



# Survey of Consumers' Attitudes Towards Cross-border Trade and Consumer-related Issues 2023

Executive Summary

Written by Ipsos European Public Affairs  
February – 2023

EUROPEAN  
PUBLIC  
AFFAIRS



**EUROPEAN COMMISSION**

Produced by the European Innovation Council and SMEs Executive Agency (EISMEA) on behalf of  
Directorate-General for Justice and Consumers  
Directorate B Consumers

Contact: Mireille Busson

E-mail: [JUST-B3@ec.europa.eu](mailto:JUST-B3@ec.europa.eu)

European Commission  
B-1049 Brussels

Survey of Consumers' Attitudes Towards  
**CROSS-BORDER  
TRADE  
AND CONSUMER-  
RELATED ISSUES 2023**

**Executive Summary**

**LEGAL NOTICE**

This document has been prepared for the European Commission however it reflects the views only of the authors, and the European Commission is not liable for any consequence stemming from the reuse of this publication. More information on the European Union is available on the Internet (<http://www.europa.eu>).

| Media | ISBN              | doi           | Catalogue number  |
|-------|-------------------|---------------|-------------------|
| PDF   | 978-92-68-01266-6 | 10.2838/58716 | DS-03-23-088-EN-N |

Luxembourg: Publications Office of the European Union, 2023

© European Union, 2023

The reuse policy of European Commission documents is implemented by the Commission Decision 2011/833/EU of 12 December 2011 on the reuse of Commission documents (OJ L 330, 14.12.2011, p. 39). Except otherwise noted, the reuse of this document is authorised under a Creative Commons Attribution 4.0 International (CC-BY 4.0) licence (<https://creativecommons.org/licenses/by/4.0/>). This means that reuse is allowed provided appropriate credit is given and any changes are indicated.

For any use or reproduction of elements that are not owned by the European Union, permission may need to be sought directly from the respective rightholders.

# Table of CONTENTS

|     |   |    |
|-----|---|----|
| 1.  | Foreword .....                                | 6  |
| 2.  | Summary .....                                 | 7  |
| 3.  | Consumer confidence.....                      | 8  |
| 4.  | Consumer knowledge .....                      | 11 |
| 5.  | Experienced problems as a consumer .....      | 13 |
| 6.  | Experienced unfair commercial practices ..... | 15 |
| 7.  | Product safety and product recalls.....       | 17 |
| 8.  | Sustainable consumer experience.....          | 19 |
| 9.  | Online consumer experience and concerns.....  | 21 |
| 10. | Cost of living and the energy crisis.....     | 25 |
| 11. | Travel post COVID-19 restrictions.....        | 26 |
| 12. | Online gaming and parental controls.....      | 27 |

# 1. FOREWORD

The Consumer Conditions Survey assesses consumers' attitudes, behaviours and experiences with respect to domestic and cross-border trade as well as other, related themes. Key topics include consumer confidence and knowledge; online purchasing; product safety; problems and complaints; and unfair and illicit commercial practices. These topics form the standard survey element of the consumer conditions survey. A specific consumer conditions survey covering current topics relating to the cost of living, energy, travel post COVID-19 restrictions and online gaming compliments the standard survey.

Both surveys were conducted by telephone among representative samples of the general public aged 18 and older in each of the **27 European Union Member States (EU27)**, as well as Iceland and Norway. The sample size is 1,000 per country except in Luxembourg, Malta, Cyprus and Iceland where the sample size is 500. Fieldwork for the latest edition of the Consumer Conditions Standard survey took place between 24 October and 4 December 2022. The Consumer Conditions Specific survey took place between 18 and 28 October 2022.

Based on findings from the consumer conditions standard survey, this executive summary explores the evolution of EU consumer experiences from prior to the COVID-19 pandemic in 2018, during the pandemic in 2020 to the current situation measured at the end of 2022. It paints the picture of what trends are observed during this period. Furthermore, it focusses on how consumer experiences differ across sociodemographic profiles.

The specific survey sheds light on topical issues related to consumer experience.

The full details of the survey can be found in the accompanying slide deck and country factsheets.

# SUMMARY

## THE FACTS ABOUT CONSUMERS IN THE EU

### CONSUMER CONFIDENCE IN ORGANISATIONS PEAKED DURING THE PANDEMIC

**5p.p**

rise in consumer confidence that retailers/service providers/public authorities respect/protect consumer rights since 2018

**72%**

think most food products are **safe**

**45%**

agree it is **easy to settle disputes through an out-of-court body**

Consumer confidence in organisations to either respect or protect consumer rights peaked in 2020 and it remains above the levels seen prior to the COVID-19 pandemic in 2018.

### EXPERIENCING PROBLEMS WITH GOODS/SERVICES IS ON THE RISE

**1 in 4**

**experienced a problem** with goods/services in the last 12 months

**17%**

of consumers experienced a problem and **took action to solve it**

**8%**

experienced a problem but **took no action**

Consumer confidence is generally high and the majority of consumers have not experienced a problem with goods or services they have purchased in the previous 12 months.

Nevertheless, experiencing a problem has risen by 5 percentage points above the level measured before the pandemic in 2018.

### PROPORTIONS WHO EXPERIENCED UNFAIR COMMERCIAL PRACTICES IS LARGELY STABLE

**44%**

felt **pressured by persistent sales calls/messages** urging them to buy something or sign a contract during the past year

**3p.p.**

**decline** in the proportion of consumers who say they experienced hidden adverts placed within search results since 2020

Pressure selling in the form of persistent sales calls/messages is the most prevalent unfair commercial practice. There is stability when it comes to experiencing unfair practices when making purchases from domestic retailers. Specific problems with purchases from non-domestic retailers outside the EU are on the rise.

Whilst unfair online practices are widespread and stable, the specific practice of hidden adverts is in decline.

## 3. CONSUMER CONFIDENCE

### 3.1. CONSUMER CONFIDENCE IN ORGANISATIONS

Confidence in organisations to either respect or protect consumer rights remains above the pre-pandemic levels of 2018. It reached a peak during the COVID-19 pandemic in 2020 and has since declined only slightly.

