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PART 3/3

COMMISSION STAFF WORKING DOCUMENT

**Consumer Conditions Scoreboard 2017 edition:
Consumers at home in the Single Market**

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5. CONSUMERS IN THE DIGITAL SINGLE MARKET

This section of the Scoreboard reports on experiences, perceptions and behaviour of consumers and businesses in Europe's Digital Single Market (DSM). The findings — reported in detail below — point to a contrasting trend between the demand and supply sides of the DSM.

On the one hand, the uptake of e-commerce by consumers, both domestic and cross-border, continues to grow apace. Their experience is also improving, with fewer consumers reporting delivery problems with their online purchases. Even more remarkably, there is a breakthrough surge in consumer confidence, which augurs well for the further development of an integrated European e-commerce market.

On the other hand, the supply side does not seem to follow this trend. Engagement of businesses in e-commerce remains low (with the notable exception of certain sectors such as accommodation services) and increases only marginally, even decreasing in a number of countries. Retailers voice persistent concerns with online sales and remain reluctant to sell to consumers in other EU countries.

When the Commission set out its DSM strategy¹, it identified a range of regulatory and supply-side barriers that need to be removed, but also demand-side obstacles such as the consumers' lack of trust in buying online from sellers in other EU countries. This Scoreboard suggests that the situation is changing for consumers, and that they may now be considerably more 'DSM-ready' than businesses, both in terms of trust in e-commerce (in particular cross-border) and in terms of actual behaviour.

5.1. E-commerce in the EU from a consumer perspective

5.1.1. Confidence in buying online domestically and cross-border

Surge in consumer confidence in online purchases

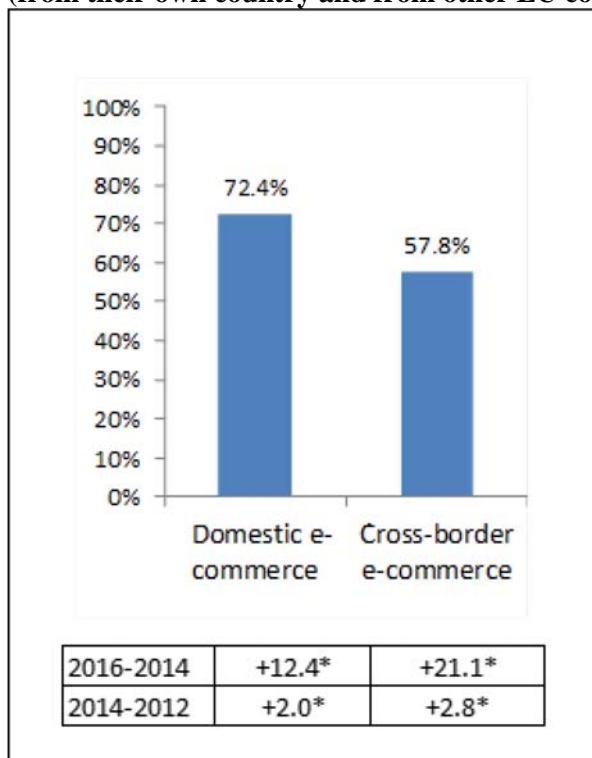
Consumer confidence in e-commerce is a key driver for the development of the DSM.

While the 2014 Consumer Conditions Scoreboard had already detected signs of strengthening confidence in online shopping among EU consumers, the 2016 data show a surge. Particularly striking in these results is the increase in consumer confidence in buying online across borders. For the first time, more than half of the consumers (57.8 %) say that they feel confident about purchasing online goods and services from traders established in another EU country, a very substantial increase of 21.1 points from 2014. Reported confidence in domestic online shopping also increases significantly (plus 12.4 points to reach 72.4 %).

While more consumers are confident buying online from retailers in their own country than from those in other EU countries, the gap is significantly narrowing (the first time this happens).

¹ https://ec.europa.eu/commission/priorities/digital-single-market_en

Figure 1: Consumers' confidence in online purchases: % of persons confident buying online (from their own country and from other EU countries) EU-28, 2016 (%)



Source: Survey on consumer attitudes towards cross-border trade and consumer protection: How strongly do you agree or disagree with each of the following statements? You feel confident purchasing goods or services via the internet from retailers or service (in your country/in another EU country).

Even if mainly perception-related, the importance of these developments cannot be overstated. It should not be forgotten that for years lack of consumer trust in cross-border e-commerce has been one of the important demand-side barriers to tapping the full potential of the DSM. For the first time, we see clear signs of this obstacle receding.

It is also important to note that confidence in online shopping varies widely between Member States. The big increase observed for the EU-28 is mainly driven by a few Member States with particularly high levels of confidence and a significant weight in European e-commerce².

In the EU-28, the highest levels of confidence in domestic online purchases are reported in the United Kingdom (87.6 %), Ireland (84.6 %), Germany (84.5 %) and Austria (84.4 %). At the opposite end, confidence levels are lowest in Portugal (40.8 %), Cyprus (43.2 %), Bulgaria (44.9 %) and Lithuania (46.6 %) where less than half of consumers trust domestic online purchases.

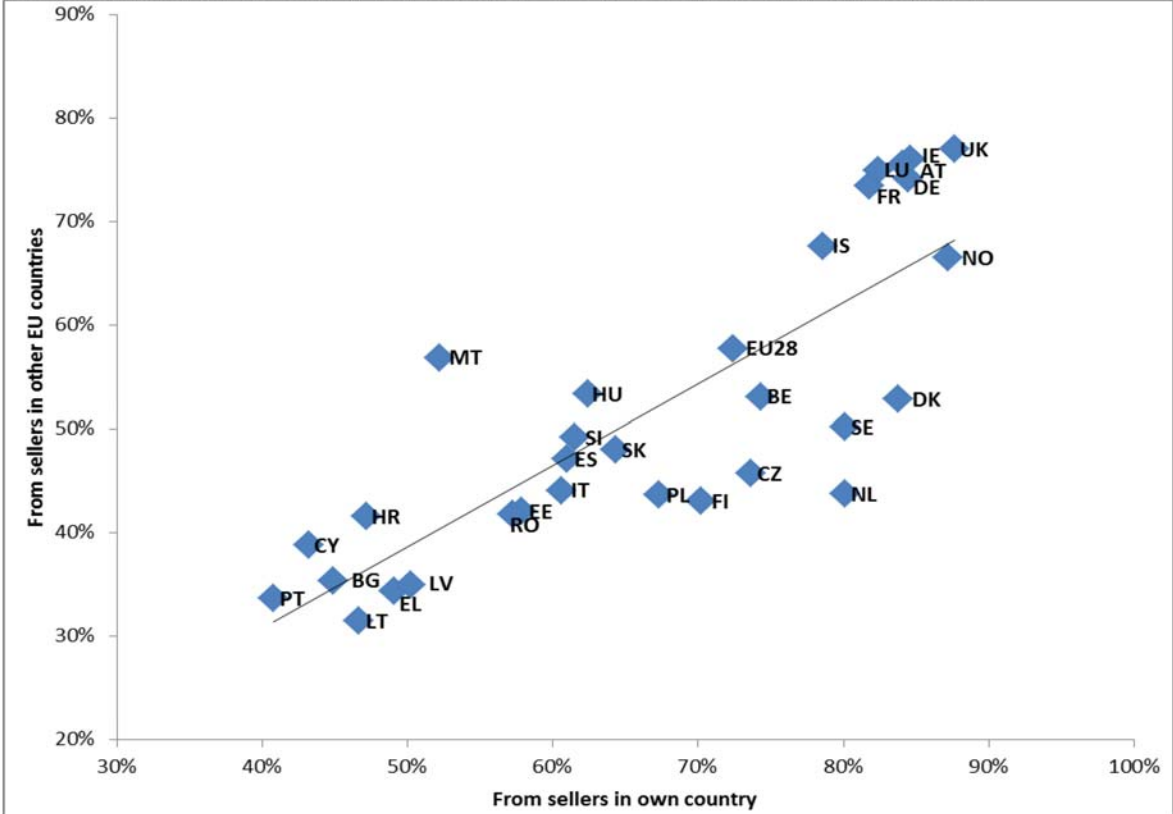
A similar pattern can be observed for confidence in online purchases from traders established in another EU Member State³. Again the United Kingdom leads the ranking with 77 % of consumers expressing their trust, closely followed by Ireland (76.0 %), Austria (75.6 %) and Luxemburg (75.0 %). Conversely, the lowest proportion of consumers confident in cross-

² Germany showed the highest increases in the EU in confidence in both domestic and cross-border transactions (plus 20.4 and 44.5 percentage points respectively).

³ The two indicators show a correlation coefficient (on country averages) equal to 0.80.

border e-commerce is in Lithuania (31.5 %), Portugal (33.6 %), Greece (34.3 %) and Latvia (34.9 %).

Figure 2: Consumer confidence in online purchases: % of persons being confident buying online (from sellers in their country and in other EU countries), country results, 2016



Source: Survey on consumer attitudes towards cross-border trade and consumer protection: How strongly do you agree or disagree with each of the following statements? You feel confident purchasing goods or services via the internet from retailers or service (in your country/in another EU country).

Average confidence in online shopping tends to be strongly correlated with internet use and to a lesser extent with age (negatively) and with the level of education (positively). Vulnerable consumers are less confident in e-commerce, and men appear to be slightly more confident than women.

In addition, there seems to be a positive link between confidence and actual purchasing behaviour as suggested by the positive correlation (measured on country level) between the percentage of persons who are confident and those actually buying online, both domestically and cross-border⁴.

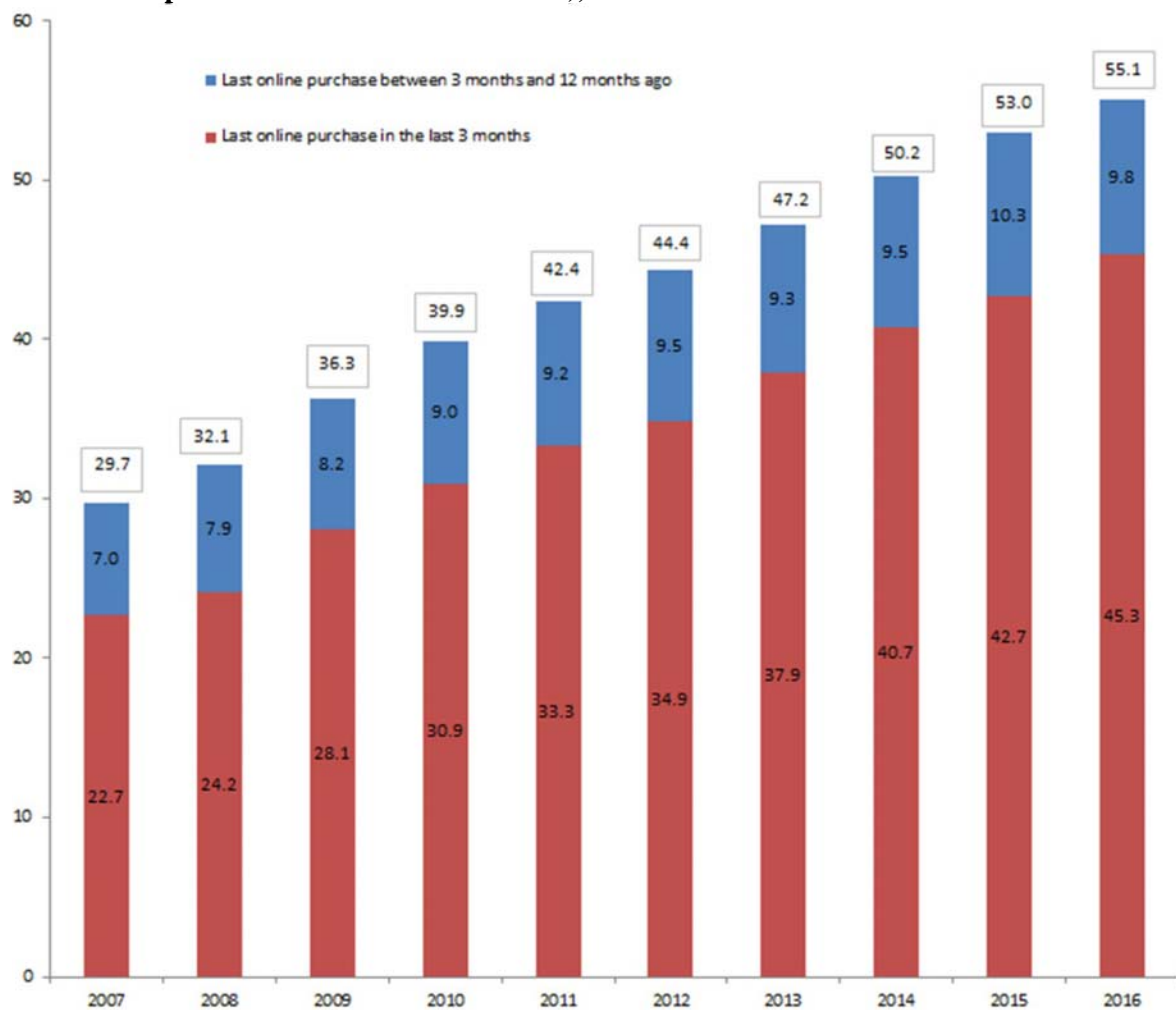
⁴ As for 2016, the correlation indexes are equal to 0.8 and 0.6 for domestic and cross-border e-commerce respectively.

5.1.2. Consumer online purchases

In 10 years the share of persons buying online almost doubled

In 2016 more than half (55 %) of the EU population⁵ declared having bought online in the previous 12 months. Most e-shoppers (corresponding to 45.3 % of the EU population) had done so in the previous 3 months and an additional 10 % between 3 and 12 months before. Compared to 2007 the proportion of online buyers almost doubled from 29.7 % to 55.1 %. The increase is mainly reported for those who made their last online purchase in the past 3 months (representing the more active online buyers), the percentage of which doubled from 22.7 % to 45.3 %.

Figure 3: Online shopping, EU-28 (% of the population who ordered goods or services over the internet for private use in the last 12 months), 2007-2016



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

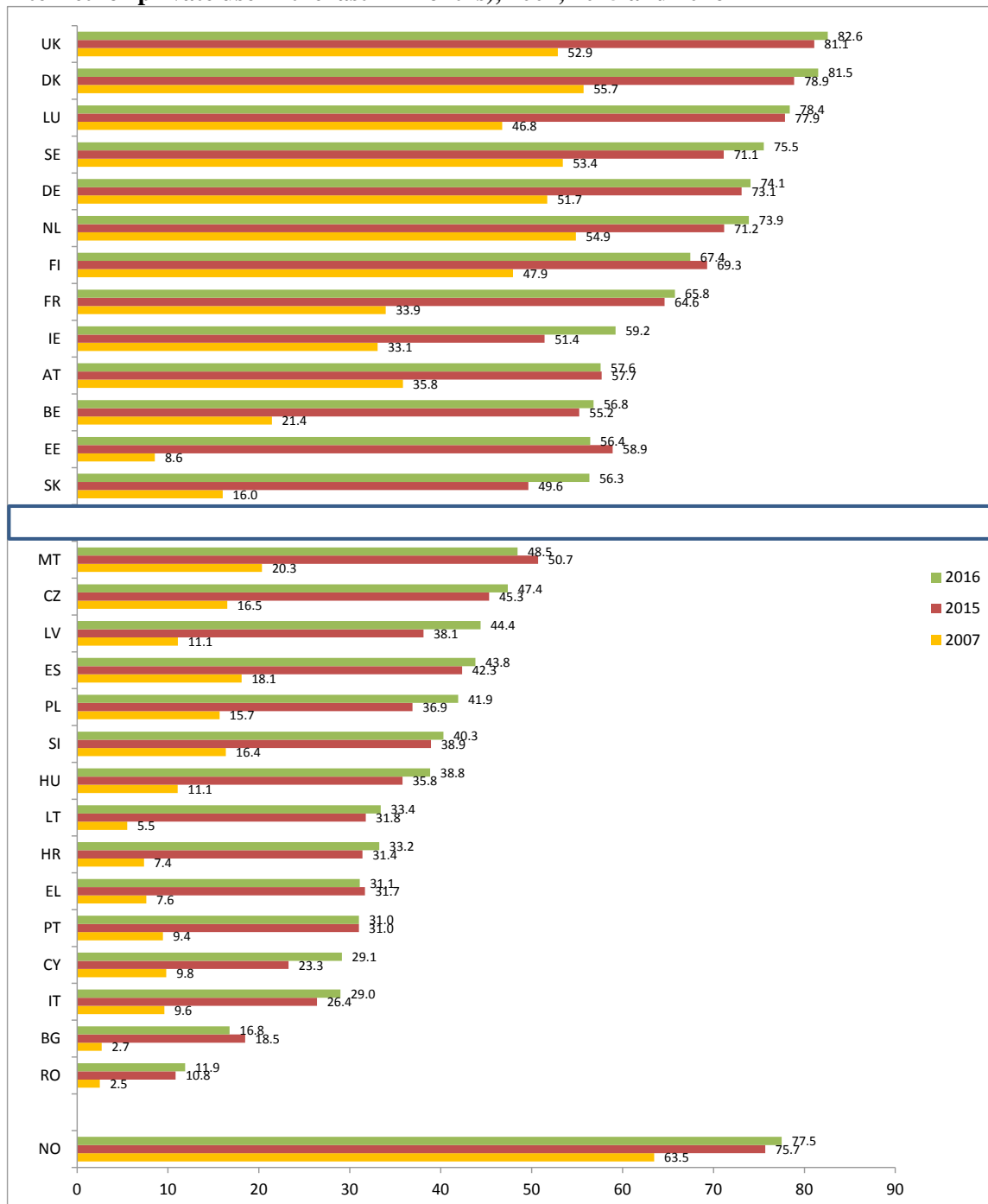
⁵ The Community survey on ICT usage in households and by individuals covers the population between 16 and 74 years old.

The uptake of e-commerce still varies widely between EU countries

The proportion of people buying online varies considerably between Member States as has persistently been the case for years. Some EU countries have up to 80 % e-shoppers while in others this share remains below 30 % (Figure 4). High proportions of people purchasing online can be found in the United Kingdom (82.6 %), Denmark (81.5 %) and Luxembourg (78.4 %), while the share is among the lowest in Romania (11.9 %) and Bulgaria (16.8 %).

Compared to 2015 the average share of e-shoppers in the EU has increased by 2.1 percentage points. The strongest increases can be observed in Ireland (+7.8), Slovakia (+6.7) and Latvia (+6.3). Six countries report a decrease in the proportion of online shoppers, with the biggest declines in Estonia (-2.5), Malta (-2.3), and Finland (-1.9).

