



# Exploratory study of consumer issues in online peer-to-peer platform markets

Task 2 Report



January 2017

Justice and  
Consumers

# EUROPEAN COMMISSION

## EUROPEAN COMMISSION

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

Directorate-General for Justice and Consumers

Directorate E — Consumers

Unit *E.1* — Consumer policy

*Contact:* Antonia Fokkema

*E-mail:* [JUST-CONSULT-E1@ec.europa.eu](mailto:JUST-CONSULT-E1@ec.europa.eu)

*European Commission*

*B-1049 Brussels*

# **Exploratory study of consumer issues in online peer-to-peer platform markets**

Task 2 Report

***Europe Direct is a service to help you find answers  
to your questions about the European Union.***

**Freephone number (\*):**

**00 800 6 7 8 9 10 11**

(\* The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

This report was produced under the EU Consumer Programme (2014-2020) in the frame of a service contract with the Consumers, Health, Agriculture and Food Executive Agency (Chafea) acting under the mandate from the European Commission.

The content of this report represents the views of the contractor and is its sole responsibility; it can in no way be taken to reflect the views of the European Commission and/or Chafea or other body of the European Union.

The European Commission and/or Chafea do not guarantee the accuracy of the data included in this report, nor do they accept responsibility for any use made by third parties there.

The European Commission and/or Chafea do not guarantee the accuracy of the data included in this report, nor do they accept responsibility for any use made by third parties there.

More information on the European Union is available on the Internet (<http://europa.eu>).

Luxembourg: Publications Office of the European Union, 2017

EN – Task 2 Report	PDF/Volume_03	DS-01-17-530-EN-N	ISBN: 978-92- 79-69184-3	DOI: 10.2838/21422
--------------------------	---------------	-------------------	-----------------------------	--------------------

© European Union, 2017

Reproduction is authorised provided the source is acknowledged.

## TABLE OF CONTENTS

<b>Contents</b> .....	<b>5</b>
<b>List of Tables</b> .....	<b>7</b>
<b>List of Figures</b> .....	<b>10</b>
<b>Executive summary</b> .....	<b>11</b>
<b>1 Introduction and methodology</b> .....	<b>15</b>
1.1 Introduction	15
1.2 Methodology	15
1.2.1 Target population	15
1.2.2 Interviewing method	17
1.2.3 Languages of interviewing	17
1.2.4 Pilot	17
1.2.5 Fieldwork	18
1.2.6 Data cleaning, processing and validation	19
<b>2 Usage of online P2P platforms</b> .....	<b>21</b>
2.1 Overall usage rates	21
2.1.1 How do people engage with P2P platforms (in the last 12 months)?	23
2.1.2 Frequency of use	25
2.2 What is the level of income/expenditure on P2P platforms?	27
2.3 Conclusions	28
<b>3 Experiences with online P2P platforms</b> .....	<b>30</b>
3.1 How satisfied are peer consumers and peer providers with their experiences on online P2P platforms?	30
3.1.1 Satisfaction by platform sector	32
3.2 How do peer consumers compare their experiences on P2P platforms versus conventional businesses?	36
3.2.1 Comparing experiences of sectors of P2P platforms to conventional businesses	36
3.2.2 Comparing peer consumers' experiences of smaller and larger P2P platforms compared to conventional businesses	40
3.3 To what extent do current peer consumers indicate that they will use the platform again in the future?	44
3.4 Conclusions	45
<b>4 Problems on P2P platforms</b> .....	<b>47</b>
4.1 What problems did consumers experience when using P2P platforms and how frequently did these problems occur?	47
4.1.1 Comparing problems experienced using the sharing economy versus using conventional businesses	52
4.2 Level of detriment as a result of problems experienced	53
4.3 Actions taken after experiencing a problem	57
4.4 If action was undertaken, did the problem get solved?	59
4.5 Relation between the type of action taken and problem solving.	61
4.6 Which action did the other peer/the platform (resale/collaborative) take in response to the problem?	61
4.7 Satisfaction with how the other peer dealt with their complaint(s)?	65
4.8 Reasons for no action?	66
4.9 Conclusions	67
4.9.1 Problems encountered by peer consumers	67
4.9.2 Problems encountered by peer providers	68
4.9.3 Problems resolution	68
<b>5 Perceptions of rights and responsibilities</b> .....	<b>70</b>
5.1 Knowledge of rights and responsibilities	70
5.2 Importance of clarity and transparency	74
5.3 Conclusion	79
<b>6 Trust and user review/rating systems</b> .....	<b>81</b>
6.1 The use of review/rating systems before and after transactions	81

6.1.1 Reliability of review/rating systems and platforms	85
6.2 Conclusions	87
<b>7 Overall Conclusions .....</b>	<b>89</b>
7.1 Core findings on P2P platforms	89
7.2 Differences between platform types and sectors	91
7.2.1 Platform types: main differences between collaborative versus (Re)Sale platforms	91
7.2.2 Differences between collaborative platforms sectors	92
7.2.3 Highlights by platform sector	93
7.3 Country differences	96
7.4 Further research needs	97
<b>8 Annex 1: the questionnaire.....</b>	<b>98</b>
<b>9 Annex 2: Socio-demographic profile of P2P users.....</b>	<b>119</b>
<b>10 Annex 3: Socio-demographic differences.....</b>	<b>122</b>
10.1 Usage of online P2P platforms	122
10.1.1 Overall usage rates	122
10.2 Problems on P2P platforms	124
10.2.1 What problems did consumers experience when using P2P platforms and how frequently did these problems occur?	124
10.2.2 Actions taken after experiencing a problem	125
10.2.3 To what extent do current peer consumers indicate that they will use the platform again in the future?	126
10.3 Perceptions of rights and responsibilities	127
10.3.1 Knowledge of rights and responsibilities	127
10.3.2 Importance of clarity and transparency	128
10.4 Trust and user review/rating systems	129
10.4.1 The use of review/rating systems before and after transactions	129
<b>11 Annex 4: Additional tables.....</b>	<b>132</b>
<b>12 Annex 5: List of Platforms .....</b>	<b>136</b>

## TABLES

Table 1:	Overview of languages used for interviewing per country.....	17
Table 2:	Overview of obtained sample size per country.....	18
Table 3:	Overview of socio-demographics.....	18
Table 4:	Incidence rates of usage (consumers and providers).....	22
Table 5:	Incidence rates of usage – country level (consumers and providers).....	22
Table 6:	Incidence rates of usage – Sector breakdown (consumers and providers)	23
Table 7:	Active users of sharing economy (consumers and providers).....	23
Table 8:	Active users of P2P platforms – sector breakdown (consumers and providers).....	24
Table 9:	Active users of sharing economy – country breakdown (consumers and providers).....	25
Table 10:	Frequency of active use of online P2P platforms – Sector breakdown (Peer consumers).....	26
Table 11:	Frequency of active use of online P2P platforms – Sector breakdown (Peer providers).....	26
Table 12:	Use of single or multiple platforms (consumers and providers).....	27
Table 13:	Average amount spend/received on P2P platform (consumers and providers).....	27
Table 14:	Average amount received on P2P platform – socio-demographic breakdown (Peer providers).....	28
Table 15:	Satisfaction with overall experience of using P2P platforms (consumers and providers).....	30
Table 16:	Satisfaction with overall experience of P2P platforms (Peer consumers) ...	31
Table 17:	Satisfaction with overall experience of P2P platforms (Peer providers) .....	31
Table 18:	Satisfaction with overall experience – (Re)Sale Goods vs collaborative (Peer consumers).....	34
Table 19:	Satisfaction with overall experience – (Re)Sale Goods vs collaborative (Peer providers).....	34
Table 20:	Satisfaction compared between larger and smaller P2P platforms within the (Re)Sale Goods sector (Peer consumers).....	35
Table 21:	Satisfaction compared between larger and smaller P2P platforms within the (Re)Sale Goods sector - Peer providers.....	35
Table 22:	Peer consumer Satisfaction with P2P platform experience compared to conventional businesses (Peer consumers).....	36
Table 23:	Price (Peer consumers).....	37
Table 24:	Price quality ratio (Peer consumers).....	37
Table 25:	Availability of offers (Peer consumers).....	38
Table 26:	Satisfaction with quality of products (Peer consumers).....	38
Table 27:	Quality of service (Peer consumers).....	39
Table 28:	Trustworthiness (Peer consumers).....	39
Table 29:	Saving money using a P2P platform in comparison with conventional business (Peer consumers).....	40
Table 30:	Saving money using a (Re)Sale versus Collaborative platform in comparison with conventional business (Peer consumers).....	40
Table 31:	Comparing peer consumers' satisfaction with the availability of offers on P2P platforms vs. the traditional economy (Peer consumers).....	40
Table 32:	Comparing peer consumers' satisfaction with the prices ratio on P2P platforms vs. the traditional economy (Peer consumers).....	41
Table 33:	Comparing peer consumers' satisfaction with the price/quality ratio on P2P platforms vs. the traditional economy (Peer consumers).....	41
Table 34:	Comparing peer consumers' experiences with the quality of products in the P2P sectors vs traditional economy (Peer consumers).....	42
Table 35:	Comparing peer consumers' satisfaction with the quality of services on P2P platforms vs. the traditional economy (Peer consumers).....	42
Table 36:	Comparing peer consumers' satisfaction with the trustworthiness on P2P platforms vs. the traditional economy (Peer consumers).....	43

Table 37:	Extent to which peer consumers and peer providers are willing to use the platform again (consumers and providers).....	44
Table 38:	Likelihood to use the online P2P platform again – Larger vs Smaller platforms – peer consumers (Peer consumers).....	44
Table 39:	Likelihood to use the online P2P platform again – Larger vs Smaller platforms – peer providers (Peer providers).....	44
Table 40:	Problems experienced – Frequency breakdown (Peer consumers).....	47
Table 41:	Likelihood of experiencing problems/peer consumers – Overall sector breakdown (Peer consumers) .....	48
Table 42:	Problems experienced by peer consumers – Sector breakdown (Peer consumers).....	49
Table 43:	Likelihood of experiencing problems – Proportions indicating never having experienced (Peer consumers).....	50
Table 44:	Experienced problems with other peers (Peer providers).....	51
Table 45:	Proportion indicating having experienced a payment or no show / cancellation issue - Size & (Re)Sale vs collaborative breakdown (Peer providers).....	52
Table 46:	Experienced similar problems when using conventional business – Sector breakdown (Peer consumers) .....	53
Table 47:	Proportion of peer consumers who experienced similar problems when using conventional businesses – Country breakdown (Peer consumers).....	53
Table 48:	Average level of detriment experienced as a result of problems experienced on P2P platforms (Peer consumers) .....	54
Table 49:	Average level of detriment experienced as a result of problems experienced on P2P platforms – Sector and platform size breakdown (Peer consumers) .....	54
Table 50:	Average level of detriment experienced as a result of problems experienced on P2P platforms – Country breakdown (Peer consumers) .....	55
Table 51:	Average detriment level - Comparison between online P2P platforms and Market Monitoring 2015 (Peer consumers).....	56
Table 52:	Actions taken when facing a problem (consumers and providers) .....	57
Table 53:	Percentage of problems that get solved (Peer consumers).....	59
Table 54:	Problems solved by the other peer – Sector breakdown (Peer consumers)	60
Table 55:	Problems solved by the website/app/platform – Sector breakdown (Peer consumers).....	60
Table 56:	Problems solved by the payment service provider - Sector breakdown (Peer consumers).....	61
Table 57:	Actions the peer has taken in response to the problem (Peer consumers).	62
Table 58:	Actions the platform has taken in response to the problem (Peer consumers) .....	63
Table 59:	Actions the peer has taken in response to the problem (Peer consumers).	64
Table 60:	Actions the platform has taken in response to the problem (Peer consumers) .....	64
Table 61:	Satisfaction with how the other peer dealt with your complaint (Peer consumers).....	65
Table 62:	Satisfaction with how the platform dealt with your complaint (Peer consumers and peer providers).....	65
Table 63:	Reasons for not taking action when facing problems on P2P platforms (Peer consumers and peer providers).....	66
Table 64:	Knowledge of rights and responsibilities on country level – Percentage who claim they know their rights and responsibilities exactly (Peer consumers) .....	71
Table 65:	Knowledge of rights and responsibilities on country level – Percentage who claim they know their rights and responsibilities exactly (Peer providers)	72
Table 66:	Knowledge of rights when something goes wrong – Percentage knowing exactly (consumers and providers).....	73
Table 67:	Knowledge of who is responsible when something goes wrong – Percentage knowing exactly (consumers and providers).....	73



Table 68:	Knowledge of the responsibility of the platform in case of a problem with a customer / a provider of a service or a product – Percentage knowing exactly (consumers and providers).....	74
Table 69:	Knowledge of the right (of the consumer) to get compensation or be reimbursed if something goes wrong – Percentage knowing exactly (consumers and providers).....	74
Table 70:	Importance of clarity and transparency of the platform – Percentage indicating very important or important (Peer consumers).....	76
Table 71:	Importance of clarity and transparency of the platform – Percentage indicating (very) important (Peer providers) .....	77
Table 72:	Importance of clarity and transparency about who is responsible when something goes wrong – Percentage indicating (very) important (consumers and providers).....	78
Table 73:	Importance of clarity and transparency about how privacy and data are protected – Percentage indicating (very) important (consumers and providers).....	78
Table 74:	Importance of clarity and transparency about what my rights are if there is a problem with the price or quality of the product or the service – Percentage indicating (very) important (Peer consumers) .....	79
Table 75:	Importance of clarity and transparency about tax obligations – Percentage indicating (very) important (Peer providers) .....	79
Table 76:	Use of review/rating systems by peer consumers and providers before and after a transaction (consumers and providers) .....	81
Table 77:	Proportion of respondents indicating always using the review/rating systems after a transaction (consumers and providers) .....	82
Table 78:	Country level analysis of peer consumers/providers who never use review/rating systems (consumers and providers) .....	82
Table 79:	Usage of the user review/rating systems on the platform to verify peer-providers before and after a transaction (Peer consumers).....	83
Table 80:	Usage of the user review/rating systems on the platform to verify peer-users before and after a transaction (Peer providers) .....	84
Table 81:	Peer consumer views regarding the user review/rating systems – (Re)Sale vs. Collaborative platforms (Peer consumers).....	86
Table 82:	Socio-demographics for P2P users and P2P providers .....	119
Table 83:	Socio-demographics for P2P users across P2P platforms.....	120
Table 84:	Incidence rates of usage – Gender and age breakdown.....	122
Table 85:	Engagement in P2P markets – Gender and age breakdown.....	122
Table 86:	Average amount spent on P2P platform – Socio-demographic breakdown – Peer consumers .....	123
Table 87:	Average amount received on P2P platform – socio-demographic breakdown – Peer providers .....	123
Table 88:	Experienced at least one problem – Gender and age breakdown .....	124
Table 89:	Average frequency of problems experienced – Gender breakdown.....	124
Table 90:	Average frequency of problems experienced – Age breakdown.....	125
Table 91:	Actions taken when facing a problem – Gender breakdown – Peer consumers.....	125
Table 92:	Actions taken when facing a problem – Age breakdown .....	126
Table 93:	Extent to which peer consumers are willing to use the platform again – Age breakdown.....	126
Table 94:	Knowledge of rights when something goes wrong – Percentage knowing exactly .....	127
Table 95:	Knowledge of rights and responsibilities – Percentage knowing exactly ..	127
Table 96:	Importance of clarity and transparency about who is responsible when something goes wrong – Percentage indicating (very) important.....	128
Table 97:	Importance of clarity and transparency about how privacy and data are protected – Percentage indicating (very) important.....	128

Table 98:	Importance of clarity and transparency about what my rights are if there is a problem with the price or quality of the product or the service – Percentage indicating (very) important .....	128
Table 99:	Importance of clarity and transparency about tax obligations – Percentage indicating (very) important.....	129
Table 100:	Importance of clarity and transparency about... – Percentage indicating (very) important.....	129
Table 101:	Usage of the review/rating systems on the platform before a transaction and after purchasing/using goods or services.....	130
Table 102:	Usage of the user review/rating systems on the platform to verify peer consumers/providers before a transaction .....	130
Table 103:	Usage of the user review/rating systems by users/providers after purchasing/using or selling/lending goods or services.....	131
Table 104:	Satisfaction with the overall experience of P2P platforms (Peer consumers) .. .....	132
Table 105:	Satisfaction with the overall experience of P2P platforms (Peer consumers) .. .....	132
Table 106:	Actions taken when facing a problem conditional on P2P sector (consumers and providers).....	133
Table 107:	Knowledge of rights (Peer consumers) .....	133
Table 108:	Knowledge of rights (Peer providers) .....	133
Table 109:	Importance of clarity and transparency about... (Peer consumers) .....	134
Table 110:	Importance of clarity and transparency about... (Peer providers) .....	134
Table 111:	Peer consumer views regarding the user review/rating systems (Peer consumers).....	134
Table 112:	List of platforms.....	136

## **FIGURES**

Figure 1:	Satisfaction with the overall experience of P2P platforms (Peer consumers).	32
Figure 2:	Satisfaction with the overall experience of P2P platforms (Peer providers)...	33
Figure 3:	Actions taken when facing a problem conditional on P2P sector (consumers and providers).....	58
Figure 4:	Knowledge of rights (Peer consumers) .....	70
Figure 5:	Knowledge of rights (Peer providers) .....	71
Figure 6:	Importance of clarity and transparency about... (Peer consumers).....	75
Figure 7:	Importance of clarity and transparency about... (Peer providers).....	76
Figure 8:	Peer consumer views regarding the user review/rating systems (Peer consumers).....	85

## Executive summary

### Introduction

As a part of a wider study, which aims to identify the main issues for consumers in online peer-to-peer (P2P) markets, the current survey provides quantitative insights into the usage, experience, perceptions, problems and behaviour of peer consumers and peer providers on online P2P platforms. The survey included the sector for sale and resale of new and used goods (i.e., (Re)Sale Goods platforms) and four collaborative sectors, including platforms for sharing and renting goods, for sharing and renting accommodation, for sharing and hiring rides and for providing non-professional services (i.e., Odd Jobs platforms).

The survey was conducted online by GfK in 10 EU Member States: Bulgaria, Denmark, France, Germany, Italy, The Netherlands, Poland, Slovenia, Spain and the UK. A representative sample of the online population in each country (14.597 respondents) was screened on their experience with five sectors of online peer-to-peer (P2P) platforms, resulting in a total sample of 10.019 users of P2P platforms. This included peer consumers, peer providers and peers acting as both providers and consumers on one or more of the investigated platforms. The survey was conducted from 4 May 2016 until 18 May 2016.

### Usage of P2P platforms

A large majority of internet users surveyed in the 10 countries has used at least one P2P platform (77%) over the past 12 months to conclude transactions with other peers, or is likely to use a P2P platform in the future. These results are mainly driven by the high penetration of (Re)Sale platforms, which 73% of surveyed internet users report having used. In contrast, usage is substantially lower for the collaborative sectors covered within the study, ranging between 8% for Odd Jobs and 15% for Sharing/Hiring Rides.

The same trend is observed when it comes to awareness, with up to 47% of consumers being unaware of the various collaborative platforms compared to only 3% being unaware of (Re)Sale Goods platforms. Among the collaborative platforms, usage and awareness is highest for the Sharing/Renting Accommodation (14% has used it; 71% has heard of it) and Sharing/Hiring Rides platforms (15% has used it, 77% has heard of it), while it is relatively lower for Sharing/Renting Goods (12% has used it, 56% has heard of it) and for the Odd Jobs platforms (8% has used it, 53% has heard of it).

While all ages are represented on P2P platforms, younger consumers (aged 18-34) are more likely to use P2P platforms (82%), compared to consumers aged 55 and older (56%). a large majority of platform users were both active as peer consumers and peer providers.

About half of both peer consumers (44%) and peer providers (54%) who use the platforms, conclude transactions with a relatively high frequency, either monthly or weekly. In particular, peers using Sharing/Renting Goods platforms (peer consumers: 59%; peer providers: 54%) and on Odd Jobs platforms (peer consumers: 48%, peer providers 52%) are engaging regularly, on weekly or monthly basis. A substantial portion of peer providers in the accommodation sector rent out accommodation on a regular

basis, 15.9% once a week and 20.6 % once a month. In the Ridesharing/hiring sector 16% of peer providers say they give rides at least once a week.

**Income and expenditures** are highly dependent on the sector of P2P platform. Most platforms on average involve relatively low amounts, ranging from less than 100 euro per year on ride sharing/hiring platforms to about 300 euro on Odd Jobs platforms. The main exception are Sharing/Renting Accommodation platforms, where consumers spent 600 euro and providers received 730 euro on average per year. The average income on accommodation platforms is also higher than the expenditure, as opposed to the other platforms.

### Experiences with P2P platforms

Most **peer consumers and peer providers are satisfied** with their experiences on P2P platforms. Satisfaction levels of peer consumers and peer providers are roughly the same in the (Re)Sale sector (respectively 83% and 78% were either satisfied or very satisfied) and in the collaborative sector (respectively 75%-89% and 64%-83%). For both peer consumers and providers, satisfaction is highest with Sharing/Hiring Rides platforms (respectively 87% and 83%) and (Re)Sale Goods platforms (85% and 78%) and relatively lower with Sharing/Renting Goods platforms (73% and 73%) and Odd Jobs platforms (74% and 64%).

**Lower prices and saving money** are the two key factors contributing to satisfaction of peer consumers with P2P platforms compared to conventional businesses: 68% are more satisfied with the prices of the goods and services they obtain on P2P platforms, and about 60% are more satisfied with the price/quality ratio (62%), the quality of service (60%) and the availability of offers (58%). In contrast, peer consumers are less positive about the quality of the products (49% is neutral) and the trustworthiness (41% is neutral) of their platform experience compared to conventional business.

### Problems on P2P platforms

Notwithstanding their satisfaction with P2P platforms, **peer consumers** frequently experience problems on P2P platforms. More than half (55%) has experienced at least one problem over the past year compared to 31%<sup>1</sup> when it comes to online transactions in general. Peer consumers experience more problems on the collaborative platforms (between 48% and 71%) than on (Re)Sale Goods platforms (54%). The highest incidence of problems is reported on Sharing/Renting Goods (71%) and Odd Jobs (68%) platforms.

The key problem areas across almost all P2P sectors relate to the poor quality of goods or services (29% of peer consumers has experienced this), or to the goods and services not being as described (28%). For example, 26% of peer consumers experienced

---

1

[http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/obstacles\\_dsm/docs/21.09\\_dsm\\_final\\_report.pdf](http://ec.europa.eu/consumers/consumer_evidence/market_studies/obstacles_dsm/docs/21.09_dsm_final_report.pdf)

problems relating to accommodation not being as described and 21% to poor quality of the accommodation. An exception is Sharing/Hiring Rides, where the cancellation of reservations is the most common problem (26%). In addition, on Sharing/Renting Goods and Odd Jobs platforms, peer consumers also frequently experience problems with the functioning of the platform website (respectively 41% and 43%) and the price (respectively 40% and 44%).

Peer consumers report **low to medium levels of personal detriment** (e.g. money or time lost, stress etc.) as a result of problems experienced on P2P platforms. The reported detriment is lower on (Re)Sale platforms (detriment level of 2,01 out of 10) than on collaborative platforms (detriment level of 2,48 – 3,76 out of 10).

Overall, **peer providers** report experiencing fewer problems (14%) compared to peer consumers. Most problems are experienced on collaborative platforms (between 11%-22%; as compared to 13% for (Re)Sale Goods platforms) and especially on Odd Jobs platforms (22%). Cancellations (41%) and payment issues (48%) are the two most frequently reported problems by peer providers. While cancellation issues only occurred in the collaborative sector, payment issues were more common in the (Re)Sale Goods sector (51% vs. 40%).

### **Problem resolution**

A large proportion of **peer consumers** (46%) did not take any action to resolve the problems they encountered, mostly because they felt that the amount of money involved was too small (24%). When peer consumers took action, they mostly complained to the other peer involved in the transaction (30%), left a bad review (20%) or appealed to the platform (18%).

**Peer providers**, on the other hand, were more likely to take action in case of problems: only 29% took no action. Most of them complained to the other peer involved in the transaction (36%) and/or to the platform (34%). A relatively fewer number of peer providers gave a low ranking or a bad review (23%).

Among those peer consumers who complained to the peer provider 61% got all or most of their problems solved. This was the case for 45% of those who complained to the platform. About 46% of those who tried to get their money back from a payment service provider report most or all of their problems were solved that way. Most peer consumers who got their problem solved obtained a full or partial refund, or another form of financial compensation, from the other peer (53%) or the platform (58%).

Problems were less likely to be resolved by the platform on Accommodation (42% not solved at all by platform) and (Re)sale of Goods platforms (48% not solved at all by platform), or by the other peer (both 27% not solved at all) than in other sectors. On the contrary, the highest percentage of problems was solved on Sharing/Renting Goods platforms and Odd Jobs platform, those platforms where problem incidence was also highest.

### **Perceptions of rights and responsibilities**

The **self-reported knowledge** of peer consumers about rights and responsibilities on P2P platforms **is rather low**: about 60% of peer consumers indicate that they are not sure or do not know about their rights and or responsibilities when something goes wrong when using P2P platforms. In contrast, perceived knowledge is somewhat higher for peer providers: about 40% is not sure or does not know, while 30% reports that they

know the applicable rights and responsibilities when something goes wrong at least somewhat.

Both peer consumers (85%) and peer providers (80%) attribute great importance to **clarity and transparency** by the platform about the rights and responsibilities when something goes wrong, data protection, their rights when there is a problem with the price or quality of a product or service (for peer consumers) and tax obligations (for peer providers).

The perceived knowledge about and perceived importance of the rights and responsibilities is more or less equal for users of (re)sale Goods and collaborative platforms. Among collaborative platforms, the lack of knowledge of rights and responsibilities is relatively more severe amongst peer consumers on Sharing/Hiring Rides and Sharing/Renting Accommodation platforms, while the importance given to clarity and transparency of the platform about rights and responsibilities by the platform is highest amongst users of Sharing/Renting Accommodation and Sharing/Hiring Rides platforms.

### **User review/rating system**

Many P2P platforms use review or rating systems to increase trust. However, neither peer consumers nor peer providers use these reviews and/or rankings systematically. Only about 40% of consumers and providers (at least) frequently use reviews and ratings before and after the transaction. A substantial proportion of consumers and providers (15% - 23%) even never uses the reviews before or after transactions at all.

Amongst peer consumers only 22% always use the review system and a majority review peer providers only sometimes, rarely or never (52%) before a purchase. Peer consumers are even less likely to write reviews after a transaction: only 20% always post a review a peer provider, 22% do it frequently and the majority (58%) only sometimes, rarely or never.

Hence, reviews are unlikely to be reflective of the experience of all or most platform users.

The limited use of review and rating systems may be at least in part explained by a lack of confidence in these systems. While most peer consumers generally evaluate user review systems as a positive contribution to safety and protection and adequate information, three quarters of peer consumers have at least some reservations about the reliability of user reviews. Use of these review systems clearly increases trust in the platform for almost 20% of peer consumers, while almost 40% only slightly agree with this, a sizable minority of 34% are neutral and almost 10% disagree.

Reviews are used more often on Sharing/Renting Accommodations and Sharing/Hiring Rides platforms, where about half of the users uses them frequently or always before and after transactions. There are only minor differences between the trust peer consumers have in review systems between (Re)Sale Goods platforms and collaborative platforms.

Across all chapters, the results also provide insights into differences between countries. There is, however, no clear trend distinguishing a set of countries from others.



# 1 Introduction and methodology

## 1.1 Introduction

The aim of this survey was to collect quantitative information on country-level basis on a selection of topics related to the usage, experience, perceptions, problems and behaviour of peer consumers and peer providers on online P2P platforms. The quantitative consumer survey was to contribute to a wider study aiming to identify the main issues for consumers in online P2P markets, and in collaborative or sharing economy P2P markets in particular.

The questionnaire<sup>2</sup> focused on the following topics:

1. Awareness and usage of online P2P platforms / services
2. Participation in relevant online P2P platforms
3. Experiences with online P2P platforms
4. Problems encountered by peer consumers and peer providers on online P2P platforms
5. Knowledge and perceptions regarding consumer rights and responsibilities on online P2P platforms
6. Usage and perceptions of the user review / rating systems on online P2P platforms
7. Income and expenditure on online P2P platforms

The sectors of online P2P platforms included in the scope of the survey were:

1. Sale and resale of new and used goods ("(re)sale")
2. Sharing and renting of goods
3. Sharing and renting accommodation
4. Sharing and hiring rides
5. Providing non-professional services ("odd jobs")

## 1.2 Methodology

This section details the methodology implemented for the survey, from survey design to data collection.

### 1.2.1 Target population

The target population of this survey included all members of the online population, aged 18 years or older and having sufficient command of the respective national language in 10 EU Member States: Bulgaria, Denmark, France, Germany, Italy, The Netherlands, Poland, Slovenia, Spain and the United Kingdom.

The criteria for the selection of countries were the following:

- Firstly, we selected 6 "collaborative economy core countries" in the EU: Denmark, France, Germany, Netherlands, Spain and United Kingdom - as requested by the contracting authority in the Terms of Reference

---

<sup>2</sup> See Annex 1 for the full questionnaire

- In addition, we selected 4 EU countries which showed **high potential for collaborative economy** initiatives according to the Nielsen Global Survey of Share Communities<sup>3</sup> on the one hand and available international surveys on the collaborative economy on the other: Italy, Poland, Slovenia and Bulgaria. In the ING survey<sup>4</sup>, for example, amongst the 12 EU countries surveyed, **Italy** shows the highest proportion of people having heard about the collaborative economy (38%) with 5% having already participated in it (which is just below the highest share, 6%, for Spain). Also in **Poland**, there is a substantial awareness of sharing transactions (28%) with 3% of the people surveyed reporting experience with it. In the Nielsen study<sup>5</sup> **Slovenia** and **Bulgaria** are among the top countries when it comes to sharing with/from others: Slovenia reports an 86% response rate for likelihood to utilize products or services from others in a share community; for Bulgaria, this is 79%.

A representative sample of the online population in each country was screened on their experience with five sectors of online peer-to-peer (P2P) platforms. More specifically, respondents were asked if they had used P2P platforms within the scope of the survey, and if so, to identify which platforms they had used within the last 12 months, and whether they used them either as a peer consumer and/or as a peer provider.

A target sample size of 1000 peer consumers and/or peer providers per Member State was set in each country.

In total across the 10 countries 14,597 respondents answered the screening questionnaire from which a sample of about 1000 users of relevant P2P platforms per country was drawn, adding up to a total of 10,019 respondents. A significant part of the sample had used more than one platform under scope, and had used them both as a peer consumer and as a peer provider. Respondents with both peer consumer and peer provider experience were asked to complete the questionnaire first from the perspective of a peer consumer and then from the perspective of a peer provider. Respondents who had experience with more than one platform as a user *or* as a provider were asked to complete the questionnaire twice, i.e. for two different platforms, from the perspective of a user or a provider. Also, respondents that had experience with multiple platform sectors were given questions about the platform sector for which the least responses were as yet collected. Concretely, when the choice had to be made between two platform sectors, the respondent was given the questionnaire for the platform sector for which the lowest number of respondents had answered the questions up to that point in the survey process. This selection mechanism was applied to achieve the best possible allocation of respondents across all platform sectors.

---

<sup>3</sup> The Nielsen Global Survey of Share Communities (2014). The study was conducted between August 14 and September 6, 2013, and polled more than 30,000 on-line consumers in 60 countries throughout Asia-Pacific, Europe, Latin America, the Middle East, Africa and North America.

<sup>4</sup> ING International Survey (2015). What's mine is yours – for a price. This survey was conducted between 16 January and 2 February 2015 using internet-based polling. In total 15 countries (Austria, Belgium, Czech Republic, France, Germany, Italy, Luxembourg, Netherlands, Poland, Romania, Spain, United Kingdom plus Turkey, USA and Australia ) were polled with a total sample size of 14,829.

<sup>5</sup> Because of their clear potential as sharing economy countries in the EU - evidenced by the Nielsen and ING studies - we select Italy, Bulgaria and Poland although the internet penetration in these countries is lower (44%, 53% and 57% respectively) compared to the EU average of 65%. This is also the case for core country Spain with an internet penetration of 56%.



The total length of the questionnaire was between 10 and 15 minutes per platform.

### 1.2.2 Interviewing method

The chosen method of surveying was Computer Assisted Web Interviewing (CAWI): the survey was conducted on the local GfK consumer panels.

The collected responses were recorded using a central located programming, meaning that all survey answers were directly recorded and stored in one central location. This approach excluded the need for later data merging of country specific databases and allowed data quality checks during the fieldwork.

