

# Financial Consumer Protection

15-Day Advanced Training Programme

15 Days | 8 Hours/Day | 120 Hours Total | Koenig Solutions

## Table of Contents

### Week 1 (Days 1-5): Consumer Rights, Market Conduct and Transparency

#### Day 1: Foundations of Financial Consumer Protection

##### Module 1: Consumer Rights and the Regulatory Mandate

- Core consumer rights in financial services: right to information, fair treatment, redress, and privacy
- Role of financial regulators in consumer protection: mandate, powers, and international standards (G20/OECD High-Level Principles)
- Overview of the financial consumer protection landscape: banking, insurance, pensions, and capital markets
- Key stakeholders in consumer protection: regulators, financial institutions, consumer associations, and civil society

##### Lab / Case Study:

1. Case Study: Review a selected country's consumer protection legal framework and identify gaps against G20/OECD principles — present 3 priority recommendations
2. Group Exercise: Map the consumer protection responsibilities of at least 4 institutions in your jurisdiction and identify overlaps or gaps in coverage

##### Module 2: Market Conduct Regulation: Principles and Practice

- Market conduct vs prudential regulation: objectives, tools, and complementarity
- Key market conduct risks: mis-selling, unsuitable advice, discriminatory practices, and predatory lending
- Conduct of business rules: suitability, appropriateness, best interest standards, and know-your-customer obligations
- International market conduct frameworks: FCA Consumer Duty (UK), CFPB approach (USA), and emerging market models

##### Lab / Case Study:

1. Case Study: Analyse a documented mis-selling scandal in financial services — identify the conduct failures, regulatory response, and lessons for supervisors
2. Workshop: Using a sample product sales scenario, assess whether conduct of business rules were followed and draft a supervisory finding

#### Day 2: Transparency, Disclosure and Reporting Analysis Using Google Looker Studio

##### Module 3: Effective Disclosure Standards and Introduction to Google Looker Studio

- Key disclosure requirements across financial products: credit, savings, insurance, and investment products
- Principles of effective disclosure: simplicity, comparability, timeliness, and accessibility for low-literacy consumers
- Introduction to Google Looker Studio as a reporting and data visualisation tool for non-technical supervisors

- Connecting a Google Sheet of consumer complaints data to Looker Studio and building a first simple dashboard

**Lab / Case Study:**

1. Lab Exercise: Load a provided consumer complaints dataset into Google Sheets, connect it to Google Looker Studio, and build a basic dashboard showing complaint volumes by product type and institution
2. Case Study: Review 3 sample product disclosure documents and rate them against an effective disclosure checklist — identify the top 3 improvements needed in each

**Module 4: Digital Channels, Consumer Information, and Visualising Disclosure Gaps**

- Disclosure challenges in digital and mobile financial services: short screens, app interfaces, and click-through consents
- Standards for online and mobile product disclosure: key facts statements and summary information requirements
- Using Looker Studio charts (bar charts, pie charts, scorecards) to visualise disclosure compliance gaps across institutions
- Designing a disclosure monitoring report in Looker Studio suitable for presenting to senior management

**Lab / Case Study:**

1. Lab Exercise: Using a provided compliance assessment dataset in Google Sheets, build a Looker Studio report showing which institutions have the most disclosure gaps by category — add filters by product type and region
2. Group Exercise: Design a one-page plain-language Key Facts Statement for a consumer loan product and mock up a Looker Studio scorecard that tracks how many institutions have adopted the standard

**Day 3: Fairness, Accountability, and Analysing Market Conduct Data**

**Module 5: Fairness in Financial Services and Visualising Conduct Risk**

- Defining fairness in financial services: procedural fairness, outcome fairness, and fair value
- Unfair contract terms: identification, common examples in financial products, and regulatory powers to challenge them
- Using Google Looker Studio to build a conduct risk heatmap: plotting institutions by complaint volume and product type
- Fair value assessment frameworks: how regulators evaluate whether products deliver fair outcomes for consumers

**Lab / Case Study:**

1. Lab Exercise: Using a provided market conduct dataset in Google Sheets, build a Looker Studio conduct risk heatmap — colour-code institutions by complaint rate and add a trend line showing changes over 12 months
2. Case Study: Review a set of 5 standard financial product contract clauses — identify which are potentially unfair, explain the consumer harm, and propose compliant alternatives

**Module 6: Accountability Frameworks and Complaints Dashboard Design**

- Board and senior management accountability for consumer outcomes: governance expectations and regulatory requirements
- Product governance frameworks: product approval, target market definitions, and distribution oversight

