

# The Development of Consumer Protection Policies in Malaysia

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## ABSTRACT

The Malaysian government envisions Malaysia as an inclusive and sustainable high-income nation by 2020. The definition of "high income" is per capita income of USD15, 000 or MYR48, 000, based on the World Bank's current definition of "high income". The objective is not merely a quantitative target; it is also about Malaysia being an advanced and developed nation with an economy having the characteristics of developed nations. Advancements in information and communication technology (ICT) and globalization have resulted in the evolution of a more complex and challenging marketplace. As today's consumers are constantly faced with a bewildering array of goods and services in the market, consumers must be equipped with an elevated level of consumerism knowledge and skills. Malaysian consumers thus need to be kept in touch with developments in the market, enabling them to act and decide effectively, to ensure that they develop as more empowered, savvy and resilient consumers now and after Malaysia transforms into a developed nation. However, without the government's intervention to protect consumers through adequate legislations and enforcement, the aim of creating "empowered consumers" will not be realized. This paper aims to discuss the development of consumer protection policies in Malaysia.

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## Introduction

In today's challenging environment, consumers face having to make decisions regarding a myriad of products and services daily. These range from the simple to the most complex. To add to their confusion, consumers have to deal with current technology, mass-marketing tactics, high-pressure salesmanship and sharp advertising. As such, today's consumers need to be equipped with high consumerism knowledge and skills and be well-informed of market developments, necessary to empower them to be better able to act, make effective decisions and to ensure that they become more empowered, savvy and resilient (Haron, 2008). However, empowered consumers will not be created without the government intervening to protect consumers with adequate legislations,

That the promulgation and effective enforcement of consumer protection policies and legislation will promote the protection of the basic rights of individuals as consumers is widely accepted. In view of the importance of protecting the basic rights of consumer, the United Nations Assembly adopted the United Nations Guidelines for Consumer Protection on 9 April 1985 (Wan Jusoh, Othman, Nuruddin & Ahmad, 2001). Since then, United Nations member countries have used these guidelines as their reference and have passed consumer protection or related legislations according to Harland (1992).

The UN guidelines place emphasis on the importance of the physical safety of consumers; the promotion and protection of consumers' economic interests; standards for the safety and quality of consumer goods and services; efficiency in the distribution of essential consumer goods and services; measures relating to specific areas such as food, water and pharmaceutical products; and international cooperation for the promotion and enhancement of consumer protection worldwide (Harland, 1992).

Nevertheless, if consumers are not aware of the eight consumer rights and responsibilities, no matter how much legislation and how many well enforced consumer laws exist, they will be ineffectual. The Charter of Consumer Rights issued by the International Organisation of Consumers Unions (IOCU) in 1982 states that the rights of consumers are the right to basic needs; the right to choose; the right to safety; the right to be

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informed; the right to be heard; the right to redress; the right to consumer education; and the right to a healthy environment (Wan Jusoh et al., 2001).

The wider understanding of consumer protection encompasses the laws and regulations ensuring that the interaction between service providers and consumers are fair. The intrinsic information and power disparities in markets resulting in producers or service providers possessing greater information regarding products or services than consumers warrant government intervention and regulation in the context of consumer protection. A strategy for consumer protection generally comprises instituting increased transparency and awareness of goods and services, promoting marketplace competition, averting fraud, educating consumers, and eradicating unfair practices (Ardic, Ibrahim, & Mylenko, 2011).

The importance of a holistic approach to consumer protection that entails the three main players in the marketplace (consumers, businesses and the government) carrying out their particular responsibilities well was emphasised by Mohd. Iqbal and Halimah (1999). This necessitates consumers assuming the five point charter of consumer action (critical awareness, action, social responsibility, ecological responsibility and solidarity); businesses exhibiting caring and ethical conduct in their business activities; and the government's continuation of the upgrading of legislation concerning consumer protection or formulating new ones in keeping up with societal needs, and through the effective administration of the prevailing consumer laws and legislation.

