



Consumer Conditions Survey: Consumers at home in the single market - 2021 edition

COUNTRY HIGHLIGHTS



ABOUT THE SURVEY

The Consumer Conditions Survey assesses consumers' attitudes, behaviours and experiences with respect to domestic and cross-border trade as well as other, related themes. Key topics include consumer confidence and knowledge; online purchasing; product safety; problems and complaints; and unfair and illicit commercial practices. The survey is conducted among representative samples of consumers in each of the **27 European Union Member States (EU27)**, as well as Iceland, Norway and the United Kingdom.



TECHNICAL NOTE

The survey is conducted among a nationally representative sample of the general public aged 18 and older in each of the 30 countries in scope. The sample size is 1,000 per country except in Luxembourg, Malta, Cyprus and Iceland, where the sample size is 500. In all countries, the survey is conducted using CATI (Computer Assisted Telephone Interviewing). Fieldwork for the latest edition took place between 21 October and 1 December 2020. In considering the changes between 2020 and 2018 it should be borne in mind that the 2020 fieldwork took place during the COVID-19 pandemic, a time of significant social and economic upheaval, which may have impacted the answers given. In this document, the differences between both years are shown in percentage point (pp) terms.



FURTHER INFORMATION

Survey microsite:

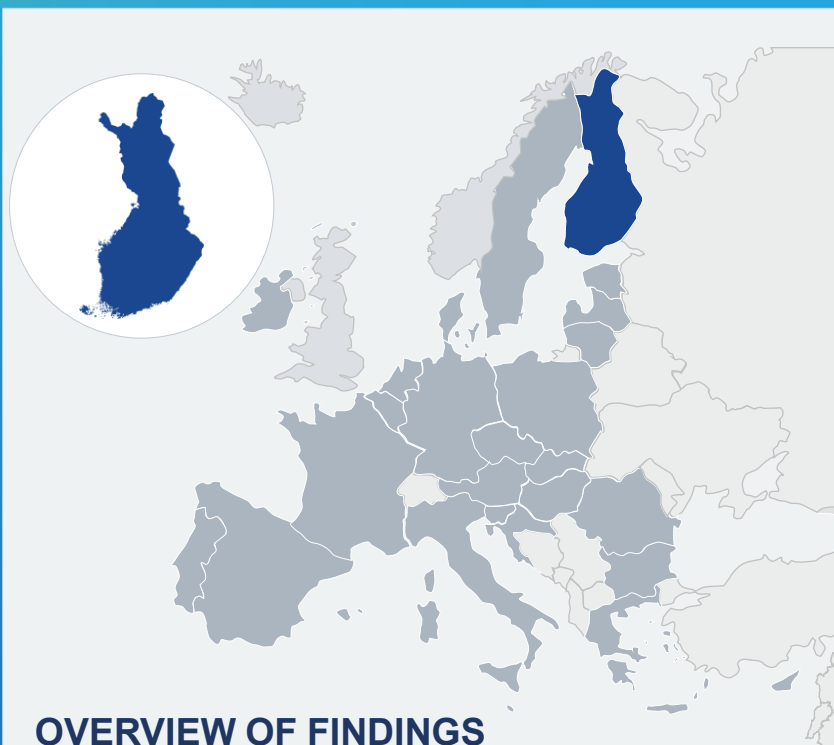
<https://public.tableau.com/views/ConsumerConditionsSurvey/Start?:showVizHome=no>

EC website:

https://ec.europa.eu/info/policies/consumers/consumer-protection/key-consumer-data_en

Email:

JUST-E1@ec.europa.eu



OVERVIEW OF FINDINGS

Eighty-three percent of consumers in **Finland (FI)** trust public authorities to protect their consumer rights, while 73% trust non-governmental consumer organisations to do so. Eighty-two percent believe that retailers and service providers respect their consumer rights.

A majority (65%) feel confident buying goods or services online from retailers and providers located in their own country, while 44% feel confident doing so from retailers and providers located in an/other EU country.

A majority (87%) of consumers in Finland believe that most non-food products are safe and 55% believe most environmental claims about goods and services are reliable.

A total of 56% believe it is easy to settle disputes with retailers and providers through an out-of-court body, while 28% believe it is easy to do so through the courts.

In all, 19% display a high level of knowledge about their consumer rights, while 35% display a medium level of knowledge and 47% a low level (based on their responses to a series of knowledge-testing questions).

In the last 12 months, 23% of consumers in Finland have experienced a problem with goods or services that they felt gave legitimate cause for complaint and have taken action to solve it. In comparison 5% have experienced such a problem but taken no action.

