



# A better future for consumers and competitiveness



## EUROPEAN CONSUMER SUMMIT 2025 REPORT

## EXECUTIVE SUMMARY

*“Consumer protection and EU competitiveness are absolutely mutually reinforcing”*

*(Commissioner Michael McGrath)*

The 2025 European Consumer Summit took place on 20 May in Brussels and brought together close to 500 participants. Amongst them were representatives from EU Member States, the European Parliament, national consumer enforcement authorities, consumer organisations, business federations, companies, academia and representatives of civil society. This year’s summit took place in the context of the **preparation of the 2025-2030 Consumer Agenda** and focused especially on the interplay between consumer policy and the EU economy’s competitiveness.

In his opening remarks, Commissioner McGrath insisted on the difficult economic context with *“many consumers deeply concerned about the cost of living”* and on the need for the Commission to act to help people, as well as supporting EU businesses to be competitive in this environment. The Commissioner also insisted on the huge challenge of the *“explosion of e-commerce”* – illustrated by the striking figure that the number of small parcels deliveries to the EU had doubled between 2023 and 2024, reaching 4,6 billion packages each year. The Commissioner insisted that EU consumer law was not designed to deal with this challenge and that too many of these products *“simply do not meet minimum EU safety standards”*, thus threatening both consumers and businesses complying with the rules. He also insisted on the need to address harmful practices in online environments such as *“dark patterns, addictive design, unfair personalisation practices or misleading practices by social media influencers”*.

Against this backdrop, the Commissioner then presented the three priorities for his mandate, starting with **the Consumer Agenda and Action Plan for consumers in the single market** which would *“set the template for all the work on consumer protection in this mandate”*. He emphasized the need to step up enforcement **possibly through a revision of the Consumer Protection Cooperation (CPC) Regulation** granting *“the Commission investigative and enforcement powers to address breaches of EU law that are systemic in nature and inherently cross-border”*. He finally mentioned the upcoming **Digital Fairness Act** as a *“flagship initiative”* to better protect consumers online, especially children.

This opening session was followed by a **high-level panel** with the participation of Anna Cavazzini (Chair of the European Parliament Committee on Internal Market and Consumer Protection), Agustín Reyna (Director-General of BEUC), Markus Beyrer (Director-General of BusinessEurope) and Commissioner Mc Grath.

All speakers agreed with Commissioner McGrath that “*consumer protection and EU competitiveness are absolutely mutually reinforcing*” and with MEP Cavazzini that a “*strong level of consumer protection is fundamental for a well-functioning Single Market*”. Mr Reyna insisted that “*the EU should be proud to offer the highest level of protection worldwide*” and Mr Beyrer concurred that “*consumers are allies [of businesses] in driving the recovery*”. There was also a strong consensus about the need for the EU to step up its enforcement efforts with MEP Cavazzini reminding about the European Parliament’s call to the Commission “*to come up with a reform of the CPC Regulation to have a better European wide enforcement*”.

Two discussion sessions took place during the day. The first one was about strengthening consumer protection through **effective enforcement**. Sarah Lacoche and Edwin van Houten, of the French and Dutch consumer protection authorities, highlighted the challenges encountered by national authorities in enforcing consumer laws in cross-border cases and insisted that “*current enforcement capacities at EU level are not equipped for today’s market*”. They supported the calls for a revision of the CPC Regulation to vest direct investigative and sanctioning powers to the Commission “*as the only way to deal with these massive and systemic infringements*” and were supported by representatives from businesses and consumer groups.

The second session on **shaping a safe digital market for young consumers** saw speakers discussing possible options – regulatory or not – to better protect young consumers in online environments. MEP Schaldemose mentioned that the EU “*needs to do more and better*” in the field of minor protection. She referred to her draft own-initiative report on the protection of minors online and called for a robust enforcement of the Digital Services Act (DSA) as well as complementary actions to cover market players not falling under the scope of the DSA. The aim of the DFA should be to make sure our EU tools would deliver “*safety by design*” with “*action against addictive design and setting up age verification tools*”. A debate followed with some speakers and participants highlighting the need “*to work with technologies instead of against them*” while others insisted that digital vulnerability was an inherent weakness of the system that needed to be addressed through wide-range regulatory measures under the DFA.

