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Summary of Discussion of the Roundtable on Competition and Consumer Policy in Digital Markets

Annex to the Summary Record of the 149th Meeting of the Competition Committee

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This document prepared by the OECD Secretariat is a detailed Summary of Discussion of the Roundtable on Competition and Consumer Policy in Digital Markets held during the 149th meeting of the Competition Committee held on 24 June 2026.

It presents a factual summary of the views expressed by speakers and delegations that intervened during the discussion. It was produced using Artificial Intelligence (AI) tools subject to human oversight and review in line with the OECD AI Principles.

More documents related to this discussion can be found at:
https://www.oecd.org/en/events/2026/06/competition-and-consumer-policy-in-digital-markets.html

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Summary of Discussion of the Roundtable on Competition and Consumer Policy in Digital Markets

On 24 June 2026, the OECD Competition Committee and the Committee on Consumer Policy held a joint roundtable to discuss the interaction between competition and consumer policy in digital markets. The session was chaired by Mr Benoît Coeuré, Chair of the Competition Committee.

The **Chair** opened the roundtable by noting the strong support among delegates for a discussion on competition and consumer policy in digital markets. He observed that digital markets are central to daily life and to enforcement practice, and that competition and consumer policy are closely connected, often "joined at the hip". The roundtable reflected the shared importance of consumer welfare and the need to understand how digital conduct can affect both consumer choice and market structure. The Chair welcomed the delegates from the Committee on Consumer Policy; its Chair, **Mr. Andrew Hadley**; the OECD Secretariat, and the expert speakers: **Professor Inge Graef**, from Tilburg University and **Professor Germán Bacca Medina**, from Universidad Externado de Colombia. He gave the floor to Mr. Hadley for some opening remarks.

Mr Andrew Hadley framed the discussion from the consumer policy perspective. He explained that digital markets are not only arenas in which businesses compete on price, quality and innovation; they are also settings in which firms compete through the design and presentation of choices, including rankings, defaults and personalised offers. In his view, effective competition and consumer protection and empowerment depend on consumers being able to understand, compare and act on relevant differences between offers. While recognising the benefits AI can bring to consumers, such as more targeted advertising, he indicated that practices such as drip pricing, cancellation friction, misleading rankings, misleading AI-generated product images and deepfake endorsements, as well as pre-selected options and other forms of online choice architecture practices, may in some cases cause negative impacts on consumer decisions and affect competition. Product safety was also presented as part of the same agenda: online marketplaces may enable non-compliant products to reach consumers rapidly and at scale, giving sellers who do not invest in product safety a cost advantage and weakening trust in the marketplace as a whole.

The Chair gave the floor to the **Secretariat** to present an overview of the background note prepared to support the roundtable. The Secretariat indicated that the note was structured around two questions: why the interaction between the two policy areas has become more important, and how policy frameworks should respond. The Secretariat explained that platforms now shape the environment in which consumers access information and make decisions through algorithms, interface design and personalised content. They noted that many practices that support platform growth, such as personalised pricing, self-preferencing, misleading choice architecture and data-based lock-in, can simultaneously harm individual consumers and entrench market power. The Secretariat also underlined the challenge posed by AI, including agentic AI systems that may act on behalf of users and shift decision-making away from consumers. They then explained that the paper identifies areas where competition and consumer concerns most clearly converge, including online choice architecture, personalised pricing and self-preferencing. The central proposal of the paper is a more integrated approach centred on consumer agency, meaning the genuine ability of consumers to make informed choices and act on them.

Following the Secretariat's overview, the Chair introduced the first part of the roundtable, indicating that it would address institutional settings, different objectives of consumer protection and competition law, and avenues for co-operation in investigations and remedies. He then invited **Professor Inge Graef** to present her expert views.

