



# Social responsibility of platforms: a consumer perspective focusing on trust in 'peer' platforms

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## My perspective

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- OECD Committee for Consumer Policy
- Consumer policy issues with peer platform markets (PPMs) including trust (report available [online](#))



TaskRabbit



HomeAway®

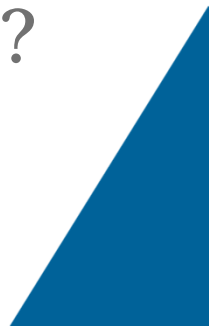




## Risks for consumers in PPMs

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- Consumers may not be protected by consumer protection laws when using PPMs
- Platforms are providing these protections
  - Are they doing a good job?
  - Do consumers trust PPMs?
  - Do consumers know they are ‘exposed’?
  - Do customers experience problems on PPMs?
  - Are these resolved satisfactorily?





We surveyed consumers to ask some of these questions

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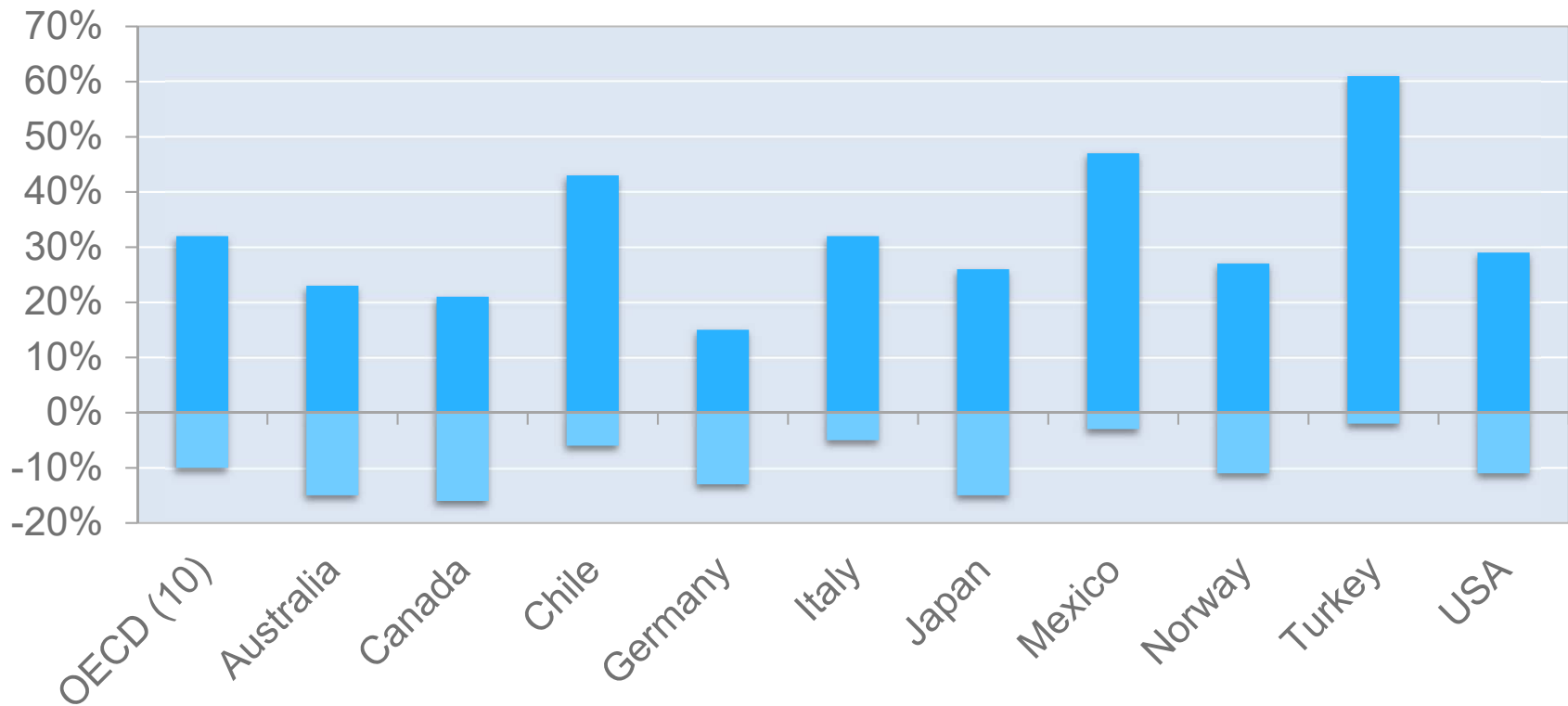
- PPM users in ten countries:
  - Australia, Canada, Chile, Germany, Italy, Japan, Mexico, Norway, Turkey and the US
- 900 users/country + 100 who have taken steps to use PPMs
- We found widespread use of PPMs (except in Japan) ~45% of Internet users overall





