



European
Commission



Consumer Conditions Scoreboard

Consumers at home in the Single Market

2015 edition

Justice
and Consumers

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Executive Summary

Consumer Scoreboards are a key instrument for monitoring consumer outcomes in the Single Market, providing input to a wide range of EU and national policies. They are unique in comparing trends across all EU Member States (as well as Iceland and Norway) and over time. There are two types of Scoreboards (each published every two years): the Consumer Markets Scoreboard tracks the performance of key consumer markets, while the Consumer Conditions Scoreboard, presented here, monitors national conditions for consumers and examines the integration of the EU retail market.

Consumer spending represents 57 % of EU GDP and there is a positive relation between consumer conditions and the economic situation in different Member States. Effective consumer policies impact both on the demand side of the economy (by reducing consumer detriment and empowering consumers to play their part in driving the markets) and on the supply side (ensuring a level playing field and legal certainty for companies). Greater consumer trust in the Digital Single Market is also essential to stimulate (cross-border) e-commerce, with clear economic benefits for all parties involved.

Data from this Scoreboard have informed the 2015 European Semester's country reports⁽¹⁾. Findings on consumer conditions and trust in e-commerce have also fed into the Commission's Digital Single Market Strategy⁽²⁾.

1. METHODOLOGICAL IMPROVEMENTS

Since the last edition (published in July 2013), the Consumer Conditions Scoreboard has undergone a thorough methodological revision — carried out in close cooperation with the Commission's Joint Research Centre and in consultation with Member States' experts — with a view to further enhancing its quality and policy impact. The main improvements include:

- **Revised conceptual framework** for consistent measuring of consumer conditions, encompassing three key elements (knowledge and trust, compliance and enforcement, and complaints and dispute resolution) and a further two dimensions: market participants (consumers and retailers) and

the location of the transaction (domestic and cross-border in the EU).

- **New/refined indicators.** The regular EU-wide surveys conducted with consumers and retailers, which provide the main source of Scoreboard data, have been supplemented with important new questions while a number of existing items have been improved. Finally, this Scoreboard contains additional non-survey-based indicators, including the results of the Commission's compliance checks and statistical indicators on the length of judicial proceedings.
- **Enhanced analysis and presentation.** The Consumer Conditions Index and other composite indicators — used for benchmarking countries' performance and their progress over time — have undergone thorough statistical auditing. New avenues for analysis have also been explored, in particular linking Scoreboard data with key economic, social and governance indicators, and enhanced (multivariate) analysis of the impact of respondents' socio-demographic characteristics.

At the same time, comparability with previous Scoreboards has been preserved as much as possible.

2. KEY FINDINGS

Consumer conditions nationally and cross-border

The third chapter of this Scoreboard tracks the quality of consumer conditions both nationally and cross-border in terms of the three elements of the conceptual framework (knowledge and trust; compliance and enforcement; complaints and dispute resolution).

Knowledge and trust

Knowledge of consumer rights and trust in institutional and market conditions are crucial to the development of efficient markets and the effective protection of consumer interests.

Yet, **consumers' and retailers' awareness of some key consumer rights guaranteed by EU legislation remains limited.** Only a third of consumers (33 %) know that they do not have to pay for or send back unsolicited products, four in ten (41 %) know that they have the right to a free repair or replacement of defective goods, while slightly over half (56 %) are aware of the right to a cooling-off period in relation to distance purchases. In the EU as a whole, only 9 % of consumers could answer correctly all three of the questions put to them, with the youngest segment being the least knowledgeable. Among retailers, low percentages of correct answers to questions on legal guarantees (33 %) and promoting a product while carrying insufficient stock (42 %) are particularly worrying. The Commission has launched a Consumer Rights Awareness Campaign to inform both consumers and traders about EU-wide consumer rights. In addition, 'Consumer Classroom' — an interactive community site for teachers — aims to promote and improve the quality of consumer education in secondary schools. The ongoing study on legal and commercial guarantees will look more closely at whether sellers and producers are aware of and comply with the relevant EU and national legislation and the extent to which consumers are aware and make use of their rights.

(1) The 2015 country reports include this Scoreboard's data on compliance with and enforcement of consumer legislation (Czech Republic, Romania, Slovenia, Slovakia), confidence in e-commerce (Croatia, Italy, Romania) and consumers' assessment of redress mechanisms (Croatia, Italy, Slovenia) http://ec.europa.eu/europe2020/making-it-happen/country-specific-recommendations/index_en.htm.

(2) <http://ec.europa.eu/priorities/digital-single-market/>.

Consumer trust in the organisations responsible for the protection and/or respect of consumer rights differs widely across the EU, with higher levels of trust in northern and western European countries. Seven out of ten consumers (71 %) across the EU are confident that retailers and service providers respect their rights as consumers. Six out of ten trust non-governmental consumer organisations (62 %) and public authorities (61 %) to protect their rights as a consumer. Public funding of consumer NGOs is modest in most (particularly eastern and southern) European countries. Trust in organisations shows a high correlation with the World Bank Governance Indicators and the compliance and enforcement dimension of consumer conditions, suggesting that governments can play an important role in raising the level of consumer trust.

The resolution of disputes is perceived to be more effective through out-of-court bodies than through courts. However, **trust in both redress mechanisms is still rather low and no clear improvement has been seen since 2010**. In 2014, less than half of consumers (46 %) agreed that it is easy to settle disputes with retailers and service providers through out-of-court bodies and 36 % said the same about courts.

Trust in product safety has been relatively stable over the years, with 69% of consumers in 2014 agreeing that most non-food products on the market are safe. Retailers have been consistently more optimistic in their assessments, with 75 % in 2014 sharing the same view. At the same time, there is a strong correlation between the evaluations of the two groups of respondents in different countries, with more positive assessments in northern and western European countries. More affluent consumers have higher trust in product safety, which could be explained by the fact that they are able to choose from a broader range of goods, including those of better quality and

well-recognised brands. A **new package** of legislative proposals and non-legislative measures adopted by the Commission in 2013 aims to **improve the safety and traceability of products sold to EU consumers** and to **strengthen market surveillance** of products in the EU.

Over half of European consumers (55 %) claim that the environmental impact of goods or services influences their purchasing decisions. **Trust in environmental claims is significantly lower among consumers (54%) than among retailers (70%).** The Commission's recent in-depth study shows a wide diversity of environmental claims, confirms consumers' low trust and understanding of such claims and points to the need for stronger enforcement of relevant EU legislation. Consequently, the Commission is working with stakeholders to provide guidance to national enforcers and businesses on how to tackle the misleading and unsubstantiated use of environmental claims and to achieve better implementation and enforcement of the Unfair Commercial Practices Directive in this area.

Compliance and enforcement

Effective enforcement of consumer rights and of product safety legislation boosts consumer trust and helps drive the markets. It is also important for improving the business environment, since it prevents distortions and provides a level playing field for companies across the Single Market. At EU level, the Consumer Protection Cooperation Regulation provides a framework for cross-border enforcement cooperation between national consumer protection authorities to ensure that consumer rights legislation is complied with across the Single Market. The current intention is to conclude the review of this Regulation in spring 2016, with a view to further strengthening its effectiveness. In addition, the guidance document on applying the

Unfair Commercial Practices Directive is to be updated by the end of 2015 or beginning of 2016, in particular in view of the emergence of new market practices. Finally, the Commission is assessing consumer detriment across key markets, caused *inter alia* by breaches of EU consumer protection legislation, so as to contribute to priority-setting of consumer issues in enforcement work.

Asked about a range of **unfair commercial practices** experienced in the past 12 months, four in ten consumers report persistent sales calls or messages pressuring them to buy something (42 %), followed by false advertisements about limited-time offers (30 %) and receiving products as free even though they involve charges (26 %). Retailers are even more likely to report unfair business behaviour, perhaps indicating that they are better able to detect it. As for **other illicit commercial practices**, at least one in ten consumers have come across unfair contract terms (15 %) or had to pay unanticipated extra charges (13 %) in the last 12 months. Unfair and other illicit commercial practices are more likely to be reported in domestic than in cross-border transactions, likely due to the fact that the latter occur less frequently. Some of the groups that could *a priori* be considered as more empowered are more likely to come across unfair and other illicit practices, which may reflect their greater awareness and/or experience in market transactions due to higher spending power.

As for the **enforcement activities** in their sector, a large majority of retailers agree that public authorities actively monitor and ensure compliance with product safety (74 %) and consumer legislation (66 %). Six out of ten are also positive about the roles of consumer NGOs in monitoring compliance with consumer legislation (61 %) and of self-regulatory bodies in monitoring adherence to self-regulatory codes (59 %). Finally, just over half (52 %) of all retailers agree that the media regularly report on

businesses which do not respect consumer legislation. Among retailers who sell non-food products, a third say that public authorities have issued product safety warnings in their sector in the last 24 months (33%) or that they have asked for product recalls or withdrawals (33%). There is a high correlation between retailers' perceptions of enforcement efforts on the one hand and their assessment of compliance with consumer legislation on the other hand, which may suggest that **monitoring efforts do translate into better outcomes for consumers.**

Complaints and dispute resolution

Complaining and getting effective redress can reduce or even offset consumer detriment and thus help reinforce consumers' confidence in the shopping environment. It is therefore important that consumers make use of the available remedies when they encounter problems and that their complaints are handled diligently. A number of EU initiatives aim to help consumers enforce their rights and ensure effective redress across the EU via the channels of both out-of-court and in-court dispute settlement. The new rules on alternative dispute resolution (ADR) have to be transposed by the Member States into their national legal order by 9 July 2015, ensuring that consumers can turn to quality ADR entities to settle their contractual disputes with traders, both domestically and cross-border. In addition, an EU-wide online platform will become operational in January 2016 for disputes that arise from online transactions. As for the channels put in place specifically to facilitate the resolution of cross-border disputes, the European Consumer Centres — co-financed by the Commission — provide consumers with information on their rights and assist them in solving disputes with traders from other Member States. In addition, the European Small Claims Procedure simplifies and speeds up cross-border litigation

within the EU if claims are of low value, thus reducing the costs of such litigation for claimants. The proposed revision of the procedure aims to further improve its usefulness. The Commission is also encouraging Member States to improve the effectiveness of their national justice systems, particularly as part of the European Semester process.

Three quarters of those who experienced a problem (which they saw as a legitimate cause for complaint) **took action to solve the problem.** Out of those, the vast majority contacted the retailer or service provider directly (63%), while 14% complained to the manufacturer or, in fewer cases, took the matter to a public authority (6%), an out-of-court dispute resolution body (5%) or to court (2%). A similar pattern emerges from retailers' responses concerning the channels through which they have received consumer complaints. The majority of consumers who did not take any action to resolve a problem were discouraged from complaining by the (perceived) difficulties, such as low likelihood of success, lack of information on whether and how to proceed, or the expected length of the complaint procedure.

ADR methods can help parties reach a compromise in an easy, fast and inexpensive way. Not surprisingly, **consumers are the most likely to express satisfaction with how their complaints have been handled by ADR bodies (68%),** followed by retailers or service providers (61%), manufacturers and public authorities (both 59%), while courts record a lower level of satisfaction (45%). At the same time, **just above half of all retailers (54%) say they know any ADR entities and slightly less than a third (30%) are willing or mandated by law to use ADR** in the event of consumer complaints. These indicators are expected to considerably improve as a result of the implementation of the ADR Directive.

The **length of judicial proceedings** for litigious civil and commercial cases and the time needed to resolve appeals relating to decisions of consumer protection authorities diverge greatly between countries, pointing to differences in the efficiency of national judicial systems.

Consumers in the Digital Single Market

The fourth chapter of the Scoreboard examines consumer conditions in the Digital Single Market, based on the reported business-to-consumer online transactions as well as consumers' and retailers' confidence, attitudes and problems in both domestic and cross-border e-commerce. Higher e-commerce uptake would offer European consumers lower prices and a wider choice of goods and services⁽³⁾, while for businesses it is an opportunity to reach a broader group of consumers and increase sales. The 2015 Annual Growth Survey explicitly recognised low consumer confidence in online transactions as an obstacle to completing the Digital Single Market. The new harmonised requirements introduced by the Consumer Rights Directive⁽⁴⁾ are applicable as of June 2014, strengthening the level of consumer protection in online transactions and reducing the compliance costs for cross-border traders. The new rules on alternative and online dispute resolution and the ongoing revision of the small claims procedure should allow parties to effectively enforce their rights in an easy, quick and low-cost way without having to go to court, especially in the online environment. The Digital Single Market Strategy⁽⁵⁾, adopted in May 2015, sets out 16 further actions on which the Commission will deliver by the end of 2016. These

(3) It was estimated (in 2011) that EU consumers could save € 11.7 bn annually through e-commerce in goods thanks to lower prices and wider choice offered by online shopping, and that consumer welfare gains would reach over € 200 bn annually in a fully integrated Digital Single Market assuming a 15% share of e-commerce in total retail. (In-depth study on E-commerce in goods http://ec.europa.eu/consumers/consumer_evidence/market_studies/e_commerce/index_en.htm.)

(4) 2011/83/EU.

(5) COM(2015) 192 final.

include a legislative proposal to modernise and simplify consumer rules for online and digital purchases, and the review of the Consumer Protection Cooperation Regulation to make it better equipped for the challenges of the Digital Single Market. The Commission is also developing a series of criteria to guide comparison tool operators on how to comply with the Unfair Commercial Practices Directive and provide transparent and reliable information to consumers.

EU business-to-consumer e-commerce market

Half of Europeans bought goods or services over the Internet in 2014. This means that the relevant Digital Agenda target has been achieved slightly ahead of schedule. However, e-commerce uptake remains very uneven across the EU, with below-average levels in all eastern and southern European countries (even though some of them have seen the fastest growth in recent years, in relative terms). The rates of online shopping are also considerably lower among older, less educated and less affluent consumers, as well as those who are professionally inactive or unemployed. The majority of consumers report buying online in their own country (44%) rather than from other EU countries (15%). Domestic online purchases are also made much more frequently, accounting for 70% of the most recent online purchases. At the same time, a recent in-depth analysis of survey results suggests that the incidence of cross-border online purchases within the EU is considerably under-reported, since consumers are not always aware that they are buying from another EU country. The fact that consumers often make cross-border purchases on the assumption that they are buying from their home country means that they are not fully aware of the applicable contractual terms, and their reticence to buy on a cross-border basis limits their capacity to create competitive pressure in the Digital Single Market. Intra-EU cross-border

purchases are more popular in some of the smaller countries with language and cultural links to larger markets (where the choice of products may be richer). In addition, the propensity for cross-border buying increases with international exposure (e.g. knowledge of foreign languages and travelling abroad).

On the supply side, around **four in ten retailers (41%) sell online to final consumers**, with the lowest percentages found among small companies. Most online sales are to domestic consumers. While 37% of EU retailers sell online to consumers in their own country, only 12% sell to consumers in other EU countries. Companies that sell services are more likely than those selling goods to make online sales to other EU countries.

Clothes and sports goods are the most common category of online purchases (and have seen a remarkable growth in recent years), followed by travel and holiday accommodation, household goods, tickets for events, and books/magazines/e-learning material. Purchases of digital content and the use of online services (whether paid or free) are becoming increasingly popular.

Tangible goods and offline services account for the bulk of online spending (on average € 760 in the past year). The amounts spent on online services and digital content are much lower (€ 94 and € 107 respectively, among those who purchased these products), reflecting both the lower market penetration of these product categories and the fact that a considerable proportion of them is currently being provided for free. While in the case of tangible products the average spending domestically is more than double the cross-border figure in the EU and almost four times higher than outside the EU, the differences between domestic and cross-border spending are less pronounced in the case of digital content. This is consistent with the finding that

distance and common cultural traits are important factors in cross-border online purchases of tangible products, but matter less in the case of digital content. EU-13⁽⁶⁾ consumers spend less on online purchases overall, but profit more from the potential of the Digital Single Market by spending more, in relative terms, on purchases from other EU countries. The estimated overall value of the business-to-consumer segment of the EU Digital Single Market — almost 2% of EU GDP — is within the range of existing estimates from industry and other sources.

Online purchase journey

The recent survey of online consumers provides data on a **typical online purchase journey**. Online shoppers use a variety of methods to research their purchases, with online sources of information (in particular online marketplaces) being most popular. Four in ten respondents who buy tangible goods online prefer sellers who also have a physical shop. The presence of a physical shop is more important for frequent online shoppers and those who engage in cross-border online purchases. In total, online shoppers in the EU report spending roughly 3.1 hours shopping for their latest purchase. Time spent on online purchases decreases with age and financial situation. Consumers in northern European countries spend the least time on their online purchases while consumers from certain EU-13 countries take the longest. The two most often quoted reasons for buying from a particular website/appstore/app relate to price being the lowest (45%) and having had earlier experience with the site (44%). Eight out of ten (80%) online shoppers used a laptop to make online purchases in the past year, followed by a desktop PC (73%), a smartphone (59%) and a tablet (52%). The most commonly used payment methods in online transactions are credit/charge card (52%), online payment systems, e.g. PayPal (47%), bank/credit

⁽⁶⁾ 'EU-15' refers to the EU in its pre-2004 formation while 'EU-13' refers to Member States that joined the EU after 2004.

transfer (29%), debit card (24%) and cash on delivery (18%). While EU-15 respondents are more likely to use a credit/charge card or online payment systems, EU-13 respondents are more likely to use cash on delivery or bank/credit transfer. Of those consumers whose last online purchase was a tangible product, the vast majority (83%) had it delivered to their home or work address, 8% picked it up in person from a shop, 5% picked it up from a collecting point/safe box in a public location and 4% from the local post office.

Drivers of and barriers to e-commerce

Consumers' propensity to engage in (cross-border) online transactions may be facilitated or hampered by a number of factors, including perceived benefits and risks of e-commerce, confidence in online transactions, their awareness of key consumer rights online and the reliability of online comparison tools. Convenience in terms of time, lower prices and greater choice are the main reasons for shopping online. Consumers feel considerably more confident buying online in their own country (61%) than in other EU countries (38%). However, among consumers who have made at least one cross-border online purchase, the confidence to buy from online sellers in other EU countries is more than double that of those who have never done so. Slightly over half of the respondents (56%) in the EU knew that they have the right to return a new electronic product ordered by post, phone or the Internet four days after its delivery, without giving any reason. Consumers' awareness of their right to a cooling-off period when purchasing digital content appears even lower, with a mere 9% of online consumers correctly identifying the latest stage up to which they have the right to withdraw from such purchase and get their money back. A recent in-depth study by the Commission found that two thirds of comparison tool users (65%) had experienced at least one problem when using such

tools (e.g. unavailability of the product on the seller's website or incorrect prices). Less than half of the comparison tools tested disclosed details of their relationship with suppliers or described their business model, and only a third provided information on how to file a complaint. As a follow-up, the Commission will work further with the comparison tool operators to ensure they provide transparent and reliable information to consumers. Data protection, payment security and consumer rights are key concerns in domestic e-commerce. Concerns about cross-border e-commerce are linked to delivery, redress and consumer rights. Concerns regarding, in particular domestic, e-commerce are overall higher in EU-13 than in EU-15.

On the supply side, 6 out of 10 retailers say they are confident about selling online. Three in ten feel confident selling online to consumers in their own as well as in other EU countries, while 28% are confident only when selling to consumers in their own country. Not surprisingly, retailers who are already engaged in e-commerce are also much more likely to have confidence in this sales channel (89%) than those who do not currently sell online (38%). Among retailers who currently do not sell online, half (50%) say that the nature of their business is an important obstacle to developing online sales. Higher risk of fraud and differences in national tax and consumer regulations are the main reported barriers to selling online in other EU countries.

Problems and complaints

Slightly less than a third (31%) of online consumers experienced at least one problem when making or trying to make an online purchase in the past 12 months. When comparing the origin of the latest problem with the origin of the latest purchase, cross-border purchases, both within and from outside the EU, account for a disproportionately high amount of problems

(12% and 6% of purchases and 21% and 13% of problems respectively vs 70% of purchases and 57% of problems for domestic online purchases). Concerns about delivery and product conformity are corroborated by actual consumer experience. Problems linked to the country of residence (e.g. not being able to access a foreign seller's website, foreign sellers refusing to sell abroad or charging higher prices than in their home country) are major barriers to cross-border e-commerce. In addition, many respondents who have tried to access streaming services of their own country while abroad were not able to access the content.

Eight in ten consumers who have had a problem with an online transaction took action to solve it (the vast majority by contacting the seller/provider directly). This is a slightly higher proportion than in the case of shopping problems experienced more generally, regardless of the sales channel. Compared to shopping problems experienced more generally, a larger number of respondents experiencing problems with an online transaction did not complain because of the small detriment involved (27%) while fewer people were discouraged from complaining by the low likelihood of success, the length of the procedure or lack of knowledge, perhaps indicating greater empowerment of online shoppers and/or greater ease of complaining in connection with online transactions. Consumers are most satisfied with complaint handling by out-of-court entities (68%), while the level of satisfaction with courts is lower (54%).

The **complaints about cross-border e-commerce purchases received by European Consumer Centres** confirm that the main problems experienced by consumers relate to delivery and conformity issues. Non-delivery, problems linked to cancelling a contract and goods or services being defective or not in conformity with the order accounted for over a half of all complaints. Following a considerable increase in recent years, furnishings

became the number one source of complaints about cross-border e-commerce in 2014. On the other hand, the proportion of complaints about air transport has decreased considerably since 2013 and now comes second.

EU-wide ‘sweeps’ (screening of websites performed by national authorities under a coordination facilitated by the Commission) on air travel and hotel accommodation, and on legal and commercial guarantees in consumer electronics, took place in summer 2013 and autumn 2014 respectively. In both cases, it was found that over half of the websites did not comply with EU consumer law. Following intervention by national enforcers, the majority of non-compliant websites have been corrected, with the remaining ones subject to further proceedings. In addition, an EU-wide **review of over 2 500 e-commerce websites** in five key sectors — clothes and sports goods, electronic goods, package travel, tickets for events, and consumer credit — showed inconsistencies between the initial price and the final price the consumer was requested to pay as well as missing information on the right to withdrawal and on delivery.

Determinants and correlates of consumer conditions

Consumer conditions — as summarised in the Consumer Conditions Index — **are strongly correlated with some key macro-economic indicators**. While no clear cause-effect relation can be established, the relationship most likely works both ways: on the one hand, the assessment of consumer environment is influenced by the general economic and social conditions in the country and, on the other hand, consumers who feel protected, know their consumer rights and seek redress when needed can act as drivers of competition and innovation, which in turn boosts economic growth. Conversely, **the quality of the consumer environment appears to be negatively correlated with poverty**

and income inequalities and is overall lower in countries where consumer conditions are more dispersed. Finally, **there is a clear link between consumer conditions and the quality of governance** in different countries, with high correlations between the Consumer Conditions Index and most of the World Bank governance indicators. This suggests that while consumer conditions will depend to a certain extent on the general economic conditions in the country, there is a lot that governments can do in terms of quality of rule-making and enforcement.

Consumer conditions are influenced by a number of socio-demographic factors. Financial situation appears to have the highest (positive) impact, in particular as regards trust in organisations, confidence in online shopping and trust in product safety. Internet use also impacts positively on several consumer conditions indicators, with the strongest effect (not surprisingly) on confidence in online shopping. Trust in environmental claims, perception of redress mechanism and confidence in online shopping are all negatively correlated with age. At the same time, knowledge of consumer rights increases with age, except for the oldest age group. Gender has the greatest impact on confidence in online shopping, which is lower for females. The ongoing Commission study on consumer vulnerability across key markets (financial sector, energy and online environment), due to be finalised by the end of 2015, will shed more light on the role of socio-demographic characteristics in explaining consumer conditions. Another study — on online marketing to children — looks specifically into children’s vulnerability online.

Country reports

The country reports annexed to this Scoreboard provide detailed consumer statistics for each country, going back to 2008, thus allowing national policymakers and stakeholders to assess

the impact of their activities and identify areas where further research, enforcement and/or awareness-raising efforts may be needed. Member States are also invited to use the Scoreboard data when determining and evaluating their reform priorities in the context of the European Semester.

Dissemination database

In addition to the report, an online dissemination platform enables user-friendly and interactive access to most of the underlying data⁽⁷⁾.

(7) <http://81.247.254.96/QvAJAXZfc/opensoc.htm?document=ConsumerScoreboard.qvw&host=QV5%40vsrv1463&anonymous=true>.



Measuring Consumer Conditions

What is meant by consumer conditions?⁽⁸⁾

Consumer conditions involve those aspects of the consumption process that facilitate or hamper the transformation of consumer choice into consumer welfare. Pictured in a linear sequence, consumer conditions lie between structural market conditions (consumers' needs, budgets, and the variety of products available on the market) on the one hand and consumer welfare (or the extent to which consumers are satisfied with the outcomes of their choice behaviour) on the other (see Figure 1).

While in theory (under conditions of perfect competition), matching of consumer needs, their budgets and the availability of different goods and services would automatically lead to consumer welfare, in reality markets are susceptible to different kinds of distortions. These include market power (which is primarily addressed by competition policy) and imperfect information (which is the main focus of consumer policy).

New conceptual framework for measuring consumer conditions

As illustrated in Figure 2, the updated framework for measuring consumer conditions in the EU comprises **three main elements**.

- The first pillar focuses on consumers' and businesses' knowledge of consumer rights; their trust in institutional actors, product safety and environmental claims; and their confidence to trade online.
- The second pillar is centred on issues of compliance with consumer legislation and enforcement by different institutional and market actors.

⁽⁸⁾ This chapter is based on the report prepared by the Joint Research Centre: Van Roy, V., Rossetti, F., Piculescu, V. (2015). Consumer conditions in the EU: revised framework and empirical investigation, JRC science and policy report, JRC93404, available online at: <http://publications.jrc.ec.europa.eu/repository/handle/JRC93404>.

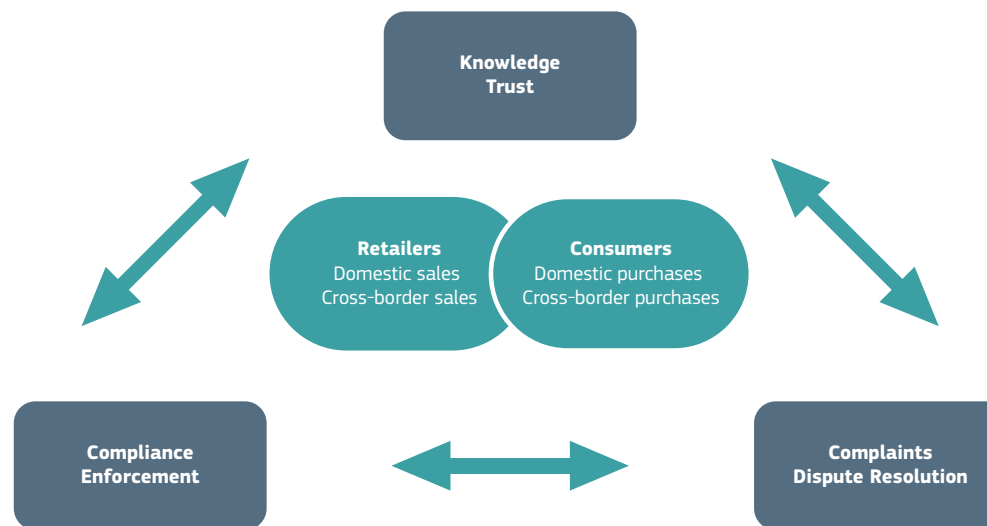
Figure 1: Positioning of consumer conditions



- The third pillar has to do with consumer complaints and resolution of disputes between consumers and retailers. Where relevant, similar issues are measured along two main axes:
 - **Type of market participants** (consumers and retailers). Given that the views and experiences of consumers and retailers are likely to cross-validate and complement each other,

- preserving the symmetry between the two types of trading partners adds to the reliability of the measurement.
- **Location of the transaction** (domestic or cross-border in the EU). Systematic assessment of differences in attitudes and experiences of market participants in cross-border EU transactions as compared to domestic transactions allows the integration of the retail Single Market to be analysed over time.

Figure 2: Framework for measuring consumer conditions



The added value of this framework is twofold: conceptual and methodological. From the conceptual perspective, the framework follows the logic of the three main stages of a transaction (before, during, and after) between a consumer and a retailer. From the methodological point of view, it allows a more synthetic analysis of consumer conditions across EU Member States and over time.

New and refined indicators

To preserve comparability as much as possible, the updated framework includes many of the indicators measured in previous editions of the Scoreboard and most of the data continues to come from the regular surveys conducted with consumers and retailers. However, a number of items have been modified in order to increase their quality and policy relevance. For instance, the questions on unfair commercial practices and knowledge of consumer rights have been simplified to be more easily understandable to respondents. In addition, both surveys have incorporated important new indicators on e-commerce (to take account of recent market and regulatory developments) and on consumers' characteristics (to better capture vulnerability). Finally, the framework includes new non-survey indicators: the results of the Commission's compliance check on online retailers and data on the length of judicial proceedings in consumer law cases, in addition to those used in previous Scoreboards (public funding to NGOs and complaints received by European Consumer Centres).

Tables 1–4 present the core indicators relevant to each of the pillars of the revised conceptual framework (adjustments to existing indicators are marked by a single asterisk and new items by a double one).

A selection of core indicators relating to domestic transactions (marked in bold in the tables below) feed into the **Consumer Conditions Index (CCI)** — a composite indicator, calculated at country level, to benchmark national consumer environments and

to test links between consumer conditions and other economic, social and governance indicators. Additional information on the composition of the CCI is provided in Annex II.

Table 1: Pillar 1 – Knowledge and trust

	Consumers	Retailers
Domestic transactions	<ul style="list-style-type: none"> • Knowledge of consumer rights* • Trust in authorities, NGOs, retailers • Trust in ADR mechanisms and courts • Trust in product safety • Trust in environmental claims** • Confidence in online shopping 	<ul style="list-style-type: none"> • Knowledge of consumer legislation* • Trust in product safety • Trust in environmental claims* • Confidence and interest in online selling** • Types of obstacles to online selling**
Cross-border transactions	<ul style="list-style-type: none"> • Confidence in online shopping 	<ul style="list-style-type: none"> • Confidence and interest in online selling** • Types of obstacles to online selling**

Table 2: Pillar 2 – Compliance and enforcement

	Consumers	Retailers
Domestic transactions	<ul style="list-style-type: none"> • Experience of unfair commercial practices* • Experience of other illicit commercial practices** • Problems with the delivery of online purchases* 	<ul style="list-style-type: none"> • Prevalence of unfair commercial practices* • Types of complaints received from customers** • Compliance with consumer legislation** • Enforcement of consumer and product safety legislation by different actors*
Cross-border transactions	<ul style="list-style-type: none"> • Experience of unfair commercial practices** • Experience of other illicit commercial practices** • Problems with the delivery of online purchases* • Problems in cross-border online transactions linked to country of residence 	<ul style="list-style-type: none"> • Prevalence of unfair commercial practices** • Types of complaints received from customers** • Compliance with consumer legislation**
Non-survey data	<ul style="list-style-type: none"> • Results of online compliance checks • Consumer complaints received by European Consumer Centres 	

Table 3: Pillar 3 – Complaints and dispute resolution

	Consumers	Retailers
Domestic transactions	<ul style="list-style-type: none"> • Experience of general shopping problems • Complaints made in response to a problem • Reasons for not complaining • Satisfaction with complaint handling 	<ul style="list-style-type: none"> • Awareness and participation in ADR mechanisms* • Methods for handling consumer complaints**
Cross-border transactions		<ul style="list-style-type: none"> • Methods for handling consumer complaints**
Non-survey data	<ul style="list-style-type: none"> • Average time taken to resolve consumer law cases** • ODR feedback data⁽⁹⁾ 	

* Modified items.

** New items.

Indicators marked in bold feed into the Consumer Conditions Index.



⁽⁹⁾ To be included in future Scoreboard editions once the online dispute resolution (ODR) platform becomes operational.

Table 4: Characteristics of consumers and retailers

	Consumers	Retailers
excel file	<ul style="list-style-type: none"> • Nationality • Country of residence, region, locality • Age and gender • Education • Current occupation • Frequency of Internet use** • Landline/mobile phone • Numerical literacy** • Language(s) spoken** • Household financial situation** 	<ul style="list-style-type: none"> • Number of employees • Respondents' position in the company • Company turnover • Language(s) used for business • Retail channels used • Experience with cross-border sales • Experience with online sales • Types of products sold
ojf	<ul style="list-style-type: none"> • Experience with EU cross-border shopping* • Experience with online shopping* 	

* Modified items.

** New items.

Indicators marked in **bold** feed into the Consumer Conditions Index.

In addition to core indicators that are to be measured for each Scoreboard edition, the revised framework provides for **special modules** which give a snapshot of issues of current policy interest and can change from one Scoreboard to the next. This year's module focuses on consumer conditions in the Digital Single Market (a key priority for the Commission) and most of the underlying data comes from the dedicated study on obstacles to the Digital Single Market from a consumer perspective.

3

Consumer Conditions Nationally and Cross-Border

Better consumer conditions not only improve consumer welfare, but can also benefit the economy as a whole. When consumers have the necessary confidence, knowledge and institutional conditions to act as market drivers — by comparing offers, switching providers, complaining and seeking redress when their rights are breached — they reward the most efficient and innovative companies, and stimulate competition, which in turn leads to improved productivity and growth. On the supply side, effective consumer policies ensure a level playing field for companies, increase legal certainty and reduce compliance costs.

This chapter of the Scoreboard benchmarks consumer conditions in the 28 EU Member States plus Iceland and Norway across the main components of the conceptual framework (knowledge and trust; compliance and enforcement; and complaints and dispute resolution). The analysis is based on the experiences and perceptions of both sets of market participants (consumers and retailers). Where relevant, data on domestic consumer environments are compared with those on cross-border consumer conditions. In addition, the results of the regression analysis of the impact of respondents' socio-demographic characteristics on different aspects of consumer conditions are presented.

The data come mostly from the regular surveys of consumers⁽¹⁰⁾ and retailers⁽¹¹⁾. Additional data include the length of judicial proceedings (including specifically in consumer law cases) as well as information provided by Member States on public funding for national consumer organisations and on public sector activities to promote and incentivise the use of out-of-court methods of dispute resolution.

⁽¹⁰⁾ The latest Flash Eurobarometer 397 on 'Consumer attitudes towards cross-border trade and consumer protection' was conducted using telephone interviews (fixed-line and mobile phone), in March-April 2014, among respondents who were at least 15 years old in the 28 EU Member States, Iceland and Norway. The sample size was around 1 000 respondents per country (around 500 interviews were conducted in Cyprus, Iceland, Luxembourg and Malta). The sampling and the weighting procedures were designed to ensure sample representativeness. At a 95% confidence level, the maximum margin of error is +/- 3.1% for sample sizes of 1 000 respondents. The slight differences (of up to 1 percentage point) between the figures reported in the Scoreboard and those in the Eurobarometer report are due to rounding applied in the latter.

⁽¹¹⁾ The latest Flash Eurobarometer 396 on 'Retailers' attitudes towards cross-border trade and consumer protection' was conducted using telephone interviews, in March-April 2014, among companies employing 10 or more persons operating in the EU, Iceland and Norway. For technical reasons, micro enterprises (with 1–9 employees) are not covered by these surveys. The sample size of the survey was around 400 enterprises per country (150 in Cyprus, Luxembourg, Iceland and Malta). The sampling and the weighting procedures were designed to ensure sample representativeness. At a 95% confidence level, the maximum margin of error for sample sizes of 400 respondents is +/- 4.9%. The slight differences (of up to 1 percentage point) between the figures reported in the Scoreboard and those in the Eurobarometer report are due to rounding applied in the latter.

1. KNOWLEDGE AND TRUST

Knowledge of consumer rights and trust in institutional and market conditions are crucial to the development of efficient markets and the effective protection of consumer interests. Rights and remedies that consumers are entitled to, on the one hand, and rules banning illicit commercial practices, on the other hand, define the commercial playing field, but without knowledge of these rules by the different parties and confidence that they are being properly enforced, it becomes difficult to play the game correctly. The knowledge and trust dimension includes questions assessing the extent to which consumers and retailers are aware of key consumer rights, their perceptions of safety and environmental claims of products offered in the market, and — in the case of consumers — their trust both in organisations responsible for the protection and/or respect of consumer rights and in redress mechanisms.

1.1. Knowledge of consumer rights and legislation

The Scoreboard data consistently show that large proportions of consumers and retailers are not aware of some key consumer rights guaranteed by EU legislation. In spring 2014, the Commission launched the Consumer Rights Awareness Campaign⁽¹²⁾, which informs both consumers and traders about some key EU-wide consumer rights and points them to relevant sources of advice and help. In addition, 'Consumer Classroom'⁽¹³⁾ — an interactive community site for teachers launched in 2013 — aims to promote and improve the quality of consumer education in secondary schools.

⁽¹²⁾ http://ec.europa.eu/justice/newsroom/consumer-marketing/events/140317_en.htm.

⁽¹³⁾ <http://www.consumerclassroom.eu>.

Consumers' knowledge of some of their basic rights remains low

In the EU as a whole, only 9% of respondents were able to answer all three of the questions on their rights related to unsolicited products, faulty product guarantees and distance purchase cooling-off periods.

Consumers should know what to do when they receive **unsolicited products** (inertia selling) in order to minimise the risk of incurring financial losses⁽¹⁴⁾. Yet, only 33% of them (an increase of 2 percentage points since 2012) are aware that they do not have to pay the invoice or return, for example, DVDs that they receive without ordering.

Knowledge of **legal guarantees** is slightly higher, with 41% of respondents stating correctly that they have the right to a free repair or replacement if a new electronic product breaks down without any fault on their part 18 months after the purchase⁽¹⁵⁾. A quarter stated incorrectly that this right depends on the product.

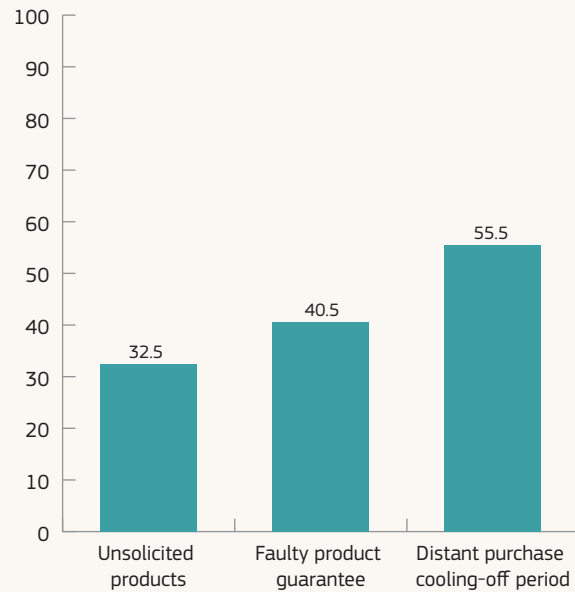
The **distance purchase cooling-off period** is the best-known right, although even here just over half of the respondents (56%) correctly answered that they can send back an electronic product ordered by post, phone or the Internet four days after its delivery

⁽¹⁴⁾ Inertia selling is banned under the Unfair Commercial Practices Directive (2005/29/EC) while the Consumer Rights Directive (2011/83/EC) — and before that the Distance Selling Directive (1997/7/EC) — exempts the consumer from having to provide any consideration in cases of unsolicited supply; the absence of a response from the consumer does not constitute consent.

⁽¹⁵⁾ Under the Directive on the sale of consumer goods and associated guarantees (1999/44/EC), consumers are entitled to a free repair or replacement of defective goods, if a defect becomes apparent through no fault of their own within a period of at least 2 years from delivery. If repair or replacement is not possible or reasonable, consumers may request a refund. If the purchased item becomes defective within 6 months or if, within this period, the performance of the purchased item is not what the consumer might reasonably expect of it, it is assumed that the lack of conformity already existed at the time of purchase. If the defect becomes apparent between 6 and 24 months after purchase, it is the responsibility of the consumer to show that the defect or fault already existed at the time they purchased the item.

and get their money back⁽¹⁶⁾. Again, a quarter of respondents stated incorrectly that this depends on the product.

Figure 3: Consumers' knowledge of relevant legislation, EU-28, 2014 (% of consumers who gave a correct answer)

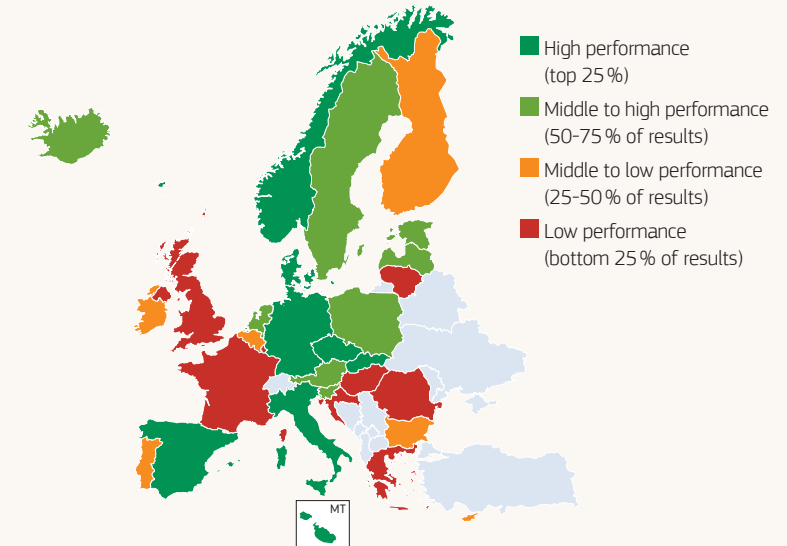


Source: Flash Eurobarometer 397, base: all respondents (n=26590).

Looking at the average of correct answers to the three questions, the highest levels of knowledge are found in the Czech Republic, Slovakia (both 56 %) and Denmark (54 %), compared to 25 % in Greece, 29 % in Lithuania and 31 % in Croatia. There is high variance in country scores for the questions on faulty product guarantees and the distance purchase cooling-off period. Awareness of the right to a cooling-off period in distance purchases is particularly low in Greece, which scores 12 percentage points lower than the second lowest result (Cyprus). With only 19 % of correct answers (compared to 68 % in the Czech Republic), France scores lowest on the question about faulty product guarantees.

⁽¹⁶⁾ The right to return the product in distance purchases (within 14 days after its delivery) is guaranteed by the Consumer Rights Directive (2011/83/EC). Before its entry into force, the right to return (within at least 7 days) was contained in the Distance Selling Directive (Directive 1997/7/EC), which is now repealed. The consumer has the right to withdraw from the purchase without giving any reason and may use a standard withdrawal form. When a seller hasn't clearly informed the consumer about the right to withdraw, the return period will be extended with a year. Traders must refund consumers within 14 days of withdrawal, including standard delivery costs. For goods, with regard to sales contracts, unless the trader has offered to collect the goods himself, the reimbursement can be postponed until these goods are returned or the consumer provides evidence that they have been sent to the trader. Traders wanting consumers to pay for the return of goods must clearly inform them beforehand.

Figure 4: Consumers' knowledge of relevant legislation, country results, 2014 (%)⁽¹⁷⁾



	Distant purchase cooling-off period	Faulty product guarantee	Unsolicited products	Average% correct answers to 3 knowledge questions	Diff 2014-2012
EU-28	55	41	33	43	2
BE	44	37	42	41	-1
BG	39	42	36	39	7
CZ	72	68	29	56	-6
DK	56	63	42	54	-5
DE	69	41	45	51	2
EE	51	45	37	44	2
IE	48	37	37	41	-1
EL	23	34	17	25	2
ES	63	63	15	47	1
FR	51	19	37	36	0
HR	45	25	23	31	-2
IT	54	59	32	48	14
CY	35	36	44	39	7
LV	43	41	40	41	7
LT	48	26	13	29	-2
LU	39	38	24	34	-1
HU	57	23	23	35	0
MT	47	60	32	46	4
NL	65	29	29	41	-1
AT	58	29	44	44	0
PL	61	32	36	43	-2
PT	36	63	20	39	0
RO	44	47	15	35	0
SI	43	32	51	42	13
SK	66	64	39	56	5
FI	42	25	46	38	-1
SE	58	38	35	44	-2
UK	49	29	33	37	1
IS	33	50	47	43	-4
NO	61	52	43	52	-4

Source: Flash Eurobarometer 397, base: all respondents (n=26590).

⁽¹⁷⁾ The 2014-2012 difference has been calculated on the basis of questions formulated in the same way in the two waves (i.e. question on unsolicited products). The colours in this and the following country charts indicate the quartile that each country falls into (dark green represents the best results, and red the worst, with light green and orange falling in between).

Age is the most influential socio-demographic characteristic defining the level of consumer knowledge. Awareness of consumer rights increases with age, except for the oldest group of respondents (over 64 years old). Gender, language skills and internet usage also play a role. Female respondents and those who only know one language tend to be less knowledgeable about consumer rights. Daily internet use, on the other hand, has a positive impact.

Retailers are not always aware of their legal obligations towards consumers

Among retailers, the percentage of correct answers to the question on **legal guarantees** was even lower than among consumers. Only a third of retailers (33%) know that the consumer is entitled to free repair or replacement of a new durable good that breaks down without any fault on his or her part 18 months after the purchase ⁽¹⁸⁾. Almost a fifth (18%) incorrectly said that the consumer is not entitled to free repair or replacement, while 42% said that it depends on the product. The Commission’s ongoing in-depth study on legal and commercial guarantees looks further into whether sellers and producers are aware of and comply with the requirements of relevant EU and national legislation, the extent to which consumers are aware and make use of their rights, the nature and prevalence of problems consumers encounter when executing their rights, the way both legal and commercial guarantees are communicated to consumers and whether the latter bring any benefits in practice. The results of the study will feed into the assessment of the Consumer Sales and Guarantees Directive that will be carried out in the course of the fitness check exercise ⁽¹⁹⁾.

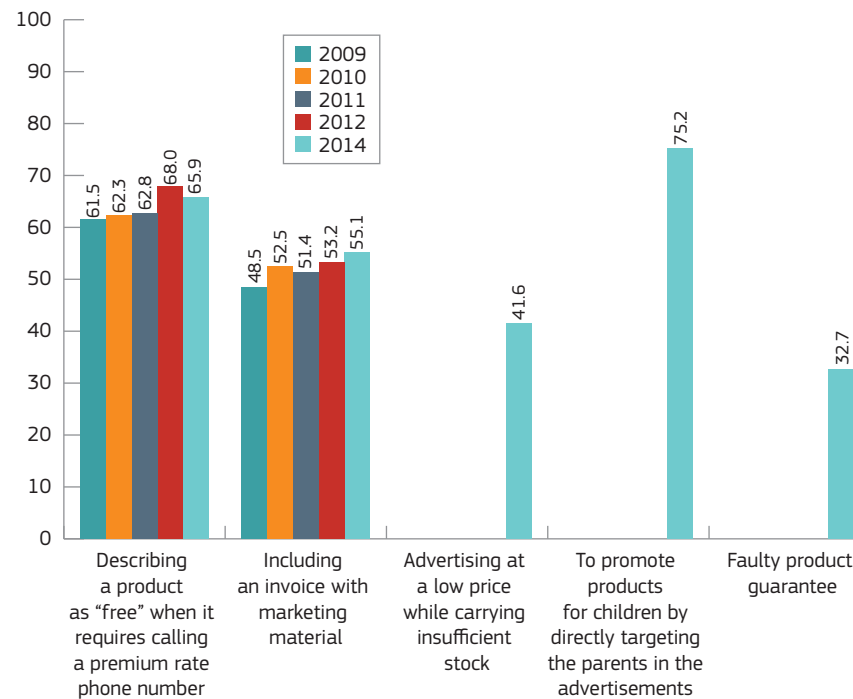
⁽¹⁸⁾ See footnote 15.

⁽¹⁹⁾ Fitness check of the Unfair Contract Terms Directive, Consumer Sales and Guarantees Directive and Unfair Commercial Practice Directive was announced in the Commission Work Programme 2015.

Retailers appear to be more knowledgeable about **unfair commercial practices** ⁽²⁰⁾, with the majority of them correctly identifying three out of four commercial practices as prohibited or not. Of the four practices tested, retailers were most likely to know that it is not prohibited to promote products for children by directly targeting parents in advertisements (75%). Two thirds knew that it is prohibited to describe a product as free if it is only available by calling a premium rate number (66%). This is

a slight decrease since 2012, but the overall knowledge that this practice is prohibited remains above the 2009 level. Just over half (55%) of retailers correctly stated that it is prohibited to include an invoice or similar document seeking payment in marketing material. The proportion of correct answers to this question has been steadily increasing since 2011. On the other hand, only four in ten retailers (42%) know that it is prohibited to run a campaign for a product at a low price while carrying insufficient stock.

Figure 5: Retailers’ knowledge of consumer legislation, EU-28, 2009-2014 (% of retailers who gave a correct answer)

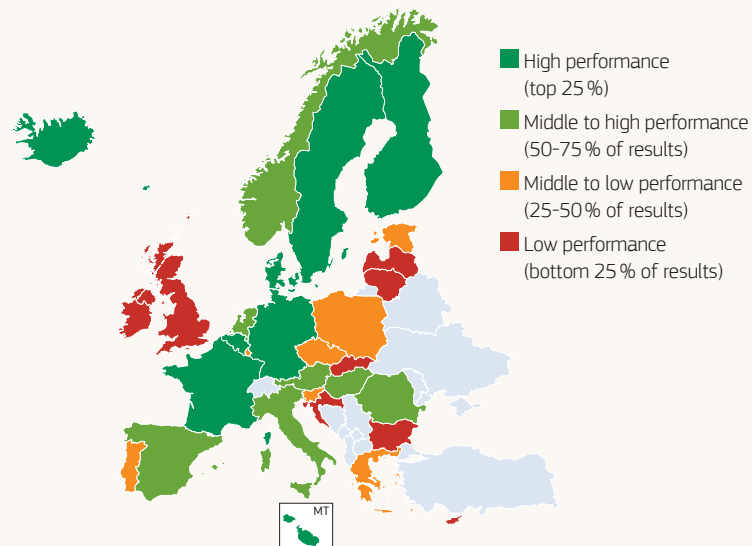


Source: Flash Eurobarometer 396, base: all respondents (n=10457) – data for 2009-2012 refer to EU-27.

⁽²⁰⁾ Directive 2005/29/EC on unfair commercial practices.



Figure 6: Retailers' knowledge of consumer legislation, country results, 2014 (%)⁽²¹⁾



	Faulty product guarantee	Including an invoice with marketing material	Advertising at low price while carrying insufficient stock	To promote products for children by directly targeting the parents in the advertisements	Describing a product as "free" when it requires calling a premium rate phone number	Average % correct answers to 5 knowledge questions	Diff 2014-2012
EU-28	35	55	42	75	66	55	2
BE	57	57	46	82	68	58	-6
BG	43	24	23	73	52	43	8
CZ	49	35	34	76	51	49	8
DK	63	65	31	66	77	60	-5
DE	40	63	56	79	77	63	-4
EE	48	34	38	72	54	49	3
IE	25	47	41	60	60	47	6
EL	34	53	57	53	53	50	10
ES	42	48	39	83	60	54	5
FR	23	69	39	83	79	59	9
HR	23	26	39	50	43	36	7
IT	49	54	37	79	66	57	8
CY	40	20	36	41	29	33	-7
LV	42	30	31	81	55	48	6
LT	31	39	39	65	55	46	9
LU	39	59	34	67	63	52	-8
HU	22	61	47	75	66	54	-5
MT	66	59	48	63	52	58	4
NL	33	60	24	88	71	55	2
AT	31	58	44	70	70	55	0
PL	27	51	28	82	64	50	3
PT	49	57	34	65	62	53	-6
RO	48	63	38	74	60	57	12
SI	25	53	57	58	66	52	3
SK	53	34	32	71	51	48	7
FI	11	72	43	91	71	58	-8
SE	43	70	38	85	77	62	-2
UK	22	41	38	59	48	42	1
IS	48	56	46	71	79	60	-4
NO	55	48	35	74	72	57	3

Source: Flash Eurobarometer 396, base: all respondents (n=10457).

⁽²¹⁾ The 2014-2012 difference has been calculated on the basis of questions formulated in the same way in the two waves (i.e. seeking payment in marketing material and use of premium rate phone numbers).

The average of retailers' correct answers is highest in Germany (63%), Sweden (62%) and Denmark (60%), and lowest in Cyprus (33%), Croatia (36%) and the UK (42%). However, the ranking of countries differs depending on the question. For instance, Finnish retailers give the highest proportion of correct answers to the questions on seeking payment in marketing material (72%) and promotion of products for children (91%), but at the same time appear to be the least knowledgeable on consumer guarantee rights (11%). Conversely, the highest proportion of correct answers to the question on faulty product guarantee can be found in Malta (66%), while this country is amongst the lowest in terms of correct answers to the questions on promotion of products for children (63%) and the use of premium rate phone numbers (52%).

There is a modest positive correlation (0.35) between consumers' and retailers' knowledge of consumer rights at country level, despite some notable exceptions. For instance, the Czech Republic and Slovakia rank the highest in the EU on consumers' knowledge but below the EU average on retailers' knowledge. The opposite is true in France, which ranks among the top countries on retailers' knowledge and among the bottom countries on consumers' knowledge.

1.2. Trust in organisations

Consumers' confidence that their rights are respected and protected differs widely across the EU

Consumer confidence in the organisations responsible for the protection and/or respect of consumer rights (such as public authorities, retailers and non-governmental consumer organisations) is very important, since a lack of trust may reduce consumers' willingness to engage actively in the market.

