



Consumers' attitudes towards cross-border trade and consumer related issues 2016

Final Report



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1. INTRODUCTION

1.1. Study objectives

This report discusses the findings of the survey on Consumers' attitudes towards cross-border trade and consumer-related issues. It presents the results of the 2016 edition, which is part of a series of reports within the EU Consumer Programme. The study is follow-up of a series of related studies that have been conducted since 2006.¹ It was commissioned by the Consumers, Health, Agriculture and Food Executive Agency (Chafea). The European Commission gathers systematic evidence to monitor consumer markets and national consumer conditions within the EU, summarized in the flagship Consumer Conditions Scoreboards (CCS). Results from this study will be used to feed into the next edition of the CCS.²

Almost half a billion potential consumers reside within the European Union. The protection of consumer rights is key pillar of the EU as outlined in the Consumer Agenda³ communicated in 2012 which aims to improve 1) the knowledge of consumer rights, 2) the regulatory framework on product and service safety and 3) the effective enforcement of consumer laws. The new Directive on Consumer Rights which came into force in June 2014 was developed to help achieve these goals.⁴

The present survey aims to deliver reliable results that are comparable with previous studies in the series on issues related to the attitudes, perceptions and experiences of European consumers in the following areas:

- Domestic and cross-border commerce, both online and offline
- Knowledge of consumer rights
- Trust in consumer protection
- Perceptions of the product safety environment
- Perceptions of environmental claims and their influence purchase decisions
- Confidence in online shopping
- Problems experienced, actions taken and satisfaction with problem resolution
- Exposure to unfair commercial practices
- Consumer vulnerability

In total 28,100 respondents took part in the survey, which was carried out by GfK Belgium in the 28 Member States of the European Union and in Iceland and Norway between 7 April and 8 May 2016. The report presents the overall results of the study as well as comparisons between Member States, sociodemographic variables and comparisons with the results from previous surveys.

1.2. Sampling methodology

The target population includes all people aged 18 and above, resident in the country surveyed and having sufficient command of (one of) the respective national language(s) to answer the questionnaire.

¹ Special Eurobarometer 252 (2006), Special Eurobarometer 298 (2008), Flash Eurobarometer 282 (2009), Flash Eurobarometer 299 (2010), Flash Eurobarometer 332 (2011), Flash Eurobarometer 358 (2012), and Flash Eurobarometer 397 (2014).

² http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/index_en.htm

³ http://ec.europa.eu/consumers/strategy/docs/consumer_agenda_2012_en.pdf

⁴ http://ec.europa.eu/justice/consumer-marketing/rights-contracts/directive/index_en.htm

In every country, a random sample representative of the national population aged 18 or over was drawn, by means of fixed line or mobile telephone number registers or Random Digit Dialling software. The sampling procedure was set up to achieve a mix of respondents recruited through mobile phone and fixed line. Furthermore, the sample intake was monitored, to follow up on the overall composition of the sample in terms of gender, age, region and the possession of a mobile and/or a fixed phone. For more information on the sampling methodology, please consult Annex I.

The respondents participated in a Computer Assisted Telephone Interviewing (CATI) conducted by national interviewers, making use of a central programme. They were interviewed on the core aspects of their experiences as consumers (see the aforementioned topics) as well as key sociodemographic variables, such as age, gender and education. Based on these data, averages and proportions are calculated for the countries and sociodemographic groups.

One key methodological change implemented for the current wave of the survey was the minimum age of the population targeted. In previous waves the target population included all individuals aged 15 and above. For the current wave, only individuals aged 18 and above were targeted.

1.2.1. Countries covered

The survey took place in the EU28 Member States as well as Iceland and Norway. The table below presents an overview of the country abbreviations and region comparisons used throughout the report.

Country		EU28	EU15	EU13	Region North	Region East	Region South	Region West
AT	Austria	X	X					X
BE	Belgium	X	X					X
BG	Bulgaria	X		X		X		
CY	Cyprus	X		X			X	
CZ	Czech Republic	X		X		X		
DE	Germany	X	X					X
DK	Denmark	X	X		X			
EE	Estonia	X		X		X		
EL	Greece	X	X				X	
ES	Spain	X	X				X	
FI	Finland	X	X		X			
FR	France	X	X					X
HU	Hungary	X		X		X		
HR	Croatia	X		X		X		
IE	Ireland	X	X					X
IT	Italy	X	X				X	
LT	Lithuania	X		X		X		
LU	Luxembourg	X	X					X
LV	Latvia	X		X		X		
MT	Malta	X		X			X	
NL	Netherlands	X	X					X
PL	Poland	X		X		X		
PT	Portugal	X	X				X	
RO	Romania	X		X		X		
SE	Sweden	X	X		X			
SI	Slovenia	X		X		X		
SK	Slovakia	X		X		X		
UK	United Kingdom	X	X					X
NO	Norway							
IS	Iceland							

1.2.2. Core questionnaire

The core questionnaire covered the following topics:

- Online and offline purchase of goods or services (trend questions)
- Trust and perception of consumer protection (trend questions)
- Perceptions of the product safety environment (trend questions)
- Influence of environmental concerns on purchasing (trend questions)
- Understanding of consumer rights (trend questions)
- Problems experienced with domestic purchases in general, actions taken (if no action taken, reason why), satisfaction with complaint handling (all trend questions) and time needed to resolve problem (new question)
- Exposure to unfair commercial practices (trend questions)
- Problems experienced when shopping online (domestic and cross-border purchases) (trend questions)
- Consumer confidence in online shopping (trend questions)
- Languages comfortably used for personal interests (trend question)
- Numerical skills (trend questions)
- Consumer vulnerability (new question)

1.2.3. Changes compared to the previous wave

In the current wave of the consumer attitudes survey, the questionnaire remained unchanged with the exception of two questions that were added. The first minor addition was measure of the level of consumers' satisfaction with the time needed for retailers or service providers to solve a problem.⁵ The level of satisfaction with the timeliness of problem resolution by retailers or service providers was measured on a 4-point Likert scale ranging from 'very satisfied' to 'not at all satisfied'. Two additional options were included to capture cases where problems have not yet been solved or where problems could not be solved at all.

The second larger addition to the survey was a measure of consumers' self-assessed vulnerability.⁶ The new questions measured self-assessed vulnerability based on eight key dimensions: health problems; poor financial circumstances; current employment situation; offers, terms and conditions that are too complex; age; belonging to a minority group; personal issues; and other issues. Self-assessed vulnerability was reported on a 4-point Likert scale ranging from 'to a great extent' to 'not at all'. The new question was included in a matrix format at the very end of the survey.

⁵ In general, how satisfied were you with the time needed to have your problem(s) solved by the retailer or services provider?

⁶ 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 or buying goods or services because...

1.2.4.Socio-demographic and background questions

Based on the final version of the questionnaire approved by the Contracting Authority, the following questions were asked before the core questionnaire:

- Birthday rule (for fixed line sample)
- Age
- Gender
- Having a mobile (for fixed line sample)/Having a landline (for mobile line sample)
- Regularity of using the Internet

After the core questionnaire was completed, the next socio-demographic questions were asked:

- Level of education
- Employment situation (occupation)
- Mother tongue (or similar question)
- Region of residence
- Subjective degree of urbanisation
- Subjective financial situation

1.2.5.Reporting significant differences

All differences mentioned in the text are statistically significant unless otherwise mentioned. Please note that 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. It should also be mentioned that, especially for measured referring to the entire EU28, given the large sample size for the survey, some differences could be statistically significant even if their absolute magnitude is very small.

The report also compares the changes in the latest waves (2016-2014) to the changes in the previous waves (2014-2012). This is reported on only when both changes are significant and when the direction of the change has reversed, i.e., from an increase to a decrease or from a decrease to an increase. These cases are labelled “negative reversal” and “positive reversal” respectively.

1.2.6.Weighting and trend comparisons

Data from the current wave was weighted based on the latest Eurostat data available on age (three groups: 18-34, 35-54, and 55+ year old) and gender distributions. In addition, an extra weight was applied on the EU28 sample to account for differences in population size at country level.

The results from previous editions of the survey are based on a sample aged 15+ compared to respondents aged 18+, which reduces the comparability between the current and previous waves. To address this issue, a new weight was computed for the previous wave (2014) based on age and gender distributions to increase the comparability with 2016 data. In addition, data from all waves before 2014 was used for trend comparisons based on existing samples (population aged 15+) and their respective weights from previous waves. When comparing 2014 data to previous waves, the original weight was used based on the 15+ population distribution.⁷

⁷ Weight computations based on age and gender for the 18+ respondents on the 2014 data indicated that the overall efficiency of the weights was only 64% in Ireland. This was due to filtering out 15-17 year old

The following weighting procedures were used to calculate the trend comparison figures presented in this report:

- **2016 trend comparisons:** Population, gender & age weighting (18+)
- **2014 trend comparisons:** Population, gender & age weighting (18+)
- **2014 trend comparisons:** Population, gender & age weighting (15+)
- **2012 trend comparisons:** Population, gender & age weighting (15+)
- **2011 trend comparisons:** Population, gender & age weighting (15+)
- **2010 trend comparisons:** Population, gender & age weighting (15+)
- **2009 trend comparisons:** Population, gender & age weighting (15+)
- **2008 trend comparisons:** Population, gender & age weighting (15+)
- **2006 trend comparisons:** Population, gender & age weighting (15+)

In conclusion, it should be considered that in the light of the methodological approach indicated above:

- changes with respect to the previous year – which are shown in graphs and tables throughout the report - are always computed on comparable data;
- the applied methodology ensures comparability between the current (2016) and previous (2014) wave; as such, it is in principle possible to estimate values in level for 2014 by applying back the observed changes between 2014 and 2016 as reported in graphs and tables throughout the report;
- trend differences for 2014 and previous waves are reported based on the original methodology, while data in levels is not reported as it is not consistent with the current wave; because of the lack of comparability with data reported for the current wave (2016), it is not possible to estimate data in levels for the years 2012 and before.

respondents, which represented a relatively large proportion 15-34 year olds, making the weights relatively high for this category. In spite of the lower than desired efficiency (normally a minimum of 70% weighting efficiency is the standard) this was accepted since the remaining sample in this age category is limited.

2. EXECUTIVE SUMMARY/KEY FINDINGS

This report presents the findings of the survey on consumers' attitudes towards cross-border trade and consumer-related issues. It discusses the results of the 2016 edition of the survey, which was carried out by GfK Belgium for the Consumers, Health, Agriculture and Food Executive Agency (Chafea). The present survey is part of a series of reports within the EU Consumer Programme, which has been performed since 2006 with the aim to monitor national consumer conditions across the EU. For this purpose, the study investigated several indicators of EU consumers' attitudes. These were assessed for 28,100 respondents in the 28 Member States and in Iceland and Norway. For the studied indicators, the present report discusses the overall results, comparisons between Member States and previous surveys as well as selected socio-demographic characteristics.

In summary, the present study reports on the current state of European consumers' attitudes and experiences with regard to cross-border trade and consumer-related issues. It provides insights in the magnitude and features of domestic as well as cross-border shopping and identifies areas for improving the consumer experiences. The first key indicator explored in the survey is online purchase behaviour. In total, three out of four European consumers recently bought goods or services online (76.0%). The 2016 survey shows a 10.7 percentage points increase in online shopping, which is in line with the positive evolution since 2006. Online shopping is most common in the Northern (71.3%) and Western (79.6%) regions of the EU, whereas in the Southern (47.0%) and Eastern (59.3%) regions the indicator is lower. Most European consumers shop online within their own country (76.4%). A more limited number of Europeans purchase goods or services cross-borders inside the EU (18.9%) or outside the EU (8.4%). The results also show that the proportion of consumers making online purchases cross-border inside the EU has remained constant compared to 2014 (-0.7pp): a slight decrease is observed for consumer located in the EU15 (-1.6pp) compared to an increase (+2.9pp) for consumers in the EU13. The observed rise in domestic online shopping is accompanied by an increased confidence in making online purchases. On average, 72.4% of European consumers report that they are confident in domestic online shopping, which is a 12.4pp increase compared to 2014. Furthermore, despite the relatively constant level of cross-border online shopping, confidence in this type of shopping sharply increased compared to 2014 (+21.1pp).

For effectively protecting online consumers, it is important that individuals know their rights when shopping online. The present survey assessed the level of knowledge about three types of consumer rights: the cooling-off period, the legal guarantees and the regulation with regard to unsolicited products. The overall level of knowledge about these rights is at 49.2%, a 5.8 points increase compared to the previous survey. Whereas this increase is evident in Western and Eastern Europe, the knowledge of consumer rights has decreased in the South (-1.8pp). Europeans in general are best informed about the cooling off period (67.4%) and slightly less informed about faulty product guarantees (45.8%) and unsolicited products (34.5%).

The present report also assesses the trust of European consumers in the protection of their rights in the single market. To study this, the levels of different aspects of trust are measured. First, in terms of consumer protection, the respondents indicated the highest levels of trust in retailers and service providers (75.7%), organizations (72.2%), NGOs (71.7%) and public authorities (69.1%). Lower levels of trust are observed for courts (41.5%) and out of court bodies (52.0%). Overall, all levels of trust have increased in the present study compared to 2014. Most notably, trust in NGOs (+10.0pp) and public authorities (+8.8pp) has increased. Second, the survey investigated trust in product safety, which is considered a key driver of consumer confidence. A high level of trust in product safety is observed in the EU28 (78.0%) and in Western Europe particularly (91.6%). Third, trust in the reliability of environmental claims is assessed, which is at 65.8% and increased with 12.2 points compared to 2014.

When shopping online, some European consumers encounter unfair commercial practices. The survey investigated the exposure to several types of practices that fall

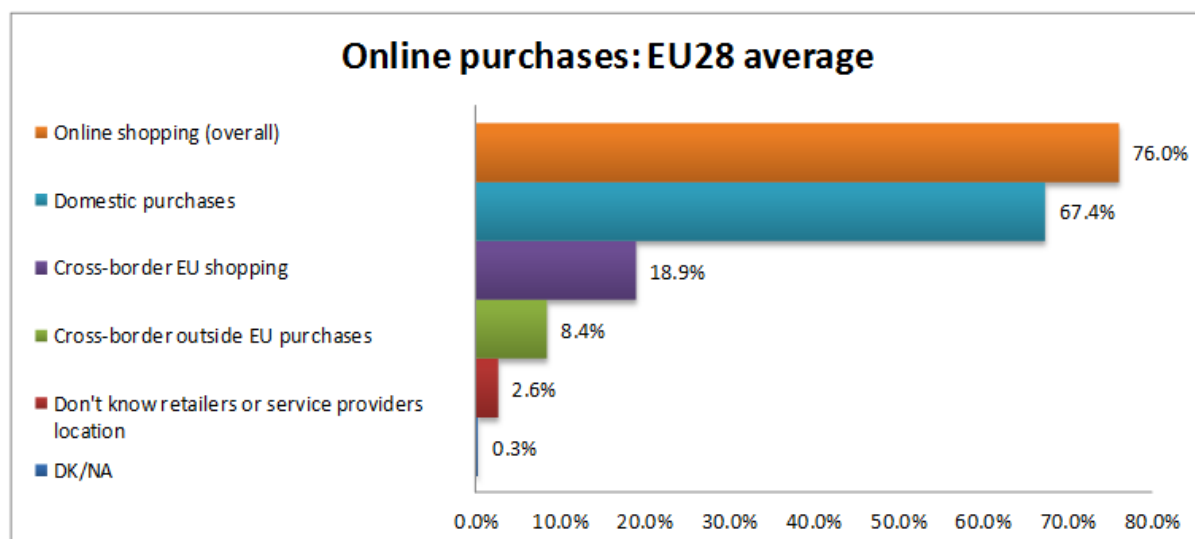
within the scope of the Unfair Commercial Practices Directive. The overall findings show that the exposure to such practices originating from domestic (16.8%) and cross-border (2.4%) retailers has decreased compared to 2014 (with 6.9pp and 1.7pp, respectively). In addition to unfair commercial practices, consumers in Europe also face other problems when shopping online. A composite indicator was developed in 2014 to measure the problems encountered by European consumers, with higher values representing higher satisfaction with complaint handling and fewer problems. The overall level of this indicator is at a high level in the EU (88.9%) and it is the highest in the North (90.5%) and West (90.0%) regions. Furthermore, a 1.1 point positive increase is observed in this indicator compared to 2014.

In case problems do occur, the most likely actions taken by consumers are complaining to the retailer (72.2%) or the manufacturer (23.8%). Bringing businesses to court or complaining to public authorities are less likely actions. In some cases consumers do not take any actions when faced with a problem. The main reasons for not taking actions are related to the small sums involved (34.6%) and the idea that complaining would take too long (32.5%).

3. DOMESTIC AND CROSS-BORDER SHOPPING

There is steady growth observed in the e-commerce sector throughout the EU28 over the past few years. However, consumers can still gain considerable value from making online purchases cross-border. The first chapter reports the degree to which consumers engage in online shopping from retailers and services providers located in their country of residence, in the EU, or outside the EU. It also reports on the degree of cross-border shopping from offline retailers or service providers.

3.1.Domestic and cross-border online purchases



Q1⁸-Base: respondents who use the Internet for private reasons (N=24734)

The graph above shows that the average proportion of consumers who shop online in the EU28 is 76.0%, with 67.4% having purchased goods or services domestically, 18.9% cross-border from EU-based retailers or service providers and 8.4% cross-border from retailers or service providers located outside the EU. Only 2.6% of consumers are not aware of the location of the retailers or service providers they purchase from online.

⁸ Q1: In the past 12 months, have you purchased any goods or services via the Internet? -Yes, from a retailer or service provider located in (our country) -Yes, from a retailer or service provider located in another EU country -Yes, from a retailer or service provider located outside the EU -No -Yes, you purchased online but do not know where the retailer or service provider is located -DK/NA

In the past 12 months, have you purchased any goods or services via the internet?

Region/ Country	Total "Yes"	Yes, from a retailer or service provider located in (our country)	Yes, from a retailer or service provider located in another EU country	Yes, from a retailer or service provider located outside the EU	Yes, but do not know where the retailer or service is located	No	Don't know
 EU28	76.0%	67.4%	18.9%	8.4%	2.6%	24.0%	0.3%
 EU15	78.9% *	69.5% *	20.0% *	8.3%	3.1% *	21.1% *	0.4%
 EU13	63.3% *	58.8% *	14.2% *	8.9%	0.6% *	36.7% *	0.1% *
 North	78.0% *	71.3% *	32.1% *	19.8% *	1.9% *	22.0% *	0.4%
 South	59.1% *	47.0% *	23.5% *	13.5% *	3.3% *	40.9% *	0.4%
 East	63.5% *	59.3% *	13.9% *	8.8%	0.6% *	36.5% *	0.1% *
 West	88.1% *	79.6% *	17.4% *	4.9% *	3.1% *	11.9% *	0.3%
 BE	69.0% *	52.0% *	44.6% *	11.7% *	1.5% *	31.0% *	0.5%
 BG	60.9% *	54.3% *	18.0%	10.4%	0.9% *	39.1% *	0.1% *
 CZ	75.8%	73.5% *	15.5% *	13.4% *	0.5% *	24.2%	0.1%
 DK	81.6% *	74.1% *	36.1% *	20.6% *	1.3% *	18.4% *	0.5%
 DE	90.0% *	82.3% *	14.8% *	4.8% *	3.2%	10.0% *	0.3%
 EE	62.0% *	47.8% *	29.8% *	25.8% *	0.7% *	38.0% *	0.3%
 IE	85.9% *	73.2% *	24.1% *	4.1% *	3.4%	14.1% *	0.3%
 EL	50.7% *	43.3% *	16.7%	8.5%	1.1% *	49.3% *	0.3%
 ES	62.2% *	47.8% *	21.7% *	17.7% *	4.4% *	37.8% *	0.5%
 FR	88.4% *	79.4% *	15.0% *	2.9% *	3.2%	11.6% *	0.3%
 HR	53.4% *	33.5% *	26.9% *	27.7% *	0.7% *	46.6% *	0.1%
 IT	61.5% *	50.7% *	26.9% *	11.4% *	3.2%	38.5% *	0.4%
 CY	43.8% *	21.8% *	34.5% *	13.2% *	0.8% *	56.2% *	0.0% *
 LV	54.6% *	41.3% *	25.3% *	21.2% *	2.2%	45.4% *	0.0% *
 LT	57.1% *	49.3% *	21.4%	16.4% *	1.3% *	42.9% *	0.0% *
 LU	86.3% *	67.4%	35.7% *	5.0% *	4.2%	13.7% *	0.2%
 HU	47.2% *	45.5% *	12.6% *	5.5% *	0.3% *	52.8% *	0.0% *
 MT	60.6% *	18.9% *	49.5% *	34.0% *	1.1% *	39.4% *	0.7%
 NL	81.0% *	76.8% *	23.7% *	19.5% *	1.6% *	19.0% *	0.1%
 AT	87.2% *	79.0% *	23.7% *	3.7% *	2.6%	12.8% *	0.2%
 PL	72.9% *	70.7% *	11.4% *	5.2% *	0.9% *	27.1% *	0.2%
 PT	37.8% *	26.0% *	15.7% *	10.4%	0.4% *	62.2% *	0.1%
 RO	48.4% *	46.7% *	6.3% *	4.9% *	0.0% *	51.6% *	0.0% *
 SI	57.0% *	43.8% *	27.3% *	17.6% *	0.6% *	43.0% *	0.0% *
 SK	69.9% *	61.2% *	23.9% *	11.6% *	0.6% *	30.1% *	0.5%
 FI	71.2% *	61.1% *	33.8% *	18.8% *	2.3%	28.8% *	0.4%
 SE	79.6% *	75.1% *	28.8% *	19.9% *	2.0%	20.4% *	0.4%
 UK	90.8% *	82.5% *	15.7% *	2.4% *	3.6%	9.2% *	0.5%
 IS	69.5% *	42.3% *	30.7% *	39.9% *	0.4% *	30.5% *	1.1%
 NO	82.4% *	72.9% *	38.9% *	27.5% *	2.5%	17.6% *	0.3%

Q1-Base: respondents who use the Internet for private reasons (N=24734)

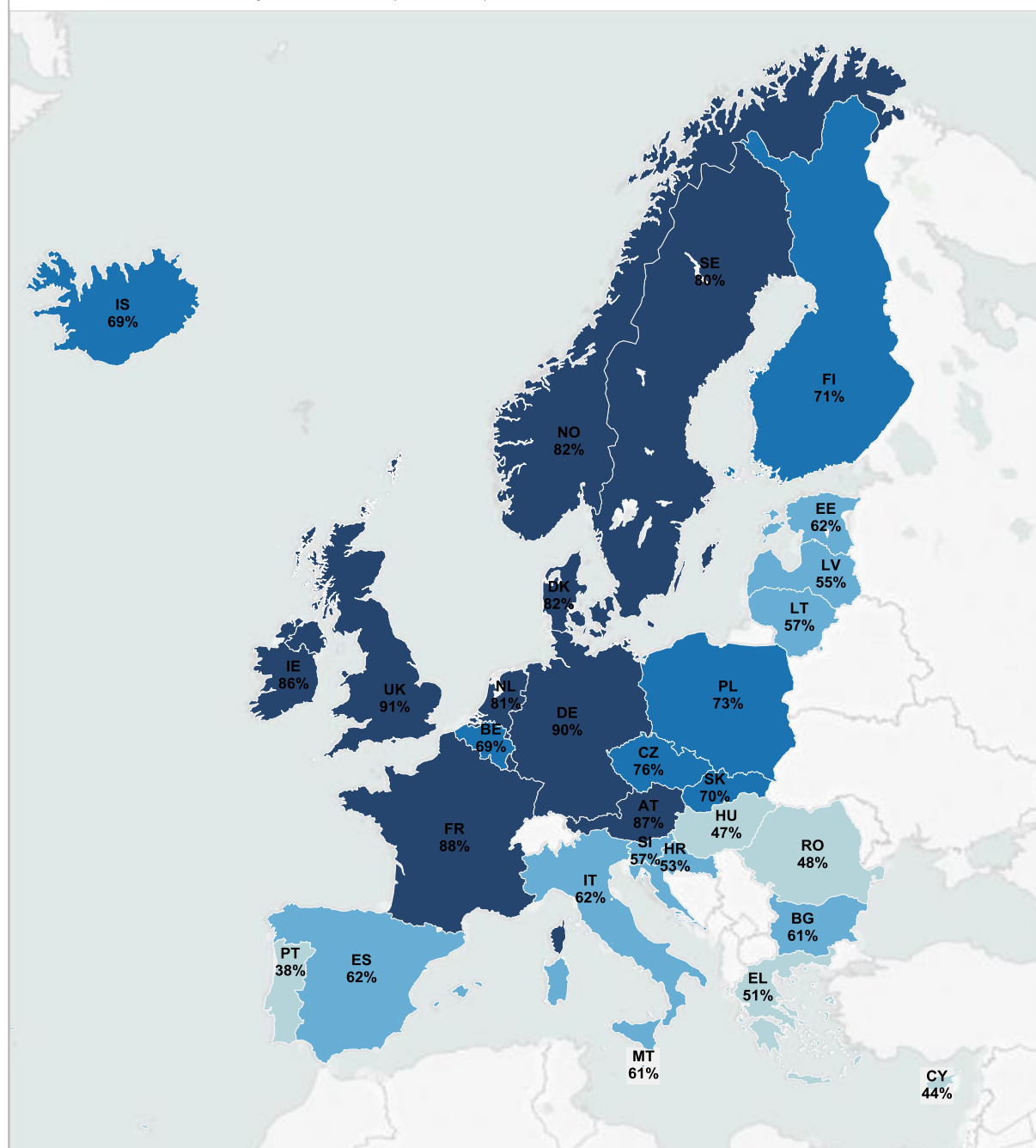
* Statistically significant differences are indicated by asterisks. Statistical significance is calculated at the 95% confidence level, meaning that the null hypothesis of no difference has been rejected at 5% probability level. For results of the current wave, asterisks represent statistically significant differences between a subgroup and the EU28 average. For wave comparisons, asterisks represent the statistically significant differences between two waves.

Overall, 67.4% of EU28 respondents who use the Internet for private reasons report shopping online domestically. In the EU15 this proportion is higher than the EU28 average (69.5%) and in the EU13 it is lower (58.8%). The proportion of respondents who shop online cross-border from retailers or service providers in another EU country is 18.9% in the EU28. In the EU15 this level is higher at 20.0% and in the EU13 it is lower

at 14.2%. Consumers residing in the West region (88.1%) report the highest incidence of online shopping overall compared to those in the South who report the lowest (59.1%). While this trend is consistent for domestic shopping (79.6% in the West and 47% in the South), consumers located in the North region are most likely to shop online cross-border from retailers located both inside (32.1%) and outside (19.8%) the EU. In contrast, consumers from the East region are least likely to shop online cross-border inside the EU (13.9%), while those in the West are least likely to shop online outside the EU (4.9%).

The highest levels of domestic shopping online are found in the UK (82.5%), Germany (82.3%), France (79.4%) and Austria (79.0%). In contrast, the lowest levels are found in Malta (18.9%), Cyprus (21.8%) and Portugal (26.0%). The highest levels of this indicator in the EU28 are found in Malta (49.5%) and Belgium (44.6%). In addition, this level is high as well in Norway (38.9%). The lowest levels are found in Romania (6.3%), Poland (11.4%) and Hungary (12.6%). A relatively low proportion of consumers purchased goods or services online from a retailer or service provider located in a country outside the EU (8.4%) in the EU28. The highest levels of this indicator are found in Malta (34.0%) and Croatia (27.7%). Furthermore, this level is also high in Iceland (39.9%). The lowest levels are found in the UK (2.4%), France (2.9%), Austria (3.7%) and Ireland (4.1%). Only 2.6% of EU28 consumers are unaware where the retailer or service provider they shop from online is located: in the EU15 the proportion is 3.1%, in the EU13 this proportion is even lower (0.6%). The highest level of this indicator is found in Spain (4.4%). The lowest levels are found in Romania (0.0%), Hungary (0.3%) and Portugal (0.4%). In addition, this proportion is 0.4% in Iceland as well.

Incidence of online purchases (overall)



The average proportion of consumers who shopped online over the past 12 months.
Q1, option 4, reversed; N=24734

38% 91%

The overall proportion of consumers who purchased goods or services online regardless of the retailer or service provider's location is 76.0% in the EU28. In the EU15 this level is 78.9% and in the EU13 it is 63.3%. The highest levels of this indicator are found in the UK (90.8%), Germany (90.0%) and France (88.4%). The lowest levels are found in Portugal (37.8%), Cyprus (43.8%) and Hungary (47.2%).

In the past 12 months, have you purchased any goods or services via the Internet?		Total "Yes"	Yes, from a retailer or service provider located in (our country)	Yes, from a retailer or service provider located in another EU country	Yes, from a retailer or service provider located outside the EU	Yes, but do not know where the retailer or service is located	No	Don't know
Total	EU28	76.0%	67.4%	18.9%	8.4%	2.6%	24.0%	0.3%
 Gender	Male	78.5% *	69.3% *	21.7% *	10.6% *	2.8%	21.5% *	0.2% *
	Female	73.5% *	65.6% *	16.2% *	6.2% *	2.4%	26.5% *	0.5% *
 Age groups	18-34	86.9% *	77.6% *	23.7% *	12.8% *	2.9%	13.1% *	0.3%
	35-54	79.2% *	70.4% *	21.5% *	9.0%	2.4%	20.8% *	0.5%
	55-64	70.2% *	63.3% *	11.8% *	4.0% *	2.8%	29.8% *	0.2%
	65+	48.8% *	39.8% *	12.5% *	4.1% *	2.4%	51.2% *	0.2%
 Education	Low	52.5% *	44.2% *	12.1% *	5.9% *	3.1%	47.5% *	0.6%
	Medium	76.7%	69.3% *	16.5% *	6.6% *	2.9%	23.3%	0.3%
	High	81.9% *	71.4% *	24.9% *	12.2% *	2.0% *	18.1% *	0.3%
 Financial Situation	Very difficult	48.7% *	41.0% *	13.1% *	6.5% *	2.3%	51.3% *	0.2%
	Fairly difficult	67.4% *	59.0% *	15.5% *	7.7%	3.1% *	32.6% *	0.2%
	Fairly easy	80.7% *	72.5% *	19.4%	8.0%	2.7%	19.3% *	0.3%
	Very easy	87.8% *	77.2% *	26.7% *	12.6% *	1.4% *	12.2% *	0.4%
	DK/NA	65.8% *	58.7% *	15.4% *	5.6% *	2.9%	34.2% *	1.2%
 Urbanisation	Rural area	73.9% *	65.8% *	17.0% *	7.5% *	3.1% *	26.1% *	0.3%
	Small town	77.1% *	68.7% *	18.7%	7.7%	2.5%	22.9% *	0.4%
	Large town	76.7%	67.7%	21.0% *	10.3% *	2.4%	23.3%	0.3%
 Employment status	Self employed	77.3%	69.5% *	27.0% *	13.9% *	1.8% *	22.7%	0.3%
	Manager	90.3% *	78.5% *	28.6% *	11.6% *	0.7% *	9.7% *	0.0% *
	Other white collar	85.9% *	77.4% *	18.9%	7.5% *	2.8%	14.1% *	0.4%
	Blue collar	69.3% *	62.4% *	18.1%	9.9% *	2.8%	30.7% *	0.4%
	Student	83.6% *	70.7% *	25.8% *	17.4% *	3.2%	16.4% *	0.5%
	Unemployed	65.2% *	60.3% *	11.0% *	4.5% *	2.3%	34.8% *	0.6%
	Seeking a job	62.1% *	50.4% *	21.0%	11.2% *	4.0% *	37.9% *	0.1% *
	Retired	50.8% *	42.3% *	11.1% *	3.2% *	2.9%	49.2% *	0.3%

Q1-Base: respondents from the EU who use the Internet for private reasons (N=23280)

In the past 12 months, have you purchased any goods or services via the Internet?		Total "Yes"	Yes, from a retailer or service provider located in (our country)	Yes, from a retailer or service provider located in another EU country	Yes, from a retailer or service provider located outside the EU	Yes, but do not know where the retailer or service is located	No	Don't know
Total	EU28	76.0%	67.4%	18.9%	8.4%	2.6%	24.0%	0.3%
 Internet use	Daily	81.2% *	73.3% *	20.8% *	10.3% *	2.8%	18.8% *	0.3%
	Weekly	70.5% *	59.9% *	14.5% *	2.3% *	2.7%	29.5% *	0.3%
	Monthly	38.3% *	26.7% *	10.5% *	1.7% *	0.6% *	61.7% *	0.3%
	Hardly ever	23.6% *	15.2% *	6.9% *	3.2% *	0.1% *	76.4% *	0.0% *
	Never	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
 Languages	Only native	75.4%	67.3%	13.4% *	3.4% *	2.7%	24.6%	0.3%
	Two	77.9% *	69.1% *	22.6% *	12.7% *	2.9%	22.1% *	0.4%
	Three	75.6%	65.6% *	31.0% *	17.4% *	2.0% *	24.4%	0.3%
	Four or more	74.8%	65.3%	37.3% *	21.0% *	1.2% *	25.2%	0.0% *
 Numerical skills	Low	74.4%	64.1% *	15.4% *	4.1% *	1.8% *	25.6%	0.2% *
	Medium	67.3% *	59.1% *	14.6% *	7.4% *	3.0%	32.7% *	0.4%
	High	80.6% *	72.3% *	21.8% *	9.9% *	2.6%	19.4% *	0.4%
 Consumer knowledge	High	77.3% *	67.6%	20.3% *	8.6%	2.8%	22.7% *	0.4%
	Low	74.6% *	67.3%	17.4% *	8.2%	2.4%	25.4% *	0.3%
 Confidence in online shopping	High	86.8% *	77.5% *	21.9% *	9.6% *	2.9%	13.2% *	0.3%
	Low	41.7% *	35.7% *	8.8% *	4.2% *	1.6% *	58.3% *	0.5%
	DK/NA	16.1% *	11.7% *	4.1% *	2.4% *	2.1%	83.9% *	0.4%
 Confidence in cross-border online shopping	High	89.1% *	78.3% *	24.7% *	11.1% *	3.3% *	10.9% *	0.3%
	Low	55.7% *	50.7% *	10.4% *	4.3% *	1.4% *	44.3% *	0.4%
	DK/NA	45.4% *	42.3% *	2.5% *	1.3% *	2.2%	54.6% *	0.1% *
 Online purchase behaviour	Online domestic	100.0% *	100.0% *	21.3% *	9.8% *	0.6% *	0.0% *	0.0% *
	Online cross-border	100.0% *	76.0% *	100.0% *	29.2% *	0.2% *	0.0% *	0.0% *
	Did not buy online	0.0% *	0.0% *	0.0% *	0.0% *	0.0% *	100.0% *	0.0% *
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	52.9% *	43.8% *	13.6% *	8.0%	1.9% *	47.1% *	0.6%
	Somewhat vulnerable	65.8% *	57.1% *	19.1%	8.8%	2.5%	34.2% *	0.1% *
	Not vulnerable	82.2% *	73.8% *	19.6%	8.3%	2.8%	17.8% *	0.3%
	DK/NA	50.2% *	36.8% *	4.7% *	17.5%	0.1% *	49.8% *	0.0% *
 Consumer vulnerability (terms and conditions)	Very vulnerable	56.1% *	48.0% *	14.2% *	6.7% *	1.7% *	43.9% *	0.3%
	Somewhat vulnerable	63.8% *	54.8% *	19.0%	10.1% *	1.9% *	36.2% *	0.4%
	Not vulnerable	79.9% *	71.5% *	19.2%	8.2%	2.8%	20.1% *	0.3%
	DK/NA	55.2% *	39.7% *	15.1%	8.2%	2.3%	44.8% *	1.5%

Q1-Base: respondents from the EU who use the Internet for private reasons (N=23280)

With regard to socio-demographic variables and other characteristics, the highest levels of online shopping (inside as well as outside the EU) are found in individuals who are employed as managers (90.3%), have high confidence in cross-border online shopping (89.1%) and online shopping (86.8%), are age 18 to 34 (87.8%), have a very easy financial situation (87.8%). The lowest levels of online shopping (inside as well as outside the EU) are found in individuals who don't know their confidence in online shopping (16.1%) or have low confidence in it (41.7%), use the Internet hardly ever (23.6%) or monthly (38.3%) and have low confidence in cross-border online shopping (41.7%).

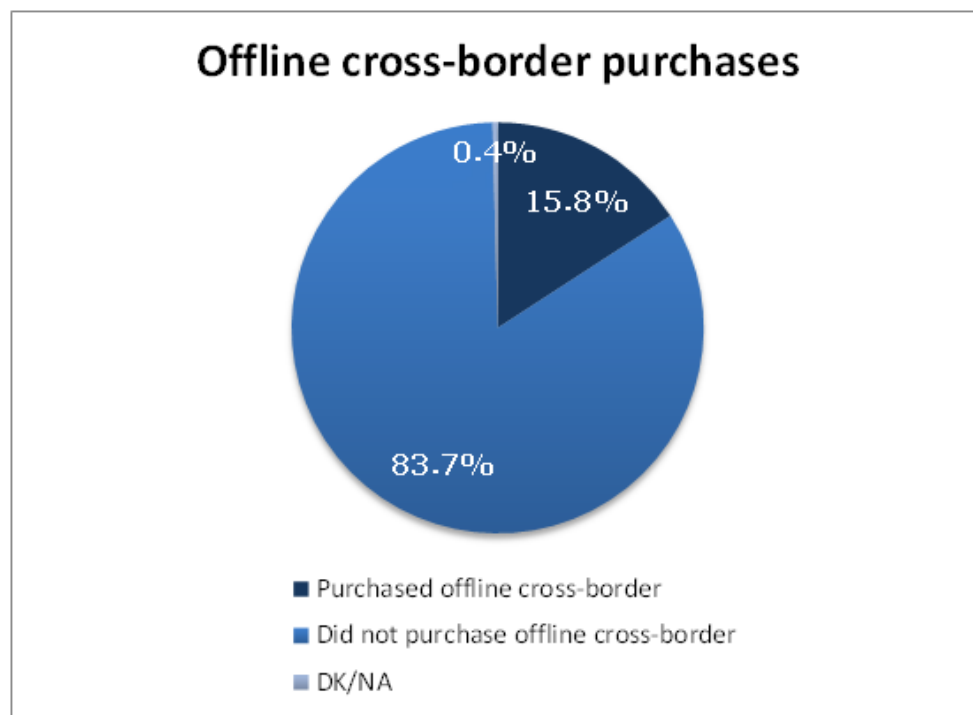
The highest levels of online shopping domestically are found in individuals who are employed as managers (78.5%) or in other white collar positions (77.4%), have high confidence in cross-border online shopping (78.4%) and online shopping (77.5%), are age 18 to 34 (77.6%) and have a very easy financial situation (77.2%). In contrast, the lowest levels of online shopping domestically are found in individuals who use the Internet hardly ever (15.2%) or monthly (26.6%), don't know their confidence in online shopping (11.7%) or have low confidence in it (35.7%) and don't know their vulnerability in terms of socio-demographic factors (36.8%).

For cross-border online shopping in another EU country, the highest levels are found in individuals who know four or more languages (37.3%) or three languages (31.0%), are employed as managers (28.6%), are self employed (27.0%) and have a very easy financial situation (26.7%). The lowest levels of cross-border online shopping in another EU country are found in individuals who don't know their confidence in cross-border online shopping (2.5%) or online shopping (4.1%), don't know their vulnerability in terms of socio-demographic factors (4.7%) and use the Internet hardly ever (6.9%).

With regard to online shopping in a country outside the EU, the highest levels are observed in individuals who know four or more languages (21.0%) or three languages (17.4%), are students (17.4%) and don't know their vulnerability in terms of socio-demographic factors (17.5%) and are self-employed (13.9%). Conversely, the lowest levels of online shopping in a country outside the EU are found in individuals who use the Internet monthly (1.7%), weekly (2.3%) or hardly ever (3.2%) and don't know their confidence in cross-border online shopping (1.3%) or online shopping (2.4%).

Finally, the highest levels of online shopping without knowing where the retailer or service provider is located are found in individuals who are seeking a job (4.0%), have high confidence in cross-border online shopping (3.3%), are in a fairly difficult financial situation (3.1%) and live in a rural area (3.1%). The lowest levels of online shopping without knowing where the retailer or service provider is located are found in individuals who use the Internet hardly ever (0.1%) or monthly (0.6%), don't know their vulnerability in terms of socio-demographic factors (0.1%), are managers (0.7%) and know four or more languages (1.2%).

3.2.Offline cross-border purchases



Q2⁹ – Base: all respondents (N=28100)

When it comes to shopping cross-border from offline retailers or service providers, 15.8% of consumers report having done so at least once over the past 12 months. The majority (83.7%) report not having make cross-order offline purchases.

⁹ Q2: In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country? –Yes –No –Don't know

In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country?				
Region/ Country		Yes	No	Don't know
	EU28	15.8%	83.7%	0.4%
	EU15	16.9% *	82.7% *	0.5%
	EU13	11.9% *	87.7% *	0.3%
	North	14.5%	85.0%	0.5%
	South	7.5% *	92.2% *	0.4%
	East	11.9% *	87.8% *	0.3%
	West	22.0% *	77.5% *	0.5%
	BE	27.1% *	72.4% *	0.5%
	BG	14.4%	85.4%	0.2%
	CZ	15.6%	84.3%	0.2%
	DK	17.8%	81.9%	0.3%
	DE	21.7% *	77.7% *	0.6%
	EE	31.6% *	68.3% *	0.1% *
	IE	25.2% *	74.0% *	0.8%
	EL	9.3% *	90.3% *	0.4%
	ES	2.1% *	97.4% *	0.5%
	FR	21.4% *	78.1% *	0.4%
	HR	20.6% *	79.0% *	0.4%
	IT	11.1% *	88.6% *	0.3%
	CY	9.5% *	90.3% *	0.2%
	LV	14.7%	85.0%	0.3%
	LT	16.5%	83.5%	0.0% *
	LU	31.1% *	68.3% *	0.6%
	HU	7.4% *	92.3% *	0.3%
	MT	21.5% *	77.8% *	0.7%
	NL	20.1% *	79.7% *	0.2%
	AT	24.2% *	75.0% *	0.8%
	PL	10.9% *	88.5% *	0.6%
	PT	6.9% *	92.9% *	0.1% *
	RO	6.1% *	93.8% *	0.1% *
	SI	19.5% *	80.5% *	0.0% *
	SK	19.4% *	79.9% *	0.7%
	FI	10.3% *	89.5% *	0.2% *
	SE	15.0%	84.2%	0.8%
	UK	22.0% *	77.5% *	0.5%
	IS	32.6% *	66.9% *	0.5%
	NO	28.0% *	70.1% *	1.9% *

Q2 – Base: all respondents (N=28100)

The degree of cross-border shopping in another EU country through channels other than the Internet, is 15.8% in the EU28. In the EU15 this level is 16.9% and in the EU13 it is 11.9%. The highest levels of this indicator are found in Estonia (31.6%) and Luxembourg (31.1%). Furthermore, this level is also high in Iceland (32.6%). The lowest levels are found in Spain (2.1%), Romania (6.1%), Portugal (6.9%) and Hungary (7.4%).

In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country?		Yes	No	Don't know
Total	EU28	15.8%	83.7%	0.4%
 Gender	Male	17.3% *	82.3% *	0.4%
	Female	14.4% *	85.0% *	0.5%
 Age groups	18-34	18.6% *	81.0% *	0.5%
	35-54	17.2% *	82.2% *	0.5%
	55-64	13.8% *	85.8% *	0.4%
	65+	11.1% *	88.6% *	0.3%
 Education	Low	9.6% *	89.9% *	0.5%
	Medium	14.4% *	85.3% *	0.4%
	High	20.8% *	78.6% *	0.6%
 Financial Situation	Very difficult	7.2% *	92.6% *	0.3%
	Fairly difficult	11.5% *	87.9% *	0.6%
	Fairly easy	16.6%	83.1%	0.3%
	Very easy	28.2% *	71.3% *	0.4%
	DK/NA	11.1% *	87.9% *	1.0%
 Urbanisation	Rural area	13.5% *	86.0% *	0.5%
	Small town	16.7%	83.0%	0.4%
	Large town	17.1% *	82.4% *	0.5%
 Employment status	Self employed	16.6%	82.3%	1.1% *
	Manager	36.3% *	63.4% *	0.3%
	Other white collar	17.2% *	82.4% *	0.4%
	Blue collar	14.2% *	85.2% *	0.6%
	Student	14.9%	85.1%	0.0% *
	Unemployed	11.9% *	87.6% *	0.5%
	Seeking a job	12.6% *	87.3% *	0.2% *
	Retired	10.2% *	89.5% *	0.3%

Q2 – Base: all respondents from the EU28 (N=26599)

In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country?		Yes	No	Don't know
Total	EU28	15.8%	83.7%	0.4%
 Internet use	Daily	15.9%	83.6%	0.5%
	Weekly	22.6% *	77.0% *	0.4%
	Monthly	18.1%	81.8%	0.0% *
	Hardly ever	18.3%	81.3%	0.5%
	Never	2.3% *	97.5% *	0.1% *
 Languages	Only native	15.0% *	84.5%	0.5%
	Two	15.7%	83.9%	0.4%
	Three	18.4% *	81.3% *	0.3%
	Four or more	25.6% *	74.2% *	0.2% *
 Numerical skills	Low	18.5% *	81.1% *	0.4%
	Medium	9.9% *	89.7% *	0.4%
	High	18.3% *	81.3% *	0.5%
 Consumer knowledge	High	19.4% *	80.2% *	0.4%
	Low	12.4% *	87.1% *	0.5%
 Confidence in online shopping	High	19.0% *	80.5% *	0.5%
	Low	7.7% *	92.1% *	0.3% *
	DK/NA	7.3% *	92.4% *	0.3%
 Confidence in cross-border online shopping	High	21.6% *	78.0% *	0.4%
	Low	8.0% *	91.5% *	0.5%
	DK/NA	7.5% *	91.9% *	0.6%
 Online purchase behaviour	Online domestic	18.5% *	81.1% *	0.4%
	Online cross-border	36.5% *	63.1% *	0.4%
	Did not buy online	6.5% *	93.3% *	0.3% *
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	8.4% *	91.1% *	0.5%
	Somewhat vulnerable	13.8% *	85.8% *	0.4%
	Not vulnerable	17.8% *	81.8% *	0.4%
	DK/NA	10.4%	88.4%	1.2%
 Consumer vulnerability (terms and conditions)	Very vulnerable	9.2% *	90.3% *	0.5%
	Somewhat vulnerable	12.5% *	87.3% *	0.2% *
	Not vulnerable	17.0% *	82.5% *	0.5%
	DK/NA	16.2%	83.3%	0.4%

Q2 – Base: all respondents from the EU28 (N=26599)

With regard to socio-demographic variables and other characteristics, the highest levels of cross-border shopping in another EU country through channels other than the Internet are found in individuals who are managers (36.3%), have a very easy financial situation (28.2%), know four or more languages (25.6%), use the Internet weekly (22.6%) and have high confidence in cross-border online shopping (21.6%). The lowest levels of cross-border shopping in another EU country through channels other than the Internet are found in individuals who never use the Internet (2.3%) and have a very difficult financial situation (7.2%). Furthermore, this indicator is low in individuals who don't know their confidence in online shopping (7.3%) or cross-border online shopping (7.5%) and those who have low confidence in online shopping (7.7%).

4. THE EVOLUTION OF ONLINE PURCHASE BEHAVIOUR^{10 11} (2006-2016)

In the past 12 months, have you purchased any goods or services via the Internet?									
Region/ Country		Total 'Yes'							
		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
	EU28	76.0%	+10.7*	+2.9*	+5.6*	+19.6*	-0.5	+4.1*	+6.7*
	EU15	78.9% *	+11.6*	+3.5*	+4.9*	+19.7*	-0.4	+2.6*	+8.5*
	EU13	63.3% *	+6.1*	+0.7	+8.9*	+18.7*	-0.7	+9.6*	+3.1*
	North	78.0% *	+3.4*	+5.2*	+1.4	+15.2*	+0.6	-7.0*	+12.6*
	South	59.1% *	+8.5*	+5.9*	+9.4*	+16.9*	-0.4	+2.5*	+4.1*
	East	63.5% *	+6.3*	+0.6	+8.9*	+18.8*	-0.8	+9.6*	+3.0*
	West	88.1% *	+13.3*	+2.1*	+3.5*	+20.4*	-0.4	+3.2*	+10.4*
	BE	69.0% *	+10.5*	+6.5*	+9.3*	+15.2*	-1.7	-1.6	+3.8
	BG	60.9% *	+14.2*	+4.4	+13.3*	+19.1*	+0.6	+5.1*	-
	CZ	75.8%	+4.8*	-0.5	+7.2*	+21.5*	+0.3	+6.4*	+11.6*
	DK	81.6% *	+0.5	+7.4*	+4.6*	+19.9*	-4.5*	-7.6*	+10.1*
	DE	90.0% *	+13.7*	+0.6	+4.8*	+19.9*	-3.0	+12.6*	+8.7*
	EE	62.0% *	+3.3	+9.2*	+9.3*	+13.3*	+0.7	+0.9	+4.9*
	IE	85.9% *	+11.5*	+2.7	+8.9*	+12.6*	+1.8	+18.0*	+5.7*
	EL	50.7% *	+3.8	+3.9	+10.7*	+13.2*	-0.4	+8.5*	+7.6*
	ES	62.2% *	+11.2*	+0.6	+12.1*	+13.3*	-2.5	+7.1*	+8.9*
	FR	88.4% *	+21.7*	+0.4	+3.8	+20.0*	+2.1	-4.8*	+15.3*
	HR	53.4% *	+14.8*	+5.4*	-	-	-	-	-
	IT	61.5% *	+8.8*	+10.3*	+8.3*	+20.6*	+0.4	-2.0	-0.4
	CY	43.8% *	-13.0*	+9.9*	+4.1	+10.5*	+4.8	+11.0*	+11.5*
	LV	54.6% *	+4.1	+1.5	+8.3*	+19.2*	-6.0*	+2.4	+12.2*
	LT	57.1% *	+4.1	+2.9	+17.0*	+8.6*	+4.1*	+9.1*	+3.3*
	LU	86.3% *	+22.7*	+8.0*	-3.6	+13.7*	-3.0	+5.9	+10.5*
	HU	47.2% *	-2.5	+0.8	+12.0*	+13.1*	+1.0	+9.9*	+1.9
	MT	60.6% *	-4.7	+3.5	+4.8	+7.9*	+5.8	+12.7*	+10.7*
	NL	81.0% *	+5.1*	+1.4	+3.1	+17.3*	+8.7*	-18.7*	+14.3*
	AT	87.2% *	+18.1*	+1.5	+9.1*	+13.9*	-3.1	+15.7*	-2.7
	PL	72.9% *	+7.4*	-2.1	+7.7*	+22.6*	-5.4*	+15.1*	+8.0*
	PT	37.8% *	+0.5	+5.6*	+3.1	+14.2*	+3.4*	+3.1*	+4.5*
	RO	48.4% *	+6.5*	+2.4	+12.9*	+11.3*	+4.0*	+3.1*	-
	SI	57.0% *	+6.2*	+1.5	+9.4*	+11.2*	+0.0	+8.3*	+7.1*
	SK	69.9% *	+3.9	+1.5	+10.5*	+19.9*	+3.7	+12.8*	+11.2*
	FI	71.2% *	+6.5*	-0.5	+1.5	+18.1*	-0.1	-2.3	+8.6*
	SE	79.6% *	+3.5	+7.1*	-0.6	+10.6*	+4.0	-9.4*	+16.3*
	UK	90.8% *	+6.3*	+4.9*	-0.1	+23.7*	-1.5	+2.8	+10.5*
	IS	69.5% *	+3.4	+10.0*	+2.7	-	-	-	-
	NO	82.4% *	+2.7	+10.8*	-2.5	-	-	-	-

Q1-Base: respondents who use the Internet for private reasons (N=24734)

¹⁰ Croatia is included in the computation of the EU28 total starting from 2012, and Bulgaria and Romania from 2008 (as these 3 countries were not covered in all the survey's editions)

¹¹ Please refer to section 1.2.3 of this report for the comparability of results across the survey's waves.

The degree of online shopping increased in the EU28, EU15 and EU13, with respectively +10.7, +11.6 and +6.1 percentage points. The highest increase in the incidence of overall online shopping is observed in the West regions (+13.3%) with statistically significant increases observed in all four region. Compared to the survey in 2014 the degree of online shopping increased most steeply in Luxembourg (+22.7pp) and decreased most shaply in Cyprus (-13.0pp). When comparing the latest change (2016-2014) to the previous change (2014-2012), no statistically significant positive reversal is found. The largest negative reversal is found in Cyprus, where this indicator decreased between 2014 and 2016 by 13.0pp, whereas it increased by 9.9pp between 2012 and 2014.

In the past 12 months, have you purchased any goods or services via the Internet?

Region/ Country	Yes, from a retailer or service provider located in (our country)							
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU28	67.4% *	+9.2*	+3.1*	+3.6*	+18.3*	-0.2	+3.4*	+7.1*
 EU15	69.5% *	+9.6*	+3.5*	+2.9*	+18.3*	-0.2	+1.9*	+8.7*
 EU13	58.8% *	+6.7*	+1.2	+6.8*	+17.7*	-0.5	+8.9*	+3.4*
 North	71.3% *	+4.8*	+6.1*	-1.7	+18.9*	+0.9	-11.6*	+12.2*
 South	47.0% *	+6.2*	+5.1*	+7.4*	+13.0*	-0.6	+4.2*	+3.2*
 East	59.3% *	+6.7*	+1.1	+6.9*	+17.9*	-0.6	+8.9*	+3.4*
 West	79.6% *	+11.2*	+2.6*	+1.6	+19.8*	0.0	+1.6*	+11.3*
 BE	52.0% *	+8.9*	+6.7*	+4.8*	+11.6*	+1.1	-5.0*	+5.6*
 BG	54.3% *	+15.4*	+8.3*	+9.2*	+14.6*	+0.7	+4.8*	-
 CZ	73.5% *	+6.2*	-2.6	+6.9*	+24.2*	+1.1	+3.2	+12.5*
 DK	74.1% *	+2.5	+8.0*	+2.4	+29.5*	-2.7	-21.3*	+10.5*
 DE	82.3% *	+11.6*	-0.1	+4.2	+18.5*	-2.8	+10.9*	+9.7*
 EE	47.8% *	+3.5	+8.6*	+4.7	+10.5*	-1.2	-0.4	+5.3*
 IE	73.2% *	+23.0*	+6.5*	+11.6*	+6.2*	+4.6*	+1.8	+0.7
 EL	43.3% *	+5.3*	+11.2*	+2.9	+11.7*	-0.5	+6.3*	+4.1*
 ES	47.8% *	+5.6*	+1.4	+9.5*	+10.0*	-2.5	+9.8*	+5.2*
 FR	79.4% *	+18.6*	+3.2	-1.6	+21.5*	+1.3	-5.7*	+15.7*
 HR	33.5% *	+6.3*	+6.2*	-	-	-	-	-
 IT	50.7% *	+8.1*	+6.5*	+7.7*	+16.4*	+0.1	+0.2	+1.4
 CY	21.8% *	+5.2	+11.4*	-2.2	-2.9	+5.2*	+1.4	+4.1*
 LV	41.3% *	+3.3	+3.7	+0.9	+17.3*	-6.6*	-0.7	+12.4*
 LT	49.3% *	+5.3*	+4.0	+12.5*	+7.8*	+5.2*	+5.4*	+2.5*
 LU	67.4%	+46.7*	+4.7	+1.5	+1.8	-0.6	+1.7	+4.8*
 HU	45.5% *	-0.7	+2.4	+9.9*	+11.1*	+2.9	+8.5*	+3.0*
 MT	18.9% *	+5.6*	-0.8	+7.1*	-0.4	+0.7	+3.4*	-1.1
 NL	76.8% *	+5.3*	-0.2	+4.0	+19.0*	+9.0*	-19.2*	+16.5*
 AT	79.0% *	+35.7*	-3.4	+9.6*	+5.2*	+1.4	+6.0*	+3.6
 PL	70.7% *	+8.7*	-2.3	+6.9*	+21.6*	-5.7*	+15.2*	+9.0*
 PT	26.0% *	-1.5	+7.4*	+1.6	+7.9*	+3.3*	+1.4	+3.8*
 RO	46.7% *	+6.6*	+3.9	+10.9*	+11.1*	+4.0*	+4.3*	-
 SI	43.8% *	+5.7*	+0.2	+6.3*	+9.1*	+1.1	+4.5*	+7.7*
 SK	61.2% *	+2.4	+1.8	+8.8*	+18.1*	+4.6*	+10.7*	+9.5*
 FI	61.1% *	+6.6*	+1.5	-2.9	+18.3*	+0.1	-4.0	+7.3*
 SE	75.1% *	+5.1*	+7.5*	-3.5	+12.7*	+3.4	-10.3*	+16.1*
 UK	82.5% *	+0.6	+5.4*	-1.0	+24.1*	-0.5	+2.4	+10.9*
 IS	42.3% *	-1.3	+14.9*	-2.8	-	-	-	-
 NO	72.9% *	+4.4*	+17.4	-10.9*	-	-	-	-

Q1-Base: respondents who use the Internet for private reasons (N=24734)

In terms of online shopping domestically, this degree increased in the EU28 (+9.2pp), EU15 (+9.6pp) and EU13 (+6.7pp). The same pattern reported for overall online shopping can be observed when considering domestic online shopping with an 11.2 percentage point increase in the West region. Compared to the survey in 2014, the degree of online shopping domestically increased most steeply in Luxembourg (+46.7pp). No statistically significant decrease compared to 2014 is observed.

In the past 12 months, have you purchased any goods or services via the Internet?

Region/ Country	Yes, from a retailer or service provider located in another EU country							
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU28	18.9%	-0.7	+1.8*	+5.0*	+5.2*	-0.3	+0.3	+1.7*
 EU15	20.0% *	-1.6*	+1.9*	+5.8*	+5.6*	-0.3	-0.2	+2.4*
 EU13	14.2% *	+2.9*	+1.7*	+2.4*	+3.3*	-0.6*	+2.1*	+0.4*
 North	32.1% *	+3.0*	+4.0*	+4.6*	+4.4*	+0.2	-1.0	+2.8*
 South	23.5% *	+5.3*	+4.3*	+4.3*	+5.1*	-0.3	+0.2	+1.9*
 East	13.9% *	+3.0*	+1.7*	+2.3*	+3.2*	-0.7*	+2.0*	+0.3
 West	17.4% *	-5.3*	+0.5	+6.8*	+5.8*	-0.2	-0.3	+2.6*
 BE	44.6% *	+11.8*	+2.3	+11.5*	+7.9*	-1.2	-0.4	+0.6
 BG	18.0%	+2.9	+0.4	+5.8*	+5.3*	+0.5	+1.5*	-
 CZ	15.5% *	+3.3	+3.9*	+0.9	+3.3*	-0.1	+1.3	+0.4
 DK	36.1% *	+2.6	-1.0	+7.5*	+4.1*	-2.8	+4.1*	+4.2*
 DE	14.8% *	-5.4*	+3.7	+3.3	+5.7*	-1.5	+1.6	+1.9*
 EE	29.8% *	+3.1	+5.7*	+8.0*	+4.3*	+2.4	-1.0	+2.7*
 IE	24.1% *	-25.0*	-2.5	+11.1*	+6.2*	+4.5*	+13.9*	+3.5*
 EL	16.7% *	+1.3	-5.0*	+9.7*	+2.2	-1.2	+3.9*	+3.8*
 ES	21.7% *	+6.6*	+0.6	+4.3*	+4.4*	-1.5	-0.7	+4.1*
 FR	15.0% *	-4.4*	-2.6	+11.2*	+1.6	-0.6	+0.5	+2.0
 HR	26.9% *	+12.9*	+7.3*	-	-	-	-	-
 IT	26.9% *	+5.9*	+8.7*	+4.0*	+5.6*	+0.5	-0.3	-0.1
 CY	34.5% *	-9.5*	+8.7*	+5.3	+9.4*	+0.7	+8.1*	+9.1*
 LV	25.3% *	+2.9	+6.5*	+4.9*	+5.8*	-0.9	+2.7*	+2.5*
 LT	21.4%	+6.0*	+2.1	+5.4*	+1.4	+2.0	+2.3*	+1.7*
 LU	35.7% *	-20.9*	+11.1*	-5.7	+13.9*	-4.2	+4.1	+9.8*
 HU	12.6% *	+2.5	+1.5	+5.1*	+0.5	+0.3	+2.5*	-0.4
 MT	49.5% *	-8.2*	+4.8	+6.9	+4.4	+7.8*	+9.0*	+11.4*
 NL	23.7% *	+6.1*	-2.7	+2.9	+5.5*	+4.4*	-8.1*	+1.1
 AT	23.7% *	-28.9*	+10.4*	+2.2	+9.9*	-2.6	+13.9*	+0.9
 PL	11.4% *	+1.0	+3.8*	-0.3	+3.8*	-1.6*	+1.7*	+0.9
 PT	15.7% *	+0.0	+3.3	+0.5	+7.3*	+0.1	+2.7*	+0.4
 RO	6.3% *	+1.3	-2.2	+2.9*	+2.4*	-0.6	+1.4*	-
 SI	27.3% *	+9.8*	+1.6	+5.7*	+2.9*	-1.1	+3.2*	+1.7
 SK	23.9% *	+11.0*	-8.5*	+8.5*	+4.3*	-1.7	+7.7*	+1.3*
 FI	33.8% *	+3.9	-0.1	+4.8*	+6.9*	+1.1	+2.4	+1.4
 SE	28.8% *	+2.7	+9.4*	+2.7	+3.2	+1.3	-5.9*	+2.7
 UK	15.7% *	-7.3*	-1.3	+7.8*	+8.2*	+0.9	-4.4*	+5.0*
 IS	30.7% *	+3.5	+5.8*	+5.4*	-	-	-	-
 NO	38.9% *	+2.6	+8.6*	-1.1	-	-	-	-

Q1-Base: respondents who use the Internet for private reasons (N=24734)

With regard to the degree of cross-border online shopping in another EU country, it decreased in the EU28 (-0.7pp) and EU15 (-1.6pp), whereas it increased in the EU13 (+2.9pp). In contrast to domestic online shopping, consumers in the West region are less likely to report that they shop cross-border inside the EU compared to 2014 (-5.3pp), compared to statistically significant increases observed in the other three region, the highest being in the East (+5.3pp). Compared to the survey in 2014 the degree of cross-border online shopping in another EU country increased most steeply in Croatia (+12.9pp) and decreased most prominently in Austria (-28.9pp). When comparing the

latest change (2016-2014) to the previous change (2014-2012), the largest positive reversal is found in Slovakia, where this indicator increased between 2014 and 2016 by 11.0pp, whereas it decreased by 8.5pp between 2012 and 2014. Conversely, the largest negative reversal is found in Austria this indicator decreased between 2014 and 2016 by 28.9pp, whereas it increased by 10.4pp between 2012 and 2014.

In the past 12 months, have you purchased any goods or services via the Internet?								
Region/ Country	Yes, from a retailer or service provider located outside the EU							
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU28	8.4%	-2.5*	+1.3*	+2.4*	+3.6*	-0.3	+0.1	+0.8*
 EU15	8.3%	-3.9*	+1.2*	+2.8*	+4.0*	-0.3	-0.1	+1.2*
 EU13	8.9%	+3.0*	+1.5*	+1.0*	+1.7*	+0.1	+0.9*	+0.2
 North	19.8% *	+5.5*	+1.8	+3.5*	+1.3	+1.2	-2.6*	+3.2*
 South	13.5% *	+3.6*	+1.2	+3.1*	+3.7*	-0.5	+0.3	+0.9*
 East	8.8%	+3.1*	+1.5*	+1.0*	+1.7*	+0.1	+0.8*	+0.1
 West	4.9% *	-8.2*	+1.1	+2.7*	+4.3*	-0.4	-0.1	+1.2*
 BE	11.7% *	+3.4*	-0.2	+2.4	+3.6*	+0.0	-1.3	+0.4
 BG	10.4%	+3.7*	+2.1	+0.2	+4.3*	-0.5	+1.1*	-
 CZ	13.4% *	+3.6*	+4.0*	+1.3	+2.6*	+0.4	+0.7	+0.8
 DK	20.6% *	+6.3*	+0.6	+4.5*	-1.1	+0.6	-1.1	+3.1*
 DE	4.8% *	-3.2*	+1.6	+0.7	+2.9*	-1.1	+2.1*	+0.5
 EE	25.8% *	+11.5*	+5.4*	+3.5*	+3.6*	+1.8	-1.5*	+1.3*
 IE	4.1% *	-15.6*	-1.8	+4.8*	+0.9	+2.0	+4.7*	+3.1*
 EL	8.5%	-3.9*	+0.6	+3.9*	+3.2*	-1.8	+3.1*	+2.0*
 ES	17.7% *	+6.4*	+0.7	+3.5*	+4.6*	-0.3	-0.1	+1.9*
 FR	2.9% *	-7.2*	-0.9	+4.6*	+3.1*	-0.4	-1.5	+1.7
 HR	27.7% *	+14.3*	+2.7	-	-	-	-	-
 IT	11.4% *	+2.9	+1.8	+2.7*	+3.0*	-0.4	-0.1	+0.0
 CY	13.2% *	-3.0	-0.9	+1.0	+5.1*	+0.6	+7.4*	+1.0
 LV	21.2% *	+5.3*	+4.9*	+4.1*	+4.8*	+1.2	-0.4	+2.1*
 LT	16.4% *	+7.3*	+1.6	+1.9	+1.8	+1.2	+1.3*	+0.7
 LU	5.0% *	-6.0*	+2.2	+1.4	+1.9	+0.2	-0.6	+2.3
 HU	5.5% *	+1.5	+0.0	+1.3	+1.4	+0.5	+1.0*	-0.9*
 MT	34.0% *	-4.0	+7.6*	+4.6	+8.1*	+0.5	+5.7*	+6.4*
 NL	19.5% *	+8.0*	+1.1	+1.0	+3.8*	0.0	-4.0*	+2.3
 AT	3.7% *	-4.6*	+1.0	+1.4	+1.7	0.0	+0.4	-4.0*
 PL	5.2% *	+0.5	+2.9*	-0.5	+0.9	-0.3	+0.8	+0.3
 PT	10.4%	+2.8	+0.7	+2.4*	+3.8*	-0.6	+0.7	+0.9*
 RO	4.9% *	+2.9*	-0.9	+0.6	+1.4*	+0.4	+0.6*	-
 SI	17.6% *	+8.4*	+0.2	+4.8*	+1.0	+0.3	+0.0	+1.6*
 SK	11.6% *	+7.4*	-4.2*	+4.4*	+2.4*	-1.0	+1.9*	+0.6
 FI	18.8% *	+3.2	-0.1	+4.9*	+1.8	+4.5*	-0.8	+1.5
 SE	19.9% *	+6.3*	+3.6*	+2.0	+2.6*	-0.5	-4.5*	+4.3*
 UK	2.4% *	-22.0*	+2.8	+4.4*	+7.3*	+0.4	-0.6	+1.9
 IS	39.9% *	+3.2	+10.2*	+0.7	-	-	-	-
 NO	27.5% *	+4.5*	+2.9	+5.0*	-	-	-	-

Q1-Base: respondents who use the Internet for private reasons (N=24734)

When considering cross-border online shopping in a country outside the EU, this degree decreased in the EU28 (-2.5pp) and EU15 (-3.9pp), whereas it increased in the EU13 (+3.0pp). A similar pattern emerges when considering cross-border online shopping outside the EU with a decrease of 8.2 percentage points in the West and increases in all

other regions, highest at +5.5pp in the North. Compared to the survey in 2014 the degree of cross-border online shopping in a country outside the EU increased most steeply in Croatia (+14.3pp) and decreased most prominently in the UK (-22.0pp). When comparing the latest change (2016-2014) to the previous change (2014-2012), the largest positive reversal is found in Slovakia, where this indicator increased between 2014 and 2016 by 7.4pp, whereas it decreased by 4.2pp between 2012 and 2014. No statistically significant negative reversal is found.

