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Delegations will find attached a new version of the document SWD(2017) 279 final (part 3/3).

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PART 3/3

CORRIGENDUM

This document corrects document SWD(2017)279 final of 25.07.2017.

Part 3 page 124 : Correction of 2015 figures on national public funding of consumer organisations for the Czech Republic.

The text shall read as follows:

COMMISSION STAFF WORKING DOCUMENT

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

Table of Contents

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 strategy[1], 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

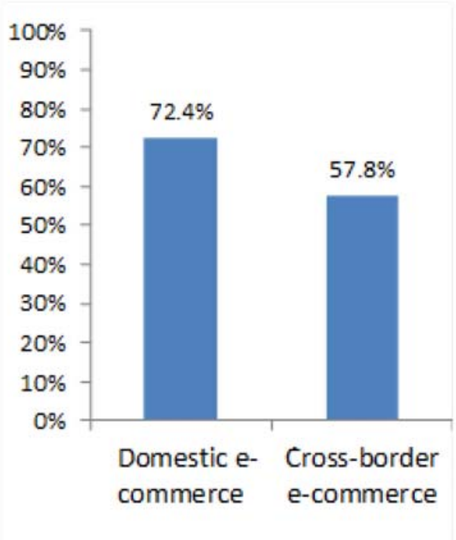
Consumer confidence in e-commerce is a key driver for the development of the DSM.

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



2016-2014	+12.4*	+21.1*
2014-2012	+2.0*	+2.8*

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-commerce[2].

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.

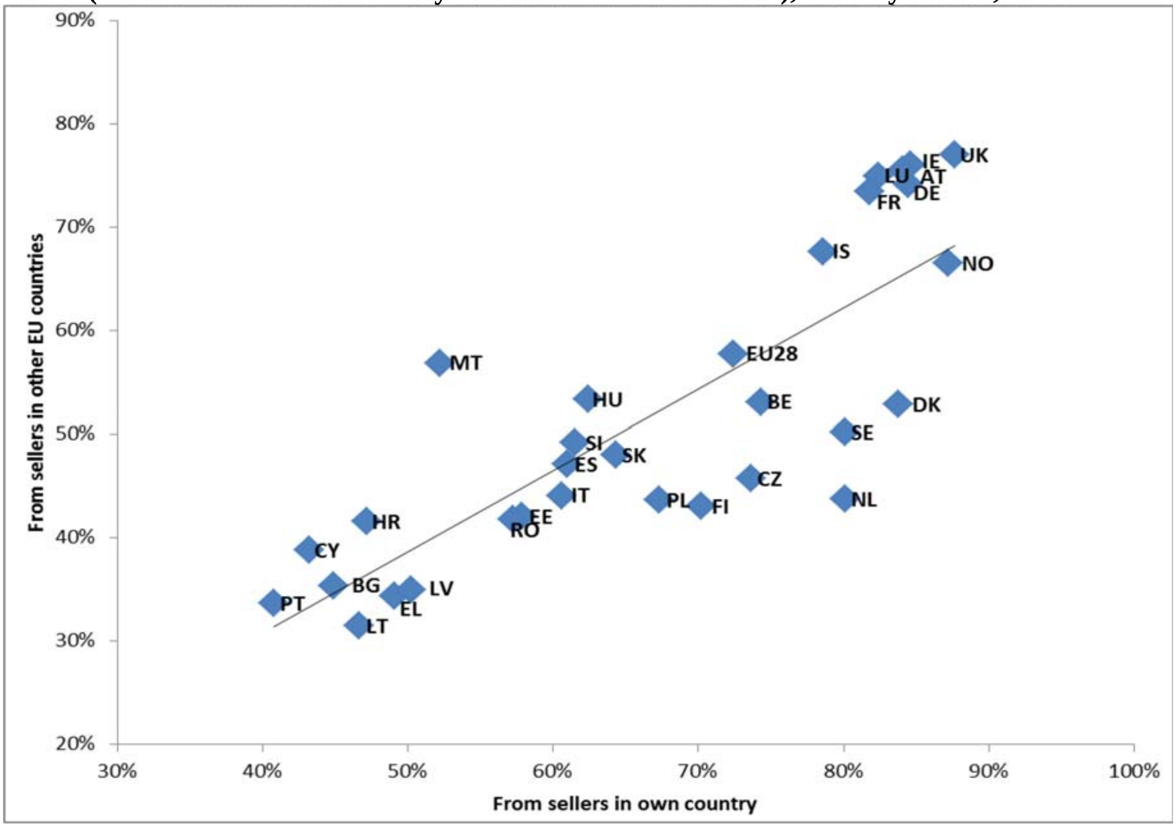
A similar pattern can be observed for confidence in online purchases from traders established in another EU Member State[3]. Again the United Kingdom leads the ranking with 77 % of consumers expressing their trust, closely followed by Ireland (76.0 %), Austria (75.6 %) and Luxemburg (75.0 %). Conversely, 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 60: 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-border[4].

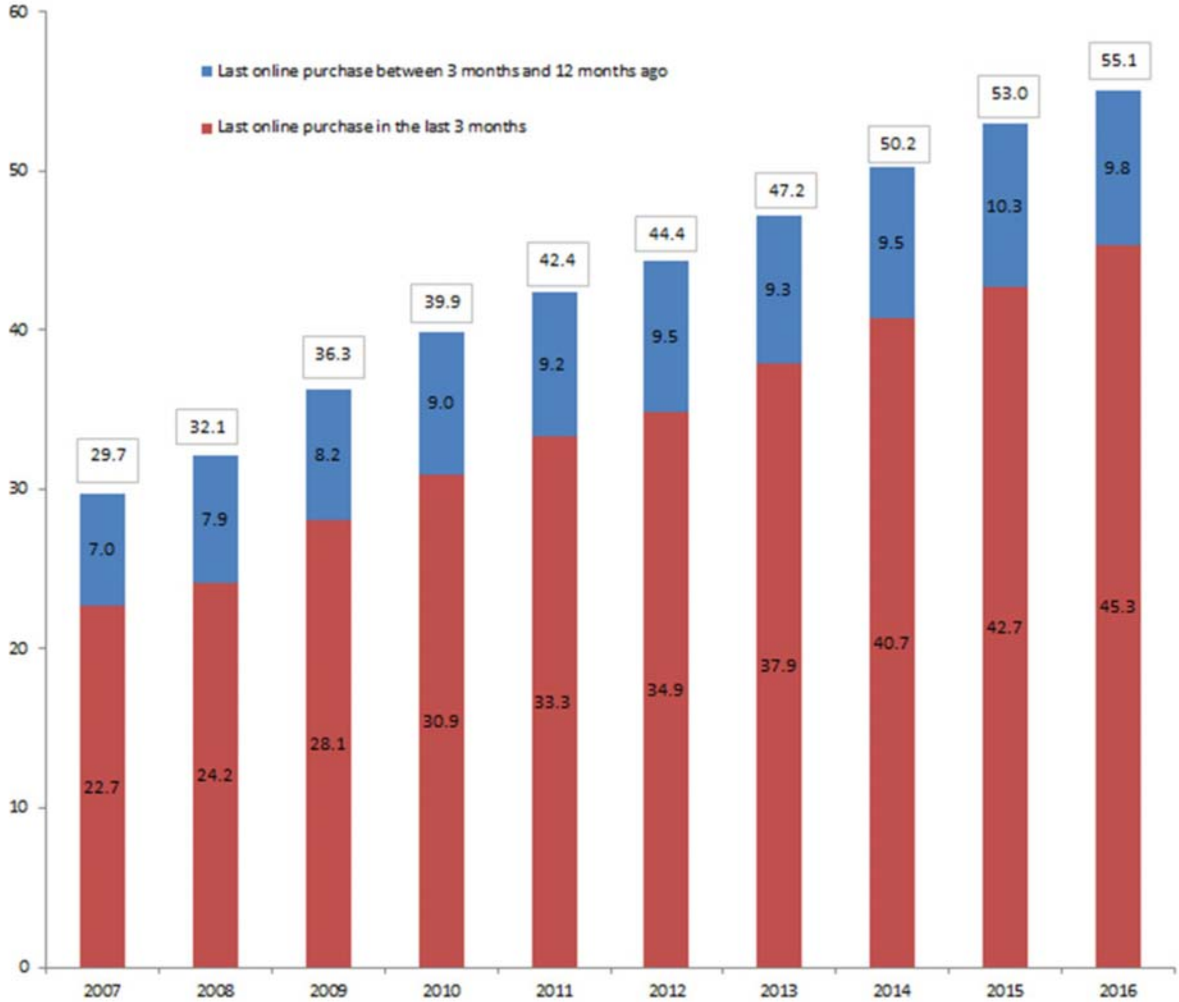
[4] As for 2016, the correlation indexes are equal to 0.8 and 0.6 for domestic and cross-border e-commerce respectively.

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 population[5] 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 61: 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?

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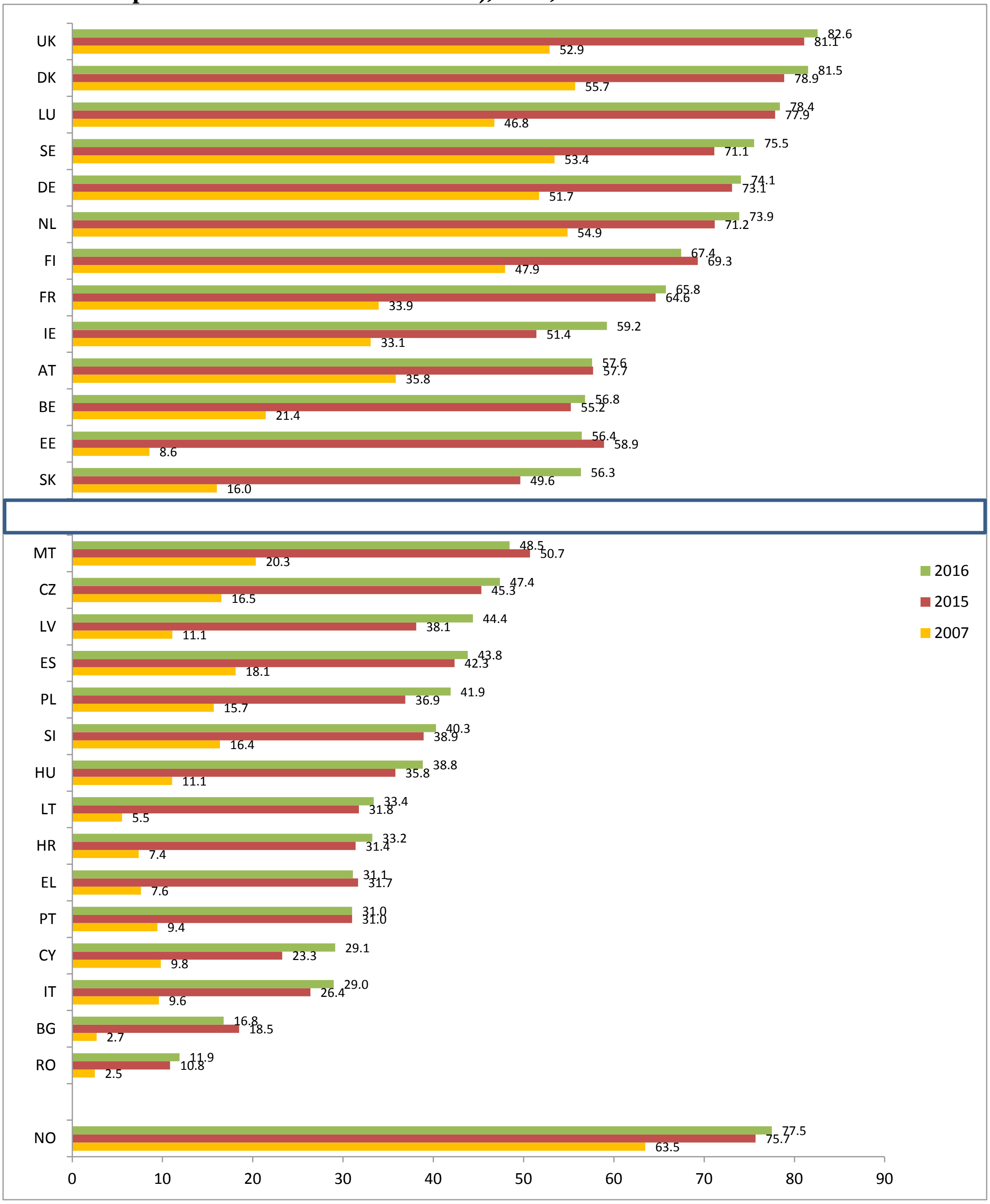
[5] The Community survey on ICT usage in households and by individuals covers the population between 16 and 74 years old.

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 62). 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 62: 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



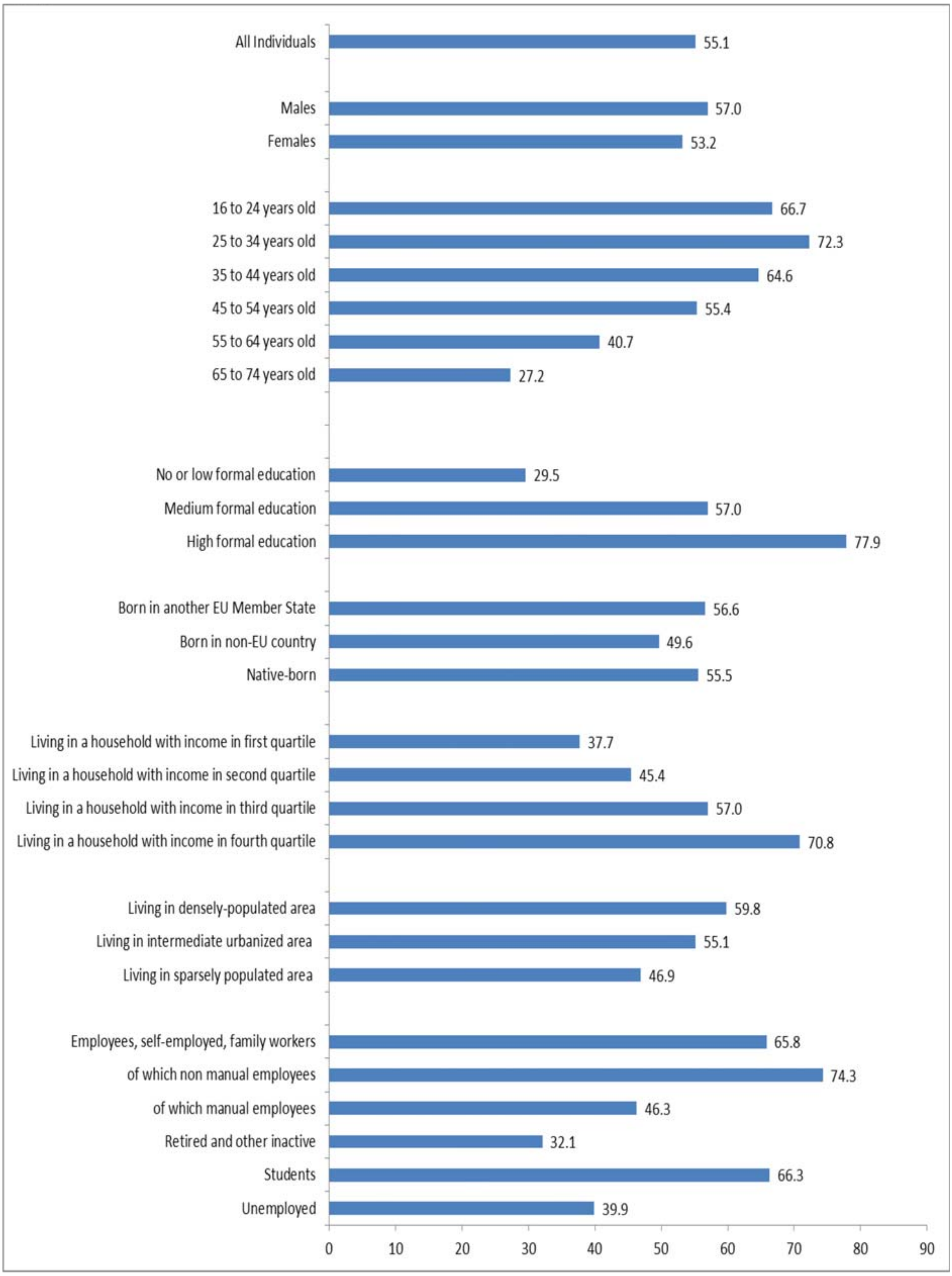
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). When did you buy or order goods or services for private use over the internet?