### 1.2.3 Languages of interviewing

Interviews were conducted in the national languages of the surveyed countries. The translation of the questionnaire and subsequent review was conducted by GfK. The translation of the questions was performed by professional translators with the respective national languages as mother tongue.

**Table 1: Overview of languages used for interviewing per country**

Country	Language
Bulgaria	Bulgarian
Denmark	Danish
France	French
Germany	German
Italy	Italian
The Netherlands	Dutch
Poland	Polish
Slovenia	Slovenian
Spain	Spanish
United Kingdom	English

### 1.2.4 Pilot

A pilot of the survey was held in all participating fieldwork countries by the local GfK agencies between 14 April 2016 and 21 April 2016. The aim of the pilot was to test whether the questionnaire script and translated versions were all appropriate and correct. At least 50 responses were collected in each country. After completion of the pilot following steps were undertaken:

1. A first data quality test to check and assure that the questionnaire collected the necessary and correct responses from the respondents.

2. A pre-defined and country specific list of platforms was included in the questionnaire with the option for respondents to specify other platforms they had used in the last 12 months. These additional platforms were checked and when identified as in scope of the survey, the platforms were added to the lists in the questionnaire before the full launch of the survey.

### 1.2.5 Fieldwork

The main fieldwork was fully launched on 4 May 2016 and ran until 18 May 2016 without interruption. The majority of the countries completed fieldwork earlier than this final date.

Table 2 provides an overview of the obtained sample size of P2P people that have used P2P platforms in the past 12 months for each country (before the deletion of outliers).

**Table 2: Overview of obtained sample size per country**

Country	Sample size
Bulgaria	1002
Denmark	1000
France	1001
Germany	1003
Italy	1000
The Netherlands	1003
Poland	1004
Slovenia	1003
Spain	1001
United Kingdom	1002
<b>TOTAL</b>	<b>10019<sup>6</sup></b>

Table 3 provides an overview of the socio-demographic groups in the sample. Socio-demographics are presented all active respondents<sup>7</sup>.

**Table 3: Overview of socio-demographics**

	Active users (N)	Active users (%)
<b>Gender</b>		
Woman	5138	51%
Man	4859	49%

---

<sup>6</sup> This sample is based on all active P2P users with outliers still included

<sup>7</sup> Socio-demographics for peer consumers vs. peer providers and for P2P sectors

<b>Age</b>		
18-34 years	2660	27%
35-54 years	3930	39%
55+ years	3407	34%
<b>Education</b>		
Low (ISCED 0-2)	708	7%
Medium (ISCED 3-4)	4381	44%
High (ISCED 5-8)	4908	49%
<b>Place of residence</b>		
Metropolitan zone	3135	31%
Other town / urban centre	4450	45%
Rural zone	2412	24%
<b>Financial situation</b>		
Very difficult	623	6%
Fairly difficult	3367	34%
Fairly easy	4306	43%
Very easy	1217	12%
Don't know	484	5%
<b>Occupation</b>		
Self-employed	1092	11%
Manager	1008	10%
Other white collar	2798	28%
Blue collar	1515	15%
Student	519	5%
House-person and other not in employment	711	7%
Seeking a job	659	7%
Retired	1695	17%
<b>TOTAL</b>	<b>9997<sup>8</sup></b>	<b>100%</b>

### 1.2.6 Data cleaning, processing and validation

Following the fieldwork, data processing and preliminary analyses were conducted centrally at GfK Belgium. The need for data editing was minimised by the preliminary measures implemented during the fieldwork, such as automatic controls on the responses and warnings on the screen for respondents to prevent incorrect answers being stored.

---

<sup>8</sup> Socio-demographics are based on the sample of active respondents after the deletion of outliers

The main stage of the data cleaning process consisted of data quality controls, including consistency and missing answers checks. Additionally, responses for platforms not included in the scope of survey were deleted from the data file.

After the data cleaning stage, the raw data were processed for the analysis and reporting stage.

## 2 Usage of online P2P platforms

This first section looks into the use of online P2P platforms, breaking down usage rates by the sector of the platform.

It also looks at how users engage with the platforms in the scope of this study and their frequency of use. This section then gives an overview of the income/expenditure of consumers on P2P platforms. Differences between socio-demographic profiles (i.e., gender and age) are presented in Annex 3.

### 2.1 Overall usage rates

In this study, the objective is to look at P2P markets, including certain sectors of the sharing or collaborative economy. Therefore, the scope of the quantitative survey included a selection of online P2P platforms. That is, the questionnaire asked a representative sample of the online population whether they have used a P2P platform to:

- Sell or buy goods from other people (such as eBay, Allegro, Leboncoin)
- Share or rent goods to/from other people (such as Peerby, Freecycle, Naemi)
- Share or rent accommodation from other people (such as AirBnB, Wimdu, Couchsurfing)
- Share or hire a ride from other people (such as BlaBlaCar, UberX, Prevoz)
- Hire other people to do Odd Jobs (such as Nimber, Upwork, Dogbuddy).

A list of the relevant platforms in each sector operating in each country was included in the questionnaire (see Annex 5).

It should be noted that the survey includes platforms that are involved in the sale and resale of goods, which are not part of what is commonly called "sharing economy", or of the "collaborative economy" as defined by the European Commission<sup>9</sup>. Insofar as sample sizes allow and differences between sectors are significant, the findings of the survey will be presented for each sector separately, or for (Re)Sale P2P platforms and collaborative P2P platforms separately.

The overall incidence rate of usage of these P2P markets in the online population appears very high: 77% indicated that they had used at least one of the platforms within the scope of this study. Percentages of P2P platform users amongst the online population range from almost 2 out of 3 in Denmark to almost 9 out of 10 in Poland.

Moreover, interest in using online P2P platforms in the future (see column 3 in Table 3) is also considerable.

Looking at the different countries included in the survey, the highest usage rates can be observed amongst the online population in Poland, Slovenia, and Germany as respectively 88,9%, 87,9% and 83,4% of respondents in these countries used at least one P2P platform.

---

<sup>9</sup> EC: (2016): A European agenda for the collaborative economy, COM (2016) 356 final

**Table 4: Incidence rates of usage<sup>10</sup> (consumers and providers)**

	Used at least one platform	Never used a P2P platform	Non-users of at least one platform who may use this platform in the future
Incidence rates of usage	77%	23%	17,3%

Base: All respondents – including screen outs (N=14597)

**Table 5: Incidence rates of usage – country level (consumers and providers)**

	Used at least one platform	Never used a P2P platform	Non-users of at least one platform who may use this platform in the future
Bulgaria	80,4%	19,6%	<b>26,3%</b>
Denmark	61,1%	38,9%	12,4%
France	76,3%	23,7%	<b>27%</b>
Germany	83,4%	16,6%	14,4%
Italy	80,4%	19,6%	<b>26,3%</b>
Netherlands	76,3%	23,7%	7,7%
Poland	88,9%	11,1%	<b>22,3%</b>
Slovenia	87,9%	12,1%	11,3%
Spain	75,7%	24,3%	17,2%
UK	71,3%	28,7%	12,8%

Base: All respondents – including screen outs (N=14597)

Of those who used P2P platforms over the last 12 months, around three out of four have used a P2P platform for (Re)Sale Goods (72,9%) which makes it by far the most used sector of P2P platform. More collaborative platforms are less used: almost 15% use Sharing/Hiring Rides platforms (14,8%) or Sharing/Renting Accommodations with peers (14,4%). Odd Jobs platforms are used by 7,7% and Sharing/Renting Goods platforms by 12,1%.

Around half of respondents report knowing about Sharing/Hiring Rides platforms (54,9%) and platforms for Sharing/Renting Accommodations (49,6%) with peers, but have not

<sup>10</sup> The incident rates of usage are based on respondents' usage of the 5 different platform types. As such, respondents can be both counted for 'used at least one platform' and 'non-users of at least one platform who may use this platform in the future'. After all, respondents may be users of one platform type, and an interested non-user for another platform type. This is not the case for 'never used a P2P platform'

used them, and more than 7% say they may use them over the next 12 months (7,4% for Sharing/Hiring Rides and 7,2% for Sharing/Renting Accommodations). Almost half of respondents have never heard of Odd Jobs (47,4%) and Sharing/Renting Goods (44,1%) platforms.

This could partially be explained by the media attention that platforms such as AirBnB or Uber have received over the last few years, which could have boosted the awareness of these sectors of platforms.

**Table 6: Incidence rates of usage – Sector breakdown (consumers and providers)**

	(Re)Sale goods	Sharing/Renting Goods	Sharing/Renting Accommodations	Sharing/Hiring Rides	Odd Jobs
Never heard of it	3,2%	44,1%	28,9%	22,9%	47,4%
Know but have not used	18,6%	36,5%	49,6%	54,9%	37,6%
Have used	72,9%	12,1%	14,4%	14,8%	7,7%
Have not used but may in the next 12 months	5,1%	7,3%	7,2%	7,4%	7,4%

*Base: All respondents – including screen outs (N=14597)*

### 2.1.1 How do people engage with P2P platforms (in the last 12 months)?

This section explores how those people engage with those platforms: whether they are peer consumers or peer providers on such platforms, how often they use them and their socio-demographic profile. This analysis only includes respondents who have used a P2P platform within the last 12 months ('have used' in Table 5) and shows the proportion that acted as peer consumer, peer provider and both in the last 12 months.

Of those who indicated using at least one sector of P2P platform in the last 12 months, 86% did so as a peer consumer or purchaser (by buying or lending goods or renting accommodation etc.) and 86% as a peer provider or seller (by selling or renting out goods or renting out accommodation etc.). Nearly 3 out of 4 respondents (72%) report they are both a peer consumer and a peer provider in at least one of the five sectors of platform.

**Table 7: Active users of sharing economy (consumers and providers)**

	Peer consumer	Peer provider	Both
Using the sharing economy as a...	86%	86,4%	72,4%

*Base: All respondents (N=9997)*

It should be noted that the data mainly reflects behaviour on (Re)Sale Goods platforms, given that this sector constitutes the largest proportion of the observations<sup>11</sup>. The results in Table 8 confirm this and show that compared to the (Re)Sale sector, relatively few respondents were active in the collaborative sectors. The results also show that in the (Re)Sale Goods, Sharing/Renting Goods and Odd Jobs sectors, more respondents were active peer providers than active peer consumers, while the opposite is true in the Sharing/Renting Accommodations and Sharing/Hiring Rides sectors.

The results show another trend, that of most respondents acting as both peer consumers and peer providers across all sectors. For example, out of the 12,8% of respondents that were peer consumers and 10,2% of respondents that were peer providers on sharing/renting accommodations platforms, 7,9% also acted as respectively peer providers and peer consumers. Based on these results, the percentage of users on each platform that acts as both peer consumer and peer provider can be computed, which shows that at least half of the users in each sector act as both providers and consumers. This percentage is the highest for (Re)Sale Goods platforms, where 70,2% of users acts as both. About 60% of Sharing/Renting Goods platform users (62,5%), Sharing/Hiring Ride platform users (61,5%) and Odd Jobs platform users (63,2%) are active as both consumers and providers. The percentage is the lowest for Sharing/Renting Accommodations platform users, where only about half of all users (52,4%) act as both consumers and providers.

**Table 8: Active users of P2P platforms – sector breakdown (consumers and providers)**

	Peer consumer	Peer provider	Both
(Re)Sale Goods	79,7%	81,9%	66,6%
Sharing/Renting Goods	6,7%	8,4%	5,8%
Sharing/Renting Accommodations	12,8%	10,2%	7,9%
Sharing/Hiring Rides	13,5%	12,9%	10,1%
Odd Jobs	5,1%	5,7%	4,2%

*Base: All respondents (N=9997)*

In all countries surveyed, a large majority of people engaged both as a peer consumer and as a peer provider on these sectors of P2P platform, with up to 89,3% in Poland indicating this and 81,6% in Bulgaria. Among those who indicated using at least one sector of P2P platform in the last 12 months, 98,5% in Poland and 93,2% in the UK did so as a peer consumer. The highest proportions of peer providers are seen in in France (93,2%) and Poland (90,8%).

<sup>11</sup> The number of observation differs across platforms. While 7.755 observations are included for the (Re)Sale platforms, 3.566 observations are included for the collaborative platforms. The latter is further divided into Sharing/Renting Goods (719 observations), Sharing/Renting Accommodations (1.118 observations), Sharing/Hiring Rides (1.202 observations) and Odd Jobs (527 observations).



**Table 9: Active users of sharing economy – country breakdown (consumers and providers)**

	Peer consumer	Peer provider	Both
Bulgaria	90,4%	91,2%	81,6%
Denmark	71,9%	89,5%	61,5%
France	80,8%	93,2%	74%
Germany	91,7%	80%	71,6%
Italy	88%	89,5%	77,5%
Netherlands	72,4%	83,7%	56,1%
Poland	98,5%	90,8%	89,3%
Slovenia	85,8%	90,2%	76%
Spain	87,5%	90,2%	75,2%
UK	93,2%	67,7%	60,9%

*Base: All respondents (N=9997)*

### 2.1.2 Frequency of use

Another consideration is frequency of use – that is whether people engage with (sectors of) P2P platforms – on a weekly, monthly or less regular basis. Whilst only 7,7% have ever used platforms for Odd Jobs and 12,1% for Sharing/Renting Goods, the peers that have used these platforms in the last 12 months tend to use them on a regular basis (i.e. around a quarter of users of these platforms use them every week and a further third at least once a month).

(Re)Sale Goods is the most commonly used sector of P2P platform. When looking at how frequently these platforms are used (amongst those that have used them in the last 12 months), around half (43,8% of peer consumers and 54% of providers) report using them either every week or once a month. Sharing/Renting Accommodations and Sharing/Hiring Rides platforms are used with less regularity and are more likely to be used once or a couple of times per year.

Within the sector of Sharing/Renting Accommodations, peer providers are renting out their property more frequently than peer consumers are renting accommodation. This underlines that peer providers are more likely to rent out their accommodation with a certain frequency, while peer consumers are more likely to rent accommodation only occasionally.

## Peer consumers

**Table 10: Frequency of active use of online P2P platforms – Sector breakdown (Peer consumers)**

	Every week	Once a month	A couple of times per year	Once per year
(Re)Sale Goods	14,1%	29,7%	46%	10,2%
Sharing/Renting Goods	26%	32,9%	28,6%	12,5%
Sharing/Renting Accommodations	11,4%	15%	34,4%	39,1%
Sharing/Hiring Rides	13,1%	22,5%	46,1%	18,3%
Odd Jobs	21,2%	27,2%	33,3%	18,3%

Base: Peer consumers (N=8705)

## Peer providers

**Table 11: Frequency of active use of online P2P platforms – Sector breakdown (Peer providers)**

	Every week	Once a month	A couple of times per year	Once per year
(Re)Sale Goods	19,8%	26,6%	42,7%	10,9%
Sharing/Renting Goods	24,4%	29,8%	31,6%	14,1%
Sharing/Renting Accommodations	15,9%	20,6%	35,7%	27,8%
Sharing/Hiring Rides	16%	26,4%	44,5%	13,2%
Odd Jobs	21,7%	30,3%	32,9%	15,1%

Base: Peer providers (N=8498)

Peer consumers and providers may use more than one platform. The findings from this survey show that a large majority use only one platform (78,8% for peer consumers and 78,4% for peer providers), while 21,6% of peer consumers on P2P platforms and 21,2% of providers are using multiple platforms.

**Table 12: Use of single or multiple platforms (consumers and providers)**

	Using 1 platform	Using multiple platforms
Peer consumers	78,8%	21,2%
Peer providers	78,4%	21,6%

Base: All peer consumers (N=8705) and peer providers (N=8498)

## 2.2 What is the level of income/expenditure on P2P platforms?

For all the platforms respondents used over the last 12 months within a certain sector, respondents were asked to indicate the amount of money they either spent or received in that time. This allowed us to calculate an estimated average amount that is spent or received via the different sectors of platform.

The average expenditure reported by peer consumers over the last 12 months is (on most platforms) higher than the average income of peer providers. The expenditure of consumers includes of course the fees retained by the platform. Accommodation platforms are an exception: because average provider income there is higher than consumer expenditure and because the amounts are significantly higher than on other platform sectors. Expenditure and income is lowest on Ride Hire and Sharing platforms.

**Table 13: Average amount spend/received on P2P platform (consumers and providers)**

Average amount on platform	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodations	Sharing/Hiring Rides	Odd Jobs
Avg. amount spent	€ 247,71	€ 160,98	€ 604,39	€ 92,38	€ 306,68
Avg. amount received	€ 230,79	€ 129,79	€ 730,44	€ 103,68	€ 290,89

Base: All peer consumers (N=8705) and peer providers (N=8498)

### Comparing to the Digital Single Market Study<sup>12</sup>

According to the consumer surveys as support and evidence base to the Commission study identifying the main cross-border obstacles to the Digital Single Market, spending on tangible goods and offline services within the last 12 months is €760 on average across the EU28. This sum relates to the total sum spent on online purchases of tangible goods or services (ordered online but used offline) over the previous 12 months. This total sum spent on online purchases across the countries included in the current survey ranges from €517 in Slovenia to €944 in Germany.<sup>13</sup>

<sup>12</sup>

[http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/obstacles\\_dsm/docs/21.09\\_dsm\\_final\\_report.pdf](http://ec.europa.eu/consumers/consumer_evidence/market_studies/obstacles_dsm/docs/21.09_dsm_final_report.pdf)

<sup>13</sup> How much money have consumers spent in total on online purchases of tangible goods in Bulgaria (€549), Denmark (€872), France (€814), Germany (€944), Italy (€627), The Netherlands (€731), Poland (€659), Slovenia (€517), Spain (€628) and the UK (€878).

The highest amounts received are on Sharing/Renting Accommodation where 55+ year olds are the biggest receivers (average €830,17). Younger cohorts within this sector receive considerably less money compared to older respondents. Across the other platforms, there are no such differences. Male peer providers also receive a substantially higher average amount compared to females, across all sectors.

**Table 14: Average amount received on P2P platform – socio-demographic breakdown (Peer providers)**

Average amount received on platform	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Ride	Odd Jobs
18 – 34 years old	€ 208,94	€ 143,48	€ 582,18	€ 96,78	€ 284,56
35 – 54 years old	€ 224,07	€ 137,29	€ 797,28	€ 113,51	€ 322,58
55+ years old	€ 253,20	€ 95,04	€ 830,29	€ 99,37	€ 249,16
Women	€ 181,19	€ 93,55	€ 707,21	€ 88,08	€ 198,62
Men	€ 283,47	€ 171,97	€ 751,23	€ 116,96	€ 377,10

Base: Peer providers (N=8498)

### 2.3 Conclusions

The use of the online P2P platforms within the scope of this survey is high: 77% of respondents indicated having used at least one platform, and another 17,3% of the respondents have not used any of the platforms but are likely to use them in the future. Altogether, this means that more than 80% of the online population in the ten countries surveyed is or may be using P2P online platforms.

This proportion is, however, much higher for the resale sector than for the collaborative (sharing) sectors. While about 73% of respondents had already used (Re)Sale goods platforms, the proportions of respondents having used collaborative platforms are below 15%. Across the collaborative platforms, respondents used Sharing/Renting Accommodations (14,4%) and Sharing/Hiring Rides (14,8%) platforms more often than Sharing/Renting Goods (12,1%) and Odd Jobs (7,7%) platforms.

Similarly, while most respondents were aware of (Re)Sale goods platforms (only 3,2% never heard of this), this was far less the case for collaborative platforms (up to 47,4% of respondents have never heard of them). This is particularly the case for Sharing/Renting Goods (44,1%) and Odd Jobs (47,4%) platforms. The results indicate that consumers are more aware and likely to use the resale sector than the collaborative sector. This makes sense, since (Re)Sale platform, such as eBay have been around for longer and have already become a well-known and popular way of selling used and new products. In contrast, collaborative platforms are rather new and consumer knowledge about these platforms may still be limited. Among collaborative platforms, consumers are most aware about Sharing/Renting Accommodations and Sharing/Hiring Rides platforms,

which might be explained by the media coverage of platforms such as AirBnB and Uber. However, Odd Jobs and Sharing/Renting Goods platforms are still quite unknown

When using online P2P platforms, most (72%) respondents had acted both as consumer and provider in all of the investigated sectors. Most peer consumers (79%) and peer providers (78%) also used only 1 platform. While a majority of P2P users were both consumers and providers on all platforms, this percentage appears slightly higher in the (Re)Sale sector than in the collaborative sector

About half of peer consumers and peer providers are using both the (Re)Sale platforms (44% of consumers; 46% of providers) and most collaborative platforms (26%-59% of consumers; 42%-54% of providers) weekly or monthly. While there are no big differences between the frequency of actively using the (Re)Sale platforms and collaborative platforms, there are differences across the different sharing sectors. In particular, when Odd Jobs (48% of consumers and 52% of providers) and Sharing/Renting Goods platforms (59% of consumers; 54% of providers) are used, they are used. Accommodation and ride sharing/renting platforms are mostly used less frequently by peer consumers (once or twice a year; only 26% uses the platform monthly or more). It is also interesting to note that a substantial portion of peer providers in the accommodation sector report they rent out accommodation on a regular basis, 15.9% once a week and 20.6 % once a month.

The average expenditure and income varies with platform sector. On average, individual peer consumers spend more on P2P platforms than individual peer providers receive. The findings show no clear differences between the resale sector and the collaborative sectors. Instead, incomes and expenditures are dependent on the specific sector of P2P platform. The amounts paid and received are much higher on platforms for sharing & renting accommodation (respectively €604 and €730) than on other platforms (between €92 and €307). In contrast to other P2P sectors, the average income on accommodation platforms is higher than the expenditure. This could indicate that there are considerably fewer accommodation providers than accommodation consumers, while on the other platforms the numbers of sellers and buyers is more balanced.

In comparison with overall online expenditure on goods and services, the amounts consumers spent in peer-to-peer markets is significantly lower than average online expenditure, with the exception of expenditure in the accommodation sector.

### 3 Experiences with online P2P platforms

#### 3.1 How satisfied are peer consumers and peer providers with their experiences on online P2P platforms?

Overall, a large majority of both peer consumers and peer providers on P2P platforms report being either satisfied or very satisfied with their experience. Looking at users of P2P platforms as a whole, a quarter (24,4%) of current peer consumers and almost a quarter (22,3%) of peer providers are very satisfied with their experience. Only a small minority of users report they are unsatisfied or very unsatisfied (4,3% of peer consumers and 5,0% of peer providers).

Among peer consumers 83,4%, and 77.2% of peer providers are satisfied or very satisfied with their experience on P2P platforms and there **are no gender or age differences** in satisfaction levels.

**Table 15: Satisfaction with overall experience of using P2P platforms (consumers and providers)**

Satisfaction with overall experience of using P2P platforms	Not at all satisfied	Not satisfied	Neutral	Satisfied	Very satisfied
Peer consumers	1,7%	2,6%	12,3%	59,0%	24,4%
Peer providers	1,4%	3,6%	17,8%	54,9%	22,3%

Base: All peer consumers (N=8705) and peer providers (N=8498)

#### Market Monitoring survey 2015<sup>14</sup>

The Market Monitoring survey 2015 provides a metric of consumers' overall satisfaction in the EU28 based on the question "On a scale from 0 to 10, to what extent did <the services/products> on offer from different <suppliers/retailers> live up to what you wanted within the <the past period>?"

The results divide this scale into 0-3, 5-7 and 8-10. Looking at the EU28 – **All markets** – **67%** give a ranking between 8-10. Given the different metrics and questions, it is very difficult to compare the results from the Market Monitoring to the current survey in terms of using the Market Monitoring survey as a benchmark for satisfaction.

However, if a comparison is made by equating satisfied/very satisfied with the 8-10 metric used in the Market Monitoring survey, and by comparing specific P2P sector markets to all markets, this suggests that satisfaction levels amongst consumers using P2P platforms are higher than overall consumer satisfaction.

Overall, a large majority is satisfied or very satisfied in all ten countries. But there are interesting geographical differences in the overall satisfaction of peer consumers and peer providers of P2P platforms. To facilitate comparison, Table 16 and Table 17 include the results in terms of the percentages of consumers'/providers' answers to the satisfaction questions, as well as the average level of this satisfaction based on a 5 point scale (ranging from 'not at all satisfied' to 'very satisfied'). Amongst peer consumers, satisfaction is highest in the UK (mean 4,23 - 87,5% (very) satisfied) and lowest amongst those in Bulgaria (mean 3,73 - 77,7% (very) satisfied). Amongst peer providers, satisfaction is also highest in the UK (mean 4,09 - 79,6% (very) satisfied) and lowest in Italy (mean 3,80 - 73,7% (very) satisfied).

### Peer consumers

**Table 16: Satisfaction with overall experience of P2P platforms (Peer consumers)**

Satisfaction with overall experience of P2P platforms – Peer consumers	Not at all satisfied	Not satisfied	Neutral	Satisfied	Very satisfied	Average
Bulgaria	6,3%	6,8%	9,2%	63,2%	14,5%	3,73
Denmark	0,5%	2,4%	13,2%	56,1%	27,7%	4,08
France	0,5%	2,4%	10,3%	60,4%	26,5%	4,10
Germany	0,6%	2,1%	16,5%	52,8%	28,1%	4,06
Italy	3,8%	3,0%	9,2%	65,7%	18,3%	3,92
The Netherlands	0,3%	2,9%	13,0%	65,0%	18,9%	3,99
Poland	2,9%	1,1%	13,8%	56,1%	26,1%	4,01
Slovenia	0,1%	1,4%	10,6%	64,6%	23,4%	4,10
Spain	0,8%	2,8%	16,0%	56,9%	23,6%	4,00
United Kingdom	0,2%	1,2%	11,0%	50,4%	37,1%	4,23

Base: all peer consumers (N=8705)

### Peer providers

**Table 17: Satisfaction with overall experience of P2P platforms (Peer providers)**

Satisfaction with overall experience of P2P platforms – Peer providers	Not at all satisfied	Not satisfied	Neutral	Satisfied	Very satisfied	Average
Bulgaria	1,0%	6,3%	13,2%	63,5%	16,0%	3,87
Denmark	0,5%	1,3%	19,5%	52,6%	26,1%	4,02
France	1,5%	3,7%	15,7%	51,9%	27,2%	4,00
Germany	1,6%	3,6%	22,5%	51,2%	21,2%	3,87
Italy	3,2%	6,5%	16,7%	54,2%	19,5%	3,80

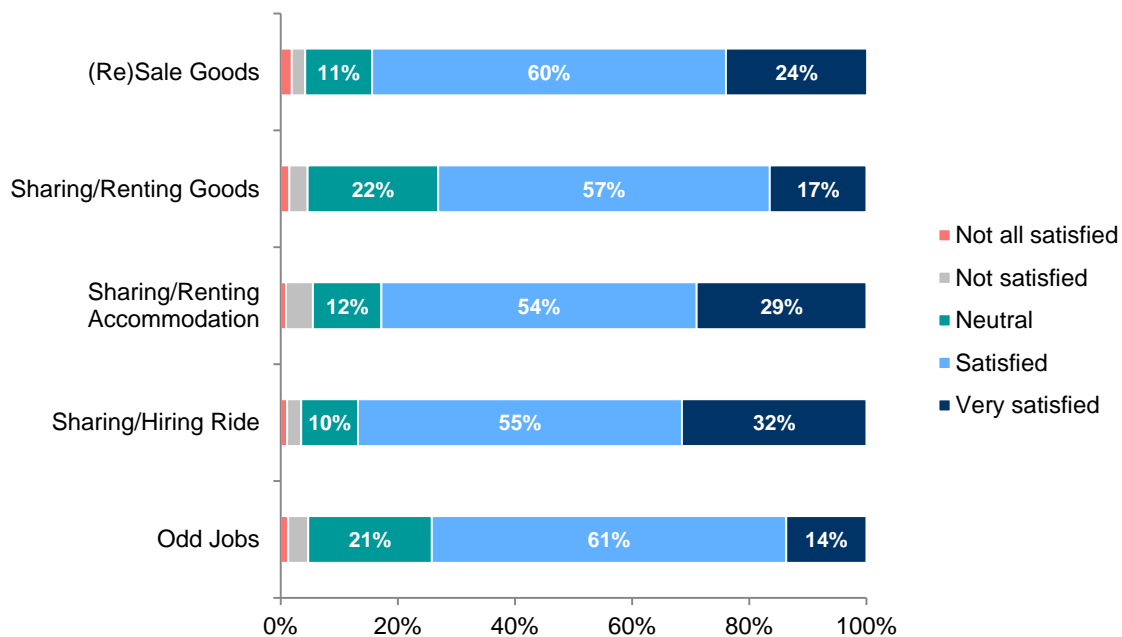
The Netherlands	1,0%	3,1%	19,3%	63,1%	13,4%	3,85
Poland	2,1%	1,7%	15,6%	54,6%	26,0%	4,01
Slovenia	0,8%	3,0%	15,4%	61,0%	19,9%	3,96
Spain	1,6%	3,8%	24,0%	48,6%	21,9%	3,85
United Kingdom	1,2%	2,1%	17,2%	46,0%	33,6%	4,09

Base: all peer providers (N=8498)

### 3.1.1 Satisfaction by platform sector

Satisfaction differs between sectors of P2P platforms. Amongst **peer consumers** (see Figure 1) average satisfaction is highest amongst those who share a ride with their peers (mean 4,14 – 86,8% satisfied or very satisfied). Peer consumers who use a platform for Odd Jobs (mean 3,82 – 74,2%) or for sharing/hiring goods (mean 3,84 – 73,1%) are also mostly satisfied or very satisfied, but have a higher number of people who are neither satisfied nor unsatisfied (respectively 22.3 and 21.1 % 'neutral').

**Figure 1: Satisfaction with the overall experience of P2P platforms (Peer consumers)<sup>15</sup>**



Base: all peer consumers (N=8705)

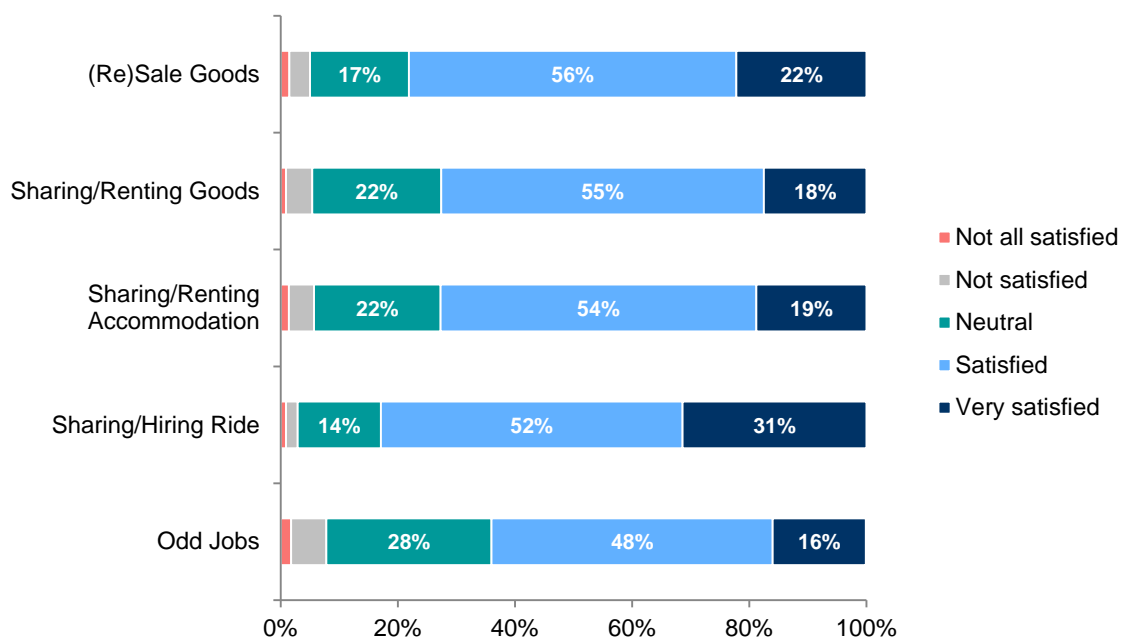
Amongst **peer providers** (Figure 2) average satisfaction is also highest amongst those using ride hiring/sharing platforms. On Sharing/Renting Accommodations platforms peer providers (mean 3,84 – 72,7% (very) satisfied) have lower satisfaction levels than peer consumers (mean 4,05 – 82,8% (very) satisfied). Experiences of providers on Odd Jobs

<sup>15</sup> Detailed values are included in Table 104 (Annex 4)



and renting/sharing goods platforms, although satisfactory or very satisfactory for about two-thirds, are neither satisfied nor unsatisfied for a notable proportion (28,2 % and 22% respectively).