# PPMs generally trusted

- Less than conventional businesses
- More than conventional businesses





## Multiple drivers of trust

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- Secure payment, data security, and the ability to see pictures of goods/services are key drivers
- Reviews and ratings are important, but not crucial
  - Most users trust them, just not totally
  - Half have seen ‘dishonest’ or ‘fake’ reviews
- Trust less important for cheaper goods or services

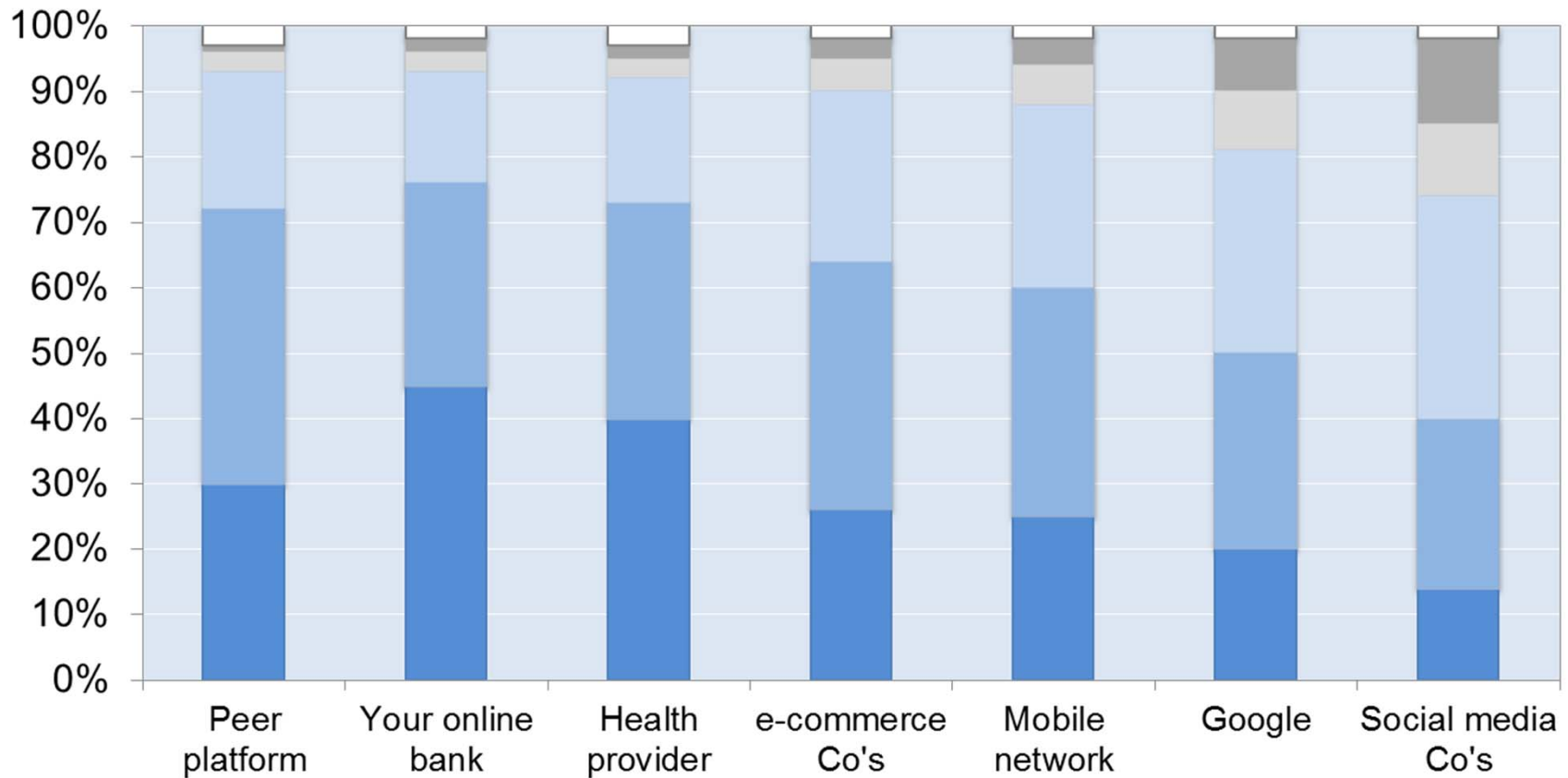




