

T.R.
ISTANBUL SABAHATTIN ZAIM UNIVERSITY
GRADUATE EDUCATION INSTITUTE
DEPARTMENT OF ISLAMIC ECONOMICS AND FINANCE

**CONSUMER PROTECTION PRACTICES OF THE
OTTOMAN CLASSICAL AGE: CLASSICAL
SOLUTIONS TO MODERN PROBLEMS**

Ph.D. DISSERTATION

Barae DUKHAN

Istanbul
January 2025

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Istanbul
January 2025

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Degree in Islamic Economics and Finance

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DECLARATION OF SCIENTIFIC ETHICS AND ORIGINALITY

This is to certify that this /PhD dissertation titled “CONSUMER PROTECTION LAWS AND PRACTICES IN THE CLASSICAL OTTOMAN WORLD: LESSONS LEARNED FOR MODERN TIME PROBLEMS” is my own work and I have acted according to scientific ethics and academic rules while producing it. I have collected and used all information and data according to scientific ethics and guidelines on thesis writing of Sabahattin Zaim University. I have fully referenced, in both the text and bibliography, all direct and indirect quotations and all sources I have used in this work.

Barae DUKHAN

January 2025, Istanbul

PREFACE

This dissertation would not have been written if Prof. Dr. Mehmet BULUT had not drawn my attention to the importance of historical practices as a source of solutions to modern problems. This opened the door wide for me to the treasures of proven historical practices in the social sciences.

Behind every study, there are many individuals and institutions who have made significant contributions and deserve thanks. Specifically, regarding this dissertation, Prof. Metin TOPRAK, and Prof. Turan EROL Assoc. Prof. Cem KORKUT, Dr. Ozan MARAŞLI, Dr. Waqar BADSHAH and Dr. Ensari YUCEL were very helpful in pointing out some missing points and providing valuable recommendations. Additionally, many professors at Istanbul Sabahattin Zaim University did their best to help me gain a good understanding of Islamic economics and finance, including Prof. Monzer Kahf and Dr. Mohamed Cherif El Amri. Therefore, I am deeply grateful to all of them. This should not go without paying credit to the deceased Prof. Sabri Orman May ALLAH bestow mercy on his soul.

Barae DUKHAN

January 2025, Istanbul

ABSTRACT

CONSUMER PROTECTION PRACTICES OF THE OTTOMAN CLASSICAL AGE: CLASSICAL SOLUTIONS TO MODERN PROBLEMS.

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Ph.D. Dissertation, Islamic Economics and Finance

Supervisor: Prof. Dr. Mehmet BULUT

January - 2025, 236 + xiv pages

Modern consumer protection laws and measures have come into their current shapes at a very high cost that modern man had to pay, as is the case with other human rights. Paying this price could have been avoided by learning from the historical consumer protection practices of the last Muslim superpower of the Ottoman Empire. Long before modern man recognized consumer rights, the Ottoman citizen was already enjoying these rights, which were protected under Islamic Shariah since the revelation of the Quran in the 7th century. In this thesis, a systematic analysis of modern consumer reports is conducted to identify the persisting consumer problems and their root causes. At the same time, cases of the 17th-19th centuries Istanbul court registers are analyzed to extract the Ottoman consumer problems (both potential and actual), their root causes, and the consumer protection practices adopted to eliminate those problems. Afterwards, the Ottoman consumer protection practices that are suitable to eliminate the modern consumer problem root causes are identified and analyzed. This thesis recommends reviving the Ottoman consumer protection practices as well as the principles and values they are based on to ensure the protection of consumers, suppliers, society, and the environment. The thesis proposes the expansion of this methodology over other economic fields, suggesting that old wisdom can solve problems of the still immature new world system.

Keywords: Consumer Rights, Consumer Protection, Consumer Problems, Consumer Problem Root Causes, Ottoman Consumer, Ihtisab, Istanbul Kadi Sicilleri, Hisbah, Ahilik, Guilds, Narh, Price Standard

ÖZET

OSMANLI KLASİK DÖNEMİNİN TÜKETİCİ KORUMA
UYGULAMALARI: MODERN SORUNLARA KLASİK
ÇÖZÜMLER

Barae DUKHAN

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Danışman: Prof. Dr. Mehmet BULUT

Ocak- 2025, 236 + xiv sayfa

Modern tüketici hakları koruma yasaları ve tedbirleri, diğer insan haklarında olduğu gibi, modern insanın ödemek zorunda kaldığı yüksek bir bedel sonucunda günümüzdeki biçimine kavuşmuştur. Bu bedelin ödenmesi, Osmanlı İmparatorluğu'nun—son Müslüman süper güç olarak—tarihsel tüketici koruma uygulamalarından ders alınarak önlenebilirdi. Modern insan tüketici haklarını tanımadan çok önce, Osmanlı tüketici bu haklardan yararlanmakta olup, söz konusu haklar yedinci yüzyılda İslam hukuku çerçevesinde güvence altına alınmıştı.

Bu tezde, 17. ila 19. yüzyıllar arasındaki İstanbul kadı sicillerine ait tüketici koruma ile ilgili mahkeme kayıtları analiz edilerek Osmanlı dönemindeki tüketici sorunları ve etkili tüketici koruma uygulamaları tespit edilmektedir. Ardından, 21. yüzyıl tüketici koruma raporlarına odaklanarak modern tüketici sorunlarının temel nedenlerini ortaya koymaktadır. Son bölümde ise Osmanlı'daki başarılı tüketici koruma uygulamaları ile modern tüketici sorunlarının temel nedenleri eşleştirilerek karşılaştırmalı bir analiz yapılmaktadır.

Sonuç olarak, bu tez, tüketicilerin yanı sıra tedarikçiler, devlet, toplum ve çevre dâhil olmak üzere tüm piyasa paydaşlarının refahını sağlamak amacıyla, Osmanlı tüketici koruma uygulamalarının ve dayandıkları ilke ve değerlerin yeniden benimsenmesini önermektedir. Ayrıca, bu metodolojinin diğer ekonomik alanlara da genişletilmesi gerektiğini savunarak, eski bilgeliklerin hâlâ olgunlaşma sürecinde olan yeni dünya sisteminin sorunlarını çözebileceğini ileri sürmektedir.

Anahtar kelimeler: Tüketici hakları, Tüketici korunması, Tüketici sorunları, Tüketici sorunu temel nedenleri, Osmanlı tüketici, İhtisap, İstanbul kadı sicilleri, Ahilik, Loncalar, Narh.

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LIST OF ABBREVIATIONS

ASEAN:	Association of Southeast Asian Nations
ASQ:	The American Society of Quality
CSV:	Creating Shared Value – A concept that focuses on the relationships between economic and social progress
EU:	The European Union
FTC:	The Federal Trade Commission of the United States
G20:	The Group of Twenty
ISO:	International Organization for Standardization
MORT:	Management Oversight and Risk Tree
NZ:	New Zealand
OECD:	The Organization for Economic Co-operation and Development
RCA:	Root Cause Analysis
CSR:	Corporate Social Responsibility – The concept whereby companies consider social and environmental problems impacted by their activities
UK:	The United Kingdom
UN:	The United Nations
UNCTAD:	United Nations Conference on Trade and Development
USA:	The United States of America
USD:	The United States dollar

CHAPTER I

INTRODUCTION

Contemporary consumer protection laws and measures emerged as a result of a long cycle of violence, conflicts, and clashes between consumers representing groups and producers representing groups, that took place during the 20th century (Trumbull, 2004). Despite the continuous effort to improve the measures of protecting consumer rights, it does not seem to solve the problems that consumers face completely. In one study in the UK, it was estimated that in 2016, a third of the population expected to face Consumer problems during that year (Gwennan Hardy, 2016). The same study states that the cost of consumer problems on the economy of the UK was twenty-three billion sterling pounds every year (Gwennan Hardy, 2016).

These laws and measures can be considered new and immature if compared with the Islamic consumer protection laws and measures, which have been well established and applied for at least 13 centuries until the fall of the Ottoman Empire.

The history of modern consumer protection measures finds its origin in the consumer behavior theory in Economics, which can be traced back to Lambert Adolphe Jacques Quetelet, who created the (Average man) at the end of the 19th century and introduced the first law of consumption in modern history (Nardo, D'Hombres, Loi, & Pappalardo, 2013). However, contemporary consumer protection laws across the world refer to 1962 as the beginning of government recognition of the consumer rights concept. On 15th March 1962, American President John F Kennedy announced the definition of Consumer rights (Consumer affairs commission, 2015) which are; the right to safety, the right to be informed, the right to choose, and the right to be heard (WOO, 2015). The world, hence, recognizes 15th of March every year as World Consumer Rights Day

Modern Consumer Protection laws and measures have been going through vigorous reformation and are still undergoing further improvement based on the changing definition of consumers and the varying interpretation of consumer rights under different lawmakers. This, along with other consumer problems, necessitates the reconsideration of modern consumer protection measures and reevaluating them under the practices and measures that were implemented under the Ottoman empire that finds its roots in Islamic laws. The Islamic consumer and producers' protection laws and

practices can best be represented in their most detailed and well-developed form within the Ottoman Empire, which will be used as the basis of this study.

However, Consumer rights were legally identified and protected by Islamic law (Shariah) thirteen centuries before that and have been converted into practical applications based on the products and commercial contracts since then. In 1507, The Ottoman government released the first Consumer protection law, which defined in detail the product and service standards needed to protect the safety of consumers, pricing of products, as well as after-sales warranty. This law is known as Kanunnâme İhtisab Bursa (The İhtisab law of Bursa). Similar laws were later produced in other markets, including Istanbul and Edirne as well.

In any business transaction, consumers are recognized as the weaker party. Hence, society must protect them, especially at times when market tools fail to provide effective protection or when there is an imbalance of power between the consumer and producers in the market.

1.1 Research Objectives

This research aims to investigate the potential solutions to modern consumer problems that can be learned from the consumer protection practices applied by Ottoman public authorities, civil societies, business communities, and the market. Therefore, the first research objective (RO) of the thesis is stated as follows:

RO1 – Examining the possibility of using Ottoman practices to improve modern economic problems (in our case, consumer protection problems).

The main purpose of the thesis will be to find solutions from Ottoman history to our modern problems. The consumer protection field is intended to be just the beginning. The literature review has shown that researchers usually overlook applied pre-modern historical practices in approaching contemporary socio-economic problems. Hence, this purpose comes into play. To achieve this objective, it is important to accumulate enough information about how Ottoman consumer protection goals were achieved to compare with the existing ones. This brings the topic to the second objective:

RO2 – Identifying the characters of modern consumer problems, their direct causes, as well as their root causes based on reports published by government and recognized international organizations.

International, regional, and state reports that represent consumer problems and their causes are widely different from each other in terms of the categorization of the problems and their causes, which necessitates a good deal of analysis to compile them and harmonize their types as well as the causes. Furthermore, no literature is found explaining the root causes of consumer problems, which needs to be developed within this research.

RO3 – Enriching the Ottoman consumer protection literature with information about the classical Ottoman consumer problems and the practices taken to eliminate them.

The literature regarding the Ottoman consumer protection system lacks data that can be used to measure the impact of their system. Furthermore, there are lots of primary sources in the Ottoman archive that have not been explored yet, and they might have more information about unidentified consumer protection practices and untold stories and statistics that demonstrate how the Ottomans protected the rights of consumers during their seven centuries reign. Once enough information and data have been collected regarding the Ottoman consumer protection system; they will be analyzed and processed based on the right consumer protection indicators in order to come up with numbers that can be used to compare consumer protection systems' efficiency and effectiveness under both the Ottoman and modern regimes. The below table summarizes the objectives of the thesis.

Table 1.1: List of the Objectives of the Thesis

Research objectives.	Objective Statement
RO1	Examining the possibility of using Ottoman practices to improve modern economic problems (in our case, consumer protection problems).
RO2	Identifying the characters of modern consumer problems, their direct causes, as well as their root causes based on reports published by government and recognized international organizations.
RO3	Enriching the Ottoman consumer protection literature with information about the classical Ottoman consumer problems and the practices taken to eliminate them.

Source: Author, 2024

1.2 Research Questions

Expressly, the thesis aspires to answer the following essential three research questions:

Research question RQ1) Can modern consumer protection systems benefit from historical Ottoman and Islamic practices in this regard?

Research question RQ2) What are the main characteristics of the modern and Ottoman consumer protection problems?

Research question RQ3) What are the Ottoman consumer protection practices that have not yet been extracted from primary sources into the current literature?

The first research question, RQ1, relates to objectives RO1 and RO3. The hypothesis follows that the modern consumer protection system is still young and immature in comparison with the Ottoman consumer protection system, finds its roots in Islamic literature, and hence represents practices that have been applied and improved over more than twelve centuries. On the other hand, modern consumer protection systems are less than a century old and changed based on the political power of consumers and producers. Nonetheless, reaching such conclusions is limited to the availability of descriptive texts on the Ottoman period, sufficient to grant us the ability to compare similar practices, problems, and indicators with the modern system.

The second research question, RQ2, seeks to apply a structured examination of the Ottoman and modern consumer protection systems and compare them to come out with the disadvantages and advantages of each, as well as the similarities and differences between them. This will be done at the Enablers (laws, processes, procedure, application, practices) as well as the Results (leading and lagging) level. Hence, this question is related to the second objective.

As for the third research question, RQ3, it is very important to update the existing Ottoman consumer protection literature with primary information that have not yet been extracted from the Ottoman literature. In order to do this in a systematic way that can save us time and effort, samples from the Ottoman archive -in this case, the Istanbul court register- have been extracted and analyzed. Hence, this third research question is relevant to the second research objective, RO2. The below table shows the research questions and how they tie in with the research objectives.

Table 1.2: Research Questions and How They Tie in With the Research Objectives

Research question	Research Question statement	Related Objectives
RQ1	Can modern consumer protection systems benefit from historical Ottoman and Islamic practices in this regard?	RO1
RQ2	What are the main characteristics of modern consumer protection problems?	RO2
RQ3	What are the Ottoman consumer problems and protection practices that have not yet been extracted from primary sources into the modern literature?	RO3

Source: Author, 2024

1.3 Originality of the Study

The originality of the thesis stems from its aspiration to produce two main contributions. The first contribution tackles the lack of literature that benefits from the historically proven best practices that have been tested and improved until reaching the twelve centuries level of maturity in improving immature and crippling contemporary economic systems and solving their problems. In other words, the contribution will be a pioneering one that attempts to test the validity of the modern mindset of ; Old is obsolete, Modern is perfect. If the result of this thesis finds a good number of Ottoman solutions to the existing consumer protection problems, this will open the door to a whole new research movement that will be extended to other fields in economics and even other areas in applied social science.

Another aspect that this thesis aspires to add to is the proofing of measurement indicators of consumer protection systems. As is the case with many other socio-economic indicators and indexes, they do not truly represent the ethical side of establishing such indicators. In the case of the contemporary Western consumer protection systems, they are established to satisfy both sides of the consumer-producer equation but based on the amount of power each of them has. That is why those laws differ from one country to another and get adjusted from time to time based on the shift of powers between both sides of the equation.

1.4 Significance of the Study

The results of this study with regards to approaching Consumer problems bring a new insight that benefits policymakers and business societies that are looking to improve consumer as well as producers' welfare. The cooperative mindset of the producers with the consumers for the common welfare of the whole society, as applied under the commercial practices in the Ottoman world, can bring an efficient system that eliminates conflicts between producers and consumers and reduces the cost of consumer protection systems. More details on these practices can be found in the coming chapters.

The other stakeholders that are targeted by this study are the researchers. This research has proven that our contemporary problems can be solved by looking at old systems, in our case, the Islamic Ottoman era. The Ottoman archive is indeed a gold mine of best practices that has not been fully utilized. Researchers are called upon to benefit from this research and the methodologies used in it to find more solutions that are relevant to our modern problems. This research can be looked at as a proof of concept for the idea of seeking solutions in old practices for our modern problems, be it in the fields of economics, law, management, commerce, or other social sciences. We have just scratched the surface, and more is needed to be done about extracting these old practices and learning from the good ones to solve our modern problems. For the sake of accelerating this process, modern technology should be used to enable faster extraction of those practices and match them with our needs.

1.5 The Scope and Limitation of the Thesis

While this thesis aims to touch upon utilizing well-established historical economic practices in solving contemporary economic problems, the thesis, however, will be confined to the economic field of consumer protection. Furthermore, the scope of historical practices is restricted to the Ottoman era, with a special consideration of the markets in Istanbul. To broaden the application of this approach to other economic and business fields and to leverage established and effective practices long tested and well-proven practices, the thesis will focus on testing the validity of this approach, then a proper scientific comparison of such systems needs the use of unified measurement

indicators, and a good understanding of the context of consumer protection practices and problems in both ends, the Ottoman, and the modern systems.

To that end, the onset of the thesis will look at those problems from a couple of dimensions. First, the decision over which indicators can be utilized to measure the effectiveness and efficiency of consumer protection systems needs to be made from the ground up. Existing indicators might not be rightfully representing the purpose of establishing consumer protection systems. Hence, it is important to undertake this step. Secondly, the right approach to compare any systems requires covering their enablers (laws, regulations, policies, processes, procedures, structure. etc.) as well as the hard results (leading and lagging). Relying on the final achievements alone is not a fair way of judging how good a system is. At times, great systems do not become successful because of many reasons that are out of their control. Hence, the Enablers and the Results formula will be used to develop the assessment methodology for the Ottoman and modern consumer protection systems. The methodology by which all the above will be achieved is outlined in the research method section.

1.6 Research Method

The study has three objectives. Different methodologies will be used to achieve these objectives. The details of these methods are outlined in the following paragraphs.

The first objective RO1 – Examining the possibility of using Ottoman practices to improve modern economic problems (in our case, consumer protection problems.) will be achieved through the application of a comparative historical research method (Lange, 2013) or the “Qualitative and multi-method research” as named by the American Political Science Association (Lange, 2013). The use of those methods will help match the contemporary problems with their Ottoman ones and make it easier to assess the validity of the Ottoman solutions over the contemporary problems. The root causes of the modern and Ottoman consumer problems are used as the bridge between both worlds to overcome differences between the modern and Ottoman times that are caused by technological advances and innovation.

The second research objective, RO2 Identifying the characteristics of modern consumer problems, their direct causes, as well as their root causes based on reports published by the governments and recognized international organizations, and the third

objective, RO3, Enriching the Ottoman consumer protection literature with information about the classical Ottoman consumer problems, and the practices taken to eliminate them are achieved by using content, and thematic analysis. These methods are used as follows:

1. Relevant Ottoman consumer problem court cases are extracted from Istanbul court registers based on coding using proper keywords and key phrases. These keywords and phrases have been revised and updated based on a thorough reading of the cases in Istanbul court cases.
2. The analysis of modern and Ottoman consumer problems is based on their nature and the legal needs of consumers, as proposed by literature developed by the United Nations organizations.
3. The analysis of Ottoman consumer protection practices is based on the widely accepted categorization of correcting actions as explained by the international standard for quality management ISO 9000.

Throughout the research process, the information collection, compilation, and analysis have been made manually without resorting to any data extraction, compilation, or analysis technologies. The reason behind this was that the data needed more human understanding and continuous learning. For example, the keywords for extracting Ottoman consumer problems started with contemporary terminologies but ended with terminologies that fit the sources in Istanbul court registers. The same can be said about the customization of the consumer problem nature and the direct causes of the consumer problems.

Further details about the methods and tools used for the analysis of this research are found in the relevant chapters.

CHAPTER II

THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.1 Literature Review

2.1.1 Previous Studies and Similar Attempts

The purpose of this section is to identify any attempts in the literature to compare modern consumer protection practices and laws with those of the Ottoman world and approach modern consumer protection problems by applying Ottoman consumer protection best practices as solutions.

Based on the literature research, no previous attempts have been found regarding the same topic, i.e., using Ottoman consumer protection practices to improve modern ones. However, many literature resources were found useful in this regard. This includes the following works:

1. Ahilik teşkilatında ve günümüzde tüketicilerin korunmasına yönelik çalışmalar üzerine bir değerlendirme (an evaluation on studies regarding protection of consumers nowadays and in ‘‘akhism’’ organization) by (Gunduz, Mehmet, & Aydemir, 2012): In this work, the authors compare consumer protection measures between the Ottoman period and modern time.
2. First application of total quality management in the Ottoman world: Ahi organization by Buket Karatop et al. (Karatop, Karahan, & Kubat, 2011): The authors compare the brotherhood (Ahilik) system with contemporary Total Quality Management system used as a basis for consumer protection through ensuring production stages meet set standards to ensure product quality and safety.
3. AL- Hisba institution in the Ottoman state and its role in controlling markets 699 - 973 /1300 – 1566 (مؤسسه الحسبة في الدولة العثمانية ودورها في ضبط الاسواق للمدة 699 – 973) By Mohammad Ahmad Ababnih (Ababnih, 2016): The author provides some lessons learned from the ottoman Hisba system in our contemporary institutions.

4. Osmanlılarda üretim-tüketim ilişkilerinde adaletin devlet eliyle tanzimi “narh uygulaması” (production and consumption of justice about the Ottoman state by applying “Narh application”) by Gonca Başer (Başer, 2009): The author describes the pricing applications in the Ottoman world and stresses the importance of this application in improving modern life.
5. Ahi-order organization from the Ottoman world until today and its economic development relation by Mehmet Karagül (Karagül, 2011): The author aims to explain the brotherhood system “Ahilik” and its contemporary applications.
6. Bir piyasa düzenleme mekanizması olarak bursa ihtisap kanunnamesi (The bursa specialization law as a market regulatory mechanism) by Türkan Polatçı Demirkol (Demirkol, 2017). The author explains the first standard and first consumer protection law, which was developed in 1502 in Bursa. However, the author does not relate it to contemporary applications.
7. Tarihte tüketici haklarına yönelik yapılan ilk kanun: “Kanunnâme-i İhtisapı Bursa”, (The first law on consumer rights: “the law of the municipality of bursa”) by Recep Özdemir (Özdemir, Tüketici haklarına yönelik yapılan ilk kanun: “Kanunnâme-i ihtisap-i bursa”, 2017): The author explains the first standard and first consumer protection law which was developed in 1502 in Bursa. However, the author does not relate it to contemporary applications.
8. Müşteri memnuniyeti, kalite ve Osmanlı esnafı (quality, customer satisfaction, and Ottoman tradesman) (Çiftçi, 2004): The author explains applications and value of satisfying customers during the Ottoman world and how we can benefit from it in our nowadays life.

2.1.2 Modern Consumer Protection Literature:

The literature about modern consumer protection laws and practices varies from one country to another. However, the most influential sources that are used across the world as a basis for establishing national consumer rights and consumer protection systems are the following:

1. United Nations guideline for consumer protection (United nations conference on trade and development, 2016): The first guideline was published in 1985 and is considered as a basis for national and regional consumer protection laws. The latest update, which is still under active usage, was made in 2016. However, explanations

of how to implement it have been developed by UNCTAD in their manual, which is explained below.

2. United Nations Conference on Trade and Development: UNCTAD is the focal point for problems related to consumer protection within the United Nations system. It has developed many tools and publications to help countries harmonize their regulations to meet consumer protection needs. The most important document of all is the Manual on Consumer Protection, which explains in more detail the UN Guideline that was updated in 2018 (United Nations Conference on Trade and Development, 2018).

3. The European Union: The European Union's official website, <https://europa.eu/>, is full of consumer-related documents that serve as policies and regulations as well as directions to enlighten the consumer about their rights.

4. The International Standardization Organization (ISO): The ISO acts as the international representative for both product standards as well as management standards, including consumer-related guidelines including different topics such as Consumer incident investigation, Consumer product recall, Consumer product safety, consumer warranties, and guarantees, testing of consumer products and related services, Product information, Customer satisfaction for business-to-consumer transactions. Etc.

2.1.3 Ottoman Consumer Protection Literature

There are few pieces of literature covering consumer protection practices under the Ottoman Empire, and they had two gaps: very few pieces of literature have been written with this regard, and secondly, they are not inclusive of all periods or areas under the large empire. The following literature falls into this category:

1. A Study on Institutional Change: Ottoman Social Structure and the Provision of Public Goods (Ünsar, 2012)
2. Osmanlı iktisadi düzeninde ihtisap müessesesi ve Muhtesiblik üzerine bir deneme (Erdogdu, 2000)
3. The Law of The Municipality of Bursa or “Kanunnâme-I İhtisab-I Bursa” (Türk Standardları Enstitüsü, 1998)
4. Guild Association as a Tradesmen Organization in the Ottoman Empire or “Osmanlı Devletinde Bir Esnaf Örgütlenmesi Olarak Lonca Teşkilatı” (Şanlı, 2013)
5. Inspectional Regulations in the Latest Period of Ottoman Time (Usta, 2018)

2.1.4 Shariah Law Consumer Protection Literature:

Since the Ottoman legislative system is Shariah-based, it is important to understand the principles and philosophy behind their consumer protection laws as explained by the Islamic laws (Shariah). Many sources can be found in this regard, and they did a good job of explaining consumer protection from an Islamic perspective. The following are the major ones that contributed to this field:

1. *Huquq al-mustahlik fi al fiqh al-islami wa al qanun dirasah muqaranah* by Salih Ahmeed Al-Ali (Al-ali, 2020): This is comparative research between Islamic law (Shariah) and contemporary laws about consumer rights. The research concludes that the contemporary consumer protection laws meet with the Shariah in many rights, contradict in other rights, and miss rights that the Shariah excels in. This research and the ones below represent the principle of Ottoman laws. However, they lack the practical side of the Ottoman applications in their time, which will be covered in this thesis.
2. *Himayat Al-Mustahlik fi al Fiqh Al-Islami* by Dr. Mohamad Abu Sayid Ahmad (Ahmad, 2004): This book is a detailed reference that tackles the consumer protection notion from the Shariah view of protecting the market and the economy. The author, in this work, explained the Islamic approach to meeting individuals and household needs, the Islamic support for production, and the Islamic approach to eradicating market disturbing practices (such as hoarding, price manipulation, deceptive practices, usuary, and buying outside the market), and the Islamic approach on protecting consumers from those market disturbing practices, as well as protecting consumers from deceiving marketing, and harming goods and services. The only gap found in this reference is that it still does not address the scope of this thesis in discovering the Ottoman practices in consumer protection as implemented on the ground.
3. *Protection of Rights of Consumers in Business Transaction: A Comparative Approach with Special Reference to Islamic Law* by Sheikh Mohammad Towhidul Karim (Karim, 2014): This work has focused on the consumer protection principles in Islam and categorized them based on the measures that are found in Shariah law with that regards such as standard weights protection, maintenance of commercial ethics and trustworthiness of commercial transactions, prohibition of Gharar (sale

with ambiguities), prohibition of hoarding and price manipulation, and provision of warranties.

2.2 Origin of Consumer Protection Concept

The idea of protecting consumers as a separate category of study is fairly new. The first literature that addressed consumer behavior and consumer theory in Economics is Lambert Adolphe Jacques Quetelet's *Average Man* book, which was published at the end of the 19th century (Nardo, D'Hombres, Loi, & Pappalardo, 2013). In this book, Quetelet introduced the first law of consumption in modern history, but it was never converted into law at that time (Nardo, D'Hombres, Loi, & Pappalardo, 2013). For consumer rights protection to become a core part of any economic regime, it had to go through a long politicization process in the United States and Europe when a long struggle between the powers of groups representing the producers and those that were representing the consumers took place (Hilton, 2012, pp. 505-520). In the 19th century United States, a boycott by consumers and the support they got from the trade union known as the Knights of Labor National Trade Union was responded to by boycotted firms through the formation of the American Anti-Boycott Association to deal with these boycotts and future ones (Dubuisson-Quellier, 2010). The introduction of the concept of consumer rights in the USA had been preceded by three major consumer movements starting as early as 1900 (Stole, 2015). As a result, On 15th March 1962, American President John F Kennedy announced the definition of Consumer rights (Consumer affairs commission, 2015) which are: the right to safety, the right to be informed, the right to choose, and the right to be heard (WOO, 2015). The world, hence, recognizes 15th of March every year as World Consumer Rights Day.

2.3 History of Consumer Protection

Having stated that consumer protection laws were formed based on the reaction of politicians to consumer movements, it is also important to address the major question; what about consumer rights before the modern consumer movements? Could people buy goods and consume them without the need to have their health and safety while consuming or using those goods ensured? Can a society survive without the protection of people's ability to purchase at a fair price? What about the need to protect the buyer against fraud, deceptions, and false information? A market-based society cannot be sustained without guaranteeing those rights. In the below lines, those questions will be answered.

The substance of consumer rights, as prescribed by modern consumer protection laws, can be traced back to ancient times in different parts of the world. In ancient India, for example, patients were provided with the following six consumer rights that are part of the eight internationally recognized basic consumer rights : the right to safety, the right to be informed, the right to choose, the right to be heard, the right to the satisfaction of basic needs, and the right to redress (Barapatre NB, 2016, pp. 152-7). In ancient Rome, practices such as the law of grain Lex Julia de Annona, which was adopted in Rome in 50 BC, are one of the ancient forms of preventing commercial monopolies and consumer rights violations (Kiryk, 2021).

Although consumer movements played a major role in bringing consumer protection to the heart of any economic system in the 20th century, we cannot claim that the rights of consumers before these movements were not protected. Regardless of whether a purchaser of goods or services is classified as a consumer or not, the laws to protect consumers are as ancient as the first market and trade contracts that existed in human history.

The fact that consumer movements that led to the development of laws to protect them took place in the 19th and 20th centuries in Europe and the USA, and not anywhere else in the world, raises the question about the prosecutions that goods buyers and service recipients faced in the postmodern west. Could this be due to the nature of the capitalist system that favored the producer over all other classes in the society, including the laborers and the consumers, which in turn forced those weakest classes to riot (At times, people had to resort to violence to obtain their rights in some cases, such as the

food riots and complaints against corrupt traders in Europe's erupted at times over the request of providing Fair price in the eighteenth and nineteenth centuries (Trentmann, 2006) and unite themselves under different movements until they gained their rights that exist as of today?. Or could it be that people as consumers were oppressed under all regimes in the world until the Western people succeeded in freeing themselves from this oppression and forced the rest of the world governments to acknowledge the rights of consumers and protect them? Or else, is this just another moment of Resetting human history and Zeroing it to serve the superpowers that formed the contemporary international systems?

Abusayid Ahmad states that the 20th century consumer protection movements and what resulted from them are still below what Islamic Shariah warranted for them fourteen centuries ago for many reasons. First, these movements came out as a reaction to the producer's prosecution of consumers. Second, they intend to increase the negotiation power of the consumer over the producers without protecting the rights of the producers, which is due to the lack of a comprehensive approach to protect all parties involved in the production-consumption cycle, including animals and the environment. Third, this new experience is still evolving based on the experimenting and trial and error approach that cannot proceed without big casualties from different sides. Fourth, the protection of consumers based on legal enforcement alone cannot be sustained without involving the inner ethical side of individuals that warranties people protecting others' rights when no monitoring or law enforcement exists (Ahmad, 2004).

For this thesis, the answer to these questions will be provided within the scope of the 16th century until the 1st quarter of the 19th century Ottoman protection of consumers.

2.4 Consumer Definition

Since the inception of the consumer protection idea in the 1960s, different organizations and countries introduced different definitions based on their needs. The United Nations Guidelines of Consumer Protection supported the need for such a flexible definition amongst different countries: "The term consumer generally refers to a natural person, regardless of nationality, acting primarily for personal, family or household purposes, while recognizing that Member States may adopt differing definitions to address specific domestic needs" (United nations conference on trade

and development, 2016, p. 7) . Some countries define the scope of consumers as the ones who acquire products or services for personal or household purposes -ruling out the use of products or services for work purposes. However, several jurisdictions extended the concept of consumer protection to go beyond the domains of personal or household use. Countries such as India, Nepal, Vietnam, Korea, Chile, Panama, Costa Rica, and Mexico are examples of the latter type of countries (United Nations Conference on Trade and Development, 2018, p. 6) .

Even in the biggest united economic block of the world (the European Union), there is no uniform and consistent definition of Consumer. According to the Directorate General for Justice and Consumers under the European Commission, the majority of The European Union (EU) directives define a Consumer as: “any natural person who is acting for purposes which are not related to his trade business or profession” (European Commission: directorate general for justice and consumers, 2017, p. 66). However, many member states of the union extend this definition beyond the stated scope (Valan, 2015, p. 4). It is commonly recognized that EU law and the law of the Member States do not have a unique definition of the consumer.

This situation has been confirmed by Hatzopoulos, who described this shift as a seismic change that divides the concept of consumer in the European Union into two phases. In the first phase, consumers were protected based on the social welfare state system, which regarded consumers as uniform and didn't feel the need to categorize them. In the second phase, consumers were categorized based on the sector they benefitted from (Hatzopoulos & Kriki, 2023), hence adding different legislation to different sectors.

On the other side of the globe, The Association of Southeast Asian Nations (ASEAN) agrees on the notion that there is no agreed definition of who is a consumer. In their Handbook on ASEAN consumer protection laws and regulations, they state that different countries define the term consumer differently based on the purposes, contexts, and needs of the laws. However, they opted to write a general definition of Consumer: “A ‘consumer’ might be generally understood as a purchaser of goods and services for the personal satisfaction of themselves or other members of their households, as distinct from use to generate further income” (Association of Southeast Asian Nations, 2018, p. 3).

It is interesting to note that some consumer protection agencies report employees not receiving their wages under consumer protection reports -see, for example, the (2020 Consumer Complaint Survey Report) table of contents and pages conducted by the Consumer Federation of America (Consumer Federation of America, 2021). This entails that the concept is still open for more human rights as defined by regional laws and regulations.

For this research, the wider scope of defining consumers will be taken, which has been stated under the EU Commission: “any natural person who is acting for purposes which are not related to his trade business or profession” (European Commission: directorate general for justice and consumers, 2017, p. 66). The reason behind this decision is that it is not possible to identify whether the Ottoman consumer purchased the goods or services solely for their personal or family satisfaction or not. However, due to the well-regulated business system under the Ottoman commercial applications, we can identify practices that target consumers vs merchants or service providers.

2.5 Consumer Protection Definition, Rights, Needs, and Objectives

At its most basic definition, the online Cambridge Dictionary defines consumer protection as “the protection of buyers of goods and services against low quality or dangerous products and advertisements that deceive people” (Cambridge Dictionary, n.d). However, International institutions extend this definition to other areas. According to the Association of Southeast Asian Nations, they define consumer protection as: “Consumer protection refers to the measures that aim to protect and promote the well-being and/or financial interests of consumers” (Association of Southeast Asian Nations, 2018, p. 3). The United Nations Conference on Trade and Development (UNCTAD) focuses on the supply-demand sides of the consumption equation: “Consumer protection addresses disparities found in the consumer-supplier relationship, which include Bargaining power; Knowledge; and Resources” (United Nations Conference on Trade and Development, 2018, p. 2).

The European Union does not offer a definition of Consumer protection, but we can understand it through the key objectives for setting policies for consumer protection as indicated in (The EU Explained: Consumers) publication, which is as follows (European Commission, 2016, p. 3) :

1. to protect consumers from unsafe products.
2. to ensure that consumer spending choices are based on clear, accurate, and consistent information.
3. to give consumers access to fast and efficient ways of resolving disputes with traders and ensuring they respect their rights.
4. to keep consumer rights up to date with economic and societal changes

These objectives are further understood through the different rights of consumers that are found scattered throughout the different legislations of the European Union. Some examples of those rights are below:

1. The right of withdrawal for distance and off-premises contracts (Official Journal of the European Union, 2011, p. L 304/75).
2. The right to have clear information on the product and service you are buying (European Union, 2024)
3. Right to education (European Parliament, 2020, p. 3)
4. Right to organize themselves in order to safeguard their interests (European Parliament, 2020, p. 6)
5. Right to clear remedies if something goes wrong (European Parliament, 2020, p. 6)

While consumer rights are not well defined under the updated European legislation, it is possible to trace their origins in the eight basic consumer rights which have been adopted and accepted worldwide (Consumer International, 2010), (United Nations Conference on Trade and Development, 2023, p. 6) :

1. The right to safety
2. The right to be informed.
3. The right to choose.
4. The right to be heard.
5. The right to the satisfaction of basic needs.
6. The right to redress.
7. The right to consumer education.
8. The right to a healthy environment.

Since the inception of those rights, a move away from specific consumer rights into more general forms of objectives, principles, and needs took place. As can be seen

from the case of the European Union's consumer protection system, it is more built around policies and objectives. The United Nations has also adopted a similar approach to protecting consumers. In its Guideline for Consumer Protection, the UN has identified eleven legitimate needs of consumers as follows (United Nations conference on trade and development, 2016) p.6 and7:

- Legitimate Need (a): Access by consumers to essential goods and services.
- Legitimate Need (b) The protection of vulnerable and disadvantaged consumers.
- Legitimate Need (c) The protection of consumers from hazards to their health and safety.
- Legitimate Need (d) The promotion and protection of the economic interests of consumers.
- Legitimate Need (e) Access by consumers to adequate information to enable them to make informed choices according to individual wishes and needs.
- Legitimate Need (f) Consumer education, including education on the environmental, social, and economic consequences of consumer choice.
- Legitimate Need (g) Availability of effective consumer dispute resolution and redress.
- Legitimate Need (h) Freedom to form consumer and other relevant groups or organizations and the opportunity of such organizations to present their views in decision-making processes affecting them.
- Legitimate Need (i) The promotion of sustainable consumption patterns.
- Legitimate Need (j) A level of protection for consumers using electronic commerce that is not less than that afforded in other forms of commerce.
- Legitimate Need (k) The protection of consumer privacy and the global free flow of information.

2.6 Islamic Law Notion of Consumer Protection:

Like the categorization of protecting consumers under principles and objectives under the UN and the EU laws, Islamic consumer protection law addressed this topic within

its ethical view of protecting all stakeholders affected by commercial activities including the producer, the seller, and the consumer, as well as the environment. Dr. Mohamad Abu-Sayid in his book ; Consumer Protection under Islamic Jurisprudence (Ahmad, 2004) placed the consumer protection paradigm within the context of Islamic Shariah measures to protect the market from activities that disturb it such as hoarding, price manipulation, usuary, and black market activities, as well as the protection of individuals from deception, and unsafe goods and services. Muhammad Akbar Khan in his work “Consumer Protection in Islamic Law (Shariah): An Overview” (Khan, 2016) states that “consumer protection” term does not appear in classical Fiqh sources, but the Islamic rules for protecting consumers are already well addressed. Detailed consumer protection rules in Islamic law exist under various Fiqh books, such as Daman (Liability), Gharar (Uncertainty), Tadles (Deception), and Hisbah (Ombudsman). He further highlights that the philosophy of Islamic law for consumer protection revolves around Maqasid Al-Shariah (Islamic Shariah Objectives) and the rule of expanding Manfaa (benefit) and repulsion of Madarraah (Harm). The rights and responsibilities of consumers according to Khan can be summarized in the following:

1. Consume only good, useful, and pure things, avoid wasteful consumption,
2. While consuming remember to spend on others under your responsibility such as your wife and children, on needy ones.
3. Look after your wealth and spend it wisely on satisfaction needs.
4. Follow a balanced spending path that avoids Israf (extravagance) and bukhhl (Stinginess).

2.7 Operational Institutions to Protect the Consumer

Literature regarding the applications of consumer protection laws in the modern world is vast. However, the main sources that need to be considered are the internationally and regionally adopted ones such as the United Nations manual on consumer protection (United Nations Conference on Trade and Development, 2018).

As of now, Consumer protection is regulated under international, regional, and national laws. The United Nations published its first Guideline for Consumer Protection in 1985 (United Nations Conference on Trade and Development, 2016) , and the responsibility to explain and provide support to countries about consumer protection has been assigned to the United Nations Conference on Trade and Development (UNCTAD), which has developed many tools and publications to help countries harmonize their regulations to meet consumer protection needs. The most important document of all is the Manual on Consumer Protection which explains in more detail the UN Guideline was updated in 2018 (United Nations Conference on Trade and Development, 2018) .

On a regional level, The European Union institutions worked together to come up with a consumer protection policy and have identified different roles for implementing it. The European Commission proposes regulations and legislation. Those proposals are then discussed by National experts and authorities. In the end, the European Parliament and the European Council approve the final versions of these legislations. Afterward, EU Member state authorities implement the approved legislation and enforce it over their producers and businesses. Consumer organizations in the EU act as representatives of the local consumers. Independent agencies and committees have the responsibility to provide scientific advice regarding the risks of food, animal health, drugs, and health threats.

With regards to products and production standards, the world has done very well in this regard, with more than 23610 standards (International Organization for Standardization, 2021) (both technical and management) under the lead of the International Organization for Standardization which was established in 1949.

2.8 State of Consumer Protection

Despite the big efforts made by international and regional organizations to protect consumers' rights, consumers are still facing many difficulties and challenges concerning protecting their rights and legitimate needs.

Reports show that Consumer problems are still common and have become a part of everyday life. In the UK for example, according to the report named (Consumer Protection Study 2022: Understanding the Impacts and Resolution of Consumer

Problems) published by the Department of Business, energy, and Industrial Strategy, it was found that between April 2020 to April 2021, around 230 million Consumer problems were reported. The report highlights that around thirty-six million people lost more than fifty-four billion pounds as a result of reported consumer problems (Department for Business, Energy & Industrial Strategy, 2022, p. 23). The same report states that across product types, 76% of the consumers' problems reported belong to the Fast-Moving Retail products, which exist both in the Middle Ages and the modern markets. this will help in conducting fair comparisons of Consumer problems between the modern and the Ottoman classical consumer protection systems.

In another report by Citizens Advice in 2018, it revealed that more than 123 million Consumer problems happen on an annual basis, which impacted more than 18 million citizens. The time lost across the country due to dealing with Consumer problems is estimated to be around 1.2 million hours per year (Citizens Advice, 2018).

On the economic impact of Consumer problems, the same report finds that Consumer problems cost the country's economy around twenty-three billion pounds a year with more than 35% of consumers expected to face one or more Consumer problems every year (Citizens Advice, 2018).

In another study under the EU parliament, the top problem of consumers is the lack of consumer information and knowledge (EU parliament, 2014) where consumers are faced with complicated information filled with technical jargons which make the ordinary citizen unable to understand what they are buying or signing for. Such information must be put in simple language that needs minimum skills and literacy understanding. Another major problem facing the consumer, especially with the spread of digital information and the use of social media, is the challenge named "Discrimination and Choice" (OECD, 2019). This term refers to the actions of sellers taking advantage of the behavioral biases of consumers, especially the vulnerable and poor ones. This problem is becoming a hot topic nowadays and it has even been used to manipulate people's behavior to make political and economic gains.

However, the biggest challenge facing global citizens nowadays is the use of social media and e-commerce. In 2017, consumer organizations worldwide called on The Group of Twenty (G20) to tackle the problem of consumers' digital rights (Consumer international, 2017). As of now, consumer's digital information is becoming a big

debate to ensure their privacy and at the same time make a profit out of their unanimous behavioral information in the digital age.

One of the contemporary complaints that affect consumers' lives in many countries like Turkey is the provision of Fair price for both the consumers and the traders. This problem was a major reason which caused riots across Europe in the eighteenth and nineteenth centuries and led to the formation of consumer rights movements (Trentmann, 2006)

The Federal Trade Commission (FTC) of the United States, reported in its Consumer Sentinel Network 2023 data book that the total number of consumer frauds that were reported between 2020 and 2023 exceeded 10 million cases (Federal Trade Commission, 2023) (see below figure). In 2023 alone total loss of frauds exceeded ten billion dollars.

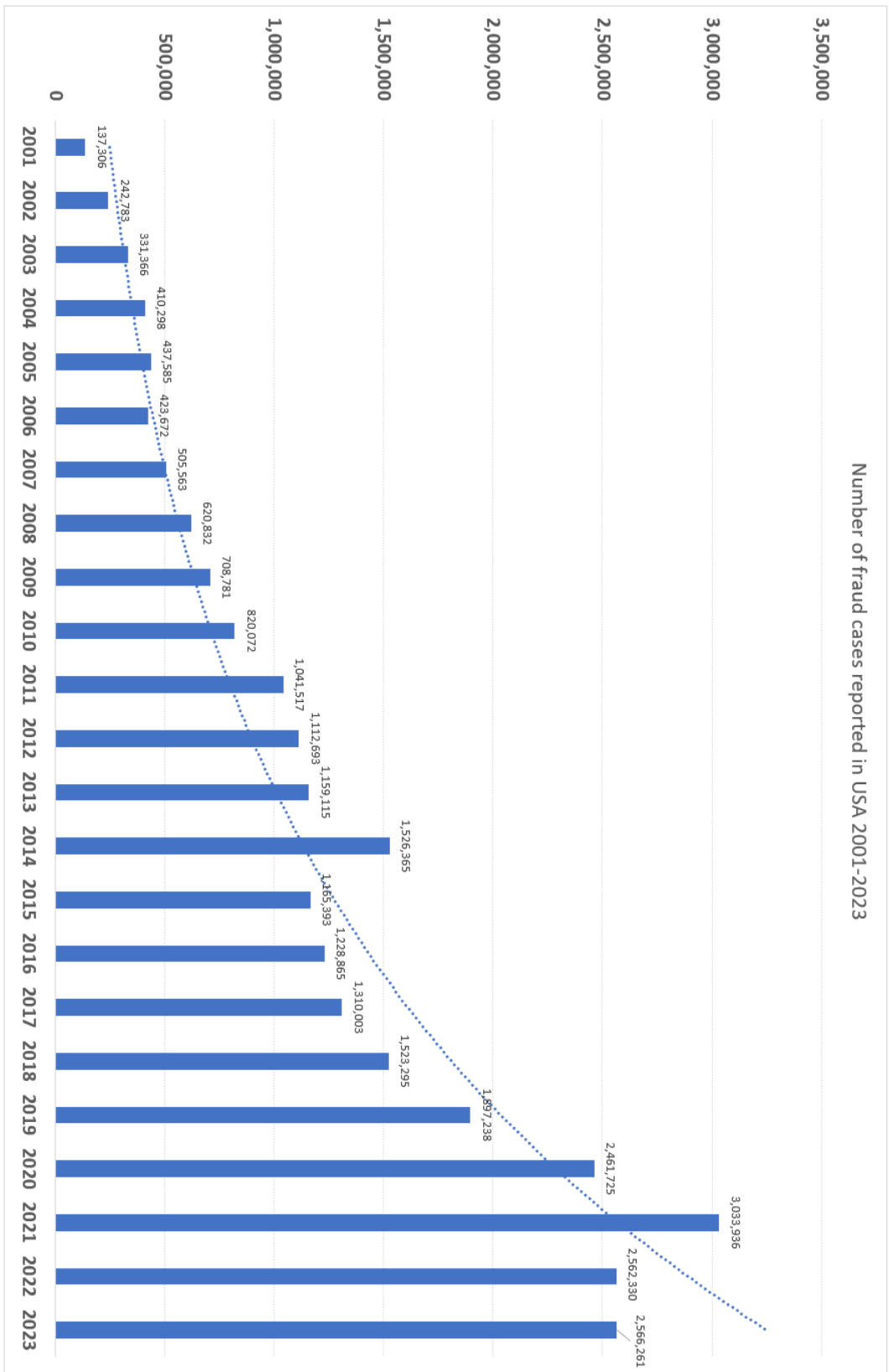


Figure 2.1: Trend of Consumer Frauds Reported in USA 2001-2023
 Source: Federal Trade Commission, 2023

2.9 Approaching the Ottoman Practices of Consumer Protection

For the sake of this thesis, to conduct a reasonable comparison between the contemporary and Ottoman consumer protection practices, it is important to do it based on common ground. The most basic ground that can be used within this context comes from well recognized international definition of consumer rights, consumer needs, types or nature of consumer problems, and the sources of consumer problems.

