's objectives were met and whether there is a need for continued activity. For example, have all of the target audience been reached? If not, does the strategy need to be reassessed?

In other contexts, while the program objectives may have been achieved, the evaluation could reveal other factors that need to be addressed through another program. In this regard, the evaluation is useful for looking back on a program, as well as identifying next steps to continue to develop consumer awareness in the relevant areas.

Depending on the scope and scale of the project, it could also be advisable to include a Mid-Term Review to assess progress made during the project. This provides an opportunity to formally assess performance and inform any changes that might be required of the program as it is administered.

For either the Mid-Term Review or the end of program evaluation, it may be pertinent to engage a specialised evaluator to evaluate the program. This can provide the benefit of objectivity in the assessment of project outcomes and outputs, however the cost-effective use of such a specialist will be contingent on the strength of the earlier M&E framework that has been put in place, and the collection of relevant data.

[Distilling lessons learned for continued improvement](#)

As previously established, it is likely that the consumer education program will be part of a broader strategy to address a particular policy issue. There are benefits in undertaking end of program workshops to distil key lessons learned through the project. These might be part of a formal evaluation or undertaken as a separate activity by key project stakeholder personnel and groups. This is particularly valuable for assisting agencies to continually improve their performance, and ensure that new programs build on the experiences of previous ones.

One means of doing this would be to use focus groups, or review workshop, with key implementers and project partners. The purpose would be to engage in a discussion from which you could identify what went well and what could be improved for next time. This is a useful way to include external stakeholders in your work and to continue to build networks and partnerships. Focus groups and review workshops could also be conducted at a mid way point.

4. Conclusion

The development of the Models, as presented here, is a useful step in the further promotion of consumer awareness in the ASEAN region. The document has offered three models for undertaking consumer education programs that are flexible, to enable them to be adaptable for various needs and contexts. The Basic, Advanced and Best Practice focus of the Models ensures that they can be adapted and applied by consumer protection agencies in AMS, giving due consideration to the cultural and economic differences between countries in the region, and different resources, experiences and capacities of the respective agencies.

It is important to recall that while effective public awareness and education campaigns are an important tool for consumer protection agencies, they should also be used to strategically advance broader consumer protection policy goals. The Models document provides a foundation for consumer protection agencies to understand the different types of consumer awareness programs they might design. These are complemented by the Guidelines² document that provides a guide for undertaking these processes. Over time, and with experience of implementing these types of programs, AMS should use and adapt these guidance documents to build internal capacity and experience in completing these projects.

This document is part of a broader objective to build the capacity of consumer protection agencies across ASEAN, to ensure members are able to sustainably lead and direct their own program development and implementation schemes. While an emphasis should be placed on allowing consumer protection agencies to drive their own programs, it should be noted that the capacity of consumer protection agencies within the AMS might benefit significantly from external assistance. This is a pertinent comment across different parts of the consumer education program, from the strategic planning stage, through to development of communication tools and program evaluation. By drawing on external advice where required, and distilling lessons learned from programs completed both within agencies and sharing them across different AMS, there is the potential for ASEAN to be leaders in best practice regarding their consumer protection programs, and better contribute to the ASEC commitment of people centre development.

² Note: The Guidelines document provides a range of useful further reading and resources

