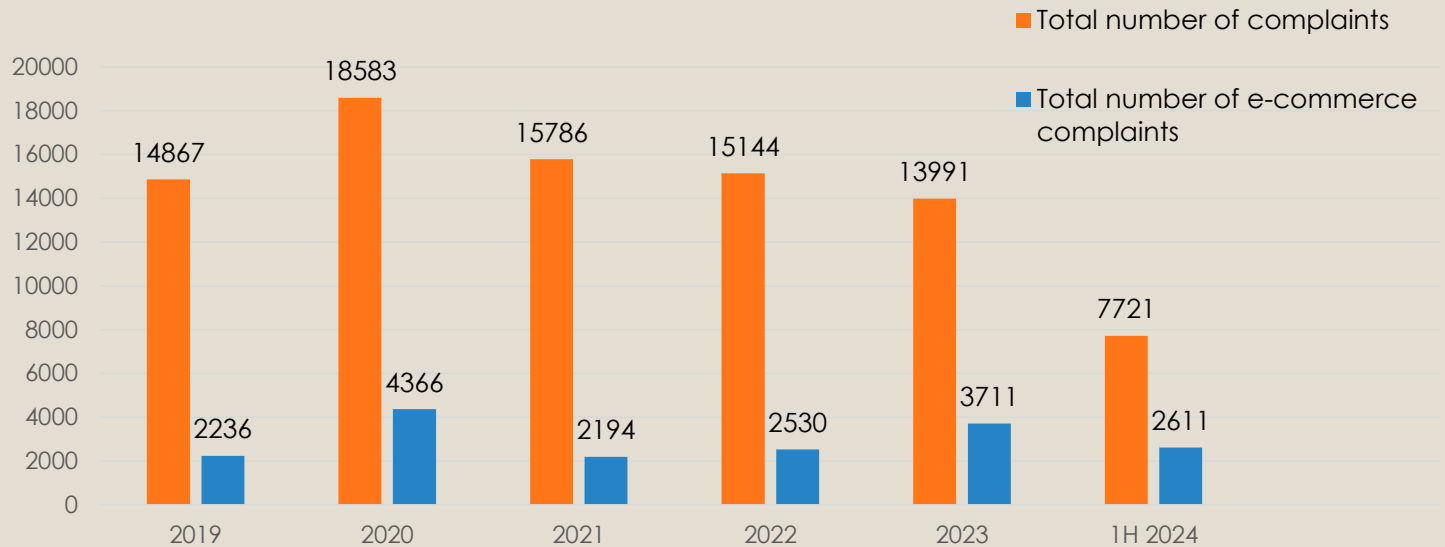




CONSUMER RIGHTS AND ADVOCACY IN DIGITAL ECONOMY

29 August 2024

Number of Complaints received



Types of e-commerce complaints

- E-marketplaces (Online Platforms) - B2C

Eg: Lazada; Shopee

- Vendors with e-shops

Eg: Supermarkets, Key electronic brands, Telecommunications companies

- Online businesses

Eg: Delivery platforms, blogshops, hotel booking platforms

- Social commerce – C2C

Eg: Meta (Facebook), Instagram



Issues regarding Online transactional E- commerce Complaints



Top 5 issues with online transactional complaints (1H2024)



No.	Industry	Total Complaints
1	Failure to honour	922
2	Delay in providing refund	363
3	Unsatisfactory Services	332
4	Redress / Remorse	278
5	Defective or Non-Conforming Goods	242

Top 5 industries with the most online transactional complaints (1H2024)



No.	Industry	Total Complaints
1	Entertainment	559
2	Food and Beverages	266
3	Electrical and Electronics	183
4	Telecommunications	139
5	Airlines	125

Sky Lantern Festival

- Event Organizers sold around 2,000 tickets to the consumers on the pretext of the event involving the release of sky lanterns into the sky
- Only on the day itself, consumers were told that the event was cancelled, and they had to make do with lanterns with LED candles
- Misrepresentation of event
- CASE intervened and discussed extensively with the event organizers to provide full refund to consumers.
- More than SGD20,000 recovered



Complaints on the Digital Platform

Case Study – E-Marketplaces

In June 2023, The consumer purchased a storage cabinet through a seller advertising on one of the e-marketplace costing \$250. The cabinet was delivered within three days. When the consumer removed the plastic covering of the cabinet, two studs which were supposed to hold the top most shelf was broken into pieces. The consumer immediately took pictures and alerted the seller but was instead blamed for causing the defect. He sought a refund for the defective cabinet.