Consumer protection seeks to support and protect consumer interests. As such, it aims to promote the response of industry to consumer needs, the confidence of consumers in service quality, the extensive availability of services and the affordability of services, realized through the development and enforcement of consumer codes and standards, the resolution of consumer disputes, effective rate regulation, and a system of universal service provision (Malaysian Communication and Multimedia Commission, n.d).

Consumer protection in Malaysia is carried out in a variety of ways. These include the formulation and implementation of national policies pertaining to consumer protection; the enforcement of existing legislations related to consumer protection; the formulation of new legislation and amendments to old laws; the conduct of education programmes for the public, school children and university students; the promotion of school consumer clubs, seminars and conventions; the allocation of grants to and smart partnerships and joint programmes with consumer organisations; and redress mechanisms (Mohd. Hamdan, 2005).

This paper provides a preliminary study towards understanding the development of consumer protection policies in Malaysia. The discussion will highlight the National Consumer Policy, and the laws and programmes providing protection to Malaysian consumers.

### **The National Consumer Policy (NCP)**

The National Consumer Policy or *Dasar Pengguna Negara* was launched on 26 July 2002 to instil self-protection in consumers, self-regulation in traders and manufacturers, and to achieve an effective level of consumer protection level, thus providing an environment conducive to establishing a fair market and sustainable development in keeping abreast with local and global economic developments (Ministry of Domestic Trade, Co-operatives and Consumerism, n.d).

The strategies of the policy are to raise the standard of living, laws to protect consumers, fair and ethical trade, consumer education, sustainable consumption, redress mechanisms, consumer forums between government, manufacturers and consumers, and international cooperation in consumer matters. Table 1 in the appendix summarizes the main and specific objectives and the strategies of the NCP (Ministry of Domestic Trade, Co-operatives and Consumerism, n.d).

The NCP forms the basis, principles and guidance in the formulation of policies and laws in the context of consumer welfare, particularly the aspects of consumer protection. It is also the basis of all consumerism-related activities by government agencies, consumers' associations, other non-governmental organisations and the private sector in such a way that the culture of consumerism and sustainable production may be enhanced.

### **Rationale of the National Consumer Policy**

The NCP aims to create well-informed, proactive and responsible consumers who practise self-protection, are able to influence the activities of suppliers and manufacturers and are sensitive to their actions and behaviours that will influence the nation's social and economic situation.

In addition, it aims to create an ethical, self-regulating, responsible and honest trading community able to contribute to consumer welfare and well-being. The NCP thus seeks to heighten consumers' and traders' awareness and knowledge regarding their rights and their responsibilities while working together and playing active roles (Ministry of Domestic Trade, Co-operatives and Consumerism, n.d).

### **Creation of a Malaysian Consumer Value**

Values held by consumers influence their practices and decision-making. The NCP therefore aspires to embed the following five (5) values in the culture of Malaysian consumers:

- i. The value of money i.e. knowing their rights as consumers, traders, manufacturers and civil servants. Human rights are at the heart of the consumer movement, particularly the rights of individuals to ensure that their basic needs are fulfilled.
- ii. The human value of caring: The consumer movement is a group of people that cares about others regardless of race, religion and status, creating a more harmonious and fair market.
- iii. The value of democracy: Knowing our rights acting as a group will make a difference. Consumers, traders and manufacturers may use collective powers to protect their interests and act against those who threaten their rights as consumers, traders and manufacturers.
- iv. The value of justice (fight to uphold justice): Political and economic systems often discriminate against those who are powerless. Consumers may develop a more just, rational and fair community through advocacy practices and the championing of the well-being of consumers.
- v. The value of the environment (to protect the earth): Consumers must protect, control and preserve the environment from any damaging threats and contamination. Consumers, traders and the government need to know the impact of their actions on the environment so that the earth's resources are not exploited, causing negative impact on all (Ministry of Domestic Trade, Co-operatives and Consumerism, n.d).

### **Consumer Protection Legislation**

#### **Consumer Protection Act (CPA 1999)**

Malaysia's Consumer Protection Act 1999 came into effect on 15 November 1999 with the main objective to provide greater protection for consumers and its provisions cover areas that are not covered by other prevailing laws. The Act provides simple and inexpensive redress to consumers' grievances, and specific reliefs.