Professor Graef analysed the relationship between competition and consumer protection through the lens of consumer sovereignty, also referred to as consumer agency. She explained that competition law supports the availability of a meaningful range of options, while consumer law supports the ability of consumers to choose effectively among those options. In digital markets, however, the distinction between external market failures and failures within consumers' decision-making can become blurred, particularly where data and AI are used to personalise, steer or manipulate choices. In her view, this creates a need for integrated enforcement. She distinguished three levels of integration: co-ordination on enforcement priorities, joint policy-making such as guidelines or declarations, and joint cases or joined-up remedies. She also noted the importance of institutional arrangements that enable authorities to exchange knowledge and, where appropriate, move from joint studies to formal enforcement. Looking ahead, she argued that agencies may need to go beyond consumer empowerment and consider more prescriptive remedies, including approaches such as machine unlearning where unlawfully obtained data gives a firm an ongoing competitive advantage. She also emphasised the importance of advocacy to explain to citizens why competition and consumer enforcement may impose short-term frictions in order to secure longer-term market openness and choice.

The Chair asked Professor Graef whether the current level of collaboration between competition and consumer protection authorities is sufficient, particularly in relation to joint research on consumer behaviour, dark patterns and the analytical foundations of enforcement.

Professor Graef responded that some national networks already exchange information and establish topic-specific chambers to study practices jointly. However, she considered that an important missing step remains the transition from joint research and policy studies to formal enforcement. She viewed that transition as one of the principal areas where institutional arrangements could be developed further.

Following the presentation, the Chair invited interventions from delegations. First, he invited **Denmark** to explain its contribution on digital platform ranking and the different layers of co-operation between competition and consumer protection authorities.

Denmark explained that ranking is one of the major innovations of the digital economy because it helps consumers navigate large numbers of products and may promote competition among firms on platforms. At the same time, ranking can generate problems that fall between competition and consumer policy. The intervention focused on self-preferencing, lack of transparency for firms and consumers, ranking boosts, and the use of ranking mechanisms as a form of information exchange. Denmark noted that many businesses struggle to understand how strategic decisions affect their visibility on platforms, even where existing rules should provide transparency. It also explained that ranking boosts, whereby firms pay for improved visibility, can be more influential than price reductions or quality improvements in consumer decision-making and appear to be taken up more by larger and more entrenched firms. Denmark argued that current competition law, consumer law, the Digital Markets Act and platform-to-business rules do not fully address these issues, and that they may become more acute as AI choice engines present consumers with fewer, agentically generated options.

The Chair then invited **Colombia** to explain how internal co-operation works within an authority that has both competition and consumer protection mandates, and to address differences or asymmetries between the two mandates.

Colombia explained that the Superintendence of Industry and Commerce serves both as the national competition authority and as the residual consumer protection authority. Although both mandates sit within one institution, they are legally separate and governed by different rules, procedures, investigative powers and sanctions. Colombia therefore assesses each case individually to determine whether a joint, concurrent, sequential or independent investigation is most appropriate. The unified institutional structure can help identify risks that would not be visible through a single enforcement lens. Colombia referred to a recent joint dawn raid in 2024, involving both the competition and consumer divisions, which identified issues relating to information sharing and possible consumer law infringements. Colombia described challenges created by different confidentiality requirements, including a case involving matches of the Colombian national football team during the 2018 World Cup qualifiers where a designated consumer official managed confidential information collected by the competition division. Colombia concluded that placing both mandates within one authority is helpful but not sufficient: effective co-ordination still requires careful understanding of each regime's objectives, tools and legal frameworks.

The Chair asked **Italy** to discuss how the same conduct can be addressed under both competition enforcement and consumer protection enforcement, and how national courts have approached that overlap.

Italy explained that its authority has dual competence to enforce both competition and consumer protection rules, and that Italian courts have clarified that the two regimes are complementary and not mutually exclusive because they pursue distinct objectives. The authority therefore chooses on a case-by-case basis whether consumer protection, competition tools, or both are best suited to address the conduct. Italy emphasised the complementarity between consumer protection and competition: consumer law can ensure that consumers make informed and free decisions, which builds trust, encourages switching and reduces lock-in; competition, in turn, increases variety and choice, reducing pressure on consumers when they make economic decisions. In digital markets, Italy has used consumer protection tools in matters involving consumer consent for data acquisition by digital operators, while also pursuing competition concerns relating to data use, interoperability and data portability. It considered that dual competence allows the authority to internalise efficiencies and reduce frictions that may arise where different institutions must co-operate.

