



European Commission



Consumer Conditions in the EU

Getting up to speed with the digital age

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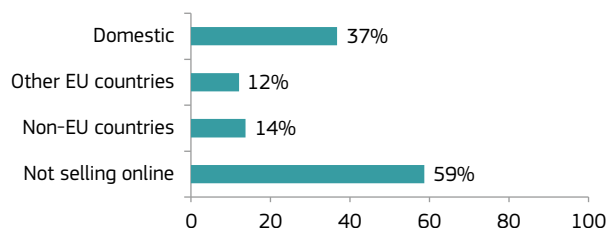


This year's Scoreboard has a special focus on consumer conditions in the Digital Single Market. The findings have fed into the 2015 European Semester country reports and the Commission's [Digital Single Market Strategy](#). E-commerce is an important part of the EU economy, and has been growing steadily in recent years. The overall value of business-to-consumer e-commerce is estimated at almost 2% of the EU's GDP. The European Commission's Consumer Conditions Scoreboard tracks the situation and behaviour of consumers across Member States and over time.

AN EU DIGITAL SINGLE MARKET

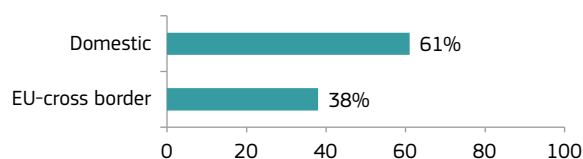
Both consumers and businesses are benefitting from the increasing number and volume of online sales. However, many barriers remain. According to the Consumer Conditions Scoreboard, only 12% of businesses sell online to consumers in other EU countries.

Online business-to-consumer sales in EU-28



Consumers continue to feel considerably more confident buying online from their own country (61%) than from other EU countries (38%).

Confidence in domestic and EU cross-border online purchases



Cross-border online purchases are more popular in some of the smaller countries with language and cultural links to larger markets. For example, UK websites are popular with Cypriot and Maltese consumers.

PROBLEMS AND SOLUTIONS IN CROSS-BORDER ONLINE SHOPPING

Cross-border online purchases cause a disproportionately high amount of problems. Consumers face territorial restrictions in the Digital Single Market (e.g. price discrimination or refusal to sell) and may be prevented from using the streaming services of their country while abroad.

The **Commission's upcoming legislative proposal on Contract rules for online purchases** aims to increase consumer confidence in cross-border e-commerce and encourage more businesses to sell online across borders.

From January 2016, an **EU-wide online platform** will be set up for disputes that arise from **online transactions**. The platform

Did you know?

