

**Forty-ninth Meeting of
the Business Facilitation Advisory Committee**

***Agenda Item 2 : Fostering Consumer Trust – Ethical
Artificial Intelligence in E-Commerce***

Purpose

This paper briefs Members of the Business Facilitation Advisory Committee on the findings and recommendations of the Consumer Council (the Council)'s latest study report titled *Fostering Consumer Trust – Ethical Artificial Intelligence in E-Commerce* (the Report).

Background

2. In recent years, the widespread adoption of artificial intelligence (AI) around the world has brought benefits to society on different aspects, making it well recognised as an irreversible trend to enable development and transformation. Riding on the opportunities brought about by the rapid development of e-commerce and the AI trend across the globe, the Government is also proactively promoting the development of Hong Kong into a smart city fuelled by digital transformation.

3. The rapid global development of AI can be seen as a double-edged sword. On the one hand, it brings economic benefits and improves the quality of life. On the other, it could pose risks to the public if used inappropriately. For instance, traders might adopt personalised pricing with AI targeting consumers of a certain age range or characteristics, which could turn into a practice of price discrimination. Besides, higher search rankings generated by biased AI algorithms could manipulate consumers' choices and distort market competition. These incidents have raised consumers' scepticism towards AI.

4. In the process of developing AI, Hong Kong has likewise encountered both the ensuing opportunities and challenges. Key stakeholders, such as consumers and traders, generally have an insufficient understanding and experience in AI technology, which impact their confidence and attitude when using AI.

Fostering Consumer Trust – Ethical AI in Hong Kong

5. With a view to encouraging stakeholders in Hong Kong to embrace the sea change towards innovation and technology with a positive and proactive attitude, thus achieve a sustaining and win-win situation, the Council conducted its first-ever study on the use of AI in e-commerce in Hong Kong and published the Report in September 2022.

6. Adopting a forward-thinking approach, the Report aims to identify the various challenges currently faced by Hong Kong's consumers and traders when they use or develop AI, as well as their opinions; to review the objectives and policies of AI governance adopted by different countries and regions around the world; and to listen to the views of key stakeholders including the Government officials, regulatory authorities, I&T related organisations and industry associations. The Council advocates a series of recommendations to enable the healthy development of AI in e-commerce, on the basis of complying with ethical standards and balancing the interests of all parties, including safeguarding consumer rights.

Objective and Methodology

7. The objectives of the study are as follows:

- (a) Probe into consumers' perception and usage of AI in e-commerce;
- (b) Understand e-commerce traders' adoption of AI;
- (c) Explore ways to empower consumers and mitigate AI risks associated with them; and
- (d) Identify ways to encourage good trade practices regarding AI and promote the development of "Responsible and Ethical AI".

8. The Report focused on business-to-consumer (B2C) e-commerce and adopted a mixed-method approach comprising a quantitative online consumer survey with 1,219 respondents in Hong Kong aged 15 or above who have visited local or non-local online stores; review of 112 e-commerce platforms (including AI applications and public information on websites) amongst local consumers; in-depth interviews with 19 e-commerce traders, technology providers and industry experts in Hong Kong; desk research on relevant policy guidelines and initiatives on the use of AI in 10 selected jurisdictions; and review of AI related consumer cases.

Findings

9. In the Report, the Council identified key concerns as follows:
- (a) AI brings both pros and cons to consumers; consumer confidence could be enhanced through effective risk mitigation;
 - (b) Consumers are keen on online shopping (77% shopped online at least once a week or a day) but unfamiliar with AI (75% expressed their low familiarity);
 - (c) Certain consumers are still conservative towards AI. Only 31% of the respondents trusted AI, and 41% agreed that AI addressed their needs accurately;
 - (d) Consumers expressed concerns and worries towards issues such as personal data privacy; they wanted to be given the right to know and the right to choose;
 - (e) Accuracy and stability are key for enhancing the satisfaction of AI tools;
 - (f) Privacy policies of online stores show much room for improvement. Only 6 reviewed traders mentioned the training of AI or machine learning as their purpose of data collection; 41% mentioned they would anonymise the data before using it for data analytics, and 17% were specific about the data retention period;
 - (g) Industry practitioners demanded for increased support to tackle challenges in talents, funding and data; and
 - (h) Industry practitioners and stakeholders hoped that the Government could reference the experience of other jurisdictions to expedite a local AI governance framework.

Recommendations

10. To advocate the collective development of “responsible and ethical AI” by all stakeholders, in an effort to safeguard consumer rights and foster long-term societal and economic benefits, the Council puts forward the following six recommendations:

Actions for Consumers

- (a) Follow tips to be a smart consumer when shopping online.

Actions for Traders

- (b) Adopt the checklist of best practices to formulate company AI policy and governance.
- (c) Industry associations to establish a “Consumer Charter” to enhance consumer confidence.

Actions for the Government

- (d) Nurture AI understanding of the public and traders.
- (e) Establish a holistic policy for AI development.
- (f) Build a fair and competitive e-commerce market.

11. For details of the Report, please refer to the power point presentation materials in Annex 1. The Report has also been uploaded to the Council’s official website for perusal by the public (https://www.consumer.org.hk/tc/advocacy/study-report/ai_in_ecommerce).

Advice Sought

12. Members are invited to note the findings and recommendations of the Report.

Consumer Council
November 2022



AI – A Driving Force for Development

- Artificial Intelligence (AI) is well-recognised as an irreversible trend to enable social and economical development and transformation around the world.
- In recent years, AI has developed rapidly in many industries, and **E-commerce** is one of the key markets that adopt AI widely.
- Hong Kong needs to **adopt a forward-thinking approach** and anticipate the need to formulate strategies given various benefits and risks of AI, and leverages AI to achieve the vision to become a digitalised **smart city**.

Currently, there is no widely accepted definition of AI.

AI generally refers to a family of technologies that involve the use of computer programmes and machine learning to mimic the problem-solving and decision-making capabilities of human beings.

AI-related technologies are still evolving, and more new applications will likely emerge.

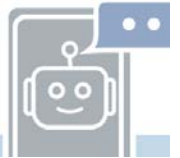


Strengthening Consumer Protection

In the digital era, the imbalance between consumers and traders in terms of information possession and bargaining power has become increasingly prevalent amidst the rapid development of AI. Such ethical issues must be nipped in the bud and promptly addressed to safeguard consumer rights.

- Although AI brings benefits to human, there are **inherent risks** related to AI which might affect consumers and the society.
- In e-commerce market, traders might use consumers' personal data with AI algorithms at the back-end operations for their own benefits, which might result in significant implications for consumers in terms of product pricing, choices, and search results, **affecting consumers' rights to know and choose**, and **distort market competition**.
- In the light of these issues, many international organisations and jurisdictions have already established national strategies and guidance to manage AI-related risks.

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Consumer Council's First Study Report on AI

In September 2022, the Consumer Council published its first-ever study on the use of AI in e-commerce in Hong Kong, titled "**Fostering Consumer Trust – Ethical AI in Hong Kong**".