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 63: 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

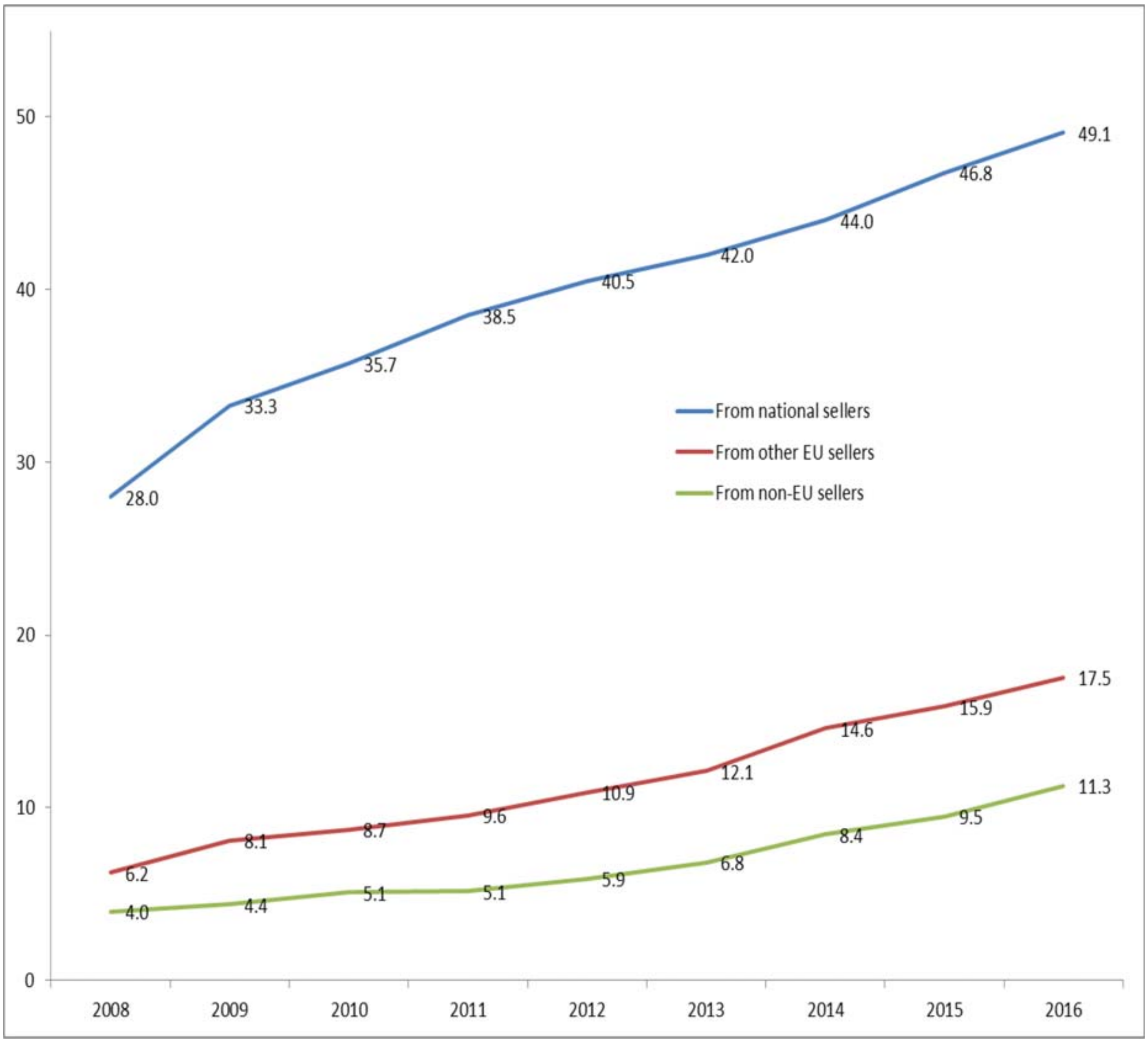


Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). When did you buy or order goods or services for private use over the internet?

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 64: 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



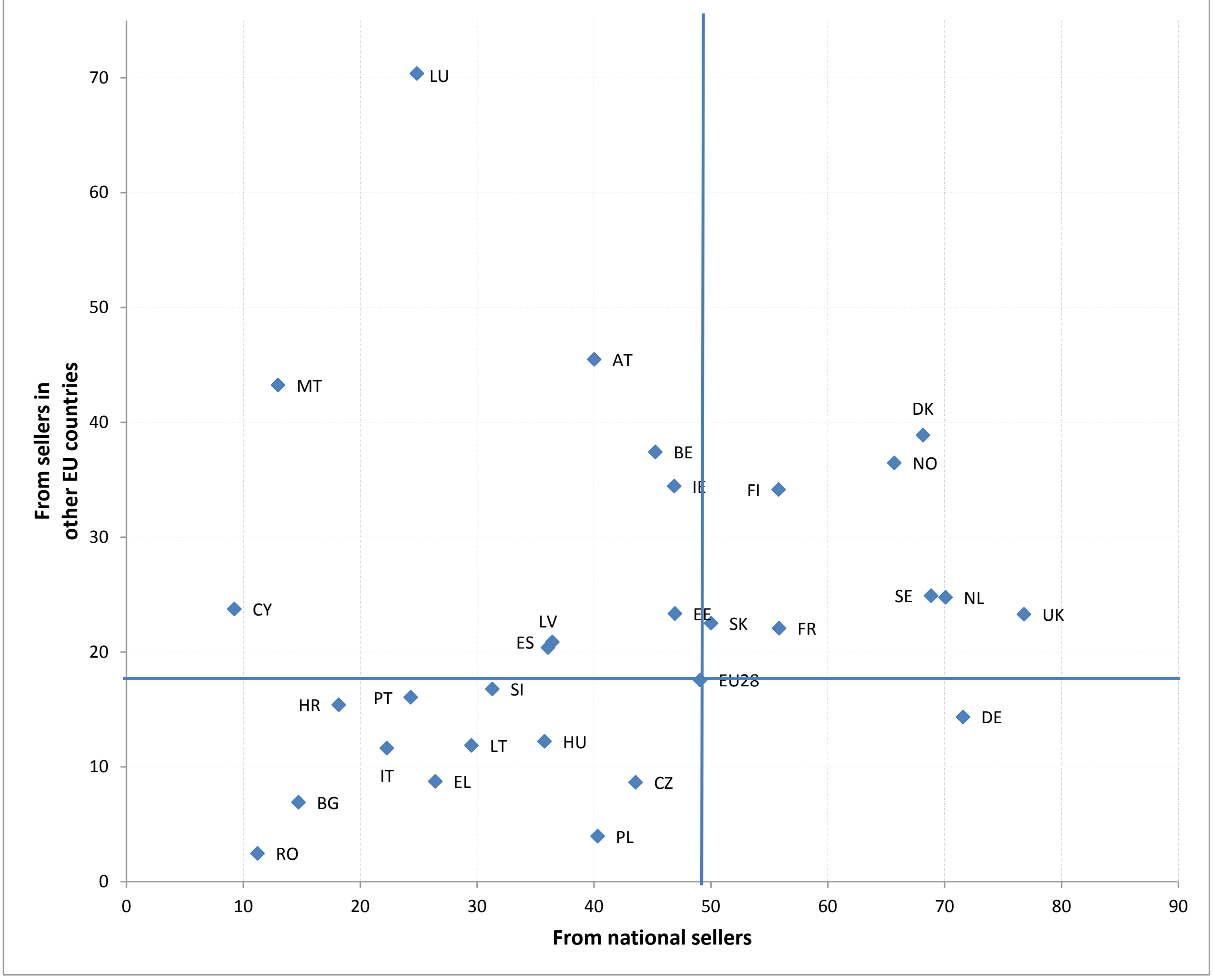
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). From whom did you buy or order goods or services for private use over the internet in the last 12 months?

Looking at results by country, the following can be observed (Figure 65):

- 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 65: 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



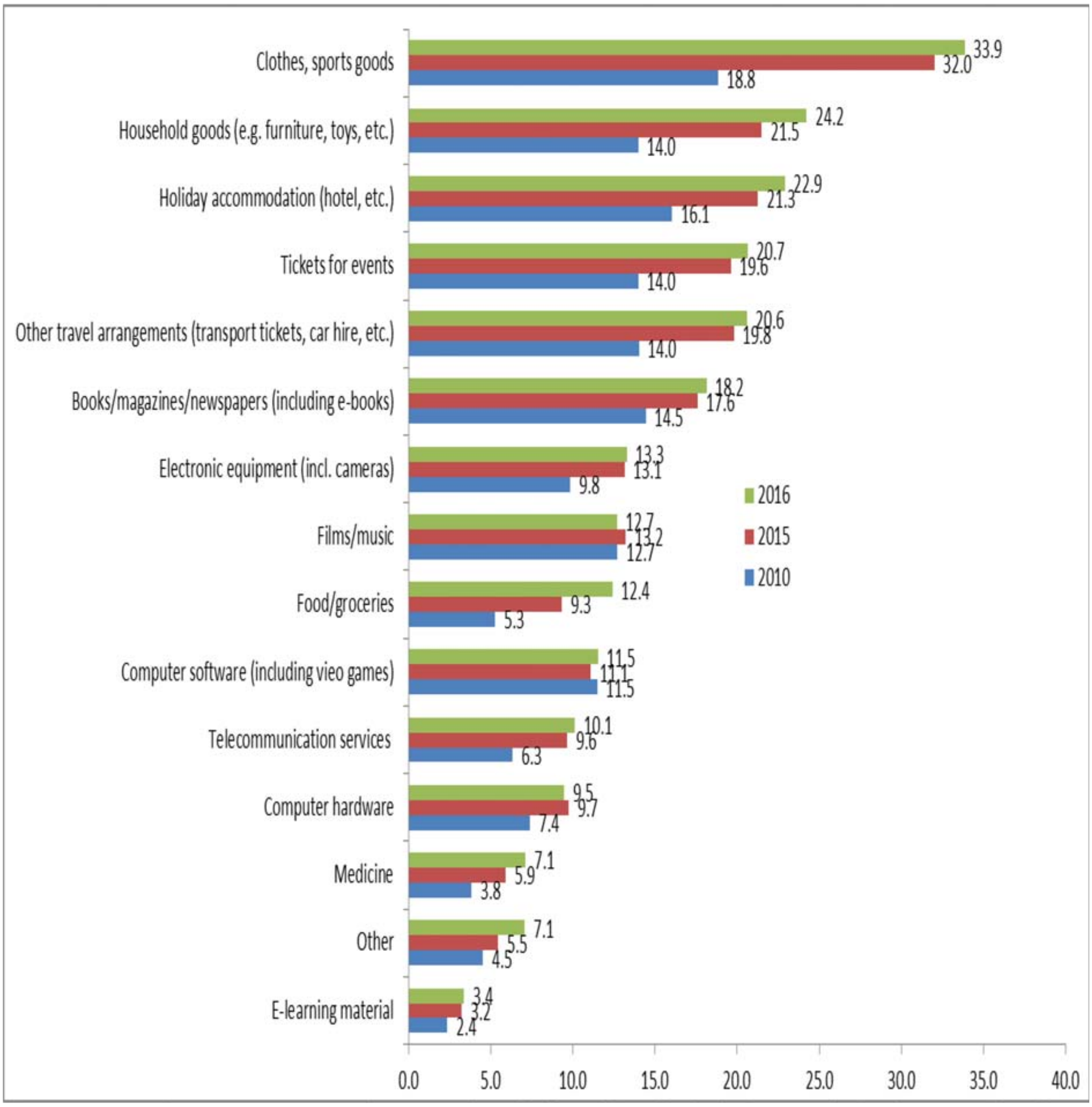
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). From whom did you buy or order goods or services for private use over the internet in the last 12 months?

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 span[6].

Figure 66: 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



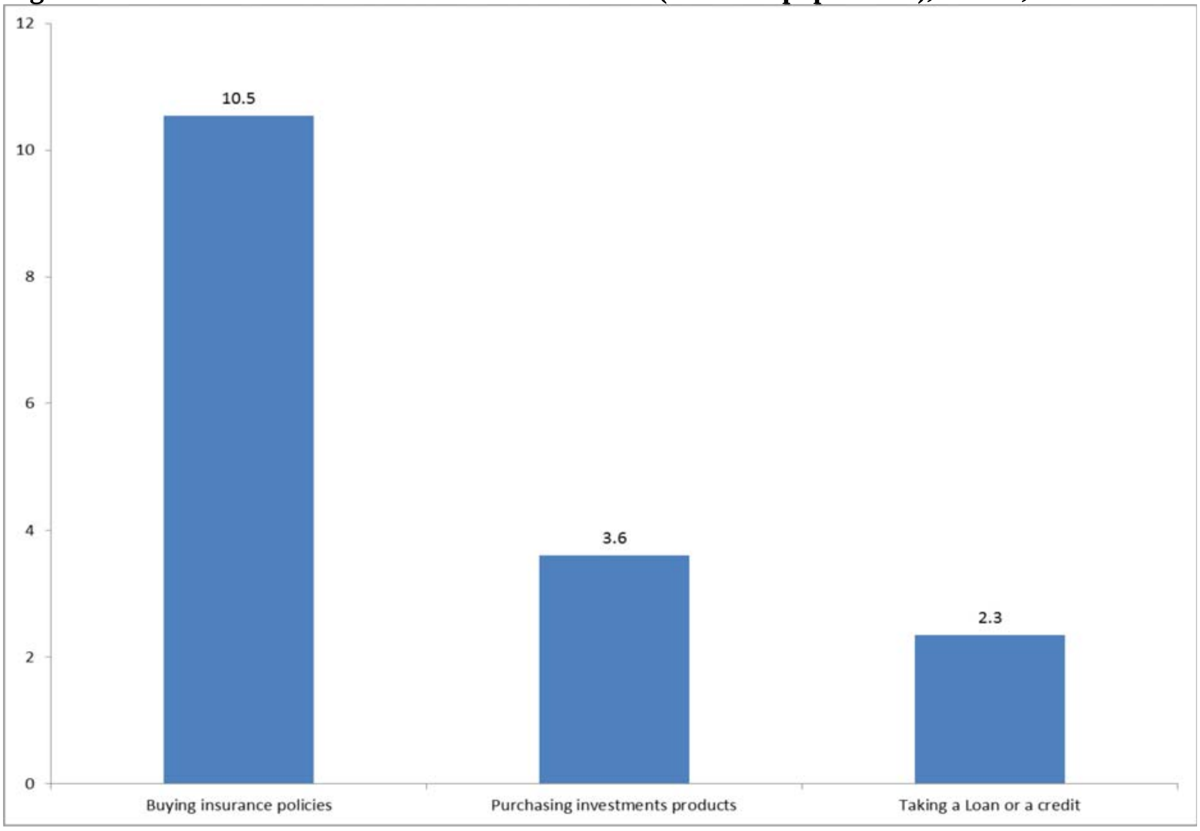
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). What types of goods or services did you buy or order over the internet for private use in the last 12 months?

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



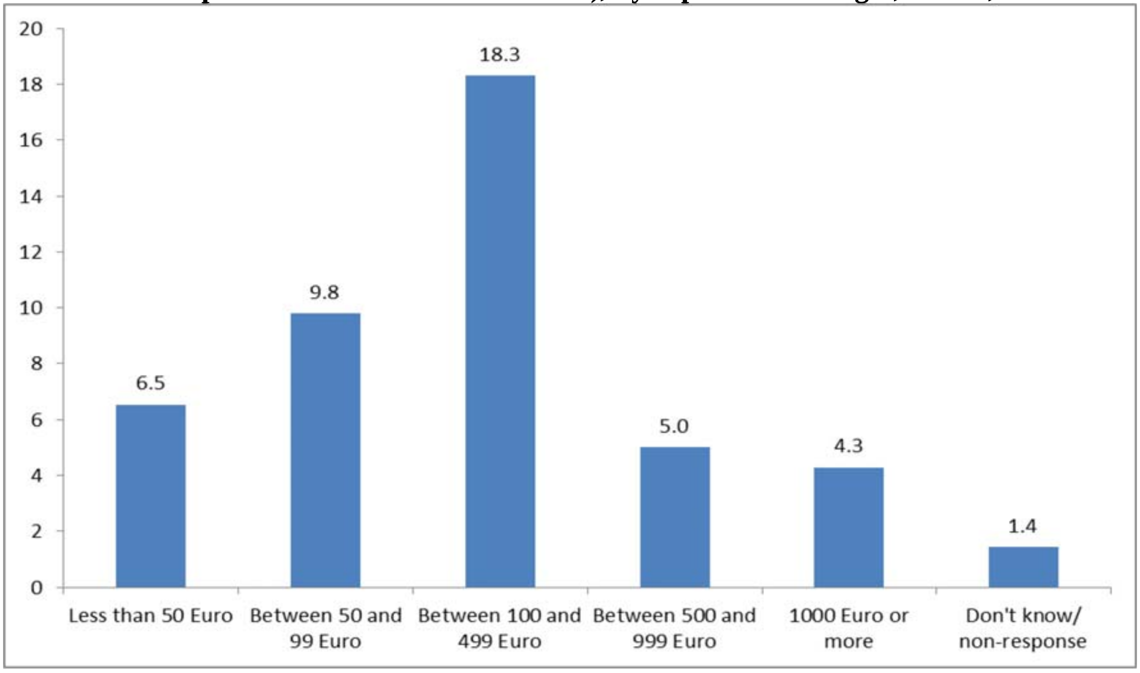
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). 'Did you carry out any of the following financial activities over the internet (excluding e-mail) for private purposes in the last 12 months?' [7]

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.