The Chair invited **Chinese Taipei** to explain the role of Article 25 of the Fair Trade Act and how it draws a boundary between competition enforcement and consumer protection-type concerns.

Chinese Taipei described Article 25 of the Fair Trade Act, which prohibits deceptive and unfair practices capable of affecting market trading order unless the conduct is addressed by other provisions of the Act, particularly antitrust provisions. The provision functions closest to consumer protection regulation, but its use requires several prerequisites: the conduct must be unfair according to recognised business ethics; the provision is supplementary; the conduct must raise potential competitive concerns rather than purely individual disputes; and it must be capable of sufficiently affecting trading order. Chinese Taipei illustrated this with keyword search advertising, where use of a competitor's mark can raise free-riding concerns but may also increase exposure for lesser-known brands. It also explained that Article 25 may apply to dark patterns only where they affect a substantial number of consumers across relevant business sectors. In response to the

Chair's follow-up, Chinese Taipei noted that cases of undue solicitation may be referred to consumer protection agencies where they are sporadic individual disputes, but may fall under Article 25 where many consumers are affected. This can still leave gaps between the two regimes.

The Chair asked **Singapore** what drove the transfer of consumer protection functions to the competition authority and what experience it has had with a dual mandate.

Singapore explained that the Competition and Consumer Commission of Singapore was established in 2005 as the competition authority, while consumer protection functions were initially housed in an agency focused on enterprise development. The transfer of consumer protection to the competition authority in 2018 reflected the government's view that competition and consumer protection are complementary. Singapore considered that a unified mandate delivers better outcomes in digital markets because practices involving data, algorithms, search ranking, interface design and platform rules shape both firm rivalry and consumer choice. The unified mandate enables the authority to see the full picture, provide coherent guidance and design more holistic interventions. Singapore referred to 2025 revisions to e-commerce transaction guidelines covering ranking transparency, fair treatment of merchants and misleading online choice architecture, as well as the launch of an Artificial Intelligence Markets Toolkit to help businesses assess competition and consumer protection risks before harm arises.

The Chair then called on **Romania** to describe a separated model in which competition and consumer protection mandates sit in different authorities.

Romania explained that its institutional model separates competition and consumer protection mandates, with digital market regulation divided between the Romanian Competition Authority and the National Authority for Consumer Protection. It noted that competitive and consumer harms can nevertheless be structurally inseparable. Romania referred to the 2024 sanctioning decision involving the national branch of a global electronics company and the dominant online marketplace eMAG for anti-competitive vertical agreements fixing resale prices of televisions and mobile phones. Consumers who paid overcharges did not receive direct restitution through the competition fine, which flowed to the state budget, although damages actions are possible under national rules. Romania also described preventive market surveillance of influencer Instagram accounts by the consumer authority. Allocation follows a consistent logic: structural market effects such as vertical price fixing, platform exclusivity or self-preferencing are handled under competition law, while primarily transactional conduct affecting individual consumers falls to consumer protection. Romania noted that an inter-institutional protocol now supports co-ordination between the competition authority, consumer authority, data protection authority and other agencies.

The Chair invited **France** to explain its national experience and observed that the French intervention highlighted the growing importance of the data protection authority as a third actor alongside competition and consumer protection authorities.

France's intervention addressed how competition, consumer protection and data protection enforcement interact in the French institutional context. This reflects the fact that data-related conduct in digital markets often raises simultaneous questions of privacy, consumer agency and market power, and that co-operation frameworks must therefore accommodate several enforcement communities rather than a simple two-authority model.

The Chair then asked **Peru** to explain its model of a single supervisory directorate within INDECOPI that can send cases to different specialised bodies.

Peru explained that competition and consumer policy are enforced within a single authority, INDECOPI, but by different specialised directorates. Supervision and market monitoring are centralised in the Directorate of Inspections, whose annual supervisory plan prioritises sectors and services based on risk, complaint volume and recurrence, previous enforcement actions and emerging practices, particularly in digital markets. Peru stressed that one supervisory action can identify both consumer protection and competition concerns without duplicating proceedings, because the regimes protect different legal interests. During major e-commerce events such as Black Friday, the Directorate might find that a platform fails to provide mandatory product information, raising a consumer protection issue, while also advertising discounts based on artificially increased reference prices, raising an unfair competition issue. For Peru, understanding the different powers across the agency and *ne bis in idem* safeguards consistency and avoids duplicative enforcement and related outcomes.