Figure 4: Online shopping, by country (% of population who ordered goods or services over the internet for private use in the last 12 months), 2007, 2015 and 2016



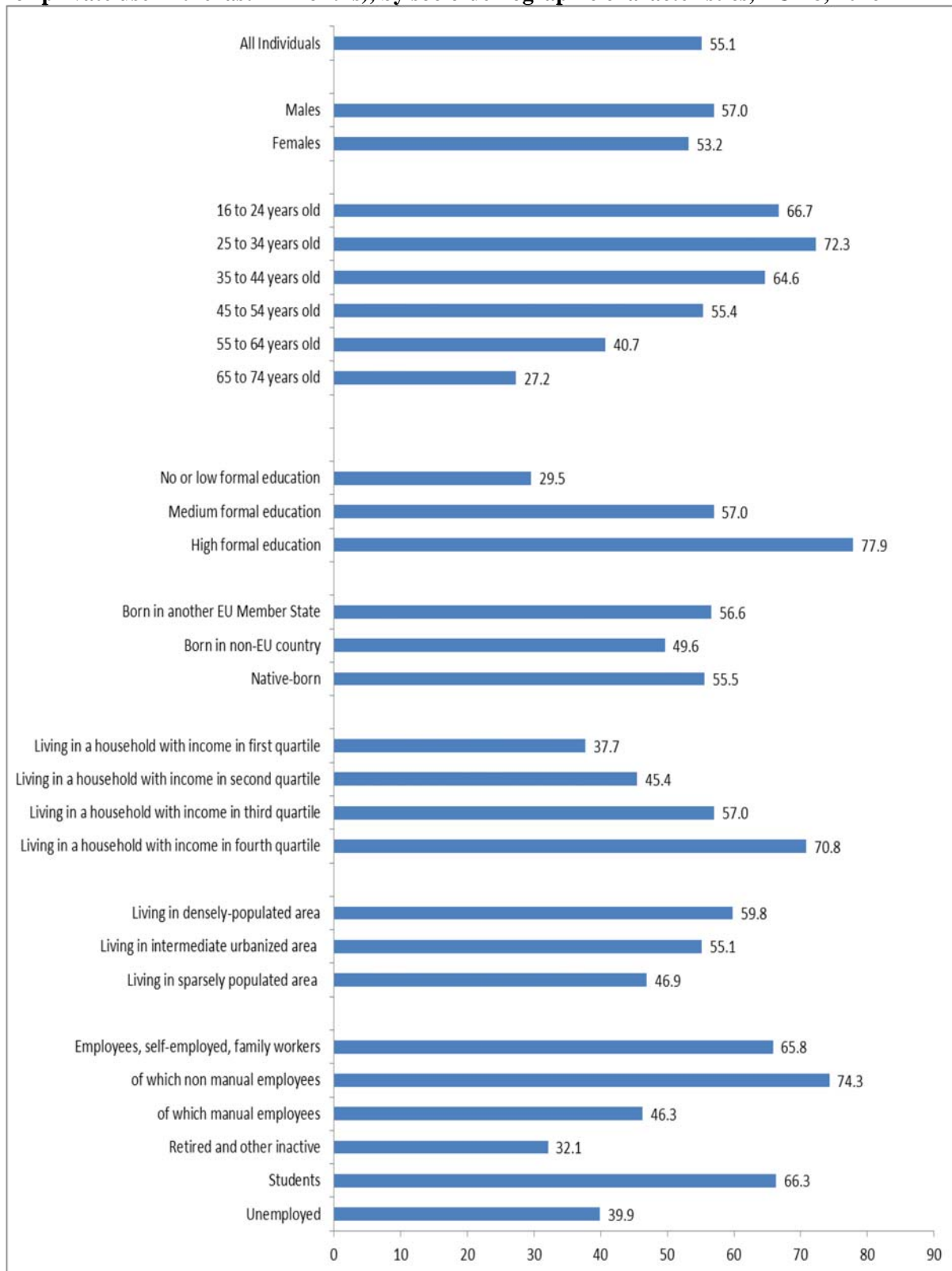
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). When did you buy or order goods or services for private use over the internet?

The uptake of e-commerce also varies strongly within the population depending notably on age, education, income and employment status.

- the proportion of persons buying online declines with age: the highest percentage is among those aged 25 to 34 years (72.3 %) and the lowest among individuals older than 64 years (27.2 %);

- the likelihood of buying online increases with the level of education so that the share of e-shoppers reaches 77.9 % among highly educated individuals and just 29.5 % among those with little or no education;
- the income of the household in which the person lives also seems to play a role, with 70.8 % of online buyers belonging to the highest income quartile and 37.7 % to the lowest income quartile;
- retired and other inactive persons, and the unemployed are less likely to buy online compared to the overall population (32.1 % and 39.9 % vs 55.1 % respectively): at the opposite end of the scale, high shares of e-shoppers can be observed among white-collar employees (74.3 %).

Figure 5: Online shopping (% of the population who ordered goods or services over the internet for private use in the last 12 months), by socio-demographic characteristics, EU-28, 2016

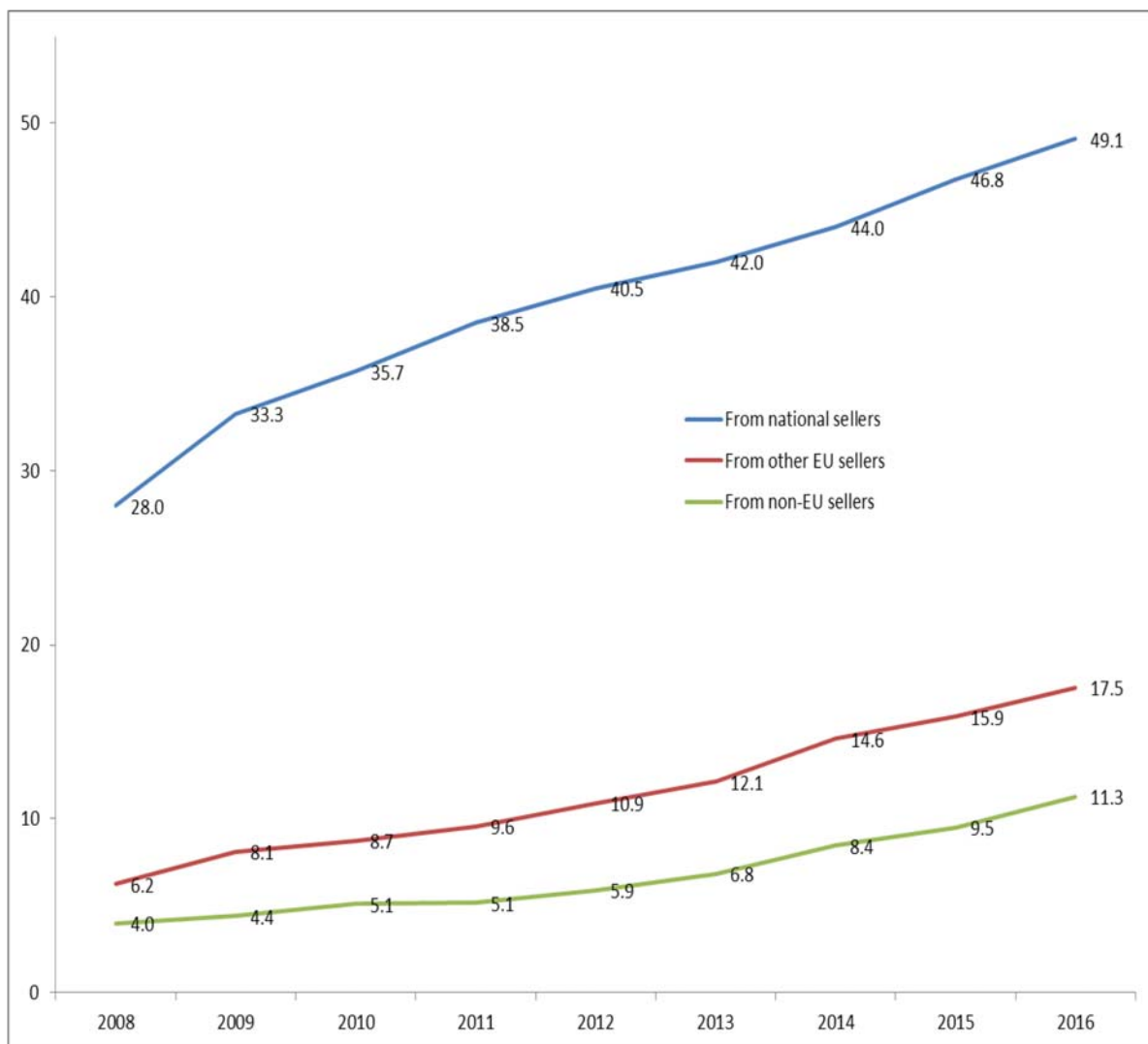


Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). When did you buy or order goods or services for private use over the internet?

Consumers mostly buy online from traders located in their country, but cross-border e-commerce is also progressing.

Although online purchases are only one click away, the majority of the purchases are (still) done domestically. In 2016, almost half of EU consumers (49.1 %) bought online from retailers in their country. This represents an increase of 21.1 percentage points compared to 2008 (up almost 1.8 times in relative terms). Conversely, the same year 17.5 % bought online from retailers in a different EU country. That is a surge of 11.3 percentage points since 2008 (i.e. almost a tripling in relative terms). The share of those purchasing from companies outside the EU also grows in similar proportion but remains comparatively low at 11.3 % (from 4 % in 2008).

Figure 6: Online shopping (% of the population who ordered goods or services over the internet for private use in the last 12 months), by location of the retailer, EU-28, 2008-2016



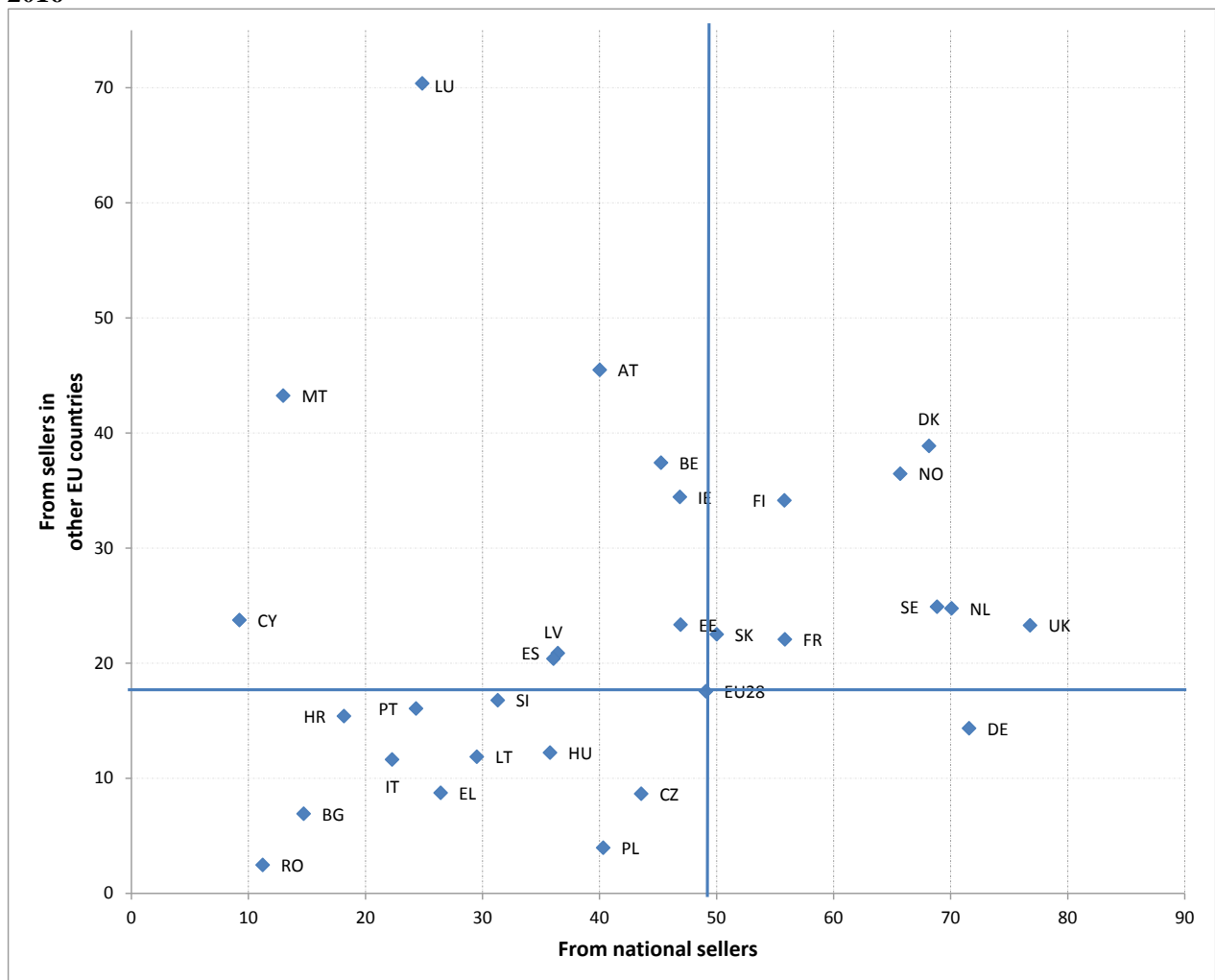
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). From whom did you buy or order goods or services for private use over the internet in the last 12 months?

Looking at results by country, the following can be observed (Figure 7):

- consumers in most Member States are more likely to buy online from retailers in their country with the exception of Cyprus, Luxembourg, Malta and Austria;

- the proportion of e-shoppers buying from traders in both the same and other EU countries is above average in the Nordic countries, France, the Netherlands, Slovakia and the United Kingdom;
- consumers in Germany show a clear preference for domestic retailers, making it the only country with an above-average percentage of online buyers from domestic retailers and a below-average share of consumers buying online from other EU countries;
- the 11 countries with shares of e-shoppers below the EU average (both domestic and cross-border) are in either the eastern or the southern regions of the EU.

Figure 7: Online shopping (% of the population who ordered goods or services over the internet for private use in the last 12 months), by location of the retailer and by country of the consumer, 2016



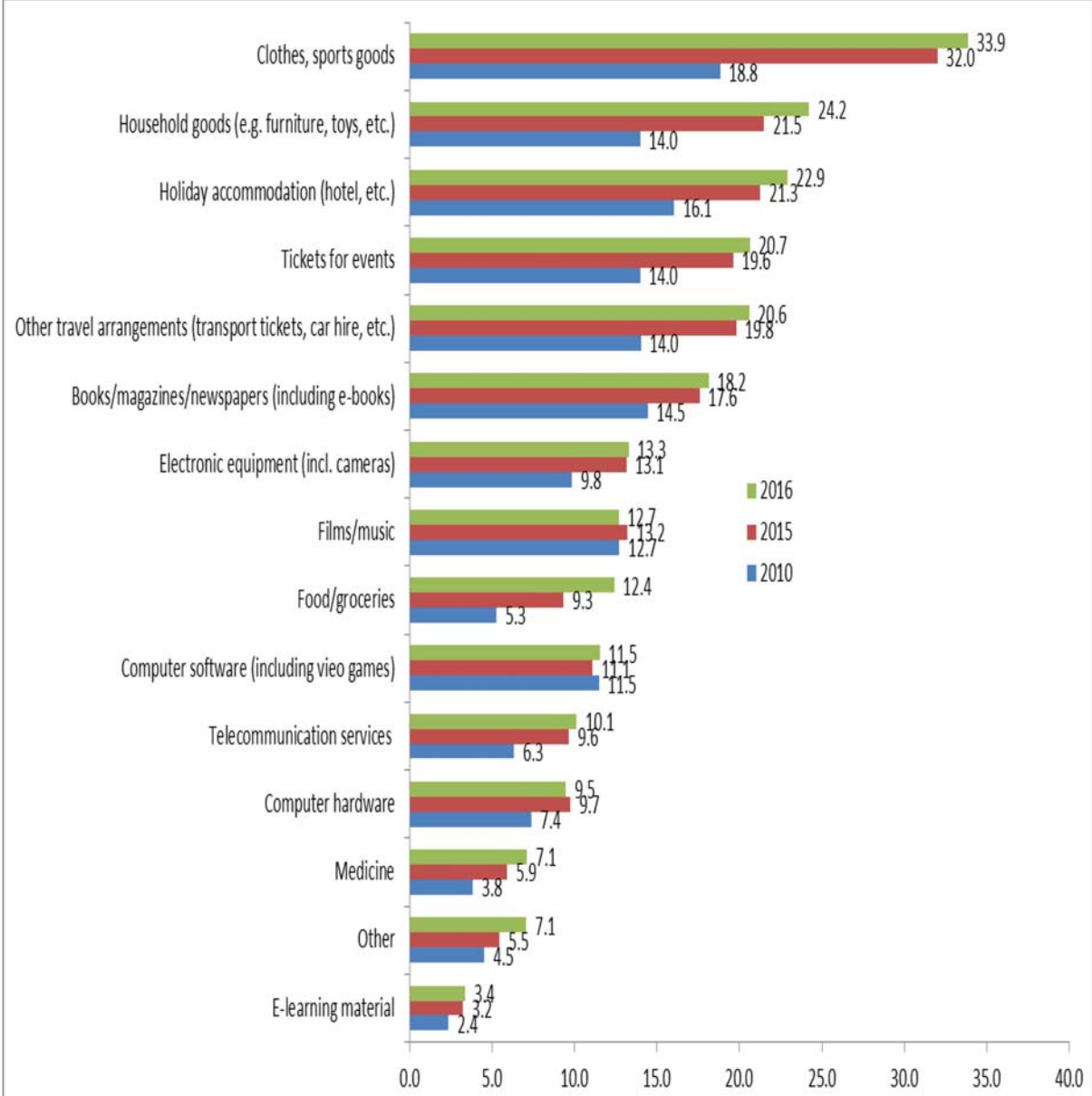
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). From whom did you buy or order goods or services for private use over the internet in the last 12 months?

Consumers shop online mostly for clothes and sports goods

In 2016, 33.9 % of the population bought online clothes and sports goods followed by household goods (24.2 %) and holiday accommodation (22.9 %). Compared to 2015, the proportions of those who bought food and groceries (+3.1) increased the most.

Between 2010 and 2016 the biggest increases can be observed for clothes and sports goods (increase by roughly 15 percentage points), followed by household goods (+10.2). Interestingly, the incidence of persons buying computer software and persons buying films/music online remained stable over the same 6-year time span⁶.

Figure 8: Online shopping (% of the population who ordered goods or services over the internet for private use in the last 12 months), by kind of good/service, EU-28, 2010, 2015 and 2016



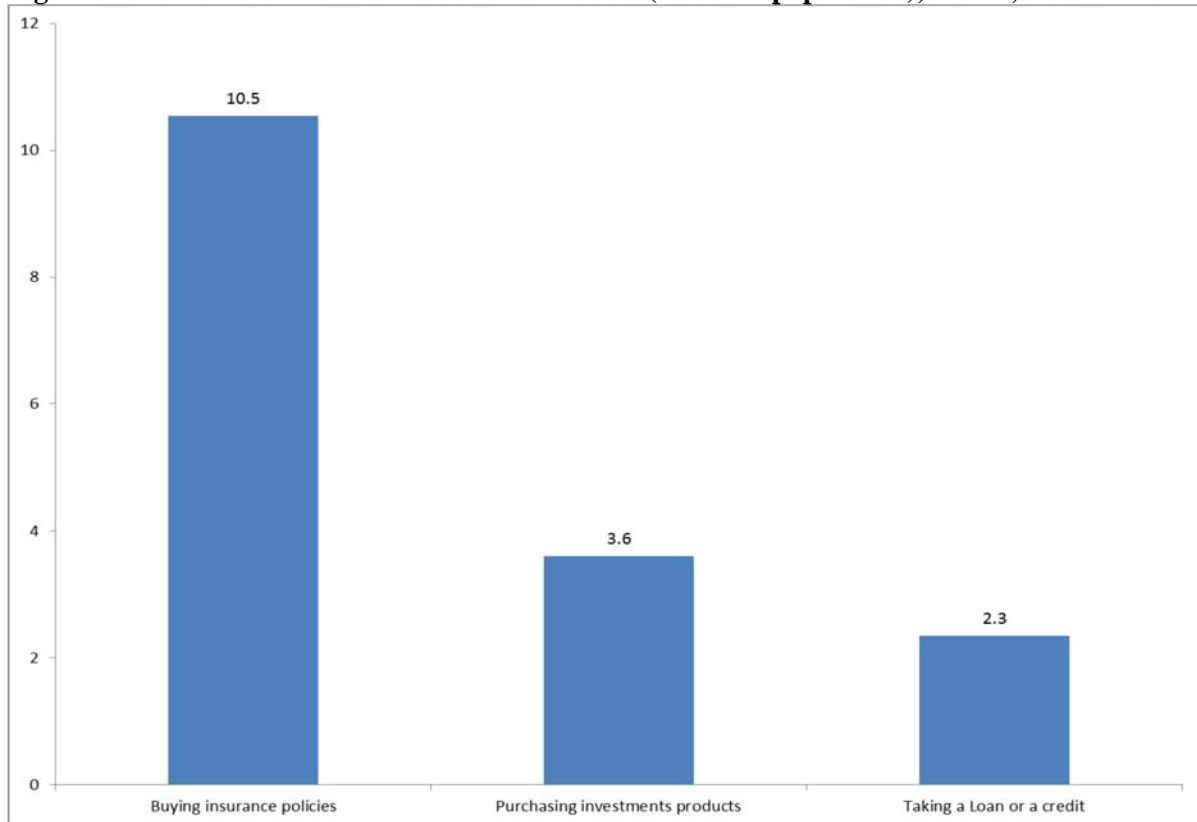
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). What types of goods or services did you buy or order over the internet for private use in the last 12 months?

