



**A critical review of the 'Online Dispute Resolution'
(ODR)**

Platform and its impacts with online consumer trust.

By

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Abstract

The innovations in technology bring opportunities to innovate and expand its application in the lives of billions of people. However, it brings several challenges to the market and the judicial system. The enormous amount of new transactions made daily in cyberspace through e-commerce generate a huge potential of conflict between consumers and business that might go unaddressed if not looked closely. The authorities in the field have been adapting themselves to better accommodate the new reality. However, these efforts to improve the system depend to some extent on the built of trust.

Trust is a complex phenomenon and it is essential to the effectiveness of such efforts as well as to the success of electronic commerce. The Online Dispute Resolution (ODR) Platform has been created and implemented with several aims; among them: Boost the market growth, increase trust in online consumption (especially cross-border), and assure easy access to justice. However, it is necessary to assess if these goals are being accomplished in order to keep proposing changes to adapt the dispute resolution tools.

This study uses the awareness and perception of online consumers towards the ODR Platform and the online consuming habits to measure and investigate if the results on consumers reflect the target initially aimed with the platform implementation. This analysis will allow proving or disproving the theory of this research and assess the impact of the ODR Platform with online consumers.

Keywords: Consumer trust; Access to Justice; e-commerce; online shopping; ODR Platform

List of abbreviations

- ADR – Alternative Dispute Resolution
- ARPA – Advanced Research Projects Agency
- B2B – Business to Business
- B2C – Business to Consumer
- EC – European Commission
- EEA – European Economic Area
- EMIC - Epistemology
- EU - European
- EU Parl. – European Parliament
- GOV IE – Government of Ireland
- IoT – Internet of Things
- NYSE:NLSN – Nielsen Media Researching
- ODR – Online Dispute Resolution
- SWOT – Strengths, Weaknesses, Opportunities, Threats
- Parl. - Parliament
- UK – United Kingdom
- US – United States

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Introduction

The outset of this research bases itself on the creation and implementation of the ODR Platform, its concept, and principles. The European Parliament built a set of premises that are supposed to accomplish certain goals. Among them, not only to facilitate the resolution of conflicts that might arise between online consumers and sellers/suppliers but also to guarantee the right of freedom and access to justice. At its core, the regulation intends to: Fulfill a high level of consumer protection, assure that cross-borders transactions do not decrease the consumer interest by providing mechanisms to resolve possible disputes in a simple, fast, efficient, and low-cost manner. Furthermore, by providing this security, confidence, and trust to consumers; it intends to boost growth and competitiveness to the already growing of what is referred as the single market. **(EU Parl, 2013)**

Despite the efforts in regulating other alternative dispute resolution mechanisms, such as Ombudsman, UNCITRAL, Arbitration, Conciliation, and Mediation, as forms of resolving disputes out-of-court; there is a long way until the highest level possible of access to the justice system and a complete success rate of resolution of conflicts. As utopic as it is sounds, pursuing perfection is the best option to improve the system realistically. Obviously, this process is endless and the inevitable changes in technology, culture, and society will pose more challenges to the current system. However, it is sensible to recognize that there are viable options to improve the system as these innovations unfold. Moreover, it is necessary to assess if the measures taken are in reality fulfilling the real conjectural needs.

In practical reality, it is known that court proceedings are not the most suitable manner to deal with all kinds of disputes. **(Koulu, 2019)**. It takes too long, it has a high cost, it does not protect the parties from exposing sensitive information, it can be considered unfair in some aspects, it is stressful and most of the time the unamicable way with which it deals with the conflict causes acrimony for one or all parties involved in the dispute. On the other hand, the ODR platform aims to have the benefits of resolving the conflict in a more amicably manner, low-cost, fast-paced; from anywhere with access to the cyberspace to dodge the downsides of traditional processes of resolving disputes, such as litigation and small claims court for example. In cases where the consumer is involved in a low-value conflict against the trader is

very unlikely they will take it to court to get compensation that worth less than the amount paid in the good or service, leaving the conflict unresolved.

The ODR platform was introduced in 2016 and in 2017 it has become accessible for consumer disputes involving consumers and traders from the EEA countries. The platform has attracted more than 8.5 million visitors and 120,000 consumer complaints since its launch. This is an attempt to avoid that conflicts are ignored simply because it would be more complicated to look for justice than to go after their consumer right and get due redress. It has a direct connection to the consumer trust not only towards the seller but also to the government. **(EU Comission, 2020)**

The growth of Alternative Dispute Resolution is remarkable worldwide. More and more international contracts are sealed through the internet posing a challenge to countries' jurisdiction on how to resolve conflicts between parties. Nevertheless, the reality of having ADR as the default method to resolve such disputes is yet to be reached. There must be several theoretical and empirical studies to turn this desire into something concrete and functional.

The understanding of the role of stakeholders in this equation is fundamental to explore the possibilities for better functioning of these legal tools. This research intends to investigate the role of each one of the agents involved in the process separately to visualise how their actions are relevant to the objective of the study and how the primary research can provide data to improve the understanding of the process as a whole. Furthermore, through the secondary research, it will be possible to draw definitions of the concepts inherent to the public sector, the private sector, and the part the consumer play in legitimizing the parameters contained in the guidelines provided.

In times when the speed of technology dictates several changes in human behaviour, having sensibility about the impacts of these changes in the existing reality of the system is fundamental to cope with these unprecedented times. Furthermore, the outbreak of the pandemic in the last months of 2019 imputed a propelling force to transactions online as a natural way of working around the inevitable need of staying home and attempting the best to keep social distancing **(EC, 2020)**. The changes that occurred in the last 14 months are not over. Several publications project a future that a lot of these changes will become permanent

not only due to the spread of the virus and possible stream mutations but also due to the empirical experiment of making people work from home is already resulting in the companies and the government revisiting its concepts and revising their budgets.

Enhancing consumer trust is one of the multiple challenges the platform has to face. If its implementation is to accomplish any of the goals intended; the correlation of trust, legitimacy, government role, and online market growth needs to be put under a magnifying glass to encourage adaptations to the platform management. This study will not approach reputational platforms in particular but it will certainly use their current application to determine if their awareness inspires more trust than the ODR Platform.

Chapter one contains the literature review with the most relevant findings of the theme chosen. Chapter two contains the research methodology where the format of this research is based. Chapter three contains the presentation of primary and secondary data collection. Chapters four and five contain the analysis of the data collected as well as the discussion about the findings. Apart from the chapters described above the work is finished with the conclusion, reflection, and the bibliography used in its development.

Aims and Objectives

The research aims to assess the perception of online consumers in the first years since the ODR platform has been formally implemented in 2016 and how it impacted their trust in consuming goods and services offered online. The research also aims to verify if the other goals of the implementation are being accomplished.

The research is pertinent because there is a natural tendency to increase consumption of goods and services in cyberspace, especially if taken into consideration the lifestyle changes imposed by the outbreak of the pandemic in the last months of 2019. It is inevitable not to think that due to restrictions imposed to reduce the transmission of the virus, it will keep impacting society for the foreseeable future. Being obliged to stay home, work from home, maintain social distancing caused changes that will probably be adopted into the future, be it to prevent the spread of the virus, be it a convenient adaptation for companies to optimise their operations and reduce costs, be it to improve quality of life of workers.

Societies are experiencing the virtual era and speeding up the probabilities of conflicts arising between consumers and suppliers on the web. Without innovations to keep up the pace of the increasing amount of transactions online; the conflicts could collapse the existing system or simply be left unresolved. None of these options are desirable because they would deny society the basic right to freedom and access to justice.

Due to the nature of online transactions and also taking into consideration that those transactions happening cross-borders; without Alternative Dispute Resolution methods, those conflicts would be left without redress. Another point to be taken into consideration is the low value of those disputes; it would not worth the investment of filing a suit to resolve those disputes not to mention the time effectiveness factor in court procedures that are known for being slow-paced.

Having all these concerns in hand, the European commission makes several efforts to minimise the effects of the tremendous fast development in the virtual world. The one approached in this research is the creation and implementation of the Online Dispute Resolution (ODR) Platform in 2016. It obliges the suppliers to offer an out-of-court dispute

resolution method to deal with disputes that might arise between consumers and providers of goods and services available online.

Therefore, in order to succeed in the main objective, this study will use the perception of the consumer towards the ODR Platform as a barometer to analyse if the concept and aims of its creation are being achieved. From the consumer perspective, the research will be able to achieve the goals expressed below.

The objectives of this research are:

1. To appraise the ODR platform implementation and through the investigation behind the regulation and consumers perspective and bring to light the value it was thought in the process of creating and implementing the platform. Moreover of compare this value to the value attributed by the user or potential users.
2. To measure the impact on online consumers' trust by the ODR platform implementation through quantitative and qualitative data collected to define if up to this point it actually promoted relevant changes in the consumers' behaviour.
3. To verify if the ODR implementation goals are being accomplished by the legitimacy the online customers have the power to grant to the platform in order to suggest modifications in the status quo and improve its application.

1 Literature review

There are a few main topics that will be approached and discussed in this literature review. Firstly, the history of ‘cyberspace’ and ‘e-commerce’ or ‘electronic commerce’ is referred to as a single market; how it unfolded from the beginning of the internet. Secondly, the importance of consumers’ trust will be explained through the view of scholars that produced key information to illustrate the object of this study. Thirdly, the dispute resolution background will be exposed as well as the culmination of the Online Dispute Resolution (ODR) Platform. Finally, the relevant legislation to consumers’ rights and its limitations will be highlighted to explore possible solutions to the current challenges posed by the rapid acceleration of the online market.

1.1 Review of the evolution of E-commerce and its implications

It is indispensable to make a brief revisit to the history of the internet itself before digging into the concepts of cyberspace, e-commerce, and single market. It is necessary to contextualize its invention, popularization, and advancements that created a reality that permeates human existence almost completely in the XXI century. Without this panorama, it would not be possible to achieve the purpose of this study.

According to **(Abbate, 1999)** the internet was created by the US Department of Defense’s Advanced Research Projects Agency (ARPA) and that the current phenomenon society experiences nowadays called ‘Internet’ is a reflection of decades of research and technological development. Between the late 1950s and the 1980’ computing went through a massive change from devices once idealized to execute calculations to the commercially run and communication-oriented tool broadly spread among members of the civil society.

The term ‘Cyberspace’ was popularized by the sci-fi writer William Ford Gibson in his novel ‘Neuromancer’ in 1984 although; the term dates from at least two decades before that. The term has been largely applied to refer to this new environment that can be described as a virtual reality accessible through the internet shared by billions of people where real things happen such as the exchange of messages, data, purchase of goods and services, financial transactions, etc.

Although ‘E-commerce’ or ‘electronic commerce’ is commonly used in the vernacular to refer to online transactions of goods and services, it was originated in Berlin in the late 1940’ with a system of ordering goods or invoices between suppliers and their customers primarily via telex (**Zwass, 2019**). Currently, the concept of e-commerce consists of business-to-business (B2B) and business-to-consumer (B2C) and also the transactions that support the internal activities inside the organizations. Several industries applied the term until a consensus in 1975 standardized its concept as electronic business transactions.

In the late 1980’ and early 1990’, technology that made the internet something broadly accessible to the masses has been through a process of domestication and invaded the routine of billions of people in the ensuing decades. According to (**Haddon, 1999**) this process was developed way faster than other technologies such as the TV and the radio. In her studies, the scholar understands that this difference comes from two main distinct facts: The familiarity with the internet was not restricted to the household; it was common that people had access to it at work and educational institutions. Moreover, cyberspace promised access to knowledge, optimization of work (career improvement), non-related work activities such as holiday planning and entertainment, and also the potential users wanted to be part of the ongoing phenomenon.

A study from 2018 by Nielsen, states that 4 billion people (53% of the global population) are connected to the internet; almost all of them (92,6%) do that through their personal mobile devices. Moreover, the study points out that 85% of the users connect to the net every day for around six hours and a half. According to the study, this massive accessibility to cyberspace, promoted by technological innovations, is redefining the behavior of the users and that will continue to change their interactions with the world and the way they consume. (**NYSE: NLSN, 2018**)

Since the focus of this work is on e-commerce growth and its consequences in the judicial system; the data exposed here will attain itself to the increase of B2C transactions particularly. In the last years, the retail e-commerce figures worldwide skyrocketed; in 2014 from 1336 billion dollars to 3354 billion dollars in 2019¹. If the projections are correct; there

¹ <https://www.statista.com/statistics/379046/worldwide-retail-e-commerce-sales/>

is an expectancy of an increase of more than 50% until 2024. Measuring this growth in consumers, it is estimated that almost 28% of the global populations are online shoppers; statistics point out that there were 1.32 billion online consumers in 2014 with a dramatic increase of almost the double in 2019 with 1.92 billion consumers². In other words, this drastic evolution in the amount of consumer and money spent has the potential to double the possibility of conflicts between business and consumer that might go unresolved.

The top four reasons for consumers to buy online is the 'easy return policy'³ what indicates a relevant concern towards not being dissatisfied with the seller and also can be interpreted as having a facilitated way to avoid conflict (or resolving it easily) can be an encouragement force to consume online. Furthermore, the scholars strongly relate the amount of online activity to the free time users have and since cyberspace optimises several tasks; the tendency is that the amount of free time increase and that the average use of the internet increase as well.

1.1.1 The emergency in more efficient and accessible ADR Methods

It must be taken into consideration the acceleration of the online market related to the outbreak of the pandemic at the end of 2019. Due to the restrictions imposed to slow down the spread of the virus, such as shops closed, companies making an estimative of 50% to 60% of employees work from home of the tele-workable activities⁴, and social distancing to prevent the collapse of the health system; the online market gained an extra boost. Comparing the growth rate in the past years with the year 2020; it is clear to see the impact in the sector. (EC, 2020). This data can be clearly related to the new lifestyle that the Covid-19 crisis imposed on the life of billions of people that need to stay working from home or leave home only for essential reasons. Additionally, several of these measures taken during the peak of the crisis are likely to be adopted in the long term; whether because society will still be fighting the pandemic for the foreseeable future; whether because some of these imposed changes turned out to be beneficial for the lifestyle of people and/or financially interesting for the budgets of the companies.

² <https://www.oberlo.com/blog/ecommerce-statistics>

³ <https://www.oberlo.com/blog/ecommerce-statistics>

⁴ The COVID confinement measures and EU labor markets

In Ireland for example, the government decided to encourage remote working even after the pandemic restrictions are lifted; according to the ‘National Remote Work Strategy’ published on 15th of January 2021 institutionalizing the right of choosing remote work for employees. The strategy does not aim the online consumption particularly but among the aims in the project it includes improving the quality of life of families with less commuting and more free time (which has been pointed out in the last section as a factor strongly related to the internet access), the provision of high-speed broad-band to all parts of the country in order to offer job positions even in the for those whose opted to live in Rural Ireland (**Gov.Ie, 2021**). Although the project is not related to e-commerce itself, these measures will inevitably stimulate consume of goods and services only available online for those living in more remote areas. Society is on the verge of an economic and technological revolution that will resonate in the upcoming decades. These changes will have a direct impact on the way the judicial system regulates cyberspace and in the way it deals with the resolution of disputes in the virtual environment.

According to (**Lindsay, 2021**) article, the statistics of online retail in several parts of the world reported records never seen before. In the UK, sales accounted for 35.2% of all retail in January 2021 beating the last high in May of 34.1% when the pandemic had its first peak. It is also noted that goods that were more likely to be purchased in the physical stores such as textiles and footwear had a shift during the first national lockdown (representing 50% of all the sales through online channels). Although food sales figures do not seem to be very expressive, only 12.2%, it represented the highest year-on-year growth of 143.5% if compared to the same period in 2020.

The global consumer spending on mobile also shows dramatic increase; reinforcing its dominance over other devices; it figures an increase of 30% more in 2020, compared to the year before⁵. Despite the decrease in sales experienced in March 2020 (the first month of the Covid-19 pandemic) and the expectation that it would continuously affect the cross-borders e-commerce, the online sales were globally optimized figuring a drastic increase of 82% on

⁵ <https://sensortower.com/blog/sensor-tower-app-market-forecast-2025#:~:text=According%20to%20Sensor%20Tower's%20forecasting,2025%2C%20reaching%20%24185%20billion%20annually.&text=Consumer%20spending%20in%20the%20United,a%20CAGR%20of%2017.7%20percent.>

2020 according to the year-on-year report; April alone cross-borders sales figured 100% increase before peaking at +141% in July⁶.

The penetration of the US online market experienced an acceleration of ten years in ninety days and reached a growth of almost 33% in 2020⁷; the study also verified that although 50% of American consumers are reducing spending, 20% adopted new brands abandoning the past brand loyalty due to better availability, more convenience, or did not represent a price difference. According to **(Doherty, 2020)** the pandemic increased online spending by 107 billion dollars in 2020 what represents 42% high in comparison with 2019, the study speculates that the increase is also due to the reduction in the delivery time since the order levels are high and the carriers increased their capacity.

Moreover, according to a marketing research⁸, over 70% of businesses will be using the internet of things (IoT) connecting mundane appliances to the web in orders to collect data more accurately in real-time and promote faster responses as well as improve customer experience what can explain 40% of all online sale concluded through mobile devices. Another trend is adopting payment processors like Payoneer to avoid customers abandoning their carts after realizing the payment process is long and complicated **(Bussiness.com, 2020)**.

A Survey led by **(KPMG, 2020)** suggested that the online consumer habits in Europe have been permanently changed. It found out that the market had an increase of 27% during the pandemic and it will not stop after the restrictions are lifted. The study collected information from 6,000 consumers in several European countries and it returned with the information that 56% declared they have been buying a minimum of three products online per month; also the consumers that used to buy six to ten items leaped from 10% to 17%. The study also suggested that being forced to buy online during this period made consumers more encouraged to go out of their comfort zone and buy things that before the pandemic they would have never with 63% of the sample population. Furthermore, in the EU parliament briefing on 'EU economic developments and projections, it says that despite the overall

⁶ <https://www.theindustry.fashion/international-online-sales-rose-82-year-on-year-in-2020/>

⁷ <https://www.mckinsey.com/about-us/covid-response-center/leadership-mindsets/webinars/five-priorities-for-rapid-revenue-recovery-during-covid-19>

⁸ https://www.zebra.com/content/dam/zebra_new_ia/en-us/solutions-verticals/vertical-solutions/retail/vision-study/retail-vision-study-2017-en-gb.pdf

contraction of the economy in 2020 the online retail sector was the only one the presented growth, and the projections for 2021 are optimistic⁹.

The boost e-commerce received during the Covid-19 pandemic allowed the sector to make impressive leaps; projections to 2027 estimate 10 trillion dollars spent on retail e-commerce, which 7 trillion dollars of those should be spent by 2024 but it will all depend on the adaptability of the retailers on re-thinking management, location, customer service, etc. (Wieser, 2020). All these efforts to keep up to the fast pace the e-commerce sector is growing, intended to encourage the consumer to buy each time more by making them more confident in the reliability of the online market.

1.2 The role of trust/distrust and its indicators in relations to legitimacy

Trust is not a simple phenomenon and it permeates all human relations since the begging of time. Ever since humankind started organizing itself in social groups it has been an important feature of survival; members of the group would analyse and reject the members that would make the group less cohesive (Harari, et al., 2015). Although the human brain evolved massively it still contains the traits presented at the start of the species and it surely has a lot of impact on contemporaneity.

Trust is indispensable in many different spheres of human relations, in this study the importance of trust to the success of e-commerce and business-to-consumer (B2C) will be approached more closely but first, it is necessary to understand what trust is since it is the objective of this work. According to the dictionary the word ‘trust’ refers to “the belief that somebody/something is good, sincere, honest, etc. and will not try to harm or trick you”, also “**trust (in something)** the belief that something is true or correct or that you can rely on it”¹⁰. While the definition of distrust: “a feeling of not being able to trust somebody/something”¹¹. Furthermore, scholars elaborate on the term even more deeply; it involves and moral alignment, common shared values, a belief of the right intention and competence to execute something according to expectations (Jackson, et al., 2011).

⁹ [https://www.europarl.europa.eu/RegData/etudes/BRIE/2020/645716/IPOL_BRI\(2020\)645716_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/BRIE/2020/645716/IPOL_BRI(2020)645716_EN.pdf)

¹⁰ https://www.oxfordlearnersdictionaries.com/definition/english/trust_1

¹¹ https://www.oxfordlearnersdictionaries.com/definition/english/distrust_1

The definitions brought by **(Barney & Hansen, 1994)** suits perfectly the object of the present study:

“Numerous definitions of trust and trustworthiness have been presented in the literature (Bradach and Eccles, 1989; Gambetta, 1988; Lewicki and Bunker, 1994). For purposes of this discussion, Sabel’s (1993: 1133) definition of trust has been adopted: trust is the mutual confidence that no party to an exchange will exploit another’s vulnerabilities”

Trust is not contained in itself, it is the meaning given by the individuals that confer power to an external force (that what is expected will be accomplished) but at the same time it guides the individual behaviour of people alone and as a group to encourage or discourage an action or behaviour. However, if trust is not a thing, if it is not tangible, how can it be measured? How can the impact it has be assessed? How can it be responsible for people’s decisions?

To understand human behaviour, the determinants of intentions must be highlighted, **(Ajzen, 1985)** says that according to the theory of reasoned actions there are two determinants to human intention: One innate and one environmental. In other words, there is one related to their personal interpretations of what is good or not and the other one that is subject to the group pressure as what determines the action is one’s perception according to their idea of what the group finds acceptable. It is important to remark that this theory intends to evaluate the determinants towards actions not to what is seen as an authority such as people, institutions, or objects. However, the scholar agrees that the authority externally presents the individual also has an important impact on the actions.