Twelve percent have experienced unfair terms and conditions in a contract, while 9% have had to pay unanticipated extra charges. Seventeen percent report that a service provider increased the price they had to pay on a long-term contract without first giving them the option to cancel the contract.



Consumer confidence and knowledge

High level indicators



Confidence in organisations

Strongly agree/agree

**Finland
2020-2018**

You trust public authorities to protect your rights as a consumer



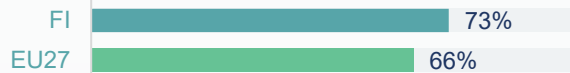
0 pp

In general, retailers and service providers respect your rights as a consumer



0 pp

You trust non-governmental consumer organisations to protect your rights as a consumer



-2 pp



Confidence in online purchasing

Strongly agree/agree

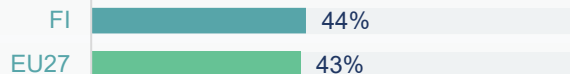
**Finland
2020-2018**

You feel confident purchasing goods or services via the Internet from retailers or service providers in your country



-11 pp

You feel confident purchasing goods or services via the Internet from retailers or service providers in an/other EU country



-8 pp

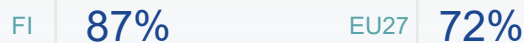


Confidence in product safety

Strongly agree/agree

**Finland
2020-2018**

Most non-food products are safe



+3 pp

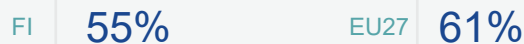


Confidence in environmental claims

Strongly agree/agree

**Finland
2020-2018**

Most environmental claims about goods or services are reliable



-9 pp

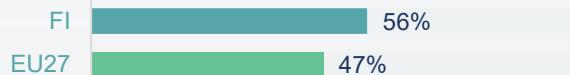


Confidence in dispute resolution

Strongly agree/agree

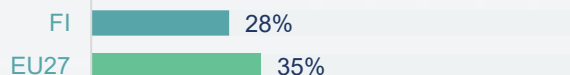
**Finland
2020-2018**

It is easy to settle disputes with retailers and service providers through an out-of-court body



-3 pp

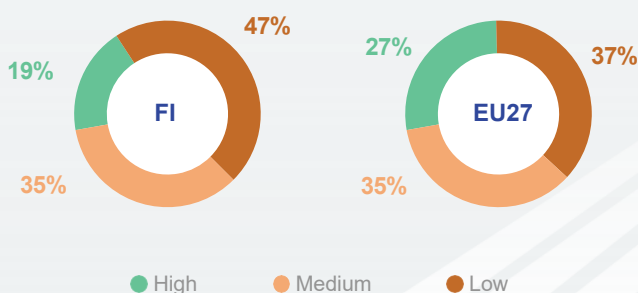
It is easy to settle disputes with retailers and service providers through the courts



-4 pp



Knowledge of consumer rights



Based on aggregated results from four separate knowledge-testing questions concerning:

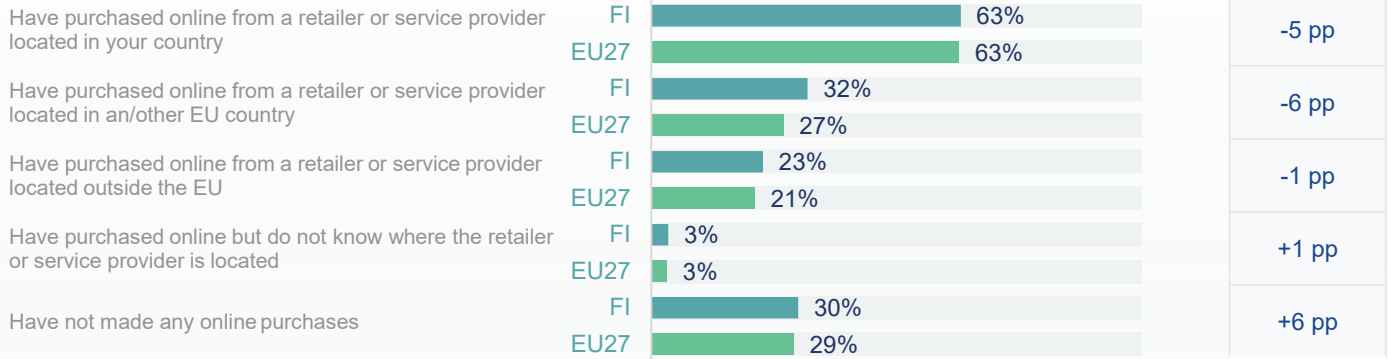
- the cooling-off period for distance purchases
- faulty product guarantee
- unsolicited products
- one-sided changes to contracts