Annex 1 – the Basic Model

Considering the appropriate Model			Possible steps in implementing the Model			
Advantages/ Benefits	Disadvantages/ Costs	Effectiveness	Problem identification	Stakeholder engagement	Possible tools and mechanisms	Approach to M&E
<p>Low cost</p> <p>Less resources required</p> <p>Can be a good first step for a consumer agency before moving on to more significant consumer protection efforts.</p>	<p>Although it is possible to run an effective low cost program, it will often need to be targeted at a relatively small population group; Alternatively, it could operate as a mass audience program, but with less resources expended on data collection, there is a higher risk of the ‘message’ not being as effective</p> <p>If cost limitations lead to limited engagement with stakeholders, it can limit the effectiveness of the program.</p>	<p>Goal is to achieve easy wins for consumer protection agencies</p> <p>Can provide strong return on investment where limited resources are available, with the largest number of consumers positively impacted at the lowest cost.</p>	<p>Draw on available data and research to gain a good understanding of the problem</p> <p>Draw on stakeholder group networks to advance insight into problems</p> <p>Undertake issue identification and prioritization to frame objectives.</p>	<p>The consumer protection agency to undertake basic stakeholder analysis</p> <p>Engage with other organisations who have an interest in the area. This could include consumer groups, business, academic and other government agencies</p> <p>Limited budget means correspondence likely to be limited to email, Skype or telephone.</p>	<p>Use of low cost mechanisms that are appropriate for reaching target audience</p> <p>Develop work plan of how the different communications tools will be used together</p> <p>Press releases to key media outlets and social media can be low cost tools that build an organisations profile</p> <p>Leverage interest of other organisations, such as NGO or private sector, to promote the message.</p>	<p>Complete an evaluation plan during program planning</p> <p>Align program objectives with evaluation framework, considering data and analysis to be used</p> <p>Record program activity outputs, but link to assessing performance against tangible outcomes</p>

Annex 2 – the Advanced Model

Considering the appropriate of the Model			Possible steps in implementing the Model			
Advantages/ Benefits	Disadvantages/ Costs	Effectiveness	Problem identification	Stakeholder engagement	Possible tools and mechanisms	Approach to M&E
<p>Can be implemented by organisations with some consumer education experience</p> <p>Maintains flexibility of use of resources across multiple programs, as it is less resource intensive than the Best Practice Model.</p>	<p>Generally requires some consumer education experience to implement – unlikely to be effective if organisations with limited experience attempt to implement</p> <p>Requires more resources, and may therefore be inappropriate for implementation in some cases.</p>	<p>Can build on past experiences to increase effectiveness through drawing on lessons learned</p> <p>Greater strategic planning and development effort can increase impact of the intervention, leading to increased possibilities of awareness raising resulting in behaviour change</p> <p>Increased resources for research helps target the intervention.</p>	<p>Greater resources allow for more data for problem identification.</p> <p>Greater resource availability allows for richer data regarding the nature and dimensions of the lack of awareness amongst the population, including potential target groups</p>	<p>Actively engage with stakeholder groups when developing the strategy</p> <p>Greater potential for using the networks of other stakeholder groups to circulate key messages.</p>	<p>Greater emphasis on a strategically designed, multi-prong approach to messaging</p> <p>Greater resource availability allows for more research into how to best communicate with target audience.</p> <p>More resources devoted to refining messages and to pre-test the message on sample populations.</p> <p>Complementary tools identified to maximize reach. E.g. social media complemented by a media</p>	<p>More comprehensive evaluation plan during program planning</p> <p>Ensure program objectives align with evaluation framework, considering data and analysis to be used</p> <p>Greater emphasis on program outcomes as the focus of the evaluation plan.</p>

					announcement, and a website.	
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Annex 3 – the Best Practice Model

Considering the appropriate of the Model			Possible steps in implementing the Model			
Advantages/ Benefits	Disadvantages/ Costs	Effectiveness	Problem identification	Stakeholder engagement	Possible tools and mechanisms	Approach to M&E
<p>Most likely to create lasting change in consumer attitudes and behaviours when properly funded and resourced</p> <p>Broad engagement with stakeholders gives best chance of government / industry support</p> <p>Can leverage international ‘best practice’ consumer education case studies for maximum impact</p>	<p>Significantly more resource intensive than other models</p> <p>Typically requires longer planning horizon than other models</p> <p>Greater expenditure of resources on single program may reduce resources available for other programs</p>	<p>Draws on previous profile and experience of the organisation to ensure targeted program delivery</p> <p>Draws on international best practice standards in awareness campaigns, including scoping research and pre-testing and piloting campaigns to ensure maximized impact.</p>	<p>Comprehensive problem identification undertaken by responsible agency.</p> <p>Scoping research to identify problem situation and underlying drivers to best target awareness program.</p>	<p>Strong stakeholder engagement throughout the project.</p> <p>Establish a Work Group or Guidance Committee from key stakeholder groups to ensure critical review and guidance of the project</p> <p>Use of preliminary and review workshops, with different stakeholder groups, to help shape the project and communications strategy throughout.</p>	<p>Piloting and pre-testing of selected tools and mechanisms allows for identification of most effective messaging strategy.</p> <p>Use of multi-pronged approach to messaging, including access to higher cost but higher distribution messaging, where relevant.</p>	<p>Develop a comprehensive evaluation plan, aligning program objectives to targeted outcomes and develop key performance indicators</p> <p>Greater resource availability allows for comprehensive evaluation, including extensive engagement with project stakeholders and, if relevant, data collection for publication of</p>

						program impact and lessons learned.
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Annex 4 – Review of communication tools