- Building a complaints monitoring dashboard in Google Looker Studio: complaint volumes, resolution rates, and response time tracking
- Designing a dashboard that enables senior management to identify systemic consumer harm at a glance

**Lab / Case Study:**

1. Lab Exercise: Build a complaints monitoring dashboard in Looker Studio using a provided dataset — include total complaints, average resolution time, top 5 complaint categories, and a month-on-month trend chart
2. Workshop: Design a product governance checklist for a new retail financial product and create a simple Looker Studio scorecard to track how many products in the market have completed each governance step

**Day 4: Complaints Handling, Redress, and Reporting Outcomes**

**Module 7: Consumer Complaints Systems and Analysing Redress Data**

- Minimum standards for internal complaints handling: accessibility, timeliness, fairness, and root cause analysis
- Using complaints data for supervisory intelligence: identifying systemic issues and emerging consumer harm
- Analysing redress data in Google Looker Studio: tracking compensation amounts, eligible consumers, and delivery timelines
- Complaints reporting requirements: what financial institutions must report and how regulators use that data

**Lab / Case Study:**

1. Lab Exercise: Analyse a sample complaints dataset from a fictional institution in Looker Studio — identify the top 3 complaint categories, flag institutions exceeding response time limits, and produce a one-page supervisory summary report
2. Case Study: Review how a financial regulator used complaints data to identify a widespread mis-selling issue and the supervisory actions taken — extract lessons for complaints data analysis

**Module 8: Alternative Dispute Resolution and Ombudsman Reporting**

- Role of alternative dispute resolution (ADR) in consumer financial protection: ombudsman schemes, mediation, and arbitration
- Design principles for effective financial ombudsman schemes: independence, accessibility, and free access for consumers
- Tracking ombudsman outcomes in Looker Studio: case volumes, resolution rates, award amounts, and sector breakdown
- Referral pathways: how consumers escalate from internal complaints to external ADR and the regulator's role

**Lab / Case Study:**

1. Case Study: Review the case load and outcomes of a financial ombudsman scheme — assess types of disputes, resolution rates, and what patterns reveal about market conduct
2. Lab Exercise: Using a provided ombudsman dataset, build a Looker Studio summary report showing cases by sector, average resolution time, and proportion upheld in favour of consumers — suitable for an annual consumer protection report

**Day 5: Vulnerable Consumers, Inclusion, and Week 1 Dashboard Review**

**Module 9: Identifying and Protecting Vulnerable Consumers**

- Defining consumer vulnerability: permanent, temporary, and situational vulnerability in financial services
- Categories of vulnerable consumers: elderly, low-income, low-literacy, over-indebted, and digitally excluded populations
- Tracking vulnerable consumer outcomes in Looker Studio: complaint rates by demographic segment and product type
- Regulatory expectations for the treatment of vulnerable consumers: enhanced care standards and proportionate responses

**Lab / Case Study:**

1. Lab Exercise: Using a segmented consumer complaints dataset, build a Looker Studio report that breaks down complaint rates by consumer vulnerability category — identify which groups are most affected and by which products
2. Workshop: Design a vulnerability identification and referral protocol for frontline staff and create a simple tracking scorecard in Google Sheets to monitor how many cases are escalated under the protocol each month

**Module 10: Financial Inclusion, Consumer Protection, and Week 1 Consolidated Review**

- The relationship between financial inclusion and consumer protection: shared goals and potential trade-offs
- Consumer protection risks unique to first-time and low-income financial services users: fraud, over-indebtedness, and unsuitable products
- Week 1 Dashboard Review: participants present their Looker Studio dashboards built across Days 2-5 and receive peer and trainer feedback
- Week 1 Consolidation: connecting consumer rights, market conduct, transparency, fairness, complaints, and vulnerable consumer frameworks

**Lab / Case Study:**

1. Case Study: Examine a mobile money or microfinance consumer protection failure — identify where inclusion goals overrode protection standards and propose a balanced regulatory response
2. Group Presentation: Each participant presents their best Looker Studio dashboard from Week 1, explains what the data shows, and receives feedback on how to improve the report for a senior management audience