(High: 4 or 3 questions correctly answered; Medium: 2 questions correctly answered; Low: 1 or no question correctly answered)



Online purchasing in past 12 months (domestic and cross-border)

Finland 2020-2018



Base: All adults aged 18+

Problems and complaints

12

Experience of problems in past 12 months

Base: All adults aged 18+

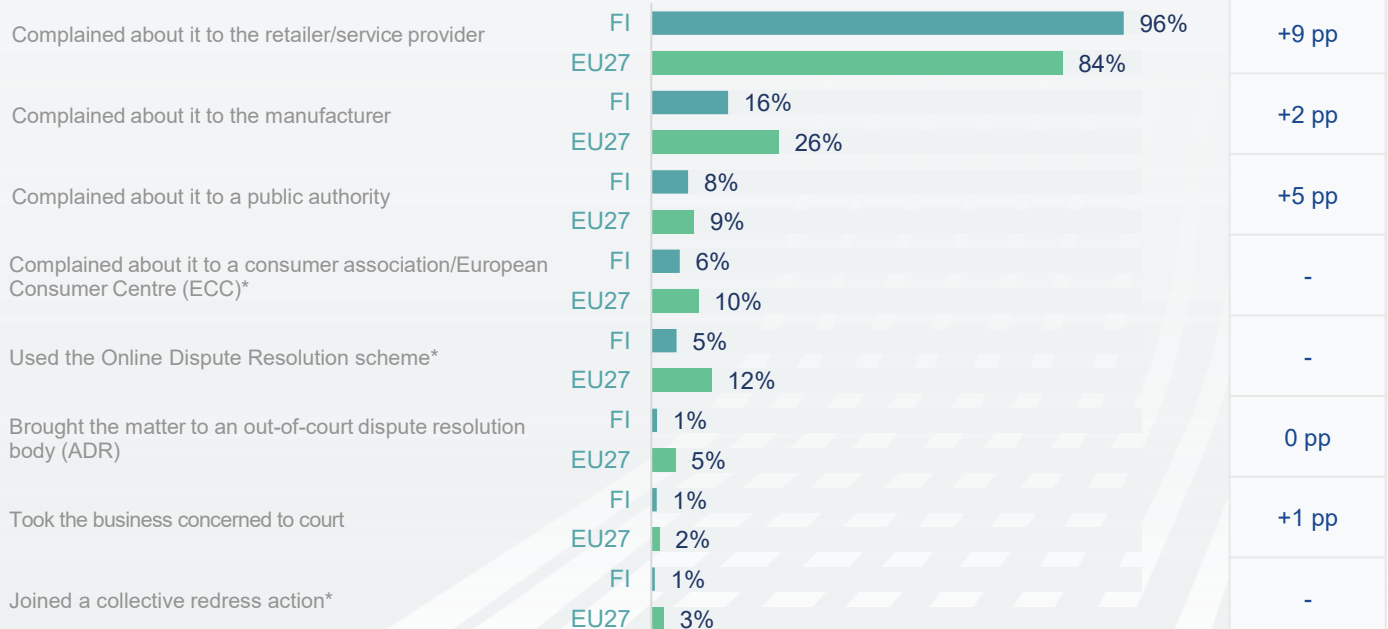


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Action taken

Base: All those who experienced a problem and took action

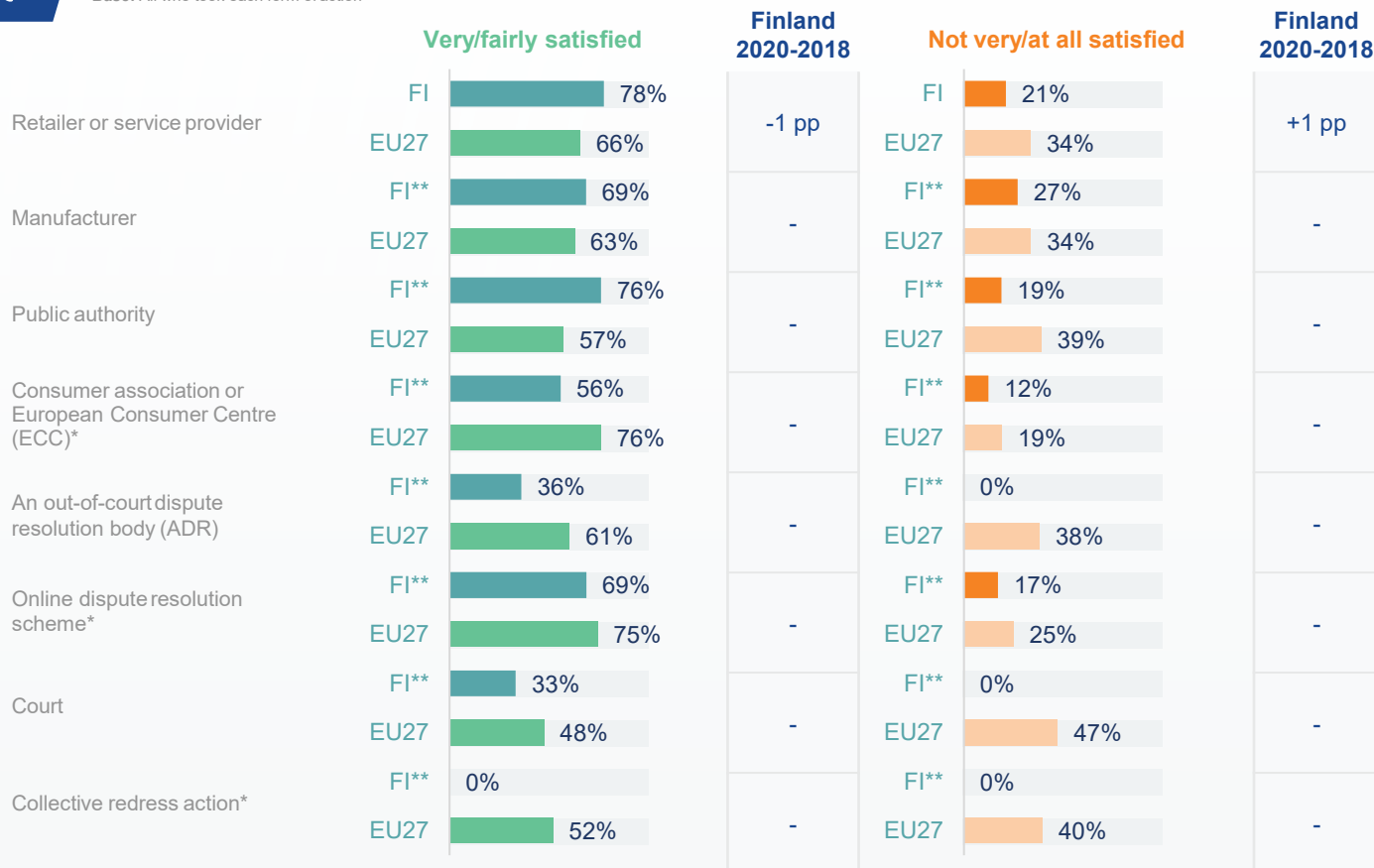
Finland 2020-2018





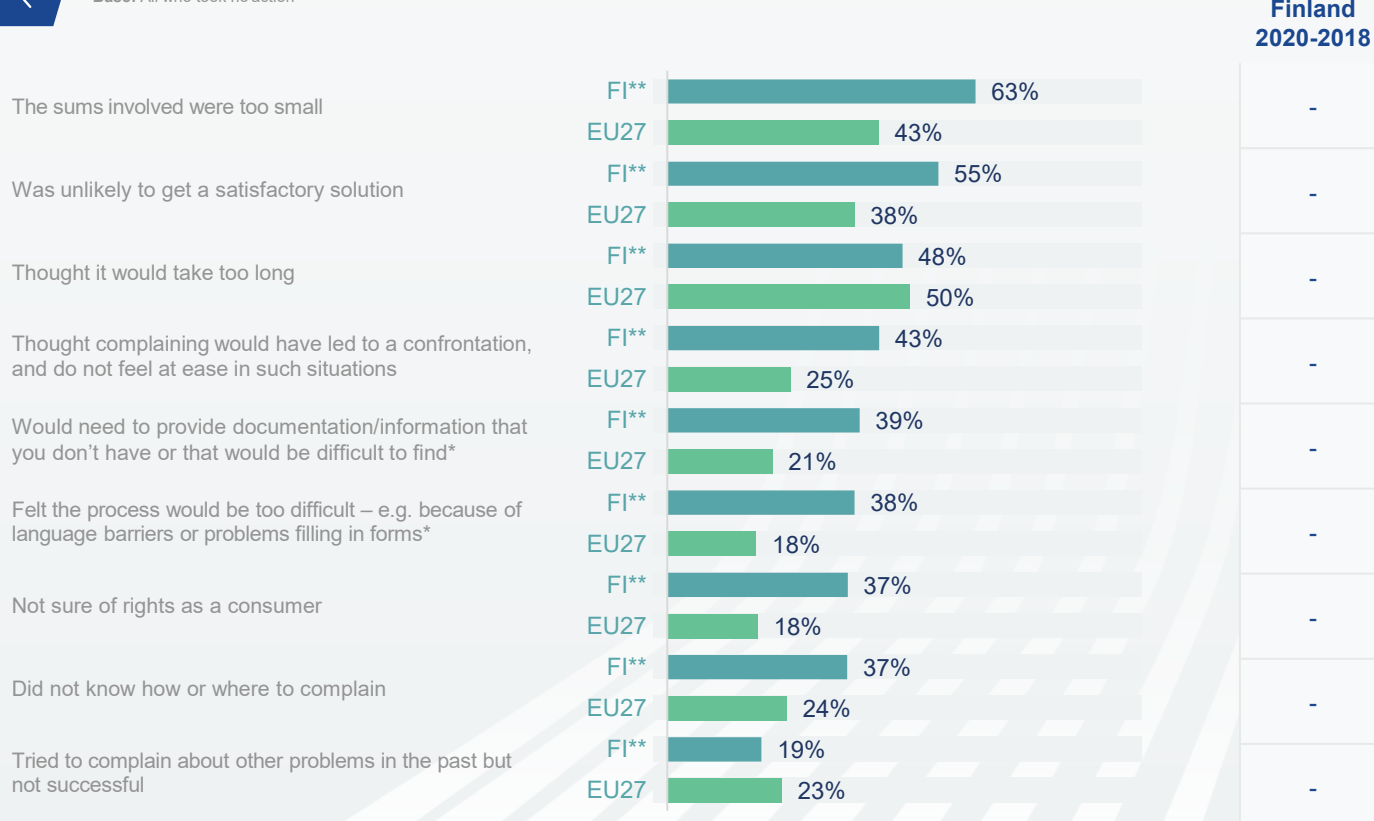
