

WIBF Business over Breakfast event 23rd April 2008

How to be a Good Consumer – Anne Fitzgerald, CEO, National Consumer Agency

We had a really successful event on 23rd April, which was very kindly sponsored by Ernst & Young. Anne Fitzgerald, CEO of the National Consumer Agency was the guest speaker and informed us of the range of work covered by the Agency. She also managed to keep us entertained during the session and I have no doubt that all those present would have been happy to spend the entire day listening to her!

Anne first gave a really light hearted account of her path to becoming CEO of the NCA, having first spent some time as acting Chair of the Agency. One of her key messages was that career-wise, it has certainly paid off for her to take risks along the way, but she also stated that it was important to manage those risks. Although Anne was very modest about her achievements, I have no doubt her success was due in so small part to her commitment and passion for what she does.



The great thing about the Agency, Anne reminded us, is that it acts for everybody; we are all consumers. However, she encouraged us, in our professional roles in Banking and Finance, to consider our consumers and to treat them as we like to be treated ourselves.

We, in Ireland, tend not to be awfully good at making complaints, partly because we are afraid of the reaction we will get if we complain.

Instead, we tend to tell all those around us. "Any restaurant owner should be delighted to get complaints, because we are giving them the opportunity to get it right next time and to make amends," she says. "If we merely complain to all our friends, the restaurant owner loses out big time, without knowing why, so he should be thanking us profusely for telling him when we are not happy."

A call centre has been set up to take complaints from consumers. These calls are analysed, so that if a certain business name keeps cropping up, the Agency can proactively contact that business, giving them the opportunity to resolve matters.

If large numbers of consumers are affected by a particular issue, for example the recent Aer Lingus website error or those who encountered problems at the Barbra Streisand concert last year, the NCA will contact those concerned and inform them that they will issue a press release to state that they are seeking a meeting. This gives the company the opportunity to enter into discussions and quickly resolve the matter to everyone's satisfaction. Of course, individuals do not have to accept the agreements reached and can go through the Small Claims Court to settle their grievances. What a great service that fulfils, and, of course, these highly publicised cases are likely to help prevent such occurrences in the future.

Anne discussed the recent report on the shopping basket. The big supermarkets all tend to be very close to one another in respect of a typical shopping basket. She strongly recommended being clever and splitting our shopping basket – doing a monthly shop in one of the low cost supermarkets, shopping for branded products in the big supermarkets and buying our meat and vegetables in specialist shops, where there is really good value to be found. She commented also on how, in a recent survey, 64% of those surveyed were aware of the report, while 17% had made changes to the way they shop as a result of its findings and a further 18% expected to change their shopping habits in the future. So, as consumers, we are beginning to vote with our feet!

Anne also mentioned that the Agency is currently getting lots of complaints about shops showing prices in both Sterling and Euro on certain items, with a very large discrepancy between the actual Euro equivalent and the Euro price quoted. She said that as consumers if we all refuse to pay this price, retailers will be forced to address the issue. But we tend to pay up and just complain to one another about it. If retailers are still selling these goods, despite charging the inflated Euro prices, why would they stop?

The Agency is going from strength to strength, despite lots of challenges, including decentralisation which will see the Agency relocate to Cork. Some other areas the Agency will report on include Management Companies, those of us who own apartments will be happy to hear about that.

It was a fascinating session and let's hope Anne continues to go from strength to strength!



Attending the recent Business Over Breakfast event (l-r) Phil Rafferty, Anne Fitzgerald, CEO National Consumer Agency, Dorothy Gray and Margaret Kavanagh