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**Ad Hoc Expert Group Meeting on Emerging consumer protection trends and challenges: Implementing the United Nations  
Guidelines for Consumer Protection**

2nd SESSION  
29 November 201  
Room XI, Palais des Nations, Geneva

**Upholding consumer rights in digital markets  
Discussion 1: Consumer protection and digital platforms**

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# CONSUMER PROTECTION AND ONLINE PLATFORMS

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UNCTAD  
Ad Hoc Expert Group Meeting on Emerging Consumer  
Protection Trends and Challenges  
29 November 2018



# Examples of online platforms

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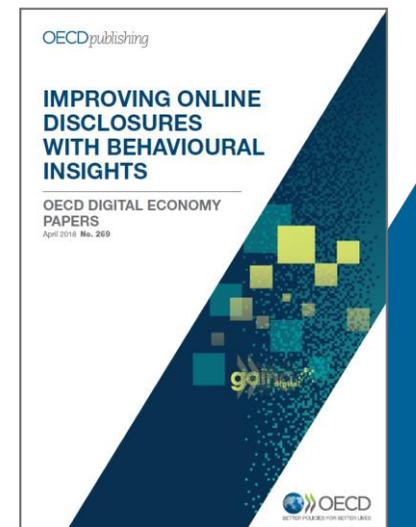
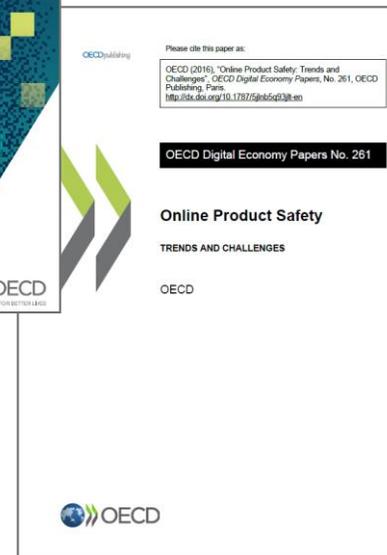
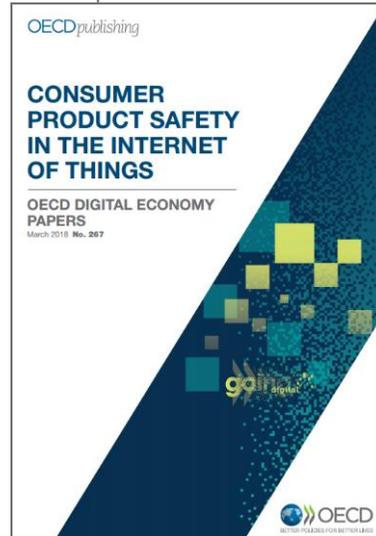
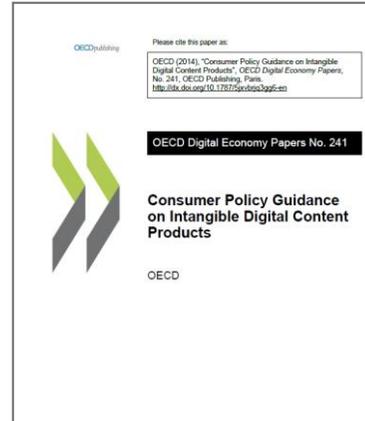
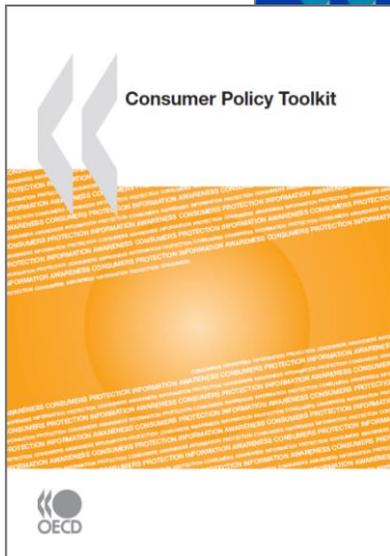