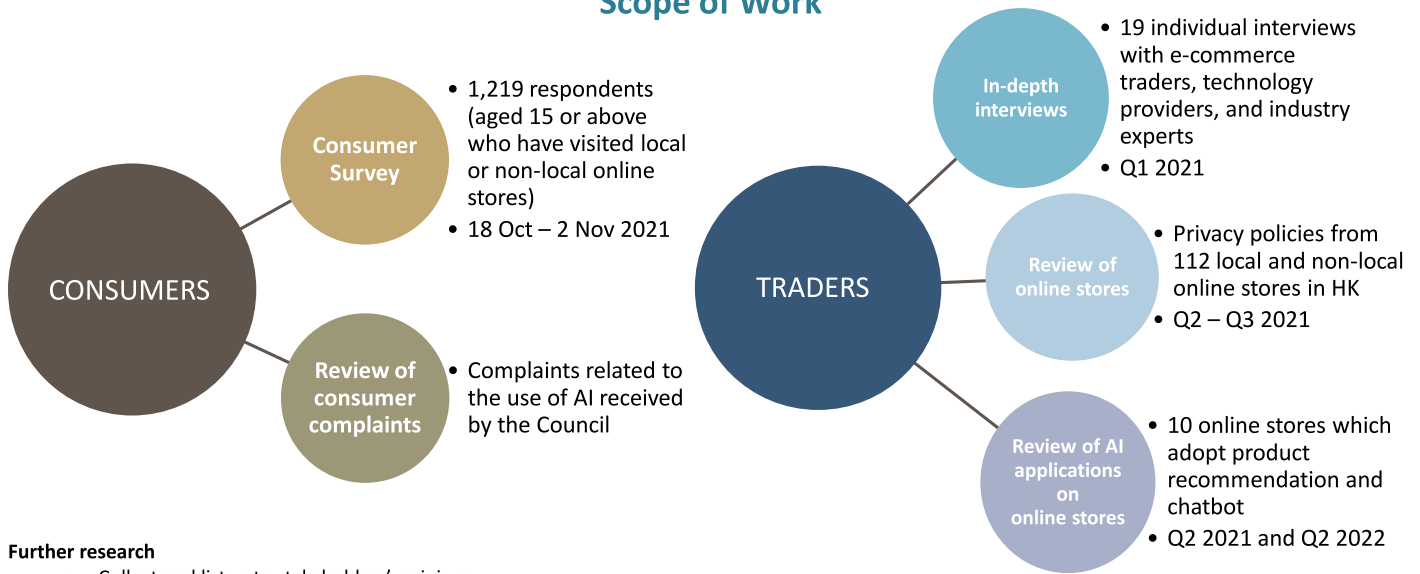
Aims of study

- Probe into consumers' perception and usage of AI in e-commerce;
- Understand e-commerce traders' adoption of AI;
- Explore ways to empower consumers and mitigate AI risks associated with them; and
- Identify ways to encourage good trade practices regarding AI and promote the development of "Responsible and Ethical AI".

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Scope of Work



Further research

- Collect and listen to stakeholders' opinions
- Desk research on potential consumer issues about the use of AI in the globe
- Desk research on AI governance in 10 jurisdictions (Mainland China, Canada, France, Germany, Japan, Singapore, South Korea, the EU, the UK, and the US)

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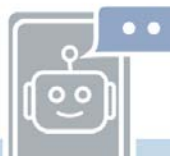
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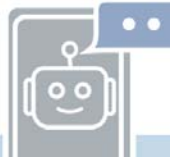
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PART 1: AI-CONSUMER RELATIONSHIP

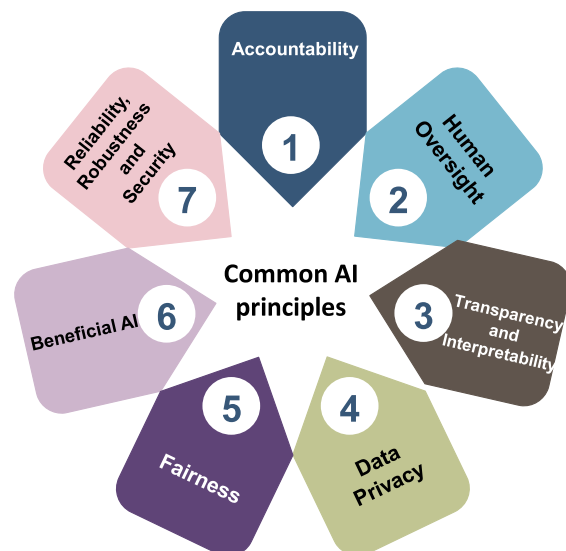
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Relationship between AI and the Society

AI could be a **double-edged sword** – On the one hand, it fosters economic growth, improves quality of life and brings benefits to the society and consumers, as well as provides more personalised shopping experiences to consumers. On the other, it could pose risks to the consumers if used inappropriately.

Currently, more than **160** sets of AI principles have been introduced worldwide (e.g. OECD, WEF, UN, G20) to promote “Trustworthy AI”.



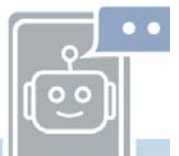
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Case Studies Related to Protection of Consumer Rights' Regarding the Use of AI

– Transparency, Choice, Fairness, Privacy Protection

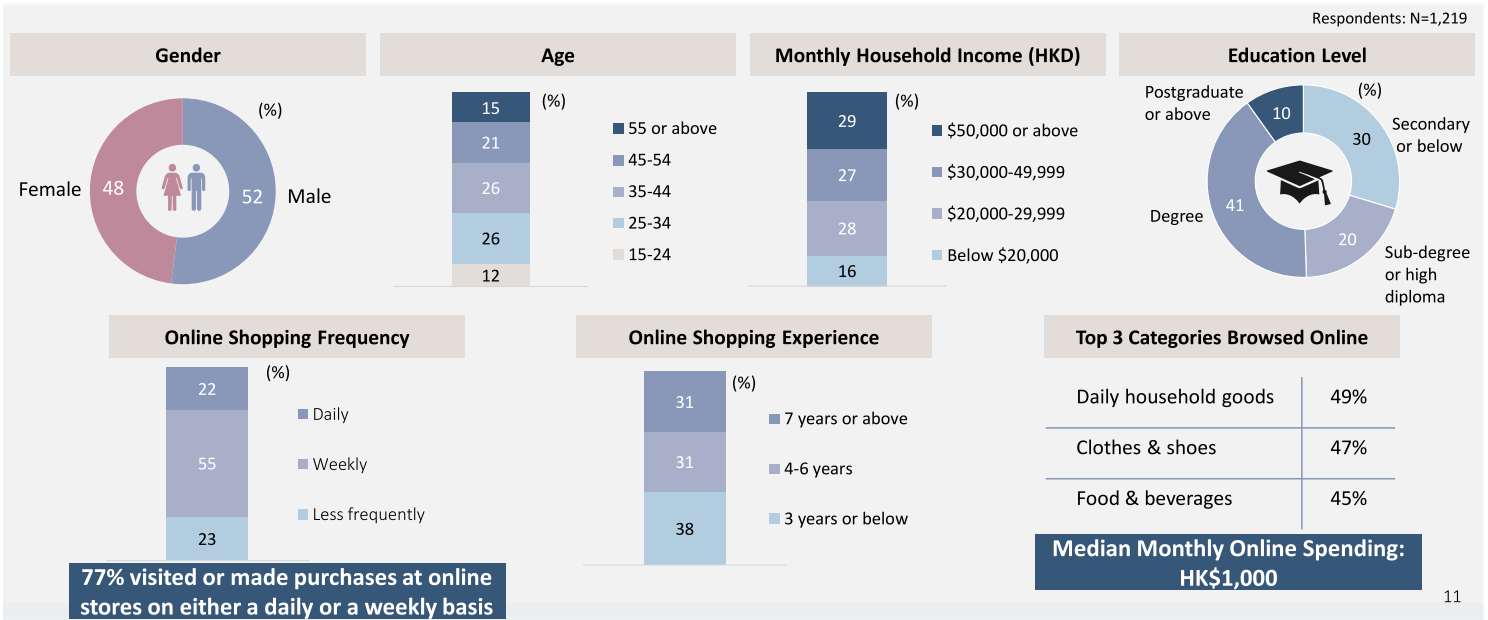
Personalised pricing	Biased ranking	Social scoring	Facial recognition
<p> tinder+</p> <p>In 2020, Tinder Plus was found to use users' personal data to set differentiated prices without informing them. Older people were arbitrarily charged more.</p> <ul style="list-style-type: none"> • Unfair to consumers who had to pay higher prices • Interests of the older people were harmed • Consumers did not know the pricing difference; how the prices were calculated were unknown • Consumers' personal data was not used according to the agreement 	<p> Google</p> <p>In 2021, Google was fined US\$2.7 billion by the European Commission for promoting its own comparison-shopping service at the top of its search results.</p> <ul style="list-style-type: none"> • Unfair to other market players • Harmed consumer choices • Consumers did not know how the search results are generated 	<p> airbnb</p> <p>In 2020, US's Electronic Privacy Information Center complained that Airbnb's algorithms, which scanned online news articles, social media profiles, education records, etc. for scoring, were not fair, transparent or explainable.</p> <ul style="list-style-type: none"> • Unfair to consumers who were less active online or linked with fake information • Harmed consumer choices • Consumers did not know how the scores were calculated 	<p> DiDi</p> <p>In 2022, Cyberspace Administration of China fined Didi 8 billion yuan for excessively collecting personal data of passengers, including over 100 million pieces of passengers' face recognition information, location information, and 57.8 million pieces of drivers' ID information.</p> <ul style="list-style-type: none"> • Excessive collection of sensitive personal information; seriously infringing users' rights and interests in relation to personal information • Fail to meet obligations to inform consumers about how the company handles personal information

