

Consumer protection laws still in a lackadaisical position of uncertainty Privacy & right to information an ongoing phenomenon for user friendly digital tools

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At the event: Jiffrey Zulfer, Dayanath Jayasuriya, Vishvanathan Subtramaniam, Suhaila Hussain, Jayantha Fernando and Lahiru Pathmalal. (Pic by Dharmasena Welipitiya)

By Steve A. Morrell

'Consumer Rights in the Digital Age' was the theme of a discussion at a recently convened seminar at the Institute of Policy Studies (IPS).

Amidst recognized entrepreneurs through widespread subjects attracted for discussion were 'Insight into Consumer Protection in the Digital Age', 'E Commerce', 'Challenges Facing E-commerce' and 'Litigation and Rights of the Digital Consumer'.

The barometer for discussion was within concepts introduced by Deputy Director IPS, Dushni Weerakoon, whose introductory address focused on risks in the current context of internet fraud, including risks in context within such fraud, unauthorized distribution of internet material and consumer behavior to cope with the rising development of electronic identity.

She said that consumer protection laws and their identified area for litigation were inclusive subjects that would need further examination and attention during discussions.

On the panel were Jayantha Fernando, representing the Information and Communication Technology Agency (ICTA), Dayanath Jayasuriya, PC, Lahiru Pathmalal, CEO, Takas Pvt. Ltd., Suhaila Hussain, President, Sri Lanka House Wives Association, Jiffrey Zulfer, CEO, Digital Mobility Solutions Lanka and Thishya Weragoda, Attorney-at-Law. The panel discussion was chaired by Vishvanathan Subramaniam.

Jiffrey Zulfer said the benefits of e-Commerce trading brought to bear a completely different area of commerce now gradually gaining ground. The use of the credit card grew significantly not merely in trade or paying bills, but online buying and in more sophisticated markets, buying and selling in commodity transactions as well.

It is now normal to hire a three-wheeler on Pickme. The difference would be that hiring, and paying your journey would all be on the 'Pickme' transaction with no money changing hands, but digitally paid. All bills would be in the credit card medium transacted at the end of the journey, he noted.

Zulfer said it is now common that the tuk-tuk drivers earn more than Rs. 100,000 per month. That too having paid all their running costs, including repairs. It is also now quite common that hire transactions have no physical transfer of cash. All such transactions are digitally transacted.

The Uber transactions worked on similar lines and are a growing phenomenon that have picked up. It was also of relevance that in the short term, use of personal transport would not be necessary.

The digital world cannot be a State-run entity. Its inherent red-tape, lack of drive and enterprise would invariably stifle progress, he pointed out.

CEO, Takas, Lahiru Pathmalal, said that transformation of technology was to empower rights of consumers. Consumer protection, mobile banking, and vigilance to avoid cyber crime were inclusive aspects of technology advances. Credit cards are now increasingly used for routine banking transactions that visits to banks were progressively a superfluous exercise.

Reverting to the advertising industry, he noted that print advertising and radio absorbed 80 percent space; indicating press and the newspapers were still strong in audience appeal.

Although consumer protection laws were still in a lackadaisical position of uncertainty; privacy and right to information was an ongoing phenomenon for user friendly digital tools, Pathmalal said.

Cyber crime was reported to be increasing, ICTA's Jayantha Fernando said, although electronic transactions were in a legalized position since 2006, protective aspects were yet to be addressed. The subject being widespread, consumer protection was not positioned for protective overtones but continue to function in an era of flux, he said.

Dayanath Jayasuriya and Suhaila Hussain also addressed the seminar.