# The OECD's work on consumer protection in e-commerce

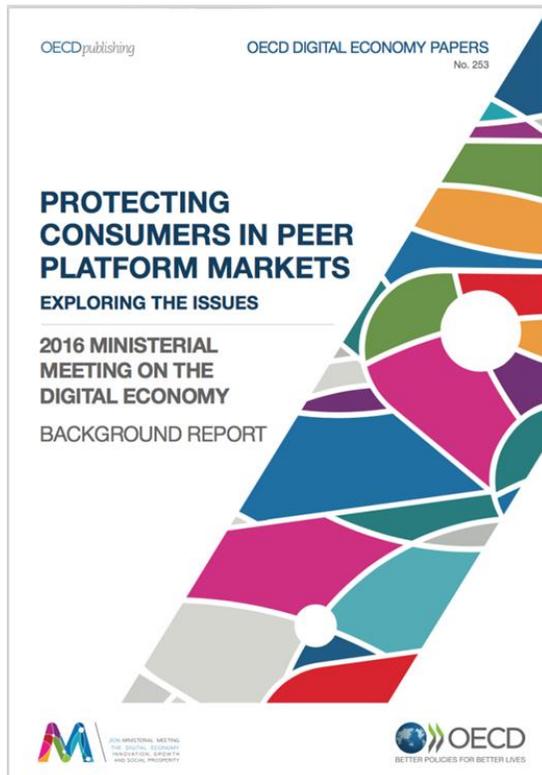


Consumer Protection  
in E-commerce  
OECD Recommendation





# Peer platforms



<http://dx.doi.org/10.1787/5jlwvz39m1zw-en>



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## Workshop on Protecting Consumers in Peer Platform Markets

8 November 2017 OECD, Paris

- Workshop agenda (pdf)
- Background report: [Protecting Consumers in Peer Platform Markets](#) (pdf)
- Report on main survey findings of OECD survey of consumer trust in peer platform markets (pdf)

Peer-to-peer transactions have long played a role in commerce, but today's online platforms enable them on a much greater scale. Early examples include platforms for the (re)sale of goods (e.g. online auction and classified listings sites). Newer models include the short-term rental of accommodation and transport or mobility services. Using real-time geo-locational data accessed through mobile apps, mobility services enable the rental of private cars, rides and parking spaces. Other areas undergoing transformation involve small jobs, meal services and financial services. Sometimes described as the "sharing" economy or "collaborative consumption" the business models at issue in this workshop -- "peer platform markets" (or PPMs) -- involve commercial exchange. These business models open up economic opportunities for the individuals supplying the goods or services ("peer providers") and for the platforms making the connections ("peer platforms"). For consumers of these services ("peer consumers"), there are advantages in terms of price, selection, convenience

### Presentations

- Research on the nature of consumer trust in peer platform markets, Alan Terry, Vanilla Research
- Trust and power in (peer) platform markets – comments on OECD survey report, Antonia Fokkema, DG Justice and Consumers, European Commission
- P2P Platform Service Markets compared to traditional service markets in Norway, Lisbet Berg, Consumption Research Norway (SIFO)
- Key takeaways on OECD survey of consumer trust in peer platform markets, Stacy Feuer, Federal Trade Commission, United States
- Consumers and prosumers in the sharing economy, Amaya Apesteguia, Organisation of Consumers and Users, Spain
- Peer to peer prospects trust and knowledge, William MacLeod, Kelley Dreye & Warren LLP; BIAC Consumer Policy Task Force Vice-Chairman

<http://www.oecd.org/going-digital/topics/digital-consumers/peer-platform-markets-workshop/>



