







### The Internet of Platforms (IoP)

An empirical research on private ordering and consumer protection in the sharing economy

15 June 2018

### The problem

### The lack of TRANSPARENCY and FAIRNESS in the platform economy

Communication, A Digital Single Market Strategy for Europe (2015)

Communication on Online Platforms and the Digital Single Market (2016)

Communication on the Mid-Term Review on the implementation of the Digital Single Market Strategy (2017)

### An example

### Airbnb

- 10 Legals
- Lenght of the Terms of Use: 13345 words
- Estimated reading time for Terms (only): 65' 27"
- Flesch Kincaid Reading Ease Score: 46.7 (difficult to read)
- Not really clear who is the counterparty and what is her legal nature (professional or not)
- Number of potential unfair clauses (Belgium): 23

Users suffers several forms of bias and degrees of illiteracy.

It is often difficult for them to understand the legal consequences of the user agreement



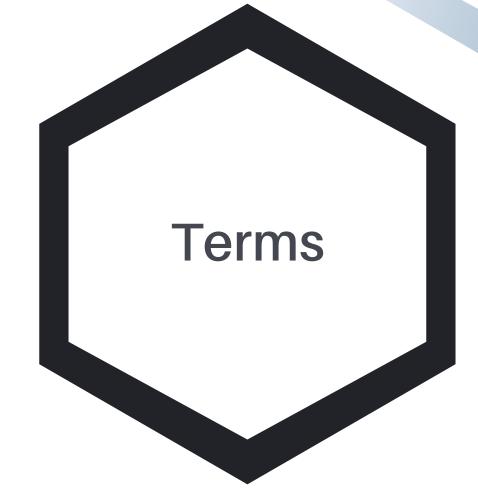
Installation by Dima Yarovinsky Improve Transparency through Terms Trust

