



CONSUMERS' ATTITUDES TOWARDS CROSS-BORDER TRADE AND CONSUMER PROTECTION

2018

Final Report

*Specific contract No. 2017 85 02
implementing Framework contract No. EAHC 2013/CP/03 Lot 1
GfK Belgium
Final Version
14/02/2019*

EUROPEAN COMMISSION

Produced by Consumers, Health, Agriculture and Food Executive Agency (Chafea) on behalf of

Directorate-General for Justice and Consumers
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Consumers' attitudes towards cross-border trade and consumer protection 2018

Final Report

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Luxembourg: Publications Office of the European Union, 2019

Project number: 2019.1119				
Title: Survey on consumers attitudes towards cross-border and consumer-related issues 2018 – Final Report				
Language version	Support/Volume	Catalogue number	ISBN	DOI
EN PDF	PDF/Volume_01	EB-01-19-185-EN-N	978-92-9478-091-1	10.2818/209599

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1. INTRODUCTION

1.1. Introduction to the 2018 wave of the Consumer Survey

This report discusses the results of the 2018 edition of the survey on *consumers' attitudes towards cross-border trade and consumer-related issues*, which is part of a series of reports within the EU Consumer Programme. The study is a follow-up of a series of related studies that have been conducted since 2006¹. It was commissioned by the Consumers, Health, Agriculture and Food Executive Agency (Chafea). The European Commission gathers systematic evidence to monitor consumer markets and national consumer conditions within the EU, summarised in the flagship Consumer Conditions Scoreboards (CCS). Results from this survey will feed the 15th edition of the CCS².

The present survey aims to deliver reliable results that are comparable with previous studies in the series on issues related to the attitudes, perceptions and experiences of European consumers in the following areas:

- Domestic and cross-border commerce, both online and offline
- Knowledge of consumer rights
- Trust in consumer protection
- Perceptions of the product safety environment
- Perceptions of environmental claims and their influence purchase decisions
- Confidence in online shopping
- Problems experienced, actions taken and satisfaction with problem resolution
- Exposure to unfair commercial practices
- Consumer vulnerability

In total, 28,037 respondents took part in the survey, which was carried out by GfK Social and Strategic Research (GfK SSR) in the 27 Member States of the European Union and in the United Kingdom, Iceland and Norway between 26 March and 11 May 2018. The report presents the overall results of the study as well as comparisons between the Member States, socio-demographic variables and comparisons with the results from previous surveys.

1.2. Sampling methodology

The target population includes all people aged 18 and above, resident in the country surveyed and having sufficient command of (one of) the respective national language(s) to answer the questionnaire.

In every country, a random sample representative of the national population aged 18 or older was drawn, by means of fixed line or mobile telephone number registers or Random Digit Dialling software. The sampling procedure was set up to achieve a mix of respondents recruited through mobile phone and fixed line. Furthermore, the sample intake was monitored, to follow up on the overall composition of the sample in terms of gender, age and the ownership of a mobile and/or a fixed phone. For more information on the sampling methodology, please consult Annex I.

¹ Special Eurobarometer 252 (2006), Special Eurobarometer 298 (2008), Flash Eurobarometer 282 (2009), Flash Eurobarometer 299 (2010), Flash Eurobarometer 332 (2011), Flash Eurobarometer 358 (2012), Flash Eurobarometer 397 (2014) and the Consumers' attitudes towards cross-border trade and consumer related issues 2016 report (2016)

² http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/index_en.htm

The respondents participated in a Computer Assisted Telephone Interview (CATI) conducted by native speaking interviewers, making use of a central programme. They were interviewed on the core aspects of their experiences as consumers (see the aforementioned topics) as well as key socio-demographic variables, such as age, gender and education. Based on these data, averages and proportions are calculated for the countries and socio-demographic groups.

1.2.1. Countries covered

The survey took place in the 27 EU Member States, as well as in the United Kingdom, Iceland and Norway. The table below presents an overview of the country abbreviations and region comparisons used throughout the report.

It should be noted that, following the UK's decision to leave the EU, a new country grouping, the EU27_2019, was introduced, being equal to the EU28 without the UK. The EU27_2019 is used as the main EU-aggregate and, therefore, as the comparison base for the results from the regions and countries. While the EU28 aggregate (including the UK) is kept in the tables (for comparison purposes), no comments are provided on this aggregate. The terms 'European Union' and 'EU' used throughout the report always refer to the EU27_2019.

The grouping of EU27_2019 countries into North, East, South and West regions was also adjusted to the new composition of the EU, excluding the UK from the West. In addition, consistent with the analysis for the Market Monitoring Survey 2017, the Baltics (i.e. Lithuania, Latvia and Estonia) were moved from the Eastern to the Northern region (the analysis has been adjusted for all years in the report).

Finally, **Croatia** has been included in the calculations of the EU27_2019, EU28 and regions results starting from 2012. This means that both for the 2014-2012 comparisons and the 2012-2011 comparisons, Croatia is including in the EU averages. For the latter comparison (i.e. 2012-2011), however, Croatia is only included in the 2012 results, resulting in a slight incoherence.

Country	EU27_2019	EU28	Region North	Region East	Region South	Region West
AT Austria	X	X				X
BE Belgium	X	X				X
BG Bulgaria	X	X		X		
CY Cyprus	X	X			X	
CZ Czech Republic	X	X		X		
DE Germany	X	X				X
DK Denmark	X	X	X			
EE Estonia	X	X	X			
EL Greece	X	X			X	
ES Spain	X	X			X	
FI Finland	X	X	X			
FR France	X	X				X
HU Hungary	X	X		X		
HR Croatia	X	X		X		
IE Ireland	X	X				X
IT Italy	X	X			X	
LT Lithuania	X	X	X			
LU Luxembourg	X	X				X
LV Latvia	X	X	X			
MT Malta	X	X			X	
NL Netherlands	X	X				X
PL Poland	X	X		X		
PT Portugal	X	X			X	
RO Romania	X	X		X		

SE	Sweden	X	X	X			
SI	Slovenia	X	X		X		
SK	Slovakia	X	X		X		
UK	United Kingdom		X				
NO	Norway						
IS	Iceland						

1.2.2. Core questionnaire

The core questionnaire covered the following topics:

- Online and offline purchase of goods or services (trend questions)
- Trust and perception of consumer protection (trend questions)
- Perceptions of the product safety environment (trend questions)
- Influence of environmental concerns on purchasing (trend questions)
- Understanding of consumer rights (trend questions)
- Problems experienced with domestic purchases in general, actions taken (if no action taken, reason why), satisfaction with complaint handling and time needed to resolve problem (trend questions)
- Exposure to unfair commercial practices (trend questions)
- Problems experienced when shopping online (domestic and cross-border purchases) (trend questions)
- Consumer confidence in online shopping (trend questions)
- Languages comfortably used for personal interests (trend question)
- Numerical skills (trend questions)
- Consumers' self-reported vulnerability

1.2.3. Socio-demographic and background questions

Based on the final version of the questionnaire approved by the Contracting Authority, the following questions were asked before the core questionnaire:

- Birthday rule (for fixed line sample)
- Age
- Gender
- Phone ownership: having a mobile (for fixed line sample)/having a landline (for mobile line sample)
- Regularity of using the internet

After the core questionnaire was completed, the following socio-demographic questions were asked:

- Vulnerability (related to socio-demographic status/related to the perceived complexity of offers/terms and conditions).

- Level of education
- Employment situation (occupation)
- Mother tongue of a respondent
- Region of residence³
- Subjective degree of urbanisation
- Subjective financial situation

1.2.4. Analysis and reporting of statistically significant differences

All differences mentioned in the text are statistically significant unless otherwise mentioned. Statistical significance is calculated at the 95% confidence level, meaning that the null hypothesis of no difference has been rejected at 5% probability level. Differences that are not statistically significant are considered equal to 0. Consequently, the report may describe two values as being equal, even if the difference between both values is not equal to 0. It should also be mentioned that, especially for measures referring to the entire EU27_2019/EU28, given the large sample size for the survey, some differences could be statistically significant even if their absolute magnitude is very small.

The findings for the **EU27_2019, EU28**, the four EU27_2019 **regions** (North, South, East and West) and the individual country results are analysed using cross-tabulations. Please note that in the region and country tables, results that are statistically different from the EU27_2019 average are indicated by asterisks.

Differences between the levels of **socio-demographic categories** are analysed with a regression analysis, which explores the relationship between a specific independent variable (e.g. age) and a dependent variable (e.g. online purchase behaviour), while considering the effects of other independent variables (e.g. gender, education etc.). This type of analysis is considered more appropriate when exploring the impact of socio-demographic variables due to the potential overlap (correlations) between different socio-demographic factors which need to be considered when measuring the extent to which one of these factors affects the dependent variables. The following regression models are used for the analysis of the different dependent variables:

- **Logit models** when the dependent variable is binary (i.e. it takes only two possible values, 0 and 1; e.g. trust in product safety, trust in environmental claims)
- **Poisson models** for dependent variables that can be thought of as a count variable (e.g. knowledge of consumer rights, trust in organisations)
- **Linear models** when the dependent variable is assumed to be numerical and linear (e.g. problems and complaints)

In all models, a control variable on the region of residence of the person interviewed (North, South, East and West) has been included.

³ Regions was recorded on NUTS level 3 (Estonia, Croatia, Latvia, Lithuania, Malta, Slovenia & Iceland) and NUTS level 2 (all other countries).

The values shown in the tables of the socio-demographic analyses are based on model estimates.⁴

Statistically significant differences between levels of a socio-demographic variable are indicated with letters. The categories of a socio-demographic variable are statistically significant different from each other, except when the categories share the same letter. When a category is associated to a blank it means that it is statistically significant different from all the other categories. Differences and equalities for socio-demographic results are only considered within each socio-demographic variable (e.g. 18-34 years' old vs. 35-54 years' old) and not between socio-demographic variables (e.g. 18-34 years' old vs. women).

Up to five socio-demographic characteristics with the closest link with the respective dependent variable are reported on in detail. Characteristics with the closest link are selected considering the average magnitude of the difference across the factor attributes – in absolute terms (e.g. the differences in the knowledge of consumer rights – in absolute terms – across the different levels of internet use) – and by looking at the overall coherence of these differences.

The report describes changes between the current (2018) and previous (2016) waves. In addition, changes in the latest waves (2018-2016) are compared to changes in the previous waves (2016-2014). This is reported on only when both changes are significant and when the direction of the change has reversed, i.e., from an increase to a decrease or from a decrease to an increase. For positive indicators (i.e. knowledge of consumer rights, domestic online shopping, etc.), these cases are labelled "negative reversal" and "positive reversal" respectively. For negative indicators (e.g. problems and complaints, exposure to unfair commercial practices, etc.) the labels are reversed to account for the negative valence of the indicator, where an increase would reflect a change towards the negative. The current report focuses on the strongest positive and negative reversals, which are determined by the highest absolute sum of both changes.

1.2.5. *Weighting and wave to wave comparisons*

Data from the current wave was weighted based on the latest Eurostat data⁵ available on age (three groups: 18-34, 35-54 and 55+ year old) and gender distributions. In addition, the weighting was also based on **telephone ownership** data from the Special Eurobarometer 438⁶ (three groups: fixed only, mobile only, mixed). Finally, population weights were also applied, both on the EU27_2019 sample (for the EU27_2019 average) and the EU28 sample (for the EU28 average and regions) to account for differences in population size at country level.

In contrast with the current Consumer Survey, the Consumer Survey 2016 was only weighted on age and gender (in addition to the population weight). To facilitate comparisons between 2018 and 2016, a second weight was calculated for the 2018 survey, based solely on age and gender.

Both the Consumer Survey 2016 and 2018 have been conducted with a **target population of 18+** years, while the Consumer Surveys 2014 and earlier are based on a sample of 15+ years. For comparisons between the years 2016 and 2014, the latter has been reweighted based on age and gender distributions. Data from all waves before 2014 will be used for the wave to wave comparisons based on existing samples (population 15+) and using the existing weights provided by the Contracting Authority (also based on the 15+ population distribution). When comparing 2014 data

⁴ Model estimates are calculated using the *margins* function in Stata. A margin is a statistic based on a fitted model calculated over a dataset in which some of or all the covariates are fixed at values different from what they really are. In the models estimated for this report, the *margins* function calculates the predicted means for the different values of a socio-demographic variable (e.g. age), while all the other covariates (including the other socio-demographic variables) are hold fixed. In practice, the estimated value of a dependant variable Y (ex: the % of persons who have bought online in the last 12 months) for the male category is obtained under the hypothesis that all the persons interviewed are males while their remaining sociodemographic characteristics (used in the model as regressors) corresponds to the categories observed in the sample.

In addition, a *pwcompare (group effects)* option was added to the function to perform pairwise comparisons between all levels of a socio-demographic variable based on the estimated models. These comparisons provided information to determine the variables with the closest link with the respective dependent variable.

⁵ Eurostat, Population on 1 January 2018 by age, sex and NUTS 2 region, updated on 27 February 2018

⁶ Special Eurobarometer 438: E-Communications and the Digital Single Market (2016); available via http://data.europa.eu/euodp/en/data/dataset/S2062_84_2_438_ENG

to previous waves, the original weight will be used based on the 15+ population distribution. The difference in sampling will be clearly communicated when wave-to-wave changes are reported.

To summarise, the following weighting procedures were used to calculate the results presented in the final report, additional analyses and country profiles:

- **2018:** Population, gender & age weighting (18+), phone ownership weighting
- **2016:** Population, gender & age weighting (18+)
- **2014:** Population, gender & age weighting (18+)
- **2014:** Population, gender & age weighting (15+)
- **2012:** Population, gender & age weighting (15+)
- **2011:** Population, gender & age weighting (15+)
- **2010:** Population, gender & age weighting (15+)
- **2009:** Population, gender & age weighting (15+)
- **2008:** Population, gender & age weighting (15+)
- **2006:** Population, gender & age weighting (15+)

In conclusion, it should be considered that in the light of the methodological approach indicated above:

- Changes with respect to the previous year – which are shown in graphs and tables throughout the report - are always computed on comparable data;
- However, given the change in methodology applied for the 2018 results (age, gender & phone ownership) and the 2018-2016 comparison (age & gender; no phone ownership), it is not possible to compute the exact results for 2016⁷ by subtracting the 2018-2016 change from the 2018 results. The same is true for the changes in previous waves.
- The applied methodology ensures comparability between the current (2018) and previous (2016) wave. As such, it is in principle possible to estimate values in level for 2016 by applying back the observed changes between 2016 and 2018 as reported in graphs and tables throughout the report. However, due to different weightings applied to the 2018 data for presenting the 2018 results and for comparisons with the 2016 results, small differences may occur;
- Differences between 2014 and previous waves are reported based on the original methodology, while data in levels is not reported, as it is not consistent with the last two waves. Because of the lack of comparability with data reported for the last two waves (2016 and 2018), it is not possible to estimate data in levels for the years 2012 and before.

⁷ As presented in the 2017 Consumer Conditions Scoreboard (available via https://ec.europa.eu/info/sites/info/files/consumer-conditions-scoreboard-2017-edition_en.pdf)

2. EXECUTIVE SUMMARY/KEY FINDINGS

This report presents the findings of the 2018 edition of the survey on consumers' attitudes towards cross-border trade and consumer-related issues, which was carried out by GfK SSR⁸ for the Consumers, Health, Agriculture and Food Executive Agency (Chafea) and the Directorate General Justice and Consumers of the European Commission. The present survey is part of a series of reports within the EU Consumer Programme, which has been performed since 2006 with the aim to monitor national consumer conditions across the EU. For this purpose, the study assessed several indicators of European consumers' attitudes for 28,037 respondents across the EU27_2019 Member States and in the United Kingdom, Iceland and Norway. For the studied indicators, the present report discusses the overall results, comparisons between Member States and differences with previous waves of this survey, as well as across selected socio-demographic characteristics.

In summary, the present study reports on the current state of European consumers' attitudes and experiences regarding cross-border trade and consumer-related issues. It provides insights in the magnitude and features of domestic as well as cross-border shopping and identifies areas for improving the consumer experiences. The findings of the 2018 edition of this survey have worsened⁹ slightly for a wide variety of indicators compared to the 2016 edition. Most of these developments are driven for a large part by changes in the Western region. After noticeable improvements in this region in the 2016 wave, the indicators have gone back to resemble their previous levels.

The first key indicator explored in the survey is **online purchase behaviour**. In total, almost three out of four EU27_2019 consumers recently bought goods or services online (72.0%). The 2018 survey shows a small decrease of 1.4 percentage points in online shopping compared to 2016, which is slight reversal of the positive evaluation observed since 2006. Online shopping is most common in the Northern (78.5%), Western (75.1%) and Eastern (71.9%) regions¹⁰ of the EU, whereas in the Southern (66.0%) region the indicator is lower.

Most European consumers¹¹ shop online within their own country (63.0%). A more limited number of Europeans purchase goods or services cross-borders inside the EU (28.3%) or outside the EU (18.4%). The results also show that the proportion of consumers making online purchases within their own country has slightly decreased compared to 2016. This decrease is mostly driven by a lower value in the Western region (-11.6pp¹²), while the degree of domestic online purchases has increased in all other regions. The proportion of consumers making online purchases cross-border inside the EU has increased compared to 2016 (+9.1pp): these purchases have increased in the Eastern (+5.7pp), Southern (+4.5pp) and Northern (+4.0pp) region, while they have decreased in the Western region (+14.4pp). Nevertheless, cross-border online purchases in the Western region are still the second highest (32.2%), after the Northern region (34.3%).

The observed decrease in domestic online shopping is not reflected by a change in **confidence in making online purchases**, which has remained stable since 2016. On average, 69.4% of European consumers report that they are confident in domestic online shopping. However, it is noticeable that there is a decrease in confidence in the Western region (-7.3pp), which goes together with a decrease in domestic online shopping in the same region. Furthermore, despite the increase in cross-border online shopping, confidence in this type of shopping online decreases compared to 2016 (-7.9pp).

For effectively protecting online consumers, it is important that individuals know their rights when shopping online. This survey assessed the level of **knowledge about three types of consumer rights**: the cooling-off period, the legal guarantees and the regulation with regard to unsolicited products. The average level of knowledge about these rights is at 45.5%, a 2.7pp decrease compared

⁸ GfK SSR refers to the GfK Social & Strategic Research unit, which focuses on Public Affairs research. GfK SSR has been taken over by the market research company Ipsos in October 2018 and is now part of the Ipsos Public Affairs unit.

⁹ i.e. lower values for positive indicators such as *knowledge of consumer rights* or higher values for negative indicators such as *exposure to unfair commercial practices*.

¹⁰ The grouping of EU27_2019 countries into North, East, South and West regions was adjusted to the new composition of the EU, excluding the UK from the West. In addition, consistent with the analysis for the Market Monitoring Survey 2017, the Baltics (i.e. Lithuania, Latvia and Estonia) were moved from the Eastern to the Northern region (the analysis has been adjusted for all years in the report).

¹¹ Throughout the remainder of the Executive Summary, "European consumers" and "Europeans" will be used to refer to EU27_2019 consumers

¹² Percentage points

to the previous wave of the survey. Whereas this decrease is evident in Western and Northern Europe, the knowledge of consumer rights has increased in the South (+4.2pp). Europeans in general are best informed about the cooling off period (61.0%) and slightly less informed about faulty product guarantees (40.9%) and unsolicited products (34.5%).

The present report also assesses the **trust of European consumers in the protection of their rights** in the single market. To study this, the levels of different aspects of trust are measured. First, in terms of *trust in organisations and redress mechanisms*, the respondents indicated the highest levels of trust in retailers and service providers (71.3%), public authorities (61.8%) and NGOs (60.7%). Lower levels of trust are observed for the ADR (Alternative Dispute Resolution; 42.2%) and courts (31.6%). The average levels of trust have decreased in the present study compared to 2016 (-5.3 pp). The most notable decreases are observed for trust in NGOs (-8.8pp), courts (-7.5pp) and the ADR (-6.9pp).

In addition, the survey also investigated *trust in product safety*, which is considered a key driver of consumer confidence. In the EU27_2019 almost 7 out of 10 consumers have expressed trust in product safety. However, this trust has decreased compared to 2016 (-7.3pp) and this happened particularly in the West (-21.6pp).

Trust in the reliability of environmental claims, which is at 54.2% in the EU27_2019, also decreased between 2016 and 2018 (by 9.1 pp).

When shopping online, some European consumers encounter **unfair commercial practices** (UCPs). The survey investigated the exposure to several types of practices that fall within the scope of the Unfair Commercial Practices Directive. The overall findings show that the exposure to such practices originating from domestic (22.7%) and cross-border (4.8%) retailers has increased compared to 2016 (with +4.7pp and +2.4pp, respectively). In addition to unfair commercial practices, consumers in Europe also face **other illicit commercial practices** when shopping online from domestic retailers (10.6%) and cross-border retailers (3.6%)

A composite **problems and complaints indicator**¹³ was developed in 2014 to measure the problems encountered by European consumers, the actions they took, their satisfaction with complaint handling, and (if applicable) their reasons for not taking action. A higher score on this indicator represents fewer problems and a higher satisfaction with complaint handling. The overall level of this indicator is at a high level in the EU27_2019 (a score of 88.8) and it is the highest in the West (90.6) and North (90.1) regions.

A fair share of European consumers (21.3%) also experiences **problems** that are specific to **online cross-border purchases from other EU countries**. The most common problems of this type are the refusal of retailers to deliver to the consumers' country (12.5%) and the redirection of consumers to a website in their home country where prices are different (10.9%). The exposure to both problems has increased since 2016 (respectively +2.6pp and +4.1pp).

European consumers are also exposed to **problems specific to the delivery of online purchases**. Late delivery of goods is most common, both for purchases from domestic online retailers (39.3%) and cross-border retailers (27.8%). In addition, a noticeable proportion of respondents also experiences damaged or wrong deliveries of goods (respectively 19.8% for domestic and 11.5% for cross-border online purchases).

In case problems do occur, the most likely **actions taken by consumers** are complaining to the retailer (85.2%) or complaining to the manufacturer (15.7%). In contrast, bringing businesses to court (2.4%) or addressing problems via an ADR platform (5.5%) are the least likely actions. In some cases, consumers refrain from taking any actions when faced with a problem. The main reasons for not taking actions are that consumers believe it would take long to resolve the problem (41.2%) or that the sums involved are too small (35.7%).

¹³ See footnote 22 and 23 (page 117) in the main report for more information on this indicator and its computation.

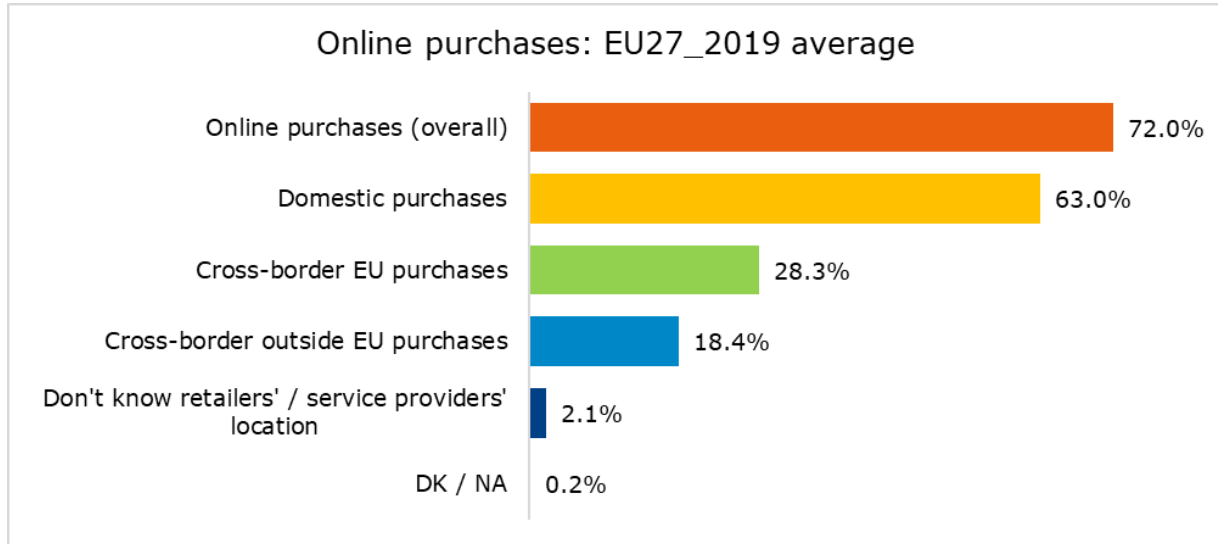
Continuing the approach started with the 2016 wave of the survey, the 2018 survey also assessed **consumer vulnerability**. The results show that about a quarter of the European consumers (26.5%) self-identify as vulnerable for one or more aspects linked to their socio-demographic background. This is lower than in 2016 (31.7%). In contrast, perceived vulnerability based on the experienced complexity of offer, terms and conditions (34.2%) has increased considerably since 2016 (21.3%).

Finally, multiple multivariate analyses were conducted to provide insights into the role of **socio-demographic factors**. Consumers' financial situation is the factor most closely linked to key consumer conditions indicators. Specifically, consumers in a difficult *financial situation* tend to show lower trust in organisations, lower confidence in online shopping, lower trust in product safety, lower trust in environmental claims and a higher probability to experience UCPs. In addition, severe financial problems are also negatively linked with trust in organisations, trust in redress mechanisms and confidence in online shopping and positively linked with exposure to UCPs.

3. DOMESTIC AND CROSS-BORDER SHOPPING

Steady growth is observable in the e-commerce sector throughout the European Union (EU27_2019)¹⁴ over the past few years. However, consumers can still gain considerable value from making online purchases cross-border. The first chapter reports the degree to which consumers engage in online shopping from retailers and service providers located in their country of residence, in the EU, or outside the EU. It also reports on the degree to which consumers engage in cross-border shopping from offline retailers or service providers.

3.1. Domestic and cross-border online purchases







































Q1¹⁵-Base: respondents who use the internet for private reasons (N=22,839)

The graph above shows that the average proportion of consumers who shop online in the European Union is 72.0%, with 63.0% having purchased goods or services online domestically, 28.3% cross-border from EU-based online retailers or service providers and 18.4% cross-border from online retailers or service providers located outside the EU. Only 2.1% of consumers are not aware of the location of the retailers or service providers they purchase from online.

¹⁴ The EU27_2019 average corresponds to the EU28 excluding the UK (see also chapter 1.1). The terms 'European Union' or 'EU' always refer to the EU27_2019.

¹⁵ Q1: In the past 12 months, have you purchased any goods or services via the internet? -Yes, from a retailer or service provider located in (our country) -Yes, from a retailer or service provider located in another EU country -Yes, from a retailer or service provider located outside the EU -No -Yes, you purchased online but do not know where the retailer or service provider is located -DK/NA

In the past 12 months, have you purchased any goods or services via the internet?							
Region/ Country	Total "Yes"	Yes, from a retailer or service provider located in (our country)	Yes, from a retailer or service provider located in another EU country	Yes, from a retailer or service provider located outside the EU	Yes, but do not know where the retailer or service is located	No	Don't know
 EU27_2019	72%	63.0%	28.3%	18.4%	2.1%	28.0%	0.2%
 EU28	74.2%*	65.9%*	28.8%	20.0%*	2.3%	25.8%*	0.2%
 North	78.5%*	69.4%*	34.3%*	24.5%*	1.6%*	21.5%*	0.3%
 South	66.0%*	53.6%*	27.6%	17.7%	3.2%*	34.0%*	0.2%
 East	71.9%	67.3%*	19.1%*	14.7%*	0.7%*	28.1%	0.1%
 West	75.1%*	66.5%*	32.2%*	19.8%*	2.0%	24.9%*	0.1%
 BE	69.7%	48.7%*	48.1%*	18.4%	2.3%	30.3%	0.2%
 BG	63.9%*	57.9%*	19.5%*	11.8%*	0.6%*	36.1%*	0.1%
 CZ	80.2%*	78.1%*	22.2%*	20.1%	0.1%*	19.8%*	0.0%*
 DK	82.0%*	72.5%*	36.5%*	23.9%*	1.7%	18.0%*	0.0%*
 DE	76.9%*	71.9%*	28.7%	18.7%	1.5%	23.1%*	0.1%
 EE	73.2%	59.5%*	33.1%*	30.0%*	1.9%	26.8%	0.1%
 IE	80.1%*	63.6%	59.8%*	31.7%*	0.9%*	19.9%*	0.5%
 EL	62.0%*	54.8%*	21.3%*	14.4%*	0.8%*	38.0%*	0.0%*
 ES	65.7%*	53.6%*	28.5%	19.3%	3.6%*	34.3%*	0.0%*
 FR	71.3%	60.9%	30.2%	21.1%	3.1%	28.7%	0.0%*
 HR	59.8%*	41.1%*	30.5%	30.6%*	1.3%*	40.2%*	0.0%*
 IT	70.2%	57.5%*	28.5%	17.5%	3.6%*	29.8%	0.4%
 CY	46.4%*	16.9%*	33.2%*	18.9%	1.1%	53.6%*	0.7%
 LV	63.6%*	48.1%*	30.6%	31.7%*	1.1%*	36.4%*	0.4%
 LT	68.7%*	58.0%*	27.7%	25.6%*	1.3%*	31.3%*	0.0%*
 LU	72.6%	33.3%*	62.9%*	17.3%	1.0%*	27.4%	0.0%*
 HU	73.8%	67.6%*	23.1%*	19.9%	0.9%*	26.2%	0.0%*
 MT	65.4%*	16.2%*	57.4%*	35.7%*	1.3%	34.6%*	0.0%*
 NL	80.5%*	75.7%*	24.0%*	21.2%*	1.4%	19.5%*	0.1%
 AT	79.1%*	61.9%	60.8%*	13.1%*	1.0%*	20.9%*	0.4%
 PL	77.4%*	74.0%*	17.3%*	12.3%*	0.7%*	22.6%*	0.2%
 PT	44.8%*	28.6%*	21.1%*	13.8%*	1.5%	55.2%*	0.0%*
 RO	59.4%*	57.1%*	10.0%*	7.4%*	0.6%*	40.6%*	0.1%
 SI	63.7%*	50.6%*	30.9%	22.8%*	0.5%*	36.3%*	0.0%*
 SK	78.3%*	71.2%*	34.8%*	23.9%*	1.0%*	21.7%*	0.1%
 FI	75.9%*	67.9%*	38.2%*	23.4%*	2.7%	24.1%*	0.5%
 SE	83.9%*	76.7%*	33.7%*	23.2%*	1.2%*	16.1%*	0.3%
 IS	79.7%*	47.1%*	54.1%*	43.5%*	1.8%	20.3%*	0.0%*
 NO	81.8%*	70.6%*	40.2%*	31.9%*	2.1%	18.2%*	0.2%
 UK	88.5%*	85.1%*	32.1%*	30.6%*	3.3%*	11.5%*	0.3%

Q1-Base: respondents who use the internet for private reasons (N=25,240)¹⁶

¹⁶ Statistically significant differences are indicated by asterisks (*). Statistical significance is calculated at the 95% confidence level, meaning that the null hypothesis of no difference has been rejected at 5% probability level. For results of the current wave, asterisks represent statistically significant differences between a subgroup and the EU27_2019 average. For wave comparisons, asterisks represent the statistically significant differences between two waves.

Overall, 63.0% of EU27_2019 respondents who use the internet for private reasons report **shopping online domestically**. Consumers residing in the North (69.4%), East (67.3%) and West regions (66.5%) are more likely to engage in online shopping domestically compared to the EU27_2019 average, while those in the South are less likely (53.6%). Among the countries of the European Union, the highest levels of domestic shopping online are found in the Czech Republic (78.1%), Sweden (76.7%) and the Netherlands (75.7%). Among all the studied countries, the highest level is found in the UK (85.1%). The lowest levels are found in Malta (16.2%), Cyprus (16.9%) and Portugal (28.6%).

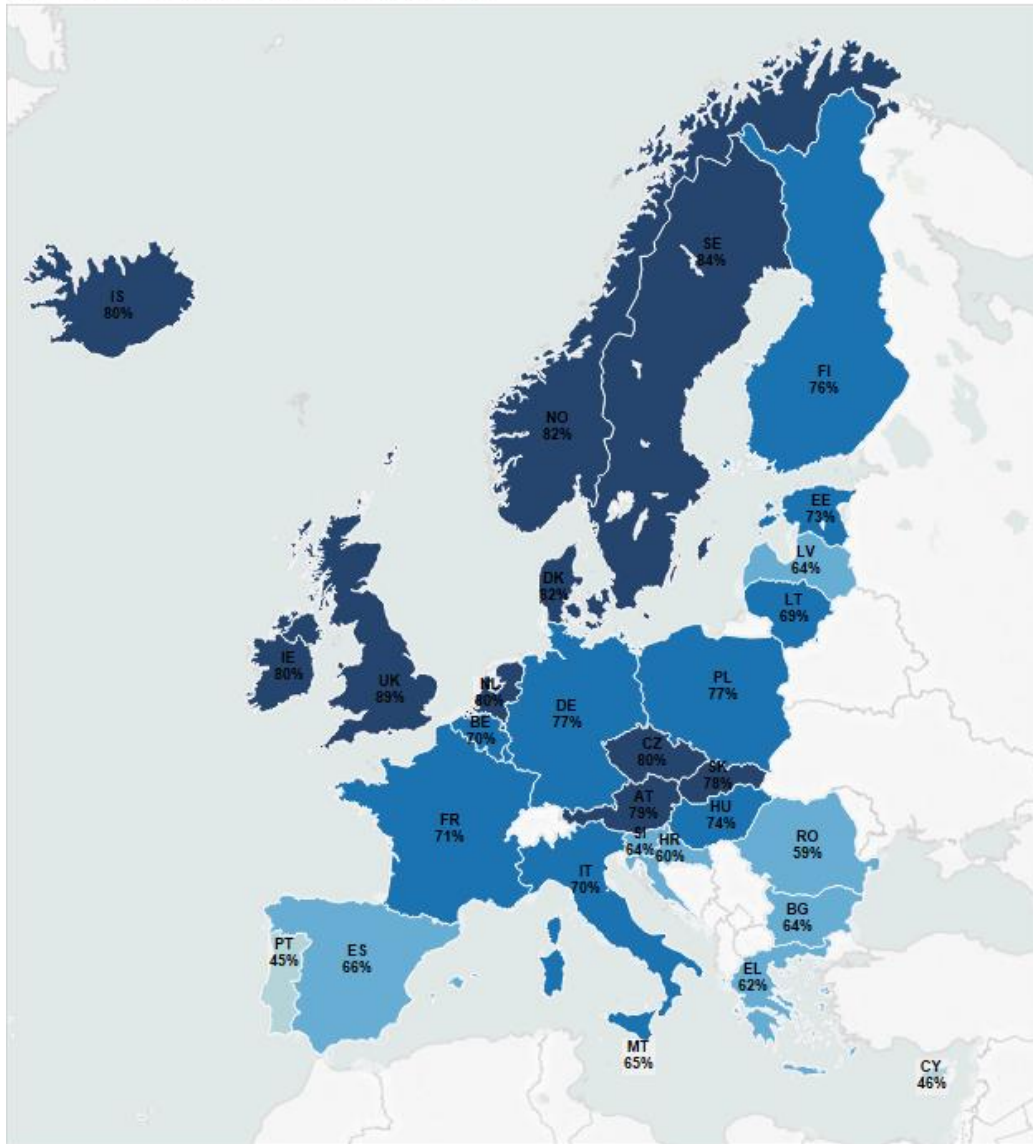
The proportion of respondents who **shop online cross-border from retailers or service providers in another EU country** is 28.3% in the EU27_2019. The incidence of shopping online from retailers in another EU country in the South is in line with the EU27_2019 average¹⁷, while it is higher in the North (34.3%) and the West (32.2%) and lower in the East (19.1%). The highest levels of online cross-border shopping from retailers or service providers in another EU country are found in Luxembourg (62.9%), Austria (60.8%) and Ireland (59.8%). The lowest levels are found in Romania (10.0%), Poland (17.3%) and Bulgaria (19.5%).

In the European Union, 18.4% of consumers **shop online cross-border from retailers or service providers in countries outside the EU**. For consumers in the South, this incidence is in line with the EU27_2019 average, while it is higher in the North (24.5%) and West (19.8%) and lower in the East (14.7%). Among the EU countries, the highest levels of this indicator are found in Malta (35.7%), Latvia, Ireland (both 31.7%) and Croatia (30.6%). Furthermore, this level is also high in Iceland (43.5%) and Norway (31.9%). The lowest levels are found in Romania (7.4%), Bulgaria (11.8%) and Poland (12.3%).

Only 2.1% of EU27_2019 consumers **do not know where the retailer or service provider they shopped from online is located**. For consumers in the West, the proportion not being aware of the retailers' location is in line with the EU27_2019 average, while it is higher in the South (3.2%) and lower in the North (1.6%) and East (0.7%). Among the EU countries, the highest levels of this indicator are found in Italy, Spain (both 3.6%), Lithuania and Croatia (both 1.3%). Additionally, this level is also high in the UK (3.3%). The lowest levels are found in the Czech Republic (0.1%), Slovenia (0.5%), Bulgaria and Romania (both 0.6%).

¹⁷ As mentioned in chapter 1.2.4, differences that are not statistically significant are considered equal to 0, regardless of their numerical level.

Incidence of online purchases (overall)









The average proportion of consumers who shopped online over the past 12 months.
Q1, option 4, reversed; N=25240



The overall proportion of consumers who **purchased goods or services online regardless of the retailer or service provider's location** is 72.0% in the EU27_2019. In the East, this indicator is in line with the EU27_2019 average, while it is higher in the North (78.5%) and the West (75.1%) and lower in the South (66.0%). Among the EU countries, the highest levels of this indicator are found in Sweden (83.9%), Denmark (82.0%) and the Netherlands (80.5%). Furthermore, the levels are also high in Norway (81.8%) and the UK (88.5%). The lowest levels are found in Portugal (44.8%), Cyprus (46.4%) and Romania (59.4%).







Consumer Survey 2018

In the past 12 months, have you purchased any goods or services via the Internet?		Total "Yes"	Yes, from a retailer or service provider located in (our country)	Yes, from a retailer or service provider located in another EU country	Yes, from a retailer or service provider located outside the EU	Yes, but do not know where the retailer or service is located	No	Don't know
 Gender	Male	71.1% A	64.2% A	31.4%	21.6%	1.9% A	27.1% A	0.3% A
	Female	69.8% A	62.5% A	25.4%	15.2%	2.3% A	28.2% A	0.1% A
 Age groups	18-34	78.7%	68.8% A	35.5%	26.4%	2.0% AB	19.5%	0.2% A
	35-54	74.0%	66.8% A	30.2%	18.1%	1.7% A	24.5%	0.0% A
	55-64	65.3%	59.1%	22.8%	13.3%	3.0% B	31.8%	0.3% A
	65+	54.3%	49.9%	15.8%	8.0%	2.1% AB	43.8%	0.2% A
 Education	Low	58.0%	51.0%	17.0%	11.0%	1.2% A	40.4%	0.7% A
	Medium	68.4%	61.8%	26.6%	17.9%	2.1% AB	29.9%	0.1% A
	High	75.7%	67.4%	31.7%	20.0%	2.3% B	22.1%	0.2% A
 Financial Situation	Very difficult	65.2% A	57.4% A	20.9%	18.7% A	1.4% A	34.0% A	0.2% A
	Fairly difficult	68.8% A	60.9% A	28.4% A	17.5% A	1.6% A	29.9% A	0.0% A
	Fairly easy	71.4%	64.4%	28.7% A	18.7% A	2.2% A	26.6%	0.2% A
	Very easy	74.5%	68.2%	30.6% A	19.2% A	3.1% A	22.2%	0.2% A
 Urbanisation	Rural area	70.1% A	63.6% A	28.3% A	16.0%	1.8% A	28.4% A	0.1% A
	Small town	71.1% A	63.6% A	27.9% A	19.8% A	2.2% A	26.8% A	0.2% A
	Large town	69.9% A	62.6% A	29.2% A	18.9% A	2.2% A	28.2% A	0.1% A
 Employment status	Self-employed	73.7% C	66.8% C	32.7% C	20.8% B	1.6% A	25.1% AB	0.2% ABC
	Manager	75.8% C	66.9% BC	32.7% BC	21.2% B	2.5% AB	22.2% A	0.0% AB
	Other white collar	72.9% BC	66.1% BC	28.7% B	17.3% A	2.0% AB	25.0% A	0.4% C
	Blue collar	66.7% A	59.5% A	25.8% A	18.9% AB	2.7% AB	30.9% C	0.0% AB
	Student	70.4% ABC	59.5% A	27.7% ABC	17.8% AB	1.7% AB	28.0% ABC	0.2% ABC
	Unemployed	65.0% A	58.9% A	23.0% A	18.1% AB	2.3% AB	32.8% C	0.0% A
	Seeking a job	65.6% A	58.7% A	22.0% A	19.1% AB	4.9% B	30.5% BC	
	Retired	69.2% AB	62.0% AB	27.5% AB	17.0% AB	1.5% A	29.5% C	0.1% B

Q1-Base: EU27_2019 respondents from the EU who use the internet for private reasons (N=22,487¹⁸)

¹⁸ The EU27_2019 sample size for this table and all following socio-demographic tables is affected by missing values for some of the socio-demographic factors (internet use, languages, education & urbanisation). Respondents with missing values for any of these socio-demographic factors are not included in the regression analysis used to estimate the results.

Consumer Survey 2018

In the past 12 months, have you purchased any goods or services via the Internet?		Total "Yes"	Yes, from a retailer or service provider located in (our country)	Yes, from a retailer or service provider located in another EU country	Yes, from a retailer or service provider located outside the EU	Yes, but do not know where the retailer or service is located	No	Don't know
 Languages	Only native	67.0%	59.8% A	22.1%	14.5%	2.9% B	30.4% B	0.2% A
	Two	72.3% A	65.2% B	28.5%	18.9% A	1.7% A	26.2% A	0.2% A
	Three	73.1% A	65.6% B	33.6%	20.4% A	2.0% AB	25.3% A	0.1% A
	Four or more	71.5% A	63.2% AB	39.5%	25.7%	1.3% A	27.5% AB	0.1% A
 Mother Tongue	Not official language in home country	63.4%	56.6%	25.1% A	14.9%	1.6% A	35.5%	0.2% A
	Official language in home country	70.9%	63.7%	28.7% A	18.7%	2.1% A	27.2%	0.2% A
 Numerical skills	Low	64.0% A	56.7% A	23.8% A	13.8%	0.8%	34.6%	0.7% A
	Medium	67.3% A	59.3% A	25.8% A	17.5%	2.0% A	30.9%	0.1% A
	High	73.2%	66.4%	30.1%	19.4%	2.3% A	24.7%	0.1% A
 Internet use	Daily	74.6%	67.4%	30.2%	19.7%	2.2% B	23.5%	0.2% A
	Weekly	55.5%	46.3%	17.0%	9.3% B	1.8% B	42.3%	0.1% A
	Monthly	34.9% A	28.5% A	6.4% A	7.9% AB	0.1% A	63.8% A	
	Hardly ever	28.9% A	20.9% A	7.3% A	1.1% A	0.3% A	70.2% A	0.1% A
	Never							
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	65.3%	58.5%	24.2%	16.1% A	2.2% A	32.6%	0.1% A
	Somewhat vulnerable	69.7%	62.9% A	28.3% A	17.8% AB	2.3% A	28.3%	0.1% AB
	Not vulnerable	72.2%	64.6% A	29.3% A	19.2% B	2.0% A	26.1%	0.2% B
 Consumer vulnerability (complexity)	Very vulnerable	70.4% A	62.0% A	26.6% AB	15.6% A	2.5% A	27.7% A	0.2% A
	Somewhat vulnerable	71.6% A	64.7% A	25.8% A	16.5% A	2.0% A	26.8% A	0.2% A
	Not vulnerable	70.1% A	63.2% A	29.5% B	19.6%	2.1% A	27.9% A	0.2% A

Q1-Base: EU27_2019 respondents from the EU who use the internet for private reasons (N=22,487)

With regard to socio-demographic variables and other characteristics, the results of the multivariate analysis¹⁹ show that consumers' internet use is the factor most closely associated²⁰ with **internet purchases in their own country**, followed by education, age, mother tongue and numerical skills.

Regarding consumers' frequency of internet use²¹, daily internet users are more likely to make domestic online purchases, compared to those who use the internet weekly. In addition, weekly users also conduct more such purchases than monthly internet users and those who hardly ever use the internet.

Highly educated consumers are more likely to purchase products and services online domestically than consumers with a medium level of education, who in turn show higher values than consumers with a lower level of education.

Regarding age, domestic purchases are more common amongst consumers aged 18-54 years, than amongst older consumers aged 55+.

Consumers whose mother tongue is one of the official languages of the country or region they live in are also more likely to make such purchases than those whose mother tongue is not an official language.

Finally, those with a high numerical skill level are more likely to make such purchases than those with a medium or low numerical skill level.

Purchases of goods and services in another EU country via the internet is associated most closely with consumers' age. The characteristics showing the next closest links are education, the number of languages spoken, internet use and gender.

Younger consumers (18-34 years) are more likely to engage in online cross-border shopping than all other age groups. In addition, consumers aged 35-54 years are also more likely to make such purchases than those who are aged 55-64 years, who in turn are also more likely to make such purchases than those aged 65+ years.

Regarding consumers' level of education, highly educated consumers are most likely to make such purchases. Furthermore, those with a medium level of education are in turn more likely to make such purchases than those with a low level of education.

Consumers that speak at least four languages are more likely to make such purchases than those who speak fewer languages. Those who speak three languages are also more likely to conduct cross-border online purchases than those who speak two languages, who in turn are more likely to make such purchases than those who only speak their native language.

Daily internet users are by far the most likely to purchase products or services online from retailers in another EU country. In addition, weekly internet users also show higher values than consumers who use the internet monthly and those who hardly ever use the internet.

Finally, males are more likely to make such purchases than females.

When it comes to **online purchases of goods and services from a retailer or service provider outside the EU**, consumers' age is associated most closely with this indicator, followed by gender, education, the number of languages spoken and frequency of internet use.

As with cross-border purchases, younger consumers (18-34 years) are most likely engage in online shopping in a country outside the EU. In addition, those who are aged 35-54 years are more likely

¹⁹ The values shown in the tables of the socio-demographic analyses are based on model estimates (see also chapter 1.2.4).

²⁰ The sociodemographic characteristics having the closest link with the dependent variable are selected considering the average magnitude of the difference across the different levels of all the sociodemographic characters (e.g. the differences in the likelihood to purchase online- in absolute terms- across the different levels of internet use) and by looking at the overall coherence of this variability.

²¹ Since Question 1 measured consumers' online purchases, the internet usage level 'Never' is excluded from the regression models.

to make such purchases than those who are aged 55-64 years, who in turn are also more likely to make such purchases than those aged 65+ years.

As far as gender is concerned, males are more likely to purchase goods or services online from traders outside of the EU than females.

Highly educated consumers are more likely to make such purchases than the remainder of the population. In addition, those with a medium level of education are also more likely to make such purchases than those with a low level of education.

Consumers that speak four languages or more are the most likely to make such purchases. Furthermore, those who speak two or three languages also make more online purchases from retailers outside of the EU than consumers who only speak their native language.

Finally, daily internet users are noticeably more likely to conduct online purchases from countries outside the EU than less frequent internet users. Weekly internet users also differ from those who use the internet hardly ever.

When it comes to consumers making **online purchases of goods and services from a retailer or service provider whom they do not know the location of**, consumers' numerical skills are most closely associated with this indicator, followed by the frequency of internet use, education, employment status and age.

Consumers with high or medium numerical skills²² are more likely to make online purchases from a retailer or service provider whom they do not know the location of than those with low numerical skills.

Moreover, daily or weekly internet users are also more likely to make online purchases from such retailers than those who use the internet monthly or hardly ever.

Regarding consumers' level of education, those who are highly educated are more likely to make such purchases than those with a low level of education.

Job-seekers are the most likely to purchase products and services online without knowing the location of the retailers and more so than those who are retired or self-employed. The latter two are the least likely to conduct such purchases.

Finally, consumers that are 55-64 years old are more likely to purchase goods and services from retailers whom they do not know the location of than consumers aged 35-54 years old.

3.2. Offline cross-border purchases





































When it comes to shopping cross-border from offline retailers or service providers, the majority of respondents (85.2%) has not performed such purchases in the past 12 months in the European Union. Yet, 14.5% of consumers in the EU27_2019 has purchased products or services offline in another EU country during this timeframe.

²² Respondents' numerical skills were measured with two short mathematical scenarios': Suppose that the exact same product is on sale in shop A and shop B. I will read you two statements about offers from shop A and shop B. In each case, please tell me which shop is cheaper.

1. Shop A offers a TV set for 440 euro. Shop B offers the exact same type of TV set at 500 euro, but with a discount of 10%







2. Shop A offers a TV set for 890 euro. Shop B offers the exact same type of TV set at 940 euro, but with a reduction of 60 euro.

2 correct answers correspond to a high level of numerical skills, 1 correct answer to a medium level and 0 correct answers to a low level.

In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country?				
Region/ Country	Yes	No	Don't know	
 EU27_2019	14.5%	85.2%	0.3%	
 EU28	14.7%	84.9%	0.4%*	
 North	17.8%*	81.8%*	0.4%	
 South	8.8%*	91.0%*	0.2%	
 East	14.7%	85.0%	0.3%	
 West	18.0%*	81.6%*	0.4%*	
 BE	26.0%*	73.6%*	0.4%	
 BG	13.7%	85.9%	0.4%	
 CZ	16.0%	83.5%	0.5%	
 DK	21.8%*	78.0%*	0.3%	
 DE	17.6%*	82.2%*	0.3%	
 EE	27.4%*	72.2%*	0.4%	
 IE	22.9%*	76.2%*	0.9%*	
 EL	5.7%*	94.1%*	0.1%	
 ES	3.2%*	96.6%*	0.1%	
 FR	16.0%	83.4%	0.6%	
 HR	21.4%*	78.4%*	0.2%	
 IT	13.7%	86.0%	0.3%	
 CY	7.7%*	91.8%*	0.5%	
 LV	13.6%	86.2%	0.1%	
 LT	23.0%*	76.4%*	0.6%	
 LU	32.1%*	67.6%*	0.4%	
 HU	16.6%	83.4%	0.0%*	
 MT	22.0%*	77.7%*	0.4%	
 NL	16.9%	82.9%	0.2%	
 AT	24.5%*	75.1%*	0.3%	
 PL	13.1%	86.3%	0.5%	
 PT	7.4%*	92.6%*	0.0%*	
 RO	10.5%*	89.5%*	0.0%*	
 SI	19.6%*	80.1%*	0.3%	
 SK	28.5%*	71.3%*	0.2%	
 FI	11.4%*	88.6%*	0.1%*	
 SE	17.1%*	82.3%*	0.6%	
 IS	39.9%*	59.6%*	0.5%	
 NO	28.0%*	71.3%*	0.8%	
 UK	15.8%	83.0%	1.2%*	







Q2 – Base: all respondents (N=28,037)

In the East, this indicator is in line with the EU27_2019 average, while it is higher in the West (18.0%) and the North (17.8%) and lower in the South (8.8%). Among the EU countries, the highest levels of this indicator are found in Luxembourg (32.1%), Slovakia (28.5%) and Estonia (27.4%). Among all studied countries, high levels are also recorded for Iceland (39.9%) and Norway (28.0%). The lowest levels are found in Spain (3.2%), Greece (5.7%) and Portugal (7.4%).

In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country?		Yes	No	Don't know
 Gender	Male	14.9% A	84.7% A	0.4%
	Female	14.3% A	85.5% A	0.2%
 Age groups	18-34	16.8% B	82.6% A	0.6% B
	35-54	15.5% B	84.2% A	0.3% B
	55-64	11.4% A	88.4% B	0.2% AB
	65+	11.8% A	88.2% B	0.1% A
 Education	Low	10.0%	89.8%	0.1% A
	Medium	13.9%	85.8%	0.3% A
	High	15.9%	83.8%	0.4% A
 Financial Situation	Very difficult	16.0% AB	83.9% AB	0.1%
	Fairly difficult	13.6% A	86.0% B	0.4% A
	Fairly easy	14.1% A	85.7% B	0.3% A
	Very easy	16.8% B	82.8% A	0.4% B
 Urbanisation	Rural area	14.2% A	85.5% A	0.2% A
	Small town	14.3% A	85.3% A	0.4% A
	Large town	15.3% A	84.5% A	0.3% A
 Employment status	Self-employed	16.0% DE	83.6% AB	0.5% A
	Manager	18.2% E	81.4% A	0.4% A
	Other white collar	14.9% CD	84.8% BC	0.3% A
	Blue collar	13.2% BC	86.7% CD	0.2% A
	Student	16.2% CDE	83.8% ABC	0.2% A
	Unemployed	9.9% A	89.4% D	1.0% A
	Seeking a job	10.8% AB	88.7% D	0.5% A
Retired	13.4% ABCD	86.2% BCD	0.6% A	

Q2 – Base: all EU27_2019 respondents (N=24,928²³)

²³ See [footnote 18](#)

In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country?		Yes	No	Don't know
 Languages	Only native	10.1%	89.7%	0.2% AB
	Two	13.8%	85.8%	0.4% B
	Three	20.1%	79.6%	0.4% AB
	Four or more	24.0%	75.9%	0.1% A
 Mother Tongue	Not official language in home country	13.8% A	85.1% A	1.2% A
	Official language in home country	14.7% A	85.1% A	0.3% A
 Numerical skills	Low	11.9% A	87.8% A	0.3% A
	Medium	13.4% A	86.3% A	0.3% A
	High	15.4%	84.2%	0.4% A
 Internet use	Daily	15.6%	84.0%	0.4%
	Weekly	12.4% B	87.6% A	0.0% A
	Monthly	9.2% AB	90.7% AB	
	Hardly ever	8.4% AB	91.6% AB	
	Never	5.4% A	94.5% B	0.1% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	14.1% A	85.7% A	0.3% A
	Somewhat vulnerable	14.2% A	85.5% A	0.4% A
	Not vulnerable	14.9% A	84.8% A	0.3% A
 Consumer vulnerability (complexity)	Very vulnerable	15.2% A	84.4% A	0.5% A
	Somewhat vulnerable	15.0% A	84.7% A	0.3% A
	Not vulnerable	14.4% A	85.3% A	0.3% A

Q2 – Base: all EU27_2019 respondents (N=24,928)

Regarding socio-demographic variables and other characteristics, consumers' language skills is the factor most closely associated with cross-border shopping in another EU country through channels other than the internet. The characteristics showing the next closest links are education, frequency of internet use, age and employment status.

Consumers speak at least four languages are more likely to make such purchases than those who speak three languages, who in turn are more likely to make such purchases than those who speak two languages. The latter group is also more likely to make such purchases than those who speak only their native language.

Regarding consumers' level of education, highly educated consumers are more likely to purchase products and services offline in another EU country than those with a medium or low level of education. Those with a medium level of education are also more likely to purchase products or services offline in another EU country than consumers with a low level of education.

Daily internet users are most likely to purchase products and services offline in another EU country compared to those who use the internet less frequently. In contrast, people that never use the internet show lower values for such purchases than daily or weekly internet users.

As far as age is concerned, consumers aged 18-54 years are more likely to engage cross-border shopping through channels other than the internet than older consumers aged 55 years or older.

Finally, regarding employment status, managers are most likely to make offline cross-border purchases, and more so than any other consumer group except for self-employed consumers and students. In contrast, those who are unemployed are the least likely to engage in such purchases and are less likely to do so than managers, students, people who are self-employed, other white collars and blue-collar workers.

4. THE EVOLUTION OF ONLINE PURCHASE BEHAVIOUR^{24,25}

In the past 12 months, have you purchased any goods or services via the Internet?									
Region/ Country	Total 'Yes'								
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
EU27_2019	72.0%	-1.4*	+11.2*	+2.5*	+6.7*	+18.6*	-0.3	+4.5*	+6.2*
EU28	74.2%*	-1.6*	+10.7*	+2.9*	+5.6*	+19.6*	-0.5	+4.1*	+6.7*
North	78.5%*	+4.9*	+3.5*	+4.8*	+3.9*	+16.3*	+0.5	-4.5*	+11.0*
South	66.0%*	+7.3*	+8.5*	+5.9*	+9.4*	+16.9*	-0.4	+2.5*	+4.1*
East	71.9%*	+7.7*	+6.4*	+0.4	+8.6*	+19.2*	-0.9	+9.8*	+2.7*
West	75.1%*	-11.5*	+15.7*	+1.1	+4.8*	+18.9*	-0.1	+3.6*	+10.3*
BE	69.7%	+1.5	+10.5*	+6.5*	+9.3*	+15.2*	-1.7	-1.6	+3.8
BG	63.9%*	+3.2	+14.2*	+4.4	+13.3*	+19.1*	+0.6	+5.1*	-
CZ	80.2%*	+3.9	+4.8*	-0.5	+7.2*	+21.5*	+0.3	+6.4*	+11.6*
DK	82.0%*	+0.8	+0.5	+7.4*	+4.6*	+19.9*	-4.5*	-7.6*	+10.1*
DE	76.9%*	-12.4*	+13.7*	+0.6	+4.8*	+19.9*	-3.0	+12.6*	+8.7*
EE	73.2%	+11.2*	+3.3	+9.2*	+9.3*	+13.3*	+0.7	+0.9	+4.9*
IE	80.1%*	-5.6*	+11.5*	+2.7	+8.9*	+12.6*	+1.8	+18.0*	+5.7*
EL	62.0%*	+11.0*	+3.8	+3.9	+10.7*	+13.2*	-0.4	+8.5*	+7.6*
ES	65.7%*	+5.1*	+11.2*	+0.6	+12.1*	+13.3*	-2.5	+7.1*	+8.9*
FR	71.3%*	-16.5*	+21.7*	+0.4	+3.8	+20.0*	+2.1	-4.8*	+15.3*
HR	59.8%*	+6.0*	+14.8*	+5.4*	-	-	-	-	-
IT	70.2%	+8.2*	+8.8*	+10.3*	+8.3*	+20.6*	+0.4	-2.0	-0.4
CY	46.4%*	+2.3	-13.0*	+9.9*	+4.1	+10.5*	+4.8	+11.0*	+11.5*
LV	63.6%*	+8.7*	+4.1	+1.5	+8.3*	+19.2*	-6.0*	+2.4	+12.2*
LT	68.7%*	+11.3*	+4.1	+2.9	+17.0*	+8.6*	+4.1*	+9.1*	+3.3*
LU	72.6%	-12.7*	+22.7*	+8.0*	-3.6	+13.7*	-3.0	+5.9	+10.5*
HU	73.8%	+24.4*	-2.5	+0.8	+12.0*	+13.1*	+1.0	+9.9*	+1.9
MT	65.4%*	+4.0	-4.7	+3.5	+4.8	+7.9*	+5.8	+12.7*	+10.7*
NL	80.5%*	-0.7	+5.1*	+1.4	+3.1	+17.3*	+8.7*	-18.7*	+14.3*
AT	79.1%*	-7.6*	+18.1*	+1.5	+9.1*	+13.9*	-3.1	+15.7*	-2.7
PL	77.4%*	+4.0	+7.4*	-2.1	+7.7*	+22.6*	-5.4*	+15.1*	+8.0*
PT	44.8%*	+8.2*	+0.5	+5.6*	+3.1	+14.2*	+3.4*	+3.1*	+4.5*
RO	59.4%*	+12.2*	+6.5*	+2.4	+12.9*	+11.3*	+4.0*	+3.1*	-
SI	63.7%*	+6.3*	+6.2*	+1.5	+9.4*	+11.2*	+0.0	+8.3*	+7.1*
SK	78.3%*	+7.9*	+3.9	+1.5	+10.5*	+19.9*	+3.7	+12.8*	+11.2*
FI	75.9%*	+4.9*	+6.5*	-0.5	+1.5	+18.1*	-0.1	-2.3	+8.6*
SE	83.9%*	+4.3*	+3.5	+7.1*	-0.6	+10.6*	+4.0	-9.4*	+16.3*
IS	79.7%*	+8.9*	+3.4	+10.4*	+2.7	-	-	-	-
NO	81.8%*	-0.2	+2.7	+11.0*	-2.5	-	-	-	-
UK	88.5%*	-2.2	+6.3*	+4.9*	-0.1	+23.7*	-1.5	+2.8	+10.5*

Q1-Base: respondents who use the internet for private reasons (N=25,240)

Compared to 2016, the incidence of persons buying online decreased in the EU27_2019 (-1.4pp²⁶) and the West (-11.5pp), while it increased in the East (+7.7pp), South (+7.3pp) and North (+4.9pp). As far as the country results are concerned, compared to the survey in 2016 the incidence of

²⁴ Croatia is included in the computation of the EU27_2019/EU28 total starting from 2012, and Bulgaria and Romania from 2008 (as these 3 countries were not covered in all the survey's editions)

²⁵ Please refer to section 1.2.3 of this report for the comparability of results across the survey's waves.

²⁶ Percentage points

consumers shopping online increased most steeply in Hungary (+24.4pp) and decreased most sharply in France (-16.5pp). When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), no positive reversal is found. The largest negative reversal²⁷ is found in France, where between 2016 and 2018 this indicator decreased by 16.5pp, whereas between 2014 and 2016 it increased by 21.7pp.

In the past 12 months, have you purchased any goods or services via the Internet?									
Region/ Country	Yes, from a retailer or service provider located in (our country)								
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
EU27_2019	63.0%	-1.8*	+10.3*	+2.6*	+4.6*	+17.0*	-0.2	+3.7*	+6.6*
EU28	65.9%*	-1.2*	+9.2*	+3.1*	+3.6*	+18.3*	-0.2	+3.4*	+7.1*
North	69.4%*	+3.5*	+4.7*	+5.7*	+0.3	+18.6*	+0.7	-8.6*	+10.7*
South	53.6%*	+7.0*	+6.2*	+5.1*	+7.4*	+13.0*	-0.6	+4.2*	+3.2*
East	67.3%*	+7.1*	+6.9*	+0.9	+6.8*	+18.3*	-0.6	+9.4*	+3.0*
West	66.5%*	-11.6*	+14.8*	+1.4	+2.7*	+18.0*	+0.1	+1.5	+11.4*
BE	48.7%*	-2.9	+8.9*	+6.7*	+4.8*	+11.6*	+1.1	-5.0*	+5.6*
BG	57.9%*	+4.3	+15.4*	+8.3*	+9.2*	+14.6*	+0.7	+4.8*	-
CZ	78.1%*	+4.2*	+6.2*	-2.6	+6.9*	+24.2*	+1.1	+3.2	+12.5*
DK	72.5%*	-1.1	+2.5	+8.0*	+2.4	+29.5*	-2.7	-21.3*	+10.5*
DE	71.9%*	-9.6*	+11.6*	-0.1	+4.2	+18.5*	-2.8	+10.9*	+9.7*
EE	59.5%*	+11.7*	+3.5	+8.6*	+4.7	+10.5*	-1.2	-0.4	+5.3*
IE	63.6%*	-9.3*	+23.0*	+6.5*	+11.6*	+6.2*	+4.6*	+1.8	+0.7
EL	54.8%*	+11.7*	+5.3*	+11.2*	+2.9	+11.7*	-0.5	+6.3*	+4.1*
ES	53.6%*	+7.6*	+5.6*	+1.4	+9.5*	+10.0*	-2.5	+9.8*	+5.2*
FR	60.9%*	-17.9*	+18.6*	+3.2	-1.6	+21.5*	+1.3	-5.7*	+15.7*
HR	41.1%*	+7.5*	+6.3*	+6.2*	-	-	-	-	-
IT	57.5%*	+6.4*	+8.1*	+6.5*	+7.7*	+16.4*	+0.1	+0.2	+1.4
CY	16.9%*	-5.2	+5.2	+11.4*	-2.2	-2.9	+5.2*	+1.4	+4.1*
LV	48.1%*	+6.3*	+3.3	+3.7	+0.9	+17.3*	-6.6*	-0.7	+12.4*
LT	58.0%*	+8.5*	+5.3*	+4.0	+12.5*	+7.8*	+5.2*	+5.4*	+2.5*
LU	33.3%*	-33.9*	+46.7*	+4.7	+1.5	+1.8	-0.6	+1.7	+4.8*
HU	67.6%*	+21.0*	-0.7	+2.4	+9.9*	+11.1*	+2.9	+8.5*	+3.0*
MT	16.2%*	-3.2	+5.6*	-0.8	+7.1*	-0.4	+0.7	+3.4*	-1.1
NL	75.7%*	-1.5	+5.3*	-0.2	+4.0	+19.0*	+9.0*	-19.2*	+16.5*
AT	61.9%*	-16.4*	+35.7*	-3.4	+9.6*	+5.2*	+1.4	+6.0*	+3.6
PL	74.0%*	+3.0	+8.7*	-2.3	+6.9*	+21.6*	-5.7*	+15.2*	+9.0*
PT	28.6%*	+3.5	-1.5	+7.4*	+1.6	+7.9*	+3.3*	+1.4	+3.8*
RO	57.1%*	+11.5*	+6.6*	+3.9	+10.9*	+11.1*	+4.0*	+4.3*	-
SI	50.6%*	+6.6*	+5.7*	+0.2	+6.3*	+9.1*	+1.1	+4.5*	+7.7*
SK	71.2%*	+9.6*	+2.4	+1.8	+8.8*	+18.1*	+4.6*	+10.7*	+9.5*
FI	67.9%*	+6.9*	+6.6*	+1.5	-2.9	+18.3*	+0.1	-4.0	+7.3*
SE	76.7%*	+1.7	+5.1*	+7.5*	-3.5	+12.7*	+3.4	-10.3*	+16.1*
IS	47.1%*	+5.4	-1.3	+14.0*	-2.8	-	-	-	-
NO	70.6%*	-1.9	+4.4*	+17.7*	-10.9*	-	-	-	-
UK	85.1%*	+2.8	+0.6	+5.4*	-1.0	+24.1*	-0.5	+2.4	+10.9*

Q1-Base: respondents who use the internet for private reasons (N=25,240)

²⁷ Reversals are reported when both changes are statistically significant and when the direction of the change has reversed, i.e., from an increase to a decrease or from a decrease to an increase. Only the strongest positive and the strongest negative reversal are reported, which are determined by the highest absolute sum of both changes.

In terms of online shopping domestically, the proportion of consumers having done so in the past 12 months decreased in the EU27_2019 (-1.8pp) and the Western region (-11.6pp) while the opposite pattern can be observed for the Eastern (+7.1pp), Southern (+7.0pp) and Northern regions (+3.5pp). Compared to the survey in 2016, the proportion of consumers who shop online domestically increased most steeply in Hungary (+21.0pp). The greatest decrease compared to 2016 is observed in Luxembourg (-33.9pp). In Luxembourg, also the largest negative reversal is observed, where the decrease between 2016 and 2018 was preceded by an increase of 46.7pp between 2014 and 2016. There are no statistically significant positive reversals.

In the past 12 months, have you purchased any goods or services via the Internet?									
Region/ Country	Yes, from a retailer or service provider located in another EU country								
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
EU27_2019	28.3%	+9.1*	+0.3	+2.3*	+4.7*	+4.7*	-0.5*	+1.0*	+1.3*
EU28	28.8%	+10.1*	-0.7	+1.8*	+5.0*	+5.2*	-0.3	+0.3	+1.7*
North	34.3%*	+4.0*	+3.2*	+4.0*	+4.9*	+4.7*	+0.4	-0.6	+2.6*
South	27.6%	+4.5*	+5.3*	+4.3*	+4.3*	+5.1*	-0.3	+0.2	+1.9*
East	19.1%*	+5.7*	+2.9*	+1.5*	+2.1*	+3.3*	-0.8*	+2.0*	+0.2
West	32.2%*	+14.4*	-4.6*	+1.1	+6.5*	+4.9*	-0.6	+1.0*	+1.8*
BE	48.1%*	+3.7	+11.8*	+2.3	+11.5*	+7.9*	-1.2	-0.4	+0.6
BG	19.5%*	+1.0	+2.9	+0.4	+5.8*	+5.3*	+0.5	+1.5*	-
CZ	22.2%*	+6.8*	+3.3	+3.9*	+0.9	+3.3*	-0.1	+1.3	+0.4
DK	36.5%*	+0.9	+2.6	-1.0	+7.5*	+4.1*	-2.8	+4.1*	+4.2*
DE	28.7%	+14.3*	-5.4*	+3.7	+3.3	+5.7*	-1.5	+1.6	+1.9*
EE	33.1%*	+3.3	+3.1	+5.7*	+8.0*	+4.3*	+2.4	-1.0	+2.7*
IE	59.8%*	+35.7*	-25.0*	-2.5	+11.1*	+6.2*	+4.5*	+13.9*	+3.5*
EL	21.3%*	+4.3*	+1.3	-5.0*	+9.7*	+2.2	-1.2	+3.9*	+3.8*
ES	28.5%	+6.9*	+6.6*	+0.6	+4.3*	+4.4*	-1.5	-0.7	+4.1*
FR	30.2%	+15.2*	-4.4*	-2.6	+11.2*	+1.6	-0.6	+0.5	+2.0
HR	30.5%	+3.6	+12.9*	+7.3*	-	-	-	-	-
IT	28.5%	+2.7	+5.9*	+8.7*	+4.0*	+5.6*	+0.5	-0.3	-0.1
CY	33.2%*	-1.5	-9.5*	+8.7*	+5.3	+9.4*	+0.7	+8.1*	+9.1*
LV	30.6%	+5.3*	+2.9	+6.5*	+4.9*	+5.8*	-0.9	+2.7*	+2.5*
LT	27.7%	+6.0*	+6.0*	+2.1	+5.4*	+1.4	+2.0	+2.3*	+1.7*
LU	62.9%*	+27.8*	-20.9*	+11.1*	-5.7	+13.9*	-4.2	+4.1	+9.8*
HU	23.1%*	+10.4*	+2.5	+1.5	+5.1*	+0.5	+0.3	+2.5*	-0.4
MT	57.4%*	+6.7*	-8.2*	+4.8	+6.9	+4.4	+7.8*	+9.0*	+11.4*
NL	24.0%*	+0.5	+6.1*	-2.7	+2.9	+5.5*	+4.4*	-8.1*	+1.1
AT	60.8%*	+36.9*	-28.9*	+10.4*	+2.2	+9.9*	-2.6	+13.9*	+0.9
PL	17.3%*	+5.3*	+1.0	+3.8*	-0.3	+3.8*	-1.6*	+1.7*	+0.9
PT	21.1%*	+5.8*	+0.0	+3.3	+0.5	+7.3*	+0.1	+2.7*	+0.4
RO	10.0%*	+4.6*	+1.3	-2.2	+2.9*	+2.4*	-0.6	+1.4*	-
SI	30.9%	+3.2	+9.8*	+1.6	+5.7*	+2.9*	-1.1	+3.2*	+1.7
SK	34.8%*	+10.5*	+11.0*	-8.5*	+8.5*	+4.3*	-1.7	+7.7*	+1.3*
FI	38.2%*	+4.4	+3.9	-0.1	+4.8*	+6.9*	+1.1	+2.4	+1.4
SE	33.7%*	+5.0*	+2.7	+9.4*	+2.7	+3.2	+1.3	-5.9*	+2.7
IS	54.1%*	+22.3*	+3.5	+5.9*	+5.4*	-	-	-	-
NO	40.2%*	+1.5	+2.6	+9.8*	-1.1	-	-	-	-
UK	32.1%*	+16.2*	-7.3*	-1.3	+7.8*	+8.2*	+0.9	-4.4*	+5.0*





































Q1-Base: respondents who use the internet for private reasons (N=25,240)

With regard to the share of consumers participating in cross-border online shopping in another EU country, it increased in the EU27_2019 (+9.1pp) and all the four regions (West +14.4pp, East +5.7pp, South +4.5pp and North +4.0pp). Compared to the survey in 2016, the share of consumers participating in cross-border online shopping in another EU country increased most steeply in Austria (+36.9pp). In Austria, also the largest positive reversal is observed, where the strong increase between 2016 and 2018 was preceded by a decrease by 28.9pp between 2014 and 2016. There are no statistically significant decreases or negative reversals.

