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European Commission

Consumer Conditions Scoreboard

Consumers at home in the Single Market

2017 EDITION

Justice and Consumers

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1
EXECUTIVE SUMMARY

The Consumer Conditions Scoreboard, published every 2 years, is the main instrument for monitoring the consumer environment across Europe. It looks at three main dimensions: knowledge and trust; compliance and enforcement; complaints and dispute resolution. Together these form the composite Consumer Conditions Index. The Scoreboard also examines progress in the integration of the EU retail market based on the level of business-to-consumer cross-border transactions and the development of e-commerce.

Scoreboard findings are of interest to consumer and business stakeholders and to policymakers, at both EU and national level. Scoreboard data is unique in that it can be used to compare consumer conditions across countries and across time. It informs a broad range of EU and national policies, with immediate relevance for consumer and single market policies (in particular the Digital Single Market). Moreover, Scoreboard indicators are correlated with key social, economic and governance indicators monitored by international organisations. This highlights the relevance of the consumer perspective across policy areas.

The main sources of statistical data for the Scoreboard are dedicated representative surveys of consumers and retailers in all EU countries, Iceland and Norway.

The 2017 Consumers Conditions Scoreboard is structured as follows:

Chapter 1	Highlights the main findings of the Scoreboard.
Chapter 2	Presents the conceptual framework and methodological approach to measuring consumer conditions.
Chapter 3	Tracks the quality of consumer conditions at EU and national level, along three components: knowledge and trust; compliance and enforcement; complaints and dispute resolution. It also examines correlations of the Consumer Conditions Index with other established social, economic and governance indicators.
Chapter 4	Looks at the extent to which respondents' socio-demographic characteristics and self-assessed consumer vulnerability have an impact on indicators of consumer conditions.
Chapter 5	Is dedicated to the Digital Single Market (DSM), with a particular focus on e-commerce.
Chapter 6	Include 30 country sheets with detailed indicators by country (EU Member States, Iceland and Norway); the detailed composition of the Consumer Conditions Index; and the results of a multivariate analysis on how the different socio-demographic characteristics of the respondents have an impact on their perceived vulnerability as consumers.

KEY FINDINGS
OF THE 2017 CONSUMER CONDITIONS SCOREBOARD

1. Conditions for consumers improve across the EU, but significant differences persist between countries
2. Conditions for vulnerable consumers (e.g. those facing severe financial problems) can be challenging
3. Consumer trust in online shopping surges, but obstacles that hamper the development of e-commerce to its full potential remain (e.g. territorial restrictions applied by online sellers)

Conditions for consumers have improved overall since 2014 in the EU, driven mainly by an increase in trust, but remain less satisfactory in the eastern and southern EU countries.

All of the three components of the Consumer Conditions Index (CCI) show improvement at EU level in 2016 compared to 2014. The biggest increase is for Knowledge and Trust with a score 4.2 percentage points higher than 2 years earlier. This was mainly driven by a surge in trust (+6) and continues the positive trend observed in previous Scoreboards. There is also improvement on the two other CCI components, i.e. Compliance and Enforcement (+3.1) and the component Complaints and Dispute Resolution (+1.4).

Consumer conditions are generally better in northern and western Europe compared to the eastern and southern[1] EU countries, a pattern similar to previous years.

Consumers know better their rights

In 2016, consumers scored much better when tested on their knowledge of three key consumer rights[2] compared to previous editions. The percentage of correct answers increased by 5.8 percentage points to 49 % and more consumers were able to answer correctly all three knowledge questions (12.6 %, up 3.6 percentage points from 2014). Consumers are particularly aware of their right to return a good purchased at distance (67.4 %) but also have a fair knowledge of their rights to repair and/or replacement for goods purchased that turn out to be defective (45.8 % correct answers).

Retailers on the other hand reached knowledge scores slightly below those of 2 years ago (-0.8), with 53.5 % correct answers on average at EU level[3]. Retailers selling goods are generally more knowledgeable of consumer rules than those providing services[4]. Retailers' knowledge of unfair commercial practices (three out of four commercial practices are correctly identified by a majority) is better than their knowledge of faulty product guarantees.

Consumers are more confident that their rights are protected

Seven out of ten respondents on average confirmed their trust in companies to respect their rights and in public authorities and non-governmental consumer organisations ('consumer NGOs') to protect their rights when necessary. This was an increase of 8.2 points compared to 2014. This surge follows the largely positive trend observed in previous Scoreboards and is one of the most encouraging findings in 2016. Indeed, trust is a central element to functioning markets. Consumers who feel confident that their rights are respected and protected, are likely to engage actively in the marketplace. Worth noting in 2016 is the stronger increase in trust in public authorities (+8.8 points) and consumer NGOs (+10 points) compared to that in companies (+5.7 points).

In the same vein, trust in the safety of non-food products and trust in redress mechanisms also improve. The same applies for confidence in environmental claims (linked to 'green' products).

Generally higher consumer trust levels can be observed in the EU-15 compared to the EU-13[5].

(1) See Chapter 2 for the definition of the clusters of countries.

(2) The survey tests consumers' knowledge of the right to return a good purchased at distance during a 'cooling off period', the rights in case of receiving unsolicited products and finally the rights stemming from the legal guarantee when a product purchased is faulty.

(3) The overall indicator on retailers' knowledge is computed by averaging the incidence of correct answers on five questions, of which four (referring to whether or not specific commercial practices are illicit) are computed on all sampled retailers and one (on faulty product guarantee) is calculated for retailers selling among others non-food products. For more information, please refer to Figure 7.

(4) This comparison is based on the average incidence of correct answers to the four questions on commercial practices (excluding the one on faulty product guarantee).

(5) See Chapter 2 for the definition of EU-13 and EU-15.

Compliance by retailers with consumer rules has improved

In 2016 both consumers (down by 6.9 points) and retailers (-3.6) were less likely than in 2014 to come across unfair commercial practices. The improvement can be observed for all practices monitored. However, it is worth noting that vulnerable consumers and smaller businesses appear to be more exposed than other groups to such practices. Similarly, other illicit commercial practices (such as unfair contract terms or unanticipated charges) were reported less frequently.

Retailers find compliance costs reasonable in their country…

Most retailers indicate that within their sector complying with domestic consumer rules is easy (71.2 %, a slight decline of 1.6 points from 2014) and the related costs reasonable (66.2 %, similar to 2014). These results largely corroborate the findings of a business survey carried out under the recent regulatory fitness check of EU consumer law[6]. Retailers also have a positive view on compliance with consumer legislation by their competitors (67.1 % agree, an increase of 2.4 points from 2014).

…but struggle with compliance and the related costs when it comes to consumer laws in other EU countries

However, when it comes to cross-border situations, retailers' assessment of compliance is less positive, with just around half considering it easy to comply with consumer rules in other EU countries (55 %), declaring that their competitors in other EU countries comply with consumer legislation (49.3 %) or that compliance costs are reasonable in other EU countries (47.6 %). Results for all these indicators on doing business in other EU countries are somewhat worse than in 2014.

The enforcement of consumer and safety rules by public authorities is positively assessed by retailers…

Retailers' assessment of enforcement in 2016 is slightly better than in 2014, halting the decline observed in the previous Scoreboard. Most retailers agree that public authorities actively monitor and ensure compliance with consumer laws (66.7 %) and with product safety rules (74.7 %). However, smaller companies tend to assess enforcement less positively than medium-sized and large ones. They are also more likely to report having encountered unfair commercial practices by competitors.

…and seems to indeed make a difference

Retailers' views on enforcement have a high positive correlation with their assessment of compliance (0.64) and a moderate negative correlation with the perceived prevalence of unfair commercial practices (-0.53). Moreover, there is a high correlation between retailers' assessment of the role of public authorities and consumer NGOs in monitoring compliance and consumers' trust in these organisations to protect their rights (0.74 and 0.63 respectively). Both elements suggest that monitoring and enforcement efforts by public authorities and consumer NGOs effectively translate into better outcomes for consumers.

Fewer consumers report having encountered a problem worth complaining about and more of those who complained were satisfied with how their complaint was dealt with

In 2016 a fifth of consumers reported that they encountered a problem over the previous 12 months that in their view would be a cause to complain (-2.6 points compared to 2014). Those who did complain primarily complained to the retailer or service provider (50 %, a significant drop of 12.5 points compared to 2014). Few took the matter to a public authority (6.5 %) or an alternative dispute resolution body (3.7 %) and even fewer to a court (1.2 %). According to retailers, consumers mainly complained about the product itself, delivery issues

(6) http://ec.europa.eu/newsroom/just/item-detail.cfm?item_id=59332

(late or not delivery) and extra charges. This was the case whether they bought domestically or from another EU country. Those who complained were generally (on average 63.4 %) satisfied with the way their complaint was handled across the different channels available, more than in 2014 (+3.5 points).

Still, in 2016 almost a third of consumers decided not to act upon their problem (despite feeling it would have been legitimate), a higher proportion than in 2014 (+6.1). The main reasons for not complaining were that the sums involved were too small (34.6 %) and that it would have taken too long (32.6 %). As a positive development in 2016, of those who did not complain considerably fewer believed that a complaint would have been unlikely to produce a satisfactory solution (down to 19.6 %, i.e. roughly half of the percentage in 2014). If confirmed over time, this trend — alongside the increased satisfaction with complaint handling — could be indicative of continued efforts at EU and national level to promote consumer rights and to make it easier for consumers to complain.

Vulnerability, whether linked to individual characteristics of the respondent or to market factors, significantly influences consumer conditions

Consumer vulnerability may be linked to individual characteristics such as age, health and education, to personal circumstances such as financial situation or employment status, or to market factors, such as complexity of the offers or complexity of contract terms and conditions.

Consumers who perceive themselves as vulnerable have less trust in organisations, product safety and environmental claims. They are more likely to report having been exposed to unfair commercial practices and score lower on the problems and complaints indicator (meaning they are confronted with more problems and/or are less satisfied with how their complaint was handled). In addition, when vulnerability is linked to socio-demographic characteristics, knowledge of consumer rights and numerical skills are lower compared to other groups.

Likewise, severe financial problems[7] are linked with lower trust in organisations, less confidence in online shopping and product safety, and poorer numerical skills. In addition, these consumers are somewhat more likely to have been exposed to unfair commercial practices and shopping problems and are less likely to complain about problems[8].

Consumer trust in online shopping surges, especially in buying from other EU countries, but obstacles that hamper e-commerce development to its full potential remain (e.g. territorial restrictions applied by online sellers)

This Scoreboard depicts a rather contrasted picture between the demand side and supply side of the online market, with consumers appearing considerably better prepared for the Digital Single Market (more 'DSM-ready') than retailers.

(7) Those who declared that their financial situation is very difficult.

(8) The perce ntage of persons who did not complain (base: consumers from the EU-28 who experienced a problem but did not take any action to solve it — excluding situations where the sums involved were considered too small) was 24.5 %, among persons with a very difficult financial situation against an overall incidence of 20.1 %.

More consumers are buying online, including from other EU countries

An increasing number of consumers are buying online: the share of e-shoppers almost doubled in a decade increasing from roughly 30 % to 55 %. Most choose to buy from traders in their country (49.1 %), while 17.5 % purchase from other EU countries. The gap could be narrowing as the share of cross-border buyers almost tripled in relative terms, whereas that of domestic ones roughly doubled (increased by a factor of 1.8) during this period.

Retailers are slower to respond to consumers' increased interest in e-commerce

The uptake of e-commerce by businesses is progressing at a comparatively slower pace: between 2009 and 2015, the share of businesses selling online increased by 5.5 points, reaching just 20 %. Among retailers (those who sell directly to consumers), the uptake of online sales is higher, but also stagnant: there is no statistically significant increase from 2014 to 2016, while among those who do not yet sell online the reported intention to engage in e-commerce in the next 12 months is in decline (-4.1 points from 2014).

Consumer trust in online purchases surges, in particular for cross-border purchases…

This Scoreboard reports a breakthrough increase in consumer confidence in online shopping with trust levels increasing by 12.4 percentage points for purchases from retailers located in the same country and by a stunning 21.1 percentage points for purchases from other EU countries. Early signs of this strengthening of confidence could already be observed in the 2014 survey. What is striking in the 2016 results is that for the first time consumers expressed a strong increase in trust in buying goods and services from other EU countries. This is significant since lack of trust in cross-border e-commerce has been for years the main demand-side barrier to tapping the full potential of the DSM.

…but retailers remain reluctant

On the supply side however, the picture is quite different: while 58 % of EU retailers declared being confident selling online (a slight decrease of -0.8 points from 2014), just half of them (27.2 %, or 1.7 points lower than in 2014) appear ready to sell both domestically and to other EU countries and 30 % were only confident to sell within their own country. When asked to rank the significance of the obstacles they face in selling online to consumers in other EU countries, retailers mostly show concern for higher risks of fraud and differences in tax regulations. Other aspects identified as significant barriers by retailers are differences in national contract law, differences in national consumer protection rules, and potentially higher costs for solving disputes cross-border.

The above suggests that consumers may be considerably more DSM-ready than retailers, both in terms of trust in e-commerce (in particular cross-border) and in terms of actual behaviour (purchasing by consumers vs selling by retailers) as the long-standing demand-side obstacle represented by consumers' lack of trust in cross-border online purchases appears to be finally subsiding.

Delivery problems remain frequent in e-commerce, but the situation is improving

A little over a third (34.5 %) of e-shoppers report having had a problem with the delivery of their purchases. This remains considerable in spite of a significant improvement since 2014 (down by 15.6 points). Delivery issues typically range from late delivery (25.6 %), the most commonly reported problem, to delivery of damaged or wrong products (12.1 %) and non-delivery of the product (6.6 %). It should be noted, however, that there is a significant decrease in 2016 compared to 2014 in the proportion of e-shoppers reporting each of these problems (-12.5 points for late delivery, -8.9 points for delivery of damaged/wrong products, -4.0 points for non-delivery).

Consumers continue to face supply-side obstacles to cross-border e-commerce

Consumers who shop online cross-border report facing a number of barriers that limit their access to the DSM. Almost a quarter (24.2 %) reported encountering some problem in 2016, an increase of 6.7 points from 2014, possibly linked to a higher uptake of cross-border e-commerce by consumers. The issue most frequently reported in this context is the seller's refusal to accept payment from the consumer's country (12.8 %, an increase of 7.9 points from 2014). This is followed by the refusal to deliver to the country of the consumer (10.1 %, no significant change) and rerouting to other websites with different prices (6.2 %, down by 2 points from 2014). The European co-legislators are currently reviewing a regulation to address geo-blocking and other forms of discrimination in the DSM, which the Commission proposed in May 2016.

2
MEASURING
CONSUMER
CONDITIONS

What are consumer conditions?

Consumer conditions cover those aspects of the consumption process that facilitate or hamper the transformation of consumer choice into consumer welfare. Consumer conditions lie between structural market conditions (consumer needs, budgets and the offer of products on the market) and consumer welfare, i.e. the extent to which consumers are satisfied with the outcome of their choices.

Figure 1:
Positioning consumer conditions within a consumption process

Conceptual framework of the Consumer Conditions Scoreboard

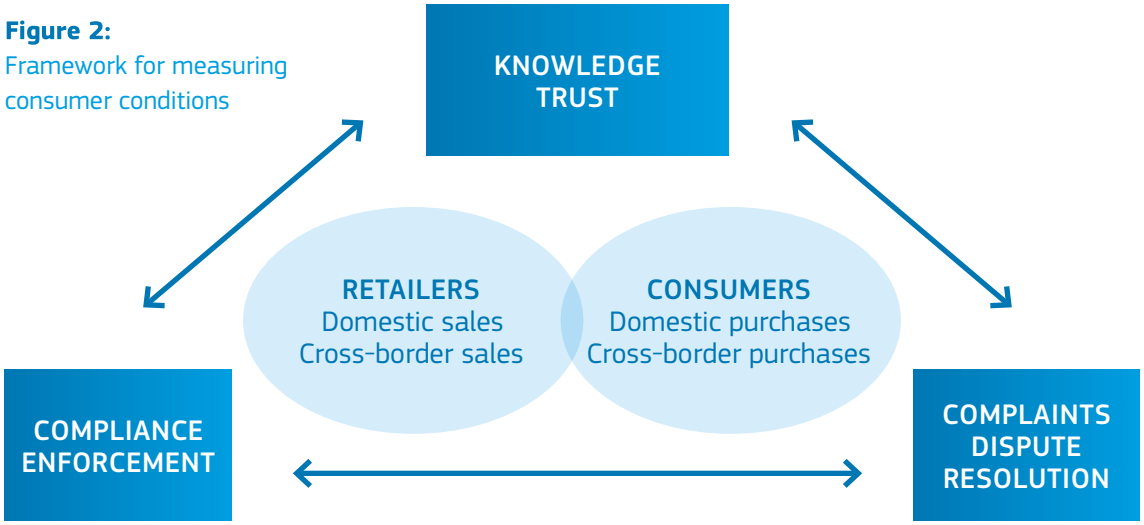
The conceptual framework used in the Scoreboard to measure consumer conditions builds on the following three components:

- ★ consumer and business **knowledge of consumer rights, their trust** in institutional actors, product safety and environment claims and their confidence to trade online;
- ★ issues related **to compliance with consumer laws and enforcement** by different institutional and market actors;
- ★ elements related to **consumer complaints and the resolution of disputes** between consumers and traders.

The Scoreboard mainly draws from two regular surveys of consumers and retailers. It combines, where relevant, the two perspectives since they are likely to cross-validate and complement one another. This helps to increase the reliability of the measurements. As in previous Scoreboards, the surveys' results are complemented by data from other sources such as the results of compliance checks coordinated by the Commission or complaints received by the European Consumer Centres.

Finally, the Consumer Conditions Scoreboard also monitors the integration of the Single Market from a consumer perspective: differences in attitudes and experiences of market participants in cross-border EU transactions as compared to domestic ones are assessed to analyse the integration of the Single Market over time.

Figure 2:
Framework for measuring consumer conditions



The Consumer Conditions Index

A selection of the Scoreboard's core indicators collected through the surveys feed into the **Consumer Conditions Index (CCI).** The index is focussed on domestic transactions and builds on three components:

- ★ Knowledge and Trust
- ★ Compliance and Enforcement
- ★ Complaints and Dispute Resolution.

The CCI has a theoretical range from 0 to 100 since the basic indicators[9] feeding into it are expressed in percentages. An equal weight (33.3 %) is given to each of the three components, with the first one being equally subdivided into two sub-components.

Improved and refined methodology

The methodology underpinning the Consumer Conditions Scoreboard was extensively revised in 2015. This was done with the expert support of the Commission's Joint Research Centre and in consultation with stakeholders. As part of the revision, the conceptual framework was strengthened, new indicators were introduced and existing ones were refined following a thorough statistical audit[10].

The comparability with previous Scoreboards was preserved as much as possible. When shown in graphs and tables, changes are always based on comparable data. However, due to the methodological novelties introduced, it was not possible to estimate data in levels for the years 2012 and before.

Presentation of the results

Results in this Scoreboard are presented by countries or aggregated at EU-28 level and in different country groupings, such as the regional clusters listed in Table 1, EU-15 and EU-13 (where EU-15 refers to the EU in its pre-2004 formation and EU-13 refers to the EU countries that joined in 2004 or later).

(9) Annex 6.2 provides the list of indicators contained in the CCI.

(10) The Consumer Conditions Scoreboard — Consumers at home in the Single Market (2015 edition) contains a more detailed description of the methodological improvements made. It is accessible under: http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/index_en.htm

Table 1:
Overview of the regional clusters

Northern EU countries/ North	Denmark, Finland, Sweden
Southern EU countries/ South	Cyprus, Greece, Spain, Italy, Malta, Portugal
Western EU countries/ West	Austria, Belgium, Germany, France, Ireland, Luxembourg, Netherlands, United Kingdom
Eastern EU countries/ East	Bulgaria, Czech Republic, Estonia, Hungary, Croatia, Lithuania, Latvia, Poland, Romania, Slovenia, Slovakia

Results from Iceland and Norway are also highlighted where particularly relevant throughout the Scoreboard.

Statistically significant changes are indicated in the relevant tables 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 main indicators socio-demographic differences or differences in company characteristics are highlighted. For consumer results the highlighted differences are based on the results of a multivariate regression analysis, in line with the results presented in Chapter 4. For the results on company characteristics the highlighted differences are based on the results of cross-tabulations.

Table 2:
Overview of socio-demographic and company characteristics

Consumers
- ★ Nationality
- ★ Country of residence, region, locality
- ★ Age and gender
- ★ Education
- ★ Current occupation
- ★ Frequency of Internet use
- ★ Landline/mobile phone
- ★ Numerical literacy
- ★ Language(s) spoken
- ★ Household financial situation
- ★ Consumer vulnerability based on personal characteristics
- ★ Consumer vulnerability due to complexity of offers
- ★ Experience with EU cross-border shopping
- ★ Experience with online shopping

Retailers
- ★ Number of employees
- ★ Respondents' position in the company
- ★ Company turnover
- ★ Language(s) used for business
- ★ Retail channels used
- ★ Experience with cross-border sales
- ★ Experience with online sales
- ★ Types of products sold
- ★ Sector
- ★ Year of establishment

Dissemination database

Most of the data underpinning the Consumer Conditions Scoreboard is accessible via an online dissemination platform[11].

(11) http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/dissemination_database/index_en.htm

3
CONSUMER
CONDITIONS
NATIONALLY

This chapter of the Scoreboard benchmarks consumer conditions in the 28 EU Member States plus Iceland and Norway. The results are presented by Scoreboard component first, followed by a more detailed presentation of results by key indicators under each component. Where relevant, results are presented by country and differences by regional clusters of countries[12] highlighted.

3.1. Knowledge and trust

The Knowledge and Trust component of the Scoreboard assesses the extent to which consumers and retailers are aware of (key) consumer rights, and it also assesses their perceptions on safety and on environmental claims of products offered on the market. In addition, it measures the trust consumers have in the organisations that have a role in ensuring consumer rights are respected and/or enforced, including trust in available redress mechanisms.

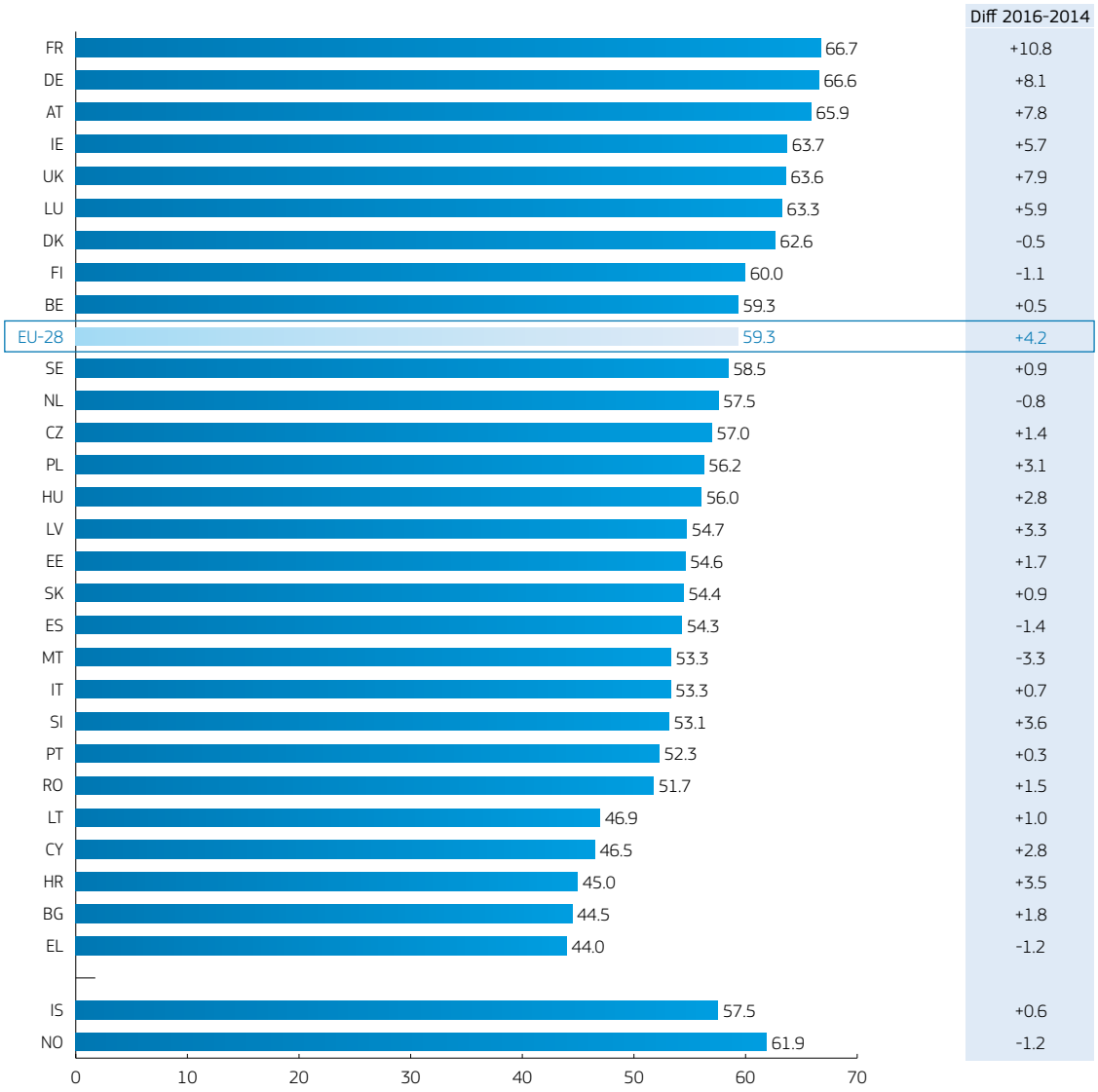
Knowledge of consumer rights and trust are increasing

The Knowledge and Trust component at EU-28 level reached a value of 59.3 in 2016, an increase of 4.2 points compared to 2014. At country level, France (66.7), Germany (66.6), Austria (65.9), Ireland (63.7) and the United Kingdom (63.6) lead the ranking. In contrast, the lowest scores are observed in Greece (44.0), Bulgaria (44.5), Croatia (45), Cyprus (46.5) and Lithuania (46.9).

France shows the greatest improvement from the 2014 results (+10.8), followed by Germany (+8.1), the United Kingdom (+7.9), Austria (+7.8) and Luxembourg (+5.9). Knowledge and Trust decreased in only six Member States: Malta (-3.3), Spain (-1.4), Greece (-1.2), Finland (-1.1), the Netherlands (-0.8), and Denmark (-0.5). Outside the EU, the same indicator also decreased in Norway (-1.2).

(12) See Chapter 2 for the definition of the regional clusters of countries.

Figure 3:
Knowledge and Trust component, country results, 2016 (scale 0-100)



Source: Surveys on consumer and retailer attitudes towards cross-border trade and consumer protection.

3.1.1. Knowledge of consumer rights and legislation

Consumer knowledge of their rights improves

Previous Scoreboard editions drew attention to the fact that important proportions of consumers are not aware of key rights guaranteed by EU legislation. The 2016 survey results, however, show that knowledge of consumer rights improved considerably compared to 2014. On average, respondents gave 49 % correct answers to three knowledge questions on consumer rights (for unsolicited products, faulty product guarantees and cooling-off periods applying in case of purchases at distance). This represents a rise of 5.8 percentage points and could be indicative of

efforts at national and EU level to raise awareness of consumer rights[13]. In the same vein, a 3.6 points increase in the percentage of respondents able to correctly answer all three questions on consumer rights can be observed compared to 2014. Raising awareness about consumer rights remains nevertheless a priority, as the proportion of those who got all three answers right is still low (12.6 %).

The cooling-off period for purchases at distance remains the best known consumer right

Knowledge of different consumer rights varies. Over a third of European consumers (34.5 %) know that they are neither obliged to pay for unsolicited products, nor to return them. Knowledge of this so-called inertia selling[14] increased slightly compared to results in 2014 (+0.9). The proportion of correct answers is higher in the West (42.6 %) and North (40.8 %) but lower in the southern EU countries (18.7 %).

Knowledge about legal guarantees is higher, with 45.8 % of respondents stating correctly that they have the right to a free repair or replacement should a new electronic product break down without any fault on their part 18 months after the purchase[15]. This is a significant increase by 5.5 percentage points since 2014, although a decrease in correct answers to this question is found in the North (-2.9) and South (-2.0).

Of the rights on which their knowledge was tested, consumers are best aware of their right of return during a cooling-off period for purchases made at distance. Knowledge of this right also increased the most since 2014 (+11.0), as 67.4 % of respondents in 2016 answered correctly that they have the right to return a new electronic product ordered by post, phone or the internet 4 days after its delivery and get a full refund without giving any reason[16]. Knowledge of this right increased in the West (+18.0) and the East (+7.2), and — to a lesser extent — in the South (+2.1). It remained the same in the North.

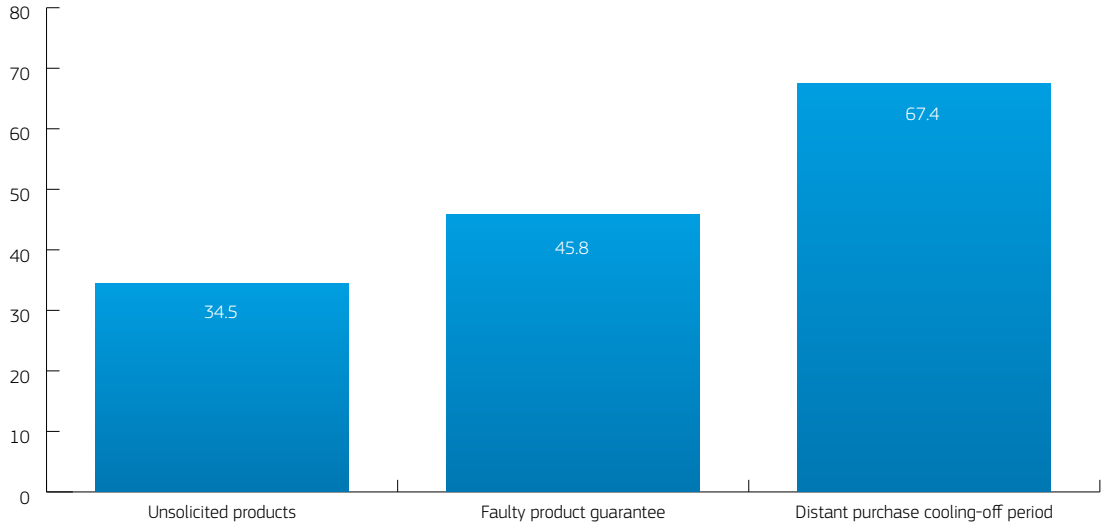
(13) The Commission undertakes different initiatives to raise awareness such as information campaigns in which national authorities and other players in the consumer environment are encouraged to participate (e.g. information campaign on consumer rights in 2014-2015 in 14 EU countries or the campaign on consumer rights under consumer credit agreements in 2015). The Commission also launched the 'Consumer Classroom', an interactive collaborative website for teachers to promote consumer education in secondary schools. More details can be found under: http://ec.europa.eu/justice/newsroom/consumer-marketing/events/140317_en.htm

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

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

(16) The Directive on Consumer Rights (2011/83/EC) stipulates the right for consumers to withdraw from distance and off-premises contracts within 14 days without giving any reason, i.e. the right to return goods purchased at distance.

Figure 4:
Consumer knowledge of relevant legislation, EU-28, 2016 (% of consumers who gave a correct answer)[17] [18]



2016-2014	+0.9*	+5.5*	+11.0*
2014-2012	+2.1*	-	-
2012-2011	-4.6*	-	-

Source: Survey on consumer attitudes towards cross-border trade and consumer protection, base: all respondents (n=26 599).

Looking at the average proportions of correct answers to the three questions by countries, the highest levels of knowledge are found in Slovakia (59.7 %), the Czech Republic (59.2 %) and Germany (55.9 %) while the lowest levels are in Greece (26.9 %), Croatia (35.4 %) and Romania (36.0 %). Knowledge increases most in Luxembourg (+18.5), France (+17.7) and the United Kingdom (+17.6) compared to 2014 while Italy has the highest decrease (-2.9).

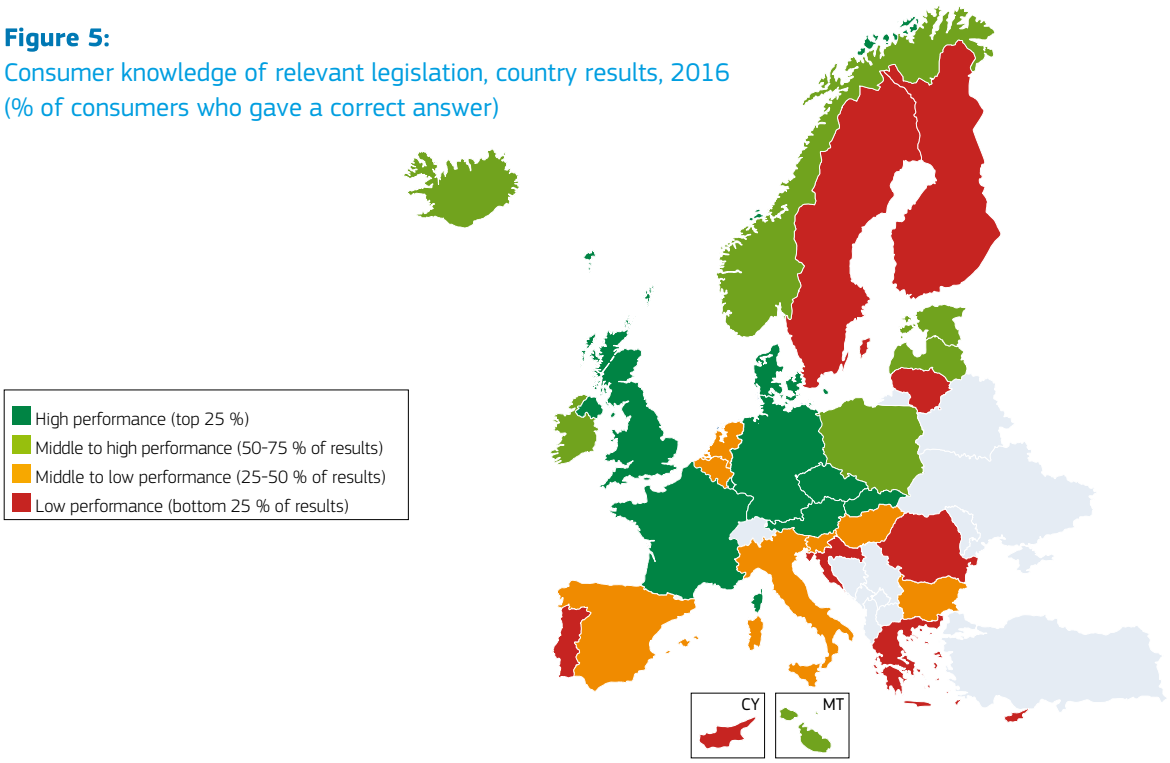
Knowledge of the cooling-off period for purchases made at distance and on faulty product guarantees varies widely between the countries surveyed. Knowledge of the cooling-off period is particularly low in Greece (35.3 %), Portugal (36.0 %) and Finland (40.0 %) as well as in Iceland (38.3 %), while it is high in Austria (79.3 %), the United Kingdom (78.3 %) and France (77.8 %). Knowledge of the legal guarantee in case of faulty products is particularly low in Finland (21.6 %), Hungary (29.1 %) and Lithuania (29.8 %) but high in the Czech Republic (70.6 %), Slovakia (67.3 %) and Portugal (65.4 %).

Knowledge of different consumer rights can also vary significantly within a country, depending on the topic. For example, Finland has the highest percentage of consumers correctly answering the question on unsolicited products, while it has among the lowest proportion of consumers correctly answering the other two knowledge questions. Similarly, in Portugal there is a high proportion of correct answers on faulty product guarantees, but much lower for the other two knowledge questions.

(17) The survey questions on the faulty product guarantee and cooling-off period applying to purchases made at distance were phrased differently from 2014 onwards. It is not possible to compare these with results in earlier Scoreboards.

(18) Statistically significant differences are indicated by asterisks. Statistical significance is calculated at the 95 % confidence level, meaning that the null hypothesis of no difference has been rejected at 5 % probability level.

Figure 5:
Consumer knowledge of relevant legislation, country results, 2016
(% of consumers who gave a correct answer)



	Unsolicited products	Faulty product guarantee	Distant purchase cooling-off period	Average % correct answers to 3 knowledge questions	Diff 2016-2014
EU-28	34	46	67	49	+6*
BE	43	40	56	46	+4*
BG	32	50	51	44	+5*
CZ	34	71	73	59	+2
DK	43	61	61	55	+1
DE	46	45	77	56	+4*
EE	46	43	51	47	+2
IE	40	41	74	52	+10*
EL	14	31	35	27	+2
ES	16	57	62	45	-2
FR	42	41	78	54	+18*
HR	19	31	57	35	+4*
IT	20	59	58	46	-3*
CY	30	43	42	39	+0
LV	42	52	52	49	+7*
LT	24	30	55	37	+7*
LU	42	43	74	53	+19*
HU	37	29	71	46	+11*
MT	44	52	46	47	0
NL	30	32	67	43	+1
AT	44	42	79	55	+11*
PL	43	30	71	48	+5*
PT	26	65	36	43	+2
RO	14	46	48	36	0
SI	44	31	53	43	0
SK	36	67	76	60	+3*
FI	54	22	40	39	0
SE	32	33	60	42	-2
UK	42	45	78	55	+18*
IS	53	53	38	48	+4*
NO	47	49	60	52	-1

Source: Survey on consumer attitudes towards cross-border trade and consumer protection, base: all respondents (n=26 599).

Language skills, gender and internet use seem to influence consumers' knowledge of their rights. Awareness of consumer rights is higher among consumers having the official national or regional language as mother tongue and among male respondents. The link with patterns of internet usage is less clear-cut since both daily internet users and those never using the internet appear to have the lowest knowledge of consumer rights[19].

Slight decrease in retailer knowledge of consumer rights

Overall, the retailers surveyed scored an average of 53.5 % of correct answers, which is slightly worse than in 2014 (-0.8). Retailers selling goods know consumer rights better than those providing services (on average 55.1 % of correct answers compared to 51.9 % respectively)[20].

Retailers' knowledge of consumer rights under the legal guarantee for any lack of conformity of a good could be better: less than a third of retailers (29.4 %) know that consumers are still entitled to a free repair or replacement of a new durable good should it break down without any wrongdoing on their side 18 months after the purchase[21]. Nearly six in ten retailers (58.6 %) provide incorrect answers: 38.3 % replied that this applies depending on the product (-5.2 since 2014), while 20.3 % stated that consumers do not have the right to free repair or replacement in such a scenario (+2.6 since 2014). More than one in ten retailers (12.0 %, an increase of 5.9 points from 2014) did not know how to answer this question.

Retailers have better knowledge about unfair commercial practices, with a majority identifying correctly three out of four commercial practices presented to them as either fair or unfair, though just 13.7 % of retailers in the EU were able to correctly identify all commercial practices presented to them (four correct answers).

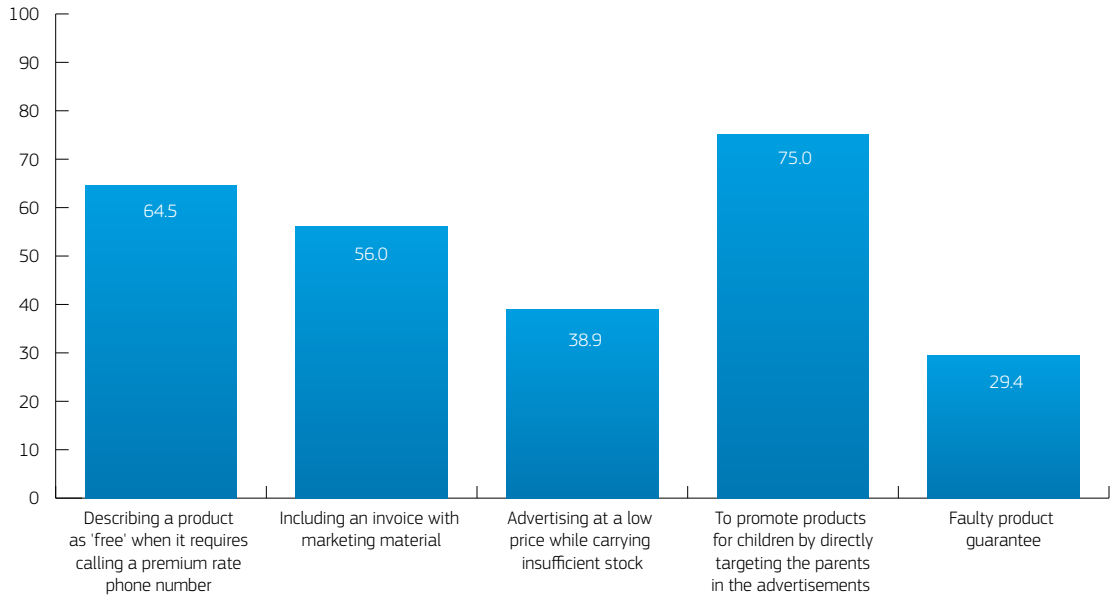
Retailers are most likely to know that it is not prohibited to promote products for children by directly targeting the parents in the advertisements (75.0 %), and almost two thirds (64.5 %) know it is prohibited to describe a product as 'free' when it is only available free of charge to consumers calling a premium rate phone number. More than half know it is prohibited to include an invoice or a similar document seeking payment in marketing material (56.0 %). However, only a minority of retailers are aware that it is prohibited to run a promotional campaign stating 'we offer a discount of 60 %' while carrying insufficient stock (38.9 %).

(19) Results on socio-demographic variables are based on multivariate regression analysis.

(20) Results on company characteristics are based on cross-tabulations.

(21) See footnote 15.

Figure 6:
Retailer knowledge of consumer legislation, EU-28, 2016 (% of retailers who gave a correct answer)[22]



2016-2014	-1.0	+1.7*	-3.0*	-0.1	-3.3*
2014-2012	-2.1*	+1.9*			
2012-2011	+5.2*	+1.8*			
2011-2010	+0.5	-1.1			
2010-2009	+0.8	+4.0*			

Source: Survey on retailer attitudes towards cross-border trade and consumer protection, base: all respondents (n=10 437) — data for 2009-2012 refer to EU-27.