**Figure 2: Satisfaction with the overall experience of P2P platforms (Peer providers)<sup>16</sup>**



Base: all peer providers (N=8498)

Given the sample sizes it is not possible to look at variations for each sector by country, but the following analysis compares (Re)Sale Goods platforms with collaborative platforms (i.e. grouping Sharing/Renting Goods, Sharing/Renting Accommodations, Sharing/Hiring Rides and Odd Jobs together).

When comparing (Re)Sale platforms with “collaborative” platforms there are no major country level differences in satisfaction amongst peer consumers or peer providers. Satisfaction on collaborative platforms in Germany and in the UK is lower than for (re)sale platforms among peer consumers and lower in Germany, the UK, Denmark and the Netherlands among peer providers.

There are some peer consumer differences in satisfaction with (Re)Sale Goods platforms across countries. Satisfaction on (Re)Sale Goods platforms is highest amongst peer consumers in the UK (mean 4,26 – 89,4% satisfied or very satisfied), and lower in Bulgaria (mean 3,67 – 77,5% satisfied or very satisfied). Peer providers are least satisfied in Italy (mean 3.75) and Spain (mean 3.80) and most satisfied in the UK (mean 4.12).

<sup>16</sup> Detailed values are presented in Table 105 (Annex 4)

## Peer consumers

**Table 18: Satisfaction with overall experience – (Re)Sale Goods vs collaborative (Peer consumers)**

Satisfaction with overall experience of P2P platforms – peer consumers	(Re)Sale platforms			Collaborative		
	Not or not at all satisfied	Satisfied or very satisfied	Average	Not or not at all satisfied	Satisfied or very satisfied	Average
Bulgaria	14,6%	77,5%	3,67	10,7%	78,1%	3,82
Denmark	2,7%	85,0%	4,07	3,9%	80,0%	4,11
France	3,2%	86,3%	4,06	2,4%	87,5%	4,15
Germany	2,7%	83,0%	4,08	2,8%	<b>72,4%</b>	3,96
Italy	7,0%	85,3%	3,92	6,4%	81,1%	3,91
The Netherlands	3,1%	84,3%	3,98	3,5%	81,5%	4,04
Poland	3,6%	84,3%	4,05	5,0%	76,7%	3,92
Slovenia	1,8%	87,8%	4,06	1,0%	88,0%	4,16
Spain	3,5%	80,1%	3,99	3,6%	81,0%	4,00
United Kingdom	0,7%	89,4%	4,26	5,0%	<b>79,4%</b>	4,08

Base: all peer consumers (N=8705)

## Peer providers

**Table 19: Satisfaction with overall experience – (Re)Sale Goods vs collaborative (Peer providers)**

Satisfaction with overall experience of P2P platforms – peer providers	(Re)Sale platforms			Collaborative		
	Not (at all) satisfied	(Very) satisfied	Average	Not (at all) satisfied	(Very) satisfied	Average
Bulgaria	5,5%	81,3%	3,94	10,3%	76,6%	3,76
Denmark	2,0%	80,9%	4,05	0,8%	<b>66,9%</b>	3,89
France	5,3%	78,8%	3,97	4,9%	79,7%	4,04
Germany	5,7%	73,2%	3,87	2,8%	<b>68,3%</b>	3,83
Italy	10,8%	71,5%	3,75	7,3%	78,0%	3,91
The Netherlands	4,1%	77,7%	3,86	4,1%	<b>59,2%</b>	3,71
Poland	3,4%	82,9%	4,05	4,9%	74,8%	3,91
Slovenia	3,9%	81,9%	3,96	3,5%	79,3%	3,97
Spain	7,6%	69,9%	3,8	2,5%	71,3%	3,93
United Kingdom	3,0%	82,1%	4,12	3,9%	<b>71,1%</b>	3,96

Base: all peer providers (N=8498)

Another important point of attention is the satisfaction between larger and smaller platforms. It could be hypothesized that, given fact that larger platforms have more peers involved, satisfaction levels with larger platforms might be higher for both peer consumers and peer providers. On the other hand, smaller platforms may be viewed as more 'local' and have a stronger community feeling. The following analysis looks at level of satisfaction with larger and smaller platforms.

Large platforms are defined as being mentioned by 3% or more of the respondents as a platform they have used. Given that the landscape of P2P platforms is highly dynamic and very scattered, it was decided to use this 3% threshold in this study based on the actual distribution of frequencies. In order to have some variation in the group of large platforms in each of the platform categories it was opted to set this low threshold.

Comparing larger and smaller P2P platforms for Sharing/Renting Goods, Sharing/Renting Accommodations, Sharing/Hiring Rides and Odd Jobs there are no significant differences in satisfaction levels either amongst peer consumers or peer providers.

However, for (Re)Sale goods platforms satisfaction is higher on the larger P2P platforms, with this difference more pronounced for peer providers in comparison to peer consumers. For larger (Re)Sale Goods platforms, 25,2% of peer consumers are very satisfied and 86,1% are at least satisfied (i.e. either satisfied or very satisfied). In contrast, for smaller (Re)Sale Goods platforms, 23,1% of the peer consumers are very satisfied and 78,3% are at least satisfied. A similar pattern is observed for peer providers. On larger platforms, 23,3% of the peer providers are very satisfied and 80,4% are at least satisfied. Lower proportions of satisfied peer providers are found for smaller (Re)Sale Goods platforms, where 18,8% of the peer providers are very satisfied and 68,1% are at least satisfied.

**Table 20: Satisfaction compared between larger and smaller P2P platforms within the (Re)Sale Goods sector (Peer consumers)**

Peer consumers - Satisfaction compared between larger and smaller P2P platforms within the (Re)Sale Goods sector	Not at all satisfied	Not satisfied	Neutral	Satisfied	Very satisfied
Larger	1,1%	2,2%	10,5%	60,9%	25,2%
Smaller	4,1%	2,6%	15%	55,2%	23,1%

*Base: Peer consumers using (Re)Sale Goods platforms (N=6094)*

**Table 21: Satisfaction compared between larger and smaller P2P platforms within the (Re)Sale Goods sector - Peer providers**

Peer providers - Satisfaction compared between larger and smaller P2P platforms within the (Re)Sale Goods sector	Not at all satisfied	Not satisfied	Neutral	Satisfied	Very satisfied
Larger	1,3%	2,9%	15,3%	57,1%	23,3%
Smaller	2,7%	5,8%	23,4%	49,3%	18,8%

*Base: Peer providers using (Re)Sale Goods platforms (N=6073)*

### 3.2 How do peer consumers compare their experiences on P2P platforms versus conventional businesses?

The survey captures how peer consumers in the ten countries compare their experience of online P2P platforms to the experience with conventional businesses. In this instance, peer consumers were asked to indicate how satisfied they were with the following aspects of using online P2P platforms in comparison to conventional businesses:

- Price
- Availability of offers
- Quality of product or service
- Price/quality ratio
- Trustworthiness

**Table 22: Peer consumer Satisfaction with P2P platform experience compared to conventional businesses (Peer consumers)**

Satisfaction with experience compared to conventional businesses	Less satisfied	Slightly less satisfied	Neutral	Slightly more satisfied	More satisfied
Price	3,1%	5,3%	23,5%	38,3%	29,8%
Availability of offers	2,5%	9,7%	30,0%	34,0%	23,7%
Quality of product	2,4%	8,9%	48,8%	28,2%	11,7%
Quality of service	2,0%	7,7%	29,8%	39,6%	20,8%
Price/quality ratio	2,1%	5,8%	30,4%	39,9%	21,9%
Trustworthiness	3,7%	11,1%	40,5%	29,9%	14,8%

*Base: all peer consumers (N=8704)*

Peer consumers are more satisfied with the price of the goods and services they buy on P2P platforms than those bought from conventional businesses: about two-thirds are more or slightly more satisfied with the price. Around 60% are also happier with the price/quality ratio, the quality of services provided by peers and the availability of offers in P2P markets. Peer consumers rate the quality of goods and the trustworthiness of P2P platforms less favourably in comparison to conventional businesses but for almost half of them there is no big difference in product quality, and for 40% there is no big difference in trustworthiness.

#### 3.2.1 Comparing experiences of sectors of P2P platforms to conventional businesses

There are significant differences in consumer experience of different sectors of P2P platforms compared to conventional businesses. This section describes these findings.

There are no significant gender differences in how peer consumers rate P2P platforms in comparison to conventional businesses, but there are differences according to age. For all of the below aspects it is the oldest cohort (i.e. those aged 55+) that are most satisfied when using P2P platforms compared to conventional businesses.

Looking at **price**, peer consumers of Sharing/Hiring Rides rate their experience on P2P platforms much more favourably than conventional businesses – almost 80% are more satisfied or slightly more satisfied with the prices on these platforms. More than two thirds of peer consumers of platforms for Sharing/Hiring Accommodation and (Re)Sale Goods are more satisfied or slightly more satisfied with the prices on the platform in comparison to conventional businesses. Peer consumers of the Sharing/Renting Goods and Odd Jobs sectors are less convinced about price advantages, but still around 50% are more satisfied or slightly more satisfied with prices on the platform in comparison to conventional businesses.

**Table 23: Price (Peer consumers)**

Price	Less satisfied	Slightly less satisfied	Neutral	Slightly more satisfied	More satisfied
(Re)Sale Goods	2,6%	4,0%	24,8%	40,0%	28,7%
Sharing/Renting Goods	7,1%	12,9%	25,3%	32,6%	22,1%
Sharing/Renting Accommodations	3,1%	7,7%	22,1%	36,6%	30,5%
Sharing/Hiring Rides	2,6%	3,6%	14,0%	34,8%	44,9%
Odd Jobs	7,9%	16,4%	25,9%	30,9%	19,0%

*Base: all peer consumers (N=8704)*

Considering the **price/quality ratio**, a majority of current peer consumers rate their experience with P2P platforms as better than with conventional business. In ride sharing three quarters of peer consumers rate the P2P platform price/quality ratio more positively than conventional businesses, in the accommodation sector about two-thirds of the peer consumers rate platforms more positively. This is also the case for 60% of peer consumers in the (re)sale sector. In the 'Odd Jobs' sector, 55% are more satisfied or slightly more satisfied with the price/quality ratio compared to conventional businesses.

Very few respondents overall rate experiences with conventional business as more satisfying than P2P platforms. In particular, amongst peer consumers using Sharing/Hiring Rides platforms, only 0.8% are less satisfied and 3.9% slightly less satisfied with the price/quality ratio on P2P platforms, while 76,4% are more satisfied or slightly more satisfied compared to conventional businesses.

**Table 24: Price quality ratio (Peer consumers)**

Price quality ratio	Less satisfied	Slightly less satisfied	Neutral	Slightly more satisfied	More satisfied
(Re)Sale Goods	2,2%	5,4%	32,6%	40,6%	19,3%
Sharing/Renting Goods	2,5%	9,2%	33,0%	36,1%	19,2%
Sharing/Renting	1,5%	6,6%	24,6%	41,0%	26,2%

Accommodations					
Sharing/Hiring Rides	0,8%	3,9%	19,0%	38,4%	38,0%
Odd Jobs	4,2%	10,3%	30,9%	34,6%	20,1%

Base: all peer consumers (N=8704)

When it comes to the **availability of offers**, a majority of current peer consumers rate their experience as better than with conventional businesses. Satisfaction with availability of offers on 'Sharing/Renting Accommodations' platforms is highest compared with conventional businesses: 64,4% are (slightly) more satisfied). Of those who used the 'Odd Jobs' platforms 49,9% rated the availability of offers as (slightly) more satisfying than that of conventional businesses. But around 20% found the availability of offers for Sharing/Renting Goods (20,2%) and Odd Jobs (20,0%) (slightly) less satisfying than conventional business offers.

**Table 25: Availability of offers (Peer consumers)**

Availability of offers	Less satisfied	Slightly less satisfied	Neutral	Slightly more satisfied	More satisfied
(Re)Sale Goods	2,5%	8,6%	<b>31,7%</b>	33,2%	24,0%
Sharing/Renting Goods	2,9%	17,3%	27,6%	33,6%	18,6%
Sharing/ Renting Accommodation	2,1%	8,9%	24,6%	38,5%	25,9%
Sharing/Hiring Rides	1,7%	11,6%	25,2%	36,4%	25,2%
Odd Jobs	5,5%	14,5%	30,1%	32,2%	17,7%

Base: all peer consumers (N=8704)

In terms of the **quality of the products**, peer consumers who share or rent goods are generally more satisfied with their experience on online P2P platforms compared to conventional businesses (49,9% (slightly) more satisfied). Half of the peer consumers buying goods from P2P (Re)Sale platforms did not rate their satisfaction with the quality of products as any better or worse than when buying from conventional businesses.

**Table 26: Satisfaction with quality of products (Peer consumers)**

Quality of products	Less satisfied	Slightly less satisfied	Neutral	Slightly more satisfied	More satisfied
(Re)Sale Goods	2,4%	8,6%	<b>49,9%</b>	27,7%	11,3%
Sharing/Renting Goods	2,7%	12,7%	34,7%	34%	15,9%

Base: Peer consumers using platforms for (Re)Sale Goods and Sharing/Renting Goods (N= 6573)

Amongst the platforms that provide services, peer consumer satisfaction with the quality of the service is highest for Sharing/Hiring Rides (64.8% (slightly) more satisfied) and

high in Sharing/Renting Accommodations (58.9% (slightly) more satisfied) compared to conventional business and less so for Odd Jobs platforms.

**Table 27: Quality of service (Peer consumers)**

Quality of service	Less satisfied	Slightly less satisfied	Neutral	Slightly more satisfied	More satisfied
Sharing/Renting Accommodations	2,5%	7,7%	30,9%	41,8%	17,1%
Sharing/Hiring Rides	0,9%	6,0%	28,4%	<b>39,7%</b>	<b>25,1%</b>
Odd Jobs	3,4%	12,1%	31,1%	34,3%	19,0%

*Base: Peer consumers using platforms for Sharing/Renting Accommodations, Sharing/Hiring Rides and Odd Jobs (N= 2131)*

Most peer consumers of P2P platforms rated **trustworthiness** positively in comparison to conventional businesses, but in this aspect relatively higher proportions of current peer consumers are less satisfied and there are significant differences between the P2P platforms.

Peer consumers of Sharing/Hiring Rides platforms rate trustworthiness highest compared to conventional business: (slightly) more satisfied on P2P platforms (59,7%). Trustworthiness of (Re)Sale Goods platforms is rated lower than of conventional business: only 40,2% of peer consumers say they find these platforms more trustworthy than conventional businesses, while 44,1% don't see any difference. Across P2P platform sectors, between 10% and 15% are less satisfied or slightly less satisfied with their platform experience (in terms of trustworthiness) than conventional business.

**Table 28: Trustworthiness (Peer consumers)**

Trustworthiness	Less satisfied	Slightly less satisfied	Neutral	Slightly more satisfied	More satisfied
(Re)Sale Goods	4,0%	11,8%	44,1%	27,7%	12,5%
Sharing/Renting Goods	4,6%	10,4%	35,3%	34,0%	15,7%
Sharing/Renting Accommodations	2,1%	9,1%	33,9%	35,7%	19,1%
Sharing/Hiring Rides	2,1%	8,6%	29,6%	35,2%	24,5%
Odd Jobs	4,2%	10,8%	30,3%	35,9%	18,7%

*Base: all peer consumers (N=8704)*

Peer consumers were asked if P2P platforms enable them to save money compared to conventional businesses. Overall, 68,8% slightly or completely agree that this is the case. Nevertheless, nearly a third do not believe this to be the case, indicating there is a significant minority of peer consumers on P2P platforms who value P2P platforms for reasons other than saving money.

**Table 29: Saving money using a P2P platform in comparison with conventional business (Peer consumers)**

To what extent do you agree that using the P2P platform enables you to save money, compared to conventional businesses	Completely agree	Slightly agree	Neutral	Slightly disagree	Completely disagree
Peer consumers	27,2%	41,6%	19,1%	7,4%	4,7%

Base: all peer consumers (N=8705)

Comparing the findings between (Re)Sale Goods and Collaborative Goods does not reveal large differences between the two sectors.

**Table 30: Saving money using a (Re)Sale versus Collaborative platform in comparison with conventional business (Peer consumers)**

To what extent do you agree that using the P2P platform enables you to save money, compared to conventional businesses	Completely agree	Slightly agree	Neutral	Slightly disagree	Completely disagree
(Re)Sale Goods	26,1%	43,4%	18,7%	7%	4,8%
Collaborative	29,9%	37,5%	19,9%	8,3%	4,4%

Base: all peer consumers (N=8705)

### 3.2.2 Comparing peer consumers' experiences of smaller and larger P2P platforms compared to conventional businesses

For most P2P platforms there are only few differences between larger and smaller platforms as compared to conventional businesses. Especially regarding the *availability of offers*, peer consumers of (re)sale goods, sharing/renting goods, sharing/renting accommodations and sharing/hiring rides platforms were somewhat more satisfied with larger platforms than with smaller platforms. No differences were found for odd jobs platforms.

**Table 31: Comparing peer consumers' satisfaction with the availability of offers on P2P platforms vs. the traditional economy (Peer consumers)**

Satisfaction with the availability of offers on P2P platforms compared to conventional business	(Re)Sale Goods		Sharing/Renting Goods		Sharing/Renting Accommodation		Sharing/Hiring Ride		Odd Jobs	
	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller
Less satisfied	1,6%	<b>5,0%</b>	2,6%	3,2%	2,2%	<b>3,2%</b>	1,7%	<b>3,1%</b>	6,6%	4,6%
Slightly less satisfied	8,8%	9,2%	15,5%	17,4%	9,2%	<b>13,1%</b>	12,1%	13,1%	15,7%	11,4%
Neutral	31,6	30,7	21,9	<b>31,9</b>	24,6	25,4	26,2	24,9	24,5	32,9



	%	%	%	<b>%</b>	%	%	%	%	%	%
Slightly more satisfied	32,6 %	35,2 %	<b>37,0 %</b>	30,9 %	39,4 %	37,7 %	34,3 %	39,9 %	33,2 %	33,3 %
More satisfied	<b>25,4 %</b>	19,8 %	<b>23,0 %</b>	16,7 %	<b>24,6 %</b>	20,6 %	<b>25,8 %</b>	18,9 %	20,1 %	17,8 %

Base: all peer consumers (N=8705)

Peer consumers satisfaction with the *prices* of goods and services as compared to the traditional economy was more or less the same between large and small platforms, except for (re)sale goods platforms and sharing/hiring ride platforms, where peer consumers were somewhat more satisfied with the prices on larger platforms. Differences in peer consumers' satisfaction with the *price/quality ratio* were only found for (re)sale platforms (i.e., a slightly higher satisfaction for larger platforms).

**Table 32: Comparing peer consumers' satisfaction with the prices ratio on P2P platforms vs. the traditional economy (Peer consumers)**

Satisfaction with <b>prices</b> on P2P platforms compared to conventional business to conventional business	(Re)Sale Goods		Sharing/Renting Goods		Sharing/Renting Accommodation		Sharing/Hiring Ride		Odd Jobs	
	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller
Less satisfied	1,8 %	<b>5,1 %</b>	6,1 %	6,3 %	3,0 %	3,6 %	2,3 %	3,7 %	9,1 %	5,9 %
Slightly less satisfied	3,7 %	4,9 %	14,0 %	12,3 %	6,8 %	8,7 %	3,9 %	4,7 %	14,2 %	14,6 %
Neutral	24,1 %	25,4 %	20,7 %	25,2 %	20,5 %	24,6 %	15,4 %	17,3 %	22,6 %	28,3 %
Slightly more satisfied	39,0 %	40,3 %	35,0 %	33,1 %	38,6 %	32,1 %	35,3 %	38,6 %	33,6 %	35,2 %
More satisfied	<b>31,4 %</b>	24,3 %	24,2 %	23,0 %	31,0 %	31,0 %	<b>43,1 %</b>	35,7 %	20,4 %	16,0 %

Base: all peer consumers (N=8705)

**Table 33: Comparing peer consumers' satisfaction with the price/quality ratio on P2P platforms vs. the traditional economy (Peer consumers)**

Satisfaction with the <b>price/quality</b> ratio on P2P platforms compared to conventional business	(Re)Sale Goods		Sharing/Renting Goods		Sharing/Renting Accommodation		Sharing/Hiring Ride		Odd Jobs	
	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller
Less	1,3	<b>4,6</b>	2,3	1,9	1,6	2,4	0,6	1,3	5,5	3,2

satisfied	%	<b>%</b>	%	%	%	%	%	%	%	%
Slightly less satisfied	4,8 %	6,9 %	10,8 %	9,1 %	6,8 %	4,4 %	3,7 %	5,0 %	12,0 %	9,1 %
Neutral	31,9 %	32,0 %	27,7 %	32,2 %	23,9 %	29,4 %	21,4 %	22,0 %	29,2 %	32,0 %
Slightly more satisfied	40,7 %	39,4 %	38,8 %	39,1 %	42,8 %	38,1 %	39,3 %	39,6 %	32,5 %	37,4 %
More satisfied	<b>21,2 %</b>	17,1 %	20,4 %	17,7 %	24,9 %	25,8 %	35,0 %	32,0 %	20,8 %	18,3 %

Base: all peer consumers (N=8705)

Larger and smaller platforms didn't differ much in terms of the quality of the products or the quality of the services as compared to the traditional economy. Exceptions were a higher satisfaction with the *quality of products* for larger (re)sale goods platforms and a higher satisfaction with the *quality of the services* offered on large sharing/hiring ride platforms, as compared to their smaller competitors.

**Table 34: Comparing peer consumers' experiences with the quality of products in the P2P sectors vs traditional economy (Peer consumers)**

Satisfaction with experiences on P2P platforms with the <b>quality of products</b> compared to conventional business	(Re)Sale Goods		Sharing/Renting Goods		Sharing/Renting Accommodation		Sharing/Hiring Ride		Odd Jobs	
	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller
Less satisfied	1,6 %	<b>4,9 %</b>	3,5%	1,8 %	2,6 %	5,7 %	2,1 %	2,0 %	4,2 %	3,2 %
Slightly less satisfied	8,5 %	<b>9,2 %</b>	13,4 %	12,9 %	9,3 %	8,6 %	12,4 %	16,3 %	14,6 %	6,5 %
Neutral	<b>50,8 %</b>	47,1 %	32,4 %	38,7 %	47,7 %	48,6 %	45,5 %	38,8 %	29,2 %	51,6 %
Slightly more satisfied	27,8 %	27,7 %	33,8 %	33,2 %	31,1 %	20,0 %	31,0 %	28,6 %	33,3 %	25,8 %
More satisfied	11,4 %	11,0 %	16,9 %	13,3 %	9,3 %	17,1 %	9,0 %	14,3 %	18,8 %	12,9 %

Base: all peer consumers (N=8705)

**Table 35: Comparing peer consumers' satisfaction with the quality of services on P2P platforms vs. the traditional economy (Peer consumers)**

Satisfaction with the <b>quality of services</b> on	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Ride	Odd Jobs
---	----------------	-----------------------	-------------------------------	---------------------	----------

P2P platforms compared to conventional	Larger		Smaller		Larger		Smaller		Larger		Smaller	
	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller		
Less satisfied	1,9 %	2,4 %	5,1 %	2,2 %	2,7 %	1,4 %	0,9 %	<b>1,8 %</b>	4,4 %	2,1 %		
Slightly less satisfied	5,4 %	4,9 %	8,5 %	10,9 %	7,5 %	8,3 %	5,4 %	<b>7,5 %</b>	13,3 %	10,6 %		
Neutral	35,9 %	33,3 %	27,1 %	28,3 %	30,6 %	32,7 %	27,8 %	31,0 %	31,0 %	29,8 %		
Slightly more satisfied	34,3 %	42,3 %	42,4 %	43,5 %	41,5 %	41,9 %	<b>40,9 %</b>	37,7 %	33,6 %	38,8 %		
More satisfied	22,4 %	17,1 %	16,9 %	15,2 %	17,6 %	15,7 %	<b>25,0 %</b>	22,0 %	17,7 %	18,6 %		

Base: all peer consumers (N=8705)

Finally, the relative size of the platforms had little effects on how trustworthy peer consumers perceived the platforms compared to the traditional economy. The results indicate that only for (re)sale goods platforms and sharing/hiring rides platforms, peer consumers found larger platforms more trustworthy than smaller platforms. For the other sectors, no differences were found.

**Table 36: Comparing peer consumers' satisfaction with the trustworthiness on P2P platforms vs. the traditional economy (Peer consumers)**

Satisfaction with trustworthiness on P2P platforms compared to conventional business	(Re)Sale Goods		Sharing/Renting Goods		Sharing/Renting Accommodation		Sharing/Hiring Ride		Odd Jobs	
	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller
Less satisfied	1,8 %	<b>5,1 %</b>	6,1 %	6,3 %	3,0 %	3,6 %	2,3 %	<b>3,7 %</b>	9,1 %	5,9 %
Slightly less satisfied	3,7 %	4,9 %	14,0 %	12,3 %	6,8 %	8,7 %	3,9 %	4,7 %	14,2 %	14,6 %
Neutral	24,1 %	25,4 %	20,7 %	25,2 %	20,5 %	24,6 %	15,4 %	17,3 %	22,6 %	28,3 %
Slightly more satisfied	39,0 %	40,3 %	35,0 %	33,1 %	38,6 %	32,1 %	35,3 %	38,6 %	33,6 %	35,2 %
More satisfied	<b>31,4 %</b>	24,3 %	24,2 %	23,0 %	31,0 %	31,0 %	<b>43,1 %</b>	35,7 %	20,4 %	16,0 %

Base: all peer consumers (N=8705)

### 3.3 To what extent do current peer consumers indicate that they will use the platform again in the future?

Given that peer consumers and peer providers are broadly positive about their experiences of using P2P platforms it is not surprising that large majorities, over 80% of both peer consumers and peer providers in all age groups, intend to use these platforms again. Very few peer consumers or peer providers say they are not likely (at all) to use platforms again.

**Table 37: Extent to which peer consumers and peer providers are willing to use the platform again (consumers and providers)**

Likelihood to use the P2P platform again	Very likely	Likely	Neutral	Not likely	Not at all likely
Peer consumers	41,6%	45%	9,2%	2,7%	1,5%
Peer providers	40,2%	42,2%	11,9%	4,3%	1,4%

Base: all peer consumers (N=8705) and peer providers (N=8498)

In the collaborative sectors of platform the size of the platform makes no significant difference to the intentions of peer consumers or peer providers to use the platform again. Larger platforms for resale of goods are slightly more likely to see *peer consumers* return than smaller ones. Nearly half of the peer consumers of larger (Re)Sale Goods platforms will very likely use the platform again (46,9%), whereas less than 4 in 10 of users of smaller (Re)Sale Goods platforms (37,7%) say this. *Peer providers* are also more inclined to use larger (Re)Sale goods platforms again. Almost half of the providers (45,3%) are very likely to reuse larger (Re)Sale Goods platforms and fewer than four out of ten (36,3%) to use a smaller platform again.

#### Peer consumers

**Table 38: Likelihood to use the online P2P platform again – Larger vs Smaller platforms – peer consumers (Peer consumers)**

Likelihood to use the (Re)Sale Goods P2P platforms again	Larger	Smaller
Not likely at all	0,6%	4,4%
Not likely	1,8%	3,2%
Neutral	7,4%	9,7%
Likely	43,3%	44,9%
Very likely	46,9%	37,7%

Base: Peer consumers using (Re)Sale Goods platforms (N=6094)

#### Peer providers

**Table 39: Likelihood to use the online P2P platform again – Larger vs Smaller platforms – peer providers (Peer providers)**

Likelihood to use the (Re)Sale Goods P2P platforms again	Larger	Smaller
--	--------	---------

Not likely at all	1,1%	2,2%
Not likely	3,1%	5,4%
Neutral	9,3%	14,1%
Likely	41,2%	42,0%
Very likely	45,3%	36,3%

*Base: Peer providers using (Re)Sale Goods platforms (N=6094)*

Peer consumers who are not (at all) likely to use the platform again (i.e. 4,2%, n= 361) were asked to indicate their reasons (note that respondents could choose more than one reason):

- 38,5% said the 'price/quality of the product/service used earlier was unsatisfactory'
- 24,9% plan to 'use a different platform in the future'
- 21,6% said they 'do not find what they are looking for'
- 21,3% 'worry what will happen if something goes wrong'
- 21,1% are 'unsure if they can trust the platform'
- 14,1% 'do not want to support this initiative anymore because they disagree with the business model/how they operate'
- 13,3% 'do not need this service/product anymore'
- 11,1% believe that it 'is too difficult for me to use'

Concerns about the price/quality of the product or service are the most cited reason, but 25% plan to use a different platform in the future. Others worry about trust and what happens if something goes wrong or did not find what they were looking for using a particular online P2P platform.

Given the small sample size, a further breakdown of these findings is not feasible.

### 3.4 Conclusions

Both peer consumers and peer providers are generally satisfied with their experiences on online P2P platforms, with around three quarters of users on all platforms saying they are satisfied or very satisfied. Only 5% or fewer are unsatisfied to any degree. Consistently, the vast majority (more than 80%) of peer consumers and peer providers were willing to use the platform again.

When comparing satisfaction between the (Re)Sale platforms and the collaborative platforms, consumers' and providers' satisfaction is, on average, the same. About 85% of peer consumers are satisfied with resale platforms and 75% to 89% of the consumers are satisfied with collaborative platforms. Similarly, about 78% of peer providers are satisfied with the resale platforms and 64% to 83% of the providers are satisfied with collaborative platforms. It is noticeable that peer consumers are slightly more satisfied than peer providers, especially for (Re)Sale goods platforms (85% vs. 78%), Sharing/Renting Accommodations platforms (83% vs. 73%) and Odd Jobs platforms (74% vs. 64%).

When focusing on differences across collaborative platforms, we find that satisfaction with Sharing/Renting Accommodations platforms and Sharing/Hiring Rides platforms is

higher than satisfaction with Odd Jobs and Sharing/Renting Goods platforms, for both consumers and providers.

Another important aspect is how satisfied peer consumers are with P2P platforms compared to conventional businesses. On many factors, respondents were at least slightly more satisfied with P2P platforms than with conventional business. The biggest factor was price, which more than two third (68%) of the respondents found more satisfying on P2P platforms. The findings also show that the same proportion of respondents (69%) said that platforms enabled them to save money compared to conventional businesses. However, respondents were also more satisfied with other factors, including the availability of offers (58%), the price/quality ratio (62%), the quality of the service (61%) and trustworthiness (45%). In addition, most respondents (49%) were neither more nor less satisfied about the product quality on P2P platforms as compared to conventional businesses.

Comparing these findings for the resale sector with the collaboration sector shows that for most factors, both consumers of (Re)Sale platforms and consumers of collaboration platforms are more satisfied than with conventional businesses. Exceptions are the satisfaction with products and the trustworthiness of the platform. Especially for (Re)Sale goods platforms, the largest share of respondents were equally satisfied with the product quality on P2P platforms and the trustworthiness of these platforms, compared to conventional businesses.

Finally, the size of platforms may also impact people's satisfaction with the platforms. While smaller platforms may generate more community feelings, larger platforms involve more peers and, hence, a higher number of available products or services. The findings show that size only matters for (Re)Sale goods platforms. Consumers and providers are about 10% more satisfied with larger (Re)Sale goods platforms. Also, while both consumers of larger and smaller platforms are often more satisfied (as compared with conventional businesses) about the price, availability of offers, the price/quality ratio and the trustworthiness of the platform, this difference is greater for larger platforms. Finally, peer consumers and peer providers are also more willing to use a larger platform (87%) again than a smaller platform (78%; while this percentage is high for both larger and smaller platforms). In summary, the results differ only somewhat between larger and smaller platforms. Based on these differences, it may be likely larger platforms offer consumers more benefits (e.g., more offers).

## 4 Problems on P2P platforms

### 4.1 What problems did consumers experience when using P2P platforms and how frequently did these problems occur?

The questionnaire asked users of P2P platforms whether they had experienced problems when using P2P platforms, and if so, what kind of problems (ranging from problems in using the platform, to problems with concluding the transaction, price or problems with the product or the service itself).

Over half of the peer consumers (55%) on P2P platforms had experienced one or more of these problems at least once. The most commonly mentioned problems are poor quality of the product/service, or that the product or service was not as described. Over a quarter of users of P2P platforms report that this happened to them at least once.

Other problems experienced by peer consumers are non-delivery of the product or cancellation of the service (17,6%), unexpected price changes (15,5%) or safety issues (11,6%). Platform specific problems occurred at least once for 19,1% of users of P2P platforms.