# Relatively trusting on personal data use

How much do you trust ..... to use your personal data responsibly?

■ 9 or 10/10 ■ 7 or 8/10 ■ 4,5,or 6/10 ■ 2 or 3/10 ■ 0 or 1/10 □ No opinion





## But gaps in knowledge of rights

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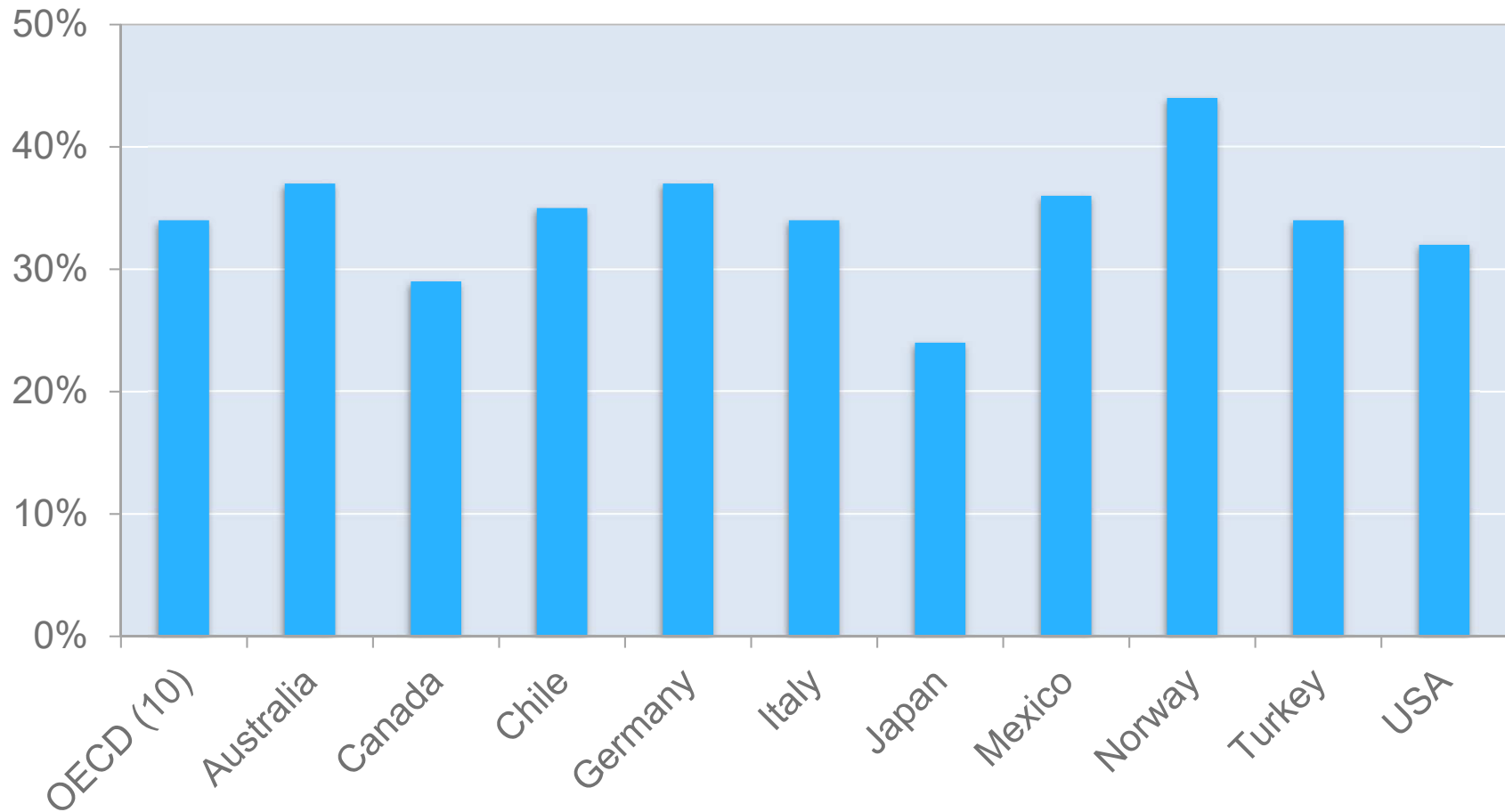
- **16% confident about their rights; 39% have a good idea**
  - Younger consumers less informed
  - Confidence lower for transport PPMs
- **Less than half read T&Cs and privacy policies**
  - Most scan or ignore them