The Chair asked **BIAC** to present their point of view on how to ensure consistent enforcement while minimising the risk of overlaps and over-enforcement.

BIAC stated that antitrust and consumer protection are separate but complementary fields. It emphasised the business community's interest in coherence, predictability, consistent outcomes and transparent choices between enforcement regimes. BIAC supported enhanced co-ordination, information sharing, procedural alignment and discussion of lead authorities, but argued that the choice of enforcement tool should be proportionate, tailored and principle based. In its view, market power issues are more likely to require antitrust enforcement, whereas individual consumer harm may be better addressed through consumer protection. BIAC cautioned that choices should not be driven mainly by evidentiary standards or ease of enforcement. It also argued that, once a choice is made, the responsible authority should lead the case, with collaboration focused principally on avoiding inconsistent remedies and outcomes.

Mr Andrew Hadley then returned to reflect on the discussion before the break. He noted the significant potential for synergies and overlaps between competition and consumer policy in digital markets but stressed that both areas also need baseline assumptions of categorically unacceptable conduct. In competition law, price fixing and abuse of dominance are commonly understood as conduct that should be prohibited because of their distortive effects. In consumer policy, unsafe products and other baseline harms similarly require direct action (such as bans or recalls) regardless of whether competition is affected. He considered that the most promising area for deeper collaboration lies in identifying and addressing misleading, deceptive or fraudulent commercial practices manipulating consumer decisions, particularly in relation to online choice architecture practices in online platforms and markets.

Professor Graef also added conclusions to the first part by observing that the different models presented showed both the advantages of dual-mandate authorities and the possibility of effective co-ordination between separate authorities. She suggested that agentic AI may test the limits of current co-ordination models, especially where AI presents consumers with only one option and thereby suppresses the full range of available alternatives.

After the coffee break, the session shifted to enforcement cases and practical approaches. The Chair invited **Professor Bacca Medina** to present his views from a Latin American perspective.

Professor Bacca Medina argued that personal data protection is the key connecting point between competition and consumer protection in digital markets. He identified two main challenges in Latin America: the lack of local legal presence of major global platforms that

interact directly with consumers, and divergent or outdated data privacy laws across the region. He illustrated the first challenge with a hypothetical example involving a global children's content platform whose promotion involved the processing of minors' data without adequate parental authorisation, yet which had no legal presence in Colombia. He explained that similar problems arise in competition and consumer protection because notification, interim measures and fines can be difficult to pursue where platforms lack a local entity. On data privacy, he argued that some countries have modernised laws inspired by the GDPR while others have older frameworks and weaker data protection cultures. This affects competition and consumer protection because tools such as data portability and consumer empowerment are essential to meaningful choice. He proposed practical tools that empower consumers, including comparison mechanisms and reliable platforms that provide clear information on tariffs, quality and complaints handling, allowing consumer decisions to discipline digital platforms even where enforcement against foreign companies is procedurally difficult.

The Chair opened the floor for delegations to share enforcement experiences, beginning with the **United Kingdom**.

The **United Kingdom** explained that the CMA has responsibilities for both competition and consumer protection and can use enforcement, market studies, advocacy and behavioural analysis in a co-ordinated way. The Digital Markets, Competition and Consumers Act strengthens consumer rights, including prohibitions relating to fake reviews and unavoidable fees, and gives the CMA direct consumer enforcement powers so it can decide whether consumer law has been infringed without first going to court. The United Kingdom described a strategic approach combining targeted enforcement against egregious breaches with practical guidance for businesses that want to comply. It highlighted enforcement in drip pricing, fake reviews and online choice architecture. Examples included actions involving driving schools, StubHub, review publishers and businesses using default optional charges or false time-limited offers. The CMA also uses its Behavioural Hub to understand how consumers and businesses behave and participates in the Digital Regulation Cooperation Forum with other relevant authorities.