Analyzing all of the four areas is time-consuming and will add little value, especially in terms of consumer rights and consumer needs. Hence, it is essential to decide whether to choose the analysis based on consumer rights or go with consumer needs. Consumer rights that exist in different sources such as (Consumer International, 2010), (United Nations Conference on Trade and Development, 2023, p. 6), and ASEAN countries (Association of Southeast Asian Nations, 2018, p. 4), come with their disadvantages. Consumer rights as highlighted in today's reports are not final, as they are still under discussion, and they are not universally accepted. On the other hand, consumer needs as Identified by the United Nations Guideline for Consumer Protection (United nations conference on trade and development, 2016) are fixed, adaptable, and designed in the format of principles, which makes them inclusive of existing different consumer rights as declared by different jurisdictions, as well as the future ones, a feature that eliminates the need to update the list of consumer rights to meet the technological development. Hence it is better to use the consumer needs as the starting point.

2.10 The Legitimate Consumer Needs Explained

The eleven consumer needs which are mentioned by the United Nations Guideline for Consumer Protection (United Nations conference on trade and development, 2016) are used as the basis for categorizing modern and Ottoman consumer problems. It is important to highlight that the result of the analysis of the modern consumer problem reports as well as the Ottoman consumer problems as explained in Istanbul court registers found some practices that fall out of this categorization. These practices are an example of the foundational difference between the contemporary world economic view and the Islamic one represented by the Ottoman laws and measures that revolve around the comprehensive protection of all stakeholders along with the environment, animals, and society. These practices are further explained in the next chapters.

To further proceed with the analysis, it is important to define the eleven legitimate needs as set by UNCTAD. Hence, a brief definition of each of the needs is provided below as adapted from the Guideline for Consumer Protection:

1. Legitimate need (a) Access by consumers to essential goods and services: This need can be achieved by adopting the following:
 - a. Ensuring the efficient distribution of essential products and services to all consumers, especially the ones in rural areas. (adapted from point 36a)
 - b. Encouraging consumers to help themselves in rural areas and provide better conditions for the provision of essential products to them.

2. Legitimate need (b) The protection of vulnerable and disadvantaged consumers: This need can be achieved by adopting the following:
 - a. Paying special attention to the needs of vulnerable and disadvantaged consumers concerning selling and service provision treatment, facilitating dispute resolution procedures to their needs, educating them about their rights, and educating distributors and service providers about how to deal with their needs. (adapted from point 11a)
 - b. Vulnerable and disadvantaged consumers include low-income and illiterate consumers, children, and the elderly (United Nations Conference on Trade and Development, 2018).

3. Legitimate need (c) The protection of consumers from hazards to their health and safety: This need can be achieved by adopting the following:

- a. Formulating and promoting safety and quality standards for goods and services. (adapted from point 53)
- b. Monitoring the adoption of safety and quality standards and ensuring the adequacy of testing facilities and equipment.
- c. Setting policies for ensuring the safety of goods delivery to the market at the selling point and ensuring compliance with them. (adapted from point 66h)
- d. Develop policies that ensure that whenever a manufacturer or distributor realize any unforeseen hazards of goods already placed in the market, they should notify the authorities. (adapted from point 18)
- e. Adopting policies to ensure the recall of defective and hazardous goods from consumers. (adapted from point 19)

4. Legitimate need (d) The promotion and protection of the economic interests of consumers: This need can be achieved by adopting the following:

- a. Ensuring that manufacturers and distributors comply with the production standards and product quality requirements concerning product durability, utility, reliability, and meeting the purpose which they are intended for. (adapted from point 23)
- b. Combating practices such as food adulterations, misleading claims, and fraud. (adapted from point 21)
- c. Encouraging fair and effective competition and providing consumers with a range of choices at the lowest price. (adapted from point 24)
- d. Protect consumers from one-sided standard contract abuses.
- e. Encourage businesses and organizations to formulate codes of business practices and publicize them. (adapted from point 31)
- f. Monitoring weights and measures and ensuring that machinery used for this is available and adequate.

5. Legitimate need (e) Access by consumers to adequate information to enable them to make informed choices according to individual wishes and needs: This need can be achieved by adopting the following:

a. Ensure producers provide correct and accurate information regarding their products and services to consumers to enable them to make independent purchasing decisions. (adapted from point 11c)

6. Legitimate need (f) Consumer education, including education on the environmental, social, and economic consequences of consumer choice: This need can be achieved by adopting the following:

a. Development of consumer education programs that promote consumers' awareness about the implications of consumption habits on their health, and the environment, as well as their economic and social costs and benefits. (adapted from point 51)

b. Educational programs should cover areas about product labeling, dispute procedures and mechanisms, weights and measures, goods and services quality, and prices. (adapted from point 44)

7. Legitimate need (g) Availability of effective consumer dispute resolution and redress: This need can be achieved by adopting the following:

a. Encourage the formation of fair, transparent, effective, inexpensive, and accessible institutions and tools to address consumer complaints and problems. This can include judicial, administrative, and alternative dispute resolutions. (adapted from point 11f)

b. Encourage businesses to provide voluntary mechanisms to help solve the complaints of consumers. (adapted from point 38)

8. Legitimate need (h) Freedom to form consumer and other relevant groups or organizations and the opportunity of such organizations to present their views in decision-making processes affecting them: This need can be achieved by adopting the following:

a. Encourage establishment and capacity building of consumer groups and other civil society organizations to present consumers in consumer dispute resolutions. (adapted from point 41)

9. Legitimate need (I) The promotion of sustainable consumption patterns: This need can be achieved by adopting the following:

- a. Sustainable consumption means meeting the needs for goods and services of present and coming generations in ways that are economically, environmentally, and socially sustainable. (adapted from points 49-51)

10. Legitimate need (j) A level of protection for consumers using electronic commerce that is not less than that afforded in other forms of commerce. This need can be achieved by adopting the following:

- a. Continuously developing policies of commerce taking into consideration the updates in the commercial channels, including the online channels (adapted from points 63 and 64)
- b. Adapt the international e-commerce standards and guidelines to meet the social, economic, and environmental needs of the local consumers. (adapted from point 65)

11. Legitimate need (g) The protection of consumer privacy and the global free flow of information: This need can be achieved by adopting the following:

- a. Setting proper control over the collection of personal data over the internet, which is transparent, secure, and appropriate. (adapted from point 11e)

With these definitions of legitimate consumer needs, the starting point to assess the Ottoman consumer protection practices will be covered in the next chapter.

CHAPTER III

MODERN CONSUMER PROBLEMS AND THEIR CAUSES

Different jurisdictions across the world publish their consumer protection reports using varying approaches and measurements, making it difficult to address consumer problems across different countries unanimously. Furthermore, while most reports state the consumer problems accompanied by some statistics, such as the number of violations and the financial cost or losses, there are very few reports that go further and state the reasons or causes of these problems. On top of that, no literature highlights the real root causes of consumer problems. A step, if made possible, would make it possible to reduce the number and impact of modern consumer problems drastically by eliminating their root causes.

In this chapter, an analysis of modern consumer problems based on updated reports published by the USA, UK, EU, New Zealand, and UN agencies will be conducted. The analysis results in a clear understanding of the contemporary world consumer protection state across different jurisdictions based on different categories that have been selected based on the UNCTAD categorization. These categories include consumer needs, types of consumer problems, and the nature of these problems.

Another analysis for identifying the direct causes of modern consumer problems based on existing reports is also connected in this chapter, and the root causes of modern consumer problems are listed based on this analysis. At the end of this chapter, the common ground that enables fair comparison between the modern and the Ottoman consumer protection state has been achieved, making it also possible to match the Ottoman consumer protection solutions to our modern times. These solutions will be addressed in chapters 4 and 5.

3.1 Consumer Problems Cause Categorization: Literature Review

The existing literature about consumer problem analysis does not provide a systematic method that categorizes the root causes of those problems. However, some categorization of consumer problems and their causes can be developed based on sources that talk about consumer problems or similar fields, such as human rights violations, as is explained in the below lines.

Regarding the literature that mentions the root causes, it is better to look at the categorization of the European Court of Human Rights for root causes of human rights violations, which sought to divide them into the following five categories (Council of Europe, 2020, p. 61):

1. Legislation
2. Administrative practices
3. Judicial precedents
4. Institutional / structural disfunction
5. incompatibility with certain Constitutional/international standards

As for the literature that covers consumer problems and their solutions, no literature is found addressing the root causes of consumer problems. However, there is a reference that tries to categorize the causes of consumer problems and address them as Sources of consumer problems. The Consumer policy toolkit developed by OECD includes a list of consumer problem sources that can be considered as direct causes of consumer problems (OECD, 2010, p. 116). The authors return the sources of consumer problems to the involved parties (Producer side, Consumer, regulatory and monitoring and enforcement bodies, and market failures) and categorize them as follows:

1. Firm behavior
2. Information problems
3. Behavioral problems
4. Regulatory or related market failures

Explanations of each of the above categories are provided in Figure 3.1: Sources of Consumer Problems (Root Causes of Consumer Problems)

Source: .

The European Parliament has published another grouping of the causes of consumer problems within its consumer protection policy, which categorizes them into the following three gaps (European Parliament, 2015, p. 13):

1. Information gap: insufficient understanding of rules and their applications.
2. Implementation gap: Incorrect application of rules, lack of cooperation among law enforcement bodies.
3. Legislative gap

The above information will be considered while developing the root cause diagram of modern Consumer problems at the end of this chapter.



Box 5.1. Nature and sources of a consumer problem

I. What is the nature of the problem from the consumer's perspective?

- Does the problem pertain to:
 - i) Price (e.g. artificially high prices, hidden charges or tied-selling)?
 - ii) Quality/safety (e.g. unsafe goods, products that do not meet reasonable expectations of quality)?
 - iii) Availability (e.g. unavailable products/services or insufficient choices)?
- Are consumers failing to have their problems with products or services resolved in a satisfactory manner (unreasonably high cost, or of lack of access to, redress mechanisms)?
- Is there evidence that consumers are making decisions that are inconsistent with their personal preferences and self-interests (e.g. purchasing unnecessary – or too much – insurance, purchasing incompatible products, etc.)?

II. What is the source(s) of the consumer problem?

Firm behaviour

- Are there issues related to fraudulent, deceptive or misleading commercial practices? Are firms making false claims about their products? Or, for example, is a market intermediary representing an unsuitable product or service as being in the best interest of a consumer, when in fact the primary motivation behind the recommendation is a hidden commission?
- Are consumers being harmed due to unfair contract terms, price discrimination or other unconscionable conduct?
- Does the problem reflect insufficient competition or related harmful business practices (e.g. cartel-like behaviour)?

Information issues

- Does the problem arise from inadequate information? Is there evidence of information overload? Is information too complex to be understood by a sizeable population of consumers or is the cost of accessing the information too high?
- Does the problem concern obstacles that firms have in conveying the qualities and attributes of goods (including experience goods, credence goods and emerging technologies) and services?

Behavioural issues

- Is there evidence that behavioural biases are responsible for, or contributing to, the problem? If so, which one(s)?
- **Heuristics:** are consumers making quick purchasing decisions or eliminating some superior options as a result of too many product offerings or due to the complexity in comparing options?
- **Hyperbolic discounting and overconfidence:** are consumers taking on too much debt either due to placing too much value on current consumption, or based on an overly optimistic anticipation of future earnings?
- **Defaults and framing:** are consumers making decisions based on inertia (i.e. failing to choose and selecting the default choice), or are their decisions heavily influenced by the manner in which a choice is presented to them (e.g. "95% fat free" versus "5% fat")?

Regulatory or related market failures

- Does the problem reflect inadequate industry knowledge of existing regulations, inadequate enforcement of regulations, inadequate consumer knowledge of, or access to, formal and informal redress mechanisms and/or real or perceived failures of redress mechanisms? If so, in what ways?
- Does the consumer problem represent a market externality that negatively impacts an individual in their capacity or interest as a consumer? For example, as outlined in Chapter 2, firms may not fully consider the negative impacts experienced by consumers resulting from telemarketing or spam. Many consumer policy authorities have become increasingly active in addressing these – and similar – types of consumer problems.

Figure 3.1: Sources of Consumer Problems (Root Causes of Consumer Problems)

Source: OECD, 2010, p. 116

3.2 Modern Consumer Problems

For the sake of this research, an analysis of last decade's consumer problems reports has been made to categorize the problems based on the international categorization of legitimate needs, problem types, and nature as explained before. As a result of the analysis, the categorization of consumer problems is found not harmonized across reports that are published by countries and the international agencies that are playing the role of consumer protection such as the UNCTAD. The below subsections explain the process of the analysis as well as the results.

3.2.1 Method and Sources

Different reports and studies that were published by international, regional, and countries have been collected and analyzed to extract the problems that consumers have been facing since 2014. These reports were not selected based on a certain criterion. All reports that were found published with regards to Consumer problems and problems were searched for, downloaded, and used for extracting the data from it. The result is a total of nineteen reports representing Five world jurisdictions. These reports are listed in the table below

Table 3.1: Modern Consumer Problems Reports

No	Report/Study	Author	Region	Year
1-	2020 Consumer Complaint Survey Report	Consumer Federation of America	USA	2020
2-	An evaluation study of national procedural laws and practices in terms of their impact on the free circulation of judgments and on the equivalence and effectiveness of the procedural protection of consumers under EU consumer law	European Commission (Directorate General for Justice and Consumers)	EU	2014
3-	Biennial overview of actions carried out by national authorities under Regulation (EU) 2017/2394 on consumer protection cooperation and key market trends that might affect consumers' interests in the future	European Commission	EU	2022
4-	Challenges to consumer policy in the digital age	OECD	Global	2019

No	Report/Study	Author	Region	Year
5-	Consumer Complaint Survey Report	Consumer Federation of America	USA	2022
6-	Consumer Complaints Report for the Financial Services Industry	PERFORMLINE	USA	2021
7-	Consumer Conditions Scoreboard	European Commission	EU	2018
8-	Consumer Conditions Survey: Consumers at home in the single market – 2021 edition	European Commission	EU	2021
9-	Consumer detriment Counting the cost of consumer problems	Citizens Advice	UK	2016
10-	Consumer Protection in the EU Policy Overview	European Parliament (Jana Valant)	EU	2015
11-	Consumer protection in the European Union: challenges and opportunities	European Commission (directorate-general for justice and consumer)	EU	2023
12-	Consumer protection in the states	National Consumer Law Center	USA	2018
13-	Consumer Protection Study 2022 Understanding the impacts and resolution of consumer problems	Department for Business, Energy & Industrial Strategy	UK	2022
14-	Consumer Sentinel Network Data Book 2022	Federal trade commission	USA	2022
15-	Consumer sentinel network data book 2023	Federal trade commission	USA	2023
16-	Ex-post evaluation of the Consumer Programme 2007- 2013 and mid-term evaluation of the Consumer Programme 2014-2020	European Commission (Civic Consulting)	EU	2018
17-	National Consumer Survey 2016	Ministry of business, innovation & employment	New Zealand	2016
18-	Planned obsolescence: Exploring the problem	European Parliament (Jana Valant)	EU	2016

No	Report/Study	Author	Region	Year
19-	Press release: Consumer organisations worldwide call on G20 to tackle digital rights	Consumer international	Global	2017
20-	Protecting European consumers	European Parliamentary Research Service	EU	2019

Source: Author, 2024

The above-mentioned reports and research were used to extract problems that the consumers faced, not the weaknesses in the consumer protection system. As can be seen from the list of the reports, they cover four geographic jurisdictions: Global (represented by OECD and Consumer International), European Union (published by the European Commission and the European Parliament), USA and United Kingdom (Published by both governmental and non-government agencies), and New Zealand government.

Consumer problems data that were collected from the above-mentioned reports were copied into an Excel sheet and then classified based on three categories:

1. Consumer problem Types and type groups: collating of these problems is made according to their similarities which resulted in 15 Types and 6 Type groups as is explained in the next section
2. Nature of consumer problem: The distribution of consumer-related cases based on the Nature of consumer problem as stated by the OECD consumer policy toolkit. The nature of consumer problems as indicated by the OECD consumer policy toolkit are the following: price, quality/safety, and availability.
3. Legitimate needs of consumers: These are the 11 needs that have been promoted by the United Nations through the Manual on Consumer Protection (United Nations Conference on Trade and Development, 2018). The detailed operational description of those needs is covered in Chapter 2.

4. Direct cause of Consumer Problems: Further classification of the problems based on the causes that resulted in the consumer problems. These causes are adapted from the Sources of consumer problems that are mentioned in the OECD consumer policy toolkit (box 5.1: nature and sources of a consumer problem) (OECD, 2010, p. 116) .

A total of 102 records of Consumer problems were extracted from the above-mentioned reports. The below lines will highlight the results of the analysis and categorization of these data:

3.2.2 Modern Consumer Problem Types

As a result of analyzing the problem types, they were categorized based on their similarities into the following seven Types:

5. Frauds: This type includes problems such as scams, identity theft, privacy problems, and abuse of vulnerable people.

6. Misleading commercial practices: This type includes problems such as misleading and annoying ads, deceptive reviews, and misleading product information.

7. Safety, Quality, Repair, and Warranty: This type includes product or service quality and safety problems, warranties and guarantees problems, as well as repair prevention and planned obsolescence problems.

8. Contract-related problems: This type includes problems in contracts such as contract clarity and complexity, contract fairness, and contract cancelations (especially by the supplier without providing an alternative)

9. Price-related problems: This type includes problems such as price increases, hidden and additional charges, as well as Misleading prices.

10. Pressure selling: This type is unique in that it has been found not to fit under any other category.

11. Delivery and provision: This type has emerged recently after the COVID-19 pandemic as a result of the spread of e-commerce transactions.

12. Information-related problems: This type includes problems in information that are not bad intention or deception-based.

The below table shows the problem types, and their rating based on the data collected from different reports, as well as the spread between different regions. The baseline for calculating the average rating has been considered for the years 2021-2023:

Table 3.2: Modern Problem Types Rating and Spread Across Studied Regions

Type	Regions	% Reporting	Loss \$ Billion
Misleading commercial practices	EU, NZ, UK	44%	USD 13.03
Fraud	Global, EU, USA	29%	USD 27.00
Safety, Quality, Repair, Or Warranty	EU, USA, UK, NZ	20%	USD 65.51
Pressure selling	EU, NZ	19%	No Data
Delivery and provision	EU, USA, UK, NZ	18%	USD 39.97
Price related	EU, USA, UK, NZ	17%	USD 9.86
Contract related	EU, USA, UK, NZ	11%	USD 10.24

Source: Author, 2024

As can be seen from the above table, the most common problem of consumers is misleading commercial practices, which is reported in Europe, the UK, as well as the New Zealand government, with 44% of reporting, showing how widespread this type of violation is. The most common cases of this type have been reported are fake reviews and hidden adverts (72%), advertising limited offers then continuing the offers (32%), and offering prizes or free products then charging fees for collecting (25%). We can see that these Consumer problems are considered to have low risk on the consumers' financial and economic interests, which suggests that their popularity is relevant to the lenient action against such practices. The second type reported is Fraud,

which has a 29% rate according to global agencies such as OECD, Consumer International, Europe, and USA governments. The real damage that impacts consumers from fraudulent problems includes practices such as identity theft and imposter scams, which were reported at a lower rate (21% and 15%, respectively). The consumer sentinel network reported a total loss of 10 billion USD due to fraud in 2023, with an increase of 1.2 billion USD from the previous year. In the UK, the Department for Business, Energy & Industrial Strategy reported a total loss of 23 billion USD in 2021 due to misleading commercial practices, including misleading prices and information.

The third most popular type of Consumer problem is Quality-related problems, which have been reported by the EU, USA, UK, and New Zealand (20% average rate). According to the UK's Consumer Protection Study conducted by the Department for Business, Energy and Industrial Strategy, in 2022, consumer detriments caused by quality-related problems cost the country a net monetized value of 66 billion USD (with 57 billion USD for poor quality, and 8 billion USD for not honoring guarantees), making this category as the cause of the highest financial losses amongst all other Consumer problem types. It is also one of the types that is found within the Ottoman Consumer problems, as will be described in Chapter 5.

Delivery and provision, which is an emerging type of Consumer problem, has been reported by four of the jurisdictions, with an average of 18% of reports. On the financial side, the UK Department for Business, Energy and Industrial Strategy reported a net monetized loss of 40 billion USD due to problems in delivery or complete failure to deliver the product or service.

Contract-related problems have also been common amongst the four jurisdictions (EU, UK, USA, NZ) with less rate of reporting -around 11%. The problems mentioned under this type can be summarized as either related to unclear terms and conditions - which have been mentioned to be caused mostly by the complexity of the wording- or unfair terms and conditions, which give the advantage to the supplier. During the COVID-19 pandemic, the highest rating complaint was related to cancelation or withdrawal from contracts by the supplier in different sectors, including air flights, energy supply, house renting, schools, and childcare... etc. this type of problem is unique to the contemporary citizen and is not expected to be found in the Ottoman Consumer problems.

Price-related problems have been reported in three jurisdictions, including the European Union, the USA, and New Zealand, with an average of 20%. Under this type, there are two major complaints. The first one is against price increases, and the other one is against hidden and unexpected additional charges. In a 2022 report by the European Commission, 27% of the problems reported are against price increases without the option to cancel, and 12% against unanticipated extra charges. Price increases still seem to be an important problem that needs to be solved. We can benefit from the Ottoman solutions in this regard, as will be explained in Chapter 4 and Chapter 5.

Another type of Consumer problem that is less popular, reported by the EU and New Zealand, is Pressure Selling, which accounts for 19% of reports by consumers. This type of problem has been more prominent in the European Union, with certain forms reaching a 41% rate (Pressure selling by persistent calls, messages, or visits) during the years 2021 and 2022. The EU consumer condition scoreboard published in 2019 clearly states that “Pressure selling is the most frequently encountered unfair commercial practice by consumers, and this is corroborated by retailers’ observation on their competitors” (European Commission, 2019, p. 2)

The least common type, Information problems, is not as evident as the rest of the other types due to the nature of its impact on consumers and the absence of bad intentions by the supplier, which is why it was separated from the first type of problem.

3.2.3 Nature of Modern Consumer Problems

The OECD Consumer policy toolkit categorizes Consumer problems according to their nature into three categories (Price, Quality/safety, and availability). A description of the three categories is provided below:

The analysis of the problems under study according to those categories yields the following results:

1. Availability: Product or service unavailability or shortage due to a problem in the supply chain disruption or hoarding or other problems. This includes mainly the problem type named “Delivery and provision” and partially “Contract related problems” and “Fraudulent, Deceptive, or Misleading commercial practices”

2. Quality/Safety: non-compliance with the quality and safety standards of production or service provision processes, buying and selling products through illegitimate channels (black market, smuggling), fraud attempts, conducting a production activity not certified or licensed to do -lack of competency.... etc. This includes mainly the problem types named “Quality related problems,” “Information related problems,” “Pressure selling,” and partially “Contract related problems” and “Fraudulent, Deceptive, or Misleading commercial practices”

3. Price: Unreasonable increase or decrease in prices, not complying with the price standards agreed upon between the industry and the consumer representatives, hoarding and monopolizing, and increased cost within the supply chain. Etc. This includes mainly the problem type named “Price related problems” and partially “Contract-related problems” and “Fraudulent, Deceptive, or Misleading commercial practices”

It is worth mentioning here that a fourth category of the nature of Consumer problems has been added in Chapter 5 to consider a category that, if not tackled and dealt with on time, will lead to all three problems' natures. It is called “Production and Supply Chain Organization.” More details will be described in Chapter 5.

Table 3.3: Modern Consumer Problems Nature Rating and Costs

Case Nature	Average of % Reported	Sum of Cost \$ Billion
Quality / Safety	27%	\$115.78
Price	22%	\$9.86
Availability (Access to essential goods)	18%	\$39.97

Source: Author, 2024

As can be seen from the above table, problems with Quality and Safety are considered the costliest ones, with more than 115 billion USD in losses associated directly with them. Quality and Safety-related problems costs are triple that of problems related to the availability of goods (with less than 40 billion USD losses), and they make tenfold the cost born by problems related to price (with less than 10 billion USD losses).

3.2.4 Legitimate Needs Impacted by Modern Consumers' Problems

Out of the eleven legitimate needs defined by UNCTAD, only six needs were found relevant to modern problems -shown in the table below. The reason behind that is that the remaining consumer needs are consumer protection system-related, not protection needs.

Table 3.4: Modern Consumer Problems Categorization Based on Consumer Needs Along with Their Rating and Costs

Need of consumer UNCTAD	Average of % violated	Reported Loss \$ Billion
(a) Access by consumers to essential goods and services.	14%	\$39.97
(b) The protection of vulnerable and disadvantaged consumers.	No data. mentioned as "many"	Not available
(c) The protection of consumers from hazards to their health and safety.	35%	Not available
(d) The promotion and protection of the economic interests of consumers.	23%	\$125.64
(e) Access by consumers to adequate information to enable them to make informed choices according to individual wishes and needs.	24%	Not available
(k) The protection of consumer privacy and the global free flow of information	21%	Not available

Source: Author, 2024

Categorization of the Consumer problems reports as per the legitimate consumer needs shows how we still are not doing well in solving any of the six problems. Even the least commonly reported need. i.e., “(a) Access by consumers to essential goods and services” has a violation rate amongst consumers of around 14%, with financial losses of around USD 40 billion in the UK in one year (reported 2021). The other need that has data on financial losses is “(d) The promotion and protection of the economic interests of consumers.” With a total loss amount of USD 126 billion in two

jurisdictions (USA and UK) across three years (2021, 2022, and 2023), as shown below:

Table 3.5: Financial Losses for Consumer Problems Categorized Under the Legal Consumer Need: (D) The Promotion and Protection of the Economic Interests of Consumers

Region	Reported losses USD billion	Year
UK	\$98.64	2021
USA	\$17	2022
USA	\$10	2023

Source: Author, 2024

Considering existing data, it can be stated that none of the. Hence, we should go further into analyzing the gaps as identified by the reports.

3.2.5 Direct Causes of Modern Consumer Problems

Starting with the sources of consumer problems that are mentioned in the OECD consumer policy toolkit (box 5.1: nature and sources of a consumer problem) (OECD, 2010, p. 116) and expanding as needed, five of the following direct causes of modern consumer problems have been identified.

Table 3.6: Source of Modern Consumer Problems Distribution

Direct Cause of Consumer Problems for the period 2020-2023	Average of % Reported	Sum of losses \$ Billion
Fraudulent, Deceptive, or Misleading commercial practices	29%	\$50
Quality Non-compliance	23%	\$66
Marketing and Selling Techniques	20%	-----
Delivery Management	19%	\$17
Supply management	15%	\$23
Regulation inadequacy	15%	\$10

Source: Author, 2024

As can be seen from the above table, fraudulent, deceptive, or misleading commercial practices are the highest cause of modern consumer problems, with a 29% distribution,

and it accounted for around 50 billion USD for the years 2020-2023. In the second ranking comes problems caused by quality non-compliance, which is responsible for a sixty-five billion USD loss for the same period. Aggressive commercial practices, which came third in the ranking, mostly consisted of Aggressive commercial practices that have been reported by nineteen percent of reporting consumers.

Delivery and Provision as a direct cause of Consumer Problems has been attributed to 40 billion USD in losses, and Regulation inadequacy is seen as the cause of 10 billion USD in losses for the period of 2020-2023.

These sources of consumer problems will be further analyzed to come out with the root cause of modern Consumer problems in the next section.

3.3 Root Causes of Consumer Problems

As explained before, one of the aims of this chapter is to identify the root causes of modern consumer problems based on the data analyzed before. Understanding these root causes will make it possible to significantly improve the status of modern consumer protection. At the same, identifying the root causes will make it possible to link at the very basic level with the Ottoman consumer protection state and overcome the technological differences that reshaped our markets on route to finding the Ottoman solutions for the modern consumer problems' root causes.

3.3.1 Extracting the Root Causes of Modern Consumer Problems

To find the root causes of consumer problems, a list of common main causes of consumer problems needed to be identified. Searching consumer protection guidelines and relevant literature can help in setting this list of common consumer problem causes. Searching the literature for these causes yielded only three references, as explained in section 3.1. The most relevant one that is taken as a baseline is the categorization by the Organization for Economic Co-operation and Development in its Consumer policy toolkit (OECD, 2010, p. 116) which calls the consumer problem causes “Sources of consumer problem.” OECD Consumer policy toolkit categorizes those problems into four categories: namely Firm behavior, Information problems, Behavioral problems (Consumer behaviors), and regulatory or related market failures. This list is generic and does not cover the actual root causes of consumer problems.

This list is taken as a baseline, which is further to be enriched and amended based on the analysis of both modern consumer problems, as explained in the next pages, and Ottoman consumer problems, as will be presented in Chapter 4. The collated list and diagram of the comprehensive consumer problem root causes are explained in Chapter

For the sake of analyzing modern consumer problem root causes, the following lines are going to explain the reports that mentioned the modern consumer problems and the analysis conducted to find out the real root causes.

3.3.2 Data Collection and Analysis

Not all the reports that have been used to identify the Consumer problems in the previous section have stated the causes that lead to the Consumer problems. The following reports were found, including details about the causes of Consumer problems, and hence, they were used for the root cause analysis. While some of the reports state the reasons clearly, some others mention them as part of the report discussion.

Table 3.7: Reports Including Details About Consumer Problem's Root Causes

No	Report/Study	Author	Region	Year
1.	2020 Consumer Complaint Survey Report	Consumer Federation of America	USA	2020
2.	An evaluation study of national procedural laws and practices in terms of their impact on the free circulation of judgments and the equivalence and effectiveness of the procedural protection of consumers under EU consumer law	European Commission	EU	2014
3.	Biennial overview of actions carried out by national authorities under Regulation (EU) 2017/2394 on consumer protection cooperation and key market trends that might affect consumers' interests in the future	European Commission	EU	2022
4.	Challenges to consumer policy in the digital age	OECD	Global	2019
5.	Consumer Conditions Scoreboard	European Commission	EU	2018

No	Report/Study	Author	Region	Year
6.	Consumer Protection in the EU Policy Overview	European Parliament	EU	2015
7.	Protecting European consumers.	European Parliamentary Research Service	EU	2018
8.	Consumer Protection in the States.	National Consumer Law Center	USA	2018

Source: Author, 2024

Out of these reports, sixty-three sets of causes have been extracted and collated in an Excel sheet, where they were grouped based on their causes and their root causes. Afterward, the root causes were grouped into different families based on the responsibility of these root causes. As a result, seventeen causes were identified, which were rooted back to ten root causes and four root cause families, as explained below. The detailed analysis is available in the appendix.

3.3.3 The Modern Consumer Problems' Root Causes

Based on the analysis of the eight reports above, ten root causes could be identified, and they are categorized below based on the responsibility of different stakeholders, including the regulators and law enforcer, the supplier, the consumer, and the root causes that are caused by uncontrolled power, i.e., force majeure:

1. Regulator and Law Enforcer family of root causes: This family includes five root causes, namely *Regulations insufficiency, Law Enforcement Gaps, Monitoring deficiency, Legal cooperation, and Competency of Authority*. These root causes are explained in more details as follows:

a. Regulations insufficiency: the most common root cause that has been mentioned in the reports is Regulations insufficiency root cause, which was highlighted by the EU, USA, and the OECD. This root cause took different shapes, including *Lack of generic rules or principles that can sustain the changes in technologies or business models, Law Complexity and fragmentation, Narrow scope of regulations across industries or commercial practices, and weak actions against law violators*.

b. Law Enforcement Gaps: as a root cause, came second in popularity as it was highlighted by the EU and USA. The biggest problem in this root cause falls under the area of *Access to justice*, where the barriers put across consumers' path to justice are preventing them from achieving their rights. Some of these barriers come in the form of costs of attorneys or advocates, and some come in the form of irrational requests, such as requiring the consumer to prove that the producer intentionally violated their rights or that the producer practiced this violation over more than a certain number of consumers. Other causes, such as *licensing unqualified traders, failing to provide needed authorities for law enforcers to take action against violators, and lack of unified procedure for dealing with consumer violations*, are among the other forms of Law Enforcement Gaps root cause.

c. Monitoring deficiency: The third root cause under the regulator and law enforcer family of the root cause is Monitoring deficiency, which comes in the form of missing to predict the areas where problems could happen, which was evident during the Covid-19 era. It could also miss to discover violators until the violation

reaches the courts. Risk-based preventive monitoring should be practiced, to eliminate this root cause.

d. Legal cooperation: The fourth root cause is the Legal cooperation amongst different geographic jurisdictions or between different authorities or disciplines or industries within the same geographic jurisdictions.

e. Competency of authority: The fifth and last root cause is the Competency of authority representatives, whether as regulators or law enforcers. At the regulator's level, it was reported that there is a lack of competency within them to cope with the changes in technology, business models, or innovative commercial practices. On the enforcer's side, the law enforcer's lack of knowledge about the regulations has been reported as one of the examples of this kind of root cause. Judges have even been mentioned as lacking competency at times to understand the regulations and deal with Consumer problems.

2. Suppliers' family of root cause: two root causes have been identified to be pivotal in causing Consumer problems, namely *ethical behaviors or principles and competency and knowledge of suppliers*. These root causes are explained in more details as follows:

a. Ethical behaviors or principles: The first root cause is the lack or deficiency in ethical behaviors or principles. A cause that stems originally from the capitalist nature of our modern world where profit and gain maximization rules over all human behaviors. To make it worse, suppliers and producers have incorporated the penalties that would be imposed on them into their balance sheets in case they are found guilty of violating consumer rights. If the net result is loss, the penalty is successful in deterring the violator. Otherwise, the producer does not see any harm in proceeding with violating the laws. This root cause is dealt with in successful ways under the Ottoman consumer protection system, as will be explained in the next chapters.

b. Competency and knowledge of suppliers: The second root cause of Consumer problems under the Suppliers' family is the lack of competency and knowledge of suppliers, whether this knowledge is about consumer regulations or even the technical and behavioral skills that should exist in suppliers to internally prevent consumer regulations violations, and solving their problems before reaching consumers, or even

resolving consumer complaints immediately without the need to raise the cases to authorities.

3. Consumer family of root causes: two root causes are associated with this family of root causes: lack of technical knowledge and lack of behavioral skills. These root causes are explained in more details as follows:

a. Consumer lack of technical knowledge about fraudulent acts, risks in online transactions, illegal commercial practices (e.g., pyramid schemes), and complex contracts that cannot be understood by the consumers is one of the root causes of consumer problems.

b. The other root cause of consumer problems that fall under the relevant family of root causes is the behavioral skills that consumers lack at times. For example, consumers do not behave assertively to protect their rights against the traders either because of different psychological reasons, including their personality natures (they do not want to cause trouble) or their vulnerability and fear of losing more than the violation (such as the case of immigrants, children, elderly people)

4. Force majeure family of root causes: All the above-mentioned root causes can be prevented by eliminating their causes. However, the fourth family category of the root causes, i.e., “Force majeure” cannot be prevented, but it can be mitigated. The COVID-19 pandemic, which was not foreseen by the world, is probably the most prominent example in this generation's mind for Force majeure causes for Consumer problems. Most of the reports mention this pandemic and how it caused destruction in the supply chain and led to a shortage of supply to consumers and the emergence of predatory commercial practices to benefit from the new situations. Other Force majeure problems, such as wars and famine, cause major parts of nations to flee their homelands to other countries where they become more vulnerable to commercial abuse by producers.

These are the root causes of modern consumer problems. In the next chapter, the root causes of the Ottoman consumer problem are explained, and in chapter 5, the root causes of the modern and Ottoman consumer problems are combined and used to develop a comprehensive consumer problem diagram.

3.4 Chapter Conclusion

This chapter aims to identify the root causes of modern Consumer problems as explained by the regional and international reports in this regard. Based on an analysis of twenty reports that were published by four jurisdictions (USA, EU, UN, UK, and New Zealand), 134 problems were collected, and they were collated into seven Consumer problem types: Fraudulent, Deceptive, or Misleading commercial practices, Quality related problems, Delivery and provision, Contract related problems, Price related problems, Pressure selling, and Information related problems. The most common type that was reported by the jurisdictions was Fraudulent, Deceptive, or Misleading commercial practices, which was calculated to have an average reporting of around 31% of Consumer problems within these jurisdictions. This type has also caused a financial loss of around 50 billion dollars during the period 2021 – 2023. New types of Consumer problems have also been identified. Delivery and provision, as well as information-related problems, are new in the online shopping age.

To investigate the problems further, the nature of these problems was analyzed based on the categorization set by the OECD Consumer policy toolkit (Availability, Quality/Safety, and Price), Quality and Safety are found to be the one that results in the highest cost incurred by consumers with more than 115 billion USD. While Problems related to the category of “Availability” had a cost share of around forty billion USD. Problems related to the category of “Price” seem to have caused the least number of financial losses at around ten billion USD. An amount is still considered large enough to improve the economic conditions of countries in case they are avoided.

A third way of categorizing the problems was by using the legitimate needs of consumers as was identified by UNCTAD. The most reported need of consumers that was violated was the need for “The protection of consumers from hazards to their health and safety,” which is estimated to have an average reporting of around 35% of Consumer problems. This need again stresses the popularity of Quality and safety-related problems that have been found by the previous categorization. Interestingly, violations related to consumer need, “The promotion and protection of the economic interests of consumers.” were found to have caused losses of around 125 billion USD and have been reported by 23% of consumers on average across the USA and UK.

After going through these details, the causes of these problems that were extracted from those reports were further analyzed, and the root causes were identified and drawn on a fishbone diagram (Ishikawa diagram) of the root causes of Consumer problems. The root causes are grouped under four families: Regulator and Law Enforcer, Suppliers relevant, Consumer relevant, and Force majeure. Although most of the root causes have been identified to have emerged from the regulations and law enforcement, it is equally important to highlight the ethical motivational side of the suppliers and producers, which is focused on self-interest and profit maximization principles, causing the conflict between consumer and producer. To overcome this root cause, the Ottoman solution can come in handy, as will be explained in the next chapter.



CHAPTER IV

OTTOMAN CONSUMER PROTECTION IN ISTANBUL COURTS REGISTERS

In the previous chapter, modern consumer problems were analyzed based on legitimate consumer needs and consumer problems nature, which were taken one step further to identify their root causes. In this chapter, the Ottoman consumer protection practices are identified through a deeper analysis of the seventeenth, eighteenth, and first quarter of the nineteenth century's Istanbul courts registers (İstanbul Kadı Sicilleri). Istanbul court registers cases that are consumer protection relevant have been analyzed to find out how they can be categorized based on consumer problem nature and legitimate consumer needs. Further analysis is made to identify the sources of consumer problems and their root causes.

The chapter starts by explaining the consumer protection principles under Islam, and then it explains the institutions that were used to protect the Ottoman consumer. Afterward, the chapter tries to explain the process of analyzing Istanbul Court Registers, the methodology used to extract consumer protection-related court cases, data compilation, and analysis, and finally, the results of the analysis of these data in terms of violations against consumers, the actions taken against the violator, and effectivity of these actions in protecting consumers.

This chapter goes a step further in the analysis to identify the measures and actions that were taken by different stakeholders in the Ottoman market that resulted in solving their consumer problems. While some of these actions were taken by the state, many were already taken by the producers' guilds. It is interesting to see how the producers can take an active role in protecting the consumers proactively based on the responsible Islamic commercial values that put society, the environment, and the public interest before the self-interest of businessmen.

The Ottoman consumer protection practices are also analyzed to find out how effective they are based on their proactivity and deterrence levels. While proactivity level is already known by the quality management standard ISO 9000 (preventive, corrective, and correction, the deterrence level analysis is unique to this research. Both categorizations will help in proposing recommendations to improve our contemporary consumer protection system.

As was done previously with the modern consumer problem root causes, the root causes of the Ottoman consumer problems are maintained, but the compilation of the root causes of both the modern and the Ottoman consumer problems is left to be covered in the next chapter.

This chapter concludes with a summary of valuable lessons learned from the analysis of consumer protection cases brought before the Ottoman courts in Istanbul. It highlights the collaborative role of the state and the trade unions (guilds) in protecting consumers. Furthermore, it explains the relatively low rate of Consumer problems during that period and emphasizes the effectiveness of the *Narh* system (standard pricing) as a noteworthy practice for safeguarding consumers.

4.1 Consumer Protection Principles Under Islamic and Ottoman Thoughts

Although the concept of consumer protection is believed to have been the result of the consumer protection movements that happened in Europe and America during the 20th century, consumer protection in the Muslim lands was already taken care of under the Shariah laws (*Fiqh*) and the comprehensive Islamic ethical, economic view that aims at protecting all parties involved including the suppliers, the consumers, the society, and the environment. *Fiqh* rules such as prevention of harming (*Darar*) and reciprocating harm (*Dirar*), banning of lying and deception (*Tadlees*), prohibition of Uncertainty (*Gharar*) amongst parties, outlawing hoarding and stockpiling, and the principle of liability (*Daman*) have been applied by the Muslim community for the sake of protection of consumers during the commercial transaction since the dawn of Islam in the 6th century. Furthermore, Shariah has gone a step further in protecting consumers and the environment by discouraging overconsumption (*Israf*) and encouraging balanced consumption (*Qasd*).

Shariah has also set the principle of brotherhood as the pivot point that manages the relationship between all Muslim society members, including producers and consumers. Hence, producers under Islam put the needs of the community first and profit second, in a way that is more practical than the Creating Shared Value (CSV) initiative that was introduced by Michael Porter and Mark Kramer as the solution for capitalism viciousness (Porter & Kramer, 2011).

As the last Islamic empire that continuously improved Shariah-based commercial practices, the Ottoman Empire represented the principle of putting community and environment value before the individual financial gain value in a practical and institutionalized way that utilized the technological tools of their time. One of the main principles that could be learned from the Ottoman consumer protection practices is to lift the burden of this responsibility away from individuals and shift it to the government (such as *Ihtisab*) or civil institutions (such as *Ahilik*) or even the producers and distributors guilds. Under the court cases, no complaints were found raised directly by individual consumers -which will be explained in the coming chapter. This approach is seen as an essential solution by modern consumer protection bodies such as the British National Association of Citizens Advice Bureau. (Citizens Advice, 2018) .

4.2 Ahilik (Brotherhood)

The word *Ahi* comes from the Arabic word *Akhi* (أخي), which means “My brother.” According to the online dictionary of the Turkish Language Institute, the word *Ahilik* means “Generous” (Türk Dil Kurumu, 2024). The *Ahilik* organization can be expressed as a system that combines ethic and art, production and trade, and aims at establishing strong and collaborative win-win relations between the rich and poor, the consumer and the producer, and the state and the citizens to ensure prosperity and justice for all (Karagül, 2011). *Ahilik* is thought to have come from the “*Fütüvvet*” or (Scouts) organization that was created by the Ismaili “*Batini*” Shiite movement during the Fatimi dynasty control of Egypt and their need to establish a semi-military organization that can take the role of protecting themselves against Muslim armies’ attacks (Karagül, 2011) . Although the first “*Fütüvvet*” and *Ahilik* organization under the Ismaili Shiite had destructive aims over the Muslim world, their structure and practices of tightening the relationship between its members and their Sheikh was borrowed by the Seljuks and the motives and aims were shifted to serve the society instead of destroying it. During the Seljuk and Ottoman times, the *Ahilik* Organization was used successfully to influence society in all its areas, including arts, trade, and economy, and it lasted for around 630 years until the 18th century. The *Fütüvvetnâme*

books were orders that included a code of conduct, personal manners, and directions about how to behave in the community (Karagül, 2011).

4.2.1 Functions of Ahilik

When looking at the Ahilik Organization's functions from an economic perspective and comparing it with the contemporary equivalent organizations of today, it can be seen as the peer of many numbers of institutions, including the following:

Table 4.1 Ahilik Functions Represented in Today's Organizations

Today's organizations	Similar function to Ahilik
chambers of industry and commerce	solving the common problems of the industrialists and tradesmen
worker and employer syndicates	regulate the relations between the workers and the employer
competition board	to prevent monopolization
commodity and service standards institutions	inspect the qualities of the commodities and services
Consumer protection institutions	Consumer rights protection

Source: Adapted from Karagül, 2011.

In the realm of consumer protection, Ahilik's influence originated from the internal human ethics foundation that governs the relationship between the consumer and producer. Ethics such as honesty, respect, fairness, caring about the needy and the weak, social responsibility, and caring about the creations of God shaped the Ahilik mentality that helped the market flourish and the consumers find their needs in a peaceful and mutually beneficial manner.

Furthermore, Ahilik had an important role in embedding the following principles and institutions within the society to ensure consumer rights are protected:

1. The principle of Contentment: while doing business, it is a prerequisite to consider the rights of other people, including employees, partners, and customers, and take care of the environment and the planet.
2. The principle of Cooperation: Ottoman business owners used to distribute their extra incomes amongst the poor, the unemployed, and the ones who were in deep

need. As a result, poverty, social conflict, crimes, ... etc., were reduced further with the help of this organization.

3. **Product Quality and Product Standardization:** Standardization has become widespread around the world to ensure that products are safe and quality. It is claimed that standardization has been introduced by the Western European countries during industrialization. However, this practice can be spotted in Ottoman literature under the organization of the Ahilik system. We will further talk about this topic in more detail under Hisbah system.
4. **Inspection and Total Quality Management Systems:** What is recently known as the Total Quality Management System inspections have already been a prerequisite part of the Ahilik order. Every stage of the production and selling process is inspected by government officials, trade and industry unions, or experts in the concerned field under the authority of the Ahilik organization.

4.2.2 End of Ahilik

Ahilik Organization started losing its efficiency gradually during the 17th and 19th centuries because of various factors, which made it step out of society's life. Those factors have been summarized by Erdem (Erdem, 2009) pp.89-93, translated into English by Karagül (Karagül, 2011):

1. The overall weakness of the state institutions, in general, affected the Ahilik organization directly as it has a direct connection with the government.
2. Freedom of establishing businesses outside the rules of the Ahilik organization opened the door for independent migrants to establish businesses without getting enough education and training under the Ahilik order.
3. Replacement of domestic products with imported goods due to the increase of the capitulations given to foreign merchants, which brought low prices and low-quality products that did not meet the local quality standards.
4. Adoption of the Western commercial and financial institutions through the Islahat Firman was introduced in 1856 as a solution thought to solve the political problems and provide needed resources to strengthen the Army after the Russian War of 1826-28.

4.3 İhtisab (Ombudsman)

The word “Hisbah” is an Arabic term (حسبة) that means “Reward” or “Verification.” In Turkish sources, it is mentioned as Hisbeh, İhtisap. Technically, Hisbah is an institution that promotes proper and good conduct and combats all types of misdeeds or offenses. (Ateş, 2017). The institution of Hisbah is an Islamic institution that is as old as the dawn of Islam and has been in practice since the time of the first Khalifa Abu Bakr.

4.3.1 Functions of İhtisab

The function of Hisbah in the market consisted of maintaining the public law and supervising the interactions of buyers and sellers, as well as many other functions that are essential to the protection of consumers and ensuring their rights are achieved, which includes the following:

1. Setting standards for products and services, as well as their production processes.
2. Testing final product quality to ensure they meet the standards.
3. Inspection of weights, scales, and sales practices to ensure that there is no deception.
4. Monitoring market prices to ensure they comply with the set limits.
5. Inspecting production tools and procedures as well as raw material qualities.
6. Testing the qualifications of producers and service providers to ensure that they are qualified enough to do the needed job.
7. Monitoring the market to make sure that no hoarding “İhtikâr” practices are in place.
8. Enforcing the law and punishing the violators based on the evidence.