In the past 12 months, have you purchased any goods or services via the Internet?				
Region/ Country		Yes, but do not know where the retailer or service provider is located		
		2016 (* = sig diff EU28)	2016-2014	2014-2006
	EU28	2.6%	+0.4*	+1.1*
	EU15	3.1% *	+0.6*	+1.3*
	EU13	0.6% *	-0.6*	+0.3*
	North	1.9% *	-0.1	+1.3*
	South	3.3% *	+1.8*	+0.6*
	East	0.6% *	-0.6*	+0.3
	West	3.1% *	+0.2	+1.7*
	BE	1.5% *	-1.3	+2.1*
	BG	0.9% *	-0.5	-
	CZ	0.5% *	-0.2	0.0
	DK	1.3% *	-0.9	+1.7*
	DE	3.2%	-0.3	+2.7*
	EE	0.7% *	-0.5	+0.7
	IE	3.4%	+2.4*	+0.3
	EL	1.1% *	+1.1*	-0.1
	ES	4.4% *	+2.6*	+1.3*
	FR	3.2%	+0.6	+0.7
	HR	0.7% *	-0.5	-
	IT	3.2%	+1.7*	+0.0
	CY	0.8% *	-0.9	+1.3
	LV	2.2%	+0.7	+0.9
	LT	1.3% *	+0.5	+0.4
	LU	4.2%	+1.9	+1.8*
	HU	0.3% *	-0.1	+0.1
	MT	1.1% *	+0.5	-0.7
	NL	1.6% *	-0.4	+0.0
	AT	2.6%	+0.6	-1.6*
	PL	0.9% *	-1.3*	+0.8
	PT	0.4% *	-1.0*	+1.2*
	RO	0.0% *	-0.1	-
	SI	0.6% *	+0.3	-0.5
	SK	0.6% *	-0.7	+0.6
	FI	2.3%	+0.2	+0.9
	SE	2.0%	+0.2	+1.3*
	UK	3.6%	+0.4	+2.3*
	IS	0.4% *	-0.2	-
	NO	2.5%	+0.4	-

Q1-Base: respondents who use the Internet for private reasons (N=24734)

Online shopping without knowing where the retailer or service provider is located increased in the EU15 (+0.6pp), whereas it decreased in the EU13 (-0.6pp). Compared to 2014 this percentage increased most steeply in Spain (+2.6pp) and decreased most prominently in Poland (-1.3pp). When comparing the latest change (2016-2014) with the previous change (2014-2012) no statistically significant positive reversal is found between 2012 and 2014. The largest negative reversal is observed in Portugal, where this indicator decreased between 2014 and 2016 by 1.0pp, whereas it increased by 1.2pp between 2012 and 2014.

In the past 12 months, have you purchased any goods or services through channels other than the Internet from a retailer or service provider located in another EU country?							
Region/ Country		Yes		No		Don't know	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
 EU28		15.8%	+4.5*	83.7%	-4.5*	0.4%	0.0
 EU15		16.9% *	+5.6*	82.7% *	-5.7*	0.5%	+0.0
 EU13		11.9% *	+0.1	87.7% *	+0.2	0.3%	-0.3*
 North		14.5%	+1.3	85.0%	-1.3	0.5%	-0.1
 South		7.5% *	-1.1*	92.2% *	+1.1*	0.4%	-0.1
 East		11.9% *	+0.2	87.8% *	+0.1	0.3%	-0.3*
 West		22.0% *	+9.5*	77.5% *	-9.5*	0.5%	+0.1
 BE		27.1% *	+10.4*	72.4% *	-10.7*	0.5%	+0.3
 BG		14.4%	+3.6*	85.4%	-3.5*	0.2%	0.0
 CZ		15.6%	+0.2	84.3%	+0.1	0.2%	-0.3
 DK		17.8%	+3.5*	81.9%	-2.8	0.3%	-0.7
 DE		21.7% *	+10.4*	77.7% *	-10.4*	0.6%	0.0
 EE		31.6% *	+11.9*	68.3% *	-11.6*	0.1% *	-0.3
 IE		25.2% *	+7.6*	74.0% *	-7.8*	0.8%	+0.3
 EL		9.3% *	+3.6*	90.3% *	-4.0*	0.4%	+0.4*
 ES		2.1% *	-2.0*	97.4% *	+1.6*	0.5%	+0.4
 FR		21.4% *	+9.4*	78.1% *	-9.7*	0.4%	+0.3
 HR		20.6% *	+6.9*	79.0% *	-7.0*	0.4%	+0.2
 IT		11.1% *	-1.4	88.6% *	+1.8	0.3%	-0.4
 CY		9.5% *	-7.8*	90.3% *	+9.3*	0.2%	-1.5*
 LV		14.7%	+3.0*	85.0%	-3.2*	0.3%	+0.1
 LT		16.5%	+2.3	83.5%	-1.9	0.0% *	-0.4*
 LU		31.1% *	-6.7*	68.3% *	+6.4*	0.6%	+0.2
 HU		7.4% *	+1.4	92.3% *	-1.4	0.3%	+0.0
 MT		21.5% *	+7.9*	77.8% *	-8.6*	0.7%	+0.7
 NL		20.1% *	-4.9*	79.7% *	+4.7*	0.2%	+0.1
 AT		24.2% *	+11.5*	75.0% *	-11.9*	0.8%	+0.4
 PL		10.9% *	-1.0	88.5% *	+1.6	0.6%	-0.7
 PT		6.9% *	+0.5	92.9% *	0.0	0.1% *	-0.5
 RO		6.1% *	-2.3*	93.8% *	+2.3*	0.1% *	0.0
 SI		19.5% *	+5.7*	80.5% *	-5.7*	0.0% *	0.0
 SK		19.4% *	-2.2	79.9% *	+2.3	0.7%	0.0
 FI		10.3% *	-3.7*	89.5% *	+3.9*	0.2% *	-0.2
 SE		15.0%	+3.0	84.2%	-3.3*	0.8%	+0.4
 UK		22.0% *	+11.8*	77.5% *	-11.7*	0.5%	-0.1
 IS		32.6% *	+9.7*	66.9% *	-10.1*	0.5%	+0.3
 NO		28.0% *	+2.6	70.1% *	-3.6	1.9% *	+1.0*

Q2 – Base: all respondents (N=28100)

In terms of cross-border shopping in another EU country through channels other than the Internet, this degree increased in the EU28 (+4.5pp) and EU15 (+5.6pp). Cross-border offline shopping increased only in the West region (+9.5pp) compared to 2014 and decreased only in the South region (-1.1pp). Compared to the survey in 2014 this percentage increased most steeply in Estonia (+11.9pp) and decreased most prominently in Cyprus (-7.8pp).

5. KNOWLEDGE OF CONSUMER RIGHTS

This chapter focuses on consumers' level of knowledge of their rights and specific legislation that pertains to both offline and online purchase contexts. Consumers' awareness of their consumer rights is a prerequisite to the effectiveness of existing consumer protection mechanisms.

5.1. General level of knowledge about consumer rights

This section introduces key findings on the general level of consumers' knowledge of specific rights and remedies they are entitled to when it comes to distance purchase cooling-off period, legal guarantees, and unsolicited products. The three sections that follow break the findings down into these three subcategories that make up general knowledge of consumer rights.

Knowledge of consumers' rights					
Region/ Country		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011
 EU28		49.2%	+5.8*	-8.8*	-0.5
 EU15		50.0% *	+6.3*	-8.7*	-0.4
 EU13		46.1% *	+4.0*	-9.0*	-0.8*
 North		44.4% *	-0.3	-8.9*	-1.5
 South		43.7% *	-1.8*	-5.5*	-0.8
 East		46.1% *	+4.0*	-9.1*	-0.8*
 West		53.8% *	+11.1*	-10.5*	0.0
 BE		46.0% *	+4.4*	-13.7*	+1.3
 BG		44.3% *	+5.0*	-9.3*	-2.9*
 CZ		59.2% *	+2.5	-11.1*	+1.0
 DK		55.2% *	+1.4	-7.4*	-1.1
 DE		55.9% *	+4.0*	-7.8*	-1.1
 EE		46.8% *	+1.6	-6.9*	+3.1*
 IE		51.5% *	+9.9*	-11.1*	-1.1
 EL		26.9% *	+1.9	-14.2*	+0.7
 ES		45.3% *	-1.7	-10.4*	-0.9
 FR		53.7% *	+17.7*	-9.9*	-1.5
 HR		35.4% *	+4.3*	-8.6*	-
 IT		45.7% *	-2.9*	-0.5	-1.3
 CY		38.5% *	-0.2	-11.3*	+1.6
 LV		48.8%	+6.8*	-11.0*	+0.2
 LT		36.5% *	+6.7*	-13.1*	-3.9*
 LU		53.0% *	+18.5*	-12.8*	+1.7
 HU		45.8% *	+10.8*	-12.0*	-2.4
 MT		47.4%	+0.1	-4.3*	-0.4
 NL		43.1% *	+0.6	-12.9*	+3.1*
 AT		55.1% *	+10.8*	-11.9*	+1.6
 PL		48.2%	+4.5*	-7.9*	-2.1
 PT		42.6% *	+1.9	-4.3*	+1.6
 RO		36.0% *	+0.2	-8.7*	+3.7*
 SI		42.8% *	+0.2	-7.7*	-0.7
 SK		59.7% *	+3.0*	-7.6*	+1.9
 FI		38.6% *	+0.4	-17.0*	-2.0
 SE		41.6% *	-1.7	-5.2*	-1.5
 UK		55.2% *	+17.6*	-13.0*	+1.4
 IS		48.1%	+4.5*	-9.3*	+1.0
 NO		51.7% *	-0.5	-11.4*	+2.6*

Average proportion of correct answers on Q6¹²-Q7¹³-Q8¹⁴ (Yes to Q6, Q7, Q8) – Base: all respondents (N=28100)

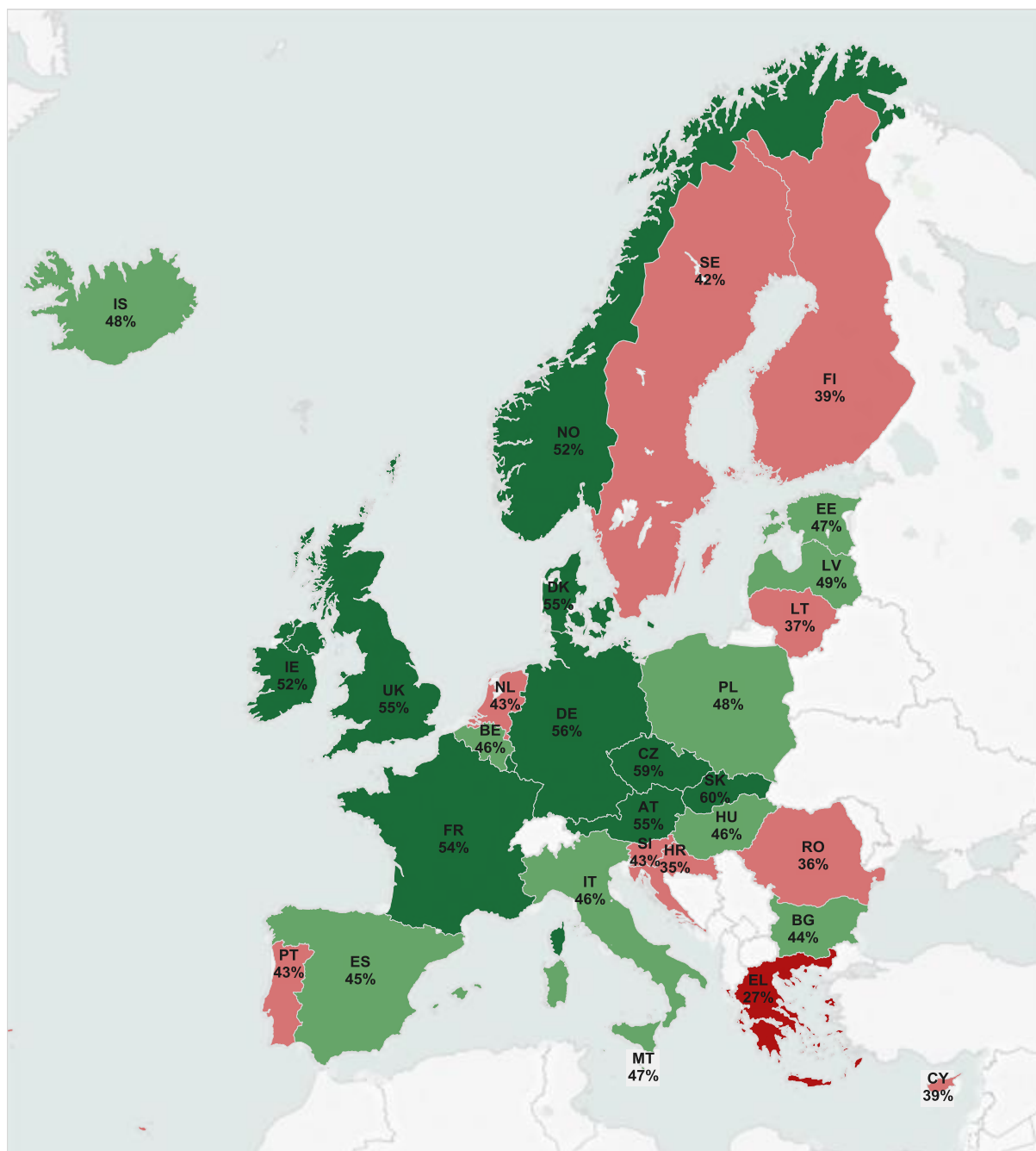
¹² Q6. Suppose you ordered a new electronic product by post, phone or the Internet, do you think you have the right to return the product 4 days after its delivery and get your money back, without giving any reason? –Yes –No –DK/NA

The total level of consumers' knowledge of consumer rights in the EU28 is 49.2%. Minor differences can be found between the EU28 level and regional levels. In the EU15 countries, knowledge of consumer rights is 0.8pp higher than in the EU28 (50.0%), whereas in the EU13 it is 3.1pp lower (46.1%). Compared to the EU28, this indicator is higher in the West (53.8%), whereas it is lower in the South (43.7%), North (44.4%) and East (46.1%).

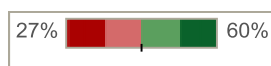
¹³ Q7. Imagine that an electronic product you bought new 18 months ago breaks down without any fault on your part. You didn't buy or benefit from any extended commercial guarantee. Do you have the right to have it repaired or replaced for free? –Yes –No –DK/NA

¹⁴ Q8. Imagine you receive two educational DVDs by post that you have not ordered, together with a 20 euro invoice for the goods. Are you obliged to pay the invoice? –Yes –No –DK/NA

Knowledge of consumers' rights



The average proportion of correct answers on Q6, Q7 and Q8; N=28100



In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

The highest levels of consumer rights knowledge are found in Slovakia (59.7%), Czech Republic (59.2%) and Germany (55.9%). Conversely, the lowest levels of knowledge about consumer rights are reported in Greece (26.9%), Croatia (35.4%) and Romania (36.0%).

Compared to 2014, knowledge about consumer rights has increased by 5.8pp in the EU28. Similar increases in this type of knowledge are observed in EU15 (+6.3pp) and EU13 (+4.0pp) countries. Whereas the indicator increased in the West (+11.1pp) and the East (+4.0pp), it decreased in the South (-1.8pp). On a country level, the highest

increase in consumer rights knowledge compared to 2014 is found in Luxembourg (+18.5pp), whereas the highest decrease is found in Italy (-2.9pp).

The largest positive reversal is found in Luxembourg, where this indicator increased between 2014 and 2016 by 18.5pp, whereas it decreased by 12.8pp between 2012 and 2014. No statistically significant negative reversals are observed.

Knowledge of consumers' rights		2016 (* = sig diff EU28)	2016-2014	2014-2012	2012-2011
Total	EU28	49.2%	+5.8*	-8.8*	-0.5
 Gender	Male	50.9% *	+5.2*	-7.2*	-1.0*
	Female	47.6% *	+6.4*	-10.3*	0.0
 Age groups	18-34	47.6% *	+8.5*	-10.3*	+0.8
	35-54	50.7% *	+6.1*	-7.2*	-2.8*
	55-64	48.9%	+3.0*	-7.9*	-1.5*
	65+	48.9%	+4.3*	-9.4*	+0.5
 Education	Low	44.6% *	-	-	-
	Medium	49.8%	-	-	-
	High	50.2% *	-	-	-
 Financial Situation	Very difficult	43.0% *	+0.1	-	-
	Fairly difficult	46.2% *	+4.1*	-	-
	Fairly easy	51.4% *	+8.0*	-	-
	Very easy	50.7% *	+1.1	-	-
	DK/NA	47.6%	+5.0*	-	-
 Urbanisation	Rural area	47.7% *	+4.7*	-9.4*	-0.5
	Small town	50.2% *	+6.3*	-8.4*	-0.2
	Large town	49.3%	+6.2*	-8.5*	-1.2*
 Employment status	Self employed	46.5% *	+6.9*	-11.4*	+0.4
	Manager	58.5% *	+12.2*	-6.1*	-1.8*
	Other white collar	52.1% *	+6.7*	-6.3*	-2.5*
	Blue collar	46.9% *	+4.6*	-9.2*	-0.2
	Student	39.7% *	+2.9*	-12.6*	+2.9*
	Unemployed	46.1% *	+5.0*	-11.4*	+0.8
	Seeking a job	42.7% *	+2.1	-9.7*	+2.5*
	Retired	47.5% *	+2.9*	-8.9*	-0.6

Average proportion of correct answers on Q6-Q7-Q8 (Yes to Q6, Q7, Q8) – Base: all respondents from the EU (N=26599)

Knowledge of consumers' rights		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	49.2%	+5.8*
 Internet use	Daily	47.7% *	+3.7*
	Weekly	55.8% *	+13.4*
	Monthly	62.4% *	+19.5*
	Hardly ever	56.6% *	+13.7*
	Never	42.4% *	+0.2
 Languages	Only native	50.2% *	+8.7*
	Two	48.0% *	+2.7*
	Three	47.4% *	+2.3*
	Four or more	48.2%	+2.3*
 Numerical skills	Low	52.9% *	+11.0*
	Medium	46.4% *	+3.3*
	High	49.7%	+5.8*
 Consumer knowledge	High	75.2% *	+1.4*
	Low	24.2% *	+2.4*
 Confidence in online shopping	High	50.7% *	+6.7*
	Low	46.2% *	+4.0*
	DK/NA	42.0% *	-1.1
 Confidence in cross-border online shopping	High	50.7% *	+6.5*
	Low	47.8% *	+5.2*
	DK/NA	44.6% *	+0.7
 Online purchase behaviour	Online domestic	50.0% *	+5.0*
	Online cross-border	53.3% *	+6.7*
	Did not buy online	47.3% *	+5.8*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	44.1% *	-
	Somewhat vulnerable	44.2% *	-
	Not vulnerable	51.6% *	-
	DK/NA	39.5% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	44.8% *	-
	Somewhat vulnerable	45.5% *	-
	Not vulnerable	50.3% *	-
	DK/NA	49.3%	-

Average proportion of correct answers on Q6-Q7-Q8 (Yes to Q6, Q7, Q8) – Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, the highest levels of knowledge on consumer rights are found in individuals who use the Internet monthly (62.4%), hardly ever (56.6%) or weekly (55.8%), who are employed as managers (58.5%) and shop online cross-border (53.3%). The lowest levels of this indicator are found in individuals who don't know their vulnerability in terms of socio-demographic factors (39.5%), who are students (39.7%) and who are seeking a job (42.7%). Furthermore, the indicator is low in individuals who never use the Internet (42.4%) and don't know their confidence in online shopping (42.0%).

5.2. Knowledge of cooling off period

Knowledge of cooling-off period					
Region/ Country		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011
 EU28		67.4%	+11.0*	-13.6*	-1.4*
 EU15		68.4% *	+12.0*	-13.8*	-1.3*
 EU13		63.4% *	+7.2*	-12.9*	-1.5*
 North		54.9% *	+1.8	-11.0*	+2.9*
 South		55.9% *	+2.1*	-12.7*	-0.4
 East		63.6% *	+7.2*	-12.9*	-1.5*
 West		76.0% *	+18.0*	-14.6*	-2.2*
 BE		55.9% *	+11.0*	-22.0*	+1.0
 BG		50.9% *	+10.0*	-23.6*	-1.8
 CZ		73.2% *	+1.0	-9.6*	+0.7
 DK		61.0% *	+6.5*	-10.0*	-0.4
 DE		76.9% *	+7.5*	-11.2*	-2.1
 EE		50.8% *	+1.1	-5.2*	+0.3
 IE		73.7% *	+24.6*	-13.9*	-4.4*
 EL		35.3% *	+11.5*	-17.5*	+1.4
 ES		62.5% *	+0.0	-18.6*	-0.4
 FR		77.8% *	+25.8*	-11.6*	-6.8*
 HR		57.0% *	+11.2*	-7.7*	-
 IT		58.3% *	+2.9	-9.5*	-0.1
 CY		42.3% *	+6.4*	-6.4*	-1.4
 LV		52.5% *	+10.5*	-21.4*	-3.4
 LT		55.5% *	+6.7*	-22.1*	-5.0*
 LU		74.0% *	+33.6*	-17.4*	-3.5
 HU		71.3% *	+13.5*	-7.9*	-5.1*
 MT		45.9% *	-1.4	-5.1	-3.0
 NL		67.5%	+2.1	-13.8*	+0.2
 AT		79.3% *	+21.0*	-17.0*	-0.1
 PL		70.9% *	+8.2*	-14.1*	-3.7*
 PT		36.0% *	-1.9	-0.4	-4.5*
 RO		47.6% *	+3.0	-10.2*	+6.4*
 SI		53.5% *	+9.3*	-24.5*	+4.1
 SK		75.6% *	+9.4*	-9.7*	-1.3
 FI		40.0% *	-2.3	-24.6*	+1.4
 SE		59.8% *	+1.4	-3.9	+5.8*
 UK		78.3% *	+28.2*	-20.3*	+0.8
 IS		38.3% *	+4.7	-3.0	-2.1
 NO		59.5% *	-1.2	-6.8*	+2.6

Correct answer on Q6 (yes) – Base: all respondents (N=28100)

With regard to the knowledge on the cooling off period the overall level in the EU28 is 67.4%. In the EU15 this level of knowledge is higher (68.4%), whereas in the EU13 it is lower (63.4%) compared to the EU28. Similarly, it is higher in the West (76.0%), but lower in the North (54.9%), South (55.9%) and East (63.6%)

Knowledge on the cooling off period is highest in Austria (79.3%), the UK (78.3%) and France (77.8%). It is the lowest among EU28 countries in Greece (35.3%) and Portugal (36.0%).

(36.0%). Furthermore, among all studied countries, this level is the highest in Iceland (38.3%).

The knowledge on the cooling off period has increased in 2016 compared to 2014. In the EU28 a 11.0pp increase has been observed, with a 12.0pp increase in the EU15 and 7.2pp increase in the EU13. An increase is found in the West (+18.0pp), East (+7.2pp) and South (+2.1pp) as well. This type of knowledge has increased most in Luxembourg (+33.69pp) and decreased most notably in Finland (-2.3pp).

Knowledge of cooling-off period		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011
Total	EU28	67.4%	+11.0*	-13.6*	-1.4*
 Gender	Male	68.5% *	+10.1*	-12.7*	-0.7
	Female	66.3% *	+11.8*	-14.5*	-2.0*
 Age groups	18-34	67.4%	+14.2*	-18.4*	+0.1
	35-54	69.3% *	+10.5*	-14.2*	-1.2
	55-64	66.9%	+8.3*	-10.0*	-1.6
	65+	63.6% *	+9.0*	-8.0*	-3.8*
 Education	Low	58.1% *	-	-	-
	Medium	69.4% *	-	-	-
	High	67.7%	-	-	-
 Financial Situation	Very difficult	55.0% *	+1.0	-	-
	Fairly difficult	62.4% *	+7.9*	-	-
	Fairly easy	71.6% *	+13.9*	-	-
	Very easy	68.8%	+5.6*	-	-
	DK/NA	64.1%	+9.5*	-	-
 Urbanisation	Rural area	64.5% *	+8.4*	-15.5*	0.0
	Small town	68.5% *	+11.9*	-13.5*	-0.9
	Large town	68.9% *	+12.5*	-11.8*	-3.4*
 Employment status	Self employed	63.8% *	+4.4	-9.1*	+0.2
	Manager	77.2% *	+14.2*	-11.2*	+0.6
	Other white collar	72.2% *	+11.4*	-13.5*	-0.2
	Blue collar	63.7% *	+7.6*	-15.3*	-0.4
	Student	55.7% *	+7.5*	-20.9*	-1.1
	Unemployed	68.8%	+16.6*	-15.2*	-2.9*
	Seeking a job	56.6% *	+7.0*	-23.5*	+3.1
	Retired	62.4% *	+7.2*	-7.8*	-4.2*

Correct answer on Q6 (yes) – Base: all respondents from the EU (N=26599)

Knowledge of cooling-off period		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	67.4%	+11.0*
 Internet use	Daily	67.0%	+9.0*
	Weekly	74.5% *	+18.6*
	Monthly	79.0% *	+25.6*
	Hardly ever	70.4%	+13.6*
	Never	52.8% *	+1.1
 Languages	Only native	68.2%	+15.0*
	Two	67.9%	+8.5*
	Three	63.5% *	+4.3*
	Four or more	61.2% *	+0.4
 Numerical skills	Low	67.5%	+16.3*
	Medium	61.8% *	+7.1*
	High	70.3% *	+11.6*
 Consumer knowledge	High	92.8% *	+3.2*
	Low	42.9% *	+10.1*
 Confidence in online shopping	High	70.9% *	+11.3*
	Low	59.1% *	+8.3*
	DK/NA	54.2% *	+0.5
 Confidence in cross-border online shopping	High	71.7% *	+11.8*
	Low	62.2% *	+8.4*
	DK/NA	58.7% *	+2.6*
 Online purchase behaviour	Online domestic	71.4% *	+10.5*
	Online cross-border	70.7% *	+10.1*
	Did not buy online	61.1% *	+9.4*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	56.5% *	-
	Somewhat vulnerable	57.5% *	-
	Not vulnerable	72.2% *	-
	DK/NA	36.5% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	57.9% *	-
	Somewhat vulnerable	60.3% *	-
	Not vulnerable	69.8% *	-
	DK/NA	55.0% *	-

Correct answer on Q6 (yes) – Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, the highest levels of knowledge on the cooling off period are found in individuals who use the Internet monthly (79.0%) or weekly (74.5%), who are employed as managers (77.2%) or in other white collar positions (72.2%) and report not being vulnerable in terms of socio-demographic factors (72.2%). The lowest levels of knowledge on the cooling off period are found in individuals who don't know their vulnerability in terms of socio-demographic factors (36.5%), never use the Internet (52.8%) and don't know their confidence in online shopping (54.2%). Furthermore, the indicator is low in individuals who don't know their vulnerability in terms of the complexity of offers, terms and conditions (55.0%) and who are in a very difficult financial situation (55.0%).

5.3. Knowledge of faulty product guarantees

In the EU28 the general level of knowledge on faulty product guarantees is 45.8%. Regional differences exist, with the EU15 achieving on average 46.9% and the EU13 reaching 41.4%. Compared to the EU28, this level of knowledge is higher in the South (56.5%), whereas it is lower in the North (37.6%), East (41.3%) and West (42.7%).

Knowledge of faulty product guarantees					
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	
 EU28	45.8%	+5.5*	-15.5*	+5.2*	
 EU15	46.9% *	+6.6*	-15.9*	+5.6*	
 EU13	41.4% *	+1.5*	-14.3*	+3.9*	
 North	37.6% *	-2.9*	-16.2*	+2.2	
 South	56.5% *	-2.0*	-11.2*	+4.8*	
 East	41.3% *	+1.5*	-14.1*	+3.8*	
 West	42.7% *	+11.9*	-18.5*	+6.3*	
 BE	39.7% *	+2.8	-18.2*	+4.1	
 BG	50.1% *	+8.1*	-10.3*	-1.1	
 CZ	70.6% *	+1.4	-18.9*	+0.1	
 DK	61.2% *	-2.6	-8.1*	+0.5	
 DE	44.7%	+4.1	-15.8*	+3.3	
 EE	43.4%	-2.7	-18.9*	+14.1*	
 IE	40.7% *	+5.4*	-17.4*	+3.0	
 EL	31.3% *	-1.5	-26.1*	+6.9*	
 ES	57.4% *	-4.9*	-14.6*	+2.9	
 FR	41.2% *	+22.8*	-17.6*	+6.9*	
 HR	30.7% *	+5.6*	-15.9*	-	
 IT	58.9% *	-0.4	-5.7*	+4.8*	
 CY	43.0%	+6.6*	-37.9*	+13.4*	
 LV	51.5% *	+9.2*	-21.0*	+7.8*	
 LT	29.8% *	+3.5	-17.0*	+8.2*	
 LU	42.6%	+4.8	-21.3*	+9.4*	
 HU	29.1% *	+5.8*	-27.9*	+8.7*	
 MT	52.4% *	-8.7*	-13.0*	+6.7*	
 NL	31.9% *	+2.4	-26.6*	+10.4*	
 AT	41.8% *	+11.7*	-20.9*	+4.9*	
 PL	30.4% *	0.0	-9.0*	-0.3	
 PT	65.4% *	+1.3	-11.1*	+10.4*	
 RO	46.3%	-1.7	-13.8*	+13.8*	
 SI	31.0% *	-1.6	-14.4*	+7.1*	
 SK	67.3% *	+2.4	-17.0*	+2.5	
 FI	21.6% *	-3.7	-28.7*	+4.4*	
 SE	33.0% *	-2.5	-13.7*	+1.9	
 UK	45.1%	+15.7*	-20.5*	+9.3*	
 IS	52.7% *	+4.2	-18.9*	+3.4	
 NO	48.6%	-4.7*	-24.6*	+8.2*	

Correct answer on Q7 (yes) – Base: all respondents (N=28100)

The highest levels of knowledge on faulty product guarantees are found in the Czech Republic (70.6%), Slovakia (67.3%) and Portugal (65.4%). In contrast, the lowest knowledge of this type is observed in Finland (21.6%) and Hungary (29.1%) as well as in Lithuania (29.8%) and Poland (both 30.4%).

Compared to 2014 the level of knowledge on faulty product guarantees has increased in the EU28 as a whole (+5.5pp), as well as in the EU15 (+6.6pp) and the EU13 (+1.5pp). In increase is found in the West (+11.9pp) and East (+1.5pp), whereas the indicator decreased in the North (-2.9pp) and South (-2.0pp).

Knowledge of faulty product guarantees		2016 (* = sig diff EU28)	2016-2014	2014-2012	2012-2011
Total	EU28	45.8%	+5.5*	-15.5*	+5.2*
 Gender	Male	47.4% *	+6.0*	-14.9*	+5.5*
	Female	44.3% *	+5.1*	-16.1*	+4.9*
 Age groups	18-34	43.8% *	+6.4*	-15.5*	+6.5*
	35-54	46.7%	+5.8*	-15.2*	+3.0*
	55-64	45.0%	+1.9*	-15.4*	+4.3*
	65+	48.4% *	+7.9*	-16.7*	+5.6*
 Education	Low	51.2% *	-	-	-
	Medium	44.6% *	-	-	-
	High	46.1%	-	-	-
 Financial Situation	Very difficult	50.1% *	+4.4*	-	-
	Fairly difficult	45.9%	+4.2*	-	-
	Fairly easy	44.5% *	+7.7*	-	-
	Very easy	47.2%	+8.0*	-	-
	DK/NA	51.9% *	+12.1*	-	-
 Urbanisation	Rural area	45.4%	+7.3*	-15.3*	+3.4*
	Small town	46.9%	+4.5*	-14.1*	+5.1*
	Large town	44.6%	+5.1*	-17.2*	+6.2*
 Employment status	Self employed	45.5%	+9.0*	-20.3*	+11.7*
	Manager	55.7% *	+17.7*	-15.1*	+3.3*
	Other white collar	44.7%	+5.3*	-13.2*	+0.6
	Blue collar	46.2%	+6.6*	-16.9*	+6.7*
	Student	38.8% *	+1.2	-13.5*	+9.8*
	Unemployed	42.8% *	-3.5*	-13.8*	+5.6*
	Seeking a job	50.2% *	+6.6*	-18.3*	+11.4*
	Retired	46.7%	+6.4*	-16.9*	+5.3*

Correct answer on Q7 (yes) – Base: all respondents from the EU (N=26599)

Knowledge of faulty product guarantees		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	45.8%	+5.5*
	Daily	42.7% *	+3.5*
	Weekly	51.8% *	+13.7*
	Monthly	66.8% *	+29.2*
	Hardly ever	57.6% *	+21.0*
	Never	47.6%	+1.2
	Only native	45.5%	+5.3*
	Two	45.8%	+5.2*
	Three	47.4% *	+8.2*
	Four or more	45.3%	+4.7*
	Low	52.2% *	+7.2*
	Medium	46.7%	+3.6*
	High	43.6% *	+6.5*
	High	74.9% *	+2.6*
	Low	17.7% *	+0.2
	High	44.0% *	+6.6*
	Low	51.6% *	+6.5*
	DK/NA	45.6%	+2.9*
	High	44.7% *	+5.7*
	Low	47.6% *	+6.5*
	DK/NA	46.0%	+5.5*
	Online domestic	42.7% *	+5.6*
	Online cross-border	49.6% *	+11.4*
	Did not buy online	51.0% *	+8.6*
	Very vulnerable	50.1% *	-
	Somewhat vulnerable	46.0%	-
	Not vulnerable	45.0%	-
	DK/NA	42.3%	-
	Very vulnerable	48.7% *	-
	Somewhat vulnerable	45.8%	-
	Not vulnerable	45.4%	-
	DK/NA	55.0% *	-

Correct answer on Q7 (yes) – Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, the highest levels of knowledge on the cooling off period are found in individuals who use the Internet monthly (66.8%) or hardly ever (57.6%), are employed as managers (55.7%), report not knowing their vulnerability in terms of the complexity of offers, terms and conditions (55.0%) and have low numerical skills (52.2%). The lowest levels of knowledge on the cooling off period are found in individuals who are students (38.8%) or unemployed (42.8%), use the Internet daily (42.7%), shop online domestically (42.7%) and have high numerical skills (43.6%).

5.4. Knowledge of unsolicited products

The overall level of knowledge on unsolicited products in the EU28 is 34.5%, with no statistically significant differences between the EU28, EU15 and EU13. Compared to the EU28, the level is higher in the West (42.6%) and North (40.8%), whereas it is lower in the South (18.7%).

Knowledge of unsolicited products				
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011
 EU28	34.5%	+0.9*	+2.1*	-4.6*
 EU15	34.7%	+0.3	+2.8*	-4.6*
 EU13	33.5%	+3.2*	-0.2	-4.6*
 North	40.8% *	+0.1	-2.7*	-6.6*
 South	18.7% *	-5.4*	+7.0*	-6.3*
 East	33.5%	+3.3*	-0.3	-4.6*
 West	42.6% *	+3.3*	+0.9	-3.5*
 BE	42.6% *	-0.7	-0.8	-1.3
 BG	31.8%	-3.1	+6.6*	-6.4*
 CZ	33.8%	+4.9*	-5.5*	+2.9
 DK	43.3% *	+0.2	-5.1*	-2.5
 DE	45.9% *	+0.4	+2.4	-3.3
 EE	46.1% *	+6.3*	+1.9	-3.8
 IE	40.2% *	-0.2	-0.6	-3.5
 EL	14.1% *	-4.3*	+2.0	-7.2*
 ES	16.1% *	-0.2	+0.8	-4.0*
 FR	42.1% *	+4.3*	-0.3	-4.6*
 HR	18.6% *	-4.1*	-1.8	-
 IT	19.9% *	-11.3*	+13.7*	-8.5*
 CY	30.3% *	-13.7*	+6.6*	-3.4
 LV	42.3% *	+0.7	+7.0*	-1.5
 LT	24.3% *	+9.8*	-2.0	-13.1*
 LU	42.4% *	+17.2*	-0.6	+0.1
 HU	36.8%	+13.0*	-0.3	-10.6*
 MT	43.9% *	+10.4*	+4.0	-3.4
 NL	29.8% *	-2.7	-0.9	+1.6
 AT	44.4% *	-0.2	+0.4	+1.7
 PL	43.4% *	+5.4*	-1.9	-1.0
 PT	26.5% *	+6.2*	-0.4	-1.9
 RO	14.2% *	-0.6	0.0	-11.0*
 SI	44.0% *	-7.1*	+12.6*	-10.2*
 SK	36.3%	-2.6	+5.1*	+3.5
 FI	54.2% *	+7.1*	-0.9	-8.6*
 SE	31.9%	-3.9	-2.3	-7.9*
 UK	42.1% *	+8.8*	+1.3	-5.4*
 IS	53.2% *	+4.5	-4.8	+0.3
 NO	47.0% *	+4.2	-3.3	-2.3

Correct answer on Q8 (yes) – Base: all respondents (N=28100)

Within the EU28 differences emerge between countries. Among EU28 countries, the highest level of knowledge on unsolicited products is found in Finland (54.2%) . Additionally, the level is high in Iceland (53.2%) and Norway (47.0%). The lowest

knowledge on unsolicited products is reported in Greece (14.1%), Romania (14.2%) and Spain (16.1%).

Since the study in 2014, the knowledge on unsolicited products has increased in the EU28 (+0.9pp) and in the EU13 (+3.2pp), though not in EU15 countries. A similar increase is found in the West (+3.3pp) and East (+3.3pp), whereas a decrease is observed in the South (-5.4pp).

Knowledge of unsolicited products		2016 (* = sig diff EU28)	2016-2014	2014-2012	2012-2011
Total	EU28	34.5%	+0.9*	+2.1*	-4.6*
 Gender	Male	36.8% *	-0.5	+4.1*	-6.0*
	Female	32.4% *	+2.3*	+0.3	-3.3*
 Age groups	18-34	31.5% *	+4.8*	+2.7*	-3.8*
	35-54	36.2% *	+2.0*	+2.7*	-5.1*
	55-64	34.9%	-1.1	+1.6	-7.0*
	65+	34.9%	-4.1*	+1.4	-5.2*
 Education	Low	24.7% *	-	-	-
	Medium	35.4%	-	-	-
	High	36.7% *	-	-	-
 Financial Situation	Very difficult	23.9% *	-5.1*	-	-
	Fairly difficult	30.2% *	+0.3	-	-
	Fairly easy	38.2% *	+2.3*	-	-
	Very easy	36.2%	-10.3*	-	-
	DK/NA	26.7% *	-6.5*	-	-
 Urbanisation	Rural area	33.4%	-1.5*	+1.2	-3.7*
	Small town	35.2%	+2.6*	+2.2*	-4.5*
	Large town	34.4%	+0.9	+3.3*	-5.9*
 Employment status	Self employed	30.2% *	+7.3*	-5.7	-9.6*
	Manager	42.7% *	+4.7*	+1.6	-2.9*
	Other white collar	39.4% *	+3.4*	+1.9*	-1.9*
	Blue collar	30.8% *	-0.3	+2.4*	-4.7*
	Student	24.7% *	0.0	+3.5*	-6.6*
	Unemployed	26.8% *	+2.0	-5.1*	-0.5
	Seeking a job	21.4% *	-7.3*	+9.2*	-3.7*
	Retired	33.4%	-4.9*	+2.8*	-7.7*

Correct answer on Q8 (yes) – Base: all respondents from the EU (N=26599)

Knowledge of unsolicited products		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	34.5%	+0.9*
	Daily	33.3% *	-1.5*
	Weekly	41.0% *	+7.9*
	Monthly	41.4% *	+3.8
	Hardly ever	41.7% *	+6.4*
	Never	26.9% *	-1.6
	Only native	37.0% *	+5.9*
	Two	30.1% *	-5.5*
	Three	31.3% *	-5.5*
	Four or more	38.0% *	+1.9
	Low	39.1% *	+9.7*
	Medium	30.6% *	-0.8
	High	35.3%	-0.7
	High	58.0% *	-1.7*
	Low	11.8% *	-3.2*
	High	37.1% *	+2.1*
	Low	27.9% *	-3.0*
	DK/NA	26.1% *	-6.8*
	High	35.9% *	+1.9*
	Low	33.5%	+0.7
	DK/NA	29.2% *	-5.9*
	Online domestic	35.9% *	-1.3*
	Online cross-border	39.6% *	-1.5
	Did not buy online	29.8% *	-0.7
	Very vulnerable	25.8% *	-
	Somewhat vulnerable	29.0% *	-
	Not vulnerable	37.6% *	-
	DK/NA	39.8%	-
	Very vulnerable	28.0% *	-
	Somewhat vulnerable	30.3% *	-
	Not vulnerable	35.8% *	-
	DK/NA	37.9%	-

Correct answer on Q8 (yes) – Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, the highest levels of knowledge on unsolicited products are found in individuals who are employed as managers (42.7%), use the Internet hardly ever (41.7%), monthly (41.4%) or weekly (41.0%), and shop online cross border (39.6%). The lowest levels of knowledge on unsolicited products are found in individuals who are seeking a job (21.4%), are in a very difficult financial situation (23.9%), have low education (24.4%), are students (24.7%) and report being very vulnerable in terms of socio-demographic factors (25.8%).

6. TRUST IN CONSUMER PROTECTION

This chapter discusses trust in consumer protection, which refers to consumer's confidence that their rights are respected and protected in the single market. Trust in consumer protection is a key component in driving consumers' willingness to actively engage in the single market, especially when it comes to distance purchases.

6.1.Trust in organisations

The first section focuses on consumer confidence in the organisations that are tasked with ensuring consumer rights are respected and protected when the need arises. These organisations include public authorities, non-governmental consumer organisations (NGOs), as well as retailers and service providers.

Trust in organisations									
Region/ Country		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU28		72.2%	+8.2*	+0.6	-2.6*	+1.3*	+6.3*	0.0	-2.7*
 EU15		74.6% *	+9.0*	-0.6	-2.6*	+0.2	+6.6*	-0.4	-1.8*
 EU13		62.8% *	+4.8*	+4.5*	-1.9*	+5.5*	+5.3*	+1.0*	-1.8*
 North		71.9%	-0.4	-0.1	-0.9	+1.3	+4.0*	-7.1*	+1.2
 South		59.4% *	+3.0*	+0.5	-1.0	-3.6*	+8.5*	+2.1*	+1.1
 East		63.0% *	+4.8*	+4.6*	-1.9*	+5.6*	+5.3*	+1.1*	-1.7*
 West		82.8% *	+13.0*	-1.2*	-3.7*	+2.4*	+5.8*	-1.3*	-3.7*
 BE		74.5% *	-1.4	+6.2*	-4.3*	+8.1*	+8.5*	-14.9*	-1.9
 BG		49.0% *	+4.8*	-5.2*	+4.5*	+9.0*	+5.5*	+8.9*	-
 CZ		56.5% *	+1.8	+6.1*	-4.8*	+4.0*	+4.8*	-5.7*	-1.0
 DK		77.2% *	+2.4	+2.8*	-6.3*	+1.3	+8.4*	-3.1*	+1.5
 DE		83.2% *	+18.9*	-0.8	-8.8*	+2.6	+7.8*	-5.4*	-2.4*
 EE		68.7% *	+0.9	+6.7*	-1.0	+3.6	+2.7	-4.0*	+5.5*
 IE		83.6% *	+14.4*	-6.9*	+2.8*	-7.3*	+9.7*	+12.2*	-6.5*
 EL		46.4% *	+0.9	+2.4	-3.3*	-0.1	+2.6	-1.4	-7.3*
 ES		61.0% *	+2.5	-0.3	-1.6	+1.8	+4.4*	-7.6*	+17.4*
 FR		83.5% *	+16.5*	-1.4	-4.0*	+6.9*	+0.7	+3.5*	-6.3*
 HR		51.7% *	+2.9	+0.9	-	-	-	-	-
 IT		60.2% *	+4.1*	+1.6	-1.3	-9.8*	+14.2*	+8.4*	-8.5*
 CY		47.6% *	+3.9	-5.7*	-0.8	-5.0*	+8.8*	-10.9*	-2.5
 LV		57.9% *	-0.3	-5.3*	-2.8	+6.6*	+12.2*	-8.8*	+11.8*
 LT		50.7% *	-3.4*	+4.0*	+1.1	+7.6*	+6.6*	-1.3	-1.0
 LU		84.5% *	+4.3*	-1.7	+0.8	+1.5	+5.6*	+6.2*	-6.0*
 HU		83.0% *	+6.5*	+11.2*	+1.5	-2.0	+8.5*	-6.0*	+3.7*
 MT		64.3% *	+0.2	-0.3	+1.4	+3.1	+5.0*	-5.9*	-2.1
 NL		72.7%	-3.9*	+0.5	+4.0*	+0.4	+5.4*	-10.0*	-3.6*
 AT		84.0% *	+7.7*	-0.9	-3.5*	+1.8	+6.7*	+4.0*	-1.0
 PL		66.5% *	+5.7*	+6.7*	-4.8*	+7.7*	+8.5*	-2.3	+5.1*
 PT		62.1% *	+0.8	-4.0*	+6.6*	+3.6*	-0.5	+16.1*	-7.0*
 RO		61.2% *	+7.3*	+3.7*	+0.4	+6.1*	-0.9	+12.2*	-
 SI		58.0% *	+8.9*	+0.4	+0.7	-7.2*	+0.1	+3.1	-0.1
 SK		57.4% *	+0.5	-0.2	+1.7	+6.5*	+1.5	-0.9	+6.6*
 FI		77.2% *	-3.0*	+3.3*	+0.1	+4.5*	-2.5	-6.5*	-0.3
 SE		65.8% *	-0.6	-3.8*	+1.6	-0.5	+5.1*	-9.9*	+1.8
 UK		85.3% *	+9.2*	-2.8*	+0.6	-2.8*	+7.6*	+3.0*	-3.4*
 IS		58.4% *	+0.7	+12.2*	-5.7*	-	-	-	-
 NO		73.1%	-3.9*	+8.8*	-5.0*	-	-	-	-

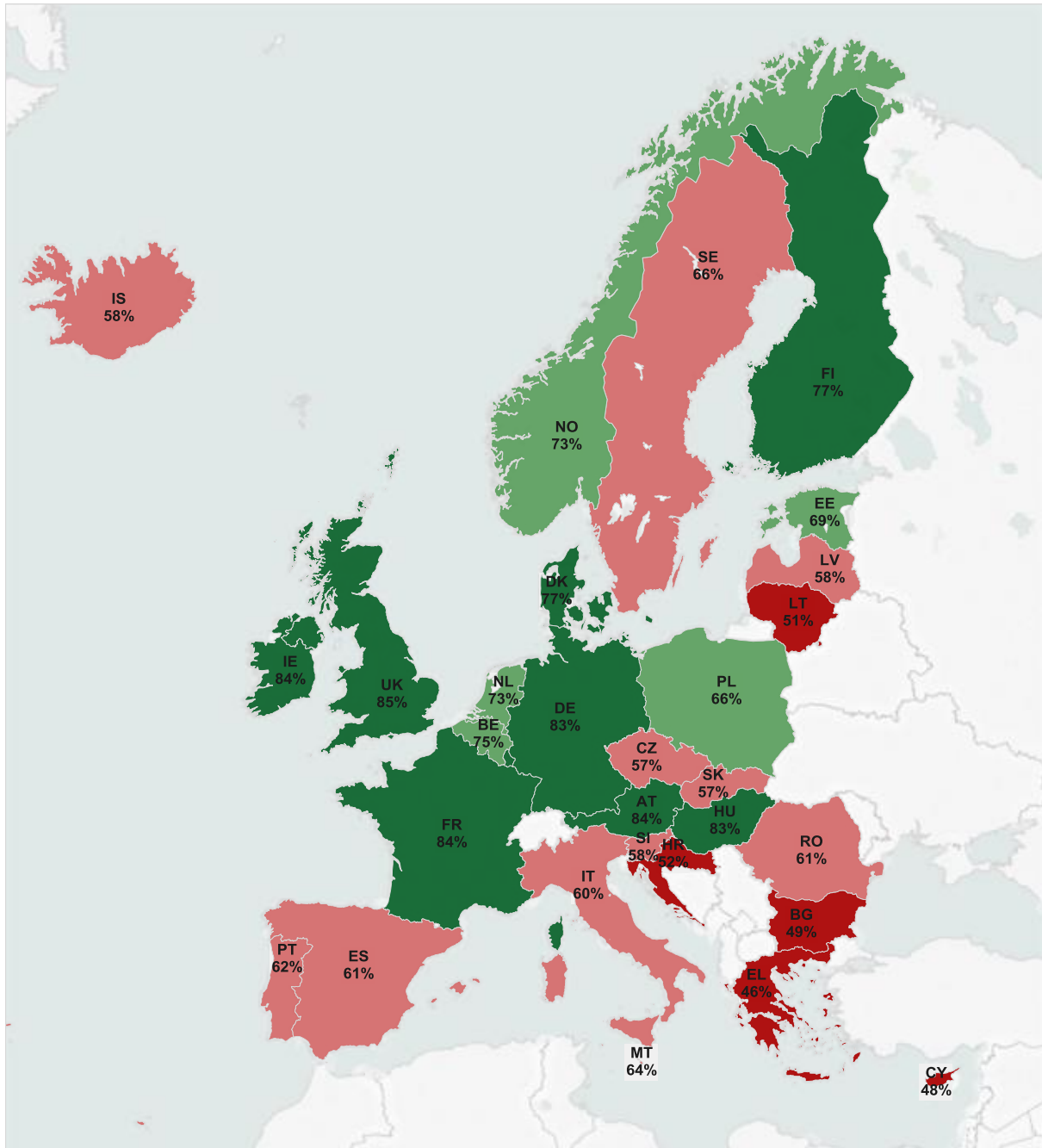
Average proportion of agreement ("Strongly agree" and "Agree") with Q3¹⁵, options 1, 2 and 3 - Base: all respondents (N=28100)

The overall level of trust in organisations for consumers of EU28 countries is 72.2%. In EU15 countries, the trust level is higher (74.6%), whereas in the EU13 it is lower

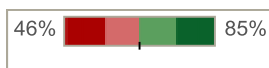
¹⁵ Q3. How strongly do you agree or disagree with each of the following statements. In (our country) ...
 -Strongly agree -Agree - Disagree -Strongly disagree - DK/NA
 Q3.1. You trust public authorities to protect your rights as a consumer
 Q3.2. In general, retailers and service providers respect your rights as a consumer
 Q3.3. You trust non-governmental consumer organisations to protect your rights as a consumer

(62.8%) that the EU28 average. This level is also higher in the West (82.8%) and lower in the South (59.4%) and East (63.0%).

Trust in organisations



The average proportion of agreement ("agree" and "strongly agree") with Q3, options 1, 2, and 3; N=28100



In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

Trust in organisations is highest in the UK and Luxembourg (both 84.5%), Austria (84.0) and Ireland (both 83.6%). The lowest trust in organizations is reported in Greece (46.4%), Cyprus (47.6%) and Bulgaria (49.0%).

Between 2014 and 2016, the overall level of trust in organisations has increased in the EU28 (+8.2pp), EU15 (+9.0pp) and EU13 (+4.8pp). Furthermore, it has increased in the West (+13.0pp), East (+4.8pp) and South (+3.0pp). The highest increase is recorded in Germany (+18.9pp) while the sharpest decrease is in the Netherlands (-3.9pp). Considering all studied countries, the same decrease is found in Norway as well (-3.9pp).

The highest positive change in trend is observed in Ireland, where trust in organisations increased by 14.4pp compared to a decrease of 6.9pp in the previous wave. Among all studied countries, the highest negative change in trend is reported in Norway with a 3.9pp decrease in trust in organisations, compared to a 8.8pp increase reported in 2014.

Trust in organisations		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
Total	EU28	72.2%	+8.2*	+0.6	-2.6*	+1.3*	+6.3*	0.0	-2.7*
 Gender	Male	72.6%	+8.3*	+1.5*	-3.5*	+1.3*	+6.6*	-1.0*	-2.7*
	Female	71.8%	+8.1*	-0.3	-1.7*	+1.3*	+6.1*	+0.9*	-2.7*
 Age groups	18-34	78.5% *	+9.3*	+1.2	-1.5*	+2.5*	+4.5*	+2.6*	-2.9*
	35-54	73.1% *	+8.1*	+1.5*	-3.1*	+0.4	+7.6*	-1.3*	-2.5*
	55-64	69.8% *	+10.2*	+0.2	-4.0*	+0.2	+7.4*	-1.6*	-2.0*
	65+	62.9% *	+3.6*	-0.8	-2.5*	+0.4	+6.6*	-0.7	-2.9*
 Education	Low	61.7% *	-	-	-	-	-	-	-
	Medium	73.9% *	-	-	-	-	-	-	-
	High	73.6% *	-	-	-	-	-	-	-
 Financial Situation	Very difficult	53.7% *	+0.4	-	-	-	-	-	-
	Fairly difficult	67.8% *	+6.2*	-	-	-	-	-	-
	Fairly easy	76.9% *	+7.5*	-	-	-	-	-	-
	Very easy	74.7% *	+3.3*	-	-	-	-	-	-
	DK/NA	63.7% *	+4.4*	-	-	-	-	-	-
 Urbanisation	Rural area	71.5%	+7.1*	-0.7	-2.2*	+2.9*	+7.2*	-1.6*	-1.6*
	Small town	72.7%	+9.4*	0.0	-3.4*	+1.5*	+6.5*	+0.7	-3.0*
	Large town	72.6%	+7.8*	+3.0*	-1.3*	-1.3*	+5.7*	+0.7	-3.9*
 Employment status	Self employed	66.2% *	-1.7	+2.4	+3.7	-1.6	+8.9*	-4.4*	-1.6
	Manager	80.0% *	+12.5*	+2.6*	-4.1*	+1.5	+2.8*	-1.0	-4.3*
	Other white collar	78.2% *	+13.4*	0.0	-1.6*	-	-	-0.6	-4.8*
	Blue collar	68.8% *	+1.4*	+2.7*	-3.6*	+5.5*	+3.5*	0.0	-1.5*
	Student	77.5% *	+6.1*	-1.8	-0.5	+2.2*	+6.1*	+5.2*	-3.5*
	Unemployed	70.1% *	+8.7*	+0.1	-2.9*	+1.2	+9.3*	+0.1	-2.3*
	Seeking a job	63.8% *	+1.7	+1.7	-1.8	-	-	-	-
	Retired	63.6% *	+4.6*	-0.5	-3.6*	+1.1	+6.5*	-1.2	-2.9*

Average proportion of agreement with Q3, options 1, 2 and 3 - Base: all respondents from the EU (N=26599)

Trust in organisations		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	72.2%	+8.2*
 Internet use	Daily	74.3% *	+7.2*
	Weekly	76.3% *	+13.4*
	Monthly	62.9% *	+2.8
	Hardly ever	63.1% *	+4.5*
	Never	55.7% *	-0.4
 Languages	Only native	74.6% *	+10.7*
	Two	70.3% *	+6.4*
	Three	67.5% *	+2.5*
	Four or more	63.1% *	-0.3
 Numerical skills	Low	71.2%	+11.9*
	Medium	69.7% *	+7.5*
	High	73.8% *	+7.4*
 Consumer knowledge	High	73.1% *	+8.8*
	Low	71.3% *	+7.5*
 Confidence in online shopping	High	78.9% *	+7.2*
	Low	55.1% *	+3.3*
	DK/NA	52.9% *	-1.9*
 Confidence in cross-border online shopping	High	81.8% *	+10.0*
	Low	59.7% *	-0.2
	DK/NA	56.5% *	-1.6*
 Online purchase behaviour	Online domestic	78.3% *	+8.5*
	Online cross-border	73.5% *	+3.7*
	Did not buy online	60.2% *	+1.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	55.5% *	-
	Somewhat vulnerable	63.5% *	-
	Not vulnerable	77.7% *	-
	DK/NA	52.7% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	55.5% *	-
	Somewhat vulnerable	62.8% *	-
	Not vulnerable	75.7% *	-
	DK/NA	54.0% *	-

Average proportion of agreement with Q3, options 1, 2 and 3 - Base: all respondents from the EU (N=26599)

When categorizing the respondents based on socio-demographic variables and other characteristics, certain groups stand out with higher and lower than the EU28 average levels of trust in organisations. Higher levels of trust in organisations are found in respondents with high confidence in cross-border shopping (81.8%) or online shopping (78.9%), managers (80.0%), individuals aged 18 to 34 (78.5%) and respondents who shop online domestically (78.3%). The lowest levels of organizational trust are observed in respondents who don't know their vulnerability in terms of social-demographic factors (52.7%) or terms and conditions (54.0%), consumers in a very difficult financial situation (53.7%) and individuals who don't know their confidence in online shopping (52.9%) or have low confidence in online shopping (55.1%).

The following three subsections report separately on trust in the three types of organisations surveyed: public authorities, retailers and service providers, and NGOs.

6.1.1.Public authorities

Trust in public authorities								
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU28	69.1%	+8.8*	+2.5*	-3.4*	-0.2	+7.4*	+1.1*	-2.8*
 EU15	72.4% *	+9.7*	+2.1*	-3.2*	-1.4*	+7.9*	+1.1	-2.5*
 EU13	56.7% *	+5.4*	+3.9*	-3.5*	+4.2*	+5.6*	+0.8	+0.2
 North	77.6% *	-1.0	+1.3	+3.3*	+1.3	+3.9*	-7.4*	+4.3*
 South	52.9% *	+4.5*	-0.3	-3.7*	-8.9*	+9.1*	+3.2*	+0.1
 East	56.7% *	+5.4*	+4.1*	-3.5*	+4.3*	+5.5*	+1.0	+0.3
 West	82.1% *	+13.3*	+3.4*	-3.5*	+2.6*	+7.5*	+0.5	-4.5*
 BE	70.8%	-2.8	+7.4*	-3.6	+11.0*	+9.8*	-12.4*	-2.1
 BG	49.3% *	+6.2*	-11.2*	+3.1	+11.3*	+4.4*	+11.4*	-
 CZ	50.6% *	+5.1*	+7.4*	-2.8	-7.3*	+6.1*	+0.1	-2.3
 DK	81.5% *	+2.1	+2.5	+0.0	+2.2	+4.7*	-6.3*	+5.9*
 DE	82.6% *	+16.7*	+7.8*	-6.8*	+0.1	+11.1*	-4.0*	-2.5
 EE	69.2%	-3.7	+16.4*	-3.2	+3.4	+4.1	-3.2	+5.3*
 IE	82.4% *	+15.5*	-0.3	+1.2	-10.7*	+11.5*	+11.1*	-8.8*
 EL	45.6% *	-1.2	+6.9*	-6.2*	-2.7	+6.4*	-5.0*	-13.2*
 ES	51.9% *	+6.9*	-4.9*	-4.3	-1.7	+5.3*	-9.3*	+15.2*
 FR	83.5% *	+23.3*	+1.7	-6.5*	+10.3*	-1.8	+8.7*	-6.9*
 HR	33.8% *	+2.0	+2.2	-	-	-	-	-
 IT	53.6% *	+3.5	+2.3	-3.8	-17.4*	+14.7*	+12.3*	-7.1*
 CY	47.9% *	+10.9*	-13.2*	-6.4*	-4.6	+10.8*	-18.2*	-1.4
 LV	54.3% *	-5.9*	-1.8	-2.3	+7.1*	+17.6*	-19.6*	+10.4*
 LT	41.4% *	-3.6	+7.5*	+0.1	+2.2	+11.5*	-11.9*	+3.1
 LU	86.6% *	+8.3*	-4.8	+2.1	+2.9	+3.3	+14.2*	-6.8*
 HU	83.8% *	+6.8*	+7.3*	+3.8	-3.0	+11.1*	-9.0*	+6.6*
 MT	69.4%	+2.1	-2.2	+1.4	+0.7	+7.7*	-3.4	-6.8*
 NL	73.8% *	-2.1	-2.1	+10.2*	+2.3	+4.4*	-6.4*	-10.2*
 AT	84.2% *	+3.6*	+6.4*	-3.2	+0.0	+10.9*	-1.2	-0.2
 PL	58.6% *	+7.5*	+6.8*	-6.7*	+7.4*	+8.7*	-2.2	+4.9*
 PT	59.8% *	+4.7*	-1.1	+2.1	+1.0	-3.3	+18.5*	-12.6*
 RO	55.1% *	+5.4*	+1.9	-1.1	+6.9*	-3.1	+11.5*	-
 SI	42.9% *	+9.8*	-0.3	+0.6	-9.2*	-1.3	+2.6	-5.5*
 SK	50.9% *	0.0	+1.5	-3.6	+6.8*	+1.4	-0.8	+5.2*
 FI	78.9% *	-5.3*	+1.5	+6.5*	+3.4	-2.8	-4.9*	+2.8
 SE	74.7% *	-0.3	+0.5	+3.4	-0.5	+7.2*	-9.4*	+4.3*
 UK	83.9% *	+6.8*	+0.2	-0.6	-3.2	+11.9*	+3.3	-4.0*
 IS	45.5% *	+0.1	+16.7*	-4.3	-	-	-	-
 NO	81.5% *	-1.9	+11.0*	-4.2*	-	-	-	-

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 1 - Base: all respondents (N=28100)

For consumers of EU28 countries the overall level of trust in public authorities is 69.1%. In the EU15, the level of trust in public authorities is higher (72.4%), whereas in the EU13 it is lower (56.7%) than the EU28 average. Compared to the EU28, this level of trust is higher in the West (82.1%) and North (77.6%), whereas it is lower in the South (52.9%) and the East (56.7%). Trust in public authorities is highest in Luxembourg (86.6%), Austria (84.2%), the UK (83.9) and Hungary (83.8%). The lowest levels of trust in public authorities are found in Croatia (33.8%), Lithuania (41.4%) and Slovenia (42.9%).

Trust in public authorities has increased in the EU28 with 8.8pp between 2014 and 2016. This increase is 9.7pp in the EU15 and 5.4pp in the EU13. This increase is observed in the West (+13.3pp), East (+5.4pp) and South (+4.5pp). The highest increase is found in France (+23.3pp) and the most prominent decrease is observed in the Latvia (-5.9pp).

The highest positive reversal is observed in Cyprus. Trust in public authorities in Cyprus increased by 10.9pp between 2014 and 2016, whereas it decreased by 13.2pp between 2012 and 2014. The highest negative reversal is found in Lithuania, where trust in public authorities decreased between 2014 by 3.6pp, whereas it increased between 2012 and 2014 by 7.5pp.

Trust in public authorities		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
Total	EU28	69.1%	+8.8*	+2.5*	-3.4*	-0.2	+7.4*	+1.1*	-2.8*
 Gender	Male	69.3%	+9.3*	+3.5*	-4.5*	-0.6	+8.3*	-0.3	-2.7*
	Female	69.0%	+8.4*	+1.5*	-2.3*	+0.1	+6.6*	+2.3*	-2.9*
 Age groups	18-34	75.8% *	+10.6*	+1.7	-3.1*	+1.0	+4.8*	+5.0*	-2.3*
	35-54	69.9%	+8.8*	+3.4*	-4.1*	-0.3	+8.5*	+0.1	-3.1*
	55-64	66.7% *	+12.2*	+2.2*	-4.5*	-0.9	+8.3*	-0.9	-2.9*
	65+	59.8% *	+2.4*	+2.9*	-2.1*	-3.2*	+9.5*	-1.6	-3.1*
 Education	Low	59.8% *	-	-	-	-	-	-	-
	Medium	71.1% *	-	-	-	-	-	-	-
	High	69.5%	-	-	-	-	-	-	-
 Financial Situation	Very difficult	48.7% *	+1.1	-	-	-	-	-	-
	Fairly difficult	63.5% *	+7.4*	-	-	-	-	-	-
	Fairly easy	74.7% *	+8.1*	-	-	-	-	-	-
	Very easy	72.6% *	-1.9	-	-	-	-	-	-
	DK/NA	58.8% *	+1.7	-	-	-	-	-	-
 Urbanisation	Rural area	67.2% *	+6.9*	+1.7*	-3.3*	+1.4	+9.0*	-0.7	-4.2*
	Small town	70.4% *	+10.5*	+2.4*	-4.8*	-0.4	+7.8*	+1.4*	-1.3
	Large town	69.8%	+8.6*	+3.7*	-1.0	-2.1*	+5.3*	+2.0*	-3.6*
 Employment status	Self employed	61.0% *	+2.5	-1.7	+4.8	-1.4	+13.4*	-5.9*	-3.3*
	Manager	77.9% *	+15.8*	+0.6	-1.2	-0.7	+8.1*	-1.7	-4.6*
	Other white collar	75.9% *	+14.4*	+3.7*	-2.0*	-	-	+0.2	-4.5*
	Blue collar	65.8% *	+2.5*	+3.7*	-5.3*	+5.3*	+2.9*	+1.1	-0.1
	Student	76.0% *	+9.2*	-1.3	-1.9	0.2	+5.1*	+8.8*	-4.4*
	Unemployed	67.0%	+8.7*	+2.3	-5.9*	+1.7	+5.8*	+4.3*	-2.3*
	Seeking a job	57.8% *	+0.2	+3.8*	-4.5*	-	-	-	-
	Retired	60.1% *	+3.8*	+2.6*	-3.9*	-1.8*	+10.2*	-2.1*	-3.6*

Rate of agreement with Q3, option 1 - Base: all respondents from the EU (N=26599)

Trust in public authorities		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	69.1%	+8.8*
 Internet use	Daily	71.0% *	+8.7*
	Weekly	73.0% *	+12.4*
	Monthly	64.3% *	+8.5*
	Hardly ever	62.1% *	+4.4
	Never	52.4% *	-2.3*
 Languages	Only native	72.5% *	+11.6*
	Two	66.4% *	+6.0*
	Three	62.5% *	+3.9*
	Four or more	57.9% *	-1.0
 Numerical skills	Low	69.8%	+13.8*
	Medium	66.1% *	+7.0*
	High	70.5% *	+8.4*
 Consumer knowledge	High	69.9%	+9.6*
	Low	68.4%	+8.1*
 Confidence in online shopping	High	75.9% *	+8.3*
	Low	51.3% *	+3.2*
	DK/NA	51.6% *	-1.1
 Confidence in cross-border online shopping	High	78.8% *	+12.3*
	Low	56.2% *	-1.0
	DK/NA	54.7% *	-0.5
 Online purchase behaviour	Online domestic	75.2% *	+9.8*
	Online cross-border	68.8%	+4.8*
	Did not buy online	57.6% *	+2.3*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	50.2% *	-
	Somewhat vulnerable	58.2% *	-
	Not vulnerable	75.7% *	-
	DK/NA	44.7% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	50.4% *	-
	Somewhat vulnerable	58.0% *	-
	Not vulnerable	73.2% *	-
	DK/NA	51.0% *	-

Rate of agreement with Q3, option 1 - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher trust in public authorities is observed in individuals who have high confidence in cross-border shopping (78.8%) or online shopping (75.9%), managers (77.9%), students (76.0%) and other white collar employees (75.9%). In contrast, the lowest levels of trust in public authorities are observed in those who indicate being vulnerable. This type of trust is low in respondents who don't know their vulnerability (44.7%) and those who report being very vulnerable in terms of socio-demographic factors (50.2%). It is also low in individuals who are very vulnerable (50.4%) and those who don't know their vulnerability (51.0%) in terms of the complexity of offers, terms and conditions. Furthermore, individuals in a very difficult financial situation (48.7%) report low trust in public authorities.