Satisfaction with the way the problem was dealt with

Base: All who took each form of action



Reasons for not taking action

Base: All who took no action



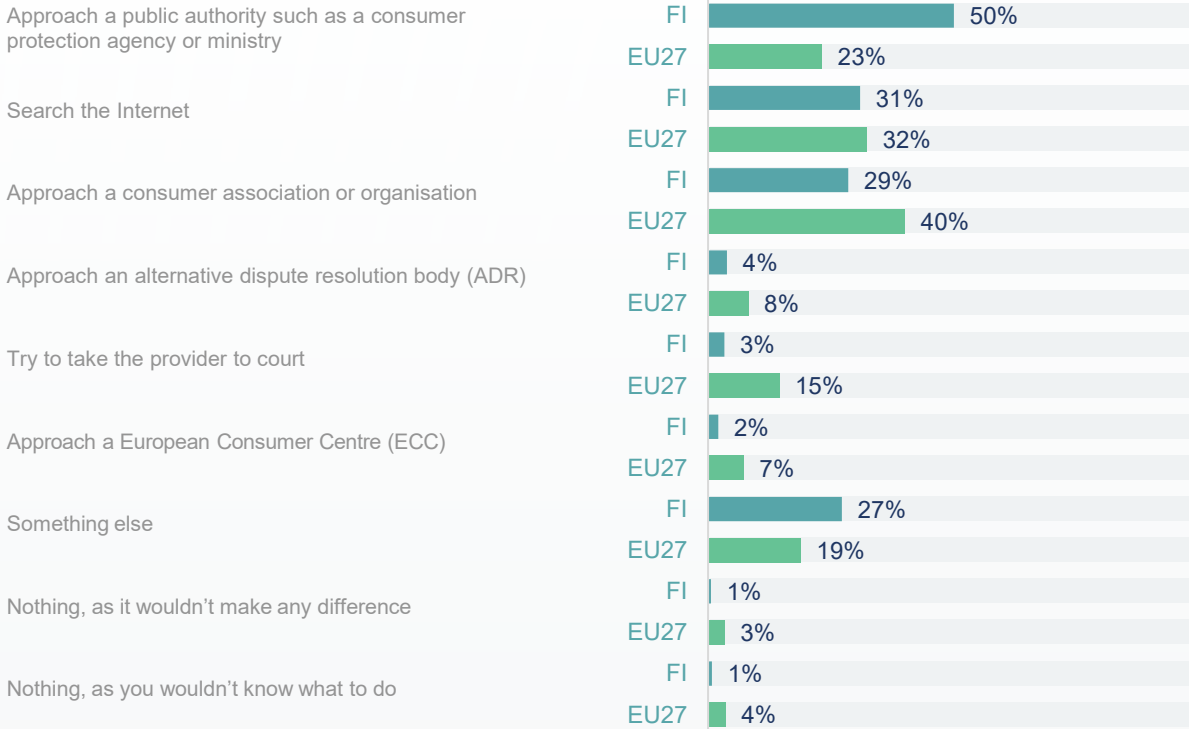
**Base size < 100. In this case the difference between 2018 and 2020 is not shown.