(Jackson, et al., 2011) Defined trust in three types: Individual trust, Particularised trust, and Strategic Trust. The first two can be related to the determinants of action explored in the paragraph above. The individual trust is the one with lack of distrust, it is the ability of the individual to trust most objects (People, institutions, etc.) because there is no clear reason to distrust except the own perception and bias of positive or negative; the Particularised Trust relates to the shared group beliefs and the tendency the individuals to act cohesively according to the group of people they identify with (religion, social status, ethnicity, etc.). Strategic trust relates more to the role of recognised institutions play in a situation when people trust it because they see motives, intentions, and technical competence in that external force to do what is expected.

To illustrate the strategic trust, the ODR Platform can be used as an example; if consumers see the motivation in the creation and implementation of the Platform to solve disputes, intention to improve the judicial system, and technical competence to do so they are likely to trust it. Nevertheless, the construct of trust trespass all the three types of trust at some level but in order to have a better-defined object in this study, the strategic trust will be under a magnifying glass.

Regardless of the type of commerce, trust is fundamental to the permanence of a business, be it traditional or be it online. Although the trust is the same, in cyberspace it relies on digital tools and mechanisms that help create and maintain a good relationship between the seller and the buyer (**Cofta, 2006**). Nevertheless, there are limitations in defining accurate indicators of how trust in e-commerce can be built due to the considerable variability in terms of the dimensions of the examined problems, it causes to the understanding of trust in the cyberspace shopping context, and its antecedents to remain fragmented although it is essential for the success of the e-commerce, especially B2C (**Connolly & Bannister, 2007**). The role of trust is discussed by (**Jackson, et al., 2011**) in providing legitimacy to the institutions proposed by the government; the scholars cited Weber, (1968):

“The legitimacy of institutions denoted the approval or sincere recognition of a norm, law or social arrangement. The law is legitimate when people see the legal system (and its authorities) as providing an appropriate standard of conduct: the law is to be complied with not because of external sanction, but because it is seen to be the correct standard”

It is possible to infer that although the public has a key element in providing legitimacy and that it is directly related to the role of the impact of trust a regulation wishes to accomplish; there is also a key element provided by the institutions that aim to receive this validation and legitimacy.

There are some attempts to define more tangible concepts and indicators of trust. (**Connolly & Bannister, 2007**) Cited Dhillon (2003), Lee and Turban (2001: 78), and Mayer et al. (1995: 718) to point out that one key element of trust is benevolence; the ability of a company to be altruistic, to put the consumers’ interest and welfare ahead of its own, the perception of willingly want to do good, and the lack of self-interest in the trusted party.

It is extremely important to understand the role that consumer trust plays in the scenario of online consumption. **(Agag & El-Masry, 2016)** State that without this understanding it is impossible to assess the object of this research. However, **(Moody, et al., 2014)** contradict this point by affirming that in its majority, the online market researchers try only to understand the influence of trust in their transactions but neglect the role of distrust.

The authors defined trust as “the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party”**(Moody, et al. cited Mayer, 2014)**. Moreover, **(Jones & Leonard, 2008)** relate trust to aspects as competence, responsibility, dependability, likeability, and honesty as well as their importance to assist buyers to have more certainty in their choices and that they are not risking losing anything when involved in these transactions. The integrity of intermediaries can enhance consumer trust and minimise distrust that is the main cause to prevent online transactions **(Datta & Chatterjee, 2007)**.

In this context, the ODR platform can be considered an intermediary of possible arising conflicts and so its reputation might impact the perception of consumer trust. **(Matzat & Snijders , 2012)** Add to this point by defining multiple forms where the role of trust is important and I highlight the institution-based trust in third-party mechanisms which is the most relevant for this study.

The characteristics of online transactions are likely to inspire distrust in the consumer. Transactions are available at any time without direct human interaction, they do not depend on borders, and payment is made before receiving the goods or services purchased **(Kim, et al., 2008)**. Lowering prices is used by online retailers as a strategy to compensate for the lack of trust but apart from compromising their profits and sustainability, it is not a guarantee that they will have higher sales **(Cazier , cited Brynjolfsson and Smith, 2000)**.

The manner consumers use cyberspace can be irreparably impacted by the convergence between what they expect and what they receive. Therefore, there is a direct consequence in how trust is built and conserved. That is a challenge for businesses and institutions that want to expand the reach of e-commerce in the technological era. **(Cofta, 2006)** Identify relevant aspects that are key for the understanding of the impact of trust towards internet expansion,

modernization of systems, broadening public participation to assure sustainability to the phenomenon; among them, the importance of the government active participation in planning and assessing these implementations such as the ODR Platform.

This point is corroborated by **(Fazzi, 2001)** when the scholar explains the reasons why ODR is expected to grow in the near future: fast pace increase in online commerce and transactions in the cyberspace, increased interest of traditional ADR institutions in ODR, public and private investments in ADR institutions, the solidification of ODR as an efficient tool and evidence on a large scale of the capability of conducting ODR, and greater acceptance by online and offline marketplaces of ODR both in settling disputes and as a mechanism for building trust.

When it comes to the decision of purchasing online and the aspect that inspires trust to the consumers; the most relevant aspect does not seem to be the possible resolution of a conflict that might arise between shopper and seller. **(Lindsay, 2021)** Remarks that consumers (referred to in the article as ‘Power Shoppers – meaning that they have a high consumer profile) are more concerned if they can purchase directly from the brands without intermediaries; they focus on specific retailers such as department stores and luxury retail sites. Furthermore, the author draws attention to the fact that cross-border purchases are more common through alternative payment methods such as Apple Pay and PayPal for example. While how the payment is processed and the cost is an important consideration, these concerns are overlapped by the variability of products as well as its uniqueness (products not found in the local market).

This type of consumer tends to build trust and loyalty to a website based on the satisfaction of the shopping experience. Differently from the ‘power shopper’ the average cross-border consumer is likely to have concerns about shipping costs, exchange rates, consumer service return/refund policy, and package tracking option, positive reviews, familiar payment methods, web sites in their spoken language as well as the prices in their local currency, and clarity exposure of possible extra costs such as import charges.

1.3 Concept, principles, and goals of ADR methods and ODR Platform

Since ODR is a recent method of resolving disputes compared to in-court-proceedings, there is still a lot of controversy in the exact definition of its concept. It is important to highlight that the term is still being revised by researchers, scholars, ADR practitioners, and professionals of the field in order to actually have its concept solidified so the term 'ODR' can be applied without a shadow of doubt about its real meaning. What is ODR? Is it a dispute resolution method for disputes arising in the cyberspace?; is it the method of applying ADR methods through the electronic channels available for online and offline disputes?; is it a dispute resolution method for issues that arisen in online transactions only available to be dealt through electronic channels?; is it automated tools that based on patterns reach a solution? Right at this moment, the answer to all of these questions is yes.

According to **(Hornle , 2012)** the ODR process can be simplistically described as a dispute resolution process out-of-court based on the information and communications technology, the power of computers to process, store and organize a huge amount of data and then communicate it through the web. The scholar says that Alternative Dispute Resolution (ADR) processes originated the ODR concept. However, it went further than just allowing online mediation, arbitration, etc. It also revolutionized online processes such as mock trials¹² or blind-bidding negotiation techniques¹³. Adding to the discussion, **(Koulu, 2019)** says that ODR came as a mechanism to provide redress to online disputes that without ODR would be neglected by the low value and/or the challenges of cross-border litigation. Furthermore, ODR is partly or completely automated; however, there is not a common sense to its definition yet. ODR still lives in the shadow of ADR. Although, it can be offered by a range of different intermediates, such as e-commerce platforms, private ADR providers, credit card companies, and the private actors playing public service roles.

There are a lot of criteria to define ODR and distinct it from ADR through electronic media. **(Heuvel, n.d.)** Defined four types of ODR:

¹² a 'jury' of online volunteers give a verdict based on a set of facts as a form of crowdsourcing

¹³ each party makes successive monetary settlement offers, which are not disclosed to the other party and lead to a settlement if and when the bids come within close reach of each other

“Online settlement, using an expert system to automatically settle financial claims; Online arbitration, using a website to resolve disputes with the aid of qualified arbitrators; Online resolution of consumer complaints, using e-mail to handle certain types of consumer complaints; Online mediation, using a website to resolve disputes with the aid of qualified mediators;”

Nevertheless, the author makes it very clear that not all of these types are completely developed; the most advanced methods are online settlement and online mediation. It can be speculated with the findings so far that ODR has several applications but all carry a common junction that is the availability in cyberspace out-of-courts. Other scholars dig in different aspects of ODR to establish its meaning; (**Conforti, 2014**) relates the definition of ODR more to the aspects of the dispute and its nature than to the resolution channels where it is available; the author says that these systems highly automated (loaded with legal parameters) are only able to deal with simple, low value, and repetitive situations where the information provided to the system is accurate so the capacity of the software can process the information and come back with a suitable solution. Therefore, it would be very different from Mediation through Electronic Media where cyberspace is a mere vehicle to the information exchanged between the parties that decide according to their personal interests the outcomes of the dispute ignoring the legal or common parameters.

According to the e-commerce directive, the legal framework foundation for online services and the internal market in Europe has the main intention to provide legal certainty to businesses and citizens by removing obstacles to cross-border online services. Among its goals, it intends to regulate and assure the quality of intermediary service providers, assure transparency and information and establish harmonic commercial communication. The accomplishment of these goals intends to create tangible rules for the well-functioning of the market and equal access to justice. Therefore, the businesses running inside the EU state members must comply with the e-commerce directive in order to simplify the rules across the EU and define the conduct of these businesses.

The regulation provides guidelines about the information businesses must provide to consumers when making online transactions with sellers such as terms and conditions, clear disclosure of price, taxes and shipping costs, and details about any professional registration or trade the retailer is a member of (**Walker, 2020**). All these efforts are a strategy to build transparency and trust for online consumers inside the EU-member states. However, these

regulations are still being constantly revised to adapt to the rapid changes in the market and assist the expansion of e-commerce.

The growth in the virtual market demands efficiency and reliability in resolving disputes that might arise in this context; ODR has the means to accomplish this target (**EU Parl, 2013**). The European Commission aims to promote freedom, justice, and security by implementing the development of ADR and contribute to the functioning of the market in the most suitable way possible (**European Commission, 2008**). The formalization of such proceedings by contracts broadens the social perception towards ways of resolving disputes and endorses ADR effectiveness by promoting changes in the organizations (**Letia & Groza, 2008**). The scholars agree on the importance of consumer confidence in government control of ADR to reduce risks perceived, access to justice, and validation of the process (**Connolly & Bannister, 2007**) and (**Carneiro, et al., 2009**).

The European Commission provides the ODR platform that is a tool to resolve conflicts alternatively. It is not connected to the traders and it is available for the consumer to find a solution for arising disputes through a discussion directly with the trader (**EU Commission, 2020**). ADR clauses have been regularly included in commercial contracts in addition to the traditional manner of resolving disputes (**LRC 98-2010 (S.I), 2010**).

1.3.1 A critical review of the advantages and limitations of the practical application of ADR and the ODR Platform

It is important to start this section by clarifying one key element for the understanding of the object. The meaning of the terms ‘impact’ and ‘influence’ must be broken into smaller pieces to explain their role in the process of trust. According to the Oxford dictionary impact means: “the powerful effect that something has on somebody/something” or “the act of one object hitting another; the force with which this happens”¹⁴. The term influence: “to have an effect on the way that someone behaves or thinks” or “**influence something influence how, where, etc...** to have an effect on a particular situation and the way that it develops”¹⁵.

¹⁴ https://www.oxfordlearnersdictionaries.com/definition/english/impact_1

¹⁵

https://www.oxfordlearnersdictionaries.com/definition/american_english/influence_2#:~:text=1to%20have%20an%20effect,me%20influence%20you%20either%20way.

The terms are essential to the understanding of the object of the present study because it attempts to define if the creation and implementation of the ODR Platform (something) have any effect on online shoppers (somebody). These effects caused by the influence/impact caused by the platform are here regarded as the key element in the promotion of consumers' trust, be it to shop more, be it to rely on ODR processes. So if after all considerations there is enough information the proof there is a cause/effect, then the platform achieved its goals, if not, the reasons why will be explored.

Alternatively to the traditional way of resolving legal disputes are Arbitration, Mediation, Negotiation, etc. In none of them, there are court-proceedings involved (**Miller, 2013**). There are several growing reasons why the traditional ways of settling disputes (litigation) find difficulties in dealing with the disputes arising from online consumers. The cost of proceedings, timeframe, caseload, and low value of compensations impose to the system the need for alternative methods to resolve disputes.

Therefore, ADR presents itself as an ideal substitution for litigation in such cases (**Del Duca, et al., 2012**). The potential benefits of ODR such as time and cost-saving, confidentiality, less formal proceedings, independence of the parties to control the outcomes are without a question why these processes are being more and more adopted in cross-borders low-cost case disputes (**Seth, 2019**). Moreover, the scholar points out that ADR reduces the levels of stress that court proceedings usually bring along and this has a direct impact on consumer trust.

It is important to highlight that the implementation of such tolls as the ODR platform ensures access to justice in a more amicable manner (**Cortés, 2011**). Instead of giving the court the power to make decisions, ODR allows the parties to decide whether they want to adopt ADR proceedings to mutually contribute to the resolution (**Seth, 2019**). Furthermore, there is a clear ADR increasing trend of sectors in adopting ADR methods as their standard to resolve arising conflicts (**Cortés, 2011**). Not only, for the facilitated process, but also, to protect their reputation under the confidentiality nature of these methods (**Seth, 2019**).

Confidentiality is one of the most desired features when it comes to Alternative Disputes Resolution that if otherwise resolved in a courtroom would be public. However, can the internet be considered an environment 100% confidential and safe for users of ODR?

Having sight of all these features ODR gained visibility in the dispute resolution scene and is being considered a priority to governments and businesses when handling cases not suitable to court (**Del Duca, et al., 2012**). Although ADR processes are usually voluntary the businesses that offer goods or services in the EU, Iceland, Norway, and Liechtenstein are obliged to provide a clause in their contracts offering an alternative dispute resolution process as a primary attempt to resolve a dispute. This clause does not oblige parties to resolve disputes this way but only that it will refer any arising dispute to the ADR process (**LRC 98-2010 (S.I), 2010**). However, the parties have the right to agree or not to do so. The Europe commission monitors the institutions that provide ADR services in the member states (Mania, 2015). It created a set of recommendations to encourage the application and information of ADR to achieve its goals.

ODR is by no means a replacement to face-to-face dispute resolution methods but it saves in time and cost in cases when the parties cannot meet in-person to resolve a dispute and low-value cases, particularly disputes over goods bought online or disputes on the cyberspace such as rights over domain names (**Fazzi, 2001**). Furthermore, the author states that ODR takes advantage of the internet and different from the traditional ADR, where three parties are involved, there is the introduction of a fourth party (computer technology); which does not replace the third neutral party in the process but it might impose a need for career improvements such as knowledge about the new systems, new skills, and strategies to develop better and more effective performance.

There is a lot of criticism and concerns about ODR not having the traditional human interaction. In a traditional mediation session for instance, the mediator has the ability to control the emotions in the room, receive instant feedback, build trust, empathizing with the parties, assisted by behavioural interactions (**Poblet & Casanovas, 2007**). So it is sensible to ask, would emotions through a device connected to the internet as effective as the traditional way? Would it inspire more trust or suspicion?

One main limitation of the ODR Platform is the region coverage. The platform is available for consumers residing in the EU countries, Iceland, Norway, or Liechtenstein and complaints can only be filled against traders based in these countries. That means, if the trader is based outside the territory mentioned the ODR platform is not suitable to deal with the complaint and recommends the consumers to seek legal assistance with a lawyer or a competent body.

2 Research Methodology and Methods

The outset of the research was defining a topic that is relevant to society that also has academic importance. Moreover, a question that once answered can contribute to a solution to a practical problem. (Saunders, et al., 2013) Explain that in order to achieve success in the research it is necessary to develop a set of clear conclusions from the data collected.

The research question is understood to be clear when it offers relevance to the Alternative Dispute Resolution (ADR) field. The question this study will attempt to answer is: Does the ODR Platform actually have a positive impact on online consumer trust?

Considering the current technological advancements, cyberspace has never been more part of contemporary life as it has been up to this point. Home PCs, laptops, smartphones have taken over the lives of billions of users in the last decades. Such innovations pose daily new challenges to the regulatory organs to prevent abuse in this new environment and guarantee equal access to freedom and justice. Focusing on the concerns that come along with the contemporary changes, creating legislation that has jurisdiction in the virtual territory is fundamental for several reasons, especially for online traders for the matter of the objective of this research. Therefore, neglecting these concerns can lead to undesirable results, such as discouraging consumers to enjoy the benefits of completing transactions online, taking out of business companies that depend on those transactions, mining the international market, reducing the levels of trust in the cyberspace market, government, and judicial system, increasing court load cases, and making it nearly impossible to resolve disputes that arose in different jurisdictions.

Not having a formal structure of how to deal with these new modalities of business and conflicts is a concern in several jurisdictions not only in Europe. However, the challenges propel solutions and so studies like this one play an important role in the investigation of better and more efficient tools.

The objective of this work is to place the consumers in the centre of attention because without their perceptions this study would not be possible. Therefore, it is understood that there is key information in the consumer perception that will allow a better understanding of the

acceptance of the platform, the legitimization of the method, the increase of trust, and subsequently the online shopping encouragement, the online market growth, and the consolidation of the concept proposed by the Platform.

In order to this work to maintain the maximum consistency possible, the method was structured according to the diagram in the shape of an onion developed by (Saunders, et al., 2013) It contains in its centre data collection and data analysis. The layers covering the centre are the stages that define the methodology of the research; these stages were defined before the beginning of the research to assure consistency throughout the development of the study. The diagram is called ‘research onion’.

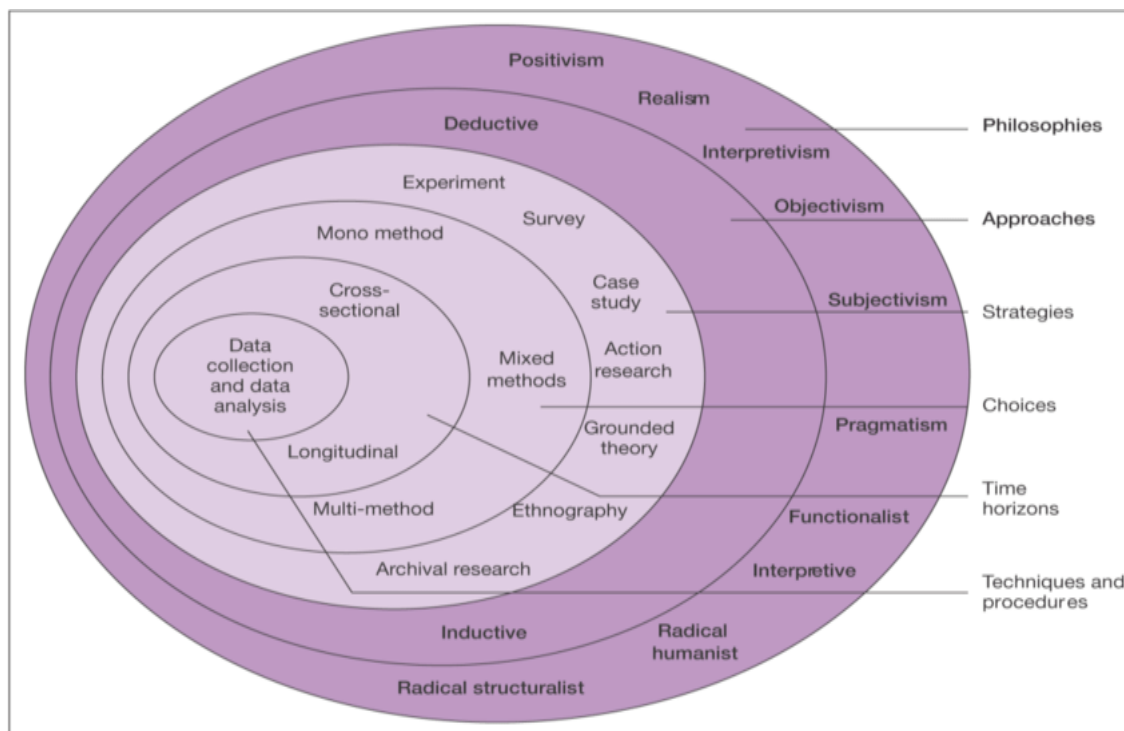


Figure 1: Research Onion - https://www.researchgate.net/figure/The-research-onion-Saunders-et-al-2012_fig2_282912642

2.1 Research Philosophy and Approach

The system of beliefs and assumptions that this research philosophy will be based was defined by **(Saunders, et al., 2013)** these assumptions may be put into three categories: Epistemological, ontological, and axiological.

The epistemological assumptions contained in the study are related to assumptions about knowledge and how knowledge is communicated to others **(Goudar, 2012)**. This work will adopt this philosophy because it will collect data from the online consumers and verify from the data collection how the ODR platform impacts their perception of trust, if it is decisive for them to shop online, and if having the tool can possibly impact the market growth.

This study will adopt Positivism as the research philosophy. According to **(Saunders, et al., 2013)**:

“Positivism relates to the philosophical stance of the natural scientist and entails working with an observable social reality to produce law-like generalisations. It promises unambiguous and accurate knowledge”

It dictates the when the hypothesis is established it should be neutrally tested, processed, and analysed without bias so the findings may confirm the hypothesis wholly or partially, refute it, or be inconclusive what means that further researches will be necessary for the future.

This study hypothesis is that the ODR platform might have a positive impact with online consumers' trust and that the increase of trust conveyed by the platform can legitimate the process, improve the online market, and be widely chosen as a primary dispute resolution method to low-value disputes.

The deductive approach suits better this research because the literature and data collection will be used to test the hypothesis and conclude, refute or state it is inconclusive.