6.1.2.Retailers and service providers

Trust in retailers and service providers								
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU28	75.7%	+5.7*	+12.1*	-6.5*	-0.1	+7.0*	-1.1*	-2.9*
 EU15	76.6% *	+5.8*	+11.2*	-7.0*	-1.1*	+7.2*	-2.0*	-1.7*
 EU13	72.4% *	+5.2*	+15.2*	-4.6*	+4.2*	+6.6*	+2.0*	-3.3*
 North	77.9% *	+2.1	+13.6*	-10.6*	-0.6	+7.7*	-7.0*	-1.6
 South	62.2% *	+2.5*	+10.3*	-3.6*	-2.3*	+11.0*	-1.6	+0.7
 East	72.7% *	+5.3*	+15.2*	-4.5*	+4.2*	+6.6*	+2.2*	-3.4*
 West	83.8% *	+7.7*	+11.5*	-8.5*	-0.3	+5.1*	-2.1*	-3.1*
 BE	79.6% *	+0.9	+15.9*	-12.4*	+5.4*	+4.0	-12.5*	-4.9*
 BG	61.5% *	+8.9*	+12.2*	0.0	+7.2*	+7.6*	+5.9*	-
 CZ	75.3%	+0.9	+34.0*	-12.6*	+2.0	+8.7*	-6.3*	-3.4
 DK	83.3% *	+5.5*	+18.3*	-15.5*	-1.6	+20.4*	-0.7	-6.8*
 DE	84.7% *	+10.3*	+13.7*	-13.8*	+1.9	+5.9*	-6.2*	-0.9
 EE	79.3% *	+3.6	+8.7*	-0.6	+4.0	+3.2	-7.1*	+4.7*
 IE	84.6% *	+5.4*	+2.9	-1.1	-6.4*	+9.4*	+15.3*	-7.1*
 EL	59.1% *	+10.7*	+13.7*	-5.7*	-0.5	+3.0	+1.8	-5.9*
 ES	66.6% *	+1.1	+13.8*	-8.9*	+4.1	+5.0*	-10.9*	+16.6*
 FR	82.8% *	+13.6*	+9.9*	-7.9*	+2.2	+2.5	+1.8	-6.7*
 HR	65.4% *	+3.1	+5.7*	-	-	-	-	-
 IT	60.4% *	+3.2	+9.1*	-1.0	-8.9*	+17.7*	+4.1	-10.0*
 CY	43.6% *	-7.5*	+12.2*	-6.4*	-2.8	+14.1*	-18.1*	+4.6
 LV	77.0%	+9.3*	+3.4	-3.0	+2.6	+8.5*	+1.1	+6.3*
 LT	63.6% *	-5.1*	+11.9*	-0.4	+14.0*	+2.0	+7.4*	-7.7*
 LU	84.0% *	-0.3	+7.4*	-6.9*	-1.2	+8.4*	+3.5	-6.9*
 HU	81.9% *	+6.2*	+21.4*	-4.8*	-2.4	+7.3*	-2.8	-2.7
 MT	57.8% *	-3.2	+15.7*	-6.6*	+5.6	+3.4	-12.5*	+5.2
 NL	76.7%	-1.7	+16.8*	-5.0*	-8.2*	+9.2*	-9.7*	-2.4
 AT	84.9% *	+2.3	+8.4*	-9.1*	+3.8*	+6.6*	+7.1*	-2.4
 PL	74.1%	+6.1*	+12.6*	-5.6*	+4.4*	+10.3*	-1.4	+5.4*
 PT	58.9% *	-2.6	-2.7	+8.5*	+4.9*	+6.7*	+7.4*	-3.7
 RO	70.1% *	+7.1*	+14.2*	-2.8	+6.3*	+0.0	+12.9*	-
 SI	72.4% *	+7.0*	+10.3*	-8.2*	-6.7*	+5.7*	+4.1	-0.6
 SK	73.6%	+1.3	+10.8*	-0.2	+6.5*	+2.4	+0.7	+8.4*
 FI	82.2% *	+0.3	+10.8*	-7.8*	+3.7*	-2.3	-10.9*	+0.4
 SE	72.4% *	+1.1	+12.4*	-9.2*	-2.4	+6.1*	-8.6*	+0.2
 UK	86.1% *	+3.0	+9.0*	-3.2	-5.7*	+5.3*	+2.0	-2.2
 IS	63.4% *	-0.9	+12.5*	-8.2*	-	-	-	-
 NO	78.5% *	-0.5	+22.1*	-11.9*	-	-	-	-

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 2 - Base: all respondents (N=28100)

In the EU28 the overall level of trust in retailers and service providers is 75.7%. In the EU15 this trust level is higher (76.6%) and in the EU13 it is lower (72.4%). Compared to the EU28, this level is higher in the West (83.8%) and North (77.9%), whereas it is lower in the South (62.2%) and East (72.7%). The highest trust in retailers and service providers is found in the UK (86.1%), Austria (84.9%), Germany (84.7%) and Ireland

(84.6%). The lowest levels of trust in retailers and service providers are found in Cyprus (43.6%), Malta (57.8%), Greece (59.1%) and Portugal (58.9%).

Between 2014 and 2016 trust in retailers and service providers has increased in the EU28 (+65.7pp), EU15 (+5.8pp) and EU13 (+5.2pp). This increase is also found in the West (+7.7pp), East (+5.3pp) and South (+2.5pp). Compared to the previous survey this type of trust increased most prominently in France (+13.6pp) and decreased most sharply in Cyprus (-7.5pp).

No statistically significant positive reversals were found. The largest negative reversal is observed in Cyprus. Trust in retailers and service providers decreased between 2014 and 2016 by 7.5pp, whereas it increased by 12.2pp between 2012 and 2014.

Trust in retailers and service providers		2016 (* = sig diff EU28)	2016-2014	2014-2012	2012-2011	2011-2010	2010-2009	2009-2008	2008-2006
Total	EU28	75.7%	+5.7*	+12.1*	-6.5*	-0.1	+7.0*	-1.1*	-2.9*
 Gender	Male	76.4%	+6.5*	+12.4*	-7.3*	0.0	+7.2*	-2.4*	-3.0*
	Female	75.1%	+4.9*	+11.8*	-5.8*	-0.1	+6.9*	+0.2	-2.7*
 Age groups	18-34	82.3% *	+5.4*	+13.9*	-5.1*	+1.2	+6.7*	+0.1	-3.7*
	35-54	77.0% *	+5.7*	+13.6*	-6.6*	-0.9	+7.5*	-1.6*	-3.5*
	55-64	72.8% *	+7.6*	+13.4*	-8.9*	-2.7*	+9.2*	-3.1*	-2.1
	65+	66.1% *	+2.5*	+7.2*	-6.8*	+0.2	+5.5*	-1.1	-1.1
 Education	Low	63.4% *	-	-	-	-	-	-	-
	Medium	77.1% *	-	-	-	-	-	-	-
	High	78.0% *	-	-	-	-	-	-	-
 Financial Situation	Very difficult	59.3% *	+0.9	-	-	-	-	-	-
	Fairly difficult	72.4% *	+4.8*	-	-	-	-	-	-
	Fairly easy	79.3% *	+3.6*	-	-	-	-	-	-
	Very easy	78.9% *	+1.4	-	-	-	-	-	-
	DK/NA	68.8% *	+2.2	-	-	-	-	-	-
 Urbanisation	Rural area	75.4%	+4.2*	+10.6*	-6.4*	+1.9*	+7.3*	-3.5*	+0.4
	Small town	75.4%	+6.3*	+11.2*	-7.0*	0.0	+7.1*	+1.2	-4.5*
	Large town	76.8% *	+6.5*	+15.3*	-5.6*	-3.1*	+7.3*	-1.5	-4.8*
 Employment status	Self employed	72.3% *	-7.4*	+18.4*	-3.5	-2.3	+11.4*	-7.1*	+1.1
	Manager	82.8% *	+7.3*	+19.3*	-11.4*	+1.4	-0.6	+0.6	-6.6*
	Other white collar	80.2% *	+10.1*	+13.2*	-7.6*	-	-	-1.9	-6.6*
	Blue collar	74.6%	-0.9	+15.3*	-6.6*	+4.1*	+4.7*	+0.5	-3.3*
	Student	81.1% *	-0.9	+10.5*	-2.7	-0.2	+9.4*	+1.5	-2.4
	Unemployed	73.1% *	+7.4*	+9.1*	-4.1*	-1.5	+13.2*	-4.1*	-2.7*
	Seeking a job	70.3% *	+5.4*	+9.1*	-1.6	-	-	-	-
	Retired	67.3% *	+3.9*	+8.2*	-7.5*	+0.6	+4.8*	-1.2	-1.3

Rate of agreement with Q3, option 2 - Base: all respondents from the EU (N=26599)

Trust in retailers and service providers		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	75.7%	+5.7*
	Internet use		
	Daily	78.2% *	+4.4*
	Weekly	77.6% *	+10.1*
	Monthly	63.8% *	-0.3
	Hardly ever	66.8% *	+2.3
	Never	60.6% *	-0.2
	Languages		
	Only native	76.7% *	+7.1*
	Two	75.3% *	+5.2*
	Three	73.0% *	+2.1*
	Four or more	70.9% *	-0.7
	Numerical skills		
	Low	75.2%	+11.0*
	Medium	74.5% *	+6.6*
	High	76.5%	+3.6*
	Consumer knowledge		
	High	76.2%	+6.2*
	Low	75.2%	+5.1*
	Confidence in online shopping		
	High	82.6% *	+4.1*
	Low	58.1% *	+2.6*
	DK/NA	55.6% *	-6.4*
	Confidence in cross-border online shopping		
	High	84.9% *	+6.5*
	Low	63.5% *	-1.5*
	DK/NA	62.0% *	-4.1*
	Online purchase behaviour		
	Online domestic	81.8% *	+4.4*
	Online cross-border	78.0% *	+0.8
	Did not buy online	63.3% *	+0.3
	Consumer vulnerability (sociodemographic factors)		
	Very vulnerable	61.9% *	-
	Somewhat vulnerable	68.3% *	-
	Not vulnerable	80.3% *	-
	DK/NA	74.1%	-
	Consumer vulnerability (terms and conditions)		
	Very vulnerable	59.9% *	-
	Somewhat vulnerable	67.9% *	-
	Not vulnerable	78.7% *	-
	DK/NA	65.5% *	-

Rate of agreement with Q3, option 2 - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher trust in retailers and service providers is observed in individuals who have high confidence in cross-border shopping (84.9%) or online shopping (82.6%), managers (82.8%), individuals aged 18 to 34 (82.3%) and those who purchase online domestically (81.8%). In contrast, the lowest levels of trust in public authorities are observed in consumers who don't know their confidence in online shopping (55.6%) or have low confidence in online shopping (58.1%). Also, lower percentages are found for individuals who are in a very difficult financial situation (59.3%), who are very vulnerable in terms of the complexity of offers, terms and conditions (59.9%) and who never use the Internet (60.6%).

6.1.3.NGOs

Trust in NGOs									
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006	
 EU28	71.7%	+10.0*	-12.9*	+2.1*	+4.2*	+4.6*	0.0	-2.4*	
 EU15	75.0% *	+11.6*	-14.9*	+2.3*	+3.2*	+4.8*	-0.2	-1.2*	
 EU13	59.4% *	+3.8*	-5.6*	+2.3*	+8.1*	+3.9*	+0.3	-2.2*	
 North	60.0% *	-2.4	-15.2*	+4.4*	+3.2*	+0.3	-7.0*	+0.8	
 South	63.1% *	+1.9	-8.5*	+4.4*	+0.4	+5.3*	+4.8*	+2.5*	
 East	59.5% *	+3.8*	-5.4*	+2.3*	+8.2*	+3.9*	+0.2	-2.1*	
 West	82.3% *	+17.9*	-18.4*	+1.0	+4.9*	+4.8*	-2.5*	-3.5*	
 BE	73.3%	-2.4	-4.8*	+3.1	+7.8*	+11.9*	-19.9*	+1.2	
 BG	36.3% *	-0.9	-16.6*	+10.4*	+8.5*	+4.5*	+9.3*	-	
 CZ	43.7% *	-0.7	-23.3*	+1.0	+17.3*	-0.5	-10.9*	+2.7	
 DK	66.8% *	-0.4	-12.3*	-3.5*	+3.1	+0.1	-2.4	+5.3*	
 DE	82.1% *	+29.8*	-23.8*	-5.7*	+5.7*	+6.4*	-6.0*	-3.7*	
 EE	57.4% *	+2.8	-5.0*	+0.9	+3.5	+1.0	-1.7	+6.4*	
 IE	83.7% *	+22.4*	-23.2*	+8.1*	-4.9*	+8.2*	+10.1*	-3.5	
 EL	34.5% *	-6.9*	-13.4*	+2.1	+3.0	-1.7	-0.9	-2.8	
 ES	64.4% *	-0.7	-9.8*	+8.3*	+3.1	+3.0	-2.5	+20.2*	
 FR	84.3% *	+12.6*	-15.9*	+2.3	+8.2*	+1.3	+0.1	-5.3*	
 HR	55.9% *	+3.5	-5.3*	-	-	-	-	-	
 IT	66.5% *	+5.6*	-6.7*	+0.9	-3.0	+10.3*	+8.7*	-8.5*	
 CY	51.2% *	+8.2*	-16.1*	+10.3*	-7.6*	+1.4	+3.6	-10.7*	
 LV	42.5% *	-4.4*	-17.6*	-3.1	+10.1*	+10.5*	-7.9*	+18.6*	
 LT	46.9% *	-1.6	-7.4*	+3.5	+6.8*	+6.2*	+0.7	+1.6	
 LU	83.0% *	+4.7	-7.8*	+7.2*	+2.9	+5.2	+0.8	-4.2	
 HU	83.2% *	+6.6*	+5.1*	+5.6*	-0.6	+7.1*	-6.0*	+7.3*	
 MT	65.6% *	+1.8	-14.2*	+9.3*	+3.0	+4.1	-1.9	-4.7	
 NL	67.6% *	-7.9*	-13.3*	+6.9*	+7.1*	+2.5	-13.9*	+1.7	
 AT	82.8% *	+17.3*	-17.4*	+1.8	+1.6	+2.6	+6.2*	-0.3	
 PL	66.8% *	+3.4	+0.7	-2.2	+11.2*	+6.5*	-3.4	+4.9*	
 PT	67.7% *	+0.3	-8.2*	+9.1*	+5.0*	-4.7*	+22.5*	-4.8*	
 RO	58.4% *	+9.3*	-5.0*	+5.1*	+5.0*	+0.4	+12.2*	-	
 SI	58.6% *	+9.7*	-8.9*	+9.7*	-5.6*	-4.0	+2.7	+5.8*	
 SK	47.8% *	+0.4	-12.8*	+8.9*	+6.1*	+0.6	-2.6	+6.3*	
 FI	70.5%	-3.9	-2.4	+1.4	+6.3*	-2.4	-3.6	-4.2*	
 SE	50.2% *	-2.7	-24.2*	+10.7*	+1.5	+2.0	-11.6*	+0.9	
 UK	85.9% *	+17.9*	-17.7*	+5.4*	+0.6	+5.5*	+3.7*	-4.1*	
 IS	66.3% *	+3.0	+7.4*	-4.7	-	-	-	-	
 NO	59.3% *	-9.4*	-6.6*	+1.1	-	-	-	-	

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 3 - Base: all respondents (N=28100)

In the EU28, the overall level of trust in NGOs is 71.7%. In the EU15 consumers' trust level is higher (75.0%), whereas in the EU13 it is lower (59.4%). Compared to the EU28, this level is also higher in the West (82.3%) and it is lower in the East (59.5%), North (60.0%) and South (63.1%). The highest trust in NGOs is observed for individuals residing in the UK (85.9%), France (84.3%) and Ireland (83.7%). The lowest levels of trust in NGOs are found in Greece (34.5%), Bulgaria (36.3%) and Latvia (42.5%).

Between 2014 and 2016, trust in NGOs has increased in the EU28 (+10.0pp), EU15 (+11.6pp) and EU13 (+3.8pp). It has also increased in the West (+17.9pp) and East (+3.8pp). Compared to the previous survey this type of trust increased most sharply in Germany (+30pp). Among all studied countries, this type of trust decreased most prominently in Norway (-9pp).

The largest positive reversal is observed in Germany. Trust in NGOs increased between 2014 and 2016 by 29.8pp, whereas it decreased by 23.8pp between 2012 and 2014. No negative reversals are found.

Trust in NGOs		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
Total	EU28	71.7%	+10.0*	-12.9*	+2.1*	+4.2*	+4.6*	0.0	-2.4*
	Gender								
	Male	72.1%	+9.0*	-11.4*	+1.3*	+4.5*	+4.4*	-0.3	-2.5*
	Female	71.4%	+11.0*	-14.2*	+2.9*	+3.9*	+4.7*	+0.3	-2.3*
	Age groups								
	18-34	77.4% *	+11.9*	-11.9*	+3.7*	+5.2*	+2.0*	+2.6*	-2.9*
	35-54	72.5%	+9.7*	-12.4*	+1.5*	+2.2*	+6.9*	-2.5*	-1.0
	55-64	70.0% *	+10.6*	-15.2*	+1.5	+4.3*	+4.6*	-1.0	-0.9
	65+	63.0% *	+5.9*	-12.4*	+1.5	+4.1*	+4.6*	+0.4	-4.4*
	Education								
	Low	61.8% *	-	-	-	-	-	-	-
	Medium	73.3% *	-	-	-	-	-	-	-
	High	73.3% *	-	-	-	-	-	-	-
	Financial Situation								
	Very difficult	53.2% *	-0.6	-	-	-	-	-	-
	Fairly difficult	67.7% *	+6.3*	-	-	-	-	-	-
	Fairly easy	76.8% *	+10.8*	-	-	-	-	-	-
	Very easy	72.5%	+10.4*	-	-	-	-	-	-
	DK/NA	63.5% *	+9.4*	-	-	-	-	-	-
	Urbanisation								
	Rural area	71.9%	+10.3*	-14.5*	+3.0*	+5.4*	+5.2*	-0.7	-0.9
	Small town	72.3%	+11.2*	-13.7*	+1.6*	+4.8*	+4.4*	-0.5	-3.1*
	Large town	71.3%	+8.4*	-10.1*	+2.6*	+1.3	+4.4*	+1.6*	-3.4*
	Employment status								
	Self employed	65.4% *	-0.2	-9.5*	+9.9*	-1.1	+2.0	-0.3	-2.5
	Manager	79.4% *	+14.4*	-12.1*	+0.4	+3.9*	+0.7	-2.1	-1.7
	Other white collar	78.5% *	+15.8*	-17.0*	+4.9*	-	-	-0.3	-3.2*
	Blue collar	66.2% *	+2.6*	-10.8*	+0.9	+7.1*	+2.8*	-1.5	-1.0
	Student	75.4% *	+9.8*	-14.7*	+3.2*	+6.7*	+3.9*	+5.2*	-3.8*
	Unemployed	70.0%	+10.0*	-11.1*	+1.3	+3.4*	+9.0*	+0.1	-1.8
	Seeking a job	63.4% *	-0.6	-7.7*	+0.6	-	-	-	-
	Retired	63.3% *	+6.0*	-12.4*	+0.7	+4.5*	+4.5*	-0.3	-3.8*

Rate of agreement with Q3, option 3 - Base: all respondents from the EU (N=26599)

Trust in NGOs		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	71.7%	+10.0*
 Internet use	Daily	73.6% *	+8.4*
	Weekly	78.2% *	+17.8*
	Monthly	60.6% *	+0.2
	Hardly ever	60.3% *	+7.0*
	Never	54.0% *	+1.5
 Languages	Only native	74.6% *	+13.3*
	Two	69.3% *	+8.1*
	Three	66.9% *	+1.7
	Four or more	60.3% *	+0.8
 Numerical skills	Low	68.4% *	+10.9*
	Medium	68.6% *	+9.0*
	High	74.3% *	+10.2*
 Consumer knowledge	High	73.1% *	+10.7*
	Low	70.4% *	+9.2*
 Confidence in online shopping	High	78.1% *	+9.3*
	Low	55.8% *	+4.3*
	DK/NA	51.4% *	+1.8
 Confidence in cross-border online shopping	High	81.7% *	+11.1*
	Low	59.3% *	+1.8*
	DK/NA	53.0% *	-0.1
 Online purchase behaviour	Online domestic	77.8% *	+11.3*
	Online cross-border	73.7% *	+5.6*
	Did not buy online	59.8% *	+0.4
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	54.6% *	-
	Somewhat vulnerable	64.0% *	-
	Not vulnerable	77.1% *	-
	DK/NA	39.3% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	56.4% *	-
	Somewhat vulnerable	62.4% *	-
	Not vulnerable	75.3% *	-
	DK/NA	45.5% *	-

Rate of agreement with Q3, option 3 - Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, higher trust in NGOs is observed in individuals who have high confidence in cross-border shopping (81.7%) and online shopping (78.1%), who are employed as managers (79.4%) or other white collar jobs (78.5%) and who are weekly Internet users (78.2%). The lowest levels of trust in NGOs can be found in consumers who don't know their vulnerability in terms of socio-demographic factors (39.3%) and in terms of the complexity of offers, terms and conditions (45.5%), don't know their confidence in online shopping (51.4%) and cross-border shopping (53.0%) and report being in a very difficult financial situation (53.2%).

6.2.Trust in redress mechanisms

This section focuses on consumers' level of trust in redress mechanisms (out-of-body mechanisms and courts), which can affect their willingness to actively use these mechanisms when facing problems with online and/or offline purchases.

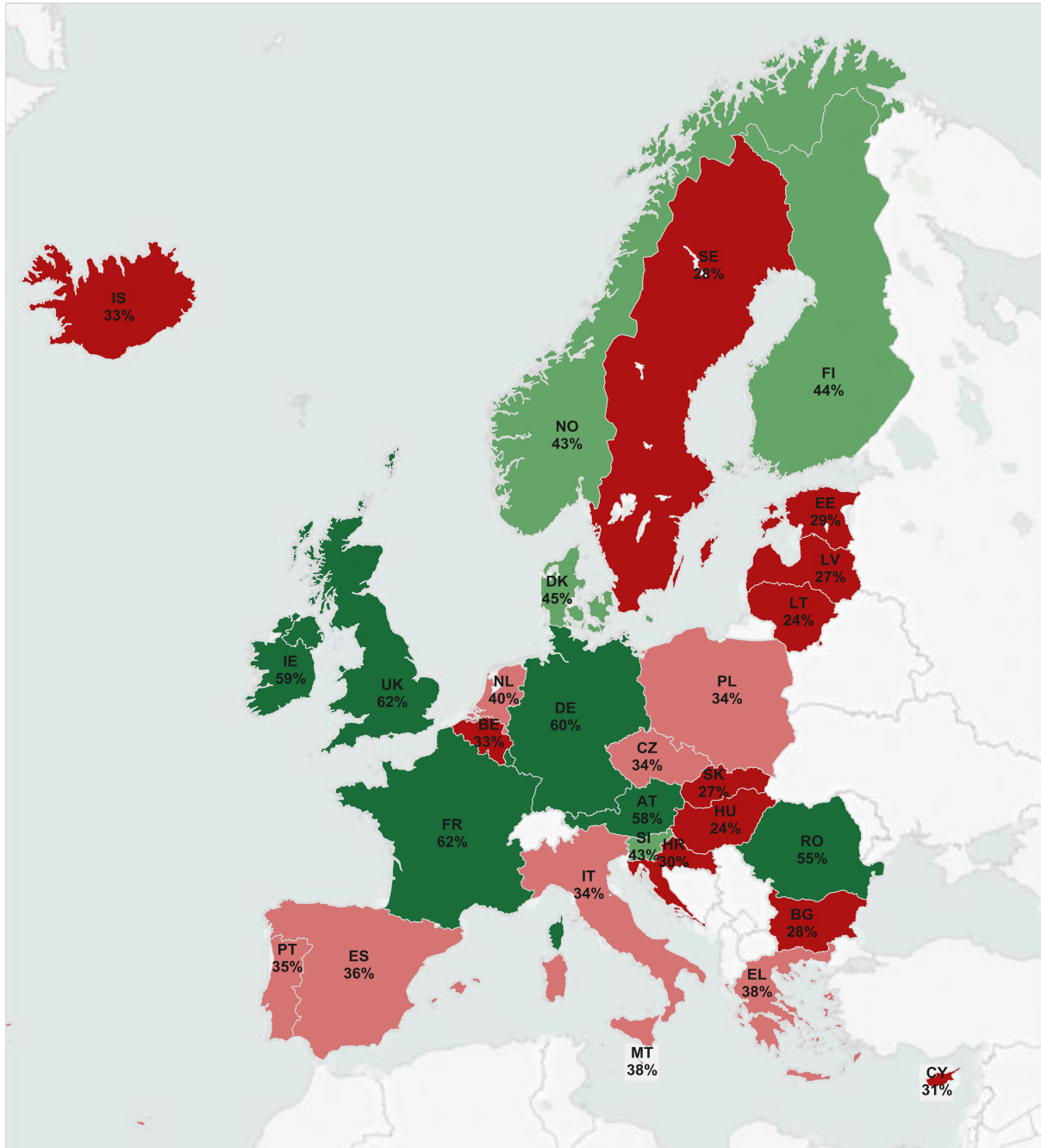
Trust in redress mechanisms								
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU28	46.8%	+6.5*	+1.0*	-4.8*	+4.3*	+10.3*	-4.3*	-3.1*
 EU15	49.6% *	+8.3*	+1.2*	-6.5*	+3.6*	+12.4*	-5.9*	-3.5*
 EU13	35.8% *	-0.7	+0.4	+1.4*	+7.0*	+2.7*	+1.7*	+2.5*
 North	37.0% *	-1.80	-0.6	+1.1	+7.0*	+8.4*	-15.5*	-2.3*
 South	34.9% *	-2.0*	+5.4*	-4.4*	+0.6	+11.5*	-4.2*	-0.8
 East	35.9% *	-0.6	+0.5	+1.4*	+7.0*	+2.7*	+1.7*	+2.8*
 West	58.3% *	+14.5*	-0.9	-8.2*	+5.2*	+13.1*	-6.1*	-5.0*
 BE	33.0% *	-13.1*	-1.6	-1.0	+13.8*	+10.6*	-21.4*	-1.1
 BG	28.4% *	+0.1	-5.3*	+6.0*	+8.7*	+5.4*	+3.5*	-
 CZ	34.1% *	+1.9	+0.6	+0.5	+7.8*	-5.2*	+7.1*	-2.5
 DK	44.8%	+2.3	+1.8	-4.8*	+12.9*	+8.0*	-21.3*	+10.1*
 DE	60.3% *	+23.0*	-3.8*	-9.9*	+5.5*	+15.2*	-8.4*	-8.0*
 EE	28.6% *	+2.8	+9.5*	-1.6	-1.8	+0.3	-5.3*	+2.2
 IE	59.1% *	+6.8*	+2.7	-2.7	-4.8*	+12.7*	+12.8*	-8.9*
 EL	37.7% *	-4.5*	+2.3	-1.9	+1.5	+6.3*	-10.4*	-3.6
 ES	36.1% *	-0.9	+1.8	-2.6	+6.9*	+10.2*	-5.1*	+8.9*
 FR	61.7% *	+16.3*	+1.2	-11.0*	+12.4*	+8.3*	-2.1	-4.2*
 HR	29.8% *	0.0	+2.2	-	-	-	-	-
 IT	33.6% *	-3.4*	+10.3*	-7.3*	-6.3*	+15.5*	-4.4*	-5.9*
 CY	30.5% *	-4.2	-11.2*	+2.4	+3.8	+4.1	-0.5	-16.5*
 LV	26.9% *	-6.1*	-7.2*	+0.2	+21.9*	+1.4	-8.9*	+6.9*
 LT	24.4% *	-2.7	-4.9*	-0.9	+8.5*	+7.9*	-2.4	-1.8
 LU	56.5% *	-0.2	+4.4	-5.4*	+14.5*	+1.4	+8.2*	-2.9
 HU	23.7% *	-14.0*	+1.4	+1.5	+7.3*	-0.2	+1.3	+1.3
 MT	38.2% *	0.0	+3.0	+4.0	+6.2*	+2.8	+0.2	-4.9*
 NL	39.9% *	-8.4*	+1.5	-2.8	+7.8*	+9.5*	-15.7*	-1.9
 AT	58.2% *	+12.9*	+2.4	-9.1*	+5.1*	+11.2*	+3.9*	-8.0*
 PL	33.9% *	-1.3	+3.0	+0.3	+2.3	+6.6*	-3.2*	+6.9*
 PT	34.7% *	+3.9*	-4.4*	+2.4	+11.4*	+1.0	+6.1*	-8.5*
 RO	55.5% *	+7.7*	-2.7	+2.3	+13.7*	+0.1	+9.9*	-
 SI	42.8% *	+21.3*	-8.6*	+9.8*	-2.7	-1.5	-5.2*	+8.6*
 SK	27.2% *	-13.5*	+7.4*	+6.4*	+7.7*	+2.3	+2.1	-0.5
 FI	44.5%	-7.8*	+2.3	+1.9	+8.2*	+9.4*	-3.7*	-8.9*
 SE	28.3% *	-0.8	-3.7*	+4.2*	+2.9	+8.1*	-19.0*	-5.9*
 UK	61.6% *	+13.3*	-0.5	-6.5*	-4.1*	+16.7*	-4.2*	-2.7
 IS	32.7% *	-5.1*	+1.1	-3.3	-	-	-	-
 NO	43.1% *	-8.3*	+8.7*	-5.2*	-	-	-	-

Average proportion of agreement ("Strongly agree" and "Agree") with Q3¹⁶, options 1, 2 and 3 - Base: all respondents (N=28100)

¹⁶ Q3. How strongly do you agree or disagree with each of the following statements. In (our country) ...

In the EU28 the overall level of trust in redress mechanisms is 46.8%. In the EU15 this trust level is higher (49.6%) and in the EU13 it is lower (35.8%). Compared to the EU28, the level is higher in the West (58.3%), whereas it is lower in the South (34.9%), East (35.9%) and North (37.0%).

Trust in redress mechanisms



The average proportion of agreement ("agree" and "strongly agree") with Q3, options 4 and 5; N=28100



In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

-Strongly agree -Agree - Disagree -Strongly disagree - DK/NA

Q3.4. It is easy to settle disputes with retailers and service providers through an out-of-court body (i.e. arbitration, mediation or conciliation body)

Q3.5. It is easy to settle disputes with retailers and service providers through the courts

The lowest levels of trust in redress mechanisms are found in Hungary (23.7%), Lithuania (24.4%), Latvia and Slovakia (both 27.2%). The highest trust in redress mechanisms is found in France (61.7%) and the UK (both 61.6%), Germany (60.3%) and Ireland (59.1%).

Between 2014 and 2016 trust in redress mechanisms has increased in the EU28 (+6.5pp) and EU15 (+8.3pp). An increase is also found in the West (+14.5pp), whereas it has decreased in the South (-2.0pp). Compared to the 2014 survey this type of trust increased most sharply in Germany (+23.0pp) and decreased most prominently in Hungary (-14.0pp).

The largest positive reversal is observed in Germany, where trust in redress mechanisms increased by 23.0pp between 2014 and 2016, whereas it decreased by 3.8pp between 2012 and 2014. The largest negative reversal is observed in Slovakia. Trust in redress mechanisms decreased by 13.5pp between 2014 and 2016, compared to a 7.4pp increase observed between 2012 and 2014.

Trust in redress mechanisms		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
Total	EU28	46.8%	+6.5*	+1.0*	-4.8*	+4.3*	+10.3*	-4.3*	-3.1*
	Gender								
	Male	48.6% *	+7.2*	+1.9*	-6.1*	+3.6*	+10.7*	-4.3*	-3.0*
	Female	45.0% *	+5.8*	+0.2	-3.6*	+5.0*	+10.0*	-4.3*	-3.1*
	Age groups								
	18-34	52.2% *	+7.8*	+0.3	-4.1*	+4.5*	+6.7*	+1.1	-1.8*
	35-54	49.1% *	+7.7*	+2.7*	-6.5*	+2.8*	+13.6*	-6.8*	-2.6*
	55-64	44.1% *	+6.6*	+0.1	-3.5*	+3.8*	+11.3*	-8.0*	-2.7*
	65+	36.3% *	+0.5	+0.8	-4.3*	+4.7*	+11.5*	-6.3*	-5.4*
	Education								
	Low	38.6% *	-	-	-	-	-	-	-
	Medium	50.2% *	-	-	-	-	-	-	-
	High	44.1% *	-	-	-	-	-	-	-
	Financial Situation								
	Very difficult	34.0% *	-4.6*	-	-	-	-	-	-
	Fairly difficult	43.8% *	+3.1*	-	-	-	-	-	-
	Fairly easy	50.7% *	+9.4*	-	-	-	-	-	-
	Very easy	46.2%	+6.2*	-	-	-	-	-	-
	DK/NA	40.7% *	+7.1*	-	-	-	-	-	-
	Urbanisation								
	Rural area	46.7%	+6.0*	-0.6	-4.7*	+6.1*	+10.6*	-5.2*	-1.6*
	Small town	48.7% *	+7.4*	+2.2*	-5.1*	+4.4*	+10.5*	-3.6*	-4.8*
	Large town	44.3% *	+5.5*	+1.3*	-4.0*	+1.9*	+9.7*	-4.3*	-2.0*
	Employment status								
	Self employed	41.8% *	-4.0	+13.7*	-13.5*	+5.4*	+6.8*	-3.3	-1.8
	Manager	53.4% *	+12.9*	+1.5	-8.3*	+5.7*	+10.3*	-5.8*	-4.3*
	Other white collar	55.5% *	+17.2*	-0.2	-5.7*	-	-	-6.4*	-2.6*
	Blue collar	44.9% *	+0.7	+2.4*	-5.6*	+3.7*	+11.2*	-2.5*	-3.4*
	Student	45.2%	+3.1	-3.7*	-2.0	+4.4*	+7.3*	+2.4	-3.1*
	Unemployed	35.9% *	-6.5*	+3.7*	-5.5*	+3.5*	+16.4*	-7.4*	-2.3*
	Seeking a job	37.5% *	-7.8*	+2.6	+0.3	-	-	-	-
	Retired	35.8% *	-0.6	+0.8	-4.0*	+4.7*	+9.9*	-6.0*	-3.3*

Average proportion of agreement with Q3, options 1, 2 and 3 - Base: all respondents from the EU (N=26599)

Trust in redress mechanisms		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	46.8%	+6.5*
	Daily	47.2%	+6.5*
	Weekly	55.6% *	+13.5*
	Monthly	49.1%	+9.3*
	Hardly ever	40.4% *	+2.4
	Never	29.1% *	-8.8*
	Only native	50.5% *	+8.7*
	Two	44.3% *	+4.2*
	Three	38.6% *	+1.8*
	Four or more	31.4% *	-4.6*
	Low	55.2% *	+17.4*
	Medium	48.6% *	+7.3*
	High	43.6% *	+3.4*
	High	52.1% *	+11.5*
	Low	41.7% *	+1.6*
	High	52.1% *	+7.6*
	Low	34.8% *	-0.1
	DK/NA	25.5% *	-6.4*
	High	54.7% *	+9.2*
	Low	38.2% *	-0.8
	DK/NA	26.9% *	-5.1*
	Online domestic	51.4% *	+9.8*
	Online cross-border	46.6%	+5.5*
	Did not buy online	37.2% *	-2.5*
	Very vulnerable	35.9% *	-
	Somewhat vulnerable	40.6% *	-
	Not vulnerable	50.6% *	-
	DK/NA	24.4% *	-
	Very vulnerable	33.6% *	-
	Somewhat vulnerable	37.0% *	-
	Not vulnerable	50.1% *	-
	DK/NA	31.3% *	-

Average proportion of agreement ("Strongly agree" and "Agree") with Q3¹⁷, options 1, 2 and 3 - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher trust in redress mechanisms is observed in individuals who use the Internet weekly (55.6%), are employed in a white collar (55.5%) or managerial position (53.4%), have high confidence in cross-border shopping (54.7%). Interestingly, those with low numerical skills also report high trust in redress mechanisms (55.2%). The lowest levels of trust in redress mechanisms are observed in consumers who don't know their vulnerability in terms of socio-demographic factors (24.4%), don't know their confidence in online shopping (25.5%) or cross-border shopping (26.9%), , never use the Internet (29.1%) and don't know their vulnerability in terms of the complexity of offers, terms and conditions (31.3%).

The following two sections report separately on trust in the two types of redress mechanisms surveyed: out of court body (ADR) and courts.

¹⁷ Q3. How strongly do you agree or disagree with each of the following statements. In (our country) ...
 -Strongly agree -Agree - Disagree -Strongly disagree - DK/NA
 Q3.4. It is easy to settle disputes with retailers and service providers through an out-of-court body (i.e. arbitration, mediation or conciliation body)
 Q3.5. It is easy to settle disputes with retailers and service providers through the courts

6.2.1.ADR

Trust in ADR								
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
 EU28	52.0%	+6.7*	+2.1*	-7.8*	+3.7*	+10.4*	-1.1*	-3.9*
 EU15	54.9% *	+8.9*	+2.5*	-10.0*	+3.5*	+11.9*	-2.3*	-4.3*
 EU13	41.2% *	-1.5*	+0.8	+0.4	+4.4*	+4.9*	+3.3*	+1.1
 North	45.2% *	-0.3	-0.5	+0.0	+7.2*	+6.5*	-12.1*	-3.9*
 South	40.2% *	-2.7*	+7.8*	-8.4*	+1.6	+11.9*	+1.9*	-2.6*
 East	41.2% *	-1.5*	+0.9	+0.5	+4.4*	+4.9*	+3.3*	+1.3*
 West	63.4% *	+15.7*	-0.3	-11.7*	+4.5*	+12.3*	-3.9*	-5.3*
 BE	37.9% *	-11.1*	-1.5	-2.3	+13.0*	+11.6*	-21.6*	-3.3
 BG	30.6% *	+1.8	-5.5*	+6.8*	+6.5*	+6.6*	+4.5*	-
 CZ	39.2% *	+1.8	+4.0	-0.7	+7.2*	-4.8*	+7.4*	-5.4*
 DK	46.1% *	+2.1	+4.5*	-10.6*	+14.0*	+5.3*	-15.2*	+8.7*
 DE	65.7% *	+26.6*	-6.6*	-11.2*	+5.0*	+14.8*	-5.7*	-10.0*
 EE	37.9% *	+3.3	+12.6*	-3.0	-0.2	-3.3	-2.3	+2.9
 IE	63.8% *	+6.7*	+2.1	-7.0*	-6.1*	+16.2*	+16.3*	-13.0*
 EL	44.0% *	-0.1	+3.5	-6.4*	-0.5	+6.1*	-1.5	-3.0
 ES	41.3% *	-2.0	+3.8	-5.0*	+6.8*	+10.3*	-1.3	+11.9*
 FR	66.1% *	+14.4*	+5.9*	-13.9*	+9.0*	+8.7*	-2.5	-3.1
 HR	38.6% *	+2.8	+4.7*	-	-	-	-	-
 IT	38.6% *	-4.6*	+13.9*	-12.8*	-3.8	+16.3*	+2.9	-12.2*
 CY	34.2% *	-5.1	-11.0*	-5.3	-5.9	+9.2*	+2.1	-11.3*
 LV	34.8% *	-2.1	-7.8*	-0.4	+23.5*	+1.7	-9.2*	+9.2*
 LT	25.3% *	-6.6*	-6.3*	-1.7	+8.2*	+9.2*	+0.3	-2.9
 LU	61.8% *	+1.8	+5.8	-12.1*	+15.7*	-1.3	+4.4	+2.2
 HU	28.6% *	-19.2*	+3.3	-4.0	+1.4	+6.0*	+5.9*	-2.8
 MT	49.6%	+0.8	+4.8	+1.4	+9.6*	+1.1	+2.4	-4.4
 NL	43.7% *	-11.9*	+5.2*	-5.3*	+6.4*	+11.8*	-18.1*	-1.2
 AT	62.1% *	+14.2*	-0.7	-9.6*	+2.3	+15.5*	+3.6	-7.9*
 PL	40.6% *	-0.9	+1.5	+1.2	-2.2	+10.1*	-2.6	+7.5*
 PT	40.6% *	+2.5	-5.5*	+0.8	+12.9*	-0.2	+13.1*	-8.4*
 RO	60.3% *	+7.0*	-2.0	-0.2	+13.1*	+0.7	+12.9*	-
 SI	34.4% *	+5.3*	-4.8*	+3.1	-0.5	-5.3*	-2.8	+11.7*
 SK	32.9% *	-18.4*	+9.5*	+10.3*	+6.6*	+3.3	+4.1*	+0.0
 FI	58.3% *	-4.6*	-6.3*	+7.6*	+7.4*	+7.9*	+0.0	-11.2*
 SE	37.3% *	+0.7	-0.1	+1.9	+3.2	+6.3*	-17.3*	-7.1*
 UK	67.2% *	+15.5*	+0.4	-14.0*	-2.2	+12.0*	+2.3	-1.8
 IS	29.8% *	-7.6*	-6.7*	-6.1	-	-	-	-
 NO	47.0% *	-8.2*	+8.9*	-8.8*	-	-	-	-

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 4 - Base: all respondents (N=28100)

In the EU28 the overall level of trust in ADR is 52.0%. In the EU15 this trust level is higher (54.9%) and in the EU13 it is lower (41.2%). Compared to the EU28, a high level of trust in ADR is found in the West (63.4%), whereas lower levels are found in the South (40.2%), East (41.2%) and North (45.2%). The highest trust in ADR is found in the UK (67.2%), France (66.1%), Germany (65.7%) and Ireland (63.8%). Among EU28

countries, the lowest levels of trust in ADR are found in Lithuania (25.3%) and Hungary (28.6%). Furthermore, this level is low as well in Iceland (29.8%).

Between 2014 and 2016 trust in ADR has increased in the EU28 (+6.7pp) and EU15 (+8.9pp), whereas it has decreased in the EU13 (-1.5pp). An increase is also evident in the West (+15.7pp), whereas a decrease is found in the South (-2.7pp) and East (-1.5pp). Compared to the previous survey in 2014 this type of trust increased most sharply in Germany (+26.6pp) and decreased most prominently in Hungary (-19.2pp).

The largest positive reversal is observed in Germany, where trust in ADR increased between 2014 and 2016 by 26.6pp, whereas it decreased by 6.6pp between 2012 and 2014. The largest negative trend change is observed in Slovakia. Trust in ADR decreased between 2014 and 2016 by 18.4pp, whereas it increased by 9.5pp between 2012 and 2014.

Trust in ADR		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
Total	EU28	52.0%	+6.7*	+2.1*	-7.8*	+3.7*	+10.4*	-1.1*	-3.9*
 Gender	Male	53.8% *	+8.0*	+2.8*	-8.8*	+2.4*	+11.0*	-1.5*	-3.4*
	Female	50.4% *	+5.6*	+1.5*	-6.8*	+4.9*	+9.8*	-0.7	-4.4*
 Age groups	18-34	57.9% *	+9.5*	+0.7	-8.4*	+3.3*	+6.6*	+6.2*	-3.0*
	35-54	54.1% *	+7.4*	+4.9*	-9.7*	+2.6*	+13.2*	-4.6*	-2.6*
	55-64	50.3% *	+7.4*	+1.2	-5.9*	+2.1*	+12.8*	-5.8*	-4.1*
	65+	40.0% *	-1.1	+0.9	-5.6*	+4.8*	+11.9*	-3.8*	-6.5*
 Education	Low	43.1% *	-	-	-	-	-	-	-
	Medium	54.8% *	-	-	-	-	-	-	-
	High	51.0%	-	-	-	-	-	-	-
 Financial Situation	Very difficult	37.7% *	-6.0*	-	-	-	-	-	-
	Fairly difficult	49.5% *	+3.6*	-	-	-	-	-	-
	Fairly easy	56.5% *	+9.8*	-	-	-	-	-	-
	Very easy	49.2% *	+5.6*	-	-	-	-	-	-
	DK/NA	46.0% *	+9.9*	-	-	-	-	-	-
 Urbanisation	Rural area	51.3%	+5.2*	+0.7	-7.2*	+6.3*	+9.7*	-3.1*	-0.6
	Small town	54.0% *	+7.7*	+3.1*	-8.4*	+3.6*	+10.6*	+0.8	-7.5*
	Large town	50.4% *	+7.0*	+2.4*	-6.7*	+0.6	+10.7*	-1.4	-2.4*
 Employment status	Self employed	46.3% *	-6.6*	+21.1*	-16.6*	+3.1	+9.1*	-2.6	-3.6*
	Manager	58.6% *	+12.3*	+3.5*	-10.8*	+3.9*	+8.4*	-2.7*	-2.0
	Other white collar	61.8% *	+19.3*	+0.9	-10.3*	-	-	-2.6*	-4.9*
	Blue collar	48.7% *	-0.7	+3.8*	-9.2*	+3.8*	+10.8*	+0.8	-4.0*
	Student	52.6%	+4.5*	-2.9	-2.8	+0.6	+8.9*	+6.7*	-4.6*
	Unemployed	38.1% *	-9.2*	+4.1*	-8.5*	+4.0*	+16.9*	-4.4*	-3.3*
	Seeking a job	41.7% *	-6.1*	+0.9	-1.6	-	-	-	-
	Retired	41.1% *	-0.9	+1.7*	-6.1*	+4.9*	+10.6*	-4.2*	-4.5*

Rate of agreement with Q3, option 4 - Base: all respondents from the EU (N=26599)

Trust in ADR		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	52.0%	+6.7*
 Internet use	Daily	53.7% *	+7.8*
	Weekly	57.8% *	+11.7*
	Monthly	48.4%	+2.8
	Hardly ever	42.3% *	+1.0
	Never	34.1% *	-9.3*
 Languages	Only native	56.2% *	+9.7*
	Two	48.3% *	+3.6*
	Three	45.3% *	+2.4*
	Four or more	37.0% *	-6.7*
 Numerical skills	Low	58.0% *	+15.8*
	Medium	53.9% *	+8.1*
	High	49.5% *	+3.9*
 Consumer knowledge	High	55.3% *	+9.7*
	Low	49.0% *	+3.8*
 Confidence in online shopping	High	58.4% *	+8.4*
	Low	36.7% *	-2.4*
	DK/NA	30.2% *	-6.0*
 Confidence in cross-border online shopping	High	61.6% *	+10.3*
	Low	41.0% *	-2.4*
	DK/NA	31.1% *	-5.8*
 Online purchase behaviour	Online domestic	57.7% *	+11.1*
	Online cross-border	50.4% *	+4.4*
	Did not buy online	40.6% *	-3.7*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	39.9% *	-
	Somewhat vulnerable	44.9% *	-
	Not vulnerable	56.4% *	-
	DK/NA	23.1% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	38.2% *	-
	Somewhat vulnerable	41.7% *	-
	Not vulnerable	55.5% *	-
	DK/NA	34.1% *	-

Rate of agreement with Q3, option 4 - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher trust in ADR is observed in individuals who are employed in a white collar position (61.8%) or as a manager (58.6%), have high confidence in cross-border shopping (61.6%) and online shopping (58.4%), and who have low numerical skills (58.0%). The lowest levels of trust in ADR are observed in consumers who don't know their vulnerability in terms of socio-demographic factors (23.1%) and in terms of the complexity of offers, terms and conditions (34.1%), don't know their confidence in cross-border shopping (31.1%) and online shopping (34.1%) and and never use the Internet (34.1%).

6.2.2.Courts

Trust in courts									
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006	
 EU28	41.5%	+6.2*	0.0	-1.9*	+4.9*	+10.3*	-7.5*	-2.2*	
 EU15	44.4% *	+7.8*	0.0	-3.0*	+3.7*	+12.9*	-9.5*	-2.6*	
 EU13	30.5% *	+0.2	+0.0	+2.3*	+9.6*	+0.6	0.0	+3.9*	
 North	28.8% *	-3.3*	-0.7	+2.2	+6.8*	+10.4*	-18.9*	-0.8	
 South	29.7% *	-1.3	+2.9*	-0.4	-0.5	+11.2*	-10.3*	+0.9	
 East	30.6% *	+0.2	+0.1	+2.2*	+9.6*	+0.6	+0.0	+4.2*	
 West	53.3% *	+13.3*	-1.6*	-4.8*	+6.0*	+13.9*	-8.4*	-4.8*	
 BE	28.0% *	-15.0*	-1.8	+0.2	+14.6*	+9.7*	-21.2*	+1.2	
 BG	26.2% *	-1.6	-5.2*	+5.1*	+10.9*	+4.2*	+2.6	-	
 CZ	29.0% *	+1.9	-2.7	+1.8	+8.4*	-5.6*	+6.7*	+0.4	
 DK	43.6%	+2.5	-0.8	+0.9	+11.8*	+10.7*	-27.3*	+11.6*	
 DE	54.8% *	+19.4*	-1.1	-8.6*	+6.0*	+15.6*	-11.0*	-6.1*	
 EE	19.4% *	+2.2	+6.5*	-0.2	-3.5	+3.9	-8.3*	+1.6	
 IE	54.4% *	+7.0*	+3.3	+1.6	-3.6	+9.2*	+9.3*	-4.9*	
 EL	31.4% *	-9.0*	+1.1	+2.6	+3.4	+6.6*	-19.3*	-4.2	
 ES	30.9% *	+0.3	-0.2	-0.3	+7.0*	+10.0*	-8.9*	+5.9*	
 FR	57.3% *	+18.3*	-3.6	-8.0*	+15.9*	+8.0*	-1.6	-5.2*	
 HR	20.9% *	-2.8	-0.3	-	-	-	-	-	
 IT	28.7% *	-2.2	+6.6*	-1.8	-8.8*	+14.7*	-11.7*	+0.4	
 CY	26.9% *	-3.4	-11.5*	+10.0*	+13.4*	-1.0	-3.0	-21.6*	
 LV	18.9% *	-10.0*	-6.6*	+0.9	+20.3*	+1.1	-8.5*	+4.6*	
 LT	23.6% *	+1.3	-3.5	-0.1	+8.7*	+6.5*	-5.2*	-0.7	
 LU	51.2% *	-2.2	+3.0	+1.3	+13.2*	+4.2	+12.0*	-7.9*	
 HU	18.8% *	-8.7*	-0.6	+7.1*	+13.2*	-6.5*	-3.3*	+5.4*	
 MT	26.7% *	-0.8	+1.2	+6.7*	+2.7	+4.5	-2.0	-5.3*	
 NL	36.0% *	-4.9*	-2.2	-0.2	+9.3*	+7.2*	-13.3*	-2.7	
 AT	54.3% *	+11.7*	+5.4*	-8.5*	+7.9*	+6.9*	+4.1*	-8.0*	
 PL	27.3% *	-1.8	+4.5*	-0.6	+6.8*	+3.1	-3.8*	+6.3*	
 PT	28.8% *	+5.3*	-3.3	+4.1*	+10.0*	+2.2	-0.8	-8.7*	
 RO	50.7% *	+8.3*	-3.3	+4.8*	+14.3*	-0.5	+7.0*	-	
 SI	51.1% *	+37.3*	-12.5*	+16.5*	-4.8*	+2.3	-7.6*	+5.5*	
 SK	21.4% *	-8.6*	+5.3*	+2.5	+8.8*	+1.4	+0.2	-1.0	
 FI	30.6% *	-11.0*	+11.0*	-3.9	+9.0*	+10.9*	-7.5*	-6.5*	
 SE	19.2% *	-2.3	-7.3*	+6.4*	+2.7	+9.8*	-20.6*	-4.7*	
 UK	56.0% *	+11.1*	-1.5	+0.9	-5.9*	+21.5*	-10.8*	-3.7	
 IS	35.5% *	-2.7	+8.8*	-0.6	-	-	-	-	
 NO	39.2%	-8.4*	+8.4*	-1.7	-	-	-	-	

Rate of agreement ("Strongly agree" and "Agree") with Q3, option 5 - Base: all respondents (N=28100)

In the EU28 the overall level of trust in courts is 41.5%. In the EU15 this trust level is higher at 44.4% and in the EU13 it is lower than the EU28 average at 30.5%. Compared to the EU28, a high level is also found in the West (53.3%), whereas a low number is found in the North (28.8%), South (29.7%) and East (30.6%). The highest trust in courts is found in France (57.3%), the UK (56.0%) and Germany (54.8%). The lowest levels of trust in courts are found in Hungary (18.8%), Latvia (18.9%), Sweden (19.2%) and Estonia (19.4%).

Trust in courts has increased between 2014 and 2016 in the EU28 (+6.2pp) and EU15 (+7.8pp). A sharp increase is observed in the West (+13.3pp), whereas a decrease is found in the North (-3.3pp). Compared to the previous survey trust increased remarkably and most sharply in Slovenia (+37.3pp) and decreased most prominently in Belgium (-15.0pp).

The largest positive reversal is observed in Slovenia, where trust in courts increased between 2014 and 2016 by 37.3pp, whereas it decreased by 12.5pp between 2012 and 2014. The largest negative trend change is observed in Finland, where trust in courts decreased between 2014 and 2016 by 11.0pp, whereas it increased by 11.0pp between 2012 and 2014.

Trust in courts		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008	2008- 2006
Total	EU28	41.5%	+6.2*	0.0	-1.9*	+4.9*	+10.3*	-7.5*	-2.2*
	Gender								
	Male	43.4% *	+6.4*	+1.1	-3.5*	+4.7*	+10.4*	-7.1*	-2.6*
	Female	39.7% *	+6.0*	-1.0	-0.4	+5.0*	+10.2*	-7.9*	-1.8*
	Age groups								
	18-34	46.6% *	+6.2*	-0.2	+0.1	+5.6*	+6.8*	-4.0*	-0.6
	35-54	44.1% *	+8.1*	+0.5	-3.2*	+3.0*	+14.0*	-8.9*	-2.5*
	55-64	37.9% *	+5.8*	-1.0	-1.0	+5.5*	+9.8*	-10.2*	-1.3
	65+	32.6% *	+2.0*	+0.6	-3.0*	+4.7*	+11.1*	-8.8*	-4.3*
	Education								
	Low	34.0% *	-	-	-	-	-	-	-
	Medium	45.7% *	-	-	-	-	-	-	-
	High	37.2% *	-	-	-	-	-	-	-
	Financial Situation								
	Very difficult	30.2% *	-3.3*	-	-	-	-	-	-
	Fairly difficult	38.0% *	+2.5*	-	-	-	-	-	-
	Fairly easy	44.8% *	+8.9*	-	-	-	-	-	-
	Very easy	43.2%	+6.7*	-	-	-	-	-	-
	DK/NA	35.5% *	+4.4	-	-	-	-	-	-
	Urbanisation								
	Rural area	42.1%	+6.9*	-1.9*	-2.2*	+5.9*	+11.6*	-7.3*	-2.6*
	Small town	43.4% *	+7.2*	+1.2	-1.9*	+5.2*	+10.4*	-8.0*	-2.2*
	Large town	38.3% *	+4.0*	+0.2	-1.2	+3.2*	+8.7*	-7.1*	-1.6
	Employment status								
	Self employed	37.3% *	-1.4	+6.2	-10.4*	+7.6*	+4.4	-4.1	-0.1
	Manager	48.2% *	+13.6*	-0.6	-5.9*	+7.5*	+12.1*	-9.0*	-6.7*
	Other white collar	49.2% *	+15.1*	-1.3	-1.1	-	-	-10.3*	-0.2
	Blue collar	41.2%	+2.1*	+0.9	-2.1*	+3.7*	+11.6*	-5.8*	-2.7*
	Student	37.8% *	+1.7	-4.6*	-1.1	+8.2*	+5.7*	-2.0	-1.6
	Unemployed	33.8% *	-3.9*	+3.3*	-2.5	+3.1*	+15.8*	-10.5*	-1.4
	Seeking a job	33.2% *	-9.5*	+4.3*	+2.1	-	-	-	-
	Retired	30.5% *	-0.3	-0.1	-1.9*	+4.5*	+9.3*	-7.8*	-2.2*

Rate of agreement with Q3, option 5 - Base: all respondents from the EU (N=26599)

Trust in courts		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	41.5%	+6.2*
 Internet use	Daily	40.8%	+5.1*
	Weekly	53.4% *	+15.3*
	Monthly	49.8% *	+15.8*
	Hardly ever	38.4%	+3.7
	Never	24.2% *	-8.3*
 Languages	Only native	44.8% *	+7.8*
	Two	40.4%	+4.9*
	Three	31.9% *	+1.2
	Four or more	25.8% *	-2.6
 Numerical skills	Low	52.4% *	+19.0*
	Medium	43.4% *	+6.5*
	High	37.7% *	+3.0*
 Consumer knowledge	High	48.9% *	+13.3*
	Low	34.4% *	-0.7
 Confidence in online shopping	High	45.7% *	+6.8*
	Low	32.9% *	+2.2*
	DK/NA	20.8% *	-6.7*
 Confidence in cross-border online shopping	High	47.8% *	+8.2*
	Low	35.5% *	+0.9
	DK/NA	22.6% *	-4.5*
 Online purchase behaviour	Online domestic	45.1% *	+8.6*
	Online cross-border	42.9%	+6.5*
	Did not buy online	33.8% *	-1.2
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	31.9% *	-
	Somewhat vulnerable	36.4% *	-
	Not vulnerable	44.8% *	-
	DK/NA	25.6% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	28.9% *	-
	Somewhat vulnerable	32.2% *	-
	Not vulnerable	44.6% *	-
	DK/NA	28.5% *	-

Rate of agreement with Q3, option 5 - Base: Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, higher trust in courts is observed in weekly (53.4%) and monthly Internet users (49.8%) as well as individuals who have low numerical skills (52.4%), are employed in white collar jobs (49.2%) and have high consumer knowledge (48.9%). The lowest levels of trust in courts are found in consumers who don't know their confidence in online shopping (20.8%) and cross-border shopping (22.6%) as well as those who never use the Internet (24.2%), don't know their vulnerability in terms of the complexity of offers, terms and conditions (25.6%) and speak four or more languages (25.8%).

7. TRUST IN PRODUCT SAFETY

This chapter discusses consumers' perceptions and trust in product safety, which is considered a key driver of consumer confidence. Since 2013, the European Commission has introduced a range of legislative proposals and other measures aiming to improve product safety and traceability within the EU28 single market.

Trust in product safety							
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008
 EU28	78.0%	+9.4*	+1.2*	-0.6	-1.4*	+6.8*	-2.8*
 EU15	80.1% *	+10.5*	+1.1*	-1.1*	-2.0*	+5.8*	-0.8
 EU13	70.2% *	+5.1*	+1.8*	+1.4*	+1.2	+10.7*	-10.4*
 North	73.8% *	-0.2	+1.7	-4.6*	+3.4*	-0.3	-5.8*
 South	59.0% *	+0.7	-3.1*	+0.8	-6.7*	+11.0*	-2.2*
 East	70.3% *	+5.2*	+1.8*	+1.4*	+1.2	+10.8*	-10.4*
 West	91.6% *	+16.5*	+3.3*	-1.8*	+0.2	+3.6*	+0.2
 BE	74.6% *	-5.6*	+6.9*	+2.0	+4.3*	+4.7*	-18.8*
 BG	53.3% *	+1.8	-16.9*	+6.8*	+9.8*	+11.4*	-8.8*
 CZ	79.9%	+0.7	+4.3*	-1.5	+1.1	+13.1*	-13.7*
 DK	75.9%	+1.5	+0.7	-2.3	+12.1*	-1.5	-9.1*
 DE	92.6% *	+19.4*	+8.9*	-2.5	-5.1*	+9.4*	+3.2
 EE	71.1% *	-5.8*	+11.6*	+2.5	+1.9	-4.6	-6.8*
 IE	93.7% *	+12.7*	-2.8	-2.7	+0.4	+3.9*	+11.9*
 EL	53.7% *	+0.2	+10.8*	-3.9	-7.7*	+9.1*	-7.9*
 ES	59.5% *	-4.2	-3.9	+4.4*	-7.3*	+9.0*	-8.6*
 FR	93.5% *	+28.6*	+2.1	-1.9	+2.1	-2.0	-3.6
 HR	62.4% *	+1.7	-0.2	-	-	-	-
 IT	59.2% *	+4.3	-4.7*	-2.2	-6.2*	+13.1*	+4.4*
 CY	54.9% *	-5.7	+3.2	+0.9	-6.7*	+8.3*	-6.7*
 LV	64.4% *	+0.7	-1.8	+4.8*	+1.9	+7.9*	-10.6*
 LT	63.9% *	-2.4	+6.6*	+5.9*	+10.1*	+1.8	-15.5*
 LU	89.0% *	+8.5*	+0.9	+8.4*	-14.1*	+4.3	+0.5
 HU	76.9%	+4.4*	+1.2	+3.5	-1.3	+1.9	+1.7
 MT	61.1% *	-5.7	-6.1*	-0.2	+2.0	+13.0*	-19.3*
 NL	78.8%	-3.0	-4.3*	+2.5	+5.7*	+8.3*	+14.3*
 AT	92.5% *	+11.3*	+6.1*	+1.8	-8.5*	+8.2*	+11.7*
 PL	79.1%	+8.0*	+5.7*	+0.4	-2.2	+16.4*	-19.0*
 PT	61.4% *	+1.7	-4.6*	+7.7*	-8.4*	+9.8*	-2.3
 RO	56.5% *	+6.6*	+3.1	+0.7	+7.9*	+7.1*	-3.5
 SI	59.9% *	+0.6	-10.3*	+4.2*	-7.4*	+4.3*	-10.8*
 SK	67.2% *	+8.4*	-6.2*	+1.3	-12.2*	+9.5*	+4.9*
 FI	80.9% *	-8.3*	-0.5	-0.2	-2.4	+2.4	-4.2*
 SE	68.5% *	+3.3	+3.6	-8.5*	+1.6	-1.1	-4.8*
 UK	94.4% *	+10.6*	-1.0	-3.3*	+2.8	-1.0	-1.1
 IS	69.6% *	+0.1	+3.4	+2.7	-	-	-
 NO	84.4% *	+1.6	+0.9	+0.1	-	-	-

Average proportion of agreement ("Strongly agree" and "Agree") with Q4¹⁸, options 1 and 2 - Base: all respondents (N=28100)

In the EU28 the general level of trust in product safety is 78.0%. In the EU15 this trust level is 80.1% and in the EU13 it is 70.2%. Compared to the EU28, this level of trust is

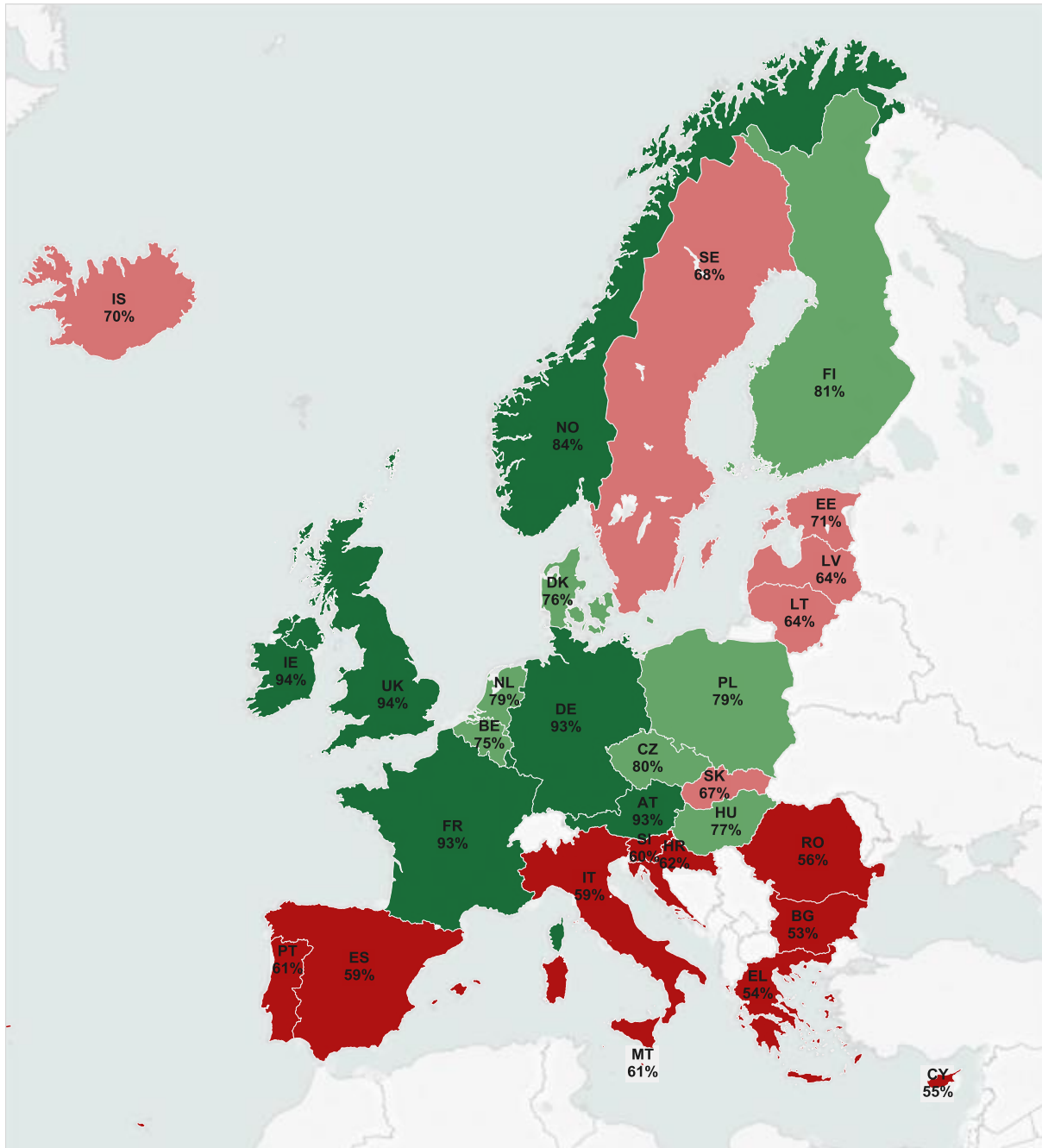
¹⁸ Q4. Thinking about all non-food products currently on the market in (our country), do you think that...?

How strongly do you agree or disagree with each of the following statements. In (our country) ...

