Accountability in E-Commerce

OECD Panel

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Summary

I. Accountability Matters for E-Commerce: The Need of Consumer Trust and Government Regulatory Responsibility Regarding Information Disclosure on Businesses

II. Transparency, Consumer Autonomy, and the Combat on Unfair or Illegal Commercial Practices: Developing An Appropriate Regulatory Framework for E-Payment

III. Information Privacy: Fair Information Principles and the Need for Data Protection Law Reform
Accountability Matters for E-Commerce: The Need of Consumer Trust and Government Regulatory Responsibility

- The Need of Consumer Trust: Market Failures Caused by Information Asymmetries and the Cure
- What Governments Have Done to Protect Consumers from Fraudulent and Misleading Online Business Practices: Information Disclosures
- Limited Success of Information Disclosure about Businesses: The Problems of Disclosure Regulations in Correcting Market Failures----Mere Disclosure is not Helpful for Consumers if the Disclosures are as Difficult to Understand as the Underlying Terms Themselves; Information Overload; Information Disclosed not Clear and Timely, etc.
- Government Regulatory Responsibility: How Accountable is Enough for Consumers?
- More Effective Consumer Protection Laws for the Internet Economy: Making Good Use of the Power of Technology to Overcome the Asymmetry in Practical Knowledge between the E-Commerce Firms and Consumers
The Combat on Unfair or Illegal Commercial Practices: Developing An Appropriate Regulatory Framework for E-Payment

- Wide Range of Innovations in Payments Technology and Business Models for Delivering New Payment Services
- Consumers’ Expectation for the Safety and Soundness of their Online Transactions
- Focus of Regulation toward a Better Regime for Consumer Protections with regard to E-Payment: Information Disclosure Regulations
- The Development of Information Technology Standards as Strategy for Increasing the Level of Protections Afforded to Consumers in their E-Payment Transactions
Information Privacy: 
Fair Information Practice Principles (FIPPS) and the Need for Data Protection Law Reform

- Fair Information Practice Principles
- The Failures of Fair Information Practice Principles and Privacy Self-Regulation Schemes
- Invasive New Technologies and the Privacy Concerns Caused for Online Consumers
Concluding Remarks

• The Relationship between Technological Innovation and the Future of Consumer Protection Law in Internet Economy
• The Harmonization of Government Regulation and Market-Oriented Approaches
• Some Forms of Government Intervention on Behalf of End Users or Customers are Necessary
• More Cross-Border Law Enforcement Co-Operations are Indispensable for the Protection of Consumer Rights
Thanks for your attention.

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