PART 2: CONSUMERS' PERCEPTION OF AI



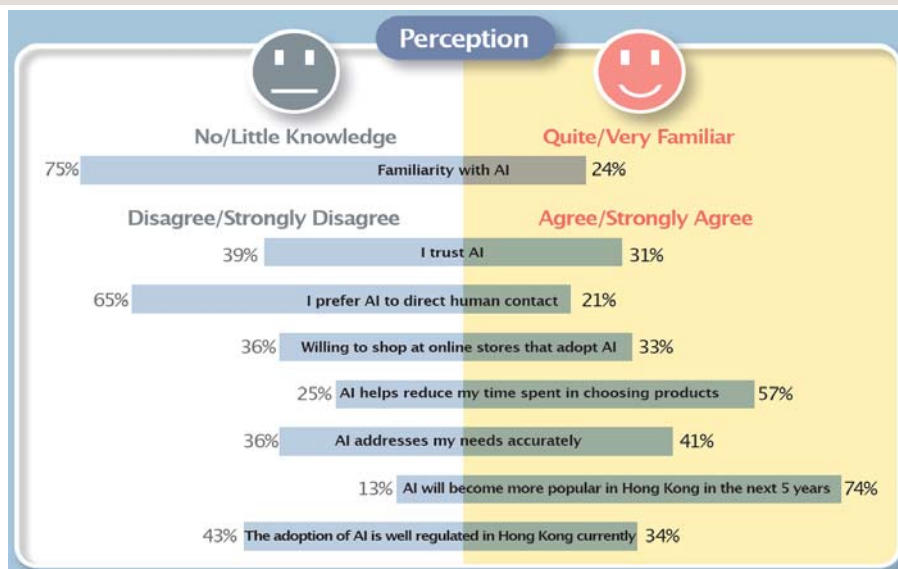
Profile & Shopping Behaviour of Respondents

Selection criteria referred to Census and Statistics Department's latest data about IT usage and penetration.



Perception on AI

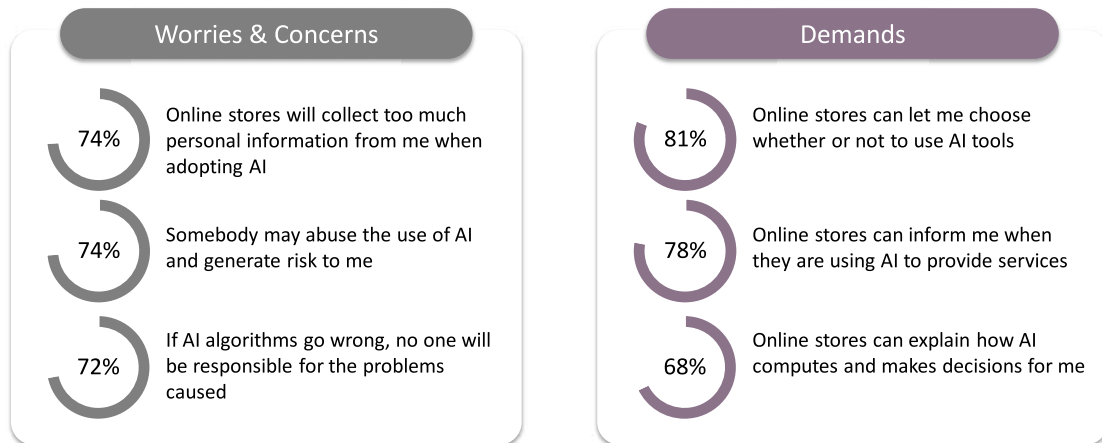
Most consumers are still not familiar with AI, consumer satisfaction and trust towards AI varied vastly.



Respondents: N=1,219; the data above does not necessarily add up to 100% as other options like "No opinion" and "Don't know" are not included.

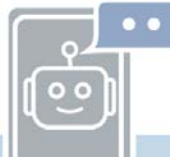
Worries & Desires about AI

Consumers in general are worried about the risks of AI.
They anticipate the right to know and the right to choose.



Respondents: N=1,219

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Concerns about AI

Cybersecurity and privacy protection are top concerns of consumers.



Respondents: N=1,219

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Accountability Party for AI

Consumers attribute the accountability for AI's mistakes mostly to traders and technology providers.



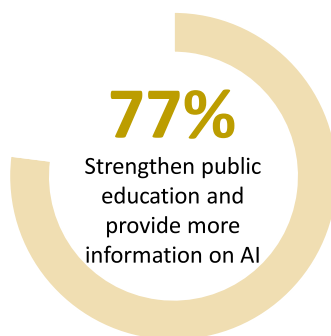
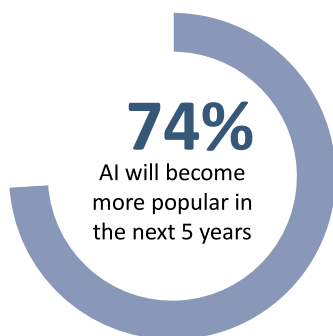
Respondents: N=1,219

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Future Development of AI

Foreseeing the growing popularity of AI, there is a need to strengthen education and information provision. Consumers pay extra attention to cybersecurity and privacy protection when shopping online.



Measures to increase consumers' confidence in AI when shopping online

1. Online stores to increase the security and privacy protection level
2. Online stores to establish a complaint mechanism for dispute resolution
3. Government to strengthen the monitoring of e-commerce market

Respondents: N=1,219

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Behaviour and Attitude regarding Data Privacy

Many consumers have not yet developed habits to protect their own personal data when shopping online.