The research will be designed under the relativist paradigm. Since the object of the study is related to the perceptions of individuals this is the appropriate ontology to approach the research. Here we consider that reality is influenced by personal experiences. It creates a social phenomenon that can only be studied if the acceptance of multiple realities is

considered. Following then that we choose an EMIC epistemology as we will be involved with the consumer in carrying out our research.

2.2 Research Design and Methods

In this section, the methodology design choice will be discussed in order to explain how it will work towards answering this study research question. The research philosophies, approach, strategies, choices, time horizon, data collection, and analysis, as well as research limitations will be explained and discussed.

The next layer of the research onion that takes place in the research work is the methodology that will define the data collection choice. (Saunders, et al., 2013) state that it can be mono-method qualitative, mono-method quantitative, multi-method qualitative, multi-method quantitative, mixed methods simple, and mixed methods complex.

It is vastly known that quantitative data is commonly associated with numbers, and qualitative data refers to written information. Although, the opposite is also true. It is to say that quantitative can be analysed as qualitative and qualitative as quantitative.

Having the description above in mind, this study opted out to approach the object with mixed-method to answer the research question. Qualitative data will underpin the relevance of trust and distrust correlated by the population surveyed and verifies if the ODR platform is being legitimised. It will appraise the implementation of the platform relating the perspective of potential users and assess if the goals such as increment of the market, encouragement of online consumption, access to justice, and acceptance of the European potential users to validate the tool and diffuse its recognition.

Quantitative data will assist the research to highlight the information key that potential users consider most important when it comes to resolving a dispute, reliable sources of information, awareness of the ODR Platform, perception of it, and willingness to recommend it. Moreover, to verify what trust indicators are implied to its creation and implementation as well as defining profile and trends among the population.

According to **(Saunders, et al., 2013)**, the research can be classified as embedded in mixed methods when there is mutual support between qualitative and quantitative data. It does not necessarily demand that the data is collected in a particular order and they can be conducted simultaneously and this method is classified as a concurrent mixed method.

The research strategy will be the assessment of the potential ODR Platform user's perspectives and their perceptions of reliability related to the creation and implementation of the tool. Moreover, it will explore their consumption habits and what they consider most relevant when entering a dispute and compare to the concept and principles of the Platform.

This study is an empirical investigation of a social phenomenon in the context of the reality experienced at this moment in time. This empirical study will be underpinned by the relevant works published in the areas of interest and primary data collection through the questionnaire **(Goudar, 2012)**.

In this research the time horizon adopted was the cross-sectional analysis due to the timeframe of the data will be collected and assessed in this project. The longitudinal time horizon is not appropriate for our study since it can take many years.

Since this is a large and diverse group we can never identify every element in the population, and so probability sampling is not suitable. Non-probability sampling and select a convenience sample were adopted. The study intends to reach as many online consumers volunteer to take the survey as the specific method of non-probability sampling for our consumer questionnaire.

It should be pointed out that in adopting a non-probability sampling methodology the results cannot be generalised over the whole of the population. The subjects of the research have been chosen for their convenience in the case of the questionnaire.

Likewise, interpretivist ontology was selected as the most appropriate approach due to the nature of the research. It is also necessary to mention that his type of research is context-bound and it may be applied to similar contexts, but it cannot be taken that it will be applied to the population as a whole.

In this research, we choose the inductive approach as data from our literature review and consumers will be collected through our primary research in order to look for patterns and themes in the data to allow us to draw a conclusion.

For our research, we choose a mixed-method, in that we will carry out a survey through questionnaires among online consumers. The questionnaire will collect quantitative and qualitative data so it is possible to find patterns and trends in order to make a statistical evaluation. Moreover, chapters 4 and 5 will use SWOT analysis and Systems theory to better illustrate the conjuncture of the issues found in this study.

3 Data Presentation

The presentation of data in this chapter will expose the information that was collected in order to identify what type of consumer took part in the survey as well as their online shopping habits. Moreover, quantitative and qualitative data about the most relevant sources of trust and perception of reliability when buying online and the perception about the creation and implementation of the ODR platform were generated through the survey and it will be analysed in chapter 4. The data was collected between 22nd May 2021 and 13th April 2021. Furthermore, the operation of the platform will be explored in order to identify its accessibility, visibility, and practicality.

3.1 ODR Platform operation

Initially, when considering the operation of the platform it is necessary to understand how the ODR platform reaches the consumers. The regulation **EU N° 524/2013** that guides the functioning of the platform states the terms in which the platform must function but does not have a specific direction to how it should be made public, apart from being published in the official journal where all regulations are and obliging the traders to provide that information to their customers. However, on the EU Justice and consumers channel on YouTube, there is a promotional video that was posted on 5th July 2016 on the same time the ODR Platform was launched. The video has only 5,242 views and the channel 5.95K subscribers¹⁶. Considering the EU state members population (approximately 448 million¹⁷), the number of viewers represents approximately 0.0012% of the population that viewed the video, ignoring that videos might have been viewed more than once by the same user.

¹⁶ <https://www.youtube.com/watch?v=gogqiferXCM> information last updated on 12th May 2021.

¹⁷ <https://ec.europa.eu/eurostat/documents/2995521/11081093/3-10072020-AP-EN.pdf/d2f799bf-4412-05cc-a357-7b49b93615f1>

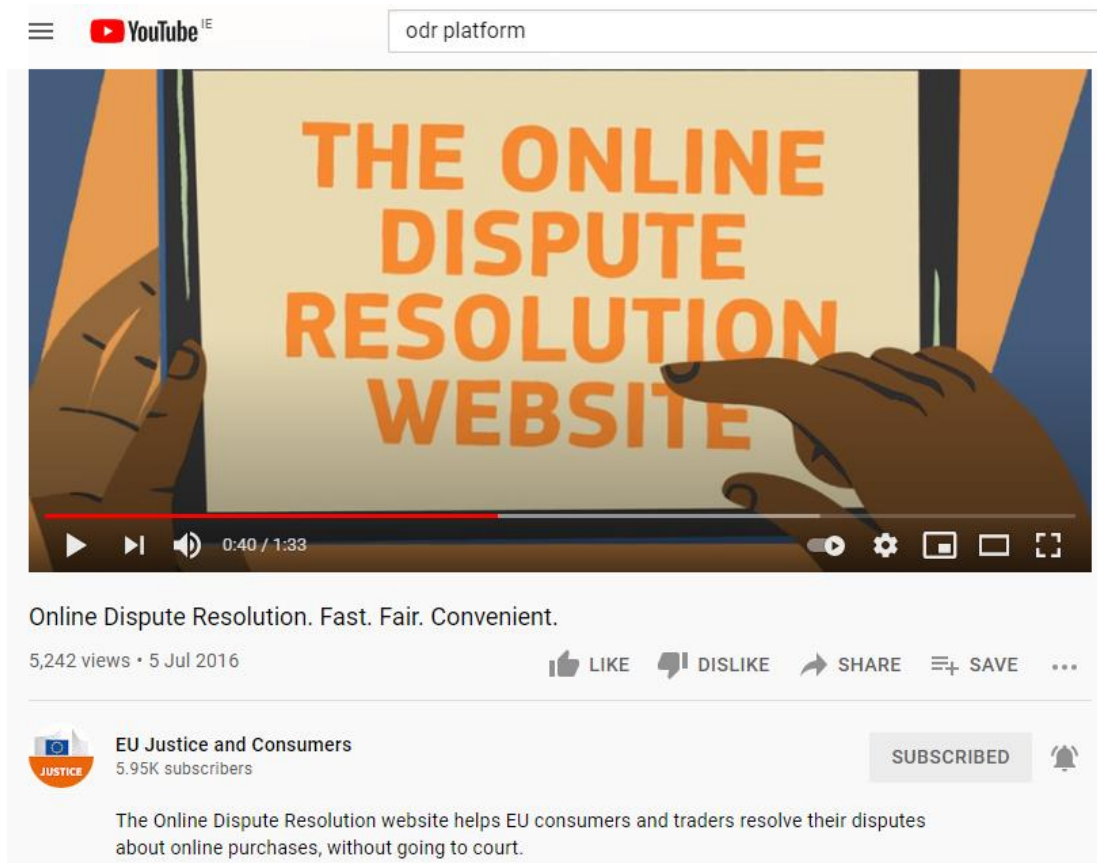


Figure 2: ODR platform promotional video - <https://www.youtube.com/watch?v=gogqiferXCM>

Although online businesses usually provide customer service to respond to complaints made by their customers in order to maintain a good reputation in the market; the businesses are obliged to inform their customers about the possibility of looking for the ODR platform. The example below was taken from Amazon.de due to the broad recognition the website has among online consumers and characterize a convenient example for the aim of this study

14 APPLICABLE LAW

These conditions are governed by and construed in accordance with the laws of the Grand Duchy of Luxembourg, and the application of the United Nations Convention of Contracts for the International Sale of Goods is expressly excluded. We both agree to submit to the non-exclusive jurisdiction of the courts of the district of Luxembourg City, which means that you may bring a claim to enforce your consumer protection rights in connection with these Conditions of Use in Luxembourg or in the EU country in which you live. The European Commission provides for an [online dispute resolution platform](https://ec.europa.eu/consumers/odr/), which you can access here: <https://ec.europa.eu/consumers/odr/> [external link]. We prefer to solve your requests in direct contact with you and therefore do not participate in alternative consumer dispute resolution proceedings. If you would like to bring a matter to our attention, please [contact us](#).

Figure 3: Section of terms and conditions extracted from Amazon.de

The link above redirects the customer to a brief explanation about the service the platform offers:

About the Online Dispute Resolution platform (ODR)

The ODR platform (<https://ec.europa.eu/consumers/odr/> [external link]) is an official website managed by the European Commission to help consumers and traders resolve their disputes out-of-court.

If you have a complaint, or believe that we have not handled your complaint to your satisfaction, please contact us through the following link: <https://www.amazon.de/contact-us> before sending a complaint through the ODR platform. At Amazon we take customer service very seriously and we adopt the highest standards when it comes to managing, responding to and resolving our customers' concerns.

Should you wish to file a consumer complaint on the ODR Platform relating to an order made on Amazon.de, please use the e-mail alias **odr-eu@amazon.com** in the section "What is the trader's email address?" of the ODR Platform complaint form. Please note, the e-mail alias **odr-eu@amazon.com** must only be used on the ODR Platform, and only for complaints relating to orders made on Amazon.de.

If your complaint relates to an order made on one of Amazon's other European websites, then please click on the relevant link below for more information:

[Amazon.fr/ODR](#)

Figure 4: ODR platform explanation at Amazon.de terms and conditions

On this next page, the link to the actual platform is available. However, the trader recommends trying contacting the business customer service before filing a consumer complaint on the ODR Platform. If not satisfied with the solution provided the customer may follow the ODR Platform page:

Find a solution to your consumer problem

Tell us about your consumer problem to find suitable options for resolving it.

[Find a solution >](#) [More info >](#)



Figure 5: ODR Platform Home page

Once on the home page, the consumer can click in “find a solution” and the following options show:

Tell us about your consumer problem

The form is titled "Tell us about your consumer problem". It contains the following fields and options:

- I live in ... ***: A dropdown menu with "Ireland" selected.
- The trader is based in... ***: A dropdown menu with "Germany" selected.
- I purchased it... ***: Two radio buttons. "Online" is selected, and "Not online (shop, door-to-door, mail order)" is unselected.
- I have already tried... * (Tick all that apply)**: A list box with the following options: "Contacting the trader", "Using a dispute resolution body", "Court procedure", and "Other / Don't know". "Contacting the trader" is selected.
- My problem concerns... * (Tick all that apply)**: A list box with the following options: "Financial services (mortgage, insurance, banking, etc.)", "A good or service that cost more than 5 000 EUR", "An internet fraud/phishing/scam", and "Other / Don't know". "Other / Don't know" is selected.

At the bottom left is a "Cancel" button, and at the bottom right is a blue "See the results >" button.

Figure 6: Simulation of a complaint in the ODR platform website

In case the consumer is unsure about the country the business is based or sure that it is based in a country not available in the list, the system shows the following message. It recommends the consumer to look for legal assistance from a consumer organization or a lawyer because the ODR platform is not suitable for business based outside the region covered.

Tell us about your consumer problem

The form is titled "Tell us about your consumer problem". It contains the following fields and options:

- I live in ... ***: A dropdown menu with "Ireland" selected.
- The trader is based in... ***: A dropdown menu with "Other / Don't know" selected.

Below the form fields, a blue information box is displayed with the following text:

i Seek legal advice
We offer tools designed for disputes between consumers and traders in the EU, Iceland, Liechtenstein and Norway. You may be able to get help from a consumer organisation or a lawyer.
To find a consumer organisation in the EU, Iceland or Norway, [Go here](#)
To find a lawyer, [Go here](#)

At the bottom left is a "Cancel" button.

Figure 7: Simulation of an attempt to start a complaint outside the covered area on the ODR platform

In case the complaint can be filed through the platform the consumer has three options to choose from:

Thank you!

Here are some of the tools that may be able to help you:

The ODR platform ▼

The ODR platform is a free web tool for problems related to online shopping. You can use it to contact the trader to solve the problem directly or to agree on an out-of-court dispute resolution body to solve it for you. It has time limits and is available in all EU languages.

[Find out more](#)
[Start ODR process](#)

European Consumer Centres (ECC) ▼

European Consumer Centres provide assistance with cross-border consumer issues. They can advise you on your rights and contact the trader to resolve the dispute free of charge. There is an ECC in every EU country, plus Iceland and Norway.

[Find your ECC](#)

Dispute resolution body ▼

A dispute resolution body is a neutral third party that can help you solve a dispute with a trader. Going to a dispute resolution body directly can save you time. Some traders might even be required to use them. To find a dispute resolution body [go here](#)

See other dispute resolution tools [here](#). Our suggestions do not constitute legal advice nor make any guarantees that you will be able to resolve your dispute.

[Restart](#)

* Some payment service providers have procedures to help consumers get their money back when they have a problem with the purchase. Contact the payment service provider you used to make the purchase (ie. your credit card, bank card, Paypal, etc.).

Figure 8: First step complaint submission

The website states clearly to the consumer that the use of the tools available does not constitute legal advice nor guarantees the resolution of the dispute. There is a detailed explanation of the use of the ODR Platform in the “find out more” link; the link “Start ODR process” it leads to the page below.

Online Dispute Resolution

Resolving your dispute on the ODR platform

Use the ODR platform to

- Contact the trader to resolve the dispute directly. You have 90 days to reach an agreement.

or

- Get a dispute resolution body to solve your dispute for you. You have 30 days to agree with the trader on a dispute resolution body to use.

You can only use the ODR platform if:

- You live in an EU country or in Norway, Iceland or Liechtenstein.
- The trader is based in an EU country or in Norway, Iceland or Liechtenstein.
- Your complaint is about a good or service you bought online.

Are you making the complaint on behalf of somebody else? * ☐ Yes ☐ No

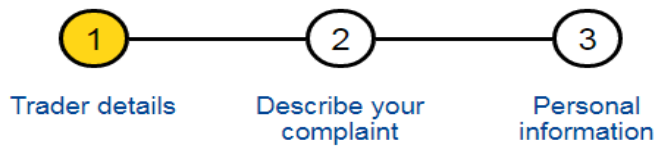


Figure 9: ODR platform complaint simulation

The complaint can be made in three steps: The consumer informs the Trader details, the description of the complaint, and the personal information. The Trader can accept or reject the complaint. In case they agree there are 90 days to resolve the case, otherwise, the system closes the case automatically.

Despite the efforts of the European Commission to have this operation up and running, the result numbers are not very promising so far. A table created by (Trigo, 2020) with the most recent results of complaints filed through the platform shows very little effectiveness.

EU ODR Platform 2018	
Visits/Filed complaints	Statistical results
36.000 complaints 360.000 visits/month	81% complaints closed automatically 13% business refused to participate 4% complaints unable to pursue 2% handed by ADR body 1% reached a final outcome

Table 1: ODR platform statistical results

3.2 Quantitative primary data

Firstly, demographic data were collected in order to develop themes and trends linking the demographics with the perceptions of trust:

Region of Birth				
EU		Non-Eu		
42.7%		57.3%		
Region of Residence				
EU		Non-EU		
77.5%		22.5%		
Level of Education				
School Leaver (over 18)	Undergraduate Degree	Masters degree/ higher certificate/ diploma	Ph.D.	Prefer not to say
5.6%	34.8%	56.2%	2.3%	1.1%
Age				
18-30	31-45	46-60	60+	Prefer not to say
39.3%	50.6%	4.5%	4.5%	1.1%
Gender				
Male	Female	Other		Prefer not to say
48.4%	49.4%	1.1%		1.1%

Table 2: Data collection demographics

Secondly, Information about the consumer profile as well as the online shopping habit impacts suffered due to the restrictions imposed by the Covid-19 pandemic was collected to draw the type of consumer the study reached. Furthermore, this data will assist the analysis to corroborate or not the literature review.

Online consumers		
Yes		No
97.8%		2.2%
Goods	Services	Both
27%	4.5%	66.3%

Shopping frequency					
Daily	Weekly	Monthly	Yearly	N/A	
4.5%	31.5%	58.4%	1.1%	4.5%	
Type of site more likely to be viewed					
High street brands	Non-high street brands	Brands with high ratings	Brands recommended by a friend or influencer	Brands which stock the goods/services you require at the time of viewing the website	N/A
15.7%	5.6%	19.1%	12.4%	42.7%	4.5%
Influence of publicity in the decision making					
None at all	Marginal	Neutral	Likely	Very likely	N/A
14.6%	23.6%	20.2%	30.3%	9%	2.3%
Awareness of terms and conditions					
Yes			No		
97.8%			2.2%		
Frequency the consumers read the terms and conditions before confirming purchase					
Not at all	Occasionally	Sometimes read	Review them briefly	Review them in detail	N/A
48.3%	23.6%	11.2%	14.6%	0%	2.3%
Covid-19 restrictions affected online habits					
Yes			No		
75.3%			24.7%		
How the restrictions affected the habits					
Reduced a lot	Reduced a little	Remained the same	Increased a little	Increased a lot	N/A
10.1%	6.7%	1.1%	28.2%	33.7%	20.2%
Perception of the change					
Positive		Neutral		Negative	
31.8%		59.1%		9.1%	

Table 3: Consumer online habits

Finally, the survey questioned the participants about their awareness and perceptions of the ODR platform, as well as what entities and/or sources of information represent the most reliable ones.

Awareness of ODR Platform							
Yes				No			
31.5%				68.5%			
How became aware							
Friends and Family	Newspaper or media	Advertising	Education	Used to resolve a dispute	Reading terms and conditions	N/A	
5.6%	5.6%	1.2%	13.5%	2.3%	5.6%	68.5 %	
Feel safe placing the order online							
Yes		No		Unsure		N/A	
77.3%		2,3%		19.2%		1.2%	
Feel safe paying online							
Yes		No		Unsure		N/A	
73.1%		6.7%		15.7%		4.5%	
Used ODR in the past							
Yes				No			
6.7				93.3%			
Fairness and impartiality of the ODR Platform perceived in resolving disputes							
Yes		No		Unsure		N/A	
9.1%		6.8%		6.8%		77.3%	
Concerns using the platform and service provider							
Yes		No			N/A		
11.4%		23.9%			61.7%		
Likeliness of recommending the ODR Platform							
Not at all	Marginally	Neutral		Likely	Very likely	N/A	
5.7%	5.7%	18.2%		10.2%	10.2%	50%	
3 most relevant aspects of resolution of disputes before starting a complain							
Time	Cost	Effectiveness	Confidentiality	Reliability	Access/Availability	Practicality	Other
24.5 %	20.3 %	13.7%	7.1%	10.4%	12.3%	10.8%	0.9%
Most reliable sources of information							
Friends and family	Rating sites	Social media	Advertising and publicity	Government, law, and official organizations	Non-governmental organizations	Other	
31.9%	20.2%	10.3%	5.6%	24.4%	6.1%	1.5%	

Intentions related to the creation and implementation of the ODR Platform	
Self-interest	6.4%
Promote freedom and access to justice	11%

Benefit the consumer	16.3%
Benefit the trader	6.4%
Resolve disputes faster with a lower cost	14.5%
Reduce the workload of the court system	6.7%
Reduce stress on the parties involved in a dispute	12%
Improve buyer confidence in the market	10.2%
Protect the consumer	13,1%
Waste of time	1.1%
Other	2.3%

Tables 4 and 5: Data collection about ODR platform and sources of reliability

The three intentions most related to the creation and implementation of the ODR platform were: Benefit the consumer, resolve disputes faster and lower cost, and protect the consumer. While the least intentions related to it were: Waste of time, self-interest, benefit the trader, and other (not specified). Overall, the online consumer surveyed related the intentions that benefit them instead of the intentions that would not. This data suggests that the use of strategic trust has more relevance for people when assessing risk on buying online even though it is not directly correlated to the platform itself.

3.3 Qualitative primary data

The survey was also designed to collect qualitative data. It posed questions to understand the reason some of the answers given in the survey in the consumer profile section and the ODR Platform section.

