

**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

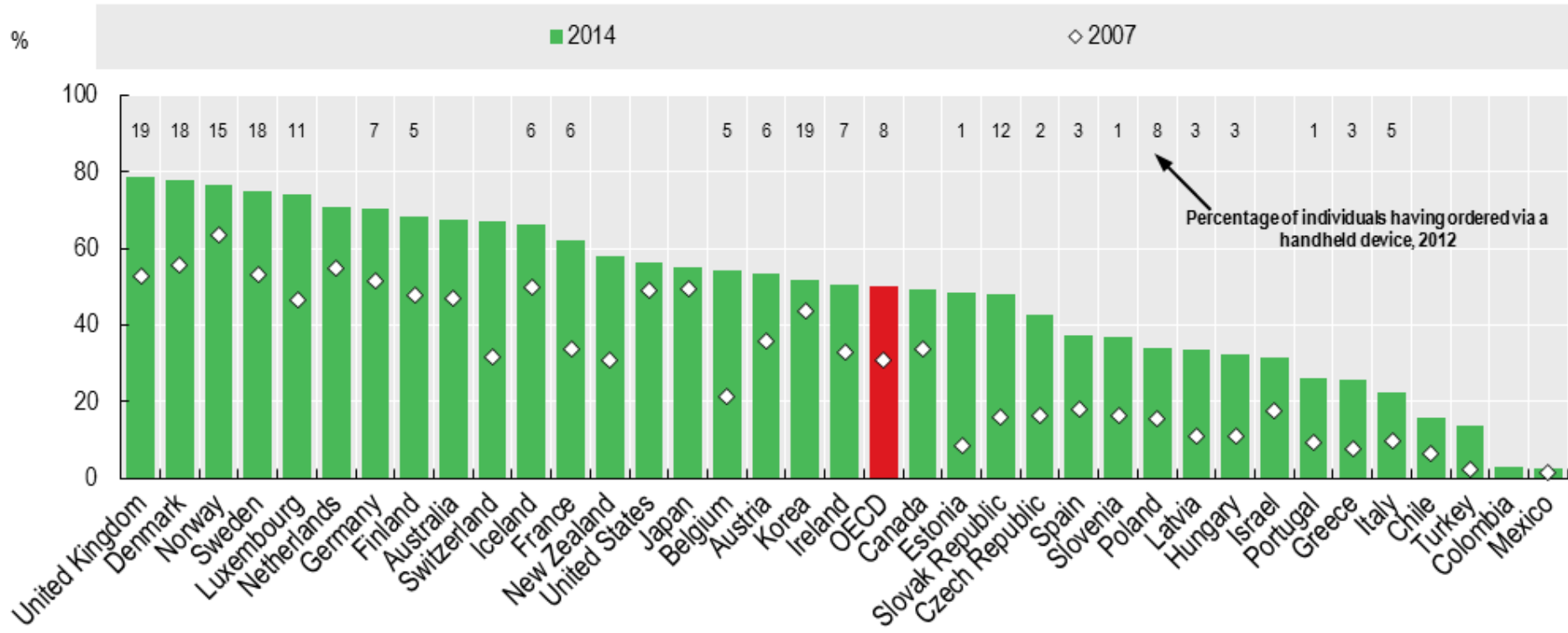
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E-commerce has become common place...