**Table 40: Problems experienced – Frequency breakdown (Peer consumers)**

Problems experienced	Never	Once	2 to 4 times	5 or more times	At least once
Experienced problems with using the website/app/platform functions	80,9%	11,3%	5,9%	1,9%	19,1%
Price was not as agreed or additional costs were not mentioned before	84,5%	9,9%	4,1%	1,4%	15,5%
Product was not delivered/Reservation was cancelled	82,4%	11,9%	4,4%	1,4%	17,6%
Product/service was not as described	72,2%	19,2%	6,8%	1,8%	27,8%
Product/service was of poor quality	71,3%	20,2%	6,7%	1,8%	28,7%
Experienced safety issues with the product/goods/accommodation/ride/job	88,4%	6,7%	3,7%	1,2%	11,6%
My personal data were given, resold or leaked to others	90,1%	5,1%	3,4%	1,5%	9,9%
Other	81%	12,5%	3,0%	3,5%	19%

*Base: Peer consumers (N=8705)*

Problems are more frequent on Sharing/Renting Goods and Odd Jobs platforms than others, with respectively 70,9% and 68,2% of peer consumers reporting at least one problem during the last 12 months. But Accommodation and Ride Sharing/Hiring also have a high incidence of problems, ranging from 54.4% for Ride Sharing/Hiring to 53.7% for (Re)Sale of Goods and 47.9% in the P2P accommodation sector.

**Table 41: Occurrence of problems– Overall sector breakdown (Peer consumers)**

Likelihood of experiencing problems	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodations	Sharing/Hiring Rides	Odd Jobs
No problems	46,3%	29,1%	52,1%	45,6%	31,8%
At least one problem	53,7%	70,9%	47,9%	54,4%	68,2%

*Base: Peer consumers (N=8705)*

Looking further at the specific problems experienced, some interesting results emerge. The product/service not being as described and the product or service being of poor quality are the problems most noted across all sectors. Price or additional cost issues are less prevalent on resale platforms than others.

In line with the results above, the incidence rate of all problems experienced on Sharing/Renting Goods and Odd Jobs platforms is higher than on other platforms.



Exploratory study of consumer issues in online peer-to-peer platform markets –  
Task 2 Report

**Table 42: Problems experienced by peer consumers – Sector breakdown (Peer consumers)**

Problems experienced	(Re)Sale Goods		Sharing/Renting Goods		Sharing/Renting Accommodations		Sharing/Hiring Rides		Odd Jobs	
	Never	At least once	Never	At least once	Never	At least once	Never	At least once	Never	At least once
Experienced problems with using the website/app/platform functions	84,1%	15,9%	58,9%	41,1%	81,8%	18,2%	79,6%	20,4%	57,4%	42,6%
Price was not as agreed or additional costs were not mentioned before	88,6%	11,4%	60,3%	39,7%	83,7%	16,3%	82,6%	17,4%	55,8%	44,2%
Product was not delivered/Reservation was cancelled	85,7%	14,3%	65,6%	34,4%	86,4%	13,6%	74,1%	<b>25,9%</b>	61,3%	38,7%
Product/service was not as described	73,2%	<b>26,8%</b>	54,1%	<b>45,9%</b>	74,2%	<b>25,8%</b>	80,6%	19,4%	55,3%	44,7%
Product/service was of poor quality	71,9%	<b>28,1%</b>	56,2%	<b>43,8%</b>	78,8%	<b>21,2%</b>	74,9%	25,1%	55,8%	44,2%
Experienced safety issues with the product/goods/accommodation/ride/job	92,3%	7,7%	66,8%	33,2%	89,0%	11,0%	82,9%	17,1%	64,7%	35,3%
My personal data were given, resold or leaked to others	93,4%	6,6%	69,9%	30,1%	90,5%	9,5%	88,5%	11,5%	64,7%	35,3%
Other	81,6%	18,4%	72,2%	27,8%	85,0%	15,0%	80,9%	19,1%	72,3%	27,7%

Base: Peer consumers (N=8705)

In the Odd Jobs and Sharing/Renting Goods sector there were few significant differences between larger or smaller platforms. On smaller platforms for Sharing/Renting Goods problems of non-delivery (72.3% vs 61.2%) and data security (80.5% vs 64.4%) were more frequent than on larger platforms.

In the (Re)Sale Goods and Sharing/Renting Accommodations sector, there were significant differences between large and small platforms, but not for all types of problems. In the (Re)Sale Goods sector problems were more likely to occur on larger platforms, with the exception of delivery or data security issues. For Sharing/Hiring Accommodation, there were no significant differences between larger and smaller platforms regarding the frequency of the main problems (service not as described and quality of service) but other problems (issues regarding the price or cancellations) were more likely to occur on larger platforms.

**Table 43: Likelihood of experiencing problems – Proportions indicating never having experienced (Peer consumers)**

Likelihood of experiencing problems	(Re)Sale Goods		Sharing/Renting Goods		Sharing/Renting Accommodations		Sharing/Hiring Rides	
	Smaller	Larger	Smaller	Larger	Smaller	Larger	Smaller	Larger
Never experienced a problem with using the website/app/platform functions	82,5%	85,2%	61,8%	62,7%	69,8%	83,1%	72,4%	81,7%
Never experienced a problem where the price was not as agreed or additional costs were not mentioned before	84,0%	90,1%	58,4%	66,8%	73,4%	85,3%	75,1%	85,3%
Never experienced a problem where the product was not delivered/Reservation was cancelled	85,8%	85,8%	61,2%	72,3%	75,8%	87,8%	70,3%	78,3%
Never experienced a problem where the product/service was not as described	72,6%	74,6%	56,5%	55,1%	69,8%	74,1%	68,2%	81,1%

Never experienced a problem where the product/service was of poor quality	71,6%	73,2%	52,4%	60,9%	73,4%	77,4%	66,4%	76,8%
Never experienced safety issues with the product/goods/accommodation/ride/job	89,6%	93,2%	65,3%	73,5%	81,0%	89,7%	76,1%	87,5%
Never experienced a problem where my personal data were given, resold or leaked to others	92,8%	93,9%	64,4%	80,5%	79,8%	93,2%	80,8%	91,8%

Base: peer consumers (N=8705)

### Peer providers

The survey also looked at the problems that peer providers experienced when using P2P platforms. Firstly, providers were asked if they experienced a problem with the person they were providing the product/service to. The results show that 14% of providers experienced a problem with the other peer, varying from 11,3% on Sharing/Hiring Rides platforms to 16,4% on Sharing/Renting Accommodations and 21,9% on Odd Jobs platforms. The following table breaks this down by sector of the platform.

**Table 44: Experienced problems with other peers (Peer providers)**

Experienced problems with other peers	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodations	Sharing/Hiring Rides	Odd Jobs
Yes	13,4%	16,1%	16,4%	11,3%	21,9%
No	86,6%	83,9%	83,6%	88,7%	78,1%

Base: peer providers (N=8498)

Providers that had experienced a problem with the other peer (14%) were asked about the nature of the problem. Over 40% of peer providers who experienced a problem indicated that the other peer did not show up or cancelled at the latest moment. Furthermore, 25,8% indicated that they were not paid by the other peer, 24% had to wait too long to get paid or reimbursed and 9.4% had to pay unexpected costs. In addition, 27% report damages.

- **I was not paid by the other peer – 25,8%**
- My personal data were given, resold or leaked to others – 6,1%
- I experienced problems with using the website/app/platform functions – 8,1%
- **The person I rented accommodation to caused damage to my property/The person I gave a ride to damaged my car/The person to whom I lent /rented a tool/device damaged it – 27%<sup>17</sup>**
- **The person to whom I sold the product complained about it – 27,5%<sup>18</sup>**
- **The person did not show up / cancelled at the latest moment – 41%<sup>19</sup>**
- The other peer did not follow the rules as mentioned on the platform – 20,8%
- **I had to wait too long to get paid or reimbursed – 24%**
- **I had to pay costs that were not mentioned before during the transaction – 9,4%**
- Other – 15,3%

Exploring problems specific to payment in more detail<sup>20</sup>, half of the respondents (47,5%) who experienced a problem with the other peer indicated they had experienced a problem related to payment. There is not a large difference between smaller (43,2%) and larger (51,5%) platforms.

On (Re)Sale Goods platforms, issues related to the payment are also prevalent. Half of the peer providers (50,8%) using (Re)Sale Goods platforms who experienced a problem indicated that this problem was related to the payment. This percentage is slightly lower for peer providers who use collaborative platforms (40,2%).

**Table 45: Proportion indicating having experienced a payment or no show / cancellation issue - Size & (Re)Sale vs collaborative breakdown (Peer providers)**

	Smaller	Larger	(Re)Sale	Collaborative
Payment issues	43,2%	51,5%	50,8%	40,2%
No show / cancellation issues	40,2%	50%	0%	41%

*Base: Peer providers who experienced an issue with the other peer (N=1188)*

Given the small sample sizes involved, the analysis does not break down types of problem by sector of the P2P, the size of the P2P platform within those sectors or by country.

#### 4.1.1 Comparing problems experienced using the sharing economy versus using conventional businesses

<sup>17</sup> Includes only peer providers who experienced a problem using Sharing/Renting Accommodation, Sharing/Hiring Ride and Sharing/Renting Goods platforms (N=289).

<sup>18</sup> Includes only peer providers who experienced a problem using (Re)Sale Goods platforms (N=815).

<sup>19</sup> Includes only peer providers who experienced a problem using Sharing/Renting Accommodation and Sharing/Hiring Ride platforms (N=200).

<sup>20</sup> These problems include "I was not paid by the other peer", "I had to wait too long to get paid or reimbursed" and "I had to pay costs that were not mentioned before during the transaction".

The previous section describes the incidence of problems that both peer consumers and peer providers experienced when using P2P platforms. Additionally, the survey captured whether peer consumers experienced similar problems when using conventional businesses. Overall, when comparing P2P platforms with conventional businesses, 26,4% of peer consumers said they experienced similar problems when using conventional businesses. Between three quarters and two thirds did not.

**Table 46: Experienced similar problems when using conventional business – Sector breakdown (Peer consumers)**

Experienced similar problems when using conventional business	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodations	Sharing/Hiring Rides	Odd Jobs
Yes	23,8%	36,9%	29,6%	25,7%	26,4%
No	76,2%	63,1%	70,4%	74,3%	73,6%

*Base: Peer consumers who experienced at least one problem (N=4626)*

However, when looking at these results at country level, major differences are evident. Nearly 40% of peer consumers in Poland (39,3%) and Bulgaria (39,2%) indicated they had experienced similar problems when using conventional businesses, compared to only 12,8% in The Netherlands and 16,7% in Germany. Sample sizes are too small to examine this data for specific problems.

**Table 47: Proportion of peer consumers who experienced similar problems when using conventional businesses – Country breakdown (Peer consumers)**

Percentage who experienced similar problems when using conventional businesses	Peer consumers
Bulgaria	39,2%
Denmark	27,7%
France	19,1%
Germany	16,7%
Italy	21,8%
The Netherlands	12,8%
Poland	39,3%
Slovenia	23,0%
Spain	28,2%
United Kingdom	23,9%

*Base: Peer consumers who experienced at least one problem (N=4626)*

#### 4.2 Level of detriment as a result of problems experienced

The above sections describe the incidence of problems encountered by peer consumers on P2P platforms. Peer consumers were also asked to indicate the extent to which they suffered personal detriment as a result of these problems during the previous year. This was measured on a scale of 0-10 (where 0 means “No or negligible detriment” and 10 means “A very significant detriment”). Personal detriment is defined as financial loss or any other type of harm (e.g. loss of time, stress, etc.). Based on the ratings given, the average level of detriment is calculated.

Peers who experienced problems on P2P platforms report an average level of personal detriment between 2/10 and 4/10. The level of detriment experienced by peer consumers is related to the sector of P2P platforms that they have used. The level of detriment is higher amongst those who said they experienced problems in the sectors of Odd Jobs (3,76) and Sharing/Renting Goods (3,57), and lower in the accommodation (2,85), Ride sharing (2,48) and (Re)Sale of goods sectors (2,01).

**Table 48: Average level of detriment experienced as a result of problems experienced on P2P platforms (Peer consumers)**

	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodations	Sharing/Hiring Rides	Odd Jobs
Average level of detriment experienced as a result of problems experienced on P2P platforms	2,01	3,57	2,85	2,48	3,76

*Base: Peer consumers who experienced at least one problem (N=4626)*

In the Sharing/Renting Accommodations and Odd Jobs sectors the size of the platform was not significantly related to the level of detriment. In the sectors of (Re)Sale Goods, Sharing/Renting Goods and Sharing/Hiring Rides the level of detriment reported was significantly higher on smaller platforms rather than larger platforms.

**Table 49: Average level of detriment experienced as a result of problems experienced on P2P platforms – Sector and platform size breakdown (Peer consumers)**

To what extent have you suffered from detriment as a results of problems experienced on the platform	Average level of detriment	
(Re)Sale goods	Larger	1,85
	Smaller	2,57
Sharing/Renting Goods	Larger	2,96
	Smaller	3,97
Sharing/Renting Accommodations	Larger	2,56
	Smaller	2,93
Sharing/Hiring Rides	Larger	2,18
	Smaller	2,96

Odd Jobs	Larger	3,8
	Smaller	3,37

*Base: Peer consumers who experienced at least one problem (N=4626)*

There are several significant country differences: the highest level of detriment amongst peer consumers who experienced problems is reported in France (3,03), Spain (2,99) and Italy (2,92), the lowest level in Slovenia (1,45).

**Table 50: Average level of detriment experienced as a result of problems experienced on P2P platforms – Country breakdown (Peer consumers)**

	Average level of detriment
Bulgaria	2,45
Denmark	1,83
France	3,03
Germany	1,87
Italy	2,92
The Netherlands	1,92
Poland	2,33
Slovenia	1,45
Spain	2,99
United Kingdom	2,57

*Base: Peer consumers who experienced at least one problem (N=4626)*

#### **Comparing to the Market Monitoring Survey 2015**

A tentative comparison between the results from this survey and the Market Monitoring Survey (MMS) 2015 can be made, focusing on those markets included in the MMS that offer similar services to their counterparts within online P2P platforms. Respondents were asked the exact same question to determine to what extent they suffered from detriment as a result of problems experienced in the relevant market.

Comparing these results, there is a lower average detriment level reported for online P2P platforms than for the corresponding traditional consumer markets. It may be that consumers attach lower impact to detriment resulting from problems experienced on online P2P platforms compared to problems in the traditional economy.

**Table 51: Average detriment level - Comparison between online P2P platforms and Market Monitoring 2015 (Peer consumers)**

Average detriment level			
Comparison between online P2P platforms and Market Monitoring 2015			
Online P2P platforms	Avg. detriment level		Consumer Markets
Sharing/Hiring Rides Platforms	2,48	5,3	Vehicle Rental Services <sup>21</sup>
Sharing/Renting Accommodations Platforms	2,85	5,2	Holiday Accommodation Services
Odd Jobs Platforms	3,76	5,8	House & Garden Maintenance Services

Base: Peer consumers who experienced at least one problem (N=4626)

The data indicate that the level of personal detriment of peer consumers is not at this point a major source of concern. The comparison may be biased insofar as the amounts at stake on P2P platforms may be significantly lower compared to similar products and services provided by conventional businesses.

#### Comparison with the Digital Single Market Study<sup>22</sup>

The Digital Single Market study provides data on the proportion of consumers that experience problems with online purchasing of goods and services, including digital content. In the EU28 an average of 31%, consumers experienced online purchasing problems in 2015 (ranging from a low of 21% in the Netherlands to a high of 40% in Poland).

In the ten countries surveyed as part of this study over half of peer consumers (55%) using online P2P platforms had experienced at least one problem. This could indicate that problems on P2P platforms are more prevalent than problems with online purchases in general.

Comparing the types of problems encountered by users of P2P platforms with those in online purchases in general:

- problems with non-delivery<sup>23</sup> are slightly more frequent in P2P markets - 13% in the

<sup>21</sup> The category of 'Vehicle Rental Services' does not include taxi services or public transport which seriously limits the comparability with Sharing/Hiring Rides Platforms, which offer alternatives for all of these services.

<sup>22</sup>

[http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/obstacles\\_dsm/docs/21.09\\_dsm\\_final\\_report.pdf](http://ec.europa.eu/consumers/consumer_evidence/market_studies/obstacles_dsm/docs/21.09_dsm_final_report.pdf)



DSM and 17,6% in this P2P survey.

- problems with quality of the product or service are almost twice as frequent in P2P markets than in general online purchases - in the DSM survey 15% reported that the product/service was lower quality than advertised, whereas 28,7% of users of P2P platforms in the current study report poor quality products/services.

### 4.3 Actions taken after experiencing a problem

This section examines the actions peer consumers and peer providers took after experiencing a problem. Overall, a high proportion of peers who encountered problems took action, and the proportion of peer providers who took action is even higher than among peer consumers: almost 7 out of 10 (71%) of peer providers who experienced a problem reported to have taken action compared to 54% of peer consumers experiencing a problem.

Peer consumers and peer providers who did take action were asked which actions they took (they could indicate multiple actions). Of peer consumers 30% of those who experienced a problem choose to complain to the other peer and 17.5% complained to the platform. Peer providers who experienced a problem complained about as often to the platform (34%) as to the other peer (36%).

Interestingly, only a fifth i.e. 20% of peer consumers and 23% of peer providers, gave a low ranking or bad review in response to the problem.

**Table 52: Actions taken when facing a problem (consumers and providers)**

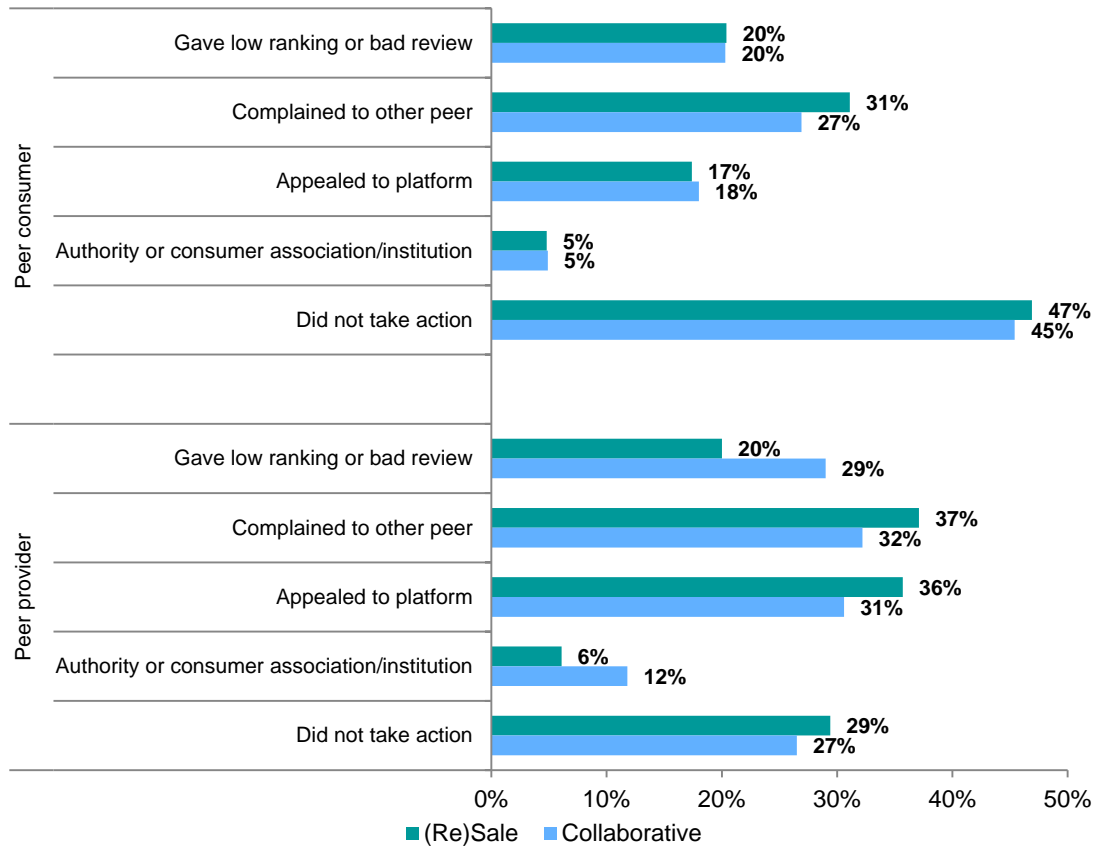
	Gave low ranking or bad review	Complained to other peer	Appealed to platform	Authority or consumer association/institution	Did not take action
Peer consumer	20,4%	29,8%	17,5%	4,8%	46,4%
Peer provider	22,8%	35,6%	34,1%	7,9%	28,5%

*Base: Peer consumers (N=4626) and peer providers (N=1187) who experienced at least one problem*

Sample sizes were too small to meaningfully examine whether actions differed depending on the sector of P2P platform. Looking at (Re)Sale platforms in comparison to collaborative platforms there are no significant differences in the actions that either peer consumers or peer providers take.

<sup>23</sup> In the case of the DSM 13% experienced non-delivery, in this study 17,6% experienced that the product/service was not delivered or cancelled.

**Figure 3: Actions taken when facing a problem conditional on P2P sector (consumers and providers)<sup>24</sup>**



Base: Peer consumers (N=4626) and peer providers (N=1187) who experienced at least one problem

### Comparing to the Consumer Conditions Scoreboard 2015

According to the Consumer Conditions Scoreboard<sup>25</sup>, from the overall consumers in 28 MS who claim that they have experienced a problem buying or using goods or services in the past 12 months which "they felt gave them a legitimate cause to make a complaint", 76% took action to solve the problem. Most complaints were made directly to traders: 63% complained about it to the retailer/provider and 14% complained about it to the manufacturer, while 24% did nothing. Focusing on the countries included in this survey, the percentage of people who did nothing ranges from 5% in Denmark to 27% in France.<sup>26</sup>

<sup>24</sup> Detailed results are presented in Table 106 (Annex 4)

<sup>25</sup> [http://ec.europa.eu/consumers/consumer\\_evidence/consumer\\_scoreboards/11\\_edition/docs/ccs\\_2015scoreboard\\_en.pdf](http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/11_edition/docs/ccs_2015scoreboard_en.pdf) ;p47

<sup>26</sup> Percentages of respondents not taking actions for the 10 surveyed countries (based on the Consumer Scoreboard 2015 are: 42 % Bulgaria, 5% Denmark, 27% France, 6% Germany, 21% Italy, 9% Netherlands, 15% Poland, 18% Slovenia, 14% Spain, 9% UK

We can compare these data to those found in the survey but need to take into consideration that the question asked in the Scoreboard is specifically about "problems that give a legitimate cause to make a complaint", whereas the question asked in this survey was about problems in general. Hence, the results of the Scoreboard are likely to be more conservative, since the current studies may include a wider variety of problems.

On online P2P platforms, the percentage of peer consumers that took action after experiencing a problem is 54%, and for peer providers 71%.

On P2P platforms, 54% of peer consumers took some form of action and 46.4% did nothing. The actions taken are more: diverse 30% of peer consumers and 36% of peer providers complain to the other peer, 17.5% of peer consumers and 34.1% of peer providers complain to the platform, and only about a fifth gave a low ranking or negative review, respectively 21% and 23%. Involving public or consumer authorities has a relatively small share in both surveys, but overall peer providers appear more inclined to involve a consumer authority and peer consumers less so, than consumers on average.

#### 4.4 If action was undertaken, did the problem get solved?

Peer consumers on P2P platforms who took action after encountering a problem were asked to indicate the results of their actions. The following analysis reports the success rate of those who took action to solve their problems.

More than 60% of peer consumers who took action with the other peer succeeded in solving all or most of their problems; about 45% had all or most of their problems solved by the platform, and 45% succeeded in getting their money back from a payment service provider. There are no significant differences in terms of socio-demographic or other variables.

**Table 53: Percentage of problems that get solved (Peer consumers)**

Percentage of times problems get solved	Yes, all of them	Yes, most of them	Yes, but only few of them	No, none
By the other peer	34,6%	26,6%	14,9%	23,9%
By the website/app/platform which you used	23,4%	22%	13,7%	40,8%
By getting the money back from a payment service provider	25,9%	20,2%	12,4%	41,4%

*Base: Peer consumers who took action after experiencing a problem (N=2478)*

Although in general, problems are most likely to be solved by other peers, there are differences between the sectors of P2P platform. While 75% of those who experienced problems and took action within Odd Jobs and Sharing/Renting Goods found most of their problems were solved by the other peers, this figure is only 53% in Sharing/Renting Accommodations and about 60% for (Re)Sale Goods and Sharing/Hiring Rides. Problems

were less likely to be solved by the other peer on Sharing/Renting Accommodations platforms than on the other platforms surveyed.

**Table 54: Problems solved by the other peer – Sector breakdown (Peer consumers)**

Problems solved by the other peer	No, none	Yes, but only a few of them	Yes, most of them	Yes, all of them
(Re)Sale Goods	27,0%	13,6%	23,7%	35,8%
Sharing/Renting Goods	10,5%	14,4%	38,3%	36,8%
Sharing/Renting Accommodations	26,7%	20,3%	25,7%	27,3%
Sharing/Hiring Rides	23,7%	18,0%	29,4%	28,9%
Odd Jobs	7,9%	18,1%	38,4%	35,6%

*Base: Peer consumers who took action after experiencing a problem (N=2478)*

The likelihood that the platform resolved the problems that peer consumers experienced also varies between P2P platform sectors. Amongst peer consumers who experienced problems and took action with (Re)Sale Goods and Sharing/Renting Accommodations platforms, the platform itself was not able to solve most of the problems in more than half of the cases. This compares to the Odd Jobs sector where the platforms more often succeed in solving problems. Overall, Sharing/Renting Accommodations platforms are least likely to solve all the problems reported to them.

**Table 55: Problems solved by the website/app/platform – Sector breakdown (Peer consumers)**

Problems solved by the website/app/platform	No, none	Yes, but only a few of them	Yes, most of them	Yes, all of them
(Re)Sale Goods	<b>47,5%</b>	10,9%	16,5%	25,0%
Sharing/Renting Goods	17,2%	21,1%	37,3%	24,4%
Sharing/Renting Accommodations	<b>41,7%</b>	13,9%	27,8%	16,6%
Sharing/Hiring Rides	32,2%	18,5%	28,9%	20,4%
Odd Jobs	14,1%	26,0%	41,8%	18,1%

*Base: Peer consumers who took action after experiencing a problem (N=2478)*

Problems are least likely to be solved by a payment service provider in the (Re)Sale Goods and Sharing/Renting Accommodations sectors compared to others. On the contrary, problems are most likely to be solved by a payment service provider on Sharing/Renting Goods (61,3%) and Odd Jobs (54,8%) platforms.

**Table 56: Problems solved by the payment service provider - Sector breakdown (Peer consumers)**

Problems solved by the payment service provider	No, none	Yes, but only a few of them	Yes, most of them	Yes, all of them
(Re)Sale Goods	<b>45,7%</b>	9,6%	16,3%	28,4%
Sharing/Renting Goods	19,1%	19,6%	31,6%	29,7%
Sharing/Renting Accommodations	<b>48,7%</b>	15,5%	21,9%	13,9%
Sharing/Hiring Rides	41,2%	13,7%	28%	17,1%
Odd Jobs	19,8%	25,4%	33,3%	21,5%

*Base: Peer consumers who took action after experiencing a problem (N=2478)*

#### 4.5 Relation between the type of action taken and problem solving.

Combining the data about the kind of action taken and problem resolution, it is possible to see whether some of the actions that peer consumers or peer providers take are more or less likely to lead to the problems being solved by either the peer or the platform.

The results show that when peer consumers 'complain to the other peer', this is positively associated with having problems solved by the peer. Similarly, for both peer consumers and peer providers, there is a positive relationship between having problems solved by the platform if they have appealed to the platform for assistance in handling their complaint.

On the contrary, peer consumer who report they left a bad review or ranking on the P2P platform, are less likely to have solved their problems through the other peer or through the platform.

Peer providers were not asked if the problem was solved by other peers, they were asked whether the platform resolved their problems. The analysis shows a positive relationship between leaving a bad rating/review and having the platform solve the problem.

Therefore, whilst providers leaving a bad review/rating is positively associated with them stating that the platform solved their problem, for peer consumers taking this course of action is negatively associated with having either the peer or the platform resolve their problem.

#### 4.6 Which action did the other peer/the platform (resale/collaborative) take in response to the problem?

Above sections explore the problems that peer consumers and peer providers experienced and the types of actions taken to resolve them. Users of P2P platforms who had either given a bad review or had complained directly to the peer were asked what the peer did in response to this action. 41,9% of peer consumers that had a problem choose one or other of these actions in response to the problem (17,1% of all peer

consumers on P2P platforms). Peer consumers could indicate multiple responses and the following findings refer to respondents who took at least one action.

First of all, the responsiveness from peers to complaints seems relatively high – less than 15% did nothing in reaction to a complaint, and most reacted constructively. Peer providers either acknowledged (44.8%) or investigated the problem (20.8%), and in 26.3% of cases gave a satisfactory explanation. In 17,9% of cases the explanation was considered unsatisfactory by the respondent.

A large proportion of peer consumers, 53.2% in total, obtained some form of financial or other compensation from the peer provider; 5,9% obtained a partial refund and 27% a full refund and another 10,3% received either a credit/voucher or compensation for their damages/losses.

There are no significant gender differences in the actions that peers took in response to the problem.

**Table 57: Actions the peer has taken in response to the problem (Peer consumers)**

Actions the <u>peer</u> provider has taken in response to the problem	%
Acknowledged the problem	44,8%
Investigated the problem	20,8%
Gave a satisfactory explanation	26,3%
Gave an unsatisfactory explanation	17,9%
Gave a partial refund	15,9%
Gave a full refund	27,0%
Gave a credit/note or voucher	4,4%
Gave compensation for damage/losses	5,9%
Has done nothing	14,5%
Other	2,8%
Don't know	2,2%

*Base: Peer consumers who took action after experiencing a problem by contacting the other peer (N=1941)*

As previously mentioned in this chapter, 17,5% of peer consumers who had a problem appealed to the platform for assistance in handling the complaint (7.2% of all users of P2P platforms). Again, peer consumers could indicate which action or actions the platform took in response to their complaint.

Responsiveness of platforms is exceptionally high: only 2.3% of peer consumers reported that the platform did nothing in response to their problem. Furthermore, in almost 75% of cases platforms reacted constructively: 40,5% stated that the platform investigated the problem, and 34,2% that it acknowledged the problem. 29,4% say they got a satisfactory explanation. Only 15% of peer consumers complaining to platforms were not satisfied with the explanation they were given.

**In 58% of cases, the peer consumer obtained some form of financial or other compensation from the platform; in 30,7% of cases this was a full refund.**

There were no significant gender differences, but younger age groups were significantly more likely than others to say they obtained a partial refund from the platform.

**Table 58: Actions the platform has taken in response to the problem (Peer consumers)**

Actions the <u>platform</u> has taken in response to the problem	%
Acknowledged the problem	34,2%
Investigated the problem	40,5%
Gave a satisfactory explanation	29,4%
Gave an unsatisfactory explanation	14,9%
Gave a partial refund	13,7%
Gave a full refund	30,7%
Gave a credit/note or voucher	7,3%
Gave compensation for damage/losses	6,2%
Has done nothing	2,3%
Other	9,4%
Don't know	2,3%

*Base: Peer consumers who took action after experiencing a problem by contacting the other platform (N=812)*

Overall the action most commonly taken by both peer and platform in response to complaints is to give some form of financial compensation, ranging from full refunds (in 30.7% of complaints to platforms, 27% of complaints to peer providers), to partial refunds, credits/vouchers and other compensation for damages or losses.

Sample sizes limit analysis of whether certain actions are more or less associated with different P2P platform sectors. However, looking at (Re)Sale Goods platforms in comparison to collaborative platforms there are some significant differences.

**Peer consumers who complained to peers on (Re)Sale Goods platforms are more likely to get a full refund than those complaining to collaborative platforms**, while on collaborative platforms partial refunds and other forms of (financial) compensation are more common. Peer providers on both sectors of platforms solve most problems by some form of financial or other compensation. In addition, peer providers on collaborative platforms are less likely not to react to the complaint: less than 10% of respondents reported that the peer provider did nothing on collaborative platforms, compared to 17% on (Re)Sale Goods platforms.