1. Essentially all non-food products are safe
2. A small number of non-food products are unsafe

higher in the West (91.6%) and lower in the South (59.0%), East (70.3%) and North (73.8%).

Trust in product safety



The average proportion of agreement ("agree" and "strongly agree") with Q4, options 1 and 2; N=28100



In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

The highest trust in product safety is found in the UK (94.4%) and Ireland (93.7%) as well as France (93.5%), Germany (92.6%) and Austria (92.5%). The lowest levels of trust in product safety are found in Bulgaria (53.3%), Greece (53.7%) and Cyprus (54.9%).

Between 2014 and 2016 trust in product safety has increased in the EU28 (+9.4pp), EU15 (+10.5pp) and EU13 (+5.1pp). It has also increased in the West (+16.5pp) and East (+5.2pp). Compared to the previous survey, trust in product safety increased most in France (+28.6pp) and decreased most in Finland (-8.3pp).

The largest positive reversal is observed in Slovakia. Trust in product safety increased between 2014 and 2016 by 8.4pp, whereas it decreased by 6.2pp between 2012 and 2014. The largest negative reversal is observed in Estonia, where trust in product safety decreased between 2014 and 2016 by 5.8pp, whereas it increased by 11.6pp between 2012 and 2014.

Trust in product safety		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	2010- 2009	2009- 2008
Total	EU28	78.0%	+9.4*	+1.2*	-0.6	-1.4*	+6.8*	-2.8*
 Gender	Male	79.6% *	+8.0*	+0.7	-1.2*	+1.2	+5.9*	-1.8*
	Female	76.6% *	+10.8*	+1.7*	0	-3.7*	+7.8*	-3.7*
 Age groups	18-34	81.8% *	+9.7*	+0.5	+0.3	-1.3	+3.2*	+1.9*
	35-54	79.0% *	+8.9*	+1.0	+0.2	-2.0*	+8.5*	-3.4*
	55-64	78.3%	+12.9*	+2.3*	-2.7*	-0.4	+7.7*	-4.2*
	65+	68.8% *	+4.5*	+1.5	-2.2*	-1.3	+8.7*	-7.3*
 Education	Low	66.8% *	-	-	-	-	-	-
	Medium	80.6% *	-	-	-	-	-	-
	High	78.2%	-	-	-	-	-	-
 Financial Situation	Very difficult	58.6% *	+1.2	-	-	-	-	-
	Fairly difficult	72.6% *	+7.2*	-	-	-	-	-
	Fairly easy	82.6% *	+7.9*	-	-	-	-	-
	Very easy	84.4% *	+6.8*	-	-	-	-	-
	DK/NA	69.3% *	+4.7	-	-	-	-	-
 Urbanisation	Rural area	74.6% *	+6.4*	+1.8*	-0.2	-1.5*	+7.7*	-6.6*
	Small town	79.7% *	+11.8*	+1.1	-1.3	-1.7*	+7.2*	-1.6*
	Large town	79.4% *	+9.2*	+1.0	-0.1	-0.8	+6.0*	-0.3
 Employment status	Self employed	70.2% *	+0.9	+0.6	-3.5	+2.3	+10.8*	-6.8*
	Manager	85.4% *	+9.3*	+1.2	-1.0	+4.0*	-0.9	+5.5*
	Other white collar	85.5% *	+12.9*	+2.3*	-0.7	-	-	+0.6
	Blue collar	76.1% *	+6.8*	+2.1*	-1.4	-0.8	+6.2*	-1.7
	Student	75.3% *	+3.1	+1.2	+0.5	-3.3*	+5.1*	+1.6
	Unemployed	72.2% *	+10.0*	-1.3	+2.7	-4.8*	+10.8*	-7.9*
	Seeking a job	68.2% *	+3.2	-4.7*	+7.0*	-	-	-
	Retired	69.4% *	+5.0*	+2.1*	-3.0*	+0.2	+8.8*	-8.4*

Average proportion of agreement with Q4, options 1 and 2 - Base: all respondents from the EU (N=26599)

Trust in product safety		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	78.0%	+9.4*
	Daily	79.1% *	+7.2*
	Weekly	83.9% *	+13.8*
	Monthly	76.9%	+11.0*
	Hardly ever	71.1% *	+6.5*
	Never	62.2% *	+4.7*
	Only native	81.3% *	+14.1*
	Two	75.1% *	+6.4*
	Three	71.2% *	-1.0
	Four or more	69.3% *	-3.3*
	Low	78.9%	+18.5*
	Medium	73.2% *	+6.8*
	High	80.4% *	+8.3*
	High	80.8% *	+11.5*
	Low	75.4% *	+7.2*
	High	83.2% *	+7.9*
	Low	65.9% *	+7.3*
	DK/NA	59.1% *	+0.5
	High	85.4% *	+10.3*
	Low	69.1% *	+4.2*
	DK/NA	63.4% *	-1.6
	Online domestic	84.9% *	+9.6*
	Online cross-border	79.0%	+3.2*
	Did not buy online	65.9% *	+1.5
	Very vulnerable	60.7% *	-
	Somewhat vulnerable	68.8% *	-
	Not vulnerable	83.9% *	-
	DK/NA	52.9% *	-
	Very vulnerable	60.1% *	-
	Somewhat vulnerable	67.5% *	-
	Not vulnerable	82.0% *	-
	DK/NA	57.3% *	-

Average proportion of agreement with Q4, options 1 and 2 - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher trust in product safety is observed in individuals who are employed in other white collar positions (85.5%) or as managers (85.4%), have high confidence in cross-border online shopping (85.4%), shop online domestically (84.9%) and have a very easy financial situation (84.4%). The lowest levels of trust in product safety are observed in consumers who don't know their vulnerability in terms of socio-demographic factors (52.9%) and complexity of offers, terms and conditions (57.3%), those who are in a very difficult financial situation (58.6%) as well as those who don't know their confidence in online shopping (59.1%). Furthermore, low trust in product safety is found in consumers who report being very vulnerable in terms of the complexity of offers, terms and conditions (60.1%).

8. TRUST IN ENVIRONMENTAL CLAIMS

This chapter discussed results from the consumer survey when it comes to consumer trust in environmental claims. It is broken down into two parts, focusing on the perceived reliability of environmental claims and on their perceived impact on consumers' purchasing decisions.

8.1. Reliability of environmental claims

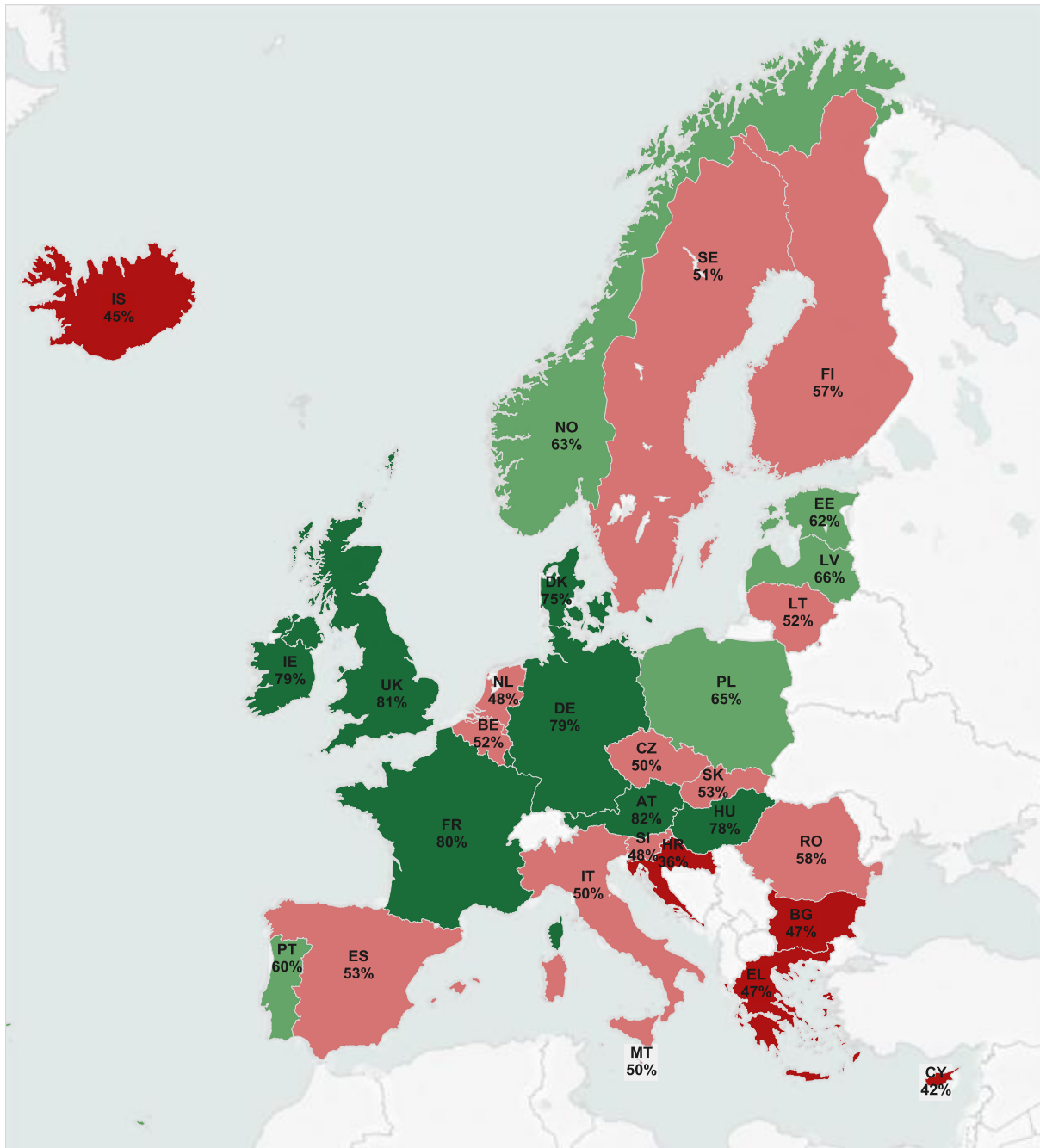
Trust in environmental claims			
Region/ Country		2016 (* = sig diff EU28)	2016- 2014
	EU28	65.8%	+12.2*
	EU15	67.6% *	+14.1*
	EU13	59.2% *	+4.9*
	North	59.3% *	+0.2
	South	51.5% *	+1.4
	East	59.4% *	+5.1*
	West	76.6% *	+21.8*
	BE	51.8% *	-8.8*
	BG	46.7% *	+3.1
	CZ	49.9% *	+2.9
	DK	75.1% *	+2.9
	DE	79.3% *	+37.7*
	EE	62.0% *	+2.5
	IE	79.3% *	+10.4*
	EL	46.7% *	+3.9
	ES	53.4% *	+0.4
	FR	79.7% *	+22.3*
	HR	36.1% *	-3.6
	IT	49.8% *	+2.2
	CY	41.6% *	-8.8*
	LV	66.1%	+7.5*
	LT	51.8% *	-4.2
	LU	78.2% *	+3.6
	HU	77.7% *	+12.9*
	MT	49.8% *	-7.2*
	NL	48.3% *	-2.5
	AT	82.5% *	+20.9*
	PL	64.6%	+4.4*
	PT	59.7% *	-0.6
	RO	58.0% *	+8.9*
	SI	48.3% *	-0.9
	SK	53.2% *	+1.8
	FI	57.4% *	-6.1*
	SE	51.2% *	+2.2
	UK	80.7% *	+13.0*
	IS	45.5% *	-5.9
	NO	63.1%	+0.8

Average proportion of agreement ("Strongly agree" and "Agree") with Q3¹⁹, option 6 - Base: all respondents (N=28100)

¹⁹ Q3. How strongly do you agree or disagree with each of the following statements. In (our country) ...
 -Strongly agree -Agree - Disagree -Strongly disagree - DK/NA
 Q3.6 Most environmental claims about goods or services are reliable

In the EU28 the overall level of trust in the reliability of environmental claims is 65.8%. In the EU15 this trust level is 67.6%, whereas in the EU13 it is 59.2%. Compared to the EU28, this level is higher in the West (76.6%), whereas it is lower in the South (51.5%), North (59.3%) and East (59.4%).

Trust in environmental claims



The average proportion of agreement ("agree" and "strongly agree") with Q3, option 6; N=28100



In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

The highest level of trust in environmental claims is found in Austria (82.5%), the UK (80.7%) and France (79.7%), whereas the lowest levels are found in Croatia (36.1%) and Cyprus (41.6%). Additionally, this level is low in Iceland as well (45.5%).

Between 2014 and 2016 trust in the reliability of environmental claims has increased in the EU28 (+12.2pp), EU15 (+14.1pp) and EU13 (+4.9pp). An increase is also observed in the West (+21.8pp) and East (+5.1pp). Compared to the survey in 2014 this type of trust increased most prominently in Germany (+37.7pp) and decreased most strongly in Cyprus (-8.8pp).

Trust in environmental claims		2016 (* = sig diff EU28)	2016-2014
Total	EU28	65.8%	+12.2*
 Gender	Male	67.2% *	+12.1*
	Female	64.5% *	+12.3*
 Age groups	18-34	71.5% *	+12.7*
	35-54	66.5%	+11.8*
	55-64	64.8%	+14.2*
	65+	56.4% *	+8.3*
 Education	Low	55.2% *	-
	Medium	69.1% *	-
	High	64.6% *	-
 Financial Situation	Very difficult	49.1% *	+1.9
	Fairly difficult	61.7% *	+8.5*
	Fairly easy	70.8% *	+14.0*
	Very easy	66.6%	+10.4*
	DK/NA	55.9% *	+8.6*
 Urbanisation	Rural area	64.5% *	+10.8*
	Small town	66.2%	+12.6*
	Large town	67.2% *	+13.4*
 Employment status	Self employed	59.6% *	+0.7
	Manager	70.9% *	+14.2*
	Other white collar	74.2% *	+20.0*
	Blue collar	61.8% *	+3.7*
	Student	63.7%	+10.3*
	Unemployed	61.3% *	+8.4*
	Seeking a job	52.4% *	-1.5
	Retired	56.9% *	+8.4*

Average proportion of agreement ("Strongly agree" and "Agree") with Q3, option 6 - Base: all respondents from the EU (N=26599)

Trust in environmental claims		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	65.8%	+12.2*
 Internet use	Daily	67.6% *	+12.2*
	Weekly	70.9% *	+15.8*
	Monthly	58.8% *	+4.0
	Hardly ever	56.6% *	+7.3*
	Never	49.4% *	+2.0
 Languages	Only native	70.0% *	+15.5*
	Two	63.5% *	+10.9*
	Three	54.9% *	+1.5
	Four or more	50.3% *	-2.2
 Numerical skills	Low	68.2% *	+17.6*
	Medium	64.4% *	+10.6*
	High	66.0% *	+11.8*
 Consumer knowledge	High	67.1% *	+13.7*
	Low	64.6% *	+10.7*
 Confidence in online shopping	High	73.0% *	+12.6*
	Low	47.7% *	+5.1*
	DK/NA	44.9% *	-1.1
 Confidence in cross-border online shopping	High	76.5% *	+14.5*
	Low	52.1% *	+2.9*
	DK/NA	48.1% *	+0.5
 Online purchase behaviour	Online domestic	71.7% *	+12.9*
	Online cross-border	63.7% *	+5.6*
	Did not buy online	55.0% *	+5.2*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	50.9% *	-
	Somewhat vulnerable	54.4% *	-
	Not vulnerable	71.9% *	-
	DK/NA	40.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	49.1% *	-
	Somewhat vulnerable	53.7% *	-
	Not vulnerable	69.9% *	-
	DK/NA	49.0% *	-

Average proportion of agreement ("Strongly agree" and "Agree") with Q3, option 6 - Base: all respondents from the EU (N=26599)

Different levels of trust in the reliability of environmental claims are found in individuals with certain socio-demographic and other characteristics. The highest trust is observed in consumers who have high confidence in cross-border shopping (76.5%) and online shopping (73.0%) as well as those are employed in a white collar position (74.2%). Additionally, this type of trust is high in individuals who report not being vulnerable in terms of socio-demographic factors (71.9%) and in those who shop online domestically (71.7%). The lowest levels of trust in the reliability of environmental claims are found in consumers who don't know their vulnerability in terms of socio-demographic factors (40.0%) and the complexity of offers, terms and conditions (49.0%). It is also low in those who don't know their confidence in online shopping (44.9%), have low confidence in online shopping (47.7%) and don't know their confidence in cross-border online shopping (48.1%).

8.2.The impact of environmental claims on purchasing decisions

Influence of environmental impacts						
Region/ Country	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2011- 2010	
 EU28	49.9%	-6.0*	+14.6*	+11.8*	-3.3*	
 EU15	47.4% *	-8.6*	+15.2*	+11.3*	-5.0*	
 EU13	59.1% *	+3.7*	+12.5*	+13.9*	+2.9*	
 North	52.5% *	+0.6	+4.9*	+9.6*	-4.6*	
 South	47.7% *	-11.1*	+17.5*	+13.3*	-9.7*	
 East	59.4% *	+3.9*	+12.7*	+13.9*	+3.0*	
 West	46.8% *	-8.0*	+14.6*	+10.3*	-2.6*	
 BE	58.7% *	-2.8	+16.2*	+9.9*	-11.0*	
 BG	40.6% *	-6.9*	+12.0*	+15.7*	+2.5	
 CZ	52.7%	+2.0	+11.1*	+16.8*	-5.9*	
 DK	47.4%	-0.6	+3.5	+8.5*	-7.6*	
 DE	47.9%	-6.7*	+16.5*	+8.7*	+1.6	
 EE	37.2% *	+2.5	+9.1*	+4.5*	+4.3*	
 IE	49.0%	-5.4*	+8.4*	+9.2*	+2.8	
 EL	44.9% *	-20.8*	+9.0*	+8.3*	-8.2*	
 ES	46.9%	-12.6*	+26.7*	+9.9*	-9.7*	
 FR	40.4% *	-18.9*	+14.2*	+10.9*	-5.4*	
 HR	61.3% *	-5.7*	+18.9*	-	-	
 IT	48.5%	-11.6*	+15.5*	+15.7*	-8.6*	
 CY	24.9% *	-15.2*	-6.2*	+11.4*	-2.2	
 LV	53.9% *	+6.6*	+9.6*	+11.5*	+2.6	
 LT	31.0% *	+2.8	+0.6	+9.0*	+1.4	
 LU	48.4%	-21.7*	+22.2*	+10.4*	+1.3	
 HU	65.5% *	+7.9*	+9.4*	+6.3*	-1.8	
 MT	48.6%	+2.8	-0.4	+16.1*	-17.3*	
 NL	55.2% *	-3.6	+10.7*	+7.5*	+0.8	
 AT	49.0%	-13.8*	+13.5*	+15.4*	-7.7*	
 PL	62.0% *	+5.3*	+11.9*	+15.5*	+0.8	
 PT	51.9%	+8.5*	-1.6	+19.7*	-15.8*	
 RO	70.6% *	+5.3*	+21.1*	+12.6*	+16.6*	
 SI	61.2% *	+11.8*	+3.4	+7.7*	-8.7*	
 SK	48.9%	+4.1	+2.8	+17.6*	-3.6	
 FI	57.6% *	+11.0*	+8.9*	+4.2	-3.4	
 SE	52.5%	-4.6*	+3.5	+13.3*	-3.5	
 UK	47.0%	-0.1	+13.9*	+11.9*	-4.3*	
 IS	47.5%	+0.7	+6.7*	+11.9*	-	
 NO	53.2% *	-6.1*	+23.1*	+10.9*	-	

Proportion of agreement with Q5²⁰, options 1, 2 and 3 - Base: all respondents (N=28100)

²⁰ Q5. Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services also influence your choice?

1. Yes, for all or most goods or services you bought
2. Yes, but only for some

In the EU28 49.9% of consumers report that claims about the environmental impact of goods and services influenced their purchasing decisions. In the EU15 this proportion is lower compared to the EU28 average (47.4%), while it is higher in the EU13 (59.1%). Compared to the EU28, higher levels are found in the East (59.4%) and North (52.5%), whereas lower levels are observed in the West (46.8%) and South (47.7%). The highest proportion of consumers who report that environmental claims impact their purchasing decisions is found in Romania (70.6%), Hungary (65.5%) and Poland (62.0%). The lowest is observed for Cyprus (24.9%), Lithuania (31.0%) and Estonia (37.2%).

Consumers' perception of the impact of environmental claims on purchasing decisions decreased between 2014 and 2016 in the EU28 (-6.0pp) and EU15 (-8.6pp). In contrast, it increased in the EU13 (+3.7pp). Furthermore, this level increased in the East (+3.9pp) and decreased in the South (-11.1pp) and West (-8.0pp). Compared to the survey in 2014 the perceived impact of environmental claims on purchasing decisions increased most sharply in Slovenia (+11.8pp) and decreased most prominently in Luxembourg (-21.7pp).

No statistically significant positive trends were observed. The largest negative reversal is observed in Luxembourg, where the perceived impact of environmental claims on purchasing decisions decreased between 2014 and 2016 by 21.7pp, whereas it increased by 22.2pp between 2012 and 2014.

Influence of environmental impacts		2016 (* = sig diff EU28)	2016-2014	2014-2012	2012-2011	2011-2010
Total	EU28	49.9%	-6.0*	+14.6*	+11.8*	-3.3*
 Gender	Male	47.4% *	-4.1*	+13.9*	+11.0*	-3.1*
	Female	52.1% *	-7.8*	+15.2*	+12.6*	-3.6*
 Age groups	18-34	48.2% *	-6.9*	+13.7*	+13.7*	-3.8*
	35-54	53.9% *	-4.7*	+13.2*	+11.6*	-2.5*
	55-64	47.1% *	-11.5*	+14.9*	+12.5*	-4.0*
	65+	47.6% *	-2.7*	+17.3*	+10.1*	-3.6*
 Education	Low	42.0% *	-	-	-	-
	Medium	48.7% *	-	-	-	-
	High	55.4% *	-	-	-	-
 Financial Situation	Very difficult	48.5%	-4.1*	-	-	-
	Fairly difficult	47.4% *	-10.5*	-	-	-
	Fairly easy	50.1%	-6.0*	-	-	-
	Very easy	56.6% *	+0.8	-	-	-
	DK/NA	42.4% *	-3.8	-	-	-
 Urbanisation	Rural area	49.2%	-6.8*	+15.3*	+10.9*	-1.3
	Small town	49.9%	-5.2*	+14.1*	+12.1*	-3.7*
	Large town	50.6%	-6.5*	+14.2*	+12.7*	-4.7*
 Employment status	Self employed	51.4%	-8.8*	+11.8*	+15.5*	-7.4*
	Manager	58.4% *	+3.4*	+10.6*	+10.8*	-3.5*
	Other white collar	49.1%	-13.4*	+13.1*	+13.0*	-
	Blue collar	50.3%	-4.4*	+15.8*	+12.7*	+3.4*
	Student	46.6% *	-9.5*	+16.8*	+8.6*	-5.8*
	Unemployed	49.2%	-7.9*	+14.6*	+14.6*	-3.0*
	Seeking a job	50.0%	-4.1*	+15.6*	+10.9*	-
	Retired	49.0%	-2.4*	+15.2*	+11.0*	-3.9*

Proportion of agreement with Q5²¹, options 1, 2 and 3 - Base: all respondents from the EU (N=26599)

Influence of environmental impacts		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	49.9%	-6.0*
	Daily	48.7% *	-8.7*
	Weekly	55.8% *	-3.2*
	Monthly	60.6% *	+4.9
	Hardly ever	54.7% *	-0.2
	Never	42.9% *	-5.9*
	Only native	47.1% *	-4.7*
	Two	51.5% *	-7.7*
	Three	57.6% *	-3.2*
	Four or more	59.2% *	-3.3*
	Low	53.5% *	+2.3
	Medium	46.7% *	-7.8*
	High	50.6%	-7.3*
	High	53.8% *	-1.2
	Low	46.1% *	-10.4*
	High	50.5%	-7.6*
	Low	49.2%	-6.2*
	DK/NA	43.8% *	-0.9
	High	49.4%	-10.2*
	Low	51.4% *	-4.3*
	DK/NA	47.2% *	-0.5
	Online domestic	49.3%	-8.2*
	Online cross-border	60.7% *	+1.9
	Did not buy online	51.4% *	-6.7*
	Very vulnerable	55.2% *	-
	Somewhat vulnerable	58.0% *	-
	Not vulnerable	46.6% *	-
	DK/NA	36.9% *	-
	Very vulnerable	59.1% *	-
	Somewhat vulnerable	58.1% *	-
	Not vulnerable	47.6% *	-
	DK/NA	46.2%	-

Proportion of agreement with Q5²², options 1, 2 and 3 - Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, higher impact of environmental claims on purchasing decisions is observed in consumers who are involved in cross-border online shopping (60.7%), use the Internet monthly (60.6%), know four or more languages (59.2%), and report being very vulnerable in terms of the complexity of offers, terms and conditions (59.1%). In addition, the purchasing decisions of

²¹ Q5. Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services also influence your choice?

1. Yes, for all or most goods or services you bought
2. Yes, but only for some
3. Yes, but only for one or two

²² Q5. Considering everything you have bought during the last two weeks, did the environmental impact of any goods or services also influence your choice?

1. Yes, for all or most goods or services you bought
2. Yes, but only for some
3. Yes, but only for one or two

managers (58.4%) are reported to be more impacted by environmental claims. The lowest levels of impact of environmental claims on purchasing decisions are found in consumers who don't know their vulnerability in terms of socio-demographic factors (36.9%), have a low level of education (42.0%), don't know their financial situation (42.4%), never use the Internet (42.9%) and don't know their confidence in online shopping (43.8%).

9. CONSUMER CONFIDENCE IN ONLINE PURCHASES

Low consumer confidence in online transactions is considered a significant barrier to the continued growth of online purchases within the Digital Single Market. This chapter reports findings on consumers' overall confidence in domestic and cross-border online purchases.

9.1.1. Domestic online purchases

Confidence in domestic online shopping				
Region/ Country		2016 (* = sig diff EU28)	2016- 2014	2014- 2012
	EU28	72.4%	+12.4*	+2.0*
	EU15	75.2% *	+13.1*	+2.6*
	EU13	61.7% *	+9.5*	+0.2
	North	78.5% *	+7.2*	+1.9
	South	58.0% *	+10.4*	+3.6*
	East	61.9% *	+9.6*	+0.1
	West	83.8% *	+15.0*	+2.1*
	BE	74.3%	+11.9*	+7.8*
	BG	44.9% *	+14.8*	-10.6*
	CZ	73.6%	+6.7*	+0.2
	DK	83.8% *	+5.6*	+0.1
	DE	84.5% *	+20.4*	-0.4
	EE	57.9% *	+5.1*	+16.0*
	IE	84.6% *	+11.3*	-0.5
	EL	49.0% *	+3.5	+9.3*
	ES	61.0% *	+6.7*	+2.7
	FR	81.8% *	+16.1*	-0.1
	HR	47.2% *	+17.2*	+0.7
	IT	60.6% *	+16.0*	+4.1
	CY	43.2% *	-1.5	+9.6*
	LV	50.2% *	+6.3*	+1.3
	LT	46.6% *	+2.3	+0.5
	LU	82.4% *	+11.0*	+2.9
	HU	62.4% *	+15.0*	+1.6
	MT	52.2% *	+7.0*	+9.2*
	NL	80.1% *	+9.9*	+4.4*
	AT	84.0% *	+16.1*	+7.1*
	PL	67.3% *	+9.3*	-3.3
	PT	40.8% *	+2.0	-1.8
	RO	57.3% *	+7.1*	+9.0*
	SI	61.5% *	+11.9*	-5.4*
	SK	64.3% *	+8.0*	-1.7
	FI	70.2%	+6.4*	-0.3
	SE	80.1% *	+8.6*	+4.2*
	UK	87.6% *	+8.8*	+5.0*
	IS	78.5% *	+6.9*	+9.0*
	NO	87.2% *	+7.9*	+5.2*

Average proportion of agreement ("Strongly agree" and "Agree") with Q17²³, option 1 - Base: all respondents (N=28100)

²³ Q17. How strongly do you agree or disagree with each of the following statements.

-Strongly agree -Agree - Disagree -Strongly disagree - DK/NA

Q17.1. You feel confident purchasing goods or services via the Internet from retailers or service providers in (our country)

In the EU28 the confidence in domestic online purchases is 72.4%. In the EU15 this level is 75.2% and in the EU13 it is 61.7%. Compared to the EU28, this level is higher in the West (83.8%) and North (78.5%), whereas it is lower in the East (61.9%) and South (58.0%). In the EU28, the highest levels of confidence in domestic online purchases are found in the UK (87.6%) and Ireland (84.6%). Furthermore, the level is also high in Norway (87.2%). The lowest levels of confidence in domestic online purchases are found in Portugal (40.8%), Cyprus (43.2%) and Bulgaria (44.9%).

The degree of confidence in domestic online purchases has increased between 2014 and 2016 in the EU28 (+12.4pp), EU15 (+13.1pp) and EU13 (+9.5pp). The level has also increased in the West (+15.0pp), South (+10.4pp), East (+9.6pp) and North (+7.2pp). Compared to the survey in 2014 the level of confidence in domestic online purchases increased most sharply in Germany (+20.4pp). No statistically significant decrease is observed in the studied countries.

The largest positive reversal is observed in Bulgaria, where confidence in domestic online purchases increased by 14.8pp between 2014 and 2016, whereas it decreased by 10.6pp between 2012 and 2014. No statistically significant negative trends changes were observed.

Confidence in domestic online shopping		2016 (* = sig diff EU28)	2016-2014	2014-2012
Total	EU28	72.4%	+12.4*	+2.0*
 Gender	Male	75.6% *	+11.2*	+1.2
	Female	69.5% *	+13.5*	+2.9*
 Age groups	18-34	85.9% *	+6.7*	+1.8*
	35-54	78.8% *	+12.0*	+2.0*
	55-64	66.8% *	+16.4*	+2.0*
	65+	43.4% *	+10.4*	+1.4
 Education	Low	46.0% *	-	-
	Medium	74.1% *	-	-
	High	80.2% *	-	-
 Financial Situation	Very difficult	43.4% *	+1.3	-
	Fairly difficult	66.2% *	+9.7*	-
	Fairly easy	79.0% *	+9.9*	-
	Very easy	79.6% *	+8.9*	-
	DK/NA	53.4% *	+1.8	-
 Urbanisation	Rural area	70.5% *	+11.7*	+0.6
	Small town	73.5% *	+14.3*	+1.7*
	Large town	73.5%	+10.7*	+3.5*
 Employment status	Self employed	76.4% *	+4.8	-0.9
	Manager	86.1% *	+9.4*	+2.3
	Other white collar	84.8% *	+10.4*	-0.3
	Blue collar	67.3% *	-0.5	+5.4*
	Student	84.0% *	+2.7	+5.1*
	Unemployed	65.2% *	+19.5*	-1.3
	Seeking a job	63.8% *	+9.3*	-3.1
	Retired	45.7% *	+8.4*	+2.9*

Average proportion of agreement with Q17, option 1 - Base: all respondents from the EU (N=26599)

Confidence in domestic online shopping		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	72.4%	+12.4*
 Internet use	Daily	80.8% *	+6.4*
	Weekly	76.4% *	+19.9*
	Monthly	56.4% *	+8.5*
	Hardly ever	42.2% *	+4.4
	Never	18.2% *	-1.8*
 Languages	Only native	70.9% *	+17.9*
	Two	75.3% *	+9.0*
	Three	71.4%	+4.7*
	Four or more	75.0% *	+4.2*
 Numerical skills	Low	67.8% *	+24.6*
	Medium	64.9% *	+11.1*
	High	77.6% *	+9.4*
 Consumer knowledge	High	74.8% *	+13.6*
	Low	70.1% *	+10.9*
 Confidence in online shopping	High	100.0% *	-
	Low	0.0% *	-
	DK/NA	0.0% *	-
 Confidence in cross-border online shopping	High	94.2% *	+1.8*
	Low	45.0% *	+0.7
	DK/NA	33.4% *	+1.6
 Online purchase behaviour	Online domestic	89.5% *	+2.6*
	Online cross-border	90.5% *	+1.4*
	Did not buy online	42.9% *	+5.7*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	50.4% *	-
	Somewhat vulnerable	62.5% *	-
	Not vulnerable	79.3% *	-
	DK/NA	37.5% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	52.8% *	-
	Somewhat vulnerable	60.2% *	-
	Not vulnerable	77.0% *	-
	DK/NA	41.7% *	-

Average proportion of agreement with Q17, option 1 - Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, higher levels of confidence in domestic online purchases is found in individuals who have high confidence in cross-border online shopping (94.2%). Furthermore, the level of confidence in domestic online purchases is high in individuals who indicate shopping online—either cross-border (90.5%) or domestically (89.0%)—those who are in a management position (86.1%) and who are aged 18 to 34 (85.9%). The lowest levels of confidence in domestic online purchases are found in consumers who never (18.2%) or hardly ever (42.2%) use the Internet, don't know their confidence in cross-border online shopping (33.4%), don't know their vulnerability in terms of socio-demographic factors (37.5%) and in terms of the complexity of offers, terms and conditions (41.7%).

9.1.2. Cross-border online purchases

Confidence in cross-border online shopping				
Region/ Country		2016 (* = sig diff EU28)	2016-2014	2014-2012
 EU28		57.8%	+21.1*	+2.8*
 EU15		61.5% *	+24.5*	+2.4*
 EU13		43.6% *	+8.1*	+4.1*
 North		49.0% *	+6.4*	+0.7
 South		43.5% *	+6.5*	+4.9*
 East		43.6% *	+8.2*	+4.2*
 West		71.8% *	+35.3*	+1.1
 BE		53.1% *	+9.1*	+6.2*
 BG		35.4% *	+7.2*	-13.7*
 CZ		45.8% *	+6.8*	+4.7*
 DK		52.8% *	+5.0*	-3.1
 DE		74.1% *	+44.5*	+3.3
 EE		42.1% *	+5.6*	+11.9*
 IE		76.0% *	+17.2*	-4.0
 EL		34.3% *	-3.3	+4.8*
 ES		47.1% *	+3.4	+4.4*
 FR		73.4% *	+40.8*	-1.5
 HR		41.5% *	+16.0*	-0.1
 IT		44.1% *	+11.1*	+6.5*
 CY		38.8% *	-2.2	+1.0
 LV		34.9% *	+2.8	-0.9
 LT		31.5% *	+0.5	+0.0
 LU		75.0% *	+20.3*	+1.8
 HU		53.3% *	+27.3*	+3.4
 MT		56.9%	+3.7	+0.9
 NL		43.7% *	+8.4*	+2.5
 AT		75.6% *	+33.3*	-0.1
 PL		43.7% *	+5.2*	+8.6*
 PT		33.6% *	+3.5	-1.4
 RO		41.8% *	+5.0*	+5.5*
 SI		49.2% *	+11.1*	+1.7
 SK		48.0% *	+8.6*	-0.2
 FI		43.0% *	+3.8	-3.7
 SE		50.2% *	+8.6*	+5.3*
 UK		77.0% *	+31.0*	0.0
 IS		67.7% *	+8.5*	+11.1*
 NO		66.5% *	+9.8*	+2.9

Average proportion of agreement ("Strongly agree" and "Agree") with Q17²⁴, option 2 - Base: all respondents (N=28100)

²⁴ Q17. How strongly do you agree or disagree with each of the following statements.
-Strongly agree -Agree - Disagree -Strongly disagree - DK/NA

In the EU28 the overall level of confidence in cross-border online purchases is 57.8%. In the EU15 this level is 61.5% and in the EU13 it is 43.6%. Compared to the EU28, the level is higher in the West (71.8%), whereas it is lower in the South (43.5%), East (43.6%) and North (49.0%). The highest confidence in cross-border online purchases is found in the UK (77.0%), Ireland (76.0%), Austria (75.6%) and Luxembourg (75.0%). The lowest levels of confidence in cross-border online purchases are found in Lithuania (31.5%), Portugal (33.6%), Greece (34.3%) and Latvia (34.9%).

Between 2014 and 2016 confidence in cross-border online purchases has increased in the EU28 (+21.1pp), EU15 (+24.5pp) and EU13 (+8.1pp). Furthermore, an increase is also found in the West (+35.3pp), East (+8.2pp), South (+6.5pp) and North (+6.4pp). Compared to the 2014 survey this type of trust increased most steeply in Germany (+44.5pp). No statistically significant decrease is observed in the studied countries.

The largest positive reversal is observed in Bulgaria. Confidence in cross-border online purchases increased between 2014 and 2016 by 7.2pp, whereas it decreased by 13.7pp between 2012 and 2014. There are no statistically significant negative reversals.

Confidence in cross-border online shopping		2016 (* = sig diff EU28)	2016-2014	2014-2012
Total	EU28	57.8%	+21.1*	+2.8*
 Gender	Male	61.7% *	+18.7*	+2.7*
	Female	54.0% *	+23.3*	+2.9*
 Age groups	18-34	72.7% *	+15.2*	+4.3*
	35-54	62.2% *	+22.1*	+3.3*
	55-64	54.0% *	+27.4*	+1.1
	65+	27.9% *	+14.4*	-0.2
 Education	Low	34.0% *	-	-
	Medium	59.8% *	-	-
	High	64.0% *	-	-
 Financial Situation	Very difficult	29.5% *	+4.0*	-
	Fairly difficult	50.7% *	+15.5*	-
	Fairly easy	64.4% *	+21.8*	-
	Very easy	66.2% *	+24.9*	-
	DK/NA	39.4% *	+13.3*	-
 Urbanisation	Rural area	53.8% *	+20.1*	+2.7*
	Small town	58.9% *	+23.7*	+2.7*
	Large town	60.8% *	+18.7*	+2.6*
 Employment status	Self employed	58.4%	+8.0*	+1.1
	Manager	74.6% *	+22.8*	+4.0*
	Other white collar	70.7% *	+22.1*	+2.5*
	Blue collar	50.4% *	+10.6*	+4.7*
	Student	70.5% *	+11.4*	+6.8*
	Unemployed	53.1% *	+27.6*	-0.6
	Seeking a job	49.3% *	+7.6*	+3.5
	Retired	30.8% *	+14.6*	+0.9

Average proportion of agreement with Q17, option 2 - Base: all respondents (N=2810 Base: all respondents from the EU (N=26599))

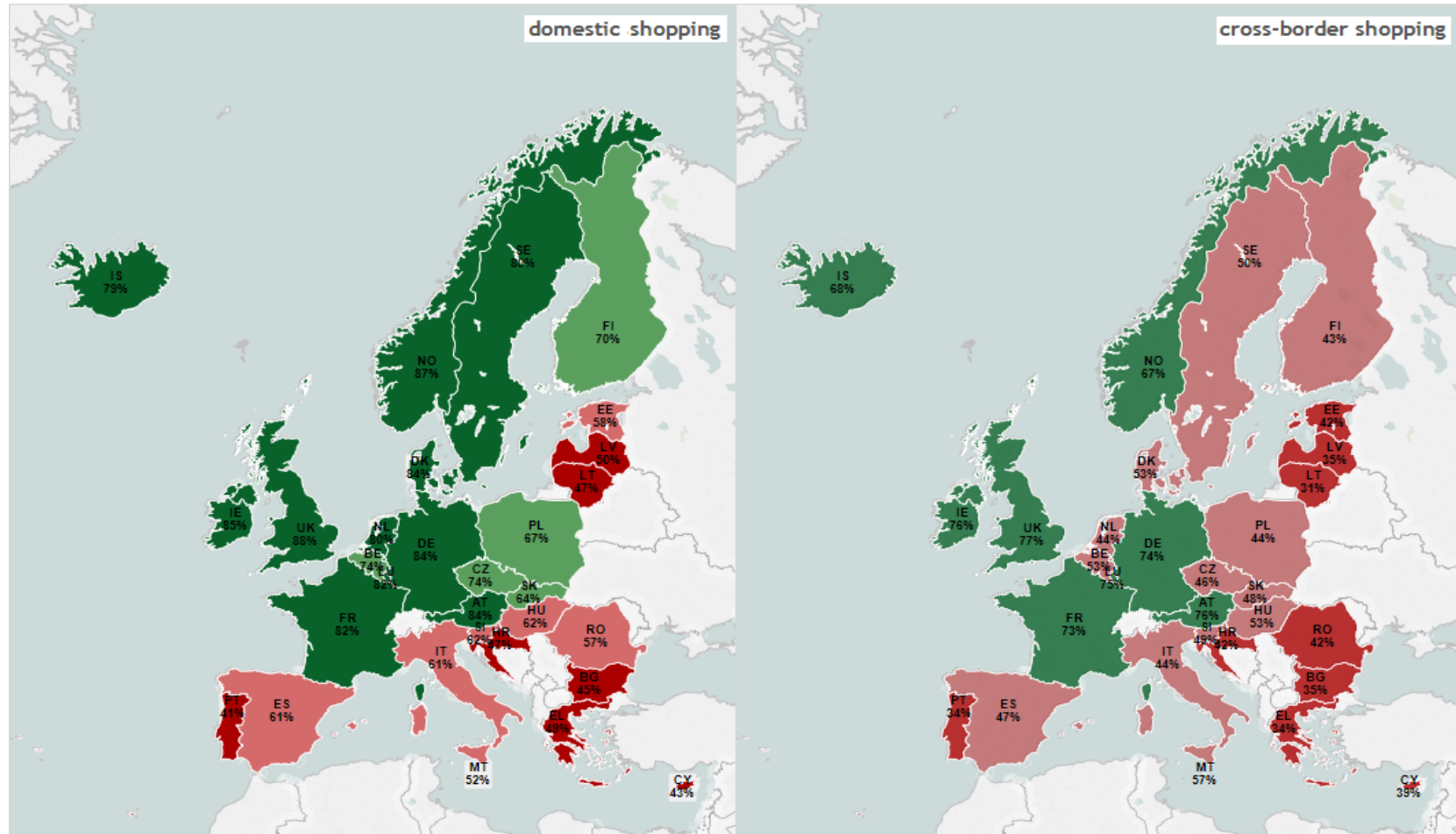
Q17.2 You feel confident purchasing goods or services via the Internet from retailers or service providers in another EU country

Confidence in cross-border online shopping		2016 (* = sig diff EU28)	2016-2014
Total	EU28	57.8%	+21.1*
 Internet use	Daily	64.5% *	+16.8*
	Weekly	64.7% *	+35.2*
	Monthly	40.7% *	+16.8*
	Hardly ever	30.9% *	+13.2*
	Never	9.9% *	0.0
 Languages	Only native	58.4%	+29.2*
	Two	58.2%	+16.3*
	Three	52.8% *	+7.2*
	Four or more	57.4%	+4.3*
 Numerical skills	Low	53.0% *	+29.1*
	Medium	50.9% *	+17.9*
	High	62.7% *	+20.5*
 Consumer knowledge	High	58.8% *	+20.7*
	Low	56.7% *	+21.1*
 Confidence in online shopping	High	75.1% *	+18.7*
	Low	14.3% *	+6.5*
	DK/NA	3.7% *	-0.9
 Confidence in cross-border online shopping	High	100.0% *	-
	Low	0.0% *	-
	DK/NA	0.0% *	-
 Online purchase behaviour	Online domestic	72.7% *	+20.2*
	Online cross-border	82.0% *	+5.6*
	Did not buy online	28.3% *	+6.8*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	34.5% *	-
	Somewhat vulnerable	42.1% *	-
	Not vulnerable	66.5% *	-
	DK/NA	23.6% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	34.2% *	-
	Somewhat vulnerable	39.8% *	-
	Not vulnerable	63.8% *	-
	DK/NA	27.0% *	-

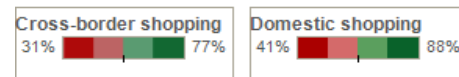
Average proportion of agreement ("Strongly agree" and "Agree") with Q17, option 2 - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher confidence in cross-border online purchases is observed in individuals who shop online cross-border (82.0%), have high confidence in online shopping in general (75.1%), are employed in a management position (74.6%), shop online domestically (72.7%), and are aged 18 to 34 (72.7%). The lowest levels of confidence in cross-border online purchases are observed in consumers who don't know their confidence in online shopping (3.7%) and have low confidence in online shopping (14.3%). Also confidence in cross-border online purchases is low in individuals who never use the Internet (9.9%), don't know their vulnerability in terms of socio-demographic factors (23.6%) and in terms of the complexity of offers, terms and conditions (27.0%).

Confidence in domestic and cross-border shopping



The average proportion of agreement ("agree" and "strongly agree") on Q17_1 and Q17_2, answer options 1 and 2; N=28100



In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

The map represents a breakdown of consumer confidence in domestic shopping and cross-border shopping per country. For most countries in the EU where high confidence in domestic shopping is observed, this is also the case for confidence in cross-border shopping. The only notable exception is Malta, where consumers are more confident in cross-border shopping (56.9%) compared to domestic shopping (52.2%).

10. UNFAIR COMMERCIAL PRACTICES

This chapter reports on consumer experiences with encountering unfair/illicit commercial practices domestically or cross-border over the past 12 months. As in the previous wave, the survey presented concrete examples of practices based in order to make them easily recognisable. All examples of practices surveyed, both unfair and illicit (banned under EU legislation) fall within the scope of the Unfair Commercial Practices Directive²⁵.

²⁵ <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2005:149:0022:0039:EN:PDF>

10.1. Exposure to UCPs from domestic retailers

Exposure to unfair commercial practices from domestic retailers			
Region/ Country		2016 (* = sig diff EU28)	2016- 2014
	EU28	16.8%	-6.9*
	EU15	14.1% *	-7.8*
	EU13	27.2% *	-3.7*
	North	25.7% *	+1.5*
	South	28.0% *	-0.8
	East	27.3% *	-3.7*
	West	5.8% *	-12.2*
	BE	18.7% *	+1.9*
	BG	27.1% *	+0.1
	CZ	24.0% *	-4.0*
	DK	20.6% *	+0.1
	DE	4.8% *	-8.9*
	EE	25.4% *	+5.4*
	IE	3.7% *	-12.3*
	EL	33.7% *	+1.8
	ES	34.5% *	-0.4
	FR	4.7% *	-18.8*
	HR	40.9% *	+3.3*
	IT	23.4% *	-2.0*
	CY	18.0%	-4.2*
	LV	28.1% *	+1.8
	LT	21.4% *	-2.1
	LU	3.8% *	-4.1*
	HU	20.5% *	-8.7*
	MT	20.5% *	+5.4*
	NL	15.9%	-0.6
	AT	3.4% *	-8.6*
	PL	32.4% *	-4.4*
	PT	21.3% *	+0.8
	RO	20.7% *	-5.3*
	SI	23.5% *	+4.1*
	SK	29.6% *	-2.1
	FI	29.6% *	+3.8*
	SE	26.4% *	+0.9
	UK	3.9% *	-15.8*
	IS	13.0% *	+1.0
	NO	20.3% *	+0.7

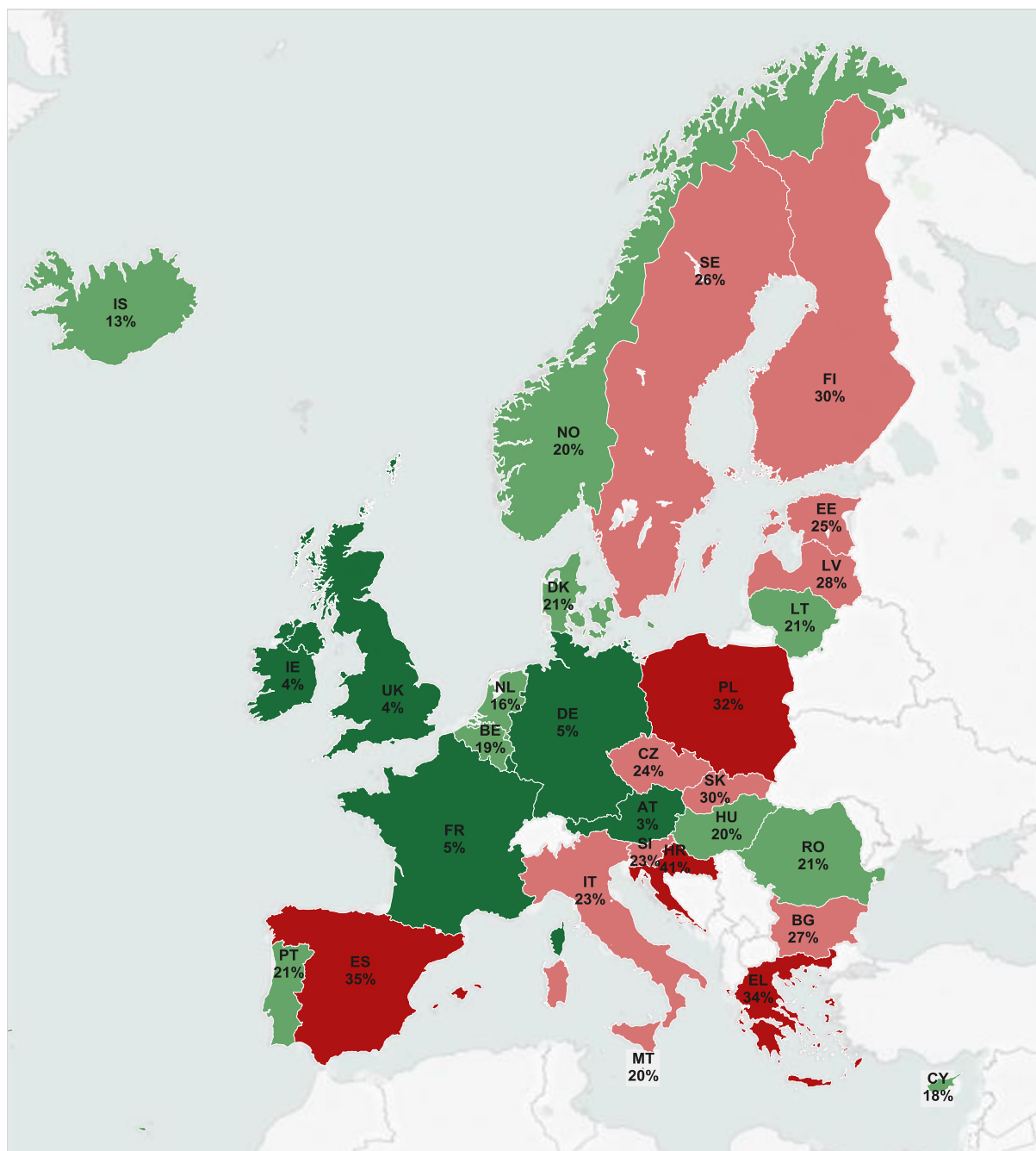
Average incidence of the UCPs mentioned in Q13²⁶ from domestic retailers (answer 1), - Base: all respondents (N=28100)

²⁶ Q13. 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...? -Yes, with retailers or services providers located in (our country) -Yes, with retailers or services providers located in another EU country -Yes, but you don't know in which country the retailers or services providers were located -No -DK/NA

In the EU28 the overall level of exposure to UCPs from domestic retailers is 16.8%. In the EU15 this exposure level is 14.1% and in the EU13 it is 27.2%. Compared to the EU28, this level is higher in the South (28.0%), East (27.3%) and North (25.7%), whereas it is lower in the West (5.8%).

-
1. 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
 2. You have felt pressured by persistent sales calls or messages urging you to buy something or sign a contract
 3. You have been offered a product advertised as free of charge which actually entailed charges
 4. 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
 5. You have come across other unfair commercial practices

Exposure to unfair commercial practices from domestic retailers



The average incidence of the 5 UCPs from domestic retailers
(the average proportion of "yes" answers on Q13_1 through Q13_5, option 1 - from domestic retailers); N=28100



In this map, values below average are coloured in light and dark green and values above average are coloured in light and dark red

The highest exposure to UCPs from domestic retailers is found in Croatia (40.9%), Spain (34.5%) and Greece (33.7%). The lowest levels of exposure to UCPs from domestic retailers are found in Austria (3.4%), Ireland (3.7%), Luxembourg (3.8%) and the UK (3.9%).

Between 2014 and 2016 exposure to UCPs from domestic retailers has decreased in the EU28 (-6.9pp), EU15 (-7.8pp) and EU13 (-3.7pp). An increase is observed only in the North (+1.5pp), whereas decreases are found in the West (-12.2pp) and East (-3.7pp).

Compared to the 2014 survey this type of exposure increased most sharply in Estonia (+5.4%) and decreased most prominently in France (-18.8pp).

Exposure to unfair commercial practices from domestic retailers		2016 (* = sig diff EU28)	2016-2014
Total	EU28	16.8%	-6.9*
 Gender	Male	17.2%	-7.8*
	Female	16.5%	-6.1*
 Age groups	18-34	16.1% *	-8.9*
	35-54	18.7% *	-6.7*
	55-64	14.5% *	-9.3*
	65+	17.4%	-2.2*
 Education	Low	17.6%	-
	Medium	14.8% *	-
	High	20.1% *	-
 Financial Situation	Very difficult	26.6% *	-1.1
	Fairly difficult	20.4% *	-5.7*
	Fairly easy	14.2% *	-7.1*
	Very easy	13.8% *	-5.6*
	DK/NA	17.8%	0.0
 Urbanisation	Rural area	17.6% *	-5.6*
	Small town	15.5% *	-7.7*
	Large town	17.9% *	-7.5*
 Employment status	Self employed	25.2% *	0.0
	Manager	16.4%	-10.8*
	Other white collar	12.5% *	-13.2*
	Blue collar	19.3% *	-4.2*
	Student	19.7% *	-6.1*
	Unemployed	16.0%	-6.5*
	Seeking a job	24.4% *	-2.0
	Retired	18.7% *	-1.8*

Average incidence of the UCPs mentioned in Q13 from domestic retailers (answer 1), - Base: all respondents from the EU (N=26599)

Exposure to unfair commercial practices from domestic retailers		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	16.8%	-6.9*
	Internet use		
	Daily	18.5% *	-7.6*
	Weekly	10.8% *	-11.1*
	Monthly	10.1% *	-12.4*
	Hardly ever	14.2% *	-6.7*
	Languages		
	Only native	11.8% *	-9.6*
	Two	21.8% *	-3.7*
	Three	26.1% *	-0.8
	Numerical skills		
	Low	12.9% *	-8.9*
	Medium	19.8% *	-3.8*
	Consumer knowledge		
	High	15.9% *	-8.9*
	Low	17.7% *	-5.3*
	Confidence in online shopping		
	High	15.1% *	-8.9*
	Low	21.6% *	-4.1*
	Confidence in cross-border online shopping		
	DK/NA	19.8% *	+2.8*
	High	13.4% *	-12.3*
	Online purchase behaviour		
	Low	21.5% *	-2.3*
	DK/NA	21.7% *	+2.7*
	Online purchase behaviour		
	Online domestic	15.1% *	-10.7*
	Online cross-border	20.7% *	-5.6*
	Consumer vulnerability (sociodemographic factors)		
	Did not buy online	21.3% *	-2.8*
	Very vulnerable	30.1% *	-
	Consumer vulnerability (terms and conditions)		
	Somewhat vulnerable	25.0% *	-
	Not vulnerable	12.1% *	-
	DK/NA	12.0% *	-
	Consumer vulnerability (terms and conditions)		
	Very vulnerable	32.1% *	-
	Somewhat vulnerable	28.4% *	-
	Not vulnerable	13.3% *	-
	DK/NA	16.7%	-

Average incidence of the UCPs mentioned in Q13 from domestic retailers (answer 1), - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher exposure to UCPs from domestic retailers is observed in individuals who consider themselves as very vulnerable (32.1%) or somewhat vulnerable (28.4%) in terms of the complexity of offers, terms and conditions as well as very vulnerable in terms of socio-demographic factors (30.1%). Moreover, high exposure to UCPs from domestic retailers is found in respondents who know four or more languages (28.4%) and who are in a very difficult financial situation (26.6%). The lowest levels of exposure to UCPs domestically are observed in consumers who use the Internet monthly (10.1%) or weekly (10.8%), speak only one language (11.8%) and report not knowing their vulnerability (12.0%) in terms of socio-demographic factors or not being vulnerable (12.1%).

10.1.1. Types of UCPs from domestic retailers

Types of unfair commercial practices from domestic retailers							
Region/ Country	Lottery scams		Persistent sales calls		False free products		
	2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014	
 EU28	9.8%	-3.6*	29.4%	-8.3*	15.0%	-6.9*	
 EU15	7.9% *	-3.3*	26.3% *	-10.4*	13.1% *	-7.4*	
 EU13	16.8% *	-4.7*	41.1% *	-0.5	22.2% *	-5.0*	
 North	11.9% *	+1.7*	37.0% *	+2.6*	30.6% *	+1.7	
 South	12.3% *	+0.8	57.1% *	+0.9	27.0% *	-1.9*	
 East	16.9% *	-4.7*	41.3% *	-0.4	22.2% *	-5.0*	
 West	5.3% *	-5.8*	9.3% *	-17.3*	4.5% *	-10.9*	
 BE	9.5%	+0.9	33.6% *	+9.3*	17.7% *	+0.9	
 BG	8.6%	-0.7	37.2% *	+4.5*	25.3% *	-0.2	
 CZ	14.4% *	-5.3*	37.4% *	-2.1	23.2% *	-2.7	
 DK	10.1%	-4.3*	36.0% *	+5.0*	21.8% *	+2.9	
 DE	5.3% *	-3.6*	8.6% *	-11.5*	3.2% *	-6.0*	
 EE	9.6%	+6.2*	57.7% *	+13.8*	14.5%	+1.7	
 IE	2.9% *	-0.5	5.4% *	-12.8*	2.4% *	-9.4*	
 EL	26.2% *	+4.4*	56.1% *	+2.9	28.5% *	+3.9	
 ES	15.4% *	+1.6	54.6% *	-0.8	39.2% *	-2.6	
 FR	4.5% *	-13.4*	6.9% *	-29.4*	3.7% *	-18.5*	
 HR	17.6% *	+0.6	57.8% *	+3.6	53.1% *	+5.1*	
 IT	8.7%	-0.6	61.8% *	+1.5	19.2% *	-2.9	
 CY	8.4%	-1.1	26.3%	-4.2	15.3%	-2.9	
 LV	18.9% *	+6.0*	52.5% *	+3.8	19.0% *	+0.1	
 LT	10.9%	-3.9*	38.9% *	-7.4*	16.1%	+1.3	
 LU	3.2% *	-0.5	6.0% *	-0.9	2.4% *	-3.5*	
 HU	4.2% *	-6.2*	31.9%	-3.0	20.7% *	-12.8*	
 MT	14.9% *	+9.3*	33.0%	+2.1	18.1%	+6.8*	
 NL	14.5% *	-1.0	23.0% *	-0.4	15.0%	-2.2	
 AT	3.0% *	-3.3*	5.7% *	-11.5*	2.3% *	-5.0*	
 PL	24.5% *	-4.3*	53.3% *	-2.3	20.8% *	-6.2*	
 PT	5.9% *	+0.8	44.3% *	+4.3	18.5% *	0.0	
 RO	13.5% *	-9.2*	20.9% *	-0.4	17.2%	-8.5*	
 SI	12.0% *	-1.6	42.6% *	+16.3*	11.4% *	+1.9	
 SK	21.1% *	-6.1*	41.3% *	+0.8	33.9% *	+1.9	
 FI	15.4% *	+6.4*	37.2% *	+6.4*	44.2% *	+5.9*	
 SE	10.9%	+2.5	37.4% *	-1.0	28.0% *	-1.3	
 UK	3.6% *	-4.2*	5.7% *	-23.1*	2.3% *	-15.2*	
 IS	1.5% *	+1.0	17.0% *	-3.4	11.1% *	+0.2	
 NO	8.8%	+2.6*	23.1% *	-0.1	29.9% *	+0.5	

Q13 options 1, 2, and 3 (answer 1-domestic retailers) Base: all respondents (N=28100)

In the EU28 the overall level of exposure to lottery scams is 9.8%. In the EU15 this exposure level is 7.9% and in the EU13 it is 16.8%. Compared to the EU28, the level is higher in the East (16.9%), South (12.3%) and North (11.9%), whereas it is lower in the West (5.3%). The highest exposure to lottery scams is found in Greece (26.2%), Poland (24.5%) and Slovakia (21.1%). In the EU28, the lowest levels of exposure to lottery scams are found in Ireland (2.9%), Austria (3.0%) and Luxembourg (3.2%). Furthermore, this level is also low in Iceland (1.0%).

Between 2014 and 2016 exposure to lottery scams has decreased in the EU28 (-3.6pp), EU15 (-3.3pp) and EU13 (-4.7pp). An increase is observed in the North (+1.7pp) whereas decreases are found in the West (-5.8pp) and east (-4.7pp). Compared to the 2014 survey this type of exposure increased most steeply in Malta (+9.3pp) and decreased most prominently in France (-13.4pp).

In the EU28 the overall level of exposure to persistent sales calls is 29.4%. In the EU15 this exposure level is 26.3% and in the EU13 it is 41.1%. Compared to the EU28, the levels are higher in the South (57.1%), East (41.3%) and North (37.0%), whereas they are lower in the West (9.3%). The highest exposure to persistent sales calls is found in Italy (61.8%), Croatia (57.8%), Estonia (57.7%) and Greece (56.1%). The lowest levels of exposure to persistent sales calls are found in Ireland (5.4%), Austria (5.7%), the UK (5.7%) and Luxembourg (6.0%).

Exposure to persistent sales calls has decreased in the EU28 (-8.3pp) and EU15 (-10.4pp) between 2014 and 2016. An increase is found in the North (+2.6pp), whereas a decrease is found in the West (-17.3pp). Compared to the survey in 2014 this type of exposure increased most steeply in Slovenia (+16.3pp) and decreased most prominently in France (-29.4pp).

The general level of exposure to false free products in the EU28 is 15.0%. In the EU15 this exposure level is 13.1% and in the EU13 it is 22.2%. Compared to the EU28, the exposure level is higher in the North (30.6%), East (22.2%) and South (27.0%), whereas it is lower in the West (4.5%). The highest exposure to false free products is observed in Croatia (53.1%), Finland (44.2%) and Spain (39.2%). The lowest levels of exposure to false free products are found in the UK, Austria (both 2.3%), Luxembourg and Ireland (both 2.4%).

Exposure to false free products has decreased in the EU28 (-6.9pp), EU15 (-7.4pp) and EU13 (-5.0pp) between 2014 and 2016. This exposure has also decreased in the West (-10.9pp), East (-5.0pp) and South (-1.9pp). Compared to the survey in 2014 this type of exposure increased most sharply in Malta (+6.8pp) and decreased most prominently in France (-18.5pp).

Type of unfair commercial practices from domestic retailers		Lottery scams		Persistent sales calls		False free products	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	9.8%	-3.6*	29.4%	-8.3*	15.0%	-6.9*
 Gender	Male	9.7%	-4.1*	28.9%	-8.6*	15.0%	-7.6*
	Female	9.8%	-3.1*	29.9%	-8.1*	15.0%	-6.2*
 Age groups	18-34	8.7% *	-3.8*	26.6% *	-10.2*	14.9%	-11.0*
	35-54	11.0% *	-3.2*	31.7% *	-8.0*	16.6% *	-6.6*
	55-64	8.1% *	-5.4*	25.9% *	-13.5*	13.1% *	-7.6*
	65+	11.3% *	-1.7*	34.1% *	-0.1	14.4%	-1.4*
 Education	Low	11.4% *	-	32.0% *	-	17.5% *	-
	Medium	8.6% *	-	25.9% *	-	13.2% *	-
	High	11.0% *	-	34.6% *	-	17.3% *	-
 Financial Situation	Very difficult	16.6% *	+1.0	44.6% *	+0.6	25.4% *	-1.9
	Fairly difficult	11.6% *	-3.6*	35.3% *	-6.7*	19.1% *	-5.6*
	Fairly easy	8.1% *	-3.2*	25.4% *	-8.9*	12.4% *	-6.3*
	Very easy	8.5% *	-2.6*	23.3% *	-4.6*	11.3% *	-5.4*
	DK/NA	11.8%	-0.3	33.6% *	+7.6*	14.2%	-2.0
 Urbanisation	Rural area	10.8% *	-4.4*	30.6% *	-3.5*	16.3% *	-5.7*
	Small town	8.9% *	-3.4*	28.0% *	-10.4*	13.4% *	-7.6*
	Large town	10.0%	-3.3*	30.1%	-10.4*	16.1% *	-7.0*
 Employment status	Self employed	14.6% *	-1.4	43.6% *	+7.4*	22.4% *	-0.1
	Manager	9.7%	-5.5*	25.3% *	-17.4*	13.3%	-10.0*
	Other white collar	6.9% *	-6.6*	22.6% *	-17.7*	10.7% *	-13.1*
	Blue collar	11.4% *	-1.5*	30.4%	-4.3*	18.4% *	-3.4*
	Student	9.6%	-3.1*	32.9% *	-7.5*	21.2% *	-4.6*
	Unemployed	9.4%	-3.8*	29.0%	-11.0*	14.7%	-7.5*
	Seeking a job	13.7% *	-0.3	42.8% *	+0.8	24.0% *	-4.9*
	Retired	11.9% *	-1.1	34.4% *	+0.1	16.1% *	-1.3*

Q13 options 1, 2, and 3 (answer 1-domestic retailers) Base: Base: all respondents from the EU (N=26599)

Type of unfair commercial practices from domestic retailers		Lottery scams		Persistent sales calls		False free products	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	9.8%	-3.6*	29.4%	-8.3*	15.0%	-6.9*
 Internet use	Daily	10.6% *	-3.9*	31.3% *	-9.1*	17.0% *	-7.5*
	Weekly	6.8% *	-4.2*	20.6% *	-15.5*	8.0% *	-11.8*
	Monthly	6.2% *	-4.1*	19.8% *	-15.2*	7.7% *	-14.1*
	Hardly ever	10.7%	-3.5*	25.4% *	-7.6*	13.5%	-4.0*
	Never	10.1%	-1.6*	35.2% *	+3.9*	15.6%	0.0
 Languages	Only native	7.1% *	-5.4*	21.2% *	-13.0*	10.4% *	-9.3*
	Two	12.1% *	-1.6*	37.8% *	-3.1*	19.7% *	-3.7*
	Three	15.5% *	+0.5	45.2% *	+2.7*	22.5% *	-2.1*
	Four or more	16.7% *	+0.9	44.6% *	+5.9*	27.5% *	+1.3
 Numerical skills	Low	7.5% *	-5.7*	22.6% *	-15.5*	12.6% *	-7.8*
	Medium	11.5% *	-2.0*	33.6% *	-3.4*	18.3% *	-4.1*
	High	9.5%	-3.9*	29.0%	-9.2*	13.9% *	-8.0*
 Consumer knowledge	High	9.2%	-3.8*	28.3% *	-11.1*	14.0% *	-8.2*
	Low	10.3%	-3.3*	30.4% *	-6.1*	16.0% *	-5.7*
 Confidence in online shopping	High	9.1% *	-4.7*	26.0% *	-10.9*	13.4% *	-8.7*
	Low	11.5% *	-1.9*	37.3% *	-5.1*	20.3% *	-4.2*
	DK/NA	11.8% *	+1.2	41.6% *	+12.0*	16.1%	+1.9*
 Confidence in cross-border online shopping	High	7.9% *	-5.3*	23.2% *	-16.4*	11.5% *	-13.1*
	Low	12.3% *	-1.5*	37.0% *	-1.2	20.2% *	-1.5*
	DK/NA	12.6% *	+0.2	41.5% *	+9.5*	18.0% *	+2.3*
 Online purchase behaviour	Online domestic	9.3%	-5.6*	25.4% *	-13.7*	13.0% *	-10.5*
	Online cross-border	11.5% *	-1.0	35.8% *	-2.8*	18.0% *	-7.0*
	Did not buy online	11.3% *	-1.1*	38.7% *	-0.6	19.9% *	-3.2*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	19.4% *	-	47.7% *	-	28.9% *	-
	Somewhat vulnerable	13.3% *	-	42.9% *	-	22.7% *	-
	Not vulnerable	7.0% *	-	22.3% *	-	10.4% *	-
	DK/NA	8.3%	-	27.9%	-	8.1% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	21.0% *	-	50.8% *	-	29.0% *	-
	Somewhat vulnerable	15.2% *	-	48.7% *	-	26.1% *	-
	Not vulnerable	7.8% *	-	23.7% *	-	11.8% *	-
	DK/NA	9.7%	-	38.6% *	-	10.7% *	-

Q13 options 1, 2, and 3 (answer 1-domestic retailers) Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, the highest exposure to lottery scams is observed in individuals who consider themselves as very vulnerable (21.0%) in terms of the complexity of offers, terms and conditions as well as very vulnerable in terms of socio-demographic factors (19.4%). Furthermore, high exposure to lottery scams is found in respondents who know four or more (16.7%) or three languages (15.5%) and who are in a very difficult financial situation (16.6%). The lowest levels of exposure to lottery scams are observed in consumers who use the Internet monthly (6.2%) or weekly (6.8%), have an (other) white collar employment position (6.9%), report not being vulnerable (7.0%) in terms of socio-demographic factors and speak only one language (7.1%).