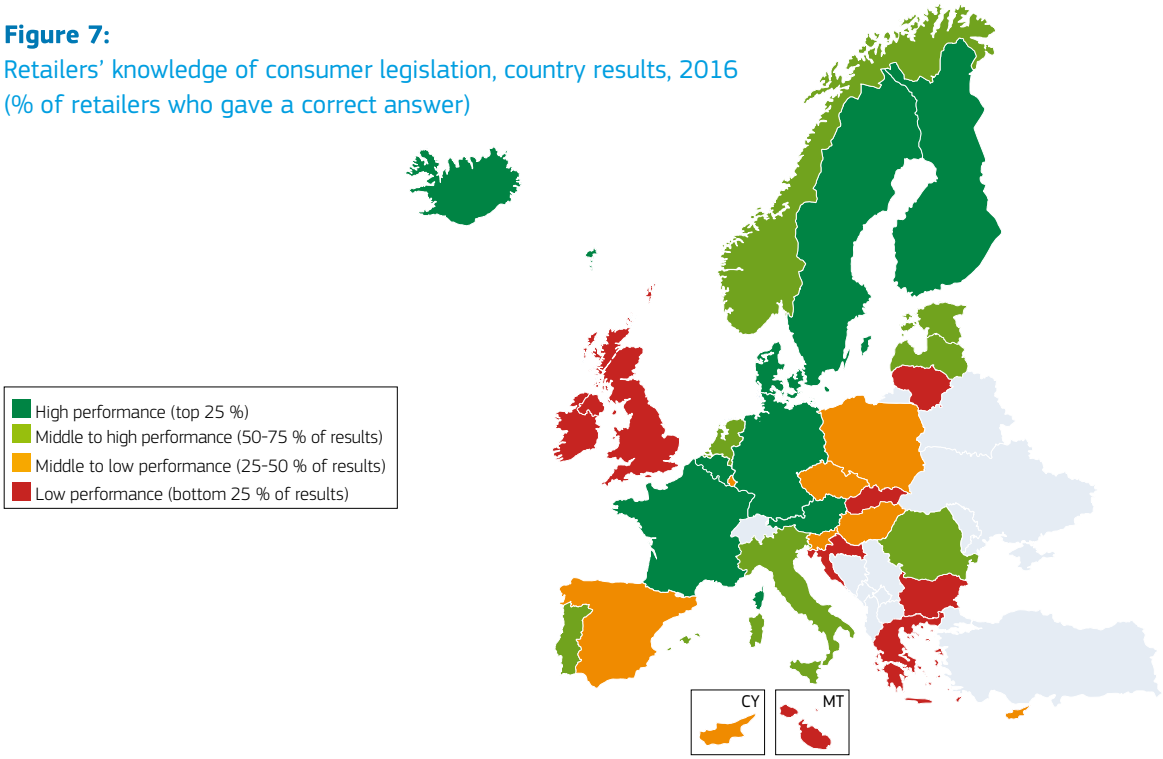
Retailers in EU-15 Member States have on average better knowledge compared to those in EU-13 Member States (54.7 % vs 48 %). Knowledge is higher among retailers in the West and North compared to those from the South and East. For example, retailers in Germany (62.3 %), Sweden (61.5 %) and Belgium (59.8 %) have the highest average knowledge of consumer rights, while those in Croatia (36.2 %), Lithuania (39.5 %) and Greece (40.1 %) have the lowest. In addition, retailers selling goods are generally more knowledgeable about illicit commercial practices than those providing services[23].

As is the case for consumers, retailers' knowledge is comparable across countries at composite indicator level. Differences can however be important if results are compared at the level of specific rights, in particular for faulty product guarantees, seeking payment in marketing material and on promoting products for children. Retailers in Finland have the highest percentage of correct answers on seeking payment in marketing material and on promoting products for children, but the lowest proportion of correct answers on faulty product guarantees. Conversely, retailers in Malta and Cyprus score among the worst on the questions on seeking payment in marketing material and on promoting products for children, but high on the question on faulty product guarantees.

(22) No comparisons with the results from earlier Scoreboards are indicated where the results are related to either significantly modified questions (question on advertising at a low price while carrying insufficient stock) or to new questions introduced in 2014 (questions on promoting products for children by directly targeting the parents in the advertisements and on the faulty product guarantee).

(23) This comparison is based on the average incidence of correct answers to the four indicators related to commercial practices (excluding the one on faulty product guarantees).

Figure 7:
Retailers' knowledge of consumer legislation, country results, 2016 (% of retailers who gave a correct answer)



	Describing a product as 'free' when it requires calling a premium rate phone number	Including an invoice with marketing material	Advertising at low price while carrying insufficient stock	To promote products for children by directly targeting the parents in the advertisements	Faulty product guarantee	Average % correct answers to 5 knowledge questions	Diff 2016-2014
EU-28	65	56	39	75	33	54	-1*
BE	72	62	47	81	36	60	+2*
BG	52	28	27	65	29	40	-3*
CZ	47	36	31	73	55	48	-1
DK	70	61	27	61	64	57	-4*
DE	74	64	50	81	42	62	-1
EE	62	43	37	79	53	55	+6
IE	58	53	41	56	19	45	-1
EL	42	39	42	42	35	40	-10*
ES	55	46	35	82	35	51	-4*
FR	78	68	40	84	19	58	-1
HR	44	24	38	53	22	36	0
IT	61	53	33	82	34	52	-4*
CY	49	31	64	35	57	47	+14
LV	60	41	33	78	46	52	+5
LT	47	32	33	59	28	39	-7*
LU	69	57	35	64	31	51	-3
HU	68	61	47	56	18	50	-5*
MT	43	32	40	53	64	46	-11*
NL	67	69	23	84	35	56	0
AT	65	68	43	78	32	57	+2
PL	61	51	26	77	33	49	-1
PT	70	58	39	54	50	54	+1
RO	56	64	37	77	40	55	-1
SI	61	46	44	64	21	47	-4*
SK	50	30	33	64	48	45	-3*
FI	67	72	38	89	13	56	-1
SE	77	66	38	84	42	62	-2
UK	56	48	35	62	17	44	+2
IS	82	54	40	61	51	58	-2
NO	68	53	34	65	50	54	-3*

Source: Survey on retailer attitudes towards cross-border trade and consumer protection, base: all respondents (n=10 437). Question on faulty product guarantee (Q5) exclude retailers who don't sell non-food products.

THE FUNCTIONING OF LEGAL AND COMMERCIAL GUARANTEES FOR CONSUMERS IN THE EU

The Commission carried out an in-depth study[24] on the functioning of legal and commercial guarantees for consumers in the EU. The study examined among others to what extent sellers are aware of, and comply with, the requirements of relevant EU and national legislation. It found that across the EU-28 half of the consumers consider that sellers in their country inform them about the legal guarantee period for products. Among in-store mystery shoppers (who enquired about a product before purchasing)[25] 42 % found information displayed with the product and/or were spontaneously informed by a sales person that the legal guarantee is free of charge and for a minimum period of 2 years.

Consumers had in general a good understanding of the situations covered by the legal guarantee, but just 35 % knew the duration of the legal guarantee in their country. The study also found that the rules on burden of proof during the legal guarantee period are poorly understood[26] — by consumers and traders alike — and poorly applied.

This in-depth study informed the recently completed Fitness Check of the Consumer and Marketing law[27].

3.1.2. Trust in organisations

Consumers are more confident that their rights are respected and protected

Consumers who feel confident that their rights are respected and protected are likely to engage actively in markets. By respecting consumer rights, companies can help secure consumers' trust. Public authorities and consumer NGOs can do the same by taking action when necessary.

Across the EU-28, consumers generally trust organisations (72.2 %). The increase in 2016 of 8.2 percentage points compared to 2014 continues the upwards trend reported in previous Scoreboard editions. Trust is higher among consumers from EU-15 countries (74.6 %) compared to EU-13 (62.8 %).

Public authorities and consumer NGOs increasingly gain consumers trust

Most consumers trust retailers and providers, as 75.7 % of consumers declare they are confident that sellers respect their rights as consumers. This is an increase of 5.7 percentage points since 2014. However, higher increases in trust can be observed for public authorities (plus 8.8 points to reach 69.1 % of consumers) and consumer NGOs (plus 10 percentage points to reach 71.7 % of consumers).

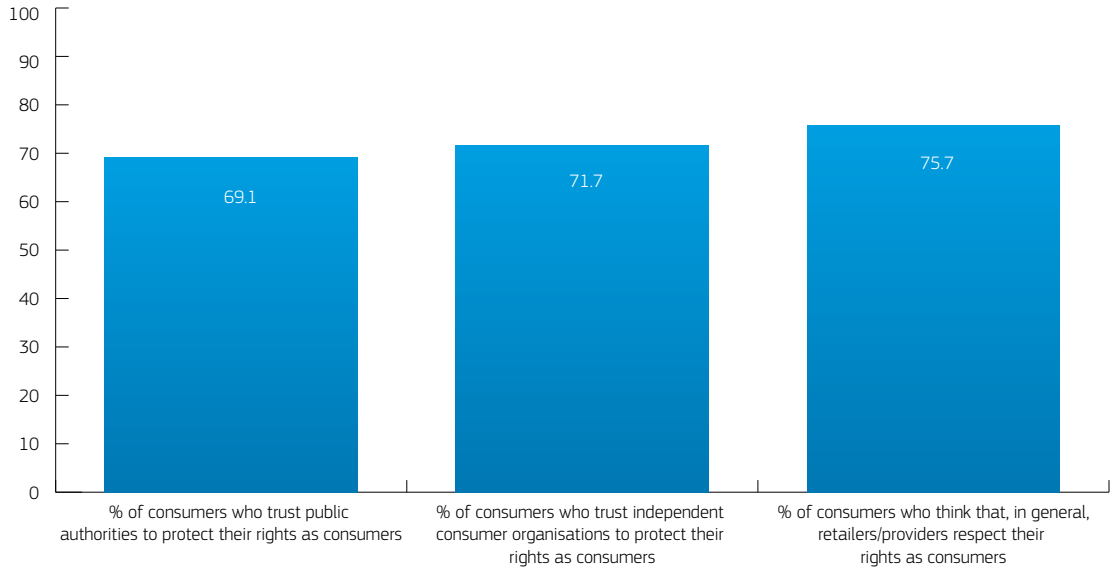
(24) The study was published in December 2015 and is available at: http://ec.europa.eu/consumers/consumer_evidence/market_studies/guarantees/index_en.htm

(25) Mystery shopping is a tool used by market research companies, enforcement authorities or companies to gather specific information through 'secret shoppers/assessors'. The mystery shopping for the study on legal and commercial guarantees aimed at replicating real consumers' experiences when it comes to seeking and comparing information on legal and commercial guarantees, and executing their rights.

(26) The Directive on Consumer Sales and Guarantees (1999/44/EC) stipulates that unless proved otherwise, any lack of conformity which becomes apparent within 6 months of delivery of the goods is presumed to have existed at the time of delivery. This effectively places the burden of proof on the seller for the first 6 months of the legal guarantee period.

(27) http://ec.europa.eu/newsroom/just/item-detail.cfm?item_id=59332

Figure 8:
Consumer trust in organisations, EU-28, 2016 (% of consumers who 'strongly agree' or 'agree')

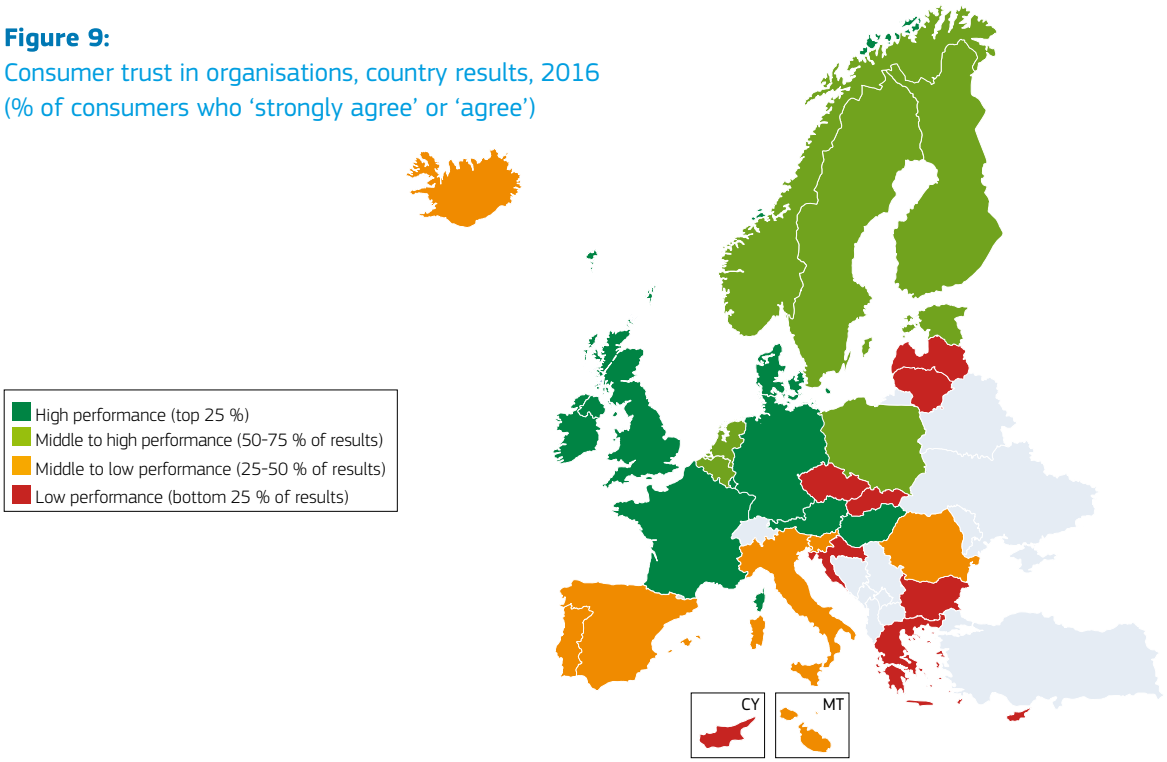


2016-2014	+8.8*	+10.0*	+5.7*
2014-2012	+2.5*	-12.9*	+12.1*
2012-2011	-3.4*	+2.1*	-6.5*
2011-2010	-0.2	+4.2*	-0.1
2010-2009	+7.4*	+4.6*	+7.0*
2009-2008	+1.1*	0.0	-1.1*
2008-2006	-2.8*	-2.4*	-2.9*

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. In (OUR COUNTRY)... base: all respondents (n=26 599) — data for 2008-2012 refer to EU-27.

The average level of trust in the three organisations ranges from — at the top end — 85.3 % in the United Kingdom, 84.5 % in Luxembourg, and 84 % in Austria, to less than 50 % in Greece (46.4 %), Cyprus (47.6 %) and Bulgaria (49 %). Trust levels vary most for public authorities and consumer NGOs. Consumers' confidence in public authorities is particularly poor in Croatia (33.8 %), which is 7.6 percentage points lower than Lithuania (41.4 %), the second lowest level. Trust in consumer NGOs is very low in Greece (34.5 %) and Bulgaria (36.3 %), while it is the highest in the United Kingdom (85.9 %).

Figure 9:
Consumer trust in organisations, country results, 2016
(% of consumers who 'strongly agree' or 'agree')



	You trust public authorities to protect your rights as a consumer	You trust non-governmental consumer organisations to protect your rights as a consumer	In general, retailers and service providers respect your rights as a consumer	Consumers' average trust in organisations	Diff 2016-2014
EU-28	69	72	76	72	+8*
BE	71	73	80	75	-1
BG	49	36	62	49	+5*
CZ	51	44	75	57	+2
DK	81	67	83	77	+2
DE	83	82	85	83	+19*
EE	69	57	79	69	+1
IE	82	84	85	84	+14*
EL	46	35	59	46	+1
ES	52	64	67	61	+2
FR	84	84	83	84	+17*
HR	34	56	65	52	+3
IT	54	66	60	60	+4*
CY	48	51	44	48	+4
LV	54	43	77	58	0
LT	41	47	64	51	-3*
LU	87	83	84	85	+4*
HU	84	83	82	83	+7*
MT	69	66	58	64	0
NL	74	68	77	73	-4*
AT	84	83	85	84	+8*
PL	59	67	74	66	+6*
PT	60	68	59	62	+1
RO	55	58	70	61	+7*
SI	43	59	72	58	+9*
SK	51	48	74	57	+1
FI	79	71	82	77	-3*
SE	75	50	72	66	-1
UK	84	86	86	85	+9*
IS	45	66	63	58	+1
NO	81	59	79	73	-4*

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. In (OUR COUNTRY)... base: all respondents (n=26 599).

While trust levels vary the most by regions, perceived vulnerability also influences consumer confidence that their rights are being respected or protected. Those feeling more vulnerable tend to show lower levels of trust, as do people with better language skills, which — for the latter group — confirms the observations of 2014. Regular internet users (daily and weekly users) show higher levels of trust. Finally trust diminishes with age.

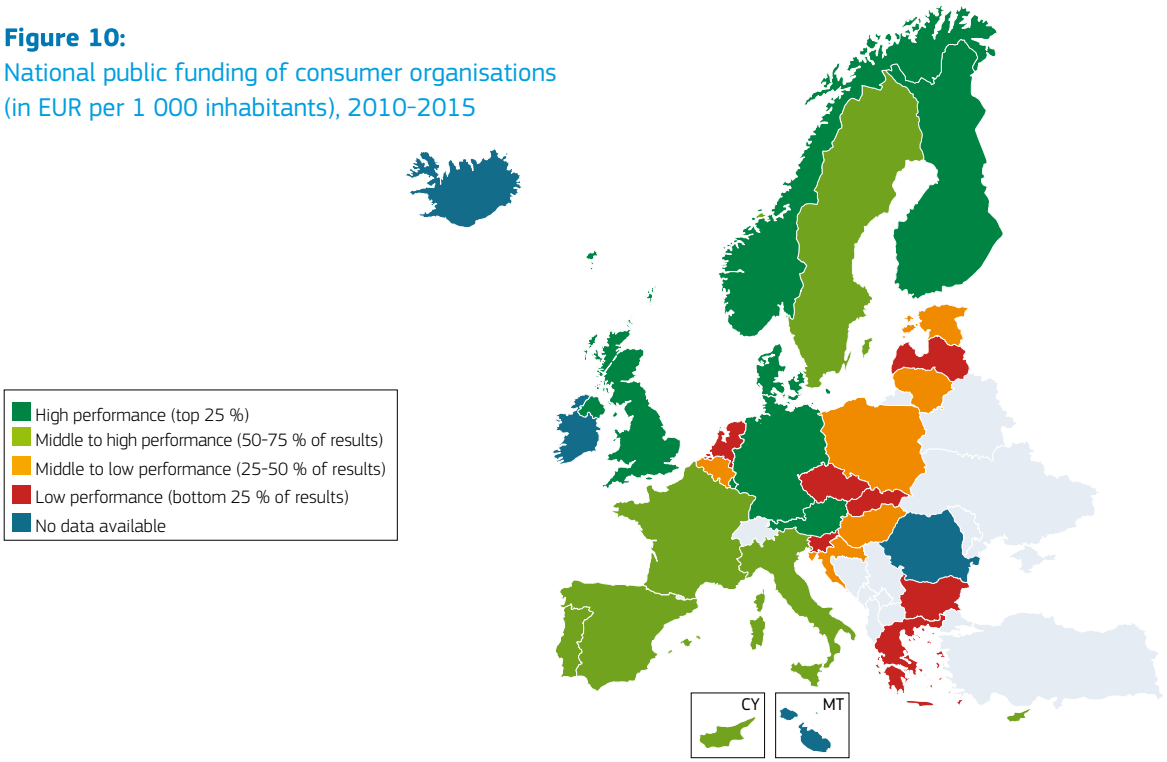
Trust is a driver for consumers to engage actively in markets. The strong correlation of the trust component with some of the World Bank Governance Indicators[28], in particular with the indicators on 'rule of law', 'control of corruption', 'regulatory quality', and 'governmental effectiveness' are indicative of the important role that governments can play in this context. In the same vein there is a strong (0.79) correlation between the 'trust' and the 'compliance and enforcement' components of the Consumer Conditions Scoreboard.

Funding of consumer NGOs is comparable to previous years

The available data indicate that public funding of consumer NGOs has on average remained stable over the years, but clear differences between Member States can be noted. Funding remains high in Luxembourg, the United Kingdom and Germany as well as in Norway. In Bulgaria, Slovakia, Latvia and Croatia funding is below EUR 10 per 1 000 in habitants, and in Greece, the Netherlands, Slovenia and the Czech Republic consumer organisations do not receive any government funding.

(28) http://info.worldbank.org/governance/wgi/index.aspx#home

Figure 10:
National public funding of consumer organisations (in EUR per 1 000 inhabitants), 2010-2015



	2015	2014	2013	2012	2011	2010
EU-28	:	:	:	:	:	:
BE	45	114	:	166	157	157
BG	3	4	4	0	0	3
CZ	0	40	48	57	58	56
DK	429	432	431	423	407	410
DE	1 020	1 014	1 061	1 086	125	1 269
EE	34	42	42	38	38	38
IE	:	:	10	10	13	14
EL	0	0	0	0	12	20
ES	50	48	:	:	79	:
FR	51	55	62	:	68	74
HR	5	5	:	:	:	:
IT	74	74	30	:	74	58
CY	53	50	40	83	186	176
LV	5	23	24	1	1	:
LT	13	22	6	6	5	9
LU	1 771	1 805	1 847	2 016	2 048	2 112
HU	22	25	26	28	102	107
MT	:	:	:	:	23	9
NL	0	0	:	8	49	26
AT	371	278	300	280	211	212
PL	16	10	11	11	11	11
PT	55	58	44	6	21	2
RO	:	:	3	3	3	3
SI	0	0	:	125	222	183
SK	4	4	13	12	13	23
FI	160	123	:	121	306	130
SE	111	133	141	148	961	83
UK	1 253	1 157	1 661	790	315	93
IS	:	:	:	:	:	:
NO	2 526	2 340	2 552	3 194	2 520	:

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

3.1.3. Trust in redress mechanisms

Consumer trust in redress mechanisms remains moderate but increases

As in previous Scoreboards, consumers perceive out-of-court bodies to be more effective than courts. Over half of consumers (52 %) agree that it is easy to settle disputes with retailers and service providers through out-of-court bodies, while 41.5 % think the same about courts. Consumers' trust in redress mechanisms, on average at 46.8 %, therefore remains moderate but has improved compared to 2014, increasing by 6.7 and 6.2 percentage points for out-of-court bodies and courts respectively.

A new regulatory framework[29] applies in the EU[30] since 2016 for alternative dispute resolution. It ensures that consumers and retailers have access to Alternative Dispute Resolution (ADR) entities to settle their contractual disputes in virtually all[31] economic sectors in all Member States. It also ensures that these entities meet certain quality criteria.

Since mid-February 2016 the new Online Dispute Resolution (ODR) platform[32] offers easy online access to these ADR entities for disputes over online transactions. More than 250 entities from 24 Member States were registered on the platform by the end of 2016, and this number keeps growing as more entities are notified. In its first year, over 24 000 consumer complaints were lodged on the platform. More than a third of the complaints concerned cross-border purchases within the EU.

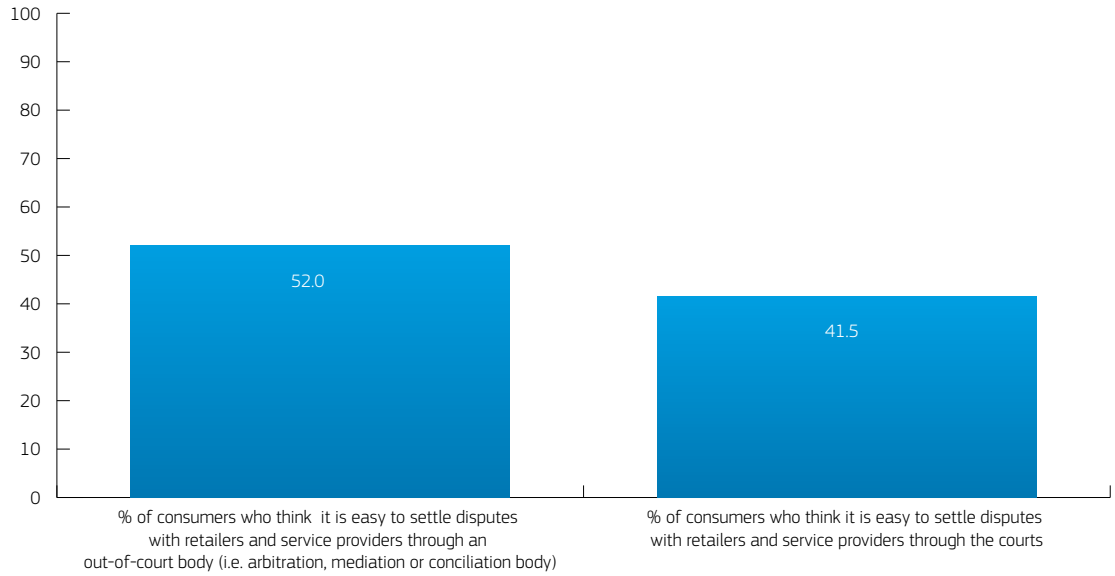
(29) Directive 2013/11/EU on consumer ADR and Regulation (EU) No 524/2013 on consumer ODR (OJ L165 d. 18.6.2013).

(30) The new regulatory framework will apply in the EEA in the course of 2017.

(31) Disputes in the fields of health and further and higher education are excluded.

(32) https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage

Figure 11:
Consumer trust in the effectiveness of redress mechanisms, EU-28, 2016
(% of consumers who 'strongly agree' or 'agree')



2016-2014	+6.7*	+6.2*
2014-2012	+2.1*	0.0
2012-2011	-7.8*	-1.9*
2011-2010	+3.7*	+4.9*
2010-2009	+10.4*	+10.3*
2009-2008	-1.1*	-7.5*

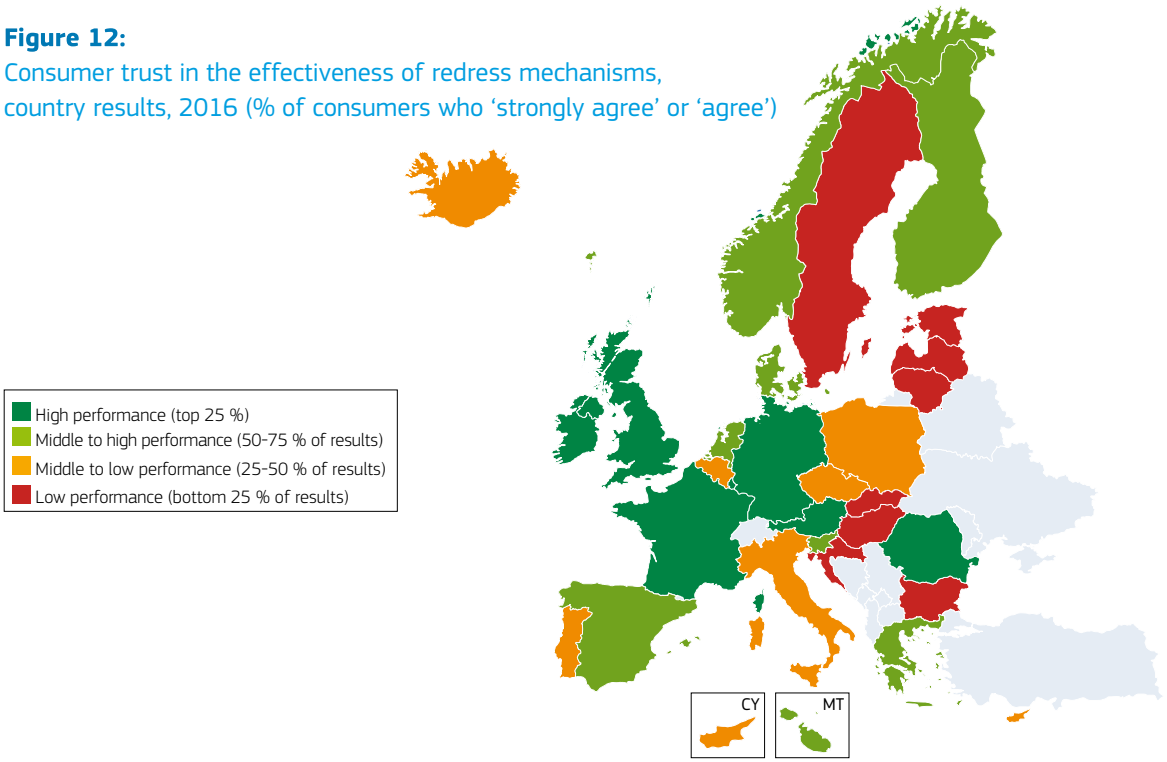
Source: Survey on consumer attitudes towards cross-border trade and consumer protection: How strongly do you agree or disagree with each of the following statements. In (OUR COUNTRY)... base: all respondents (n=26 599) — data for 2008-2012 refer to EU-27.

The highest average levels of trust in out-of-court bodies are found in the United Kingdom (67.2 %), France (66.1 %), and Germany (65.7 %). The most noticeable turnaround can be observed in Germany where trust improved by 26.6 points compared to 2014 levels while it had decreased by 6.6 percentage points between 2012 and 2014. The lowest levels of trust in these dispute resolution bodies are found in Lithuania (25.3 %) and Hungary (28.6 %); similar low trust levels can be observed in Iceland (29.8 %). The largest negative change is reported in Slovakia, where between 2012 and 2014 trust had increased by 9.5 percentage points but then decreased by 18.4 percentage points in 2016.

Trust in courts is high in France (57.3 %), the United Kingdom (56 %), and Germany (54.8 %) compared to other countries, while the lowest levels are found in Hungary (18.8 %), Latvia (18.9 %), and Sweden (19.2 %). Trust in courts increased most sharply in Slovenia (+37.3) and decreased most prominently in Belgium (-15.0).

Trust in redress mechanisms varies mostly by regions and, interestingly, in the western EU countries it tends to decline with higher numerical and language skills.

Figure 12:
Consumer trust in the effectiveness of redress mechanisms, country results, 2016 (% of consumers who 'strongly agree' or 'agree')



	It is easy to settle disputes with retailers and service providers through an out-ofcourt body (i.e. arbitration, mediation or conciliation body)	It is easy to settle disputes with retailers and service providers through the courts	Consumers' average trust in redress mechanisms 2016	Diff 2016-2014
EU-28	52	41	47	+6
BE	38	28	33	-13*
BG	31	26	28	0*
CZ	39	29	34	+2*
DK	46	44	45	+2
DE	66	55	60	+23*
EE	38	19	29	+3*
IE	64	54	59	+7*
EL	44	31	38	-5*
ES	41	31	36	-1*
FR	66	57	62	+16*
HR	39	21	30	0*
IT	39	29	34	-3*
CY	34	27	31	-4*
LV	35	19	27	-6*
LT	25	24	24	-3*
LU	62	51	56	0*
HU	29	19	24	-14*
MT	50	27	38	0*
NL	44	36	40	-8*
AT	62	54	58	+13*
PL	41	27	34	-1*
PT	41	29	35	+4*
RO	60	51	55	+8*
SI	34	51	43	+21*
SK	33	21	27	-13*
FI	58	31	44	-8
SE	37	19	28	-1*
UK	67	56	62	+13*
IS	30	36	33	-5*
NO	47	39	43	-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. In (OUR COUNTRY)... base: all respondents (n=26 599).

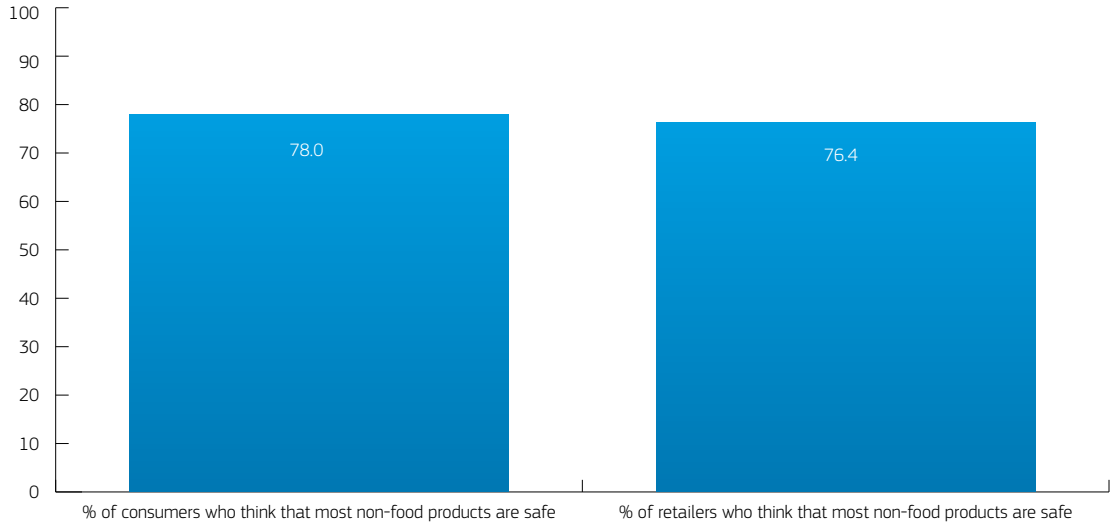
3.1.4. Trust in product safety

Consumer trust in product safety on the rise again

Product safety can be considered one key driver of consumer confidence. European legislation ensures a consistent high level of protection for the health and safety of consumers by means of strict common safety rules and standards for products circulating within the internal market.

Overall, 78 % of consumers and 76.4 % of retailers[33] in the EU-28 trust that non-food products on the market are safe. Trust in product safety is higher in EU-15 than in EU-13 countries. The level of trust in product safety has been overall quite stable over the past years and significantly higher among retailers. However, 2016 marks a reversal with an increase in trust among consumers by 9.4 percentage points in the EU-28, overtaking even the levels of trust shown by retailers. The high correlation found between perceptions about non-food product safety and the World Bank Governance Indicators on 'regulatory quality' (0.71) and 'rule of law' (0.7) points to governments being able to play an important role in increasing trust in product safety.

Figure 13:
Consumer and retailer perceptions about non-food product safety, EU-28, 2016
(% of consumers and % of retailers selling non-food products who 'strongly agree' or 'agree')



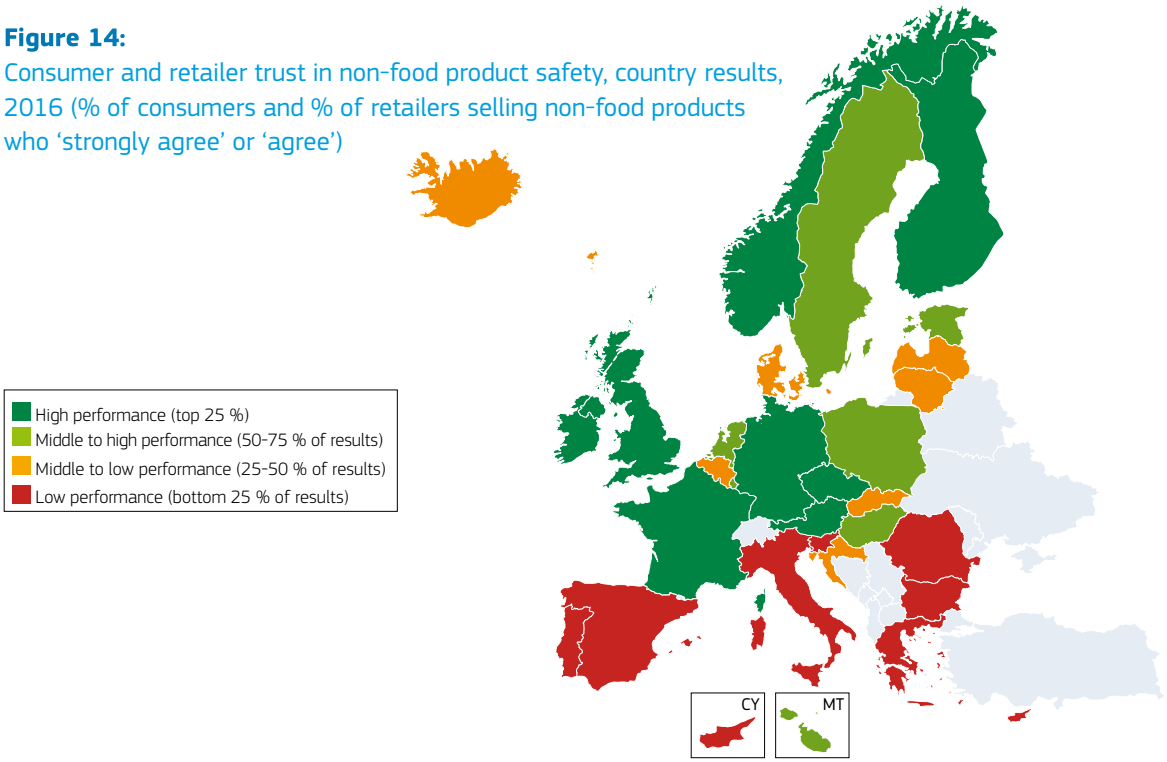
2016-2014	+9.4*	+1.8*
2014-2012	+1.2*	-2.1*
2012-2011	-0.6	-2.6*
2011-2010	-1.4*	-0.2
2010-2009	+6.8*	
2009-2008	-2.8*	

Source: Surveys on consumer and retailer attitudes towards cross-border trade and consumer protection: Thinking about all non-food products currently available on the market in (OUR COUNTRY), do you think that...? base: all respondents and retailers that sell non-food products (n=26 599 and 4 526, respectively) — data for 2008-2012 refer to EU-27.

Trust varies strongly between Member States. The highest levels of consumer trust in product safety can be observed in the United Kingdom (94.4 %), Ireland (93.7 %) and France (93.5 %), while the lowest levels are found in Bulgaria (53.3 %), Greece (53.7 %) and Cyprus (54.9 %). On the retailers' side, 92 % of Finnish retailers believe that most non-food products are safe, followed by those in Malta (89.9 %) and Sweden (87.9 %). Retailer confidence in safe products is lowest in Romania (51.7 %), Bulgaria (58.2 %) and Cyprus (59.5 %).

(33) Only retailers who sell non-food products were asked this question.

Figure 14:
Consumer and retailer trust in non-food product safety, country results, 2016 (% of consumers and % of retailers selling non-food products who 'strongly agree' or 'agree')



	Consumers who think that most non-food products are safe	Retailers who think that most non-food products are safe	Average percentage who think non-food products are safe	Diff 2016-2014
EU-28	78	76	77	+6*
BE	75	76	75	-4*
BG	53	58	56	-2
CZ	80	87	83	+5*
DK	76	73	75	+1
DE	93	77	85	+10*
EE	71	80	76	-3
IE	94	82	88	+6*
EL	54	66	60	+3
ES	59	70	65	-2
FR	93	74	84	+15*
HR	62	73	67	+4
IT	59	71	65	+5*
CY	55	60	57	-9
LV	64	76	70	+1
LT	64	84	74	+3
LU	89	73	81	0
HU	77	83	80	+4
MT	61	90	75	+2
NL	79	85	82	-1
AT	93	79	86	+2
PL	79	75	77	+7*
PT	61	67	64	-1
RO	56	52	54	+3
SI	60	74	67	-1
SK	67	78	73	+8*
FI	81	92	86	-5*
SE	68	88	78	+5*
UK	94	85	89	+6*
IS	70	70	70	-3*
NO	84	84	84	+3

Source: Surveys on consumer and retailer attitudes towards cross-border trade and consumer protection: Thinking about all non-food products currently available on the market in (OUR COUNTRY), do you think that...? base: all respondents and retailers that sell non-food products (n=26 599 and 4 526, respectively).

There is a modest correlation (0.53) between the assessment of retailers and consumers in the different countries surveyed, a correlation that decreased compared to 2014. The largest difference between consumer and retailer trust can be found in Malta, where retailers have the second highest trust level in the EU, while consumer trust is the eighth lowest.

Trust levels in product safety vary mostly between countries, but other socio-demographic factors also have an influence. Consumers with higher language skills show lower trust levels, and so do consumers who perceive themselves as vulnerable related to their socio-demographic status or those in a more precarious financial situation. This last finding confirms results from 2014. Finally trust in product safety tends to decline with age.

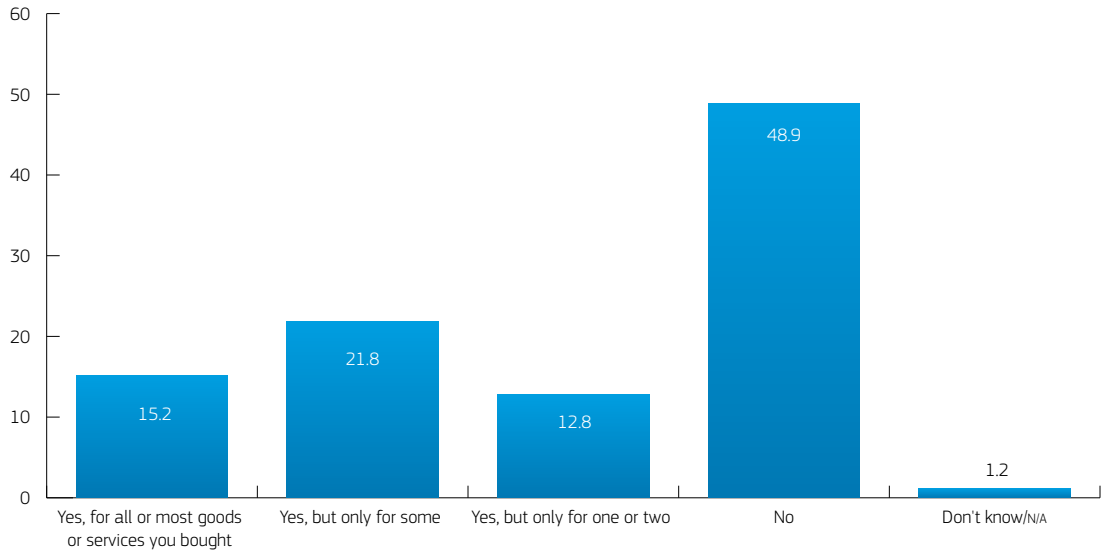
3.1.5. Trust in environmental claims

Consumers are less sensitive to claims on the environmental impact of products in their purchasing decisions

In the EU-28 only half (49.8 %) of the consumers report that claims about the environmental impact of goods and services influenced their purchasing decisions. This proportion is considerably lower in EU-15 (47.4 %, decreasing by 8.6 points from 2014) than in EU-13 (59.1 %, an increase by 3.7 points from 2014). It should be noted that this difference in consumer attitudes between EU-15 and EU-13 is recent. Until 2014, the scores on this indicator were close between EU-15 and EU-13 and had been increasing in sync since 2011. The 2016 result continues an uninterrupted trend of increasing environmental consciousness among EU-13 consumers since the monitoring of this indicator started in 2010.