During the Ottoman time, the Hisbah system was elevated to another level. At the beginning of the 16th century, Sultan Beyazid II ordered the development of a detailed Hisbah code of conduct and standards that govern how Muhtasib (the ombudsman) should inspect the market, what standards should exist in the final product, as well as the production process. Based on the orders of the Sultan, Mevlânâ Yaraluca Muhyiddin started developing the required law in 1502, and in 1507, the law of “Kanunname-i ihtisab-i Bursa” was released and approved. It is believed that the 1507 First Consumer Protection and Product Standards Regulation and the First environment protection law in history (Recep, 2017) . Hence, we can say that the

Ottoman standardization organization has preceded the ones in the West by four hundred years.

The Hisbah institution during the Ottoman Empire was maintained through professionals who were equipped with knowledge in every field of trade and service in the market, and they were of high caliber in Shariah laws as well. Along with that, they had great responsibilities and high authority to ensure that justice was brought to place quickly and efficiently. The authority of the Hisbah professional (the Muhtasib) was less than that of the Judge and the police. Many times, Muhtasib needed to resort to the Judge to decide concerning big or difficult cases. In fact, Muhtasib had to constantly be in contact with judges, police, the government, and the business communities, as well as the consumers, in order to protect the consumers and provide needed information that could help in preventing crimes that are outside his jurisdiction.

4.3.2 End of the Ihtisab Institution:

The major changes that were brought upon the Ottoman Empire during the 19th century affected all major institutions, including the Ihtisab Nezareti institution. The empire was trying to adopt the European systems to accelerate its development journey and catch up with their pace. The elimination of the Ihtisab Nezareti came in stages; the 1845 and 1846 AD, the formation of the police and gendarme (Polis Teşkilatı, ve a Zaptiye Müşiriyeti) took over many of the functions of the Ihtisab Nezareti and left it with the roles of only setting prices and monitoring the commercial transactions. (Akgunduz, 1990, p. 236). However, in 1854, the Ihtisab Nezareti was completely canceled and was replaced with the municipality (Şehremaneti) as a new organization that was meant to mirror the Western system.

4.4 Guilds (Lonca)

The guild system was adopted as a common practice in medieval Europe and the Ottoman Empire. The origin of the guilds system in Europe is traced back to the Roman Empire or the Germanic social guilds (Durgun, 2009). Within the medieval era, guilds in Europe became monopolistic organizations that regulated the activities of the lower corporations in the market where they intervened in controlling wages of laborers, managing production, providing religious services to their members, or even aiding their members at times of difficulties (Durgun, 2009). The guilds in the Islamic world, especially under the Ottoman Empire, had some similarities with the European guilds in that artisans were organized under the guild organization, the guild set some standards for their members and provided support during difficult times. However, the Islamic guild system pursued its role under the Fütüvvet tradition, which focused technically on helping everyone and preventing injustice among people. These organizations played an important role in determining the prices and qualities of goods and services in cooperation with the government as a representative of the consumers. The Ottoman guilds served as true servants of justice for both the producers and the consumers alike.

4.4.1 Guild's Structure and Size

Despite the differences in the functions of different guilds within the Ottoman Empire, the organizational structure of these guilds was almost similar. While guild officials had titles such as *kethüdâ* and *yığıtbaşı* meaning head of the guild, or *ihtiyarlar*, meaning seniors, the members of the guilds were addressed without titles (Yi, 2005). As for the relationship between the Ottoman government and the guilds, government authorities seemed to be happy to allow the guilds to manage their own membership relations but required the guilds to register the names of the members and requested guarantors (*kefil*) to prevent the guilds from harming the society (Yi, 2005). At the same time, the government watched and monitored the activities of the guilds while leaving the guilds to monitor their members and ensure they comply with the regulations and ensure the protection of consumers.

Because of the great number of guilds in Istanbul, the membership structure was diverse. The Evliya Çelebi account of guilds in 1638 suggests that the size of guilds ranged from only a few people to several thousand, depending on the commercial

activities. While bakers had 10,000 people with 999 shops, sellers of leather (parçacı) had only 15 men with 10 shops (Yi, 2005).

Furthermore, there were other important qualities that differentiated guilds from each other, which decided the level of importance of each guild to the state, including the level of skills required, religious homogeneity, and geographical concentration. For example, baker and butcher guilds were required to have a high level of qualifications and were monitored closely by the government with regard to their hygiene and compliance with the standards (Yi, 2005). As for the religious homogeneity, Istanbul kadi records show guilds that had Muslim heads and members, such as the ones in the good industry sector, while there were other mixed religious guilds that included both Muslims and non-Muslims, such as the textile industry. Special religious guilds, such as the Jewish Butchery guild, had their own members who were basically from their own religion.

4.4.2 End of the Guild System

While industrialization has brought a new challenge to the craft-based guild system, it was not the only reason for guilds to fade away. Political and economic reasons played their roles across the Ottoman Empire over different times. While the guild system started to lose its position in the factories in Egypt in the 1850s, it was not until the 1950s that guilds in Istanbul saw their ends. Factors such as war, migration of the upper class into Ankara, and control of the British colonialists of Egypt were mainly responsible for this change (Faroqhi, 2009, p. 207). In the end, the modern national state regime required the replacement of old institutions with central government control over all areas of people's lives, including commercial activities and the relationship between the producers.

4.5 Istanbul Courts Records as Source of Consumer Protection Practices.

One of the important indicators to measure the effectiveness of any consumer protection practices is the percentage of complaints against producers and their outlet providers. Since there is no readily available data that can be found for measuring the number of cases raised against producers or service providers under the Ottoman Empire, it was necessary to extract the cases from Istanbul courts registers (İstanbul Kadı Sicilleri) manually and analyze them to come up with a correct understating of the severity of consumer rights violations. The data that were accessible in this regard were the ones published on the website <https://www.kadısicilleri.org/>. This database consists of records of Istanbul courts for the duration between 1513 AD and 1884 AD. To the date of writing this chapter, there were 100 registers in the database, which consist of an average of around 510 records per register. The topic of these cases varies widely and includes, amongst them, consumer rights protection records.

Based on the analysis of these registers, it is found that it is not possible to measure accurately the efficiency of the Ottoman consumer rights protection practices based on those data. The lack of all registers hinders our ability to calculate indicators such as (Consumer complaints per capita) or (complaint per consumer) which can be used in comparison with similar results from modern states. However, we can get a good idea about the consumer rights protection practices and how effective they were from the details of these cases.



Figure 4.1: Original Records of Istanbul court registers

Source: TDV İslam Arařtırmaları Merkezi, 2024 ,last accessed in 26/12/2024

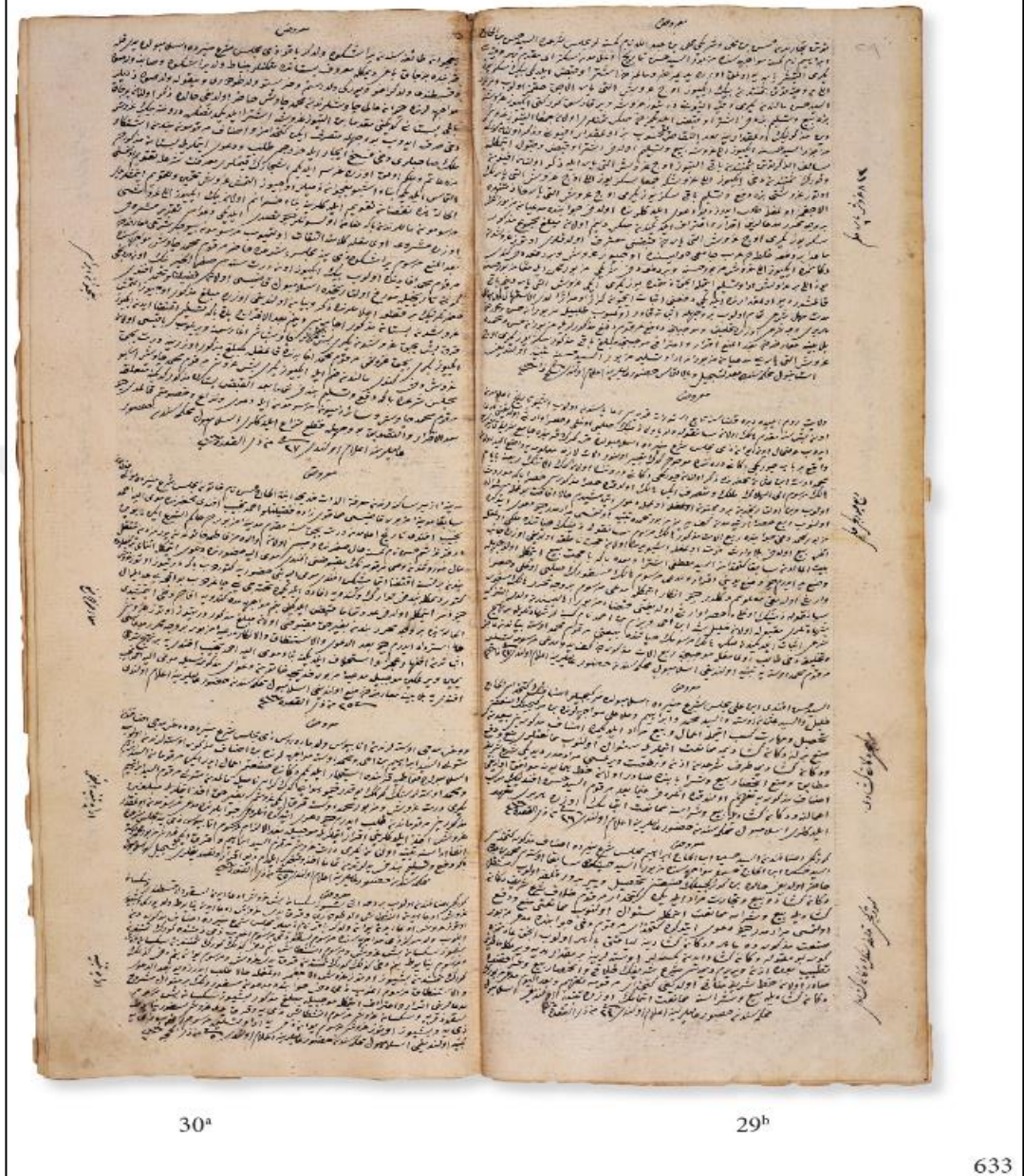


Figure 0: A Sample of the Records of Istanbul Court Register
Source: Istanbul Kadı Sicilleri

4.5.1 Brief Description of Ottoman Istanbul Court Registers

The courts under the Ottoman Empire were not only looking at disputes between parties or lawsuits or criminal cases. They are involved in making decrees and laws for the state and the society (M. Âkif Aydın, 2019). The importance of those registers stems from their wide scope of covering records of different dimensions of Ottoman society, including taxes, Waqf conditions, marriages and inheritance, borrowings and lending, commercial transactions such as sales and rents, market laws and regulations, production, and service standards, and government laws and decrees. The oldest published register that was found during the time of writing this thesis dates to 1513 AD, and the latest one available dates back to 1911 AD.

The website that consist of Istanbul court registers (<https://www.kadisicilleri.org/>) covers the records of twenty one courts distributed across the city of Istanbul, these courts are: Adalar Mahkemesi (The islands courts), Ahi Çelebi Mahkemesi, Anadolu Sadareti Mahkemesi, Bab Mahkemesi, Balat Mahkemesi, Beşiktaş Mahkemesi, , Davud Paşa Mahkemesi, Evkaf Muhasebesi, Evkaf-ı Hümâyûn Müfettişliği, Evkaf-ı Hümâyûn Mahkemesi, Eyüb Mahkemesi, Galata Mahkemesi, Hasköy Mahkemesi, İstanbul Mahkemesi, Kartal Mahkemesi, Kısmet-i Askeriye Mahkemesi, Mahfel-i Şer'iyât Mahkemesi, Mahmudpaşa Mahkemesi, Rumeli Sadareti Mahkemesi, Tophane Mahkemesi, and Üsküdar Mahkemesi.

These courts are listed in the below table and ranked according to the number of their registers published:

Table 4.2: Distribution of Istanbul Court Registers Amongst Areas

No	Court Name	Number of Registers
a)	İstanbul Mahkemesi	24
b)	Üsküdar Mahkemesi	13
c)	Eyüb Mahkemesi	12
d)	Galata Mahkemesi	12
e)	Bab Mahkemesi	10
f)	Rumeli Sadareti Mahkemesi	8
g)	Hasköy Mahkemesi	3

h)	Anadolu Sadareti Mahkemesi	2
i)	Balat Mahkemesi	2
j)	Beşiktaş Mahkemesi	2
k)	Kısmet-i Askeriye Mahkemesi	2
l)	Adalar Mahkemesi	1
m)	Ahi Çelebi Mahkemesi	1
n)	Davud Paşa Mahkemesi	1
o)	Evkaf Muhasebesi	1
p)	Evkaf-ı Hümâyûn Müfettişliği	1
q)	Evkaf-ı Hümâyûn Mahkemesi	1
r)	Kartal Mahkemesi	1
s)	Mahfel-i Şer‘iyyât Mahkemesi	1
t)	Mahmudpaşa Mahkemesi	1
u)	Tophane Mahkemesi	1
Total		100

Source: Author, 2024

4.5.2 Methodology of Extracting Needed Data (Consumer Cases Identification and Collection)

To identify the cases that were raised against producers to ensure the protection of consumer rights, the below steps were applied:

1. Narrowing down the research over one court covering one area within Istanbul:

Since it is not possible to cover all the existing registers, it is more convenient to focus on one area and take it as a representative sample of the commercial transactions that took place during the Ottoman rule of Istanbul. Based on the analysis of different courts within the database, the court covering the old city within the walls of Constantinople, "Istanbul Mahkemesi," was taken as the representative sample. There are many reasons for selecting Istanbul courts over the remaining areas in greater Istanbul. First of all, it has the highest number of registers, with a total of 24 registers and 12295 records. Second, it had the widest spread in time, covering registers dating between the year 1591 AD and 1911 AD, which can give a better idea about the change in the number of cases across time. Third, it was the densest area with population, hence consumers, and has the highest commercial activity with end consumers, which makes it ideal for studying consumer producers' conflicts. Finally, it accommodates the political and government centers, which makes it perfect for discovering all sorts of penalties that are taken by the low and top authorities.

The list of the Istanbul court registered that are subject to the analysis are the following: İstanbul Mahkemesi 191, İstanbul Mahkemesi 78, İstanbul Mahkemesi 3, İstanbul Mahkemesi 97, İstanbul Mahkemesi 10, İstanbul Mahkemesi 94, İstanbul Mahkemesi 12, İstanbul Mahkemesi 137, İstanbul Mahkemesi 18, İstanbul Mahkemesi 138, İstanbul Mahkemesi 20, İstanbul Mahkemesi 154, İstanbul Mahkemesi 22, İstanbul Mahkemesi 147, İstanbul Mahkemesi 24, İstanbul Mahkemesi 148, İstanbul Mahkemesi 25, İstanbul Mahkemesi 156, İstanbul Mahkemesi 33, İstanbul Mahkemesi 172, İstanbul Mahkemesi 44, İstanbul Mahkemesi 211, İstanbul Mahkemesi 56, and İstanbul Mahkemesi 334.

2. Developing a keywords dictionary for Consumer problems within Istanbul court registers:

The list of keywords that are representative of the nature of these cases was developed based on multiple cycles of trial and error, starting by reading samples of the registers and then expanding and improving this list based on the reading experience of the records.

As a result, the list of keywords included the following:

- a. Keywords representing consumers: the Ottomans identified everybody as consumers. Hence, they used words that represent the people or society as a whole. The words used here are ibadullah, Halk, and re'âyâ (representing non-Muslim citizens).
- b. Keywords representing actions of violating consumer rights: İhtikâr, Muhtekir (both words represent the action of hoarding), Dolandır, and Hile (both used to describe cheating), Noksan (reducing the weight or amount or quality of the product), Gadr (defrauding), fâhiş fiyat (overly increased price), müzevir (forging), ızrar and Hasar (causing damage), şerîr (evil).
- c. Key words representing complaints: iştikâ, şikâyet.
- d. Actions taken by the judge against the violators: azl, ihraç, and çıkarılma (Azl meaning terminating the violators' job), ceza (Punishment).
- e. Source of complaints: since violations have been reported by monitoring bodies, the keyword Muhtesib (ombudsman) was added.

When finding a case with one of the above keywords, reading the title alone is a first step, and if not enough, a thorough reading of the case itself was done to decide whether it is a consumer right related case. A total of 20 cases were found irrelevant to consumer cases. e.g., A case about ordering households to keep their chimneys clean in order to prevent any cases of fire incidents (Istanbul Mahkemesi 25, case 29 [12-1] Ahalinin bacalarını temizlemeleri ve yangından korunmaları hususunda mahalle imamları tarafından uyarılmaları).

A thorough reading of the titles was done in the Excel sheet database to find any duplicates that might have been added during the case collection and extraction phase. Duplicates were found in three of the registers (İstanbul Mahkemesi 24, Istanbul Mahkemesi 44, and Istanbul Mahkemesi 148), with a total of 31 duplicates that have been kept out of analysis.

At times, some cases had multiple categories in terms of their consumer problem nature. These cases were repeated and kept for the analysis to take place properly.

3. Extract the potential consumer-related case titles into a database:

At this stage, all İstanbul Mahkemesi court registers were downloaded as PDF files. Then, a search within pdf files regarding keywords was made, where the title of the potential consumer cases was copied and pasted into an Excel sheet. The potential cases were treated further based on the titles and the content to remove the cases that were not related to consumer problems.



4.6 Consumer Protection-Related Cases Found in Istanbul Courts Registers:

Overall, out of 12295 court cases recorded in Istanbul court registers, 784 cases were initially identified as potential consumer-relevant cases. However, after thorough analysis, only 733 records were found directly related to consumer needs provision. The 733 cases that were found relevant to consumer protection represent only 6% of the 12295 total cases of the registers found existing at the time of writing this thesis.

Table 4.3: Distribution of Potential Consumer Protection Cases Within İstanbul Court Registers

Case relevance	Count of cases	% of potential cases
irrelevant	20	3%
Duplicate	31	4%
Original Consumer cases	733	93%
Total	784	

Source: Author, 2024

Later, during the analysis, there emerged a need to repeat the cases that fall under more than one category of consumer problem nature, i.e., “Quality / Safety” and “Price,” “Availability,” and “Production and supply chain organization.” With the addition of seventeen (17) cases of this type, the final number of all cases under analysis has risen to seven hundred and fifty (750) cases, which will be covered in the coming sections.

4.6.1 Registers With Consumer Protection Cases

Five of the registers (for the periods 1591-1617 AD, 1663-1664 AD, 1675-1676 AD, 1862-1863 AD, and 1863-1911 AD) did not record any consumer violations, the reason for which could be that these registers were recording special types of cases such the decrees or non-trade cases. If we exclude those registers, we see that annually, five consumer-relevant cases reached their way to the judges in Istanbul court (within the jurisdiction of inner Istanbul, i.e., Constantinople walls).

The following table shows the registers that were found and the relevant periods:

Table 4.4: Available Istanbul Court Registers and Their Periods

Year	Register Name	Period (years)
1591-1617	İstanbul Mahkemesi 191	27
1618-	İstanbul Mahkemesi 3	1
1661-1663	İstanbul Mahkemesi 10	3
1663-1664	İstanbul Mahkemesi 12	2
1675-1676	İstanbul Mahkemesi 18	2
1688-1689	İstanbul Mahkemesi 20	2
1695-1697	İstanbul Mahkemesi 22	3
1726-1738	İstanbul Mahkemesi 24	13
1765-1767	İstanbul Mahkemesi 25	3
1769-1770	İstanbul Mahkemesi 33	2
1779-1780	İstanbul Mahkemesi 44	2
1786-1787	İstanbul Mahkemesi 56	2
1801-1803	İstanbul Mahkemesi 78	3
1802-1810	İstanbul Mahkemesi 97	9
1807-1809	İstanbul Mahkemesi 94	3
1821-1822	İstanbul Mahkemesi 137	2
1821-1822	İstanbul Mahkemesi 138	2
1822- 1831	İstanbul Mahkemesi 154	10
1826-	İstanbul Mahkemesi 147	1
1826-1827	İstanbul Mahkemesi 148	2
1831-1832	İstanbul Mahkemesi 156	2
1841-1842	İstanbul Mahkemesi 172	2
Total years		149

Source: Author, 2024

4.6.2 Missing Data

One important point to highlight regarding the samples that were taken is the missing data and their impact on the reliability of the outcome of this analysis. Across the 321 years of records found in these registers, around 56% of those years have no records of the court's decisions or decrees. Missing data is covered in more detail below. We can, however, deduce from the contents of the records some important information such as the types of consumer rights violations, and the type of consumer rights protection actions that were decided by the judge. We will discuss those in some detail in the coming lines below.

A total number of 181 years' worth of data is missing. Registers and records within Istanbul courts published by Islâm Arařtırmaları Merkezi could not be found for the same jurisdiction of this chapter. If we are to take into consideration that the registers found took place within 321 years period of the registers (from 1591 to 1911), we can clearly see that only 44% of those years had court registers. The below table shows the missing and available years registers:

Table 4.5: Years of Missing Court Registers

Missing Years of Istanbul court records			
Period	# Missing years	Period	# Missing years
1619-1660	42	1781-1785	5
1677-1687	11	1788-1800	13
1690-1694	5	1810-1822	13
1698-1725	28	1828-1830	3
1739-1764	26	1833-1840	8
1771-1778	8	1843-1861	19

Source: Author, 2024

4.6.3 Distribution of Consumer Problem Relevant Cases:

To gain deeper insight into the trend of the Ottoman consumer problems under this study, the number of cases is distributed over the periods of their registers. The table below represents the cases distributed over the registers and the years. This table does not include the missing years:

Table 4.6: Consumer Cases Distribution Over the Registers and Their Periods

Year	Register	Number of Cases	Overlapping Years
1618-	Istanbul Mahkemesi 3	4	
1661-1663	Istanbul Mahkemesi 10	3	
1688-1689	Istanbul Mahkemesi 20	2	
1695-1697	Istanbul Mahkemesi 22	14	
1726-1738	Istanbul Mahkemesi 24	208	
1765-1767	Istanbul Mahkemesi 25	55	1765-1770 AD
1769-1770	Istanbul Mahkemesi 33	2	
1779-1780	Istanbul Mahkemesi 44	5	
1786-1787	Istanbul Mahkemesi 56	28	
1801-1803	Istanbul Mahkemesi 78	114	1801-1810 AD
1802-1810	Istanbul Mahkemesi 97	99	
1807-1809	Istanbul Mahkemesi 94	20	
1821-1822	Istanbul Mahkemesi 137	40	1821-1832 AD
1822- 1831	Istanbul Mahkemesi 154	107	
1826-	Istanbul Mahkemesi 147	5	
1826-1827	Istanbul Mahkemesi 148	33	
1831-1832	Istanbul Mahkemesi 156	3	
1841-1842	Istanbul Mahkemesi 172	8	
Grand Total		750	

Source: Author, 2024

To further understand the distribution of consumer cases per year, data extracted from court registers is collated to correct the overlapping years (1765-1770, 1801-1810, and 1821-1832).

The resulting Figure 4.3 can provide us with better insight regarding the trend of consumer cases over time. As can be seen from the figure, number of Consumer problems cases was higher in the 18th and 19th centuries in comparison with the ones in the 17th century.

This could be due to many possible reasons; if we look at the cases in the 17th century, we can see that they are more focused on cases such as inheritance, debts, and waqf. Market monitoring and regulating bodies (Hisba, and guilds) could be doing well in maintaining consumers' needs satisfied without them going to the court to raise the voice of consumers. Another reason could be attributed to the increase in population within the city or the increase in commercial activities which can be represented by the increasing importance of the city of Istanbul as a trade hub. Whatever the analysis leads us to, these results will still be speculative attempts that need to be confirmed by further studies.

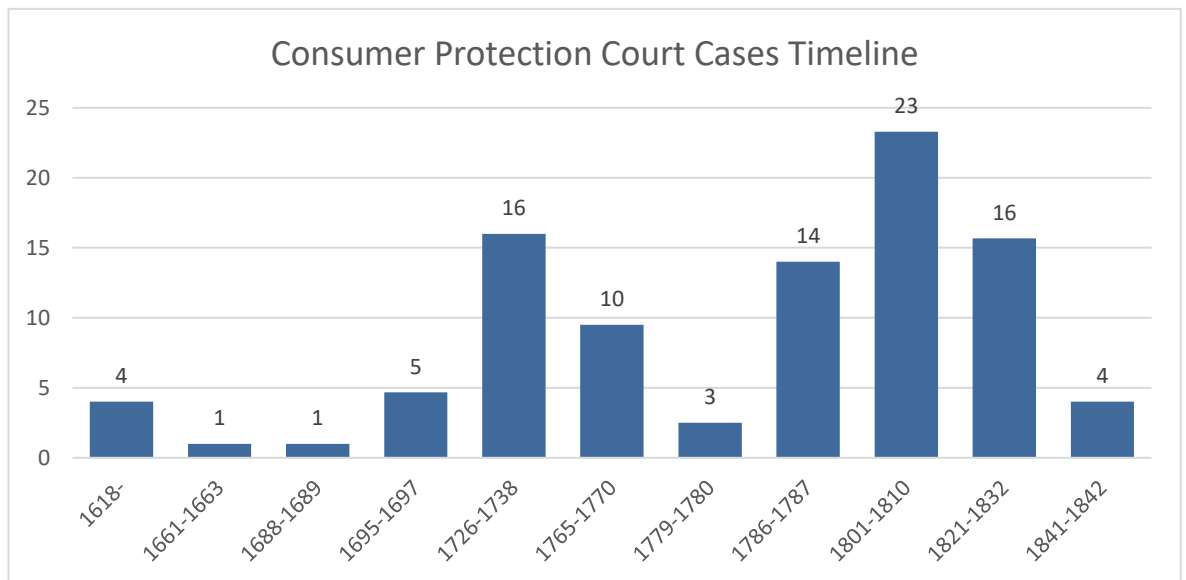


Figure 4.3 Consumer Protection Court Cases Timeline
Source: Author, 2024

4.7 Ottoman Consumer Problems Analysis Methodology

To be able to compare the cases in Istanbul courts with the modern problems, it is analyzed based on different categories that are comparable to the modern consumer problems. The analysis was based on the following categories: The nature of consumer problems as defined in the OECD Consumer policy toolkit , the legitimate needs of consumers as defined in the United Nations Guideline for Consumer Protection, Direct cause of Consumer Problem as adopted from OECD consumer policy toolkit, Problem detection stage (developed by the author), Actions taken to resolve the problem (authors own categorization), and whether actions taken were preventive, corrective or remedial (correction) as adopted from the International Quality Management Standard ISO 9000.

Analysis of the cases based on these categories can be done by going through the cases in detail by taking samples of the cases and studying these samples alone. The first choice needs to be supported by a large team of experts who have the right knowledge about consumer protection and the Ottoman commercial system as well as a good understanding of the Turkish language used in these registers. Another option is to use emerging software that specializes in thematic analysis or artificial intelligence-based text analysis. However, the existing technologies are not adapted to the old Turkish text -even if it is transcribed, and the text already written in the transcribed registered has some technical problems with regards to uniformity of the words transcribed; the same words might use letters that are close to the pronunciation, and sometimes the words change throughout time does not help the software in conducting correct analysis. The only option left for conducting correct analysis is through sample selection and reading the cases by myself. Hence the next subsections cover these points in detail:

4.7.1 Methodology for Sample Selection and Data Processing

A detailed reading of all collected cases is a time-consuming activity that requires resources that are beyond the limits of the author. Hence, it is wiser to select representative samples of the cases and analyze them. The selection was made based on reading the titles of the cases and identifying their problem nature. Later, many cases were found to have ambiguous titles that can be understood in more than one direction and categorization. Hence, it was important to resort to a detailed reading of

the bodies of those cases. Afterward, in order to revalidate the categorization, further detailed reading of other cases was made. As a result, the number of cases that were read in detail was 227 with a rate of 31% amongst all cases, and the cases that were only analyzed by reading the title alone were 506 with a rate of 69%. See Figure 4.4: Level of Case Analysis Detail (Title Vs Body Reading)

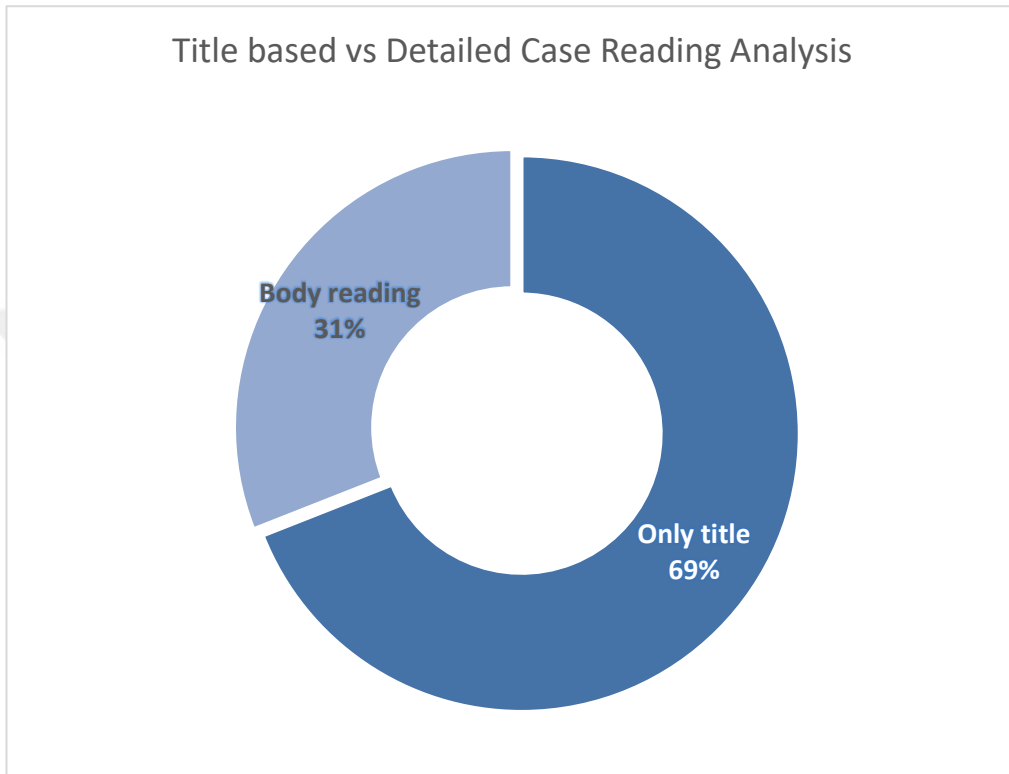


Figure 4.4: Level of Case Analysis Detail (Title Vs Body Reading)
Source: Author, 2024

4.7.2 Database Analysis Process

Figure 4.5: Istanbul Court Records Analysis Process

explains the process that was followed to analyze the Istanbul court records samples. The following steps were applied through this analysis:

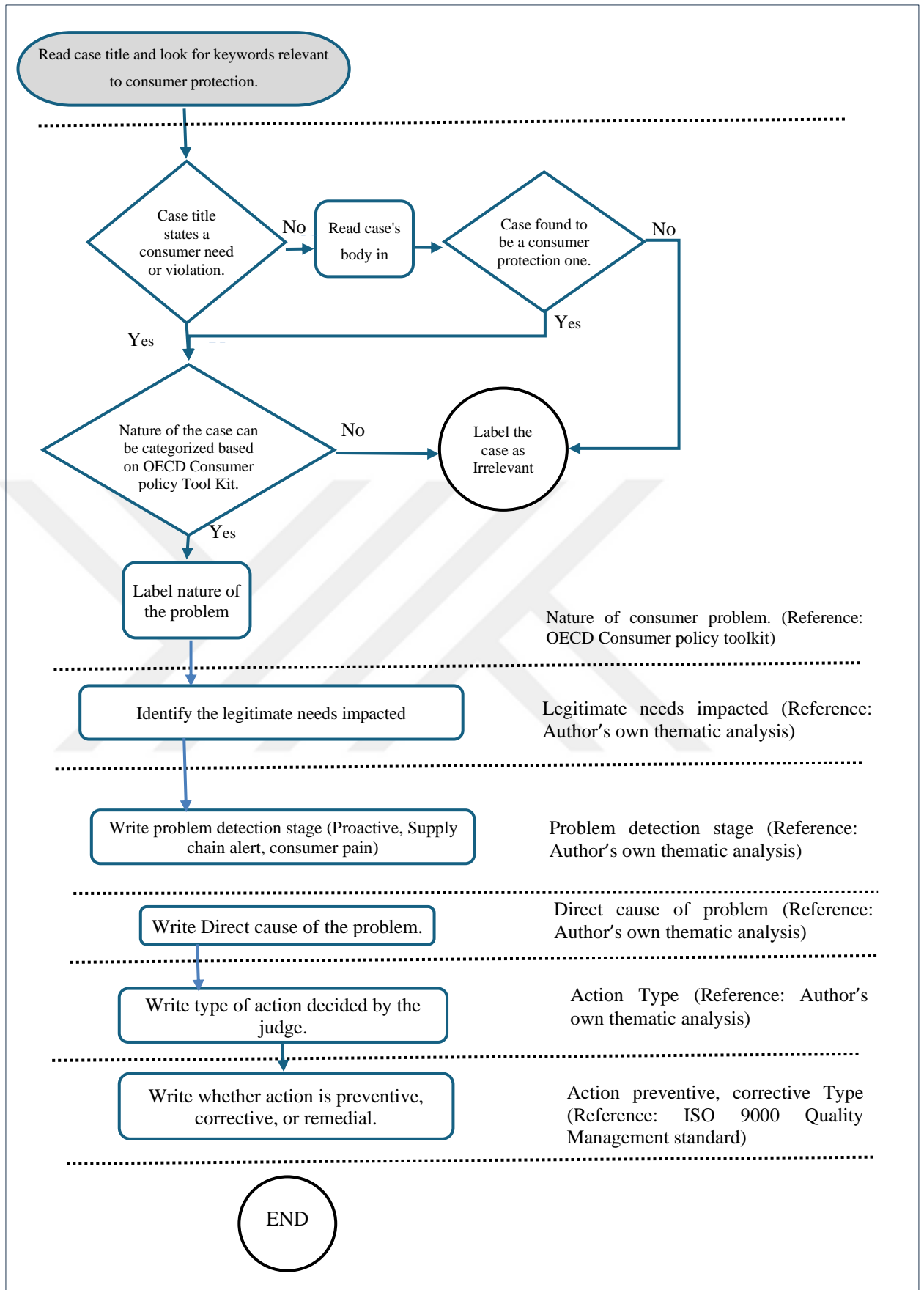


Figure 4.5: Istanbul Court Records Analysis Process

Source: Author, 2024

1. Identify the Nature of Consumer Problem: The distribution of consumer-related cases based on the Nature of consumer problem as stated by the OECD consumer policy toolkit to enable a good comparison with modern consumer problems and make it possible to link the Ottoman solutions to modern problems. The nature of consumer problems as indicated by the OECD consumer policy toolkit are the following: price, quality/safety, and availability. Besides these three problem nature categories, the addition of a fourth category to represent the supply chain problems was found essential. The need to add this category was the need to represent cases that are reported by the supply side representing organizations aiming at sustaining their order, which necessitated taking actions to eliminate problems that might impact consumers ahead of time. Hence the new category was named: Production and supply chain organization.
2. Identify legitimate needs impacted by consumer problems: These are the 11 needs that have been promoted by the United nation through the Manual on Consumer Protection (United Nations Conference on Trade and Development, 2018). The detailed operational description of those needs is covered in Chapter 2
3. Identify the Problem Detection Stage: this categorization tries to find out the percentage of cases where the problems were raised after the consumer transaction took place (Consumer pain), the ones that were reported before reaching the consumer but were discovered by the active monitoring bodies within the producers and suppliers community (Supply chain alert), or where based on proactive planning by the government to tackle a potential problem or a consumer need that was seen coming (Proactive).
4. Identify Direct Cause of Consumer Problems: This categorization is an adaptation of the sources of consumer problems that are mentioned in the OECD consumer policy toolkit (box 5.1: nature and sources of a consumer problem) (OECD, 2010, p. 116) . The sources have been categorized based on grouping and thematic analysis of the possible sources or causes of consumer problems. The categories include the following: Fraud Attempt, Monopoly and Hoarding, Black market, Quality Non-compliance, Price Non-compliance, License Non-compliance, Industry Norms

Violation, Regulation inadequacy, Risk of supply shortage, and others (extortion, violence, corruption, etc.).

5. Identify consumer protection practices taken: This categorization was purely made based on thematic analysis and grouping of different actions, considering the experience of the author as an ex-inspector. While some of the actions taken were kind of penalties and punishment to deter any potential violators, other actions are supportive in nature such as provisions of new licenses, and development of new regulations. The actions that resulted from this practice were: Warning, License Revocation, Undertaking, New guild head, Jail, License provision, Ban from activity, New Permission, Expelling from the market, Hard labor, Raising case to higher authority, Banishment, Defect product Recall/destruction,
6. Identify consumer protection practices level: Corrective, Preventive, or remedial (correction): This categorization is internationally recognized under international management standards like the ISO 9000 quality management standards. This categorization aims to understand the level of focus of actions and whether the system was only reacting to problems and firefighting, or it was planning ahead based on risks and circumstances.

These analysis results of these areas are explained in the next section.

4.8 Istanbul Court Records Consumer Problems Analysis Results

The 733-consumer protection related records that were extracted from Istanbul court registers for the period 1618- 1826 AD have been analyzed and categorized based on the six areas covered explained in the previous section: (Nature of Consumer Problems, Legitimate need impacted by the problems, Consumer problem detection stage, Direct cause of the problems, consumer protection practices undertaken, and consumer protection practices level).

Based on the analysis of these records the following were found:

4.8.1 Nature of Ottoman Consumer Problems

categorization of the nature of consumer protection cases is based on the OECD Consumer policy toolkit's three categories (Price, Quality/safety, and availability) with an addition of the “Production and supply chain organization” category. Below is a brief description of each of these categories:

1. Price: Unreasonable increases or decreases in prices, noncompliance with the price standards agreed upon between the industry and the consumer representatives, hoarding and monopolizing, and increased costs within the supply chain, Etc.
2. Quality/Safety: non-compliance with the quality and safety standards of production or service provision processes, buying and selling products through illegitimate channels (black market, smuggling), fraud attempts, conducting a production activity not certified or licensed to do -lack of competency.... etc.
3. Availability: Product or service unavailability or shortage due to a problem in the supply chain disruption, hoarding, or other problems.
4. Production and supply chain organization: conflicts within the industry guild members due to regulation inadequacy, one member not complying with the business rules and standards, violence and extortion of some of the members ... etc.

Table 4.7 Nature of Consumer Protection Cases from Istanbul Courts

Case Nature	Count of Cases	% Distribution
Quality / Safety	237	32%
Price	215	29%
Production and supply chain organization	156	21%
Availability (Access to essential goods)	142	19%
Grand Total	750	100%

Source: Author, 2024

The below figure represents the nature of Istanbul consumer protection cases based on the sample studied.

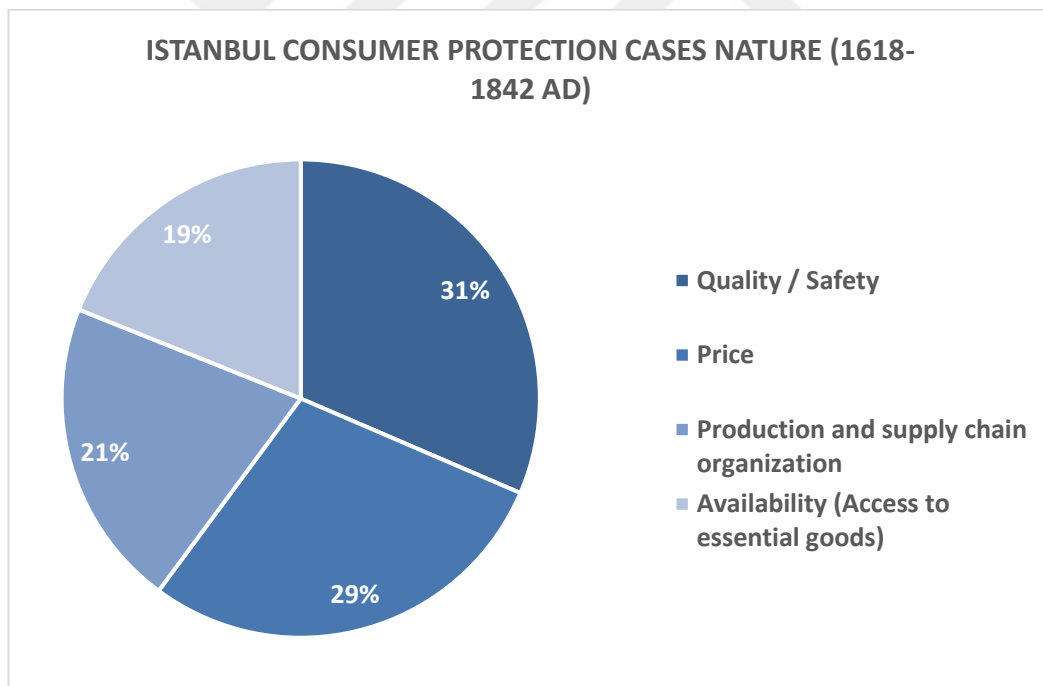


Figure 0 Nature of Consumer Protection Cases from Istanbul Courts

Source: Author, 2024

As can be seen from Figure 0 Nature of Consumer Protection Cases from Istanbul Courts , the most frequently observed cases are the ones related to quality and safety problems with thirty one percent of the cases. In second place comes price problems

with twenty nine percent of all cases, which can be understood within the price regulation practices that used to take place under the Ottoman Empire markets. We will see in the next subsections some of the examples of these cases, where we will go into more detail about the violation types. Problems related to the availability of goods and services fall in the third place, whereas the production and supply chain organization problems come last. We can consider the problems within the production and supply chain organizations as a leading indicator which if not resolved would result in one of the other three consumer problems.



4.8.2 Legitimate Needs Impacted by Ottoman Consumer Problems.

Consumer legitimate needs categorization is another important aspect that helps connect Ottoman practices with modern problems by using those needs as a bridge.