Amongst the organisations consumers were asked about:

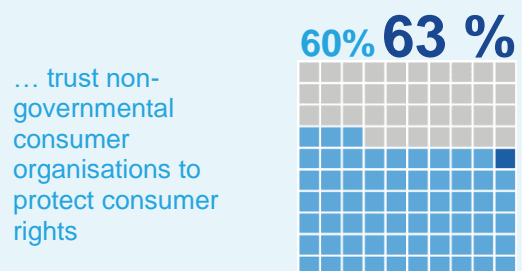
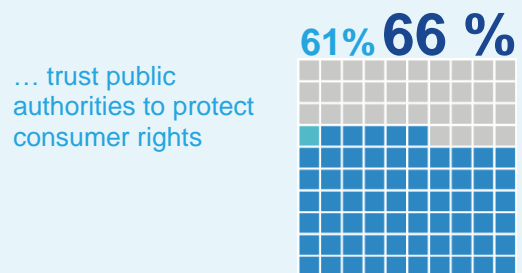
- **confidence in retailers and service providers** to respect their consumer rights **remains the highest**. Confidence is currently at 76%; 5 percentage points (p.p.) above the 2018 level.
- around **two-thirds of consumers have confidence in public authorities** (66%, also a five p.p. increase since 2018)
- and **the majority of consumers remain confident in non-governmental consumer organisations** (63%, +3p.p.), even if it is the lowest amongst the three organisations consumers were asked about.

A regression analysis shows that the level of confidence in organisations to respect or protect their consumer rights is not the same amongst all consumers.

Confidence is highest amongst the youngest consumers (18-34) compared to those aged 65 and over. Consumers who have made an online purchase in the prior 12 months to the survey are also more confident in these organisations.

On the other hand, those who find it very difficult to manage financially have **lower levels of confidence** in all three types of organisations to respect/protect their consumer rights compared to those who find it fairly/very easy.

#### % of consumers who...



% 2018 % 2022



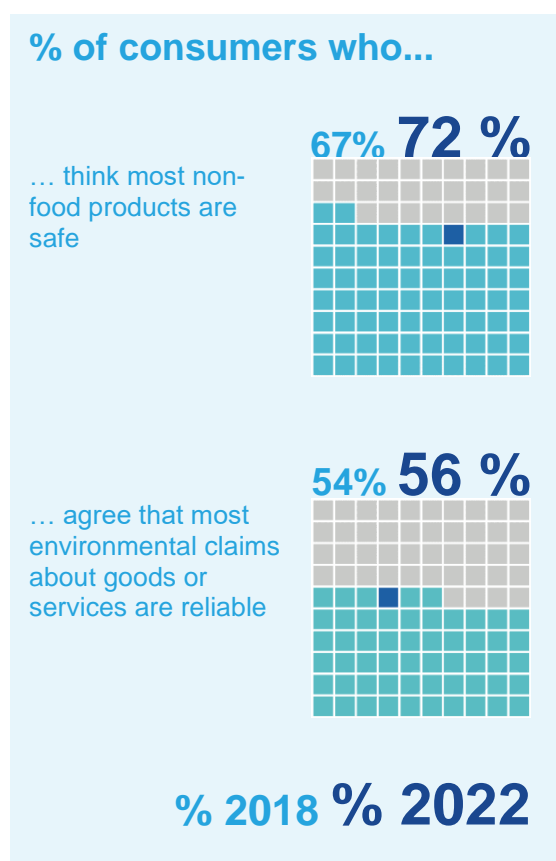
### 3.2. CONSUMER CONFIDENCE IN PRODUCT SAFETY

Confidence in product safety covers the proportion stating that either all consumer products are safe or only a small number are unsafe. **Almost three quarters (72%) think most non-food products are safe.** Indeed a **fifth of consumers (20%) are fully confident in the safety of consumer products** (i.e., non-food products) given that they agree that essentially all consumer products are safe. In addition, **half (52%) of consumers believe that only a small number of these products are unsafe.** At the other end of the scale, a **fifth (20%) think a significant number of consumer products are unsafe.** A very small proportion state that it depends on the product (6%).

**Confidence in product safety has increased since 2018 (pre-pandemic) by 5 p.p..** It rose by 5p.p. between 2018 and 2020 and has now stabilised since 2020 (less than a 1p.p. decline). On the contrary the proportion agreeing that a significant number of consumer products are unsafe declined by 5 pp between 2018 and 2020 and has stabilised since then.

As with other measurements of confidence, confidence in product safety is lowest amongst the oldest age cohort (65+). 67% of this age group believe either essentially all non-food products are safe, or a small number are unsafe. Confidence in product

safety is above 70% amongst all younger age groups. This pattern is also observed for those who have not purchased online in the last 12 months (64% compared to 75%).



### 3.3. CONSUMER CONFIDENCE IN ENVIRONMENTAL CLAIMS

**The majority of consumers (56%) either agree or strongly agree that most environmental claims about goods or services are reliable.** Whilst the majority may be confident in environmental claims, this is not universal amongst consumers. **A significant proportion (39%) of EU consumers disagree or strongly disagree that environmental claims are reliable.**

There was a significant increase in consumer confidence in environmental claims during the pandemic compared to before it began in 2018 (an increase of 7 p.p.). Since the pandemic, this level of confidence appears to be returning to pre-pandemic levels given the 5 p.p. drop. Nevertheless, consumer confidence in environmental claims remains very slightly higher than before the pandemic (an increase of 2 percentage points since 2018).

Once again, the proportions trusting environmental claims is lowest at just half (52%) of those over 65 in comparison to the youngest cohort, rising to 6 in 10. The same is true for those with

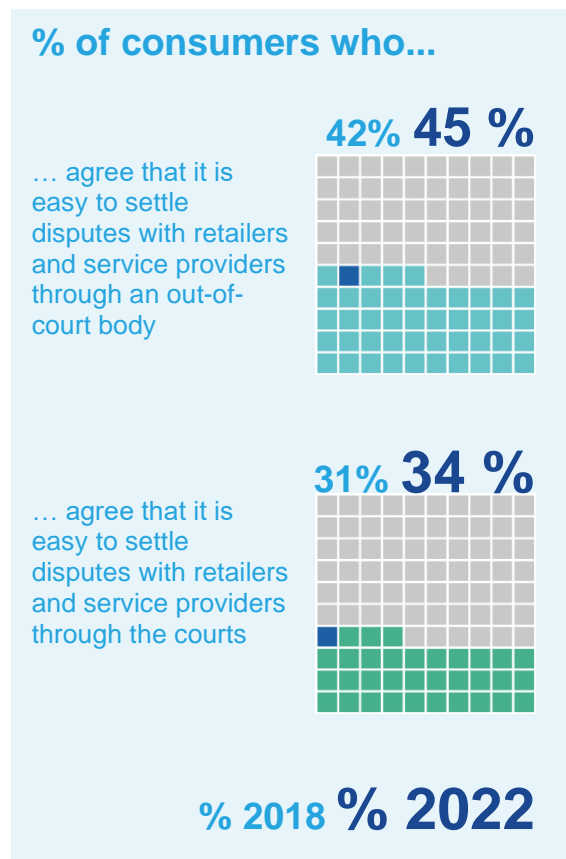
less than high school education (50% trust environmental claims compared to 57% amongst those with high school/some college education) and not having purchased online (52% compared to 58% of those who have made an online purchase in the previous 12 months). Those living in rural areas are also slightly less likely to trust these claims in comparison to small and large town dwellers (53% compared to 59% in small towns and 55% in large towns).