A share of 15.2 % of consumers in 2016 say that environmental impact influenced most of their purchases in the past week while 21.8 % indicated this to be true for only some of their purchases and 12.8 % stated that environmental impact only mattered in one or two purchases made the week before. Compared to 2014 the overall percentage has decreased by 6 percentage points.

Figure 15:
Influence of environmental impact when choosing goods/services, EU-28, 2016 (% of consumers)



2016-2014	-2.0*	-7.6*	+3.6*	+7.5*	-1.5*

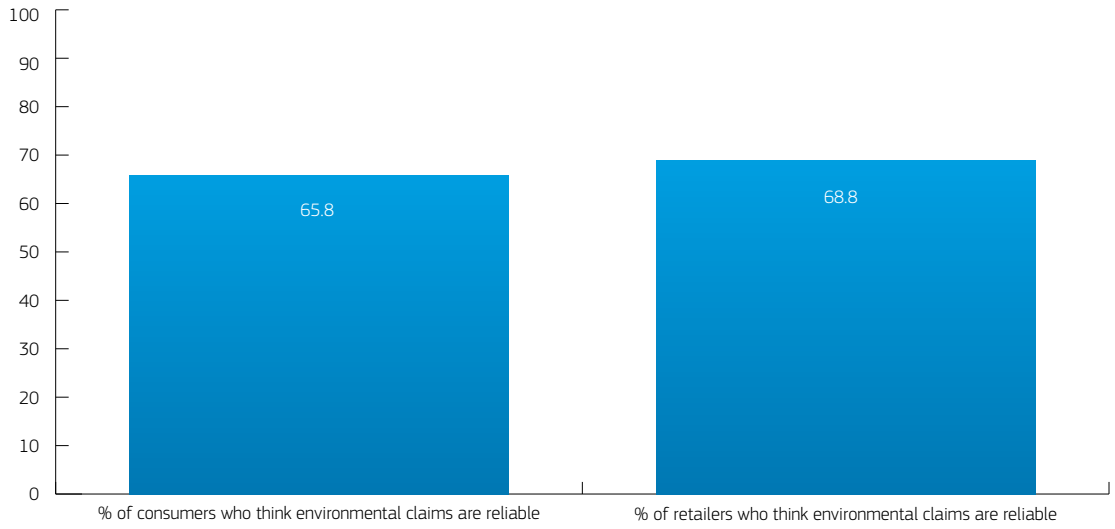
Source: Survey on consumer attitudes towards cross-border trade and consumer protection: Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services also influence your choice? base: all respondents (n= 26 599).

While consumers' purchase behaviour is less influenced by environmental claims than in the past, consumer trust in these claims has increased by 12.2 percentage points to 65.8 %. Trust is higher in the EU-15 countries than in the EU-13. This level is mirrored by retailers' assessment of environmental claims: close to seven in ten retailers (68.8 %) agree that most of these claims are reliable, a slight decline compared to 2014 (-1.5).

The 2016 Commission guidance on the application of the Unfair Commercial Practices Directive[34] specifically sets out guiding principles to help traders to make environmental claims that are not misleading and thus increase consumer trust in those claims.

(34) SWD(2016)163 final, http://ec.europa.eu/justice/consumer-marketing/files/ucp_guidance_en.pdf

Figure 16:
Consumer and retailer trust in environmental claims, EU-28, 2016
(% of consumers and % of retailers who 'strongly agree' or 'agree')



2016-2014	+12.2*	-1.5*

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: Please tell me whether you strongly agree, agree, disagree, or strongly disagree with the following statement: Most environmental claims about goods or services in your sector in (OUR COUNTRY) are reliable, base: all respondents (n=10 437); and survey on consumer attitudes towards cross-border trade and consumer protection: How strongly do you agree or disagree with each of the following statements? In (OUR COUNTRY) most environmental claims about goods or services are reliable. base: all respondents (n=26 599).

The highest level of consumer trust in environmental claims can be observed in Austria (82.5 %) closely followed by the United Kingdom (80.7 %) and France (79.7 %). At the other end of the range, Croatia (36.1 %) and Cyprus (41.6 %) show the lowest levels of trust. Trust in environmental claims increased most prominently in Germany (+37.7) and decreased most strongly in Cyprus (-8.8).

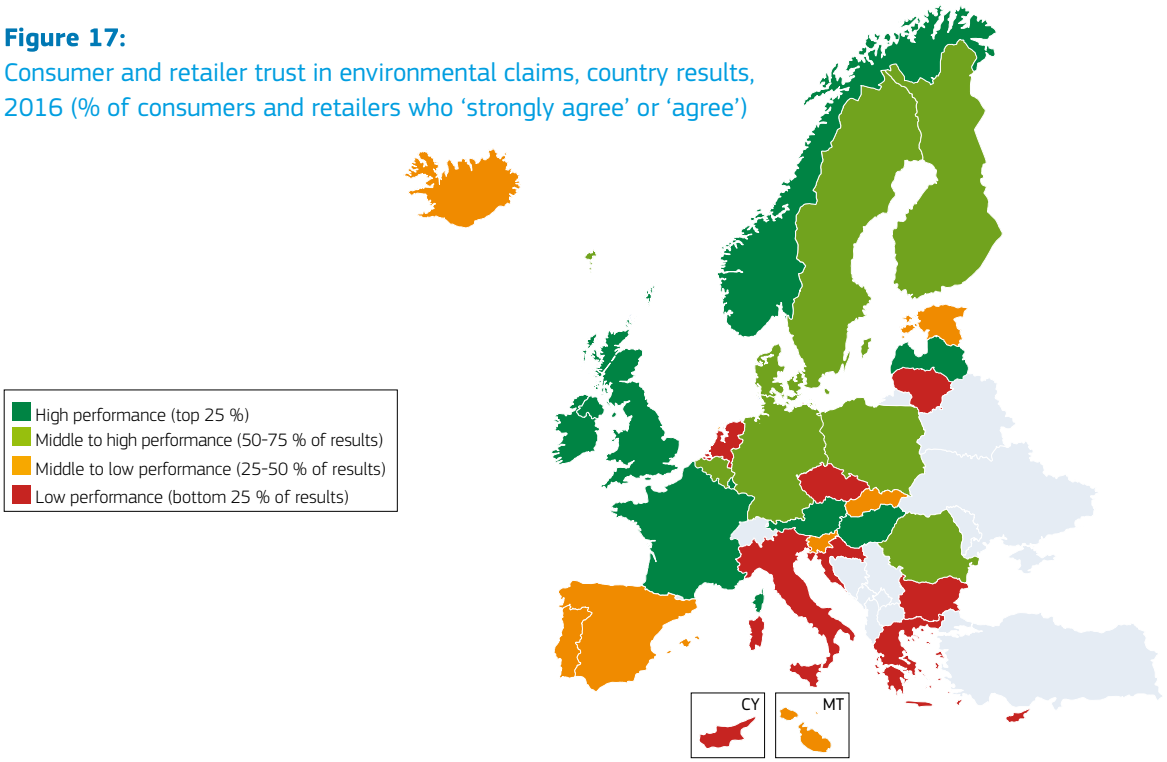
Among retailers, trust in environmental claims is the highest in Finland (86.1 %), Ireland (81.8 %) and Norway (81.2 %). Conversely, the lowest levels of trust are found in Bulgaria (53.7 %), Lithuania (54.5 %) and Greece (58.8 %).

These developments are interesting to look at in the context of the 'Dieselgate' scandal, which erupted in late 2015 and was widely reported in the media[35] at the time when the surveys for this Scoreboard were carried out. In a rather counter-intuitive development, consumer trust in environmental claims increased quite significantly, with a huge increase in Germany, which had scored particularly low on this indicator in 2014 (before the revelations on diesel car emissions). This suggests that public exposure of false environmental claims might actually reassure consumers about the credibility of the 'green' offers.

At the same time, consumers appear to be less influenced by environmental claims in their regular purchases, suggesting a relative decrease of the market share of 'green' products in retail.

(35) As an example: https://euobserver.com/dieselgate

Figure 17:
Consumer and retailer trust in environmental claims, country results, 2016 (% of consumers and retailers who 'strongly agree' or 'agree')



	Consumers' trust in environmental claims	Retailers' trust in environmental claims	Average trust in environmental claims	Diff 2016-2014
EU-28	66	69	67	+9*
BE	52	77	64	-4*
BG	47	54	50	+3
CZ	50	60	55	+12
DK	75	68	72	+1
DE	79	63	71	+25*
EE	62	65	63	+8
IE	79	82	81	+5*
EL	47	59	53	+4
ES	53	71	62	0
FR	80	73	76	+13*
HR	36	68	52	+5
IT	50	63	57	+4
CY	42	65	53	-4
LV	66	78	72	+5*
LT	52	55	53	+13
LU	78	74	76	+1
HU	78	76	77	+6
MT	50	68	59	+9
NL	48	60	54	+9*
AT	82	71	77	+16*
PL	65	75	70	+3
PT	60	66	63	+1
RO	58	77	67	-11
SI	48	72	60	+4
SK	53	62	57	+10
FI	57	86	72	+2
SE	51	80	65	+6
UK	81	77	79	+9*
IS	45	75	60	+5
NO	63	81	72	+4*

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? In (OUR COUNTRY) most environmental claims about goods or services are reliable, base: all respondents (n=26 599); and survey on retailer attitudes towards cross-border trade and consumer protection: Please tell me whether you strongly agree, agree, disagree, or strongly disagree with the following statement: Most environmental claims about goods or services in your sector in (OUR COUNTRY) are reliable, base: all respondents (n=10 437).

Again, trust in environmental claims varies mainly by countries, although other factors seem to have an impact as well. The following pattern is observed at EU level and it is particularly visible in the western region: consumers speaking more languages are less likely to trust environmental claims[36] while those who do not perceive themselves as vulnerable have higher trust in these claims, which is in line with findings on other trust indicators.

(36) Even considering only respondents whose mother tongue is the national or regional language spoken in the area where they live, this negative effect of the number of spoken languages on trust still holds.

3.2. Compliance and enforcement

The second component of the Scoreboard examines compliance and enforcement from the perspective of consumers and retailers.

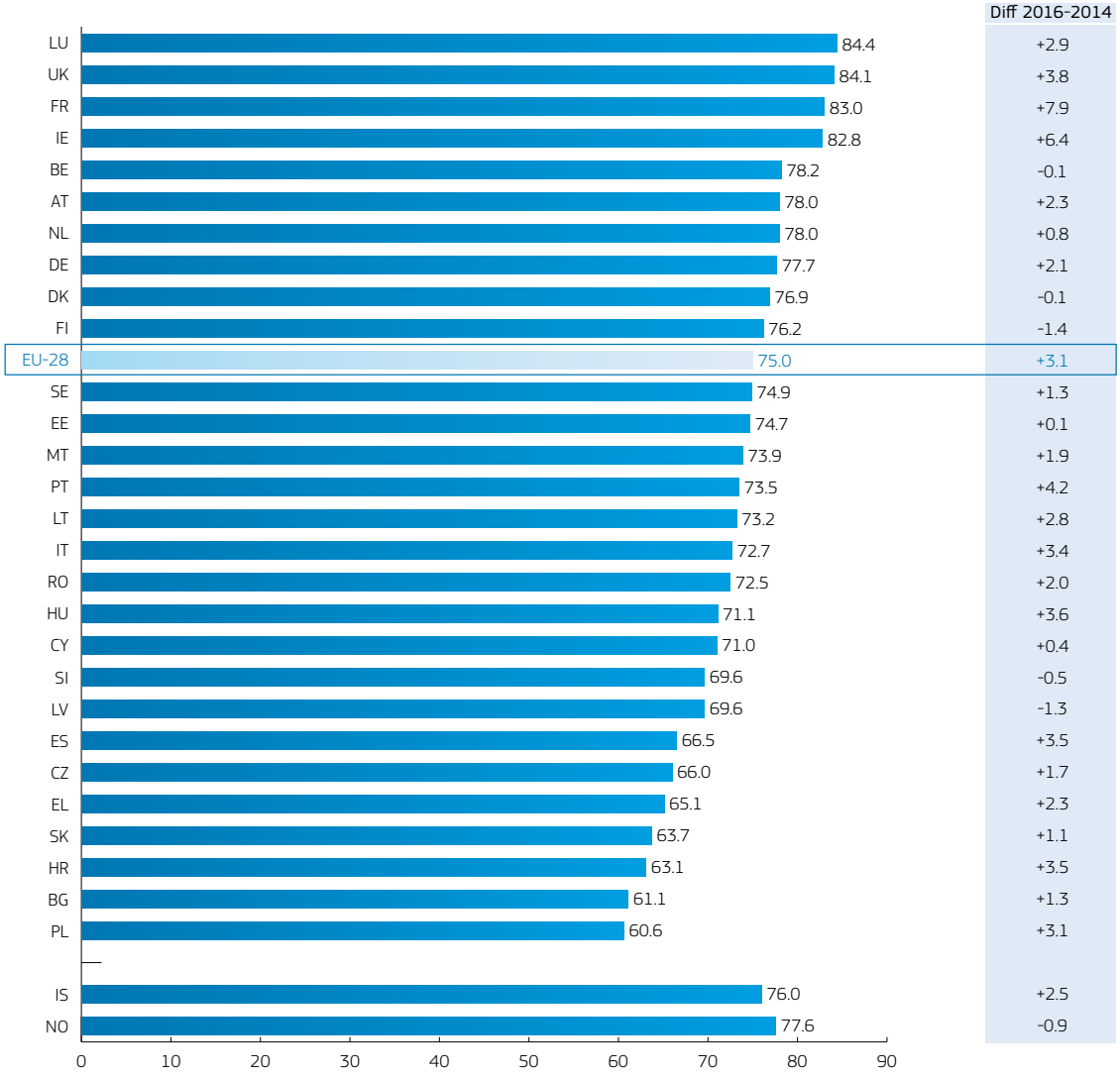
It assesses the extent of compliance with consumer regulations and their enforcement — through consumers' and/or retailers' experiences with illicit commercial practices —, perceived ease and cost of compliance with consumer regulations, and the role of different organisations in monitoring compliance.

Compliance with and enforcement of consumer rules are improving

At EU-28 level, the overall score for the Compliance and Enforcement component reaches 75.0 in 2016, an increase of 3.1 points compared with 2014. Looking at country results, the highest values are observed in Luxembourg (84.4), the United Kingdom (84.1), France (83.0), Ireland (82.8) and Belgium (78.2). The countries with the lowest scores are Poland (60.6), Bulgaria (61.1), Croatia (63.1), Slovakia (63.7) and Greece (65.1).

France shows the highest increase (+7.9), followed by Ireland (+6.4), Portugal (+4.2), the United Kingdom (+3.8) and Hungary (+3.6). Only five Member States perform worse than in 2014: Finland (-1.4), Latvia (-1.3), Slovenia (-0.5), Denmark (-0.2) and Belgium (-0.1). Outside the EU Norway's score (-0.9) also fell.

Figure 18:
Compliance and Enforcement component, country results, 2016 (scale 0-100)



Source: Surveys on consumer and retailer attitudes towards cross-border trade and consumer protection.

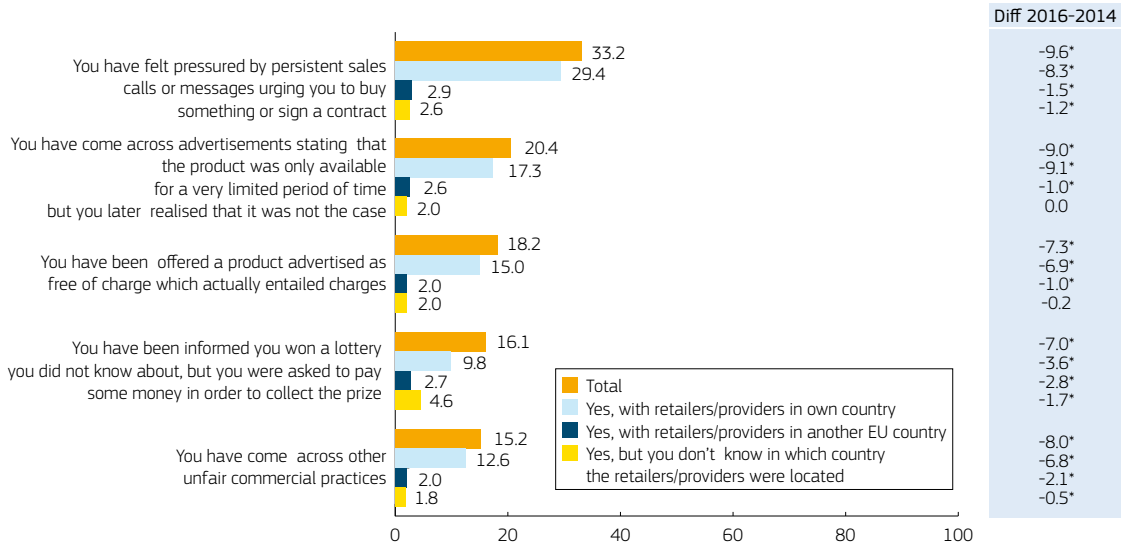
3.2.1. Unfair commercial practices

Fewer consumers encounter unfair commercial practices, but vulnerable consumers are more susceptible

To assess the prevalence of unfair commercial practices, consumers and retailers are both asked if they had encountered in the previous 12 months a set of unfair commercial practices banned under the Unfair Commercial Practices Directive[37].

Between 2014 and 2016 consumer exposure to unfair commercial practices of domestic retailers fell by 6.9 percentage points in the EU-28 to 16.8 %. This fall was observed across the five commercial practices covered in the survey. The level of exposure is lower in EU-15 countries (14.1 %), but much higher in EU-13 (27.2 %).

Figure 19:
Consumer experiences of unfair commercial practices domestically and cross-border, EU-28, 2016 (%)



Source: Survey on consumer attitudes towards cross-border trade and consumer protection: I will read you some statements about unfair commercial practices. After each one, please tell me whether you have experienced it during the last 12 months ...? base: all respondents (N=26 599).

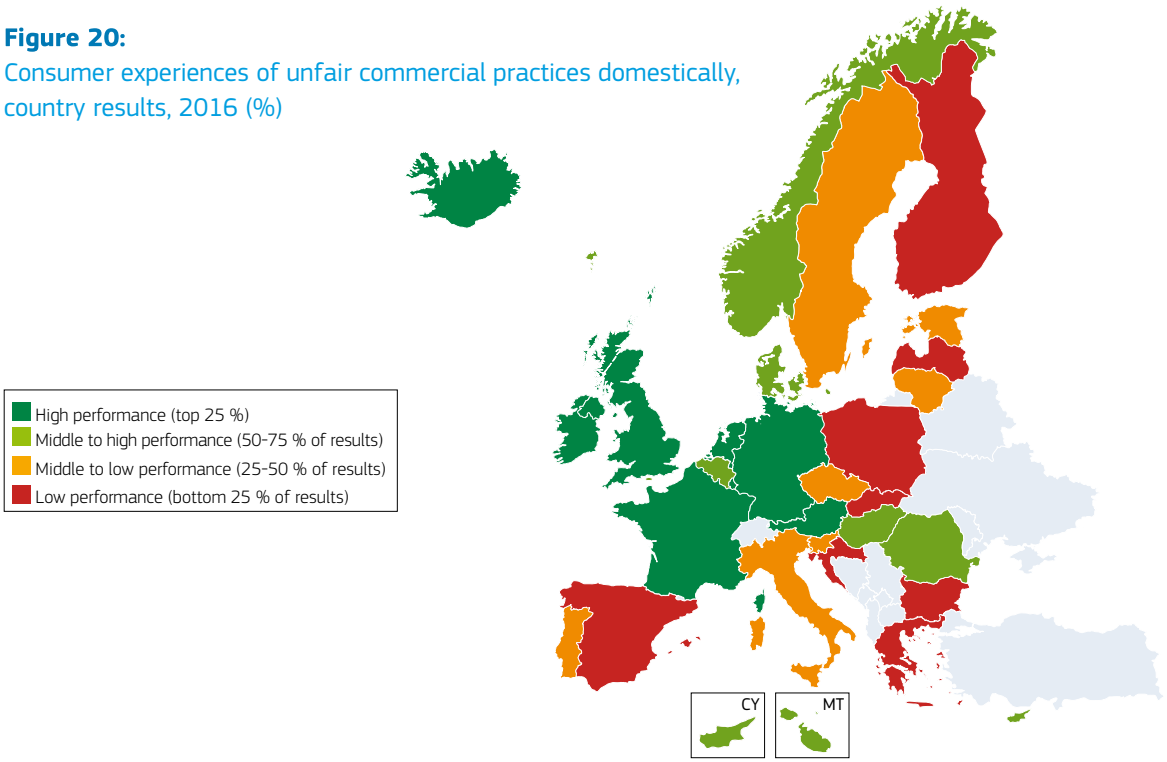
As in 2014, consumers are most likely to say they have felt pressured by persistent sales calls or messages urging them to buy something or sign a contract (33.2 %). One in five consumers (20.4 %) came across advertising claiming that a product was available for a limited time only but later realised this was not the case. 18.2 % of respondents encountered 'false free offers', where consumers are offered a product for free that actually entails charges. 16.1 % of consumers say they were informed they had won a lottery they had not entered, but were asked to pay to collect the prize. 15.2 % of consumers report 'other unfair commercial practices'. All these practices are mainly experienced with domestic retailers.

Although the prevalence of commercial practices appears to be falling, it is mainly those consumers who perceive themselves as vulnerable because of their socio-demographic status and the complexity of offers that report having encountered unfair commercial practices. At the same time, consumers with better language skills and those who are regular internet users are also more likely to report having experienced unfair commercial practices, though this may reflect increased awareness owing to more frequent shopping.

By country, the highest exposure to unfair commercial practices by domestic retailers is reported in Croatia (40.9 %), Spain (34.5 %) and Greece (33.7 %), while few consumers in Austria (3.4 %), Ireland (3.7 %) and Luxembourg (3.8 %) experience such practices.

(37) Directive 2005/29/EC; OJ L149 dated 11.6.2005.

Figure 20:
Consumer experiences of unfair commercial practices domestically, country results, 2016 (%)



	You have been informed you won a lottery you did not know about, but you were asked to pay some money in order to collect the prize	You have felt pressured by persistent sales calls or messages urging you to buy something or sign a contract	You have been offered a product advertised as free of charge which actually entailed charges	You have come across advertisements stating that the product was only available for a very limited period of time but you later realised that it was not the case	You have come across other unfair commercial practices	Average % of consumers reporting unfair commercial practices	Diff 2016-2014
EU-28	10	29	15	17	13	17	-7*
BE	10	34	18	19	14	19	+2*
BG	9	37	25	41	23	27	0
CZ	14	37	23	24	20	24	-4*
DK	10	36	22	22	13	21	0
DE	5	9	3	5	2	5	-9*
EE	10	58	15	27	19	25	+5*
IE	3	5	2	5	2	4	-12*
EL	26	56	29	41	17	34	+2
ES	15	55	39	37	27	35	0
FR	4	7	4	4	4	5	-19*
HR	18	58	53	48	28	41	+3*
IT	9	62	19	13	15	23	-2*
CY	8	26	15	33	7	18	-4*
LV	19	52	19	40	10	28	+2
LT	11	39	16	24	17	21	-2
LU	3	6	2	4	3	4	-4*
HU	4	32	21	23	23	20	-9*
MT	15	33	18	25	11	20	+5*
NL	14	23	15	14	13	16	-1
AT	3	6	2	4	2	3	-9*
PL	24	53	21	37	27	32	-4*
PT	6	44	19	19	19	21	+1
RO	13	21	17	32	19	21	-5*
SI	12	43	11	40	12	23	+4*
SK	21	41	34	33	19	30	-2
FI	15	37	44	28	23	30	+4*
SE	11	37	28	33	23	26	+1
UK	4	6	2	5	3	4	-16*
IS	1	17	11	21	15	13	+1
NO	9	23	30	24	16	20	+1

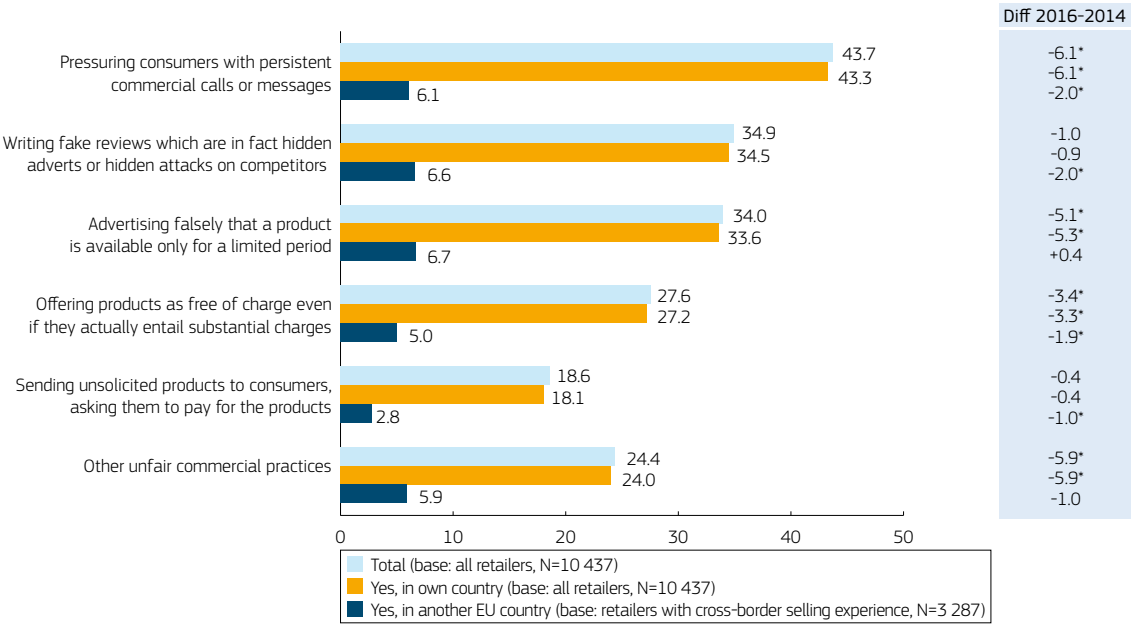
Source: Surveys on consumer attitudes towards cross-border trade and consumer protection: I will read you some statements about unfair commercial practices. After each one, please tell me whether you have experienced it during the last 12 months... base: all respondents (N=26 599).

Retailers also report encountering fewer unfair commercial practices

In general, the experiences of businesses tend to mirror those of consumers but the percentages tend to be higher.

Of all the unfair commercial practices in the survey, retailers were most likely to have come across competitors in their country pressuring consumers with persistent commercial calls or messages (43.3 %). A third reported competitors writing fake reviews that were in fact hidden adverts or hidden attacks on competitors (34.5 %). A similar proportion (33.6 %) report that domestic competitors have falsely claimed that a product is available for only a limited period of time. Just over a quarter of retailers (27.2 %) indicate that domestic competitors had said products were free of charge even though there were substantial charges. Almost one in five retailers (18.1 %) mentions that competitors in their country sent unsolicited products in the past year to consumers, asking them to pay for products. Just under a quarter (24.0 %) report other unfair commercial practices by competitors. Overall, the findings are better than those reported in 2014 (30.1 %, a decrease of 3.6 points on average) [38].

Figure 21:
Retailer experiences of unfair commercial practices domestically and cross-border, EU-28, 2016 (%)



Source: Survey on retailer attitudes towards cross-border trade and consumer protection: Please tell me if you have come across any of the following unfair commercial practices by your competitors in the last 12 months...?

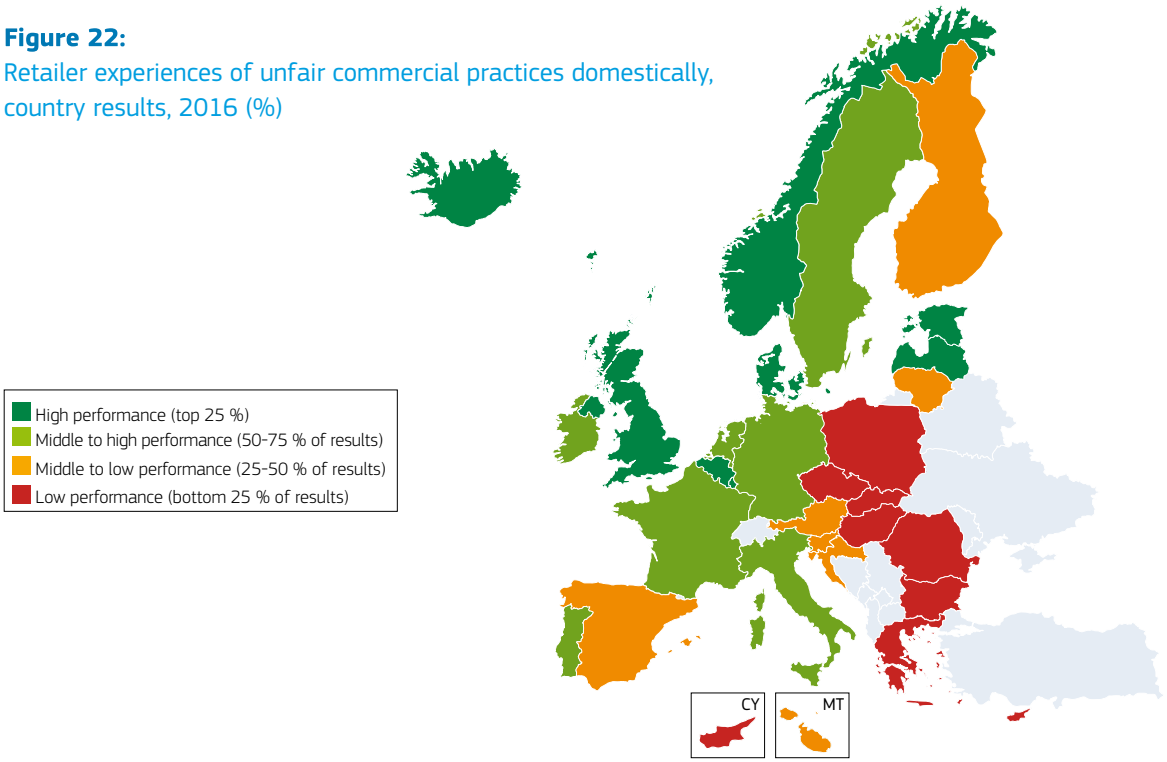
Retailers established in EU-15 countries are less likely to have come across unfair commercial practices by domestic competitors than those from EU-13 countries. A higher incidence is reported by retailers in the eastern (42.2 %) and southern countries (31.1 %).

The highest incidence of unfair commercial practices by national competitors is reported by retailers in Poland (57.1 %), Bulgaria (48.4 %) and Slovakia (47.4 %). Retailers in Denmark (13.5 %), Luxembourg (19.9 %) and Estonia (20.2 %) appear to come across far fewer unfair commercial practices by competitors in their sector.

Companies selling only in their own country are more likely to come across these practices as do small companies (10 to 49 employees).

(38) This is a composite indicator measuring the average of the answers given to a list of six items, i.e. five specified unfair commercial practices and an additional category, 'other unfair commercial practice'.

Figure 22:
Retailer experiences of unfair commercial practices domestically, country results, 2016 (%)



	Offering products as free of charge even if they actually entail substantial charges	Pressuring consumers with persistent commercial calls or messages	Advertising falsely that a product is available only for a limited period	Writing fake reviews which are in fact hidden adverts or hidden attacks on competitors	Sending unsolicited products to consumers, asking them to pay for the products	Other unfair commercial practices	Average % of retailers reporting unfair commercial practices	Diff 2016-2014
EU-28	27	43	34	35	18	24	30	-4*
BE	19	33	28	23	17	20	23	-1
BG	48	60	51	56	30	47	48	-3
CZ	32	53	43	48	29	33	40	-6*
DK	11	17	18	14	7	15	14	-5*
DE	27	38	32	31	20	22	28	-5*
EE	12	37	22	28	11	12	20	-5*
IE	20	33	39	33	12	27	27	-1
EL	40	51	55	42	19	36	40	-6*
ES	35	50	38	30	17	25	32	-8*
FR	24	47	33	38	16	18	29	-2
HR	30	42	35	37	18	25	31	-12*
IT	23	51	28	35	13	21	29	-4*
CY	32	54	47	44	15	29	37	+5
LV	16	35	31	26	8	32	25	-4*
LT	24	52	34	34	13	34	32	+1
LU	13	25	22	28	10	21	20	-3
HU	30	48	34	33	27	32	34	-13*
MT	22	48	30	44	12	25	30	-5*
NL	27	37	26	35	15	24	27	-5*
AT	25	42	37	35	19	23	30	+1
PL	51	78	64	58	47	44	57	0
PT	21	42	28	26	14	29	27	+6*
RO	36	46	45	44	19	36	38	-4*
SI	24	48	37	36	17	28	32	+6*
SK	49	60	50	44	36	46	47	-2
FI	30	41	35	32	18	37	32	+1
SE	24	38	38	24	12	23	26	-3*
UK	20	36	23	34	11	15	23	0
IS	21	30	26	32	19	15	24	-6
NO	24	32	28	17	16	30	24	-5*

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: Please tell me if you have come across any of the following unfair commercial practices by your competitors in the last 12 months...? base: all retailers (N=10 437).

3.2.2. Other illicit commercial practices

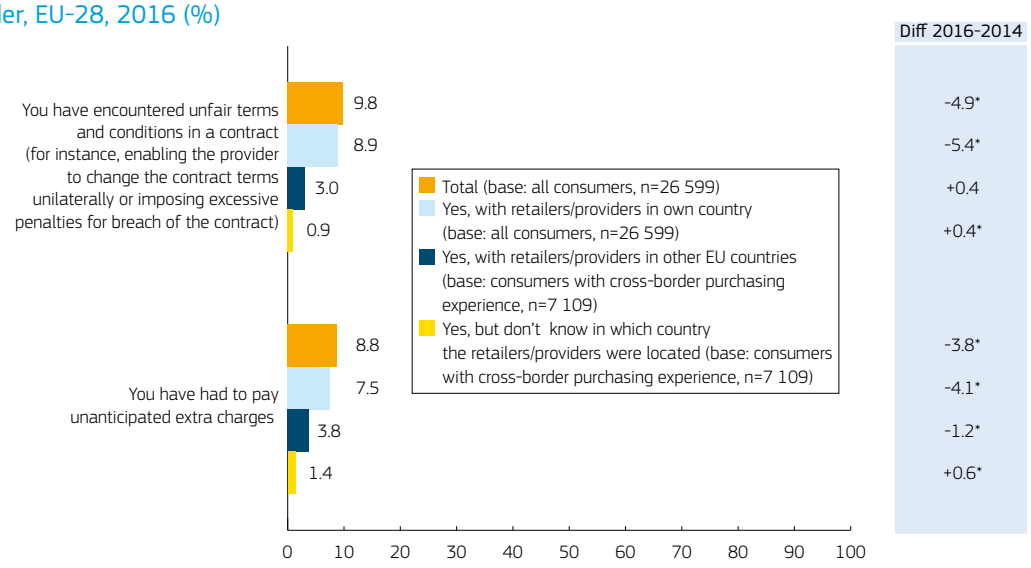
Vulnerable consumers and those in EU-13 countries more likely to experience illicit practices

Consumers were also asked about their experiences of other illicit commercial practices banned under EU legislation, such as unfair contractual clauses that enable providers to change contractual terms unilaterally without a valid reason which is specified in the contract or impose excessive penalties if the contract is breached.

Overall, 9.8 % of consumers report having encountered unfair contract terms in the previous 12 months, an improvement on 2014. It should be noted however, that the percentage is twice as high in EU-13 countries (16.0 %) as it is in EU-15 countries (8.1 %).

Similarly, fewer consumers were asked in the previous 12 months to pay additional charges that they had not been told about in advance (a decrease of 3.8 percentage points to 8.8 % of consumers). Again, the rate is higher in EU-13 countries (12.7 %) than in EU-15 countries (7.7 %).

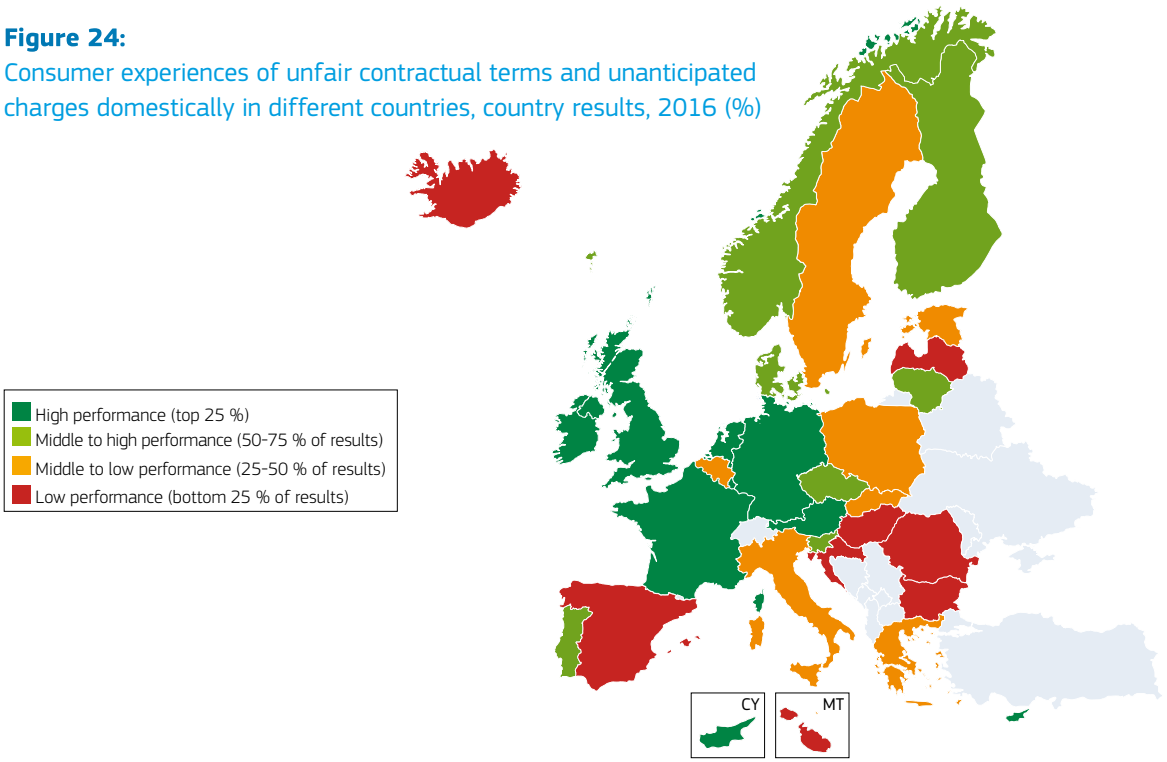
Figure 23:
Consumer experiences of unfair contractual terms and unanticipated charges domestically and cross-border, EU-28, 2016 (%)



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

Comparing results across countries, consumers' exposure to other illicit commercial practices is highest in Croatia (23.9 %), Bulgaria (21.9 %), and Malta (18.6 %) and lowest in the United Kingdom (2.0 %), Austria (2.4 %) and Luxembourg (2.2 %). Compared with 2014 the highest increase in the reported incidence of illicit practices is in Malta (+6.2) while the situation improved most in Ireland (-13.8).

Figure 24:
Consumer experiences of unfair contractual terms and unanticipated charges domestically in different countries, country results, 2016 (%)



	You have encountered unfair terms and conditions in a contract (for instance, enabling the provider to change the contract terms unilaterally or imposing excessive penalties for breach of the contract) in (OUR COUNTRY)	You have had to pay unanticipated extra charges in (OUR COUNTRY)	Average % of consumers reporting unfair contract terms and extra charges	Diff 2016-2014
EU-28	9	8	8	-5*
BE	8	13	10	0
BG	26	18	22	-3*
CZ	10	5	8	-2
DK	6	11	8	+2
DE	3	5	4	-3*
EE	11	9	10	+2
IE	2	4	3	-14*
EL	12	13	13	-7*
ES	21	10	15	-3*
FR	2	3	3	-8*
HR	27	21	24	+1
IT	13	9	11	-4*
CY	5	7	6	-4*
LV	17	16	16	-1
LT	10	8	9	-3*
LU	2	3	2	-3*
HU	16	13	14	-5*
MT	19	18	19	+6*
NL	6	8	7	0
AT	2	3	2	-5*
PL	13	12	13	-3*
PT	10	8	9	-2
RO	18	14	16	-5*
SI	10	9	10	0
SK	18	9	13	-4*
FI	10	6	8	+2*
SE	10	12	11	+3*
UK	1	3	2	-11*
IS	9	20	14	+3
NO	6	11	9	-1

Source: Survey on consumer attitudes towards cross-border trade and consumer protection: I will read you some statements about problems consumers may have more generally when shopping. Please tell me whether you have experienced any of them during the last 12 months ...? base: all respondents (N=10 437).

As in the case of unfair commercial practices, consumers who perceive themselves as vulnerable because of their socio-demographic status or because of the complexity of offers are more likely to come across the illicit commercial practices included in the survey. This also applies to consumers with better language skills and to those who report experiencing financial difficulties.