In the past 12 months, have you purchased any goods or services via the Internet?									
Region/ Country	Yes, from a retailer or service provider located outside the EU								
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
EU27_2019	18.4%	+9.2*	+0.4	+1.0*	+2.2*	+2.9*	-0.3*	+0.3	+0.7*
EU28	20.0%*	+11.6*	-2.5*	+1.3*	+2.4*	+3.6*	-0.3	+0.1	+0.8*
North	24.5%*	+4.8*	+6.0*	+2.1*	+3.3*	+2.0*	+1.2*	-2.0*	+2.7*
South	17.7%	+4.7*	+3.6*	+1.2	+3.1*	+3.7*	-0.5	+0.3	+0.9*
East	14.7%*	+6.2*	+2.8*	+1.4*	+0.9*	+1.6*	+0.0	+0.9*	+0.1
West	19.8%*	+13.9*	-3.6*	+0.4	+2.3*	+3.0*	-0.6	+0.2	+0.9*
BE	18.4%	+6.7*	+3.4*	-0.2	+2.4	+3.6*	+0.0	-1.3	+0.4
BG	11.8%*	+1.3	+3.7*	+2.1	+0.2	+4.3*	-0.5	+1.1*	-
CZ	20.1%	+6.5*	+3.6*	+4.0*	+1.3	+2.6*	+0.4	+0.7	+0.8
DK	23.9%*	+3.5	+6.3*	+0.6	+4.5*	-1.1	+0.6	-1.1	+3.1*
DE	18.7%	+13.8*	-3.2*	+1.6	+0.7	+2.9*	-1.1	+2.1*	+0.5
EE	30.0%*	+4.6*	+11.5*	+5.4*	+3.5*	+3.6*	+1.8	-1.5*	+1.3*
IE	31.7%*	+27.8*	-15.6*	-1.8	+4.8*	+0.9	+2.0	+4.7*	+3.1*
EL	14.4%*	+6.0*	-3.9*	+0.6	+3.9*	+3.2*	-1.8	+3.1*	+2.0*
ES	19.3%	+2.3	+6.4*	+0.7	+3.5*	+4.6*	-0.3	-0.1	+1.9*
FR	21.1%	+18.2*	-7.2*	-0.9	+4.6*	+3.1*	-0.4	-1.5	+1.7
HR	30.6%*	+2.6	+14.3*	+2.7	-	-	-	-	-
IT	17.5%	+6.5*	+2.9	+1.8	+2.7*	+3.0*	-0.4	-0.1	+0.0
CY	18.9%	+4.4	-3.0	-0.9	+1.0	+5.1*	+0.6	+7.4*	+1.0
LV	31.7%*	+10.6*	+5.3*	+4.9*	+4.1*	+4.8*	+1.2	-0.4	+2.1*
LT	25.6%*	+8.8*	+7.3*	+1.6	+1.9	+1.8	+1.2	+1.3*	+0.7
LU	17.3%	+12.7*	-6.0*	+2.2	+1.4	+1.9	+0.2	-0.6	+2.3
HU	19.9%	+11.7*	+1.5	+0.0	+1.3	+1.4	+0.5	+1.0*	-0.9*
MT	35.7%*	+1.5	-4.0	+7.6*	+4.6	+8.1*	+0.5	+5.7*	+6.4*
NL	21.2%*	+2.1	+8.0*	+1.1	+1.0	+3.8*	-0.0	-4.0*	+2.3
AT	13.1%*	+9.3*	-4.6*	+1.0	+1.4	+1.7	-0.0	+0.4	-4.0*
PL	12.3%*	+6.7*	+0.5	+2.9*	-0.5	+0.9	-0.3	+0.8	+0.3
PT	13.8%*	+4.2*	+2.8	+0.7	+2.4*	+3.8*	-0.6	+0.7	+0.9*
RO	7.4%*	+2.8*	+2.9*	-0.9	+0.6	+1.4*	+0.4	+0.6*	-
SI	22.8%*	+5.0*	+8.4*	+0.2	+4.8*	+1.0	+0.3	+0.0	+1.6*
SK	23.9%*	+11.9*	+7.4*	-4.2*	+4.4*	+2.4*	-1.0	+1.9*	+0.6
FI	23.4%*	+4.9*	+3.2	-0.1	+4.9*	+1.8	+4.5*	-0.8	+1.5
SE	23.2%*	+3.3	+6.3*	+3.6*	+2.0	+2.6*	-0.5	-4.5*	+4.3*
IS	43.5%*	+5.3	+3.2	+10.8*	+0.7	-	-	-	-
NO	31.9%*	+4.6*	+4.5*	+2.8	+5.0*	-	-	-	-
UK	30.6%*	+28.1*	-22.0*	+2.8	+4.4*	+7.3*	+0.4	-0.6	+1.9

Q1-Base: respondents who use the internet for private reasons (N=25,240)

When considering cross-border online shopping in a country outside the EU, the extent of this behaviour increased in the EU27_2019 (+9.2pp) and all the four regions: in the West (+13.9pp), East (+6.2pp), North (+4.8pp) and South (+4.7pp). Compared to the survey in 2016, the proportion of consumers who shop cross-border online in a country outside the EU increased most steeply in Ireland (+27.8pp). This increase between 2016 and 2018 follows a strong decrease of 15.6pp between 2014 and 2016 (i.e. positive reversal). There are no statistically significant decreases compared to 2016 and no statistically significant negative reversals.

In the past 12 months, have you purchased any goods or services via the Internet?				
Region/ Country	Yes, but do not know where the retailer or service provider is located			
	2018 (* = sig diff EU27)	2018-2016	2016-2014	2014-2006
 EU27_2019	2.1%	-0.3*	+0.4*	+0.9*
 EU28	2.3%	-0.3*	+0.4*	+1.1*
 North	1.6%*	-0.2	-0.0	+1.2*
 South	3.2%*	+0.1	+1.8*	+0.6*
 East	0.7%*	+0.1	-0.7*	+0.3
 West	2.0%	-0.9*	+0.1	+1.5*
 BE	2.3%	+0.9	-1.3	+2.1*
 BG	0.6%*	-0.3	-0.5	-
 CZ	0.1%*	-0.4	-0.2	-0.0
 DK	1.7%	+0.4	-0.9	+1.7*
 DE	1.5%	-1.7*	-0.3	+2.7*
 EE	1.9%	+1.2*	-0.5	+0.7
 IE	0.9%*	-2.5*	+2.4*	+0.3
 EL	0.8%*	-0.3	+1.1*	-0.1
 ES	3.6%*	-0.5	+2.6*	+1.3*
 FR	3.1%	-0.1	+0.6	+0.7
 HR	1.3%*	+0.5	-0.5	-
 IT	3.6%*	+0.5	+1.7*	+0.0
 CY	1.1%	+0.4	-0.9	+1.3
 LV	1.1%*	-1.3*	+0.7	+0.9
 LT	1.3%*	-0.0	+0.5	+0.4
 LU	1.0%*	-3.1*	+1.9	+1.8*
 HU	0.9%*	+0.7	-0.1	+0.1
 MT	1.3%	+0.2	+0.5	-0.7
 NL	1.4%	+0.1	-0.4	+0.0
 AT	1.0%*	-1.6*	+0.6	-1.6*
 PL	0.7%*	-0.2	-1.3*	+0.8
 PT	1.5%	+1.2*	-1.0*	+1.2*
 RO	0.6%*	+0.7*	-0.1	-
 SI	0.5%*	-0.2	+0.3	-0.5
 SK	1.0%*	+0.3	-0.7	+0.6
 FI	2.7%	+0.4	+0.2	+0.9
 SE	1.2%*	-0.8	+0.2	+1.3*
 IS	1.8%	+1.2	-0.2	-
 NO	2.1%	-0.4	+0.4	-
 UK	3.3%*	-0.2	+0.4	+2.3*

Q1-Base: respondents who use the internet for private reasons (N=25,240)

The share of consumers that shopped online from retailers or service providers, without knowing where they are located decreased in the EU27_2019 (-0.3pp) and the Western region (-0.9pp), whereas it remained stable for the Northern, Southern and Eastern regions. Compared to 2016, this percentage increased most steeply in Portugal and Estonia (both +1.2pp) and decreased most prominently in Luxembourg (-3.1pp). When looking at statistically significant changes in 2018 (vs.

2016) and in 2016 (vs. 2014), the largest positive reversal is found in Portugal, where between 2016 and 2018 this indicator increased by 1.2pp, whereas between 2014 and 2016 it decreased by 1.0pp. The largest negative reversal is found in Ireland, where between 2016 and 2018 this indicator decreased by 2.5pp, whereas between 2014 and 2016 it increased by 2.4pp.

In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country?									
Region/ Country	Yes			No			Don't know		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	14.5%	-0.2	+3.4*	85.2%	+0.3	-3.4*	0.3%	-0.1	-0.0
EU28	14.7%	-1.0*	+4.5*	84.9%	+1.0*	-4.5*	0.4%*	+0.0	-0.0
North	17.8%*	+2.3*	+2.1*	81.8%*	-2.3*	-2.0*	0.4%	-0.0	-0.1
South	8.8%*	+1.1*	-1.1*	91.0%*	-1.1	+1.1*	0.2%	-0.1	-0.1
East	14.7%	+3.5*	-0.1	85.0%	-3.4*	+0.4	0.3%	-0.1	-0.3*
West	18.0%*	-3.5*	+8.7%*	81.6%*	+3.6*	-8.8%*	0.4%*	-0.1	+0.1%
BE	26.0%*	-0.3	+10.4*	73.6%*	+0.4	-10.7*	0.4%	-0.1	+0.3
BG	13.7%	-0.6	+3.6*	85.9%	+0.4	-3.5*	0.4%	+0.2	-0.0
CZ	16.0%	+0.6	+0.2	83.5%	-0.9	+0.1	0.5%	+0.3	-0.3
DK	21.8%*	+4.3*	+3.5*	78.0%*	-4.2*	-2.8	0.3%	-0.1	-0.7
DE	17.6%*	-3.2	+10.4*	82.2%*	+3.5*	-10.4*	0.3%	-0.3	-0.0
EE	27.4%*	-4.4*	+11.9*	72.2%*	+4.1*	-11.6*	0.4%	+0.3	-0.3
IE	22.9%*	-2.0	+7.6*	76.2%*	+1.8	-7.8*	0.9%*	+0.1	+0.3
EL	5.7%*	-2.9*	+3.6*	94.1%*	+3.2*	-4.0*	0.1%	-0.3	+0.4*
ES	3.2%*	+1.0	-2.0*	96.6%*	-0.7	+1.6*	0.1%	-0.3	+0.4
FR	16.0%	-5.4*	+9.4*	83.4%	+5.2*	-9.7*	0.6%	+0.2	+0.3
HR	21.4%*	+0.6	+6.9*	78.4%*	-0.4	-7.0*	0.2%	-0.2	+0.2
IT	13.7%	+2.1	-1.4	86.0%	-2.2	+1.8	0.3%	+0.1	-0.4
CY	7.7%*	-1.3	-7.8*	91.8%*	+1.1	+9.3*	0.5%	+0.2	-1.5*
LV	13.6%	+0.0	+3.0*	86.2%	+0.1	-3.2*	0.1%	-0.1	+0.1
LT	23.0%*	+6.2*	+2.3	76.4%*	-6.9*	-1.9	0.6%	+0.7*	-0.4*
LU	32.1%*	+1.1	-6.7*	67.6%*	-0.9	+6.4*	0.4%	-0.2	+0.2
HU	16.6%	+9.4*	+1.4	83.4%	-9.1*	-1.4	0.0%*	-0.3	+0.0
MT	22.0%*	+0.3	+7.9*	77.7%*	+0.0	-8.6*	0.4%	-0.3	+0.7
NL	16.9%	-2.9	-4.9*	82.9%	+2.9	+4.7*	0.2%	-0.0	+0.1
AT	24.5%*	+1.1	+11.5*	75.1%*	-0.6	-11.9*	0.3%	-0.5	+0.4
PL	13.1%	+2.5	-1.0	86.3%	-2.4	+1.6	0.5%	-0.1	-0.7
PT	7.4%*	+0.7	+0.5	92.6%*	-0.6	-0.0	0.0%*	-0.1	-0.5
RO	10.5%*	+5.0*	-2.3*	89.5%*	-4.9*	+2.3*	0.0%*	-0.1	-0.0
SI	19.6%*	+0.3	+5.7*	80.1%*	-0.5	-5.7*	0.3%	+0.3	0.0
SK	28.5%*	+9.1*	-2.2	71.3%*	-8.6*	+2.3	0.2%	-0.5	-0.0
FI	11.4%*	+0.9	-3.7*	88.6%*	-0.8	+3.9*	0.1%*	-0.1	-0.2
SE	17.1%*	+2.1	+3.0	82.3%*	-1.9	-3.3*	0.6%	-0.2	+0.4
IS	39.9%*	+6.4*	+9.7*	59.6%*	-6.7*	-10.1*	0.5%	+0.3	+0.3
NO	28.0%*	+0.2	+2.6	71.3%*	+0.9	-3.6	0.8%	-1.1*	+1.0*
UK	15.8%	-6.4*	+11.8*	83.0%	+5.8*	-11.7*	1.2%*	+0.6	-0.1

Q2 – Base: all respondents (N=28,037)

The incidence of consumers shopping cross-border online in another EU country through channels other than the internet is 14.5% in the EU27_2019. In the East, this indicator is in line with the EU27_2019 average, while it is higher in the West (18.0%) and North (17.8%) and lower in the South (8.8%). Among the EU countries, the highest levels of this indicator are found in Luxembourg (32.1%), Slovakia (28.5%) and Estonia (27.4%). In addition, high levels are also recorded for Norway (28.0%) and Iceland (39.9%). The lowest levels are found in Spain (3.2%), Greece (5.7%) and Portugal (7.4%).































The share of consumers engaging in cross-border shopping in another EU country through channels other than the internet remained stable in the EU27_2019, while it decreased in the Western region (-3.5pp) and increased in the other regions (South +1.1pp, North +2.3pp and East +3.5pp) compared to 2016. This percentage increased most steeply in Hungary (+9.4pp) and decreased most prominently in France (-5.4pp). The strongest positive reversal is found in Romania where between 2016 and 2018 this indicator increased by 5.0pp, whereas between 2014 and 2016 it decreased by 2.3pp. In contrast, the highest negative reversal in the EU is found in Estonia, where between 2016 and 2018 this proportion of consumers decreased by 4.4pp, whereas between 2014 and 2016 it increased by 11.9pp. Considering all countries of the survey, an even stronger negative reversal is observed in the UK (-6.4pp between 2016 and 2018; +11.8pp between 2014 and 2016).

5. KNOWLEDGE OF CONSUMER RIGHTS

This chapter focuses on a consumers' level of knowledge of their rights and specific legislation that pertains to both offline and online purchase contexts. Consumers' awareness of their consumer rights is a prerequisite to the effectiveness of existing consumer protection mechanisms.

5.1. General level of knowledge about consumer rights

This section introduces key findings on the general level of consumers' knowledge of specific rights and remedies they are entitled to when it comes to distance purchase cooling-off period, legal guarantees and unsolicited products. The three sections that follow break the findings down into the three subcategories that make up general knowledge of consumer rights.

Knowledge of consumer rights			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	45.5%	-2.7*	+4.2*
 EU28	44.8%*	-4.2*	+5.8*
 North	42.4%*	-1.6*	+1.1
 South	47.5%*	+4.2*	-1.8*
 East	46.6%*	+0.3	+3.9*
 West	43.9%*	-9.3*	+8.9*
 BE	44.2%	-1.6	+4.4*
 BG	41.4%*	-3.2*	+5.0*
 CZ	59.5%*	+0.6	+2.5
 DK	54.8%*	-0.3	+1.4
 DE	49.7%*	-5.9*	+4.0*
 EE	48.5%*	+2.1	+1.6
 IE	40.3%*	-11.4*	+9.9*
 EL	25.2%*	-1.9	+1.9
 ES	45.1%	+0.8	-1.7
 FR	36.3%*	-17.5*	+17.7*
 HR	34.7%*	-1.1	+4.3*
 IT	54.1%*	+8.5*	-2.9*
 CY	37.4%*	-0.8	-0.2
 LV	43.9%	-4.1*	+6.8*
 LT	31.3%*	-5.5*	+6.7*
 LU	45.8%	-7.6*	+18.5*
 HU	42.8%*	-2.3	+10.8*
 MT	48.2%*	+1.3	+0.1
 NL	42.4%*	-0.4	+0.6
 AT	47.2%	-7.3*	+10.8*
 PL	49.4%*	+1.1	+4.5*
 PT	43.0%*	+0.9	+1.9
 RO	37.5%*	+1.5	+0.2
 SI	47.4%*	+4.7*	+0.2
SK	57.9%*	-1.6	+3.0*
FI	35.6%*	-3.1*	+0.4
SE	41.2%*	-0.4	-1.7
IS	46.7%	-0.9	+4.5*
NO	52.7%*	+1.1	-0.5
UK	40.1%*	-15.0*	+17.6*

Average proportion of correct answers on Q6²⁸-Q7²⁹-Q8³⁰ (Yes to Q6, Q7, Q8) – Base: all respondents (N=28,037)

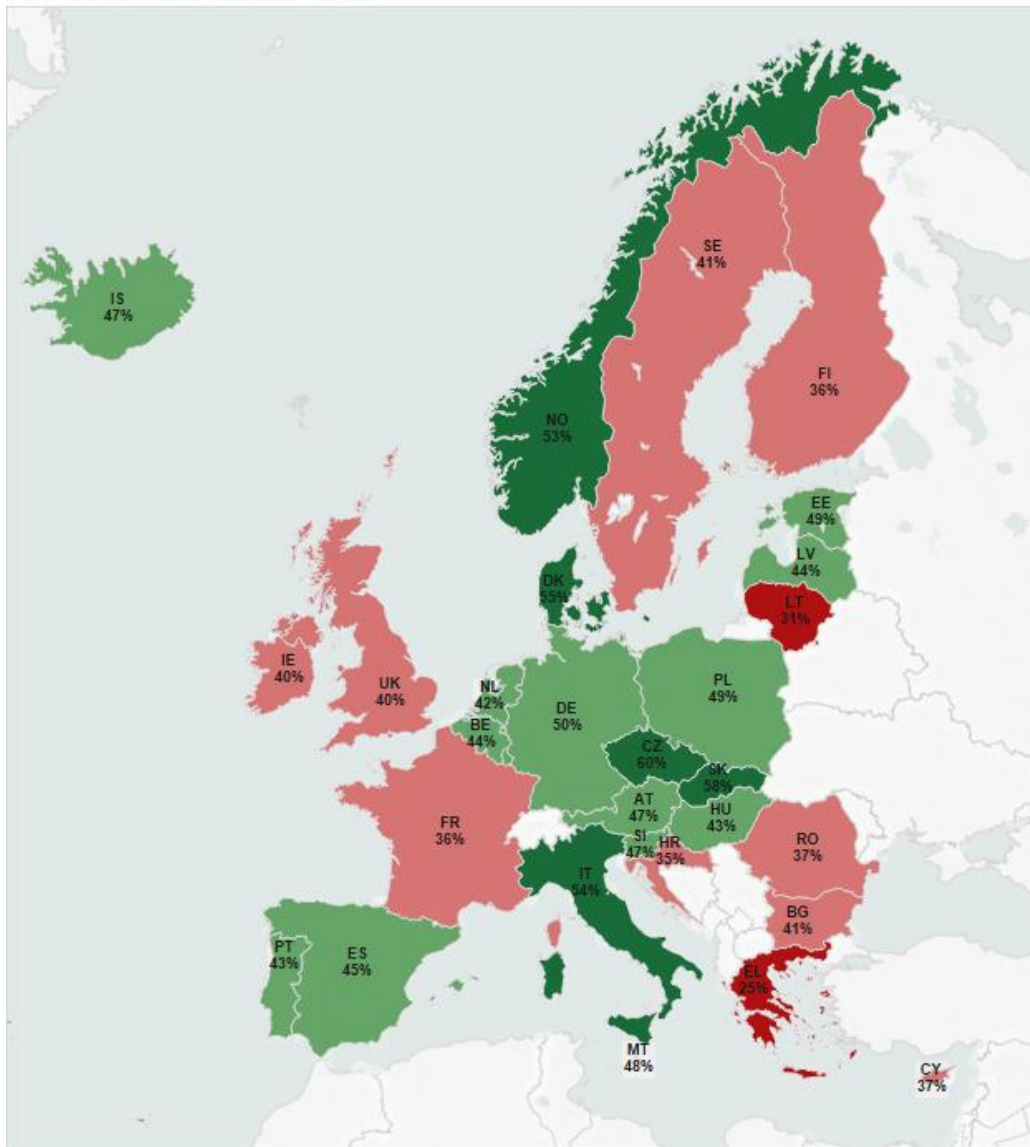
²⁸ Q6. Suppose you ordered a new electronic product by post, phone or the internet, do you think you have the right to return the product 4 days after its delivery and get your money back, without giving any reason? – Yes –No –DK/NA

²⁹ Q7. Imagine that an electronic product you bought new 18 months ago breaks down without any fault on your part. You didn't buy or benefit from any extended commercial guarantee. Do you have the right to have it repaired or replaced for free? –Yes –No –DK/NA

³⁰ Q8. Imagine you receive two educational DVDs by post that you have not ordered, together with a 20 euro invoice for the goods. Are you obliged to pay the invoice? –Yes –No –DK/NA

The total level of consumers' knowledge of consumer rights in the European Union is 45.5%. This indicator is higher in the East (46.6%) and South (47.5%), whereas it is lower in the North (42.4%) and West (43.9%).

Knowledge of consumer rights



The average proportion of correct answers on Q6, Q7 and Q8; N=28037









In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red







The highest levels of consumer rights knowledge are found in the Czech Republic (59.5%), Slovakia (57.9%) and Denmark (54.8%). Conversely, the lowest levels of knowledge about consumer rights are reported in Greece (25.2%), Lithuania (31.3%) and Croatia (34.7%).

Compared to 2016, knowledge about consumer rights remained stable in the East, while it decreased in the EU27_2019 (-2.7pp), the North (-1.6pp) and West (-9.3pp) and increased in the South (+4.2pp).

At country level, the highest increase in knowledge about consumer rights compared to 2016 is found in Italy (+8.5pp). The largest reversal is also found in Italy, where the increase between 2016 and 2018 was preceded by a decrease of 2.9pp between 2014 and 2016. The greatest decrease in consumer rights knowledge is found in France (-17.5pp), which also represents the largest negative reversal after knowledge increased by 17.7pp between 2014 and 2016.

Knowledge of consumer rights				
 Gender	Male	Female		
	47.1%	44.2%		
 Age	18-34	35-54	55-64	65+
	40.7%	46.4% A	48.8% B	47.7% AB
 Education level	Low	Medium	High	
	44.1% A	46.2% A	45.5% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	46.3% AB	44.7% A	45.4% A	48.2% B
 Urbanisation	Rural area	Small town	Large town	
	44.5% A	46.5% B	45.7% AB	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	43.3% A	43.0% A	44.6% A	45.1% A

Average proportion of correct answers on Q6-Q7-Q8 (Yes to Q6, Q7, Q8) – Base: all EU27_2019 respondents (N=24,928)

Knowledge of consumer rights						
 Languages	Only native	Two	Three	Four or more		
	44.6% A	45.9% AB	46.2% AB	48.5% B		
 Mother tongue	Not official language in home country	Official language in home country				
	41.8%	45.8%				
 Numerical skills	Low	Medium	High			
	45.3% AB	44.6% A	46.3% B			
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never	
	46.5% B	43.3% A	41.0% A	46.6% AB	41.8% A	
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable			
	44.3% A	45.0% A	46.3% A			
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable			
	46.0% A	45.8% A	45.7% A			

Average proportion of correct answers on Q6-Q7-Q8 (Yes to Q6, Q7, Q8) – Base: all EU27_2019 respondents (N=24,928)

Regarding sociodemographic variables and other consumer characteristics, whether a consumer's mother tongue is the official language in their country of residence or not is associated most closely with the knowledge of consumer rights. The variables showing the next closest link are age, gender, employment status and the degree of urbanisation.

Those whose mother tongue corresponds with one of the official languages of the country or region they live in are more likely to know their consumer rights than those whose mother tongue is not an official language.





































Age is also linked to knowledge of consumer rights. Those aged 55-64 years have more knowledge than those aged 35-54 years, who in turn have more knowledge than those aged 18-34 years.

Gender is also associated with consumers' knowledge of relevant legislation. Males show higher levels of knowledge more often than females.

Regarding consumers' employment status, other white-collar workers are most likely to be knowledgeable about consumer rights, more so than the self-employed, managers, blue collar workers, students, unemployed, jobseekers and the retired.

Finally, the degree to which a consumer's living area is urbanised also has a link with consumers' knowledge of consumer rights. Those who live in a small town are more knowledgeable about their consumer rights than those living in a rural area.

5.2. Knowledge of the cooling-off period

Knowledge of the cooling-off period			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	61.0%	-4.5*	+8.6*
 EU28	60.1%*	-7.0*	+11.0*
 North	51.8%*	-2.6*	+3.0*
 South	58.0%*	+2.4*	+2.1*
 East	64.3%*	+0.5	+7.3*
 West	62.7%*	-12.3*	+14.5*
 BE	47.2%*	-8.7*	+11.0*
 BG	47.8%*	-3.4	+10.0*
 CZ	75.9%*	+3.3	+1.0
 DK	58.5%	-2.2	+6.5*
 DE	73.8%*	-2.7	+7.5*
 EE	50.1%*	-0.4	+1.1
 IE	43.7%*	-30.1*	+24.6*
 EL	22.2%*	-13.7*	+11.5*
 ES	60.5%	-0.2	+0.0
 FR	49.5%*	-28.1*	+25.8*
 HR	54.8%*	-2.3	+11.2*
 IT	66.3%*	+7.3*	+2.9
 CY	36.1%*	-5.8	+6.4*
 LV	45.9%*	-5.2*	+10.5*
 LT	44.6%*	-11.0*	+6.7*
 LU	69.8%*	-4.5	+33.6*
 HU	73.9%*	+3.3	+13.5*
 MT	48.6%*	+2.5	-1.4
 NL	67.9%*	+0.4	+2.1
 AT	69.3%*	-10.4*	+21.0*
 PL	70.0%*	-0.3	+8.2*
 PT	37.8%*	+2.6	-1.9
 RO	49.6%*	+2.2	+3.0
 SI	62.3%	+9.1*	+9.3*
 SK	67.8%*	-7.7*	+9.4*
 FI	38.4%*	-1.8	-2.3
 SE	58.8%	-0.8	+1.4
 IS	35.6%*	-0.3	+4.7
 NO	60.8%	+1.4	-1.2
 UK	53.5%*	-24.7*	+28.2*







Correct answer on Q6 (yes) – Base: all respondents (N=28,037)

With regard to consumers' knowledge of the cooling-off period, the overall share of consumers being aware of their rights in the EU27_2019 is 61.0%. This indicator is lower in the South (58.0%) and North (51.8%), whereas it is higher in the West (62.7%) and East (64.3%).







Knowledge of the cooling-off period is highest in the Czech Republic (75.9%), Hungary (73.9%) and Germany (73.8%). Among the EU countries, it is the lowest in Greece (22.2%), Cyprus (36.1%) and Portugal (37.8%). Among all the countries studied, it is low as well in Iceland (35.6%).

Compared to 2016, knowledge of the cooling-off period decreased in the EU27_2019 (-4.5pp), North (-2.6pp) and West (-12.3pp), increased for the Southern region (+2.4pp) and remained stable in the East. For this type of knowledge, the largest increase can be observed in Slovenia (+9.1pp) and the largest decrease can be found in Ireland (-30.1pp). While no positive reversal is found, there are

multiple strong negative reversals. The highest negative reversal in the EU is observed for Ireland, where between 2016 and 2018 knowledge of the cooling-off period decreased by 30.1pp, whereas between 2014 and 2016 it increased by 24.6pp.

Knowledge of the cooling-off period				
 Gender	Male	Female		
	62.7%	60.3%		
 Age	18-34	35-54	55-64	65+
	54.3%	63.3% A	65.1% A	63.4% A
 Education level	Low	Medium	High	
	57.6% A	62.2% B	61.6% AB	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	61.6% AB	59.9% A	61.2% A	66.2% B
 Urbanisation	Rural area	Small town	Large town	
	60.6% A	62.0% A	61.5% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	63.0% BC	62.1% ABC	57.0% AB	60.2% AB

Correct answer on Q6 (yes) – Base: all EU27_2019 respondents (N=24,928)

Knowledge of the cooling-off period					
 Languages	Only native	Two	Three	Four or more	
	59.9% A	62.3% A	62.6% A	62.4% A	
 Mother tongue	Not official language in home country	Official language in home country			
	57.1% A	61.7% A			
 Numerical skills	Low	Medium	High		
	58.6% A	59.7% A	63.0%		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	63.3% B	56.1% A	52.3% A	58.6% AB	55.2% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	57.4% A	60.3% A	63.2%		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	61.7% A	60.7% A	61.9% A		

Correct answer on Q6 (yes) – Base: all EU27_2019 respondents (N=24,928)

Regarding socio-demographic variables and other characteristics, the age of consumers is most closely linked to their knowledge of the cooling-off period. The factor showing the next closest link is vulnerability due to socio-demographic factors, followed by gender, numerical skills and employment status.

Consumers aged 18-34 years are less likely to be knowledgeable about their rights regarding the cooling-off period compared to those who are aged 35-54 years, 55-64 years or 65+ years.

Consumer vulnerability due to socio-demographic factors³¹ is also associated with knowledge of the cooling-off period. Those who are not vulnerable are more likely to know about the cooling-off period than those who are very vulnerable or somewhat vulnerable.

³¹ Consumers' self-reported vulnerability is measured by asking them how vulnerable or disadvantaged they feel when choosing and buying goods or services along several dimensions (Q21). These dimensions are further grouped into vulnerability due to sociodemographic factors (based on self-reported vulnerability because of health problems, poor financial circumstances, current employment situation, age, belonging to a minority group, personal issues or other) and vulnerability due to the complexity of offers or terms and conditions. Consumer vulnerability is discussed in more detail in chapter 13.





































Gender is another factor that is related to knowledge of the cooling-off period, with males tending to be more likely to know their rights than females.

Consumers' numerical skills are also associated with being knowledgeable of the cooling-off period. Those with a higher numerical skill level are more likely to be knowledgeable of this consumer right than those with a medium or low level of numerical skills.

Finally, employment status is also related to knowledge of the cooling-off period. Students and other white-collar workers are more likely to know about this aspect than people who are self-employed. White collar workers are also more likely to know about this aspect than the retired, blue collar workers and jobseekers.

5.3. Knowledge of faulty product guarantees

In the European Union, the general level of knowledge of faulty product guarantees is 40.9%. In the East, this level of knowledge is in line with the EU27_2019 average, while it is higher in the South (57.2%) and lower in the North (36.9%) and West (30.2%).







Knowledge of faulty product guarantees			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	40.9%	-4.6*	+4.1*
 EU28	38.8%*	-6.7*	+5.5*
 North	36.9%*	-1.2	-1.3
 South	57.2%*	+2.4*	-2.0*
 East	40.9%	-0.8	+1.3
 West	30.2%*	-11.8*	+10.6*
 BE	44.4%*	+4.9*	+2.8
 BG	39.4%	-10.8*	+8.1*
 CZ	72.0%*	+1.7	+1.4
 DK	58.7%*	-2.5	-2.6
 DE	34.6%*	-10.3*	+4.1
 EE	45.7%*	+2.5	-2.7
 IE	30.8%*	-10.2*	+5.4*
 EL	35.9%*	+4.3*	-1.5
 ES	56.8%*	+1.0	-4.9*
 FR	22.0%*	-19.7*	+22.8*
 HR	26.9%*	-4.1*	+5.6*
 IT	59.8%*	+3.3	-0.4
 CY	49.8%*	+6.4*	+6.6*
 LV	40.7%	-10.8*	+9.2*
 LT	23.3%*	-6.9*	+3.5
 LU	26.0%*	-16.9*	+4.8
 HU	19.6%*	-10.1*	+5.8*
 MT	54.7%*	+3.4	-8.7*
 NL	28.9%*	-2.3	+2.4
 AT	31.6%*	-9.1*	+11.7*
 PL	32.9%*	+2.3	-0.0
 PT	66.1%*	+0.9	+1.3
 RO	48.1%*	+1.2	-1.7
 SI	32.6%*	+1.7	-1.6
 SK	64.6%*	-2.3	+2.4
 FI	17.8%*	-3.5	-3.7*
 SE	37.1%*	+3.9	-2.5
 IS	44.7%	-9.0*	+4.2
 NO	51.2%*	+2.5	-4.7*
 UK	24.5%*	-20.9*	+15.7*

Correct answer on Q7 (yes) – Base: all respondents (N=28,037)







The highest levels of knowledge of faulty product guarantees are found in the Czech Republic (72.0%), Portugal (66.1%) and Slovakia (64.6%). In contrast, the lowest levels of this type of knowledge are observed in Finland (17.8%), Hungary (19.6%) and France (22.0%).

Compared to 2016, the level of knowledge of faulty product guarantees remained stable in the North and East, while it decreased in the EU27_2019 (-4.6pp) and the West (-11.8pp) and increased in the South (+2.4pp). The highest increase at country level is recorded for Cyprus (+6.4pp) and the most prominent decrease is noted for France (-19.7pp). In France, also the highest reversal is found,

where the decrease between 2016 and 2018 follows a strong increase of 22.89pp between 2014 and 2016. No positive reversals are observed.

Knowledge of faulty product guarantees				
 Gender	Male	Female		
	42.5%	39.6%		
 Age	18-34	35-54	55-64	65+
	37.7% A	42.3% B	43.2% B	40.7% AB
 Education level	Low	Medium	High	
	45.5% A	42.1% A	38.5%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	41.1% A	40.2% A	41.1% A	41.9% A
 Urbanisation	Rural area	Small town	Large town	
	39.7% A	42.3% B	40.7% AB	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	36.8% A	37.9% A	42.9% AB	41.7% AB

Correct answer on Q7 (yes) – Base: all EU27_2019 respondents (N=24,928)

Knowledge of faulty product guarantees				
 Languages	Only native	Two	Three	Four or more
	39.7% A	41.0% A	42.2% AB	46.1% B
 Mother tongue	Not official language in home country	Official language in home country		
	44.1% A	40.9% A		
 Numerical skills	Low	Medium	High	
	42.1% A	40.4% A	41.2% A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	41.1% A	41.1% A	39.6% A	43.5% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	41.7% A	41.2% A	40.7% A	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	41.0% A	41.4% A	40.9% A	

Correct answer on Q7 (yes) – Base: all EU27_2019 respondents (N=24,928)

In terms of socio-demographic variables and other characteristics, education shows the closest link with knowledge of faulty product guarantees. This is followed by gender, language, age and employment status.

Regarding the association between an education level and knowledge of faulty product guarantees, consumers with a low and medium education level are more likely to know about faulty product guarantees than those with a high level of education.

Gender is another factor that is related to knowledge of faulty product guarantees, with males tending to be more likely to know about this than females.

The number of languages a consumer knows is also associated with their knowledge about faulty product guarantees. Those who know at least four languages are more likely to know about this subject than those who know only two languages or less (i.e. only their native language).

Consumers aged 35-64 are also more likely to be more knowledgeable about this issue, compared to consumers aged 18-34.

Finally, other white-collar workers are more likely to be knowledgeable regarding this issue compared to people who are self-employed, managers, blue collar workers, students, the unemployed, jobseekers and consumers who are retired.

5.4. Knowledge of rights regarding unsolicited products

The overall level of knowledge of consumer rights regarding unsolicited products in the European Union is 34.5%. In the East, the level is in line with the EU27_2019 average, while knowledge is higher in the North (38.5%) and West (38.8%) and lower in the South (27.4%).







Knowledge of unsolicited products					
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011
EU27_2019	34.5%	+1.1*	-0.2	+2.3*	-4.5*
EU28	35.5%*	+1.0*	+0.9*	+2.1*	-4.6*
North	38.5%*	-0.9	+1.5	-1.7*	-7.0*
South	27.4%*	+7.9*	-5.4*	+7.0*	-6.3*
East	34.7%	+1.3	+3.2*	-0.4	-4.4*
West	38.8%*	-3.6*	+1.4	+0.8	-2.9*
BE	40.9%*	-0.9	-0.7	-0.8	-1.3
BG	37.1%	+4.6*	-3.1	+6.6*	-6.4*
CZ	30.6%*	-3.1	+4.9*	-5.5*	+2.9
DK	47.2%*	+3.8	+0.2	-5.1*	-2.5
DE	40.7%*	-4.7*	+0.4	+2.4	-3.3
EE	49.8%*	+4.3	+6.3*	+1.9	-3.8
IE	46.3%*	+6.1*	-0.2	-0.6	-3.5
EL	17.6%*	+3.7*	-4.3*	+2.0	-7.2*
ES	18.2%*	+1.6	-0.2	+0.8	-4.0*
FR	37.2%	-4.7*	+4.3*	-0.3	-4.6*
HR	22.2%*	+3.1	-4.1*	-1.8	-
IT	36.4%	+15.0*	-11.3*	+13.7*	-8.5*
CY	26.3%*	-2.8	-13.7*	+6.6*	-3.4
LV	45.0%*	+3.6	+0.7	+7.0*	-1.5
LT	26.0%*	+1.5	+9.8*	-2.0	-13.1*
LU	41.7%*	-1.5	+17.2*	-0.6	+0.1
HU	34.9%	+0.0	+13.0*	-0.3	-10.6*
MT	41.4%*	-1.9	+10.4*	+4.0	-3.4
NL	30.4%*	+0.7	-2.7	-0.9	+1.6
AT	40.7%*	-2.5	-0.2	+0.4	+1.7
PL	45.2%*	+1.3	+5.4*	-1.9	-1.0
PT	25.1%*	-0.8	+6.2*	-0.4	-1.9
RO	14.8%*	+1.2	-0.6	-0.0	-11.0*
SI	47.5%*	+3.4	-7.1*	+12.6*	-10.2*
SK	41.2%*	+5.1*	-2.6	+5.1*	+3.5
FI	50.6%*	-3.8	+7.1*	-0.9	-8.6*
SE	27.6%*	-4.3*	-3.9	-2.3	-7.9*
IS	59.7%*	+6.5*	+4.5	-3.6	+0.3
NO	46.1%*	-0.5	+4.2	-3.5	-2.3
UK	42.4%*	+0.6	+8.8*	+1.3	-5.4*

Correct answer on Q8 (yes) – Base: all respondents (N=28,037)







Among the EU countries, high levels of knowledge of rights regarding unsolicited products are found in Finland (50.6%), Estonia (49.8%) and Slovenia (47.5%). Additionally, among all surveyed countries the level is highest in Iceland (59.7%). The lowest levels of knowledge are reported in Romania (14.8%), Greece (17.6%) and Spain (18.2%).

Between 2016 and 2018, knowledge of rights regarding unsolicited products remained stable for the Northern and Eastern regions, while it increased in the EU27_2019 (+1.1pp) and the South (+7.9pp)

and decreased in the West (-3.6pp). The highest increase is found in Italy (+15.0pp), which is also related to the strongest positive reversal after a decrease by 11.3pp between 2014 and 2016. The greatest decrease is recorded for France and Germany (both -4.7pp). France also shows the highest negative reversal, where the decrease between 2016 and 2018 follows an increase of 4.3pp between 2014 and 2016.

Knowledge of unsolicited products				
 Gender	Male	Female		
	36.2%	32.8%		
 Age	18-34	35-54	55-64	65+
	29.6%	33.5%	38.1% A	39.1% A
 Education level	Low	Medium	High	
	29.5%	34.1% A	36.2% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	35.9% A	34.0% A	34.0% A	36.4% A
 Urbanisation	Rural area	Small town	Large town	
	33.2% A	35.3% A	34.8% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	30.8% AB	28.7% A	34.0% ABC	33.3% ABC

Correct answer on Q8 (yes) – Base: all EU27_2019 respondents (N=24,928)

Knowledge of unsolicited products				
 Languages	Only native	Two	Three	Four or more
	34.4% A	34.4% A	33.7% A	37.3% A
 Mother tongue	Not official language in home country	Official language in home country		
	25.3%	35.0%		
 Numerical skills	Low	Medium	High	
	35.2% A	33.7% A	34.8% A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	35.2% B	32.7% AB	31.2% AB	37.6% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	33.8% A	33.5% A	35.1% A	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	35.4% A	35.1% A	34.2% A	

Correct answer on Q8 (yes) – Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, whether someone's mother tongue is the same as one of the official languages of the country or region they live in has the closest link with consumers' knowledge of their rights regarding unsolicited products, followed by age, education, gender and employment status.

Consumers whose mother tongue corresponds with one of the official languages of the country or region they live in are more likely to know about their rights regarding unsolicited products than those whose mother tongue is different.

Regarding the association between age and knowledge of consumer rights regarding unsolicited products, consumers aged 55 years or older appear to be more knowledgeable than consumers younger than 55 years.

Education is also an important factor related to consumers' knowledge of their rights. Those with a high or medium level of education are more likely to be knowledgeable of their rights regarding such products than consumers with a lower level of education.

Regarding consumers' gender, the proportion of males that knows their rights regarding this issue is higher than the proportion of females.

Those who are self-employed, white collar workers are more likely to know their rights regarding unsolicited products than those who are blue collar workers, students, job seekers and those who are unemployed. In addition, managers are also more likely to know their rights regarding unsolicited products than unemployed persons.

6. TRUST IN CONSUMER PROTECTION

This chapter discusses trust in consumer protection, which refers to consumers' confidence that their rights are respected and protected in the single market. Trust in consumer protection is a key component in increasing consumers' willingness to actively engage in the single market, especially when it comes to distance purchases.

6.1. Trust in organisations

The first section focuses on consumer confidence in organisations that are tasked with ensuring consumer rights are respected and protected when the need arises. These organisations include public authorities, non-governmental consumer organisations (NGOs), as well as retailers and service providers.

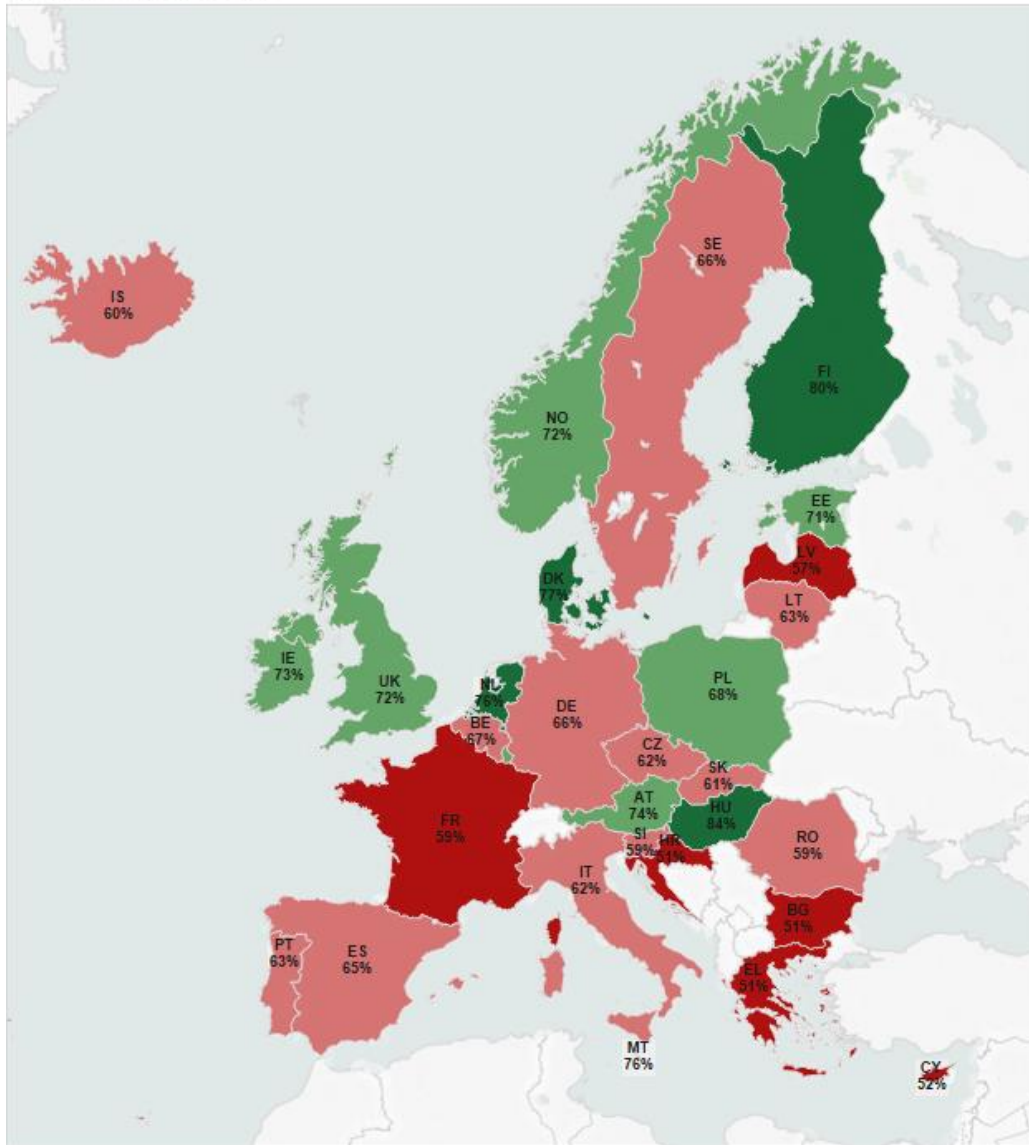
Trust in organisations									
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
EU27_2019	64.6%	-5.3*	+8.0*	+1.1*	-3.0*	+1.7*	+6.2*	-0.3	-2.5*
EU28	65.5%*	-6.3*	+8.2*	+0.6	-2.6*	+1.3*	+6.3*	-0.0	-2.7*
North	70.2%*	+1.9*	-0.7	+0.4	-0.8	+2.9*	+5.0*	-6.7*	+1.8*
South	62.5%*	+3.8*	+3.0*	+0.5	-1.0	-3.6*	+8.5*	+2.1*	+1.1
East	64.6%	+1.3*	+5.2*	+4.8*	-2.0*	+5.6*	+5.1*	+1.4*	-2.1*
West	65.2%	-16.3*	+14.2*	-0.6	-5.2*	+3.9*	+5.3*	-2.6*	-3.8*
BE	67.1%*	-6.8*	-1.4	+6.2*	-4.3*	+8.1*	+8.5*	-14.9*	-1.9
BG	51.4%*	+2.6	+4.8*	-5.2*	+4.5*	+9.0*	+5.5*	+8.9*	-
CZ	61.9%*	+5.9*	+1.8	+6.1*	-4.8*	+4.0*	+4.8*	-5.7*	-1.0
DK	77.3%*	+0.1	+2.4	+2.8*	-6.3*	+1.3	+8.4*	-3.1*	+1.5
DE	66.4%	-16.3*	+18.9*	-0.8	-8.8*	+2.6	+7.8*	-5.4*	-2.4*
EE	70.8%*	+2.6	+0.9	+6.7*	-1.0	+3.6	+2.7	-4.0*	+5.5*
IE	72.6%*	-10.8*	+14.4*	-6.9*	+2.8*	-7.3*	+9.7*	+12.2*	-6.5*
EL	50.7%*	+4.5*	+0.9	+2.4	-3.3*	-0.1	+2.6	-1.4	-7.3*
ES	65.4%	+4.7*	+2.5	-0.3	-1.6	+1.8	+4.4*	-7.6*	+17.4*
FR	58.7%*	-24.3*	+16.5*	-1.4	-4.0*	+6.9*	+0.7	+3.5*	-6.3*
HR	51.4%*	-0.3	+2.9	+0.9	-	-	-	-	-
IT	62.4%*	+3.4*	+4.1*	+1.6	-1.3	-9.8*	+14.2*	+8.4*	-8.5*
CY	51.5%*	+4.3	+3.9	-5.7*	-0.8	-5.0*	+8.8*	-10.9*	-2.5
LV	57.0%*	-0.6	-0.3	-5.3*	-2.8	+6.6*	+12.2*	-8.8*	+11.8*
LT	62.8%	+12.1*	-3.4*	+4.0*	+1.1	+7.6*	+6.6*	-1.3	-1.0
LU	74.6%*	-10.0*	+4.3*	-1.7	+0.8	+1.5	+5.6*	+6.2*	-6.0*
HU	83.8%*	+1.1	+6.5*	+11.2*	+1.5	-2.0	+8.5*	-6.0*	+3.7*
MT	76.1%*	+11.1*	+0.2	-0.3	+1.4	+3.1	+5.0*	-5.9*	-2.1
NL	75.9%*	+2.7	-3.9*	+0.5	+4.0*	+0.4	+5.4*	-10.0*	-3.6*
AT	74.3%*	-8.8*	+7.7*	-0.9	-3.5*	+1.8	+6.7*	+4.0*	-1.0
PL	67.9%*	+1.4	+5.7*	+6.7*	-4.8*	+7.7*	+8.5*	-2.3	+5.1*
PT	63.2%	+1.4	+0.8	-4.0*	+6.6*	+3.6*	-0.5	+16.1*	-7.0*
RO	59.1%*	-2.2	+7.3*	+3.7*	+0.4	+6.1*	-0.9	+12.2*	-
SI	59.1%*	+1.3	+8.9*	+0.4	+0.7	-7.2*	+0.1	+3.1	-0.1
SK	61.2%*	+4.2*	+0.5	-0.2	+1.7	+6.5*	+1.5	-0.9	+6.6*
FI	79.8%*	+2.4	-3.0*	+3.3*	+0.1	+4.5*	-2.5	-6.5*	-0.3
SE	65.5%	-0.3	-0.6	-3.8*	+1.6	-0.5	+5.1*	-9.9*	+1.8
IS	60.3%*	+0.8	+0.7	+12.2*	-5.7*	-	-	-	-
NO	71.6%*	-1.4	-3.9*	+9.0*	-5.0*	-	-	-	-
UK	71.8%*	-13.5*	+9.2*	-2.8*	+0.6	-2.8*	+7.6*	+3.0*	-3.4*

Average proportion of agreement ("Strongly agree" and "Agree") with Q3³², options 1, 2 and 3 - Base: all respondents (N=28,037)

³² Q3. How strongly do you agree or disagree with each of the following statements? In (our country) ...
 -Strongly agree -Agree - Disagree -Strongly disagree - DK/NA
 Q3.1. You trust public authorities to protect your rights as a consumer
 Q3.2. In general, retailers and service providers respect your rights as a consumer
 Q3.3. You trust non-governmental consumer organisations to protect your rights as a consumer

The overall level of trust in organisations for consumers of the European Union is 64.6%. For the East and West, this level is in line with the EU27_2019 average, while it is higher in the North (70.2%) and lower in the South (62.5%).

Trust in organisations



The average proportion of agreement ("agree" and "strongly agree") with Q3, options 1, 2, and 3; N=28037









In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red







Trust in organisations is highest in Hungary (83.8%), Finland (79.8%) and Denmark (77.3%). The lowest levels of trust in organisations are reported in Greece (50.7%), Bulgaria (51.4%), Croatia (51.4%) and Cyprus (51.5%).

Between 2016 and 2018, the overall level of trust in organisations decreased in the EU27_2019 (-5.3pp) and Western Europe (-16.3pp), while it increased in the South (+3.8pp), North (+1.9pp) and East (+1.3pp). The highest increase is recorded in Lithuania (+12.1pp), while the sharpest decrease is recorded in France (-24.3pp).

The only positive reversal is observed in Lithuania, where between 2016 and 2018 this indicator increased by 12.1pp, whereas between 2014 and 2016 it decreased by 3.4pp. The highest negative reversal is observed in France, where between 2016 and 2018 trust in organisations decreased by 24.3pp, whereas between 2014 and 2016 it increased by 16.5pp.

Trust in organisations				
 Gender	Male	Female		
	64.8% A	64.8% A		
 Age	18-34	35-54	55-64	65+
	66.9% B	66.0% B	62.4% A	62.1% A
 Education level	Low	Medium	High	
	68.3%	64.5% A	64.3% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	55.9%	61.5%	67.2% A	68.2% A
 Urbanisation	Rural area	Small town	Large town	
	66.6%	64.1% A	63.8% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	67.5% B	64.5% AB	65.9% AB	63.5% AB

Average proportion of agreement with Q3, options 1, 2 and 3 - Base: all EU27_2019 respondents (N=24,928)

Trust in organisations					
 Languages	Only native	Two	Three	Four or more	
	64.0% AB	65.8% B	64.7% AB	62.9% A	
 Mother tongue	Not official language in home country	Official language in home country			
	63.1% A	64.9% A			
 Numerical skills	Low	Medium	High		
	62.8% A	64.4% A	65.3% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	66.1% B	61.6% A	62.6% AB	54.4% A	60.2% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	59.6%	63.7%	66.6%		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	61.5% A	63.7% A	65.9%		

Average proportion of agreement with Q3, options 1, 2 and 3 - Base: all EU27_2019 respondents (N=24,928)

Regarding socio-demographic variables and other characteristics, consumers' financial situation³³ is most closely associated with trust in organisations, followed by vulnerability due to sociodemographic factors, age, education and vulnerability due to the complexity of offers and terms and conditions.

Consumers that report being in a fairly or very easy financial situation report greater trust than those in a fairly difficult financial situation, who in turn say that they have greater trust in organisations than those in a very difficult financial situation.

Consumers who are very vulnerable in terms of socio-demographic factors report less trust in organisations than those who are somewhat vulnerable, who in turn have less trust than those who are not vulnerable.

Concerning consumers' age, people aged 54 or younger tend to have greater trust in organisations than consumers aged 55 or older.
















Regarding education, consumers with a low level of education show higher trust in organisations than those with a medium and high level of education.

Finally, consumers who are not vulnerable because of the complexity of offers also report greater trust in organisations than those who are somewhat vulnerable and very vulnerable.

³³ Based on respondents' self-reported financial situation.

The following three subsections separately report on trust in the three types of organisations surveyed: public authorities, retailers and service providers and non-governmental organisation (NGOs).

6.1.1. Public authorities







Trust in public authorities									
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU27_2019	61.8%	-4.8*	+9.1*	+2.8*	-3.7*	+0.0	+6.8*	+0.9	-2.6*
 EU28	63.4%*	-5.4*	+8.8*	+2.5*	-3.4*	-0.2	+7.4*	+1.1*	-2.8*
 North	74.5%*	+3.0*	-1.8*	+2.5*	+2.3*	+2.4*	+6.1*	-9.2*	+4.6*
 South	58.9%*	+6.6*	+4.5*	-0.3	-3.7*	-8.9*	+9.1*	+3.2*	+0.1
 East	58.5%*	+1.5	+6.0*	+3.9*	-3.6*	+4.4*	+5.0*	+1.8*	-0.0
 West	63.8%*	-17.2*	+15.5*	+4.5*	-4.5*	+4.1*	+6.1*	-0.1	-4.8*
 BE	61.3%	-9.0*	-2.8	+7.4*	-3.6	+11.0*	+9.8*	-12.4*	-2.1
 BG	51.9%*	+2.5	+6.2*	-11.2*	+3.1	+11.3*	+4.4*	+11.4*	-
 CZ	57.9%*	+7.9*	+5.1*	+7.4*	-2.8	-7.3*	+6.1*	+0.1	-2.3
 DK	81.5%*	-0.1	+2.1	+2.5	+0.0	+2.2	+4.7*	-6.3*	+5.9*
 DE	67.6%*	-14.3*	+16.7*	+7.8*	-6.8*	+0.1	+11.1*	-4.0*	-2.5
 EE	73.3%*	+4.3*	-3.7	+16.4*	-3.2	+3.4	+4.1	-3.2	+5.3*
 IE	74.1%*	-8.2*	+15.5*	-0.3	+1.2	-10.7*	+11.5*	+11.1*	-8.8*
 EL	53.3%*	+7.6*	-1.2	+6.9*	-6.2*	-2.7	+6.4*	-5.0*	-13.2*
 ES	59.0%	+6.9*	+6.9*	-4.9*	-4.3	-1.7	+5.3*	-9.3*	+15.2*
 FR	52.1%*	-30.8*	+23.3*	+1.7	-6.5*	+10.3*	-1.8	+8.7*	-6.9*
 HR	33.4%*	-0.1	+2.0	+2.2	-	-	-	-	-
 IT	59.0%	+6.7*	+3.5	+2.3	-3.8	-17.4*	+14.7*	+12.3*	-7.1*
 CY	56.5%*	+9.2*	+10.9*	-13.2*	-6.4*	-4.6	+10.8*	-18.2*	-1.4
 LV	54.7%*	+0.8	-5.9*	-1.8	-2.3	+7.1*	+17.6*	-19.6*	+10.4*
 LT	55.9%*	+14.5*	-3.6	+7.5*	+0.1	+2.2	+11.5*	-11.9*	+3.1
 LU	78.5%*	-7.9*	+8.3*	-4.8	+2.1	+2.9	+3.3	+14.2*	-6.8*
 HU	86.0%*	+2.0	+6.8*	+7.3*	+3.8	-3.0	+11.1*	-9.0*	+6.6*
 MT	83.5%*	+13.3*	+2.1	-2.2	+1.4	+0.7	+7.7*	-3.4	-6.8*
 NL	78.1%*	+3.8*	-2.1	-2.1	+10.2*	+2.3	+4.4*	-6.4*	-10.2*
 AT	81.7%*	-1.9	+3.6*	+6.4*	-3.2	+0.0	+10.9*	-1.2	-0.2
 PL	59.3%	+1.0	+7.5*	+6.8*	-6.7*	+7.4*	+8.7*	-2.2	+4.9*
 PT	62.5%	+2.8	+4.7*	-1.1	+2.1	+1.0	-3.3	+18.5*	-12.6*
 RO	53.0%*	-2.7	+5.4*	+1.9	-1.1	+6.9*	-3.1	+11.5*	-
 SI	48.4%*	+5.8*	+9.8*	-0.3	+0.6	-9.2*	-1.3	+2.6	-5.5*
 SK	54.8%*	+4.0	-0.0	+1.5	-3.6	+6.8*	+1.4	-0.8	+5.2*
 FI	82.9%*	+3.7*	-5.3*	+1.5	+6.5*	+3.4	-2.8	-4.9*	+2.8
 SE	75.5%*	+0.7	-0.3	+0.5	+3.4	-0.5	+7.2*	-9.4*	+4.3*
 IS	50.9%*	+5.5	+0.1	+16.6*	-4.3	-	-	-	-
 NO	80.6%*	-0.9	-1.9	+10.9*	-4.2*	-	-	-	-
 UK	74.2%*	-10.0*	+6.8*	+0.2	-0.6	-3.2	+11.9*	+3.3	-4.0*

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 1 - Base: all respondents (N=28,037)







For consumers of the European Union, the overall level of trust in public authorities is 61.8%. Compared to the EU27_2019 average, this level of trust is higher in the West (63.8%) and North (74.5%) and lower in the East (58.5%) and South (58.9%). Trust in public authorities is highest in Hungary (86.0%), Malta (83.5%) and Finland (82.9%). Among the EU countries, the lowest levels of trust in public authorities are found in Croatia (33.4%), Slovenia (48.4%) and Bulgaria (51.9%). Additionally, Iceland also has a low level of this indicator (50.9%).

Compared to 2016, trust in public authorities remained stable in the East, while it decreased in the EU27_2019 (-4.8pp) and the West (-17.2pp) and increased in the North (+3.0pp) and the South (+6.6pp). The highest increase is found in Lithuania (+14.5pp) and the most prominent decrease is observed in France (-30.8pp).

The only positive reversal is observed in Finland, where between 2016 and 2018 trust in public authorities increased by 3.7pp, whereas between 2014 and 2016 it decreased by 5.3pp. The greatest negative reversal is found in France. As indicated above, between 2016 and 2018 trust in public authorities decreased by 30.8pp, following an increase of 23.3pp between 2014 and 2016.

Trust in public authorities				
 Gender	Male	Female		
	61.5% A	62.6% A		
 Age	18-34	35-54	55-64	65+
	64.7% B	64.0% B	57.5% A	60.0% AB
 Education level	Low	Medium	High	
	65.2% B	62.6% AB	60.5% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	51.8%	58.0%	64.6% A	67.7% A
 Urbanisation	Rural area	Small town	Large town	
	63.5% A	61.5% A	61.2% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	67.0% C	63.6% BC	65.1% BC	60.8% ABC

Rate of agreement with Q3, option 1 - Base: all EU27_2019 respondents (N=24,928)

Trust in public authorities					
 Languages	Only native	Two	Three	Four or more	
	62.1% A	63.0% A	60.5% A	59.2% A	
 Mother tongue	Not official language in home country	Official language in home country			
	65.1% A	61.9% A			
 Numerical skills	Low	Medium	High		
	61.0% A	62.0% A	62.3% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	63.1% B	58.8% A	63.2% AB	54.0% A	59.7% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	56.7%	60.3%	64.5%		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	58.7% A	59.1% A	63.9%		

Rate of agreement with Q3, option 1 - Base: all EU27_2019 respondents (N=24,928)

In terms of sociodemographic variables and other characteristics, consumers' financial situation is most closely associated with trust in public authorities. The characteristics showing the next closest links are vulnerability due to socio-demographic factors, vulnerability due to the complexity of offers and terms and conditions, age, and education.

Consumers who report their financial situation to be fairly or very easy are more likely to trust public authorities than the remainder of the population. In addition, those who report their situation to be fairly difficult are also more likely to trust public authorities than those who report their situation very difficult.

Consumers who are very vulnerable in terms of sociodemographic factors are less likely to trust public authorities than those who are somewhat vulnerable, who in turn are less likely to trust them than those who are not vulnerable.

In contrast, consumers who are not vulnerable in terms of the complexity of offers and terms and conditions also are more likely to trust public authorities than those who are somewhat vulnerable or very vulnerable.

Concerning consumers' age, consumers aged 18-54 years are more likely to trust public authorities than consumers who are 55-64 years old, while consumers aged 65 years or older are on a par with all other age groups.

Finally, consumers with a low level of education are also more likely to trust public authorities than those with a high level of education.

6.1.2. Retailers and service providers







Trust in retailers and service providers									
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
EU27 2019	71.3%	-2.4*	+6.0*	+12.5*	-6.9*	+0.6	+7.3*	-1.4*	-2.9*
EU28	72.3%*	-2.9*	+5.7*	+12.1*	-6.5*	-0.1	+7.0*	-1.1*	-2.9*
North	77.4%*	+1.0	+1.9*	+12.5*	-8.3*	+2.0*	+6.8*	-4.8*	-1.6
South	65.3%*	+4.0*	+2.5*	+10.3*	-3.6*	-2.3*	+11.0*	-1.6	+0.7
East	75.1%*	+2.3*	+5.6*	+15.6*	-4.7*	+4.0*	+6.7*	+2.1*	-3.5*
West	72.5%*	-9.9*	+9.3*	+12.4*	-10.4*	+1.3	+5.1*	-3.2*	-3.5*
BE	74.2%*	-4.6*	+0.9	+15.9*	-12.4*	+5.4*	+4.0	-12.5*	-4.9*
BG	67.4%*	+6.6*	+8.9*	+12.2*	-0.0	+7.2*	+7.6*	+5.9*	-
CZ	77.4%*	+2.7	+0.9	+34.0*	-12.6*	+2.0	+8.7*	-6.3*	-3.4
DK	82.1%*	-1.0	+5.5*	+18.3*	-15.5*	-1.6	+20.4*	-0.7	-6.8*
DE	75.1%*	-8.9*	+10.3*	+13.7*	-13.8*	+1.9	+5.9*	-6.2*	-0.9
EE	81.5%*	+2.9	+3.6*	+8.7*	-0.6	+4.0	+3.2	-7.1*	+4.7*
IE	82.8%*	-1.7	+5.4*	+2.9	-1.1	-6.4*	+9.4*	+15.3*	-7.1*
EL	60.0%*	-0.0	+10.7*	+13.7*	-5.7*	-0.5	+3.0	+1.8	-5.9*
ES	69.5%	+3.2	+1.1	+13.8*	-8.9*	+4.1	+5.0*	-10.9*	+16.6*
FR	64.5%*	-17.6*	+13.6*	+9.9*	-7.9*	+2.2	+2.5	+1.8	-6.7*
HR	64.3%*	-1.3	+3.1	+5.7*	-	-	-	-	-
IT	63.8%*	+5.3*	+3.2	+9.1*	-1.0	-8.9*	+17.7*	+4.1	-10.0*
CY	47.8%*	+3.5	-7.5*	+12.2*	-6.4*	-2.8	+14.1*	-18.1*	+4.6
LV	72.5%	-5.1*	+9.3*	+3.4	-3.0	+2.6	+8.5*	+1.1	+6.3*
LT	74.6%*	+11.0*	-5.1*	+11.9*	-0.4	+14.0*	+2.0	+7.4*	-7.7*
LU	80.7%*	-3.6	-0.3	+7.4*	-6.9*	-1.2	+8.4*	+3.5	-6.9*
HU	84.5%*	+2.8	+6.2*	+21.4*	-4.8*	-2.4	+7.3*	-2.8	-2.7
MT	73.6%	+14.7*	-3.2	+15.7*	-6.6*	+5.6	+3.4	-12.5*	+5.2
NL	81.5%*	+4.2*	-1.7	+16.8*	-5.0*	-8.2*	+9.2*	-9.7*	-2.4
AT	81.5%*	-1.7	+2.3	+8.4*	-9.1*	+3.8*	+6.6*	+7.1*	-2.4
PL	75.7%*	+1.1	+6.1*	+12.6*	-5.6*	+4.4*	+10.3*	-1.4	+5.4*
PT	62.1%*	+4.1	-2.6	-2.7	+8.5*	+4.9*	+6.7*	+7.4*	-3.7
RO	72.1%	+2.3	+7.1*	+14.2*	-2.8	+6.3*	+0.0	+12.9*	-
SI	73.5%	+1.1	+7.0*	+10.3*	-8.2*	-6.7*	+5.7*	+4.1	-0.6
SK	80.2%*	+6.6*	+1.3	+10.8*	-0.2	+6.5*	+2.4	+0.7	+8.4*
FI	81.6%*	-0.9	+0.3	+10.8*	-7.8*	+3.7*	-2.3	-10.9*	+0.4
SE	73.6%	+1.1	+1.1	+12.4*	-9.2*	-2.4	+6.1*	-8.6*	+0.2
IS	63.6%*	-1.9	-0.9	+12.9*	-8.2*	-	-	-	-
NO	75.7%*	-2.6	-0.5	+22.0*	-11.9*	-	-	-	-
UK	79.6%*	-6.3*	+3.0	+9.0*	-3.2	-5.7*	+5.3*	+2.0	-2.2

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 2 - Base: all respondents (N=28,037)







In the European Union, the overall level of trust in retailers and service providers is 71.3%. Compared to the EU27_2019 average, this level is higher in the West (72.5%), the East (75.1%) and the North (77.4%), whereas it is lower in the South (65.3%). The highest trust in retailers and service providers is found in Hungary (84.5%), Ireland (82.8%) and Denmark (82.1%). The lowest levels of trust in retailers and service providers are found in Cyprus (47.8%), Greece (60.0%) and Portugal (62.1%).

Between 2016 and 2018, trust in retailers and service providers decreased in the EU27_2019 (-2.4pp) and Western Europe (-9.9pp), while it remained stable in the North and increased in the East (+2.3pp) and South (+4.0pp). Compared to the previous survey this type of trust increased most prominently in Malta (+14.7pp) and decreased most sharply in France (-17.6pp).

The only positive reversal is observed in Lithuania. Between 2016 and 2018 trust in retailers and service providers in Lithuania increased by 11.0pp, whereas between 2014 and 2016 it decreased by 5.1pp. The largest negative reversal is observed in France, where between 2016 and 2018 trust in retailers and service providers decreased by 17.6pp, whereas between 2014 and 2016 it increased by 13.6pp.

Trust in retailers and service providers				
 Gender	Male	Female		
	71.1% A	71.6% A		
 Age	18-34	35-54	55-64	65+
	74.9% B	73.4% B	68.7% A	66.8% A
 Education level	Low	Medium	High	
	74.4% B	71.5% AB	70.1% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	64.0% A	68.0% A	73.6% B	76.0% B
 Urbanisation	Rural area	Small town	Large town	
	73.7%	70.4% A	70.1% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	76.3% B	69.2% A	70.3% AB	69.8% A

Rate of agreement with Q3, option 2 - Base: all EU27_2019 respondents (N=24,928)

Trust in retailers and service providers					
 Languages	Only native	Two	Three	Four or more	
	69.4% A	72.7% B	72.9% B	71.4% AB	
 Mother tongue	Not official language in home country	Official language in home country			
	68.5% A	71.5% A			
 Numerical skills	Low	Medium	High		
	70.3% A	71.1% A	71.7% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	72.8% B	69.7% AB	70.2% AB	61.4% A	66.0% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	66.9% A	70.2% A	73.4%		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	67.3% A	69.8% A	72.9%		

Rate of agreement with Q3, option 2 - Base: all EU27_2019 respondents (N=24,928)

The findings for the socio-demographic variables show that trust in retailers and service providers is associated most closely with consumers' financial situation, followed by age, vulnerability due to sociodemographic variables, vulnerability due to the complexity of offers and terms and conditions and consumers' degree of urbanisation.