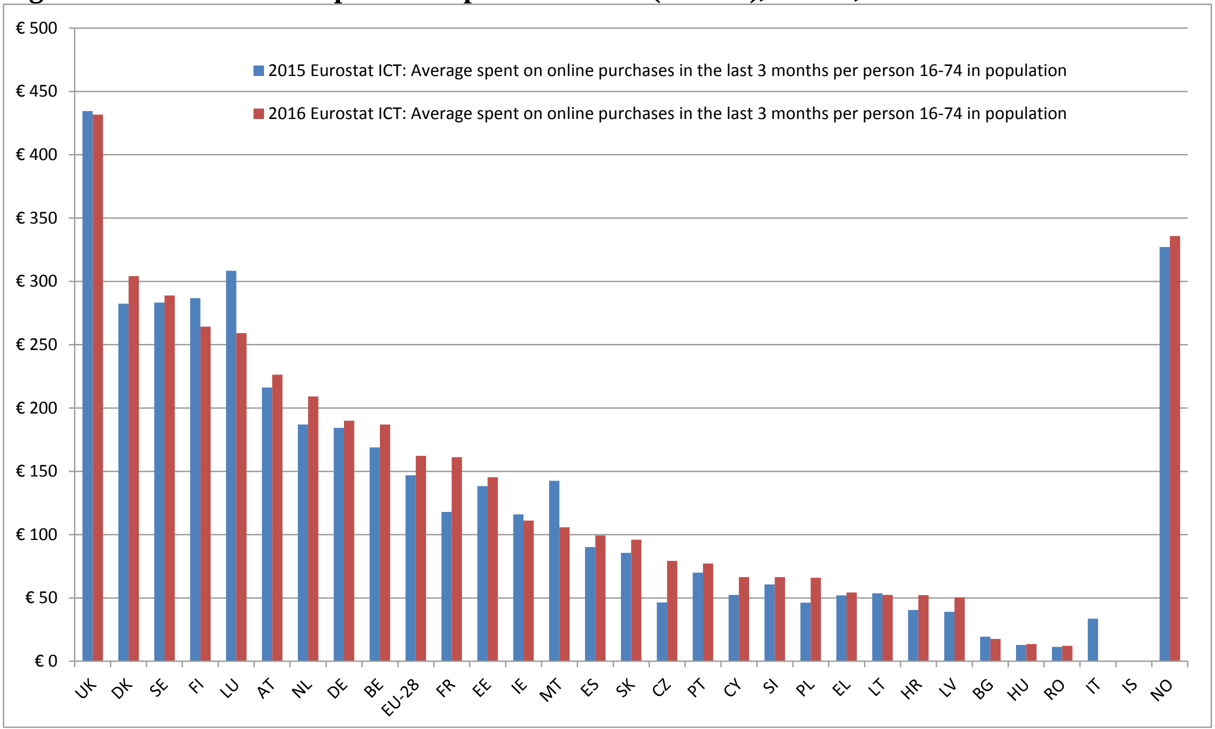
Figure 68: Online shopping (percentage of the population who ordered goods or services over the internet for private use in the last 3 months), by expenditure ranges, EU-28, 2016



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 69: 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 retailers[9]. 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 deliveries[10] 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 increased[11].

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 transactions[12].

[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 6: 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

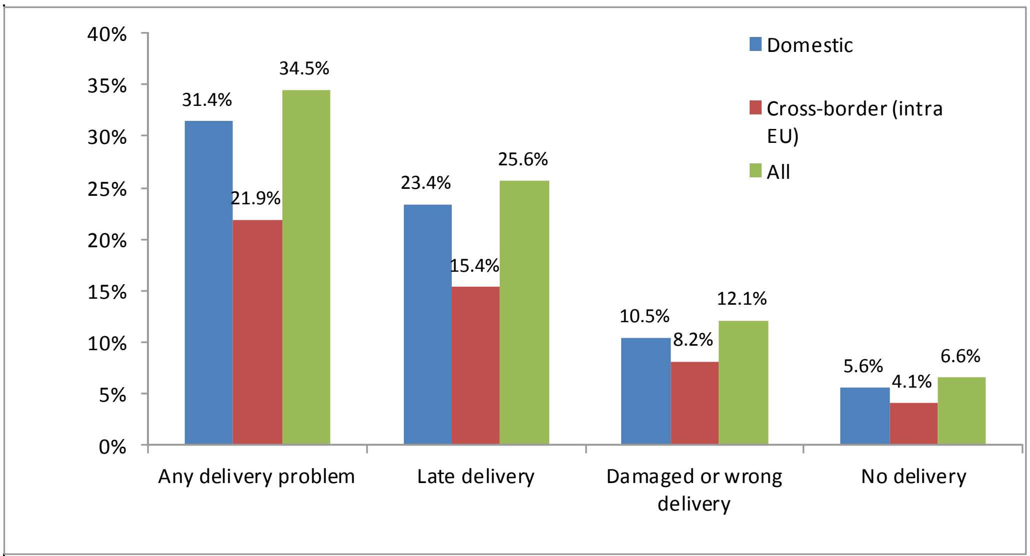
Source: Survey on consumer attitudes towards cross-border trade and consumer protection:. I will read you some statements about problems consumers may have when shopping online. Please tell me whether you have experienced any of them during the last 12 months[13].

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 ones[14].

Figure 70: Problems experienced by consumers with the delivery of online purchases (% of consumers), by type problem, EU-28, 2016



Diff. 2016-2014				
Domestic	-15.6*	-11.9*	-9.5*	-4.1*
Cross-border (intra EU)	-5.8*	-6.4*	+0.3	-1.2*
All	-15.6*	-12.5*	-8.9*	-4.0*

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 months

5.1.4. Obstacles to cross-border purchases

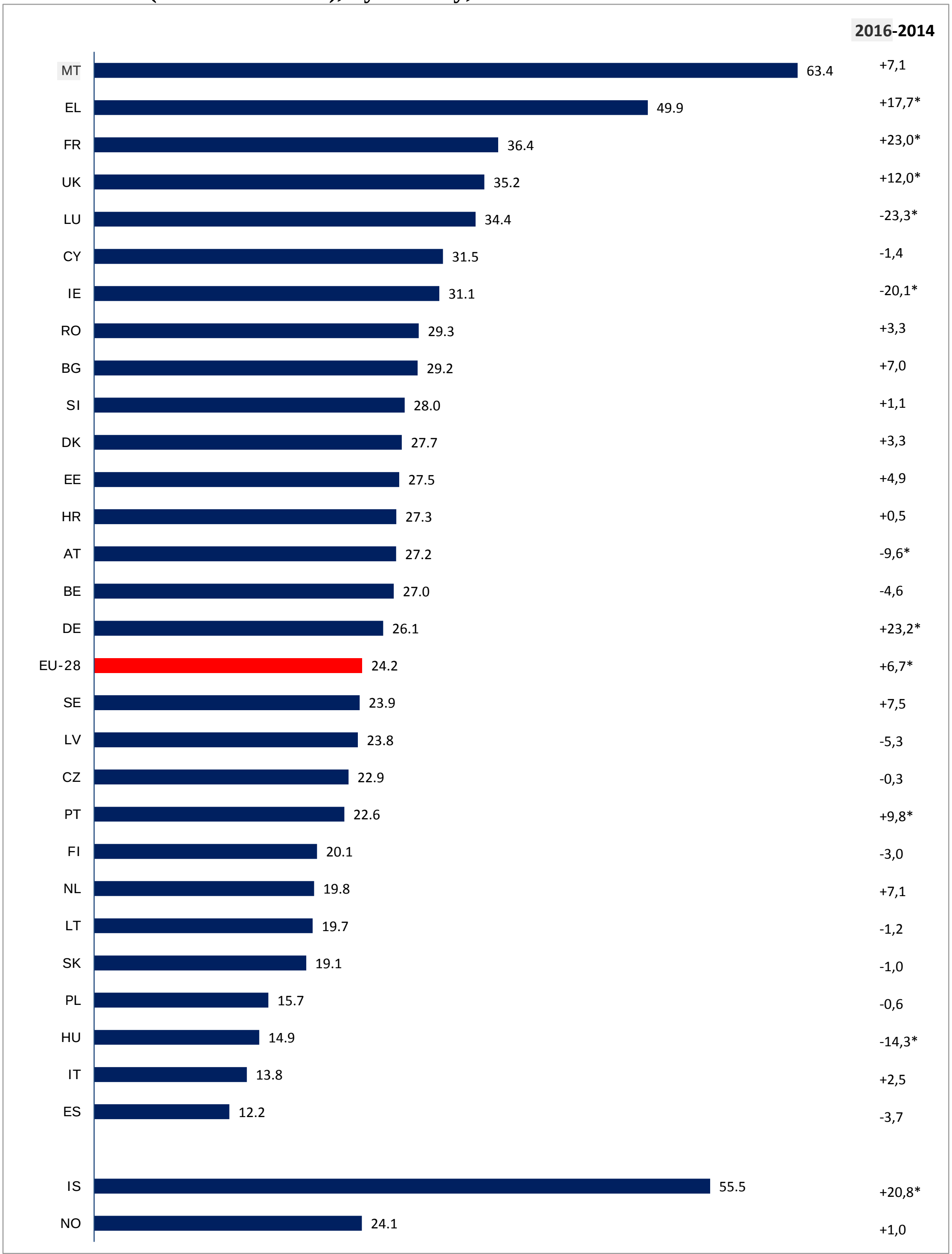
One out of four consumers experienced a problem which prevented them from completing their online cross-border purchase

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 71: Consumers experiencing problems when trying to buy online from retailers in other EU countries (% of consumers), by country, 2016[15].

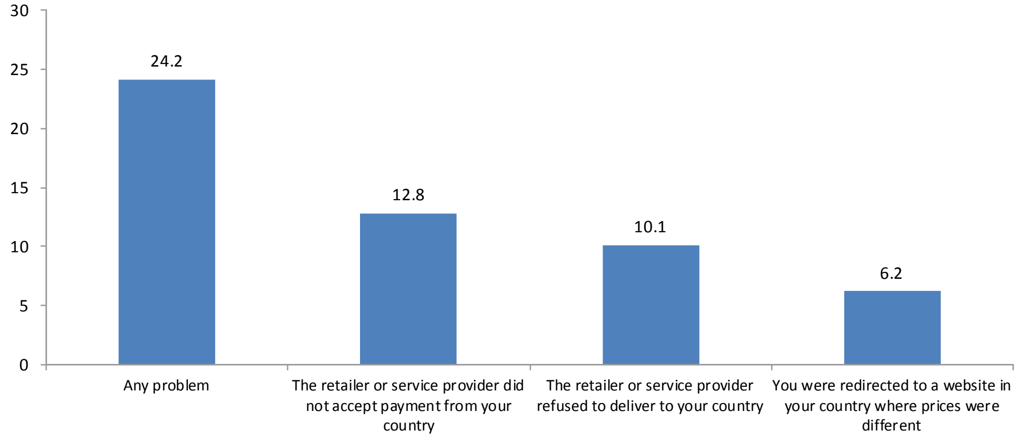


Source: Survey on consumer attitudes towards cross-border trade and consumer protection:. During the past 12 months, have you come across any of the following problems when buying goods and services from another EU country? Base: consumers shopping online in another EU country.

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



2016-2014	+6.7*	+7.9*	+0.6	-2.0*

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 sellers[16]. The pervasiveness of such territorial restrictions was confirmed by a large-scale mystery shopping study carried out by the Commission[17], 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 Market[18]. 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:

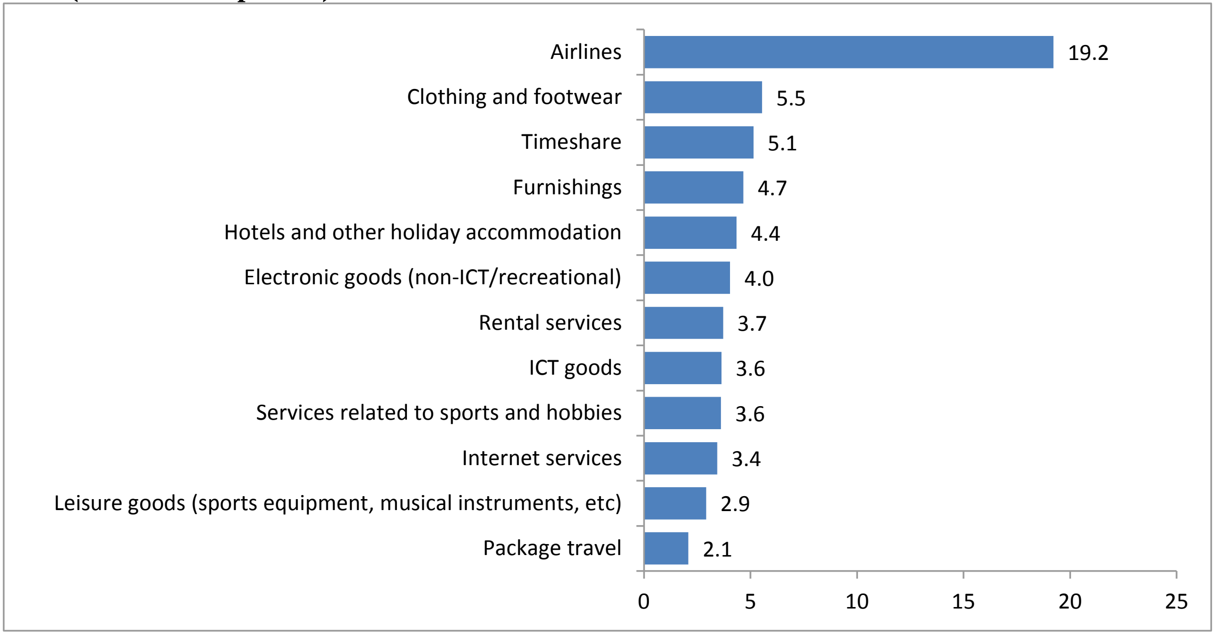
- Geo-blocking practices were identified in 63% of all websites assessed.
- Shoppers were allowed to reach the last stage of the online shopping process in only 37 % of all websites assessed, where they successfully entered their payment card details.
- Consumers are geo-blocked at different stages of 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 73: 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

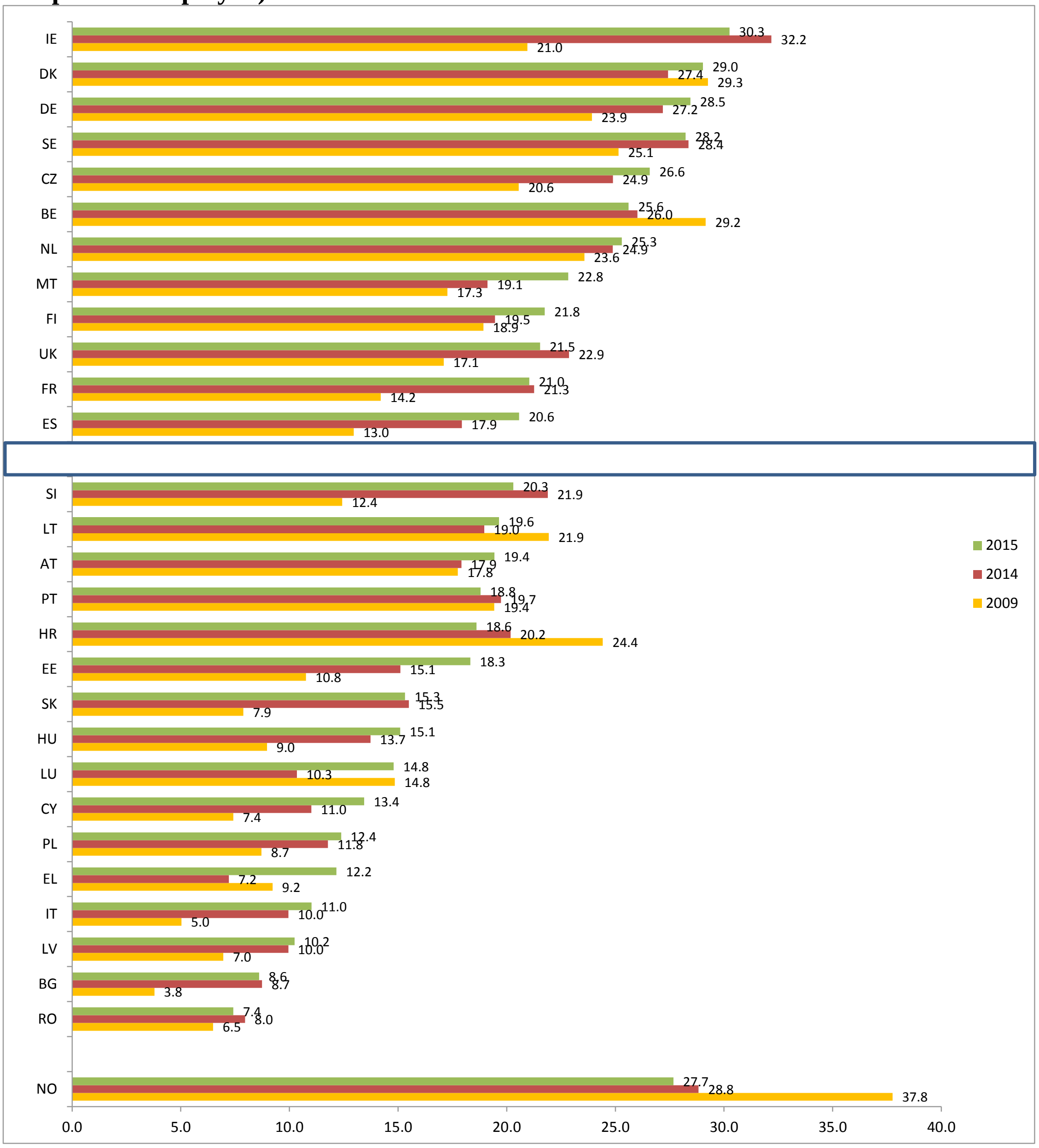
5.2.1. Online sales

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

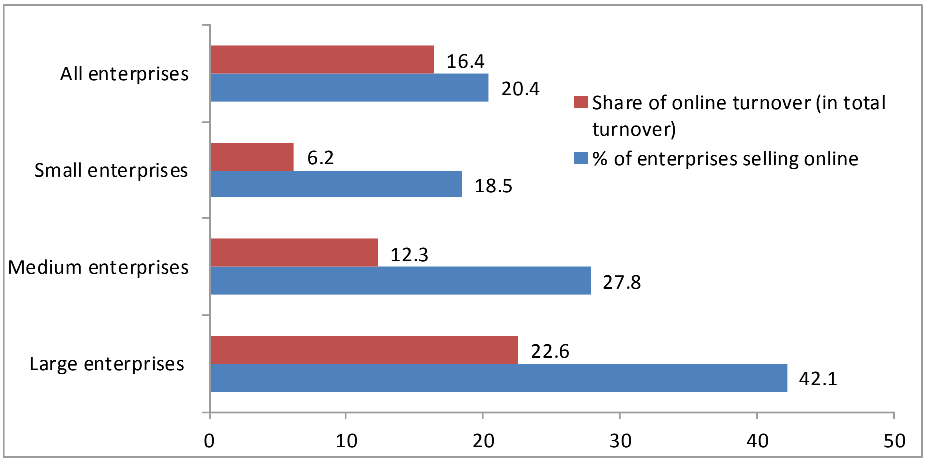


Source: Community survey on the use of ICT by enterprises (isoc_ec_eseln2) During 2015, did your enterprise receive orders for goods or services placed via a website or "apps"? During 2015, did your enterprise receive orders for goods or services placed via EDI-type messages?2122