**Table 59: Actions the peer has taken in response to the problem (Peer consumers)**

Actions the <u>peer</u> has taken in response to the problem	(Re)Sale Goods	Collaborative
Acknowledged the problem	46,6%	40,7%
Investigated the problem	18,9%	24,9%
Gave a satisfactory explanation	23,9%	31,9%
Gave an unsatisfactory explanation	15,8%	22,7%
Gave a partial refund	13,1%	22,4%
Gave a full refund	<b>31,4%</b>	16,9%
Gave a credit/note or voucher	2,8%	8,0%
Gave compensation for damage/losses	5,3%	7,5%
Has done nothing	16,7%	9,5%
Other	3,6%	0,8%
Don't know	2,1%	2,4%

*Base: Peer consumers who took action after experiencing a problem by giving a low ranking or bad review or by contacting the other peer (N=1941)*

Comparing the response of (Re)Sale Goods and collaborative platforms in response to complaints, the patterns are broadly similar to those of the peers. **Peer consumers who complained to (Re)Sale Goods platforms are more likely to get a full refund than those complaining to collaborative platforms**, while collaborative platforms are more likely to offer partial refunds and other forms of (financial) compensation. Both sectors of platforms solve most problems by some form of financial or other compensation. Collaborative platforms also appear overall more reactive: only in 3,1% of cases did the platform fail to react to the problem, compared to 12,3% of cases for (Re)Sale platforms.

**Table 60: Actions the platform has taken in response to the problem (Peer consumers)**

Actions the <u>platform</u> has taken in response to the problem	(Re)Sale goods	Collaborative
Acknowledged the problem	34,8%	32,9%
Investigated the problem	42,8%	35,7%
Gave a satisfactory explanation	26,2%	36,4%
Gave an unsatisfactory explanation	12,1%	20,9%
Gave a partial refund	7,2%	27,5%
Gave a full refund	<b>35,2%</b>	20,9%
Gave a credit/note or voucher	5,1%	12,0%
Gave compensation for damage/losses	4,2%	10,5%



Has done nothing	12,3%	3,1%
Other	3,2%	0,4%
Don't know	2,3%	2,3%

Base: Peer consumers who took action after experiencing a problem by contacting the other platform (N=812)

#### 4.7 Satisfaction with how the other peer dealt with their complaint(s)?

Overall satisfaction with the way the other peer dealt with complaints was fairly high, with almost 2 in 3 of peer consumers who had complained to the peer provider (66,5%) feeling very satisfied or satisfied in comparison with about a quarter (24,3%) neutral and only 9,2% expressing dissatisfaction.

**Table 61: Satisfaction with how the other peer dealt with your complaint (Peer consumers)**

Satisfaction with how the other peer dealt with your complaint	Very satisfied	Satisfied	Neutral	Not satisfied	Not at all satisfied
Peer consumers	15,2%	51,3%	24,3%	7,2%	2%

Base: Peer consumers whose problems were addressed by the other peer (N=1270)

Both peer consumers and peer providers who contacted the platform for a resolution to their complaint were asked about their satisfaction with how the platform dealt with this. Satisfaction is higher among peer consumers (70,4%) than peer providers (49,1%). No significant difference can be observed by sub-group.

**Table 62: Satisfaction with how the platform dealt with your complaint (Peer consumers and peer providers)**

Satisfaction with how the platform dealt with your complaint	Very satisfied	Satisfied	Neutral	Not satisfied	Not at all satisfied
Peer consumers	23,8%	46,6%	22,8%	5,4%	1,3%
Peer providers	15,3%	33,8%	28,9%	13,8%	8,1%

Base: Peer consumers (N=596) and peer providers (N=405) whose problems were addressed by the platform

#### Comparison to the Consumer Scoreboard<sup>27</sup>

Comparing the results from this survey with the Consumer Scoreboard is difficult as the Consumer Scoreboard looks at satisfaction with complaint handling by the retailer/service provider or the manufacturer and is therefore is not directly comparable.

Furthermore, the scale used to rate satisfaction is different: the consumer scoreboard

27

[http://ec.europa.eu/consumers/consumer\\_evidence/consumer\\_scoreboards/11\\_edition/docs/ccs2015scoreboard\\_en.pdf](http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/11_edition/docs/ccs2015scoreboard_en.pdf)

includes a 4-point scale and the P2P survey a 5-point scale.

However, if we compare consumers who complained to ‘retailers or service providers’ with how peer providers dealt with complaints of peer consumers the percentages of those who say they are (very/fairly) satisfied in the consumer scoreboard and those that are satisfied or very satisfied in this survey are about the same. That is, in the Consumer Scoreboard of 2014 60,5% of consumers were very or fairly satisfied with how the retailer/service provider dealt with their complaint. This compares to 66,5% of users of P2P platforms who were satisfied or very satisfied with how the peer dealt with their complaint.

#### 4.8 Reasons for no action?

As highlighted in section 4.3, 46% of peer consumers and 29% of peer providers who experienced a problem choose not to take any action. Peer consumers and peer providers who did not take any action even though they faced problems were asked why they decided not to complain.

Not all peer consumers could explain their reasons – 30,4% indicate not knowing why they did not take action. Of those who gave a reason, most feel it is not worth the time or effort, and the most common response was because the sums involved were too small. A much smaller percentage say they did nothing because they did not know how to deal with the problem: 8.2% did not know how and where to complain, and 5.5% said they were unsure of their rights.

Amongst providers the most likely reasons for not taking any action were because they felt they were unlikely to get a satisfactory solution to the problem and that the sums involved were too small. Interestingly, peer providers are more likely to believe they are unlikely to get a satisfactory solution than peer consumers. More than 10% of peer providers were unwilling to take action because they lack knowledge about their rights. Given the small sample sizes, these results are not further analysed.

**Table 63: Reasons for not taking action when facing problems on P2P platforms (Peer consumers and peer providers)**

Reasons for not taking action despite facing problems	Peer consumers	Peer providers
The sums involved were too small	23,7%	25,7%
It was unlikely I was going to get a satisfactory solution to the problem I encountered	14,2%	25,7%
It doesn't bother me as much when I use these platforms	13%	N/A
I don't like to complain and prefer to avoid confrontations	12,8%	17,5%
I thought it would take too long to come to a solution	9,8%	10,4%
I did not know how or where to complain	8,4%	13%
I did not immediately complain and felt it was too late to do so	6,2%	N/A
I was not sure about my rights as a consumer/provider	5,5%	10,9%

I complained about other problems in the past but the problems were not resolved	2,1%	4,1%
I could not find the necessary contact details from the provider anymore	2%	N/A
Other	8,2%	7,4%
Don't know/Not applicable	30,4%	22,2%

Base: Peer consumers (N=2148) and peer providers who did not take action after experiencing a problem (N=338)

## 4.9 Conclusions

### 4.9.1 Problems encountered by peer consumers

Peer consumers **experience problems** quite often when using P2P platforms: 55% of platform users reported to have experienced at least one problem during the last 12 months. This is much higher than in regular online transactions (31%). Across all platforms, 63% to 76% of peer consumers reported they had not experienced similar problems in transactions with conventional businesses, indicating that problems are rather inherent to online P2P platforms. The current findings also show that users are more likely to experience problems on collaborative platforms (48%-71%) than on (Re)Sale platforms (54%). On collaborative platforms, most problems are reported for Sharing/Renting Goods platforms (71%) and Odd Jobs platforms (68%).

The most commonly reported **problem areas** (accounting for over half of the problems reported: 44.5% or higher), across all sectors of platforms, are that the goods and services were of poor quality or that they were not as described. Additionally, for some of the platforms (Sharing/Renting Goods & Odd Jobs platforms), problems with the functioning of the platform or website (respectively 41% and 43%) and problems with the price (respectively 40% and 44%) were also reported relatively often.

Peer consumers rate the level of **personal detriment** they experienced (e.g., loss of time, stress, etc.) as a result of their problems on P2P platforms between 2/10 and 4/10, which is low to medium. On average, detriment is lower for (Re)Sale platforms (2,01) than for collaborative platforms (2.48-3.76), but differences can also be observed between the different sectors of collaborative platforms. As such, users of Sharing/Renting Goods (3.57) and Odd Jobs platforms (3.76) report higher detriment. The average level of detriment as a result of problems experienced by peer consumers - insofar as valid comparisons can be made - is lower compared to similar types of services in the traditional economy. This could be related to the fact that the sums involved on online P2P platforms are generally lower.

The **size of the platforms** matters when it comes to the prevalence of problems and the experienced detriment. First, problems are slightly more prevalent when using larger platforms, compared to smaller platforms in the (Re)Sale and Sharing/Renting Accommodations sectors, but not for all problem types. In the Sharing/Renting Accommodations sector, problems with price (15% vs. 27%) or cancellations (12% vs. 24%) are more often reported for larger platforms and in the (Re)Sale sector there are more reports of all problem types (apart from delivery and data security) on larger than

smaller platforms. Second, size also has an effect on consumer detriment for some platform sectors (i.e., (Re)Sale goods, Sharing/Renting Goods, Sharing/Hiring Rides), where users experience more detriment on smaller platforms.

#### 4.9.2 Problems encountered by peer providers

Peer providers experience fewer problems (14%) on P2P platforms than peer consumers. The main problems of peer providers relate to cancellations (over 40%) and various payment issues (47,5% of providers that have experienced one or more payment issues). On average, providers experience less problems on (Re)Sale platforms (13%) than on the collaborative platforms (11%-22%). Among the different sectors of collaborative platforms, most problems are experienced on Odd Jobs platforms (22%).

#### 4.9.3 Problems resolution

When confronted with problems, peer consumers and peer providers reacted differently. Almost half of **peer consumers** (46%) did not take any actions to resolve the problems. The main reason for not taking any action was that the amount of money involved was too small or that it would involve too much time and effort. When they did take actions, most complained to the other peer (30%) or gave a low ranking or wrote a bad review (20%), while 17.5% complained to the platform.

Taking action increased their chances of achieving a satisfying solution: 45% to 60% of all peer consumers that took action saw all or most of their problems resolved. This is particularly likely when addressing this problem with the other peer (61%), but a considerable proportion of consumers also achieved solutions via the platform (45%) or by getting their payment back from the payment service provider (46%). However, a large proportion of peer consumers that tried to solve the problem through the platform or payment service provider achieved no problem solution (42% for both).

Problems on (Re)Sale platforms are relatively less likely to get resolved by the involved peers, the platform and the payment service providers than problems on collaborative platforms. Across the different sectors of collaborative sectors, problems are most likely to be solved via all the different parties on Sharing/Renting Goods platforms, followed by Odd Jobs platform.

There is also a link between the type of action peer consumers took and the problem resolution. Complaining directly to the other peer and to the platform is relatively likely to get the problem solved. In contrast, writing bad reviews or giving low ratings is a less successful strategy. This is somewhat of a paradox, given that reviews and rankings are common tools that are often encouraged by online communities, including P2P platforms.

In general, both peer providers and platforms are very responsive to problems (i.e., only 14,5% of peer providers and 2,3% of platforms has done nothing), and in most cases the other peer or the platform solved the problem by offering a refund, or another form of financial or other compensation (53,2% from peers, 58% for platforms). Full refunds are more likely to be achieved from (Re)Sale than from collaborative platforms. Problems were less likely to be resolved by the other peer on shared/rented accommodation platforms than on other platform sectors. Finally, two thirds of peer consumers are (very) satisfied with how the other peer or platform dealt with their complaint.

In contrast to consumers, most **peer providers** took action (only 29% did nothing, mostly because they believed that they will not get a satisfactory solution) by

complaining to the other peer (36%) or by appealing to the platform (34%). Addressing the problem with the platform is positively related to achieving a satisfying outcome (it was not tested if the problem was solved by other peers). Also, and this is the opposite to what was found for peer consumers, leaving a negative review or rating actually helps peer providers to have the platform solve the problem. Finally, only half of the peer providers are satisfied with how the platform dealt with their complaint (49% satisfied), which is considerably less than for consumers (70%).

## 5 Perceptions of rights and responsibilities

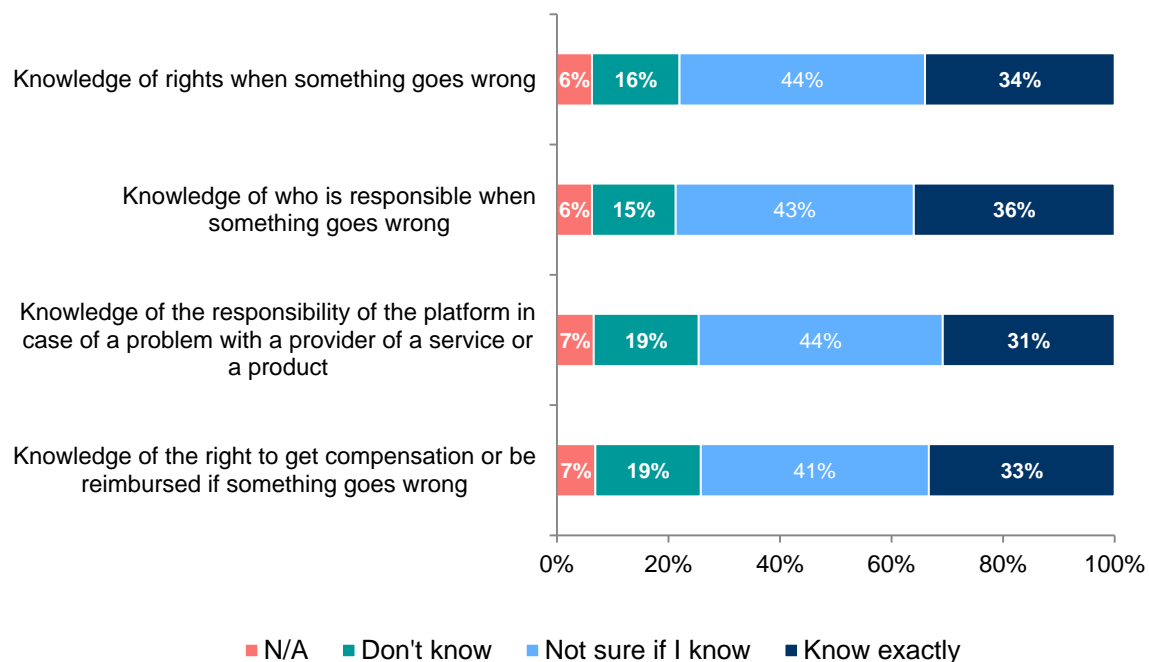
### 5.1 Knowledge of rights and responsibilities

This section explores whether peer consumers and peer providers think they know their rights and responsibilities in P2P markets. It is important to note that the results presented in this section are based on respondents' self-reported or perceived knowledge of their rights and responsibilities.

A large majority of **peer consumers** acknowledge they do not know or are not sure what their rights are on online P2P platforms: 57.7 % don't know or are not sure who is responsible when something goes wrong, 62.7% don't know or are not sure about the responsibility of the platform in case of a problem with a provider and 59.8% don't know or are not sure about their right to compensation or reimbursement if something goes wrong.

Most peer consumers are uncertain about their rights (between 40% and 45%); around a third of peer consumers indicated they think they know exactly what their rights are and between 15% and 20% reported not knowing their rights.

**Figure 4: Knowledge of rights (Peer consumers)<sup>28</sup>**



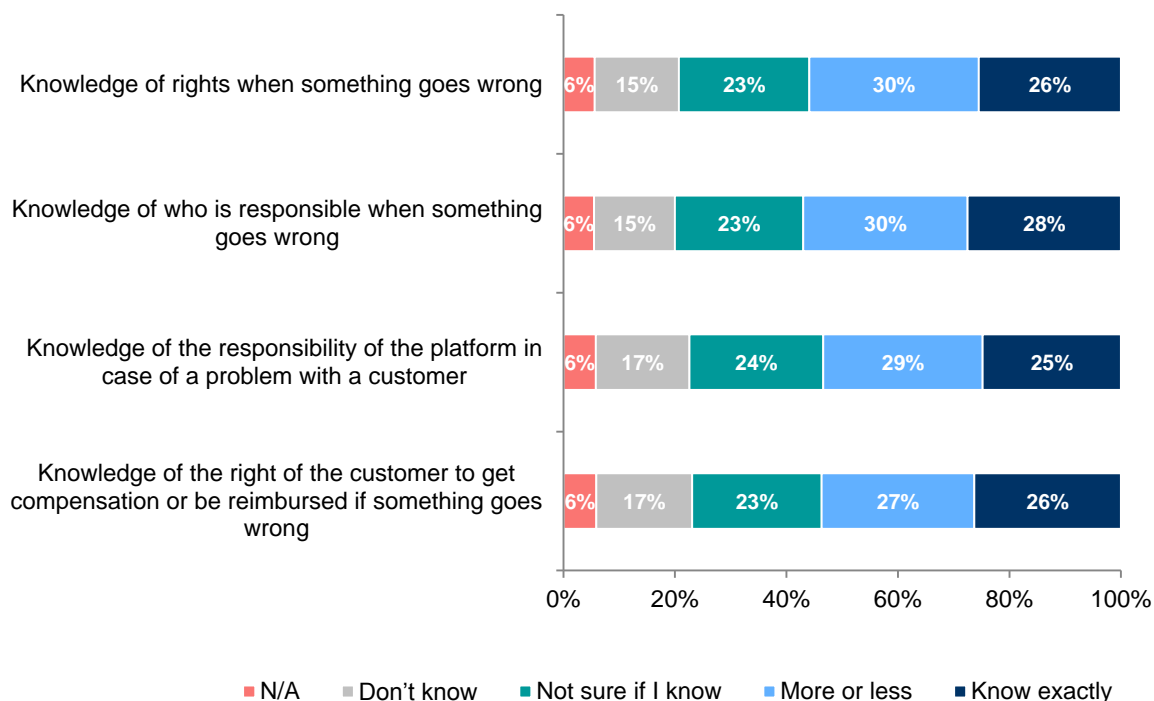
Base: peer consumers (N=8705)

About 40% of **peer providers** on P2P platforms indicated they are not sure or don't know their rights and responsibilities; less than a third indicated knowing their rights and responsibilities "more or less". This is the case for their rights when something goes wrong (30,4%), who is responsible in case something goes wrong (29,5%), their responsibility in case of a problem with a customer (28,6%) and their knowledge of

<sup>28</sup> Detailed values are included in Table 107 (Annex 4)

consumers' rights for a compensation or reimbursement (27,4%). A smaller proportion of peer providers, around 25%, claim they know their rights exactly.

**Figure 5: Knowledge of rights (Peer providers)<sup>29</sup>**



Base: peer providers (N=8498)

A majority of peer consumers in all ten countries acknowledge they do not know or are unsure about their rights and responsibilities. The proportions claiming to be aware of their rights are highest across all rights in Italy (around half) and lowest in The Netherlands (no higher than 15% for any specific right).

Peer consumers from The Netherlands, France and Slovenia generally report the lowest level of knowledge of their rights and responsibilities. Peer consumers in Italy, Germany and Poland on the other hand claim to be better acquainted with their rights and responsibilities on online P2P platforms. The same trend can be observed among peer providers.

**Table 64: Knowledge of rights and responsibilities on country level – Percentage who claim they know their rights and responsibilities exactly (Peer consumers)**

Knowledge of rights – Peer consumers	Right to get compensation or reimbursement	Responsibility of the platform	Who is responsible when something goes wrong	Rights when something goes wrong
Bulgaria	34,8%	35,2%	39,2%	38,5%

<sup>29</sup> Detailed values are included in Table 108 (Annex 4)

Denmark	26,6%	24,0%	30,7%	25,8%
The Netherlands	12,1%	11,8%	15,9%	11,3%
United Kingdom	39,9%	37,6%	41,9%	40,1%
France	24,1%	19,6%	23,1%	21,1%
Germany	40,8%	42,2%	46,1%	44,7%
Italy	50,8%	46,2%	49,7%	51,0%
Poland	40,1%	34,3%	43,9%	43,6%
Slovenia	25,1%	22,1%	27,3%	22,4%
Spain	32,8%	30,0%	36,7%	34,4%

Base: Peer consumers indicating knowing their rights exactly (N=2956)

**Table 65: Knowledge of rights and responsibilities on country level – Percentage who claim they know their rights and responsibilities exactly (Peer providers)**

Knowledge of rights – Peer providers	Rights when something goes wrong	Who is responsible when something goes wrong	Responsibility of the platform	Right of the other peer to get compensation or reimbursed
Bulgaria	30,1%	30,5%	27,0%	27,0%
Denmark	17,7%	20,0%	17,7%	19,5%
The Netherlands	7,3%	9,0%	7,0%	7,4%
United Kingdom	31,4%	32,6%	32,3%	33,0%
France	12,6%	15,2%	13,0%	15,8%
Germany	36,5%	37,4%	36,7%	36,9%
Italy	40,0%	41,5%	39,1%	41,4%
Poland	36,2%	37,4%	33,0%	38,5%
Slovenia	16,5%	20,7%	16,7%	17,7%
Spain	26,0%	30,1%	26,0%	25,8%

Base: Peer providers indicating knowing their rights exactly (N=2164)

Significant differences between the platform sectors are evident. In all P2P sectors most peers don't know or are not sure about their rights and responsibilities. Uncertainty and perceived lack of knowledge about their rights is highest amongst peer consumers using P2P platforms for Sharing/Renting Accommodations and Sharing/Hiring Rides: only 26.3% think they know exactly what their rights are on ride sharing/hiring platforms, and



29.3% on Accommodation platforms. In the Sharing/Renting Goods and Odd Jobs sectors, rights and responsibilities appear to be slightly better known: over 40% of peer consumers claim they know exactly what their rights and responsibilities are across all questions.

A similar but less distinct pattern can be observed amongst peer providers. The highest level of self-reported knowledge is in the Sharing/Renting Goods, Sharing/Renting Accommodations and Odd Jobs sectors.

Uncertainty and perceived lack of knowledge about rights and responsibilities for peer consumers appears to be highest on Sharing/Hiring Rides and Sharing/Renting Accommodations platforms – while peer providers on (Re)Sale and Sharing/Hiring Rides platforms are less certain of their rights and responsibilities than other sectors.

**Table 66: Knowledge of rights when something goes wrong – Percentage knowing exactly (consumers and providers)**

Knowledge of rights when something goes wrong – Percentage knowing exactly	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Rides	Odd Jobs
Peer consumers	37,7%	43,7%	29,2%	26,3%	42,5%
Peer providers	<b>25,9%</b>	31,3%	32,2%	25,6%	32,2%

*Base: All peer consumers (N=2956) and peer providers (N=2164) indicating knowing their rights exactly*

**Table 67: Knowledge of who is responsible when something goes wrong – Percentage knowing exactly (consumers and providers)**

Knowledge of who is responsible when something goes wrong – Percentage knowing exactly	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Rides	Odd Jobs
Peer consumers	38,9%	45,5%	33,2%	32,9%	45,9%
Peer providers	<b>27,8%</b>	33%	32,7%	29,1%	37,4%

*Base: All peer consumers (N=3134) and peer providers (N=2337) indicating knowing exactly who is responsible when something goes wrong*

**Table 68: Knowledge of the responsibility of the platform in case of a problem with a customer / a provider of a service or a product – Percentage knowing exactly (consumers and providers)**

Knowledge of the responsibility of the platform in case of a problem with a customer / a provider of a service or a product – Percentage knowing exactly	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Rides	Odd Jobs
Peer consumers	33,1%	41,7%	28,8%	27,8%	42,5%
Peer providers	<b>25%</b>	32,4%	30,3%	25,4%	34,9%

Base: All peer consumers (N=2683) and peer providers (N=2109) indicating knowing exactly the responsibility of the platform in case of a problem with a customer/a providers of a service or product

**Table 69: Knowledge of the right (of the consumer) to get compensation or be reimbursed if something goes wrong – Percentage knowing exactly (consumers and providers)**

Knowledge of the right (of the consumer) to get compensation or be reimbursed if something goes wrong – Percentage knowing exactly	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Rides	Odd Jobs
Peer consumers	36,4%	45,5%	30,5%	28,1%	43%
Peer providers	<b>26,7%</b>	34%	33,2%	27%	32,8%

Base: All peer consumers (N=2896) and peer providers (N=2238) indicating knowing exactly the rights (of the consumer) to get compensation or be reimbursed if something goes wrong

## 5.2 Importance of clarity and transparency

In addition to knowledge of their rights and responsibilities, the questionnaire asked peer consumers and peer providers to assess the importance of the transparency of the platform on the following issues:

- Who is responsible when something goes wrong
- How privacy and data are protected
- What my rights are if there is a problem with the price or quality of the product or the service (asked to peer consumers only)
- Tax obligations (asked to peer providers only)

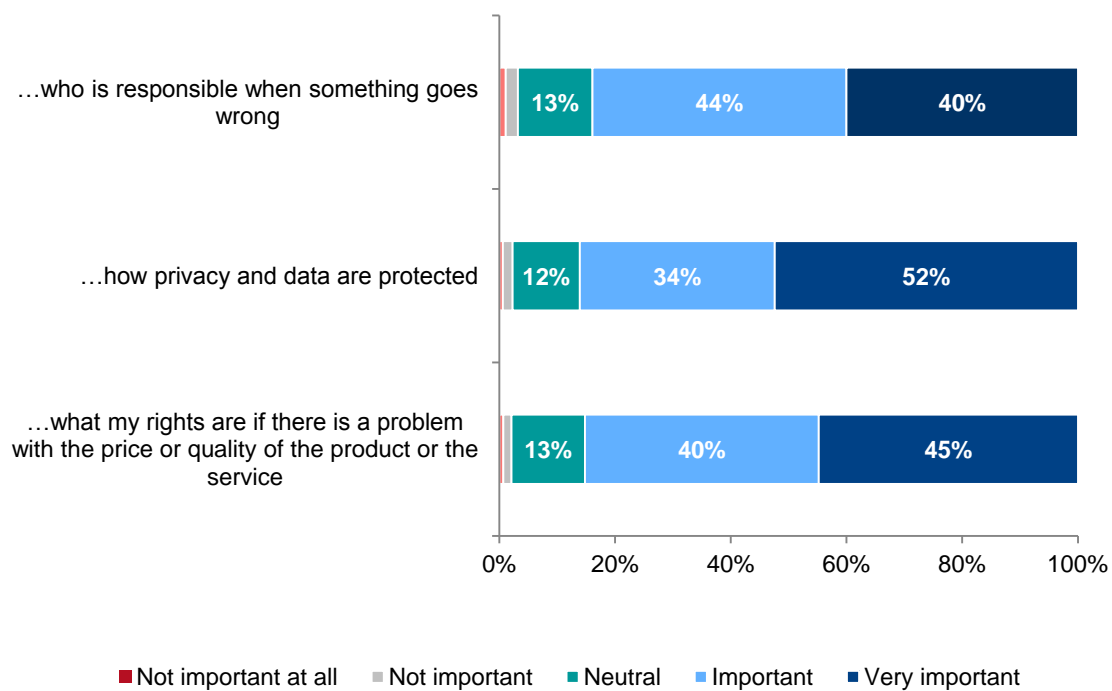
About 85% of peer consumers think transparency on these issues is important or very important. Peer consumers are most concerned about transparency in terms of their privacy and data. Over half of the peer consumers (52,4%) indicate they find this aspect very important, and 33,7% say it is important. Other main concerns are clarity and transparency about their rights if there is a problem with the product price or quality

(44,8% find it very important, and 40,4% say it is important) and about who is responsible when something goes wrong (40% find it very important, 43,9% think it's important).

Similar to peer consumers, about 80% of peer providers are concerned about transparency on these issues. They are also most concerned with how their privacy and data protection are assured (47,2% find this very important, 37,4% think it's important). Clarity and transparency about who is responsible when something goes wrong is very important for 37,2% and important for 45,1%; transparency about tax obligations is very important for 35,5%, and important for 41% of peer providers.

A very small minority, fewer than 5% of both peer consumers and peer providers indicated that the aforementioned aspects are not important or not important at all.

**Figure 6: Importance of clarity and transparency about... (Peer consumers)<sup>30</sup>**

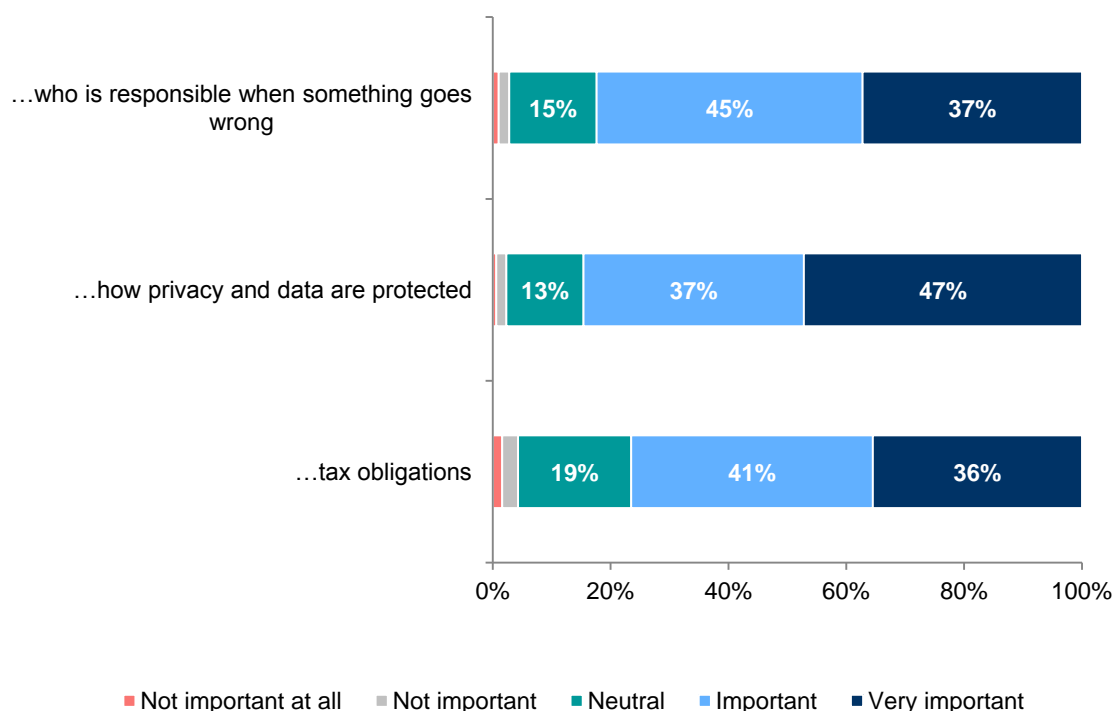


Base: peer consumers (N=8705)

---

<sup>30</sup> Detailed values are included in Table 109 (Annex 4)

**Figure 7: Importance of clarity and transparency about... (Peer providers) <sup>31</sup>**



Base: Peer providers (N=8498)

The country level data show that peer consumers in all countries attach high importance to transparency and clarity about these matters. Concern about transparency and clarity is highest in Bulgaria where over 90% of peer consumers are concerned; and relatively low in Denmark, where about three quarters of peer consumers think this is important or very important.

Peer providers attach similar importance to clarity and transparency, in all countries observed. The importance of clarity and transparency of the platforms regarding tax obligations is remarkably less important for peer providers in Denmark (61,4%) and The Netherlands (62,5%) compared to the other Member States.

**Table 70: Importance of clarity and transparency of the platform – Percentage indicating very important or important (Peer consumers)**

Importance of clarity and transparency – Peer consumers	Who is responsible when something goes wrong	How privacy and data are protected	Rights if there is a problem with the price or quality of the product or service
Bulgaria	90,9%	<b>91,9%</b>	91,3%
Denmark	<b>73,4%</b>	79,9%	76,0%
The Netherlands	80,7%	86,2%	81,0%

<sup>31</sup> Detailed values are included in Table 110 (Annex 4)

United Kingdom	82,1%	83,1%	83,4%
France	86,6%	88,8%	86,5%
Germany	87,9%	87,4%	88,3%
Italy	85,6%	85,9%	88,6%
Poland	84,5%	85,2%	85,4%
Slovenia	82,0%	87,8%	84,1%
Spain	83,1%	84,1%	85,9%

Base: Peer consumers indicating that the clarity and transparency of the platforms is (very) important (N=7497)

**Table 71: Importance of clarity and transparency of the platform – Percentage indicating (very) important (Peer providers)**

Importance of clarity and transparency – Peer providers	Who is responsible when something goes wrong	How privacy and data are protected	Tax obligations
Bulgaria	90,4%	<b>91,2%</b>	86,8%
Denmark	73,2%	79,5%	<b>61,4%</b>
The Netherlands	76,6%	81,8%	<b>62,5%</b>
United Kingdom	81,4%	81,7%	74,6%
France	84,9%	86,5%	76,6%
Germany	83,1%	83,3%	75,8%
Italy	85,4%	83,8%	85,6%
Poland	84,2%	85,0%	81,8%
Slovenia	79,7%	86,7%	77,5%
Spain	82,4%	85,0%	79,0%

Base: Peer consumers indicating that the clarity and transparency of the platforms is (very) important (N=7191)

Breaking down these results across the different sectors, it is evident that a very large majority of both peer consumers and peer providers active across all P2P sectors attach importance to clarity and transparency on how data and privacy are protected (73 to 88%) and to who is responsible when something goes wrong (70 to 85%); that peer consumers give importance to clarity and transparency about their rights if problems arise with prices or quality (75 to 87%) and peer providers want clarity and transparency about their tax obligations (70 to 81%).