Consumers who report their financial situation to be fairly easy and very easy are more likely to trust retailers and service providers than those who report their situation to be fairly or very difficult.

Consumers who are not vulnerable in terms of socio-demographic factors are more likely to trust retailers and service providers than those who are very or somewhat vulnerable.

Consumers younger than 54 years are also more likely to trust in retailers and service providers than consumers aged 55 or older.

Regarding the association between trust and vulnerability due to offers and terms and conditions, consumers who are not vulnerable are more likely to trust in retailers and service providers than those who are very or somewhat vulnerable.

Finally, consumers that live in a rural area are more likely to trust organisations than those living in small or large towns.

6.1.3. NGOs

Trust in NGOs									
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU27_2019	60.7%	-8.8*	+8.9*	-12.2*	+1.7*	+4.6*	+4.4*	-0.5	-2.1*
 EU28	60.8%	-10.7*	+10.0*	-12.9*	+2.1*	+4.2*	+4.6*	-0.0	-2.4*
 North	58.8%*	+1.6	-2.2*	-13.9*	+3.6*	+4.5*	+2.0*	-6.2*	+2.3*
 South	63.4%*	+0.9	+1.9	-8.5*	+4.4*	+0.4	+5.3*	+4.8*	+2.5*
 East	60.3%	+0.1	+4.1*	-5.2*	+2.3*	+8.4*	+3.7*	+0.4	-2.9*
 West	59.3%*	-21.7*	+17.9*	-18.7*	-0.6	+6.3*	+4.6*	-4.6*	-3.3*
 BE	65.7%*	-6.8*	-2.4	-4.8*	+3.1	+7.8*	+11.9*	-19.9*	+1.2
 BG	34.8%*	-1.3	-0.9	-16.6*	+10.4*	+8.5*	+4.5*	+9.3*	-
 CZ	50.5%*	+7.2*	-0.7	-23.3*	+1.0	+17.3*	-0.5	-10.9*	+2.7
 DK	68.3%*	+1.3	-0.4	-12.3*	-3.5*	+3.1	+0.1	-2.4	+5.3*
 DE	56.4%*	-25.6*	+29.8*	-23.8*	-5.7*	+5.7*	+6.4*	-6.0*	-3.7*
 EE	57.5%*	+0.6	+2.8	-5.0*	+0.9	+3.5	+1.0	-1.7	+6.4*
 IE	60.9%	-22.5*	+22.4*	-23.2*	+8.1*	-4.9*	+8.2*	+10.1*	-3.5
 EL	38.8%*	+5.8*	-6.9*	-13.4*	+2.1	+3.0	-1.7	-0.9	-2.8
 ES	67.7%*	+3.9	-0.7	-9.8*	+8.3*	+3.1	+3.0	-2.5	+20.2*
 FR	59.5%	-24.6*	+12.6*	-15.9*	+2.3	+8.2*	+1.3	+0.1	-5.3*
 HR	56.5%*	+0.7	+3.5	-5.3*	-	-	-	-	-
 IT	64.3%*	-1.7	+5.6*	-6.7*	+0.9	-3.0	+10.3*	+8.7*	-8.5*
 CY	50.3%*	+0.1	+8.2*	-16.1*	+10.3*	-7.6*	+1.4	+3.6	-10.7*
 LV	43.9%*	+2.4	-4.4*	-17.6*	-3.1	+10.1*	+10.5*	-7.9*	+18.6*
 LT	58.0%	+10.8*	-1.6	-7.4*	+3.5	+6.8*	+6.2*	+0.7	+1.6
 LU	64.8%	-18.4*	+4.7*	-7.8*	+7.2*	+2.9	+5.2	+0.8	-4.2
 HU	81.0%*	-1.5	+6.6*	+5.1*	+5.6*	-0.6	+7.1*	-6.0*	+7.3*
 MT	71.2%*	+5.4	+1.8	-14.2*	+9.3*	+3.0	+4.1	-1.9	-4.7
 NL	68.2%*	+0.2	-7.9*	-13.3*	+6.9*	+7.1*	+2.5	-13.9*	+1.7
 AT	59.9%	-22.7*	+17.3*	-17.4*	+1.8	+1.6	+2.6	+6.2*	-0.3
 PL	68.8%*	+2.0	+3.4	+0.7	-2.2	+11.2*	+6.5*	-3.4	+4.9*
 PT	65.1%*	-2.8	+0.3	-8.2*	+9.1*	+5.0*	-4.7*	+22.5*	-4.8*
 RO	52.3%*	-6.3*	+9.3*	-5.0*	+5.1*	+5.0*	+0.4	+12.2*	-
 SI	55.4%*	-3.1	+9.7*	-8.9*	+9.7*	-5.6*	-4.0	+2.7	+5.8*
 SK	48.6%*	+1.8	+0.4	-12.8*	+8.9*	+6.1*	+0.6	-2.6	+6.3*
 FI	75.1%*	+4.5*	-3.9	-2.4	+1.4	+6.3*	-2.4	-3.6	-4.2*
 SE	47.6%*	-2.8	-2.7	-24.2*	+10.7*	+1.5	+2.0	-11.6*	+0.9
 IS	66.4%*	-1.3	+3.0	+7.0*	-4.7	-	-	-	-
 NO	58.4%	-0.7	-9.4*	-6.0*	+1.1	-	-	-	-
 UK	61.5%	-24.1*	+17.9*	-17.7*	+5.4*	+0.6	+5.5*	+3.7*	-4.1*







Rate of agreement ("Strongly agree" and "Agree") with Q3, option 3 - Base: all respondents (N=28,037)

In the European Union, the overall level of trust in non-governmental consumer organisations (NGOs) is 60.7%. In the East, this level is in line with the EU27_2019 average, while it is higher in the South (63.4%) and lower in the North (58.8%) and West (59.3%). The highest trust in NGOs is observed for individuals residing in Hungary (81.0%), Finland (75.1%) and Malta (71.2%). The lowest levels of trust in NGOs are found in Bulgaria (34.8%), Greece (38.8%) and Latvia (43.9%).







Between 2016 and 2018, trust in NGOs remained stable in the North, South and East, while it decreased in the EU27_2019 (-8.8pp) and the West (-21.7pp). Compared to the previous survey,

this type of trust increased most sharply in Lithuania (+10.8pp), whereas it decreased most prominently in Germany (-25.6pp).

The only positive reversal is observed in Greece, where between 2016 and 2018 trust in NGOs increased by 5.8pp, whereas between 2014 and 2016 it decreased by 6.9pp. Conversely, the largest negative reversal is found in Germany, where between 2016 and 2018 this indicator decreased by 25.6pp, following an increase of 29.8pp between 2014 and 2016.

Trust in NGOs				
 Gender	Male	Female		
	61.7% A	60.3% A		
 Age	18-34	35-54	55-64	65+
	62.0% A	60.7% A	61.1% A	60.0% A
 Education level	Low	Medium	High	
	64.2% B	59.4% A	61.9% AB	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	54.2% A	58.7% AB	63.7% C	61.3% BC
 Urbanisation	Rural area	Small town	Large town	
	62.5% A	60.3% A	60.2% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	60.6% A	60.7% A	62.0% A	60.3% A

Rate of agreement with Q3, option 3 - Base: all EU27_2019 respondents (N=24,928)

Trust in NGOs						
 Languages	Only native	Two	Three	Four or more		
	60.5% AB	61.9% B	60.7% AB	57.6% A		
 Mother tongue	Not official language in home country	Official language in home country				
	55.6% A	61.2% A				
 Numerical skills	Low	Medium	High			
	57.2% A	60.1% AB	62.0% B			
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never	
	62.5% B	56.9% A	54.9% AB	50.7% A	57.1% A	
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable			
	56.6%	60.4% A	62.4% A			
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable			
	59.6% A	62.4% A	61.0% A			

Rate of agreement with Q3, option 3 - Base: all EU27_2019 respondents (N=24,928)







With regard to socio-demographic variables and other characteristics, higher trust in NGOs is most closely associated with vulnerability in terms of socio-demographic factors, followed by numerical skills.

Regarding consumers who are very vulnerable in terms of socio-demographic factors, a higher proportion reports trust in NGOs compared to the remainder of the population.

In addition, those who have a high numerical skill level are more likely to trust in NGOs than those with low numerical skills. Consumers who have a medium level of numerical skills fall somewhere in between.

6.2. Trust in redress mechanisms

This section focuses on consumers' level of trust in redress mechanisms (out-of-court mechanisms and courts), which is relevant as it can affect their willingness to actively use these mechanisms when facing problems with online and/or offline purchases.

Trust in redress mechanisms									
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU27_2019	36.9%	-7.2*	+5.5*	+1.3*	-4.6*	+5.3*	+9.5*	-4.2*	-3.0*
 EU28	37.9%*	-8.4*	+6.5*	+1.0*	-4.8*	+4.3*	+10.3*	-4.3*	-3.1*
 North	38.1%*	+3.8*	-2.0*	-1.1	+0.7	+8.1*	+7.3*	-13.0*	-1.5*
 South	37.8%	+4.3*	-2.0*	+5.4*	-4.4*	+0.6	+11.5*	-4.2*	-0.8
 East	35.9%*	-0.9	-0.5	+0.7	+1.5*	+6.7*	+2.6*	+2.1*	+2.9*
 West	36.7%	-20.2*	+14.9*	-1.1	-8.8*	+8.2*	+11.9*	-6.6*	-5.9*
 BE	31.0%*	-1.6	-13.1*	-1.6	-1.0	+13.8*	+10.6*	-21.4*	-1.1
 BG	27.9%*	+0.4	+0.1	-5.3*	+6.0*	+8.7*	+5.4*	+3.5*	-
 CZ	41.8%*	+7.4*	+1.9	+0.6	+0.5	+7.8*	-5.2*	+7.1*	-2.5
 DK	52.3%*	+7.3*	+2.3	+1.8	-4.8*	+12.9*	+8.0*	-21.3*	+10.1*
 DE	38.1%	-21.5*	+23.0*	-3.8*	-9.9*	+5.5*	+15.2*	-8.4*	-8.0*
 EE	25.4%*	-3.1*	+2.8	+9.5*	-1.6	-1.8	+0.3	-5.3*	+2.2
 IE	48.7%*	-10.5*	+6.8*	+2.7	-2.7	-4.8*	+12.7*	+12.8*	-8.9*
 EL	43.2%*	+5.3*	-4.5*	+2.3	-1.9	+1.5	+6.3*	-10.4*	-3.6
 ES	39.3%	+3.5	-0.9	+1.8	-2.6	+6.9*	+10.2*	-5.1*	+8.9*
 FR	30.6%*	-31.1*	+16.3*	+1.2	-11.0*	+12.4*	+8.3*	-2.1	-4.2*
 HR	30.2%*	+0.2	-0.0	+2.2	-	-	-	-	-
 IT	37.3%	+6.6*	-3.4*	+10.3*	-7.3*	-6.3*	+15.5*	-4.4*	-5.9*
 CY	33.9%	+2.6	-4.2	-11.2*	+2.4	+3.8	+4.1	-0.5	-16.5*
 LV	31.1%*	+4.6*	-6.1*	-7.2*	+0.2	+21.9*	+1.4	-8.9*	+6.9*
 LT	40.8%*	+16.4*	-2.7	-4.9*	-0.9	+8.5*	+7.9*	-2.4	-1.8
 LU	37.3%	-18.3*	-0.2	+4.4	-5.4*	+14.5*	+1.4	+8.2*	-2.9
 HU	38.3%	+12.7*	-14.0*	+1.4	+1.5	+7.3*	-0.2	+1.3	+1.3
 MT	44.7%*	+6.5*	-0.0	+3.0	+4.0	+6.2*	+2.8	+0.2	-4.9*
 NL	47.0%*	+7.6*	-8.4*	+1.5	-2.8	+7.8*	+9.5*	-15.7*	-1.9
 AT	48.0%*	-9.3*	+12.9*	+2.4	-9.1*	+5.1*	+11.2*	+3.9*	-8.0*
 PL	32.0%*	-2.2	-1.3	+3.0	+0.3	+2.3	+6.6*	-3.2*	+6.9*
 PT	27.7%*	-6.4*	+3.9*	-4.4*	+2.4	+11.4*	+1.0	+6.1*	-8.5*
 RO	46.0%*	-10.0*	+7.7*	-2.7	+2.3	+13.7*	+0.1	+9.9*	-
 SI	41.6%*	-1.2	+21.3*	-8.6*	+9.8*	-2.7	-1.5	-5.2*	+8.6*
 SK	25.1%*	-2.0	-13.5*	+7.4*	+6.4*	+7.7*	+2.3	+2.1	-0.5
 FI	45.6%*	+1.4	-7.8*	+2.3	+1.9	+8.2*	+9.4*	-3.7*	-8.9*
 SE	28.2%*	-0.0	-0.8	-3.7*	+4.2*	+2.9	+8.1*	-19.0*	-5.9*
 IS	28.7%*	-4.6	-5.1*	+1.2	-3.3	-	-	-	-
 NO	42.9%*	-0.5	-8.3*	+8.2*	-5.2*	-	-	-	-
 UK	44.6%*	-16.9*	+13.3*	-0.5	-6.5*	-4.1*	+16.7*	-4.2*	-2.7

Average proportion of agreement ("Strongly agree" and "Agree") with Q3³⁴, options Q3.4 and Q3.5 - Base: all respondents (N=28,037)

³⁴ Q3. How strongly do you agree or disagree with each of the following statements? In (our country) ...

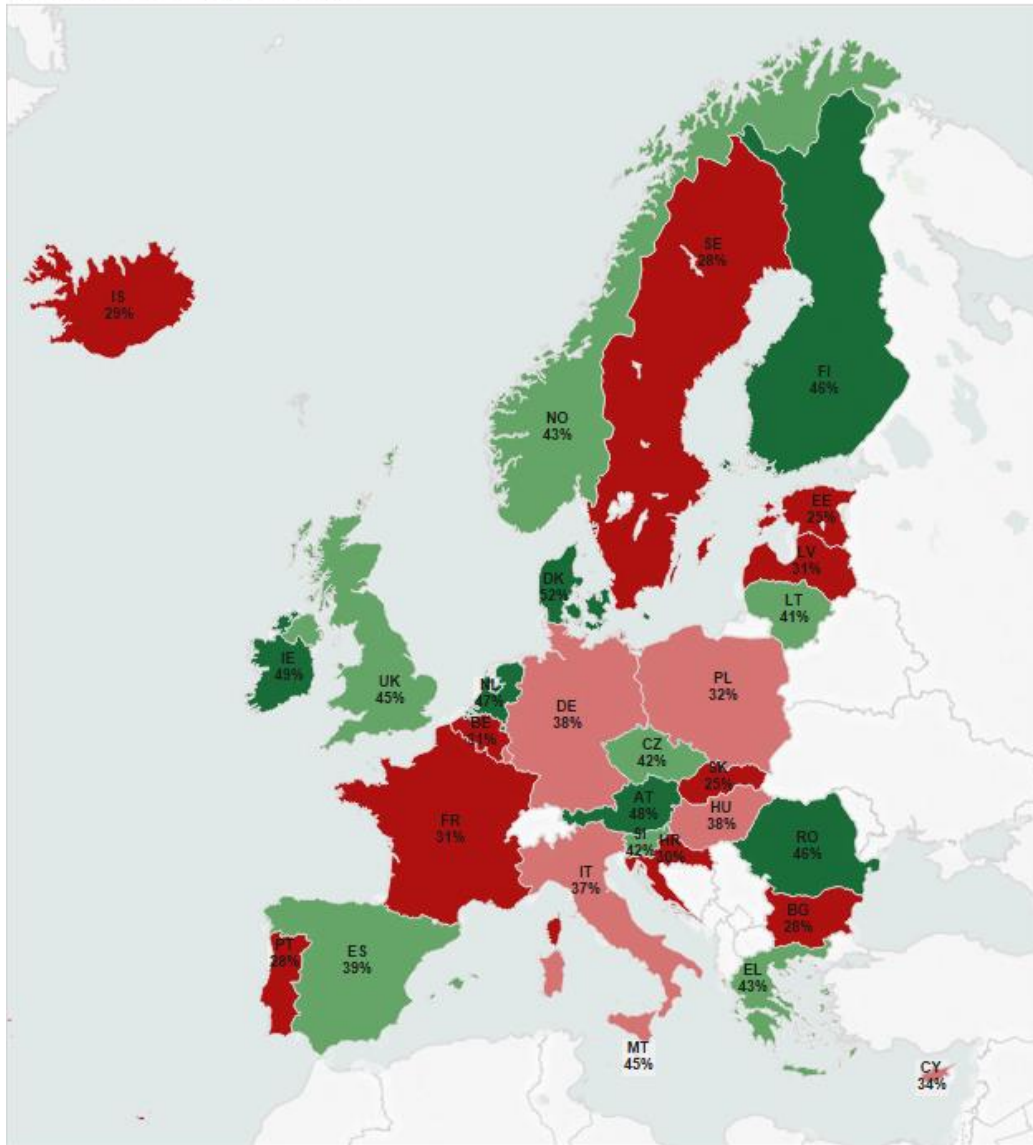
-Strongly agree -Agree - Disagree -Strongly disagree - DK/NA

Q3.4. It is easy to settle disputes with retailers and service providers through an out-of-court body (i.e. arbitration, mediation or conciliation body)

Q3.5. It is easy to settle disputes with retailers and service providers through the courts

In the European Union, the overall level of trust in redress mechanisms is 36.9%. In the South and West, this level is in line with the EU27_2019 average, while it is higher in the North (38.1%) and lower in the East (35.9%).

Trust in redress mechanisms



The average proportion of agreement ("agree" and "strongly agree") with Q3, options 4 and 5; N=28037









In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red







The highest trust in redress mechanisms is found in Denmark (52.3%), Ireland (48.7%) and Austria (48.0%). The lowest levels of trust in redress mechanisms are found in Slovakia (25.1%), Estonia (25.4%) and Portugal (27.7%).

Between 2016 and 2018, trust in redress mechanisms decreased in the EU27_2019 (-7.2pp) and the West (-20.2pp), while it remained stable in the East and increased in the North (+3.8pp) and South (+4.3pp). Compared to the 2016 survey, this type of trust increased most prominently in Lithuania (+16.4pp) and decreased most prominently in France (-31.1pp).

The largest positive reversal is observed in Hungary, where between 2016 and 2018 trust in redress mechanisms increased by 12.7pp, whereas between 2014 and 2016 it decreased by 14.0pp. The largest negative reversal is observed in France, where the decrease in trust between 2016 and 2018 (-31.1pp; see above) follows a 16.3pp increase observed between 2014 and 2016.

Trust in redress mechanisms				
 Gender	Male	Female		
	39.1%	34.9%		
 Age	18-34	35-54	55-64	65+
	41.2%	38.1%	33.9% A	32.4% A
 Education level	Low	Medium	High	
	40.0% A	38.6% A	34.2%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	31.9%	36.0% A	38.3% B	38.8% AB
 Urbanisation	Rural area	Small town	Large town	
	37.3% A	36.6% A	37.0% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	38.1% AB	39.5% B	38.2% AB	36.7% AB

Average proportion of agreement ("Strongly agree" and "Agree") with Q3, options 1, 2 and 3 - Base: all EU27_2019 respondents (N=24,928)

Trust in redress mechanisms					
 Languages	Only native	Two	Three	Four or more	
	37.1% A	37.0% A	36.8% A	36.0% A	
 Mother tongue	Not official language in home country	Official language in home country			
	36.1% A	37.0% A			
 Numerical skills	Low	Medium	High		
	37.5% A	37.9% A	36.4% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	37.7% B	35.4% AB	33.4% AB	29.9% A	35.2% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	38.1% A	36.9% A	36.8% A		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	35.1% A	35.0% A	38.1%		

Average proportion of agreement ("Strongly agree" and "Agree") with Q3, options 1, 2 and 3 - Base: all EU27_2019 respondents (N=24,928)

Consumer trust in redress mechanisms is associated most closely with age, followed by gender, education, consumers' financial situation, vulnerability of consumers in terms of complexity of offers and terms and conditions and consumers' employment status.

Consumers aged 54 years or younger show a higher trust in redress mechanisms than older consumers (aged 55 or older).

Regarding consumers' gender, males tend to report greater trust than females on this indicator.


















Consumers with a low level of education show a higher level of trust in redress mechanisms than those with a high level of education.

Additionally, consumers that indicate being in a very difficult financial situation show a lower trust in redress mechanisms than all other consumers. In addition, consumers in a fairly difficult situation also report lower trust than consumers in a fairly easy financial situation.

Finally, consumers who are very vulnerable and somewhat vulnerable in such terms show lower trust in redress mechanisms than those who are not vulnerable.

The following two sections focus on the findings of two specific redress mechanisms: the ADR (Alternative Dispute Resolution) and courts.

6.2.1. ADR







Trust in ADR									
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU27_2019	42.2%	-6.9*	+5.5*	+2.3*	-6.8*	+4.4*	+10.2*	-1.4*	-4.2*
 EU28	43.0%	-8.4*	+6.7*	+2.1*	-7.8*	+3.7*	+10.4*	-1.1*	-3.9*
 North	46.2%*	+4.5*	-1.0	-1.1	-0.3	+8.5*	+5.9*	-10.1*	-2.6*
 South	43.6%	+5.5*	-2.7*	+7.8*	-8.4*	+1.6	+11.9*	+1.9*	-2.6*
 East	41.8%	-0.3	-1.4	+1.1	+0.6	+3.9*	+4.9*	+3.8*	+1.2
 West	40.9%	-20.7*	+15.8*	-0.5	-10.8*	+6.5*	+12.4*	-5.7*	-6.6*
 BE	36.1%*	-1.0	-11.1*	-1.5	-2.3	+13.0*	+11.6*	-21.6*	-3.3
 BG	29.7%*	+0.9	+1.8	-5.5*	+6.8*	+6.5*	+6.6*	+4.5*	-
 CZ	49.1%*	+9.7*	+1.8	+4.0	-0.7	+7.2*	-4.8*	+7.4*	-5.4*
 DK	54.2%*	+7.9*	+2.1	+4.5*	-10.6*	+14.0*	+5.3*	-15.2*	+8.7*
 DE	40.2%	-24.8*	+26.6*	-6.6*	-11.2*	+5.0*	+14.8*	-5.7*	-10.0*
 EE	32.7%*	-4.9*	+3.3	+12.6*	-3.0	-0.2	-3.3	-2.3	+2.9
 IE	54.1%*	-9.9*	+6.7*	+2.1	-7.0*	-6.1*	+16.2*	+16.3*	-13.0*
 EL	47.6%*	+4.1	-0.1	+3.5	-6.4*	-0.5	+6.1*	-1.5	-3.0
 ES	45.8%*	+5.1*	-2.0	+3.8	-5.0*	+6.8*	+10.3*	-1.3	+11.9*
 FR	37.3%*	-28.7*	+14.4*	+5.9*	-13.9*	+9.0*	+8.7*	-2.5	-3.1
 HR	36.6%*	-2.3	+2.8	+4.7*	-	-	-	-	-
 IT	43.0%	+8.1*	-4.6*	+13.9*	-12.8*	-3.8	+16.3*	+2.9	-12.2*
 CY	37.4%*	+3.0	-5.1	-11.0*	-5.3	-5.9	+9.2*	+2.1	-11.3*
 LV	35.9%*	+2.0	-2.1	-7.8*	-0.4	+23.5*	+1.7	-9.2*	+9.2*
 LT	47.5%*	+22.5*	-6.6*	-6.3*	-1.7	+8.2*	+9.2*	+0.3	-2.9
 LU	37.6%*	-23.1*	+1.8	+5.8	-12.1*	+15.7*	-1.3	+4.4	+2.2
 HU	45.3%*	+14.4*	-19.2*	+3.3	-4.0	+1.4	+6.0*	+5.9*	-2.8
 MT	61.7%*	+12.6*	+0.8	+4.8	+1.4	+9.6*	+1.1	+2.4	-4.4
 NL	51.4%*	+8.1*	-11.9*	+5.2*	-5.3*	+6.4*	+11.8*	-18.1*	-1.2
 AT	52.1%*	-9.0*	+14.2*	-0.7	-9.6*	+2.3	+15.5*	+3.6	-7.9*
 PL	39.7%	-1.1	-0.9	+1.5	+1.2	-2.2	+10.1*	-2.6	+7.5*
 PT	33.5%*	-6.1*	+2.5	-5.5*	+0.8	+12.9*	-0.2	+13.1*	-8.4*
 RO	49.3%*	-11.3*	+7.0*	-2.0	-0.2	+13.1*	+0.7	+12.9*	-
 SI	28.9%*	-5.7*	+5.3*	-4.8*	+3.1	-0.5	-5.3*	-2.8	+11.7*
 SK	32.8%*	+0.3	-18.4*	+9.5*	+10.3*	+6.6*	+3.3	+4.1*	+0.0
 FI	58.9%*	+0.9	-4.6*	-6.3*	+7.6*	+7.4*	+7.9*	+0.0	-11.2*
 SE	37.9%*	+0.7	+0.7	-0.1	+1.9	+3.2	+6.3*	-17.3*	-7.1*
 IS	26.3%*	-3.5	-7.6*	-6.3*	-6.1	-	-	-	-
 NO	47.0%*	-0.2	-8.2*	+8.7*	-8.8*	-	-	-	-
 UK	48.9%*	-18.3*	+15.5*	+0.4	-14.0*	-2.2	+12.0*	+2.3	-1.8

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 4 - Base: all respondents (N=28,037)







In the European Union, the overall level of trust in ADR is 42.2%. In the South, East and West, this type of trust is in line with the EU27_2019 average, while it is higher in the North (46.2%). The highest levels of trust in ADR are found in Malta (61.7%), Finland (58.9%) and Denmark (54.2%). Among the EU countries, the lowest levels of trust in ADR are found in Slovenia (28.9%), Bulgaria (29.7%) and Estonia (32.7%). Furthermore, Iceland reported the lowest levels of trust in ADR (26.3%).

Between 2016 and 2018, trust in ADR remained stable in the East, while it decreased in the EU27_2019 (-6.9pp) and the West (-20.7pp) but increased in the North (+4.5pp) and South (+5.5pp). Compared to the previous survey in 2016, this type of trust increased most sharply in Lithuania (+22.5pp) and decreased most prominently in France (-28.7pp).

The largest positive reversal is observed in Hungary, where between 2016 and 2018 trust in ADR increased by 14.4pp, whereas between 2014 and 2016 it decreased by 19.2pp. The largest negative change is observed in Germany. Between 2016 and 2018 trust in ADR decreased by 24.8pp, following an increase of 26.6pp between 2014 and 2016.

Trust in ADR				
 Gender	Male	Female		
	44.1%	40.5%		
 Age	18-34	35-54	55-64	65+
	48.1%	42.1% B	38.4% A	39.0% AB
 Education level	Low	Medium	High	
	43.7% AB	44.0% B	39.8% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	36.6%	42.1% A	43.4% A	43.7% A
 Urbanisation	Rural area	Small town	Large town	
	43.2% A	41.7% A	42.1% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	43.0% A	43.3% A	42.1% A	41.3% A

Rate of agreement with Q3, option 4 - Base: all EU27_2019 respondents (N=24,928)

Trust in ADR					
 Languages	Only native	Two	Three	Four or more	
	42.4% A	42.6% A	41.4% A	41.0% A	
 Mother tongue	Not official language in home country	Official language in home country			
	40.7% A	42.4% A			
 Numerical skills	Low	Medium	High		
	40.8% A	43.4% A	41.9% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	43.5% B	38.5% A	37.6% AB	32.5% A	39.3% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	43.2% A	42.3% A	42.1% A		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	41.7% A	40.7% A	43.1% A		

Rate of agreement with Q3, option 4 - Base: all EU27_2019 respondents (N=24,928)









The socio-demographic findings show that trust in ADR is associated most closely with consumers' age, followed by gender and self-reported financial situation.

As far as consumers' age is concerned, consumers aged 18-34 years are more likely to trust in ADR than the remainder of the population. In addition, those aged 35-54 years are also more likely to trust ADR than those aged 55-64 years, while consumers aged 65 years and older have the (relatively) same level of trust as those who are between 35 and 64 years.

Regarding gender, males tend to be more likely to trust ADR than females.

Finally, consumers who report their financial situation to be very difficult are less likely to trust ADR than other consumers.

6.2.2. Courts







Trust in courts									
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU27_2019	31.6%*	-7.5*	+5.5*	+0.2	-2.3*	+6.3*	+8.8*	-6.9*	-1.9*
 EU28	32.7%*	-8.5*	+6.2*	-0.0	-1.9*	+4.9*	+10.3*	-7.5*	-2.2*
 North	30.1%*	+3.1*	-3.0*	-1.1	+1.7*	+7.7*	+8.7*	-15.9*	-0.3
 South	31.9%*	+3.1*	-1.3	+2.9*	-0.4	-0.5	+11.2*	-10.3*	+0.9
 East	30.1%*	-1.4*	+0.4	+0.3	+2.3*	+9.6*	+0.3	+0.5	+4.5*
 West	32.5%*	-19.6*	+14.1*	-1.6	-6.8*	+9.9*	+11.4*	-7.5*	-5.2*
 BE	25.9%*	-2.1	-15.0*	-1.8	+0.2	+14.6*	+9.7*	-21.2*	+1.2
 BG	26.1%*	-0.0	-1.6	-5.2*	+5.1*	+10.9*	+4.2*	+2.6	-
 CZ	34.5%*	+5.1*	+1.9	-2.7	+1.8	+8.4*	-5.6*	+6.7*	+0.4
 DK	50.3%*	+6.7*	+2.5	-0.8	+0.9	+11.8*	+10.7*	-27.3*	+11.6*
 DE	36.0%*	-18.1*	+19.4*	-1.1	-8.6*	+6.0*	+15.6*	-11.0*	-6.1*
 EE	18.1%*	-1.4	+2.2	+6.5*	-0.2	-3.5	+3.9	-8.3*	+1.6
 IE	43.4%*	-11.0*	+7.0*	+3.3	+1.6	-3.6	+9.2*	+9.3*	-4.9*
 EL	38.9%*	+6.6*	-9.0*	+1.1	+2.6	+3.4	+6.6*	-19.3*	-4.2
 ES	32.9%*	+1.9	+0.3	-0.2	-0.3	+7.0*	+10.0*	-8.9*	+5.9*
 FR	23.9%*	-33.5*	+18.3*	-3.6	-8.0*	+15.9*	+8.0*	-1.6	-5.2*
 HR	23.9%*	+2.8	-2.8	-0.3	-	-	-	-	-
 IT	31.6%*	+5.1*	-2.2	+6.6*	-1.8	-8.8*	+14.7*	-11.7*	+0.4
 CY	30.3%*	+2.2	-3.4	-11.5*	+10.0*	+13.4*	-1.0	-3.0	-21.6*
 LV	26.2%*	+7.2*	-10.0*	-6.6*	+0.9	+20.3*	+1.1	-8.5*	+4.6*
 LT	34.1%*	+10.3*	+1.3	-3.5	-0.1	+8.7*	+6.5*	-5.2*	-0.7
 LU	37.1%*	-13.4*	-2.2	+3.0	+1.3	+13.2*	+4.2	+12.0*	-7.9*
 HU	31.2%*	+11.1*	-8.7*	-0.6	+7.1*	+13.2*	-6.5*	-3.3*	+5.4*
 MT	27.6%*	+0.3	-0.8	+1.2	+6.7*	+2.7	+4.5	-2.0	-5.3*
 NL	42.5%*	+7.0*	-4.9*	-2.2	-0.2	+9.3*	+7.2*	-13.3*	-2.7
 AT	43.9%*	-9.5*	+11.7*	+5.4*	-8.5*	+7.9*	+6.9*	+4.1*	-8.0*
 PL	24.2%*	-3.3	-1.8	+4.5*	-0.6	+6.8*	+3.1	-3.8*	+6.3*
 PT	21.9%*	-6.7*	+5.3*	-3.3	+4.1*	+10.0*	+2.2	-0.8	-8.7*
 RO	42.6%*	-8.8*	+8.3*	-3.3	+4.8*	+14.3*	-0.5	+7.0*	-
 SI	54.2%*	+3.3	+37.3*	-12.5*	+16.5*	-4.8*	+2.3	-7.6*	+5.5*
 SK	17.4%*	-4.3*	-8.6*	+5.3*	+2.5	+8.8*	+1.4	+0.2	-1.0
 FI	32.3%*	+1.8	-11.0*	+11.0*	-3.9	+9.0*	+10.9*	-7.5*	-6.5*
 SE	18.5%*	-0.7	-2.3	-7.3*	+6.4*	+2.7	+9.8*	-20.6*	-4.7*
 IS	31.1%*	-5.7	-2.7	+8.7*	-0.6	-	-	-	-
 NO	38.7%*	-0.7	-8.4*	+7.7*	-1.7	-	-	-	-
 UK	40.3%*	-15.5*	+11.1*	-1.5	+0.9	-5.9*	+21.5*	-10.8*	-3.7

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 5 - Base: all respondents (N=28,037)







In the European Union, the overall level of trust in courts is 31.6%. In the South and West, this level is in line with the EU27_2019 average, while it is lower in the East (30.1%) and North (30.1%). The highest trust in courts is found in Slovenia (54.2%), Denmark (50.3%) and Austria (43.9%). The lowest levels of trust in courts are found in Slovakia (17.4%), Estonia (18.1%) and Sweden (18.5%).

Trust in courts decreased between 2016 and 2018 in the EU27_2019 (-7.5pp), East (-1.4pp) and West (-19.6pp), while it increased in the North (+3.1pp) and South (+3.1pp). Compared to the previous survey, trust increased most substantially in Hungary (+11.1pp) and decreased most prominently in France (-33.5pp).

These prominent changes in Hungary and France are particularly interesting, as they are connected to noticeable reversals. In Hungary, the increase between 2016 and 2018 (+11.1pp) follows a strong decrease of 8.7pp between 2014 and 2016. In France, the decrease of 33.5pp between 2016 and 2018 comes after a strong increase of 18.3pp between 2014 and 2016.

Trust in courts				
 Gender	Male	Female		
	34.2%	29.3%		
 Age	18-34	35-54	55-64	65+
	34.5% B	34.1% B	29.5% A	26.0% A
 Education level	Low	Medium	High	
	36.2% A	33.3% A	28.5%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	27.1% A	30.0% A	33.1% B	33.8% B
 Urbanisation	Rural area	Small town	Large town	
	31.5% A	31.5% A	32.0% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	33.5% AB	35.5% B	34.2% AB	32.1% AB

Rate of agreement with Q3, option 5 - Base: all EU27_2019 respondents (N=24,928)

Trust in courts					
 Languages	Only native	Two	Three	Four or more	
	31.7% A	31.5% A	32.3% A	31.0% A	
 Mother tongue	Not official language in home country	Official language in home country			
	31.4% A	31.7% A			
 Numerical skills	Low	Medium	High		
	34.2% A	32.3% A	30.9% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	31.8% A	32.4% A	29.4% A	27.5% A	31.2% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	32.9% A	31.5% A	31.5% A		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	28.6% A	29.3% A	33.2%		

Rate of agreement with Q3, option 5 - Base: all EU27_2019 respondents (N=24,928)

The results of the socio-demographic analysis show that consumers' trust in courts is associated most closely with gender, followed by age, education, the self-reported financial situation of consumers and vulnerability of consumers in terms of complexity of offers and terms and conditions.

In terms of gender, males are more likely to trust courts than females.

Trust in courts also tends to be more common for consumers aged 54 years or younger than for consumers aged 55 years or older.




























In addition, consumers with a low or medium level of education are also more likely to trust courts than those with a high level of education.

Consumers who report their financial situation to be fairly or very easy are more likely to trust courts than those in a fairly or very difficult situation.

Finally, consumers who are very or somewhat vulnerable in terms of complexity of offers and terms and conditions are less likely to trust in courts than those who are not vulnerable.

7. TRUST IN PRODUCT SAFETY

This chapter discusses consumers' perceptions of and trust in product safety, which is considered a key driver of consumer confidence.

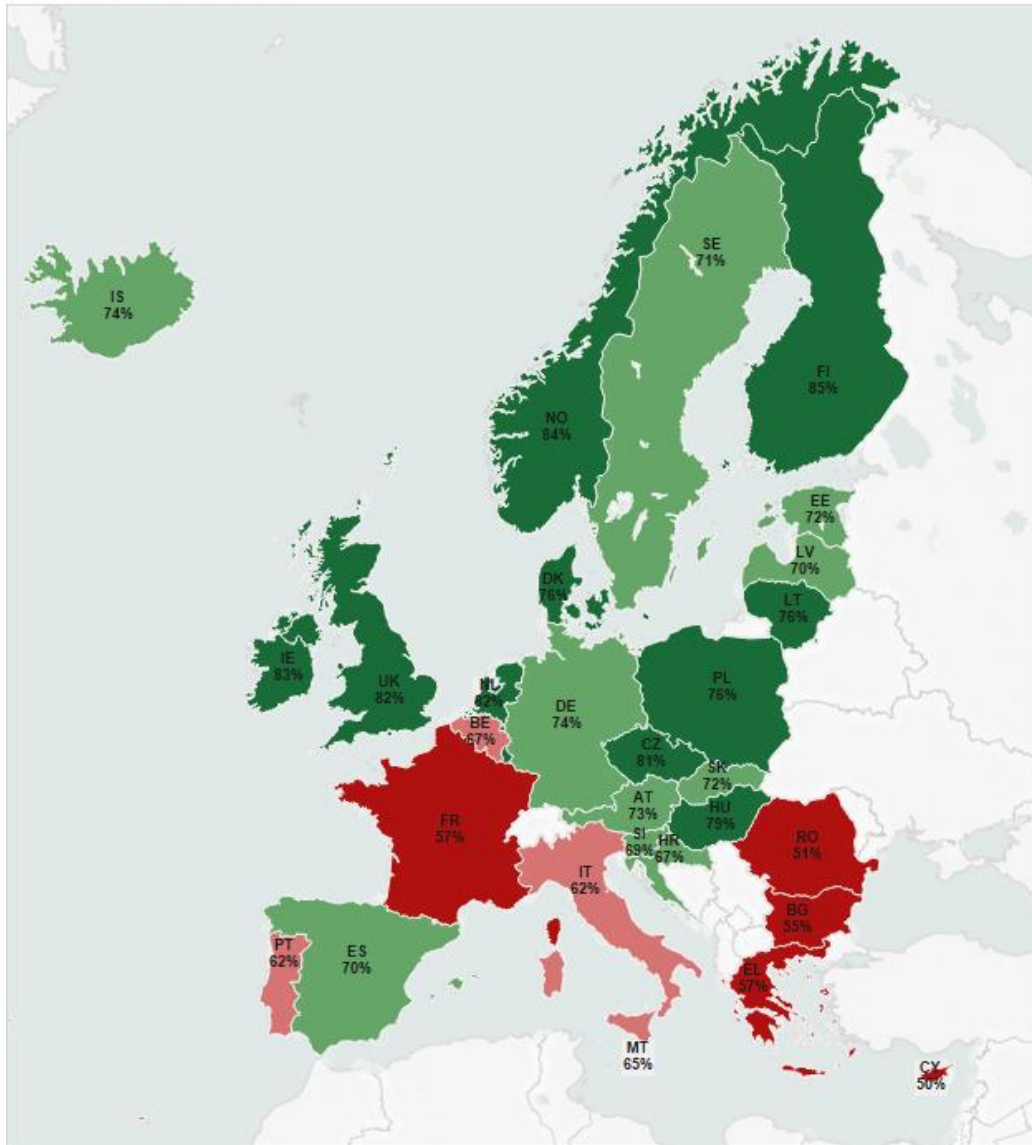
Trust in product safety								
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008
 EU27_2019	67.9%	-7.3*	+9.3*	+1.5*	-0.2	-2.1*	+7.9*	-2.8*
 EU28	69.7%*	-7.9*	+9.4*	+1.2*	-0.6	-1.4*	+6.8*	-2.8*
 North	75.5%*	+3.6*	-0.7	+2.5*	-2.4*	+4.5*	+0.5	-7.9*
 South	64.1%*	+5.9*	+0.7	-3.1*	+0.8	-6.7*	+11.0*	-2.2*
 East	69.6%*	-0.5	+5.7*	+1.6*	+1.1	+0.9	+11.4*	-10.3*
 West	68.7%	-21.6*	+18.5*	+4.9*	-1.3	-1.1	+5.0*	+1.2
 BE	66.6%	-8.1*	-5.6*	+6.9*	+2.0	+4.3*	+4.7*	-18.8*
 BG	54.5%*	+1.5	+1.8	-16.9*	+6.8*	+9.8*	+11.4*	-8.8*
 CZ	80.9%*	+1.7	+0.7	+4.3*	-1.5	+1.1	+13.1*	-13.7*
 DK	76.4%*	+0.1	+1.5	+0.7	-2.3	+12.1*	-1.5	-9.1*
 DE	74.1%*	-18.2*	+19.4*	+8.9*	-2.5	-5.1*	+9.4*	+3.2
 EE	71.6%*	+0.9	-5.8*	+11.6*	+2.5	+1.9	-4.6	-6.8*
 IE	82.8%*	-10.6*	+12.7*	-2.8	-2.7	+0.4	+3.9*	+11.9*
 EL	56.6%*	+3.5	+0.2	+10.8*	-3.9	-7.7*	+9.1*	-7.9*
 ES	69.6%	+10.4*	-4.2	-3.9	+4.4*	-7.3*	+9.0*	-8.6*
 FR	56.9%*	-36.2*	+28.6*	+2.1	-1.9	+2.1	-2.0	-3.6
 HR	67.2%	+4.8*	+1.7	-0.2	-	-	-	-
 IT	61.7%*	+3.9	+4.3*	-4.7*	-2.2	-6.2*	+13.1*	+4.4*
 CY	49.7%*	-3.4	-5.7	+3.2	+0.9	-6.7*	+8.3*	-6.7*
 LV	70.1%	+5.5*	+0.7	-1.8	+4.8*	+1.9	+7.9*	-10.6*
 LT	76.2%*	+12.5*	-2.4	+6.6*	+5.9*	+10.1*	+1.8	-15.5*
 LU	81.3%*	-7.5*	+8.5*	+0.9	+8.4*	-14.1*	+4.3	+0.5
 HU	78.7%*	+0.1	+4.4*	+1.2	+3.5	-1.3	+1.9	+1.7
 MT	64.7%	+3.5	-5.7	-6.1*	-0.2	+2.0	+13.0*	-19.3*
 NL	81.9%*	+3.1	-3.0	-4.3*	+2.5	+5.7*	+8.3*	+14.3*
 AT	72.7%*	-17.3*	+11.3*	+6.1*	+1.8	-8.5*	+8.2*	+11.7*
 PL	76.4%*	-2.0	+8.0*	+5.7*	+0.4	-2.2	+16.4*	-19.0*
 PT	62.2%*	+0.7	+1.7	-4.6*	+7.7*	-8.4*	+9.8*	-2.3
 RO	51.0%*	-4.5*	+6.6*	+3.1	+0.7	+7.9*	+7.1*	-3.5
 SI	69.1%	+9.2*	+0.6	-10.3*	+4.2*	-7.4*	+4.3*	-10.8*
 SK	72.4%*	+6.9*	+8.4*	-6.2*	+1.3	-12.2*	+9.5*	+4.9*
 FI	84.5%*	+3.6*	-8.3*	-0.5	-0.2	-2.4	+2.4	-4.2*
 SE	71.4%*	+2.8	+3.3	+3.6	-8.5*	+1.6	-1.1	-4.8*
 IS	74.3%*	+5.3	+0.1	+3.4	+2.7	-	-	-
 NO	83.9%*	-0.2	+1.6	+1.0	+0.1	-	-	-
 UK	81.9%*	-12.3*	+10.6*	-1.0	-3.3*	+2.8	-1.0	-1.1

Average proportion of agreement ("Strongly agree" and "Agree") with Q4¹⁴, options 1 and 2 - Base: all respondents (N=28,037)

¹⁴ Q4. Thinking about all non-food products currently on the market in (our country), do you think that...? How strongly do you agree or disagree with each of the following statements? In (our country) ...
 1. Essentially all non-food products are safe
 2. A small number of non-food products are unsafe

In the European Union, the level of trust in product safety is 67.9%. In the West, this level of trust is in line with the EU27_2019 average, while it is lower in the South (64.1%) and higher in the East (69.6%) and North (75.5%).

Trust in product safety



The average proportion of agreement ("agree" and "strongly agree") with Q4, options 1 and 2; N=28037









In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

Among EU countries, the highest amount of trust in product safety is found in Finland (84.5%), Ireland (82.8%) and the Netherlands (81.9%). The lowest levels of trust in product safety are found in Cyprus (49.7%), Romania (51.0%) and Bulgaria (54.5%).







Between 2016 and 2018, trust in product safety remained stable in the East, while it decreased in the EU27_2019 (-7.3pp) and the West (-21.6pp) and increased in the North (+3.6pp) and South (+5.9pp). Compared to the previous survey, trust in product safety increased most substantially in Lithuania (+12.5pp) and decreased most prominently in France (-36.2pp).

When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the only positive reversal is found in Finland, where between 2016 and 2018 this indicator increased by 3.6pp, whereas between 2014 and 2016 it decreased by 8.3pp. The largest negative reversal is found in

France, where between 2016 and 2018 this indicator decreased by 36.2pp, following an increase of 28.6pp between 2014 and 2016.

Trust in product safety				
 Gender	Male	Female		
	71.0%	65.7%		
 Age	18-34	35-54	55-64	65+
	66.7% A	68.9% A	68.4% A	68.6% A
 Education level	Low	Medium	High	
	66.7% A	67.9% A	69.1% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	63.3% A	66.1% A	70.0% B	70.6% B
 Urbanisation	Rural area	Small town	Large town	
	68.5% A	67.6% A	68.8% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	70.4% A	68.3% A	64.6% A	67.1% A

Average proportion of agreement with Q4, options 1 and 2 - Base: all EU27_2019 respondents (N=24,928)

Trust in product safety						
 Languages	Only native	Two	Three	Four or more		
	67.5% A	68.8% A	68.0% A	69.5% A		
 Mother tongue	Not official language in home country	Official language in home country				
	66.2% A	68.3% A				
 Numerical skills	Low	Medium	High			
	65.8% A	66.7% A	69.5%			
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never	
	69.5% C	68.8% C	70.2% BC	59.5% AB	61.1% A	
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable			
	63.2%	68.6% A	69.6% A			
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable			
	64.2% A	67.4% AB	69.5% B			

Average proportion of agreement with Q4, options 1 and 2 - Base: all EU27_2019 respondents (N=24,928)

In terms of socio-demographic variables, having trust in product safety is most closely associated with gender, followed by internet use, consumers' financial situation, vulnerability due to socio-demographic factors and numerical skills.

Concerning consumers' gender, males are more likely to trust in product safety than females.

Moreover, consumers who use the internet more frequently (i.e., daily and weekly) have greater trust in product safety than those who use the internet hardly ever or never. Also, people that use the internet monthly show greater trust in product safety than those who never use the internet.

Consumers who report their financial situation to be fairly or very easy are more likely trust in product safety is higher than among those who report their situation to be fairly or very difficult.





































Regarding vulnerability due to socio-demographic factors, consumers who are very vulnerable are less likely to trust product safety compared to those who are not or somewhat vulnerable.

Finally, consumers with high numerical skill levels are more likely to trust in product safety than those with low and medium numerical skills.

8. TRUST IN ENVIRONMENTAL CLAIMS

This chapter discusses results from the consumer survey when it comes to consumer trust in environmental claims. It is broken down into two parts, focusing on the perceived reliability of environmental claims and on their perceived impact on consumers' purchasing decisions.

8.1. Reliability of environmental claims

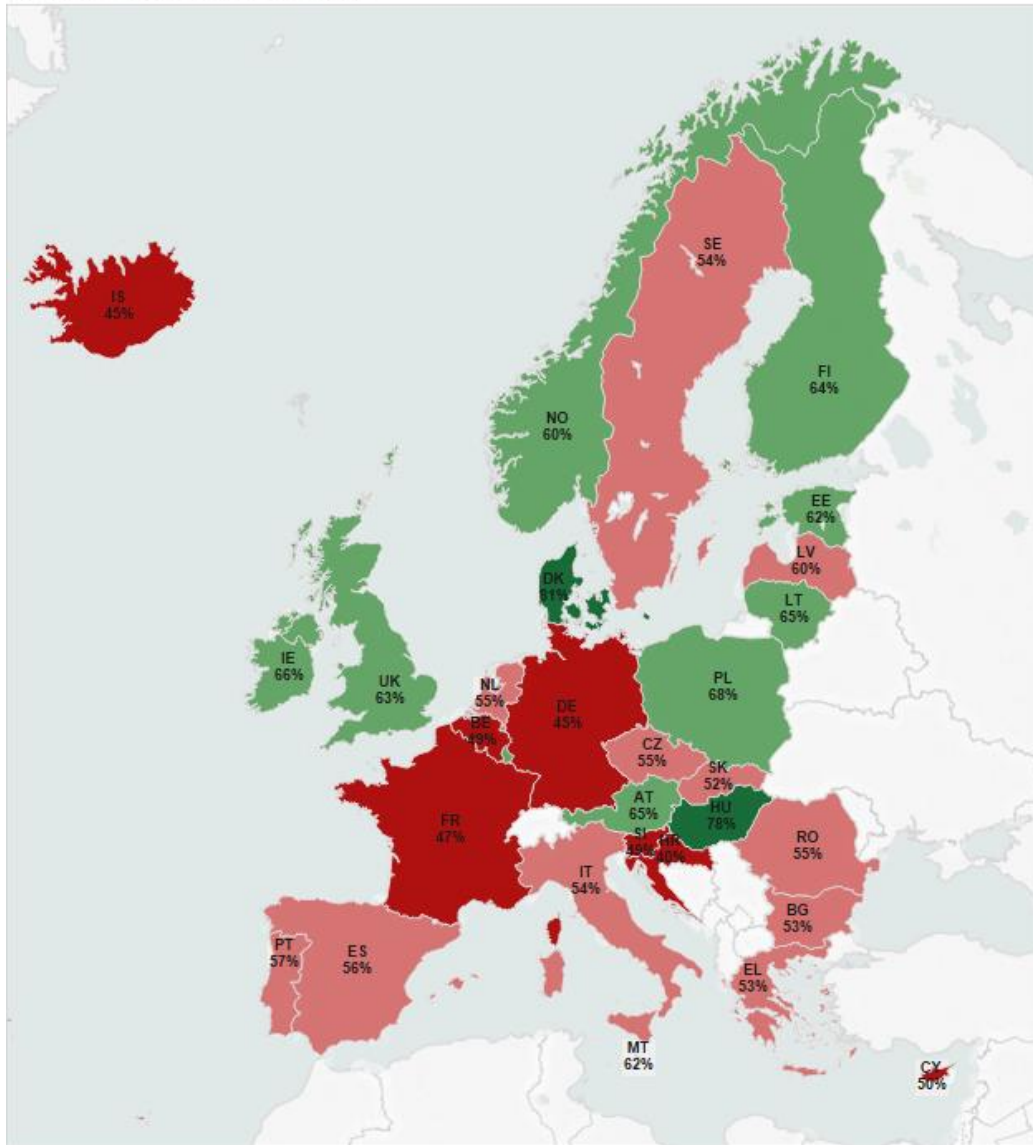
Trust in environmental claims			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	54.2%	-9.1*	+12.1*
 EU28	55.3%*	-10.2*	+12.2*
 North	63.6%*	+4.6*	+0.4
 South	55.1%	+4.6*	+1.4
 East	61.4%*	+2.2*	+5.4*
 West	48.5%*	-26.4*	+24.7*
 BE	49.4%*	-2.8	-8.8*
 BG	53.3%	+7.4*	+3.1
 CZ	55.1%	+5.3*	+2.9
 DK	80.7%*	+5.6*	+2.9
 DE	45.4%*	-33.4*	+37.7*
 EE	62.0%*	-0.2	+2.5
 IE	65.5%*	-13.2*	+10.4*
 EL	53.0%	+4.9*	+3.9
 ES	56.2%	+2.7	+0.4
 FR	47.1%*	-32.4*	+22.3*
 HR	40.1%*	+3.9	-3.6
 IT	54.4%	+7.0*	+2.2
 CY	50.1%	+7.9*	-8.8*
 LV	59.6%*	-6.4*	+7.5*
 LT	65.2%*	+14.3*	-4.2
 LU	63.9%*	-14.2*	+3.6
 HU	78.0%*	+0.2	+12.9*
 MT	62.2%*	+11.5*	-7.2*
 NL	55.3%	+6.5*	-2.5
 AT	65.5%*	-16.3*	+20.9*
 PL	68.2%*	+4.0	+4.4*
 PT	56.9%	-2.5	-0.6
 RO	54.7%	-3.2	+8.9*
 SI	49.4%*	+1.0	-0.9
 SK	52.1%	-1.2	+1.8
 FI	64.3%*	+6.9*	-6.1*
 SE	53.8%	+2.6	+2.2
 IS	44.8%*	+0.8	-5.9
 NO	60.4%*	-2.4	+0.8
 UK	63.1%*	-18.0*	+13.0*

Average proportion of agreement ("Strongly agree" and "Agree") with Q3³⁵, option 6 - Base: all respondents (N=28,037)

³⁵ Q3. How strongly do you agree or disagree with each of the following statements? In (our country) ...
-Strongly agree -Agree - Disagree -Strongly disagree - DK/NA
Q3.6 Most environmental claims about goods or services are reliable

In the European Union, the overall level of trust in the reliability of environmental claims is 54.2%. In the South, this level is in line with the EU27_2019 average, while it is lower in the West (48.5%) and higher in the East (61.4%) and North (63.6%).

Trust in environmental claims



The average proportion of agreement ("agree" and "strongly agree") with Q3, option 6; N=28037









In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

The highest levels of trust in environmental claims are found in Denmark (80.7%), Hungary (78.0%) and Poland (68.2%), whereas the lowest levels are found in Croatia (40.1%), Germany (45.4%) and France (47.1%). Furthermore, Iceland reported low levels of trust (44.8%).







Between 2016 and 2018, trust in the reliability of environmental claims decreased in the EU27_2019 (-9.1pp) and the West (-26.4pp), while it increased in the East (+2.2pp), North (+4.6pp) and South (+4.6pp). Compared to the survey in 2016, this type of trust increased most prominently in Lithuania (+14.3pp) and decreased most prominently in Germany (-33.4pp).

When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest positive reversal is found in Malta, where between 2016 and 2018 this indicator increased by 11.5pp, whereas between 2014 and 2016 it decreased by 7.2pp. Related to the strongest decrease

in 2018 (see above), the largest negative reversal is found in Germany, where the strong decrease in 2018 was preceded by an increase of 37.7pp between 2014 and 2016.

Trust in environmental claims				
 Gender	Male	Female		
	55.3% A	53.5% A		
 Age	18-34	35-54	55-64	65+
	58.0% B	55.1% AB	52.1% A	50.8% A
 Education level	Low	Medium	High	
	57.4% B	54.6% AB	53.2% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	47.4% A	51.1% A	57.4% B	55.5% B
 Urbanisation	Rural area	Small town	Large town	
	54.9% A	54.4% A	53.7% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	58.9% A	55.7% A	51.3% A	55.5% A

Average proportion of agreement ("Strongly agree" and "Agree") with Q3, option 6 - Base: all EU27_2019 respondents (N=24,928)

Trust in environmental claims					
 Languages	Only native	Two	Three	Four or more	
	56.5% C	53.9% BC	52.5% AB	48.8% A	
 Mother tongue	Not official language in home country	Official language in home country			
	60.1%	54.0%			
 Numerical skills	Low	Medium	High		
	53.9% A	54.4% A	54.4% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	55.9% C	47.2% A	58.9% BC	49.8% ABC	49.7% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	52.4% A	52.8% A	55.7% A		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	49.6%	53.8% A	55.6% A		

Average proportion of agreement ("Strongly agree" and "Agree") with Q3, option 6 - Base: all EU27_2019 respondents (N=24,928)

The socio-demographic findings show that consumers' trust in environmental claims is most closely linked with their mother tongue, followed by their financial situation, the vulnerability of consumers because of the complexity of offers, and the number of languages spoken.





































Consumers whose mother tongue is an official language of the country or region in which they live are less likely to trust environmental claims than those whose mother tongue is another language.

Consumers who report their financial situation to be very easy and fairly easy report higher trust in environmental claims than those who report their situation to be fairly difficult and very difficult.

Consumers who are very vulnerable in terms of the complexity of offers and terms and conditions are less likely to trust environmental claims than those who are somewhat vulnerable and those who are not vulnerable.

Finally, consumers who speak only their native language and those who speak two languages are more likely to trust environmental claims than those who speak four or more languages.

8.2. The influence of environmental claims on purchasing decisions

Influence of environmental claims when choosing goods/services						
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2011- 2010
 EU27_2019	55.2%	+5.4*	-6.9*	+14.7*	+11.8*	-3.2*
 EU28	56.8%*	+7.3*	-6.0*	+14.6*	+11.8*	-3.3*
 North	51.4%*	+2.1*	+1.4	+4.9*	+9.4*	-2.4*
 South	59.3%*	+11.3*	-11.1*	+17.5*	+13.3*	-9.7*
 East	57.3%*	-3.0*	+3.9*	+13.2*	+14.2*	+3.0*
 West	51.9%*	+6.1*	-10.7*	+14.9*	+9.7*	-1.8*
 BE	50.6%*	-7.1*	-2.8	+16.2*	+9.9*	-11.0*
 BG	32.2%*	-6.4*	-6.9*	+12.0*	+15.7*	+2.5
 CZ	58.9%*	+6.0*	+2.0	+11.1*	+16.8*	-5.9*
 DK	51.3%*	+4.3	-0.6	+3.5	+8.5*	-7.6*
 DE	47.9%*	+1.5	-6.7*	+16.5*	+8.7*	+1.6
 EE	37.2%*	+0.3	+2.5	+9.1*	+4.5*	+4.3*
 IE	71.9%*	+22.5*	-5.4*	+8.4*	+9.2*	+2.8
 EL	62.6%*	+19.0*	-20.8*	+9.0*	+8.3*	-8.2*
 ES	59.2%*	+12.3*	-12.6*	+26.7*	+9.9*	-9.7*
 FR	54.4%*	+14.4*	-18.9*	+14.2*	+10.9*	-5.4*
 HR	72.7%*	+11.8*	-5.7*	+18.9*	-	-
 IT	61.1%*	+11.9*	-11.6*	+15.5*	+15.7*	-8.6*
 CY	32.8%*	+6.3*	-15.2*	-6.2*	+11.4*	-2.2
 LV	51.6%*	-2.1	+6.6*	+9.6*	+11.5*	+2.6
 LT	49.0%*	+17.9*	+2.8	+0.6	+9.0*	+1.4
 LU	53.7%*	+5.8	-21.7*	+22.2*	+10.4*	+1.3
 HU	58.9%*	-3.4	+7.9*	+9.4*	+6.3*	-1.8
 MT	52.7%*	+4.4	+2.8	-0.4	+16.1*	-17.3*
 NL	55.4%*	+0.5	-3.6	+10.7*	+7.5*	+0.8
 AT	56.4%*	+8.3*	-13.8*	+13.5*	+15.4*	-7.7*
 PL	58.2%*	-3.9	+5.3*	+11.9*	+15.5*	+0.8
 PT	47.8%*	-3.4	+8.5*	-1.6	+19.7*	-15.8*
 RO	61.1%*	-9.6*	+5.3*	+21.1*	+12.6*	+16.6*
 SI	55.0%*	-6.2*	+11.8*	+3.4	+7.7*	-8.7*
 SK	53.8%*	+4.6*	+4.1	+2.8	+17.6*	-3.6
 FI	58.0%*	+0.6	+11.0*	+8.9*	+4.2	-3.4
 SE	50.4%*	-2.2	-4.6*	+3.5	+13.3*	-3.5
 IS	55.9%*	+9.2*	+0.7	+5.5	+11.9*	-
 NO	63.4%*	+10.5*	-6.1*	+23.8*	+10.9*	-
 UK	67.7%*	+20.6*	-0.1	+13.9*	+11.9*	-4.3*







Proportion of agreement with Q5³⁶, options 1, 2 and 3 - Base: all respondents (N=28,037)

In the European Union, 55.2% of consumers report that claims about the environmental impact of goods and services have influenced their purchasing decisions. Compared to the EU27_2019 average, higher levels are found in the South (59.3%) and East (57.3%), whereas lower levels are observed in the North (51.4%) and West (51.9%). The highest proportion of consumers who report that environmental claims have influenced their purchasing decisions is found in Croatia (72.7%), Ireland (71.9%) and Greece (62.6%). In addition, high levels are found in the UK (67.7%) and Norway (63.4%). The lowest levels are observed in Bulgaria (32.2%), Cyprus (32.8%) and Estonia (37.2%).







³⁶ Q5. Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services also influence your choice?
 1. Yes, for all or most goods or services you bought
 2. Yes, but only for some
 3. Yes, but only for one or two

Consumers' perception of the impact of environmental claims on purchasing decisions increased between 2016 and 2018 in the EU27_2019 (+5.4pp), the North (+2.1pp), West (+6.1pp) and South (+11.3pp), while it decreased in the East (-3.0pp). Compared to the survey in 2016, the perceived impact of environmental claims on purchasing decisions increased most sharply in Ireland (+22.5pp) and decreased most prominently in Romania (-9.6pp).

The largest positive reversal is observed in Greece, where between 2016 and 2018 trust in environmental claims on purchasing decisions increased by 19.0pp, whereas between 2014 and 2016 it decreased by 20.8pp. The largest negative reversal is observed in Slovenia, where between 2016 and 2018 the perceived impact of environmental claims on purchasing decisions decreased by 6.2pp, following an increase of 11.8pp between 2014 and 2016.

Influence of environmental claims when choosing goods/services				
 Gender	Male	Female		
	50.8%	59.4%		
 Age	18-34	35-54	55-64	65+
	50.9%	55.7% A	58.6% A	56.6% A
 Education level	Low	Medium	High	
	51.5% A	54.6% A	57.1%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	57.2% A	55.8% A	55.5% A	53.2% A
 Urbanisation	Rural area	Small town	Large town	
	54.5% A	55.7% A	55.4% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	55.8% A	55.3% A	52.5% A	54.4% A

Proportion of agreement with Q5, options 1, 2 and 3 - Base: all EU27_2019 respondents (N= 24,928)

Influence of environmental claims when choosing goods/services				
 Languages	Only native	Two	Three	Four or more
	52.7% A	55.9% B	59.0% C	56.1% ABC
 Mother tongue	Not official language in home country	Official language in home country		
	52.4% A	55.4% A		
 Numerical skills	Low	Medium	High	
	54.6% A	54.1% A	56.0% A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	56.7% B	58.0% B	45.8% A	51.0% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	54.2% AB	57.7% B	54.4% A	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	59.7% A	59.6% A	52.9%	

Proportion of agreement with Q5, options 1, 2 and 3 - Base: all EU27_2019 respondents (N= 24,928)

The degree to which claims about the environmental impact of goods and services influence consumers purchasing decisions also depends on socio-demographic variables and other characteristics.

The results show that gender has the closest link with the proportion of consumers who report that their decisions are affected by claims about environmental impact: female consumers more often report that their purchase decisions are influenced than males.

Vulnerability in terms of the complexity of offers and terms and conditions is also associated with the reported influence of environmental claims on purchase decisions. In particular, consumers who are not vulnerable report the influence by environmental claims on their purchase decisions less often than somewhat and very vulnerable consumers.





































Age is also associated with this indicator. Consumers aged 18-34 reportedly are less likely to have their purchase decisions be influenced by claims about environmental impact of goods and services than consumers aged 35 and older.

Finally, highly educated consumers are also more likely to report the influence of environmental claims on their purchase decisions than those with low or medium education.

9. CONSUMER CONFIDENCE IN ONLINE PURCHASES

Low consumer confidence in online transactions is considered a significant barrier to the continued growth of online purchases within the Digital Single Market. This chapter reports findings on consumers' overall confidence in domestic and cross-border online purchases.

9.1. Domestic online purchases

Confidence in domestic online shopping				
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012
 EU27_2019	69.4%	+0.2	+12.9*	+1.6*
 EU28	71.7%*	+0.2	+12.4*	+2.0*
 North	77.2%*	+5.6*	+6.5*	+2.3*
 South	64.8%*	+7.6*	+10.4*	+3.6*
 East	64.6%*	+2.7*	+9.9*	-0.1
 West	73.8%*	-7.3*	+17.1*	+1.0
 BE	70.6%	-2.5	+11.9*	+7.8*
 BG	46.6%*	+3.0	+14.8*	-10.6*
 CZ	78.7%*	+5.2*	+6.7*	+0.2
 DK	85.0%*	+1.7	+5.6*	+0.1
 DE	74.8%*	-8.0*	+20.4*	-0.4
 EE	65.6%*	+8.0*	+5.1*	+16.0*
 IE	84.8%*	+0.4	+11.3*	-0.5
 EL	54.1%*	+6.5*	+3.5	+9.3*
 ES	65.2%*	+5.6*	+6.7*	+2.7
 FR	69.6%	-10.6*	+16.1*	-0.1
 HR	48.3%*	+1.4	+17.2*	+0.7
 IT	70.3%	+9.9*	+16.0*	+4.1
 CY	49.9%*	+7.0*	-1.5	+9.6*
 LV	55.8%*	+6.5*	+6.3*	+1.3
 LT	65.5%*	+18.2*	+2.3	+0.5
 LU	80.8%*	-1.2	+11.0*	+2.9
 HU	71.4%	+10.2*	+15.0*	+1.6
 MT	64.2%*	+13.2*	+7.0*	+9.2*
 NL	80.6%*	+0.4	+9.9*	+4.4*
 AT	81.0%*	-1.3	+16.1*	+7.1*
 PL	66.4%*	-0.3	+9.3*	-3.3
 PT	43.4%*	+4.2	+2.0	-1.8
 RO	58.7%*	+2.4	+7.1*	+9.0*
 SI	62.8%*	+1.4	+11.9*	-5.4*
 SK	71.3%	+7.2*	+8.0*	-1.7
 FI	75.4%*	+5.6*	+6.4*	-0.3
 SE	83.1%*	+3.1	+8.6*	+4.2*
 IS	79.3%*	+1.4	+6.9*	+9.3*
 NO	84.4%*	-2.5	+7.9*	+5.1*
 UK	87.5%*	+0.7	+8.8*	+5.0*

Average proportion of agreement ("Strongly agree" and "Agree") with Q17¹⁷, option 1 - Base: all respondents (N=28,037)

¹⁷ Q17. How strongly do you agree or disagree with each of the following statements?







-Strongly agree -Agree - Disagree -Strongly disagree - DK/NA

Q17.1. You feel confident purchasing goods or services via the internet from retailers or service providers in (our country)







In the European Union, the confidence in domestic online purchases is 69.4%. Compared to the EU27_2019 average, this level is higher in the West (73.8%) and the North (77.2%) and lower in the South (64.8%) and East (64.6%). In the EU27, the highest levels of confidence in domestic online purchases are found in Denmark (85.0%), Ireland (84.8%) and Sweden (83.1%). Furthermore, the levels are also high in the UK (87.5%) and Norway (84.4%). The lowest levels of confidence in domestic online purchases are found in Portugal (43.4%), Bulgaria (46.6%) and Croatia (48.3%).

There is no difference between consumers' confidence in domestic online purchases between 2016 and 2018 in the EU27_2019, while this level increased in the East (+2.7pp), North (+5.6pp) and South (+7.6pp) and decreased in the West (-7.3pp). Compared to the survey in 2016, the level of confidence in domestic online purchases increased most prominently in Lithuania (+18.2pp) and decreased most prominently in France (-10.6pp).

When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), no positive reversal is found. The largest negative reversal is found in Germany, where between 2016 and 2018 this indicator decreased by 8.0pp, following an increase of 20.4pp in the previous period.

Confidence in domestic online shopping				
 Gender	Male	Female		
	71.0% A	69.1% A		
 Age	18-34	35-54	55-64	65+
	77.8%	73.2%	66.0%	60.5%
 Education level	Low	Medium	High	
	66.9% A	68.6% A	72.8%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	60.7%	67.6%	72.2% A	74.7% A
 Urbanisation	Rural area	Small town	Large town	
	71.4% B	69.9% AB	68.4% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	73.5% BCD	67.2% AB	68.3% ABC	66.3% A

Average proportion of agreement ("Strongly agree" and "Agree") with Q17, option 1 - Base: all EU27_2019 respondents (N=24,928)

Confidence in domestic online shopping					
 Languages	Only native	Two	Three	Four or more	
	68.1% A	72.0% B	70.0% AB	69.8% AB	
 Mother tongue	Not official language in home country	Official language in home country			
	67.4% A	70.1% A			
 Numerical skills	Low	Medium	High		
	65.9%	69.3% A	71.2% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	76.1%	62.5% C	54.6% BC	51.3% AB	43.0% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	68.4% A	68.2% A	71.3%		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	68.0% A	70.4% A	70.5% A		

Average proportion of agreement ("Strongly agree" and "Agree") with Q17, option 1 - Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, confidence in domestic online purchases is most closely associated with internet use, followed by age, financial situation, education and numerical skills.

Consumers who use the internet daily are the most likely to have confidence in domestic online shopping, followed by those who use it weekly and monthly, who in turn are more likely to have confidence in domestic online shopping than those who never use the internet.























Consumers aged 18-34 years are most likely to have confidence in domestic online shopping. Moreover, consumers aged 35-54 years are more likely to have confidence in domestic online shopping than those aged 55-64 years, who in turn are more likely than those aged 65+ years.

Moreover, the proportion of consumers that is confident in domestic online shopping is higher among those in a fairly easy or very easy financial situation than among consumers with a fairly difficult and very difficult financial situation.

Regarding peoples' education, those who are highly educated are more likely to have confidence in domestic online purchases than those with a low or medium level of education.

Finally, consumers with a high and medium numerical skill level are more likely to have confidence than those with low numerical skills.