<http://dx.doi.org/10.1787/1a893b58-en>

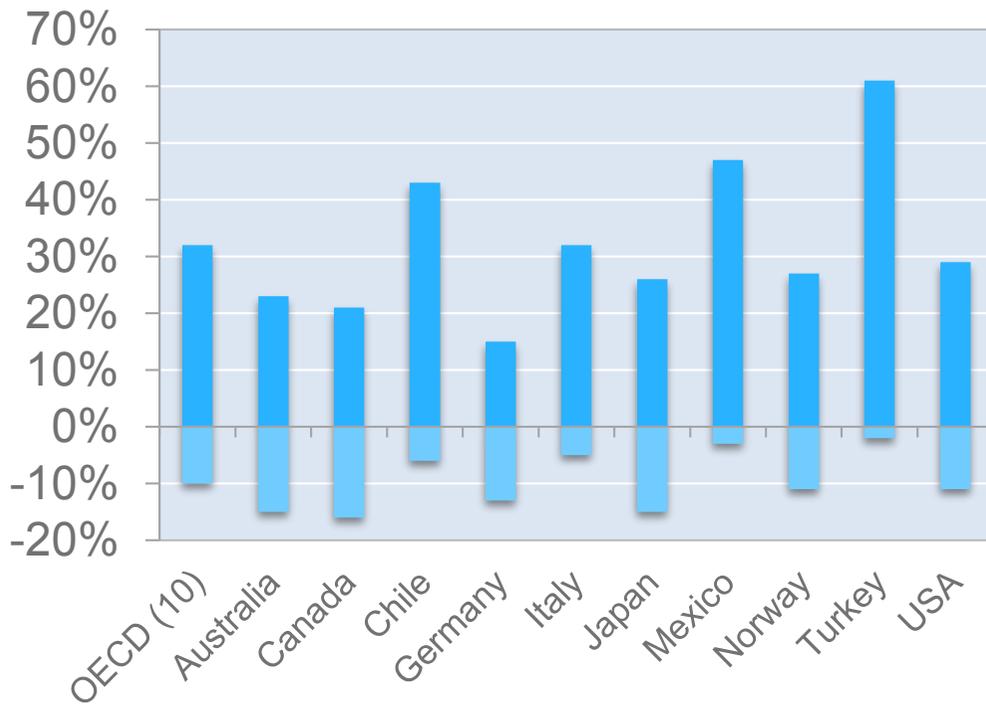


# The OECD's study on consumer trust in peer platform markets (2017)

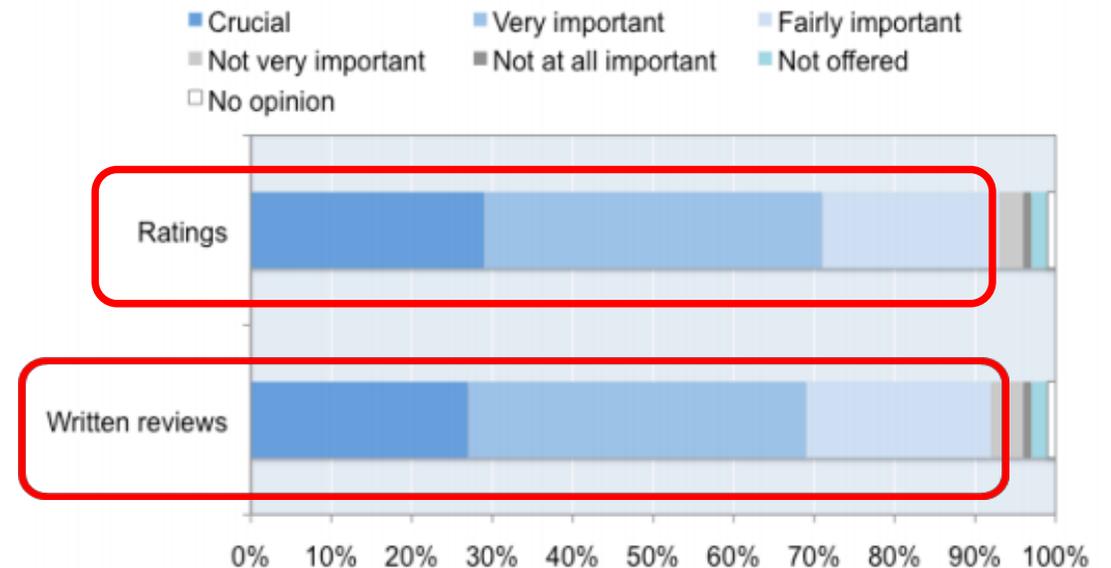
*Peer platforms are trusted more than conventional businesses in similar markets*

*Ratings and reviews are key drivers for consumer trust*

- Less than conventional businesses
- More than conventional businesses



**Figure 7.1. Importance of ratings and reviews (Qs 25 and 26)**





# G20 Toolkit for Protecting Digital Consumers

## General principles

- Fair business and advertising practices
- Appropriate disclosures
- Effective processes for transaction confirmation and payment
- Measures to address privacy and security risks
- Product safety across e-commerce supply chains
- Meaningful access to effective mechanisms to resolve disputes





# Ongoing OECD work

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- Online advertising: Trends, Benefits and Risks for Consumers
- Good Practice Guides under the E-commerce Recommendation
  - Online advertising
  - Non-monetary transactions
- Personalised Pricing
- Online Consumer Reviews





## Some consumer policy issues

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- To what extent online platforms should be required to play a role in addressing harmful actions of a third party seller of a transaction?
- What responsibility do online platforms have to ensure the trustworthiness of ratings and reviews posted by users?
- To what degree online platforms should be responsible for providing consumers with product and business-related information disclosures?



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**Thank you!**

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