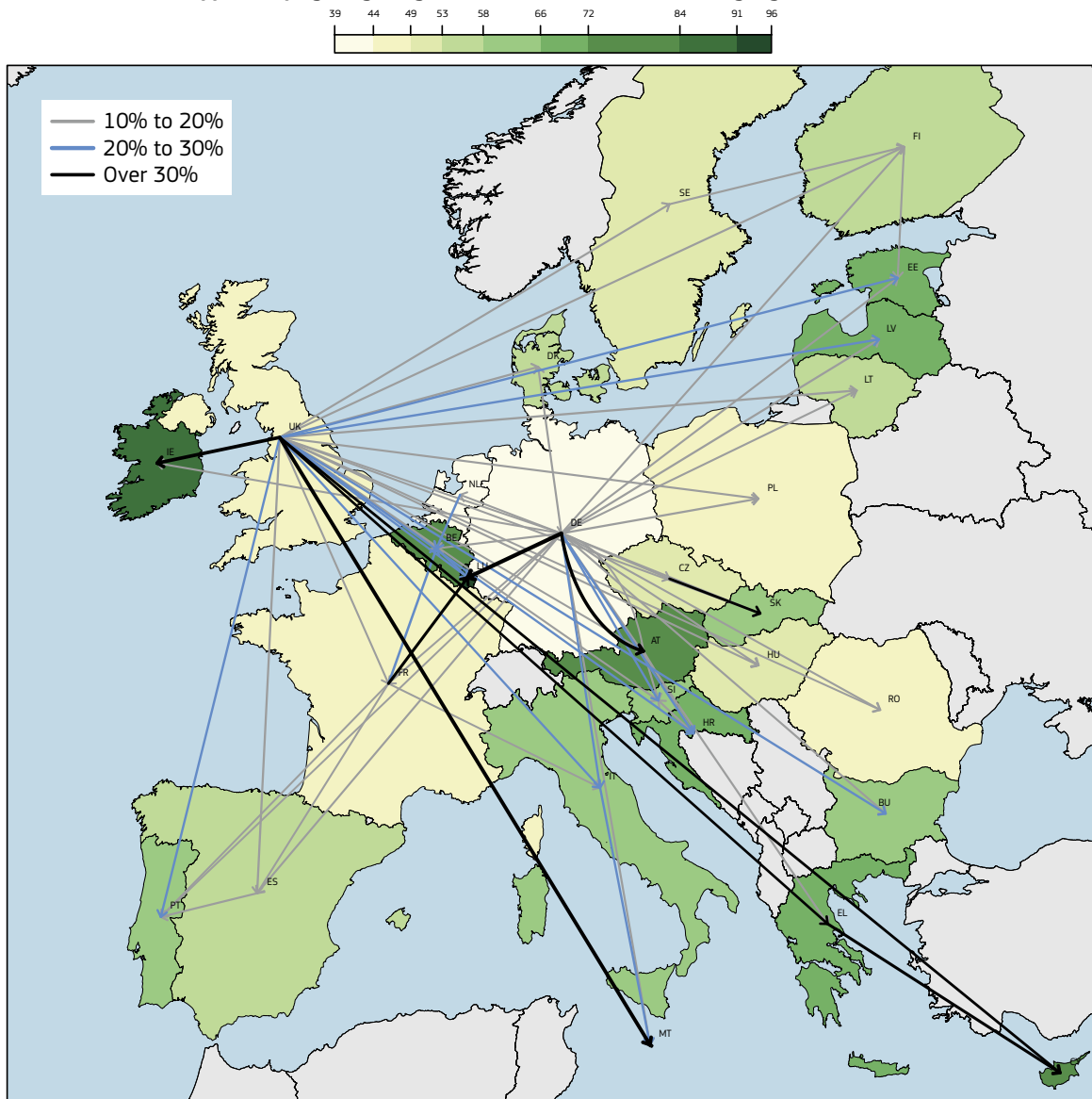
Online shoppers make cross-border purchases without always realising it. For the first time, evidence is found on the considerable under-reporting of cross-border purchases by consumers.

will link all the national Alternative Dispute Resolution entities notified by Member States to the Commission and will operate in all EU official languages.

CONSUMER KNOWLEDGE

Consumers' and retailers' awareness of some key consumer rights guaranteed by EU legislation remains limited. In the EU as a whole, only 9% of consumers are able to answer all three knowledge questions correctly, with the lowest levels of knowledge among young people. The Commission's **Consumer Rights Awareness Campaign** aims to inform both consumers and traders about EU-wide consumer rights.

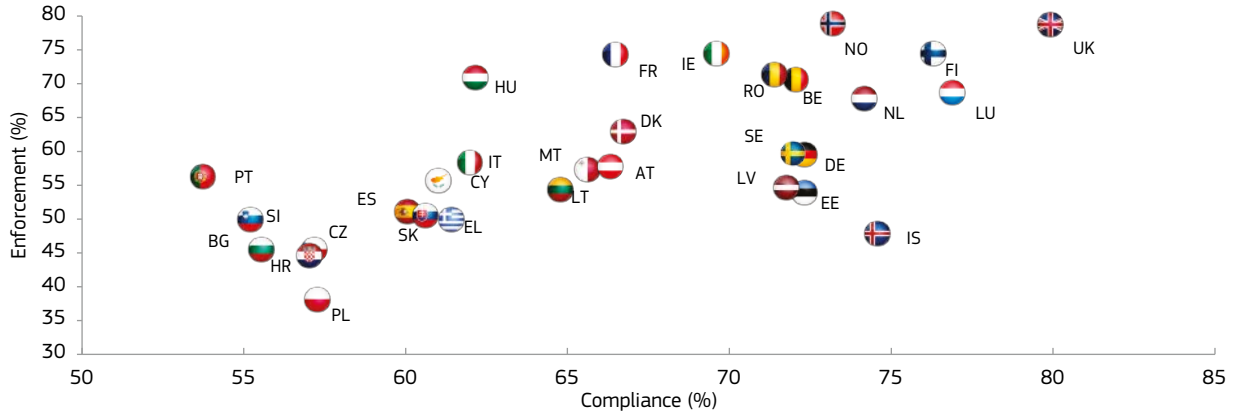
Online shoppers buying tangible goods/offline services or accessing digital content abroad (%)



COMPLIANCE AND ENFORCEMENT

Investing in enforcement pays off. There is a clear link between retailers' perceptions of enforcement efforts and their assessment of compliance with consumer legislation in different countries. The planned review of the [Consumer Protection Cooperation Regulation](#) aims to further strengthen the efficiency of cooperation among national enforcement authorities.