The clarity and transparency about how data and privacy were protected was most seen as most important across all platforms. In general, consumers and providers find the surveyed aspects more important on (Re)Sale Goods, Sharing/Renting Accommodations and Sharing/Hiring Rides platform, with the exception of the clarity and transparency

about tax obligations, which peer providers found most important on the Sharing/Renting Accommodations platforms.

These results are particularly interesting as they are almost the opposite of the findings on perceived knowledge of rights and responsibilities, where peer consumers and peer providers on Sharing/Renting Goods and Odd Jobs platforms reported the highest level of perceived knowledge. It is very likely that users find clarity and transparency especially important when their own knowledge regarding their rights is low.

**Table 72: Importance of clarity and transparency about who is responsible when something goes wrong – Percentage indicating (very) important (consumers and providers)**

Importance of clarity and transparency about who is responsible when something goes wrong – Percentage indicating (very) important	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Rides	Odd Jobs
Peer consumers	<b>85,7%</b>	71,8%	<b>85%</b>	83,1%	70,6%
Peer providers	<b>84,3%</b>	71,3%	<b>82,3%</b>	80,4%	70,3%

*Base: All peer consumers (N=7305) and providers (N=6993) indicating that it is (very) important that the platform is clear and transparent about who is responsible when something goes wrong*

**Table 73: Importance of clarity and transparency about how privacy and data are protected – Percentage indicating (very) important (consumers and providers)**

Importance of clarity and transparency about how privacy and data are protected – Percentage indicating (very) important	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Rides	Odd Jobs
Peer consumers	88,2%	74,2%	85,3%	84,1%	73,7%
Peer providers	86,7%	75,8%	82,8%	81,7%	73,6%

*Base: All peer consumers (N=7497) and providers (N=7191) indicating that it is (very) important that the platform is clear and transparent about how privacy and data are protected*

**Table 74: Importance of clarity and transparency about what my rights are if there is a problem with the price or quality of the product or the service – Percentage indicating (very) important (Peer consumers)**

Importance of clarity and transparency about what my rights are if there is a problem with the price or quality of the product or the service – Percentage indicating (very) important	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Rides	Odd Jobs
Peer consumers	86,7%	74,7%	86,6%	84,6%	74,7%

*Base: Peer consumers indicating that it is (very) important that the platform is clear and transparent about what their rights are if there is a problem with the price or quality of the product or the service (N = 7140)*

**Table 75: Importance of clarity and transparency about tax obligations – Percentage indicating (very) important (Peer providers)**

Importance of clarity and transparency about tax obligations – Percentage indicating (very) important	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Rides	Odd Jobs
Peer providers	77,2%	70,4%	<b>80,8%</b>	74,7%	72,3%

*Base: Peer providers indicating that it is (very) important that the platform is clear and transparent about what their rights are if there is a problem with the price or quality of the product or the service (N = 6500)*

### 5.3 Conclusion

These two findings show that there is a gap between the knowledge of rights and responsibilities and the importance attributed to these rights and responsibilities. The survey results show that clarity and transparency about rights and responsibilities is in fact very important to both peer consumers and peer providers. Nevertheless, there is a low level of perceived knowledge and a large amount of uncertainty regarding rights and responsibilities.

The self-reported knowledge of peer consumers and providers on their rights and responsibilities when using online P2P platforms is overall rather low. Only around one third (max. 36%) of peer consumers and one quarter (max. 28%) of peer providers indicated that they know exactly what their rights and responsibilities are in case of problems.

On average, the perceived knowledge (or lack hereof) is equally high for (Re)Sale platforms than for collaborative platforms. Across all sectors of platforms, however, this **lack of knowledge** about rights and responsibilities for peer consumers appears to be highest on Sharing/Hiring Rides and Sharing/Renting Accommodations platforms – while

for peer providers it is mostly evident for (Re)Sale goods and sharing/renting ride platforms.

While (self-reported) knowledge of rights and responsibilities in P2P markets is rather low, a large majority of peer consumers and peer providers (around 85% and 80% respectively) consider it (very) important that the online P2P platform is clear and transparent about their rights and responsibilities when using such platforms. Clarity and transparency on the surveyed aspects is valued more highly by peer consumers and peer providers on (Re)Sale goods and Sharing/Renting Accommodations platforms than on other P2P platforms.

This gap hints toward the potential of increasing consumer and provider participation in P2P platforms by improving their knowledge about their rights, something consumers seem to find important for using these platforms. Relatedly, further research would be needed to identify why this gap exists and where it originates.



## 6 Trust and user review/rating systems

The findings in Chapter four showed that peer consumers do not use user review or rating systems systematically when they encounter problems with a product or service – only 20% of peer consumers left a bad review in response to a problem that they experienced on a P2P platform.

This chapter looks at overall usage of user review systems and at peer perceptions of these systems in an effort to answer questions about motivations and circumstances driving use (i.e. whether they are primarily used as a pre or post transaction tool).

### 6.1 The use of review/rating systems before and after transactions

The survey explored the extent to which peer consumers and peer providers use review or rating systems **before** or **after** a transaction. Amongst peer consumers only 22% always use a review system before a transaction; 27 % stated that they use them frequently. A majority do not review peer providers regularly: 26% only sometimes and another 26% never or rarely verify peer-providers before a transaction.

Use of review and rating systems before a transaction is even less common amongst providers – only 18% always use them and 22% frequently use them to verify peer consumers before a transaction; about 25% use them sometimes and 35% never or rarely before a transaction.

Peer consumers make less use of review systems after a transaction than before: about 20% always post a review a peer provider, 22% do it frequently and the majority only sometimes (26,4%), rarely (13,8%) or never (17,6%).

Peer providers' behaviour shows only a 1% difference in the proportion using these systems pre-transaction compared to post-transaction.

Overall the use of peer review systems is anything but systematic for a majority of both peer consumers and peer providers. A small majority of peer consumers conclude transactions without verifying reviews of the peer providers, and a definite majority do not contribute reviews after the transaction. It is likely that the reviews posted by peer consumers do not necessarily reflect the experience of all platform users, but rather those of a more active minority.

**Table 76: Use of review/rating systems by peer consumers and providers before and after a transaction (consumers and providers)**

Use review/rating systems before a transaction	Never	Rarely	Sometimes	Frequently	Always
Peer consumers	14,7%	10,9%	25,7%	26,7%	22%
Peer providers	21,2%	13,5%	25,4%	22,2%	17,7%
Use review/rating systems after a transaction	Never	Rarely	Sometimes	Frequently	Always

transaction					
Peer consumers	17,6%	13,8%	26,4%	21,7%	20,5%
Peer providers	23%	14,3%	24,1%	20%	18,6%

Base: All peer consumers (N=8705) and peer providers (N=8498)

Further analysis shows that those peers who use review or rating systems before a transaction are also most likely to use them after a transaction (regardless of the frequency of doing so). A very high level of correlation between the usage before and after a transaction for peer consumers ( $r=0.79$ ) and peer providers ( $r=0.87$ ) can be observed. This is further confirmed by the fact that a majority of peer consumers and providers who indicate they always use the review/rating systems before a transaction also indicate they use these systems after a transaction.

**Table 77: Proportion of respondents indicating always using the review/rating systems after a transaction (consumers and providers)**

Proportion of respondents always using review/rating systems after transaction	
Peer consumers	68,2%
Peer providers	84,3%

Base: Respondents who indicate always using review/rating system before a transaction (Peer consumers N=1783, Peer providers N=1506)

Looking at those who indicate using review and rating systems always or frequently, the figures vary across countries for both peer consumers and peer providers. Consumers and providers in Poland seem to use reviews most frequently.

**Table 78: Country level analysis of peer consumers/providers who never use review/rating systems (consumers and providers)**

Percentage who always/frequently use review/rating systems	Peer consumers		Peer Providers	
	Before transaction	After transaction	Before transaction	After transaction
Bulgaria	43,8%	33,8%	39,1%	33,3%
Denmark	24,6%	24,2%	18,7%	16,9%
France	39,5%	35,3%	31,1%	29,9%
Germany	58,0%	<b>59,8%</b>	54,4%	58,5%
Italy	<b>62,4%</b>	51,2%	50,6%	49,7%
The Netherlands	27,5%	18,6%	16,6%	11,7%
Poland	<b>66,5%</b>	<b>58,3%</b>	<b>56,9%</b>	<b>58,4%</b>
Slovenia	42,5%	30,5%	32,7%	27,1%
Spain	60,2%	49,4%	48,8%	47,3%
United Kingdom	52,5%	51,5%	49,9%	54,3%

Base: All peer consumers (N=8705) and peer providers (N=8498)

Overall this analysis highlights that a majority of all types of peers do not use review/rating systems systematically, that most use them on an irregular basis and that a substantial proportion never use them at all, particularly after a transaction. The use of review/rating systems is more prevalent amongst peer consumers, younger age groups and men.

Peer consumers use review and rating systems more frequently before than after concluding a transaction; for peer providers, there is little difference in the use of these systems pre or post transaction.

The analysis considers whether this pattern in usage before or after transactions is the same in each P2P platform sector<sup>32</sup>. The results illustrate that the general pattern of irregular usage of rating and review systems prevails in all sectors and that amongst peer consumers there are differences between the sectors in the usage of review/rating systems pre and post transaction.

Consulting reviews and rating is relatively high in the Accommodation sector pre transaction: 60% of Accommodation peer consumers use these systems always or frequently before a transaction. This is not the case post transaction, when fewer than half (45,8%) say they give a rating or review.

Similarly, the percentage of Ride Sharing/Hiring peer consumers that frequently or always use review/rating systems drops 8 percentage points from 52% before the transaction to 44% post-transaction.

Peer consumers using (Re)Sale goods, Sharing/Renting Goods and Odd Jobs platforms are all more likely to use these system pre rather than post transaction, but the percentage difference is smaller (ranging from 3% for renting goods to 6% in the (Re)Sale of goods sector).

**Table 79: Usage of the user review/rating systems on the platform to verify peer-providers before and after a transaction (Peer consumers)**

Usage of the user review/rating systems on the platform to verify peer providers <u>before</u> a transaction – Peer consumer	Never	Rarely	Sometimes	Frequently	Always
(Re)Sale Goods	16,6%	11,0%	25,0%	25,8%	21,6%
Sharing/Renting Goods	12,1%	13,6%	31,5%	27,3%	15,4%
Sharing/Renting Accommodations	10,8%	6,7%	23,2%	<b>30,7%</b>	<b>28,6%</b>
Sharing/Hiring Rides	9,8%	12,5%	25,7%	27,7%	24,3%
Odd Jobs	7,4%	12,1%	34,5%	28,2%	17,9%

<sup>32</sup> The analysis also considered whether there were differences between larger and smaller platforms within these sectors of P2P platforms – however given this level of breakdown, the sample sizes become very small in the sectors and frequency with which they use these review/rating systems.

Usage of the user review/rating systems on the platform to verify peer providers <u>after</u> a transaction – Peer consumer	Never	Rarely	Sometimes	Frequently	Always
(Re)Sale Goods	20,0%	13,9%	24,6%	20,1%	21,4%
Sharing/Renting Goods	13,8%	14,0%	32,4%	24,4%	15,4%
Sharing/Renting Accommodations	12,2%	11,9%	30,1%	<b>25,8%</b>	<b>20,0%</b>
Sharing/Hiring Rides	13,1%	14,3%	28,7%	24,3%	19,5%
Odd Jobs	8,2%	14,2%	34,7%	27,9%	15,0%

Base: Peer consumers (N=8705)

These patterns do not hold for peer providers on these sectors of P2P platforms. Peer providers of accommodation on P2P platforms are just as likely to use review/rating systems before or after a transaction with less than a percentage point in the difference. Peer providers on ride sharing/hiring platforms are almost 3% more likely to (frequently/always) use review systems post-transaction rather than pre-transaction. Overall, there is little difference in the use of review systems pre and post transaction amongst peer providers on P2P platforms.

**Table 80: Usage of the user review/rating systems on the platform to verify peer-users before and after a transaction (Peer providers)**

Usage of the user review/rating systems on the platform to verify peer consumers <u>before</u> a transaction – Peer provider	Never	Rarely	Sometimes	Frequently	Always
(Re)Sale Goods	24,3%	13,9%	24,3%	20,1%	17,3%
Sharing/Renting Goods	16,2%	13,2%	29,1%	27,6%	13,9%
Sharing/Renting Accommodations	13,0%	12,9%	27,0%	<b>27,0%</b>	<b>20,0%</b>
Sharing/Hiring Rides	12,0%	11,6%	27,0%	<b>27,2%</b>	<b>22,1%</b>
Odd Jobs	12,3%	12,0%	31,9%	28,2%	15,7%
Usage of the user review/rating systems on the to verify peer consumers <u>after</u> a transaction – Peer provider	Never	Rarely	Sometimes	Frequently	Always
(Re)Sale Goods	26,5%	14,5%	22,5%	17,5%	19,1%
Sharing/Renting Goods	16,6%	13,0%	30,5%	27,3%	12,6%
Sharing/Renting Accommodations	14,3%	14,1%	26,6%	25,8%	19,2%
Sharing/Hiring Rides	13,7%	12,6%	27,0%	26,5%	20,1%
Odd Jobs	12,5%	17,0%	29,8%	25,6%	15,1%

Base: Peer providers (N=8498)

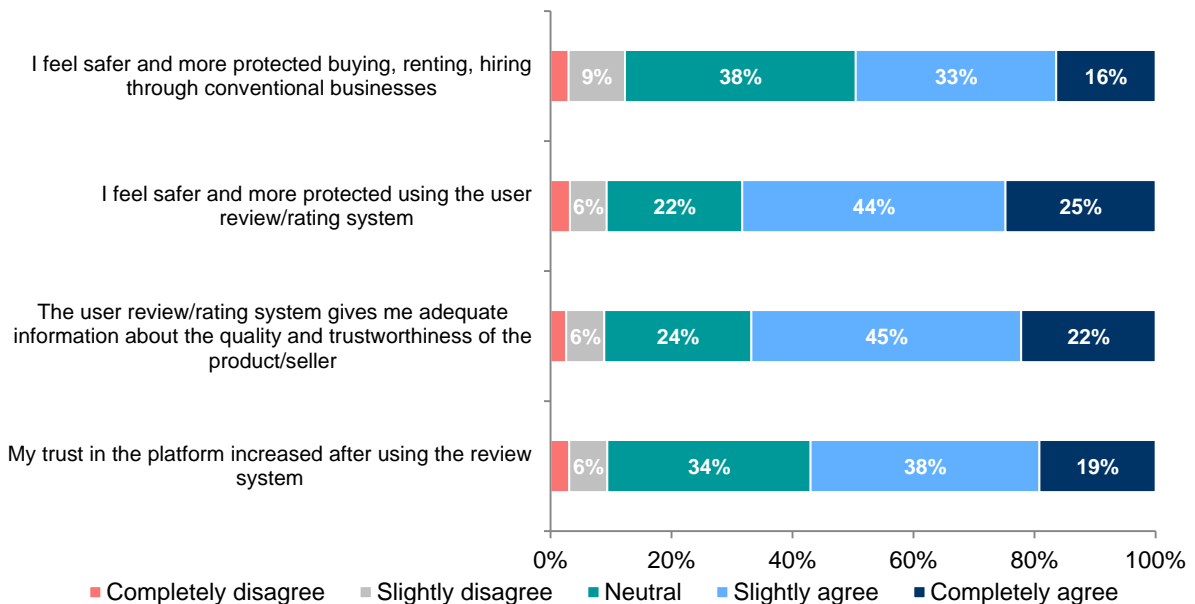
### 6.1.1 Reliability of review/rating systems and platforms

The survey explored how peer consumers evaluate the reliability of review/rating systems on P2P platforms, and P2P platforms' reliability and safety compared to conventional businesses.

Peer consumers indicated the extent to which they agreed with four statements about their use of review/rating systems:

- I feel safer and more protected buying, renting, hiring through conventional businesses
- I feel safer and more protected using the user review/rating system
- The user review/rating system gives me adequate information about the quality and trustworthiness of the product/seller
- My trust in the platform increased after using the review system

**Figure 8: Peer consumer views regarding the user review/rating systems (Peer consumers)<sup>33</sup>**



Base: Peer consumers (N=8705)

The results highlight that about 50% feel more protected when transacting with conventional businesses, while a substantial portion (almost 40%) does not discern much. Only 12% disagree that conventional business transactions are safer or offer more protection.

While most peer consumers generally evaluate user review systems as a positive contribution to safety and protection and adequate information (those who agree completely and those who slightly agree), three quarters of peer consumers have at least some reservations about the reliability of user review systems and do not think they necessarily provide complete safety and protection (those who slightly agree, neutral, and disagree slightly or completely). Use of these review systems clearly increases trust

<sup>33</sup> Detailed values are included in Table 111 (Annex 4)

in the platform for almost 20% of peer consumers. But almost 40% only slightly agree with this statement, a sizable minority of 34% are neutral about this statement and almost a further 10% disagree.

Comparing these results for (Re)Sale goods and collaborative platforms yields few significant differences. Peer consumers using collaborative platforms are significantly more likely to completely agree that the user review/rating system gives them adequate information about the quality and trustworthiness of the product/seller (24,8%) compared to peer consumers using (Re) sale goods platforms (21,1%).

**Table 81: Peer consumer views regarding the user review/rating systems – (Re)Sale vs. Collaborative platforms (Peer consumers)**

		Completel y agree	Slightly agree	Neutral	Slightly disagree	Completel y disagree
(Re)Sale Goods	I feel safer and more protected buying, renting, hiring through conventional businesses	23,7%	44%	23,6%	5,5%	3,2%
	I feel safer and more protected using the user review/rating system	16,4%	32,7%	<b>39,6%</b>	8,2%	3,1%
	The user review/rating system gives me adequate information about the quality and trustworthiness of the product/seller	21,1%	44,6%	24,9%	6,5%	2,9%
	My trust in the platform increased after using the review system	17,3%	36,6%	36,7%	6,1%	3,6%
Collaborative	I feel safer and more protected buying, renting, hiring through conventional businesses	27,5%	42,4%	19,8%	7,2%	3,1%
	I feel safer and more protected using the user review/rating system	16,5%	34%	<b>34,7%</b>	11,9%	2,9%
	The user review/rating system gives me adequate information about the quality and trustworthiness of the product/seller	24,8%	44,4%	22,9%	5,9%	2%
	My trust in the platform increased after using the review system	23,2%	41,4%	26,9%	6,8%	2%

Base: Peer consumers (N=7332<sup>34</sup>)

<sup>34</sup> Excluding those who answered “I do not use the user review/rating system”.

## 6.2 Conclusions

Many P2P platforms use a review and/or rating system to provide their users with information about the trustworthiness of the provider or even the consumer. Moreover, reviews and ratings can be used after a transaction to evaluate the transaction and to express ones' (dis)satisfaction, which in turn provides information for future users. The findings of the current survey suggest, however, that both peer consumers and providers do not use the peer review systems systematically. Only about 40% of consumers and providers (at least) frequently use reviews and ratings before and after the transaction. A substantial proportion of consumers and providers (15% - 23%) even never uses the reviews before or after transactions at all.

For peer consumers, there is a difference between the use of online reviews before and after the transactions. They are relatively more likely to use the reviews (at least frequently) before the transaction to validate their decisions (49%) than afterwards to evaluate their experience and/or the peer provider (42%). Peer providers, however, use reviews and ratings to an equal extent before (40%) and after (39%) their transactions.

The findings for peer consumers are in line with the finding in chapter 4 that only 20% of peers leave a negative review or rating after encountering a problem with a P2P platform transaction. Hence, it is most likely that the reviews on P2P platforms do not necessarily reflect the experience of all platform users, but rather those of a minority of active users.

Comparisons across sectors show no big differences between the *peer consumers'* use of online reviews on (Re)Sale platforms versus collaborative platforms. Across the different P2P platforms, consumers on Sharing/Renting Accommodations platforms (59% always or frequently before and 46% after a transaction) are most likely to use reviews. It is noticeable that *peer providers* on (Re)Sale platforms are slightly less likely to use online reviews before and after the transactions than providers on collaborative platforms. Across the collaborative platforms, providers are more likely to use reviews on Sharing/Renting, Accommodations and Sharing/Hiring Rides platforms. The results also show that, irrespective of the sector, the pattern in usage *before versus after* the transaction is essentially the same. While peer consumers use reviews more often before the transaction than after the transaction, there is no difference for peer providers.

The limited use of review and rating systems may at least in part be explained by a lack of confidence of peers in these systems. On the one hand, most peer consumers evaluate user review systems as a positive contribution to safety and protection (68% and 49% specifically related to transactions), to adequate information (67%) and as instrumental to increase trust in the platform (57%). But on the other hand three quarters of peer consumers (i.e., respondents that slightly agreed, were neutral and slightly or completely disagreed) have at least some reservations about the reliability of user review systems and their ability to provide trust, adequate information, safety and protection.

Comparisons with conventional businesses, show that about 50% of peer consumers feel more protected when interacting with conventional businesses (than when interacting with the P2P platforms) and almost 40% do not see much difference, and 12% disagree that conventional business transactions are safer or offer more protection.

Current users of P2P platforms are divided both in their usage and in their perceptions of user review and rating systems. Given the difference between trust in user and rating reviews and trust in platforms overall, this indicates that trust in platforms may be determined by factors other than user review and rating systems.

Finally, comparing the results for (Re)Sale platforms and collaborative platforms shows that peer consumers find reviews on collaborative platforms slightly more reliable to provide them with adequate information about the quality and trustworthiness of the product or provider (25% vs. 21%).



## 7 Overall Conclusions

The current survey aims to provide insights into the current use of online peer-to-peer markets by looking at user experiences with platforms in selected sectors: Sale and Resale of Goods, Sharing/Renting of Goods, Sharing/Renting of Accommodation, Sharing/Hiring of Rides, and Hiring people for Odd Jobs. The survey was undertaken in ten EU countries (BG, D, DK, ES, F, IT, NL, PL, SI, UK) in May 2016, and questions related to experiences over the last 12 months. The survey is to contribute to a wider study that aims to identify the main issues for consumers in these fast developing markets.

This concluding chapter gives a summary of the results and insights into the use of online P2P platforms, user satisfaction and the occurrence and resolution of problems. Special attention is given to users' perceived knowledge of rights and responsibilities on P2P platforms, their perception and use of review systems and their views on the importance of transparency and clarity of information on platforms.

### 7.1 Core findings on P2P platforms

More than 8 out of 10 internet users in the ten countries surveyed has over the past 12 months **used (77%) peer-to-peer (P2P) online platforms** to conclude transactions with other peers, or is **likely to use** in the future. Almost **90% of** 18-34 year olds, more than 80% of 35-54 year olds and about two third of those over 55 years old in the current sample had used at least one platform. Gender differences are not significant.

Most respondents (73%) had experience with online platforms for the Sale and Resale of Goods which have existed since the 1990's. Engagement with collaborative platforms which are a more recent phenomenon ranges from 8% of the online population on platforms for Odd Jobs, to 12.1% on platforms for Sharing/Renting of Goods, 14% in the Accommodation Renting/Sharing sector and 14.8% in the Ride Sharing/Hiring sector.

About half of both peer providers (54%) and peer consumers (44%) who use these P2P platforms do so with a high frequency, either monthly or weekly. A large majority of platform users were both active as peer consumers and as peer providers, and this is the case across all P2P sectors.

In comparison with average the annual spending on online purchases of goods and services (760 euro in EU28<sup>35</sup>), the amounts peer consumers spent on most peer-to-peer platforms appear to be significantly lower, ranging from just less than 100 euro per year on Ride Sharing/Hiring to about 300 euro on Odd Jobs platforms. Expenditure on platforms for Sharing/Renting Accommodation however is significantly higher, about 600 euros on average.

Average amounts received as reported by peer providers range from about 100 euro per year on Ride Hiring/Sharing platforms, to almost 300 euro Odd Jobs platforms. Reported

revenues on Sharing/Renting Accommodation platforms again stand out as significantly higher, and amount to 730 euro per year.

In general, the users' **experience with P2P platforms** is positive and most users (are either satisfied or very satisfied and want to use the platform again in the future. Altogether, peer consumers are slightly more satisfied than peer providers: 77% of peer providers are satisfied or very satisfied compared to 83% of peer consumers.

Notwithstanding their satisfaction with P2P platforms, peer consumers report experiencing frequent **problems on P2P platforms**. More than half has experienced at least one problem over the past year. The most frequent problems relate to the poor quality of goods or services, or to the goods and services not being as described. About a quarter of peer consumers report they had similar problems with conventional businesses, but a large majority say they only had such problems on P2P platforms. Problems with the quality of the product or service appear to be almost twice as frequent in P2P markets as in online purchases in general<sup>36</sup>. Peer consumers rated the personal detriment they experienced as a result of these problems on P2P platforms as low to medium.

*Peer providers* experience fewer problems than peer consumers, 14% of them reported problems with the other peer. Their problems were often related to unexpected cancellations of peer consumers (40%) and payment issues (almost 50%)

Considering the **actions taken after experiencing a problem**, *peer consumers* and peer providers also differ considerably in how they react when facing a problem. Almost half of the *peer consumers* (46%) that had experienced a problem did not take any action, mostly because they felt it was not worth their time or effort and/or because the amount of money involved was too small. When peer consumers took action, they mostly complained to the other peer involved in the transaction or to the platform. Remarkably few peer consumers (20.4%) left a low rating or bad review.

In contrast, *peer providers* were more likely to take action when experiencing a problem: 71% of them took action, by complaining directly to the other peer in the transaction (36%) or to the platform (34%), or to a consumer association or authority (8%), while 23% resorted to giving a low ranking or bad review of the other peer. Of those who complained to the platform, about half were satisfied with how the platform responded. Leaving a low ranking or bad review also helped providers to solve the problem.

The findings also show that **taking action helped solving peer consumer problems**. More than 60% of peer consumers who took action with the other peer succeeded in solving all or most of their problems; about 45% of those who complained to the platform had all or most of their problems solved, and 45% were successful in getting their money back from a payment service provider. Most peer consumers obtained a full or partial refund, or another form of financial compensation, from the other peer or the platform. In contrast peer consumers who reacted to problems by giving bad ratings or reviews, mostly did not get their problems solved.

---

<sup>36</sup> Comparing the current findings with the results of the Digital Single Market Study: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/obstacles\\_dsm/docs/21.09\\_dsm\\_final\\_report.pdf](http://ec.europa.eu/consumers/consumer_evidence/market_studies/obstacles_dsm/docs/21.09_dsm_final_report.pdf)

Given the relatively high occurrence of problems on P2P platforms, it is important to focus on peers' knowledge of their rights and responsibilities on P2P platforms. The findings reveal a gap between the **knowledge of rights and responsibilities** and the **importance that consumers attribute to the transparency and clarity of the information** given by the platform. The (self-reported) knowledge of the rights and responsibilities is overall rather low: about 60% of peer consumers do not know or are not sure who is responsible when something goes wrong, what the responsibility of the platform is or if they have a right to compensation or reimbursement. About 40% of peer providers say they do not know or are not sure about their rights and responsibilities, and about 30% think they know more or less.

This perceived lack of knowledge might explain the importance they attach to the transparency and clarity about their rights and responsibilities. About 85% of peer consumers find it important or very important that P2P platforms are clear and transparent about who is responsible when something goes wrong, data protection and their rights in case of a problem with the price or quality of a product or service. Peer providers attach similar importance to clarity and transparency about the regulations and responsibilities when something goes wrong, data protection and tax responsibilities.

Many P2P platforms include **review and/or rating systems** to build trust and increase reliability. However, the findings show that neither peer consumers nor peer providers use peer reviews systematically. Only about 40% of peer consumers and peer providers use reviews regularly. Peer consumers are more likely to consult reviews before the transaction than to write reviews afterwards (for peer providers no such difference was found). This suggests that reviews are unlikely to reflect the experience of all platform users, but rather those of a smaller number of more involved peers.

The limited use of review and rating systems may be at least in part explained by a lack of confidence in these systems. On the one hand, most peer consumers evaluate user review systems positively in terms of added safety and protection, easy access to adequate information and as instrumental to increase trust in the platform. On the other hand, three quarters of peer consumers have at least some reservations about the reliability of user review systems and their ability to provide trust, adequate information, safety and protection. In addition, it appears from the findings on problem solving that writing bad reviews or giving low ratings is not a successful strategy to get problems solved.

## 7.2 Differences between platform types and sectors

Throughout this report various differences between platform types and sectors were detected. This section will focus on key differences between types of P2P platforms. Concretely, differences between collaborative and (Re)Sale Goods platforms, and differences between the four collaborative sectors of activity examined.

### 7.2.1 Platform types: main differences between collaborative versus (Re)Sale platforms

Many of the findings for (Re)Sale platforms were also found to be valid for collaborative platforms, but there are slight differences. First, many respondents (73% of the online population) have used platforms for the sale and resale of goods over the past 12 months, while a much smaller proportion had used platforms in the collaborative sectors surveyed. The same pattern can be found for awareness: almost all respondents have

heard about (Re)Sale goods platforms, while less than half of all respondents knew about collaborative platforms.

Peer consumers and peer providers experienced more problems on collaborative platforms than on (Re)Sale Goods platforms, In contrast, problems on (Re)Sale of Goods platforms were less likely to get resolved than problems on collaborative platforms. Similarly, full refunds were more frequently offered on resale platforms than on collaborative platforms. Yet, the reported level of detriment of those who experienced problems is lower on resale platforms than on collaborative platforms.

The importance peers attribute to transparency and clarity about rights and responsibilities and data protection, and their level of knowledge about rights and responsibilities is more or less equal among users of (Re)Sale of Goods and collaborative platforms.

Finally, there are few and only minor differences between trust of peer consumers in rating and review systems between the two types of platforms. Almost 25% of peer consumers on collaborative platforms fully agree that user reviews give adequate information about the quality and trustworthiness of the product/seller), compared to 21% on (Re)Sale of Goods platforms. Irrespective of the P2P sector, peer consumers are more likely to consult reviews before a transaction than to contribute to reviews after their transactions for all P2P platform types.

### 7.2.2 Differences between collaborative platforms sectors

Within the collaborative sector, usage and awareness is higher for Sharing/Renting Accommodation and Sharing/Hiring Rides platforms and lower for Odd Jobs and Sharing/Renting Goods platforms. In contrast, peers who use platform for Sharing and Renting of Goods and Odd Jobs do so more regularly (i.e., frequency of use).

A large majority of peer consumers are satisfied or very satisfied with their experiences on collaborative platforms, but satisfaction levels vary by sector: they are highest in Ride Sharing/Hiring (86.8%), and lower in Sharing/Renting of Goods (73%) and Odd Jobs sectors (74%). There are also notably more problems on Sharing/Renting Goods (for peer consumers) and Odd Jobs platforms, both for peer consumers and peer providers. For these two collaborative sectors, respondents did not only report problems with the poor quality of goods or services or problems with goods/services that were not as described (as did users of other platforms), but also problems with the functioning of the platforms or website and with the price. But Sharing/Renting Goods and Odd Jobs platforms also have the highest numbers of problems solved. This may indicate that transactions on such platforms are less streamlined, and that there is a high level of activity in problem solving.

Knowledge of rights and responsibilities is relatively highest for Sharing/Hiring Rides and Sharing/Renting Accommodation platforms, while the importance given to clarity and transparency of the platform about rights and responsibilities by the platform is highest amongst users of platforms for Sharing/Renting Accommodation. Across all platforms, reviews are used more often for Sharing/Renting Accommodations and Sharing/Hiring Rides platforms, where about half of the users use them always or frequently before and after transactions.