Seven out of ten respondents (71%) are confident that **retailers and service providers** respect their rights as consumers. Confidence that retailers and providers respect consumer rights is at its highest level since the start of the survey, 12 percentage points higher compared with 2008 and the last survey in 2012.

Six out of ten consumers trust **non-governmental consumer organisations** (62%) and **public authorities** (61%) to protect their rights as a consumer. However, trust in non-governmental consumer organisations has declined significantly since 2012 (-13 points), reversing the trend of increasing trust in the period 2009-2012. Trust in public authorities has increased slightly since 2012 (+2), but there has been relatively little variation since 2010.

Figure 8: Consumers' trust in organisations, country results, 2014 (%)

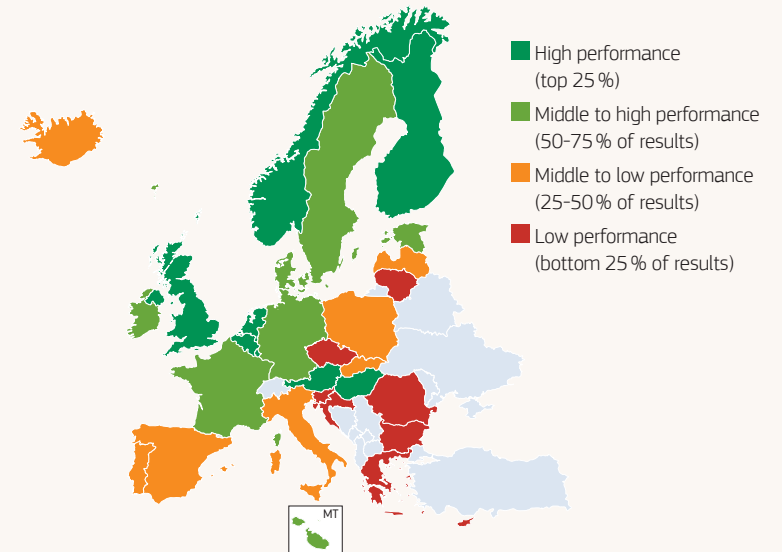
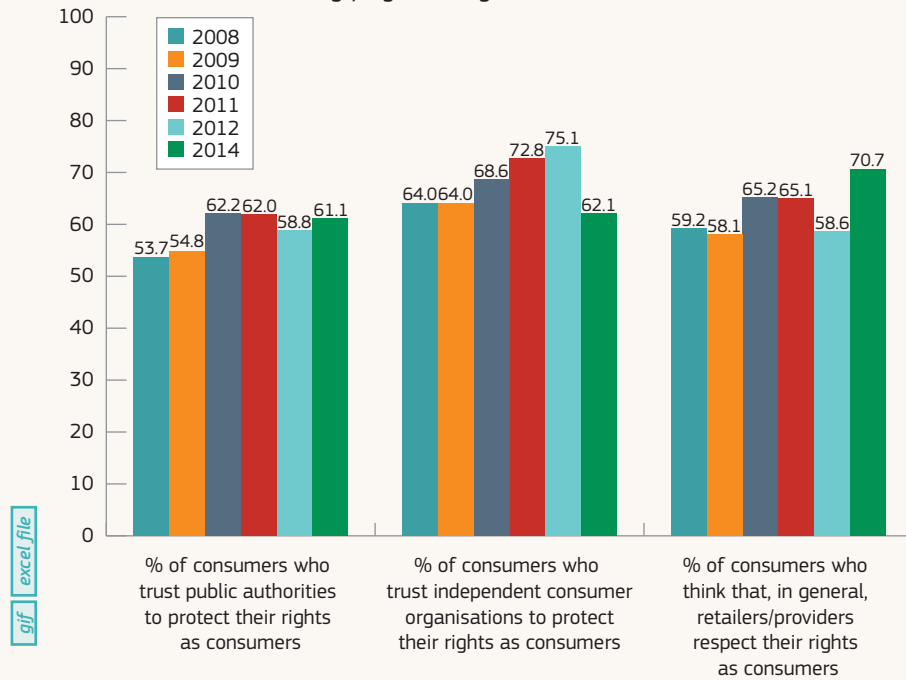


Figure 7: Consumers' trust in organisations, EU-28 results, 2008-2014 (% of consumers who strongly agree or agree)



Source: Flash Eurobarometer 397: How strongly do you agree or disagree with each of the following statements. In (OUR COUNTRY)... base: all respondents (n=26 590) – data for 2008-2012 refer to EU-27.

The average level of trust in the three entities ranges from 81 % in Finland, 80 % in Luxembourg and 78 % in the Netherlands to less than 50 % in Bulgaria, Cyprus (both 45 %), Greece (48 %) and Slovenia (49 %). Figure 8 shows a clear north-west versus south-east divide in Europe, suggesting that trust is linked to economic performance of the countries. Trust in organisations shows also a high correlation with the World Bank Governance Indicators⁽²²⁾, and more specifically with the indicators on 'regulatory quality', 'rule of law' and 'voice and accountability'. This suggests that governments can play an important role in building consumer trust. This notion is also supported by the high (0.73) correlation between trust in organisations and the 'compliance and enforcement' dimension of consumer conditions (presented in chapter III.2).

	You trust public authorities to protect your rights as a consumer	In general, retailers and service providers respect your rights as a consumer(M)	You trust non-governmental consumer organisations to protect your rights as a consumer (M)	Consumers' average trust in organisations	diff 2014-2012
EU-28	61	71	62	65	0
BE	73	79	75	76	6
BG	45	53	38	45	-5
CZ	47	75	46	56	6
DK	80	78	67	75	3
DE	66	74	51	64	-1
EE	73	76	57	69	7
IE	70	78	63	70	-7
EL	49	51	43	48	2
ES	46	66	66	59	0
FR	61	70	72	67	-1
HR	34	63	53	50	1
IT	51	58	62	57	2
CY	41	52	43	45	-6
LV	60	68	50	59	-5
LT	47	70	52	56	4
LU	78	84	77	80	-2
HU	77	75	77	76	11
MT	69	63	64	65	0
NL	78	80	77	78	0
AT	81	83	66	76	-1
PL	53	69	64	62	7
PT	57	64	70	63	-4
RO	51	65	50	56	4
SI	33	66	49	49	0
SK	53	74	49	58	0
FI	85	82	75	81	3
SE	77	75	56	69	-4
UK	78	84	69	77	-3
IS	48	67	64	60	12
NO	84	80	70	78	9

Source: Flash Eurobarometer 397: How strongly do you agree or disagree with each of the following statements. In (OUR COUNTRY)... base: all respondents (n=26 590).

⁽²²⁾ <http://info.worldbank.org/governance/wgi/index.aspx#home>.

Trust in organisations is linked to consumers' financial situation

Financial situation appears to have the greatest impact on consumers' trust in organisations, with better-off respondents also being more confident that their rights are protected and respected. Trust in organisations is also higher among those using the Internet on a daily basis. Somewhat counterintuitively, the level of trust in organisations tends to be lower among people who have better language skills.

Consumer NGOs receive little public funding in most countries

The available data indicate that public funding of consumer NGOs is modest in most European countries (in particular eastern and southern ones). The highest support is received by consumer organisations in Norway, Luxembourg, the UK and Germany, where public funding exceeds € 1 000 per 1 000 inhabitants. At the other end of the scale, in Lithuania, Bulgaria and Romania this amount is lower than € 10 per 1 000 inhabitants, while in Greece it has been suspended altogether. At the same time, public funding has been, on average, increasing over the years, at least for those countries where data have been regularly collected since 2010. However, there is no clear correlation between the level of public funding for consumer organisations and consumers' trust in these organisations in different countries.

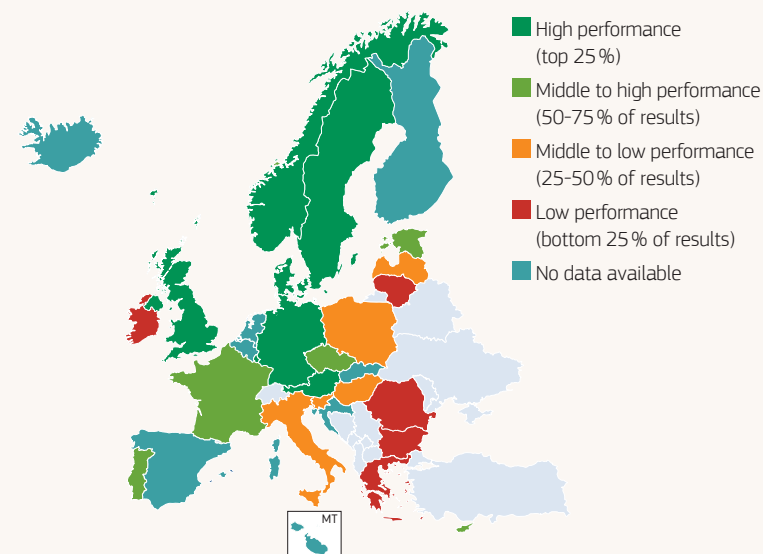
1.3. Trust in redress mechanisms

Consumers' trust in the effectiveness of redress mechanisms may have a bearing on their propensity to make use of these mechanisms when things go wrong.

Out-of-court bodies are trusted more than courts

Out-of-court bodies are consistently perceived as more effective than courts. However, trust in both avenues of redress is still rather low and no clear improvement has been seen since 2010. In 2014, less than half of consumers (46 %) agreed that it is easy to settle disputes with retailers and service providers through out-of-court bodies, while 36 % said the same about courts.

Figure 9: National public funding of consumer organisations (in € per 1000 inhabitants)



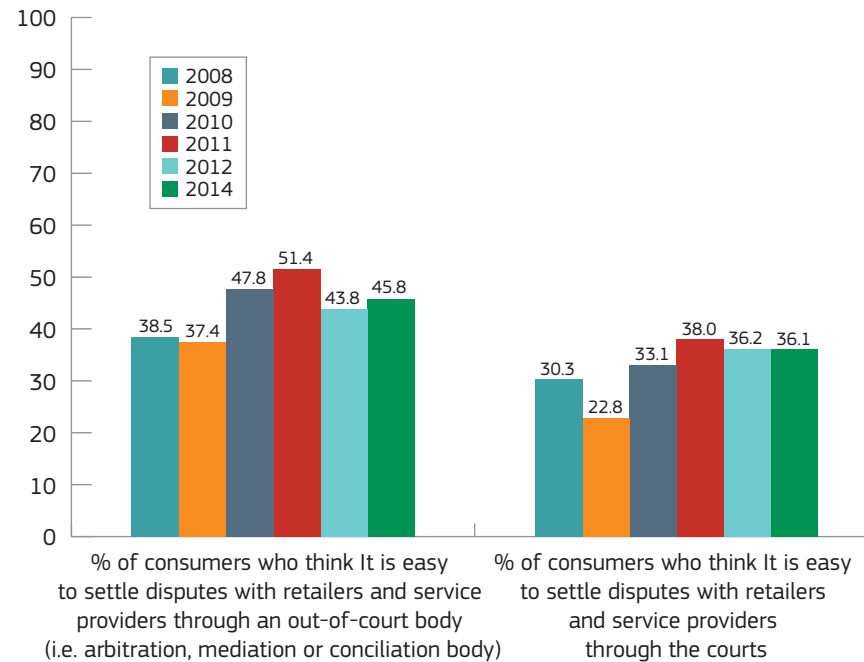
	2013	2012	2011	2010
EU-28				
BE	NA	166	157	157
BG	4	0	0	3
CZ	48	57	58	56
DK	431	423	407	410
DE	1061	1086	125	1269
EE	42	38	38	38
IE	10	10	13	14
EL	0	0	12	20
ES	NA	NA	79	NA
FR	62	NA	68	74
HR	NA	NA	NA	NA
IT	30	NA	74	58
CY	40	83	186	176
LV	24	1	1	NA
LT	6	6	5	9
LU	1847	2015	2048	2112
HU	26	28	102	107
MT	NA	NA	23	9
NL	NA	8	49	26
AT	300	280	211	212
PL	11	11	11	11
PT	44	6	21	2
RO	3	3	3	3
SI	NA	125	222	183
SK	13	12	13	23
FI	NA	121	306	130
SE	141	148	961	83
UK	1661	790	315	93
IS	NA	NA	NA	NA
NO	2552	3194	2520	NA

Source: data collected from Consumer Policy Network members (countries in blue = no data available).

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The perceived effectiveness of out-of-court procedures is expected to improve with the implementation of the Directive on consumer alternative dispute resolution (ADR)⁽²³⁾ and with the Regulation on online dispute resolution (ODR)⁽²⁴⁾ for consumers. The Directive obliges Member States to ensure (by January 2016) ADR coverage for nearly all contractual disputes between EU consumers and traders (with the exception notably of disputes in the fields of health and further and higher education)⁽²⁵⁾. The Regulation provides for the establishment of an EU-wide online dispute resolution platform (by 9 January 2016) for dealing with disputes between EU consumers and traders over online purchases. By facilitating quick, simple and low-cost out-of-court settlement between parties, ADR/ODR will benefit both consumers and traders and can also have a positive impact on the workload and general running of courts.

Figure 10: Consumers' trust in the effectiveness of redress mechanisms, EU-28 results, 2008-2014 (%)



Source: Flash Eurobarometer 397: How strongly do you agree or disagree with each of the following statements. In (OUR COUNTRY)... base: all respondents (n=26 590) – data for 2008-2012 refer to EU-27.

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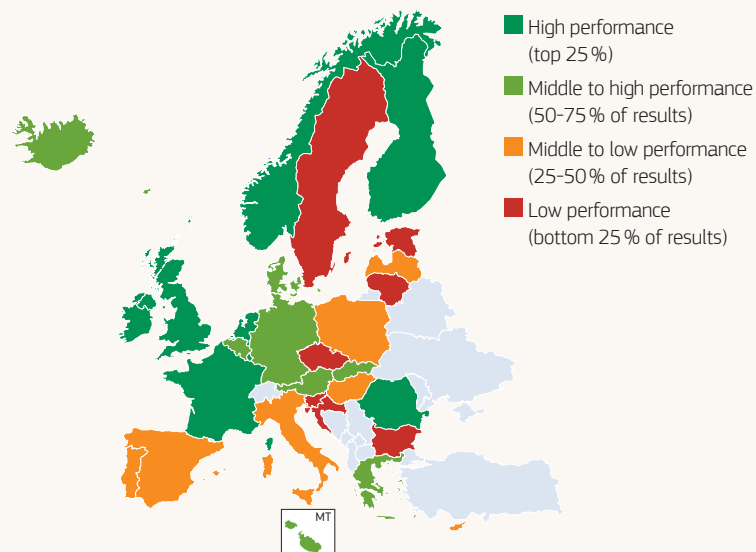


⁽²³⁾ Directive 2013/11/EU of the European Parliament and of the Council on alternative dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC, OJ L 165, 18.6.2013 (Directive on consumer ADR), p. 63.

⁽²⁴⁾ Regulation (EU) No 524/2013 of the European Parliament and of the Council on online dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC, OJ L 165, 18.6.2013 (Regulation on consumer ODR), p. 1.

⁽²⁵⁾ The Directive foresees that Member States' competent authorities communicate their first list of ADR entities, complying with the Directive's quality requirements, by 9 January 2016.

Figure 11: Consumers' trust in the effectiveness of redress mechanisms, country results, 2014 (%)



	It is easy to settle disputes with retailers and service providers through an out-of-court body (i.e. arbitration, mediation or conciliation body)	It is easy to settle disputes with retailers and service providers through the courts	Consumers average trust in redress mechanisms 2014	diff 2014-2012
EU-28	46	36	41	1
BE	50	43	46	-2
BG	31	30	30	-5
CZ	38	27	33	1
DK	44	41	45	2
DE	39	37	38	-4
EE	37	19	28	10
IE	57	50	54	3
EL	44	42	43	2
ES	43	31	37	2
FR	53	41	47	1
HR	37	25	31	2
IT	43	31	37	10
CY	39	30	35	-11
LV	39	33	36	-7
LT	33	23	28	-5
LU	61	53	57	4
HU	47	28	38	1
MT	50	30	40	3
NL	57	41	49	1
AT	49	44	46	2
PL	43	31	37	3
PT	40	26	33	-4
RO	54	44	49	-3
SI	30	14	22	-9
SK	51	32	42	7
FI	64	44	54	2
SE	39	22	30	-4
UK	51	44	47	-1
IS	39	38	38	1
NO	55	49	52	8

There are only moderate country differences in the perceived effectiveness of the two redress mechanisms (court proceedings and out-of-court proceedings). The average level of trust is the highest in Luxembourg (57%), Ireland and Finland (both 54%) and the lowest in Slovenia (22%), Estonia and Lithuania (both 28%).

Trust in redress mechanisms tends to decline with age, and is also lower among female consumers and people with better language skills.

1.4. Trust in product safety

Product safety is vital for consumer confidence. This has important economic implications, since 75% of intra-EU trade is in goods, and non-food consumer products constitute a market worth € 1 trillion. A new package of legislative proposals and non-legislative measures adopted by the Commission in 2013 aims to improve the safety and traceability of products sold to EU consumers and to strengthen market surveillance of products in the EU. The new rules are also expected to benefit businesses by abolishing the fragmentation of the internal market and reducing costs for companies that can operate in a more competitive single market⁽²⁶⁾.

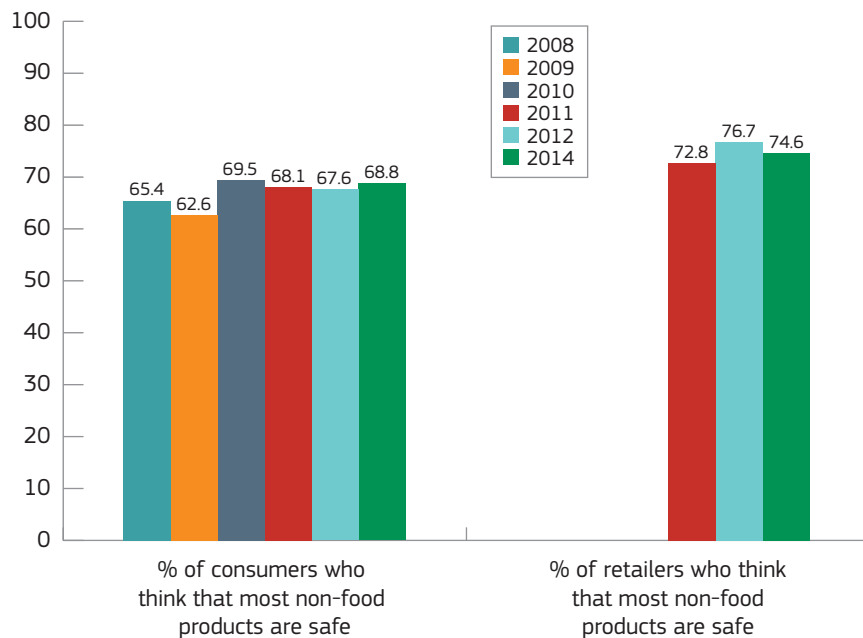
Retailers are more confident in the safety of products

Trust in product safety has been relatively stable over the years, with 69% of consumers in 2014 thinking that essentially all non-food products on the market are safe or that only a small number of these products are unsafe. Retailers⁽²⁷⁾ have been consistently more optimistic in their assessments, with 75% sharing the same view in 2014. There is a clear link between perceptions about non-food product safety and the World Bank Governance Indicators on 'bureaucratic quality', 'rule of law' and 'voice and accountability' (correlations of 0.7-0.8), which could indicate that investing in enforcement of product safety contributes to consumer confidence.

⁽²⁶⁾ http://ec.europa.eu/consumers/consumers_safety/product_safety_legislation/product_safety_and_market_surveillance_package/index_en.htm.

⁽²⁷⁾ This question was only put to retailers who sell non-food products.

Figure 12: Consumers' and retailers' perceptions about non-food product safety, EU-28, 2008-2014 (% of consumers and % of retailers that sell non-food products)



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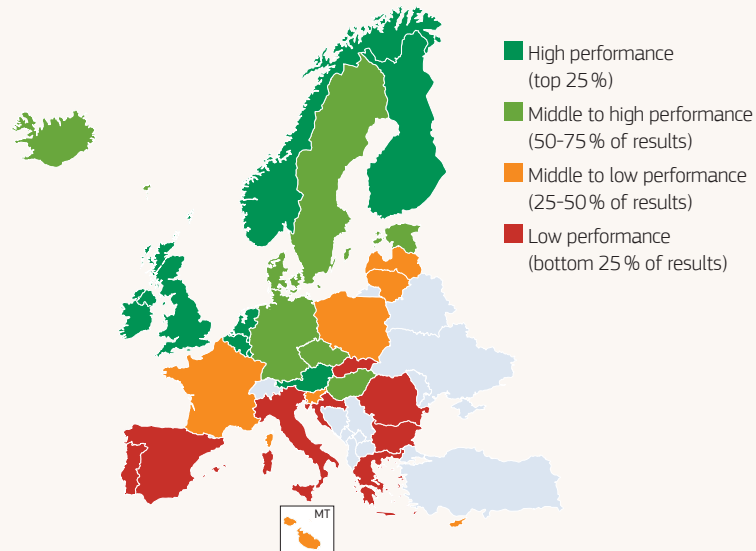
Source: Flash Eurobarometers 397 and 396: Thinking about all non-food products currently available in your market in (OUR COUNTRY), do you think that...? base: all respondents (n=26 590 and 5 169, respectively) – data for 2008-2012 refer to EU-27.

Safety concerns are the highest in southern and eastern Europe

Respondents in Finland (90%), the UK, Norway and the Netherlands (all 83%) are the most likely to think that most non-food products are safe. Those in Romania, Bulgaria (both 50%), Greece and Italy (both 55%) are the least likely to share this opinion. On the business side, 95% of Finnish retailers think that most non-food products are safe, followed by the Netherlands (85%), Austria and Ireland (both 84%). The corresponding percentage is the lowest in Romania (52%), Greece (61%), Italy and Bulgaria (both 64%). In general, consumers and retailers in northern and western European countries tend to be more positive about product safety than those in the south and east of Europe.

There is a strong correlation (0.85) between the evaluations of retailers and consumers in different countries. Poland is the most notable exception. While Polish retailers are among the bottom five in the EU in terms of thinking that most products are safe, the percentage of consumers who think the same is above the EU average.

Figure 13: Consumers' and retailers' trust in non-food product safety, country results, 2014 (%)



Trust in product safety increases with financial situation

The results of the multivariate analysis suggest that consumers' financial situation has the biggest (positive) impact on their trust in product safety. This could be explained by the fact that more affluent consumers are able to choose from a broader range of goods, including those of better quality and from well-recognised brands. Higher trust in product safety is also noted among daily internet users and male respondents. In addition, there is a high correlation (0.83) between consumers' trust in product safety and their general belief that their rights will be protected and respected.

1.5. Trust in environmental claims

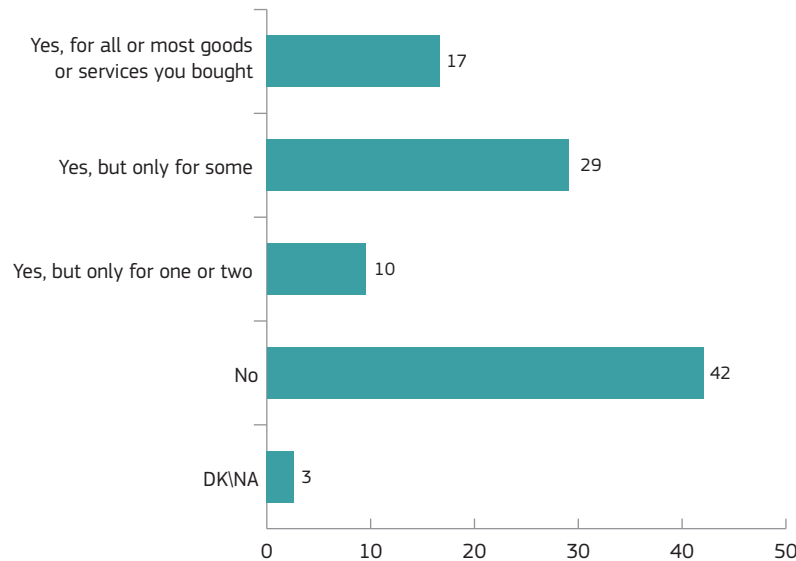
Just over half of European consumers (55%) claim that the environmental impact of goods or services influences their purchasing decisions. Almost one in five (17%) say this is true for most of the goods and services they bought in the past week, 29% say this is true for some of their purchases, while 10% say this is true for only one or two purchases in the past week. Compared to 2012 the overall percentage has increased (41% in 2012)⁽²⁸⁾.

	Consumers who think non-food products are safe	Retailers who think non-food products are safe	Average percentage who think non-food products are safe	diff 2014-2012
EU-28	69	75	72	-3
BE	79	79	79	1
BG	50	64	57	-4
CZ	79	77	78	1
DK	75	73	74	-7
DE	74	77	75	0
EE	77	80	79	-2
IE	81	84	82	-5
EL	55	61	58	1
ES	62	69	66	-9
FR	65	72	69	0
HR	61	67	64	-1
IT	55	64	60	-11
CY	61	72	66	11
LV	62	77	70	3
LT	67	75	71	7
LU	81	83	82	-4
HU	72	80	76	-5
MT	66	80	73	-9
NL	83	85	84	-4
AT	82	84	83	5
PL	72	69	70	3
PT	61	71	66	-8
RO	50	52	51	
SI	59	76	68	-7
SK	59	71	65	-4
FI	90	95	92	-4
SE	67	81	74	-9
UK	83	83	83	-3
IS	71	82	76	-7
NO	83	82	83	5

Source: Flash Eurobarometers 397 and 396: Thinking about all non-food products currently on the market in (OUR COUNTRY), do you think that ...? base: all respondents (n=26 590 and 5 169, respectively).

⁽²⁸⁾ It should be noted, however, that the question in the 2014 survey has been slightly modified compared to 2012, when it referred to purchases in a two-week period and the only answer options were 'yes' and 'no'.

Figure 14: Influence of environmental impact, EU-28, 2014 (%)



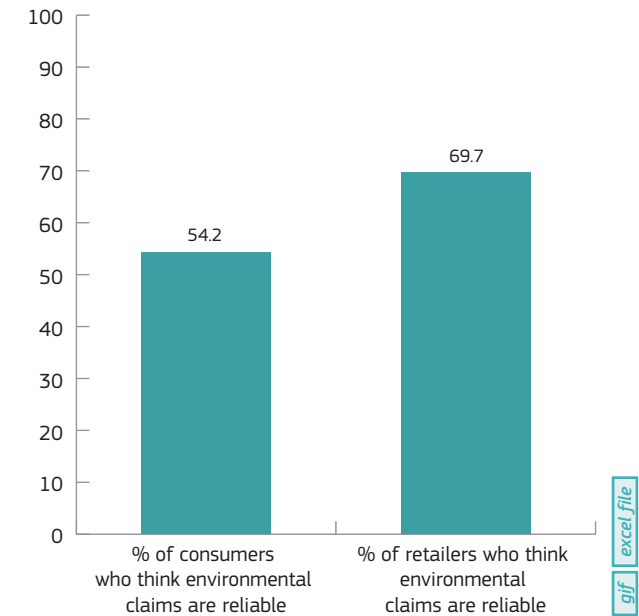
Source: Flash Eurobarometers 397: Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services also influence your choice? base: all respondents (n= 26 590).

Consumers do not have much trust in environmental claims

Consumers' increasing environmental consciousness increases also the demand for clear, reliable and transparent information on the environmental impact of goods and services. The level of trust in environmental claims is significantly lower amongst consumers than amongst retailers. While just over a half of consumers (54%) think that most environmental claims made about goods or services in their country are reliable, the corresponding percentage among retailers is 70%.

There is relatively little variance in country results. Highest consumer trust in environmental claims is found in Luxembourg (74%), Denmark (73%) and Ireland (70%), while consumers in Croatia (41%), Germany (41%) and Bulgaria (43%) have the least trust in such claims on products. Among retailers, trust in environmental claims is the highest in Hungary (84%), Finland (83%), Ireland and Romania (both 82%). Conversely, the lowest levels of trust are found in Lithuania (54%), Bulgaria (57%) and Cyprus (58%). While in general the assessments of consumers and retailers in different countries are broadly similar (with a correlation of 0.61), there are a few exceptions. Romania and Sweden have some of the highest levels of retailers' trust in

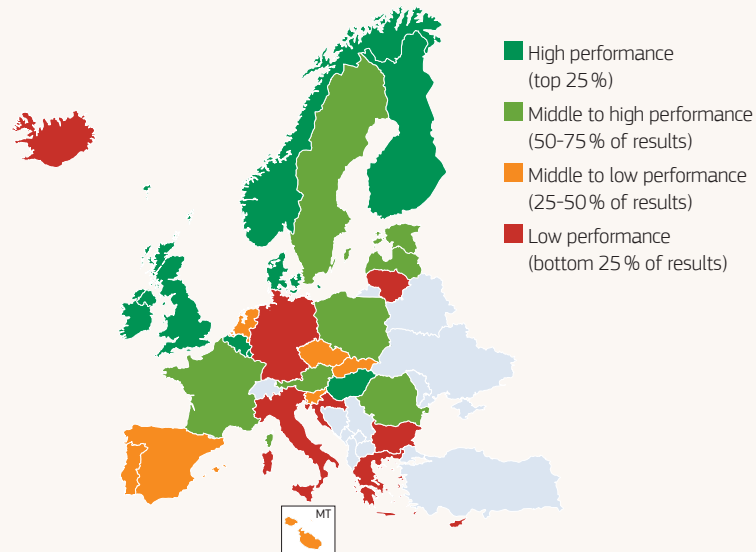
Figure 15: Consumers' and retailers' trust in environmental claims, EU-28, 2014 (%)



Source: Flash Eurobarometer 396: Please tell me whether you strongly agree, agree, disagree, or strongly disagree with the following statement: Most environmental claims about goods or services in your sector in (OUR COUNTRY) are reliable, base: all respondents (n=10 457); and Flash Eurobarometer 397: How strongly do you agree or disagree with each of the following statements? In (OUR COUNTRY) most environmental claims about goods or services are reliable. base: all respondents (n=26 590).

environmental claims in the EU, while on the demand side this trust is below the EU average. Lithuania, on the contrary, is the only country where consumers have higher trust in environmental claims than retailers.

Figure 16: Consumers' and retailers' trust in environmental claims, country results, 2014 (%)



	Consumers' trust in environmental claims	Retailers' trust in environmental claims	Average trust in environmental claims
EU-28	54	70	62
BE	61	75	68
BG	43	57	50
CZ	49	66	57
DK	73	73	73
DE	41	65	53
EE	60	68	64
IE	70	82	76
EL	45	61	53
ES	53	70	62
FR	59	70	64
HR	41	59	50
IT	47	65	56
CY	52	58	55
LV	59	75	67
LT	58	54	56
LU	74	77	76
HU	65	84	74
MT	58	64	61
NL	53	65	59
AT	62	68	65
PL	61	73	67
PT	63	64	63
RO	51	82	66
SI	51	64	58
SK	53	60	56
FI	64	83	74
SE	51	77	64
UK	68	79	73
IS	52	59	56
NO	63	79	71

Source: Flash Eurobarometer 397: How strongly do you agree or disagree with each of the following statements? In (OUR COUNTY) most environmental claims about goods or services are reliable, base: all respondents (n=26 590); and Flash Eurobarometer 396, Q12 Please tell me whether you strongly agree, agree, disagree, or strongly disagree with the following statement: Most environmental claims about goods or services in your sector in (OUR COUNTRY) are reliable, base: all respondents (n=10457).

Financial situation influences consumers' evaluation of environmental claims

As in the case of trust in product safety, consumers who are better off, internet users and men have more trust in the reliability of environmental claims. There is also a positive correlation (0.75) with trust in the ability of organisations to protect and respect consumer rights.

Commission study points to need for stronger enforcement

The Commission has recently carried out an in-depth study into environmental claims for non-food products⁽²⁹⁾. The study shows that consumers are confronted with many different types of environmental claims (logos, text messages, symbols, graphics, colours on packaging, advertising, offline and online) in various product markets. Three quarters (76%) of all the products assessed in shops contained an environmental claim, i.e. a message or suggestion that a product or its packaging has certain environmental benefits. The study also confirms that consumers have a low level of trust and understanding of green claims: 61% of consumers state that they find it difficult to understand which products are truly environmentally friendly, and 44% indicate that they do not trust this type of information. Furthermore, consumers may find it difficult to grasp the meaning of environmental logos and distinguish between non-certified (self-declarations) and third party certified labels. The study also points to possible non-compliance with EU legal requirements, notably the Unfair Commercial Practices Directive, as many of the analysed claims used vague terms and did not meet legal requirements of accuracy and clarity. In addition, some claims seemed to contain untruthful statements. Given the wide diversity and the limited consumer understanding of environmental claims, coupled with the presence of misleading and unfounded green claims, European consumers are not always making informed purchasing choices, which hinders their contribution to green growth in Europe.

As a follow-up to the study, the Commission is working together with a multi-stakeholder group to provide appropriate guidance to national enforcers and businesses to tackle 'greenwashing' (the unfair use of misleading and unsubstantiated environmental claims on products) and to achieve better implementation and enforcement of the Unfair Commercial Practices Directive in this area. The outcomes from this process of dialogue on environmental claims will also feed into the Commission's work on the revision of the guidance document concerning the Unfair Commercial Practices Directive.

⁽²⁹⁾ EU Consumer market study on environmental claims for non-food products, GfK on behalf of the European Commission http://ec.europa.eu/consumers/consumer_evidence/market_studies/environmental_claims/index_en.htm

2. COMPLIANCE AND ENFORCEMENT

Effective enforcement of consumer and product safety legislation leads to greater trust and involvement of consumers in the marketplace. It is also important for improving the business environment, since it prevents distortions and provides a level playing field for companies across the Single Market. The 2015 Annual Growth Survey highlights the importance of ‘effective enforcement of consumer legislation [which] can ... increase trust and create demand in the single market’.

At EU level, the Consumer Protection Cooperation Regulation⁽³⁰⁾ provides a framework for cross-border enforcement cooperation between national consumer protection authorities to ensure that consumer legislation is complied with across the Single Market. Under this framework, Member States’ authorities are granted common minimum investigation and enforcement powers and work together to stop infringements committed by companies across borders⁽³¹⁾. The current intention is to conclude the review of this Regulation in spring 2016, with a view to strengthening its effectiveness and adapting it to the needs of the Digital Single Market. In addition, the planned update of the guidance document on the application of the Unfair Commercial Practices Directive⁽³²⁾ aims to further assist national enforcers and other stakeholders in applying the Directive, in particular in view of the emergence of new market practices. Finally, the Commission’s ongoing study ‘Measuring consumer detriment in the European Union’ will assess the incidence and the magnitude of personal

⁽³⁰⁾ Regulation (EC) No 2006/2004.

⁽³¹⁾ In 2014, for example, the CPC network assisted by the Commission tackled the misleading marketing of online games as ‘free’, when in fact they included in-app offers, and the insufficient control of payment settings. This action resulted in a significant change of practices by major market players and was considered as an efficient and pragmatic model by the companies and national authorities. See more information at http://ec.europa.eu/justice/newsroom/consumer-marketing/news/1401222_en.htm.

⁽³²⁾ 2005/29/EC.

Diversity of national enforcement systems for EU consumer protection legislation

- Member States are responsible for effective enforcement of the laws establishing EU consumer rights. In line with their specific institutional traditions and legacies, the Member States have taken different approaches towards enforcement: consumer protection authorities may exercise their powers either under their own authority or under the supervision of the judicial authorities or by application to courts. A study⁽³³⁾ carried out on behalf of the Commission identified three main types of public enforcement systems that exist in the Member States:
- **Self-managed administrative proceedings:** the competent authority starts and conducts the investigation. On the basis of the outcome of the investigation, it can then adopt enforcement measures such as banning certain types of practices or imposing penalties. About half of the Member States rely primarily on public enforcement in the form of administrative proceedings, i.e. BG, CY, CZ, EE, FR, HU, IE, IT, LV, LT, MT, PL, PT, RO, SK, ES (although this does not preclude the parallel possibility of civil or criminal proceedings).
- **Civil proceedings:** the competent authority starts and conducts the investigation. On the basis of the outcome of the investigation, it can then request a civil court to issue an injunction or a ‘cease and desist’ order. Member States relying primarily on civil proceedings for public enforcement are BE, DK, EL, FI, HR, LU, SE and the UK (although this does not preclude the possibility of parallel administrative and criminal proceedings).
- **Criminal proceedings:** the competent authority starts and conducts the investigation and, where the infringement constitutes a criminal offence or where the trader refuses to comply with a previous court or administrative decision (e.g. a ‘cease and desist’ order), it refers the case to the prosecutor/investigating judge for action under criminal law. In BE, FR and the UK, the law on unfair commercial practices has traditionally been enforced through criminal proceedings. In AT, FI, HU, DK and SK criminal proceedings can be initiated in certain data protection cases and/or in cases related to deception and/or fraud respectively.

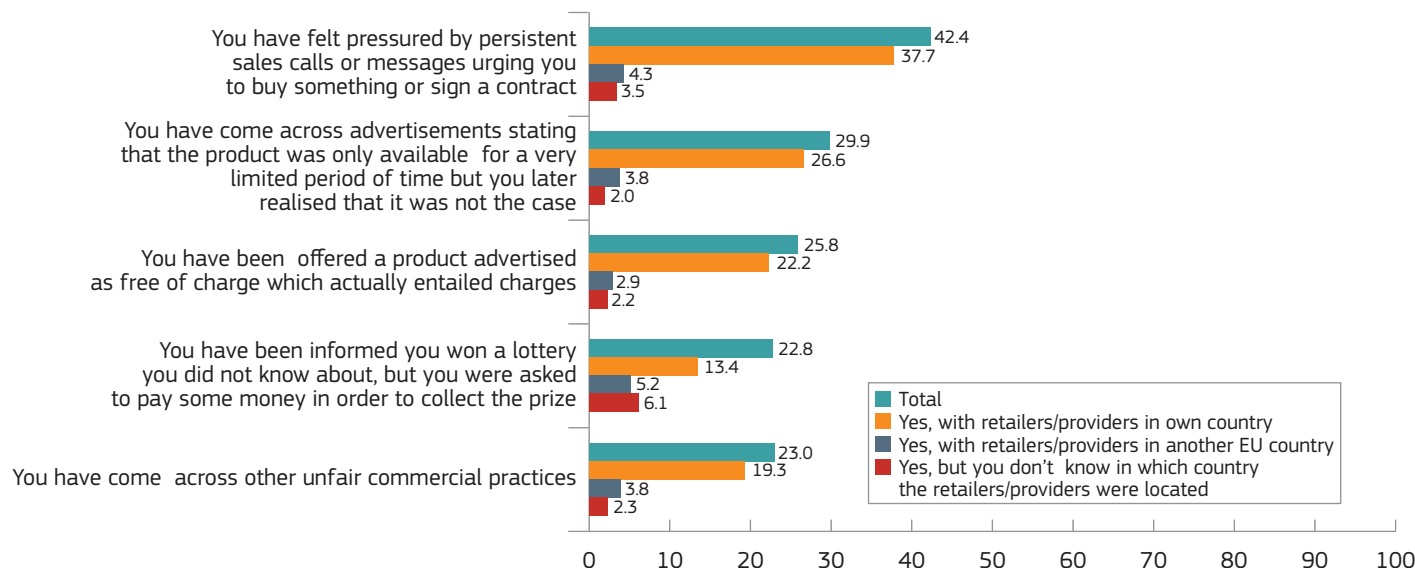
Finally, there are Member States (AT and DE) that primarily rely on private enforcement. In these countries it is up to the consumers (aided by voluntary or publicly funded consumer associations) to enforce their rights in national courts.

⁽³³⁾ Study on enforcement of authorities’ powers and national procedural rules in the application of Regulation (EC) No 2006/2004 on consumer protection cooperation by Grimaldi Studio Legale on behalf of the European Commission (to be published).

detriment to consumers (financial and non-financial) across key markets, caused *inter alia* by breaches of EU consumer protection legislation. The study is expected to produce a robust methodology for assessing consumer detriment in connection with the Commission’s in-depth market studies and to contribute to priority-setting for consumer issues in enforcement work.

The extent of compliance with consumer regulations and their enforcement is assessed through consumers’ and/or retailers’ experiences with illicit commercial practices, perceived ease and cost of compliance with consumer regulations, and the role of different organisations in monitoring this compliance. This pillar shows a clear link with the World Bank governance indicators, including correlations of 0.7-0.8 with the ‘rule of law’, ‘voice and accountability’ and some ‘regulatory quality’ indicators.

Figure 17: Consumers' experiences with unfair commercial practices domestically and cross-border, EU-28, 2014 (%)



Source: Flash Eurobarometer 397: I will read you some statements about unfair commercial practices. After each one, please tell me whether you have experienced it during the last 12 months ...? base: all respondents (N=26 590).

2.1. Unfair commercial practices

Both consumers and retailers were asked whether they had experienced a range of unfair commercial practices, falling within the scope of the Unfair Commercial Practices Directive, in the past 12 months⁽³⁴⁾.

Four in ten consumers feel pressured by persistent sales calls or messages

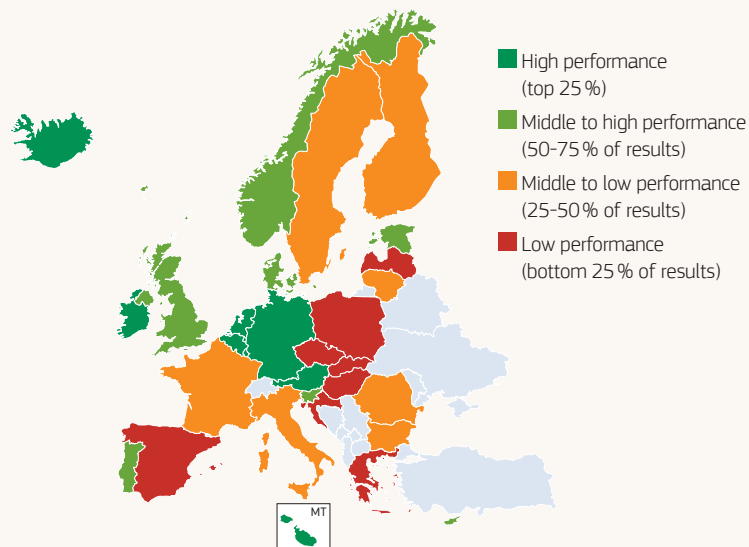
Consumers are most likely to say they have felt pressured by persistent sales calls or messages urging them to buy something or sign a contract (42%). Three in ten say they have come across advertisements claiming that a product was available for a limited time but then later realised this was not the case (30%), while 26% say they have been offered a product for free that actually entailed charges. Slightly less than a quarter of respondents say they have been informed they won a lottery they did not know about, but were asked to pay some money in order to collect the prize, or that they have come across other unfair commercial practices (both 23%).

Respondents are considerably more likely to come across all types of unfair commercial practices in their own country (24% on average) than in other EU countries (4% on average), while a further 3% (on average) of respondents are not sure where a retailer or provider is located. It should be noted, however, that a lower prevalence of unfair trading practices linked to cross-border shopping does not necessarily reflect better consumer conditions but is likely to be due to the fact that cross-border purchases are made considerably less frequently.

There is relatively little variance in country scores. The average proportion of consumers who have come across unfair commercial practices involving domestic retailers or providers ranges from 9% in Luxembourg, 12% in Austria and 14% in Germany to more than a third in Croatia (37%), Poland (36%) and Spain (34%).

⁽³⁴⁾ The examples of practices mentioned are as concrete as possible in order to be easily recognisable by respondents. In previous waves, both groups of respondents were asked two more general questions about 'misleading or deceptive' and 'fraudulent' practices.

Figure 18: Consumers' experiences with unfair commercial practices domestically, country results, 2014 (%)



	You have been informed you won a lottery you did not know about, but you were asked to pay some money in order to collect the prize	You have felt pressured by persistent sales calls or messages urging you to buy something or sign a contract	You have been offered a product advertised as free of charge which actually entailed charges	You have come across advertisements stating that the product was only available for a very limited period of time but you later realised that it was not the case	You have come across other unfair commercial practices	Average % of consumers reporting unfair commercial practices
EU-28	13	38	22	27	19	24
BE	9	25	17	19	16	17
BG	8	30	25	38	28	26
CZ	19	40	26	31	24	28
DK	14	30	20	26	14	21
DE	9	20	9	19	11	14
EE	4	44	14	26	15	20
IE	4	19	12	28	19	16
EL	20	51	24	39	20	31
ES	14	55	40	36	26	34
FR	18	37	23	21	20	24
HR	17	53	49	42	26	37
IT	9	60	23	18	17	25
CY	10	30	18	43	12	22
LV	12	48	21	36	17	27
LT	14	45	15	24	16	23
LU	5	8	6	14	10	9
HU	11	34	34	40	26	29
MT	6	31	12	19	9	15
NL	17	25	19	15	13	18
AT	7	17	8	21	9	12
PL	29	54	27	39	33	36
PT	5	39	18	20	18	20
RO	22	21	26	35	25	26
SI	14	26	10	32	16	19
SK	26	39	32	32	25	31
FI	9	30	38	29	23	26
SE	8	38	30	32	19	25
UK	8	29	18	29	16	20
IS	0	19	11	17	10	11
NO	7	24	30	25	15	20

Some of the groups that could be *a priori* considered as more empowered (better-off consumers, daily Internet users, those in the middle age groups, respondents who comfortably use two or more languages for private communication, those living in small towns as well as men) are more likely to report unfair commercial practices. This may reflect the fact that these groups are also better able to detect unfair business behaviour and/or have more experience in market transactions due to higher spending power. Similar socio-demographic patterns have been found in other assessments of the extent of consumer problems (and resulting detriment) in the economy⁽³⁵⁾.

Half of retailers are aware of consumers being pressured with persistent calls or messages

On the business side, retailers are most likely to have come across competitors pressuring consumers with persistent commercial calls or messages (49%), while more than one third have come across competitors falsely advertising a product as being only available for a limited time (38%) or writing fake reviews that are hidden adverts or hidden attacks on competitors (35%). Three in ten have come across competitors offering products as free when in fact they entail substantial charges (30%), while 29% are aware of other unfair commercial practices. Almost one in five say they have come across competitors sending unsolicited products and then asking consumers to pay (18%).

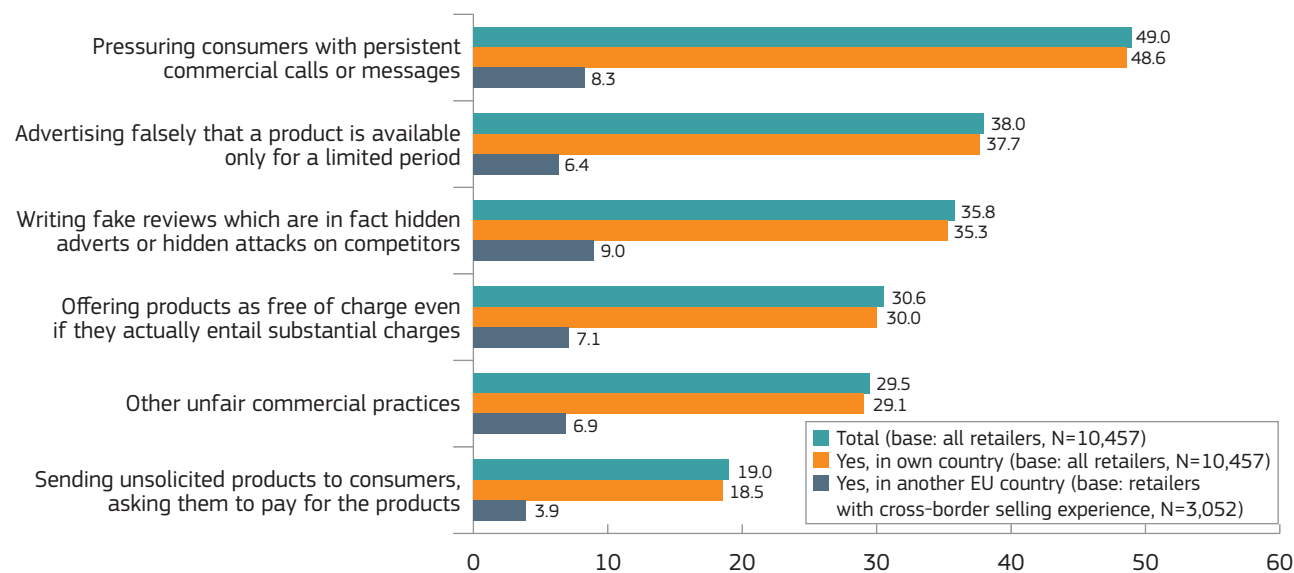
Regarding the practices referred to in both consumer and retailer questionnaires, the hierarchy is similar in the two respondent groups, with persistent calls/messages topping the list, followed by false advertisements about limited-time offers and offering products as free even though they entail charges. However, the absolute percentages are higher among retailers, perhaps indicating that they are better able to detect unfair business behaviour. Interestingly, another pattern (i.e. retailers being more positive than consumers in their assessments) was seen with regard to product safety and environmental claims.

As is the case for consumers, retailers are more likely to come across all types of unfair commercial practices by competitors in their own country (33% on average) than in other EU countries (7%), although the gap is somewhat less pronounced. Fake reviews which are hidden adverts or hidden attacks on competitors are the most common unfair commercial practice reported by retailers selling in other EU countries (9%).

⁽³⁵⁾ Consumer detriment survey 2014, Ipsos MRBI on behalf of the Irish Competition and Consumer Protection Commission (2014), http://corporate.nca.ie/eng/Research_Zone/Consumer-Detriment-Survey-2014-Report.pdf. Consumer engagement and detriment survey 2014, TNS for the UK Department for Business Innovation & Skills (2014), https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/319043/bis-14-881-bis-consumer-detriment-survey.pdf. Australian Government (2011) Australian consumer survey 2011, http://www.consumerlaw.gov.au/content/consumer_survey/downloads/Australian_Consumer_Survey_Report.pdf.

Source: Flash Eurobarometer 397: I will read you some statements about unfair commercial practices. After each one, please tell me whether you have experienced it during the last 12 months ...? base: all respondents (N=26590).

Figure 19: Retailers' experiences with unfair commercial practices domestically and cross-border, EU-28, 2014 (%)



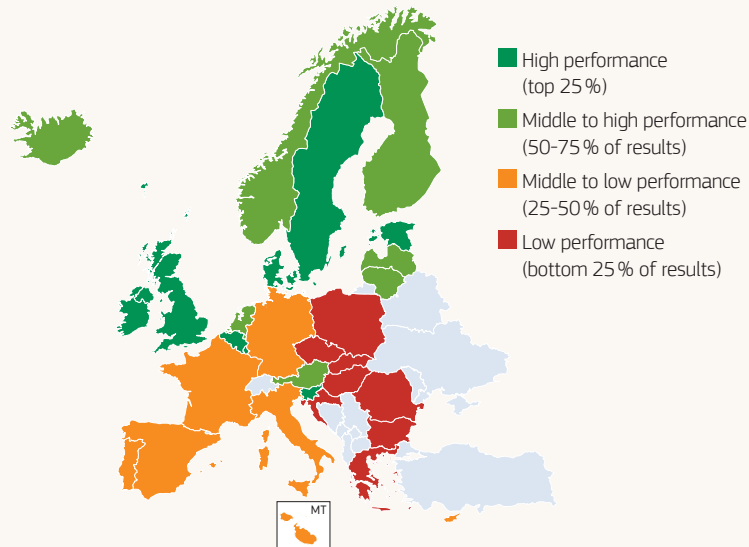
Source: Flash Eurobarometer 396: Please tell me if you have come across any of the following unfair commercial practices by your competitors in the last 12 months...?

The average proportion of retailers who have come across unfair commercial practices by their domestic competitors ranges from less than a fifth in Denmark (18%), Luxembourg and the UK (both 22%) to more than half in Poland (58%) and Bulgaria

(51%). There is a high correlation (0.7) between the incidence of unfair commercial practices in different countries as reported by consumers and retailers. But there are exceptions to this pattern. Germany and Malta are among the countries with the lowest

prevalence of unfair practices in the EU, based on consumers' assessments, and a much worse performance in the retailers' eyes. The opposite is true in Sweden.

