

**Intergovernmental Group of Experts on Consumer Protection  
Law and Policy, First Session**

**Geneva, 17-18 October 2016**

**Contribution  
by  
*OECD***

The views expressed are those of the author and do not necessarily reflect the views of UNCTAD



# PROTECTING CONSUMERS IN PEER PLATFORM MARKETS

UNCTAD Intergovernmental Group of Experts on Consumer  
Protection Law and Policy

Round Table on "Challenges and perspectives for the  
collaborative economy"

Geneva, 17 October 2016

Michael Donohue

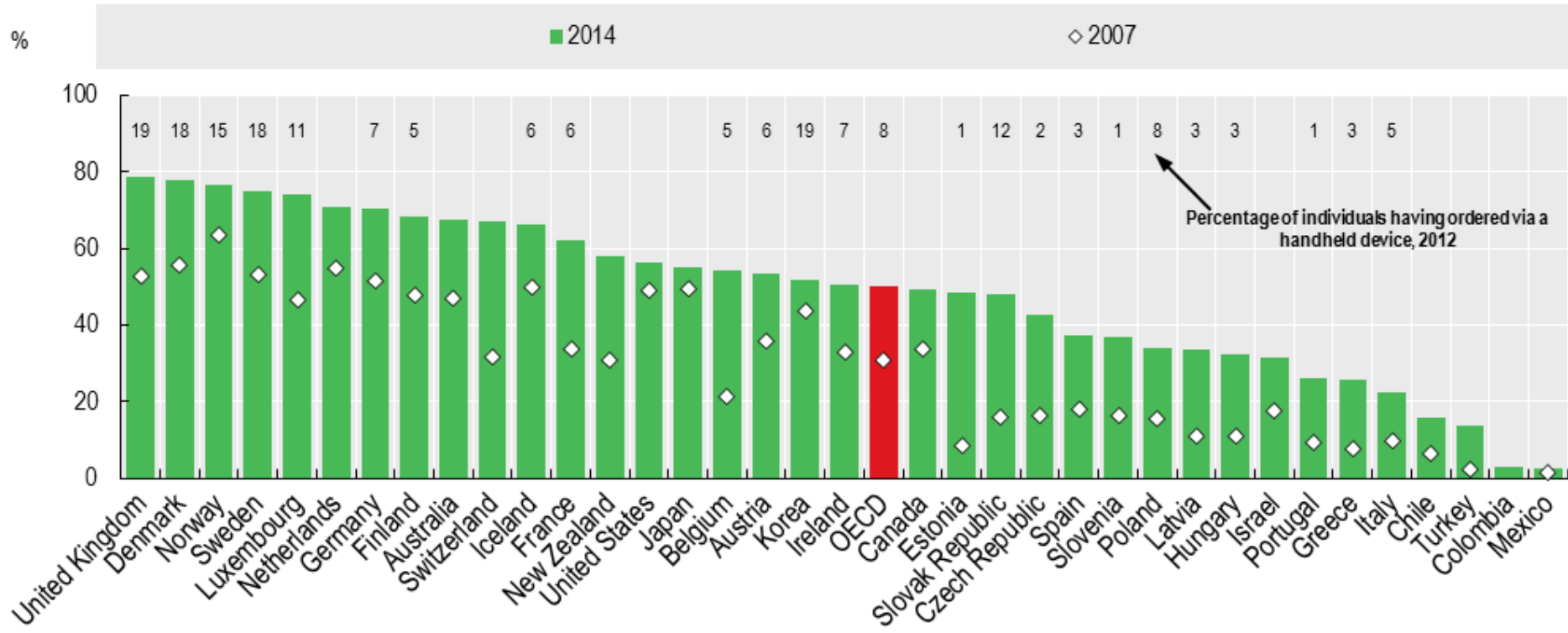
The views expressed in this presentation are those of the author and do not necessarily reflect the opinions of the OECD or its Membership