9.2. Cross-border online purchases

Confidence in cross-border online shopping				
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012
 EU27_2019	46.5%	-7.9*	+19.7*	+3.2*
 EU28	48.3%*	-8.9*	+21.1*	+2.8*
 North	52.8%*	+7.4*	+5.4*	+1.0
 South	49.9%*	+7.2*	+6.5*	+4.9*
 East	44.5%*	+0.7	+8.5*	+4.3*
 West	44.4%*	-25.1*	+36.8*	+1.5
 BE	49.2%	-3.2	+9.1*	+6.2*
 BG	31.0%*	-4.0	+7.2*	-13.7*
 CZ	50.1%*	+4.5*	+6.8*	+4.7*
 DK	53.6%*	+1.4	+5.0*	-3.1
 DE	41.6%*	-31.8*	+44.5*	+3.3
 EE	47.6%*	+5.8*	+5.6*	+11.9*
 IE	73.3%*	-2.6	+17.2*	-4.0
 EL	37.9%*	+5.5*	-3.3	+4.8*
 ES	51.1%*	+4.9*	+3.4	+4.4*
 FR	40.9%*	-31.9*	+40.8*	-1.5
 HR	46.0%	+4.9*	+16.0*	-0.1
 IT	53.7%*	+10.0*	+11.1*	+6.5*
 CY	42.8%	+3.4	-2.2	+1.0
 LV	42.6%*	+7.9*	+2.8	-0.9
 LT	50.9%*	+18.9*	+0.5	+0.0
 LU	73.4%*	-1.7	+20.3*	+1.8
 HU	60.4%*	+6.2*	+27.3*	+3.4
 MT	65.3%*	+9.7*	+3.7	+0.9
 NL	50.4%*	+6.7*	+8.4*	+2.5
 AT	63.1%*	-11.6*	+33.3*	-0.1
 PL	41.8%*	-1.4	+5.2*	+8.6*
 PT	34.3%*	+2.1	+3.5	-1.4
 RO	39.9%*	-1.1	+5.0*	+5.5*
 SI	48.0%	-1.2	+11.1*	+1.7
 SK	55.4%*	+7.3*	+8.6*	-0.2
 FI	51.5%*	+9.2*	+3.8	-3.7
 SE	56.5%*	+6.3*	+8.6*	+5.3*
 IS	73.4%*	+5.9*	+8.5*	+12.0*
 NO	64.1%*	-2.0	+9.8*	+3.4
 UK	60.5%*	-15.9*	+31.0*	-0.0

Average proportion of agreement ("Strongly agree" and "Agree") with Q17¹⁸, option 2 - Base: all respondents (N=28,037)

In the European Union, the overall level of confidence in cross-border online purchases is 46.5%. Compared to the EU27_2019 average, this level is higher in the South (49.9%) and North (52.8%), whereas it is lower in the West (44.4%) and East (44.5%).

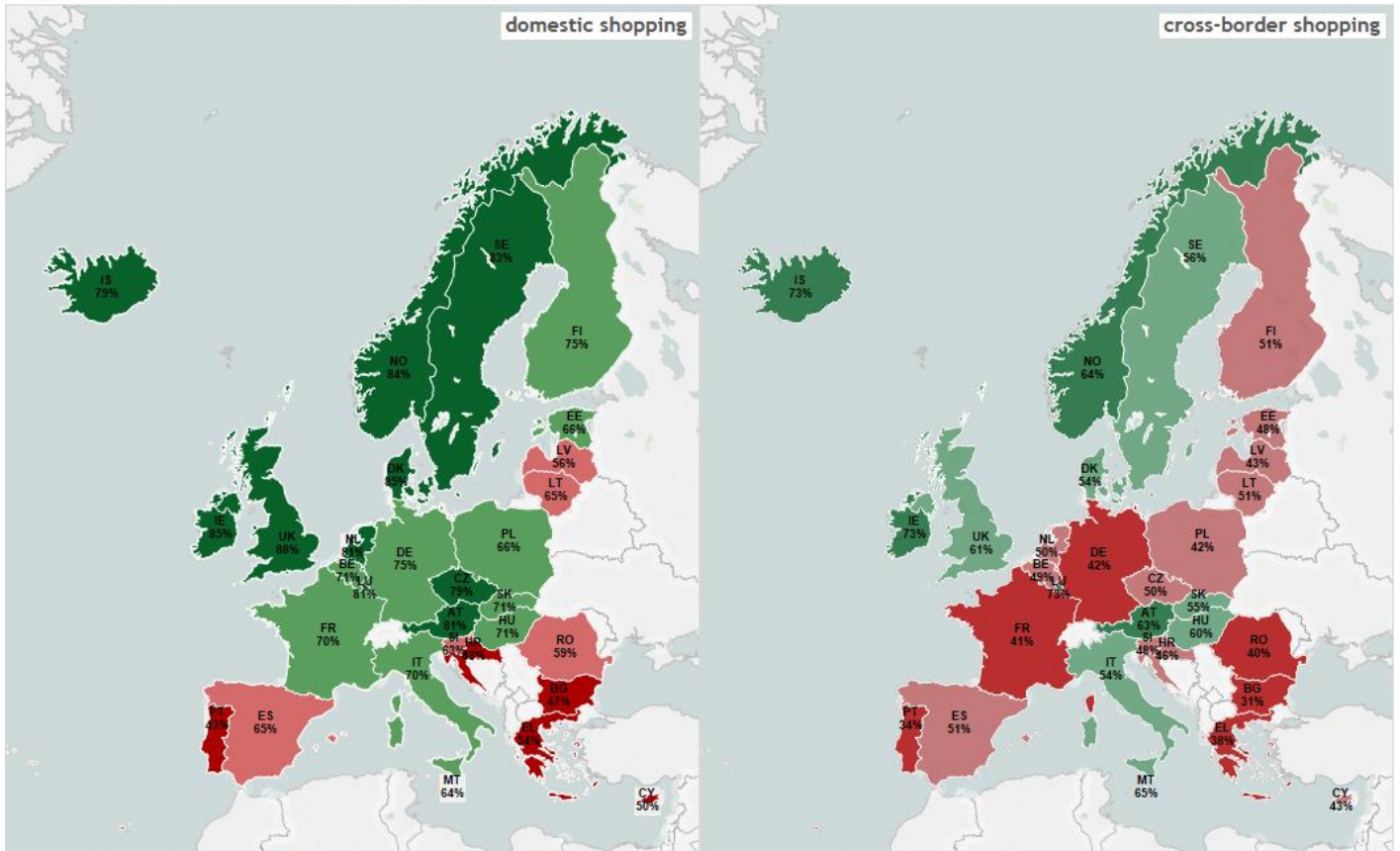
¹⁸ Q17. How strongly do you agree or disagree with each of the following statements?

-Strongly agree -Agree - Disagree -Strongly disagree - DK/NA

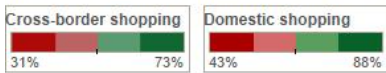
Q17.2 You feel confident purchasing goods or services via the internet from retailers or service providers in another EU country

Between 2016 and 2018, consumer confidence in cross-border online purchases decreased in the EU27_2019 (-7.9pp). However, this drop is entirely due to the decrease observed in the West (-25.1pp), while the other EU regions saw either an increase (South, +7.2pp and North: +7.4pp) or a stable situation (East).

Confidence in domestic and cross-border shopping









The average proportion of agreement ("agree" and "strongly agree") on Q17_1 and Q17_2, answer options 1 and 2; N=28037









In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

Among the EU countries, the highest confidence in cross-border online purchases is found in Luxembourg (73.4%), Ireland (73.3%) and Malta (65.3%). This level is high in Iceland as well (73.4%). The lowest levels of confidence in cross-border online purchases are found in Bulgaria (31.0%), Portugal (34.3%) and Greece (37.9%). Compared to the 2016 survey, this type of confidence increased most steeply in Lithuania (+18.9pp). It decreased most prominently in France (-31.9pp).

When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), no statistically significant positive reversal is found. The largest negative reversal is found in Germany, where between 2016 and 2018 this indicator decreased by 31.8pp, following an increase of 44.5pp between 2014 and 2016.

Confidence in cross-border online shopping				
 Gender	Male	Female		
	51.0%	43.3%		
 Age	18-34	35-54	55-64	65+
	57.8%	49.1%	42.2%	31.8%
 Education level	Low	Medium	High	
	41.6%	45.6%	49.9%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	40.4% A	44.8% A	48.5% B	50.4% B
 Urbanisation	Rural area	Small town	Large town	
	46.9% A	47.2% A	47.0% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	55.1% D	47.8% ABC	52.5% CD	43.4% AB

Average proportion of agreement with Q17 ("Strongly agree" and "Agree"), option 2 - Base: all EU27_2019 respondents (N=24,928)

Confidence in cross-border online shopping				
 Languages	Only native	Two	Three	Four or more
	42.9%	47.7%	52.2% A	52.1% A
 Mother tongue	Not official language in home country	Official language in home country		
	43.0% A	47.3% A		
 Numerical skills	Low	Medium	High	
	45.4% AB	44.9% A	48.4% B	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	50.5%	40.1% B	33.7% AB	32.5% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	43.5% A	44.0% A	49.4%	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	41.1%	46.1%	48.6%	

Average proportion of agreement with Q17 ("Strongly agree" and "Agree"), option 2 - Base: all EU27_2019 respondents (N=24,928)

Regarding socio-demographic variables and other characteristics, confidence in cross-border online purchases is most closely associated with age. The characteristics showing the next closest links are internet use, gender, education and language.

Consumers aged 18-34 years report confidence in cross-border online purchases more often than other age groups. Moreover, consumers aged 35-54 years report confidence more often than those aged 55-64 years, who in turn are more likely to have confidence in cross-border online shopping than those aged 65+ years.

In addition, consumers who use the internet daily report confidence in cross-border online purchases more often than those using the internet weekly or less often. In addition, a higher proportion of those who use the internet weekly reports being confident than those who never use the internet.

Regarding consumers' gender, a proportion of males that report confidence in cross-border online purchases is higher than the proportion of females.

Highly educated people are also more likely to be confident in such purchases than those with a medium level of education, who in turn report confidence more often than those with a low level of education.

Finally, confidence in such purchases is more common among consumers who speak at least three languages. This proportion is also higher for consumers that speak two languages than for consumers that speak only their native language.

10. UNFAIR COMMERCIAL PRACTICES

This chapter reports on consumer experiences with encountering unfair/illicit commercial practices domestically or cross-border over the past 12 months. As in the previous wave, the survey presented concrete examples of unfair commercial practices to make them easily recognisable. All examples of practices surveyed, both unfair and illicit (banned under EU legislation), fall within the scope of the Unfair Commercial Practices Directive¹⁹.

10.1. Unfair commercial practices from domestic retailers

10.1.1. Exposure to UCPs from domestic retailers

In the European Union, the overall level of exposure to unfair commercial practices (UCPs) from domestic retailers is 22.7%. This level is higher in the North (23.5%), East (27.5%) and South (28.3%), whereas it is lower in the West (16.4%).

¹⁹ <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2005:149:0022:0039:EN:PDF>

Exposure to unfair commercial practices from domestic retailers			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27 2019	22.7%	+4.7*	-5.7*
EU28	22.4%	+6.1*	-6.9*
North	23.5%*	-1.8*	+1.3*
South	28.3%*	+1.4*	-0.8
East	27.5%*	+0.2	-4.0*
West	16.4%*	+10.3*	-10.9*
BE	17.3%*	-1.0	+1.9*
BG	24.2%	-2.3*	+0.1
CZ	25.7%*	+1.6	-4.0*
DK	20.4%*	-0.1	+0.1
DE	15.6%*	+11.3*	-8.9*
EE	24.4%*	-0.7	+5.4*
IE	16.4%*	+12.8*	-12.3*
EL	35.9%*	+2.8*	+1.8
ES	31.4%*	-2.2	-0.4
FR	18.5%*	+14.1*	-18.8*
HR	35.8%*	-4.9*	+3.3*
IT	26.2%*	+4.2*	-2.0*
CY	15.2%*	-2.4	-4.2*
LV	26.7%*	-1.6	+1.8
LT	21.1%*	-0.1	-2.1*
LU	6.8%*	+3.1*	-4.1*
HU	25.5%*	+4.0*	-8.7*
MT	15.0%*	-5.4*	+5.4*
NL	14.1%*	-1.6	-0.6
AT	11.7%*	+8.5*	-8.6*
PL	31.3%*	-0.8	-4.4*
PT	20.9%*	+0.2	+0.8
RO	21.5%	+1.5	-5.3*
SI	19.7%*	-3.6*	+4.1*
SK	30.1%*	+0.3	-2.1
FI	25.6%*	-4.1*	+3.8*
SE	24.1%	-2.2	+0.9
IS	11.2%*	-1.0	+1.0
NO	19.7%*	-0.7	+0.7
UK	20.2%*	+16.3*	-15.8*

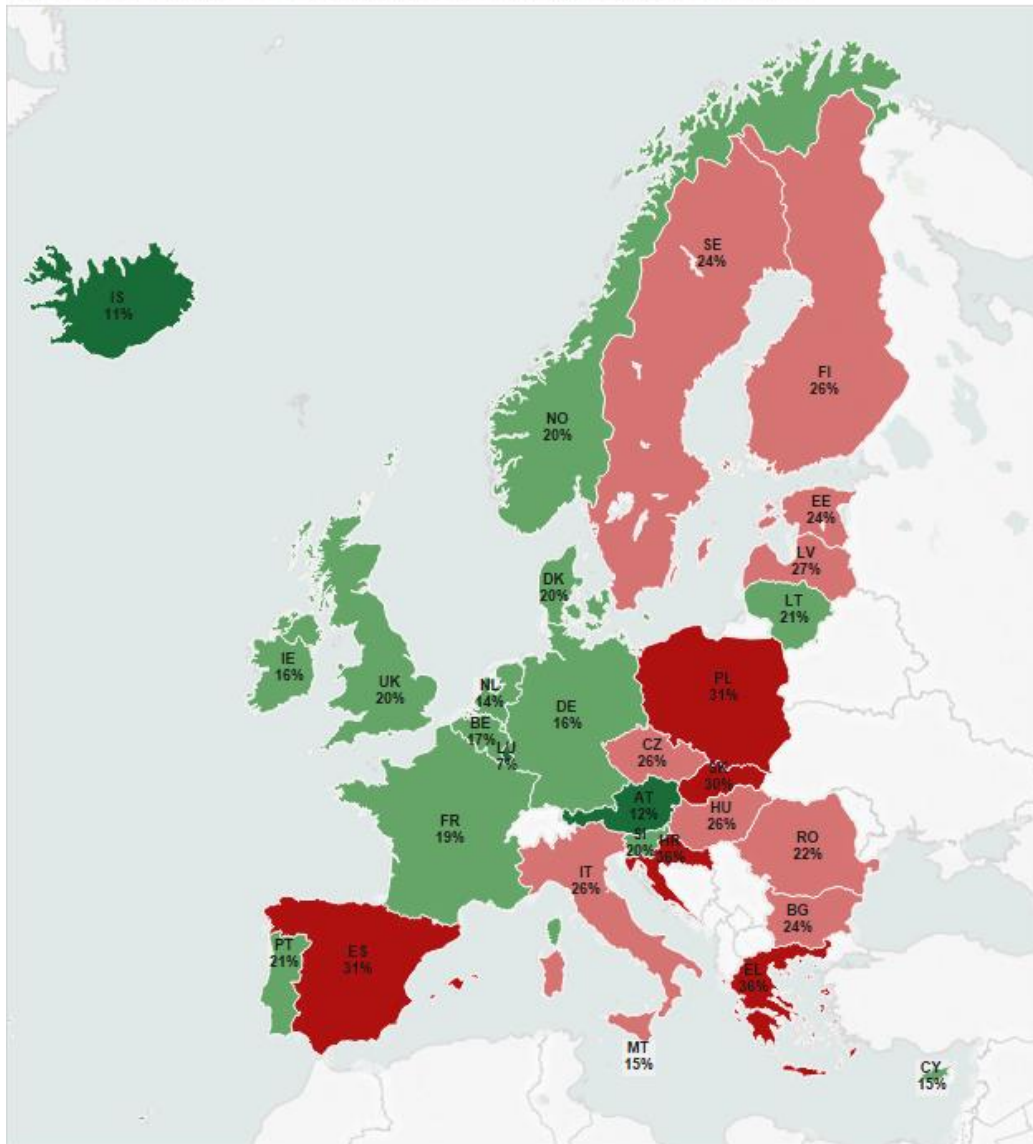
Average incidence of the UCPs mentioned in Q13²⁰ from domestic retailers (answer 1), - Base: all respondents (N=28,037)

²⁰ Q13. I will read you some statements about unfair commercial practices. After each one, please tell me whether you have experienced it during the last 12 months...? -Yes, with retailers or services providers located in (our country) -Yes, with retailers or services providers located in another EU country -Yes, but you don't know in which country the retailers or services providers were located -No -DK/NA

1. You have been informed you won a lottery you did not know about, but you were asked to pay some money in order to collect the prize
2. You have felt pressured by persistent sales calls or messages urging you to buy something or sign a contract
3. You have been offered a product advertised as free of charge which actually entailed charges
4. You have come across advertisements stating that the product was only available for a very limited period of time, but you later realised that it was not the case
5. You have come across other unfair commercial practices

In the European Union, the overall level of exposure to UCPs from domestic retailers is 22.7%. This level is higher in the North (23.5%), East (27.5%) and South (28.3%), whereas it is lower in the West (16.4%).

Exposure to unfair commercial practices from domestic retailers



The average incidence of the 5 UCPs from domestic retailers (the average proportion of "yes" answers on Q13_1 through Q13_5, option 1 - from domestic retailers); N=28037









In this map, values below average are coloured in light and dark green and values above average are coloured in light and dark red







The highest exposure to UCPs from domestic retailers is found in Greece (35.9%), Croatia (35.8%) and Spain (31.4%). Among the EU countries, the lowest levels of exposure to UCPs from domestic retailers are found in Luxembourg (6.8%), Austria (11.7%) and the Netherlands (14.1%). Finally, the level of exposure is also low in Iceland (11.2%).

Between 2016 and 2018, exposure to UCPs from domestic retailers remained stable in the East, while it increased in the EU27_2019 (+4.7pp), the South (+1.4pp) and West (+10.3pp) and decreased in the North (-1.8pp). Among the EU Member States, this type of exposure increased most sharply in France (+14.1%; (reflecting a higher exposure to unfair commercial practices from domestic

retailers), whereas between 2014 and 2016 it decreased by 18.8pp (i.e. negative reversal³⁷). Considering all surveyed countries, the UK shows an even stronger increase between 2016 and 2018 (+16.3%) after a noticeable decrease between 2014 and 2016 (-15.8%). Exposure to unfair commercial practices from domestic retailers decreased most prominently in Malta (-5.4pp), whereas between 2014 and 2016 it increased by 5.4pp.

Exposure to unfair commercial practices from domestic retailers				
 Gender	Male	Female		
	23.3% A	22.5% A		
 Age	18-34	35-54	55-64	65+
	22.4% A	22.9% AB	24.3% B	22.0% A
 Education level	Low	Medium	High	
	19.6%	23.1% A	23.6% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	26.3%	23.8%	22.2% A	21.7% A
 Urbanisation	Rural area	Small town	Large town	
	22.9% A	23.1% A	22.6% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	44.6% A	45.1% A	48.8%	43.2% A
	Student	Unemployed	Seeking a job	Retired
	19.9% A	22.7% A	21.6% A	23.1% A

Average incidence of the UCPs mentioned in Q13 from domestic retailers (answer 1) - Base: all EU27_2019 respondents (N=24,928)

Exposure to unfair commercial practices from domestic retailers				
 Languages	Only native	Two	Three	Four or more
	21.3%	23.4% A	24.6% A	24.4% A
 Mother tongue	Not official language in home country	Official language in home country		
	24.9% A	22.8% A		
 Numerical skills	Low	Medium	High	
	22.8% A	22.9% A	22.9% A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	24.2%	20.1% B	19.5% AB	19.8% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	25.3% A	25.2% A	21.0%	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	25.8% A	24.8% A	21.7%	

Average incidence of the UCPs mentioned in Q13 from domestic retailers (answer 1) - Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, exposure to UCPs from domestic retailers is associated most closely to consumer vulnerability due to socio-demographic factors. The characteristics showing the next closest links are education, consumers' financial situation, vulnerability due to the complexity of offers and terms and conditions and internet use.

Consumers who are very or somewhat vulnerable in terms of socio-demographic factors are more likely to be exposed to UCPs from domestic retailers than those who are not vulnerable.

Regarding consumers' education, those with a medium or high level of education are also more likely to experience UCPs from domestic retailers than those with a low level of education.

³⁷ For negative indicators, such as exposure to unfair commercial practices from domestic retailers, the labels for positive and negative reversals are switched to account for the negative valence of the indicator, where an increase reflects a change towards the negative.

Consumers who consider their financial situation to be very difficult are most likely to report exposure to such unfair practices. In addition, consumers with a fairly difficult financial situation report greater exposure than those who consider their situation to be fairly easy or very easy.

Furthermore, consumers who are very or somewhat vulnerable in terms of the complexity of offers and terms and conditions are also more likely to be exposed to UCPs from domestic retailers than those who are not vulnerable.

Finally, daily internet users are most likely to be exposed to UCPs from domestic retailers. Weekly internet users are also more likely to be exposed to these unfair practices compared to consumers who never use the internet.

10.1.2. Types of UCPs from domestic retailers

Across all types of unfair commercial practices from domestic retailers studied by the current survey, persistent sales calls (37.4%) are the most common, followed by false limited offers (24.8%) and false free products (19.9%). A noticeable share of consumers also experiences other UCP's (17.3%) and lottery scams (14.3%).

Types of unfair commercial practices from domestic retailers									
Region/ Country	Lottery scams			Persistent sales calls			False free products		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	14.3%	+4.0*	-3.5*	37.4%	+5.7*	-6.3*	19.9%	+3.5*	-5.7*
EU28	13.7%	+4.3*	-3.6*	35.7%*	+7.3*	-8.3*	19.4%	+4.7*	-6.9*
North	11.8%*	-0.4	+1.6*	35.7%*	-3.5*	+2.1*	23.8%*	-3.4*	+1.6
South	13.6%	+1.9*	+0.8	58.5%*	+3.8*	+0.9	26.1%*	-0.2	-1.9*
East	17.5%*	+0.7	-5.1*	38.5%	-2.0*	-0.5	24.4%*	+1.9*	-5.4*
West	13.4%	+7.9*	-6.4*	22.5%*	+12.6*	-15.4*	12.8%*	+8.0*	-9.5*
BE	7.8%*	-1.4	+0.9	30.8%*	-2.5	+9.3*	16.3%*	-1.1	+0.9
BG	9.1%*	+0.6	-0.7	35.1%	-1.1	+4.5*	24.0%*	-1.5	-0.2
CZ	16.3%	+1.9	-5.3*	39.6%	+1.9	-2.1	28.4%*	+5.0*	-2.7
DK	14.2%	+4.4*	-4.3*	32.5%*	-3.4	+5.0*	17.0%*	-4.1*	+2.9
DE	15.4%	+10.8*	-3.6*	19.0%*	+11.1*	-11.5*	10.4%*	+7.5*	-6.0*
EE	6.4%*	-2.9*	+6.2*	52.6%*	-4.7*	+13.8*	16.9%*	+2.8	+1.7
IE	9.3%*	+6.5*	-0.5	18.4%*	+13.0*	-12.8*	12.7%*	+10.4*	-9.4*
EL	29.2%*	+2.8	+4.4*	58.3%*	+3.2	+2.9	30.1%*	+2.3	+3.9
ES	11.9%*	-2.9	+1.6	56.4%*	+4.0	-0.8	34.6%*	-3.8	-2.6
FR	12.8%	+8.5*	-13.4*	27.6%*	+21.3*	-29.4*	16.6%*	+13.3*	-18.5*
HR	14.1%	-3.4*	+0.6	48.6%*	-8.0*	+3.6	41.9%*	-10.9*	+5.1*
IT	14.1%	+6.2*	-0.6	62.8%*	+4.0	+1.5	20.9%	+2.2	-2.9
CY	4.3%*	-3.2*	-1.1	23.7%*	-3.0	-4.2	12.0%*	-2.7	-2.9
LV	9.3%*	-9.3*	+6.0*	47.6%*	-5.5*	+3.8	19.5%	+0.5	+0.1
LT	9.1%*	-1.5	-3.9*	36.3%	-2.5	-7.4*	15.0%*	-1.1	+1.3
LU	4.4%*	+1.3	-0.5	5.6%*	-0.3	-0.9	7.6%*	+5.5*	-3.5*
HU	6.1%*	+1.8	-6.2*	30.3%*	-1.8	-3.0	26.1%*	+4.7*	-12.8*
MT	8.3%*	-6.9*	+9.3*	23.0%*	-10.0*	+2.1	15.8%*	-2.3	+6.8*
NL	13.7%	-0.9	-1.0	21.8%*	-0.8	-0.4	12.1%*	-2.6	-2.2
AT	8.0%*	+5.0*	-3.3*	13.1%*	+7.8*	-11.5*	7.1%*	+4.9*	-5.0*
PL	26.0%*	+2.0	-4.3*	47.0%*	-5.9*	-2.3	23.4%*	+2.7	-6.2*
PT	3.8%*	-1.9	+0.8	46.9%*	+3.9	+4.3	16.2%*	-1.1	-0.0
RO	11.1%*	-1.6	-9.2*	23.8%*	+3.8*	-0.4	18.5%	+2.1	-8.5*
SI	12.3%	+0.3	-1.6	30.3%*	-12.1*	+16.3*	10.6%*	-0.8	+1.9
SK	19.9%*	-1.8	-6.1*	43.8%*	+2.4	+0.8	34.5%*	+0.9	+1.9
FI	11.5%*	-4.0*	+6.4*	32.3%*	-4.8*	+6.4*	34.1%*	-10.4*	+5.9*
SE	12.4%	+1.5	+2.5	34.6%	-2.5	-1.0	26.5%*	-1.4	-1.3
IS	0.7%*	-0.8	+1.0	14.4%*	-1.1	-3.4	11.3%*	+1.1	+0.2
NO	10.9%*	+2.2	+2.6*	22.9%*	-0.4	-0.1	24.9%*	-5.1*	+0.5
UK	9.8%*	+6.3*	-4.2*	24.3%*	+18.7*	-23.1*	15.8%*	+13.3*	-15.2*

Q13 options 1, 2 and 3 (answer 1-domestic retailers) Base: all respondents (N=28,037)

In the European Union, the overall level of exposure to **lottery scams** is 14.3%. In the South and West, this level is in line with the EU27_2019 average, while it is lower in the North (11.8%) and higher in the East (17.5%). The highest exposure to lottery scams is found in Greece (29.2%), Poland (26.0%) and Slovakia (19.9%). In the same area, the lowest levels of exposure to lottery scams are found in Portugal (3.8%), Cyprus (4.3%) and Luxembourg (4.4%). Moreover, this level is lowest in Iceland (0.7%).

Between 2016 and 2018, exposure to lottery scams increased in the EU27_2019 (+4.0pp), the South (+1.9pp) and West (+7.9pp), while it remained stable in the North and East. Compared to the 2016 survey, this type of exposure increased most steeply in Germany (+10.8pp) and decreased most prominently in Latvia (-9.3pp). When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is found in France, where between 2016 and 2018 this indicator increased by 8.5pp (reflecting a higher incidence of consumers exposed to lottery scams), whereas between 2014 and 2016 it decreased by 13.4pp. Conversely, the largest positive reversal is found in Malta, where between 2016 and 2018 this indicator decreased by 6.9pp







(reflecting a lower incidence of consumers exposed to lottery scams), following an increase of 9.3pp between 2014 and 2016.

The overall level of exposure to **persistent sales calls** is 37.4% in the European Union. In the East, this level is in line with the EU27_2019 average, while it is lower in the West (22.5%) and North (35.7%) and higher in the South (58.5%). The highest exposure to persistent sales calls is found in Italy (62.8%), Greece (58.3%) and Spain (56.4%). Among the EU countries, the lowest levels of exposure to persistent sales calls are found in Luxembourg (5.6%), Austria (13.1%) and Ireland (18.4%). Likewise, this level is also low in Iceland (14.4%).







Exposure to persistent sales calls increased in the EU27_2019 (+5.7pp), the South (+3.8pp) and West (+12.6pp), whereas decreases are found in the East (-2.0pp) and North (-3.5pp). Compared to the survey in 2016, this type of exposure increased most prominently in France (+21.3pp). This is also linked to the largest negative reversal, where the increase between 2016 and 2018 (reflecting a greater incidence of consumers exposed to such calls) follows a decrease of 29.4pp between 2014 and 2016. Conversely, the most prominent decrease is found in Slovenia (-12.1pp), which is also linked to the largest positive reversal. The indicator decreased between 2016 and 2018 (reflecting a lower incidence of consumers exposed to such calls), whereas between 2014 and 2016 it increased by 16.3pp.

The proportion of respondents exposed to **false free products** in the European Union is 19.9%. It is higher in the North (23.8%), East (24.4%) and South (26.1%), whereas it is lower in the West (12.8%). The highest proportion of respondents exposed to false free products is observed in Croatia (41.9%), Spain (34.6%) and Slovakia (34.5%). The lowest levels of exposure to false free products are found in Austria (7.1%), Luxembourg (7.6%) and Germany (10.4%).

Compared to 2016, exposure to false free products remained stable in the South, while it increased in the EU27_2019 (+3.5pp), the East (+1.9pp) and West (+8.0pp) and decreased in the North (-3.4pp). Similar to the share of consumers having received persistent sales calls, the sharpest increase in exposure to false free products is also found in France (+13.3pp), which is again linked to the largest negative reversal. The increase between 2016 and 2018 (reflecting greater exposure to false free products) was preceded by a decrease of 18.5pp between 2014 and 2016. The proportion of respondents exposed to false free products decreased most prominently in Croatia (-10.9pp). The largest positive reversal is found in Finland, where between 2016 and 2018 this indicator decreased by 10.4pp (reflecting less exposure to false free products), whereas between 2014 and 2016 it increased by 5.9pp.

Types of unfair commercial practices from domestic retailers		Lottery scams	Persistent sales calls	False free products
 Gender	Male	14.0% A	36.1%	20.7% A
	Female	14.7% A	39.2%	19.5% A
 Age groups	18-34	12.3% A	35.4% A	21.5% A
	35-54	13.9% A	37.9% AB	20.9% A
	55-64	17.5% B	38.8% B	19.9% A
	65+	14.8% AB	39.2% AB	16.7%
 Education	Low	12.6% A	31.4%	18.6% A
	Medium	15.0% A	37.7% A	19.9% A
	High	14.0% A	39.5% A	20.6% A
 Financial Situation	Very difficult	17.9% B	40.6% AB	23.2% B
	Fairly difficult	13.6% A	39.9% B	20.7% AB
	Fairly easy	14.0% A	37.3% A	19.8% AB
	Very easy	15.3% AB	33.8%	18.0% A
 Urbanisation	Rural area	14.6% A	37.4% AB	20.3% A
	Small town	14.7% A	39.0% B	20.3% A
	Large town	13.6% A	36.2% A	19.5% A
 Employment status	Self-employed	18.5% B	40.9% CD	22.8% CD
	Manager	14.8% AB	43.2% D	23.7% D
	Other white collar	14.1% A	36.4% AB	17.5% AB
	Blue collar	12.7% A	38.3% BC	19.4% BC
	Student	14.5% AB	31.8% A	15.2% A
	Unemployed	14.6% AB	35.7% ABC	22.9% CD
	Seeking a job	13.8% AB	37.2% ABCD	21.9% BCD
Retired	13.7% A	37.7% ABC	21.9% CD	

Q13 options 1-3 (answer 1-domestic retailers) - Base: all EU27_2019 respondents (N=24,928)

Types of unfair commercial practices from domestic retailers		Lottery scams	Persistent sales calls	False free products
 Languages	Only native	13.7% A	36.6% A	18.1%
	Two	14.8% A	37.8% AB	21.1% A
	Three	15.0% A	39.9% B	21.0% A
	Four or more	13.4% A	37.7% AB	22.3% A
 Mother Tongue	Not official language in home country	17.0% A	37.0% A	25.1%
	Official language in home country	14.2% A	37.7% A	19.8%
 Numerical skills	Low	14.1% AB	36.6% A	22.7% B
	Medium	15.5% B	36.6% A	20.7% AB
	High	13.7% A	38.5% A	19.3% A
 Internet use	Daily	15.3% B	39.3% B	21.3% B
	Weekly	12.6% A	34.7% A	16.0% A
	Monthly	12.3% AB	29.1% A	19.5% AB
	Hardly ever	13.7% AB	33.3% AB	16.9% AB
	Never	10.1% A	31.5% A	15.1% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	16.1% A	41.1% A	21.3% A
	Somewhat vulnerable	16.1% A	39.3% A	23.2% A
	Not vulnerable	13.0%	35.9%	18.1%
 Consumer vulnerability (complexity)	Very vulnerable	16.7% B	41.9% A	23.4% B
	Somewhat vulnerable	15.0% AB	42.3% A	20.4% AB
	Not vulnerable	13.6% A	35.4%	19.5% A

Q13 options 1-3 (answer 1-domestic retailers) - Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, the chance of exposure to **lottery scams** from domestic retailers is most closely associated with vulnerability due to socio-demographic factors, followed by age, vulnerability due to the complexity of offers and terms and conditions and employment status.

Consumers who are very or somewhat vulnerable in terms of socio-demographic factors are more likely to receive lottery scams from domestic retailers than those who are not vulnerable.

Regarding age, consumers aged 55-64 reported more exposure to lottery scams from domestic retailers compared to those aged 54 and younger.

Consumers who are very vulnerable due to the complexity of offers and terms and conditions are more likely to report receiving lottery scams than consumers who are not vulnerable.

As far as consumers' employment status is concerned, self-employed consumers are the most likely to experience lottery scams from domestic retailers and more so than other white collars, blue collar workers and retired consumers.

In terms of the likelihood of receiving **persistent sales calls** from domestic retailers, this indicator is associated most closely with education. Other characteristics with close links are consumer

vulnerability due to the complexity of offers and terms and conditions, financial situation, gender, and vulnerability due to socio-demographic factors.

Regarding consumers' level of education, consumers with a high- or medium level of education are more likely to receive persistent sales calls from retailers or service providers in their own country than those with a low education level.

Consumers who are very or somewhat vulnerable in terms of the complexity of offers and terms and conditions are also more likely to receive such calls than those who are not vulnerable.

Furthermore, regarding consumers' financial status, a better financial situation is linked with less exposure to persistent sales calls. Consumers with a very easy financial situation are less likely to experience such problems than all other consumers. Consumers with a fairly easy financial situation are also less likely to experience this type of UCP than consumers with a fairly difficult financial situation.

Concerning, gender, there is a higher proportion of female consumers that received persistent sales calls from domestic retailers than male consumers.

Finally, consumers who are very or somewhat vulnerable in terms of sociodemographic factors are also more likely to report receiving such calls than those who are not vulnerable.

Greater exposure to **false offers** of free products from domestic retailers is associated most closely with the respondents' mother tongue. The characteristics showing the next closest links are vulnerability due to socio-demographic factors, employment status, age and the number of languages spoken.

Those whose mother tongue does not correspond to one of the official languages of the country or region they live in are more likely to receive false offers of free products from domestic retailers than those whose mother tongue is an official language.

Furthermore, consumers who are very or somewhat vulnerable in terms of socio-demographic factors are more likely to receive false offers of free products from retailers in their own country than those who are not vulnerable.

Employment status is also linked with the likelihood of receiving false offers for free products, with managers being most likely to receive such offers. They are also more likely to receive false offers more than other white collars, blue collar workers or students. In addition, people who are retired, self-employed or unemployed also report receiving such offers more than other white collars or students. Similarly, blue-collar workers or those seeking a job also report this more often than students do.

Consumers aged 65 years or older are less likely to report being exposed to false offers for free products from domestic retailers than the remainder of the population.

Finally, consumers who only speak their native language are less likely to receive false offers of free products from domestic retailers than those who speak two languages or more.

Types of unfair commercial practices from domestic retailers						
Region/ Country	False limited offers			Other UCPS		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	24.8%	+6.3*	-7.0*	17.3%	+3.8*	-5.9*
EU28	25.4%	+8.6*	-9.1*	17.8%	+5.6*	-6.8*
North	27.4%*	-1.4	-0.3	18.8%*	-0.2	+1.4*
South	23.9%*	+0.9	-2.6*	19.5%*	+0.7	-1.4
East	35.7%*	+1.7*	-3.3*	21.2%*	-1.5*	-5.5*
West	19.6%*	+13.7*	-13.1*	13.6%*	+9.3*	-10.3*
BE	17.9%*	-0.4	+0.6	13.9%*	+0.3	-1.9
BG	38.4%*	-1.9	+1.8	14.7%*	-7.4*	-5.0*
CZ	24.5%	+0.0	-6.4*	19.6%	-0.6	-3.8*
DK	21.7%*	-0.4	-3.4	16.4%	+3.1*	+0.3
DE	21.1%*	+16.5*	-13.8*	12.3%*	+10.7*	-9.4*
EE	26.1%	-0.7	+1.5	20.0%*	+2.1	+4.0*
IE	23.1%	+18.1*	-21.9*	18.5%	+16.1*	-16.9*
EL	42.7%*	+3.0	+1.9	19.0%	+2.7	-4.1*
ES	32.7%*	-3.2	+0.3	21.8%*	-5.1*	-0.4
FR	18.9%*	+15.1*	-16.7*	16.7%	+12.4*	-15.9*
HR	48.5%*	+0.8	+4.9*	25.8%*	-2.8	+2.6
IT	14.8%*	+3.7*	-6.0*	18.3%	+5.1*	-1.9
CY	28.6%	-4.5	-7.3*	7.7%*	+1.5	-5.7*
LV	39.4%*	-0.7	+5.0*	17.7%	+7.3*	-6.1*
LT	27.7%*	+3.9*	-1.1	17.4%	+0.4	+0.4
LU	12.4%*	+8.3*	-10.1*	3.9%*	+1.0	-5.7*
HU	41.3%*	+15.3*	-17.8*	23.7%*	+0.3	-3.7*
MT	20.2%*	-4.6	+6.8*	7.6%*	-3.2	+1.9
NL	14.0%*	+0.4	-0.5	8.7%*	-4.2*	+1.1
AT	20.9%*	+16.9*	-15.9*	9.7%*	+7.8*	-7.3*
PL	35.7%*	-1.1	-2.2	24.3%*	-1.5	-6.9*
PT	19.1%*	+0.8	-1.1	18.4%	-0.7	+0.2
RO	35.7%*	+3.4	-2.1	18.5%	-0.3	-6.3*
SI	31.8%*	-7.4*	+7.1*	13.7%*	+1.9	-3.2*
SK	36.1%*	+2.9	+0.7	16.4%	-3.0	-7.7*
FI	28.5%*	+0.5	-0.4	21.7%*	-1.6	+0.6
SE	27.8%*	-5.0*	+0.5	19.2%	-3.5	+4.0*
IS	19.0%*	-1.0	+2.1	10.6%*	-3.3	+4.9*
NO	24.2%	+0.2	+0.0	15.8%	-0.2	+0.6
UK	29.7%*	+24.6*	-23.2*	21.4%*	+18.6*	-13.3*







Q13 options 4 and 5 (answer 1-domestic retailers) Base: all respondents (N=28,037)

The overall consumer exposure to **false limited offers** in the European Union is 24.8%. In the South this is in line with the EU27_2019 average, while it is higher in the North (27.4%) and East (35.7%) and lower in the West (19.6%). The highest exposure to false limited offers is observed in Croatia (48.5%), Greece (42.7%) and Hungary (41.3%). The lowest levels of exposure to false limited offers are found in Luxembourg (12.4%), the Netherlands (14.0%) and Italy (14.8%).







Compared to 2016, exposure to false limited offers remained stable in the North and South, while it increased in the EU27_2019 (+6.3pp), the East (+1.7pp) and West (+13.7pp). Compared to the survey in 2016, this type of exposure increased most sharply in Ireland (+18.7pp). This increase in the incidence of consumers exposed to false limited offers follows a decrease of 21.9pp between 2014 and 2016, which makes this the highest negative reversal in the EU27_2019. Considering all countries of the survey, an even higher negative reversal is found in the UK, where between 2016 and 2018 this indicator increased by 24.6pp, whereas between 2014 and 2016 it decreased by 23.2pp. The most prominent decrease in exposure to false limited offers is found in Slovenia (-7.4pp). This is related to the only positive reversal, where this decrease was preceded by an increase of 7.1pp between 2014 and 2016.

The overall level of exposure to **other UCPs** in the European Union is 17.3%. This level is higher in the North (18.8%), South (19.5%) and East (21.2%), whereas it is lower in the West (13.6%). The highest levels of exposure to other UCPs are observed in Croatia (25.8%), Poland (24.3%) and Hungary (23.7%). The lowest levels of exposure to other UCPs are found in Luxembourg (3.9%), Malta (7.6%) and Cyprus (7.7%).

Compared to 2016, exposure to other UCPs remained stable in the North and South, while it increased in the EU27_2019 (+3.8pp), the West (+9.3pp) and decreased in the East (-1.5pp). This type of exposure increased most prominently in Ireland (+16.1pp) and decreased most substantially in Bulgaria (-7.4pp) compared to the survey in 2016. When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is also found in Ireland, where the increase between 2016 and 2018 by 16.1pp (reflecting an increase in the incidence of consumers exposed to other UCPs) follows a decrease of 16.9pp between 2014 and 2016. No statistically significant positive reversal is found.

Types of unfair commercial practices from domestic retailers		False limited offers	Other UCPs
 Gender	Male	26.4%	19.4%
	Female	23.6%	15.5%
 Age groups	18-34	26.9% B	16.2% A
	35-54	24.9% AB	17.2% AB
	55-64	26.1% B	19.3% B
	65+	21.5% A	17.8% AB
 Education	Low	21.8% A	13.2%
	Medium	25.5% B	17.3% A
	High	25.1% AB	18.7% A
 Financial Situation	Very difficult	28.1% B	22.4%
	Fairly difficult	26.8% B	18.4% A
	Fairly easy	23.5% A	16.4% A
	Very easy	24.9% AB	16.6% A
 Urbanisation	Rural area	25.1% A	17.3% A
	Small town	24.5% A	16.9% A
	Large town	25.5% A	18.2% A
 Employment status	Self-employed	26.8% AB	20.1% BC
	Manager	29.2% B	23.3% C
	Other white collar	24.2% A	16.7% A
	Blue collar	24.6% A	17.3% AB
	Student	22.0% A	16.2% AB
	Unemployed	24.2% AB	15.2% A
	Seeking a job	16.3%	18.5% ABC
Retired	26.9% AB	15.9% A	

Q13 options 4-5 (answer 1-domestic retailers) - Base: all EU27_2019 respondents (N=24,928)

Types of unfair commercial practices from domestic retailers		False limited offers	Other UCPs
 Languages	Only native	21.9%	15.9% A
	Two	26.7% A	16.8% A
	Three	27.2% A	20.3% B
	Four or more	25.8% A	22.9% B
 Mother Tongue	Not official language in home country	26.5% A	18.6% A
	Official language in home country	24.9% A	17.4% A
 Numerical skills	Low	23.8% A	17.0% A
	Medium	24.4% A	17.6% A
	High	25.5% A	17.4% A
 Internet use	Daily	26.4% B	18.7% C
	Weekly	22.3% A	14.6% B
	Monthly	18.5% A	18.3% BC
	Hardly ever	21.5% AB	13.4% ABC
	Never	18.6% A	11.2% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	28.4% A	19.8% A
	Somewhat vulnerable	27.5% A	20.1% A
	Not vulnerable	22.8%	15.4%
 Consumer vulnerability (complexity)	Very vulnerable	25.2% AB	22.2% A
	Somewhat vulnerable	27.1% B	19.4% A
	Not vulnerable	24.3% A	15.7%

Q13 options 4-5 (answer 1-domestic retailers) - Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, consumers' vulnerability due to socio-demographic factors is the factor most closely associated with exposure to **false limited offers** from domestic retailers. The characteristics showing the next closest links are employment status, gender, language and age.

Consumers who are very or somewhat vulnerable in terms of socio-demographic factors are more likely to receive false limited offers from domestic retailers than those who are not vulnerable.

Regarding consumers' employment status, managers are more likely to receive such offers than other white collars, blue collar workers and students. In turn, the latter three groups, as well as people who are self-employed, unemployed or retired, are more likely to be exposed to false limited offers from domestic retailers than people seeking a job.

As far as gender is concerned, males are more likely to report receiving such false limited offers than are females.

Consumers who speak only their native language are less likely to report receiving false limited offers than those who speak two or more languages.

Age is also linked to exposure to false limited offers from domestic retailers, but not in a linear manner. For consumers aged 18-34 years and 55-64 years, a higher proportion has received this UCP than for those aged 65+ years.

In terms of **exposure to other UCPs** from domestic retailers, this indicator is associated most closely to gender, followed by consumers' language skills, vulnerability due to the complexity of offers and terms and conditions, education and vulnerability due to socio-demographic factors.

Regarding consumers' gender, males are more likely to be exposed to other UCPs from domestic retailers than females.

Those who speak at least three languages report being more exposed to such practices than those who speak two languages or only their native language.





































Consumers who are very or somewhat vulnerable in terms of the complexity of offers and terms and conditions are also likely to experience other UCPs from retailers in their own country than those who are not vulnerable.

Additionally, consumers with a low level of education are less likely to report being exposed to other UCPs than consumers with a medium or high education level.

Finally, consumers who are very or somewhat vulnerable in terms of socio-demographic factors are also more likely to be exposed to other UCPs from domestic retailers than those who are not vulnerable.

10.2. Unfair commercial practices from cross-border retailers

10.2.1. Exposure to UCPs from cross-border retailers

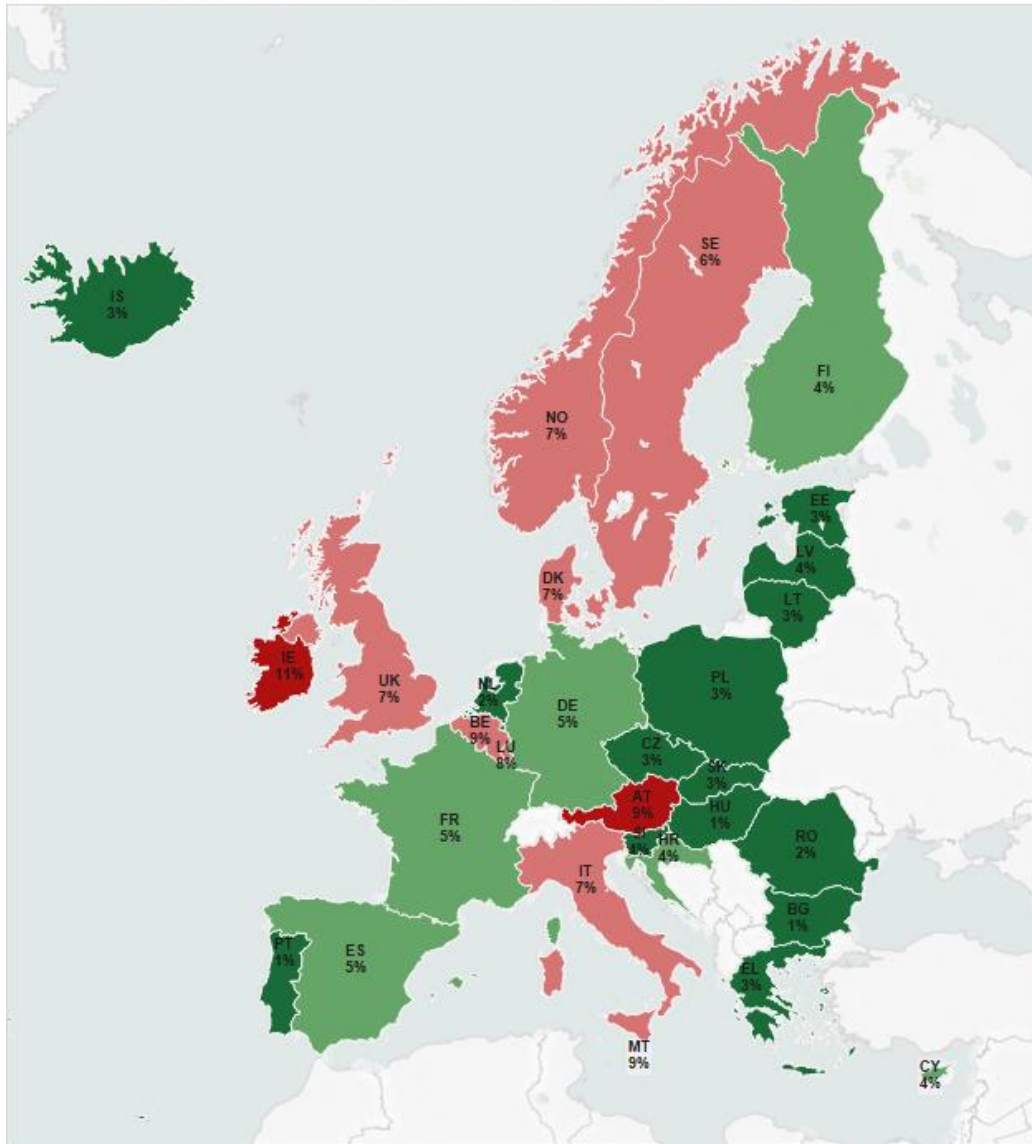
Exposure to unfair commercial practices from cross-border retailers			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	4.8%	+2.4*	-1.4*
 EU28	5.0%*	+2.8*	-1.7*
 North	5.3%*	+0.8*	-0.3
 South	5.6%*	+2.9*	+0.3
 East	2.4%*	-0.0	+0.1
 West	5.3%*	+3.6*	-3.5*
 BE	8.5%*	-0.0	+1.9*
 BG	1.5%*	+0.7*	-0.6*
 CZ	3.5%*	+1.0*	-0.1
 DK	6.7%*	+1.8*	-1.2*
 DE	5.2%	+3.9*	-2.3*
 EE	3.0%*	+0.8*	-0.1
 IE	11.3%*	+9.7*	-8.4*
 EL	2.8%*	+1.7*	-1.3*
 ES	4.9%	+1.8*	-0.3
 FR	4.7%	+3.7*	-5.9*
 HR	4.2%	+1.1*	+0.6
 IT	7.4%*	+4.5*	+1.2*
 CY	4.3%	+2.6*	-2.6*
 LV	3.7%*	+1.6*	-2.3*
 LT	3.0%*	+1.1*	-0.0
 LU	8.1%*	+5.3*	-10.4*
 HU	1.1%*	+0.3	-0.8*
 MT	9.4%*	+0.1	+3.4*
 NL	2.2%*	-0.7*	-0.0
 AT	9.5%*	+8.5*	-8.5*
 PL	2.7%*	-0.8	+0.2
 PT	1.1%*	-0.2	-0.6*
 RO	1.8%*	+0.5	+0.4
 SI	3.5%*	-1.6*	+2.3*
 SK	3.0%*	-0.4	-0.5
 FI	4.4%	+1.1*	-0.9*
 SE	6.3%*	-0.3	+0.8
 IS	3.3%*	+1.8*	-1.0*
 NO	6.5%*	-0.2	+1.4*
 UK	6.8%*	+5.4*	-3.6*

Average incidence of the UCPs mentioned in Q13 from cross-border retailers (answer 2), - Base: all respondents (N=28,037)

In the European Union, the overall level of exposure to UCPs from cross-border retailers is 4.8%. Compared to the EU27_2019 average, this level is higher in the West (5.3%), North (5.3%) and South (5.6%), whereas it is lower in the East (2.4%).

Compared to 2016, exposure to UCPs from cross-border retailers remained stable in the East, while it increased in the EU27_2019 (+2.4pp), the North (+0.8pp), South (+2.9pp) and West (+3.6pp).

Exposure to unfair commercial practices from cross-border retailers









The average incidence of the 5 UCPs from cross-border retailers (the average proportion of "yes" answers on Q13_1 through Q13_5, option 2 - from cross-border retailers); N=28037









In this map, values below average are coloured in light and dark green and values above average are coloured in light and dark red

The highest exposure to UCPs from cross-border retailers is found in Ireland (11.3%), Austria (9.5%) and Malta (9.4%). The lowest levels of exposure are found in Portugal, Hungary (both 1.1%), Bulgaria (1.5%) and Romania (1.8%). Compared to the 2016 survey, this type of exposure increased most sharply in Ireland (+9.7pp) and decreased most prominently in Slovenia (-1.6pp). When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is also found in Ireland, where the increase of this indicator between 2016 and 2018 (reflecting greater exposure to UCPs), follows a decrease of 8.4pp between 2014 and 2016 (reflecting lower exposure to UCPs). Similarly, the only negative reversal is also found in Slovenia, where the decrease between 2016 and 2018 follows an increase of 2.3pp between 2014 and 2016 (reflecting greater exposure to UCPs).

Exposure to unfair commercial practices from cross-border retailers				
 Gender	Male	Female		
	5.1%	4.5%		
 Age	18-34	35-54	55-64	65+
	6.1%	4.3% A	4.4% A	4.5% A
 Education level	Low	Medium	High	
	3.9%	4.9% A	4.9% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	5.7% AB	5.2% B	4.5% A	5.1% AB
 Urbanisation	Rural area	Small town	Large town	
	5.4%	4.6% A	4.6% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	6.7%	5.2% BC	5.1% C	4.2% B
	Student	Unemployed	Seeking a job	Retired
	3.9% AB	3.1% A	3.8% AB	4.6% BC

Average incidence of the UCPs mentioned in Q13 from cross-border retailers (answer 2) - Base: all EU27_2019 respondents (N=24,928)

Exposure to unfair commercial practices from cross-border retailers				
 Languages	Only native	Two	Three	Four or more
	4.2% A	4.8% AB	5.2% B	6.8%
 Mother tongue	Not official language in home country	Official language in home country		
	5.7% A	4.8% A		
 Numerical skills	Low	Medium	High	
	4.5% A	5.0% A	4.8% A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	5.2% B	3.8% A	4.7% AB	2.9% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	4.8% AB	5.5% B	4.5% A	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	5.9% A	5.4% A	4.4%	

Average incidence of the UCPs mentioned in Q13 from cross-border retailers (answer 2) - Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, the number of languages consumers speak is the factor most closely associated with exposure to UCPs from cross-border retailers. The characteristics showing the next closest links are employment status, age and vulnerability due to the complexity of offers and terms and conditions and education.

Consumers who speak four or more languages are more likely to be exposed to UCPs from cross-border retailers than the remainder of the population. Those who speak three languages are also more likely to be exposed to these UCPs than those who only speak their native language.

Regarding employment status, self-employed consumers are more likely exposed to UCPs from cross-border retailers than others. In contrast, unemployed respondents are the least likely to be exposed to UCPs from cross-border retailers. They are less likely to experience such UCPs than managers, other white collars, blue collar workers, the retired and, as indicated earlier, self-employed consumers.

Concerning consumers' age, those who are aged 18-34 years report being exposed to such UCPs more compared to respondents aged 35 or older.

Consumers who are more vulnerable in terms of the complexity of offers and terms and conditions also report greater exposure to UCPs from cross-border retailers. Specifically, those who are very vulnerable and somewhat vulnerable report exposure more than those who are not vulnerable.

Finally, the proportion of consumers that experienced UCPs from retailers in other EU-countries is higher among those with a low level of education than those with a medium or high level of education.

10.2.2. Types of UCPs from cross-border retailers

Respondents are relatively less likely to experience UCPs from cross-border retailers than from domestic retailers (see previous section). Persistent sales calls (6.0%) are the most common unfair practices, followed by lottery scams (5.2%) and false limited offers (5.1%). Other UCPs and false free products are experienced by 5.1% and 3.5% of all consumers, respectively.

Types of unfair commercial practices from cross-border retailers									
Region/ Country	Lottery scams			Persistent sales calls			False free products		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	5.2%	+2.7*	-2.5*	6.0%	+3.1*	-1.2*	3.5%	+1.6*	-1.0*
EU28	5.2%	+2.8*	-2.8*	6.0%	+3.3*	-1.5*	3.9%*	+2.0*	-1.0*
North	7.7%*	+0.9	-2.2*	3.2%*	+0.2	+0.5	4.6%*	+0.9*	-0.2
South	4.3%*	+2.2*	-0.4	9.1%*	+4.5*	+1.7*	4.3%*	+2.2*	-0.0
East	2.1%*	-0.5	+0.1	1.8%*	-0.7*	+0.5*	1.6%*	+0.2	-0.6*
West	7.0%*	+4.8*	-5.5*	6.4%	+4.4*	-4.4*	3.7%	+2.0*	-2.0*
BE	8.5%*	-2.7*	+2.4	10.7%*	-0.5	+3.3*	7.7%*	-1.7	+3.9*
BG	0.9%*	+0.3	-0.9*	1.5%*	+0.9	-0.3	1.3%*	+0.8	-0.3
CZ	4.6%	+0.9	+1.1	3.1%*	+0.8	+0.5	3.2%	+1.6*	-1.5*
DK	11.8%*	+2.7	-4.1*	5.4%	+1.4	+0.7	5.4%*	+0.9	-0.7
DE	7.1%*	+5.9*	-3.5*	5.7%	+4.3*	-3.4*	2.8%	+1.6*	-0.6
EE	4.4%	+0.9	-2.9*	2.9%*	+0.6	+1.3	1.9%*	+1.1*	-0.1
IE	13.2%*	+10.1*	-16.1*	7.9%*	+6.1*	-3.9*	11.3%*	+10.4*	-6.5*
EL	2.5%*	+1.4*	-1.4*	2.1%*	+1.1	-0.4	2.4%*	+1.1	-1.1
ES	3.2%*	+2.1*	-1.3*	4.2%*	+0.1	+1.0	4.4%	+1.1	-0.5
FR	5.9%	+4.9*	-9.0*	7.1%	+5.8*	-7.1*	3.9%	+2.9*	-4.9*
HR	4.4%	-0.4	+0.7	1.9%*	+0.7	-1.0*	4.4%	+2.3*	+1.4*
IT	5.9%	+2.9*	+0.8	15.5%*	+9.3*	+2.9*	5.1%*	+3.6*	+0.7
CY	6.0%	+3.3*	-5.4*	3.6%*	+3.0*	-1.8*	4.5%	+2.8*	-2.6*
LV	4.8%	+2.5*	-7.8*	3.5%*	+1.5*	-1.4*	2.8%	+1.6*	-0.4
LT	2.6%*	-0.4	+0.9	2.9%*	+1.2	+0.5	3.2%	+1.8*	-0.5
LU	9.9%*	+6.5*	-16.9*	9.1%*	+4.3*	-10.7*	6.5%*	+4.8*	-10.1*
HU	0.3%*	-0.7	-1.0	0.7%*	+0.2	-0.7*	0.8%*	-0.1	-0.1
MT	20.8%*	+1.1	+4.8*	5.3%	-1.3	+2.1	9.0%*	+3.4*	+2.8*
NL	4.5%	-1.7	-0.6	1.2%*	-0.5	+0.3	1.4%*	-0.7	+0.6
AT	13.3%*	+12.8*	-12.8*	10.6%*	+10.1*	-11.8*	6.8%*	+5.7*	-3.5*
PL	1.8%*	-1.0	-0.2	1.9%*	-2.3*	+1.4	1.1%*	-0.5	-1.3*
PT	0.8%*	-0.3	-1.7*	1.2%*	+0.0	-0.1	0.8%*	-0.1	-0.6
RO	1.7%*	+0.1	+0.9	1.3%*	-0.0	+0.6	1.3%*	+0.2	+0.3
SI	4.3%	-4.8*	+5.0*	1.5%*	-0.1	-0.1	1.8%*	+0.4	-0.6
SK	3.0%*	-0.1	-1.7*	2.8%*	-0.2	-1.2	3.0%	-0.4	-0.6
FI	6.0%	+1.0	-2.8*	1.7%*	+0.7	-0.3	4.3%	+0.7	-1.4
SE	8.8%*	-0.3	-0.4	3.0%*	-1.3	+1.2	5.5%*	+0.6	+0.9
IS	2.3%*	-0.5	-3.2*	1.2%*	+1.1	-0.1	4.1%	+2.3*	+0.2
NO	9.5%*	-0.1	-1.0	3.8%*	+0.6	+0.5	4.7%	-2.5*	+3.1*
UK	5.5%	+4.0*	-4.3*	6.2%	+4.8*	-4.0*	6.7%*	+5.0*	-1.1*

Q13 options 1, 2 and 3 (answer 2-cross-border retailers) Base: all respondents (N=28,037)

In the European Union, the overall level of exposure to **cross-border lottery scams** is 5.2%. Compared to the EU27_2019 average, this level is higher in the West (7.0%) and North (7.7%), whereas it is lower in the East (2.1%) and South (4.3%). The highest exposure to cross-border lottery scams is found in Malta (20.8%), Austria (13.3%) and Ireland (13.2%). The lowest levels of exposure are found in Hungary (0.3%), Portugal (0.8%) and Bulgaria (0.9%).







Between 2016 and 2018, exposure to cross-border lottery scams remained stable in the East and North, while it increased in the EU27_2019 (+2.7pp), the South (+2.2pp) and West (+4.8pp). Compared to the survey administered in 2016, this type of exposure increased most sharply in Austria (+12.8pp) and decreased most prominently in Slovenia (-4.8pp). When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is found in Ireland, where between 2016 and 2018 this indicator increased by 10.1pp (reflecting a higher likelihood of being exposed to such scams), whereas between 2014 and 2016 it decreased by 16.1pp (reflecting a lower likelihood of being exposed to such scams). The only positive reversal is found in Slovenia (which also showed the strongest decrease), where between 2016 and 2018 this indicator decreased by 4.8pp, following an increase of 5.0pp between 2014 and 2016.

The overall consumer exposure to **persistent sales calls** by cross-border retailers in the European Union is 6.0%. In the West, this level is in line with the EU27_2019 average, while it is higher in the South (9.1%) and lower in the East (1.8%) and North (3.2%). The highest exposure to these types of calls is found in Italy (15.5%), Belgium (10.7%) and Austria (10.6%). Among the EU countries, the lowest levels of exposure are found in Hungary (0.7%), the Netherlands and Portugal (both 1.2%) and Romania (1.3%). The level is low as well in Iceland (1.2%).






Between 2016 and 2018, exposure to persistent sales calls by cross-border retailers remained stable in the North, while it increased in the EU27_2019 (+3.1pp), the West (+4.4pp) and South (+4.5pp) and decreased in the East (-0.7pp). Compared to the survey administered in 2016, this type of exposure increased most prominently in Austria (+10.1pp) and decreased most prominently in Poland (-2.3pp). When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is also found in Austria, where the increase between 2016 and 2018 (reflecting a higher likelihood of being exposed to such calls) was preceded by a decrease of 11.8pp between 2014 and 2016. No statistically significant negative reversal is found.

The overall consumer exposure to **false free products** by cross-border retailers is 3.5% in the European Union. In the West this level is in line with the EU27_2019 average, while it is higher in the South (4.3%) and North (4.6%) and lower in the East (1.6%). The highest exposure to this type of practice is found in Ireland (11.3%), Malta (9.0%) and Belgium (7.7%). The lowest levels of exposure are found in Hungary and Portugal (both 0.8%), Poland (1.1%) and Bulgaria and Romania (both 1.3%).

Between 2016 and 2018, consumer exposure to false free products by cross-border retailers remained stable in the East, while it increased in the EU27_2019 (+1.6pp), the North (+0.9pp), West (+2.0pp) and South (+2.2pp). Compared to the survey administered in 2016, this type of exposure increased most sharply in Ireland (+10.4pp). When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is also found in Ireland, where the increase between 2016 and 2018 (reflecting a higher likelihood of being exposed to false free products), was preceded by a decrease of 6.5pp between 2014 and 2016. There are no statistically significant decreases amongst the EU Member States and no positive reversals. Considering all studied countries, the only statistically significant decrease and positive reversal is found in Norway (-2.5pp), where between 2016 and 2018 this indicator decreased by 2.5pp (reflecting a lower likelihood of being exposed to false free products), following an increase of 3.1pp between 2014 and 2016.

Types of unfair commercial practices from cross-border retailers		Lottery scams	Persistent sales calls	False free products
 Gender	Male	5.7% A	5.8% A	3.8% A
	Female	4.7% A	6.3% A	3.2% A
 Age groups	18-34	5.1% A	7.1% B	5.2% B
	35-54	5.2% A	5.4% A	2.9% A
	55-64	5.8% A	5.9% AB	2.4% A
	65+	4.7% A	6.4% AB	3.6% AB
 Education	Low	4.1% A	4.7% A	2.8% A
	Medium	5.1% A	6.1% A	3.5% A
	High	5.5% A	6.4% A	3.7% A
 Financial Situation	Very difficult	5.4% A	5.8% AB	4.5% AB
	Fairly difficult	5.5% A	7.5% B	4.2% B
	Fairly easy	4.9% A	5.6% A	3.1% A
	Very easy	5.5% A	5.4% A	3.4% AB
 Urbanisation	Rural area	5.5% A	7.4% B	4.1% A
	Small town	5.2% A	5.9% AB	3.4% A
	Large town	4.9% A	4.9% A	3.2% A
 Employment status	Self-employed	7.8% D	8.6% C	4.6% B
	Manager	5.3% BC	5.3% AB	3.9% AB
	Other white collar	5.8% CD	6.7% BC	3.2% AB
	Blue collar	4.1% AB	5.3% AB	3.7% AB
	Student	2.9% A	3.5% A	2.8% AB
	Unemployed	2.5% A	3.7% A	2.4% A
	Seeking a job	2.8% A	5.3% ABC	4.1% AB
	Retired	5.5% BCD	6.2% BC	3.6% AB

Q13 options 1 and 3 (answer 2-cross-border retailers) - Base: all EU27_2019 respondents (N=24,928)

Types of unfair commercial practices from cross-border retailers		Lottery scams	Persistent sales calls	False free products
 Languages	Only native	4.2%	5.9% A	2.8% A
	Two	5.5% A	5.8% A	3.7% AB
	Three	5.7% A	6.7% A	3.8% AB
	Four or more	6.8% A	7.6% A	5.0% B
 Mother Tongue	Not official language in home country	6.4% A	9.9%	2.6% A
	Official language in home country	5.1% A	5.9%	3.6% A
 Numerical skills	Low	4.6% A	4.5% A	3.3% A
	Medium	5.8% A	6.3% A	3.6% A
	High	5.0% A	6.2% A	3.5% A
 Internet use	Daily	5.7% B	6.1% A	4.0% B
	Weekly	3.3% A	6.8% A	2.4% A
	Monthly	5.5% AB	9.5% A	3.3% AB
	Hardly ever	4.3% AB	5.1% A	1.5% A
	Never	2.8% A	4.6% A	1.2% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	4.8% A	5.8% A	4.3% A
	Somewhat vulnerable	6.1% A	6.4% A	3.6% A
	Not vulnerable	4.9% A	6.0% A	3.3% A
 Consumer vulnerability (complexity)	Very vulnerable	6.0% A	7.8% A	4.6% A
	Somewhat vulnerable	5.9% A	7.9% A	3.6% A
	Not vulnerable	4.8% A	5.1%	3.3% A

Q13 options 1 and 3 (answer 2-cross-border retailers) - Base: all EU27_2019 respondents (N=24,928)

Regarding socio-demographic variables and other characteristics, consumer exposure to **lottery scams from cross-border retailers** is associated most closely with employment status, followed by the number of languages consumers speak.

Regarding consumers' employment status, self-employed consumers are most likely to be exposed to lottery scams from cross-border retailers. They experience such scams more often than all other consumers, except for other white collars and the retired. In contrast, students, those who are unemployed, and jobseekers are the least likely to be exposed to this UCP and less so than the self-employed, managers, other white collars or the retired.

Concerning the consumers' language skills, those who speak only their native language are less likely to be exposed to such scams than those who speak two or more languages.

With regards to receiving **persistent sales calls from cross-border retailers**, whether a consumer's mother tongue is the official language in their country of residence or not is the factor most closely associated with this indicator. The characteristics showing the next closest links are vulnerability due to the complexity of offers and terms and conditions, employment status, the degree of urbanisation and age.

Consumers whose mother tongue is not one of the official languages of the country or region in which they live are more likely to report receiving persistent sales calls from cross-border retailers than those whose mother tongue is not an official language.

Consumers who are very or somewhat vulnerable due to the complexity of offers and terms and conditions are also more likely to report receiving persistent cross-border sales calls than those who are not vulnerable.

Regarding consumers' employment status, those who are self-employed are more likely to receive such calls than managers, blue collar workers, students and people who are unemployed. Other white collars and those who are retired are also more likely to report this than students and the unemployed.

Persons that live in a rural area are more likely to report receiving such calls compared to those living in a large town.





































As far as age is concerned, those aged 18-34 years are more likely to receive cross-border persistent sales calls than those aged 35-54 years. Consumers aged 55 years and older do not differ from younger consumers.

Regarding exposure to **false offers of free products** from cross-border retailers, this indicator is associated most closely with age, followed by the number of languages spoken and employment status.

Young consumers (aged 18-34 years) are more likely to report receiving false offers for free products from retailers in another EU country than those aged 35-64 years. Those aged 65 years or older do not differ from other age groups.

Consumers who speak at least four languages are more likely to be exposed to cross-border false free offers compared to those who only speak their native language.

Finally, those who are self-employed are more likely to report receiving such offers than those who are unemployed.