The Chair invited **Spain** to share conclusions from its 2025 study on behavioural economics and how they inform CNMC practice.

Spain explained that behavioural economics starts from the premise that individuals have bounded rationality and are increasingly exposed to choice environments designed to exploit cognitive biases. It explained that the 2025 study drew three conclusions: dark patterns are increasingly prevalent and may harm both consumers and competition; the boundary between legitimate persuasion and unfair manipulation is blurred, and potentially all consumers may be vulnerable to manipulative techniques; and behavioural insights can improve remedy design and regulation. Spain noted that disclosure obligations may be insufficient if consumers are unlikely to act on information, whereas active choice mechanisms, defaults aligned with consumer interests and simplified or standardised information may better protect consumers and competition. Spain referred to its 2024 Booking case, where the authority analysed search positioning and the role of "position bias" in amplifying Booking's market power against hotels and competing platforms.

The Chair asked **Canada** to discuss its investment in behavioural considerations and the Cineplex drip pricing case.

Canada explained that it has a prosecutorial model and does not have a pure consumer protection mandate, but it does address deceptive marketing practices as distortions of the competitive process. Consumer behaviour is central in both competition and deceptive marketing matters, especially in digital markets. The Competition Bureau has a dedicated

behavioural insights unit that embeds behavioural scientists in enforcement teams where consumer decision-making is central. They examine how digital environments interact with mental shortcuts, cognitive biases, individual differences and context, and assess whether features affect substitutability, switching or purchasing decisions. Canada explained that its behavioural work is expanding through education, analytical tools and compliance materials focused on harmful online choice architecture. Canada then described the Cineplex drip pricing case, where external expert evidence on price perception helped the Competition Tribunal find that presenting a ticket price separately from a mandatory online booking fee led consumers to underestimate the true total price. The tribunal ordered a record administrative monetary penalty, affirmed on appeal, although leave to appeal to the Supreme Court was being sought.

The Chair then turned to **Brazil** to explain how consumer-facing parameters are assessed in competition cases.

Brazil argued that consumer-facing parameters are not merely adjacent to competition analysis in digital markets: they are often part of the infrastructure through which competition takes place. In platform ecosystems, rivalry is shaped by what users see, how alternatives are presented, how transactions are routed, how business users reach consumers, and whether switching or multi-homing is feasible. Brazil illustrated this through cases involving Google News, Apple and iFood. In Google News, the issue concerned the architecture of discovery, attribution, traffic allocation, visibility of original sources and monetisation of journalism. In Apple, restrictions in the iOS ecosystem raised issues about distribution, payment rules, anti-steering clauses and users' ability to act on alternatives. In iFood, exclusivity in food delivery required analysis of practical effects on multi-homing, rival platform scale and the range of options available to restaurants and users. Brazil concluded that effective choice is a competition parameter in digital markets and that CADE must understand consumer-facing mechanisms while co-ordinating with consumer, data protection and sectoral authorities where the same architecture raises different legal concerns.

The Chair invited **Germany** to discuss how it has assessed consumer choice, particularly in its Meta case.

Germany explained that the Bundeskartellamt does not have full consumer protection competence, although it has limited powers to conduct sector inquiries into consumer protection issues. It therefore incorporates privacy and consumer protection aspects into competition cases where relevant. Germany described the Meta/Facebook case as an early practical demonstration that access to personal data can be essential to a firm's market position, can lead to exploitative abuses involving data, and can impede competitors. The GDPR was used as a reference point for assessing data gathering, use and processing. Germany also referred to the Meta virtual reality headset case, where mandatory linkage to a Meta account limited user choice and risked leveraging market power into adjacent products. It further mentioned ongoing issues involving nudging, dark patterns and Apple's App Tracking Transparency framework. Germany concluded that competition agencies need to consider neighbouring legal fields to a certain extent and maintain close contact with authorities whose original expertise lies in privacy and consumer protection.