3.2.3. Compliance with consumer legislation

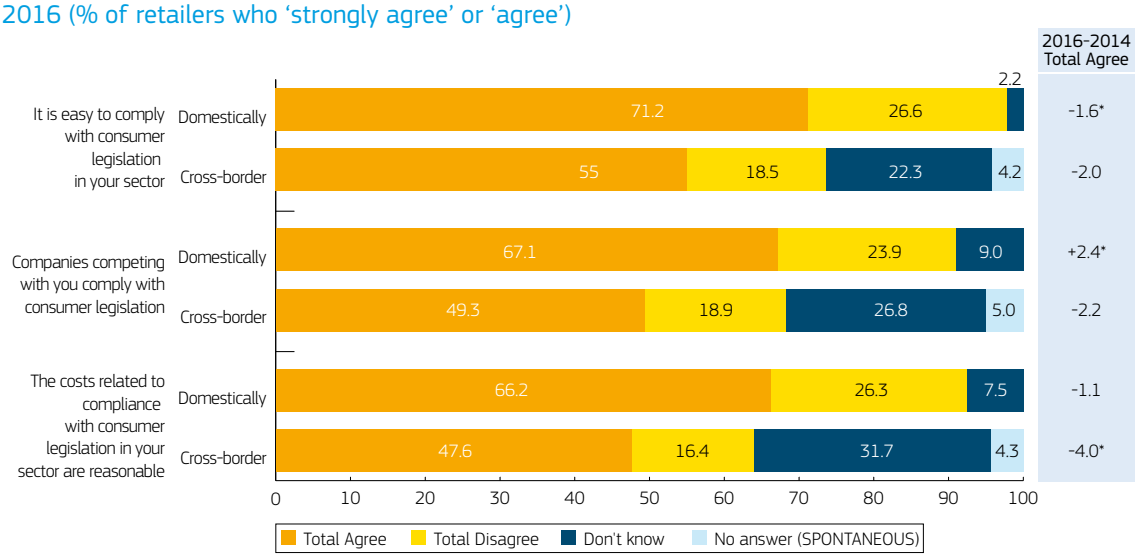
Retailers find it more difficult to comply with consumer legislation in other EU countries

Compliance with consumer legislation is influenced by various factors, including the perceived compliance of competitors. The survey carried out for the Scoreboard asks retailers about the ease and costs of compliance and the extent to which competitors comply with consumer laws.

Retailers tend to agree that it is easy to comply with consumer legislation in their sector **in their own country** (71.2 %) even though this rate has fallen slightly since 2014 (-1.6). Moreover, two thirds of retailers (66.2 %, no statistically significant difference compared with 2014) say the costs of compliance with consumer legislation in their sector are reasonable. Finally over two thirds (67.1 %) consider that competitors in their country comply with consumer legislation, an improvement on 2014 (+2.4).

The proportion of positive assessments is significantly lower when it comes to complying with consumer legislation **in other EU countries** (55 %), the related costs (49.3 %), and competitors' compliance (47.6 %). It is worth noting, that just under one in five retailers selling in other EU countries was unable to answer each question.

Figure 25:
Retailer perceptions of compliance with consumer legislation domestically and cross-border, EU-28, 2016 (% of retailers who 'strongly agree' or 'agree')

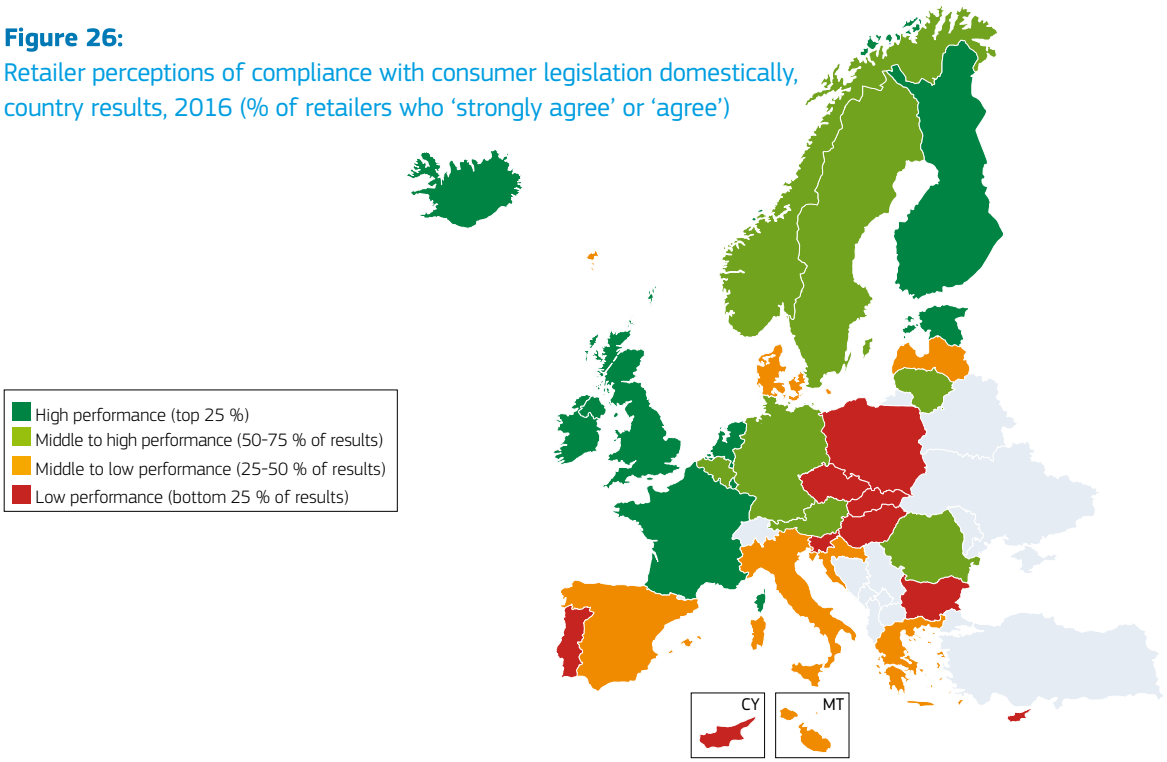


Source: Survey on retailer attitudes towards cross-border trade and consumer protection: I will read you three statements about compliance with consumer legislation in [your country/other EU countries]. Please tell me whether you strongly agree, agree, disagree or strongly disagree with each of them... Domestically base: all retailers (N=10 988). Cross-border base: retailers who sell in another EU country (N=3 287).

Looking at the country results, there is wide variation between the overall assessment of compliance (measured as the average rate of agreement with the three statements) in the top-performing countries — Estonia (76.9 %), the United Kingdom (76.3 %) and Luxembourg (76.1 %) — and the countries with the lowest scores: the Czech Republic (52.9 %), Slovakia (57.4 %), Bulgaria and Hungary (57.6 %).

Despite these country differences, the majority of retailers in all countries agree that compliance with domestic consumer rules is easy and that compliance costs are reasonable. The same applies to competitors' compliance, except in Bulgaria and Poland, where less than half of retailers believe that their domestic competitors comply with consumer rules (44.5 % and 48.4 % respectively).

Figure 26:
Retailer perceptions of compliance with consumer legislation domestically, country results, 2016 (% of retailers who 'strongly agree' or 'agree')



	It is easy to comply with consumer legislation in your sector	Companies competing with you comply with consumer legislation	The costs related to compliance with consumer legislation in your sector are reasonable	Average % of retailers who agree with the 3 statements on compliance	Diff 2016-2014
EU-28	71	67	66	68	0
BE	68	73	72	71	-2
BG	67	45	61	58	+2
CZ	51	54	54	53	-6
DK	65	64	72	67	0
DE	72	71	62	68	-5
EE	86	68	77	77	+5
IE	73	83	62	73	+3
EL	69	54	66	63	+1
ES	71	58	59	62	+3
FR	70	77	72	73	+6
HR	69	58	67	65	+9*
IT	72	55	63	63	+2
CY	70	51	65	62	+1
LV	71	57	71	66	-6
LT	72	54	76	67	+3
LU	72	76	81	76	-1
HU	56	59	58	58	-5
MT	74	57	71	67	+1
NL	77	73	71	74	-1
AT	69	70	65	68	-1
PL	72	48	65	62	+5
PT	63	51	67	60	+6
RO	76	64	74	71	0
SI	56	57	62	58	+3
SK	57	51	64	57	-3
FI	75	75	78	76	-2
SE	68	73	74	72	+1
UK	76	79	74	76	-4
IS	80	66	77	74	0
NO	83	65	68	72	-1

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: I will read you three statements about compliance with consumer legislation in [your country/other EU countries]. Please tell me whether you strongly agree, agree, disagree or strongly disagree with each of them... base: all retailers (n=10 988)

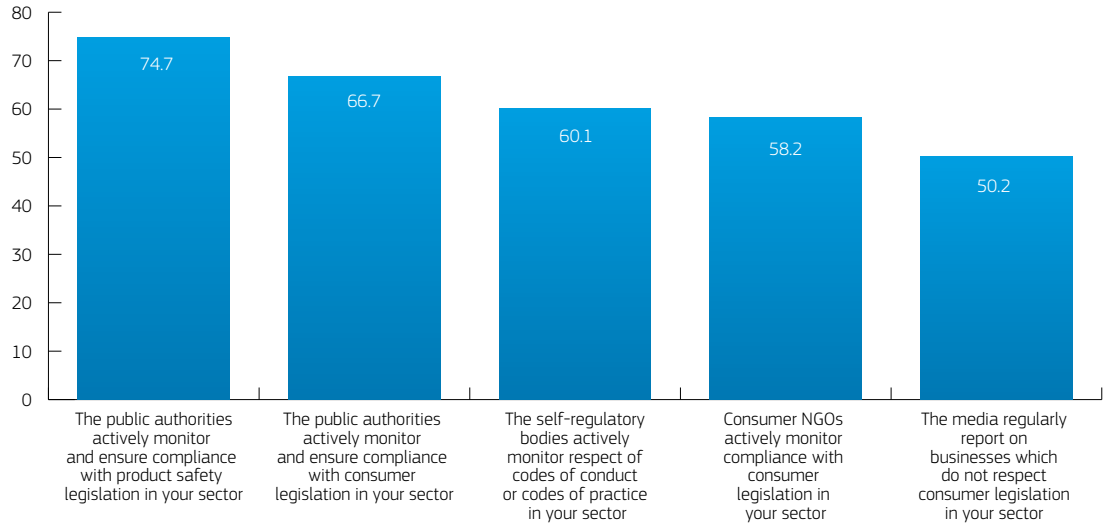
3.2.4. Enforcement of consumer and product safety legislation

Retailers value enforcement activities but are less positive than before

European legislation aims to ensure a consistent, high level of protection of consumer health and safety and consumer rights. Enforcement of these rules ensures that consumers are able to enjoy their legal rights and that businesses operate on a level playing field. The Scoreboard measures the enforcement of consumer and non-food product safety rules based on retailers' assessments of the monitoring work carried out by various organisations in their sector (e.g. public authorities and consumer NGOs).

Most retailers in the EU assess public authorities' enforcement positively, agreeing that authorities actively monitor and ensure compliance with product safety legislation (74.7 %) and consumer legislation (66.7 %) in their sector. Six out of ten companies (60.1 %) agree that self-regulatory bodies actively monitor compliance with codes of conduct or codes of practice in their sector; closely followed by a share of 58.2 % who consider that consumer NGOs actively monitor compliance with consumer legislation. Finally, half of all retailers (50.2 %) agree that the media regularly report on businesses that do not comply with consumer legislation in their sector.

Figure 27:
Enforcement of consumer and product safety legislation, EU-28, 2016
(% of retailers who 'agree' or 'strongly agree')



2016-2014	+1.1	+1.3*	+1.2	-2.4*	-0.4
2014-2012	-7.6*	-9.9*	-4.7*	-1.6*	-1.3
2012-2011	+3.3*	+4.2*	+6.0*	+8.0*	-4.3*
2011-2010	-3.2*	+1.2	+3.4*	+2.7*	-1.3
2010-2009	-	-4.1*	-9.3*	-11.2*	-6.6*

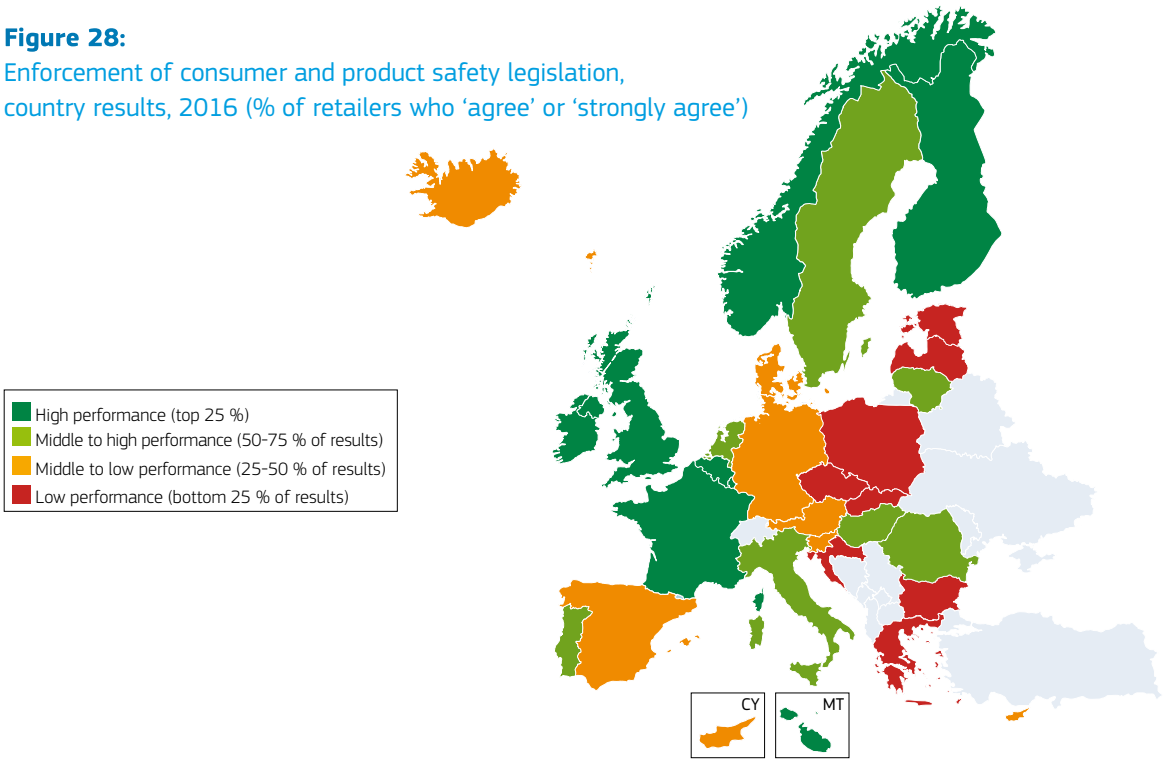
Source: Survey on retailer attitudes towards cross-border trade and consumer protection: Please tell me whether you strongly agree, agree, disagree or strongly disagree with each of the following statements... — data for 2009-2012 refer to EU-27. Base: all retailers (N=10 988), except 'The public authorities actively monitor and ensure compliance with product safety legislation in your sector' retailers selling non-food products (n=4 459).

Retailers' assessment of enforcement (defined as the average rate of agreement with the five statements on enforcement) in 2016 is similar to 2014, a halt in the downward trend observed in that survey.

Retailer' feedback on enforcement is more positive in the North and West of the EU than in East and South. Looking at individual country results, the average rate of agreement with the five statements is highest in France (78.7 %), Ireland (75.8 %) and Finland (74.8 %) and lowest in Poland (43.2 %), Bulgaria (45.3 %) and Croatia (46.4 %). Compared with 2014 the largest increase in an EU country occurred in Malta (+15.1) and the largest decrease in Romania (-4.3). Norway saw an even sharper decline (-8.7).

The size of the business is relevant — smaller retailers (10-49 employees) tend to assess enforcement less favourably than medium-sized or larger companies.

Figure 28:
Enforcement of consumer and product safety legislation, country results, 2016 (% of retailers who 'agree' or 'strongly agree')



	Public authorities actively monitor and ensure compliance with product safety legislation in your sector	Public authorities actively monitor and ensure compliance with consumer legislation in your sector	Self-regulatory bodies actively monitor respect of codes of conduct or codes of practice in your sector	Consumer NGOs actively monitor compliance with consumer legislation in your sector	Media regularly report on businesses which do not respect consumer legislation in your sector	Average % of retailers who agree with the 5 statements on enforcement, 2016	Diff 2016-2014
EU-28	75	67	60	58	50	62	0
BE	84	78	72	71	57	72	+2
BG	61	49	45	41	31	45	-2
CZ	72	60	34	42	36	49	+2
DK	71	65	58	50	52	59	-4
DE	71	61	50	51	51	57	-2
EE	69	72	44	41	35	52	-2
IE	83	82	81	73	61	76	+2
EL	51	51	46	43	55	49	-1
ES	65	54	56	54	35	52	+3
FR	89	84	76	79	67	79	+5
HR	62	47	47	42	35	46	+2
IT	72	66	61	65	52	63	+5
CY	59	55	53	56	43	53	-2
LV	67	66	41	46	35	51	-4
LT	66	63	57	67	53	61	+7*
LU	86	83	73	76	43	72	+6
HU	84	77	59	61	51	66	-4
MT	80	83	71	74	51	72	+15*
NL	79	69	71	60	54	67	0
AT	69	68	55	54	44	58	-1
PL	51	44	45	48	29	43	+4
PT	75	69	65	65	48	64	+8*
RO	71	72	69	51	69	66	-4
SI	72	61	52	54	34	54	+4
SK	65	56	42	51	42	51	+1
FI	89	84	80	79	42	75	+1
SE	78	71	64	57	60	66	+7*
UK	88	79	77	67	55	73	-4
IS	72	63	41	55	56	57	+10
NO	79	75	75	54	64	69	-9*

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: Please tell me whether you strongly agree, agree, disagree or strongly disagree with each of the following statements... base: all retailers (n=10 988) except 'Public authorities actively monitor and ensure compliance with product safety legislation in your sector' retailers selling non-food products (n=4 745).

As in 2014, retailers' views on enforcement have a strong positive correlation with their assessment of compliance (0.64) and a moderate negative correlation with the perceived prevalence of unfair commercial practices (-0.53), which suggests that monitoring and enforcement efforts effectively translate into better outcomes for consumers.

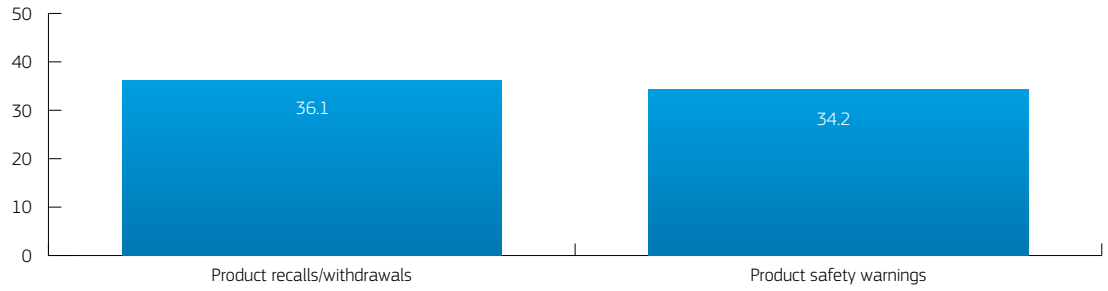
The high correlations observed between retailers' assessment of the role of public authorities and of consumer NGOs in monitoring compliance and consumer trust in these organisations to protect consumer rights (0.74 and 0.63 respectively) also support the conclusion that proactive enforcement is making a difference.

In addition, the composite indicator on enforcement shows a moderate positive correlation with the World Bank's governance indicators[39].

Ratings for product safety enforcement remain stable

Retailers selling non-food products were also asked whether any product warnings or product withdrawals had taken place in their sector in the past 24 months. Just over a third of retailers (36.1 %) report that product withdrawals by public authorities did take place and almost the same proportion (34.2 %) say public warnings on product safety by public authorities were issued in their sector in the past 24 months. This is comparable to the results for 2014[40].

Figure 29:
Product safety warnings and product recalls/withdrawals, EU-28, 2016 (%)



2016-2014	+1.9	+1.0

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: With regard to product safety, please tell me whether any of the following has taken place in your sector in the last 24 months... base: retailers who sell non-food products (N=4 745).

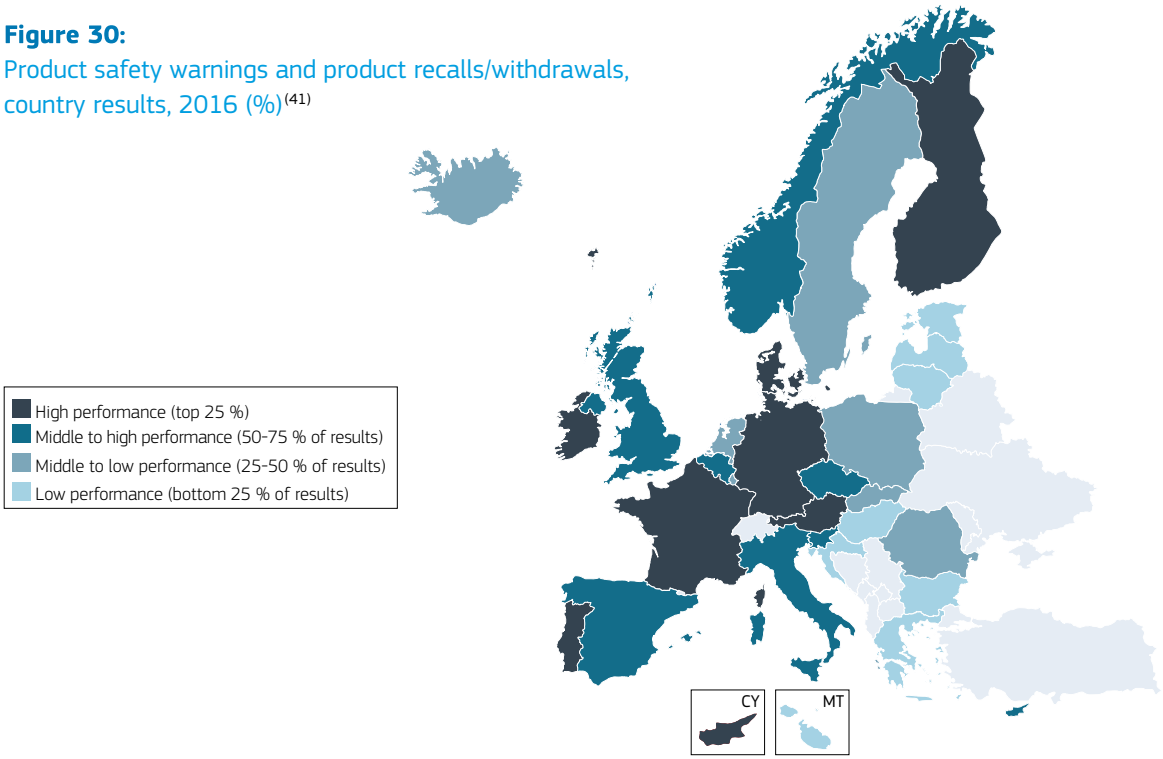
Retailers in Ireland (49.7 %), France (48.7 %) and Cyprus (44.6 %) are most likely to say that product withdrawals by public authorities did take place, while those in Estonia (12.4 %), Lithuania (12.8 %) and Malta (16.6 %) are least likely to.

Public warnings on product safety are most often reported by retailers in Austria (43.3 %), Portugal (43.1 %), and Ireland (41.9 %) and least often by those in Estonia (8.4 %), Lithuania (16.4 %) and Bulgaria (19.2 %).

(39) The correlation coefficients are equal to around 0.5 for all the governance indicators except 'political stability' and 'absence of terrorism' (which are not statistically significant).

(40) Changes between 2014 and 2016 are statistically not significant.

Figure 30:
Product safety warnings and product recalls/withdrawals, country results, 2016 (%)[41]



	Public warnings on product safety by public authorities have taken place	Product withdrawals by public authorities have taken place	Average incidence of product recalls / withdrawals and safety warnings	Diff 2016-2014
EU-28	34	36	35	+1
BE	28	32	30	0
BG	19	20	19	-12*
CZ	34	33	33	+7
DK	39	36	37	+13*
DE	39	43	41	-2
EE	8	12	10	-4
IE	42	50	46	+1
EL	23	23	23	-5
ES	32	30	31	+1
FR	39	49	44	+5
HR	20	20	20	-6
IT	36	38	37	+4
CY	37	45	41	+15
LV	20	25	23	+2
LT	16	13	15	+2
LU	25	29	27	0
HU	22	22	22	-3
MT	20	17	19	-22*
NL	23	28	25	-10*
AT	43	39	41	+5
PL	24	28	26	-2
PT	43	33	38	+12*
RO	32	25	29	-4
SI	31	33	32	+7
SK	22	24	23	-8
FI	39	42	41	+3
SE	29	24	27	-3
UK	35	33	34	+5
IS	19	31	25	+6
NO	25	37	31	-1

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: With regard to product safety, please tell me whether any of the following has taken place in your sector in the last 24 months... base: retailers who sell non-food products (N=4 745).

(41) For the indicator *'public warnings on product safety by public authorities have taken place'* the values for Austria and Portugal are 43.3 and 43.1 respectively.

Annual compliance checks by national enforcers

Each year enforcement authorities in EU countries, Norway and Iceland screen retail websites with a given focus to verify compliance with relevant consumer legislation. These 'sweeps'[42] are coordinated within the Consumer Protection Cooperation network by the European Commission since 2008[43].

In the second phase of the sweep enforcement authorities take action, for example by contacting companies to ensure that any irregularities are corrected.

The latest sweep focused on the information that is available to consumers on a website before they make their purchase. This aspect — referred to as 'pre-contractual information' — is regulated by the Consumer Rights Directive[44]. In total, the authorities checked 743 websites covering the full spectrum of traders, from smaller market players to major e-commerce platforms. In-depth scrutiny by national enforcers confirmed the irregularities detected during the first check on 436 of the websites. 81 % of the sites had been corrected by October 2016, with proceedings ongoing for the remaining sites.

The main issues identified during the sweep were:

- ★ Missing, unclear or incomprehensible information on the right of withdrawal from a transaction (63 % of websites). Some websites, for example, did not provide a withdrawal form although this is a legal obligation, or did not inform consumers about the number of days available to consumers to withdraw from the purchase (14 days under EU legislation);
- ★ Incomplete or unclear details on the trader, such as the address or full name of the retailer (34 % of websites);
- ★ Failure to provide consumers with a clear and prominent display of the price or contractual conditions before the order confirmation (21 % of websites);
- ★ Unclear information on product or service characteristics (18 % of websites).

This pattern of irregularities was observed across all the sites checked irrespective of the sector, type of retailer (multi-purpose or specialised) or item purchased (good, service or digital content).

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

(43) The network is comprised of national authorities responsible for enforcing consumer legislation under the CPC Regulation 2006/2004.

(44) Directive 2011/83/EU on consumer rights; OJ L 304 22.11.2011.

3.3. Complaints and dispute resolution

Consumer conditions are also influenced by the availability to consumers of the means to complain and seek redress if they experience problems with a purchase. Accessibility and satisfaction with complaint handling also play a role. Finally, getting redress can reduce or even offset consumer detriment and help reinforce consumer confidence in the shopping environment.

When consumers communicate about problems and seek solutions this also provides companies with valuable feedback and contributes to building long-term customer relations, which in turn impacts favourably on the functioning of markets.

This component of the Consumer Conditions Index examines consumers' propensity to complain about problems and their satisfaction with complaint handling. It also looks at the awareness, use and promotion of Alternative Dispute Resolution (ADR) schemes in each country.

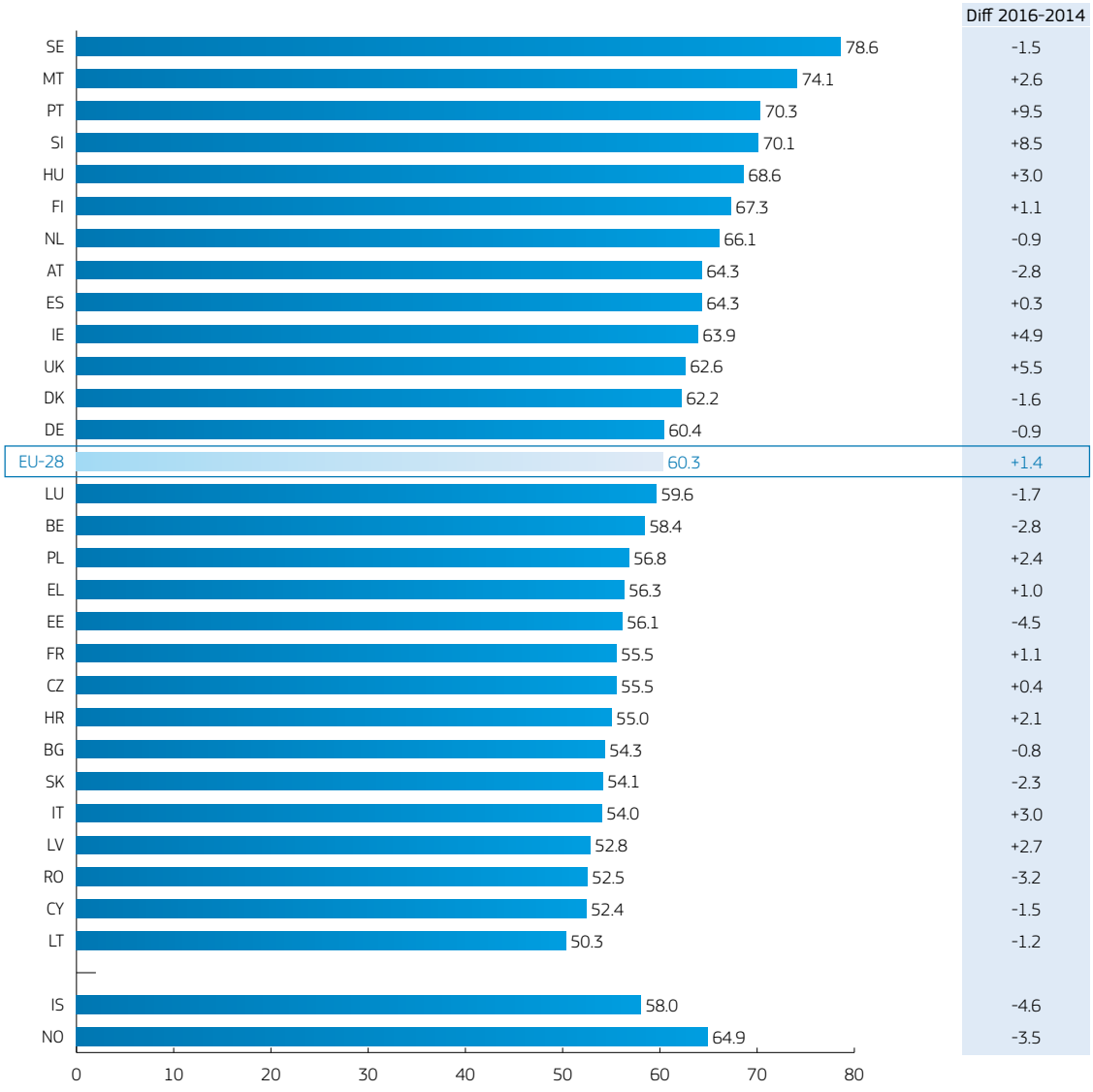
The length of judicial proceedings is also examined here (although it is not part of the composite indicator on complaints and dispute resolution).

Complaints and dispute resolution evolve positively

The Complaints and Dispute Resolution component at EU-28 level increased by 1.4 points compared with 2014 to reach a value of 60.3 in 2016.

The ranking is led by Sweden (78.6), followed by Malta (74.1), Portugal (70.3), Slovenia (70.1) and Hungary (68.6), while the lowest scores are observed in Lithuania (50.3), Cyprus (52.4), Romania (52.5) and Latvia (52.8). Compared with 2014, Portugal saw the highest increase (+9.5), closely followed by Slovenia (+8.5) and then the United Kingdom (+5.5), Ireland (+4.9) and Hungary (+3). In 13 Member States, the indicator fell. The countries which saw the largest decreases are Estonia (-4.5), Romania (-3.2), Austria and Belgium (-2.8) and Slovakia (-2.3). There is also a decline in Iceland (-4.6) and Norway (-3.5).

Figure 31:
Complaints and Dispute Resolution component, country results, 2016 (scale 0-100)



Source: Surveys on consumer and retailer attitudes towards cross-border trade and consumer protection.

3.3.1. Complaining in the event of problems

Fewer consumers report problems when purchasing, but also fewer complain

One fifth of consumers indicate that they experienced a problem when buying or using goods or services in the past 12 months that in their view provided a legitimate cause to make a complaint. However, almost a third (30.8 %) took no action. More consumers living in EU-13 countries experienced problems and more of those consumers took action than those living in EU-15 countries.

Compared with 2014, fewer consumers report having encountered a problem in the past 12 months (-2.6), but also fewer appear to be taking action when experiencing one (+6.1 points reported not having taken any action).

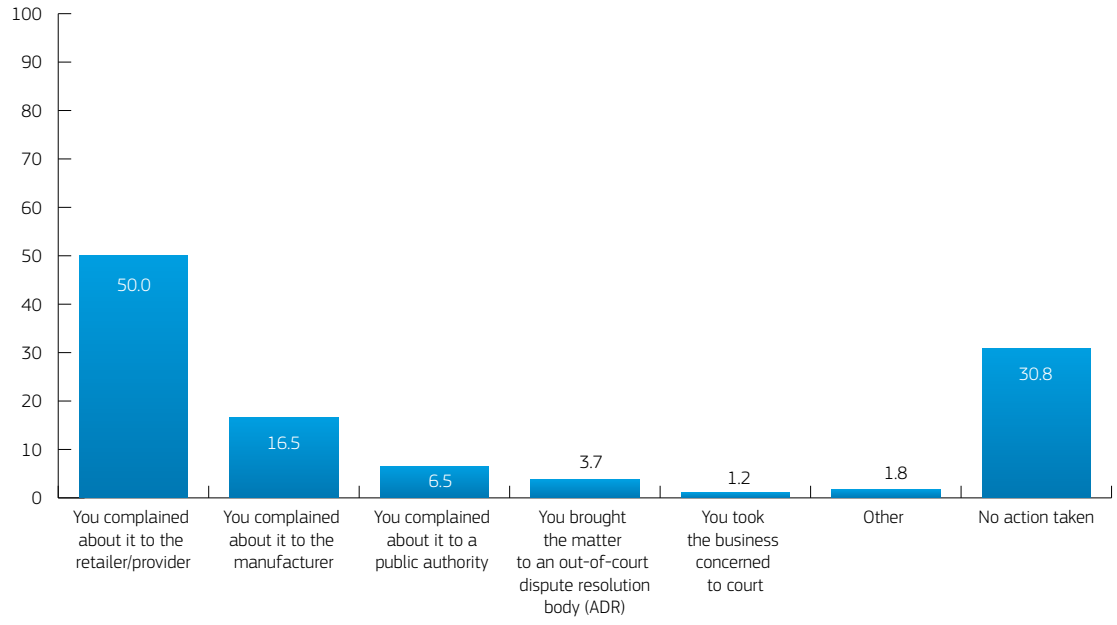
Education may play a role in this context. Consumers with a higher level of education are more likely to report problems. Similarly, white-collar workers are more likely to report having encountered problems than blue-collar workers.

Respondents with greater knowledge of consumer rights report a higher incidence of problems and are more likely to take action than those with little knowledge. Gender and age are also relevant factors, as male consumers and people under 55 are more likely to report having encountered a problem. Finally, respondents who perceive themselves as vulnerable because of their socio-demographic status are also more likely to say they did experience problems.

Of those consumers who say they did encounter a problem, most (50.0 %, a significant fall of 12.5 points from 2014) complained directly to the retailer or service provider and some complained to the manufacturer (16.5 %). Compared with 2014, more consumers (+2.8) took their complaint to the manufacturer. Consumers are far less likely to take their problem to a public authority (6.5 %) or to an out-of-court dispute resolution body (3.7 %) and only 1.2 % lodged a court case. This distribution mirrors the expected pattern of behaviour when problems arise with a purchase, i.e. consumers contact the retailer or provider in the first instance and only escalate the complaint if they do not receive a satisfactory response.

Unsurprisingly, consumers who are dissatisfied with the handling of their complaint by the retailer/service provider are more likely to complain to a public authority, out-of-court dispute resolution body or to a court. However, compared with 2014, consumers appear less inclined to take their complaints to court or to an out-of-court dispute resolution body (respectively -1 and -1.7, statistically significant decreases).

Figure 32:
Actions taken when encountering a problem, EU-28, 2016 (%)[45]



2016-2014	-12.5*	+2.8*	+0.3	-1.7*	-1.0*	-1.3*	+6.1*

Source: Survey on consumer attitudes towards cross-border trade and consumer protection: And what did you do? (multiple answers possible) base: respondents who encountered a problem (n= 5 339).

(45) Possible actions (with the exception of 'no action') are not mutually exclusive so percentages do not necessarily add up to 100 %.

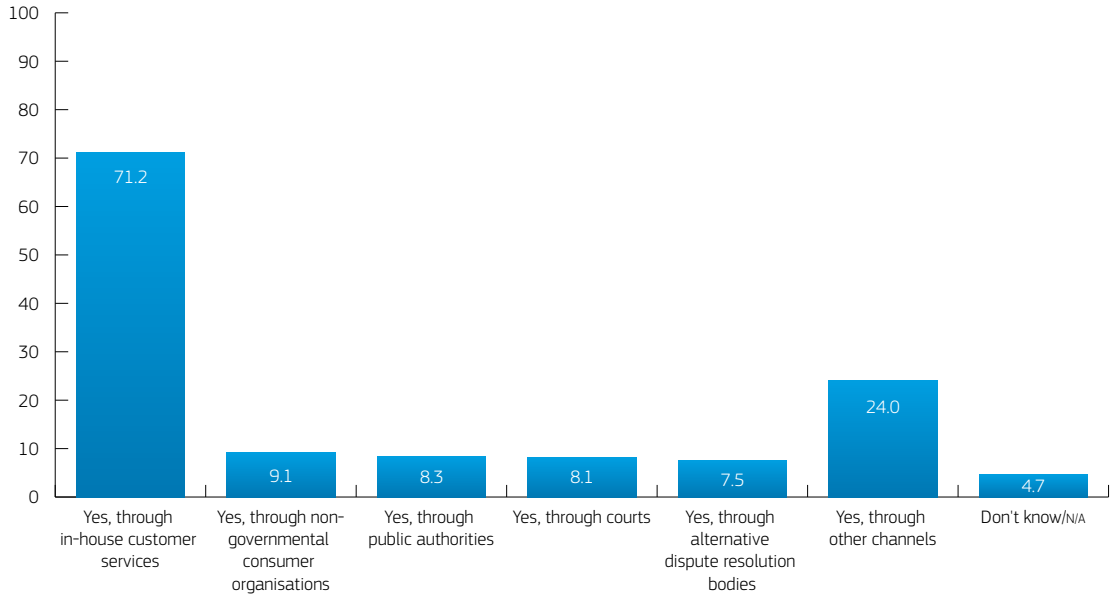
Looking at retailers' replies, over a third of retailers (37.6 %) say they have received complaints from consumers in their own country in the past 12 months. The likelihood of receiving complaints depends to some extent on company size, with larger companies more likely to receive complaints.

Mirroring the patterns observed in the consumer survey (although with some differences), retailers are most likely to receive complaints through their in-house customer services (71.2 %) and to a much lesser extent through non-governmental consumer organisations (9.1 %), public authorities (8.3 %), courts (8.1 %) or alternative dispute resolution bodies (7.5 %). Almost one in four retailers mention complaints received through other, non-specified, channels than the ones listed above (24 %).

Compared with the findings in 2014, fewer retailers (-2.3) report having received complaints from consumers living in the same country (irrespective of the complaint method). Looking at the group of retailers that received complaints, fewer complaints are received through in-house customer services or public authorities (-3.9 and -2.2 respectively). No significant changes are observed for the other complaint channels.

Retailers receive primarily complaints from consumers residing in other countries through in-house customer services (72.1 %). Other channels (such as non-governmental consumer organisations, public authorities, courts or out-of-court dispute resolution bodies) are rarely mentioned. The same applies to channels set up to facilitate handling of consumer complaints in other countries, such as the European Consumer Centres[46] or the European Small Claims Procedure.

Figure 33:
Complaints received from domestic consumers through different channels, EU-28, 2016 (%)

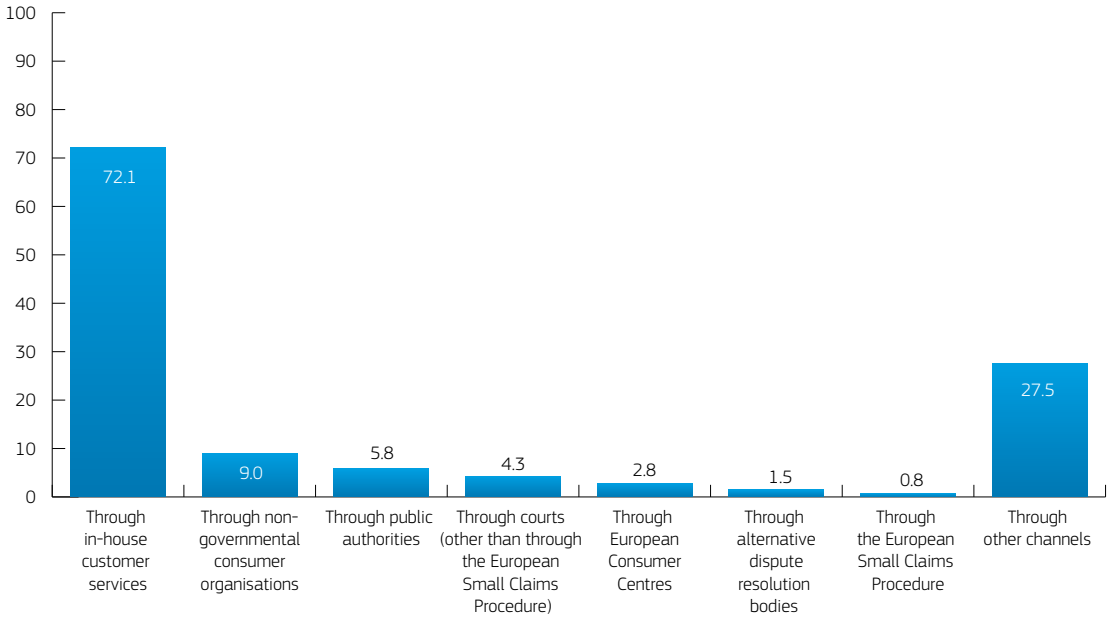


2016-2014	-3.9*	+0.7	-2.2*	-0.7	-0.3	+0.1	+1.3*

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: During the past 12 months, has your company received complaints from consumers located in (OUR COUNTRY)? (multiple answers possible) base: respondents that did receive complaints from domestic consumers (n=4 116).

(46) The European Consumer Centres promote understanding of EU consumer rights and help to resolve complaints about purchases made in another country in the network when travelling or shopping online.