Online shoppers: 2007 and 2014

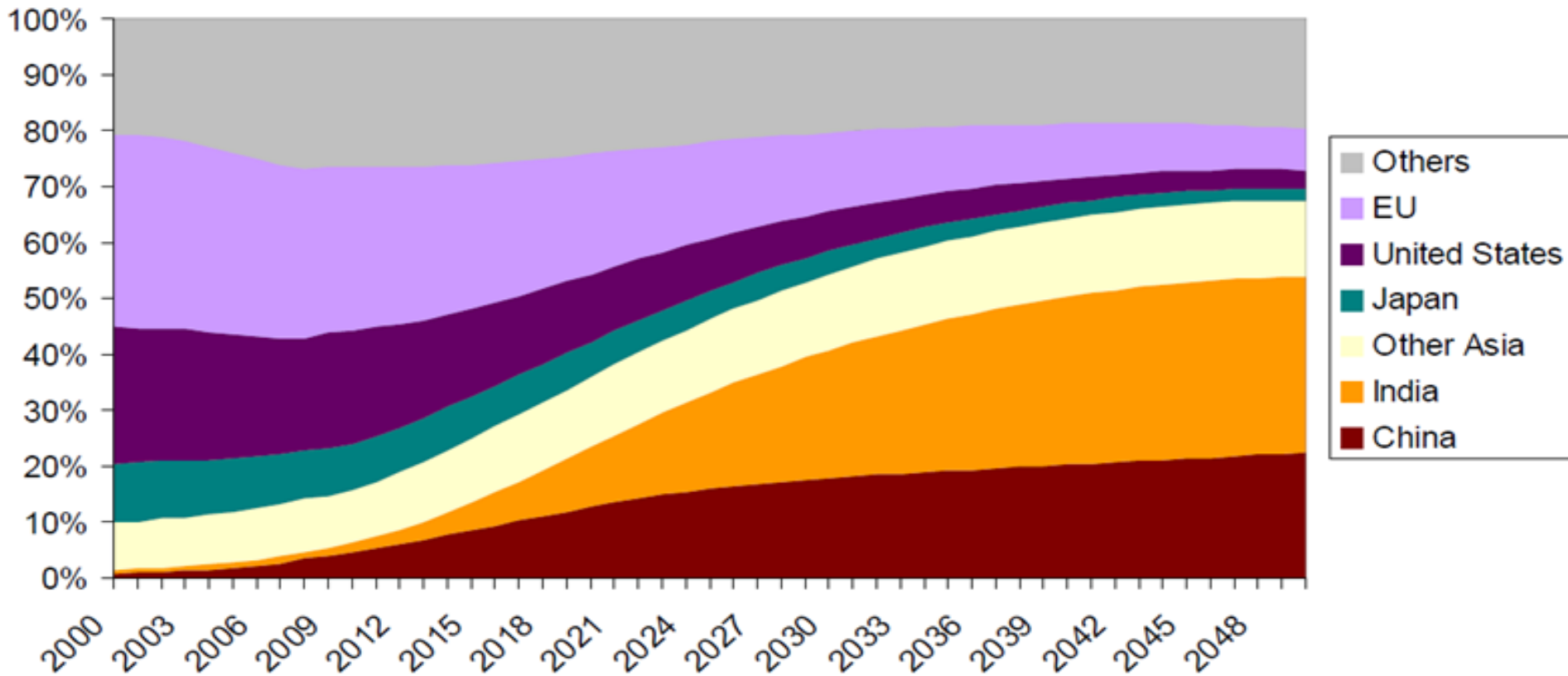
Individuals ordering goods or services online as a percentage of all individuals