The Act defines "consumer" as a person who "acquires or uses goods or services of a kind ordinarily acquired for personal, domestic or household purposes, use or consumption; and does not acquire or use the goods or services, or hold himself out as acquiring or using the goods or services, primarily for the purpose of resupplying them in trade; consuming them in the course of a manufacturing process; or in the case of goods, repairing or treating, in trade, other goods or fixtures on land" (Laws of Malaysia Act 599).

Under the Consumer Protection Act 1999, consumers' rights granted cannot be taken away from them. This is despite the conditions in any agreement they have signed and consumers also have the right to all the products and services of daily basic needs such as food, clothing, health, education and home.

The Tribunal of Consumer Claims was set up under this Act and an aggrieved consumer may refer any dispute or claim that does not exceed RM 25,000 to this Tribunal.

Four amendments were made in 2002, 2003, 2007 and 2010. These include

- listing the types of Future Services Contract gazetted by the Ministry for the purpose of the section;

- increasing membership of the Tribunal for Consumer Claims Malaysia's membership to include members from the judicial and legal services, and increasing the award for claims from RM10, 000 to RM25, 000;
- widening the scope of the Act to include electronic commerce transactions; and
- expanding existing provisions to ensure the Act remains relevant to changes in trade practices and to provide more protection to consumers. This introduces two new parts:
  - a) Part IIIA-Unfair Contract Terms which defines the provisions to protect consumers from unfair terms in a standard form contract; and
  - b) Part XIII- Committee on Advertisement which provides power to the Minister to establish a committee to monitor and take necessary action against suppliers with false and misleading advertisements.

#### **Hire Purchase Act 1967**

The Hire Purchase Act 1967, enacted on 11 April 1968, forms the legislation that governs hire purchase transactions in Malaysia, regulating and controlling the form and contents of hire purchase agreements. It also delineates the legal rights, duties and liabilities of hirers, owners and all other parties to hire purchase agreements. It has since been strengthened to provide more protection to consumers' goods and specified items. The Act imposes fines and imprisonment, with the office of the Controller of Hire Purchase as the enforcement agency (Laws of Malaysia Act 212).

#### **Price Control and Anti Profiteering Act 2011 (Act 723)**

Among the earliest legislation to protect consumers was the old Price Control Act 1946 (Act 121), enacted by the colonial government in Malaya and aimed at controlling prices and inflation. The Act underwent no less than 40 amendments. Although it was later revised in 1973 as Act 121, and regardless of the imposition of price control, prices of goods kept rising above the controlled price.

The Act was repealed and replaced by the new Price Control and Anti Profiteering Act 2011 (Act 723) to include anti-profiteering. This Act empowers the Minister of Domestic Trade and Consumerism to determine prices and charges, and the mechanism to determine if profit is unreasonably high.

Under this Act, organisations that do not comply with the Act can be fined up to RM500, 000 or imposed a compound fine of up to RM250, 000. Individuals can be fined up to RM100,000, jailed not more than three years, or both, or imposed a compound fine of up to RM50,000 (Laws of Malaysia Act 121).

#### **Control of Supplies Act 1961**

The Control of Supplies Act 1961 provides for the control and rationing of supplies of controlled articles. The Act prohibits hoarding and refusal to sell controlled goods (Laws of Malaysia Act 122). Among the goods declared as controlled articles under this Act are sugar, milk, salt, cement and clinker, wheat flour, fertilizers, pesticides, cooking oil, petrol, diesel, and chicken.

#### **Trade Descriptions Act 1972**

This Act prohibits false description of goods by sellers, and any false or confusing statements regarding services, living places or any commercial facilities. Further, the Act controls promotion materials to ensure honest descriptions. It governs laws relating to merchandise marks and prohibits misdescription of goods provided in the course of trade and false or misleading indications as to the price of goods. It also ensures information or instructions relating to goods are marked on or accompany the goods or are included in advertisements.