Privacy policy reading habit

Never read or did not know privacy policies

60%

Too lengthy and wordy (68%)
Trader can gather personal information online no matter I read the privacy policies or not (47%)
Hard to understand (31%)

Respondents: N=1,056

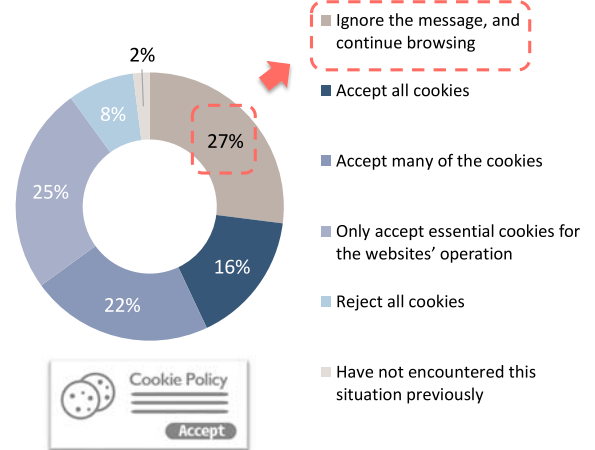
Stopped browsing an online store after reading its privacy policy due to worries

43%

Collect too much personal information (48%)
Data would be transferred to too many third-party organisations (43%)
Too many purposes of collecting personal information (41%)

Respondents: N=489

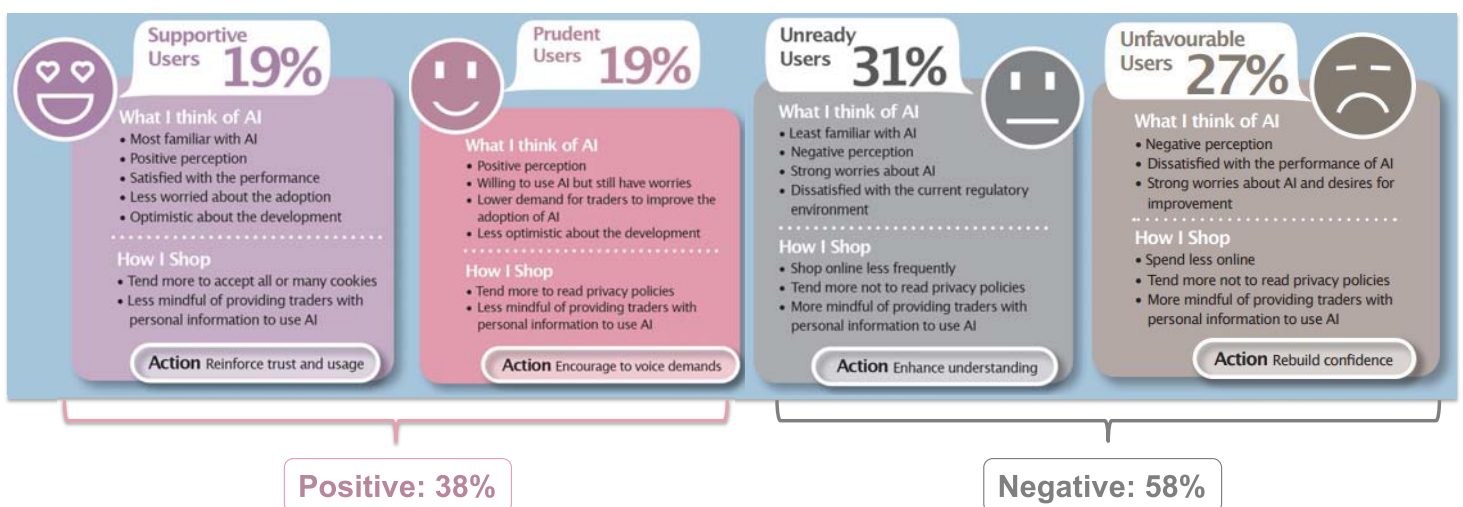
Cookie handling habit



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Respondents: N=1,219

Four Segments of Consumers and their Attitudes towards AI



Respondents: N=1,219 (1,175 respondents are grouped. 44 respondents (4%) are not included as they answered "Don't know" or "No opinion" in some of the questions.)

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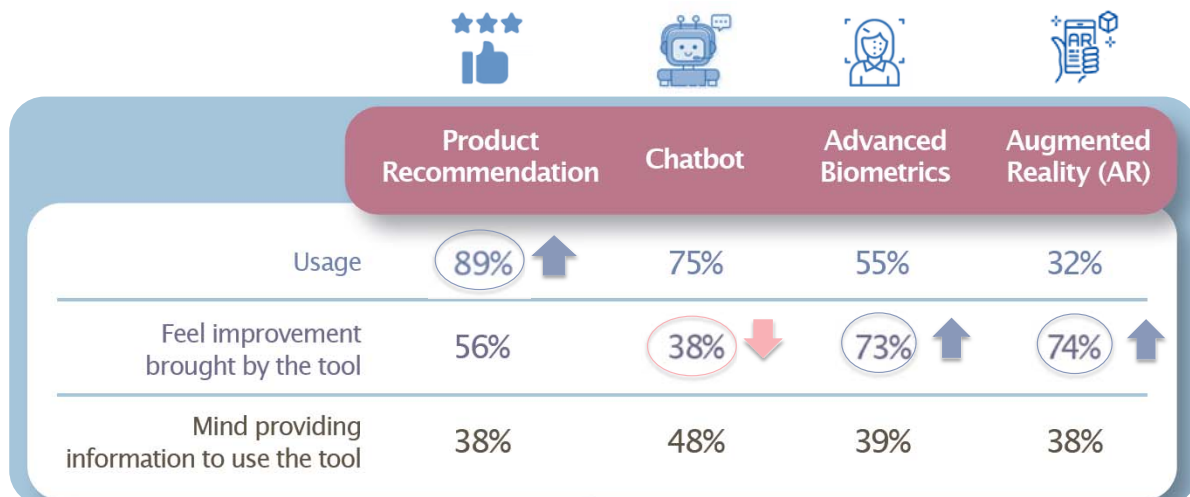
PART 3: CONSUMERS' EXPERIENCE IN AI APPLICATIONS AND TRADERS' INFORMATION DISCLOSURE



Satisfaction with Four Types of AI Tools

Product recommendation has the highest usage rate.

Consumer satisfaction on **advanced biometrics** and **AR** is more positive. **Chatbot** is the least satisfactory.

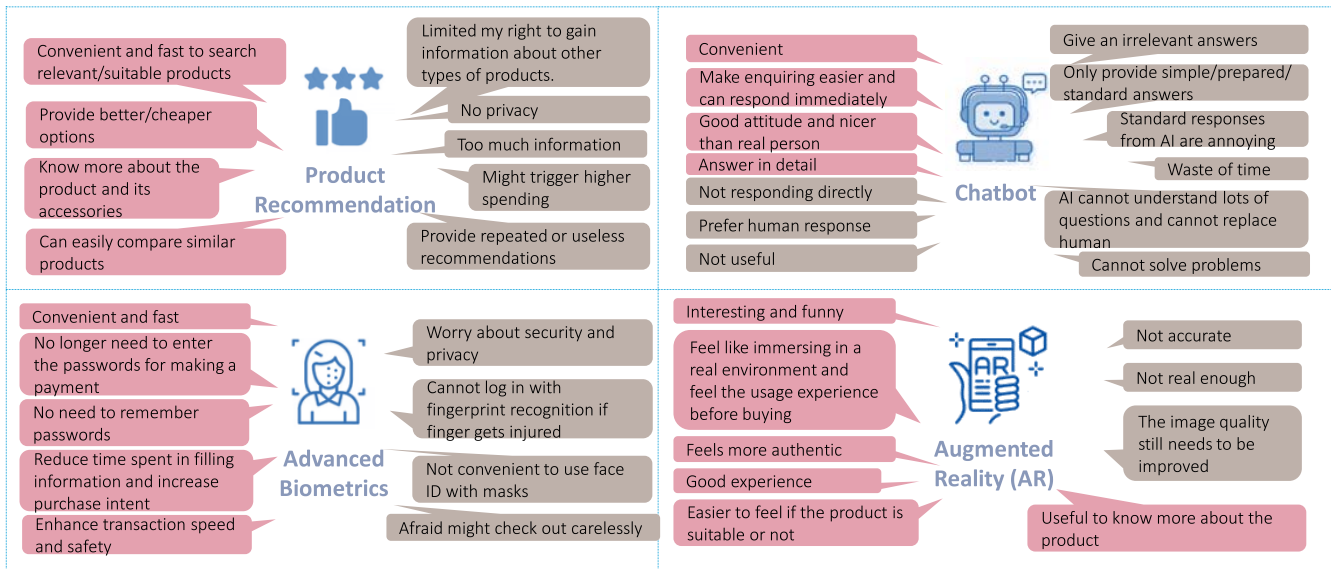


Respondents (respective tool users): product recommendation (n=1,089); chatbot (n=917); advanced biometrics (n=674); AR (n=394)