Figure 20: Retailers' experiences with unfair commercial practices domestically, country results, 2014 (%)

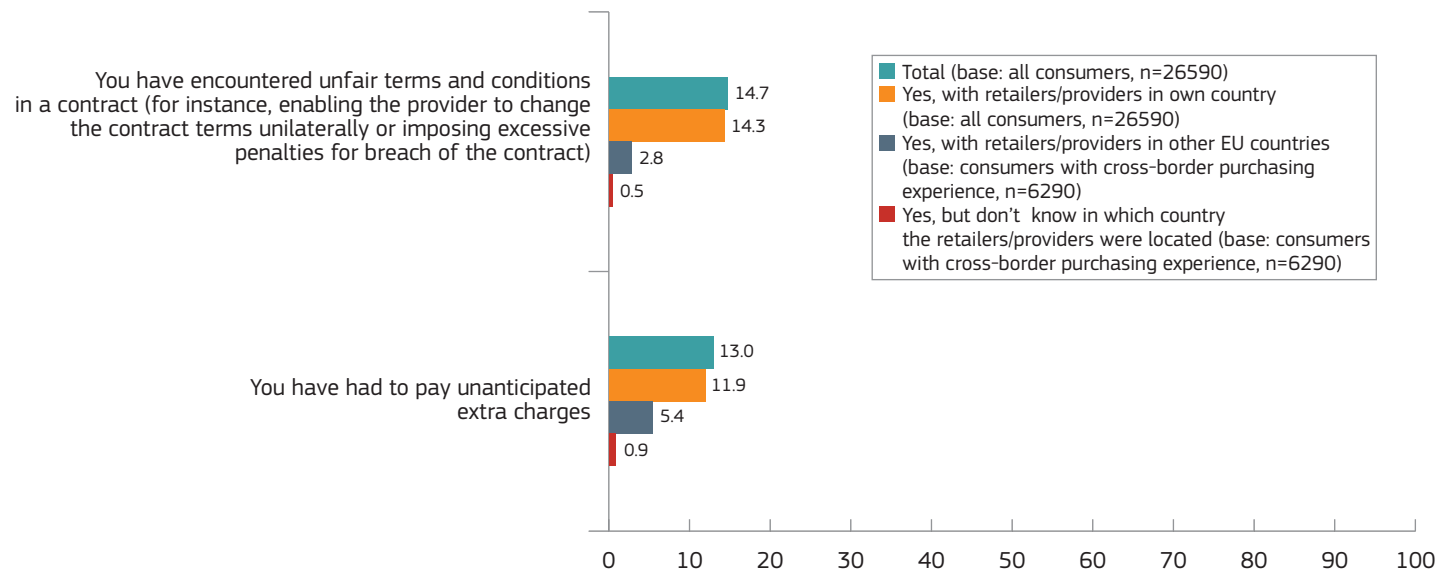


Small companies (with 10-49 employees) and retailers selling services are slightly more likely to report unfair commercial practices in their sector (both 34%) than bigger companies and those selling goods. The latter finding is consistent with the Consumer Markets Scoreboards, which show that consumer trust in businesses to respect consumer protection rules is lower in services than in goods markets.

	Offering products as free of charge even if they actually entail substantial charges	Pressuring consumers with persistent commercial calls or messages	Advertising falsely that a product is available only for a limited period	Writing fake reviews which are in fact hidden adverts or hidden attacks on competitors	Sending unsolicited products to consumers, asking them to pay for the products	Other unfair commercial practices	Average% of retailers reporting unfair commercial practices
EU-28	30	49	38	35	19	29	33
BE	21	37	28	26	18	16	24
BG	50	59	55	61	28	52	51
CZ	38	58	54	57	32	40	46
DK	13	25	27	16	8	18	18
DE	33	50	36	30	18	29	33
EE	19	39	26	28	11	27	25
IE	22	38	37	37	11	23	28
EL	48	61	58	47	23	40	46
ES	38	53	45	38	24	37	39
FR	22	46	36	44	14	24	31
HR	42	60	44	44	24	42	42
IT	28	57	33	36	17	25	33
CY	29	44	39	37	7	38	32
LV	23	41	36	29	14	31	29
LT	21	51	35	32	13	31	30
LU	17	34	24	20	13	22	22
HU	37	61	51	43	42	46	47
MT	32	53	40	37	17	34	35
NL	32	40	24	37	18	30	30
AT	23	39	32	34	20	22	29
PL	52	76	62	60	43	53	57
PT	32	48	34	32	16	30	32
RO	42	51	48	43	24	41	41
SI	22	38	33	23	14	24	26
SK	55	62	51	49	35	43	49
FI	28	39	33	30	19	35	31
SE	26	42	36	22	16	27	28
UK	17	37	30	25	9	16	22
IS	31	38	29	40	14	27	30
NO	31	42	39	17	21	29	30

Source: Flash Eurobarometer 396: Please tell me if you have come across any of the following unfair commercial practices by your competitors in the last 12 months...? base: all retailers (N=10 457).

Figure 21: Consumers' experiences with unfair contractual terms and unanticipated charges domestically and cross-border, EU-28, 2014 (%)



Source: Flash Eurobarometer 397: I will read you some statements about problems consumers may have more generally when shopping. Please tell me whether you have experienced any of them during the last 12 months ...?

2.2. Other illicit commercial practices

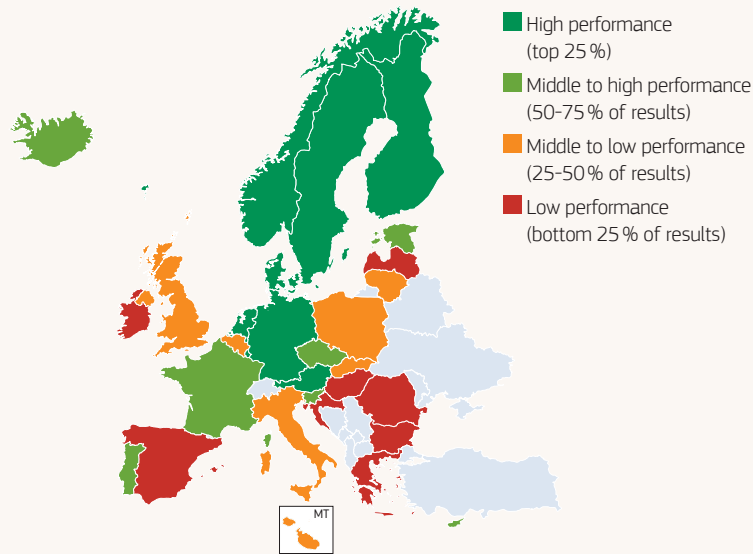
Consumers were further asked about their experience of other illicit commercial practices (banned under EU legislation), both domestically and in other EU countries.

At least one in ten consumers have come across unfair contract terms and extra charges

Overall, 15% of respondents say they have encountered unfair terms and conditions in a contract (for instance, enabling

the provider to change the contract terms unilaterally or imposing excessive penalties for breach of the contract) in the last 12 months, while 13% had to pay unanticipated extra charges when shopping. Compared to other illicit practices, the prevalence of the latter problem is quite pronounced in cross-border transactions (5.4% vs 12% domestically).

Figure 22: Consumers' experiences with unfair contractual terms and unanticipated charges domestically in different countries, 2014 (%)



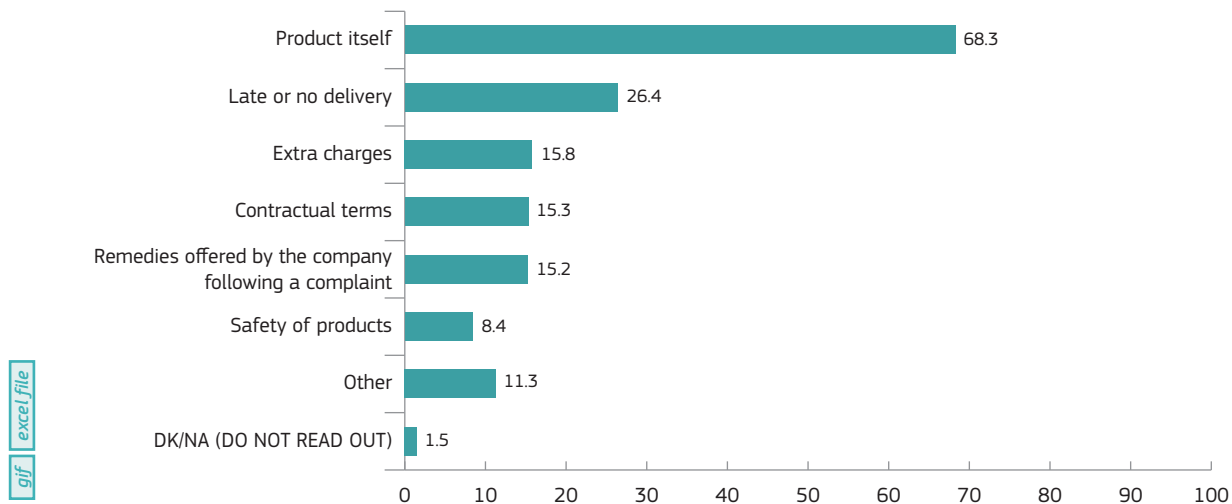
There is relatively little variance in the country results, with the average prevalence of these two practices in domestic transactions ranging from 5% in Luxembourg to 25% in Bulgaria. The country results are largely consistent with those for unfair commercial practices, with a 0.6 correlation between the two.

The influence of socio-demographic characteristics on those who experience unfair contract terms and unanticipated charges is similar to that seen in the case of unfair commercial practices, with better-off consumers, men, Internet users and those speaking two or more languages more likely to report such practices.

	You have encountered unfair terms and conditions in a contract (for instance, enabling the provider to change the contract terms unilaterally or imposing excessive penalties for breach of the contract) in (OUR COUNTRY)	You have had to pay unanticipated extra charges in (OUR COUNTRY)	Average% of consumers reporting unfair contract terms and extra charges
EU-28	14	12	13
BE	10	13	11
BG	28	21	25
CZ	13	7	10
DK	4	9	7
DE	7	7	7
EE	10	9	10
IE	20	16	18
EL	19	21	20
ES	25	12	18
FR	12	10	11
HR	26	21	24
IT	16	14	15
CY	8	11	9
LV	20	15	17
LT	12	12	12
LU	5	5	5
HU	21	16	19
MT	11	14	12
NL	5	11	8
AT	9	7	8
PL	16	13	14
PT	12	9	11
RO	21	21	21
SI	9	11	10
SK	22	12	17
FI	8	4	6
SE	7	8	7
UK	14	14	14
IS	8	13	10
NO	6	13	9

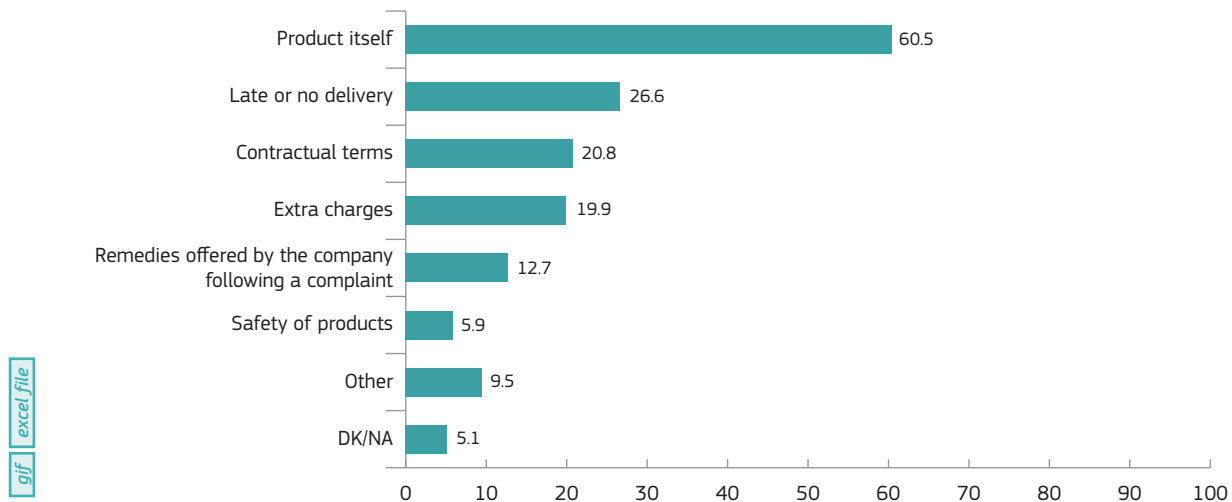
Source: Flash Eurobarometer 397: I will read you some statements about problems consumers may have more generally when shopping. Please tell me whether you have experienced any of them during the last 12 months ...? base: all retailers (N=10457).

Figure 23: Type of consumer complaints received from consumers in retailer's own country, EU-28, 2014 (%)



Source: Flash Eurobarometer 396: What type of complaints has your company received from consumers located in [your country] during the past 12 months? Were they complaints about ... (multiple answers possible), base: retailers who have received complaints from consumers in their own country (N=4217).

Figure 24: Type of consumer complaints received from consumers in other EU countries, EU-28, 2014 (%)



Source: Flash Eurobarometer 396: What type of complaints has your company received from consumers located in other EU countries during the past 12 months? Were they complaints about ... (multiple answers possible), base: retailers who have received complaints from consumers in other EU countries (N = 477).

Most consumer complaints relate to the product sold

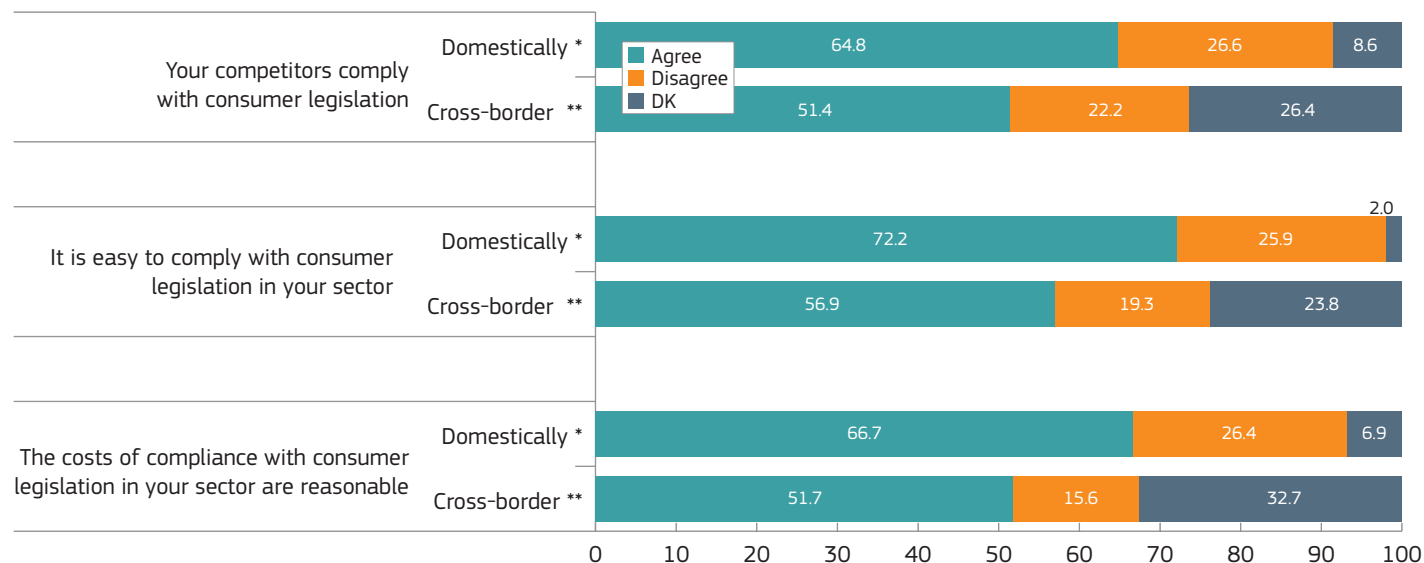
On the business side, the extent of problems arising inter alia from contractual terms and extra charges is further examined through a question on the type of complaints received from consumers.

Retailers who have received complaints from consumers in their own country during the last 12 months are by far the most likely to say these complaints were about the product itself (68%). One quarter (26%) say they have received complaints about late or no delivery while 16% have received complaints about extra charges and 15% about contractual terms or about remedies offered following a complaint. Fewer than one in ten (8%) say the complaint was about product safety.

Not surprisingly, retailers that use distance sales channels are more likely to have received complaints about late or no delivery compared to those who do not sell via such channels (30% vs 21%). In addition, retailers who sell services are more likely than those selling products to have received complaints about contractual terms (20% vs 12%).

As regards complaints from consumers in other EU countries, the overall results are very similar. In relative terms, fewer (61%) complaints relate to the product itself (although also here it is the number one cause for complaint), while complaints about contractual terms and extra charges are more prevalent (21% and 20%).

Figure 25: Retailers' perceptions about compliance with consumer legislation domestically and cross-border, EU-28, 2014 (%)



excel file
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Source: Flash Eurobarometer 396: I will read you three statements about compliance with consumer legislation in [your country/other EU countries]. Please tell me whether you strongly agree, agree, disagree or strongly disagree with each of them...

* Base: all retailers (N=10 457).

** Base: retailers who sell in another EU country (N=3 052).

2.3. Compliance with consumer legislation

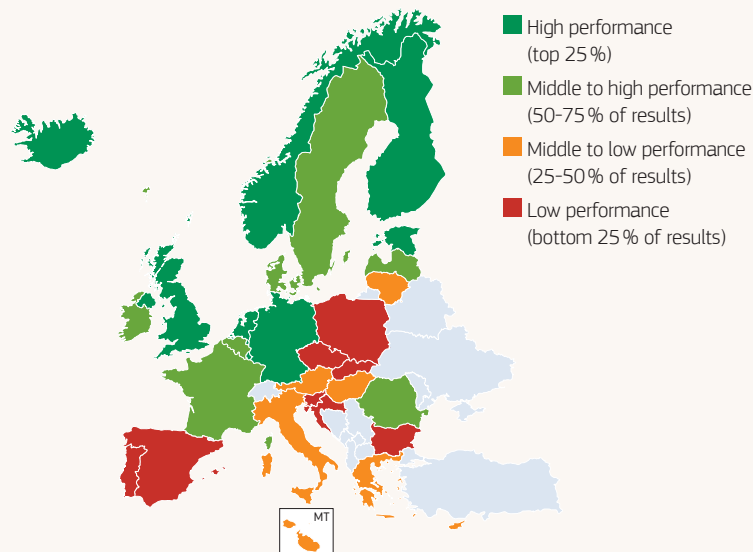
Retailers were also asked about the ease and costs of compliance with consumer legislation and the extent to which their competitors in the sector comply with this legislation, both in their own country and in other EU countries.

As regards domestic compliance, 65% of retailers agree that their competitors comply with consumer legislation, 72%

agree that it is easy to comply with consumer legislation in their sector and 67% agree that the costs of complying with consumer legislation are reasonable. The level of agreement with all three of these statements is lower when it comes to cross-border compliance (51%, 57% and 52%, respectively). However, the disagreement rates are also lower while the percentage of 'don't know' replies is very high (up to a third in the latter case)⁽³⁶⁾.

(36) Even though the question was only put to those with cross-border purchasing experience.

Figure 26: Retailers' perceptions about compliance with consumer legislation domestically and cross-border, country results, 2014 (%)

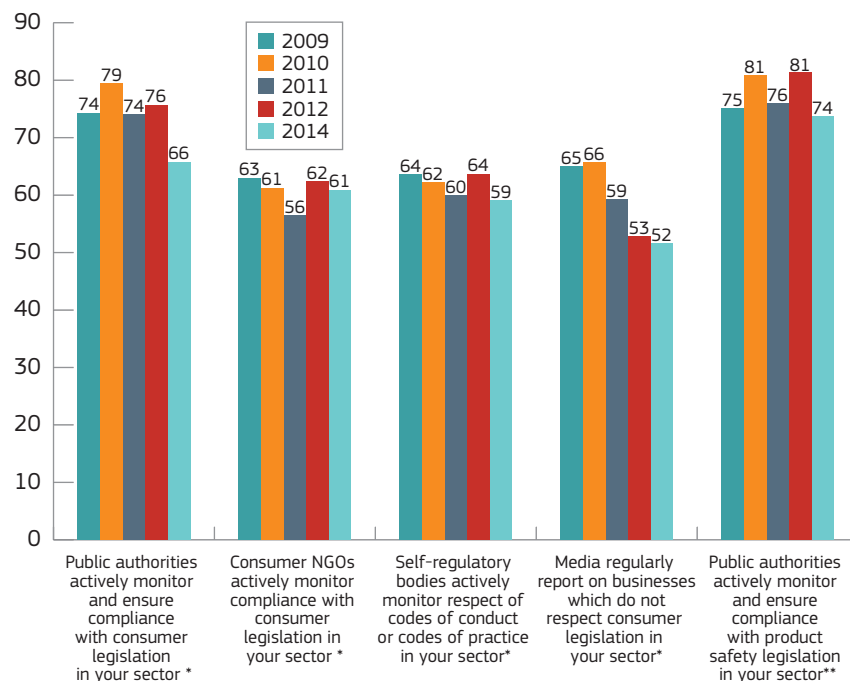


The overall assessment of compliance with domestic consumer legislation (defined as the average agreement with the three statements about compliance in retailers' own country) reveals the lowest scores in Portugal (54%), Slovenia and Bulgaria (55%) as opposed to 80% in the UK, 77% in Luxembourg and 76% in Finland.

	Your competitors comply with consumer legislation	It is easy to comply with consumer legislation in your sector	The costs of compliance with consumer legislation in your sector are reasonable	Average% of retailers who agree with the 3 statements on compliance
EU-28	65	72	67	68
BE	74	69	74	72
BG	41	67	58	55
CZ	54	58	59	57
DK	62	68	70	67
DE	74	76	66	72
EE	62	79	75	72
IE	74	71	64	70
EL	49	66	68	61
ES	55	68	57	60
FR	70	65	65	67
HR	47	64	60	57
IT	50	74	61	62
CY	51	68	64	61
LV	63	76	76	72
LT	52	70	72	65
LU	74	76	81	77
HU	56	63	67	62
MT	61	64	71	65
NL	74	76	74	74
AT	67	70	62	66
PL	43	67	61	57
PT	48	56	58	54
RO	60	77	78	72
SI	51	54	60	55
SK	52	64	66	61
FI	74	76	78	76
SE	70	70	76	72
UK	79	84	77	80
IS	68	82	74	75
NO	72	78	70	73

Source: Flash Eurobarometer 396: I will read you three statements about compliance with consumer legislation in [your country]. Please tell me whether you strongly agree, agree, disagree or strongly disagree with each of them... base: all retailers (N=10457).

Figure 27: Enforcement of consumer and product safety legislation, EU-28, 2009-2014 (%)



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Source: Flash Eurobarometer 396: Please tell me whether you strongly agree, agree, disagree or strongly disagree with each of the following statements... – data for 2009-2012 refer to EU-27.

* Base: All retailers (N=10457).

** Base: Retailers who sell non-food products (N=5169).

2.4. Enforcement of consumer and product safety legislation

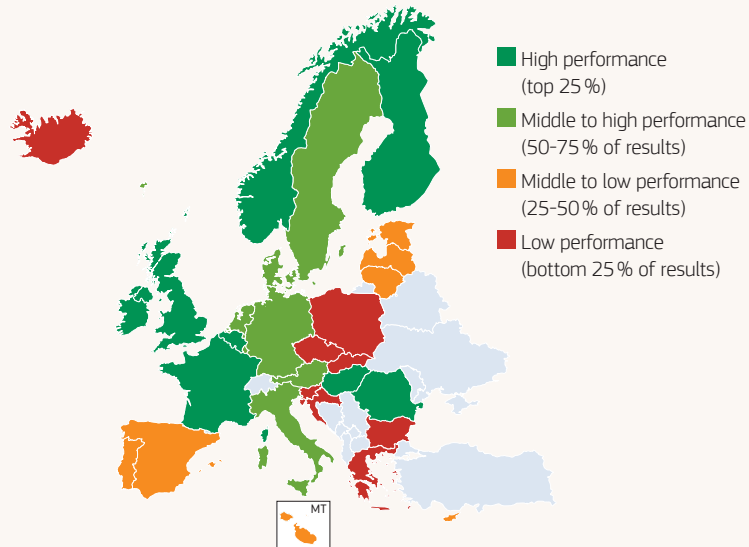
The enforcement of consumer and product safety rules is measured through retailers' assessment of the monitoring efforts of a range of organisations.

Retailers are positive about monitoring efforts of public authorities

The majority of retailers agree that public authorities actively monitor and ensure compliance with product safety (74%) and consumer legislation (66%) in their sector. Six out of ten are also positive about consumer NGOs monitoring compliance with consumer legislation (61%) and about self-regulatory bodies involved in monitoring adherence to codes of conduct or codes of practice in their sector (59%). Finally, just over half (52%) of all retailers agree that the media regularly report on businesses which do not respect consumer legislation in their sector.

Retailers' assessment of enforcement has worsened between 2012 and 2014 and is at the lowest level since 2009 for all organisations surveyed except for consumer NGOs. This may be due to some extent to the reformulation of the question, which now refers to monitoring efforts in the retailer's sector (rather than the country as a whole), based on the assumption that businesses are more informed about what happens in their own sector.

Figure 28: Enforcement of consumer and product safety legislation, country results, 2014 (%)



The average rate of agreement with the five statements is the highest in the UK (77%), Finland, Ireland and France (all 74%) as opposed to 40% in Poland, 45% in Croatia and 47% in Bulgaria and the Czech Republic.

Retailers' views on enforcement have a high positive correlation with their assessment of compliance (0.68) and a negative correlation with the perceived prevalence of unfair commercial practices (-0.62), which can suggest that monitoring efforts do translate into better outcomes for consumers. This is further implied by the high correlation between retailers' assessment of the role of public authorities and consumer NGOs in monitoring compliance and consumers' trust in these organisations to protect consumer rights (0.78 and 0.65, respectively).

The average rate of agreement with the five statements increases with the size of the company (61% among retailers with 10-49 employees, compared to 65% of those with 50-249 employees and 68% of those with 250 or more). In addition, it is higher among retailers who sell products (64%) than among those selling services (61%).

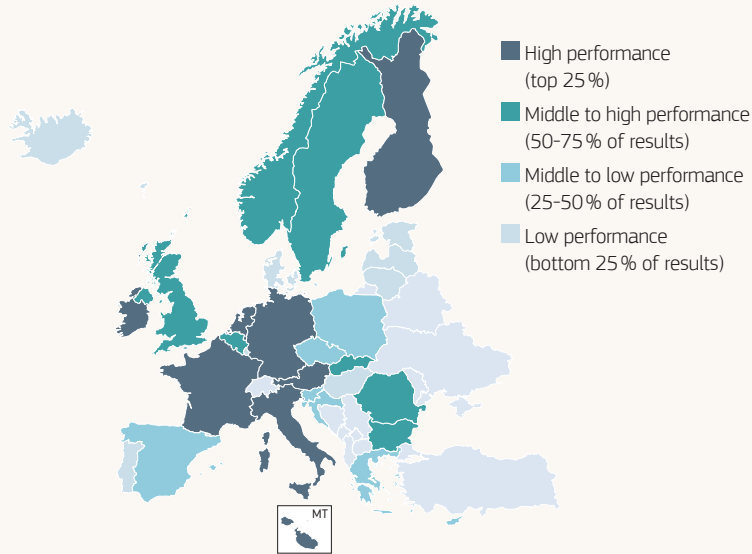
	Public authorities actively monitor and ensure compliance with consumer legislation in your sector	Consumer NGOs actively monitor with consumer legislation in your sector	Self-regulatory bodies actively monitor respect of codes of conduct or codes of practice in your sector	Media regularly report on businesses which do not respect consumer legislation in your sector	Public authorities actively monitor and ensure compliance with product safety legislation in your sector	Average% of retailers who agree with the 5 statements on enforcement, 2014	diff 2014-2012
EU-28	66	61	59	52	74	62	-5
BE	79	70	69	50	82	70	1
BG	47	45	45	41	55	47	-11
CZ	53	45	31	39	65	47	-6
DK	67	58	56	59	74	63	-7
DE	61	54	51	56	75	59	-5
EE	74	41	50	36	68	54	4
IE	78	73	74	62	81	74	-3
EL	48	47	50	54	54	51	-1
ES	52	59	52	34	59	51	-13
FR	77	77	72	62	80	74	1
HR	47	48	52	30	49	45	-8
IT	62	66	55	46	65	59	-2
CY	61	59	59	46	55	56	0
LV	66	53	48	38	68	55	2
LT	57	58	47	39	72	55	-5
LU	80	71	63	41	84	68	-7
HU	81	68	59	61	82	70	0
MT	61	48	67	39	73	58	-4
NL	72	62	69	52	81	67	-3
AT	64	53	52	45	76	58	-7
PL	44	41	36	29	49	40	-13
PT	57	61	55	41	67	56	-13
RO	74	57	73	70	78	70	-5
SI	54	51	46	32	68	50	-7
SK	57	55	42	43	62	51	-4
FI	82	79	73	46	89	74	0
SE	65	50	60	55	69	60	-5
UK	85	72	81	62	87	77	-6
IS	57	50	39	41	55	48	-8
NO	84	62	82	70	89	77	6

Source: Flash Eurobarometer 396: Please tell me whether you strongly agree, agree, disagree or strongly disagree with each of the following statements...

* Base: All retailers (N=10457).

** Base: Retailers who sell non-food products (N=5169).

Figure 29: Product safety warnings and product recalls/withdrawals, country results, 2014 (%)



A third of retailers report product recalls/withdrawals and safety warnings

Market surveillance in the field of product safety is further explored through a question on product withdrawals or recalls and product safety warnings in the sector⁽³⁷⁾.

A third of retailers who sell non-food products (33%) say that public authorities have issued product safety warnings in their sector in the last 24 months. The same proportion of EU retailers says that public authorities have asked for product recalls or withdrawals in their sector in the last 24 months. On average, these measures were most common in Ireland (44%), Malta (42%) and Germany (40%), as opposed to 13% in Lithuania and 15% in Estonia. The interpretation of these results is not straightforward, as the number of product recalls/withdrawals and safety warnings will depend both on the number of dangerous products put on the market and on the vigilance of market surveillance authorities⁽³⁸⁾.

	Public authorities issued public warnings about the safety of products	Public authorities have asked for the withdrawal or recall of products	Average incidence of product recalls/withdrawals and safety warnings
EU-28	33	33	33
BE	31	28	30
BG	31	31	31
CZ	28	23	26
DK	23	20	21
DE	42	39	40
EE	15	15	15
IE	40	49	44
EL	29	26	28
ES	33	25	29
FR	33	44	39
HR	28	24	26
IT	34	32	33
CY	28	23	25
LV	24	19	21
LT	15	11	13
LU	25	25	25
HU	24	25	25
MT	40	44	42
NL	36	34	35
AT	38	38	38
PL	26	30	28
PT	28	22	25
RO	37	28	32
SI	22	28	25
SK	30	30	30
FI	37	38	37
SE	29	31	30
UK	27	31	29
IS	20	22	21
NO	27	35	31

Source: Flash Eurobarometer 396: With regard to product safety, please tell me whether any of the following has taken place in your sector in the last 24 months... base: retailers who sell non-food products (N=5 169).



⁽³⁷⁾ This question was rephrased in the 2014 questionnaire to focus on measures applying to the sector rather than to the business interviewed.

⁽³⁸⁾ This is also why the colour coding in the country chart differs from that used in other charts in the report (where the direction of impact on consumer conditions is easier to establish).

3. COMPLAINTS AND DISPUTE RESOLUTION

In an ideal world — where both consumers and retailers have full knowledge of consumer rights and legislation, and public authorities are successful in guaranteeing compliance with that legislation — consumer problems should not occur. However, in the real world, it is unavoidable that things go wrong. In those cases, consumers should know where to complain and be able to get redress quickly, simply and inexpensively. Complaining and getting effective redress can reduce or even offset consumer detriment and thus help reinforce consumers' confidence in the shopping environment.

A number of EU initiatives aim to help consumers enforce their rights and ensure effective redress across the EU. The new rules on alternative dispute resolution (ADR) have to be transposed by the Member States into their national legal order by 9 July 2015, ensuring that consumers can turn to quality ADR entities to settle their contractual disputes with traders, both domestic and cross-border, in almost all business sectors (except for health and further and higher education). In addition, an EU-wide online dispute resolution (ODR) platform will be operational as from 9 January 2016 for disputes that arise from online transactions. The platform will operate in all the official languages of the institutions of the EU. As for the channels put in place specifically to facilitate the resolution of cross-border disputes, the European Consumer Centres (ECCs) — active in 28 EU Member States, Iceland and Norway, and co-financed by the Commission — provide consumers with information on their

rights and assist them in solving disputes with traders situated in other Member States. In addition, the European Small Claims Procedure simplifies and speeds up cross-border litigation within the EU involving claims of low value, thus reducing the costs of such litigation for claimants. It is proposed to streamline the procedure further (e.g. by cutting travel costs through extensive use of distance means of communication)⁽³⁹⁾. The Commission is also encouraging Member States to improve the effectiveness of their national justice systems, notably in the framework of the European Semester. In this context, the EU Justice Scoreboard provides objective, reliable and comparable data on the quality, independence and efficiency of justice systems in all Member States⁽⁴⁰⁾. Finally, every Member State has set up at least one equality body to provide independent assistance to victims of discrimination in connection with access to goods and services⁽⁴¹⁾.

The complaints and dispute resolution dimension is measured through consumers' propensity to complain about problems and their satisfaction with complaint handling; awareness, use and promotion of ADR schemes; and the length of judicial proceedings.

3.1. Complaining in the event of problems

A fifth of consumers have experienced a problem buying or using goods or services

Around one in five consumers (22%) say 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⁽⁴²⁾. Out of those, 76% took action to solve the problem while 24% did nothing about it. Compared to 2012, consumers seem to have experienced slightly fewer problems but are also somewhat less active in trying to solve them. The impact of socio-demographic factors is similar to that seen in the case of unfair and other illicit commercial practices, with men, respondents living in rural areas, those having better language skills and using the Internet on a daily basis being more likely to experience problems.

Most complaints are made directly to traders

Typical complaint channels include appealing to the trader to amend the situation to the consumer's satisfaction or, if no consensus is achieved directly with the trader, going to a third body, such as a public authority, an ADR entity or, eventually, the court. Reaching an amicable solution with the trader is the best option, as it is efficient in terms of costs and outcomes for both parties.

This solution is easily reached in situations where, given the legitimacy of a consumer's complaint, the detriment is so low that the trader prefers to solve the matter directly and avoid further legal hassle⁽⁴³⁾. If the trader does not cooperate, however, taking him to court is a last resort since it usually entails the highest costs and the longest waiting periods.



⁽³⁹⁾ http://ec.europa.eu/justice/newsroom/civil/news/131119_en.htm.

⁽⁴⁰⁾ http://ec.europa.eu/justice/effective-justice/scoreboard/index_en.htm.

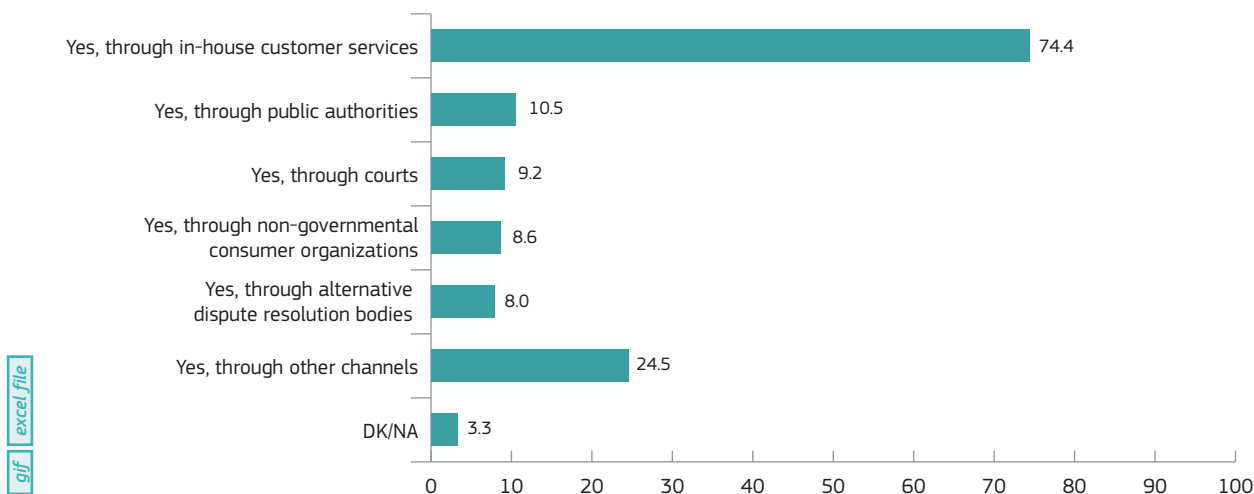
⁽⁴¹⁾ More information on the implementation of the Gender Equality Directive on goods and services (2004/113/EC) is available at: http://ec.europa.eu/justice/gender-equality/files/law_reviews/directive_2004_113_report_en.pdf. More information on the implementation of the Racial Equality Directive (2000/43/EC) is available at: <http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:52014DC0002&qid=1435648671255>.



⁽⁴²⁾ The question asked in 2014 was: 'In the past 12 months, have you experienced any problem when buying or using any goods or services in (OUR COUNTRY) where you thought you had a legitimate cause for complaint? In 2012, the question was slightly different ('In the past 12 months, have you had legitimate cause for complaint when buying or using any goods or services in (OUR COUNTRY)?') and therefore comparison should be taken with caution.

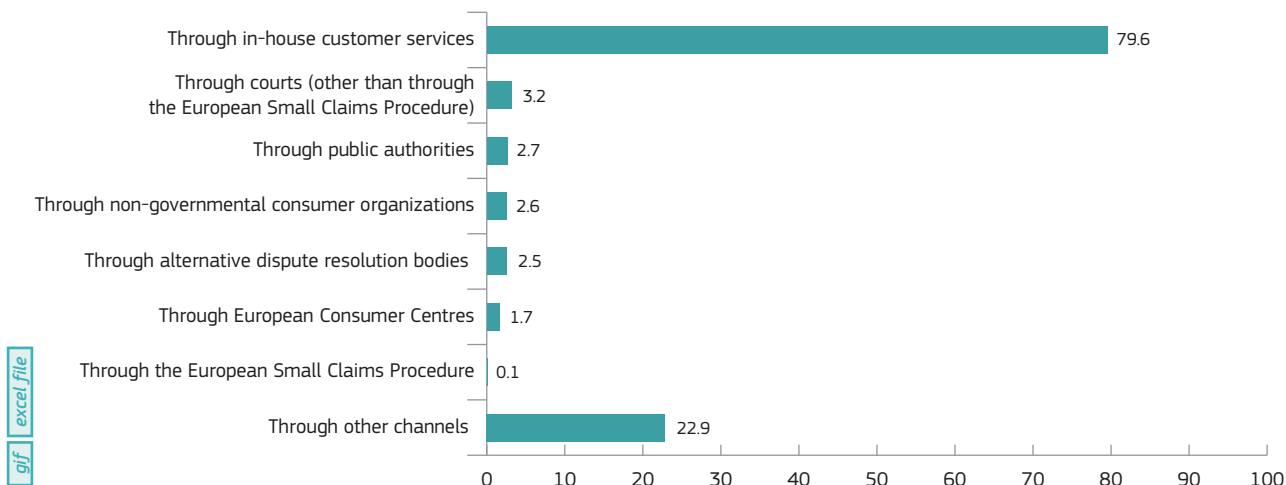
⁽⁴³⁾ Van Roy, V., Rossetti, F., Piculescu, V. (2015). Consumer conditions in the EU: revised framework and empirical investigation, JRC science and policy report, JRC93404, <http://publications.jrc.ec.europa.eu/repository/handle/JRC89939>; Ipsos MRBI on behalf of the Irish Competition and Consumer Protection Commission (2014); 'Consumer detriment survey 2014', p. 25, online available: http://corporate.nca.ie/eng/Research_Zone/Consumer-Detriment-Survey-2014-Report.pdf.

Figure 31: Complaints received from domestic consumers through different channels, EU-28, 2014 (%)



Source: Flash Eurobarometer 396: During the past 12 months, has your company received complaints from consumers located in (OUR COUNTRY)? (multiple answers possible) base: respondents that did receive complaints from domestic consumers (n=4 361).

Figure 32: Complaints received from cross-border consumers through different channels, EU-28, 2014 (%)

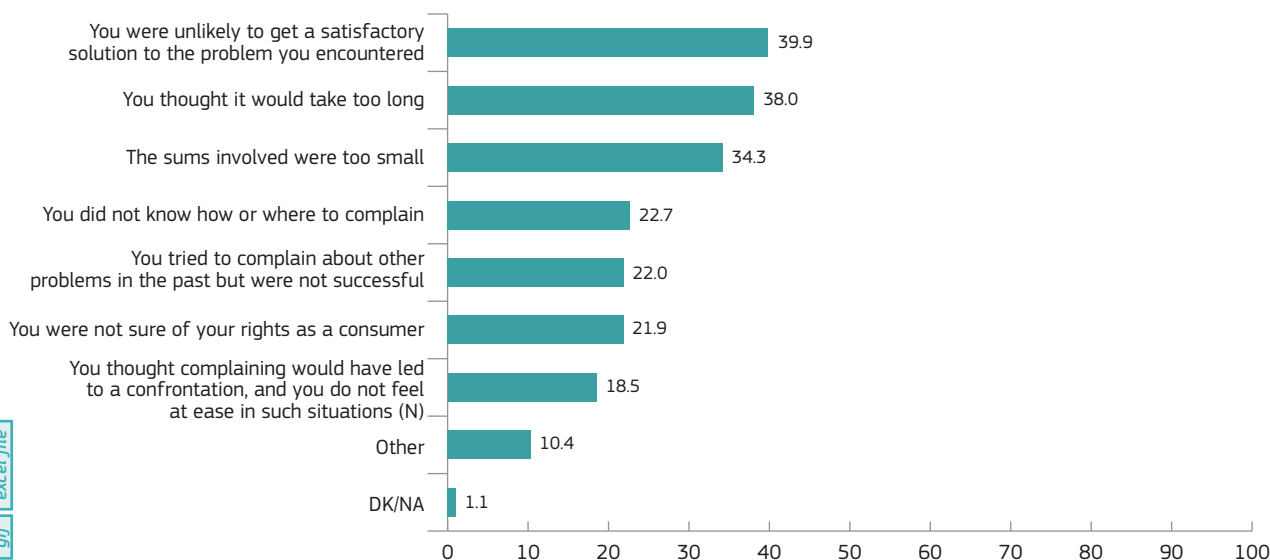


Source: Flash Eurobarometer 396: During the past 12 months, has your company received complaints from consumers located in other EU countries? (multiple answers possible) base: respondents that did receive complaints from cross-border consumers (n= 476).

A similar complaints pattern emerges from retailers' responses, with the majority claiming not to have received any complaints from domestic consumers in the past 12 months (58%). In-house customer service is by far the most common channel for receiving consumer complaints (74%), followed by public authorities (11%), courts, non-governmental consumer organisations (both 9%) and ADR bodies (8%). In addition, a quarter of retailers (25%) say that they receive complaints through other (unspecified) channels.

As for complaints from customers in other EU countries, retailers are even more likely to receive them through in-house customer services (80%) than in the case of domestic transactions. Only 3% say they have received such complaints through courts, public authorities or non-governmental consumer organisations and even fewer through the specific channels put in place to facilitate cross-border complaints (European Consumer Centres and European Small Claims Procedure).

Figure 33: Consumers' reasons for not taking action when encountering a problem, EU-28, 2014 (%)



Source: Flash Eurobarometer 397: What were the main reasons why you did not take any action? (multiple answers possible) base: respondents who experienced problems but didn't take any action (n=1 490).

The majority of consumers do not complain because of perceived difficulties

There are different reasons why consumers do not complain despite feeling they have a legitimate reason to do so. Four in ten said they were unlikely to get a satisfactory solution to the problem they encountered (40%) or thought it would take too long (38%), while a third (34%) said the sums involved were too small. Around one in five said they did not know how or where to complain (23%), that they had tried to complain about other problems in the past but were not successful, that they were unsure of their rights as a consumer (both 22%) or that they thought complaining would lead to confrontation and they do not feel at ease in such situations (19%).

It could be argued that small detriment is a valid reason not to complain, because the resources needed (and consequently the costs) for complaining could actually exceed any (financial) loss incurred. Empirical analysis also suggests that the statement 'the sums involved were too small' is very different from other reasons not to complain, while the statement 'you were unlikely to get a satisfactory solution' can be considered as an umbrella category for the perceived difficulty of complaining⁽⁴⁶⁾. Overall,

⁽⁴⁶⁾ Respondents could choose more than one answer option to the question why they did not complain. When excluding the respondents answering that they were unlikely to get a satisfactory solution from the sample, the answer category 'the sums involved were too small' becomes the largest and the category 'other' increases too, while the proportions of respondents choosing all other answer options decreases. This suggests that the category 'the sums involved were too small' is inherently different from the category 'you were unlikely to get a satisfactory solution' and related categories linked to perceived difficulty of complaining.

80% of those who did not take any action were discouraged from complaining by the (perceived) difficulties, such as low likelihood of success, lack of information on whether and how to proceed or the expected length of the complaint procedure.

3.2. Satisfaction with complaint handling

Satisfactory remedy can reduce or even offset consumer detriment and enhance consumer confidence. In discussing consumer conditions it is therefore important to look not only at the level of problems and the proportion of complaints made, but also at consumers' satisfaction with the way their complaints have been handled by different bodies.

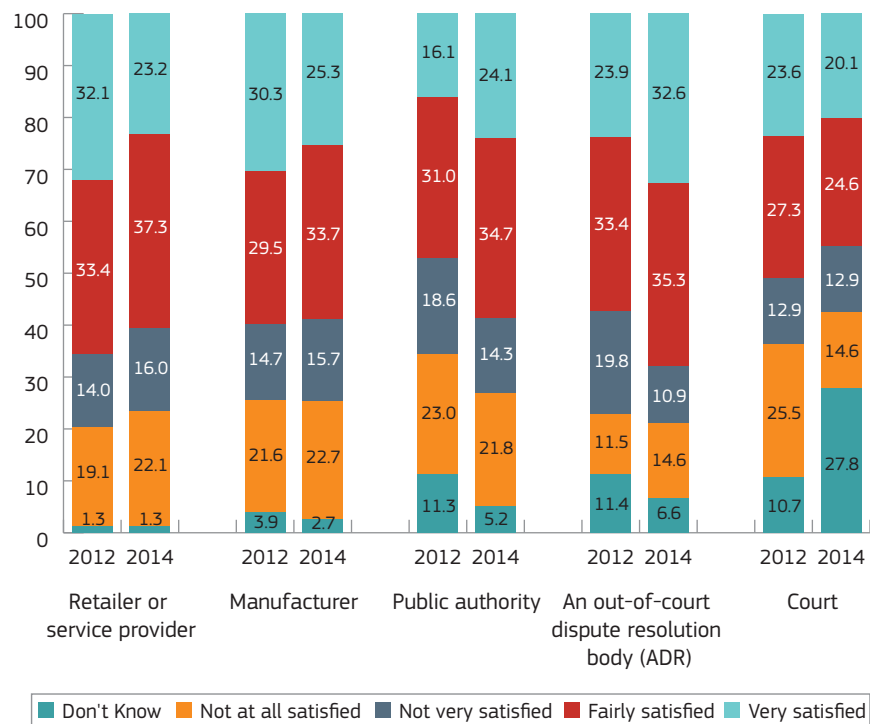
Satisfaction is highest with complaint handling by ADR bodies

Six out of ten respondents say they are satisfied with complaint handling by the retailer or service provider (61%), manufacturers and public authorities (both 59%). ADR bodies enjoy the highest level of satisfaction (68%), while courts record the lowest level of satisfaction (45%), which could be linked to the fact that disputes reaching them tend to be more complex and thus more costly and lengthy.

In comparison with 2012, satisfaction with complaint handling by the retailer/service provider declined in 2014, while satisfaction with complaint handling by public authorities and ADR bodies increased.

Internet usage, location and language skills have the most influence on satisfaction with complaint handling. Respondents who use the Internet daily, live in a large town and know more than four languages are the most likely to be satisfied with how their complaints have been handled.

Figure 34: Consumers' satisfaction with complaint handling, EU-28, 2012-2014 (%)



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Source: Flash Eurobarometer 397: In general, how satisfied or dissatisfied were you with the way your complaint(s) was (were) dealt with by the ..., base: consumers who encountered a problem and did take action (n=4516) – data for 2012 refer to EU-27.

For businesses, successful handling of complaints is an important factor in increasing consumer loyalty, and the positive correlation (of 0.48) at country level between the percentage of retailers/service providers receiving complaints through in-house customer service and consumers' satisfaction with complaint handling by retailers/providers⁽⁴⁷⁾ suggests that 'practice makes perfect'.

⁽⁴⁷⁾ For the other complaints channels, due to the small sample sizes per country, a similar analysis was not possible.

3.3. Problems and Complaints indicator

Since detailed reporting at country level on the incidence of problems, complaints and satisfaction with complaint handling is difficult due to small sample sizes, a composite indicator on problems and complaints was compiled on the basis of the following four questions: (1) whether the respondent has experienced any problem when buying or using any goods or services domestically; (2) what type of action the respondent took to deal with the problem; (3) the level of satisfaction with the way the

complaint was handled; and (4) if no complaint was made, the reason why the respondent did not take action.

By combining all the above information, a hierarchy of 11 different scenarios was developed, based on the following principles⁽⁴⁸⁾:

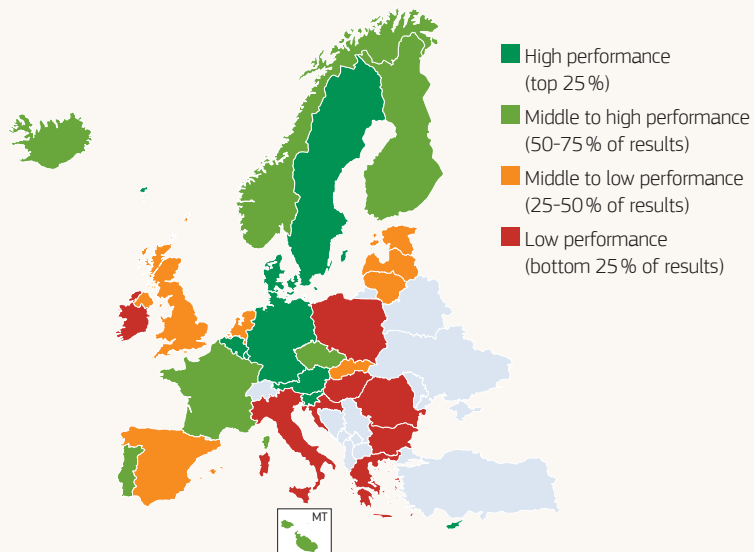
- The ideal situation is the one where a person has not experienced any problem.
- When one or more problems are experienced, the best thing to do is to complain about it, unless the decision not to complain is justified solely by the small detriment associated with the problem(s).
- Complaining to the retailer/provider/manufacturer indicates a less serious problem and/or is less burdensome for the consumer than complaining to third parties (public authority, ADR or court).
- The final outcome of the complaint process also matters (result being satisfactory or not).

This set of scenarios is exhaustive (covers all respondents) and mutually exclusive (each respondent is allocated to one and only one scenario). The additional advantage of combining the answers to the different questions in specific scenarios is that a higher rate of complaining behaviour is not automatically seen as better for consumer conditions (unless combined with a satisfactory response) and that not complaining because of small detriment is not penalised⁽⁴⁹⁾.

⁽⁴⁸⁾ The scenarios and scores were developed with the scientific support of the Commission's Joint Research Centre and in consultation with the Member States' experts.

⁽⁴⁹⁾ For detailed information on the composition of the composite indicator see chapter 2.2.1 of Van Roy, V., Rossetti, F., Piculescu, V. (2015). Consumer conditions in the EU: revised framework and empirical investigation, JRC science and policy report, JRC93404, <http://publications.jrc.ec.europa.eu/repository/handle/JRC89939>.

Figure 35: Problems and complaints by consumers, country results, 2014 (%)



Looking at the country results for the composite indicator on problems and complaints, Luxembourg, Belgium, Denmark, Cyprus, Austria, Slovenia and Sweden score the highest, which indicates that in these countries consumers are faced with relatively fewer problems and when they do encounter problems, satisfaction with redress mechanisms is relatively greater. Croatia, Bulgaria, Greece and Poland are found at the lowest end of the ranking. While results do not vary considerably between countries either on the composite indicator or on the percentage of consumers having encountered a problem, more variation is noted in the percentage of consumers who do not complain when they encounter a problem. Austrian (3%), Swedish and Danish (both 5%) consumers are the least likely not to complain when they encounter a non-negligible problem, while those in Greece (51%), Bulgaria (52%) and Romania (38%) are the most likely not to take any action.

3.4. Awareness, use and promotion of alternative dispute resolution (ADR) mechanisms

Compared to court proceedings, ADR methods can help parties reach a compromise in an easy, fast and inexpensive way, and foster a more harmonious culture in which there are no winners or losers. In this way, ADR can contribute to effective justice.

A third of retailers are willing or obliged to use ADR

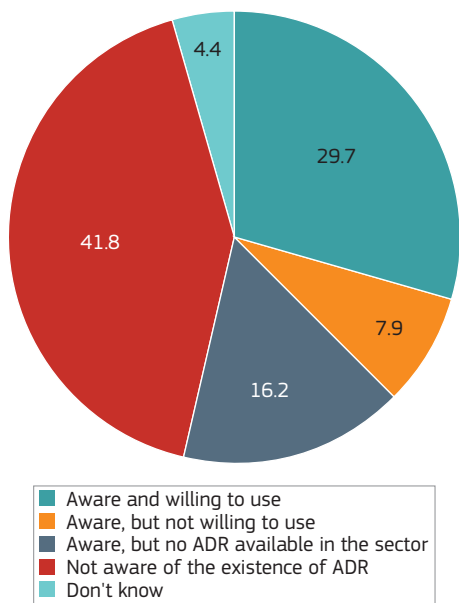
Retailers' awareness of ADR procedures is rather limited, and increased only very slightly between 2012 and 2014. Just above half of all retailers (54%) say they know any ADR entity, be it in their own sector or in any other sector. Slightly less than a third (30%) are willing or mandated by law to use ADR in connection with consumer complaints, 16% are aware of such procedures but say that they do not exist in their sector⁽⁵⁰⁾, while 8% explicitly declare an unwillingness to use them.