The "3 Ts"
Research goal

Enhance the information users receive from and about online platforms

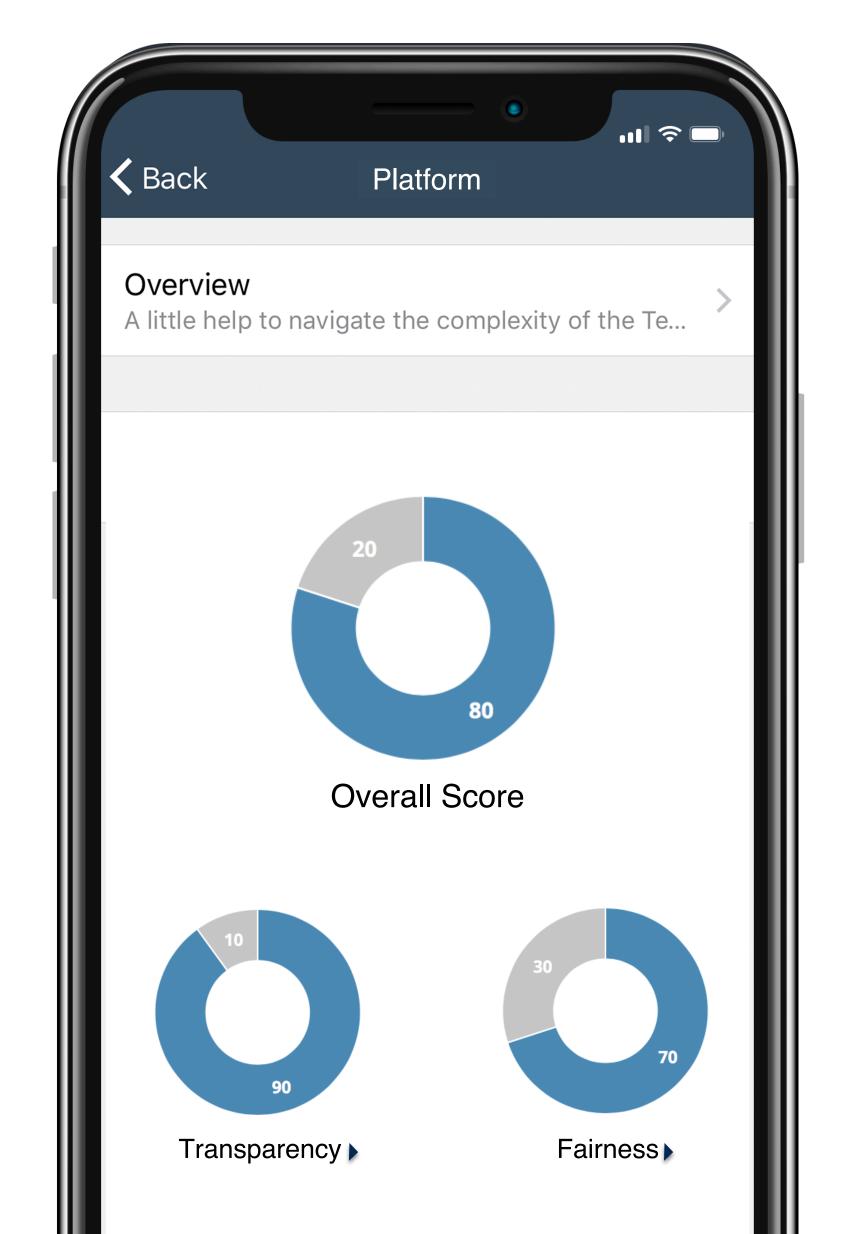
Transparency

Make users aware of risks, rights and obligations



### B.aware app

- The app will **label** T&C and Privacy Policy
  - Summary of the key points
  - Alert about unenforceable and unfair terms
- The app will **rate** the "legal quality" of the T&C, privacy policy, etc.
- User-centered approachLegal Design



### B.aware app

# Focus of the research



What platforms?

Sharing economy platforms

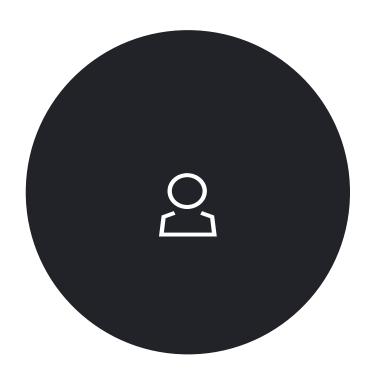
- Mobility
- Housing
- Food



What legal framework?

Check the legal compliance to

- GDPR
- Unfair Terms Directive(Belgian implementation)



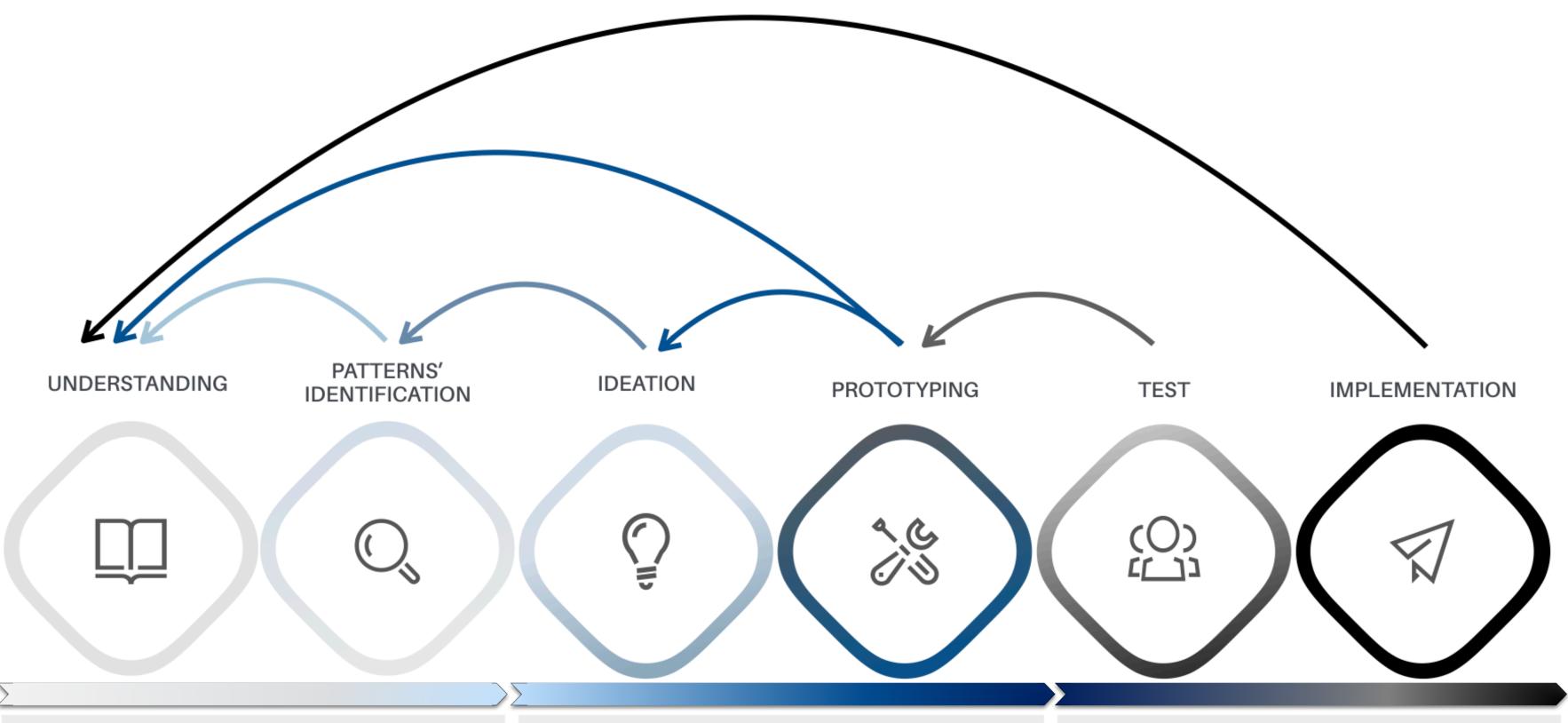
What target?