Under the Act, "goods" is defined as "ships, aircraft, vehicles, animals, plants and growing crops and all kinds of movable property". As for computer software, physical mediums such as computer hardware and peripherals come within the definition of goods under the Act as well as under the Sale of Goods Act. However, software per se is not classified as "goods" under this Act (Laws of Malaysia Act 87).

#### **Weights and Measures Act 1972**

This Act regulates the weights and measures, and instruments for weighing and measuring used in trade by ensuring they conform to the patterns and specifications specified by the Custodian of Weights and Measures and that the standards used are based on international system units. To verify compliance with accurate weighing, inspections are conducted and certificates are issued. The Act also regulates licenses

issued to manufacturers, repairers and sellers of weights or measuring instrument, and regulates the companies licensed to provide services in the verification of any weights or measures or instruments for weighing or measuring (Laws of Malaysia Act 71).

#### **Direct Sales and Anti-Pyramid Scheme Act 1993**

This Act provides for the licensing of persons carrying on direct sales business, for the regulation of direct selling and for other matters connected therewith. The Act ensures that industries develop in an ethical manner; prohibits pyramid selling schemes; and ensures consumers are protected. In addition, it provides for the regulation of direct selling and seeks to protect consumer rights from indiscriminate direct sales and mail order practices (Laws of Malaysia Act 500).

#### **Other Legislation**

Various other legislations that protect Malaysian consumers are also in force. Among these are Sale of Goods Act 1957; Contracts Act 1950; Trade Descriptions Act 1972; Food Act 1993; Communication and Multimedia Act 1998; Consumer Protection (Safety Standards for Toys) Regulations 2010; Consumer Protection (Certification of Approval and Conformity Mark of Safety Standards) Regulations 2010; Malaysian Code of Advertising Practice 1990; and Personal Data Protection Act 2010. However, for the sake of brevity, this paper will not cover them.

#### **Consumer Redress**

Consumers who have problems with goods or services have recourse to the Tribunal for Consumer Claims or the Small Claims Court; those with problems with developers can seek the Tribunal for Homebuyers Claims while those with banking or insurance problems can resort to the Financial Mediation Bureau (FMB).

#### **Tribunal for Consumer Claims Malaysia**

The Tribunal for Consumer Claims Malaysia (TCCM) is an independent judicial body established under the Consumer Protection Act 1999 and came into force on 15 November 1999 (Laws of Malaysia Act 212). It was set up as a simple, cheap and fast alternative channel for consumers to claim losses not exceeding RM25, 000 connected with goods purchased or services obtained from traders or service providers.

Prior to this, all disputes between consumers and traders, suppliers or manufacturers of goods or service providers were brought to the civil courts. This meant complicated and time consuming procedures, and high costs, resulting in consumers' reluctance to pursue their claims against irresponsible and unethical traders, suppliers, or manufacturers of goods or service providers in civil courts, especially when the amount claimed was small. This was although there are in every state Small Claims Courts to hear claims of not more than RM5, 000 (Ministry of Domestic Trade, Co-operatives and Consumerism, n.d).

The Tribunal's jurisdiction also covers:

Any claim

- in respect of any goods or services for which no redress mechanism is provided for under any other written law; and
- based on a cause of action which accrues within three years of the claim.

The Tribunal has no jurisdiction to hear:

- a. any claim arising from personal injury or death;
- b. any claim for the recovery of land or any estate or interest in land;
- c. any dispute in respect of title of any land or estate or interest in land
- d. any dispute concerning the entitlement of any person under a will or on any intestacy;
- e. any dispute on matters regarding franchise, goodwill, trade secrets or other intellectual property and any cause in action
- f. where any other tribunal had been established under any other written law to hear and determine claims on matters which is the subject matter of such claim.

### **Small Claims Court**

Aggrieved consumers whose claims do not exceed RM5, 000 can resort to the Small Claims Procedure of the Magistrate's Court which was set up in 1987.

