Consumers and Prosumers
In the Sharing economy

Amaya Apesteguia, Paris, 8th November 2017
OECD Workshop on protecting consumers in peer platform markets
Panel 2: Policy approaches to the role of peer providers
Nature of the provider is a key point for consumers:
• Consumer rights don’t apply to peer providers
• Lack of clarity about different rights in each case

Uncertainty about the nature of the provider (1)
• No information in most platforms

Blurred boundaries:
• Different criteria: professional capacity, incomes, frequency...
• National labour laws, global markets.

(1) Collaboration or Business? OCU 2016
Incomes of peer providers in PPM are low (2):
- Median/year: 100€ (resales goods), 50€ (transport), 400€ (accommodation), 115€ (odd Jobs)

Professional requirements of competence:
- Essential for consumer protection (doctors, architects...)?
- ... Or domestic standards are enough for the sharing economy (accommodation, transport...)?

(2) EU Commission Exploratory Study of consumer issues in peer-to-peer platform markets
ESSENTIAL CONSUMER PROTECTION:

**Increased responsibility of the platform**
- Transparency and clarity
- Liability linked to the type of platform
- User identification
- Secure and complete payment
- Checking/verification of personal safety minimums
- Good quality trust mechanisms

**Setting of minimum consumer-protection requirements for peer providers**
- Health and safety
- Accurate information
- Cancellation and withdrawal
- Warranties and guarantees

**Public tools:**
- P2P resolution and redress system
- Control of monopolies
TRUST MECHANISMS

Challenges:
• Trust more important than truth?
• Transparency versus privacy
• Consumers aren’t part of the trust debate: “privacy by disaster”
• Consumer behaviour bias: cultural reasons, emotional reasons and low participation.

Opportunities:
• Consumers trust other peers as much as experts and standards
  (3)
• Assymetric information→ need to improve reputation systems
• Measurable reputation in benefit of consumers

(3) Edelman trust barometer
STANDARIZATION VERSUS USER REVIEWS

Closed networks of relatives

Open networks with proxies (standards, labels..)

Distributed networks

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¡Gracias!

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