Types of unfair commercial practices from cross-border retailers						
Region/ Country	False limited offers			Other UCPs		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	5.1%	+2.6*	-0.4*	4.2%	+2.2*	-1.8*
 EU28	5.4%	+3.1*	-1.0*	4.6%*	+2.8*	-2.1*
 North	5.5%	+1.1*	+0.2	5.4%*	+0.8*	+0.1
 South	6.2%*	+3.5*	+0.7	4.3%	+2.2*	-0.5
 East	4.1%*	+0.1	+0.8*	2.5%*	+0.7*	-0.5*
 West	4.8%	+3.4*	-1.9*	4.8%*	+3.2*	-3.8*
 BE	7.7%*	+2.4*	+1.3	7.9%*	+2.4*	-1.5
 BG	2.3%*	+0.9	-0.7	1.3%*	+0.7	-0.9*
 CZ	4.2%	+1.0	-0.1	2.2%*	+0.6	-0.4
 DK	4.6%	+1.7	-1.6	6.3%*	+2.1*	-0.4
 DE	5.6%	+4.6*	-1.4*	4.8%	+3.4*	-2.6*
 EE	3.0%*	+0.4	+0.4	2.8%*	+1.2	+0.8
 IE	13.0%*	+11.3*	-6.4*	11.4%*	+10.6*	-8.9*
 EL	4.0%	+2.1*	-1.9*	2.8%*	+2.5*	-1.8*
 ES	7.9%*	+3.4*	+0.8	4.8%	+2.5*	-1.4
 FR	2.7%*	+1.6*	-2.4*	4.1%	+3.2*	-5.9*
 HR	7.0%*	+1.5	+2.0*	3.4%	+1.3	+0.1
 IT	5.9%	+4.4*	+1.2	4.7%	+2.5*	+0.3
 CY	6.2%	+3.2*	-1.6	1.4%*	+0.7	-1.4*
 LV	4.2%	+0.4	-1.3	3.0%*	+1.9*	-0.7
 LT	4.0%	+1.7*	+0.0	2.0%*	+1.1*	-1.0*
 LU	11.1%*	+8.8*	-6.4*	3.6%	+2.0	-8.0*
 HU	2.6%*	+1.5*	-1.3*	1.2%*	+0.7	-1.0*
 MT	8.5%*	-0.1	+3.1	3.6%	-2.4	+4.1*
 NL	1.6%*	-0.4	-0.3	2.4%*	-0.4	-0.1
 AT	10.1%*	+8.6*	-8.4*	6.6%*	+5.1*	-5.8*
 PL	4.9%	-1.1	+1.3	3.6%	+0.7	-0.3
 PT	1.8%*	+0.6	-0.5	0.9%*	-1.0*	+0.2
 RO	3.0%*	+1.0	+1.0	1.5%*	+1.2*	-0.9*
 SI	8.0%*	-3.6*	+6.7*	2.2%*	-0.3	+0.4
 SK	4.4%	+0.3	+0.6	2.0%*	-1.4	+0.4
 FI	5.0%	+1.9*	+0.8	5.2%	+1.3	-0.6
 SE	7.2%*	+0.5	+1.4	6.9%*	-0.7	+1.1
 IS	4.0%	+2.5*	-0.4	5.1%	+3.5*	-1.5
 NO	6.0%	-1.4	+4.1*	8.7%*	+2.5*	+0.2
 UK	7.9%*	+6.7*	-5.0*	7.7%*	+6.6*	-3.6*

Q13 options 4 and 5 (answer 2-cross-border retailers) Base: all respondents (N=28,037)







The overall consumer exposure to **false limited offers** in the European Union is 5.1%. In the North and West, this level is in line with the EU27_2019 average, while it is higher in the South (6.2%) and lower in the East (4.1%). The highest exposure to this type of practice is found in Ireland (13.0%), Luxembourg (11.1%) and Austria (10.1%). The lowest exposure is found in the Netherlands (1.6%), Portugal (1.8%) and Bulgaria (2.3%).

Between 2016 and 2018, consumer exposure to false limited offers by cross-border retailers increased in the EU27_2019 (+2.6pp), the North (+1.1pp), West (+3.4pp) and South (+3.5pp), while it remained stable in the East. Compared to the survey administered in 2016, this type of exposure increased most prominently in Ireland (+11.3pp), where also the highest negative reversal is observed. The increase between 2016 and 2018 (reflecting higher consumer exposure to false limited offers), came after a decrease of 6.4pp between 2014 and 2016.







Exposure to false limited offers decreased most prominently in Slovenia (-3.6pp). In addition, when looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the only positive reversal is also found in Slovenia, where this indicator increased by 6.7pp between 2014 and 2016 (reflecting higher consumer exposure to such offers) before it decreased between 2016 and 2018.

In the European Union, the overall consumer exposure to **other cross-border UCPs** is 4.2%. In the South, this indicator is in line with the EU27_2019 average, while it is higher in the West (4.8%) and North (5.4%) and lower in the East (2.5%). Among the EU countries, the highest exposure to other cross-border UCPs is found in Ireland (11.4%), Belgium (7.9%) and Sweden (6.9%). Of all studied countries, exposure to other cross-border UCPs is high in the UK (7.7%) and Norway (8.7%) as well. The lowest values for this indicator are found in Portugal (0.9%), Hungary (1.2%) and Bulgaria (1.3%).

Between 2016 and 2018, exposure to other cross-border UCPs increased in the EU27_2019 (+2.2pp) and all the regions (East +0.7pp, North +0.8pp, South +2.2pp, West +3.2pp). Compared to the survey administered in 2016, the strongest increase in exposure to other UCPs from cross-border retailers as well as the largest negative reversal is found in Ireland, where between 2016 and 2018 this indicator increased by 10.6pp (reflecting higher consumer exposure to other cross-border UCPs), whereas between 2014 and 2016 it decreased by 8.9pp. Consumers' exposure to other UCPs from cross-border retailers decreased most prominently in Portugal (-1.0pp). No statistically significant negative reversal is found.

Types of unfair commercial practices from cross-border retailers		False limited offers	Other UCPs
 Gender	Male	5.7%	4.7%
	Female	4.6%	3.6%
 Age groups	18-34	7.7%	5.1% B
	35-54	4.4% A	3.6% A
	55-64	4.4% A	3.7% AB
	65+	3.2% A	4.5% AB
 Education	Low	4.6% A	3.1% A
	Medium	5.5% A	4.2% A
	High	4.8% A	4.3% A
 Financial Situation	Very difficult	7.3% A	6.1% AB
	Fairly difficult	5.0% A	3.8% AB
	Fairly easy	4.9% A	3.9% A
	Very easy	5.6% A	5.3% B
 Urbanisation	Rural area	5.3% A	4.8% B
	Small town	4.9% A	3.6% A
	Large town	5.3% A	4.4% AB
 Employment status	Self-employed	6.7% D	5.9% B
	Manager	6.1% CD	4.9% AB
	Other white collar	5.7% CD	4.3% AB
	Blue collar	3.8% AB	4.1% AB
	Student	5.5% BCD	4.1% AB
	Unemployed	3.8% ABC	2.9% A
	Seeking a job	2.9% A	3.5% AB
	Retired	4.5% ABCD	3.3% A

Q13 options 4 and 5 (answer 2-cross-border retailers) - Base: all EU27_2019 respondents (N=24,928)

Types of unfair commercial practices from cross-border retailers		False limited offers	Other UCPs
 Languages	Only native	4.6% A	3.4% A
	Two	5.1% AB	4.1% A
	Three	5.1% AB	4.5% A
	Four or more	7.3% B	7.3%
 Mother Tongue	Not official language in home country	3.9% A	6.1% A
	Official language in home country	5.2% A	4.1% A
 Numerical skills	Low	4.6% A	5.7% A
	Medium	5.6% A	3.7% A
	High	5.0% A	4.2% A
 Internet use	Daily	5.6% C	4.6% B
	Weekly	3.2% B	3.0% AB
	Monthly	3.4% ABC	1.9% A
	Hardly ever	0.8% A	2.0% A
	Never	3.0% B	1.9% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	4.6% A	4.6% AB
	Somewhat vulnerable	6.3%	5.3% A
	Not vulnerable	4.7% A	3.6% B
 Consumer vulnerability (complexity)	Very vulnerable	6.1% A	5.1% A
	Somewhat vulnerable	5.6% A	4.0% A
	Not vulnerable	4.8% A	4.2% A

Q13 options 4 and 5 (answer 2-cross-border retailers) - Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, age is the factor most closely associated with consumers' exposure to **false limited offers from cross-border retailers**, followed by gender, employment status and language.

Younger consumers (18-34 years) are more likely to report receiving false limited offers from cross-border retailers than those aged 35 or older.

As far as gender is concerned, male consumers are more likely to receive cross-border false limited offers than females.

Regarding consumers' employment status, consumers who are self-employed report being exposed to this UCP most often. Their exposure is higher than the exposure for blue collar job workers, jobseekers or those who are unemployed. The proportion of people reporting this is also higher among managers and other white collars than it is among blue collar workers and jobseekers. Students likewise report this more than people seeking a job.

Finally, consumers who speak four or more languages are more likely to be exposed to false limited offers than those speaking only their native language.

Higher **exposure to other UCPs from cross-border retailers** is associated most closely to the number of languages spoken, followed by the consumers' gender, internet use, urbanisation and age.

Consumers who speak at four languages or more are more likely to be exposed to such practices than consumers who speak fewer languages.

Concerning gender, males are more likely to report being exposed to such practices than females.





































Consumers who use the internet daily are also more likely to report having greater exposure to other UCPs from cross-border retailers compared to those who use the internet monthly or less.

Consumers from rural areas are more likely to report exposure to other UCPs from cross-border retailers than consumers from small towns.

Finally, regarding the consumers' age, exposure is reported more often by those who are aged 18-34 years than those aged 35-54 years.

10.3. Other illicit commercial practices from domestic retailers

10.3.1. Exposure to other illicit commercial practices from domestic retailers

Exposure to other illicit commercial practices from domestic retailers			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	10.6%	+1.6*	-3.8*
 EU28	11.2%*	+3.1*	-4.7*
 North	9.0%*	-0.9*	+1.5*
 South	14.1%*	+1.7*	-3.9*
 East	12.2%*	-1.9*	-3.3*
 West	7.6%*	+3.8*	-4.8*
 BE	9.6%	-0.8	-0.2
 BG	19.0%*	-2.7	-3.4*
 CZ	7.8%*	-0.1	-1.9*
 DK	7.8%*	-0.2	+1.7
 DE	6.3%*	+3.0*	-3.3*
 EE	11.0%	+0.7	+1.5
 IE	15.1%*	+11.8*	-13.8*
 EL	21.0%*	+9.4*	-7.3*
 ES	12.1%	-2.8*	-3.1*
 FR	9.5%	+6.9*	-8.1*
 HR	21.1%*	-3.1	+0.6
 IT	15.2%*	+3.9*	-4.4*
 CY	7.4%*	+1.1	-3.7*
 LV	15.0%*	-1.1	-0.7
 LT	10.5%	+1.1	-3.3*
 LU	5.3%*	+3.2*	-2.9*
 HU	12.4%*	-2.5*	-4.9*
 MT	11.8%	-6.1*	+6.2*
 NL	5.0%*	-2.1*	-0.1
 AT	4.4%*	+2.3*	-5.4*
 PL	10.6%	-2.0	-2.9*
 PT	10.2%	+0.8	-2.1
 RO	14.4%*	-1.3	-5.0*
 SI	7.8%*	-1.8	+0.3
 SK	9.9%	-3.9*	-4.2*
 FI	7.4%*	-0.7	+2.3*
 SE	8.7%*	-2.2*	+3.0*
 IS	10.3%	-3.3*	+2.9
 NO	6.7%*	-1.8*	-0.7
 UK	15.6%*	+13.4*	-11.1*

The average exposure to illicit commercial practices from domestic retailers (Q16a_1²¹ and Q16a_2 answer option 1 and Q16b_1 and Q16b_2 answer option 1) – Base: All respondents (N=28,037)





































²¹ Q16.a. Now, I will read you some statements about problems consumers may have more generally when shopping. Please tell me whether you have experienced any of them during the last 12 months...?
 -Yes, with retailers or services providers located in (our country) -Yes, with retailers or services providers located in another EU country -Yes, but you don't know in which country the retailers or services providers were located -No -DK/NA
 Q16.a.1. You have encountered unfair terms and conditions in a contract (for instance, enabling the provider to change the contract terms unilaterally or imposing excessive penalties for breach of the contract)
 Q16.a.2. You have had to pay unanticipated extra charges
 Q16.b. Now, I will read you some statements about problems consumers may have more generally when shopping. Please tell me whether you have experienced any of them when buying in (our country) during the last 12 months...?
 -Yes -No -DK/NA
 Q16.b.1. You have encountered unfair terms and conditions in a contract (for instance, enabling the provider to change the contract terms unilaterally or imposing excessive penalties for breach of the contract)
 Q16.b.2. You have had to pay unanticipated extra charges

In the European Union, the overall consumer exposure to other illicit commercial practices from domestic retailers is 10.6%. Compared to the EU27_2019 average, this indicator is higher in the East (12.2%) and South (14.1%), whereas it is lower in the West (7.6pp) and North (9.0%). The highest exposure to other illicit commercial practices from domestic retailers is found in Croatia (21.1%), Greece (21.0%) and Bulgaria (19.0%). The lowest exposure to such practices is found in Austria (4.4%), the Netherlands (5.0%) and Luxembourg (5.3%).

Between 2016 and 2018, consumer exposure to other illicit commercial practices from domestic retailers increased in the EU27_2019 (+1.6pp), the South (+1.7pp) and West (+3.8pp), whereas it decreased in the North (-0.9pp) and East (-1.9pp). Compared to the 2016 survey, this type of exposure increased most sharply in Ireland, where also the largest negative reversal is found. In this country, between 2016 and 2018 the indicator increased by 11.8pp (reflecting higher consumer exposure to other illicit commercial practices), whereas between 2014 and 2016 it decreased by 13.8pp. The largest decrease and positive reversal are found in Malta, where between 2016 and 2018 this indicator decreased by 6.1pp (reflecting lower consumer exposure to other illicit commercial practices), following an increase of 6.2pp between 2014 and 2016.

10.3.2. Types of other illicit commercial practices from domestic retailers

When it comes to other illicit commercial practices experienced from domestic retailers, consumers are somewhat more likely to face unfair terms and conditions (11.9%) than unanticipated extra charges (9.3%).

Exposure to other illicit commercial practices from domestic retailers						
Region/ Country	Unfair terms and conditions			Unanticipated extra charges		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	11.9%	+2.1*	-4.5*	9.3%	+1.1*	-3.2*
 EU28	12.3%	+3.5*	-5.4*	10.2%*	+2.6*	-4.1*
 North	8.5%*	-1.1*	+1.3*	9.5%	-0.8	+1.8*
 South	18.2%*	+3.1*	-4.3*	10.0%	+0.3	-3.6*
 East	13.2%*	-2.7*	-3.6*	11.3%*	-1.2*	-3.0*
 West	7.3%*	+4.4*	-5.8*	7.8%*	+3.2*	-3.7*
 BE	9.2%*	+1.3	-1.3	9.9%	-2.9*	+0.9
 BG	20.6%*	-5.0*	-3.2	17.5%*	-0.5	-3.5*
 CZ	9.7%*	-0.7	-2.4	6.0%*	+0.4	-1.4
 DK	5.5%*	-0.1	+1.5	10.2%	-0.3	+2.0
 DE	6.5%*	+4.2*	-4.0*	6.0%*	+1.7	-2.5*
 EE	12.2%	+0.8	+1.6	9.9%	+0.6	+1.4
 IE	14.3%*	+12.0*	-17.2*	15.8%*	+11.6*	-10.5*
 EL	21.2%*	+10.4*	-7.1*	20.8%*	+8.5*	-7.4*
 ES	17.1%*	-3.2	-4.1*	7.1%*	-2.4	-2.1
 FR	8.5%*	+6.2*	-9.9*	10.6%*	+7.7*	-6.2*
 HR	22.6%*	-4.2*	+0.5	19.6%*	-1.9	+0.8
 IT	19.7%*	+6.8*	-4.2*	10.6%	+1.0	-4.5*
 CY	6.5%*	+1.4	-4.2*	8.4%	+0.9	-3.2*
 LV	14.7%*	-1.4	-2.4	15.2%*	-0.8	+1.0
 LT	11.2%	+0.9	-3.1*	9.7%	+1.2	-3.6*
 LU	4.6%*	+3.0*	-3.6*	6.1%*	+3.4*	-2.2*
 HU	17.4%*	+0.9	-5.5*	7.4%*	-5.8*	-4.4*
 MT	11.0%	-7.2*	+7.9*	12.5%*	-5.0*	+4.4
 NL	4.9%*	-0.9	+1.3	5.1%*	-3.4*	-1.5
 AT	4.4%*	+2.5*	-6.7*	4.4%*	+2.1*	-4.0*
 PL	9.3%*	-3.9*	-3.7*	12.0%*	-0.2	-2.1
 PT	12.2%	+2.2	-3.1*	8.1%	-0.5	-1.0
 RO	16.3%*	-1.2	-4.2*	12.5%*	-1.4	-5.9*
 SI	8.2%*	-2.1	+1.2	7.5%*	-1.6	-0.7
 SK	13.2%	-5.3*	-5.7*	6.7%*	-2.6*	-2.7*
 FI	8.6%*	-1.3	+2.0	6.1%*	-0.1	+2.6*
 SE	7.5%*	-2.3	+2.8*	9.9%	-2.2	+3.2*
 IS	7.3%*	-1.8	-0.1	13.4%*	-4.9*	+6.0*
 NO	5.3%*	-0.3	-0.2	8.0%	-3.4*	-1.1
 UK	15.2%*	+13.6*	-11.9*	16.0%*	+13.2*	-10.3*

Percentage of "Yes" responses in Q16a_1 and Q16b_1 answer option 1 and in Q16a_2 and Q16b_1 answer option 1 – Base: All respondents (N=28,037)

In the European Union, the overall consumer exposure to **unfair contract terms and conditions** from domestic retailers is 11.9%. Compared to the EU27_2019 average, this level is higher in the East (13.2%) and South (18.2%), whereas it is lower in the West (7.3%) and North (8.5%). The highest consumer exposure to unfair contract terms and conditions from domestic retailers is found in Croatia (22.6%), Greece (21.2%) and Bulgaria (20.6%). The lowest consumer exposure to such practices is found in Austria (4.4%), Luxembourg (4.6%) and the Netherlands (4.9%).

Compared to 2016, exposure to unfair contract terms and conditions from domestic retailers increased in the EU27_2019 (+2.1pp), in the South (+3.1pp) and West (+4.4pp), while it decreased in the North (-1.1%) and the East (-2.7%). Exposure to unfair contract terms increased most sharply in Ireland, where also the largest negative reversal is found. In this country, between 2016 and 2018 the indicator increased by 12.0pp (reflecting higher consumer exposure to unfair contract terms and conditions), whereas between 2014 and 2016 it decreased by 17.2pp.

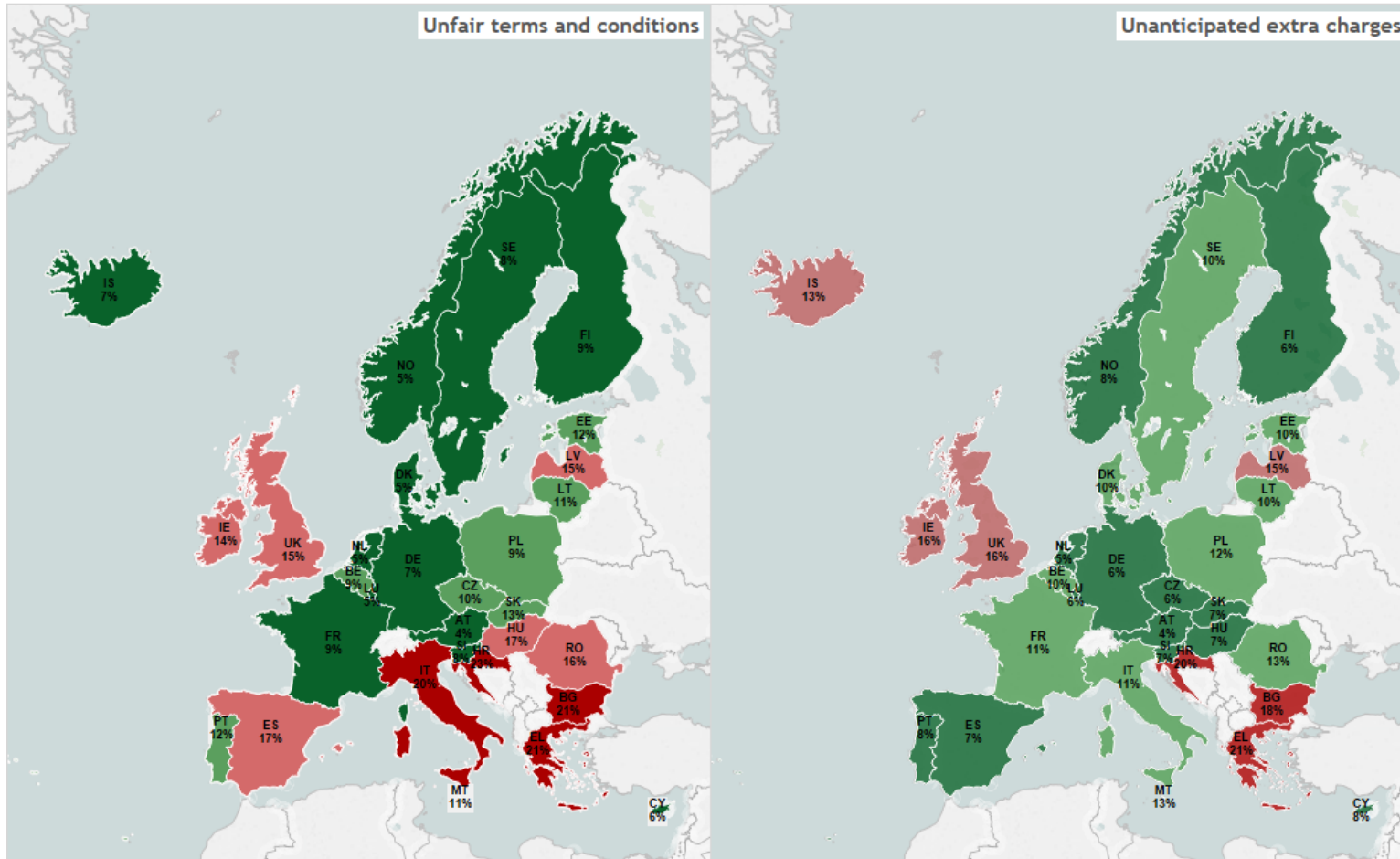
In contrast, in Malta, exposure to unfair contract terms decreased most prominently, which also represents the only positive reversal. Between 2016 and 2018, this indicator decreased by 7.2pp (reflecting a development towards a lower consumer exposure to unfair contract terms and conditions), whereas between 2014 and 2016 it increased by 7.9pp.

The overall consumer exposure to **unanticipated extra charges** from domestic retailers is 9.3% in the European Union. In the North and South, this indicator is in line with the EU27_2019 average, while exposure levels are higher in the East (11.3%) and lower in the West (7.8%). In the EU, the highest exposure to unanticipated extra charges from domestic retailers is found in Greece (20.8%), Croatia (19.6%) and Bulgaria (17.5%). The lowest consumer exposure to such practices is found in Austria (4.4%), the Netherlands (5.1%) and the Czech Republic and Germany (both 6.0%).

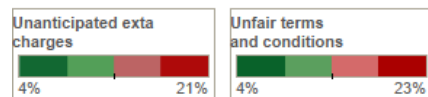
Between 2016 and 2018, exposure to unanticipated extra charges from domestic retailers increased in the EU27_2019 (+1.1pp), the West (+3.2pp) and decreased in the East (-1.2pp), while it remained stable in the North and South. For this indicator as well, exposure to unanticipated extra charges increased most sharply in Ireland (+11.6pp; reflecting higher exposure to unanticipated extra charges), which is a negative reversal compared to the decrease of 10.5pp between 2014 and 2016. Exposure to unanticipated extra charges decreased most prominently in Hungary (-5.8pp) compared to the 2016 survey. The largest negative reversal in the EU is also found in Hungary, where between 2016 and 2018 this indicator decreased by 5.8pp (reflecting lower consumer exposure to unanticipated extra charges), whereas between 2014 and 2016 it increased by 4.4pp.

Considering all countries in the study, the highest negative reversal is found in the UK, where between 2016 and 2018 this indicator increased by 13.2pp (reflecting higher consumer exposure to such charges), whereas between 2014 and 2016 it decreased by 10.3pp. The highest positive reversal is found in Iceland, where between 2016 and 2018 this indicator decreased by 4.9pp (reflecting lower consumer exposure to such charges), whereas between 2014 and 2016 it increased by 6.0pp.







Exposure to other illicit commercial practices from domestic retailers



The average exposure to illicit commercial practices from domestic retailers
 Q16a_1 and Q16a_2, answer option 1 and Q16b_1 and Q16b_2, answer option1; N=28037



In these maps, values below average are coloured in light and dark green and values above average are coloured in light and dark red

Exposure to other illicit commercial practices from domestic retailers		Total	Unfair terms and conditions	Unanticipated extra charges
 Gender	Male	11.9%	14.2%	9.5% A
	Female	9.5%	9.8%	9.2% A
 Age groups	18-34	12.3% C	12.9% A	11.8%
	35-54	10.9% BC	12.4% A	9.4% B
	55-64	9.9% AB	11.2% A	8.5% AB
	65+	8.3% A	10.2% A	6.4% A
 Education	Low	8.7% A	9.6% A	7.9% A
	Medium	10.2% A	11.4% A	9.1% A
	High	11.6%	13.2%	10.0% A
 Financial Situation	Very difficult	13.2% C	13.4% AB	13.3%
	Fairly difficult	11.5% BC	13.0% B	9.9% B
	Fairly easy	9.7% A	11.2% A	8.2% A
	Very easy	10.0% AB	10.8% AB	9.2% AB
 Urbanisation	Rural area	10.2% A	11.0% A	9.4% AB
	Small town	10.2% A	11.8% AB	8.7% A
	Large town	11.7%	13.1% B	10.2% B
 Employment status	Self-employed	11.9% B	12.5% B	11.4% B
	Manager	11.9% AB	14.0% B	9.8% AB
	Other white collar	10.7% AB	12.3% B	9.2% AB
	Blue collar	10.8% AB	11.9% B	9.7% AB
	Student	9.1% A	8.0% A	9.6% AB
	Unemployed	10.3% AB	10.8% AB	9.5% AB
	Seeking a job	11.5% AB	15.1% B	8.1% AB
Retired	9.5% AB	11.0% AB	8.0% A	

The average exposure to illicit commercial practices from domestic retailers (Q16a_1 and Q16a_2 answer option 1 and Q16b_1 and Q16b_2 answer option 1) – Base: all EU27_2019 respondents (N=24,928)

Exposure to other illicit commercial practices from domestic retailers		Total	Unfair terms and conditions	Unanticipated extra charges
Languages	Only native	9.5%	10.8% A	8.2% A
	Two	11.0% A	12.2% AB	9.7% AB
	Three	11.7% A	13.5% B	10.0% AB
	Four or more	11.9% A	12.6% AB	11.2% B
Mother Tongue	Not official language in home country	15.4%	17.5%	13.3%
	Official language in home country	10.4%	11.7%	9.1%
Numerical skills	Low	9.7% A	10.7% A	8.8% A
	Medium	10.3% A	11.6% A	9.0% A
	High	11.0% A	12.3% A	9.6% A
Internet use	Daily	10.9% C	12.3% B	9.5% B
	Weekly	11.1% C	12.6% B	9.6% B
	Monthly	13.8% BC	15.8% AB	11.6% AB
	Hardly ever	6.5% A	7.7% A	5.4% A
	Never	8.2% AB	8.4% A	8.3% AB
Consumer vulnerability (socio-demographic factors)	Very vulnerable	14.2%	14.8% A	13.7%
	Somewhat vulnerable	11.5%	13.4% A	9.7%
	Not vulnerable	8.9%	10.2%	7.6%
Consumer vulnerability (complexity)	Very vulnerable	13.1% A	14.5% A	11.9% A
	Somewhat vulnerable	12.2% A	13.7% A	10.7% A
	Not vulnerable	9.5%	10.7%	8.2%

The average exposure to illicit commercial practices from domestic retailers (Q16a_1 and Q16a_2 answer option 1 and Q16b_1 and Q16b_2 answer option 1) – Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, whether a consumer’s mother tongue is the official language in their country of residence or not is the factor most closely associated with consumer exposure to other **illicit commercial practices from domestic retailers**. Other characteristic showing close links with the indicator are vulnerability due to socio-demographic factors, gender, vulnerability due to the complexity of offers and terms and conditions and age.

Consumers whose mother tongue is not one of the official languages of the country or region in which they live are more likely to be exposed to illicit commercial practices from domestic retailers than those whose mother tongue is not an official language.

Consumers who are very vulnerable in terms of socio-demographic factors are more likely to report being exposed to illicit commercial practices from domestic retailers than those who are somewhat vulnerable, who in turn report higher exposure to such practices than those who are not vulnerable.

Regarding consumers’ gender, males are more likely to be exposed to such practices than females. Consumers aged 18-34 years are more likely to report being exposed to such practices than those aged 55-64 years and 65+ years.

In terms of encountering **unfair terms and conditions from domestic retailers**, this indicator is associated most closely with whether a consumers' mother tongue is the official language in their country of residence or not. Other characteristics with close links with the indicator are gender, vulnerability due to socio-demographic factors, vulnerability due to the complexity of offers and terms and conditions and internet use.

Those whose mother tongue does not correspond to one of the official languages of the country or region they live in are more likely to encounter such unfair terms and conditions than those whose mother tongue is one of the official languages.

Regarding consumers' gender, males are more likely to report encountering unfair terms and conditions from domestic retailers than females.

Consumers who are very or somewhat vulnerable in terms of socio-demographic factors are more likely to report encountering unfair terms and conditions compared to consumers who are not vulnerable.

Similarly, consumers who are very or somewhat vulnerable in terms of the complexity of offers and terms and conditions are also more likely to report encountering unfair terms and conditions than those who are not vulnerable.

As far as internet use is concerned, daily and weekly internet users are likely to encounter unfair terms and conditions than those who use the internet hardly ever or never.

Whether a consumers' mother tongue is the official language in their country of residence or not is also associated most closely with consumers' exposure to **unanticipated extra charges from domestic retailers**. The characteristics showing the next closest links are vulnerability due to socio-demographic factors, age, vulnerability due to the complexity of offers and terms and conditions and the degree of urbanisation.

Those whose mother tongue is not one of the official languages of the country or region they live in report receiving such unanticipated charges more likely than those whose mother tongue is one of the official languages.





































Consumers who are very vulnerable in terms of socio-demographic factors are more likely to report receiving unanticipated extra charges than who are somewhat vulnerable, who in turn are more likely to report receiving such charges than those who are not vulnerable.

Regarding age, younger consumers (18-34 years) are also more likely to receive unanticipated extra charges from domestic retailers than those aged 35-54 years, who in turn are more likely to receive such charges than those aged 65 years and older.

Consumers who are very or somewhat vulnerable in terms of the complexity of offers and terms and conditions also report exposure to unanticipated extra charges more than those who are not vulnerable.

Finally, consumers living in a large town are more likely to report receiving such charges than those living in a small town.

10.3.3. Exposure to other illicit commercial practices from cross-border retailers

Exposure to other illicit commercial practices from cross-border retailers			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	3.6%	+0.1	-0.3
 EU28	4.0%	+0.4*	-0.4
 North	3.9%	-0.3	+0.5
 South	4.8%*	+0.8	+0.6
 East	2.0%*	+0.0	-0.9
 West	3.5%	-0.2	-0.6
 BE	4.4%	+0.1	-1.8
 BG	2.6%	+1.0	-2.8*
 CZ	1.1%*	+0.7	-1.1*
 DK	3.6%	-1.2	+0.9
 DE	3.1%	-0.8	+0.2
 EE	2.0%*	-0.2	+0.3
 IE	9.8%*	+6.2*	-3.8*
 EL	3.2%	+1.2	-0.8
 ES	4.3%	-0.6	+1.1
 FR	2.9%	-1.2	-0.9
 HR	4.3%	+0.8	+0.2
 IT	5.5%*	+1.7	+0.3
 CY	5.2%	+1.3	-2.7
 LV	3.7%	+0.7	-0.6
 LT	4.2%	+2.2*	-2.5*
 LU	6.5%*	+1.2	-4.9*
 HU	1.0%*	+0.4	-4.5*
 MT	7.8%*	-1.4	+3.0
 NL	2.4%	+0.8	-0.4
 AT	4.4%	+2.0*	-1.3
 PL	1.7%*	-0.3	-0.0
 PT	2.4%	-0.4	+1.5
 RO	2.3%	-1.1	+0.4
 SI	3.4%	+0.4	+0.8
 SK	2.5%	+0.4	-2.8*
 FI	2.9%	+0.6	-2.5*
 SE	4.9%	-1.2	+3.0*
 IS	5.4%	+2.9*	+0.1
 NO	5.3%*	+0.4	+1.0
 UK	6.5%*	+2.9*	-1.3

The average exposure to illicit commercial practices from cross-border retailers (Q16a_1 and Q16a_2 answer option 2) – Base: Respondents who shopped in another EU country (N=10,741)

In the European Union, the overall consumer exposure to other illicit commercial practices from cross-border retailers is 3.6%. In the North and West, consumer exposure is in line with the EU27_2019 average, whereas it is higher in the South (4.8%) and lower in the East (2.0%). Among the EU Member States, the highest exposure to other illicit commercial practices from cross-border retailers is found in Ireland (9.8%), Malta (7.8%) and Luxembourg (6.5%). The lowest levels of exposure to such practices are found in Hungary (1.0%), the Czech Republic (1.1%) and Poland (1.7%).

Between 2016 and 2018, exposure to other illicit commercial practices from cross-border retailers remained unchanged in the EU27_2019 and all regions. In the EU27_2019, this type of exposure increased most sharply in Ireland (+6.2pp), while no statistically significant decreases are recorded

at country level. When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the strongest negative reversal is also found in Ireland, where the increase between 2016 and 2018 follows a decrease of 3.8pp between 2014 and 2016 (reflecting lower exposure to such charges). No statistically significant positive reversal is found.

10.3.4. Types of other illicit commercial practices from cross-border retailers

In contrast to other illicit commercial practices from domestic retailers, unanticipated extra charges (4.4%) are somewhat more common from cross-border retailers than unfair terms and conditions (2.8%).

Exposure to other illicit commercial practices from cross-border retailers						
Region/ Country	Unfair terms and conditions			Unanticipated extra charges		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	2.8%	+0.1	+0.2	4.4%	+0.0	-0.8*
EU28	3.2%	+0.3	+0.4	4.8%	+0.6*	-1.2*
North	3.2%	+0.1	+0.5	4.6%	-0.8	+0.5
South	2.6%	+0.2	-0.2	7.0%*	+1.4	+1.4
East	1.6%*	-0.1	-0.3	2.3%*	+0.2	-1.6*
West	3.2%	+0.1	+0.6	3.8%	-0.6	-1.8*
BE	2.5%	+0.7	-2.0	6.4%	-0.4	-1.5
BG	3.2%	+1.6	-3.6*	2.0%*	+0.3	-1.9
CZ	1.5%	+1.6*		0.7%*	-0.3	-0.8
DK	2.1%	+0.9	+0.0	5.0%	-3.3	+1.8
DE	3.9%	+0.8	+1.9	2.3%*	-2.3	-1.5
EE	0.8%*	-0.9	+0.6	3.2%	+0.6	-0.1
IE	5.4%*	+2.6*	-0.8	14.2%*	+9.9*	-6.8*
IT	0.3%*	-0.7	-2.3	6.0%	+3.1	+0.8
ES	2.8%	-1.8	+0.3	5.8%	+0.7	+1.9
FR	2.0%	-2.4	+0.2	3.9%	-0.1	-2.1
HR	2.1%	-0.4	-1.1	6.6%	+2.0	+1.5
CY	4.0%	+1.2	-2.3	6.4%	+1.4	-3.1
LV	2.7%	+0.7	-1.9	4.6%	+0.7	+0.7
LT	4.0%	+2.3	-1.8	4.4%	+2.0	-3.3*
LU	4.4%	+0.1	-3.2	8.7%*	+2.4	-6.6*
HU	0.7%*	+0.6	-3.3	1.3%*	+0.3	-5.7*
MT	5.0%	-2.5	+5.9*	10.5%*	-0.4	+0.2
NL	1.9%	+0.3	+0.5	2.9%	+1.3	-1.3
AT	5.5%*	+3.9*	-0.8	3.4%	+0.0	-1.8
PL	1.4%	-0.5	+1.0	2.0%*	-0.2	-1.1
PT	1.5%	-0.9	+1.6	3.3%	+0.2	+1.4
RO	1.3%	-2.4	+2.3	3.3%	+0.3	-1.6
SI	2.3%	-0.4	+0.0	4.5%	+1.2	+1.7
SK	2.6%	-0.1	-1.4	2.3%*	+1.0	-4.2*
FI	3.5%	+1.2	-2.7*	2.3%*	-0.1	-2.2
SE	3.9%	-1.8	+3.7*	5.9%	-0.6	+2.2
IS	2.4%	+0.5	+1.3	8.4%*	+5.3*	-1.1
NO	3.1%	+1.1	-0.3	7.5%*	-0.3	+2.3
UK	5.9%*	+1.7	+1.5	7.0%	+4.1*	-4.1*

Percentage of “Yes” responses in Q16a_1 and Q16a_2 – Base: Respondents who shopped in another EU country (N=10,741)







In the European Union, the overall consumer exposure to **unfair contract terms and conditions from cross-border retailers** is 2.8%. In the North, South and West, the results are in line with the

EU27_2019 average, while a lower level is noted in the East (1.6%). While the results for most of the EU Member States are in line with the EU27_2019 average, higher levels are observed in Austria (5.5%), Ireland (5.4%), while lower levels are found in Estonia (0.8%), Hungary (0.7%) and Greece (0.3%). The highest level of exposure among all studied countries is found in the UK (5.9%).







Consumer exposure to unfair contract terms and conditions from cross-border retailers did not undergo any statistically significant change between 2016 and 2018 in the EU27_2019, nor in all regions. Compared to the 2016 survey, this type of exposure increased most sharply in Austria (+3.9pp). No statistically significant decreases and positive or negative reversals are found.

The overall consumer exposure to **unanticipated extra charges from cross-border retailers** is 4.4% in the European Union. The results in the North and West are in line with the EU27_2019 average, whereas they are higher in the South (7.0%) and lower in the East (2.3%). The highest exposure to unanticipated extra charges from cross-border retailers is found in Ireland (14.2%), Malta (10.5%) and Luxembourg (8.7%). The lowest levels of exposure to such practices are found in the Czech Republic (0.7%), Hungary (1.3%), Poland and Bulgaria (both 2.0%).

Compared to 2016, consumer exposure to unanticipated extra charges from cross-border retailers remained stable in the EU27_2019 and in all regions. Among the EU Member States, it only increased in Ireland (+9.9pp), whereas no statistically significant decreases are observed. When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is also found in Ireland, where the increase of this indicator (reflecting higher consumer exposure to unanticipated extra charges), follows a decrease of 6.8pp between 2014 and 2016 (reflecting lower consumer exposure to such extra charges). No positive reversals are found.

Exposure to other illicit commercial practices from cross-border retailers		Total	Unfair terms and conditions by cross-border retailers	Unanticipated extra charges by cross-border retailers
 Gender	Male	3.9% A	3.0% A	4.8% A
	Female	3.2% A	2.5% A	4.0% A
 Age groups	18-34	4.3% B	2.3% A	6.4% C
	35-54	2.9% A	2.7% A	3.3% AB
	55-64	4.1% AB	4.5% A	4.2% BC
	65+	2.6% AB	3.6% A	1.9% A
 Education	Low	2.3% A	1.0%	3.5% A
	Medium	3.4% A	2.4% A	4.4% A
	High	3.9% A	3.3% A	4.5% A
 Financial Situation	Very difficult	4.7% A	5.1% A	4.3% AB
	Fairly difficult	4.1% A	1.8% A	6.3% B
	Fairly easy	3.1% A	2.8% A	3.5% A
	Very easy	4.1% A	3.6% A	4.6% AB
 Urbanisation	Rural area	3.9% A	2.3% A	5.6% A
	Small town	3.4% A	2.6% A	4.2% A
	Large town	3.6% A	3.4% A	3.9% A
 Employment status	Self-employed	5.5% C	3.6% B	7.5% B
	Manager	3.9% ABC	2.8% AB	5.0% AB
	Other white collar	3.1% AB	2.2% AB	4.0% A
	Blue collar	2.6% AB	2.5% AB	2.8% A
	Student	4.8% BC	6.5% B	4.3% AB
	Unemployed	4.5% ABC	3.1% AB	6.2% AB
	Seeking a job	4.2% ABC	3.4% AB	4.8% AB
Retired	2.0% A	1.5% A	2.3% A	

The average exposure to illicit commercial practices from cross-border retailers (Q16a_1 and Q16a_2 answer option 2) – Base: EU27_2019 respondents who shopped in another EU country (N= 9,447); N=9,365 for unfair terms and conditions; N = 9,436 for unanticipated extra charges

Exposure to other illicit commercial practices from cross-border retailers		Total	unfair terms and conditions by cross-border retailers	unanticipated extra charges by cross-border retailers
 Languages	Only native	2.8% A	2.4% A	3.2% A
	Two	3.8% A	3.1% A	4.6% A
	Three	3.6% A	2.5% A	4.8% A
	Four or more	4.2% A	2.9% A	5.4% A
 Mother Tongue	Not official language in home country	5.4% A	4.5% A	6.5% A
	Official language in home country	3.5% A	2.7% A	4.3% A
 Numerical skills	Low	3.7% A	2.1% A	5.3% A
	Medium	4.3% A	2.8% A	5.8% A
	High	3.3% A	2.8% A	3.9% A
 Internet use	Daily	3.7% A	2.9% B	4.4% A
	Weekly	2.7% A	0.4% A	5.2% A
	Monthly	1.6% A		3.3% A
	Hardly ever	1.7% A	0.9% AB	2.6% A
	Never	3.2% A	1.8% AB	5.7% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	4.4% A	4.0% A	5.0% A
	Somewhat vulnerable	3.3% A	2.6% A	4.0% A
	Not vulnerable	3.6% A	2.6% A	4.5% A
 Consumer vulnerability (complexity)	Very vulnerable	5.7% B	6.6% B	5.1% A
	Somewhat vulnerable	4.3% AB	3.5% AB	5.0% A
	Not vulnerable	3.1% A	2.1% A	4.2% A

The average exposure to illicit commercial practices from cross-border retailers (Q16a_1 and Q16a_2 answer option 2) – Base: EU27_2019 respondents who shopped in another EU country (N= 9,447); N=9,365 for unfair terms and conditions; N = 9,436 for unanticipated extra charges

With regard to socio-demographic variables and other characteristics, the variable associated most closely with consumer exposure to **other illicit commercial practices from cross-border retailers** is vulnerability due to the complexity of offers and terms and conditions, followed by employment status and age.

Consumers who are very vulnerable in terms of the complexity of offers and terms and conditions are more likely to report exposure to such practices than those who are not vulnerable.

Regarding consumers' employment status, those who are self-employed are most likely to be exposed to other illicit commercial practices from cross-border retailers and more so than other white collars, blue collar workers or those who are retired.

Finally, consumers aged 18-34 years are more likely to report being exposed to such practices than those aged 35-54 years.

In terms of **unfair terms and conditions by cross-border retailers**, vulnerability due to the complexity of offers and terms and conditions is the factor most closely associated with this illicit

commercial practice. Other characteristics with close links with this indicator are education and employment status.

Consumers who are very vulnerable in terms of the complexity of offers and terms and conditions are also more likely to report exposure to unfair terms and conditions by cross-border retailers than those who are not vulnerable.

Regarding consumers' education level, those with a medium or high level of education are more likely to report encountering such practices than those with a low level of education.

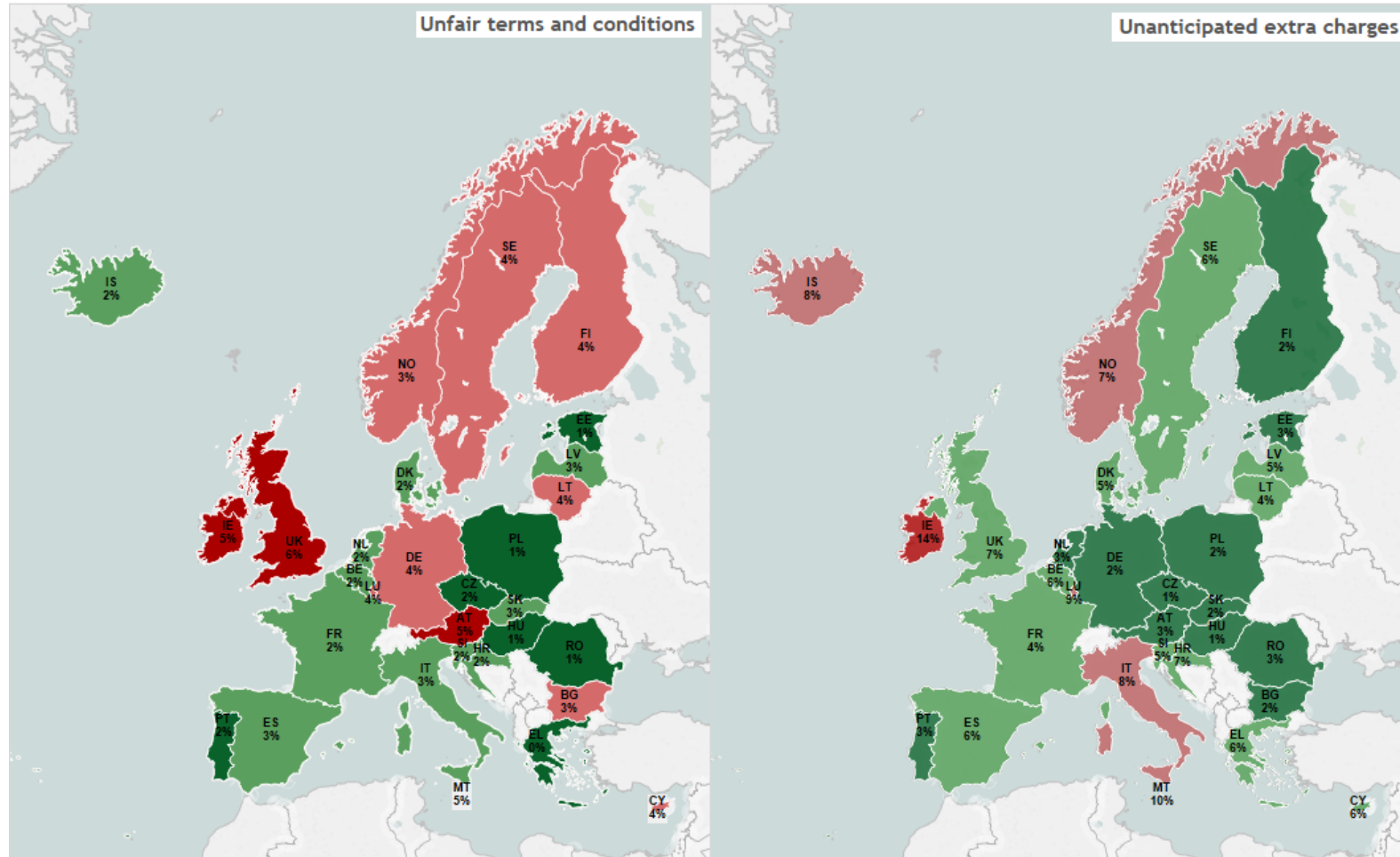
Finally, consumer that are self-employed and students are more likely to report exposure to unfair terms and conditions by cross-border retailers than those who are retired.

With regards to **unanticipated extra charges by cross-border retailers**, age and employment status are the factors that are linked closely with the indicator.

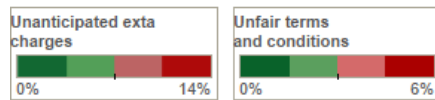
Consumers aged 18-34 years are more likely to report being exposed to such practices than those aged 35-54 years and 65+ years. Consumers aged 55-64 are also more likely to report exposure to such practices than consumers aged 65+ years.

Finally, persons that are self-employed are more likely to report exposure to such practices than other white collars, blue collar workers and those who are retired.

Exposure to other illicit commercial practices from cross-border retailers



The average exposure to illicit commercial practices from cross-border retailers Q16a_1 and Q16a_2, answer option 2; N=28037



In these maps, values below average are coloured in light and dark green and values above average are coloured in light and dark red

11. OVERALL PROBLEMS AND DISPUTE RESOLUTION

This chapter looks at the overall level of problems that consumers experience with online purchases, as well as the actions they take in terms of making complaints to different sectors (retailer or service provider; manufacturer; public authority; out-of-court dispute resolution body (ADR); or other), along with their overall satisfaction with problem resolution and the time it took to resolve problems. This chapter additionally observes the reasons that consumers reported for not taking actions.

11.1. The problems and complaints indicator

Due to relatively small sample sizes achieved when asking respondents about problems they experienced, the actions they took to resolve them and their satisfaction with complaint handling, a composite indicator on problems and complaints was developed based on data gathered with four survey questions:





































- 1) problems experienced buying or using any goods or services domestically
- 2) the type of action taken to resolve the problem
- 3) satisfaction with complaint handling
- 4) the reason for not taking action, if applicable

Based on the four questions above, a hierarchy of 11 exhaustive (all respondents) and mutually exclusive (each respondent belongs to only one) scenarios was developed^{22,23}. The result of this hierarchy is a problems and complaints indicator: the higher the value of the indicator the lower the overall level of problems and the higher the overall satisfaction with complaint handling.

²² The scenarios were developed by DG JUST with the scientific cooperation with the Joint Research Centre and Member States experts. They are based on the following principles/assumptions: a) The ideal situation is the one where a person has not experienced any problem; b) when one or more problems are experienced, the best thing to do is to complain about it, unless the decision not to complain is justified solely by the small detriment associated with the problem(s); c) complaining to the retailer/provider/manufacturer indicates a less serious problem and/or is less burdensome for the consumer than complaining to third parties (public authority, ADR or court); d) The final outcome of the complaint process also matters (result being satisfactory or not).

²³ The additional advantage of combining the answers to the different questions in specific scenarios is that a higher rate of complaining behaviour is not automatically seen as better for consumer conditions (unless combined with a satisfactory response) and that not complaining because of small detriment is not penalised. For detailed information on the composition of the composite indicator see chapter 2.2.1 of Van Roy, V., Rossetti, F., Piculescu, V. (2015). Consumer conditions in the EU: revised framework and empirical investigation, JRC science and policy report, JRC93404, <https://ec.europa.eu/jrc/en/publication/eur-scientific-and-technical-research-reports/consumer-conditions-eu-revised-framework-and-empirical-investigation>
To make it easier to understand how the indicator is built, below are three example scenarios of the problems and complaints indicator (most favourable, medium and worst scenario).

- Most favourable scenario: the consumer did not have any problem, or the consumer does not know if he had a problem or not. In this scenario, the problems and complaints indicator is 98
- Intermediate scenario: the consumer had had a problem and he DID complain about it NEITHER to the retailer NOR the manufacturer. However, he complained about it to another party and he did get a satisfactory result from any of these parties. In this scenario, the problems and complaints indicator is equal to 45.
- Worst scenario: the consumer had a problem and the low sum involved is NOT among the reasons why he did not complain. In this scenario, the problems and complaints indicator is equal to 11.

Problems and complaints				
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	
 EU27_2019	88.8	-0.1	+1.0*	
 EU28	88.5	-0.5*	+1.1*	
 North	90.1*	-0.1	-0.1	
 South	86.9*	-1.4*	+1.2*	
 East	87.5*	+0.6	+3.1*	
 West	89.5*	-0.6	+0.1	
 BE	90.7*	-1.1	-0.3	
 BG	87.9	+0.4	+3.5*	
 CZ	89.7	+0.3	-0.3	
 DK	91.1*	-1.2	-0.4	
 DE	90.6*	+0.5	-1.0	
 EE	87.4	-0.2	-1.9	
 IE	87.4	-2.0*	+2.4*	
 EL	86.0*	-5.2*	+6.1*	
 ES	87.5	-2.1*	+2.5*	
 FR	90.5*	+0.0	0.0	
 HR	82.6*	-3.1*	+4.5*	
 IT	86.0*	-0.8	+4.0*	
 CY	92.1*	+4.1*	-3.8*	
 LV	87.8	-2.0	+3.0*	
 LT	86.3*	-1.7	+1.0	
 LU	92.7*	+2.8*	-2.7*	
 HU	89.8	+2.8*	+0.8	
 MT	88.9	+2.9	-3.7*	
 NL	90.4*	+0.3	+1.0	
 AT	93.6*	+3.4*	-1.8*	
 PL	88.2	+1.1	+1.8	
 PT	89.4	+1.6	-2.6*	
 RO	83.0*	-0.7	+0.0	
 SI	91.7*	-1.3	+1.0	
 SK	90.9*	+2.6*	-0.3	
 FI	89.7	+0.1	+0.8	
 SE	91.5*	+1.4	-1.1	
 IS	87.9	-0.8	-1.1	
 NO	89.9	+0.1	-0.5	
 UK	86.3*	-3.5*	+1.8	

The problems and complaints composite indicator (which can have a score from 11 to 98, see [footnote 23](#)) is computed based on pre-defined scenarios using data gathered in Q9²⁴, Q10²⁵, Q11²⁶ and Q12²⁷ - Base: all respondents (N=28,037)

²⁴ Q9. In the past 12 months, have you experienced any problem when buying or using any goods or services in (our country) where you thought you had a legitimate cause for complaint? -Yes, and you took action to solve the problem -Yes, but you did not do anything -No -DK/NA

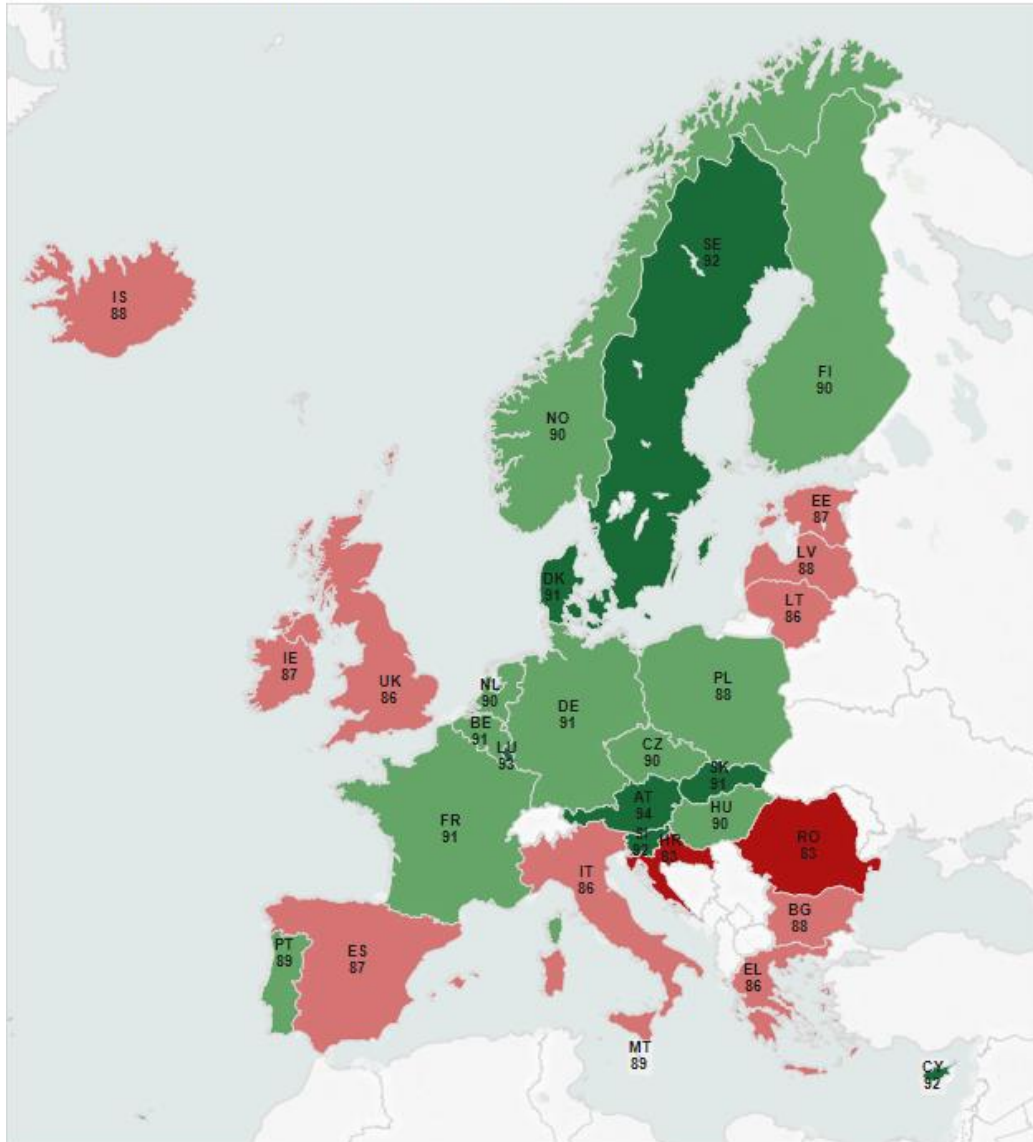
²⁵ Q10. And what did you do? - You complained about it to the retailer or service provider -You complained about it to the manufacturer -You complained about it to a public authority -You brought the matter to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body -You took the business concerned to court -Other -DK/NA

²⁶ Q11. In general, how satisfied or dissatisfied were you with the way your complaint(s) was (were) dealt with by the...: -Very satisfied -Fairly satisfied -Not very satisfied -Not at all satisfied -Other -DK/NA
 Q11.1 Retailer or service provider
 Q11.2 Manufacturer
 Q11.3 Public authority
 Q11.4 An out-of-court dispute resolution body (ADR)
 Q11.5 Court

²⁷ Q12. What were the main reasons why you did not take any action? -You were unlikely to get a satisfactory solution to the problem you encountered -The sums involved were too small -You did not know how or where to complain -You were not sure of your rights as a consumer -You thought it would take too long -You tried to complain about other problems in the past but were not successful -You thought complaining would have led to a confrontation, and you do not feel at ease in such situations -Other -DK/NA

The problems and complaints indicator is equal to 88.8 in the European Union. Compared to the EU27_2019 average, this indicator is higher in the West (90.6) and the North (90.1), whereas it is lower in the South (86.9) and East (87.5). The highest levels of the problems and complaints indicator are found in Austria (93.6), Luxembourg (92.7) and Cyprus (92.1). The lowest levels of the problems and complaints indicator are found in Croatia (82.6), Romania (83.0), Italy and Greece (both 86.0).

Problems and complaints composite indicator



The problems and complaints composite indicator is computed based pre-defined scenarios using data gathered in Q9, Q10, Q11 and Q12; N=28037









In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red







Compared to 2016, the level of the problems and complaints indicator remained stable in the EU27_2019, the North, East and West regions, whereas it decreased in the South (-1.4p³⁸). The problems and complaints indicator increased most prominently in Cyprus (+4.1p) and decreased most prominently in Greece (-5.2p). In this regard, the largest negative and positive reversals are

³⁸ points

found in Cyprus and Greece respectively. In Cyprus, the increase between 2016 and 2018 was preceded by a decrease of 3.8p between 2014 and 2016. In Greece, the problems and complaints indicator increased by 6.1p between 2014 and 2016, followed by the decrease between 2016 and 2018.

Problems and complaints				
 Gender	Male	Female		
	88.9 A	90.0 A		
 Age	18-34	35-54	55-64	65+
	87.6 A	89.2 AB	90.5 B	91.1 B
 Education level	Low	Medium	High	
	91.4 A	89.9 A	88.4	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	86.2 A	88.7 AB	90.1 BC	90.8 C
 Urbanisation	Rural area	Small town	Large town	
	89.9 A	89.0 A	89.5 A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	86.4 A	88.5 AB	89.8 BCD	90.1 BCD
	Student	Unemployed	Seeking a job	Retired
	92.0 CD	88.1 ABC	92.2 D	89.5 ABCD

The problems and complaints composite indicator is computed based on pre-defined scenarios using data gathered in Q9, Q10, Q11 and Q12³⁹ – Base: all EU27_2019 respondents (N=24,928)

Problems and complaints				
 Languages	Only native	Two	Three	Four or more
	89.6 A	89.4 A	88.7 A	90.0 A
 Mother tongue	Not official language in home country	Official language in home country		
	87.6 A	89.5 A		
 Numerical skills	Low	Medium	High	
	89.9 A	89.2 A	89.5 A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	88.7 A	90.8 B	91.4 AB	90.6 AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	89.1 A	88.7 A	89.9 A	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	84.6	88.7	90.5	

The problems and complaints composite indicator is computed based on pre-defined scenarios using data gathered in Q9, Q10, Q11 and Q12 – Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, vulnerability due to the complexity of offers and terms and conditions is associated most closely with the problems and complaints indicator. The characteristics showing the next closest links are consumers' financial situation, education, employment status and age.

Consumers who are not vulnerable in terms of the complexity of offers and terms and conditions have the highest scores on the problems and complaints indicator and thus have experienced a lower overall level of problems and higher satisfaction with complaint handling) than those who are somewhat vulnerable, who in turn have higher scores than those who are very vulnerable.

Consumers with a very easy financial situation score higher on the problems and complaints indicator than those who report their situation to be fairly or very difficult. Those with a fairly easy financial

³⁹ Problems and complaints rescaled is based on the following function: $problems_complaints_rescaled = (100 - 0) / (0.98 - 0.11) * (problems_complaints_score - 0.98) + 100$.







situation do not differ from those with a fairly difficult situation but score higher than those with very difficult situation.

Regarding consumers' level of education, those with a low or medium level of education score higher on this indicator than those with a high level of education.

As far as employment status is concerned, those who are seeking a job score higher on the problems and complaints indicator than those who are unemployed, managers and self-employed. Those who are self-employed have the lowest scores on this indicator and lower than other white collars, blue collar workers and students.

Finally, older consumers tend to score higher on the indicator, with those aged 65+ years and 55-64 years scoring higher than those aged 18-34 years.

11.1.1. No problems







No problems				
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012
 EU27_2019	79.6%	-0.3	+1.7*	+3.2*
 EU28	78.0%*	-2.2*	+2.6*	+3.2*
 North	80.1%	+0.2	+0.3	+8.7*
 South	75.3%*	-4.6*	+5.3*	-0.8
 East	76.6%*	+1.7*	+0.8	+3.4*
 West	84.2%*	+1.6*	-0.1	+5.1*
 BE	84.4%*	-1.6	+0.7	+2.2
 BG	84.7%*	+0.6	+4.9*	+9.5*
 CZ	80.1%	+1.5	-2.7	+15.6*
 DK	83.1%*	-1.8	-0.3	+7.8*
 DE	83.1%*	+1.3	+1.0	+10.2*
 EE	76.3%*	-2.3	-1.9	+2.5
 IE	72.6%*	-10.2*	+6.9*	+4.5*
 EL	80.5%	-9.7*	+9.2*	+12.6*
 ES	78.3%	-5.5*	+6.0*	+5.9*
 FR	87.4%*	+3.3*	-2.0	-3.2*
 HR	69.5%*	-4.1*	+6.0*	+1.8
 IT	70.6%*	-4.5*	+5.9*	-9.2*
 CY	89.7%*	+6.3*	-5.5*	+26.5*
 LV	80.8%	-2.3	+4.4*	+2.6
 LT	78.6%	-4.4*	+0.9	+3.9*
 LU	85.4%*	+4.1	-6.5*	-1.8
 HU	76.0%*	+2.6	+2.7	+0.8
 MT	82.9%	+5.5*	-6.8*	+1.5
 NL	77.8%	+0.2	-0.7	+13.8*
 AT	88.6%*	+5.2*	+0.5	+2.8
 PL	76.0%*	+4.6*	+1.5	+4.3*
 PT	82.5%*	+2.5	-4.6*	+4.2*
 RO	72.8%*	-2.6	-2.1	-7.2*
 SI	84.4%*	-2.0	-0.7	+8.9*
 SK	79.6%	+2.0	+1.2	+10.3*
 FI	73.0%*	+0.3	+0.9	+3.5
 SE	83.2%*	+3.4	-0.5	+15.9*
 IS	78.0%	-1.6	+0.5	+2.0
 NO	78.1%	-1.6	-1.9	+18.5*
 UK	66.3%*	-16.0*	+9.0*	+3.8

Percentage of Total "No" (answers 3 or 4 at Q9) Base: all respondents (N=28,037)







In the European Union, the likelihood that consumers do not experience any problem is equal to 79.6%. In the North, this incidence is in line with the EU27_2019 average, while higher levels are observed in the West (84.2%) and the North (80.1%) and lower levels are observed in the South (75.3%) and the East (76.6%). Among the EU countries, the highest proportion of consumers that did not encounter any problem is found in Cyprus (89.7%), Austria (88.6%) and France (87.4%). The lowest levels of this indicator are found in Croatia (69.5%), Italy (70.6%) and Ireland (72.6%). Among all studied countries, the UK has the lowest score (66.3%).

Compared to 2016, the proportion of persons not having experienced a problem remained stable in the EU27_2019 and in the North, whereas a decrease is observed in the South (-4.6pp) and an increase is observed in the East (+1.7pp) and in the West (+1.6pp). The level of this indicator increased most prominently in Cyprus (+6.3pp) and decreased most noticeably in Ireland (-10.2pp).

The largest positive reversal is observed in Malta, where between 2016 and 2018 the proportion of consumers that did not experience problems increased by 5.5pp, whereas between 2014 and 2016 it decreased by 6.8pp. The largest negative reversal in the EU27_2019 is observed in Greece, where between 2016 and 2018 this indicator decreased by 9.7pp, following an increase of 9.2pp between 2014 and 2016. When we consider all countries of the survey, an even larger negative reversal can be observed in the UK, where after it had increased by 9.0pp between 2014 and 2016, it decreased by 16.0pp between 2016 and 2018.

No problems				
 Gender	Male	Female		
	78.3%	80.7%		
 Age	18-34	35-54	55-64	65+
	76.5%	79.1% A	82.1% B	82.3% AB
 Education level	Low	Medium	High	
	83.3% A	80.4% A	77.7%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	75.6% A	79.2% AB	79.9% B	81.1% B
 Urbanisation	Rural area	Small town	Large town	
	79.8% A	79.3% A	79.6% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	76.6% A	77.9% AB	78.9% AB	81.3% B
	Student	Unemployed	Seeking a job	Retired
	81.7% B	78.3% AB	81.6% AB	80.6% AB

Percentage of Total "No" (answers 3 or 4 at Q9) – Base: all EU27_2019 respondents (N=24,928)

No problems				
 Languages	Only native	Two	Three	Four or more
	80.8% A	79.4% A	78.2% A	77.5% A
 Mother tongue	Not official language in home country	Official language in home country		
	77.3% A	79.6% A		
 Numerical skills	Low	Medium	High	
	81.9% A	80.0% A	78.9% A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	77.9%	82.0% A	84.3% AB	86.6% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	79.1% A	79.1% A	79.9% A	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	72.8%	78.2%	81.0%	

Percentage of Total "No" (answers 3 or 4 at Q9) – Base: all EU27_2019 respondents (N=24,928)

With regard to socio-demographic variables and other characteristics, not having experienced problems is associated most closely with vulnerability due to the complexity of offers and terms and conditions, followed by frequency of internet use, age, education and gender.

Consumers who are not vulnerable in terms of the complexity of offers and terms and conditions are most likely to not experience problems than those who are somewhat vulnerable, who in turn are more likely to not experience problems than those who are very vulnerable.

Regarding the frequency of internet use, daily internet users are less likely not to experience problems than other consumers. In addition, weekly internet users are also less likely not to experience problems than those who never use the internet.





































Consumers aged 18-34 are less likely not to experience problems compared to those who are older. In turn, consumers aged 35-54 report less often that they have experienced no problems compared to those aged 55-64.

As far as consumers' education level is concerned, those with a high level of education experience problems less often than those with a low or medium level of education .

Finally, female consumers are more likely to not experience problems than male consumers.

11.1.2. No complaint







This indicator refers to the proportion of respondents who did not make any complaint even though the problems they faced cannot be defined as negligible (i.e. the sums involved were not too small).

Non-negligible problems, but no complaint			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	15.6%	-3.5*	+1.9*
 EU28	13.6%*	-6.5*	+4.2*
 North	12.6%*	+2.6	-0.9
 South	14.8%	-3.6*	-1.6
 East	16.1%	-0.7	-3.1*
 West	16.5%	-6.1*	+9.7*
 BE	13.6%	-1.9	+1.5
 BG	39.4%*	-4.0	+1.5
 CZ	8.4%*	-3.9	-1.1
 DK	12.1%	+3.2	+2.9
 DE	11.1%	-11.5*	+16.9*
 EE	18.1%	-3.0	+6.0
 IE	14.8%	-17.4*	+11.1*
 EL	41.5%*	-8.2	-2.6
 ES	14.2%	+0.5	-1.2
 FR	31.4%*	+3.5	-0.7
 HR	17.8%	-0.8	-2.2
 IT	12.2%	-6.3*	-1.6
 CY	31.7%*	-7.4	+16.1*
 LV	27.2%*	+9.9*	-5.2
 LT	23.8%*	-3.3	-5.1
 LU	10.3%	-12.9*	+8.0
 HU	7.4%*	-7.4*	+1.9
 MT	18.4%	-0.9	+5.1
 NL	8.0%*	-1.0	+1.6
 AT	13.2%	-10.9*	+20.4*
 PL	10.8%*	+0.5	-2.8
 PT	12.4%	-3.3	+5.2
 RO	28.4%*	-0.8	-10.3*
 SI	13.6%	+2.0	-6.8
 SK	9.9%*	-1.5	+2.9
 FI	4.8%*	-0.9	-3.8
 SE	11.4%	+4.6	+1.5
 IS	16.8%	+2.7	+1.5
 NO	13.0%	+0.9	-1.3
 UK	5.2%*	-23.3*	+19.3*







Base: Respondents who experienced a problem but did not take any action to solve it (Answer 2 in Q9) and this was not because the sums involved were too small (Answer 2 in Q12 is excluded) (N=5,798)

The proportion of consumers who experienced a problem but did not take action (the reason for that *not* being that the sums involved are too small) is 15.6% in the European Union. In the West, East and South, the results are in line with the EU27_2019 average, while they are lower in the North (12.6%). Among the EU countries²⁸, the highest levels of this indicator are found in Greece (41.5%), Bulgaria (39.4%) and Cyprus (31.7%), whereas the lowest levels are found in Finland (4.8%), Hungary (7.4%) and the Netherlands (8.0%). Among all studied countries, the UK (5.2%) also has a low level of this indicator.

Compared to 2016, the percentage of consumers who did not complain despite the sums involved decreased in the EU27_2019 (-3.5pp), the West (-6.1pp) and the South (-3.6pp), while it remained unchanged in the North and the East. Compared to the survey in 2016, the level of the indicator increased most steeply in Latvia (+9.9pp) and decreased most sharply in Ireland (-17.4pp). The largest positive reversal in the EU27_2019 is found in Austria, where between 2016 and 2018 this indicator decreased by 10.9pp (reflecting a decrease in the incidence of consumers with non-negligible problems), while between 2014 and 2016 it increased by 20.4pp. Considering all countries in the survey, the UK shows an even stronger decrease and positive reversal, with a decrease of 23.3pp between 2016 and 2018 following an increase of 19.3pp between 2014 and 2016. No statistically significant negative reversals are observed.