When asked about the online consuming habits impact, the sample surveyed was asked to explain the reason for the answer and the table below was fed with the returned data:

If your online consuming habits were affected by the pandemic restrictions, how it was impacted	
Answer	Reason
Increased a lot	I now purchase good online rather than looking for them in physical shops
Increased a lot	Online you don't see the money going

	away, because a purchase is just a few clicks away... Also, lots of sales
Increased a lot	Cannot get to shops
Increased a little	I usually prefer to buy the minimum and presidentially at the stores. However, some services are only available online, unfortunately.
Increased a lot	Shops are closed
Reduced a little	Lifestyle changes meaning less need to buy certain items
Increased a little	Since we have been stuck in our house, we have a lot of leisure, what makes our interesting to shopping online raise. Also when the delivery gets in our houses that brings to us a momentary happiness to get something new.
Reduced a little	The amount of service consumption was maintained, as for goods I prefer to buy in person.
Increased a lot	Retail not being open has forced me to buy more frequently online, also BREXIT has been a major factor and unlikely to buy from UK websites
Increased a lot	For safety of vulnerable household members majority of shopping has moved

	online to avoid unnecessary trips to shops. Majority of retail has been closed and had to source certain products online
Increased a little	As many shops are closed it's been more easier to get my products online
Increased a lot	Now that we're attending class online there's more room for distraction.
Remained the same	Haven't changed much.
Increased a little	It's easier to support local business affected by the lockdown as they are generally not allowed to open.
Increased a little	More income/Online retailers tend to offer products when purchasing another one.
Increased a lot	can't go to the shop as regularly so once a month I'll stock up on everything that I would have normally bought randomly while in town
Increased a little	I'm stuck inside
Reduced a little	Keep savings
Reduced a little	Even groceries get delivered. COVID-19 is the reason.
Reduced a lot	Shopping online more

Increased a lot	Due to shops being closed all purchase are made online.
	I feel safer to order what I need on line than go to a store and put myself at risk
Increased a little	Staples, such as toilet paper in bulk purchases are something I didn't buy online before Covid.
Increased a little	Closed shops
Increased a lot	Everything has moved online, in person transactions are severely restricted
Reduced a lot	Whatever Important necessary things only purchasing this Covid situation.

Table 6: Data collection Covid-19 online consume impact

The sample surveyed was questioned about their perceptions about the change as positive, neutral, and negative as well as the reason for this opinion.

Negative	When I went to stores I wouldn't buy as much. Buying online is easy, so I buy more often
Positive	Time management is better for me
Positive	Now people learned how to use their technological devices and this is just the beginning of the future of technology.

Neutral	It's had very little impact on my purchasing choices, only the amount of purchases
Negative	I tend to look up for more thing to buy online than before
Neutral	In my case, doesn't change too much, because I'm not really consumerist... but I believe in some life's that is a point negative.
Negative	Increased cost.
Neutral	I prefer to be at the store and to touch the products.
Positive	I can control myself better when buying goods
Neutral	Level of shopping has not increased, only sources online more
Neutral	Even though it's possible to get good prices, I'm still needing to pay for the delivery or more taxes
Neutral	Self-care is important and YSL help but also super expensive
Positive	I make a more conscious effort to buy local or to buy Irish goods/services.

Positive	Buy less clothes as I don't have anywhere to wear them
Neutral	Overall the products purchased are to cover my needs
Positive	I am spending less as I am only buying what necessary, there's no impulse buying
Negative	I prefer to go into the store
Positive	I realize that after ordering, I can do something else. Saved a bunch of time.
Positive	Less of an impulse buying
Neutral	I don't see it as either negative or positive is purely functional.
Neutral	I spend more money online but I save time as well.
Negative	Negative as you can't try the product. Also I usually try to buy locally and some places are not using websites so I tend to check which websites have better delivery options, etc.
Neutral	Less spend money
Positive	Positive is my expense has gone more towards consumables rather than clothes and all

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Table 7: Data collection Covid-19 habit changes consumer perception

The survey followed the current levels of trust of consumers when shopping online about their security on placing orders online and paying in cyberspace.

Placing order	Paying online
If I don't know the website or if it is the first time buying from them, I fear my details might be used or that the order may not come	If the website is new or the brand is not too well known, sometimes I don't feel too sure
Once I'm purchasing through PayPal	Through PayPal
It depends on the web	It depends on the website and brand
Just if is a famous webs	Just if the website is famous
Depends on the validity of the website, if I/people I know have bought off of them previously, ratings	Same as previous answer. Not a huge fan of entering card details online. PayPal easier but I find them difficult to deal with when it comes to a dispute
	Some of my card details were stolen in the past
Depends on the site and payment method	Depends on the payment method
	Comfortable on well-known retailers. But I use Trustpilot for less known or less appealing websites
	Negated as long as I can use my PayPal. I

	don't trust websites with my payment information
No respect the rules	
Depends on the website	
I never know if I will be happy with my purchase, but I tend to avoid sending it back if I am not satisfied - actually I did it maybe once in my lifetime.	Not always, especially when new payment platforms are used that I am not familiar with.
Not always. Depending on the website and product. I always try to check reviews online	Same answer than before. Checking always validity of payments etc.
I am not confident will received the purchased product until unless I have received.	

Table 8: Data collection safety in ordering and paying online

The sample was questioned about their perception towards the ODR Platform regarding fairness and impartiality in resolving disputes. They were asked to explain the reason for their answer.

Do you perceive the ODR platform to be fair and impartial in resolving your dispute?	
Answer	Reason
Yes	All information was observed by an independent party
Unsure	I don't know

Yes	How it involves the whole EU makes me a lot safer

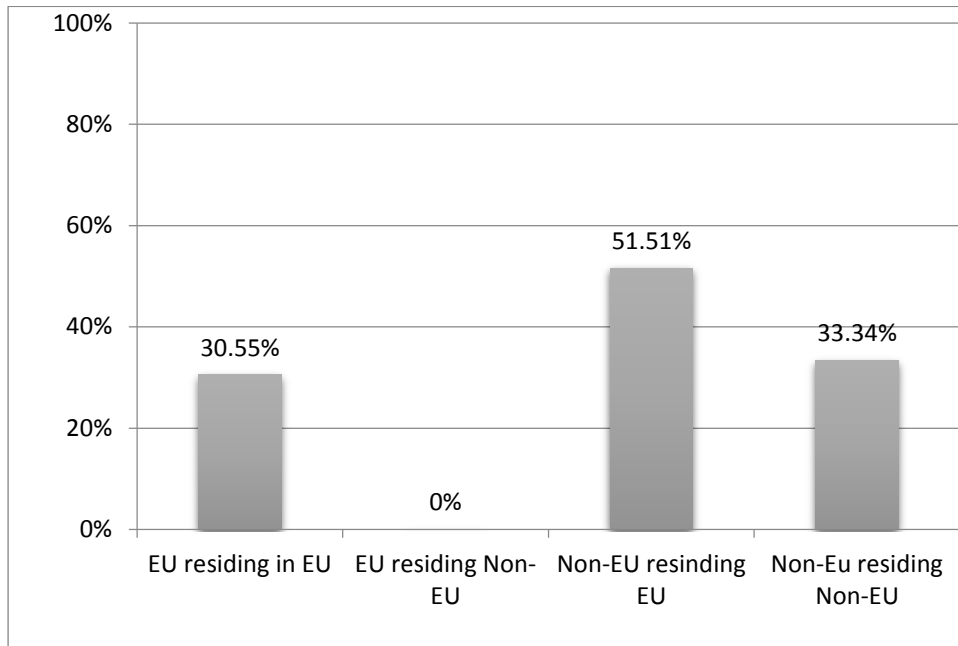
Table 9: Data collection ODR platform fairness and impartiality

They were also asked if they had any concerns about trusting the ODR Platform.

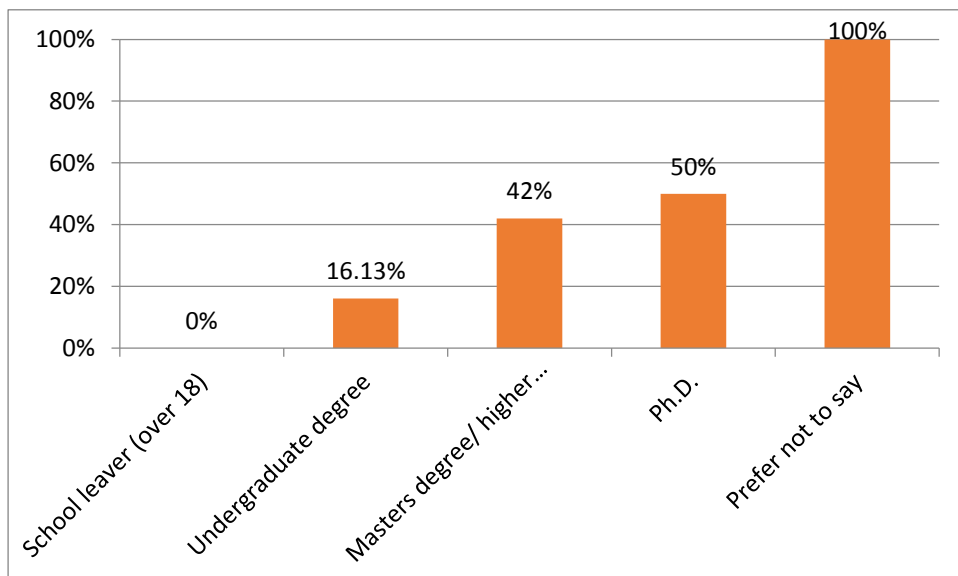
Answer	Reason
No	As I say when I work with
Yes	I used to work is dispute resolutions and fraud investigations so I know that some service providers do not abide by the disputes process.

Table 10: Concerns about trusting the ODR platform

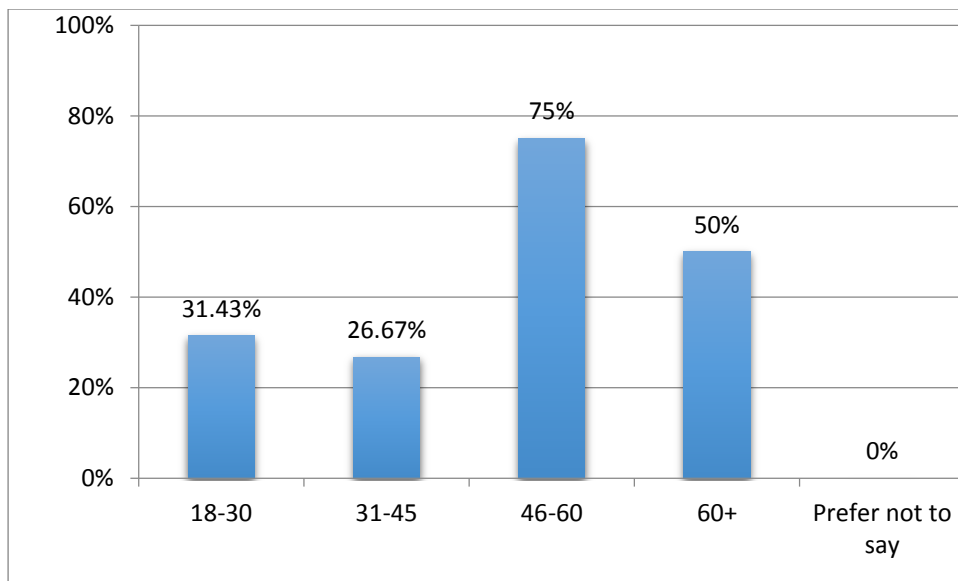
3.4 Trends and Themes generated from primary data



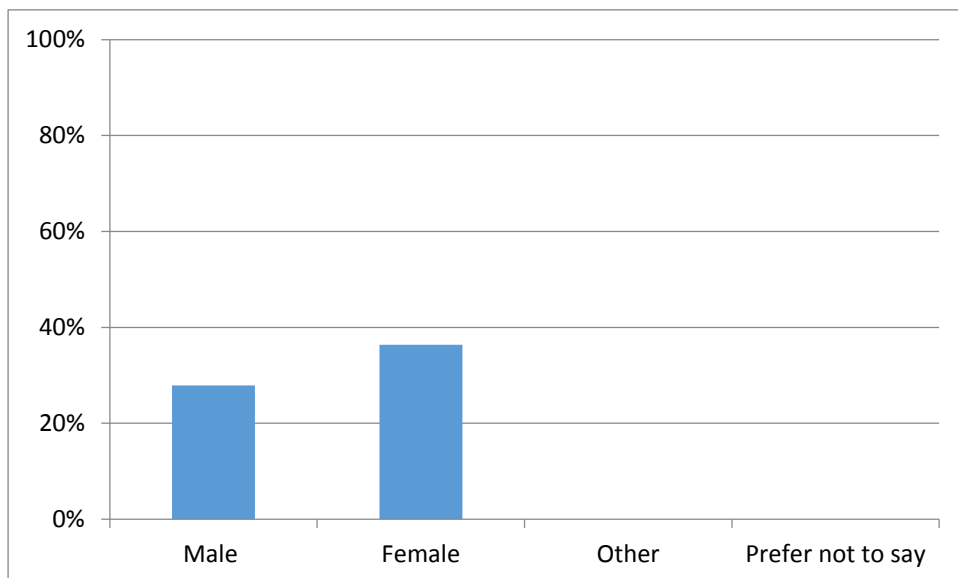
Graph 1: Awareness of ODR Platform according to the origin of the surveyed



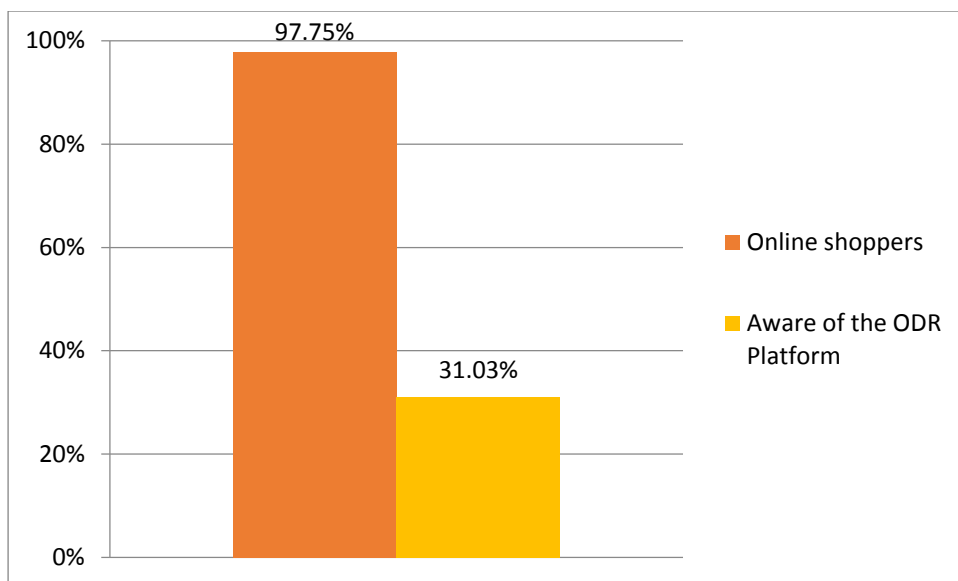
Graph 2: Awareness of ODR Platform according to the Education of the surveyed



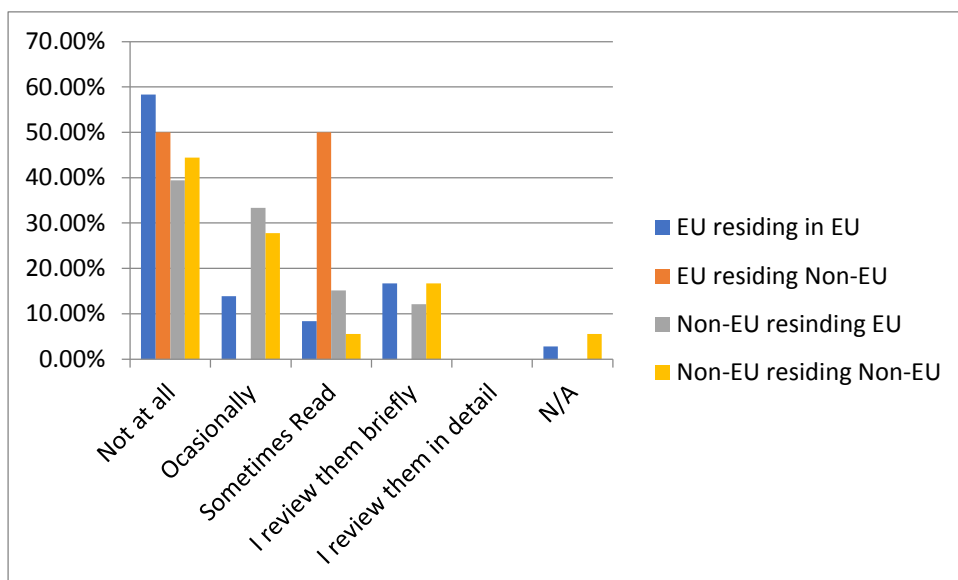
Graph 3: Awareness of ODR platform according to the age of the surveyed



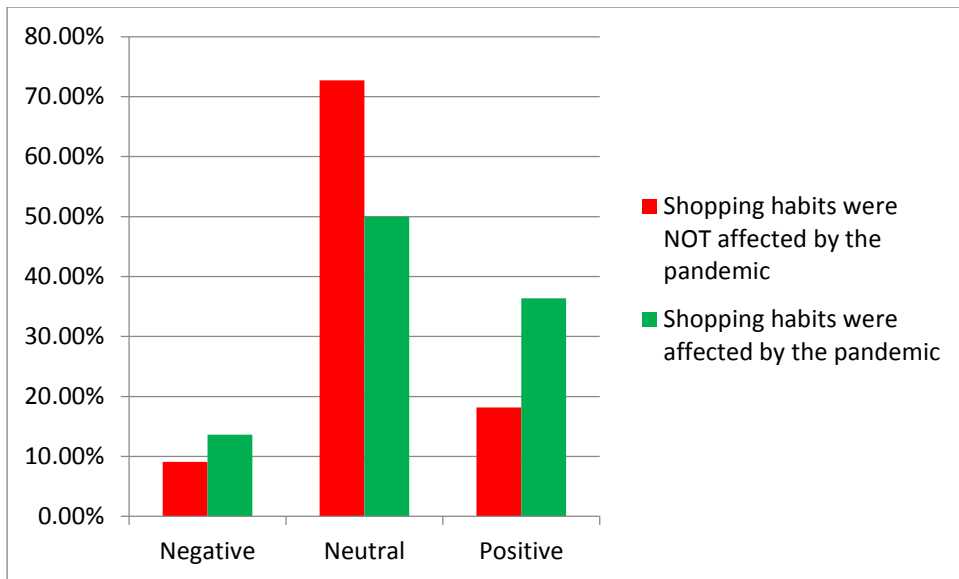
Graph 4: Awareness of ODR platform according to the gender of the surveyed



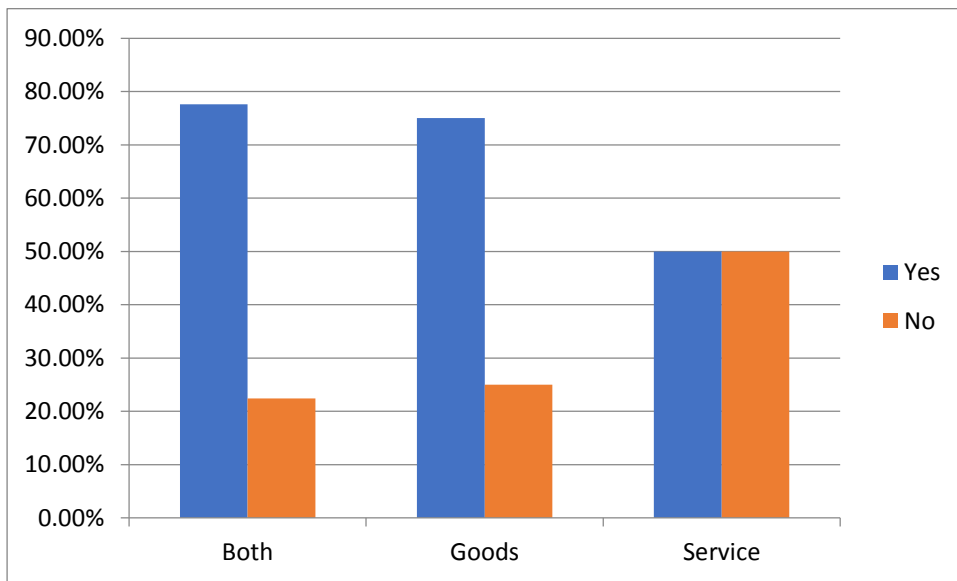
Graph 5: Awareness of ODR platform among online shoppers



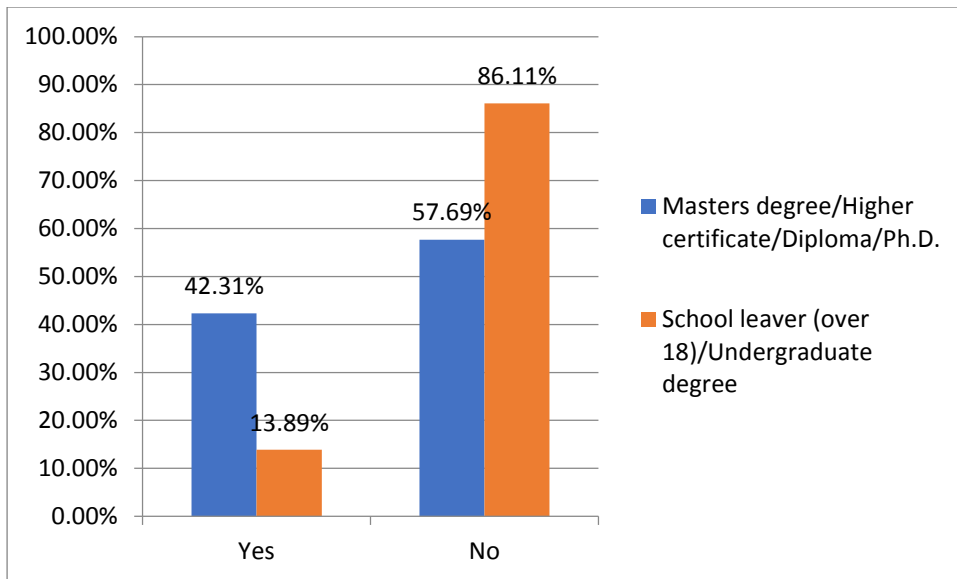
Graph 6: Frequency Terms and conditions are read according to region of birth and residence