Resolution : Full refund of \$250 after CASE's intervention



Complaints on the Digital Platform

Case Study – Hotel Booking Platform

In November 2022, the consumer made a booking through the hotel booking platform for a hotel stay in February 2023. After the booking, she did not receive any confirmation email. As such, she called in to check and was informed that there was no booking. As such, she tried again. This time, she received the confirmation email. However, when she received her credit card statement, she noticed that both transactions (\$450 and another \$450) had gone through. She thus sought a refund of the duplicate booking.

Resolution: Refund of \$450

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CONSUMERS ASSOCIATION OF SINGAPORE (CASE) STANDARD DISPUTE MANAGEMENT FRAMEWORK FOR E-MARKETPLACES

This Standard Dispute Management Framework for E-marketplaces is developed by the Consumers Association of Singapore (CASE) in consultation with leading E-marketplaces to guide e-Marketplaces on dispute resolution processes and give consumers assurance when they shop.

1 Verification and Reliability of Merchants

E-marketplaces should:

- Verify the identity of Merchants
- Establish mechanisms for consumers to assess Merchants' reliability (e.g. customer ratings)



2 Information and Communication

E-marketplaces should:

- Ensure information on dispute resolution is clear, easy-to-understand and easily accessible



3 Timeframe for Dispute Resolution

E-marketplaces should:

- Ensure complaints are processed within 7 days
- Conclude complaints within reasonable timeframe
- Ensure Merchants provide consumers with regular status updates for complaints



4 Resolution, Refunds and Exchanges

E-marketplaces should:

- Ensure Merchants comply with their exchange and return policies
- Establish mechanisms to protect consumers' payments



5 Facilitating Resolution

E-marketplaces should:

- Document details of dispute correspondences
- Provide affordable dispute resolution avenues



For more information on the Standard Dispute Management Framework for E-Marketplaces, visit:



@casesg

WE INFORM | WE HEAR | WE EDUCATE | WE PROTECT

Dispute Management Framework

- Increase in e-commerce complaints – Collaboration with major e-marketplaces; Launch of dispute management framework
- Collaboration with major e-marketplaces such as Lazada and Shopee
- Good resolution in complaints lodged against these e-marketplaces



E-commerce Marketplace Transaction Safety Ratings (TSR)

Rating	Descriptors
✓✓✓✓	All the safety features have been implemented
✓✓	Some of the safety features have been implemented
✓	

E-commerce Marketplace TSR

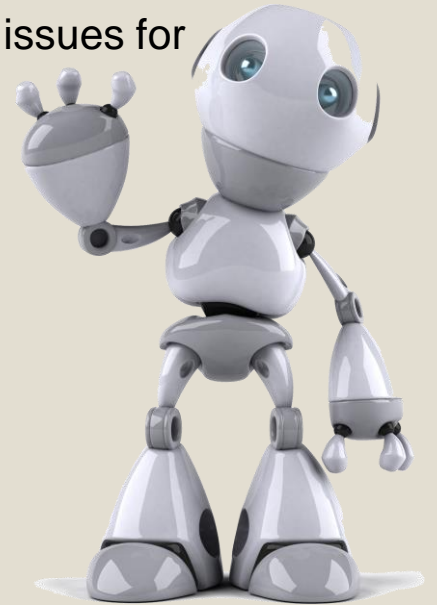
- Set up by the government
- Reflects the level of anti-scam measures put in place to combat e-commerce scams (takes into account number of scam reports made against the platform)

Criteria considered in Platform Rating

- Improving seller authenticity
- Improving transaction safety
- Enhancing dispute resolution and loss recovery experience
- Effectiveness of anti-scam efforts

Artificial Intelligence

- Voiceover would lead to a potential rise in Scam creating more issues for banks / police
- Chatbot – Data is fed by human
- Lack of AI specific regulations
- Few data points currently but we see potential concerns



Thank You