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

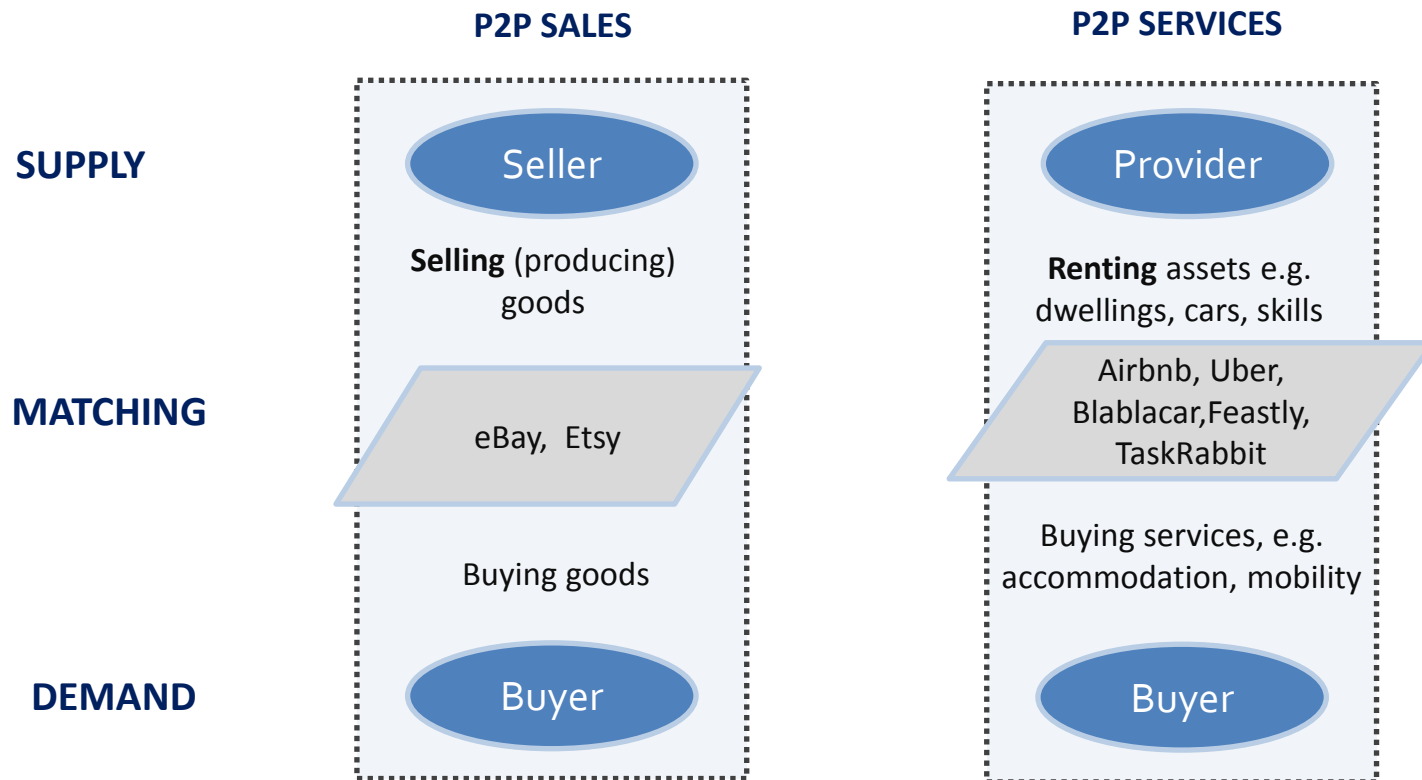


Professional services



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

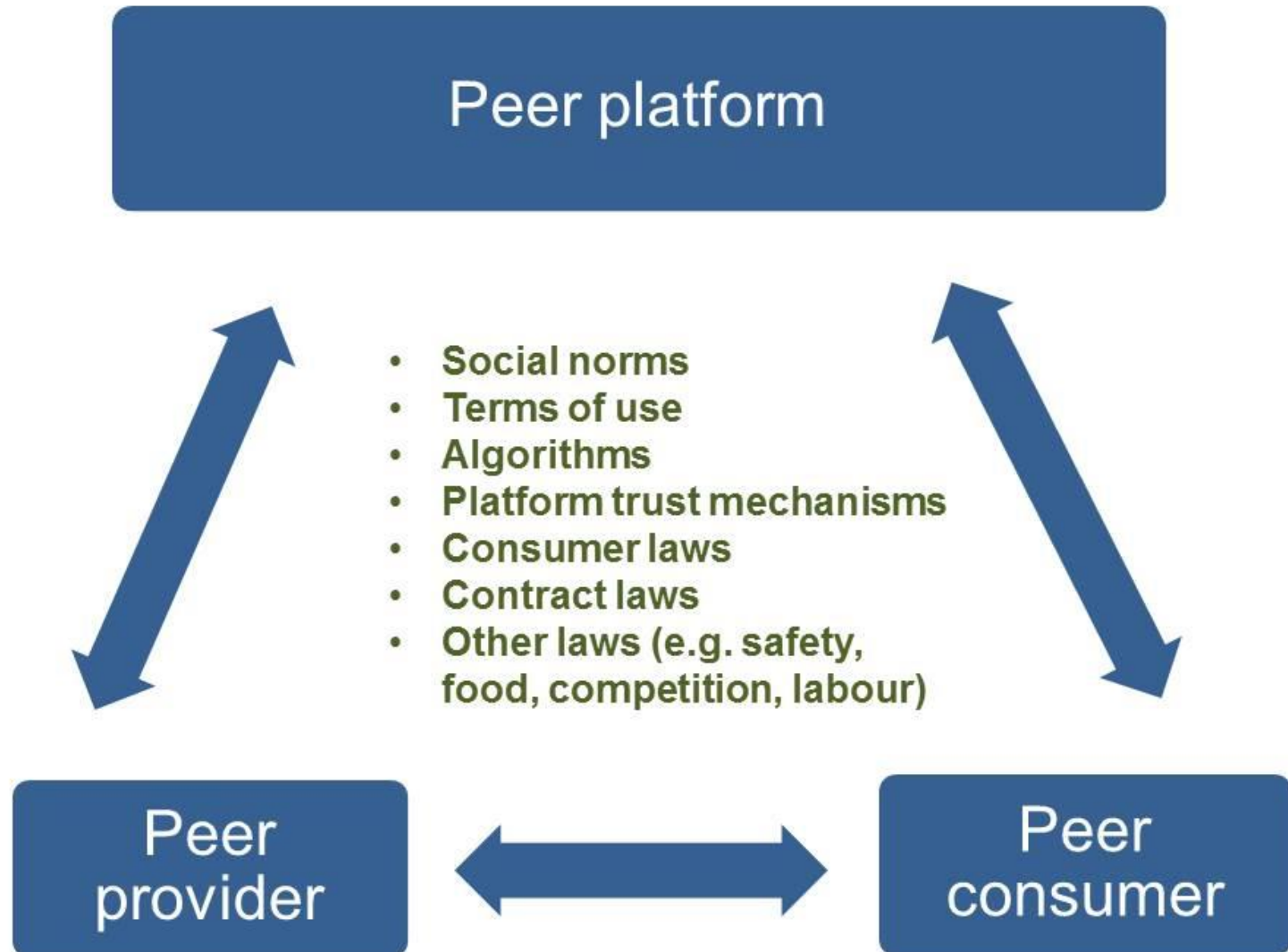
Peer
provider