	Percentage having experienced a problem	Percentage having experienced a problem but did not complain	Problems & complaints Composite indicator 2014
EU-28	22	16	88
BE	15	14	92
BG	21	42	84
CZ	20	13	89
DK	17	5	92
DE	19	6	91
EE	21	18	89
IE	25	22	86
EL	20	51	85
ES	22	14	87
FR	14	27	91
HR	55	20	81
IT	30	21	83
CY	11	30	92
LV	23	18	86
LT	17	30	88
LU	11	11	93
HU	29	14	86
MT	15	16	90
NL	23	9	88
AT	17	3	92
PL	28	15	86
PT	16	9	91
RO	23	38	84
SI	14	18	92
SK	23	8	89
FI	29	10	89
SE	20	5	92
UK	27	9	88
IS	21	10	90
NO	18	12	91

Source: Flash Eurobarometer 397, base: all respondents (N=26 590).

⁽⁵⁰⁾ The fieldwork was carried out in 2014, i.e. before the entry into force of the ADR Directive (July 2015), which obliges Member States to establish full ADR coverage for disputes covered by the ADR Directive and which involve a trader established in their territory.

Figure 36: Retailers' awareness and use of ADR mechanisms, EU-28, 2014 (%)



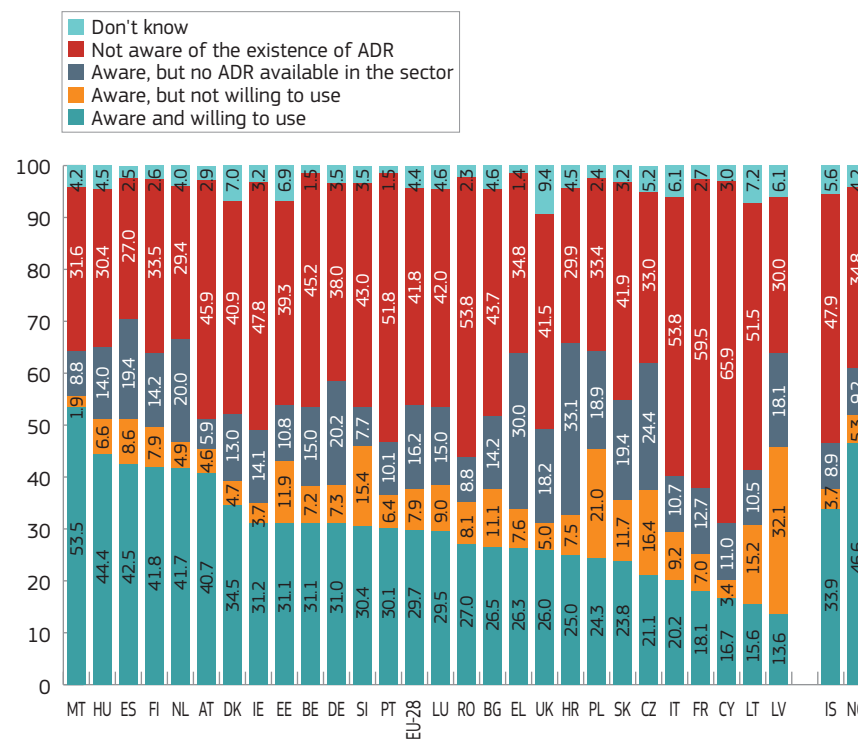
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Source: Flash Eurobarometer 396: Do you know any Alternative Dispute Resolution bodies for settling disputes with consumers in (OUR COUNTRY)? base: all respondents (n=10457).

The proportion of retailers who are willing or obliged to participate in an ADR scheme ranges from 53% in Malta, 44% in Hungary and 43% in Spain to 14% in Latvia, 16% in Lithuania and 17% in Cyprus. These indicators are expected to considerably improve due to the implementation of the ADR Directive.

While in the EU-28, on average, only 8% of retailers explicitly state they are not willing to participate in ADR procedures, Latvia is the only country where retailers' most common response is to say they are aware of ADR bodies but are not willing to use them (32%). 21% of retailers in Poland and 17% in the Czech Republic also say this.

Figure 37: Retailers' awareness and use of ADR mechanisms, EU-28, 2014 (%)

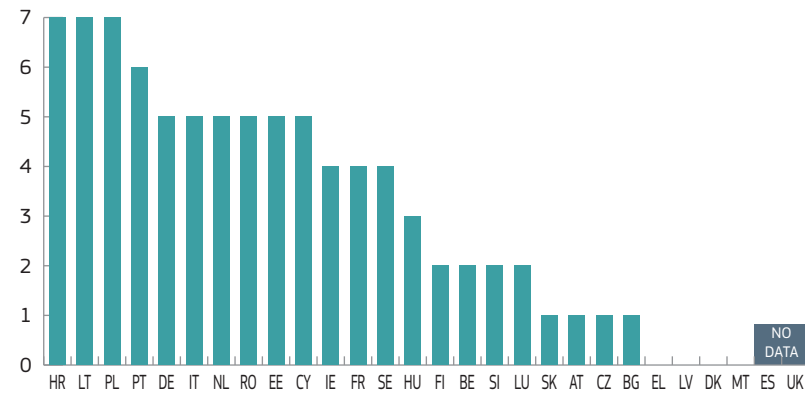


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Source: Flash Eurobarometer 396: Do you know any Alternative Dispute Resolution bodies for settling disputes with consumers in (OUR COUNTRY)? base: all respondents (n=10457).

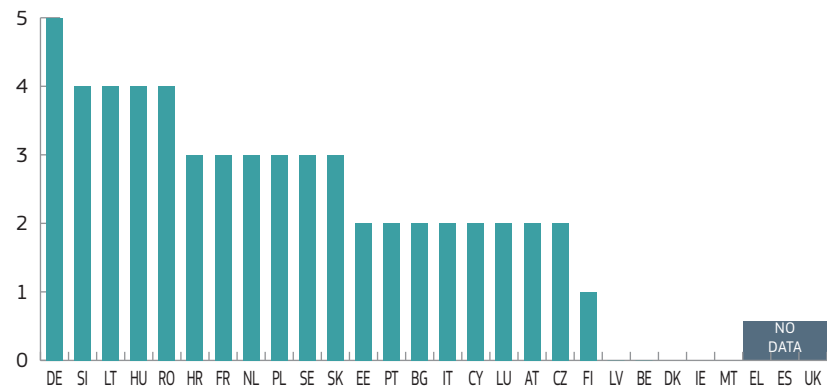
The 2015 EU Justice Scoreboard, published by the Commission⁽⁵¹⁾, contains data on Member States' public sector activities aiming to promote and incentivise the use of ADR methods. Figures 37 and 38 are based on replies to a questionnaire sent to the Member States' contact persons for national justice systems. Both are based on composite indicators⁽⁵²⁾.

Figure 38: Promotion of the use of ADR for consumer disputes by the public sector



Source: Based on data provided in the 2015 EU Justice Scoreboard.

Figure 39: Incentives to use ADR for consumer disputes in the public sector



Source: Based on data provided in the 2015 EU Justice Scoreboard.

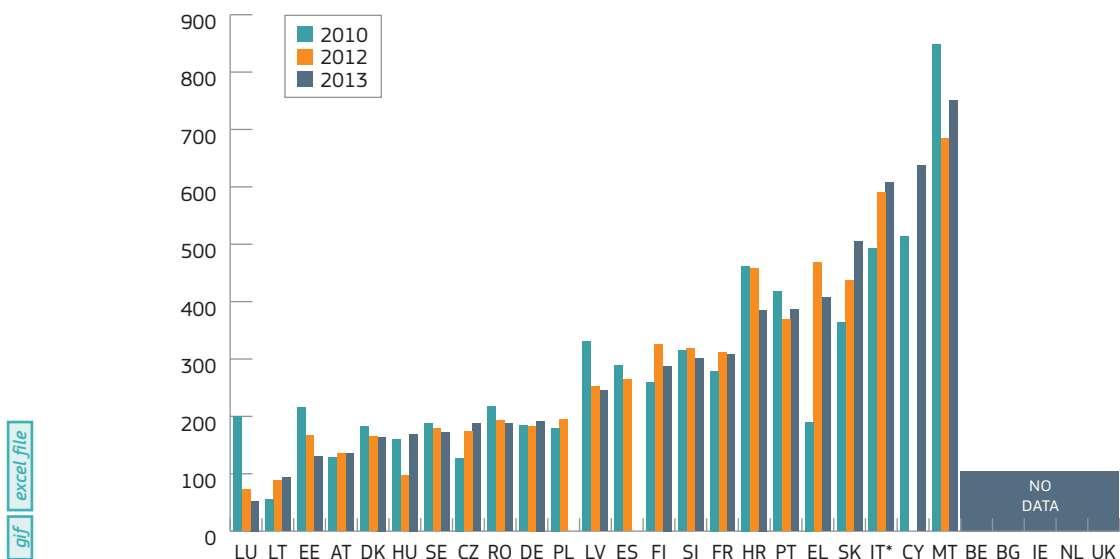
⁽⁵¹⁾ http://ec.europa.eu/justice/effective-justice/files/justice_scoreboard_2015_en.pdf.

⁽⁵²⁾ The indicator on promotion of the use of ADR by the public sector is based on the following data: 1) websites providing information on ADR, 2) publicity campaigns in media, 3) brochures available to the general public, 4) specific information sessions on ADR available upon request, 5) specific communication activities organised by courts, 6) publication of evaluations on the use of ADR, 7) publication of statistics on the use of ADR, 8) others. For each promotional tool, one point is allocated. For certain Member States additional activities may be undertaken (DE). The indicator on incentives to use ADR is based on the following data: 1) legal aid covering (partly or in full) costs incurred with ADR, 2) full or partial refund of court fees, including stamp duties, if ADR is successful, 3) no lawyer for ADR procedure required, 4) judge can act as mediator, 5) ADR/mediation coordinator at courts, 6) others. For each incentive tool one point is allocated. Certain Member States use additional methods to facilitate ADR (IE).

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Figure 40: Time needed to resolve litigious civil and commercial cases, first instance/in days, 2010-2013⁽⁵³⁾



Source: 2015 EU Justice Scoreboard⁽⁵⁴⁾.

⁽⁵³⁾ Litigious civil (and commercial) cases concern disputes between parties, for example disputes regarding contracts, following the CEPEJ methodology. By contrast, non-litigious civil (and commercial) cases concern uncontested proceedings, for example, uncontested payment orders. Commercial cases are addressed by special commercial courts in some countries and handled by ordinary (civil) courts in others. Comparisons should be undertaken with care, as some Member States have reported changes in the methodology for data collection or categorisation (CZ, EE, IT, CY, LV, HU, SI) or made caveats on completeness of data that may not cover all Länder or all courts (DE, LU). NL provided a measured disposition time, but it is not calculated by CEPEJ. More detailed information can be found in the 2015 EU Justice Scoreboard, available online: http://ec.europa.eu/justice/effective-justice/files/justice_scoreboard_2015_en.pdf.

⁽⁵⁴⁾ CEPEJ study.

3.5. Length of judicial proceedings

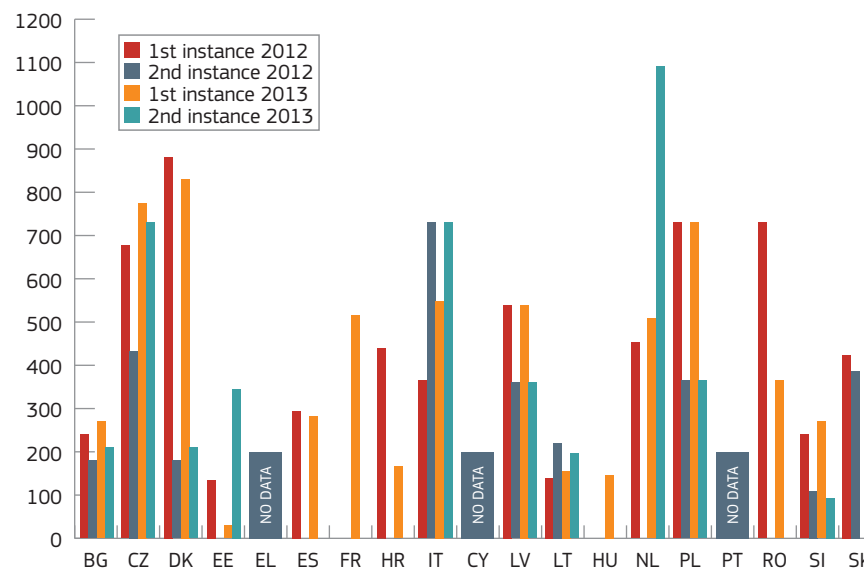
Access to an effective justice system is a fundamental right which is enshrined in the EU Charter of Fundamental Rights. Whatever the model of the national justice system or the legal tradition in which it is anchored, timeliness, independence, affordability and user-friendly access are some of the essential parameters of an effective justice system. The length of judicial proceedings can be considered as an indicator for the efficiency of the national judicial system.

The length of judicial proceedings diverges largely between countries

Although different appeal procedures can have a major impact on the length of proceedings, the efficiency of a judicial system should already be reflected at first instance, as it is an obligatory step for all court cases. Figure 40 presents the length of proceedings (expressed in days) needed to resolve a case in court at first instance for litigious civil and commercial cases⁽⁵⁵⁾.

As for the effectiveness of national courts in the application of consumer law specifically, Figure 40 presents data on the time taken to resolve appeals. The average length has been calculated on the basis of samples of cases relating to appeals against the decision of a consumer protection authority applying the Unfair Contract Terms Directive, Consumer Sales and Guarantee Directive, Unfair Commercial Practices Directive and national implementing provisions, where decisions were issued in 2012 and 2013⁽⁵⁶⁾.

Figure 41: Time needed to resolve appeals relating to decisions of consumer protection authorities (in days)



Source: 2015 EU Justice Scoreboard⁽⁵⁷⁾.



⁽⁵⁷⁾ Pilot data-collection exercise carried out by the European Commission with the Consumer Protection Cooperation Network.

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⁽⁵⁵⁾ The length of proceedings is a standard indicator defined by the Council of Europe Commission for the Evaluation of the Efficiency of Justice (CEPEJ) http://www.coe.int/t/dghl/cooperation/cepej/evaluation/default_en.asp.

⁽⁵⁶⁾ This scenario was not applicable to Belgium, Luxembourg, Austria, Finland Sweden and the UK since certain consumer protection authorities are not empowered to adopt decisions declaring an infringement of these rules. There were no relevant cases in Germany, Ireland and Malta within this period. In France, cases of appeal are marginal. Comparisons should be undertaken with caution, since the size of samples varies across Member States.



4

Consumers in the Digital Single Market



Higher e-commerce uptake would offer European consumers lower prices and a wider choice of goods and services⁽⁵⁸⁾, while giving businesses an opportunity to reach a broader group of consumers and increase sales. The 2015 Annual Growth Survey explicitly recognised low consumer confidence in online transactions as an obstacle to completing the Digital Single Market. The new harmonised requirements introduced by the Consumer Rights Directive⁽⁵⁹⁾ are applicable as of June 2014, strengthening the level of consumer protection in online transactions and reducing the cost for sellers who want to offer their products on a cross-border basis. The new rules on alternative and online dispute resolution and the ongoing revision of the small claims procedure will allow parties to effectively enforce their rights in an easy, quick and low-cost way without having to go to court, especially in the online environment. The Digital Single Market Strategy⁽⁶⁰⁾, adopted in May 2015, sets out 16 further actions (see Box 1), on which the Commission will deliver by the end of 2016. The upcoming legislative proposal on contract rules for online purchases of digital content and tangible goods will aim at increasing consumer confidence in cross-border e-commerce and encouraging more businesses to sell online across borders. The planned review of the Consumer Protection Cooperation Regulation will aim at making the enforcement of consumer rights by national public authorities more effective for the Digital Single Market. The Commission is also developing guidelines for comparison tool operators on how to comply with the Unfair Commercial Practices Directive and provide transparent and reliable information to consumers.

Roadmap for completing the Digital Single Market

Better access for consumers and businesses to online goods and services across Europe

- Legislative proposals for simple and effective cross-border contract rules for consumers and businesses
- Review the Regulation on Consumer Protection Cooperation (2006/2004/EC)
- Measures in the area of parcel delivery
- A wide-ranging review to prepare legislative proposals to tackle unjustified Geo-blocking
- Competition sector inquiry into e-commerce, relating to the online trading of goods and the online provision of services
- Legislative proposals for a reform of the copyright regime
- Review of the Satellite and Cable Directive
- Legislative proposals to reduce the administrative burden on businesses arising from different VAT regimes

Creating the right conditions for digital networks and services to flourish

- Legislative proposals to reform the current telecoms rules
- Review the Audiovisual Media Services Directive
- Comprehensive analysis of the role of platforms in the market including illegal content on the Internet
- Review the e-Privacy Directive
- Establishment of a Cybersecurity contractual Public-Private Partnership

Maximising the growth potential of the Digital Economy

- Initiatives on data ownership, free flow of data (e.g. between cloud providers) and on a European Cloud
- Adoption of a Priority ICT Standards Plan and extending the European Interoperability Framework for public services
- New e-Government Action Plan including an initiative on the 'Once only' principle and an initiative on building up the interconnection of business registers

Source: Digital Single Market Strategy, adopted on 6 May 2015.

⁽⁵⁸⁾ It was estimated (in 2011) that EU consumers could save €11.7 billion annually thanks to lower prices and wider choice offered by online shopping (In-depth study on E-commerce in goods http://ec.europa.eu/consumers/consumer_evidence/market_studies/e_commerce/index_en.htm).

⁽⁵⁹⁾ 2011/83/EU.

⁽⁶⁰⁾ COM(2015) 192 final.

This part of the Scoreboard analyses the degree of Digital Single Market (DSM) integration, by looking at the development of (cross-border) business-to-consumer e-commerce, the attitudes and experiences of market participants with regard to online transactions as well as the obstacles that may prevent consumers and retailers from taking full advantage of a Digital Single Market. As in the past, the assessment is based on the regular EU-wide surveys with consumers⁽⁶¹⁾ and retailers⁽⁶²⁾, the data on ICT use by households/individuals⁽⁶³⁾ and enterprises⁽⁶⁴⁾ collected by Eurostat, and the analysis of consumer complaints received by the European Consumer Centres (ECC) Network. In addition, this Scoreboard edition presents the results of a dedicated survey on cross-border obstacles to the DSM carried out among online consumers⁽⁶⁵⁾ and the findings of compliance checks of online retailers⁽⁶⁶⁾.

⁽⁶¹⁾ Flash Eurobarometer 397 'Consumer attitudes towards cross-border trade and consumer protection', 2014. (See footnote 10 for more methodological information).

⁽⁶²⁾ Flash Eurobarometer 396 'Retailers' attitudes towards cross-border trade and consumer protection', 2014. (See footnote 11 for more methodological information).

⁽⁶³⁾ Eurostat Community Survey on ICT usage in households and by individuals, 2014.

⁽⁶⁴⁾ Eurostat Community Survey on ICT usage and e-commerce in enterprises, 2014.

⁽⁶⁵⁾ Consumer surveys identifying the main cross-border obstacles to the Digital Single Market and where they matter most, GfK on behalf of the European Commission, 2015 — 2015 DSM consumer survey. The survey was conducted using online panels, in February-March 2015, among consumers with Internet access at home. The total sample size was 23 599 respondents in the 28 EU Member States, Iceland and Norway (1000 respondents in the 19 larger countries, 500 in 7 smaller countries and 250 in 4 smallest countries). The sampling and the weighting procedures were designed to ensure sample representativeness.

⁽⁶⁶⁾ EU-wide 'sweeps' coordinated by the Commission (http://ec.europa.eu/consumers/enforcement/sweeps/index_en.htm) and a study contracted in the context of the review of the Consumer Protection Cooperation Regulation (see footnotes 125-127).

1. EU BUSINESS-TO-CONSUMER E-COMMERCE MARKET

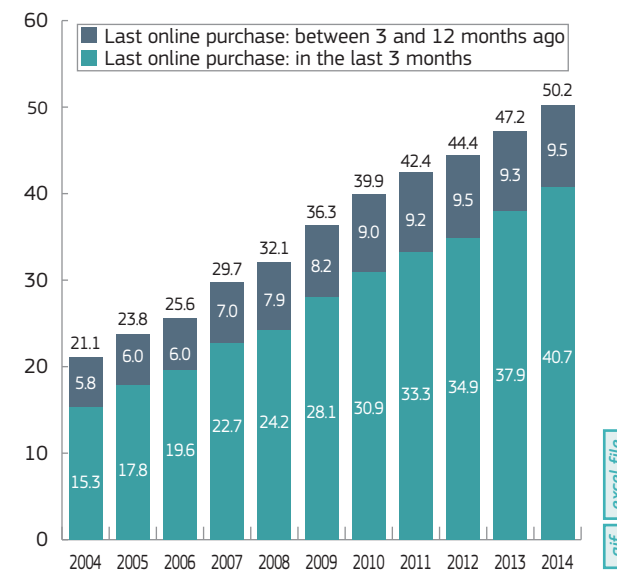
While both the incidence and the volume of e-commerce are growing rapidly in the EU, there is considerable untapped potential for further growth.

1.1. Online purchases domestically and cross-border

Half of Europeans buy online

The proportion of consumers in the EU buying goods or services over the Internet has increased by almost 2.5 times in 10 years — from 21 % in 2004 to 50 % in 2014. This means that the Digital Agenda target of half of Europeans buying online in 2015 has been achieved slightly ahead of schedule. Importantly, the share of individuals who made their last online purchase within the past three months has grown faster than the share of those who last bought online within the past 3 to 12 months (Figure 41), which suggests — in line with the industry volume data — that also the frequency of e-commerce transactions has been increasing.

Figure 42: Online shopping, EU-28 (% of the population who ordered goods or services over the Internet for private use in the last 12 months)



Source: Eurostat Community Survey on ICT usage in households and by individuals: When did you last buy or order goods or services for private use over the Internet? (isoc_ec_ibuy) – data for 2004-2006 refer to EU-27.

...but the digital gap persists

E-commerce uptake by consumers remains below the EU average in all eastern and southern European countries, even though some of them have seen the fastest proportional growth in recent years (over 4-fold increase in Bulgaria, Estonia, Lithuania and Croatia in the period 2008-2014).

Figure 43: Online shopping (% of population who ordered goods or services over the Internet for private use in the last 12 months)

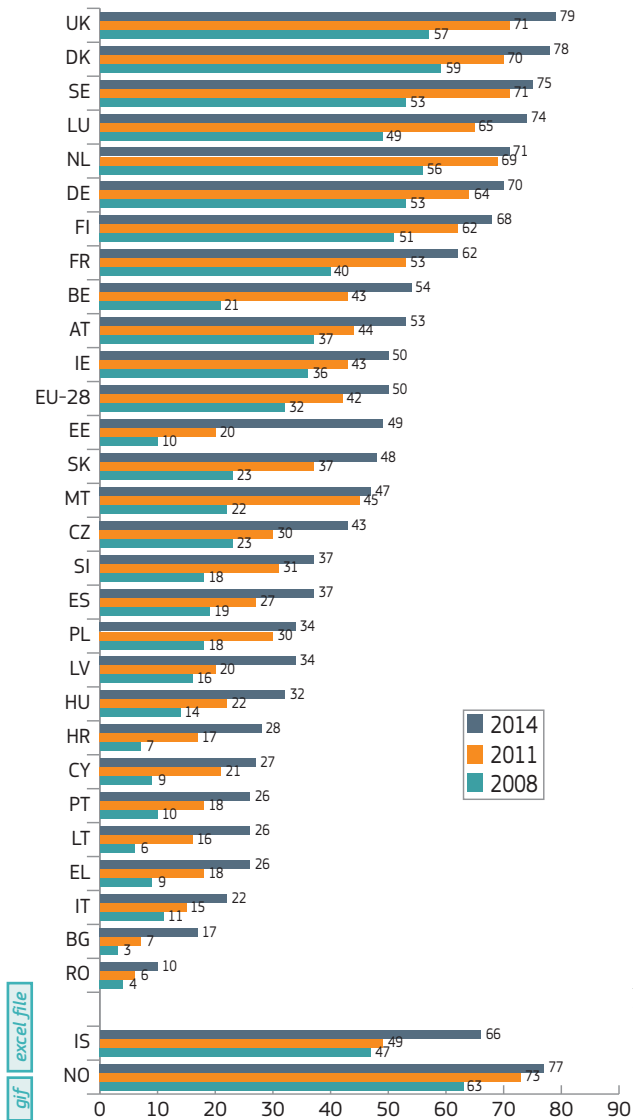
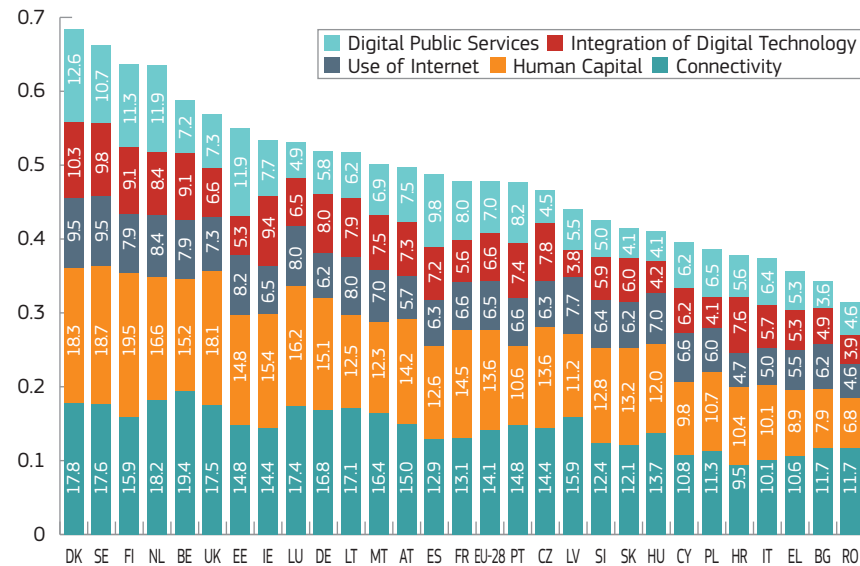


Figure 44: The Digital Economy and Society Index, 2015 (based on data collected mostly in 2014)



Source: <http://ec.europa.eu/digital-agenda/en/desi>.

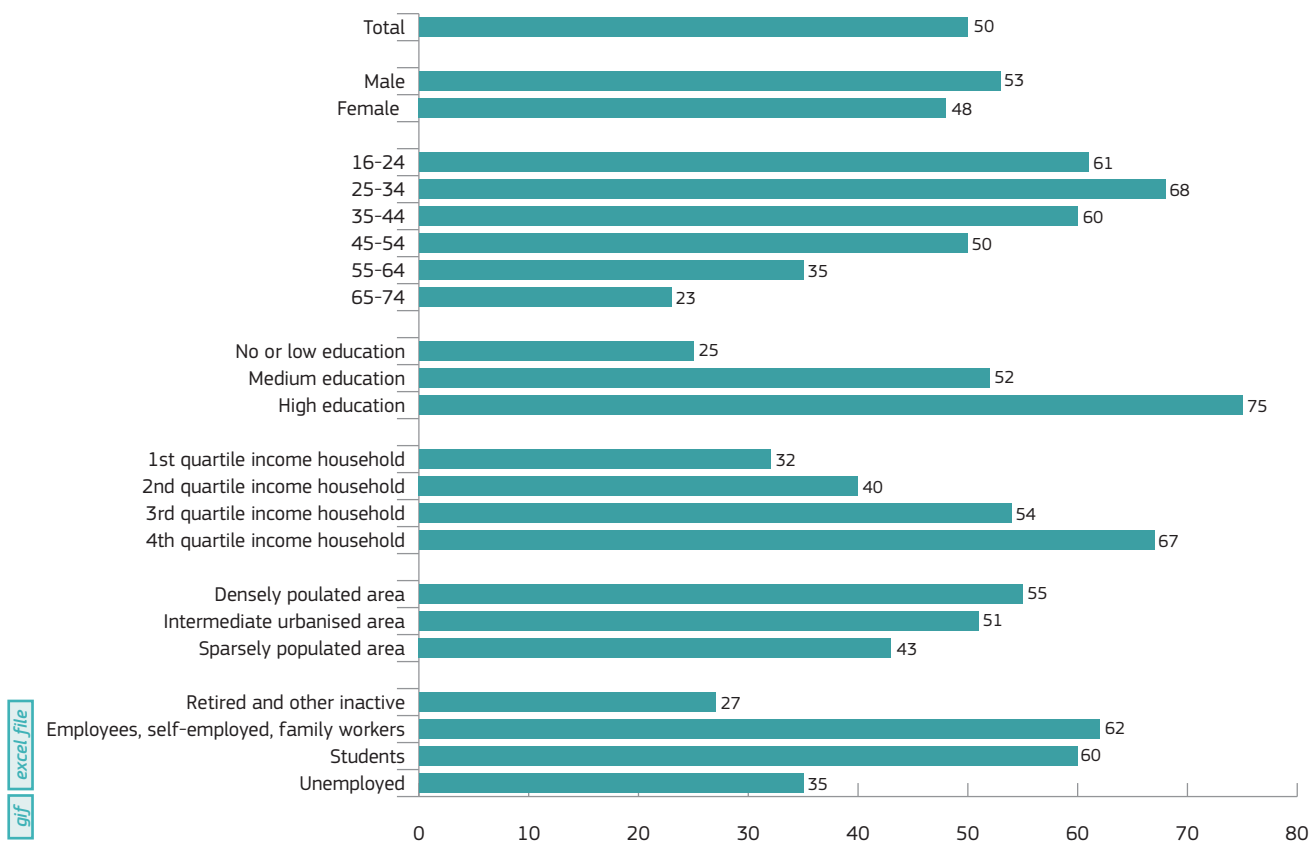
The ranking of countries largely coincides with the Commission's overall Digital Economy and Society Index, which measures digital performance and competitiveness across five dimensions: connectivity, human capital, use of Internet (including e-commerce), integration of digital technology and digital public services⁽⁶⁷⁾. This confirms that factors such as broadband uptake and digital skills are key (if not sufficient) preconditions for e-commerce uptake.

In addition, e-commerce uptake differs considerably across different socio-demographic groups. It remains particularly low among older consumers (23% and 35% in the age groups 65-74 and 55-64, respectively), consumers with no or poor education (25%), those living in the lowest income quartile households (32%) and those who are retired or otherwise inactive (27%) and unemployed (35%).

Source: Eurostat Community Survey on ICT usage in households and by individuals 2014: When did you last buy or order goods or services for private use over the Internet? (isoc_ec_ibuy).

⁽⁶⁷⁾ <http://digital-agenda-data.eu/datasets/desi/visualizations>.

Figure 45: Socio-demographic differences in online shopping, EU-28 (% of population who ordered goods or services over the Internet for private use in the last 12 months)



Source: Eurostat Community Survey on ICT usage in households and by individuals 2014: When did you last buy or order goods or services for private use over the Internet? (isoc_ec_ibuy).

Cross-border online purchases are more popular in some smaller EU countries

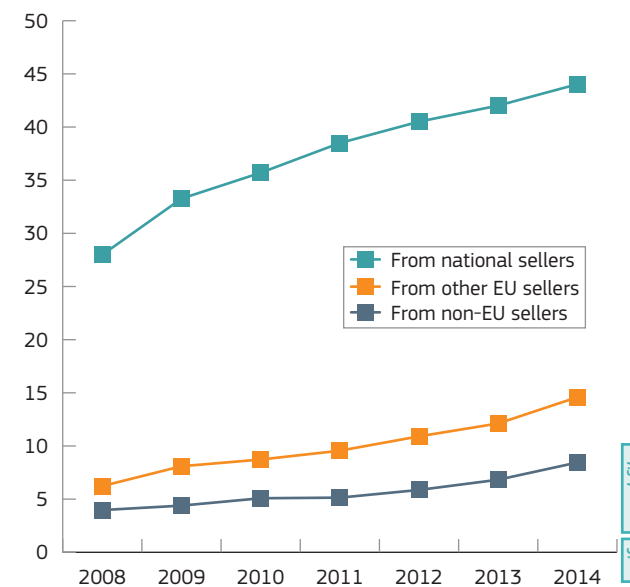
In 2014, only 15% of consumers reported buying goods or services via the Internet from other EU countries while 44% bought from national sellers/providers. Less than a tenth

of consumers (8%) reported buying online from sellers outside the EU⁽⁶⁸⁾. Domestic online purchases are also made much more frequently than cross-border ones. In a recent survey of online

⁽⁶⁸⁾ Eurostat Community Survey on ICT usage in households and by individuals, 2014 (isoc_ec_ibuy).

consumers⁽⁶⁹⁾, domestic purchases accounted for 70% of the most recent online purchases, followed by purchases in other EU countries (12%) and outside the EU (6%).

Figure 46: Domestic and cross-border online shopping, EU-28, 2008-2014 (% of population who ordered goods or services over the Internet from national sellers / from sellers from other EU countries / from sellers from the rest of the world (non-EU) in the last 12 months)



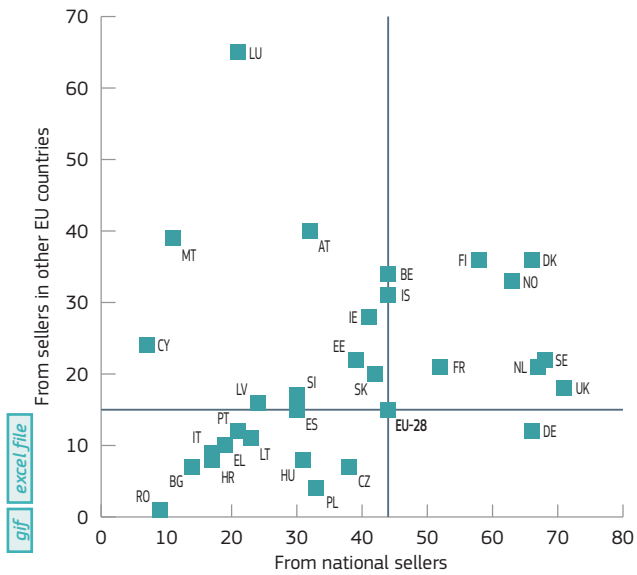
Source: Eurostat Community Survey on ICT usage in households and by individuals 2014: From whom did you buy or order goods or services for private purpose over the Internet in the last 12 months? (isoc_ec_ibuy).

The picture is more nuanced at country level. Intra-EU cross-border purchases are more popular in some of the smaller countries with language and cultural links to larger markets (where the choice of products may be richer). The highest levels are found

⁽⁶⁹⁾ 2015 DSM consumer survey.

in Luxembourg, Austria, Malta, Finland, Denmark and Belgium, where over a third of consumers say they have made online purchases in another EU country in the past year. Online shopping outside the EU is most popular in Malta (24%), Finland, Luxembourg (both 18%) and the UK (17%)⁽⁷⁰⁾.

Figure 47: Domestic and cross-border online shopping, 2014 (% of population who ordered goods or services over the Internet from national sellers / from sellers from other EU countries in the last 12 months)



As for the origin of cross-border online purchases, the recent survey of online consumers confirms that the preference for certain countries is linked primarily to the size of the market (with most intra-EU cross-border purchases originating from Germany and the UK) and/or language/cultural links. For instance, most of the cross-border online purchases in Belgium come from France and the Netherlands, in Luxembourg — from Germany and France, in Austria — from Germany, and in Cyprus — from the UK and Greece⁽⁷¹⁾.

Consumers under-report cross-border purchases

At the same time, it should be noted that the incidence of cross-border online purchases within the EU is likely to be under-reported, since consumers are not always aware that they are buying from another EU country. The experience is becoming increasingly seamless, with the language of the website often corresponding to the consumer's country of residence rather than the actual shop location. A recent analysis of survey results confirms clear under-reporting of consumers' cross-border purchases⁽⁷²⁾. In approximately four out of ten of the cases where respondents bought cross-border from another EU country, they reported a domestic purchase. Conversely, where the consumers purchased domestically, in only 5% of the cases they misreported these purchases as being made from another EU country.⁽⁷³⁾ This means that the actual rates of cross-border online shopping may in fact be closer to the 20 % target set by the Digital Agenda for Europe for 2015, and that self-reporting by consumers in surveys is not a particularly reliable indicator for the prevalence of cross-border online buying. The fact that consumers often make cross-border purchases on the assumption they are buying from their home country means that they are not fully aware of the

⁽⁷¹⁾ 2015 DSM consumer survey.

⁽⁷²⁾ This analysis consisted in comparing websites indicated for the latest purchase with consumers' answers on the location of the online seller.

⁽⁷³⁾ 2015 DSM consumer survey.

applicable contractual terms, which could, for example, result in higher return costs, should they decide to withdraw from the contract. In addition (as shown in section 4.3.1), consumers remain considerably more reticent about buying online cross-border than domestically. This trust gap limits their capacity to create competitive pressure in the Digital Single Market (by e.g. checking and comparing offers on a cross-border basis). Finally, (as demonstrated in section 4.4.1.2), cross-border purchases cause a disproportionately high amount of problems, and consumers continue to face discrimination linked to the country of residence in cross-border transactions.

Propensity for cross-border buying increases with international exposure

The uptake of cross-border e-commerce is linked to key socio-demographic factors. The likelihood of buying online from other EU countries increases with income, education and (to a lesser degree) population density. It is also higher among men, younger age groups and respondents who are professionally active or studying⁽⁷⁴⁾. 'International exposure' (e.g. knowledge of foreign languages and travelling abroad) plays an important role too. Consumers who comfortably use two, three or four languages for personal interests are more likely to have made online cross-border purchases than those who only speak their mother tongue (22 %, 26 % and 34 % vs 14 %), a finding which is corroborated by results from the recent survey of online consumers⁽⁷⁵⁾. There is also a positive correlation (0.5) between the level of cross-border buying over the Internet and through other channels. The latter depends, at least to some extent, on the frequency of travelling abroad, which in turn may contribute to dissipating concerns

⁽⁷⁴⁾ Eurostat.

⁽⁷⁵⁾ When it comes to the most recent online purchase, respondents who use comfortably 2, 3 or 4 languages for personal interests during their online activities report much higher proportions of cross-border purchasing (14 %, 17 % and 23 % respectively), as opposed to those who only speak their native language (10 %).

about cross-border purchases also through the Internet⁽⁷⁶⁾. This is confirmed by the recent survey of online consumers, which found that the propensity to make cross-border online purchases was considerably higher among respondents who travel abroad at least once a year or more frequently than among those who never travel to other countries or do so less than once a year⁽⁷⁷⁾. This was true for all product categories surveyed, with the largest differences (not surprisingly) seen for travel services.

1.2. Online sales domestically and cross-border

Around four in ten retailers sell online

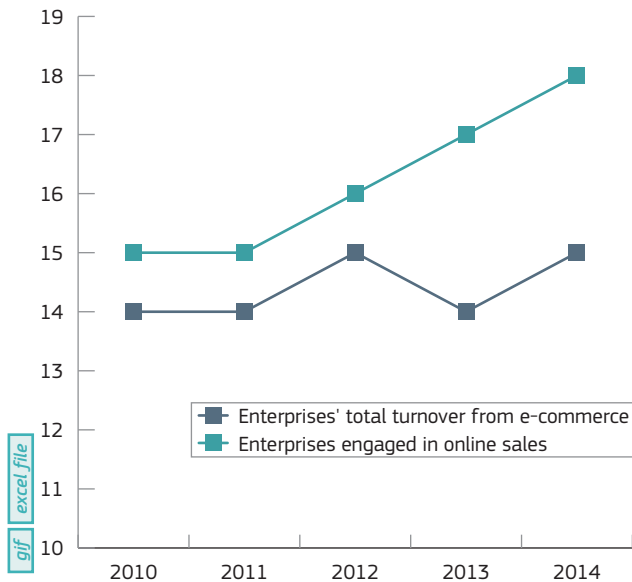
As regards the supply side, 18 % of all European enterprises with 10 or more employees made online sales in 2013 and e-commerce accounted for around 15 % of their overall turnover. Both indicators have increased only slightly compared to 2010⁽⁷⁸⁾.

⁽⁷⁶⁾ Eurobarometer 397.

⁽⁷⁷⁾ 2015 DSM consumer survey, 21 % of those respondents who travel to other countries at least a few times per year reported that their latest online purchase was from a seller/provider in another EU-28 country vs only 8 % of those who rarely or never travel abroad.

⁽⁷⁸⁾ Eurostat Community survey on ICT usage and e-commerce in enterprises, 2014.

Figure 49: Online sales and turnover from e-commerce, 2010-2014⁽⁷⁹⁾, EU-28 (% of enterprises excluding enterprises with fewer than 10 employees and the financial sector)



Source: Eurostat Community survey on ICT usage and e-commerce in enterprises. During [previous year], did your enterprise receive orders for goods or services placed via a website? During [previous year], did your enterprise receive orders for goods or services placed via EDI-type messages? (isoc_ec_eseln2 and isoc_ec_evaln2).

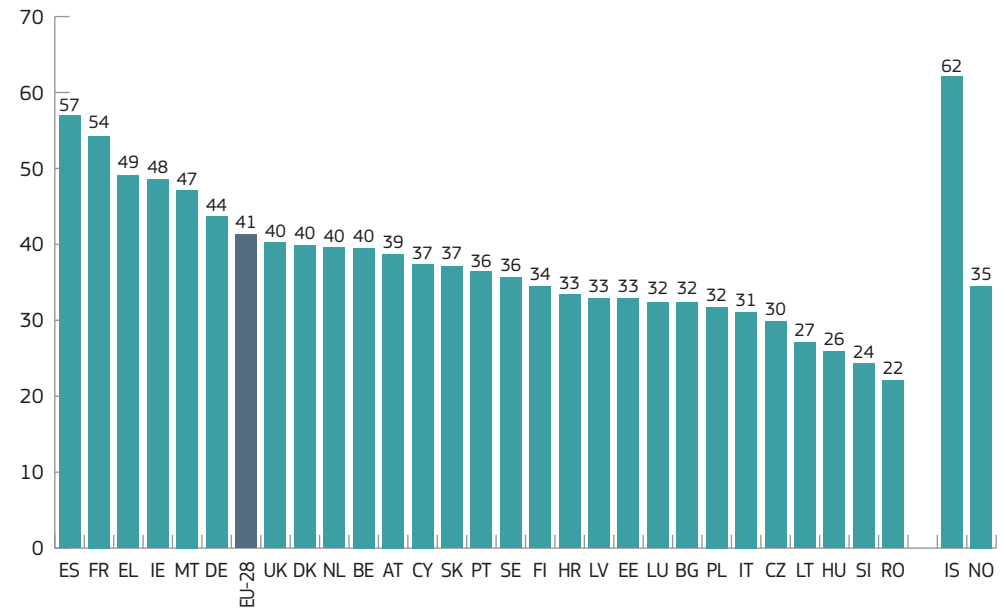
Concerning business-to-consumer transactions specifically, four in ten EU retailers (41 %) sell online to final consumers⁽⁸⁰⁾.

At country level, the highest prevalence of online sales is registered in Iceland (62 %) while, within the EU, retailers are most likely to sell online in Spain (57 %) and France (54 %). At the other end of the scale, less than a quarter of retailers engage in e-commerce in Romania (22 %) and Slovenia (24 %).

⁽⁷⁹⁾ Data refer to the calendar year preceding the survey year.

⁽⁸⁰⁾ Flash Eurobarometer 396, 'Retailers' attitudes towards cross-border trade and consumer protection', 2014.

Figure 50: Online business-to-consumer sales in different countries, 2014 (% of retailers)



Source: Flash Eurobarometer 396: Please tell me which of the following statements apply to you (You sell online to final consumers in (OUR COUNTRY), You sell online to final consumers in other EU countries, You sell online to final consumers in other non-EU countries), base: all retailers (N=10457).

Companies with fewer than 50 employees are the least likely to sell online (39 %), as opposed to 50 % among medium-sized companies (50-249 employees) and 47 % among large companies (250+ employees). In addition, online sales are less common among retailers who sell food products (34 %) than among those selling services (47 %) or non-food products (42 %).

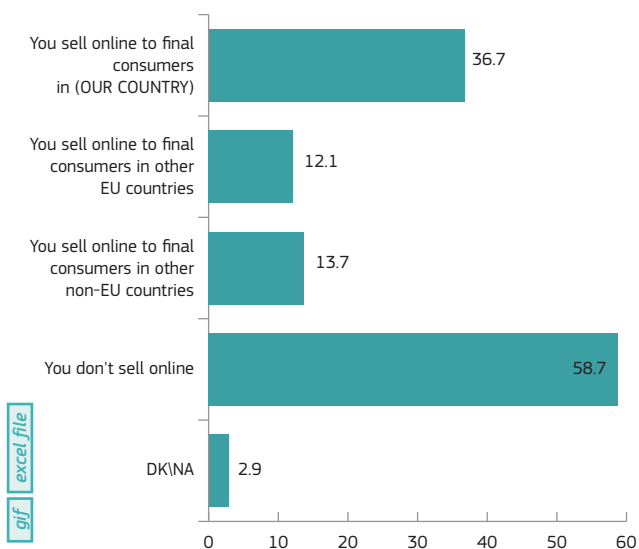
The proportion of retailers who engage in online sales is not likely to change significantly in the short run. Overall, seven out of ten retailers (72 %) who do not currently sell online have no interest in starting online sales in the next 12 months, while most retailers (91 %) that currently sell online plan to continue doing so over the next 12 months⁽⁸¹⁾.

⁽⁸¹⁾ Flash Eurobarometer 396, 'Retailers' attitudes towards cross-border trade and consumer protection', 2014.

Most online sales are to domestic consumers

While 37% of EU retailers sell online to consumers in their own country, only 12% sell to consumers in other EU countries. This is even lower than the percentage of those who make such sales outside the EU (14%)⁽⁸²⁾.

Figure 51: Online business-to-consumer sales in EU-28, 2014 (% of retailers)

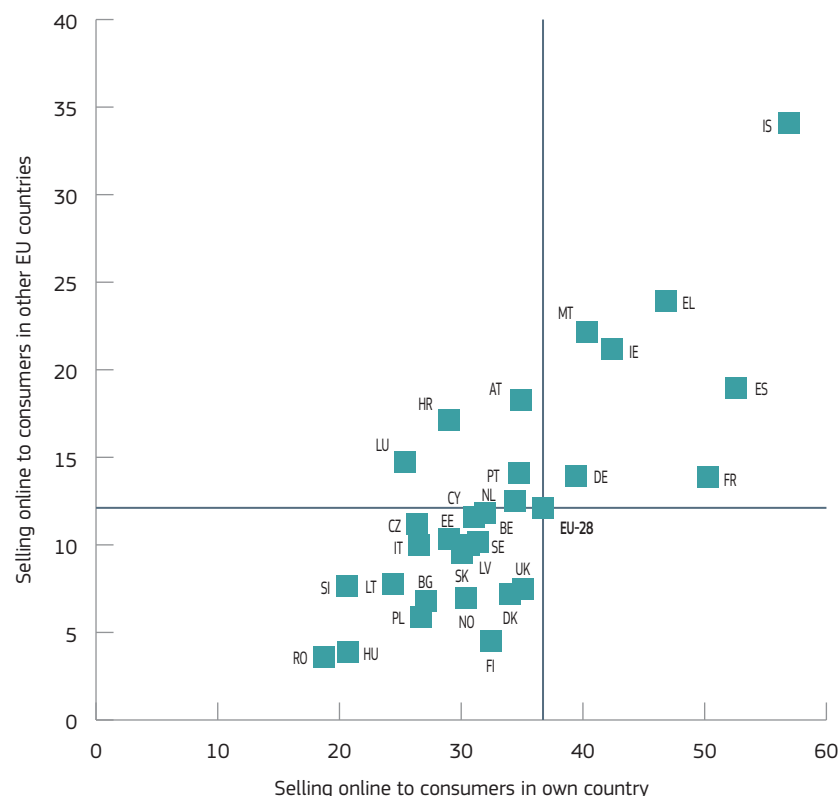


Source: Flash Eurobarometer 396: Please tell me which of the following statements apply to you (You sell online to final consumers in (OUR COUNTRY), You sell online to final consumers in other EU countries, You sell online to final consumers in other non-EU countries), base: all retailers (N=10457).

Cross-border online sales are more popular in some of the smaller markets, where the domestic economy may be too small to amortise the fixed costs of developing an e-commerce infrastructure⁽⁸³⁾. Retailers in Iceland are the most likely to sell online to consumers in other EU countries (34%), followed by those in

Greece (24%), Malta (22%) and Ireland (21%). Some of these countries also have the highest rates of online sales to consumers outside the EU: 34% in Iceland, 22% in Greece and Croatia, 21% in Malta and Cyprus.

Figure 52: Domestic and cross-border online business-to-consumer sales in different countries, 2014 (% of retailers)

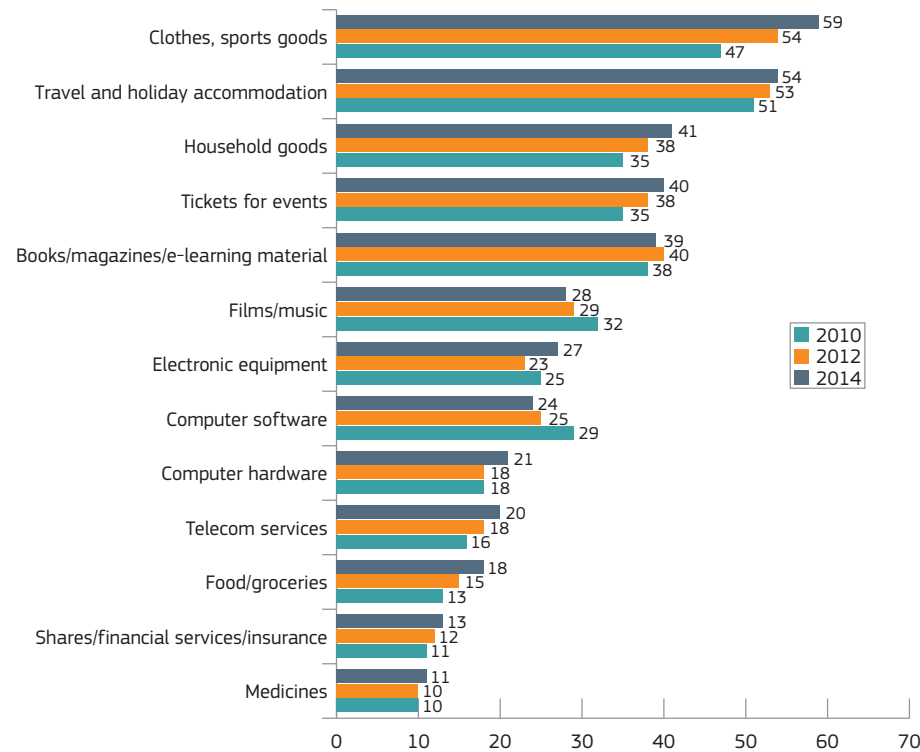


Source: Flash Eurobarometer 396: Please tell me which of the following statements apply to you (You sell online to final consumers in (OUR COUNTRY), You sell online to final consumers in other EU countries), base: all retailers (N=10457).

⁽⁸²⁾ Flash Eurobarometer 396, 'Retailers' attitudes towards cross-border trade and consumer protection', 2014.

⁽⁸³⁾ E-commerce and distance selling in Europe Report, 2014/2015, EMOTA.

Figure 53: Most frequent online purchases, EU-28, 2014 (% of online shoppers)



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Source: Eurostat Community Survey on ICT usage in households and by individuals: What types of goods or services did you buy or order over the Internet for private use in the last 12 months? (isoc_ec_ibuy).

Not surprisingly, the more languages a company operates in, the more likely it is to be selling in other EU countries: 5% of retailers who use only their own language sell to at least one other EU country, compared to 32% of those that work in four or more languages. In addition, intra-EU sales are considerably more prevalent among retailers that engage in online sales to countries outside the EU (71%). Finally, companies that sell services are more likely than those selling goods to make online sales to other EU countries (16% vs 11%).

1.3. Products bought/used online

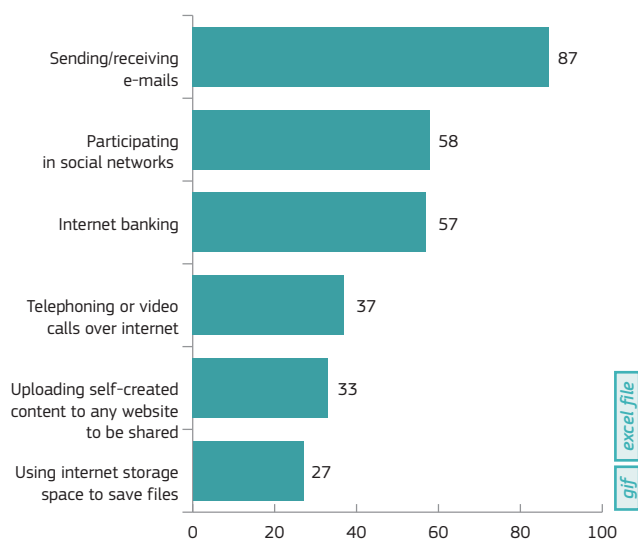
Online purchases of clothes and digital products continue to grow

Clothes and sports goods are the most common category of online purchases and have seen remarkable growth in recent years. Six in 10 online shoppers (59%) bought such products in 2014 compared to 47% in 2010. Slightly over half of online shoppers have bought travel and holiday accommodation (54%) while four in ten have bought household goods (41%), tickets for events (40%) and books/magazines/e-learning material (39%). Interestingly, online purchases of computer software and films/music on tangible mediums have been decreasing since 2010, perhaps reflecting the fact that these products are increasingly bought, downloaded and/or streamed in digital form.