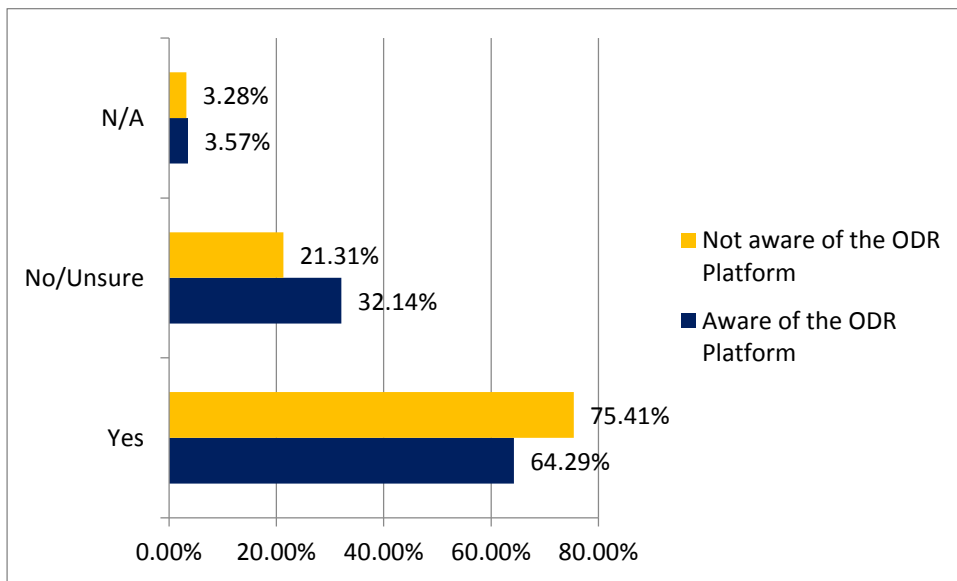
Graph 7: Perception of the changes imposed by the pandemic



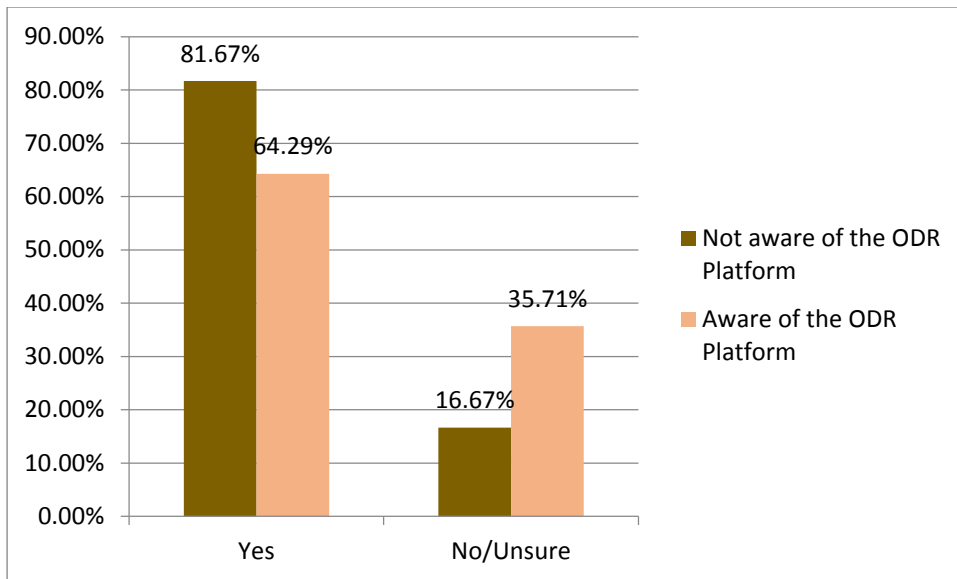
Graph 8: Shoppers impacted by the pandemic according to shopping profile



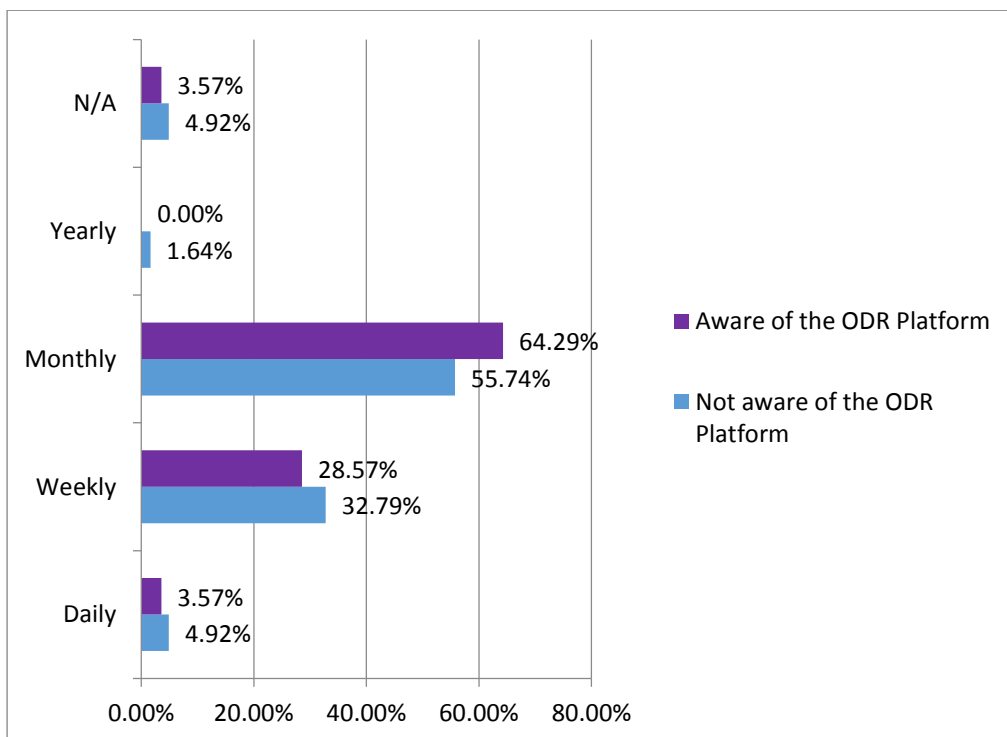
Graph 9: Awareness of the ODR platform by level of education



Graph 10: Security on paying online among population that was aware of the ODR platform



Graph 11: Security on placing order online among the population that was aware of the ODR platform



Graph 12: Online shopper profile among population that was aware of the ODR platform

4 Data Analysis/Findings: Assessment and comparison of primary data and secondary data

The primary research data intended to gather quantitative and qualitative information about the online consumers' perspectives in order to compare them with the findings regarding the aims of this research. Initially, the population surveyed provided demographic and shopping profile information that was crossed with the trust criteria explored in the literature review. Moreover, the secondary research exposed findings of the efforts to popularise the ODR Platform to the public aimed as well as the practical operation of the platform to analyse its accessibility and practicality.

4.1 ODR Platform awareness

The first aspect to be analysed in this study is the awareness of the ODR Platform because it is essential to the understanding of the object. Without the awareness of the platform, it is impossible to assess the impact it has on consumers since trust is inherent of the personal perspective of the trustor (**Cortés, 2011**).

Among the 31.5% of the population sample that was aware of the existence of the ODR platform, the majority of 13.5% became aware of it through education. Only 5.6% of the population gained awareness of the platform through reading terms and conditions. This data leads the study to question what efforts are being made to popularise the ODR platform as well as the ADR processes in general. However, 68% of the universe that knew the ODR platform mentioned “government, law, and official organizations” as a source of most reliable information. That indicates that there is an important role that the government has to play in order to accomplish the aims of the platform such as being recognized through the platform as a reliable source of trust so the users know there are effective methods available to seek redress making them feel safer when purchasing online (**Connolly & Bannister, 2007**), (**Cazier , 2007**), and (**Cortés, 2011**). Moreover, it will naturally boost the market inside EU state members and reduce the number of complaints unaddressed.

The terms and conditions are observed here as the main source of information to regular online consumers. There were no remarkable records about the publicity of the ODR

Platform apart from the official publication as well as the implications related to the enforcement business have to abide and the upload of the promotional video on YouTube. The questionnaire intended to verify other possible ways that consumers could have access to the information. In case the terms and conditions fail to accomplish the goal of informing people about the availability of the ODR Platform as a tool of resolving arising conflicts between the parties engaged in any sort of transaction. What paths could be explored to deal with this scenario?

The data produced valuable information to assess the aims and objectives of this study. The majority of the population surveyed (97.8%) was aware that online transactions contain legal aspects expressed in the 'terms and conditions'. However, zero percent of this universe affirmed to read the contracts in detail. Moreover, 48.3% do not read the contract at all before purchasing online. That leaves 49.4% of the population do some sort of reading in the 'terms and conditions'. Nevertheless, the research did not consult the population to know what kind of information draws attention when doing so.

The population was surveyed about their region of birth and region of residence; when split into groups of European residing in Europe and residing outside Europe, 30.55% of the first group was aware of the existence of the platform. However, it is not possible to compare this data with the second group that had zero percent awareness of it because the proportion of the sample was not representative. The sample surveyed belonging to the non-European group residing in Europe presented higher levels of awareness (51.51%) as well as the non-European residing outside Europe (33.34%). What reasons could explain the disparity between awareness between these groups? Education; international media; less access to justice in their countries of origin; higher awareness of consumers' rights; more interest in European legislation? (**Pittayachawan, 2007**) points out that the higher the level of education the more likely people are to be internet users and therefore, it suggests that they will have more access to information, that may underpin the results found.

Among the higher educated population, it was verified higher levels of awareness of the ODR platform. The group of Master's degree/ higher certificate/ diplomas particularly stood out from the sample. That suggests that despite the efforts on the regulation to have the awareness of the platform massively spread out, and it being an important aspect of trust-building the most common way to become aware of the platform was not directly related to

the regulation. Nevertheless, it is not possible to affirm that the other groups (school leaver – over 18; Ph.D.; prefer not to say) do or do not have the influence of education as a decisive aspect on the platform awareness due to the lack of representatives of the respective groups on the survey. Another trend proposed was the awareness according to gender. However, such trend did not express relevant information to be explored in the discussion since there was not a remarkable difference of awareness when the population sample was split according to gender.

The lack of representatives when analyzing the sample population per age group was also recurrent in the awareness aspect. The groups of 18- 30 years old and 31-45 years old represent 89.9% of the total sample population. Therefore, the other groups do not have enough representatives to generate relevant information about these them.

Regarding the frequency the population sample read the terms and conditions according to the region of birth and region of residence, there was an absolute pattern with the most part of the population regardless of the regions that indicate that there is a general neglect of such terms and conditions upon proceeding with purchases online. What stood out more remarkably was the influence of familiarity, popularity, and availability of goods or services needed at the moment of the visit to the website. **(Morrison & Firmstone, 2000)** point out that the problem with the acknowledgement of the terms of a contract is that it involves several agents that in order to contribute to the trust must be recognizable for the trustor otherwise it might inspire suspicion.

When questioned about the influence of publicity in the decision-making, most of the population sample (30.3%) affirmed that publicity is likely to influence their decision. The questionnaire did not explore the reasons to understand the reasons behind this influence. However, when the population was questioned about the most reliable source of information the option ‘friends and family’ had the highest number of responses (31,9%) while advertising and publicity only had 5.6% of the responses suggesting that imperative type of trust is the particularised trust and not strategic trust as would be more expected. Apparently online consumers, for reasons this study will attempt to remark in the next chapter, establish a relation of trust, initially from the individual and particularised and not strategically when it comes to what they consider relevant when deciding to consume from an online supplier. In other words, values shared with the social group apparently have more influence in the

process where trust is built than the government's attempt to regulate the market and boost its trust.

Overall, the data collected about awareness of the ODR Platform reviewed that the levels of awareness are very low and that the most relevant aspect is the level of education. There is a significant discrepancy between the levels of awareness when the region of birth and region of residence were taken into consideration but not enough findings to corroborate this aspect

4.2 Online consumers' views on online shopping – Concerns and familiarity with providers

One key aspect of the influence on shopping online the sample population expressed was the familiarity with the providers and suppliers. There were recurrent answers relating the levels of trust with the familiarity and popularity of suppliers.

When questioned about the reasons to feel safe or not while placing an order or making a payment the sample population expressed opinions such as “depending on the site”, “if the site is famous”, “if I can pay through PayPal”, “if I know someone that used the site previously”. Most all of the answers mentioned something in those lines. In none of the answers it was registered any mention about solving a possible arising dispute, that data does not suggest that online consumers are not concerned about having disputes solved if the transaction goes wrong, it more likely suggests that they do not want to have to enter in disputes at all. Therefore, is creating an easier way to resolve disputes in some way impacting consumers' trust? Are possible arising disputes with online traders/suppliers on the consumers' sight when making the decision to consume online? Or is the practicality of buying with the least amount of concerns possible what inspires trust?

Not surprisingly more than 70% of the surveyed population affirmed to feel safe not only in placing orders online but also in making payments in cyberspace, some remarked their preference in using financial institutions such as PayPal in order to prevent from the need of informing their credit card details to another site, and doing so, minimizing the risk of fraud. Interestingly, when questioned about the sites they are more likely to view, the majority of the respondents 42.7% affirmed to view “Brands which stock the goods/services you require at the time of viewing the website” contradicting the qualitative data collection and creating

doubt about what is more relevant when considering the role trust plays in their decision making process since only 12.4% answered “Brands recommended by a friend or influencer” and 19.1% “Brands with high ratings”

4.3 Changes in the consumer habits in a pandemic world

Assessing the perception of the pandemic in the online consumers’ habits will provide a panorama of a possible need for improvement of the tools available to deal with the increasing volume of online transactions.

The sample surveyed was questioned about how the pandemic restriction changed their online shopping habits; the answers are going to be analysed in this section. When asked to justify the change the population gave the following topics: When the shopping habits increased - Physical shops unavailable; sales online; momentary satisfaction; basic items usually bought in the physical store are now being shopped online; shopping online made them less aware of the money spent. When it remained or decreased the online shopping habits – Preference to buy in the physical shop; decreased the need of certain items; concerns with the future made consume more strict to the essential items. Another answer pointed out the concern towards buying from the UK after the Brexit; however without a reason for the concern.

The findings presented above confirm the trend presented in the review of the relevant literature that indicates the expansion of e-commerce propelled by the pandemic restriction in place. 75.3% of the population surveyed affirmed that their online consumption have been impacted by the pandemic. Among those, 33.7% affirmed that their habits increased a lot, and 28.2% that their habits increased a little adding to 61.9% of the population noticing an increase in the amount of online consumption. Contrastingly, only 17.9% of the population registered that their habits somewhat decreased or remained the same. Nevertheless, it is not possible to imply that these changes will remain and become the rule once the physical shops reopen normally as it was before the pandemic restrictions.

For the reason expressed above, the questionnaire intended to obtain information about the population sample’s perception regarding the habit changes. When asked if the changes were

perceived as positive, neutral, or negative there were a few trends in the answers: The population surveyed that perceived the changes as negative justified that: Shopping online makes them less aware of the amount spent; an increase in cost was noticed such as delivery and extra fees; some suppliers of products they used to buy in the physical shop were not available online; the products cannot be tried before purchasing; preference to shop in the physical store. When the answer was neutral: they remarked that it was only a functional change so items usually bought in the stores are now purchased online. When the answer was positive: The respondents limited the consumption to essential items; better control of expenses; saving money; more time to consider the purchase; less impulsive purchases; optimization of time; an opportunity to learn how to use the technology due to the need of buying online.

It is important to draw attention to the fact that only 9.1% of the population expressed that they view the changes as negative. This finding suggests that there is a strong possibility that a more online consuming profile might be established as a result of the changes imposed. Moreover, 31.8% of the population expressed to find the change positive and 59.1% regarding the changes as neutral. Therefore, although this projection is very speculative, it is possible to project that the boost the online market received during the pandemic may resonate with the future post-pandemic. Furthermore, the e-commerce projections made before the pandemic already expected progressive growth regardless of the restriction. Thus, the pandemic can be seen as an accelerator of this already projected online market growth as viewed in the literature review.

4.4 ODR Platform potential to reach the goals proposed by the e-commerce directive

Despite the low levels of awareness of the platform with only 31.5% of the total population, some indicators suggest that the ODR Platform has the means to accomplish the goals proposed regulation. It came up in the survey that the use of the platform would be indorsed by the users due to its continental exposure and reach making its reliability less questionable as the qualitative data collected “How it involves the whole EU makes me a lot safer” and also due to how the ODR process works “All information was observed by an independent party”. However, when questioned about concerns in trusting the platform the following

answer was observed: “I used to work in dispute resolutions and fraud investigations so I know that some service providers do not abide by the disputes process”. Unfortunately, the research does not have the means to deepen its knowledge in this matter due to the lack of representation of the actual use of the platform. Nevertheless, this affirmation confronts what is stated in the **DIRECTIVE 2013/11/EU** paragraph 7:

“In order for consumers to exploit fully the potential of the internal market, ADR should be available for all types of domestic and cross-border disputes covered by this Directive, ADR procedures should comply with consistent quality requirements that apply throughout the Union, and consumers and traders should be aware of the existence of such procedures. Due to increased cross-border trade and movement of persons, it is also important that ADR entities handle cross-border disputes effectively.”

The fact that the ODR Platform was only launched five years ago is also a limitation to its familiarity with the broader public. However, if the pace remains the same only approximately 5% of the current European population will have had accessed the ODR platform website, which is still a very low number to accomplish having a massive impact in the consumers’ trust and relevant boost in the single market.

When analysing aspects that the population considers important when starting a dispute against an online trader/supplier the platform has a strong possibility of developing the role it intends to. The aspects mostly regarded before starting a dispute to the population are: Time 24.5% and cost 20.3%. These features are the ones expressed in the regulation as the force propelling the ODR processes. **REGULATION (EU) No 524/2013 paragraph 2:**

“In order for consumers to have confidence in and benefit from the digital dimension of the internal market, it is necessary that they have access to simple, efficient, fast and low-cost ways of resolving disputes which arise from the sale of goods or the supply of services online. [...]”

Nevertheless, the third most desired feature expressed by the respondent of the questionnaire was effectiveness with 13.7% of the responses, which might be an important point to be worked on. Opposing to the findings in the review of the literature confidentiality was the least relevant feature with only 7.1% of the responses.

The survey question that aimed to reveal the most reliable source of information, in other words, what would contain the most trustful information had the second most reliable source

“Government, law, and official organizations” with 24.4% of the responses which implies that information and guidance provided by official institutions are likely to promote confidence and so impact the levels of trust to however receive the information. Despite the fact that “Friends and family” received the majority of the answers in the reliability aspect with 31.9% of the answers it puts strategic trust in a very advantageous position.

Even though the majority of the population sample was not aware of the existence of the platform, they were asked to relate the intentions they linked to the creation and implementation of the ODR Platform. This question returned the following results: 16.3% related it to benefit the consumer, 14.5% to resolving disputes faster with a lower cost, 13.3% protecting the consumer, and 12% reducing stress on the parties involved in a dispute. All of these aims are contained in the ODR Platform regulation and so regardless of the population awareness once knowing about the existence of the platform they related the correct aims. Furthermore, the aims that were not related to the intentions of the platform creation received the least percentage of response as self-interest 6.4%, waste of time 1.1%. This finding suggests that there is a lot of potentials for the ODR Platform to induct strategic trust. It is interesting to add that some of the intentions that would collaterally affect the process as a whole such as benefit the trader (6.4%), and reduce the workload of the court system (6.7%) received a low number of responses, suggesting that benevolence and intentions to protect the consumer are perceived through official institutions’ regulations.

4.5 SWOT analysis

In this section, the data analysis will apply the SWOT analysis in order to create a better visualization of the data gathered. SWOT analysis is a recognized method to audit and analyse businesses in its environment in order to define strategies that can create a model aligned to its purpose through the observation of its resources and capabilities in the context it is inserted (**Rathod, 2020**). This analysis will include not only the findings presented in the data collection but also the findings exposed in the literature review.

The intention of doing so is to explore possible paths as well as assess the functionalities and dysfunctionalities according to the concepts and principles governing the creation and implementation of the ODR Platform. SWOT is an acronym for Strengths, Weaknesses, Opportunities, and Threats.

The table below was created with the information presented so far and will be broken down into smaller bits to be discussed in the next chapter.

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> - Faster redress processes - Low cost - Confidentiality - Acrimony reduction - Attend need of cases not suitable for other dispute resolution mechanisms 	<ul style="list-style-type: none"> - Low rates of successful resolutions - Recent creation and implementation - Low levels of public awareness - Lack of public familiarity with ADR processes - Lack of investments in publicity
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> - Fast increase of online business - Increase of online shopping due to the Pandemic - Cases not suitable for other dispute resolution mechanisms 	<ul style="list-style-type: none"> - Improvement of consumer service - Might draw attention to negative aspects of online transactions - Private sector more likely to invest in publicity of their own business - Consumers not concerned about the possibility of dissatisfaction

Table11: SWOT analysis - Created by the author May, 2021

Strengths: The aspects identified here are a crossing between the characteristics for resolution of disputes expressed by the population sampled and the characteristics contained in the ODR Platform regulation. They indicate the advantages the platform intends to provide and has a demand for.

Weaknesses: The findings highlighted here represent some aspects that work against the main goal of the ODR Platform. The importance of remarking these characteristics is to discuss possible actions to tackle these issues and guide the improvement of the platform.

Opportunities: The environment presents certain circumstances that might be advantageous to the better development of projects such as the ODR Platform. These opportunities were identified in the literature review and the analysis of the ODR Platform regulation.