**Week 2 (Days 6-10): Affordability, Pricing, and Fair Value in Financial Products**

**Day 6: Pricing, Fees, and Analysing Cost of Financial Services**

**Module 11: Understanding Pricing in Financial Services**

- How financial products are priced: interest rates, fees, charges, commissions, and bundled product structures
- Total cost of credit: Annual Percentage Rate (APR) and Effective Interest Rate (EIR) and their importance for consumer comparability
- Fee structures across financial products: account maintenance fees, transaction charges, penalty fees, and early repayment charges
- Using Google Sheets to build a pricing comparison model: calculating APR and total cost across multiple loan products side by side

**Lab / Case Study:**

1. Lab Exercise: Using a provided Google Sheets pricing template, calculate the true total cost of 3 loan products using APR methodology — then connect the sheet to Looker Studio and

visualise the cost comparison in a bar chart

2. Case Study: Examine a regulator's investigation into excessive fees in consumer banking — review findings, remediation required, and regulatory tools used

### **Module 12: Identifying Hidden Costs and Building a Pricing Transparency Report**

- Common hidden cost structures: optional add-ons presented as compulsory, drip pricing, and post-contract fee changes
- Penalty and default charges: regulatory limits, proportionality standards, and consumer harm assessment
- Building a pricing transparency monitoring report in Looker Studio: tracking which institutions disclose all fees clearly
- Regulatory tools to address unfair pricing: price caps, fee transparency requirements, and product intervention powers

#### **Lab / Case Study:**

1. Lab Exercise: Enter pricing data from 5 financial institutions into a Google Sheet and build a Looker Studio report that flags institutions with undisclosed fees or charges exceeding regulatory limits
2. Workshop: Apply a pricing fairness assessment framework to a consumer credit product — determine whether pricing is proportionate and transparent, and document findings in a structured supervisory note

## **Day 7: Affordability Assessment and Responsible Lending**

### **Module 13: Affordability Assessment Standards and Tracking Lending Practices**

- Components of a robust affordability assessment: income verification, expenditure analysis, existing debt obligations, and stress testing
- Regulatory standards for affordability assessment in consumer credit: minimum requirements and good practice benchmarks
- Using Google Sheets to build an affordability assessment model: debt-to-income ratio calculator and repayment stress test
- Visualising affordability assessment outcomes in Looker Studio: approval rates, rejection reasons, and portfolio risk indicators

#### **Lab / Case Study:**

1. Lab Exercise: Using a provided Google Sheets affordability model, assess 5 fictional consumer profiles — calculate debt-to-income ratios, apply a stress test, and determine which should be approved or declined with documented reasoning
2. Case Study: Review a regulatory review of affordability assessment practices across a sample of lenders — identify common failures and the supervisory recommendations issued

### **Module 14: Responsible Lending and Over-Indebtedness Monitoring**

- Responsible lending principles: suitability, affordability, transparency, and fair debt collection
- Early warning signs of consumer over-indebtedness: arrears patterns, repeated refinancing, and portfolio-level indicators
- Building an over-indebtedness monitoring dashboard in Looker Studio: arrears rates, write-off volumes, and repeat borrower trends
- Predatory lending practices: identification, consumer harm assessment, and regulatory responses

#### **Lab / Case Study:**

1. Lab Exercise: Using a provided portfolio dataset, build a Looker Studio dashboard tracking arrears rates, proportion of repeat borrowers, and average loan-to-income ratios — identify which segments show over-indebtedness warning signs
2. Case Study: Analyse a predatory lending case — examine the practices used, consumer harm caused, and the regulatory response — draw lessons for supervisory practice

## **Day 8: Insurance, Digital Products, and Value Analysis**

### **Module 15: Consumer Protection in Insurance and Analysing Claims Data**

- Key consumer protection issues in insurance: poor value products, mis-selling, claims rejection, and policy exclusions
- Claims ratio as a value indicator: what loss ratios reveal about whether insurance products deliver value to consumers
- Using Google Sheets to calculate loss ratios and compare across products and institutions
- Building an insurance claims analysis report in Looker Studio: claims volumes, rejection rates, and settlement timelines by product type

#### **Lab / Case Study:**

1. Lab Exercise: Using a provided insurance dataset in Google Sheets, calculate loss ratios for 4 products, connect to Looker Studio, and build a visual report comparing claims performance — flag any products that appear to deliver poor consumer value
2. Case Study: Review a regulatory investigation into the sale of credit-linked insurance products — identify mis-selling practices, consumer harm, and the remediation ordered