Asked separately about their online purchases of financial services over the past 12 months, 10.5 % of respondents in the EU-28 declared in 2016 to have bought or renewed an insurance

⁶ However, this does not necessarily imply a similar stability in the overall purchase volumes (as the volume of purchases per capita might have changed substantially).

policy over the internet, while buying investment products and taking a loan or a credit have a lower incidence (3.6 % and 2.3 % respectively).

Figure 9: Use of the internet for financial activities (% of the population), EU-28, 2016



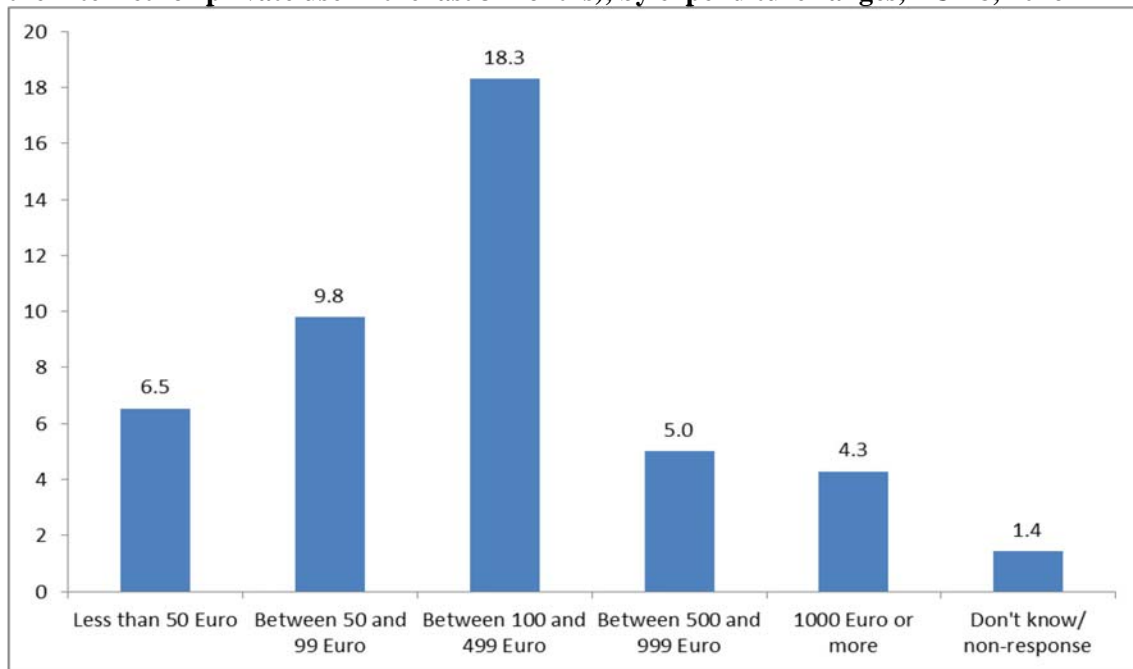
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). 'Did you carry out any of the following financial activities over the internet (excluding e-mail) for private purposes in the last 12 months?'⁷

The average e-commerce expenditure per inhabitant has increased

Of the consumers who purchased online in the past 3 months (45.3 %) in 2016, most said they spent between EUR 100 and EUR 499 (18.3 % of the population) and only a small proportion more than EUR 1000 (4.3 % of the population).

⁷ Data for Denmark are not available.

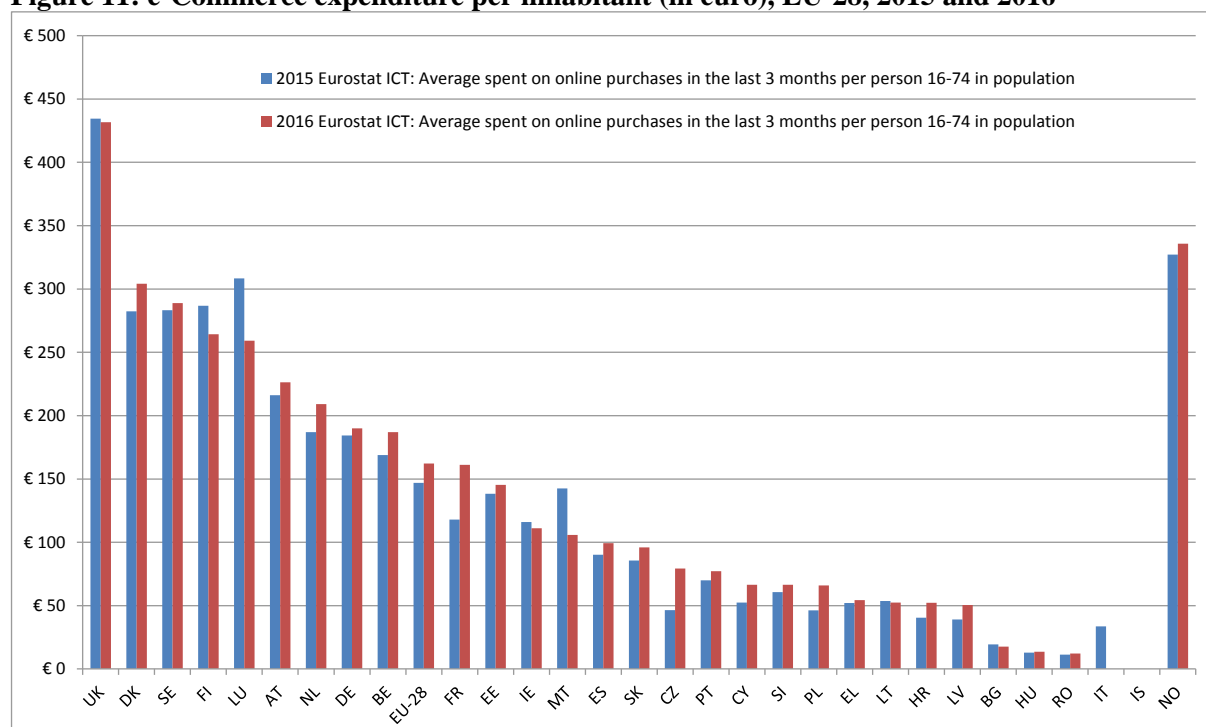
Figure 10: Online shopping (percentage of the population who ordered goods or services over the internet for private use in the last 3 months), by expenditure ranges, EU-28, 2016



Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). How much as an estimate did you spend buying or ordering goods or services over the internet (excluding shares or other financial services) for private use in the last 3 months?

On average, each EU inhabitant between 16 and 74 years of age spent over a 3-month period an estimated EUR 162 in online purchases. This corresponds to a 10.4 % increase from 2015 (EUR 147). The highest expenditure per capita is reported in the United Kingdom (EUR 432), followed by Denmark (EUR 304) and Sweden (EUR 289). At the other end of the spectrum, Romania (EUR 12), Hungary (EUR 14) and Bulgaria (EUR 18) report the lowest per capita online spending.

Figure 11: e-Commerce expenditure per inhabitant (in euro), EU-28, 2015 and 2016



Source: Own estimations based on the Community survey on ICT usage in households and by individuals and on population statistics (Eurostat)⁸

5.1.3. Delivery problems experienced by e-shoppers

Fewer consumers report delivery problems

In 2016, 34.5% of EU consumers who bought online experienced a problem with the delivery of products. The incidence ranges from the highest levels reported in Malta (73.8 %), Latvia (60.2 %) and Belgium (55.5 %) to the lowest in France (21.1 %), Austria (21.7 %) and Luxembourg (23.9 %). Within the EU, the share of e-shoppers reporting such problems went significantly down by 15.6 percentage points between 2014 and 2016 with the largest improvement observed in France (-36.3) and the largest deterioration in Estonia (+13.2).

⁸ The indicator is estimated as follows:

$$Exp_j = ad_j * \sum_{i=1}^5 c_{ij} * p_{ij}$$

where:

Exp_j = average expenditure per capita (population between 16 and 74 years old) in country j

c_{ij} =estimated expenditure value related to the i-th expenditure range

p_{ij} = share of persons (base: whole sample) whose per capita expenditure falls in the i-th expenditure range

ad_j = adjustment factor for country j to take into account the incidence of non-response in the question on the volume of expenditure.

As for the estimated expenditure within the available ranges, it is assumed that the actual expenditure volume per respondent indicating a range is equal to the central value of the range (ex: EUR 25 for the range between EUR 0 and 50); for the highest range (EUR 1000 or more) a value of EUR 1.300 is assumed.

The indicator for Italy is not available for 2016.

On average for the EU, 31.4 % of buyers reported delivery problems with purchases from domestic retailers⁹. The highest proportions were in Romania (49.4 %), Poland (48.9 %) and the Netherlands (45.4 %) and the lowest in Luxembourg (18.1 %), Austria (19.8 %) and France (21.4 %). Between 2014 and 2016, the incidence of delivery problems with domestic purchases decreased by 15.6 percentage points, with the best developments reported in France (-33.4) and the worst in Malta (+26.6).

Finally, on average for the EU, 21.9 % of buyers reported having had a problem with deliveries¹⁰ from another EU country. The highest incidence was reported in Malta (66.7 %), Latvia (43.3 %) and Portugal (41.3 %) and the lowest in France (8.8 %), the United Kingdom (11.3 %) and Germany (12.1 %). Since 2014, the percentage of persons who indicated a problem with cross-border deliveries dropped by 5.8 percentage points on average for the EU, with the sharpest decrease in Ireland (-30.1) and the highest increase in Portugal (+8.4).

The significant decrease in the share of buyers who experienced problems with delivery is quite unexpected at face value, and even more so considering that the volume of online transactions carried out by the average e-shopper has increased¹¹.

Interestingly, there is some statistical evidence suggesting that the decrease in delivery problems may have contributed to the boost in consumer confidence in online buying. The change in percentage (between 2014 and 2016) of confident consumers is modestly correlated with the change in percentage of consumers who did not experience delivery problems, both with domestic and cross-border transactions¹².

⁹ Out of those who bought online domestically.

¹⁰ Out of those who bought online from retailers in other EU countries

¹¹ From an estimated EUR 344 in 2015 to EUR 358 in 2016. Source: own estimations based on Eurostat data (survey on ICT use by households and individuals). See also footnote 89.

¹² Correlation coefficient is 0.5 for both pairs of variables.

Table 1: Problems experienced by consumers with the delivery of online purchases (% of consumers), by country, 2016

Country	With a domestic retailer		With a retailer from another EU country		Overall	
	2016	2016-2014	2016	2016-2014	2016	2016-2014
EU-28	31.4%	-15.6*	21.9%	-5.8*	34.5%	-15.6*
BE	40%*	+2.9	39%*	+4.4	55.5%*	+8.2*
BG	35.5%	-0.8	29.4%*	-0.9	40.9%*	-0.4
CZ	43.3%*	-0.7	14.2%*	+1.0	45.9%*	+0.8
DK	33.7%	-1.0	21.8%	-8.5*	41.2%*	-1.3
DE	26.1%*	-23.9*	12.1%*	-4.5	26%*	-25.5*
EE	34.7%	+5.8	29.2%*	-6.8	53.4%*	+13.2*
IE	22.1%*	-6.7*	18.7%	-30.1*	24.8%*	-26.2*
EL	38.9%*	+4.7	28.5%	-11.7	44.8%*	+1.3
ES	40.6%*	-1.3	35.9%*	+3.0	50.9%*	+5.4
FR	21.4%*	-33.4*	8.8%*	-24.1*	21.1%*	-36.3*
HR	34.5%	+0.3	38.9%*	+3.3	51.8%*	+9.0*
IT	40%*	+2.2	30%*	+1.5	49.9%*	+7.8*
CY	26.2%	+15.3*	40.6%*	-13.7*	49.8%*	-1.7
LV	39%*	+3.3	43.3%*	+0.8	60.2%*	+12.4*
LT	35.4%	-4.2	37.8%*	-2.8	47.3%*	+1.3
LU	18.1%*	-12.1	23.4%	-25.8*	23.9%*	-29.4*
HU	32.1%	-8.8*	23.8%	-9.4	37%	-9.2*
MT	34.1%	+26.6*	66.7%*	+5.0	73.8%*	+9.4
NL	45.4%*	-1.8	21.5%	-1.3	49.1%*	-0.4
AT	19.8%*	-10.4*	14.7%*	-28.8*	21.7%*	-28.0*
PL	48.9%*	+1.5	15.6%	+1.2	49.5%*	+1.8
PT	30.8%	-0.3	41.3%*	+8.4	43.3%*	+4.3
RO	49.4%*	+10.0*	18.9%	-6.3	49%*	+7.6
SI	25.6%*	-4.9	29.1%*	-4.1	40.3%*	+3.2
SK	45%*	-4.3	25.9%	-5.2	48.7%*	-2.8
FI	26.7%*	-3.5	21.2%	-6.0	36.6%	-1.7
SE	41%*	+5.3	15.7%*	-3.6	44.4%*	+4.9
UK	23.6%*	-32.1*	11.3%*	-13.0*	24.1%*	-33.8*
IS	16.6%*	-0.4	23.4%	+2.0	33.2%	+2.1
NO	32%	-2.4	23.6%	-0.2	43.3%*	0.0

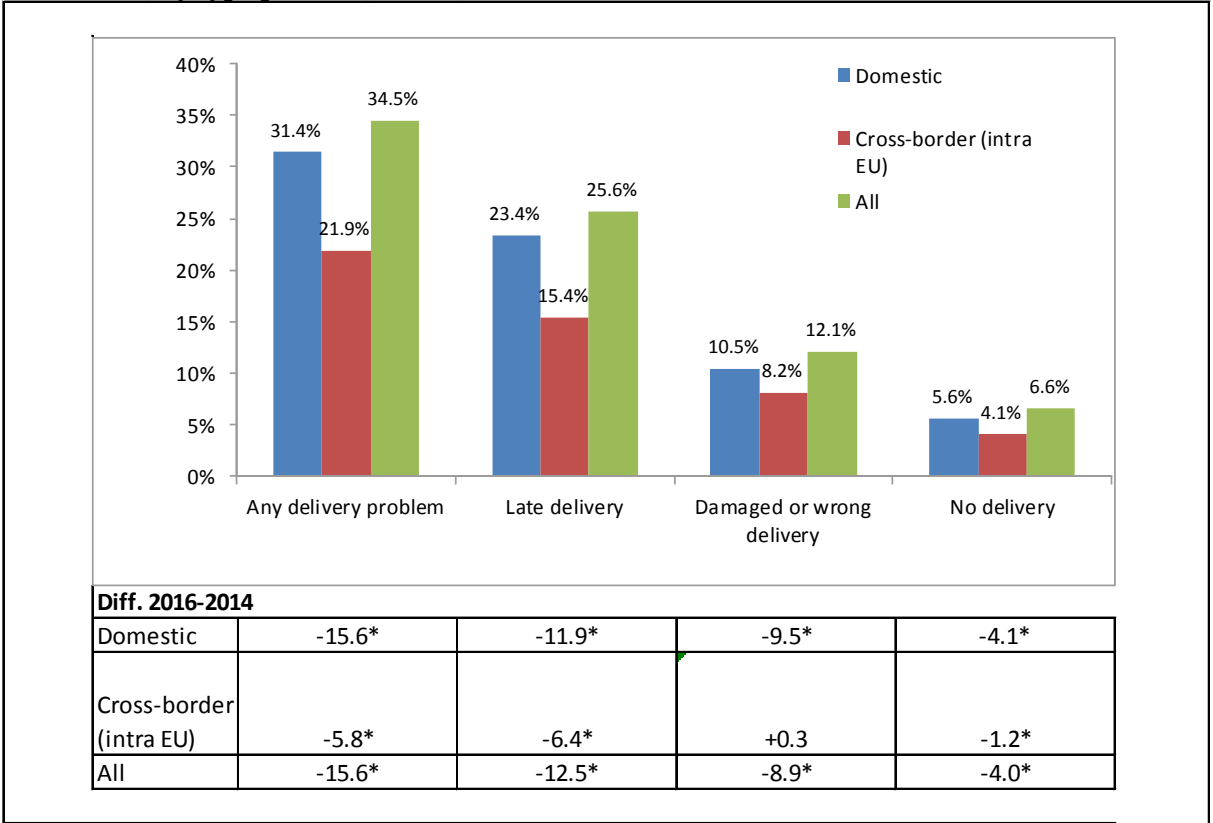
Source: Survey on consumer attitudes towards cross-border trade and consumer protection: I will read you some statements about problems consumers may have when shopping online. Please tell me whether you have experienced any of them during the last 12 months¹³.

Late delivery is the most common problem reported by online shoppers (25.6 % of consumers, down 12.5 percentage points from 2014), followed by damaged or wrong delivery (12.1 % of shoppers, down 8.9 percentage points from 2014), while no delivery is less frequently reported (6.6 % of shoppers, down 4.0 percentage points from 2014).

¹³ Base: consumers who declared having bought online domestically, cross-border (between EU Member States) and overall.

The fact that a higher proportion of buyers report delivery problems with domestic purchases than with purchases from other EU countries should not be interpreted to mean that domestic delivery is less reliable than cross-border delivery; a much more likely explanation is the higher frequency of domestic e-commerce transactions compared to cross-border ones¹⁴.