The Chair added that co-ordination with data protection authorities is essential. Referring to the French Apple App Tracking Transparency case, he explained that the French competition authority had sought two opinions from the data protection authority, one at the interim measures stage and one on the merits. He also noted that different governance models at the European level, between competition and data protection networks, can create asymmetries or frictions. **Germany** added that competition and data protection authorities may have different interests even when privacy questions are relevant to competition

analysis, and that a competition authority may not go as far as a privacy authority would because it views the issue through a different legal lens.

The Chair then invited **Australia** to discuss its approach and its ongoing proceedings concerning Microsoft 365 subscriptions.

Australia explained that the ACCC's mandate is to enhance the welfare of Australians through competition and consumer protection, noting effective market outcomes depend on the combined operation of both issue areas. Australia described proceedings commenced in October 2025 against Microsoft Corporation and its Australian subsidiary, alleging that Microsoft misled approximately 2.7 million existing Australian customers about subscription options. The ACCC alleges that Microsoft told personal and family plan subscribers with auto-renewal that, to maintain their subscription, they had to accept Copilot integration and higher prices or cancel, while omitting a third option: Classic plans retaining existing features without Copilot at the previous lower price. Australia explained that the conduct may have affected consumer choice and the choice to take up alternative competing AI programmes. It also described the Digital Platform Regulators Forum, which brings together competition, consumer protection, e-safety and privacy regulators to share experience and engage with industry in a co-ordinated way.

The Chair asked **Korea** to present a case where competition law and consumer law were applied simultaneously to the same conduct.

Korea explained that the KFTC enforces both competition and consumer protection laws and views the two domains as a unified framework for fair and trustworthy markets. Digital markets blur the traditional line between the two, because data concentration, network effects, multi-sided platforms and algorithms mean that practices such as self-preferencing or misleading or fraudulent online choice architecture practices can exclude competitors and undermine consumer autonomy at the same time. Korea described a 2023 case involving the Korean Bar Association and the Seoul Bar Association, which pressured lawyers to withdraw from online legal service platforms and imposed disciplinary measures on those who continued to advertise through them. The KFTC found that the restrictions suppressed competition among lawyers and deprived consumers of access to transparent information and a wider range of legal service options. The conduct was addressed under both the competition law and the Act on Fair Labelling and Advertising, which prohibits business associations from restricting members' advertising activities.

The Chair invited **Ukraine** to share its experience with competition rules in digital financial services.

Ukraine explained that the AMCU is responsible for competition cases and that Ukrainian law prohibits dissemination of misleading information that may influence consumers' purchasing decisions. In 2025, the AMCU examined information practices relating to cashback programmes offered through digital banking services. Banks' mobile applications highlighted advertised cashback rates and potential benefits while important conditions, exclusions and eligibility requirements were less visible, hidden behind links, inaccessible, or missing from the app. Some consumers did not receive cashback because payments were processed through postal operators or because registration in third-party loyalty applications was required. Ukraine considered that these practices could mislead consumers and give banks an unfair competitive advantage over rivals that provide transparent information. The AMCU recommended that banks consolidate key eligibility conditions, limitations and exclusions in mobile application interfaces through visible links and user-friendly disclosure tools.

The Chair asked **Hungary** to explain how commitments can create value for consumers and businesses in digital markets.

Hungary described its commitment-focused approach in cases involving eMAG and Microsoft. In the eMAG case, the Hungarian Competition Authority identified misleading discount practices and secured commitments requiring fundamental changes to how prices and promotions are displayed, as well as compensation for consumers and support for Hungarian enterprises through vouchers, reduced commissions, training, advertising opportunities and logistics support. Hungary stated that these commitments aimed not only to remedy past harm but also to strengthen market competition. In the Microsoft case concerning the Bing service, the authority did not establish an infringement but obtained forward-looking commitments. Microsoft committed to developing a dataset of at least 10 billion Hungarian words for AI training and sharing it freely with other developers, as well as providing education and training for businesses, public institutions and consumers. Hungary described this as reflecting a regulatory philosophy focused on transparency, local business support and innovation.

The Chair then invited **Saudi Arabia** to discuss co-ordination among competition, consumer protection and data authorities and to illustrate the General Authority for Competition's digital market experience.