### **Module 16: Digital Financial Products: Pricing Transparency and Reporting**

- Pricing challenges in digital lending: algorithm-based pricing, lack of transparency, and speed-to-approval risks
- Mobile money fees and charges: regulatory approaches to fee transparency and proportionality in digital payments
- Comparing digital product pricing across providers using a Google Sheets fee comparison tracker
- Building a digital financial services market monitoring report in Looker Studio: fee levels, product volumes, and consumer complaint rates

#### **Lab / Case Study:**

1. Lab Exercise: Compare the fee structures of 3 digital lending or mobile money products using a Google Sheets template — connect to Looker Studio and produce a comparative visual report showing which product offers best value for a low-income consumer
2. Group Discussion: What regulatory tools are most appropriate for addressing consumer protection risks in algorithm-based pricing — supported by data visualisations built during the session

## **Day 9: Debt Collection, Consumer Wellbeing, and Wellbeing Indicators**

### **Module 17: Fair Debt Collection Practices and Monitoring Conduct**

- Consumer rights in debt collection: harassment protection, communication standards, and dispute rights
- Regulatory standards for debt collectors: licensing, conduct rules, and third-party debt collection oversight
- Tracking debt collection complaints in Looker Studio: volumes by collector, complaint type, and resolution outcome

- Debt sale and assignment: consumer protection implications when debts are sold to third-party collectors

**Lab / Case Study:**

1. Case Study: Review a regulatory enforcement action against an abusive debt collector — identify specific conduct violations, consumer harm, and penalties imposed
2. Lab Exercise: Using a debt collection complaints dataset, build a Looker Studio report tracking complaints by collection agency, complaint category, and resolution time — identify which agencies require supervisory attention

**Module 18: Consumer Financial Wellbeing: Measurement and Reporting**

- Financial wellbeing defined: the ability to meet current obligations, absorb shocks, and achieve financial goals
- Measuring consumer financial wellbeing: household financial resilience indicators and survey-based tools
- Building a consumer financial wellbeing dashboard in Looker Studio using survey data: stress levels, savings rates, and debt burden indicators
- Linking affordability, debt, financial literacy, and product design to improved consumer financial wellbeing outcomes

**Lab / Case Study:**

1. Lab Exercise: Using a provided survey results dataset, build a Looker Studio financial wellbeing dashboard — display key indicators by demographic group, region, and product usage — and identify the most at-risk consumer segments
2. Workshop: Map the connection between pricing, affordability, responsible lending, and debt collection to consumer financial wellbeing outcomes — produce a visual framework in Looker Studio using a provided summary data table

**Day 10: Supervisory Review, Enforcement, and Week 2 Report Review**

**Module 19: Supervisory Approaches to Pricing and Affordability Oversight**

- Off-site surveillance of pricing practices: data collection, ratio analysis, and market comparison using Looker Studio
- On-site review of affordability and lending practices: what to look for and how to document findings
- Designing a thematic review dashboard in Looker Studio: consolidating pricing, affordability, and complaints data into one supervisory view
- Mystery shopping and test purchasing as supervisory tools for assessing pricing transparency and fairness

**Lab / Case Study:**

1. Lab Exercise: Build a consolidated thematic review dashboard in Looker Studio using datasets from Days 6-9 — combine pricing transparency scores, affordability indicators, insurance loss ratios, and complaint rates into a single institution-level supervisory view
2. Case Study: Review a published thematic review of pricing practices by a financial regulator — assess the methodology, findings, and supervisory actions taken

**Module 20: Enforcement, Remediation, and Week 2 Dashboard Presentations**

- Enforcement options for pricing and affordability violations: warnings, fines, product bans, and consumer redress requirements
- Designing consumer redress schemes: eligibility criteria, compensation calculation, and delivery mechanisms

- Tracking redress programme delivery in Looker Studio: eligible consumers reached, compensation paid, and timeline adherence
- Week 2 Review: consolidating pricing, affordability, responsible lending, debt collection, and supervisory tools

**Lab / Case Study:**

1. Case Study: Review a large-scale consumer redress programme — assess eligibility determination, compensation calculation, and whether the scheme delivered fair outcomes
2. Group Presentation: Each participant presents their most impactful Looker Studio report from Week 2 — explains what the data shows, what supervisory decision it supports, and how they would present it to senior management

## **Week 3 (Days 11-15): Financial Literacy Assessment, Monitoring and Evaluation**

### **Day 11: Financial Literacy: Concepts, Measurement, and Survey Analysis**

**Module 21: Understanding Financial Literacy and Measuring It with Data**

- Financial literacy defined: knowledge, skills, attitudes, and behaviours underpinning sound financial decision-making
- Key dimensions of financial literacy: budgeting, saving, borrowing, planning, and understanding financial products
- Global benchmarks: OECD/INFE financial literacy measurement framework and international survey findings
- Entering financial literacy survey results into Google Sheets and visualising scores by dimension in Looker Studio