Consumers' Feedback

Positive Comments

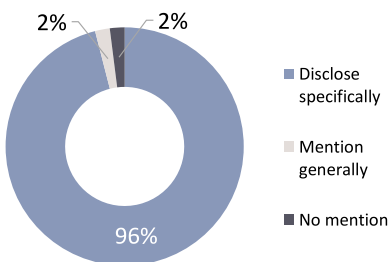
Negative Comments



What Consumers can Know from Reading Privacy Policies (1)

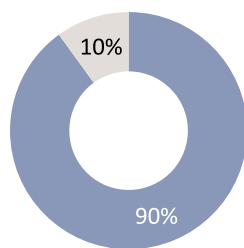
90% disclosed their ways, purpose of data collection, and types of data collected.

Ways of collecting data

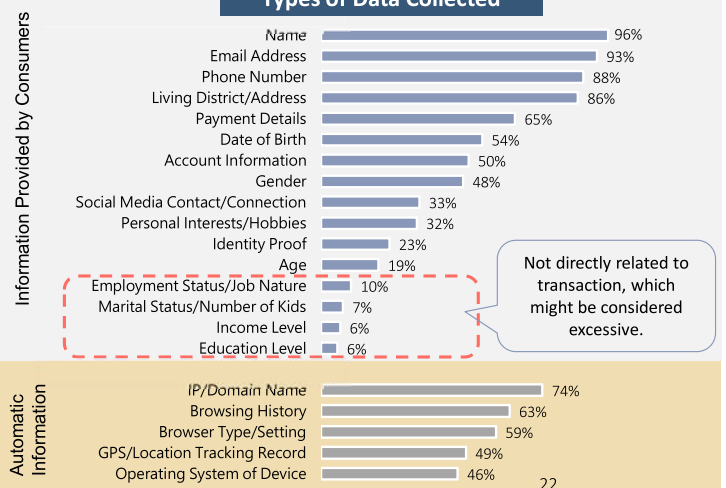


Base: N=112

Tracking technology usage



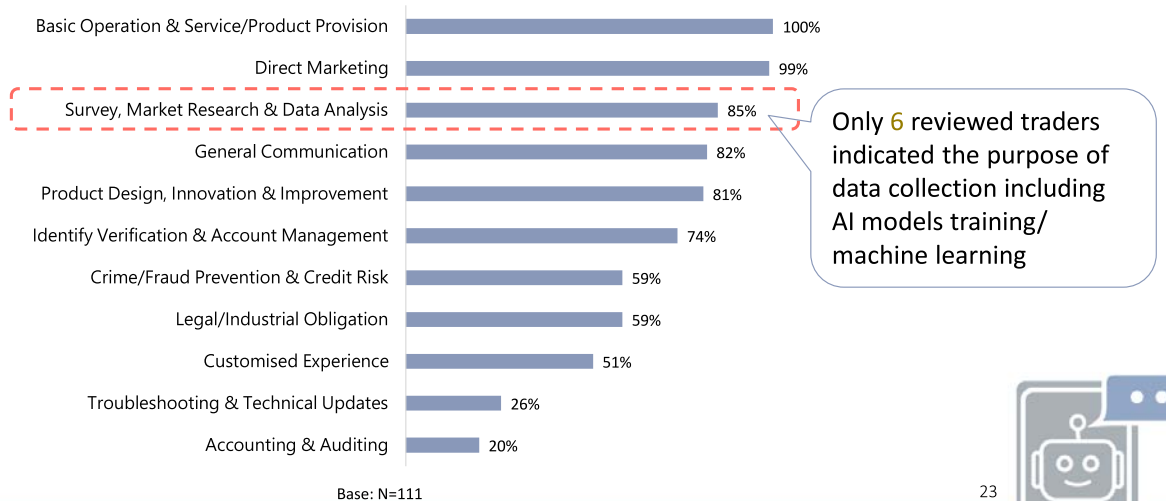
Types of Data Collected



Base: N=109

What Consumers can Know from Reading Privacy Policies (2)

Although 85% mentioned “survey, market research & data analysis” as the purpose of data collection, using data for training AI models is rarely mentioned.



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What Consumers can Know from Reading Privacy Policies (3)

Except for transferring to third parties, the disclosure of handling procedure of collected data (data processing, retention period and security measures) need to be strengthened.

Data Anonymisation

41% mentioned they would anonymise the data before using it

Data Transfer

87% specified to whom they would transfer the data.

69% informed about cross-border data transfer.

Data Retention

17% specified the data retention period.

Security Measures

44% specified the cybersecurity measures they took.

Base: N=111

Examples of Privacy Policies



Mentioning data anonymisation

(e) Statistics: Carry out statistics and data analysis, such reports will contain only anonymous data for the Company's reference as well as improving our service and product quality;



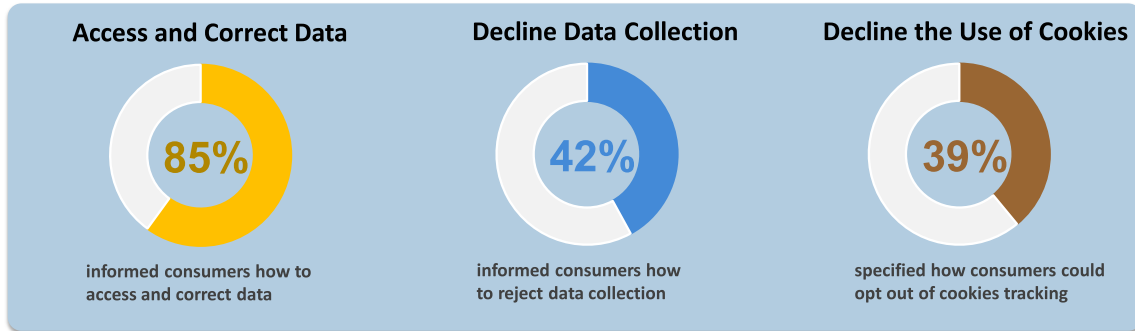
Not specifying the data retention period

In your dealings with us, we retain records of your online transactions for auditing purposes. Our general policy is to retain the information for a reasonable period.

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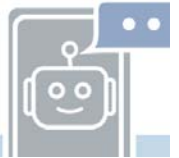
What Consumers can Know from Reading Privacy Policies (4)

Insufficient disclosure of online stores for consumers to decline data collection and the use of cookies.