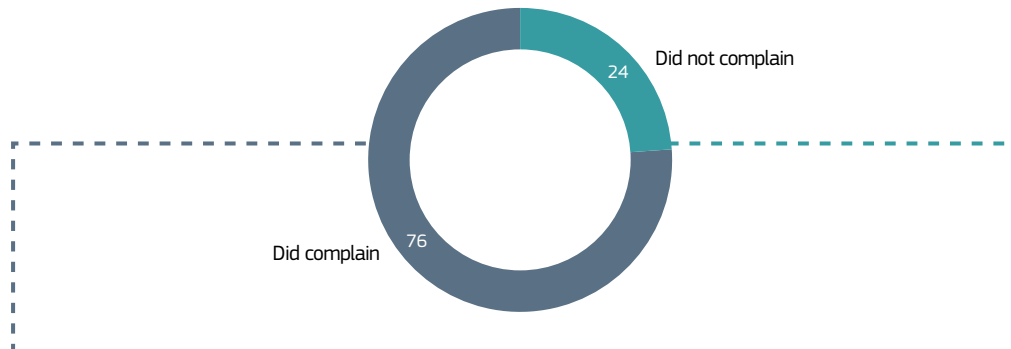
Correlation between enforcement and compliance



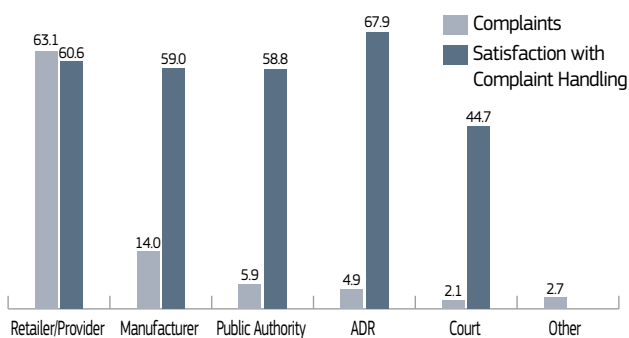
COMPLAINTS AND DISPUTE RESOLUTION

Still a quarter of all consumers encountering problems do not complain. The majority of consumers who did not take any action in case of a problem were discouraged by the perceived difficulties (e.g. low likelihood of success, lack of information, length of procedure). Satisfaction with complaint handling is highest amongst those consumers who complained to Alternative Dispute Resolution (ADR) bodies, even though the use and knowledge of these bodies are still relatively low.

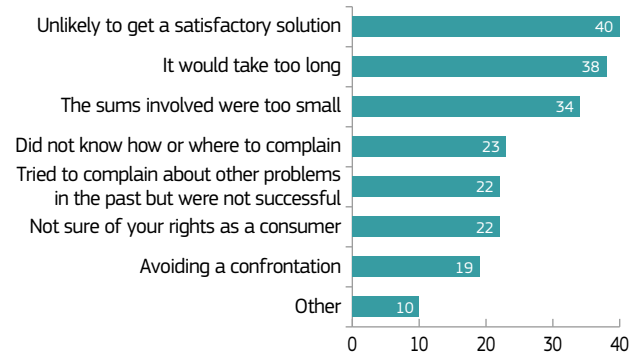
In case of a problem (%)



Satisfaction with complaint handling by different bodies (%)



Reasons for not complaining (%)



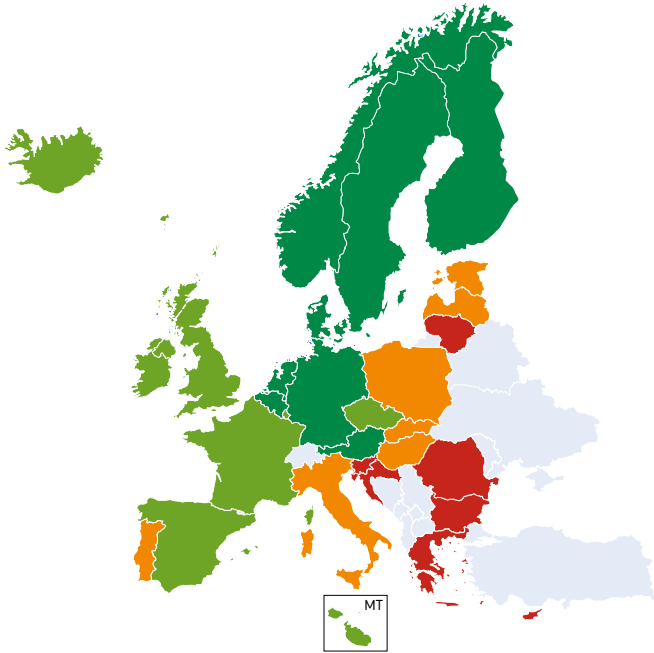
Now that new legislation on [alternative and online dispute resolution](#) applies, there should increasingly be more effective redress mechanisms across the EU. The new legislation will allow consumers and traders to solve their disputes without going to court, in a quick, low-cost and simple way.