The party pursuing the claim must be an individual and not a company (or an agent or assignee of debts, etc.). The unique features of this court are that cases are heard in a cheap, easy and quick manner, and neither party can be represented by a lawyer, except in cases where the defendant is a registered company. The plaintiff himself does everything, guided by court staff. The Magistrate's judgement is final and no appeal to a higher court can be made by either party, unless it is on a point of law.

Among the claims heard by the Small Claims Court include:

- Refund of money that is paid for goods that turn out to be faulty;
- Refund of wages or salaries paid for work not done;
- Claims for unpaid commissions, payment of services provided, facilities supplied, or repairs carried out.
- Claims for recovery of debts or liquidated demands.

### **Financial Mediation Bureau**

Consumers facing banking or insurance problems can seek the services of the Financial Mediation Bureau (FMB), an industry-initiated ombudsman scheme set up to resolve problems between consumers and financial services providers. As its services are provided free-of-charge, it provides a cheap alternative to resorting to the courts.

The decision of the FMB is not binding on the complainant. It is binding only on the financial service provider. Consumers not satisfied with the decision of the FMB may seek court redress against the company.

In insurance-related cases, FMB has jurisdiction over disputes or claims relating to insurance policies up to RM100, 000. The case must not time barred, not be more than six years, and must not have been referred to the court and / or for arbitration.

In the case of banking services, FMB deals with complaints and disputes concerning:

- Conventional and Islamic banking services
- Loans (personal, housing or hire-purchase)
- Bank accounts (e.g. savings, current, fixed deposit, etc.)
- Credit card and charge card
- Remittances/electronic banking
- Electronic banking ( Automatic teller machine and cash deposit machine)

The sum involved must not exceed RM100, 000 unless it concerns fraud in which case, if it involves for example credit cards, charge cards, ATM cards and cheques, the limit is RM25, 000.

### **Tribunal for Homebuyers Claims**

The Tribunal for Homebuyers Claims seeks to resolve house buyers' dispute with their housing developers and was established after amendments to the Housing Development (Control & Licensing) Act, 1966 on 1 December 2002. It was further amended in Parliament and enhanced with more wide ranging powers under Act A1289 effective 12 April 2007.

The Tribunal is a form of Alternative Dispute Resolution (ADR) and has all the powers of a civil court. It however provides a cheaper and faster avenue for redress and justice compared to a costly and lengthy court process. The Tribunal only handles disputes arising from Sale and Purchase Agreements (SPA) signed between a developer and a purchaser, no matter whether the purchaser made the deal directly with the developer, or whether the purchaser made it with the first buyer who had bought it from the developer.

A "homebuyer" is defined as a purchaser who has bought a property or has a dealing with a licensed housing developer. The definition includes a second purchaser who purchased the property under a sub-sale from the first purchaser and does not include purchasers subsequent to this.

The procedures of the Tribunal Regulations are simple and to preserve uniformity of laws, are similar to those of the Consumer Claims Tribunal set up under the Consumers Protection Act 1999.

Neither the plaintiff nor the defendant can be represented by a lawyer at a hearing except if the Tribunal's opinion is that the matter concerns complex legal issues. If one party is allowed legal representation, the other party is similarly entitled.

The Tribunal can only give monetary award not exceeding RM50,000 for each claim, and it is immaterial that the aggregate of all the individual claims is greater than RM50,000. The Housing Tribunal makes its award without delay and where practicable, within 60 days from the first day of the hearing.

Penalties are also imposed by the Tribunal. Any person who fails to comply with an award made by the Tribunal is deemed to have committed an offence and is liable to a fine of not more than RM10,000 or to imprisonment for a term not exceeding two years or to both. In the case of a continuing offence, in addition to the penalties, the offender is liable to a fine not exceeding RM1,000 for each day the offence continues after conviction.

#### **Self-Regulation of Traders: The Malaysian Business Code of Ethics (Rukun Niaga)**

The Malaysian Business Code of Ethics, an initiative of the National Consumer's Protection Consultative Council and the Ministry of Domestic Trade and Consumer Affairs, aims to develop self-regulation among traders in Malaysia for the benefit of consumers as well as traders.