Non-negligible problems, but no complaint				
 Gender	Male	Female		
	14.4% A	16.0% A		
 Age	18-34	35-54	55-64	65+
	15.4% A	14.3% A	15.7% A	16.6% A
 Education level	Low	Medium	High	
	13.5% A	13.7% A	17.4% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	22.0% A	18.3% A	13.5%	9.1%
 Urbanisation	Rural area	Small town	Large town	
	14.4% A	16.0% A	15.0% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	18.8% A	17.0% A	13.7% A	16.6% A
	Student	Unemployed	Seeking a job	Retired
	15.4% A	19.7% A	14.1% A	12.5% A

Base: Respondents from the EU who experienced a problem but did not take any action to solve it (Answer 2 in Q9) and this was not because the sums involved were too small (Answer 2 in Q12 is excluded) (N=5,057)

Non-negligible problems, but no complaint					
 Languages	Only native	Two	Three	Four or more	
	17.0% A	15.8% A	13.8% A	7.0%	
 Mother tongue	Not official language in home country	Official language in home country			
	13.7% A	15.3% A			
 Numerical skills	Low	Medium	High		
	18.0% A	17.1% A	13.7% A		
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never
	14.0% A	15.2% AB	14.8% AB	38.6% B	26.3% B
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	18.6% B	16.9% AB	13.0% A		
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable		
	14.4% A	14.3% A	15.8% A		

Base: Respondents from the EU who experienced a problem but did not take any action to solve it (Answer 2 in Q9) and this was not because the sums involved were too small (Answer 2 in Q12 is excluded) (N=5,057)

Regarding socio-demographic variables and other characteristics, the proportion of consumers not taking any action despite experiencing non-negligible problems is associated most closely with the

²⁸ Results for the following countries are based on a very small sample size (less than 100 observations) and should therefore be considered as mainly indicative: Malta (87), Luxembourg (73), Cyprus (53)

consumer's financial situation, languages spoken internet use and vulnerability related to socio-demographic factors.

Consumers who report their financial situation to be fairly or very difficult are more likely to take no action than those whose situation is fairly easy. The latter are in turn less likely to take action than those whose situation is very easy.

Those who speak three or fewer languages are less likely to take action compared to those speaking at least four languages. Between consumers who speak only their native language, two languages or three languages there is no difference in this regard.

Daily internet users are less likely to take action than those who use the internet hardly ever or never.

Finally, very vulnerable consumers in terms of socio-demographic factors are less likely to complain when experiencing a non-negligible problem than consumers that are not vulnerable.

11.2. Actions taken to resolve problems (breakdown by kind of action, plus no action taken)

The most common actions consumers engage in when they experience a problem is to complain to the retailer or service provider (85.2%). This is followed by complaints to the manufacturer (15.7%) and a public authority (6.1%). Only a relatively small share of consumers addresses their problems via an ADR platform (5.5%) or takes the business to court (2.4%).

Actions taken to resolve problems								
Region/ Country	Complained to the retailer or service provider				Complained to the manufacturer			
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012
EU27_2019	85.2%	+8.7*	-4.6*	-3.3*	15.7%	-5.3*	+4.4*	+3.0*
EU28	87.1%*	+14.4*	-10.7*	-2.4*	17.8%*	-5.9*	+5.6*	+3.9*
North	85.4%	-3.1	+0.0	-2.0	11.0%*	+0.5	-1.8	+2.7
South	87.8%	+2.2	+5.9*	-4.3*	24.3%*	+7.7*	-2.6	+3.6
East	86.1%	-2.2	+6.7*	-4.6*	12.4%*	-2.0	+1.5	+3.8*
West	81.9%*	+26.0*	-24.9*	-1.4	10.4%*	-22.3*	+15.2*	+1.8
BE	79.5%	+2.5	-6.9	+7.4	16.4%	-2.2	-3.8	+7.6
BG	61.7%*	-7.4	+9.0	-27.2*	6.7%*	-2.3	+0.7	+2.9
CZ	87.6%	-2.4	-0.7	-6.8*	12.9%	+2.7	-2.5	+3.1
DK	82.6%	-2.8	-0.3	-3.8	17.6%	-4.8	+5.3	+3.5
DE	81.2%	+31.1*	-27.2*	-3.9	10.8%	-24.2*	+17.6*	+0.8
EE	87.8%	+2.6	-10.8*	+10.7*	9.5%*	+0.1	+5.6	-5.3
IE	91.5%*	+39.6*	-37.3*	-1.9	18.1%	-20.2*	+24.4*	+3.5
EL	78.0%	+2.9	+8.8	+0.3	21.8%	+10.6	-6.6	-5.7
ES	83.6%	-0.8	+2.2	-5.4	20.7%	+0.1	-2.3	+8.7*
FR	79.4%	+32.5*	-36.7*	+10.3	5.3%*	-36.6*	+19.9*	+0.5
HR	86.2%	-3.2	+2.2	+1.7	14.5%	+1.9	-1.3	-0.0
IT	90.8%*	+4.6	+8.7*	-5.5	28.2%*	+12.5*	-1.1	+1.5
CY	76.6%	-10.5	+11.0	-10.8	9.2%	+1.5	-8.4	+3.7
LV	85.2%	-0.7	-4.3	+11.7*	6.1%*	+0.5	-1.0	-1.9
LT	76.2%*	+5.4	+1.6	-4.8	5.3%*	+1.9	-10.7*	+11.6*
LU	81.9%	+29.5*	-20.9*	+4.2	26.3%	-6.2	+6.4	+18.4*
HU	93.7%*	+1.1	+4.5	-2.3	6.3%*	+5.0*	-7.6*	-0.4
MT	87.2%	+3.1	-0.8	-5.6	8.3%*	-7.0	+6.6	-3.7
NL	85.8%	-0.5	+0.5	-4.9	10.4%*	-2.6	+1.0	+1.2
AT	84.7%	+40.3*	-45.9*	-1.0	15.2%	-16.2*	+18.7*	+1.1
PL	83.8%	-6.7*	+7.8*	-2.2	12.3%	-4.6	+1.5	+6.4*
PT	87.0%	-0.1	-6.0	+10.5*	9.7%*	+0.9	-12.1*	+4.8
RO	88.0%	+7.4	+12.1*	+3.6	18.8%	-2.0	+14.0*	-3.7
SI	93.3%*	-4.4	+4.6*	+1.0	4.1%*	+0.7	-5.2*	+3.8
SK	93.5%*	+7.0*	+6.9	-16.4*	6.9%*	-5.0	-6.4	+10.8*
FI	87.5%	-5.4	+6.7*	-2.6	13.9%	+2.9	-8.7*	+1.7
SE	87.2%	-3.5	-3.3	-1.1	6.9%*	-0.3	+0.9	+0.9
IS	95.0%*	+3.6	-5.0	+4.0	10.5%	+2.8	+3.8	-2.6
NO	83.2%	-3.5	+4.8	-7.1*	10.8%*	+1.4	-1.5	+0.9
UK	94.0%*	+60.1*	-61.1*	+2.0	25.7%*	-24.5*	+24.1*	+8.8*

Q10 Answers 1 and 2 Base: Respondents who experienced a problem and took action to solve it (N=4,381)

In the European Union, 85.2% of the consumers that experienced a problem and took action to solve it complained directly to the **retailer or service provider**. In the North, the South and the East, the findings are in line with the EU27_2019 average, while they are lower in the West (81.9%).







Among the EU countries²⁹, the highest levels of this indicator are found in Hungary (93.7%), Slovakia (93.5%) and Slovenia (93.3%). Of all studied countries, Iceland (95.0%) and the UK (94.0%) have a high level as well. The lowest levels are found in Bulgaria (61.7%), Lithuania (76.2%) and Cyprus (76.6%).

The proportion of respondents who complained to the retailer or service provider increased between 2016 and 2018 in the EU27_2019 (+8.7pp) and the West (+26.0pp), while no statistically significant changes are observed in the North, South and East. Among all EU countries, the proportion of consumers who complained to the retailer or service provider increased most steeply in Austria (+40.3pp) and decreased most prominently in Poland (-6.7pp). When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest positive reversal in the EU27_2019 is also found in Austria, where the increase between 2016 and 2018 comes after a decrease of 45.9pp between 2014 and 2016. Among all countries, the UK shows an even larger positive reversal, where between 2016 and 2018 this indicator increased by 60.1pp, whereas between 2014 and 2016 it decreased by 61.1pp. The only negative reversal is found in Poland, where the large decrease between 2016 and 2018 (see above) was preceded by an increase of 7.8pp between 2014 and 2016.







In the European Union, the proportion who **complained to the manufacturer** is 15.7%. Compared to the EU27_2019 average, this proportion is higher in the South (24.3%) and lower in the West (10.4%), the North (11.0%) and the East (12.4%). Among the EU countries, the highest levels of this indicator are found in Italy (28.2%), Luxembourg (26.3%) and Greece (21.8%). Furthermore, the UK (25.7%) also has high levels for this indicator. The lowest levels are found in Slovenia (4.1%), France and Lithuania (both 5.3%) and Latvia (6.1%).

Compared to 2016, the proportion of consumers who complained to the manufacturer decreased in the EU27_2019 (-5.3pp) and the West (-22.3pp), increased in the South (+7.7pp) and remained stable in the North and East. The likelihood that consumers would complain to manufacturers directly increased most markedly in Italy (+12.5pp) and decreased most prominently in France (-36.6pp). The only positive reversal is found in Hungary, where between 2016 and 2018 this indicator increased by 5.0pp, whereas between 2014 and 2016 it decreased by 7.6pp. The largest negative reversal is found in France, where the large decrease in the proportion of respondents that complained to a manufacturer between 2016 and 2018 (see above) comes after an increase of 19.9pp between 2014 and 2016.

²⁹ Results (for both retailers/service providers and manufacturers) for the following countries are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative: Greece (94), Austria (90), Bulgaria (83), Iceland (81), France (76), Malta (69), Luxembourg (49), Cyprus (25)

Actions taken to resolve problems		Complained to the retailer or service provider	Complained to the manufacturer
 Gender	Male	83.4%	17.8%
	Female	87.7%	13.6%
 Age groups	18-34	85.1% A	18.9% B
	35-54	85.8% A	11.8% A
	55-64	84.4% A	15.7% AB
	65+	85.9% A	24.4% B
 Education	Low	71.4%	24.6% A
	Medium	84.9% A	16.1% A
	High	88.1% A	14.5% A
 Financial Situation	Very difficult	77.3% A	17.3% A
	Fairly difficult	84.2% AB	16.3% A
	Fairly easy	88.0% B	15.9% A
	Very easy	83.7% AB	13.9% A
 Urbanisation	Rural area	83.6% A	20.0% B
	Small town	88.2%	13.6% A
	Large town	83.5% A	15.2% AB
 Employment status	Self-employed	85.1% ABC	17.9% ABC
	Manager	85.4% ABC	13.8% ABC
	Other white collar	87.6% BC	18.9% BC
	Blue collar	85.0% AB	14.5% ABC
	Student	91.9% C	11.1% AB
	Unemployed	87.2% ABC	18.9% ABC
	Seeking a job	87.9% ABC	26.8% C
	Retired	77.3% A	9.6% A

Q10 Answers 1 and 2 Base: Respondents from the EU who experienced a problem and took action to solve it (N=3,758 for complaints to retailer or service provider; N=3,748 for complaints to manufacturer)

Actions taken to resolve problems		Complained to the retailer or service provider	Complained to the manufacturer
 Languages	Only native	84.6% AB	15.9% A
	Two	84.3% A	15.6% A
	Three	87.3% AB	17.8% A
	Four or more	89.7% B	13.1% A
 Mother Tongue	Not official language in home country	82.6% A	13.9% A
	Official language in home country	85.5% A	16.0% A
 Numerical skills	Low	79.9% AB	10.4% A
	Medium	81.3% A	19.8%
	High	88.0% B	14.7% A
 Internet use	Daily	84.4% A	16.5% B
	Weekly	89.3% A	9.6% A
	Monthly	90.2% AB	16.7% AB
	Hardly ever	98.4% B	28.7% AB
	Never	89.3% A	9.0% AB
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	84.8% A	15.2% A
	Somewhat vulnerable	88.0% A	14.6% A
	Not vulnerable	84.0% A	16.8% A
 Consumer vulnerability (complexity)	Very vulnerable	85.0% A	16.5% AB
	Somewhat vulnerable	85.9% A	20.2% B
	Not vulnerable	85.6% A	13.8% A

Q10 Answers 1 and 2 Base: Respondents from the EU who experienced a problem and took action to solve it (N=3,758 for complaints to retailer or service provider; N=3,748 for complaints to manufacturer)

With regard to socio-demographic variables and other characteristics, education is associated most closely with the proportion of persons who complains to **retailers or service providers**. The characteristics showing the next closest links are consumers' gender, urbanisation, numerical skills and employment status.

Consumers with a high or medium level of education are more likely to complain directly to retailers or service providers than those who have a low level of education.

Regarding gender, females are more likely to complain to the retailer or service provider than males.

Consumers who live in a small town are more likely to complain to the retailer or service provider than those living in a rural area or a large town.

Those with a high numerical skill level are more likely to complain to retailers or service providers than those with a medium skill level.

Finally, students are more likely to have made such complaints compared to the retired and blue-collar workers. Other white collars are also more likely to have made such complaints than people who are retired.

With regards to **complaints to the manufacturer**, this indicator is most closely linked with gender, followed by age, degree of urbanisation and employment status.

Regarding gender, males are more likely to complain to the manufacturer than females.

Consumers who are aged 18-34 years and 65+ years are more likely to make such types of complaints than those who are aged 35-54 years.

Consumers living in a rural area are more likely to make such complaints than those living in a small town.

Finally, jobseekers and other white collars are more likely to complain to the manufacturer compared to those who are retired.

Actions taken to resolve problems												
Region/ Country	Complained to a public authority				Complained to ADR				Took the business concerned to court			
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012
EU27_2019	6.1%	-2.8*	+1.1	+3.1*	5.5%	+0.3	-1.4*	+1.6*	2.4%	+0.8*	-1.2*	+1.0*
EU28	6.7%	-2.4*	+1.2	+2.6*	6.4%	+1.3*	-1.8*	+1.4*	2.5%	+0.9*	-1.2*	+0.9*
North	4.3%*	-0.1	+1.0	+0.7	2.2%*	-1.5	-0.6	+2.6*	0.7%*	-0.3	+0.9*	-0.2
South	7.8%	+0.9	-3.2*	+2.9*	8.4%*	+1.0	-1.1	+2.8*	2.9%	+0.4	+0.6	+0.4
East	7.0%	-0.1	+2.2*	+2.2*	3.0%*	-2.0*	+1.8*	+0.2	0.7%*	-0.6	-0.5	+0.9
West	4.1%*	-9.2*	+4.8*	+4.0*	4.9%	+1.5	-4.1*	+1.2	3.4%	+2.4*	-3.7*	+1.9*
BE	11.3%	+6.3	-1.6	-2.4	9.5%	+0.2	+2.7	-8.9*	2.1%	-1.8	+1.3	-1.8
BG	15.9%*	+4.9	-5.0	+9.5*	2.2%	-11.1*	+2.8	+7.0*	1.2%	+0.2	+0.0	+0.1
CZ	5.3%	+3.1	-2.5	-1.5	3.7%	+2.9	-0.7	+0.8	0.6%*	+0.5	-2.1	+3.0
DK	3.0%*	-0.4	+0.0	-1.0	1.5%*	-2.1	-0.8	+2.3	1.4%	-1.8	+3.7*	0.0
DE	3.4%	-11.7*	+9.5*	+1.6	2.3%*	-1.1	-2.4	+1.5	3.5%	+2.7	-2.8	+3.1
EE	3.9%	-6.0	+5.8	-3.9	3.4%	-3.6	+2.9	+1.4	0.0%*	0.0	0.0	0.0
IE	9.5%	-1.0	+3.9	+6.0*	6.1%	+4.3	-4.7*	+4.7*	3.2%	+2.5	-0.0	-1.3
IT	25.7%*	+8.9	-14.9	+20.3*	8.2%	-5.3	-0.8	+5.5	3.8%	+1.5	+1.5	-0.8
ES	12.1%*	-3.2	+1.4	+4.5	11.4%*	-4.5	+5.8	+3.2	2.7%	-1.5	+1.4	+1.3
FR	4.0%	-12.5*	-3.7	+12.3*	12.1%	+11.5*	-15.0*	-4.4	3.8%	+3.7	-9.9*	-5.9
HR	5.5%	+3.8*	-3.2*	+2.9	1.9%*	-0.7	+0.7	+2.1	1.2%	-0.2	+0.8	-1.4
CY	13.9%	-1.5	-1.9	+11.1	5.8%	-0.8	+6.4	+1.6	0.0%*	0.0	0.0	0.0
LV	9.4%	-4.4	+2.8	+3.0	2.8%	-1.0	+2.7	-0.4	1.4%	+1.4	-0.8	+0.2
LT	14.5%*	+7.4	-2.6	+7.8*	3.5%	-1.3	+1.0	+1.4	2.3%	+1.4	-1.4	+0.8
LU	8.2%	-8.6	+2.9	+14.9*	2.1%	-1.1	-13.1*	+4.6	2.1%	+2.2	-6.7	-5.2
HU	2.1%*	-0.4	-5.0*	+4.6*	0.5%*	-0.8	+0.1	-0.6	0.0%*	-0.6	+0.6	+0.4
MT	7.8%	-8.0	-0.6	+13.6*	0.0%*	-4.5*	-3.7	+6.9	0.0%*	0.0	-2.1	+1.5
NL	2.6%*	-0.6	-1.2	+0.8	2.5%*	-3.9	+3.3	+0.3	3.5%	+0.5	-1.7	+3.5*
AT	3.5%	-18.8*	+11.5*	+8.7*	2.8%	-2.8	-2.5	+6.9*	2.0%	+1.1	-0.8	-0.7
PL	6.0%	-0.8	+4.4	+1.5	3.6%	-4.5*	+3.8	-1.1	0.5%*	-0.6	-1.7	+2.1
PT	4.4%	-1.0	-7.3*	+5.0	3.9%	-2.3	-0.9	+1.1	3.4%	+3.6*	-1.2	-2.0
RO	13.8%*	-3.2	+6.6	+2.6	4.0%	+3.6*	-0.1	+1.1	1.6%	-1.7	+3.0	-4.2*
SI	6.5%	+5.3*	-1.1	-0.2	2.8%	+1.7	-2.3	+1.9	0.6%*	+0.6	-1.0	+0.5
SK	1.3%*	-3.7*	+1.2	-0.1	0.0%*	-0.9	-0.8	+1.5	0.0%*	-1.4	-0.5	+1.8
FI	2.5%*	+0.9	-1.3	+1.0	1.4%*	-1.7	-2.2	+3.9*	0.0%*	-0.7	+0.7	-0.9
SE	3.5%	-1.0	+3.2	-0.5	2.7%	-0.9	-0.5	+2.5	0.7%*	+0.1	+0.6	-0.2
IS	2.7%	+2.1	-0.8	-0.3	0.0%*	-1.1	+0.1	-1.4	0.0%*	-2.0	+2.0	-1.5
NO	0.8%*	+0.0	-0.0	-1.3	2.6%*	+0.5	+0.4	-0.4	0.8%*	+0.8	-0.4	-1.0
UK	9.0%	-1.8	+2.1	-0.5	10.0%*	+5.9*	-4.5	+0.6	2.8%	+0.8	-0.8	+0.5

Q10 Answers 3, 4 and 5 Base: Respondents who experienced a problem and took action to solve it (N=4,381)

In the European Union, the proportion of consumers that complains to a **public authority** is 6.1%. In the South and the East, this proportion is consistent with the EU27_2019 average, whereas it is lower in the North (4.3%) and the West (4.1%). The highest levels of this indicator in the

EU27_2019³⁰ are found in Greece (25.7%), Bulgaria (15.9%) and Lithuania (14.5%). The lowest levels among the EU countries are found in Slovakia (1.3%), Hungary (2.1%) and Finland (2.5%). Considering all studied countries, the level is also low in Norway (0.8%).

Compared to 2016, the proportion of consumers who complains towards a public authority decreased in the EU27_2019 (-2.8pp) and the West (-9.2pp), while it remained relatively stable in the North, the East and the South. This indicator increased most steeply in Slovenia (+5.3pp) and decreased most prominently in Austria (-18.8pp). When looking at statistically significant changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the only positive reversal is found in Croatia, where between 2016 and 2018 this indicator increased by 3.8pp, whereas between 2014 and 2016 it decreased by 3.2pp. The largest negative reversal is found in Austria, where the proportion of consumers that took action by complaining to a public authority decreased between 2016 and 2018 (see above), after it increased by 11.5pp between 2014 and 2016.

The proportion of consumers who experienced a problem and complained to an **ADR** is 5.5% in the European Union. In the West, this is in line with the EU27_2019 average, while it is higher in the South (8.4%) and lower in the North (2.2%) and the East (3.0%). Among the EU countries, the highest levels of this indicator are found in France (12.1%), Spain (11.4%) and Belgium (9.5%). Besides these countries, the proportion is also high in the UK (10.0%). The lowest levels are found in Malta, Slovakia (both 0.0%), Hungary (0.5%) and Finland (1.4%). In addition, the level is also very low in Iceland (0.0%).



Between 2016 and 2018, the proportion of consumers who brought their complaints to an ADR remained stable in the EU27_2019, in the North, South and West, while a decrease is observed in the East (-2.0pp). At country level, the highest increase compared to the 2016 survey is found in France (+11.5pp). In France, also the largest positive reversal is found, where the increase between 2016 and 2018 comes after a decrease of 15.0p between 2016 and 2018. The sharpest decrease in the degree to which matters were brought to an ADR is found in Bulgaria (-11.1pp). No negative reversals are observed.

In the European Union, the proportion of consumers that take their complaints to **court** is 2.4%. This indicator is in line with the EU27_2019 average in the South and the West, whereas it is noticeable lower in the North and the East (both 0.7%). The highest values in the EU Member States are found in France (3.8%), Greece (3.8%), Germany (3.5%) and the Netherlands (3.5%), whereas the lowest values are found in Estonia, Cyprus, Hungary, Malta, Slovakia and Finland (all 0%). Consumers in Iceland are also highly unlikely to bring their complaints to a court (0%).







Compared to 2016⁴⁰, consumers are more likely to take a business to court in the EU27_2019 (+0.8pp) and the West (+2.4pp), while the results remained stable in the North, the South and the East. Compared to the survey in 2016, there is only one statistically significant change for this indicator, namely an increase in Portugal (+3.6pp). No positive or negative reversals are found.

³⁰ Results (for public authority, ADR and court) for the following countries are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative: Greece (94), Austria (90), Bulgaria (83), Iceland (81), France (76), Malta (69), Luxembourg (49), Cyprus (25)

⁴⁰ As discussed in the Introduction of this report (see chapter 1.2.5), different methodologies are applied for the 2018 estimations (weighted on age, gender, phone ownership and population size) and the 2018-2016 comparisons (weighted on age, gender and population size; no phone ownership), making it impossible to compute the 2016 values. For example, it may appear that the incidence is less than 0 in 2016 (e.g. in Luxembourg, the table shows 2.1% in 2018 and an increase between 2016 and 2018 of 2.2pp, indicating a 2016 result of -0.1). If the same weighting is applied, the values are close to 0.

Actions taken to resolve problems		Complained to a public authority	Complained to ADR	Took the business concerned to court
 Gender	Male	7.6%	7.3%	2.7% A
	Female	4.5%	3.6%	2.1% A
 Age groups	18-34	5.5% AB	3.1% A	1.6% A
	35-54	8.2% B	5.2% AB	2.3% A
	55-64	6.5% B	5.8% AB	3.2% A
	65+	2.8% A	16.2% B	5.3% A
 Education	Low	4.9% A	6.7% A	4.6% A
	Medium	5.7% A	5.4% A	2.2% A
	High	6.9% A	5.5% A	2.2% A
 Financial Situation	Very difficult	8.3% AB	8.9% AB	6.8% B
	Fairly difficult	8.5% B	7.1% B	4.5% B
	Fairly easy	4.0% A	4.9% AB	1.4% A
	Very easy	6.0% AB	3.5% A	1.1% A
 Urbanisation	Rural area	5.7% A	5.8% A	2.7% A
	Small town	5.3% A	5.3% A	1.6% A
	Large town	7.6% A	5.7% A	3.3% A
 Employment status	Self-employed	7.5% C	10.8% C	2.6% AB
	Manager	4.4% ABC	6.7% ABC	1.1% A
	Other white collar	3.8% AB	5.3% AB	2.2% AB
	Blue collar	8.1% C	8.4% BC	4.5% B
	Student	12.5% BC	2.5% A	2.4% AB
	Unemployed	5.8% ABC	4.2% ABC	2.0% AB
	Seeking a job	2.2% A	6.6% ABC	1.9% AB
Retired	9.8% C	2.6% A	2.2% AB	

Q10 Answers 3, 4 and 5 Base: Respondents who experienced a problem and took action to solve it (N=3,748 for public authorities/ADR; N=3,670 for court)

Actions taken to resolve problems		Complained to a public authority	Complained to ADR	Took the business concerned to court
 Languages	Only native	5.8% A	6.7% A	1.8% A
	Two	6.1% A	5.0% A	3.0% A
	Three	6.5% A	3.7% A	1.7% A
	Four or more	6.4% A	7.7% A	4.4% A
 Mother Tongue	Not official language in home country	11.5% A	6.7% A	0.5%
	Official language in home country	5.8% A	5.5% A	2.6%
 Numerical skills	Low	8.2% A	6.6% A	5.3% A
	Medium	5.8% A	6.6% A	2.5% A
	High	6.1% A	4.9% A	2.0% A
 Internet use	Daily	5.9% A	5.7% A	2.7% B
	Weekly	6.1% A	3.9% A	1.1% AB
	Monthly	16.9% A	11.7% A	
	Hardly ever	9.9% A	4.9% A	
	Never	8.2% A	4.3% A	0.8% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	7.6% A	5.1% A	3.4% A
	Somewhat vulnerable	5.9% A	5.4% A	1.0%
	Not vulnerable	5.7% A	5.8% A	2.9% A
 Consumer vulnerability (complexity)	Very vulnerable	7.5% A	6.6% A	2.4% A
	Somewhat vulnerable	6.3% A	4.3% A	2.5% A
	Not vulnerable	5.7% A	5.8% A	2.5% A

Q10 Answers 3, 4 and 5 Base: Respondents who experienced a problem and took action to solve it (N=3,748 for public authorities/ADR; N=3,670 for court)

In terms of complaints made to a **public authority**, this indicator is most closely linked with gender, followed by consumers' employment status and age.

Males are more likely to complain to a public authority than females.

In addition, jobseekers are less likely to make complaints to a public authority than those who are self-employed, blue collar workers, retired and students.

Regarding age, consumers aged 35-64 years are more likely to complain than those who are aged 65+ years.

In terms of complaints made to an **ADR**, this indicator is most closely linked with gender, followed by age, consumers' employment status and their financial situation.

Similar to complaints made to a public authority, males are more likely to file their complaints with an ADR than females.

Consumers aged 65+ years are more likely to have complained to an ADR than those aged 18-34 years.

In terms of employment, self-employed respondents are more likely to complain to an ADR than other white collars, students and those who are retired. People in a blue-collar job are also more likely to complain than students and people who are retired.

Finally, consumers in a fairly difficult financial situation are more likely to involve an ADR than consumers in a very easy financial situation.

In terms of taking the business concerned to **court**, this indicator is associated most closely with consumers' financial situation. Other characteristics that show close links with the indicator whether a consumer's mother tongue is the official language in their country of residence or not, the frequency of internet use and consumers' employment status.

Consumers in a reportedly more difficult financial situation are more likely to take the business concerned to court. Those whose situation is reportedly fairly or very difficult are more likely to take such action than those whose situation is reported as fairly or very easy.

Those whose mother tongue is one of the official languages of the country or region in which they live are more likely to take the business concerned to court than those whose mother tongue is not an official language.

In terms of internet use, daily internet users are more likely to take the business to court than consumers that never use the internet.

Finally, blue collar workers are more likely to take the business concerned to court than managers.

11.3. Reasons for not taking action

The reasons why a considerable proportion of consumers that experiences problems do not act (see section 11.1.2) differ widely. The most commonly cited reasons are consumers' perception that it would take long to resolve the problem (41.2), that the sums involved are too small (35.7%) and that consumers find it unlikely to get a satisfactory solution (34.0%). A considerable proportion of consumers are also not comfortable with potential confrontations resulting from complaints (18.5%), have unsuccessfully complained in the past (18%), are not sure of their own rights as consumers (17.9%) or do not know where or how to complain (17.2%).

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Reasons for not taking action															
Region/ Country	Unlikely to get satisfactory solution					The sums involved were too small					Did not know where or how to complain				
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011
EU27_2019	34.0%	+11.9*	-16.2*	+11.8*	-9.1*	35.7%	+1.8	+0.5	-2.7	-4.3*	17.2%	+2.8*	-8.5*	+5.1*	+8.0*
EU28	36.6%	+16.7*	-21.3*	+12.5*	-8.0*	39.7%	+5.7*	-0.8	-3.0	-4.4*	20.1%	+5.0*	-9.1*	+3.8*	+8.5*
North	25.9%*	-0.2	-6.0	+15.1*	-9.1*	37.2%	-3.9	-4.7	-0.2	+11.6*	12.6%*	-1.4	-5.7	+11.2*	+5.3*
South	42.5%*	+14.1*	-9.2*	+8.4*	-12.0*	45.4%*	+15.3*	-1.8	+4.6	-3.1	19.5%*	+3.2	-9.9*	+8.7*	+11.7*
East	31.0%	-5.1	+8.6*	+4.5	-13.8*	29.7%*	-5.2	+9.9*	-17.0*	-2.9	16.2%	+0.1	+4.2*	-1.2	+2.7
West	26.9%*	+16.7*	-40.4*	+22.8*	+3.3	27.7%*	-8.5*	-5.7	+5.2	-0.3	15.9%	+3.6	-16.8*	+4.9	+14.0*
BE	25.2%	+24.8*	-45.8*	+14.2	-2.9	30.7%	+25.7*	-39.7*	+13.5	-10.7	18.0%	+3.9	-12.0	+1.2	+4.2
BG	35.8%	+3.8	-8.9	+17.6*	-20.7*	17.8%*	+8.8	-10.5*	-2.4	+0.2	6.9%*	+1.4	-6.6	+0.1	+6.2
CZ	38.9%	+6.2	-13.7	+7.4	-4.6	55.2%*	+14.8	+11.4	-14.3	+18.3*	20.5%	-6.1	+0.5	+7.8	+12.7*
DK	23.7%	-6.9	+6.5	+16.5	-4.9	25.1%	-7.9	-26.4	-4.3	+51.0*	4.7%*	-14.0	+11.2	+10.5	+2.6
DE	12.6%*	-1.4	-26.2*	+16.5	+7.2	28.8%	-16.5	-5.8	+7.3	-15.1	13.4%	+2.0	-18.8	+14.7	+3.1
EE	21.9%*	-9.0	+10.7	+12.9	-7.2	41.0%	+6.0	-9.1	+10.5	+5.3	6.1%*	-1.5	-4.8	+5.3	+0.8
IE	50.0%*	+35.9*	-22.9*	+1.1	-11.7	42.5%	+16.4*	+6.7	-7.0	-1.5	28.4%*	+13.1	-20.0*	+24.6*	-2.5
EL	42.6%	+1.8	+4.9	+5.0	-1.2	27.5%	+8.2	+1.0	-5.8	-15.4	33.1%*	+13.3*	-10.4	-2.5	+18.2*
ES	54.8%*	+20.3*	-18.7	+28.0*	+9.3	45.6%	+5.4	-3.5	+8.4	-13.3	28.3%	-8.3	-3.4	+25.0*	+16.4*
FR	35.4%	+33.0*	-55.4*	+26.7*	-5.2	24.7%	-0.2	-13.7	+8.9	+7.6	17.3%	+4.5	-16.1*	-8.8	+26.9*
HR	43.8%	+8.7	+9.4	-9.1	-	32.7%	-1.2	+6.8	-3.8	-	22.8%	-3.2	+0.6	+13.4*	-
IT	37.1%	+11.3	-5.5	+3.2	-31.1*	51.6%*	+20.7*	-0.0	+6.1	+2.9	10.4%	+3.9	-11.4*	+6.7	+4.9
CY	20.2%	-2.3	+18.1	-28.4*	+11.4	36.9%	+17.2	+0.8	-10.7	+0.6	14.7%	+0.1	-2.0	-3.2	+4.9
LV	25.1%	+13.2*	-28.0*	+15.8*	-1.7	32.5%	-4.6	+0.9	-13.2	+18.5*	15.0%	+3.8	-9.6	+4.7	+15.7*
LT	40.9%	+20.1*	-10.0	+7.0	-13.4	44.1%	+17.6*	+9.4	-11.6	+6.3	23.5%	+9.3	+6.7	+3.8	+2.6
LU	8.3%*	-6.2	-31.5*	+16.8	+19.7	69.3%*	+33.1*	-19.8	+52.7*	-36.8*	8.0%	-0.3	+8.7	-44.1*	+34.7*
HU	10.5%*	-27.5*	+13.6	+13.1	-9.1	52.3%	-6.1	+20.8*	-23.9*	+10.3	7.3%*	-0.9	-7.5	+4.9	+4.9
MT	11.7%*	-7.4	-18.4*	+16.9	-15.7	12.9%*	-15.2	+8.1	-34.2	+22.7	0.0%*	-20.7*	-9.9	+25.0	-24.5
NL	18.9%*	-4.8	-12.6	+16.0	+23.9*	33.8%	-0.5	+18.0	-25.3*	+31.8*	10.5%	-4.2	-14.9	+16.2	+15.6*
AT	29.6%	+19.8	-32.6*	+15.6	-10.1	17.3%*	-18.7	-41.2*	+34.0*	+12.1	9.0%	-6.0	-10.3	+11.0	+14.3
PL	22.6%	-9.2	+5.9	+13.5	-13.4	20.1%*	-14.0	+6.5	-22.4*	+1.2	8.4%	+1.2	+2.9	-4.5	-5.5
PT	19.6%	+4.6	-25.5*	-12.8	+37.9*	23.1%	+12.6	-16.2*	-8.8	+14.0	26.5%	+5.8	-8.1	-9.4	+34.2*
RO	37.0%	-6.6	+18.5*	-3.0	-26.7*	28.7%	-5.3	+17.1*	-22.0*	-14.1	24.2%	-1.7	+12.0*	+0.1	+2.5
SI	17.8%*	-7.1	+14.2	-7.8	-9.2	25.0%	+4.8	+0.2	+5.4	-2.2	13.4%	-15.2	+10.1	+4.0	+8.3
SK	7.6%*	-5.9	+1.5	-24.7*	+16.7	36.3%	-0.9	-22.6*	+15.6	+10.4	0.0%*	-5.5	+1.9	-16.1*	+16.7*
FI	18.4%*	-6.6	-6.7	+13.3	-6.3	57.0%*	-4.6	+11.2	-7.2	+5.1	11.2%	-0.9	-6.5	+7.9	+1.6
SE	18.3%*	-14.1	-2.9	+25.9*	-12.4	25.6%	-13.5	-21.4	+13.5	+2.6	8.2%	-8.8	-20.8	+26.9*	+6.7
IS	34.0%	+2.2	+7.6	-0.9	-13.2	28.3%	-0.1	-14.7	-9.4	+39.7*	26.5%	+1.0	+23.6	-33.0*	+33.0*
NO	8.9%*	+0.5	+4.1	-14.3*	-10.2	10.9%*	-4.0	+7.3	-27.1*	+1.9	4.7%*	+2.2	+2.4	-11.8*	+11.8*
UK	54.0%*	+46.9*	-60.2*	+17.3	+6.3	66.2%*	+32.5*	-12.1	-6.4	-1.7	39.4%*	+21.0*	-16.6*	-9.3	+18.4

Q12 Answers 1, 2 and 3 Base: Respondents who experienced a problem but did not take any action to solve it (N=1,417)

In the European Union, the proportion of consumers that did not take action because they **thought they were unlikely to get a satisfactory solution** is 34.0%. In the East, this proportion is in line with the EU27_2019 average, while it is higher in the South (42.5%) and lower in the North (25.9%) and West (26.9%). Among all EU countries³¹, the highest levels of this indicator are found in Spain (54.8%), Ireland (50.0%) and Estonia (21.9%). The UK (54.0%) also has a high level of this indicator. The lowest levels are found in Slovakia (7.6%), Luxembourg (8.3%) and Hungary (10.5%). Additionally, Norway also has a low level of 8.9%.

Between 2016 and 2018, the proportion of consumers who did not complain because they thought they were unlikely to get a satisfactory solution increased in the EU27_2019 (+11.9pp), the West (+16.7pp) and South (+14.1pp), while no statistically significant changes are observed in the North and East. Compared to the survey in 2016, this proportion increased most notably in Ireland (+35.9pp) and decreased most prominently in Hungary (-27.5pp). The largest positive reversal among the EU27_2019 countries is found in France, where between 2016 and 2018 the proportion of consumers that did not complain for this reason increased by 33.0pp, whereas between 2014 and 2016 it decreased by 55.4pp. Considering all studied countries, an even larger positive reversal is found in the UK, where between 2016 and 2018 this indicator increased by 46.9pp, following a decrease of 60.2pp between 2014 and 2016. No negative reversals are observed.

The proportion of consumers that did not complain because the **sums involved were too small** is 35.7% in the European Union. In the North, this proportion is in line with the EU27_2019 average, while it is higher in the South (45.4%) and lower in the East (29.7%) and West (27.7%). Across the EU Member States, the highest levels of this indicator are found in Luxembourg (69.3%), Finland (57.0%) and the Czech Republic (55.2%). Among all studied countries, the UK also has a high level of this indicator (66.2%). The lowest levels in the EU are found in Malta (12.9%), Austria (17.3%) and Bulgaria (17.8%).⁴¹ Norway also has a low level, namely 10.9%.







Compared to 2016, the EU27_2019 average, as well as the results in the North and the East remained relatively stable, while the proportion increased in the South (+15.3pp) and decreased in the West (-8.5pp). The degree to which respondents indicated that the sums involved were too small increased most steeply in Luxembourg (+33.1pp). There are no statistically significant decreases at country level. The only positive reversal is found in Belgium, where between 2016 and 2018 this indicator increased by 25.7pp, whereas between 2014 and 2016 it decreased by 39.7pp. No negative reversals are observed.

In the European Union, consumers **did not complain because they did not know where or how to complain** in 17.2% of all cases⁴². In the South, East and West this proportion is in line with the EU27_2019 average, while it is lower in the North (12.6%). Among the EU countries, the highest levels of this indicator are observed in Greece (33.1%), Ireland (28.4%) and Spain (28.3%). Considering all studied countries, the UK also has a high level for this indicator (39.4%). The lowest levels among all EU Member States are observed in Slovakia, Malta (both 0.0%), Denmark (4.7%) and Estonia (6.1%). Among all studied countries, the level is also low in Norway (4.7%).







Since 2016, the proportion of consumers that did not know where or how to complain increased in the EU27_2019 (+2.8pp), whereas no statistically significant changes are observed in all regions. The highest increase in the EU is noted in Greece (+13.3pp), while the strongest decrease is observed in Malta (-20.7pp). No positive or negative reversals are found in the EU27_2019 countries. Considering all countries in the study, the only positive reversal is found in the UK, where between 2016 and 2018 this indicator increased by 21.0pp, whereas between 2014 and 2016 it decreased by 16.6pp.

³¹ Results (for all reasons for not taking action) for all countries except Romania (111) and Greece (116) are based on a very small sample size (less than 100 observations) and should therefore be considered as mainly indicative

⁴¹ All cases of respondents who experienced a problem but did not take any action to solve it

Reasons for not taking action		Unlikely to get satisfactory solution	The sums involved were too small	Did not know where or how to complain
 Gender	Male	35.7% A	39.3% A	19.4% A
	Female	32.6% A	33.8% A	15.6% A
 Age groups	18-34	38.4% A	40.0% A	20.7% A
	35-54	32.0% A	34.8% A	17.4% A
	55-64	33.3% A	33.1% A	17.4% A
	65+	32.0% A	36.9% A	13.3% A
 Education	Low	49.2% B	38.1% A	28.6% A
	Medium	31.0% A	39.4% A	19.7% A
	High	34.5% AB	32.9% A	12.0%
 Financial Situation	Very difficult	22.7% A	33.5% A	19.6% A
	Fairly difficult	40.5% B	33.0% A	13.7% A
	Fairly easy	32.5% AB	38.7% A	20.5% A
	Very easy	38.0% AB	47.9% A	23.2% A
 Urbanisation	Rural area	32.1% A	36.5% A	15.7% A
	Small town	33.4% A	38.6% A	13.9% A
	Large town	37.2% A	33.3% A	25.9%
 Employment status	Self-employed	43.4% CD	28.4% A	26.9% B
	Manager	43.0% BCD	28.8% A	13.6% AB
	Other white collar	27.6% B	37.3% A	13.6% A
	Blue collar	30.5% BCD	37.6% A	17.5% AB
	Student	14.1% A	44.2% A	9.1% A
	Unemployed	44.1% CD	30.7% A	19.2% AB
	Seeking a job	26.3% ABC	43.8% A	16.1% AB
Retired	47.2% D	39.9% A	22.0% AB	

Q12 Answers 1, 2 and 3 Base: EU27_2019 respondents who experienced a problem but did not take any action to solve it (N=1,297)

Reasons for not taking action		Unlikely to get satisfactory solution	The sums involved were too small	Did not know where or how to complain
 Languages	Only native	31.1% A	36.8% A	17.9% A
	Two	33.5% AB	35.3% A	17.2% A
	Three	44.9% B	34.9% A	17.9% A
	Four or more	31.1% AB	50.9% A	13.4% A
 Mother Tongue	Not official language in home country	58.9%	31.2% A	27.6% A
	Official language in home country	32.9%	36.8% A	16.9% A
 Numerical skills	Low	30.0% A	25.8% A	9.2% A
	Medium	34.9% A	34.8% A	21.2% B
	High	34.3% A	39.1% A	16.1% AB
 Internet use	Daily	35.7% B	37.1% A	15.9% A
	Weekly	49.0% B	32.5% A	21.0% A
	Monthly	37.4% AB	45.1% A	26.9% A
	Hardly ever	13.8% A	18.3% A	29.2% A
	Never	17.6% A	39.0% A	19.7% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	36.8% AB	32.2% A	22.9% A
	Somewhat vulnerable	42.5% B	38.2% A	21.7% A
	Not vulnerable	26.6% A	37.8% A	11.5%
 Consumer vulnerability (complexity)	Very vulnerable	31.6% A	40.8% AB	11.2%
	Somewhat vulnerable	34.4% A	42.6% B	19.2% A
	Not vulnerable	35.1% A	32.0% A	19.1% A

Q12 Answers 1, 2 and 3 Base: EU27_2019 respondents who experienced a problem but did not take any action to solve it (N=1,297)

With regard to socio-demographic variables and other characteristics, whether a consumer’s mother tongue is the official language in their country of residence or not is the factor most closely associated with the likelihood of consumers not taking any action to solve a problem because they **thought they were unlikely to get a satisfactory solution**. The other characteristics showing close links are frequency of internet use and consumers’ employment situation.

Consumers whose mother tongue is not one of the official languages of the country or region in which they live are more likely to not take action because they do not believe that they will get a satisfactory solution than those whose mother tongue is one of the official languages.

As far as the frequency of internet use is concerned, daily and weekly internet users are more likely to report this reason for not taking action than those who used the internet hardly ever or never.

Finally, retired respondents are more likely to cite this reason for not taking action than jobseekers and people with another white-collar job. The latter are in turn more likely to cite this reason than students.

Regarding the proportion of consumers not taking any action because they believe that the **sums involved are too small**, there are no close associations with any of the socio-demographic characteristics.⁴³

With regard to the likelihood of consumers not taking any action to solve a problem **because they did not know where or how to complain**, consumers' level of education is the factor associated most closely with this indicator. The characteristics showing the next closest links are the degree of urbanisation, vulnerability due to socio-demographic factors, vulnerability due to the complexity of offers and terms and conditions and employment status.

Consumers with a low or medium level of education are more likely to not take action because they do not know where or how to complain than those with a high level of education.

As far as the degree of urbanisation is concerned, consumers living in a large town are less likely to refrain from complaining for this reason than those living in a small town or rural area.

Consumers who are very or somewhat vulnerable due to socio-demographic factors are more likely not to take action compared to those who are not vulnerable.

In contrast, those who are not or somewhat vulnerable in terms of the complexity of offers and terms and conditions are more likely to refrain from complaining due to this reason than those who are very vulnerable.

Finally, consumers who are self-employed are more likely to report that they do not know where or how to complain, compared to people with other white-collar jobs and students.

⁴³ While vulnerability due to the complexity of offers and terms and conditions effects this dependent variable, as shown by the model's estimated variability of this dependent variable, there is no coherence of this variability. Concretely, both consumers that are not vulnerable and very vulnerable show lower levels than consumers that are somewhat vulnerable.

Reasons for not taking action										
Region/ Country	Thought it would take too long					Were not sure of own rights as a consumer				
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011
EU27_2019	41.2%	+7.6*	-4.7*	+4.7*	+8.1*	17.9%	+1.9	-2.2	+2.7	+4.3*
EU28	42.8%	+9.6*	-5.7*	+1.7	+9.6*	21.1%*	+5.7*	-6.8*	+3.9*	+3.3*
North	38.5%	+6.0	+0.7	-8.5*	+16.9*	14.6%	-0.8	-1.0	+8.6*	+1.4
South	50.7%*	+11.2*	-1.9	+6.9	+14.6*	20.6%	+5.8	-1.9	+3.3	+4.6
East	36.2%	-5.0	+8.2*	+3.3	+1.9	13.3%*	-7.4*	+7.5*	-1.8	+3.8
West	33.1%*	+8.0*	-14.7*	+6.0	+15.2*	18.5%	+4.1	-11.0*	+6.2	+8.7*
BE	36.0%	+29.4*	-48.1*	+26.2*	-11.4	25.6%	+18.9*	-17.8*	-16.5	+3.4
BG	22.1%*	-22.0*	+10.7	+6.0	+11.1*	5.1%*	-5.6	+1.0	+0.5	+7.1
CZ	47.9%	+8.5	-1.7	+2.2	+21.2*	23.1%	+12.8	-19.9*	+4.5	+21.7*
DK	32.8%	+0.3	+23.0	-30.5*	+29.4*	13.2%	-3.5	-2.4	+12.9	-3.6
DE	25.5%	-0.6	+10.5	-17.7	+30.0*	15.8%	+1.4	-1.5	+0.3	+3.2
EE	47.3%	+1.9	+6.7	+5.8	+7.7	18.8%	+4.6	+5.0	+5.0	-0.3
IE	52.0%	+30.4*	+6.4	-9.1	+5.0	26.7%	+15.2*	-11.5	+13.2	-18.8
EL	46.3%	-2.4	+11.2	+0.4	+6.4	27.4%*	+8.8	-13.6*	+10.4	+4.1
ES	63.9%*	+5.2	+3.5	+12.2	+2.0	32.7%*	-7.4	+5.2	+2.1	+22.8*
FR	36.7%	+12.6	-28.4*	+10.6	+10.0	20.2%	+2.1	-13.7	+9.5	+16.1*
HR	47.2%	+8.8	+5.0	+4.0	-	21.4%	+10.4	-10.0	+7.0	-
IT	47.9%	+15.3*	-3.4	+6.4	+22.0*	12.5%	+8.5	-0.1	+3.7	-5.2
CY	17.4%*	-7.9	+16.7*	-15.9*	+10.6	3.5%*	-10.2	+14.1*	-9.5*	+9.5*
LV	55.5%*	+16.3	-13.4	-2.2	+23.3*	13.3%	+6.2	-18.0*	+16.9*	+5.3
LT	47.1%	+6.8	+11.5	-0.2	+5.4	24.7%	+17.7*	-4.6	+2.3	+5.9
LU	36.6%	+2.0	-1.2	-6.9	+31.1	12.2%	-4.3	-10.8	-0.3	+8.9
HU	20.2%*	-1.0	-14.3	+11.8	-2.6	7.3%*	-0.8	-9.2	+10.2	+0.6
MT	11.4%*	+6.1	-9.6	+7.7	+11.8	15.4%	+6.8	-33.6*	+32.0*	+5.3
NL	30.0%	+5.8	-1.1	+9.5	-1.0	9.2%	+6.1	-6.3	-1.2	+7.4
AT	29.3%	-3.8	-3.4	+33.0*	+1.4	13.7%	+9.9	-13.5	+11.9	+8.9
PL	19.2%*	-15.0	+5.4	+5.2	-0.4	2.9%*	-26.9*	+18.3*	-6.6	+8.2
PT	3.2%*	-18.4*	-33.7*	+23.7	+18.2	11.0%	+1.9	-13.7	+0.6	+9.4
RO	49.5%	-6.7	+17.5*	+0.9	-2.2	19.0%	-7.4	+14.7*	+0.2	-7.7
SI	30.7%	+2.9	+3.5	+4.3	-6.7	13.4%	-5.2	-13.3	+26.4*	+0.3
SK	25.6%*	+9.8	+12.0	-21.8*	+15.9	17.4%	+12.5	+1.0	-9.5	-2.2
FI	17.9%*	+2.0	-9.7	+8.8	+3.1	12.7%	-9.5	+10.6	+2.5	-8.8
SE	32.9%	-1.4	-2.9	-19.7	+33.2*	5.4%*	-13.3	-2.0	+17.1	+6.7
IS	51.0%	+34.6*	-11.2	-7.5	+15.2	39.8%*	+37.5*	-12.8	+15.1	0.0
NO	21.3%*	+5.8	-17.5	-3.0	+9.7	10.0%	+4.5	+5.5	-11.7*	+11.7*
UK	53.4%	+23.6*	-14.3	-28.6*	+31.4*	42.9%*	+31.6*	-45.6*	+12.1	+4.4

Q12 Answers 4 and 5 - Base: Respondents who experienced a problem but did not take any action to solve it (N=1,417)

The proportion of consumers who did not complain because they **thought it would take too long** is 41.2% in the European Union. This is in line with the results in the North and East, while the proportion is higher than the EU27_2019 average in the South (50.7%) and lower in the West (33.1%). Across the EU Member States, the highest levels of this indicator are found in Spain (63.9%), Latvia (55.5%) and Ireland (52.0%). The lowest levels are found in Portugal (3.2%), Malta (11.4%) and Cyprus (17.4%).







Compared to 2016, the proportion of respondents who did not complain because they expected that it would take too long increased in the EU27_2019 (+7.6pp), the South (+11.2pp) and the West (+8.0pp), while no statistically significant changes are observed in the North and the East. The degree to which respondents indicated not being sure of their consumer rights increased most steeply in Ireland (+30.4pp) and decreased most prominently in Bulgaria (-22.0pp). Among the EU27_2019 countries, the largest positive reversal is found in Belgium, where between 2016 and 2018 the proportion increased by 29.4pp, whereas between 2014 and 2016 it decreased by 48.1pp. The largest

negative reversal is found in Portugal, where between 2016 and 2018 the proportion decreased by 18.4pp, following an increase of 33.7pp between 2014 and 2016.

The proportion of respondents who did not complain because they **were not sure of their consumer rights** is 17.9% in the European Union. In the North, South and West, the results are in line with the EU27_2019 average, whereas the proportion is lower in the East (13.3%). The highest levels of this indicator in the EU³² are found in Spain (32.7%), Greece (27.4%) and Ireland (26.7%). High levels of this indicator are also found in the UK (42.9%) and Iceland (39.8%). The lowest levels of this indicator are found in Poland (2.9%), Cyprus (3.5%) and Bulgaria (5.1%).

Compared to 2016, the proportion of respondents who did not complain because they were unsure about their consumer rights increased in the EU27_2019 (+1.9pp), decreased in the East (-7.4pp) and remained statistically unchanged in the North, South and West. Across all EU Member States, this proportion increased most steeply in Belgium (+18.9pp) and decreased most prominently in Poland (-26.9pp). Among the EU Member States, the largest positive reversal is also found in Belgium, where the large increase between 2016 and 2018 (see above) follows a decrease of 17.8pp between 2014 and 2016. No negative reversal is found. Considering all studied countries, an even larger positive reversal is found in the UK, where between 2016 and 2018 this indicator increased by 31.6pp, whereas between 2014 and 2016 it decreased by 45.6pp.

³² Results (for all reasons for not taking action) for all countries except Romania (111) and Greece (116) are based on a very small sample size (less than 100 observations) and should therefore be considered as mainly indicative

Reasons for not taking action		Thought it would take too long	Were not sure of own rights as a consumer
 Gender	Male	37.3%	18.1% A
	Female	45.7%	17.7% A
 Age groups	18-34	44.8% A	19.8% A
	35-54	41.3% A	16.9% A
	55-64	37.3% A	12.3% A
	65+	39.7% A	21.8% A
 Education	Low	32.3% A	27.0% A
	Medium	39.8% A	17.0% A
	High	45.8% A	17.2% A
 Financial Situation	Very difficult	42.1% A	16.5% A
	Fairly difficult	42.4% A	15.2% A
	Fairly easy	41.6% A	21.6% A
	Very easy	33.8% A	19.0% A
 Urbanisation	Rural area	35.9% A	15.2% A
	Small town	44.0% A	19.1% A
	Large town	43.0% A	18.8% A
 Employment status	Self-employed	47.1% CD	24.5% A
	Manager	26.0% A	10.2% A
	Other white collar	51.4% D	16.3% A
	Blue collar	44.3% BCD	13.9% A
	Student	47.6% ABCD	18.0% A
	Unemployed	36.2% ABCD	20.1% A
	Seeking a job	31.9% ABC	28.0% A
	Retired	28.1% AB	19.0% A

Q12 Answers 4 and 5 - Base: EU27_2019 respondents who experienced a problem but did not take any action to solve it (N=1,297)

Reasons for not taking action		Thought it would take too long	Were not sure of own rights as a consumer
Languages	Only native	40.4% A	13.8% A
	Two	42.4% A	20.9% A
	Three	45.0% A	21.6% A
	Four or more	30.6% A	16.2% A
Mother Tongue	Not official language in home country	61.1%	29.1% A
	Official language in home country	40.4%	17.2% A
Numerical skills	Low	54.4% B	16.1% A
	Medium	40.8% AB	21.0% A
	High	40.1% A	16.1% A
Internet use	Daily	39.9% A	17.5% BC
	Weekly	51.7% A	32.0% C
	Monthly	56.8% A	2.6% A
	Hardly ever	50.2% A	16.8% ABC
	Never	40.3% A	13.8% B
Consumer vulnerability (socio-demographic factors)	Very vulnerable	37.9% A	18.5% A
	Somewhat vulnerable	42.2% A	19.4% A
	Not vulnerable	43.1% A	16.4% A
Consumer vulnerability (complexity)	Very vulnerable	41.8% A	19.7% A
	Somewhat vulnerable	43.4% A	18.9% A
	Not vulnerable	39.6% A	17.3% A

Q12 Answers 4 and 5 - Base: EU27_2019 respondents who experienced a problem but did not take any action to solve it (N=1,297)

When looking at the proportion of consumers that did not take action because they **thought that this would take too long**, the socio-demographic variable most closely associated with this indicator is whether a consumer’s mother tongue is the official language in their country of residence or not. The other characteristics with close links are gender, numerical skills and employment status.

Consumers whose mother tongue is not one of the official languages of the country or region they live in are more likely to refrain from taking action because they thought that this would take too long compared to those whose mother tongue is one of the official languages.

As far as gender is concerned, females are also more likely to refrain from taking action due to this reason compared to males.

Consumers with a low numerical skill level are more likely not to take action because they thought that this would take too long than those with high numerical skills.

Finally, other white collars and those who are self-employed are more likely to report this reason than managers and consumers who are retired. Blue collar workers are also more likely than managers to report this reason, while other white collars are more likely than those seeking a job to report this reason.

With regard to socio-demographic variables and other characteristics, the likelihood of consumers not taking any action because they **were not sure of their rights as a consumer** is not associated closely with any of the socio-demographic variables.

Reasons for not taking action								
Region/ Country	Tried to complain unsuccessfully in the past					Not at ease with potential confrontations resulting from complaints		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2012- 2011	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	18.0%	+1.9	-5.3*	+7.9*	+3.3*	18.5%	+5.8*	-4.2*
EU28	19.2%	+2.9*	-6.5*	+7.4*	+3.5*	19.6%	+7.7*	-5.9*
North	8.8%*	+1.6	-7.5*	+6.1*	+5.8*	10.9%*	-3.6	+1.0
South	27.1%*	+10.5*	-15.0*	+21.3*	+3.5	27.4%*	+15.4*	-6.1
East	16.8%	-7.2*	+12.6*	-3.9	+1.8	19.1%	-4.0	+9.2*
West	8.9%*	-3.7	-5.3	+2.0	+10.0*	7.9%*	-0.6	-10.6*
BE	13.5%	+9.9	-8.7	-11.5	+6.9	9.9%	-0.9	-15.7
BG	9.5%*	-5.0	+1.2	-3.0	+10.2*	0.9%*	-3.4	-4.9
CZ	21.2%	-3.1	+4.3	-4.7	+17.8*	38.9%*	+7.1	-10.4
DK	5.7%*	-6.2	+5.5	-5.0	+14.0	0.0%*	-9.7	+9.7
DE	3.8%*	-7.8	-4.2	+3.8	+8.3	6.4%*	-1.1	-18.0
EE	3.5%*	-2.2	+2.9	-2.4	+3.6	14.6%	+5.0	+6.1
IE	33.2%*	+17.5*	+4.2	+5.5	+3.2	28.3%	+12.1	-2.8
EL	30.2%*	+17.1*	-8.6	+1.0	+1.2	24.7%	+15.3*	-17.8*
ES	33.1%*	-10.1	+0.4	+29.9*	+2.4	34.6%*	+1.0	-0.3
FR	10.3%	-4.7	-5.7	-4.6	+24.6*	5.8%*	-4.7	-5.9
HR	22.0%	+0.2	+7.1	+2.4	-	25.1%	+16.4*	-9.4*
IT	24.1%	+15.8*	-20.7*	+25.6*	+1.9	25.4%	+20.7*	-3.7
CY	18.0%	+6.0	-7.5	+1.6	+5.2	14.7%	+6.6	-16.5*
LV	8.0%*	+5.7	-17.2*	+20.2*	+0.6	4.0%*	-6.1	-4.0
LT	20.3%	+13.2*	-1.9	-3.9	+9.6*	25.0%	+3.1	+1.8
LU	3.9%*	-2.0	+1.5	-15.4	+13.6	11.5%	+9.0	-1.5
HU	14.0%	-34.7*	+38.2*	+3.2	+3.8	10.8%	-11.7	+8.7
MT	0.0%*	-12.8*	+12.8	-19.9	+8.9	13.8%	+14.6	-18.0*
NL	2.0%*	-10.6	+2.0	+13.6	-31.6*	10.8%	+11.6	-8.0
AT	12.2%	+3.4	-5.0	+8.0	+0.7	20.3%	+7.6	-11.4*
PL	15.2%	-8.3	+11.3	-0.9	+2.3	6.6%*	-14.2	+9.6
PT	9.1%	+12.3	-23.9*	-1.5	+22.7*	8.8%	+2.2	-27.5*
RO	19.1%	-1.0	+12.2*	-10.5	-7.5	29.6%*	-3.3	+18.4*
SI	4.1%*	-18.5	+21.2	-5.3	+8.4	2.5%*	-19.0*	+21.5
SK	11.3%	+2.5	-5.7	-1.0	+16.9*	1.7%*	-0.8	-2.1
FI	4.9%*	-3.2	-5.0	+3.5	+2.7	19.5%	+4.0	-2.2
SE	3.6%*	-2.9	-19.0*	+17.9	+6.2	0.0%*	-13.7	+1.4
IS	16.4%	+8.5	-2.9	-34.7*	+41.7*	26.3%	+28.2*	-12.3
NO	0.0%*	0.0	0.0	+0.3	-2.8	0.0%*	0.0	0.0
UK	26.8%	+10.2	-16.8*	+1.7	+9.1	27.0%	+19.1*	-18.3*

Q12 Answers 6 and 7 - Base: Respondents who experienced a problem but did not take any action to solve it (N=1,417)

The proportion of consumers who have not taken action because of their **experiences with unsuccessfully complaining in the past** is 18.0% in the European Union. In the East, this

proportion is consistent with the EU27_2019 average, while it is higher in the South (27.1%) and lower in the North (8.8%) and in the West (8.9%). Across the EU Member States^{33,33}, the highest levels of this indicator are found in Ireland (33.2%), Spain (33.1%) and Greece (30.2%). The lowest levels in the EU are found in Malta (0.0%), the Netherlands (2.0%) and Estonia (3.5%). In addition, the level is also zero in Norway.







Compared to 2016, the proportion of respondents that indicated not having taken action because they complained unsuccessfully in the past remained stable in the EU27_2019, in the North and West, while it increased in the South (+10.5pp) and decreased in the East (-7.2pp). At country level, the proportion to which respondents complained unsuccessfully in the past increased most steeply in Ireland (+17.5pp) and decreased most prominently in Hungary (-34.7pp). The only positive reversal is found in Italy, where between 2016 and 2018 the indicator increased by 15.8pp, whereas between 2014 and 2016 it decreased by 20.7pp. The only negative reversal is also found in Hungary, where the decrease between 2016 and 2018 (see above) was preceded by an increase of 38.2pp between 2014 and 2016.

The proportion of respondents who indicated that they had not complained because they wanted to **avoid a confrontation** is 18.5% in the European Union. The proportion is in line with the EU27_2019 average in the East, whereas it is higher in the South (27.4%) and lower in the North (10.9%) and West (7.9%). Across all EU countries, the highest levels of this indicator are found in the Czech Republic (38.9%), Spain (34.6%) and Romania (29.6%). The lowest levels in the EU are found in Denmark, Sweden (both 0.0%), Bulgaria (0.9%) and Slovakia (1.7%). Among all studied countries, Norway also has a low level of 0.0%.

When comparing the results with 2016, the proportion of respondents reporting this reason increased in the EU27_2019 (+5.8pp) and the South (+15.4pp), while results remained unchanged in the North, East and West. At country level, the highest increase in the EU is observed in Italy (+20.7pp), while the largest decrease is observed in Slovenia (-19.0pp). Considering all countries of the study, an even larger increase is observed in Iceland (+28.2pp). When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest positive reversal is found in Greece, where between 2016 and 2018 this indicator increased by 15.3pp, whereas between 2014 and 2016 it decreased by 17.8pp. No statistically significant negative reversal is found. Considering all countries of the study, the largest positive reversal is found in the UK, where between 2016 and 2018 this indicator increased by 19.1pp, following a decrease of 18.3pp between 2014 and 2016.

³³ Results (for all reasons for not taking action) for all countries except Romania (111) and Greece (116) are based on a very small sample size (less than 100 observations) and should therefore be considered as mainly indicative. In 2018, the weighting approach was altered to include phone ownership.

³³ To ensure comparability between the 2018 and 2016 waves, the differences between 2018 and 2016 were computed based on the previous weighting procedure applied systematically for both waves. This may result in discrepancies between the figures reported for 2018 and the differences between 2018 and 2016.

Reasons for not taking action		Tried to complain unsuccessfully in the past	Not at ease with potential confrontations resulting from complaints
 Gender	Male	20.0% A	16.0% A
	Female	16.3% A	21.3% A
 Age groups	18-34	16.1% A	19.5% A
	35-54	20.7% A	17.4% A
	55-64	19.1% A	19.0% A
	65+	15.3% A	19.8% A
 Education	Low	16.8% A	18.9% A
	Medium	17.7% A	21.0% A
	High	18.7% A	15.6% A
 Financial Situation	Very difficult	19.0% AB	19.1% A
	Fairly difficult	14.9% A	17.3% A
	Fairly easy	22.8% B	18.6% A
	Very easy	11.4% A	24.0% A
 Urbanisation	Rural area	18.8% A	23.8% A
	Small town	18.9% A	13.9%
	Large town	15.9% A	21.6% A
 Employment status	Self-employed	19.4% BC	12.1% AB
	Manager	8.6% AB	10.8% A
	Other white collar	18.1% C	19.5% ABC
	Blue collar	8.0% A	15.9% ABC
	Student	18.1% ABC	11.9% AB
	Unemployed	24.6% BC	32.7% C
	Seeking a job	14.6% ABC	12.4% AB
	Retired	28.5% C	25.1% BC

Q12 Answers 6 and 7 - Base: EU27_2019 respondents who experienced a problem but did not take any action to solve it (N=1,297)

Reasons for not taking action		Tried to complain unsuccessfully in the past	Not at ease with potential confrontations resulting from complaints
Languages	Only native	18.2% A	17.1% A
	Two	17.0% A	20.7% A
	Three	21.0% A	19.6% A
	Four or more	14.5% A	15.5% A
Mother Tongue	Not official language in home country	31.4% A	29.9% A
	Official language in home country	17.3% A	18.1% A
Numerical skills	Low	8.9%	16.7% A
	Medium	21.0% A	17.3% A
	High	17.2% A	20.2% A
Internet use	Daily	17.1% A	17.6% A
	Weekly	22.9% A	30.0% A
	Monthly	22.0% A	12.6% A
	Hardly ever	37.7% A	19.6% A
	Never	13.6% A	18.4% A
Consumer vulnerability (socio-demographic factors)	Very vulnerable	23.4% B	22.7% A
	Somewhat vulnerable	19.4% AB	23.0% A
	Not vulnerable	13.5% A	13.0%
Consumer vulnerability (complexity)	Very vulnerable	20.2% A	11.6%
	Somewhat vulnerable	21.1% A	22.0% A
	Not vulnerable	15.4% A	20.4% A

Q12 Answers 6 and 7 - Base: EU27_2019 respondents who experienced a problem but did not take any action to solve it (N=1,297)

With regard to socio-demographic variables and other characteristics, the likelihood of consumers not taking any action because they had **tried to complain unsuccessfully in the past** is associated most closely with consumers' numerical skills, followed by their vulnerability due to socio-demographic factors and their employment status.

Consumers who have a medium or high numerical skill level are more likely to cite their unsuccessful attempts to complain in the past as a reason for not taking action, compared to those with low numerical skills.

Consumers who are very vulnerable due to socio-demographic factors are more likely to cite this reason than those who are not vulnerable.

Finally, regarding consumers' employment status, other white collars and those who are retired are also more likely to report this reason for not taking action compared to managers and blue-collar workers.

With regard to socio-demographic variables and other characteristics, vulnerability due to the socio-demographic factors is the factor most closely associated with the proportion of respondents that has not taken action because they are **not at ease with potential confrontations** resulting from

complaints. Other characteristics showing close links with this indicator are vulnerability due to the complexity of offers and terms and conditions, the degree of urbanisation and employment status.





































Consumers who are very or somewhat vulnerable in terms of socio-demographic factors are more likely to refrain from taking actions because they want to avoid potential confrontations than those who are not vulnerable.

In contrast, consumers who are not vulnerable in terms of the complexity of offers and terms and conditions are more likely to refrain from action due to this reason than those who are very or somewhat vulnerable.

Consumers who live in a rural area or large town are more likely to indicate they are not at ease with potential confrontations resulting from complaints, compared to those living in a small town.

Finally, with regard to employment status, consumers who are unemployed and retired are more likely to not take action for this reason than those who are self-employed, managers, students and jobseekers.

11.4. Satisfaction with problem resolution

Average satisfaction with complaint handling				
Region/ Country	2018	2018- 2016	2016- 2014	2014- 2012
 EU27_2019	57.0%	-4.0	+2.3	-3.5
 EU28	59.1%	-3.9	+3.5	-3.0
 North	68.4%	+3.7	-2.9	-5.7
 South	51.7%	+4.4	-3.1	+0.6
 East	59.7%	-1.2	+1.9	-7.1
 West	59.4%	-15.3	+9.7	-2.5
 BE	49.3%	-8.4	-15.2	+17.0
 BG	33.1%	-4.9	-0.5	-15.5
 CZ	60.2%	-5.4	+10.0	-7.7
 DK	63.7%	-1.3	+2.1	-11.5
 DE	59.7%	-19.6	+10.8	-1.8
 EE	64.2%	+8.4	-3.3	-1.6
 IE	70.2%	-0.8	+11.6	-1.4
 EL	47.9%	+7.7	-7.4	+0.5
 ES	47.0%	+8.5	-7.8	+0.0
 FR	45.4%	-27.3	+13.9	-5.6
 HR	44.5%	-12.7	+13.2	-5.4
 IT	55.1%	+0.3	+0.1	-0.6
 CY	43.8%	+1.2	-0.2	-6.0
 LV	55.3%	+6.5	-1.2	-7.6
 LT	52.7%	+4.3	+3.0	-20.7
 LU	73.3%	-8.3	+14.2	+15.0
 HU	69.3%	-2.6	+7.3	+1.3
 MT	42.7%	-7.1	+14.3	-3.1
 NL	76.3%	+3.7	+13.7	-7.7
 AT	72.0%	-7.8	+11.2	+2.8
 PL	64.5%	-1.0	+3.0	-7.4
 PT	45.8%	+2.9	+1.5	-17.6
 RO	48.2%	+5.5	-9.1	-6.1
 SI	63.2%	-5.3	+18.1	-25.5
 SK	73.8%	+19.2	-6.2	-10.7
 FI	77.1%	+1.4	-1.2	+1.7
 SE	69.7%	+7.5	-8.1	-3.6
 IS	60.0%	+6.6	-14.1	-5.2
 NO	76.4%	+10.4	-0.7	-9.3
 UK	65.6%	-17.0	+20.2	-1.0

Average proportion of satisfied consumers ("Very satisfied" and "Fairly satisfied") with Q11⁴⁴, options Q11.1 to Q11.5⁴⁵ - Base: Respondents that took at least one of five different actions to solve a problem (N=4,200)

⁴⁴ Q11. In general, how satisfied or dissatisfied were you with the way your complaint(s) was (were) dealt with by the ...:
 -Very satisfied -Fairly satisfied - Not very satisfied -Not at all satisfied - DK/NA
 Q5.1. Retailer or service provider
 Q5.2. Manufacturer
 Q5.3. Public authority
 Q5.4. An out-of-court dispute resolution body (ADR)
 Q5.5. Court

⁴⁵ Consumers' average satisfaction was computed across the different instances to which they issued a complaint (e.g. if a consumer only complained to a manufacturer, only his evaluation of the manufacturer was taken into

The average satisfaction with complaint handling is 57.0% in the European Union. The satisfaction is 59.7% in the East and 59.4% West, while it is 64.4% in the North and 51.7% in the South. For the EU Member States⁴⁶, the highest satisfaction levels are observed in Finland (77.1%), the Netherlands (76.3%) and Slovakia (73.8%). In Norway, the average satisfaction is also high (76.4%). The lowest levels are found in Bulgaria (33.1%), Malta (42.7%) and Cyprus (43.8%).