Indeed, purchases of digital content are becoming increasingly popular. Almost a third (32%) of online shoppers across the EU bought entertainment and educational material ('films/books/magazines/e-learning material or computer software, delivered or upgraded online') in 2014, which is an increase of 6 percentage points since 2011⁽⁸⁴⁾. The dynamic growth of the digital content industry is also confirmed by the industry data. The value of the European video games sector is estimated at more than € 20 billion in 2015 (out of a global market of € 68 billion)⁽⁸⁵⁾. In the music industry, digital revenues now represent 31% of total revenue in the EU, growing almost twice as fast as in the US and almost three times as fast as the global average⁽⁸⁶⁾.

As for the use of online services — whether paid or free — the vast majority of Internet users (87%) using the Internet have used email communication. Six out of ten Internet users participated in social networks (58%) and used online banking (57%), while at least a third made telephone or video calls (37%) and uploaded self-created content to a website (33%). Finally, slightly over a quarter (27%) have used internet storage space to save documents, pictures, music, videos or other files, out of which around one in ten (11%) paid for these cloud services. The use of most of these online services (with the exception of email communication, which has remained relatively stable) has been increasing in recent years, with the most notable increase (of 10 percentage points since 2010) in the case of telephoning or video calls over the Internet.

Figure 54: Use of selected online services, EU-28, 2014
(% of Internet users)



Source: Eurostat Community Survey on ICT usage in households and by individuals: [Use of the Internet] For which of the following activities did you use the Internet in the last 3 months for private purpose? [Use of Cloud Services] Did you use storage space on the Internet to save documents, pictures, music, video or other files, e.g. Google Drive, Dropbox, Windows Skydrive, iCloud, Amazon Cloud Drive? (isoc_bde15cua, isoc_bde15cbc, isoc_cicci_use).

As for socio-demographic differences, men are more likely than women to have bought computer software over the Internet while the opposite is true for clothes and sports goods. Purchases of digital content and the use of online services tend to decrease with age for most product categories.

Regarding the frequency of different online purchases, in a recent survey of online consumers⁽⁸⁷⁾, clothing, shoes and accessories accounted for a fifth (21%) of the most recent online purchases, followed by electronics and computer hardware (13%), books (11%), travel services (9%), cosmetics and healthcare products (8%), and electrical household appliances (7%).

1.4. Volume of business-to-consumer e-commerce

The size of the business-to-consumer segment of the EU Digital Single Market depends not only on the incidence of online shopping but also on the amounts spent.

Tangible goods account for most of the online spending

In a recent survey⁽⁸⁸⁾ of online consumers, respondents reported spending on average approximately € 100 on their latest online purchase.

As regards online purchases over the past year, the reported average amount spent on tangible goods and offline services⁽⁸⁹⁾ was € 760. The amounts spent on online services and digital content were much lower (€ 94 and € 107, respectively, among those who purchased these products), reflecting both the lesser market penetration of these product categories and the fact that a considerable proportion of them is currently being provided for free.

⁽⁸⁴⁾ Eurostat Community Survey on ICT usage in households and by individuals (isoc_ec_ibuy).

⁽⁸⁵⁾ Global games market report—2015, SuperData Research, May 2015.

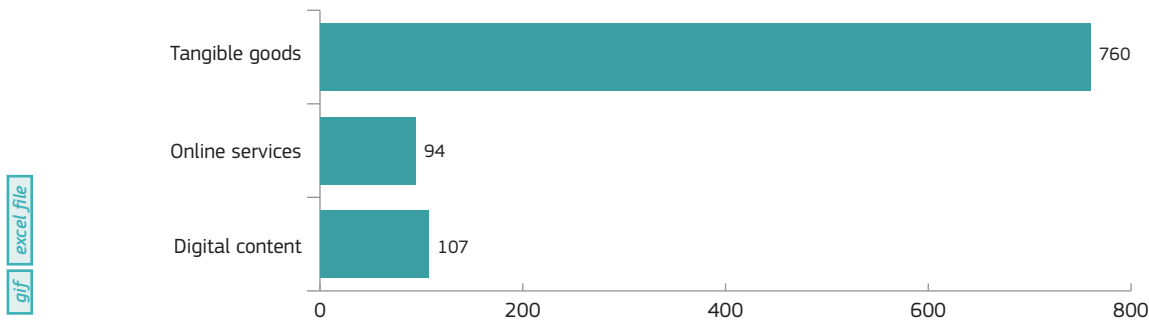
⁽⁸⁶⁾ <http://www.ifpi.org/downloads/Europe-Music-Industry-2014.pdf>.

⁽⁸⁷⁾ 2015 DSM survey.

⁽⁸⁸⁾ Ibidem.

⁽⁸⁹⁾ Purchased online such as travel services and reservations of offline leisure (event tickets, restaurants etc.).

Figure 55: Average spending on online purchases of different product categories over the last 12 months, EU-28, 2015 (€)



Source: 2015 DSM consumer survey: How much money have you spent IN TOTAL on online purchases of tangible goods or services (ordered online but used offline) over the last 12 months? (EU-28 N=21 330), How much money have you spent IN TOTAL on paid online services over the last 12 months? (EU-28 N=4437), How much money have you spent IN TOTAL on online purchases of digital content over the last 12 months? (EU-28 N=9357).

For all three product categories, men, respondents with a higher level of education, those who find it easy to make ends meet, those living in a metropolitan area, those who regularly travel to another country as well as respondents in the 35-54 age group report spending the most on their online purchases. The results of a regression analysis⁽⁹⁰⁾ confirm that the volume of online purchases is positively correlated with the level of education (but less so for digital content), age and male gender.

Distance and common cultural traits are important factors in cross-border online purchases of tangible products

In the case of tangible goods or offline services, the average spending domestically (€ 589) is more than double the cross-border Figure in the EU (€ 244) and almost four times higher than outside the EU (€ 150)⁽⁹¹⁾. The differences between domestic and

cross-border spending are less pronounced in the case of digital content (€ 79 domestically vs € 48 elsewhere in the EU and € 36 outside the EU)⁽⁹²⁾. The results of a regression analysis⁽⁹³⁾ confirm that when it comes to cross-border purchasing, the distance factor⁽⁹⁴⁾ negatively affects bilateral trade between two countries, but it appears to matter much less where digital content is concerned⁽⁹⁵⁾. Moreover, whereas common cultural traits (shared border and shared language) have a strong positive effect on the bilateral trade flow, they equally appear to matter less for digital content than for tangible goods.

EU-13 consumers spend relatively more on online purchases from other EU countries

Interestingly, while EU-13 consumers appear to spend less on online purchases (in particular of tangible goods) when compared to EU-15 consumers (€ 575 vs € 803), they tend to profit more from the potential of the Digital Single Market by spending more, in relative terms, on purchases from other EU countries (€ 230 vs € 247 by EU-15 respondents).

⁽⁹⁰⁾ M. Cardona, N. Duch-Brown, B. Martens, 'Consumer perceptions of (cross-border) e-commerce in the EU Digital Single Market', Joint Research Centre (JRC) of the European Commission, Institute for Prospective Technological Studies (IPTS), 2015.

⁽⁹¹⁾ Different base sizes, amounts are averaged amongst those respondents who purchased within the respective categories.

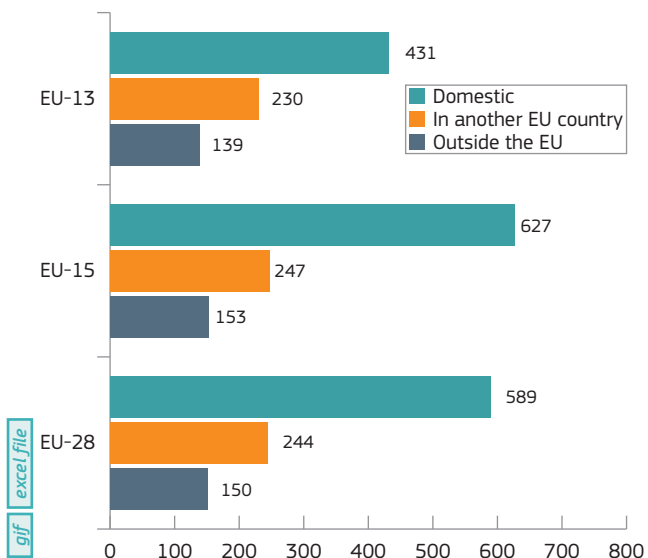
⁽⁹²⁾ The origin of online services purchases was not surveyed.

⁽⁹³⁾ M. Cardona, N. Duch-Brown, B. Martens, 'Consumer perceptions of (cross-border) e-commerce in the EU Digital Single Market', Joint Research Centre (JRC) of the European Commission, Institute for Prospective Technological Studies (IPTS), 2015.

⁽⁹⁴⁾ Apart from apparent transport costs this also incorporates additional costs due to regulatory differences between countries, financial transaction costs and information costs to bring the trading partners together in a transaction.

⁽⁹⁵⁾ The distance elasticity for goods is more than 8 times larger than for digital content.

Figure 56: Average domestic and cross-border spending on online purchases of tangible goods and offline services, EU-28, 2015 (€)



Source: 2015 DSM consumer survey: How much money have you spent IN TOTAL on online purchases of tangible goods or services (ordered online but used offline) over the last 12 months? (EU-28 N=21 330. Of the total amount that you spent online on tangible goods or services (ordered online but used offline) in the past 12 months, how much was spent on purchases from sellers based in another EU country (EU-28 N=11 803)/outside the EU (EU-28 N=6 266)?

Overall value of EU business-to-consumer Digital Single Market estimated at almost 2 % of GDP

Based on information on market penetration (the share of respondents who bought each of the product categories surveyed) and average spending per product category, the total value of the business-to-consumer segment of the Digital Single Market has been estimated at around € 230 billion. Tangible goods and offline services are estimated to represent 92% of this total value, with digital content and paid online services accounting for only 6% and 2%, respectively.

This estimate — corresponding to around 1.8% of European GDP — is within the range of other existing estimates. For instance, according to industry data, the European business-to-consumer e-commerce market reached total turnover in excess of € 350 billion in 2013⁽⁹⁶⁾. Another estimate refers to an average annual growth rate of 22% in the period 2000–2014, surpassing € 200 billion in 2014⁽⁹⁷⁾.

2. ONLINE PURCHASE JOURNEY

To better understand consumers' online purchasing behaviour, this section focuses on the typical online purchase journey, including the methods used and time spent researching products, the reasons for choosing a given website/app as well as the most popular devices, payment methods and delivery options used in online transactions. The data come from the recent survey of online consumers⁽⁹⁸⁾.

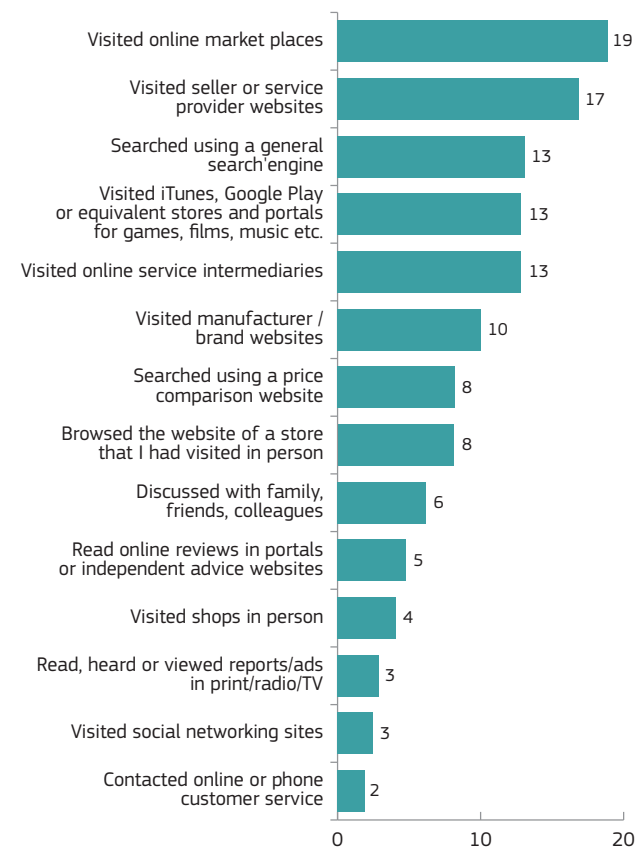
2.1. Methods used and time spent researching online purchases

Most online purchases are researched on the Internet

Online shoppers use a variety of, mainly online, research methods to inform their purchases. Prior to their last online purchase almost a fifth of respondents visited online marketplaces such as Amazon, eBay etc. (19%) or the website of the seller/provider (17%), while around one in ten used a general search engine (13%), visited manufacturer/brand websites (10%) or searched via

a price comparison website (8%) as opposed to 6% who consulted friends/family and 4% who visited shops in person⁽⁹⁹⁾.

Figure 57: Research steps before making the last online purchase, EU-28 (first choice) (%)⁽¹⁰⁰⁾



Source: 2015 DSM survey: Which of the following did you do to RESEARCH THIS ONLINE PURCHASE? (EU-28 N=21 657).

⁽⁹⁹⁾ Respondents were allowed to pick up to a maximum of five responses, their first choice only is shown here.

⁽¹⁰⁰⁾ Visiting online services intermediaries was offered as an option only to those whose latest online purchase was an offline service while the percentage of those visiting iTunes, Google Play etc. corresponds only to those whose latest online purchase was digital content.

Four in ten online shoppers prefer online sellers who also have a physical shop

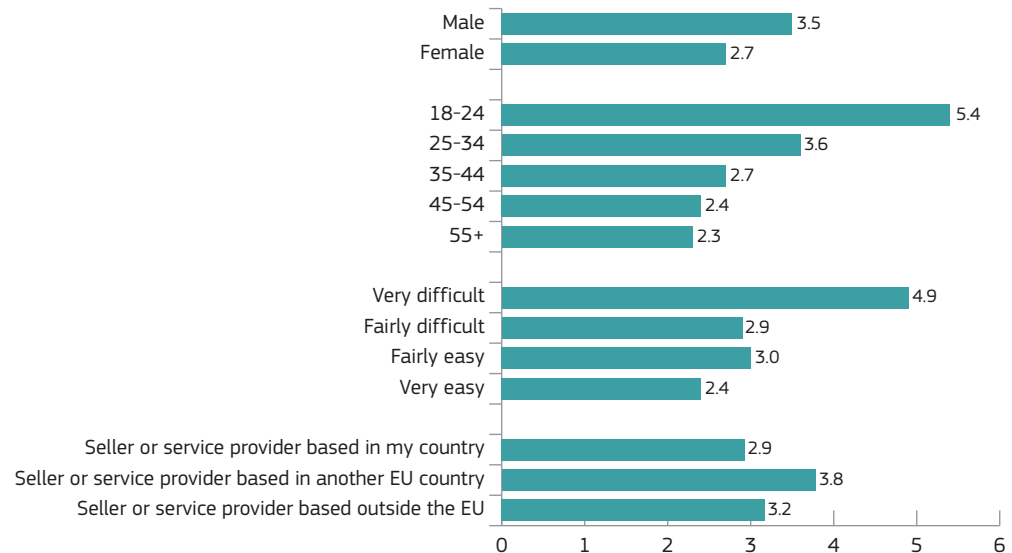
Asked specifically about purchasing online after first visiting a physical shop, online shoppers say⁽¹⁰¹⁾ they do this most often for ‘clothing, shoes and accessories’ (30% often/always) and ‘cosmetics and healthcare products’ (28%), and the least often for books (19%) and non-electrical household goods & interior design (20%). Interestingly, frequent online shoppers are much more likely to look at products in physical shops before purchasing them on the Internet than those who make fewer online purchases.

Overall, four in ten respondents who buy tangible goods online (38%) indicated that they preferred online sellers who also have a physical shop. Among those, 33% mentioned that they have more trust in a seller with a physical shop while 27% preferred to see a product in a shop before eventually buying it online, and 25% considered it easier to return a product when an online seller has a physical shop. Only 15% said that they prefer to get advice in the shop before buying online.

All the above-mentioned reasons for preferring an online seller that also has a physical shop are much more important for frequent online shoppers. Also, consumers who also buy online outside the EU-28 (45%) find the presence of a physical shop more important than consumers who buy only domestically (36%) or those who buy domestically and cross-border in the EU (39%). At country level, preference for online sellers that also have a physical shop is the lowest in Luxembourg (21%) and Malta (23%), which could be linked to a much smaller presence of physical shops in these smaller countries. On the other hand, consumers from the Czech Republic (54%), and Greece (54%) are the most likely to say that the presence of a physical shop is important for their online purchases.

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⁽¹⁰¹⁾ 2015 DSM consumer survey.

Figure 58: Time spent on research before making a purchase (hours), EU-28, 2015



Source: 2015 DSM consumer survey: Roughly how much TIME did you spend online IN TOTAL shopping for [insert answer from Q9] (from initial research through final purchase)? (EU-28 N=21 657).

Time spent on online purchases decreases with age and financial situation

In total, online shoppers in the EU reported spending roughly three hours shopping for their latest purchase⁽¹⁰²⁾.

As seen in Figure 58, consumers in a very difficult financial situation take much longer (4.9 hours), possibly searching for the best price, than those for whom making ends meet is very or fairly easy (2.4 and 3 hours respectively). This coincides with the finding that time spent online decreases with age. The youngest age group (18-24) spends an average of 5.4 hours on their latest online purchase, which is more than double the time reported by online shoppers aged 35 years or older. In addition,

.....
⁽¹⁰²⁾ 2015 DSM consumer survey.

online purchases from other EU countries are researched on average some three quarters of an hour longer than domestic purchases.

Consumers from the northern European countries spend the least amount of time on their online shopping (1.9 hours in Finland, 2.2 in Sweden, 2.4 in the Netherlands and 2.5 in Denmark), whereas consumers from certain EU-13 countries appear to take the longest (6.1 hours in the Czech Republic, 4.6 in Bulgaria and 4.2 in Slovakia).

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Figure 59: Reasons for choosing the website/appstore/app (up to 5 answers), EU-28, 2015 (%)⁽¹⁰³⁾



Source: 2015 DSM consumer survey: Why did you choose the website/appstore/app from which you finally bought this product? (EU-28 N=21 657).

2.2. Reasons for choosing the website/appstore/app

Online shoppers were asked to indicate up to five reasons for choosing a particular website/appstore/app from which they made their last purchase⁽¹⁰⁴⁾.

Price and previous experience are the main drivers for choosing a seller

The two most often quoted reasons are: price being the lowest (45%) and having had earlier experience with the site (44%). A third of those whose latest purchase was a tangible good mention low delivery costs while a quarter of online shoppers appreciate good reputation of a site (26%) and clear and complete product information (24%).

2.3. Devices and payment methods used for online shopping

Online shoppers were asked to list the devices and payment methods that they had used for online purchases in the past year.

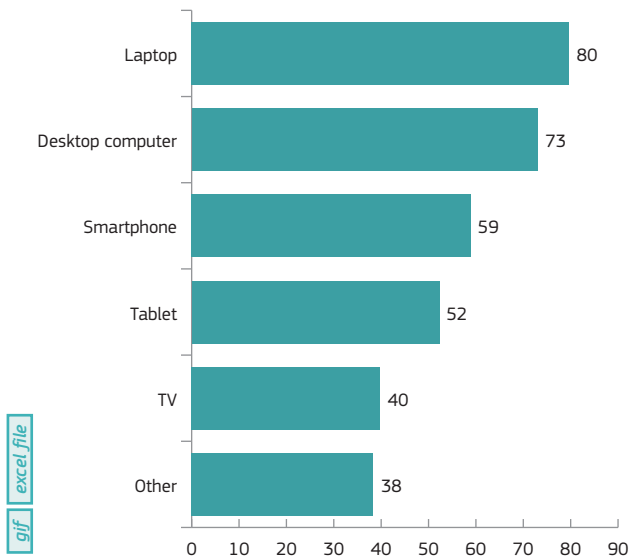
Laptop is the most popular device for making online purchases

Eight out of ten (80%) online shoppers say they use a laptop, followed by a desktop PC (73%), a smartphone (59%), a tablet (52%), a TV (40%) and other (unspecified) devices (38%).

⁽¹⁰³⁾ Certain answers were only applicable to those respondents who purchased tangible goods (convenient delivery options, low delivery costs) or those who made a cross-border purchase (product not offered in my country, delivery in my country was possible, I understand the language of the foreign seller, I trust the foreign country where I'm buying from).

⁽¹⁰⁴⁾ Ibidem.

Figure 60: Devices used for online purchases over the last 12 months, EU-28, 2015 (multiple answers possible) (%)



Source: 2015 DSM consumer survey: Which of the following DEVICES did you use to make your online purchases over the last 12 months? (EU-28 N=22 848).

Younger respondents (aged 18-34) are by far the most likely to make use of all devices except for desktop computers (which are a more traditional device), which could be seen as a reflection of the wide range of media that young people interact with and their greater propensity to purchase online. Likewise, those who frequently travel abroad are much more likely to use all devices, which also reflects their greater propensity to buy online.

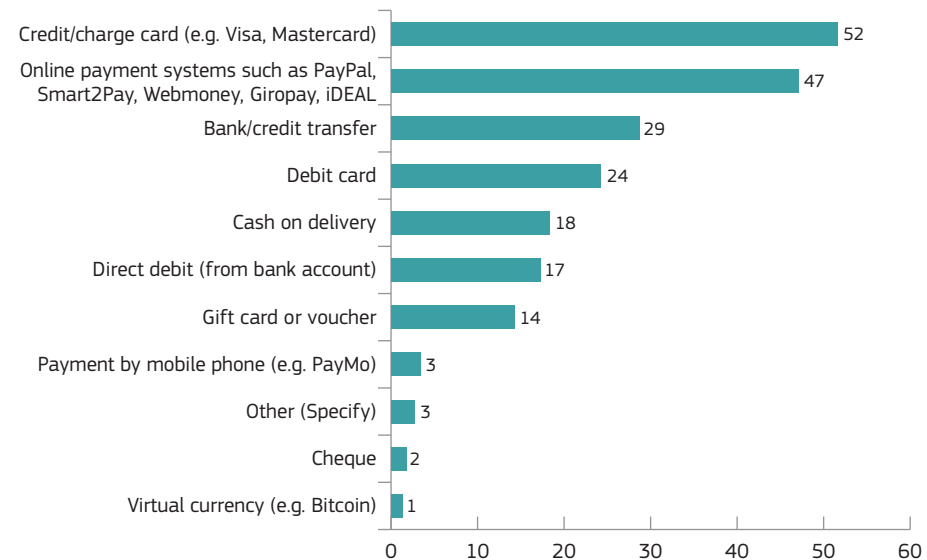
EU-13 countries are more likely to use cash on delivery

Electronic means of payment increase efficiency of online transactions and enhance customers' convenience. At EU level, the most commonly used payment methods in online transactions are credit/charge card (52%), online payment systems, e.g. PayPal (47%), bank/credit transfer (29%), debit card (24%) and cash on delivery (18%).

However, there are notable differences between EU-15 and EU-13. While EU-15 respondents are more likely to

use a credit/charge card (54% vs 42% in the EU-13) or online payment systems (50% vs 36% in the EU-13), EU-13 respondents are more likely to use cash on delivery (47% vs 12% in the EU-15) or bank/credit transfer (44% vs 25% in the EU-15). For certain EU-13 countries, cash on delivery appears to be by far the most commonly used payment method. Cash on delivery payments are most widespread in Bulgaria (62%), Romania (57%), Slovakia (57%), Slovenia (55%), Greece (54%) and the Czech Republic (53%)⁽¹⁰⁵⁾.

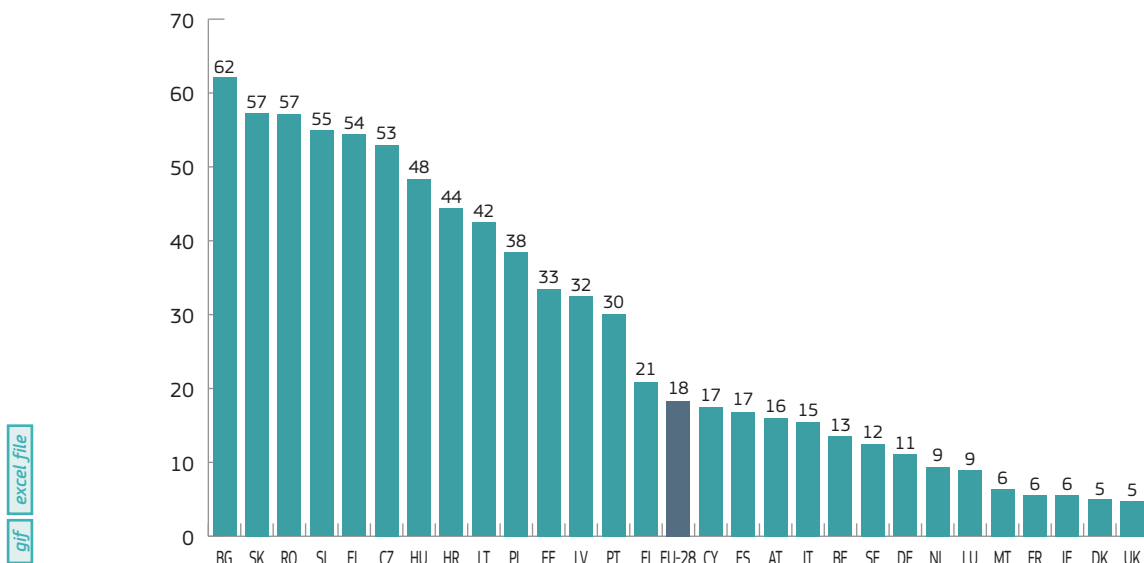
Figure 61: Payment methods used for online purchases over the last 12 months, EU-28, 2015 (multiple answers possible) (%)



Source: 2015 DSM consumer survey: Which of the following PAYMENT METHODS have you used for your online purchases over the last 12 months? (EU-28 N=22 848).

⁽¹⁰⁵⁾ Consumer survey identifying the main cross-border obstacles to the Digital Single Market and where they matter most, 2015, GfK on behalf of the European Commission.

Figure 62: Proportion of respondents who have used cash on delivery for their online purchases over the last 12 months, 2015 (%)⁽¹⁰⁶⁾



Source: 2015 DSM consumer survey: Which of the following payment methods have you used for your online purchases over the last 12 months? – cash on delivery (EU-28 N=22848).

2.4. Delivery options

Of those consumers whose last online purchase was a tangible good, the vast majority (83%) had the item delivered to their home or work address, 8% picked it up in person in a shop, 5% picked it up from a collecting point/safe box in a public location and 4% from the local post office.

The preference for home/work delivery increases with age, whereas younger consumers, those living in metropolitan areas and those who frequently travel abroad are more likely to pick up their order in a shop.

⁽¹⁰⁶⁾ Consumer survey identifying the main cross-border obstacles to the Digital Single Market and where they matter most, 2015, GfK on behalf of the European Commission.

Looking at regional differences, respondents from EU-15 countries are more likely to have their goods delivered at home or at work (85% vs 75% in the EU-13), while a considerably larger proportion of EU-13 consumers take delivery of their goods in a local post office (8% vs 3% in the EU-15). The differences between individual countries are even more pronounced. In Malta, Germany and Austria, almost 95% of consumers had their latest online purchase delivered at home/work, compared to less than 40% in Estonia (where a third of respondents picked up their order from a collecting point/safe box), Latvia and Finland (where the same proportion picked it up from a local post office).

3. DRIVERS OF AND BARRIERS TO E-COMMERCE

This section investigates both demand- and supply-side drivers of and barriers to (cross-border) e-commerce throughout the EU.

3.1. On the demand side

Consumers' propensity to engage in (cross-border) online transactions may be facilitated or hampered by a number of factors, including perceived benefits and risks of e-commerce, confidence in online transactions, awareness of key consumer rights online and the reliability of online comparison tools.

3.1.1. Reasons to buy online

In a recent survey of online consumers⁽¹⁰⁷⁾, respondents were asked to indicate five main reasons why they buy products online.

Convenience, price and choice are the main reasons to shop online

The reasons most frequently quoted by online shoppers relate to convenience in terms of time (49% being able to order at any time of the day/week, 42% saving time by buying online), price (49% finding cheaper products online, 37% due to ease of comparing prices online) and choice (36% more choice online, 25% finding certain products only online). Around a quarter of online shoppers mention delivery to a convenient place (24%). Next are information-related reasons: ability to find consumer reviews (21%), ease of comparing products (20%) and ability to find more information online (18%). Smaller proportions

⁽¹⁰⁷⁾ Consumer survey identifying the main cross-border obstacles to the Digital Single Market and where they matter most - 2015 DSM consumer survey.

of respondents selected the remaining answers: disliking going to shops (12%), ability to return products easily (9%) and ability to find better quality products (5%).

The results of a regression analysis⁽¹⁰⁸⁾ confirm that price, choice and convenience in terms of time are the principal reasons why consumers opt for online purchase of tangible goods, and are significant factors driving the volume of online purchases, whereas for paid digital content quality appears to be the pre-dominant factor. Cross-border purchases of goods appear to be driven mostly by reasons relating to quality and choice.

3.1.2. Confidence to buy online domestically and cross-border

Consumer concerns are a significant barrier to cross-border shopping

Low levels of cross-border shopping may be explained, at least in part, by a persistent gap in consumer confidence. While 61% of consumers feel confident buying online in their own country, only 38% are confident purchasing goods or services via the Internet from retailers or providers in other EU countries (a 2-point increase in 2014 compared to 2012).



⁽¹⁰⁸⁾ M. Cardona, N. Duch-Brown, B. Martens, 'Consumer perceptions of (cross-border) e-commerce in the EU Digital Single Market', Joint Research Centre (JRC) of the European Commission, Institute for Prospective Technological Studies (IPTS), 2015.

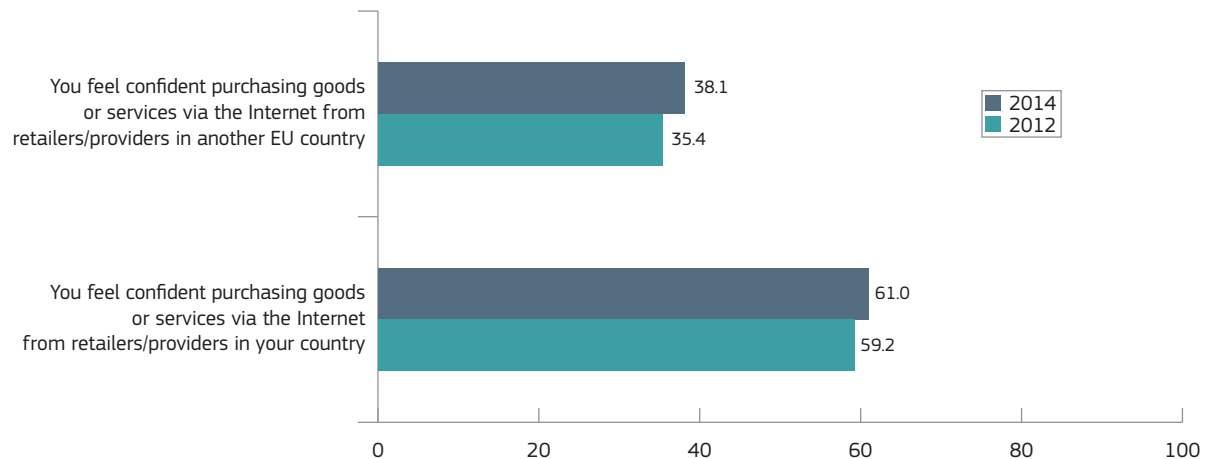
Figure 63: Main reasons for buying online (up to 5 answers), EU-28, 2015 (%)



Source: 2015 DSM consumer survey: What are the main REASONS why you buy products online? (EU-28 N=22 646).

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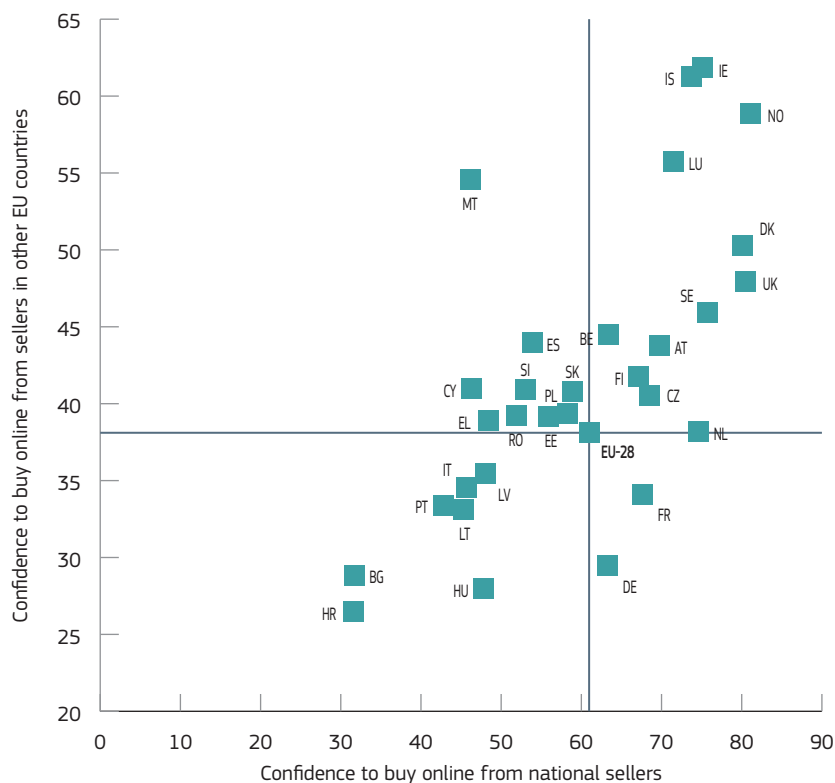
Figure 64: Confidence in domestic and EU cross-border online purchases, EU-28, 2014 (% of consumers)



Source: Flash Eurobarometer 397: How strongly do you agree or disagree with each of the following statements? Base: all respondents (n=26 590).

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Figure 65: Confidence in domestic and EU cross-border online purchases in different countries, 2014 (% of consumers)



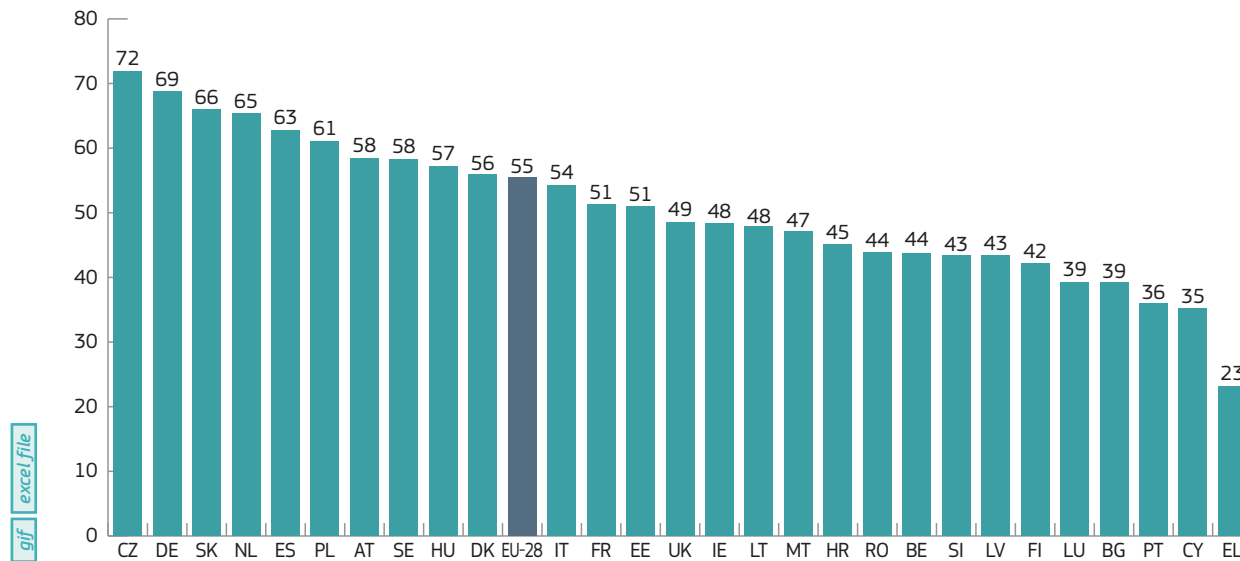
The percentage of consumers who feel confident buying online in their own country ranges from 80% in Denmark and the UK to 32% in Bulgaria and Croatia. At least half of consumers in Ireland (62%), Luxembourg (56%), Malta (55%) and Denmark (51%) feel confident when making online purchases from other EU countries, compared to 27% in Croatia, 28% in Hungary, 29% in Bulgaria and 30% in Germany.

Consumers' confidence in online purchases both domestically and cross-border is strongly correlated with the actual experience of such purchases (correlation of around 0.7 in both cases). Among consumers who have made at least one cross-border online purchase, confidence about buying from online sellers in other EU countries is more than twice as high as among those who have never done so (78% vs 36%). As for the influence of different socio-demographic characteristics, internet use has, not surprisingly, the greatest positive impact on confidence in making online purchases. It is also higher among younger, male, better-off and better-educated consumers, those who comfortably use at least four languages and respondents with higher numerical skills.

Source: Flash Eurobarometer 397: How strongly do you agree or disagree with each of the following statements? Base: all respondents (n=26 590).



Figure 66: Awareness of the right to a cooling-off period in distance purchases, 2014 (% of consumers)



Source: Flash Eurobarometer 397: How strongly do you agree or disagree with each of the following statements?

3.1.3. Awareness of consumer online rights

Consumers should be aware of their rights in online transactions so they can confidently use them when shopping online. In online transactions, where consumers cannot try or see the item first-hand, the opportunity to reconsider a purchase during the cooling-off period provides an important safeguard⁽¹⁰⁹⁾. Yet, just slightly over half of the respondents (56%) in the EU correctly answered that they have the right to return a new electronic product ordered by post, phone or the Internet 4 days after its delivery, without giving any reason; 14% incorrectly said that they do not have such right and a quarter (26%) thought that it depends on the product. The percentage of correct answers ranges from 72% in the Czech Republic, 69% in Germany and 66% in Slovakia to 23% in Greece, 35% in Cyprus and 36% in Portugal.

Consumers' awareness of their right to a cooling-off period appears even lower when it comes to purchasing digital content. A recent survey of online consumers asked respondents about the latest stage up to which they have the right to withdraw from such purchase and get their money back. At EU-28 level, 30% of respondents reported that they could do so 'before they actually paid for the product', 7% reported 'within 14 days after completing the download/streaming', 4% answered 'within 24 hours after the download/streaming was completed' and 3% mentioned 'before the download or streaming was completed'. Almost half of respondents (47%) admitted that they did not know the answer to this question, whereas a mere 9% correctly identified that they could do so 'before the download/streaming was started'.

⁽¹⁰⁹⁾ That is why the Consumer Rights Directive (2011/83/EC) foresees the right to return the product within 14 days after its delivery.

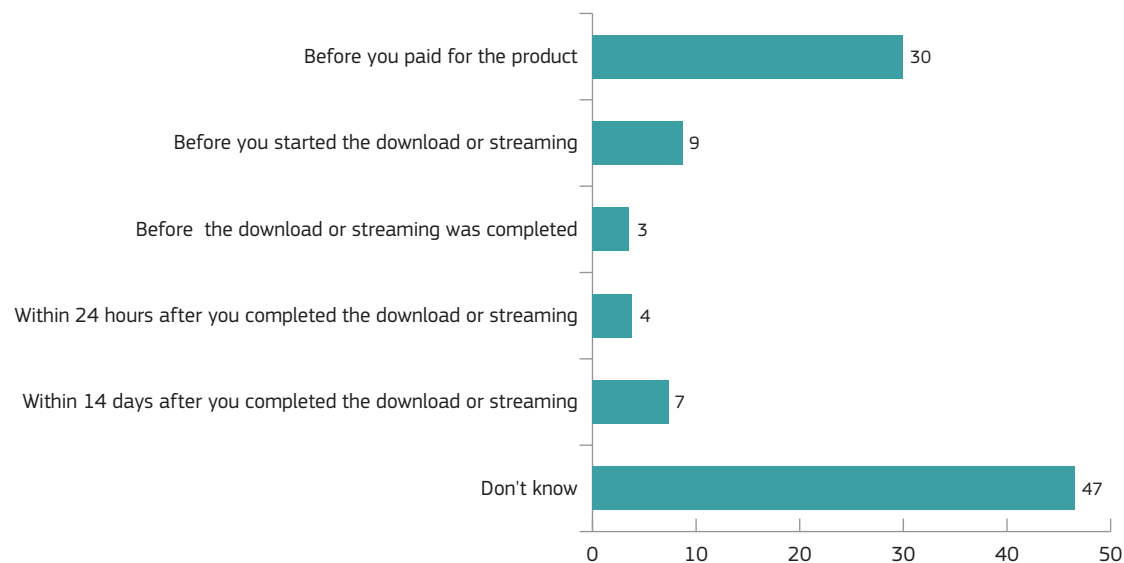
The proportion of respondents who identified the correct answer ranged from as low as 3% in Bulgaria and Cyprus to 11% in the UK. There were fewer correct answers among older consumers, those who find it very difficult to make ends meet, those who rarely or never travel to another country and those who purchase digital content only domestically.

3.1.4. Reliability of online comparison tools

Given the growing importance of online comparison tools, a recent market study⁽¹¹⁰⁾ examined how various types of comparison tools function for consumers.

The study found that three quarters (74%) of EU online consumers have used price comparison websites and apps over the past year and four in ten (40%) are using them at least once a month. At the same time, two thirds of comparison tool users (65%) had experienced at least one problem when using such tools (e.g. unavailability of the product on the seller's website in 54% of the cases or incorrect prices in 21% of the cases). Less than half of the comparison tools tested disclosed details on their relationship with suppliers or described their business model (e.g. whether retailers had to pay to have their products listed). Only a third (34%) provided information on how to file a complaint.

Figure 67: Awareness of the right to withdraw from digital content purchases, EU-28, 2015 (%)



Source: 2015 DSM consumer survey: When purchasing digital content, what is the latest stage up to which you have the right to withdraw from the purchase and get your money back? base: all respondents, n=22 848.

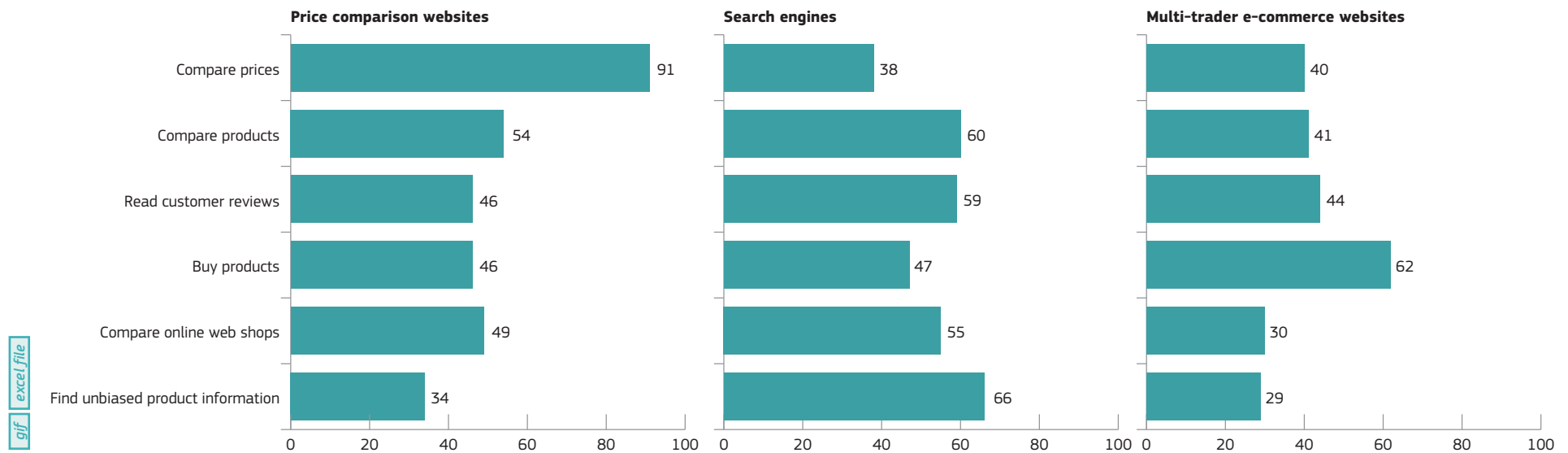
As for consumers' own assessment of different types of comparison tools, although virtually all users agreed that price comparison tools allowed customers to compare prices, just 34% said they could also be used to find unbiased product information. A very different result was found for search engines; while just 38% of users agreed they could be used to compare prices, almost twice as many (66%) said they could be used to find unbiased product

information. A majority of users (62%) took the view that multi-trader e-commerce platforms were mainly about buying products.

The study also shows that the way products are ranked by a comparison tool (e.g. position of the product in the ranking or the criteria used for ranking) influences the final choice of the consumer.

⁽¹¹⁰⁾ The coverage, functioning and consumer use of comparison tools and third-party verification schemes for such tools. Study on behalf of the European Commission by ECME Consortium (in partnership with DELOITTE), 2015 http://ec.europa.eu/consumers/consumer_evidence/market_studies/comparison_tools/index_en.htm.

Figure 68: Perceived functionalities of online comparison tools, EU-28, 2014 (%)



Source: Comparison tools study, 2014: Do you think that the following tools allow customers to ...? base: respondents who have heard about comparison tools (n=18583).

The study confirms that the enforcement of existing legislation (e.g. Unfair Commercial Practices Directive and Consumer Rights Directive) with regard to comparison tools should be stepped up and that there is room for further guidance and/or collaboration between operators and regulators to improve the reliability and transparency of these tools. The study also lists a series of recommendations to improve the transparency and reliability of comparison tools.

These findings are used by the Commission to develop a series of principles to help comparison tool operators comply with the relevant legislation, such as the Unfair Commercial Practices Directive, and to further improve their transparency and user-friendliness.

3.1.5. Concerns about buying online domestically and cross-border

In a recent survey of online consumers, respondents were asked about their greatest concerns about buying products online in their own country and in other EU countries⁽¹¹¹⁾.

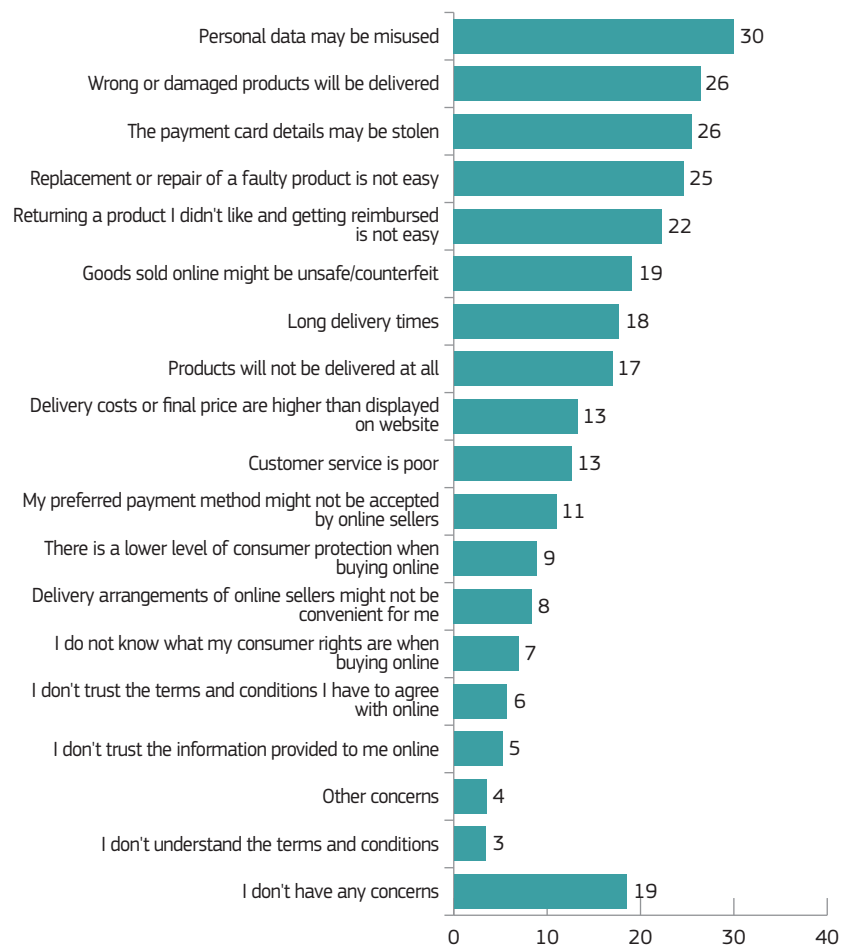
Data protection, payment security and consumer rights are key concerns in domestic e-commerce

The main consumer concerns about purchasing products online domestically have to do with data protection and payment security (30 % of respondents were concerned that personal data may be misused and 26 % that payment

card details may be stolen) and consumer rights (26 % were afraid of receiving wrong or damaged products, 25 % were concerned that it is not easy to replace or repair a faulty product and 22 % that it is not easy to return a product they did not like and get reimbursement). Just under a fifth of online consumers believe that goods bought online may be unsafe or counterfeit (19 %), delivery times may be long (18 %) or that products would not be delivered at all (17 %). Smaller numbers have expressed concerns about the delivery cost or price being higher than the one displayed (13 %), the customer service being poor (13 %) and their preferred payment method not being available (11 %). Fewer than one in ten mention a lower level of consumer protection (9 %) or not knowing their consumer rights online (7 %). Finally,

⁽¹¹¹⁾ Respondents could select up to a maximum of 5 answers.

Figure 69: Main concerns about buying online in own country, EU-28, 2015 (up to 5 answers) (%)



Source: 2015 DSM consumer survey: What are your greatest CONCERNS about buying products online in your country? (EU-28 n=22 848).

concerns related to trust in or understanding of the terms and conditions were mentioned by 6 % and 3 % of respondents, respectively.

Overall, a fifth (19%) of online consumers say they do not have any concerns about buying products online in their country. Consumer groups that appear in general to have fewer concerns

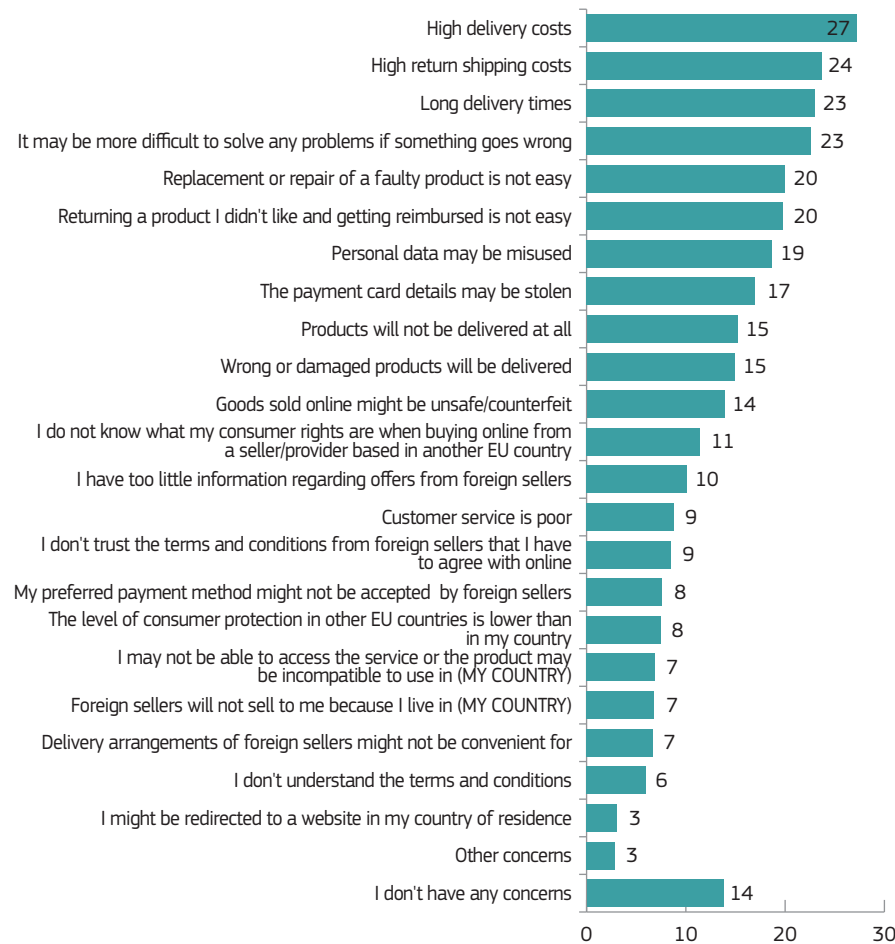
include older respondents (except for concerns about the misuse of personal data and payment security), respondents with low education, consumers who make ends meet very easily, consumers who rarely or never travel abroad, those who live in rural areas and respondents who least often buy/use products on the Internet.