The highest exposure to persistent sales calls is observed in individuals who report being very vulnerable (50.8%) or somewhat vulnerable (48.7%) in terms of the complexity of offers, terms and conditions, and very vulnerable in terms of socio-demographic factors (47.7%). Additionally, high exposure to persistent sales calls is found in respondents who know three languages (45.2%) and who are in a very difficult financial situation (44.6%). The lowest levels of exposure to persistent sales calls are observed in consumers who use the Internet monthly (19.8%) or weekly (20.6%), know one language (21.2%), indicate not being vulnerable terms of socio-demographic factors (22.3%) and have an (other) white collar employment position (22.6%).

The highest exposure to false free products is observed in individuals who indicate being very vulnerable (29.0%) or somewhat vulnerable (26.1%) in terms of the complexity of offers, terms and conditions, and very vulnerable in terms of socio-demographic factors (28.9%). Additionally, high exposure to false free products is found in respondents who know four or more languages (27.5%) and who are in a very difficult financial situation (25.4%). The lowest levels of exposure to false free products are observed in consumers who use the Internet monthly (7.7%) or weekly (8.0%), report not knowing their vulnerability (8.1%) or not being vulnerable (10.4%) in terms of socio-demographic factors, and speak only one language (10.4%).

Types of unfair commercial practices from domestic retailers					
Region/ Country		False limited offers		Other UCPs	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
	EU28	17.3%	-9.1*	12.6%	-6.8*
	EU15	13.0% *	-10.6*	10.0% *	-7.3*
	EU13	33.5% *	-3.0*	22.5% *	-5.2*
	North	28.6% *	-0.8	20.4% *	+2.1*
	South	24.3% *	-2.6*	19.5% *	-1.4
	East	33.6% *	-3.0*	22.7% *	-5.2*
	West	5.9% *	-15.6*	4.2% *	-11.1*
	BE	18.8%	+0.6	13.8%	-1.9
	BG	41.4% *	+1.8	23.0% *	-5.0*
	CZ	24.4% *	-6.4*	20.5% *	-3.8*
	DK	22.1% *	-3.4	13.2%	+0.3
	DE	5.0% *	-13.8*	2.2% *	-9.4*
	EE	26.7% *	+1.5	18.5% *	+4.0*
	IE	5.4% *	-21.9*	2.2% *	-16.9*
	EL	40.9% *	+1.9	17.0% *	-4.1*
	ES	36.7% *	+0.3	26.8% *	-0.4
	FR	3.9% *	-16.7*	4.5% *	-15.9*
	HR	47.7% *	+4.9*	28.4% *	+2.6
	IT	12.7% *	-6.0*	14.7%	-1.9
	CY	33.4% *	-7.3*	6.7% *	-5.7*
	LV	39.6% *	+5.0*	10.5% *	-6.1*
	LT	23.9% *	-1.1	17.3% *	+0.4
	LU	4.4% *	-10.1*	3.0% *	-5.7*
	HU	23.0% *	-17.8*	22.5% *	-3.7
	MT	25.4% *	+6.8*	10.9%	+1.9
	NL	14.0% *	-0.5	13.2%	+1.1
	AT	4.2% *	-15.9*	1.9% *	-7.3*
	PL	36.8% *	-2.2	26.6% *	-6.9*
	PT	19.0%	-1.1	19.0% *	+0.2
	RO	32.5% *	-2.1	19.5% *	-6.3*
	SI	39.7% *	+7.1*	11.6%	-3.2*
	SK	32.7% *	+0.7	19.1% *	-7.7*
	FI	27.8% *	-0.4	23.5% *	+0.6
	SE	32.8% *	+0.5	22.8% *	+4.0*
	UK	5.1% *	-23.2*	2.8% *	-13.3*
	IS	20.6%	+2.1	15.0%	+4.9*
	NO	24.0% *	0.0	15.9% *	+0.6

Q13 options 4 and 5 (answer 1-domestic retailers) Base: all respondents (N=28100)

The overall level of exposure to false limited offers in the EU28 is 17.3%. In the EU15 this exposure level is 13.0% and in the EU13 it is 33.5%. Compared to the EU28, the

level is higher in the East (33.6%), North (28.6%) and South (24.3%), whereas it is lower in the West (5.9%). The highest exposure to false limited offers is observed in Croatia (47.7%), Bulgaria (41.4%), Greece (40.9%) and Slovenia (39.7%). The lowest levels of exposure to false limited offers are found in France (3.9%), Austria (4.2%), Luxembourg (4.4%) and Germany (5.0%).

Exposure to false limited offers has decreased in the EU28 (-9.1pp), EU15 (-10.6pp) and EU13 (-3.0pp) between 2014 and 2016. A decrease is also found in the West (-15.6pp), East (-3.0pp) and South (-2.6pp). Compared to the survey in 2014 this type of exposure increased most sharply in Slovenia (+7.1pp) and Malta (+6.8pp) and decreased most prominently in the UK (-23.2pp).

The overall level of exposure to other UCPs in the EU28 is 12.6%. In the EU15 this exposure level is 10.0% and in the EU13 it is 22.5%. Compared to the EU28, the level is higher in the East (22.7%), North (20.4%) and South (19.5%), whereas it is lower in the West (4.2%). The highest levels of exposure to other UCPs are observed in Croatia (28.4%), Spain (26.8%), Poland (26.6%) and Finland (23.5%). The lowest levels of exposure to other UCPs are found in Austria (1.9%), Germany, Ireland (both 2.2%).

Exposure to other UCPs has decreased in the EU28 (-6.8pp), EU15 (-7.3pp) and EU13 (-5.2pp) between 2014 and 2016. In contrast, an increase is found in the North (+2.1pp), whereas a decrease is observed in the West (-11.1pp) and East (-5.2pp). Of all studied countries, this type of exposure increased most in Iceland (+4.9pp) and decreased most prominently in Ireland (-16.9pp) compared to the survey in 2014.

Type of unfair commercial practices from domestic retailers		False limited offers		Other UCPs	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	17.3%	-9.1*	12.6%	-6.8*
 Gender	Male	18.4% *	-9.8*	13.8% *	-9.0*
	Female	16.2% *	-8.4*	11.5% *	-4.8*
 Age groups	18-34	18.9% *	-11.6*	11.4% *	-7.8*
	35-54	19.3% *	-8.3*	14.6% *	-7.4*
	55-64	14.5% *	-11.1*	10.7% *	-9.1*
	65+	14.2% *	-5.5*	12.8% *	-2.3*
 Education	Low	17.0% *	-	10.0% *	-
	Medium	15.2% *	-	11.0% *	-
	High	21.3% *	-	16.5% *	-
 Financial Situation	Very difficult	26.6% *	-2.6*	20.0% *	-2.7*
	Fairly difficult	21.0% *	-6.6*	15.2% *	-6.0*
	Fairly easy	14.5% *	-10.4*	10.6% *	-6.8*
	Very easy	15.2% *	-9.1*	10.8% *	-6.2*
	DK/NA	15.9% *	-4.0*	13.2% *	-1.4
 Urbanisation	Rural area	17.0% *	-8.4*	13.0% *	-5.8*
	Small town	15.6% *	-10.1*	11.7% *	-6.9*
	Large town	20.0% *	-8.6*	13.5% *	-8.1*
 Employment status	Self employed	24.6% *	-7.6*	21.0% *	+1.5
	Manager	18.5% *	-12.7*	15.1% *	-8.2*
	Other white collar	12.8% *	-15.0*	9.5% *	-13.8*
	Blue collar	22.3% *	-6.2*	14.0% *	-5.7*
	Student	23.1% *	-7.8*	11.5% *	-7.7*
	Unemployed	17.1% *	-6.1*	10.2% *	-3.9*
	Seeking a job	26.4% *	-1.3	15.1% *	-4.3*
	Retired	16.8% *	-4.3*	14.2% *	-2.2*

Q13 options 4 and 5 (answer 1-domestic retailers) - Base: all respondents from the EU (N=26599)

Type of unfair commercial practices from domestic retailers		False limited offers		Other UCPs	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	17.3%	-9.1*	12.6%	-6.8*
 Internet use	Daily	19.3% *	-10.3*	14.4% *	-7.5*
	Weekly	11.2% *	-13.3*	7.2% *	-10.6*
	Monthly	10.0% *	-14.2*	6.6% *	-14.7*
	Hardly ever	12.9% *	-9.2*	8.8% *	-9.2*
	Never	16.4%	-1.3	11.4% *	-0.5
 Languages	Only native	11.9% *	-12.0*	8.4% *	-8.2*
	Two	23.0% *	-5.7*	16.4% *	-4.3*
	Three	26.4% *	-2.1*	20.9% *	-3.2*
	Four or more	29.6% *	+0.5	23.7% *	-3.6*
 Numerical skills	Low	12.6% *	-9.3*	9.2% *	-6.0*
	Medium	21.2% *	-4.7*	14.3% *	-4.7*
	High	16.4% *	-11.2*	12.6%	-8.1*
 Consumer knowledge	High	16.1% *	-11.4*	11.6% *	-10.0*
	Low	18.4% *	-7.1*	13.5% *	-4.3*
 Confidence in online shopping	High	16.1% *	-11.7*	11.0% *	-8.4*
	Low	21.4% *	-5.5*	17.6% *	-3.8*
	DK/NA	16.7%	+0.1	12.9%	-1.2
 Confidence in cross-border online shopping	High	14.6% *	-14.6*	9.6% *	-12.0*
	Low	20.8% *	-5.5*	17.1% *	-1.9*
	DK/NA	21.3% *	+1.6	15.2% *	-0.4
 Online purchase behaviour	Online domestic	15.9% *	-14.0*	11.8% *	-9.9*
	Online cross-border	21.1% *	-9.4*	16.9% *	-7.9*
	Did not buy online	21.2% *	-5.1*	15.5% *	-4.0*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	30.5% *	-	24.1% *	-
	Somewhat vulnerable	26.5% *	-	19.8% *	-
	Not vulnerable	12.3% *	-	8.5% *	-
	DK/NA	9.0% *	-	6.8% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	33.0% *	-	26.9% *	-
	Somewhat vulnerable	29.2% *	-	22.7% *	-
	Not vulnerable	13.7% *	-	9.5% *	-
	DK/NA	13.4% *	-	11.1%	-

Q13 options 4 and 5 (answer 1-domestic retailers) - Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, higher exposure to false limited offers is observed in individuals who indicate being very vulnerable (33.0%) or somewhat vulnerable (29.2%) in terms of the complexity of offers, terms and conditions, and very vulnerable in terms of socio-demographic factors (30.5%). Additionally, high exposure to false limited offers is found in respondents who know four or more languages (29.6%) and who are in a very difficult financial situation (27.6%). The lowest levels of exposure to false limited offers are observed in consumers who, indicate not knowing their vulnerability (9.0%) or not being vulnerable (12.3%) in terms of socio-demographic factors, use the Internet monthly (10.0%) or weekly (11.2%) and know a single language (11.9%).

Regarding other UCPs, the highest exposure is observed in individuals who indicate being very vulnerable (26.9%) or somewhat vulnerable (22.7%) in terms of the complexity of offers, terms and conditions, and very vulnerable in terms of socio-demographic factors (24.1%). Additionally, high exposure to other UCPs is found in respondents who know four or more languages (23.7%) and who are self-employed (21.0%). The lowest levels of exposure to other UCPs are observed in consumers who use the Internet monthly (6.6%) or weekly (7.2%), who report not knowing their vulnerability (6.8%) or not being vulnerable in terms of socio-demographic factors (8.5%), and know one language (8.4%).

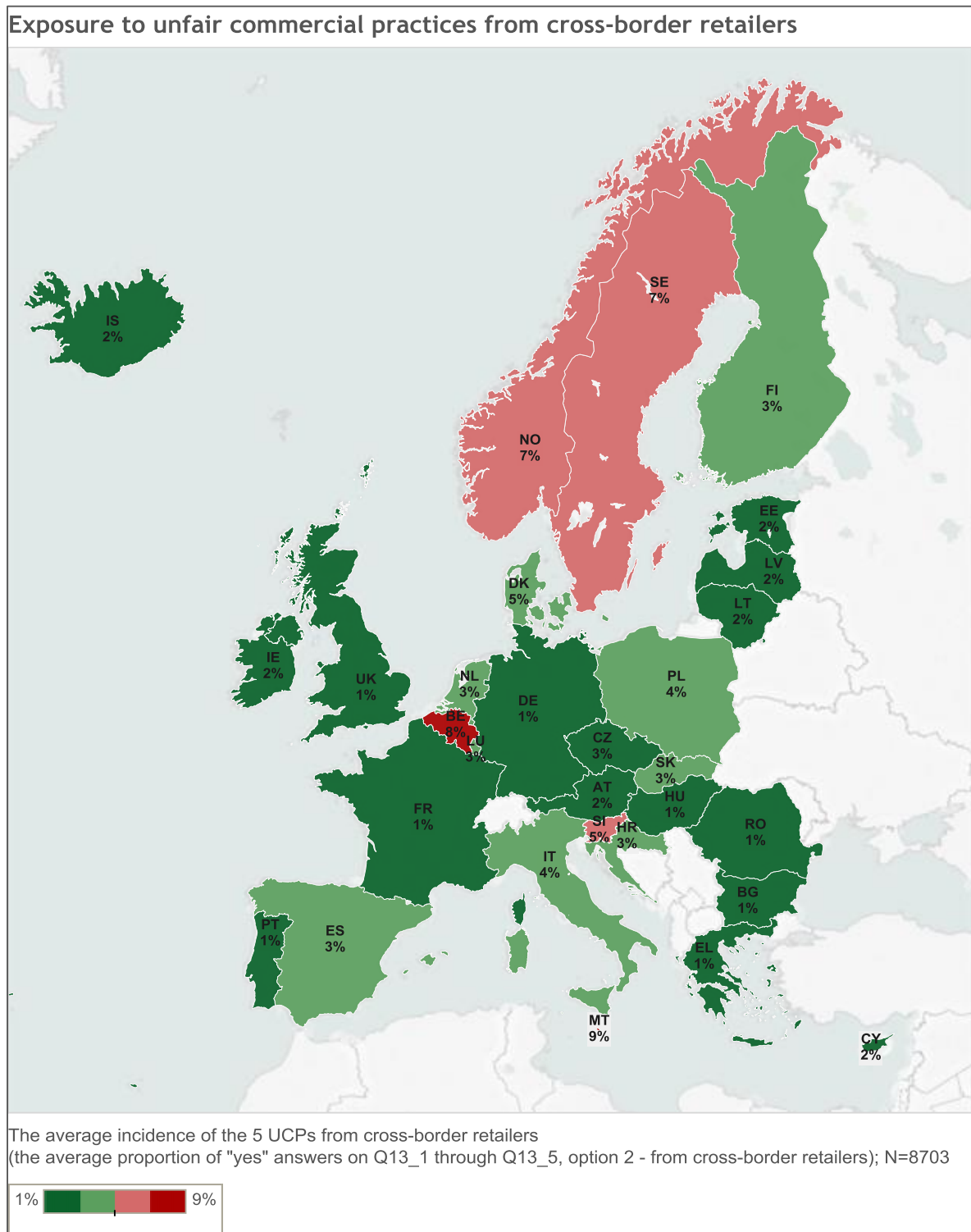
10.2. Exposure to UCPs from cross-border retailers

Exposure to unfair commercial practices from cross-border retailers			
Region/ Country		2016 (* = sig diff EU28)	2016-2014
	EU28	2.4%	-1.7*
	EU15	2.4%	-2.1*
	EU13	2.5%	+0.0
	North	5.3% *	-0.2
	South	3.1% *	+0.3
	East	2.5%	+0.0
	West	1.8% *	-3.5*
	BE	8.5% *	+1.9*
	BG	0.7% *	-0.6*
	CZ	2.5%	-0.1
	DK	5.0% *	-1.2*
	DE	1.5% *	-2.3*
	EE	2.2%	-0.1
	IE	1.8% *	-8.4*
	EL	1.3% *	-1.3*
	ES	3.3% *	-0.3
	FR	1.1% *	-5.9*
	HR	3.0%	+0.6
	IT	3.5% *	+1.2*
	CY	1.6% *	-2.6*
	LV	2.3%	-2.3*
	LT	1.8% *	0.0
	LU	3.1%	-10.4*
	HU	0.7% *	-0.8*
	MT	9.4% *	+3.4*
	NL	3.0% *	0.0
	AT	1.6% *	-8.5*
	PL	3.6% *	+0.2
	PT	1.3% *	-0.6
	RO	1.5% *	+0.4
	SI	5.2% *	+2.3*
	SK	3.5% *	-0.5
	FI	3.4% *	-0.9
	SE	6.6% *	+0.8
	UK	1.4% *	-3.6*
	IS	1.8%	-1.0*
	NO	6.7% *	+1.4*

Average incidence of the UCPs mentioned in Q13 from cross-border retailers (answer 2), - Base: all respondents (N=28100)

In the EU28 the overall level of exposure to UCPs from cross-border retailers is 2.4%. Compared to the EU28, this level is higher in the North (5.3%) and South (3.1%), whereas it is lower in the West (1.8%). Between 2014 and 2016 exposure to UCPs from cross-border retailers has decreased in the EU28 (-1.7pp) and EU15 (-2.1pp). A decrease

is also observed in the West (-3.5pp). Compared to the 2014 survey this type of exposure increased most sharply in Malta (+3.4pp) and decreased most prominently in Luxembourg (-10.4pp).



In this map, values below average are coloured in light and dark green and values above average are coloured in light and dark red

In the EU8 the highest exposure to UCPs from cross-border retailers is found in Malta (9.4%), Belgium (8.5%) and Sweden (6.6%). Among all studied countries, this exposure is also high in Norway (6.7%). The lowest levels of exposure are found in Bulgaria, Hungary (both 0.7%), France (1.1%), Portugal, Greece (both 1.3%), United Kingdom (1.4%), Germany and Romania (both 1.5%).

Exposure to unfair commercial practices from cross-border retailers		2016 (* = sig diff EU28)	2016-2014
Total	EU28	2.4%	-1.7*
 Gender	Male	2.7% *	-2.3*
	Female	2.2% *	-1.1*
 Age groups	18-34	2.8% *	-2.3*
	35-54	2.8% *	-1.7*
	55-64	2.1% *	-1.1*
	65+	1.6% *	-1.5*
 Education	Low	2.1%	-
	Medium	2.1% *	-
	High	3.2% *	-
 Financial Situation	Very difficult	3.4% *	-0.6*
	Fairly difficult	2.8% *	-1.4*
	Fairly easy	2.1% *	-2.1*
	Very easy	2.7%	-1.4*
	DK/NA	1.7% *	-0.8*
 Urbanisation	Rural area	2.4%	-2.3*
	Small town	2.4%	-1.4*
	Large town	2.5%	-1.5*
 Employment status	Self employed	3.7% *	-2.2*
	Manager	3.6% *	-2.6*
	Other white collar	2.2%	-2.3*
	Blue collar	2.7%	-1.9*
	Student	4.4% *	0.0
	Unemployed	1.8% *	-0.6*
	Seeking a job	2.7%	-1.6*
	Retired	1.5% *	-1.4*

Average incidence of the UCPS mentioned in Q13 from cross-border retailers (answer 2), - Base: all respondents from the EU (N=26599)

Exposure to unfair commercial practices from cross-border retailers		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	2.4%	-1.7*
 Internet use	Daily	2.8% *	-2.2*
	Weekly	2.1%	-0.9*
	Monthly	1.5% *	-2.1*
	Hardly ever	1.4% *	-2.7*
	Never	1.0% *	-1.0*
 Languages	Only native	1.4% *	-1.8*
	Two	3.1% *	-1.4*
	Three	4.6% *	-0.3
	Four or more	6.2% *	-0.9*
 Numerical skills	Low	2.1% *	-1.1*
	Medium	2.5%	-0.9*
	High	2.4%	-2.3*
 Consumer knowledge	High	2.5%	-1.8*
	Low	2.4%	-1.6*
 Confidence in online shopping	High	2.6%	-2.2*
	Low	2.1% *	-1.4*
	DK/NA	1.4% *	-0.1
 Confidence in cross-border online shopping	High	2.5%	-2.7*
	Low	2.6%	-1.5*
	DK/NA	1.4% *	-0.3*
 Online purchase behaviour	Online domestic	2.7% *	-2.5*
	Online cross-border	5.3% *	-2.3
	Did not buy online	1.8% *	-1.2
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	4.4% *	-
	Somewhat vulnerable	3.7% *	-
	Not vulnerable	1.7% *	-
	DK/NA	0.5% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	4.3% *	-
	Somewhat vulnerable	4.2% *	-
	Not vulnerable	1.9% *	-
	DK/NA	1.3% *	-

Average incidence of the UCPs mentioned in Q13 from cross-border retailers (answer 2), - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher exposure to UCPs from cross-border retailers is observed in individuals who know four or more languages (6.2%) and three languages (4.6%), who shop online cross border (5.3%), who are a student (4.4%) and who report being very vulnerable in terms of socio-demographic factors (4.4%). The lowest levels of exposure to lottery scams are observed in consumers who report not knowing their vulnerability in terms of socio-demographic factors (0.5%) or in terms of the complexity of offers, terms and conditions (1.3%), who use the Internet never (1.0%) or hardly ever (1.4%), and who don't know their confidence in online shopping (1.4%).

10.2.1. Types of UCPs from cross-border retailers

Types of unfair commercial practices from cross-border retailers							
Region/ Country		Lottery scams		Persistent sales calls		False free products	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
	EU28	2.7%	-2.8*	2.9%	-1.5*	2.0%	-1.0*
	EU15	2.6%	-3.5*	2.9%	-2.1*	2.1%	-1.1*
	EU13	2.7%	-0.1	2.6%	+0.5*	1.5% *	-0.6*
	North	8.1% *	-2.1*	3.3%	+0.7	4.5% *	-0.2
	South	2.7%	-0.4	4.9% *	+1.7*	2.3%	0.0
	East	2.7%	-0.1	2.6%	+0.5*	1.5% *	-0.6*
	West	2.2% *	-5.2*	1.9% *	-4.3*	1.8%	-1.8*
	BE	11.1% *	+2.4	11.1% *	+3.3*	9.5% *	+3.9*
	BG	0.7% *	-0.9	0.6% *	-0.3	0.5% *	-0.3
	CZ	3.8%	+1.1	2.4%	+0.5	1.7%	-1.5*
	DK	9.4% *	-4.1*	3.9%	+0.7	4.7% *	-0.7
	DE	1.6% *	-3.5*	1.4% *	-3.4*	1.4%	-0.6
	EE	3.6%	-2.9*	2.4%	+1.3*	0.8% *	-0.1
	IE	3.2%	-16.1*	1.9% *	-3.9*	1.0% *	-6.5*
	EL	1.2% *	-1.4*	1.3% *	-0.4	1.5%	-1.1
	ES	1.5% *	-1.3*	4.2% *	+1.0	3.1% *	-0.5
	FR	1.0% *	-9.0*	1.5% *	-7.1*	1.0% *	-4.9*
	HR	4.6% *	+0.7	1.2% *	-1.0	2.0%	+1.4*
	IT	4.1% *	+0.8	6.6% *	+2.9*	2.1%	+0.7
	CY	2.4%	-5.4*	0.7% *	-1.8*	1.4%	-2.6*
	LV	2.8%	-7.8*	2.1%	-1.4	1.7%	-0.4
	LT	3.0%	+0.9	1.6% *	+0.5	1.2% *	-0.5
	LU	4.0%	-16.9*	5.2% *	-10.7*	2.0%	-10.1*
	HU	1.2% *	-1.0	0.3% *	-0.7*	0.8% *	-0.1
	MT	20.5% *	+4.8	6.3% *	+2.1	5.6% *	+2.8*
	NL	6.2% *	-0.6	1.7% *	+0.3	2.2%	+0.6
	AT	1.7% *	-12.8*	1.5% *	-11.8*	1.4%	-3.5*
	PL	2.8%	-0.2	4.3% *	+1.4	1.7%	-1.3
	PT	1.1% *	-1.7*	1.2% *	-0.1	0.9% *	-0.6
	RO	1.9%	+0.9	1.6% *	+0.6	1.2% *	+0.3
	SI	9.0% *	+5.0*	1.5% *	-0.1	1.4%	-0.6
	SK	3.1%	-1.7*	3.1%	-1.2	3.5% *	-0.6
	FI	5.0% *	-2.8*	1.0% *	-0.3	3.6% *	-1.4
	SE	9.2% *	-0.4	4.3% *	+1.2	4.9% *	+0.9
	UK	1.5% *	-4.3*	1.5% *	-4.0*	1.7%	-1.1
	IS	3.6%	-3.2*	0.7% *	-0.1	1.3%	+0.2
	NO	9.7% *	-1.0	3.2%	+0.5	7.3% *	+3.1*

Q13 options 1, 2, and 3 (answer 2-cross-border retailers) Base: all respondents (N=28100)

In the EU28 the overall level of exposure to cross-border lottery scams is 2.7%. Compared to the EU28, this level is higher in the North (8.1%), whereas it is lower in the West (2.2%). The highest exposure to cross-border lottery scams is found in Malta (20.5%) and Belgium (11.1%). Among all studied countries, the level is high in Norway as well (9.7%). The lowest levels of exposure are found in Bulgaria (0.7%), France (1.0%), Portugal (1.1%), Greece and Hungary (both 1.2%).

Between 2014 and 2016 exposure to cross-border lottery scams has decreased in the EU28 (-2.8pp) and EU15 (-3.5pp). A decrease is also observed in the West (-5.2pp) and North (-2.1pp). Compared to the survey administered in 2014 this type of exposure increased most sharply in Slovenia (+5.0pp) and decreased most prominently in Luxembourg (-16.9pp).

The general level of exposure to persistent sales calls by cross-border retailers in the EU28 is 2.9%. Compared to the EU28, the level is higher in the South (4.9%), whereas it is lower in the West (1.9%). The highest exposure to this type of calls is found in Belgium (11.1%), Italy (6.6%) and Malta (6.3%). The lowest levels of exposure are found in Hungary (0.3%), Bulgaria (0.6%) and Cyprus (0.7%). The level is low as well in Iceland (0.7%).

Between 2014 and 2016 exposure to persistent sales calls by cross-border retailers has decreased in the EU28 (-1.5pp) and EU15 (-2.1pp). Increases are, nevertheless, found in the South (+1.7pp) and East (+0.5pp), whereas a decrease is found in the West (-4.3pp). Compared to the survey administered in 2014 this type of exposure increased most sharply in Belgium (+3.3pp) and decreased most prominently in Austria (-11.8pp).

The overall level of exposure to false free products by cross-border retailers is 2.0% in the EU28. In comparison to the EU28, this level is higher in the North (4.5%), whereas it is lower in the East (1.5%). The highest exposure to this type of practice in the EU28 is found in Belgium (9.5%) and Malta (5.6%). Among all studied countries, a high level is found in Norway as well (7.3%). The lowest levels of exposure are found in Bulgaria (0.5%), Estonia, Hungary (both 0.8%) and Portugal (0.9%).

Between 2014 and 2016 exposure to false free products by cross-border retailers has decreased by 1.0pp in the EU28, 1.1pp in the EU15 and 0.6pp in the EU13. Decreases are also observed in the West (-1.8pp) and East (-0.6pp). Compared to the survey administered in 2014 this type of exposure increased most sharply in Belgium (+3.9pp) and decreased most prominently in Luxembourg (-10.1pp).

Type of unfair commercial practices from cross-border retailers		Lottery scams		Persistent sales calls		False free products	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	2.7%	-2.8*	2.9%	-1.5*	2.0%	-1.0*
 Gender	Male	3.2% *	-3.4*	2.8%	-1.7*	2.1%	-1.5*
	Female	2.2% *	-2.1*	2.9%	-1.4*	1.8%	-0.5*
 Age groups	18-34	2.5%	-3.5*	3.2%	-1.1*	2.4% *	-1.7*
	35-54	3.2% *	-3.0*	3.2%	-1.2*	2.2%	-0.8*
	55-64	2.3%	-1.7*	2.6%	-2.0*	1.6% *	-0.7*
	65+	2.3%	-2.2*	2.1% *	-2.3*	1.2% *	-0.8*
 Education	Low	2.0% *	-	2.9%	-	1.6%	-
	Medium	2.1% *	-	2.4% *	-	1.9%	-
	High	3.9% *	-	3.8% *	-	2.3% *	-
 Financial Situation	Very difficult	2.9%	-1.7*	4.2% *	-1.0	2.8% *	-0.8
	Fairly difficult	3.1% *	-2.1*	3.4% *	-1.0*	2.4% *	-1.0*
	Fairly easy	2.3% *	-3.6*	2.6%	-1.8*	1.6% *	-1.0*
	Very easy	3.4% *	-2.7*	2.4%	-1.2*	2.0%	-0.2
	DK/NA	1.7%	-3.7*	1.6% *	-1.1	1.9%	+0.4
 Urbanisation	Rural area	2.6%	-3.7*	3.0%	-2.3*	2.0%	-1.7*
	Small town	2.5%	-2.1*	2.9%	-1.2*	1.9%	-0.7*
	Large town	3.0%	-2.8*	2.7%	-1.2*	2.1%	-0.7*
 Employment status	Self employed	4.5% *	-4.8*	4.5% *	+1.1	2.7% *	-2.6*
	Manager	4.5% *	-4.8*	4.2% *	-0.3	3.4% *	-1.4*
	Other white collar	2.5%	-4.6*	2.6%	-1.6*	1.8%	-1.2*
	Blue collar	3.0%	-1.9*	2.6%	-2.5*	2.2%	-1.4*
	Student	2.9%	-1.4	4.5% *	+0.4	5.0% *	+1.7
	Unemployed	1.9% *	-1.8*	2.1% *	-1.5*	1.2% *	-0.4
	Seeking a job	2.2%	-2.5*	3.3%	-1.1	1.9%	-1.8*
	Retired	1.8% *	-2.2*	2.3% *	-1.9*	1.1% *	-0.8*

Q13 options 1, 2, and 3 (answer 2-cross-border retailers) - Base: all respondents from the EU (N=26599)

Type of unfair commercial practices from cross-border retailers		Lottery scams		Persistent sales calls		False free products	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
Total	EU28	2.7%	-2.8*	2.9%	-1.5*	2.0%	-1.0*
 Internet use	Daily	3.1% *	-3.6*	3.1%	-1.5*	2.2%	-1.6*
	Weekly	2.1% *	-2.3*	2.8%	-1.1*	2.1%	+0.5
	Monthly	0.7% *	-3.9*	2.5%	-1.7	1.3%	-1.5*
	Hardly ever	1.8%	-3.0*	1.5% *	-6.1*	1.3%	-0.7
	Never	1.5% *	-0.5	1.6% *	-1.8*	0.5% *	-0.8*
 Languages	Only native	1.5% *	-2.5*	2.0% *	-2.3*	1.2% *	-1.1*
	Two	3.5% *	-2.7*	3.5% *	-1.0*	2.4% *	-1.1*
	Three	4.7% *	-2.1*	4.8% *	+0.3	3.9% *	-0.1
	Four or more	8.4% *	-2.9*	5.7% *	+0.6	5.6% *	+1.3
 Numerical skills	Low	2.2%	-2.0*	2.4%	-1.1*	1.6%	-1.3*
	Medium	2.5%	-1.6*	2.9%	-1.2*	2.4% *	-0.2
	High	2.9%	-3.8*	3.0%	-1.9*	1.8%	-1.4*
 Consumer knowledge	High	3.0%	-2.4*	2.8%	-1.7*	1.9%	-1.3*
	Low	2.4%	-3.0*	2.9%	-1.4*	2.0%	-0.7*
 Confidence in online shopping	High	2.9%	-3.6*	2.9%	-1.8*	2.2%	-1.2*
	Low	2.0% *	-2.4*	2.9%	-1.4*	1.5% *	-1.3*
	DK/NA	2.0% *	-0.1	2.1% *	-0.8	1.2% *	+0.1
 Confidence in cross-border online shopping	High	2.7%	-3.6	2.8%	-1.6*	2.0%	-1.9*
	Low	2.8%	-3.0	3.1%	-1.8*	2.2%	-0.7*
	DK/NA	1.7% *	-0.6	2.4%	-0.7*	0.8% *	-0.3
 Online purchase behaviour	Online domestic	3.0%	-4.2*	2.8%	-1.9*	2.2%	-1.6*
	Online cross-border	5.9% *	-4.0*	5.0% *	-0.6	4.6% *	-1.0*
	Did not buy online	1.8% *	-2.0*	3.0%	-1.2*	1.5% *	-0.5*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	4.2% *	-	5.2% *	-	4.0% *	-
	Somewhat vulnerable	3.7% *	-	4.6% *	-	3.1% *	-
	Not vulnerable	2.1% *	-	2.0% *	-	1.3% *	-
	DK/NA	2.2%	-	0.2% *	-	0.2% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	4.8% *	-	4.7% *	-	3.9% *	-
	Somewhat vulnerable	4.4% *	-	5.4% *	-	3.5% *	-
	Not vulnerable	2.2% *	-	2.3% *	-	1.5% *	-
	DK/NA	0.9% *	-	1.6% *	-	1.1%	-

Q13 options 1, 2, and 3 (answer 2-cross-border retailers) - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, highest exposure to cross-border lottery scams is observed in individuals who know four or more languages (8.4%) and three languages (4.7%), who shop online cross border (5.9%), report being very vulnerable in terms the complexity of offers, terms and conditions (4.8%) and are self-employed (4.5%). The lowest levels of exposure to lottery scams are observed in consumers who use the Internet monthly (0.7%) or never (1.5%), don't know their vulnerability in terms of the complexity of offers, terms and conditions (0.9%), know one language (1.5%) and don't know their confidence in cross-border online shopping (1.7%).

The highest exposure to persistent sales calls by cross-border retailers is observed in individuals who know four or more languages (5.7%) and three languages (4.8%), who report being somewhat vulnerable (5.4%) in terms of the complexity of offers, terms and conditions, and very vulnerable in terms of socio-demographic factors (5.2%) and who shop online cross border (5.0%). The lowest levels of exposure to this type of calls are observed in consumers who report not knowing being vulnerable in terms of socio-demographic factors (0.2%), who use the Internet hardly ever (1.5%) or never (1.6%), who don't know their financial situation (1.6%) and report not knowing being vulnerable in terms of the complexity of offers, terms and conditions (1.6%).

The highest exposure to false free products by cross-border retailers is observed in individuals who know four or more languages (5.6%), are students (5.0%), shop online cross border (4.6%) and report being very vulnerable in terms of socio-demographic factors (4.0%) and very vulnerable in terms the complexity of offers, terms and conditions (3.9%). The lowest levels of exposure to false free products by cross-border retailers are observed in consumers who don't know their vulnerability in terms of socio-demographic factors (0.2%), who never use the Internet (0.5%), who don't know their confidence in cross-border online shopping (0.8%) and domestically online shopping (1.2%), and who are retired (1.1%).

Types of unfair commercial practices from cross-border retailers					
Region/ Country		False limited offers		Other UCPS	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
	EU28	2.6%	-1.0*	2.0%	-2.1*
	EU15	2.3% *	-1.4*	2.0%	-2.5*
	EU13	4.0% *	+0.7*	1.8%	-0.5*
	North	4.8% *	+0.4	5.8% *	+0.3
	South	3.4% *	+0.7	2.2%	-0.5
	East	4.0% *	+0.7*	1.8%	-0.5*
	West	1.5% *	-2.7*	1.6% *	-3.7*
	BE	5.1% *	+1.3	5.6% *	-1.5
	BG	1.3% *	-0.7	0.5% *	-0.9*
	CZ	3.3%	-0.1	1.5%	-0.4
	DK	3.0%	-1.6	4.2% *	-0.4
	DE	1.3% *	-1.4*	1.7%	-2.6*
	EE	2.6%	+0.4	1.7%	+0.8
	IE	1.8%	-6.4*	1.0% *	-8.9*
	EL	2.0%	-1.9*	0.6% *	-1.8*
	ES	5.2% *	+0.8	2.5%	-1.4
	FR	1.1% *	-2.4*	0.9% *	-5.9*
	HR	5.0% *	+2.0*	2.0%	+0.1
	IT	2.6%	+1.2	2.3%	+0.3
	CY	2.5%	-1.6	0.9% *	-1.4
	LV	3.5%	-1.3	1.2% *	-0.7
	LT	2.4%	+0.0	1.0% *	-1.0
	LU	2.6%	-6.4*	1.8%	-8.0*
	HU	0.9% *	-1.3*	0.3% *	-1.0*
	MT	8.1% *	+3.1*	6.5% *	+4.1*
	NL	2.1%	-0.3	2.8%	-0.1
	AT	1.8%	-8.4*	1.6%	-5.8*
	PL	6.2% *	+1.3	3.0%	-0.3
	PT	1.4% *	-0.5	1.9%	+0.2
	RO	2.2%	+1.0	0.6% *	-0.9*
	SI	11.6% *	+6.7*	2.4%	+0.4
	SK	4.2% *	+0.6	3.5% *	+0.4
	FI	3.1%	+0.8	4.0% *	-0.6
	SE	6.8% *	+1.4	7.6% *	+1.1
	UK	1.2% *	-5.0*	1.2% *	-3.6*
	IS	1.4% *	-0.4	2.0%	-1.5
	NO	7.2% *	+4.1*	6.1% *	+0.2

Q13 options 4 and 5 (answer 2-cross-border retailers) Base: all respondents (N=28100)

The overall level of exposure to false limited offers in the EU28 is 2.6%. In the EU15 this exposure level is 2.3% and in the EU13 it is 4.0%. Compared to the EU28, this level is higher in the North (4.8%), East (4.0%) and South (3.4%), whereas it is lower in the West (1.5%). The highest exposure to this type of practice is found in Slovenia (11.6%), Malta (8.1%) and Sweden (6.8%). Among all studied countries, the level is high in Norway as well (7.2%). The lowest levels of exposure are found in Hungary (0.9%), France (1.1%), the UK (1.2%), Germany, Bulgaria (both 1.3%) and Portugal (1.4%).

Between 2014 and 2016 exposure to false limited offers by cross-border retailers has decreased in the EU28 (-1.0pp) and EU15 (-1.4pp), whereas it increased in the EU13

(+0.7pp). Additionally, an increase is found in the East (+0.7pp) and a decrease is observed in the West (-2.7pp). Compared to the survey administered in 2014 this type of exposure increased most sharply in Slovenia (+6.7pp) and decreased most prominently in Austria (-8.4pp).

In the EU28 the overall level of exposure to other cross-border UCPs is 2.0%. In comparison with the EU28, this level is higher in the North (5.8%), whereas it is lower in the West (1.6%). The highest exposure to other cross-border UCPs is found in Sweden (7.6%), Malta (6.5%) and Belgium (5.6%). Of all studied countries, the level was high in Norway as well (6.1%). The lowest levels of exposure are found in Hungary (0.3%), Bulgaria (0.5%), Greece and Romania (both 0.6%).

Between 2014 and 2016 exposure to other cross-border UCPs has decreased in the EU28 (-2.1pp) and EU15 (-2.5pp). A decrease is also observed in the West (-3.7pp) and East (-0.5pp). Compared to the survey administered in 2014 this type of exposure increased most sharply in Malta (+4.1pp) and decreased most prominently in Ireland (-8.9pp).

Type of unfair commercial practices from cross-border retailers		False limited offers		Other UCPs	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	2.6%	-1.0*	2.0%	-2.1*
 Gender	Male	2.9%	-1.7*	2.3% *	-3.0*
	Female	2.4%	-0.4*	1.7% *	-1.1*
 Age groups	18-34	3.6% *	-2.4*	2.1%	-2.5*
	35-54	3.0%	-0.8*	2.3%	-2.5*
	55-64	2.0% *	+0.2	1.9%	-1.3*
	65+	1.1% *	-0.9*	1.1% *	-1.5*
 Education	Low	2.4%	-	1.7%	-
	Medium	2.3% *	-	1.7% *	-
	High	3.4% *	-	2.6% *	-
 Financial Situation	Very difficult	4.0% *	+0.7	2.9% *	-0.5
	Fairly difficult	2.9%	-0.9*	2.0%	-1.8*
	Fairly easy	2.1% *	-1.7*	1.8%	-2.7*
	Very easy	3.5% *	-0.2	2.3%	-2.8*
	DK/NA	1.6% *	+0.6	1.8%	-0.4
 Urbanisation	Rural area	2.4%	-1.2*	1.9%	-2.5*
	Small town	2.7%	-0.9*	1.9%	-1.8*
	Large town	2.8%	-1.0*	2.1%	-1.9*
 Employment status	Self employed	3.4% *	-1.4	3.5% *	-3.4*
	Manager	2.6%	-3.0*	3.3% *	-3.7*
	Other white collar	2.4%	-1.5*	1.8%	-2.5*
	Blue collar	3.4% *	-1.5*	2.3%	-2.1*
	Student	7.3% *	+1.9	2.4%	-2.5*
	Unemployed	2.6%	+1.3*	1.3% *	-0.7
	Seeking a job	3.3%	-0.6	2.5%	-1.9*
	Retired	1.1% *	-0.8*	1.2% *	-1.6*

Q13 options 4 and 5 (answer 2-cross-border retailers) - Base: all respondents from the EU (N=26599)

Type of unfair commercial practices from cross-border retailers		False limited offers		Other UCPs	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
Total	EU28	2.6%	-1.0*	2.0%	-2.1*
 Internet use	Daily	3.1% *	-1.4*	2.4% *	-2.7*
	Weekly	2.1% *	-0.6	1.4% *	-1.1*
	Monthly	1.3% *	-1.6*	1.7%	-1.6*
	Hardly ever	1.9%	-1.2	0.6% *	-2.6*
	Never	1.0% *	-0.7*	0.6% *	-1.1*
 Languages	Only native	1.4% *	-1.5*	1.1% *	-1.9*
	Two	3.6% *	-0.4	2.5% *	-2.1*
	Three	5.6% *	+1.2*	4.0% *	-0.7
	Four or more	6.1% *	-0.7	5.0% *	-3.1*
 Numerical skills	Low	1.9% *	-0.7*	2.1%	-0.2
	Medium	2.7%	-0.4	2.3%	-1.1*
	High	2.8%	-1.5*	1.8%	-3.1*
 Consumer knowledge	High	2.7%	-1.4*	1.9%	-2.3*
	Low	2.6%	-0.7*	2.0%	-1.8*
 Confidence in online shopping	High	2.9%	-1.6*	2.1%	-2.9*
	Low	2.3%	-0.7*	1.8%	-1.3*
	DK/NA	0.8% *	+0.1	1.1% *	0.0
 Confidence in cross-border online shopping	High	2.9%	-2.6*	1.9%	-3.6*
	Low	2.6%	-0.5*	2.2%	-1.5*
	DK/NA	1.1% *	+0.1	1.1% *	-0.2
 Online purchase behaviour	Online domestic	3.0%	-2.0*	2.4% *	-3.0*
	Online cross-border	6.2% *	-2.5*	4.9% *	-3.5*
	Did not buy online	1.7% *	-0.3	1.0% *	-1.9*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	5.0% *	-	3.8% *	-
	Somewhat vulnerable	4.1% *	-	3.0% *	-
	Not vulnerable	1.8% *	-	1.3% *	-
	DK/NA	0.0% *	-	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	4.0% *	-	4.0% *	-
	Somewhat vulnerable	4.6% *	-	3.4% *	-
	Not vulnerable	2.2% *	-	1.5% *	-
	DK/NA	1.8%	-	1.2%	-

Q13 options 4 and 5 (answer 2-cross-border retailers) - Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, higher exposure to false limited offers by cross-border retailers is observed in consumers who are students (7.3%), shop online cross-border (6.2%), know four or more languages (6.1%), know three languages (5.6%) and report being very vulnerable in terms of socio-demographic factors (5.0%). The lowest levels of exposure to false limited offers by cross-border retailers are observed in individuals who don't know their vulnerability in terms of socio-demographic factors (0.0%) and their confidence in domestically online shopping (0.8%) or cross-border online shopping (1.1%), who never use the Internet (1.0%), and who are retired (1.1%) .

With regard to other cross-border UCPs, higher exposure is observed in individuals who know four or more languages (5.0%) and three languages (4.0%), shop online cross-border (4.9%), and report being very vulnerable in terms of the complexity of offers, terms and conditions (4.0%), and in terms of socio-demographic factors (3.8%). The lowest levels of exposure to lottery scams are observed in consumers who don't know their vulnerability in terms of socio-demographic factors (0.0%), use the Internet hardly ever (0.6%) or never (0.6%), do not shop online (1.0%) and don't know their confidence in online shopping (1.1%).

10.3. Exposure to other illicit commercial practices from domestic retailers

Exposure to other illicit commercial practices from domestic retailers			
Region/ Country		2016 (* = sig diff EU28)	2016-2014
	EU28	8.2%	-4.7*
	EU15	6.7% *	-5.1*
	EU13	14.0% *	-3.2*
	North	9.5% *	+2.5*
	South	12.5% *	-3.9*
	East	14.0% *	-3.2*
	West	3.5% *	-6.4*
	BE	10.3% *	-0.2
	BG	21.9% *	-3.4*
	CZ	7.8%	-1.9
	DK	8.1%	+1.7
	DE	3.6% *	-3.3*
	EE	10.3% *	+1.5
	IE	3.4% *	-13.8*
	EL	12.7% *	-7.3*
	ES	15.3% *	-3.1*
	FR	2.6% *	-8.1*
	HR	23.9% *	+0.6
	IT	11.0% *	-4.4*
	CY	5.7% *	-3.7*
	LV	16.5% *	-0.7
	LT	9.2%	-3.3*
	LU	2.2% *	-2.9*
	HU	14.2% *	-4.9*
	MT	18.6% *	+6.2*
	NL	7.2%	-0.1
	AT	2.4% *	-5.4*
	PL	12.5% *	-2.9*
	PT	9.0%	-2.1
	RO	16.3% *	-5.0*
	SI	9.7%	+0.3
	SK	13.5% *	-4.2*
	FI	8.2%	+2.3*
	SE	11.0% *	+3.0*
	UK	2.0% *	-11.1*
	IS	14.5% *	+2.9
	NO	8.5%	-0.7

The average exposure to illicit commercial practices from domestic retailers (Q16a_1²⁷ and Q16a_2 answer option 1 and Q16b_1 and Q16b_2 answer option 1) – Base: All respondents (N=28100)

²⁷ Q16.a. Now, 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...?

In the EU28 the overall level of exposure to other illicit commercial practices from domestic retailers is 8.2%. In the EU15 this level is 6.7% and in the EU13 it is 14.0%. Compared to the EU28, this level is higher in the East (14.0%), South (12.5%) and North (9.5%), whereas it is lower in the West (3.5%). The highest exposure to other illicit commercial practices from domestic retailers is found in Croatia (23.9%), Bulgaria (21.9%) and Malta (18.6%). The lowest levels of exposure to such practices are found in the UK (2.0%), Luxembourg (2.2%) and Austria (2.4%).

Between 2014 and 2016 exposure to other illicit commercial practices from domestic retailers has decreased in the EU28 (-4.7pp), EU15 (-5.1pp) and EU13 (-3.2pp). Furthermore, this level increased in the North (+2.5pp) and decreased in the West (-6.4pp), South (-3.9pp) and East (-3.2pp). Compared to the 2014 survey this type of exposure increased most sharply in Malta (+6.2pp) and decreased most prominently in Ireland (-13.8pp).

-Yes, with retailers or services providers located in (our country) -Yes, with retailers or services providers located in another EU country -Yes, but you don't know in which country the retailers or services providers were located -No -DK/NA

Q16.a.1. 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)

Q16.a.2. You have had to pay unanticipated extra charges

Q16.b. Now, 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 when buying in (our country) during the last 12 months...?

-Yes -No -DK/NA

Q16.b.1. 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)

Q16.b.2. You have had to pay unanticipated extra charges

Exposure to other illicit commercial practices from domestic retailers		2016 (* = sig diff EU28)	2016-2014
Total	EU28	8.2%	-4.7*
 Gender	Male	9.2% *	-5.6*
	Female	7.3% *	-3.9*
 Age groups	18-34	9.6% *	-7.2*
	35-54	9.0% *	-5.3*
	55-64	7.1% *	-3.7*
	65+	5.9% *	-1.8*
 Education	Low	8.7%	-
	Medium	7.4% *	-
	High	9.5% *	-
 Financial Situation	Very difficult	16.4% *	-1.4
	Fairly difficult	10.4% *	-4.2*
	Fairly easy	6.5% *	-3.8*
	Very easy	6.2% *	-3.8*
	DK/NA	6.5% *	-3.5*
 Urbanisation	Rural area	8.1%	-3.9*
	Small town	7.5% *	-4.9*
	Large town	9.4% *	-5.5*
 Employment status	Self employed	13.1% *	-5.0*
	Manager	9.6% *	-4.9*
	Other white collar	6.5% *	-8.0*
	Blue collar	11.1% *	-2.9*
	Student	10.4% *	-5.6*
	Unemployed	7.3%	-4.7*
	Seeking a job	11.1% *	-6.6*
	Retired	6.7% *	-1.9*

The average exposure to illicit commercial practices from domestic retailers (Q16a_1 and Q16a_2 answer option 1 and Q16b_1 and Q16b_2 answer option 1) – Base: all respondents from the EU (N=26599)

Exposure to other illicit commercial practices from domestic retailers		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	8.2%	-4.7*
 Internet use	Daily	9.3% *	-5.5*
	Weekly	5.3% *	-6.8*
	Monthly	5.3% *	-7.1*
	Hardly ever	6.3% *	-4.7*
	Never	6.9% *	-1.0*
 Languages	Only native	6.0% *	-5.4*
	Two	10.1% *	-3.7*
	Three	13.1% *	-1.8*
	Four or more	14.2% *	-3.9*
 Numerical skills	Low	6.3% *	-5.5*
	Medium	9.7% *	-3.6*
	High	7.9%	-5.0*
 Consumer knowledge	High	7.6% *	-5.3*
	Low	8.8% *	-4.2*
 Confidence in online shopping	High	7.1% *	-4.9*
	Low	11.9% *	-4.9*
	DK/NA	8.6%	+1.0
 Confidence in cross-border online shopping	High	6.7% *	-7.6*
	Low	10.5% *	-2.8*
	DK/NA	9.3% *	+0.6
 Online purchase behaviour	Online domestic	7.3% *	-5.5*
	Online cross-border	7.8%	-7.5*
	Did not buy online	11.3% *	-4.5*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	18.0% *	-
	Somewhat vulnerable	12.9% *	-
	Not vulnerable	5.1% *	-
	DK/NA	3.2% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	19.8% *	-
	Somewhat vulnerable	14.0% *	-
	Not vulnerable	6.2% *	-
	DK/NA	6.2% *	-

The average exposure to illicit commercial practices from domestic retailers (Q16a_1 and Q16a_2 answer option 1 and Q16b_1 and Q16b_2 answer option 1) – Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, the highest exposure to other illicit commercial practices from domestic retailers is observed in individuals who consider themselves as very vulnerable (19.8%) or somewhat vulnerable (14.0%) in terms of the complexity of offers, terms and conditions as well as very vulnerable in terms of socio-demographic factors (18.0%). Furthermore, high exposure to illicit commercial practices from domestic retailers is found in respondents who are in a very difficult financial situation (16.4%) and who know four or more languages (14.2%). The lowest levels of exposure to such practices are observed in consumers who don't know their vulnerability (3.2%) or report not being vulnerable (5.1%) in terms of socio-demographic factors. Additionally, exposure is low for respondents who use the Internet weekly (5.3%) or monthly (5.3%) and are age 65 and over (5.9%).

10.3.1. Types of other illicit commercial practices from domestic retailers

Exposure to other illicit commercial practices from domestic retailers					
Region/ Country		Unfair terms and conditions		Unanticipated extra charges	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
	EU28	8.9%	-5.4*	7.5%	-4.1*
	EU15	7.2% *	-5.9*	6.3% *	-4.4*
	EU13	15.7% *	-3.5*	12.2% *	-2.9*
	North	8.8%	+2.2*	10.1% *	+2.7*
	South	15.4% *	-4.3*	9.6% *	-3.6*
	East	15.8% *	-3.5*	12.2% *	-2.9*
	West	2.7% *	-7.3*	4.2% *	-5.4*
	BE	7.8%	-1.3	12.8% *	+0.9
	BG	25.9% *	-3.2	17.9% *	-3.5*
	CZ	10.4%	-2.4	5.2% *	-1.4
	DK	5.6% *	+1.5	10.6% *	+2.0
	DE	2.7% *	-4.0*	4.6% *	-2.5*
	EE	11.3% *	+1.6	9.2%	+1.4
	IE	2.4% *	-17.2*	4.3% *	-10.5*
	EL	12.3% *	-7.1*	13.0% *	-7.4*
	ES	20.7% *	-4.1*	9.9% *	-2.1
	FR	2.4% *	-9.9*	2.8% *	-6.2*
	HR	26.7% *	+0.5	21.2% *	+0.8
	IT	13.1% *	-4.2*	8.9%	-4.5*
	CY	4.6% *	-4.2*	6.8%	-3.2
	LV	16.9% *	-2.4	16.0% *	+1.0
	LT	10.0%	-3.1*	8.4%	-3.6*
	LU	1.8% *	-3.6*	2.6% *	-2.2
	HU	15.7% *	-5.5*	12.8% *	-4.4*
	MT	19.3% *	+7.9*	17.9% *	+4.4
	NL	6.1% *	+1.3	8.4%	-1.5
	AT	2.1% *	-6.7*	2.7% *	-4.0*
	PL	13.3% *	-3.7*	11.7% *	-2.1
	PT	9.9%	-3.1*	8.1%	-1.0
	RO	18.3% *	-4.2*	14.3% *	-5.9*
	SI	10.3%	+1.2	9.0%	-0.7
	SK	17.9% *	-5.7*	9.0%	-2.7*
	FI	10.1%	+2.0	6.3%	+2.6*
	SE	9.9%	+2.8*	12.1% *	+3.2*
	UK	1.3% *	-11.9*	2.8% *	-10.3*
	IS	9.3%	-0.1	19.7% *	+6.0*
	NO	5.6% *	-0.2	11.4% *	-1.1

Percentage of "Yes" responses in Q16a_1 and Q16b_1 answer option 1 and in Q16a_2 and Q16b_1 answer option 1 – Base: All respondents (N=28100)

In the EU28 the overall level of exposure to unfair contract terms and conditions from domestic retailers is 8.9%. In the EU15 this level is 7.2% and in the EU13 it is 15.7%. Compared to the EU28, this level is higher in the East (15.8%) and South (15.4%), whereas it is lower in the West (2.7%). The highest exposure to unfair contract terms

and conditions from domestic retailers is found in Croatia (26.7%), Bulgaria (25.9%) and Spain (20.7%). The lowest levels of exposure to such practices are found in the UK (1.3%), Luxembourg (1.8%), Austria (2.1%), Ireland and France (both 2.4%).

Between 2014 and 2016 exposure to unfair contract terms and conditions from domestic retailers has decreased in the EU28 (-5.4pp), EU15 (-5.9pp) and EU13 (-3.5pp). Furthermore, an increase is found in the North (+2.2pp), whereas a decrease is found in the West (-7.3pp), South (-4.3pp) and East (-3.5pp). Compared to the 2014 survey this type of exposure increased most sharply in Malta (+7.9pp) and decreased most prominently in Ireland (-17.2pp).

In the EU28 the overall level of exposure to unanticipated extra charges from domestic retailers is 7.5%. In the EU15 this level is 6.3% and in the EU13 it is 12.2%. In comparison with the EU28, this level is higher in the East (12.2%), North (10.1%) and South (9.6%), whereas it is lower in the West (4.2%). The highest exposure to unanticipated extra charges from domestic retailers is found in Croatia (21.2%), Malta and Bulgaria (both 17.9%). A high level is found in Iceland as well (19.7%). The lowest levels of exposure to such practices are found in Luxembourg (2.6%), Austria (2.7%), the UK and France (2.8%).

Between 2014 and 2016 exposure to unanticipated extra charges from domestic retailers has decreased in the EU28 (-4.1pp), EU15 (-4.4pp) and EU13 (-2.9pp). An increase is found in the North (+2.7pp) and decreases are found in the West (-5.4pp), South (-3.6pp) and East (-2.9pp). Among the studied countries, this type of exposure increased most sharply in Iceland (+6.0pp) and decreased most prominently in Ireland (-10.5pp) and the UK (-10.3pp) compared to the 2014 survey.

Exposure to other illicit commercial practices from domestic retailers		Unfair terms and conditions		Unanticipated extra charges	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	8.9%	-5.4*	7.5%	-4.1*
 Gender	Male	10.3% *	-6.9*	8.2% *	-4.3*
	Female	7.7% *	-3.9*	6.9% *	-3.9*
 Age groups	18-34	9.4%	-7.5*	9.7% *	-6.9*
	35-54	10.4% *	-6.0*	7.6%	-4.6*
	55-64	7.6% *	-5.5*	6.6% *	-2.0*
	65+	6.9% *	-1.8*	4.9% *	-1.8*
 Education	Low	9.5%	-	7.8%	-
	Medium	7.7% *	-	7.1%	-
	High	10.9% *	-	8.1%	-
 Financial Situation	Very difficult	18.6% *	-1.2	14.1% *	-1.6
	Fairly difficult	11.8% *	-5.1*	9.1% *	-3.3*
	Fairly easy	6.7% *	-4.4*	6.3% *	-3.2*
	Very easy	6.7% *	-3.1*	5.6% *	-4.6*
	DK/NA	7.2%	-2.5	5.7%	-4.5*
 Urbanisation	Rural area	8.9%	-4.1*	7.3%	-3.6*
	Small town	7.8% *	-6.0*	7.1%	-3.8*
	Large town	10.6% *	-6.0*	8.3% *	-5.0*
 Employment status	Self employed	15.5% *	-2.7	10.7% *	-7.4*
	Manager	10.8% *	-5.8*	8.3%	-4.0*
	Other white collar	7.1% *	-9.2*	5.8% *	-6.8*
	Blue collar	11.0% *	-3.8*	11.2% *	-2.0*
	Student	9.3%	-8.1*	11.5% *	-3.2*
	Unemployed	7.7%	-4.7*	6.9%	-4.6*
	Seeking a job	12.4% *	-8.0*	9.8% *	-5.3*
	Retired	7.5%	-2.4*	6.0% *	-1.4*

Percentage of "Yes" responses in Q16a_1 and Q16b_1 answer option 1 and in Q16a_2 and Q16b_1 answer option 1 – Base: all respondents from the EU (N=26599)

Exposure to other illicit commercial practices from domestic retailers		Unfair terms and conditions		Unanticipated extra charges	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
Total	EU28	8.9%	-5.4*	7.5%	-4.1*
 Internet use	Daily	10.2% *	-6.2*	8.4% *	-4.7*
	Weekly	5.2% *	-8.2*	5.4% *	-5.5*
	Monthly	4.5% *	-9.3*	6.1%	-4.8*
	Hardly ever	7.4%	-3.8*	5.3% *	-5.5*
	Never	7.9% *	-0.7	5.8% *	-1.2*
 Languages	Only native	6.2% *	-6.5*	5.7% *	-4.2*
	Two	11.5% *	-3.7*	8.8% *	-3.6*
	Three	14.6% *	-1.6*	11.6% *	-2.1*
	Four or more	14.8% *	-4.2*	13.6% *	-3.6*
 Numerical skills	Low	6.9% *	-5.9*	5.7% *	-5.2*
	Medium	10.8% *	-4.5*	8.7% *	-2.8*
	High	8.5%	-5.5*	7.4%	-4.5*
 Consumer knowledge	High	8.6%	-6.2*	6.6% *	-4.4*
	Low	9.2%	-4.7*	8.4% *	-3.6*
 Confidence in online shopping	High	7.5% *	-5.7*	6.6% *	-4.2*
	Low	13.6% *	-5.3*	10.3% *	-4.6*
	DK/NA	8.9%	+0.6	8.4%	+1.4
 Confidence in cross-border online shopping	High	7.1% *	-8.6*	6.3% *	-6.5*
	Low	11.6% *	-3.0*	9.4% *	-2.5*
	DK/NA	10.6% *	+0.6	8.1%	+0.5
 Online purchase behaviour	Online domestic	7.7% *	-6.4*	7.0% *	-4.6*
	Online cross-border	8.4%	-7.9*	7.1%	-7.2*
	Did not buy online	13.0% *	-4.7*	9.6% *	-4.3*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	20.5% *	-	15.6% *	-
	Somewhat vulnerable	14.2% *	-	11.5% *	-
	Not vulnerable	5.4% *	-	4.9% *	-
	DK/NA	2.9% *	-	3.5%	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	23.2% *	-	16.3% *	-
	Somewhat vulnerable	15.5% *	-	12.4% *	-
	Not vulnerable	6.5% *	-	5.9% *	-
	DK/NA	6.1% *	-	6.2%	-

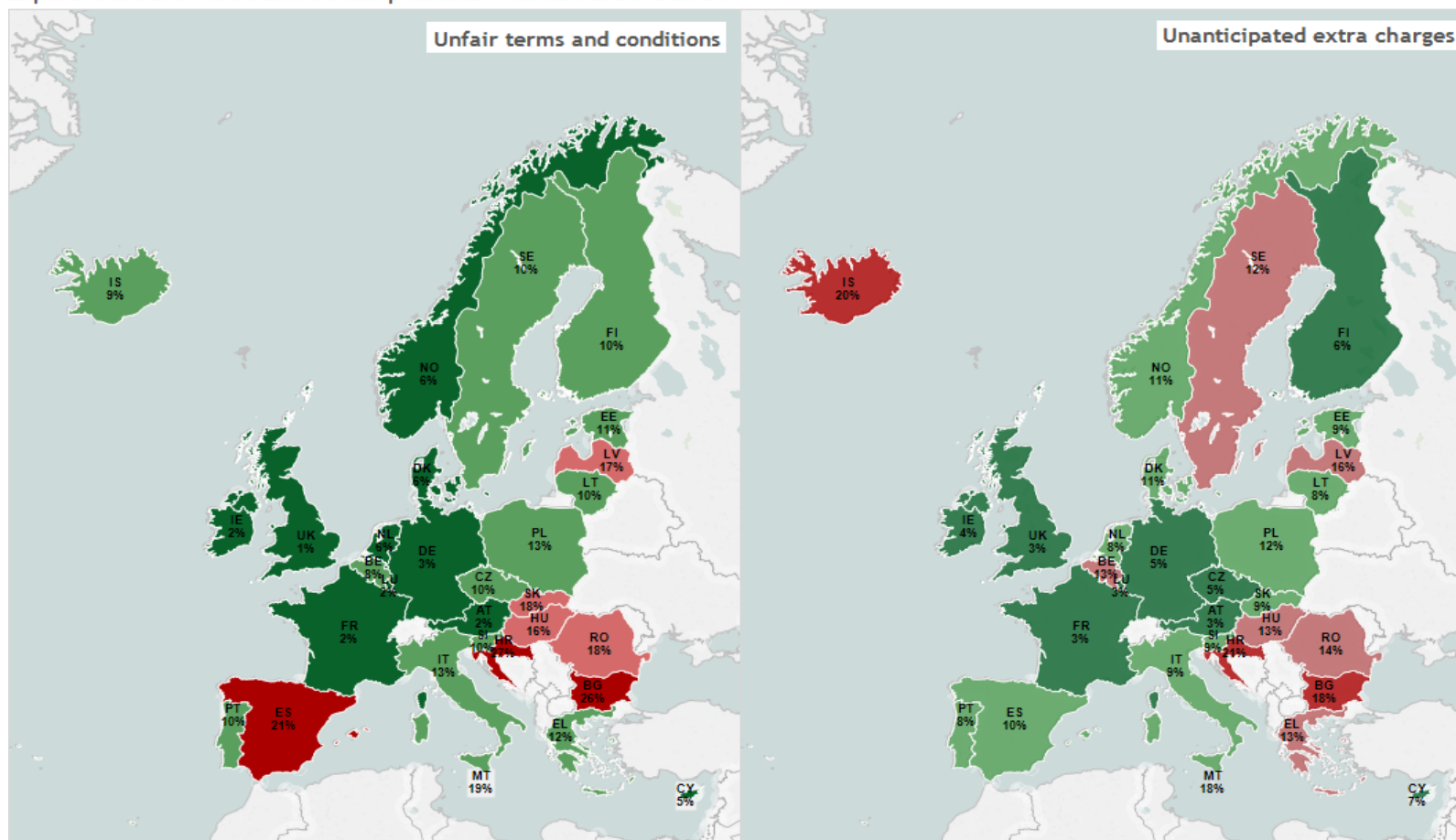
Percentage of "Yes" responses in Q16a_1 and Q16b_1 answer option 1 and in Q16a_2 and Q16b_1 answer option 1 – Base: all respondents from the EU (N=26599)

In terms of socio-demographic variables and other characteristics, the highest exposure to unfair contract terms and conditions from domestic retailers is observed in individuals who consider themselves as very vulnerable (23.2%) or somewhat vulnerable (15.5%) in terms of the complexity of offers, terms and conditions as well as very vulnerable in terms of socio-demographic factors (20.5%). High exposure to illicit commercial practices from domestic retailers is also found in respondents who are in a very difficult financial situation (18.6%) and who are self-employed (15.5%). The lowest levels of exposure to such practices are observed in consumers who don't know their vulnerability (2.9%) or report not being vulnerable (5.4%) in terms of socio-demographic factors. Additionally, exposure is low for respondents who use the Internet monthly (4.5%) or weekly (5.2%) and don't know their vulnerability in terms of the complexity of offers, terms and conditions (6.1%).