Figure 12: Problems experienced by consumers with the delivery of online purchases (% of consumers), by type problem, EU-28, 2016



Source: Survey on consumer attitudes towards cross-border trade and consumer protection: I will read you some statements about problems consumers may have when shopping online. Please tell me whether you have experienced any of them during the last 12 months

5.1.4. Obstacles to cross-border purchases

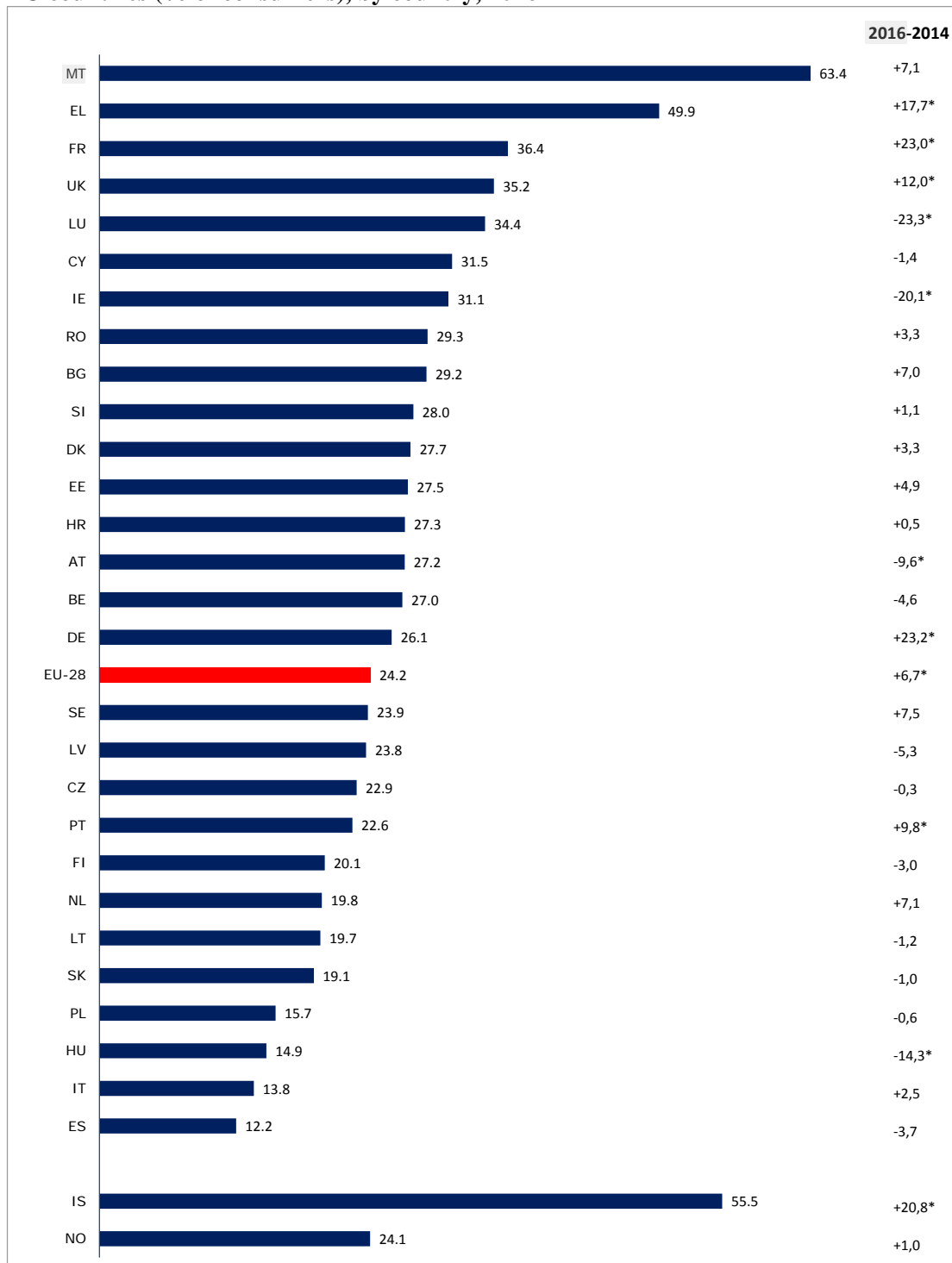
One out of four consumers experienced a problem which prevented them from completing their online cross-border purchase

In 2016, 24.2 % of those shopping from another EU country faced obstacles when buying online cross-border. Among the Member States of the EU, the highest incidence is observed in Malta (63.4 %), Greece (49.9 %), France (36.4 %) and the United Kingdom (35.2 %) and the lowest in Spain (12.2 %), Italy (13.8 %), Hungary (14.9 %) and Poland (15.7 %). In

¹⁴ Evidence from a 2015 study on obstacles to the Digital Single Market (available at: http://ec.europa.eu/consumers/consumer_evidence/market_studies/obstacles_dsm/index_en.htm), also quoted in the 2015 Consumer Conditions Scoreboard, shows that when comparing the origin of e-shoppers' 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 e-commerce).

addition, the indicator grew by 6.7 percentage points overall in the EU, with changes ranging from +23.2 percentage points in Germany to -23.3 percentage points in Luxembourg.

Figure 13: Consumers experiencing problems when trying to buy online from retailers in other EU countries (% of consumers), by country, 2016¹⁵.

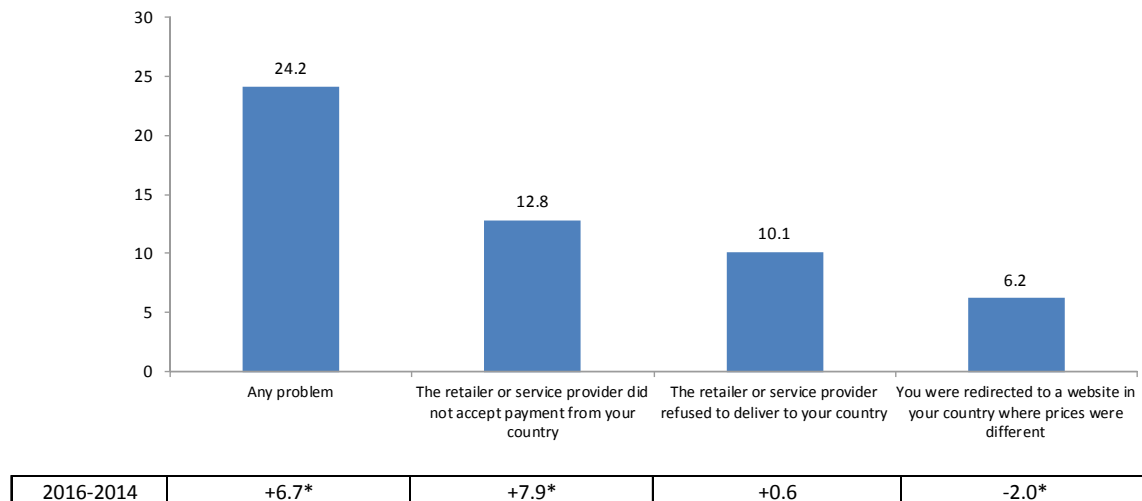


Source: Survey on consumer attitudes towards cross-border trade and consumer protection: During the past 12 months, have you come across any of the following problems when buying goods and services from another EU country? Base: consumers shopping online in another EU country.

¹⁵ It should be noted that results for Poland and Romania are based on very small sample sizes (92 and 48 respectively) and should therefore be considered as indicative.

The most common problem experienced by consumers when buying online cross-border is that retailers do not accept payment from the consumers' country (12.8 % of cross-border online shoppers, up 7.9 percentage points from 2014). This is followed by retailer's refusal to deliver to the country of the consumer (reported by 10.1 % of cross-border shoppers, similar to 2014), while redirection to another site with different prices was relatively less frequently reported (6.2 % of shoppers, down 2 percentage points from 2014).

Figure 14: Problems experienced by consumers when trying to buy online from retailers in other EU countries (% of consumers), by type of problem, EU-28, 2016



Source: Survey on consumer attitudes towards cross-border trade and consumer protection: During the past 12 months, have you come across any of the following problems when buying goods and services from another EU country? base: consumers shopping online in another EU country.

These obstacles experienced by consumers in cross-border e-commerce reflect territorial restrictions applied by the online sellers¹⁶. The pervasiveness of such territorial restrictions was confirmed by a large-scale mystery shopping study carried out by the Commission¹⁷, with almost two thirds of e-commerce websites found to practice some form of geo-blocking (see highlights of findings in the textbox below).

In May 2016, the Commission proposed a regulation to address geo-blocking and other forms of discrimination in the Digital Single Market¹⁸. The regulation is currently under consideration by the European Council and the European Parliament.

¹⁶ <https://ec.europa.eu/digital-single-market/en/geo-blocking-digital-single-market>

¹⁷ http://ec.europa.eu/consumers/consumer_evidence/market_studies/geo-blocking/index_en.htm

¹⁸ <http://ec.europa.eu/DocsRoom/documents/16742>

Mystery shopping study of geo-blocking practices in the EU Digital Single Market

In December 2015, the Commission checked 10 537 e-commerce websites to have a fuller picture of geo-blocking practices in the EU. The mystery shopping looked into 143 country pairs and 8 sectors of goods and services that are most commonly purchased online in the EU, such as electronics and computer hardware. Here are its main findings:

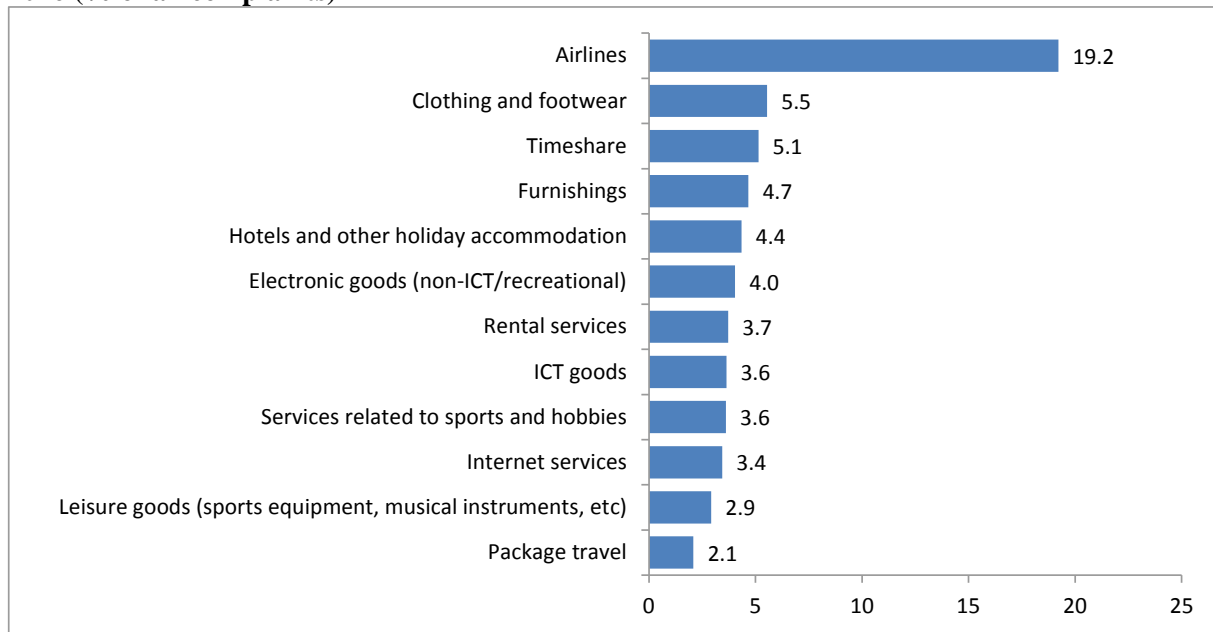
- Geo-blocking practices were identified in 63% of all websites assessed.
- Shoppers were allowed to reach the last stage of the online shopping process in only 37 % of all websites assessed, where they successfully entered their payment card details.
- Consumers are geo-blocked at different stages of online shopping:
 - when accessing the website: shoppers were re-routed to another website, directly blocked or offered different products in 5 % of the websites overall (most frequently in flight bookings (13 %) and car rental (11 %));
 - when registering on the website in order to place an order: 27 % of the cases;
 - when selecting delivery options: 32 % of the cases;
 - when choosing payment options: 26 % of the cases.
- EU-13 online retailers (84 %) were more likely to block cross-border online shoppers compared to those based in the EU-15 (66 %).
- EU-13 shoppers (74 %) were more likely to be geo-blocked compared to those based in the EU-15 (64 %).
- For tangible goods, geo-blocking was highest for electrical household appliances such as microwave ovens (86 %) and lowest for books (60 %).
- For services, geo-blocking was highest for online reservations in the offline leisure sector, such as sports event tickets (40 %), and lowest for travel services such as hotel bookings (33 %).

The results of the study informed the Commission's legislative proposal on geo-blocking, adopted in May 2016.

Airlines were the number one source of cross-border e-commerce complaints received in 2016 by the European Consumer Centres (ECCs)¹⁹, accounting for 19.2 % of all complaints. The other leading sectors in terms of complaints in 2016 were clothing and footwear (5.5 %), timeshare (5.1 %) furnishings (4.7 %), holiday accommodations (4.4 %) and electronic goods(4.0 %).

¹⁹ See footnote 49.

Figure 15: Complaints about cross-border e-commerce received by ECCs — by economic sector, 2016 (% of all complaints)²⁰



Source: ECC Network

²⁰ Only the main categories are included

5.2. E-Commerce from the supply-side perspective

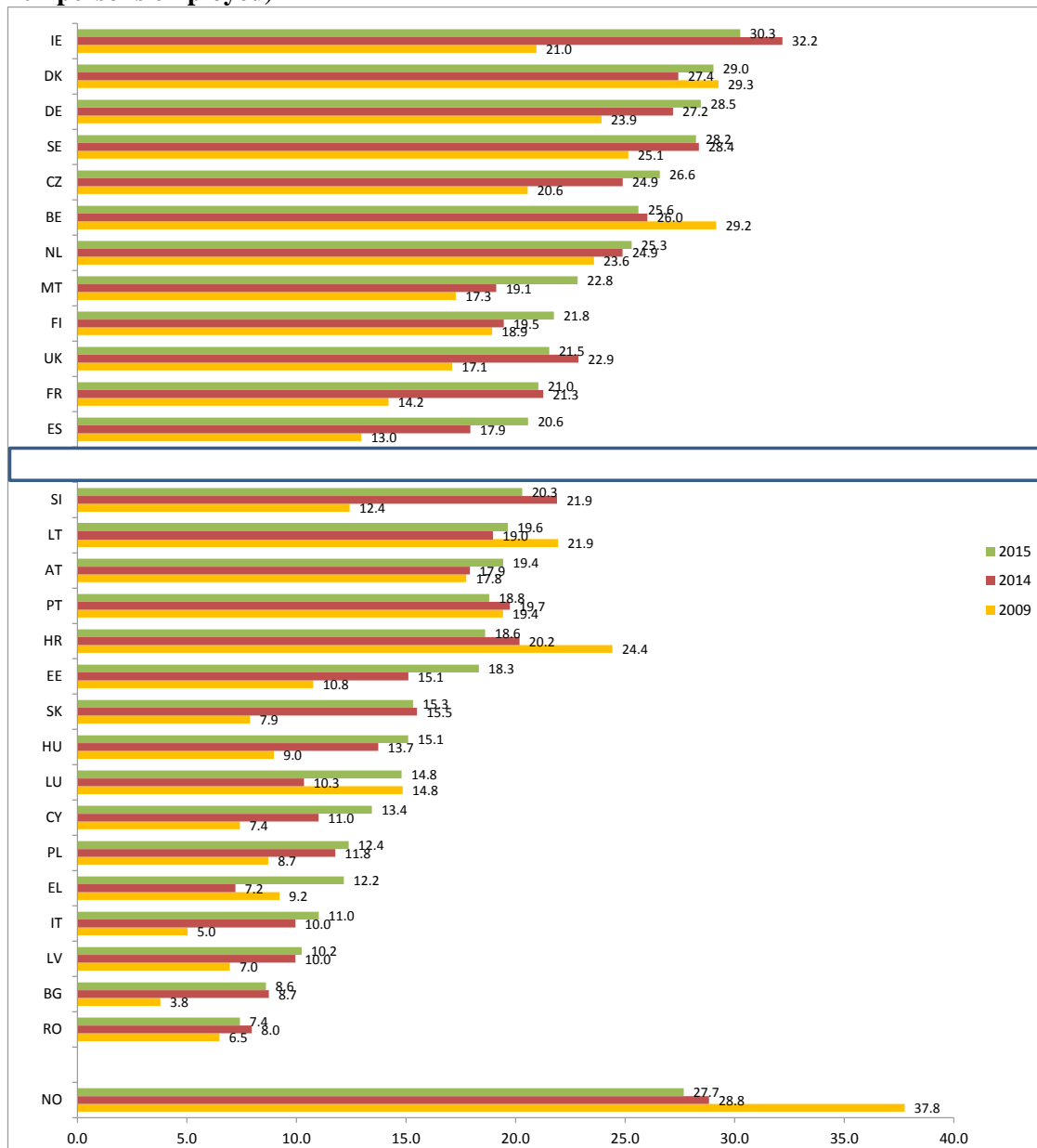
5.2.1. Online sales

Currently, only one in five businesses sells online

As far as the supply side of e-commerce is concerned, 20.4 % of businesses (with at least 10 persons employed) declared having sold online in 2015. The highest percentages observed in the EU are around 30 %, as reported in Ireland (30.3 %), Denmark (29.0 %), Germany (28.5 %) and Sweden (28.2 %), while the lowest proportions of businesses selling online are found in Romania (7.4 %), Bulgaria (8.6 %), Latvia (10.2 %) and Italy (11.0 %).

Like consumers, companies increasingly engage more in e-commerce, but at a considerably slower pace, and the trend is not uniform: in the EU, the proportion of businesses selling online increased by just 1.0 percentage point between 2014 and 2015 and by 5.5 percentage points between 2009 and 2015. During the same five-year span, the biggest increase in the EU took place in Ireland (+9.3) and the biggest decrease in Croatia (-5.8), while non-EU Norway also reports a sharp decline (-10.1).

Figure 16: Online sales by businesses, by country, 2009, 2014 and 2015 (% of businesses with 10+ persons employed)

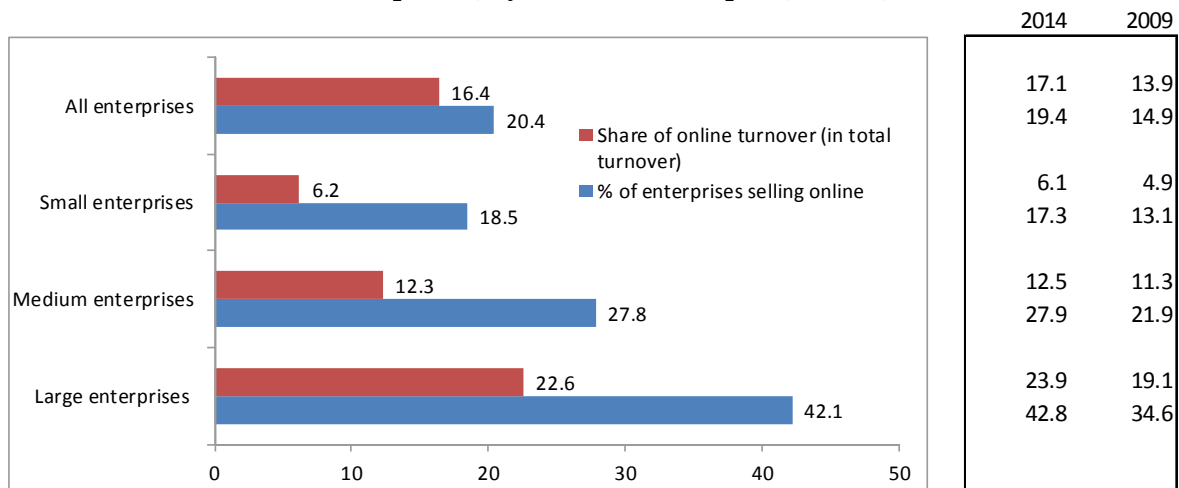


Source: Community survey on the use of ICT by enterprises (isoc_ec_eseln2) During 2015, did your enterprise receive orders for goods or services placed via a website or “apps”? During 2015, did your enterprise receive orders for goods or services placed via EDI-type messages?^{21,22}

²¹ The survey addresses all the enterprises in the business economy (excluding the financial sector) employing at least 10 persons. For the definition of online sales, it should be considered that 1) both business-to-business and business-to-consumer transactions are included 2) both web sales and electronic data interchange (EDI)-type sales are included. E-Commerce sales data for the reference year 2015 (2014, 2009) were collected through the 2016 (2015, 2010) wave of the survey.

²² Iceland is not reported given that 2015 and 2014 data are not available for the country.