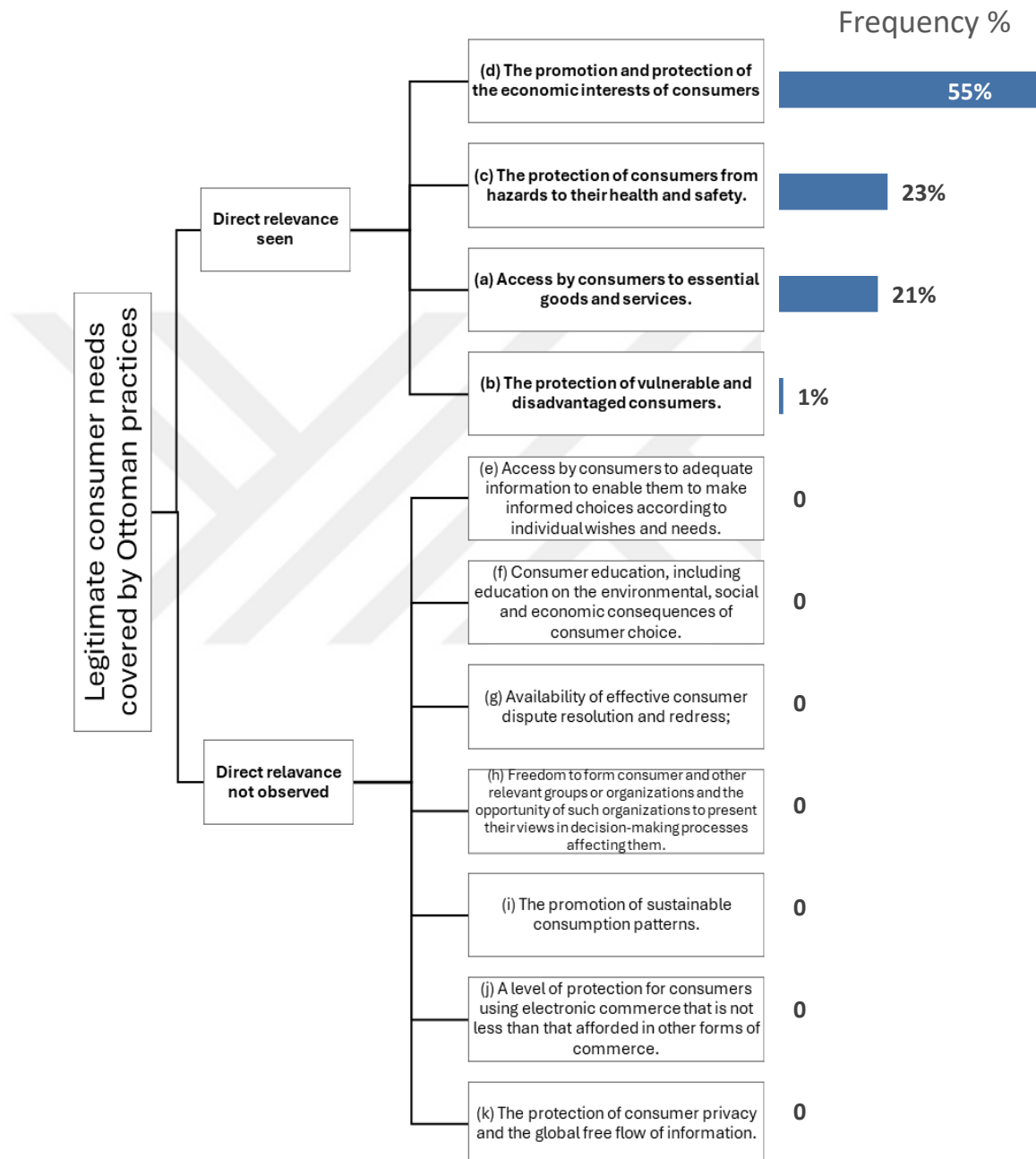


Figure 4.7: Consumer Legitimate Needs Directly Covered by Practices
 Source: Author, 2024

Table 4.8: Consumer Legitimate Needs Directly Covered by Practices Extracted from Ottoman Istanbul Courts (1618-1842 AD)

Consumer legitimate needs	Frequency
(d) The promotion and protection of the economic interests of consumers	371
(c) The protection of consumers from hazards to their health and safety.	156
(a) Access by consumers to essential goods and services.	142
(b) The protection of vulnerable and disadvantaged consumers.	6

Source: Author, 2024

Categorizing the cases based on UNCTAD's legitimate needs is made as per the operational definitions of the consumer legitimate needs that are explained in Chapter 2. The result obtain from this analysis is interesting. Figure 4.7 above explains the rate of distribution of the court cases over the legitimate needs. Table 4.8 represents the number of these cases distributed over the four needs are directly related to the practices extracted from the sample. Those needs are ranked below based on their frequent relevance to the court cases:

- Consumer Legitimate Need (d) The promotion and protection of the economic interests of consumers:

The most frequently protected consumer need is the promotion of consumers' economic interests. i.e. need (d). This need covers a wide range of sub-needs including product and service quality assurance, product and production standards development and update, weight and measures monitoring, developing business codes, combating frauds and misleading claims as well as food adulteration, and providing consumers with the lowest price options. This need overlaps with need (c) The protection of consumers from hazards to their health and safety regarding standards development and compliance monitoring as well as monitoring of weights and measurements. The uniqueness of need (d) comes in the price control area, as well as combating frauds and misleading claims area. Both of these are covered in the below examples:

.... and he was found selling silk with a weight that is lower than what he declares to the customer and with a price that is higher than is agreed upon. On top of that, he was found harming people (consumers) through continuous deceit attempts.... (İstanbul Mahkemesi 137], dated 1821-1822 AD, Case

number 15 [3a-3]: *İpek tüccârından Tokatlı Hacı Osman Ağa'nın ipekçi esnaflığından çıkarıldığı*)

Many cases focused on punishing the hoarding of goods or monopolizing the market for the sake of increasing the prices. The below case is one example that deals with paper supply hoarding:

... and it was found out that paper was bought from suppliers secretly by some of the traders and kept undisclosed in their stores. Furthermore, paper was found to be used extravagantly by cloth shops which resulted in increasing their prices and in wastage of paper...., we have decided to ban selling paper to those traders and cloth shops, and we have agreed with paper guilds to buy the papers from those shops and prevent any act of paper monopoly in the city... (İstanbul Mahkemesi 94, Case number 113 [14a-3] dating 1222 Hijri: İstanbul'a gelen kâğıdın kâğıdçıbaşı vasıtasıyla esnafa dağıtılmasına dair emir)

... and he deceives people (consumers) by selling them substandard nails that he calls 'modern nails' which results in harming people's interests... (İstanbul Mahkemesi 24 dated 1726-1736 AD, Case number 86 [25a-3]: Sahte ve kalitesiz çivi imal edenlerin müstakil dükkân açmaması)

- Consumer Legitimate Need (c) The protection of consumers from hazards to their health and safety:

The legitimate need that comes in the second order in terms of Ottoman's consumer protection concern is need (c): The protection of consumers from hazards to their health and safety. The focus of this need -as defined by UNCTAD- is the quality and safety of goods and services. It covers the following areas: development of product and production standards, monitoring compliance with those standards, ensuring adequacy of testing equipment, and recall of defective goods. Below are examples of some of those areas:

a) Quality and safety standards:

... upon finding that the newly coming sesame is not cleaned from soil and mud which makes it difficult for people to use and for the sesame oil press to produce sesame oil, we have ordered that all sesame that is coming to Istanbul shall meet with the existing standards and shall be cleansed from any impurities, and whoever does not comply with this order shall not be permitted to work ... (İstanbul Mahkemesi 3, Case number 716 [86b-1] Dated 1618 AD: Kuşadası, Akçaşehir ve diğer yerlerden gelen susamın saf ve halis olmasına dikkat edilmesi)

b) Adequacy of testing equipment:

In the cases below a man was sentenced to prison due to cheating on the weights that he was using for weighing wood for wood coal uses:

... upon finding that Bahçekapı'sı weigher Deli Mustafa used Çeki weights that are twenty-seven Vakiye (ounce) less than the standard weights, he is banned from weighing and is sentenced to imprisonment in Boğazkesen castle ... (İstanbul Mahkemesi 25, Case number 361 [155-2] dating 1180 Hijri: Tartıda hile yapan kantarcı Deli Mustafa'nın kalebend olunması)

c) Recall of defective goods

... the expired leather that they sold for a price of one hundred and five paras must be recalled from the market, and they shall be given five days to recall these items and return the money to whomever they sold them to. Upon this, they have undertaken to comply with the standards and regulations... (İstanbul Mahkemesi 25, Case number 429 [183-1] dated 1180 Hijri: Kayseri debbağlarından bayat ve kötü deri satanların sattıkları deriyi geri almaları ve kanunlara uyacaklarına dair taahhütte bulunmaları)

- Legitimate need (a) Access by consumers to essential goods and services:

This is also another major need that is focused on by the consumer protection practices within the Ottoman Empire. This need is mainly concerned with ensuring efficient distribution of goods and services to all consumers including the ones in

rural areas. This need was covered by proactive as well as reactive measures. Under this category, cases that reflect the changes in consumption needs were recorded as the below examples show:

... as people in the mentioned village fell into the position of not finding enough meat to buy from the butcher shop in the village (due to not finding enough animals to slaughter), it was decided that one eighth of the needed share of meat be supplied by Rumelihisarı abattoir ... (İstanbul Mahkemesi 97, Case number 419 [148b-3] dating 1225 Hijri: Bebek köyü ahalisinin et sıkıntısı çekmemesi için köydeki kasap dükkânının mezbaha yapıldığı ve bu dükkânın 1/8 hayvan hissesinin Rumelihisarı Mezbahasından ifraz olunduğu)

In the second example, the increased need for salt in Istanbul was met by adding four more outlets to the existing ones:

... after finding out that the existing number of salt outlets in the city was not able to meet the salt needs of the people, and after consulting with the specialists, it was decided that the number of salt shops be increased from fifty-two to fifty-six. Furthermore, salt shop owners shall sell salt at the agreed price ... (İstanbul Mahkemesi 94, Case number 35 [5a-1] dating 1222 Hijri: İstanbul'da mevcut olan tuzcu dükkânlarına 4 adet dükkân ilave olunarak sayılarının 56'ya yükseltilmese)

- Legitimate Need (b) The protection of vulnerable and disadvantaged consumers:

Very few cases were found focused on protecting vulnerable and disadvantaged consumers -Legitimate need (b). Vulnerable and disadvantaged consumers include low-income consumers as well as children and women.

In the following example, a business license is revoked upon finding the business owner committing mistreatment of poor people, widows, and orphans. Although this case is recorded in the court, the license revocation decision was taken by the guild:

... and instead of committing to business practices, he got involved in extortion of and miss-treating the poor and needy, widows, and orphans and after not complying with the advice and warning by the guild members, he is

*expelled from the guild with a unanimous decision by guild members...
(İstanbul Mahkemesi 78, Case number 553 [82a-2] dating 1217 Hijri:
Tuzcular kethüdası Ahmed Ağa b. Mehmed'in, Tuzcu esnaflığından
çıkarıldığı)*

Sometimes special cases from minorities are raised requesting new licensing or extending existing ones to meet their demand, which is the case of the Jewish community:

*... upon their request on renewal of licensing for production and selling of
Kosher food including meat and cheese to the Jewish people, they have been
granted their request based the following price and standard decree...
(İstanbul Mahkemesi 148, Case number 215 [43a-3] dating 1242 Hijri:
Yahudi taifesinin, koşar tabir ettikleri et ve peynirin imal ve satışı
hususundaki emr-i âlînin yenilenmesi talepleri)*

As for the remaining consumer needs that were not found related to the practices extracted from the court cases, the below explanation can provide an insight into the reason behind not finding them relevant to our case:

- Legitimate need (e): Access by consumers to adequate information to enable them to make informed choices according to individual wishes and need.

No case within the samples was found focused on ensuring the right information regarding the product. However, this need must have had a protection measure within the Ottoman markets in some way as the principle of disclosing information regarding goods, services, and business transactions is strictly protected by Islamic law. The practice that was applied to actualize this principle under the Ottoman Empire could be looked for in sources other than court records.

- Legitimate need (f): Consumer education, including education on the environmental, social, and economic consequences of consumer choice.

This need includes educating consumers about sustainable consumption, product labeling, dispute mechanisms, weights and measures, quality, and prices. Although reference to consumer awareness programs is not expected to be found within court records, it is implied from the court records that suppliers and producers were

receiving needed education regarding those areas. On the consumer side, it could not be said that evidence about consumers' education is found within the court records.

- Legitimate need (g): Availability of effective consumer dispute resolution and redress

As the court records analysis suggests, we can confidently say that courts were the last resort for consumer dispute resolution. As explained in subsection 4.6 , less than 2% of all court cases were related to Consumer problems with an average of 3.5 consumer-related cases per year. However, we can infer from some of the cases that consumer disputes with producers were raised to the guilds or the Muhtesib in the market. The below text is an example of these cases:

... and based on the authenticated information that he (suspect producer) was causing harm to people by charging them over the agreed price....” (İstanbul Mahkemesi 24, Case number 172 [54a-3] dating 1139 Hijri: Balat'taki kayıkçıların kethüda vekilliğine Seyyid İbrahim b. Seyyid Mustafa'nın tayini)

- Legitimate need (h): Freedom to form consumer and other relevant groups or organizations and the opportunity of such organizations to present their views in decision-making processes affecting them.

Consumer organizations were not found during the Ottoman time as consumers did not need to protect their interests by themselves. Their interests were already protected within the political, social, and economic principles of Ottoman society. Consumer voices were already heard by the guild leaders, as well as the Muhtasib, and in cases that guilds or Muhtasib could not protect the consumers, their cases were raised to the judicial system that was able to take decisions in a short time and ensure compliance with them in a very cost-effective and efficient manner. On top of that, the penalties that consumer rights violators would endure were very hard and deterrent which were sufficient to ensure that compliance is maintained proactively.

- Legitimate need (i): The promotion of sustainable consumption patterns.

The Ottoman consumerism system already promotes sustainable consumption through a focus on quality standards to ensure products do not break down easily, and through cost and price controls that maintain most people to stay within the middle-class group.

- Legitimate need (j): A level of protection for consumers using electronic commerce that is not less than that afforded in other forms of commerce.

This is a new and specific technological need that did not exist during the Ottoman time. This need does not apply to this thesis.

- Legitimate need (k): The protection of consumer privacy and the global free flow of information.

Sample Products' nature does not require access to consumer information. However, consumer privacy is already protected under the ethical codes of the Islamic Shariah which was followed strictly by the Ottoman society.

4.9 Source of Ottoman Consumer Problems

Starting with the sources of consumer problems that are mentioned in the OECD consumer policy toolkit (box 5.1: nature and sources of a consumer problem) (OECD, 2010, p. 116) , and expanding with the sources as needed, ten sources of problems have been identified. To be able to identify the source of the consume problem, a sample of 358 cases (out of the 750 cases) have been subjected to analysis due to the difficulty of reading all the court cases that are consumer protection related (the population).

As a result, the following sources of consumer problems under the Ottoman classical time have been identified. See cases and Figure 4.8: Source of Consumer Problem in Istanbul Court Consumer Cases. below:

Table 4.9: Sources of Consumer Problem Distribution in Istanbul Court Consumer Cases

No	Source of Consumer Problem	Count of Court cases	% Distribution
1	Regulation inadequacy	95	26%
2	Price Non-compliance	59	16%
3	Fraudulent, Deceptive, or Misleading commercial practices	38	10%
4	Industry Norms Violation	35	9%
5	License Non-Compliance	34	9%
6	Monopoly or hoarding	33	9%
7	Risk of supply shortage	28	8%
8	Others	20	5%
9	Quality Non-compliance	15	4%
10	Black-market	12	3%
	Grand Total	358	100%

Source: Author, 2024

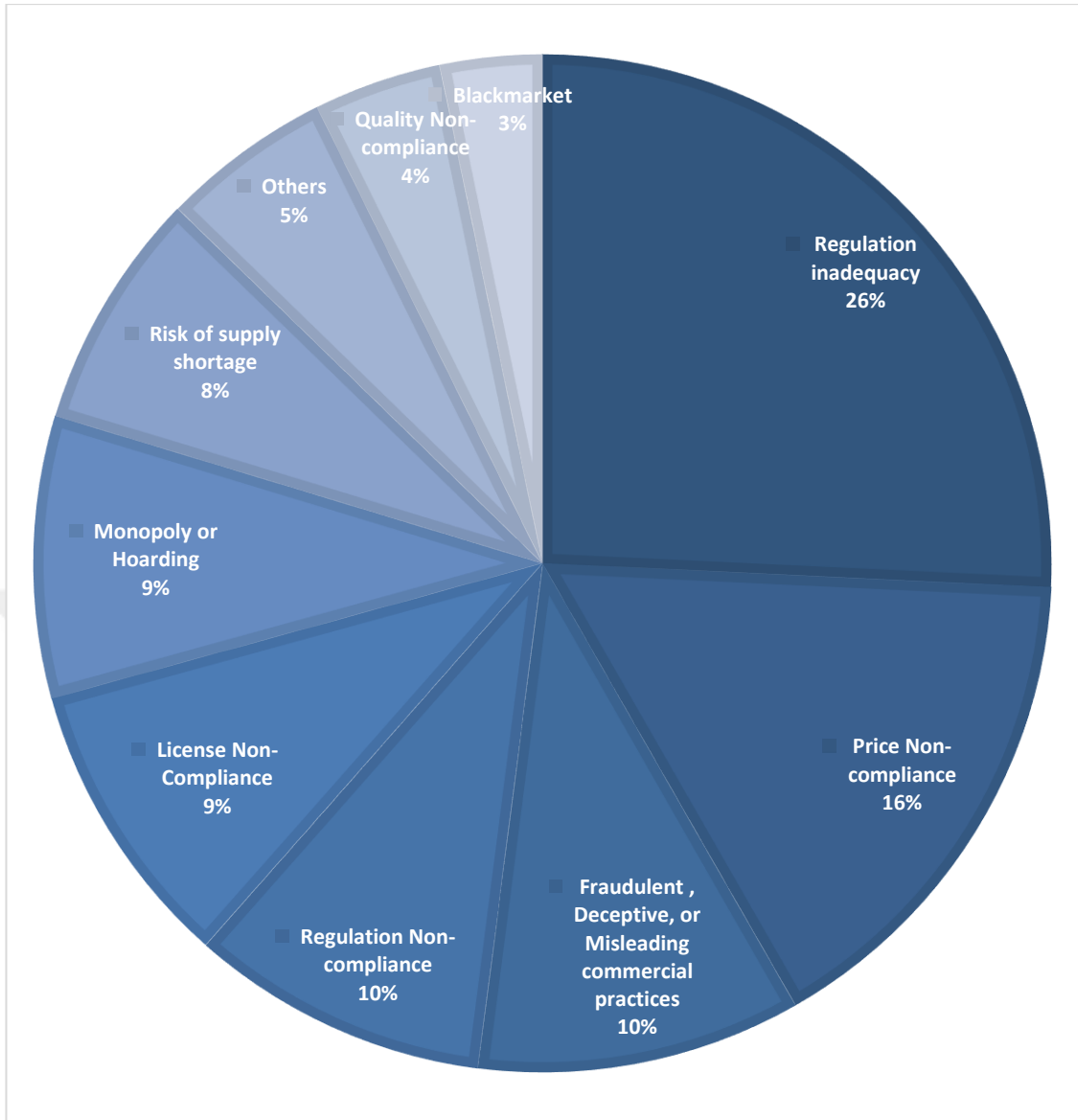


Figure 4.8: Source of Consumer Problem in Istanbul Court Consumer Cases.
Source: Author, 2024

4.9.1 The Quality of the Ottoman Consumer Sources Detection.

In any problem-solving system, the effectiveness of the system is bound to its ability to detect and discover the problem sources before they emerge into real problem felt by the stakeholders. In order to analyze the success of the Ottoman system in detecting these sources, the detection stage of each of the consumer problem sources is described in the below table.

Table 4.10: Detection Stages of all Cases Distribution

No	Detection stages of all cases	Count of Court cases	% Distribution
1	Proactive	89	25%
2	Supply chain alert	86	24%
3	Consumer Pain	183	51%
	Grand Total	358	100%

Source: Author, 2024

As can be seen from the above table, half of the court cases related to consumer problems were addressing the need for consumer protection before they reached the market. While 25% of the court cases under study were successful in proactively taking measures to protect consumers, 24% of the cases reported the need to solve consumer problem sources in the pipeline before they impacted the market. However, the remaining 51% of the court cases were trying to solve the problem source after it was felt by consumers.

For objective research to be made, the weight of proactive measures should not be treated equally with the measures taken after the sources of the problem were discovered at the other two detection stages. i.e. Supply chain alert, and Consumer pain. The reason behind that lies in the type of source of problem. As will be discussed below, Regulations inadequacies and Supply risks were the ones that got solved proactively. Ignoring the Regulation inadequacy source alone, should have had a mega impact over the number of complaints and cases raised to the court.

While each of the problem sources detection stage is described in separate tables, analysis of the effectiveness of the detection scheme will be focused on the top three

consumer problem sources, which are attributed to half of the consumer related court cases.

1. Regulation inadequacy:

As the top source of ottoman consumer problems, it is accountable for 26% of the court cases under study. However, as can be seen from the table below, 91% of the cases attributed to regulation inadequacy sources were dealt with before they reached the market and affected the consumer. 71% of these cases were proactive in nature, where the authorities saw the need to develop and release needed mandates and regulations even before the production of goods.

Table 4.11: Regulation Inadequacy Detection Stage Distribution

No	Regulation inadequacy Detection stage	Count of Court cases	% Distribution
1	Proactive	67	71%
2	Supply chain alert	19	20%
3	Consumer Pain	8	9%
	Grand Total	94	100%

Source: Author, 2024

2. Price Non-compliance:

As the second ranking of consumer problem sources, 16% of the court cases are dealing with this problem source. The pricing standards set for goods and services under the Ottoman industrial and commercial system play a very important role in protecting consumers and producers alike. Monitoring and reporting any problem that might affect compliance with pricing standards is apparent through the cases brought to the court. Setting the prices is part of the proactive approach to tackling the lack of regulation as a source of problems. The price non-compliance category includes the cases where a party in the supply chain revoked the prices and cost of production by

any means. That is why this category is either detected by a member in the supply chain or after it reaches the consumer, see below table.

Table 4.12: Price Non-Compliance Detection Stage Distribution

No	Price non-compliance detection stage	Count of Court cases	% distribution
1	Proactive	0	0
2	Consumer Pain	48	87%
3	Supply chain alert	7	13%
	Grand Total	55	100%

Source: Author, 2024

3. Fraud attempt:

10% of court cases under study were dealing with cases of fraud. However, only 13% of these cases were prevented before they reached the markets. Most of the fraud cases raised to the court were reported after they impacted the consumers. See below table.

Table 4.13: Fraud Attempt Detection Stage Distribution

No	Fraud Attempt Detection stage	Count of Court cases	% Distribution
1	Proactive	2	5%
2	Supply chain alert	3	8%
3	Consumer Pain	34	87%
	Grand Total	39	100%

Source: Author, 2024

As for the rest of the problem sources, the detection stages are listed in the below tables:

4. Industry norms violation

This type of violation is more concerned with the relationship between the actors within the supply chain than any other area. It is an important type of violation that was identified to impact the consumer, and its problems were immediately solved before they could become bigger and convert into real problems felt by the consumers in the market.

As can be seen from the below table, majority of these violations were reported by the guilds to the court in order to solve them on time.

Table 4.14: Industry Norms Violation Detection Stage Distribution

No	Industry Norms Violation Detection stage	Count of Court cases	% Distribution
1	Consumer Pain	0	0
2	Supply chain alert	34	97%
3	Proactive	1	3%
	Grand Total	35	100%

Source: Author, 2024

5. License non-compliance

This type of violation was mostly discovered after the violation had already hit the consumer, and it had to be reported to the authority. Examples of license noncompliance included cases such as warning a bread baker to comply with the license requirements with regards to bread specifications and weight or banning a maze producer from doing so as he does not have the necessary licenses.... Etc. These violations seemed to have been discovered in the market.

Table 4.15: License Non-Compliance Detection Stage Distribution

No	License Non-Compliance Detection stage	Count of Court cases	% Distribution
1	Proactive	0	0
2	Supply chain alert	5	15%
3	Consumer Pain	29	85%
	Grand Total	34	100%

Source: Author, 2024

6. Monopoly and hoarding

The cause of consumer problem is basically something that could not be easily discovered until it happened. However, 15% of these cases were discovered by the guilds and the fellow traders and industry members, which accounts for a fair ratio.

Table 4.16: Monopoly and Hoarding Detection Stage Distribution

No	Monopoly or hoarding detection stage	Count of Court cases	% Distribution
1	Proactive	0	0
2	Supply chain alert	5	15%
3	Consumer Pain	29	85%
	Grand Total	34	100%

Source: Author, 2024

7. Risk of supply shortage

This is a special cause of consumer problems which was discovered within the court records, and it played a good role in preventing other causes of consumer problems as these causes were already eliminated by removing the risk of supply shortages.

Table 4.17: Risk of Supply Shortage Detection Stage Distribution

No	Risk of supply shortage Detection stage	Count of Court cases	% Distribution
1	Proactive	18	72%
2	Supply chain alert	1	4%
3	Consumer Pain	6	24%
	Grand Total	25	100%

Source: Author, 2024

8. Quality Non-compliance

Surprisingly, very few cases had the violations caused by quality noncompliance. with only 14 cases, where 13 cases were discovered after they happened and one case that was already taken case of proactively. This case was a reminder of Çörek bakers to comply with the standards as Ramadan month was approaching.

Table 4.18: Quality Non-compliance Detection Stage Distribution

No	Quality Non-compliance Detection stage	Count of Court cases	% Distribution
1	Proactive	1	7%
2	Supply chain alert	0	0
3	Consumer Pain	14	93%
	Grand Total	15	100%

Source: Author, 2024

9. Black-market

Even today, black-market is one of the most difficult to detect sources of consumer problems. Besides its impact on consumers right, it also impacts tax collection and hence public budget, which makes it one of the important areas to be combated.

Table 4.19: Black Market Detection Stage Distribution

No	Black Market Detection stage	Count of Court cases	% Distribution
1	Proactive	0	0
2	Supply chain alert	1	8%
3	Consumer Pain	11	92%
	Grand Total	12	100%

Source: Author, 2024

4.10 Ottoman Consumer Protection Practices Within “Istanbul Kadı Sicilleri.”

Based on the analysis of the records of Istanbul courts register, the consumer protection practices that have been extracted were grouped under 14 categories as follows:

Table 4.20: Distribution of Ottoman Consumer Protection Practices

#	Consumer protection Practice	Count	Percentage
1.	Regulation	158	43.3%
2.	Warning	48	13.2%
3.	License Revocation	32	8.8%
4.	Undertaking	29	7.9%
5.	Increase Business Permits	26	7.1%
6.	New guild head	17	4.7%
7.	Jail	16	4.4%
8.	Ban from activity	14	3.8%
9.	Others	7	1.9%
10.	expelling from the market	6	1.6%
11.	Raising case to a higher authority	5	1.4%
12.	Hard labor	3	0.8%
13.	banishment	2	0.5%
14.	Defect product Recall/Destruction	2	0.5%
Grand Total		365	

Source: Author, 2024

These practices are further analyzed in the below subsections to highlight their attributes based on two criteria: Proactivity, and Deterrence levels.

4.10.1 Consumer Protection Practices Proactivity Levels; Preventive vs Corrective Vs remedial

Modern quality management divides problem-solving actions into three levels; Proactive, Corrective, and Remedial (correction). Here are more detailed explanations of the preventive and corrective action types redesigned to match with the definitions in the international standard for quality management ISO 9000:2015 (The International Organization for Standardization, 2024, pp. accessed in 08-apr-2024) :

1. Proactive (Preventive) practices:

Preventive action is taken to eliminate the cause of a potential nonconformity or other undesirable potential situation Cases to prevent its occurrence in the first place. In our case, we can include under this categorization the cases where the lawmaker foresees changes in the market and introduces new decrees or orders to ensure no conflicts within the supply chain and no violation against consumer needs would occur. It should be clarified that the roles of Ottoman courts did not only focus on lawsuits or criminal cases but also included their involvement in approving decrees and laws (M. Âkif Aydın, 2019). Many of the cases registered under Istanbul court records support this finding. This type of case can be classified under the proactive measures or practices that are responsible for the low number of consumer complaints against producers and their outlets within the Ottoman market.

2. Corrective practices:

Corrective action is identified as the action to eliminate the cause of a detected nonconformity or other undesirable situation to prevent a recurrence. In our case, we will consider cases where violations against consumer needs or conflict within the supply chain happened, and the decision taken included actions that correct the root cause of the problem and ensure that it would not repeat. The second type of practice includes cases which are one where the judge makes decisions that are of conflict resolution or penal nature. However, even this case of the second type resulted in measures that the judge approved to prevent the recurrence of similar violations, the kind of measures that are classified as “Corrective Actions” by our modern quality management terminologies

3. Remedial (Correction):

Correction is the action taken to eliminate a detected nonconformity and it can be made in conjunction with a corrective action. In our case, these are the cases where the violator of consumer rights is penalized according to the laws and decrees without the need to introduce any changes to the decrees or orders. It is the kind of action that brings law to life, and it usually takes a progressive form that starts by warning and undertaking not to repeat the violation, to license provocation, and up to deterrent actions such as jail, and hard labor. The last type that is covered under this kind of categorization is the one that covers cases where conflicts between members of the business community are resolved, or violations against consumer rights are penalized according to the law. This third type was called Remedial action or (Correction).

Distribution of Consumer protection practices (proactive, corrective, business as usual) is as follows.

Table 4.21: Preventive, Corrective, and Correction categorization of consumer Protection Practices Extracted from Ottoman Istanbul Court

No	Level of correction of consumer protection practices	Number of applicable cases	% of distribution
1	Remedial (Correction)	119	32%
2	Corrective	68	18%
3	Preventive	181	49%

Source: Author, 2024

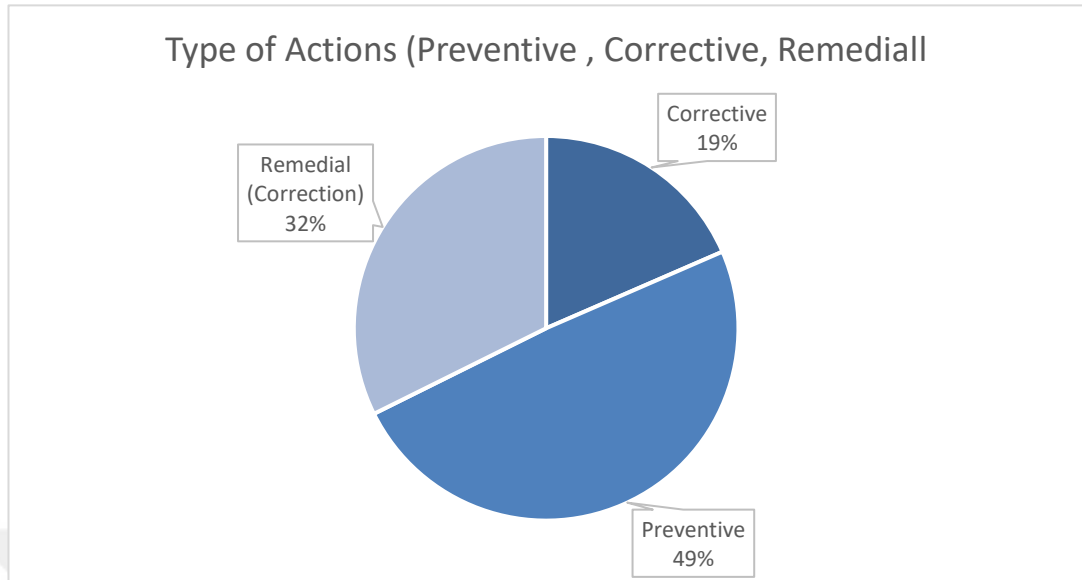


Figure 0: Preventive, Corrective, and Correction Categorization of Consumer Protection Practices Extracted from Ottoman Istanbul Court (1618-1842 AD)
Source: Author, 2024

Out of the 361 cases, there are 90 Preventive action practices, 109 Corrective action practices, and 162 Remedial (corrections) actions. These practices will be further divided into other actions according to their legal nature in the next subsection. Examples of these cases will be explained in the coming lines.

4.10.2 The Proactive (Preventive) Practices:

1. License provision

The following case is about the emergence of new professional shoemakers who started production outside the shoemakers' guilds, but because of their good quality, they were provided with licenses.

... upon appearance of new shoemakers who are outside the shoemaker guilds, we have agreed to allow them produce shoes but with the condition of complying with the following new rules. ... (İstanbul Mahkemesi 94, Case number 479 [69b-4] dating 1223 Hijri: Asitane'deki pabuç dikici esnafına talepleri üzerine sarı, kırmızı ve siyah sahtiyandan mest ve pabuç imal etmeleri için izin verildiği [Terkin edilmiş kayıt])

2. Regulation

The following case is a decree that mentions standards of textile production and warns producers against counterfeiting well-known types of textiles such as “Şam alacası” or “Damascus shiny textile” and “Diyarbakir scarf” .:

... and if anybody is found to counterfeit the so-called “Damascus shiny textile” or “Diyarbakir scarf” and not producing them according to the following standards, he shall be brought and punished. (İstanbul Mahkemesi 94, Case number 407 [57b-1] dating 1223 Hijri Tüm sandalacı esnafının uymaları gereken nizamlarını içerir ferman talep ettikleri)

3. Assigning new head of guild

... Upon resignation of the old head of Tespih guild, and after consulting with the high reputation Muslims and the Muhtesib, the new guild head has been assigned over his duties, and he has undertaken the oath to comply with the Islamic shariah with all his actions in his new post... (İstanbul Mahkemesi 156, Case number 382 [71b-4] dating 1247 Hijri: İstanbul imameci esnafının kethüdası Hüseyin Ağa'nın görevini bırakması üzerine Süleyman Ağa'nın tayin edildiği)

4.10.3 The Corrective Practices:

1. Regulation

In the below case, Carpenters' organizing charter has been changed to meet with new updates in the market:

... Although the carpenters' guild used to have an old charter which they have been following for a long time, many of the members started to deviate from the agreed price limits and gradually increased their daily wages. Upon this violation, they have been warned not to violate the price limits, and we have ordered them to revise their daily wages to ensure they live a decent life and ... (İstanbul Mahkemesi 97, Case number 77 [29b-2] dating 1219 Hijri:

İstanbul'daki marangoz, sıvacı vs. inşaat işçilerinin yevmiyelerinin nizamı, sıvacıların yetiştirmek üzere yanlarında çırak istihdam etmeleri)

2. Replacing head of guild

Many of these cases were related to the management and organization of the guild and trade unions which had the risk of affecting consumers through disturbance of the production and supply chain. The below case is an example of a head of the guilds who was mistreating the members and committing forgery:

... The head of leather tanner's guild in the suburbs of Yedikule was accused of consistently not complying with the price standards. On top of that, he was involved in forgery and corruption attempts within guild members. Upon hearing from trustworthy witnesses, he was found guilty of those accusations. Hence it was decided that he be exempted from his position as the head of Yedikule suburbs tanners and the position is handed over to a virtuous trustworthy leader (İstanbul Mahkemesi 24, Case number 202 [61a-1] dating 1139 Hijri: Yedikule dışındaki debbağcıların ahîbabalığına el-Hâc Abdullah b. Mustafa'nın tayini)

3. Undertaking to comply

Two cases only were found to fit under this subcategory within the category of corrective practice. The case below is about solving the problem of monopolizing attempts by ensuring that the guilds will comply with the new price standard:

... and they have agreed that nobody will hoard or attempt to monopolize the market to hurt consumers and the sugar and coffee will be distributed amongst the traders in the market ... (İstanbul Mahkemesi 137, Case number 450 [93b-2] dating 1237 Hijri: Mısırçarşısı attârlarından Mahmudpaşa Çarşısı Yahûdi attârlarının, nizamı kadimlerine göre hareket edeceklerini taahhüt)

4.10.4 The Remedial (Corrections) Actions:

Under this category falls ten types of actions, namely: warning, License Revocation, Undertaking, Jail, Ban from activity, expelling from the market, Raising case to higher authority, Hard labor, Banishment, and Product recall/destruction. The

details of these actions have been listed below table according to their rate of recurrence.

Table 4.22: Distribution of Remedial Actions Taken by Istanbul Courts Against Consumer Rights Violators

No	Actions	Number of applicable cases	% of distribution
1	warning	48	31%
2	License Revocation	32	20%
3	Undertaking	29	18%
4	Jail	16	10%
5	Ban from activity	14	9%
6	expelling from the market	6	4%
7	Raising case to higher authority	5	3%
8	Hard labor	3	2%
9	banishment	2	1%
10	Product recall/destruction	1	1%
	Grand Total	360	100%

Source: Author, 2024

The most popular action taken by the court against the violators is warning as can be seen from the table. Taking into consideration the other severe and strict actions taken imposed over the violator, it is clear that the violations against which the warning decisions were problems are of low-harming to the consumer nature. This emphasizes the efficiency of the consumer protections system during the Ottoman Empire time.

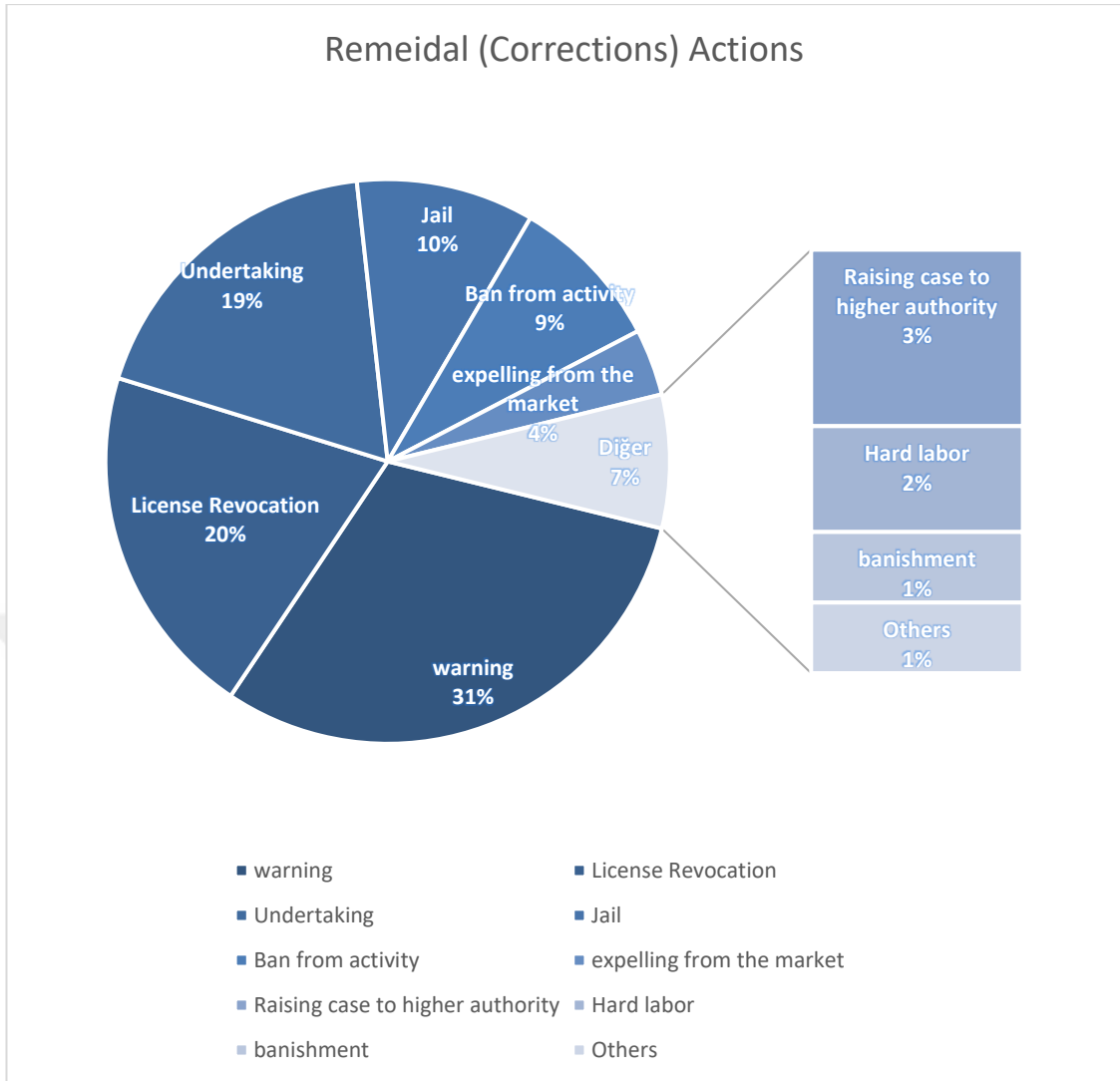


Figure 4.10: Distribution of Remedial Actions Taken by Istanbul Courts Against Consumer Rights Violators

Source: Author, 2024

Based on the ranking of the actions can be seen from Table 4.2, and Figure 4.10: **Distribution of Remedial Actions Taken by Istanbul Courts Against Consumer Rights Violators**

Source: Author, 2024 above, the following can be stated:

1. Remedial Action No.1: Warning

Thirty-one percent of the remedial actions (with penalties) are warnings of the violators. This action is the first step of the progressive penalty process. That is why warnings are found resorted to as a first measure in the more severe penalty cases.

This means that around one-third of the violations were corrected by this simple action.

In the below case, we see a warning against a baker raised by the bakers' guild and accused of producing "Çörek" that does not meet the weight standards. In this case, Warning was sufficient. However, in many other cases, such violation is faced with more severe penalties:

... and the guild complained that the mentioned baker (Çörekçi) was producing Çörek below the standard weight limit. Hence, he was warned not to violate the weight standard of Çörek from now on ... (İstanbul Mahkemesi 10, Case number 119 [12b-2] dating 1072 Hijri: Çörekçi esnafından olup hileli mal üretenlerin tembih olunduğu)

2. Remedial Action No 2: Undertaking

Undertakings are the second stage, and sometimes the first stage of the progressive penalty scheme within the consumer protection system under the Ottoman legal system.

... and he got involved in secretly buying flour from in the suburbs and selling them in the black market with high prices, he was brought by the guilds to us to record his undertaking to comply with the regulations and not get involved in any black-market dealings..... (İstanbul Mahkemesi 56, Case number 133[34a-3] dating 1202 Hijri: Kara el-Hâc Hasan b. Abdullah ve ortağının İstanbul'a gizlice un getirip sattıkları)

In the below example, a restaurant that is selling Kabab and Soup outside the restaurant is prohibited from doing this activity:

... they were carrying cooked food and walking around the streets to sell them, which resulted in disturbing people walking in the street and spilling food over their clothes. As this action is also violating the regulation with regards to food service, they are warned against violating the standards, and hence they undertook to comply with the (Foodservice) standards and regulation ... (İstanbul Mahkemesi 25, Case number 522 [220-3] dating 1179 Hijri: Çorba, kebab ve sair yemeklerin sokak aralarında gezerek satılmaması)

3. Remedial Action No. 3: Defect product Recall/destruction.

The only case that was found touching upon recall and destruction and ban of the use of an item is an action against the circulation of counterfeited silver coins currency:

... We have ordered that the stated counterfeited coins not be accepted or used by traders. Those who do not comply shall be subject to penalties and punishment ... (İstanbul Mahkemesi 97, Case number 45 [16a-1] dating 1218 Hijri: Hazine akçesi veya marbaş adıyla piyasada dolaşmakta olan düşük aryarlı, hileli beyaz akçenin kullanımının yasaklandığı)

4. Remedial Action No 4: License Revocation

License revocation comes in second place with 32 cases. We can see from the below example the progressive nature of the penalty that started with an undertaking, and after not complying with the undertaking, the license was revoked:

... and he was claiming that he is a glass professional and deceiving people by selling them low-quality glassworks at a low price. After being found guilty, he made an undertaking to comply with the regulations. However, he did not commit to his undertaking, and he has returned to deceive people again. Hence, his license as a glass producer is revoked ... (İstanbul Mahkemesi 25, Case number 346 [148-4] dating 1180 Hijri: Ruhsatsız olarak cam üretip insanları zarara uğratan Osman'ın camcı esnafından ihraç olunması)

5. Remedial Action No 5: Ban from activity.

The action of “Ban from activity” differs from the action of “License revocation” in that the business owner’s license is not canceled, but he is stopped from doing a specific production or commercial activity that he is either not permitted to do in the first place or has defaulted in doing it according to the standards or regulation.

In the below case, a gardening professional is acting out of his license and got involved in yogurt production activity, which he was banned from doing afterward:

... He left his gardening profession and opened a shop for selling yogurt against the permitted activities he has, and on top of that, he sold his produce at a price higher than the standard one. Hence, he is banned from getting involved in any activity other than what he has in his license. He has therefore

undertaken to comply with this decision ... (İstanbul Mahkemesi 25, Case number 585 [243-5] dating 1179 Hijri: İzinsiz yoğurtçu dükkânı açan Bahçıvan Angelye ve Simitçi Dimo'nun dükkânlarını kapatarak eski işlerini yapmaları)

6. Remedial Action No 6: Expelling from the market

An uncommon penalty that has been applied four times only, usually for serious problems in the professionalism of the business. One very serious violation that ended up in expelling from the market is the “Extortion of weak and vulnerable people.”

... and instead of committing to business practices, he got involved in extortion of and miss-treating the poor and needy, widows, and orphans. and after not complying with the advice and warning by the guild members, he is expelled from the guild with a unanimous decision by guild members... (İstanbul Mahkemesi 78, Case number 553 [82a-2] dating 1217 Hijri: Tuzcular kethüdası Ahmed Ağa b. Mehmed'in, Tuzcu esnaflığından çıkarıldığı)

7. Remedial Action No 7: Jail

Jail penalty has been applied over few cases (around 10% of the cases ended up in jail). The violations associated with this penalty range from selling in the black market, to fraud attempts and extend into price Industry Norms Violation type of violations. One jail sentence was due to a theft crime, though.

The below case consists of two different violators who were both sentenced to correctional imprisonment -one of them for cheating in soap production and the other for selling chickpeas at extremely high prices:

... The soap maker violator Ali for selling soap that is fifty dirhems less than the declared weight, and of the chickpeas guild the violator Mehmed for selling chickpeas with an extremely high price, shall be sentenced to imprisonment till they self-reform (corrected) ... (İstanbul Mahkemesi 94, Case number 183 [23a-5] Halka eksik tartı ile sabun satan Ali ile pahalı

fiyatla leblebi satan Mehmed'in kalebendliğe mahkum olup Yedikule kalesine konulmaları)

8. Remedial Action No 8: Hard labor

This is one of the very severe types of penalties that is found to be applied three times. All three offenses registered are frauds within the “Bread Bakery” sector. As can be seen in the below case, the violator sold very low-quality and underweighted bread:

... and he makes and sells his bread fifteen dirhems less than the standard weight and his bread was found brown in color which results in hurting people; hence he is sentenced for hard labor in rowing... (İstanbul Mahkemesi 94, Case number 368 [50a-2] dating 1223 Hijri: Noksan gramajlı ekme satan Kirkor'un küreğe konulması)

9. Remedial Action No 9: Banishment

Two cases that resulted in this highly severe penalty were found, and they are taken against one type of violation, “Extorsion.” In the first case, the extorsion was against cattle traders, where the violator was taking part of their herd by force.

In the second case, the extortions were taking place within the “Hamam” sector, where the extorter was confiscating hammam service women’s “Şerbet” tips as well as confiscating wood from lumberjacks without authority. It is noteworthy, though, that the violator in this case was banished and imprisoned:

... and he was confiscating wood of lumberjacks and taking from the hands of female massage professionals the named “Syrup” tips that customers give, and on top of that he is mistreating and insulting people coming to the Hamam.....hence we ordered that he be banished and imprisoned to become ... (İstanbul Mahkemesi 97, Case number 189 [75b-1] dating 1221 Hijri: Başkalarının odunlarını zapt eden, müşterilerden haksız yere para alan ve onların hamam çalışanlarına verdiği paralara el koyan hamamcıların cezalandırılacağı)

10. Remedial Action No 10: Raising case to higher authority

The five cases that were requested to be raised to a higher authority were submitted due to the authority level for making decisions about the penalty or the solution to the conflict between parties in the case.

In the case below, the judge requests a Ta'zîr punishment without stating which one but leaving it to the higher authorities to decide.

... The Tazir punishment and discipline of the aforementioned is entrusted to the authority of the ruler. The decision belongs to the ruler... (İstanbul Mahkemesi 24, Case number 1197 [59b-3] dated 1726-1736 AD: Nizamlara aykırı hareket eden Balmumcu Mikel ve Rafayel'in cezalandırılması talebi)

4.10.5 Deterrence Severity Level of the Remedial Actions (Penalties) Taken Against Violators of Consumer Needs:

The 140 remedial corrections are further categorized based on their level of deterrence severity into high, medium, and low as follows:

1. High Severity Penalties, including the following actions that restrict the movement of the violator:
 - a. Jail
 - b. Banishment
 - c. Hard labor
 - d. Raising case to higher authority
2. Medium Severity Penalties: Includes the following actions that impact the business of the violator
 - a. Ban from activity.
 - b. Expelling from the market
 - c. License Revocation
3. Low Severity penalties: Includes the following actions
 - a. Warning
 - b. Undertaking
 - c. Defect product Recall/destruction.

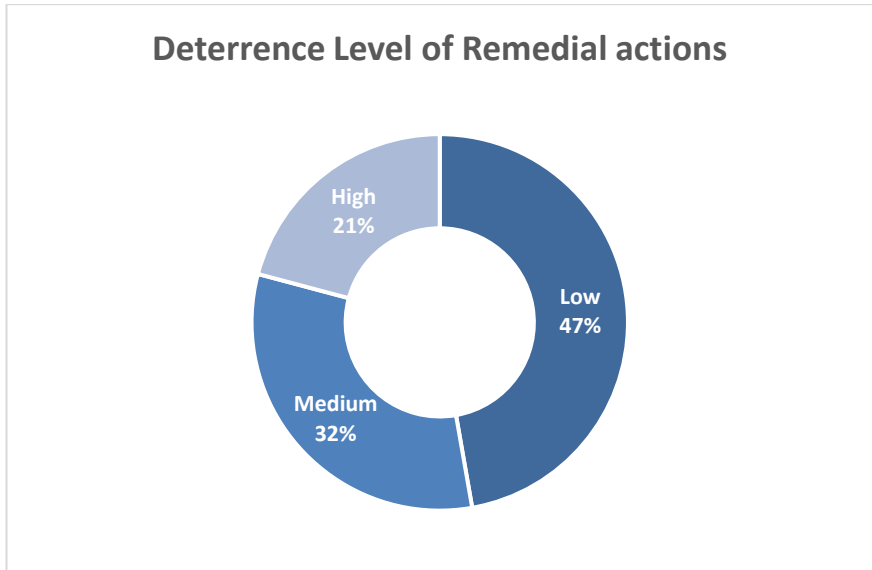


Figure 4.11: Level of Deterrence of Remedial Corrections

Source: Author, 2024

Table 4.23: Level of Deterrence of Remedial Corrections

Deterrence Level	Number of Cases	%
Low	77	47%
Medium	52	32%
High	34	21%

Source: Author, 2024

Based on the above analysis, we can clearly say the following about the Ottomans' application of remedial action penalties:

1. High Deterrence Level (Severity) Remedial Actions:

Three remedial actions fall under this category: Jail, *Banishment*, and *Hard labor*. They are considered strict and harsh where the violator is either disposed of his freedom. This can be considered a violation against criminal actions if we are to look at our modern laws. However, there are no actions that entail physical penalties, such as foot whipping "Falaka," which is popular in the media to represent the Ottoman judiciary system.

These actions aim to prevent the recurrence of the violation due to the. It is noteworthy that these penalties constitute the lowest ratio amongst other penalties,

with a level of 21% of the total decisions taken by the court against consumer violations (34 cases are under those three categories).