Compared to 2016, consumers' average satisfaction with complaint handling decreased in the EU27_2019 (-4.0pp) and in the West (-15.3pp), while only relatively small changes were observed for the North (+3.7pp), South (+4.4pp) or East (-1.2pp). At country-level, the indicator increased most noticeably in Slovakia (+19.2pp), while it decreased most steeply in France (-27.3pp). In France, also the highest negative reversal is found, where the decrease between 2016 and 2018 was preceded by an increase of +13.9pp between 2014 and 2016. No noticeable positive reversals are found.

Consumers' satisfaction with the problem resolution differs based on the parties involved. When a problem was resolved with the retailer or service provider, satisfaction was highest (60.2%). Problem resolutions achieved via an ADR platform (50.9%), the manufacturer (49.0%), the court (45.3%) and public authorities (42.2%) was also relatively high.

account). The indicator was then calculated as the proportion of satisfied respondents (fairly & very satisfied) across all individual evaluations.

Given the way this indicator is calculated, not statistical differences are computed.

⁴⁶ Results for the following countries are based on a very small sample size (observations from less than 100 respondents) and they should therefore be considered as mainly indicative: Greece (92), France (70), Luxembourg (48), Austria (87), Bulgaria (68), Cyprus (24), Malta (66) and Iceland (79).

Satisfaction with problem resolution								
Region/ Country	Satisfaction with retailer or service provider				Satisfaction with manufacturer			
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012
EU27_2019	60.2%	-0.7	+2.8*	-5.8*	49.0%	-15.4*	+4.0	+0.1
EU28	62.1%	+0.1	+3.0*	-4.9*	52.7%	-15.6*	+8.7*	-0.6
North	70.8%*	+3.3	-0.4	-6.1*	67.4%*	+8.5	-7.2	-4.6
South	55.7%*	+7.8*	-1.9	-1.7	42.9%	-2.9	-4.8	+3.6
East	62.2%	-0.1	+3.4	-8.0*	54.2%	-6.9	-1.0	-3.9
West	61.5%	-13.5*	+11.4*	-5.9*	55.2%	-20.3*	+6.0	+3.0
BE	52.0%	-10.5	-11.6	+22.8*	42.0%	-9.4	-19.8	+5.1
BG	38.6%*	+0.6	+6.5	-23.8*	51.3%	+17.7	-10.7	-17.1
CZ	60.4%	-8.5	+10.2	-5.4	55.5%	+3.5	+6.3	-6.7
DK	68.4%	-3.2	+6.7	-12.4*	60.9%	+7.3	-7.8	-2.7
DE	63.4%	-14.4*	+10.9	-6.4	59.3%	-28.7*	+9.6	+5.9
EE	64.9%	+8.2	-1.0	-3.3	56.1%	+5.9	-33.8	+24.3
IE	70.3%*	-3.7	+15.0	-1.7	66.6%*	+5.0	+5.8	-7.2
EL	47.3%*	+8.6	-5.3	-3.8	38.9%	+18.9	-33.3	-8.2
ES	47.9%*	+9.3	-7.4	-2.1	41.7%	+15.9	-15.3	-1.3
FR	42.6%*	-36.3*	+25.3*	-10.7	0.0%*	-61.6*	+10.8	+2.4
HR	48.0%*	-8.2	+10.5*	-7.4	31.8%*	-33.1*	+25.3	+6.3
IT	61.3%	+7.4	+0.4	-3.7	43.1%	-19.4	+4.0	+8.7
CY	38.5%	-7.3	+6.9	-11.5	65.7%	-18.7	+24.5	+23.9
LV	59.5%	+6.6	+2.0	-8.1	51.6%	+6.0	-13.1	-9.0
LT	55.0%	+1.0	+14.2	-24.1*	68.4%	+51.4*	-33.2	-7.3
LU	77.9%*	-3.2	+8.5	+21.5	78.3%*	-2.5	+11.3	+16.6
HU	71.5%*	-2.1	+6.0	+1.0	54.2%	+21.1	-32.4	+2.0
MT	46.9%*	+1.1	+5.1	+2.8	16.1%*	-58.0*	+56.2*	-42.8
NL	78.5%*	+7.0	+11.7*	-6.3	67.0%	-9.8	+12.7	-0.2
AT	71.6%*	-5.2	+8.3	+1.2	95.2%*	+8.4	+14.7	+1.3
PL	66.5%	+1.0	+5.1	-9.7*	63.0%	-7.8	+2.2	-4.3
PT	44.6%*	+2.8	+1.2	-23.7*	54.3%	+8.1	-9.6	+6.5
RO	49.5%*	+4.5	-9.2	-1.9	45.7%	+4.3	-16.7	-9.5
SI	64.1%	-5.7	+14.1*	-19.0*	72.1%	+28.8	+13.7	-56.5*
SK	75.8%*	+22.6*	-7.5	-11.9*	42.0%	-26.2	+12.5	-7.3
FI	78.8%*	+2.1	-0.0	+2.4	71.5%*	-2.9	+4.6	-11.7
SE	70.9%*	+6.7	-6.9	-4.2	73.7%	+17.3	-11.8	+6.4
IS	57.2%	+3.0	-14.4	-7.5	74.3%	+50.9	-20.1	-14.1
NO	79.1%*	+14.0*	-1.8	-11.4*	63.4%	-17.5	+9.2	+10.8
UK	68.7%*	-13.5	+19.7*	-1.1	61.5%*	-22.9*	+27.8*	-2.1

Q11.1 and Q11.2 Total "Satisfied" (Answers 1 and 2)

Base for Q11.1: Respondents who complained about a problem to the retailer or service provider (N=3,780)

Base for Q11.2: Respondents who complained about a problem to the manufacturer (N=593)

Consumers' **satisfaction with how retailers or service providers dealt with their complaints** is 60.2% in the European Union. In the East and West, satisfaction is in line with the EU27_2019 average, while satisfaction is higher in the North (70.8%) and lower in the South (55.7%). Among the EU Member States³⁵, the highest levels of this indicator are found in Finland (78.8%), the Netherlands (78.5%) and Luxembourg (77.9%). Among all the studied countries, this level is highest in Norway (79.1%). The lowest levels in the EU are found in Bulgaria (38.6%), France (42.6%) and Portugal (44.6%).







³⁵ Results for the following countries are based on a very small sample size (less than 100 observations) and should therefore be considered as mainly indicative: Lithuania (99), Belgium (98), Iceland (77), Greece (73), Austria (73), France (60), Malta (60), Bulgaria (53), Luxembourg (40), Cyprus (18)

Compared to 2016, the respondents' satisfaction with how retailers or service providers dealt with their complaints remained stable in the EU27_2019, the North and East, while it increased in the South (+7.8pp) and decreased in the West (-13.5pp). Compared to the survey in 2016, this type of satisfaction increased most markedly in Slovakia (+22.6pp) and decreased most in France (-36.3pp). When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), no statistically significant positive reversal is found. The only negative reversal is found in France, where the decrease between 2016 and 2018 (see above) was preceded by an increase of 25.3pp between 2014 and 2016.

The respondents' **satisfaction with how manufacturers dealt with their complaints** is 49.0% in the European Union. The satisfaction with manufacturers in the South, East and West is in line with the EU27_2019 average, while the satisfaction is higher in the North (67.4%). Among the EU Member States³⁶, the highest levels of this indicator are found in Austria (95.2%), Luxembourg (78.3%) and Sweden (73.7%). Considering all countries of the study, high levels are also found in Iceland (74.3%). The lowest levels are found in France (0.0%), Malta (16.1%) and Croatia (31.8%).

Compared to 2016, satisfaction with how manufacturers dealt with consumer complaints decreased in the EU27_2019 (-15.4pp) and the West (-20.3pp), whereas it remained statistically stable in the North, South and East. At country-level, this type of satisfaction increased most steeply in Lithuania (+51.4pp), whereas it decreased most in France (-61.6pp). No statistically significant positive reversal is found. The largest negative reversal is found in Malta, where between 2016 and 2018 this indicator decreased by 58.0pp, whereas between 2014 and 2016 it increased by 56.2pp.







³⁶ Results for all countries are based on a very small sample size (less than 100 observations) and should therefore be considered as mainly indicative

Satisfaction with problem resolution		Satisfaction with retailer or service provider	Satisfaction with manufacturer
 Gender	Male	59.9% A	48.3% A
	Female	61.3% A	52.6% A
 Age groups	18-34	57.6% A	56.2% B
	35-54	63.2% A	36.2% A
	55-64	58.2% A	55.0% B
	65+	62.8% A	58.4% AB
 Education	Low	62.0% A	63.1% A
	Medium	59.7% A	51.5% A
	High	61.1% A	45.4% A
 Financial Situation	Very difficult	54.2% A	55.8% AB
	Fairly difficult	59.6% A	38.4% A
	Fairly easy	62.1% A	57.0% B
	Very easy	62.1% A	54.3% AB
 Urbanisation	Rural area	59.8% A	49.7% A
	Small town	60.3% A	46.2% A
	Large town	61.7% A	54.9% A
 Employment status	Self-employed	53.9% A	35.7% A
	Manager	58.5% AB	70.7% C
	Other white collar	64.6% B	47.3% AB
	Blue collar	59.4% AB	53.8% ABC
	Student	70.9% B	47.4% ABC
	Unemployed	54.8% AB	68.9% BC
	Seeking a job	65.5% AB	58.9% ABC
	Retired	54.6% AB	45.0% ABC

Q11.1 and Q11.2 Total "Satisfied" (Answers 1 and 2)

Base for Q11.1: Respondents who complained about a problem to the retailer or service provider (N=3,227)

Base for Q11.2: Respondents who complained about a problem to the manufacturer (N=483)

Satisfaction with problem resolution		Satisfaction with retailer or service provider	Satisfaction with manufacturer
 Languages	Only native	58.8% A	43.6% A
	Two	60.1% A	60.0% B
	Three	62.9% A	39.3% A
	Four or more	62.8% A	48.1% AB
 Mother Tongue	Not official language in home country	53.5% A	44.8% A
	Official language in home country	61.0% A	50.1% A
 Numerical skills	Low	59.8% A	28.6% A
	Medium	59.5% A	44.5% AB
	High	61.1% A	55.2% B
 Internet use	Daily	60.8% B	40.0% A
	Weekly	65.5% B	63.9% A
	Monthly	53.0% AB	50.3% A
	Hardly ever	28.5% A	
	Never	54.9% AB	63.8% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	66.0% B	45.5% A
	Somewhat vulnerable	56.6% A	50.7% A
	Not vulnerable	61.3% AB	50.7% A
 Consumer vulnerability (complexity)	Very vulnerable	50.3% A	31.4% A
	Somewhat vulnerable	55.3% A	48.4% AB
	Not vulnerable	64.8%	55.9% B

Q11.1 and Q11.2 Total "Satisfied" (Answers 1 and 2)

Base for Q11.1: Respondents who complained about a problem to the retailer or service provider (N=3,227)

Base for Q11.2: Respondents who complained about a problem to the manufacturer (N=483)

Consumers' satisfaction with problem resolutions provided by **retailers or service providers** is associated most closely with vulnerability due to the complexity of offers and terms and conditions, followed by employment status.

Consumers that are very or somewhat vulnerable report being less satisfied with the problem resolutions provided by retailers and service providers than consumers who are not vulnerable.

In addition, consumers' satisfaction with retailers and service providers in this respect is lowest for self-employed consumers, which is lower than for other white collars and students.







When solutions are provided by **manufacturers**, consumers' satisfaction is most closely linked with consumers' numerical skills, vulnerability due to the complexity of offers and terms and conditions, age and employment situation.

Consumers with low numerical skills are less likely to be satisfied with the manufacturers' solutions than consumers with high numerical skills.

Furthermore, consumers who are very vulnerable due to the complexity of offers and terms and conditions are less satisfied with solutions provided by manufacturers than consumers that do not perceive themselves as vulnerable.

Regarding age, consumers who are 18-34 years or 55-64 years report higher satisfaction with the problem resolution obtained with the manufacturer than those who are aged 35-54.

Finally, the satisfaction with manufacturers for problem resolution is higher for managers, which in turn is higher than for consumers who are self-employed or other white collars.

Satisfaction with problem resolution												
Region/ Country	Satisfaction with public authority				Satisfaction with ADR				Satisfaction with court			
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2014- 2012
 EU27_2019	42.2%	-15.0*	-1.2	+12.9*	50.9%	-11.5*	-3.0	+15.0*	45.3%	+10.5	-10.0	-7.1
 EU28	46.1%	-13.5*	-2.2	+11.5*	54.1%	-12.8*	+0.1	+10.6*	45.7%	+10.3	-10.3	-5.7
 North	33.9%	-0.5	-28.6*	-3.8	65.2%	+6.3	-10.4	+3.1	17.6%*	-14.2	+1.3	+20.5
 South	38.9%	+3.2	-13.5	+4.8	42.9%	-10.6	-5.0	+21.5*	65.6%	+22.0	+10.8	+0.9
 East	38.3%	-11.3	+7.4	-2.8	59.4%	-0.5	-4.8	+13.0	57.1%	+37.5	-50.2*	-3.4
 West	55.0%	-18.3*	-2.5	+33.3*	59.8%	-27.4*	+12.6	+11.5	26.8%	-9.5	-5.4	-13.8

Q11.3, Q11.4 and Q11.5 Total Satisfied ("very satisfied" and "Fairly satisfied"); Due to a limited sample size per country, country results could not be calculated.

Base for Q11.3: Respondents who complained about a problem to a public authority (N=299)

Base for Q11.4: Respondents who complained about a problem to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body (N=194)







Base for Q11.5: Respondents who complained about a problem to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body (N=75)

Overall satisfaction³⁷ with how **public authorities** dealt with complaints is 42.2% in the European Union. The EU27_2019 average is statistically in line with all regions. Consumers' satisfaction with public authorities has decreased since 2016 in the EU27_2019 (-15.0pp) and the West (-18.3pp), while no statistically significant changes are observed in the East, South and North.

Satisfaction with **ADR** (Alternative Dispute Resolution) is 50.9% in the European Union and the satisfaction in all regions is in line with the EU27_2019 average. Compared to 2016, satisfaction with ADR decreased in the EU27_2019 (-11.5pp) and the West (-27.4pp), while it is statistically stable in the North, South and East.

Finally, the average satisfaction with **courts** is 45.3% in the European Union. The satisfaction in the South, East and West is in line with the EU27_2019 average, while satisfaction in the North (17.6%) is lower (17.6%). Compared to 2016, the satisfaction with courts remained statistically stable in the EU27_2019 and all four regions.

³⁷ Due to the exceptionally low sample sizes achieved for the last three satisfaction questions, only EU27_2019 and region averages are reported.

Satisfaction with problem resolution		Satisfaction with public authority	Satisfaction with ADR	Satisfaction with court*
 Gender	Male	42.0% A	57.4%	49.6%
	Female	45.1% A	34.8%	23.3%
 Age groups	18-34	34.8% A	48.4% AB	52.0% A
	35-54	50.0% A	62.2% B	48.1% A
	55-64	36.7% A	47.9% AB	49.9% A
	65+	36.3% A	33.8% A	11.7%
 Education	Low	66.1% A	19.0%	33.1% A
	Medium	39.4% A	48.1% A	46.2% A
	High	41.3% A	61.4% A	43.7% A
 Financial Situation	Very difficult	38.8% AB	50.5% A	62.1% B
	Fairly difficult	34.9% A	55.3% A	33.7% AB
	Fairly easy	50.3% AB	46.1% A	52.2% AB
	Very easy	61.7% B	57.2% A	17.5% A
 Urbanisation	Rural area	48.5% A	42.4% A	40.4% A
	Small town	39.1% A	42.1% A	35.7% A
	Large town	44.0% A	71.1%	48.0% A
 Employment status	Self-employed	35.2% AB	39.6% B	0.5% A
	Manager	41.7% AB	38.9% AB	56.8% BCDE
	Other white collar	47.5% B	49.1% B	13.2% ABC
	Blue collar	44.8% AB	56.9% BC	52.7% D
	Student	22.7% A	80.8% CD	45.4% CD
	Unemployed	33.1% AB	90.8% D	3.6% AB
	Seeking a job	49.6% AB	9.0% A	
	Retired	56.5% B	64.3% BCD	93.2% E







Q11.3, Q11.4 and Q11.5 Total Satisfied ("very satisfied" and "Fairly satisfied")

Base for Q11.3: Respondents who complained about a problem to a public authority (N=259)

Base for Q11.4: Respondents who complained about a problem to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body (N=152)

Base for Q11.5: Respondents who complained about a problem to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body (N=61)

* Because of the low sample size, the model for satisfaction with court excludes numerical skills, vulnerability (terms and conditions) and the covariate variable regions

Satisfaction with problem resolution		Satisfaction with public authority	Satisfaction with ADR	Satisfaction with court*
 Languages	Only native	32.8% A	47.8% AB	46.8% A
	Two	51.2% B	65.5% B	38.6% A
	Three	41.8% AB	35.8% A	54.5% A
	Four or more	47.2% AB	31.1% A	41.3% A
 Mother Tongue	Not official language in home country	29.4% A	33.7% A	9.7%
	Official language in home country	44.3% A	51.7% A	43.7%
 Numerical skills	Low	35.5% A	32.7% A	
	Medium	51.8% A	50.9% A	
	High	39.7% A	52.5% A	
 Internet use	Daily	40.6% A	45.5%	41.0% A
	Weekly	74.4% B	81.1% A	72.5% A
	Monthly	23.3% A		
	Hardly ever	67.5% AB		
	Never	38.5% A	83.8% A	36.1% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	62.6%	52.4% A	38.2% A
	Somewhat vulnerable	38.7% A	63.3% A	70.1%
	Not vulnerable	33.7% A	44.8% A	35.4% A
 Consumer vulnerability (complexity)	Very vulnerable	39.9% AB	22.1% A	
	Somewhat vulnerable	30.3% A	46.5% AB	
	Not vulnerable	50.0% B	58.7% B	

Q11.3, Q11.4 and Q11.5 Total Satisfied (“very satisfied” and “Fairly satisfied”)

Base for Q11.3: Respondents who complained about a problem to a public authority (N=259)

Base for Q11.4: Respondents who complained about a problem to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body (N=152)

Base for Q11.5: Respondents who complained about a problem to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body (N=61)

* Because of the low sample size, the model for satisfaction with court excludes numerical skills, vulnerability (terms and conditions) and the covariate variable regions

Satisfaction with complaint handling by **public authorities** is associated most closely with vulnerability due to socio-demographic factors, followed by employment status.

Consumers that feel very vulnerable due to their socio-demographic status are more likely to be satisfied with the public authorities’ solutions than consumers that are somewhat or not vulnerable.

Regarding consumers’ employment status, the proportion of consumers that are satisfied with public authorities’ problem resolutions is lowest among students, which is lower than for other white collars and retired persons.

Consumers’ satisfaction with the way their complaint was dealt with by the **ADR** is associated most closely with consumers’ education level. The characteristics with the next closest link are gender, employment status, the degree of urbanisation and the frequency of internet use.

Regarding education, satisfaction is higher for medium or highly educated consumers compared to consumers with a low education level.

Furthermore, male consumers are also more satisfied with solutions by the ADR than female consumers.

Higher satisfaction with the ADR is also observed for those who are unemployed and students, who are more satisfied than jobseekers, self-employed, managers and other white collars. Unemployed consumers are also more satisfied than blue collar workers and those who are retired are more satisfied than jobseekers.

Consumers living in a large town are more satisfied with solutions by the ADR than those living in a small town or rural area.

Finally, consumers who use the internet never or only weekly are more satisfied with ADR solutions, compared to daily internet users.

Regarding the socio-demographic variables that have links with consumers' satisfaction with complaint handling by **courts**, whether a consumer's mother tongue is the official language in their country of residence or not is the factor most closely associated with this indicator. The characteristics with next closest links with this indicator are employment status, gender, age and financial situation. It must be noted, however, that due to a very low sample size, these findings should be considered as purely indicative.

Consumers whose mother tongue is the official language in their country of residence are much more likely to be satisfied with the courts' resolution than consumers whose mother tongue is different from the language in their country of residence.





































In addition, the levels for this indicator are highest among the retired, which is higher than for self-employed, other white collars, blue collar workers, students and the unemployed. In contrast, for self-employed and unemployed persons, the levels are lower than for most other categories, including blue collar workers, students, retired, as well as managers (only for self-employed).

As far as gender is concerned, male consumers are also more likely to be satisfied than female consumers.

Consumers aged 65 years and older are less likely to be satisfied with solutions achieved through the court compared to all other age groups.

Finally, consumers in a very difficult financial situation are more likely to be satisfied with the solution reached through courts than consumers in a very easy financial situation.





































11.5. Problems making purchases in other EU countries

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?						
Region/ Country	Total 'Yes'	The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY)	The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY)	You were redirected to a website in (ANOTHER EU COUNTRY) when prices were different	None of them	Don't know
 EU27_2019	21.3%	12.5%	4.8%	10.9%	78.2%	0.5%
 EU28	22.1%	12.4%	4.9%	12.1%*	77.4%	0.5%
 North	25.2%*	17.9%*	4.3%	9.1%*	74.4%*	0.5%
 South	13.5%*	5.3%*	2.1%*	9.2%*	86.1%*	0.4%
 East	24.6%*	16.0%*	5.5%	12.1%	74.6%*	0.9%
 West	24.2%*	14.9%*	6.2%*	11.9%	75.3%*	0.5%
 BE	36.7%*	23.7%*	9.4%*	15.4%*	62.7%*	0.5%
 BG	25.4%	20.1%*	7.9%	8.2%	73.1%	1.5%
 CZ	23.9%	13.7%	6.8%	8.8%	76.1%	0.0%*
 DK	24.9%	19.3%*	4.7%	9.3%	74.0%	1.2%
 DE	16.6%*	5.8%*	4.7%	10.4%	82.8%	0.6%
 EE	28.6%*	23.1%*	8.0%	5.1%*	71.1%*	0.3%
 IE	71.7%*	60.6%*	18.7%*	32.6%*	28.1%*	0.2%
 EL	42.0%*	21.6%*	11.0%*	21.6%*	55.0%*	3.1%*
 ES	8.4%*	1.6%*	2.3%*	6.9%*	91.2%*	0.4%
 FR	14.6%*	8.3%*	2.4%*	8.2%	85.0%*	0.5%
 HR	35.3%*	28.1%*	9.7%*	13.3%	64.7%*	0.0%*
 IT	12.2%*	4.1%*	0.6%*	9.4%	87.8%*	0.0%*
 CY	31.7%*	22.2%*	9.3%	8.7%	67.2%*	1.1%
 LV	25.9%	19.8%*	6.6%	9.3%	73.9%	0.2%
 LT	24.7%	17.3%*	6.6%	7.0%*	74.6%	0.7%
 LU	47.2%*	41.7%*	14.2%*	16.2%*	52.8%*	0.0%*
 HU	7.2%*	6.5%*	3.4%	0.9%*	92.8%*	0.0%*
 MT	73.3%*	67.4%*	19.2%*	16.5%*	26.7%*	0.0%*
 NL	18.1%	8.7%*	6.8%	5.6%*	81.0%	0.9%
 AT	59.6%*	51.3%*	15.2%*	22.5%*	40.4%*	0.0%*
 PL	21.5%	11.5%	2.2%*	14.8%	76.9%	1.6%
 PT	18.6%	14.0%	1.8%*	8.1%	80.8%	0.6%
 RO	43.9%*	28.4%*	15.1%*	24.4%*	54.7%*	1.4%
 SI	34.4%*	31.2%*	4.7%	8.0%	65.6%*	0.0%*
 SK	27.4%*	17.9%*	4.1%	11.6%	72.2%*	0.4%
 FI	20.7%	16.6%	2.8%*	5.5%*	79.0%	0.2%
 SE	27.5%*	17.1%*	3.5%	12.2%	72.2%*	0.2%
 IS	48.5%*	41.3%*	13.4%*	10.7%	51.2%*	0.4%
 NO	32.8%*	23.3%*	6.3%	11.2%	67.2%*	0.0%*
 UK	26.9%*	11.6%	5.9%	19.1%*	72.6%*	0.5%

Q15³⁸-Base: respondents who shop online in other EU countries (N=8,175)

In the European Union, 21.3% of consumers who shop cross-border online face limitations in terms of cross-border delivery or payment, or they are redirected to a website in their own country where the prices are different. The cross-border retailers' refusal to deliver to the consumers' home country is the most commonly experienced problem (12.5%), followed by being redirected to the retailers' website of the consumers' country (10.9%). Relatively fewer consumers reported problems with retailers not accepting their payment (4.8%).

³⁸ During the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country? - The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY), The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY), You were redirected to a website in (ANOTHER EU COUNTRY) where the prices were different, None of them, Don't know

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?			
Region/ Country	Total 'Yes'		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	21.3%	-1.4	+6.3*
 EU28	22.1%	-2.0*	+6.7*
 North	25.2%*	+1.2	+2.6
 South	13.5%*	-1.9	+1.3
 East	24.6%*	+4.2*	-0.1
 West	24.2%*	-4.6*	+13.1*
 BE	36.7%*	+9.9*	-4.6
 BG	25.4%	-3.9	+7.0
 CZ	23.9%	+1.7	-0.3
 DK	24.9%	-2.9	+3.3
 DE	16.6%*	-9.4*	+23.2*
 EE	28.6%*	+1.4	+4.9
 IE	71.7%*	+40.8*	-20.1*
 EL	42.0%*	-6.5	+17.7*
 ES	8.4%*	-3.3	-3.7
 FR	14.6%*	-22.0*	+23.0*
 HR	35.3%*	+7.3	+0.5
 IT	12.2%*	-0.7	+2.5
 CY	31.7%*	-0.1	-1.4
 LV	25.9%	+2.0	-5.3
 LT	24.7%	+5.4	-1.2
 LU	47.2%*	+13.6*	-23.3*
 HU	7.2%*	-6.6	-14.3*
 MT	73.3%*	+10.0*	+7.1
 NL	18.1%	-2.2	+7.1
 AT	59.6%*	+31.9*	-9.6*
 PL	21.5%	+6.4	-0.6
 PT	18.6%	-4.6	+9.8
 RO	43.9%*	+15.3	+3.3
 SI	34.4%*	+6.1	+1.1
 SK	27.4%*	+9.1*	-1.0
 FI	20.7%	+0.8	-3.0
 SE	27.5%*	+3.5	+7.5
 IS	48.5%*	-6.7	+20.8*
 NO	32.8%*	+8.6*	+1.0
 UK	26.9%*	-8.4	+12.0*

Q15- Base: respondents who shop online in other EU countries (N=8,175)

The proportion of consumers that have experienced any of the three aforementioned problems is 21.3% in the European Union. This level is higher in the West (24.2%), East (24.6%) and North (25.2%), whereas it is lower in the South (13.5%). The highest levels of problems with cross-border delivery, payment or redirection to a local website are found in Malta (73.3%), Ireland (71.7%) and Austria (59.6%). The lowest levels of these problems are found in Hungary (7.2%), Spain (8.4%) and Italy (12.2%).³⁹

Compared to 2016, the proportion of consumers coming across at least one of the three investigated problems remained stable in the EU27_2019, the North and South, while it decreased in the West (-4.6pp) and increased in the East (+4.2pp). Looking at the Member States, the proportion increased most steeply in Ireland (+40.8pp) and decreased most prominently in France (-22.0pp). In this regard, the largest negative and positive reversals are found respectively in Ireland and France. In

³⁹ Results for Romania are based on a very small sample size (88 observations) and they should be therefore considered as mainly indicative

Ireland, the increase between 2016 and 2018, reflecting a higher proportion of consumers experiencing cross-border problems, follows a decrease of 20.1pp between 2014 and 2016. The largest positive reversal is found in France, where the decrease between 2016 and 2018 (reflecting a lower proportion of consumers experiencing problems) was preceded by an increase of 23.0pp between 2014 and 2016.

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?			
Region/ Country	The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY)		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	12.5%	+2.6*	-0.0
EU28	12.4%	+2.3*	+0.6
North	17.9%*	+2.5	-0.4
South	5.3%*	-1.3	+0.2
East	16.0%*	+1.3	+2.0
West	14.9%*	+5.4*	-0.5
BE	23.7%*	+8.9*	-4.1
BG	20.1%*	-1.8	+7.6
CZ	13.7%	+2.4	-7.3
DK	19.3%*	-1.8	+2.2
DE	5.8%*	-2.2	+7.1*
EE	23.1%*	+0.4	+5.4
IE	60.6%*	+46.1*	-23.6*
EL	21.6%*	-2.4	+0.1
ES	1.6%*	-3.3	+0.7
FR	8.3%*	+0.4	+0.8
HR	28.1%*	+5.2	+0.5
IT	4.1%*	-0.1	-0.3
CY	22.2%*	-2.8	+3.6
LV	19.8%*	+4.8	-4.8
LT	17.3%*	+3.7	+2.2
LU	41.7%*	+22.7*	-29.7*
HU	6.5%*	-1.6	-2.9
MT	67.4%*	+11.4*	+2.9
NL	8.7%*	-0.6	+0.0
AT	51.3%*	+41.1*	-18.4*
PL	11.5%	-0.3	+4.5
PT	14.0%	-1.7	+10.8*
RO	28.4%*	+9.6	-1.6
SI	31.2%*	+9.0*	-0.2
SK	17.9%*	+3.0	+3.0
FI	16.6%	+4.7	-5.7
SE	17.1%*	+4.0	+0.7
IS	41.3%*	-5.1	+21.7*
NO	23.3%*	+5.4	+0.3
UK	11.6%	-0.2	+4.5

Q15- Base: respondents who shop online in other EU countries (N=8,175)

In terms of refusal of cross-border retailers to deliver to the consumers' home country, 12.5% of cross-border online consumers in the European Union faced this problem. This level is higher in the West (14.9%), East (16.0%) and North (17.9%), whereas it is lower in the South (5.3%). The highest levels of refusal to deliver to the consumers' home country are found in Malta (67.4%), Ireland

(60.6%) and Austria (51.3%). The lowest levels of these problems are found in Spain (1.6%), Italy (4.1%) and Germany (5.8%)⁴⁰.

Compared to 2016, this proportion increased in the EU27_2019 (+2.6pp) and the West (+5.4pp), while it remained statistically stable in the other three regions. In terms of the different Member States, the level of refusal to deliver in the home country increased most markedly in Ireland (+46.1pp). No statistically significant decreases are observed. The largest negative reversal is also found in Ireland, where the increase for this indicator between 2016 and 2018 (see above), reflecting greater refusals to deliver to the home country, was preceded by a decrease of 23.6pp between 2014 and 2016. No statistically significant positive reversal is found.

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?			
Region/ Country	The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY)		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	4.8%	-6.1*	+6.3*
EU28	4.9%	-8.0*	+7.9*
North	4.3%	-1.3	-0.0
South	2.1%*	-3.1*	+1.1
East	5.5%	-0.2	-1.3
West	6.2%*	-12.2*	+14.4*
BE	9.4%*	+0.9	-3.4
BG	7.9%	-2.3	+4.5
CZ	6.8%	-1.9	-1.8
DK	4.7%	-4.1*	+1.4
DE	4.7%	-15.0*	+19.7*
EE	8.0%	+4.1*	-2.4
IE	18.7%*	+2.2	-2.5
EL	11.0%*	-28.5*	+27.1*
ES	2.3%*	-0.1	-2.3
FR	2.4%*	-24.6*	+25.1*
HR	9.7%*	+1.8	+3.4
IT	0.6%*	-3.0*	+1.0
CY	9.3%	+0.1	+2.6
LV	6.6%	-1.1	-1.4
LT	6.6%	+1.5	-1.4
LU	14.2%*	+0.9	-4.0
HU	3.4%	+2.8	-7.6*
MT	19.2%*	-4.5	+11.6*
NL	6.8%	-0.1	+4.6*
AT	15.2%*	-0.4	+4.8
PL	2.2%*	-1.6	-1.8
PT	1.8%*	-0.5	-1.7
RO	15.1%*	+3.4	+1.0
SI	4.7%	-2.6	-0.7
SK	4.1%	+1.4	-5.5*
FI	2.8%*	+0.2	-2.8
SE	3.5%	-1.4	+1.4
IS	13.4%*	-12.8*	+11.9*
NO	6.3%	+1.1	+0.5
UK	5.9%	-23.2*	+21.6*





































Q15- Base: respondents who shop online in other EU countries (N=8,175)

⁴⁰ Results for Romania are based on a very small sample size (88 observations) and they should be therefore considered as mainly indicative

Furthermore, the percentage of consumers whose payments were not accepted for cross-border online transactions is 4.8% in the European Union. In the North and East, this percentage is in line with the EU27_2019 average, while it is higher in the West (6.2%) and lower in the South (2.1%). Cross-border payment refusal is most common in Malta (19.2%), Ireland (18.7%) and Austria (15.2%). The lowest levels are found in Italy (0.6%), Portugal (1.8%) and Poland (2.2%)⁴¹.

The proportion of consumers whose payments were not accepted when shopping cross-border online has decreased between 2016 and 2018 in the EU27_2019 (-6.1pp), the South (-3.1pp) and the West (-12.2pp), while no statistically significant changes are observed in the North and the East. Compared to the survey in 2016, cross-border payment refusal increased most steeply in Estonia (+4.1pp) and decreased most prominently in Greece (-28.5pp). The largest positive reversal is also found in Greece, where the decrease between 2016 and 2018 (reflecting a higher proportion of consumers experiencing payment refusal) follows an increase of 27.1pp between 2014 and 2016. No statistically significant negative reversal is found.

⁴¹ Results for Romania are based on a very small sample size (88 observations) and they should be therefore considered as mainly indicative

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?			
Region/ Country	You were redirected to a website in (ANOTHER EU COUNTRY) when prices were different		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	10.9%	+4.1*	-0.2
 EU28	12.1%*	+5.9*	-2.0*
 North	9.1%*	-1.1	+4.4*
 South	9.2%*	+1.3	+1.7
 East	12.1%	+4.4*	-1.2
 West	11.9%	+6.9*	-2.4*
 BE	15.4%*	+3.2	-2.4
 BG	8.2%	-3.5	+5.5
 CZ	8.8%	-2.0	+4.1
 DK	9.3%	-0.0	+2.0
 DE	10.4%	+8.3*	+0.0
 EE	5.1%*	+0.6	+1.1
 IE	32.6%*	+27.8*	-17.4*
 EL	21.6%*	+7.3	+4.5
 ES	6.9%*	+0.0	-2.5
 FR	8.2%	+6.0*	-6.6*
 HR	13.3%	+5.9*	+4.4
 IT	9.4%	+1.7	+4.0
 CY	8.7%	+1.4	-6.4*
 LV	9.3%	+0.9	-0.6
 LT	7.0%*	+4.0*	-0.2
 LU	16.2%*	+10.2*	-4.7
 HU	0.9%*	-6.5*	-11.7*
 MT	16.5%*	+1.1	+4.4
 NL	5.6%*	-6.4*	+7.9*
 AT	22.5%*	+17.4*	-6.6*
 PL	14.8%	+10.9*	-5.8*
 PT	8.1%	-1.8	+2.7
 RO	24.4%*	+11.5	+1.3
 SI	8.0%	-1.9	+6.9*
 SK	11.6%	+2.9	+5.0
 FI	5.5%*	-3.9	+1.6
 SE	12.2%	-1.6	+10.3*
 IS	10.7%	-4.7	+9.2*
 NO	11.2%	+2.8	-0.0
 UK	19.1%*	+18.1*	-13.7*

Q15- Base: respondents who shop online in other EU countries (N=8,175)







In addition, 10.9% of consumers in the European Union who shop online have been redirected to a website in their own country, where the prices are different. In the East and West, the proportion is in line with the EU27_2019 average, while it is lower in the North (9.1%) and South (9.2%). The highest levels of redirection to a website in the home country are found in Ireland (32.6%), Romania (24.4%) and Austria (22.5%). In contrast, the lowest levels are found in Hungary (0.9%), Estonia (5.1%) and Finland (5.5%)⁴².

Compared to 2016, the percentage of persons being redirected to a website in their home country increased in the EU27_2019 (+4.1pp), the West (+6.9pp) and East (+4.4pp), while the percentage remained relatively stable in the North and South. Between 2016 and 2018, this percentage increased most steeply in Ireland (+27.8pp) and decreased most prominently in Hungary (-6.5pp). When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is

⁴² Results for Romania are based on a very small sample size (88 observations) and they should be therefore considered as mainly indicative

also found in Ireland, where the increase between 2016 and 2018 (reflecting a higher proportion of consumer experiencing redirections) follows a decrease of 17.4pp between 2014 and 2016. The largest positive reversal is found in the Netherlands, where between 2016 and 2018 this indicator decreased by 6.4pp, whereas between 2014 and 2016 it increased by 7.9pp.







Consumer Survey 2018

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		Total 'Yes'	The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY)	The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY)	You were redirected to a website in (ANOTHER EU COUNTRY) when prices were different	None of them	Don't know
 Gender	Male	20.7% A	12.9% A	4.5% A	10.3% A	78.6% A	0.9% A
	Female	21.7% A	12.0% A	5.0% A	11.5% A	78.1% A	0.3% A
 Age groups	18-34	23.7% B	13.0% A	5.3% A	13.9%	75.9% A	0.5% A
	35-54	20.5% AB	12.9% A	4.5% A	10.2% B	79.1% AB	0.4% A
	55-64	18.7% AB	10.7% A	4.7% A	7.5% AB	80.9% AB	0.3% A
	65+	14.3% A	10.9% A	2.8% A	4.4% A	83.8% B	1.2% A
 Education	Low	20.5% A	9.8% A	3.9% A	13.2% A	78.0% A	0.8% A
	Medium	19.4% A	11.4% A	4.3% A	10.0% A	80.1% A	0.6% A
	High	22.3% A	13.4% A	5.1% A	11.2% A	77.2% A	0.5% A
 Financial Situation	Very difficult	18.1% A	9.5% A	5.3% A	11.7% A	82.1% A	0.1% A
	Fairly difficult	23.1% A	12.5% A	5.4% A	11.8% A	76.0% A	0.9% A
	Fairly easy	20.5% A	12.6% A	4.2% A	10.6% A	79.1% A	0.4% A
	Very easy	20.8% A	12.5% A	5.3% A	9.7% A	78.7% A	0.4% A
 Urbanisation	Rural area	20.3% A	12.7% A	4.9% AB	10.1% A	79.4% A	0.4% A
	Small town	20.6% A	11.8% A	3.6% A	10.7% A	79.0% A	0.4% A
	Large town	22.1% A	13.1% A	5.7% B	11.3% A	77.0% A	0.9% A
 Employment status	Self-employed	26.1% C	13.9% B	5.3% AB	15.3% B	73.9% A	0.1% A
	Manager	21.3% BC	12.0% AB	3.5% AB	10.9% AB	78.4% ABC	0.1% A
	Other white collar	21.1% BC	13.9% B	4.6% B	10.5% AB	78.4% AB	0.4% A
	Blue collar	15.8% A	8.9% A	3.2% A	8.6% A	83.3% C	0.9% A
	Student	23.5% BC	12.7% AB	7.0% AB	9.3% A	75.4% AB	1.0% A
	Unemployed	24.8% ABC	18.4% B	8.9% AB	14.4% AB	73.1% AB	1.9% A
	Seeking a job	20.5% ABC	14.4% AB	6.1% AB	8.6% AB	79.7% ABC	
Retired	16.3% AB	8.2% A	4.0% AB	9.5% AB	83.3% BC	0.7% A	

Base for Q15 total 'yes': EU27_2019 respondents who shop online in other EU countries (N=7,184)

Base for Q15.1-Q15.5 Respondents who shop online in other EU countries (Q15.1/4 N=7,184; Q15.2/3 N=7,159; Q15.5 N=6,621)

Consumer Survey 2018

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		Total 'Yes'	The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY)	The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY)	You were redirected to a website in (ANOTHER EU COUNTRY) when prices were different	None of them	Don't know
 Languages	Only native	18.0% A	12.2% A	4.4% A	8.3% A	81.2% B	0.8% A
	Two	20.1% AB	11.5% A	4.4% A	11.0% A	79.3% B	0.6% A
	Three	23.3% BC	13.8% A	4.5% A	11.9% A	76.5% AB	0.2% A
	Four or more	26.0% C	14.9% A	7.2% A	12.1% A	73.5% A	0.5% A
 Mother Tongue	Not official language in home country	23.2% A	18.5% A	3.4% A	8.8% A	75.8% A	0.7% A
	Official language in home country	20.9% A	12.1% A	4.8% A	10.9% A	78.6% A	0.5% A
 Numerical skills	Low	20.0% A	12.8% A	2.5%	10.4% A	79.9% A	0.3% A
	Medium	20.5% A	11.1% A	5.0% A	11.1% A	78.7% A	0.7% A
	High	21.3% A	12.9% A	4.8% A	10.7% A	78.2% A	0.5% A
 Internet use	Daily	21.4% A	12.6% B	4.8% A	11.0% B	78.1% A	
	Weekly	15.2% A	10.1% B	3.5% A	5.0% A	84.8% B	
	Monthly	18.6% A	11.3% AB	7.4% A	7.6% AB	81.7% AB	
	Hardly ever	1.3%	1.3% A			98.8%	
	Never						
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	27.2% B	16.1% A	10.9%	13.2% A	70.8%	1.8% A
	Somewhat vulnerable	21.3% AB	12.8% A	4.0% A	11.7% A	78.0% A	0.7% A
	Not vulnerable	20.1% A	11.9% A	4.1% A	10.0% A	79.7% A	0.3% A
 Consumer vulnerability (complexity)	Very vulnerable	26.5% A	12.4% A	5.1% A	16.7%	73.0% A	0.8% AB
	Somewhat vulnerable	20.5% A	12.9% A	4.4% A	9.9% A	79.5% A	0.1% A
	Not vulnerable	20.5% A	12.3% A	4.7% A	10.2% A	78.8% A	0.7% B

Base for Q15 total 'yes': respondents who shop online in other EU countries (N=7,184)
 Base for Q15.1-Q15.5 Respondents who shop online in other EU countries (Q15.1/4 N=7,184; Q15.2/33 N=7,159; Q15.5 N=6,621)

With regard to socio-demographic variables and other characteristics, consumers' frequency of internet use is the factor associated most closely with the proportion of consumers that has come across **any of the presented problems** (i.e. Total 'Yes') when buying goods online in another EU country. The characteristics having the next closest links with this indicator are consumers' language skills, vulnerability due to socio-demographic factors, age and employment status.

Consumers who hardly ever use the internet are much less likely to have come across the presented problems than consumers who use the internet more frequently (i.e. monthly, weekly or daily).

Regarding the number of languages that consumers speak, consumers who speak four or more languages are more likely to have come across any of the presented problems when buying goods online in another EU country than those who speak two languages or only their native language. In addition, consumers who speak three languages are also more likely to have come across any of the presented problems than those who speak only their native language.

Those who are not vulnerable in terms of socio-demographic factors are less likely to have come across any of the presented problems than consumers who are very vulnerable.

As far as age is concerned, consumers aged 65+ years are less likely to experience such problems than young consumers (i.e. those aged between 18 and 34 years).

Finally, blue collar workers and those who are retired are less likely to have come across any of the presented problems than consumers who are self-employed. Blue collar workers are also less likely to have come across any of the presented problems than students, managers and other white collars. Those who are unemployed and seeking a job do not differ from the other groups on this indicator.

The likelihood that consumers come across the **problem where a retailer or service provider refused to deliver to another EU country** is associated most closely with internet use, followed by employment status.

People who hardly ever use the internet are less likely to be confronted with this problem than daily or weekly internet users.

Regarding employment status, consumers who are unemployed, self-employed and those with another white-collar job are more likely to come across the problem of retailers or service providers refusing to deliver to another EU country than blue collar workers and people who are retired. Those who are students or jobseekers do not differ from the other groups in terms of this issue.

When it comes to the problem of a **retailer or service provider not accepting payment from another EU country**, the likelihood of being confronted with this problem is most closely associated with vulnerability due to socio-demographic factors, followed by numerical skills, the degree of urbanisation and employment status.

Consumers who are very vulnerable in terms of socio-demographic factors are more likely to have their payment rejected during a cross-border purchase interaction than those who are somewhat or not vulnerable.

With regard to numerical skills, consumers with low numerical skills are less likely to have faced this problem than consumers with medium or high numerical skills.

Those who live in a small town are less likely to have come across this problem than consumers who live in a large town.

Finally, with regard to employment status, other white collars are more likely to face this issue compared to blue collar workers.

Regarding the problem of a consumer trying to buy something online and **being redirected to a website in another EU country where prices are different**, vulnerability due to the complexity of offers and terms and conditions is the factor associated most closely with this indicator. Other factors with close links are age and employment status.

Consumers who are very vulnerable are more likely to come across this problem than those who are somewhat or not vulnerable.
























Younger consumers (aged 18-34 years) are also more likely to be confronted with the problem than all other age groups. In addition, those aged 35-54 years are more likely to be confronted with this issue than people aged 65+ years.

Finally, with regard to employment status, consumers who are self-employed are more likely to have faced this problem than students or blue-collar workers. All other employment groups do not differ from these groups on this indicator.

12. PROBLEMS EXPERIENCED WITH ONLINE PURCHASES

The present chapter reports further insights into the types of problems consumers experience with online purchases. Each type of problem surveyed is also broken down by retailers' or service providers' location – domestic and cross-border inside the EU.

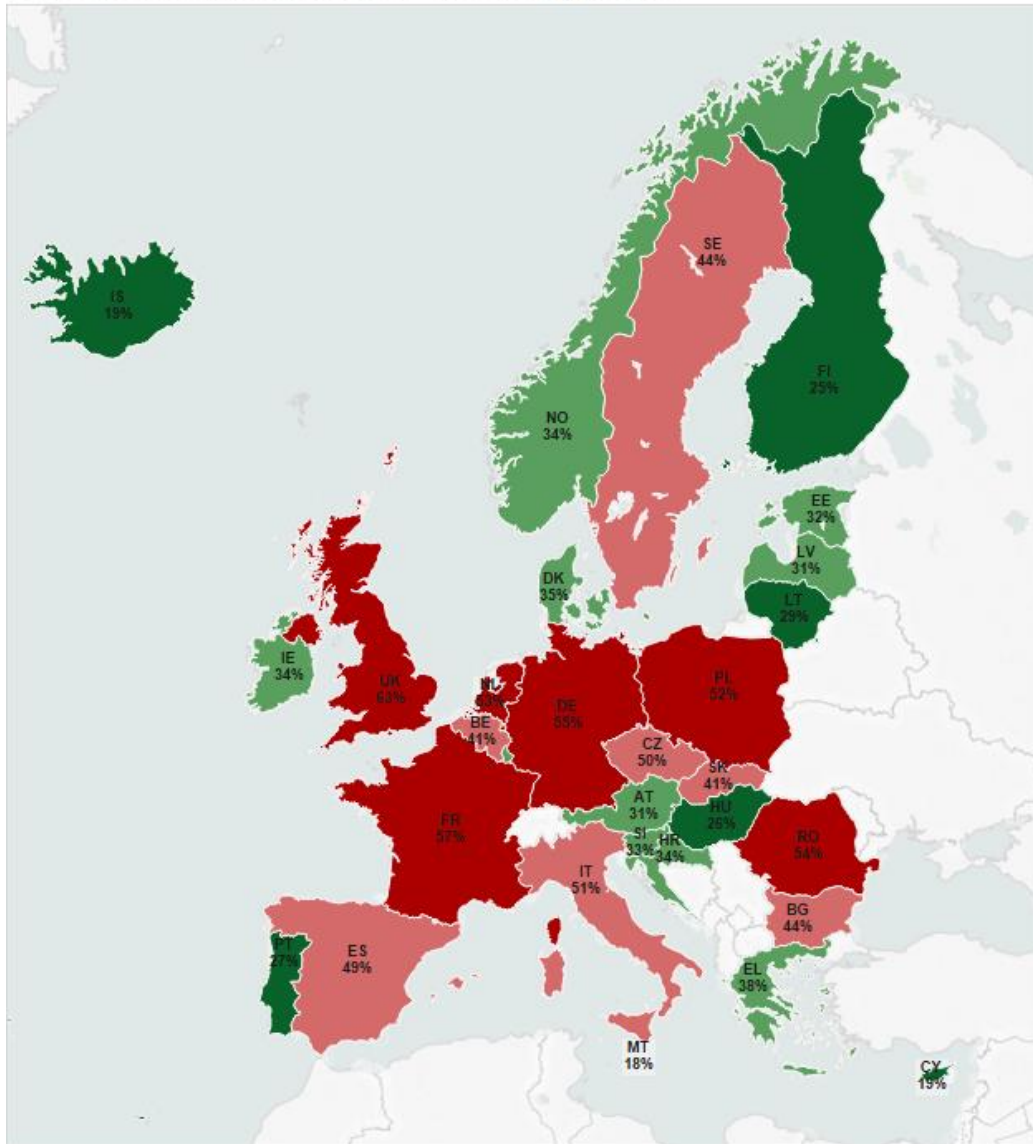
12.1. Problems with domestic online purchases

Problems experienced with domestic online retailers			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	49.4%	+16.1*	-12.2*
 EU28	51.5%*	+19.8*	-15.6*
 North	36.1%*	+0.2	+1.3
 South	48.1%	+7.3*	+1.0
 East	47.6%*	+2.2	+0.9
 West	53.1%*	+26.8*	-23.6*
 BE	40.6%*	+0.9	+2.9
 BG	43.7%*	+8.8*	-0.8
 CZ	50.0%	+6.6*	-0.7
 DK	35.2%*	+1.6	-1.0
 DE	54.8%*	+28.6*	-23.9*
 EE	31.7%*	-3.4	+5.8
 IE	33.7%*	+11.6*	-6.7
 EL	37.7%*	-0.4	+4.7
 ES	48.6%	+7.3	-1.3
 FR	57.0%*	+35.5*	-33.4*
 HR	33.7%*	-0.4	+0.3
 IT	50.9%	+9.4*	+2.2
 CY	18.8%*	-8.2	+15.3
 LV	31.3%*	-7.4	+3.3
 LT	28.6%*	-6.9	-4.2
 LU	32.7%*	+14.4*	-12.1
 HU	26.2%*	-6.5	-8.8
 MT	18.1%*	-18.0	+26.6*
 NL	52.9%	+7.2*	-1.8
 AT	30.8%*	+10.1*	-10.4*
 PL	52.2%	+2.7	+1.5
 PT	27.3%*	-3.2	-0.3
 RO	54.1%*	+5.7	+10.0*
 SI	32.8%*	+6.6	-4.9
 SK	40.7%*	-5.2	-4.3
 FI	25.5%*	-1.5	-3.5
 SE	43.8%*	+2.9	+5.3
 IS	19.2%*	+2.2	-0.4
 NO	33.9%*	+2.0	-2.4
 UK	62.7%*	+38.8*	-32.1*

The proportion of consumers who experienced problems with domestic retailers, based on Q14a and Q14b⁴³ – Base: respondents who shop online domestically (N=14,037)

⁴³ Q14.a. I will read you some statements about problems consumers may have when shopping online. Please tell me whether you have experienced any of them during the last 12 months...?
- Yes, with retailers or services providers located in (our country) -Yes, with retailers or services providers

Problems experienced with domestic online purchases



The incidence of problems experienced with domestic online purchases, based on Q14a and Q14b; N=14037



In this map, values below average are coloured in light and dark green and values above average are coloured in light and dark red

In the European Union, the overall proportion of consumers that report problems with domestic online purchases is 49.4%. In the South, this proportion is in line with the EU27_2019 average, while

located in another EU country -Yes, but you don't know in which country the retailers or services providers were located -No -DK/NA

Q14a.1 You have received a damaged product or a different product from the one you ordered

Q14a.2 Products were delivered later than promised

Q14a.3 Products were not delivered at all

Q14.b. I will read you some statements about problems consumers may have when shopping online. Please tell me whether you experienced any of them when buying in (our country) during the last 12 months...?

-Yes -No -DK/NA

Q14b.1 You have received a damaged product or a different product from the one you ordered







Q14b.2 Products were delivered later than promised

Q14b.3 Products were not delivered at all







it is higher in the West (53.1%) and lower in the North (36.1%) and East (47.6%). Among the EU Member States⁴⁴, the highest levels of this indicator are found in France (57.0%), Germany (54.8%) and Romania (54.1%). Furthermore, this level is also high in the UK (62.7%). The lowest levels across the EU countries are found in Malta (18.1%), Cyprus (18.8%) and Finland (25.5%). Of all studied countries, the level is also low in Iceland (19.2%).

Compared to 2016, the proportion of consumers experiencing problems with domestic online retailers increased in the EU27_2019, the South (+7.3pp) and West (+26.8pp), while it remained unchanged in the North and East. Among the EU Member States, the largest increase in problems with domestic online retailers is found in France (+35.5pp), while no statistically significant decrease is found. Considering all the studied countries, an even larger increase can be found in the UK (+38.8pp).

When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is also found in France, where the increase of this indicator between 2016 and 2018 (see above), reflecting a higher proportion of consumers with problems with domestic retailers, follows a decrease of 33.4pp between 2014 and 2016. Looking at all countries of the survey, the largest negative reversal is found in the UK, where between 2016 and 2018 this indicator increased (see above), whereas between 2014 and 2016 it decreased by 32.1pp. No statistically significant negative reversal is found.

Problems experienced with domestic online retailers				
 Gender	Male	Female		
	50.3% A	48.2% A		
 Age	18-34	35-54	55-64	65+
	56.9%	50.7%	41.8%	33.9%
 Education level	Low	Medium	High	
	43.9% A	47.5% A	51.4%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	54.5% A	50.0% A	49.0% A	48.2% A
 Urbanisation	Rural area	Small town	Large town	
	49.7% A	48.3% A	50.2% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	52.5% A	50.3% A	49.1% A	48.7% A
	Student	Unemployed	Seeking a job	Retired
	47.4% A	49.0% A	45.4% A	48.8% A

The proportion of consumers who experienced problems with domestic retailers, based on Q14a and Q14b – Base: EU27_2019 respondents who shop online domestically (N=12,382)

Problems experienced with domestic online retailers						
 Languages	Only native	Two	Three	Four or more		
	46.0% A	52.7%	47.7% A	44.1% A		
 Mother tongue	Not official language in home country	Official language in home country				
	45.5% A	49.5% A				
 Numerical skills	Low	Medium	High			
	47.9% A	49.0% A	49.6% A			
 Internet use	Daily	Weekly	Monthly	Hardly ever	Never	
	49.5% A	46.3% A	46.1% A	41.3% A		
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable			
	50.6% AB	54.4% B	46.9% A			
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable			
	57.2%	50.9% A	47.7% A			

The proportion of consumers who experienced problems with domestic retailers, based on Q14a and Q14b – Base: EU27_2019 respondents who shop online domestically (N=12,382)

⁴⁴ Results for Malta (63) and Cyprus (72) are based on a very small sample size and should therefore be considered as mainly indicative





































Regarding the socio-demographic variables associated with the proportion of consumers who experienced problems with domestic online purchases, age is the factor that is associated most closely. Other characteristics with close links are vulnerability due to the complexity of offers and terms and conditions and consumers' education level.

The proportion of consumers who experienced problems with domestic online purchases decreases with rising age. Younger consumers (aged 18-34 years) are most likely to encounter problems than all other age groups. In turn, those aged 35-54 years show a higher likelihood than those aged 55-64 years, who in turn are more likely to encounter issues with domestic online purchases than those aged 65 or older.

Furthermore, among consumers who are very vulnerable due to the complexity of offers and terms and conditions, the incidence is higher than among those who are somewhat or not vulnerable.

Finally, highly educated consumers are more likely to experience problems with domestic online purchases than those with a medium or low level of education.

12.1.1. Types of problems with domestic online retailers

Types of problems with domestic online retailers									
Region/ Country	Damaged or wrong delivery			Late delivery			No delivery		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	19.8%	+7.9*	-6.5*	39.3%	+14.7*	-9.5*	9.2%	+3.3*	-2.3*
 EU28	21.4%*	+10.7*	-9.5*	40.8%*	+17.0*	-11.9*	10.8%*	+5.1*	-4.1*
 North	13.5%*	-1.5	+0.7	27.5%*	+2.2	+0.1	5.0%*	-0.0	-0.8
 South	21.3%	+4.9*	+0.7	37.4%	+6.3*	+1.3	7.7%*	+2.3*	-1.8
 East	19.7%	-0.6	+1.2	35.4%*	+3.2*	+1.4	8.7%	+0.4	-1.9*
 West	19.9%	+13.0*	-12.8*	43.8%*	+24.3*	-18.9*	10.9%*	+5.4*	-2.8*
 BE	15.9%*	+0.7	+3.2	31.7%*	+2.1	+1.8	6.7%*	+0.5	+0.2
 BG	20.9%	+1.4	+2.3	28.7%*	+6.1*	+1.3	6.9%*	+2.0	-0.8
 CZ	19.2%	+1.3	+3.8	35.9%	+7.9*	-4.5	10.6%	+0.5	+0.4
 DK	11.5%*	-0.5	-2.0	26.6%*	+1.9	-0.8	4.6%*	-0.3	-0.4
 DE	18.5%	+12.0*	-15.6*	45.3%*	+25.5*	-17.2*	12.4%*	+7.4*	-4.1*
 EE	13.0%*	+0.8	-1.7	24.2%*	-0.8	+4.6	2.8%*	-2.9*	+1.0
 IE	13.2%*	+9.2*	-4.9*	24.9%*	+8.1*	-3.6	5.9%*	+1.6	-1.4
 EL	15.9%*	+3.8	+1.8	29.3%*	-1.1	+4.5	3.4%*	-1.4	+0.1
 ES	21.3%	+5.6*	-1.6	37.9%	+6.4*	-0.9	8.7%	+4.8*	-1.3
 FR	24.6%*	+19.6*	-14.0*	47.1%*	+32.2*	-29.3*	11.5%	+5.4*	-2.7*
 HR	14.5%*	+4.0	-1.2	22.4%*	-5.4	-0.0	6.2%*	-0.5	-1.0
 IT	22.9%	+4.8	+2.4	39.8%	+8.3*	+2.5	8.1%	+1.4	-2.9
 CY	9.8%*	-1.2	+6.1	16.6%*	-1.3	+9.1	2.0%*	-3.1	+3.5
 LV	11.2%*	-5.3	+2.0	21.8%*	-5.1	+0.6	3.4%*	-2.0	+1.4
 LT	10.2%*	-3.9	-1.1	21.6%*	-5.5	-3.1	3.8%*	-1.3	-1.4
 LU	9.2%*	+7.1*	-11.0*	24.6%*	+10.9*	-7.7*	8.8%	+4.8	+1.0
 HU	9.6%*	+2.0	-8.2*	17.5%*	-8.9*	-4.5	5.7%*	+0.2	-2.1
 MT	6.9%*	-16.9*	+23.4*	14.2%*	-13.3*	+18.3*	1.4%*	-21.3*	+22.5*
 NL	18.5%	+3.7	-2.5	45.9%*	+8.6*	-2.0	7.2%	+0.8	+0.8
 AT	13.2%*	+7.3*	-5.8*	23.8%*	+8.4*	-7.0*	5.4%*	+1.4	+0.2
 PL	22.5%	-1.2	+1.9	40.9%	+4.7	+2.6	9.3%	+0.9	-3.8*
 PT	12.3%*	+2.6	-1.8	18.0%*	-7.3	+1.9	3.4%*	-0.4	+0.7
 RO	21.8%	-1.3	+4.0	38.9%	+5.0	+10.9*	8.8%	+0.6	+3.0
 SI	12.5%*	+2.6	-5.5*	25.5%*	+8.9*	-3.6	3.8%*	-0.8	+1.2
 SK	14.8%*	-1.3	-5.0*	29.8%*	+1.0	-7.0*	8.6%	-3.6*	-3.3
 FI	9.9%*	-2.3	+0.9	18.0%*	+2.0	-4.6	1.7%*	-1.9	-2.9*
 SE	17.2%	-1.0	+2.7	34.4%*	+5.3*	+3.0	7.2%	+1.7	-0.3
 IS	8.3%*	+4.7*	-1.1	12.2%*	-0.9	+1.3	1.4%*	-2.8	+1.1
 NO	13.0%*	+0.8	-0.7	24.5%*	+1.8	-2.1	5.1%*	-1.6	+2.1
 UK	30.2%*	+25.2*	-23.4*	49.2%*	+29.6*	-23.2*	19.1%*	+14.8*	-12.6*

Percentage of "Yes" answers in Q14a.1-3 and Q14b.1-3 – Base: respondents who shop online domestically. (N=14,037)

Late delivery is the most common problem with domestic online retailers (39.3%), followed by damaged and wrong delivery (19.8%) and no delivery (9.2%).

In the European Union, the overall proportion of consumers exposed to **damaged or wrong deliveries** is 19.8%. In the South, East and West, the proportion of consumers who experienced this problem is in line with the EU27_2019 average, while it is lower in the North (13.5%). Among the EU Member States, the highest levels of this indicator are found in France (24.6%), Greece and Belgium (both 15.9%). Among all the studied countries, this level is highest in the UK (30.2%). The lowest levels among the EU countries are found in Malta (6.9%), Luxembourg (9.2%) and Hungary (9.6%). Of all studied countries, the level is also low in Iceland (8.3%).

Between 2016 and 2018m the proportion of consumers experiencing damaged or wrong deliveries increased in the EU27_2019 (+7.9pp), the South (+4.9pp) and West (13.0pp), while it remained stable in the North and East. Compared to the survey in 2016, the proportion of consumers experiencing damaged or wrong delivery increased most prominently in France (+19.6pp) and decreased most steeply in Malta (-16.9pp). Considering all countries of the study, the largest increase is observed in the UK (+25.2pp).

The largest positive reversal is also found in Malta, where the decrease between 2016 and 2018 (reflecting a lower proportion of consumers that experienced damaged or wrong deliveries) was preceded by an increase of 23.4pp between 2014 and 2016. The largest negative reversal is found in France where between 2016 and 2018 this indicator increased by 19.6pp (reflecting a higher proportion of consumers with this problem), whereas between 2014 and 2016 it decreased by 14.0pp. Looking at all countries of the study, the largest negative reversal is found in the UK, where between 2016 and 2018 this indicator increased by 25.2pp, following a decrease of 23.4pp between 2014 and 2016.

The overall proportion of consumers who experienced **late deliveries** from domestic online retailers is 39.3% in the European Union. While the proportion of consumers who experienced this problem is in line with the EU27_2019 average in the South, it is higher in the West (43.8%) and lower in the North (27.5%) and East (35.4%). Among the EU Member States, the highest levels of this indicator are found in France (47.1%), the Netherlands (45.9%) and Germany (45.3%). The lowest levels are found in Malta (14.2%), Cyprus (16.6%) and Hungary (17.5%). Among all studied countries, this level is highest in the UK (49.2%) and lowest in Iceland (12.2%).







The proportion of consumers experiencing late deliveries increased in 2018 in the EU27_2019 (+14.7pp), the East (+3.2pp), South (+6.3pp) and West (+24.3pp), while no changes are observed in the North. Compared to the survey in 2016, the proportion of consumers who experienced late delivery increased most prominently in France (+32.2pp), where also the largest negative reversal is found. Before the increase in the proportion of consumers who experienced late deliveries between 2016 and 2018, this indicator decreased by 29.3pp between 2014 and 2016. This indicator decreased most prominently in Malta (-13.3pp), where also the only positive reversal is found. The decrease between 2016 and 2018 (reflecting fewer late deliveries) was preceded by an increase of 18.3pp between 2014 and 2016.

In the European Union, the proportion of consumers who experienced **deliveries not taking place** is 9.2%. In the East, the proportion of consumers who experienced this problem is in line with the EU27_2019 average, while it is higher in the West (10.9%) and lower in the South (7.7%) and North (5.0%). Among the EU Member States, the highest levels of this indicator are found in Germany (12.4%), Bulgaria (6.9%) and Belgium (6.7%). The lowest levels are found in Malta (1.4%), Finland (1.7%) and Cyprus (2.0%). When looking at all the studied countries, the highest level is found in the UK (19.1%) and the lowest in Iceland (1.4%)⁴⁵.






In 2018, the proportion of consumers for whom deliveries had not taken place increased in the EU27_2019 (+3.3pp), the South (+2.3pp) and West (+5.4pp), while it remained stable in the North and the South. Compared to the survey in 2016, the proportion of consumers who experienced no deliveries increased most noticeably in Germany (+7.4pp) and decreased most prominently in Malta (-21.3pp). In this regard, the largest negative and positive reversals are found respectively in Germany and Malta. In Germany, the increase between 2016 and 2018, reflecting a higher proportion of consumers that experienced problems with deliveries not taking place, was preceded by a decrease of 4.1pp between 2014 and 2016. The only positive reversal is found in Malta, where between 2016 and 2018 the indicator decreased (reflecting fewer deliveries that had not taken place; see above), whereas between 2014 and 2016 it increased by 22.5pp. Looking at all countries of the study, the

⁴⁵ Results for Malta (63) and Cyprus (72) are based on a very small sample size and should therefore be considered as mainly indicative

largest negative reversal is found in the UK, where between 2016 and 2018 the incidence of this problem increased by 14.8pp, following a decrease of 12.6pp between 2014 and 2016.

Types of problems with domestic online retailers		Damaged or wrong delivery	Late delivery	No delivery
 Gender	Male	20.2% A	40.1% A	8.7% A
	Female	19.4% A	38.0% A	9.5% A
 Age groups	18-34	22.4% B	47.0%	11.3% A
	35-54	21.0% B	39.6%	10.5% A
	55-64	16.7% A	32.4%	6.7%
	65+	12.4% A	24.6%	3.7%
 Education	Low	16.6% AB	34.3% A	9.8% A
	Medium	18.1% A	37.1% A	9.8% A
	High	21.6% B	41.3%	8.5% A
 Financial Situation	Very difficult	22.3% A	41.2% A	11.9% AB
	Fairly difficult	21.0% A	41.0% A	7.3% A
	Fairly easy	18.9% A	38.6% A	9.6% B
	Very easy	20.1% A	38.1% A	9.8% AB
 Urbanisation	Rural area	19.1% A	40.8% A	9.1% A
	Small town	19.0% A	37.8% A	8.3% A
	Large town	21.5% A	39.1% A	10.0% A
 Employment status	Self-employed	21.8% B	40.4% A	11.4% C
	Manager	23.0% B	40.5% A	11.0% BC
	Other white collar	19.4% AB	39.6% A	7.7% A
	Blue collar	20.4% B	37.2% A	7.5% AB
	Student	14.6% A	38.9% A	8.9% ABC
	Unemployed	23.0% B	34.5% A	8.6% ABC
	Seeking a job	13.6% A	37.8% A	8.9% ABC
	Retired	19.9% AB	38.8% A	13.8% C

Percentage of "Yes" answers in Q14a.1-3 and Q14b.1-3 – Base: EU27_2019 respondents who shop online domestically. (N=12,382)

Types of problems with domestic online retailers		Damaged or wrong delivery	Late delivery	No delivery
 Languages	Only native	18.0% A	36.5% A	8.7% A
	Two	21.7% B	42.5%	9.6% A
	Three	18.9% AB	36.2% A	8.7% A
	Four or more	17.1% A	33.9% A	8.5% A
 Mother Tongue	Not official language in home country	17.7% A	37.5% A	12.4% A
	Official language in home country	19.9% A	39.1% A	8.9% A
 Numerical skills	Low	22.9% A	36.1% A	9.0% A
	Medium	19.7% A	40.3% A	8.4% A
	High	19.6% A	38.9% A	9.4% A
 Internet use	Daily	20.0% A	39.1% A	9.4% B
	Weekly	17.5% A	38.7% A	4.9% A
	Monthly	15.8% A	40.4% A	6.0% AB
	Hardly ever	14.3% A	33.2% A	7.6% AB
	Never			
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	21.6% AB	37.9% AB	9.6% AB
	Somewhat vulnerable	23.5% B	42.0% B	12.5% B
	Not vulnerable	18.0% A	38.0% A	7.6% A
 Consumer vulnerability (complexity)	Very vulnerable	21.3% A	48.0%	13.7%
	Somewhat vulnerable	21.6% A	40.6% A	8.7% A
	Not vulnerable	18.9% A	37.4% A	8.6% A

Percentage of "Yes" answers in Q14a.1-3 and Q14b.1-3 – Base: EU27_2019 respondents who shop online domestically. (N=12,382)

Regarding the likelihood of having come across the problem of **damaged or wrong deliveries** of products purchased online from a domestic retailer, the factor associated most closely is age, followed by employment status and education.

Consumers aged between 18 and 54 years are more likely to have experienced damaged or wrong deliveries for such purchases than those aged 55 or older.

Regarding consumers' employment status, students and jobseekers are less likely to face this problem than blue collar workers, self-employed, unemployed and managers.

In terms of education, highly educated consumers are more likely to experience damaged or wrong deliveries from domestic retailers than consumers with a medium education level.

When it comes to **late deliveries** of domestic online purchases, the factor associated most closely is also age. Other characteristics with close links are vulnerability due to the complexity of offers and terms and conditions and education level.

Younger consumers (18-34 years) are more likely to experience this problem than any other age group. In addition, those aged 35-54 years are more likely to experience this issue than those aged 55-64 years, who in turn report a higher likelihood than those aged 65 years or older.

Furthermore, consumers who are very vulnerable due to the complexity of offers and terms and conditions are more likely to face this problem than those who are somewhat or not vulnerable.

Finally, highly educated consumers are more likely to come across this problem than those with a medium or low education level.





































Regarding socio-demographic characteristics that are linked with the probability of having a domestic online purchase **not delivered**, age is also the factor associated most closely with this indicator. Other characteristics with close links are vulnerability due to the complexity of offers and terms and conditions and employment status.