**Lab / Case Study:**

1. Lab Exercise: Administer the OECD/INFE core financial literacy questionnaire to participants, enter results into Google Sheets, connect to Looker Studio, and build a bar chart showing average scores by knowledge dimension — identify the lowest-performing areas
2. Case Study: Review the findings of a national financial literacy survey from a selected country — identify key gaps in knowledge, skills, and behaviours, and map them to priority target groups

**Module 22: Budgeting, Saving, and Responsible Borrowing Skills**

- Budgeting fundamentals: income and expenditure tracking, budget construction, and deficit management for low-income households
- Building a household budget tracker in Google Sheets: income, fixed expenses, variable expenses, and monthly surplus or deficit
- Responsible borrowing: understanding credit costs, comparing loan products, and recognising unaffordable debt using a Google Sheets loan comparison tool
- Saving behaviour: barriers to saving, goal-based saving strategies, and visualising savings progress in a simple Looker Studio tracker

**Lab / Case Study:**

1. Lab Exercise: Using a provided Google Sheets budget template, complete a monthly budget for a fictional low-income household — identify areas of overspending, calculate the monthly surplus, and build a 6-month savings projection chart in Looker Studio
2. Workshop: Facilitate a simulated financial capability session on responsible borrowing — use a Google Sheets loan comparison tool to evaluate 3 credit products and help participants identify the most affordable option

## Day 12: Designing Financial Literacy Programmes and Behavioural Insights

### Module 23: Financial Literacy Programme Design and Tracking Delivery

- Evidence-based financial literacy: what works and what does not — insights from impact evaluations
- Segmenting target audiences: youth, women, rural populations, SMEs, and elderly consumers
- Delivery channels for financial literacy: community groups, digital platforms, workplaces, and schools
- Tracking programme delivery in Google Sheets and visualising reach, attendance, and completion rates in Looker Studio

#### Lab / Case Study:

1. Workshop: Design a financial literacy programme for a specific target group — define learning objectives, content priorities, delivery channel, and success indicators — then set up a Google Sheets tracker to monitor programme delivery
2. Case Study: Review a national financial literacy strategy from a comparable country — assess design, target groups, delivery approach, and evaluation evidence

### Module 24: Behavioural Insights and Consumer Decision-Making

- Behavioural economics in financial services: how cognitive biases affect financial decisions — present bias, loss aversion, and anchoring
- Designing behavioural interventions: defaults, reminders, simplified choices, and commitment devices
- Measuring the impact of behavioural interventions using pre- and post-survey data tracked in Google Sheets and visualised in Looker Studio
- Limits of information-based approaches: when financial literacy alone is insufficient and structural interventions are needed

#### Lab / Case Study:

1. Lab Exercise: Identify 3 behavioural biases in a sample financial product marketing material — redesign the material to be more consumer-fair and build a before-and-after comparison slide using a Looker Studio scorecard
2. Case Study: Review a behavioural insights intervention in financial services — assess the design, implementation, and measured impact on consumer behaviour using pre- and post-data charts

## Day 13: Assessing Consumer Awareness and Week 3 Consolidation

### Module 25: Tools and Methods for Measuring Consumer Financial Awareness

- Survey-based tools for measuring consumer financial literacy: questionnaire design, sampling, and analysis in Google Sheets
- Visualising consumer awareness survey results in Looker Studio: scores by region, demographic group, and knowledge domain
- Mystery shopping as a tool for assessing consumer information quality at point of sale
- Using complaints data and consumer feedback to identify gaps in financial awareness — cross-referencing with Looker Studio dashboards built in Weeks 1 and 2

#### Lab / Case Study:

1. Lab Exercise: Design a 10-question financial awareness survey, enter sample responses into Google Sheets, and build a Looker Studio report showing average scores by question, demographic group, and region — identify the lowest-awareness segments

2. Lab Exercise: Review a mystery shopping report from a financial services context — document findings in a structured Google Sheet and produce a Looker Studio summary showing which institutions performed best and worst on consumer information quality