# E-commerce has become common place...

## Online shoppers: 2007 and 2014

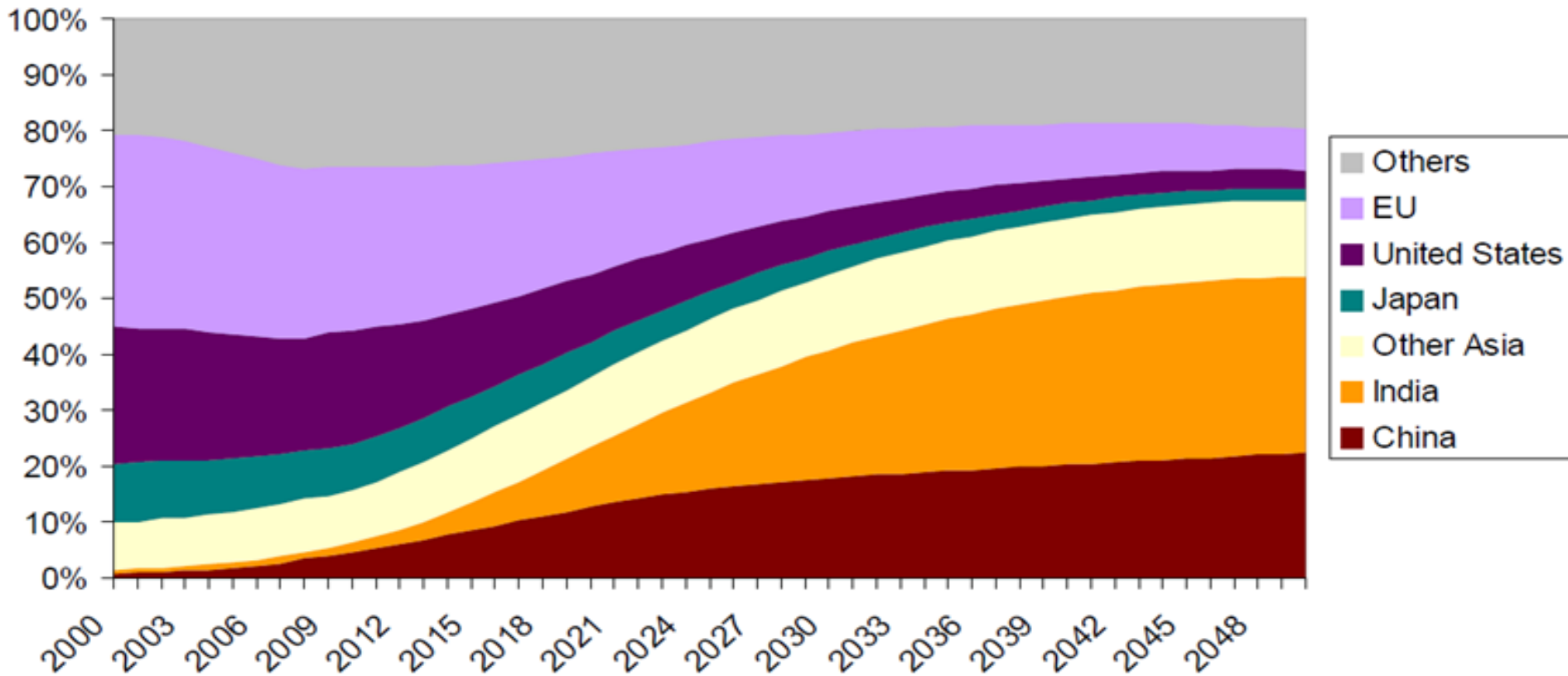
Individuals ordering goods or services online as a percentage of all individuals





# Future growth will be in emerging economies...

## Shares of Global Middle Class Consumption, 2000-2050



# Revised Recommendation (2016)



<http://oe.cd/digital-consumers>



with an expanded scope...

---

**I. AGREES** that this Recommendation applies to business-to-consumer e-commerce, including commercial practices through which businesses enable and facilitate consumer-to-consumer transactions . . .