[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 75: 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



2014	2009
17.1	13.9
19.4	14.9
6.1	4.9
17.3	13.1
12.5	11.3
27.9	21.9
23.9	19.1
42.8	34.6

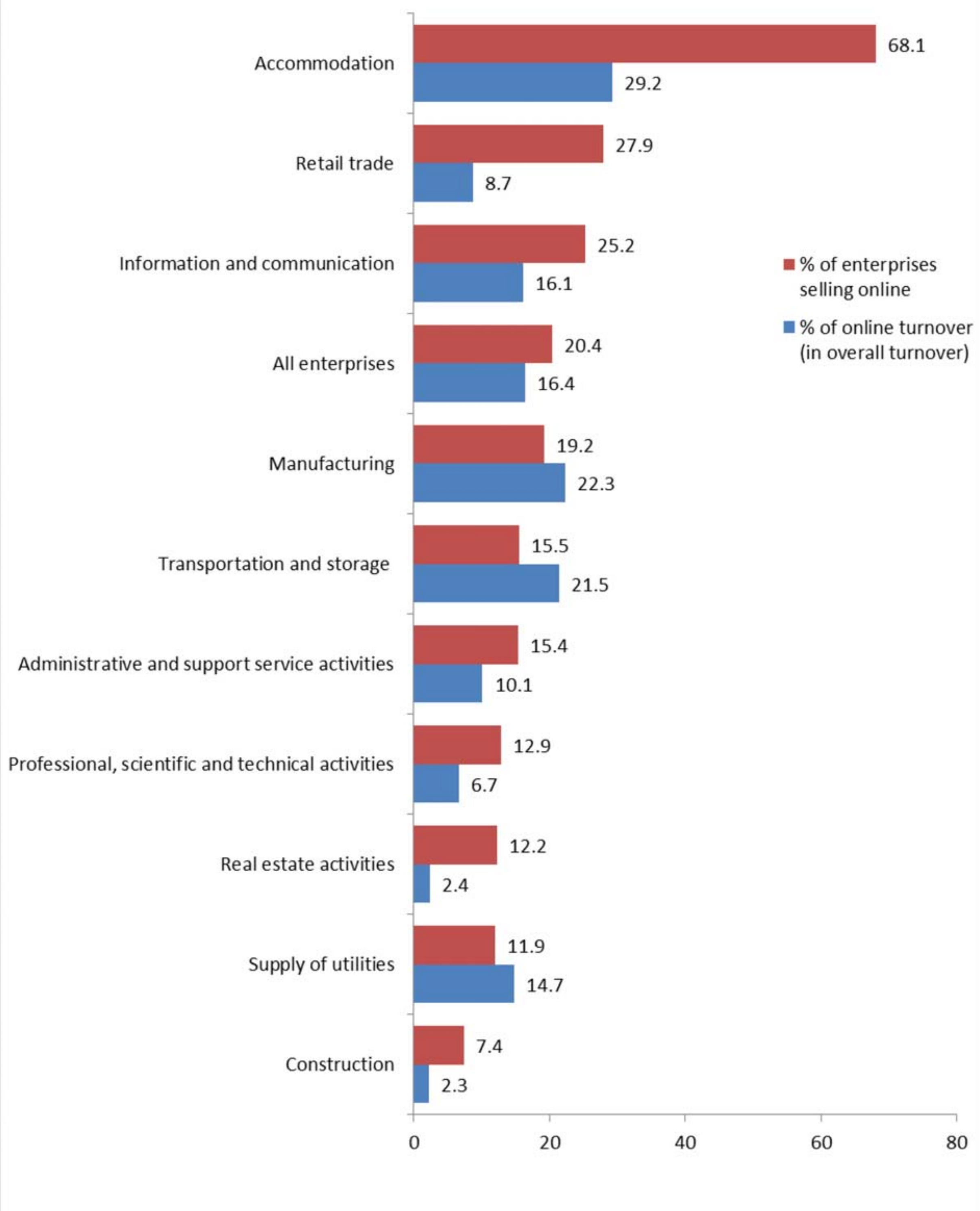
Source: Community survey on the use of ICT by enterprises. Please state the value of the turnover resulting from orders received that were placed via a website or 'apps' (in monetary terms, excluding VAT), in 2015. Please state the value of the turnover resulting from orders received that were placed 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 76: Percentage of businesses (10+ persons employed) selling online and percentage share of the online turnover, by industry, EU-28, 2015



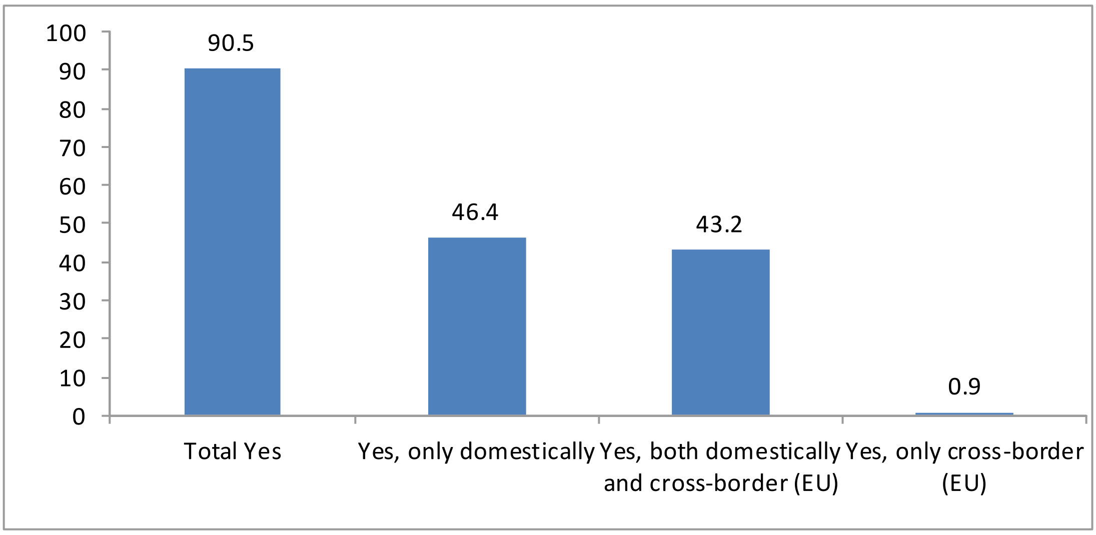
Source: Eurostat Community survey on the use of ICT by enterprises.

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



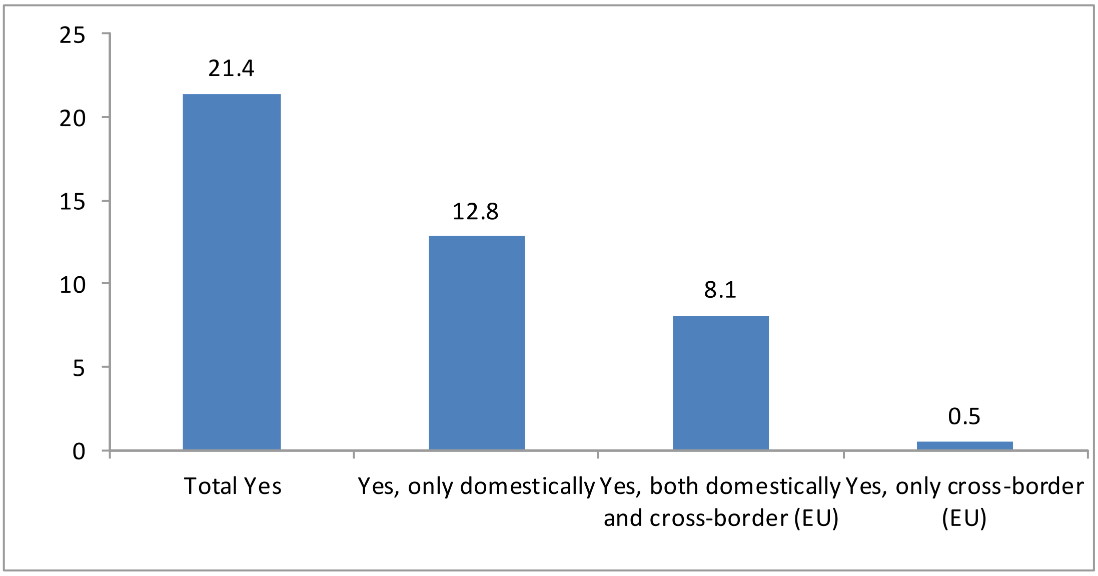
2016-2014	-0.7	+0.4	-0.7	-0.4

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



2016-2014	-4.1*	-2.6*	-1.6*	+0.1

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 7: Retailers (10+ persons employed) confident in selling online (%), country results, 2016[24]

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*

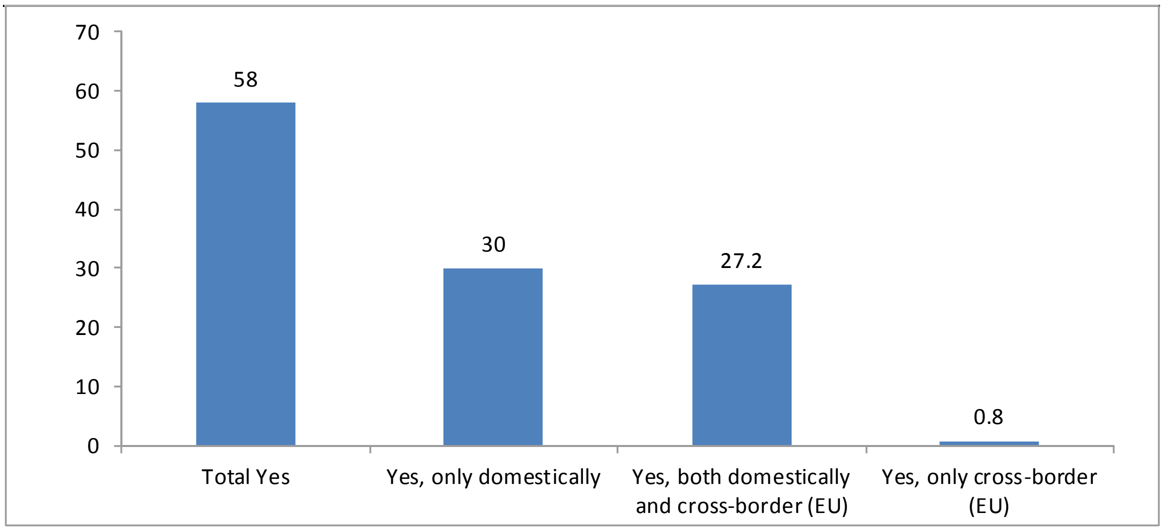
Source: Survey on retailer attitudes towards cross-border trade and consumer protection. Would you say that your company is confident to sell online? The survey covers businesses with at least 10+ persons employed.

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



2016-2014	-0.8	+0.7	-1.7*	+0.2

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).

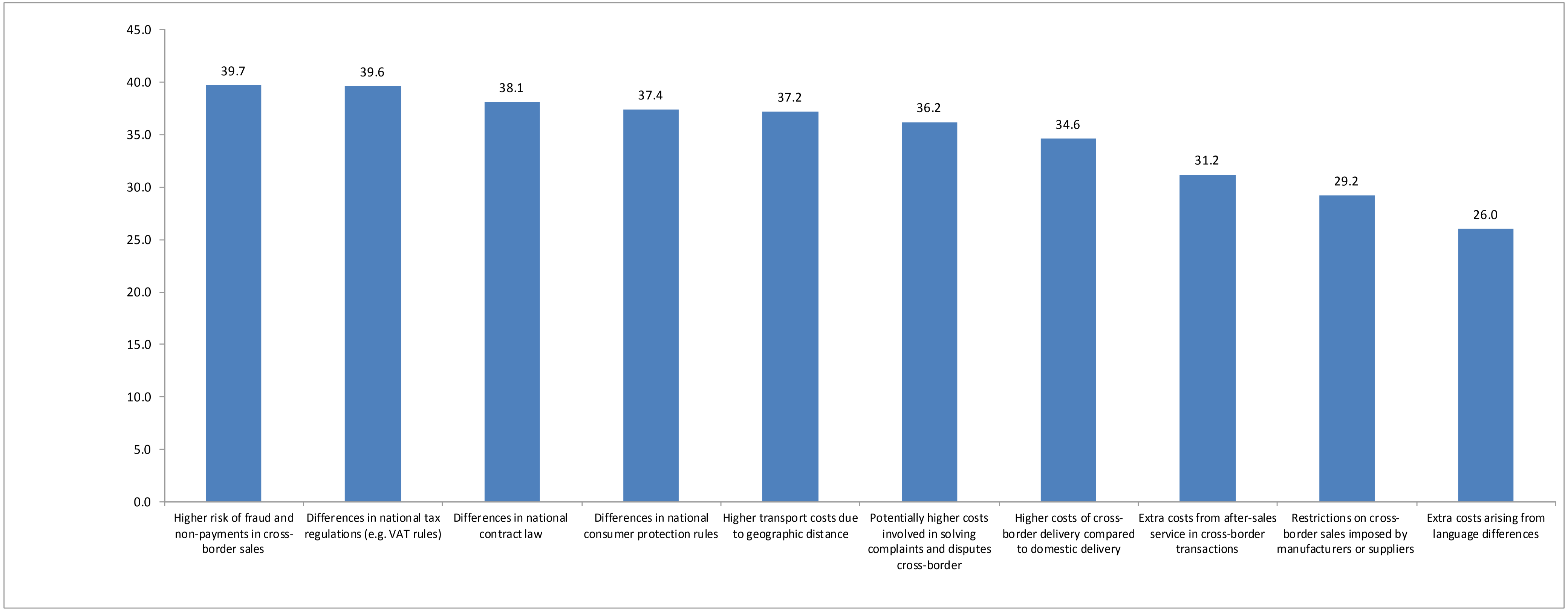
5.2.1. Barriers for retailers to sell online cross-border

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 80. 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 80: Importance of obstacles to cross-border e-commerce as stated by retailers (10+ persons employed) selling online (% of retailers), EU-28, 2016



2016-2014	-4.8*	-4.1*	-2.7*	-4.9*	-5.5*	-3.7*	-4.0*	-2.7*	-1.9	-2.0*

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 8: 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.

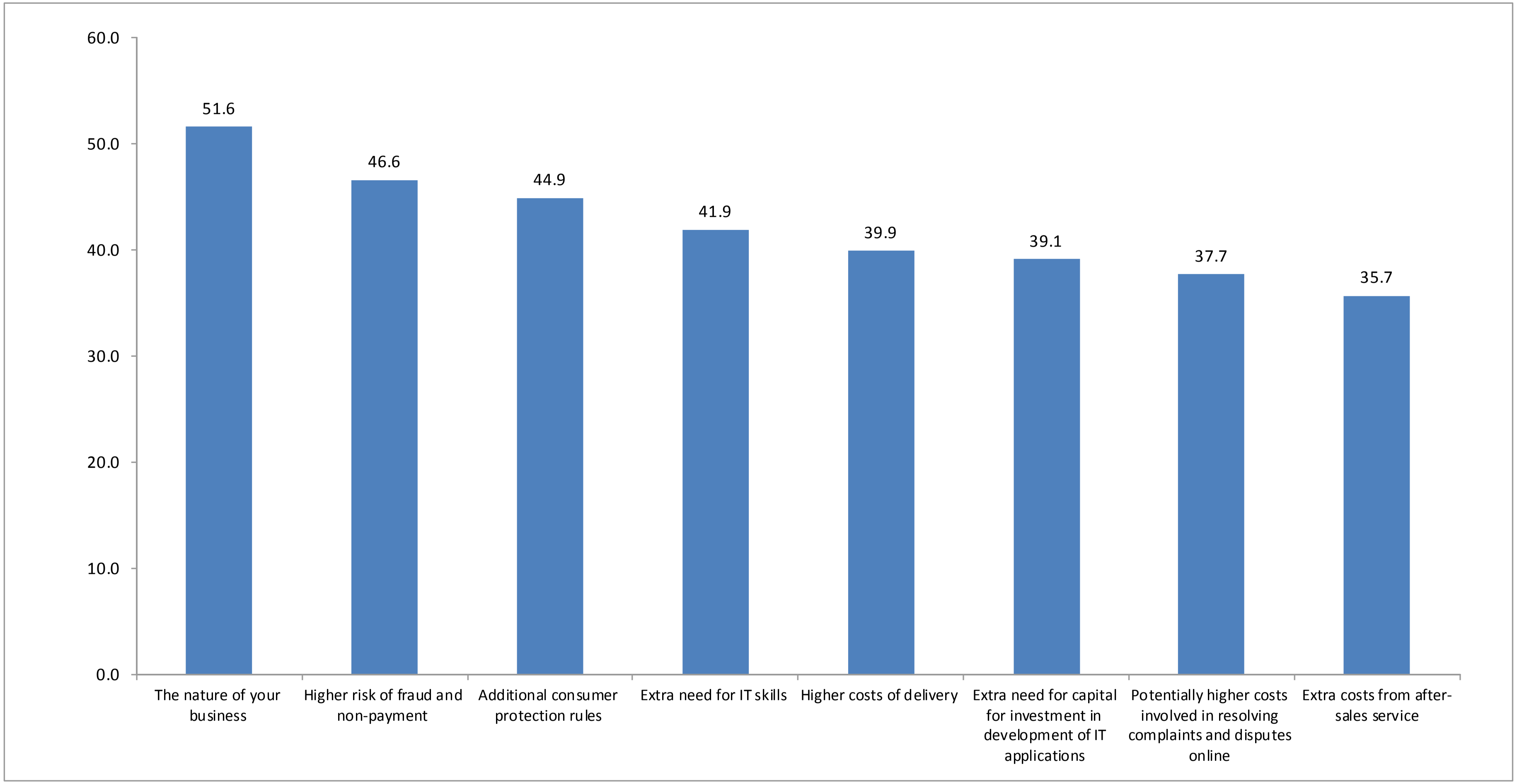
Kind of obstacle	Selling cross-border (EU)		Not selling cross-border (EU)		
	%	Rank	%	Rank	diff. PP
Higher risk of fraud and non-payments in cross-border sales	38.1	1	40.8	2	-2.7 *
Differences in national consumer protection rules	37.6	2	37.3	6	+0.3
Differences in national tax regulations (e.g. VAT rules)	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 81: Importance of obstacles to online selling as stated by retailers (10+ persons employed) not selling online (% of retailers), EU-28, 2016



2016-2014	+0.3	-0.2	-0.1	-0.6	+1.2	-1.2	-0.3	-2.2*

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).