Base: N=111

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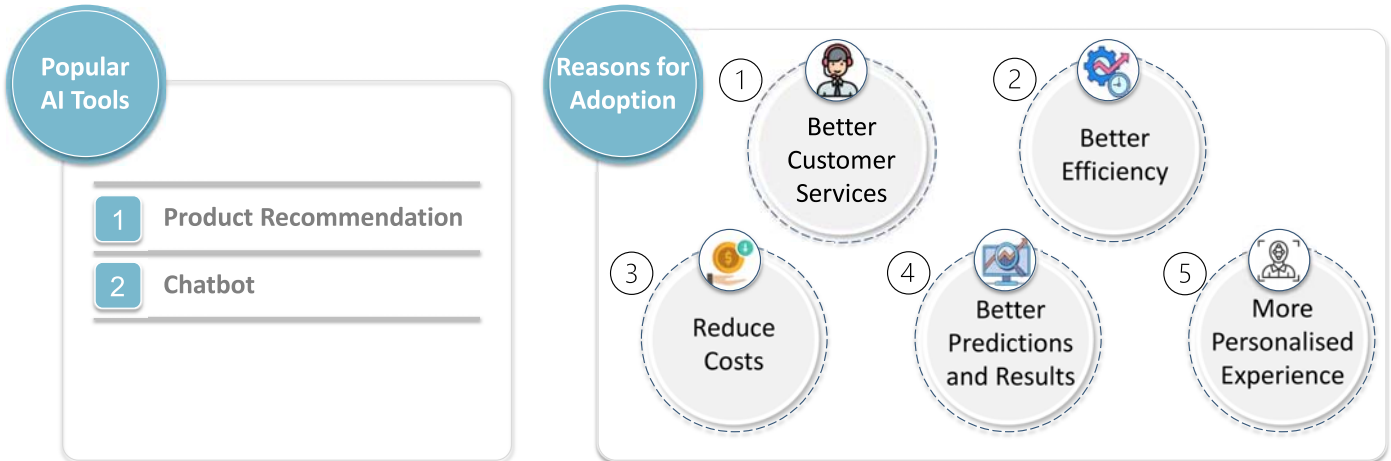
PART 4: ROLE OF TRADERS AND STAKEHOLDERS IN PROMOTING THE USE OF AI IN HONG KONG

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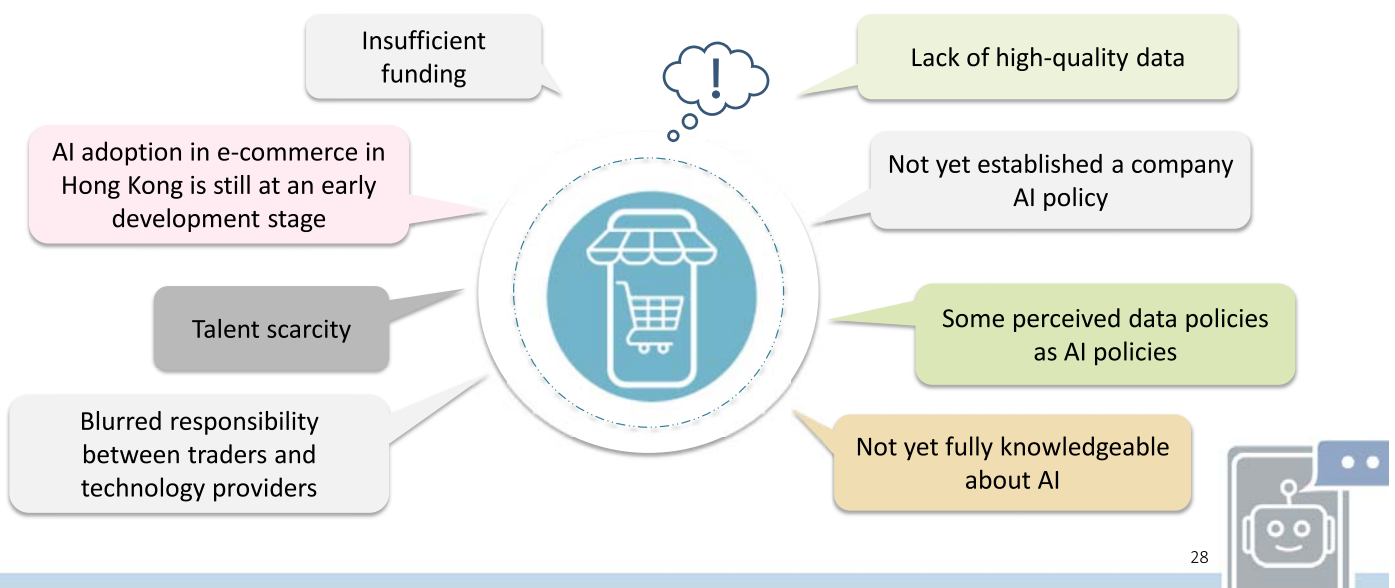
Traders' Adoption of AI

AI adoption in e-commerce in Hong Kong is at an early development stage; traders graded 4.9/10 on average currently (10 refers to extremely advanced development).