### 7.2.3 Highlights by platform sector

#### **Sale and Resale of Goods**

- On Sale/Resale of Goods platforms, many peers act both as peer consumers and peer providers, almost half are regular users (once a week/once a month) and average amounts spent and received are respectively around 250 euro and 230 euro per year, which is significantly lower than average expenditure online (760 euro, 28MS<sup>37</sup>).
- Satisfaction is higher on the larger P2P (Re)Sale of Goods platforms, in particular for peer providers. More than 50% of peer consumers report problems but the level of detriment amongst those who experienced problems is lowest (2.01) amongst all P2P sectors examined
- About two thirds of peer consumers are at least slightly more satisfied with the prices on the platform in comparison to conventional businesses and more than half of the peer consumers did rate their satisfaction with the price quality ratio and the availability of the offers as more satisfying than when buying from conventional businesses. In contrast, trustworthiness of platforms is rated lower. Only about 40% of peer consumers say they find these platforms more trustworthy than conventional businesses, while about 40% didn't see any difference.
- Peers are more satisfied with price, quality and provider trustworthiness (as compared to conventional businesses) on larger (Re)Sale platforms than on smaller ones. Users of larger platforms also report fewer problems on all problem types, except for delivery and data security problems. Detriment is generally higher on smaller platforms.

#### **Ride Sharing/Hiring**

- On Ride Sharing/Hiring platforms the average amounts spent and received are the **lowest** among all P2P sectors: on average 92 euro are spent and 104 euro are received per year.
- The majority of peer providers use the platform once a month or a couple of times per year (71%), while 16% of peer providers use the platform every week.
- Satisfaction of peer consumers ( $M=4,14$ ; 87% satisfied or very satisfied) and peer providers ( $M=4,10$ ; 83% satisfied or very satisfied) on these platforms is the **highest** of all P2P platforms.

---

<sup>37</sup> Comparing the current findings with the results of the Digital Single Market Study: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/obstacles\\_dsm/docs/21.09\\_dsm\\_final\\_report.pdf](http://ec.europa.eu/consumers/consumer_evidence/market_studies/obstacles_dsm/docs/21.09_dsm_final_report.pdf)

- Almost 80% of peer consumers sharing and hiring rides are more satisfied with the prices on these platforms, and three quarters of this P2P platform evaluate the price/quality ratio more positively than conventional businesses.
- A large majority of peer consumers also rate the **trustworthiness** of Hiring/Sharing Rides platforms and the **quality of the service** on these platforms higher than in conventional business: 60% are more or slightly more satisfied about trustworthiness and 65% about the quality of service of platforms compared to conventional business. These satisfaction ratings are also higher than those of consumers in the other P2P sectors.
- More than half of peer consumers in the Ride Sharing/Hiring sector report problems and the level of detriment amongst those who said they experienced problems is about 2.5 out of ten.
- Compared to most other platforms, user reviews and ratings are more frequently used both before and after transactions on Sharing/Hiring Rides platforms: about half of peer consumers and peer providers either always or frequently leave ratings or reviews.

#### **Accommodation Sharing/Renting**

- On Accommodation platforms, the average amounts spent and received are significantly higher than in other P2P sectors. Average amounts spent on these platforms are at around 600 euro and average amounts received are around 730 euro per year. Providers aged 55 years or older receive the highest amounts (on average 830 euro), while younger providers receive considerably less money from renting out accommodation.
- **Almost 37% of peer providers who rent out accommodation does so regularly, at least once a week or once a month.** There are substantially more regular peer providers than regular peer consumers (26%).
- About two-thirds of peer consumers rate the prices, the price/quality ratio and the availability of offers in this sector more positively than for conventional businesses, and almost 60% of peer consumers are more satisfied with the quality of the service compared to conventional business.
- Almost 50% of peer consumers report having experienced problems. About 50% of those took action and only about 44% of those who took action got all or most of their problems solved. There were no significant differences between large and small platforms regarding the frequency of the main problems (service not as described and quality of service) but other problems (issues regarding the price or cancellations) were more likely to occur on larger platforms. The level of detriment amongst those who said they experienced problems in this sector is rated at 2,85 out of ten.
- Consulting reviews and ratings before transactions is higher in this sector than in other P2P: 60% of peer consumers use these systems always or frequently before concluding a transaction. Post transaction, fewer than half of the peer consumers (46%) say they give a rating or review.

### **Odd Jobs**

- Amounts spent and received as reported on Odd Jobs platforms are around 300 euro average over a 12 month period, and more than half of the peers used the platform once a week or once a month.
- Peer consumers using Odd Jobs platforms are less convinced about price advantages compared to conventional businesses, but still around 50% are more satisfied or slightly more satisfied with prices on these platforms.
- 68% of peer consumers and 21% of peer providers report at least one problem over the last 12 months, but most problems appear to get solved either between the peers (about 75% of those who reported problems resolved either all or most of them), by the platform or by the payment provider (about half of those who reported problems resolved either all or most of them).
- The level of detriment amongst those who said they experienced problems is higher than in other P2P sectors (rated 3,76 out of ten). Detriment in this sector is also higher on smaller platforms.

### **Sharing/Renting of Goods**

- 55% (peer providers) to 60% (peer consumers) of users on Sharing/Renting of Goods platforms are regulars, using the platforms weekly or monthly. Average amounts spent and received in this sector are respectively around 160 euro and 130 euro per year.
- 71 % of peer consumers and 16% of peer providers reported at least one problem over the last 12 months, but many problems appear to get solved either between the peers (53% of those who reported problems resolved either all or most of them), by the platform or by the payment provider (over 60% of those who reported problems resolved either all or most of them).
- Peer consumers of the Sharing/Renting Goods are less convinced about price advantages in this sector compared to conventional businesses. About 50% are more satisfied or slightly more satisfied with prices on the platform in comparison to conventional businesses.
- The level of detriment amongst those who said they experienced problems in the Sharing/Renting Goods is 3,57 out of ten. Detriment in this sector is higher on smaller platforms.



### 7.3 Country differences

The findings reported above differ to various extents across countries.

**P2P platform usage among the online population above age 18** is high in all ten countries examined, ranging from over 60% in Denmark to almost 90% among respondents from Poland and Slovenia.

Most active users were active as peer consumers, ranging from over 70% in Denmark to 99% in Poland, and almost equally high numbers act as peer providers – ranging from two third of internet users in UK to over 90% in Bulgaria, France, Poland, Slovenia and Spain.

A majority of active users act both as peer consumer and as peer provider – ranging about 60% in the Netherlands, UK and Denmark to almost 90% in Poland and over 80% in Bulgaria.

For *peer consumers*, **satisfaction** with all P2P platforms was overall high in all ten countries, and highest in France, Slovenia and the UK. While for the (Re)Sale platforms satisfaction was highest in the UK, for collaborative platforms satisfaction was highest in France, Denmark and Poland. For *peer providers*, respondents from Denmark, France, Poland and the UK were most satisfied. Again, satisfaction in the UK was especially high for (Re)Sale platforms, while satisfaction with collaborative platforms was highest in France.

On average, peer consumers in France, Italy and Spain rated the detriment caused by **problems they experienced on P2P platforms higher, at about 3/10**, while this was 2.5/10 in the UK and Bulgaria, and rated lowest in Slovenia at 1.5/10. In Bulgaria, the encountered problems were most similar to problems with conventional businesses. In the Netherlands, they were most dissimilar.

A majority of peer consumers in all countries acknowledge they do not know or are not sure about their rights and responsibilities on P2P platforms, but there are notable differences by country. Very few peer consumers (between 11% and 16% ) and even fewer peer providers (between 7 and 9%) in the Netherlands think they know their **rights or who is responsible when something goes wrong** on a P2P platform. In Italy, on the contrary, the perception about knowledge of rights and responsibilities is highest: about 50% of peer consumers and 40% of peer providers claim they know about rights and responsibilities.

The importance that peer consumers and providers attach to the clarity and transparency of the platform is high in all ten countries, ranging from about 75% in Denmark to over 90% in Bulgaria.

Finally, the use of review and rating systems also differs across countries. In Poland, Germany and Italy, respondents are more likely to use and write reviews (up to about 50 or 60%), while this is less the case in the Netherlands and Denmark (up to about 25%).



#### 7.4 Further research needs

A number of findings about current user behaviour warrant further investigation.

First, this concerns the differences between the platform sectors. In particular, further research into Odd Jobs platforms could help clarify the specific findings for this sector, as the evidence base in this study is relatively small (527 observations).

Further research into the frequency of use of collaborative platforms by peer providers, and the amounts of money spent and received, will be necessary to clarify potential high frequency use, in particular in the accommodation sector. This will be especially relevant with regard to the distinction between professional and commercial activity as opposed to private peer provider activity.

The findings about Ride Hiring/Sharing indicate a very high level of consumer support for these kinds of alternative transport solutions, and these findings should be further confirmed and taken into account in the analysis of relevant markets.

Secondly, the current findings also show that in all investigated P2P sectors, the majority of users are active both as consumers and providers. Further research is needed to confirm and better understand this phenomenon.

Fourth, while transparency and clarity of platforms about data protection, rights and responsibilities are perceived as very important by consumers, the perceived knowledge about them is very limited. Further research could explore and identify the reasons for this. Improving consumers' knowledge and platform transparency about data protection, rights and responsibilities may also stimulate the future use of P2P platforms.

Finally, further research should focus on the role and use of ratings and reviews on P2P platforms. The current findings show that reviews are likely to reflect the opinions of a limited, more engaged group of consumers or providers, and that reviews are not used systematically by most users, neither before nor after transactions. These data should be confirmed and taken into account in designing further research into ways of establishing the reliability of different types of user reviews and rating systems in more detail.

## 8 Annex 1: the questionnaire

### Master Questionnaire

#### INTRODUCTION

We are interested in your experiences with buying, renting, sharing or hiring between individuals through so-called platforms (websites or apps).

We will ask you about your experiences on a maximum of 2 platforms.

#### SCREENER QUESTIONS

##### 1. Awareness

###### 1.1. Age

Q1.1

How old are you?

Q11.1

Are you a...?

1. Woman

2. Man

Q11.4

In which region do you currently live?

##### 1.2. Awareness and usage of online P2P platforms / services

Q1.2

Do you know about or use websites, apps or online platforms where you can ...

*Columns:*

1. Never heard of it

2. I know but have not used

3. I have used

4. I have not used but may use in the next 12 months

**Rows:**

1. sell or buy goods from other people (such as for example [insert platform examples])

2. share and rent goods to/from other people (such as for example [insert platform examples])

3. share or rent accommodation from other people (such as for example [insert platform examples])

4. share or hire a ride from other people (such as for example [insert platform examples])

5. hire other people to do odd jobs for you (such as for example [insert platform examples])

## 2. Participation in relevant online platforms

### 2.1. Buying/selling goods from/to people

Base: IF Q1.2.1 = 3

Q2.1a

Over the last 12 months, have you used a platform such as [insert platform examples] to sell goods to other people?

1. Yes

2. No

Base: IF Q2.1a = 1

Q2.1b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to sell goods to other people?

1. Every week

2. Once a month

3. A couple of times per year

4. Once per year

Base: IF Q1.2.1 = 3

Q2.2a

Over the last 12 months, have you used a platform such as [insert platform examples] to buy goods from other people?

1. Yes

2. No

Base: IF Q2.2a = 1

Q2.2b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to buy goods from other people?

1. Every week
2. Once a month
3. A couple of times per year
4. Once per year

## 2.2. Sharing or renting goods to/from people

Base: IF Q1.2.2 = 3

Q2.3a

Over the last 12 months, have you used a platform such as [insert platform examples] to lend or rent out goods to other people?

1. Yes
2. No

Base: IF Q2.3a = 1

Q2.3b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to lend or rent out goods to other people?

1. Every week
2. Once a month
3. A couple of times per year
4. Once per year

Base: IF Q1.2.2 = 3

Q2.4a

Over the last 12 months, have you used a platform such as [insert platform examples] to borrow or rent goods from other people?

1. Yes
2. No

Base: IF Q2.4a = 1

Q2.4b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to borrow or rent goods from other people?

1. Every week
2. Once a month
3. A couple of times per year

4. Once per year

### 2.3. Sharing or renting a room/place

Base: IF Q1.2.3 = 3

Q2.5a

Over the last 12 months, have you used a platform such as [insert platform examples] to rent out accommodation to other people?

1. Yes

2. No

Base: IF Q2.5a = 1

Q2.5b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to rent out accommodation to other people?

1. Every week

2. Once a month

3. A couple of times per year

4. Once per year

Base: IF Q1.2.3 = 3

Q2.6a

Over the last 12 months, have you used a platform such as [insert platform examples] to rent accommodation from someone?

1. Yes

2. No

Base: IF Q2.6a = 1

Q2.6b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to rent accommodation from someone?

1. Every week

2. Once a month

3. A couple of times per year

4. Once per year

### 2.4. Sharing a car or hiring a car with driver

Base: IF Q1.2.4 = 3

Q2.7a

Over the last 12 months, have you used a platform such as [insert platform examples] to give a ride to other people?

1. Yes

2. No

Base: IF Q2.7a = 1

Q2.7b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to give a ride to other people?

1. Every week

2. Once a month

3. A couple of times per year

4. Once per year

Base: IF Q1.2.4 = 3

Q2.8a

Over the last 12 months, have you used a platform such as [insert platform examples] to get a ride from other people?

1. Yes

2. No

Base: IF Q2.8a = 1

Q2.8b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to get a ride from other people?

1. Every week

2. Once a month

3. A couple of times per year

4. Once per year

## 2.5. Hiring other people to do an odd job or doing an odd job for other people

Base: IF Q1.2.5 = 3

Q2.9a

Over the last 12 months, have you used a platform such as [insert platform examples] to do odd jobs such as babysitting, cleaning, dog sitting, gardening, small repairs, for other people?

1. Yes

2. No

Base: IF Q2.9a = 1

Q2.9b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to do odd jobs such as babysitting, cleaning, dog sitting, gardening, small repairs, for other people?

1. Every week

2. Once a month

3. A couple of times per year

4. Once per year

Base: IF Q1.2.5 = 3

Q2.10a

Over the last 12 months, have you used a platform such as [insert platform examples] to hire other people to do odd jobs such as babysitting, cleaning, dog sitting, gardening, small repairs for you?

1. Yes

2. No

Base: IF Q2.10a = 1

Q2.10b

Over the last 12 months, how often have you used a platform such as [insert platform examples] to hire other people to do odd jobs for you?

1. Every week

2. Once a month

3. A couple of times per year

4. Once per year

## MAIN QUESTIONNAIRE

### A. Experience with online P2P platforms

*Base: Users*

TxtQ31

1. *buy products from other people*
2. *rent goods from other people*
3. *rent accommodation from other people*
4. *get a ride from other people*
5. *hire someone to do an odd job*

*Base: Users*

Info1 [Info]

You indicated that, in the last 12 months you used a platform to <TxtQ31>. We will now ask you about your experiences as a user.

*Base: Users*

Q3.1

Which website(s), app(s) or online platform(s) have you used?

*Base: Users*

Q3.2

How satisfied are you overall about your experience(s) using [insert platform from Q3.1]?

1. Not at all satisfied
2. Not satisfied
3. Neutral
4. Satisfied
5. Very satisfied

*Base: Users*

TxtQ33

1. *buy products*
2. *rent goods*
3. *rent accommodation*
4. *get a ride*
5. *hire someone to do an odd job*

*Base: Users*

Q3.3

Comparing your experience on [insert platform from Q3.1] to the experience when you <TxtQ33> through conventional businesses ( (web)stores, hotels, taxi's, ...), are you more or less satisfied about?



**Columns:**

1. Less satisfied
2. Slightly less satisfied
3. Neutral
4. Slightly more satisfied
5. More satisfied

**Rows:**

1. Price
2. Availability of offers
3. Quality of product
4. Quality of service
5. Price quality ratio
6. Trustworthiness

Base: Users

Q3.4

How likely is it that you will use [insert platform from Q3.1] to <TxtQ33> again?

1. Not likely at all
2. Not likely
3. Neutral
4. Likely
5. Very likely

Base: IF Q3.4 = 1 OR 2

Q3.5

Please indicate **all reasons** that would make it unlikely that you will use [insert platform from Q3.1] to <TxtQ33> again. Please tick all that apply.

1. I do not find what I am looking for
2. I worry what will happen if something goes wrong
3. I am not sure if I can trust this platform
4. I do not want to support this initiative anymore because I disagree with the business model/how they operate.
5. It is too difficult or complicated for me to use
6. I do not need this service/product any more
7. I plan to use a different platform in the future

8. The price/quality of the product/service I bought/used earlier was unsatisfactory

9. Other, please specify: ...

## B. Problems encountered by users

Base: Users

TxtQ36

1. product
2. goods
3. accommodation
4. ride
5. job

Base: Users

Q3.6

Over the last 12 months, how often have you experienced any of the following problems on **[insert platform from Q3.1]** ?

**Columns:**

1. 5 or more times
2. 2 to 4 times
3. Once
4. Never

**Rows:**

1. I experienced problems with using the website/app/platform functions
2. The price was not as agreed or additional costs were not mentioned before
3. The product was not delivered/ my reservation was cancelled
4. The product/service was not as described
5. The product/service was of poor quality
6. I experienced safety issues with the **<TxtQ36>**
7. My personal data were given, resold or leaked to others
8. Other, please specify: ...

Base: IF Q3.6.1 = 1-3 OR Q3.6.2 = 1-3 OR Q3.6.3 = 1-3 OR Q3.6.4 = 1-3 OR Q3.6.5 = 1-3 OR Q3.6.6 = 1-3 OR Q3.6.7 = 1-3 OR Q3.6.8 = 1-3

Q3.7

On a scale of 0 to 10, within the past year, to what extent have you suffered detriment as a result of problems experienced on **[insert platform from Q3.1]**?

By detriment, we mean financial loss or other types of harm (e.g. loss of time, stress, adverse health effect, etc).

*Columns:*

1. 0 – No or negligible detriment
2. 1
3. 2
4. 3
5. 4
6. 5
7. 6
8. 7
9. 8
10. 9
11. 10 – A very significant detriment

*Base: Users*

*TxtQ38*

1. *the seller of the product*
2. *the person I rented the goods from*
3. *the person I rented the accommodation from*
4. *the driver*
5. *the person who did the job*

Base: IF Q3.6.1 = 1-3 OR Q3.6.2 = 1-3 OR Q3.6.3 = 1-3 OR Q3.6.4 = 1-3 OR Q3.6.5 = 1-3 OR Q3.6.6 = 1-3 OR Q3.6.7 = 1-3 OR Q3.6.8 = 1-3

Q3.8

Did you take action(s) to solve any problem(s) you experienced? Please tick all that apply.

1. I gave <TxtQ38> a low ranking or bad review
2. I complained to <TxtQ38> .
3. I appealed to the platform for assistance/support in handling my complaint.
4. I contacted an authority or consumer association/institution to complain or seek help.
5. I did not take action to solve the problem I experienced.

*Base: Users*

*TxtQ39a*

1. *bought a product from*
2. *rented goods from*
3. *rented accommodation from*
4. *got a ride from*
5. *hired to do an odd job for you*

*Base: Users*

*TxtQ39b*

1. *bought a product*
2. *rented goods*
3. *rented accommodation*
4. *got a ride*
5. *hired someone to do an odd job*

*Base: IF Q3.8 = 1 OR 2 OR 3 OR 4*

Q3.9

Thinking about all the problems that you experienced: Were the problems solved...

*Columns:*

1. Yes, all of them
2. Yes, most of them
3. Yes, but only few of them
4. No, none

*Rows:*

1. By the person you *<TxtQ39a>* ?
2. By the website/app/platform through which you *<TxtQ39b>*?
3. By getting the money back from a payment service provider (e.g. bank, credit card company, PayPal,...)

*Base: IF Q3.8 = 1 or 2*

Q3.10

Which of these, if any, has the person you *<TxtQ39a>* done so far in response to the problem? Please tick all that apply.

1. Acknowledged the problem
2. Investigated the problem
3. Gave a satisfactory explanation
4. Gave an unsatisfactory explanation
5. Gave a partial refund
6. Gave a full refund
7. Gave a credit note or voucher
8. Gave a compensation for damages or losses
9. Other, please specify:
10. Has done nothing
11. Don't know

*Base: IF Q3.8 = 3*

Q3.11

Which of these, if any, has the **platform** done so far in response to the problem? Please tick all that apply.

1. Acknowledged the problem
2. Investigated the problem
3. Gave a satisfactory explanation
4. Gave an unsatisfactory explanation
5. Gave a partial refund
6. Gave a full refund
7. Gave credit note or voucher
8. Gave compensation for damages or losses
9. Other, please specify:
10. Has done nothing
11. Don't know

Base: IF Q3.10 is 1,2,3,5,6,7,8, OR 9

Q3.12

In general, how satisfied were you with how the person you <TxtQ39a> dealt with your complaint?

1. Not at all satisfied
2. Not satisfied
3. Neutral
4. Satisfied
5. Very satisfied

Base: IF Q3.11 is 1,2,3,5,6,7,8, OR 9

Q3.13

In general, how satisfied were you with how the platform dealt with your complaint?

1. Not at all satisfied
2. Not satisfied
3. Neutral
4. Satisfied
5. Very satisfied

Base: IF Q3.8 = 5

Q3.14

For which reason(s) did you not take action to solve the problem you experienced? Please tick all that apply.

1. It was unlikely that I was going to get a satisfactory solution to the problem I encountered.
2. The sums involved were too small.
3. I did not know how or where to complain.
4. I was not sure about my rights as a consumer.
5. I thought it would take too long to come to a solution.
6. I complained about other problems in the past but the problems were not resolved.
7. I don't like to complain and prefer to avoid confrontations
8. It doesn't bother me as much when I use these platforms
9. I could not find the necessary contact details from the provider anymore
10. I did not immediately complain and felt it was too late to do so
11. Other, please specify: ...
12. Don't know / Not applicable.

Base: IF Q3.6 = 1 OR 2 OR 3

Q3.15

Have you experienced similar problems when you <TxtQ39b> through conventional businesses ( (web)stores, hotels, taxi's, ...)?

1. Yes
2. No

### C. Right & responsibilities

Base: Users

Q4.1

In case of problems when you <TxtQ39b> through [insert platform from Q3.1], to what extent do you know...

#### *Columns:*

1. Don't know
2. Not sure if I know
3. Know exactly
4. Not applicable

#### *Rows:*

1. ... what your rights are when something goes wrong?
2. ... who is responsible when something goes wrong?

3. ... what the responsibility of the platform is in case you have a problem with a provider of a service or a product?

4. ... if you have the right to get compensation or be reimbursed if something went wrong

Base: Users

Q4.2

To what extent do you find it important that [insert platform from Q3.1] is clear and transparent about...

*Columns:*

1. Not important at all
2. Not important
3. Neutral
4. Important
5. Very important

*Rows:*

1. Who is responsible when something goes wrong
2. How my privacy and data are protected
3. What my rights are if there is a problem with the price or quality of the product or the service

#### D. Trust ranking / user review systems

Base: Users

Q5.1

To what extent do you agree with the following statements regarding the user review/rating systems on [insert platform from Q3.1]?

*Columns:*

1. Completely disagree
2. Slightly disagree
3. Neutral
4. Slightly agree
5. Completely agree

*Rows:*

1. I feel safer and more protected using the user review/rating system
2. I feel safer and more protected buying, renting, hiring through conventional businesses
3. The user review/rating system give me adequate information about the quality and trustworthiness of the product/seller.
4. My trust in the platform increased after using the review system.

5. I do not use the user review/rating system.

Base: Users

Q5.2

To what extent do you use the user review/rating systems on [insert platform from Q3.1]?

**Columns:**

1. Never
2. Rarely
3. Sometimes
4. Frequently
5. Always

**Rows:**

1. As a user, I use the user review/rating system (if available) to verify peer-providers before a transaction.
2. As a user I review/rate providers after purchasing/using goods or services.

#### E. Income / Expenditure of these activities

Base: Users

Q6.1

Over the past 12 months, how much money have you approximately spent using [insert platform from Q3.1]?

Base: Users

Q6.2

To what extent do you agree that using [insert platform from Q3.1] enables you to save money, compared to when you <TxtQ33> through conventional businesses?

1. Completely disagree
2. Slightly disagree
3. Neutral
4. Slightly agree
5. Completely agree

**SECTION PROVIDERS**

#### F. Experience

Base: Providers

TxtQ71

1. sell products to other people



2. *rent goods out to other people*
3. *rent accommodation out to other people*
4. *give a ride to other people*
5. *do an odd job*

Base: Providers

Info1 [Info]

You indicated that, in the last 12 months you used a platform to <TxtQ71>. We will now ask you about your experiences as a **provider**.

Base: Providers

Q7.1

Which website(s), app(s) or online platform(s) have you used?

Base: Providers

Q7.2

How satisfied are you overall about your experience(s) using [insert platform from Q7.1]?

1. Not at all satisfied
2. Not satisfied
3. Neutral
4. Satisfied
5. Very satisfied

Base: Providers

TxtQ73

1. *sell products*
2. *rent out goods*
3. *rent out accommodation*
4. *give a ride*
5. *do an odd job for someone*

Base: Providers

Q7.3

How likely is it that you will use [insert platform from Q7.1] to <TxtQ73> again?

1. Not likely at all
2. Not likely
3. Neutral
4. Likely
5. Very likely

Base: IF Q7.3 = 1 OR 2

Q7.4

Please indicate all reasons that would make it unlikely that you will use [insert platform from Q7.1] to <TxtQ73> again. Please tick all that apply.

1. I worry what will happen if something goes wrong
2. I did not receive any reaction on my offers
3. I am not sure if I can trust this platform
4. It is too difficult or complicated for me to use
5. I plan to use a different platform
6. It is too expensive to sell a product – rent out accommodation through this platform
7. I experienced problems when selling a product – renting out accommodation to other individuals through this platform
8. There are too many restrictions (e.g. payment methods) on this platform
9. Other, please specify: ...

#### G. Problems encountered by provider

Base: Providers

TxtQ75

1. sold a product
2. rented out goods
3. rented out accommodation
4. gave a ride
5. did an odd job for

Base: Providers

Q7.5

Have you ever had problems with people to whom you <TxtQ75> ?

1. Yes
2. No

Base: Providers

TxtQ76

1. sold a product to
2. rented out goods to
3. rented out accommodation to
4. gave a ride to
5. did an odd job for

Base: IF Q7.5 = 1

Q7.6

What was the nature of the problem?

1. I was not paid by the person who I <TxtQ76>.
2. My personal data were given, resold or leaked to others

3. I experienced problems with using the website/app/platform functions
4. The person I rented accommodation to caused damage to my property / The person I gave a ride to damaged my car / The person to whom I lent /rented a tool/device damaged it.
5. The person to whom I sold the product complained about it
6. The person did not show up / cancelled at the latest moment
7. The person who I <TxtQ76> did not follow the rules as mentioned on the platform
8. I had to wait too long to get paid or reimbursed
9. I had to pay costs that were not mentioned before during the transaction
10. Other, specify

Base: IF Q7.5 = 1

Q7.7

Did you take action(s) to solve any problem(s) you experienced? Please tick all that apply.

1. I gave the person I <TxtQ76> a low rating or bad review
2. I complained to the person I <TxtQ76>
3. I asked the platform for assistance / I complained to the platform
4. I contacted an authority or consumer association/institution to complain or seek help.
5. I did not take any action(s) to solve the problem(s) I experienced.

Base: IF Q7.7 = 5

Q7.8 Why didn't you take any action(s) to solve the problem(s) you experienced? Please tick all that apply.

1. It was unlikely that I was going to get a satisfactory solution to the problem I encountered.
2. The sums involved were too small.
3. I did not know how or where to complain.
4. I was not sure about my rights as a provider.
5. I thought it would take too much time to come to a solution.
6. I complained about other problems in the past but the problems were not resolved.
7. I don't like to complain and prefer to avoid confrontations
8. I don't mind so much when I rent out (accommodation) /sell/ etc. to other private people
9. Other, please specify: ...
10. Don't know / Not applicable.

Base: IF Q7.7 = 3

Q7.9

To what extent were you satisfied with how [insert platform from Q7.1] dealt with your complaint(s)?

1. Not at all satisfied

2. Not satisfied
3. Neutral
4. Satisfied
5. Very satisfied

## H. Rights & responsibilities

Base: Providers

Q8.1

In case of problems when you <TxtQ76> other people through [insert platform from Q7.1], to what extent do you know ...

*Columns:*

1. Don't know
2. Not sure if I know
3. More or less
4. Know exactly
5. Not applicable

*Rows:*

1. ... what your rights are when something goes wrong?
2. ... who is responsible when something goes wrong?
3. ... what the responsibility of the platform is in case you have a problem with a customer?
4. ... if the customer has the right to get compensation or be reimbursed if something went wrong?

Base: Providers

Q8.2

To what extent do you find it important that [insert platform from Q7.1] is clear and transparent about...

*Columns:*

1. Not important at all
2. Not important
3. Neutral
4. Important
5. Very important

*Rows:*

1. Who is responsible when something goes wrong
2. How my privacy and data are protected

3. What my tax obligations are

#### I. Trust ranking / user review systems

Base: Providers

Q9.1

To what extent do you use the user review/rating systems on [\[insert platform from Q7.1\]](#)?

*Columns:*

1. Never
2. Rarely
3. Sometimes
4. Frequently
5. Always

*Rows:*

1. As a provider I use the user review/rating system (if available) to verify peer-users before a transaction.
2. As a provider I review/rate users after selling/lending goods or services

#### J. Income / Expenditure of these activities

Base: Providers

Q10.1

Over the past 12 months, how much money do you think you approximately received using [\[insert platform from Q7.1\]](#)?

#### Sociodemos

Base: All respondents

Q11.2

What is the highest level of education you have successfully completed (usually by obtaining a certificate or diploma)?

Base: All respondents

Q11.3

What is your current occupation?

1. Self-employed
2. Manager
3. Other white collar
4. Blue collar

- 5. Student
- 6. House-person and other not in employment
- 7. Seeking a job
- 8. Retired

Base: All respondents

Q11.5

Would you say you live in a ...?

- 1. Metropolitan zone
- 2. Other town / urban centre
- 3. Rural zone

Base: All respondents

Q11.6

Thinking about your household's financial situation, would you say that making ends meet every month is ...?

- 1. Very difficult
- 2. Fairly difficult
- 3. Fairly easy
- 4. Very easy
- 5. Don't know

## 9 Annex 2: Socio-demographic profile of P2P users

**Table 82: Socio-demographics for P2P users and P2P providers**

Sample size	User	User (Percentage)	Provider	Provider (Percentage)
<b>Gender</b>				
Woman	4377	51%	4425	51%
Man	4223	49%	4208	49%
<b>Age</b>				
Less than 18	0	0%	0	0%
18-34 years	2404	28%	2401	28%
35-54 years	3414	40%	3441	40%
55+ years	2782	32%	2791	32%
<b>Education</b>				
Low (ISCED 0-2)	536	6%	606	7%
Medium (ISCED 3-4)	3775	44%	3755	43%
High (ISCED 5-8)	4289	50%	4272	49%
<b>Occupation</b>				
Self-employed	980	11%	984	11%
Manager	907	11%	908	11%
Other white collar	2461	29%	2431	28%
Blue collar	1306	15%	1340	16%
Student	457	5%	453	5%
House-person and other not in employment	596	7%	578	7%
Seeking a job	562	7%	575	7%
Retired	1331	15%	1364	16%
<b>Place of residence</b>				
Metropolitan zone	2760	32%	2766	32%
Other town / urban centre	3813	44%	3826	44%
Rural zone	2027	24%	2041	24%
<b>Financial situation</b>				
Very difficult	530	6%	553	6%
Fairly difficult	2914	34%	2920	34%
Fairly easy	3717	43%	3709	43%
Very easy	1027	12%	1043	12%
Don't know	412	5%	408	5%
<b>TOTAL</b>	<b>8600</b>	<b>100%</b>	<b>8633</b>	<b>100%</b>

Exploratory study of consumer issues in online peer-to-peer platform markets –  
Task 2 Report

**Table 83: Socio-demographics for P2P users across P2P platforms**

Sample size	(Re)Sale Goods (N)	(Re)Sale Goods (%)	Sharing/Renting Goods (N)	Sharing/Renting Goods (%)	Sharing/Renting Accommodations (N)	Sharing/Renting Accommodations (%)	Sharing/Hiring Rides (N)	Sharing/Hiring Rides (%)	Odd Jobs (N)	Odd Jobs (%)
<b>Gender</b>										
Woman	3531	52%	197	57%	468	53%	636	49%	306	46%
Man	3273	48%	151	43%	410	47%	668	51%	357	54%
<b>Age</b>										
Less than 18	0	0%	0	0%	0	0%	0	0%	0	0%
18-34 years	1494	22%	90	26%	275	31%	527	40%	274	41%
35-54 years	2738	40%	145	42%	344	39%	458	35%	245	37%
55+ years	2572	38%	113	32%	259	29%	319	24%	144	22%
<b>Education</b>										
Low (ISCED 0-2)	588	9%	17	5%	26	3%	33	3%	44	7%
Medium (ISCED 3-4)	3228	47%	154	44%	263	30%	498	38%	238	36%
High (ISCED 5-8)	2988	44%	177	51%	589	67%	773	59%	381	57%
<b>Occupation</b>										
Self-employed	674	10%	30	9%	116	13%	154	12%	118	18%
Manager	552	8%	35	10%	126	14%	155	12%	140	21%
Other white collar	1830	27%	83	24%	319	36%	425	33%	141	21%
Blue collar	1065	16%	79	23%	98	11%	162	12%	111	17%
Student	289	4%	10	3%	46	5%	136	10%	38	6%



Exploratory study of consumer issues in online peer-to-peer platform markets –  
Task 2 Report

House-person and other not in employment	576	8%	24	7%	47	5%	43	3%	21	3%
Seeking a job	464	7%	28	8%	37	4%	105	8%	25	4%
Retired	1354	20%	59	17%	89	10%	124	10%	69	10%
<b>Place of residence</b>										
Metropolitan zone	1902	28%	77	22%	403	46%	480	37%	273	41%
Other town / urban centre	3017	44%	198	57%	375	43%	568	44%	292	44%
Rural zone	1885	28%	73	21%	100	11%	256	20%	98	15%
<b>Financial situation</b>										
Very difficult	471	7%	29	8%	33	4%	54	4%	36	5%
Fairly difficult	2334	34%	140	40%	262	30%	439	34%	192	29%
Fairly easy	2858	42%	121	35%	415	47%	607	47%	305	46%
Very easy	805	12%	40	11%	139	16%	122	9%	111	17%
Don't know	336	5%	18	5%	29	3%	82	6%	19	3%
<b>TOTAL</b>	<b>6804</b>	<b>100%</b>	<b>348</b>	<b>100%</b>	<b>878</b>	<b>100%</b>	<b>1304</b>	<b>100%</b>	<b>663</b>	<b>100%</b>

## 10 Annex 3: Socio-demographic differences

### 10.1 Usage of online P2P platforms

#### 10.1.1 Overall usage rates

**Table 84: Incidence rates of usage – Gender and age breakdown**

Incidence rates of usage	Women	Men	18-34 years old	35-54 years old	55+ years old
Used at least one platform	76,2%	78,3%	88%	82,5%	66,9%
Never used a P2P platform	23,8%	21,7%	12%	17,5%	33,1%
May use a P2P platform in the future	17,5%	17,2%	17,6%	17,2%	17,3%

*Base: All respondents – including screen outs (N=14597)*

#### 10.1.1.1 Who is most likely to engage in the sharing economy?

The previous sections provided an overall view of how current users are engaging in the selected P2P platforms and how frequently they are doing so. This section will look further into the socio-demographic characteristics of users and will provide further insights into their profile.