CONSUMER CONDITIONS ACROSS THE EUROPEAN UNION

Consumer conditions differ considerably across the EU, and tend to be more favourable in western and northern EU Member States. The European Commission works with all

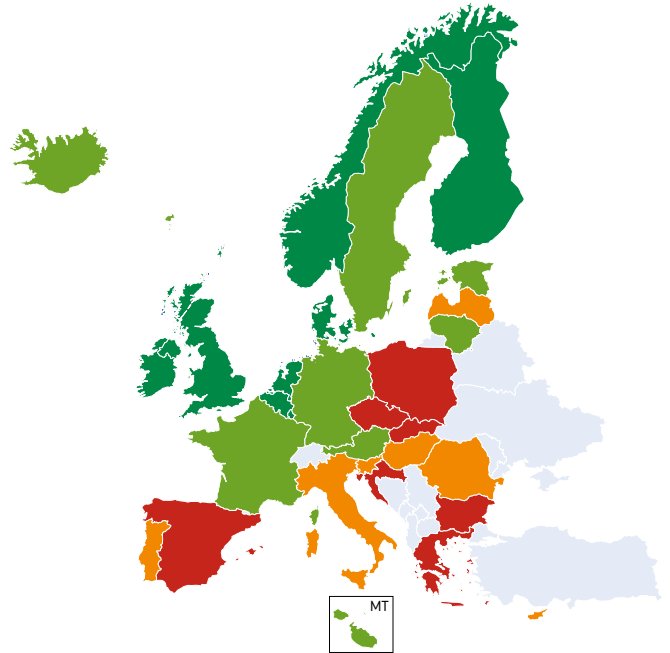
Member States to ensure better implementation and enforcement of European consumer legislation.

Knowledge and Trust



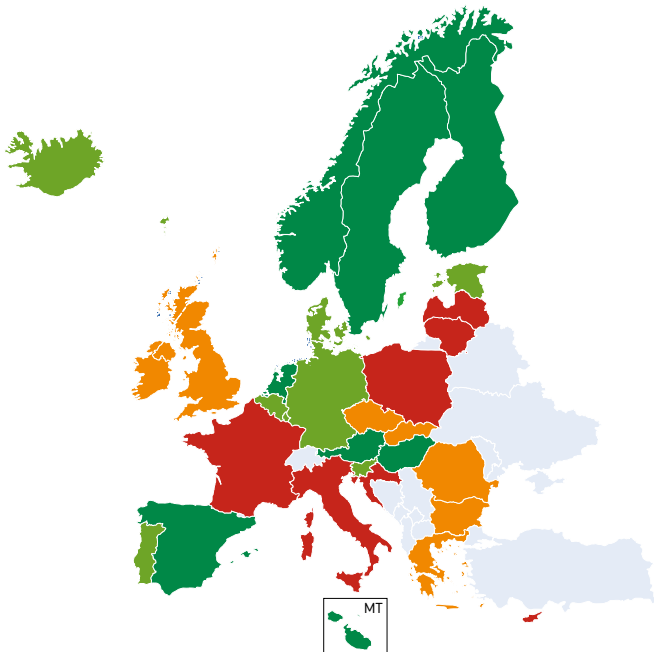
Composite indicator measuring knowledge of consumer rights and trust in institutional and market conditions.

Compliance and Enforcement



Composite indicator measuring prevalence of unfair commercial practices and other problems, compliance with and enforcement of consumer legislation.

Complaints and Dispute Resolution



Composite indicator measuring reasons for not complaining and satisfaction with complaint handling.

- High performance (top 25%)
- Middle to high performance (50-75% of results)
- Middle to low performance (25-50% of results)
- Low performance (bottom 25% of results)