Belgian consumers

Coming soon:

Italy, UK, France

# The Methodology Legal Design



- Empirical analysis of T&C and privacy policies (>80 platforms)
- Literature reviews on behavioural studies
- Identification of the contractual and privacy patterns
- Patterns Design
- Brainstorming with the IT partner
- Design of the wireframe
- App development

- 4 rounds of focus groups
- Online survey in Brussels
- Feedback integration

The project's research hypothesis is that consumers do not read T&C and privacy policy not because they do not care about their rights, but because such documents are objectively difficult to understand.

If the user could rely on a smart disclosure tool, that may increase transparency, her understanding (and, therefore, her bargaining power) may significantly increase.

### Next steps

June

September

October

#### Start of the online survey

The survey will help to investigate what is the users' general understanding of the sharing economy phenomenon and what are the most recurrent problems faced in their relationship with the platforms

#### Launch of the B.aware app

The results from the survey and the focus groups will be integrated into the B.aware app, that will be launched and available for all Belgian consumers

### Developing of the B.aware app version 2.0

The version 2.0 will take full advantage of NLP and machine learning to automatically perform the analysis of T&C and privacy policy

# Thanks for your attention!

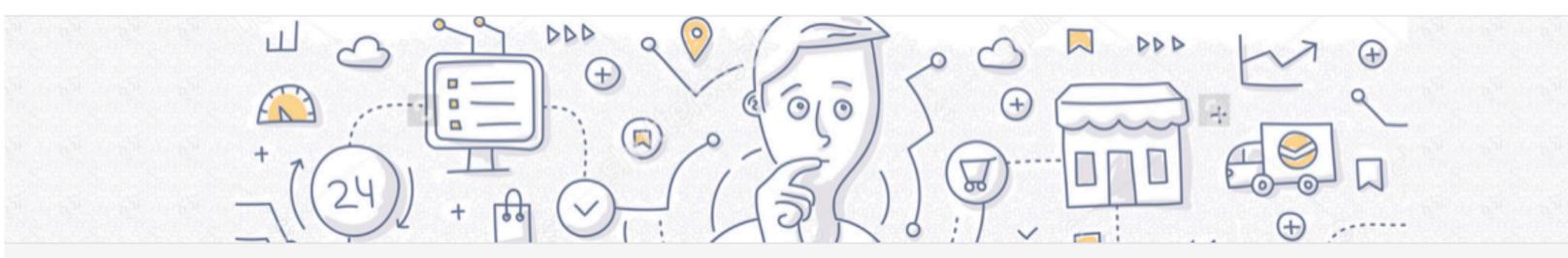
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