Figure 34:
Complaints received from cross-border consumers through different channels, EU-28, 2016 (%)



2016-2014	-8.5*	+6.9*	+3.0*	+1.2	+0.9	-0.7	+0.8*	+5.9*

Source: Survey on consumer attitudes towards cross-border trade and consumer protection: During the past 12 months, has your company received complaints from consumers located in other EU countries? (multiple answers possible) base: respondents that did receive complaints from cross-border consumers (n= 435).

When consumers are asked why they did not take action when they felt they had a legitimate reason for doing so, around a third indicate that the sum at stake was too small (34.6 %) and a similar proportion says that it would be too time-consuming (32.5 %). Other reasons for not complaining included:

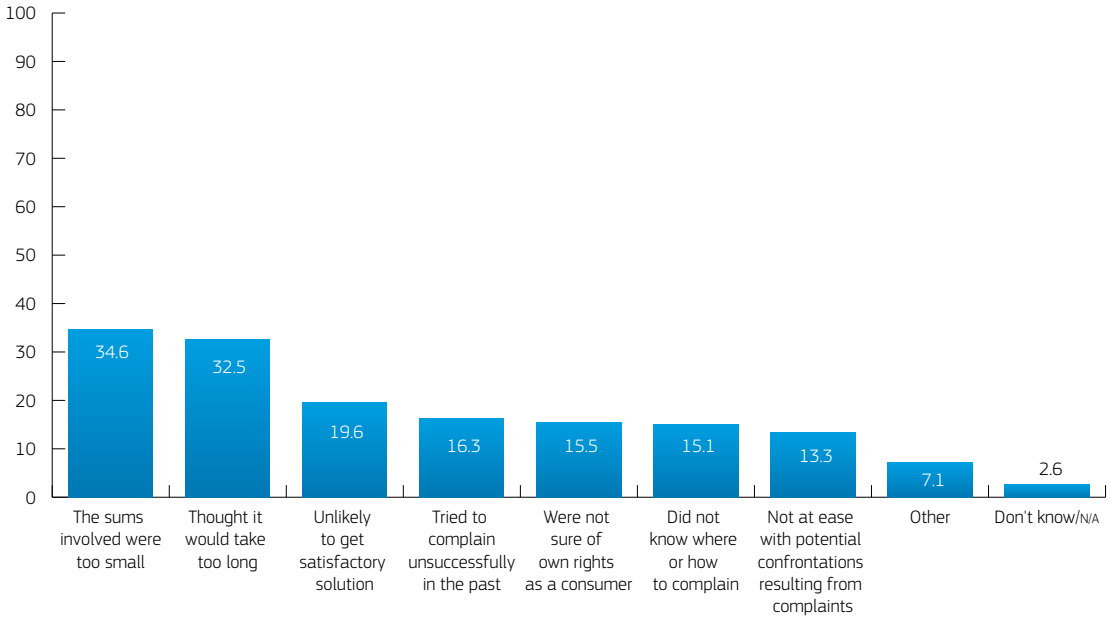
- ★ having complained unsuccessfully in the past and not wanting to try again (16.3 %);
- ★ uncertainty about where to address the complaint (15.1 %);
- ★ uncertainty about consumer rights (15.5 %);
- ★ believing a satisfactory solution was unlikely (19.6 %);
- ★ fear of confrontation (13.3 %), which may indicate a lack of assertiveness.

A positive development in 2016 compared with 2014 is that fewer consumers seem to believe that a complaint is unlikely to produce a satisfactory solution (down to 19.6 %, i.e. roughly half of the percentage in 2014). If confirmed over time, this may be the result of continued efforts at EU and national level to promote consumer rights and to develop easier ways for consumers to complain. However, the length of the complaint process remains one of the main barriers.

In general, consumers who perceive themselves as vulnerable are more likely to give a reason for not complaining[47]. Very vulnerable consumers are more likely to report having tried unsuccessfully to complain in the past.

(47) This applies to all reasons for not complaining listed in the survey except for 'sums involved were too small'.

Figure 35:
Consumers' reasons for not taking action when encountering a problem, EU-28, 2016 (%)



2016-2014	-0.8	-5.7*	-21.3*	-6.5*	-6.8*	-9.1*	-5.9*	-3.3*	+1.5*

Source: Survey on consumer attitudes towards cross-border trade and consumer protection: What were the main reasons why you did not take any action? (multiple answers possible) base: respondents who experienced problems but didn't take any action (n=1 474).

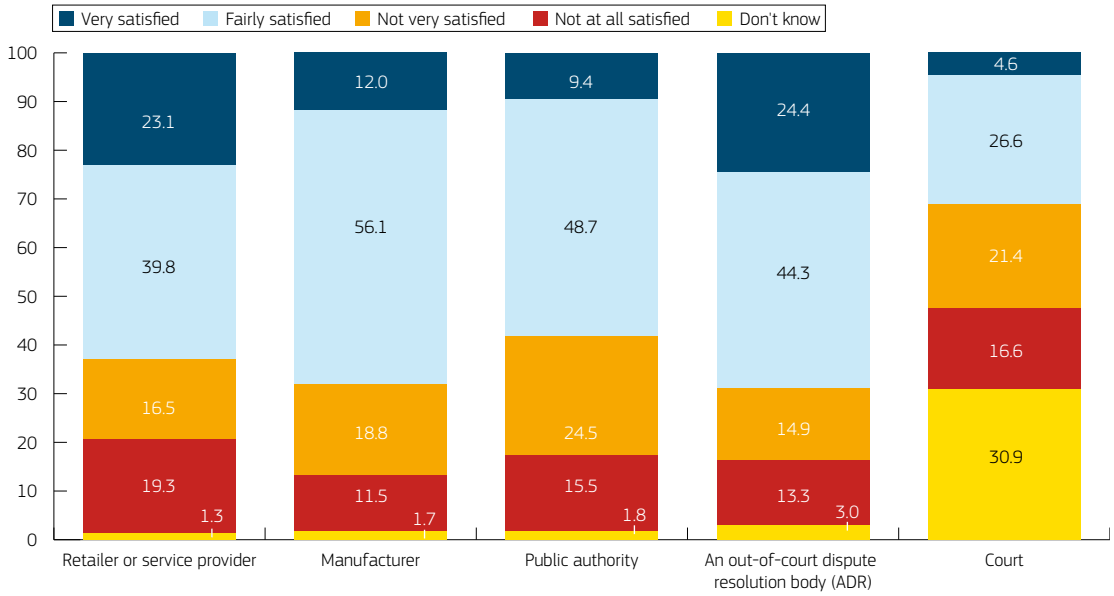
3.3.2. Satisfaction with complaint handling

Rise in consumer satisfaction with complaint handling

Consumers' average satisfaction with complaint handling was calculated across the different channels they use. On average, 63.4 % of consumers report they are satisfied with how their complaint was handled, an increase of 3.5 percentage points compared with 2014. Consumers in EU-15 countries (64.4 %) are slightly more satisfied with complaint handling than those living in EU-13 countries (60.7 %). Consumers tend to be more satisfied with out-of-court dispute resolution (68.7 %) and with companies handling complaints (62.9 % for sellers and 68.1 % for manufacturers) than with complaint handling by public authorities (58.1 %) or courts (only 31.2 % satisfied).

Overall the levels of satisfaction with complaint handling by the different entities are comparable with the findings in 2014 except for complaint handling by both retailers/service providers and by manufacturers, which increased by 3 and 8.7 percentage points respectively.

Figure 36:
Consumer satisfaction with complaint handling, EU-28, 2016 (%)

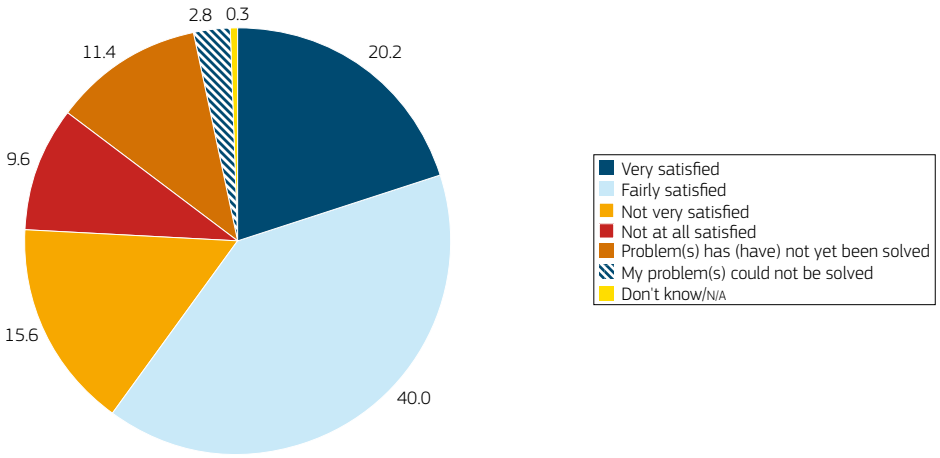


	Fairly/Very Satisfied				
2016-2014	+3.0*	+8.7*	-2.2	+0.1	-10.3
2014-2012	-4.9*	-0.6	+11.5*	+10.6*	-5.7

Source: Survey on consumer attitudes towards cross-border trade and consumer protection: In general, how satisfied or dissatisfied were you with the way your complaint(s) was (were) dealt with by the ..., base: consumers who encountered a problem and did take action (retailer or service provider n=2 945, manufacturer n=601, public authority n=296, out-of-court dispute resolution body n=179, court n=47) — data for 2012 refer to EU-27 countries.

In addition to the question on satisfaction with complaint handling, who had complained to a retailer or service provider were asked how satisfied they were with the time it took to resolve their problem(s). 60.3 % are satisfied with the time taken, while 25.2 % were not. Another 11.4 % says that their problem(s) had not yet been solved, while 2.8 % state that their problem(s) could not be solved at all. Consumers in EU-15 countries are slightly more satisfied with the time taken to solve problems (61.0 %) compared with those in EU-13 countries (58.7 %).

Figure 37:
Consumer satisfaction with the time taken to solve the problem, EU-28, 2016 (%)



Source: Survey on consumer attitudes towards cross-border trade and consumer protection: In general, how satisfied were you with the time needed to have your problem(s) solved by the retailer or services provider? base: consumers who complained to the retailer or service provider (n=2 945).

3.3.3. Problems and Complaints indicator

A composite indicator 'Problems and Complaints'[48] was developed for the Scoreboard to address issues relating to limited sample sizes at country level for certain indicators.

The composite indicator focuses on purchases made by consumers from companies based in the same country ('domestic purchases'). It combines the answers to questions on the occurrence of a problem, the type of action taken, the level of satisfaction with the handling of the complaint and, if appropriate, the reason for not taking action.

On this basis, 11 scenarios and scores (with higher scores indicating better performance for this indicator) were developed with the scientific support of the Commission's Joint Research Centre and in consultation with Member State experts.

One advantage of combining the answers to the different questions in specific scenarios is that a higher rate of complaints is not automatically seen as an indicator of better consumer conditions (unless combined with a satisfactory response) and that there is no penalty for not complaining because of the small amount of money at stake.

Northern and western EU countries score higher on problems and complaints indicator than eastern and southern countries

For EU-28 countries, the composite indicator on problems and complaints stands at 88.9 %. The value for the EU-15 countries is slightly higher at 89.4 %. For EU-13 countries, it is slightly lower at 87.1 %. Northern (90.5 %) and western (90.0 %) regions score better than the eastern (87.1 %) and southern (88.0 %) regions.

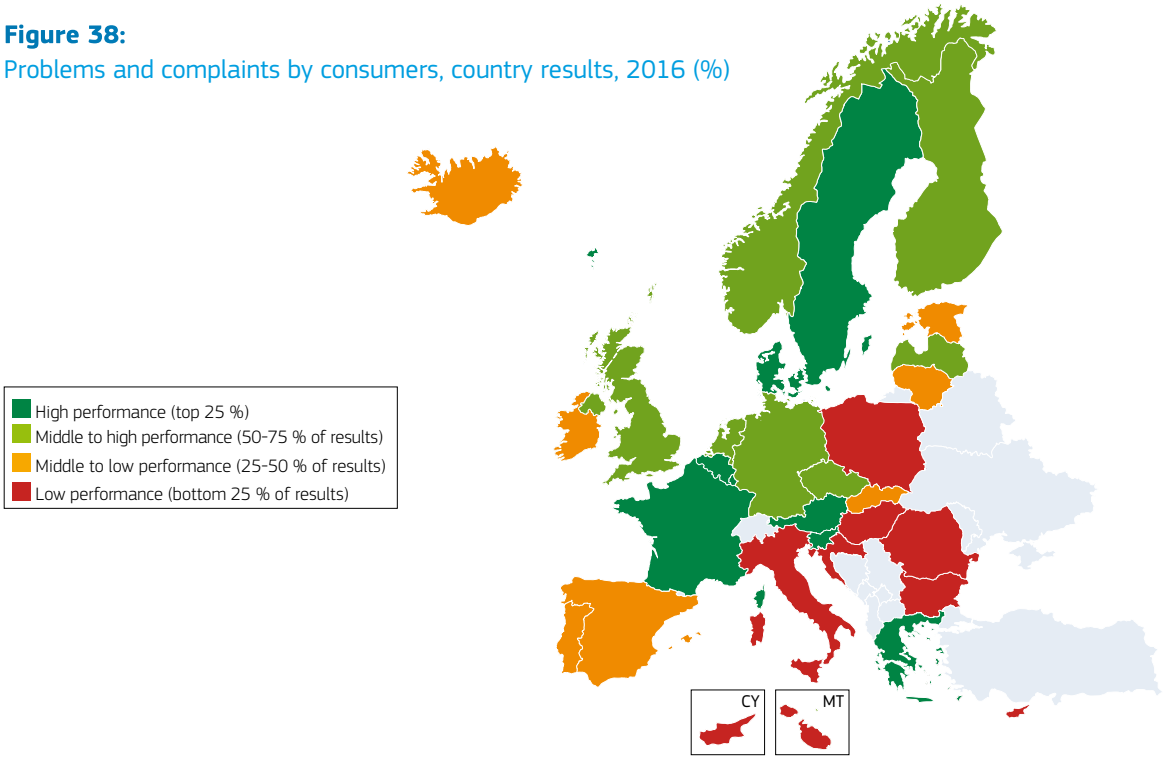
Compared with 2014, the indicator has improved for the EU-28 by 1.1 percentage points and by the same amount in EU-15 and EU-13 countries (+1.1 for both). This suggests that consumers are encountering fewer problems in their transactions with companies and that there is a higher level of satisfaction with complaint handling overall.

Slovenia (93.0 %), Denmark (92.1 %), and Belgium (91.7 %) score highest on this indicator, while Romania (83.7 %), Croatia (85.7 %), and Malta (85.9 %) score lowest. Compared with 2014, the problems and complaints indicator improved most in Greece (+6.1) and decreased most in Cyprus (-3.8) and Malta (-3.7).

The main differences between countries are in the percentage of consumers who took no action when they encountered a problem. Specifically, consumers in Finland, Sweden and Denmark are most likely to complain, as only 5.5 %, 6.8 % and 9.3 % respectively did not complain. The opposite is true in Greece where 47.3 % of the consumers took no action when faced with problems, followed by Bulgaria (44.4 %) and Cyprus (40.8 %). Major changes are observed in some countries, such as Austria which had the highest reported percentage of consumers who complained in 2014, but sees the biggest increase in 2016 (+20.4) in the proportion of consumers preferring to take no action. In general, however, both at indicator level and in terms of consumers having encountered a problem, the differences between countries are small.

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

Figure 38:
Problems and complaints by consumers, country results, 2016 (%)



	Percentage having experienced a problem	Percentage having experienced a problem but did not complain	Problems & complaints Composite indicator 2016	Diff 2016-2014
EU-28	20	20	89	+1
BE	14	16	92	0
BG	17	44	87	+3
CZ	21	12	89	0
DK	16	9	92	0
DE	19	23	90	-1
EE	21	22	88	-2
IE	17	32	89	+2
EL	11	47	91	+6
ES	17	11	89	+3
FR	16	27	90	0
HR	26	18	86	+5
IT	26	20	86	+4
CY	17	41	88	-4
LV	18	17	89	+3
LT	17	27	88	+1
LU	19	22	90	-3
HU	25	15	87	+1
MT	23	20	86	-4
NL	23	10	90	+1
AT	17	24	90	-2
PL	28	11	88	+2
PT	20	14	88	-3
RO	25	29	84	0
SI	14	12	93	+1
SK	22	11	88	0
FI	27	5	90	+1
SE	21	7	90	-1
UK	18	28	90	+2
IS	21	12	89	-1
NO	20	12	90	-1

Source: Survey on consumer attitudes towards cross-border trade and consumer protection. Base: 'Percentage having experienced a problem' — all respondents (n=26 599); 'Percentage having experienced a problem but did not complain' — people who experienced a non-negligible problem (i.e. NOT stating that the sums involved were too small) (n=5 164).

Looking at socio-demographic characteristics, consumers who consider themselves vulnerable score lower on the problems and complaints indicator, suggesting that this group of consumers is confronted with more problems and/or is less satisfied with complaint handling.

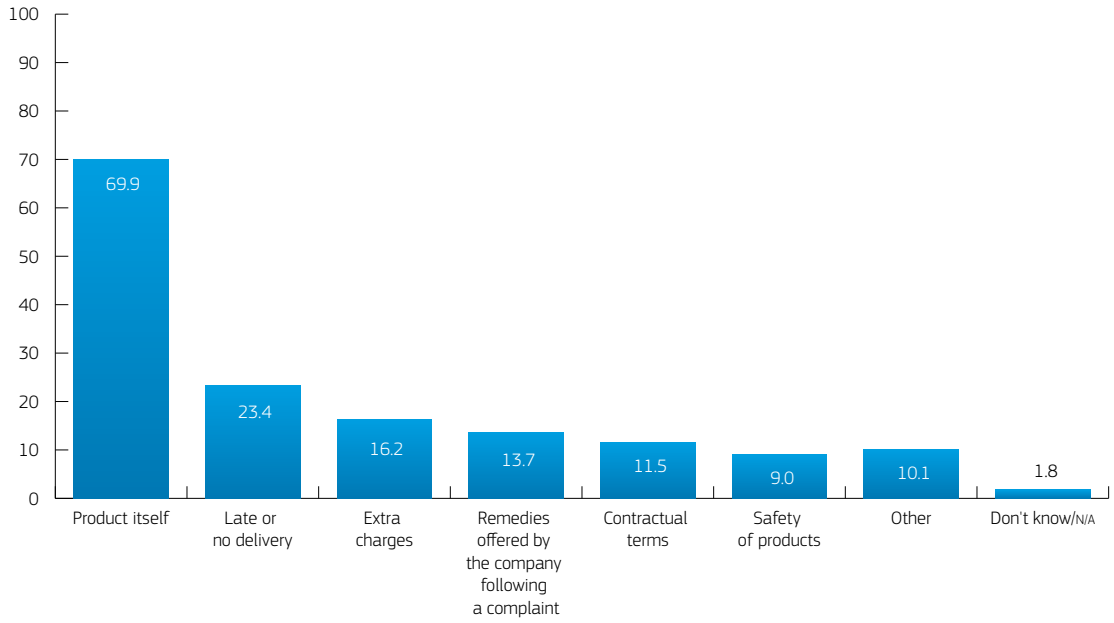
3.3.4. Types of complaints

The types of complaints from domestic and cross-border consumers are similar

Retailers who have received complaints from consumers in their country during the past 12 months are most likely to report complaints about the product itself (69.9%), late or non-delivery (23.4 %), additional charges that were not expected (16.2 %), the remedies offered by the company (13.7 %), contractual terms (11.5 %) and product safety (9.0 %).

While the range and relative proportion of issues about which retailers receive consumer complaints are broadly similar to the results observed in 2014, there are statistically significant decreases at EU level in complaints about late or non-delivery (-3.4) and contractual terms (-3.0).

Figure 39:
Type of consumer complaints received from consumers in retailer's own country, EU-28, 2016 (%)



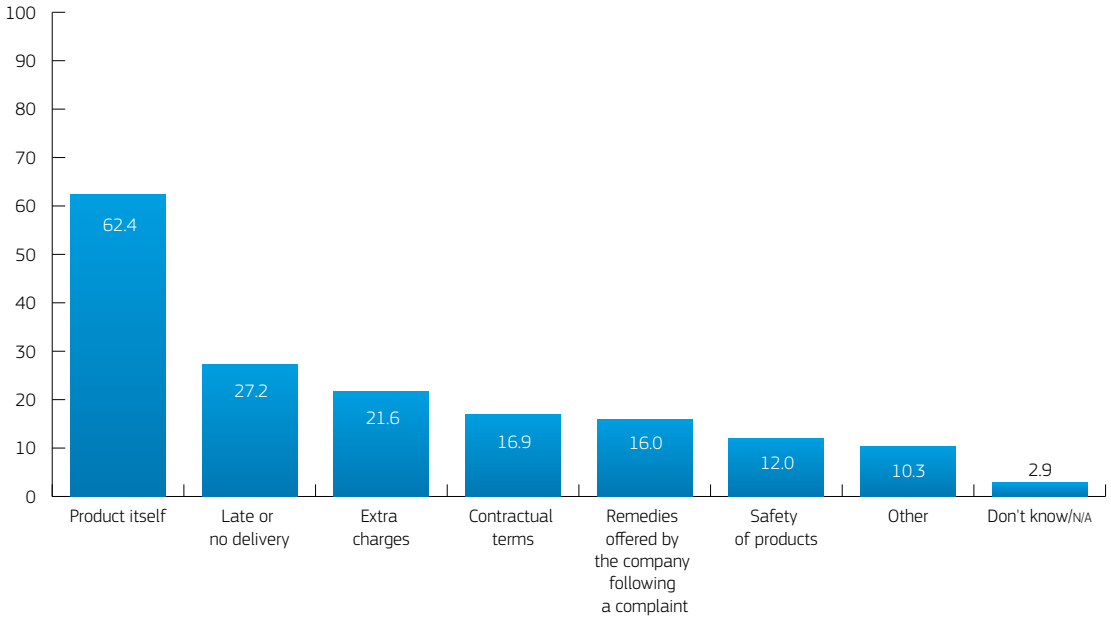
2016-2014	+1.8	-3.4*	+1.2	-1.4	-3.0*	+0.6	-1.6*	+0.4

Source: Survey on retailer attitudes towards cross-border trade and consumer protection: What type of complaints has your company received from consumers located in [your country] during the past 12 months? Were they complaints about ... (multiple answers possible), base: retailers who have received complaints from consumers in their own country (N=3 923).

Complaints from consumers based in a different country to the retailer show a similar pattern. Retailers are most likely to receive complaints about the product itself (62.4 %) followed by late or non-delivery (27.2 %), extra charges (21.6 %), contractual terms (16.9 %), the remedies offered (16.0 %) and product safety (12.0 %).

Since 2014 however, the proportion of companies receiving complaints from consumers residing in a different country on product safety has increased by 5.4 percentage points.

Figure 40:
Type of complaints received from consumers in other EU countries, EU-28, 2016 (%)



2016-2014	+3.3	-0.1	+2.4	-2.9	+3.6	+5.4*	+1.4	-2.4*

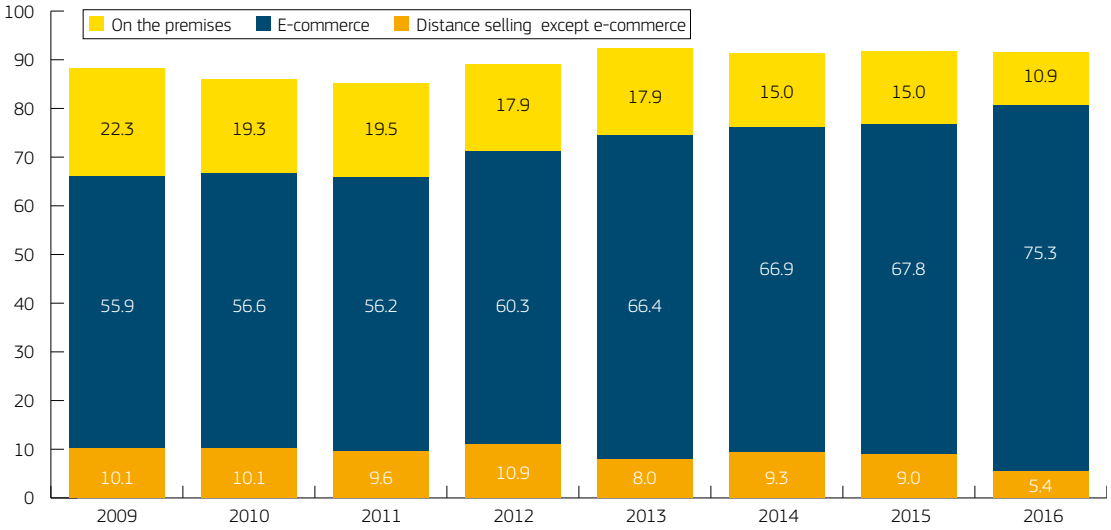
Source: Survey on retailer attitudes towards cross-border trade and consumer protection: What type of complaints has your company received from consumers located in other EU countries during the past 12 months? Were they complaints about... (multiple answers possible), base: retailers who have received complaints from consumers in other EU countries (N = 560).

Complaints concerning cross-border purchases received by European Consumer Centres concern mainly e-commerce

Data on consumer complaints collected through the European Consumer Centres (ECCs)[49] show that three quarters of the complaints received by the ECCs in 2016 concerned online purchases. This proportion has been rising continuously since the network was set up (from 56 % in 2009), reflecting the steady growth of cross-border business-to-consumer e-commerce.

(49) The European Consumer Centres (ECCs) were set up in 2009 to inform consumers of their rights when shopping in other Member States in the EU as well as in Iceland and Norway, and to assist them with their complaints. ECCs aim to settle disputes with traders amicably but also inform and guide consumers towards other channels, notably Alternative Dispute Resolution procedures if applicable. The complaints received by ECCs offer important insights into the main problems experienced by consumers when buying from another country of the EU, Iceland and Norway.

Figure 41:
Complaints about cross-border purchases received by ECCs, by selling method, (EU-28, plus Iceland and Norway), 2009-2016 (%)



Source: ECC Network.

MEASURING CONSUMER DETRIMENT — A NEW METHODOLOGY

In May 2017, the European Commission published a study on 'Measuring consumer detriment in the European Union'[50] which set out a solid methodology for assessing personal consumer detriment as part of the Commission's in-depth market studies.

Different dimensions of consumer detriment were considered, such as financial detriment, time loss and psychological detriment.

The methodology is designed to measure pre- and post-redress financial detriment separately. This is useful from a policy perspective and involves collecting additional detailed information from consumers about compensation received.

The methodology:

- ★ builds on the experiences of previous methodologies and assessments;
- ★ has been extensively tested, refined and validated;
- ★ can be applied consistently across a range of markets and adapted to specific markets;
- ★ measures and quantifies the incidence and magnitude of detriment, taking into account both pre- and post-redress financial detriment and non-financial detriment, such as time loss or psychological detriment; and
- ★ incorporates sound, tested approaches in triangulating survey results with other data sources and extrapolating detriment estimates at EU-28 level.

Based on the work carried out as part of this study, a detailed step-by-step operational guidance document was developed to guide assessments of personal consumer detriment in consumer markets across the EU[51].

(50) http://ec.europa.eu/consumers/consumer_evidence/market_studies/consumer-detriment/index_en.htm

(51) http://ec.europa.eu/consumers/consumer_evidence/market_studies/docs/consumer_detriment_study_final_report_part_2_guidance_en.pdf

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

Retailer uptake of alternative dispute resolution remains moderate

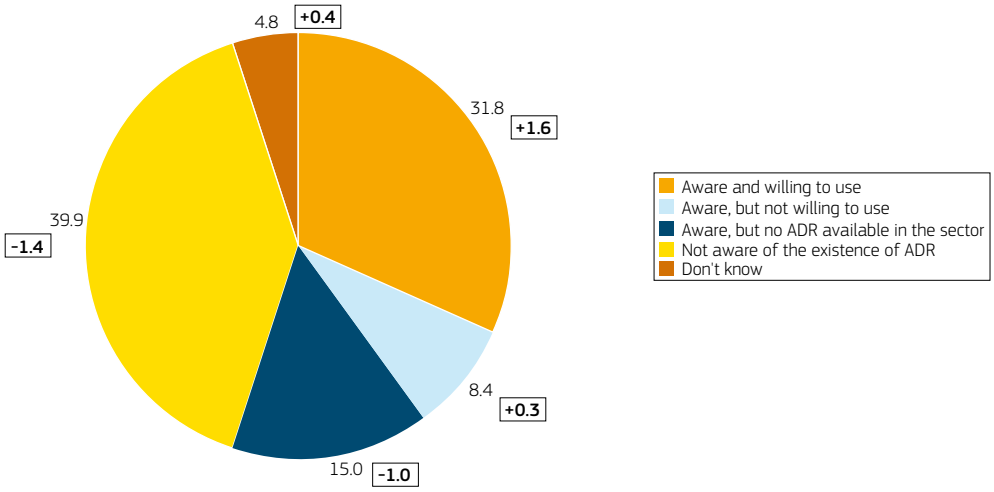
Out-of-court bodies can help consumers and traders to resolve their disputes over purchases made either online or offline. These alternative dispute mechanisms or procedures and the bodies offering them vary between countries but they generally offer a way to resolve disputes easily, relatively quickly and at a reasonable cost.

In the Scoreboard, retailers are asked about their awareness of alternative dispute resolution bodies and whether they opt for such procedures to settle disputes with consumers in their own country.

The 2016 results show that over half of all retailers (55.2 %) are aware of ADR. However, just under a third declare they are willing to settle their dispute using these procedures (31.8 %) and 15.0 % say that no ADR mechanism is available in their sector. Finally, 8.4 % explicitly declare they are unwilling to use ADR.

Overall, awareness of ADR is comparable to 2014 and participation in ADR procedures increased only modestly by 1.6 percentage points despite the implementation of a new regulatory framework[52] on alternative dispute resolution in the EU. There is still substantial scope for increasing the uptake of alternative dispute resolution among retailers.

Figure 42:
Retailer awareness of and willingness to use ADR mechanisms, EU-28, 2016 (and difference with respect to 2014)[53]



Source: Survey on retailer attitudes towards cross-border trade and consumer protection: Do you know any Alternative Dispute Resolution bodies for settling disputes with consumers in (OUR COUNTRY)? Base: all respondents (n=10 437). Numbers in the squares indicate the difference to previous survey wave.

Awareness of ADR varies between countries. Retailers in EU-13 countries are more likely to be aware of alternative dispute resolution (57.4 %) compared with retailers in EU-15 countries (54.8 %). Across the EU, companies based in the northern region tend to be both the most aware and willing to use out-of-court mechanisms to resolve their disputes with consumers. In the East there is greater awareness but less willingness to participate.

In 22 of the countries surveyed, a clear majority of retailers indicates that they are aware of

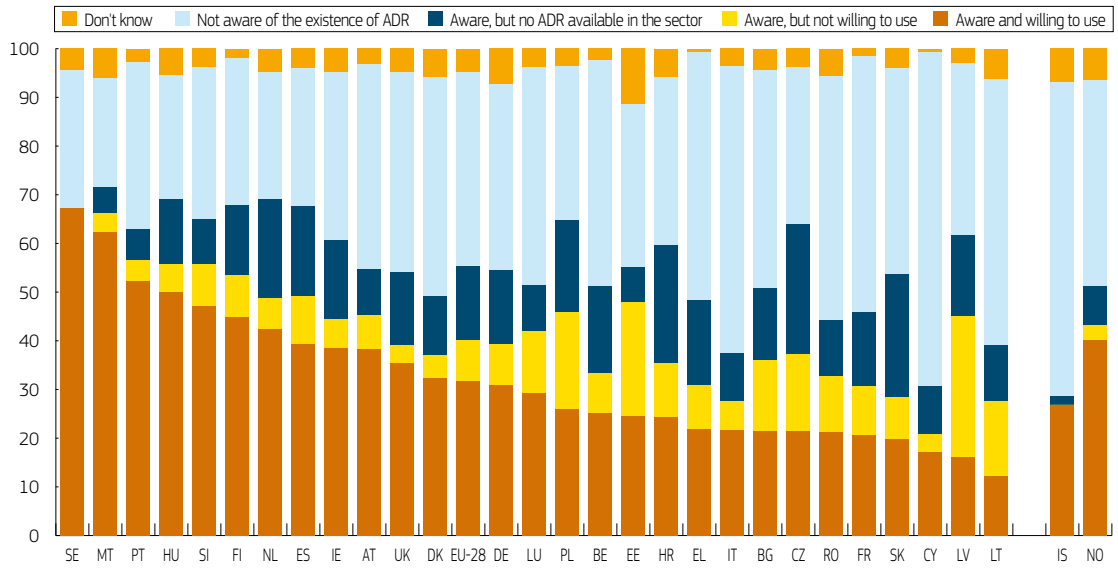
(52) Directive 2013/11/EU on consumer ADR, OJ L165. 18.6.2013.
(53) The differences with respect to 2014 are shown in the boxes.

alternative dispute resolution mechanisms, with the highest proportions of retailers in Malta (71.5 %), the Netherlands (69.1 %) and Hungary (69 %). At the opposite end of the scale, only around a third of retailers in Cyprus (30.6 %), Italy (37.5 %), as well as in non-EU Iceland (28.7 %) are aware of out-of-court bodies.

Reported awareness increased the most among retailers in Portugal (+15.9). Retailers in Portugal also report the highest increase in willingness to participate (+21.6).

Interestingly, there is not always a positive correlation between reported awareness and willingness to use ADR bodies. For example, in Sweden (where the score for both aspects is 67.2 %), Malta (71.5 % and 62.3 %), Portugal (62.8 % and 52.2 %) and Norway (51.1 % and 40.1 %) there is both high awareness of and willingness to use ADR. Meanwhile, in Latvia 61.7 % of retailers report being aware of ADR but few (16.2 %) show interest in resolving consumer complaints this way. A similar pattern can be observed in the Czech Republic, Poland, Croatia, Slovakia and Estonia.

Figure 43:
Retailer awareness of and willingness to use ADR mechanisms, country results, 2016 (%)



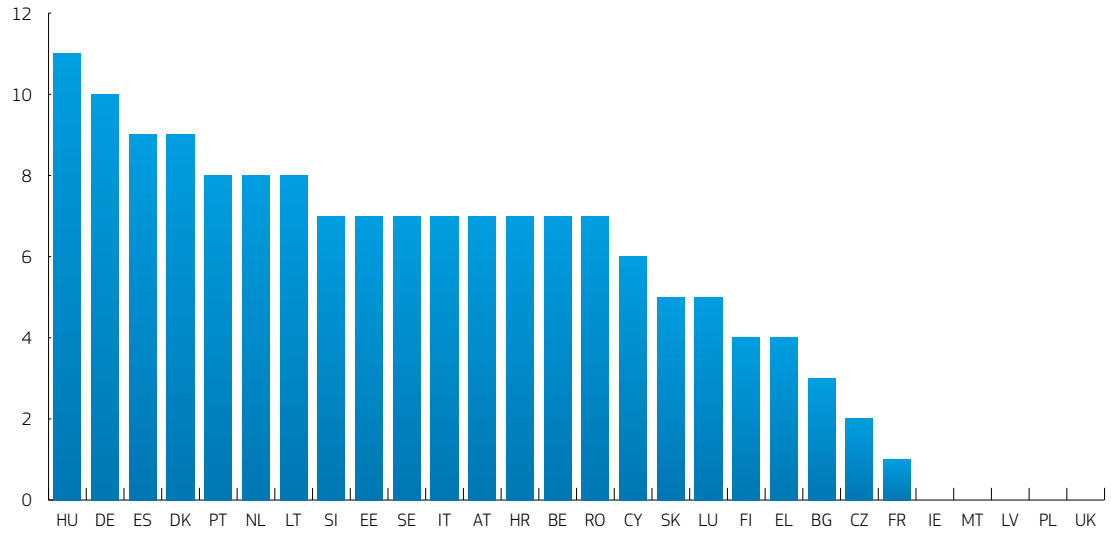
Source: Survey on retailer attitudes towards cross-border trade and consumer protection: Do you know any Alternative Dispute Resolution bodies for settling disputes with consumers in (OUR COUNTRY)? base: all respondents (n=10 437).

The EU Justice Scoreboard 2017[54] published by the Commission contains data on Member States' public sector activities to promote and encourage the use of ADR procedures, such as information provided through websites or awareness raising campaigns. The aggregated indicator of the Justice Scoreboard presented in Figure 44 is based on 12 sub-indicators[55].

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

(55) Aggregated data provided on the basis of several indicators: (1) Website providing information on ADR; (2) Publicity campaigns in media; (3) Brochures to the general public; (4) Court provides specific information sessions on ADR upon request; (5) ADR/mediation co-ordinator at courts; (6) Publication of evaluations on the use of ADR; (7) Publication of statistics on the use of ADR; (8) legal aid covers costs (in part or in full) incurred with ADR; (9) Full or partial refund of court fees; including stamp duties; if ADR is successful; (10) No lawyer for ADR procedure required; (11) Judge can act as mediator; (12) Others. For each of these 12 indicators, one point was given.

Figure 44:
Promotion of and incentives for using ADR methods for consumer disputes, 2016 (number of measures)



Source: Based on data provided in the EU Justice Scoreboard 2017.

3.3.6. Length of judicial proceedings

Courts also play a role in enforcing consumer law as they ensure that companies do not gain unfair advantage by not respecting these rules and that consumer are able to exercise their rights. Depending on the national justice system in place and legal traditions, courts intervene at different points, for instance ruling on complaints lodged directly with them or on appeals relating to decisions taken by national authorities to enforce consumer rules. The length of these judicial proceedings can be an indicator of efficiency of the system.

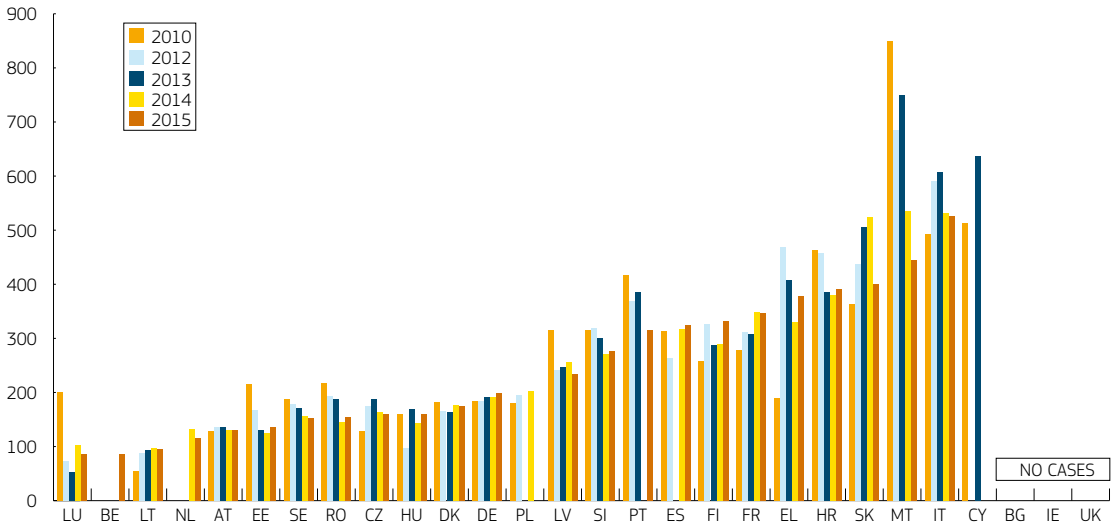
Figure 45 shows the length of proceedings (expressed in days) needed to resolve a case in court at first instance for litigious civil and commercial cases[56]. First instance data are used for easier comparison, since different appeal procedures can have a major impact on the length of proceedings.

Figure 46 shows the time needed to resolve appeals relating to decisions by consumer protection authorities[57].

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

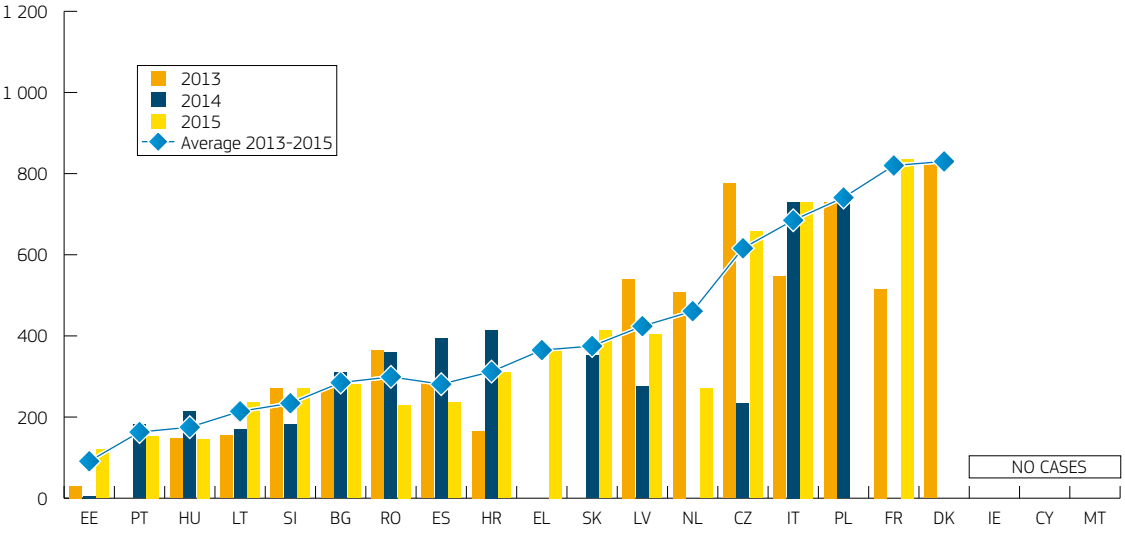
(57) In Belgium, Austria, Finland, Sweden and the United Kingdom certain administrative consumer protection authorities are not empowered to adopt decisions declaring an infringement of the relevant consumer rules and the scenario in Figure 46 is not considered applicable.

Figure 45:
Time needed to resolve litigious civil and commercial cases, first instance/in days, 2010-2015[58]



Source: EU Justice Scoreboard 2017.

Figure 46:
Time needed to resolve appeals relating to decisions of consumer protection authorities (in days), 2013-2015



Source: EU Justice Scoreboard 2017.