### 3.4. CONFIDENCE IN DISPUTE RESOLUTION

There is a perception that persists across the waves of the consumer survey that it is easier to settle a dispute through an out-of-court body in comparison to doing so through the courts. **Almost half (45%) agree that it is easy to settle disputes with retailers and service providers through an out-of-court body.** Whilst a third (34%) believe it is easy to do so through the courts.

Whilst this trend persists, there is also a slight increase in the belief that dispute resolution is easier now than when measured before the pandemic in 2018 (proportions agreeing with these statements have both increased by 3 p.p.).

The oldest cohort (65+) is significantly less likely to agree with the ease of settling disputes either in court (28%) or through an out-of-court body (39%). When it comes to settling disputes through the courts, the most educated are the least likely to perceive this as easy (32% strongly/agree compared to 36% of those with a high school education or less).



## 4. CONSUMER KNOWLEDGE

Measuring consumers' knowledge of their consumer rights was introduced to the survey during the COVID-19 pandemic in 2020. Consumers are questioned about four specific consumer rights. These cover:

- the right to return goods bought at distance **within a cooling off period**,
- the fact a contract cannot include a clause to raise the price significantly without offering the **possibility to cancel**,
- the right to a free repair or replacement should a new product **break down within a certain period from delivery**, and
- the right **not to pay for or return unsolicited products**.

Based on being able to correctly identify the right answer to each question about these individual rights, consumers are categorised according to their overall level of knowledge of their consumer rights:

- **high** - people correctly identify 3 or 4 of their consumer rights,
- **medium** - people are aware of 2,
- **low** – people answer none or only 1 question correctly.

**There has been no change since 2020** in the proportions who demonstrate low, medium or high knowledge of their rights. It remains the case that similar shares have either a low (37% 0p.p. change) or medium (35% -1p.p.) level of knowledge about their consumer rights, whilst just over a quarter (28% +1p.p.) are considered to have a high level of knowledge.

Furthermore, there are very few differences between consumers from a socio-demographic viewpoint. Men (30% compared to 26% of women) as well as those who have made an online purchase in the past 12 months are more likely to have a high level of knowledge about their consumer rights (30% compared to 24% of those who have not made online purchases).

Regression analyses also looked at whether (controlling for other socio-demographic characteristics of age, education, urbanisation, financial status and having made an online purchase) there is a relationship between consumer knowledge and

- Consumer confidence in organisations
- Experienced a problem with a consumer good or service in the previous 12 months as well as whether consumers took action once they experienced a problem
- Consideration given to the environmental impact of consumer goods/services bought in the previous two weeks

This analysis shows that those with a high level of consumer knowledge are more likely

### Knowledge of Consumer Rights



- **28% High** (4 or 3 questions correctly answered)
- **35% Medium** (2 questions correctly answered)
- **37% Low** (1 or none correctly answered)

**Based on aggregated results from four separate knowledge-testing questions**

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

to trust public authorities to protect consumer rights than those with less knowledge. This consumer confidence amongst the most knowledgeable consumers does not extend to retailers or non-governmental consumer organisations.

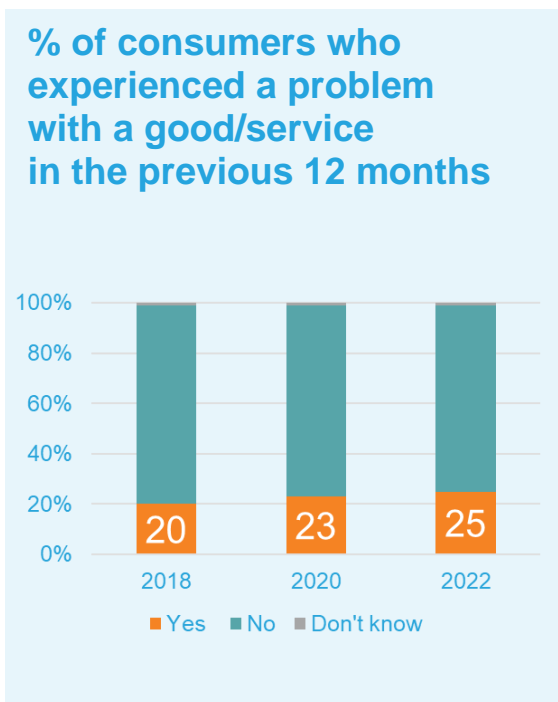
Consumers with a higher level of knowledge about consumer rights are also more likely to have experienced a problem with a good or service in the past 12 months (28% compared to 23% of those with a low level of knowledge). They are also more likely to have taken action to solve the problem. This relationship could be due to more knowledgeable consumers being aware that

they are experiencing a problem (and subsequently taken action to solve it) or it could be that those who have experienced a problem become more knowledgeable of their consumer rights as a result.

There is also a relationship between consumer knowledge and being environmentally conscious in purchase behaviour. Nearly a quarter (23%) of highly knowledgeable consumers considered the environmental impact of the goods or services they purchased in the two weeks prior to the survey. This is comparison to a fifth (20%) or less (18%) of consumers with a medium or low level of knowledge.

## 5. EXPERIENCED PROBLEMS AS A CONSUMER

The majority of consumers, almost three quarters (74%), did not experience a problem with a good or service they have purchased in the previous 12 months for which they felt there was legitimate reason to complain. Nevertheless, a quarter (25%) experienced a problem, and this proportion is on the rise; a 5 p.p. increase since pre-pandemic levels in 2018.



Out of 25%, 17% took action to solve the problem and 8% experienced a problem but took no action to solve it. The rise in consumers experiencing problems is almost equally attributable to those experiencing a problem without taking action (an increase of 3 p.p. since 2018) and to those experiencing a problem and doing something to solve it (which has risen by 2 p.p. since 2018).

A regression analysis looked at which demographics amongst age, education, financial status, urbanisation, having purchased online and consumer knowledge are related to having experienced a problem.