The Code is based on the following principles to be applied by all traders: honesty in business dealing; responsibility towards customers, society and the environment; geniality towards fellow humans; moderation in business dealings; fair treatment of customers; and zeal in making the business successful (Ministry of Domestic Trade, Co-operatives and Consumerism, n.d).

### **Consumer Education and Awareness Programmes**

#### **Student Consumer Movement**

The Student Consumer Movement comprises structured groups of university students working together, helping each other and sharing resources in conducting consumerism-related activities.

#### **School Consumer Clubs**

In existence since 1992, school consumer clubs are the driving force of consumer education in secondary schools. These clubs were set up by the Ministry of Domestic Trade, Co-operatives and Consumerism in cooperation with the Ministry of Education.

The focus is on prudent spending, diet and the environment. Among the consumerism-related programmes conducted are lectures, exhibitions, demonstrations, study visits, training of trainers in consumerism, recycling projects, camps, competitions, quizzes, explorations and interactive challenges

### **Consumerism Movement Development Programmes**

#### **Consumer Squads**

The objective of the Consumer Squads is to assist the government in monitoring the prices of goods and services. In addition to keeping the Ministry of Domestic Trade, Co-operatives and Consumerism informed on the price trends of goods and services, the squad members play a big role in imparting consumer issues to the general public. The Squads comprise volunteers who receive benefits in the form of discounts in the prices of goods and services offered by merchants who participate in the programme, and participation in seminars and workshops conducted by the ministry and other activities of the private sector.

Formerly known as Price Monitor Volunteers, it was rebranded as the Consumer Squad to strengthen and improve its effectiveness. In addition, the number of Consumer Squads has expanded, thanks to collaboration with Consumerism NGOs, other NGOs, business associations, businesses and the public. This resultant synergy has been vital in the creation of a unified consumer movement for defending consumer rights.

### **National Consumer Movement Council**

The National Consumer Movement Council discusses issues related to consumerism, coordinates the implementation of consumer programmes and activities at state and district levels, and serves as the liaison body between the Federal and the State governments in matters related to consumerism.

The Council is chaired by the Minister of Domestic Trade, Co-operatives and Consumerism and comprises the Directors of Domestic Trade, Cooperatives and Consumerism of each state and an appointed Co-Chairman from a consumers' association.

### **State Consumer Movements**

Each state has a State Consumer Movement established to provide official forums to enable all parties to discuss and to find ways to seek solutions to consumer problems at state level. This is in tandem with the Ministry of Domestic Trade, Co-operatives and Consumerism's vision to focus on consumers at state levels who lack channels to voice their concerns.

### **District Consumer Movements**

District Consumer Movements plan, coordinate and implement consumerism-related activities at the district level; advise the State Consumer Movements on any matters relating to consumers; help, investigate and address consumerism issues at the district level; help to move the Consumer Squad; and assist in programmes and activities organised by the state and MDTCC branches.

### **Consumer Associations and Organisations**

Consumer associations and organisations are also active in conducting consumer education and awareness programmes at state and district levels. Among these are the Federation of Malaysian Consumer Associations (FOMCA), Consumers Association of Penang (CAP), Muslim Consumers Association of Malaysia (PPIM), Malaysian Consumers Protection Association (PPPM), Malaysian Consumer and Family Economics Association (MACFEA), Kuala Lumpur Consumers Safety Association (PKP) and various other state consumer organisations.

### **District Assistants of Consumerism Affairs**

In the effort to raise awareness and consumer education in all districts, District Assistants of Consumerism Affairs were appointed by the Ministry of Domestic Trade, Co-operatives and Consumerism from 1 May 2007. These District Assistants assist in the implementation of programmes and activities conducted by the Ministry through the State and District Consumer Movements. The functions of these assistants are: to assist the Ministry in implementing consumerism activities in their respective districts; to guide and assist those in their districts to make any complaints relating to consumerism; and to help distribute flyers, posters, books, and other information to communities in these areas.