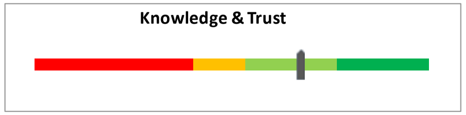
The **qualitative comments** focus on consistent country developments over time. In addition, a country is mentioned if it scores among the three highest/lowest values on a given indicator.[25]

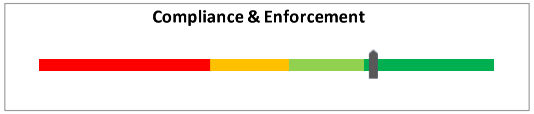
[25] The trends were identified on the basis of the slope coefficient of the regression equation y = a + b*t, where y is the indicator and t the years. Only those coefficients that are equal or greater than 0.03 and statistically significant at the 90 % probability level have been considered.

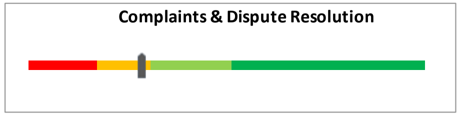
Belgium

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-1.3	-0.8	4.4	46.0	-3.2
Trust in organisations	-14.9	8.5	8.1	-4.3	6.2	-1.4	74.5	2.4
Trust in public authorities	-12.4	9.8	11.0	-3.6	7.4	-2.8	70.8	1.7
Trust in retailers and service providers	-12.5	4.0	5.4	-12.4	15.9	0.9	79.6	3.9
Trust in NGOs	-19.9	11.9	7.8	3.1	-4.8	-2.4	73.3	1.5
Trust in redress mechanisms	-21.4	10.6	13.8	-1.0	-1.6	-13.1	33.0	-13.8
Trust in ADR	-21.6	11.6	13.0	-2.3	-1.5	-11.1	37.9	-14.1
Trust in courts	-21.2	9.7	14.6	0.2	-1.8	-15.0	28.0	-13.5
Trust in product safety	-18.8	4.7	4.3	2.0	6.9	-5.6	74.6	-3.4
Trust in environmental claims						-8.8	51.8	-14.0
Confidence in online shopping domestically						11.9	74.3	1.9
Compliance and enforcement								
Exposure to unfair commercial practices						1.9	18.7	1.9
Other illicit practices						-0.2	10.3	2.1
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-0.3	91.7	2.8
Non-negligible problems, but no complaint						1.5	15.6	-4.5
No problems encountered			-0.8	-5.2	2.2	0.7	85.8	5.8

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		1.0	7.1	1.8	-3.2	2.1	59.8	6.3
Trust in product safety				-8.9	4.9	-2.7	76.0	-0.4
Trust in environmental claims						0.6	76.5	7.7
Confidence in online selling domestically						1.5	64.6	7.4
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	0	9	-52	-70	45	
Compliance and enforcement								
Prevalence of unfair commercial practices						-0.7	23.2	-6.9
Compliance with consumer legislation						-1.7	70.8	2.7
Enforcement of consumer and product safety legislation			17.7	-1.5	1.1	2.2	72.3	10.4
Complaints and dispute resolution								
Participation in ADR mechanisms						-5.3	25.1	-6.7
Length of judicial proceedings (days, 2015 data)							No Data	







- Retailers in Belgium have the third highest knowledge of consumers' rights in the EU
- Belgium had the third highest score in the EU on the consumers' problems and complaints composite indicator
- The percentage of Belgian consumers who didn't encounter any problems is the third highest in EU28

** comparison with previous years based on comparable questions only*

Bulgaria

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28	Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust																	
Knowledge of consumer rights*				-6.4	6.6	5.0	44.3	-5.0	Knowledge of consumer rights*		22.6	0.6	0.7	-2.2	-2.8	40.3	-13.2
Trust in organisations	8.9	5.5	9.0	4.5	-5.2	4.8	49.0	-23.1									
Trust in public authorities	11.4	4.4	11.3	3.1	-11.2	6.2	49.3	-19.9									
Trust in retailers and service providers	5.9	7.6	7.2	0.0	12.2	8.9	61.5	-14.2									
Trust in NGOs	9.3	4.5	8.5	10.4	-16.6	-0.9	36.3	-35.4									
Trust in redress mechanisms	3.5	5.4	8.7	6.0	-5.3	0.1	28.4	-18.3									
Trust in ADR	4.5	6.6	6.5	6.8	-5.5	1.8	30.6	-21.4									
Trust in courts	2.6	4.2	10.9	5.1	-5.2	-1.6	26.2	-15.3									
Trust in product safety	-8.8	11.4	9.8	6.8	-16.9	1.8	53.3	-24.7	Trust in product safety				-11.5	0.7	-5.2	58.2	-18.2
Trust in environmental claims						3.1	46.7	-19.2	Trust in environmental claims						-4.1	53.7	-15.1
Confidence in online shopping domestically						14.8	44.9	-27.5	Confidence in online selling domestically						4.3	38.7	-18.5
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	Prevalence of unfair commercial practices						-2.6	48.4	18.3
Other illicit practices						-3.4	21.9	13.7	Compliance with consumer legislation						2.1	57.6	-10.6
									Enforcement of consumer and product safety legislation			-4.4	2.9	-11.2	-1.6	45.3	-16.7
Complaints and dispute resolution																	
Problems and complaints (composite indicator)						3.5	87.0	-1.9	Participation in ADR mechanisms						-5.1	21.5	-10.2
Non-negligible problems, but no complaint						1.5	44.4	24.3									
No problems encountered			-0.4	2.8	9.5	4.9	83.4	3.4									
Length of judicial proceedings (days, 2015 data)														70.0	-30.0	280.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

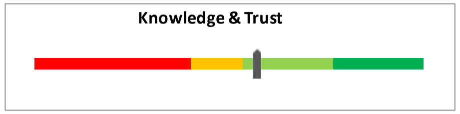
- Bulgaria has the EU's second lowest score on the knowledge and trust composite indicator
- Consumer trust in organisations in Bulgaria is third lowest among the EU28 with trust in consumer NGO's being thesecond lowest in the EU
- A positive evolution in trust in organisations and more particular trust 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 UCPs 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.

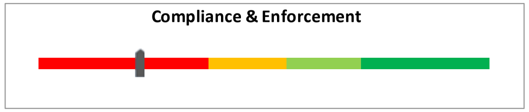
** comparison with previous years based on comparable questions only*

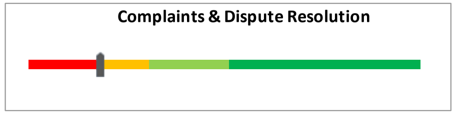
Czech Republic

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				2.9	-5.5	2.5	59.2	10.0
Trust in organisations	-5.7	4.8	4.0	-4.8	6.1	1.8	56.5	-15.7
Trust in public authorities	0.1	6.1	-7.3	-2.8	7.4	5.1	50.6	-18.6
Trust in retailers and service providers	-6.3	8.7	2.0	-12.6	34.0	0.9	75.3	-0.4
Trust in NGOs	-10.9	-0.5	17.3	1.0	-23.3	-0.7	43.7	-28.0
Trust in redress mechanisms	7.1	-5.2	7.8	0.5	0.6	1.9	34.1	-12.7
Trust in ADR	7.4	-4.8	7.2	-0.7	4.0	1.8	39.2	-12.8
Trust in courts	6.7	-5.6	8.4	1.8	-2.7	1.9	29.0	-12.5
Trust in product safety	-13.7	13.1	1.1	-1.5	4.3	0.7	79.9	1.8
Trust in environmental claims						2.9	49.9	-16.0
Confidence in online shopping domestically						6.7	73.6	1.2
Compliance and enforcement								
Exposure to unfair commercial practices						-4.0	24.0	7.2
Other illicit practices						-1.9	7.8	-0.4
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-0.3	89.4	0.5
Non-negligible problems, but no complaint						-1.1	11.9	-8.2
No problems encountered			0.6	-11.2	15.6	-2.7	78.6	-1.3

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		9.7	-7.9	-5.0	3.3	-0.6	48.4	-5.1
Trust in product safety				10.9	-9.9	9.6	86.9	10.4
Trust in environmental claims						-6.5	59.8	-9.0
Confidence in online selling domestically						-2.4	40.2	-16.9
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	2	-1	-17	8	48	
Compliance and enforcement								
Prevalence of unfair commercial practices						-6.2	39.7	9.5
Compliance with consumer legislation						-5.7	52.9	-15.3
Enforcement of consumer and product safety legislation			-0.4	0.2	-5.7	2.3	48.6	-13.3
Complaints and dispute resolution								
Participation in ADR mechanisms						1.1	21.5	-10.3
Length of judicial proceedings (days, 2015 data)					-443.0	424.0	658.0	







- Knowledge of consumer rights in Czech Republic is the second highest in the EU28
- With the exception of the period between 2012 and 2011, consumer trust in retailers and service providers in Czech Republic has been increasing
- Retailers in the Czech Republic are the least likely in the EU to think their competitors comply with product safety and consumer legislations

* *comparison with previous years based on comparable questions only*

Denmark

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28	Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust																	
Knowledge of consumer rights*				-2.5	-5.1	1.4	55.2	5.9	Knowledge of consumer rights*		-8.1	7.5	0.5	-4.6	-4.3	56.6	3.1
Trust in organisations	-3.1	8.4	1.3	-6.3	2.8	2.4	77.2	5.0									
Trust in public authorities	-6.3	4.7	2.2	0.0	2.5	2.1	81.5	12.4									
Trust in retailers and service providers	-0.7	20.4	-1.6	-15.5	18.3	5.5	83.3	7.6									
Trust in NGOs	-2.4	0.1	3.1	-3.5	-12.3	-0.4	66.8	-4.9									
Trust in redress mechanisms	-21.3	8.0	12.9	-4.8	1.8	2.3	44.8	-1.9									
Trust in ADR	-15.2	5.3	14.0	-10.6	4.5	2.1	46.1	-6.0									
Trust in courts	-27.3	10.7	11.8	0.9	-0.8	2.5	43.6	2.1									
Trust in product safety	-9.1	-1.5	12.1	-2.3	0.7	1.5	75.9	-2.1	Trust in product safety				4.7	-10.2	-0.1	73.4	-3.0
Trust in environmental claims						2.9	75.1	9.3	Trust in environmental claims						-6.7	68.2	-0.6
Confidence in online shopping domestically						5.6	83.8	11.4	Confidence in online selling domestically						-3.4	56.7	-0.5
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)										No Data	No Data	-3	16	9	-4	429	
Compliance and enforcement																	
Exposure to unfair commercial practices						0.1	20.6	3.8	Prevalence of unfair commercial practices						-4.8	13.5	-16.6
Other illicit practices						1.7	8.1	-0.1	Compliance with consumer legislation						0.4	67.1	-1.0
									Enforcement of consumer and product safety legislation			0.7	6.5	-6.8	-4.1	59.4	-2.6
Complaints and dispute resolution																	
Problems and complaints (composite indicator)						-0.4	92.1	3.2	Participation in ADR mechanisms						-2.8	32.3	0.5
Non-negligible problems, but no complaint						2.9	9.3	-10.9									
No problems encountered			4.1	-13.8	7.8	-0.3	84.5	4.5									
Length of judicial proceedings (days, 2015 data)																No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- Retailers in Denmark are the least likely in the EU to have encountered UCPs from their competitors
- Denmark has the second highest score in the EU on the consumers' problems and complaints composite indicator
- The percentage of consumers in Denmark who have faced non-negligible problems but didn't complain about them is the third lowest in the EU

** comparison with previous years based on comparable questions only*

Germany

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-3.3	2.4	4.0	55.9	6.7
Trust in organisations	-5.4	7.8	2.6	-8.8	-0.8	18.9	83.2	11.0
Trust in public authorities	-4.0	11.1	0.1	-6.8	7.8	16.7	82.6	13.5
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	-5.7	-23.8	29.8	82.1	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
Trust in environmental claims						37.7	79.3	13.4
Confidence in online shopping domestically						20.4	84.5	12.1
Compliance and enforcement								
Exposure to unfair commercial practices						-8.9	4.8	-12.0
Other illicit practices						-3.3	3.6	-4.6
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-1.0	89.8	0.9
Non-negligible problems, but no complaint						16.9	22.8	2.7
No problems encountered			-0.4	-15.1	10.2	1.0	81.3	1.3

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		0.2	-5.7	8.0	-3.1	-1.0	62.3	8.8
Trust in product safety				2.6	-2.2	0.2	76.7	0.3
Trust in environmental claims						-2.7	63.3	-5.5
Confidence in online selling domestically						1.2	52.5	-4.7
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	-1144	961	-72	6	1020	
Compliance and enforcement								
Prevalence of unfair commercial practices						-5.3	28.2	-2.0
Compliance with consumer legislation						-5.0	68.3	0.1
Enforcement of consumer and product safety legislation			-1.6	5.7	-4.7	-2.0	56.8	-5.2
Complaints and dispute resolution								
Participation in ADR mechanisms						-0.9	30.9	-0.8
Length of judicial proceedings (days, 2015 data)							No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-3.8	1.9	1.6	46.8	-2.5
Trust in organisations	-4.0	2.7	3.6	-1.0	6.7	0.9	68.7	-3.5
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
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)								
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)								

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		3.9	-12.4	3.2	-0.2	5.7	54.8	1.3
Trust in product safety				-0.5	-8.8	0.5	80.1	3.7
Trust in environmental claims						-3.3	64.7	-4.2
Confidence in online selling domestically						-4.9	34.1	-23.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	0	0	4	-8	34	
Compliance and enforcement								
Prevalence of unfair commercial practices						-5.2	20.2	-9.9
Compliance with consumer legislation						4.6	76.9	8.7
Enforcement of consumer and product safety legislation			-13.5	12.5	3.7	-2.2	52.3	-9.7
Complaints and dispute resolution								
Participation in ADR mechanisms						-7.2	24.5	-7.3
Length of judicial proceedings (days, 2015 data)					-130.0	115.0	120.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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

Knowledge and Trust

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge of consumer rights*				-3.5	-0.6	9.9	51.5	2.3
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 courts	9.3	9.2	-3.6	1.6	3.3	7.0	54.4	12.9
Trust in product safety	11.9	3.9	0.4	-2.7	-2.8	12.7	93.7	15.6
Trust in environmental claims						10.4	79.3	13.5
Confidence in online shopping domestically						11.3	84.6	12.2

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge of consumer rights*		-0.7	5.8	-5.1	0.9	-1.3	45.3	-8.2
Trust in product safety				2.0	-2.6	-1.4	82.3	5.9
Trust in environmental claims						-0.4	81.8	12.9
Confidence in online selling domestically						2.6	67.3	10.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	-1	-3	No Data	No Data	No Data	

Compliance and enforcement

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Exposure to unfair commercial practices						-12.3	3.7	-13.2
Other illicit practices						-13.8	3.4	-4.9

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Prevalence of unfair commercial practices						-0.9	27.2	-3.0
Compliance with consumer legislation						2.6	72.6	4.4
Enforcement of consumer and product safety legislation			-10.2	7.0	-2.9	2.3	75.8	13.8

Complaints and dispute resolution

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Problems and complaints (composite indicator)						2.4	89.3	0.4
Non-negligible problems, but no complaint						11.1	32.2	12.1
No problems encountered			-6.1	-10.8	4.5	6.9	82.6	2.7

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Participation in ADR mechanisms						7.3	38.5	6.8
Length of judicial proceedings (days, 2015 data)							No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-7.2	2.0	1.9	26.9	-22.3
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
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)								
Compliance and enforcement								
Exposure to unfair commercial practices						1.8	33.7	16.9
Other illicit practices						-7.3	12.7	4.4
Complaints and dispute resolution								
Problems and complaints (composite indicator)						6.1	90.8	1.9
Non-negligible problems, but no complaint						-2.6	47.3	27.1
No problems encountered			1.2	-11.7	12.6	9.2	89.1	9.2
Length of judicial proceedings (days, 2015 data)								