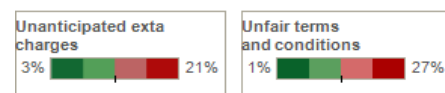
Moreover, the highest exposure to unanticipated extra charges from domestic retailers is observed in individuals who consider themselves as very vulnerable (16.3%) or somewhat vulnerable (12.4%) in terms of the complexity of offers, terms and conditions as well as very vulnerable in terms of socio-demographic factors (15.6%). Furthermore, high exposure to illicit commercial practices from domestic retailers is found in respondents who are in a very difficult financial situation (14.1%) and who know four or more languages (13.6%). The lowest levels of exposure to such practices are observed in

consumers who report not being vulnerable in terms of socio-demographic factors (4.9%), are age 65 and over (4.9%), use the Internet hardly ever (5.3%) or weekly (5.4%) and have a very easy financial situation (5.6%).

Exposure to other illicit commercial practices from domestic retailers



The average exposure to illicit commercial practices from domestic retailers
Q16a_1 and Q16a_2, answer option 1 and Q16b_1 and Q16b_2, answer option1; N=28100



In these maps, values below average are coloured in light and dark green and values above average are coloured in light and dark red

10.4. Exposure to other illicit commercial practices from cross-border retailers

Exposure to other illicit commercial practices from cross-border retailers			
Region/ Country		2016 (* = sig diff EU28)	2016-2014
	EU28	3.4%	-0.4
	EU15	3.7%	-0.3
	EU13	2.2% *	-0.9*
	North	4.8% *	+0.9
	South	3.4%	+0.6
	East	2.1% *	-0.9*
	West	3.6%	-0.8
	BE	4.3%	-1.8
	BG	1.8% *	-2.8
	CZ	0.6% *	-1.1
	DK	4.9%	+0.9
	DE	3.9%	+0.2
	EE	2.2% *	+0.3
	IE	3.7%	-3.8*
	EL	2.1%	-0.8
	ES	5.0%	+1.1
	FR	4.2%	-0.9
	HR	3.5%	+0.2
	IT	2.7%	+0.3
	CY	3.4%	-2.7
	LV	2.8%	-0.6
	LT	2.1%	-2.5
	LU	5.4%	-4.9*
	HU	0.3% *	-4.5*
	MT	9.1% *	+3.0
	NL	2.0% *	-0.4
	AT	2.2% *	-1.3
	PL	2.1%	0.0
	PT	2.8%	+1.5
	RO	3.7%	+0.4
	SI	3.0%	+0.8
	SK	2.3%	-2.8*
	FI	2.4%	-2.5*
	SE	6.0% *	+3.0*
	UK	3.3%	-1.3
	IS	3.0%	+0.1
	NO	4.9% *	+1.0

The average exposure to illicit commercial practices from cross-border retailers (Q16a_1 and Q16a_2 answer option 2) – Base: Respondents who shopped in another EU country (N=8703)

In the EU28 the overall level of exposure to other illicit commercial practices from cross-border retailers is 3.4%. In the EU13 this level is lower (2.2%). Compared to the EU28,

this lever is higher in the North (4.8%) and it is lower in the East (2.1%). The highest exposure to other illicit commercial practices from cross-border retailers is found in Malta (9.1%) and Sweden (6.0%). The lowest levels of exposure to such practices are found in Hungary (0.3%) and the Czech Republic (0.6%)²⁸.

Between 2014 and 2016 exposure to other illicit commercial practices from cross-border retailers has decreased in the EU13 (-0.9pp). A decrease is also observed in the East (-0.9pp). Compared to the 2014 survey this type of exposure increased most sharply in Sweden (+3.0pp) and decreased most steeply in Luxembourg (+4.9pp) and Hungary (-4.5pp).

Exposure to other illicit commercial practices from cross-border retailers		2016 (* = sig diff EU28)	2016-2014
Total	EU28	3.4%	-0.4
 Gender	Male	4.2% *	+0.3
	Female	2.5% *	-1.3*
 Age groups	18-34	3.3%	-0.8
	35-54	4.2% *	0.0
	55-64	2.7% *	+0.2
	65+	1.7% *	-0.9
 Education	Low	3.8%	-
	Medium	2.7% *	-
	High	4.2% *	-
 Financial Situation	Very difficult	8.8% *	+3.5*
	Fairly difficult	3.4%	0.0
	Fairly easy	3.1%	-1.0*
	Very easy	3.4%	+0.1
	DK/NA	2.3%	+1.3
 Urbanisation	Rural area	3.1%	-0.6
	Small town	3.0%	-0.8*
	Large town	4.3% *	+0.2
 Employment status	Self employed	3.2%	-6.0*
	Manager	6.5% *	+2.0*
	Other white collar	3.5%	-0.3
	Blue collar	3.2%	-0.6
	Student	3.4%	+0.3
	Unemployed	1.6% *	+0.2
	Seeking a job	3.0%	-4.7*
	Retired	1.4% *	-1.0*

The average exposure to illicit commercial practices from cross-border retailers (Q16a_1 and Q16a_2 answer option 2) – Base: Respondents from the EU who shopped in another EU country (N= 7912)

²⁸ Results for Romania are based on a very small sample size (95 observations) and they should be therefore considered as mainly indicative

Exposure to other illicit commercial practices from cross-border retailers		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	3.4%	-0.4
 Internet use	Daily	3.3%	-0.7*
	Weekly	3.9%	+1.4
	Monthly	6.1%	+2.8
	Hardly ever	2.0%	+1.5
	Never	0.3% *	-3.5*
 Languages	Only native	3.7%	+0.5
	Two	2.4% *	-1.2*
	Three	4.4% *	+0.4
	Four or more	4.2%	-2.1*
 Numerical skills	Low	4.1%	-1.3
	Medium	4.4% *	+0.8
	High	2.9%	-0.8*
 Consumer knowledge	High	3.5%	-0.1
	Low	3.3%	-0.7
 Confidence in online shopping	High	3.3%	-0.8*
	Low	4.8% *	+2.6*
	DK/NA	0.2% *	-2.7*
 Confidence in cross-border online shopping	High	3.4%	-0.6
	Low	3.9%	+0.4
	DK/NA	0.3% *	-2.4*
 Online purchase behaviour	Online domestic	3.2%	-0.9*
	Online cross-border	3.7%	-0.6
	Did not buy online	1.6% *	-1.3*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	11.6% *	-
	Somewhat vulnerable	4.4% *	-
	Not vulnerable	2.3% *	-
	DK/NA	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	7.0% *	-
	Somewhat vulnerable	6.8% *	-
	Not vulnerable	2.7% *	-
	DK/NA	0.8% *	-

The average exposure to illicit commercial practices from cross-border retailers (Q16a_1 and Q16a_2 answer option 2) – Base: Respondents from the EU who shopped in another EU country (N= 7912)

In terms of socio-demographic variables and other characteristics, the highest exposure to other illicit commercial practices from cross-border retailers is observed in individuals who consider themselves as very vulnerable in terms of socio-demographic factors (11.6%) and very vulnerable (7.0%) or somewhat vulnerable (6.8%) in terms of the complexity of offers, terms and conditions. Furthermore, the exposure to such practices is high in consumers in a very difficult financial position (8.8%) and in managers (6.5%). The lowest levels of exposure to such practices are observed in consumers who report not knowing their vulnerability in terms of socio-demographic factors (0.0%) or in terms of the complexity of offers, terms and conditions (0.8%), who don't know their confidence in domestically online shopping (0.2%) and cross-border online shopping (0.3%) and never use the Internet (0.3%).

10.4.1. Types of other illicit commercial practices from cross-border retailers

Exposure to other illicit commercial practices from cross-border retailers				
Region/ Country	Unfair terms and conditions		Unanticipated extra charges	
	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
 EU28	3.0%	+0.4	3.8%	-1.2*
 EU15	3.2%	+0.5	4.1%	-1.1*
 EU13	2.0% *	-0.3	2.3% *	-1.5*
 North	3.5%	+0.9	6.1% *	+0.9
 South	2.6%	-0.2	4.2%	+1.4
 East	2.0% *	-0.4	2.2% *	-1.5*
 West	3.4%	+0.8	3.9%	-2.3*
 BE	1.8% *	-2.0	6.9% *	-1.5
 BG	1.8%	-3.6	1.8% *	-1.9
 CZ	0.0% *	-1.5	1.1% *	-0.8
 DK	1.4% *	+0.0	8.5% *	+1.8
 DE	3.2%	+1.9	4.6%	-1.5
 EE	1.7%	+0.6	2.6%	-0.1
 IE	3.0%	-0.8	4.4%	-6.8*
 EL	1.0% *	-2.3	3.1%	+0.8
 ES	4.7%	+0.3	5.3%	+1.9
 FR	4.4%	+0.2	3.9%	-2.1
 HR	2.6%	-1.1	4.4%	+1.5
 IT	1.7%	-0.6	3.7%	+1.3
 CY	2.3%	-2.3	4.5%	-3.1
 LV	1.6%	-1.9	4.0%	+0.7
 LT	1.6%	-1.8	2.5%	-3.3
 LU	4.3%	-3.2	6.4%	-6.6*
 HU	0.0% *	-3.3	0.7% *	-5.7*
 MT	7.4% *	+5.9*	10.7% *	+0.2
 NL	1.9%	+0.5	2.0% *	-1.3
 AT	1.1% *	-0.8	3.3%	-1.8
 PL	2.1%	+1.0	2.1%	-1.1
 PT	2.3%	+1.6	3.3%	+1.4
 RO	4.2%	+2.3	3.1%	-1.6
 SI	2.7%	+0.0	3.2%	+1.7
 SK	3.1%	-1.4	1.5% *	-4.2*
 FI	2.4%	-2.7	2.5%	-2.2
 SE	5.5%	+3.7*	6.5%	+2.2
 UK	4.0%	+1.5	2.7%	-4.1*
 IS	2.9%	+1.3	3.2%	-1.1
 NO	2.0%	-0.3	7.8% *	+2.3

Percentage of "Yes" responses in Q16a_1 and Q16a_2 – Base: Respondents who shopped in another EU country (N= 8703)

In the EU28 the overall level of exposure to unfair contract terms and conditions from cross-border retailers is 3.0%. In the EU13 this level is lower (2.0%). A lower level is found as well in the East (2.0%). The highest exposure to such contract terms is found in Malta (7.4%). The lowest levels of exposure to such practices are found in Hungary and the Czech Republic (both 0.0%).

The exposure to unfair contract terms and conditions from cross-border retailers did not undergo any statistically significant change between 2014 and 2016 in the EU28, EU15 and EU13, nor in the North, East, South or West. Compared to the 2014 survey this type of exposure increased most sharply in Malta (+5.9pp). No statistically significant decrease is observed²⁹.

In the EU28 the overall level of exposure to unanticipated extra charges from cross-border retailers is 3.8%. In the EU13 this level is lower (2.3%). Compared to the EU28, the exposure is higher in the North (16.1%), whereas it is lower in the East (2.2%). In the EU28 the highest exposure to unanticipated extra charges from cross-border retailers is found in Malta (10.7%), Denmark (8.5%) and Belgium (6.9%). Among all studied countries, the level was high in Norway as well (7.8%). The lowest levels of exposure to such practices are found in Hungary (0.7%) and the Czech Republic (1.1%)²⁹.

Between 2014 and 2016 exposure to unanticipated extra charges from cross-border retailers has decreased in the EU28 (-1.2pp), EU15 (-1.1pp) and EU13 (-1.5pp). Decreases are also found in the West (-2.3pp) and East (-1.5pp). No statistically significant increase is observed. Compared to 2014 this type of exposure decreased most steeply in Ireland (-6.8pp)

Exposure to other illicit commercial practices from cross-border retailers		Unfair terms and conditions		Unanticipated extra charges	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	3.0%	+0.4	3.8%	-1.2*
 Gender	Male	3.7% *	+0.8	4.6% *	-0.2
	Female	2.2% *	0.0	2.9% *	-2.5*
 Age groups	18-34	2.9%	+0.8	3.8%	-2.5*
	35-54	3.7%	+0.8	4.7%	-0.7
	55-64	2.2%	0.0	3.2%	+0.4
	65+	1.7% *	-2.1*	1.7% *	+0.4
 Education	Low	4.7%	-	3.0%	-
	Medium	2.1% *	-	3.2%	-
	High	3.8% *	-	4.6% *	-
 Financial Situation	Very difficult	9.6% *	+2.8	8.1% *	+4.1*
	Fairly difficult	2.7%	+0.6	4.1%	-0.6
	Fairly easy	2.7%	+0.2	3.5%	-2.3*
	Very easy	3.1%	+1.2	3.7%	-1.0
	DK/NA	0.6% *	+0.4	4.0%	+2.2
 Urbanisation	Rural area	3.0%	+0.4	3.2%	-1.5*
	Small town	2.4%	-0.2	3.5%	-1.4*
	Large town	3.7%	+1.1*	4.9% *	-0.7
 Employment status	Self employed	3.0%	-2.7	3.4%	-9.3*
	Manager	5.9% *	+3.9*	7.1% *	+0.1
	Other white collar	3.1%	+1.0*	3.9%	-1.6*
	Blue collar	3.1%	0.0	3.4%	-1.1
	Student	2.6%	+1.2	4.2%	-0.6
	Unemployed	1.5% *	+0.9	1.6% *	-0.5
	Seeking a job	1.8%	-4.7*	4.1%	-4.6*
	Retired	0.8% *	-2.5*	1.9% *	+0.5

²⁹ Results for Romania are based on a very small sample size (95 observations) and they should be therefore considered as mainly indicative

Percentage of "Yes" responses in Q16a_1 and Q16a_2 – Base: Respondents from the EU who shopped in another EU country (N= 7912)

Exposure to other illicit commercial practices from cross-border retailers		Unfair terms and conditions		Unanticipated extra charges	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
Total	EU28	3.0%	+0.4	3.8%	-1.2*
 Internet use	Daily	2.7%	0.0	3.9%	-1.4*
	Weekly	4.0%	+2.8*	3.8%	-0.1
	Monthly	6.9%	+5.1*	5.2%	+0.4
	Hardly ever	1.8%	+1.6	2.3%	+1.4
	Never	0.3% *	-3.8*	0.3% *	-3.2*
 Languages	Only native	3.7%	+1.5*	3.7%	-0.5
	Two	1.9% *	-0.7	3.0% *	-1.7*
	Three	3.5%	+1.5*	5.2% *	-0.8
	Four or more	2.4%	-2.8*	6.0% *	-1.3
 Numerical skills	Low	3.7%	-1.5	4.5%	-1.1
	Medium	4.0% *	+1.1	4.7%	+0.5
	High	2.5%	+0.3	3.4%	-1.9*
 Consumer knowledge	High	3.2%	+0.5	3.7%	-0.7
	Low	2.7%	+0.2	4.0%	-1.6*
 Confidence in online shopping	High	2.9%	+0.2	3.8%	-1.8*
	Low	4.6% *	+2.2*	5.0%	+3.0*
	DK/NA	0.4% *	-2.4*	0.1% *	-3.0*
 Confidence in cross-border online shopping	High	2.8%	+0.4	4.0%	-1.6*
	Low	4.1% *	+1.1	3.7%	-0.3
	DK/NA	0.2% *	-2.3*	0.3% *	-2.6*
 Online purchase behaviour	Online domestic	2.8%	+0.3	3.6%	-2.0*
	Online cross-border	3.2%	+0.7*	4.3%	-1.8*
	Did not buy online	2.0%	-1.7	1.2% *	-0.9
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	12.3% *	-	10.8% *	-
	Somewhat vulnerable	4.4% *	-	4.5%	-
	Not vulnerable	1.7% *	-	2.9% *	-
	DK/NA	0.0% *	-	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	6.9% *	-	7.0% *	-
	Somewhat vulnerable	6.8% *	-	6.8% *	-
	Not vulnerable	2.2% *	-	3.2% *	-
	DK/NA	0.2% *	-	1.4% *	-

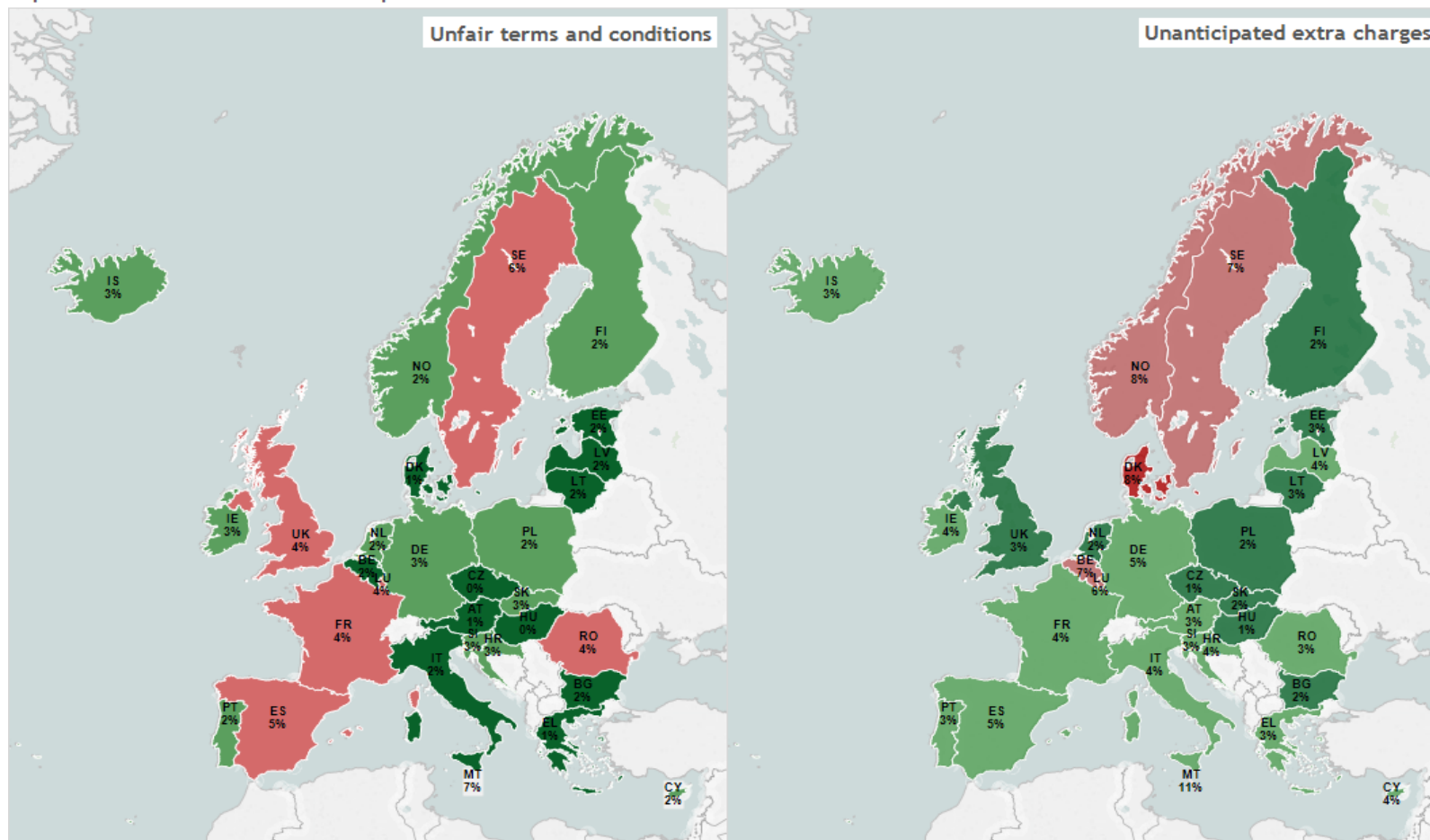
Percentage of "Yes" responses in Q16a_1 and Q16a_2 – Base: Respondents from the EU who shopped in another EU country (N= 7912)

In terms of socio-demographic variables and other characteristics, the highest exposure to unfair contract terms and conditions from cross-border retailers is observed in individuals who consider themselves as very vulnerable in terms of socio-demographic factors (12.3%) and very vulnerable (6.9%) or somewhat vulnerable (6.8%) in terms of the complexity of offers, terms and conditions. Furthermore, the exposure to such practices is high in consumers in a very difficult financial position (9.6%) and in managers (5.9%). The lowest levels of exposure to such practices are observed in consumers who don't know their vulnerability in terms of socio-demographic factors (0.0%) and in terms of the complexity of offers, terms and conditions (0.2%), who don't know their confidence in cross-border online shopping (0.2%) and domestically online shopping (0.4%) and who never use the Internet (0.3%).

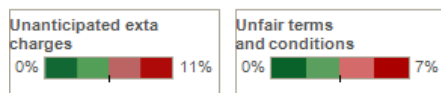
The highest exposure to unanticipated extra charges from cross-border retailers is observed in individuals who consider themselves as very vulnerable in terms of socio-demographic factors (10.8%) and very vulnerable (7.0%) or somewhat vulnerable (6.8%) in terms of the complexity of offers, terms and conditions. Furthermore, the

exposure to such practices is high in consumers in a very difficult financial position (8.1%) and in managers (7.1%). The lowest levels of exposure to such practices are observed in consumers who don't know their vulnerability in terms of socio-demographic factors (0.0%), don't know their confidence in domestically online shopping (0.1%) and cross-border online shopping (0.3%), who never use the Internet (0.3%) and do not buy online (1.2%).

Exposure to other illicit commercial practices from cross-border retailers



The average exposure to illicit commercial practices from cross-border retailers
Q16a_1 and Q16a_2, answer option 2; N=8703



In these maps, values below average are coloured in light and dark green and values above average are coloured in light and dark red

11. OVERALL PROBLEMS AND DISPUTE RESOLUTION

This chapter looks at the overall level of problems that consumers experience with online purchases as well as the actions they take in terms of making complaints to different instances, reasons for not taking actions and their overall satisfaction with problem resolution as well as the time it took to resolve problems.

11.1. The problems and complaints indicator

Due to relatively small sample sizes achieved when asking respondents about problems they experienced, the actions they took to resolve them, and their satisfaction with complaint handling, a composite indicator on problems and complaints was developed based on data gathered in four survey questions:

- 1) problems experienced buying or using any goods or services domestically
- 2) the type of action taken to resolve the problem
- 3) satisfaction with complaint handling
- 4) the reason for not taking action, if applicable

Based on the four questions above, a hierarchy of 11 exhaustive (all respondents) and mutually exclusive (each respondents belongs to only one) scenarios was developed³⁰³¹. The result of this hierarchy is a problems and complaints indicator: the higher the value of the indicator the lower the overall level of problems and the higher the overall satisfaction with complaint handling.

³⁰ The scenarios were developed by DG JUST with the scientific cooperation with the Joint Research Center and Member States experts. They are based on the following principles/assumptions: a) The ideal situation is the one where a person has not experienced any problem; b) when one or more problems are experienced, the best thing to do is to complain about it, unless the decision not to complain is justified solely by the small detriment associated with the problem(s); c) complaining to the retailer/provider/manufacturer indicates a less serious problem and/or is less burdensome for the consumer than complaining to third parties (public authority, ADR or court); d) The final outcome of the complaint process also matters (result being satisfactory or not).

³¹ The additional advantage of combining the answers to the different questions in specific scenarios is that a higher rate of complaining behaviour is not automatically seen as better for consumer conditions (unless combined with a satisfactory response) and that not complaining because of small detriment is not penalised. For detailed information on the composition of the composite indicator see chapter 2.2.1 of Van Roy, V., Rossetti, F., Piculescu, V. (2015). Consumer conditions in the EU: revised framework and empirical investigation, JRC science and policy report, JRC93404, <http://publications.jrc.ec.europa.eu/repository/handle/JRC89939>

To make it easier to understand how the indicator is built, below are three example scenarios of the problems and complaints indicator (most favorable, , medium and worst scenario:).

- Most favourable scenario: the consumer did not have any problem or the consumer does not know if he had a problem or not. In this scenario, the problems and complaints indicator is 98
- Intermediate scenario: the consumer had had a problem and he DID complained about it NEITHER to the retailer NOR the manufacturer. However, he complained about it to another party and he did get a satisfactory result from any of these parties. In this scenario, the problems and complaints indicator is equal to 45.
- Worst scenario: the consumer had a problem and the low sum involved is NOT among the reasons why he did not complain. In this scenario, the problems and complaints indicator is equal to 11.

Problems and complaints				
Region/ Country		2016 (* = sig diff EU28)	2016- 2014	2014- 2012
	EU28	88.9%	+1.1*	+0.5*
	EU15	89.4% *	+1.1*	+0.6*
	EU13	87.1% *	+1.1*	+0.1
	North	90.5% *	-0.4	+2.9*
	South	88.0% *	+3.1*	-1.0
	East	87.1% *	+1.2*	0.0
	West	90.0% *	+0.1	+1.4*
	BE	91.7% *	-0.3	+2.2*
	BG	87.0% *	+3.5*	+2.8*
	CZ	89.4%	-0.3	+6.3*
	DK	92.1% *	-0.4	+1.7*
	DE	89.8%	-1.0	+3.5*
	EE	87.8%	-1.9	+1.9
	IE	89.3%	+2.4*	+0.4
	EL	90.8% *	+6.1*	+5.0*
	ES	89.3%	+2.5*	+2.2*
	FR	90.4% *	0.0	-1.8*
	HR	85.7% *	+4.5*	+1.1
	IT	86.5% *	+4.0*	-4.8*
	CY	87.7%	-3.8*	+13.2*
	LV	89.4%	+3.0*	+1.8
	LT	88.3%	+1.0	+1.3
	LU	90.0%	-2.7*	+0.4
	HU	87.3% *	+0.8	+0.9
	MT	85.9% *	-3.7*	+0.6
	NL	89.8%	+1.0	+4.1*
	AT	90.2%	-1.8*	+1.1
	PL	87.6%	+1.8	-0.2
	PT	88.3%	-2.6*	+0.6
	RO	83.7% *	+0.0	-5.7*
	SI	93.0% *	+1.0	+2.2*
	SK	88.4%	-0.3	+2.1*
	FI	89.7%	+0.8	+1.1
	SE	90.0%	-1.1	+4.6*
	UK	89.7%	+1.8	+0.9
	IS	89.2%	-1.1	-0.7
	NO	89.8%	-0.5	+4.9*

The problems and complaints composite indicator is computed based in pre-defined scenarios using data gathered in Q9³², Q10³³, Q11³⁴ and Q12³⁵ - Base: all respondents (N=28100)

³² Q9. In the past 12 months, have you experienced any problem when buying or using any goods or services in (our country) where you thought you had a legitimate cause for complaint? -Yes, and you took action to solve the problem -Yes, but you did not do anything -No -DK/NA

³³ Q10. And what did you do? - You complained about it to the retailer or service provider -You complained about it to the manufacturer -You complained about it to a public authority -You brought the matter to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body -You took the business concerned to court -Other -DK/NA

In the EU28 the problems and complaints indicator is 88.9. In the EU15 this indicator is 89.4 and in the EU13 it is 87.1. Compared to the EU28, this indicator is higher in the North (90.5) and West (90.0), whereas it is lower in the East (87.1) and South (88.0). The highest levels of the problems and complaints indicator are found in Slovenia (93.0), Denmark (92.1) and Belgium (91.7). The lowest levels of the problems and complaints indicator are found in Romania (83.7), Croatia (85.7) and Malta (85.9).

³⁴ Q11. In general, how satisfied or dissatisfied were you with the way your complaint(s) was (were) dealt with by the...: -Very satisfied -Fairly satisfied -Not very satisfied -Not at all satisfied -Other -DK/NA

Q11.1 Retailer or service provider

Q11.2 Manufacturer

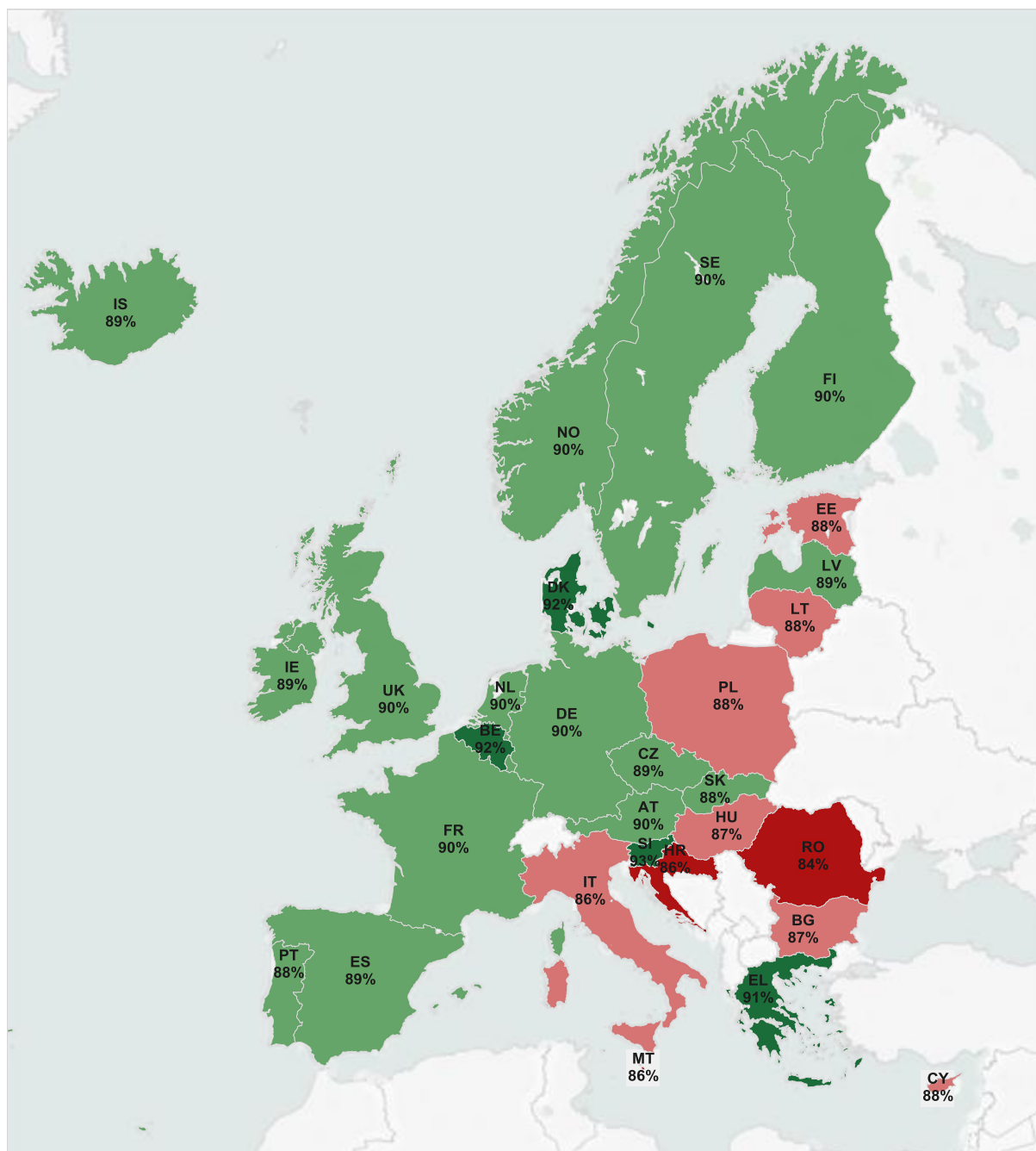
Q11.3 Public authority

Q11.4 An out-of-court dispute resolution body (ADR)

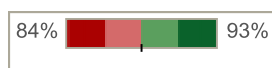
Q11.5 Court

³⁵ Q12. What were the main reasons why you did not take any action? -You were unlikely to get a satisfactory solution to the problem you encountered -The sums involved were too small -You did not know how or where to complain -You were not sure of your rights as a consumer -You thought it would take too long - You tried to complain about other problems in the past but were not successful -You thought complaining would have led to a confrontation, and you do not feel at ease in such situations -Other -DK/NA

Problems and complaints composite indicator



The problems and complaints composite indicator is computed based pre-defined scenarios using data gathered in Q9, Q10, Q11 and Q12; N=28100



In this map, values above average are coloured in light and dark green and values below average are coloured in light and dark red

The level of the problems and complaints indicator has increased between 2014 and 2016 in the EU28 (+1.1), EU15 (+1.1) and EU13 (+1.1) indicating a lower level of problems and higher level of complaint satisfaction overall. An increase is also observed in the South (+3.1) and East (+1.2). Compared to the survey in 2014 the problems and complaints indicator increased most steeply in Greece (+6.1) and decreased most prominently in Cyprus (-3.8) and Malta (-3.7).

Problems and complaints		2016 (* = sig diff EU28)	2016- 2014	2014- 2012
Total	EU28	88.9%	+1.1*	+0.5*
 Gender	Male	88.3% *	+1.4*	+0.4
	Female	89.5% *	+0.9*	+0.6*
 Age groups	18-34	88.8%	+3.4*	-0.1
	35-54	87.6% *	+0.2	+1.7*
	55-64	90.1% *	+2.1*	-1.5*
	65+	90.3% *	-1.0*	-0.1
 Education	Low	90.1% *	-	-
	Medium	89.6% *	-	-
	High	87.2% *	-	-
 Financial Situation	Very difficult	85.9% *	+0.2	-
	Fairly difficult	88.8%	+1.9*	-
	Fairly easy	90.1% *	+0.7*	-
	Very easy	85.5% *	-2.7*	-
	DK/NA	90.5%	+3.0*	-
 Urbanisation	Rural area	89.9% *	+0.8*	+1.3*
	Small town	88.1% *	+0.3	+0.2
	Large town	89.0%	+2.4*	+0.3
 Employment status	Self employed	87.9% *	+0.4	+3.1
	Manager	84.7% *	-1.7*	+4.0*
	Other white collar	88.8%	+2.1*	+0.7
	Blue collar	87.9% *	+0.7	+0.3
	Student	90.5% *	+3.6*	+0.7
	Unemployed	91.5% *	+3.2*	+2.5*
	Seeking a job	89.5%	+4.1*	-1.7
	Retired	90.1% *	-0.3	-0.7*

The problems and complaints composite indicator is computed based in pre-defined scenarios using data gathered in Q9, Q10, Q11 and Q12 – Base: all respondents from the EU (N=26599)

Problems and complaints		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	88.9%	+1.1*
	Daily	89.1%	+2.7*
	Weekly	87.1% *	-1.6*
	Monthly	87.1%	-2.4
	Hardly ever	86.7% *	-4.5*
	Never	92.0% *	+1.0*
	Only native	89.3%	+0.4
	Two	89.1%	+2.5*
	Three	87.2% *	-0.3
	Four or more	85.5% *	+0.2
	Low	86.2% *	-2.0*
	Medium	90.2% *	+2.5*
	High	88.9%	+1.1*
	High	87.8% *	+0.7*
	Low	89.9% *	+1.6*
	High	89.3% *	+1.3*
	Low	87.3% *	+1.2*
	DK/NA	89.5%	-1.8*
	High	89.0%	+1.8*
	Low	88.7%	+1.0*
	DK/NA	89.2%	-0.4
	Online domestic	88.8%	+2.2*
	Online cross-border	83.2% *	-1.5*
	Did not buy online	90.4% *	+2.1*
	Very vulnerable	85.3% *	-
	Somewhat vulnerable	84.8% *	-
	Not vulnerable	90.7% *	-
	DK/NA	89.9%	-
	Very vulnerable	85.8% *	-
	Somewhat vulnerable	85.2% *	-
	Not vulnerable	89.9% *	-
	DK/NA	88.9%	-

The problems and complaints composite indicator is computed based in pre-defined scenarios using data gathered in Q9, Q10, Q11 and Q12 – Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, higher levels of the problems and complaints indicator are found in individuals who never use the Internet (92.0), are unemployed (91.5) or students (90.5), report not being vulnerable in terms of socio-demographic factors (90.7) and did not buy online (90.4). The lowest levels of the problems and complaints indicator are found in citizens who shop online cross-border (83.2), are managers (84.7), report being somewhat vulnerable (84.8) or very vulnerable (85.3) in terms of socio-demographic factors, and somewhat vulnerable in terms of the complexity of offers, terms and conditions (85.2).

11.1.1. No problems

No problems				
Region/ Country		2016 (* = sig diff EU28)	2016- 2014	2014- 2012
	EU28	79.9%	+2.6*	+3.2*
	EU15	81.0% *	+3.1*	+3.1*
	EU13	75.7% *	+0.8	+3.6*
	North	79.1%	-0.1	+10.4
	South	79.2%	+5.30	-0.8
	East	75.6% *	+0.8	+3.4
	West	82.2% *	+2.20	+4.7*
	BE	85.8% *	+0.7	+2.2
	BG	83.4% *	+4.9*	+9.5*
	CZ	78.6%	-2.7	+15.6*
	DK	84.5% *	-0.3	+7.8*
	DE	81.3%	+1.0	+10.2*
	EE	79.1%	-1.9	+2.5
	IE	82.6% *	+6.9*	+4.5*
	EL	89.1% *	+9.2*	+12.6*
	ES	82.8% *	+6.0*	+5.9*
	FR	83.8% *	-2.0	-3.2*
	HR	73.6% *	+6.0*	+1.8
	IT	74.6% *	+5.9*	-9.2*
	CY	83.2%	-5.5*	+26.5*
	LV	82.2%	+4.4*	+2.6
	LT	83.4% *	+0.9	+3.9*
	LU	81.2%	-6.5*	-1.8
	HU	74.9% *	+2.7	+0.8
	MT	77.1%	-6.8*	+1.5
	NL	77.4%	-0.7	+13.8*
	AT	83.0% *	+0.5	+2.8
	PL	72.1% *	+1.5	+4.3*
	PT	80.4%	-4.6*	+4.2*
	RO	75.1% *	-2.1	-7.2*
	SI	86.4% *	-0.7	+8.9*
	SK	77.7%	+1.2	+10.3*
	FI	72.7% *	+0.9	+3.5
	SE	79.5%	-0.5	+15.9*
	UK	82.1%	+9.0*	+3.8
	IS	78.9%	+0.5	+1.3
	NO	79.6%	-1.9	+18.0*

Percentage of Total "No" (answers 3 or 4 at Q9) Base: all respondents (N=28100)

In the EU28 the indicator on the % of persons who did not experience any problem is equal to 79.9%. In the EU15 this level is 81.0% and in the EU13 it is 75.7%. Compared to the EU28, this level is higher in the West (82.2%) and lower in the East (75.6%). The highest levels of this indicator are found in Greece (89.1%), Slovenia (86.4%) and

Belgium (85.8%). The lowest levels of the indicator that no problems were experienced are found in Poland (72.1%), Finland (72.7%) and Croatia (73.6%).

The indicator on the incidence of persons not having experienced any problem has increased between 2014 and 2016 in the EU28 (+2.6pp) and EU15 (+3.1pp). An increase is also found in the South (+5.3pp) and West (+2.2pp). Compared to the survey in 2014 the level of the indicator that no problems were experienced increased most steeply in Greece (+9.2pp) and decreased most prominently in Malta (-6.8pp).

The largest positive reversal is observed in Italy, where the indicator that no problems were experienced increased by 5.9pp between 2014 and 2016, whereas it decreased by 9.2pp between 2012 and 2014. The largest negative reversal is observed in Cyprus, where this indicator decreased between 2014 and 2016 by 5.5pp, whereas it increased by 26.5pp between 2012 and 2014.

No problems		2016 (* = sig diff EU28)	2016- 2014	2014- 2012
Total	EU28	79.9%	+2.6*	+3.2*
 Gender	Male	78.2% *	+2.6*	+3.5*
	Female	81.6% *	+2.6*	+3.0*
 Age groups	18-34	78.5% *	+7.8*	+2.1*
	35-54	77.4% *	+1.0	+7.2*
	55-64	83.5% *	+5.0*	-1.2
	65+	82.6% *	-3.1*	0.0
 Education	Low	85.8% *	-	-
	Medium	81.8% *	-	-
	High	74.0% *	-	-
 Financial Situation	Very difficult	77.7% *	+1.0	-
	Fairly difficult	81.4% *	+4.9*	-
	Fairly easy	81.3% *	+2.6*	-
	Very easy	71.8% *	-4.2*	-
	DK/NA	84.9% *	+7.6*	-
 Urbanisation	Rural area	81.6% *	+0.9	+5.5*
	Small town	78.7% *	+1.7*	+2.3*
	Large town	80.0%	+5.6*	+3.0*
 Employment status	Self employed	77.7% *	+1.4	+5.4
	Manager	65.7% *	-8.0*	+14.0*
	Other white collar	79.5%	+6.4*	+4.6*
	Blue collar	79.7%	+3.7*	+2.7*
	Student	80.9%	+8.5*	+0.4
	Unemployed	86.3% *	+7.0*	+6.2*
	Seeking a job	82.9% *	+7.4*	-0.1
	Retired	83.0% *	-0.9	-0.3

Percentage of Total "No" (answers 3 or 4 at Q9) Base: – Base: all respondents from the EU (N=26599)

No problems		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	79.9%	+2.6*
	Daily	79.7%	+6.7*
	Weekly	76.6% *	-3.9*
	Monthly	78.1%	-4.7*
	Hardly ever	74.9% *	-9.3*
	Never	89.7% *	+2.4*
	Only native	81.5% *	+0.9
	Two	79.4%	+5.1*
	Three	75.1% *	-0.4
	Four or more	72.8% *	+4.5*
	Low	74.6% *	-6.6*
	Medium	83.4% *	+6.1
	High	79.5%	+3.1
	High	76.5% *	+1.0
	Low	83.2% *	+4.7*
	High	79.4%	+3.9*
	Low	80.4%	+3.1*
	DK/NA	84.2% *	-2.6*
	High	78.6% *	+5.1*
	Low	81.6% *	+3.2*
	DK/NA	82.5% *	-0.4
	Online domestic	78.5% *	+6.3*
	Online cross-border	66.2% *	-0.1
	Did not buy online	85.1% *	+4.8*
	Very vulnerable	76.1% *	-
	Somewhat vulnerable	73.1% *	-
	Not vulnerable	82.6% *	-
	DK/NA	89.5% *	-
	Very vulnerable	75.7% *	-
	Somewhat vulnerable	73.5% *	-
	Not vulnerable	81.5% *	-
	DK/NA	82.1%	-

Percentage of Total "No" (answers 3 or 4 at Q9) – Base: all respondents from the EU (N=26599)

With regard to socio-demographic variables and other characteristics, higher levels of the indicator on the incidence of persons not having experienced any problem are found in individuals who never use the Internet (89.7%), don't know their vulnerability in terms of socio-demographic factors (89.5%), are unemployed (86.3%), have low education (85.8%) and do not buy online (85.1%). The lowest levels of the indicator are found in citizens who are employed as managers (65.7%), shop online cross-border (66.2%), are in a very easy financial situation (71.8%), know four or more languages (72.8%) and report being somewhat vulnerable in terms of socio-demographic factors (73.1%).

11.1.2. No complaint

This indicator refers to the incidence of respondents who did not make any complaint even though the problems they faced cannot be defined as negligible.

Non-negligible problems, but no complaint				
Region/ Country		2016 (* = sig diff EU28)	2016-2014	2014-2012
 EU28		20.1%	+4.2*	+5.5*
 EU15		21.0%	+6.4*	+4.7*
 EU13		17.4% *	-2.9*	+7.9*
 North		6.8% *	-0.10	+2.3
 South		18.3%	-1.60	+5.5*
 East		17.3% *	-3.10	+7.9*
 West		24.1% *	+12.40	+3.7*
 BE		15.6%	+1.5	-1.2
 BG		44.4% *	+1.5	+11.8*
 CZ		11.9% *	-1.1	-1.2
 DK		9.3% *	+2.9	+2.7
 DE		22.8%	+16.9*	+0.2
 EE		21.8%	+6.0	-4.1
 IE		32.2% *	+11.1*	+9.5*
 EL		47.3% *	-2.6	+24.2*
 ES		11.4% *	-1.2	+6.2*
 FR		27.3% *	-0.7	+4.2
 HR		18.5%	-2.2	-3.1
 IT		19.9%	-1.6	+1.6
 CY		40.8% *	+16.1	+8.9
 LV		17.0%	-5.2	-1.9
 LT		27.3% *	-5.1	+4.8
 LU		22.3%	+8.0	-12.8
 HU		15.1% *	+1.9	+1.1
 MT		20.2%	+5.1	+8.2
 NL		10.0% *	+1.6	+2.9
 AT		24.1%	+20.4*	-3.7
 PL		10.7% *	-2.8	+8.6*
 PT		14.1% *	+5.2	+1.2
 RO		28.7% *	-10.3*	+18.2*
 SI		11.8% *	-6.8	+4.8
 SK		11.4% *	+2.9	+2.7
 FI		5.5% *	-3.8	+3.9
 SE		6.8% *	+1.5	+0.4
 UK		28.4% *	+19.3*	+4.1
 IS		11.5% *	+1.5	+4.8
 NO		12.2% *	-1.3	+4.1

Base: Respondents who experienced a problem but did not take any action to solve it (Answer 2 in Q9) and this was not because the sums involved were too small (Answer 2 in Q12 is excluded) (N=5474)

In the EU28 the indicator on the incidence of consumers who did not complain is 20.1%, whereas in the EU13 it is lower at 17.4%. Compared to the EU28, this level was higher in the West (24.1%), whereas it was lower in the East (17.3%) and North (6.8%). The

highest levels of this indicator are found in Greece (47.3%), Bulgaria (44.4%) and Cyprus (40.8%). The lowest levels of the indicator that no complaints were expressed are found in Finland (5.5%), Sweden (6.8%) and Denmark (9.3%)³⁶.

The indicator on the incidence of consumers who did not complain has increased between 2014 and 2016 in the EU28 (+4.2pp) and EU15 (+6.4pp), whereas it decreased in the EU13 (-2.9pp). An increase is observed in the West as well (+12.4pp), whereas a decrease is found in the East (-3.1pp). Compared to the survey in 2014 the level of the indicator increased most steeply in Austria (+20.4pp) and decreased most sharply in Romania (-10.3pp).

No statistically significant positive reversals were observed. The largest negative reversal is found in Romania, where this indicator decreased between 2014 and 2016 by 10.3pp, whereas it increased by 18.2pp between 2012 and 2014.

Non-negligible problems, but no complaint		2016 (* = sig diff EU28)	2016-2014	2014-2012
Total	EU28	20.1%	+4.2*	+5.5*
 Gender	Male	20.3%	+4.6*	+5.1*
	Female	19.9%	+3.6*	+6.0*
 Age groups	18-34	17.8% *	+4.2*	+4.8*
	35-54	20.5%	+4.7*	+5.7*
	55-64	25.3% *	+10.0*	+3.9*
	65+	16.2% *	-6.9*	+10.0*
 Education	Low	32.2% *	-	-
	Medium	22.9% *	-	-
	High	14.0% *	-	-
 Financial Situation	Very difficult	24.5% *	+1.4	-
	Fairly difficult	23.2% *	+5.6*	-
	Fairly easy	18.0% *	+6.2*	-
	Very easy	19.1%	+8.6*	-
	DK/NA	21.7%	-0.1	-
 Urbanisation	Rural area	18.7%	+4.2*	+5.0*
	Small town	22.1%	+5.6*	+4.7*
	Large town	18.3%	+2.2	+6.4*
 Employment status	Self employed	16.3% *	+1.6	+13.2*
	Manager	13.1% *	+3.3	+2.6
	Other white collar	21.6%	+9.2*	+4.5*
	Blue collar	26.0% *	+8.8*	+5.0*
	Student	15.7%	+2.4	-0.8
	Unemployed	22.6%	+4.3	+6.9*
	Seeking a job	24.7%	+4.3	+7.4*
	Retired	17.3% *	-3.5*	+8.4*

Base: Respondents from the EU who experienced a problem but did not take any action to solve it (Answer 2 in Q9) and this was not because the sums involved were too small (Answer 2 in Q12 is excluded) (N=5164)

³⁶ Results for the following countries are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative: Iceland (99), Luxembourg (94), Cyprus (84)

Non-negligible problems, but no complaint		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	20.1%	+4.2*
 Internet use	Daily	18.1% *	+4.5*
	Weekly	22.9%	+4.1
	Monthly	26.4%	+5.5
	Hardly ever	18.3%	+5.0
	Never	35.1% *	+5.9
 Languages	Only native	23.9% *	+4.4*
	Two	17.1% *	+2.6*
	Three	12.7% *	+0.9
	Four or more	17.1%	+6.4*
 Numerical skills	Low	21.5%	-4.0
	Medium	19.2%	+0.8
	High	20.1%	+7.5*
 Consumer knowledge	High	17.3% *	+2.5*
	Low	24.0% *	+7.1*
 Confidence in online shopping	High	17.7% *	+5.7*
	Low	27.8% *	+4.6*
	DK/NA	24.1%	+1.0
 Confidence in cross-border online shopping	High	18.0% *	+5.4*
	Low	24.1% *	+5.6*
	DK/NA	20.8%	+2.7
 Online purchase behaviour	Online domestic	19.3%	+7.9*
	Online cross-border	19.6%	+9.7*
	Did not buy online	21.7%	+0.4
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	24.2% *	-
	Somewhat vulnerable	25.4% *	-
	Not vulnerable	16.7% *	-
	DK/NA	44.7%	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	22.2%	-
	Somewhat vulnerable	22.4%	-
	Not vulnerable	19.2%	-
	DK/NA	25.6%	-

Base: Respondents from the EU who experienced a problem but did not take any action to solve it (Answer 2 in Q9) and this was not because the sums involved were too small (Answer 2 in Q12 is excluded) (N=5164)

With regard to socio-demographic variables and other characteristics, higher incidence of consumers not complaining were expressed are found in individuals who never use the Internet (35.1%), have low education (32.2%), have low confidence in online shopping (27.8%), are blue collars (26.0%) and report being somewhat vulnerable in terms of socio-demographic factors (25.4%). The lowest levels of the indicator are found in citizens who know three languages (12.7%), are managers (13.1%), highly educated (14.0%), age 65 or over (16.2%) and self-employed (16.3%).

11.2. Actions taken to resolve problems (breakdown by kind of action, plus no action taken)

Actions taken to resolve problems							
Region/ Country	Complained to the retailer or service provider			Complained to the manufacturer			
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	
 EU28	72.2%	-10.7*	-2.4*	23.8%	+5.6*	+3.9*	
 EU15	66.6% *	-16.8*	-1.8	27.0% *	+7.5*	+4.0*	
 EU13	87.8% *	+6.3*	-4.3*	15.1% *	+1.2	+3.7*	
 North	90.4% *	+0.7	-2.7	11.2% *	-1.5	+2.7	
 South	84.5% *	+5.9*	-4.3*	16.1% *	-2.6	+3.6	
 East	87.9% *	+6.3*	-4.3*	15.1% *	+1.3	+3.7*	
 West	50.7% *	-35.0*	+0.2	36.8% *	+16.2*	+4.4*	
 BE	76.6%	-6.9	+7.4	18.7%	-3.8	+7.6	
 BG	71.6%	+9.0	-27.2*	9.0% *	+0.7	+2.9	
 CZ	89.8% *	-0.7	-6.8*	10.3% *	-2.5	+3.1	
 DK	86.0% *	-0.3	-3.8	21.5%	+5.3	+3.5	
 DE	49.7% *	-27.2*	-3.9	35.1% *	+17.6*	+0.8	
 EE	84.7% *	-10.8*	+10.7*	9.9% *	+5.6	-5.3	
 IE	52.1% *	-37.3*	-1.9	37.7% *	+24.4*	+3.5	
 EL	75.0%	+8.8	+0.3	11.6% *	-6.6	-5.7	
 ES	84.2% *	+2.2	-5.4	21.3%	-2.3	+8.7*	
 FR	46.6% *	-36.7*	+10.3	41.9% *	+19.9*	+0.5	
 HR	89.1% *	+2.2	+1.7	12.7% *	-1.3	0.0	
 IT	84.7% *	+8.7*	-5.5	14.6% *	-1.1	+1.5	
 CY	82.5%	+11.0	-10.8	6.8% *	-8.4	+3.7	
 LV	86.3% *	-4.3	+11.7*	6.1% *	-1.0	-1.9	
 LT	71.1%	+1.6	-4.8	3.9% *	-10.7*	+11.6*	
 LU	51.7% *	-20.9	+4.2	33.3%	+6.4	+18.4	
 HU	91.2% *	+4.5	-2.3	1.8% *	-7.6*	-0.4	
 MT	83.5% *	-0.8	-5.6	15.5%	+6.6	-3.7	
 NL	87.7% *	+0.5	-4.9	13.3% *	+1.0	+1.2	
 AT	42.5% *	-45.9*	-1.0	32.9%	+18.7*	+1.1	
 PL	91.0% *	+7.8*	-2.2	18.8%	+1.5	+6.4*	
 PT	87.4% *	-6.0	+10.5*	7.9% *	-12.1*	+4.8	
 RO	79.6% *	+12.1*	+3.6	22.0%	+14.0*	-3.7	
 SI	97.7% *	+4.6	+1.0	3.4% *	-5.2	+3.8	
 SK	86.2% *	+6.9	-16.4*	11.3% *	-6.4	+10.8*	
 FI	92.7% *	+6.7*	-2.6	10.9% *	-8.7*	+1.7	
 SE	90.6% *	-3.3	-1.1	7.0% *	+0.9	+0.9	
 UK	33.7% *	-61.1*	+2.0	49.9% *	+24.1*	+8.8*	
 IS	92.4% *	-5.0	+4.1	5.4% *	+3.8	-2.8	
 NO	86.8% *	+4.8	-7.9*	9.4% *	-1.5	+1.0	

Q10 Answers 1 and 2 Base: Respondents who experienced a problem and took action to solve it (N=3956)

In the EU28 the degree to which complaints were expressed towards the retailer or service provider is 72.2%. In the EU15 this level is 66.6% and in the EU13 it is 87.8%. Compared to the EU28, this level was higher in the North (90.4%), East (87.9%) and

South (84.5%), whereas it was lower in the West (50.7%). The highest levels of this indicator among EU28 countries are found in Slovenia (97.7%) and Finland (92.7%). Of all studied countries Iceland has a high level as well (92.4%). The lowest levels are found in the UK (33.7%), Austria (42.5%) and France (46.6%)³⁷.

The degree to which complaints were expressed towards the retailer or service provider has decreased between 2014 and 2016 in the EU28 (-10.7pp) and EU15 (-16.8pp). In contrast, it has increased in the EU13 (+6.3pp). An increase is found in the East (+6.3pp) and South (+5.9pp), whereas a decrease is observed in the West (-35.0pp). Compared to the survey in 2014 the degree to which complaints were expressed towards the retailer or service provider increased most steeply in Romania (+12.1pp) and decreased most prominently in the UK (-61.1pp).

No positive reversals were observed. The largest negative reversal is found in Estonia, where this indicator decreased between 2014 and 2016 by 10.8pp, whereas it increased by 10.7pp between 2012 and 2014.

In the EU28 the degree to which complaints were expressed towards the manufacturer is 23.8%. In the EU15 this level is 27.0% and in the EU13 it is 15.1%. Compared to the EU28, the degree is higher in the West (36.8%), whereas it is lower in the North (11.2%), East (15.1%) and South (16.1%). The highest levels of this indicator are found in the UK (49.9%), France (41.9%) and Ireland (37.7%). The lowest levels are found in Hungary (1.8%), Slovenia (3.4%) and Lithuania (3.9%).

The degree to which complaints were expressed towards the manufacturer has increased between 2014 and 2016 in the EU28 (+5.6pp) and EU15 (+7.5pp). This indicator has increased in the West (+16.2pp). Compared to the survey in 2014 the degree to which complaints were expressed towards the manufacturer increased most steeply in Ireland (+24.4pp) and decreased most prominently in Portugal (-12.1pp)³⁷.

No positive reversals were observed. The largest negative reversal is found in Lithuania, where this indicator decreased between 2014 and 2016 by 10.7pp, whereas it increased by 11.6pp between 2012 and 2014.

³⁷ Results for the following countries are based on a very small sample size (less than 100 observations) and they should therefore be considered as mainly indicative: Ireland (98), Malta (92), Bulgaria (90), Iceland (85), Luxembourg (60), Greece (44) and Cyprus (43)

Actions taken to resolve problems		Complained to the retailer or service provider			Complained to the manufacturer		
		2016 (* = sig diff EU28)	2016-2014	2014-2012	2016 (* = sig diff EU28)	2016-2014	2014-2012
Total	EU28	72.2%	-10.7*	-2.4*	23.8%	+5.6*	+3.9*
 Gender	Male	71.9%	-9.9*	-4.1*	23.2%	+5.0*	+3.5*
	Female	72.6%	-11.6*	-0.6	24.5%	+6.2*	+4.4*
 Age groups	18-34	77.0% *	-7.1*	-0.6	23.3%	+1.1	+4.6*
	35-54	69.5% *	-13.7*	-4.5*	24.0%	+7.9*	+3.3*
	55-64	78.2% *	-2.3	-4.3*	21.9%	+4.3*	+7.0*
	65+	63.7% *	-18.6*	+3.5	26.4%	+11.9*	+1.1
 Education	Low	85.0% *	-	-	12.3% *	-	-
	Medium	70.0%	-	-	25.2%	-	-
	High	72.2%	-	-	24.4%	-	-
 Financial Situation	Very difficult	79.3% *	-2.6	-	20.5%	+2.5	-
	Fairly difficult	77.9% *	-1.6	-	19.5% *	+1.5	-
	Fairly easy	72.4%	-14.4*	-	24.7%	+5.9*	-
	Very easy	59.8% *	-21.0*	-	30.0% *	+12.7*	-
	DK/NA	87.6% *	-2.9	-	8.8% *	-8.7	-
 Urbanisation	Rural area	74.9%	-8.3*	-2.3	24.1%	+6.3*	+4.0*
	Small town	69.1% *	-11.8*	-3.8*	24.6%	+6.6*	+3.4*
	Large town	74.3%	-11.1*	-0.6	22.4%	+3.5*	+4.2*
 Employment status	Self employed	83.8% *	-13.5*	+8.9*	16.1% *	+8.2*	-2.2
	Manager	59.7% *	-24.6*	-6.1*	31.9% *	+11.5*	+7.6*
	Other white collar	68.6% *	-12.7*	-4.1*	28.4% *	+9.5*	+3.1
	Blue collar	80.6% *	-3.4	-0.7	15.7% *	-2.8	+5.4*
	Student	84.4% *	+1.1	+1.3	22.7%	-1.9	+4.0
	Unemployed	79.7% *	-9.5*	+4.1	17.0% *	-1.6	+4.3
	Seeking a job	93.8% *	+13.1*	-1.5	12.9% *	-2.6	-1.7
	Retired	67.3% *	-12.7*	-4.5*	22.5%	+7.2*	+3.7*

Q10 Answers 1 and 2 Base: Respondents from the EU who experienced a problem and took action to solve it (N=3690)

Actions taken to resolve problems		Complained to the retailer or service provider		Complained to the manufacturer	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	72.2%	-10.7*	23.8%	+5.6*
 Internet use	Daily	80.8% *	-3.3*	19.4% *	+0.6
	Weekly	48.3% *	-31.7*	36.1% *	+20.7*
	Monthly	36.7% *	-39.1*	44.0% *	+23.3*
	Hardly ever	52.9% *	-25.0*	33.7% *	+10.5
	Never	74.7%	-5.7	20.9%	+6.4
 Languages	Only native	59.9% *	-21.6*	31.3% *	+11.5*
	Two	83.5% *	-1.1	19.4% *	+2.0
	Three	83.2% *	-1.7	12.5% *	-2.1
	Four or more	84.0% *	+5.3	14.7% *	-6.9*
 Numerical skills	Low	46.2% *	-34.4*	40.9% *	+18.9*
	Medium	80.4% *	-2.1	18.7% *	-1.2
	High	76.7% *	-7.0*	20.8% *	+4.2*
 Consumer knowledge	High	67.2% *	-16.5*	27.5% *	+10.0*
	Low	80.4% *	-2.0	17.9% *	-1.0
 Confidence in online shopping	High	69.1% *	-14.6*	26.5% *	+7.0*
	Low	83.1% *	+1.1	16.5% *	+0.4
	DK/NA	80.1% *	+1.4	9.7% *	-2.6
 Confidence in cross-border online shopping	High	65.1% *	-20.0*	29.1% *	+9.0*
	Low	85.7% *	+3.8*	15.2% *	-2.6
	DK/NA	81.0% *	+2.3	12.4% *	-0.3
 Online purchase behaviour	Online domestic	76.3% *	-8.1*	23.3%	+4.7*
	Online cross-border	68.5% *	-18.0*	25.7%	+8.3*
	Did not buy online	82.1% *	+0.8	13.2% *	-5.9*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	75.9%	-	20.3% *	-
	Somewhat vulnerable	82.2% *	-	17.6% *	-
	Not vulnerable	67.6% *	-	27.1% *	-
	DK/NA	54.4%	-	35.6%	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	80.9% *	-	18.1% *	-
	Somewhat vulnerable	79.8% *	-	20.4% *	-
	Not vulnerable	69.5% *	-	25.4%	-
	DK/NA	54.8% *	-	23.8%	-

Q10 Answers 1 and 2 Base: Respondents from the EU who experienced a problem and took action to solve it (N=3690)

With regard to socio-demographic variables and other characteristics, the highest levels of expressing complaints towards the retailer or service provider are found in individuals who seek a job (93.8%), don't know their financial situation (87.6%), have low confidence in cross-border online shopping (85.7%), have low education (85.0%) and are students (84.4%). The lowest levels of the indicator are found in citizens who use the Internet monthly (36.7%), weekly (48.3%) or hardly ever (52.9%), have low numerical skills (46.2%) and don't know their vulnerability in terms of the complexity of offers, terms and conditions (54.8%).

The highest levels of expressing complaints towards the manufacturer are found in individuals who use the Internet monthly (44.0%), weekly (36.1%) or hardly ever (33.7%), have low numerical skills (40.9%) and are manager (31.9%). The lowest levels of the indicator are found in citizens who don't know their financial situation (8.8%), don't know their confidence in domestically online shopping (9.7%) and in cross-border online shopping (12.4%), have low education (12.3%) and know three languages (12.5%).

Actions taken to resolve problems									
Region/ Country	Complained to a public authority			Complained to ADR			Took the business concerned to court		
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2016 (* = sig diff EU28)	2016- 2014	2014- 2012
EU28	9.4%	+1.2	+2.6*	5.3%	-1.8*	+1.4*	1.7%	-1.2*	+0.9*
EU15	10.1%	+1.1	+2.7*	5.3%	-2.8*	+1.8*	1.9%	-1.3*	+0.9*
EU13	7.5% *	+2.2*	+2.3*	5.2%	+1.8*	+0.2	1.2%	-0.6	+0.9*
North	3.5% *	+1.0	-0.1	3.6%	-1.2	+2.9*	1.3%	+1.3*	-0.3
South	7.6%	-3.2*	+2.9*	7.9% *	-1.1	+2.8*	2.9%	+0.6	+0.4
East	7.4% *	+2.2*	+2.3*	5.2%	+1.8*	+0.2	1.2%	-0.6	+0.9*
West	12.8% *	+4.2*	+2.5*	3.7% *	-4.3*	+1.1	1.2%	-2.8*	+1.4
BE	5.2% *	-1.6	-2.4	9.5%	+2.7	-8.9*	3.9%	+1.3	-1.8
BG	13.0%	-5.0	+9.5*	13.7% *	+2.8	+7.0*	1.0%	+0.0	+0.1
CZ	2.2% *	-2.5	-1.5	0.5% *	-0.7	+0.8	0.0% *	-2.1	+3.0
DK	3.5% *	+0.0	-1.0	3.5%	-0.8	+2.3	3.7%	+3.7*	+0.0
DE	15.2%	+9.5*	+1.6	3.6%	-2.4	+1.5	0.9%	-2.8	+3.1
EE	10.3%	+5.8	-3.9	7.0%	+2.9	+1.4	0.0% *	+0.0	+0.0
IE	10.2%	+3.9	+6.0*	2.0% *	-4.7	+4.7*	1.0%	+0.0	-1.3
EL	16.0%	-14.9	+20.3*	13.8%	-0.8	+5.5	2.4%	+1.5	-0.8
ES	16.6% *	+1.4	+4.5	16.3% *	+5.8	+3.2	4.1%	+1.4	+1.3
FR	16.6%	-3.7	+12.3*	0.9% *	-15.0*	-4.4	0.0% *	-9.9*	-5.9
HR	1.6% *	-3.2	+2.9	2.5% *	+0.7	+2.1	1.2%	+0.8	-1.4
IT	2.2% *	-4.4*	+2.8	3.3%	-4.7*	+3.6	2.7%	+0.4	+0.0
CY	16.9%	-1.9	+11.1	8.7%	+6.4	+1.6	0.0% *	+0.0	+0.0
LV	12.6%	+2.8	+3.0	4.2%	+2.7	-0.4	0.0% *	-0.8	+0.2
LT	6.9%	-2.6	+7.8*	5.8%	+1.0	+1.4	0.7%	-1.4	+0.8
LU	16.7%	+2.9	+14.9	3.3%	-13.1	+4.6	0.0% *	-6.7	-5.2
HU	2.3% *	-5.0*	+4.6*	1.8% *	+0.1	-0.6	0.6%	+0.6	+0.4
MT	16.5%	-0.6	+13.6	4.5%	-3.7	+6.9	0.0% *	-2.1	+1.5
NL	3.0% *	-1.2	+0.8	6.4%	+3.3	+0.3	2.4%	-1.7	+3.5*
AT	21.7% *	+11.5*	+8.7*	4.7%	-2.5	+6.9*	0.0% *	-0.8	-0.7
PL	6.5%	+4.4*	+1.5	8.3%	+3.8	-1.1	1.1%	-1.7	+2.1
PT	6.4%	-7.3*	+5.0	5.8%	-0.9	+1.1	0.5% *	-1.2	-2.0
RO	18.3% *	+6.6	+2.6	0.8% *	-0.1	+1.1	3.0%	+3.0*	-4.2*
SI	0.9% *	-1.1	-0.2	0.9% *	-2.3	+1.9	0.0% *	-1.0	+0.5
SK	4.8% *	+1.2	-0.1	0.9% *	-0.8	+1.5	1.4%	-0.5	+1.8
FI	1.8% *	-1.3	+1.0	3.2%	-2.2	+3.9*	0.7%	+0.7	-0.9
SE	4.7% *	+3.2	-0.5	4.0%	-0.5	+2.5	0.6%	+0.6	-0.2
UK	10.6%	+2.1	-0.5	4.0%	-4.5	+0.6	1.9%	-0.8	+0.5
IS	0.0% *	-0.8	-0.4	1.1% *	+0.1	-0.8	2.0%	+2.0	-1.5
NO	0.8% *	0.0	-1.0	2.0% *	+0.4	-0.6	0.0% *	-0.4	-1.0

Q10 Answers 3, 4 and 5 Base: Respondents who experienced a problem and took action to solve it (N=3956)

In the EU28 the degree to which complaints were expressed towards a public authority is 9.4%. In the EU13 this level is 7.5%. Compared to the EU28, the degree is higher in the West (12.8%), whereas it is lower in the North (3.5%) and East (7.4%). The highest levels of this indicator are found in Austria (21.7%), Romania (18.3%) and Spain (16.6%). The lowest level among EU28 countries is found in Slovenia (0.9%). Considering all studied countries, the levels are also low in Iceland (0.0%) and Norway (0.8%)³⁸. The degree to which complaints were expressed towards a public authority has increased between 2014 and 2016 in the EU13 (+2.2pp). An increase is also observed in the West (+4.2pp) and East (+2.2pp), whereas a decrease is found in the South (-3.2pp). Compared to the 2014 survey this indicator increased most steeply in Austria (+11.5pp) and decreased most prominently in Portugal (-7.3pp). No positive reversals were observed. The largest negative reversal is found in Hungary, where the degree to which complaints were expressed towards a public authority decreased between 2014 and 2016 by 5.0pp, whereas it increased by 4.6pp between 2012 and 2014.