Threats: These characteristics are external to the business and jeopardize its future development. They were defined by the findings in the data collection and literature review.

SWOT analysis is a strong tool that helps strategic planning; it provides concrete and subjective knowledge in order to overcome the difficulties faced by institutions (**Rathod, 2020**). However, it is considered here not as a tool for government legislation solution; it is being regarded as an analysis of the ODR Platform as a detached operation.

5 Discussion

This chapter revisits the research question followed by the implications of the findings presented in chapters 3 and 4. The contribution of the research will be discussed to assess the knowledge generated about the impact of the ODR platform with online consumers' trust. The chapter ends with the limitations, and suggestions for future researchers.

5.1 Answering the research question

In this section, a summary of the finding is presented in order to answer the research question.

Question: Does the ODR Platform actually have a positive impact with online consumer trust?

The literature review, presented in chapter one, defined three types of trust particularised trust, individual trust, and strategic trust. The last one, Strategic trust, was taken in this work as the type of trust desired to be developed by the online consumer because this type of trust relates directly to the definitions of trust that would impact the decision-making process of consuming online. The strategic trust depends on the trustor having the belief that the trustee has the right intention, motivation, expertise, and competence to meet their needs. Therefore, it implies that the trustor sees benevolence in the trustee to take the right action. As a consequence of building this type of trust in the online consumer, the online market boost and all the goals intended with the creation and implementation of the ODR platform would be accomplished. This point is corroborated by **(Morrison & Firmstone, 2000, p.602)** to what they call abstract trust; this type of trust is directly related to the concepts present in strategic trust.

“Abstract trust, also known as systems trust, is trust in social systems, which include organisations, markets and state systems — it is trust that operates across time and space. Abstract trust is essential for social solidarity, or social cohesion. Without abstract trust, complex social organisation could not exist.”

Having this in mind, the questionnaire answers reviewed that due to the lack of awareness about the ODR platform the impact or influence it has with online consumers' trust does not represent relevance on the decision-making process. Therefore, other sources of trust-building were identified on the surveyed population. Familiarity with the transactions intermediaries seems to be a key element in the impact with consumers trust. The relevance of this fact is underpinned by **(Pittayachawan, 2007)** research on the theme. In the scholar findings, the population sample expressed the exact same concern towards online transactions intermediaries because it reduces the perceived risks such as having their credit card details given to the traders/suppliers which they perceive a risk of using these details maliciously.

5.1.1 Critical discussion on the implications of the results found

Like any type of business, ODR is required to have a reputation in the market in order to develop its activities. As **(Pennington, et al., 2003)** states that e-commerce business works on finding ways to be seen by the consumer as legitimate and trustworthy due to its dependency on their purchase online. The population surveyed indicated to see the features offered by the ODR platform, such as resolving disputes faster, with low cost, in a less stressful environment, with more practicality, and more effectively as desired when entering a dispute. However, they were unable to relate these features to the platform and neither did they seem to consider the possibility of the online transaction going wrong and resulting in a dispute as a relevant variable to the online consuming decision. Therefore, the ambition the platform has of influencing in the built of trust and confidence with online consumers in order to boost the market cannot be reached through this path.

The data suggested more strongly that the process of building trust begins backward. The consumer prefers to trust the trader/supplier for 1) Having familiarity with their business; 2) Knowing close people that used the business previously; 3) Lack of negative information about the business. **(Thakur & Summey, 2007)** cited (Blau, 1964) to explain the social exchange theory that suggests that the relationships such as the ones present in B2C transactions depend on the positive or negative previous experiences with the businesses.

Another important aspect is the role publicity seems to play. Scholars working on the theme are incisive about the importance of branding as the first step to achieve loyalty and trust in e-commerce **(Thakur & Summey, 2007)**. Since publicity plays a decisive role in the equation,

apparently because people do not consider trusting or not trusting something that they are not aware of the existence or reputation. That said; it is understandable that the need of trusting or not trusting something only enters the sight of consumers so this “something” is noticed. It is the first step to trigger the search for reasons to suspect and build distrust or reasons to believe it is something that conveys the aspects of trust. It is clear at this point that trust or distrust needs interaction with the object to build perceptions about this object; otherwise the finding suggests that consumers will simply trust due to the lack of reasons to distrust. This view is supported by **(Brown, et al., 2004)** and **(Thakur & Summey, 2007)** when they affirm that trust generates trustworthiness which becomes a cycle fed by positive experiences and the cycle can be broken and generate distrust when a negative experience happens.

These facts corroborate some of the findings exposed in the review of the literature. The most relevant aspects to build trust and also develop consumer loyalty to a brand or a business relate very little to the availability of tools to resolve possible future disputes. The most remarkable features identified not only in the literature review, but also in the data collection are availability of products/services desired, familiarization with payment methods, package tracking option, competitive prices, transparency (availability in the consumer language/local currency, clear return policy, information about extra fees), and reputation and recognition of the trader/supplier regarding all these features.

5.2 Systems theory applied to the ODR Platform context

In order to better illustrate the object of this study. The concepts contained in the systems theory will be applied to the stakeholder as an attempt to explain their complex interconnections and interrelations.

“Subsystems or Comporients: A system by definition is composed of interrelated parts or elements. This is true for all systems—mechanical, biological, and social. Every system has at least two elements, and these elements are interconnected.” **(Kart & Rosenzweig, 1972 p. 450)**

The scholars elaborate on the definition by saying that a system is not simply the parts that compose it but something bigger that transforms its part into a whole. Furthermore, systems can be closed or open; closed systems receive no external influence while open systems interact with the environment and exchange information, energy, material. **(Kart &**

Rosenzweig, 1972). Since social structures are dynamic, they are open systems in constant transformation by the physical and abstract variables that compound them; they receive inputs adjust their dynamic and generate outputs. Therefore this model suites perfectly the objective of this work concerning its cause/effect investigation.

The scheme below represents the most relevant agents involved in the scenario observed in this study. It was simplified in order to illustrate the conjunctures assessed in this work. It is a huge challenge to present such representation in a static image because it reflects a dynamic process since cyberspace and its interactions belong to an open system that receives inputs as the process develops. However, this attempt to create this representation might simplify the complexity of the process.

In the centre of the image, the regulations related to the object of this study are placed in the red rectangle to be the pathway for the interaction between the other system agents present in the process. Involving all the other systems, the impact caused by the Covid-19 pandemic is represented by the yellow circle. The smaller circles represent the other subsystems with relevant influence in the process; the red ones represent concrete systems such as institutions and businesses and the blue circles represent the subjective systems with relevant influence in the interactions between the other systems.

It is important to remark that this first representation does not show the interactions between the systems. It is a mere illustration of the relevant systems to this work.

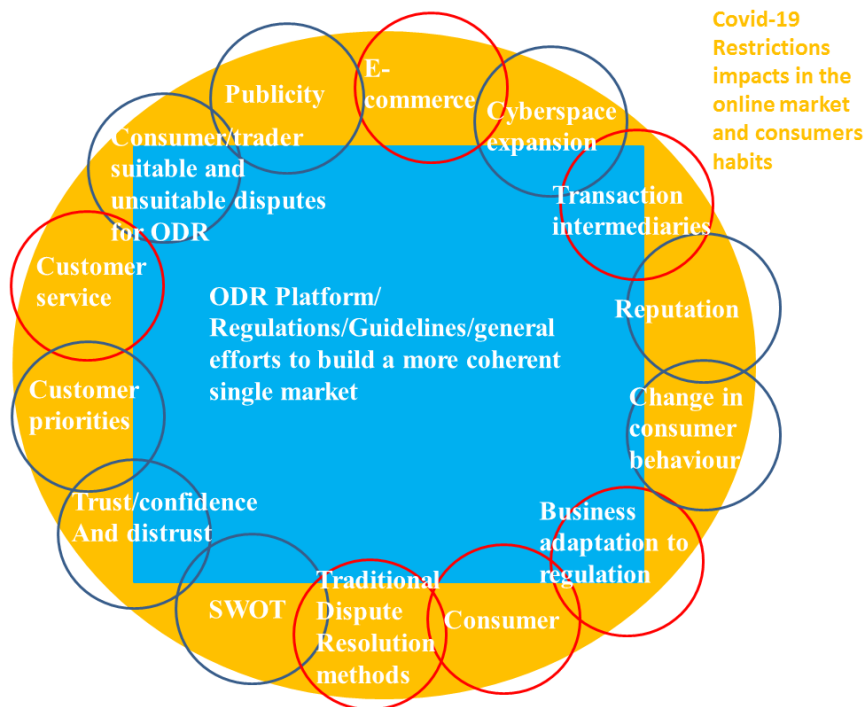


Figure 10: Systems theory representation 1 - Created by the author. May, 2021.

The representation below contains arrows to represent the interactions between. Despite the fact that to makes a more reliable representation it would be necessary to use motion and not simply a static figure. It is represented here only to assists in grasping the complexity involved in the process and provides a holistic view.

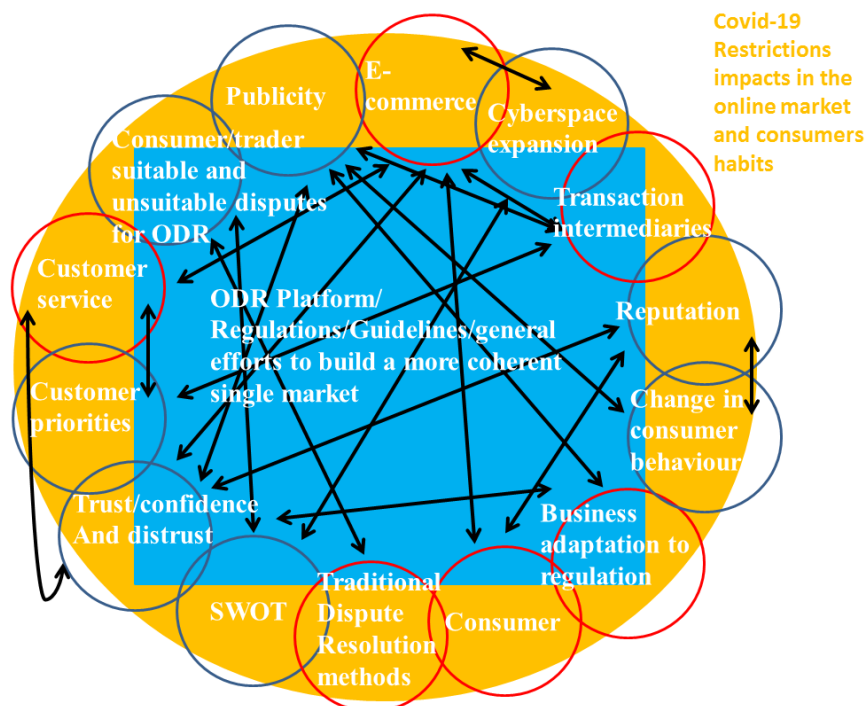


Figure 11: Systems theory representation 2 Created by the Author. May, 2021

When legislation, regulation, guidelines, etc. are created they start a chain-effect among the important systems that will promote changes in the status quo. Thus, they can be regarded as inputs. However, these inputs aimed to promote certain impacts that were observed neither in the secondary findings nor in the primary research. Scholars elaborate on that saying that new legislation and regulation create a change in the mindset that slowly promote progressive change in old paradigms such as the paradigm that all dispute cases must go through the court system (**Marques, et al., 2020**)

The ODR regulation has in its contents the intention of improving consumer trust in the single market. Nevertheless, it was observed that the paths to impact the consumers' trust run on a different road. (**Morrison & Firmstone, 2000**) point out, underpinning this affirmation, that unfamiliarity with a system is a recurrent issue the activities on the cyberspace face to build the user's trust. The data gathered here suggests that in order to accomplish such a goal it is necessary to bring to the consumers' attention to ODR processes as well as to the ODR Platform before an actual issue arises. Moreover, it is necessary to adapt how the awareness is spread among online consumers so it has a relevant impact on the public so consequently this impact will reach the other aims.

On the other hand, it is not clear if bringing to the consumer the awareness of post-purchase consuming dispute resolution tools is somehow of assistance in building trust. It is correct to infer that having in mind that this type of information is subject to the consumers skill to interpret and judge the information received according to the intention that was originally designed (**Morrison & Firmstone, 2000**). In other words, if the consumers cannot assess the value of the information provided; it is likely that it might not have the intended impact, or worse, it might have the opposite effect.

5.3 Paths to face the issues regarding the ODR platform goals

It is necessary to begin the discussion by questioning how the ODR Platform intends to achieve such an ambitious goal without a well-defined marketing plan especially regarding its recognisability with the public. As the idea proposed by (**Kim, et al., 2008**):

“Familiarity is a “precondition or prerequisite of trust” [91], because familiarity leads to an understanding of an entity’s current actions while trust deals with beliefs about an entity’s future actions”

It is clear from the findings presented that in order to create some sort of impact with the online consumers it should initially be created a strategy to spread the information about the platform. This became obvious through the collection of primary data where the population sample expressed on several occasions that familiarity with however they are dealing with inspires trust and reduces the levels of suspicion (**Cortés, 2011**).

It is not surprising that very little about the creation and implementation of the ODR Platform can be related to the levels of trust in the population. For instance, almost all the comments in the questions about feeling safe when ordering online and paying online came back with the information that as long as the consumers have had some sort of reference about the trader/supplier or a previous experience or even the lack of negative feedback. Different from the ODR Platform, which is a public service, the traders and suppliers need to build a reputation in order to remain in business. Therefore they have to invest in publicity, customer service, and many other strategies to keep the customers coming back to their online business; otherwise, inevitably they would go out of business. On the other hand, since disputes are not desired or wanted, what could be the motto of the platform to exist?

It is clear from the reading of the ODR platform regulation and e-commerce regulation that improve and assure access to justice and redress with fairness, efficiency and lower, cost is paramount. Additionally, it aims to build trust to boost confidence in the single market. However, apart from facing the awareness issue the platform also faces low- resolution rates which can represent a challenge when attempting to penetrate the system actively. Therefore the success of ODR platform activities is to be accomplished before the ambition of representing a solid source of trust-building to consumers. Several scholars agree on this imperative, in order to achieve success in the consumer trust, it must fundamentally achieve success in its own activities **(Pennington, et al., 2003)**, **(Morrison & Firmstone, 2000)**, **(Pittayachawan, 2007)**, and **(Kantsperger & Kunz, 2010)**. That means while the resolution rate does not denote the ultimate fulfilment of the ODR platform it is unlikely to represent a powerful source of trust.

Although it is not a very common perspective, it is undeniable that the platform is part of a business. ADR bodies offer a service like any other supplier that has qualified professional to do so. The greatest difference is that it offers a service that no one would like to have to use because the need for it comes from dissatisfaction with a purchase or a contract that did not go well for one or both parties. Another matter is that there are many defined intentions and concerns behind the creation of the platform to address and solve practical issues. However, apparently, these regulations forgot the active variables of this equation.

It is mandatory to businesses to be up to the current legislation, the cost of not complying with such regulation might mean their extinction. On the other side, consumers have no regulations to make them eligible to consume. It is in their best interest to be up to date to their rights as consumers. However, the particularised trust is imperative in online consuming relations. The consumers have the confidence to buy without thinking through the consequences of an unsuccessful transaction. Therefore, terms and conditions that state the rules of the agreement are overlooked until there is an actual issue. Perhaps, the massive dissemination of the ODR Platform would have the opposite effect instead of inspiring trust it would inspire distrust since it would bring to the consumer sight the remote possibility that any transaction regardless of the value could go wrong and would be suitable for an institutionalised dispute resolution process.

5.4 Limitations of the research

There are some aspects of this research that limit the extrapolation of the findings to greater spheres. These limitations are mostly related to the methodology adopted to develop this study; those limitations were mentioned in chapter 2. Nevertheless, there are limitations identified during the development of the work not simply related to the methodology adopted.

There was no survey trial before the application of the final questionnaire to identify flaws and misunderstandings. Therefore, some inconsistencies in the answers were spotted during the presentation of data. These inconsistencies did not affect the overall result and did not influence the data analysis nor the discussion of the theme.

Not all the groups defined by the demographics questions had proportional representatives. This lack of representatives was spotted during the development of the work. However, it limited the analysis of trends among those groups with no representative population.

The ODR Platform reported 360000 visits per month in 2018. Unfortunately, the survey did not reach a very relevant number of respondents that actually were aware, or used the platform in the past. Because of that some questions related to the impression the platform had not received sufficient answers to create an observable pattern.

Conclusion

Technology, e-commerce, ODR, and ADR are constantly being transformed and transforming societies. ADR and ODR are recent techniques to deal with disputes in a non-traditional way and are still having their definitions and applications criticized and enhanced.

The hypothesis is that the ODR Platform would have a significant impact on consumers' trust. The present research question wanted to discover if the creation and implementation of the ODR Platform somehow impacted the trust levels of online consumers. It had aims and objectives to appraise the platform implementation, to measure its impacts with consumers' trust, and verify if the goals proposed at the outset of the platform are being accomplished after the first years since its launch.

In order to achieve the research goals, the aspects below were taken into consideration:

- 1) What leads the consumer to look for online shopping
- 2) What influence the consumer decision making
- 3) Actors involved in the online consuming
- 4) Awareness of legal terms
- 5) Perceptions and shopping habits in a world post-pandemic
- 6) ODR Platform awareness
- 7) Relevant aspects in starting a dispute
- 8) Assessment of what here is referred as strategic trust

After the presentation of the data, analysis, and discussion this study found out that the consumers' trust in shopping online relates very little to the creation and implementation of the ODR Platform, up to this point, due to the scarcity of awareness about the tool. It found out that there are other powerful sources of influence that the online consumer takes into consideration when deciding on purchasing from cyberspace. Nevertheless, this does not mean that the platform has a dispensable value.

Due to its recent implementation, the ODR Platform still needs to work its stakeholders in order to get closer to achieve what has been intended. The potential it has did not have

enough time in the market to penetrate it to a level where its relevance is as impactful as it was intended at the outset of its elaboration. To impact the consumers' trust means to promote measurable changes in consumer behaviour and alteration of the holistic consumer perception of the system so the regulation can be a relevant aspect or variable that influences decisions.

As the goals of the platform were intertwined to its awareness it is inevitable to conclude that, apart from being an option available to consumers after the purchase and after a possible dispute has risen, its implementation has no relation whatsoever with the pre-consuming stage from the consumer perspective. In other words, to impact the consumer trust and through that impact increase the interest of consumers in buying online boosting the online market it would be necessary that the platform was in the consumer sight before they go online and consume.

What became clear throughout the development of the research is that there are several other variables that play a more relevant role regarding the built of trust and confidence to buy online, such as, the behaviour of other consumers (close or not to the potential consumer), rating sites (reputation), and previous experience with trader/supplier. Moreover, it was perceived that the necessity of consuming online in the world post-pandemic played a more impactful role in the decision to shop online than the intended increase of trust the platform was supposed to accomplish.

Taking into account all the findings contained in this research, some aspects of the potential perceived in the creation of the platform were used to project the possibility of a scene change. The regular shopper recognised the good intention and expertise of official organizations in creating mechanisms to protect the consumer. Therefore, the missing link is to promote the platform and endorse this relation between the two of them. Furthermore, the facilitated manner in which the ODR processes promise to work is desired by the consumer, resolving disputes faster, with lower cost, with practicality, and efficiency.

Putting the ODR Platform in the spotlight to the consumer, building a positive reputation, bringing awareness that regardless of the amount involved in the dispute it has redressing ways, exalting its benefits, and making it recognisable for the broad public is certainly the path to achieve the goals proposed in its creation and implementation.

Reflection

Researching such complex objects in such complex conjunctures was the biggest challenge of this research. There is a massive amount of productions in the field of Alternative Dispute Resolution that makes research about the theme easier and more difficult at the same time. Defining what is relevant to include in a study like this proved to be one of the most difficult tasks I have ever experienced in my academic life so far. However, it made me rediscover admiration for the knowledge and for those that make research for a living. I am impressed with how much I learned not only about the topic itself but also how it expanded my perception of research methods. Only those who have been through the process can grasp the magnitude of the experience and how important it is to the best development of the individual and the society.

Human phenomena have always been something that made my eyes sparkle. The decision of this theme was a mix of something practical and needed with something that always intrigued me like: The nature and particularities of trust in human behaviour. It gave me an opportunity to deepen my knowledge on both, the understanding of ADR and ODR as well as the subjectivity of trust.

Certainly, the findings and discussion on this study do intend to be the panacea for disputes raised in cyberspace or for the functioning of the ODR Platform. My attention was drawn to the ODR Platform due to my perception that it could be a valuable tool to redress disputes in a world that consume more and more each day through e-commerce. Furthermore, for the feeling that this tool was overlooked because a very limited number of people were aware of its existence.

I recognize that due to my lack of experience as a researcher I created limitations to my study that could have been avoided. Nevertheless, being able to point them out and suggesting improvements to future researchers enriched the work and better shaped me as a person.

I truly believe that my contribution to the field of Dispute Resolution accomplished its objectives defined at the outset and I hope that the findings expressed here can be of use to future researchers looking forward to contributing to be the best development of Alternative Dispute Resolution processes.

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Appendix

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Form A: Application for Ethical Approval

Undergraduate/Taught Postgraduate Research

This form should be submitted to the module leader for the relevant initial proposal and/or the relevant supervisor if the proposal has already been accepted.

Please save this file as **STUDENT NUMBER_AEA_FormA.docx**

Title of Project	"A critical review of the ODR platform and its impact with online consumer trust"
Name of Learner	Diego do Nascimento Guimaraes
Student Number	51704501
Name of Supervisor/Tutor	Mr. John Dunne B.L.

Check the relevant boxes. All questions must be answered before submitting to the relevant lecturer / supervisor. Note: only one box per row should be selected.