30% of those who have made an online purchase in the past 12 months have experienced a problem compared to 14% of those who have not purchased online during this period. The youngest two cohorts (18-34 year olds and 35-54 year olds) are also more likely to have experienced a problem (29% and 30% respectively). Whereas around a fifth have this experience in the older cohorts (22% amongst 55-64 year olds and 18% for 65+). Those who are highly knowledgeable about consumer rights are more likely to have experienced a problem in comparison to those with a low level (28% of those who are highly knowledgeable experienced a problem in comparison to 23% of those with a low level).

Looking specifically at whether consumers took action in response to the problem or not, the same profiles are more likely to have done so. That is, consumers aged 54 or younger, those who have made an online purchase and those who are highly knowledgeable compared to those with a low level of knowledge.

Amongst consumers who took action after experiencing a problem, eight out of 10 complained about it to the retailer or service provider (81%). Although not nearly as common, there has been a 10 p.p. increase since 2018 in the proportion that complained to the manufacturer, from less than a fifth to a quarter of consumers who experienced a problem and took action to solve it. Taking the business concerned to court (3%) is a last resort and has barely changed (increased by 1 p.p.) since 2018.

## Action taken after experiencing a problem

|   |    | Change Since 2018 (in pp) |
|---|----|---------------------------|
| Complained about it to the retailer or service provider                           | 81 | -4,0                      |
| Complained about it to the manufacturer   | 26 | +10,3                     |
| Complained about it to a consumer association or a European Consumer Centre (ECC) | 11 | -                         |
| Complained about it to a public authority   | 10 | +3,4                      |
| Brought the matter to an out-of-court dispute resolution body (ADR)               | 6  | +0,7                      |
| Joined a collective redress action  | 3  | -                         |
| Took the business concerned to court  | 3  | 0,6                       |

**Base: Adults (aged 18+) who have experienced a problem in the past 12 months and took action to solve it**

Irrespective of the action that consumers took when they experienced a problem with a good or service, **the majority are either fairly or very satisfied with how the complaint was dealt with.**

Amongst the 8% that took no action after experiencing a problem, the primary reasons were due to consumers believing it would take too long, the sums involved being too small and because consumers felt it was unlikely they would get a satisfactory solution to the problem.

## Reasons for not taking action when a problem was experienced

|   |    | Change Since 2018 (in pp) |
|---|----|---------------------------|
| Thought it would take too long  | 49 | +7,9                      |
| The sums involved were too small  | 42 | +6,2                      |
| Were unlikely to get a satisfactory solution to the problem you encountered                                     | 36 | +1,5                      |
| Thought complaining would have led to a confrontation, and you do not feel at ease in such situations           | 26 | +7,4                      |
| Felt the process would be too complex or would require filling a lot of documents or using a different language | 25 | -                         |
| Did not know how or where to complain   | 24 | +7,0                      |
| Tried to complain about other problems in the past but were not successful                                      | 20 | +2,5                      |
| Were not sure of your rights as a consumer  | 19 | +1,3                      |

**Base: Adults (aged 18+) who have experienced a problem in the past 12 months but did not do anything**

## 6. EXPERIENCED UNFAIR COMMERCIAL PRACTICES

More than four in ten (44%) EU consumers report having felt pressured by persistent sales calls/messages urging them to buy something or sign a contract. This is the most common unfair commercial practice encountered by consumers during the past year. A third (36%) experienced this type of pressure selling specifically from domestic traders.

**44 %**

of EU consumers felt pressured by persistent sales calls/message urging them to buy something or sign a contract during the past 12 months



This experience is more prevalent amongst particular demographics:

- It rises to almost half of consumers that are self-employed (48%) or managers (49%).
- It is higher amongst those who could be considered 'vulnerable' consumers. That is, those who find it either very or fairly difficult to manage financially (47% and 48% respectively compared to those who fairly (43%)/very easily (38%) manage financially' as well as single parents (50%).

Other forms of pressure are far less commonplace such as feeling pressured to buy something during an unexpected visit of a seller to their home (11%), during a product demonstration (10%) or during an excursion organised by a seller (9%).

A third of EU consumers (34%) have come across advertisements stating that a product was only available for a limited period of time, but they later realised that it was not the case. This is the second most common unfair practice that EU consumers have experienced during the same time

period. Under a quarter (23%) experiencing this specifically from domestic traders.

**34 %**

of EU consumers came across advertisements stating that a product was only available for a limited period of time, but they later realised that it was not the case



The same patterns when it comes to demographics are not observed in this case. Some profiles stand out as less likely to experience this rather than specific profiles that are more likely to have come across this practice. That is, those who are retired (29%), who find it very easy to manage financially (28%) and those aged over 65 (28%) are all less likely to report experiencing this practice.

Just over a quarter of consumers reported that they experienced other forms of unfair commercial practices.

**27 %**

of EU consumers said they had been offered a product advertised as free of charge which actually entailed charges. 18% experienced this from domestic traders.

**26 %**

Indicated that they had been informed they won a lottery they did not know about, but were asked to pay some money in order to collect the prize. 13% experienced this from domestic traders.

In all cases **the proportions experiencing unfair commercial practices from domestic traders has remained relatively stable** since the pre-pandemic wave of this survey in 2018 (or since 2020 in the case of items introduced in that wave). It has changed by no more than 2 p.p. in all cases.

On the other hand, **all of these unfair commercial practices experienced from non-domestic traders are slightly more commonplace** than they were. In particular, the proportion experiencing the second most common unfair practice of having come across advertisements stating that the product was only available for a very limited period of time, but they realised later that it was not the case when purchasing from non-domestic traders increased by 4 percentage points since 2018. Similarly, having been offered a product advertised as free of charge which actually entailed charges from cross-border retailers also rose by 3 percentage points.

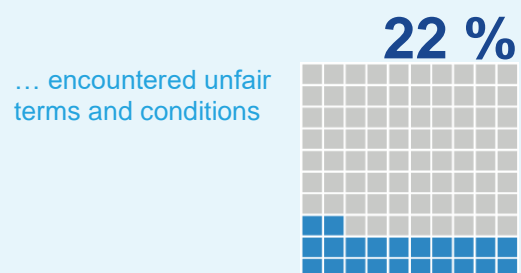
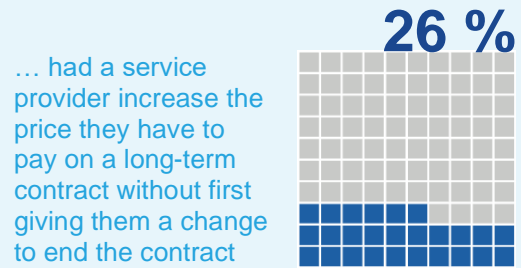
**Between a fifth and a quarter of EU consumers have reported experiencing unfair contract terms<sup>1</sup>.**

26% have had a service provider increase the price they have to pay on a long-term contract without first giving them a chance to end the contract.