Saudi Arabia explained that platform conduct may directly affect consumers while also strengthening market power, increasing entry barriers or reducing competitive pressure. The General Authority for Competition co-ordinates with the Ministry of Commerce, responsible for consumer protection, commercial fraud and e-commerce regulation, and with the Saudi Data and AI Authority, responsible for personal data protection. Co-ordination is supported by specialised committees and councils, including the National Regulatory Committee and the E-Commerce Council. Saudi Arabia gave three examples: a study on cross-border e-commerce, which found that foreign sellers may not face the same compliance requirements or have a local representative; guidelines to enhance competition in food delivery platforms, addressing below-cost pricing, price parity, discrimination, unfair exclusivity and self-preferencing; and the review of Uber's acquisition of control over Careem, where data and network effects were assessed and conditions included keeping brands separate, pricing constraints and limits on driver exclusivity. Saudi Arabia concluded that competition authorities should not replace consumer or data protection authorities but should contribute expertise where platform conduct affects market structure, entry, choice and consumer welfare.

The Chair invited the **United States** to explain how FTC enforcement can promote competition and benefit consumers in digital markets.

The United States explained that FTC competition and consumer protection missions both facilitate free market competition by correcting distortions and promoting consumer choice. It highlighted two recent cases. In the Amazon Prime case, the FTC alleged that Amazon enrolled consumers in Prime without consent and deliberately made cancellation difficult through a multi-step process. A settlement required Amazon to pay up to USD 1.5 billion in redress for approximately 35 million consumers and USD 1 billion in civil penalties, while changing enrolment and cancellation practices. In the StubHub case, the FTC alleged that mandatory fees were not disclosed in advertised ticket prices and that total prices were not clearly shown, including during high-demand ticketing events. StubHub agreed to provide USD 10 million in redress and was prohibited from misrepresenting prices or advertising without clear disclosure of the total price. The United States emphasised that consumer protection enforcement can be faster and less costly than antitrust litigation, can return money to consumers, and can facilitate competition by helping consumers make informed decisions.

The Chair then asked **Consumers International** to provide a grounded consumer perspective across jurisdictions.

Consumers International stated that its members across more than 100 countries report strikingly consistent experiences in digital markets: services are easy to join but hard to leave, choices exist in theory but are difficult to exercise in practice, and the presentation of options strongly influences behaviour. From a competition perspective, this matters because impaired switching, comparison and control can weaken competitive pressure even where markets appear competitive on the surface. Consumers International emphasised the importance of timely intervention in fast-moving digital markets, because delayed action can allow practices to become entrenched. It also highlighted practical mechanisms that make competition work for consumers, including interoperability, data portability and effective switching tools, while noting that privacy and data protection should not become barriers to making those tools effective. It concluded that consumer organisations can help authorities identify emerging trends and understand how practices play out in practice for consumers.

Finally, the Chair asked the external speakers to provide some conclusions. **Professor Bacca Medina** concluded by stressing the importance of recognising the nature and purpose of each authority rather than assuming that institutional structures should simply be redesigned. In his view, the key challenge is to develop practical interaction between competition and consumer authorities that can move at the speed of digital markets. He considered behavioural insights to be an important tool for enabling that practical interaction and for moving beyond traditional structural approaches.

Professor Graef concluded by noting the many examples showing how competition and consumer regimes complement each other. She suggested that market investigation tools, referred to as the new competition tool in Europe, may offer an additional mechanism where structural market problems exist even without a violation of competition or consumer rules. Such tools can enable authorities to adopt demand-side or supply-side remedies and may be particularly relevant where the interaction between consumer and competition harm goes beyond the possibilities of existing regimes.

In closing, the **Chair** thanked the experts and participants for contributing to the discussion and summarised key takeaways. The roundtable demonstrated broad agreement that digital markets intensify the interaction between competition and consumer policy, because the same practices can shape consumer behaviour, affect business users, entrench market power and influence the ability of markets to discipline firms. Delegations presented different institutional models, from fully integrated authorities to separated regimes supported by protocols and networks, but converged on the need for clearer co-ordination, behavioural and data expertise, practical remedies, and attention to the role of data protection authorities.