### **Rural Consumerism Programmes**

These programmes aim to increase consumer awareness and knowledge in rural communities as people in rural areas generally have very little knowledge of consumerism and thus become very vulnerable to fraud and abuse.

### **Conclusion**

In conclusion, although various consumer protection legislations, programmes and initiatives exist, the efforts to keep pace with new demands on consumer protection resulting from the rapid pace of globalization and trade liberalisation will bring a myriad challenges to Malaysia in its implementation and enforcement of consumer protection. An integrated, holistic or systems approach to consumer protection is crucial. The endeavour towards creating "smart consumers" able to protect themselves, and ethical businesses, and implementing laws that protect consumers should be ongoing. Continuous and concerted efforts of all parties, i.e. the government, traders, consumers and non-governmental bodies are also essential to ensure that Malaysian consumers are well protected. All these initiatives will go towards further combatting consumer ignorance, disorganised consumers, spurious goods, deceptive advertising, business malpractices, abuse of monopoly power, environment pollution and many other issues affecting consumer well-being.

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**Table 1: Objectives and Strategies of National Consumer Policy**

Main Objectives	Specific Objectives	Strategies
1. To produce consumers who are capable of self-protection	a. To enhance the quality, quantity of and access to information  b. To produce responsible and ethical consumers  c. To develop effective consumer movements  d. To increase the capability of vulnerable consumers in terms of resources and protection	<ul style="list-style-type: none"> <li>• To provide an interaction platform between consumers and the government</li> <li>• To enhance consumer access to accurate information</li> <li>• To increase publications and circulation of consumer-related materials</li>   <li>• To mainstream consumer education</li> <li>• To augment the effectiveness of consumer education programmes</li> <li>• To monitor Malaysian consumers' current level of achievement</li> <li>• To create an environment that allows consumers to function effectively in the market</li>   <li>• To strengthen the functions of consumer associations/movements</li> <li>• To enhance networking between the government and associations/ NGOs</li> <li>• To enhance outreach programmes</li> </ul>
2. To enhance self-regulation among traders	a. To produce ethical and socially responsible traders  b. To encourage self-regulatory practices among traders/manufacturers  c. To develop consumer conscious markets	<ul style="list-style-type: none"> <li>• To increase initiatives to inculcate universal noble values</li> <li>• To mainstream the Code of Ethics in business practices</li>   <li>• To increase understanding of self-regulatory benefits</li> <li>• To give recognition to traders who practice self-regulation</li> <li>• To improve self-regulatory monitoring within the industry</li>   <li>• To improve consumer-conscious business practices</li> <li>• To create an environment, relationships and business policies which are consumer-centric</li> <li>• To enhance the role of business organisations in the wake of the consumer-conscious markets</li> </ul>
3. To increase the effectiveness of consumer protection	a. To strengthen consumer protection rules and regulations  b. To develop an efficient, easy and user-friendly redress system	<ul style="list-style-type: none"> <li>• To facilitates and improve the legal environment for traders and consumers</li> <li>• To institutionalise evidence-based planning</li> <li>• To increase the effectiveness of law enforcement</li>   <li>• To establish efficient and effective consumer complaint mechanisms</li> <li>• To provide problem solving service delivery system that is fast and inexpensive</li> <li>• To monitor the accessibility and effectiveness of</li> </ul>

	<p>c. To establish a coordination mechanism among the agencies involved in consumer protection</p> <p>d. To strengthen consumer protection through the application of the Standards</p> <p>e. To develop quality human resources</p> <p>f. To extend consumer protection to the regional and international level</p>	<p>solution mechanisms</p> <ul style="list-style-type: none"><li>• To develop solution mechanisms for e-commerce</li> <li>• To create a mechanism for exchange of consumer protection information at the national level</li><li>• To establish a consumer research and education centre</li> <li>• To increase awareness of goods and services safety standards</li><li>• To raise standards and consumer goods labelling system</li> <li>• To equip KPDNKK officials and leaders of consumer organisations with basic consumerism skills to improve effectiveness.</li></ul>
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