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-3.8	-11.5	5.0	6.2	-9.9	40.1	-13.5
Trust in product safety				-1.1	-1.4	5.0	65.8	-10.7
Trust in environmental claims						-2.2	58.7	-10.1
Confidence in online selling domestically						5.6	77.5	20.3
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	-8	-12	0	0	0	
Compliance and enforcement								
Prevalence of unfair commercial practices						-6.3	40.5	10.3
Compliance with consumer legislation						1.0	62.9	-5.3
Enforcement of consumer and product safety legislation			2.6	-0.7	-0.7	-1.1	49.3	-12.7
Complaints and dispute resolution								
Participation in ADR mechanisms						-4.1	21.8	-10.0
Length of judicial proceedings (days, 2015 data)							365.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

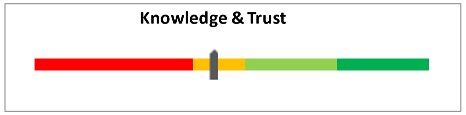
- Greece has the EU's lowest score on the knowledge and trust composite indicator
- Greek consumers have the lowest knowledge of consumer rights in the EU
- Consumers in Greece have the lowest trust in organisations, and particularly in NGOs, in the EU
- Greek consumers have the second lowest level of 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

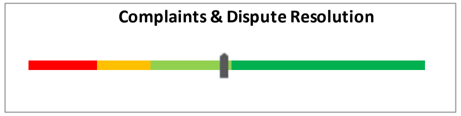
** comparison with previous years based on comparable questions only*

Spain

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-4.0	0.8	-1.7	45.3	-3.9
Trust in organisations	-7.6	4.4	1.8	-1.6	-0.3	2.5	61.0	-11.2
Trust in public authorities	-9.3	5.3	-1.7	-4.3	-4.9	6.9	51.9	-17.2
Trust in retailers and service providers	-10.9	5.0	4.1	-8.9	13.8	1.1	66.6	-9.1
Trust in NGOs	-2.5	3.0	3.1	8.3	-9.8	-0.7	64.4	-7.3
Trust in redress mechanisms	-5.1	10.2	6.9	-2.6	1.8	-0.9	36.1	-10.7
Trust in ADR	-1.3	10.3	6.8	-5.0	3.8	-2.0	41.3	-10.8
Trust in courts	-8.9	10.0	7.0	-0.3	-0.2	0.3	30.9	-10.6
Trust in product safety	-8.6	9.0	-7.3	4.4	-3.9	-4.2	59.5	-18.6
Trust in environmental claims						0.4	53.4	-12.5
Confidence in online shopping domestically						6.7	61.0	-11.4
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)								
Compliance and enforcement								
Exposure to unfair commercial practices						-0.4	34.5	17.7
Other illicit practices						-3.1	15.3	7.1
Complaints and dispute resolution								
Problems and complaints (composite indicator)						2.5	89.3	0.3
Non-negligible problems, but no complaint						-1.2	11.4	-8.7
No problems encountered			-0.5	-10.4	5.9	6.0	82.8	2.8
Length of judicial proceedings (days, 2015 data)								

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-6.6	5.8	2.4	4.4	-3.6	50.6	-3.0
Trust in product safety				0.1	-1.3	0.8	70.4	-6.0
Trust in environmental claims						-0.3	71.2	2.4
Confidence in online selling domestically						-6.5	72.4	15.2
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	No Data	No Data	No Data	2	50	
Compliance and enforcement								
Prevalence of unfair commercial practices						-7.8	32.4	2.3
Compliance with consumer legislation						3.0	62.5	-5.7
Enforcement of consumer and product safety legislation			-4.6	6.1	-13.0	3.1	52.5	-9.5
Complaints and dispute resolution								
Participation in ADR mechanisms						-1.9	39.3	7.5
Length of judicial proceedings (days, 2015 data)					100.0	-158.8	236.2	





■ Spain has the second highest proportion of consumers in the EU who were exposed to unfair commercial practices from domestic retailers

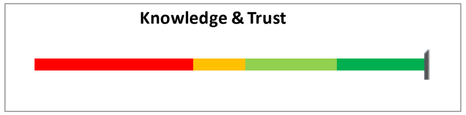
** comparison with previous years based on comparable questions only*

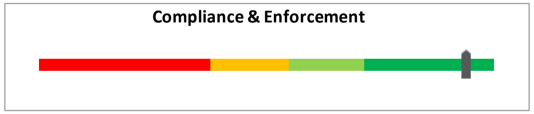
France

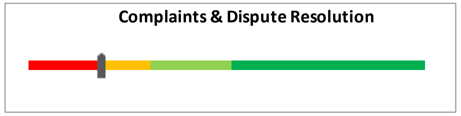
Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-4.6	-0.3	17.7	53.7	4.5
Trust in organisations	3.5	0.7	6.9	-4.0	-1.4	16.5	83.5	11.4
Trust in public authorities	8.7	-1.8	10.3	-6.5	1.7	23.3	83.5	14.4
Trust in retailers and service providers	1.8	2.5	2.2	-7.9	9.9	13.6	82.8	7.1
Trust in NGOs	0.1	1.3	8.2	2.3	-15.9	12.6	84.3	12.6
Trust in redress mechanisms	-2.1	8.3	12.4	-11.0	1.2	16.3	61.7	14.9
Trust in ADR	-2.5	8.7	9.0	-13.9	5.9	14.4	66.1	14.1
Trust in courts	-1.6	8.0	15.9	-8.0	-3.6	18.3	57.3	15.8
Trust in product safety	-3.6	-2.0	2.1	-1.9	2.1	28.6	93.5	15.5
Trust in environmental claims						22.3	79.7	13.8
Confidence in online shopping domestically						16.1	81.8	9.4
Compliance and enforcement								
Exposure to unfair commercial practices						-18.8	4.7	-12.1
Other illicit practices						-8.1	2.6	-5.6
Complaints and dispute resolution								
Problems and complaints (composite indicator)						0.0	90.4	1.5
Non-negligible problems, but no complaint						-0.7	27.3	7.2
No problems encountered			0.0	5.5	-3.2	-2.0	83.8	3.9

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		20.2	2.7	0.6	9.5	-1.0	57.9	4.4
Trust in product safety				-3.8	4.3	2.3	73.6	-2.8
Trust in environmental claims						2.8	73.2	4.4
Confidence in online selling domestically						1.3	73.5	16.3
Compliance and enforcement								
Prevalence of unfair commercial practices						-2.0	29.3	-0.9
Compliance with consumer legislation						5.9	73.0	4.9
Enforcement of consumer and product safety legislation			-3.1	3.7	0.7	5.0	78.7	16.7
Complaints and dispute resolution								
Participation in ADR mechanisms						2.2	20.6	-11.2

	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	-6	No Data	No Data	-3	51	
Length of judicial proceedings (days, 2015 data)							836.0	







- France has the EU's highest score on the knowledge and trust composite indicator
- Consumers in France have the second highest trust in NGOs in the EU
- French consumers' trust in redress mechanisms is the highest in the EU, with the highest trust in courts and the second highest in ADR
- Consumers in France have the third highest level of trust in product safety and in environmental claims in the EU
- Overall, trust in public authorities among French consumers has a positive trend, with slight drops observed between 2011 and 2012 and between 2009 and 2010 but with a big rise from 2014 to 2016
- Trust in courts is in the highest point since the first time the question was asked in France, showing a big increase since 2014 after having decreased between 2011 and 2014
- Retailers in France have the second highest confidence in online selling in the EU
- France has the EU's third highest score on the compliance and enforcement composite indicator
- Retailers in France are the most likely in the EU to believe consumer and product safety legislations are enforced

** comparison with previous years based on comparable questions only*

Croatia

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*					-1.8	4.3	35.4	-13.8
Trust in organisations					0.9	2.9	51.7	-20.5
Trust in public authorities					2.2	2.0	33.8	-35.3
Trust in retailers and service providers					5.7	3.1	65.4	-10.3
Trust in NGOs					-5.3	3.5	55.9	-15.9
Trust in redress mechanisms					2.2	0.0	29.8	-17.0
Trust in ADR					4.7	2.8	38.6	-13.4
Trust in courts					-0.3	-2.8	20.9	-20.6
Trust in product safety					-0.2	1.7	62.4	-15.6
Trust in environmental claims						-3.6	36.1	-29.8
Confidence in online shopping domestically						17.2	47.2	-25.2
Compliance and enforcement								
Exposure to unfair commercial practices						3.3	40.9	24.1
Other illicit practices						0.6	23.9	15.7
Complaints and dispute resolution								
Problems and complaints (composite indicator)						4.5	85.7	-3.2
Non-negligible problems, but no complaint						-2.2	18.5	-1.6
No problems encountered					1.8	6.0	73.6	-6.3

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*					1.2	0.2	36.2	-17.3
Trust in product safety					-1.9	5.6	72.5	-3.9
Trust in environmental claims						8.9	68.0	-0.9
Confidence in online selling domestically						5.8	65.1	7.9
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	No Data	No Data	No Data	0	5	
Compliance and enforcement								
Prevalence of unfair commercial practices						-11.7	31.1	0.9
Compliance with consumer legislation						8.6	64.8	-3.4
Enforcement of consumer and product safety legislation					-8.1	1.5	46.4	-15.6
Complaints and dispute resolution								
Participation in ADR mechanisms						-0.3	24.3	-7.4
Length of judicial proceedings (days, 2015 data)					-25.0	-105.0	310.0	

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*

Italy

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-8.5	13.7	-2.9	45.7	-3.5
Trust in organisations	8.4	14.2	-9.8	-1.3	1.6	4.1	60.2	-12.0
Trust in public authorities	12.3	14.7	-17.4	-3.8	2.3	3.5	53.6	-15.5
Trust in retailers and service providers	4.1	17.7	-8.9	-1.0	9.1	3.2	60.4	-15.3
Trust in NGOs	8.7	10.3	-3.0	0.9	-6.7	5.6	66.5	-5.3
Trust in redress mechanisms	-4.4	15.5	-6.3	-7.3	10.3	-3.4	33.6	-13.1
Trust in ADR	2.9	16.3	-3.8	-12.8	13.9	-4.6	38.6	-13.5
Trust in courts	-11.7	14.7	-8.8	-1.8	6.6	-2.2	28.7	-12.8
Trust in product safety	4.4	13.1	-6.2	-2.2	-4.7	4.3	59.2	-18.8
Trust in environmental claims						2.2	49.8	-16.0
Confidence in online shopping domestically						16.0	60.6	-11.8
Compliance and enforcement								
Exposure to unfair commercial practices						-2.0	23.4	6.6
Other illicit practices						-4.4	11.0	2.8
Complaints and dispute resolution								
Problems and complaints (composite indicator)						4.0	86.5	-2.4
Non-negligible problems, but no complaint						-1.6	19.9	-0.2
No problems encountered			-0.7	-7.2	-9.2	5.9	74.6	-5.4

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-2.8	-7.3	3.0	7.2	-4.2	52.5	-1.1
Trust in product safety				9.5	-8.6	6.4	71.2	-5.3
Trust in environmental claims						-1.0	63.4	-5.4
Confidence in online selling domestically						10.7	61.5	4.3
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	16	No Data	No Data	0	74	
Compliance and enforcement								
Prevalence of unfair commercial practices						-4.4	28.6	-1.6
Compliance with consumer legislation						1.6	63.3	-4.9
Enforcement of consumer and product safety legislation			-6.9	1.9	-1.7	4.5	63.1	1.1
Complaints and dispute resolution								
Participation in ADR mechanisms						2.0	21.6	-10.2
Length of judicial proceedings (days, 2015 data)					365.0	0.0	730.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

■ Retailers in Italy are the second least aware in the EU of ADR mechanisms

** comparison with previous years based on comparable questions only*

Cyprus

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-3.4	6.6	-0.2	38.5	-10.7
Trust in organisations	-10.9	8.8	-5.0	-0.8	-5.7	3.9	47.6	-24.6
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	-18.1	14.1	-2.8	-6.4	12.2	-7.5	43.6	-32.1
Trust in NGOs	3.6	1.4	-7.6	10.3	-16.1	8.2	51.2	-20.5
Trust in redress mechanisms	-0.5	4.1	3.8	2.4	-11.2	-4.2	30.5	-16.2
Trust in ADR	2.1	9.2	-5.9	-5.3	-11.0	-5.1	34.2	-17.9
Trust in courts	-3.0	-1.0	13.4	10.0	-11.5	-3.4	26.9	-14.6
Trust in product safety	-6.7	8.3	-6.7	0.9	3.2	-5.7	54.9	-23.2
Trust in environmental claims						-8.8	41.6	-24.3
Confidence in online shopping domestically						-1.5	43.2	-29.2
Compliance and enforcement								
Exposure to unfair commercial practices						-4.2	18.0	1.2
Other illicit practices						-3.7	5.7	-2.5
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-3.8	87.7	-1.2
Non-negligible problems, but no complaint						16.1	40.8	20.6
No problems encountered			-0.6	-18.8	26.5	-5.5	83.2	3.2

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		11.5	-13.4	4.4	-18.9	14.2	47.3	-6.2
Trust in product safety				-16.3	27.5	-12.4	59.6	-16.9
Trust in environmental claims						6.7	65.0	-3.9
Confidence in online selling domestically						11.5	58.1	0.9
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	10	-103	-33	3	53	
Compliance and enforcement								
Prevalence of unfair commercial practices						4.5	36.8	6.7
Compliance with consumer legislation						0.9	62.1	-6.0
Enforcement of consumer and product safety legislation			-3.2	6.4	0.3	-2.5	53.5	-8.5
Complaints and dispute resolution								
Participation in ADR mechanisms						0.8	17.1	-14.7
Length of judicial proceedings (days, 2015 data)							No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-1.5	7.0	6.8	48.8	-0.4
Trust in organisations	-8.8	12.2	6.6	-2.8	-5.3	-0.3	57.9	-14.2
Trust in public authorities	-19.6	17.6	7.1	-2.3	-1.8	-5.9	54.3	-14.8
Trust in retailers and service providers	1.1	8.5	2.6	-3.0	3.4	9.3	77.0	1.3
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 courts	-8.5	1.1	20.3	0.9	-6.6	-10.0	18.9	-22.6
Trust in product safety	-10.6	7.9	1.9	4.8	-1.8	0.7	64.4	-13.7
Trust in environmental claims						7.5	66.1	0.2
Confidence in online shopping domestically						6.3	50.2	-22.2
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	4.4	82.2	2.3

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		10.9	1.4	3.6	-5.0	5.0	51.8	-1.8
Trust in product safety				-2.6	9.5	0.7	75.7	-0.7
Trust in environmental claims						2.8	78.1	9.3
Confidence in online selling domestically						-6.4	54.3	-2.9
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	No Data	0	22	-18	5	
Compliance and enforcement								
Prevalence of unfair commercial practices						-4.2	24.7	-5.4
Compliance with consumer legislation						-5.8	66.2	-2.0
Enforcement of consumer and product safety legislation			4.7	0.9	1.6	-3.8	51.1	-10.9
Complaints and dispute resolution								
Participation in ADR mechanisms						2.4	16.2	-15.5
Length of judicial proceedings (days, 2015 data)					-265.0	128.0	403.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-13.1	-2.0	6.7	36.5	-12.7
Trust in organisations	-1.3	6.6	7.6	1.1	4.0	-3.4	50.7	-21.5
Trust in public authorities	-11.9	11.5	2.2	0.1	7.5	-3.6	41.4	-27.7
Trust in retailers and service providers	7.4	2.0	14.0	-0.4	11.9	-5.1	63.6	-12.1
Trust in NGOs	0.7	6.2	6.8	3.5	-7.4	-1.6	46.9	-24.8
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 courts	-5.2	6.5	8.7	-0.1	-3.5	1.3	23.6	-17.9
Trust in product safety	-15.5	1.8	10.1	5.9	6.6	-2.4	63.9	-14.2
Trust in environmental claims						-4.2	51.8	-14.1
Confidence in online shopping domestically						2.3	46.6	-25.8
Compliance and enforcement								
Exposure to unfair commercial practices						-2.1	21.4	4.6
Other illicit practices						-3.3	9.2	1.0
Complaints and dispute resolution								
Problems and complaints (composite indicator)						1.0	88.3	-0.6
Non-negligible problems, but no complaint						-5.1	27.3	7.2
No problems encountered			5.5	-4.1	3.9	0.9	83.4	3.5

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		3.6	5.5	2.7	1.1	-6.6	39.5	-14.1
Trust in product safety				-0.5	-2.8	8.4	83.6	7.1
Trust in environmental claims						0.8	54.5	-14.3
Confidence in online selling domestically						17.4	71.8	14.6
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	-4	1	16	-8	13	
Compliance and enforcement								
Prevalence of unfair commercial practices						1.2	31.7	1.5
Compliance with consumer legislation						2.9	67.4	-0.8
Enforcement of consumer and product safety legislation			8.2	0.9	-5.3	7.0	61.1	-0.9
Complaints and dispute resolution								
Participation in ADR mechanisms						-3.4	12.3	-19.5
Length of judicial proceedings (days, 2015 data)					31.0	66.0	236.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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	2014-2012	2016-2014	2016	country - EU-28
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 courts	12.0	4.2	13.2	1.3	3.0	-2.2	51.2	9.7
Trust in product safety	0.5	4.3	-14.1	8.4	0.9	8.5	89.0	11.0
Trust in environmental claims						3.6	78.2	12.4
Confidence in online shopping domestically						11.0	82.4	10.0
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
No problems encountered			-3.9	5.4	-1.8	-6.5	81.2	1.3