2. Medium Deterrence Level (Severity) Remedial Actions:

Three remedial actions fall under this category: *Ban from activity, expelling from the market, and License Revocation*. These penalties come in second place in terms of popularity and constitute around a third of the court decisions taken against consumer rights violators. The nature of these actions is more of economic restriction, and they aim at the same time to stop unsafe goods from reaching consumers.

3. Low Deterrence Level (Severity) Remedial Actions:

Four remedial actions fall under this category; *Defect product Recall/destruction, undertaking, and warning*. This is the lightest kind of remedial action and the most common one. It constitutes around half of all actions taken against violators, which reflects the rate of violations as well. They are generally aiming at protecting the consumer while at the same time allowing the producer to quickly correct themselves and continue working and serving society.

4.11 Root Causes of Ottoman Consumer Problems

To find the root causes of consumer problems, the direct causes that have been identified in section 4.4 will be analyzed further to find out the root causes behind them. Hence, let us start with our direct causes list.

4.11.1 Causes of Ottoman Consumer Problems:

The OECD Consumer policy toolkit categorizes those problems into Firm behavior, Information problems, Behavioral problems (Consumer behaviors), and Regulatory or related market failures. This list is generic and does not cover actual sources of consumer problems. An improved list of consumer problem sources was developed based on thematic analysis. The resulting list includes the following sources of consumer problems:

1. Regulation inadequacy
2. Quality Non-compliance
3. Fraudulent, Deceptive, or Misleading commercial practices
4. Price Non-compliance
5. Industry Norms Violation
6. License Non-Compliance
7. Monopoly or Hoarding
8. Risk of supply shortage
9. Black-market

4.11.2 Consumer Problem's Root Causes During the Ottoman Classical Period

Behind each of the above-mentioned direct causes of consumer problems lies one or more root causes. After deep thinking about the possible root cause, the following root causes were identified:

1.Regulator side:

a.Lack of sufficient and effective regulations: directly linked with the direct cause of regulation inadequacy.

b.Lack of monitoring sources: tools, equipment, and competent people. The registers mention some cases related to the need to upgrade weights and testing tools, hence

providing better monitoring of the product quality. The direct cause linked with this root cause is Quality Non-compliance

2. Supply side:

c. Ethical problems: Most of the cases in the Istanbul courts register mention the greed and bad intention of the violator as the cause to raise these cases to the court. This root cause can be attributed to the following direct causes:

- i. Fraudulent, Deceptive, or Misleading commercial practices.
- ii. Price Non-compliance
- iii. Industry Norms Violation
- iv. License Non-Compliance
- v. Monopoly or Hoarding
- vi. Black-market
- vii. Quality Non-compliance

d. Lack of means of production and supply: the supply chain reported cases. These means come in the forms of raw materials, machinery, buildings, or transportation, which is apparent through the direct cause of the Risk of supply shortage.

e. Lack of knowledge about regulations, business rules and practices, and information needed for successful business to take place. The court registers consist of cases that prove to be good examples of how the violators committed their violation on a good intention basis. They were requested to acquire needed knowledge and capacity through attending with other members for some time and learning from their experience.

3. Vis-major or calamities such as natural disasters, wars, etc.: many of the Cases under Risk of supply shortage are attributed to wars, fires, and droughts.

As can be seen, the ethical root cause is attributed to most of the direct causes that have been identified here. This should not be misunderstood to present a lack of ethics among the Ottoman suppliers and producers. As such, a conclusion needs the analysis of the suppliers in the market outside the court registers.

4.12 Role of the Government in Protecting the Ottoman Consumer:

Based on the analysis of the court cases, it is evident that the government authorities followed a decentralized market management mechanism, allowing industries and

commercial unions to play a larger role in protecting consumers through the natural industry and market dynamics. The following points highlight the consumer protection practices that have been adopted by the Ottoman authorities:

1. Ensure that the standards, regulations, and prices were developed and set collaboratively by the industry representatives and the government to achieve the higher objective of satisfying the needs of all people, including the producer and the consumer, and at the same time safeguarding the planet.
2. Monitoring the market through different institutions such as the Hisbah and leaving the role of self-monitoring of the industry members to the industry representative, making room for entrepreneurs to play their role in adding social and environmental value to the world.
3. Moving quickly to protect the consumer and the producers at times of emergencies such as calamities, wars, and other force majeure, or when it is found out that the producers are not playing their roles in protecting consumers, such as the cases of monopoly, cartel, or hoarding cases. The Ottoman government's action towards such mischiefs differed based on the risk brought upon the society by the violators.
4. Protecting consumers from minority groups such as the Jews with their Kosher industry standards and monitoring, which leaves a way for the minorities to practice their beliefs freely.
5. Protecting consumers as sellers of goods in the second-hand market was another role that the government played. The government acted as a true representative of the consumer as entrepreneurs in the classical Ottoman time.
6. Measures against violators were taken only after getting the consent of the government, even when the industry union had the right to take action against one of its members who violated consumer rights.

4.13 Role of the Supply Side in Protecting the Ottoman Consumers:

While it is expected that the industry and trade unions are formed mainly to protect and maximize the interests of their members, the role of these institutions under the Islamic Ottoman value system was different. Besides protecting the interests of the members, trade unions were entrusted with the protection of the rights and needs of consumers and society that their activity is impacting, including people's lives, health,

properties, and money, as well as the planet. According to the result of this research, these institutions successfully achieved a balance between caring about consumers, society, and the environment, ensuring the success of businesses and entrepreneurs, and protecting members from failure and internal conflicts while at the same time making good profit, and continuously support the government through taxes or providing supply for its needs. This (All parties win-win) situation, which seems contradictory to our modern economic principle understanding, was successfully sustained throughout the Ottoman time till the middle of the 19th century as their mindset started to shift towards adopting capitalist principles.

To understand the causes behind this achievement, one needs to look at the motives of the supply side through the value system that they adopted. Throughout the records within the court cases that were analyzed in this research, it is common to see a statement such as “ibâdullâha enfa‘ ve evlâ olmak için,” which means “to benefit the servant of Allah (the people) in the best manner,” or a statement like ”Fukarâ ve zu‘afâya enfa‘ olmak için” which translates into “to be beneficial to poor and weak,” in their objectives. As such, it is clear that the businesses established under the Ottoman system were serving the role of supplying the needs of people in a beneficiary manner and supporting the poor and weak in society without ignoring the financial gains that businesses get throughout this commercial process. This objective can be traced back from the Islamic value of “loving to others what one loves to himself,” as stated in the hadith: “*No one becomes a true believer until he likes for his brother what he likes for himself*” Bukhari, Muslim (Sunnah.com, 2024). At the same time, it is possible to attribute the love of businessmen to helping others through the spread of Waqf endowments across the Ottoman lands. This can also be attributed to the value of “investment for the afterlife,” where a good deed made to others will be paid back multiplied in the hereafter.

4.14 Analysis of the Low Rate of Ottoman Consumer Problems:

One of the important points that draws a researcher’s attention is the rate of consumer-related violation cases that have been recorded in the courts in comparison to the total number of cases that are consumer protection related (51% of cases were stated to have already affected the consumer). The remaining 49% of the cases registered were

either proactive industry policies and charters or potential Consumer problems that were raised by the guild or Muhtesib or another body within the supply chain. There are many possible reasons behind this figure:

- Consumers did not complain because of their inability to reach the judge because of their lack of knowledge of the litigation process or even their rights as consumers.
- Consumers did not have any rights; hence, they had to accept whatever goods or services were provided to them at the provided qualities and with the provided prices.
- Consumers were not complaining as much to the courts because there were very few violations.
- Consumer problems were resolved with the seller without the need to raise a complaint to the court.
- Consumer problems were resolved by the guilds, industry unions, or Hisbah organization, and in cases that their problems were not solved, consumers voice was raised to the court through the guilds, unions, and Hisbah institutions only when they were not able to take the required action, or where the cases are beyond their responsibilities.

The first two points, “consumer was unable to reach judges” or “they did not have rights at all,” cannot be accepted as a possible cause behind the low rate of consumer rights violation cases for many reasons. First, consumers had their rights protected sacredly by Islamic Shariah, and this was reflected in the industry charters (Düstûrî'l-amel) that were recorded and kept in the court registers. Secondly, the cases that were brought to the court prove that consumer’s voice mattered at that time. However, these violations were recorded and raised by either the Muhtesib ombudsman or monitoring bodies or by the guilds that were organizing the business sectors. This can be

understood clearly from statements such as (Due to people's complaints, the judge decided that....) Which is widely used in the court registers.

The remaining three points are all possible causes behind the low number of consumer rights violation cases, but we cannot state the actual cause without further studying registers of the Hisbah or industry guilds and unions. This shall remain a recommendation for future studies within this research.

4.15 Narh Price Standard Analysis

By analyzing the court registers, it was found that the practice of Narh, i.e., price standardization, as a successful market stabilizing mechanism had been implemented uniformly throughout the timeline of the Ottoman empire - at least for the period that was studied (since 1618 AD until 1842 AD). There are, however, certain differences within the price-setting mechanism between stable times and emergency periods. When living conditions were normal, prices were set based on the cost of production and distribution plus a markup for a decent profit for them. During emergencies, however, the government interfered in the prices and asked the suppliers to reduce their prices below their expected profit rates and sometimes at a loss. In both cases, price fixing was a practice that was taken to ensure the stability of the economic system within the empire.

4.16 Good Lessons from Consumer Protection Practices Found in the Ottoman Istanbul Court Register

This chapter uncovered many of the unknown features of the Ottoman consumer protection canvas through the analysis of one primary source: the court registers. It was aimed to look at other sources, including the Sultanic Regulations (Kanunnâme) and the market monitoring records through the Hisbah records. However, due to the limitation of the research time and accessibility to these sources, these sources were not touched upon. Despite that, the analysis conducted was very fruitful and presented characteristics of the Ottoman consumer problems and protection system based on the nature of the consumer problems, the root causes of these problems, and the actions taken to prevent them. These points were already covered in the previous

sections of this chapter. However, while reading the court records, a few other good practices that are worth highlighting were discovered. It is important to bring these good practices to the reader to benefit from the learning journey through this research:

1. Delegating activities related to consumer protection to guilds and trade unions instead of keeping them centrally controlled by governments, including establishing the quality standards of goods and services as well as the production process, price setting, monitoring producers and service providers' compliance with standards and prices, as well as empowering them to take actions against violators according to laws and regulations to a certain level. The benefit of the practices: Reducing government costs for monitoring and correcting market players, active involvement of producers and distributors in consumer protection through self-monitoring.
2. Producers and distributors' keenness to protect consumers is witnessed in the court cases, which reflects the philosophy governing the relationship between producers and consumers within the Ottoman social system. For example, the pricing that is set by producers looks for a modest, reasonable profit that sustains the business and the life of the producers and, at the same time, does not burden the budgets of consumers. In some cases, producers reported to the court a cost-increasing link within the supply chain and proposed a solution to eliminate this cost and reduce the prices in the market.
3. Industry standards and policies were proactively developed by the industry guilds or groups to ensure the quality, safety, and satisfaction of consumer needs. The name that was used frequently for this document (düstûrü'l-amel) can be translated as Industry Charter. Under this charter, the duties of producers and service providers towards the consumers were also set, along with the standard pricing of goods and services, which worked as a safeguard against overpricing and underpricing, which would have negatively affected consumers or producers.
4. The production standards set by the guilds are also another proof of social cooperation among the producers. Producers eliminated any reasons for poisoning the brotherhood relationship between them. This practice ensured the sustainability of the producer's business and the high quality of the products.

5. Despite the standardization of the products, innovation is still welcomed into the industry with the condition that new products are ensured to meet the quality and safety levels that are needed to protect consumers and their economic interests.
6. Progressive actions against violators were followed within the system. Typically, the head of the industry guild or union first advises the violator and warns him to correct his violations. If the violation is repeated, the case is escalated by the guild or the Hisbah inspector (Muhtesib) to the judge in the court, who makes a ruling based on the violation's impact on consumers and producers at large. The analysis found that the most common action taken by the judge regarding consumer violators was a "Warning." In these cases, the violator is warned by the judge and ordered not to repeat the violation. This warning is often accompanied by a clear description of the consequences that would be enforced if the violation is repeated.
7. Consumer protection measures started with preventive policies, which used to be applied during normal conditions and were rectified according to the change in the market. Action to encounter any foreseen imbalance between supply and demand was also seen. At times, more distribution points were added in the form of new license permissions for new shops or temporary permission to participate in increasing the supply at a certain season.
8. During emergencies (Force majeure) and at times of major monopoly or cartel cases, the government interfered to ensure prices were maintained and the supply was continued at the same level. The government resorted to forming some kind of (government-owned companies) to take over the supply chain to solve this problem as a temporary solution to the emergencies in place.
9. Minority groups, such as the Jews, were given special permissions to ensure they produced their authentic food according to their standards and were monitored to ensure that those standards were met and the consumers got what they were promised.
10. Recall of products and compensation of buyers, whether final consumers or producers, for the quality of the non-compliant product was enforced by the court.
11. Cooperative insurance between industry union members played a major role during emergencies, such as the case of the fire that destroyed many shops in Istanbul,

which were rebuilt and repaired with the financial support of all members of the industry.

12. Another feature of the guild system that was seen as important at that time was the ability of traders to guarantee each other in cases of their inability to maintain financial payments of their purchased goods, which otherwise would have delayed or disrupted the supply of goods and services.

13. Not only did the system protect the consumer's health and safety, but also the environment. Special care was taken regarding natural resources, such as plants or animals, to save them and sustain their abundance for future generations.

14. The personal hygiene of food producers and tools used in food production were laid down in writing.

15. While the system protected consumers when purchasing, it protected them while selling their secondhand items to the resellers. Resellers were prevented from underpricing the items when buying from people, and fair pricing of the products was enacted.

16. Sometimes, severe actions were taken to deter potential violators of consumer rights. These deterring actions ranged from banishment from the city to imprisonment or even imprisonment with hard labor. Physical actions can be more effective in ensuring consumers' health and safety are protected.

17. Equipment used for testing the quality of goods in the market was monitored and maintained by the government's Muhtesib.

18. Despite the standardization of the products, innovation is still welcomed into the industry. However, new products are not allowed to reach consumers before they are ensured to meet the quality and safety levels that are needed to protect consumers and their economic interests.

19. The system has a progressive nature that can reach high levels of deterrence of violations that are affecting the needs of consumers. Penalties such as banishment, imprisonment, or even hard labor were applied in a few cases where they were needed to sustain the efficiency and effectiveness of the consumer protection system. The

contemporary monetary penalty system has proven to be less effective and efficient while, at the same time, described as an income-generating oriented system that is more opt for corruption.

20. During calamities, guilds and industry unions cooperation helped to reduce the impact of those calamities over the union members. The calamities that were reported were the shop fires, Istanbul earthquake, and wars.

21. The government took a big role in protecting consumers at times of high risks of supply disturbance due to the drought and wars that affected some areas of the empire. Measures taken by the government were controlling the supply channels, directing them towards the most needed areas, and monopolizing the supply under a government-owned entity to ensure that the cost of production is reduced to the minimum level.

22. Monitoring of testing and weighing equipment was given to the public Hisba inspector (Muhtasib) to ensure that no conflict of interest can interfere with the business if this task is left to the industry unions to manage by themselves.

23. Environmental protection is an essential part of the whole production and trade system to preserve natural resources for future generations.

24. Statements such as; protecting the system from any inconsistencies, using the Turkish word (Halel) to represent the word Inconsistencies and (the violator sought to break people's peace) were widely seen within the records, which represent the value of community welfare and peace protection rather than the individual businessman interest maximization.

CHAPTER V

DISCUSSION AND RECOMMENDATIONS

The main objective of this research is to propose Ottoman consumer protection practices that can be adopted to solve modern consumer problems. In chapters 3 and 4, analysis of the problems and the causes was made and the root causes of both the modern and the Ottoman consumer problems were identified. Chapter 4 explained also the Ottoman consumer protection practices as extracted from Istanbul court registers for the 17th, and 18th centuries and the first quarter of the 19th century.

In this chapter, the following sections are covered. First, a comparison of the modern and the Ottoman consumer problems in terms of problems nature and legal needs impacted is made, and the similarities and differences between both worlds are highlighted. Second, the root causes of both modern and Ottoman consumer problems are combined, and a universal consumer problems root causes diagram is developed to help entities willing to eliminate consumer problems from the roots. Third, specific modern consumer problem causes that are found addressed in the Ottoman records are linked to their relevant Ottoman-specific consumer protection practices. Finally, recommendations and conclusions are presented.

5.1 Comparison of Modern and Ottoman Consumer Problems, Nature, and Legal Needs.

In previous sections, the modern and Ottoman consumer problems were categorized based on consumer problem nature and consumer legal needs impacted. To understand the level of commonality between both worlds' consumer problems, similarities, and differences are studied in terms of the problem's natures and the legal needs impacted.

5.1.1 Consumer Problems Nature Comparison

In the table below, the distribution of case natures amongst modern and Ottoman consumer problems is presented:

Table 5.1: Modern and Ottoman Consumer Problems Categorized Based on Nature Problems.

Case Nature	Modern (Based on % distribution of reported in)	Ottoman (Based on % distribution of reported in Hata! Başvuru kaynağı bulunamadı.)
Quality / Safety	40%	32%
Price	33%	29%
Availability (Access to essential goods)	27%	21%
Production and supply chain organization	-----	19%

Source: Author, 2024

From the table above, it can be implied that there is a consistency between the modern and Ottoman consumers with regards to the three types of consumer problem natures: Quality and safety, Price, and Availability. The Ottoman court registers, however, highlighted the importance of reporting problems in the supply chain to be solved before they emerge as real Consumer problems.

5.1.2 Legitimate Needs Impacted by Consumer Problems

The ottoman and modern Consumer problems can be compared with each other through the legitimate needs' classification done in the previous chapters which is summarized in the following table:

Table 5.2: Modern and Ottoman Consumer Problems Categorized Based on Legitimate Needs

Legitimate needs	Modern	Ottoman
(a) Access by consumers to essential goods and services.	12%	22%
(b) The protection of vulnerable and disadvantaged consumers.	-----	1%
(c) The protection of consumers from hazards to their health and safety.	30%	23%
(d) The promotion and protection of the economic interests of consumers	20%	55%
(e) Access by consumers to adequate information to enable them to make informed choices according to individual wishes and needs.	21%	-----
(f) Consumer education, including education on the environmental, social, and economic consequences of consumer choice.	-----	-----
(g) Availability of effective consumer dispute resolution and redress	-----	-----
(h) Freedom to form consumer and other relevant groups or organizations and the opportunity of such organizations to present their views in decision-making processes affecting them.	-----	-----
(i) The promotion of sustainable consumption patterns.	-----	-----
(j) A level of protection for consumers using electronic commerce that is not less than that afforded in other forms of commerce.	-----	-----
(k) The protection of consumer privacy and the global free flow of information.	18%	-----

Source: Author, 2024

From the table above, the modern and Ottoman consumer problems are similar in terms of the following legal needs impacted:

(a) Access by consumers to essential goods and services.

(c) The protection of consumers from hazards to their health and safety.

(d) The promotion and protection of the economic interests of consumers

However, two legitimate needs that are highlighted by modern consumer problems can be found. These two needs are:

(e) Access by consumers to adequate information to enable them to make informed choices according to individual wishes and needs.

(k) The protection of consumer privacy and the global free flow of information.

The absence of these two legal needs in the context of Consumer problems during the Ottoman period can be explained by two reasons. First, modern advancements in technology enabled the emergence of the advertisement industry with a wide variety of communication channels. As a result, this increased the urgency to address problems related to product information, manipulation of people's behavior, and the protection of privacy and personal information in our modern markets. Secondly, the strict monitoring of Ottoman markets under the Hisbah and the guilds with the focus on adhering to the quality standards that are stated in the industry charters (Düstûrî'l-amel), along with the adoption of the Ottoman community as (a whole) to certain ethical principles played a big role in eliminating problems related to product and service misleading information or harming of other privacies.

Based on the above comparisons, the following can be concluded:

1. In general Ottoman and modern consumer problems are similar in terms of problems related to quality, health and safety, access to essential goods and services, price, and economic interests of consumers. However, specific details differ in terms of price, where pricing policies were followed in the Ottoman market, unlike the modern free market, and in terms of availability of goods where the Ottomans addressed any problems with this regard proactively through the elimination of the supply chain organization problems.

2. Ottoman consumer problem nature under the name of Production and supply chain organization is an addition that helped the Ottomans eliminate problems in the supply chain before they impacted consumers at the selling points.
3. Technological advances have brought up new types of consumer needs that are related to consumer information and privacy.
4. Cultural differences in terms of the promotion of consumerism allowed the release of a modern type of fraud related to misinformation and is widely accepted in the advertising industry in our modern life. This problem was already eliminated in the Ottoman system by the widely accepted ethic of honesty and socially criminalizing deception.

5.2 The Universal Consumer Problems Root Causes Model:

In previous chapters, we were able to identify the root causes of modern consumer problems, as well as the Ottoman measures taken to protect their consumers. Based on that, it is possible to match the root causes with the solutions and propose those solutions for certain types of problems

5.2.1 Root Cause Analysis Origin and Introduction

Root Cause Analysis (RCA) has been around for a while, and it has been developed within the total quality management (TQM) movement that enslaved the world industries in the 20th century. It is recognized as a powerful problem-solving approach that is widely used in manufacturing, IT operations, aviation, the healthcare industry, accident analysis, medical diagnosis, and telecommunications, as well as in the social sciences.

The American Society of Quality (ASQ) defines the techniques of RCA as “A collective term that describes a wide range of approaches, tools, and techniques used to uncover causes of problems” (American Society of Quality, 2024). the root cause, on the other hand, is defined as: “The factor that caused a nonconformance and should be permanently eliminated through process improvement. The root cause is the core

problem—the highest-level cause—that sets in motion the entire cause-and-effect reaction that ultimately leads to the problem(s)” (American Society of Quality, 2024).

5.2.2 Root Cause Analysis Methodologies

To help reach the right root cause, the main root causes have been categorized based on the industry norm. For example, for the manufacturing industry, the five Ms. have been identified as the main root causes categories (machine, manpower, material, method, measurement), whereas the six Ps have been recognized for the service industry (Process, Policy, People, Program, Product, Plants) (Tague, 2023, p. 250). Those categories can be presented in Ishikawa’s Fishbone diagram, where they represent the heads of the fishbone as presented in the example fishbone diagram below:

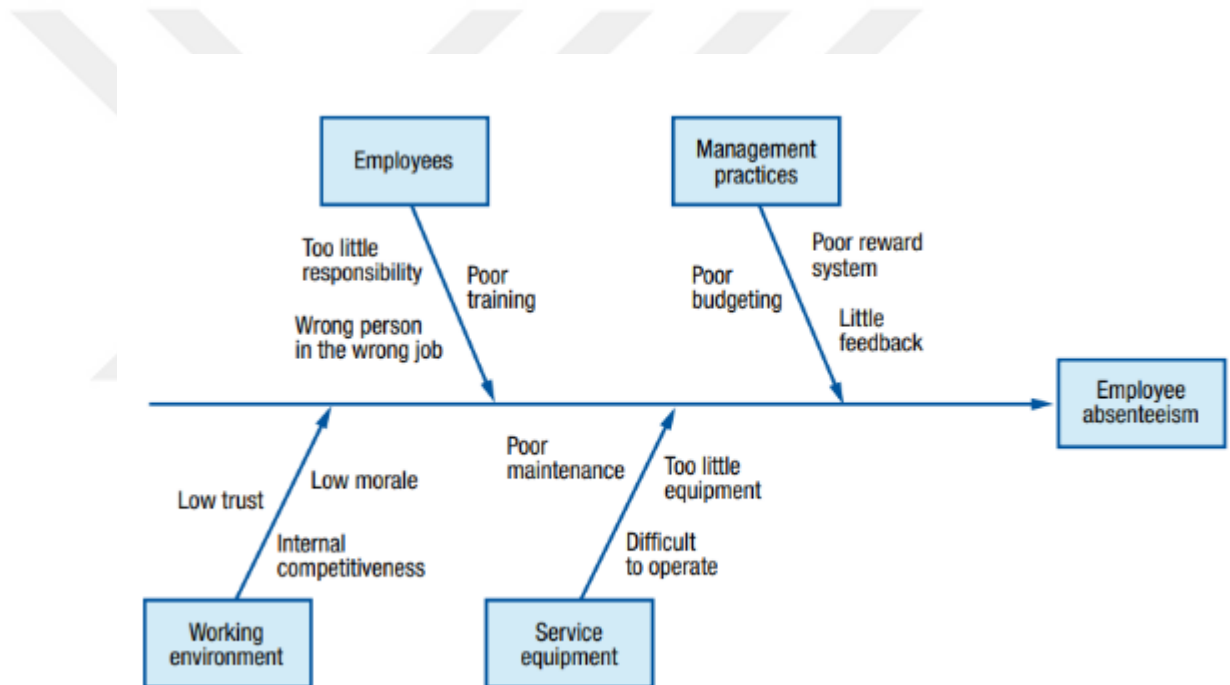


Figure 5.1 Example of Fishbone Diagram Used for Finding the Root Causes of Employee Absenteeism

Source: American Society for Quality, 2013, p. 40

There are many other methodologies in the literature for identifying the root causes of problems. The United States Department of Energy identified the following five methodologies (U.S. Department of Energy, 2003):

1. Events and Causal Factor Analysis – This methodology tries to identify the time sequence of actions or tasks and the conditions leading to the event under study. The

analysts usually represent the results in a chart called the Events and Causal Factor chart, which gives a good understanding of the relationships between the event and its causes.

2. Change Analysis – This methodology is usually applied when there is unclarity within the case under study. It is applied as a systematic process that generally focuses on changing elements to identify the root causes of a single occurrence.
3. Barrier Analysis – This is another systematically applied methodology that is used to find out the root causes of problems that have a procedural, physical, or administrative nature.
4. Management Oversight and Risk Tree (MORT) Analysis – this root cause analysis methodology is analytical approach for determining the causes related to problems in specific barrier and support as well as management functions. It is believed to have been used by the U.S. nuclear industry in the 1970s to manage the risk associated with the health and safety standards of that time (International Crisis Management Association, 2024).

For the sake of this research, the Ishikawa diagram will be implemented to find out the root causes of consumer problems based on the analysis of both modern and Ottoman consumer problems.

5.2.3 The Universal Consumer Problems Root Cause Model

The root causes which were identified based on the analysis of the modern consumer problem reports as well as the analysis of consumer-related court cases raised under Ottoman Istanbul courts have been combined to form a universal model in the form

of a Fishbone diagram for the root causes and their families as shown in the graph below.

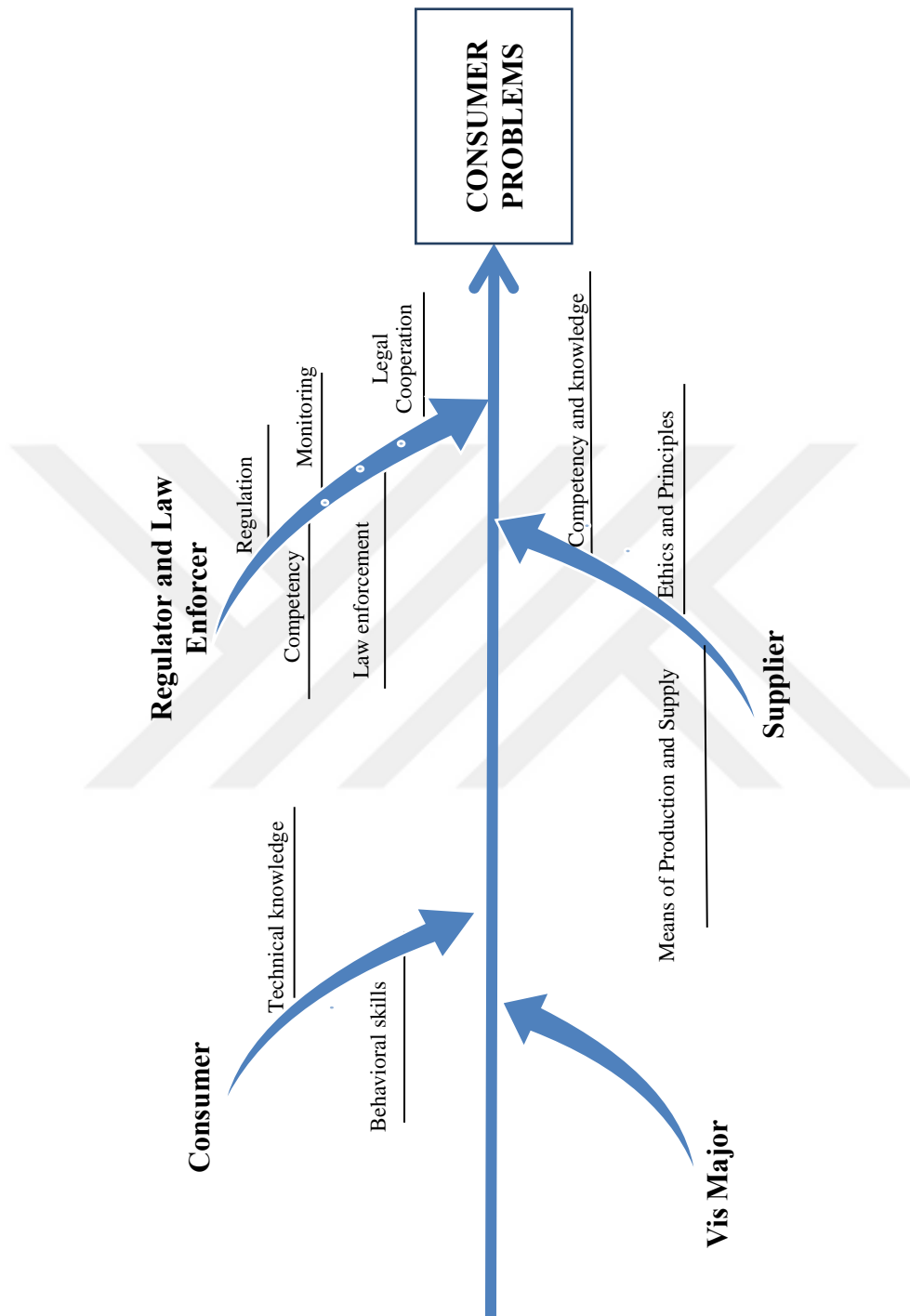


Figure 5.2: Consumer Problem Root Causes Model
Source: Author, 2024

Although the root causes for the modern and the Ottoman consumer problems are explained in their respective chapters, below is a brief description of each of the root cause families that form the Consumer problems root causes diagram:

1. Regulator and Law Enforcer relevant root causes:

a. Regulations inadequacy: This root cause comes in different shapes, such as; Lack of generic rules or principles that can sustain the changes in technologies or business models, Law Complexity and fragmentation, Narrow scope of regulations across industries or commercial practices, and weak penalties against law violators.

b. Competency of authority representatives: This could be in the form of a lack of knowledge about the regulations, and how to enforce the law, insufficient technical competency needed for monitoring business activities and testing products and services, or inability to cope with new technologies or business models or innovative commercial practices.

c. Law Enforcement: At the top of the list of these root causes comes barriers to access to justice which include costs of attorneys or advocates, and irrational requests to prove that the violation is intentional or is not individual. Other root causes that come here are; licensing unqualified traders, lack of authorities needed by law enforcers to take action against violators, and lack of unified procedure for dealing with consumer violations.

d. Monitoring: This includes problems such as the absence of preventive monitoring tools deemed necessary to discover violations before they happen, as well as the lack of adaptability to risks and changes, such as those experienced during the COVID-19 pandemic. Risk-based preventive monitoring should be practiced in order to eliminate this root cause. Another monitoring-related root cause is the lack of monitoring and testing tools and equipment as well as competent testing laboratories.

e. Legal cooperation problem: this could be expressed in the form of lack of cooperation between geographic jurisdictions, or between different authorities or disciplines or industries within the same geographic jurisdictions.

2. Suppliers' relevant root causes: three root causes have been identified to be pivotal in causing Consumer problems as follow:

a. Competency and knowledge of suppliers, whether this knowledge is related to consumer regulations or production and service technical and behavioral skills. This also includes suppliers' competency to prevent the occurrence of consumer problems and resolve consumer complaints immediately without the need to raise the cases to authorities

b. Ethical behaviors or principles: The basic ethical principle that causes this problem is prioritizing self-gain maximization at any expense of others, whether individuals, organizations, societies, animals, or the environment. The root causes that need to be addressed here are Ethical knowledge and motivation to comply with ethical standards. The motive can be internal in terms of ethical structure or external, such as fear of law infringement or bad image within the community.

c. Means of Production and Supply: These means come in the form of raw material, machinery, buildings, or transportation.

3. Consumer-relevant root causes:

a. Consumers' Technical knowledge: This includes lack of consumer knowledge with regards to commercial procedures and processes, contractual terms, products and services specifications understanding (especially in terms of health and safety), countries' consumer rights, as well as protection regulations.

b. Consumers' Behavioral skills: This includes lack of assertiveness due to shyness, pettiness over the seller, vulnerability and fear (such as the case of immigrants, children, and elderly people), and greed syndrome, which causes consumers to fall victim to different commercial tricks and frauds.

4. Force Majeure relevant root causes: While the aforementioned root causes can be eliminated through proactive human effort and hence preventing the occurrence of consumer problems, Force Majeure cannot be prevented, but their impact can be mitigated. Force majeure includes natural disasters as well as wars.

5.3 Specific Ottoman Solutions to Specific Modern Consumer Problems Causes

To propose the right Ottoman solutions to modern consumer problems, the following methodology for identifying similar causes is applied:

At first. Direct causes of modern and Ottoman consumer problems are matched to identify the similar and the different ones. Afterward, similar causes are associated with the relevant Ottoman consumer protection practices, taking into consideration any changes in tools and technologies that emerged between the Ottoman classical era and modern times. Different consumer problem causes that are unique to modern consumer problems are addressed in terms of Ottoman consumer protection principles.

The ottoman and modern Consumer problems can be linked with each other through the direct causes of consumer problems that have resulted from the analysis. The following table summarizes these linkages.

Table 5.3: Modern and Ottoman Consumer Problems Causes

No	Direct Cause of Consumer Problem	Modern	Ottoman
1	Fraudulent, Deceptive, or Misleading commercial practices	24%	10%
2	Quality Non-compliance	19%	4%
3	Marketing and Selling Techniques	17%	-----
4	Delivery Management	16%	-----
5	Regulation inadequacy	12%	26%
6	Supply management	12%	-----
7	Price Non-compliance	-----	16%
8	Industry Norms Violation	-----	9%
9	License Non-Compliance	Mentioned without data	9%
10	Monopoly or hoarding	-----	9%
11	Risk of supply shortage	-----	8%
12	Others	-----	5%
13	Black market	-----	3%

Source: Author, 2024

As can be seen from the table above, the number one cause of Ottoman Consumer problems was regulation inadequacy, which consisted of more than a quarter of all cases within the sample of the Istanbul court registers. This direct cause of Consumer Problems is the least reported cause in the modern Consumer problems reports, with an average of 15% amongst different consumer problem cases.

The main cause of modern Consumer problems, however, is attributed to fraudulent, deceptive, and misleading commercial practices. While one-third of modern Consumer problems reports indicated this cause, one-tenth of Ottoman Consumer problems were attributed to this cause.

It is worth mentioning that new sources of consumer problems appeared in the modern consumer reports, which could not be found under the Ottoman sample. These new causes include Marketing and selling techniques and supply and deliver management relevant causes. It can be understood that Aggressive Marketing and selling techniques such as pressure selling and annoying ads did not exist during the Ottoman time, which can be attributed to the lack of consumerism culture in the Ottoman society and industry norms that focused on cooperation and elimination of competition culture amongst producers and vendors. As stated in their industry charters, Ottoman producers and suppliers' mission is to provide goods and services needed by the people at a fair price that suits the pockets of consumers and ensures producers, suppliers, and vendors a decent profit that makes them live decently but not extravagantly (profit usually did not exceed 25%).

With regards to the similar causes of consumer problems in the modern and the Ottoman system, the following causes are found to take place: *Fraudulent, deceptive, or misleading commercial practices, Quality non-compliance, Regulation inadequacy, and License non-compliance.*

As for the unique Modern consumer problem causes, the following three causes take place: *Marketing and Selling Techniques, Delivery Management, and Supply management.* On the other hand, the unique Ottoman consumer problem causes are *Price Non-compliance, Industry Norms Violation, Monopoly or hoarding, Risk of supply shortage, and Black market.*

The three modern consumer problem causes mentioned above are linked to the Ottoman consumer protection practices that were taken to tackle them at that time, and modern adaptations of these practices are suggested below:

1. Modern Fraudulent, Deceptive, or Misleading commercial practices:

The solutions for the modern Fraudulent, Deceptive, or Misleading commercial practices, as per the Ottoman consumer protection practices, have been identified to include the following practices, which are listed gradually to ensure that preventive and corrective practices are first taken to eliminate the problem from recurring again, and then to deter the violator from repeating the violation through a progressive deterrence mechanism that starts with the low severity penalties and progresses up as needed

Table 5.4: Ottoman Consumer Protection Actions Can Be Taken to Eliminate Modern Fraudulent, Deceptive, and Misleading Commercial Practices

No	Action	Preventive / Corrective / Remedial	Deterrence Severity
1	Regulation development	Preventive	
2	New guild head	Corrective	
3	Undertaking	Remedial	Low
4	Warning	Remedial	Low
5	Defect product Recall/Destruction	Remedial	Low
6	License Revocation	Remedial	Medium
7	Expelling from the market	Remedial	Medium
8	Jail	Remedial	High
9	Hard labor	Remedial	High
10	Raising case to higher authority	Remedial	High

Source: Author, 2024

Elimination of causes for Fraudulent, Deceptive, or Misleading commercial practices can be successfully achieved by following a comprehensive methodology that relates to the Ottoman practices mentioned in the table above. First and most important, preventive regulations should be developed along with their early alert monitoring mechanisms. Second, corrective measures needed to eliminate any source of

corruption or unqualified leadership shall be taken. As can be seen from the Ottoman actions, changing the unqualified guild leaders was resorted to in many cases to tackle this problem. Third, as for individual violation incidents, a progressive deterring penalty remedial system must be designed. Such a system should consider the risk factors for the violation that is taking place. Violations that are repeated shall be approached with more severe penalties.

However, as can be noticed from the list of Ottoman penalties against violators, monetary penalties are to be avoided and should be replaced with more deterring penalties such as the closure of the business or even physical penalties against the individuals who committed these crimes against consumer rights. Monetary penalties have two disadvantages. First, they can be unfairly used to raise money to support government budgets, or at least they can be interpreted as a way for the government to finance themselves out of the pockets of violators. Secondly, they can be viewed by businesses as another source of cost that can be passed on to the consumers by incorporating them into the pricing of their products, hence undermining the original intention of these penalties, which is to deter violators of consumer rights. Penalties such as jail and hard labor should not be seen as less harsh than the damage that consumer rights violators are causing to the individual consumers, the society, or the economy as a whole. As was explained before, fraudulent, deceptive, or misleading commercial practices are responsible for around fifty billion USD in losses for the years 2020-2023.

2. Quality Non-compliance,

The Ottoman consumer protection practices implemented to solve quality non-compliance problems are less than the ones associated with fraudulent, deceptive, or misleading commercial practices, as can be seen in the table below.

Table 5.5 Ottoman Practices Taken to Solve Consumer Quality Non-Compliance Problems

No	Action	Preventive / Deterrence Corrective / Severity Remedial
1	Regulation development	Preventive / NA
2	Undertaking	Remedial / Low
3	Warning	Remedial / Low
4	Defect product Recall/Destruction	Remedial / Low
5	License Revocation	Remedial / Medium

Source: Author, 2024

The strategy to be implemented to solve modern consumer problems caused by quality Non-compliance by the Ottoman consumer protection practices can follow the same strategy proposed for the elimination of the causes of fraudulent, deceptive, or misleading commercial practices. However, quality noncompliance is not seen as criminal as fraudulent, deceptive, or misleading commercial practices. Hence, the severity of the penalties is compliant with the damage incurred by this cause.

3. Regulation inadequacy,

Consumer problems that are caused by regulation inadequacy are the easiest to tackle. According to Ottoman consumer protection practices, gaps in the regulations must be filled by developing needed regulations, and regulators, as well as monitoring and law enforcement bodies of these regulations, must be carefully selected and assigned.

Table 5.6: Ottoman Practices Taken to Solve Consumer Regulation Inadequacy Problems

No	Action	Preventive / Corrective / Remedial
1	Regulation development	Preventive
2	New guild head	Corrective

Source: Author, 2024

On top of the consumer protection practices proposed by the Ottoman Istanbul court registers, regulation inadequacy needs to be tackled by ensuring proper training and

qualification of all stakeholders involved in developing and actualizing the regulations.

Another challenge that arises in our modern time with this regard is the fast changes in technologies and innovative business models and tools that enter our markets, making the regulations crippled to cope with the risks brought by these changes. The Ottomans solved this problem by writing clear and short regulations that are well understood by the average citizen and are already supported by the well-established Shariah laws with ethical principles that are easy to digest by both producers and consumers.

4. License Non-Compliance

A list of the actions taken under the Ottoman consumer protection practices for the (License non-compliance) cause includes the following six actions, as can be seen in the table below.

Table 5.7: Ottoman Practices Taken to Solve Consumer License Non-Compliance Problems

No	Action	Preventive / Corrective / Remedial	Deterrence Severity
1	Regulation development	Preventive	
2	Increase Business Permits	Preventive	
3	Undertaking	Remedial	Low
4	Warning	Remedial	Low
5	Ban from activity	Remedial	Medium
6	License Revocation	Remedial	Medium

Source: Author, 2024

The strategy to be implemented to solve modern consumer problems caused by License Non-Compliance allows the new entrants into the market to obtain their trade licenses and business permits after they get qualified enough in the relevant industry and obtain a qualification certificate from the relevant industry guild. An important practice applied by the Ottoman that we need in this regard is the willingness of existing businesses to train and coach new entrants to understand the market and learn the tools and ethics that are needed to ensure their success. Unlike the competitive market that we live in, the Ottoman economic mentality bears a very low tolerance to

business failure, and each new license and business permit is supported by the business society to succeed and support the rest of its brother guild members.

The regulation development practices aimed at eliminating problems caused by License Non-Compliance stem from the changes in the tools or the business models that can result in emerging industries or changes in the business processes. Hence, it is important to consider updating the regulations according to the new changes in the industry.

What has been said about the progressive penalty system of individual violations in the previous subsections applies here as well. However, this problem cause is not considered criminal by the Ottoman system, as were the fraudulent, deceptive, or misleading commercial practices.



5.4 Lessons Learned from the Ottoman Consumer Protection Practices

The Ottoman consumer protection system owes its success to deep-rooted principles of responsibility and cooperation between all parties in the society, including the suppliers and consumers. The following values are the basis for this success:

5.4.1 The Value of Community Welfare as A Safeguard for Consumers Welfare (Cooperation Vs Competition):

As can be seen from the records of the Istanbul courts, consumer rights and needs were safeguarded by proactive actions taken through industry charters and policies (Düstûrû'l-amel) that state the quality, health, and safety standards of the goods and services, as well as balanced price standards that provide decent profit for the suppliers and producers to sustain and develop their business while at the same time not overburdening the consumer's pocket.

Statements within the working charters such as; Protecting the people, the poor, the widows, the orphans, and Maintaining the brotherhood and good relationship within the community are widespread in the cases that are recorded in the court registers. This suggests that the community relationship was considered as a higher value than the profit maximization principle for their time businesses. This value is actualized by the provision of quality goods and services at reasonable prices, which were standardized across all sales points. The case where the guild members discovered an opportunity to reduce the cost of production and hence voluntarily asked to reflect that cost reduction on the final price is another evidence of the prevailing principle of protecting the welfare of the whole community rather than traders' own wealth.

Unlike the contemporary notion of protecting consumers through competition in the free market, the cooperative relationship between the producers and between the producers and consumers can be seen clearly in the court registers. Producers care about the community and people, and the brotherhood relationship among them was reflected in the prices and the quality of the goods and services provided in the markets.

5.4.2 Proactive Detection of Potential Consumer Problems Within the Supply Chain:

Besides the three categorizations of consumer problems that have been suggested by the OECD Consumer policy toolkit (Price, Quality/safety, and availability), the category of Production and supply chain organization captured cases of potential violations by the supply members and was considered as a potential reason for consumers problems. Any problems that arise within the supply chain were raised to concerned bodies to resolve them before they affected the consumers. Twenty-four percent of the cases were reported by the suppliers before they emerged as actual consumer violations. Hence, this category is added to the list of consumer problem nature within this study.

5.4.3 Authorities Delegation and Consumer Protection

The Ottoman system had an inclusive system that involved industry and trade union representatives in the process of consumer protection. Development of quality and safety standards development, Industry code of ethics in the form of an Industry charter, and price policies were some of the authorities that were given to industry representatives under the monitoring of the government. Consumer problems were discovered before they reached the consumer by the head of the industry guilds and were proactively eliminated. Consumer complaints were also handled by the industry guilds, and consumers did not need to raise their cases in the courts. Delegation of such authorities provides the industry members with a feeling of responsibility and ownership of the society's needs.

5.5 Recommendation

The results of the analysis of this research yield many recommendations that are sought to help the policymakers as well as the consumer protection guidelines and standards developers in improving their consumer protection policies and standards. Researchers who are interested in further exploring the opportunities to rediscover practices from history to protect consumers are also targeted by the recommendations below.

5.5.1 Recommendations for Policymakers

1. A paradigm shifts in the commercial and economic mentality from the self-centric competitive-based mentality of homo economicus into a cooperative shared-welfare-based mentality in order to solve contemporary Consumer problems and increase the welfare of both consumers and producers along with maintaining the environment: The self-centric utility-maximization-based mindset widely accepted by our society stakeholders, including suppliers, producers, distributors, consumers, and governments, created a competitive environment where people evolve around increasing their share of the pie on the cost of other people and the environment. This behavior leads to unjust results that hurt everyone involved in the process and creates an unstable and provokable society. Contemporary solutions to modern consumer violations evolve around the use of market competition dynamics to force producers to increase the quality or reduce prices to sustain their businesses, regardless of the real needs of society. These measures usually take a long time to achieve balance, whereas this balance is not a substitute for justice. Moreover, losses on both sides, the producers and consumers, are considered an essential part of this mechanism where business failure leads to more closure of firms. The alternative solution is a cooperative system that guarantees the welfare of all parties.

Under such a cooperative system, consumers will not be burdened by high prices, and producers will not be consciously or ethically burdened to give money back to society, whether in the form of charity or any other Corporate Social Responsibility (CSR) activities to pay back for the overpriced items and unjustified exclusivity. A multi-sided-win situation amongst all parties impacted by commercial activity, including

the supply side, the demand side, the regulatory and monitoring side, the society, and the environment, can be achieved through this system.

2. New pricing mechanisms and controls must be put in place to help the wealth gap within our societies get smaller. The Ottoman pricing mechanism can be considered for setting profitable businesses while at the same time not burdening the pockets of the consumers. Clear information about the cost of production and needs of business growth, as well as the welfare of the producers, suppliers, laborers, and consumers, can be used to decide the fair prices that consumers can pay for any goods or services.

3. A need-based sustainable consumption environment must be protected and promoted. Commercial practices that aim at increasing the appetite for consumption need to be replaced with more responsible mechanisms that protect both consumers as well as the environment. This can only be achieved through setting it as a national strategy that gets achieved through the collaboration of educational, media, and regulatory and monitoring forces.