22% encountered unfair terms and conditions and 21% had to pay unanticipated extra charges.

These experiences are more common amongst those who have a very or fairly difficult financial situation. This is particularly true when it comes to having paid unanticipated extra charges. 28% and 27% respectively of those who find it very/fairly difficult to manage had to pay unanticipated extra charges compared to 19%/15% of those who find it fairly/very easy.

**% of consumers who...**



**% 2022**

These experiences are also more frequent among those with less than high school education: 28% encountered unfair terms (compared to 20% and 22% of those with high school or some college) and almost a third (32%) experienced a price increase, compared to a fifth of those with high school (20%) or some college (21%).

<sup>1</sup> There is no evolution to report for these items given that they are newly introduced or reformulated in comparison to previous waves.



## 7. PRODUCT SAFETY AND PRODUCT RECALLS

Consumers were also asked if they, or someone in their household, experienced an accident, injury or health problem from using any products bought during the previous two-year period. The incidence is relatively low across the EU, representing 7% of consumers who state this happened. Nevertheless, this is an increase, albeit a small one, of 2 p.p. in comparison with 2020<sup>2</sup> which could warrant attention in the future to identify whether this is a rising trend or not.

**7 %**

of EU consumers or someone in their household experienced an accident, injury or health problem from using any products bought in the previous two years



Visibility around product recalls is evident amongst EU consumers. Almost half (42%) saw or received information notices or announcements about the recall of specific products within the previous two years. Whilst visibility of such recall notices can be considered widespread, it typically did not concern a product that consumers owned themselves (35%) and this has declined since the previous wave in 2020 (-4 p.p.). On the other hand, one in ten (10%) received these kinds of notifications for products that they did in fact own, and this figure shows a very slight rise: a 2 p.p. increase since 2020.

**42 %**

of EU consumers have seen or received information notices/announcements about the recall of a specific product in the past 2 years



**10 %**

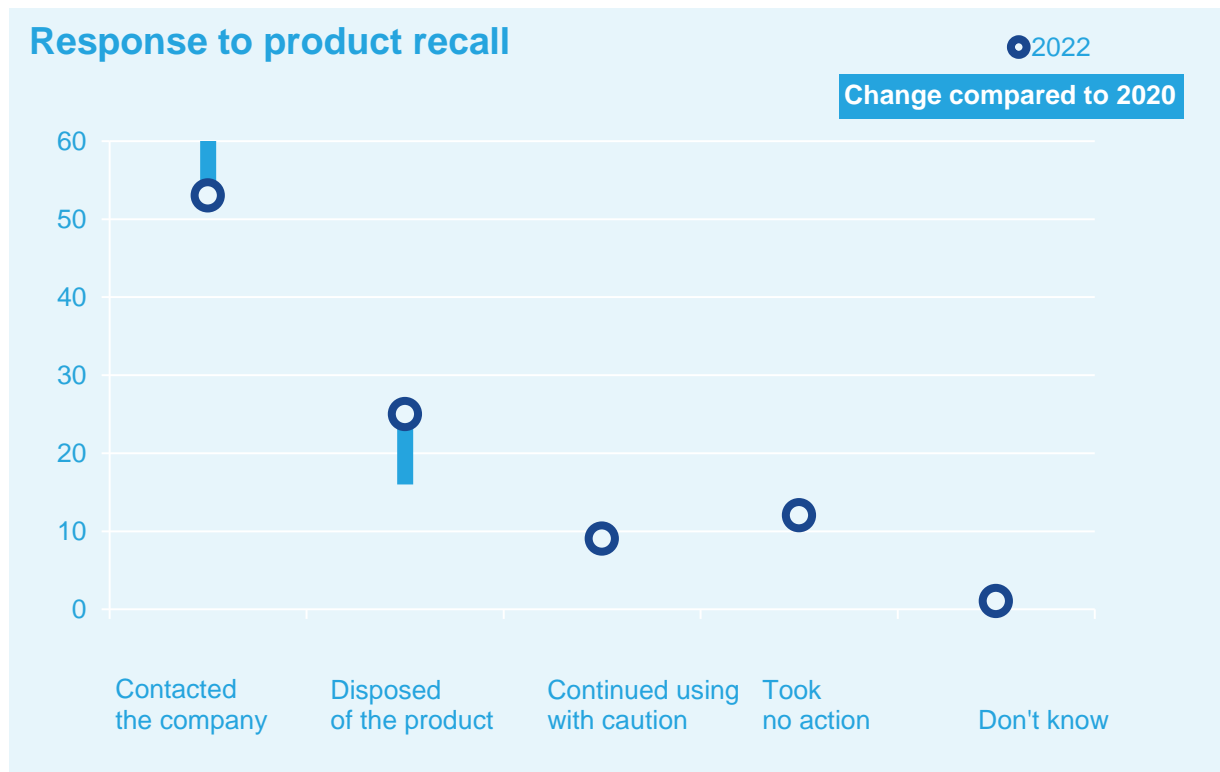
of EU consumers have seen or received information notices/announcements about the recall of a specific product that they own in the past 2 years



<sup>2</sup> This question was asked for the first time in 2020.

For consumers who have been made aware of a recall for a specific product they owned, **most take some kind of action in response. Approximately half (53%)** of those who saw or received information about the recall **contacted the company to have the product repaired, replaced or refunded.** Taking this action is less commonplace in comparison to 2020 (a decline of 7 p.p.). What became more

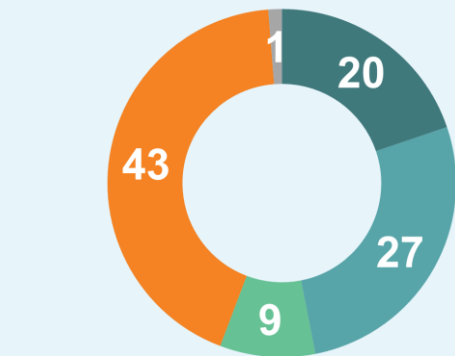
common (an increase of 9 p.p.) since the previous wave is to dispose of the product; a quarter (25%) of consumers took this action in response to the product recall. Less than one in ten (9%) continued using the product with extra caution which is stable with the previous wave (+1p.p.). A similar proportion (12%) took no action (-1p.p.).