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		24.4	-12.0	3.6	-4.8	-2.8	51.0	-2.5
Trust in product safety				-1.4	-3.2	-7.7	73.3	-3.1
Trust in environmental claims						-2.9	73.7	4.9
Confidence in online selling domestically						15.1	58.3	1.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	-64	-32	-211	-34	1771	
Compliance and enforcement								
Prevalence of unfair commercial practices						-2.5	19.9	-10.3
Compliance with consumer legislation						-1.4	76.1	7.9
Enforcement of consumer and product safety legislation			2.5	17.5	-7.0	6.4	72.0	10.0
Complaints and dispute resolution								
Participation in ADR mechanisms						-0.7	29.3	-2.5
Length of judicial proceedings (days, 2015 data)							No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-10.6	-0.3	10.8	45.8	-3.5
Trust in organisations	-6.0	8.5	-2.0	1.5	11.2	6.5	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 courts	-3.3	-6.5	13.2	7.1	-0.6	-8.7	18.8	-22.7
Trust in product safety	1.7	1.9	-1.3	3.5	1.2	4.4	76.9	-1.2
Trust in environmental claims						12.9	77.7	11.9
Confidence in online shopping domestically						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
No problems encountered			8.0	-11.0	0.8	2.7	74.9	-5.0

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-3.0	7.7	0.3	-7.6	-4.5	49.9	-3.6
Trust in product safety				9.7	-7.2	3.2	83.1	6.7
Trust in environmental claims						-8.6	75.7	6.8
Confidence in online selling domestically						0.1	31.1	-26.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	-5	-74	-3	-3	22	
Compliance and enforcement								
Prevalence of unfair commercial practices						-13.3	34.0	3.9
Compliance with consumer legislation						-4.6	57.6	-10.5
Enforcement of consumer and product safety legislation			3.9	7.1	0.2	-4.1	66.3	4.4
Complaints and dispute resolution								
Participation in ADR mechanisms						5.2	50.0	18.2
Length of judicial proceedings (days, 2015 data)						-68.0	146.0	

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*

Malta

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-3.4	4.0	0.1	47.4	-1.8
Trust in organisations	-5.9	5.0	3.1	1.4	-0.3	0.2	64.3	-7.9
Trust in public authorities	-3.4	7.7	0.7	1.4	-2.2	2.1	69.4	0.3
Trust in retailers and service providers	-12.5	3.4	5.6	-6.6	15.7	-3.2	57.8	-17.9
Trust in NGOs	-1.9	4.1	3.0	9.3	-14.2	1.8	65.6	-6.1
Trust in redress mechanisms	0.2	2.8	6.2	4.0	3.0	0.0	38.2	-8.6
Trust in ADR	2.4	1.1	9.6	1.4	4.8	0.8	49.6	-2.4
Trust in courts	-2.0	4.5	2.7	6.7	1.2	-0.8	26.7	-14.8
Trust in product safety	-19.3	13.0	2.0	-0.2	-6.1	-5.7	61.1	-16.9
Trust in environmental claims						-7.2	49.8	-16.0
Confidence in online shopping domestically						7.0	52.2	-20.2
Compliance and enforcement								
Exposure to unfair commercial practices						5.4	20.5	3.6
Other illicit practices						6.2	18.6	10.4
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-3.7	85.9	-3.0
Non-negligible problems, but no complaint						5.1	20.2	0.0
No problems encountered			-3.3	5.4	1.5	-6.8	77.1	-2.8

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		36.5	-15.2	-0.6	-8.7	-11.1	46.3	-7.2
Trust in product safety				8.9	-1.4	9.7	89.9	13.5
Trust in environmental claims						3.3	67.6	-1.2
Confidence in online selling domestically						-16.9	55.0	-2.2
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	14	No Data	No Data	No Data	No Data	
Compliance and enforcement								
Prevalence of unfair commercial practices						-4.9	30.1	0.0
Compliance with consumer legislation						1.0	67.2	-0.9
Enforcement of consumer and product safety legislation			2.5	13.4	-3.6	15.1	71.7	9.7
Complaints and dispute resolution								
Participation in ADR mechanisms						8.8	62.3	30.6
Length of judicial proceedings (days, 2015 data)							No Data	

Knowledge & Trust

Compliance & Enforcement

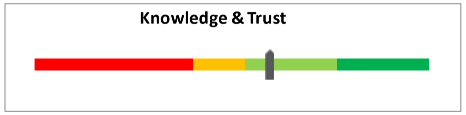
Complaints & Dispute Resolution

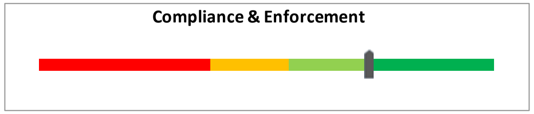
- Consumers in Malta have the second lowest trust in retailers and service providers in the EU
- Retailers in Malta have the second highest trust in non-food products safety in the EU
- Malta has the third highest proportion in the EU of consumers who have been exposed to other illicit commercial practices from domestic retailers
- Malta has the EU's second highest score on the complaints and dispute resolution composite indicator
- Malta has the third lowest score in the EU on the problems and complaints composite indicator
- Retailers in Malta are the most aware in the EU of ADR mechanisms
- Retailers in Malta are the second most likely in the EU to participate in ADR mechanisms

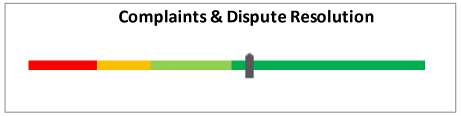
** comparison with previous years based on comparable questions only*

Netherlands

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28	Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust																	
Knowledge of consumer rights*				1.6	-0.9	0.6	43.1	-6.2	Knowledge of consumer rights*		-0.5	15.6	4.1	-5.3	0.5	55.7	2.1
Trust in organisations	-10.0	5.4	0.4	4.0	0.5	-3.9	72.7	0.5									
Trust in public authorities	-6.4	4.4	2.3	10.2	-2.1	-2.1	73.8	4.7									
Trust in retailers and service providers	-9.7	9.2	-8.2	-5.0	16.8	-1.7	76.7	1.0									
Trust in NGOs	-13.9	2.5	7.1	6.9	-13.3	-7.9	67.6	-4.1									
Trust in redress mechanisms	-15.7	9.5	7.8	-2.8	1.5	-8.4	39.9	-6.9									
Trust in ADR	-18.1	11.8	6.4	-5.3	5.2	-11.9	43.7	-8.3									
Trust in courts	-13.3	7.2	9.3	-0.2	-2.2	-4.9	36.0	-5.5									
Trust in product safety	14.3	8.3	5.7	2.5	-4.3	-3.0	78.8	0.8	Trust in product safety				3.7	-6.2	1.7	85.0	8.6
Trust in environmental claims						-2.5	48.3	-17.5	Trust in environmental claims						-6.1	59.9	-8.9
Confidence in online shopping domestically						9.9	80.1	7.7	Confidence in online selling domestically						-4.6	61.0	3.8
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)										No Data	No Data	23	-41	-8	0	0	
Compliance and enforcement																	
Exposure to unfair commercial practices						-0.6	15.9	-0.9	Prevalence of unfair commercial practices						-4.5	27.3	-2.9
Other illicit practices						-0.1	7.2	-1.0	Compliance with consumer legislation						-1.1	73.6	5.4
									Enforcement of consumer and product safety legislation			14.7	-4.3	-2.7	-0.1	66.6	4.6
Complaints and dispute resolution																	
Problems and complaints (composite indicator)						1.0	89.8	0.9	Participation in ADR mechanisms						-2.9	42.5	10.7
Non-negligible problems, but no complaint						1.6	10.0	-10.1									
No problems encountered			-2.2	-20.2	13.8	-0.7	77.4	-2.5									
Length of judicial proceedings (days, 2015 data)																271.0	







■ Retailers in the Netherlands are the second 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	2014-2012	2016-2014	2016	country - EU-28	Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust																	
Knowledge of consumer rights*				1.7	0.4	10.8	55.1	5.9	Knowledge of consumer rights*		-0.4	-2.7	3.5	-2.9	2.4	57.3	3.7
Trust in organisations	4.0	6.7	1.8	-3.5	-0.9	7.7	84.0	11.8									
Trust in public authorities	-1.2	10.9	0.0	-3.2	6.4	3.6	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 courts	4.1	6.9	7.9	-8.5	5.4	11.7	54.3	12.8									
Trust in product safety	11.7	8.2	-8.5	1.8	6.1	11.3	92.5	14.5	Trust in product safety				5.6	8.3	-6.4	79.1	2.6
Trust in environmental claims						20.9	82.5	16.6	Trust in environmental claims						1.7	70.9	2.0
Confidence in online shopping domestically						16.1	84.0	11.6	Confidence in online selling domestically						6.9	53.1	-4.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)										No Data	No Data	-1	69	-2	93	371	
Compliance and enforcement																	
Exposure to unfair commercial practices						-8.6	3.4	-13.4	Prevalence of unfair commercial practices						1.3	30.0	-0.1
Other illicit practices						-5.4	2.4	-5.8	Compliance with consumer legislation						-0.5	67.9	-0.3
									Enforcement of consumer and product safety legislation			-1.0	3.9	-7.4	-0.6	58.0	-4.0
Complaints and dispute resolution																	
Problems and complaints (composite indicator)						-1.8	90.2	1.3	Participation in ADR mechanisms						-3.9	38.4	6.7
Non-negligible problems, but no complaint						20.4	24.1	4.0									
No problems encountered			-0.5	-8.7	2.8	0.5	83.0	3.1									
Length of judicial proceedings (days, 2015 data)																No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- Austria has the EU's third highest score on the knowledge and trust composite indicator
- Consumers in Austria have the third highest trust in organizations 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

Poland

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-1.0	-1.9	4.5	48.2	-1.0
Trust in organisations	-2.3	8.5	7.7	-4.8	6.7	5.7	66.5	-5.7
Trust in public authorities	-2.2	8.7	7.4	-6.7	6.8	7.5	58.6	-10.6
Trust in retailers and service providers	-1.4	10.3	4.4	-5.6	12.6	6.1	74.1	-1.6
Trust in NGOs	-3.4	6.5	11.2	-2.2	0.7	3.4	66.8	-5.0
Trust in redress mechanisms	-3.2	6.6	2.3	0.3	3.0	-1.3	33.9	-12.8
Trust in ADR	-2.6	10.1	-2.2	1.2	1.5	-0.9	40.6	-11.4
Trust in courts	-3.8	3.1	6.8	-0.6	4.5	-1.8	27.3	-14.2
Trust in product safety	-19.0	16.4	-2.2	0.4	5.7	8.0	79.1	1.1
Trust in environmental claims						4.4	64.6	-1.3
Confidence in online shopping domestically						9.3	67.3	-5.1
Compliance and enforcement								
Exposure to unfair commercial practices						-4.4	32.4	15.6
Other illicit practices						-2.9	12.5	4.3
Complaints and dispute resolution								
Problems and complaints (composite indicator)						1.8	87.6	-1.3
Non-negligible problems, but no complaint						-2.8	10.7	-9.4
No problems encountered			0.5	-12.7	4.3	1.5	72.1	-7.8

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		4.5	-2.4	4.3	3.2	-1.1	49.5	-4.1
Trust in product safety				3.7	-0.5	5.3	75.1	-1.4
Trust in environmental claims						1.9	74.7	5.9
Confidence in online selling domestically						2.9	47.9	-9.3
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	0	0	-1	6	16	
Compliance and enforcement								
Prevalence of unfair commercial practices						0.1	57.1	27.0
Compliance with consumer legislation						4.5	61.9	-6.2
Enforcement of consumer and product safety legislation			-3.7	-1.2	-12.5	3.6	43.2	-18.8
Complaints and dispute resolution								
Participation in ADR mechanisms						3.0	26.0	-5.8
Length of judicial proceedings (days, 2015 data)					11.0		No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- With the exception of a decline between 2011 and 2012, consumer trust in retailers and service providers has been steadily increasing since 2009 in Poland
- Poland has the EU's lowest score on the compliance and enforcement composite indicator
- Retailers in Poland are the most likely in the EU to have encountered UCPs from their competitors
- Retailers in Poland are the least likely in the EU to believe consumer and product safety legislations are enforced
- Consumers in Poland are the least likely to not have experienced any problems among the EU28.

** comparison with previous years based on comparable questions only*

Portugal

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-1.9	-0.4	1.9	42.6	-6.6
Trust in organisations	16.1	-0.5	3.6	6.6	-4.0	0.8	62.1	-10.1
Trust in public authorities	18.5	-3.3	1.0	2.1	-1.1	4.7	59.8	-9.3
Trust in retailers and service providers	7.4	6.7	4.9	8.5	-2.7	-2.6	58.9	-16.8
Trust in NGOs	22.5	-4.7	5.0	9.1	-8.2	0.3	67.7	-4.1
Trust in redress mechanisms	6.1	1.0	11.4	2.4	-4.4	3.9	34.7	-12.1
Trust in ADR	13.1	-0.2	12.9	0.8	-5.5	2.5	40.6	-11.4
Trust in courts	-0.8	2.2	10.0	4.1	-3.3	5.3	28.8	-12.7
Trust in product safety	-2.3	9.8	-8.4	7.7	-4.6	1.7	61.4	-16.6
Trust in environmental claims						-0.6	59.7	-6.1
Confidence in online shopping domestically						2.0	40.8	-31.6
Compliance and enforcement								
Exposure to unfair commercial practices						0.8	21.3	4.5
Other illicit practices						-2.1	9.0	0.8
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-2.6	88.3	-0.6
Non-negligible problems, but no complaint						5.2	14.1	-6.0
No problems encountered			2.1	-8.5	4.2	-4.6	80.4	0.5

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-11.5	11.2	4.1	-5.6	0.9	54.2	0.7
Trust in product safety				4.4	2.4	-3.7	67.2	-9.2
Trust in environmental claims						0.4	65.6	-3.2
Confidence in online selling domestically						-10.5	57.2	0.0
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	19	-15	52	-3	55	
Compliance and enforcement								
Prevalence of unfair commercial practices						-6.0	26.6	-3.5
Compliance with consumer legislation						5.8	60.3	-7.9
Enforcement of consumer and product safety legislation			7.6	-1.7	-12.5	8.2	64.3	2.3
Complaints and dispute resolution								
Participation in ADR mechanisms						21.6	52.2	20.4
Length of judicial proceedings (days, 2015 data)						-29.0	153.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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*

Romania

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-11.0	0.0	0.2	36.0	-13.2
Trust in organisations	12.2	-0.9	6.1	0.4	3.7	7.3	61.2	-11.0
Trust in public authorities	11.5	-3.1	6.9	-1.1	1.9	5.4	55.1	-14.0
Trust in retailers and service providers	12.9	0.0	6.3	-2.8	14.2	7.1	70.1	-5.6
Trust in NGOs	12.2	0.4	5.0	5.1	-5.0	9.3	58.4	-13.3
Trust in redress mechanisms	9.9	0.1	13.7	2.3	-2.7	7.7	55.5	8.7
Trust in ADR	12.9	0.7	13.1	-0.2	-2.0	7.0	60.3	8.2
Trust in courts	7.0	-0.5	14.3	4.8	-3.3	8.3	50.7	9.2
Trust in product safety	-3.5	7.1	7.9	0.7	3.1	6.6	56.5	-21.5
Trust in environmental claims						8.9	58.0	-7.8
Confidence in online shopping domestically						7.1	57.3	-15.2
Compliance and enforcement								
Exposure to unfair commercial practices						-5.3	20.7	3.9
Other illicit practices						-5.0	16.3	8.1
Complaints and dispute resolution								
Problems and complaints (composite indicator)						0.0	83.7	-5.2
Non-negligible problems, but no complaint						-10.3	28.7	8.6
No problems encountered			0.7	4.9	-7.2	-2.1	75.1	-4.8

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		9.9	-3.1	1.7	10.7	-1.4	54.9	1.4
Trust in product safety				5.8	-6.4	-0.5	51.7	-24.8
Trust in environmental claims						-6.3	76.6	7.8
Confidence in online selling domestically						-2.3	47.4	-9.8
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	0	0	No Data	No Data	No Data	
Compliance and enforcement								
Prevalence of unfair commercial practices						-3.7	37.6	7.4
Compliance with consumer legislation						0.0	71.0	2.9
Enforcement of consumer and product safety legislation			21.6	-2.3	-4.6	-4.3	66.2	4.2
Complaints and dispute resolution								
Participation in ADR mechanisms						-6.4	21.3	-10.5
Length of judicial proceedings (days, 2015 data)					-370.0	-130.0	230.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- Consumers in Romania have the third lowest level of knowledge of consumer rights in the EU
- With the exception of the period between 2011 and 2012, consumer trust in retailers and service providers in Romania has been gradually increasing since 2008
- There has been a consistent increase in the degree of consumer trust in redress mechanisms, in ADR and in courts in Romania since 2008
- Retailers in Romania have the lowest trust in non-food products safety in the EU
- Romania has the EU's third lowest score on the complaints and dispute resolution composite indicator
- Romania scores has the lowest score on the consumers' problems and complaints composite indicator in the EU