³⁸ Results for the following countries are based on a very small sample size (less than 100 observations) and they should therefore be considered as mainly indicative: Ireland (98), Malta (92), Bulgaria (90), Iceland (85), Luxembourg (60), Greece (44) and Cyprus (43)

In the EU28 the degree to which the matter was brought to an ADR is 5.3%. In comparison, this degree is higher in the South (7.9%) and lower in the West (3.7%). The highest levels of this indicator are found in Spain (16.3%) and Bulgaria (13.7%). The lowest levels are found in the Czech Republic (0.5%), Romania (0.8%), France, Slovakia and Slovenia (all three 0.9%). In addition, the level is also 0.1% in Iceland³⁸. The degree to which matters were brought to an ADR has decreased between 2014 and 2016 in the EU28 (-1.8pp) and EU15 (-2.8pp). In contrast, it has increased in the EU13 (+1.8pp). An increase is found in the East (+1.8pp), whereas a decrease is observed in the West (-4.3pp). No statistically significant increases are found compared to the survey in 2014. The sharpest decrease in the degree to which matters were brought to an ADR is found in France (-15.0pp).

In the EU28 the degree to which the business concerned was taken to court is 1.7%. No statistically significant higher percentages are observed in any of the studied countries. In several countries, such as France and Latvia, 0.0% of the respondents took the business to court. In Norway, as well, this level was 0.0%³⁸. The degree to which the business concerned was taken to court has decreased between 2014 and 2016 in the EU28 (-1.2pp) and EU15 (-1.3pp). Compared to the survey in 2014 this indicator increased most steeply in Denmark (+3.7pp) and decreased most prominently in France (-9.9pp). The largest positive reversal is found in Romania, where this indicator increased between 2014 and 2016 by 3.0pp, whereas it decreased by 4.2pp between 2012 and 2014. No negative reversals were observed.

Actions taken to resolve problems		Complained to a public authority			Complained to ADR			Took the business concerned to court		
		2016 (* = sig diff EU28)	2016-2014	2014-2012	2016 (* = sig diff EU28)	2016-2014	2014-2012	2016 (* = sig diff EU28)	2016-2014	2014-2012
Total	EU28	9.4%	+1.2	+2.6*	5.3%	-1.8*	+1.4*	1.7%	-1.2*	+0.9*
 Gender	Male	10.6%	+2.6*	+2.7*	5.5%	-1.8*	+2.3*	2.2%	-1.7*	+1.3*
	Female	8.1%	-0.3	+2.4*	5.0%	-1.8*	+0.5	1.2%	-0.6	+0.4
 Age groups	18-34	8.4%	+1.1	+3.5*	6.3%	+1.6	-0.6	1.2%	-0.5	-0.2
	35-54	9.5%	+0.1	+2.6*	5.4%	-3.7*	+3.4*	1.8%	-1.9*	+1.5*
	55-64	6.9% *	0.0	+0.3	4.7%	-4.7*	+3.1*	2.7%	-1.1	+2.7*
	65+	13.9% *	+5.3*	+3.1*	3.6%	-0.9	-0.5	1.0%	-1.3	+0.5
 Education	Low	9.2%	-	-	3.8%	-	-	3.7%	-	-
	Medium	10.2%	-	-	4.8%	-	-	0.9% *	-	-
	High	8.5%	-	-	6.0%	-	-	2.1%	-	-
 Financial Situation	Very difficult	8.2%	-3.0	-	6.6%	-2.0	-	5.2% *	+2.4	-
	Fairly difficult	9.4%	-0.4	-	7.1% *	-0.3	-	0.8% *	-2.1*	-
	Fairly easy	8.3%	+2.2*	-	4.4%	-2.0*	-	1.7%	-0.5	-
	Very easy	13.1% *	+6.1*	-	4.8%	-3.1	-	0.9%	-4.2*	-
	DK/NA	3.4% *	-0.3	-	2.8%	+0.7	-	5.2%	+2.5	-
 Urbanisation	Rural area	6.8% *	+0.2	+0.8	3.7% *	-3.4*	+0.8	1.4%	-1.7*	+0.5
	Small town	10.1%	+1.5	+3.1*	5.4%	-1.8*	+2.3*	1.8%	-0.9	+1.2*
	Large town	10.7%	+1.6	+3.5*	6.6%	-0.5	+0.9	1.7%	-1.2*	+1.1
 Employment status	Self employed	9.5%	+3.3	-2.9	7.6%	-1.5	+5.1	2.9%	+2.6*	-0.2
	Manager	10.4%	+2.7	+4.1*	3.7%	-2.9	+1.5	0.3% *	-4.3*	+4.1*
	Other white collar	10.2%	+2.3	+3.4*	5.9%	-3.1*	+3.0*	1.6%	-0.1	+0.3
	Blue collar	5.8% *	-2.9*	+1.3	6.0%	+0.3	+0.8	3.4% *	+0.6	+0.3
	Student	3.8% *	-4.7	+2.9	1.7% *	-2.9	-1.9	0.3% *	-3.2*	-0.7
	Unemployed	0.2% *	-6.9*	+2.6	0.5% *	-4.7*	+0.8	2.2%	-0.4	+1.0
	Seeking a job	7.6%	-0.3	+0.1	4.3%	-4.0	+2.1	2.7%	-2.0	+0.3
	Retired	12.9% *	+3.8*	+2.5*	5.1%	-2.4*	+1.3	0.9%	-2.3*	+1.2

Q10 Answers 3, 4 and 5 Base: Respondents from the EU who experienced a problem and took action to solve it (N=3690)

Actions taken to resolve problems		Complained to a public authority		Complained to ADR		Took the business concerned to court	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	9.4%	+1.2	5.3%	-1.8*	1.7%	-1.2*
 Internet use	Daily	7.1% *	-1.2	5.8%	-1.9*	1.8%	-0.8*
	Weekly	15.9% *	+10.6*	3.1% *	-2.5	1.2%	-2.5*
	Monthly	11.8%	+8.9*	13.2% *	+8.5*	0.7%	-5.9*
	Hardly ever	17.8% *	+7.8	2.4%	-5.2	2.6%	+2.5
	Never	10.1%	-0.8	1.0% *	-2.9*	1.1%	-2.7*
 Languages	Only native	12.0% *	+3.5*	5.1%	-2.8*	1.3%	-2.1*
	Two	6.8% *	-1.9	5.0%	-2.1*	1.9%	-0.4
	Three	6.6% *	+1.9	5.9%	+0.6	1.0%	-1.3*
	Four or more	8.2%	-2.3	7.3%	+0.3	5.2% *	+0.9
 Numerical skills	Low	15.8% *	+6.1*	6.4%	+1.3	1.2%	-0.1
	Medium	10.5%	+2.3	6.9%	+1.1	3.3% *	-0.1
	High	6.9% *	-1.1	4.2%	-4.0*	1.1%	-1.6*
 Consumer knowledge	High	9.9%	+2.4	5.2%	-1.2	1.5%	-1.4*
	Low	8.5%	-0.3	5.3%	-2.3*	2.0%	-0.8
 Confidence in online shopping	High	8.8%	+1.2	5.0%	-2.2*	1.4%	-1.3*
	Low	10.9%	+0.3	6.6%	-0.5	2.5%	-1.3
	DK/NA	12.4%	+8.2*	5.2%	-1.2	3.2%	+3.2*
 Confidence in cross-border online shopping	High	10.2%	+1.6	4.7%	-3.2*	1.4%	-1.3*
	Low	7.9%	-0.8	6.9% *	+0.7	2.4%	-1.3*
	DK/NA	8.3%	+4.1*	4.2%	-3.0*	1.5%	+0.9
 Online purchase behaviour	Online domestic	6.8% *	-0.2	5.1%	-2.4*	1.6%	-1.0*
	Online cross-border	11.8% *	+3.0*	4.3%	-3.9*	1.9%	-1.3
	Did not buy online	9.4%	-0.3	7.8% *	+0.5	2.3%	-1.7*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	10.6%	-	5.7%	-	3.0%	-
	Somewhat vulnerable	8.3%	-	6.1%	-	1.1%	-
	Not vulnerable	9.5%	-	4.8%	-	1.6%	-
	DK/NA	33.1%	-	18.3%	-	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	10.7%	-	7.9%	-	2.2%	-
	Somewhat vulnerable	7.1% *	-	4.9%	-	1.4%	-
	Not vulnerable	9.7%	-	5.1%	-	1.7%	-
	DK/NA	20.4%	-	3.9%	-	0.5%	-

Q10 Answers 3, 4 and 5 Base: Respondents from the EU who experienced a problem and took action to solve it (N=3690)

The highest levels of expressing complaints towards a public authority are found in individuals who use the Internet hardly ever (17.8%) or weekly (15.9%), have low numerical skills (15.8%), are age 65 and over (13.9%) and have a very easy financial situation (13.1%). The lowest levels of the indicator are found in individuals who are unemployed (0.2%), don't know their financial situation (3.4%), are students (3.8%), are employed in a blue collar position (5.8%) and know three languages (6.6%).

The highest levels of bringing matters to an ADR are found in respondents who use the Internet monthly (13.2%), who don't shop online (7.8%), are in a fairly difficult financial situation (7.1%) and have low confidence in cross-border online shopping (6.9%). The lowest levels of the indicator are found in individuals who are unemployed (0.5%), never use the Internet (1.0%), are a student (1.7%), use the Internet weekly (3.1%) and are living in a rural area (3.7%).

The highest levels of taking the business concerned to court are found in individuals who are in a very difficult financial situation (5.2%), know four of more languages (5.2%), are employed in a blue collar position (3.4%) and have medium numerical skills (3.3%). The lowest levels of the indicator are found in citizens who don't know their vulnerability in terms of socio-demographic factors (0.0%), who are students (0.3%), managers

(0.3%), who are in a fairly difficult financial position (0.8%) and are medium educated (0.9%).

11.3. Reasons for not taking action

Reasons for not taking action												
Region/ Country	Unlikely to get satisfactory solution				The sums involved were too small				Did not know where or how to complain			
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011
EU28	19.6%	-21.3*	+12.5*	-8.0*	34.6%	-0.8	-3.0	-4.4*	15.1%	-9.1*	+3.8*	+8.5*
EU15	14.9% *	-30.1*	+15.2*	-4.3	34.6%	-4.3	+2.7	-3.5	15.0%	-13.5*	+5.1*	+11.0*
EU13	36.4% *	+7.4*	+4.8*	-13.5*	34.5%	+9.4*	-16.3*	-2.7	15.4%	+3.9*	-0.9	+2.8
North	29.3%	-2.5	+18.8*	-9.2	47.0% *	-9.2	+2.1	+10.5	15.5%	-8.4	+15.3	0.0
South	26.3% *	-9.2*	+8.4	-12.0	32.1%	-1.8	+4.6	-3.1	16.1%	-9.9*	+8.7*	+11.7*
East	36.6% *	+7.6*	+4.9*	-13.7*	34.7%	+9.5*	-16.4*	-2.5	15.4%	+3.9*	-0.8	+2.8
West	9.4% *	-45.9*	+21.9	+1.0	35.3%	-7.5*	+2.3	-3.0	14.5%	-16.7*	+1.4	+12.9*
BE	0.0% *	-45.8*	+14.2	-2.9	4.6% *	-39.7*	+13.5	-10.7	13.9%	-12.0	+1.2	+4.2
BG	32.3% *	-8.9	+17.6*	-20.7*	9.2% *	-10.5*	-2.4	+0.2	5.1% *	-6.6	+0.1	+6.2
CZ	32.3%	-13.7	+7.4	-4.6	41.9%	+11.4	-14.3	+18.3*	25.1%	+0.5	+7.8	+12.7*
DK	32.0%	+6.5	+16.5	-4.9	31.6%	-26.4	-4.3	+51.0*	18.7%	+11.2	+10.5	+2.6
DE	12.9%	-26.2*	+16.5	+7.2	44.3%	-5.8	+7.3	-15.1	11.7%	-18.8	+14.7	+3.1
EE	30.8%	+10.7	+12.9	-7.2	34.8%	-9.1	+10.5	+5.3	7.2% *	-4.8	+5.3	+0.8
IE	14.4%	-22.9*	+1.1	-11.7	26.3%	+6.7	-7.0	-1.5	15.9%	-20.0*	+24.6*	-2.5
EL	44.1% *	+4.9	+5.0	-1.2	21.1% *	+1.0	-5.8	-15.4	15.0%	-10.4	-2.5	+18.2*
ES	39.6% *	-18.7	+28.0*	+9.3	45.9%	-3.5	+8.4	-13.3	38.1% *	-3.4	+25.0*	+16.4*
FR	3.1% *	-55.4*	+26.7*	-5.2	25.4%	-13.7	+8.9	+7.6	13.0%	-16.1*	-8.8	+26.9*
HR	36.3% *	+9.4	-9.1	-	34.4%	+6.8	-3.8	-	25.8% *	+0.6	+13.4*	-
IT	19.1%	-5.5	+3.2	-31.1*	30.3%	0.0	+6.1	+2.9	8.1% *	-11.4*	+6.7	+4.9
CY	23.6%	+18.1	-28.4*	+11.4	19.8% *	+0.8	-10.7	+0.6	14.4%	-2.0	-3.2	+4.9
LV	11.0%	-28.0*	+15.8*	-1.7	34.8%	+0.9	-13.2	+18.5*	10.6%	-9.6	+4.7	+15.7*
LT	20.8%	-10.0	+7.0	-13.4	26.1%	+9.4	-11.6	+6.3	15.6%	+6.7	+3.8	+2.6
LU	14.7%	-31.5	+16.8	+19.7	38.3%	-19.8	+52.7	-36.8	8.7%	+8.7	-44.1	+34.7
HU	42.7% *	+13.6	+13.1	-9.1	52.6% *	+20.8*	-23.9*	+10.3	7.5% *	-7.5	+4.9	+4.9
MT	18.0%	-18.4	+16.9	-15.7	26.2%	+8.1	-34.2	+22.7	20.7%	-9.9	+25.0	-8.9
NL	26.3%	-12.6	+16.0	+23.9*	30.9%	+18.0	-25.3*	+31.8*	17.2%	-14.9	+16.2	+15.6*
AT	9.4% *	-32.6*	+15.6	-10.1	35.9%	-41.2*	+34.0*	+12.1	14.2%	-10.3	+11.0	+14.3
PL	31.7%	+5.9	+13.5	-13.4	32.3%	+6.5	-22.4*	+1.2	7.2%	+2.9	-4.5	-5.5
PT	18.9%	-25.5	-12.8	+37.9*	12.0% *	-16.2	-8.8	+14.0	15.5%	-8.1	-9.4	+34.2*
RO	45.1% *	+18.5*	-3.0	-26.7*	36.4%	+17.1*	-22.0*	-14.1	24.8% *	+12.0*	+0.1	+2.5
SI	25.9%	+14.2	-7.8	-9.2	20.5%	+0.2	+5.4	-2.2	28.6%	+10.1	+4.0	+8.3
SK	14.0%	+1.5	-24.7*	+16.7	36.5%	-22.6*	+15.6	+10.4	5.5% *	+1.9	-16.1*	+16.7*
FI	25.5%	-6.7	+13.3	-6.3	63.4% *	+11.2	-7.2	+5.1	12.5%	-6.5	+7.9	+1.6
SE	31.8%	-2.9	+25.9*	-12.4	38.7%	-21.4	+13.5	+2.6	16.8%	-20.8	+26.9*	+6.7
UK	8.0% *	-60.2*	+17.3	+6.3	33.5%	-12.1	-6.4	-1.7	19.1%	-16.6	-9.3	+18.4
IS	30.1%	+7.6	0.0	-13.2	28.1%	-14.7	-11.6	+39.7	23.6%	+23.6*	-33.0	+33.0
NO	8.7% *	+4.1	-13.1	-10.2	15.1% *	+7.3	-26.7*	+1.9	2.4% *	+2.4	-11.8*	+11.8*

Q12 Answers 1, 2 and 3 Base: Respondents who experienced a problem but did not take any action to solve it (N=1512)

In the EU28 the degree to which respondents did not take action because they thought they were unlikely to get a satisfactory solution is 19.6%. In the EU15 this level is lower (14.9%) and in the EU13 it is higher (36.4%). Compared to the EU28, this degree is higher in the East (36.6%) and South (26.3%) and lower in the West (9.4%). The highest levels of this indicator are found in Romania (45.1%), Greece (44.1%) and Hungary (42.7%). The lowest levels are found in Belgium (0.0%), France (3.1%) and the UK (8.0%)³⁹. The degree to which respondents thought they were unlikely to get a satisfactory solution has decreased between 2014 and 2016 in the EU28 (-21.3pp) and EU15 (-30.1pp), whereas it has increased in the EU13 (+7.4pp). An increase is also found in the East (+7.6pp) and a decrease is found in the West (-45.9pp) and South (-9.2pp). Compared to the survey in 2014 the degree to which complaints were expressed towards the manufacturer increased most steeply in Romania (+18.5pp) and decreased most prominently in the UK (-60.2pp). No positive reversals are observed. The largest negative reversal is found in France, where this indicator decreased between 2014 and 2016 by 55.4pp, whereas it increased by 26.7pp between 2012 and 2014.

The degree to which respondents indicated that the sums involved were too small is 34.6% in the EU28. Compared to the EU28, this degree is higher in the North (47.0%). The highest levels of this indicator are found in Finland (63.4%), Hungary (52.6%) and Spain (45.9%). The lowest levels are found in Belgium (4.6%), Bulgaria (9.2%) and Portugal (12.0%)³⁹. The degree to which respondents indicated that the sums involved were too small has increased in the EU13 (+9.4pp). An increase is also found in the East (+9.5pp), whereas a decrease is observed in the West (-7.5pp). Compared to the previous survey in 2014 the degree to which respondents indicated that the sums involved were too small increased most steeply in Hungary (+20.8pp) and decreased most prominently in Austria (-41.2pp). The largest positive reversal is found in Hungary, where this indicator increased between 2014 and 2016 by 21pp, whereas it decreased by 23.9pp between 2012 and 2014. The largest negative reversal is found in Austria, where this indicator decreased between 2014 and 2016 by 41.2pp, whereas it increased by 34.0pp between 2012 and 2014.

In the EU28 the degree to which respondents did not know how or where to complain is 15.1%. The highest levels of this indicator are found in Spain (38.1%), Croatia (25.8%) and Romania (24.8%). In the EU28, the lowest levels are found in Bulgaria (5.1%) and Slovakia (5.5%). Among all studied countries, the level is also low in Norway (2.4%)³⁹. The degree to which respondents did not know how or where to complain decreased in the EU28 (-9.1pp) and EU15 (-13.5pp), whereas it increased in the EU13 (+3.9pp). An increase is also found in the East (+3.9pp), whereas a decrease is found in the West (-16.7pp) and South (-9.9pp). Of all studied countries, the degree to which respondents did not know how or where to complain increased most steeply in Iceland (+23.6pp) and decreased most prominently in Ireland (-20.0pp) compared to the survey in 2014. No statistically significant positive reversal is observed. The largest negative reversal is found in Ireland, where this indicator decreased between 2014 and 2016 by 20.0pp, whereas it increased by 24.6pp between 2012 and 2014.

³⁹ Results for all countries except Romania (113) are based on a very small sample size (less than 100 observations) and they should therefore be considered as mainly indicative

Reasons for not taking action		Unlikely to get satisfactory solution				The sums involved were too small				Did not know where or how to complain			
		2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011
Total	EU28	19.6%	-21.3*	+12.5*	-8.0*	34.6%	-0.8	-3.0	-4.4*	15.1%	-9.1*	+3.8*	+8.5*
 Gender	Male	19.1%	-20.6*	+10.7*	-7.9*	36.6%	-4.2	-0.6	-8.3*	16.1%	-9.7*	+5.1*	+10.9*
	Female	20.1%	-22.4*	+14.8*	-8.3*	32.2%	+3.6	-6.1*	-1.4	13.8%	-8.2*	+2.2	+6.2*
 Age groups	18-34	19.1%	-27.1*	+15.9*	-9.1*	42.1% *	-1.3	-4.0	-3.2	16.3%	-9.7*	+6.5*	+8.2*
	35-54	19.4%	-19.9*	+8.8*	-4.0	30.8%	-2.7	-2.5	-7.8*	15.1%	-7.2*	+4.1	+5.4*
	55-64	19.3%	-15.8*	+7.3	-11.6*	34.4%	+3.4	-3.6	+6.5	12.1%	-11.2*	+1.0	+14.4*
	65+	22.2%	-16.6*	+16.6*	-14.0*	28.9%	+0.8	+0.4	-13.1*	19.3%	-5.9	+2.1	+12.8*
 Education	Low	18.9%	-	-	-	20.5% *	-	-	-	32.9% *	-	-	-
	Medium	19.3%	-	-	-	38.4%	-	-	-	12.1% *	-	-	-
	High	20.8%	-	-	-	31.0%	-	-	-	14.9%	-	-	-
 Financial Situation	Very difficult	28.4% *	-18.0*	-	-	20.9% *	-12.4*	-	-	22.6% *	-9.7*	-	-
	Fairly difficult	24.9% *	-15.2*	-	-	30.7%	-5.9*	-	-	17.1%	-5.9*	-	-
	Fairly easy	16.8%	-19.4*	-	-	39.7% *	+4.1	-	-	14.5%	-7.8*	-	-
	Very easy	13.2% *	-25.9*	-	-	32.7%	-10.1	-	-	10.0% *	-11.0*	-	-
	DK/NA	25.6%	-29.1*	-	-	41.3%	+24.7*	-	-	12.7%	+5.6	-	-
 Urbanisation	Rural area	22.2%	-30.0*	+27.0*	-5.1	39.4%	-1.1	+0.9	-11.8*	16.1%	-10.0*	+10.2*	+4.2
	Small town	16.4%	-19.4*	+7.3*	-7.8*	32.0%	-4.5	+3.0	-5.5	15.2%	-7.5*	-1.6	+11.4*
	Large town	22.9%	-17.6*	+10.9*	-10.3*	34.2%	+3.4	-12.8*	+2.2	13.3%	-10.0*	+6.4*	+7.8*
 Employment status	Self employed	24.0%	-17.0	+16.1	-35.6*	37.7%	-7.4	-33.9	+24.4	9.0% *	+5.2	-5.4	-12.3
	Manager	22.6%	-24.5*	-1.3	+4.0	29.6%	-9.5	-6.1	-8.3	16.2%	-1.3	+1.9	+7.4
	Other white collar	15.4% *	-22.4*	+20.1	-11.0	37.7%	+3.1	-3.6	-9.5*	12.2%	-5.6*	+5.0	+3.1
	Blue collar	22.4%	-19.7*	+11.1	+1.2	32.5%	-3.7	-3.9	+1.7	18.1%	-6.2	+7.2*	+11.1*
	Student	19.5%	-32.5*	+21.6	+2.0	39.9%	-15.2	+13.4*	-9.4	6.4% *	-25.5*	-1.4	+7.5
	Unemployed	16.4%	-27.3*	+21.9*	-17.3*	33.5%	+5.8	-6.4	+0.1	20.2%	-4.7	-1.8	+14.8*
	Seeking a job	24.5%	-11.5	-5.4	-11.8	26.8%	-11.0	-1.0	+1.0	29.3% *	-6.0	+17.3*	+9.7
	Retired	27.3% *	-11.5*	+14.0*	-21.4*	27.4% *	-1.6	-5.9	-2.6	21.2% *	-3.2	-2.9	+12.8*

Q12 Answers 1, 2 and 3 Base: Respondents from the EU who experienced a problem but did not take any action to solve it (N=1474)

Reasons for not taking action		Unlikely to get satisfactory solution		The sums involved were too small		Did not know where or how to complain	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	19.6%	-21.3*	34.6%	-0.8	15.1%	-9.1*
 Internet use	Daily	21.1%	-21.9*	37.2%	-1.6	14.4%	-9.1*
	Weekly	16.0%	-22.5*	35.1%	+5.3	17.0%	-9.7*
	Monthly	3.3% *	-24.4*	13.3% *	-20.0*	10.4%	-7.0
	Hardly ever	20.6%	-26.2*	22.0%	-21.5*	6.9%	-30.5*
	Never	24.2%	-11.5*	24.5% *	+0.1	20.9%	-3.2
 Languages	Only native	17.4%	-24.9*	35.2%	+0.7	16.1%	-13.2*
	Two	23.8%	-11.3*	32.8%	-3.0	11.9%	-10.3*
	Three	21.1%	-29.8*	40.2%	+5.3	14.7%	+3.2
	Four or more	24.1%	-21.7*	24.5% *	-18.0*	19.2%	+7.6
 Numerical skills	Low	15.8%	-22.0	37.4%	+13.2*	15.9%	-11.4*
	Medium	26.8% *	-15.1	31.2%	-1.1	19.5% *	-5.5*
	High	18.2%	-22.8*	34.9%	-6.3*	13.0%	-9.5*
 Consumer knowledge	High	18.6%	-15.4*	32.2%	-1.8	18.5%	-1.7
	Low	20.4%	-25.2*	36.8%	+0.4	11.9% *	-14.9*
 Confidence in online shopping	High	16.9%	-27.0*	38.4%	-2.4	13.5%	-8.2*
	Low	26.6% *	-12.9*	26.3% *	-3.6	19.1% *	-10.8*
	DK/NA	20.4%	-7.6	24.2% *	-1.8	16.2%	+4.1
 Confidence in cross-border online shopping	High	16.8%	-22.6*	37.3%	-2.6	14.1%	-3.3
	Low	22.9%	-20.7*	32.1%	-2.5	17.1%	-14.7
	DK/NA	26.2%	-7.2	25.2% *	+0.3	12.4%	+1.8
 Online purchase behaviour	Online domestic	16.5%	-25.7	37.6%	-2.4	12.4%	-11.9*
	Online cross-border	15.8%	-22.1*	35.3%	-2.3	16.9%	-7.1
	Did not buy online	35.5% *	-6.7*	28.0% *	-4.6	20.0% *	-6.1*
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	27.8% *	-	25.8% *	-	21.3% *	-
	Somewhat vulnerable	24.6% *	-	30.1%	-	17.3%	-
	Not vulnerable	14.4% *	-	39.9% *	-	12.0% *	-
	DK/NA	0.0% *	-	0.0% *	-	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	31.5% *	-	33.1%	-	24.0% *	-
	Somewhat vulnerable	29.2% *	-	27.0% *	-	22.2% *	-
	Not vulnerable	15.7% *	-	37.0%	-	12.4%	-
	DK/NA	9.0%	-	30.8%	-	0.6% *	-

Q12 Answers 1, 2 and 3 Base: Respondents from the EU who experienced a problem but did not take any action to solve it (N=1474)

With regard to socio-demographic variables and other characteristics, the highest levels of indicating that it was unlikely to get a satisfactory solution are found in individuals who don't shop online (35.5%), report being very vulnerable (31.5%) or somewhat vulnerable (29.2%) in terms of the complexity of offers, terms and conditions, are in a very difficult financial situation (28.4%) and indicate being very vulnerable in terms of socio-demographic factors (27.8%). The lowest levels of the indicator are found in citizens who don't know their vulnerability (0.0%) or report not being vulnerable (14.4%) in terms of socio-demographic factors. Furthermore, it is low in respondents who use the Internet monthly (3.3%), are in a very easy financial situation (13.2%) and are employed as other white collar (15.4%).

The highest levels of indicating that the sums involved were too small are found in individuals who are age 18 to 34 (42.1%), who report not being vulnerable in terms of socio-demographic factors (39.9%), are in a fairly easy financial situation (39.7%), don't buy online (28.0%) and are retired (27.4%). The lowest levels of the indicator are found in citizens who don't know their vulnerability in terms of socio-demographic factors (0.0%), use the Internet monthly (13.3%), have low education (20.5%), are in a very difficult financial situation (20.9%) and don't know their confidence in online shopping (24.2%).

The highest levels of not knowing how or where to complain are found in individuals who have low education (32.9%), are seeking a job (29.3%), report being very vulnerable (24.0%) or somewhat vulnerable (22.2%) in terms of the complexity of offers, terms and conditions, and are in a very difficult financial situation (22.6%). The lowest levels of the indicator are found in citizens who don't know their vulnerability in terms of socio-demographic factors (0.0%) and in terms of the complexity of offers, terms and conditions (0.6%). Furthermore, this indicator is low in students (6.4%), self-employed individuals (9.0%) and respondents in a very easy financial situation (10.0%).

Reasons for not taking action									
Region/ Country	Were not sure of own rights as a consumer				Thought it would take too long				
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	
 EU28	15.5%	-6.8*	+3.9*	+3.3*	32.5%	-5.7*	+1.7	+9.6*	
 EU15	14.3%	-11.0*	+5.7*	+2.2	30.0%	-9.7*	+0.8	+14.2*	
 EU13	19.9% *	+6.5*	-1.2	+3.6*	41.5% *	+7.6*	+2.9	+2.4	
 North	19.6%	+3.2	+10.0	0.0	25.8%	-0.4	-12.6	+21.6*	
 South	14.8%	-1.9	+3.3	+4.6	36.6%	-1.9	+6.9	+14.6*	
 East	20.0% *	+6.7*	-1.3	+3.7*	41.9% *	+7.8*	+2.9	+2.5	
 West	13.8%	-20.6*	+8.8*	+3.0	27.2% *	-14.5*	-2.9	+15.9*	
 BE	6.5%	-17.8	-16.5	+3.4	6.5% *	-48.1*	+26.2*	-11.4	
 BG	11.0%	+1.0	+0.5	+7.1	43.1%	+10.7	+6.0	+11.1*	
 CZ	10.1%	-19.9*	+4.5	+21.7*	40.3%	-1.7	+2.2	+21.2*	
 DK	15.8%	-2.4	+12.9	-3.6	32.7%	+23.0	-30.5*	+29.4	
 DE	14.3%	-1.5	+0.3	+3.2	26.1%	+10.5	-17.7	+30.0*	
 EE	14.7%	+5.0	+5.0	-0.3	45.8%	+6.7	+5.8	+7.7	
 IE	11.8%	-11.5	+13.2	-18.8	22.4% *	+6.4	-9.1	+5.0	
 EL	16.4%	-13.6*	+10.4	+4.1	48.2% *	+11.2	+0.4	+6.4	
 ES	40.4% *	+5.2	+2.1	+22.8*	55.7% *	+3.5	+12.2	+2.0	
 FR	18.1%	-13.7	+9.5	+16.1	24.8%	-28.4*	+10.6	+10.0	
 HR	10.6%	-10.0	+7.0	-	39.4%	+5.0	+4.0	-	
 IT	5.3% *	-0.1	+3.7	-5.2	28.9%	-3.4	+6.4	+22.0*	
 CY	14.1%	+14.1*	-9.5*	+9.5*	22.1%	+16.7	-15.9	+10.6	
 LV	9.3%	-18.0*	+16.9*	+5.3	41.7%	-13.4	-2.2	+23.3*	
 LT	7.1% *	-4.6	+2.3	+5.9	40.0%	+11.5	-0.2	+5.4	
 LU	17.7%	-10.8	-0.3	+8.9	35.2%	-1.2	-6.9	+31.1	
 HU	7.4% *	-9.2	+10.2	+0.6	24.9%	-14.3	+11.8	-2.6	
 MT	6.1%	-33.6*	+32.0	+5.3	11.7% *	-9.6	+7.7	+11.8	
 NL	5.9% *	-6.3	-1.2	+7.4	26.5%	-1.1	+9.5	-1.0	
 AT	6.3% *	-13.5	+11.9	+8.9	32.8%	-3.4	+33.0*	+1.4	
 PL	29.6% *	+18.3*	-6.6	+8.2	35.8%	+5.4	+5.2	-0.4	
 PT	10.1%	-13.7	+0.6	+9.4	22.6%	-33.7*	+23.7	+18.2	
 RO	26.5% *	+14.7*	+0.2	-7.7	55.7% *	+17.5*	+0.9	-2.2	
 SI	19.3%	-13.3	+26.4*	+0.3	25.8%	+3.5	+4.3	-6.7	
 SK	2.8% *	+1.0	-9.5	-2.2	16.0% *	+12.0	-21.8*	+15.9	
 FI	22.5%	+10.6	+2.5	-8.8	16.4% *	-9.7	+8.8	+3.1	
 SE	18.7%	-2.0	+17.1	+6.7	31.7%	-2.9	-19.7	+33.2*	
 UK	12.0%	-45.6*	+12.1	+4.4	31.4%	-14.3	-28.6*	+31.4*	
 IS	0.0% *	-12.8	+9.1	0.0	15.1%	-11.2	-3.5	+15.2	
 NO	5.5% *	+5.5	-11.7*	+11.7*	15.6% *	-17.5	-1.3	+9.7	

Q12 Answers 4 and 5 - Base: Respondents who experienced a problem but did not take any action to solve it (N=1512)

The degree to which respondents indicated not being sure of their rights as a consumer is 15.5% in the EU28, whereas in the EU13 it is 19.9%. This degree is higher in the East (20.0%) as well, compared to the EU28. The highest levels of this indicator are found in Spain (40.4%), Poland (29.6%) and Romania (26.5%). The lowest levels are found in Slovakia (2.8%) and Italy (5.3%). Furthermore, this level is also low in Iceland (0.0%)⁴⁰. The degree to which respondents indicated not being sure of their rights as a consumer decreased in the EU28 (-6.8pp) and EU15 (-11.0pp), whereas it increased in the EU13 (+6.5pp%). An increase is found in the East (+6.7pp) and a decrease is observed in the West (-20.6pp). Compared to the survey in 2014 the degree to which respondents indicated not being sure of their consumer rights increased most steeply in Poland (+18.3pp) and decreased most prominently in the UK (-45.6pp). The largest positive reversal is found in Cyprus, where this indicator increased between 2014 and 2016 by 14.1pp, whereas it decreased by 9.5pp between 2012 and 2014. The largest negative reversal is found in Latvia, where this indicator decreased between 2014 and 2016 by 18.0pp, whereas it increased by 16.9pp between 2012 and 2014.

In the EU28 the degree to which respondents indicated it would take too long is 32.5%, whereas in the EU13 it is 41.5%. Compared to the EU28, this degree is higher in the East (41.9%) and lower in the South (36.6%). The highest levels of this indicator are found in Spain, Romania (both 55.7%) and Greece (48.2%). The lowest levels are found in Belgium (6.5%) and Malta (11.7%)⁴⁰⁴⁰. The degree to which respondents indicated it would take too long decreased in the EU28 (-5.7pp) and EU15 (-9.7pp), whereas it increased in the EU13 (+7.6pp). An increase is also found in the East (+7.8pp), whereas a decrease is found in the West (-14.5pp). Compared to the survey in 2014 the degree to which respondents indicated it would take too long increased most steeply in Romania (17.5pp) and decreased most prominently in Belgium (-48.1pp). No statistically significant positive reversal is observed. The largest negative reversal is found in Belgium, where this indicator decreased between 2014 and 2016 by 48.1pp, whereas it increased by 26.2pp between 2012 and 2014.

⁴⁰ Results for all countries except Romania (113) are based on a very small sample size (less than 100 observations) and they should therefore be considered as mainly indicative

Reasons for not taking action		Were not sure of own rights as a consumer				Thought it would take too long			
		2016 (* = sig diff EU28)	2016-2014	2014-2012	2012-2011	2016 (* = sig diff EU28)	2016-2014	2014-2012	2012-2011
Total	EU28	15.5%	-6.8*	+3.9*	+3.3*	32.5%	-5.7*	+1.7	+9.6*
 Gender	Male	16.3%	-7.5*	+7.9*	+1.8	33.5%	-5.7*	+1.6	+9.1*
	Female	14.5%	-5.7*	-1.2	+5.3*	31.3%	-5.6*	+1.9	+9.7*
 Age groups	18-34	13.7%	-13.3*	+6.3	+4.8	34.7%	-12.4*	-1.8	+17.5*
	35-54	17.6%	-4.3	+2.1	+2.5	30.7%	-4.2	+4.4	+5.1
	55-64	14.4%	-1.8	+1.0	+2.7	33.5%	-2.6	+6.6	+3.3
	65+	14.9%	-3.9	+8.2*	+3.8	31.1%	+0.9	+0.1	+22.3*
 Education	Low	22.5% *	-	-	-	40.2%	-	-	-
	Medium	14.7%	-	-	-	30.9%	-	-	-
	High	14.8%	-	-	-	33.4%	-	-	-
 Financial Situation	Very difficult	22.1%	-2.9	-	-	40.9% *	+0.8	-	-
	Fairly difficult	15.8%	-8.0*	-	-	36.3%	-3.9	-	-
	Fairly easy	14.0%	-4.5	-	-	30.6%	-5.3	-	-
	Very easy	17.8%	-1.9	-	-	28.6%	-0.5	-	-
	DK/NA	1.2% *	-17.2*	-	-	23.8%	-14.1	-	-
 Urbanisation	Rural area	16.3%	-15.9*	+14.5*	+2.3	32.3%	-15.5*	+14.2*	+3.9
	Small town	16.7%	-2.7	+1.9	+1.0	30.9%	-5.2	+2.6	+6.1*
	Large town	12.0%	-7.1*	+0.2	+7.0*	35.5%	+1.0	-7.6*	+18.4*
 Employment status	Self employed	17.0%	-34.7*	+18.9	-1.8	42.6% *	-26.9*	+49.3*	-17.2
	Manager	14.3%	-8.0	-6.1	+9.0	19.5% *	-27.3*	+8.4	+0.2
	Other white collar	12.7%	-2.6	+8.2*	-4.3	32.1%	-4.4	+4.0	+4.8
	Blue collar	16.8%	-5.4	+2.7	+7.0*	31.2%	-7.6*	-0.8	+14.0*
	Student	22.5%	-16.0	+5.4	+13.1*	28.8%	-28.7*	+2.6	+26.8*
	Unemployed	19.1%	-11.8	+7.0	+10.5	41.1%	+8.4	-10.3	+20.0*
	Seeking a job	25.5%	+2.1	+7.6	-13.5	40.3%	+5.0	+13.9*	-16.1*
	Retired	17.4%	-0.6	+3.3	+1.9	30.1%	-0.4	+0.2	+10.5*

Q12 Answers 4 and 5 - Base: Respondents from the EU who experienced a problem but did not take any action to solve it (N=1474)

Reasons for not taking action		Were not sure of own rights as a consumer		Thought it would take too long	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	15.5%	-6.8*	32.5%	-5.7*
 Internet use	Daily	15.5%	-8.3*	33.9%	-5.4*
	Weekly	14.2%	-6.8	31.2%	-4.3
	Monthly	22.7%	+3.3	24.7%	-20.4*
	Hardly ever	13.2%	-21.2*	21.9%	-27.9*
	Never	16.3%	+1.0	31.4%	-1.5
 Languages	Only native	15.1%	-11.6*	30.1%	-9.3*
	Two	18.5%	+1.6	36.6%	-1.1
	Three	14.4%	-3.5	38.6%	+4.2
	Four or more	4.3% *	-17.4*	32.0%	-5.4
 Numerical skills	Low	18.3%	-3.0	29.3%	-15.7*
	Medium	16.3%	-2.4	39.8% *	+5.4
	High	14.2%	-11.4*	30.9%	-8.7*
 Consumer knowledge	High	15.0%	+0.1	32.4%	-3.0
	Low	15.9%	-11.3*	32.7%	-7.5*
 Confidence in online shopping	High	14.3%	-12.6	33.3%	-9.1*
	Low	19.9% *	+2.0	30.8%	-5.8*
	DK/NA	7.3% *	-4.8	30.7%	+12.8*
 Confidence in cross-border online shopping	High	15.3%	-7.6*	33.1%	-8.8*
	Low	17.0%	-7.4*	32.3%	-6.6*
	DK/NA	8.7% *	-1.2	28.8%	+5.8
 Online purchase behaviour	Online domestic	13.3%	-10.9*	31.3%	-10.0*
	Online cross-border	16.3%	-5.5	27.9%	-17.8*
	Did not buy online	20.8% *	-3.6	44.1% *	+6.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	21.9% *	-	45.1% *	-
	Somewhat vulnerable	18.2%	-	30.4%	-
	Not vulnerable	12.1% *	-	30.2%	-
	DK/NA	0.0% *	-	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	25.9% *	-	43.7% *	-
	Somewhat vulnerable	15.9%	-	32.2%	-
	Not vulnerable	14.4%	-	31.7%	-
	DK/NA	4.2% *	-	15.5% *	-

Q12 Answers 4 and 5 - Base: Respondents from the EU who experienced a problem but did not take any action to solve it (N=1474)

With regard to socio-demographic variables and other characteristics, the highest levels of not being sure about consumer rights are found in individuals who report being very vulnerable in terms of the complexity of offers, terms and conditions (25.9%) and in terms of socio-demographic factors (21.9%). Furthermore, it is high in individuals who are low educated (22.5%), do not buy online (20.8%) and have low confidence in online shopping (19.9%). The lowest levels of the indicator are found in citizens who don't know their vulnerability in terms of socio-demographic factors (0.0%) and in terms of the complexity of offers, terms and conditions (4.2%). Additionally, this indicator is low in individuals who don't know their financial situation (1.2%), know four or more languages (4.3%) and don't know their confidence in online shopping (7.3%).

The highest levels of indicating it would take too long are found in individuals who report being very vulnerable in terms of socio-demographic factors (45.1%) and in terms of the complexity of offers, terms and conditions (43.7%), who do not shop online (44.1%), are self-employed (42.6%) and are in a very difficult financial situation (40.9%). The lowest levels of the indicator are found in citizens who don't know their vulnerability in terms of socio-demographic factors (0.0%) and in terms of the complexity of offers, terms and conditions (15.5%). Additionally, this indicator is low in managers (19.5%).

Reasons for not taking action						
Region/ Country	Tried to complain unsuccessfully in the past				Not at ease with potential confrontations resulting from complaints	
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2012- 2011	2016 (* = sig diff EU28)	2016-2014
 EU28	16.3%	-6.5*	+7.4*	+3.5*	13.3%	-5.9*
 EU15	14.3%	-12.1*	+11.6*	+5.4*	10.8%	-10.3*
 EU13	23.4% *	+11.4*	-3.5*	+1.9	22.1% *	+8.5*
 North	8.4% *	-8.2	+7.7	+5.9	13.2%	+1.2
 South	16.3%	-15.0*	+21.3*	+3.5	15.2%	-6.1
 East	23.6% *	+11.6*	-3.4*	+1.8	22.3% *	+8.8*
 West	13.6%	-8.5*	+2.3	+7.6*	8.8% *	-12.7*
 BE	3.6% *	-8.7	-11.5	+6.9	10.8%	-15.7
 BG	14.7%	+1.2	-3.0	+10.2*	4.4% *	-4.9
 CZ	22.6%	+4.3	-4.7	+17.8*	29.9% *	-10.4
 DK	13.0%	+5.5	-5.0	+14.0	9.7%	+9.7
 DE	11.7%	-4.2	+3.8	+8.3	7.7%	-18.0
 EE	5.8% *	+2.9	-2.4	+3.6	10.0%	+6.1
 IE	15.8%	+4.2	+5.5	+3.2	15.8%	-2.8
 EL	15.4%	-8.6	+1.0	+1.2	10.7%	-17.8*
 ES	41.0% *	+0.4	+29.9*	+2.4	37.4% *	-0.3
 FR	15.1%	-5.7	-4.6	+24.6*	10.5%	-5.9
 HR	22.1%	+7.1	+2.4	-	8.0%	-9.4
 IT	8.4% *	-20.7*	+25.6*	+1.9	8.3%	-3.7
 CY	8.6%	-7.5	+1.6	+5.2	7.9%	-16.5
 LV	4.3% *	-17.2*	+20.2*	+0.6	10.7%	-4.0
 LT	8.7%	-1.9	-3.9	+9.6	21.2%	+1.8
 LU	5.9%	+1.5	-15.4	+13.6	3.0% *	-1.5
 HU	47.8% *	+38.2*	+3.2	+3.8	20.9%	+8.7
 MT	12.8%	+12.8	-19.9	+8.9	3.0%	-18.0*
 NL	13.9%	+2.0	+13.6	-31.6*	3.3% *	-8.0
 AT	10.9%	-5.0	+8.0	+0.7	11.0%	-11.4
 PL	24.4%	+11.3	-0.9	+2.3	19.8%	+9.6
 PT	0.0% *	-23.9*	-1.5	+22.7*	6.4%	-27.5*
 RO	21.3%	+12.2*	-10.5	-7.5	32.9% *	+18.4*
 SI	22.9%	+21.2	-5.3	+8.4	21.5%	+21.5
 SK	10.4%	-5.7	-1.0	+16.9*	4.3% *	-2.1
 FI	8.2%	-5.0	+3.5	+2.7	14.6%	-2.2
 SE	6.3%	-19.0	+17.9	+6.2	13.7%	+1.4
 UK	15.8%	-16.8*	+1.7	+9.1	8.7%	-18.3*
 IS	5.7%	-2.9	-31.4	+41.7	0.0% *	-12.3
 NO	0.0% *	-4.3	+1.6	-2.8	0.0% *	0.0

Q12 Answers 6 and 7 - Base: Respondents who experienced a problem but did not take any action to solve it (N=1512)

In the EU28 the degree to which respondents indicated having complained unsuccessfully in the past is 16.3%, whereas in the EU13 it is 23.4%. Compared to the EU28, this level is higher in the East (23.6%) and lower in the North (8.4%). The highest levels of this indicator are found in Hungary (47.8%) and Spain (41.0%). In the EU28, the lowest levels are found in Portugal (0.0%), Belgium (3.6%) and Latvia (4.3%). In addition, the

level is also low in Norway (0.0%)⁴¹. The degree to which respondents indicated having complained unsuccessfully in the past decreased in the EU28 (-6.5pp) and EU15 (-12.1pp), whereas it increased in the EU13 (+11.4pp). Furthermore, an increase is observed in the East (+11.6pp), whereas a decrease is found in the South (-15.0pp) and West (-8.5pp). Compared to the survey in 2014 the degree to which respondents indicated having complained unsuccessfully in the past increased most steeply in Hungary (+38.2pp) and decreased most prominently in Portugal (-23.9pp). No statistically significant positive reversal is observed. The largest negative reversal is found in Italy, where this indicator decreased between 2014 and 2016 by 20.7pp, whereas it increased by 25.6pp between 2012 and 2014.

The degree to which respondents indicated avoiding a confrontation, which they thought would have followed their complaint, is 13.3% in the EU28, whereas in the EU13 it is 22.1%. Compared to the EU28, this level is higher in the East (22.3%) and lower in the West (8.8%). The highest levels of this indicator are found in Spain (37.4%), Romania (32.9%) and the Czech Republic (29.9%). In the EU28, the lowest levels are found in Luxembourg (3.0%) and the Netherlands (3.3%). Among all studied countries, Iceland and Norway have the lowest levels (both 0.0%)⁴¹.

Reasons for not taking action		Tried to complain unsuccessfully in the past				Not at ease with potential confrontations resulting from complaints	
		2016 (* = sig diff EU28)	2016-2014	2014-2012	2012-2011	2016 (* = sig diff EU28)	2016-2014
Total	EU28	16.3%	-6.5*	+7.4*	+3.5*	13.3%	-5.9*
 Gender	Male	17.5%	-4.8*	+5.8*	+3.6	11.4%	-8.0*
	Female	14.9%	-8.5*	+9.4*	+3.2	15.6%	-3.4
 Age groups	18-34	13.6%	-10.5*	+8.0*	+1.3	11.8%	-8.5*
	35-54	15.3%	-10.0*	+10.4*	+6.5*	12.5%	-3.2
	55-64	19.6%	+2.0	-2.8	+8.1*	15.7%	+0.7
	65+	19.7%	+0.3	+5.6	-1.1	14.3%	-13.0*
 Education	Low	13.7%	-	-	-	23.0% *	-
	Medium	17.0%	-	-	-	13.7%	-
	High	16.5%	-	-	-	8.6% *	-
 Financial Situation	Very difficult	24.9% *	-1.9	-	-	22.3% *	+0.9
	Fairly difficult	19.2%	-4.9	-	-	14.0%	-6.6*
	Fairly easy	11.8% *	-11.7*	-	-	9.9% *	-8.2*
	Very easy	16.6%	+8.2	-	-	18.5%	+2.7
	DK/NA	39.0% *	+33.5*	-	-	3.5% *	+0.4
 Urbanisation	Rural area	12.7%	-7.9*	+4.6	+1.9	13.4%	-11.7*
	Small town	15.3%	-8.3*	+12.5*	0.0	12.1%	-5.7*
	Large town	21.3% *	-3.0	+4.9	+8.0*	15.0%	-2.3
 Employment status	Self employed	15.9%	+9.0	-2.3	-16.8	12.8%	-25.0*
	Manager	12.5%	-17.3*	+20.4*	-4.7	3.6% *	-8.1*
	Other white collar	14.3%	-9.3*	+11.2*	+7.1*	11.7%	+1.8
	Blue collar	23.8% *	+0.7	+2.5	+10.6*	14.8%	-1.9
	Student	9.3%	-17.4*	+13.3*	+2.6	21.3%	+4.5
	Unemployed	23.7%	-0.6	+12.7*	-1.8	17.6%	-2.9
	Seeking a job	8.0% *	-12.6*	+6.5	-4.1	19.7%	-11.6
	Retired	17.7%	-2.6	+0.9	+2.2	16.3%	-11.4*

Q12 Answers 6 and 7 - Base: Respondents from the EU who experienced a problem but did not take any action to solve it (N=1474)

⁴¹ Results for all countries except Romania (113) are based on a very small sample size (less than 100 observations) and they should therefore be considered as mainly indicative

Reasons for not taking action		Tried to complain unsuccessfully in the past		Not at ease with potential confrontations resulting from complaints	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	16.3%	-6.5*	13.3%	-5.9*
 Internet use	Daily	17.2%	-5.3*	15.4%	-1.6
	Weekly	14.2%	-12.0*	5.3% *	-12.0*
	Monthly	21.0%	-7.9	9.1%	-7.6
	Hardly ever	20.6%	-7.3	10.7%	-17.9*
	Never	10.4% *	-9.3*	20.5% *	-8.5*
 Languages	Only native	13.9%	-12.8*	12.4%	-12.6*
	Two	20.5% *	+5.8*	15.7%	+1.2
	Three	22.4% *	-7.5	14.2%	+2.5
	Four or more	15.1%	-8.5	10.8%	+1.5
 Numerical skills	Low	14.6%	-3.2	11.2%	-12.2*
	Medium	19.4%	-5.9*	15.7%	-4.6
	High	15.7%	-6.3	13.1%	-4.0*
 Consumer knowledge	High	15.1%	-6.9	11.5%	-5.9*
	Low	17.4%	-5.9	14.9%	-5.6*
 Confidence in online shopping	High	14.6%	-9.1*	10.9%	-9.0*
	Low	21.1% *	-1.2	19.6% *	+0.9
	DK/NA	14.9%	-4.2	12.8%	-3.7
 Confidence in cross-border online shopping	High	14.4%	-6.6*	9.4% *	-7.6*
	Low	18.4%	-6.8*	19.9% *	-2.0
	DK/NA	21.3%	+3.6	11.6%	-2.2
 Online purchase behaviour	Online domestic	15.7%	-11.1*	12.1%	-3.0
	Online cross-border	17.4%	-10.4*	13.9%	+1.4
	Did not buy online	24.4% *	+5.7*	18.0% *	-3.1
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	22.0% *	-	19.3% *	-
	Somewhat vulnerable	17.0%	-	17.4% *	-
	Not vulnerable	14.3%	-	9.2% *	-
	DK/NA	0.0% *	-	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	31.7% *	-	24.1% *	-
	Somewhat vulnerable	14.6%	-	16.5%	-
	Not vulnerable	14.8%	-	11.2%	-
	DK/NA	23.1%	-	11.1%	-

Q12 Answers 6 and 7 - Base: Respondents who experienced a problem but did not take any action to solve it (N=1474)

With regard to socio-demographic variables and other characteristics, the highest levels of unsuccessful complaints in the past are found in individuals who report not knowing their financial situation (39.0%), being in a very difficult financial situation (24.9%) and being very vulnerable in terms of the complexity of offers, terms and conditions (31.7%). Furthermore, this indicator is high in individuals who don't shop online (24.4%) and who are employed in a blue collar position (23.8%). The lowest levels of the indicator are found in citizens who don't know their vulnerability in terms of socio-demographic factors (0.0%), are seeking a job (8.0%), never use the Internet (10.4%), are in a fairly easy financial situation (11.8%) and speak two languages (20.5%).

The highest levels of avoiding a confrontation are found in individuals who report being very vulnerable in terms of the complexity of offers, terms and conditions (24.1%), have low education (23.0%), are in a very difficult financial situation (22.3%), never use the Internet (20.5%) and have low confidence in cross-border online shopping (19.9%). The lowest levels of the indicator are found in citizens who don't know their vulnerability in terms of socio-demographic factors (0.0%), don't know their financial situation (3.5%), are managers (3.6%), use the Internet weekly (5.3%) and have high education (8.6%).

11.4. Satisfaction with problem resolution

Average satisfaction with complaint handling				
Region/ Country		2016 (* = sig diff EU28)	2016-2014	2014-2012
	EU28	63.4%	+3.5*	-3.0*
	EU15	64.4%	+4.3*	-1.9
	EU13	60.7% *	+1.9	-7.2*
	North	67.1%	-3.9	-3.3
	South	49.3% *	-3.1	+0.6
	East	60.8%	+1.9	-7.3*
	West	76.2% *	+12.5*	-2.1
	BE	58.2%	-15.2*	+17.0*
	BG	38.0% *	-0.5	-15.5*
	CZ	65.7%	+10.0	-7.7
	DK	64.0%	+2.1	-11.5*
	DE	79.3% *	+10.8*	-1.8
	EE	57.1%	-3.3	-1.6
	IE	71.3%	+11.6*	-1.4
	EL	39.9% *	-7.4	+0.5
	ES	38.2% *	-7.8	+0.0
	FR	72.7% *	+13.9*	-5.6
	HR	57.7%	+13.2*	-5.4
	IT	58.9%	+0.1	-0.6
	CY	40.9% *	-0.2	-6.0
	LV	48.6% *	-1.2	-7.6
	LT	48.2% *	+3.0	-20.7*
	LU	81.0% *	+14.2	+15.0
	HU	71.0% *	+7.3	+1.3
	MT	50.1% *	+14.3	-3.1
	NL	70.0% *	+13.7*	-7.7
	AT	83.3% *	+11.2*	+2.8
	PL	66.4%	+3.0	-7.4
	PT	43.9% *	+1.5	-17.6*
	RO	42.9% *	-9.1	-6.1
	SI	69.0%	+18.1*	-25.5*
	SK	55.5% *	-6.2	-10.7*
	FI	76.4% *	-1.2	+1.7
	SE	61.7%	-8.1	-3.6
	UK	82.1% *	+20.2*	-1.0
	IS	57.6%	-14.1	-7.4
	NO	66.1%	-0.7	-7.8

Q11.1 and Q11.2 Average rate of "Satisfied" (Answers 1 and 2) - Base: Respondents who complained about a problem to the retailer or service provider and respondents who complained to the manufacturer (N=3809)

Consumers' average satisfaction with complaint handling was computed across different instances to which they issued a complaint. On average, 63.4% of consumers report that they are satisfied with how their complaint was handled, a statistically significant increase compared to 2014 (+3.5pp). Consumers living in the EU13 are less likely to report that they are satisfied with how their complaint was handled (60.7%) compared to EU15 consumers (64.4%). Average satisfaction with complaint handling is highest in the

West region (76.2%) where a statistically significant increase of 12.5 percentage points is observed, while it is lowest in the South region (49.3%).

The top three countries where consumers report the highest levels of satisfaction with complaint handling are Austria (83.3%), the United Kingdom (82.1%) and Luxembourg (81%). In contrast, consumer residing in Bulgaria (38%), Spain (38.2%) and Greece (39.9%) are least likely to be satisfied with how their complaints are handled by the retailer, manufacturer or other institutions⁴². The highest increase in average satisfaction with complaint handling compared to 2014 is observed for consumers located in the United Kingdom (+20.2pp), while the highest overall increase is observed for Luxembourgish consumers (+27pp). No statistically significant decreases in satisfaction with complaint handling are observed compared to the previous wave in 2014. The highest positive reversal is observed for Slovenian consumers whose satisfaction with complained handling increased with 18.1 percentage points between 2014 and 2016, compared to a decrease with 25.5 percentage points between 2012 and 2014.

⁴² Results for the following countries are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative: Ireland (94), Malta (90), Lithuania (86), Iceland (83) Bulgaria (82), Luxembourg (59), Greece (43) and Cyprus (42)

Satisfaction with problem resolution							
Region/ Country	Satisfaction with retailer or service provider			Satisfaction with manufacturer			
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	
 EU28	62.9%	+3.0*	-4.9*	68.1%	+8.7*	-0.6	
 EU15	63.1%	+3.0	-4.0*	69.8%	+10.7*	-0.1	
 EU13	62.6%	+3.5	-8.2*	59.7% *	-1.0	-3.6	
 North	69.7% *	-1.9	-3.8	60.4%	-6.6	-4.0	
 South	50.6% *	-1.9	-1.7	46.5% *	-4.8	+3.6	
 East	62.7%	+3.5	-8.3*	59.6% *	-1.2	-3.9	
 West	76.1% *	+12.9*	-4.2*	77.4% *	+14.5*	-0.7	
 BE	63.4%	-11.6	+22.8*	52.2%	-19.8	+5.1	
 BG	38.8% *	+6.5	-23.8*	33.3%	-10.7	-17.1	
 CZ	68.8%	+10.2	-5.4	51.8%	+6.3	-6.7	
 DK	70.8%	+6.7	-12.4*	51.8%	-7.8	-2.7	
 DE	78.1% *	+10.9	-6.4	87.2% *	+9.6	+5.9	
 EE	58.4%	-1.0	-3.3	48.1% *	-33.8	+24.3	
 IE	74.5%	+15.0*	-1.7	62.3%	+5.8	-7.2	
 EL	38.8% *	-5.3	-3.8	19.3% *	-33.3	-8.2	
 ES	38.1% *	-7.4	-2.1	27.7% *	-15.3	-1.3	
 FR	78.5% *	+25.3*	-10.7	61.6%	+10.8	+2.4	
 HR	56.2%	+10.5*	-7.4	66.8%	+25.3	+6.3	
 IT	59.2%	+0.4	-3.7	63.3%	+4.0	+8.7	
 CY	46.1%	+6.9	-11.5	70.2%	+24.5	+23.9	
 LV	52.6% *	+2.0	-8.1	46.9% *	-13.1	-9.0	
 LT	54.7%	+14.2	-24.1*	17.5% *	-33.2	-7.3	
 LU	80.7%	+8.5	+21.5	80.2%	+11.3	+16.6	
 HU	72.1% *	+6.0	+1.0	33.0%	-32.4	+2.0	
 MT	45.6% *	+5.1	+2.8	71.9% *	+56.2	-42.8	
 NL	69.5%	+11.7*	-6.3	73.3%	+12.7	-0.2	
 AT	79.9% *	+8.3	+1.2	85.7% *	+14.7	+1.3	
 PL	67.3%	+5.1	-9.7*	68.6%	+2.2	-4.3	
 PT	43.9% *	+1.2	-23.7*	37.7% *	-9.6	+6.5	
 RO	45.6% *	-9.2	-1.9	39.7% *	-16.7	-9.5	
 SI	70.2%	+14.1	-19.0*	45.4% *	13.7	-56.5	
 SK	54.2% *	-7.5	-11.9*	66.1%	+12.5	-7.3	
 FI	77.3% *	0.0	+2.4	75.3%	+4.6	-11.7	
 SE	63.8%	-6.9	-4.2	55.1%	-11.8	+6.4	
 UK	82.1% *	+19.7*	-1.1	83.5% *	+27.8*	-2.1	
 IS	59.0%	-14.4	-9.5	29.9%	-20.1	-9.2	
 NO	65.1%	-1.8	-9.3	80.6%	+9.2	+7.4	

Q11.1 and Q11.2 Total "Satisfied" (Answers 1 and 2)

Base for Q11.1: Respondents who complained about a problem to the retailer or service provider (N=3181)

Base for Q11.2: Respondents who complained about a problem to the manufacturer (N=624)

The respondents' satisfaction with how retailers or service providers dealt with their complaints is 62.9% in the EU28. In comparison to the EU28, this level is higher in the West (76.1%) and North (69.7%), whereas it is lower in the South (50.6%). The highest

levels of this indicator are found in the UK (82.1%), Austria (79.9%) and France (78.5%). The lowest levels are found in Spain (38.1%), Bulgaria, Greece (both 38.8%) and Portugal (43.9%)⁴³. The respondents' satisfaction with how retailers or service providers dealt with their complaints increased in the EU28 (+3.0pp). Furthermore, it also increased in the West (+12.9pp). Compared to the survey in 2014 this type of satisfaction increased most steeply in France (+25.3%). No statistically significant decrease is found compared to 2014.

The respondents' satisfaction with how manufacturers dealt with their complaints is 68.1% in the EU28, whereas in the EU13 it is 59.7%. In comparison to the EU28, this level is higher in the West (77.4%) and lower in the South (46.5%) and East (59.6%). The highest levels of this indicator are found in Germany (87.2%), Austria (85.7%) and the UK (83.5%). The lowest levels are found in Lithuania (17.5%), Greece (19.3%) and Spain (27.7%)⁴⁴. Satisfaction with how manufacturers dealt consumer complaints increased in the EU28 (+8.7pp) and EU15 (+10.7pp). An increase is also found in the West (+14.5pp). Compared to the survey in 2014 this type of satisfaction increased most steeply in the UK (+27.8pp). No statistically significant decrease is found.

⁴³ Results for the following countries are based on a very small sample size (less than 100 observations) and they should betherefore considered as mainly indicative: Slovenia (83), Belgium (81), Romania (79), Iceland (77) Lithuania (73), France (54), Malta (50), Greece (43), Luxembourg (31) and Cyprus (27)

⁴⁴ Results for all countries are based on a very small sample size (less than 100 observations) and they should betherefore considered as mainly indicative

Satisfaction with problem resolution									
Region/ Country	Satisfaction with public authority			Satisfaction with ADR			Satisfaction with court		
	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2016 (* = sig diff EU28)	2016- 2014	2014- 2012	2016 (* = sig diff EU28)	2016- 2014	2014- 2012
 EU28	58.1%	-2.2	+11.5*	68.8%	+0.1	+10.6*	31.1%	-10.3	-5.7
 EU15	60.7%	-2.5	+14.3*	72.4%	+3.2	+10.3	34.1%	-3.4	-7.0
 EU13	48.5%	+5.6	-3.0	58.5%	-5.4	+11.9	17.8%	-49.1*	-3.0
 North	40.3%	-34.7	+10.3	60.8%	-7.7	+8.5	29.1%	+29.1	0.0
 South	34.2% *	-13.5	+4.8	61.6%	-5.0	+21.5*	31.6%	+10.8	+0.9
 East	48.7%	+5.7	-3.3	58.9%	-5.4	+12.2	17.8%	-49.3*	-2.9
 West	72.5% *	-2.0	+23.0	90.1% *	+19.1*	+5.4	39.2%	-4.1	-10.1

Q11.3 and Q11.4 Total "Satisfied" (Answers 1 and 2)

Base for Q11.3: Respondents who complained about a problem to a public authority (N=297)

Base for Q11.4: Respondents who complained about a problem to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body (N=184)

Base for Q11.5: Respondents who complained about a problem to an out-of-court dispute resolution body (ADR) such as an ombudsman, arbitration, mediation or conciliation body (N=48)

Overall satisfaction⁴⁵ with how public authorities dealt with complaints is 58% in the EU28. In comparison, this level is higher in the West (72.5%) and lower in the South (34.2%). No statistically significant changes are observed compared to the previous wave. For satisfaction with ADR, the EU28 average is 69%, with the observed level being higher in the West (90.1%). Compared to the previous wave no statistically significant changes are observed. The average satisfaction with problem resolution by courts is 31%. No statistically significant differences are observed in the EU15 or EU13 and no statistically significant changes are found compared to the previous wave.

⁴⁵ Due to the exceptionally low sample sizes achieved for the last three satisfaction questions, only EU28 and region averages are reported.