4. Modern reporting mechanism of consumer problems must foresee any causes of consumer problems within the supply chain, including organizational and management problems, along with other factors such as the raw material and availability of other means of production. In the Ottoman case, this was achieved through the collaboration of suppliers and producers with the government in order to report any incidents amongst them and get them solved before they impact the consumer.

5. To reduce the burden on the courts, individual consumer complaints can be addressed by industry representative bodies along with other civil society organizations under government monitoring. The Ottoman system had guilds deal with consumer problems under the monitoring of the Hisbah institution, which represented the monitoring arm of the government. This system proved successful in solving individual consumer complaints and keeping them out of court responsibilities.

With the technological advancement in information technology and communication, this can be easily achieved through the development of different complaint and reporting channels that can be monitored and confirmed by governments.

6. Governments must focus on increasing the rate of success of businesses more than the number of new licenses or the amount of new investment. The stability of the businesses plays a big role in protecting consumer rights and satisfying their needs. Unstable businesses that are unable to sustain their financial obligations are more prone to sacrificing their commitments toward consumer protection.

7. An important factor that plays a role in increasing the stability of the business in the market and ensuring its success is matching the market supply with the demand and overburdening the market with more trade licenses or business permits than it needs. Quality, not quantity, of businesses can drive successful markets and result in consumer happiness. Businesses' main focus should be on delivering their commitments to the market rather than directing their energy on winning side wars with competitors to survive.

8. The qualification of the new entrants in the market must be part of the strategy to protect consumers. Along with technical and theoretical training, these qualification programs must focus on involving (Ahi) or brother companies in that industry to practically let the new entrant get on-the-job training to understand the market dynamics and get along with the ethics and culture of the market. This is one of the main practices under the Ottoman market system that ensured the stability and welfare of businesses, which led them to focus on satisfying consumer needs. Happy suppliers can make happy consumers.

5.5.2 Recommendation for Consumer Protection Guidelines and Standards Developers:

1. To be able to see which countries are excelling in their endeavor to protect their consumers and which one needs to put more effort into developing themselves to achieve a higher level of consumer protection, there is a need to develop a standardized framework that measures the level of protection of consumers across the

world. The framework can be used to rank countries under a set of indexes. A suggested framework should look at consumer protection as a cycle of both enablers and results where policies and actions are assessed under the enablers, and the outcomes are measured under the results.

2. A uniform and universal model of root causes for consumers needs to be developed to help countries reach the root causes of not achieving their desired results. The universal Consumer Problem Root Cause Diagram in section 5.2 can be considered as a base for developing the needed model.

3. By learning from the Ottoman consumer protection practices, it can be stated that the three consumer problem categories that are found in the OECD Consumer policy toolkit (Price, Quality/safety, and availability) can be improved by adding a fourth category designated for problems within the supply chain in order to proactively prevent any potential consumer problem related to the supply chain from converting into real consumer problem.

5.5.3 Recommendation for Researchers:

4. To be able to compare the real outcome of consumer protection practices under the Ottoman Empire with the contemporary one, an indicator that represents the outcome of consumer protection needs to be developed. Such an indicator should be easily calculated in light of data available in the Ottoman archive and in modern systems records. A suggested indicator can be (Number of consumer rights violations per capita) or per consumer. To extract such data, further data extraction from sources other than the one that was used in this thesis should be made. Possible sources could be the records kept by the Hisbah and Muhtasib, the guilds represented by the Kethüda and Ahi-baba, and any other court registers.

5. This research studied a sample of the court registers and had some limitations due to the missing registers that were not published during the time of writing this study. Hence, it is recommended that this research be updated, considering the updates on the published court registers.

6. This study was done manually due to the lack of technology to understand the transcribed document court registers. It is recommended that researchers update the technology with the needed knowledge to understand Ottoman Turkish, even when transcribed in Latin letters, and benefit from the keywords that have been used by this research to highlight the cases that had consumer-related problems and actions. A list of the keywords can be found under section 4.5.2 . Great attention shall be paid to the wording variations of the keywords and sometimes to the difference in the wording that the computer reads versus what the human reads. i.e., the difference between what the Copy-Pasted word reads vs its original word as can be read by the human eye.

7. Another source of commercial regulations in the Ottoman archive that can be studied is the Kanunnâmes, which was developed starting from the time of Sultan Mehmet the Conqueror. These Kanunnâme include many good regulations regarding the markets, prices, as well as goods and services quality standards. Due to the time limit of this research, the Kanunnâme were not considered within this study. It is, hence, important for interested researchers to unlock those Kanunnâme and add their consumer-related regulations to the list of practices that have been written within this research.

5.6 Conclusion

The main objective of this research focused on discovering the possibility of finding old solutions for our modern problems by taking consumer protection as a sample area and the Ottoman Empire as a sample source of potential good practices. Concerning this objective, we can confidently state that the historical archive of the Ottoman Empire is a hidden treasure of excellent practices and solutions for modern problems. With more than seven centuries of practical applications in the field of economics that passed the test of this long period, it is worth extracting those practices and conducting comparative studies with modern ones to find the excellent old practices that can improve our modern ones.

As for the other objective of this study, i.e., identifying the Ottoman solutions to modern consumer problems, a great effort was put into identifying the causes of modern consumer problems and the possible solutions that can be obtained from the Ottoman consumer protection practices. By analyzing modern consumer reports and Ottoman Istanbul court registers for the 17th and 18th centuries and the first quarter of the 19th century, it was possible to identify the success factors of Ottoman consumer protection and the good practices that could be learned from it. Matching the modern consumer problem causes with Ottoman solutions yielded a set of principles and practical solutions to rectify the modern consumer malfunctioning system. On top of these solutions comes the shift of commercial and economic mindset from utility maximization into a balanced welfare system that takes care of the needs of society and individual businesses at the same time. Another principle we need to adopt to increase the protection level of our consumers is cooperation, not competition, amongst producers and between them and consumers. Once competition is replaced with cooperation, businesses can save the costs that they spend on combating with their competitors and use that to reduce the end prices of their products, and at the same time, focus more on satisfying consumers' and society's needs. Increasing the role of society in protecting consumers can reduce the load on regulators, law enforcement, and the judicial system. The involvement of the industry unions and civic societies was proven successful in this regard, as the Ottoman experience suggests. With technological adaptation, governments can still play a big role in monitoring those activities and ensuring the results are satisfactory.

As a result of this research, a model for identifying consumer problem root causes is developed. This model divides the root causes into four families, including Regulations, suppliers, Consumers, and Vis-major. An important root cause that this model has found is the problems in the ethical and value structure of the commercial systems. Eliminating this root cause is believed to solve most of the modern consumer problems that are caused by humans.

Upon finishing this research, a research area that has not been given proper attention is found to be much underrated, that is, the historical good practices as a source of possible solutions to contemporary problems. The study of historical practices from different cultures has been proven by this research to be a source of improvement of modern problems in the field of social and economic sciences. It is, hence, important to call more researchers to spend their energy on digging the island of archives for a search for treasures that can be polished using the same techniques that have been applied in this research to convert them into solutions that can be adopted by our modern decision makers.

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APPENDIX

Appendix 1. Database for Analyzing Modern Consumer Problem Types, Nature, and Need

Contemporary Consumer protection issues Analysis Table

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Ranking within	Report %	Cost \$ Billion	Case nature	Direct cause of Consumer problems	Need of consumer
1	Hidden adverts within search results pp. 13 77%	EU	European Commission		Biennial ok2022		Annoying ads	Misleading commercial practices	1	77%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
2	Consumer reviews that do not seem genuine pp. 13 68%	EU	European Commission		Biennial ok2022		Misleading information (ads, review, label)	Misleading commercial practices	2	68%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(c) The protection of consumers from hazards to their health and safety.
3	Incorrect information on report (55% of complaints in credit reporting) pp.13	USA	Performline		pl-consum 2021		Scam	Fraud	NA	55%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(e) Access by consumers to adequate information to enable them to make informed choices according to individual interests and needs.
4	Fraud (46%)	USA	Federal trade-com	Consumer s	CONSUME 2022		Fraud	Fraud	1	46%	\$8.80	Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
5	Pressure selling by persistent calls or messages or visits pp. 13 41%	EU	European Commission		Biennial ok2022		Pressure selling	Pressure selling	3	41%		Quality / Safety	The promotion and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
6	% of consumers who have felt pressured by persistent sales calls / messages urging them to buy something or sign a contract	EU	European Commission		Total Cons 2021		Pressure selling	Pressure selling	1	41%		Quality / Safety	Marketing and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
7	pressuring consumers with persistent commercial calls or messages (41%) Fig.15 pp.36	EU	European Commission		Consumer 2018		Pressure selling	Pressure selling	1	41%		Quality / Safety	Marketing and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
8	Writing fake reviews which are in fact hidden adverts or hidden attacks on competitors (36%) Fig.15 pp.36	EU	European Commission		Consumer 2018		Misleading information (ads, review, label)	Misleading commercial practices	3	36%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(c) The protection of consumers from hazards to their health and safety.

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Ranking within	Report %	Cost \$ Billion	Case nature	Direct cause of Consumer problems	Need of consumer
9	No.1 36% Poor quality £27.2 billion	UK			consumer-2021	2021	Quality issues	Safety, Quality, Repair, Or Warranty	1	36%	\$34.40	Safety	Quality / Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
10	Advertising falsely that a product is available only for a limited period (35%) Fig:15 pp.36	EU	European Commission		Consumer 2018	2018	Misleading information (ads, review, label)	Misleading commercial practices	4	35%		Availability (Access to	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
11	34% of surveyed consumers feel that they are vulnerable when the terms or conditions are too complex pp.56 figure 34	EU	European Commission		Consumer 2018	2018	Contract Clarity	Contract-related issues	2	34%		Quality / Safety	Regulation inadequacy	(e) Access by consumers to adequate information to enable them to make informed choices according to individual
12	No.1 Poor quality service : 34% (Sub-standard, poor value or unsafe service provided, including service interruption, transport delays, late delivery of a service, or problem with a repair)	UK	Citizens Advice		Consumer 2016	2016	Delivery and provision	Delivery and provision	1	34%		Availability (Access to essential	Delivery Management	(d) The promotion and protection of the economic interests of consumers.
13	No.1 Poor quality service : 34% (Sub-standard, poor value or unsafe service provided, including service interruption, transport delays, late delivery of a service, or problem with a repair)	UK	Citizens Advice		Consumer 2016	2016	Safety issues	Safety, Quality, Repair, Or Warranty	1	34%		Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
14	Limited offers that are continuous pp. 13 32% (advertisements stating that the product was only available for a very limited period of time but you later realised that was not the case)	EU	European Commission		Biennial or 2022	2022	Misleading information (ads, review, label)	Misleading commercial practices	4	32%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
15	have come across advertisements stating a product was only available for a very limited period of time but later realised this was not the case (32%)	EU	European Commission		Total Cons 2021	2021	Misleading information (ads, review, label)	Misleading commercial practices	2	32%		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
16	No.2 Product or service stopped working or turned out to be faulty : 31%	New Zealand			National C 2017	2017	Repairing prevention and Planned obsolescence	Safety, Quality, Repair, Or Warranty	2	31%		Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
17	No.1 Issue with the quality of the product or service : 31%	New Zealand			National C 2017	2017	Quality issues	Safety, Quality, Repair, Or Warranty	1	31%		Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Ranking within	% Repor	Cost \$ Billion	Case nature	Direct cause of Consumer problems	Need of consumer UNCTAD
18	No.3 Poor customer service : 29%	New Zealand			National (C)2017		Quality issues	Safety, Quality, Repair, Or Warranty	3	29%		Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
19	Service price increased without the option to cancel pp. 13 27%	EU	European Commission		Biennial on 2022		Price Increase	Price related issues	5	27%		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
20	Mandatory fees to collect alleged lottery wins pp. 13 26%	EU	European Commission		Biennial on 2022		Scam	Fraud	7	26%		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
21	Free product offers charged later pp. 13 26%	EU	European Commission		Biennial on 2022		Scam	Fraud	6	26%		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
22	Offering products as free of charge even if they actually entail substantial charges (23%) Fig.15 pp.36	EU	European Commission		Consumer 2018		Scam	Fraud	5	23%		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
23	No. 4 Incorrect, misleading or insufficient information provided : 23%	New Zealand			National (C)2017		Misleading Information (ads, review, label)	Misleading commercial practices	4	23%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(e) Access by consumers to adequate information to enable them to make informed choices according to individual wishes and needs.
24	Identity Theft (22% of all reports)	USA	Federal trade commission		CONSUME 2022		Privacy and Identity Theft	Fraud	2	22%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(k) The protection of consumer privacy and the global free flow of information
25	Charged unexpected fee or interest (22% of complaints against loans) pp.13	USA	Performline		pl-consum 2021		Scam	Fraud		22%		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
26	No.2 21% Not usable £18.1 billion	UK			consumer 2021		Quality issues	Safety, Quality, Repair, Or Warranty	2	21%	\$22.89	Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Ranking within	% Report	Cost \$ Billion	Case nature	Direct cause of consumer problems	Need of consumer UNCTAD
27	No.6 An issue with the cost of hidden fees : 20%	New Zealand			National Q 2017	2017	Hidden and additional charges	Price related issues	6	20%		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
28	No.5 Delay or non-delivery of the product or service : 20%	New Zealand			National Q 2017	2017	Delivery and provision	Delivery and provision	5	20%		Availability (Access)	Delivery Management	(a) Access by consumers to essential goods and services.
29	Identity Theft (19.2% of all reports)	USA	Federal trade commission	Consumer s	CONSUME 2023	2023	Privacy and Identity Theft	Fraud	2	19%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(k) The protection of consumer privacy and the global free flow of information
30	No.4 18% Complete failure to provide £18.5 billion	UK			consumer 2021	2021	Delivery and provision	Delivery and provision	4	18%	\$23.40	Availability	Supply management	(a) Access by consumers to essential goods and services.
31	No.3 18% Problems with delivery £13.1 billion	UK			consumer 2021	2021	Delivery and provision	Delivery and provision	3	18%	\$16.57	Availability (Access)	Delivery Management	(a) Access by consumers to essential goods and services.
32	Sending unsolicited products to consumers, asking them to pay for the products (16%) Fig.15 pp.36	EU	European Commission		Consumer 2018	2018	Scam	Fraud	6	16%		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
33	Fraud (48%)	USA	Federal trade commission	Consumer s	CONSUME 2023	2023	Fraud	Fraud	1	16%	\$10.00	Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
34	No.2 Poor quality goods : 15% (Faulty, damaged, unsafe or poor quality goods, or goods that came with inadequate or confusing instructions)	UK	Citizens Advice		Consumer 2016	2016	Safety issues	Safety , Quality, Repair, Or Warranty	2	15%		Quality / Safety	Quality / Non-compliance	(d) The promotion and protection of the economic interests of consumers.
35	Unfair terms and conditions pp. 13 13%	EU	European Commission		Biennial on 2022	2022	Contract fairness	Contract related issues	8	13%		Quality / Safety	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
36	Unanticipated extra charges pp. 13 12%	EU	European Commission		Biennial on 2022	2022	Hidden and additional charges	Price related issues	9	12%		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
37	No.5 12% Misleading price £7.8 billion	UK			consumer 2021	2021	Misleading price	Price related issues	5	12%	\$9.86	Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
38	No.3 Failure to provide product : 12% (Complete failure to provide an item or service as agreed)	UK	Citizens Advice		Consumer 2016	2016	Delivery and provision	Delivery and provision	3	12%		Availability	Supply management	(a) Access by consumers to essential goods and services.
39	No.6 11% Misleading information £10.3 billion	UK			consumer 2021	2021	Misleading information (ads, review, label)	Misleading commercial practices	6	11%	\$13.03	Quality / Safety (Access)	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Ranking within	% Report	Cost \$ Billion	Case nature	Direct cause of Consumer problems	Need of consumer UNCTAD
40	No.4 Problem with prices : 11% (Misleading pricing information, not being sold the cheapest option available, 'hidden costs')	UK	Citizens Advice		Consumer	2016	Hidden and additional charges	Price related issues	4	11%		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
41	pressure selling by doorstep dealers pp. 13 9%	EU	European Commission		Biennial on	2022	Pressure selling	Pressure selling	10	9%		Quality / Safety	Marketing and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
42	have felt pressured to buy something they did not want during an unexpected visit of a seller to their home (9%)	EU	European Commission		Total Cons	2021	Pressure selling	Pressure selling	5	9%		Quality / Safety	Marketing and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
43	pressure selling during a product demonstration pp. 13 8%	EU	European Commission		Biennial on	2022	Pressure selling	Pressure selling	11	8%		Quality / Safety	Marketing and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
44	No.7 8% Unfair or unclear T&C £8.1 billion	UK			consumer-	2021	Contract Fairness	Contract related issues	7	8%	\$10.24	Quality / Safety	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
45	No.7 Unclear or unfair terms and conditions : 8%	New Zealand			National C	2017	Contract Fairness	Contract related issues	7	8%		Quality / Safety	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
46	have felt pressured to buy something they did not want during a product demonstration at a private home, hotel or	EU	European Commission		Total Cons	2021	Pressure selling	Pressure selling	6	8%		Quality / Safety	Marketing and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
47	No.8 Problems with the warranty or guarantee : 5%	New Zealand			National C	2017	Warranty and Guarantee	Safety, Quality, Repair, Or Warranty	8	5%		Quality / Safety	Quality / Non-compliance	(d) The promotion and protection of the economic interests of consumers.
48	No.5 Unfair practices : 5% (Unfair or unclear contracts or terms and conditions; inadequate notice of cancellation; other	UK	Citizens Advice		Consumer	2016	Contract Fairness	Contract related issues	5	5%		Quality / Safety	Regulation inadequacy	(e) Access by consumers to adequate information to enable them to make informed
49	No.5 Unfair practices : 5% (Unfair or unclear contracts or terms and conditions; inadequate notice of cancellation; other	UK	Citizens Advice		Consumer	2016	Contract Clarity	Contract related issues	5	5%		Quality / Safety	Regulation inadequacy	(e) Access by consumers to adequate information to enable them to make informed
50	No.9 The salesperson used high-pressure sales tactics : 4%	New Zealand			National C	2017	Pressure selling	Pressure selling	9	4%		Quality / Safety	Marketing and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
51	No.8 4% Guarantees not honoured £6.5 billion	UK			consumer-	2021	Warranty and Guarantee	Safety, Quality, Repair, Or Warranty	8	4%	\$8.22	Quality / Safety	Quality / Non-compliance	(d) The promotion and protection of the economic interests of consumers.
52	No.7 Delivery problem: 4% (Late delivery of goods or other problem with goods delivery)	UK	Citizens Advice		Consumer	2016	Delivery and provision	Delivery and provision	7	4%		Availability (Access)	Delivery Management	(e) Access by consumers to essential goods and services.
53	No.6 Sold unsuitable product : 4% (Due to misleading claims or other negligence on the part of the supplier)	UK	Citizens Advice		Consumer	2016	Misleading Information (ads, review, label)	Misleading commercial practices	6	4%		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(c) The protection of consumers from hazards to their health and safety.
54	Many consumers consider personalisation to be unfair, especially if it takes advantage of vulnerable or disadvantaged consumers	Global	OECD		challenges	2019	Vulnerable Consumers	Fraud	No data exist just mentio			Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(b) The protection of vulnerable and disadvantaged consumers.
55	Advertising that a product is free of charge and afterwards tying the consumer to a long term subscription	EU	European Commission		Consumer	2015	Scam	Fraud	NA			Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Ranking % within	Cost \$ Billion	Case nature	Direct cause of Consumer problems	Need of consumer UNCTAD
56	advertising that a product is free of charge and afterwards tying the consumer to a long term subscription	EU	European Commission		Ex-post ev	2018	Scam	Fraud	NA		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
57	cancellation of obligations (supplier cancelling the contract)	EU	European Commission		consumer	2023	Contract cancellation	Contract related issues	NA		Availability	Quality Non-compliance	(a) Access by consumers to essential goods and services.
58	Complaints related to COVID-19 topped the list of worst complaints. In their responses, agencies particularly cited price gouging, evictions, business closings, canceled events	USA	Consumer Satisfaction of America		Top-2020-	2020	Price Increase	Price related issues	NA		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
59	Consumer's digital information is becoming a big debate to ensure their privacy and at the same time make a profit out of their unanimous behavioral information in the digital age	Global	Consumer International		press release	2017	Privacy and Identity Theft	Fraud	NA		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(k) The protection of consumer privacy and the global free flow of information
60	had experience with product registration	EU	European Commission		Total Cons	2021	Warranty and Guarantee	Safety, Quality, Repair, Or	NA		Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
61	Incorrect and misleading information about the price (hidden costs such as unexpected taxes or delivery fees).	EU	European Parliament		Consumer	2015	Hidden and additional charges	Price related issues	NA		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
62	Incorrect and misleading information about the price (hidden costs such as unexpected taxes or delivery fees).	EU	European Commission		Ex-post ev	2018	Hidden and additional charges	Price related issues	NA		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
63	lack of contact details	EU	European Parliament		Consumer	2015	Contract Clarity	Contract related issues	NA		Quality / Safety	Regulation inadequacy	(e) Access by consumers to adequate information to enable them to make informed
64	Not paying back the canceled trips money	EU	European Commission		consumer	2023	Contract cancellation	Contract related issues	NA		Price	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
65	Price-adjustment clauses in energy supply contracts	EU	European Commission		consumer	2023	Contract Fairness	Contract related issues	NA		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
66	unclear information on the right of withdrawal from the agreement, the return, or reimbursement of the product.	EU	European Commission		Ex-post ev	2018	Contract Clarity	Contract related issues	NA		Quality / Safety	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
67	Unfair terms of contracts	EU	European Commission		consumer	2023	Contract Fairness	Contract related issues	NA		Quality / Safety	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
68	Late delivery of goods/services or late payment of credit by creditor pp.92 12	EU	European Commission		effectivens	2014	Delivery and provision	Delivery and provision	10		Availability	Delivery Management	(a) Access by consumers to essential goods and services.
69	Non-conformity of goods or services provided: Issue of product safety pp.92 12	EU	European Commission		effectivens	2014	Safety issues	Safety, Quality, Repair, Or Warranty	9		Quality / Safety	Quality Non-compliance	(c) The protection of consumers from hazards to their health and safety.
70	Non-conformity of goods or services provided: Goods or services were not as advertised pp.92 13	EU	European Commission		effectivens	2014	Misleading information (ads, review, label)	Misleading commercial practices	8		Quality / Safety	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Ranking within	Cost \$ Billion	Case nature	Direct cause of Consumer problems	Need of consumer UNCTAD
71	Non-payment for goods/services/ or of credit by the consumer debtor pp.92 (due to unfairness of a clause in a consumer	EU	European Commission		effectivent2014	2014	Contract Fairness	Contract related issues	7		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
72	Dispute concerning supplementary or additional charges pp.92 (4 lawyers + 2 Consumer Protection Agencies)	EU	European Commission		effectivent2014	2014	Hidden and additional charges	Price related issues	6		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
73	No 6 complaint in 2022 CFA report: Complaints about various scams (imposter scams, gift card payments, fraudulent	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons2022	2022	Scam	Fraud	6	\$8.20	Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
74	No 6 complaint in 2022 CFA report: Complaints about various scams (imposter scams, gift card payments, fraudulent	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons2022	2022	Vulnerable Consumers	Fraud	6		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(k) The protection of consumer privacy and the global free flow of information
75	Marketing techniques and commercial practices pp.92 (4 lawyers + 2 Consumer Protection Agencies)	EU	European Commission		effectivent2014	2014	Pressure selling	Pressure selling	5		Quality / Safety	Marketing and Selling Techniques	(d) The promotion and protection of the economic interests of consumers.
76	No 5 complaint in 2022 CFA report: Complaints about rental housing conditions, security deposit disputes, and rent	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons2022	2022	Contract Fairness	Contract related issues	5		Price	Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
77	have been informed they won a lottery they did not know about, but were asked to pay some money in order to collect the prize	EU	European Commission		Total Cons 2021	2021	Scam	Fraud	4		Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
78	No 4 complaint in 2022 CFA report: Complaints about purchase of merchandise (both over the internet and from a brick-and-	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons2022	2022	Delivery and provision	Delivery and provision	4		Availability / Access	Delivery Management	(d) The promotion and protection of the economic interests of consumers.
79	No 4 complaint in 2022 CFA report: Complaints about purchase of merchandise (both over the internet and from a brick-and-	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons2022	2022	Quality issues	Safety, Quality, Repair, Or Warranty	4		Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
80	No delivery of goods or non-performance of services pp.92 (5 lawyers + 2 Consumer Protection Agencies)	EU	European Commission		effectivent2014	2014	Delivery and provision	Delivery and provision	4		Availability / Access	Delivery Management	(a) Access by consumers to essential goods and services.
81	have been offered a product advertised as free of charge which actually entailed charges	EU	European Commission		Total Cons 2021	2021	Scam	Fraud	3		Price	Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
82	Non-conformity of goods or services provided: Defective goods or services pp.92 (5 lawyers + 2 Consumer Protection	EU	European Commission		effectivent2014	2014	Quality issues	Safety, Quality, Repair, Or Warranty	3		Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
83	No 2 complaint in 2022 CFA report: Complaints about home improvement contractors or repairmen, including quality	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons2022	2022	Quality issues	Safety, Quality, Repair, Or Warranty	2		Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
84	No 2 complaint in 2022 CFA report: Complaints about home improvement contractors or repairmen, including quality	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons2022	2022	Quality issues	Safety, Quality, Repair, Or Warranty	2		Quality / Safety	Quality Non-compliance	(a) Access by consumers to essential goods and services.
85	Withdrawal from the contract pp.92 (8 lawyers + 2 Consumer Protection Agencies)	EU	European Commission		effectivent2014	2014	Contract cancellation	Contract related issues	2		Availability / Access	Quality Non-compliance	(a) Access by consumers to essential goods and services.

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Ranking within source	% Reported	Cost \$ Billion	Case nature	Direct cause of Consumer problems	Need of consumer UNCTAD
86	43% of consumers not satisfied with time taken to solve their complain by retailer or service provider pp.50 figure 29	EU	European Parliament	Protecting EU	EU policies – Delivering	2018			1					
87	Complaints related to COVID-19 topped the list of worst complaints. In their responses, agencies particularly cited price gouging.	USA	COMMERCE SECRETARIAT OF AMERICA		Top-2020+2020	2020	Contract cancellation	Contract related issues	1			Availability (Access)	Quality Non-compliance	(a) Access by consumers to essential goods and services.
88	Dispute concerning the fairness of a contract term pp.92 (10 lawyers + 2 Consumer Protection Agencies)	EU	European Commission		effectivend	2014	Contract Fairness	Contract related issues	1			Safety	Quality / Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
89	No 1 complaint in 2022 CFA report is : Complaints related to the sale and leasing of new and used automobiles (pricing)	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons 2022	2022	Price Increase	Price related issues	1			Price		(d) The promotion and protection of the economic interests of consumers.
90	No 1 complaint in 2022 CFA report is : Complaints related to the sale and leasing of new and used automobiles (pricing)	USA	Consumer Federation of America	Consumer complaint survey	2022-Cons 2022	2022	Quality Issues	Safety , Quality, Repair, Or Warranty	1			Quality / Safety	Quality Non-compliance	(d) The promotion and protection of the economic interests of consumers.
91	22% of consumers who had legitimate reason to complain did not complain because of the following reasons: Too long A constricted scope, so that the statute appears to prohibit unfairness and deception but actually applies to few	USA	National Consumer Law Center	Protecting EU	EU policies – Delivering	2018							Quality Non-compliance	
92	appears to prohibit unfairness and deception but actually applies to few	USA	National Consumer Law Center	PROTECTI	CONSUM 2018	2018								
93	ailing to give a state agency the authority to adopt substantive regulations prohibiting emerging scams;	USA	National Consumer Law Center	PROTECTI	CONSUM 2018	2018								
94	Complexity of consumer law is a factor in consumers not bringing their claim up (70% of surveyed people stated that) pp.62, The	EU	European Commission		effectivend	2014	Law Complexity							
95	Co-operation across disciplines and jurisdictional boundaries :consumer authorities need to co-operate and co-	Global	OECD		challenge s-to-consumer-	2019								
96	Costs of judicial proceeding; 1-Court fees; 2-Court expenses such as cost associated with witnesses and cost for translations and	EU	European Commission		effectivend	2014								
97	Courts rejecting unfair or deceptive practice that didn't result in loss of money or property (this excludes practices of invading	USA	National Consumer Law Center		CONSUM 2018	2018								
98	Crooks took advantage of the pandemic, as they do with all disasters, natural or man-made, to offer miracle cures for COVID-19	USA	COMMERCE SECRETARIAT OF AMERICA		Top-2020+2020	2020	Scam	Fraud				Quality / Safety	Fraudulent, Deceptive, or Misleading commercial practices	(c) The protection of consumers from hazards to their health and safety.
99	Divergent definitions of the consumer concept pp- 108	EU	European Commission		effectivend	2014								
100	Enforcement of consumer law pp- 108	EU	European Commission		effectivend	2014								

No	Issue / Detriment / Problem	Region	Author	Report / Study	Source File name	Year	Category	Type	Rating % from source	Reported	Cost \$ Billion	Case nature	Direct cause of Consumer problems	Need of consumer UNCTAD
101	Enhanced damages provision that allows consumers to seek two or three times their actual damages which elongates the process	USA	National Consumer Law Center		CONSUM ER PROTECTI	2018								
102	Fragmentation and complexity in consumer law pp. 108	EU	European Commission		effective/2014	2014								
103	Government competencies : need to possess the necessary technical expertise required to understand emerging issues. pp.11	Global	OECD		Challenge s-to-consumer	2019								
104	Hindering or preventing right to repair: (i) making tools and components intended for repair excessively onerous for third consumers who have been cheated seek to go to court.	EU	European Commission		consumer	2023	Repairing prevention and Planned	Safety, Quality, Repair, Or Warranty				Quality / Safety	Quality / Non-compliance	(d) The promotion and protection of the economic interests of consumers.
105	Imposing special preconditions when consumers who have been cheated seek to go to court.	USA	National Consumer Law Center		CONSUM ER PROTECTI	2018								
106	Incomplete information on the trader / lack of contact details	EU	European Parliament		Consumer	2015	Product or trader information clarity	Information related issues				Quality / Safety	Quality / Fraudulent, Deceptive, or Misleading commercial practices	(e) Access by consumers to adequate information to enable them to make informed
107	Incomplete information on the trader / lack of contact details	EU	European Commission		Ex-post ev/2018	2018	Product or trader information clarity	Information related issues				Quality / Safety	Quality / Fraudulent, Deceptive, or Misleading commercial practices	(e) Access by consumers to adequate information to enable them to make informed
108	Insufficient information on the product characteristics.	EU	European Parliament		Consumer	2015	Product or trader information clarity	Information related issues				Quality / Safety	Quality / Regulation inadequacy	(e) Access by consumers to adequate information to enable them to make informed
109	Insufficient information on the product characteristics.	EU	European Commission		Ex-post ev/2018	2018	Product or trader information clarity	Information related issues				Quality / Safety	Quality / Regulation inadequacy	(e) Access by consumers to adequate information to enable them to make informed
110	Lack of knowledge (of stakeholders about the law) pp. 108	EU	European Commission		effective/2014	2014								
111	Lack of judges' and lawyers' understanding of consumer law: needs to be tackled by pp.86, pp.142	EU	European Commission		effective/2014	2014	competency of enforcement people							
112	Limited Availability of Legal Aid in Out-of-court Proceedings (Settlement, Mediation) pp.138	EU	European Commission		effective/2014	2014								
113	Misleading commercial practices (ads, labeling, etc) pp.256	EU	European Commission		consumer	2023	Misleading information (ads, review, label)	Misleading commercial practices				Quality / Safety	Quality / Regulation inadequacy	(d) The promotion and protection of the economic interests of consumers.
114	Misleading, deceptive, or false advertising	EU	European Commission		consumer	2023	Misleading information (ads, review, label)	Misleading commercial practices				Quality / Safety	Quality / Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.
115	online consumer scams and misleading advertisements pp. 7	EU	European Commission		Biennial Ok	2022	Misleading information (ads, review, label)	Misleading commercial practices				Quality / Safety	Quality / Fraudulent, Deceptive, or Misleading commercial practices	(d) The promotion and protection of the economic interests of consumers.

Appendix 2. Modern Consumer Problems Root Cause Analysis Database

Root Causes of Modern Consumer Issues for the reports extracted since 2020-2023

No	GAP	Region	Author	Report / Study	Year	Cause Grouping	Root Cause	Root Cause Family
1	Lack of consumers assertiveness to protect their rights against the supplier (tenants vs landlord rent)	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	consumer knowledge	Consumer Behavioral skills	Consumer Side
2	Consumers hastiness to purchase immediately when seeing a too good to be true deal or product.	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	consumer knowledge	Consumer Behavioral skills	Consumer Side
3	Lack of educational program to raise consumers knowledge about their rights and responsibilities as	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	consumer knowledge	Consumer technical knowledge	Consumer Side
4	Lack of educational program to raise consumers knowledge about the safe payment and purchasing	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	consumer knowledge	Consumer technical knowledge	Consumer Side
5	Lack of consumers education regarding fraudulent activities and techniques such as Pyramid schemes	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	consumer knowledge	Consumer technical knowledge	Consumer Side
6	Consumers inability to deal with information overload (information complexity)	Global	OECD	Challenges to consumer policy in the digital age	2019	information complexity	Consumer technical knowledge	Consumer Side
7	Increased globalization leading to proliferation of similar harmful market practices around the globe	EU	European Commission	Biennial overview of actions carried out by national authorities under	2022	Cooperation between regulators and law	Legal Cooperation	Regulation and law enforcement
8	Lack of preventive monitoring (case of frauds during covid 19)	EU	European Commission	Biennial overview of actions carried out by national authorities under	2022	Monitoring	Monitoring Gap	Regulation and law enforcement
9	Providing licenses to unqualified traders (case of frauds during covid 19)	EU	European Commission	Biennial overview of actions carried out by national authorities under	2022	Non licensed	Law Enforcement Deficiency	Regulation and law enforcement
10	Lack of suitable regulations (case of frauds during covid 19) (online targeted advertising over social	EU	European Commission	Biennial overview of actions carried out by national authorities under	2022	regulation inadequacy	Regulation gaps	Regulation and law enforcement
11	No Price Gouging Task Force to address complainants of price gouging, receive complaints against price	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	Competency of enforcement people	Authority/Competency	Regulation and law enforcement
12	Lengthy and costly judicial procedures.	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
13	Non licensed company : Local company could provide fogging services to "Kill Coronavirus." As It happened,	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	Monitoring	Monitoring Gap	Regulation and law enforcement
14	Non licensed and non experienced or noncertified service provider.	USA	Consumer federation of America	2020 consumer complaint survey/report	2020	Monitoring	Monitoring Gap	Regulation and law enforcement

No	GAP	Region	Author	Report / Study	Year	Cause Grouping	Root Cause	Root Cause Family
15	The landscape for consumer advice and advocacy is uneven and inconsistent. Consumers need strong,	USA	Consumer Federation of America	2020 consumer complaint survey/ report	2020	Cooperation between regulators and law	Legal Cooperation	Regulation and law enforcement
16	Leaving the weak and vulnerable to suffer and then fall victims of fraud by promise to take them out of	USA	Consumer Federation of America	2020 consumer complaint survey/ report	2020	Enforcement of Law	Law Enforcement Deficiency	Regulation and law enforcement
17	existing consumer rights and legislation are inadequate, not only for reducing the incidence of	USA	Consumer Federation of America	2020 consumer complaint survey/ report	2020	regulation inadequacy	Regulation gaps	Regulation and law enforcement
18	No protection for Limited English Proficiency (LEP) consumers	USA	Consumer Federation of America	2020 consumer complaint survey/ report	2020	regulation inadequacy	Regulation gaps	Regulation and law enforcement
19	No Price Gouging prevention law : unconscionably high price	USA	Consumer Federation of America	2020 consumer complaint survey/ report	2020	regulation inadequacy	Regulation gaps	Regulation and law enforcement
20	Government competencies : need to possess the necessary technical expertise required to understand	Global	OECD	Challenges to consumer policy in the digital age	2019	Competency of enforcement people	Authority Competency	Regulation and law enforcement
21	Lack Government competencies need to possess the necessary technical expertise required to understand	Global	OECD	Challenges to consumer policy in the digital age	2019	Competency of enforcement people	Authority Competency	Regulation and law enforcement
22	Co-operation across disciplines and jurisdictional boundaries :consumer authorities need to co-operate	Global	OECD	Challenges to consumer policy in the digital age	2019	Cooperation between regulators and law	Legal Cooperation	Regulation and law enforcement
23	Co-operation across disciplines and jurisdictional boundaries	Global	OECD	Challenges to consumer policy in the digital age	2019	Cooperation between regulators and law	Legal Cooperation	Regulation and law enforcement
24	Need for generic regulatory principles (ETHICS) to solve new technologies and business models .	Global	OECD	Challenges to consumer policy in the digital age	2019	Generic rules and principles	Regulation gaps	Regulation and law enforcement
25	Regulations are not able to deal with modern technological developments	Global	OECD	Challenges to consumer policy in the digital age	2019	regulation inadequacy	Regulation gaps	Regulation and law enforcement
26	43% of consumers not satisfied with time taken to solve their complain by retailer or service provider	EU	European Parliamentary Research Service	Protecting European consumers	2018	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
27	Imposing special preconditions when consumers who have been cheated seek to go to court	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
28	Courts rejecting unfair or deceptive practice that didn't result in loss of money or property (this	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement

No	GAP	Region	Author	Report / Study	Year	Cause Grouping	Root Cause	Root Cause Family
29	Preconditions on consumer applying protection suits such as consumers proving that the business practice	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
30	Some states require the consumer to show not only that the business engaged in unfairness or deception	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
31	Prohibiting only a few narrow types of unfairness and deception	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	regulation inadequacy	Regulation gaps	Regulation and law enforcement
32	Prohibiting only deceptive acts, not unfair acts;	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	regulation inadequacy	Regulation gaps	Regulation and law enforcement
33	A restricted scope, so that the statute appears to prohibit unfairness and deception but actually applies	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	regulation inadequacy	Regulation gaps	Regulation and law enforcement
34	Weaknesses in the remedies that the Attorney General can invoke;	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	Penalty Deterrence	Regulation gaps	Regulation and law enforcement
35	Weaknesses in the remedies consumers can invoke, such as failing to allow consumers to recover their	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	Penalty Deterrence	Regulation gaps	Regulation and law enforcement
36	22% of consumers who had legitimate reason to complain did not complain because of the following	EU	European Parliamentary Research Service	Protecting European consumers	2018	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
37	Failing to give a state agency the authority to adopt substantive regulations prohibiting emerging scams;	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	Enforcement of Law	Law Enforcement Deficiency	Regulation and law enforcement
38	Enhanced damages provision that allows consumers to seek two or three times their actual damages	USA	National Consumer Law	Consumer Protection in the States: A 50-STATE EVALUATION OF UNFAIR	2018	regulation inadequacy	Regulation gaps	Regulation and law enforcement
39	Implementation gap (due to incorrect transposition or application of rules; 'gold plating' practices; lack of	EU	European Parliament	Consumer protection in the EU Policy overview	2015	Cooperation between regulators and law	Legal Cooperation	Regulation and law enforcement
40	No generic regulatory principles (ETHICS) to solve emerging technology issues such as the sharing	EU	European Parliament	Consumer protection in the EU Policy overview	2015	Generic rules and principles	Regulation gaps	Regulation and law enforcement
41	Legislative gap (due also to the fact that the EU has no, or only limited, power to legislate)	EU	European Parliament	Consumer protection in the EU Policy overview	2015	regulation inadequacy	Regulation gaps	Regulation and law enforcement
42	Lack of judges and lawyers understanding of consumer law: needs to be tackled by pp.86 , pp.142	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Competency of enforcement people	Authority Competency	Regulation and law enforcement
43	Perception of the national judge (of consumer law) pp. 108	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Competency of enforcement people	Authority Competency	Regulation and law enforcement

No	GAP	Region	Author	Report / Study	Year	Cause Grouping	Root Cause	Root Cause Family
44	Lack of knowledge (of stakeholders about the law) pp. 108	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Authority Competency	Authority Competency	Regulation and law enforcement
45	Limited Availability of Legal Aid In Out-of-court Proceedings (Settlement, Mediation) pp.138	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
46	problem of ensuring access to justice in consumer disputes especially small claims and defendants with a complaint are: the procedures take too long, sums	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
47	the most common reasons for not pursuing a complaint are: the procedures take too long, sums	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
48	Costs of judicial proceedings: 1-Court fees, 2-Court expenses such as cost associated with witnesses and	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Access to Justices	Law Enforcement Deficiency	Regulation and law enforcement
49	Complexity of consumer law is a factor in consumers not bringing their claim up (70% of surveyed people	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Law Complexity	Regulation gaps	Regulation and law enforcement
50	Enforcement of consumer law pp. 108	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Enforcement of Law	Law Enforcement Deficiency	Regulation and law enforcement
51	violation of consumer rights are often dealt with in different ways by different authorities across	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	Enforcement of Law	Law Enforcement Deficiency	Regulation and law enforcement
52	Divergent definitions of the consumer concept pp. 108	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	regulation inadequacy	Regulation gaps	Regulation and law enforcement
53	Fragmentation and complexity in consumer law pp. 108	EU	European Commission	An evaluation study of national procedural laws and practices in terms of	2014	regulation inadequacy	Regulation gaps	Regulation and law enforcement
54	lack of transparency on the use of personal data	EU	European Commission	Biennial overview of actions carried out by national authorities under	2022	supplier ethics and principles	supplier ethics and principles	Supplier Side
55	financial stress, supply-chain issues, and short-staffing that resulted from the pandemic impacted	USA	Consumer Federation of America	2020 consumer complaint survey report	2020	Supplier competency	Supplier competency	Supplier Side
56	Businesses not working in their designated places as licensed by the authority.	USA	Consumer Federation of America	2020 consumer complaint survey report	2020	supplier ethics and principles	supplier ethics and principles	Supplier Side

No	GAP	Region	Author	Report / Study	Year	Cause Grouping	Root Cause	Root Cause Family
57	The asymmetry of information and resources that exists between businesses and their customers means	USA	Consumer Federation of America	2020 consumer complaint survey/report	2020	supplier ethics and principles	supplier ethics and principles	Supplier Side
58	Lack of Business and industry associations willing and competency needed to make sure that while	Global	OECD	Challenges to consumer policy in the digital age	2019	supplier ethics and principles	supplier ethics and principles	Supplier Side
59	Consumers inability to deal with information overload (information complexity)	Global	OECD	Challenges to consumer policy in the digital age	2019	supplier ethics and principles	supplier ethics and principles	Supplier Side
60	Lack of knowledge about consumer legislations by the producers	EU	European Commission	Consumer Conditions Scoreboard	2018	Supplier competency	Supplier competency	Supplier Side
61	Information gap (insufficient understanding of rules and their application in practice), Lack of knowledge	EU	European Parliament	Consumer protection in the EU Policy overview	2015	Supplier competency	Supplier competency	Supplier Side
62	Information overload: consumers make poorer decisions when faced with more choice, consumers	EU	European Parliament	Consumer protection in the EU Policy overview	2015	supplier ethics and principles	supplier ethics and principles	Supplier Side
63	inability to obtain the merchandise due to supply chain problems caused by the pandemic	USA	Consumer Federation of America	2020 consumer complaint survey/report	2020	Vis Major	Vis Major	Vis Major

Appendix 3. Istanbul Court Register Analysis Database Screenshots

Consumer Problem Recorded in Kadi Sicilleri for Istanbul Mahkemesi											
No	Register	Period	Court case Title	Case nature (OECD)	Problem Detection stage	Direct Cause	Details	Action Preventive or	Action	Good practice	Need of consumer UNCTAD
1	Istanbul Mahkemesi 3	1618-	537 (62b-3) Domecek dan getirden bardak fiyatlari nasil	Consumer	Proactive	Regulation inadequacy	r getirdikleri bardagi zivade bahsi ile bey' murad emegin, habs usadilarim mebdur ile bir yere centi olu, estidilki azikli bardaklikler gelen sism sasi ve habsi gair kem sustulere gienip sak ve tahir yabi hasil olup, Mustulmular alio istinai edeleriken bahsi tin u turubla alidde firna noksan uret iglemege men olup, mebdur mahalle-i mebdure a, vahnina radd olmabla, zikr firna noksan uret iglemege men olup, mebdur mahalle-i mebdure a, vahnina radd olmabla, zikr bazi hir ateri sakat iglevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Regulation	Regulation		(d) The promotion and protection of the economic interests of consumers
2	Istanbul Mahkemesi 3	1618-	716 (86b-1) Kusadasi, Akçagelir ve diger yerlerden gelen suram saf ve habsi oman sa diket edimesi	Consumer	Consumer Pain	Quality / Safety	Quality / Safety	Regulation	Regulation		(c) The protection of consumers from hazards to their health and safety;
3	Istanbul Mahkemesi 3	1618-	727 (89b-1) Kapagaiz Mehmet'in igentig firna bezaz ekmeke pigirimesine izin veridig	Consumer	Consumer Pain	Fraudulent, Deceptive, or Price Non-compliance	firna noksan uret iglemege men olup, mebdur mahalle-i mebdure a, vahnina radd olmabla, zikr firna noksan uret iglemege men olup, mebdur mahalle-i mebdure a, vahnina radd olmabla, zikr bazi hir ateri sakat iglevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	License Revocation	License Revocation	license was reinstated after a while	(c) The protection of consumers from hazards to their health and safety;
4	Istanbul Mahkemesi 3	1618-	727 (89b-1) Kapagaiz Mehmet'in igentig firna bezaz ekmeke pigirimesine izin veridig	Consumer	Consumer Pain	Fraudulent, Deceptive, or Price Non-compliance	firna noksan uret iglemege men olup, mebdur mahalle-i mebdure a, vahnina radd olmabla, zikr firna noksan uret iglemege men olup, mebdur mahalle-i mebdure a, vahnina radd olmabla, zikr bazi hir ateri sakat iglevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	License Revocation	License Revocation	license was reinstated after a while	(d) The promotion and protection of the economic interests of consumers
5	Istanbul Mahkemesi 10	1661-1663	115 (155a-2) Tarafada terziler mifri gin dikleri elboselotde hile yapmalarina dair fermah	Consumer	Consumer Pain	Fraudulent, Deceptive, or Misleading	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Raising case to higher authority	Raising case to higher authority		(b) The protection of vulnerable and disadvantaged consumers;
6	Istanbul Mahkemesi 10	1661-1663	119 (12b-2) Çörekçi esnafından olup ihlali mal uretmem tehlik olundugu	Consumer	Consumer Pain	Fraudulent, Deceptive, or Misleading	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Warning	Warning	Warning and ordering the violators to comply with the law	(c) The protection of consumers from hazards to their health and safety;
7	Istanbul Mahkemesi 10	1661-1663	894 (113b-5) Karasigir derisini alio gon ve kosele igleme hakku	Consumer	Consumer Pain	License Non-compliance	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Warning	Warning		(c) The protection of consumers from hazards to their health and safety;
9	Istanbul Mahkemesi 20	1688-1689	39 (9b-1) Ekmekçi tarafinin, usule akter olarak ekmeke yapip-sasan ve iglemezarar veren çörekçi tarafine engel olunmasını emek ureten firmahim dipnda acilan yeni firmahim izin verilmemesi	Consumer	Consumer Pain	License Non-compliance	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Warning	Warning		(d) The promotion and protection of consumers from hazards to their health and safety;
8	Istanbul Mahkemesi 20	1688-1689	359 (76b-1) İspanbul'da hatir- hürumvuna has ekmeke ureten firmahim dipnda acilan yeni firmahim izin verilmemesi	Consumer	Consumer Pain	Fraudulent, Deceptive, or Misleading	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Warning	Warning	Warning and ordering the violators to comply with the law	(c) The protection of consumers from hazards to their health and safety;
10	Istanbul Mahkemesi 22	1695-1697	182 (62a-1) Veznetiler çörekçi radda kapali olmal ekmeke firmi ihyace binaim yeriden acilip ekmeke mal ettilmesine dair istanbul	Consumer	Proactive	Availability	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Increase Business Permits	Increase Business Permits		(d) The promotion and protection of consumers from hazards to their health and safety;
12	Istanbul Mahkemesi 22	1695-1697	417 (135b-1) Koyun bejarimim yahniz pasapiclar yarahandan pigirimesine çörekçi ve çödena tarafinin razi oldugu	Consumer	Supply chain alert	Price Non-compliance	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Warning	Warning		(d) The promotion and protection of consumers from hazards to their health and safety;
13	Istanbul Mahkemesi 22	1695-1697	418 (136a-1) Zanadolu ve Rumel'den gelen sigirilan, yuhidi kasaplar yarahandan yoldada yutsek fiyadazarin alınmasına marli olunceki	Consumer	Supply chain alert	Price Non-compliance	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Remedial (Correction)	Remedial (Correction)		(d) The promotion and protection of consumers from hazards to their health and safety;
14	Istanbul Mahkemesi 22	1695-1697	432 (142b-1) Uncu ve ekmekeçilerin unesapama gemile gelen dogdolan palayirna konusunda anlasiklar	Consumer	Production and supply chain organization	Quality / Safety	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Warning	Warning		(d) The promotion and protection of consumers from hazards to their health and safety;
15	Istanbul Mahkemesi 22	1695-1697	538 (190b-1) Veznetiler çörekçisinde bog duran Canbaz firmim yeriden acilip hancu ekmeke on dirim noksan ile hase ekmeke pigirimesine izin veridig	Consumer	Availability	Quality / Safety	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Increase Business Permits	Increase Business Permits		(a) Access by consumers to essential goods and services;
16	Istanbul Mahkemesi 22	1695-1697	67 (22b-1) Kazaat soronim hakikterini hayvanim bas ve akladim papacı esonfirim basçifirama stramamalar	Consumer	Quality / Safety	Quality / Safety	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Increase Business Permits	Increase Business Permits		(a) Access by consumers to essential goods and services;
18	Istanbul Mahkemesi 22	1695-1697	83 (28b-1) Boccasada Mehmet Res b, hasari'n gemisine yutkedig dogdolan Boccasada analisine sarmasına izin veridig	Consumer	Availability	Risk of supply shortage	bazı hır ateri sakat işlevip kulluklam ve belerin dar dikip hileden hafir olimehdulam bi' firi Aftanasi sa, aetde tezribas olan, kidevtil- iglediklerim gorenig daimi naks iglediklerinden gayr bism revizme muhalefet edip mebdur ulun ef' ali ve akhalinden mukd' elilm ve	Preventive	Increase Business Permits		(a) Access by consumers to essential goods and services;

No	Register	Period	Court case Title	Case nature (ICED)	Problem Detection stage	Direct Cause	Details	Action Preventive	Action	Good practice	Benefit of consumer (UNCTAD)
20	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
21	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
22	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
23	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
24	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
25	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
26	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
27	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
28	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
29	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.
30	Persepsi Masyarakat	1695-1697/2022	Permohonan Peninjauan Kembali (PK) terhadap putusan pengadilan tingkat pertama yang menyatakan bahwa barang-barang esensial adalah barang-barang esensial.	Consumer	Proactive	Risk of supply shortage		Preventive	Increase Business Permits		(b) Access by consumers to essential goods and services.