(58) Litigious civil (and commercial) cases concern disputes between parties, e.g. disputes regarding contracts, under the CEPEJ methodology. By contrast, non-litigious civil (and commercial) cases concern uncontested proceedings, e.g. uncontested payment orders. Commercial cases are addressed by special commercial courts in some countries and by ordinary (civil) courts in others.

3.4. The Consumer Conditions Index across Europe

Following the detailed analysis of the different indicators that feed into the Scoreboard's assessment of consumer conditions across Europe, this section presents a global picture based on the composite indicator encompassing these aspects, the Consumer Conditions Index (CCI)[59]. It also looks into the relationship between consumer conditions and other indicators at country level.

3.4.1. Consumer Conditions Index

In 2016, the average CCI for the EU-28 stood at 64.9 with a difference of 17.4 points between the best and worst-performing countries. This spread is the smallest for the Problems and Complaint indicator (9.3). The largest differences relate to retailers' participation in ADR mechanisms (55.0).

Table 3:
Consumer Conditions Index (CCI), EU-28 (2016): overall and breakdown by pillar and indicator

CONSUMER CONDITIONS INDEX	EU-28	MIN	MAX	RANGE
	64.9	**53.3**	**70.7**	**17.4**
PILLAR 1: KNOWLEDGE & TRUST — 33.3 %	**59.3**	**44.0**	**66.7**	**22.7**
Knowledge sub-pillar — 16.7 %	**51.4**	**33.5**	**59.1**	**25.6**
Consumers' knowledge of consumer rights	49.2	26.9	59.7	32.8
Retailers' knowledge of consumer rights	53.5	36.2	62.3	26.1
Trust sub-pillar — 16.7 %	**67.2**	**46.6**	**79.0**	**32.3**
Consumers' trust in organisations	72.2	46.4	85.3	38.9
Consumers' trust in redress mechanisms	46.8	23.7	61.7	38.0
Consumers' trust in product safety	78.0	53.3	94.4	41.0
Retailers' trust in product safety	76.4	51.7	92.0	40.3
Consumers' trust in environmental claims	65.8	36.1	82.5	46.4
Retailers' trust in environmental claims	68.8	53.7	86.1	32.4
Confidence in online shopping	72.4	40.8	87.6	46.9
Confidence in online selling	57.2	31.1	77.5	46.4
PILLAR 2: COMPLIANCE & ENFORCEMENT — 33.3 %	**75.0**	**60.6**	**84.4**	**23.8**
No unfair commercial practices reported by consumers	83.2	59.1	96.6	37.5
No unfair commercial practices reported by retailers	69.9	42.9	86.5	43.6
No other illicit practices	91.8	76.1	98.0	21.9
Compliance with consumer legislation reported by retailers	68.1	52.9	76.9	24.0
Enforcement of consumer and product safety legislation reported by retailers	62.0	43.2	78.7	35.5
PILLAR 3: COMPLAINTS & DISPUTE RESOLUTION — 33.3 %	**60.3**	**50.3**	**78.6**	**28.3**
Problems and complaints composite indicator	88.9	83.7	93.0	9.3
Retailers' participation in ADR mechanisms	31.8	12.3	67.2	55.0

Source: Surveys on consumer and retailer attitudes towards cross-border trade and consumer protection.

Compared with the 2014 results, a clear improvement (+2.9) can be observed for the CCI at EU level, driven by the stronger increases in France (+6.6 points), the United Kingdom (+5.7), Ireland (+5.7), Portugal (+4.7) and Slovenia (+3.9) that over-compensate for the relative worsening of consumer conditions in Estonia (-0.9), Belgium (-0.8), Denmark (-0.7), Finland (-0.5), The Netherlands (-0.3) and Slovakia (-0.1). The CCI also declined in Iceland and in Norway (-0.5 and -1.8 respectively).

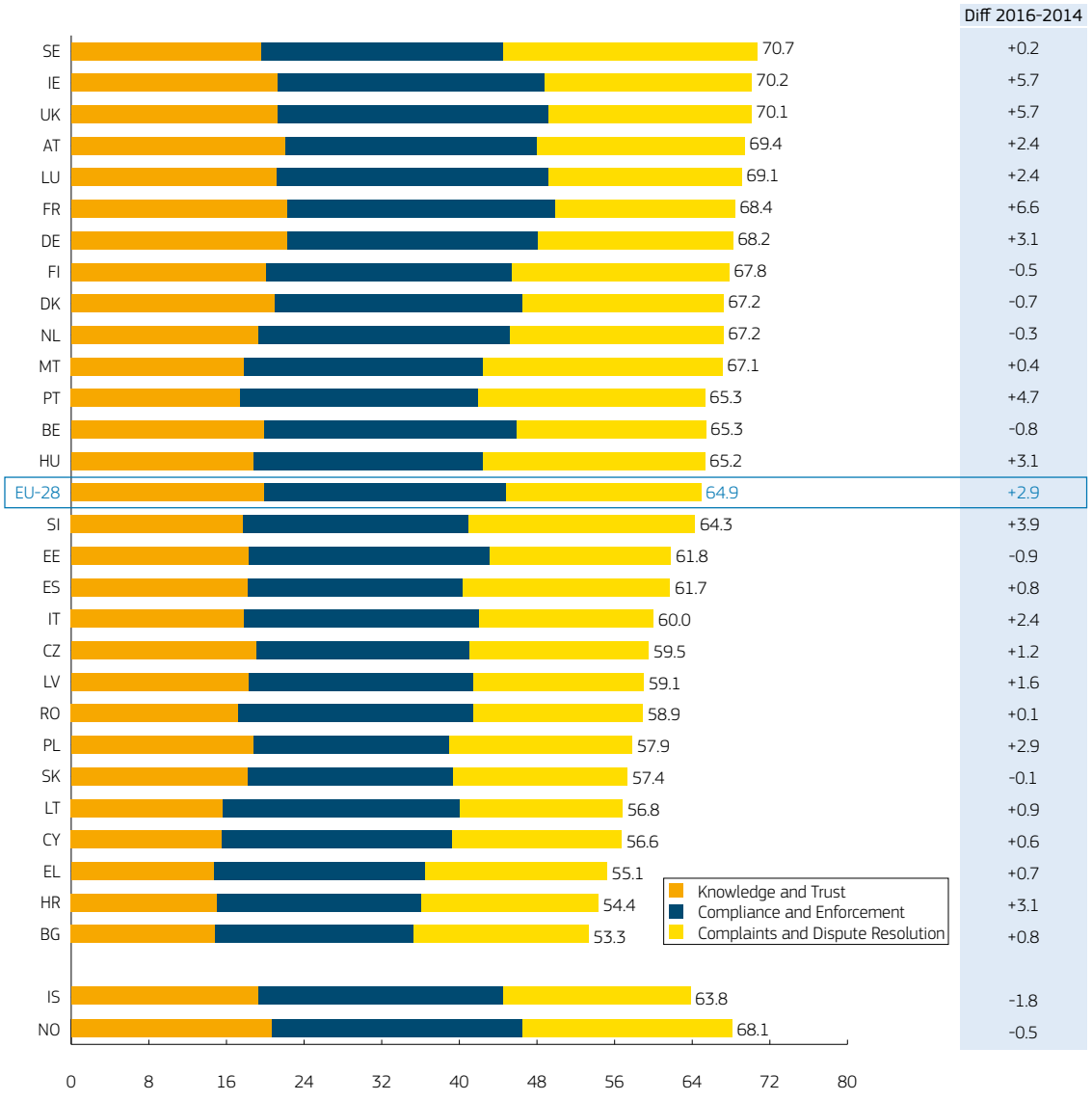
Countries with favourable consumer conditions include Sweden (70.7), Ireland (70.2), the United Kingdom (70.1), Austria (69.4) and Luxembourg (69.1), while the situation is less positive for consumers in Bulgaria (53.3), Croatia (54.4), Greece

(59) See Annex 6.2 for more details on the different indicators on which the CCI is based. The theoretic range of the CCI is from 0 to 100.

(55.1), Cyprus (56.6) and Lithuania (56.8), all ranking below the EU-28 average.

Interestingly, the average CCI by country correlates negatively with its dispersion[60] (-0.71) indicating that in those countries where consumer conditions are above average, these conditions apply more uniformly to all consumers.

Figure 47:
Consumer Conditions Index — overall indicator, 2016



Source: Surveys on consumer and retailer attitudes towards cross-border trade and consumer protection, Consumer Conditions Index.

(60) The dispersion is calculated as the standard deviation from the CCI across the consumers interviewed in the country.

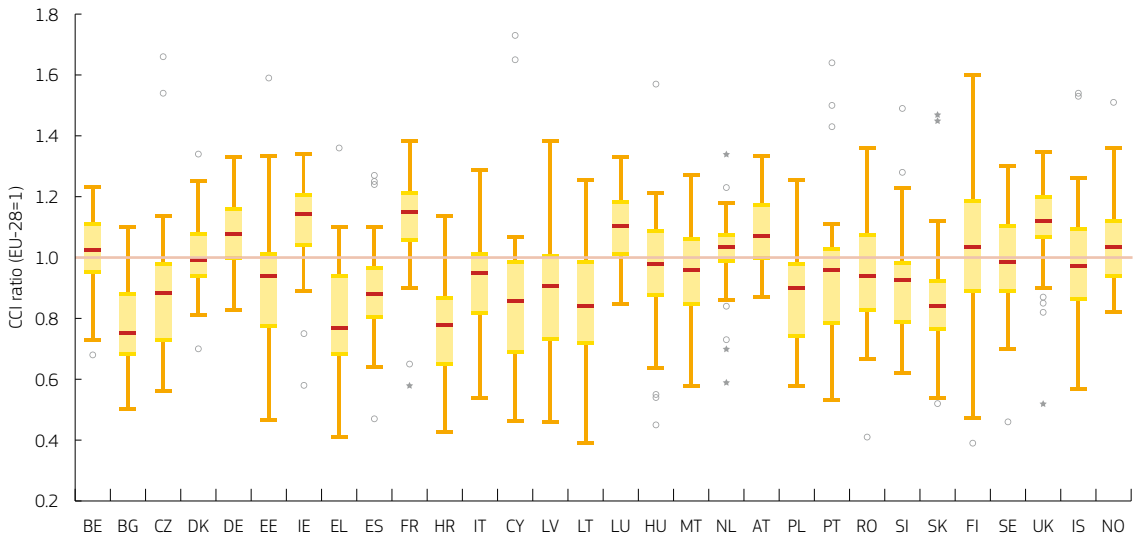
A closer look at the distribution of the variables encompassed by the CCI provides further insight on the:

- ★ variability within each country of the indicators that the CCI is based upon;
- ★ differences between consumer environments in the different countries.

This is illustrated in a boxplot[61] (Figure 48). In the boxplot the different indicators are expressed as a ratio of the indicator at EU-28 level[62]. The following can be observed:

- ★ In Germany, Ireland, France, Luxembourg, Austria and the United Kingdom, at least three quarters of the indicators used to calculate the CCI have values above the EU average.
- ★ With few exceptions (e.g. the Netherlands), countries performing better than the EU average tend to have less variances between indicators.
- ★ The opposite applies to Bulgaria, the Czech Republic, Greece, Spain, Croatia, Cyprus, Lithuania, Poland, Slovenia and Slovakia where at least three quarters of the CCI indicators are below the EU average.
- ★ While the median of the CCI indicators by country tends to be negatively correlated with the interquartile range, meaning that countries with an overall better performance also tend to show less variability across indicators, there are cases in which the two measures seem to be independent. For example, while the Netherlands and Finland have a similar median value, the interquartile[63] range is almost three times higher for the Netherlands than it is for Finland. There are also no countries in which all the indicators are above the EU average.
- ★ The wide variations in performance on different indicators in the same country suggest that there is still significant room for improvement by focusing on low-performing areas. The fact that most countries, even those with lower average scores, still outperform many other countries on selected indicators suggests that there is significant scope for mutual learning and exchanging best practices.

Figure 48:
Boxplot on the (37) basic CCI indicators, 2016



Source: Surveys on consumer and retailer attitudes towards cross-border trade and consumer protection.

(61) In the boxplot the dark line in the middle of the box represents the median. The bottom of the box indicates the 25th percentile and the top of the box indicates the 75th percentile. The T-bars that extend from the boxes are called inner fences or whiskers. These extend to 1.5 times the height of the box or, if no case/row has a value in that range, to the minimum or maximum values. The circles are outliers, values that do not fall in the inner fences. Outliers are extreme values. The stars are extreme outliers. These represent cases/rows that have values greater than three times the height of the boxes. In Figure 48, some of the outliers are not shown as to avoid distorting the box.

(62) When the ratio is higher than 1 (lower than 1) it means that the value for that indicator is in the country higher (lower) than in the EU.

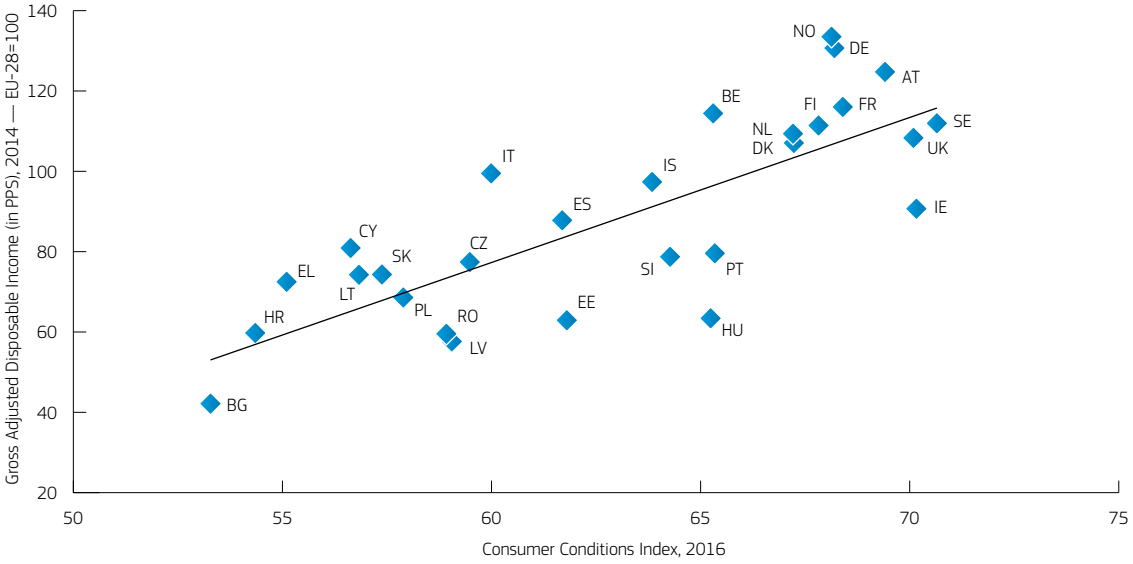
(63) The interquartile range is the difference between the 25th and the 75th percentile.

3.4.2. The Consumer Conditions Index in relation to other indicators

There is growing evidence that consumer conditions influence the economic and social environment, as highlighted in previous Scoreboards.

A direct causal link may be difficult to establish, but there are elements suggesting that when consumers are protected by solid rights and enjoy an environment where these rights are respected (including through effective enforcement) this is also positive for the business environment. Under such circumstances, consumers tend to push businesses to strive for better quality and innovation, which in turn can be a driver of economic growth. The figures below show the correlation between CCI and several social, economic and governance indicators by country.

Figure 49:
Consumer Conditions Index (2016) and gross adjusted disposable income per capita in purchasing parity standards (PPS) (2014)[64], EU-28=100.



Source: Eurostat for Gross Adjusted Disposable Income in PPS (data not available for Luxembourg and Malta).

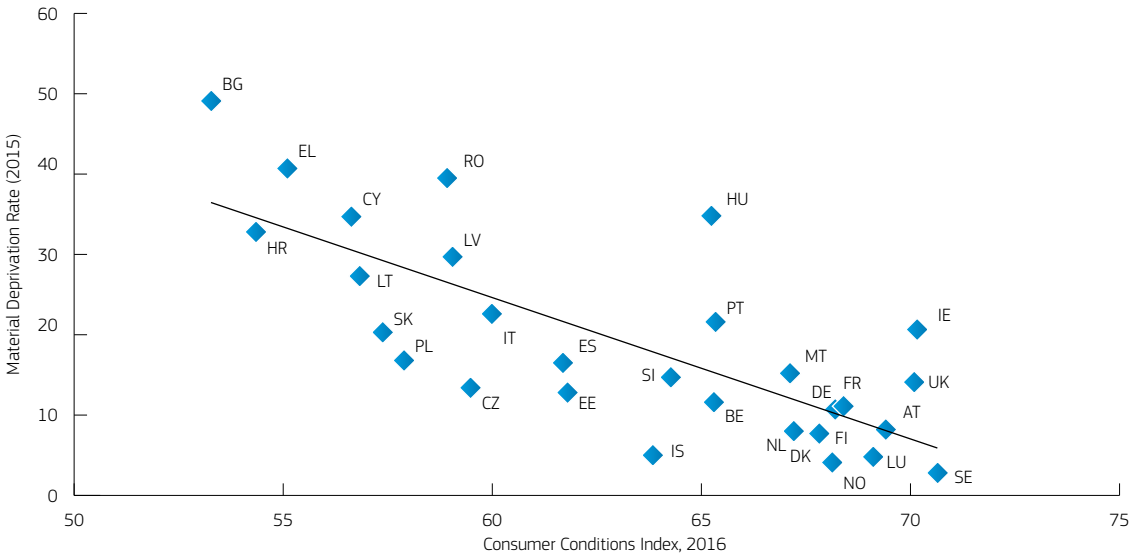
The CCI is strongly correlated with the Gross Adjusted Disposable Income per capita (0.79) which is an indicator of consumption affordability in different countries.

(64) The indicator measures how much is available to households for saving and spending, adjusted for free public services (such as health and education) and is expressed in purchasing parity standards (PPS) to take account of differences in price levels across Member States.

By contrast, as shown in Figure 50 a strong negative correlation can be observed between the CCI and the Material Deprivation Rate (-0.76) which measures the percentage of the population that is not able to afford some basic items considered by most people to be desirable or even necessary to lead an adequate life.

In view of these correlations, it seems likely that there is a loop effect in the causal link, since, on the one hand, a functioning consumer environment acts as a driver for economic wellbeing, but on the other hand, material deprivation negatively affects consumers' empowerment, i.e. their ability to exercise their consumer rights, and negatively affects their general attitude to consumption.

Figure 50:
Consumer Conditions Index (2016) and Material Deprivation Rate[65] (2015)



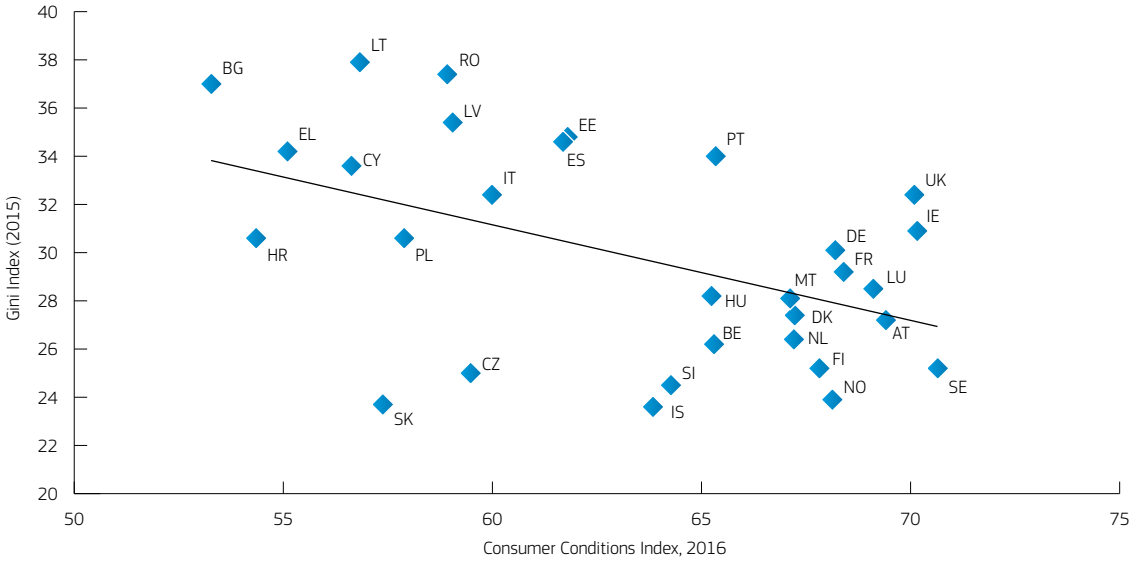
Source: Eurostat for Material Deprivation Rate.

The CCI is also negatively correlated (-0.50) with the Gini index, which measures income distribution within a country. The negative correlation suggests that in countries with worse than average consumer conditions, the income is more concentrated. It is, however important to note that the correlation is less strong compared to what can be observed for other economic indicators, as shown in Figure 51[66].

(65) The indicator measures the percentage of the population that cannot afford at least three of the following items: paying rent, mortgage or utility bills; keeping their home adequately warm, facing unexpected expenses, eating meat or protein regularly; going on holiday; a television set; a washing machine; a car; a telephone.

(66) In many instances, countries with similar CCI levels show marked differences in terms of Gini index.

Figure 51:
Consumer Conditions Index (2016) and Gini index on equivalised disposable income of households (2015)[67]

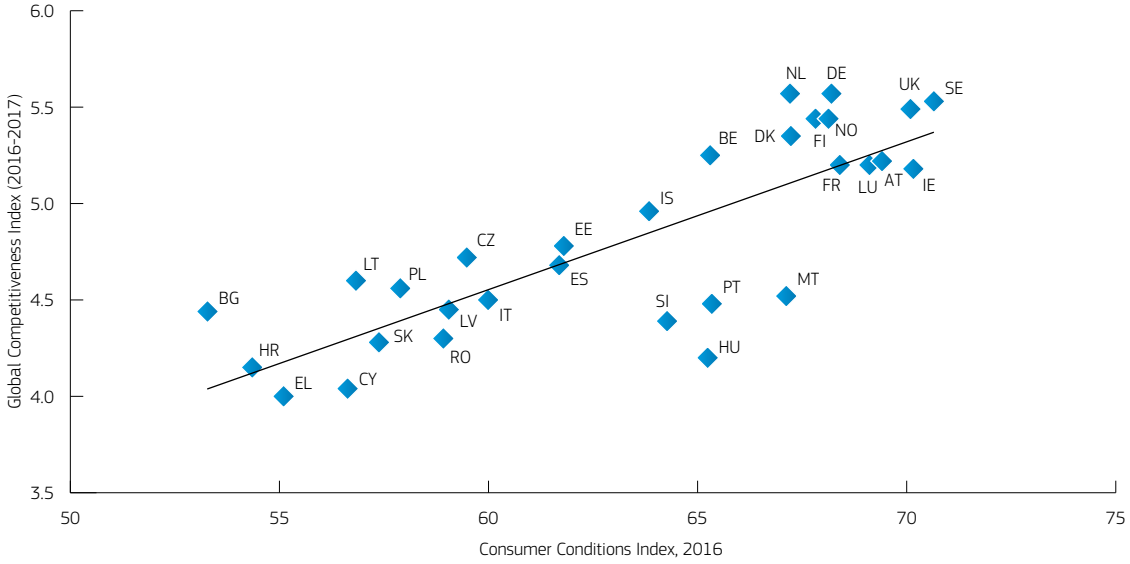


Source: Eurostat for Gini Index.

In addition, the CCI is highly correlated (0.81) with the Global Competitiveness Index (GCI), which supports the idea that consumer protection is a driver of, rather than an obstacle to, competitiveness. In this context it is interesting to note that of the different indicators that form the CCI 'trust' (0.8) and 'compliance & enforcement' (0.73) correlate most strongly with the GCI.

(67) The Gini index is defined as the relationship between cumulative shares of the population arranged according to the level of equivalised disposable income, and the cumulative share of the equivalised total disposable income they receive. A Gini coefficient of zero expresses perfect equality, where all values are the same (e.g. where everyone has the same income). Conversely, a Gini index of 100 expresses maximum inequality between values (e.g. for a large number of people, where one person accounts for all income or consumption, and the others for none, the Gini coefficient will be very nearly one).

Figure 52:
Consumer Conditions Index (2016) and Global Competitiveness Index [68] (2016-2017)

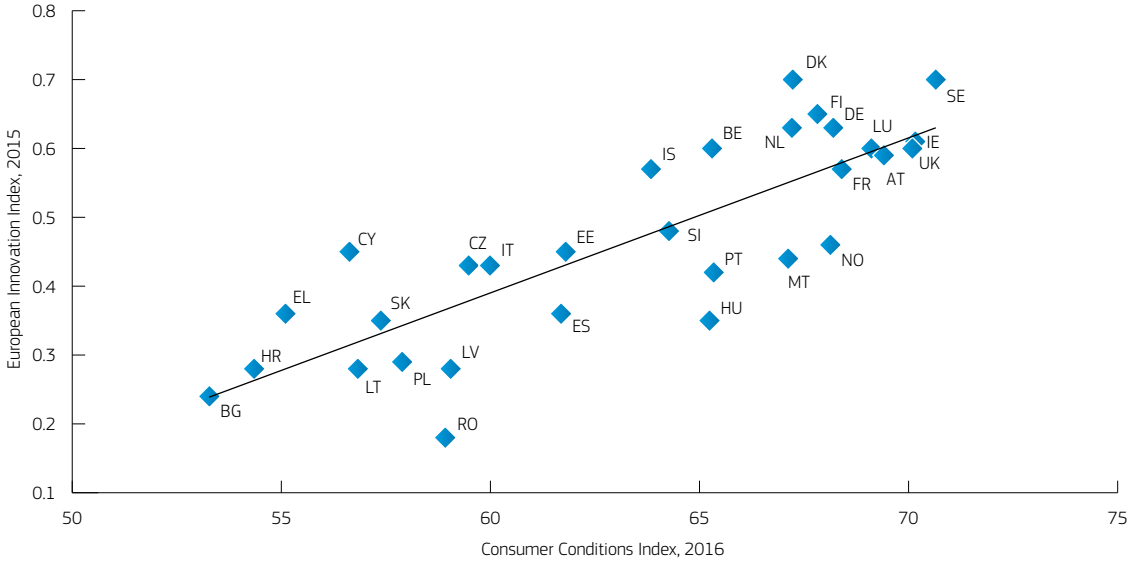


Source: World Economic Forum for Global Competitiveness Index (https://www.weforum.org/reports/the-global-competitiveness-report-2016-2017-1).

Consumer conditions also tend to be positively linked to a country's capacity to innovate, as the high correlation (0.83) between the CCI and the European Innovation Index shows (Figure 53).

(68) The Global Competitiveness Index is a composite indicator (based on 12 components) calculated based on 144 countries.

Figure 53:
Consumer Conditions Index (2016) and European Innovation Index[69] (2015)

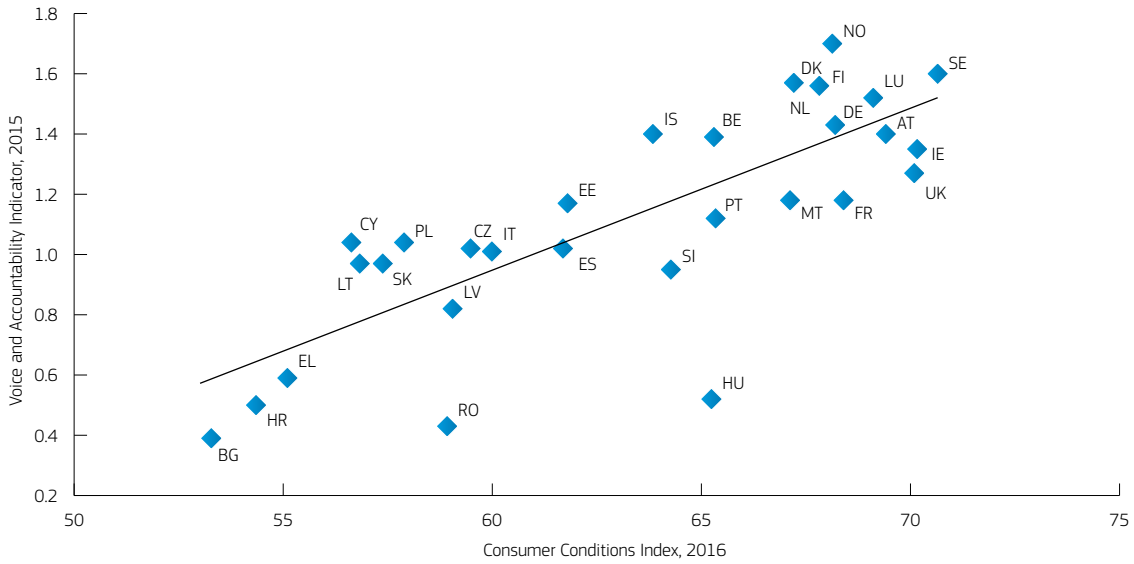


Source: European Innovation Scoreboard 2016 for European Innovation Index (http://ec.europa.eu/growth/industry/innovation/facts-figures/scoreboards_en).

It also appears that there is a positive relationship between consumer conditions and the quality of governance. The CCI is very highly correlated with the World Bank Governance Indicators, particularly with those related to Voice and Accountability (0.78) and to Rule of Law (0.84). This strongly suggests that the quality of rule-making and related enforcement in a country impacts on consumer conditions.

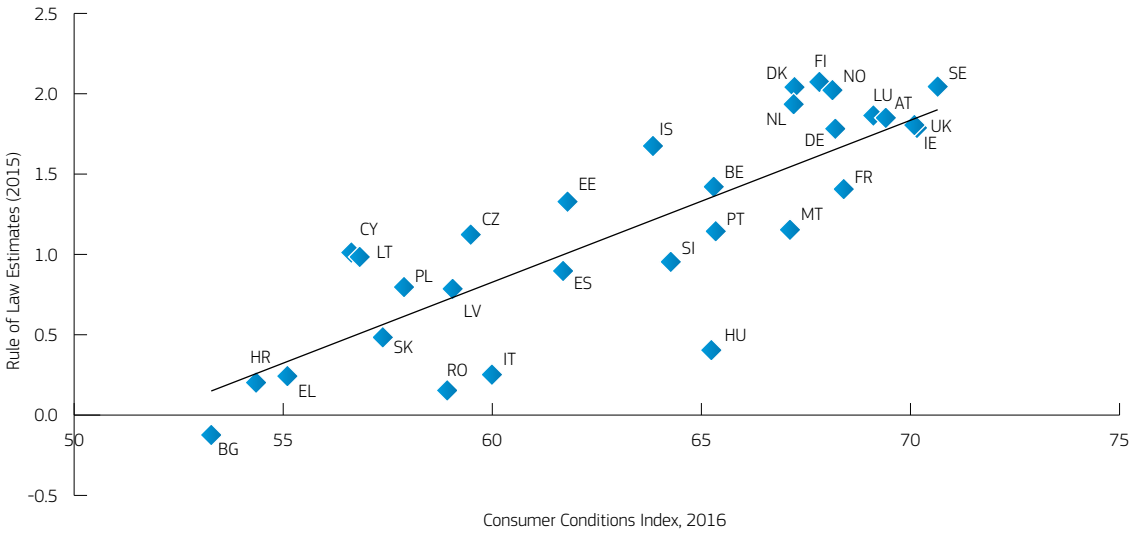
(69) The European Innovation Index is a composite indicator for the average innovation performance of EU Member State.

Figure 54:
Consumer Conditions Index (2016) and Voice and Accountability Indicator (2015)



Source: Worldwide Governance Indicators, World Bank 2015, for Voice and Accountability Indicator (http://databank.worldbank.org/data/reports.aspx?source=worldwide-governance-indicators#).

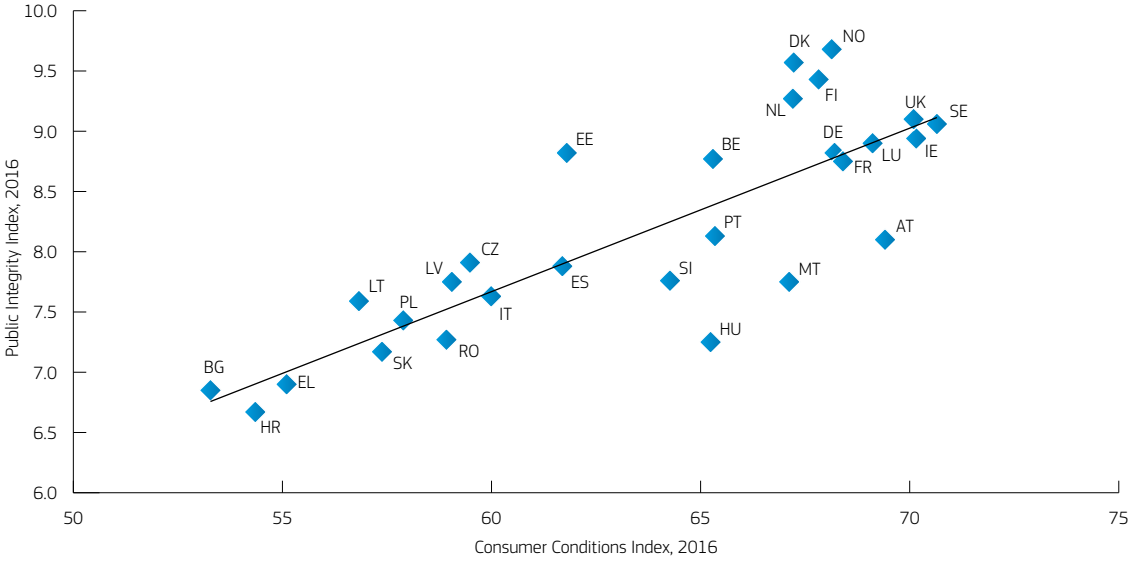
Figure 55:
Consumer Conditions Index (2016) and Rule of Law Indicator (2015)



Source: Worldwide Governance Indicators, World Bank 2015, for Rule of Law (http://databank.worldbank.org/data/reports.aspx?source=worldwide-governance-indicators#).

Lastly, there is evidence that countries with a favourable consumer environment also score higher in terms of public integrity, as shown by the high correlation between the CCI and the Public Integrity Index. The CCI components that correlate most strongly with this integrity indicator are 'trust' and the 'compliance & enforcement' (0.75 and 0.79, respectively).

Figure 56:
Consumer Conditions Index (2016) and Public Integrity Index [70] (2016)



Source: European Research Centre for Anti-Corruption and State-Building for Public Integrity Index http://integrity-index.org/.

The significant correlation of the CCI with the Corruption Perception Index[71] (0.81) lends further support to the hypothesis that better governance leads to better consumer conditions.

(70) The Public Integrity Index assesses a society's capacity to control corruption and ensure that public resources are spent without corrupt practices.

(71) The Corruption index is a perception based indicator that focusses on the corruption level in different countries. Source: Transparency International. http://www.transparency.org/cpi2015#downloads

4
DETERMINANTS
OF CONSUMER
CONDITIONS

Since 2013, the Consumer Conditions Scoreboard looks at the links between the indicators observed through the surveys and a set of socio-demographic factors. This section presents the results of a multivariate analysis[72] that estimates the effect of each individual socio-demographic characteristic with the other characteristics held constant. Table 4 summarises the results of this analysis[73].

Perceived vulnerability has the clearest link with consumer conditions

By comparing estimated averages across the different dependent variables, the following conclusions can be drawn:

- **Despite some differences, vulnerability affects most clearly consumer conditions irrespective of the reason for feeling vulnerable (i.e. due to their socio-demographic status or the complexity of the offer/terms and conditions).** Consumers who perceive themselves as vulnerable have less trust in organisations, in product safety and in environmental claims. They are more likely to report having been exposed to unfair commercial practices and online shopping problems. In addition, when vulnerability stems from socio-demographic characteristics, both knowledge of consumer rights, as well as numerical skills are lower compared to other groups. Similarly, consumers with vulnerability issues related to their socio-economic conditions score lower on the problems and complaint indicator.
- **Likewise, severe financial problems[74] are linked with lower trust in organisations, less confidence in online shopping and in product safety**, and poorer numerical skills. In addition, these consumers are somewhat more likely to report having been exposed to unfair commercial practices and shopping problem.
- **The use of internet** has some influence on consumer conditions, even if the link between the frequency of internet usage (daily, weekly, monthly, etc.) and the different variables analysed does not always follow a clear linear pattern. As one may expect, there is a very strong positive link between the use of internet and confidence in online shopping. Internet users are also slightly more likely to report having been exposed to unfair commercial practices and shopping problems, which is a plausible effect of being more active (online) shoppers.
- **Consumers with more language skills** tend to be more circumspect. Generally, knowledge of languages seems to be negatively correlated with trust (in organisations, product safety and environmental claims). Even considering only respondents whose mother tongue is the national or regional language spoken in the area they live in[75], this negative effect of the number of spoken languages on trust still holds. Also the more languages consumers speak, the more likely they are to report unfair commercial practices and shopping problems. These consumers on the other hand tend to have better numerical skills and better knowledge of their rights. They are

(72) 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 28 EU Member States. A Poisson regression model was used for the following dependent variables: knowledge of consumer rights, trust in organisations, confidence in online shopping, perception of redress mechanisms, (no) exposure to unfair commercial practices, (no) experience of other illicit commercial practices and numerical skills. A logit regression model was used for the remaining dependent variables: trust in product safety, trust in environmental claims. The composite indicator on problems and complaints was instead modelled through linear regression (assuming that the variable is numerical). In all models a control variable on the region of residence of the people interviewed (northern EU, southern EU, eastern EU and western EU) was included.

(73) The table shows the estimated predicted probabilities/scores of the model for each dependent variable according to the different values of the independent variable (these estimates do not necessarily match with the simple cross-tabulations that do not take into account the interaction with the remaining independent variables). The averages in the table are statistically significantly different (at 5 % level) between two categories only when the pair of categories do not have any letter in common (see the column adjacent to the right); otherwise (if the two categories share a letter), the difference is not statistically significant. When a category is associated with a blank it means that it is statistically significantly different from all the other categories. The letters used in the table have no meaning as they are only used for comparing categories. For example, the estimated scores for knowledge of consumer rights are equal to 0.51 for men and 0.48 for women. This difference is statistically significant (both categories are associated with a blank). Conversely, the estimated predicted probabilities for trust in product safety are equal to 0.77 for low educated persons and 0.79 for high educated persons (but the difference is not statistically significant as both categories share the letter 'A'). Similarly, the estimated predicted probabilities for trust in environmental claims are equal to 0.68 for daily internet users and 0.67 for weekly internet users (but the difference is not statistically significant as both categories share the letter 'C'). Given that estimated predicted probabilities/scores are all standardised (with a range from 0 to 1), they can be compared across both rows and columns.

(74) Refers to those who have declared that their financial situation is very difficult.

(75) Respondents whose mother tongue is not the official national or regional language of the area where they live are excluded.

possibly better prepared and more inclined to defend their rights as consumers.

- ★ **Respondents whose mother tongue is different from the official language(s) in their area** of residence have less knowledge of consumer rights.
- ★ **The influence of numerical skills** on consumer conditions is not straightforward. Contrary to what one would expect, persons with low numerical skills appear more knowledgeable of their rights as consumers. On the other hand, better numerical skills are associated with higher confidence in online shopping.
- ★ **Trust in organisations and confidence in online shopping increases with the level of education.** Persons with high education are also more likely to report having come across unfair commercial practices.
- ★ **Employment status** bears some influence on consumer conditions but to a far lesser extent than can be observed for other socio-demographic factors. White-collar are more knowledgeable of their consumer rights, while self-employed are more likely to have been exposed to unfair commercial practices and other shopping problems. Self-employed also show less trust in organisations and in product safety. Blue collars and retired persons are less confident in online shopping.
- ★ **Men** tend to have a better knowledge of their rights as consumers, be more confident in online shopping and more trustful in product safety and in environmental claims. They also tend to have higher numerical skills. On the other hand, women are less likely to report shopping problems.
- ★ **The area of residence (rural, small and large town)** has a limited impact on consumer conditions even though consumers living in large towns report somewhat higher levels of exposure to shopping problems. Consumers living in rural areas tend to have less trust in product safety.
- ★ **Finally, confidence in online shopping declines with age.** Moreover, persons over 55 show lower levels of trust in organisations and in product safety while those between 18 and 34 years old are more likely to trust environmental claims.