Individuals supplying the goods or services

Peer
consumer

consumers acquiring the goods or services

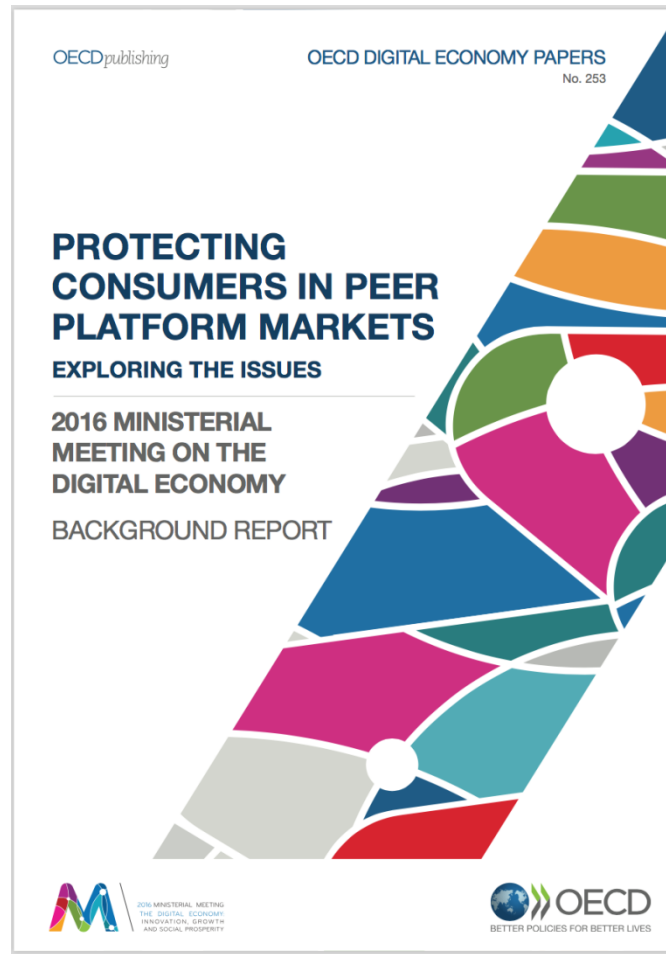
Complex Relationships



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



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