No	Regulator	Period	Court case Title	Case nature (PCED)	Problem Perception stage	Direct Cause	Direct	Action (Preventive or corrective)	Action	Good practice	Need of consumer (UNCTAD)
22	Baratour Mahkamah	02-06-2018	22.1.2018-21.12.2018. Putusan Pengadilan Negeri Palembang No. 14/2018/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety	menjadi salah satu akibat tindakan marketing yang tidak etis dan melanggar hukum yang merugikan konsumen	Preventive	Regulation	Business charter (drafted/2018)	(c) The production of consumerism from hazards to their health and safety.
23	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
24	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
25	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
26	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
27	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
28	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
29	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
30	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
31	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
32	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
33	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
34	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.
35	Baratour Mahkamah	02-06-2018	17.12.2017-17.12.2017. Putusan Pengadilan Negeri Palembang No. 17/2017/PT.Ng.Pal	Consumer	Production and supply chain organization	Regulation and safety		Preventive	Regulation		(c) The production of consumerism from hazards to their health and safety.

No	Region	Parish	Court case Title	Case nature	Problem	Direct Cause	Issue	Action	Action	Good practice	Need of consumer UNCTAD
				Consumer	Deception stage			Preventive or corrective	Regulation	Business charter (country name)	(c) The protection of consumers from hazards to their health and safety.
88	Bandar Makassar	22-02-03 24	21.39a-1) Standar Gula, Standar ve Gula yang akan digunakan sebagai bahan & Menerjemahkannya	Production and supply chain organization	Proactive	Regulation mandatory	inability to monitor sugar price inability to monitor quality of sugar inability to monitor origin of sugar	Preventive	Regulation	Business charter (country name)	(c) The protection and protection of the economic interests of consumers
89	Bandar Makassar	22-02-03 24	24.39a-2) Mula-mula harga barang dan kemudian harga barangnya	Production and supply chain organization	Proactive	Regulation mandatory	inability to monitor price of goods inability to monitor quality of goods inability to monitor origin of goods	Preventive	Regulation	Business charter (country name)	(d) The promotion and protection of the economic interests of consumers
90	Bandar Makassar	22-02-03 24	21.39b-1) Standar Uap dan Standar ve Standar uap lainnya	Production and supply chain organization	Proactive	Regulation mandatory	inability to monitor steam quality inability to monitor steam quantity inability to monitor steam origin	Preventive	Regulation	Business charter (country name)	(d) The promotion and protection of the economic interests of consumers
91	Bandar Makassar	22-02-03 24	21.39b-2) Standar Uap dan Standar ve Standar uap lainnya	Production and supply chain organization	Proactive	Regulation mandatory	inability to monitor steam quality inability to monitor steam quantity inability to monitor steam origin	Preventive	Regulation	Business charter (country name)	(d) The promotion and protection of the economic interests of consumers
92	Bandar Makassar	22-02-03 24	21.39b-3) Standar Uap dan Standar ve Standar uap lainnya	Production and supply chain organization	Proactive	Regulation mandatory	inability to monitor steam quality inability to monitor steam quantity inability to monitor steam origin	Preventive	Regulation	Business charter (country name)	(d) The promotion and protection of the economic interests of consumers
93	Bandar Makassar	22-02-03 24	21.39a-1) Standar Uap dan Standar ve Standar uap lainnya	Production and supply chain organization	Proactive	Regulation mandatory	inability to monitor steam quality inability to monitor steam quantity inability to monitor steam origin	Preventive	Regulation	Business charter (country name)	(d) The promotion and protection of the economic interests of consumers
94	Bandar Makassar	22-02-03 24	21.39a-2) Standar Uap dan Standar ve Standar uap lainnya	Production and supply chain organization	Proactive	Regulation mandatory	inability to monitor steam quality inability to monitor steam quantity inability to monitor steam origin	Preventive	Regulation	Business charter (country name)	(d) The promotion and protection of the economic interests of consumers
95	Bandar Makassar	22-02-03 24	21.39a-3) Standar Uap dan Standar ve Standar uap lainnya	Production and supply chain organization	Proactive	Regulation mandatory	inability to monitor steam quality inability to monitor steam quantity inability to monitor steam origin	Preventive	Regulation	Business charter (country name)	(d) The promotion and protection of the economic interests of consumers

No	Inggris	Pendid	Court case title	Case nature (ILO/COE/Consumer)	Program description	Direct Cause	Direct	Action preventive or corrective	Action	Good practice	Hand of consumer (UN/CA)
117	Berkas Mahkamah	17/26/2018	210 [Pasal 1] Surat Keputusan dan Peraturan Menteri	Price	Proactive	Regulation Inadequacy	Regulation Inadequacy	Preventive	Regulation	Business charter (draft/1/2018)	(d) The promotion and protection of the economic interests of consumers
97	Berkas Mahkamah	17/26/2018	201 [Pasal 2] Peraturan Menteri Perdagangan	Price	Supply chain alert	Regulation Inadequacy	Regulation Inadequacy	Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers
118	Berkas Mahkamah	17/26/2018	211 [Pasal 1] Peraturan Menteri Perdagangan	Price	Proactive	Regulation Inadequacy	Regulation Inadequacy	Preventive	Regulation	Business charter (draft/1/2018)	(d) The promotion and protection of the economic interests of consumers
119	Berkas Mahkamah	17/26/2018	210 [Pasal 1] Peraturan Menteri Perdagangan	Price	Proactive	Regulation Inadequacy	Regulation Inadequacy	Preventive	Regulation	Business charter (draft/1/2018)	(d) The promotion and protection of the economic interests of consumers
100	Berkas Mahkamah	17/26/2018	203 [Pasal 2] Peraturan Menteri Perdagangan	Production and supply chain organization	Proactive	Regulation Inadequacy	Regulation Inadequacy	Preventive	Regulation	Business charter (draft/1/2018)	(d) The promotion and protection of the economic interests of consumers
101	Berkas Mahkamah	17/26/2018	204 [Pasal 1] Surat Keputusan dan Peraturan Menteri Perdagangan	Quality / Safety	Proactive	Regulation Inadequacy	Regulation Inadequacy	Preventive	Regulation	Business charter (draft/1/2018)	(d) The promotion and protection of the economic interests of consumers
102	Berkas Mahkamah	17/26/2018	210 [Pasal 1] Peraturan Menteri Perdagangan	Price	Proactive	Regulation Inadequacy	Regulation Inadequacy	Preventive	Regulation	Business charter (draft/1/2018)	(d) The promotion and protection of the economic interests of consumers

No	Regulator	Referral	Court case Title	Case nature (OECD Consumer)	Problem / Deviation stage	Direct Cause	Details	Action Preventive or corrective	Action	Good practice	Need of consumer UNCTAD
103	İstanbul Mahkemesi 24	17/67-19/24	205 [103-1] İstanbul Aile ve Sosyal Hizmetler Bakanlığı'nın tüketici güvenliği için aldığı önlemlerin değerlendirilmesi	Consumer	Production and supply chain safety	Regulation / Inadequacy		Corrective	Regulation		
104	İstanbul Mahkemesi 24	17/66-19/24	207 [104-1] Sanayi ve Enerji Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Production and supply chain organization	Regulation / Inadequacy					
105	İstanbul Mahkemesi 24	17/65-19/24	209 [105-1] Sağlık Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Quality / Safety						
106	İstanbul Mahkemesi 24	17/64-19/24	210 [106-1] Sanayi ve Enerji Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Production and supply chain organization						
107	İstanbul Mahkemesi 24	17/63-19/24	211 [107-1] Tüketici Hakları ve Sorumluluk Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Availability (access to essential goods)						(a) Access by consumers to essential goods and services.
108	İstanbul Mahkemesi 24	17/62-19/24	212 [108-1] Tüketici Hakları ve Sorumluluk Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Quality / Safety	Regulation / Inadequacy	Bilgi eksikliği, yanlış ve yanıltıcı reklamların yayılması ve tüketicilerin haklarının ihlali. Tüketicilerin haklarının ihlali, yanlış ve yanıltıcı reklamların yayılması ve tüketicilerin haklarının ihlali.	Preventive	Regulation	Business owner (district level)	(c) The introduction of consumers from hazards to their health and safety.
109	İstanbul Mahkemesi 24	17/61-19/24	213 [109-1] Tüketici Hakları ve Sorumluluk Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Quality / Safety	Regulation / Inadequacy	İstanbul'da satılan ürünlerin kalitesinin düşmesi ve tüketicilerin haklarının ihlali. Tüketicilerin haklarının ihlali, İstanbul'da satılan ürünlerin kalitesinin düşmesi ve tüketicilerin haklarının ihlali.	Preventive	Regulation	Business owner (district level)	(c) The production of consumers from hazards to their health and safety.
110	İstanbul Mahkemesi 24	17/60-19/24	214 [110-1] Tüketici Hakları ve Sorumluluk Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Quality / Safety						
111	İstanbul Mahkemesi 24	17/59-19/24	215 [111-1] Tüketici Hakları ve Sorumluluk Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Quality / Safety						
112	İstanbul Mahkemesi 24	17/58-19/24	216 [112-1] Tüketici Hakları ve Sorumluluk Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Quality / Safety						
113	İstanbul Mahkemesi 24	17/57-19/24	217 [113-1] Tüketici Hakları ve Sorumluluk Bakanlığı'nın tüketicilerin güvenli ve kaliteli ürünler satın almasını sağlamak için aldığı önlemlerin değerlendirilmesi	Consumer	Quality / Safety						

No	Region	Period	Country Case Title	Case nature (OECD)	Problem Description	Event Cause	Details	Action	Action	Good practice	Field of consumer UNCTAD
214	İstanbul Makamerasi	9/26-9/28	82 [214-1] İsmail Karacanın namazını ve ibadetini	Quality / Safety Consumer	Proactive	regulation inadequacy	İbadeh tahrir olundugü. Özne dava ve arada ve ibadetler ile ilgili mevzuatın işleyiş ve uygulanışını kontrol eden komisyonun görev ve yetkileri hakkında bilgilendirme toplantısı ve konferans düzenlenmiştir.	Preventive	Regulation	Business charter (drafting)-eme1	(C) The protection of consumers from hazards to their health and safety
215	İstanbul Makamerasi	9/26-9/28	219 [215-1] Kuyucu Mehmet Akif'in cebek malikanesinde vakarının kaldırılması	Quality / Safety							
216	İstanbul Makamerasi	9/26-9/28	22 [216-1] Sankar, Ergin, Güler ve diğerleri ile ilgili hukukun ihlalleri	Price							(d) The promotion and protection of the economic interests of consumers
217	İstanbul Makamerasi	9/26-9/28	82 [217-1] Tuncel'in nakliyat ve nakliyat	Quality / Safety	Proactive	regulation inadequacy	Başvuru üzerine derhal olarak nakliyat ve nakliyat işleri için gerekli mevzuatın hazırlanması ve uygulanması için çalışmalar başlatılmıştır.	Preventive	Regulation	Business charter (drafting)-eme1	(C) The protection of consumers from hazards to their health and safety
218	İstanbul Makamerasi	9/26-9/28	221 [218-1] Çengelköy'de yerel yönetim tarafından emlak vergisi için yeni bir sistem	Availability (Access to essential goods)	Proactive	regulation inadequacy	İbadeh tahrir olundugü. Özne dava ve arada ve ibadetler ile ilgili mevzuatın işleyiş ve uygulanışını kontrol eden komisyonun görev ve yetkileri hakkında bilgilendirme toplantısı ve konferans düzenlenmiştir.	Preventive	Regulation	Business charter (drafting)-eme1	(C) The protection of consumers from hazards to their health and safety
219	İstanbul Makamerasi	9/26-9/28	223 [219-1] Çengelköy'de yerel yönetim tarafından emlak vergisi için yeni bir sistem	Availability (Access to essential goods)	Proactive	regulation inadequacy	İbadeh tahrir olundugü. Özne dava ve arada ve ibadetler ile ilgili mevzuatın işleyiş ve uygulanışını kontrol eden komisyonun görev ve yetkileri hakkında bilgilendirme toplantısı ve konferans düzenlenmiştir.	Preventive	Regulation	Business charter (drafting)-eme1	(C) The protection of consumers from hazards to their health and safety
220	İstanbul Makamerasi	9/26-9/28	225 [220-1] Düzce'de taşınmazın vakıf olması	Availability (Access to essential goods)	Proactive	regulation inadequacy	İbadeh tahrir olundugü. Özne dava ve arada ve ibadetler ile ilgili mevzuatın işleyiş ve uygulanışını kontrol eden komisyonun görev ve yetkileri hakkında bilgilendirme toplantısı ve konferans düzenlenmiştir.	Preventive	Regulation	Business charter (drafting)-eme1	(C) The protection of consumers from hazards to their health and safety
225	İstanbul Makamerasi	9/26-9/28	82 [225-1] İstanbul'da Çengelköy'de yerel yönetim tarafından emlak vergisi için yeni bir sistem	Availability (Access to essential goods)	Proactive	regulation inadequacy	İbadeh tahrir olundugü. Özne dava ve arada ve ibadetler ile ilgili mevzuatın işleyiş ve uygulanışını kontrol eden komisyonun görev ve yetkileri hakkında bilgilendirme toplantısı ve konferans düzenlenmiştir.	Preventive	Regulation	Business charter (drafting)-eme1	(d) The promotion and protection of the economic interests of consumers

Case No.	Region	Period	Court case Title	Case nature (OECD Consumer)	Problem Detection stage	Direct cause	Details	Action Preventive or Corrective	Action	Good practice	Benefit of consumer UNCTAD
15	Karabul Mahkemesi	D-26-5738	22.11.2020-11.2020, EYD, gazete ve İnteraktif dergi burcu ve diğer yayıncıların ismi ve simgesi	Quality / Safety	Proactive	Regulation	Marka ve ticaretin etkin olmak için haber ve diğer faaliyetler burcu ve diğer yayıncıların ismi ve simgesi kullanılarak yapılmış ve bu faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır. Burcu ve diğer yayıncıların ismi ve simgesiyle yapılmış faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır. Burcu ve diğer yayıncıların ismi ve simgesiyle yapılmış faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır.	Preventive	Regulation	Business charter (dastur/ name)	(c) The protection of consumers from hazards to their health and safety.
16	Karabul Mahkemesi	D-26-5738	22.11.2020-11.2020, EYD, gazete ve İnteraktif dergi burcu ve diğer yayıncıların ismi ve simgesi	Production and Supply Chain	Proactive	Regulation	Marka ve ticaretin etkin olmak için haber ve diğer faaliyetler burcu ve diğer yayıncıların ismi ve simgesi kullanılarak yapılmış ve bu faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır. Burcu ve diğer yayıncıların ismi ve simgesiyle yapılmış faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır.	Preventive	Regulation	Business charter (dastur/ name)	(c) The protection of consumers from hazards to their health and safety.
17	Karabul Mahkemesi	D-26-5738	22.11.2020-11.2020, EYD, gazete ve İnteraktif dergi burcu ve diğer yayıncıların ismi ve simgesi	Production and Supply Chain	Proactive	Regulation	Marka ve ticaretin etkin olmak için haber ve diğer faaliyetler burcu ve diğer yayıncıların ismi ve simgesi kullanılarak yapılmış ve bu faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır. Burcu ve diğer yayıncıların ismi ve simgesiyle yapılmış faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır.	Preventive	Regulation	Business charter (dastur/ name)	(c) The protection of consumers from hazards to their health and safety.
18	Karabul Mahkemesi	D-26-5738	22.11.2020-11.2020, EYD, gazete ve İnteraktif dergi burcu ve diğer yayıncıların ismi ve simgesi	Production and Supply Chain	Proactive	Regulation	Marka ve ticaretin etkin olmak için haber ve diğer faaliyetler burcu ve diğer yayıncıların ismi ve simgesi kullanılarak yapılmış ve bu faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır. Burcu ve diğer yayıncıların ismi ve simgesiyle yapılmış faaliyetler burcu ve diğer yayıncıların ismi ve simgesiyle yapılmıştır.	Preventive	Regulation	Business charter (dastur/ name)	(c) The protection of consumers from hazards to their health and safety.

No	Register	Period	Court case Title	Case nature (OECD)	Problem	Direct Cause	Details	Action	Action	Good practice	Need of consumer UNCTAD
				Consumer	Distortion risks			Prevention or corrective			
159	İstanbul Mahkemesi 24	07.06.2024	270 [070-2] İstanbul a saka yaf getiren ticarati malinun yaf endirine engeli olumunun	Availability (Access to essential goods)							(d) Access by consumer to essential goods and services.
161	İstanbul Mahkemesi 24	07.06.2024	273 [070-2] Numarali malunun ugrun iddianesi	Quality / Safety							
162	İstanbul Mahkemesi 24	07.06.2024	279 [080-1] Sifon ve kabinin namini	Price							(d) The promotion and protection of the economic interests of consumers
163	İstanbul Mahkemesi 24	07.06.2024	280 [080-2] Don yaf ve gorm yafninin namini	Price							(d) The promotion and protection of the economic interests of consumers
164	İstanbul Mahkemesi 24	07.06.2024	281 [080-1] Pastirmali etnin ayrimine birer akise namini yafndigi	Price							(d) The promotion and protection of the economic interests of consumers
165	İstanbul Mahkemesi 24	07.06.2024	282 [080-2] Zeytinyaf namini	Price							(d) The promotion and protection of the economic interests of consumers
166	İstanbul Mahkemesi 24	07.06.2024	283 [080-2] Cevizden koyun Ayranina zam yafndirilmesi	Price							(d) The promotion and protection of the economic interests of consumers
167	İstanbul Mahkemesi 24	07.06.2024	284 [080-1] Imar Yafninin bircokte satilmasi, fiyatlan namini	Price							(d) The promotion and protection of the economic interests of consumers
168	İstanbul Mahkemesi 24	07.06.2024	285 [080-1] Kozce ve meymun urunlerin namini	Price							(d) The promotion and protection of the economic interests of consumers
169	İstanbul Mahkemesi 24	07.06.2024	286 [080-1] Ayakkabisi aygarmenin imalatinda diledigin namini	Production and supply chain organization							(d) The promotion and protection of the economic interests of consumers
170	İstanbul Mahkemesi 24	07.06.2024	287 [080-1] Herkese tahli baltaci dikkatinden	Production and supply chain organization							
171	İstanbul Mahkemesi 24	07.06.2024	288 [080-2] Nartlarin fiyatlan namini yafninin namini dikkatinden baltajilama namini	Price	Consumer Pain	Pain Non-compliance		Remedial [Correction]	License Revocation		(d) The promotion and protection of the economic interests of consumers
172	İstanbul Mahkemesi 24	07.06.2024	289 [080-1] Numarali malunun ugrun iddianesi	Quality / Safety							
173	İstanbul Mahkemesi 24	07.06.2024	291 [100-1] Kayalar Ayraninun namini aygarmenin ugrun bu ayranin dikkatinden baltajilama	Quality / Safety	Consumer Pain	Saemonetic		Remedial [Correction]	License Revocation		(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers.
174	İstanbul Mahkemesi 24	07.06.2024	290 [080-1] Yarnin baltajilama namini aygarmenin namini	Production and supply chain organization							
175	İstanbul Mahkemesi 24	07.06.2024	291 [080-2] Kimi getirme baltajilama	Production and supply chain organization							

No	Reguler	Revisi	Court case Title	Court nature (JUD) Consumer	Problem Description/Issue	Root Cause	Strata	Action Preventive or corrective	Action	Good practice	Need of consumer UNCAF
210	sporadic	24	24	24	24	24	24	24	24	24	24
211	sporadic	24	24	24	24	24	24	24	24	24	24
212	sporadic	24	24	24	24	24	24	24	24	24	24
213	sporadic	24	24	24	24	24	24	24	24	24	24
214	sporadic	24	24	24	24	24	24	24	24	24	24
215	sporadic	24	24	24	24	24	24	24	24	24	24
216	sporadic	24	24	24	24	24	24	24	24	24	24
217	sporadic	24	24	24	24	24	24	24	24	24	24
218	sporadic	24	24	24	24	24	24	24	24	24	24
219	sporadic	24	24	24	24	24	24	24	24	24	24
220	sporadic	24	24	24	24	24	24	24	24	24	24
221	sporadic	24	24	24	24	24	24	24	24	24	24
222	sporadic	24	24	24	24	24	24	24	24	24	24
223	sporadic	24	24	24	24	24	24	24	24	24	24
224	sporadic	24	24	24	24	24	24	24	24	24	24
225	sporadic	24	24	24	24	24	24	24	24	24	24

No	Register	Period	Court case Title	Case nature (UKTD)	Problem	Direct Cause	Impact	Action	Prevention of corrective	Action	Good practice	Benefit of consumer (UNCTAD)
35	Konvensional Mahlumensi 24	D-24-D-33	11.4.134b-5) cadangan bahan yg kurang akan menyebabkan harga barang naik	Consumer	Consumer Pan	Blackmarket			(Remedial Correction)	Jail	Good head warned the violator, however, the violator kept the message, which resulted in price increase	(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers.
109	Konvensional Mahlumensi 24	D-24-D-33	57.134b-1) setiap cadangan minyak dapat dipergunakan	Trade	Consumer Pan	Price Non-compliance			Corrective	Regulation	new price decree and warning of those who do not meet the price standards	(d) The promotion and protection of the economic interests of consumers
102	Konvensional Mahlumensi 24	D-24-D-33	51.134a-2) jaminan haknya konsumen akan terpenuhi	Quality / Safety	Consumer Pan	Quality Non-compliance			Remedial (Correction)	warning	Payng got attention to personal hygiene while producing food through separating the machines that would be used for producing gasoline oil from the one used for production of linseed oil	(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers.
65	Konvensional Mahlumensi 24	D-24-D-33	57.134b-2) cadangan, cadangan, cadangan sangat penting untuk pemertanian nasional	Quality / Safety	Proactive	Regulation Inadequacy			Preventive	Regulation		
79	Konvensional Mahlumensi 24	D-24-D-33	52.134b-1) industri dirangsang untuk menambah luas lapangan dan produksi	Production and Supply Chain	Supply chain start	Other's			Remedial (Correction)	Regulation to higher authority		(d) The promotion and protection of the economic interests of consumers
108	Konvensional Mahlumensi 24	D-24-D-33	21.134a-1) jaminan haknya konsumen akan terpenuhi	Production and Supply Chain	Supply chain start	Industry Norms Violation			Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers

70	Register	Period	Court case Title	Case nature (CED)	Problem Description	Direct Cause	Defect	Action Preventive or corrective	Action	Good practice	Need of consumer UNCTAD
57	İstanbul Mahkemesi	17.06.2025	56/2024 [56-2] Yetkili ve yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Consumer Pain	Price Non-compliance	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Corrective	New guide head	Replacng head of guide with a new one	(d) The promotion and protection of the economic interests of consumers
58	İstanbul Mahkemesi	17.06.2025	202 [58-2] Yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Supply chain safety	Fraudulent, Deceptive, or Misleading commercial practices	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Corrective	New guide head	Replacng head of guide with a new one	(c) The protection of consumers from hazards to their health and safety, (d) The promotion and protection of the economic interests of consumers.
59	İstanbul Mahkemesi	17.06.2025	202 [59-2] Yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Consumer Pain	Price Non-compliance	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Corrective	New guide head	Replacng head of guide with a new one	(d) The promotion and protection of the economic interests of consumers
205	İstanbul Mahkemesi	17.06.2025	67 [205-1] İnançsız müşterilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Production and supply chain organization	Burdensharing	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Corrective	Regulation	Replacng head of guide with a new one	(d) The promotion and protection of the economic interests of consumers
206	İstanbul Mahkemesi	17.06.2025	68 [206-1] Yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Consumer Pain	Fraudulent, Deceptive, or Misleading commercial practices	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Corrective	New guide head	Replacng head of guide with a new one	(c) The protection of consumers from hazards to their health and safety, (d) The promotion and protection of the economic interests of consumers
50	İstanbul Mahkemesi	17.06.2025	187 [50-1] Yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Consumer Pain	Monopoly or Hoarding	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Remedial (Corrective)	Raising case to higher authority	Suggestng Theor punishment without leaving it to higher authorities	(d) The promotion and protection of the economic interests of consumers
71	İstanbul Mahkemesi	17.06.2025	172 [71-2] Yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Consumer Pain	Others	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Corrective	New guide head	Voluntar agreat consumers replacng head of guide with a new one	(c) The protection of consumers from hazards to their health and safety.
220	İstanbul Mahkemesi	17.06.2025	187 [220-1] Yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Consumer Pain	Quality Non-compliance	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Remedial (Corrective)	warning	Warning and ordering the violators to comply with the law	(c) The protection of consumers from hazards to their health and safety, (d) The promotion and protection of the economic interests of consumers.
221	İstanbul Mahkemesi	17.06.2025	187 [221-1] Yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Consumer Pain	Price Non-compliance	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Remedial (Corrective)	warning	Warning and ordering the violators to comply with the law	(d) The promotion and protection of the economic interests of consumers
272	İstanbul Mahkemesi	17.06.2025	175 [272-1] Yetkili olmayan kişilerin tüketici haklarına müdahale etmesiyle ilgili tüketici haklarının ihlali.	Consumer	Consumer Pain	Monopoly or Hoarding	mağazadan alınan ürünün ve servis kalitesinin düşmesi, tüketici haklarının ihlali ve yanlış bilgilendirme.	Remedial (Corrective)	banishment	banishment	(d) The promotion and protection of the economic interests of consumers

No	Requester	Period	Case name	Problem	Direct Cause	Detail	Action	Action	Good practice	Need of consumer
			Case name (ICED Consumer)	Deviation stage	Direct Cause	Detail	Preventive or corrective	Action	Good practice	UNCTAD
255	İstanbul Mahkemesi 25	1705-17/67	Me-123-1) Tuna sarı biberinin sarı atıncak arpa ve buğday fiyathın belirlenmesi							(d) The promotion and protection of the economic interests of consumers
256	İstanbul Mahkemesi 25	1705-17/67	2014-1250-2) Tuna sarı biberinin sarı biberin fiyathını belirleme talebi olunması							(d) The promotion and protection of the economic interests of consumers
257	İstanbul Mahkemesi 25	1705-17/67	30-17-1) İnançsız'ın edem arızasını iptal ettiren biberinin fiyatı belirleme talebi							(d) The promotion and protection of the economic interests of consumers
258	İstanbul Mahkemesi 25	1705-17/67	40-123-2) Marmara biberinin sarı biberin fiyatını belirleme talebi	Consumer Pain	Price Non-compliance	muahhirlenmiş biberin fiyatının belirlenmesi ve fiyatın belirlenmesi	Remedial (Corrective)	Undertaking	empowerment and undertaking out to repair their welfare	(d) The promotion and protection of the economic interests of consumers
259	İstanbul Mahkemesi 25	1705-17/67	50-123-2) İstanbul'da satılan sarı biberin fiyatını belirleme talebi							(d) The promotion and protection of the economic interests of consumers
260	İstanbul Mahkemesi 25	1705-17/67	42-128-1) İstanbul'da satılan sarı biberin fiyatını belirleme talebi							(d) The promotion and protection of the economic interests of consumers
261	İstanbul Mahkemesi 25	1705-17/67	42-123-1) Sarı biberin fiyatını belirleme talebi							(d) The promotion and protection of the economic interests of consumers
262	İstanbul Mahkemesi 25	1705-17/67	42-123-1) Sarı biberin fiyatını belirleme talebi	Consumer Pain	Regulation inadequacy	açıklanmış ve belirlenmiş fiyatın uygulanmaması ve fiyatın belirlenmesi talebi	Corrective	Regulation		(c) The protection of consumers from hazards to their health and safety.
263	İstanbul Mahkemesi 25	1705-17/67	42-123-1) Topkapı sarı biberinin fiyatını belirleme talebi							(d) The promotion and protection of the economic interests of consumers
264	İstanbul Mahkemesi 25	1705-17/67	42-123-2) Sarı biberin fiyatını belirleme talebi							(d) Access by consumers to essential goods and services.
275	İstanbul Mahkemesi 25	1705-17/67	54-123-1) Sarı biberin fiyatını belirleme talebi	Consumer Pain	Price Non-compliance	fiyatın belirlenmesi talebi	Remedial (Corrective)	Nil	empowerment and undertaking out to repair their welfare	(d) The promotion and protection of the economic interests of consumers

No	Region	Period	Case Name Title	Case nature (P/ID)	Problem Description	Event Cause	Event	Impact	Action Required by Consumers	Action	Good practice	Need of consumer (UNCTAD)	
110	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
109	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
108	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
107	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
106	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
105	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
104	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
103	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
102	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	
101	Regional Mediterranean 56	01/01/2017	2017/2017: Trade partners' services during post pandemic year on digital presence (e-commerce)	Quality/Policy	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	Consumer Trust	

No	Register	Period	Court case Title	Case nature (OECD Consumer)	Problem Description stage	Direct Cause	Details	Action Revealed or corrective	Action	Good practice	Need of consumer UNCTAD
314	Israbul Mathlomsasi	2001-1903	123 [126a-1] Hatan b. Abdul al'in, tashakkul sawar ush arimawa mukadimah adimawani g'n' tashak	essentiality (Access to essential)							(a) Access by consumers to essential goods and services.
315	Israbul Mathlomsasi	2001-1903	123 [17a-2] Sayid Vazirul Aqil b. Wafiqul Dair n usul larkadilgaw bawda	Production and supply chain organization							
316	Israbul Mathlomsasi	2001-1903	129 [17b-2] Khatunul Ahsanul Umm b. Hossain Mabruqul Hossain, khatunul Ahsanul Umm g'mon n bn' veridg'	essentiality (Access to essential)	Production	lack of supply shortage		Preventive Permits	Increase Business Permits		(a) Access by consumers to essential goods and services.
317	Israbul Mathlomsasi	2001-1903	116 [15a-1] Tashakkulul Khatunul Ahsanul Umm g'mon n bn' veridg'	Quality / Safety							
318	Israbul Mathlomsasi	2001-1903	141 [15a-2] Programo ul'harawawadlan g'mon n bn' veridg'	essentiality (Access to essential)							(a) Access by consumers to essential goods and services.
319	Israbul Mathlomsasi	2001-1903	146 [15a-1] Un'harawawadlan g'mon n bn' fard' n usul larkadilgaw bawda	Price	Consumer Fair	Price Non- compliance		Remedial (Correction)	warning		(d) The promotion and protection of the economic interests of consumers
321	Israbul Mathlomsasi	2001-1903	173 [15b-2] G'mon n bn' veridg' n' Ahmad n' g'mon n bn' veridg' n' Ahmad n' g'mon n bn' veridg' n' Ahmad n'	Quality / Safety							
322	Israbul Mathlomsasi	2001-1903	181 [15a-2] Sa'harawawadlan g'mon n bn' g'mon n bn' veridg' n' Ahmad n'	essentiality (Access to essential)							(a) Access by consumers to essential goods and services.
323	Israbul Mathlomsasi	2001-1903	188 [15a-2] Hatan b. Abdul al'in, tashakkul sawar ush arimawa mukadimah adimawani g'n' tashak	essentiality (Access to essential)							(a) Access by consumers to essential goods and services.
324	Israbul Mathlomsasi	2001-1903	187 [15a-2] Tashakkulul Khatunul Ahsanul Umm g'mon n bn' veridg'	Quality / Safety							
325	Israbul Mathlomsasi	2001-1903	20 [16b-1] Hatan b. Abdul al'in, tashakkul sawar ush arimawa mukadimah adimawani g'n' tashak	Production and supply chain organization							
326	Israbul Mathlomsasi	2001-1903	207 [17b-2] Khatunul Ahsanul Umm b. Hossain Mabruqul Hossain, khatunul Ahsanul Umm g'mon n bn' veridg'	Production and supply chain organization							
327	Israbul Mathlomsasi	2001-1903	209 [15a-2] Programo ul'harawawadlan g'mon n bn' veridg'	Production and supply chain organization							
328	Israbul Mathlomsasi	2001-1903	211 [15a-4] Hatan b. Abdul al'in, tashakkul sawar ush arimawa mukadimah adimawani g'n' tashak	Availability (Access to essential)							(a) Access by consumers to essential goods and services.
329	Israbul Mathlomsasi	2001-1903	213 [15b-2] Khatunul Ahsanul Umm b. Hossain Mabruqul Hossain, khatunul Ahsanul Umm g'mon n bn' veridg'	Production and supply chain organization							
330	Israbul Mathlomsasi	2001-1903	213 [15b-2] Khatunul Ahsanul Umm b. Hossain Mabruqul Hossain, khatunul Ahsanul Umm g'mon n bn' veridg'	Production and supply chain organization							
331	Israbul Mathlomsasi	2001-1903	214 [15b-2] Khatunul Ahsanul Umm b. Hossain Mabruqul Hossain, khatunul Ahsanul Umm g'mon n bn' veridg'	essentiality (Access to essential)							(a) Access by consumers to essential goods and services.
333	Israbul Mathlomsasi	2001-1903	211 [15b-2] Khatunul Ahsanul Umm b. Hossain Mabruqul Hossain, khatunul Ahsanul Umm g'mon n bn' veridg'	Availability (Access to essential)							(a) Access by consumers to essential goods and services.

Regulator	Period	Court case Title	Case nature (OECD Consumer)	Problem Description stage	Direct Cause	Direct	Action Preventive or corrective	Action	Good practice	Need of consumer UNCTAD
14	Indonesia	190-183-78	22-180-1-KU-663/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Availability (Access to essential)						(a) Access by consumers to essential goods and services.
15	Indonesia	190-183-78	208-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Quantity / Safety	Consumer Fair	Fraudulent, Deceptive, or Misleading	Remedial (Corrective)	License Revocation		(a) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers
16	Indonesia	190-183-78	229-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Price	Consumer Fair	Price Non-compliance	Remedial (Corrective)	License Revocation		(a) The promotion and protection of the economic interests of consumers
17	Indonesia	190-183-78	21-180-41-KU-100/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Quantity / Safety						
18	Indonesia	190-183-78	24-180-1-KU-100/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Availability (Access to essential)						(a) Access by consumers to essential goods and services.
19	Indonesia	190-183-78	24-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Production and supply chain organization	Consumer Fair					
20	Indonesia	190-183-78	24-180-1-KU-100/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Quantity / Safety	Consumer Fair	Fraudulent, Deceptive, or Misleading	Remedial (Corrective)	Raising case to Higher authority		(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of
21	Indonesia	190-183-78	270-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Production and supply chain organization						(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of
22	Indonesia	190-183-78	270-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Production and supply chain organization						(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of
23	Indonesia	190-183-78	270-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Production and supply chain organization						(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of
24	Indonesia	190-183-78	270-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Quantity / Safety	Supply chain with inadequacy	Regulation Inadequacy	Corrective	Regulation		(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers
25	Indonesia	190-183-78	270-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Quantity / Safety	Supply chain with inadequacy	Regulation Inadequacy	Corrective	Regulation		(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers
26	Indonesia	190-183-78	270-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Quantity / Safety	Consumer Fair	License Non-compliance	Remedial (Corrective)	warning		(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers.
27	Indonesia	190-183-78	270-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Quantity / Safety	Consumer Fair	License Non-compliance	Remedial (Corrective)	warning		(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers.
28	Indonesia	190-183-78	270-180-31-KOM-1/2018/PT-3/SYD tentang permohonan penetapan hak akses konsumen terhadap informasi dan data pribadi	Quantity / Safety	Consumer Fair	License Non-compliance	Remedial (Corrective)	warning		(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers.

No	Registre	Period	Court case title	Case nature (CED)	Problem Dimension	Direct Cause	Direct	Action Preventive or corrective	Action	Good practice	Theme of consumer UNCTAD
367	bandul Mahkamahisi	1815-082	29 [Sub-2] [Mencantumkan hal-hal yang diperlukan untuk memenuhi kebutuhan]	Consumer	Production and supply chain						
372	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Availability	Consumer Pain	Risk of supply shortage	Remedial (Corrective)	warning		(A) Access by consumers to essential goods and services
374	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Availability						(B) Access by consumers to essential goods and services
375	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Production and supply chain						
376	bandul Mahkamahisi	1815-082	24 [Sub-4] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Availability						(B) Access by consumers to essential goods and services
377	bandul Mahkamahisi	1815-082	25 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Availability						(B) Access by consumers to essential goods and services
378	bandul Mahkamahisi	1815-082	26 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Quality / Safety						
379	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Production and supply chain						
380	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Quality / Safety						
382	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Quality / Safety						
383	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Production and supply chain						
384	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Quality / Safety						
385	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Price						(A) The promotion and production of the economic interests of consumers
386	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Quality / Safety						
388	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Quality / Safety						
389	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Quality / Safety						
390	bandul Mahkamahisi	1815-082	23 [Sub-2] [Membayar, menjual, atau membeli barang, jasa, atau layanan yang diperlukan untuk memenuhi kebutuhan]	Consumer	Availability						(A) Access by consumers to essential goods and services

No	Region	Period	Court case Title	Case nature (for EU)	Problem Description type	Direct Cause	Details	Action Preventive or corrective	Action	Good practice	Need of consumer (INICIAD)
391	Sabancı Maliyenesi	1505-1803 78	391 [39b-1] İnceleme ve denetim aşamasında tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety Consumer							(a) The protection and promotion of the economic interests of consumers
392	Sabancı Maliyenesi	1505-1803 78	392 [39a-1] Tüketici şikâyetleri değerlendirilmiştir.	Price							(a) The protection and promotion of the economic interests of consumers
393	Sabancı Maliyenesi	1505-1803 78	393 [39a-2] İnceleme ve denetim aşamasında tüketici şikâyetleri değerlendirilmiştir.	Production and supply chain operation							
394	Sabancı Maliyenesi	1505-1803 78	394 [39a-2] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety							
395	Sabancı Maliyenesi	1505-1803 78	395 [39a-2] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety							
396	Sabancı Maliyenesi	1505-1803 78	396 [39a-2] İnceleme ve denetim aşamasında tüketici şikâyetleri değerlendirilmiştir.	Production and supply chain operation							
397	Sabancı Maliyenesi	1505-1803 78	397 [39b-1] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety Consumer Pain				Remedial (Correction)	warning		(d) The protection of consumers from hazards to their health and safety; (a) The promotion and protection of
398	Sabancı Maliyenesi	1505-1803 78	398 [39b-1] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety							
399	Sabancı Maliyenesi	1505-1803 78	399 [39a-2] Tüketici şikâyetleri değerlendirilmiştir.	Production and supply chain operation							
400	Sabancı Maliyenesi	1505-1803 78	400 [39b-2] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety							
401	Sabancı Maliyenesi	1505-1803 78	401 [39a-2] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety							
402	Sabancı Maliyenesi	1505-1803 78	402 [39b-2] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety							
403	Sabancı Maliyenesi	1505-1803 78	403 [39b-2] Tüketici şikâyetleri değerlendirilmiştir.	Availability (Access to services)							(b) Access by consumers to essential goods and services;
404	Sabancı Maliyenesi	1505-1803 78	404 [39a-2] Tüketici şikâyetleri değerlendirilmiştir.	Availability (Access to services)							(b) Access by consumers to essential goods and services;
411	Sabancı Maliyenesi	1505-1803 78	411 [39a-2] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety Consumer Pain				Remedial (Correction)	Undercutting		(c) The protection of consumers from hazards to their health and safety; (a) The promotion and protection of
415	Sabancı Maliyenesi	1505-1803 78	415 [39a-2] Tüketici şikâyetleri değerlendirilmiştir.	Quality / Safety Supply chain operation				Regulation enforcement	Regulation		(c) The protection of consumers from hazards to their health and safety;
416	Sabancı Maliyenesi	1505-1803 78	416 [39b-1] Tüketici şikâyetleri değerlendirilmiştir.	Production and supply chain operation							

No	Header	Parat	Court case Title	Case nature (C/CI)	Problem	Direct Cause	Issue	Action	Action	Good practice	Head of consumer UNCTAD
429	Standard Mathematics 78	2011-2013	429 [Pca-1] keateran v. Ahmad v. calakawry (semasi saka) gudan plan (high)	Consumer	Production and supply chain organization	Supply chain short	Industry Norms Violation	Remedial (Correction)	License Revocation	Progressive action: 1. warning 2. license revocation	(d) The promotion and protection of the economic interests of consumers
339	Standard Mathematics 78	2011-2013	342 [Pca-1] Ticker v. Kotori (sistem pengiraan kuantitatif)	Production and supply chain organization	Supply chain short	Regulation inadequacy	Corrective	Regulation		(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers	
370	Standard Mathematics 78	2011-2013	372 [Pca-1] Ahmad v. Ahmad v. calakawry (semasi saka) gudan plan (high)	Production and supply chain organization	Consumer Pain	Price Non-compliance	Remedial (Correction)	License Revocation	Requesting the shop owner to set his shop to follow the law and leave the market	(d) The promotion and protection of the economic interests of consumers	
360	Standard Mathematics 78	2011-2013	370 [Pca-1] Ahmad v. Ahmad v. calakawry (semasi saka) gudan plan (high)	Production and supply chain organization	Supply Chain Short	Regulation inadequacy	Corrective	Regulation		(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers	
373	Standard Mathematics 78	2011-2013	376 [Pca-1] Ahmad v. Ahmad v. calakawry (semasi saka) gudan plan (high)	Production and supply chain organization	Supply Chain Short	Other	Remedial (Correction)	License Revocation		(d) The promotion and protection of the economic interests of consumers	

No	Register	Period	Court case Title	Case nature (JCI ID)	Problem scope	Direct Cause	Details	Action Preventive or corrective	Action	Good practice	Need of consumer UNICAD
359	Istanbul Mahkemesi	2015-2016	307 [1564] Akademi, Demirel, Demirel ve Karadeniz'in Türkiye Cumhuriyeti Hükümeti'ne karşı yaptığı ticaret markası hakkındaki dava	Consumer	Consumer Pain	Others	akademi olup olmadığını belirleyemedikleri için mağdur oldukları iddia etmişlerdir. Ayrıca, akademi markasının diğer markalarla karıştırdıkları iddia etmişlerdir. Bu nedenle, akademi markasının diğer markalarla karıştığını belirlemek için mahkeme tarafından bir bilirkişi kurulmuştur.	Remedial (Correction)	License Revocation	Violence against consumers	(c) The protection of consumers from hazards to their health and safety.
413	Istanbul Mahkemesi	2015-2016	303 [1564] Hiczo v. "Korayla" ve diğerleri	Consumer	Consumer Pain	License Non-Compliance	san'atçıların haklarını ihlal eden ve telif haklarını ihlal eden eserlerin yaygınlaşmasını önlemek için mahkeme tarafından bir bilirkişi kurulmuştur. Bu bilirkişi, eserlerin telif haklarını ihlal ettiğini tespit etmiştir.	Remedial (Correction)	warning	Warned not to produce anything outside its business activities	(c) The protection of consumers from hazards to their health and safety.
412	Istanbul Mahkemesi	2015-2016	300 [1564] İstanbul'daki gıda emtia pazarını	Consumer	Supply chain alert	Industry Norms Violation	emtia pazarında bulunan gıda emtia ürünlerinin güvenliğini sağlamak için mahkeme tarafından bir bilirkişi kurulmuştur. Bu bilirkişi, emtia pazarında bulunan gıda emtia ürünlerinin güvenliğini sağlamak için mahkeme tarafından bir bilirkişi kurulmuştur.	Corrective	Regulation	Warned not to produce anything outside its business activities	(c) The protection of consumers from hazards to their health and safety.
410	Istanbul Mahkemesi	2015-2016	288 [1564] Yemekteyiz v. Dışişleri Bakanlığı	Consumer	Supply chain alert	Industry Norms Violation	Yemekteyiz markasının kullanılması için mahkeme tarafından bir bilirkişi kurulmuştur. Bu bilirkişi, Yemekteyiz markasının kullanılması için mahkeme tarafından bir bilirkişi kurulmuştur.	Remedial (Correction)	Undertaking	Warning and ordering the violators to comply with the law	(d) The promotion and protection of the economic interests of consumers
410	Istanbul Mahkemesi	2015-2016	139 [1564] Kütüphane İstanbul v. Kütüphane İstanbul	Consumer	Consumer Pain	Blackmarket	güvenli ve kaliteli kitapların satılması için mahkeme tarafından bir bilirkişi kurulmuştur. Bu bilirkişi, güvenli ve kaliteli kitapların satılması için mahkeme tarafından bir bilirkişi kurulmuştur.	Corrective	Regulation	Warning and ordering the violators to comply with the law	(d) The promotion and protection of the economic interests of consumers
524	Istanbul Mahkemesi	2015-2016	30 [1564] İnanç v. İnanç	Consumer	Consumer Pain	Fraudulent, Deceptive, or Misleading commercial practices	İnanç markasının kullanılması için mahkeme tarafından bir bilirkişi kurulmuştur. Bu bilirkişi, İnanç markasının kullanılması için mahkeme tarafından bir bilirkişi kurulmuştur.	Corrective	Others	Ban of use	(c) The protection of consumers from hazards to their health and safety.