As for regional differences, concerns linked to domestic e-commerce appear to be higher amongst EU-13 consumers (87% at least one concern vs 80% in EU-15), in particular as regards product safety/authenticity (28% concerned vs 17% in EU-15) and key consumer rights, i.e. fear that wrong or damaged products would be delivered (36% vs 24%) or that it would not be easy to replace or repair a faulty product (32% vs 23%) and to return a product the consumer did not like and get reimbursed (27% vs 21%).

Concerns about cross-border e-commerce are linked to delivery, redress and consumer rights

Delivery-related issues predominate when it comes to the main concerns about online purchases from other EU countries. Around a quarter of online consumers have concerns about high delivery costs (27%), high return shipping costs (24%), and long delivery times (23%), in addition to non-delivery (15%). A quarter of respondents (23%) expressed concerns related to redress (i.e. the difficulty of solving problems if something goes wrong) and a fifth (20%) were concerned about key consumer rights in getting a faulty product replaced or repaired, and returning a product they did not like and getting reimbursed). Compared to domestic e-commerce, smaller proportions of respondents expressed concerns about personal data being misused (19%), payment details being stolen (17%), wrong or damaged products being delivered (15%) and goods sold online being unsafe or counterfeit (14%). In contrast, concerns stemming from not knowing their consumer rights when buying from another EU country (11%), or

Figure 70: Main concerns about buying online in another EU country, EU-28, 2015 (up to 5 answers) (%)



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Source: 2015 DSM consumer survey: What are your greatest CONCERNS about buying products online in another EU country? (EU-28 n=22848).

to do with trust and understanding of the terms and conditions (9% and 6% respectively), were more prevalent than in the case of domestic purchases.

Overall, 14% of consumers say that they do not have any concerns about buying online in other EU countries. As in the case of domestic e-commerce, concerns regarding cross-border

e-commerce are lower among older respondents (55+), except for trust issues to do with personal data misuse and unsafe online payments. Differences in consumers' concerns between EU-15 and EU-13 are less pronounced than in the case of domestic transactions, though still present (88% at least one concern in EU-13 vs 86% in EU-15).

The results of a regression analysis⁽¹¹²⁾ indicate that out of all the above-mentioned consumer concerns with online purchasing, those relating to trust and consumer rights clearly have a considerable negative impact on consumers' propensity to engage in online trade, when tangible goods are concerned. Somewhat surprisingly, digital content buyers purchasing cross-border report significant concerns about wrong or damaged products and replacement/repair as well as return/reimbursement issues. Concerns about payment card details being stolen also mainly affect consumers who consciously download digital content cross-border or pay for this service.

3.2. On the supply side

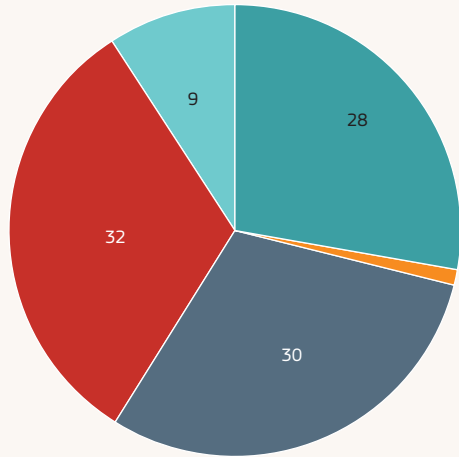
3.2.1. Confidence to sell online domestically and cross-border

Overall, 59% of all retailers – whether currently engaged in online sales or not – say they are confident to sell online while almost a third (32%) say this is not the case. Three in ten (30%) companies are confident selling online to consumers in their own as well as in other EU countries, while 28% are confident only when selling to consumers in their own country. Just 1% are confident only when selling to consumers in other EU countries⁽¹¹³⁾.

⁽¹¹²⁾ M. Cardona, N. Duch-Brown, B. Martens, 'Consumer perceptions of (cross-border) e-commerce in the EU Digital Single Market', Joint Research Centre (JRC) of the European Commission, Institute for Prospective Technological Studies (IPTS), 2015.

⁽¹¹³⁾ Flash Eurobarometer 396.

Figure 71: Retailers' confidence to sell online, EU-28, 2014 (%)



■ Yes, but only when selling to consumers in (OUR COUNTRY)
■ Yes, but only when selling to consumers in other EU countries
■ Yes, when selling to both consumers in (OUR COUNTRY) and in other EU countries
■ No
■ Don't know

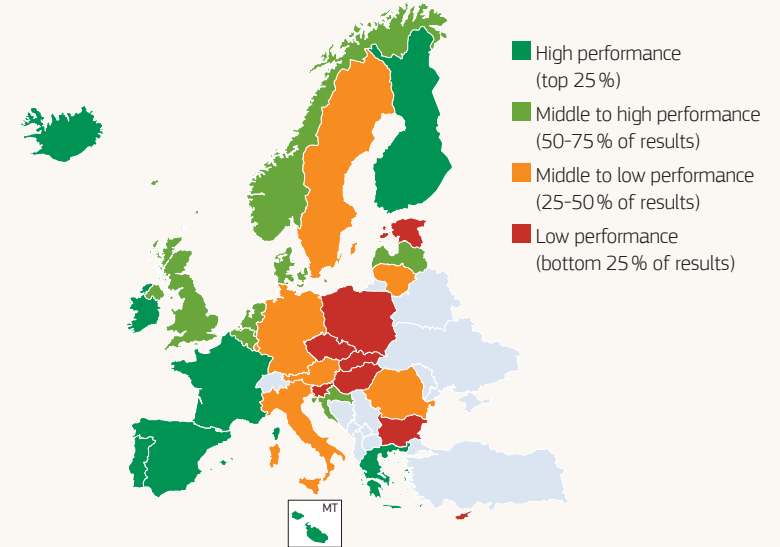
● EU-28

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Source: Flash Eurobarometer 396: Would you say that your company is confident to sell online? Base: All retailers (n=10457).

At country level, confidence in online sales ranges from 81% in Spain, 74% in Malta and 73% in Greece and France to 31% in Hungary and 36% in Bulgaria.

Figure 72: Retailers' confidence to sell online, 2014 (%)



	Percentage of retailers that are confident to sell online but only when selling to consumers in (OUR COUNTRY)	Percentage of retailers that are confident to sell online but only when selling to consumers in other EU countries	Percentage of retailers that are confident to sell online when selling to both consumers in (OUR COUNTRY) and in other EU countries	Percentage of retailers that are confident to sell online
EU-28	28	1	30	59
BE	25	1	38	64
BG	24	1	10	36
CZ	22	1	20	43
DK	43	0	17	60
DE	25	1	26	52
EE	24	0	16	40
IE	28	1	37	66
EL	24	1	48	73
ES	27	1	54	81
FR	38	0	35	73
HR	17	2	43	62
IT	20	2	33	54
CY	24	1	23	48
LV	40	1	21	61
LT	14	1	41	56
LU	16	2	31	48
HU	21	0	10	31
MT	26	2	46	74
NL	34	0	31	65
AT	16	1	32	50
PL	29	1	17	46
PT	19	0	49	68
RO	28	1	23	52
SI	21	3	24	48
SK	35	3	9	46
FI	48	0	24	72
SE	36	0	20	56
UK	35	0	23	59
IS	29	2	41	72
NO	43	0	18	60

Source: Flash Eurobarometer 396: Would you say that your company is confident to sell online? Base: All retailers (N= 10457).

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Not surprisingly, retailers who already engage in e-commerce are also much more likely to have confidence in this sales channel (89%) than those who do not currently sell online (38%). Retailers who sell non-food products are also more confident to sell online than those selling food products (62% vs 51%). Finally, confidence in online sales increases with the number of languages a company sells in, and this is particularly the case when it comes to selling both domestically and in other EU countries (only 19% of retailers selling in their own language express confidence, compared to 60% of those who sell in four or more languages).

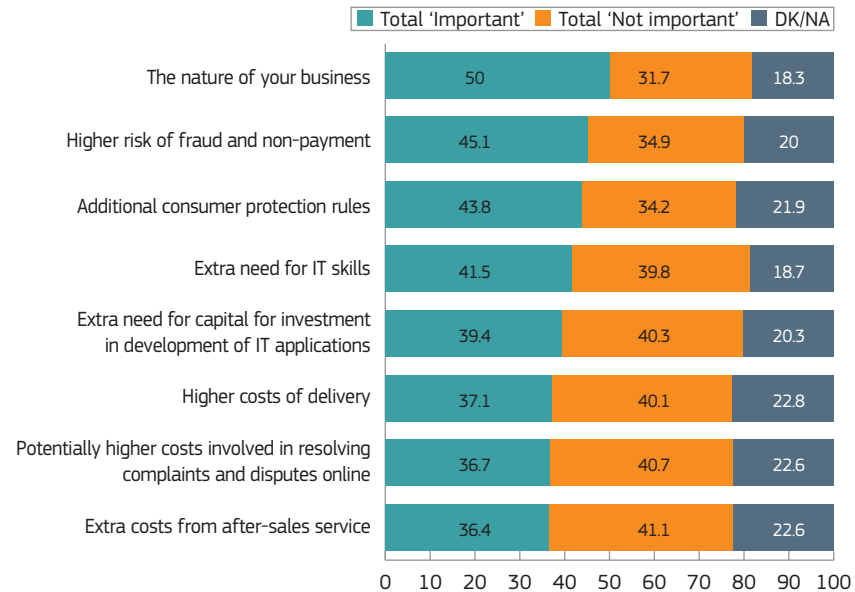
3.2.2. Obstacles to the development of online sales

Retailers were asked how important a range of obstacles were to their company developing online sales.

The nature of the business is the most important obstacle to developing online sales

Among retailers who currently do not sell online, half (50%) say that the nature of their business is an important obstacle to developing online sales. This is followed by higher risk of fraud and non-payment (45%), additional consumer protection rules (44%) and the extra need for IT skills (42%). Slightly less than four in ten retailers mention extra need for capital investment in the development of IT applications (39%), higher delivery costs, potentially higher costs of dispute resolution (both 37%) and extra costs arising from after-sales service.

Figure 73: Main concerns about selling online, EU-28, 2014 (%)



Source: Flash Eurobarometer 396: How important are the following obstacles to the development of online sales by your company? base: Retailers who do not sell online (n=6142).

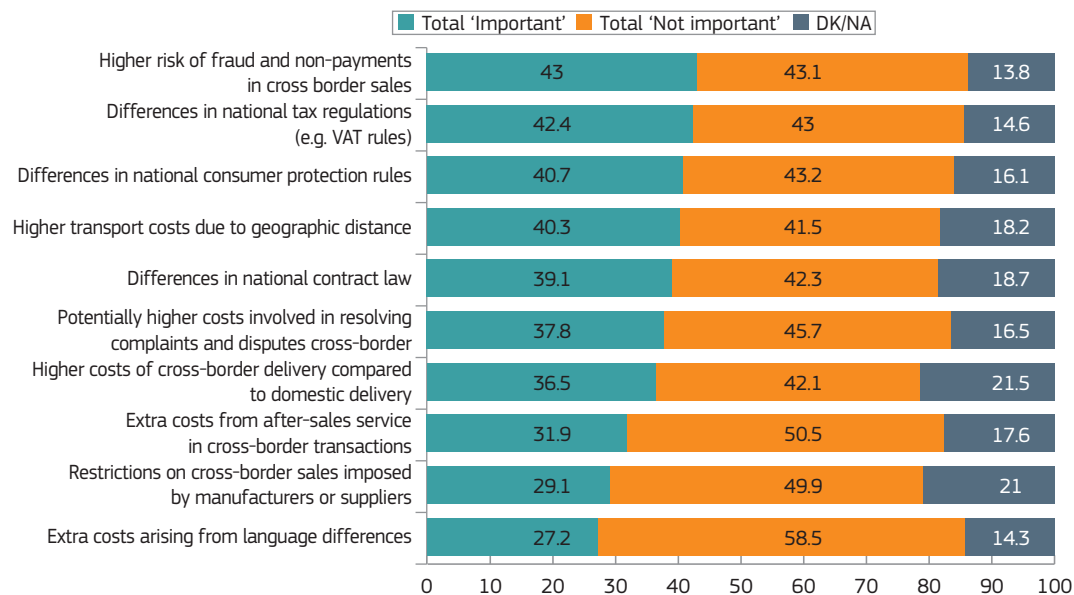
Higher risk of fraud and differences in national tax and consumer regulations are the main barriers to selling online in other EU countries

Among retailers who currently sell online only in their own country, higher risk of fraud and non-payments (43%), differences

in national tax regulations (42%), consumer protection rules (41%) and contract law (39%) as well as higher transport costs (40%) are the most frequently quoted obstacles to the development of cross-border sales. Over a third of respondents also mention potentially higher costs of dispute resolution (38%) and higher delivery costs (37%).

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Figure 74: Main concerns about selling online to other EU countries, EU-28, 2014 (%)



Source: Flash Eurobarometer 396: How important are the following obstacles to the development of online sales by your company? base: Retailers who sell online in their own country (n= 3840).

4. PROBLEMS AND COMPLAINTS

This section looks at the type of problems that consumers experience with online purchases, their approach to complaining in the event of problems and satisfaction with complaint handling, based on the recent survey of online consumers. To get further insight into the problem areas, additional data have been obtained from EU-wide compliance checks of online retailers and consumer complaints received by the European Consumer Centres.

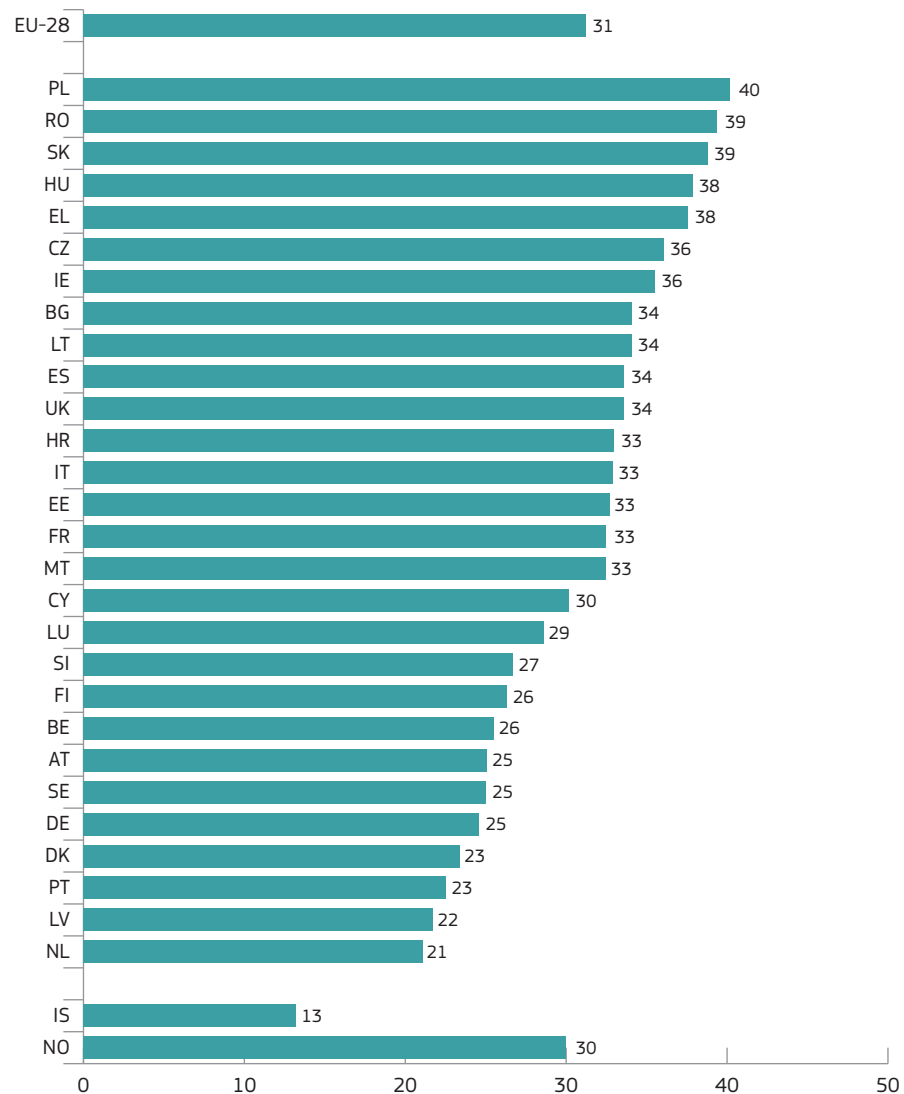
4.1. Problems with online transactions

4.1.1. Overall incidence of problems

Slightly less than a third (31%) of online consumers experienced at least one problem when making or trying to make an online purchase in the past 12 months.

This proportion decreases with age and increases with the level of education, the frequency of foreign travel, the size of the locality and the frequency of buying/using products on the Internet.

Figure 75: Problems encountered with online purchases by country, 2015 (%)



Problems are more prevalent in EU-13 than in EU-15

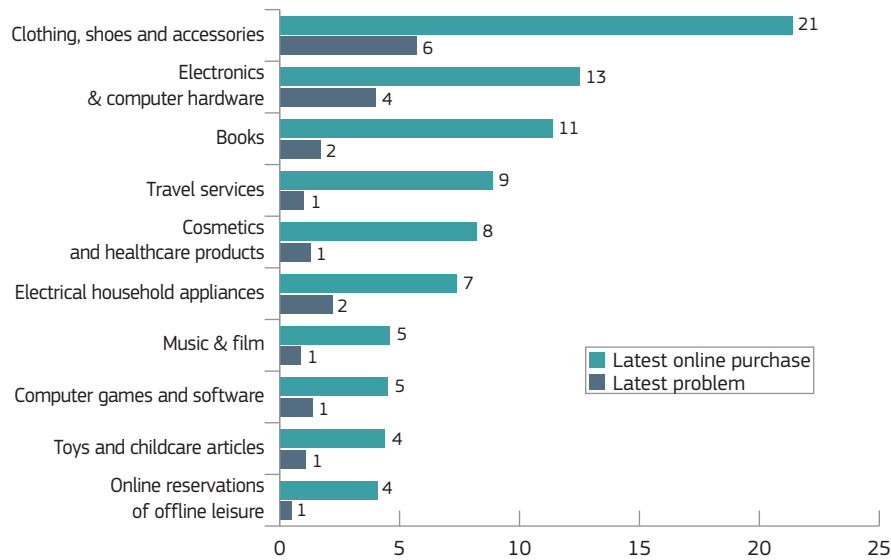
The proportion of consumers who say they have experienced problems is higher in EU-13 than in EU-15 (38% vs 30%). The highest levels can be found in Poland (40%), Romania (39%), Slovakia (39%), Greece (38%) and Hungary (38%), whereas consumers from Iceland (13%), the Netherlands (21%), Latvia (22%), Portugal (23%) and Denmark (23%) are the least likely to report problems.

Looking at the latest problems experienced, the vast majority of them have to do with tangible goods (73%), followed by digital content (19%) and online services (8%). Amongst tangible goods, the products that caused most problems — clothing, shoes and accessories (6% of all online buyers) and electronic and computer hardware (4%) — were also respectively the first and second most common online purchases (accounting for 21% and 13% of latest online purchases).

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Source: 2015 DSM consumer survey: Proportion experiencing any problem with an online product/service over the past 12 months (n=22 646) – latest problem.

Figure 76: Category of latest online purchase vs latest problem experienced, EU-28, 2015 (%)



Source: 2015 DSM Consumer survey: Thinking about your latest online purchase, what kind of product did you buy? (EU-28 N=21 657) and If you experienced a problem/problems when making or trying to make an online purchase in the last 12 months, the most recent problem was with: (EU-28 n=22 646).

Cross-border purchases cause relatively more problems

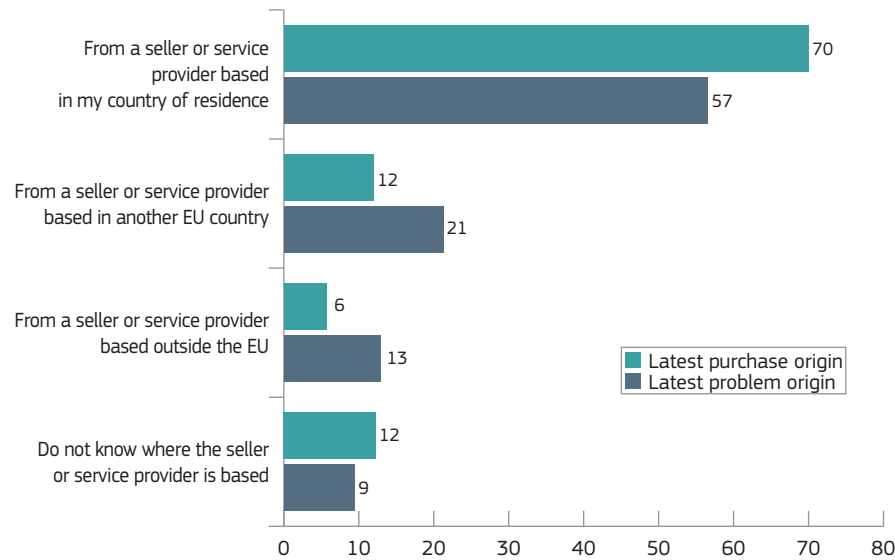
As might be expected, the majority of consumers' most recent problems arise with (attempted) purchases from a domestic seller (57%), while, respectively, 21% and 13% of problems are linked to purchases from sellers based in another EU country and outside the EU⁽¹¹⁴⁾. Higher absolute incidence of domestic problems is most likely linked to greater frequency of domestic online purchases. Indeed, when comparing the origin of the latest problem with the origin of the latest purchase, cross-border purchases, both within the EU and from outside the EU, account for a disproportionately high amount of problems (12% and 6% of purchases and 21% and 13% of problems respectively vs 70% and 57% for domestic online purchases).

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⁽¹¹⁴⁾ In total, 9% of consumers said they did not know the country of origin of the online seller with whom they experienced a problem most recently.

Figure 77: Origin of latest online purchase vs latest online problem, EU-28, 2015 (%)



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Source: 2015 DSM consumer survey: Where did you buy this product online from? (EU-28 n=21 657), Where was this online purchase made or attempted from? (EU-28 n=6 468).

4.1.2. Most prevalent problems

Concerns about delivery and conformity issues are confirmed by actual consumer experience

Certain concerns discussed earlier are substantiated by actual problems experienced by consumers. Hence, the most frequently quoted problem (accounting for 17% of all problems) has to do with long delivery times. Concerns about conformity-related issues are also mirrored in the actual consumer experience, with poor product quality (15%), defective products (14%), delivery of wrong products and non-delivery (both 13%) among the top five problems. On the other hand, data misuse and credit card details being stolen (the first and third most frequently quoted concerns with domestic purchases) accounted for 4% and 3% of actual problems, respectively. While the incidence of these problems is relatively low, the magnitude of the damage that they can cause explains why they are of great concern to consumers.

Figure 78: Type of problem(s) experienced most recently by consumers⁽¹¹⁵⁾

	Total	Tangible good/service				Online service (country of origin not asked)	Digital content			
		Purchased domestically	Purchased cross- border intra EU	Purchased cross- border extra EU	Do not know country of origin		Purchased domestically	Purchased cross- border intra EU	Purchased cross- border extra EU	Do not know country of origin
Base size (unweighted)	7119	2925	1056	673	427	594	712	315	155	178
Long delivery time	17.2%	16.1%	14.3%	23.6%	18.0%	15.5%	19.3%	18.3%	14.7%	22.2%
Product lower quality than advertised	15.0%	16.7%	13.9%	17.9%	10.5%	10.0%	17.4%	13.0%	10.0%	9.1%
Product delivered did not work	13.7%	17.5%	11.2%	10.3%	11.3%	9.6%	11.6%	9.3%	20.6%	9.6%
Wrong product delivered	13.4%	14.6%	11.5%	13.1%	13.1%	11.8%	13.9%	16.3%	9.4%	6.8%
Non-delivery	13.3%	11.5%	13.2%	24.7%	19.1%	9.1%	10.4%	12.5%	12.7%	12.6%
Customer service was poor	12.1%	12.6%	13.0%	8.8%	10.3%	9.4%	13.7%	12.9%	13.7%	13.6%
Could not return a product and get reimbursed	6.9%	5.4%	9.1%	6.4%	8.0%	8.0%	8.0%	5.4%	11.7%	7.1%
The seller did not replace or repair a faulty product	6.3%	6.3%	7.7%	4.5%	5.1%	8.0%	6.4%	5.3%	4.0%	4.9%
Delivery costs / final price was higher than displayed	5.4%	3.6%	6.6%	7.7%	8.8%	7.4%	5.6%	5.3%	6.6%	8.0%
The terms and conditions were not respected	4.9%	5.1%	3.8%	3.0%	6.4%	2.5%	6.3%	6.5%	7.7%	7.2%
Automatically redirected to website in my country	4.4%	2.7%	4.6%	3.0%	4.4%	7.4%	7.3%	7.8%	8.8%	5.3%
My means of payment was refused by the seller	4.3%	3.1%	3.6%	3.6%	2.5%	4.5%	8.2%	11.5%	1.5%	7.4%
I could not access the service	12.9%	-	-	-	-	13.7%	13.5%	9.7%	12.4%	14.4%
My personal data was misused	3.5%	2.8%	4.5%	1.0%	1.8%	7.6%	4.0%	4.0%	4.1%	4.8%
My payment card details were stolen	3.1%	1.6%	5.6%	2.6%	1.8%	4.1%	3.4%	7.6%	4.8%	4.6%
Could not get my data back when closing my account	5.6%	-	-	-	-	4.8%	7.0%	5.6%	5.4%	3.2%
Foreign seller charged me higher price than in his country	4.8%	-	6.3%	3.7%	1.4%	4.6%	-	6.2%	7.7%	4.1%
Could not access foreign seller's website / limited content	5.3%	-	6.6%	4.6%	1.3%	4.4%	-	9.0%	1.4%	6.4%
Foreign sellers refused to sell because of my country	4.3%	-	5.5%	4.0%	1.9%	3.9%	-	3.6%	6.1%	3.5%
Other problems	11.6%	13.9%	9.1%	9.7%	15.7%	9.4%	9.8%	5.6%	6.8%	17.1%

Source: 2015 DSM consumer survey: What was/were the problem(s)? Please select all responses that apply. (EU-28 n=7 119).

⁽¹¹⁵⁾ Some problems (hence their percentages) relate to cross-border purchases only (i.e. foreign sellers refusing to sell to consumer's country, not being able to access the foreign seller's website or seeing only limited content, foreign seller charging a higher price). Other problems refer to purchases of online services or digital content only, not tangible goods (i.e. I couldn't access the service, I couldn't get the data back when closing the account).

As for the different product categories, the most common problem with tangible goods (in the case of domestic purchases) was that the product did not work (18%). The most common problems for purchases of online services were long delivery time (16%) and being unable to access the service (14%), whilst problems of misuse of personal data (8%) also ranked relatively high. Long delivery time was the biggest problem for digital content, regardless of whether this was bought domestically (19%), cross-border intra EU (18%) or from an unknown origin (22%).

As regards the origin of the purchase, non-delivery and long delivery times for tangible goods are more likely to occur in the case of goods ordered from outside the EU (25% and 24%) or from an unknown location (19% and 18%) than in the case of domestic purchases (12% and 16%) or purchases from other EU countries (13% and 14%). For digital content, problems with defective products were also reported a lot more for purchases from outside the EU (21%) than for domestic purchases (12%) or purchases from other EU countries (9%). Likewise, not being able to return a digital content product and get reimbursed was more common in the case of purchases from outside the EU. On the contrary, worse than advertised product quality of digital content was more likely to occur with domestic purchases (17%) than in the case of cross-border purchases, both outside the EU (10%) and within the EU (13%).

Territorial restrictions and geo-blocking are significant barriers to cross-border e-commerce

The online survey has also confirmed that consumers continue to face problems with cross-border online transactions linked to their country of residence. Among consumers whose most recent problem concerned (an attempted) purchase from another EU Member State, 7% (in the case of tangible goods) and 9% (in the case of digital content) reported that they could not access the foreign seller's website (or only limited content

was displayed to them), 6% (in the case of tangible goods) and 4% (in the case of digital content) indicated that foreign sellers refused to sell to them because of their country of residence⁽¹¹⁶⁾ and 6% (in both cases) reported that the foreign seller charged them a higher price than was available in the seller's country. Price or other forms of discrimination in cross-border e-commerce are also documented in the recent report by the European Consumer Centres Network, based on actual consumer complaints⁽¹¹⁷⁾. However, such practices, which are not always easy for consumers to notice, may be under-reported. It should be noted in this context that Article 20(2) of the Services Directive⁽¹¹⁸⁾ prohibits discrimination against service recipients on the basis of their nationality or country of residence unless the service provider can give objective reasons for refusing to trade or for applying different conditions.

Finally, the survey has also showed that consumers are frequently prevented from using the content (e.g. music or video services) which is available to them in their home country, when crossing a border. Indeed, of the 31% of respondents who streamed films and TV series in the last 12 months and tried to access streaming services of their own country while abroad, 43% said they were not able to access the content⁽¹¹⁹⁾. Likewise, of the 38% of respondents who streamed live events (e.g. sports matches) in the last 12 months and tried to access streaming

services of their own country while abroad, 51% reported an inability to get access⁽¹²⁰⁾.

4.2. Complaining about problems and satisfaction with complaint handling

Respondents who experienced a problem were further asked whether or not they complained about it and, if so, how satisfied they were with the way their complaints had been handled.

EU-13 consumers are less likely to take action in the event of problems than those in EU-15

At EU level⁽¹²¹⁾, 82% of consumers made a complaint about their most recent problem with an online transaction. This is a slightly higher percentage than in the case of shopping problems experienced more generally, regardless of the sales channel (see section III.3.1), which could be a sign of greater empowerment of online shoppers. As in the case of general shopping problems, among those who took action, the vast majority complained to the seller/provider of the product that generated the problem (57%); fewer of them complained to the manufacturer (14%) or took the matter to a public authority (8%), an out-of-court dispute resolution entity (7%) or to court (3%).

The tendency to complain about problems is lower among EU-13 respondents (75% vs 84% in the EU-15) and they are less likely than their EU-15 counterparts to complain to the seller or manufacturer in particular. The percentages of consumers who complain range from as high as 88% in Spain and 87% in France to as low as 57% in Latvia, 62% in Lithuania, Cyprus

(116) 54% experienced this after choosing the delivery address, a further 39% realised that they could not buy the product when visiting the foreign seller's website, and 7% after entering their payment card details.

(117) The report was published in December 2013 and is available at: http://ec.europa.eu/consumers/ecc/docs/ecc-services_directive_en.pdf. It analyses cross-border consumer complaints received by ECCs and related to Article 20.2 and Article 21 of the Services Directive (2006/123/EC).

(118) 2006/123/EC.

(119) 2015 DSM Consumer survey: 48% of those reported that they were not allowed by the content provider, 28% that they were not allowed by the Internet service provider and a further 24% that it didn't work for 'another reason'.

(120) *Ibidem* – 39% reported that they were not allowed by the content provider, 35% that they were not allowed by the Internet service provider and a further 26% that it didn't work for 'another reason'.

(121) 2015 DSM consumer survey.

and Luxembourg and 63% in Estonia. Women also show a lower tendency to complain when compared to men (79% vs 84%).

Small detriment is the main reason not to complain

The main reasons consumers give for not complaining after they have experienced a problem relate to the sums involved being too small (27%), not expecting to receive a satisfactory solution (23%) and expecting that any resolution would take too long (19%). Approximately one in ten do not complain because they do not know how to go about it (12%) or are unsure of their consumer rights (8%), which points to a need for better consumer information and support. Compared to shopping problems experienced more generally, a larger proportion of respondents did not complain because of the small detriment suffered, while fewer were discouraged from complaining by the low likelihood of success, the length of the procedure or lack of knowledge. This is again perhaps a question of greater empowerment of online shoppers and/or greater ease of complaining in respect of online transactions.

Figure 79: Reasons for not complaining about problems with online purchases, EU-28, 2015 (%)



Source: 2015 DSM consumer survey. If you didn't take any action, what were the main reasons? Please select all responses that apply. base: consumers who experienced a problem with an online purchase but did not take any action, EU-28 n=1 459.

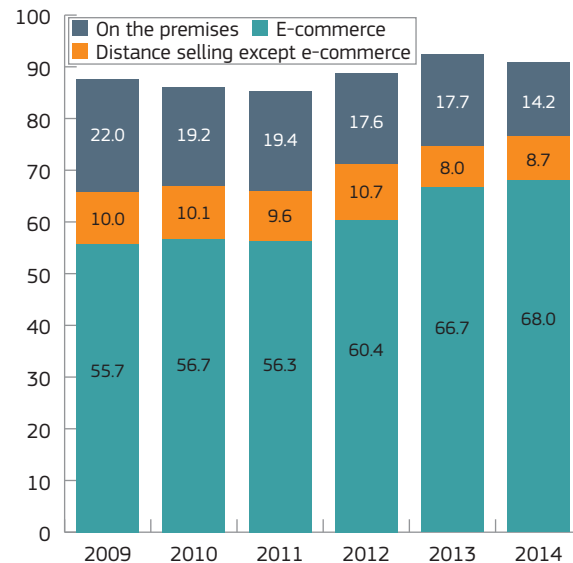
Consumers are most satisfied with complaint handling by out-of-court entities

As for satisfaction with complaint handling by different bodies, approximately two in three respondents were satisfied with how their complaint had been handled by the seller (65%), manufacturer (64%) or a public authority (64%). The lowest satisfaction was with courts (54%), while out-of-court dispute resolution entities recorded the highest satisfaction levels (68%), confirming the importance of such bodies in helping consumers resolve disputes that arise from online purchases.

4.3. Complaints concerning cross-border online purchases received by European Consumer Centres

The purpose of European Consumer Centres (ECCs) is to inform consumers of their rights when shopping cross-border in the EU and assist them with their complaints with a view to achieving amicable resolution of disputes with traders⁽¹²²⁾. The complaints received by ECCs offer important insights into the main problems experienced by consumers when buying online from other EU countries.

Figure 80: Complaints about cross-border e-commerce received by ECCs — by selling method, 2014* (%)



* Only the main categories are included. Source: ECC Network.

E-commerce is the main source of cross-border complaints

Almost 7 out of 10 (68%) complaints about cross-border transactions received by the ECCs in 2014 concerned online purchases. This proportion has been increasing constantly (from 56% in 2009-2011), reflecting the steady, if slow, growth of business-to-consumer cross-border e-commerce.

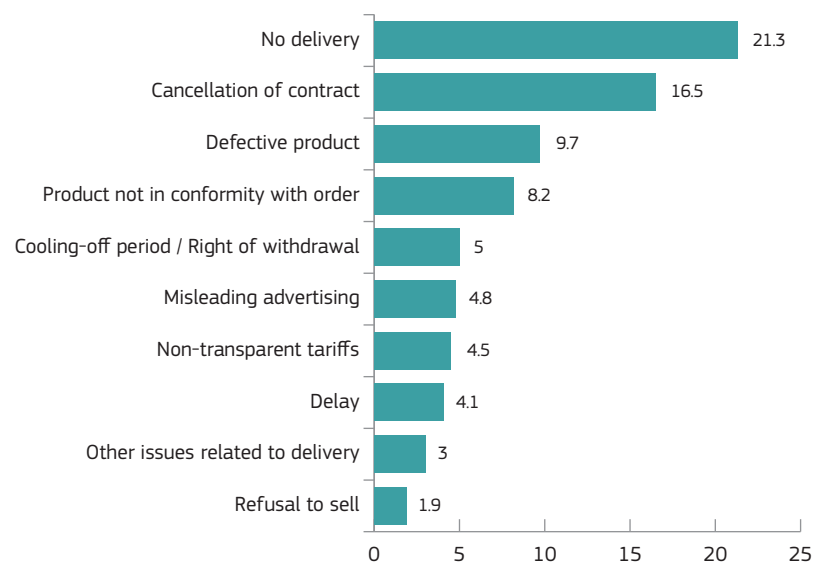
Non-delivery is the most common problem

Problems with delivery and conformity issues (which were the most commonly reported in the online consumers' survey) are also mirrored in the high number of complaints received by the ECCs. A fifth (21%) of complaints about online purchases had to do with the fact that the item was not delivered or the service was not provided at all to the consumer. This was followed by problems linked to cancelling a contract (16.5%) and goods or services being defective (9.7%) or not in conformity with the order (8.2%). These four problems accounted for over a half of all complaints. Around 5% of complaints had to do with the non-respect of the right to a cooling-off period, misleading advertising, or unclear and complex tariffs. The trader's refusal to sell or supply goods or services accounted for 2% of all complaints.



⁽¹²²⁾ More information on the services provided by the ECC-Net can be found at: http://ec.europa.eu/consumers/ecc/index_en.htm.

Figure 81: Complaints about cross-border e-commerce received by ECCs — by nature of complaint, 2014 (%)*

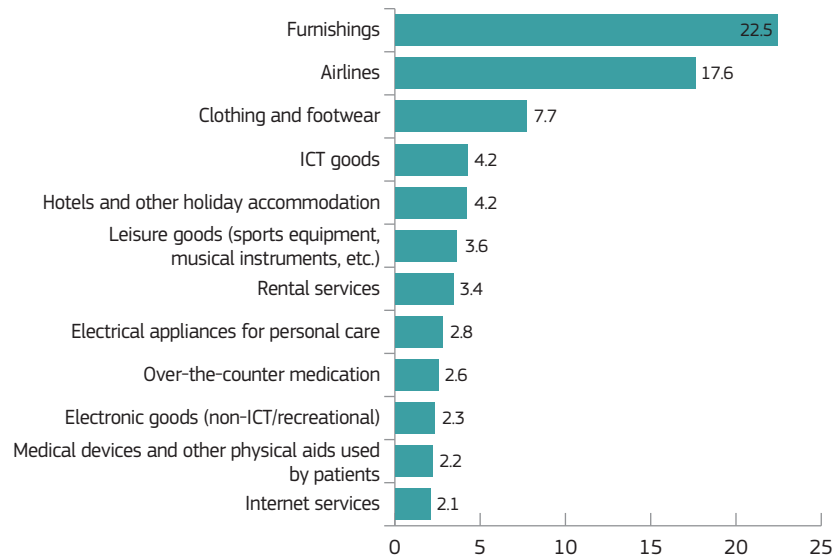


* Only the main categories are included. Source: ECC Network.

Furnishings account for more than a fifth of complaints about cross-border e-commerce

Following a 60% increase between 2013 and 2014 (and even larger annual increases in the period 2011–2013), furnishings were the number one source of complaints about cross-border e-commerce in 2014, accounting for 22.5% of all complaints. On the other hand, the proportion of complaints about air transport (18% in 2014) has decreased by 40% compared to 2013 and this is now the number two source. The other leading categories in 2014 were clothing and footwear (7.7%), ICT goods, holiday accommodation (both 4.2%) and leisure goods and rental services (3.4%).

Figure 82: Complaints about cross-border e-commerce received by ECCs — by economic sector, 2014 (%)*



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* Only the main categories are included. Source: ECC Network.

4.4. Results of online compliance checks in key consumer markets

While survey data and consumer complaints shed useful light on the main problems faced by online shoppers, both — by their very nature — can only capture problems that consumers are aware of. The assessment of online retailers' compliance with the relevant EU consumer legislation therefore also includes an EU-wide screening of websites in particular sectors ('EU sweeps'). Sweeps are conducted, under a coordination facilitated by the Commission, by national consumer protection authorities⁽¹²³⁾.

Two EU sweeps have been carried out since the last Scoreboard was published:

- In summer 2013, national authorities checked a total of 552 websites selling **air travel and hotel accommodation**, including websites of both traders and intermediaries. Out of these, 69% (382 websites) were found to be non-compliant with EU consumer law. The biggest problems were a lack of information about the trader's identity (in particular



⁽¹²³⁾ Within the framework of the CPC Regulation 2006/2004.

their email address) and instructions on how to complain. In addition, certain ancillary services (such as additional baggage, insurance or priority boarding) were not offered on an opt-in basis, as they are pre-ticked on the websites. Also, consumers were not given the total price of the service upfront, which meant that they were not able to easily compare different offers. National enforcers contacted the companies in question to bring them into line with EU consumer law. As a result, around half of the non-compliant websites had been corrected (by April 2014), with the remaining ones subject to further proceedings⁽¹²⁴⁾.

- In autumn 2014, the sweep on **legal and commercial guarantees in the consumer electronics sector** took place. Out of the total of 437 websites checked, 54% (235 websites) were found to be non-compliant with EU consumer law regarding information obligations about the statutory and commercial guarantees. The most prevalent problem was the lack of a reminder about the legal guarantee of conformity for goods. In addition, commercial guarantees were presented in a misleading way (e.g. in relation to their duration and territorial scope) and did not clearly state that consumer rights under the legal guarantee are not affected. Finally, a significant proportion of websites contained incomplete or misleading information about the trader's name, geographical or email addresses. Following the action by national enforcers, 157 websites had been corrected and 78 websites were subject to further enforcement actions (as of June 2015)⁽¹²⁵⁾.

In addition to the EU sweeps, in March 2014 the screening of 2 682 websites covering all 28 EU Member States was carried



⁽¹²⁴⁾ http://ec.europa.eu/consumers/enforcement/sweeps/travel_services/index_en.htm.

⁽¹²⁵⁾ http://ec.europa.eu/consumers/enforcement/sweeps/guarantees/index_en.htm.

out on behalf of the Commission⁽¹²⁶⁾ to assess the state of compliance with key consumer laws. The websites were screened in five key sectors: clothing and sports goods (sport shoes), electronic goods (tablets), package travel (flight and hotel package holiday), recreation and culture (tickets for events), and financial services (short-term consumer credit)⁽¹²⁷⁾.

The results were as follows:

- **Contact information:** both business address and telephone number contact information was provided frequently across all sectors. In contrast, the number of instances where more than 20% of websites did not provide an email address was much higher.
- **Relevant product information** was available in most sectors and countries, the exception being consumer credit, where in a large number of Member States (11 in total) more than 20% of surveyed websites did not provide relevant information (in this particular case: the annual percentage rate of charge (APR); and an indication of the total cost of credit that a loan at a certain APR would incur). In a further seven Member States, 12%-20% were found not to provide this information.
- Researchers also looked for **information on price and payment methods**, and compared the initial advertised price with the last price displayed before it was necessary to enter payment details. For all of the four sectors where this comparison applied (i.e. all except consumer credit), there



⁽¹²⁶⁾ The screening of websites was conducted by the Consumer Policy Evaluation Consortium (CPEC) as part of the support study (to be published) for the impact assessment on the review of the CPC Regulation 2006/2004. Websites were screened by qualified people, holding a university degree or higher, in each Member State on the basis of a questionnaire with specific products selected to ensure coherence and comparability of results. An average of 18 websites per sector (90 in total) were screened per Member State. Larger Member States were oversampled to make up for the variance in market sizes across the 28 countries.

⁽¹²⁷⁾ The sectors were chosen on the basis of their popularity for online shopping, size and economic importance, as well as frequency of non-compliance in previous EU sweeps and complaint data from European Consumer Centres.

was a high rate of inconsistency between the initially stated price and the final price the consumer was requested to pay. This inconsistency was observed in 33% of websites in the clothing and sports goods sector, in 26% of websites in the electronic goods sector, in 48% of websites in the package travel sector, and in 19% of websites in the recreation and culture sector.

- Information concerning **the right of withdrawal** was also absent in a significant number of cases: in the electronic goods sector, in six countries more than 20% of surveyed websites did not provide clearly worded information on consumers' right to withdraw; in the clothing and sports goods sector, this was the case in three countries.
- **Information on delivery** was also found to be absent in over 20% of websites selling electronic goods and tickets for entertainment events (where the e-ticket option to print the ticket was not available) in a significant number of Member States.
- Across all sectors, websites used in Austria, Czech Republic, Germany, Denmark, Hungary and Sweden were found to provide the most information.

Figure 83 visualises the results by means of colour coding. While greenish colours indicate low percentages of websites lacking relevant information, reddish colours indicate higher percentages of such websites. The 'bright red' colour indicates that more than 20% of surveyed websites in the specific sector and Member State do not provide the indicated information.

Figure 83: Overview of results (percentage of surveyed websites on which indicated information was not available*)

	Clothes and sports goods										Electronic goods										Package travel					Recreation and culture (tickets for events)										Consumer credit											
	Address	Telephone	Email	Product information	Final price matches initial price	Information on delivery costs	Information on payment methods	Information on expected delivery time	Terms and conditions	Information on right to withdraw	Address	Telephone	Email	Product information	Final price matches initial price	Information on delivery costs	Information on payment methods	Information on expected delivery time	Terms and conditions	Information on right to withdraw	Address	Telephone	Email	Product information	Terms and conditions	Final price matches initial price	Address	Telephone	Email	Product information	Final price matches initial price	Information on delivery costs	Information on payment methods	Terms and conditions	Information on expected delivery time	Address	Telephone	Email	Terms and conditions	Product information							
AT	0%	0%	5%	0%	29%	0%	0%	10%	5%	0%	0%	0%	0%	8%	0%	0%	33%	0%	4%	0%	0%	5%	0%	57%	0%	0%	0%	0%	40%	0%	5%	0%	5%	0%	13%	0%	13%	0%	6%	4%	44%	0%	13%	0%	36%	18%	23%
BE	0%	6%	19%	0%	38%	0%	0%	0%	0%	0%	0%	0%	32%	5%	27%	0%	0%	36%	0%	27%	0%	19%	63%	0%	6%	44%	0%	0%	0%	27%	0%	40%	67%	7%	6%	13%	0%	0%	0%	36%	18%	23%					
BG	13%	4%	13%	4%	78%	0%	4%	13%	13%	35%	13%	0%	8%	0%	42%	13%	13%	29%	21%	17%	5%	5%	0%	32%	10%	25%	25%	0%	25%	25%	17%	8%	17%	0%	0%	0%	20%	0%	0%								
CY	14%	14%	0%	0%	0%	0%	0%	0%	14%	0%	0%	8%	25%	0%	25%	0%	0%	33%	25%	25%	0%	0%	0%	40%	18%	0%	0%	0%	67%	33%	0%	67%	0%	0%	0%	20%	17%	20%									
CZ	0%	0%	0%	0%	24%	0%	0%	29%	0%	0%	0%	0%	8%	0%	8%	0%	0%	27%	0%	0%	0%	0%	6%	24%	0%	4%	4%	0%	17%	0%	0%	57%	0%	0%	0%	10%	30%	14%									
DE	0%	0%	0%	0%	19%	0%	0%	27%	0%	0%	0%	0%	4%	4%	8%	0%	0%	46%	4%	0%	0%	0%	0%	85%	0%	0%	0%	64%	0%	0%	4%	0%	0%	0%	0%	0%	0%	0%	4%								
DK	0%	10%	5%	0%	29%	0%	0%	0%	0%	0%	0%	0%	10%	0%	10%	0%	0%	10%	0%	0%	6%	0%	18%	0%	6%	65%	5%	0%	11%	0%	32%	11%	0%	16%	0%	0%	0%	6%	6%	19%							
EE	6%	6%	0%	0%	38%	0%	0%	31%	38%	19%	4%	0%	4%	0%	24%	8%	8%	16%	36%	20%	0%	0%	0%	19%	19%	0%	0%	0%	25%	13%	50%	63%	0%	0%	0%	0%	0%	0%	21%	42%							
EL	5%	0%	19%	0%	19%	10%	0%	10%	30%	29%	5%	9%	23%	0%	23%	0%	0%	5%	41%	50%	0%	0%	7%	47%	7%	0%	13%	0%	40%	20%	7%	27%	7%	0%	0%	17%	17%	33%									
ES	4%	8%	33%	0%	29%	0%	0%	4%	12%	4%	4%	17%	17%	0%	58%	0%	0%	0%	8%	0%	0%	24%	0%	14%	52%	5%	20%	20%	0%	30%	15%	0%	0%	5%	5%	5%	27%	23%	50%								
FI	0%	13%	17%	0%	17%	0%	0%	0%	25%	0%	0%	14%	9%	5%	27%	0%	0%	0%	5%	5%	5%	0%	24%	0%	5%	57%	0%	5%	10%	0%	35%	45%	0%	30%	10%	0%	4%	21%	0%	8%							
FR	0%	0%	54%	0%	31%	4%	0%	4%	0%	4%	8%	12%	42%	4%	31%	4%	4%	15%	0%	4%	4%	0%	44%	0%	0%	96%	5%	19%	29%	0%	52%	33%	0%	0%	5%	0%	5%	81%	0%	0%							
HR	0%	0%	0%	0%	35%	18%	0%	18%	29%	47%	0%	0%	0%	0%	27%	0%	0%	13%	13%	60%	0%	0%	0%	14%	0%	0%	0%	13%	0%	0%	27%	0%	0%	0%	0%	0%	5%	5%	0%								
HU	10%	10%	0%	0%	48%	0%	5%	5%	5%	10%	0%	5%	5%	0%	19%	5%	5%	5%	0%	10%	5%	5%	0%	9%	68%	0%	0%	6%	0%	59%	0%	0%	29%	0%	0%	7%	36%	0%	0%								
IE	0%	0%	5%	0%	15%	0%	0%	40%	20%	5%	0%	6%	22%	0%	33%	6%	6%	6%	6%	11%	0%	0%	5%	0%	5%	65%	5%	10%	20%	0%	55%	10%	0%	10%	10%	0%	0%	11%	21%	0%							
IT	0%	4%	21%	0%	50%	0%	0%	4%	4%	8%	0%	8%	29%	0%	71%	0%	0%	8%	4%	4%	4%	0%	8%	0%	8%	75%	8%	23%	12%	0%	65%	4%	0%	22%	0%	0%	8%	16%	16%	28%							
LT	14%	0%	10%	0%	38%	5%	10%	10%	20%	0%	4%	0%	0%	8%	4%	4%	8%	33%	13%	11%	0%	6%	72%	39%	8%	38%	0%	0%	23%	38%	15%	31%	31%	0%	0%	5%	32%	11%									
LU	17%	0%	17%	0%	33%	0%	0%	17%	17%	0%	0%	0%	33%	0%	50%	0%	0%	50%	0%	0%	25%	0%	0%	75%	0%	0%	0%	50%	50%	0%	25%	25%	14%	0%	29%	57%	29%										
LV	0%	5%	14%	0%	14%	0%	5%	9%	14%	14%	0%	0%	0%	4%	33%	0%	0%	13%	38%	13%	0%	0%	5%	5%	42%	16%	0%	27%	7%	0%	33%	7%	0%	0%	0%	0%	0%	0%	42%	25%							
MT	20%	10%	10%	0%	20%	0%	0%	30%	20%	20%	8%	0%	0%	0%	8%	17%	17%	33%	42%	42%	13%	0%	13%	0%	38%	13%	0%	13%	38%	13%	50%	50%	0%	0%	0%	25%	25%	75%									
NL	0%	0%	8%	0%	40%	8%	0%	4%	0%	0%	0%	0%	28%	0%	12%	0%	0%	0%	0%	0%	0%	0%	20%	4%	100%	8%	16%	16%	0%	60%	8%	4%	4%	0%	0%	0%	18%	18%	23%								
PL	0%	0%	12%	0%	35%	0%	0%	8%	4%	0%	0%	4%	19%	0%	31%	0%	0%	4%	8%	12%	4%	0%	15%	0%	8%	31%	13%	13%	17%	0%	54%	17%	0%	0%	0%	0%	54%	23%	19%								
PT	0%	9%	35%	0%	52%	0%	0%	4%	22%	4%	9%	9%	4%	0%	52%	0%	0%	13%	17%	4%	9%	17%	39%	0%	13%	30%	5%	11%	11%	0%	47%	58%	0%	16%	21%	0%	5%	45%	55%	18%							
RO	10%	5%	5%	0%	30%	0%	0%	15%	0%	15%	17%	0%	11%	0%	44%	0%	0%	17%	11%	22%	10%	0%	15%	5%	43%	20%	7%	13%	7%	0%	40%	53%	0%	13%	0%	11%	6%	22%	11%	22%							
SE	0%	13%	4%	0%	26%	0%	0%	4%	0%	0%	0%	8%	12%	0%	20%	0%	0%	0%	0%	0%	0%	0%	0%	0%	88%	10%	0%	10%	0%	38%	5%	0%	5%	5%	0%	0%	4%	4%	12%	0%							
SI	0%	0%	9%	0%	82%	0%	0%	45%	10%	0%	0%	0%	17%	0%	11%	0%	0%	22%	0%	0%	0%	0%	0%	12%	0%	0%	0%	17%	83%	0%	75%	67%	0%	0%	0%	0%	12%	13%									
SK	0%	0%	8%	0%	33%	0%	4%	8%	4%	0%	0%	0%	5%	0%	5%	0%	0%	18%	0%	5%	0%	0%	0%	14%	67%	0%	8%	0%	0%	8%	31%	0%	15%	31%	5%	5%	21%	18%	16%								
UK	0%	4%	29%	0%	21%	0%	4%	0%	0%	4%	0%	0%	39%	0%	22%	0%	0%	9%	0%	5%	0%	5%	30%	0%	70%	0%	11%	33%	0%	48%	19%	4%	7%	11%	0%	0%	16%	8%	0%								
EU	4%	4%	13%	0%	33%	2%	1%	12%	10%	8%	3%	4%	14%	1%	26%	2%	2%	17%	10%	13%	4%	2%	13%	1%	13%	48%	4%	9%	11%	0%	38%	25%	3%	17%	13%	1%	2%	19%	17%	19%							

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■ Less than 4% ■ 4-8% ■ 8-12% ■ 12-20% ■ More than 20%

* For the category 'Final price matches initial price' this refers to the percentage of websites where prices did not match. For the category 'Information on right to withdraw', this refers to the percentage of websites for which the information was unclear or not provided. For the category 'Product information', this refers to the percentage of websites for which none of two specified pieces of information were provided.