Item	Question	Yes	No	NA
1	Will you describe the main research procedures to participants in advance, so that they are informed about what to expect?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2	Will you tell participants that their participation is voluntary?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3	Will you obtain written consent for participation (through a signed or 'ticked' consent form)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4	If the research is observational, will you ask participants for their consent to being observed.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Will you tell participants that they may withdraw from the research at any time and for any reason?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6	Will you give participants the option of not answering any question they do not want to answer?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Will you ensure that participant data will be treated with full confidentiality and anonymity and, if published, will not be identifiable as any individual or group?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8	Will you debrief participants at the end of their participation (i.e., give them a brief explanation of the study)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
9	If your study involves people between 16 and 18 years, will you ensure that passive consent is obtained from parents/guardians, with active consent obtained from both the child and their school/organisation?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Item	Question	Yes	No	NA
10	If your study involves people less than 16 years, will you ensure that <u>active</u> consent is obtained from parents/guardians <u>and</u> that a parent/guardian or their nominee (such as a teacher) will be present throughout the data collection period?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11	If your study requires evaluation by an ethics committee/board at an external agency, will you wait until you have approval from both the Independent College Dublin and the external ethics committee before starting data collection.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	If you are in a position of authority over your participants (for example, if you are their instructor/tutor/manager/examiner etc.) will you inform participants in writing that their grades and/or evaluation will be in no way affected by their participation (or lack thereof) in your research?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13	If you are in a position of authority over your participants (for example, if you are their instructor/tutor/manager/examiner etc.), does your study involve asking participants about their academic or professional achievements, motivations, abilities or philosophies? (please note that this does not apply to QA1 or QA3 forms, or questionnaires limited to market research, that do not require ethical approval from the IREC)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
14	Will your project involve deliberately misleading participants in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
15	Is there any realistic risk of any participants experiencing either physical or psychological distress or discomfort?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
16	Does your project involve work with animals?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
17	Do you plan to give individual feedback to participants regarding their scores on any task or scale?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
18	Does your study examine any sensitive topics (such as, but not limited to, religion, sexuality, alcohol, crime, drugs, mental health, physical health, etc.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
19	Is your study designed to change the mental state of participants in any negative way (such as inducing aggression, frustration, etc?)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
20	Does your study involve an external agency (e.g. for recruitment)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
21	Do your participants fall into any of the following special groups?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	
	(except where one or more individuals with such characteristics may naturally	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Item	Question	Yes	No	NA
	occur within a general population, such as a sample of students)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

If you have ticked any of the shaded boxes above, you should consult with your module leader / supervisor immediately. **You will need to fill in Form B Ethical Approval** and submit it to the Research & Ethics Committee **instead** of this form.

There is an obligation on the researcher to bring to the attention of the Research & Ethics Committee any issues with ethical implications not clearly covered by the above checklist.

I consider that this project has **no** significant ethical implications to be brought before the relevant Research & Ethics Committee. I have read and understood the specific guidelines for completion of Ethics Application Forms. I am familiar with the codes of professional ethics relevant to my discipline (and have discussed them with my supervisor).



Name of Learner Diego do Nascimento Guimaraes

Student Number 51704501

Date 15/03/2021

I have discussed this project with the learner in question, and I agree that it has no significant ethical implications to be brought before the Research & Ethics Committee.



Name of Supervisor/Lecturer Mr. John Dunne B.L.

Date Click or tap here to enter text.



RESEARCH DISSERTATION:
MASTER OF ARTS IN
DISPUTE RESOLUTION
IMPORTANT NOTES

Purpose

This research has an academic purpose only.

There is no direct benefit from answering the questionnaire, but your participation will have an importance in the development and further understanding of the topic.

Confidentiality

Any answers provided will be sent to a link at SurveyMonkey.com and the data collected will be stored online in an electronic format protected by a password. Information such as name, email address or IP address will not be collected by the platform. As a result of this, all responses are completely anonymous and no identification is required.

Aim

The research aim is to understand the impact of the Online Dispute Resolution (ODR) Platform and online consumer trust.

Declaration

This research is being carried out in accordance to the WMA Declaration of Helsinki ethical principles (available at: - <https://www.wma.net/policies-post/wma-declaration-of-helsinki-ethical-principles-for-medical-research-involving-human-subjects/>)

Concerns

In case you have any doubts or concerns in relation to this research, you are welcome to contact the research supervisor, Mr. John Dunne BL (john.dunne@independentcolleges.ie) and the research candidate Mr. Diego Guimaraes (diego.n.guima@gmail.com) who is a registered student at Independent College Dublin undertaking the degree of Master of Arts in Dispute Resolution.

In case you feel that this research has not been able to maintain ethical principles, please contact Independent College Dublin at the contacts below:

Independent College Dublin at Block B ,The Steelworks,Foley St,Dublin 1,or email : info@independentcolleges.ie

Proceeding with the questionnaire, you are automatically indicating that:

You have READ and AGREED with the above information

You agree to participate this research VOLUNTARILY

You are 18 years or over

Thank you for your time and for assisting me in the completion of my masters degree.

Demographic

Question 1: Country of residence

1A What region were you born in?

EU

Non-EU

1B Which region do you presently reside in?

EU

Non-EU

Question 2: Level of education

School leaver (over 18)

Undergraduate degree

Master's degree/ higher certificate/diploma

Ph.D.

Prefer not to say

Question 3: What age bracket is of most relevance to you

18-30

30-45

46-60

60+

Prefer not to answer

Question 4: Gender

Male

Female

Other

Prefer not to answer

Consumer Habits

Question 5A: Do you purchase goods or services online?

Yes, goods (i.e. material products, clothes, decoration, etc)

Yes, services (i.e broadband, telecommunications, etc)

Yes, both

No

Question 5B: If you answered yes in questions 5, how often do you purchase goods or services online?

Daily

Weekly

Monthly

Yearly

N/A

Question 6: If you answered yes in question 5A what type of websites are you more likely to view?

High street brands

Non high street brands

Brands with high ratings

Brands recommended to you by a friend or influencer

Brands which stock the goods/services you require at the time of viewing the website

N/A

Question 7: When you make a decision to purchase a good/service, does publicity influence your decision making process

1 not at all

2 marginally

3 neutral

4 likely

5 very likely

Question 8: Are you aware that purchasing goods/services online contains certain legal terms and conditions?

Yes

No

Question 9: if you answered yes to question 8: Do you usually read those terms and conditions before confirming your purchase?

- 1 not at all
- 2 occasionally
- 3 sometimes read
- 4 I review them briefly
- 5 I review them in detail

Question 10: Have the national restrictions with respect of Covid (Sars-Cov-2) affected your purchasing habits with respect to purchasing goods/services online?

- Yes
- No

Question 11: If you answered yes in question 10, how have they affected your habits? Please.

- Reduced a lot
- Reduced a little
- Remains the same
- Increased a little
- Increased a lot
- Explain the reason for your answer

Question 12: With respect to questions 10 and 11, do you think this change has had a positive or negative impact on your purchasing choices?

- Positive
- Neutral
- Negative
- Please explain the reason for your answer.

Online Dispute Resolution (ODR)

Question 13: Are you aware that there is an online dispute resolution (ODR) platform?

- Yes
- No

Question 14: if you answered yes to question 13: How did you become aware of the ODR platform?

Friends and family
newspaper or media
Advertising
Education
I used it to resolve a dispute
Reading terms and conditions on the sellers website
N/A

Question 15: If you purchase good/services online, do you feel safe placing your order online?

Yes
No
Unsure
If you answered “unsure”, please explain the reason for your answer.

Question 16: If you purchase good/services online, do you feel safe paying for your goods/services online?

Yes
No
Unsure
N/A
If you answered “unsure”, please explain the reason for your answer.

Question 17: Have you used an ODR dispute resolution platform in the past?

Yes
No

Question 18: If you answered yes in question 13, do you perceive the ODR platform to be fair and impartial in resolving your dispute?

Yes
No
Unsure
If you answered “unsure”, please explain the reason for your answer.

Question 19: If you answered yes in question 13, do you have any concerns with trusting the platform and service provider?

Yes

No

N/A

Please explain your answer.

Question 20: How likely are you to recommend the use of the ODR platform?

1 not at all

2 marginally

3 neutral

4 likely

5 very likely

Question 21: What is more relevant to you when considering starting a dispute with a company you are unsatisfied with the service/good? (Tick the top 3 that apply)

Cost

Time

Success rate of the method used (effectiveness)

Confidentiality

Trust in the method used (reliability)

Access/Availability

Practicality

Other

Question 22: When making a decision about a purchase online, who do you consider to be more reliable? (Tick the top 3 that apply)

Friends and family

Rating sites

Social media

Advertising and publicity

Government, law, and official organizations

Non-governmental organizations

Other

Question 23: What intentions do you consider with the creation and implementation of the ODR platform? (tick all that apply)

Self-interest

Promote freedom and access to justice

Benefit the consumer

Benefit the trader

Resolve disputes faster with a lower cost

Reduce the workload of the court system

Reduce stress on the parties involved in the dispute

Improve buyer confidence in the market

Protect the consumer

Waste of time

Other

QUESTION 1A: What region were you born in?
Non-EU
Non-EU
Non-EU
Non-EU
EU
Non-EU
EU
Non-EU
Non-EU
Non-EU
EU
Non-EU
Non-EU
Non-EU
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Non-EU

QUESTION 1B: Which region do you presently reside in?
Non-EU
EU
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Non-EU
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Non-EU
Non-EU
Non-EU

QUESTION 2: Level of education
Undergraduate degree
Ph.D.
Masters degree/ higher certificate/diploma
Undergraduate degree
Undergraduate degree
Undergraduate degree
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Undergraduate degree
Masters degree/ higher certificate/diploma
Undergraduate degree
School leaver (over 18)
Undergraduate degree
Undergraduate degree
Undergraduate degree
Masters degree/ higher certificate/diploma
Undergraduate degree
Masters degree/ higher certificate/diploma

Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Undergraduate degree
Masters degree/ higher certificate/diploma
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Undergraduate degree
Masters degree/ higher certificate/diploma
Undergraduate degree
Masters degree/ higher certificate/diploma
Undergraduate degree
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
School leaver (over 18)
Masters degree/ higher certificate/diploma
School leaver (over 18)
Masters degree/ higher certificate/diploma
Undergraduate degree
Undergraduate degree
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Prefer not to say
Undergraduate degree
Undergraduate degree
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Undergraduate degree
Undergraduate degree
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Undergraduate degree
School leaver (over 18)
Undergraduate degree
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Undergraduate degree
School leaver (over 18)
Masters degree/ higher certificate/diploma
Undergraduate degree

Undergraduate degree
Ph.D.
Masters degree/ higher certificate/diploma
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Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma
Undergraduate degree
Masters degree/ higher certificate/diploma
Masters degree/ higher certificate/diploma

QUESTION 3: What age bracket is of most relevance to you?
18-30
31-45
18-30
18-30
18-30
31-45
31-45
18-30
18-30
31-45

31-45
18-30
18-30
31-45
31-45
18-30
18-30
60+
31-45
31-45
18-30
31-45
31-45
31-45
31-45
18-30
18-30
31-45
31-45
18-30
18-30
18-30
31-45
18-30
18-30
60+
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18-30
31-45
18-30
46-60
18-30
18-30
31-45
18-30
31-45
31-45
46-60
31-45
60+
31-45
31-45
31-45
31-45
18-30
31-45
31-45
60+
31-45
31-45
46-60
31-45
31-45
31-45
18-30
31-45
31-45
31-45
31-45
46-60
Prefer not to answer

QUESTION 4: Gender
Male
Female

Male
Female
Male
Male
Female
Female
Male
Female
Male
Female
Female
Female
Female
Male
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Male
Male
Male
Female
Male
Female
Female
Female
Female
Male
Male
Other
Female
Male
Female
Female
Female
Male
Male
Male

Male
Female
Female
Prefer not to answer
Female

QUESTION 5A: Do you purchase goods or services on line?
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, services (i.e broadband, telecommunications, etc)
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, services (i.e broadband, telecommunications, etc)
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both

Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, both
Yes, services (i.e broadband, telecommunications, etc)
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, both
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
No
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, goods (i.e. material products, clothes, decoration, etc)

Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, both
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, services (i.e broadband, telecommunications, etc)
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both
Yes, both
Yes, goods (i.e. material products, clothes, decoration, etc)
Yes, both
Yes, both
Yes, both
No
Yes, both
Yes, both
Yes, both

Yes, goods (i.e. material products, clothes, decoration, etc)

QUESTION 5B: If you answered yes in question 5A: How often do you purchase goods or services online?
--

Weekly

Weekly

Monthly

Monthly

Weekly

Monthly

Weekly

Monthly

Weekly

Monthly

Weekly

Weekly

Monthly

Monthly

Weekly

Monthly

Weekly

Monthly

Weekly

Weekly

Monthly

Monthly

Monthly

N/A

Monthly

Monthly

N/A

Daily

Weekly

Monthly

Monthly

Weekly

Monthly

Monthly

Weekly

Monthly
Weekly
Weekly
Monthly
Monthly
Weekly
Monthly
Monthly
N/A
Yearly
Daily
Monthly
Monthly
Monthly
Weekly
Monthly
Monthly
Monthly
Monthly
Weekly
Weekly
Monthly
Monthly
Monthly
Monthly
Monthly
Monthly
Weekly
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Monthly
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Monthly
Monthly
Weekly
Monthly
Monthly
Weekly
Weekly
Weekly
Monthly

Monthly
Monthly
Monthly
Monthly
Monthly
Monthly
Weekly
Daily
N/A
Monthly
Weekly
Daily
Monthly

QUESTION 6: If you answered yes in question 5A: What type of websites are you more likely to view?
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
High street brands
Brands which stock the goods/services you require at the time of viewing the website
High street brands
Brands which stock the goods/services you require at the time of viewing the website
High street brands
No high street brands
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
High street brands
Brands recommended to you by a friend

or influencer
Brands which stock the goods/services you require at the time of viewing the website
Brands with high ratings
Brands which stock the goods/services you require at the time of viewing the website
Brands with high ratings
Brands which stock the goods/services you require at the time of viewing the website
Brands with high ratings
High street brands
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
High street brands
Brands with high ratings
Brands with high ratings
No high street brands
Brands recommended to you by a friend or influencer
Brands recommended to you by a friend or influencer
Brands which stock the goods/services you require at the time of viewing the website
Brands recommended to you by a friend or influencer
High street brands
Brands recommended to you by a friend or influencer
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website

website
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
High street brands
Brands with high ratings
High street brands
Brands recommended to you by a friend or influencer
Brands which stock the goods/services you require at the time of viewing the website
High street brands
High street brands
Brands with high ratings
N/A
Brands which stock the goods/services you require at the time of viewing the website
No high street brands
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
High street brands
Brands with high ratings
Brands with high ratings
Brands recommended to you by a friend or influencer
Brands recommended to you by a friend or influencer
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the

website
Brands which stock the goods/services you require at the time of viewing the website
Brands with high ratings
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
No high street brands
High street brands
N/A
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
Brands with high ratings
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
Brands recommended to you by a friend or influencer
Brands with high ratings
Brands which stock the goods/services you require at the time of viewing the website
Brands with high ratings
Brands which stock the goods/services you require at the time of viewing the website
No high street brands

Brands which stock the goods/services you require at the time of viewing the website
High street brands
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
Brands recommended to you by a friend or influencer
N/A
Brands with high ratings
Brands which stock the goods/services you require at the time of viewing the website
Brands which stock the goods/services you require at the time of viewing the website
Brands with high ratings
N/A
Brands recommended to you by a friend or influencer
Brands with high ratings
Brands which stock the goods/services you require at the time of viewing the website
Brands with high ratings

QUESTION 7: When you make a decision to purchase a good/service online, does publicity influence your decision making process?
Neutral
Marginally
Not at all
Likely
Likely
Likely
Likely

Not at all
Neutral
Not at all
Not at all
Likely
Not at all
Marginally
Likely
Likely
Neutral
Very likely
Neutral
Marginally
Neutral
Marginally
Neutral
Very likely
Neutral
Very likely
Very likely
Marginally
Very likely
Neutral
Likely
Marginally
Likely
Not at all
Marginally
Marginally
Likely
Neutral
Very likely
Neutral
Likely
Marginally
Marginally
N/A
Marginally
Likely
Likely
Likely

Marginally
Marginally
Likely
Likely
Marginally
Marginally
Neutral
Likely
Likely
Not at all
Not at all
Neutral
Neutral
Not at all
N/A
Marginally
Not at all
Very likely
Not at all
Neutral
Very likely
Likely
Likely
Likely
Likely
Neutral
Likely
Likely
Neutral
Marginally
Neutral
Marginally
Likely
Marginally
Not at all
Likely
Neutral
Likely
Marginally
Marginally
Not at all

QUESTION 8: Are you aware that purchasing goods/services online contains certain legal terms and conditions?
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
No
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
No
Yes
Yes
Yes
Yes
Yes
Yes

[illegible]

Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes

QUESTION 9: If you answered yes in question 8: Do you usually read those terms and conditions before confirming your purchase?
Occasionally
Occasionally
Sometimes read
Occasionally
Not at all
Not at all
Occasionally
Not at all
Not at all
Occasionally
Occasionally
Not at all
Sometimes read
N/A
Occasionally
Not at all
Not at all
Not at all
Not at all
I review them briefly
Occasionally
Occasionally
Sometimes read
I review them briefly
I review them briefly

Occasionally
Not at all
I review them briefly
Sometimes read
Not at all
Not at all
Not at all
Sometimes read
Not at all
Occasionally
Not at all
Occasionally
I review them briefly
Not at all
Occasionally
I review them briefly
I review them briefly
Not at all
N/A
I review them briefly
Not at all
Not at all
Occasionally
Not at all
Not at all
Not at all
Not at all
Not at all
Occasionally
Sometimes read
Not at all
Occasionally
Not at all
Not at all
I review them briefly
Occasionally
Not at all
Not at all
Not at all
Sometimes read
Not at all

Sometimes read
Not at all
Sometimes read
Not at all
Not at all
Not at all
I review them briefly
Occasionally
Occasionally
Not at all
I review them briefly
Sometimes read
I review them briefly
Not at all
Occasionally
Not at all
Not at all
Not at all
Not at all
Not at all
Occasionally
Not at all
I review them briefly

QUESTION 10: Have the national restrictions with respect of Covid (Sars-Cov-2) affected your purchasing habits with respect to purchasing goods/services online?
No
Yes
Yes
Yes
Yes
Yes
Yes
Yes
No
No
No
Yes

Yes
No
Yes
Yes
No
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
No
Yes
Yes
No
Yes
Yes
Yes
No
Yes
No
Yes
Yes
No
Yes
Yes
No
No
No
No
Yes
Yes
Yes
Yes
Yes
Yes
Yes

No
No
Yes
Yes
Yes
No
Yes
Yes
Yes
No
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
No
No
Yes
No
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes
Yes

QUESTION 11: If you answered yes in question 10: How have they affected your habits?	Can you explain the reason for you answer
--	---

Reduced a little	
Increased a little	
Reduced a lot	
Increased a lot	I now purchase good online rather than looking for them in physical shops
Increased a lot	
Increased a lot	Online you don't see the money going away, because a purchase is just a few clicks away... Also lots of sales
Increased a lot	Cannot get to shops
Reduced a lot	
N/A	
N/A	
N/A	
Increased a lot	
Increased a little	I usually prefer to buy the minimum and presidentially at the stores. However, some services are only available online, unfortunately.
N/A	
Increased a lot	Shops are closed
Increased a lot	
Increased a little	
Increased a little	
Reduced a little	Lifestyle changes meaning less need to buy certain items
Increased a little	
Increased a little	
Increased a lot	
Reduced a lot	
Increased a little	
Increased a little	
Increased a little	Since we have been stuck in our house, we have a lot of leisure, what makes our

	interesting to shopping online raise. Also when the delivery get in our houses that brings to us a momentary happiness to get something new.
N/A	
Reduced a lot	
Increased a lot	
Reduced a little	The amount of service consumption was maintained, as for goods I prefer to buy in person.
Reduced a lot	
Increased a lot	Retail not being open has forced me to buy more frequently online, also BREXIT has been a major factor and unlikely to buy from UK websites
Increased a little	
N/A	
Increased a lot	For safety of vulnerable household members majority of shopping has moved online to avoid unnecessary trips to shops. Majority of retail has been closed and had to source certain products online
N/A	
Increased a little	As many shops are closed it's been more easier to get my products online
Increased a lot	Now that we're attending class online there's more room for distraction.
N/A	
Reduced a lot	
Increased a little	
Increased a little	

N/A	
N/A	
Remained the same	Haven't changed much.
N/A	
Increased a little	It's easier to support local business affected by the lockdown as they are generally not allowed to open.
Increased a lot	
Increased a lot	
Increased a lot	
Increased a lot	
Increased a lot	
Increased a lot	
Increased a little	More income/Online retails tend to offer products when purchasing another one.
N/A	
N/A	
Remained the same	
Increased a lot	
Increased a lot	can't go to the shop as regularly so once a month I'll stock up on everything that I would have normally bought randomly while in town
N/A	
Increased a lot	
Increased a lot	
Increased a little	I'm stuck inside
N/A	
Reduced a little	Keep savings
Increased a little	
Reduced a little	Even groceries get delivered. COVID-19 is the reason.
Increased a little	
Reduced a lot	Shopping online more
Increased a little	

Increased a lot	Due to shops being closed all purchase are made online.
Increased a lot	I feel safer to order what I need on line than go to a store and put myself at risk
Increased a lot	
Increased a little	
Increased a little	Staples, such as toilet paper in bulk purchases are something I didn't buy online before covid.
Increased a little	Closed shops
N/A	
Remained the same	
Increased a little	
N/A	
Increased a little	
Increased a lot	
Increased a lot	Everything has moved online, in person transactions are severely restricted
Increased a little	
Reduced a lot	Whatever Important necessary things only purchasing this Covid situation.
Reduced a lot	
Increased a lot	
Increased a lot	
Increased a lot	

QUESTION 12: With respect to questions 10 and 11, do you think this change has had a positive or negative impact on your purchasing choices?	Please explain the reason for your answer
Neutral	
Neutral	

Positive	
Negative	When I went to stores I wouldn't buy as much. Buying online is easy, so I buy more often
Negative	
Neutral	
Positive	Time management is better for me
Positive	
Neutral	
Neutral	
Positive	
Neutral	
Positive	Now people learned how to use their technological devices and this is just the beginning of the future of technology.
Neutral	
Neutral	
Neutral	
Negative	
Positive	
Neutral	It's had very little impact on my purchasing choices, only the amount of purchases
Negative	I tend to look up for more thing to buy online than before
Neutral	
Neutral	
Positive	
Neutral	
Neutral	
Neutral	In my case, doesn't change too much, because I'm not really consumerist... but I believe in some life's that is a point negative.