# Peer Platform Markets

## Transportation



## Finance



## Consumer goods



## Space



## Personal services

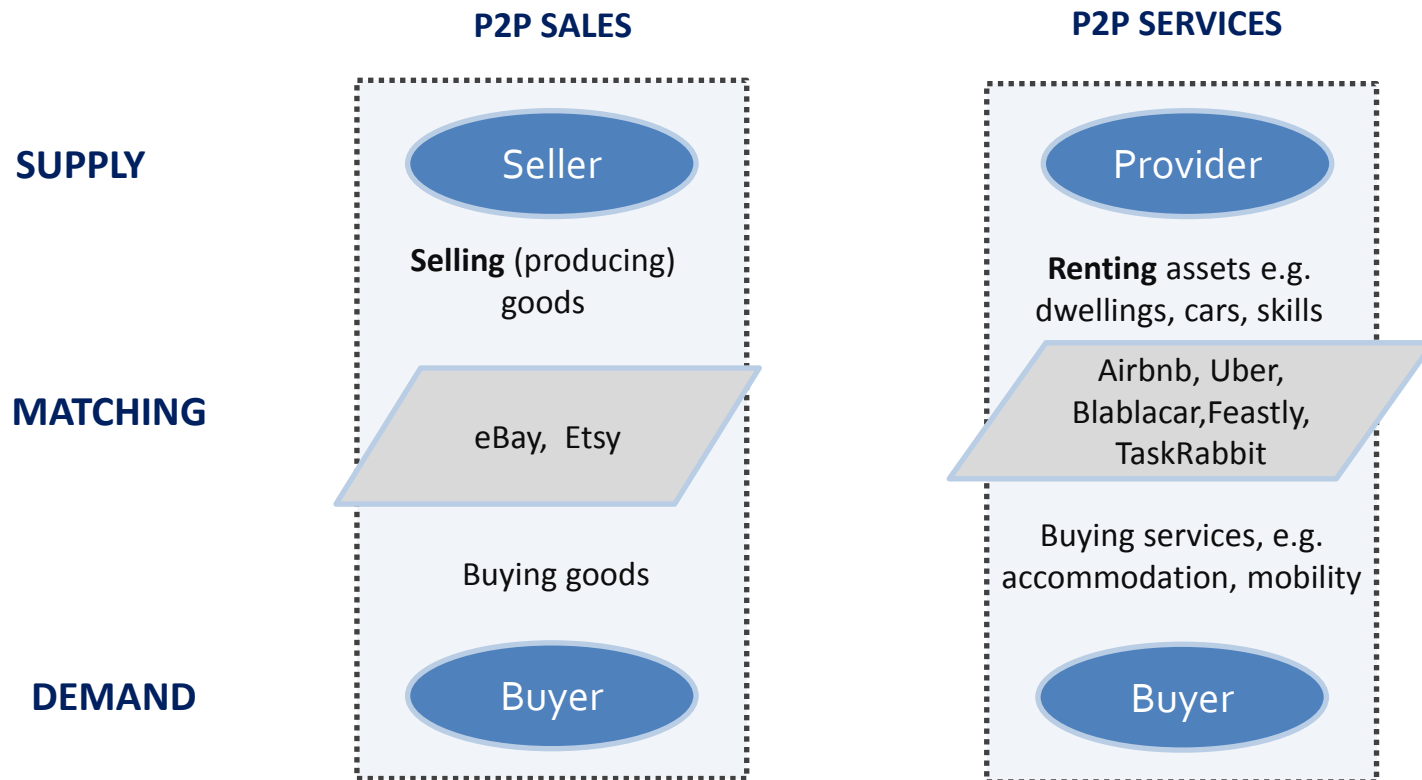


## Professional services



# The Variety in Peer Platform Markets

**Peer platform markets** enable the commercial exchange of goods and services between peers through Internet platforms





# Key Actors

Peer  
platform

Internet platforms facilitating P2P transactions

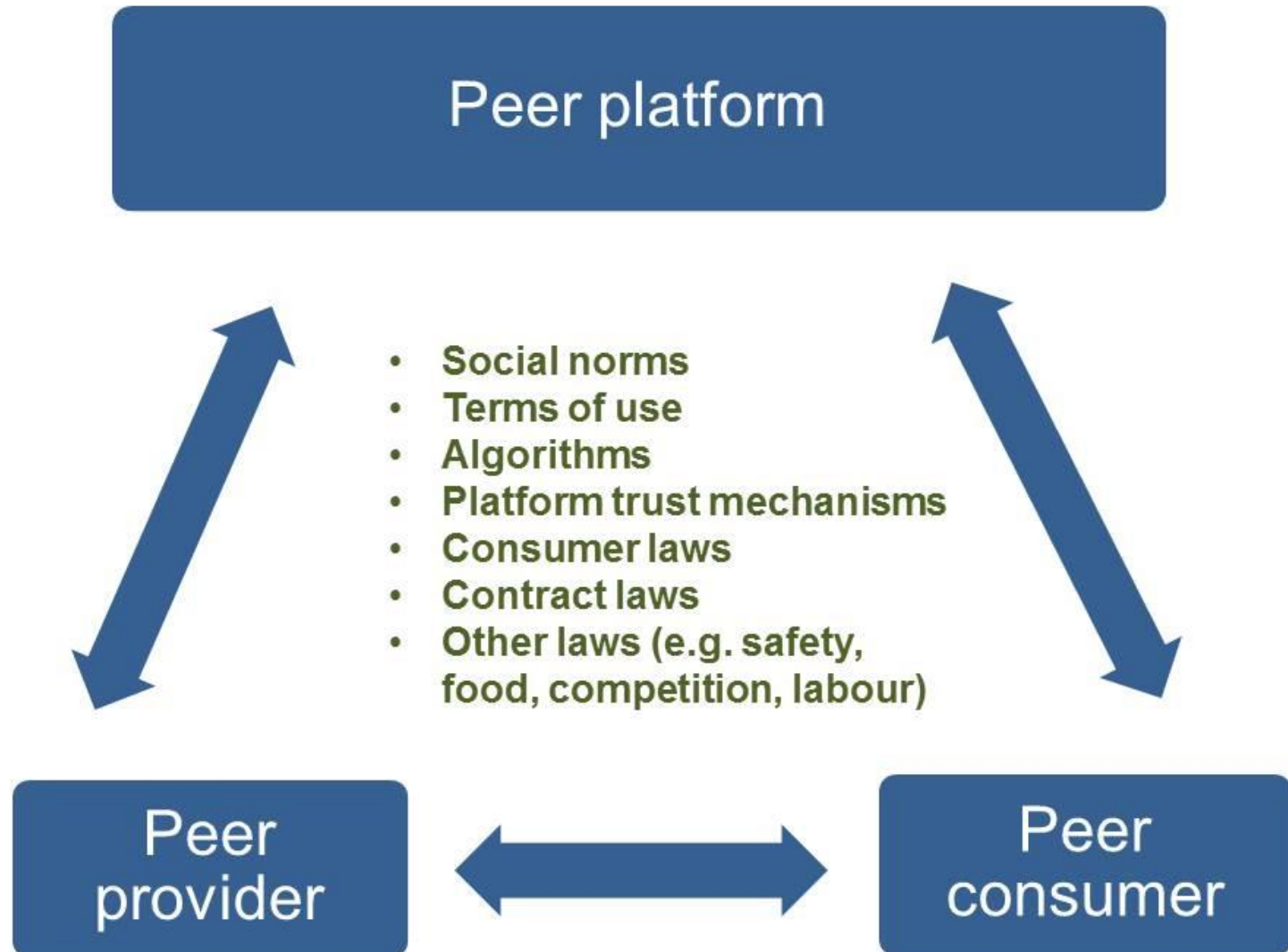
Peer  
provider

Individuals supplying the goods or services

Peer  
consumer

consumers acquiring the goods or services

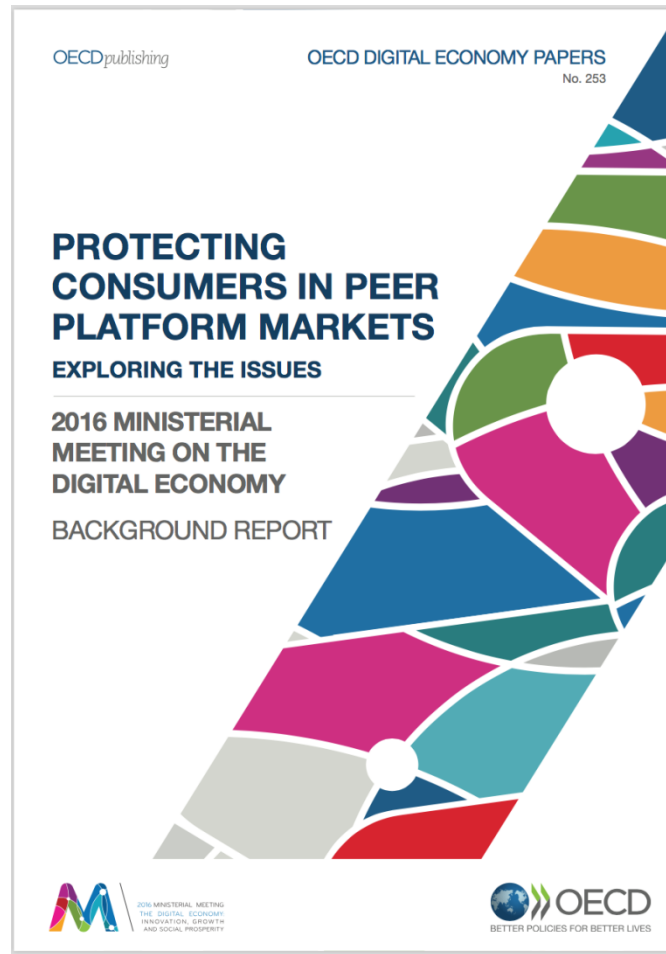
# Complex Relationships



# Policy Issues

- What role do trust-building mechanisms by the platforms play in protecting consumers? (e.g. reputation systems, ratings, guarantees, insurance pre-screening, payment protections)
- What are the consumer-protection related responsibilities of the Internet platforms that facilitate P2P transactions?
- Under what circumstances does a peer provider's commercial selling or renting activity subject them to consumer protection obligations?
- Do existing policy and regulatory frameworks need to be adapted to provide for effective consumer protection on peer platforms?

# Peer Platforms Issues Paper



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