*New question in 2020

Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%

Action would take if needed information about consumer rights/assistance in a dispute

Base: All adults aged 18+



Product safety





Experience of unfair and illicit commercial practices

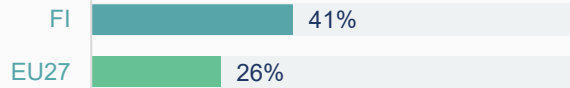


Unfair commercial practices

Base: All adults aged 18+

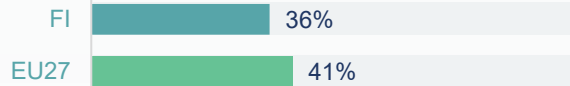
Finland
2020-2018

Have been offered a product advertised as free of charge which actually entailed charges



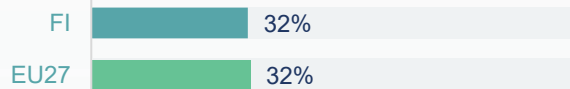
-1 pp

Have felt pressured by persistent sales calls/messages urging you to buy something or sign a contract



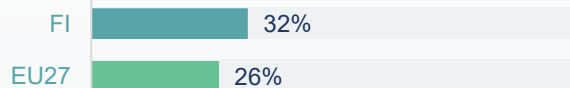
+1 pp

Have come across advertisements stating a product was only available for a very limited period of time but later realised this was not the case



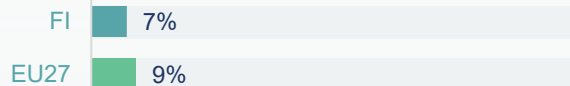
-2 pp

Have been informed you won a lottery you did not know about, but asked to pay some money in order to collect the prize



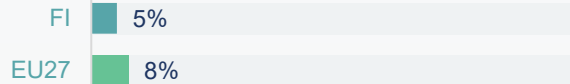
+2 pp

Have felt pressured to buy something you did not want during an unexpected visit of a seller to your home*



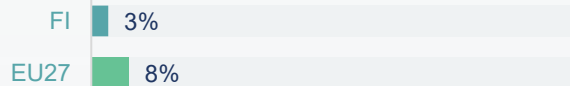
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Have felt pressured to buy something you did not want during an excursion organised by a seller*



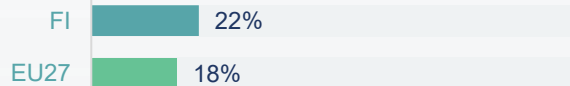
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Have felt pressured to buy something you did not want during a product demonstration at a private home, hotel or restaurant*



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Have come across other unfair commercial practices



-6 pp



Illicit online advertising practices

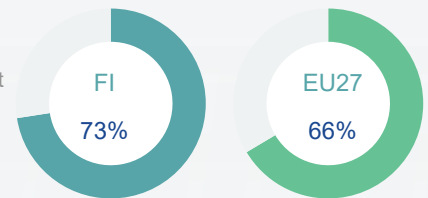
Experience always/most of the time/sometimes

Base: All those who have purchased any goods or services via the Internet in the past 12 months

Hidden adverts placed within search results



Consumer reviews that do not appear genuine

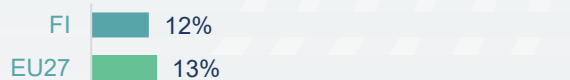


Unfair contractual practices

Base: All adults aged 18+

Finland
2020-2018

Have encountered unfair terms and conditions in a contract



+2 pp

Have had to pay unanticipated extra charges



+1 pp

A service provider increased the price on a long-term contract without first giving the option to cancel*



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