No	Register	Period	Court case Title	Case nature (OECD Consumer)	Problem Description stage	Direct Cause	Details	Action Preventive or corrective	Action	Good practice	Need of consumer UNCITRAL
472	Bandung Mekahnesia 97	2002-2003	41.1234-21 Pengadilan negeri mendua yogyakarta tentang kasus pembelian barang miskin	Production and supply chain organization	Consumer than	Regulation inadequacy	Kasus pembelian hasil pertanian sayuran kubis dan wortel. Pada dasarnya, barang tersebut merupakan produk pertanian yang sudah diproses oleh produsen. Namun, dalam prosesnya, barang tersebut mengalami kerusakan karena kurangnya penanganan yang baik. Akibatnya, barang tersebut menjadi tidak layak dikonsumsi.	Corrective	Regulation	Business charter (dusun/Desa)	(a) Access by consumers to essential goods and services.
463	Bandung Mekahnesia 97	2002-2003	27.0234-21 Himpunan warisan adat sukabumi	Production and supply chain organization	Proactive	Regulation inadequacy	Salah satu faktor penyebab timbulnya masalah adalah kurangnya informasi yang akurat mengenai produk yang dijual. Hal ini menyebabkan konsumen sulit untuk membedakan produk yang baik dan buruk. Akibatnya, konsumen mendapatkan produk yang berkualitas rendah.	Preventive	Regulation	Business charter (dusun/Desa)	(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers.
465	Bandung Mekahnesia 97	2002-2003	23.0234-21 Kasus pembelian barang miskin	Production and supply chain organization	Proactive	Regulation inadequacy	Salah satu faktor penyebab timbulnya masalah adalah kurangnya informasi yang akurat mengenai produk yang dijual. Hal ini menyebabkan konsumen sulit untuk membedakan produk yang baik dan buruk. Akibatnya, konsumen mendapatkan produk yang berkualitas rendah.	Preventive	Regulation	Business charter (dusun/Desa)	(c) The protection of consumers from hazards to their health and safety; (d) The promotion and protection of the economic interests of consumers.
479	Bandung Mekahnesia 97	2002-2003	22.1034-21 Kasus pembelian barang miskin	Production and supply chain organization	Others	Others	Salah satu faktor penyebab timbulnya masalah adalah kurangnya informasi yang akurat mengenai produk yang dijual. Hal ini menyebabkan konsumen sulit untuk membedakan produk yang baik dan buruk. Akibatnya, konsumen mendapatkan produk yang berkualitas rendah.	Remedial (Corrective)	Warning	Causing trouble within the business community	(d) The promotion and protection of the economic interests of consumers
525	Bandung Mekahnesia 97	2002-2003	46.1234-21 Kasus pembelian barang miskin	Production and supply chain organization	Others	Others	Salah satu faktor penyebab timbulnya masalah adalah kurangnya informasi yang akurat mengenai produk yang dijual. Hal ini menyebabkan konsumen sulit untuk membedakan produk yang baik dan buruk. Akibatnya, konsumen mendapatkan produk yang berkualitas rendah.	Corrective	New guide book	Causing trouble within the business community	(d) The promotion and protection of the economic interests of consumers
497	Bandung Mekahnesia 97	2002-2003	32.1234-21 Kasus pembelian barang miskin	Production and supply chain organization	Proactive	Regulation inadequacy	Salah satu faktor penyebab timbulnya masalah adalah kurangnya informasi yang akurat mengenai produk yang dijual. Hal ini menyebabkan konsumen sulit untuk membedakan produk yang baik dan buruk. Akibatnya, konsumen mendapatkan produk yang berkualitas rendah.	Preventive	Others	Causing trouble within the business community	(d) The promotion and protection of the economic interests of consumers
493	Bandung Mekahnesia 97	2002-2003	22.1234-21 Kasus pembelian barang miskin	Production and supply chain organization	Others	Others	Salah satu faktor penyebab timbulnya masalah adalah kurangnya informasi yang akurat mengenai produk yang dijual. Hal ini menyebabkan konsumen sulit untuk membedakan produk yang baik dan buruk. Akibatnya, konsumen mendapatkan produk yang berkualitas rendah.	Corrective	Regulation	Expansion preventing the suppliers from forcing the producers to sell at their own price	(d) The promotion and protection of the economic interests of consumers

No	Register	Period	Court case Title	Case nature (OECD)	Problem Detection stage	Dealt Cause	Details	Action Preventive or corrective.	Action	Good practice	Need of consumer UNCTAD
455	İstanbul Mahkemesi	2015-2016	180.725-11.Boşanma davasının 2015-2016 yılı içerisinde haciz yoluyla paralarını ve diğer haklarını geri alması için açılan davaların sonuçlandırılması	Consumer	Consumer Pain	Others	Boşanma davaları kapsamında eşlerin birbirlerinden malvarlıklarını geri alması için açılan davaların sonuçlandırılması. Davaların sonuçlandırılması için gerekli olan hukuki süreçlerin hızlandırılması ve eşlerin haklarının korunması.	Remedial (Correction)	Enforcement	Enforcement	(d) The promotion and protection of the economic interests of consumers
510	İstanbul Mahkemesi	2015-2016	72. [2014] 181 menmu urum scam		Consumer Pain	Fraudulent, Deceptive, or Misleading commercial practices	İstanbul Mahkemesi tarafından verilen kararlar. Kararlar, tüketicilerin haklarını korumak ve aldatıcı ticaret uygulamalarını önlemek için alınmıştır.	Corrective	Regulation	Regulation	(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers.
516	İstanbul Mahkemesi	2015-2016	05. [2014] 1. Ceza, Boşanma davasının 2015-2016 yılı içerisinde haciz yoluyla paralarını ve diğer haklarını geri alması için açılan davaların sonuçlandırılması		Consumer Pain	Regulation inadequacy	Boşanma davaları kapsamında eşlerin birbirlerinden malvarlıklarını geri alması için açılan davaların sonuçlandırılması. Davaların sonuçlandırılması için gerekli olan hukuki süreçlerin hızlandırılması ve eşlerin haklarının korunması.	Corrective	Regulation	Regulation	(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers.
517	İstanbul Mahkemesi	2015-2016	05. [2014] 1. Ceza, Boşanma davasının 2015-2016 yılı içerisinde haciz yoluyla paralarını ve diğer haklarını geri alması için açılan davaların sonuçlandırılması		Consumer Pain	Regulation inadequacy	Boşanma davaları kapsamında eşlerin birbirlerinden malvarlıklarını geri alması için açılan davaların sonuçlandırılması. Davaların sonuçlandırılması için gerekli olan hukuki süreçlerin hızlandırılması ve eşlerin haklarının korunması.	Preventive	Regulation	Regulation	(d) The promotion and protection of the economic interests of consumers

Page No.	Page No.	Court Case Title	Case nature (JUD ID)	Problem / Disposition Stage	Direct Cause	Details	Action Remedial or corrective.	Action	Good practice	Need of consumer UPTFAD
18	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Paid Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
19	Bandar Lampung	2002-2003	225/1034-03/PT.3B/PAN/2003	Preventive	Risk of supply shortage		Preventive	Increase Business Permits		(d) The promotion and protection of the economic interests of consumers
20	Bandar Lampung	2002-2003	207/1034-03/PT.3B/PAN/2003	Consumer Pain	Risk of supply shortage	turuler doki turu gada ve dilsishkandis olin de	Corrective	Increase Business Permits		(a) Access by consumers to essential goods and services. (d) The promotion and protection of the economic interests of consumers
21	Bandar Lampung	2002-2003	207/1034-03/PT.3B/PAN/2003	Availability (Access to essential goods)	Consumer Pain		Corrective	Increase Business Permits		(a) Access by consumers to essential goods and services. (d) The promotion and protection of the economic interests of consumers
22	Bandar Lampung	2002-2003	208/1034-03/PT.3B/PAN/2003	Preventive	Risk of supply shortage		Preventive	Increase Business Permits		(d) The promotion and protection of the economic interests of consumers
23	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	License Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
24	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	License Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
25	Bandar Lampung	2002-2003	225/1034-03/PT.3B/PAN/2003	Availability (Access to essential goods)	Consumer Pain		Preventive	Regulation		(a) Access by consumers to essential goods and services. (d) The promotion and protection of the economic interests of consumers
26	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Regulatory Indequacy	dinggi ve diki ve gamin on di prungs ve ket	Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
27	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
28	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
29	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
30	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
31	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
32	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
33	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
34	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers
35	Bandar Lampung	2002-2003	201/1120-03/PT.3B/PAN/2003	Consumer Pain	Price Non-compliance		Remedial (Corrected)	warning		(d) The promotion and protection of the economic interests of consumers

No	Region	Period	Case name / Title	Case nature / ILOED	Problem / Duration/Stage	Event Cause	Details	Action / Remedies / Corrective	Action	Good practice	Need of consumer / UNCTAD
501	Manitoba 97	1825-883	341 [124b-1] çevre kirliliği için koruma tedbirlerinin uygulanması ve zararlı faaliyetlerin kaldırılması için yeni düzenlemeler	Consumer	Consumer Pain	Fraudulent, Misleading commercial practices		Remedial (Corrective)	enforcing		(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers.
502	Manitoba 97	1825-883	341 [124b-1] kompozit, 2 parçaya konan sacın sağlanmadığı bildirildi, ekleme ve kaldırma işlemi yapıldı								(d) The promotion and protection of the economic interests of consumers
503	Manitoba 97	1825-883	340 [127a-2] çamaşır, ütüler, çamaşır, teygiv ve buğulu makineler, buzdolapları için koruyucu kapakların uygulanması ve ürünlerin güvenliğini sağlamak için yeni düzenlemeler		Consumer Pain	Misleading or hoarding		Corrective	increase business permits		(h) Access by consumers to essential goods and services
504	Manitoba 97	1825-883	342 [124b-1] taze donatılar için koruyucu kapakların uygulanması				hoarding için yeni düzenlemeler				(d) The promotion and protection of the economic interests of consumers
505	Manitoba 97	1825-883	343 [124b-2] çamaşır makinelerinin güvenliğini sağlamak için yeni düzenlemeler		Consumer Pain	Fraud Non-compliance		Remedial (Corrective)	enforcing		(d) The promotion and protection of the economic interests of consumers
506	Manitoba 97	1825-883	343 [124b-2] çamaşır makinelerinin güvenliğini sağlamak için yeni düzenlemeler		Consumer Pain	Fraud Non-compliance		Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers
509	Manitoba 97	1825-883	342 [124a-2] çamaşır makinelerinin güvenliğini sağlamak için yeni düzenlemeler		Production and supply chain organization			Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers
510	Manitoba 97	1825-883	343 [124a-2] Tazely, çab ve sergileri düzenlemeleri		Supply chain short	Fraud Non-compliance	bu tür belgelerin firmaların bütçesini etkilediği ve bu tür belgelerin firmaların bütçesini etkilediği ve bu tür belgelerin firmaların bütçesini etkilediği	Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers
511	Manitoba 97	1825-883	340 [124b-1] çamaşır makinelerinin güvenliğini sağlamak için yeni düzenlemeler		Consumer Pain	Misleading or hoarding	bu tür belgelerin firmaların bütçesini etkilediği ve bu tür belgelerin firmaların bütçesini etkilediği	Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers
512	Manitoba 97	1825-883	341 [124b-1] çamaşır makinelerinin güvenliğini sağlamak için yeni düzenlemeler		Consumer Pain	Fraud Non-compliance	bu tür belgelerin firmaların bütçesini etkilediği ve bu tür belgelerin firmaların bütçesini etkilediği	Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers

No	Region	Period	Court case Title	Case nature (JELC)	Problem Description	Event Cause	Detail	Action Descriptive	Action	Good practice	Role of consumer (UNECSO)
528	Manitoba 94	197-200	201 [2a-1] Member's application for injunction to enforce performance of contractual obligations	Consumer	Franchise	Has of supply shortage		Franchise	Regulation		(a) Access by consumers to essential goods and services
529	Manitoba 94	197-200	11-3 [2a-1] Member's application for injunction to enforce performance of contractual obligations	Consumer	Consumer Fair	Monopoly or Hoarding	has a monopoly on supply of essential goods and services	Consumer	Regulation		(d) The promotion and protection of the economic interests of consumers
530	Manitoba 94	197-200	13 [2a-1] Section 70(1) of the Competition Act, 1987, as amended	Consumer	Consumer Fair	Fraudulent, Deceptive, or Misleading practices	has a monopoly on supply of essential goods and services	Consumer	Regulation		(d) The promotion and protection of the economic interests of consumers
541	Manitoba 94	197-200	202 [2a-1] (b) (i) of the Competition Act, 1987, as amended	Consumer	Consumer Fair	Fraudulent, Deceptive, or Misleading practices	has a monopoly on supply of essential goods and services	Consumer	Regulation		(d) The promotion and protection of the economic interests of consumers
542	Manitoba 94	197-200	203 [2a-1] (b) (i) of the Competition Act, 1987, as amended	Consumer	Consumer Fair	License Non-Compliance	has a monopoly on supply of essential goods and services	Consumer	Regulation		(d) The promotion and protection of the economic interests of consumers
547	Manitoba 94	197-200	205 [2a-1] (b) (i) of the Competition Act, 1987, as amended	Consumer	Consumer Fair	License Non-Compliance	has a monopoly on supply of essential goods and services	Consumer	Regulation		(d) The promotion and protection of the economic interests of consumers
548	Manitoba 94	197-200	206 [2a-1] (b) (i) of the Competition Act, 1987, as amended	Consumer	Consumer Fair	Has of supply shortage	has a monopoly on supply of essential goods and services	Consumer	Regulation		(a) Access by consumers to essential goods and services
549	Manitoba 94	197-200	207 [2a-1] (b) (i) of the Competition Act, 1987, as amended	Consumer	Consumer Fair	Fraudulent, Deceptive, or Misleading practices	has a monopoly on supply of essential goods and services	Consumer	Regulation		(d) The promotion and protection of the economic interests of consumers
557	Manitoba 94	197-200	22 [2a-1] (b) (i) of the Competition Act, 1987, as amended	Consumer	Supply chain disruption	Industry Norms Violation	has a monopoly on supply of essential goods and services	Consumer	Regulation		(d) The promotion and protection of the economic interests of consumers

No	Request	Period	Court case Title	Case nature (OECD Consumer)	Problem Detection stage	Direct Cause	Details	Action Preventive or corrective	Action	Good practice	Need of consumer UNCTAD
551	İstanbul Madenler 34	2017-2019	401 [550-1] Sağlık ve zehreli madde emilimden dolayı A-GRY v. İsmir /ürün güvenliği ve parasız pazarlama edilişi	Quality / Safety Consumer	Consumer Pain	License Non-Compliance		Remedial (Correction)	Warning		(j) The protection of consumers from hazards to their health and safety. (k) The promotion and protection of the economic interests of consumers.
552	İstanbul Madenler 34	2017-2019	402 [550-1] Sırt ağrısına sebep olabilen zeytinli ve sarı yeşil haşhaşlı ve çeşitli sarımsak yağların ve diğer yağların satışı	Quality / Safety Consumer	Consumer Pain	License Non-Compliance		Remedial (Correction)	Ban from activity		(j) The protection of consumers from hazards to their health and safety. (k) The promotion and protection of the economic interests of consumers.
553	İstanbul Madenler 34	2017-2019	407 [570-1] Tirmi sporcu ekipmanlarının güvenliği	Production and supply chain organization	Productive	Regulation non-compliance		Preventive	Regulation		(k) The promotion and protection of the economic interests of consumers.
556	İstanbul Madenler 34	2017-2019	67 [50-1] Kambur çayın ve diğer çayların satışı	Quality / Safety Consumer	Consumer Pain	License Non-Compliance		Remedial (Correction)	Ban from activity		(j) The protection of consumers from hazards to their health and safety. (k) The promotion and protection of the economic interests of consumers.
550	İstanbul Madenler 34	2017-2019	376 [510-1] Sıcak ve soğuk suyun tüketimi	Price	Supply chain alert	Price Non-compliance		Corrective	Regulation	the supplier requested reduction of supply chain cost in order to protect the vulnerable ones. - mentioning the motive for price reduction to protect the needy and weak (vulnerable) one; - mentioning the supply chain cost reduction in order to protect the vulnerable one; - mentioning the motive for price reduction to protect the needy and weak (vulnerable) one; - mentioning the supply chain cost reduction in order to protect the vulnerable one; - mentioning the motive for price reduction to protect the needy and weak (vulnerable) one;	(k) The promotion and protection of the economic interests of consumers.

No	Register	Profile	Court case Title	Case nature ICEO	Problem Description stage	Direct Cause	Details	Action Preventive or Corrective	Action	Good practice	Need of consumer UNICTO	
560	Ishtabul Maklumasi 137	B11-9K2	571 [B11-9K2] Ishtabul maklumat dan perlesenan restoran	Consumer / Consumer	Production and supply chain organization	supply chain alert	regulation maliciously	for the violation of the law regarding the protection of consumers from harm to their health and safety; [d] The promotion and protection of the economic interests of consumers.	Business dinner (dinner/meal)	(c) The protection of consumers from harm to their health and safety; [d] The promotion and protection of the economic interests of consumers.	(c) The protection of consumers from harm to their health and safety; [d] The promotion and protection of the economic interests of consumers.	
565	Ishtabul Maklumasi 137	B11-9K2	202 [B11-9K2] Aktiviti promosi yang berkaitan dengan produk makanan di kedai makan (Makanan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	License Non- Compliance	Remedial (Correction)	License Suspension	Change the shop sign warn opened without license	(c) The protection of consumers from harm to their health and safety; [d] The promotion and protection of the economic interests of consumers.	(c) The protection of consumers from harm to their health and safety; [d] The promotion and protection of the economic interests of consumers.
568	Ishtabul Maklumasi 137	B11-9K2	420 [B11-9K2] Penggunaan alat-alat kejuruteraan untuk membaiki kenderaan di kedai makan (Kenderaan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	Monopoly or Hoarding	Remedial (Correction)	Undertaking	Conflict between two gullies was resolved and they undertook to comply with the law and their agreement	(d) The promotion and protection of the economic interests of consumers	(d) The promotion and protection of the economic interests of consumers
564	Ishtabul Maklumasi 137	B11-9K2	594 [B11-9K2] Penggunaan alat-alat kejuruteraan untuk membaiki kenderaan di kedai makan (Kenderaan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	Industry Norms Violation	Remedial (Correction)	License Suspension	Progressive action: 1- Advising and warning; 2- License cancelling	(d) The promotion and protection of the economic interests of consumers	(d) The promotion and protection of the economic interests of consumers
561	Ishtabul Maklumasi 137	B11-9K2	570 [B11-9K2] Penggunaan alat-alat kejuruteraan untuk membaiki kenderaan di kedai makan (Kenderaan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	Industry Norms Violation	Remedial (Correction)	License Suspension	Progressive action: 1- Advising and warning; 2- License cancelling	(d) The promotion and protection of the economic interests of consumers	(d) The promotion and protection of the economic interests of consumers
596	Ishtabul Maklumasi 137	B11-9K2	59 [B11-9K2] Yaitu b. Salsuran restoran yang menggunakan bahan-bahan pangan (Pangan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	Industry Norms Violation	Remedial (Correction)	License Revocation	Progressive action: 1- Advising and warning; 2- License cancelling	(d) The promotion and protection of the economic interests of consumers	(d) The promotion and protection of the economic interests of consumers
563	Ishtabul Maklumasi 137	B11-9K2	51 [B11-9K2] (part) penggunaan alat-alat kejuruteraan untuk membaiki kenderaan di kedai makan (Kenderaan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	Freighters, Dispatchers, or Manufacturing connectors practices	Remedial (Correction)	License Suspension	Progressive action: 1- Advising and warning; 2- License cancelling; 3- Expelling from the shop	(c) The protection of consumers from harm to their health and safety; [d] The promotion and protection of the economic interests of consumers.	(c) The protection of consumers from harm to their health and safety; [d] The promotion and protection of the economic interests of consumers.
571	Ishtabul Maklumasi 137	B11-9K2	225 [B11-9K2] Sokal digunakan untuk menyediakan makanan di kedai makan (Makanan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	Industry Norms Violation	Corrective	New guideline	Progressive action: 1- Advising and warning; 2- Removing from leading the guide	(d) The promotion and protection of the economic interests of consumers	(d) The promotion and protection of the economic interests of consumers
577	Ishtabul Maklumasi 137	B11-9K2	342 [B11-9K2] Penggunaan alat-alat kejuruteraan untuk membaiki kenderaan di kedai makan (Kenderaan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	Industry Norms Violation	Corrective	New guideline	Progressive action: 1- Advising and warning; 2- Removing from leading the guide	(d) The promotion and protection of the economic interests of consumers	(d) The promotion and protection of the economic interests of consumers
588	Ishtabul Maklumasi 137	B11-9K2	417 [B11-9K2] Sokal digunakan untuk menyediakan makanan di kedai makan (Makanan)	Consumer / Consumer	Production and supply chain organization	supply chain alert	Industry Norms Violation	Remedial (Correction)	Undertaking	Progressive action: 1- Advising and warning; 2- Undertaking not to repeat the violation	(d) The promotion and protection of the economic interests of consumers	(d) The promotion and protection of the economic interests of consumers

No	Regiye	Period	Court Case Title	Case nature (ILO)	Problem Detection stage	Direct Cause	Details	Action Preventive/ corrective	Action	Good practice	Hand of consumer (UNCTAD)
579	İstanbul Mahkemesi 137	1031-1022	1031 (2016-1) İhtisap, emvazın satışta hırsızlık işlemi, oğurlama, avukatın avukatı avukatı için tahsis ettiği	Consumer	Consumer Pain	Monopoly or Inequality	İhtisap ve oğurlama işlemleri ve gıda emvaz ile ilgili ve avukatın avukatı için tahsis ettiği tahsisin her iki tarafın da zararına olduğu değerlendirilmiştir.	Remedial (Corrective)	Underwriting	Progressive action - 1- Acquiring and warning, 2- Underwriting not to repeat the violation	(a) The promotion and protection of the economic interests of consumers
589	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Lawless Non-Compliance	İhtisap emvazının kalitesi, emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Remedial (Corrective)	Underwriting	Progressive action - 1- Acquiring and warning, 2- Underwriting not to repeat the violation	(a) The protection of consumers from hazards to their health and safety, (b) The promotion and protection of the economic interests of consumers
586	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers
590	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers
592	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers
593	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers
596	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers
597	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers
598	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers
599	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers
599	İstanbul Mahkemesi 137	1031-1022	201 (2016-1) İhtisap emvazın fiyatı, fiyatın emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Consumer	Consumer Pain	Price Non-compliance	İhtisap emvazının fiyatı, emvazın kalitesine göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması, emvazın kalitesinin emvazın fiyatına göre ayarlanması	Corrective	Regulator		(a) The promotion and protection of the economic interests of consumers

No	Register	Period	Court case Title	Case name	Problem	Direct Cause	Details	Action	Action	Good practice	Need of consumer UNCTAD
				(CED)	Disputed stage						
574	Ishtambul Majlisensid 137	2021-2022	229 [79b-2] Bumer'den tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
575	Ishtambul Majlisensid 137	2021-2022	229 [79b-1] Husnab-Parfa kasboni b'lagi b'qo'lg'ob'netivo b'qo'lg'ob'netivo b'qo'lg'ob'netivo g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
576	Ishtambul Majlisensid 137	2021-2022	229 [79b-2] Bumer'den tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
578	Ishtambul Majlisensid 137	2021-2022	215 [79a-3] Beroyd Almond ko'ch'lik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
583	Ishtambul Majlisensid 137	2021-2022	265 [79b-1] Chikmag'ol sarakom Anadol'dan tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
588	Ishtambul Majlisensid 137	2021-2022	267 [79b-1] Chikmag'ol sarakom Anadol'dan tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
585	Ishtambul Majlisensid 137	2021-2022	211 [79a-2] Chikmag'ol sarakom Anadol'dan tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
586	Ishtambul Majlisensid 137	2021-2022	212 [79a-3] Ishtambul ko'ch'lik ko'yulim hisab etorfoq o'ldirmo	Quality / Safety							
587	Ishtambul Majlisensid 137	2021-2022	211 [79b-2] Bumer'den tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
590	Ishtambul Majlisensid 137	2021-2022	245 [79a-1] Amnol'ive g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
591	Ishtambul Majlisensid 137	2021-2022	247 [79a-2] Chikmag'ol sarakom Anadol'dan tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
593	Ishtambul Majlisensid 137	2021-2022	245 [79a-2] Bumer'den tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
594	Ishtambul Majlisensid 137	2021-2022	249 [79b-1] Anadol'dan tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.
595	Ishtambul Majlisensid 137	2021-2022	270 [79b-1] Anadol'dan tashbu'ra g'ozlik ko'yulim hisab etorfoq o'ldirmo	Availability (Access to essential goods)							(a) Access by consumers to essential goods and services.

No	Question	Year	Court Case Title	Case name (ECJ)	Problem	Point of Law	Issue	Action	Reason	Good practice	Point of consumer (UNCITRAL)
599	Internal Market	2022-2021	127 [126-1] Court of Justice of the European Union, Case C-100/20, <i>Commission v. France</i>	Consumer				Review or correction			(d) The promotion and protection of the economic interests of consumers
600	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Quality / Safety							
601	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Price							(d) The promotion and protection of the economic interests of consumers
602	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Price							(d) The promotion and protection of the economic interests of consumers
603	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Price							(d) The promotion and protection of the economic interests of consumers
604	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Production and supply chain organization							(d) The promotion and protection of the economic interests of consumers
605	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Quality / Safety							(d) The promotion and protection of the economic interests of consumers
606	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Quality / Safety							(d) The promotion and protection of the economic interests of consumers
607	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Price							(d) The promotion and protection of the economic interests of consumers
608	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Price							(d) The promotion and protection of the economic interests of consumers
609	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Quality / Safety							(d) The promotion and protection of the economic interests of consumers
610	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Availability (Access to essential goods)							(h) Access by consumers to essential goods and services.
611	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Quality / Safety							(d) The promotion and protection of the economic interests of consumers
612	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Price	Consumer Fair	Price Non-compliance		Correction	Regulation		(d) The promotion and protection of the economic interests of consumers
613	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Availability (Access to essential goods)							(h) Access by consumers to essential goods and services.
614	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Availability (Access to essential goods)							(h) Access by consumers to essential goods and services.
615	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Availability (Access to essential goods)							(h) Access by consumers to essential goods and services.
616	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Price							(d) The promotion and protection of the economic interests of consumers
617	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Quality / Safety							(d) The promotion and protection of the economic interests of consumers
618	Internal Market	2022-2021	127 [126-2] <i>Commission v. France</i> (Case C-100/20)	Quality / Safety							(d) The promotion and protection of the economic interests of consumers
619	Internal Market	2022-2021	127 [126-1] <i>Commission v. France</i> (Case C-100/20)	Quality / Safety							(d) The promotion and protection of the economic interests of consumers

No.	Regime	Profil	Case name Title	Case nature (ICED)	Problem Description	Root Cause	Details	Action Preventive or corrective	Action	Good practice	Need of consumer UNCTAD
619	Bantuan Masyarakat	2025-101-154	219-210-2-1: Terjadi saat belanja barang melalui platform e-commerce	Consumer							(4) Access by consumers to essential goods and services
620	Bantuan Masyarakat	2025-101-154	241-210-2-1: Produk teknologi komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Quality / Safety							(4) The protection and protection of the economic interests of consumers
621	Bantuan Masyarakat	2025-101-154	241-210-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Price	Consumer Pain	Monopoly or dominance	anti-1: mendeteksi anti-konkurensi melalui monitoring harga yang terjadi secara berkala dan melakukan tindakan preventif terhadap praktik anti-konkurensi	Corrective	Regulation		(4) The protection and protection of the economic interests of consumers
622	Bantuan Masyarakat	2025-101-154	247-200-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Availability (Access to essential goods)							(4) Access by consumers to essential goods and services
623	Bantuan Masyarakat	2025-101-154	248-200-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Quantity / Safety							(4) Access by consumers to essential goods and services
624	Bantuan Masyarakat	2025-101-154	248-200-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Price							(4) The protection and protection of the economic interests of consumers
625	Bantuan Masyarakat	2025-101-154	248-200-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Availability (Access to essential goods)	Proactive	Regulation	regulasi dan pengawasan terhadap praktik anti-konkurensi yang dilakukan oleh pelaku usaha yang memiliki kekuatan pasar dominan	Preventive	Regulation		(4) Access by consumers to essential goods and services
626	Bantuan Masyarakat	2025-101-154	248-200-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Price	Proactive	Regulation	regulasi dan pengawasan terhadap praktik anti-konkurensi yang dilakukan oleh pelaku usaha yang memiliki kekuatan pasar dominan	Preventive	Regulation		(4) The promotion and protection of the economic interests of consumers
627	Bantuan Masyarakat	2025-101-154	248-200-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Production and supply chain							(4) The promotion and protection of the economic interests of consumers
628	Bantuan Masyarakat	2025-101-154	248-200-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Availability (Access to essential goods)	Proactive	Regulation	regulasi dan pengawasan terhadap praktik anti-konkurensi yang dilakukan oleh pelaku usaha yang memiliki kekuatan pasar dominan	Preventive	Regulation		(4) Access by consumers to essential goods and services
629	Bantuan Masyarakat	2025-101-154	248-200-2-1: Produk elektronik komputer yang memiliki spesifikasi yang sama dengan produk lain tetapi harganya lebih mahal	Quantity / Safety	Consumer Pain	Regulation, or Monitoring (corrective) practices	Regulasi dan pengawasan terhadap praktik anti-konkurensi yang dilakukan oleh pelaku usaha yang memiliki kekuatan pasar dominan	Corrective	Regulation	Special kind of consumers (vulnerable consumers)	(4) The promotion and protection of the economic interests of consumers

No	Reguler	Paragraf	Court case Title	Case notes (links)	Problem	Direct Quote	Quoted	Action	Preventive	Action	Good practice	Need of consumer (links)
610	Perilaku Konsumen	2023-1124	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Quality / Safety Consumer								
611	Perilaku Konsumen	2023-1120	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Availability (Access to essential goods)	Consumer Fair	Quality/Safety Consumer		Preventive (Correction)	Warning			(a) Access by consumers to essential goods and services.
612	Perilaku Konsumen	2023-1120	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Quality / Safety Consumer	Consumer Fair	Quality/Safety Consumer		Preventive (Correction)	Warning			(a) The protection of consumers' interests in their health and safety. (d) The promotion and protection of the economic interests of consumers.
613	Perilaku Konsumen	2023-1124	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Price	Preventive	Regulation (Indirect quality)		Preventive	Regulation			(d) The promotion and protection of the economic interests of consumers. (a) Access by consumers to essential goods and services.
614	Perilaku Konsumen	2023-1124	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Price								(d) The promotion and protection of the economic interests of consumers.
615	Perilaku Konsumen	2023-1120	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Quality / Safety Consumer	Supply chain and	Licensee Non-Compliance		Preventive	Regulation			(a) The protection and promotion of the economic interests of consumers. (c) The protection of consumers' interests in their health and safety.
616	Perilaku Konsumen	2023-1124	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Quality / Safety Consumer				Preventive	Regulation			(a) The protection and promotion of the economic interests of consumers. (c) The protection of consumers' interests in their health and safety.
617	Perilaku Konsumen	2023-1120	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Quality / Safety Consumer				Preventive	Regulation			(a) The protection and promotion of the economic interests of consumers. (c) The protection of consumers' interests in their health and safety.
618	Perilaku Konsumen	2023-1124	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Quality / Safety Consumer				Preventive	Regulation			(a) The protection and promotion of the economic interests of consumers. (c) The protection of consumers' interests in their health and safety.
619	Perilaku Konsumen	2023-1124	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Availability (Access to essential goods)				Preventive	Regulation			(a) Access by consumers to essential goods and services.
620	Perilaku Konsumen	2023-1124	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Availability (Access to essential goods)	Consumer Fair	Licensee Non-Compliance		Preventive	Regulation			(a) Access by consumers to essential goods and services.
621	Perilaku Konsumen	2023-1120	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Quality / Safety Consumer				Preventive	Regulation			(a) The promotion and protection of the economic interests of consumers.
622	Perilaku Konsumen	2023-1120	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Price				Preventive	Regulation			(a) The promotion and protection of the economic interests of consumers.
623	Perilaku Konsumen	2023-1120	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Price				Preventive	Regulation			(a) The promotion and protection of the economic interests of consumers.
624	Perilaku Konsumen	2023-1124	141. [link=] dan 142. [link=] dalam ketentuan bahwa: "setiap pelaksanaan kegiatan pemasaran yang dilakukan oleh pelaku usaha harus memperhatikan aspek keselamatan, kesehatan, dan lingkungan"	Price				Preventive	Regulation			(a) The promotion and protection of the economic interests of consumers.

No	Register	Period	Court case Title	Case nature (M CD)	Problem Description stage	Direct Cause	Details	Action Preventive or corrective	Action	Good practice	Need of consumer (UNCTAD)
694	İstanbul Mahkemesi 154	30.12- 1501	18.1 (18b-1) İyileştirme kurum arızasının sonucunda arızalanmış ve belirsizlikler ve parçaların değişimi	Consumer	Quantity / Safety						
695	İstanbul Mahkemesi 154	30.12- 1501	204 (19b-2) Tüketiciye gönderilen yanlış bilgi ve olumsuz ve olumsuz sonuç olacağı	Consumer Pain	Quantity / Safety	License Non-Compliance		Corrective	Regulation		(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers
696	İstanbul Mahkemesi 154	30.12- 1501	18.5 (18b-2) Seyahat ve hijyenin sağlığı		Price						(d) The promotion and protection of the economic interests of consumers
697	İstanbul Mahkemesi 154	30.12- 1501	18.7 (18b-2) İşaretlerin yanlışlığı, yanlış bilgi ve diğer belirsizlikler almak dengesizliği	Consumer Pain	Price Non-Compliance		Corrective	Regulation			(d) The promotion and protection of the economic interests of consumers
698	İstanbul Mahkemesi 154	30.12- 1501	18.9 (17b-4) On etiket arızasının sonuçlarının olumsuzluğu ve diğer belirsizlikler arızasının sonuçları		Quantity / Safety						(d) The promotion and protection of the economic interests of consumers
699	İstanbul Mahkemesi 154	30.12- 1501	19.1 (17b-1) Formetik bilgilerin yanlışlığı		Quantity / Safety						(d) The promotion and protection of the economic interests of consumers
699	İstanbul Mahkemesi 154	30.12- 1501	20.2 (17b-2) Sistemli hijyenin sağlığı		Price						(d) The promotion and protection of the economic interests of consumers
699	İstanbul Mahkemesi 154	30.12- 1501	20.1 (17b-2) Koruyucu etki		Price						(d) The promotion and protection of the economic interests of consumers
699	İstanbul Mahkemesi 154	30.12- 1501	20.1 (17b-2) Hijyenin sağlığı ve hijyenin sağlığı		Availability (Access to goods)						(a) Access by consumers to essential goods and services
699	İstanbul Mahkemesi 154	30.12- 1501	204 (17b-2) Malzeme/ürünlerin güvenliğini garanti altına almak ve güvenli ürünlerin teslim edilmesi		Quantity / Safety						(d) The promotion and protection of the economic interests of consumers
699	İstanbul Mahkemesi 154	30.12- 1501	207 (17b-1) Sağlık ve hijyenin sağlığı		Price						(d) The promotion and protection of the economic interests of consumers
699	İstanbul Mahkemesi 154	30.12- 1501	209 (17b-2) Hijyenin sağlığı ve hijyenin sağlığı		Quantity / Safety	Consumer Pain	Quality Non-Compliance	Corrective	Regulation		(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers
699	İstanbul Mahkemesi 154	30.12- 1501	211 (18b-5) Tüketiciye yanlış ve yanlış bilgi ve yanlış sonuçları	Consumer Pain	Quantity / Safety	Bid market		Corrective	Regulation		(c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers

No	Header	Period	Court Case Title	Case nature (JRC ID)	Problem Definition type	Direct cause	Impact	Action Preventive or corrective	Action	Good practice	Need of consumer (UNCAO)
660	Konsumen Mahkumasi 154	2022-1801	21 [20b-2] status/da'irahubukal konsumen engkalmazam	Consumer	Consumer Pan	Monopoly or Hoarding	Sal' e haral va mulakat kamalar bilan va boshqa Davlatidatlar va boshqa kompani boshqa sharoitda shundan shu barcha qisqa va uzaroqiyat va shu maqsadlar bilan qarshi hujjatlar va shu maqsadlar va boshqa qisqa qisqa barcha barcha kompani bilan shu maqsadlar bilan boshqa barcha barcha barcha barcha barcha barcha barcha barcha barcha	Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers
661	Konsumen Mahkumasi 154	2022-1801	21.0 [2a-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati	Consumer	Consumer Pan	Regulation inadequacy		Preventive	Regulation		(d) The promotion and protection of the economic interests of consumers
662	Konsumen Mahkumasi 154	2022-1801	21.1 [2a-2] buyurtmalar qisqa hujjatlar	Consumer	Consumer Pan	Regulation inadequacy		Preventive	Regulation		(d) The promotion and protection of the economic interests of consumers
663	Konsumen Mahkumasi 154	2022-1801	21.2 [2b-2] ishlar va barcha barcha qisqa barcha barcha barcha barcha	Consumer	Consumer Pan	Regulation inadequacy	shu maqsadlar bilan shu maqsadlar bilan shu maqsadlar bilan shu maqsadlar bilan	Corrective	Regulation		(d) The promotion and protection of the economic interests of consumers
664	Konsumen Mahkumasi 154	2022-1801	21.5 [2a-2] o'zbekiston shirkati barcha shirkatlar barcha barcha	Consumer	Consumer Pan	Regulation inadequacy					
665	Konsumen Mahkumasi 154	2022-1801	21.7 [2b-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy					(d) Access by consumers to essential goods and services.
666	Konsumen Mahkumasi 154	2022-1801	22 [2b-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy					(d) Access by consumers to essential goods and services.
667	Konsumen Mahkumasi 154	2022-1801	22.8 [2a-2] barcha barcha barcha barcha o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy					(d) The promotion and protection of the economic interests of consumers
668	Konsumen Mahkumasi 154	2022-1801	23 [2b-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy					(d) The promotion and protection of the economic interests of consumers
669	Konsumen Mahkumasi 154	2022-1801	23.0 [2b-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy		Preventive	Increase Business Benefits		(d) Access by consumers to essential goods and services
672	Konsumen Mahkumasi 154	2022-1801	23.0 [2a-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy					(d) Access by consumers to essential goods and services.
673	Konsumen Mahkumasi 154	2022-1801	23.7 [2b-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy					
674	Konsumen Mahkumasi 154	2022-1801	23.8 [2b-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy					
675	Konsumen Mahkumasi 154	2022-1801	24 [2b-2] ishlar barmasida barcha arbitrazh o'zbekiston shirkati barcha	Consumer	Consumer Pan	Regulation inadequacy					

No	Register	Period	Court case Title	Case nature (JCEC)	Problem	Direct Cause	Defect	Action Preventive or corrective	Action	Good practice	Need of consumer UNCTAD
696	Konut Mahkemesi 154	2022-1001	59 [276-2] 1996'dan sonra düzenlenen ve/veya hazırlanmış ve/veya değiştirilmiş yapılar için	Consumer							(d) The promotion and protection of the economic interests of consumers
698	Konut Mahkemesi 154	2022-1001	60 [284-2] Sınır dışı ve haram alkolün satışıyla ilgili tüketici ve üretici arasındaki	Consumer	Availability (Access to essential goods)						(h) Access by consumers to essential goods and services.
699	Konut Mahkemesi 154	2022-1001	60 [284-2] 2019 yılında hazırlanan genel kararın gerektirdiği değişiklikler	Consumer	Price						(d) The promotion and protection of the economic interests of consumers
700	Konut Mahkemesi 154	2022-1001	7 [286-1] 1999'den itibaren hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Price						(d) The promotion and protection of the economic interests of consumers
701	Konut Mahkemesi 154	2022-1001	70 [286-1] Üretilen ve/veya dağıtılan ürünlerin ve/veya hizmetlerin sağlanması için gerekli olan mal ve hizmetlerin arz ve talep arasındaki	Consumer	Availability (Access to essential goods)						(h) Access by consumers to essential goods and services.
702	Konut Mahkemesi 154	2022-1001	8 [286-2] 2019'dan itibaren düzenlenen ve/veya değiştirilmiş genel kararın gerektirdiği değişiklikler	Consumer	Price						(d) The promotion and protection of the economic interests of consumers
703	Konut Mahkemesi 154	2022-1001	80 [288-2] 2019 yılında hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Price						(d) The promotion and protection of the economic interests of consumers
704	Konut Mahkemesi 154	2022-1001	80 [288-2] 2019 yılında hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Availability (Access to essential goods)						(h) Access by consumers to essential goods and services.
705	Konut Mahkemesi 154	2022-1001	87 [288-1] 2019 yılında hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Price						(d) The promotion and protection of the economic interests of consumers
707	Konut Mahkemesi 154	2022-1001	80 [284-1] 2019 yılında hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Availability (Access to essential goods)	Regulation	Regulation	Regulation			(h) Access by consumers to essential goods and services.
708	Konut Mahkemesi 154	2022-1001	80 [274-1] 2019 yılında hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Quality/Safety						(d) The promotion and protection of the economic interests of consumers
709	Konut Mahkemesi 154	2022-1001	90 [273-2] 2019 yılında hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Quality/Safety						(d) The promotion and protection of the economic interests of consumers
710	Konut Mahkemesi 154	2022-1001	90 [273-1] 2019 yılında hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Quality/Safety						(d) The promotion and protection of the economic interests of consumers
653	Konut Mahkemesi 154	2022-1001	30 [198-2] 2019 yılında hazırlanan ve/veya değiştirilmiş yapılar için	Consumer	Quality/Safety	License Non-Compliance					(b) The protection of vulnerable and disadvantaged consumers. (c) The protection of consumers from hazards to their health and safety. (d) The promotion and protection of the economic interests of consumers.

No	Register	Period	Course name Title	Case nature (ICED Consumer)	Problem	Prevention stage	Direct Cause	Details	Action	Preventive or corrective	Action	Good practice	Need of consumer (UNCTAD)
723	İstanbul Mahkemeleri	18-06-2017	24.5 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Price	Consumer Pain	Monopoly or Hoarding		alıştırma ve diğer faaliyetlerin düzenli olarak yapılması için gerekli önlemlerin alınması	Corrective	Regulation		Price regulation and reporting	(b) The promotion and protection of the economic interests of consumers
726	İstanbul Mahkemeleri	18-06-2017	42.5 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Price	Consumer Pain	Price Non-Compliance		ürün ve hizmetlerin fiyatlarının adil ve rekabetçi olmasının sağlanması	Corrective	New Guideline		Regulating the degree to which prices are set	(a) The promotion and protection of the economic interests of consumers
723	İstanbul Mahkemeleri	18-06-2017	42.5 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Quality / Safety	Consumer Pain	Fraudulent, Misleading or Deceptive Practices		ürün ve hizmetlerin güvenli ve kaliteli olmasının sağlanması	Corrective	Regulation		Regulating the degree to which prices are set	(c) The promotion and protection of the economic interests of consumers
720	İstanbul Mahkemeleri	18-06-2017	13.5 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Availability	Proactive	Risk of supply shortage		ürün ve hizmetlerin sürekli olarak piyasaya arz edilmesinin sağlanması	Preventive	Regulation		Set of supply shortage caused by war and drought was overseen by the government	(a) Access by consumers to essential goods and services
721	İstanbul Mahkemeleri	18-06-2017	13.5 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Price	Proactive	Regulation (ex-ante)		ürün ve hizmetlerin fiyatlarının adil ve rekabetçi olmasının sağlanması	Preventive	Regulation		Set of supply shortage caused by war and drought was overseen by the government	(a) The promotion and protection of the economic interests of consumers
721	İstanbul Mahkemeleri	18-06-2017	21.5 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Availability	Proactive	Risk of supply shortage		ürün ve hizmetlerin sürekli olarak piyasaya arz edilmesinin sağlanması	Preventive	Increase Business Permits		Special consumer rights involving religious practices to produce their own products	(b) The production of vulnerable and disadvantaged consumers
716	İstanbul Mahkemeleri	18-06-2017	11.1a-1 (20a-1) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Availability	Proactive	Risk of supply shortage		ürün ve hizmetlerin sürekli olarak piyasaya arz edilmesinin sağlanması	Preventive	Increase Business Permits		Set of supply shortage caused by war and drought was overseen by the government	(b) Access by consumers to essential goods and services
717	İstanbul Mahkemeleri	18-06-2017	12.6 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Quality / Safety				ürün ve hizmetlerin güvenli ve kaliteli olmasının sağlanması					
718	İstanbul Mahkemeleri	18-06-2017	12.6 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Price	Consumer Pain	Monopoly or Hoarding		alıştırma ve diğer faaliyetlerin düzenli olarak yapılması için gerekli önlemlerin alınması	Corrective	Regulation			(a) The promotion and protection of the economic interests of consumers
719	İstanbul Mahkemeleri	18-06-2017	12.6 (20a-1) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Price	Consumer Pain	Price Non-Compliance		ürün ve hizmetlerin fiyatlarının adil ve rekabetçi olmasının sağlanması	Corrective	Regulation			(a) The promotion and protection of the economic interests of consumers
722	İstanbul Mahkemeleri	18-06-2017	25.0 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Availability	Consumer Pain	Price Non-Compliance		ürün ve hizmetlerin sürekli olarak piyasaya arz edilmesinin sağlanması	Corrective	Regulation			(a) Access by consumers to essential goods and services
724	İstanbul Mahkemeleri	18-06-2017	13.5 (20a-2) tüketici ürünleri ve hizmetleri için doğrudan tüketici alımı	Availability	Consumer Pain	Price Non-Compliance		ürün ve hizmetlerin sürekli olarak piyasaya arz edilmesinin sağlanması	Corrective	Regulation			(a) Access by consumers to essential goods and services