Table 4:

Estimated predicted probabilities/scores related to consumer conditions broken down by different socio-demographic groups (2016)

	Knowledge of consumer rights		Trust in organisations		Confidence in online shopping		Trust in redress mechanism		No Exposure to UCPs		No experience of other illicit practices		Numerical skills		Trust in product safety		Trust in enviromental claims		Problems and complaints indicator	
Age																				
18-34	0.48	A	0.77		0.72		0.51		0.80	B	0.89	A	0.73	A	0.81	B	0.70		0.89	AB
35-54	0.50	B	0.74		0.68		0.49	B	0.78	A	0.90	AB	0.72	A	0.80	B	0.67	A	0.88	A
55-64	0.48	A	0.70	A	0.63		0.43	A	0.80	B	0.91	B	0.72	A	0.77	A	0.65	A	0.91	C
65+	0.52	B	0.68	A	0.54		0.45	AB	0.80	AB	0.92	B	0.67		0.75	A	0.64	A	0.91	BC
Gender																				
Female	0.48		0.73	A	0.65		0.46		0.80	A	0.92		0.70		0.78		0.66		0.90	
Male	0.51		0.73	A	0.68		0.49		0.79	A	0.89		0.73		0.80		0.68		0.89	
Education																				
Low (ISCED 0-2)	0.49	A	0.70		0.57		0.46	AB	0.81	A	0.91	AB	0.70	A	0.77	A	0.65	A	0.91	A
Medium (ISCED 3-4)	0.49	A	0.73		0.66		0.49	B	0.80	A	0.91	B	0.71	A	0.79	A	0.68		0.90	A
High (ISCED 5-8)	0.50	A	0.75		0.70		0.46	A	0.78		0.89	A	0.72	A	0.79	A	0.66	A	0.88	
Employment status																				
Self-employed	0.48	B	0.69	A	0.67	B	0.47	B	0.74		0.88	A	0.76	B	0.75	A	0.65	AB	0.90	AB
White collar	0.51		0.73	B	0.68	B	0.51	C	0.80	A	0.90	B	0.70	A	0.81	C	0.70	C	0.89	A
Blue Collar	0.48	B	0.71	AB	0.61	A	0.47	B	0.80	A	0.90	AB	0.71	A	0.78	AB	0.63	AB	0.89	A
Student	0.44	A	0.78	C	0.70	B	0.47	ABC	0.82	A	0.92	BC	0.77	B	0.78	ABC	0.65	ABC	0.92	BC
Unemployed	0.48	AB	0.74	B	0.70	B	0.37		0.80	A	0.91	BC	0.73	AB	0.77	AB	0.64	AB	0.92	C
Seeking a job	0.47	AB	0.74	BC	0.67	B	0.43	AB	0.81	A	0.94	C	0.70	A	0.79	BC	0.61	A	0.93	C
Retired	0.47	AB	0.74	BC	0.61	A	0.43	A	0.79	A	0.92	C	0.71	A	0.79	BC	0.66	BC	0.90	ABC
Internet use																				
Daily	0.47	A	0.74	C	0.71		0.48	B	0.78	A	0.90	A	0.73	C	0.79	B	0.68	C	0.90	
Weekly	0.55		0.73	C	0.69		0.51	C	0.80	B	0.91	A	0.68	AB	0.80	B	0.67	BC	0.86	A
Monthly	0.63	B	0.61	A	0.51	A	0.47	BC	0.80	AB	0.89	A	0.72	BC	0.70	A	0.54	A	0.86	A
Hardly ever	0.59	B	0.67	AB	0.44	A	0.43	AB	0.82	B	0.92	A	0.68	ABC	0.75	AB	0.61	AB	0.86	A
Never	0.47	A	0.69	B	0.21		0.39	A	0.88		0.95		0.66	A	0.79	B	0.61	A	0.93	
Living area																				
Rural area	0.49	A	0.74	B	0.66	A	0.49	A	0.80	A	0.91	A	0.71	A	0.77		0.67	A	0.91	
Small town	0.50	A	0.72	A	0.66	A	0.48	A	0.79	A	0.91	A	0.71	A	0.79	A	0.66	A	0.88	A
Large town	0.50	A	0.73	AB	0.67	A	0.46		0.79	A	0.89		0.72	A	0.80	A	0.68	A	0.90	A
Language																				
One	0.49	A	0.74		0.67	A	0.49		0.82		0.91	B	0.69		0.80		0.70		0.89	AB
Two	0.50	AB	0.72	A	0.67	A	0.47	A	0.77		0.91	B	0.74		0.78	A	0.65		0.90	B
Three	0.50	AB	0.70	A	0.64		0.44	A	0.74		0.88	A	0.76	A	0.77	A	0.59	A	0.89	AB
Four or more	0.52	B	0.66		0.67	A	0.37		0.70		0.87	A	0.78	A	0.74		0.56	A	0.87	A
Financial_difficulty																				
Very difficult	0.47	A	0.66		0.56		0.45	AB	0.78	A	0.87		0.66		0.76	A	0.63	A	0.87	A
Fairly difficult	0.48	A	0.72	A	0.66	A	0.48	AB	0.78	A	0.90	A	0.71	A	0.78	A	0.67	AB	0.90	B
Fairly easy	0.50	B	0.74		0.68	B	0.48	B	0.80	B	0.91	B	0.71	A	0.80	B	0.68	B	0.91	B
Very easy	0.50	AB	0.71	A	0.67	AB	0.45	A	0.80	B	0.91	AB	0.76		0.81	B	0.64	A	0.85	A
Numerical skills																				
High	0.49	A	0.73	A	0.68		0.43		0.79	A	0.91	A			0.79	A	0.65		0.89	
Medium	0.48	A	0.75		0.65	A	0.54	A	0.80	A	0.90	A			0.78	A	0.69	A	0.91	
Low	0.52		0.71	A	0.64	A	0.54	A	0.79	A	0.90	A			0.79	A	0.69	A	0.86	
Vulnerability sociodemo																				
Very vulnerable	0.48	A	0.66		0.60	A	0.48	A	0.71		0.83		0.67		0.76	A	0.63	A	0.85	A
Somewhat vulnerable	0.46	A	0.69		0.61	A	0.49	A	0.76		0.87		0.70		0.77	A	0.62	A	0.85	A
Not vulnerable	0.50		0.75		0.69		0.47	A	0.81		0.93		0.72		0.81		0.69		0.92	
Vulnerability complexity																				
Very vulnerable	0.49	A	0.67		0.59	A	0.41	A	0.71	A	0.84		0.70	A	0.75	A	0.61	A	0.89	AB
Somewhat vulnerable	0.49	A	0.72	A	0.62	A	0.44	A	0.73	A	0.88		0.72	A	0.78	A	0.64	A	0.87	A
Not vulnerable	0.49	A	0.74	A	0.68		0.48		0.81		0.92		0.71	A	0.80		0.68		0.90	B
Mother tongue																				
Official national or regional language	0.49		0.73	A	0.66	A	0.48	A	0.79	A	0.91	A	0.72	A	0.79	A	0.67	A	0.90	A
Other language	0.44		0.72	A	0.70	A	0.46	A	0.79	A	0.90	A	0.67	A	0.76	A	0.64	A	0.89	A

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

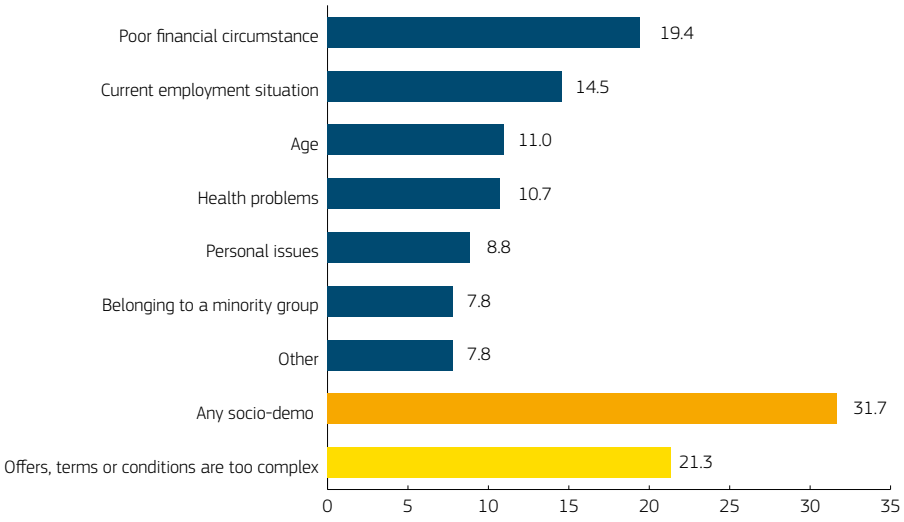
Note: Values in the table represent estimated predicted probabilities/scores of the multivariate models. Letters enable comparison of predicted probabilities/scores within the same socio-demographic characteristic. Values sharing a letter are not significantly different at the 5 % level.

Almost one third of EU consumers feel vulnerable, mainly for issues related to their financial and employment status

Consumers mainly feel vulnerable for reasons that are related to their socio-demographic situation (31.7%) such as age, employment status or health problems. Aspects that determine the economic conditions of consumers such as poor financial circumstances (19.4 %) and current employment situation (14.5 %) are particularly relevant in this context. The complexity of offers / terms and conditions also induces a perception of vulnerability (21.3 %).

A similar pattern emerged from a study on consumer vulnerability[76] that the Commission commissioned to examine the scope and the drivers of consumer vulnerability in the EU. The large scale study focussed on a number of key markets and covered all 28 Member States, Norway and Iceland.

Figure 57:
Respondents who feel vulnerable as consumers due to various reasons (% of consumers), EU-28, 2016 [77]



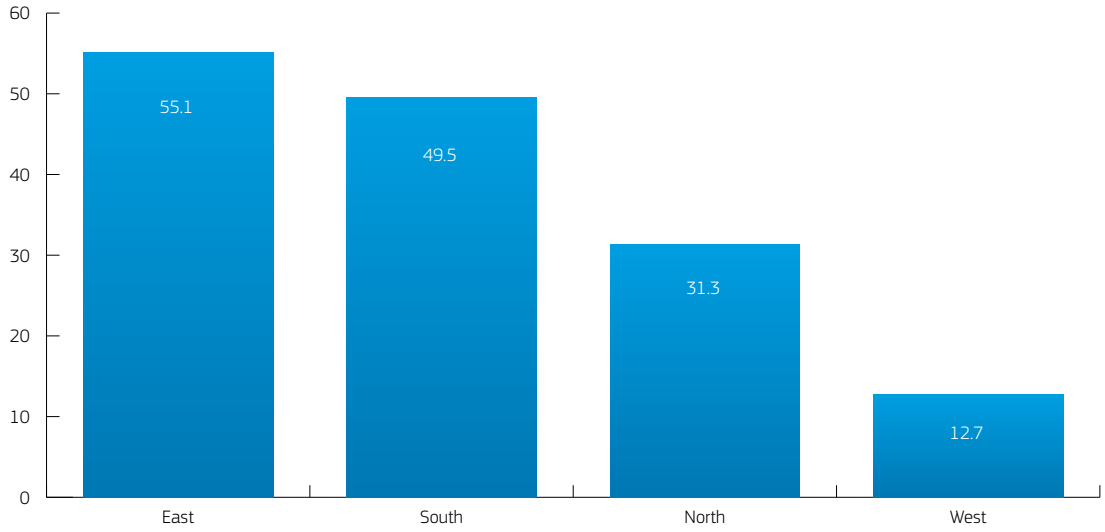
Source: Survey on consumer attitudes towards cross-border trade and consumer protection (2016).

The proportion of self-assessed vulnerability linked to socio-demographic characteristics is higher in the eastern part of the EU where 55 % of consumers perceive themselves as vulnerable. This is slightly above the proportion in the South (49.5 %) and well above what is declared in the North (31.3 %) and in the West (12.7 %).

(76) http://ec.europa.eu/consumers/consumer_evidence/market_studies/vulnerability/index_en.htm

(77) 'The following statements are about disadvantages that consumers may have when dealing with retailers. To what extent do they apply to you personally? You feel vulnerable or disadvantaged when choosing and buying goods or services...' The question foresees multiple answers.

Figure 58:
Persons feeling vulnerable as consumers for one or more socio-demographic factors, by geographical area (% of consumers), 2016



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

Additional analyses were done to better understand the relationship between consumer conditions and consumer self-assessed vulnerability and how that relationship differs from one region of the EU to the other. They found that the link between consumer conditions and self-assessed vulnerability tends to be stronger in regions where vulnerability is less prevalent. This means that in western (especially) and northern EU countries, consumers who perceive themselves as vulnerable are more likely to face inferior consumer conditions (compared to the general population) than in southern or eastern EU countries. Results from the multivariate analysis performed by geographic area show that the difference in the scores on consumer conditions between the (self-declared) very vulnerable and not vulnerable consumer categories in the West and in the North of the EU is, respectively, more than three times and roughly twice as high as the differences we observe between the two categories in the East and the South.

Table 5:
Estimated marginal effect from the multivariate models (not vulnerable-very vulnerable), 2016 (78)

Consumer conditions	EAST	WEST	SOUTH	NORTH
Knowledge of consumers rights	0.033	0.000	0.000	0.092
Trust in organisations	0.057	0.132	0.064	0.000
Confidence in online shopping	0.035	0.091	0.000	0.118
Trust in redress mechanism	0.000	0.079	0.000	0.000
No exposure to unfair commercial practices	0.058	0.211	0.069	0.057
No experience of other illicit practices	0.063	0.196	0.078	0.056
Numerical skills	0.043	0.084	0.000	0.081
Trust in product safety	0.000	0.081	0.058	0.000
Trust in environmental claims	0.000	0.116	0.000	0.108
Problems and complaints indicator	0.039	0.108	0.000	0.038
Average	0.033	0.114	0.027	0.059

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

An alternative way to look at the possible determinants of consumer vulnerability is to perform a multivariate analysis between self-assessed vulnerability(79) and the socio-demographic characteristics of the persons interviewed. Results from the logit regression(80) tend to confirm what consumers stated in the surveys:

- the financial status of the consumers is the factor more closely related with the tendency to feel vulnerable as consumer;
- persons with a mother tongue different from official languages spoken in the country/region of residence report a higher level of vulnerability;
- white-collar employees (including managers) are less exposed to consumer vulnerability, while those seeking a job are more exposed;
- gender and education have a modest link to consumer vulnerability: men tend to feel less vulnerable than women, and those with a high level of education are less likely to feel vulnerable than those with a low level of education;
- consumers from rural areas tend to feel more vulnerable, while there is not a clear pattern linked to age groups.

(78) The estimated marginal effect has been considered equal to 0 when not statistically significant at 5 % level.

(79) The dependant variable in the regression is a binary variable which takes the value of 1 if the person has declared feeling vulnerable as a consumer for one or more socio-demographic factors (to a great extent or to some extent) and 0 otherwise.

(80) Results from the logit regression are available in Annex 6.3.

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[81], 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.

(81) https://ec.europa.eu/commission/priorities/digital-single-market_en

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

5.1.1. Confidence in buying online domestically and cross-border

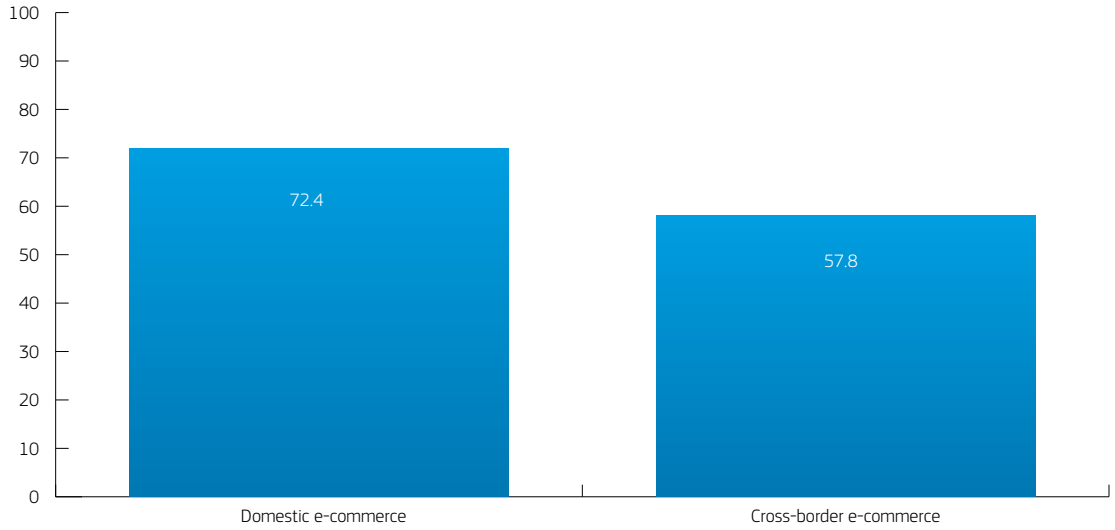
Surge in consumer confidence in online purchases

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).

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.

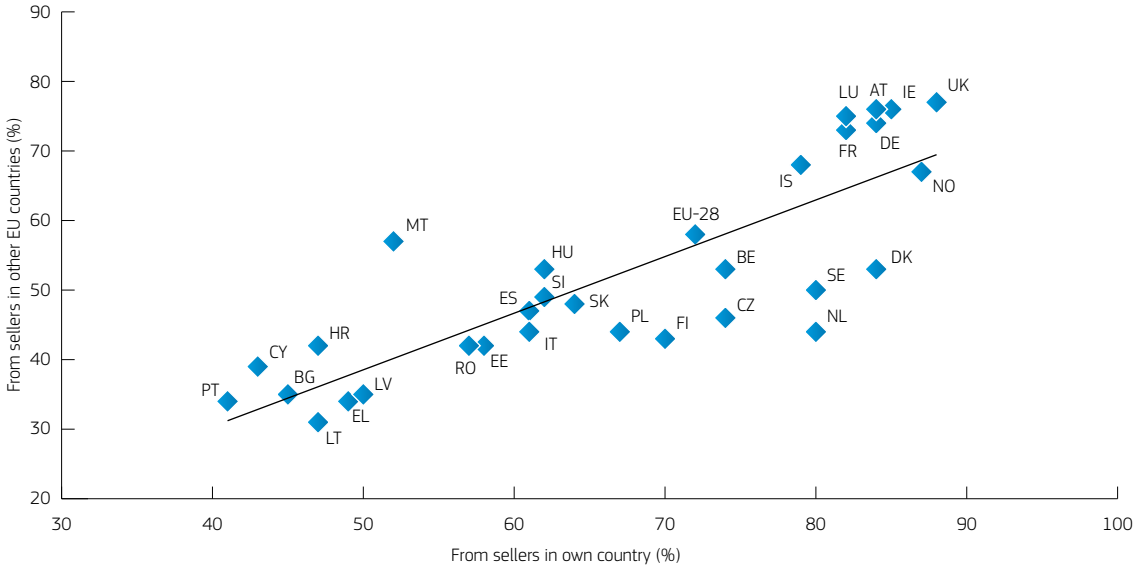
It is also important to note that confidence in online shopping varies widely between Member States. The big increase observed for the EU-28 is mainly

driven by a few Member States with particularly high levels of confidence and a significant weight in European e-commerce[82].

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[83]. Again the United Kingdom leads the ranking with 77 % of consumers expressing their trust, closely followed by Ireland (76.0 %), Austria (75.6 %) and Luxembourg (75.0 %). Conversely, the lowest proportion of consumers confident in cross-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[84].

(82) 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).

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

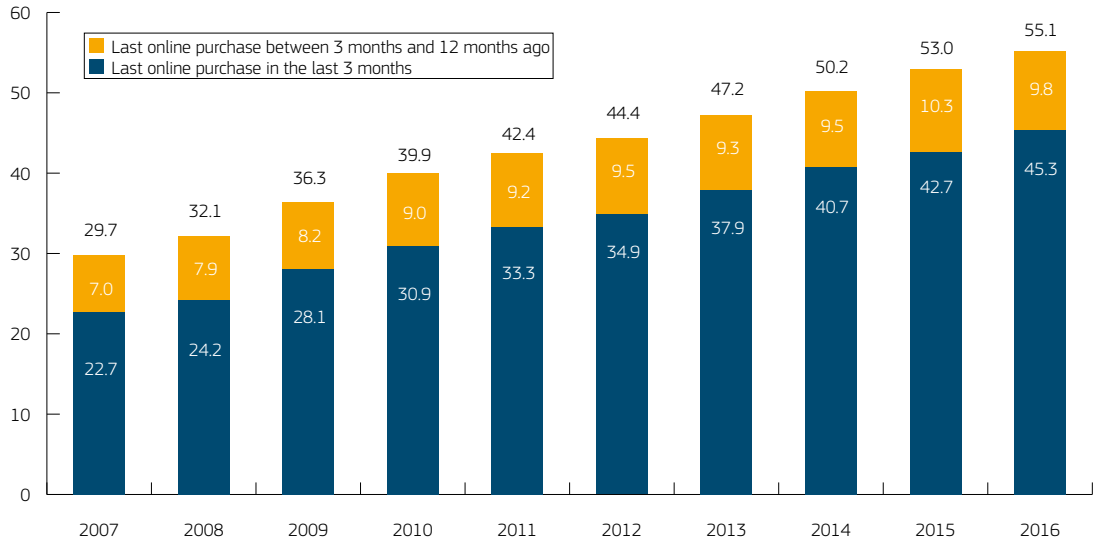
(84) As for 2016, the correlation indexes are equal to 0.8 and 0.6 for domestic and cross-border e-commerce respectively.

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[85] 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?

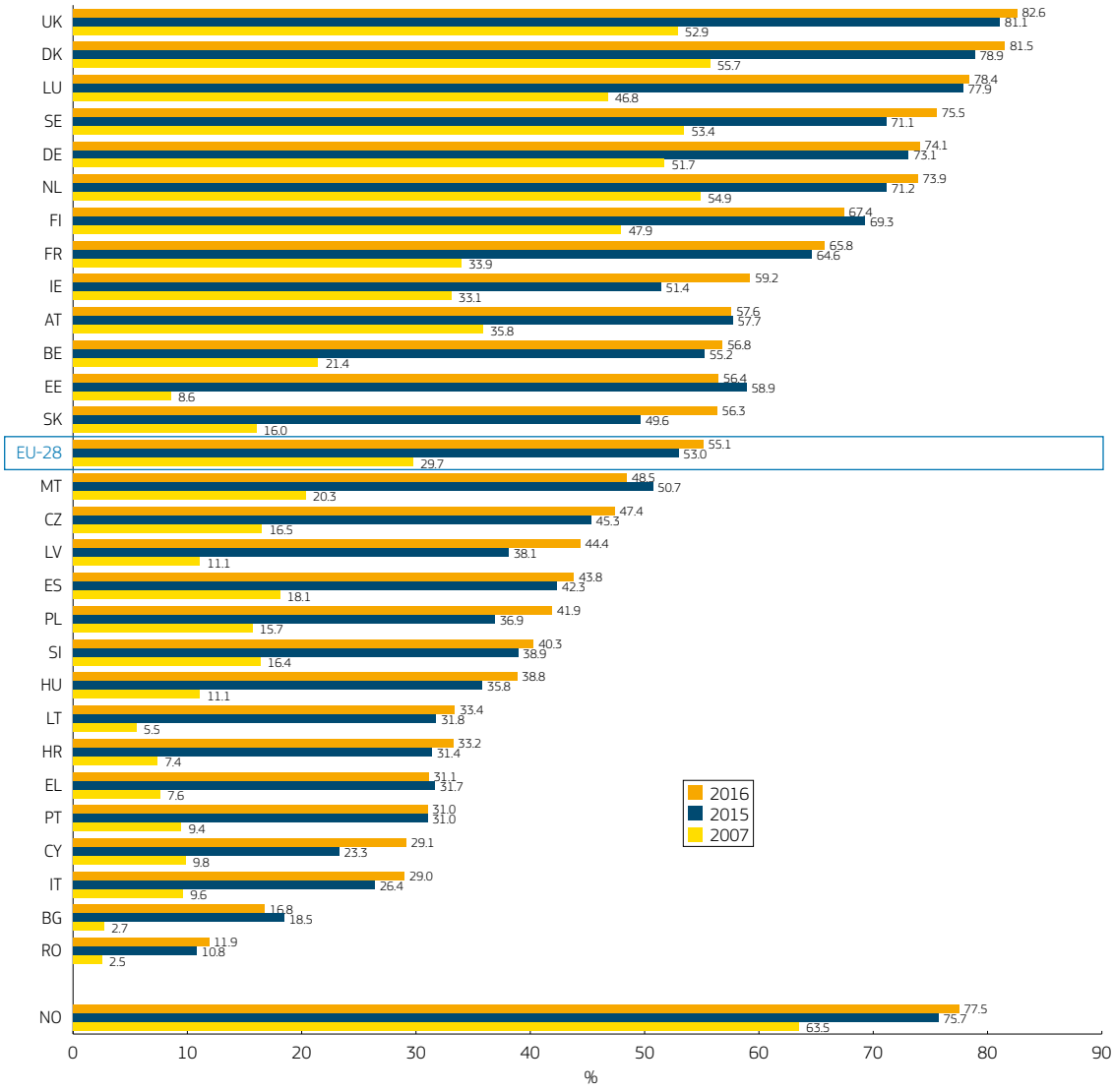
The uptake of e-commerce still varies widely between EU countries

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).

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

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



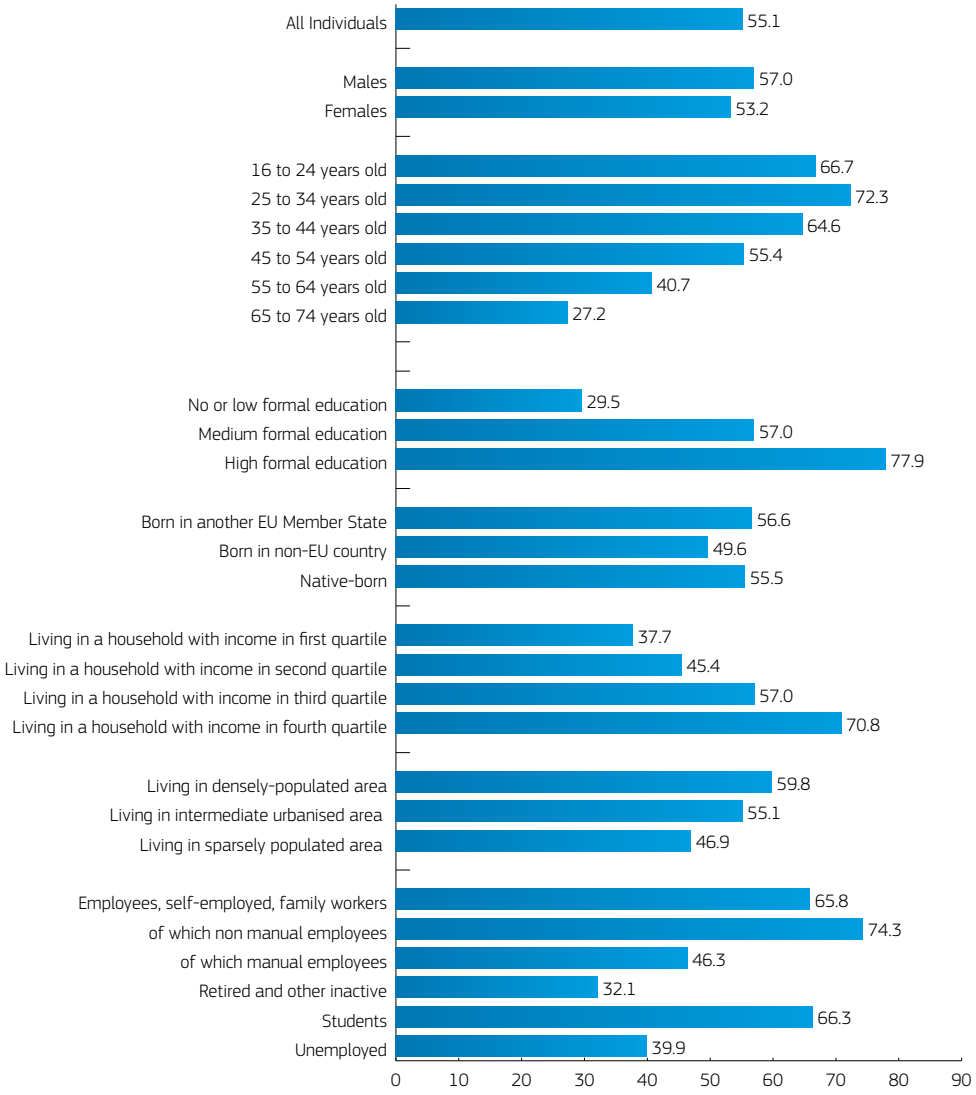
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). When did you buy or order goods or services for private use over the internet?

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



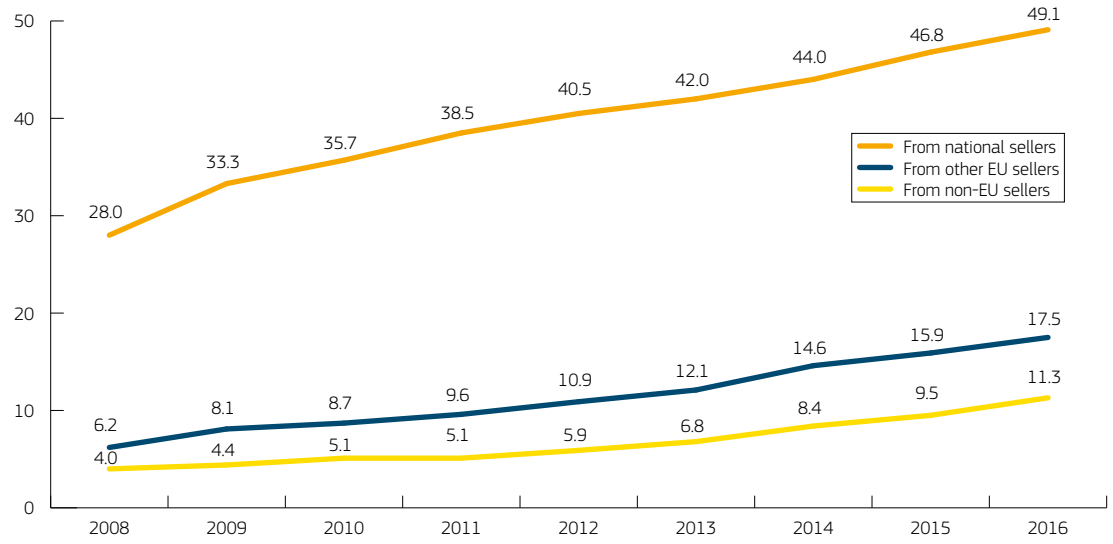
Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). When did you buy or order goods or services for private use over the internet?

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

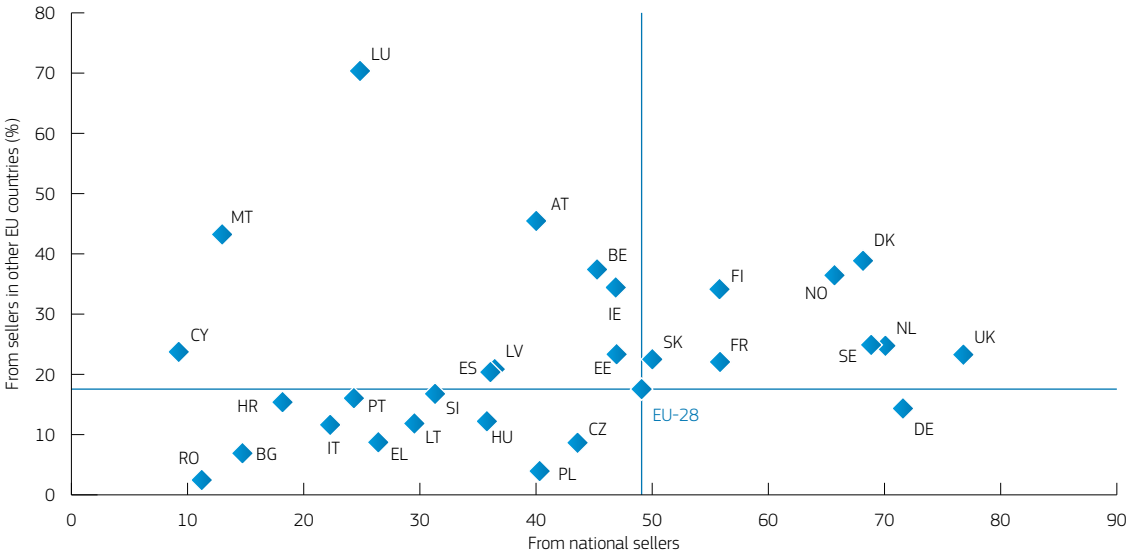


Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). From whom did you buy or order goods or services for private use over the internet in the last 12 months?

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

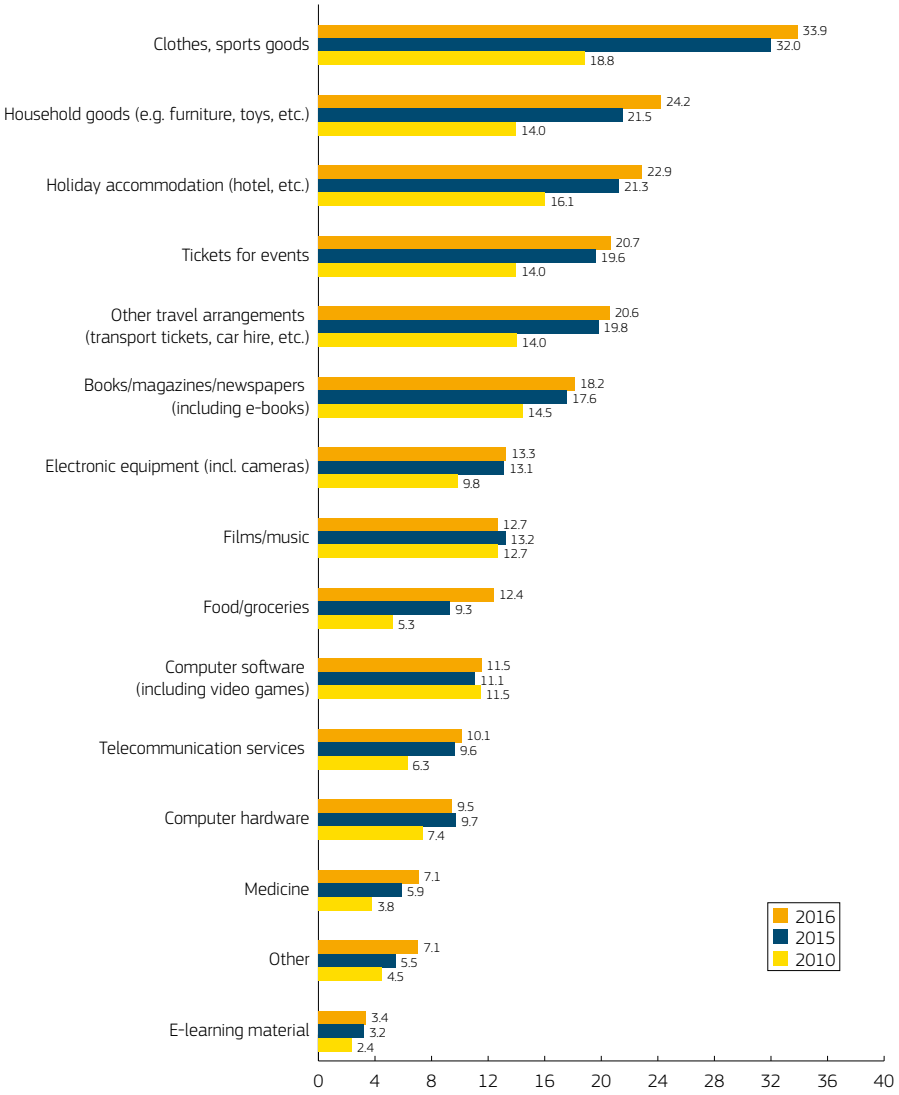
In 2016, 33.9 % of the population bought online clothes and sports goods followed by household goods (24.2 %) and holiday accommodation (22.9 %). Compared to 2015, the proportions of those who bought food and groceries (+3.1) increased the most.

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[86].

(86) 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).

Figure 66:

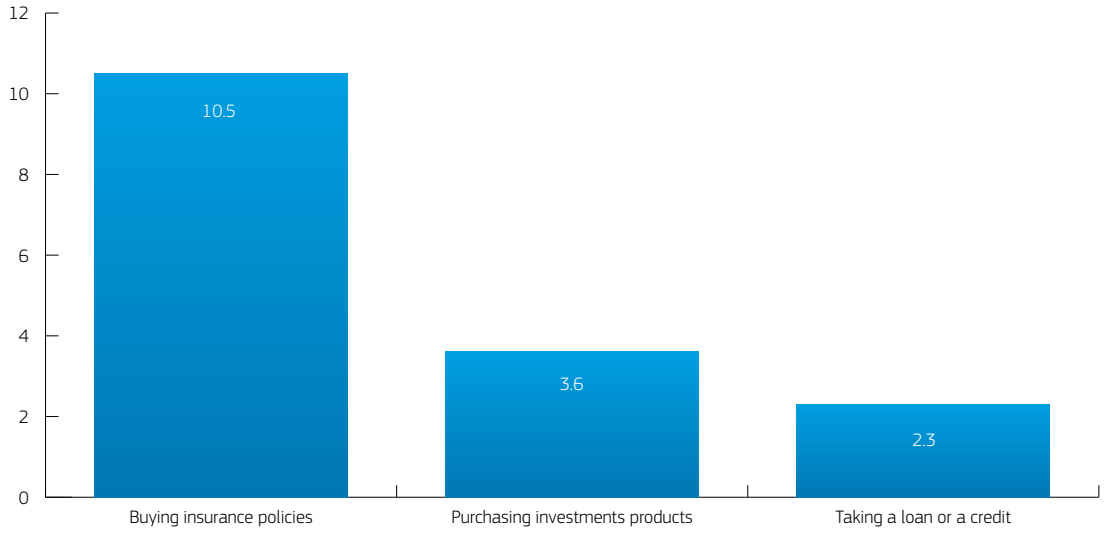
Online shopping (% of the population who ordered goods or services over the internet for private use in the last 12 months), by kind of good/service, EU-28, 2010, 2015 and 2016



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 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

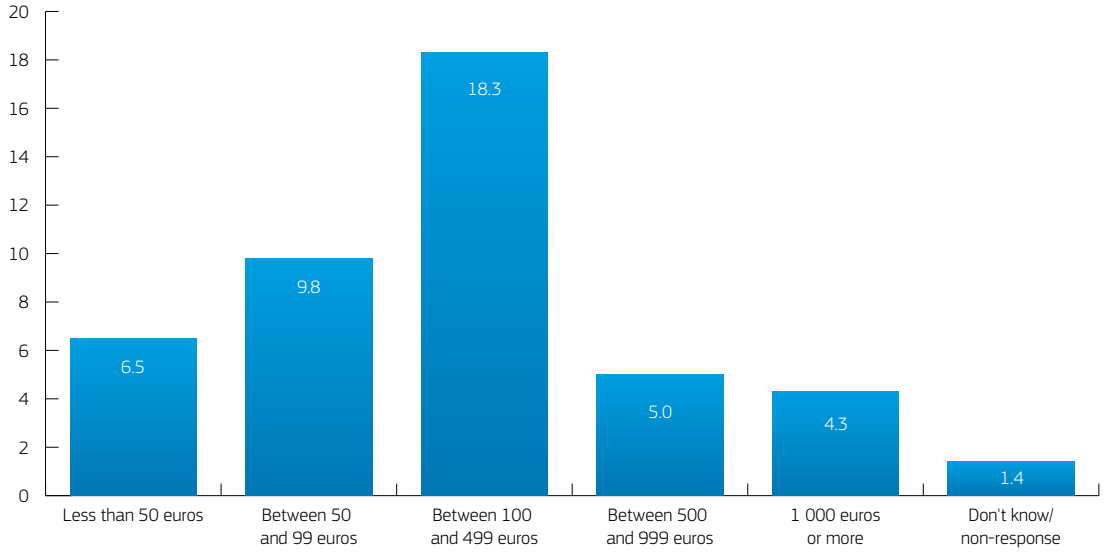


Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). 'Did you carry out any of the following financial activities over the internet (excluding e-mail) for private purposes in the last 12 months?' [87]

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 1 000 (4.3 % of the population).

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

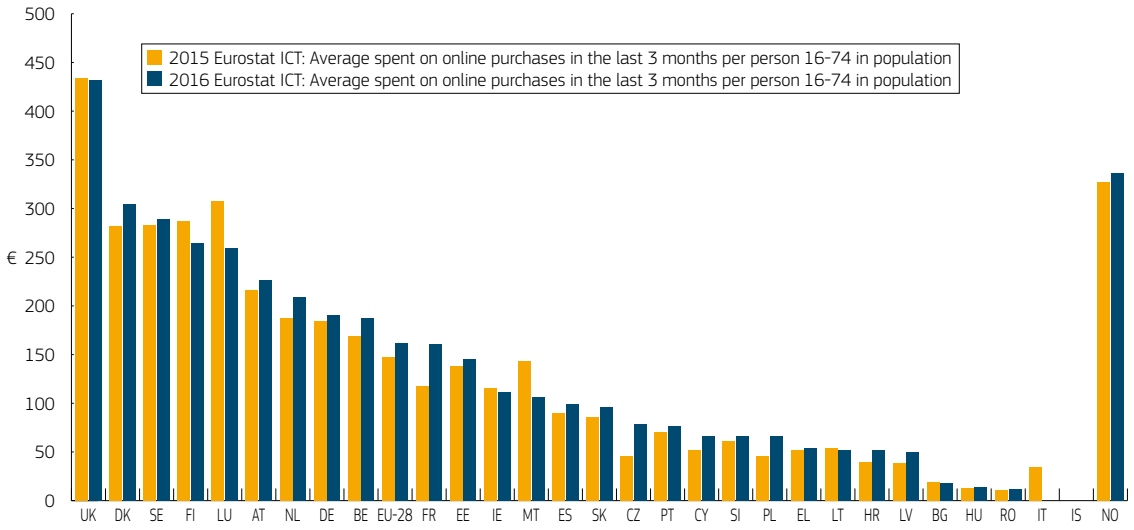


Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_ibuy). How much as an estimate did you spend buying or ordering goods or services over the internet (excluding shares or other financial services) for private use in the last 3 months?

(87) Data for Denmark are not available.

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 euros), 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)[88].

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).

On average for the EU, 31.4 % of buyers reported delivery problems with purchases from domestic

(88) 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 1 000 or more) a value of EUR 1 300 is assumed.
The indicator for Italy is not available for 2016.

retailers[89]. 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[90] 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[91].

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[92].

(89) Out of those who bought online domestically.

(90) Out of those who bought online from retailers in other EU countries.

(91) 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.

(92) 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	40.0 %*	+2.9	39.0 %*	+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	26.0 %*	-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	40.0 %*	+2.2	30.0 %*	+1.5	49.9 %*	+7.8*
CY	26.2 %	+15.3*	40.6 %*	-13.7*	49.8 %*	-1.7
LV	39.0 %*	+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	37.0 %	-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	49.0 %*	+7.6
SI	25.6 %*	-4.9	29.1 %*	-4.1	40.3 %*	+3.2
SK	45.0 %*	-4.3	25.9 %	-5.2	48.7 %*	-2.8
FI	26.7 %*	-3.5	21.2 %	-6.0	36.6 %	-1.7
SE	41.0 %*	+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	32.0 %	-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[93].