## 8. SUSTAINABLE CONSUMER EXPERIENCE

Consumers remain divided over concerns about the environmental impact of the goods/services they purchase. Just over half (56%) of consumers were influenced by the environmental impact of the goods or services they purchased within the two weeks prior to the survey; 20% for all or most goods or services, a further 27% for only some and 9% for only one or two. 43% were just not influenced by any environmental concerns when it came to their purchase decisions.

**Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services influence your choice?**



- Yes for all or most goods or services you bought
- Yes, but only for some
- Yes, but only for one or two
- No
- Don't know / Not applicable

Base: Adults (aged 18+)

Despite the apparent increase in consumer concerns about the environment observed in recent public opinion surveys<sup>3</sup>, this has not translated into greater influence of this on their purchases. The proportion stating this had an influence on all or most purchases has risen by less than a percentage point since 2018 with no change amongst those who say 'no' or that it only influenced some/one or two purchases. The seeming contradiction between concern about climate change growing at the same time that we see limited and stagnating behaviour change is known as the "say-do gap" when it comes to sustainability<sup>4</sup>. Reported concern about given issues are not always followed up with action.

Consumers can be considered to fall into one of three groups when it comes to how environmental conscious they are in their purchases. Those who gave no consideration to the environment when choosing a good/service (43%), those for whom the environmental impact influenced all or most of their choices (20%) and those who gave some consideration to this factor but not extensively 36% (i.e. only for some or one or two products/services).

Those who are most environmentally influenced are also most likely to trust environmental claims. Whereas 54% of consumers whose purchases were not influenced by environmental concerns trust environmental claims, this rises to 57% of those who gave some consideration to the environment and to a high of 61% amongst those who considered the environmental impact of all or most of their purchases.

Regression models were run to determine which socio-demographic factors could be linked to each type of consumer.

<sup>3</sup> Ipsos survey data shows this time and time again. For example, Ipsos found that 83% of people say we are heading for environmental disaster unless we change our

habits quickly. [Global Trends 2021: Aftershocks and continuity | Ipsos](#)

<sup>4</sup> [Addressing the Sustainability Say-Do Gap | Ipsos](#)

Consideration was given to consumer knowledge, age, education, financial situation, urbanisation and online purchasing.

Those with less than high school education are most likely to say that the **environmental impact of their purchases did not influence their purchasing decisions** (49% compared to 41% of those with high school and 43% of those with some college) and least likely to say that this influenced all their purchases (15% compared to 20% of those with high school and 21% of those with some college). Those who have not made an online purchase in the last year are also less environmentally conscious (47% compared to 41% of those who made an online purchase).

Conversely, the more educated and those who made an online purchase are

associated with having considered the **environmental impact for all or most** of their purchases. In addition, those aged 35 and older are also more likely to fall in this group in comparison to those aged 18-34. As mentioned in the section looking at consumer knowledge, it is also the most knowledgeable consumers that say environmental considerations influenced all or most of their purchases.

Whilst consumers are divided when it comes to the degree of influence environmental concerns have on their product choices, it is **almost universal (93%) that consumers consider it either fairly or very important that the electronic products that they buy will last a long time**. Similarly, **electronic products that can be easily repaired as also fairly/very important to the vast majority of consumers (84%)**.

### When you are buying electronic products, generally how important to you are each of the following?

That the product will last a long time



That the product can be easily repaired



■ N/A    ■ Don't know    ■ Not at all important    ■ Not very important    ■ Fairly important    ■ Very important

Base: Adults (aged 18+)

The durability of electronics is of importance across all the various socio-demographic profiles. Whereas the repairability of such products is of more importance to particular demographics. The highest proportions finding repairability fairly/very important are found amongst single parents (88%) and those who are aged between 55-64 (87%).

## 9. ONLINE CONSUMER EXPERIENCE AND CONCERNS

**The majority of consumers (71%) made an online purchase in the past 12 months. Overall it remains stable** across the time span from the pre-pandemic year of 2018, the pandemic wave in 2020 to the current wave. There is less than a single percentage point difference in the proportion who have purchased online in comparison to 2018.

This experience is less common among those aged 65+ i.e. almost half (49%) have not made an online purchase in the past 12 months. Almost half (49%) of those with less than high school education have also not made any online purchases in the previous 12 month period compared to only a fifth (21%) of those with some college.

**Domestic online purchases are still the most common, with 61% of EU consumers having done so in the last year.**

Though there is a small decline (-2 p.p.) in the proportion reporting that they purchased online from a retailer/service provider located in their own country.

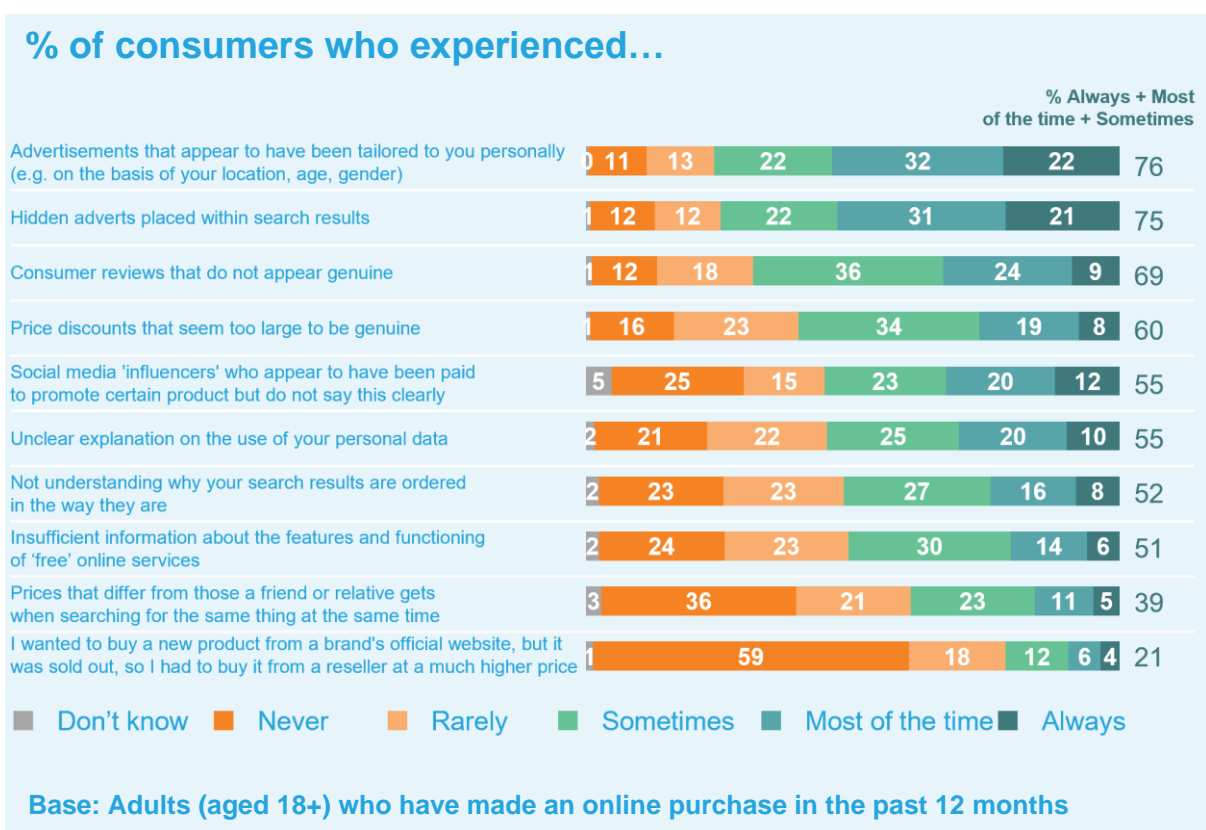
**A fifth of EU consumers (20%) report having made online purchases from traders located outside the EU.** Purchasing online from non-domestic retailers or service providers outside the EU is slightly more commonplace now than prior to the pandemic (+2p.p. compared to 2018) but also too small to be labelled a 'trend'.