### **Module 26: From Assessment to Action and Week 3 Review**

- Translating financial literacy assessment findings into programme design: closing the gap between what consumers know and what they need
- Prioritising interventions when resources are limited: ranking target groups and topic areas using data from Looker Studio dashboards
- Coordinating financial literacy assessment across stakeholders: regulators, financial institutions, and development partners
- Week 3 Review: consolidating financial literacy measurement, programme design, behavioural insights, and assessment tools

#### **Lab / Case Study:**

1. Workshop: Using the Looker Studio literacy dashboard built on Day 11, develop a prioritised financial literacy action plan — identify the top 3 gaps, select appropriate interventions, and define measurable targets tracked in a Google Sheet
2. Group Presentation: Each group presents a financial literacy programme proposal for a specific target group — covering rationale, content, delivery channel, and a Looker Studio mock-up of how programme progress will be tracked and reported

## **Day 14: Monitoring and Evaluation Frameworks and Building M&E; Dashboards**

### **Module 27: Designing M&E; Frameworks and Results Dashboards**

- Monitoring and evaluation fundamentals: inputs, outputs, outcomes, and impact in a consumer protection context
- Developing a results framework: theory of change, indicators, baselines, and targets for consumer protection programmes
- Setting up a results tracking system in Google Sheets: indicator definitions, data sources, baseline values, and progress to date
- Building an M&E; results dashboard in Looker Studio: progress-to-target scorecards, trend lines, and traffic light status indicators

#### **Lab / Case Study:**

1. Lab Exercise: Develop a results framework for a fictional national consumer protection strategy in Google Sheets with at least 8 indicators — then connect to Looker Studio and build a dashboard showing progress against each target using provided sample data
2. Case Study: Review a financial regulator's annual consumer protection report — assess the indicators used, quality of data presented, and whether the report demonstrates progress toward stated objectives

### **Module 28: Qualitative and Quantitative Evaluation Methods**

- Quantitative evaluation methods: pre-post surveys, control group comparisons, and statistical analysis of complaints and redress data in Google Sheets
- Qualitative evaluation methods: consumer interviews, focus groups, and case studies — documenting and summarising findings
- Mixed methods: combining quantitative Looker Studio dashboards with qualitative insights for a comprehensive evaluation picture
- Common evaluation pitfalls: attribution challenges, selection bias, and interpreting data in a consumer protection context

**Lab / Case Study:**

1. Lab Exercise: Using a provided before-and-after complaints dataset, conduct a simple pre-post analysis in Google Sheets — calculate percentage changes, build a Looker Studio trend chart, and write a 3-paragraph evaluation summary
2. Workshop: Design an evaluation plan for a financial literacy programme — select methods, define data collection tools, identify the sample, and create a Google Sheets data collection tracker

**Day 15: Strategic Review, Adaptation, and Programme Close****Module 29: Using Evidence to Refine Consumer Protection Strategies**

- Adaptive management: using monitoring and evaluation findings to improve consumer protection programmes in real time
- Responding to emerging market risks: how supervisors identify and respond to new consumer protection threats using Looker Studio monitoring dashboards
- Stakeholder reporting and accountability: communicating M&E; results to government, industry, consumers, and international partners
- Building institutional capacity for data-driven consumer protection oversight: skills, tools, and culture for ongoing use of Google Sheets and Looker Studio

**Lab / Case Study:**

1. Case Study: Review an evaluation report of a consumer protection initiative that underperformed — identify what the evidence showed, what changes were made, and whether the revised approach was more effective
2. Workshop: Based on evaluation findings provided, draft a one-page management response for a consumer financial literacy programme — commit to specific changes and set revised targets tracked in a Looker Studio dashboard

**Module 30: Programme Synthesis, Action Plans, and Closing Presentations**

- Full programme review: connecting consumer rights, market conduct, transparency, affordability, financial literacy, and M&E; into a coherent consumer protection strategy
- Emerging trends and future challenges: open banking, algorithm-driven products, and evolving market risks
- Participant action planning: translating 15 days of learning into concrete institutional steps — each participant completes a personal action plan with milestones tracked in Google Sheets
- Final dashboard showcase: participants present their most impactful Looker Studio report from the full programme and explain how they will use it in their day-to-day supervisory work

**Lab / Case Study:**

1. Individual Action Plan: Each participant develops a written personal action plan identifying 3 specific consumer protection improvements they will implement within 6 months — with milestones, data sources, and a Google Sheets tracking template
2. Closing Presentations: Each participant group presents their most impactful Looker Studio dashboard from across the 15 days — explains what the data shows, what decision it supports, and how it will be used in their institution — followed by open discussion and trainer closing remarks