Figure 17: Percentage of businesses (10+ persons employed) selling online and percentage share of the online turnover (all enterprises), by size of the enterprise, EU-28, 2015



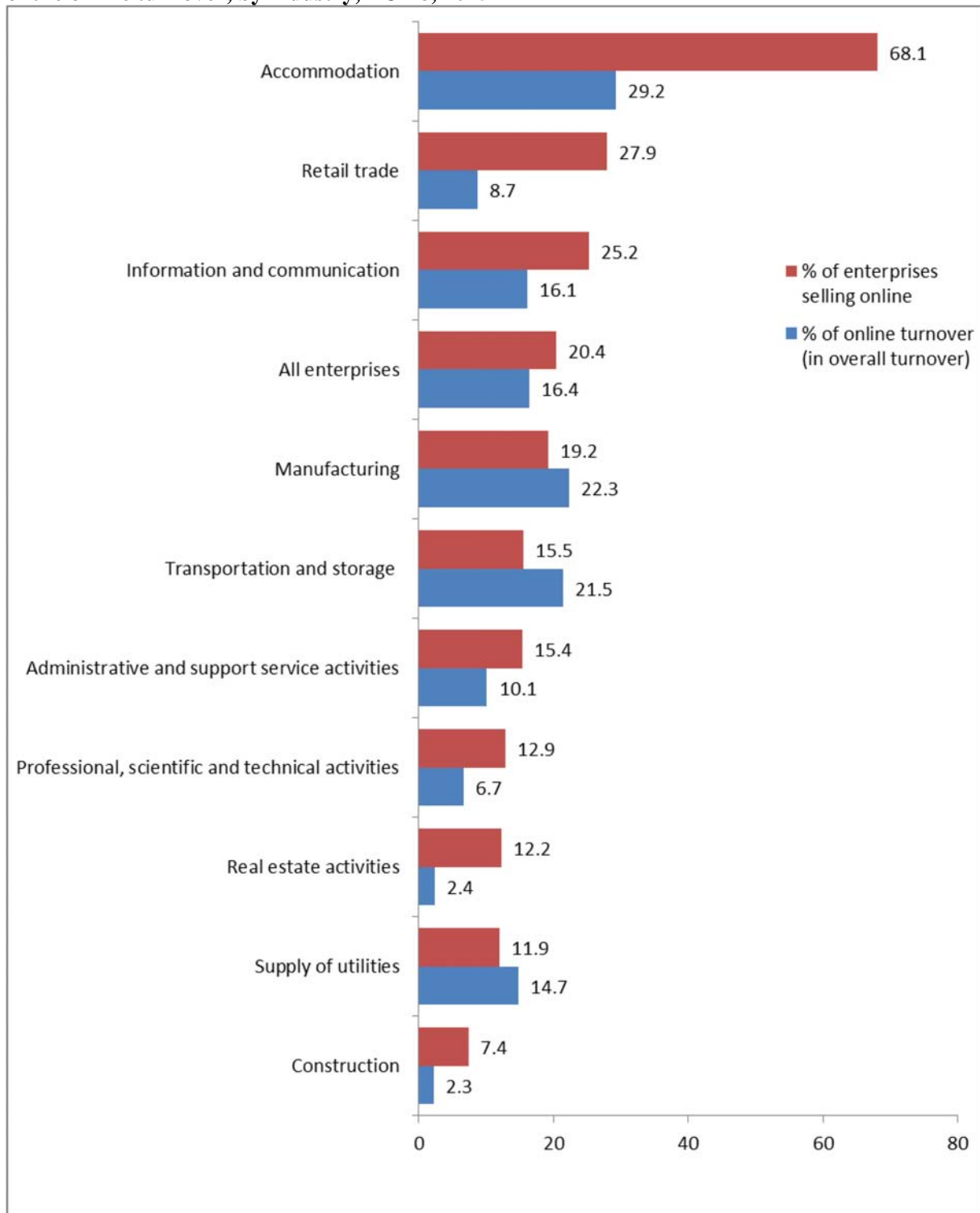
Source: Community survey on the use of ICT by enterprises. Please state the value of the turnover resulting from orders received that were placed via a website or 'apps' (in monetary terms, excluding VAT), in 2015. Please state the value of the turnover resulting from orders received that were placed via EDI-type messages (in monetary terms, excluding VAT), in 2015.

The accommodation industry has the highest proportion of online sellers

The highest share of businesses selling online can be found in the accommodation industry (68.1 % of companies), followed by the 'retail trade' (27.9 %) and 'information and communication services' (25.2 %) sectors. On the other hand, few businesses in the construction industry (7.4 %) sell their services online, preceded by the 'utilities suppliers' (11.9 %) and 'real estate services' (12.2 %) sectors.

The accommodation industry also generates the highest share of their turnover from online sales (29.2 %), followed by the manufacturing sector (22.3 %) and the transportation and storage sector (21.5 %), while construction and real estate services close the ranking with respectively only 2.3 % and 2.4 % of their turnover generated online.

Figure 18: Percentage of businesses (10+ persons employed) selling online and percentage share of the online turnover, by industry, EU-28, 2015



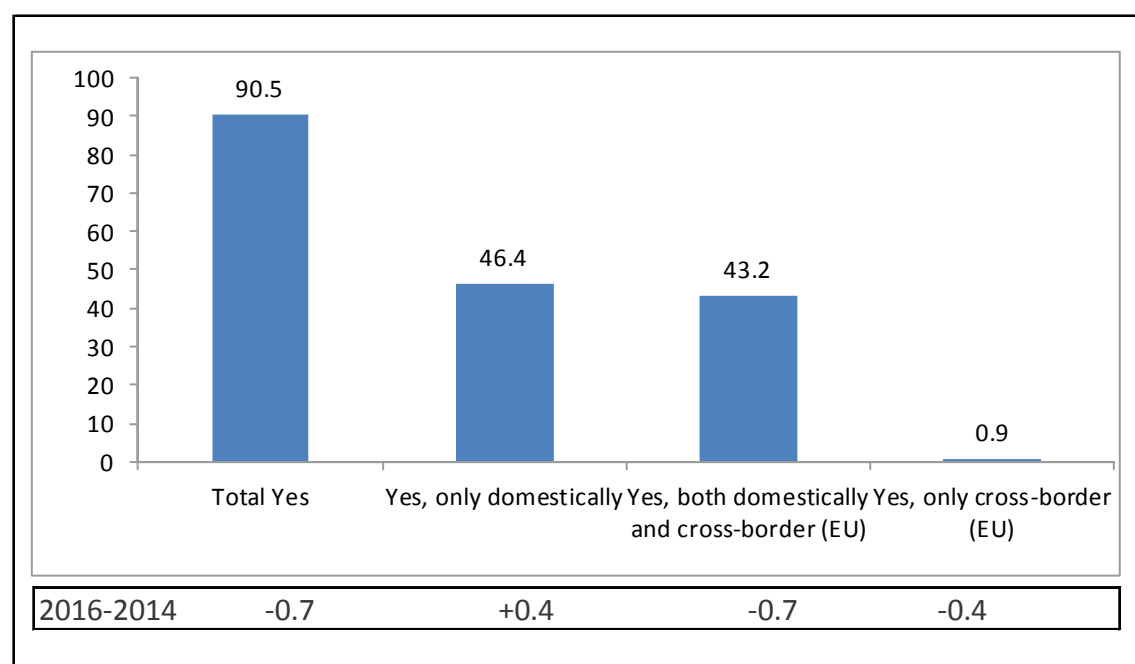
Source: Eurostat Community survey on the use of ICT by enterprises.

E-commerce uptake stagnant among retailers

Among a sample of EU-28 businesses (employing at least 10 persons and selling to consumers), the proportion of those selling online was equal to 39.2 % in 2016 (no statistically significant change from 2014)²³.

Among retailers currently selling online, 90.5 % plan to continue doing so in the next 12 months, many of them only within their own country (46.4 %). A slightly lower proportion aim to sell both domestically and to other EU countries (43.2 %), and very few intend to sell only to other EU countries (0.9 %). Compared to 2014, no statistically significant change can be observed for these indicators.

Figure 19: Retailers (10+ persons employed) planning to continue selling online in the next 12 months (% of those currently selling online), EU-28, 2016

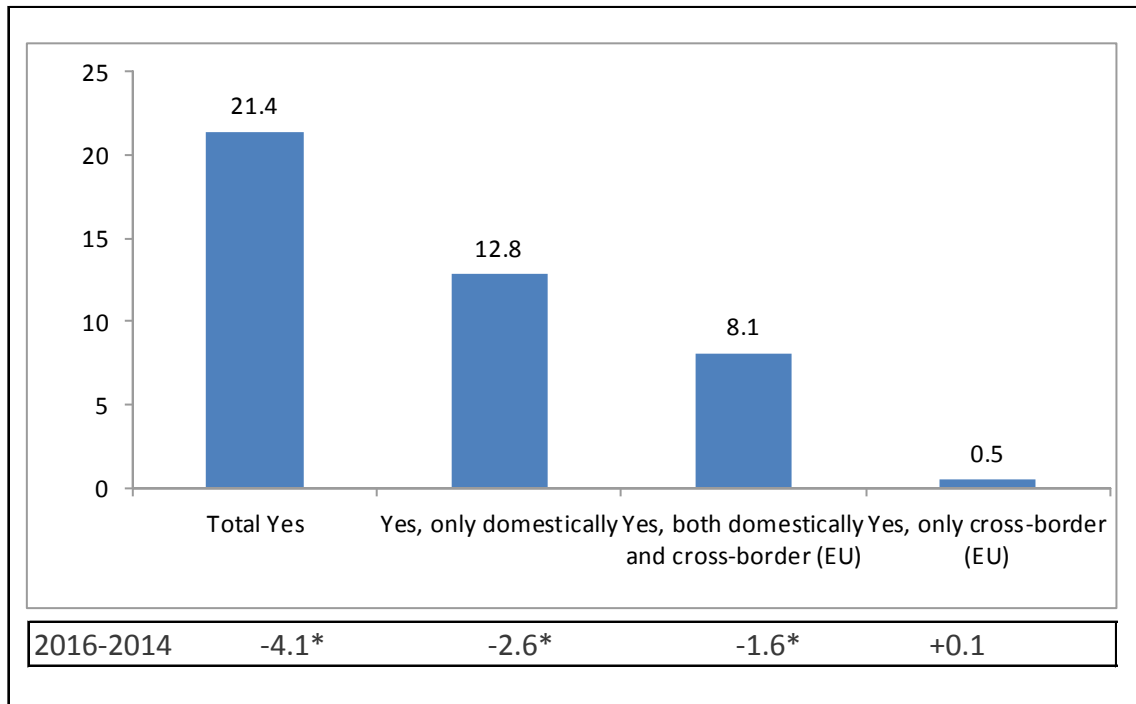


Source: Source: Survey on retailer attitudes towards cross-border trade and consumer protection. Does your company plan to continue to sell online over the next 12 months?

Among retailers not selling online, 21.4 % declared that they would be interested in starting online sales over the next 12 months (down 4.1 points compared to 2014). Similar to those already selling online, a majority would target consumers in their country only (12.8 %), while fewer envisage selling both domestically and to consumers in other EU countries (8.1 %) or only to consumers in other EU countries (0.5 %).

²³ Survey on retailer attitudes towards cross-border trade and consumer protection. The target population of the survey comprises companies (employing at least 10 persons) which are selling to final consumers and whose main economic activity is one of the following (NACE REV. 2): D3512, D3514, D3523, G45, G47, H49, H50, H51, H52, H53, I55, I56, J5914, J61, J62, K64, K65, L68, N77, N79, S95 and S96. The list of economic activities include among others: electricity and gas services, retail sales, transport, hotels and restaurants, travel agencies, telecommunications, insurance, real estate agencies, repair of personal goods.

Figure 20: Retailers (10+ persons employed) interested in selling online in the next 12 months (% of those currently not selling online), EU-28, 2016



Source: Survey on retailer attitudes towards cross-border trade and consumer protection. Would your company be interested in selling online in the next 12 months?

5.2.2. Confidence in selling online domestically and cross-border

In the EU as a whole, 58 % of retailers declared being confident to sell online. However, only a minority say the same about selling to e-shoppers from other EU Member States: 27.2 % say they are confident selling both domestically and cross-border and 0.8 % only cross-border.

Levels of confidence vary between Member States. In 21 of them, the majority of retailers are confident to sell online, in particular in Greece (80.3 %), France (73.8 %) and Finland (73.5 %). On the contrary, retailers in Hungary (32.3 %), Estonia (34.5 %) and the Czech Republic (40.6 %) are the least likely to express confidence in online selling.

Table 2: Retailers (10+ persons employed) confident in selling online (%), country results, 2016²⁴

Country	Yes, only domestically	Yes, only cross border (EU)	Yes, both domestically and cross-border (EU)	Total Yes	2016-2014
EU-28	30.0	0.8	27.2	58.0	-0.8
BE	23.1*	0.6	41.5*	65.2*	+1.1
BG	20.8*	2.1*	17.9*	40.8*	+5.7
CZ	21.2*	0.3	19.1*	40.6*	-2.6
DK	33.7	1.0	23.0	57.7	-2.4
DE	33.1	1.0	19.4*	53.5	+1.8
EE	17.6*	0.4	16.5*	34.5*	-4.7
IE	29.1	0.3	38.2*	67.6*	+1.9
EL	23.0*	2.7*	54.6*	80.3*	+7.7*
ES	29.1	0.7	43.3*	73.1*	-6.7*
FR	40.8*	0.3	32.7*	73.8*	+1.3
HR	25.3*	2.5*	39.8*	67.6*	+6.4
IT	19.1*	0.6	42.4*	62.1	+9.9*
CY	30.2	2.6*	27.9	60.7	+12.8*
LV	31.4	1.7	23.0	56.1	-5.1
LT	21.1*	1.0	50.7*	72.8*	+17.7*
LU	16.5*	2.8*	41.8*	61.1	+16.0*
HU	18.6*	1.2	12.5*	32.3*	+0.9
MT	23.4	8.4*	31.6	63.4	-9.8
NL	33.2	0.3	27.8	61.3	-4.7
AT	19.8*	2.2*	33.3*	55.3	+8.1*
PL	29.9	0.0	18.0*	47.9*	+2.0
PT	22.7*	1.3	34.4*	58.4	-9.5*
RO	24.0*	1.0	23.4	48.4*	-1.8
SI	19.0*	0.5	53.9*	73.4*	+24.9*
SK	32.6	1.4	9.9*	43.9*	-2.4
FI	53.1*	0.3	20.1*	73.5*	+1.5
SE	40.7*	0.5	20.9*	62.1	+6.3
UK	31.4	0.5	20.4*	52.3*	-5.8
IS	39.1*	1.5	28.9	69.5*	-3.4
NO	37.7*	0.2	13.2*	51.1*	-8.8*

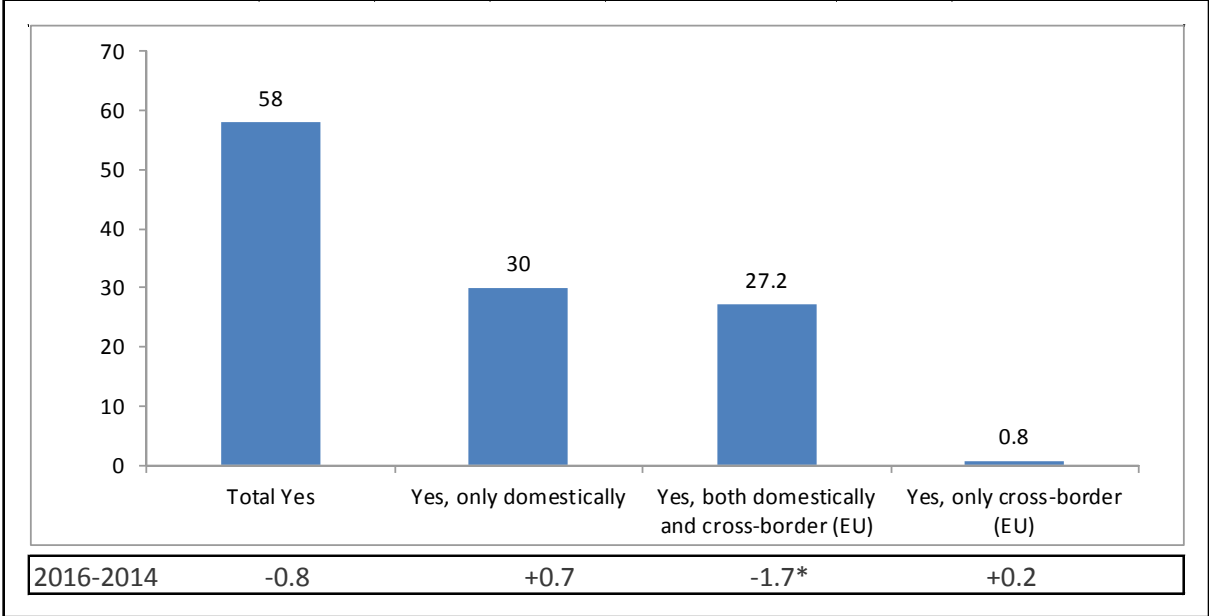
Source: Survey on retailer attitudes towards cross-border trade and consumer protection. Would you say that your company is confident to sell online? The survey covers businesses with at least 10+ persons employed.

Compared to 2014, at EU level retailer confidence in selling online has not changed in a statistically significant manner, nor has the level of confidence in sales to consumers in the same country only. A decrease by 1.7 percentage points can, on the contrary, be observed in

²⁴ Statistically significant differences are indicated with an asterisk. Statistical significance is calculated at the 95 % confidence level, meaning that the null hypothesis of no difference has been rejected at 5 % probability level. For the data per answer category, asterisks represent statistically significant differences between a country and the EU-28 average. For wave comparisons, asterisks represent the statistically significant differences between two waves.

the proportion of retailers declaring their confidence in selling both domestically and cross-border.

Figure 21: Retailers (10+ persons employed) being confident to sell online (%), EU-28, 2016



Source: Survey on retailer attitudes towards cross-border trade and consumer protection. Would you say that your company is confident to sell online?

The above findings draw a contrast between increasingly confident and active online consumers on the one hand and the still reluctant retailers on the other hand. They suggest that at present consumers may be considerably more ‘DSM-ready’ than businesses, both in terms of trust in e-commerce (in particular cross-border) and in terms of actual behaviour (e-commerce uptake, i.e. purchasing by consumers versus selling by retailers).