The Summit was closed with reflections by the Directors of the Danish and French Consumer centres, whose European Consumer Centres Network (ECC-Net) is celebrating its 20<sup>th</sup> anniversary this year. The Directors shared their main takeaways of the discussions: the **need for empowerment** is evident and **trust and enforcement are fundamental for consumers and competitiveness**.

## FULL REPORT

### High-level panel

**Participants:** Michael McGrath (European Commissioner for Democracy, Justice, the Rule of Law and Consumer Protection), Anna Cavazzini (Chair of the IMCO committee), Agustín Reyna (Director-General of BEUC), Markus Beyrer (Director-General of BusinessEurope).

All speakers generally agreed that *“competitiveness and consumer protection go hand in hand”* (MEP Cavazzini), that a *“strong level of consumer protection is fundamental for a well-functioning Single Market”* and that *“the EU should be proud to offer the highest level of protection worldwide”* (BEUC’s Agustín Reyna). Markus Beyrer from BusinessEurope concurred adding that *“giving trust to consumers is key”* for the economic recovery.

MEP Cavazzini insisted that the legitimate efforts to enhance our competitiveness *“could [neither] be an excuse to lower our standards”* nor to *“neglect sustainable consumption”*. She also called the Commission to do more *“to tackle inflation and cost of living, for instance addressing shrinkflation”*.

BusinessEurope’s Markus Beyrer emphasized the strong competitiveness concerns of EU companies and insisted that, while other factors such as energy costs played a very important role in this, regulatory overburden was a consideration among his members and EU companies in general.

There was a strong consensus on the need to step up enforcement as *“many of [Europe’s] issues are mainly driving by a lack of enforcement and poor implementation”* (Mr Beyrer). To address this, speakers generally agreed on the need of a swift revision of the CPC regulation and to give the EU *“more centralised powers”*, as a way to level the playing field for EU companies against their third countries competitors and to better protect consumers at the same time.

BEUC argued that the entry into force of the Representative Actions Directive (RAD) was a further opportunity to strengthen enforcement capacities in the EU. In response to Mr Beyrer’s call for a regulation on third party litigation funding, Mr Reyna warned against premature action: he said that the implementation of the RAD was only at its very beginning and reminded that the directive *“already includes many safeguards regarding litigation funding”*.

Regarding the upcoming Digital Fairness Act, Commissioner McGrath reminded that *“it is a flagship initiative that President Von der Leyen has asked [him] to deliver to protect consumers, including children, in an online environment”*.

He insisted that the initiative would be about closing gaps, not adding new regulatory layers, and that in the absence of EU action, it was likely that Member States would start regulating themselves at national level, adding a layer of complexity for EU businesses.

**1<sup>st</sup> thematic discussion: Strengthening consumer protection through effective enforcement**

**Participants:** Sarah Lacoche (FR, DGCCRF), Edwin van Houten (NL, ACM), Isabelle Buscke (DE Consumer Organisation VZBV), Christel Delberghe (EuroCommerce), Gero Furchheim (Ecommerce Europe).

The panel focused on challenges encountered by national authorities in enforcing consumer laws in cross-border cases and included inputs from EU business representatives and consumers organisations on the urgent need for consistent and strengthened enforcement across the EU.

Sarah Lacoche and Edwin van Houten insisted on the challenges faced by national authorities who are often insufficiently equipped in terms of resources and capacity to deal with the emergence of systemic breaches of consumer law, especially in the field of e-commerce. In this context, both called for the urgent revision of the CPC Regulation, increasing cooperation between Member States. They highlighted the need to vest direct powers to the Commission to investigate and sanction high-level and cross-border infringements. Third country traders should appoint an EU representative in order to be reachable by enforcing authorities.

Christel Delberghe and Gero Furchheim both insisted on the transformation of the sector, hence creating an urgent need to tackle unfair competition from non-compliant third countries' traders, gaining a significant competitive advantage compared to conscious traders who invest in compliance. They emphasised that ensuring a level playing field was key for businesses and called for stronger enforcement in order to regain consumer's trust. Gero Furchheim explained that Ecommerce Europe was in favour of the CPC review and could be ready to support vesting direct powers to the Commission to address high level cases.

