



## Elisabeth Costa

Senior Director at the Behavioural Insights Team

Keynote

Elisabeth is the Senior Director of Policy and Partnerships at the Behavioural Insights Team and a Director of the BIT Global Board. Elisabeth leads BIT's domestic policy work in the United Kingdom alongside building new, long-term partnerships and collaborations across the team.

Elisabeth's particular expertise is economic policy and digital markets. Joining the team in 2015, Elisabeth has developed and led the team's flagship programmes on the intersection of behavioural science and economic policy. Alongside leading dozens of trials and experiments, she has co-authored papers on Consumer Decision Making in Regulated Markets (2016), Household Finance (2018), Online Harms and Manipulation (2019), Business Behaviours (2019) and the Behavioural Economy (2020). Elisabeth regularly contributes to policy discussions and public debate on digital markets and online decision-making, financial behaviour and consumer vulnerability.

Elisabeth is currently a Senior Visiting Fellow at the London School of Economics in the Department of Psychological and Behavioural Science. Prior to joining the Behavioural Insights Team, Elisabeth held senior roles at the Australian Treasury and completed her postgraduate studies at Harvard Law School.



## Chris Wood

Assistant Director, Research, Policy and Public Affairs, Shelter

Speaker

Chris Wood is Assistant Director of Research, Policy and Public Affairs at housing charity Shelter, leading their influencing work to deliver more and better social housing, increase renters' rights and tackle homelessness and bad housing. He has worked in research and policy at various charities, and in government at the Ministry of Housing, Communities and Local Government. Chris has a PhD on the influence of social capital theory on policy in the UK and Australia.



## Steve Ruddy

Chair of the Association of Chief Trading Standards Officers

Chair

Steve Ruddy started his Trading Standards career as a trainee in Leicestershire, before moving to Croydon, becoming first a food law specialist, and then Investigations Team Manager, and then Head of Service. Steve is currently leads the Buckinghamshire and Surrey shared Trading Standards service which he helped create in 2015. Steve is a Director and Chair of one of Surrey's local authority trading companies, Hendeca Group Ltd, a Director of TSSEL Ltd, and Chair of the Association of Chief Trading Standards Officers (ACTSO) whom he also represents on CTSI Council.



## George Lusty

Senior Director at the Competition and Markets Authority

Speaker

George Lusty is the Senior Director for Consumer Protection at the Competition and Markets Authority (CMA). George oversees the CMA's enforcement of consumer protection legislation, which includes ongoing investigations into unfair cancellation terms used by businesses during the COVID-19 pandemic. Wider work across George's portfolio includes investigations into leasehold housing, fake online reviews, unfair auto-renewal practices and misleading environmental claims.

George joined the CMA in 2014 from the Competition Appeal Tribunal, where he worked as a Référéndaire. Before moving to the public sector, George worked at international law firm Simmons & Simmons, where he specialised in civil and criminal competition law investigations and utilities regulation.



## Noyona Chundur

Chief Executive, Consumer Council of Northern Ireland

Speaker

Noyona Chundur is the Chief Executive of the Consumer Council of Northern Ireland, the statutory body responsible for championing and representing the interests of its consumers and citizens. She leads an organisation with super-complaints designation and extensive statutory responsibilities in energy, transport, water and sewerage, postal services and food accessibility, as well as educating and empowering consumers against discriminatory practices in any UK market. Before taking up the position, she was a member of the Board and Audit and Risk Assurance Committee Chair.

Noyona is Chair of the Cathedral Quarter Arts Festival, one of Northern Ireland's flagship arts festival central to the region's tourism proposition. For over 20 years, it has led the regeneration and reimagining of an almost derelict part of Belfast into a vibrant, multi-cultural destination through affordable access to the arts and creatively engaging with the fabric of the city. From humble beginnings, the Festival has transformed the cultural landscape, attracting audiences in excess of 60,000 to around 250 shows held across Belfast's Cathedral Quarter every year.

Prior to joining the Consumer Council, Noyona spent 16 years in economic development, leading the communications and digital engagement strategy for Invest Northern Ireland. She has represented Northern Ireland at regional, national and international levels, working with government, academia and industry to deliver successive Programme for Government priorities and outcomes on behalf of the Northern Ireland Executive. She has also won multiple internationally recognised awards for marketing and digital innovation.