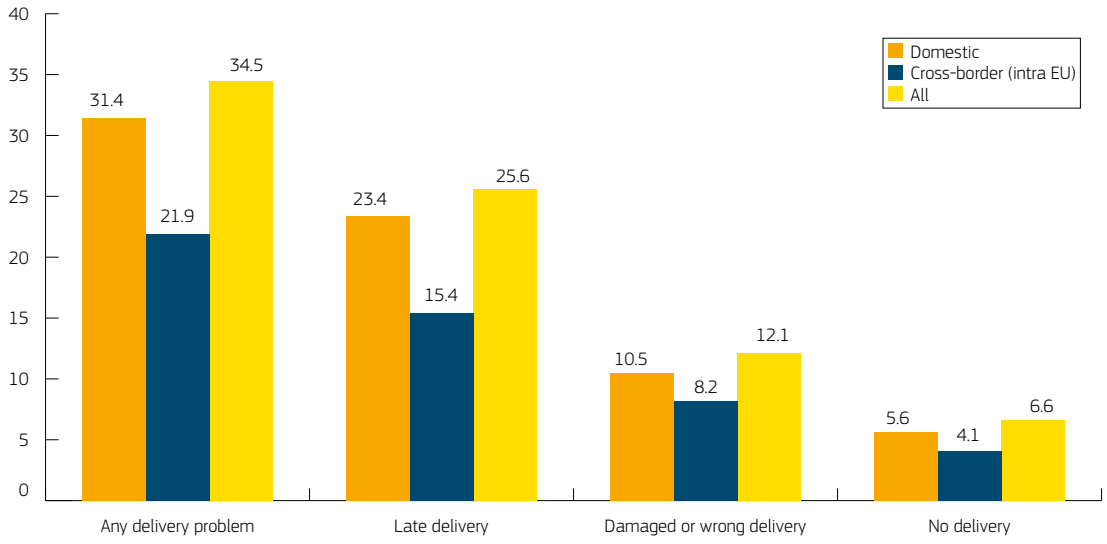
Late delivery is the most common problem reported by online shoppers (25.6 % of consumers, down 12.5 percentage points from 2014), followed by damaged or wrong delivery (12.1 % of shoppers, down 8.9 percentage points from 2014), while no delivery is less frequently reported (6.6 % of shoppers, down 4.0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

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[94].

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

(94) 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).

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*

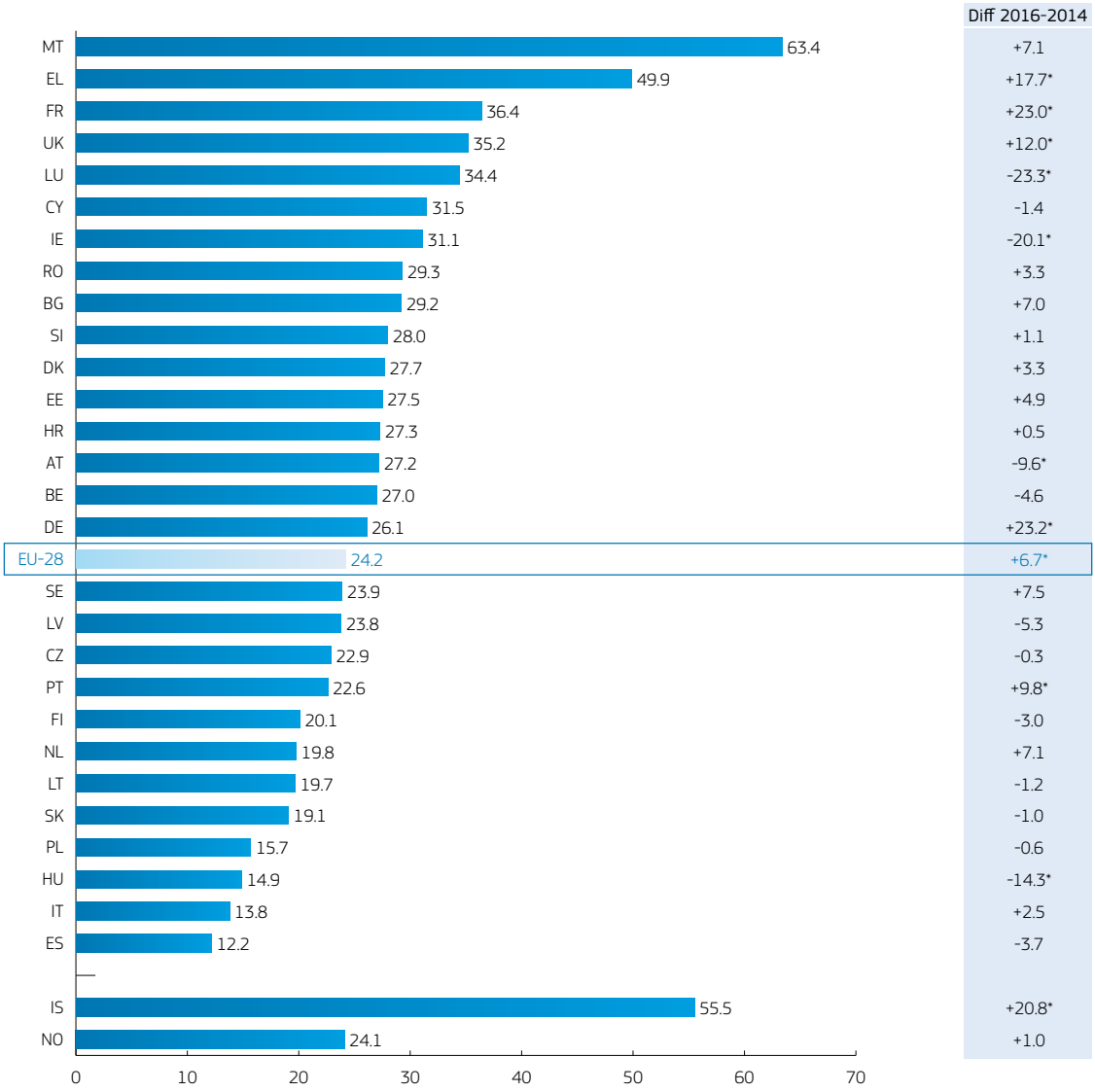
Source: Survey on consumer attitudes towards cross-border trade and consumer protection. I will read you some statements about problems consumers may have when shopping online. Please tell me whether you have experienced any of them during the last 12 months.

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 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[95]

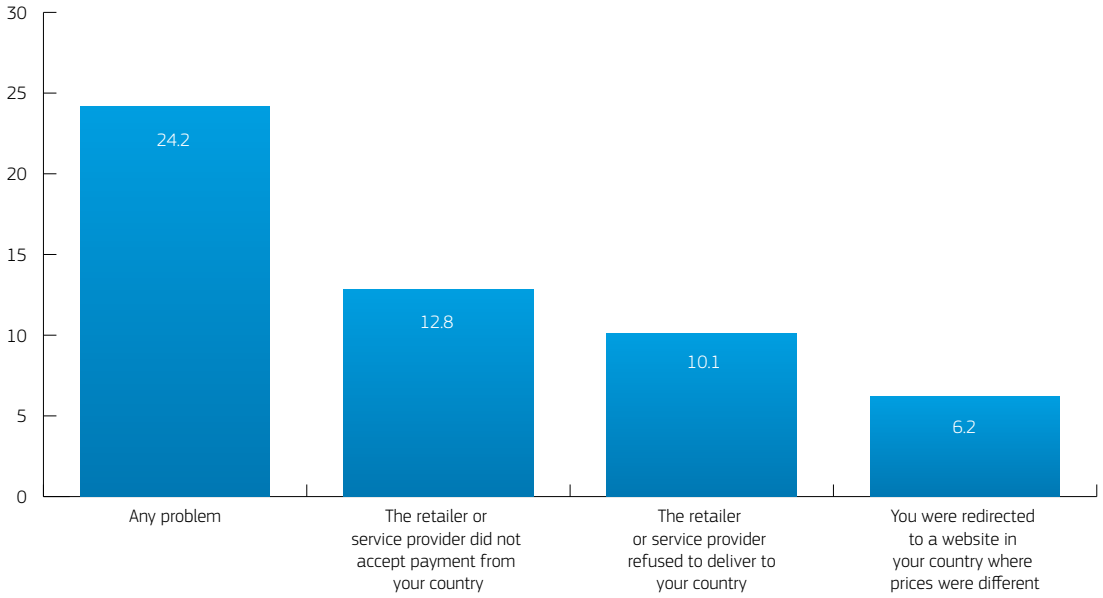


Source: Survey on consumer attitudes towards cross-border trade and consumer protection. During the past 12 months, have you come across any of the following problems when buying goods and services from another EU country? Base: consumers shopping online in another EU country.

(95) 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[96]. The pervasiveness of such territorial restrictions was confirmed by a large-scale mystery shopping study carried out by the Commission[97], with almost two thirds of e-commerce websites found to practice some form of geo-blocking (see highlights of findings in the textbox above).

In May 2016, the Commission proposed a regulation to address geo-blocking and other forms of discrimination in the Digital Single Market[98]. The regulation is currently under consideration by the European Council and the European Parliament.

(96) https://ec.europa.eu/digital-single-market/en/geo-blocking-digital-single-market

(97) http://ec.europa.eu/consumers/consumer_evidence/market_studies/geo-blocking/index_en.htm

(98) 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 %).

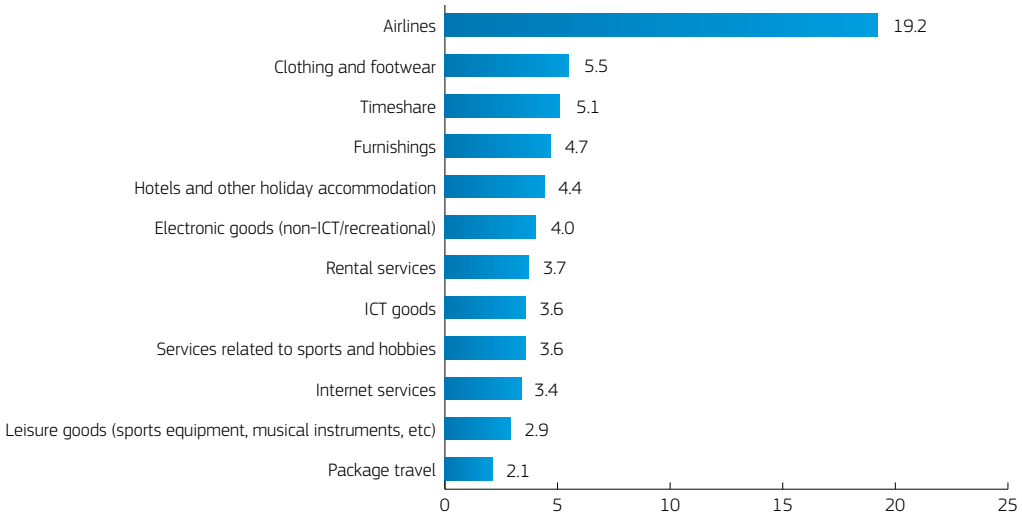
★ For services, geo-blocking was highest for online reservations in the offline leisure sector, such as sports event tickets (40 %), and lowest for travel services such as hotel bookings (33 %).

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)[99], 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 %).

(99) See footnote 49.

Figure 73:
Complaints about cross-border e-commerce received by ECCs — by economic sector, 2016 (% of all complaints)(100)



Source: ECC Network.

(100) Only the main categories are included.

5.2. E-commerce from the supply-side perspective

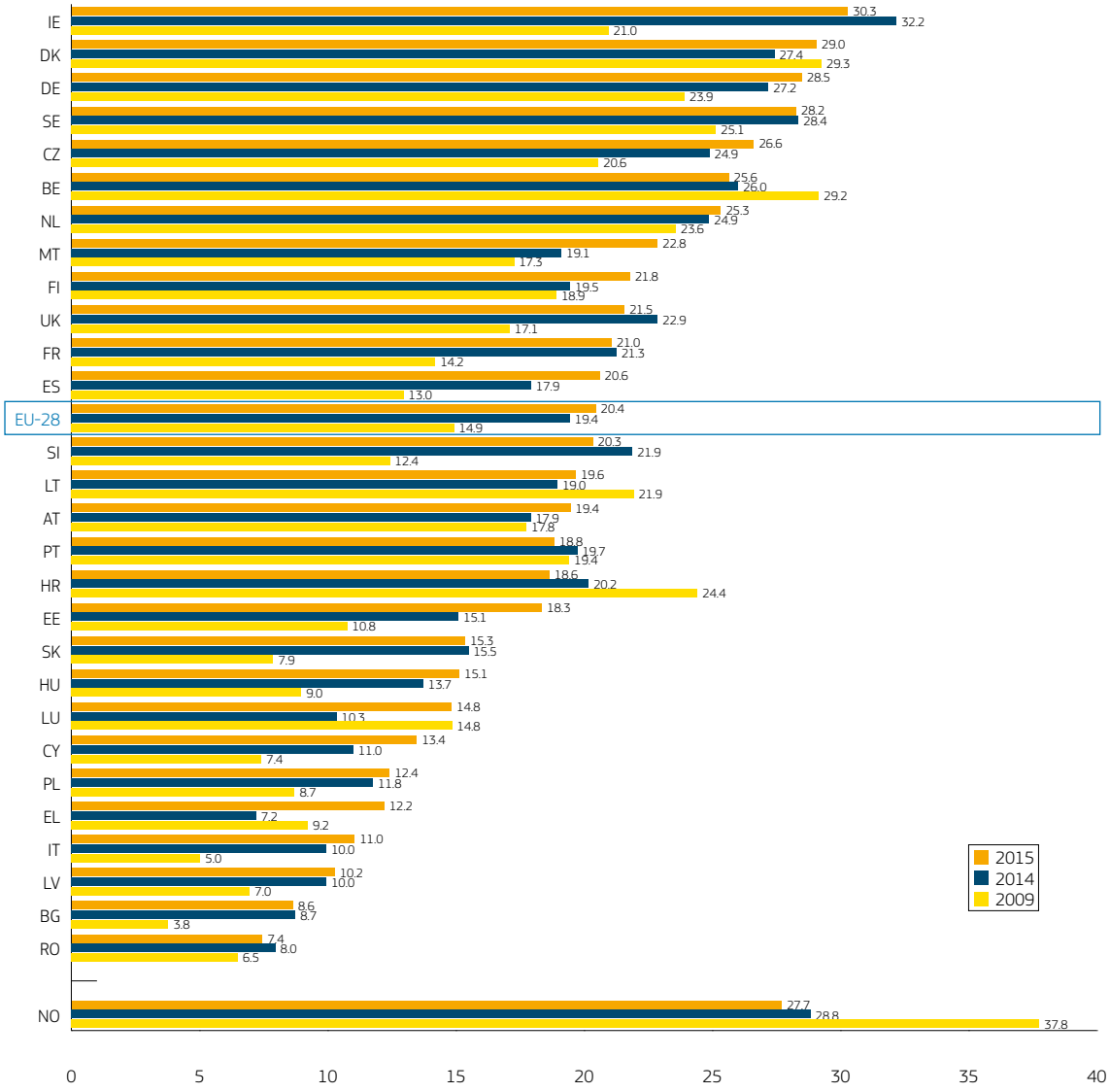
5.2.1. Online sales

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 5-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)

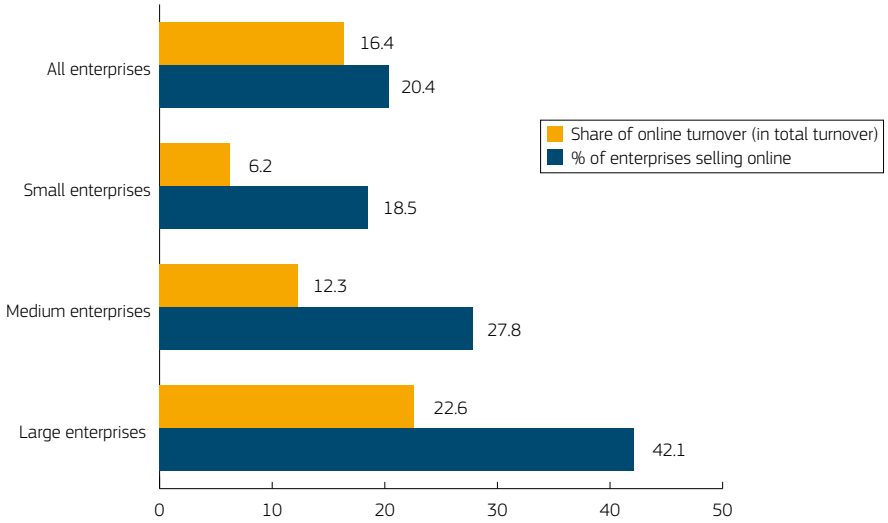


Source: Community survey on the use of ICT by enterprises (isoc_ec_eseln2). During 2015, did your enterprise receive orders for goods or services placed via a website or 'apps'? During 2015, did your enterprise receive orders for goods or services placed via EDI-type messages?(101)(102)

(101) 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.

(102) 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
All enterprises	17.1	13.9
	19.4	14.9
Small enterprises	6.1	4.9
	17.3	13.1
Medium enterprises	12.5	11.3
	27.9	21.9
Large enterprises	23.9	19.1
	42.8	34.6

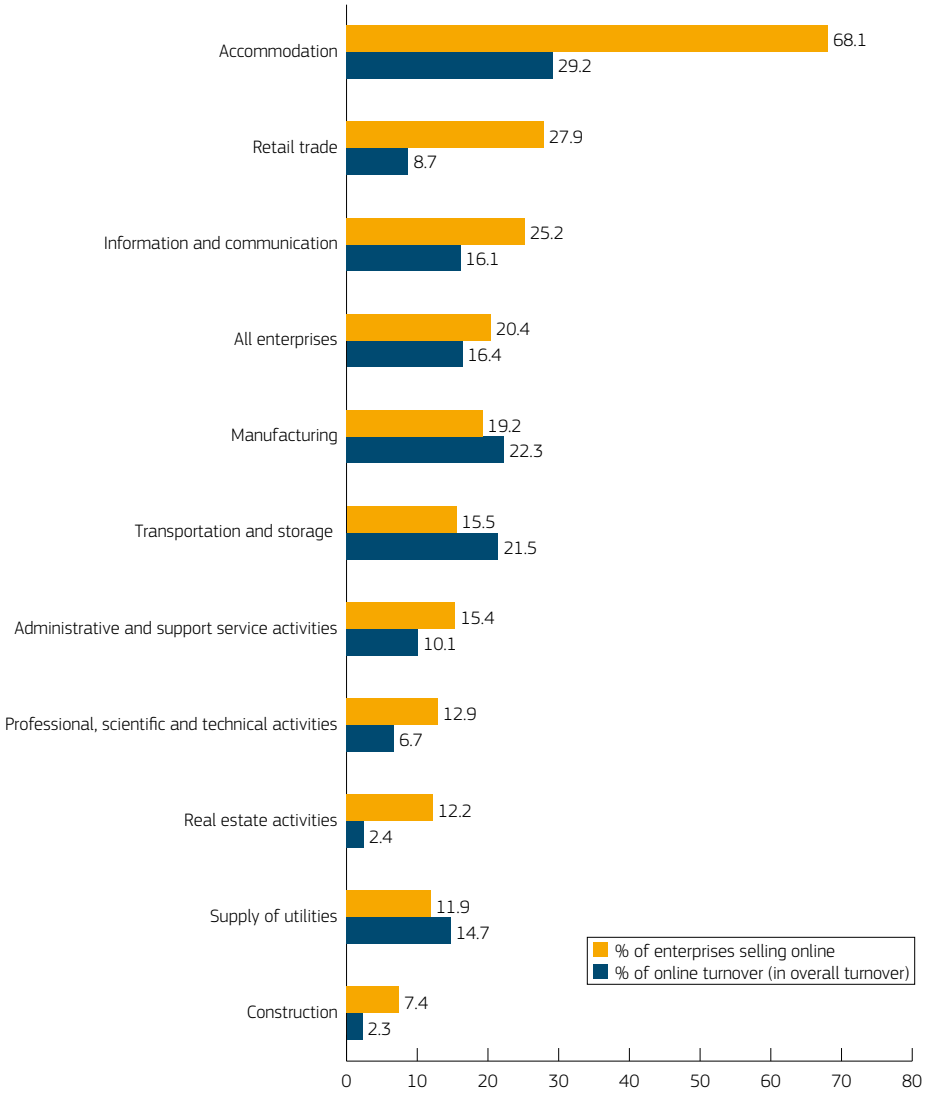
Source: Community survey on the use of ICT by enterprises. Please state the value of the turnover resulting from orders received that were placed via a website or 'apps' (in monetary terms, excluding VAT), in 2015. Please state the value of the turnover resulting from orders received that were placed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



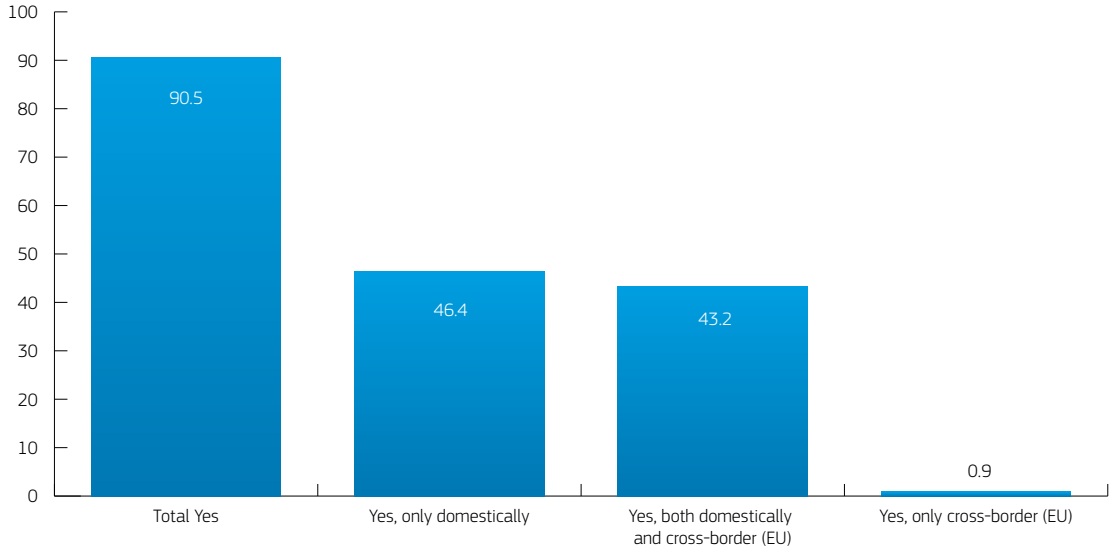
Source: Eurostat Community survey on the use of ICT by enterprises.

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)[103].

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



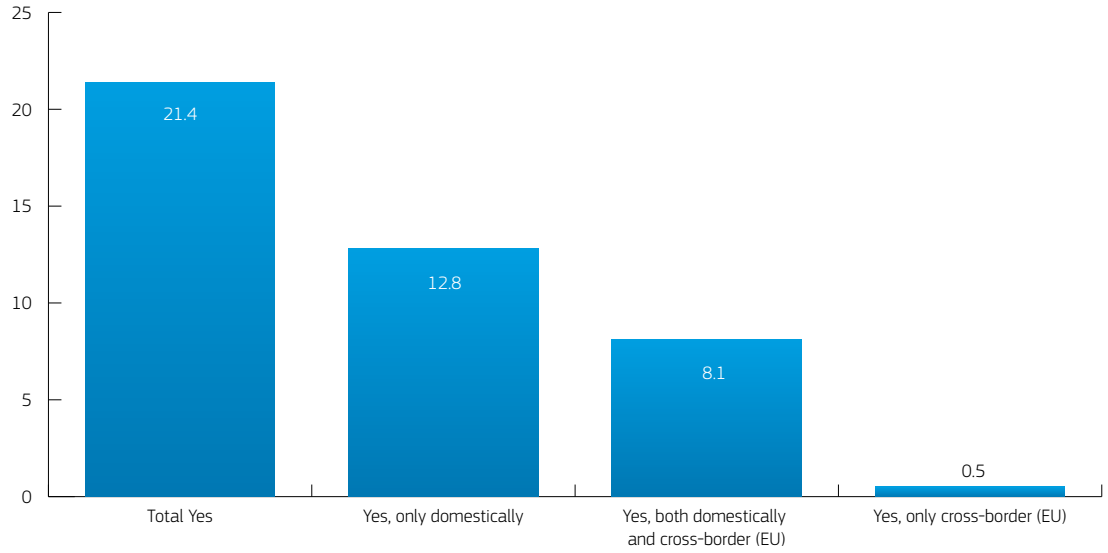
2016-2014	-0.7	+0.4	-0.7	-0.4

Source: 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 %).

(103) 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[104]

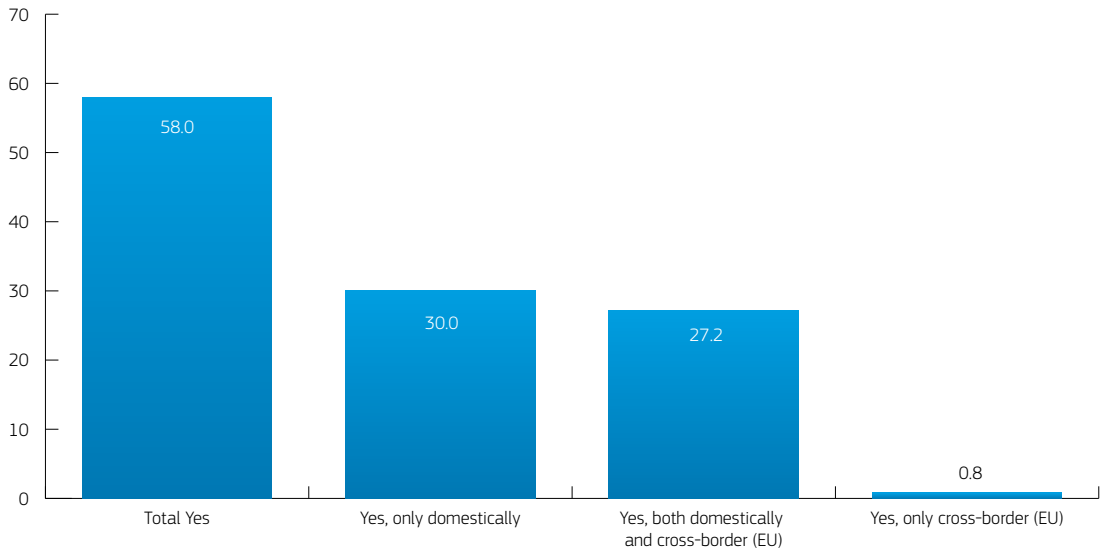
Country	Yes, only domestically	Yes, only cross border (EU)	Yes, both domestically and cross-border (EU)	Total Yes	2016-2014
EU-28	30.0	0.8	27.2	58.0	-0.8
BE	23.1*	0.6	41.5*	65.2*	+1.1
BG	20.8*	2.1*	17.9*	40.8*	+5.7
CZ	21.2*	0.3	19.1*	40.6*	-2.6
DK	33.7	1.0	23.0	57.7	-2.4
DE	33.1	1.0	19.4*	53.5	+1.8
EE	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 the proportion of retailers declaring their confidence in selling both domestically and cross-border.

(104) 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.

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).

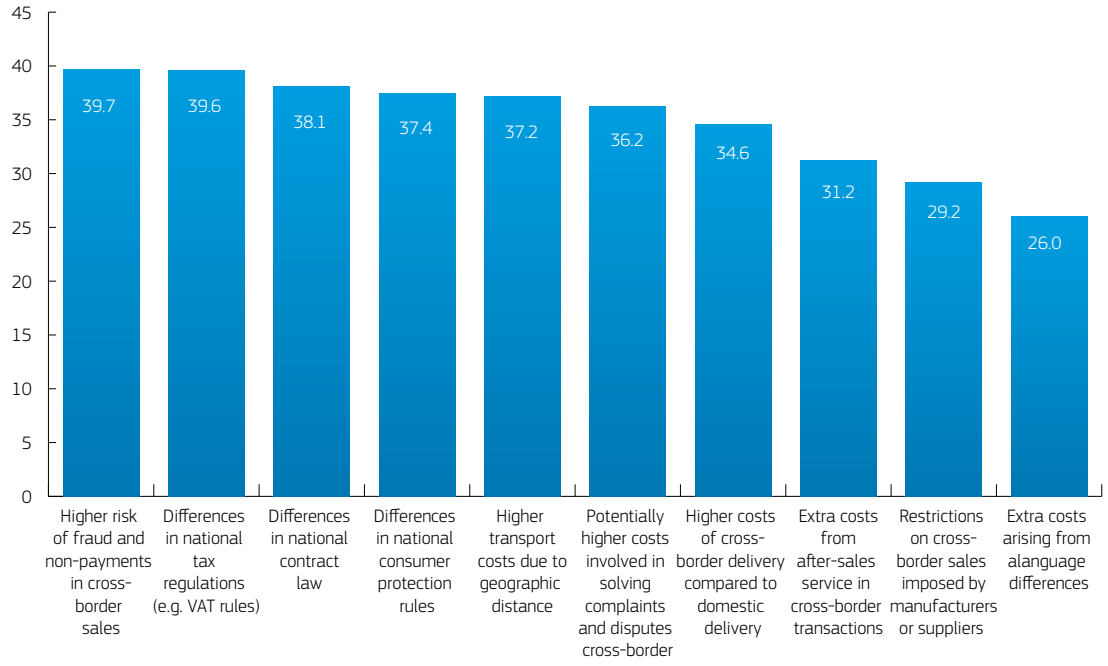
5.2.3. Barriers for retailers to sell online cross-border

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.

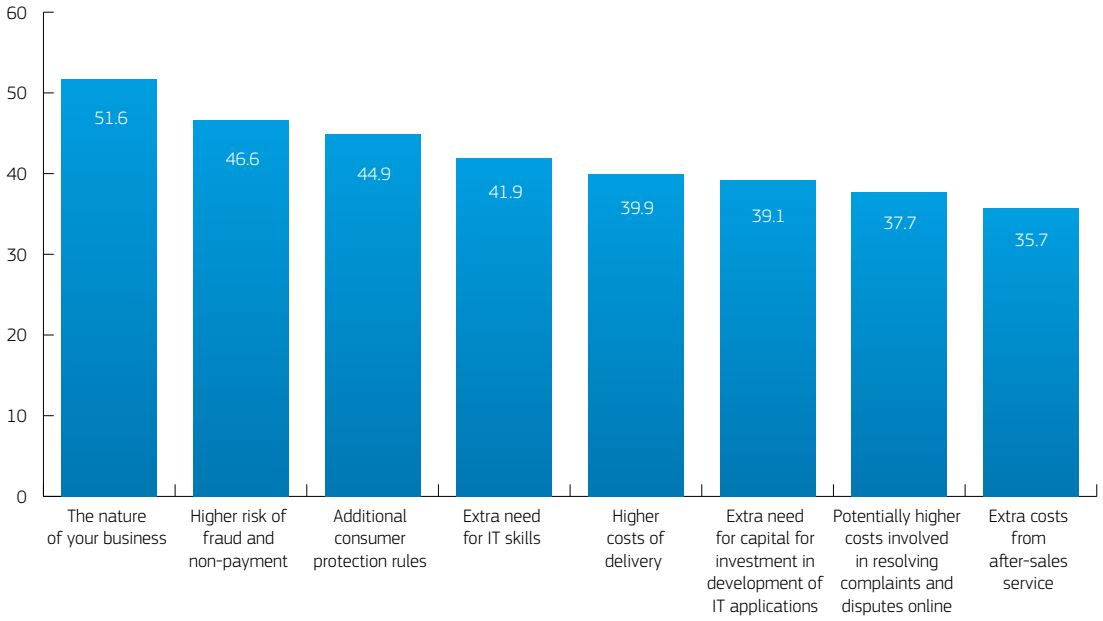
Kind of obstacle	Selling cross-border (EU)		Not selling cross-border (EU)		
	%	Rank	%	Rank	Diff. PP
Higher risk of fraud and non-payments in cross-border sales	38.1	1	40.8	2	-2.7*
Differences in national consumer protection rules	37.6	2	37.3	6	+0.3
Differences in national tax regulations (e.g. VAT rules)	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 [105].

(105) 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 1 000 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	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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 EU-28.

** 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
Knowledge and Trust								
Knowledge of consumer rights*				-6.4	6.6	5.0	44.3	-5.0
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 environmental claims						3.1	46.7	-19.2
Confidence in online shopping domestically						14.8	44.9	-27.5
Compliance and enforcement								
Exposure to unfair commercial practices						0.1	27.1	10.3
Other illicit practices						-3.4	21.9	13.7
Complaints and dispute resolution								
Problems and complaints (composite indicator)						3.5	87.0	-1.9
Non-negligible problems, but no complaint						1.5	44.4	24.3
No problems encountered			-0.4	2.8	9.5	4.9	83.4	3.4

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	Country EU-28
Knowledge and Trust								
Knowledge of consumer rights*		22.6	0.6	0.7	-2.2	-2.8	40.3	-13.2
Trust in product safety				-11.5	0.7	-5.2	58.2	-18.2
Trust in environmental claims						-4.1	53.7	-15.1
Confidence in online selling domestically						4.3	38.7	-18.5
National public funding to consumer organisations (in € per 1 000 inhabitants, 2015 data)	No Data	No Data	-3	0	4	-2	3	
Compliance and enforcement								
Prevalence of unfair commercial practices						-2.6	48.4	18.3
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								
Participation in ADR mechanisms						-5.1	21.5	-10.2
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 EU-28 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 EU-28.
- Consumers in Bulgaria have the lowest level of trust in product safety in EU-28.
- Consumer confidence in online shopping is the third lowest in Bulgaria among the EU-28 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 1 000 inhabitants, 2015 data)	No Data	No Data	2	-1	-17	-40	0	
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	

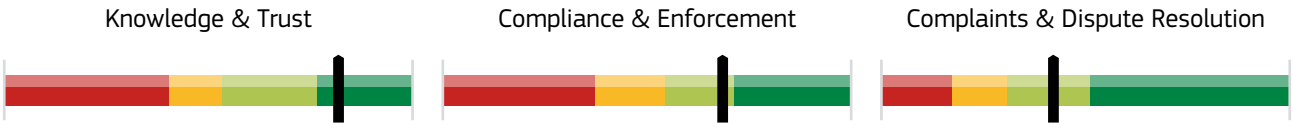
- Knowledge of consumer rights in Czech Republic is the second highest in the EU-28.
- With the exception of the period between 2012 and 2011, consumer trust in retailers and service providers in Czech Republic has been increasing.
- Retailers in the Czech Republic are the least likely in the EU to think 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
Knowledge and Trust								
Knowledge of consumer rights*				-2.5	-5.1	1.4	55.2	5.9
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 environmental claims						2.9	75.1	9.3
Confidence in online shopping domestically						5.6	83.8	11.4
Compliance and enforcement								
Exposure to unfair commercial practices						0.1	20.6	3.8
Other illicit practices						1.7	8.1	-0.1
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-0.4	92.1	3.2
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

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	Country EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-8.1	7.5	0.5	-4.6	-4.3	56.6	3.1
Trust in product safety				4.7	-10.2	-0.1	73.4	-3.0
Trust in environmental claims						-6.7	68.2	-0.6
Confidence in online selling domestically						-3.4	56.7	-0.5
National public funding to consumer organisations (in € per 1 000 inhabitants, 2015 data)	No Data	No Data	-3	16	9	-4	429	
Compliance and enforcement								
Prevalence of unfair commercial practices						-4.8	13.5	-16.6
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								
Participation in ADR mechanisms						-2.8	32.3	0.5
Length of judicial proceedings (days, 2015 data)							No Data	



- 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 1 000 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 EU-28.
- The proportion of consumers in Germany who trust redress mechanisms is the third highest in EU-28, which is equally true for trust in ADR as in courts.
- Consumer confidence in online shopping is in Germany the third highest among the EU-28.
- 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
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

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 1 000 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

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	Country EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-3.5	-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
Compliance and enforcement								
Exposure to unfair commercial practices						-12.3	3.7	-13.2
Other illicit practices						-13.8	3.4	-4.9
Complaints and dispute resolution								
Problems and complaints (composite indicator)						2.4	89.3	0.4
Non-negligible problems, but no complaint						11.1	32.2	12.1
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
Knowledge and Trust								
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 1 000 inhabitants, 2015 data)	No Data	No Data	-1	-3	No Data	No Data	No Data	
Compliance and enforcement								
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								
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 EU-28 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
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

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 1 000 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
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

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 1 000 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	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

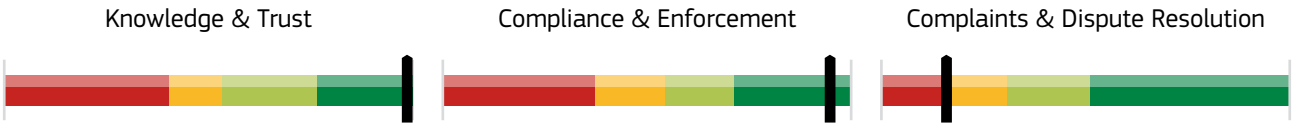
- Spain has the second highest proportion of consumers in the EU who were exposed to unfair commercial practices from domestic retailers.

** 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
National public funding to consumer organisations (in € per 1 000 inhabitants, 2015 data)	No Data	No Data	-6	No Data	No Data	-3	51	
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
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 1 000 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 EU-28.

** 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 1 000 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 1 000 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	No 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 EU-28 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 1 000 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	

- 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 1 000 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 1 000 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 1 000 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	

- 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 1 000 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.
- 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
Knowledge and Trust								
Knowledge of consumer rights*				1.6	-0.9	0.6	43.1	-6.2
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 environmental claims						-2.5	48.3	-17.5
Confidence in online shopping domestically						9.9	80.1	7.7
Compliance and enforcement								
Exposure to unfair commercial practices						-0.6	15.9	-0.9
Other illicit practices						-0.1	7.2	-1.0
Complaints and dispute resolution								
Problems and complaints (composite indicator)						1.0	89.8	0.9
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

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	Country EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-0.5	15.6	4.1	-5.3	0.5	55.7	2.1
Trust in product safety				3.7	-6.2	1.7	85.0	8.6
Trust in environmental claims						-6.1	59.9	-8.9
Confidence in online selling domestically						-4.6	61.0	3.8
National public funding to consumer organisations (in € per 1 000 inhabitants, 2015 data)	No Data	No Data	23	-41	-8	0	0	
Compliance and enforcement								
Prevalence of unfair commercial practices						-4.5	27.3	-2.9
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								
Participation in ADR mechanisms						-2.9	42.5	10.7
Length of judicial proceedings (days, 2015 data)					-453.0	271.0	271.0	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- 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
Knowledge and Trust								
Knowledge of consumer rights*				1.7	0.4	10.8	55.1	5.9
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 environmental claims						20.9	82.5	16.6
Confidence in online shopping domestically						16.1	84.0	11.6
Compliance and enforcement								
Exposure to unfair commercial practices						-8.6	3.4	-13.4
Other illicit practices						-5.4	2.4	-5.8
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-1.8	90.2	1.3
Non-negligible problems, but no complaint						20.4	24.1	4.0
No problems encountered			-0.5	-8.7	2.8	0.5	83.0	3.1

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	Country EU-28
Knowledge and Trust								
Knowledge of consumer rights*		-0.4	-2.7	3.5	-2.9	2.4	57.3	3.7
Trust in product safety				5.6	8.3	-6.4	79.1	2.6
Trust in environmental claims						1.7	70.9	2.0
Confidence in online selling domestically						6.9	53.1	-4.1
National public funding to consumer organisations (in € per 1 000 inhabitants, 2015 data)	No Data	No Data	-1	69	-2	93	371	
Compliance and enforcement								
Prevalence of unfair commercial practices						1.3	30.0	-0.1
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								
Participation in ADR mechanisms						-3.9	38.4	6.7
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 1 000 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 EU-28.

** 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 1 000 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 EU-28 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 1 000 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

Consumers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	Country EU-28
Knowledge and Trust								
Knowledge of consumer rights*				-10.2	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
Compliance and enforcement								
Exposure to unfair commercial practices						4.1	23.5	6.7
Other illicit practices						0.3	9.7	1.4
Complaints and dispute resolution								
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
Knowledge and Trust								
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 1 000 inhabitants, 2015 data)	No Data	No Data	39	-97	-125	0	0	
Compliance and enforcement								
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								
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 EU-28.
- 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 EU-28 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
Knowledge and Trust								
Knowledge of consumer rights*				3.5	5.1	3.0	59.7	10.5
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 environmental claims						1.8	53.2	-12.7
Confidence in online shopping domestically						8.0	64.3	-8.1
Compliance and enforcement								
Exposure to unfair commercial practices						-2.1	29.6	12.8
Other illicit practices						-4.2	13.5	5.2
Complaints and dispute resolution								
Problems and complaints (composite indicator)						-0.3	88.4	-0.6
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

Retailers	2009-2008	2010-2009	2011-2010	2012-2011	2014-2012	2016-2014	2016	Country EU-28
Knowledge and Trust								
Knowledge of consumer rights*		21.3	-12.1	3.6	-1.2	-3.0	45.1	-8.5
Trust in product safety				7.9	-2.2	7.0	78.1	1.7
Trust in environmental claims						2.3	61.7	-7.1
Confidence in online selling domestically						-1.0	42.5	-14.7
National public funding to consumer organisations (in € per 1 000 inhabitants, 2015 data)	No Data	No Data	-10	-1	-8	0	4	
Compliance and enforcement								
Prevalence of unfair commercial practices						-1.9	47.4	17.2
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								
Participation in ADR mechanisms						-4.4	19.8	-12.0
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 1 000 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 EU-28, while the percentage of respondents that encountered a non-negligible problem but did not complain about it is the lowest in the EU-28.

** 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
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

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 1 000 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	

Knowledge & Trust

Compliance & Enforcement

Complaints & Dispute Resolution

- Consumer trust in courts in Sweden is the third lowest in the EU-28.
- 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.*

United Kingdom

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 1 000 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 EU-28.
- Consumer trust in public authorities in the United Kingdom is the third highest in the EU-28.
- 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 EU-28 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 EU-28.
- 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
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

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
National public funding to consumer organisations (in € per 1 000 inhabitants, 2015 data)	No Data	No Data	No Data	No Data	No Data	No Data	No Data	
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
Length of judicial proceedings (days, 2015 data)							No Data	

- 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
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

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
National public funding to consumer organisations (in € per 1 000 inhabitants, 2015 data)	No Data	No Data	No Data	674	-854	186	2526	
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
Length of judicial proceedings (days, 2015 data)							No Data	

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

** Comparison with previous years based on comparable questions only.*

6.2. Consumer Conditions Index

The Consumer Conditions Index (CCI) is a composite indicator, calculated at country level, to benchmark national consumer environments and to test links between consumer conditions and other economic, social and governance indicators. It is based on a set of key indicators (relating to domestic transactions), stemming from EU-wide consumers' and retailers' surveys. The indicators are grouped under three main pillars, each having an equal weight (33.3 %) in the total score:

1. Knowledge and Trust (with two separate sub-pillars, having an equal weight of 16.7 %)

2. Compliance and Enforcement

3. Complaints and Dispute Resolution

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

The CCI has undergone a thorough statistical audit[106]. 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 resultsC

(106) 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
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).
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.	
	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[(107)].

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
35-54	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 phone	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	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.

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

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