Consumer Protection Issues in E-Commerce

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Major issues

1. Need of enforceable regulation

2. Privacy and personal data protection

3. Consumer Complaint Redress, etc.
1. Need of enforceable regulation

- Cyber and global nature of electronic market place makes consumer protection difficult.
- The consumer cannot easily verify the quality of the goods and the reliability of the vendor in E-Commerce.
- OECD member countries should set up enforceable laws and regulations in order to protect both consumers and ethical merchants.
Korean laws on E-commerce

- Framework Act on Consumer Protection
- Act on the Regulation of Standardized Contracts
- Act on Promotion of Information and Communication Network Utilization and Personal Data Protection
- Framework Act on Electronic Transaction
- Electronic Signature Act
- Act on Consumer Protection in Electronic Commerce and Tele marketing
- Fair Labeling and Advertising Act
- Product Liability Act
- Installment Transactions Act
- Digital Divide Dissolution Act
- Use and Protection of Credit Information Act
- Adhesion contract Act
- Electronic payment Act, etc.
2. Privacy and personal data protection

- Personal data being important intangible assets for business entities
- Limiting the collection, use and supply of personal data
- Providing the right of consumers on their data
- No loophole
- All sectors: public & private, online & off-line
3. Consumer Complaint Redress, etc.

- Disclosure and other information
- Insurance
- Escrow
- Dispute settlement: quasi-judicial body, class action