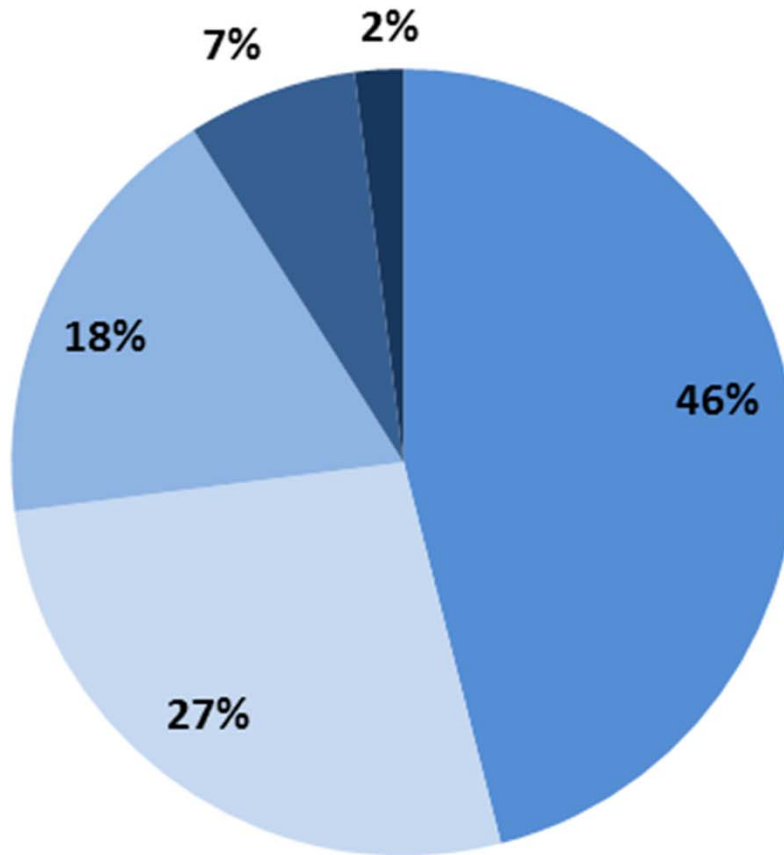


## Problems not uncommon





## Problems often but not always resolved



- Resolved to full satisfaction
- Resolved to partial satisfaction
- Not resolved despite attempts to resolve it
- Not resolved because I did not try to resolve it
- I am still waiting for a resolution





## Key takeaways

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- Trust doesn't seem to be a barrier
- But consumers may have limited understanding of their exposure
- And problems do occur and are not always resolved
- But consumers seem to keep going back to the platform and PPMs more generally - *suggests they are doing something right?*
- We would like to do more analysis on detriment but it's difficult





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