Communication tools	Strengths	Weaknesses	Comments
Television	<p>Reach – access to either general segments of public (news) or targeted to specific sections (advertising targeted a particular audience).</p> <p>Depth – potential for dynamic presentation; can allow for complex messaging; demonstrated to stimulate behaviour change and shape social norms.</p> <p>Cost – can be cost effective to access a large audience (advertise); low cost for news appearances.</p>	<p>Reach – relies on access to television; relies on a detailed understanding of the demographics who access the message; targeting audience is limited to program content.</p> <p>Depth – one directional communication; short exposure.</p> <p>Cost – high production costs; high on-going distribution cost.</p>	<p>Television can be a powerful tool to access a broad audience. However, it is also a high cost strategy in regards to production and on-going distribution. It is critical that consumer agencies are confident, through available data and research, that the target demographics and audience will be exposed to messages through this medium. There is the potential that similar, relevant material developed in some countries could be used in other countries as a means of reducing cost.</p>
Radio	<p>Reach – large reach with potential to target segments of listeners; potentially effective for reaching local audiences (depending on structure of local vs. national radio); potential for dynamic presentation.</p> <p>Depth – effective to reinforce messaging; can be more interactive than other one-direction means of</p>	<p>Reach – relies on access to radio; relies on detailed understand of demographics who access the medium (research required); potentially fleeting messaging.</p> <p>Depth – not well suited to complex messaging; short messaging (advertising); potentially low attention from audience.</p>	<p>Radio has the potential to tap into a broad range of listeners and provide an effective basis to communicate a mass message. The use of radio as a communications medium will change between use of either advertising and other media engagements (such as news interviews). If news media engagement can be arranged, this is beneficial for providing a low cost means of promoting a key message. However this message is likely to be simple with limited on-going airtime. An advertising campaign will have relatively low initial costs, however should be based on</p>

	<p>communication.</p> <p>Cost – low cost for news and program appearances.</p>	<p>Cost – variable depending on country and timeslot.</p>	<p>market research and data that highlights the target demographic will be listening to during the designated timeslots.</p>
Newspaper	<p>Reach – can be effective at reaching mass audience; generally large reach; can allow for geographic selectivity (depending on structure of local vs. national newspaper circulation).</p> <p>Depth – high credibility; high information capacity; short lead time</p> <p>Cost – low cost.</p>	<p>Reach – relies on circulation of the newspaper, literacy levels of target audience, and newspaper readership.</p> <p>Depth – poor demographic selection (i.e. who reads it); short lifespan (i.e. one day and it is old); limited reproduction value (unless also published online)</p> <p>Cost – potentially high repeat costs (reflecting low reproduction value)</p>	<p>Newspapers can provide broad coverage however their effective is contingent on a number of factors. Research and data will need to be reviewed to ensure that the newspaper circulation and readership are the same as the target audience for the awareness campaign. A limitation is day-by-day nature of newspapers, where news from one day will not necessarily be reproduced (unless online versions are also published). There is limited scope to assess how many people read the newspaper article in hard copy.</p>
Social media	<p>Reach – limited effort required for information transfer; builds on current previously established networks.</p> <p>Depth – well suited for simple messaging; potential for two-way communication with audience.</p> <p>Cost – low cost.</p>	<p>Reach – relies on access to internet and engagement with social media platforms; potential for huge growth as populations increase engagement with social media.</p> <p>Depth – can be limited depending on platform; need for clear and simple messaging; lower potential to generate behaviour change.</p>	<p>Social media can be an effective platform to access a broad audience. It can leverage input from other users to further circulate the message, which can prove a cost-effective return on investment.</p> <p>Social media requires planning. For example, ensuring the target demographics actually access information through social media platforms. Social media can provide a means to engage with an audience, however it requires the agency user to be responsive and aware of relevant current news and events.</p>
Websites	<p>Reach – potentially broad reach; option of being highly selective and targeted.</p> <p>Depth – interactive and flexible; allows complex messaging and depth</p>	<p>Reach – dependent on internet access; potentially low impact; limited control over who chooses to access it.</p> <p>Cost – can be medium cost</p>	<p>Websites can form an important means of communication. While it is highly dependent on the target audience having access to the internet, and interest in the issue, it is likely to provide a strong complementary platform to others. For example, it could be used in combination with a social media or poster campaign. It is most likely to be used</p>