Men, compared to women, are more likely to make online purchases from retailers/service providers that are located outside of their own country (either in another EU country 37% compared to 32% of women, or in a country located outside the EU 29% compared to 24%).

## 9.1. EXPERIENCED PROBLEMATIC COMMERCIAL PRACTICES ONLINE

When consumers are searching for and buying products online there are a number of commonplace problematic practices they come across either always, most of the time or sometimes. At least two thirds of consumers who have made an online purchase in the past 12 months have experienced advertisements that appear to have been tailored to them personally (76%), hidden adverts placed within search results (75%) and consumer reviews that do not appear genuine (69%).

From a list of ten online practices, only two were experienced by less than half of consumers who made an online purchase. Those were prices that differ from those a friend/relative gets when searching for the same thing at the same time (39%) and wanting to buy a new product from a brand’s official website that was sold out so they had to buy it from a reseller at a much higher price (21%).



Looking at trends since these questions were introduced in 2020, **the majority of the items asked at that time have largely remained stable** with a single percentage point difference. The exceptions to this are as follows. Experiencing hidden adverts placed within search results declined by 3 p.p., and not understanding why search results are ordered in the way they are has also declined by 2 p.p. On the other hand, the experience of consumer reviews that do not appear genuine has slightly risen by a small 2 percentage point increase.

When it comes to coming across social media 'influencers' who appear to have been paid to promote certain products but do not say this clearly, this is experienced by approximately two thirds of the youngest consumers (aged 18-34) compared to 56% of those aged 35-54, 49% of those aged over 55 and 43% of those over 65.

Those aged over 55 are less likely to come across most other problematic practices. This is not by virtue of having not purchased online as these questions were asked only to those who made an online

purchase. Though it is possible younger cohorts are more frequently online (not measured here) which would explain why they are more likely to experience these practices.

When it comes to the top 5 most common online problematic practices, these are least commonly experienced by those with less than high school education. Other problematic online practices such as unclear explanations on the use of personal data, not understanding why search results are in a given order and not having sufficient information about the features and functioning of 'free' online services are not differentiated depending on the level of education of a consumer. Of note, is that those with less than high school education are more likely to experience prices that differ from those a friend/relative gets when searching for the same thing at the same time (44% compared to 40% of those with high school and 38% of those with some college education).

Those who find it very or fairly difficult to manage financially are more likely to experience some specific problematic practices. This includes price discounts that seem too large to be genuine (65% and 64% respectively compared to 58% and 56% of those who find it fairly/very easy to manage) as well as unclear explanations on the use of their personal data (58%/57% compared to 54%/52% of those who find it fairly/very easy) and not understanding why search results are ordered in the way they are (53%/55% compared to 44% of those who find it very easy). Whilst being one of the least commonly experienced practices, coming across prices that differ from those a friend or relative gets when searching for the same thing at the same time is also more common amongst those in more difficult financial situations (42% of those in either a very or fairly difficult situation compared to 38% and 36% of those who find it fairly or very easy respectively).

## 9.2. CONCERN ABOUT ONLINE TARGETED ADVERTISING

On the one hand the survey captures whether consumers experience problematic online practices. It also measures whether **online consumers are concerned themselves about online targeted advertising**. It is rare that online consumers express no concerns about online targeted advertising (6%). Consumer concerns about illicit online advertising practices are focused on three main issues. Firstly, seven in ten (70%) express the concern that their personal data may be used for other purposes and/or they don't know with whom it might be shared. Secondly, two thirds (66%) are concerned that their online data is collected/a profile is made about them without them knowing it or explicitly being given a chance to agree. And almost six in ten (57%) are concerned about cookies being installed on their computer. All other concerns affect less than four in ten online consumers.

| Concerns about Online targeted Advertising   |    | Change since 2020 (in pp) |
|--|----|---------------------------|
| Your personal data could be used for other purposes and/or you don't know with whom it might be shared                 | 70 | -4,5                      |
| Your online data is collected/a profile is made about you without you knowing it or explicitly given a chance to agree | 66 | -                         |
| Cookies are installed on your computer   | 57 | -3,7                      |
| It negatively affects your trust in e-commerce   | 38 | +4,0                      |
| You may see only a limited selection of adverts or you may not see the best offers                                     | 38 | -                         |
| You cannot 'opt-out'/refuse  | 37 | +6,1                      |
| You cannot distinguish between information and advertising   | 35 | +6,6                      |
| You don't have any concerns  | 6  | 0,0                       |

**Base: Adults (aged 18+) who have made an online purchase in the past 12 months**

Although these online consumer concerns about targeted advertising practices may be less prominent, they are of growing concern for online consumers since these questions were introduced in 2020. In particular, there is a rise of 7 percentage points in the proportion who cannot distinguish between information and advertising to 35% of all consumers who have made an online purchase in the prior 12 months. Besides this, there is a 6 p.p. increase in those who are concerned that they cannot 'opt-out'/refuse.

Concerns are fairly universal across the different profiles of consumers meaning that the same issues are of concern to all consumers.