Over 80% of 18-34 year olds, almost 75% of 35-54 year olds and over half of those over 55 in the sample have used at least one platform.

Gender differences are not significant, but men are slightly more likely to engage than women: just over 70%, compared to just fewer than 67%.

**Table 85: Engagement in P2P markets – Gender and age breakdown**

Engagement in P2P markets	Women	Men	18 – 34 years old	35 – 54 years old	55+ years old
Used P2P markets	66,8%	70,4%	82,1%	74,7%	55,8%
Did not use P2P markets	33,2%	29,6%	17,9%	25,3%	44,2%

*Base: All peer consumers (N=8705) and peer providers (N=8498)*

The average amount spent is highest for 35-54 year olds who use platforms for Sharing/Renting Accommodation (€741,14). Furthermore, this age category tends to spend the highest average amount on (Re)Sale Goods and Sharing/Renting Goods platforms as well. Male peer consumers spend a considerably larger average amount on (Re)Sale Goods, Sharing/Renting Goods and Odd Jobs platforms.

**Table 86: Average amount spent on P2P platform – Socio-demographic breakdown – Peer consumers**

Average amount spent on platform	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Ride	Odd Jobs
18 – 34 years old	€ 211,15	€ 139,67	€ 454,98	€ 78,28	€ 327,27
35 – 54 years old	€ 277,16	€ 207,47	€ 741,14	€ 98,36	€ 288,15
55+ years old	€ 238,84	€ 98,34	€ 606,49	€ 106,96	€ 306,54
Women	€ 188,96	€ 108,97	€ 609,03	€ 91,59	€ 228,19
Men	€ 310,31	€ 215,88	€ 598,92	€ 93,17	€ 379,59

Base: Peer consumers (N=8705)

The highest amounts received are on Sharing/Renting Accommodation where 55+ year olds are the biggest receivers (average €830,17). Younger cohorts within this sector receive considerably less money compared to older respondents. Across the other platforms, there are no such differences. Male peer providers also receive a substantially higher average amount compared to females, across all sectors.

**Table 87: Average amount received on P2P platform – socio-demographic breakdown – Peer providers**

Average amount received on platform	(Re)Sale Goods	Sharing/Renting Goods	Sharing/Renting Accommodation	Sharing/Hiring Ride	Odd Jobs
18 – 34 years old	€ 208,94	€ 143,48	€ 582,18	€ 96,78	€ 284,56
35 – 54 years old	€ 224,07	€ 137,29	€ 797,28	€ 113,51	€ 322,58
55+ years old	€ 253,20	€ 95,04	€ 830,29	€ 99,37	€ 249,16
Women	€ 181,19	€ 93,55	€ 707,21	€ 88,08	€ 198,62
Men	€ 283,47	€ 171,97	€ 751,23	€ 116,96	€ 377,10

Base: Peer providers (N=8498)

## 10.2 Problems on P2P platforms

### 10.2.1 What problems did consumers experience when using P2P platforms and how frequently did these problems occur?

**Table 88: Experienced at least one problem – Gender and age breakdown**

Problems experienced at least once	Women	Men	18-34 years old	35-54 years old	55+ years old
Experienced problems with using the website/app/platform functions	17,4%	21%	27%	18,3%	13,3%
Price was not as agreed or additional costs were not mentioned before	13,9%	17,2%	22,2%	14,5%	10,9%
Product was not delivered/Reservation was cancelled	16%	19,4%	24,9%	17,6%	11,4%
Product/service was not as described	26,7%	28,8%	33,3%	27,6%	23,2%
Product/service was of poor quality	27,3%	30,1%	35,4%	28,5%	23%
Experienced safety issues with the product/goods/accommodation/ride/job	9,8%	13,5%	18,4%	10,7%	6,8%
My personal data were given, resold or leaked to others	8,3%	11,7%	14,5%	9,4%	6,6%
Other	18%	20,1%	20,1%	18,7%	18,5%

Base: peer consumers (N=8705)

Men are more likely to report problems when using P2P platforms than women. For example, the average frequency at which peer consumers experienced problems with the price or costs is 0,26 for men and 0,19 for women. This difference is significant for all categories with the exception of problems with the product descriptions and “other” problems.

**Table 89: Average frequency of problems experienced – Gender breakdown**

Problems experienced – Gender breakdown	Women	Men
Experienced problems with using the website/app/platform functions	0,26	0,32
Price was not as agreed or additional costs were not mentioned before	0,19	0,26
Product was not delivered/Reservation was cancelled	0,22	0,28
Product/ service was not as described	0,36	0,40
Product/ service was of poor quality	0,36	0,42
Experienced safety issues with the product/goods/accommodation/ride/job	0,15	0,21

My personal data were given, resold or leaked to others	0,13	0,20
Other	0,28	0,31

Base: peer consumers (N=8705)

Young people are significantly more likely to experience problems when using P2P platforms. For all types of problems 18-34 year olds report experiencing problems more frequently compared to peer consumers who are older. For example, the average frequency of quality problems amongst the youngest users (age 18-34) is 0,52 and for peer consumers age 35-54 it is lower (0,39) and lower still for peer consumers age 55+ (0,28).

**Table 90: Average frequency of problems experienced – Age breakdown**

Problems experienced – Age breakdown	18-34 years old	35-54 years old	55+ years old
Experienced problems with using the website/app/platform functions	0,42	0,28	0,19
Price was not as agreed or additional costs were not mentioned before	0,35	0,21	0,14
Product was not delivered/Reservation was cancelled	0,39	0,24	0,14
Product/ service was not as described	0,50	0,37	0,28
Product/ service was of poor quality	0,52	0,39	0,28
Experienced safety issues with the product/goods/accommodation/ride/job	0,30	0,16	0,09
My personal data were given, resold or leaked to others	0,25	0,15	0,10
Other	0,33	0,29	0,26

Base: peer consumers (N=8705)

### 10.2.2 Actions taken after experiencing a problem

As previously reported, men are more likely to experience problems on P2P platforms than women. Women are significantly more likely than men to not take action to solve the problems they experience. Furthermore, men are more likely to appeal to the platform for assistance in handling the complaint and to write negative reviews than women. Amongst peer providers, there are no significant gender differences in the actions taken to resolve problems.

**Table 91: Actions taken when facing a problem – Gender breakdown – Peer consumers**

	Women	Men
I gave a low ranking or bad review	18,4%	22,4%
I complained to the other peer	28,8%	30,9%

I appealed to the platform for assistance/support in handling my complaint	15,4%	19,7%
I contacted an authority or consumer association/institution to complain or seek help	4,0%	5,6%
I did not take action to solve the problem I experienced	50,2%	42,7%

Base: Peer consumers who experienced at least one problem (N=4626)

More than half (52,3%) of those aged 55+ who experienced a problem did not take any action compared to 42,4% of those in the 18-34 age group. Those in the youngest age group who experienced problems were more likely than older respondents to contact an authority or consumer association in relation to their problem – though this action is the least common option for users of any age. The actions that peer providers took in response to their problem did not differ significantly according to age.

**Table 92: Actions taken when facing a problem – Age breakdown**

	18-34 years old	35-54 years old	55+ years old
I gave a low ranking or bad review	22,5%	20,7%	17,7%
I complained to the other peer	29,3%	31,9%	27,6%
I appealed to the platform for assistance/support in handling my complaint	19,5%	17,6%	15,3%
I contacted an authority or consumer association/institution to complain or seek help	7,1%	4,3%	3,0%
I did not take action to solve the problem I experienced	42,4%	45,4%	52,3%

Base: Peer consumers who experienced at least one problem (N=4626)

### 10.2.3 To what extent do current peer consumers indicate that they will use the platform again in the future?

Very few peer consumers or peer providers say they are not likely (at all) to use platforms again and this holds for both men and women. Nevertheless, whilst all age groups are likely to use the platform again, older respondents (55+) are most likely to use P2P platforms again. Over nine out of ten (90,1%) aged 55+ are (very) likely to use such platforms again and 82,1% of 18-34 year olds. Older people use these platforms less often and may be more selective in their use (55,8% of the 55+ year olds have used an online P2P platform compared to 74,7% of 35-54 year olds and 82,1% of 18-34 year olds). They may use these platforms more effectively, making it more attractive to use them again.

**Table 93: Extent to which peer consumers are willing to use the platform again – Age breakdown**

Likelihood to use the P2P	Very likely	Likely	Neutral	Not likely	Not at all likely
---------------------------	-------------	--------	---------	------------	-------------------

platform again						
18-34 olds	year	37,4%	44,7%	12,5%	3,2%	2,2%
35-54 olds	year	42,3%	44,7%	8,8%	2,7%	1,4%
55+		44,4%	45,7%	6,9%	2,1%	1,0%

Base: all peer consumers (N=8705)

### 10.3 Perceptions of rights and responsibilities

#### 10.3.1 Knowledge of rights and responsibilities

There are a few significant age differences. Peer consumers aged 55+ (38,6%) and 35-54 (37,1%) are significantly more likely to claim to know what their rights are when something goes wrong, compared to peer consumers of 18-34 (32,3%). This indicates that younger peer consumers may be less aware what their rights are when something goes wrong.

**Table 94: Knowledge of rights when something goes wrong – Percentage knowing exactly**

Knowledge of rights when something goes wrong – Percentage knowing exactly	18 – 34 years old	35 – 54 years old	55+ years old
Peer consumers	32,3%	37,1%	38,6%

Base: Peer consumers indicating knowing their rights exactly (N=2956)

The analysis of gender differences amongst peer consumers shows that men tend to perceive their knowledge of rights and responsibilities significantly more highly than women on all aspects surveyed. A similar pattern can be observed amongst peer providers.

**Table 95: Knowledge of rights and responsibilities – Percentage knowing exactly**

Knowledge of rights and responsibilities – Percentage knowing exactly	Peer consumers		Peer providers	
	Women	Men	Women	Men
Knowledge of rights when something goes wrong	32,8%	39,9%	24,8%	29,2%
Knowledge of who is responsible when something goes wrong	33,7%	43,4%	26,4%	31,9%
Knowledge of the responsibility of the platform in case of a problem with a customer / a provider of a service or a product	29,2%	37,1%	23,6%	29,2%
Knowledge of the right (of the consumer) to get compensation or be reimbursed if something goes wrong	33%	38,7%	25,4%	30,6%

Base: All peer consumers (N=2956) and peer providers (N=2164) indicating knowing their rights exactly

### 10.3.2 Importance of clarity and transparency

55+ and 35-54 attach significantly more importance to clarity and transparency on the aspects asked about than 18-34 year olds. The differences between peer consumers are more pronounced, especially on the importance of clarity and transparency about how privacy and data are protected.

**Table 96: Importance of clarity and transparency about who is responsible when something goes wrong – Percentage indicating (very) important**

Importance of clarity and transparency about who is responsible when something goes wrong – Percentage indicating (very) important	18 – 34 years old	35 – 54 years old	55+ years old
Peer consumers	78,1%	84,1%	88,7%
Peer providers	77,3%	81,9%	87,1%

Base: All peer consumers (N=7305) and peer providers (N=6993) indicating that it is (very) important that the platform is clear and transparent about who is responsible when something goes wrong

**Table 97: Importance of clarity and transparency about how privacy and data are protected – Percentage indicating (very) important**

Importance of clarity and transparency about how privacy and data are protected – Percentage indicating (very) important	18 – 34 years old	35 – 54 years old	55+ years old
Peer consumers	80,1%	86,1%	91,5%
Peer providers	78,1%	84,1%	90,9%

Base: All peer consumers (N=7497) and peer providers (N=7191) indicating that it is (very) important that the platform is clear and transparent about how privacy and data are protected

**Table 98: Importance of clarity and transparency about what my rights are if there is a problem with the price or quality of the product or the service – Percentage indicating (very) important**

Importance of clarity and transparency about what my rights are if there is a problem with the price or quality of the product or the service – Percentage indicating (very) important	18 – 34 years old	35 – 54 years old	55+ years old
Peer consumers	79,6%	85,4%	90,1%

Base: Peer consumers indicating that it is (very) important that the platform is clear and transparent about what their rights are if there is a problem with the price or quality of the product or service (N=7140)



**Table 99: Importance of clarity and transparency about tax obligations – Percentage indicating (very) important**

Importance of clarity and transparency about tax obligations – Percentage indicating (very) important	18 – 34 years old	35 – 54 years old	55+ years old
Peer providers	73,6%	75,7%	80,1%

*Base: Peer providers indicating that it is (very) important that the platform is clear and transparent about what their rights are if there is a problem with the price and quality of the product or service (N=6500)*

In contrast to perceptions of knowledge about rights, women assess the importance of clarity and transparency significantly more highly than men for all statements surveyed. Most clear-cut is the importance of transparency of the platform regarding privacy and data protection. 87,8% of female peer consumers and 86,7% of female peer providers rate this as very important. Clarity and transparency about peer providers' tax obligations is rated as less important by male peer providers compared to the other statements.

**Table 100: Importance of clarity and transparency about... – Percentage indicating (very) important**

Importance of clarity and transparency about... – Percentage indicating (very) important	Peer consumers		Peer providers	
	Women	Men	Women	Men
...who is responsible when something goes wrong	85,2%	82,5%	84,1%	80,5%
...how privacy and data are protected	87,8%	84,4%	86,7%	82,6%
...what my rights are if there is a problem with the price or quality of the product or the service	86,5%	83,9%	-	-
...tax obligations	-	-	78,9%	74%

*Base: All peer consumers (N=7497) and peer providers (N=7191) indicating that clarity and transparency are (very) important*

## 10.4 Trust and user review/rating systems

### 10.4.1 The use of review/rating systems before and after transactions

The level of use of review and rating systems varies across age groups, although the general pattern observed holds true for all age groups.

The oldest cohort (i.e. 55+ age group) are least likely to use user review/rating systems before a transaction, slightly more so for peer providers (27,3%) than for peer consumers (24.3%).

After a transaction more 35-54 year olds (21,2%) and 55+ year olds (22,1%) indicate they always use these systems than younger peer consumers (17,6%).

The analysis considered gender differences in the use of these systems. Amongst peer consumers, the same proportion of women and men either 'frequently' or 'always' use these systems before a transaction (48.7%). However, women are significantly more likely to say they 'never' use these systems before a transaction in comparison to men. The same pattern holds amongst providers, with women more likely to say they never use these systems. Furthermore, amongst both peer consumers and providers again there are higher proportions of women that say they 'never' use these systems after a transaction.

In summary, whether pre or post transaction and whether it be a peer consumer or provider, women are more likely to have 'never' used the review/rating systems on P2P platforms.

**Table 101: Usage of the review/rating systems on the platform before a transaction and after purchasing/using goods or services**

Usage of the user review/rating systems on the platform before a transaction	Never	Rarely	Sometimes	Frequently	Always
Peer consumer - Women	16,3%	10,2%	24,9%	25,4%	23,2%
Peer consumer - Men	13,0%	11,7%	26,5%	28,0%	20,7%
Peer provider - Women	23,5%	13,4%	23,8%	21,4%	17,9%
Peer provider - Men	18,8%	13,6%	27,1%	23,0%	17,6%
Usage of the user review/rating systems on the platform after purchasing/using goods or services	Never	Rarely	Sometimes	Frequently	Always
Peer consumer - Women	19,8%	13,4%	25,9%	20,3%	20,5%
Peer consumer - Men	15,3%	14,2%	27,0%	23,1%	20,4%
Peer provider - Women	25,4%	14,4%	23,0%	19,0%	18,2%
Peer provider - Men	20,5%	14,2%	25,3%	21,0%	19,0%

Base: All peer consumers (N=8705) and peer providers (N=8498)

**Table 102: Usage of the user review/rating systems on the platform to verify peer consumers/providers before a transaction**

Usage of the user review/rating systems on the platform to verify peer-providers before a transaction – Peer consumer	Never	Rarely	Sometimes	Frequently	Always
18-34 years	14,5%	11,1%	25,4%	26,5%	22,4%
35-54 years	13,6%	10,7%	26,3%	26,9%	22,5%

55+ years	16,1%	11,1%	25,3%	26,4%	21,1%
Usage of the user review/rating systems on the platform to verify peer-consumers before a transaction – Peer provider	Never	Rarely	Sometimes	Frequently	Always
18-34 years	18,6%	13,4%	26,0%	25,1%	16,9%
35-54 years	20,5%	13,1%	25,8%	22,6%	18,0%
55+ years	24,3%	14,0%	24,4%	19,2%	18,0%

Base: All peer consumers (N=8705) and peer providers (N=8498)

**Table 103: Usage of the user review/rating systems by users/providers after purchasing/using or selling/lending goods or services**

Usage of the user review/rating systems on the platform after purchasing/using goods or services – Peer consumer	Never	Rarely	Sometimes	Frequently	Always
18-34 years	16,3%	14,2%	27,5%	24,4%	17,6%
35-54 years	16,4%	13,0%	27,0%	22,4%	21,2%
55+ years	20,4%	14,3%	24,8%	18,3%	22,1%
Usage of the user review/rating systems on the platform after selling/lending goods or services – Peer provider	Never	Rarely	Sometimes	Frequently	Always
18-34 years	19,4%	14,2%	25,3%	23,8%	17,2%
35-54 years	22,1%	13,5%	25,5%	20,1%	18,8%
55+ years	27,3%	15,2%	21,3%	16,6%	19,5%

Base: all peer consumers (N=8705) and peer providers (N=8498)

## 11 Annex 4: Additional tables

**Table 104: Satisfaction with the overall experience of P2P platforms (Peer consumers)**

Satisfaction with their overall experience of P2P platforms	Not at all satisfied	Not satisfied	Neutral	Satisfied	Very satisfied	Average
(Re)Sale Goods	1,9%	2,3%	11,4%	60,4%	24,1%	4,03
Sharing/Renting Goods	1,5%	3,1%	<b>22,3%</b>	56,6%	16,5%	3,84
Sharing/Renting Accommodations	0,9%	4,6%	11,7%	53,8%	29,0%	4,05
Sharing/Hiring Rides	1,1%	2,4%	9,7%	55,3%	31,5%	4,14
Odd Jobs	1,3%	3,4%	<b>21,1%</b>	60,5%	13,7%	3,82

Base: all peer consumers (N=8705)

**Table 105: Satisfaction with the overall experience of P2P platforms (Peer consumers)**

Satisfaction with their overall experience of P2P platforms	Not at all satisfied	Not satisfied	Neutral	Satisfied	Very satisfied	Average
(Re)Sale Goods	1,5%	3,5%	16,9%	55,9%	22,2%	3,94
Sharing/Renting Goods	0,9%	4,5%	<b>22,0%</b>	55,1%	17,5%	3,84
Sharing/Renting Accommodations	1,4%	4,3%	21,6%	53,9%	18,8%	3,84
Sharing/Hiring Rides	0,9%	2,0%	14,2%	51,5%	31,4%	4,10
Odd Jobs	1,8%	6,0%	<b>28,2%</b>	48,0%	15,9%	3,70

Base: all peer providers (N=8498)

**Table 106: Actions taken when facing a problem conditional on P2P sector (consumers and providers)**

		Gave low ranking or bad review	Complained to other peer	Appealed to platform	Authority or consumer association/institution	Did not take action
Peer consumer	(Re)Sale	20,4%	31,1%	17,4%	4,8%	46,9%
	Collaborative	20,3%	26,9%	18,0%	4,9%	45,4%
Peer provider	(Re)Sale	20,0%	37,1%	35,7%	6,1%	29,4%
	Collaborative	29,0%	32,2%	30,6%	11,8%	26,5%

Base: Peer consumers (N=4626) and peer providers (N=1187) who experienced at least one problem

**Table 107: Knowledge of rights (Peer consumers)**

Knowledge of rights – Peer consumers	Know exactly	Not sure if I know	Don't know	N/A
Knowledge of rights when something goes wrong	34,0%	44,0%	15,7%	6,3%
Knowledge of who is responsible when something goes wrong	36,0%	42,7%	15,0%	6,3%
Knowledge of the responsibility of the platform in case of a problem with a provider of a service or a product	30,8%	43,7%	18,8%	6,6%
Knowledge of the right to get compensation or be reimbursed if something goes wrong	33,3%	40,9%	18,9%	6,9%

Base: peer consumers (N=8705)

**Table 108: Knowledge of rights (Peer providers)**

Knowledge of rights – Peer providers	Know exactly	More or less	Not sure if I know	Don't know	N/A
Knowledge of rights when something goes wrong	25,5%	30,4%	23,4%	15,1%	5,6%
Knowledge of who is responsible when something goes wrong	27,5%	29,5%	23,0%	14,5%	5,5%

Knowledge of the responsibility of the platform in case of a problem with a customer	24,8%	28,6%	24,0%	16,8%	5,8%
Knowledge of the right of the customer to get compensation or be reimbursed if something goes wrong	26,3%	27,4%	23,2%	17,2%	5,9%

Base: peer providers (N=8498)

**Table 109: Importance of clarity and transparency about... (Peer consumers)**

Importance of clarity and transparency about... -Peer consumers	Very important	Important	Neutral	Not important	Not important at all
...who is responsible when something goes wrong	40,0%	43,9%	12,9%	2,1%	1,1%
...how privacy and data are protected	52,4%	33,7%	11,6%	1,7%	0,6%
...what my rights are if there is a problem with the price or quality of the product or the service	44,8%	40,4%	12,7%	1,4%	0,7%

Base: peer consumers (N=8705)

**Table 110: Importance of clarity and transparency about... (Peer providers)**

Importance of clarity and transparency about... -Peer providers	Very important	Important	Neutral	Not important	Not important at all
...who is responsible when something goes wrong	37,2%	45,1%	14,8%	1,8%	1,0%
...how privacy and data are protected	47,2%	37,4%	13,1%	1,7%	0,6%
...tax obligations	35,5%	41,0%	19,2%	2,7%	1,6%

Base: Peer providers (N=8498)

**Table 111: Peer consumer views regarding the user review/rating systems (Peer consumers)**

	Completely agree	Slightly agree	Neutral	Slightly disagree	Completely disagree
I feel safer and more protected buying, renting, hiring through conventional businesses	16,4%	33,1%	<b>38,1%</b>	9,3%	3%
I feel safer and more protected using the user review/rating system	24,8%	<b>43,5%</b>	22,4%	6,1%	3,2%

Exploratory study of consumer issues in online peer-to-peer platform markets –  
Task 2 Report

---

The user review/rating system gives me adequate information about the quality and trustworthiness of the product/seller	22,2%	<b>44,6%</b>	24,3%	6,3%	2,6%
My trust in the platform increased after using the review system	19,2%	<b>37,8%</b>	33,6%	6,3%	3,1%

*Base: Peer consumers (N=8705)*

## 12 Annex 5: List of Platforms

**Table 112: List of platforms**

Activity	Netherlands	UK	Denmark	Spain	France	Germany	Bulgaria	Slovenia	Poland	Italy
Selling or buying (second hand) goods (e.g. eBay)	Marktplaats	Ebay	Dbn	Mil anuncios	Leboncoin	Ebay	Olx	Bolha	Allegro	Ebay
	Ebay	Gumtree	Guloggratis	Ebay	Ebay	Quoka	Mobile	Salomon	Ebay	Subito
	Speurders	PreLoved	Trendsales	Vibbo	Vinted	Markt	Bazar	Oglasi	Vinted	Kijiji
	Tweedehands	Craigslist	Craigslist	Wallapop	Vestiairecollective	Rebuy	Ardes	Kovanec	Szafa	Bakeca
	Marktplaza	iOffer	Ebay	Loquo	Craigslist	Kleider Kreisel	Car24	Ebay	Za 10 Groszy	Secondamano
	Qoop	Swapz	Checktom	Casi Nuevo	Secondemain	Kleider Korb	555		Swistak	Vestiairecollective
	Vinted	Vinted	Resecond	Vinted	Myrecyclestuff	Zweite Hand	Zemoda		Aukcysz	Seatwave
		Vestiairecollective		Vestiairecollective	Larmoiredespetits	Kijiji	Obqvi		Wymianki	Vinted
		ilovefreegle				Vestiairecollective	Prodavalnik		WebAukcje	
		Poshmark				Vinted	Ebay			
Sharing and renting goods (e.g. Peerby)	Peerby	Freecycle	Lejdet	Loquo	Zenpark	Leih dir was	Olx	Podarimo	Vinted	Locloc
	Ruilen	Swapz	Resecond	Relendo	Mobypark	Mobypark	Bazar	Peerby	Szafa	Shbang
	Krijg de Kleertjes	OpenPlay	Peerby	Parquo	Lescachotieres	Mietprofi	Naemi	Streetbank	Wymiennik	Reoose



	Huren van Buren	Streetbank	Streetbank	Sharemos	Peerby	Peerby	Peerby	Najel	Wymianki	Gosharewood
	Spullendelen	Rent My Items	Swapamok	Peerby	Streetbank	Streetbank	Streetbank	Swap-party	Peerby	Useit
	ParkU	Big Wardrobe		Streetbank	Sharely	Locloc			Streetbank	Peerby
	Park Your Car	Locoso		Locloc						Streetbank
	De Deelkelder	Locloc								Fubles
	Jipio									Sharely
Sharing or renting accommodation (rooms/flats) from other people (e.g. Airbnb)	Airbnb	Airbnb	Airbnb	Mil anuncios	Airbnb	Airbnb	Imoti	Cimri	Airbnb	Airbnb
	HomeAway	SpareRoom	Craigslist	Idealista	Homeaway	Wimdu	Naemi	Mkvadrat	Wimdu	Homeaway
	Wimdu	HomeAway	HomeAway	Airbnb	Housetrip	Couchsurfing	Airbnb	Uni-info	E-domizil	Wimdu
	Micazu	Craigslist	Wimdu	Ya rencontre	Wimdu	Villas	Couchsurfing	Airbnb	Atraveo	Flipkey
	Lovehomeswap	Villas	Bytbolig	Homeaway	Trocmaison	Housetrip	Wimdu	Couchsurfing	Homeaway	Housetrip
	Waytostay	Housetrip	Camptavel	Wimdu	Bedycasa	9flats	9flats	Wimdu	Vacando	Rentalia
	Huizenruil	Vrumi	Couchsurfing	Rentalia	Rentalia	Gloveler	Trapolinn	9flats	Couchsurfing	9flats
	Couchsurfing	Wimdu	Flat-club	Loquo	Villas	Spacebase	Lovehomeswap	Trapolinn	9flats	Nightswapping
		Lovehomeswap	9flats	Villas	Nightswapping	HomeStay	Roomorama	Lovehomeswap	Trapolinn	Bedycasa
		Homexchange	Trapolinn	Housetrip	Guesttguest	Rentalia		Roomorama	Lovehomeswap	Villas
from	Snappcar	Craigslist	Craigslist	Blablacar	Leboncoin	Blablacar	Vednaposoka	Prevoz	Blablacar	Blablacar

	Blablacar	Blablacar	Snappcar	Amovens	Blablacar	Mitfahrgelegenheit	Ahacar	Najdiprevoz	Craigslist	Flipkey
	MyWheels	Gopili	UberPop	Socialcar	Kelbillet	Craigslist	Spodelenopatuvane	Peljime	UberPop	Craigslist
	Barqo	Liftshare	Gomore	Snappcar	Drivy	Tamyca	Sednakola	Adriatik	Jedziemyrazem	Zego
	Camptoo	GoCarShare	Ants	Drivy	Click & Boat	Flinkster	Bytheway	Avto	Jazda za grosze	Jojob
	Goboony	UberX	Trunkbird	Kelbillet	Craigslist	Flinc	Ka4i	Transportways.eu	Otodojazd	Roadsharing
	UberX	UberPool	Ridefinder	Alquiler Autocaravana	Idvroom	Fahrtfinder	ComboRides	Timskavoznja	Wspolne Dojazdy	Autostradecarpooling
	Meerijden	HiyaCar	Amovens	Click & Boat	Zipcar	Mitfahrangebot	UberX	Blablacar	Bytheway	UberPop
	WeGo	Drivy	Roadsharing	Bluemove	Heetch	Wunder			Inonecar	Flootta
	UberPop	UberPop		Shareling	UberX	UberX			Autem PL	UberX
Hiring other people (non professionals) to do a job for you (e.g. Taskrabbit)	Oppassen	Fiverr	Nabohaelp	Top ayuda	Allovoisins	Craigslist	Freelance	Slocally	Skills Trade	Craigslist
	ZorgVoorElkaar	Craigslist	Craigslist	Dogbuddy	Kang	Bring was mit	Freelanceforum	Upwork	Wulu	Timerepublik
	WeHelpen	Dogbuddy	Fiverr	Gudog	Craigslist	Fiverr	Naemi	Freelancer	Freelance	Get
	AirBSit	Taskrabbit	Edukarma	Nidmi	Dogbuddy	Skillshare	Fiverr	Trustedhousesitters	Fiverr	Sfinz
	PawShake	Nimber	Sociotransit	Upwork	Good-spot	Nimber	Upwork	Greataupair	Nimber	Dogbuddy
	Ruilen	Letslinkuk	Nimber	Fiverr	Vayable	Upwork		Fiverr	Upwork	Upwork

	Jobado	Echo	Upwork		Repaircafe					Nimber
	Croqqr	Localoids			Worldcraze					Fiverr
	Fikers	Trustedhousesitters			Kidizen					
		Bright Delivery			Fiverr					

## HOW TO OBTAIN EU PUBLICATIONS

### Free publications:

- one copy:  
via EU Bookshop (<http://bookshop.europa.eu>);
- more than one copy or posters/maps:  
from the European Union's representations ([http://ec.europa.eu/represent\\_en.htm](http://ec.europa.eu/represent_en.htm));  
from the delegations in non-EU countries  
([http://eeas.europa.eu/delegations/index\\_en.htm](http://eeas.europa.eu/delegations/index_en.htm));  
by contacting the Europe Direct service ([http://europa.eu/europedirect/index\\_en.htm](http://europa.eu/europedirect/index_en.htm))  
or calling 00 800 6 7 8 9 10 11 (freephone number from anywhere in the EU) (\*).

(\*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

### Priced publications:

- via EU Bookshop (<http://bookshop.europa.eu>).