Consumers aged 18-54 years are more likely to encounter problems of not having their domestic online purchase delivered than those aged 55-64 years, who in turn report a higher likelihood than those aged 65 years or older.

In addition, consumers who are very vulnerable due to the complexity of offers and terms and conditions are more likely to have faced this problem than those who are somewhat or not vulnerable.

Finally, consumers who are self-employed or retired are more likely to come across this problem for a domestic online purchase than other white collars and blue-collar workers. Managers are also more likely to come across this problem than other white collars.

12.2. Problems with cross-border purchases

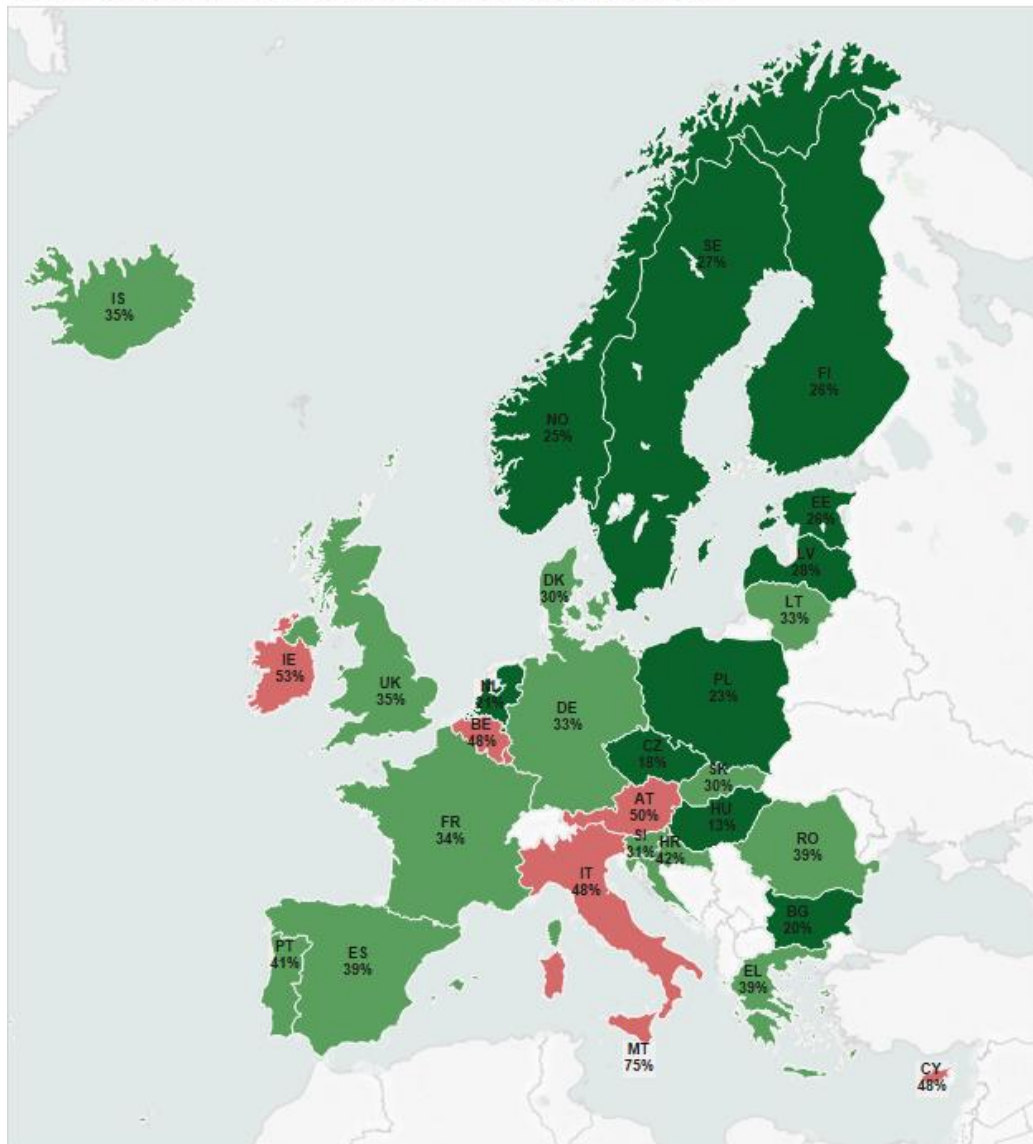
Problems experienced with cross-border online retailers			
Region/ Country	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	36.1%	+12.7*	-5.0*
 EU28	35.9%	+13.8*	-5.8*
 North	28.1%*	+5.8*	-5.1*
 South	43.6%*	+10.5*	+1.1
 East	24.7%*	+3.5*	-0.5
 West	36.3%	+19.5*	-11.6*
 BE	48.3%*	+9.0*	+4.4
 BG	20.3%*	-8.7	-0.9
 CZ	17.9%*	+3.4	+1.0
 DK	30.3%	+7.4	-8.5
 DE	33.0%	+20.4*	-4.5
 EE	25.6%*	-3.6	-6.8
 IE	52.5%*	+33.7*	-30.1*
 EL	38.8%	+11.3	-11.7
 ES	39.1%	+3.7	+3.0
 FR	34.3%	+25.4*	-24.1*
 HR	42.0%	+2.9	+3.3
 IT	47.5%*	+15.9*	+1.5
 CY	48.2%*	+10.1	-13.7
 LV	27.8%	-16.6*	+0.8
 LT	32.9%	-4.3	-2.8
 LU	46.9%*	+24.0*	-25.8*
 HU	13.2%*	-8.9	-9.4
 MT	75.0%*	+7.4*	+5.0
 NL	20.7%*	-0.7	-1.3
 AT	50.4%*	+34.8*	-28.8*
 PL	23.2%*	+7.3	+1.2
 PT	41.2%	-0.5	+8.4
 RO	39.1%	+19.2	-6.3
 SI	31.2%	+1.9	-4.1
 SK	29.7%	+3.7	-5.2
 FI	26.0%*	+4.8	-6.0
 SE	27.4%*	+11.9	-3.6
 IS	35.5%	+12.5	+2.0
 NO	24.8%*	+1.1	-0.2
 UK	34.8%	+23.3*	-13.0

The proportion of consumers who experienced problems with domestic retailers, based on Q14c⁴⁶ – Base: respondents who shop online cross-border (N=7,722)

In the European Union, the proportion of persons having experienced problems with cross-border online purchases is equal to 36.1%. In the West, this proportion is in line with the EU27_2019 average, while it is higher in the South (43.6%) and lower in the East (24.7%) and North (28.1%).

⁴⁶ Q14.c. I will read you some statements about problems consumers may have when shopping online. Please tell me whether you experienced any of them when buying in another EU country during the last 12 months - Yes -No -DK/NA
 Q14c.1 You have received a damaged product or a different product from the one you ordered
 Q14c.2 Products were delivered later than promised
 Q14c.3 Products were not delivered at all

Problems experienced with cross-border online purchases



The incidence of problems experienced with cross-border online purchases, based on Q14a answer option 2; N=7722









In this map, values below average are coloured in light and dark green and values above average are coloured in light and dark red

The highest levels of this indicator are found in Malta (75.0%), Ireland (52.5%) and Austria (50.4%). The lowest levels are found in Hungary (13.2%), the Czech Republic (17.9%) and Bulgaria (20.3%)⁴⁷.







Compared to 2016, the proportion of persons experiencing problems with cross-border online purchases increased in the EU27_2019 (+12.7pp), the East (+3.5pp), North (+5.8pp), South (+10.5pp) and West (+19.5pp). The proportion of consumers experiencing problems with cross-border online purchases increased most prominently in Austria (+34.8pp) and decreased most noticeably in Latvia (-16.6pp). When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is found in Ireland, where between 2016 and 2018 this indicator

⁴⁷ Results for Romania are based on a very small sample size (84 observations) and they should be therefore considered as mainly indicative

increased by 33.7pp (reflecting a higher proportion of consumers experiencing problems), whereas between 2014 and 2016 it decreased by 30.1pp. No statistically significant positive reversal is found.

Problems experienced with cross-border online retailers				
 Gender	Male	Female		
	35.8% A	36.6% A		
 Age	18-34	35-54	55-64	65+
	40.9% B	34.2% A	31.9% A	31.3% AB
 Education level	Low	Medium	High	
	36.7% A	38.3% A	34.6% A	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	44.4% AB	41.2% B	35.6% A	29.9%
 Urbanisation	Rural area	Small town	Large town	
	35.6% A	35.7% A	37.2% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	39.8% BC	40.1% BC	33.3% AB	34.4% AB
	Student	Unemployed	Seeking a job	Retired
	47.3% C	40.4% ABC	40.1% ABC	27.6% A

The proportion of consumers who experienced problems with cross-border online purchases, based on Q14c – Base: EU27_2019 respondents who shop online cross-border (N=6,788)

Problems experienced with cross-border online retailers				
 Languages	Only native	Two	Three	Four or more
	33.0% A	34.6% A	36.5% A	48.8%
 Mother tongue	Not official language in home country	Official language in home country		
	35.4% A	36.2% A		
 Numerical skills	Low	Medium	High	
	41.6% A	36.0% A	35.8% A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	36.0% A	35.8% AB	44.9% AB	69.7% B
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	37.2% A	37.4% A	35.6% A	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	46.1%	35.3% A	35.4% A	

The proportion of consumers who experienced problems with cross-border online purchases, based on Q14c – Base: EU27_2019 respondents who shop online cross-border (N=6,788)

With regard to the association between the incidence of problems experienced with cross-border online purchases and socio-demographic variables, the factor associated most closely with this indicator is vulnerability due to the complexity of offers and terms and conditions, followed by language, consumers’ financial situation frequency of internet use and age.

Consumers who are very vulnerable due to the complexity of offers are more likely to experience problems online with cross-border retailers than those who are somewhat or not vulnerable.





































Regarding consumers’ language skills, those who speak at least four languages are more likely to experience such problems than the remainder of the population.

Those in a very easy financial situation are less likely to experience problems with cross-border retailers than other consumers. In addition, consumers in a fairly easy financial situation are also less likely to experience problems with those retailers than consumers in a fairly difficult financial situation.

A higher frequency of internet use is surprisingly associated with less problems experienced online with cross-border retailers, with daily internet users being less likely to experience problems than those who hardly use the internet.

Finally, concerning consumers' age, consumers aged 18-34 years are more likely to experience such problems than those aged 35-64 years.

12.2.1. Types of problems with cross-border online retailers

Types of problems with cross-border online retailers									
Region/ Country	Damaged or wrong delivery			Late delivery			No delivery		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
 EU27_2019	11.5%	+3.0*	+0.0	27.8%	+11.1*	-5.9*	8.3%	+3.8*	-0.4
 EU28	11.6%	+3.6*	+0.3	28.2%	+12.5*	-6.4*	8.4%	+4.2*	-1.2*
 North	10.5%	+2.8*	-1.5	21.5%*	+4.7*	-3.6*	5.0%*	+0.3	+0.3
 South	14.6%*	+2.8	+2.9	34.6%*	+10.7*	-2.2	9.4%	+3.7*	+0.7
 East	9.5%*	+1.0	-1.5	17.5%*	+2.2	+1.4	5.4%*	+1.0	-0.3
 West	10.4%	+4.4*	-1.9*	27.8%	+16.1*	-11.6*	9.0%	+5.3*	-1.3
 BE	17.2%*	+3.1	+2.1	38.3%*	+8.9*	+2.0	13.6%*	+7.4*	+1.4
 BG	8.1%	-3.1	-0.7	14.4%*	-4.3	-3.4	5.6%	-2.5	+1.1
 CZ	6.2%*	+2.3	-0.0	13.6%*	+1.0	+1.8	2.8%*	-0.9	+1.9
 DK	8.3%*	+2.4	+0.3	26.6%	+7.2*	-5.8	4.9%*	+0.6	-2.3
 DE	6.6%*	+0.9	+0.8	25.3%	+17.7*	-6.8	8.6%	+4.4	+3.0
 EE	11.7%	-2.3	-0.3	17.9%*	-1.0	-7.1	7.4%	+3.3	-3.1
 IE	18.3%*	+12.5*	-8.6*	41.8%*	+28.9*	-25.6*	13.4%*	+9.0*	-10.9*
 EL	13.6%	+2.8	-4.1	29.5%	+8.8	-5.7	13.0%	+8.0*	-2.9
 ES	15.9%	+1.2	+6.0	30.0%	+5.0	-0.0	7.2%	+3.2	-4.1
 FR	10.7%	+8.7*	-5.3*	26.0%	+19.7*	-21.8*	8.3%	+6.3*	-4.4*
 HR	15.7%	+1.1	-0.6	27.5%	-2.3	+3.5	15.5%*	-1.5	+4.0
 IT	13.5%	+4.4	+1.6	38.4%*	+15.0*	-2.7	10.8%	+4.4	+3.7
 CY	24.5%*	+10.9*	-5.2	37.0%*	+8.4	-17.4*	7.5%	-2.3	-0.0
 LV	15.3%	-3.1	-1.3	19.4%*	-11.0*	-1.1	8.3%	-1.3	+2.2
 LT	13.5%	-6.6	+2.7	23.8%	-3.0	-2.9	11.5%	-1.7	+5.0
 LU	19.4%*	+14.2*	-15.2*	35.5%*	+19.5*	-19.5*	10.4%	+4.1	-3.9
 HU	5.7%*	+0.6	-12.9*	7.2%*	-9.9*	+1.5	2.4%*	-1.0	-1.5
 MT	29.0%*	-7.1	+13.9*	67.1%*	+15.6*	+3.3	33.4%*	+3.0	+4.7
 NL	6.4%*	-1.7	+5.9*	14.8%*	-0.8	-2.4	5.5%	+2.0	-3.7*
 AT	18.9%*	+15.9*	-14.1*	38.4%*	+27.0*	-23.4*	9.3%	+6.4*	-5.7*
 PL	11.6%	+4.0	-0.0	16.1%*	+3.7	+2.7	4.0%*	+3.7	-1.4
 PT	14.4%	-5.7	+9.0	34.3%	+8.2	+0.7	5.7%	-3.1	+5.3
 RO	8.0%	-3.4	-0.8	34.5%	+20.9*	-1.5	4.8%	+2.4	-3.5
 SI	10.4%	-1.3	-3.1	22.1%*	+1.5	+0.7	7.0%	+2.6	-6.7*
 SK	9.7%	-0.2	-1.9	18.6%*	+3.5	-3.6	11.1%	+1.1	-1.9
 FI	10.8%	+3.4	-4.5	18.7%*	+2.9	-2.5	1.5%*	-1.7	-1.0
 SE	10.2%	+5.7*	-2.3	20.2%*	+8.8*	-3.1	4.9%*	+1.2	+2.0
 IS	8.7%	+4.5	-0.1	28.8%	+10.9*	+2.5	8.9%	+2.4	+1.8
 NO	8.0%*	+0.7	-0.7	17.6%*	+0.4	+1.1	7.6%	+1.2	+2.1
 UK	12.1%	+8.3*	+0.4	30.5%	+22.8*	-11.8*	9.1%	+7.2*	-6.2*

Percentage of "Yes" answers in Q14c.1-3 – Base: respondents who shop online cross-border (N=7,722)

The most common problem with cross-border online retailers is, similar to domestic online retailers, late delivery (27.8%), followed by damaged and wrong delivery (11.5%) and no delivery (8.3%).

In the European Union, the proportion of persons having experienced **damaged or wrong cross-border delivery** is equal to 11.5%. This proportion is equal to the EU27_2019 average in the North and the West, while it is higher in the South (14.6%) and lower in the East (9.5%). The highest levels of this indicator are found in Malta (29.0%), Cyprus (24.5%) and Luxembourg (19.4%). The lowest levels are found in Hungary (5.7%), the Czech Republic (6.2%) and the Netherlands (6.4%)⁴⁸.

Between 2016 and 2018, the proportion of consumers who experienced damaged or wrong cross-border delivery increased in the EU27_2019 (+3.0pp), the North (+2.8pp) and West (+4.4pp), while it did not statistically change in the South and East. Compared to the survey in 2016, the proportion of consumers who experienced damaged or wrong cross-border delivery increased most markedly in Austria (+15.9pp). No statistically significant decrease is observed. When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest positive reversal is also found in Austria, where the increase between 2016 and 2018 was preceded by a decrease of 14.1pp between 2014 and 2016. No statistically significant negative reversal is found.







The overall proportion of consumers experiencing **late cross-border deliveries** is 27.8% in the European Union. The proportion of persons having experienced this problem in the West is in line with the EU27_2019 average, while it is higher in the South (34.6%) and lower in the North (21.5%) and East (17.5%). The highest levels of this indicator are found in Malta (67.1%), Ireland (41.8%) and Italy and Austria (both 38.4%). The lowest levels are found in Hungary (7.2%), the Czech Republic (13.6%) and Bulgaria (14.4%).

Compared to 2016, the proportion of consumers experiencing late cross-border delivery increased in the EU27_2019 (+11.1pp), the North (+4.7pp), South (+10.7pp) and West (+16.1pp), while it stayed the same in the East. The largest increase is recorded for Ireland (+28.9pp), whereas the largest decrease is observed in Latvia (-11.0pp). The largest negative reversal is also found in Ireland, where the increase for this indicator between 2016 and 2018 (reflecting a greater proportion of consumers experiencing late deliveries) follows a decrease of 25.6pp between 2014 and 2016. No statistically significant positive reversal is found.



In the European Union, the proportion of persons whose purchase was **not delivered** is 8.3%. The incidence of this problem is in line with the EU27_2019 average in the South and West, while it is lower in the North (5.0%) and East (5.4%). The highest levels of this indicator are found in the Malta (33.4%), Croatia (15.5%) and Belgium (13.6%). The lowest levels are found in Finland (1.5%), Hungary (2.4%) and the Czech Republic (2.8%).

Between 2016 and 2018, the proportion of persons who made cross-border purchases that were not delivered increased in the EU27_2019 (+3.8pp), the South (+3.7pp) and West (+5.3pp), while it did not change in the North and East. Compared to the survey in 2016, the proportion of consumers who experienced no cross-border delivery increased most prominently in Ireland (+9.0pp). No statistically significant decrease is observed. When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is also found in Ireland, where the increase between 2016 and 2018 (reflecting a greater incidence of such problems), follows a decrease of 10.9pp between 2014 and 2016. No statistically significant positive reversal is found.

⁴⁸ The results of all three types of problems are based on a very small sample size for Romania (84 observations) and they should be therefore considered as mainly indicative

Types of problems with cross-border online retailers		Damaged or wrong delivery	Late delivery	No delivery
 Gender	Male	11.5% A	27.5% A	8.1% A
	Female	11.6% A	28.3% A	8.6% A
 Age groups	18-34	12.4% A	32.5%	9.4% A
	35-54	10.3% A	26.5% A	7.8% A
	55-64	12.9% A	22.3% A	6.7% A
	65+	11.0% A	21.2% A	8.1% A
 Education	Low	16.7% A	23.9% A	13.1% A
	Medium	11.6% A	29.7% A	8.0% A
	High	11.2% A	26.6% A	8.2% A
 Financial Situation	Very difficult	19.1% A	31.0% AB	6.2% A
	Fairly difficult	12.8% A	30.8% B	9.4% A
	Fairly easy	11.0% A	28.3% B	8.2% A
	Very easy	9.6% A	22.0% A	7.5% A
 Urbanisation	Rural area	10.6% A	28.3% A	8.5% A
	Small town	12.3% A	27.0% A	7.9% A
	Large town	11.3% A	28.4% A	8.7% A
 Employment status	Self-employed	13.2% B	29.2% ABC	9.2% A
	Manager	14.6% B	31.0% ABC	7.2% A
	Other white collar	10.7% B	25.9% AB	7.4% A
	Blue collar	11.7% B	24.8% AB	8.8% A
	Student	15.4% B	35.1% C	11.2% A
	Unemployed	10.9% AB	36.7% BC	12.3% A
	Seeking a job	10.4% AB	34.3% ABC	9.7% A
	Retired	5.2% A	21.9% A	7.1% A

Percentage of "Yes" answers in Q14c.1-3 – Base: EU27_2019 respondents who shop online cross-border. (Q14c.1 N=6,788; Q14c.2/3 N=6,781)

Types of problems with cross-border online retailers		Damaged or wrong delivery	Late delivery	No delivery
 Languages	Only native	10.0% A	26.6% A	7.1% A
	Two	11.1% A	26.9% A	7.3% A
	Three	12.0% AB	27.3% A	11.5% B
	Four or more	15.6% B	35.8%	8.9% AB
 Mother Tongue	Not official language in home country	7.8% A	29.6% A	10.7% A
	Official language in home country	11.8% A	27.7% A	8.1% A
 Numerical skills	Low	14.3% A	28.3% A	11.9% A
	Medium	11.2% A	29.9% A	7.3% A
	High	11.4% A	27.1% A	8.3% A
 Internet use	Daily	11.7% B	27.6% A	8.3% A
	Weekly	7.9% AB	29.5% A	6.7% A
	Monthly	3.3% A	17.4% A	25.5% A
	Hardly ever	5.2% AB	72.7%	18.1% A
	Never			
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	13.2% A	27.1% A	8.2% A
	Somewhat vulnerable	13.2% A	28.2% A	9.3% A
	Not vulnerable	10.6% A	27.8% A	7.9% A
 Consumer vulnerability (complexity)	Very vulnerable	19.4%	35.4% A	12.5% A
	Somewhat vulnerable	10.6% A	26.8% A	7.9% A
	Not vulnerable	10.9% A	27.4% A	7.9% A

Percentage of "Yes" answers in Q14c.1-3 – Base: EU27_2019 respondents who shop online cross-border. (Q14c.1 N=6,788; Q14c.2/3 N=6,781)

Regarding the association of socio-demo variables with the incidence of experiencing **damaged or wrong deliveries** when making a cross-border online purchase, vulnerability due to the complexity of offers and terms and conditions is the factor most closely associated with this indicator, followed by employment status and the number of languages spoken.

Consumers who are very vulnerable due to the complexity of offers are more likely to experience this problem than those who are somewhat or not vulnerable.

In terms of employment, consumers who are retired are less likely to come across this type of problem than students, other white collars, blue collar workers, the self-employed, managers and students.

Finally, those who speak four or more languages are more likely to experience problems with damaged or wrong deliveries from cross-border retailers than those who speak two languages or only their native language.

The socio-demographic variable most closely associated with the likelihood of coming across problems with **late deliveries** when making a cross-border online purchase is internet use, followed by age, the number of languages spoken, consumers' financial situation and employment status.

Consumers who hardly ever use the internet are much more likely to experience this problem than those who use the internet more frequently (i.e. monthly, weekly or daily).

As far as age is concerned, those aged 18-34 years are more likely to face late deliveries from cross-border online purchases than all other age groups.





































Those who speak four or more languages are also more likely to experience late deliveries than those who speak fewer languages or only their native language.

Consumers in a very easy financial situation are less likely to experience late deliveries from cross-border retailers than those in a fairly easy or fairly difficult financial situation.

Finally, consumers who are retired, blue collar workers or other white collars are less likely to experience this problem than students. Those who are retired are also less likely to experience this problem than those who are unemployed.

Regarding the problem of **not receiving deliveries** when making a cross-border online purchase, none of the measured socio-demographic variables is associated closely with this indicator.

12.3. Overall problems experienced







Problems experienced			
Region/ Country	2016 (* = sig diff EU28)	2018- 2016	2016- 2014
 EU27_2019	57.8%	+21.0*	-12.0*
 EU28	59.2%*	+24.5*	-15.6*
 North	46.2%*	+2.7	+2.4
 South	58.3%*	+7.7*	+6.2*
 East	51.2%*	+3.9*	+1.4
 West	62.2%*	+35.7*	-26.5*
 BE	62.2%*	+6.5*	+8.2*
 BG	46.5%*	+6.3	-0.4
 CZ	54.2%	+8.2*	+0.8
 DK	44.3%*	+3.0	-1.3
 DE	60.9%*	+34.8*	-25.5*
 EE	48.6%*	-5.0	+13.2*
 IE	61.3%*	+36.6*	-26.2*
 EL	47.1%*	+3.5	+1.3
 ES	57.0%	+6.4*	+5.4
 FR	67.0%*	+45.8*	-36.3*
 HR	54.5%	+2.5	+9.0*
 IT	61.8%*	+9.9*	+7.8*
 CY	49.5%	+0.6	-1.7
 LV	49.1%*	-12.1*	+12.4*
 LT	40.8%*	-6.3	+1.3
 LU	53.3%	+29.8*	-29.4*
 HU	30.6%*	-6.1	-9.2
 MT	76.8%*	+1.6	+9.4*
 NL	56.3%	+6.9*	-0.4
 AT	57.1%	+34.3*	-28.0*
 PL	54.0%*	+4.5	+1.8
 PT	46.7%*	+2.8	+4.3
 RO	56.2%	+8.0*	+7.6
 SI	43.7%*	+3.1	+3.2
 SK	50.5%*	+0.6	-2.8
 FI	38.9%*	+2.0	-1.7
 SE	51.2%*	+6.8*	+4.9
 IS	46.6%*	+16.1*	+2.1
 NO	47.8%*	+4.5	-0.0
 UK	67.5%*	+43.0*	-33.8*

The incidence of problems experienced with domestic and cross-border retailers, based on Q14a, Q14b and Q14c – Base: respondents who shop online domestically or cross-border. (N=15,463)







In the European Union, the proportion of persons experiencing problems with either domestic or cross-border online purchases is 57.8%. In the South, the proportion is in line with the EU27_2019 average, while it is higher in the West (62.2%) and lower in the East (51.2%) and North (46.2%). The highest levels of this indicator are found in Malta (76.8%), France (67.0%) and Belgium (62.2%). Additionally, this level is also high in the UK (67.5%). The lowest levels are found in Hungary (30.6%), Finland (38.9%) and Lithuania (40.8%).

Compared to 2016, the proportion of consumers experiencing problems with domestic and cross-border online purchases increased in the EU27_2019 (+21.0pp), the West (+35.7pp), the South (+7.7pp) and the East (+3.9pp), while it remained stable in the North. At country level, the proportion of consumers experiencing problems with domestic and cross-border online purchases increased most prominently in France (+45.8pp) and decreased most steeply in Latvia (-12.1pp).

When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative and positive reversals are also found respectively in France and Latvia. In France, this indicator increased between 2016 and 2018 (indicating a higher proportion of consumers experiencing problems), following a decrease of 36.3pp between 2014 and 2016 (indicating fewer problems). In Latvia, this indicator decreased between 2016 and 2018 (see above), following an increase of 2.4pp between 2014 and 2016 (indicating more problems).

Problems experienced				
 Gender	Male	Female		
	59.5%	55.9%		
 Age	18-34	35-54	55-64	65+
	67.1%	59.0%	48.9%	39.7%
 Education level	Low	Medium	High	
	50.5% A	56.3% A	59.7%	
 Financial situation	Very difficult	Fairly difficult	Fairly easy	Very easy
	60.5% AB	59.8% B	57.7% AB	54.6% A
 Urbanisation	Rural area	Small town	Large town	
	58.2% A	56.3% A	59.0% A	
 Employment status	Self-employed	Manager	Other white collar	Blue collar
	61.6% B	61.6% B	57.2% AB	56.8% AB
	Student	Unemployed	Seeking a job	Retired
	59.2% AB	58.0% AB	49.9% A	54.8% AB

The incidence of problems experienced with domestic and cross-border retailers, based on Q14a, Q14b and Q14c – Base: EU27_2019 respondents who shop online domestically or cross-border (N=13,680)

Problems experienced				
 Languages	Only native	Two	Three	Four or more
	53.2% A	60.4% B	57.4% B	58.7% AB
 Mother tongue	Not official language in home country	Official language in home country		
	51.0% A	58.0% A		
 Numerical skills	Low	Medium	High	
	55.6% A	57.0% A	58.2% A	
 Internet use	Daily	Weekly	Monthly	Hardly ever
	58.1% A	53.3% A	52.4% A	54.6% A
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	59.6% AB	62.5% B	55.4% A	
 Consumer vulnerability (complexity)	Very vulnerable	Somewhat vulnerable	Not vulnerable	
	65.6%	57.3% A	56.7% A	

The incidence of problems experienced with domestic and cross-border retailers, based on Q14a, Q14b and Q14c – Base: EU27_2019 respondents who shop online domestically or cross-border (N=13,680)

With regard to socio-demographic variables and other characteristics, problems with online retailers (both domestic and cross-border) are associated most closely with age. The characteristics that have the next closest links with the indicator are vulnerability due to the complexity of offers and terms and conditions, education, gender and consumers' financial situation.

Consumers aged 18-34 years are more likely to experience problems with online retailers than all other age groups. In addition, those aged 35-54 years are more likely to experience such problems than those aged 55-64 years who in turn are more likely to experience such problems than those aged 65+ years.

Consumers who are very vulnerable in terms of the complexity of offers and terms and conditions are also more likely to experience problems with online retailers than those who are somewhat or not vulnerable.

Regarding consumers' education level, those with a high level of education are more likely to encounter problems than those with a medium or low level of education.

As far as gender is concerned, males are more likely to encounter problems with online retailers than females.

Finally, less exposure to problems is reported by consumers in a very easy financial situation compared to those in a fairly difficult financial situation.

12.3.1. Overall types of problems

Types of problems									
Region/ Country	Damaged or wrong delivery			Late delivery			No delivery		
	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014	2018 (* = sig diff EU27)	2018- 2016	2016- 2014
EU27_2019	23.5%	+9.9*	-6.0*	46.7%	+19.4*	-9.9*	13.3%	+6.2*	-2.2*
EU28	25.0%*	+12.7*	-8.9*	48.0%*	+22.0*	-12.5*	14.6%*	+7.9*	-4.0*
North	18.8%*	-0.2	+2.1*	35.7%*	+4.1*	+0.6	8.7%*	+0.5	+0.8
South	26.2%*	+5.9*	+3.3*	46.4%	+8.1*	+4.1*	11.9%	+4.2*	-0.5
East	21.9%*	+0.5	+1.2	38.4%*	+4.4*	+2.1	10.6%*	+1.4*	-1.3
West	23.5%	+15.7*	-13.0*	52.2%*	+31.9*	-21.1*	15.9%*	+9.9*	-3.5*
BE	25.7%	+3.4	+5.4*	51.0%*	+9.8*	+4.9	16.6%*	+6.0*	+2.6
BG	21.6%	-0.4	+1.6	31.5%*	+4.6	+1.6	9.7%*	+1.2	+1.0
CZ	21.1%	+2.3	+4.2	39.4%*	+8.8**	-2.5	11.7%	+0.3	+1.1
DK	15.8%*	+0.6	-0.7	35.9%*	+4.0	-0.6	7.7%*	+0.8	-0.5
DE	20.6%	+13.3*	-15.8*	51.2%*	+31.2*	-18.7*	16.0%	+10.5*	-3.8*
EE	21.9%	-2.4	+5.1	36.9%*	-2.1	+9.9*	11.5%	-1.3	+4.5*
IE	25.3%	+20.1*	-11.9*	50.2%	+31.4*	-20.1*	16.4%*	+11.3*	-9.6*
EL	19.8%*	+3.3	+1.7	37.1%*	+2.9	+2.7	8.4%*	+2.1	-1.2
ES	26.8%	+7.3*	+1.2	45.3%	+6.5*	+3.7	11.9%	+5.7*	-0.3
FR	28.5%*	+23.3*	-14.3*	56.8%*	+42.3*	-32.2*	18.2%*	+12.0*	-4.1*
HR	25.5%	+5.1	+3.7	36.9%*	-5.6	+8.5*	19.2%*	-0.0	+6.7*
IT	27.1%	+5.8*	+5.0	49.5%	+10.7*	+5.0	12.6%	+3.9*	-1.0
CY	29.2%	+8.9	+0.5	38.6%*	+3.4	-7.9	9.6%	-4.1	+4.4
LV	24.1%	-5.4	+7.9*	34.5%*	-8.1*	+6.7	10.5%	-4.2	+7.1*
LT	16.7%*	-6.1*	+4.3	30.7%*	-5.6	+1.0	10.1%*	-1.5	+2.6
LU	25.6%	+21.5*	-19.0*	41.9%	+24.6*	-21.7*	14.5%	+9.0*	-5.0*
HU	12.3%*	+3.5	-9.9*	20.8%*	-8.5*	-3.4	7.5%*	+1.2	-1.4
MT	30.9%	-13.1*	+18.8*	67.8%*	+6.1	+8.4	34.6%*	-5.7	+11.8*
NL	19.5%*	+2.5	-0.6	48.1%	+8.4*	-1.4	9.4%*	+1.9	+0.1
AT	24.7%	+18.2*	-13.5*	45.0%	+28.0*	-22.7*	12.6%	+7.5*	-5.5*
PL	24.3%	+0.4	+1.7	42.7%*	+6.0*	+2.8	10.3%*	+1.9	-3.8*
PT	20.3%	+2.4	+3.2	35.6%*	+1.5	+2.5	8.1%*	+0.7	+3.3
RO	22.4%	-1.0	+3.6	41.1%*	+7.2*	+9.3*	9.7%*	+1.5	+2.5
SI	18.2%*	-0.7	+0.7	33.5%*	+6.0	+3.9	9.7%	+1.3	+1.3
SK	19.8%*	+1.4	-3.9	36.8%*	+5.1	-5.2	15.3%*	+0.4	-1.8
FI	16.8%*	-0.1	+0.6	28.0%*	+3.8	-3.0	5.2%*	-0.9	-2.1
SE	21.0%	+0.9	+3.3	40.2%*	+8.1*	+1.6	10.0%*	+1.9	+1.7
IS	17.8%*	+9.8*	+1.8	34.5%*	+11.3*	+2.6	11.3%	+1.9	+1.4
NO	18.9%*	+2.8	-1.1	34.0%*	+2.5	-0.4	12.8%	+1.2	+4.0*
UK	33.3%*	+27.7*	-23.4*	55.4%*	+35.6*	-25.8*	22.3%*	+17.6*	-13.3*

Percentage of "Yes" answers in Q14a1-3, Q14b1-3 or Q14c.1-3 – Base: respondents who shop online domestically or cross-border. (N=15,463)

As with domestic and cross-border online retailers, the most common problem overall is late delivery (46.7%), followed by damaged or wrong delivery (23.5%) and purchases not being delivered (13.3%).

In the European Union, the proportion of people reporting **damaged or wrong deliveries** both for domestic and cross-border purchases is 23.5%. In the West, this proportion is in line with the EU27_2019 average, while it is higher in the South (26.2%) and lower in the North (18.8%) and East (21.9%). The only result at country level that is higher than the EU27_2019 average is observed in France (28.5%). Additionally, this proportion is also high in the UK (33.3%). The lowest proportions are found in Hungary (12.3%), Denmark (15.8%) and Lithuania (16.7%).

Compared to 2016, the proportion of persons experiencing damaged or wrong deliveries of domestic and cross-border purchases increased in the EU27_2019 (+9.9pp), the West (+15.7pp) and South (+5.9pp), while no changes are observed in the East and North. At country level, the proportion of consumers who experienced damaged or wrong delivery in domestic and cross-border purchases increased most prominently in France (+23.3pp). No statistically significant decreases are observed.






When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is found in Luxembourg, where between 2016 and 2018 this indicator increased by 21.5pp, reflecting a higher incidence of consumers experiencing damaged or wrong deliveries, whereas between 2014 and 2016 it decreased by 19.0pp. Considering all countries of this study, an even larger negative reversal is found in the UK, where an increase between 2016 and 2018 by 27.7pp follows a decrease of 23.4pp between 2014 and 2016. No statistically significant positive reversal is found.

The proportion of consumers experiencing **late deliveries** for both domestic and cross-border online purchases is 46.7% in the European Union. In the South, the proportion is in line with the EU27_2019 average, while it is higher in the West (52.2%) and lower in the East (38.4%) and North (35.7%). The highest levels of this indicator are found in Malta (67.8%), France (56.8%) and Germany (51.2%). In addition, the level is also high in the UK (55.4%). The lowest levels are found in Hungary (20.8%), Finland (28.0%) and Lithuania (30.7%).







Between 2016 and 2018, the proportion of persons experiencing late delivery of domestic and cross-border purchases increased in the EU27_2019 (+19.4pp) and in all regions (North +4.1pp, East +4.4pp, South +8.1pp, West +31.9pp). Compared to the survey in 2016, the proportion of persons having problems with late delivery of domestic and cross-border purchases increased most prominently in France (+42.3pp). No statistically significant decreases are observed. When looking at changes in 2018 (vs. 2016) and in 2016 (vs. 2014), the largest negative reversal is also found in France, where the increase between 2016 and 2018 (reflecting a higher incidence of such problems) was preceded by a decrease of 32.2pp between 2014 and 2016. No statistically significant positive reversal is found.

The proportion of consumers who made domestic and cross-border online purchases that were **not delivered** is 13.3% in the European Union. In the South, the proportion is in line with the EU27_2019 average, while it is higher in the West (15.9%) and lower in the North (8.7%) and East (10.6%). The highest levels of this indicator are found in Malta (34.6%), Hungary (19.2%) and France (18.2%). In addition, the proportion where online cross-border purchases were not delivered is also high in the UK (22.3%). The lowest levels are found in Finland (5.2%), Hungary (7.5%) and Denmark (7.7%).

Compared to 2016, the proportion of consumers experiencing deliveries of domestic and cross-border purchases that did not take place increased in the EU27_2019 (+6.2pp), the West (+9.9pp), South (+4.2pp) and East (+1.4pp), while it remained stable in the North. At country-level, the proportion of consumers who experienced no delivery in domestic and cross-border purchases increased most prominently in France (+12.0pp), while no statistically significant decreases are observed. Across the EU Member States, the largest negative reversal is found in Ireland, where between 2016 and 2018 this indicator increased by 11.3pp (reflecting a higher incidence of such problems), whereas between 2014 and 2016 it decreased by 9.6pp. Looking at all surveyed countries, the largest negative reversal is found in the UK, where between 2016 and 2018 this indicator increased by 17.6pp, following a decrease of 13.3pp between 2014 and 2016. No statistically significant positive reversal is found.

Types of problems		Damaged or wrong delivery	Late delivery	No delivery
 Gender	Male	24.6% A	47.9% A	13.1% A
	Female	22.6% A	45.2% A	13.2% A
 Age groups	18-34	27.8%	56.5%	17.7%
	35-54	24.0%	47.3%	13.4%
	55-64	20.3%	38.0%	9.4%
	65+	14.7%	28.7%	5.9%
 Education	Low	20.7% AB	39.1% A	13.5% A
	Medium	21.7% A	45.0% A	13.4% A
	High	25.5% B	48.7%	12.9% A
 Financial Situation	Very difficult	28.9% A	45.7% A	14.6% A
	Fairly difficult	25.1% A	49.1% A	12.1% A
	Fairly easy	22.6% A	46.5% A	13.7% A
	Very easy	23.0% A	44.4% A	12.5% A
 Urbanisation	Rural area	23.0% A	47.9% A	13.3% A
	Small town	23.0% A	45.4% A	12.0% A
	Large town	24.9% A	46.8% A	14.3% A
 Employment status	Self-employed	28.1% D	47.2% AB	15.8% B
	Manager	27.2% CD	50.9% B	14.9% B
	Other white collar	23.0% ABC	46.9% AB	11.2% A
	Blue collar	23.9% BCD	44.1% A	12.2% AB
	Student	18.8% AB	49.7% AB	13.9% AB
	Unemployed	25.4% BCD	43.2% AB	12.7% AB
	Seeking a job	17.4% A	40.5% A	13.1% AB
Retired	21.7% ABC	45.2% AB	16.6% AB	

Percentage of "Yes" answers in Q14a1-3, Q14b1-3 or Q14c.1-3 – Base: EU27_2019 respondents who shop online domestically or cross-border (N=13,680)

Types of problems		Damaged or wrong delivery	Late delivery	No delivery
 Languages	Only native	21.3% A	42.7% A	11.7% A
	Two	25.3% B	49.3% B	13.4% A
	Three	22.7% AB	45.2% A	14.0% A
	Four or more	23.5% AB	47.3% AB	14.4% A
 Mother Tongue	Not official language in home country	19.7% A	42.0% A	16.6% A
	Official language in home country	23.8% A	46.8% A	12.9% A
 Numerical skills	Low	26.8% A	43.2% A	13.4% A
	Medium	22.8% A	47.6% A	11.9% A
	High	23.6% A	46.5% A	13.6% A
 Internet use	Daily	24.0% A	46.7% A	13.4% B
	Weekly	18.9% A	44.3% A	8.5% A
	Monthly	17.1% A	46.1% A	11.8% AB
	Hardly ever	13.7% A	48.0% A	14.3% AB
	Never			
 Consumer vulnerability (socio-demographic factors)	Very vulnerable	25.3% AB	46.8% AB	13.5% AB
	Somewhat vulnerable	27.2% B	49.2% B	16.9% B
	Not vulnerable	21.8% A	45.4% A	11.5% A
 Consumer vulnerability (complexity)	Very vulnerable	27.3% A	55.2%	18.6%
	Somewhat vulnerable	24.7% A	46.6% A	12.5% A
	Not vulnerable	22.6% A	45.4% A	12.6% A

Percentage of "Yes" answers in Q14a1-3, Q14b1-3 or Q14c.1-3 – Base: EU27_2019 respondents who shop online domestically or cross-border (N=13,680)

With regard to socio-demographic variables and other characteristics, **damaged or wrong deliveries** for domestic and cross-border purchases is associated most closely with age, followed by employment status and education.

Younger consumers (aged 18-34 years) are more likely to receive damaged or wrong deliveries than the remainder of the population. In addition, those aged 35-54 years are more likely to experience this problem with domestic or cross-border retailers than consumers aged 55 or older.

Regarding consumers' employment status, those who are self-employed are more likely to experience damaged or wrong deliveries than other white collars, students, those seeking a job and those who are retired. Blue collar workers and those who are unemployed are also more likely to experience such problems than those who are seeking a job.

In terms of education, highly educated consumers are more likely to report damaged or wrong deliveries than consumers with a medium education.

In terms of experiencing **late deliveries** for both domestic and cross-border purchases, this indicator is associated most closely with age. Other characteristics that have a close link with this indicator are vulnerability due to the complexity of offers and terms and conditions, education and employment status.

Similar to experiencing issues with damaged or wrong deliveries, younger consumers (aged 18-34 years) are more likely to experience problems with late deliveries than all other age groups. In addition, those aged 35-54 years are more likely to experience this problem than consumers aged 55-64 years, who in turn are more likely to encounter such problems than those aged 65+ years.

Consumers who are very vulnerable due to the complexity of offers and terms and conditions are also noticeably more likely to experience late deliveries than those who are somewhat or not vulnerable.

Regarding education, consumers with a high level of education are more likely to report encountering such problems than consumers with a low or medium level of education.

Finally, in terms of consumers' employment status, managers are the most likely to experience late deliveries and more so than blue collar workers and jobseekers.

Regarding the incidence of consumers having their domestic or cross-border purchases **not delivered**, this indicator is associated most closely with age, followed by vulnerability due to the complexity of offers and terms and conditions and employment status.

Consistent with the findings for the two other problems with domestic and cross-border purchases, consumers aged 18-34 years are more likely to experience the issues of having their purchases not delivered than all other age groups. In addition, those aged 35-54 years are more likely to encounter this problem than consumers aged 55-64 years, who in turn are more likely to encounter this problem than those aged 65+ years.

Consumers who are very vulnerable due to complexity of offers and terms and conditions are also more likely to report missing deliveries than those who are somewhat or not vulnerable.

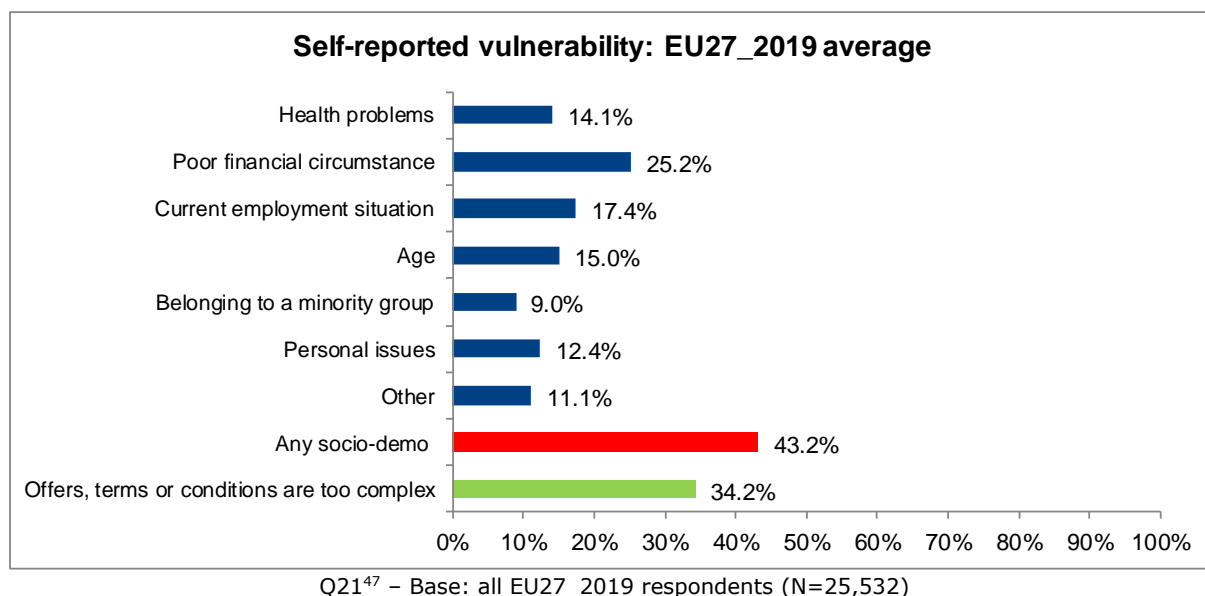
Finally, in terms of consumers' employment status, managers and consumers who are self-employed are more likely compared to other white collars.

13. CONSUMER VULNERABILITY

Since the 2016 edition of the *Consumers' attitudes towards cross-border trade and consumer protection* survey, special attention is given to consumer vulnerability. Chapter 12 presents the findings based on self-reported consumer vulnerability based on six concrete, pre-defined drivers of vulnerability: health problems, poor financial circumstances, current employment situation, terms and conditions that are too complex, age and belonging to a minority group. In addition, personal issues and other issues were included as potentially relevant categories.

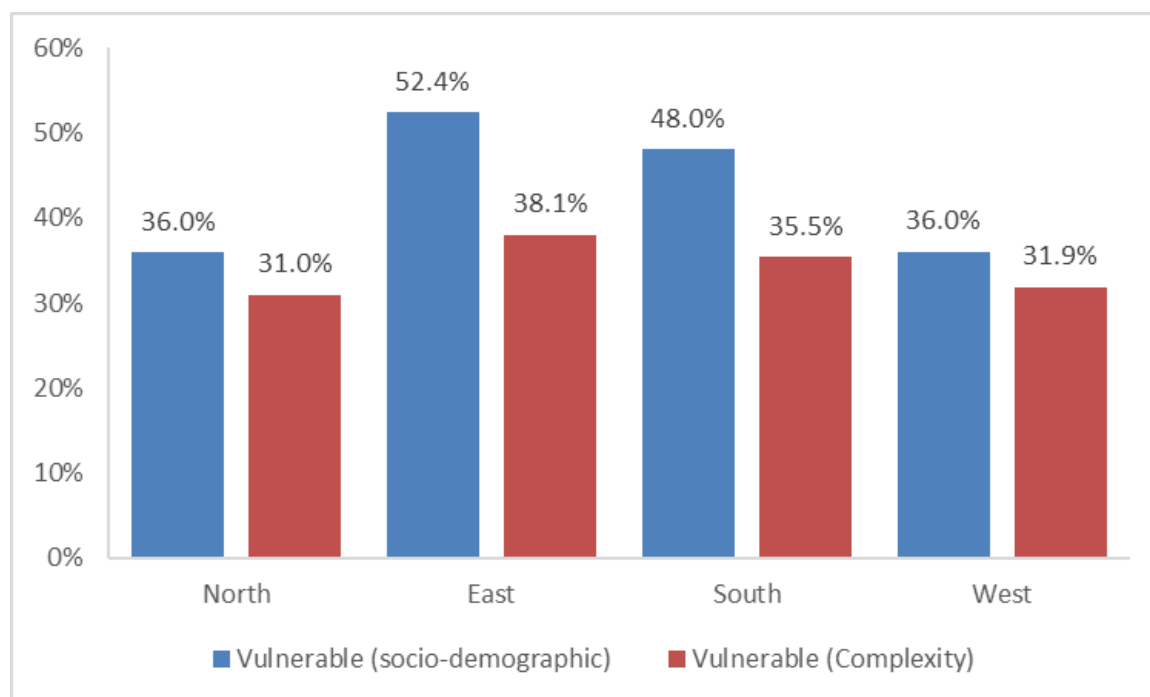
The results of the survey show that in 2018, 43.2% of the EU27_2019 citizens believe to be vulnerable as consumers for one or more aspects mainly linked to their socio-demographic status, which is higher than in 2016 (35.1%). Perceived vulnerability based on the complexity of offers, terms and condition has also increased to 34.2% in 2018, compared to 23.8% in 2016.

Regarding vulnerability that stems from consumers' socio-demographic status, the most prevalent reasons mentioned are related to economic conditions (poor financial circumstances 25.2% and current employment situation 17.4%). Overall, 15.0% of consumers surveyed that they feel vulnerable due to their age, while 14.1% reported health problems as a key factor in feeling vulnerable when purchasing goods or services. Being part of a minority group is the factor that is reported by the relatively lowest proportion of the respondents with only 9.0% of respondents feeling vulnerable to at least some extent.



Self-assessed vulnerability varies largely by geographical area of the European Union. Vulnerability that stems from consumers socio-demographic background is highest in the Eastern part of the EU (52.4%), followed by the South (48.0%) and the West and North (both 36.0%). Vulnerability that is based on problems with the complexity of offers or terms and conditions is more evenly spread across the different EU regions. The proportion of consumers that reports this type of vulnerability is highest in the East (38.1%), followed by the South (35.5%), West (31.9%) and North (31.0%).

⁴⁷ Q21 The following statements are about disadvantages that consumers may have when dealing with retailers. To what extent do they apply to you personally? You feel vulnerable or disadvantaged when choosing and buying goods or services... -To a great extent – To some extent –Hardly at all –Not at all –DK/NA
 Q21.1 Because of your health problems
 Q21.2 Because of your poor financial circumstances
 Q21.3 Because of your current employment situation
 Q21.4 Because offers, terms or conditions are too complex
 Q21.5 Because of your age
 Q21.6 Because you belong to a minority group
 Q21.7 Because of personal issues
 Q21.8 Because of other issues



Q21 – Base: all EU27_2019 respondents (N=25,532)











Additional analyses were done to better understand the relationship between consumer conditions and consumers' self-assessed vulnerability based on their socio-demographic background and how that relationship differs from one regional area to the other. Results from the multivariate analysis performed by geographical area show that while this type of perceived vulnerability is highest in the East, the link between consumers' self-assessed vulnerability and consumer conditions tends to be the weakest. The difference in scores on consumer conditions between very vulnerable and not vulnerable consumers in the South is more than twice as high as the differences observed in the East. Consumers in the South, however, scored also relatively high on vulnerability. The link of vulnerability with consumer conditions in the West and North is relatively moderate with values between the ones of the East and the South.

Consumer conditions	EAST	WEST	SOUTH	NORTH
Knowledge of consumer rights	0.000	0.000	0.045	0.045
Trust in organisations	0.092	0.000	0.097	0.000
Confidence in online shopping	0.000	0.000	0.080	0.058
Perception of redress mechanism	-0.037	0.000	0.000	0.000
No exposure to UCPs	0.031	0.082	0.039	0.068
No experience of specific shopping problems	0.036	0.069	0.062	0.048
Numerical skills	0.023	0.000	0.000	0.040
Trust in product safety	0.047	0.115	0.000	0.000
Trust in enviromental claims	0.000	0.000	0.095	0.000
Problems and complaints indicator	0.000	0.000	0.000	0.031
Average	0.019	0.027	0.042	0.029

Q21- Base: all EU27_2019 respondents – East (N=7,845), West, (N=6,304), South (N=4,851), North (N=5,928)

When the difference between the very vulnerable and the not vulnerable consumers is not statistically significant at 5% probability level it is considered equal to 0 (ex: knowledge of consumer rights in the Western and Northern regions).

In a final analysis, an alternative way to look at the possible determinants of consumer vulnerability was considered by performing a multivariate analysis between self-assessed vulnerability and the socio-demographic characteristics of the persons interviewed.

		Vulnerability (socio-demographics)	Vulnerability (complexity)	
	Gender	Male	41.0%	34.2% A
		Female	44.8%	34.3% A
	Age groups	18-34	47.4%	31.4% A
		35-54	43.0% B	32.3% A
		55-64	42.1% AB	38.4% B
		65+	38.5% AB	37.4% B
	Education	Low	44.9% A	36.4% A
		Medium	43.2% A	33.1% A
		High	42.2% A	35.1% A
	Financial Situation	Very difficult	68.4%	44.1%
		Fairly difficult	55.7%	38.9%
		Fairly easy	36.3%	32.5%
		Very easy	27.0%	26.7%
	Urbanisation	Rural area	45.6%	35.3% A
		Small town	42.0% A	33.4% A
		Large town	41.6% A	34.2% A
	Employment status	Self-employed	43.0% BC	35.7% A
		Manager	38.3% AB	34.6% A
		Other white collar	37.0% A	34.2% A
		Blue collar	42.1% BC	35.5% A
		Student	51.6% E	36.2% A
		Unemployed	44.3% CD	33.2% A
		Seeking a job	51.9% E	34.8% A
Retired	48.5% DE	32.7% A		
	Languages	Only native	43.6% AB	34.5% A
		Two	42.2% AB	34.0% A
		Three	44.8% B	35.0% A
		Four or more	39.8% A	32.4% A
	Mother Tongue	Not official language in home country	51.7%	34.8% A
		Official language in home country	42.5%	34.2% A
	Numerical skills	Low	43.3% AB	33.7% A
		Medium	44.9% B	34.1% A
		High	41.9% A	34.4% A
	Internet use	Daily	41.6% A	34.6% B
		Weekly	48.2% B	37.9% B
		Monthly	50.5% AB	36.5% AB
		Hardly ever	44.6% AB	31.5% AB
		Never	47.2% B	29.2% A

Q21 – Base: all EU27_2019 respondents (N=24,928)

By and large the results from the logit regressions confirm what was stated by consumers (as discussed above). The tendency to feel **vulnerable regarding their socio-demographic background** is associated most closely with the financial situation of the consumers. In particular, the easier a consumers’ financial situation, the less likely they are to perceive themselves vulnerable. Also, higher levels of vulnerability (in terms of socio-demographics) are also observed in persons with a mother tongue not being one of the official languages spoken in the country/region of

residence. With regard to employment status, white collars and managers are the least likely to experience feelings of vulnerability, while those seeking a job and students are more exposed to this issue. Furthermore, we observe that consumers of 55 years and older are less likely to be vulnerable than young consumers (18-34-year-old). Males tend to be less vulnerable than females and consumers in rural areas are more vulnerable than consumers living in small and large towns.

Fewer links with socio-demographic categories are found for **vulnerability that stems from complexity with offer and terms and conditions**. Similar to the other vulnerability type, consumers are more likely to feel vulnerable due to complexity when they are in a more difficult financial situation. In addition, consumers aged 55 years or older are less likely to be vulnerable than consumers younger than 55 years. Finally, internet usage is also associated with this type of vulnerability: consumers that never use the internet are less likely to perceive themselves vulnerable due to complexity than daily and weekly internet users.

14. DETERMINANTS OF CONSUMER CONDITIONS

As part of this report on consumers' attitudes towards cross-border trade and consumer protection, this chapter presents an overview of the links between the *socio-demographic variables* and a series of *key consumer conditions indicators*. This overview is a summary of the results of a multivariate analysis, which estimates the influence of each individual socio-demographic characteristic with the other characteristics held constant.⁴⁸ The table below shows the socio-demographic variables as rows and the different key consumer conditions indicators in the columns.⁴⁹ By comparing estimated averages across the different dependent variables, conclusions about the link of the different socio-demographic with consumer conditions can be drawn.

The **financial situation** of the persons interviewed is the factor more closely linked with consumer conditions. Persons with a difficult financial situation (i.e. a very or fairly difficult situation) tend to show lower trust in organisations, lower confidence in online shopping, lower trust in product safety, lower trust in environmental claims and a higher probability to experience UCPs. Trust in organisations and confidence in online shopping is also lower for people with severe financial problems (i.e. a very difficult financial situation) than for people with a *fairly* difficult financial situation, the former group being more likely to be exposed to UCPs. Likewise, trust in redress mechanisms is lower for people with severe financial problems than the remainder of the population. Finally, persons in an easy or very easy financial situation score higher on the problems and complaints indicator than people with severe financial problems.

Age tends to be negatively correlated with most of the variables covering trust and confidence. Persons of 55 years old and above tend to express lower levels of trust in organisations, trust in redress mechanisms and confidence in online shopping than the rest of the population. In addition, young persons (less than 35 years old) are more likely to express trust in environmental claims than those aged 55 or more. There is also a marked negative correlation between age and consumers' confidence in online shopping. In contrast, young persons appear less knowledgeable of their consumer rights than all the other age groups and they are more likely to experience other shopping problems (i.e. other illicit practices). Finally, persons aged 65 and above show slightly less numerical skills than the rest of the population.

Levels of **education** are positively correlated with confidence in online shopping and, as it can be expected, to numerical skills. In contrast, highly educated persons are more likely to be exposed to unfair commercial practices, they show a lower score on the problems and complaints indicator and they are less likely to express trust in redress mechanisms than the rest of the population. In

⁴⁸ The analysis has been performed on the micro-data from the 2018 Survey on "Consumers' attitudes towards cross-border trade and consumer protection". It covers the 27 EU Member States (i.e. EU27_2019; excluding the UK). The statistical modelling that was used here is a regression analysis. This type of analysis is useful when we want to investigate the relationship between a dependent variable and one or more independent variables. There are several different types of regression models. We have used both a Poisson model and a Logit model. The former is typically used when the dependent variable can be thought of as a count variable. The latter is used in a situation where the dependent variable is binary, i.e. it takes only two possible values, "0" and "1". The Poisson regression model was used for the following dependent variables: knowledge of consumer rights, trust in organisations, confidence in online shopping, trust in redress mechanisms, (no) exposure to UCPs, (no) experience of other illicit commercial practices, and numerical skills. The Logit regression model was used for the remaining dependent variables: trust in product safety, trust in environmental claims. The composite indicator on problems and complaints was instead modelled through linear regression (assuming that the variable is numerical). In all models, a control variable on the region of residence of the person interviewed (Northern EU, Southern EU, Eastern EU and Western EU) has been included.

⁴⁹ The table shows the estimated averages of the model for each dependent variable according to the different values of the independent variable. In addition, these averages should be considered statistically different, except when the pair of categories shares one letter (see the column adjacent to the right). When a category is associated with a blank it means that it is statistically different from all the other categories. The letters used in the table have no meaning as they are only used for comparing categories. For example, an estimated average for knowledge of consumer rights is equal to 0.47 for males and to 0.44 for females and this difference is statistically significant (both categories are associated with a blank). Conversely, an estimated average on trust in product safety is equal to 0.67 for low educated persons and to 0.69 for highly educated persons (but the difference is not statistically significant as both categories share the letter "A"). Similarly, estimated averages on trust in environmental claims are equal to 0.56 for daily internet users and to 0.59 for monthly internet users (but the difference is not statistically significant as both categories share the letter "C"). Estimated averages are all standardized (with a range from 0 to 1), they can be compared across both rows and columns.

addition, persons with a low level of education show higher trust in organisations than the rest of the population. It should also be underlined that the knowledge of consumer rights seems not to be influenced by the level of education of the respondents.

Perceived vulnerability stemming from the perceived complexity of offers/terms and conditions tends to be associated with lower scores on several consumer conditions aspects. Consumers who consider themselves as not vulnerable have higher trust in organizations and in redress mechanisms and they are also less likely to be exposed to UCPs and to other illicit practices. In addition, very vulnerable consumers show less confidence in online buying and lower trust in environmental claims. Finally, there is a negative correlation between perceived vulnerability and the problems and complaints indicator (i.e. the more a person feels vulnerable, the lower the score on the problems and complaints indicator).

Perceived vulnerability related to the socio-demographic status of the persons interviewed tends to be linked to lower trust in organizations and a higher probability to encounter other illicit practices. In addition, persons who perceive themselves as very vulnerable show lower numerical skills and lower trust in product safety than the rest of the population. Similarly, consumers who do not feel vulnerable have more confidence in online shopping and they are less likely to encounter unfair commercial practices (UCPs) with respect to those who have declared to be vulnerable or very vulnerable.

Internet use shows, as it can be expected, a strong positive confidence in online shopping, with a strong difference between consumers who never use the internet and those who use the internet daily. In addition, persons who use the internet at least weekly portray higher levels of trust in product safety with respect to those who use the internet either sporadically or never. Conversely, daily internet users are more likely to be exposed to UCPs than the rest of the population.

Men tend to be more knowledgeable of their rights as consumers, more confident in online shopping and more trustful in regard to product safety. They also show higher trust in redress mechanism. On the other hand, women are less likely to be exposed to unfair commercial practices and are less likely to experience other shopping problems.

Consumers whose **mother tongue** is different from the official language(s) of their country of residence appear less knowledgeable of their rights as consumers and seem to have lower numerical skills. On the other hand, they are less likely to report other illicit practices and have higher trust in product safety.

As it can be expected, consumers with more **language skills** (i.e. more than one language) are more confident in online shopping. These consumers also tend to have better numerical skills. Nevertheless, the same group of persons is also slightly more likely to be exposed to unfair commercial practices and other illicit practices, which may be related to a more active (international) shopping behaviour. Extensive language skills seem to be partly associated with lower trust in environmental claims, as consumers who speak three or more languages trust these claims to a lesser degree than consumers who speak only one language.

The influence of **employment status** on consumer conditions is less clear-cut than what can be observed for other socio-demographic factors. White-collar (excluding managers) are slightly more knowledgeable of their rights as consumers. Self-employed and managers are more likely to be exposed to unfair commercial practices and self-employed most likely experience other shopping problems. In addition, self-employed show the lowest score on the problems and complaints indicator, indicating a lower overall level of problems and higher satisfaction with complaint handling.

The influence of **numerical skills** on consumer conditions is limited. High numerical skills are associated with higher confidence in online shopping and more trust in product safety.

Finally, the **area of residence** (i.e. urbanisation: rural, small town and large town) also has a limited link with consumer conditions. Trust in organisations is higher in rural areas, compared to small and large towns. Numerical skills appear to be slightly lower in small towns than in large towns and rural areas.

Consumer Survey 2018

	Knowledge of consumer rights	Trust in organisations	Confidence in online shopping	Trust in redress mechanism	No exposure to UCP's	No experience with other illicit practices	Numerical skills	Trust in product safety	Trust in environmental claims	Problems and complaints indicator
Age										
18-34	0.41	0.67	0.66	0.41	0.70	0.85	0.37	0.67	0.58	0.88
35-54	0.46	0.66	0.61	0.38	0.70	0.88	0.38	0.69	0.55	0.89
55-64	0.49	0.62	0.54	0.34	0.69	0.89	0.37	0.68	0.52	0.90
65+	0.48	0.62	0.45	0.32	0.71	0.91	0.34	0.69	0.51	0.91
Gender										
Female	0.44	0.65	0.56	0.35	0.71	0.89	0.37	0.66	0.53	0.90
Male	0.47	0.65	0.61	0.39	0.69	0.87	0.37	0.71	0.55	0.89
Education										
Low (ISCED 0-2)	0.44	0.68	0.52	0.40	0.75	0.90	0.34	0.67	0.57	0.91
Medium (ISCED 3-4)	0.46	0.65	0.57	0.39	0.70	0.88	0.36	0.68	0.55	0.90
High (ISCED 5-8)	0.45	0.64	0.61	0.34	0.69	0.87	0.38	0.69	0.53	0.88
Employment status										
Self-employed	0.45	0.63	0.59	0.36	0.66	0.85	0.37	0.69	0.55	0.86
Manager	0.45	0.65	0.61	0.35	0.64	0.86	0.38	0.68	0.54	0.88
Other white collar	0.49	0.66	0.60	0.37	0.71	0.88	0.38	0.70	0.53	0.90
Blue Collar	0.43	0.64	0.56	0.38	0.70	0.89	0.35	0.67	0.53	0.90
Student	0.43	0.67	0.63	0.38	0.74	0.90	0.38	0.70	0.59	0.92
Unemployed	0.43	0.65	0.57	0.40	0.72	0.89	0.36	0.68	0.56	0.88
Seeking a job	0.45	0.66	0.61	0.38	0.73	0.86	0.35	0.65	0.51	0.92
Retired	0.45	0.64	0.53	0.37	0.70	0.89	0.37	0.67	0.56	0.89
Internet use										
Daily	0.47	0.66	0.63	0.38	0.68	0.88	0.38	0.69	0.56	0.89
Weekly	0.43	0.62	0.50	0.35	0.74	0.88	0.37	0.69	0.47	0.91
Monthly	0.41	0.63	0.41	0.33	0.74	0.86	0.34	0.70	0.59	0.91
Hardly ever	0.47	0.54	0.37	0.30	0.75	0.92	0.33	0.59	0.50	0.91
Never	0.42	0.60	0.25	0.35	0.78	0.90	0.32	0.61	0.50	0.93
Urbanisation										
Rural area	0.44	0.67	0.59	0.37	0.69	0.88	0.37	0.69	0.55	0.90
Small town	0.47	0.64	0.59	0.37	0.70	0.88	0.36	0.68	0.54	0.89
Large town	0.46	0.64	0.58	0.37	0.70	0.87	0.37	0.69	0.54	0.90
Language										
One	0.45	0.64	0.55	0.37	0.71	0.90	0.35	0.68	0.57	0.90
Two	0.46	0.66	0.60	0.37	0.70	0.88	0.38	0.69	0.54	0.89
Three	0.46	0.65	0.61	0.37	0.68	0.86	0.38	0.68	0.52	0.89
Four or more	0.49	0.63	0.61	0.36	0.68	0.85	0.39	0.70	0.49	0.90
Financial difficulty										
Very difficult	0.46	0.56	0.48	0.32	0.65	0.85	0.36	0.63	0.47	0.86
Fairly difficult	0.45	0.62	0.56	0.36	0.69	0.87	0.37	0.66	0.51	0.89
Fairly easy	0.45	0.67	0.60	0.38	0.71	0.89	0.37	0.70	0.57	0.90
Easy	0.48	0.68	0.62	0.39	0.72	0.88	0.37	0.71	0.55	0.91
Numerical skills										
Low	0.45	0.63	0.55	0.37	0.69	0.89		0.66	0.54	0.90
Medium	0.45	0.64	0.57	0.38	0.70	0.88		0.67	0.54	0.89
High	0.46	0.65	0.60	0.36	0.70	0.88		0.70	0.54	0.89
Vulner sociodemo										
Very vulnerable	0.44	0.60	0.55	0.38	0.67	0.84	0.35	0.63	0.52	0.89
Somewhat vulnerable	0.45	0.64	0.56	0.37	0.67	0.87	0.37	0.69	0.53	0.89
Not vulnerable	0.46	0.67	0.60	0.37	0.72	0.90	0.37	0.70	0.56	0.90
Vulner complexity										
Very vulnerable	0.46	0.62	0.54	0.35	0.66	0.85	0.37	0.64	0.50	0.85
Somewhat vulnerable	0.46	0.64	0.58	0.35	0.67	0.86	0.37	0.67	0.54	0.89
Not vulnerable	0.46	0.66	0.60	0.38	0.72	0.89	0.37	0.70	0.56	0.91
Mother Tongue										
No	0.42	0.63	0.56	0.36	0.70	0.84	0.35	0.66	0.60	0.88
Yes	0.46	0.65	0.59	0.37	0.70	0.88	0.37	0.68	0.54	0.90

15. ANNEX I: SAMPLING METHODOLOGY

In every country, a random sample representative of the national population aged 18 or over was drawn, i.e. each person belonging to the target universe had a chance to participate in the survey. For some countries, suitable telephone number register(s) are available for both fixed and mobile lines, whilst for other countries only register(s) for either fixed or mobile lines can be used and in some countries no register exists at all. In instances where no register was available, RDD50-numbers were generated. The following variables were used for stratification: gender, age and region, as far as the information was available in the sample frame(s).

A dual sampling frame was introduced:

- **Mobile sample:** potential respondents within a given country that can be reached via a mobile line (regardless of whether they can also be reached via a fixed line). As such, this sample includes respondents from both the mobile only and mixed population.

$$\% \text{ Mobile sample} = \frac{\text{Proportion of mobile lines}}{\text{Total population of phone numbers}} = \frac{M + MF}{(M + MF) + (F + MF)}$$

- **Fixed sample:** potential respondents within a given country that can be reached via a fixed line (regardless of whether they can also be reached via mobile line). As such, this sample includes respondents from both the fixed line only and mixed population.

$$\% \text{ Fixed line sample} = \frac{\text{Proportion of fixed lines}}{\text{Total population of phone numbers}} = \frac{F + MF}{(M + MF) + (F + MF)}$$

F = fixed only; M = mobile only; and MF = mobile and fixed

For example, Germany was set to have the following proportions in the study: 83% mixed, 9% fixed only, 8% mobile only. Therefore, the local teams composed a gross sample of 50% fixed numbers, defined as: $((83\%+9\%)/(83\%+9\%)+(83\%+8\%))$ and 50% mobile numbers $((83\%+8\%)/(83\%+9\%)+(83\%+8\%))$.

To further guarantee the representativeness of the sample, the time of calling was predominantly weekday evenings, with interviewing before only authorised upon specific request with a motivated rationale. In case of interviews conducted during the weekend or appointments made upon respondent request, calls could take place all day long. Also, the birthday rule question was included for landlines to ensure a random selection procedure and minimise potential bias related to the person who would answer the call.

No quota was set for socio-demographic variables such as gender or age. However, during fieldwork the overall sample intake was monitored daily, to follow up on the overall composition of the sample on gender, age, region and the possession of a mobile and/or a fixed phone in accordance with the sampling approach adopted.

⁵⁰ Random Digit Dialing. With RDD, software is used to generate new telephone numbers, starting from a list of starting numbers. New telephone numbers are created and used by adding and subtracting digits in the existing telephone number. The composition of the starting number is important here for obtaining sufficient geographical spread.

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