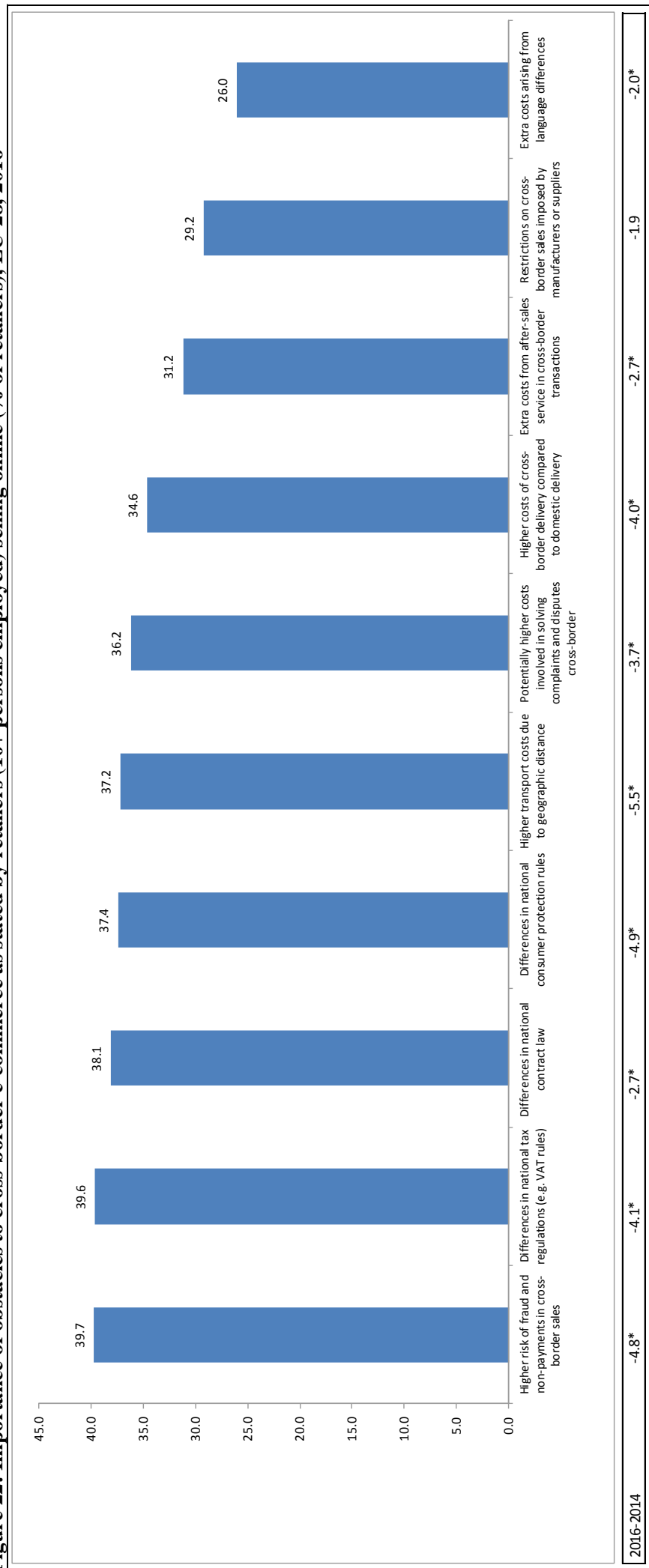
5.2.1. *Barriers for retailers to sell online cross-border*

Retailers are concerned about different tax regulations, higher risk of fraud and non-payment in online sales to other EU countries

Online retailers identify a range of barriers to cross-border e-commerce, as shown in Figure 22. The most frequently quoted are the higher risk of fraud and differences in national tax regulations (by 39.7 % and 39.6 % of online retailers respectively), followed by differences in national contract law (38.1 %) and differences in national consumer protection rules (37.4 %). Less frequently mentioned are extra costs arising from language differences and restrictions on cross-border sales imposed by manufacturers or suppliers (26.0 % and 29.2 %, respectively).

It should be noted that all reported barriers decrease in relevance compared to 2014 (and all decreases are statistically significant, except for restrictions on cross-border sales imposed by manufacturers or suppliers). The highest decrease is observed for transport costs due to geographical distance (-5.5), followed by differences in national consumer protection rules (-4.9) and a higher risk of fraud (-4.8).

Figure 22: Importance of obstacles to cross-border e-commerce as stated by retailers (10+ persons employed) selling online (% of retailers), EU-28, 2016



Source: Survey on retailer attitudes towards cross-border trade and consumer protection. How important are the following obstacles to the development of online sales to other EU countries by your company? base: retailers selling online (EU-28). The question allows for multiple responses.

Finally, it is worth noting that attitudes change slightly when retailers sell online to other EU countries compared to those that do not. Concerns about differences in tax regulations are relatively less important in this case compared to fraud and non-payment and differences in consumer rules. On the other hand, retailers not selling to other Member States are more concerned by transport costs due to geographic distance than those selling cross-border.

Table 3: Importance of obstacles to cross-border e-commerce as stated by retailers (10+ persons employed) selling online (% of retailers), EU-28, 2016. Breakdown by kind of retailer.

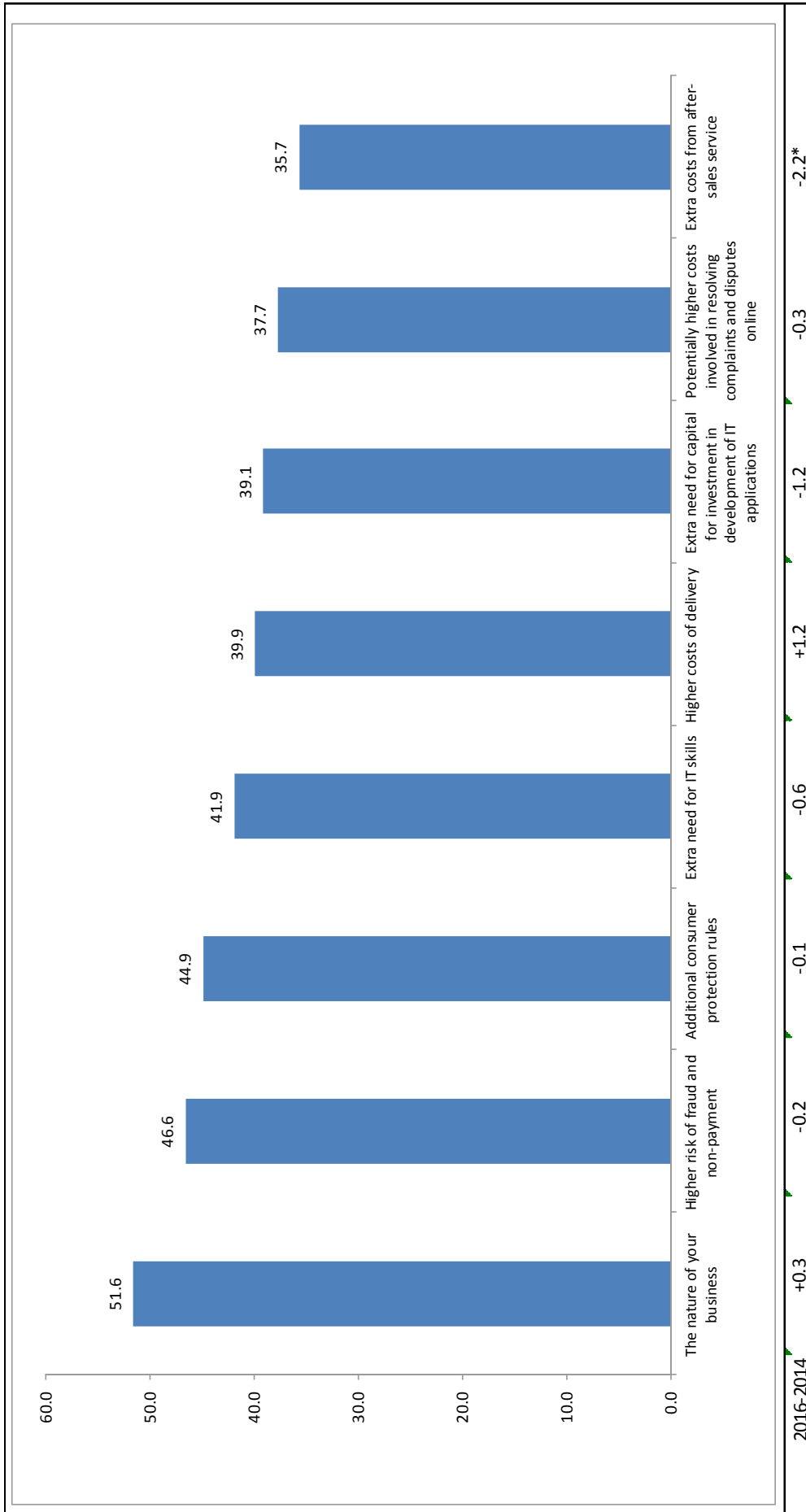
Kind of obstacle	Selling cross-border (EU)		Not selling cross-border (EU)		diff. PP
	%	Rank	%	Rank	
Higher risk of fraud and non-payments in cross-border sales	38.1	1	40.8	2	-2.7 *
Differences in national consumer protection rules	37.6	2	37.3	6	+0.3
Differences in national tax regulations (e.g. VAT rules)	37.2	3	41.3	1	-4.1 *
Differences in national contract law	36	4	39.6	4	-3.6 *
Higher costs of cross-border delivery compared to domestic delivery	33.4	5	35.5	7	-2.1
Potentially higher costs involved in solving complaints and disputes cross-bord.	33.4	5	38.3	5	-4.9 *
Higher transport costs due to geographic distance	33.4	5	40	3	-6.6 *
Extra costs from after-sales service in cross-border transactions	29	8	32.8	8	-3.8 *
Restrictions on cross-border sales imposed by manufacturers or suppliers	27.2	9	30.5	9	-3.3 *
Extra costs arising from language differences	23.2	10	28	10	-4.8 *

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: How important are the following obstacles to the development of online sales to other EU countries by your company?

Retailers often refer to the nature of the business as the reason for not selling online.

Among retailers not selling online, the most frequently quoted reason for not engaging in e-commerce is the *nature of their business* (51.6 %), followed by *the higher risk of fraud and non-payment* (46.6 %). Even if indicated by more than one third of retailers, *extra costs from after-sales service* (35.7 %) and *potentially higher costs involved in resolving complaints and disputes online* (37.7 %) appear to matter the least.

Figure 23: Importance of obstacles to online selling as stated by retailers (10+ persons employed) not selling online (EU-28, 2016)



Source: Survey on retailer attitudes towards cross-border trade and consumer protection: How important are the following obstacles to the development of online sales by your company? The question allows for multiple responses. base: retailers not selling online.

6. ANNEX

6.1. COUNTRY CONSUMER STATISTICS

The country consumer statistics provide detailed indicators for each Member State, as well as Iceland and Norway. The data are mostly extracted from the surveys on consumer and retailer attitudes towards cross-border trade and consumer protection. Additionally, data on the length of judicial proceedings and the information provided by Member States on public funding for national consumer organisations are included.

A **table** presents the 2016 data for each country showing the evolution over previous years and the difference between country scores and the EU-28 average scores (which is marked in green/red if the country score is within a quarter of the best/worst values in the EU).

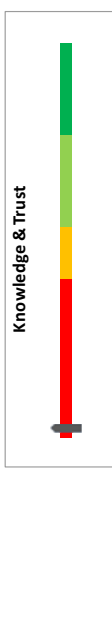
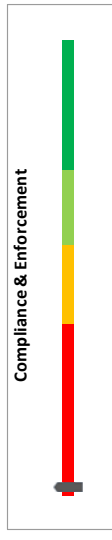
The **charts** show country performance based on the three components of the Consumer Conditions Index: (1) Knowledge and Trust; (2) Compliance and Enforcement; and (3) Complaints and Dispute Resolution (whose composition is described in detail in Annex 6.2). The colours in the charts indicate the quartile that each country falls into in a ranking of all the 30 countries (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 developments over time. In addition, a country is mentioned if it scores among the three highest/lowest values on a given indicator.²⁵

²⁵ 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.

Bulgaria

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28		
	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	2016-2014	2016	
Retailers											
Knowledge and Trust											
Knowledge of consumer rights*											
Trust in organisations	8.9	5.5	9.0	4.5	-6.4	6.6	5.0	44.3	49.0	-23.1	
Trust in public authorities	11.4	4.4	11.3	3.1	-11.2	6.2	49.3	49.3	49.3	-19.9	
Trust in retailers and service providers	5.9	7.6	7.2	0.0	12.2	8.9	61.5	61.5	61.5	-14.2	
Trust in NGOs	9.3	4.5	8.5	10.4	-16.6	0.1	28.4	28.4	28.4	-18.3	
Trust in redress mechanisms	3.5	5.4	8.7	6.0	-5.3	0.1	28.4	28.4	28.4	-18.3	
Trust in ADR	4.5	6.6	6.5	6.8	-5.5	1.8	30.6	30.6	30.6	-21.4	
Trust in courts	2.6	4.2	10.9	5.1	-5.2	-1.6	26.2	26.2	26.2	-15.3	
Trust in product safety	-8.8	11.4	9.8	6.8	-16.9	1.8	53.3	53.3	53.3	-24.7	
Trust in environmental claims							3.1	46.7	46.7	-19.2	
Confidence in online shopping domestically							14.8	44.9	44.9	-27.5	
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)											
								No Data	No Data	-3	
										0	
										4	
										-2	
										3	
Compliance and enforcement											
Exposure to unfair commercial practices								0.1	27.1	10.3	
Other illicit practices								-3.4	21.9	13.7	
Complaints and dispute resolution											
Problems and complaints (composite indicator)								3.5	87.0	-1.9	
Non-negligible problems, but no complaint								1.5	44.4	24.3	
No problems encountered								83.4	83.4	3.4	
Length of judicial proceedings (days, 2015 data)								-0.4	2.8	9.5	
										4.9	
										70.0	
										-30.0	
										280.0	

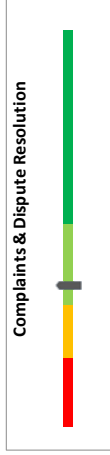
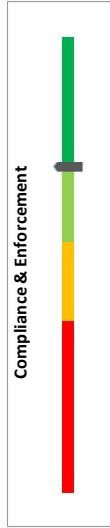
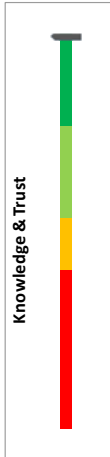


- Bulgaria has the EU's second lowest score on the knowledge and trust composite indicator
- Consumer trust in organisations in Bulgaria is third lowest among the EU28 with trust in consumer NGO's being the second lowest in the EU
- A positive evolution in trust in organisations and more particular trust in retailers and service providers can be seen since 2008
- Consumer trust in ADR and in environmental claims in Bulgaria are the third lowest in the EU28
- Consumers in Bulgaria have the lowest level of trust in product safety in EU28
- Consumer confidence in online shopping is the third lowest in Bulgaria among the EU28 countries
- Retailers in Bulgaria have the second lowest trust in product safety and the lowest trust in environmental claims in the EU
- Retailers in Bulgaria have the third lowest confidence in online selling in the EU
- Bulgaria has the EU's second lowest score on the compliance and enforcement composite indicator
- Bulgaria has the second highest proportion in the EU of consumers being exposed to other illicit commercial practices from domestic retailers.
- Retailers in Bulgaria are the second most likely in the EU to have encountered UCPCs from their competitors
- Retailers in Bulgaria are the third least likely to think their competitors comply with product safety and consumer legislations
- Retailers in Bulgaria are the second least likely to think consumer and product safety legislations are enforced
- The proportion of respondents who didn't encounter any problems in Bulgaria has been increasing since 2012
- Bulgaria has the second highest proportion of consumers who did not make a complaint even though the problems they faced cannot be defined as negligible.

* comparison with previous years based on comparable questions only

Germany

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28							
	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	2016-2014	2016						
Retailers																
Knowledge and Trust																
Knowledge of consumer rights*																
Trust in organisations	-5.4	7.8	2.6	-8.8	2.4	4.0	55.9	6.7	0.2	-5.7	8.0	-3.1	-1.0	62.3	-8.8	
Trust in public authorities	-4.0	11.1	0.1	-6.8	7.8	18.9	83.2	11.0								
Trust in retailers and service providers	-6.2	5.9	1.9	-13.8	13.7	10.3	84.7	9.0								
Trust in NGOs	-6.0	6.4	5.7	-23.8	29.8	82.1	10.4	10.4								
Trust in redress mechanisms	-8.4	15.2	5.5	-9.9	-3.8	23.0	60.3	13.5								
Trust in ADR	-5.7	14.8	5.0	-11.2	-6.6	26.6	65.7	13.7								
Trust in courts	-11.0	15.6	6.0	-8.6	-1.1	19.4	54.8	13.3								
Trust in product safety	3.2	9.4	-5.1	-2.5	8.9	19.4	92.6	14.6			2.6	-2.2	0.2	76.7	0.3	
Trust in environmental claims							37.7	79.3					-2.7	63.3	-5.5	
Confidence in online shopping domestically							20.4	84.5					1.2	52.5	-4.7	
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>																
							No Data	No Data			-1144	961	-72	6	1020	
Compliance and enforcement																
Exposure to unfair commercial practices							-8.9	4.8						-5.3	28.2	-2.0
Other illicit practices							-3.3	3.6						-5.0	68.3	0.1
Complaints and dispute resolution																
Problems and complaints (composite indicator)							-1.0	89.8						-0.9	30.9	-0.8
Non-negligible problems, but no complaint							16.9	22.8								
No problems encountered							-0.4	81.3								
Length of judicial proceedings (days, 2015 data)							10.2	81.3								
Complaints & Dispute Resolution																
Compliance & Enforcement																
Knowledge & Trust																

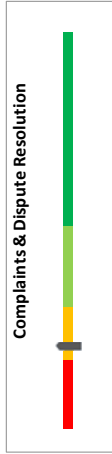
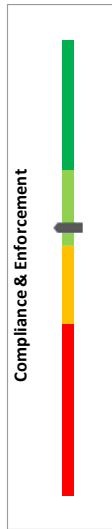


- Germany has the EU's second highest score on the knowledge and trust composite indicator
- Germany scores third on consumer knowledge of consumer rights
- German consumers have the third highest trust in retailers and service providers in EU28
- The proportion of consumers in Germany who trust redress mechanisms is the third highest in EU28, which is equally true for trust in ADR as in courts
- Consumer confidence in online shopping is in Germany the third highest among the EU28
- Consumer trust in product safety is in its highest point in Germany since the first time the question was asked, with the trend being positive except the period between 2010 and 2012
- Retailers in Germany have the highest knowledge of consumers' rights in the EU

* comparison with previous years based on comparable questions only

Estonia

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28			
										2016	2016	
Retailers												
Knowledge and Trust												
Knowledge of consumer rights*												
Trust in organisations	-4.0	2.7	3.6	-3.8	1.9	1.6	46.8	-2.5				
Trust in public authorities	-3.2	4.1	3.4	-3.2	16.4	-3.7	69.2	0.1				
Trust in retailers and service providers	-7.1	3.2	4.0	-0.6	8.7	3.6	79.3	3.6				
Trust in NGOs	-1.7	1.0	3.5	0.9	-5.0	2.8	57.4	-14.3				
Trust in redress mechanisms	-5.3	0.3	-1.8	-1.6	9.5	2.8	28.6	-18.1				
Trust in ADR	-2.3	-3.3	-0.2	-3.0	12.6	3.3	37.9	-14.1				
Trust in courts	-8.3	3.9	-3.5	-0.2	6.5	2.2	19.4	-22.1				
Trust in product safety	-6.8	-4.6	1.9	2.5	11.6	-5.8	71.1	-6.9				
Trust in environmental claims						2.5	62.0	-3.9				
Confidence in online shopping domestically						5.1	57.9	-14.5				
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>												
									No Data	No Data	0	4
Compliance and enforcement												
Exposure to unfair commercial practices						5.4	25.4	8.6				
Other illicit practices						1.5	10.3	2.0				
Complaints and dispute resolution												
Problems and complaints (composite indicator)						-1.9	87.8	-1.1				
Non-negligible problems, but no complaint						6.0	21.8	1.6				
No problems encountered			2.1	-3.5	2.5	-1.9	79.1	-0.9				
Length of judicial proceedings (days, 2015 data)											-130.0	115.0
											-8	34
											20.2	-9.9
											4.6	76.9
											-2.2	52.3
											-7.2	24.5
											8.7	-7.3

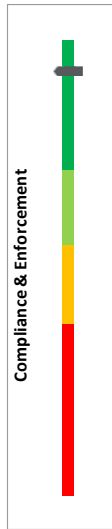


- Retailers in Estonia have the second lowest confidence in online selling in the EU
- Retailers in Estonia are the most likely in the EU to think their competitors comply with consumer and product safety legislations
- Retailers in Estonia are the third least likely in the EU to face UCPs