** comparison with previous years based on comparable questions only*

Slovenia

Knowledge and Trust

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge of consumer rights*				-10.2	12.6	0.2	42.8	-6.4
Trust in organisations	3.1	0.1	-7.2	0.7	0.4	8.9	58.0	-14.2
Trust in public authorities	2.6	-1.3	-9.2	0.6	-0.3	9.8	42.9	-26.3
Trust in retailers and service providers	4.1	5.7	-6.7	-8.2	10.3	7.0	72.4	-3.3
Trust in NGOs	2.7	-4.0	-5.6	9.7	-8.9	9.7	58.6	-13.1
Trust in redress mechanisms	-5.2	-1.5	-2.7	9.8	-8.6	21.3	42.8	-4.0
Trust in ADR	-2.8	-5.3	-0.5	3.1	-4.8	5.3	34.4	-17.6
Trust in courts	-7.6	2.3	-4.8	16.5	-12.5	37.3	51.1	9.6
Trust in product safety	-10.8	4.3	-7.4	4.2	-10.3	0.6	59.9	-18.1
Trust in environmental claims						-0.9	48.3	-17.5
Confidence in online shopping domestically						11.9	61.5	-10.9

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge of consumer rights*		-8.1	1.7	4.6	-1.0	-4.3	47.3	-6.2
Trust in product safety				0.0	-1.2	-3.4	74.0	-2.5
Trust in environmental claims						7.6	72.0	3.2
Confidence in online selling domestically						27.6	72.9	15.7
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	39	-97	-125	0	0	

Compliance and enforcement

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Exposure to unfair commercial practices						4.1	23.5	6.7
Other illicit practices						0.3	9.7	1.4

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Prevalence of unfair commercial practices						5.8	31.6	1.5
Compliance with consumer legislation						3.5	58.3	-9.8
Enforcement of consumer and product safety legislation			-8.4	9.3	-7.1	4.3	54.4	-7.6

Complaints and dispute resolution

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Problems and complaints (composite indicator)						1.0	93.0	4.1
Non-negligible problems, but no complaint						-6.8	11.8	-8.3
No problems encountered			3.9	-12.0	8.9	-0.7	86.4	6.4

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Participation in ADR mechanisms						16.1	47.2	15.4
Length of judicial proceedings (days, 2015 data)					-59.0	89.0	270.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- Consumer trust in public authorities in Slovenia is the third lowest in the EU28
- The degree of consumer trust in courts has increased a lot since 2014, after a period of fluctuation between 2008 and 2014
- Slovenia scores first in the EU28 on the consumers' problems and complaints composite indicator
- Slovenia has the second highest proportion of consumers who did not encounter any problem

** comparison with previous years based on comparable questions only*

Slovakia

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28	Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust																	
Knowledge of consumer rights*				3.5	5.1	3.0	59.7	10.5	Knowledge of consumer rights*		21.3	-12.1	3.6	-1.2	-3.0	45.1	-8.5
Trust in organisations	-0.9	1.5	6.5	1.7	-0.2	0.5	57.4	-14.8									
Trust in public authorities	-0.8	1.4	6.8	-3.6	1.5	0.0	50.9	-18.2									
Trust in retailers and service providers	0.7	2.4	6.5	-0.2	10.8	1.3	73.6	-2.1									
Trust in NGOs	-2.6	0.6	6.1	8.9	-12.8	0.4	47.8	-24.0									
Trust in redress mechanisms	2.1	2.3	7.7	6.4	7.4	-13.5	27.2	-19.6									
Trust in ADR	4.1	3.3	6.6	10.3	9.5	-18.4	32.9	-19.2									
Trust in courts	0.2	1.4	8.8	2.5	5.3	-8.6	21.4	-20.1									
Trust in product safety	4.9	9.5	-12.2	1.3	-6.2	8.4	67.2	-10.9	Trust in product safety				7.9	-2.2	7.0	78.1	1.7
Trust in environmental claims						1.8	53.2	-12.7	Trust in environmental claims						2.3	61.7	-7.1
Confidence in online shopping domestically						8.0	64.3	-8.1	Confidence in online selling domestically						-1.0	42.5	-14.7
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)										No Data	No Data	-10	-1	-8	0	4	
Compliance and enforcement																	
Exposure to unfair commercial practices						-2.1	29.6	12.8	Prevalence of unfair commercial practices						-1.9	47.4	17.2
Other illicit practices						-4.2	13.5	5.2	Compliance with consumer legislation						-3.3	57.4	-10.7
									Enforcement of consumer and product safety legislation			11.8	-5.1	-4.5	0.6	51.3	-10.7
Complaints and dispute resolution																	
Problems and complaints (composite indicator)						-0.3	88.4	-0.6	Participation in ADR mechanisms						-4.4	19.8	-12.0
Non-negligible problems, but no complaint						2.9	11.4	-8.8									
No problems encountered			-1.9	-10.0	10.3	1.2	77.7	-2.2									
Length of judicial proceedings (days, 2015 data)														-73.0	62.0	413.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- Slovakia scores first on consumer knowledge of consumer rights in the EU
- Consumer trust in retailers and service providers has steadily increased since 2008
- Consumer trust in ADR in Slovakia has sharply decreased since 2014, after a steady gradual increase from 2008 until then
- Retailers in Slovakia are the third most likely in the EU to encounter UCPs from their competitors
- Retailers in Slovakia are the second least 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*

Finland

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-8.6	-0.9	0.4	38.6	-10.6
Trust in organisations	-6.5	-2.5	4.5	0.1	3.3	-3.0	77.2	5.0
Trust in public authorities	-4.9	-2.8	3.4	6.5	1.5	-5.3	78.9	9.8
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
Compliance and enforcement								
Exposure to unfair commercial practices						3.8	29.6	12.8
Other illicit practices						2.3	8.2	0.0
Complaints and dispute resolution								
Problems and complaints (composite indicator)						0.8	89.7	0.8
Non-negligible problems, but no complaint						-3.8	5.5	-14.6
No problems encountered			3.6	-11.1	3.5	0.9	72.7	-7.2

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		4.6	-3.2	1.2	-6.3	-1.2	55.9	2.4
Trust in product safety				6.1	-2.7	-1.7	92.0	15.6
Trust in environmental claims						3.7	86.1	17.3
Confidence in online selling domestically						1.5	73.2	16.0
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	176	-185	2	36	160	
Compliance and enforcement								
Prevalence of unfair commercial practices						0.5	32.1	1.9
Compliance with consumer legislation						-1.5	76.0	7.8
Enforcement of consumer and product safety legislation			-3.4	2.4	0.0	1.3	74.8	12.8
Complaints and dispute resolution								
Participation in ADR mechanisms						1.4	44.9	13.2
Length of judicial proceedings (days, 2015 data)							No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

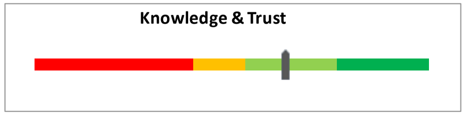
- During the last 5 years, knowledge of consumer rights among Finnish consumers has been consistently declining, with the biggest drop taking place between 2012 and 2014.
- Retailers in Finland have the highest trust in non-food products safety in the EU
- Retailers in Finland have the highest trust 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

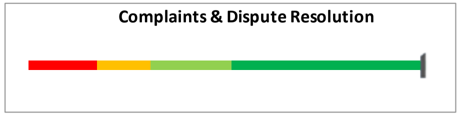
** comparison with previous years based on comparable questions only*

Sweden

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-7.9	-2.3	-1.7	41.6	-7.7
Trust in organisations	-9.9	5.1	-0.5	1.6	-3.8	-0.6	65.8	-6.4
Trust in public authorities	-9.4	7.2	-0.5	3.4	0.5	-0.3	74.7	5.6
Trust in retailers and service providers	-8.6	6.1	-2.4	-9.2	12.4	1.1	72.4	-3.3
Trust in NGOs	-11.6	2.0	1.5	10.7	-24.2	-2.7	50.2	-21.5
Trust in redress mechanisms	-19.0	8.1	2.9	4.2	-3.7	-0.8	28.3	-18.5
Trust in ADR	-17.3	6.3	3.2	1.9	-0.1	0.7	37.3	-14.8
Trust in courts	-20.6	9.8	2.7	6.4	-7.3	-2.3	19.2	-22.3
Trust in product safety	-4.8	-1.1	1.6	-8.5	3.6	3.3	68.5	-9.6
Trust in environmental claims						2.2	51.2	-14.7
Confidence in online shopping domestically						8.6	80.1	7.7
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)								
Compliance and enforcement								
Exposure to unfair commercial practices						0.9	26.4	9.6
Other illicit practices						3.0	11.0	2.7
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-1.1	90.0	1.1
Non-negligible problems, but no complaint						1.5	6.8	-13.3
No problems encountered			-1.2	-16.5	15.9	-0.5	79.5	-0.4
Length of judicial proceedings (days, 2015 data)								

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		8.6	2.1	-0.8	-3.1	-1.6	61.5	8.0
Trust in product safety				3.6	-5.6	5.9	87.9	11.5
Trust in environmental claims						2.7	79.7	10.8
Confidence in online selling domestically						5.8	61.6	4.4
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	878	-813	-15	-22	111	
Compliance and enforcement								
Prevalence of unfair commercial practices						-3.0	26.2	-3.9
Compliance with consumer legislation						0.6	71.7	3.6
Enforcement of consumer and product safety legislation			6.8	13.1	-4.9	7.1	66.2	4.2
Complaints and dispute resolution								
Participation in ADR mechanisms						-1.9	67.2	35.5
Length of judicial proceedings (days, 2015 data)							No Data	





- Consumer trust in courts in Sweden is the third lowest in the EU28
- Retailers in Sweden have the second highest knowledge of consumers' rights in the EU
- Retailers in Sweden have the third highest trust in non-food products safety and in environmental claims in the EU
- Sweden has the EU's highest score on the complaints and dispute resolution composite indicator
- Sweden scores second last in the EU on consumers who did not make a complaint even though the problems they faced cannot be defined as negligible.
- Retailers in Sweden are the most likely in the EU to participate in ADR mechanisms

** comparison with previous years based on comparable questions only*

UK

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-5.4	1.3	17.6	55.2	5.9
Trust in organisations	3.0	7.6	-2.8	0.6	-2.8	9.2	85.3	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 courts	-10.8	21.5	-5.9	0.9	-1.5	11.1	56.0	14.5
Trust in product safety	-1.1	-1.0	2.8	-3.3	-1.0	10.6	94.4	16.3
Trust in environmental claims						13.0	80.7	14.8
Confidence in online shopping domestically						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
No problems encountered			-6.6	-8.2	3.8	9.0	82.1	2.2

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-0.1	-3.4	4.3	-8.5	2.0	43.6	-9.9
Trust in product safety				11.2	-1.9	1.2	84.5	8.1
Trust in environmental claims						-2.1	76.6	7.7
Confidence in online selling domestically						-6.3	51.7	-5.5
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	222	475	367	95	1253	
Compliance and enforcement								
Prevalence of unfair commercial practices						0.4	22.9	-7.2
Compliance with consumer legislation						-3.6	76.3	8.2
Enforcement of consumer and product safety legislation			8.1	3.4	-6.4	-4.0	73.1	11.1
Complaints and dispute resolution								
Participation in ADR mechanisms						9.3	35.5	3.7
Length of judicial proceedings (days, 2015 data)							No Data	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

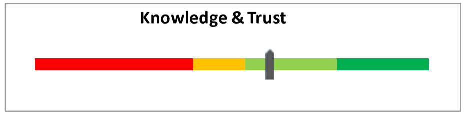
- The United Kingdom scores first in consumer trust in organizations, in retailers and service providers, in NGOs and in ADR.
- Consumer trust in redress mechanisms and in courts in the United Kingdom are the second highest in the EU28
- Consumer trust in public authorities in the United Kingdom is the 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

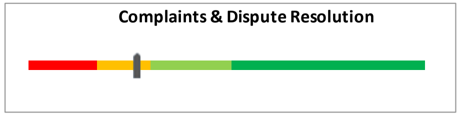
** comparison with previous years based on comparable questions only*

Iceland

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				0.3	-3.6	4.5	48.1	-1.1
Trust in organisations				-5.7	12.2	0.7	58.4	-13.8
Trust in public authorities				-4.3	16.6	0.1	45.5	-23.7
Trust in retailers and service providers				-8.2	12.9	-0.9	63.4	-12.3
Trust in NGOs				-4.7	7.0	3.0	66.3	-5.4
Trust in redress mechanisms				-3.3	1.2	-5.1	32.7	-14.1
Trust in ADR				-6.1	-6.3	-7.6	29.8	-22.2
Trust in courts				-0.6	8.7	-2.7	35.5	-6.0
Trust in product safety				2.7	3.4	0.1	69.6	-8.4
Trust in environmental claims						-5.9	45.5	-20.3
Confidence in online shopping domestically						6.9	78.5	6.1
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	No Data	No Data	No Data	No Data	No Data	
Compliance and enforcement								
Exposure to unfair commercial practices						1.0	13.0	-3.8
Other illicit practices						2.9	14.5	6.3
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-1.1	89.2	0.2
Non-negligible problems, but no complaint						1.5	11.5	-8.6
No problems encountered				-5.7	2.0	0.5	78.9	-1.0
Length of judicial proceedings (days, 2015 data)							No Data	

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		15.0	3.1	0.9	-9.6	-2.2	57.5	4.0
Trust in product safety				11.0	-2.7	-6.6	70.0	-6.5
Trust in environmental claims						13.4	75.3	6.4
Confidence in online selling domestically						-3.1	68.0	10.8
Compliance and enforcement								
Prevalence of unfair commercial practices						-6.1	23.7	-6.4
Compliance with consumer legislation						0.4	74.0	5.8
Enforcement of consumer and product safety legislation			-7.0	5.2	-7.6	9.8	57.1	-4.8
Complaints and dispute resolution								
Participation in ADR mechanisms						-8.1	26.9	-4.9





- Consumer knowledge of unsolicited products in Iceland is the second highest of all 30 countries
- Iceland scores third of all 30 countries surveyed on consumer trust in ADR, but trust in ADR has been consistently declining since 2011.
- Consumers' trust in environmental claims in Iceland is the third lowest of all 30 countries
- Retailers in Iceland are the least aware about ADR mechanisms in all 30 countries

** comparison with previous years based on comparable questions only*

Norway

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-2.3	-3.5	-0.5	51.7	2.5
Trust in organisations				-5.0	9.0	-3.9	73.1	0.9
Trust in public authorities				-4.2	10.9	-1.9	81.5	12.3
Trust in retailers and service providers				-11.9	22.0	-0.5	78.5	2.8
Trust in NGOs				1.1	-6.0	-9.4	59.3	-12.4
Trust in redress mechanisms				-5.2	8.2	-8.3	43.1	-3.7
Trust in ADR				-8.8	8.7	-8.2	47.0	-5.0
Trust in courts				-1.7	7.7	-8.4	39.2	-2.3
Trust in product safety				0.1	1.0	1.6	84.4	6.3
Trust in environmental claims						0.8	63.1	-2.7
Confidence in online shopping domestically						7.9	87.2	14.8
National public funding to consumer organisations (in € per 1000 inhabitants, 2015 data)	No Data	No Data	No Data	674	-854	186	2526	
Compliance and enforcement								
Exposure to unfair commercial practices						0.7	20.3	3.5
Other illicit practices						-0.7	8.5	0.3
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-0.5	89.8	0.9
Non-negligible problems, but no complaint						-1.3	12.2	-8.0
No problems encountered				-18.4	18.5	-1.9	79.6	-0.3
Length of judicial proceedings (days, 2015 data)							No Data	

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	country - EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-6.5	4.4	4.6	-11.2	-3.0	54.1	0.5
Trust in product safety				-0.7	-5.9	3.9	84.0	7.6
Trust in environmental claims						2.5	81.2	12.4
Confidence in online selling domestically						-9.0	50.8	-6.4
Compliance and enforcement								
Prevalence of unfair commercial practices						-5.3	24.4	-5.8
Compliance with consumer legislation						-1.0	72.0	3.9
Enforcement of consumer and product safety legislation			-3.3	2.4	6.3	-8.7	69.2	7.3
Complaints and dispute resolution								
Participation in ADR mechanisms						-6.4	40.1	8.3

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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 audit[26]. 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 %	
Trust in organisations: Average percentage of consumers who agree that in their country public authorities protect their rights as a consumer; retailers and service providers respect their rights as a consumer; and non-governmental consumer organisations protect their rights as a consumer.	
Trust in redress mechanisms: Average percentage of consumers who agree that in their country it is easy to settle disputes with retailers and service providers through an out-of-court body and that it is easy to settle disputes through the courts.	
Trust in product safety: Percentage of consumers who think that essentially all non-food products on the market in their country are safe or that a small number of products are unsafe.	**Trust in product safety**: Percentage of retailers who think that essentially all non-food products on the market in their country are safe or that a small number of products are unsafe.
Trust in environmental claims: Percentage of consumers who agree that most environmental claims about goods or services in their country are reliable.	**Trust in environmental claims**: Percentage of retailers who think that most environmental claims about goods or services in their sector in their country are reliable.
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.	**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.
PILLAR 2: COMPLIANCE & ENFORCEMENT – 33.3 %	
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).	**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).
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.	

Consumers' Survey	Retailers' Survey
	Compliance with consumer legislation: Average percentage of retailers who agree that in their country: their competitors comply with consumer legislation; it is easy to comply with consumer legislation in their sector; and the costs of compliance with consumer legislation in their sector are reasonable.
	Enforcement of consumer and product safety legislation: Average percentage of retailers who agree that in their sector 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.
PILLAR 3: COMPLAINTS & DISPUTE RESOLUTION – 33.3 %	
Problems and complaints: Composite indicator based on questions on the occurrence of problems in the past 12 months when buying or using any goods or services domestically, follow-up 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.	
	Participation in ADR mechanisms: Percentage of retailers who are willing or required by law to use ADR mechanisms for consumer complaints.

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 variable[27].

Table 9: 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.