Determinants and Correlates of Consumer Conditions

1. LINK BETWEEN CONSUMER CONDITIONS AND ECONOMIC, SOCIAL AND GOVERNANCE INDICATORS

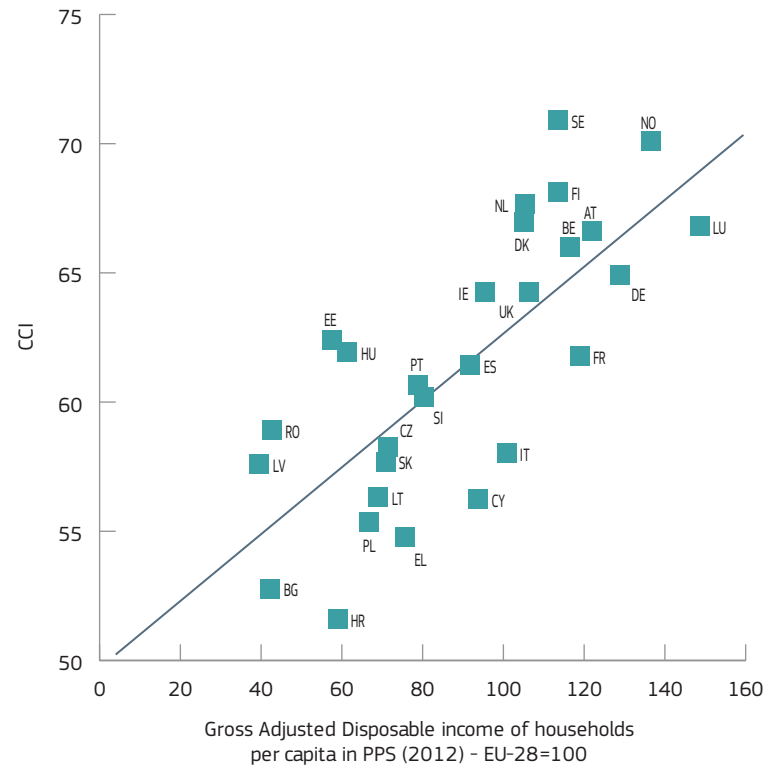
This section looks at the relationship between consumer conditions and some other key statistical indicators at country level.

Consumer conditions appear linked to general economic situation

The Consumer Conditions Index (CCI) is correlated with some key macro-economic indicators, suggesting that a healthy consumer environment is linked to economic growth. While no clear cause-effect can be established, it is plausible to assume that the relationship works both ways: on the one hand, assessment of the consumer environment is influenced by the general economic conditions in the country and, on the other hand, consumers who feel protected, know their consumer rights and seek redress when needed can act as drivers of competition and innovation, which in turn leads to economic growth.

Figure 84 shows that the CCI is strongly correlated (0.76) with the gross adjusted disposable income of households, which is an indicator of consumption affordability in the different Member States⁽¹²⁸⁾.

Figure 84: Consumer Conditions Index (2014) and gross adjusted disposable income of households per capita in PPS (2012) EU-28=100



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⁽¹²⁸⁾ The indicator measures how much is available to households for saving and spending, adjusted for free public services (such as health and education) and is expressed in purchasing parities standards (PPS) to take account of differences in the level of prices across Member States. Source: Eurostat.

Figure 85: Consumer conditions Index (2014) and Global Competitiveness Index (2014-2015)

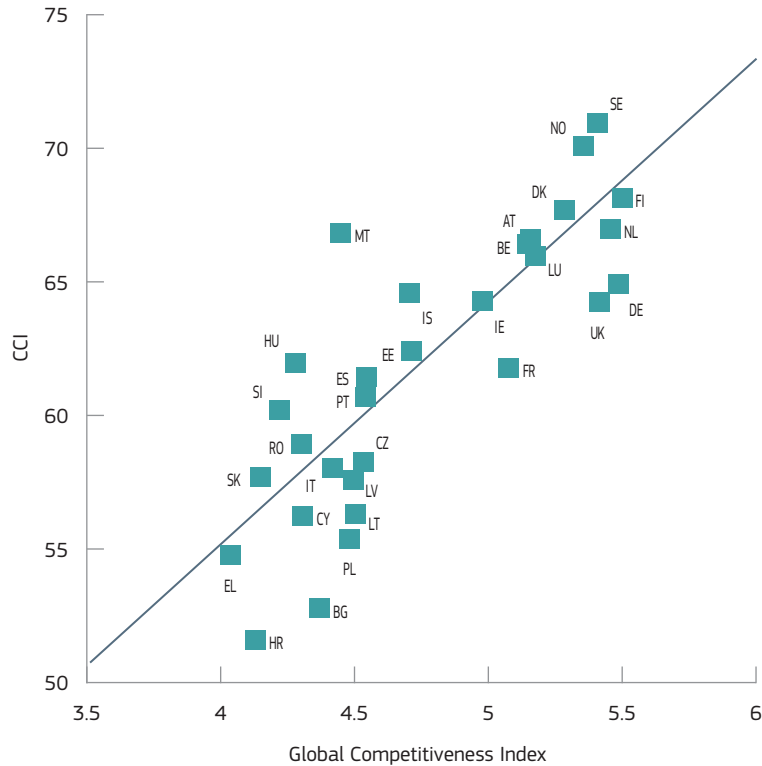
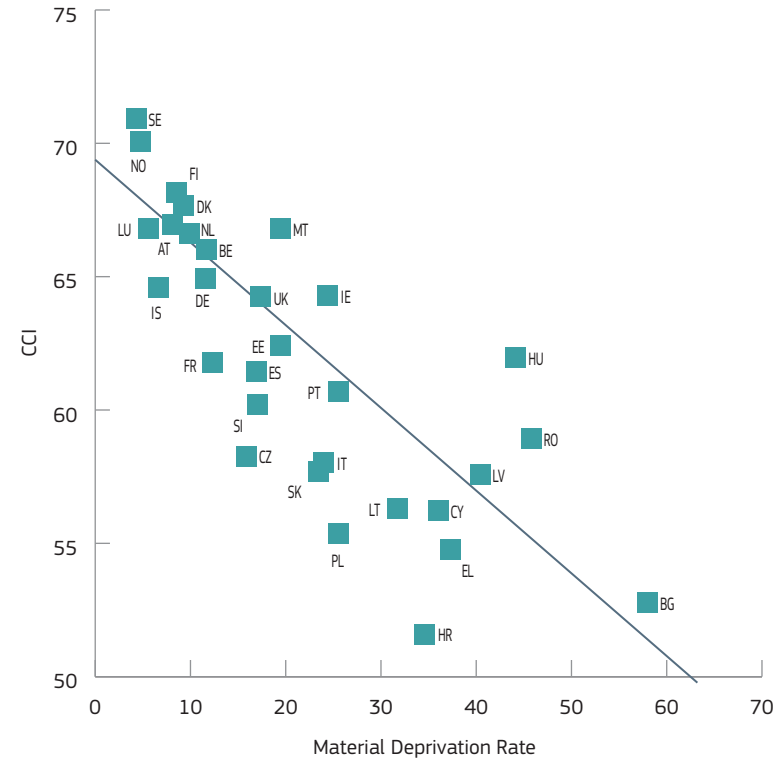


Figure 86: Consumer Conditions Index (2014) and Material Deprivation Rate (2013)



Similar correlations are found between the CCI and other macro-economic indicators such as GDP (0.70) and households' consumption (0.67).

There is also a strong correlation between the CCI and the global competitiveness index⁽¹²⁹⁾ (0.82). While no clear cause-effect relation can be established, it is likely that the quality of the

⁽¹²⁹⁾ The Global Competitiveness Index is a composite indicator (based on 12 pillars) computed on 144 countries. Source: World Economic Forum.

consumer environment has an impact on countries' capacity to be competitive.

Consumer conditions are negatively correlated with poverty and income inequalities

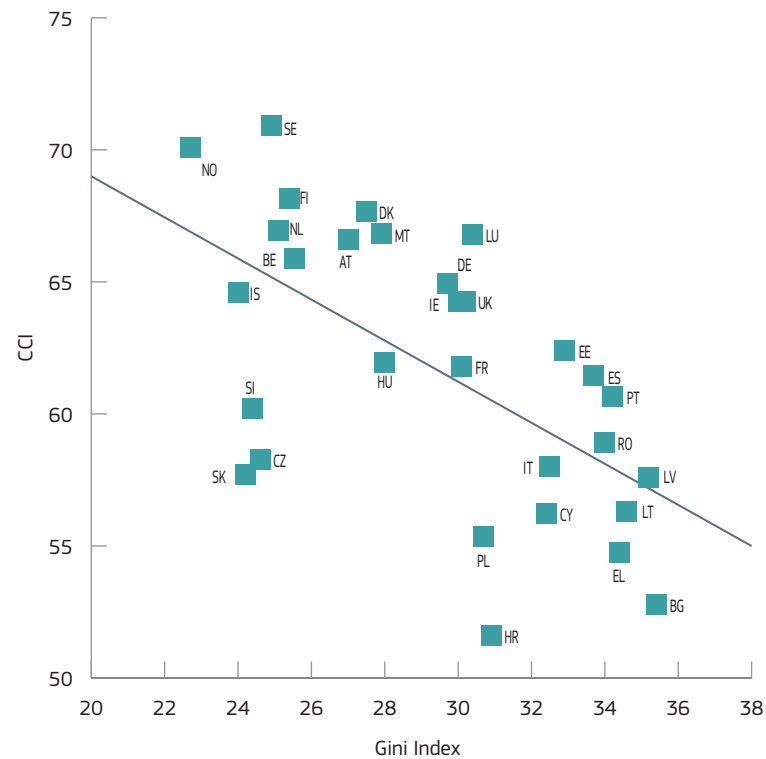
The CCI shows a strong negative correlation with the material deprivation rate (-0.79), which measures the percentage of the population that is not able to afford some basic items

considered by most people to be desirable or even necessary to lead an adequate life⁽¹³⁰⁾.

⁽¹³⁰⁾ The indicator measures the percentage of the population that cannot afford at least three of the following nine items: to pay their rent, mortgage or utility bills; to keep their home adequately warm; to face unexpected expenses; to eat meat or proteins regularly; to go on holiday; a television set; a washing machine; a car; a telephone. Source: Eurostat.

National consumer environments appear to be also negatively linked to the distribution of income and social conditions. The CCI is negatively correlated with the Gini Index^(1.331) (-0.61), which is a measure of income distribution within a country, indicating that consumer conditions are relatively worse in countries with greater income inequalities. In addition, there is a moderate positive correlation (0.42) between Gini Index and the dispersion of the CCI within countries^(1.332), suggesting that in countries where income is less equally distributed consumer conditions tend to be less uniform too. Similarly, it is interesting to note that the overall quality of the consumer environment appears to be lower in countries where consumer conditions are more dispersed, as suggested by the negative correlation (-0.50) between the CCI and its dispersion at country level^(1.333).

Figure 87: Consumer Conditions Index (2014) and Gini Index on equalised disposable income of households (2013)



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^(1.331) The Gini coefficient is defined as the relationship of cumulative shares of the population, arranged according to the level of equalised disposable income, to the cumulative share of the equalised total disposable income received by them. The equalised disposable income is the total income of a household, after tax and other deductions, that is available for spending or saving, divided by the number of household members converted into equalised adults. Source: Eurostat.

^(1.332) For this purpose, the CCI includes only indicators coming from the consumer survey. Dispersion is measured at country level through the standard deviation of this composite indicator across all the individuals participating in the survey.

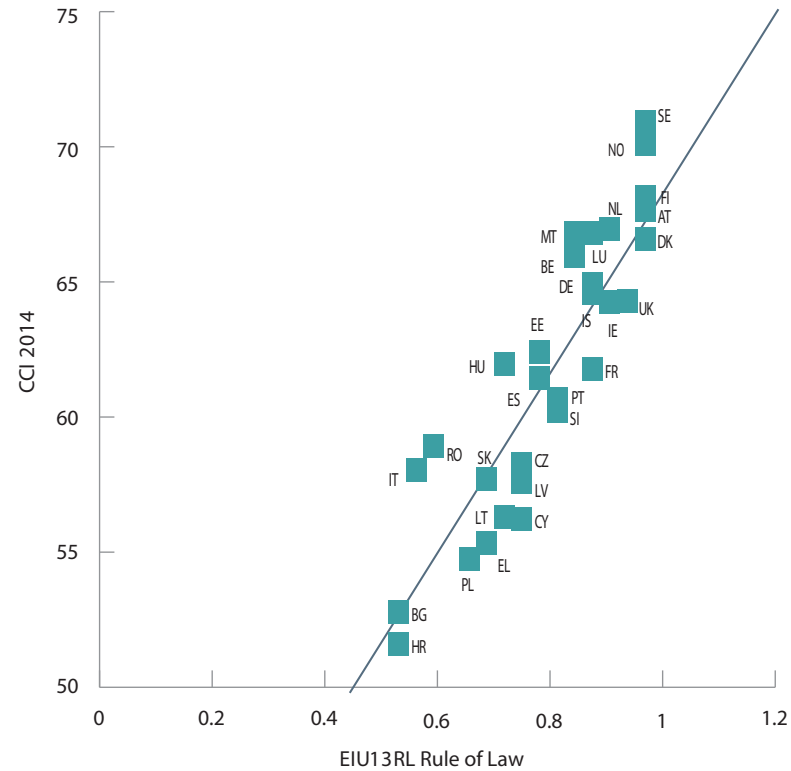
^(1.333) The highest levels of CCI dispersion are observed in France, Bulgaria, Romania, Croatia and Slovakia. In contrast, the dispersion is the lowest in Luxembourg, Austria, Belgium, Germany and Denmark.

Finally, consumer conditions are relatively better in countries with greater gender equality, as suggested by the positive correlation (0.8) between the CCI and the EU gender equality index⁽¹³⁴⁾.

Consumer conditions are linked to the quality of governance

There is also a clear link between consumer conditions and the quality of governance in different countries, with high correlations between CCI and most of the World Bank governance indicators, in particular with the dimensions of ‘voice and accountability’ and ‘rule of law’ (correlations of almost 0.9). This suggests that while consumer conditions will depend to a certain extent on the country’s general economic circumstances, the quality of rule-making and related enforcement may also play a role.

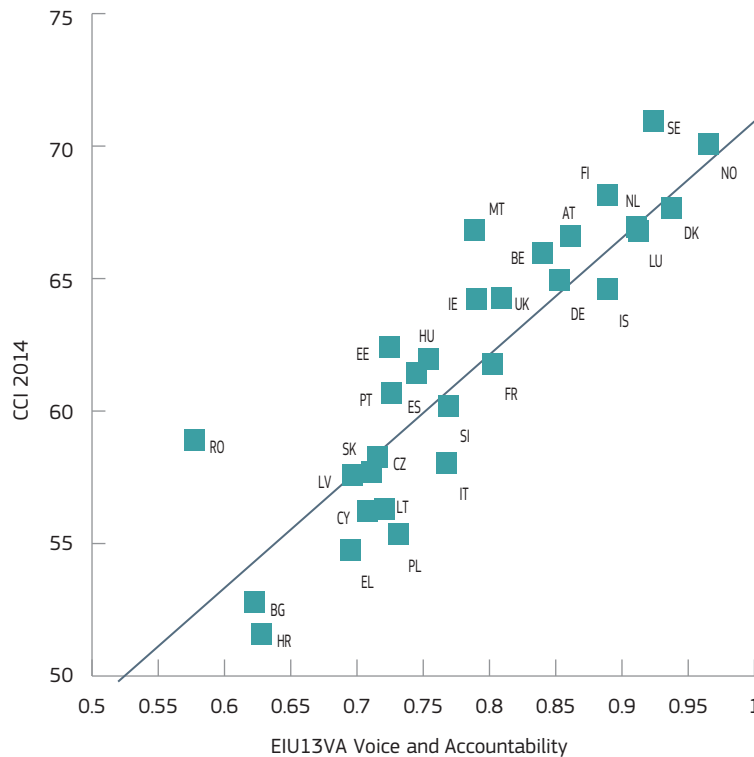
Figure 88: Consumer Conditions Index (2014) and Rule of Law indicator (2013)



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(134) EU gender equality index 2015: A composite measure reflecting inequality between women and men in six dimensions: work, money, knowledge, time, power and health. Source: European Institute for Gender Equality (based on 2012 data). <http://eige.europa.eu/content/document/gender-equality-index-2015-measuring-gender-equality-in-the-european-union-2005-2012>.

Figure 89: Consumer Conditions Index (2014) and Voice and Accountability indicator (2013)



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2. IMPACT OF SOCIO-DEMOGRAPHIC FACTORS ON CONSUMER CONDITIONS

The last edition of the Consumer Conditions Scoreboard (of July 2013) included, for the first time, a socio-demographic breakdown of key results, as requested by the European Parliament⁽¹³⁵⁾. This Scoreboard presents the results of a more advanced multivariate analysis⁽¹³⁶⁾, which estimates the effect of each socio-demographic characteristic with other characteristics held constant. Table 5 shows the marginal impact of each socio-demographic category on the key consumer conditions indicators compared with the base category ('reference group')⁽¹³⁷⁾.

⁽¹³⁵⁾ European Parliament Resolution of 22 May 2012 on a strategy for strengthening the rights of vulnerable consumers (2011/2272 INI) <http://www.europarl.europa.eu/sides/getDoc.do?type=TA&language=EN&reference=P7-TA-2012-209>.

⁽¹³⁶⁾ The analysis has been performed on the micro-data from the 2014 Eurobarometer 397 'Consumers' attitudes towards cross-border trade and consumer protection' (see footnote 10). It covers the 28 EU Member States. A Poisson Regression model was used for the following dependent variables: knowledge of consumer rights, trust in organisations, confidence in online shopping, perception of redress mechanisms, (no) exposure to UCPS, (no) experience of other illicit commercial practices and numerical skills. A Logit Regression model was used for the remaining dependent variables: trust in product safety, trust in environmental claims, (no) experience of any problem with goods or services and satisfaction with complaint handling. More information is available in chapter 2.1.2 of Van Roy, V., Rossetti, F., Piculescu, V. (2015). Consumer conditions in the EU: revised framework and empirical investigation, JRC science and policy report, JRC93404, <http://publications.jrc.ec.europa.eu/repository/handle/JRC89939>.

⁽¹³⁷⁾ For example, as reported in table 5, the marginal effect of the age group 25-34 on knowledge of consumer rights has been estimated by the model at 0.073 compared to the age group 15-24 (base category), which means that the percentage of correct answers to the knowledge-related questions is 7.3% higher among 25-34 year-olds than among 15-24 year-olds. Marginal effects marked with 3 asterisks, 2 asterisks and 1 asterisk are statistically significant at 99.9%, 99% and 95% level, respectively. In addition, letters shown close to the parameters indicate whether the marginal effects across categories are statistically significantly different at 95% level (they are not different when they share one letter). For example, the marginal effects of the age categories 25-34 and 35-44 on knowledge of consumer rights are significantly different between each other (they have the letters "A" and "B", respectively) while for the age categories 45-54, 55-64 and 65+ they are not (they all have the letter "C"). As all marginal effects are standardised (with a range from 0 to 1), they can be compared across both rows and columns.

Financial situation has the strongest positive impact on consumer conditions

By comparing marginal effects across the different dependent variables, the following conclusions can be drawn:

- Financial situation is the background factor having, on average, the highest impact on all the consumer conditions variables considered in the multivariate analysis. Persons who are not in financial difficulty score better on most of the indicators, with the highest marginal positive effect on trust in organisations, confidence in online shopping and trust in product safety.
- Internet use, which also plays an important part in explaining consumer conditions, contributes positively on several consumer conditions indicators, with the highest impact (as can be expected) on confidence in online shopping, followed by satisfaction with complaint handling, trust in organisations, numerical skills, and trust in product safety. At the same time, Internet users are more exposed to shopping problems and to unfair or other illicit commercial practices, which may be due to their more active shopping behaviour.
- Trust in environmental claims, perception of redress mechanisms and confidence in online shopping are all negatively correlated with age. At the same time, knowledge of consumer rights increases with age, except for the oldest age group (64+⁽¹³⁸⁾). For the remaining variables, the impact of age is very limited or statistically not significant.
- Gender has the greatest impact on confidence in online shopping, which is lower for females. Trust in product safety, knowledge of consumer rights, perception of redress mechanisms and trust in environmental claims are all lower among women too. Conversely, females are less likely to have experienced shopping problems with the goods/services

purchased or to have come across unfair or other illicit commercial practices. The impact on other variables is less pronounced or statistically not significant.

- Knowledge of foreign languages appears to have a mixed impact on consumer conditions. It is positively correlated with knowledge of consumer rights, numerical skills and satisfaction with complaint handling. Somewhat counter-intuitively, negative impact is seen on trust in organisations (highest impact), trust in redress mechanisms and trust in environmental claims. In addition, the more languages the respondents speak, the more likely they are to report shopping problems, unfair commercial practices and other illicit practices.
- Residents of large towns experience more shopping problems and illicit commercial practices than those living in rural areas and small towns, probably because of their more active shopping habits. At the same time, they tend to be more satisfied with the way their complaints are handled.
- Education has little impact on consumer conditions indicators, except for confidence in online shopping, which increases with the level of education.
- Numerical skills have little impact on consumer conditions, except for a positive link with confidence in online shopping (probably because this explanatory variable is also correlated with internet skills) and — to a lesser extent — with trust in product safety and satisfaction with complaint handling.
- Employment status does not play an important role in explaining consumer conditions, except for confidence in online shopping and numerical skills, where white collar workers and the self-employed score higher than other occupational groups.

Dispersion across background variables⁽¹³⁹⁾ is the highest for confidence in online shopping, trust in environmental claims and exposure to unfair commercial practices, and the lowest for numerical skills, satisfaction with complaint handling and perception of redress mechanisms.

The ongoing Commission study on consumer vulnerability across key markets (financial sector, energy and online environment), due to be finalised by the end of 2015, will shed more light on the role of socio-demographic characteristics in explaining consumer conditions. The study is also expected to provide methodological recommendations to better capture the issue of consumer vulnerability. Another study – on online marketing to children – looks specifically into children's vulnerability online.

⁽¹³⁸⁾ When considering age as a continuous variable, knowledge of consumer rights starts to decline after 59 years old.

⁽¹³⁹⁾ Computed on the basis of marginal effects from the multivariate analyses.

Table 5: Marginal effects from the multivariate analysis

		Knowledge of consumers' rights	Trust in organisations	Perception of redress mechanisms	Trust in product safety	Trust in environmental claims	Confidence in online shopping	No Exposure to UCPs	No Experience of specific shopping problems	No Experience of any problems with goods or services	Satisfaction with complaint handling	Numerical skills											
Financial difficulty	Yes																						
	No	0.016*	A	0.075***	A	0.011	A	0.069***	A	0.050***	A	0.059***	A	0.057***	A	0.044***	A	0.025*	A	0.001	A	0.018***	A
Internet Use	Daily	0.025**	A	0.058***	A	-0.003	A	0.055***	A	0.036*	A	0.310***	A	-0.085***	A	-0.040***	A	-0.086***	A	0.059***	A	0.034***	A
	Weekly	0.005	AB	0.031*	B	0.015	A	0.045*	A	0.041*	A	0.208**	B	-0.038**	B	-0.026*	A	-0.038*	B	0.023*	B	0.017**	B
	Monthly	0.008	AB	0.023	AB	0.016	A	0.042	A	0.070*	A	0.159***	B	-0.066***	AB	-0.045*	A	-0.027	B	0.017	AB	0.014	B
	Never																						
Gender	Female	-0.044***	A	0.005	A	-0.025**	A	-0.048***	A	-0.024*	A	-0.062***	A	0.03***	A	0.034***	A	0.025*	A	-0.006	A	-0.007*	A
	Male																						
Age	15-24																						
	25-34	0.073***	A	-0.017	A	-0.043	A	0.009	AB	-0.064*	A	0.019	A	-0.018	A	0.007	A	-0.029	A	0.023	A	0.003	A
	35-44	0.103***	B	-0.021	A	-0.070**	AB	0.002	AB	-0.079*	A	-0.018	B	-0.031*	AB	0.013	A	-0.006	AB	0.007	AB	0.004	A
	45-54	0.127***	C	-0.039*	AB	-0.078**	B	0.022	A	-0.119***	B	-0.084***	C	-0.041**	B	0.029	A	-0.010	B	0.006	AB	-0.001	AB
	55-64	0.142***	C	-0.067***	C	-0.108***	C	-0.019	B	-0.135***	B	-0.146***	D	-0.032*	AB	0.058**	B	0.008	B	0.000	AB	-0.008	B
more than 65	0.135***	C	-0.056*	BC	-0.130***	C	-0.037	B	-0.145***	B	-0.258***	E	-0.028	AB	0.074***	B	0.055	C	-0.015	B	-0.033***	C	
Living Area	Rural area																						
	Small town	0.010	A	-0.008	A	0.020	A	0.002	A	-0.001	A	0.001	A	0.018*	A	0.004	A	-0.029**	A	0.021*	A	-0.003	A
	Large town	0.001	A	0.000	A	-0.004	B	0.013	A	-0.008	A	0.016	A	-0.006	B	-0.026**	B	-0.046***	A	0.030***	A	-0.007	A
Education	Until 15																						
	16-19	-0.025*	A	0.025	A	0.027	A	-0.021	A	0.042*	A	0.058**	A	0.016	A	0.006	A	0.025	A	0.003	A	0.018***	A
	more than 20	-0.009	B	0.018	A	-0.002	B	0.014	B	0.009	B	0.080***	B	-0.02	B	-0.001	A	0.009	A	0.003	A	0.027***	B
	Still studying	-0.016	AB	0.002	A	0.026	AB	0.005	AB	0.037	AB	0.070*	AB	-0.006	AB	-0.007	A	0.008	A	0.023	A	0.015	AB
Numerical skills	High	0.006	A	0.010	A	-0.008	A	0.034*	A	-0.003	A	0.055***	A	-0.016	A	-0.003	A	-0.019	A	0.016	A		
	Medium	-0.005	A	0.004	A	0.017	B	0.021	A	0.012	A	0.035*	B	0.001	B	-0.012	A	-0.029	A	0.027*	A		
	Low																						
Employment status	Self-employed	0.028	A	-0.034	A	-0.058*	A	0.030	A	-0.029	A	0.049*	AB	-0.024	A	-0.005	A	-0.021	A	0.017	A	0.023**	A
	White collar	0.011	A	0.002	B	-0.034	AB	0.027	A	0.015	B	0.060**	B	0.009	B	0.027	BC	-0.011	A	0.029*	A	0.022***	A
	Manual worker	0.013	A	-0.001	ABC	-0.013	BC	0.002	A	0.021	AB	0.016	AC	-0.004	AB	0.036*	B	0.021	A	-0.013	B	0.000	BC
	Unemployed																						
	Housewife	0.014	A	0.009	BC	0.006	C	0.033	A	0.022	AB	-0.004	C	0.004	B	0.024	ABC	0.003	A	0.014	AB	-0.007	B
	Student	0.015	A	0.043	B	-0.054	ABC	0.061	A	-0.074	AB	0.055	ABC	0.015	AB	0.044	BC	0.040	A	-0.003	AB	0.016	ABC
	Retired	0.008	A	-0.027	AC	-0.037	AB	0.021	A	-0.011	AB	0.020	AC	0.011	B	0.024	ABC	0.005	A	0.016	AB	0.008	C

Note: Values in the table represent marginal effects of the socio-demographic models. Stars (i.e. *, **, ***) indicate 10%, 5% and 1% significance levels. Letters allow to compare margins within the same socio-demographic characteristic. Values sharing a letter are not significantly different at the 5% level.



ANNEX I

Country Consumer Statistics

The Country Consumer Statistics provide detailed indicators for each Member State, plus Iceland and Norway. The data come mostly from the annual surveys of consumers and retailers. Additionally, data on the length of judicial proceedings and the information provided by Member States on public funding for national consumer organisations are included.

For each country, a **table** presents the 2014 data, the evolution over previous years as well as the difference between country scores and the EU28 average scores (which is marked in green/red if the country score is within a quarter of the best/worst values in the EU).

The **charts** show country performance on each of the three dimensions of the Consumer Conditions Index: knowledge and trust; compliance and enforcement; and complaints and dispute resolution (whose composition is described in detail in Annex II). The colours in the charts indicate the quartile that each country falls into (dark green represents the best results, and red the worst, with light green and orange falling in between).

The **qualitative comments** focus on consistent country evolution over time. In addition, a country is mentioned if it scores among the three highest/lowest values on a given indicator⁽¹⁴⁰⁾.

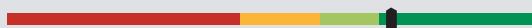


⁽¹⁴⁰⁾ The trends were identified on the basis of the slope coefficient of the regression equation $y = a + b \cdot t$, where y is the indicator and t the years. Only those coefficients that are equal or greater than 0.03 and statistically significant at the 90% probability level have been considered.

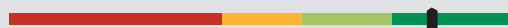
Belgium

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-1.3	-0.8	40.8	-2.0	Knowledge of consumer rights*		1.0	7.1	1.8	-3.2	57.9	3.3
Trust in organisations	-14.9	8.5	8.1	-4.3	6.2	75.6	11.0								
<i>Trust in public authorities</i>	-12.4	9.8	11.0	-3.6	7.4	72.8	11.7								
<i>Trust in retailers and service providers</i>	-12.5	4.0	5.4	-12.4	15.9	78.7	8.0								
<i>Trust in NGOs</i>	-19.9	11.9	7.8	3.1	-4.8	75.4	13.4								
Trust in redress mechanisms	-21.4	10.6	13.8	-1.0	-1.6	46.1	5.1								
<i>Trust in ADR</i>	-21.6	11.6	13.0	-2.3	-1.5	49.5	3.7								
<i>Trust in courts</i>	-21.2	9.7	14.6	0.2	-1.8	42.6	6.6								
Trust in product safety	-18.8	4.7	4.3	2.0	6.9	79.4	10.6	Trust in product safety				-8.9	4.9	79.4	4.9
Trust in environmental claims						60.8	6.6	Trust in environmental claims						75.2	5.5
Confidence in online shopping domestically						63.4	2.4	Confidence in online selling domestically						63.3	4.9
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	0	9	No Data	No Data	
Compliance and Enforcement															
Exposure to unfair commercial practices						17.3	-6.6	Prevalence of unfair commercial practices						24.4	-8.8
Other illicit practices						11.1	-2.1	Compliance with consumer legislation						71.9	4.0
								Enforcement of consumer and product safety legislation				-1.5	1.1	70.0	7.8
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						91.8	3.6	Participation in ADR mechanisms						31.1	1.4
<i>Non-negligible problems, but no complaint</i>						14.0	-2.1								
<i>No problems encountered</i>			-0.8	-5.2	2.2	85.3	7.8								
<i>Length of judicial proceedings</i>														No Data	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



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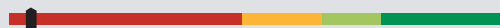
- Belgium ranks third in the EU on the knowledge and trust composite indicator.
- Trust in public authorities has been in general increasing over the years, despite a decrease in 2009.
- Belgium has the third best scores in the EU on the compliance and enforcement composite indicator and on the problems and complaints composite indicator.

* comparison with previous years based on comparable questions only

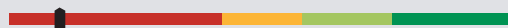
Bulgaria

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28			
Knowledge and Trust																		
Knowledge of consumer rights*				-6.4	6.6	38.9	-3.9	Knowledge of consumer rights*		22.6	0.6	0.7	-2.2	43.1	-11.6			
Trust in organisations	8.9	5.5	9.0	4.5	-5.2	45.3	-19.3											
<i>Trust in public authorities</i>	11.4	4.4	11.3	3.1	-11.2	45.3	-15.8											
<i>Trust in retailers and service providers</i>	5.9	7.6	7.2	0.0	12.2	53.1	-17.6											
<i>Trust in NGOs</i>	9.3	4.5	8.5	10.4	-16.6	37.5	-24.5											
Trust in redress mechanisms	3.5	5.4	8.7	6.0	-5.3	30.4	-10.5											
<i>Trust in ADR</i>	4.5	6.6	6.5	6.8	-5.5	30.7	-15.1											
<i>Trust in courts</i>	2.6	4.2	10.9	5.1	-5.2	30.1	-6.0											
Trust in product safety	-8.8	11.4	9.8	6.8	-16.9	50.4	-18.4	Trust in product safety				-11.5	0.7	63.9	-10.6			
Trust in environmental claims						43.4	-10.8	Trust in environmental claims						56.6	-13.1			
Confidence in online shopping domestically						31.7	-29.3	Confidence in online selling domestically						34.9	-23.5			
National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)									No Data	No Data	-3	0	4	4				
Compliance and Enforcement																		
Exposure to unfair commercial practices						25.8	2.0	Prevalence of unfair commercial practices						50.8	17.6			
Other illicit practices						24.8	11.7	Compliance with consumer legislation						55.4	-12.5			
								Enforcement of consumer and product safety legislation				2.9	-11.2	46.6	-15.6			
Complaints and Dispute Resolution																		
Problems and complaints (composite indicator)						84.4	-3.8	Participation in ADR mechanisms						26.5	-3.2			
<i>Non-negligible problems, but no complaint</i>						41.9	25.8											
<i>No problems encountered</i>			-0.4	2.8	9.5	79.4	1.8											
Length of judicial proceedings																		No Data

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



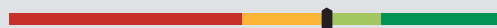
- Bulgaria has the EU's second lowest score on the knowledge and trust composite indicator.
- Bulgarian consumers have the lowest level of trust in organisations among EU consumers, with particularly low trust in NGOs (lowest in the EU) and in retailers and service providers (third lowest).
- Trust in ADR is the second lowest in the EU.
- At the same time, there is an overall positive trend for trust in organisations (in particular retailers and service providers) and in redress mechanisms (both ADR and courts) since 2008, despite a decrease between 2012 and 2014.
- Consumers' trust in product safety is the second lowest in the EU.
- Trust in environmental claims is low both among consumers (third lowest in the EU) and among retailers (second lowest).
- Consumers' confidence in online shopping and retailers' confidence in online selling are the second lowest in EU.
- Bulgaria scores third lowest in the EU on the compliance and enforcement composite indicator.
- Bulgarian consumers report the most other illicit practices in the EU.
- The proportion of retailers reporting unfair commercial practices is the second highest.
- Retailers' assessment of compliance with consumer legislation and of enforcement of consumer and product legislation is the third lowest in the EU.
- Bulgarian consumers are the second least likely in the EU to take action in case of problems.
- The incidence of problems has been decreasing over the years, despite a slight increase in 2011.

* comparison with previous years based on comparable questions only

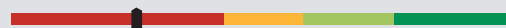
Czech Republic

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				2.9	-5.5	56.3	13.4	Knowledge of consumer rights*		9.7	-7.9	-5.0	3.3	48.9	-5.7
Trust in organisations	-5.7	4.8	4.0	-4.8	6.1	55.9	-8.7								
<i>Trust in public authorities</i>	0.1	6.1	-7.3	-2.8	7.4	47.3	-13.8								
<i>Trust in retailers and service providers</i>	-6.3	8.7	2.0	-12.6	34.0	74.9	4.2								
<i>Trust in NGOs</i>	-10.9	-0.5	17.3	1.0	-23.3	45.6	-16.5								
Trust in redress mechanisms	7.1	-5.2	7.8	0.5	0.6	32.6	-8.3								
<i>Trust in ADR</i>	7.4	-4.8	7.2	-0.7	4.0	38.1	-7.7								
<i>Trust in courts</i>	6.7	-5.6	8.4	1.8	-2.7	27.2	-8.9								
Trust in product safety	-13.7	13.1	1.1	-1.5	4.3	79.3	10.5	Trust in product safety				10.9	-9.9	76.8	2.2
Trust in environmental claims						48.8	-5.4	Trust in environmental claims						65.8	-3.9
Confidence in online shopping domestically						68.6	7.6	Confidence in online selling domestically						42.0	-16.4
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	2	-1	-9	48	
Compliance and Enforcement															
Exposure to unfair commercial practices						27.7	3.9	Prevalence of unfair commercial practices						46.4	13.2
Other illicit practices						9.7	-3.4	Compliance with consumer legislation						57.0	-10.9
								Enforcement of consumer and product safety legislation				0.2	-5.7	46.6	-15.6
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						89.4	1.1	Participation in ADR mechanisms						21.1	-8.7
<i>Non-negligible problems, but no complaint</i>						13.3	-2.8								
<i>No problems encountered</i>			0.6	-11.2	15.6	80.5	2.9								
<i>Length of judicial proceedings</i>												13.2	187.3		

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



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- Czech consumers are the most knowledgeable in the EU about their rights as consumers.
- * comparison with previous years based on comparable questions only

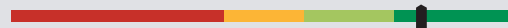
Denmark

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28			
Knowledge and Trust																		
Knowledge of consumer rights*				-2.5	-5.1	53.6	10.8	Knowledge of consumer rights*		-8.1	7.5	0.5	-4.6	60.5	5.8			
Trust in organisations	-3.1	8.4	1.3	-6.3	2.8	75.2	10.6											
<i>Trust in public authorities</i>	-6.3	4.7	2.2	0.0	2.5	79.9	18.8											
<i>Trust in retailers and service providers</i>	-0.7	20.4	-1.6	-15.5	18.3	78.5	7.8											
<i>Trust in NGOs</i>	-2.4	0.1	3.1	-3.5	-12.3	67.4	5.3											
Trust in redress mechanisms	-21.3	8.0	12.9	-4.8	1.8	42.9	2.0											
<i>Trust in ADR</i>	-15.2	5.3	14.0	-10.6	4.5	44.4	-1.4											
<i>Trust in courts</i>	-27.3	10.7	11.8	0.9	-0.8	41.4	5.3											
Trust in product safety	-9.1	-1.5	12.1	-2.3	0.7	75.1	6.4	Trust in product safety				4.7	-10.2	73.1	-1.5			
Trust in environmental claims						72.8	18.6	Trust in environmental claims						73.1	3.4			
Confidence in online shopping domestically						80.1	19.1	Confidence in online selling domestically						60.1	1.7			
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	-3	16	8	431				
Compliance and Enforcement																		
Exposure to unfair commercial practices						20.7	-3.2	Prevalence of unfair commercial practices						17.8	-15.4			
Other illicit practices						6.6	-6.5	Compliance with consumer legislation						66.5	-1.3			
								Enforcement of consumer and product safety legislation				6.5	-6.8	62.9	0.8			
Complaints and Dispute Resolution																		
Problems and complaints (composite indicator)						91.7	3.5	Participation in ADR mechanisms						34.5	4.8			
<i>Non-negligible problems, but no complaint</i>						5.1	-11.0											
<i>No problems encountered</i>			4.1	-13.8	7.8	83.4	5.8											
<i>Length of judicial proceedings</i>																-1.3	164.0	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



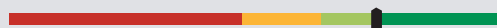
- Denmark has the EU's highest score on the knowledge and trust composite indicator.
- Danish consumers and retailers are the third most knowledgeable in the EU about consumer rights.
- Consumer trust in environmental claims and consumer confidence in online shopping are both the second highest in the EU.
- Denmark also has the third lowest percentage of reported other illicit practices by consumers and the lowest percentage of retailers reporting unfair commercial practices.
- Danish consumers are the third least likely in the EU not to complain if they encounter a non-negligible problem.

* comparison with previous years based on comparable questions only

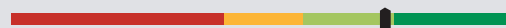
Germany

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-3.3	2.4	51.4	8.6	Knowledge of consumer rights*		0.2	-5.7	8.0	-3.1	63.0	8.4
Trust in organisations	-5.4	7.8	2.6	-8.8	-0.8	64.0	-0.6								
<i>Trust in public authorities</i>	-4.0	11.1	0.1	-6.8	7.8	66.5	5.4								
<i>Trust in retailers and service providers</i>	-6.2	5.9	1.9	-13.8	13.7	74.2	3.5								
<i>Trust in NGOs</i>	-6.0	6.4	5.7	-5.7	-23.8	51.3	-10.8								
Trust in redress mechanisms	-8.4	15.2	5.5	-9.9	-3.8	37.9	-3.0								
<i>Trust in ADR</i>	-5.7	14.8	5.0	-11.2	-6.6	39.0	-6.8								
<i>Trust in courts</i>	-11.0	15.6	6.0	-8.6	-1.1	36.8	0.8								
Trust in product safety	3.2	9.4	-5.1	-2.5	8.9	74.0	5.3	Trust in product safety				2.6	-2.2	76.8	2.2
Trust in environmental claims						41.2	-13.0	Trust in environmental claims						65.4	-4.3
Confidence in online shopping domestically						63.3	2.3	Confidence in online selling domestically						51.6	-6.8
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	-1144	961	-25	1061	
Compliance and Enforcement															
Exposure to unfair commercial practices						13.8	-10.1	Prevalence of unfair commercial practices						32.9	-0.3
Other illicit practices						7.1	-6.0	Compliance with consumer legislation						72.1	4.3
								Enforcement of consumer and product safety legislation				5.7	-4.7	59.2	-2.9
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						91.1	2.9	Participation in ADR mechanisms						31.0	1.3
<i>Non-negligible problems, but no complaint</i>						5.8	-10.3								
<i>No problems encountered</i>			-0.4	-15.1	10.2	80.8	3.3								
<i>Length of judicial proceedings</i>													8.7	192.0	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



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- Germany has the EU's highest score on retailers' knowledge of consumer rights.
- Consumer trust in environmental claims is the second lowest in the EU.
- The percentage of consumers reporting unfair commercial practices is the third lowest in the EU.

* comparison with previous years based on comparable questions only

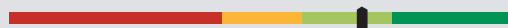
Estonia

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	
Knowledge and Trust																
Knowledge of consumer rights*				-3.8	1.9	44.3	1.4	Knowledge of consumer rights*		3.9	-12.4	3.2	-0.2	49.2	-5.4	
Trust in organisations	-4.0	2.7	3.6	-1.0	6.7	68.6	4.0									
<i>Trust in public authorities</i>	-3.2	4.1	3.4	-3.2	16.4	73.0	11.9									
<i>Trust in retailers and service providers</i>	-7.1	3.2	4.0	-0.6	8.7	75.7	5.1									
<i>Trust in NGOs</i>	-1.7	1.0	3.5	0.9	-5.0	57.2	-4.9									
Trust in redress mechanisms	-5.3	0.3	-1.8	-1.6	9.5	27.8	-13.1									
<i>Trust in ADR</i>	-2.3	-3.3	-0.2	-3.0	12.6	36.7	-9.0									
<i>Trust in courts</i>	-8.3	3.9	-3.5	-0.2	6.5	18.8	-17.2									
Trust in product safety	-6.8	-4.6	1.9	2.5	11.6	76.6	7.9	Trust in product safety				-0.5	-8.8	80.5	5.9	
Trust in environmental claims						60.5	6.2	Trust in environmental claims						67.7	-1.9	
Confidence in online shopping domestically						56.0	-5.0	Confidence in online selling domestically						39.5	-18.9	
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	0	0	4	42		
Compliance and Enforcement																
Exposure to unfair commercial practices						20.4	-3.5	Prevalence of unfair commercial practices						25.2	-8.0	
Other illicit practices						9.6	-3.5	Compliance with consumer legislation						72.1	4.3	
								Enforcement of consumer and product safety legislation				12.5	3.7	54.0	-8.2	
Complaints and Dispute Resolution																
Problems and complaints (composite indicator)						88.6	0.4	Participation in ADR mechanisms						31.1	1.4	
<i>Non-negligible problems, but no complaint</i>						17.8	1.8									
<i>No problems encountered</i>			2.1	-3.5	2.5	78.6	1.1									
<i>Length of judicial proceedings</i>														-36.6	130.2	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Estonian consumers have the second lowest level of trust in redress mechanisms in the EU, with particularly low trust in courts (second lowest in the EU).
- Retailers confidence in online selling is the third lowest in the EU.

* comparison with previous years based on comparable questions only

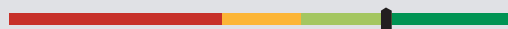
Ireland

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-3.5	-0.6	40.7	-2.2	Knowledge of consumer rights*		-0.7	5.8	-5.1	0.9	46.6	-8.0
Trust in organisations	12.2	9.7	-7.3	2.8	-6.9	70.4	5.8								
<i>Trust in public authorities</i>	11.1	11.5	-10.7	1.2	-0.3	69.9	8.8								
<i>Trust in retailers and service providers</i>	15.3	9.4	-6.4	-1.1	2.9	78.3	7.7								
<i>Trust in NGOs</i>	10.1	8.2	-4.9	8.1	-23.2	62.9	0.9								
Trust in redress mechanisms	12.8	12.7	-4.8	-2.7	2.7	54.0	13.0								
<i>Trust in ADR</i>	16.3	16.2	-6.1	-7.0	2.1	57.5	11.7								
<i>Trust in courts</i>	9.3	9.2	-3.6	1.6	3.3	50.4	14.4								
Trust in product safety	11.9	3.9	0.4	-2.7	-2.8	81.1	12.4	Trust in product safety				2.0	-2.6	83.7	9.1
Trust in environmental claims						69.6	15.4	Trust in environmental claims						82.2	12.5
Confidence in online shopping domestically						75.2	14.2	Confidence in online selling domestically						65.0	6.6
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	-1	-3	0	10	
Compliance and Enforcement															
Exposure to unfair commercial practices						16.3	-7.6	Prevalence of unfair commercial practices						28.0	-5.2
Other illicit practices						18.2	5.1	Compliance with consumer legislation						69.8	1.9
								Enforcement of consumer and product safety legislation				7.0	-2.9	73.6	11.4
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						85.8	-2.4	Participation in ADR mechanisms						31.2	1.5
<i>Non-negligible problems, but no complaint</i>						21.8	5.7								
<i>No problems encountered</i>			-6.1	-10.8	4.5	74.7	-2.9								
<i>Length of judicial proceedings</i>														No Data	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- excel file**
- Irish consumers have the second highest level of trust in redress mechanisms in the EU, with the second highest level of trust in courts and third highest trust in ADR.
 - Trust in environmental claims is the third highest in the EU both among consumers and retailers.
 - Retailers' assessment of enforcement of consumer and product safety legislation is the third highest in the EU.

gif * comparison with previous years based on comparable questions only

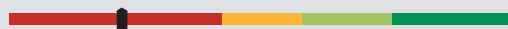
Greece

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-7.2	2.0	24.5	-18.3	Knowledge of consumer rights*		-3.8	-11.5	5.0	6.2	49.7	-4.9
Trust in organisations	-1.4	2.6	-0.1	-3.3	2.4	47.6	-17.0								
<i>Trust in public authorities</i>	-5.0	6.4	-2.7	-6.2	6.9	48.6	-12.5								
<i>Trust in retailers and service providers</i>	1.8	3.0	-0.5	-5.7	13.7	50.8	-19.8								
<i>Trust in NGOs</i>	-0.9	-1.7	3.0	2.1	-13.4	43.4	-18.7								
Trust in redress mechanisms	-10.4	6.3	1.5	-1.9	2.3	42.8	1.9								
<i>Trust in ADR</i>	-1.5	6.1	-0.5	-6.4	3.5	44.1	-1.7								
<i>Trust in courts</i>	-19.3	6.6	3.4	2.6	1.1	41.5	5.5								
Trust in product safety	-7.9	9.1	-7.7	-3.9	10.8	54.8	-13.9	Trust in product safety				-1.1	-1.4	61.1	-13.5
Trust in environmental claims						44.9	-9.4	Trust in environmental claims						61.0	-8.7
Confidence in online shopping domestically						48.4	-12.6	Confidence in online selling domestically						72.5	14.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)									No Data	No Data	-8	-12	0	0	
Compliance and Enforcement															
Exposure to unfair commercial practices						30.8	6.9	Prevalence of unfair commercial practices						46.0	12.8
Other illicit practices						19.9	6.7	Compliance with consumer legislation						61.2	-6.6
								Enforcement of consumer and product safety legislation				-0.7	-0.7	50.7	-11.4
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						84.9	-3.3	Participation in ADR mechanisms						26.3	-3.4
<i>Non-negligible problems, but no complaint</i>						50.7	34.6								
<i>No problems encountered</i>			1.2	-11.7	12.6	80.2	2.7								
Length of judicial proceedings													-62.0	407.0	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



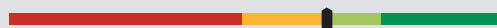
- Greek consumers have the lowest knowledge of consumer rights among EU consumers.
- Consumer trust in organisations is the third lowest in the EU, with the EU's lowest level of trust in retailers and providers and third lowest trust in NGOs.
- Consumers' and retailers' trust in product safety are third and second lowest in the EU, respectively.
- On the positive side, Greek retailers are the second most confident in the EU to engage in online sales.
- Greece has the highest percentage of consumers that did not complain while having encountered a non-negligible problem.

* comparison with previous years based on comparable questions only

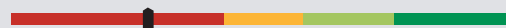
Spain

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-4.0	0.8	46.9	4.1	Knowledge of consumer rights*		-6.6	5.8	2.4	4.4	54.3	-0.4
Trust in organisations	-7.6	4.4	1.8	-1.6	-0.3	59.2	-5.4								
<i>Trust in public authorities</i>	-9.3	5.3	-1.7	-4.3	-4.9	46.2	-14.8								
<i>Trust in retailers and service providers</i>	-10.9	5.0	4.1	-8.9	13.8	65.8	-4.8								
<i>Trust in NGOs</i>	-2.5	3.0	3.1	8.3	-9.8	65.7	3.6								
Trust in redress mechanisms	-5.1	10.2	6.9	-2.6	1.8	37.3	-3.6								
<i>Trust in ADR</i>	-1.3	10.3	6.8	-5.0	3.8	43.4	-2.3								
<i>Trust in courts</i>	-8.9	10.0	7.0	-0.3	-0.2	31.2	-4.9								
Trust in product safety	-8.6	9.0	-7.3	4.4	-3.9	62.2	-6.6	Trust in product safety				0.1	-1.3	69.2	-5.3
Trust in environmental claims						52.9	-1.3	Trust in environmental claims						70.3	0.7
Confidence in online shopping domestically						53.9	-7.0	Confidence in online selling domestically						80.5	22.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)									No Data	No Data	No Data	No Data	No Data	No Data	
Compliance and Enforcement															
Exposure to unfair commercial practices						34.3	10.4	Prevalence of unfair commercial practices						39.1	5.9
Other illicit practices						18.4	5.3	Compliance with consumer legislation						59.9	-8.0
								Enforcement of consumer and product safety legislation				6.1	-13.0	51.3	-10.8
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						87.1	-1.1	Participation in ADR mechanisms						42.5	12.8
<i>Non-negligible problems, but no complaint</i>						13.8	-2.3								
<i>No problems encountered</i>			-0.5	-10.4	5.9	77.7	0.2								
Length of judicial proceedings														No Data	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



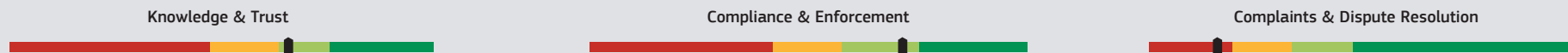
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- Spanish retailers are the most confident in the EU to engage in online sales in their own country.
- On the negative side, Spain has the third highest percentage of consumers reporting unfair commercial practices.

* comparison with previous years based on comparable questions only

France

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-4.6	-0.3	35.8	-7.1	Knowledge of consumer rights*		20.2	2.7	0.6	9.5	58.6	3.9
Trust in organisations	3.5	0.7	6.9	-4.0	-1.4	67.5	2.9								
<i>Trust in public authorities</i>	8.7	-1.8	10.3	-6.5	1.7	60.5	-0.5								
<i>Trust in retailers and service providers</i>	1.8	2.5	2.2	-7.9	9.9	70.2	-0.5								
<i>Trust in NGOs</i>	0.1	1.3	8.2	2.3	-15.9	71.6	9.6								
Trust in redress mechanisms	-2.1	8.3	12.4	-11.0	1.2	47.0	6.1								
<i>Trust in ADR</i>	-2.5	8.7	9.0	-13.9	5.9	53.4	7.6								
<i>Trust in courts</i>	-1.6	8.0	15.9	-8.0	-3.6	40.6	4.5								
Trust in product safety	-3.6	-2.0	2.1	-1.9	2.1	65.5	-3.3	Trust in product safety				-3.8	4.3	71.9	-2.6
Trust in environmental claims						58.7	4.4	Trust in environmental claims						69.7	0.1
Confidence in online shopping domestically						67.6	6.6	Confidence in online selling domestically						72.4	14.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)									No Data	No Data	-6	No Data	No Data	62	
Compliance and Enforcement															
Exposure to unfair commercial practices						23.6	-0.2	Prevalence of unfair commercial practices						31.1	-2.1
Other illicit practices						10.9	-2.2	Compliance with consumer legislation						66.6	-1.2
								Enforcement of consumer and product safety legislation				3.7	0.7	73.5	11.4
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						90.6	2.4	Participation in ADR mechanisms						18.1	-11.6
<i>Non-negligible problems, but no complaint</i>						27.5	11.4								
<i>No problems encountered</i>			0.0	5.5	-3.2	85.8	8.3								
Length of judicial proceedings													-3.2	308.0	



- French retailers are the third most confident in the EU to engage in online selling in their own country.