* comparison with previous years based on comparable questions only

Ireland

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28															
										2016	2016-2014	2016-2010	2016-2008	2016-2006	2016-2004	2016-2002	2016-2000	2016	country - EU28					
Retailers																								
Knowledge and Trust																								
Knowledge of consumer rights*										2.3	51.5	9.9	-0.6	-3.5	-7.3	2.8	-0.6	-0.7	5.8	-5.1	0.9	-1.3	45.3	-8.2
Trust in organisations	12.2	9.7	-7.3	2.8	-6.9	14.4	83.6	11.4																
Trust in public authorities	11.1	11.5	-10.7	1.2	-0.3	15.5	82.4	13.2																
Trust in retailers and service providers	15.3	9.4	-6.4	-1.1	2.9	5.4	84.6	8.9																
Trust in NGOs	10.1	8.2	-4.9	8.1	-23.2	22.4	83.7	12.0																
Trust in redress mechanisms	12.8	12.7	-4.8	-2.7	2.7	6.8	59.1	12.3																
Trust in ADR	16.3	16.2	-6.1	-7.0	2.1	6.7	63.8	11.8																
Trust in product safety	9.3	9.2	-3.6	1.6	3.3	7.0	54.4	12.9																
Trust in environmental claims	11.9	3.9	0.4	-2.7	-2.8	12.7	93.7	15.6																
Confidence in online shopping domestically						10.4	79.3	13.5																
Confidence in online selling domestically						11.3	84.6	12.2																
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>																								
Compliance and enforcement																								
Exposure to unfair commercial practices						-12.3	3.7	-13.2																
Other illicit practices						-13.8	3.4	-4.9																
Complaints and dispute resolution																								
Problems and complaints (composite indicator)						2.4	89.3	0.4																
Non-negligible problems, but no complaint						11.1	32.2	12.1																
Length of judicial proceedings (days, 2015 data)						-6.1	-10.8	4.5																
Compliance & Dispute Resolution																								
Compliance & Enforcement																								
Knowledge & Trust																								

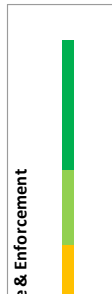
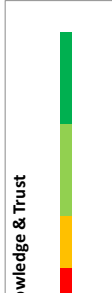
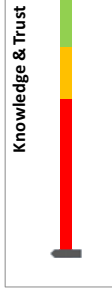


- Consumers in Ireland have the third highest trust in NGOs in the EU
- The proportion of consumers in Ireland who have trust in product safety is the second highest in the EU
- Consumers in Ireland have the second highest confidence in online shopping in the EU
- Retailers in Ireland have the second highest trust in environmental claims in the EU
- Consumers in Ireland are second least likely exposed to unfair commercial practices among the EU28 consumers
- Retailers in Ireland are the second most likely in the EU to believe consumer and product safety legislations are enforced

* comparison with previous years based on comparable questions only

Greece

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28				
	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28				
Knowledge of consumer rights*													
Trust in organisations	-1.4	2.6	-0.1	-3.3	2.4	0.9	46.4	-25.8					
Trust in public authorities	-5.0	6.4	-2.7	-6.2	6.9	-1.2	45.6	-23.6					
Trust in retailers and service providers	1.8	3.0	-0.5	-5.7	13.7	10.7	59.1	-16.6					
Trust in NGOs	-0.9	-1.7	3.0	2.1	-13.4	-6.9	34.5	-37.2					
Trust in redress mechanisms	-10.4	6.3	1.5	-1.9	2.3	-4.5	37.7	-9.0					
Trust in ADR	-1.5	6.1	-0.5	-6.4	3.5	-0.1	44.0	-8.0					
Trust in courts	-19.3	6.6	3.4	2.6	1.1	-9.0	31.4	-10.1					
Trust in product safety	-7.9	9.1	-7.7	-3.9	10.8	0.2	53.7	-24.3					
Trust in environmental claims							3.9	46.7	-19.1				
Confidence in online shopping domestically							3.5	49.0	-23.4				
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>													
							No Data	No Data	-8	-12	0	0	
Compliance and enforcement													
Exposure to unfair commercial practices							1.8	33.7	16.9			40.5	10.3
Other illicit practices							-7.3	12.7	4.4			62.9	-5.3
Complaints and dispute resolution													
Problems and complaints (composite indicator)							6.1	90.8	1.9			21.8	-10.0
Non-negligible problems, but no complaint							-2.6	47.3	27.1				
Length of judicial proceedings (days, 2015 data)			1.2	-11.7	12.6	9.2	89.1	9.2					365.0



- Greece has the EU's lowest score on the knowledge and trust composite indicator
- Greek consumers have the lowest knowledge of consumer rights in the EU
- Consumers in Greece have the lowest trust in organisations, and particularly in NGOs, in the EU
- Greek consumers have the second lowest level of trust in product safety in the EU
- Retailers in Greece have the third lowest knowledge of consumers' rights in the EU
- Retailers in Greece have the third lowest trust in environmental claims in the EU
- Retailers in Greece have the highest confidence in online selling in the EU
- Greece has the third highest proportion of consumers being exposed to unfair commercial practices from domestic retailers
- Greek consumers are the most likely in the EU to not encounter any problems and to not complain in case they did encounter a non-negligible problem

* comparison with previous years based on comparable questions only

Croatia

	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28
Consumers									
Knowledge and Trust									
Knowledge of consumer rights*									
Trust in organisations									
Trust in public authorities									
Trust in retailers and service providers									
Trust in NGOs									
Trust in redress mechanisms									
Trust in ADR									
Trust in courts									
Trust in product safety									
Trust in environmental claims									
Confidence in online shopping domestically									
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>									
Compliance and enforcement									
Exposure to unfair commercial practices									
Other illicit practices									
Complaints and dispute resolution									
Problems and complaints (composite indicator)									
Non-negligible problems, but no complaint									
No problems encountered									
Length of judicial proceedings (days, 2015 data)									

	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28
Retailers									
Knowledge of consumer rights*									
Knowledge of consumer rights*									
Trust in product safety									
Trust in environmental claims									
Confidence in online selling domestically									
<i>No Data ; No Data ; No Data ; No Data ; No Data ;</i>									
Compliance and enforcement									
Prevalence of unfair commercial practices									
Compliance with consumer legislation									
Enforcement of consumer and product safety legislation									
Complaints and dispute resolution									
Participation in ADR mechanisms									
<i>No Data ; No Data ; No Data ; No Data ; No Data ;</i>									

Knowledge & Trust

Compliance & Enforcement

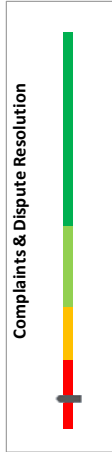
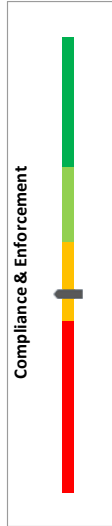
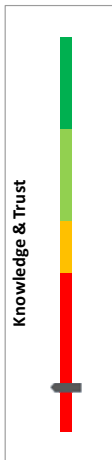
Complaints & Dispute Resolution

- Croatia has the EU's third lowest score on the knowledge and trust composite indicator
- Consumers in Croatia have the second lowest knowledge of consumer rights in the EU
- The degrees of consumer trust in public authorities and in environmental claims in Croatia are the lowest in the EU
- Retailers in Croatia have the lowest knowledge of consumer rights in the EU
- Croatia has the EU's third lowest score on the compliance and enforcement composite indicator
- Consumers in Croatia are the most exposed to unfair commercial practices and to other illicit commercial practices from domestic retailers in the EU.
- Retailers in Croatia are the third least likely in the EU to believe consumer and product safety legislations are enforced
- Croatia scores second lowest on the consumers' problems and complaints composite indicator in the EU
- The percentage of Croatian consumers who did not encounter any problems is the third lowest in the EU28

* comparison with previous years based on comparable questions only

Cyprus

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28	Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28
	Knowledge and Trust										Compliance and enforcement								
Knowledge of consumer rights*									-10.7	Knowledge of consumer rights*									
Trust in organisations	-10.9	8.8	-5.0	-0.8	-5.7	3.9	47.6		-24.6	Trust in public authorities									
Trust in public authorities	-18.2	10.8	-4.6	-6.4	-13.2	10.9	47.9		-21.3	Trust in retailers and service providers									
Trust in retailers and service providers	-18.1	14.1	-2.8	-6.4	-12.2	12.2	43.6		-32.1	Trust in NGOs									
Trust in NGOs	3.6	1.4	-7.6	10.3	-16.1	8.2	51.2		-20.5	Trust in redress mechanisms									
Trust in redress mechanisms	-0.5	4.1	3.8	2.4	-11.2	-4.2	30.5		-16.2	Trust in ADR									
Trust in ADR	2.1	9.2	-5.9	-5.3	-11.0	-5.1	34.2		-17.9	Trust in product safety									
Trust in product safety	-3.0	-1.0	13.4	10.0	-11.5	-3.4	26.9		-14.6	Trust in environmental claims									
Trust in environmental claims	-6.7	8.3	-6.7	0.9	3.2	-5.7	54.9		-23.2	Confidence in online selling domestically									
Confidence in online shopping domestically							41.6		-24.3										
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)							43.2		-28.2		No Data	No Data	10	-103	-33	3	53		
Compliance and enforcement																			
Exposure to unfair commercial practices							18.0		1.2	Prevalence of unfair commercial practices									
Other illicit practices							5.7		-2.5	Compliance with consumer legislation									
							3.7			Enforcement of consumer and product safety legislation									
Complaints and dispute resolution																			
Problems and complaints (composite indicator)							87.7		-1.2	Participation in ADR mechanisms									
Non-negligible problems, but no complaint							40.8		20.6										
No problems encountered							83.2		3.2										
Length of judicial proceedings (days, 2015 data)							-0.6												

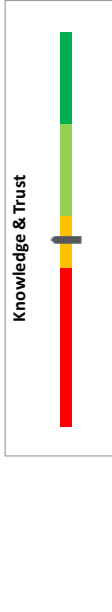
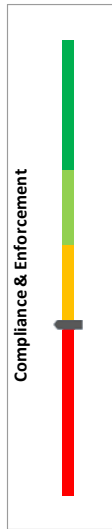


- Cypriot consumers have the second lowest trust in organisations and the lowest trust in retailers and service providers in the EU
- Consumer trust in product safety is the third lowest while trust in environmental claims is the second lowest among the EU28 countries
- Consumers in Cyprus have the second lowest confidence in domestic online shopping in the EU
- Retailers in Cyprus have the third lowest trust in non-food products safety in the EU
- Cyprus has the EU's second lowest score on the complaints and dispute resolution composite indicator
- The percentage of Cypriot consumers who did not complain even though they have encountered non-negligible problems is the third highest in the EU
- Retailers in Cyprus are the least aware in the EU of ADR mechanisms and are the third least likely to participate in ADR mechanisms

* comparison with previous years based on comparable questions only

Latvia

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	Retailers		
	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	2016-2014	2016	
Knowledge and Trust											
Knowledge of consumer rights*											
Trust in organisations	-8.8	12.2	6.6	-1.5	7.0	6.8	48.8	-0.4			
Trust in public authorities	-19.6	17.6	7.1	-2.3	-1.8	-0.3	57.9	-14.2			
Trust in retailers and service providers	1.1	8.5	2.6	-3.0	3.4	-5.9	54.3	-14.8			
Trust in NGOs	-7.9	10.5	10.1	-3.1	-17.6	-4.4	42.5	-29.2			
Trust in redress mechanisms	-8.9	1.4	21.9	0.2	-7.2	-6.1	26.9	-19.9			
Trust in ADR	-9.2	1.7	23.5	-0.4	-7.8	-2.1	34.8	-17.2			
Trust in product safety	-8.5	1.1	20.3	0.9	-6.6	-10.0	18.9	-22.6			
Trust in environmental claims	-10.6	7.9	1.9	4.8	-1.8	0.7	64.4	-13.7			
Confidence in online shopping domestically						7.5	66.1	0.2			
						6.3	50.2	-22.2			
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>											
									No Data	No Data	No Data
									0	22	-18
											5
Compliance and enforcement											
Exposure to unfair commercial practices						1.8	28.1	11.3			
Other illicit practices						-0.7	16.5	8.2			
Complaints and dispute resolution											
Problems and complaints (composite indicator)						3.0	89.4	0.5			
Non-negligible problems, but no complaint						-5.2	17.0	-3.1			
No problems encountered						5.4	-9.0	2.6			
Length of judicial proceedings (days, 2015 data)										-265.0	128.0
											403.0



Latvia has the EU's third lowest score on consumer trust in NGOs

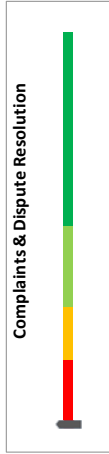
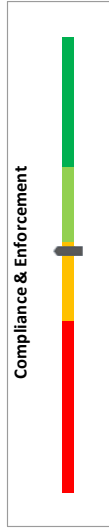
Consumer trust in redress mechanisms is third lowest and in courts is second lowest in the EU

Retailers in Latvia are the second least likely in the EU to participate in ADR mechanisms

* comparison with previous years based on comparable questions only

Lithuania

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28	2016						
	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28	2016						
Retailers																
Knowledge and Trust																
Knowledge of consumer rights*																
Trust in organisations	-1.3	6.6	7.6	-13.1	-2.0	6.7	36.5	-12.7	3.6	5.5	2.7	1.1	-6.6	39.5	-14.1	
Trust in public authorities	-11.9	11.5	2.2	0.1	7.5	-3.4	50.7	-21.5								
Trust in retailers and service providers	7.4	2.0	14.0	-0.4	11.9	-3.6	41.4	-27.7								
Trust in NGOs	0.7	6.2	6.8	3.5	-7.4	-1.6	46.9	-12.1								
Trust in redress mechanisms	-2.4	7.9	8.5	-0.9	-4.9	-2.7	24.4	-22.4								
Trust in ADR	0.3	9.2	8.2	-1.7	-6.3	-6.6	25.3	-26.8								
Trust in product safety	-5.2	6.5	8.7	-0.1	-3.5	1.3	23.6	-17.9								
Trust in environmental claims	-15.5	1.8	10.1	5.9	6.6	-2.4	63.9	-14.2								
Confidence in online shopping domestically						-4.2	51.8	-14.1								
Confidence in online selling domestically						2.3	46.6	-25.8								
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>																
									No Data	No Data	-4	1	16	-8	13	
Compliance and enforcement																
Exposure to unfair commercial practices						-2.1	21.4	4.6						1.2	31.7	1.5
Other illicit practices						-3.3	9.2	1.0						2.9	67.4	-0.8
Complaints and dispute resolution																
Problems and complaints (composite indicator)						1.0	88.3	-0.6						-3.4	12.3	-19.5
Non-negligible problems, but no complaint						-5.1	27.3	7.2								
No problems encountered						5.5	-4.1	3.9								
Length of judicial proceedings (days, 2015 data)														31.0	66.0	236.0

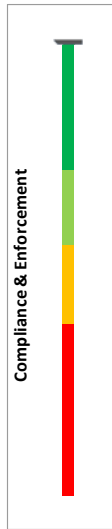
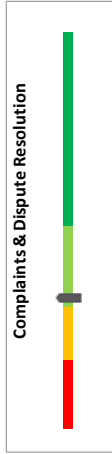


- Consumers in Lithuania have second lowest trust in public authorities in the EU
- Consumers in Lithuania have second lowest trust in redress mechanisms, with the lowest degree of trust in ADR in the EU
- Consumer trust in retailers and service providers has grown in Lithuania in comparison with 2008 but has fallen since 2014
- Retailers in Lithuania have the second lowest knowledge of consumers' rights in the EU
- Retailers in Lithuania have the second lowest trust in environmental claims in the EU
- Lithuania has the EU's lowest score on the complaints and dispute resolution composite indicator
- Retailers in Lithuania are the third least aware of ADR mechanisms in the EU
- Retailers in Lithuania are the least likely in the EU to participate in ADR mechanisms

* comparison with previous years based on comparable questions only

Luxembourg

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	Retailers		
	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	2016-2014	2016	
Knowledge and Trust											
Knowledge of consumer rights*				0.1	-0.6	18.5	53.0	3.8			
Trust in organisations	6.2	5.6	1.5	0.8	-1.7	4.3	84.5	12.4			
Trust in public authorities	14.2	3.3	2.9	2.1	-4.8	8.3	86.6	17.5			
Trust in retailers and service providers	3.5	8.4	-1.2	-6.9	7.4	-0.3	84.0	8.3			
Trust in NGOs	0.8	5.2	2.9	7.2	-7.8	4.7	83.0	11.3			
Trust in redress mechanisms	8.2	1.4	14.5	-5.4	4.4	-0.2	56.5	9.7			
Trust in ADR	4.4	-1.3	15.7	-12.1	5.8	1.8	61.8	9.8			
Trust in product safety	12.0	4.2	13.2	1.3	3.0	-2.2	51.2	9.7			
Trust in environmental claims	0.5	4.3	-14.1	8.4	0.9	8.5	89.0	11.0			
Confidence in online shopping domestically						3.6	78.2	12.4			
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>						11.0	82.4	10.0	No Data	No Data	
Compliance and enforcement											
Exposure to unfair commercial practices						-4.1	3.8	-13.0			
Other illicit practices						-2.9	2.2	-6.0			
Complaints and dispute resolution											
Problems and complaints (composite indicator)						-2.7	90.0	1.1			
Non-negligible problems, but no complaint						8.0	22.3	2.2			
Length of judicial proceedings (days, 2015 data)						-3.9	5.4	-1.8			
Compliance and enforcement											
Prevalence of unfair commercial practices											-2.5
Compliance with consumer legislation											19.9
Enforcement of consumer and product safety legislation											76.1
Complaints and dispute resolution											
Participation in ADR mechanisms											29.3
Complaints and Dispute Resolution											
No Data											



Trust of consumers in Luxembourg in organisations is the second highest, with trust in public authorities the highest in the EU

- Consumer trust in courts has risen substantially from 2008 until 2011, but has levelled up since
- Luxembourg has the EU's highest score on the compliance and enforcement composite indicator
- Consumers in Luxembourg are third least likely being exposed to unfair commercial practices and second least likely to be exposed to other illicit practices from domestic retailers in the EU
- Retailers in Luxembourg are the second least likely in the EU to encounter UCPs from their competitors
- Retailers in Luxembourg are the third most likely in the EU to think their competitors comply with product safety and consumer legislations

* comparison with previous years based on comparable questions only

Hungary

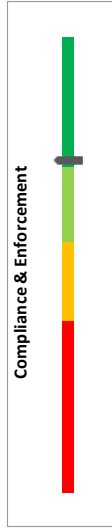
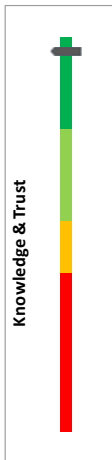
Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28			
										2016	2016	
Retailers												
Knowledge and Trust												
Knowledge of consumer rights*												
Trust in organisations	-6.0	8.5	-2.0	1.5	11.2	10.8	45.8	83.0	10.8			
Trust in public authorities	-9.0	11.1	-3.0	3.8	7.3	6.8	83.8	14.7				
Trust in retailers and service providers	-2.8	7.3	-2.4	-4.8	21.4	6.2	81.9	6.2				
Trust in NGOs	-6.0	7.1	-0.6	5.6	5.1	6.6	83.2	11.4				
Trust in redress mechanisms	1.3	-0.2	7.3	1.5	1.4	-14.0	23.7	-23.0				
Trust in ADR	5.9	6.0	1.4	-4.0	3.3	-19.2	28.6	-23.4				
Trust in product safety	-3.3	-6.5	13.2	7.1	-0.6	-8.7	18.8	-1.2				
Trust in environmental claims	1.7	1.9	-1.3	3.5	1.2	4.4	76.9	-1.2				
Confidence in online shopping domestically						12.9	77.7	11.9				
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)						15.0	62.4	-10.0				
Compliance and enforcement												
Exposure to unfair commercial practices						-8.7	20.5	3.7				
Other illicit practices						-4.9	14.2	6.0				
Complaints and dispute resolution												
Problems and complaints (composite indicator)						0.8	87.3	-1.6				
Non-negligible problems, but no complaint						1.9	15.1	-5.0				
Length of judicial proceedings (days, 2015 data)						8.0	-11.0	0.8				
Compliance and enforcement												
Prevalence of unfair commercial practices												34.0
Compliance with consumer legislation												57.6
Enforcement of consumer and product safety legislation												66.3
Complaints and dispute resolution												
Participation in ADR mechanisms												50.0
Complaints and Dispute Resolution												
Knowledge & Trust												
Compliance & Enforcement												
Complaints & Dispute Resolution												