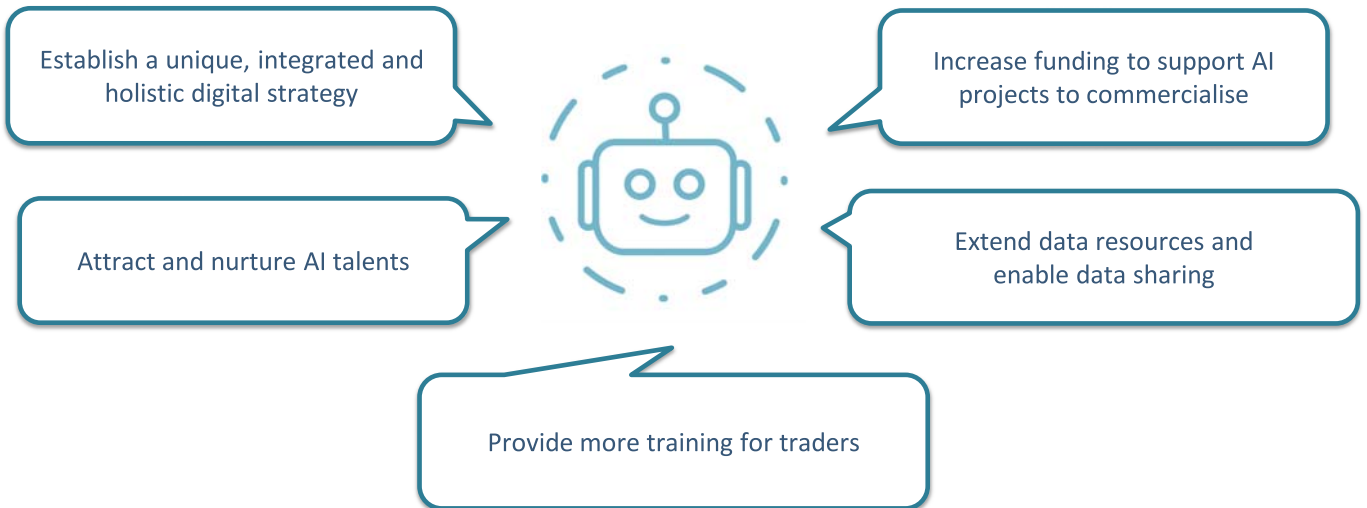


Respondents: 19 traders, technology providers and industry experts

Challenges and Difficulties

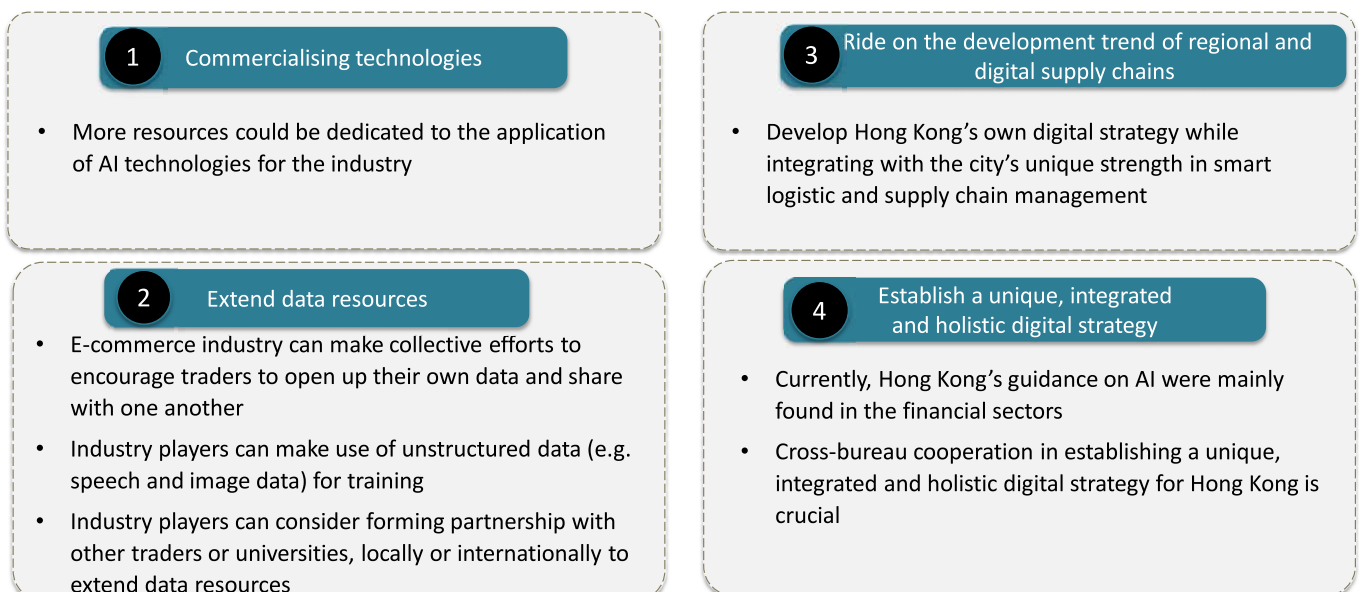


Traders' Demands to the Government



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Stakeholders' Opinions*

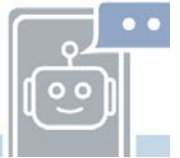


*Stakeholders included: Office of the Government Chief Information Officer (OGCIO), Office of the Privacy Commissioner for Personal Data (PCPD), HKSTP, Cyberport, HKPC, E-commerce Association of Hong Kong, Federation of Hong Kong Industries, Hong Kong Federation of E-commerce, Hong Kong General Chamber of Commerce, Hong Kong Retail Management Association and The Chinese General Chamber of Commerce.

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PART 5: GLOBAL GOVERNANCE DEVELOPMENT AND CONSUMER PROTECTION

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- Amidst the rapid transformation of the digital economy, AI has become a driving force for societal and economic development. Different countries and regions have formulated AI development roadmaps covering various facets, such as governance, digital policies, industry support, consumer safeguard and education.
- Over **60** jurisdictions have developed, or are in the process of developing, a **national AI strategy**.

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AI Governance in 10 Selected Jurisdictions* (1)

AI-regulation

- Legislation on AI can be classified into comprehensive legislation and sectoral legislation.
- As of July 2022, comprehensive or cross-sector law governing AI was not yet established in the 10 jurisdictions, yet some AI-related regulations have been implemented or various acts have been proposed.

Examples:

Jurisdiction	Year	Regulation	Focus
Mainland	2022	Released the "Administrative Provisions on Algorithm Recommendation of Internet Information Services" to regulate the use of algorithms	Algorithm-specific
EU	2021	Proposed the "Artificial Intelligence Act" to regulate the use of AI	Proposed comprehensive AI laws
Canada	2022	Proposed the "AI and Data Act" under the "Digital Charter Implementation Act"	
UK	2022	Proposed the policy paper on "Establishing a pro-innovation approach to regulating AI" to seek stakeholders' views	

AI systems with unacceptable risks will be prohibited (e.g. social scoring), and AI systems with high risks will be strictly regulated and require assessments (e.g. medical-related applications).

*10 jurisdictions include the Mainland, Canada, France, Germany, Japan, Singapore, South Korea, the EU, the UK and the US

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AI Governance in 10 Selected Jurisdictions (2)

National AI Strategy

- All 10 jurisdictions have developed their own national AI strategies, which focus on visions and measures including economic development, infrastructure establishment, nurturing talent, support to industries, and consumer protection, etc.

Data Privacy Law

- Data privacy laws in some jurisdictions already covers automated decision-making of data users.

Examples:

Jurisdiction	Regulation	Year
Mainland	"Personal Information Protection Act" (PIPL)	Implement in 2021
EU	"General Data Protection Regulation" (GDPR)	Implement in 2018
US	"California Privacy Rights Act"	Passed the act in 2020 and will be effective in 2023

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AI Governance in 10 Selected Jurisdictions (3)

Consumer Protection

Examples:

Jurisdiction	Source	Year	Initiatives
Mainland	“Administrative Provisions on Algorithm Recommendation of Internet Information Services”	2022	<ul style="list-style-type: none"> Traders shall notify users in a clear manner about the situation of the algorithmic recommendation services they provide, and publicise the basic principles, purposes, etc. Traders shall provide users with a convenient option to switch off algorithmic recommendation services. Traders shall not commit unreasonably differentiated treats to individuals based on consumers’ tendencies, trading habits and other such characteristics.
France	“National AI Strategy”	2018	<ul style="list-style-type: none"> AI must not become a way of excluding parts of the population. It proposed to create a group of certified public experts who can conduct audits of algorithms and databases and carry out testing.
Japan	"AI Utilization Handbook – How to use AI Wisely"	2020	<ul style="list-style-type: none"> Provide use cases for AI developers from a consumer protection perspective.
US – Federal Trade Commission	“Business guidance on AI and algorithms”	2020	<ul style="list-style-type: none"> Traders are recommended to be transparent about how automated tools are used, and when sensitive data is collected. Traders are recommended to consider how to hold themselves accountable.

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AI Governance in 10 Selected Jurisdictions (4)

Support to industries

Examples:

Jurisdiction	Initiatives
South Korea	<ul style="list-style-type: none"> Established an AI hub to provide companies and researchers with AI training data Provided AI-vouchers to SMEs and start-ups that need AI-powered products or services. Each company can receive up to 0.3 billion won (HK\$2 million) AI voucher
Germany	<ul style="list-style-type: none"> Provided funding for AI coaches to work with SMEs to adopt AI
EU	<ul style="list-style-type: none"> Launched the European AI on Demand Platform (AI4EU) project is an AI-on-demand platform that aims to help SMEs in the EU adopt AI AI4EU brings together research institutes, SMEs and large enterprises in 21 countries to build a focal point for AI resources, and to fund AI projects of enterprises
Singapore	<ul style="list-style-type: none"> Launched “Implementation and Self-Assessment Guide for Organisations” and “A.I. Verify” tool to help organisations assess the alignment of their AI governance practices when developing and user AI

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AI Governance in 10 Selected Jurisdictions (5)

Education

- Some jurisdictions launched education campaigns to promote AI literacy among the public.

Examples:

Jurisdictions	Initiatives
Germany	• Offered free online course “Elements of AI” (initiated by University of Helsinki)
Singapore	• Offered AI for Everyone (AI4E), AI for Students (AI4S), and AI for Kids (AI4K) programmes for citizens with different needs

Attracting and Nurturing talents

- Different jurisdictions launched initiatives to nurture and attract talents as the demand of talents is increasing.