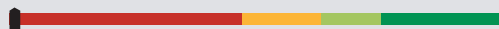
* comparison with previous years based on comparable questions only

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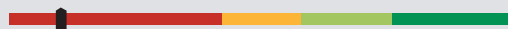
Croatia

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*					-1.8	31.0	-11.9	Knowledge of consumer rights*					1.2	36.2	-18.4
Trust in organisations					0.9	50.2	-14.4								
<i>Trust in public authorities</i>					2.2	34.2	-26.8								
<i>Trust in retailers and service providers</i>					5.7	63.2	-7.4								
<i>Trust in NGOs</i>					-5.3	53.1	-8.9								
Trust in redress mechanisms					2.2	31.1	-9.9								
<i>Trust in ADR</i>					4.7	36.8	-9.0								
<i>Trust in courts</i>					-0.3	25.4	-10.7								
Trust in product safety					-0.2	61.1	-7.6	Trust in product safety					-1.9	66.8	-7.7
Trust in environmental claims						41.0	-13.2	Trust in environmental claims						59.5	-10.2
Confidence in online shopping domestically						31.6	-29.4	Confidence in online selling domestically						59.8	1.4
National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)									No Data	No Data	No Data	No Data	No Data	No Data	
Compliance and Enforcement															
Exposure to unfair commercial practices						37.2	13.3	Prevalence of unfair commercial practices						42.4	9.2
Other illicit practices						23.5	10.4	Compliance with consumer legislation						56.8	-11.0
								Enforcement of consumer and product safety legislation					-8.1	45.3	-16.8
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						81.2	-7.0	Participation in ADR mechanisms						25.0	-4.7
<i>Non-negligible problems, but no complaint</i>						20.2	4.1								
<i>No problems encountered</i>					1.8	67.3	-10.2								
Length of judicial proceedings													-71.9	385.5	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Croatia has the EU's lowest score on the knowledge and trust composite indicator.
- Croatia ranks third and second lowest in the EU on consumers' and retailers' knowledge of consumer rights, respectively.
- Croatian consumers have the second lowest level of trust in public authorities.
- Consumer trust in environmental claims and confidence in online shopping are the lowest in the EU.
- Croatia has the second lowest score in the EU on the compliance and enforcement composite indicator.
- The proportions of consumers reporting unfair commercial practices and other illicit practices are the highest and second highest in the EU, respectively.
- Retailers' assessment of enforcement of consumer and product safety legislation is the second lowest in the EU.
- Croatia has the highest percentage of consumers reporting problems, which results in the worst score on the problems and complaints composite indicator.

* comparison with previous years based on comparable questions only

Italy

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	
Knowledge and Trust																
Knowledge of consumer rights*				-8.5	13.7	48.2	5.4	Knowledge of consumer rights*		-2.8	-7.3	3.0	7.2	57.0	2.3	
Trust in organisations	8.4	14.2	-9.8	-1.3	1.6	56.6	-8.0									
<i>Trust in public authorities</i>	12.3	14.7	-17.4	-3.8	2.3	50.7	-10.3									
<i>Trust in retailers and service providers</i>	4.1	17.7	-8.9	-1.0	9.1	57.6	-13.1									
<i>Trust in NGOs</i>	8.7	10.3	-3.0	0.9	-6.7	61.5	-0.5									
Trust in redress mechanisms	-4.4	15.5	-6.3	-7.3	10.3	37.1	-3.9									
<i>Trust in ADR</i>	2.9	16.3	-3.8	-12.8	13.9	43.4	-2.4									
<i>Trust in courts</i>	-11.7	14.7	-8.8	-1.8	6.6	30.7	-5.4									
Trust in product safety	4.4	13.1	-6.2	-2.2	-4.7	55.5	-13.3	Trust in product safety				9.5	-8.6	63.9	-10.6	
Trust in environmental claims						47.1	-7.2	Trust in environmental claims						64.8	-4.9	
Confidence in online shopping domestically						45.7	-15.2	Confidence in online selling domestically						52.8	-5.6	
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	16	No Data	No Data	30		
Compliance and Enforcement																
Exposure to unfair commercial practices						25.3	1.5	Prevalence of unfair commercial practices						32.6	-0.6	
Other illicit practices						15.0	1.9	Compliance with consumer legislation						61.8	-6.1	
								Enforcement of consumer and product safety legislation				1.9	-1.7	58.6	-3.5	
Complaints and Dispute Resolution																
Problems and complaints (composite indicator)						83.5	-4.8	Participation in ADR mechanisms						20.2	-9.5	
<i>Non-negligible problems, but no complaint</i>						20.5	4.5									
<i>No problems encountered</i>			-0.7	-7.2	-9.2	70.2	-7.3									
<i>Length of judicial proceedings</i>														17.8	607.7	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Italian retailers' trust in product safety is third lowest in the EU.
- The length of judicial proceedings is the third longest among EU Member States.
- Italy scores second worst on the complaints and dispute resolution composite indicator. Italian consumers are the second most likely to report problems in the past 12 months, which also results in the second worst score on problems and complaints. The incidence of problems has been increasing since 2010.

* comparison with previous years based on comparable questions only

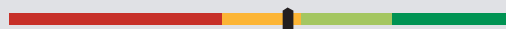
Cyprus

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-3.4	6.6	38.6	-4.3	Knowledge of consumer rights*		11.5	-13.4	4.4	-18.9	33.3	-21.4
Trust in organisations	-10.9	8.8	-5.0	-0.8	-5.7	45.3	-19.3								
<i>Trust in public authorities</i>	-18.2	10.8	-4.6	-6.4	-13.2	40.7	-20.4								
<i>Trust in retailers and service providers</i>	-18.1	14.1	-2.8	-6.4	12.2	52.1	-18.5								
<i>Trust in NGOs</i>	3.6	1.4	-7.6	10.3	-16.1	43.2	-18.9								
Trust in redress mechanisms	-0.5	4.1	3.8	2.4	-11.2	34.6	-6.3								
<i>Trust in ADR</i>	2.1	9.2	-5.9	-5.3	-11.0	38.9	-6.9								
<i>Trust in courts</i>	-3.0	-1.0	13.4	10.0	-11.5	30.4	-5.7								
Trust in product safety	-6.7	8.3	-6.7	0.9	3.2	60.9	-7.8	Trust in product safety				-16.3	27.5	71.8	-2.7
Trust in environmental claims						51.5	-2.7	Trust in environmental claims						58.2	-11.5
Confidence in online shopping domestically						46.3	-14.7	Confidence in online selling domestically						46.8	-11.6
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	10	-103	-43	40	
Compliance and Enforcement															
Exposure to unfair commercial practices						22.4	-1.4	Prevalence of unfair commercial practices						32.3	-0.9
Other illicit practices						9.4	-3.7	Compliance with consumer legislation						61.2	-6.7
								Enforcement of consumer and product safety legislation				6.4	0.3	56.0	-6.1
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						91.7	3.4	Participation in ADR mechanisms						16.7	-13.0
<i>Non-negligible problems, but no complaint</i>						30.2	14.2								
<i>No problems encountered</i>				-0.6	-18.8	26.5	11.6								
<i>Length of judicial proceedings</i>														637.7	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Cyprus has the third lowest score in the EU on the knowledge and trust composite indicator.
- Cypriot consumers have the EU's second lowest level of trust in organisations, with the third lowest trust in public authorities and second lowest trust in retailers/service providers and NGOs.
- Trust in public authorities has been declining since 2008, despite an increase in 2010.
- Retailers' knowledge of consumer rights is the lowest in the EU and retailers' trust in environmental claims is the third lowest.
- The length of judicial proceedings is the second highest in Cyprus among EU Member States.
- Cyprus has the third lowest percentage of retailers' participation in ADR mechanisms.
- On the positive side, the percentage of consumers who report problems in the past 12 months is the lowest in the EU.

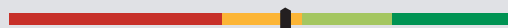
* comparison with previous years based on comparable questions only

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-1.5	7.0	41.4	-1.4	Knowledge of consumer rights*		10.9	1.4	3.6	-5.0	47.6	-7.0
Trust in organisations	-8.8	12.2	6.6	-2.8	-5.3	59.3	-5.3								
<i>Trust in public authorities</i>	-19.6	17.6	7.1	-2.3	-1.8	60.1	-1.0								
<i>Trust in retailers and service providers</i>	1.1	8.5	2.6	-3.0	3.4	67.5	-3.2								
<i>Trust in NGOs</i>	-7.9	10.5	10.1	-3.1	-17.6	50.4	-11.7								
Trust in redress mechanisms	-8.9	1.4	21.9	0.2	-7.2	36.3	-4.6								
<i>Trust in ADR</i>	-9.2	1.7	23.5	-0.4	-7.8	39.4	-6.4								
<i>Trust in courts</i>	-8.5	1.1	20.3	0.9	-6.6	33.3	-2.8								
Trust in product safety	-10.6	7.9	1.9	4.8	-1.8	62.3	-6.4	Trust in product safety				-2.6	9.5	76.9	2.3
Trust in environmental claims						59.3	5.1	Trust in environmental claims						75.0	5.3
Confidence in online shopping domestically						48.0	-12.9	Confidence in online selling domestically						60.9	2.5
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	No Data	0	23	24	
Compliance and Enforcement															
Exposure to unfair commercial practices						26.8	3.0	Prevalence of unfair commercial practices						29.0	-4.2
Other illicit practices						17.4	4.3	Compliance with consumer legislation						71.6	3.7
								Enforcement of consumer and product safety legislation				0.9	1.6	54.7	-7.5
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						86.5	-1.8	Participation in ADR mechanisms						13.6	-16.1
<i>Non-negligible problems, but no complaint</i>						17.8	1.7								
<i>No problems encountered</i>			5.4	-9.0	2.6	76.8	-0.7								
<i>Length of judicial proceedings</i>													-7.6	244.8	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Latvia has the worst score in the EU on the problems and complaints composite indicator.
- Retailers' participation in ADR mechanisms is the lowest in the EU..

* comparison with previous years based on comparable questions only

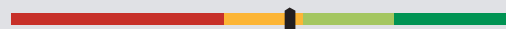
Lithuania

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-13.1	-2.0	29.3	-13.6	Knowledge of consumer rights*		3.6	5.5	2.7	1.1	46.1	-8.5
Trust in organisations	-1.3	6.6	7.6	1.1	4.0	56.2	-8.4								
<i>Trust in public authorities</i>	-11.9	11.5	2.2	0.1	7.5	46.5	-14.6								
<i>Trust in retailers and service providers</i>	7.4	2.0	14.0	-0.4	11.9	69.9	-0.8								
<i>Trust in NGOs</i>	0.7	6.2	6.8	3.5	-7.4	52.1	-10.0								
Trust in redress mechanisms	-2.4	7.9	8.5	-0.9	-4.9	28.2	-12.8								
<i>Trust in ADR</i>	0.3	9.2	8.2	-1.7	-6.3	33.1	-12.6								
<i>Trust in courts</i>	-5.2	6.5	8.7	-0.1	-3.5	23.2	-12.9								
Trust in product safety	-15.5	1.8	10.1	5.9	6.6	66.6	-2.1	Trust in product safety				-0.5	-2.8	75.0	0.5
Trust in environmental claims						57.7	3.5	Trust in environmental claims						53.6	-16.1
Confidence in online shopping domestically						45.3	-15.7	Confidence in online selling domestically						55.1	-3.3
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	-4	1	0	6	
Compliance and Enforcement															
Exposure to unfair commercial practices						22.7	-1.1	Prevalence of unfair commercial practices						30.2	-3.0
Other illicit practices						12.1	-1.0	Compliance with consumer legislation						64.6	-3.3
								Enforcement of consumer and product safety legislation				0.9	-5.3	54.8	-7.4
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						88.2	0.0	Participation in ADR mechanisms						15.6	-14.1
<i>Non-negligible problems, but no complaint</i>						30.2	14.2								
<i>No problems encountered</i>			5.5	-4.1	3.9	83.4	5.9								
<i>Length of judicial proceedings</i>												6.1	93.9		

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Lithuanian consumers have the second lowest level of knowledge of consumer rights in the EU.
- There is a trend of growing consumer trust in organisations –despite a slight decline in 2009–, in particular in retailers and service providers.
- Consumer trust in redress mechanisms is the third lowest in the EU, with particularly low trust in ADR (third lowest).
- Lithuanian retailers have the lowest level of trust in environmental claims among EU retailers.
- Lithuania has the EU's third lowest score on the complaints and dispute resolution composite indicator.
- Retailers' participation in ADR mechanisms is the second lowest in the EU.

* comparison with previous years based on comparable questions only

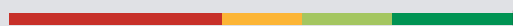
Luxembourg

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28		
Knowledge and Trust																	
Knowledge of consumer rights*				0.1	-0.6	33.7	-9.1	Knowledge of consumer rights*		24.4	-12.0	3.6	-4.8	52.4	-2.2		
Trust in organisations	6.2	5.6	1.5	0.8	-1.7	79.7	15.1										
<i>Trust in public authorities</i>	14.2	3.3	2.9	2.1	-4.8	77.9	16.8										
<i>Trust in retailers and service providers</i>	3.5	8.4	-1.2	-6.9	7.4	84.0	13.3										
<i>Trust in NGOs</i>	0.8	5.2	2.9	7.2	-7.8	77.3	15.3										
Trust in redress mechanisms	8.2	1.4	14.5	-5.4	4.4	56.8	15.9										
<i>Trust in ADR</i>	4.4	-1.3	15.7	-12.1	5.8	60.9	15.1										
<i>Trust in courts</i>	12.0	4.2	13.2	1.3	3.0	52.8	16.7										
Trust in product safety	0.5	4.3	-14.1	8.4	0.9	80.7	12.0	Trust in product safety				-1.4	-3.2	83.0	8.5		
Trust in environmental claims						74.1	19.9	Trust in environmental claims						77.3	7.7		
Confidence in online shopping domestically						71.5	10.5	Confidence in online selling domestically						46.3	-12.1		
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	-64	-32	-169	1847			
Compliance and Enforcement																	
Exposure to unfair commercial practices						8.7	-15.2	Prevalence of unfair commercial practices						21.8	-11.4		
Other illicit practices						5.1	-8.0	Compliance with consumer legislation						77.0	9.2		
								Enforcement of consumer and product safety legislation				17.5	-7.0	67.7	5.6		
Complaints and Dispute Resolution																	
Problems and complaints (composite indicator)						93.4	5.2	Participation in ADR mechanisms						29.5	-0.2		
<i>Non-negligible problems, but no complaint</i>						11.4	-4.7										
<i>No problems encountered</i>			-3.9	5.4	-1.8	88.8	11.2										
<i>Length of judicial proceedings</i>															-20.5	52.7	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Consumer trust in organisations is the second highest in Luxembourg, with the EU's highest levels of trust in retailers and service providers and in NGOs.
- Trust in redress mechanisms is the highest in the EU, with the highest level of trust in courts and second highest level of trust in ADR among EU Member States.
- Moreover, Luxembourgish consumers have the highest trust in environmental claims among EU consumers.
- Luxembourg is the Member State with the EU's highest score on the compliance and enforcement composite indicator.
- The percentages of consumers indicating they have been exposed to unfair commercial practices and to other illicit practices are the lowest in the EU. This is confirmed by the second lowest percentage of retailers who report unfair commercial practices.
- Retailers assessment of compliance with consumer legislation is the second highest in the EU.
- Luxembourg scores the best in the EU on the problems and complaints composite index and has the second lowest percentage of consumers that encountered a problem in the past 12 months.

* comparison with previous years based on comparable questions only

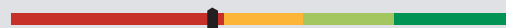
Hungary

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-10.6	-0.3	34.5	-8.3	Knowledge of consumer rights*		-3.0	7.7	0.3	-7.6	54.2	-0.4
Trust in organisations	-6.0	8.5	-2.0	1.5	11.2	76.3	11.7								
<i>Trust in public authorities</i>	-9.0	11.1	-3.0	3.8	7.3	76.6	15.5								
<i>Trust in retailers and service providers</i>	-2.8	7.3	-2.4	-4.8	21.4	75.5	4.8								
<i>Trust in NGOs</i>	-6.0	7.1	-0.6	5.6	5.1	76.7	14.6								
Trust in redress mechanisms	1.3	-0.2	7.3	1.5	1.4	37.7	-3.3								
<i>Trust in ADR</i>	5.9	6.0	1.4	-4.0	3.3	47.1	1.3								
<i>Trust in courts</i>	-3.3	-6.5	13.2	7.1	-0.6	28.2	-7.9								
Trust in product safety	1.7	1.9	-1.3	3.5	1.2	71.7	2.9	Trust in product safety				9.7	-7.2	80.1	5.5
Trust in environmental claims						65.0	10.8	Trust in environmental claims						83.6	13.9
Confidence in online shopping domestically						47.9	-13.1	Confidence in online selling domestically						30.9	-27.4
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	-5	-74	-2	26	
Compliance and Enforcement															
Exposure to unfair commercial practices						29.0	5.1	Prevalence of unfair commercial practices						46.7	13.5
Other illicit practices						18.6	5.4	Compliance with consumer legislation						62.0	-5.9
								Enforcement of consumer and product safety legislation				7.1	0.2	70.2	8.1
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						86.1	-2.1	Participation in ADR mechanisms						44.4	14.7
<i>Non-negligible problems, but no complaint</i>						14.4	-1.7								
<i>No problems encountered</i>			8.0	-11.0	0.8	71.5	-6.1								
<i>Length of judicial proceedings</i>												72.7	169.2		

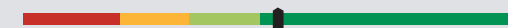
Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Hungarian consumers have the third highest level of trust in NGOs in the EU.
- Retailers' trust in environmental claims is the highest across the EU.
- At the same time, Hungarian retailers are the least confident in the EU to engage in online sales in their own country.
- Hungary has the EU's third highest percentage of retailers reporting unfair commercial practices.
- Retailers' participation in ADR mechanisms is the third highest in the EU.

* comparison with previous years based on comparable questions only

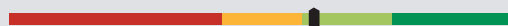
Malta

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-3.4	4.0	46.5	3.6	Knowledge of consumer rights*		36.5	-15.2	-0.6	-8.7	57.6	3.0
Trust in organisations	-5.9	5.0	3.1	1.4	-0.3	65.5	0.9								
<i>Trust in public authorities</i>	-3.4	7.7	0.7	1.4	-2.2	69.3	8.2								
<i>Trust in retailers and service providers</i>	-12.5	3.4	5.6	-6.6	15.7	63.4	-7.3								
<i>Trust in NGOs</i>	-1.9	4.1	3.0	9.3	-14.2	63.7	1.7								
Trust in redress mechanisms	0.2	2.8	6.2	4.0	3.0	40.1	-0.8								
<i>Trust in ADR</i>	2.4	1.1	9.6	1.4	4.8	50.1	4.3								
<i>Trust in courts</i>	-2.0	4.5	2.7	6.7	1.2	30.2	-5.9								
Trust in product safety	-19.3	13.0	2.0	-0.2	-6.1	65.7	-3.1	Trust in product safety				8.9	-1.4	79.8	5.2
Trust in environmental claims						58.1	3.8	Trust in environmental claims						63.6	-6.1
Confidence in online shopping domestically						46.1	-14.8	Confidence in online selling domestically						71.9	13.6
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	14	No Data	No Data	No Data	
Compliance and Enforcement															
Exposure to unfair commercial practices						15.1	-8.7	Prevalence of unfair commercial practices						35.3	2.1
Other illicit practices						12.5	-0.7	Compliance with consumer legislation						65.4	-2.4
								Enforcement of consumer and product safety legislation				13.4	-3.6	57.7	-4.5
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						89.9	1.6	Participation in ADR mechanisms						53.5	23.8
<i>Non-negligible problems, but no complaint</i>						16.2	0.2								
<i>No problems encountered</i>			-3.3	5.4	1.5	84.5	7.0								
<i>Length of judicial proceedings</i>													65.5	750.1	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



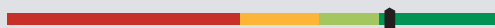
- Consumer trust in redress mechanisms, and in particular trust in ADR, shows a positive trend since 2008.
- Malta has the EU's second best score on the complaints and dispute resolution composite indicator.
- Retailers' participation in ADR mechanisms is the second highest in the EU.
- On the negative side, Malta has the longest average duration of judicial proceedings in the EU.

* comparison with previous years based on comparable questions only

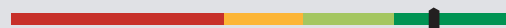
Netherlands

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				1.6	-0.9	41.1	-1.7	Knowledge of consumer rights*		-0.5	15.6	4.1	-5.3	55.2	0.5
Trust in organisations	-10.0	5.4	0.4	4.0	0.5	78.3	13.7								
<i>Trust in public authorities</i>	-6.4	4.4	2.3	10.2	-2.1	77.8	16.8								
<i>Trust in retailers and service providers</i>	-9.7	9.2	-8.2	-5.0	16.8	80.1	9.5								
<i>Trust in NGOs</i>	-13.9	2.5	7.1	6.9	-13.3	77.0	14.9								
Trust in redress mechanisms	-15.7	9.5	7.8	-2.8	1.5	48.8	7.9								
<i>Trust in ADR</i>	-18.1	11.8	6.4	-5.3	5.2	57.0	11.2								
<i>Trust in courts</i>	-13.3	7.2	9.3	-0.2	-2.2	40.6	4.6								
Trust in product safety	14.3	8.3	5.7	2.5	-4.3	83.0	14.3	Trust in product safety				3.7	-6.2	84.5	9.9
Trust in environmental claims						53.2	-1.0	Trust in environmental claims						65.3	-4.4
Confidence in online shopping domestically						74.6	13.6	Confidence in online selling domestically						64.5	6.1
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	23	-41	No Data	No Data	
Compliance and Enforcement															
Exposure to unfair commercial practices						17.6	-6.3	Prevalence of unfair commercial practices						30.0	-3.2
Other illicit practices						7.9	-5.2	Compliance with consumer legislation						74.3	6.4
								Enforcement of consumer and product safety legislation				-4.3	-2.7	67.4	5.2
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						88.4	0.2	Participation in ADR mechanisms						41.7	12.0
<i>Non-negligible problems, but no complaint</i>						8.6	-7.4								
<i>No problems encountered</i>			-2.2	-20.2	13.8	77.4	-0.2								
<i>Length of judicial proceedings</i>														No Data	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



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- Dutch consumers have the third highest level of trust in organisations in the EU, with particularly high trust in NGOs (second highest in the EU).
- Consumers' trust in product safety is the third highest in the EU, with, despite the decrease in 2014, a generally positive trend since 2008.
- Also retailers' trust in product safety is high, with the second highest score in the EU.

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* comparison with previous years based on comparable questions only

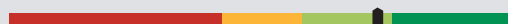
Austria

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				1.7	0.4	44.1	1.2	Knowledge of consumer rights*		-0.4	-2.7	3.5	-2.9	54.5	-0.1
Trust in organisations	4.0	6.7	1.8	-3.5	-0.9	76.5	11.9								
<i>Trust in public authorities</i>	-1.2	10.9	0.0	-3.2	6.4	80.7	19.6								
<i>Trust in retailers and service providers</i>	7.1	6.6	3.8	-9.1	8.4	82.7	12.0								
<i>Trust in NGOs</i>	6.2	2.6	1.6	1.8	-17.4	66.1	4.0								
Trust in redress mechanisms	3.9	11.2	5.1	-9.1	2.4	46.3	5.4								
<i>Trust in ADR</i>	3.6	15.5	2.3	-9.6	-0.7	49.0	3.2								
<i>Trust in courts</i>	4.1	6.9	7.9	-8.5	5.4	43.7	7.6								
Trust in product safety	11.7	8.2	-8.5	1.8	6.1	81.5	12.8	Trust in product safety				5.6	8.3	84.0	9.5
Trust in environmental claims						62.3	8.1	Trust in environmental claims						67.5	-2.1
Confidence in online shopping domestically						69.7	8.7	Confidence in online selling domestically						48.5	-9.9
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	-1	69	20	300	
Compliance and Enforcement															
Exposure to unfair commercial practices						12.1	-11.7	Prevalence of unfair commercial practices						28.5	-4.7
Other illicit practices						8.0	-5.1	Compliance with consumer legislation						66.5	-1.4
								Enforcement of consumer and product safety legislation				3.9	-7.4	58.1	-4.1
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						92.2	4.0	Participation in ADR mechanisms						40.7	11.0
<i>Non-negligible problems, but no complaint</i>						3.3	-12.8								
<i>No problems encountered</i>			-0.5	-8.7	2.8	82.8	5.3								
<i>Length of judicial proceedings</i>													0.0	135.3	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Austrian consumers have the second highest level of trust in public authorities among EU Member States.
- Consumers' trust in retailers and service providers is the third highest in the EU.
- Retailers' trust in product safety is the third highest.
- Austria has the second lowest percentage of consumers reporting unfair commercial practices.
- Austria scores third best on the complaints and dispute resolution composite indicator. Austrian consumers score second best in the EU on the problems and complaints, which is at least partly explained by the lowest percentage of consumers that do not complain if they encounter a non-negligible problem.

* comparison with previous years based on comparable questions only

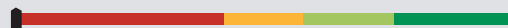
Poland

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-1.0	-1.9	43.0	0.1	Knowledge of consumer rights*		4.5	-2.4	4.3	3.2	50.4	-4.3
Trust in organisations	-2.3	8.5	7.7	-4.8	6.7	62.2	-2.4								
<i>Trust in public authorities</i>	-2.2	8.7	7.4	-6.7	6.8	52.8	-8.3								
<i>Trust in retailers and service providers</i>	-1.4	10.3	4.4	-5.6	12.6	69.5	-1.2								
<i>Trust in NGOs</i>	-3.4	6.5	11.2	-2.2	0.7	64.4	2.3								
Trust in redress mechanisms	-3.2	6.6	2.3	0.3	3.0	37.2	-3.7								
<i>Trust in ADR</i>	-2.6	10.1	-2.2	1.2	1.5	43.2	-2.6								
<i>Trust in courts</i>	-3.8	3.1	6.8	-0.6	4.5	31.2	-4.8								
Trust in product safety	-19.0	16.4	-2.2	0.4	5.7	71.8	3.0	Trust in product safety				3.7	-0.5	69.1	-5.5
Trust in environmental claims						61.4	7.1	Trust in environmental claims						72.6	2.9
Confidence in online shopping domestically						58.3	-2.7	Confidence in online selling domestically						45.4	-13.0
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	0	0	0	11	
Compliance and Enforcement															
Exposure to unfair commercial practices						36.4	12.5	Prevalence of unfair commercial practices						57.5	24.3
Other illicit practices						14.4	1.3	Compliance with consumer legislation						57.1	-10.8
								Enforcement of consumer and product safety legislation				-1.2	-12.5	39.6	-22.5
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						86.0	-2.2	Participation in ADR mechanisms						24.3	-5.4
<i>Non-negligible problems, but no complaint</i>						15.0	-1.1								
<i>No problems encountered</i>			0.5	-12.7	4.3	71.6	-5.9								
<i>Length of judicial proceedings</i>														No Data	

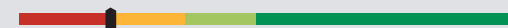
Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



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- Consumer trust in retailers and service providers has been in general increasing since 2008, despite decreases in 2009 and 2012.
- Poland has the EU's lowest score on the compliance and enforcement composite indicator.
- In particular, Polish consumers are the second most likely in the EU to report unfair commercial practices. This is confirmed by the highest EU percentage of retailers indicating the prevalence of such practices.
- Polish retailers' assessment of enforcement of consumer and product safety legislation is the lowest in the EU.

* comparison with previous years based on comparable questions only

Portugal

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	
Knowledge and Trust																
Knowledge of consumer rights*				-1.9	-0.4	39.5	-3.4	Knowledge of consumer rights*		-11.5	11.2	4.1	-5.6	53.3	-1.4	
Trust in organisations	16.1	-0.5	3.6	6.6	-4.0	63.4	-1.2									
<i>Trust in public authorities</i>	18.5	-3.3	1.0	2.1	-1.1	56.9	-4.1									
<i>Trust in retailers and service providers</i>	7.4	6.7	4.9	8.5	-2.7	63.6	-7.0									
<i>Trust in NGOs</i>	22.5	-4.7	5.0	9.1	-8.2	69.5	7.5									
Trust in redress mechanisms	6.1	1.0	11.4	2.4	-4.4	32.8	-8.1									
<i>Trust in ADR</i>	13.1	-0.2	12.9	0.8	-5.5	39.8	-6.0									
<i>Trust in courts</i>	-0.8	2.2	10.0	4.1	-3.3	25.8	-10.3									
Trust in product safety	-2.3	9.8	-8.4	7.7	-4.6	61.1	-7.7	Trust in product safety				4.4	2.4	70.7	-3.9	
Trust in environmental claims						62.5	8.3	Trust in environmental claims						64.0	-5.7	
Confidence in online shopping domestically						42.8	-18.2	Confidence in online selling domestically						68.0	9.6	
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	19	-15	38	44		
Compliance and Enforcement																
Exposure to unfair commercial practices						20.1	-3.7	Prevalence of unfair commercial practices						31.9	-1.3	
Other illicit practices						10.8	-2.3	Compliance with consumer legislation						53.9	-14.0	
								Enforcement of consumer and product safety legislation				-1.7	-12.5	56.1	-6.0	
Complaints and Dispute Resolution																
Problems and complaints (composite indicator)						90.5	2.3	Participation in ADR mechanisms						30.1	0.4	
<i>Non-negligible problems, but no complaint</i>						9.5	-6.6									
<i>No problems encountered</i>			2.1	-8.5	4.2	84.2	6.6									
<i>Length of judicial proceedings</i>														17.1	385.7	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



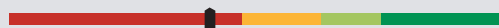
- Despite a decline in 2010 and 2014, consumer trust in organisations (in particular in retailers and service providers) has been increasing since 2008.
- Also trust in redress mechanisms (in particular in ADR) has been increasing since 2008, despite the decline noted in 2014.
- Portuguese consumers have the third lowest level of confidence in online shopping among EU consumers.
- Retailers' assessment of compliance with consumer legislation is the lowest in the EU.

* comparison with previous years based on comparable questions only

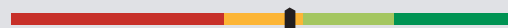
Romania

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-11.0	0.0	35.2	-7.6	Knowledge of consumer rights*		9.9	-3.1	1.7	10.7	56.5	1.9
Trust in organisations	12.2	-0.9	6.1	0.4	3.7	55.7	-8.9								
<i>Trust in public authorities</i>	11.5	-3.1	6.9	-1.1	1.9	51.4	-9.7								
<i>Trust in retailers and service providers</i>	12.9	0.0	6.3	-2.8	14.2	65.3	-5.3								
<i>Trust in NGOs</i>	12.2	0.4	5.0	5.1	-5.0	50.3	-11.7								
Trust in redress mechanisms	9.9	0.1	13.7	2.3	-2.7	49.2	8.3								
<i>Trust in ADR</i>	12.9	0.7	13.1	-0.2	-2.0	54.4	8.7								
<i>Trust in courts</i>	7.0	-0.5	14.3	4.8	-3.3	44.0	7.9								
Trust in product safety	-3.5	7.1	7.9	0.7	3.1	50.3	-18.4	Trust in product safety				5.8	-6.4	51.8	-22.8
Trust in environmental claims						51.1	-3.2	Trust in environmental claims						81.7	12.0
Confidence in online shopping domestically						51.9	-9.1	Confidence in online selling domestically						51.0	-7.4
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	0	0	0	3	
Compliance and Enforcement															
Exposure to unfair commercial practices						25.7	1.8	Prevalence of unfair commercial practices						41.5	8.3
Other illicit practices						21.2	8.1	Compliance with consumer legislation						71.6	3.7
								Enforcement of consumer and product safety legislation				-2.3	-4.6	70.3	8.1
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						83.9	-4.3	Participation in ADR mechanisms						27.0	-2.7
<i>Non-negligible problems, but no complaint</i>						37.7	21.6								
<i>No problems encountered</i>			0.7	4.9	-7.2	77.3	-0.2								
<i>Length of judicial proceedings</i>													-6.0	187.3	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Romanian consumers and retailers have the lowest levels of trust in product safety in the EU. However, consumers' assessments have been improving over the years, despite a decline in 2009.
- Consumer trust in organisations (in particular in retailers and service providers) has been in general increasing since 2008 with only a slight decrease in 2010.
- Despite a decrease in 2014, trust in redress mechanisms (both ADR and courts) has grown too.
- Romania has the third highest percentage of consumers having encountered other illicit practices.
- Romania has the third worst score on the problems and complaints composite indicator. This can be explained at least partly by the third highest percentage of consumers who did not complain when encountering a non-negligible problem.

* comparison with previous years based on comparable questions only

Slovenia

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28			
Knowledge and Trust																		
Knowledge of consumer rights*				-10.2	12.6	42.2	-0.7	Knowledge of consumer rights*		-8.1	1.7	4.6	-1.0	51.6	-3.1			
Trust in organisations	3.1	0.1	-7.2	0.7	0.4	49.5	-15.2											
<i>Trust in public authorities</i>	2.6	-1.3	-9.2	0.6	-0.3	33.5	-27.6											
<i>Trust in retailers and service providers</i>	4.1	5.7	-6.7	-8.2	10.3	66.1	-4.5											
<i>Trust in NGOs</i>	2.7	-4.0	-5.6	9.7	-8.9	48.7	-13.3											
Trust in redress mechanisms	-5.2	-1.5	-2.7	9.8	-8.6	21.9	-19.0											
<i>Trust in ADR</i>	-2.8	-5.3	-0.5	3.1	-4.8	30.0	-15.8											
<i>Trust in courts</i>	-7.6	2.3	-4.8	16.5	-12.5	13.9	-22.2											
Trust in product safety	-10.8	4.3	-7.4	4.2	-10.3	58.9	-9.9	Trust in product safety				0.0	-1.2	76.5	1.9			
Trust in environmental claims						51.3	-2.9	Trust in environmental claims						63.8	-5.9			
Confidence in online shopping domestically						53.0	-7.9	Confidence in online selling domestically						45.1	-13.3			
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	39	-97	No Data	No Data				
Compliance and Enforcement																		
Exposure to unfair commercial practices						19.5	-4.4	Prevalence of unfair commercial practices						25.7	-7.5			
Other illicit practices						10.4	-2.8	Compliance with consumer legislation						55.0	-12.8			
								Enforcement of consumer and product safety legislation				9.3	-7.1	50.2	-11.9			
Complaints and Dispute Resolution																		
Problems and complaints (composite indicator)						91.6	3.3	Participation in ADR mechanisms						30.4	0.7			
<i>Non-negligible problems, but no complaint</i>						17.6	1.6											
<i>No problems encountered</i>			3.9	-12.0	8.9	86.2	8.7											
<i>Length of judicial proceedings</i>																-16.7	301.3	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Slovenian consumers have the lowest level of trust in public authorities among EU consumers.
- Similarly they have the lowest trust in redress mechanisms in the EU (both in ADR and in courts).
- Retailers' assessment of compliance with consumer legislation is the second lowest in the EU.
- Slovenia has the third highest percentage of consumers that did not encounter a problem in the past 12 months.

* comparison with previous years based on comparable questions only

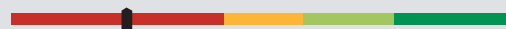
Slovakia

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				3.5	5.1	56.0	13.2	Knowledge of consumer rights*		21.3	-12.1	3.6	-1.2	48.3	-6.3
Trust in organisations	-0.9	1.5	6.5	1.7	-0.2	58.5	-6.1								
<i>Trust in public authorities</i>	-0.8	1.4	6.8	-3.6	1.5	52.6	-8.5								
<i>Trust in retailers and service providers</i>	0.7	2.4	6.5	-0.2	10.8	73.6	2.9								
<i>Trust in NGOs</i>	-2.6	0.6	6.1	8.9	-12.8	49.2	-12.9								
Trust in redress mechanisms	2.1	2.3	7.7	6.4	7.4	41.7	0.7								
<i>Trust in ADR</i>	4.1	3.3	6.6	10.3	9.5	51.3	5.5								
<i>Trust in courts</i>	0.2	1.4	8.8	2.5	5.3	32.1	-4.0								
Trust in product safety	4.9	9.5	-12.2	1.3	-6.2	58.7	-10.0	Trust in product safety				7.9	-2.2	70.8	-3.8
Trust in environmental claims						52.6	-1.6	Trust in environmental claims						59.8	-9.9
Confidence in online shopping domestically						58.9	-2.1	Confidence in online selling domestically						43.6	-14.8
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	-10	-1	1	13	
Compliance and Enforcement															
Exposure to unfair commercial practices						30.7	6.8	Prevalence of unfair commercial practices						49.1	15.9
Other illicit practices						17.2	4.1	Compliance with consumer legislation						60.8	-7.1
								Enforcement of consumer and product safety legislation				-5.1	-4.5	51.3	-10.9
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						88.6	0.3	Participation in ADR mechanisms						23.8	-5.9
<i>Non-negligible problems, but no complaint</i>						8.1	-7.9								
<i>No problems encountered</i>			-1.9	-10.0	10.3	76.6	-1.0								
<i>Length of judicial proceedings</i>												68.2	505.2		

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



- Consumers' knowledge of their rights is the second highest in Slovakia.
- Slovakian consumers' trust in retailers and providers shows a positive trend since 2008.
- The same is true for trust in redress mechanisms (both ADR and courts).
- Slovakia has the third highest percentage of retailers reporting unfair commercial practices.

* comparison with previous years based on comparable questions only

Finland

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-8.6	-0.9	37.6	-5.3	Knowledge of consumer rights*		4.6	-3.2	1.2	-6.3	57.7	3.0
Trust in organisations	-6.5	-2.5	4.5	0.1	3.3	80.8	16.2								
<i>Trust in public authorities</i>	-4.9	-2.8	3.4	6.5	1.5	84.7	23.6								
<i>Trust in retailers and service providers</i>	-10.9	-2.3	3.7	-7.8	10.8	82.3	11.6								
<i>Trust in NGOs</i>	-3.6	-2.4	6.3	1.4	-2.4	75.3	13.3								
Trust in redress mechanisms	-3.7	9.4	8.2	1.9	2.3	53.8	12.9								
<i>Trust in ADR</i>	0.0	7.9	7.4	7.6	-6.3	63.7	17.9								
<i>Trust in courts</i>	-7.5	10.9	9.0	-3.9	11.0	43.9	7.9								
Trust in product safety	-4.2	2.4	-2.4	-0.2	-0.5	89.7	21.0	Trust in product safety				6.1	-2.7	95.0	20.4
Trust in environmental claims						64.1	9.9	Trust in environmental claims						83.1	13.4
Confidence in online shopping domestically						67.2	6.2	Confidence in online selling domestically						71.7	13.3
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	176	-185	No Data	No Data	
Compliance and Enforcement															
Exposure to unfair commercial practices						25.7	1.8	Prevalence of unfair commercial practices						30.6	-2.6
Other illicit practices						5.7	-7.5	Compliance with consumer legislation						76.1	8.2
								Enforcement of consumer and product safety legislation				2.4	0.0	73.6	11.5
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						88.7	0.5	Participation in ADR mechanisms						41.8	12.1
<i>Non-negligible problems, but no complaint</i>						10.4	-5.6								
<i>No problems encountered</i>			3.6	-11.1	3.5	71.3	-6.2								
<i>Length of judicial proceedings</i>													-37.6	287.8	

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



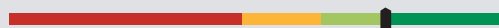
- Finland has the EU's second best score on the knowledge and trust composite indicator.
- Finnish consumers have the highest level of trust in organisations in the EU, with particularly high trust in public authorities (highest in the EU).
- Consumer trust in redress mechanisms is the third highest in the EU, with particularly high trust in ADR (highest in the EU). The assessment of trust in redress mechanisms (both for ADR and courts) has been in general increasing over the years, despite the decline in 2009.
- Finnish consumers as well as retailers are the most likely in the EU to trust that most products in the markets are safe.
- Finnish retailers have the second highest level of trust in environmental claims.
- Finland has the second lowest percentage of consumers reporting other illicit practices.
- Retailers' assessment of enforcement activities is the second highest in the EU and their assessment of compliance with consumer legislation is the third highest.
- On the negative side, Finland has the third highest percentage of consumers who report problems in the past 12 months.

* comparison with previous years based on comparable questions only

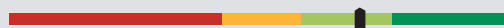
Sweden

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28		
Knowledge and Trust																	
Knowledge of consumer rights*				-7.9	-2.3	43.6	0.7	Knowledge of consumer rights*		8.6	2.1	-0.8	-3.1	62.4	7.8		
Trust in organisations	-9.9	5.1	-0.5	1.6	-3.8	69.1	4.5										
<i>Trust in public authorities</i>	-9.4	7.2	-0.5	3.4	0.5	77.1	16.0										
<i>Trust in retailers and service providers</i>	-8.6	6.1	-2.4	-9.2	12.4	74.6	4.0										
<i>Trust in NGOs</i>	-11.6	2.0	1.5	10.7	-24.2	55.7	-6.4										
Trust in redress mechanisms	-19.0	8.1	2.9	4.2	-3.7	30.3	-10.6										
<i>Trust in ADR</i>	-17.3	6.3	3.2	1.9	-0.1	38.7	-7.1										
<i>Trust in courts</i>	-20.6	9.8	2.7	6.4	-7.3	21.9	-14.2										
Trust in product safety	-4.8	-1.1	1.6	-8.5	3.6	66.9	-1.8	Trust in product safety				3.6	-5.6	81.1	6.5		
Trust in environmental claims						51.2	-3.0	Trust in environmental claims						77.3	7.6		
Confidence in online shopping domestically						75.8	14.8	Confidence in online selling domestically						55.7	-2.6		
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	878	-813	-7	141			
Compliance and Enforcement																	
Exposure to unfair commercial practices						25.2	1.4	Prevalence of unfair commercial practices						28.2	-5.0		
Other illicit practices						7.3	-5.8	Compliance with consumer legislation						71.8	3.9		
								Enforcement of consumer and product safety legislation				13.1	-4.9	59.8	-2.4		
Complaints and Dispute Resolution																	
Problems and complaints (composite indicator)						91.5	3.3	Participation in ADR mechanisms						69.3	39.6		
<i>Non-negligible problems, but no complaint</i>						5.0	-11.1										
<i>No problems encountered</i>				-1.2	-16.5	15.9	80.1	2.6									
<i>Length of judicial proceedings</i>																-7.5	171.4

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



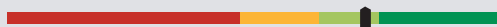
- Swedish retailers' knowledge of consumer rights is the second highest in the EU.
- Swedish consumers have the third lowest level of trust in courts among EU consumers.
- Consumer confidence in online shopping is the third highest in the EU.
- Sweden has the EU's best score on the complaints and dispute resolution composite indicator.
- Sweden has the second lowest percentage of consumers that did not complain about encountered non-negligible problems.
- Swedish retailers' participation in ADR mechanisms is the highest in the EU.

* comparison with previous years based on comparable questions only

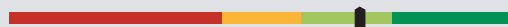
Iceland

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				0.3	-3.6	43.2	0.4	Knowledge of consumer rights*		15.0	3.1	0.9	-9.6	60.1	5.5
Trust in organisations				-5.7	12.2	59.6	-5.0								
<i>Trust in public authorities</i>				-4.3	16.6	48.0	-13.1								
<i>Trust in retailers and service providers</i>				-8.2	12.9	66.7	-4.0								
<i>Trust in NGOs</i>				-4.7	7.0	64.0	2.0								
Trust in redress mechanisms				-3.3	1.2	38.1	-2.8								
<i>Trust in ADR</i>				-6.1	-6.3	38.7	-7.1								
<i>Trust in courts</i>				-0.6	8.7	37.5	1.4								
Trust in product safety				2.7	3.4	70.6	1.9	Trust in product safety				11.0	-2.7	81.9	7.3
Trust in environmental claims						52.1	-2.1	Trust in environmental claims						59.5	-10.2
Confidence in online shopping domestically						73.8	12.8	Confidence in online selling domestically						70.4	12.0
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	No Data	No Data	No Data	No Data	
Compliance and Enforcement															
Exposure to unfair commercial practices						11.3	-12.5	Prevalence of unfair commercial practices						29.8	-3.4
Other illicit practices						10.3	-2.8	Compliance with consumer legislation						74.7	6.9
								Enforcement of consumer and product safety legislation				5.2	-7.6	48.3	-13.9
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						90.2	2.0	Participation in ADR mechanisms						33.9	4.2
<i>Non-negligible problems, but no complaint</i>						10.0	-6.0								
<i>No problems encountered</i>				-5.7	2.0	79.4	1.9								
<i>Length of judicial proceedings</i>													No Data		

Knowledge & Trust



Compliance & Enforcement



Complaints & Dispute Resolution



excel file

- Retailers' trust in environmental claims is the third lowest of all 30 countries.
- Iceland has the second lowest percentage of consumers reporting unfair commercial practices of all 30 countries surveyed.
- Retailers' assessment of enforcement of consumer and product safety legislation is the second lowest.

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* comparison with previous years based on comparable questions only

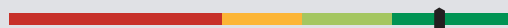
Norway

Consumers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28	Retailers	2009-08	2010-09	2011-10	2012-11	2014-12	2014	EU-28
Knowledge and Trust															
Knowledge of consumer rights*				-2.3	-3.5	52.0	9.2	Knowledge of consumer rights*		-6.5	4.4	4.6	-11.2	56.9	2.3
Trust in organisations				-5.0	9.0	77.9	13.3								
<i>Trust in public authorities</i>				-4.2	10.9	83.7	22.6								
<i>Trust in retailers and service providers</i>				-11.9	22.0	80.0	9.3								
<i>Trust in NGOs</i>				1.1	-6.0	70.0	8.0								
Trust in redress mechanisms				-5.2	8.2	51.8	10.9								
<i>Trust in ADR</i>				-8.8	8.7	54.9	9.1								
<i>Trust in courts</i>				-1.7	7.7	48.8	12.7								
Trust in product safety				0.1	1.0	83.1	14.4	Trust in product safety				-0.7	-5.9	82.0	7.5
Trust in environmental claims						62.9	8.7	Trust in environmental claims						79.4	9.7
Confidence in online shopping domestically						81.1	20.1	Confidence in online selling domestically						60.4	2.0
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2013 data)</i>									No Data	No Data	No Data	674	-642	2552	
Compliance and Enforcement															
Exposure to unfair commercial practices						20.0	-3.9	Prevalence of unfair commercial practices						29.8	-3.4
Other illicit practices						9.2	-4.0	Compliance with consumer legislation						73.0	5.1
								Enforcement of consumer and product safety legislation				2.4	6.3	77.3	15.1
Complaints and Dispute Resolution															
Problems and complaints (composite indicator)						90.6	2.4	Participation in ADR mechanisms						46.6	16.9
<i>Non-negligible problems, but no complaint</i>						11.8									
<i>No problems encountered</i>				-18.4	18.5	81.9	4.3								
<i>Length of judicial proceedings</i>														No Data	

Knowledge & Trust



Compliance & Enforcement

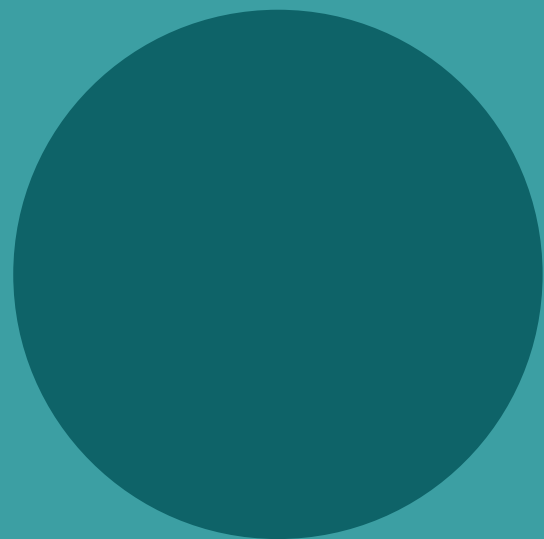


Complaints & Dispute Resolution



- Norway scores the highest of all 30 countries surveyed on the knowledge and trust composite indicator.
- Consumers' trust in public authorities is the second highest of all 30 countries.
- Consumers' trust in courts and in product safety are the third highest of all 30 countries.
- Norwegian consumers have the highest confidence in online shopping.
- Norway scores third highest of all 30 countries surveyed on the compliance and enforcement and on the complaints and dispute resolution composite indicators.
- Retailer's assessment of enforcement of consumer and product safety legislation is the highest.
- Norwegian retailers have the third highest participation rate in ADR mechanisms.

* comparison with previous years based on comparable questions only



ANNEX II

Consumer Conditions Index

The Consumer Conditions Index (CCI) is a composite indicator, calculated at country level, to benchmark national consumer environments and to test links between consumer conditions and other economic, social and governance indicators. It is based on a set of key indicators (relating to domestic transactions), stemming from EU-wide consumers' and retailers' surveys.

The indicators are grouped under three main pillars, each having an equal weight (33.3 %) in the total score.

- 1) Knowledge and trust (with two separate sub-pillars, having an equal weight of 16.7%)
- 2) Compliance and enforcement
- 3) Complaints and dispute resolution

A score for each (sub-)pillar is calculated as a simple arithmetic average of the indicators contained in it.

The CCI has undergone a thorough statistical audit⁽¹⁴¹⁾. In particular, the correlation and principal component analyses resulted in minor adjustments to the initial version of the Index,

which enhanced its overall robustness. The sensitivity and uncertainty analyses showed that the data standardisation, different aggregation formulas or unequal weighting of pillars/indicators would not considerably change the overall results.

Consumers' Survey	Retailers' Survey
PILLAR 1: KNOWLEDGE & TRUST – 33.3%	
Knowledge sub-pillar – 16.7%	
Knowledge of consumer rights: Average percentage of consumers' correct answers to 3 questions (distance purchases cooling-off period, product guarantees, unsolicited products).	Knowledge of consumer rights: Average percentage of retailers' correct answers to 5 questions (product guarantees, seeking payment in marketing material, insufficient quantity of discounted products, promoting products for children, premium rate phone number).
Trust sub-pillar – 16.7%	
Trust in organisations: Average percentage of consumers who agree that in their country public authorities protect their rights as a consumer; retailers and service providers respect their rights as a consumer; and non-governmental consumer organisations protect their rights as a consumer.	
Trust in redress mechanisms: Average percentage of consumers who agree that in their country it is easy to settle disputes with retailers and service providers through an out-of-court body and that it is easy to settle disputes through the courts.	
Trust in product safety: Percentage of consumers who think that essentially all non-food products on the market in their country are safe or that a small number of products are unsafe.	Trust in product safety: Percentage of retailers who think that essentially all non-food products on the market in their country are safe or that a small number of products are unsafe.
Trust in environmental claims: Percentage of consumers who agree that most environmental claims about goods or services in their country are reliable.	Trust in environmental claims: Percentage of retailers who think that most environmental claims about goods or services in their country are reliable.
Confidence in online shopping: Percentage of consumers who feel confident purchasing goods or services via the Internet from retailers or service providers in their country.	Confidence in online selling: Percentage of retailers who are confident to sell online only to consumers in their own country or who are confident when selling both in their own country and in other EU countries.
PILLAR 2: COMPLIANCE & ENFORCEMENT – 33.3%	
Unfair commercial practices: Average percentage of consumers who report having experienced the following unfair commercial practices with retailers or service providers in their country in the past 12 months (persistent sales calls or messages, fake limited-time offers, fake free-of charge offers, asking to pay money to collect a fake prize, other unfair commercial practices).	Unfair commercial practices: Average percentage of retailers who report coming across unfair commercial practices by their domestic competitors in the past 12 months (persistent commercial calls or messages, fake limited-time offers, fake free-of charge offers, asking to pay for unsolicited products, fake reviews, other unfair commercial practices).
Other illicit practices: Average percentage of consumers who report having experienced unfair contract terms and unanticipated charges with retailers or service providers in their country in the past 12 months.	
	Compliance with consumer legislation: Average percentage of retailers who agree that in their country: their competitors comply with consumer legislation; it is easy to comply with consumer legislation in their sector; and the costs of compliance with consumer legislation in their sector are reasonable.
	Enforcement of consumer and product safety legislation: Average percentage of retailers who agree that in their sector in their country: public authorities actively monitor and ensure compliance with consumer legislation; consumer NGOs actively monitor compliance with consumer legislation; self-regulatory bodies actively monitor adherence to relevant codes; media regularly report on businesses which do not respect consumer legislation; and public authorities actively monitor and ensure compliance with product safety legislation.
PILLAR 3: COMPLAINTS & DISPUTE RESOLUTION – 33.3%	
Problems and complaints: Composite indicator based on questions on the occurrence of problems in the past 12 months when buying or using any goods or services domestically, follow-up with complaints to different bodies (retailer/service provider, manufacturer, public authority, ADR body, court), reasons for not complaining and satisfaction with complaint handling.	
	Participation in ADR mechanisms: Percentage of retailers who are willing or mandated by law to use ADR in the event of consumer complaints.

(141) More information is available in chapter 2.5 of Van Roy, V., Rossetti, F., Piculescu, V. (2015). Consumer conditions in the EU: revised framework and empirical investigation, JRC science and policy report, JRC93404, <http://publications.jrc.ec.europa.eu/repository/handle/JRC89939>.

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