■ Hungary has the EU's lowest score on consumer trust in redress mechanisms. Trust in courts is the lowest and trust in ADR is the second lowest among the EU Member States
 ■ Consumer trust in retailers and service providers has been consistently increasing since 2008, with the biggest increase observed between 2012 and 2014
 ■ Retailers in Hungary have the lowest confidence in domestic online selling in the EU
 ■ Retailers in Hungary are the third most aware in the EU of ADR mechanisms

* comparison with previous years based on comparable questions only

Austria

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	Retailers				
	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	2016	2016-2014	2016	country - EU28	
Knowledge and Trust													
Knowledge of consumer rights*													
Trust in organisations	4.0	6.7	1.8	-3.5	-0.9	10.8	55.1	84.0	11.8				
Trust in public authorities	-1.2	10.9	0.0	-3.2	6.4	3.6	84.2	84.2	15.1				
Trust in retailers and service providers	7.1	6.6	3.8	-9.1	8.4	2.3	84.9	9.2					
Trust in NGOs	6.2	2.6	1.6	1.8	-17.4	17.3	82.8	11.1					
Trust in redress mechanisms	3.9	11.2	5.1	-9.1	2.4	12.9	58.2	11.4					
Trust in ADR	3.6	15.5	2.3	-9.6	-0.7	14.2	62.1	10.1					
Trust in product safety	4.1	6.9	7.9	-8.5	5.4	11.7	54.3	12.8					
Trust in environmental claims	11.7	8.2	-8.5	1.8	6.1	11.3	92.5	14.5					
Confidence in online shopping domestically						20.9	82.5	16.6					
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)						16.1	84.0	11.6					
Compliance and enforcement													
Exposure to unfair commercial practices						-8.6	3.4	-13.4					
Other illicit practices						-5.4	2.4	-5.8					
Complaints and dispute resolution													
Problems and complaints (composite indicator)						-1.8	90.2	1.3					
Non-negligible problems, but no complaint						20.4	24.1	4.0					
Length of judicial proceedings (days, 2015 data)						-0.5	-8.7	2.8	3.1				
Knowledge & Trust													
Compliance & Enforcement													
Complaints & Dispute Resolution													
Exposure to unfair commercial practices													
Prevalence of unfair commercial practices													
Compliance with consumer legislation													
Enforcement of consumer and product safety legislation													
Trust in product safety													
Trust in environmental claims													
Confidence in online selling domestically													
Problems and complaints (composite indicator)													
Non-negligible problems, but no complaint													
Length of judicial proceedings (days, 2015 data)													

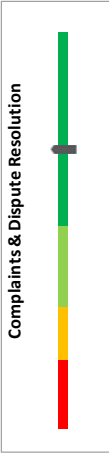
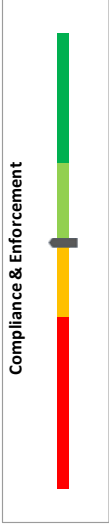
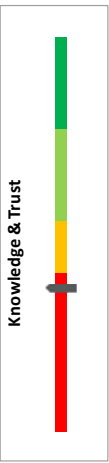


- Austria has the EU's third highest score on the knowledge and trust composite indicator
- Consumers in Austria have the third highest trust in organisations in the EU with second highest trust in public authorities and in retailers and service providers
- Consumers in Austria have the highest trust in environmental claims in the EU
- Consumer exposure to domestic unfair commercial practices is lowest in Austria
- Consumers in Austria are the third least likely exposed to other illicit practices from domestic retailers in the EU

* comparison with previous years based on comparable questions only

Portugal

	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28	Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28		
Consumers																					
Knowledge and Trust										Retailers											
Knowledge of consumer rights*										Knowledge of consumer rights*											
Trust in organisations	16.1	-0.5	3.6	6.6	-1.9	-0.4	1.9	42.6	-6.6	Trust in organisations											
Trust in public authorities	18.5	-3.3	1.0	2.1	1.1	-1.1	4.7	59.8	-9.3	Trust in public authorities											
Trust in retailers and service providers	7.4	6.7	4.9	8.5	-2.7	-2.6	0.3	67.7	-16.8	Trust in retailers and service providers											
Trust in NGOs	22.5	-4.7	5.0	9.1	-8.2	-4.4	3.9	34.7	-12.1	Trust in NGOs											
Trust in redress mechanisms	6.1	1.0	11.4	2.4	-4.4	-4.4	3.9	34.7	-12.1	Trust in redress mechanisms											
Trust in ADR	13.1	-0.2	12.9	0.8	-5.5	2.5	40.6	-11.4	Trust in ADR												
Trust in product safety	-0.8	2.2	10.0	4.1	-3.3	5.3	28.8	-12.7	Trust in product safety												
Trust in environmental claims	-2.3	9.8	-8.4	7.7	-4.6	1.7	61.4	-16.6	Trust in environmental claims												
Confidence in online shopping domestically								59.7	-6.1	Confidence in online shopping domestically											
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)								40.8	-31.6	National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)											
Compliance and enforcement																					
Exposure to unfair commercial practices								0.8	21.3	4.5	Exposure to unfair commercial practices										
Other illicit practices								-2.1	9.0	0.8	Other illicit practices										
Complaints and dispute resolution																					
Problems and complaints (composite indicator)								88.3	-0.6	Problems and complaints (composite indicator)											
Non-negligible problems, but no complaint								14.1	-6.0	Non-negligible problems, but no complaint											
Length of judicial proceedings (days, 2015 data)								2.1	-8.5	Length of judicial proceedings (days, 2015 data)											
								80.4	0.5												

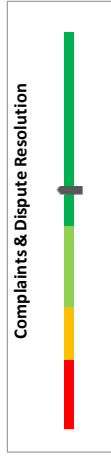
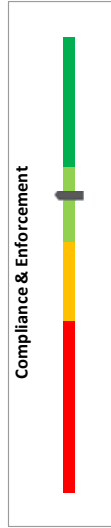
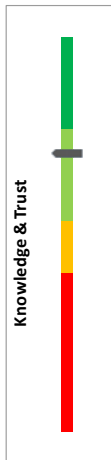


<ul style="list-style-type: none"> Consumer trust in retailers and service providers in Portugal is the third lowest in the EU Confidence in online shopping is the lowest in Portugal among the EU28 countries Portugal has the EU's third highest score on the complaints and dispute resolution composite indicator Retailers in Portugal are the third most likely in the EU to participate in ADR mechanisms

* comparison with previous years based on comparable questions only

Finland

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	Country - EU28								
	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	2016-2014	2016							
Retailers																	
Knowledge and Trust																	
Knowledge of consumer rights*																	
Trust in organisations	-6.5	-2.5	4.5	0.1	-8.6	-0.9	0.4	38.6	-10.6	4.6	-3.2	1.2	-6.3	-1.2	55.9	2.4	
Trust in public authorities	-4.9	-2.8	3.4	6.5	1.5	-5.3	77.2	5.0									
Trust in retailers and service providers	-10.9	-2.3	3.7	-7.8	10.8	0.3	82.2	6.5									
Trust in NGOs	-3.6	-2.4	6.3	1.4	-2.4	-3.9	70.5	-1.2									
Trust in redress mechanisms	-3.7	9.4	8.2	1.9	2.3	-7.8	44.5	-2.3									
Trust in ADR	0.0	7.9	7.4	7.6	-6.3	-4.6	58.3	6.3									
Trust in courts	-7.5	10.9	9.0	-3.9	11.0	-11.0	30.6	-10.9									
Trust in product safety	-4.2	2.4	-2.4	-0.2	-0.5	-8.3	80.9	2.8									
Trust in environmental claims						-6.1	57.4	-8.5									
Confidence in online shopping domestically						6.4	70.2	-2.2									
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>																	
										No Data	No Data	176	-185	2	36	160	
Compliance and enforcement																	
Exposure to unfair commercial practices							3.8	29.6	12.8						0.5	32.1	1.9
Other illicit practices							2.3	8.2	0.0						-1.5	76.0	7.8
Complaints and dispute resolution																	
Problems and complaints (composite indicator)							0.8	89.7	0.8						1.4	44.9	13.2
Non-negligible problems, but no complaint							-3.8	5.5	-14.6								
No problems encountered							3.6	-11.1	-7.2								
Length of judicial proceedings (days, 2015 data)																	
																	No Data



- During the last 5 years, knowledge of consumer rights among Finnish consumers has been consistently declining, with the biggest drop taking place between 2012 and 2014.
- Retailers in Finland have the highest trust in non-food products safety in the EU
- Retailers in Finland have the highest trust in environmental claims in the EU
- Retailers in Finland have the third highest confidence in online selling in the EU
- Retailers in Finland are the third most likely in the EU to think their domestic competitors comply with consumer and product safety legislations
- The percentage of Finnish consumers who did not encounter any problem is the second lowest in the EU28, while the percentage of respondents that encountered a non-negligible problem but did not complain about it is the lowest in the EU28

* comparison with previous years based on comparable questions only

UK

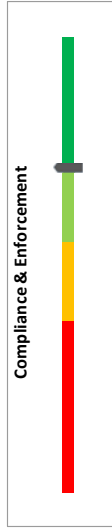
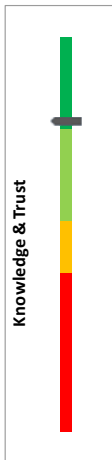
Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	Retailers		
	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	country - EU28	2016-2014	2016	
Knowledge and Trust											
Knowledge of consumer rights*											
Trust in organisations	3.0	7.6	-2.8	0.6	-2.8	1.3	17.6	55.2	13.1		
Trust in public authorities	3.3	11.9	-3.2	-0.6	0.2	6.8	83.9	14.8			
Trust in retailers and service providers	2.0	5.3	-5.7	-3.2	9.0	3.0	86.1	10.4			
Trust in NGOs	3.7	5.5	0.6	5.4	-17.7	17.9	85.9	14.1			
Trust in redress mechanisms	-4.2	16.7	-4.1	-6.5	-0.5	13.3	61.6	14.8			
Trust in ADR	2.3	12.0	-2.2	-14.0	0.4	15.5	67.2	15.2			
Trust in product safety	-10.8	21.5	-5.9	0.9	-1.5	11.1	56.0	14.5			
Trust in environmental claims	-1.1	-1.0	2.8	-3.3	-1.0	10.6	94.4	16.3			
Confidence in online shopping domestically							13.0	80.7	14.8		
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)							8.8	87.6	15.2		
Compliance and enforcement											
Exposure to unfair commercial practices							-15.8	3.9	-12.9		
Other illicit practices							-11.1	2.0	-6.2		
Complaints and dispute resolution											
Problems and complaints (composite indicator)							1.8	89.7	0.8		
Non-negligible problems, but no complaint							19.3	28.4	8.3		
Length of judicial proceedings (days, 2015 data)							-6.6	-8.2	3.8		
Knowledge & Trust											
Compliance & Enforcement											
Complaints & Dispute Resolution											
No Data / No Data / 222 / 475 / 367 / 95 / 1253											
No Data											

- The United Kingdom scores first in consumer trust in organizations, in retailers and service providers, in NGOs and in ADR.
- Consumer trust in redress mechanisms and in courts in the United Kingdom are the second highest in the EU28
- Consumer trust in public authorities in the United Kingdom is the third highest in the EU28
- Consumers in the United Kingdom have the EU's highest trust in product safety and the EU's second highest trust in environmental claims
- Confidence in online shopping is the highest in the United Kingdom among the EU28 countries
- United Kingdom has the EU's second highest score on the compliance and enforcement composite indicator
- Consumers in the United Kingdom are the least exposed to other illicit practices from domestic retailers in EU28
- Retailers in the United Kingdom are the second most likely in the EU to think their domestic competitors comply with consumer and product safety legislations

* comparison with previous years based on comparable questions only

Norway

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28	Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2013-2012	2014-2013	2015-2014	2016	country - EU28	
Knowledge and Trust																				
Knowledge of consumer rights*				-2.3	-3.5	-0.5	51.7	2.5	2.5	Knowledge of consumer rights*				-6.5	4.4	4.6	-11.2	-3.0	54.1	0.5
Trust in organisations				-5.0	9.0	-3.9	73.1	0.9	0.9											
Trust in public authorities				-4.2	10.9	-1.9	81.5	12.3	12.3											
Trust in retailers and service providers				-11.9	22.0	-0.5	78.5	2.8	2.8											
Trust in NGOs				1.1	-6.0	-9.4	59.3	-12.4	-12.4											
Trust in redress mechanisms				-5.2	8.2	-8.3	43.1	-3.7	-3.7											
Trust in ADR				-8.8	8.7	-8.2	47.0	-5.0	-5.0											
Trust in courts				-1.7	7.7	-8.4	39.2	-2.3	-2.3											
Trust in product safety				0.1	1.0	1.6	84.4	6.3	6.3	Trust in product safety									84.0	7.6
Trust in environmental claims						0.8	63.1	-2.7	-2.7	Trust in environmental claims									81.2	12.4
Confidence in online shopping domestically						7.9	87.2	14.8	14.8	Confidence in online selling domestically									50.8	-6.4
<i>National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)</i>																				
							No Data	No Data	No Data										186	2526
Compliance and enforcement																				
Exposure to unfair commercial practices							0.7	20.3	3.5	Prevalence of unfair commercial practices									-5.3	24.4
Other illicit practices							-0.7	8.5	0.3	Compliance with consumer legislation									-1.0	72.0
										Enforcement of consumer and product safety legislation									-8.7	69.2
Complaints and dispute resolution																				
Problems and complaints (composite indicator)							-0.5	89.8	0.9	Participation in ADR mechanisms									-6.4	40.1
Non-negligible problems, but no complaint							-1.3	12.2	-8.0											
No problems encountered							-18.4	18.5	-1.9											
Length of judicial proceedings (days, 2015 data)																				No Data



- Norwegian consumers have the second highest confidence in domestic online shopping among the 30 countries surveyed
- Trust in NGOs in Norway has been consistently declining since 2012, after a small increase between 2011 and 2012.
- Retailers in Norway have the third highest trust in environmental claims in all 30 countries

* comparison with previous years based on comparable questions only

6.2. 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 audit²⁶. In particular, the correlation and principal component analyses resulted in minor adjustments to the initial version of the CCI, which improved 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, and 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, and premium rate phone number).

²⁶ 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/JRC93404>

Consumers' Survey	Retailers' Survey
	Trust sub-pillar – 16.7 %
<p>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.</p>	
<p>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.</p>	
<p>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.</p>	<p>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.</p>
<p>Trust in environmental claims: Percentage of consumers who agree that most environmental claims about goods or services in their country are reliable.</p>	<p>Trust in environmental claims: Percentage of retailers who think that most environmental claims about goods or services in their sector in their country are reliable.</p>
<p>Confidence in online shopping: Percentage of consumers who feel confident purchasing goods or services on the internet from retailers or service providers in their country.</p>	<p>Confidence in online selling: Percentage of retailers who are confident selling online only to consumers in their own country or who are confident when selling both in their own country and in other EU countries.</p>
PILLAR 2: COMPLIANCE & ENFORCEMENT – 33.3%	
<p>Unfair commercial practices: Average percentage of consumers who report having experienced the following unfair commercial practices by 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, or other unfair commercial practices).</p>	<p>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, or other unfair commercial practices).</p>
<p>Other illicit practices: Average percentage of consumers who report having experienced unfair contract terms and unanticipated charges by retailers or service providers in their country in the past 12 months.</p>	

Consumers' Survey	Retailers' Survey
	<p>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.</p>
	<p>Enforcement of consumer and product safety legislation: Average percentage of retailers who agree that in their sector and 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 compliance with relevant codes; media regularly report on businesses that do not respect consumer legislation; and public authorities actively monitor and ensure compliance with product safety legislation.</p>
<p>PILLAR 3: COMPLAINTS & DISPUTE RESOLUTION – 33.3 %</p>	
<p>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 on complaints to different bodies (retailer/service provider, manufacturer, public authority, ADR body, court), reasons for not complaining and satisfaction with the handling of the complaint.</p>	
	<p>Participation in ADR mechanisms: Percentage of retailers who are willing or required by law to use ADR mechanisms for consumer complaints.</p>

6.3. MULTIVARIATE ANALYSIS ON SELF-ASSESSED VULNERABILITY

A multivariate analysis between self-assessed vulnerability and the socio-demographic characteristics of the persons interviewed has been carried out. The dependant variable in the regression is a binary variable which takes the value of 1 if the person has declared to feel vulnerable as consumer for one or more socio-demographic factors (to great extent or to some extent) and 0 otherwise. The analysis has been performed on the micro-data from the 2016 Survey on ‘Consumer attitudes towards cross-border trade and consumer protection’. It covers the EU-28. A logit regression model was used for the dependent variable (self-assessed vulnerability). The table shows the estimated predicted probabilities of the model for the dependent variable according to the different values of the independent variable²⁷.

Table 4: Estimated predicted probabilities to feel vulnerable as consumer broken down by different socio-demographic groups

	Self-assessed vulnerability	
Age		
18-34	0.29	A
34-54	0.32	B
55-64	0.33	B
65+	0.32	AB
Gender		
Female	0.32	
Male	0.30	
Education		
Low (ISCED 0-2)	0.34	B
Medium (ISCED 3-4)	0.32	AB
High (ISCED 5-8)	0.30	A
Employment status		
Self-employed	0.31	A
White collar	0.26	
Blue Collar	0.35	B
Unemployed	0.33	AB
Seeking a job	0.40	D
Student	0.40	CD
Retired	0.35	ABC
Internet use		
Daily	0.31	A
Weekly	0.33	AB
Monthly	0.32	AB
Hardly ever	0.32	AB
Never	0.34	B
Living area		
Rural area	0.34	
Small town	0.31	A
Large town	0.29	A

	Self-assessed vulnerability	
Phone usage		
Mobile phone line	0.31	A
Fixed telephone line	0.31	A
Language		
One	0.29	
Two	0.33	A
Three	0.33	AB
Four or more	0.37	B
Financial difficulty		
Very difficult	0.55	
Fairly difficult	0.38	
Fairly easy	0.25	A
Very easy	0.25	A
Numerical skills		
high	0.30	
medium	0.32	A
low	0.34	A
Region		
Northern EU region	0.32	
Southern EU region	0.42	
Eastern EU region	0.50	
Western EU region	0.16	
Mother Tongue		
Official national or regional language	0.31	
Other language	0.42	

Source: Survey on consumer attitudes towards cross-border trade and consumer protection (2016).

Note: Values in the table represent estimated predicted probabilities of the multivariate models. Letters allow to compare predicted probabilities/scores within the same socio-demographic characteristic. Values sharing a letter are not significantly different at the 5 % level.

²⁷ Example: the estimated probability of being vulnerable is equal to 30 % among men and 32 % among women. The difference is statistically significant.