	of information Cost – low cost to maintain.	dependent on resources invested into design and content development.	effectively in conjunction with other techniques.
Posters	Reach – high exposure; ability to target specific geographical locations. Depth – suited to clear, simple messages. Cost – low cost.	Reach – risk of low attention; limited control over who sees it. Depth – limited capacity to include detailed information; not suited to complex messaging.	Posters can provide an effective means of publicizing a particular message. This is well suited to a simple message, related to certain consumer rights. Posters are a one-way form of information transfer and, as a result, are limited in their effectiveness. Exposure to messages is dependent on people viewing and remembering them. Posters can be a useful form of referring to other events or information sources.
Pamphlets and leaflets	Reach – aimed selectiveness with whom the resource is delivered to. Depth – allows simple messages (although more detailed than posters). Cost – low cost.	Reach – relies on literacy and interest of audience; relies to effective dissemination of the resource. Depth – one directional communication; does not allow for depth of information.	Pamphlets and leaflets are low cost means of presenting a simple message. They can provide some further detail to posters but are likely to still focus on clearly articulating key messages. The effectiveness of this medium is dependent on the document being accessed by the relevant target audience This is dependent on interest, literacy and dissemination. If these factors are not considered, although it is low cost, this medium can provide low return on investment.
Face to face (include community awareness programs)	Reach – targeted engagement with specific groups. Depth –Two way communication; direct engagement of target group; high likelihood of promoting recall of target message with participants.	Reach – limited reach. Cost – high cost; requires training with communicators.	Face to face communication is a powerful and effective way to engage a target audience. Previous experience has demonstrated this as a highly effective way for those exposed to recall the message. This is particularly apparent where it is used to support the promotion of other communication types. However, this is also a highly resource intensive form of engagement, particularly depending on the target demographic.
Training and capacity building	Reach – high potential for extensive recall within targeted audience. Depth – emphasise on two-way	Reach – direct targeted access with limited control over indirect access. Depth – long term change agenda.	Training and capacity development is an important communication activity to build internal capacity and the sustainability of the program. It can form an important

	communication; high potential for critical engagement.	Cost – very high cost and resource requirement.	part of a long-term behaviour change strategy. While this long-term change is important, this strategy is time, consumer, resource intensive, and benefits are not likely to be immediately visible.
DVDs	Reach – targeted to specific audience group Depth – can allow for complex messaging; opportunity for provision of detailed information.	Reach – relies on distribution of product; less control of how it is viewed if not embedded in other strategies. Depth – one directional communication. Cost – high production	DVDs can be an effective means to convey a detail message around a particular issue. They can provide an in depth assessment of a significant and potentially complicated change to consumer protection legislation or enforcement. A limiting factor in the use of a DVD is assuring that it distributed and presented in a form that reaches the target audience.
Curriculum development	Reach – high potential for extensive recall within targeted audience. Depth – emphasise on two-way communication; high potential for critical engagement.	Reach – directly targeted access (participants) with limited control over indirect access (other stakeholders). Depth – long term change agenda. Cost – very high cost and resource requirement.	Curriculum development can form an important part of a long-term behaviour change strategy. This includes the embedding information regarding consumer rights and relevant issues within curriculum, as a means of embedding it as a social norm for the next generation. While this long-term change is important, it is also time consuming, resource intensive, and the benefits may not be immediately visible.