## 10. COST OF LIVING AND THE ENERGY CRISIS

The monthly Ipsos survey 'What Worries the World' gauges what the public thinks are the most important social and political issues globally. The most recent edition (January 2023<sup>5</sup>) highlights that inflation is the top global worry: 40% say it is one of the top issues facing their country today. An analysis of monthly trends from this survey shows that inflation has been a top concern for 10 months in a row in the period up to January 2023.

The consumer conditions specific survey was conducted during the October 2022. It asked about the impact of increases in the cost of living on the personal finances of Europeans. **Almost 4 in 10 (37%) reported that they dipped into their savings during the six months prior to the survey (May-Oct 2022). This rises to half of those in difficult financial circumstances** (50% of those who find it very difficult to manage financially and 48% of those who find it fairly difficult). In contrast only a fifth (19%) of the most well-off reported having done so.

Projecting six months into the future, almost **half of European consumers were concerned about their ability to pay their bills (48%)**, closely followed by worrying about affording the food products they like (44%). A third expressed concern about being able to afford to go on holiday (34%). 10% of consumers have already seen their mortgage increase as a result of inflation, whilst almost a fifth (19%) were concerned about being able to pay their mortgage within the following six months. A quarter are concerned about their ability to afford transport to work (25%) in the future.

In all cases, those who find it fairly or very difficult to manage financially are more likely to express these concerns in comparison to those who find it fairly or very easy. The differences are stark, especially for those who find it very difficult.

% of consumers in very difficult financial circumstances who...

**50 %**

dipped into their savings (May-Oct 2022)

**87 %**

are concerned about paying their bills in the next 6 months

**80 %**

are concerned about affording their mortgage in the next 6 months

**53 %**

are concerned about affording the food products they like in the next 6 months

<sup>5</sup> [What Worries the World – January 2023 | Ipsos](#)

Similarly, those living with children whether as a single parent, or as a couple are also more likely to express concerns about the future. Blue collar workers as well as those seeking a job, primarily looking after the home or otherwise unemployed are also more likely to be concerned about their economic outlook.

The cost of living crisis has not only led to an impact on the personal finances of consumers and their concerns for the future. There have been concrete habit changes in reaction to climbing **energy prices**. 71% of consumers have changed their everyday habits at home to save on energy. Over a quarter, 27%, have looked

for information on available subsidies for energy saving home renovations. A similar proportion (28%) have changed their transport use.

Changing everyday habits to save energy is common amongst all consumers and even more pronounced for those in very difficult financial circumstances. This reflects a wide disparity in the impact of escalating energy prices: while 16% of European consumers experienced difficulties with paying energy bills in October, prior to the winter season, this proportion more than triples (51%) among those who find it very difficult to manage financially.

## 11. TRAVEL POST COVID-19 RESTRICTIONS

With travel restrictions linked to COVID-19 lifted, confidence in travelling the distances they did before the pandemic is divided. Almost half (46%) disagree with the statement that they “plan to travel in the coming months but not as far as I used to before the COVID-19 crisis”. Nevertheless, a third (32%) of consumers agree that the pandemic continues to restrict their travel plans. Those who find it very easy to manage financially are most likely to be confident returning to the travel patterns they had before the pandemic (55% disagree with the statement).

When it comes to confidence in booking travel, opinions amongst consumers are also split. 46% are confident booking travel services well in advance of their trip but a similar proportion (44%) prefer late bookings to be sure the trip goes ahead. Furthermore, more consumers (38%) do not have the confidence that they are well protected if the package organiser goes bankrupt than the proportion that are confident in such a scenario (32%). Those who have a very easy time managing financially have the most confidence they are well protected (47%). Half (50%) of consumers are not willing to accept a voucher to travel later rather than a refund in the case of a trip being cancelled.

## 12. ONLINE GAMING AND PARENTAL CONTROLS

The specific survey gauged the extent to which European online consumers have played video or online games that include in-game purchases for virtual items in the previous year. Amongst those who use the internet, almost a fifth (19%) have played such games either often or sometimes. This is most commonplace amongst men (24% compared to 14% of women), young people aged 18-34 (39%) and students (46%) with the latter two factors interrelated.

Among gamers, spending too much time or money on games was never (64%) or rarely (16%) an issue. Similarly, issues related to the provision of sufficient information about the paid virtual items within games were either never or rarely encountered (66%). Nevertheless, at least some of the time, a quarter of consumers playing such games found the price in real money for the paid virtual item was not provided (23%) and the same proportion found that the chances of getting a desired virtual item in a paid loot or mystery box were not specified (25%).

### 25 %

of EU gamers found the chances of getting a desired virtual item in a paid loot or mystery box were not specified at least some of the time



### 27 %

of those with children living in their household considered activating parental controls to limit the amount of time/money spent playing games

### 8 %

considered activating such controls to limit their own usage .

Amongst those with children living in their household, over a quarter (27%) considered activating parental controls to limit the amount of time and/or money spent playing games. In contrast only 8% considered doing so to limit their own usage. When it comes to the profile of those who considered such action to restrict the child's access, this is most common amongst those with some college education at almost a third (32%) compared to a fifth (20%) of those with less than high school education.

## GETTING IN TOUCH WITH THE EU

### In person

All over the European Union there are hundreds of Europe Direct centres. You can find the address of the centre nearest you online ([european-union.europa.eu/contact-eu/meet-us\\_en](https://european-union.europa.eu/contact-eu/meet-us_en)).

### On the phone or in writing

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696,
- via the following form: [european-union.europa.eu/contact-eu/write-us\\_en](https://european-union.europa.eu/contact-eu/write-us_en).

## FINDING INFORMATION ABOUT THE EU

### Online

Information about the European Union in all the official languages of the EU is available on the Europa website ([european-union.europa.eu](https://european-union.europa.eu)).

### EU publications

You can view or order EU publications at [op.europa.eu/en/publications](https://op.europa.eu/en/publications). Multiple copies of free publications can be obtained by contacting Europe Direct or your local documentation centre ([european-union.europa.eu/contact-eu/meet-us\\_en](https://european-union.europa.eu/contact-eu/meet-us_en)).

### EU law and related documents

For access to legal information from the EU, including all EU law since 1951 in all the official language versions, go to EUR-Lex ([eur-lex.europa.eu](https://eur-lex.europa.eu)).

### EU open data

The portal [data.europa.eu](https://data.europa.eu) provides access to open datasets from the EU institutions, bodies and agencies. These can be downloaded and reused for free, for both commercial and non-commercial purposes. The portal also provides access to a wealth of datasets from European countries.