Examples:

Jurisdictions	Initiatives
UK	• Established 16 AI Centres for Doctoral Training at universities , backed by up to £100 million (HK\$920 million) and delivering 1,000 new PhDs over five years
Canada	• Invested CAN\$1.8 billion (HK\$11 billion) in its Innovation Superclusters program, aims to create 66,000 jobs by 2030

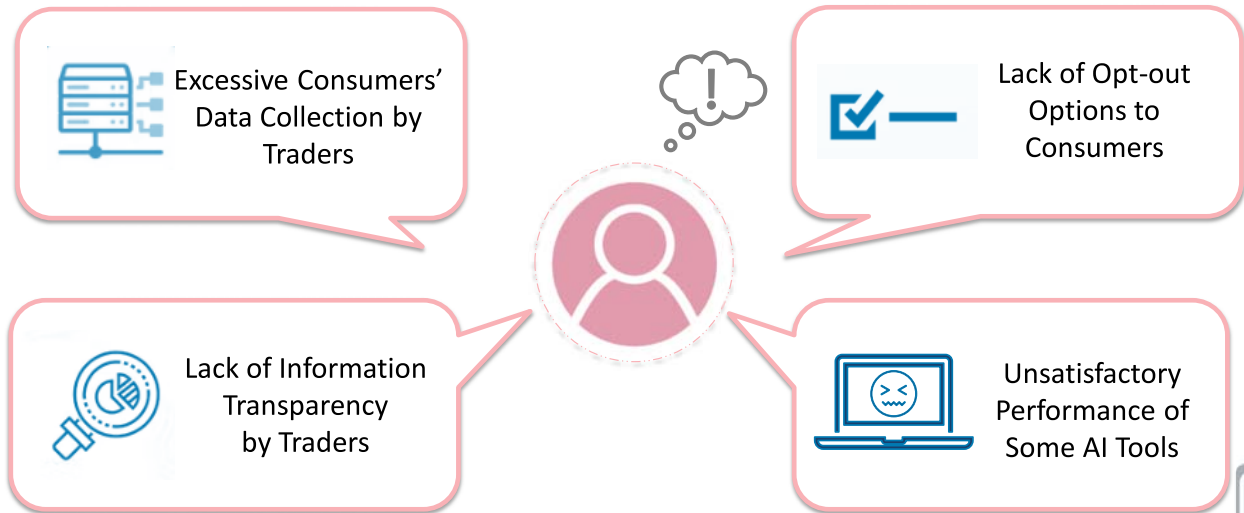
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PART 6: RECOMMENDATIONS

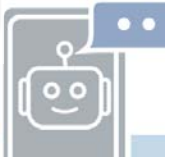
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Summary of Issues Encountered by Consumers



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Vision	To Enable the Development of "Responsible and Ethical AI" in E-commerce to Safeguard Consumer Interests		
Targets	Traders	Consumers	Government
Actions	Adopt the checklist of best practices to formulate company AI policy and governance	Follow the tips to be a smart consumer when shopping online	Nurture AI understanding of the Public and Traders
	Establish a "Consumer Charter" to Enhance Consumer Confidence		Establish a holistic policy for AI development
			Build a fair and competitive e-commerce market

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Recommendation (1) for Traders:

Adopt the Checklist of Best Practices to Formulate Company AI Policy and Governance

#01



Checklist of Best Practices for AI

- Formulate a clear company policy on AI, data usage and storage with good compliance and disclosure
- Dedicate resources for AI development with clear accountability, e.g. appointing a person to be accountable for the ethical use of AI
- Validate AI models before deployment
- Ensure consumers' data is handled in a safe and secure manner to protect consumers' data privacy
- Communicate with staff and ensure they follow the company policy and ethical standards of AI
- Foster communication with consumers
- Provide choices for consumers to choose whether to use AI
- Clarify clear responsibility between traders and third-party technology providers, and ensure data is handled and transformed safely and ethically

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Recommendation (2) for Traders:

Establish a "Consumer Charter" to Enhance Consumer Confidence

As many SMEs might have limited resources to establish their own set of AI policies, industry associations can develop a "Consumer Charter" as guidance to protect consumers and invite their member traders to commit to and follow.

#02



"Consumer Charter"

- Be transparent and inform consumers when using AI
- Do not manipulate consumers' choices
- Be fair to all consumers and do not discriminate against consumers
- Provide choices for consumers to opt in and opt out of the use of AI easily with immediate effect
- Ensure consumer requests can be addressed
- Establish an effective dispute resolution mechanism in case of non-compliance
- Collect consumer data at an adequate level

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Recommendation (3) for Consumers: Follow the Tips to be a Smart Consumer when Shopping Online

Consumers have not yet developed habits to protect their own personal data, which might be exposed to the abusive use by unscrupulous traders. Cultivating good online shopping habits is the first and immediate step consumers can take to protect their own rights.

#03



Tips for Consumers

- Choose the right e-commerce platform and make it a habit to always read data privacy policies, and terms and conditions
- Pay attention to website updates, and thoroughly read the pop-up notices, news and updates when entering a platform
- Make the best decision against tracking of locations, browsing histories, etc.
- Provide adequate personal information only
- Keep a good record of membership accounts
- Check privacy settings regularly
- Exercise your rights against automated decisions when needed

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Recommendation (4) for the Government: Nurture AI Understanding of the Public and Traders

#04



Societal/Sector-specific Perspective

- Education campaigns could be launched to teach consumers about different facets of AI (definition and operations, potential benefits and harms, consumer rights regarding the use of AI, related guidelines consumers can refer to, best practices in the marketplace, etc.)
- Education to traders is also essential, so they can adopt ethical AI in practice.
- Sector-specific regulators (such as Insurance Authority, Travel Industry Authority) and authorities from the Government could strengthen education to traders for using AI in specific sectors, establish guidance of adoption of AI, set standards for the industry players to follow, report AI compliance for public surveillance, and collect consumer feedback and suggestions for improvement of such initiatives.

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Recommendation (5) for the Government: Establish a Holistic Policy for AI Development

Some jurisdictions have been considering cross-sectoral approaches to regulate AI, the Government can adopt a progressive approach in establishing a long-term AI development plan that can balance the need of setting rules and encouraging innovation.

#05



Content of A Holistic Policy

- Establish clear vision and key milestones for AI development
- Lead by example to accelerate the digital transformation
- Increase funding to support AI projects to commercialise
- Enrich open data and encourage utilisation of data
- Assist traders to build business connections with partners in the Mainland and in the globe
- Attract and nurture AI talents
- Provide AI ethics training or guidelines to traders

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Recommendation (6) for the Government: Build a Fair and Competitive E-commerce Market

To reduce disparities between SMEs and big techs, SMEs must be able to access more data for AI development. Government, relevant stakeholders, and trade associations should facilitate the sharing and utilising of data among traders, thus to maintain competitiveness of SMEs.

#06



Build a fair and competitive e-commerce market

- Take appropriate measures to ensure a fair e-commerce market
- Prevent traders from using big data to manipulate the market for their own advantages
- Prohibit the unethical use of AI
- Mitigate the risk of “winner-take-all”

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Concerted Effort to Realise the Vision of a Smart City

- AI has become a driving force for societal and economic development. The Council hopes that while the Government is actively promoting digital transformation and AI development, it can make reference to the experiences and approaches of other jurisdictions and establish an AI development plan and regulating policies to encourage the development of “responsible and ethical AI” in the society and ensure consumer interests are well protected.
- The Council will actively participate in the work. It is believed that a three-pronged approach must be adopted, including progressively establish policy framework, enhancing the performance of digital governance amongst traders, and strengthening consumers’ ability to protect themselves, in order to leverage the power of AI and transform AI into a driving force for the future development of Hong Kong.



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THANK YOU

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