Isabelle Buscke listed a series of practical barriers standing in the way of consumer groups willing to engage in private enforcement actions. She advocated for a stronger link between public and private enforcement, emphasising the need to step up public enforcement in order to act faster. She supported the revision of the CPC Regulation as well as the idea to vest direct powers to the Commission to give more consistency to public enforcement at EU level.

When asked about what could be done immediately before the revision of the CPC Regulation to strengthen enforcement, participants insisted on the need for closer coordination between national enforcement authorities and between the regulatory authorities at national level as problems often are multifaceted (e.g., taxes, customs, market surveillance etc).

The French and Dutch authorities both insisted, besides increase in resources, that digital tools, especially AI, should be further developed and used and that enforcement needed to use a wide range of tools and be more creative. Both national authorities underlined the need for external alerts as well as good relations with self-regulatory organisations developing codes of conducts and guidelines.

Asked about whether there was a trade-off between cost-of-living difficulties and imposing restrictions on e-commerce players providing cheap products, all participants agreed that there should not be any uncompliant products, such as unsafe or toxic products, on the market. A special focus should be put on enforcing against third country traders.

### **2<sup>nd</sup> thematic discussion: Shaping a safe digital market for young consumers**

**Participants:** João (Youth Ambassador, Better internet for kids), Christel Schaldemose (MEP, member of the IMCO committee), Celia Hodent (UX Strategist and consultant), Andreas Maaløe Jespersen (DK Competition and Consumer Authority), and Monika Namysłowska (Professor, University of Lodz).

The panel started with an impulse statement by a Youth Ambassador, João, about young consumers' views regarding how to protect them from abuses in online environments, from addictive design of social media to financial abuse in videogames.

During the panel, MEP Schaldemose stated that the EU “*needs to do more and better*” regarding the protection of minors online and that she “[*doesn't*] believe in the good will of online platforms”. While she said that the Digital Services Act provided a very good tool that needed to be enforced, she also insisted that there were many “*areas of the digital world that are not covered by the DSA*”. She said that the Digital Fairness Act would be an important initiative to close these loopholes and notably forbid “*the commercial exploitation of our kids*”, for instance with respect to problematic practices such as dark patterns, lootboxes in video games, addictive design, unfair influencer marketing.

Andreas Maaløe Jespersen shared the takeaways from a large-scale behavioural study conducted in Denmark about the experience of young consumers online.

The study found that there was no automatic correlation between the time young consumers spent on social media and their wellbeing. He added however that perceived addiction to social media is strongly correlated with lower wellbeing and that 31% of youngsters indicated feeling addicted. The study also showed differences in the impact of social media depending on their gender with young girls being more likely than young boys to develop digital addictions.

Celia Hodent shared insights about online “free” videogames business practices and how new tools such as lootboxes, customisation or embedded ads could generate gambling-like dynamics among young consumers who are an especially vulnerable audience.

Professor Namysłowska argued that on digital markets, “*we are all vulnerable by design and children are hyper vulnerable*”. She stressed that problematic practices such as addictive designs were structurally part of the business model of online platforms and social media. To respond to this, she argued that “*the DFA should not just be about closing regulatory gaps*” but rather about introducing a whole new approach, moving towards a completely new regime with a full prohibition of digital unfair practices, a reversal of the burden of the proof, and ex ante instead of ex post evaluation of the lawfulness of practices.

Mr Maaløe Jespersen suggested a different approach and proposed that regulators could work with the characteristics of social media tools and use them for good and to correct the problematic elements. He said that a key element of digital markets which made them potentially so addictive was that they were frictionless and effortless. Only by reintroducing a bit of “*friction*” in the system, we could see some dramatic changes in the way consumers interact with digital services.

### **Closing words**

**Participants:** Lars Arent (European Consumer Center, Denmark), Bianca Schulz (European Consumer Center, France)

Mr Arent and Ms Schulz were invited to close the Summit, taking into account the 20<sup>th</sup> anniversary of the ECC-Net. Both of them welcomed the broad and very diverse participation to the Summit and the fact that different stakeholders were working towards the same goal. Ms Schulz insisted on the relevance of the revision of the CPC regulation for their work at national level. Moreover, she underscored that ECCs can provide valuable data. Mr Arent emphasized that he appreciated the speakers’ focus on the need for more trust and for stepping up enforcement.