Neutral	
Negative	Increased cost.
Neutral	I prefer to be at the store and to touch the products.
Positive	I can control myself better when buying goods
Positive	
Negative	
Positive	
Neutral	
Neutral	Level of shopping has not increased, only sources online more
Neutral	
Neutral	Even though it's possible to get good prices, I'm still needing to pay for the delivery or more taxes
Neutral	Self-care is important and YSL help but also super exp
Neutral	
Positive	
Neutral	
Neutral	
Neutral	
Negative	
Neutral	
Positive	
Positive	I make a more conscious effort to buy local or to buy Irish goods/services.
Neutral	
Positive	Buy less clothes as I don't have anywhere to wear them
Neutral	
Neutral	
Positive	
Positive	
Neutral	Overall the products

	purchased are to cover my needs
Neutral	
Neutral	
Neutral	
Negative	
Positive	I am spending less as I am only buying what necessary, there's no impulse buying
Neutral	
Positive	
Negative	I prefer to go into the store
Negative	
Neutral	
Neutral	
Positive	
Positive	I realize that after ordering, I can do something else. Saved a bunch of time.
Positive	
Neutral	
Neutral	
Positive	Less of an impulse buying
Neutral	
Neutral	
Neutral	
Neutral	I don't see it as either negative or positive is purely functional.
Neutral	I spend more money online but I save time as well.
Neutral	
Positive	
Negative	Negative as you can't try the product. Also I usually try to buy locally and some places are not using websites so I trend to check which websites have better

	delivery options, etc.
Neutral	
Positive	
Positive	
Neutral	
Neutral	
Neutral	Less spend money
Positive	
Neutral	
Positive	
Positive	Positive is my expense has gone more towards consumables rather than clothes and all

QUESTION 13: Are you aware that there is an online dispute resolution (ODR) platform?
No
Yes
Yes
Yes
No
No
Yes
Yes
No
No
No
No
Yes
No
No
No
No
No
No
No
Yes
Yes
No

No
No
No
No
Yes
No
Yes
No
No
Yes
No
Yes
No
Yes
Yes
No
No
Yes
Yes
No
No
No
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Yes
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No
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Yes
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No
No
No
No
Yes
Yes
No
No
No
No
No

Yes
No
Yes
No
No
No
No
No
Yes
No
Yes
No
No
Yes
Yes
No
No
No
No
No
Yes
No
No
No
Yes

QUESTION 14: If you answered yes to question 13: How did you become aware of the ODR platform?
N/A
Friend and family
Education
Education
N/A
N/A
Education
Education
N/A
N/A
N/A
N/A

Newspaper or Media
N/A
N/A
N/A
I used to resolve a dispute
N/A
N/A
Newspaper or Media
Education
Newspaper or Media
N/A
Reading the terms and conditions on the sellers website
N/A
N/A
N/A
Reading the terms and conditions on the sellers website
N/A
Friend and family
N/A
N/A
Education
N/A
Friend and family
N/A
Education
Reading the terms and conditions on the sellers website
N/A
N/A
Reading the terms and conditions on the sellers website
N/A
N/A
N/A
N/A
N/A
Education
N/A
N/A

N/A
Education
N/A
N/A
N/A
N/A
N/A
Education
Newspaper or Media
N/A
N/A
N/A
N/A
N/A
N/A
Friend and family
N/A
Education
N/A
N/A
N/A
N/A
N/A
Education
N/A
I used to resolve a dispute
N/A
N/A
Reading the terms and conditions on the sellers website
Friend and family
N/A
N/A
N/A
N/A
N/A
Newspaper or Media
N/A
N/A
N/A
Advertising

QUESTION 15: If you purchase goods/services online, do you feel safe placing your order online?	If you answered "unsure", please explain the reason your answer
Yes	
No	
No	
Unsure	If I don't know the website or if it is the first time buying from them, I fear my details might be used or that the order may not come
Yes	
Yes	
Unsure	Once I'm purchasing through PayPal
Yes	
Unsure	
Yes	
Yes	
Yes	
Unsure	
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	
Yes	
Yes	
Unsure	It depends on the web
Unsure	
Yes	
Yes	
Unsure	Just if is a famous webs
Yes	
Yes	

Yes	
Unsure	Depends on the validity of the website, if I/people I know have bought off of them previously, ratings
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	
Yes	
N/A	
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	Depends on the site and payment method
Yes	
Yes	
Unsure	
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	No respect the rules
Yes	
Yes	

Yes	
Unsure	Depends on the website
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	I never know if I will be happy with my purchase but I tend to avoid sending it back if I am not satisfied - actually I did it maybe once in my lifetime.
Yes	
Yes	
Unsure	Not always. Depending on the website and product. I always try to check reviews online
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	I am not confident will received the purchased product until unless I have received.
Yes	
Yes	
Yes	
Yes	

QUESTION 16: If you purchase goods/services online, do you feel safe paying for your goods/services online?	If you answered "unsure", please explain the reason for you answer
Yes	
Yes	

Unsure	
Unsure	If the website is new or the brand is not too well known, sometimes I don't feel too sure
Yes	
Yes	
Unsure	Through PayPal
N/A	
Unsure	
Yes	
Yes	
Yes	
No	
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	
Yes	
Yes	
Unsure	It depends on the website and brand
Unsure	
Yes	
Yes	
Unsure	Just if the website is famous
Yes	
Yes	
Yes	
N/A	
Unsure	Same as previous answer. Not a huge fan of entering card details online. PayPal easier but I find them difficult to deal with when it comes to a dispute
Yes	

Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	
No	
Unsure	Some of my card details were stolen in the past
Unsure	
Yes	
N/A	
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	Depends on the payment method
Yes	
Yes	
No	
Unsure	Comfortable on well-known retailers. But I use Trustpilot for less known or less appealing websites
Yes	
Yes	Negated as long as I can use my PayPal. I don't trust websites with my payment information
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
No	
Yes	

Yes	
Yes	
No	
Yes	
Yes	
Yes	
Yes	
Yes	
Yes	
Unsure	Not always, especially when new payment platforms are used that I am not familiar with.
Yes	
Yes	
Unsure	Same answer than before. Checking always validity of payments etc.
Yes	
Yes	
Yes	
Yes	
Yes	
No	
Yes	
Yes	
Yes	
Yes	

QUESTION 17: Have you used an ODR dispute resolution platform in the past?
No
No
No
No
Yes
No
Yes
No
No
No

No
No
No
No
No
No
No
No
No
Yes
Yes
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
No
Yes
No
No
No
No
No

13: Do you perceive the ODR platform to be fair and impartial in resolving your dispute?	for your answer
N/A	
No	
N/A	
No	
N/A	
Yes	All information was observed by an independent party
No	
N/A	
No	
N/A	
N/A	
N/A	
N/A	
N/A	
Yes	
Unsure	
N/A	
N/A	
Unsure	
Yes	
N/A	
N/A	
Unsure	
Unsure	I don't know
N/A	
N/A	
N/A	
Yes	How it involves the whole EU makes me a lot safer
N/A	
N/A	
N/A	
N/A	

N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
No	
Yes	
N/A	
N/A	
N/A	
N/A, If you answered "unsure", please explain the reason for your answer.	
N/A	
N/A	
N/A	
N/A	
N/A	
Yes	
N/A	
N/A	
N/A	
No	
N/A	
N/A	
N/A	
Yes	
N/A	
Unsure	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	

N/A	
Yes	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
Unsure	

QUESTION 19: If you answered yes in question 13: Do you have any concerns with trusting the platform and service provider?	Explain Your answer
N/A	
No	
N/A	
N/A	
No	
No	As I say when I work with
Yes	
Yes	
Yes	
N/A	
No	
Yes	
N/A	
N/A	
No	
No	
N/A	

N/A	
Yes	
No	
No	
Yes	
No	
N/A	
N/A	
N/A	
N/A	
No, Explain your answer	
N/A	
N/A	
No	
N/A	
N/A	
Explain your answer	
N/A	
N/A	
N/A	
Yes	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
Yes	
Yes	I used to work is dispute resolutions and fraud investigations so I know that some service providers do not abide by the disputes process.
N/A	
N/A	
N/A	
No	
N/A	
Explain your answer	
N/A	

N/A	
Explain your answer	
No	
No	
N/A	
No	
No	
N/A	
N/A	
N/A	
No	
No	
N/A	
N/A	
N/A	
N/A	
N/A	
N/A	
No	
N/A	
No	
N/A	
N/A	
No	
No	
N/A	
Yes	
N/A	
N/A	
No	
N/A	
N/A	
No	
N/A	
N/A	

QUESTION 20: How likely are you to recommend the use of the ODR platform?
Marginally
N/A
N/A

N/A
Likely
Very likely
Likely
Likely
Neutral
N/A
Not at all
Neutral
Neutral
N/A
Very likely
Neutral
N/A
N/A
Neutral
Likely
Marginally
N/A
Neutral
N/A
N/A
Not at all
N/A
N/A
Very likely
N/A
Not at all
Likely
N/A
N/A
Marginally
N/A
N/A
Very likely
N/A
Neutral
Neutral
N/A
N/A

N/A
Neutral
Very likely
N/A
N/A
Marginally
Likely
Neutral
N/A
N/A
N/A
Not at all
Likely
Likely
N/A
Neutral
Neutral
N/A
N/A
Neutral
Very likely
Very likely
Not at all
N/A
N/A
N/A
N/A
N/A
N/A
Marginally
Very likely
N/A
Likely
Very likely
N/A
N/A
N/A
N/A
Neutral
N/A
Neutral

N/A
N/A
N/A
Neutral

QUESTION 21: What is more relevant to you when considering starting a dispute with a company you are unsatisfied with the service/goods? (Tick the top 3 that apply)
Cost
Time
Cost, Time, Confidentiality
Cost, Time
Cost, Confidentiality, Practicality
Cost, Success rate of the method used (effectiveness), Access/Availability
Cost
Confidentiality, Trust in the method used (reliability), Access/Availability
Cost, Time, Practicality
Cost, Success rate of the method used (effectiveness), Trust in the method used (reliability)
Cost, Time, Confidentiality
Time, Success rate of the method used (effectiveness), Access/Availability
Access/Availability, Practicality
Time, Success rate of the method used (effectiveness), Trust in the method used (reliability)
Time
Success rate of the method used (effectiveness), Trust in the method used (reliability), Practicality
Time
Success rate of the method used (effectiveness)
Cost, Success rate of the method used

(effectiveness), Confidentiality
Cost, Time, Delivery
Cost, Time, Trust in the method used (reliability)
Trust in the method used (reliability), Access/Availability
Cost, Time, Confidentiality
Time, Confidentiality, Trust in the method used (reliability)
Trust in the method used (reliability), Access/Availability, Practicality
Cost, Success rate of the method used (effectiveness), Practicality
Cost, Time, Practicality
Success rate of the method used (effectiveness), Confidentiality, Practicality
Trust in the method used (reliability), Access/Availability
Cost, Trust in the method used (reliability), Access/Availability
Time, Success rate of the method used (effectiveness), Practicality
Cost
Cost, Time, Success rate of the method used (effectiveness)
Cost, Time, Success rate of the method used (effectiveness)
Cost, Time, Access/Availability
Cost, Success rate of the method used (effectiveness), Access/Availability
Cost, Time, Success rate of the method used (effectiveness)
Cost, Time, Confidentiality
Cost, Time, Success rate of the method used (effectiveness)
Success rate of the method used (effectiveness)
Cost, Time, Access/Availability
Practicality
Cost, Trust in the method used

(reliability), Practicality
Trust in the method used (reliability)
Cost, Access/Availability, Practicality
Cost, Time, Access/Availability
Success rate of the method used (effectiveness)
Time, Success rate of the method used (effectiveness), Access/Availability
Time, Confidentiality, Practicality
Time
Cost, Time, Success rate of the method used (effectiveness)
Cost, Time, Success rate of the method used (effectiveness)
Success rate of the method used (effectiveness), Trust in the method used (reliability), Access/Availability
Time, Trust in the method used (reliability), Practicality
Confidentiality, Access/Availability, Practicality
Trust in the method used (reliability)
Cost, Success rate of the method used (effectiveness), Trust in the method used (reliability)
Cost, Time, Practicality
Cost, Success rate of the method used (effectiveness), Confidentiality
Time
Cost, Time, Practicality
Cost, Time, Success rate of the method used (effectiveness)
Cost, Time, Trust in the method used (reliability)
Cost, Time, Access/Availability
Success rate of the method used (effectiveness), Trust in the method used (reliability), Access/Availability
Time, Success rate of the method used (effectiveness), Access/Availability
Cost, Time, Confidentiality

Time
Access/Availability
Cost, Time, Success rate of the method used (effectiveness)
Time, Trust in the method used (reliability)
Cost, Time
Access/Availability
Time, Trust in the method used (reliability), Practicality
Cost, Time, Success rate of the method used (effectiveness)
Time, Access/Availability, Practicality
Confidentiality, Trust in the method used (reliability), Access/Availability
Time, Access/Availability, Practicality
Success rate of the method used (effectiveness), Access/Availability, Practicality
Time, Success rate of the method used (effectiveness), Practicality
If it doesn't meet the criteria of my requirements
Practicality
Trust in the method used (reliability)
Cost, Time
Time, Success rate of the method used (effectiveness), Access/Availability
Success rate of the method used (effectiveness)
Cost, Time, Confidentiality

QUESTION 22: What do you consider to be more reliable? (Tick the top 3 that apply)
Rating sites
Friends and Family
Social media, Government, law, and official organizations
Friends and Family, Rating sites,

Government, law, and official organizations
Friends and Family, Rating sites, Social media
Rating sites, Advertising and publicity, Government, law, and official organizations
Friends and Family
Friends and Family
Friends and Family, Advertising and publicity, Government, law, and official organizations
Friends and Family, Government, law, and official organizations
Friends and Family, Rating sites, Social media
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Rating sites, Advertising and publicity
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Rating sites, Social media
Rating sites
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Rating sites, Government, law, and official organizations

Government, law, and official organizations
Rating sites, Social media, Government, law, and official organizations
Friends and Family, Rating sites, Advertising and publicity
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Non-governmental organizations
Social media, Advertising and publicity, Government, law, and official organizations
Friends and Family, Government, law, and official organizations, Non-governmental organizations
Friends and Family, Social media, Advertising and publicity
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Social media, Non-governmental organizations
Government, law, and official organizations
Friends and Family, Social media, Government, law, and official organizations
Friends and Family, Rating sites, Government, law, and official organizations
Rating sites, Social media, Government, law, and official organizations
Friends and Family
Friends and Family, Social media, Government, law, and official organizations

Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family
Friends and Family, Rating sites, Non- governmental organizations
Friends and Family, Social media, Advertising and publicity
Friends and Family, Government, law, and official organizations
Government, law, and official organizations
Rating sites, Government, law, and official organizations, Non-governmental organizations
Friends and Family, Government, law, and official organizations, Non- governmental organizations
Friends and Family, Government, law, and official organizations
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Social media, Government, law, and official organizations
Rating sites, Social media, Advertising and publicity
Friends and Family, Rating sites
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Advertising and publicity, Government, law, and official organizations
Friends and Family, Rating sites, Government, law, and official organizations
Rating sites, Social media
Friends and Family, Government, law, and official organizations, Non-

governmental organizations
Friends and Family, Government, law, and official organizations, Non-governmental organizations
Friends and Family, Social media, Government, law, and official organizations
Social media, Advertising and publicity, Government, law, and official organizations
Friends and Family, Social media
Other
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Social media, Non-governmental organizations
Friends and Family, Rating sites, Government, law, and official organizations
one has to search all options
Friends and Family, Social media, Government, law, and official organizations
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Social media, Government, law, and official organizations
Friends and Family, Rating sites
Friends and Family, Rating sites, Government, law, and official organizations
Government, law, and official organizations
Friends and Family
Non-governmental organizations
Friends and Family, Rating sites, Non-governmental organizations
Friends and Family, Rating sites,

Government, law, and official organizations
Rating sites, Government, law, and official organizations, Non-governmental organizations
Friends and Family, Government, law, and official organizations, Non-governmental organizations
Friends and Family, Rating sites, Advertising and publicity
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Rating sites, Social media
Friends and Family
Government, law, and official organizations
Friends and Family, Rating sites, Social media
Friends and Family, Rating sites
Friends and Family, Rating sites, Government, law, and official organizations
Friends and Family, Advertising and publicity, Government, law, and official organizations

QUESTION 23: What intentions do you relate with the creation and implementation of the ODR platform? (tick all that apply)
Benefit the consumer
Benefit the trader
Promote freedom and access to justice, Benefit the consumer, Improve buyer confidence in the market, Protect the consumer
Benefit the consumer, Reduce the

workload of the court system, Improve buyer confidence in the market, Protect the consumer
Self-interest, Promote freedom and access to justice, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Improve buyer confidence in the market, Protect the consumer
Self-interest, Resolve disputes faster with a lower cost, Improve buyer confidence in the market
Self-interest, Reduce stress on the parties involved in the dispute
Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute
Self-interest, Benefit the consumer, Improve buyer confidence in the market
Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Protect the consumer
Promote freedom and access to justice, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Protect the consumer
Promote freedom and access to justice, Resolve disputes faster with a lower cost, Improve buyer confidence in the market
Self-interest, Promote freedom and access

to justice
Resolve disputes faster with a lower cost
Benefit the consumer, Benefit the trader
Resolve disputes faster with a lower cost, Improve buyer confidence in the market, Protect the consumer
Self-interest, Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Protect the consumer, Waste of time
Improve buyer confidence in the market
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Protect the consumer
Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute

Self-interest, Benefit the consumer, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Benefit the trader, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Benefit the trader
Self-interest, Benefit the consumer, Benefit the trader, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Protect the consumer
Benefit the consumer, Benefit the trader, Resolve disputes faster with a lower cost
Self-interest
Benefit the consumer, Benefit the trader, Reduce the workload of the court system, Protect the consumer
Self-interest, Promote freedom and access to justice, Resolve disputes faster with a lower cost
Promote freedom and access to justice, Resolve disputes faster with a lower cost, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Benefit the trader
Self-interest, Promote freedom and access to justice, Benefit the consumer, Benefit the trader, Reduce stress on the parties involved in the dispute

Promote freedom and access to justice, Benefit the consumer, Benefit the trader, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Self-interest
Resolve disputes faster with a lower cost, Reduce the workload of the court system, Improve buyer confidence in the market, Protect the consumer
Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Resolve disputes faster with a lower cost, Improve buyer confidence in the market, Protect the consumer
Reduce stress on the parties involved in the dispute
Promote freedom and access to justice, Benefit the consumer, Benefit the trader, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Self-interest, Benefit the trader, Resolve disputes faster with a lower cost
Benefit the consumer, Resolve disputes faster with a lower cost, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Resolve disputes

faster with a lower cost
Benefit the consumer
Benefit the trader, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Protect the consumer
Self-interest, Benefit the consumer, Improve buyer confidence in the market
Never used an odr platform so unsure
i don't know how to answer this. I've never used odr
Self-interest, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Protect the consumer
Benefit the consumer
Promote freedom and access to justice, Protect the consumer
Self-interest, Promote freedom and access to justice, Benefit the consumer, Benefit the trader, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost
Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute
Other
Self-interest, Benefit the consumer, Benefit the trader, Protect the consumer
Promote freedom and access to justice, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute
Benefit the consumer, Benefit the trader,

Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market
Waste of time
Promote freedom and access to justice, Benefit the consumer, Resolve disputes faster with a lower cost, Reduce the workload of the court system, Improve buyer confidence in the market, Protect the consumer
Benefit the trader, Reduce the workload of the court system, Improve buyer confidence in the market
Reduce stress on the parties involved in the dispute
Benefit the consumer, Resolve disputes faster with a lower cost, Reduce stress on the parties involved in the dispute
Reduce stress on the parties involved in the dispute
Protect the consumer
Benefit the consumer, Benefit the trader
Resolve disputes faster with a lower cost, Reduce the workload of the court system
I don't know the platform so can't comment on it
Promote freedom and access to justice, Benefit the consumer, Reduce stress on the parties involved in the dispute, Protect the consumer
Benefit the consumer, Reduce the workload of the court system, Improve buyer confidence in the market, Protect the consumer
Benefit the consumer, Improve buyer confidence in the market, Protect the consumer
I have no idea what ODR is
Promote freedom and access to justice, Reduce the workload of the court system,

Reduce stress on the parties involved in the dispute
Protect the consumer
Resolve disputes faster with a lower cost, Reduce the workload of the court system, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market
Benefit the consumer, Protect the consumer
Promote freedom and access to justice, Reduce stress on the parties involved in the dispute, Improve buyer confidence in the market, Protect the consumer
Benefit the trader
Self-interest, Benefit the consumer, Benefit the trader