11.5. Problems making purchases in other EU countries

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?							
Region/ Country		Total 'Yes'	The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY)	The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY)	You were redirected to a website in (ANOTHER EU COUNTRY) when prices were different	None of them	Don't know
 EU28		24.2%	10.1%	12.8%	6.2%	75.6%	0.2%
 EU15		24.5%	9.1%	13.9%	6.0%	75.3%	0.1%
 EU13		22.0% *	16.1% *	6.2% *	7.5%	77.2%	0.8% *
 North		24.1%	15.2% *	5.5% *	11.3% *	75.4%	0.5%
 South		16.1% *	7.0% *	5.2% *	7.8%	83.8% *	0.2%
 East		21.3% *	15.3% *	5.9% *	7.4%	77.9% *	0.8% *
 West		30.2% *	9.9%	20.7% *	4.2% *	69.8% *	0.0% *
 BE		27.0%	14.9% *	8.6% *	12.1% *	73.0%	0.0% *
 BG		29.2%	21.6% *	9.9%	11.9% *	70.8%	0.0% *
 CZ		22.9%	11.9%	9.8%	10.8%	73.4%	3.7%
 DK		27.7%	20.9% *	8.7% *	9.4%	72.3%	0.0% *
 DE		26.1%	7.8%	19.7% *	2.1% *	73.9%	0.0% *
 EE		27.5%	23.2% *	3.9% *	4.6%	72.5%	0.0% *
 IE		31.1% *	14.7%	16.5%	4.8%	68.9% *	0.0% *
 EL		49.9% *	25.1% *	40.1% *	14.3% *	50.1% *	0.0% *
 ES		12.2% *	4.9% *	2.0% *	7.4%	87.3% *	0.5%
 FR		36.4% *	7.9%	27.1% *	2.1% *	63.6% *	0.0% *
 HR		27.3%	22.6% *	7.4% *	7.2%	72.7%	0.0% *
 IT		13.8% *	5.0% *	3.7% *	7.2%	86.2% *	0.0% *
 CY		31.5%	25.8% *	9.5%	6.5%	67.8%	0.8%
 LV		23.8%	14.9%	7.4% *	8.7%	76.2%	0.0% *
 LT		19.7%	14.5%	5.5% *	3.2% *	79.8%	0.5%
 LU		34.4% *	19.9% *	13.4%	5.8%	65.6% *	0.0% *
 HU		14.9% *	8.9%	1.0% *	7.9%	85.1% *	0.0% *
 MT		63.4% *	56.4% *	23.1% *	15.0% *	35.6% *	1.0%
 NL		19.8%	9.0%	6.8% *	12.3% *	79.8%	0.4%
 AT		27.2%	9.5%	15.5%	5.6%	72.8%	0.0% *
 PL		15.7% *	12.5%	3.6% *	3.3%	83.3% *	0.9%
 PT		22.6%	14.2%	2.1% *	9.1%	77.4%	0.0% *
 RO		29.3%	18.8%	12.6%	12.5%	70.7%	0.0% *
 SI		28.0%	22.0% *	7.1% *	9.8%	72.0%	0.0% *
 SK		19.1%	14.9%	2.7% *	9.4%	79.9%	1.0%
 FI		20.1%	11.9%	2.7% *	9.6%	79.7%	0.2%
 SE		23.9%	13.1%	4.9% *	13.7% *	75.1%	1.0%
 UK		35.2% *	11.6%	28.9% *	1.2% *	64.8% *	0.0% *
 IS		55.5% *	47.4% *	27.0% *	15.4% *	43.8% *	0.7%
 NO		24.1%	17.8% *	5.3% *	8.4%	75.0%	0.8%

Q15⁴⁶-Base: respondents who shop online in other EU countries (N= 5907)

⁴⁶ During the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country? - The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY), The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY), You were redirected to a website in (ANOTHER EU COUNTRY) where the prices were different, None of them, Don't know

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?			
Region/ Country		Total 'Yes'	
		2016 (* = sig diff EU28)	2016-2014
	EU28	24.2%	+6.7*
	EU15	24.5%	+7.7*
	EU13	22.0% *	-0.4
	North	24.1%	+3.4
	South	16.1% *	+1.3
	East	21.3% *	-0.3
	West	30.2% *	+12.7*
	BE	27.0%	-4.6
	BG	29.2%	+7.0
	CZ	22.9%	-0.3
	DK	27.7%	+3.3
	DE	26.1%	+23.2*
	EE	27.5%	+4.9
	IE	31.1% *	-20.1*
	EL	49.9% *	+17.7*
	ES	12.2% *	-3.7
	FR	36.4% *	+23.0*
	HR	27.3%	+0.5
	IT	13.8% *	+2.5
	CY	31.5%	-1.4
	LV	23.8%	-5.3
	LT	19.7%	-1.2
	LU	34.4% *	-23.3*
	HU	14.9% *	-14.3*
	MT	63.4% *	+7.1
	NL	19.8%	+7.1
	AT	27.2%	-9.6*
	PL	15.7% *	-0.6
	PT	22.6%	+9.8*
	RO	29.3%	+3.3
	SI	28.0%	+1.1
	SK	19.1%	-1.0
	FI	20.1%	-3.0
	SE	23.9%	+7.5
	UK	35.2% *	+12.0*
	IS	55.5% *	+20.8*
	NO	24.1%	+1.0

Q15- Base: respondents who shop online in other EU countries (N= 5907)

In the EU28 24.2% of consumers who shop cross-border online, face limitations in terms of cross-border delivery or payment, or they are redirected to a website in their own country where the prices are different. In the EU13 these types of problems are reported by 22.0% of the respondents. Compared to the EU28, this level is higher in the West (30.2%), whereas it is lower in the South (16.1%) and East (21.3%). The highest levels of problems with cross-border delivery, payment or redirection to a local website are

found in Malta (63.4%), Greece (49.9%) and France (36.4%). Furthermore, this level is also high in Iceland (55.5%). The lowest levels of these problems are found in Spain (12.2%), Italy (13.8%) and Hungary (14.9%)⁴⁷.

The level of the problems with cross-border delivery, payment or redirection to a local website has increased between 2014 and 2016 in the EU28 (+6.7pp) and EU15 (+7.7pp). An increase is also evidenced in the West (+12.7pp). Compared to the survey in 2014 the level increased most steeply in Germany (+23.2pp) and decreased most prominently in Luxembourg (-23.3pp).

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		Total 'Yes'	
		2016 (* = sig diff EU28)	2016-2014
Total	EU28	24.2%	+6.7*
 Gender	Male	25.5%	+5.8*
	Female	24.6%	+8.2*
 Age groups	18-34	24.2%	+3.1*
	35-54	24.5%	+6.8*
	55-64	21.5%	+8.9*
	65+	40.2% *	+28.0*
 Education	Low	24.6%	-
	Medium	21.3% *	-
	High	29.3% *	-
 Financial Situation	Very difficult	25.4%	+3.9
	Fairly difficult	22.0%	+4.1*
	Fairly easy	24.0%	+5.3*
	Very easy	31.0% *	+13.5*
	DK/NA	24.3%	+11.5*
 Urbanisation	Rural area	22.8%	+3.1*
	Small town	25.3%	+11.2*
	Large town	26.5% *	+4.5*
 Employment status	Self employed	19.2% *	-22.7*
	Manager	33.6% *	+12.0*
	Other white collar	26.1%	+8.6*
	Blue collar	20.1% *	+4.0*
	Student	20.7%	-3.8
	Unemployed	21.1%	0.0
	Seeking a job	20.5%	+4.0
	Retired	35.1% *	+23.1*

Q15- Base: respondents who shop online in other EU countries (N= 5364)

⁴⁷ Results for Poland (92) and Romania (48) are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		Total 'Yes'	
		2016 (* = sig diff EU28)	2016-2014
Total	EU28	24.2%	+6.7*
 Internet use	Daily	20.7% *	+1.8*
	Weekly	41.8% *	+30.5*
	Monthly	83.2% *	+65.4*
	Hardly ever	88.5% *	+77.5*
	Never	0.0%	0.0
 Languages	Only native	31.5% *	+15.9*
	Two	19.2% *	+1.1
	Three	21.6% *	+1.1
	Four or more	32.5% *	+9.8*
 Numerical skills	Low	47.4% *	+34.3*
	Medium	21.4% *	+1.3
	High	22.6%	+4.5*
 Consumer knowledge	High	29.2% *	+11.6*
	Low	20.2% *	+1.1
 Confidence in online shopping	High	25.0%	+6.2*
	Low	25.5%	+11.0*
	DK/NA	30.8%	+13.9*
 Confidence in cross-border online shopping	High	26.5% *	+6.5*
	Low	18.5% *	+4.6*
	DK/NA	15.1% *	+12.1*
 Online purchase behaviour	Online domestic	17.2% *	-1.4
	Online cross-border	25.1%	+6.7*
	Did not buy online	0.0%	0.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	30.5% *	-
	Somewhat vulnerable	26.6%	-
	Not vulnerable	24.1%	-
	DK/NA	2.7% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	26.3%	-
	Somewhat vulnerable	26.3%	-
	Not vulnerable	24.7%	-
	DK/NA	33.5%	-

Q15- Base: respondents who shop online in other EU countries (N= 5364)

With regard to socio-demographic variables and other characteristics, higher levels of problems with cross-border delivery, payment or redirection to a local website are found in individuals who use the Internet hardly ever (88.5%), monthly (83.2%) or weekly (41.8%). The level is also high in individuals who have low numerical skills (47.4%) and those who are age 65 and over (40.2%). The lowest levels are found in individuals who don't know their vulnerability in terms of socio-demographic factors (2.7%), don't know their confidence in cross-border shopping (15.1%) or have low confidence in cross-border shopping (15.5%). Furthermore, it is low in individuals who shop online domestically (17.2%) and those who are self-employed (19.2%).

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?

Region/ Country	The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY)	2016 (* = sig diff EU28)	2016-2014
 EU28		10.1%	+0.6
 EU15		9.1%	+0.3
 EU13		16.1% *	+1.6
 North		15.2% *	-0.5
 South		7.0% *	+0.2
 East		15.3% *	+1.8
 West		9.9%	+0.7
 BE		14.9% *	-4.1
 BG		21.6% *	+7.6
 CZ		11.9%	-7.3
 DK		20.9% *	+2.2
 DE		7.8%	+7.1*
 EE		23.2% *	+5.4
 IE		14.7%	-23.6*
 EL		25.1% *	+0.1
 ES		4.9% *	+0.7
 FR		7.9%	+0.8
 HR		22.6% *	+0.5
 IT		5.0% *	-0.3
 CY		25.8% *	+3.6
 LV		14.9%	-4.8
 LT		14.5%	+2.2
 LU		19.9% *	-29.7*
 HU		8.9%	-2.9
 MT		56.4% *	+2.9
 NL		9.0%	+0.0
 AT		9.5%	-18.4*
 PL		12.5%	+4.5
 PT		14.2%	+10.8*
 RO		18.8%	-1.6
 SI		22.0% *	-0.2
 SK		14.9%	+3.0
 FI		11.9%	-5.7
 SE		13.1%	+0.7
 UK		11.6%	+4.5
 IS		47.4% *	+21.7*
 NO		17.8% *	+0.3

Q15- Base: respondents who shop online in other EU countries (N= 5907)

In terms of refusal to deliver in their own country, 10.1% of cross-border online consumers in the EU28 faced this problem. In the EU13 this problem is reported by 16.1% of the respondents. Compared to the EU28, this level is higher in the East (15.3%) and North (15.2%), whereas it is lower in the South (7.0%). The highest levels

of refusal to deliver in the home country are found in Malta (56.4%), Cyprus (25.8%) and Greece (25.1%). In addition, this level is also high in Iceland (47.4%). The lowest levels of these problems are found in Spain (4.9%), Italy (5.0%) and Germany (7.8%)⁴⁸.

On the EU28-level, this proportion did not statistically significant increase or decrease between 2014 and 2016. In terms of the different Member States, the level of refusal to deliver in the home country increased most steeply in Portugal (+10.8pp) and decreased most prominently in Luxembourg (-29.7pp). Furthermore, a sharp increase is also found in Iceland (+21.7pp).

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY)	
		2016 (* = sig diff EU28)	2016-2014
Total	EU28	10.1%	+0.6
 Gender	Male	11.6% *	+0.7
	Female	12.0% *	+2.1*
 Age groups	18-34	13.5% *	+2.8*
	35-54	10.7%	-0.9
	55-64	11.2%	+3.5*
	65+	10.7%	+4.2*
 Education	Low	11.5%	-
	Medium	10.1%	-
	High	13.7% *	-
 Financial Situation	Very difficult	16.5% *	+4.3
	Fairly difficult	12.1% *	+2.9*
	Fairly easy	10.5%	-1.0
	Very easy	13.8% *	+3.8*
	DK/NA	13.3%	+9.0*
 Urbanisation	Rural area	11.1%	+0.6
	Small town	11.5%	+4.1*
	Large town	12.6% *	-1.7
 Employment status	Self employed	11.4%	-14.0*
	Manager	12.4%	-0.5
	Other white collar	10.9%	+0.8
	Blue collar	13.8% *	+2.7
	Student	11.1%	+0.6
	Unemployed	17.5% *	+7.6*
	Seeking a job	11.3%	+5.5
	Retired	10.6%	+3.8*

Q15- Base: respondents who shop online in other EU countries (N= 5364)

⁴⁸ Results for Poland (92) and Romania (48) are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		The retailer or service provider refused to deliver to (ANOTHER EU COUNTRY)	
		2016 (* = sig diff EU28)	2016-2014
Total	EU28	10.1%	+0.6
 Internet use	Daily	12.1% *	+1.2
	Weekly	8.1%	+2.5
	Monthly	10.2%	+6.8
	Hardly ever	30.1% *	+21.9*
	Never	0.0%	0.0
 Languages	Only native	9.7%	+4.4*
	Two	11.3%	+0.4
	Three	13.2% *	0.0
	Four or more	20.2% *	+2.2
 Numerical skills	Low	14.8% *	+6.5*
	Medium	12.0% *	+0.5
	High	11.2%	+0.9
 Consumer knowledge	High	12.2% *	+1.8*
	Low	11.3%	+0.6
 Confidence in online shopping	High	11.6% *	+0.7
	Low	13.4% *	+5.9*
	DK/NA	18.5% *	+7.7
 Confidence in cross-border online shopping	High	12.1% *	+0.6
	Low	10.4%	+2.5
	DK/NA	10.7%	+8.4*
 Online purchase behaviour	Online domestic	10.8%	0.0
	Online cross-border	11.8% *	+1.3*
	Did not buy online	0.0%	0.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	18.0% *	-
	Somewhat vulnerable	15.1% *	-
	Not vulnerable	10.3%	-
	DK/NA	2.7%	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	13.7%	-
	Somewhat vulnerable	16.5% *	-
	Not vulnerable	10.8%	-
	DK/NA	9.9%	-

Q15- Base: respondents who shop online in other EU countries (N= 5364)

With regard to socio-demographic variables and other characteristics, higher levels of refusal to deliver in the home country are found in individuals who hardly ever use the Internet (30.1%), know four or more languages (20.2%), don't know their confidence in online shopping (18.5%), report being very vulnerable in terms of socio-demographic factors (18.0%) and those who are unemployed (17.5%). No statistically significant lower levels are observed in individuals with certain socio-demographic properties.

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?			
Region/ Country		The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY)	
		2016 (* = sig diff EU28)	2016-2014
	EU28	12.8%	+7.9*
	EU15	13.9%	+9.3*
	EU13	6.2% *	-1.1
	North	5.5% *	+0.3
	South	5.2% *	+1.1
	East	5.9% *	-1.4
	West	20.7% *	+15.9*
	BE	8.6% *	-3.4
	BG	9.9%	+4.5
	CZ	9.8%	-1.8
	DK	8.7% *	+1.4
	DE	19.7% *	+19.7*
	EE	3.9% *	-2.4
	IE	16.5%	-2.5
	EL	40.1% *	+27.1*
	ES	2.0% *	-2.3
	FR	27.1% *	+25.1*
	HR	7.4% *	+3.4
	IT	3.7% *	+1.0
	CY	9.5%	+2.6
	LV	7.4% *	-1.4
	LT	5.5% *	-1.4
	LU	13.4%	-4.0
	HU	1.0% *	-7.6
	MT	23.1% *	+11.6*
	NL	6.8% *	+4.6*
	AT	15.5%	+4.8
	PL	3.6% *	-1.8
	PT	2.1% *	-1.7
	RO	12.6%	+1.0
	SI	7.1% *	-0.7
	SK	2.7% *	-5.5
	FI	2.7% *	-2.8
	SE	4.9% *	+1.4
	UK	28.9% *	+21.6*
	IS	27.0% *	+11.9*
	NO	5.3% *	+0.5

Q15- Base: respondents who shop online in other EU countries (N= 5907)

Furthermore, the percentage of cross-border online consumers who were refused payment from their own country is 12.8% in the EU28. This level is 6.2% in the EU13. Compared to the EU28, the level is higher in the West (20.7%) and lower in the South

(5.2%), North (5.5%) and East (5.9%). Cross-border payment refusal is most common in Greece (40.1%), the UK (28.9%), and France (27.1%). The lowest levels are found in Hungary (1.0%), Spain (2.0%) and Portugal (2.1%)⁴⁹.

The degree of payment refusal from consumers' home country in cross-border online shopping has increased between 2014 and 2016 in the EU28 (+7.9pp) and EU15 (+9.3pp). In terms of the regions, an increase is observed in the West (+20.7pp). Compared to the survey in 2014 cross-border payment refusal increased most steeply in Greece (+27.1pp). No statistically significant decrease is found.

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY)		
		2016 (* = sig diff EU28)	2016-2014	
	Total	EU28	12.8%	+7.9*
	Gender	Male	12.7%	+7.3*
		Female	12.7%	+7.8*
	Age groups	18-34	9.7% *	+3.8*
		35-54	13.2%	+8.1*
		55-64	11.5%	+8.7*
		65+	27.3% *	+22.9*
	Education	Low	12.0%	-
		Medium	11.4%	-
		High	14.1%	-
	Financial Situation	Very difficult	9.8%	+4.4
		Fairly difficult	9.8% *	+5.3*
		Fairly easy	12.0%	+6.2*
		Very easy	17.9% *	+12.5*
		DK/NA	13.6%	+12.6*
	Urbanisation	Rural area	10.6% *	+4.8*
		Small town	13.6%	+9.6*
		Large town	13.2%	+7.0*
	Employment status	Self employed	6.1% *	-5.1
		Manager	19.7% *	+14.1*
		Other white collar	15.3% *	+9.5*
		Blue collar	8.6% *	+4.1*
		Student	4.7% *	-1.3
		Unemployed	5.1% *	+0.4
		Seeking a job	4.9% *	+0.7
		Retired	21.6% *	+18.4*

Q15- Base: respondents who shop online in other EU countries (N= 5364)

⁴⁹ Results for Poland (92) and Romania (48) are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		The retailer or service provider did not accept payment from (ANOTHER EU COUNTRY)	
		2016 (* = sig diff EU28)	2016-2014
Total	EU28	12.8%	+7.9*
 Internet use	Daily	8.1% *	+2.7*
	Weekly	33.1% *	+29.0*
	Monthly	73.9% *	+73.9*
	Hardly ever	47.3% *	+42.9*
	Never	0.0%	0.0
 Languages	Only native	22.3% *	+18.5*
	Two	6.6% *	+1.7*
	Three	7.1% *	+0.8
	Four or more	11.4%	+3.6*
 Numerical skills	Low	32.8% *	+30.2*
	Medium	8.8% *	+4.0*
	High	10.6% *	+5.0*
 Consumer knowledge	High	16.1% *	+10.3*
	Low	8.6% *	+4.0*
 Confidence in online shopping	High	12.5%	+7.3*
	Low	14.5%	+9.1*
	DK/NA	17.3%	+10.4*
 Confidence in cross-border online shopping	High	13.6%	+8.0*
	Low	8.9% *	+4.4*
	DK/NA	1.5% *	+0.8
 Online purchase behaviour	Online domestic	6.0% *	+0.7
	Online cross-border	12.7%	+7.5*
	Did not buy online	0.0%	0.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	14.0%	-
	Somewhat vulnerable	14.2%	-
	Not vulnerable	12.2%	-
	DK/NA	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	13.6%	-
	Somewhat vulnerable	10.8%	-
	Not vulnerable	12.8%	-
	DK/NA	27.7% *	-

Q15- Base: respondents who shop online in other EU countries (N= 5364)

With regard to socio-demographic variables and other characteristics, higher levels of payment refusal from consumers' home country in cross-border online shopping are found in individuals who use the Internet monthly (73.9%), hardly ever (47.3%) or weekly (33.1%). The level is also high in individuals who shop online domestically (34.5%) and those who have low numerical skills (32.8%). The lowest levels are found in individuals who don't know their vulnerability in terms of socio-demographic factors (0.0%) and don't know their confidence in online shopping (1.5%). The levels are also low in students (4.7%) and individuals who indicate seeking a job (4.9%) or being unemployed (5.1%).

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?

Region/ Country	You were redirected to a website in (ANOTHER EU COUNTRY) when prices were different	
	2016 (* = sig diff EU28)	2016-2014
 EU28	6.2%	-2.0*
 EU15	6.0%	-2.2*
 EU13	7.5%	-1.2
 North	11.3% *	+5.4*
 South	7.8%	+1.7
 East	7.4%	-1.1
 West	4.2% *	-5.1*
 BE	12.1% *	-2.4
 BG	11.9% *	+5.5
 CZ	10.8%	+4.1
 DK	9.4%	+2.0
 DE	2.1% *	+0.0
 EE	4.6%	+1.1
 IE	4.8%	-17.4*
 EL	14.3% *	+4.5
 ES	7.4%	-2.5
 FR	2.1% *	-6.6*
 HR	7.2%	+4.4
 IT	7.2%	+4.0
 CY	6.5%	-6.4
 LV	8.7%	-0.6
 LT	3.2% *	-0.2
 LU	5.8%	-4.7
 HU	7.9%	-11.7*
 MT	15.0% *	+4.4
 NL	12.3% *	+7.9*
 AT	5.6%	-6.6*
 PL	3.3%	-5.8
 PT	9.1%	+2.7
 RO	12.5%	+1.3
 SI	9.8%	+6.9*
 SK	9.4%	+5.0
 FI	9.6%	+1.6
 SE	13.7% *	+10.3*
 UK	1.2% *	-13.7*
 IS	15.4% *	+9.2*
 NO	8.4%	0.0

Q15- Base: respondents who shop online in other EU countries (N= 5907)

In addition, 6.2% of consumers in the EU28 who shop online have been redirected to a website in their own country where the prices were different. This proportion is higher in the North (11.3%), whereas it is lower in the West (4.2%). The highest levels of redirection to a website in the home country are found in Malta (15.0%), Greece (14.3%)

and Sweden (13.7%). Furthermore, this level is also high in Iceland (15.4%). In contrast, the lowest levels are found in the UK (1.2%), France (2.1%), Germany (2.1%) and Latvia (3.2%)⁵⁰.

The level of redirection to a website in the home country has decreased between 2014 and 2016 in the EU28 (-2.0pp) and EU15 (-2.2pp). An increase is found in the North (+5.4pp), whereas a decrease is observed in the West (-5.1pp). Compared to the survey in 2014 the level increased most steeply in Sweden (+10.3pp) and decreased most prominently in Ireland (-17.4pp).

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		You were redirected to a website in (ANOTHER EU COUNTRY) when prices were different	
		2016 (* = sig diff EU28)	2016-2014
Total		6.2%	-2.0*
	Gender		
	Male	7.2%	-1.9*
	Female	5.9%	-1.0
	Age groups		
	18-34	9.2% *	-1.2
	35-54	5.3%	-1.8*
	55-64	4.0% *	-1.6
	65+	7.5%	+3.3*
	Education		
	Low	7.8%	-
	Medium	5.1%	-
	High	8.1% *	-
	Financial Situation		
	Very difficult	11.4% *	+1.3
	Fairly difficult	7.6%	-0.7
	Fairly easy	5.7%	-2.1*
	Very easy	7.2%	-1.0
	DK/NA	8.5%	-0.9
	Urbanisation		
	Rural area	5.8%	-3.8*
	Small town	5.8%	-0.4
	Large town	8.2% *	-0.8
	Employment status		
	Self employed	8.8% *	-10.3*
	Manager	6.2%	-3.7*
	Other white collar	5.4%	-1.6
	Blue collar	6.6%	-0.6
	Student	9.7% *	-3.5
	Unemployed	6.2%	-3.6
	Seeking a job	10.1%	+1.4
	Retired	6.4%	+1.7

Q15- Base: respondents who shop online in other EU countries (N= 5364)

⁵⁰ Results for Poland (92) and Romania (48) are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative

In the past 12 months, have you come across any of the following problems when buying goods and services online from another EU country?		You were redirected to a website in (ANOTHER EU COUNTRY) when prices were different	
		2016 (* = sig diff EU28)	2016-2014
Total	EU28	6.2%	-2.0*
 Internet use	Daily	7.4% *	-1.0
	Weekly	1.9% *	-2.3
	Monthly	0.3% *	-15.1*
	Hardly ever	12.3%	+6.9
	Never	0.0%	0.0
 Languages	Only native	3.4% *	-6.1*
	Two	6.9%	0.0
	Three	9.0% *	+0.5
	Four or more	14.5% *	+5.4*
 Numerical skills	Low	7.6%	+2.4
	Medium	6.9%	-2.5*
	High	6.4%	-1.5*
 Consumer knowledge	High	6.4%	+0.2
	Low	6.9%	-3.1*
 Confidence in online shopping	High	6.6%	-1.8*
	Low	6.9%	0.0
	DK/NA	7.7%	+2.3
 Confidence in cross-border online shopping	High	6.6%	-2.3*
	Low	6.8%	+0.6
	DK/NA	4.6%	+4.0
 Online purchase behaviour	Online domestic	6.7%	-1.6*
	Online cross-border	6.6%	-1.6*
	Did not buy online	0.0%	0.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	10.5% *	-
	Somewhat vulnerable	7.0%	-
	Not vulnerable	6.1%	-
	DK/NA	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	8.5%	-
	Somewhat vulnerable	8.0% *	-
	Not vulnerable	6.3%	-
	DK/NA	2.7%	-

Q15- Base: respondents who shop online in other EU countries (N= 5364))

With regard to socio-demographic variables and other characteristics, being confronted with a redirection to a website in their own country was more common in individuals who know four or more languages (14.5%), are in a very difficult financial situation (11.4%) and report being very vulnerable in terms of socio-demographic factors (10.5%). The proportion is also high in students (9.7%) and individuals age 18 to 34 (9.2%). The lowest levels are observed in individuals who don't know their vulnerability in terms of socio-demographic factors (0.0%), those who use the Internet monthly (0.3%) or weekly (1.9%), individuals who know a single language (3.4%) and those who are age 55 to 64 (4.0%).

12. PROBLEMS EXPERIENCED WITH ONLINE PURCHASES

The present chapter reports further insights into the types of problems consumers experience with online purchases. Each type of problem surveyed is also broken down by retailers' or service providers' location – domestic and cross-border inside the EU.

12.1. Problems with domestic online purchases

Problems experienced with domestic online retailers			
Region/ Country		2016 (* = sig diff EU28)	2016- 2014
	EU28	31.4%	-15.6*
	EU15	28.8% *	-18.9*
	EU13	44.7% *	+1.0
	North	35.7% *	+1.5
	South	39.7% *	+1.0
	East	44.8% *	+0.9
	West	25.5% *	-26.1*
	BE	40.0% *	+2.9
	BG	35.5%	-0.8
	CZ	43.3% *	-0.7
	DK	33.7%	-1.0
	DE	26.1% *	-23.9*
	EE	34.7%	+5.8
	IE	22.1% *	-6.7*
	EL	38.9% *	+4.7
	ES	40.6% *	-1.3
	FR	21.4% *	-33.4*
	HR	34.5%	+0.3
	IT	40.0% *	+2.2
	CY	26.2%	+15.3*
	LV	39.0% *	+3.3
	LT	35.4%	-4.2
	LU	18.1% *	-12.1
	HU	32.1%	-8.8*
	MT	34.1%	+26.6*
	NL	45.4% *	-1.8
	AT	19.8% *	-10.4*
	PL	48.9% *	+1.5
	PT	30.8%	-0.3
	RO	49.4% *	+10.0*
	SI	25.6% *	-4.9
	SK	45.0% *	-4.3
	FI	26.7% *	-3.5
	SE	41.0% *	+5.3
	UK	23.6% *	-32.1*
	IS	16.6% *	-0.4
	NO	32.0%	-2.4

The incidence of problems experienced with domestic retailers, based on Q14a and Q14b⁵¹ – Base: respondents who shop domestically. (N=13789)

⁵¹ Q14.a. 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...?
 - Yes, with retailers or services providers located in (our country) -Yes, with retailers or services providers located in another EU country -Yes, but you don't know in which country the retailers or services providers were located -No -DK/NA
 Q14a.1 You have received a damaged product or a different product from the one you ordered

In the EU28 the degree of problems with domestic online purchases is 31.4%. In the EU15 this level is 28.8% and in the EU13 it is 44.7%.

Q14a.2 Products were delivered later than promised

Q14a.3 Products were not delivered at all

Q14.b. I will read you some statements about problems consumers may have when shopping online. Please tell me whether you experienced any of them when buying in (our country) during the last 12 months...?

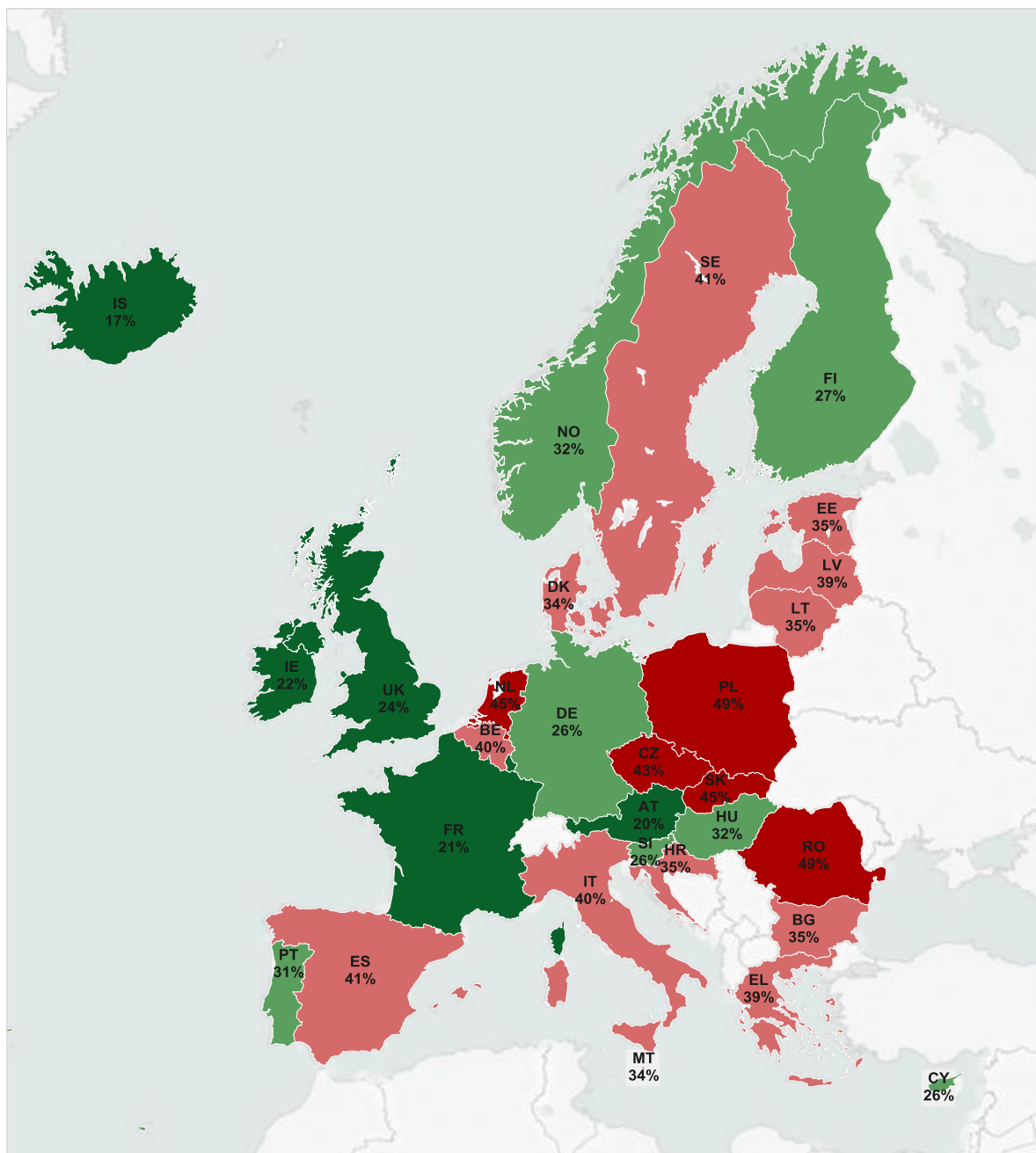
-Yes -No -DK/NA

Q14b.1 You have received a damaged product or a different product from the one you ordered

Q14b.2 Products were delivered later than promised

Q14b.3 Products were not delivered at all

Problems experienced with domestic online purchases



The average proportion of problems experienced with domestic retailers, based on Q14a and Q14b; N=13789



In this map, values below average are coloured in light and dark green and values above average are coloured in light and dark red

Compared to the EU28, this level is higher in the East (44.8%), South (39.7%) and North (35.7%), whereas it is lower in the West (25.5%). The highest levels of this indicator are found in Romania (49.4%), Poland (48.9%) and the Netherlands (45.4%). The lowest

levels are found in Luxembourg (18.1%), Austria (19.8%) and France (21.4%). Of all studied countries, the level is also low in Iceland (16.6%)⁵².

The degree of problems with domestic online purchases decreased between 2014 and 2016 in the EU28 (-15.6pp) and EU15 (-18.9pp). A decrease is also found in the West (-26.1pp). Compared to the survey in 2014 the degree of problems with domestic online purchases increased most prominently in Malta (+26.6pp) and decreased most steeply in France (-33.4pp).

Problems experienced with domestic online retailers		2016 (* = sig diff EU28)	2016-2014
Total		31.4%	-15.6*
	Gender		
	Male	31.8%	-14.5*
	Female	30.8%	-15.0*
	Age groups		
	18-34	35.8% *	-19.0*
	35-54	31.4%	-14.3*
	55-64	26.0% *	-7.4*
	65+	26.0% *	-5.7*
	Education		
	Low	34.9% *	-
	Medium	29.5% *	-
	High	33.5% *	-
	Financial Situation		
	Very difficult	37.4% *	-11.3*
	Fairly difficult	32.9%	-15.8*
	Fairly easy	29.8% *	-14.5*
	Very easy	32.7%	-11.9*
	DK/NA	32.8%	-8.8*
	Urbanisation		
	Rural area	31.2%	-16.6*
	Small town	31.1%	-14.5*
	Large town	31.7%	-12.9*
	Employment status		
	Self employed	40.1% *	-0.7
	Manager	33.7%	-13.5*
	Other white collar	27.6% *	-20.8*
	Blue collar	38.5% *	-9.2*
	Student	42.5% *	-14.4*
	Unemployed	27.1% *	-16.3
	Seeking a job	37.3% *	-6.9
	Retired	25.7% *	-7.8

The incidence of problems experienced with domestic retailers, based on Q14a and Q14b – Base: respondents who shop domestically. (N=12961)

⁵² Results for Cyprus (84) and Malta (78) are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative

Problems experienced with domestic online retailers		2016 (* = sig diff EU28)	2016-2014	
	Total	EU28	31.4%	-15.6*
	Internet use	Daily	31.6%	-15.5*
		Weekly	30.3%	-11.1*
		Monthly	33.4%	-6.4
		Hardly ever	18.9% *	-10.4
		Never	0.0%	0.0
	Languages	Only native	24.9% *	-20.2*
		Two	36.5% *	-10.3*
		Three	43.6% *	-4.1*
		Four or more	43.4% *	+0.3
	Numerical skills	Low	26.4% *	-15.6*
		Medium	31.0%	-11.6
		High	32.5%	-15.7
	Consumer knowledge	High	31.8%	-14.2
		Low	30.8%	-15.3*
	Confidence in online shopping	High	31.0%	-15.4
		Low	34.0% *	-11.5
		DK/NA	37.9%	+14.9*
	Confidence in cross-border online shopping	High	28.5% *	-18.7*
		Low	39.3% *	-7.0*
		DK/NA	35.6% *	-0.9
	Online purchase behaviour	Online domestic	31.3%	-14.7*
		Online cross-border	36.0% *	-10.9*
		Did not buy online	0.0%	0.0
	Consumer vulnerability (sociodemographic factors)	Very vulnerable	45.2% *	-
		Somewhat vulnerable	42.3% *	-
		Not vulnerable	27.8% *	-
		DK/NA	28.7%	-
	Consumer vulnerability (terms and conditions)	Very vulnerable	42.9% *	-
		Somewhat vulnerable	41.2% *	-
		Not vulnerable	29.4% *	-
		DK/NA	21.5% *	-

The incidence of problems experienced with domestic retailers, based on Q14a and Q14b – Base: respondents who shop domestically (N=12961)

With regard to socio-demographic variables and other characteristics, the highest levels of problems with domestic online purchases are found in individuals who indicate being very vulnerable in terms of socio-demographic factors (45.2%) and in terms of the complexity of offers, terms and conditions (42.9%). Furthermore, the indicator is high in respondents who know three languages (43.6%) or four or more languages (43.4%) and those who are students (42.5%). The lowest levels of problems with domestic online purchases are found in citizens who hardly ever use the Internet (18.9%), who don't know their vulnerability in terms of the complexity of offers, terms and conditions (21.5%), know one language (24.9%), are retired (25.7%) and are age 65 or over (26.0%).

12.1.1. Types of problems with domestic online retailers

Types of problems with domestic online retailers							
Region/ Country		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
	EU28	10.5%	-9.5*	23.4%	-11.9*	5.6%	-4.1*
	EU15	8.7% *	-11.6*	21.7% *	-14.6*	5.1%	-4.6*
	EU13	19.7% *	+1.2	32.0% *	+1.3	8.0% *	-1.7*
	North	15.0% *	+0.9	25.0%	+0.2	4.9%	-0.9
	South	15.5% *	+0.7	29.5% *	+1.3	5.2%	-1.8
	East	19.8% *	+1.1	32.1% *	+1.3	8.0% *	-1.8*
	West	6.4% *	-15.9*	19.4% *	-20.2*	5.1%	-5.7*
	BE	15.3% *	+3.2	29.8% *	+1.8	6.3%	0.2
	BG	2.2% *	-11.0*	13.4% *	-7.7	5.1%	-0.8
	CZ	23.4% *	+23.4*	25.7%	+18.3*	10.2% *	0.4
	DK	20.2% *	+2.3	22.7%	+1.3	4.8%	-0.4
	DE	17.8% *	+3.8	28.2% *	-4.5	5.1%	-4.1*
	EE	14.7% *	-2.5	36.8% *	-2.0	5.7%	+1.0
	IE	12.5%	+1.8	30.9% *	+4.5	4.4%	-1.4
	EL	11.9%	-2.0	24.7%	-0.8	5.0%	0.1
	ES	6.6% *	-15.6*	19.6% *	-17.2*	4.2%	-1.3
	FR	3.9% *	-4.9*	17.0% *	-3.6	6.0%	-2.7
	HR	5.0% *	-23.4*	19.3% *	-23.2*	6.5%	-1.0
	IT	15.4% *	-1.6	30.3% *	-0.9	5.9%	-2.9
	CY	7.6% *	-8.2*	25.4%	-4.5	5.8%	+3.5
	LV	22.8% *	+1.9	36.1% *	+2.6	5.8%	+1.4
	LT	10.6%	-1.8	24.8%	+1.9	5.5%	-1.4
	LU	4.8% *	-14.0*	14.8% *	-29.3*	4.0%	+1.0
	HU	5.2% *	-5.8*	14.9% *	-7.0*	5.5%	-2.1
	MT	22.9% *	+4.0	35.6% *	+10.9*	22.5% *	+22.5*
	NL	11.1%	-1.2	27.7%	0.0	6.4%	+0.8
	AT	16.4% *	+2.4	29.2% *	+2.5	3.8% *	0.2
	PL	9.8%	-5.5	16.2% *	-3.6	8.0% *	-3.8*
	PT	11.1%	+6.1	17.8%	+9.1	4.3%	+0.7
	RO	16.1% *	-5.0	28.1% *	-7.0*	8.5%	+3.0
	SI	18.3% *	+2.7	29.2% *	+3.0	4.5%	+1.2
	SK	11.9%	+0.9	16.0% *	-4.6	11.6% *	-3.3
	FI	12.1%	-1.7	24.9%	+4.6	3.7% *	-2.9
	SE	17.7% *	+2.0	26.2%	+0.6	5.6%	-0.3
	UK	14.1% *	-1.1	26.4%	-3.1	4.1% *	-12.6*
	IS	3.1% *	-1.1	13.7% *	+1.3	4.1%	+1.1
	NO	12.2%	-0.7	22.7%	-2.1	6.8%	+2.1

Percentage of "Yes" answers in Q14a.1-3 and Q14b.1-3 – Base: respondents who shop domestically.
(N=13789)

In the EU28 the degree of damaged or wrong delivery is 10.5%. In the EU15 this level is 8.7% and in the EU13 it is 19.7%. Compared to the EU28, this level is higher in the East (19.8%), South (15.5%) and North (15.0%), whereas it is lower in the West (6.4%). The

highest levels of this indicator are found in Malta (23.4%), Romania (22.9%) and Poland (22.8%). The lowest levels among EU28 countries are found in Luxembourg (2.2%) and Ireland (3.9%). Of all studied countries, the level is also low in Iceland (3.1%). The degree of damaged or wrong delivery decreased between 2014 and 2016 in the EU28 (-9.5pp) and EU15 (-11.6pp). Furthermore, this degree also decreased in the West (-15.9pp). Compared to the survey in 2014 the degree of damaged or wrong delivery increased most prominently in Malta (+23.4pp) and decreased most steeply in the UK (-23.4pp)⁵³.

In the EU28 the degree of late delivery is 23.4%. In the EU15 this level is 21.7% and in the EU13 it is 32.0%. Compared to the EU28, this level is higher in the East (32.1%) and South (29.5%), whereas it is lower in the West (19.4%). The highest levels of this indicator are found in the Netherlands (36.8%), Poland (36.1%) and Romania (35.6%). The lowest levels are found in Luxembourg (13.4%), France (14.8%) and Austria (14.9%). In addition, considering all studied countries, the level is also low in Iceland (13.7%). The degree of late delivery decreased between 2014 and 2016 in the EU28 (-11.9pp) and EU15 (-14.6pp). A decrease is also observed in the West (-20.2pp). Compared to the survey in 2014 the degree of late delivery increased most prominently in Malta (+18.3pp) and decreased most steeply in France (-29.3pp).

In the EU28 the degree to which delivery has not taken place is 5.6%, whereas in the EU13 this level is 8.0%. Compared to the EU28, this level is higher in the East (8.0%). The highest levels of this indicator are found in the Malta (22.5%), Slovakia (11.6%) and the Czech Republic (10.2%). The lowest levels are found in Finland (3.7%), Austria (3.8%) and the UK (4.1%). The degree to which delivery has not taken place decreased between 2014 and 2016 in the EU28 (-4.1pp), EU15 (-4.6pp) and EU13 (-1.7pp). This degree also decreased in the West (-5.7pp) and in the East (-1.8pp). Compared to the survey in 2014 the degree of no delivery increased most prominently in Malta (+22.5pp) and decreased most steeply in the UK (-12.6pp).

⁵³ Results for Cyprus (84) and Malta (78) are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative

Types of problems with domestic online retailers		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	10.5%	-9.5*	23.4%	-11.9*	5.6%	-4.1*
 Gender	Male	10.3%	-8.7*	24.0%	-11.4*	5.5%	-4.1*
	Female	10.6%	-9.2*	22.5%	-10.9*	5.8%	-3.5*
 Age groups	18-34	12.2% *	-11.0*	27.4% *	-15.1*	6.1%	-4.3*
	35-54	10.4%	-9.1*	23.6%	-10.2*	6.1%	-3.8*
	55-64	7.7% *	-5.6*	18.8% *	-4.9*	4.6% *	-1.9*
	65+	11.4%	-1.4	15.6% *	-6.3*	3.8% *	-3.5*
 Education	Low	11.7%	-	25.2%	-	5.8%	-
	Medium	8.8% *	-	21.8% *	-	5.6%	-
	High	12.9% *	-	25.1% *	-	5.6%	-
 Financial Situation	Very difficult	15.7% *	-3.6	26.9%	-10.4*	8.1% *	-4.7*
	Fairly difficult	10.7%	-8.9*	24.5%	-11.2*	6.2%	-3.6*
	Fairly easy	9.6%	-8.9*	21.9% *	-12.0*	5.2%	-3.1*
	Very easy	11.9% *	-10.2*	24.8%	-7.5*	6.2%	-3.7*
	DK/NA	11.2%	-5.6	26.6%	-1.8	3.6%	-7.5*
 Urbanisation	Rural area	10.3%	-8.9*	23.1%	-13.3*	5.6%	-3.8*
	Small town	9.8%	-9.6*	22.5%	-11.7*	5.7%	-3.1*
	Large town	11.4%	-7.7*	24.5%	-8.0*	5.4%	-4.5*
 Employment status	Self employed	13.2% *	-1.8	30.2% *	-2.9	8.0% *	-0.8
	Manager	14.0% *	-5.8*	26.1% *	-10.9*	7.5% *	-3.8*
	Other white collar	8.4% *	-13.4*	20.9% *	-15.4*	5.0%	-4.0*
	Blue collar	13.6% *	-5.1*	27.3% *	-8.4*	6.4%	-4.3*
	Student	15.2% *	-6.3*	32.4% *	-12.2*	8.7% *	+0.6
	Unemployed	8.5%	-10.3*	20.5%	-10.5*	4.2%	-5.2*
	Seeking a job	12.1%	-9.4*	28.5% *	-1.6	5.1%	-3.2
	Retired	10.2%	-3.6*	16.8% *	-6.5*	3.4% *	-3.9*

Percentage of "Yes" answers in Q14a.1-3 and Q14b.1-3 – Base: respondents from the EU who shop domestically. (N=12961)

Types of problems with domestic online retailers		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	10.5%	-9.5*	23.4%	-11.9*	5.6%	-4.1*
 Internet use	Daily	11.3% *	-8.5*	23.7%	-11.7*	5.5%	-4.5*
	Weekly	6.4% *	-11.1*	21.5%	-7.7*	5.9%	+0.9
	Monthly	7.0%	-9.6*	21.4%	-8.0	11.0% *	+4.9
	Hardly ever	8.5%	-2.8	15.5% *	-8.4	2.2% *	-5.8*
	Never	0.0%	0.0	0.0%	0.0	0.0%	0.0
 Languages	Only native	6.4% *	-12.7*	18.6% *	-15.2*	4.9%	-6.6*
	Two	13.3% *	-5.1*	27.6% *	-7.9*	6.1%	-2.2*
	Three	19.4% *	-3.9*	30.2% *	-2.9*	7.7% *	+0.5
	Four or more	18.6% *	+0.9	31.8% *	-2.2	5.6%	-2.5*
 Numerical skills	Low	6.6% *	-7.9*	19.1% *	-14.6*	4.6%	-4.5*
	Medium	11.1%	-6.9*	23.1%	-7.6*	6.0%	-3.6*
	High	11.0%	-9.5*	24.2%	-12.2*	5.7%	-3.6*
 Consumer knowledge	High	9.9%	-9.4*	23.5%	-10.5*	5.6%	-4.3*
	Low	11.0%	-8.4*	23.0%	-11.8*	5.6%	-3.3*
 Confidence in online shopping	High	10.0%	-9.3*	23.5%	-11.3*	5.3%	-3.8*
	Low	14.0% *	-6.4*	20.7% *	-11.7*	9.1% *	-3.4*
	DK/NA	23.0% *	+12.8*	22.8%	+4.6	0.0% *	-0.5
 Confidence in cross-border online shopping	High	9.0% *	-11.3*	21.7% *	-13.4*	5.2%	-4.0*
	Low	13.6% *	-5.0*	28.3% *	-7.0*	7.2% *	-2.8*
	DK/NA	18.0% *	+1.3	22.6%	-3.3	3.3% *	-3.9*
 Online purchase behaviour	Online domestic	10.5%	-8.9*	23.2%	-11.2*	5.6%	-3.8*
	Online cross-border	12.3% *	-8.2	28.2% *	-6.2*	5.5%	-4.1*
	Did not buy online	0.0%	0.0	0.0%	0.0	0.0%	0.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	21.2% *	-	30.6% *	-	11.3% *	-
	Somewhat vulnerable	16.9% *	-	30.3% *	-	7.3% *	-
	Not vulnerable	8.2% *	-	21.1% *	-	4.8% *	-
	DK/NA	9.8%	-	17.2%	-	10.7%	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	18.0% *	-	28.4% *	-	11.5% *	-
	Somewhat vulnerable	17.1% *	-	29.9% *	-	7.7% *	-
	Not vulnerable	9.2% *	-	22.1% *	-	5.0%	-
	DK/NA	8.5%	-	13.7% *	-	5.1%	-

Percentage of "Yes" answers in Q14a.1-3 and Q14b.1-3 – Base: respondents who shop domestically.
(N=12961)

With regard to socio-demographic variables and other characteristics, the highest levels of damaged or wrong delivery are found in individuals who don't know their confidence in online shopping (23.0%) and who indicate being very vulnerable in terms of socio-demographic factors (21.2%). This indicator is also high in individuals who know three languages (19.4%), four or more languages (18.6%) and those who indicate being very vulnerable in terms of the complexity of offers, terms and conditions (18.0%). The lowest levels of damaged or wrong delivery are found in individuals who know one language (6.4%), who use the Internet weekly (6.4%), have low numerical skills (6.6%), are age 55 to 64 (7.7%) and report not being vulnerable in terms of socio-demographic factors (8.2%).

The highest levels of late delivery are found in individuals who are students (32.4%), know four or more languages (31.8%) or three languages (30.2%) and report being very vulnerable (30.6%) or somewhat vulnerable (30.3%) in terms of socio-demographic factors. The lowest levels of late delivery are found in individuals who don't know their vulnerability based on the complexity of offers, terms and conditions (13.7%). It is also

low in individuals who hardly ever use the Internet (15.5%), are age 65 and over (15.6%), are retired (16.8%) and know one language (18.6%).

The highest levels of no delivery are found in individuals who are very vulnerable in terms of the complexity of offers, terms and conditions (11.5%) and in terms of socio-demographic factors (11.3%). Furthermore, these levels are high in monthly Internet users (11.0%), in individuals who have low confidence in online shopping (9.1%) and in students (8.7%). The lowest levels of no delivery are found in individuals who don't know their confidence in domestically online shopping (0.0%) and in cross-border online shopping (3.3%), hardly ever use the Internet (2.2%), are retired (3.4%) and are age 65 or over (3.8%).

12.2. Problems with cross-border purchases

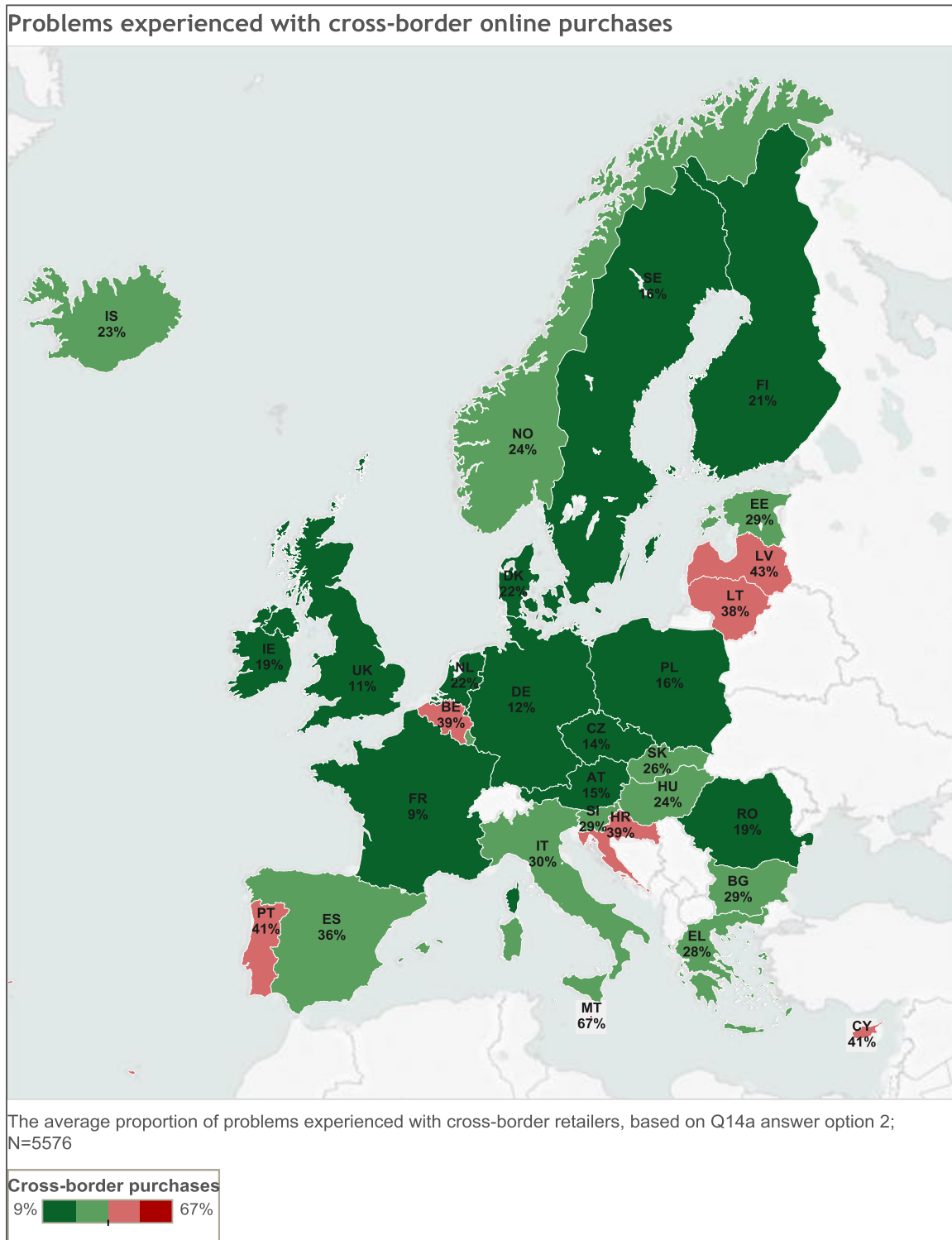
Problems experienced with cross-border online retailers			
Region/ Country		2016 (* = sig diff EU28)	2016- 2014
	EU28	21.9%	-5.8*
	EU15	21.6%	-6.3*
	EU13	23.6%	-1.8
	North	19.0%	-5.8*
	South	32.6% *	+1.1
	East	22.9%	-0.9
	West	15.3% *	-11.8*
	BE	39.0% *	+4.4
	BG	29.4% *	-0.9
	CZ	14.2% *	+1.0
	DK	21.8%	-8.5*
	DE	12.1% *	-4.5
	EE	29.2% *	-6.8
	IE	18.7%	-30.1*
	EL	28.5%	-11.7
	ES	35.9% *	+3.0
	FR	8.8% *	-24.1*
	HR	38.9% *	+3.3
	IT	30.0% *	+1.5
	CY	40.6% *	-13.7*
	LV	43.3% *	+0.8
	LT	37.8% *	-2.8
	LU	23.4%	-25.8*
	HU	23.8%	-9.4
	MT	66.7% *	+5.0
	NL	21.5%	-1.3
	AT	14.7% *	-28.8*
	PL	15.6%	+1.2
	PT	41.3% *	+8.4
	RO	18.9%	-6.3
	SI	29.1% *	-4.1
	SK	25.9%	-5.2
	FI	21.2%	-6.0
	SE	15.7% *	-3.6
	UK	11.3% *	-13.0*
	IS	23.4%	+2.0
	NO	23.6%	-0.2

The incidence of problems experienced with domestic retailers, based on Q14c⁵⁴ – Base: respondents who shop cross-border. (N=5576)

⁵⁴ Q14.c. I will read you some statements about problems consumers may have when shopping online. Please tell me whether you experienced any of them when buying in another EU country during the last 12 months
- Yes -No -DK/NA

Q14c.1 You have received a damaged product or a different product from the one you ordered

In the EU28 the degree of problems with cross-border online purchases is 21.9%. In comparison, this level is higher in the South (32.6%) and lower in the West (15.3%).



In this map, values below average are coloured in light and dark green and values above average are coloured in light and dark red

Q14c.2 Products were delivered later than promised
Q14c.3 Products were not delivered at all

The highest levels of this indicator are found in Malta (66.7%), Latvia (43.3%) and Portugal (41.3%). The lowest levels are found in France (8.8%), the UK (11.3%) and Germany (12.1%)⁵⁵.

The degree of problems with cross-border online purchases decreased between 2014 and 2016 in the EU28 (-5.8pp) and EU15 (-6.3pp). Additionally, a decrease is observed in the West (-11.8pp) and in the North (-5.8pp). Compared to the survey in 2014 the degree of problems with cross-border online purchases decreased most prominently in Ireland (-30.1pp). No statistically significant increase is found between 2014 and 2016.

Problems experienced with cross-border online retailers		2016 (* = sig diff EU28)	2016-2014
Total		21.9%	-5.8*
	Gender		
	Male	23.4%	-4.5*
	Female	20.2%	-5.9*
	Age groups		
	18-34	26.1% *	-6.7*
	35-54	21.0%	-3.7*
	55-64	20.4%	+3.9
	65+	10.8% *	-8.7*
	Education		
	Low	25.5%	-
	Medium	21.4%	-
	High	22.6%	-
	Financial Situation		
	Very difficult	30.0% *	-1.8
	Fairly difficult	26.4% *	-4.1*
	Fairly easy	20.9%	-4.8*
	Very easy	18.8% *	-5.8*
	DK/NA	24.1%	+4.3
	Urbanisation		
	Rural area	20.5%	-6.3*
	Small town	22.3%	-3.4*
	Large town	23.0%	-6.2*
	Employment status		
	Self employed	25.4% *	+3.1
	Manager	18.6%	-11.1*
	Other white collar	21.3%	-0.8
	Blue collar	22.4%	-7.6*
	Student	32.5% *	-7.3*
	Unemployed	19.2%	-8.7*
	Seeking a job	31.3% *	-0.2
	Retired	12.7% *	-7.4*

The incidence of problems experienced with domestic retailers, based on Q14c⁵⁶ – Base: respondents from the EU who shop cross-border. (N=5068)

⁵⁵ Results for Hungary (99) and Poland (92) and Romania (48) are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative

Problems experienced with cross-border online retailers		2016 (* = sig diff EU28)	2016- 2014
	Total	21.9%	-5.8*
	EU28		
	Daily	23.5%	-4.2*
	Weekly	14.9% *	-5.4
	Monthly	11.2% *	-13.4*
	Hardly ever	4.3% *	-24.4*
	Never	0.0%	0.0
	Only native	15.8% *	-8.7*
	Two	23.5%	-3.9*
	Three	30.1% *	0.4
	Four or more	24.7%	-4.1
	Low	15.3% *	-24.2*
	Medium	29.5% *	0.0
	High	20.6%	-4.7*
	High	19.0% *	-6.9*
	Low	25.6% *	-2.8*
	High	21.4%	-5.4*
	Low	29.7% *	-2.3
	DK/NA	12.5% *	-1.2
	High	22.3%	-5.7*
	Low	21.2%	-4.7*
	DK/NA	12.2% *	-2.3
	Online domestic	19.5% *	-3.6*
	Online cross-border	22.0%	-5.2*
	Did not buy online	0.0%	0.0
	Very vulnerable	34.9% *	-
	Somewhat vulnerable	25.5% *	-
	Not vulnerable	19.8% *	-
	DK/NA	23.5%	-
	Very vulnerable	32.4% *	-
	Somewhat vulnerable	35.6% *	-
	Not vulnerable	19.0% *	-
	DK/NA	12.8% *	-

The incidence of problems experienced with domestic retailers, based on Q14c⁵⁷ – Base: respondents from the EU who shop cross-border. (N=5068)

⁵⁶ Q14.c. I will read you some statements about problems consumers may have when shopping online. Please tell me whether you experienced any of them when buying in another EU country during the last 12 months
- Yes -No -DK/NA

Q14c.1 You have received a damaged product or a different product from the one you ordered

Q14c.2 Products were delivered later than promised

Q14c.3 Products were not delivered at all

⁵⁷ Q14.c I will read you some statements about problems consumers may have when shopping online. Please tell me whether you experienced any of them when buying in another EU country during the last 12 months

With regard to socio-demographic variables and other characteristics, the highest levels of problems with cross-border online purchases are found in individuals who indicate being somewhat vulnerable in terms of the complexity of offers, terms and conditions (35.6%) and very vulnerable in terms of socio-demographic factors (34.9%) and in terms of the complexity of offers, terms and conditions (32.4%). Additionally the levels are high in individuals who are students (32.5%) and those who are seeking a job (31.3%). The lowest levels of this indicator are found in individuals who use the Internet hardly ever (4.3%) or monthly (11.2%), are age 65 or over (10.8%) and report not knowing their confidence in cross-border (12.2%) or domestic (12.5%) online shopping.

- Yes -No -DK/NA

Q14c.1 You have received a damaged product or a different product from the one you ordered

Q14c.2 Products were delivered later than promised

Q14c.3 Products were not delivered at all

12.2.1. Types of problems with cross-border online retailers

Types of problems with cross-border online retailers							
Region/ Country		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
	EU28	8.2%	0.3	15.4%	-6.4*	4.1%	-1.2*
	EU15	7.9%	+0.5	15.1%	-7.3*	3.9%	-1.3*
	EU13	9.6%	-1.5	16.9%	-0.2	5.4% *	-0.3
	North	5.6% *	-2.1	14.8%	-3.8	3.8%	-0.1
	South	12.7% *	+2.9	22.9% *	-2.2	5.1%	+0.7
	East	9.3%	-1.3	16.4%	+0.8	5.1%	-0.1
	West	5.4% *	-1.3	10.4% *	-11.6*	3.2%	-2.5*
	BE	14.0% *	+2.1	29.3% *	+2.0	5.8%	+1.4
	BG	11.3%	-0.7	18.8%	-3.4	8.0%	+1.1
	CZ	4.0% *	0.0	12.5%	+1.8	3.9%	+1.9
	DK	5.5% *	0.3	18.3%	-5.8	4.2%	-2.3
	DE	5.7%	+0.8	7.1% *	-6.8	4.2%	+3.0
	EE	14.0% *	-0.3	18.9%	-7.1	4.2%	-3.1
	IE	5.6%	-8.6*	12.6%	-25.6*	4.4%	-10.9*
	EL	11.1%	-4.1	21.4%	-5.7	5.5%	-2.9
	ES	15.5% *	+6.0	25.3% *	0.0	3.6%	-4.1
	FR	1.9% *	-5.3*	6.2% *	-21.8*	2.0%	-4.4
	HR	14.2% *	-0.6	30.2% *	+3.5	16.3% *	+4.0
	IT	10.5%	+1.6	21.2% *	-2.7	5.5%	+3.7*
	CY	15.5% *	-5.2	29.5% *	-17.4*	10.4% *	0.0
	LV	17.8% *	-1.3	29.7% *	-1.1	10.3% *	+2.2
	LT	19.8% *	+2.7	27.1% *	-2.9	13.1% *	+5.0
	LU	5.4%	-15.2*	16.2%	-19.5*	6.6%	-3.9
	HU	4.9%	-12.9*	18.8%	+1.5	4.0%	-1.5
	MT	35.8% *	+13.9*	51.1% *	+3.3	30.3% *	+4.7
	NL	8.3%	+5.9*	15.6%	-2.4	3.4%	-3.7
	AT	2.2% *	-14.1*	10.4% *	-23.4*	2.6%	-5.7*
	PL	7.4%	0.0	11.5%	+2.7	0.9% *	-1.4
	PT	18.6% *	+9.0	25.3% *	+0.7	8.6%	+5.3
	RO	10.5%	-0.8	12.5%	-1.5	2.1%	-3.5
	SI	11.5%	-3.1	20.5%	+0.7	4.5%	-6.7
	SK	9.5%	-1.9	15.2%	-3.6	9.5% *	-1.9
	FI	7.4%	-4.5	15.8%	-2.5	3.3%	-1.0
	SE	4.6% *	-2.3	11.6%	-3.1	3.8%	+2.0
	UK	3.8% *	0.4	7.4% *	-11.8*	1.8% *	-6.2*
	IS	4.5%	-0.1	17.5%	+2.5	5.0%	+1.8
	NO	7.3%	-0.7	17.1%	+1.1	6.4%	+2.1

Percentage of "Yes" answers in Q14c.1-3 – Base: respondents who shop cross-border. (N=5576)

In the EU28 the degree of damaged or wrong cross-border delivery is 8.2%. Compared to the EU28, this level is higher in the South (12.7%) and lower in the West (5.4%) and North (5.6%). The highest levels of this indicator are found in Malta (35.8%), Lithuania (19.8%) and Portugal (18.6%). The lowest levels among EU28 countries are found in France (1.9%), Austria (2.2%) and the UK (3.8%). The degree of damaged or wrong

cross-border delivery did not undergo any statistically significant change between 2014 and 2016 in the EU28, EU15 or EU13. Compared to the survey in 2014 the degree of damaged or wrong cross-border delivery increased most prominently in Malta (+13.9pp) and decreased most steeply in Luxembourg (-15.2pp)⁵⁸.

In the EU28 the degree of late cross-border delivery is 15.4%. Compared to the EU28, this level is higher in the South (22.9%) and lower in the West (10.4%). The highest levels of this indicator are found in the Malta (51.1%), Croatia (30.2%) and Latvia (29.7%). The lowest levels are found in France (6.2%), Germany (7.1%) and the UK (7.4%). The degree of late cross-border delivery decreased between 2014 and 2016 in the EU28 (-6.4pp) and EU15 (-7.3pp). A decrease is also observed in the West (-11.6pp). No statistically significant increase is found compared to the survey in 2014. The largest decrease is observed in Ireland (-25.6pp).

In the EU28 the degree to which cross-border delivery has not taken place is 4.1%, whereas in the EU13 this level is 5.4%. The highest levels of this indicator are found in the Malta (30.3%), Croatia (16.3%) and Lithuania (13.1%). The lowest levels are found in Poland (0.9%) and the UK (1.8%). The degree to which cross-border delivery has not taken place decreased between 2014 and 2016 in the EU28 (-1.2pp) and EU15 (-1.3pp). A decrease is found, as well, in the West (-2.5pp). Compared to the survey in 2014 the degree of no cross-border delivery increased most prominently in Italy (+3.7pp) and decreased most steeply in Ireland (-10.9pp).

⁵⁸ Results for Hungary (99) and Poland (92) and Romania (48) are based on a very small sample size (less than 100 observations) and they should be therefore considered as mainly indicative

Types of problems with cross-border online retailers		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	8.2%	+0.3	15.4%	-6.4*	4.1%	-1.2*
 Gender	Male	9.4%	+1.2	16.5%	-4.7*	4.7%	-0.5
	Female	6.2% *	-1.1	14.3%	-6.9*	3.8%	-1.3*
 Age groups	18-34	9.0%	-0.5	20.3% *	-5.5*	4.4%	-2.0*
	35-54	7.7%	+0.8	13.9%	-5.4*	4.6%	-0.3
	55-64	8.4%	+3.6*	12.7%	+0.9	3.6%	+1.8*
	65+	3.8% *	-2.2	6.6% *	-8.1*	3.4%	+0.5
 Education	Low	7.6%	-	18.0%	-	5.8%	-
	Medium	8.2%	-	14.6%	-	4.7%	-
	High	7.9%	-	16.5%	-	3.8%	-
 Financial Situation	Very difficult	17.3% *	+7.5*	19.2%	-4.9	4.9%	-1.9
	Fairly difficult	8.5%	+0.5	18.5% *	-5.7*	5.3%	-2.5*
	Fairly easy	7.9%	+0.1	15.0%	-4.4*	4.0%	-0.3
	Very easy	6.4% *	-1.2	13.3%	-7.0*	3.8%	+1.2
	DK/NA	5.8%	+4.4	16.1%	-2.3	5.7%	+3.7
 Urbanisation	Rural area	7.3%	-0.6	15.2%	-6.2*	3.4%	-1.0
	Small town	8.5%	+1.3	15.1%	-3.8*	4.5%	-0.6
	Large town	8.1%	-0.5	16.5%	-7.5*	4.7%	-0.6
 Employment status	Self employed	10.5%	+4.8	18.6% *	+0.2	3.6%	+3.0*
	Manager	7.2%	-0.3	13.7%	-8.4*	3.7%	-4.1*
	Other white collar	8.0%	+2.0*	14.5%	-3.4*	4.1%	+0.4
	Blue collar	7.2%	-1.9	16.6%	-6.6*	5.1%	-2.7*
	Student	9.3%	-3.7	21.8% *	-8.8*	7.3% *	+2.4
	Unemployed	6.3%	-1.7	14.5%	-10.0*	6.5%	+1.6
	Seeking a job	13.0% *	+0.9	23.9% *	+1.0	5.2%	+3.6
	Retired	3.8% *	-1.7	7.8% *	-7.6*	2.0% *	+0.1

Percentage of "Yes" answers in Q14c.1-3 – Base: respondents from the EU who shop cross-border. (N=5576)

Types of problems with cross-border online retailers		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	8.2%	+0.3	15.4%	-6.4*	4.1%	-1.2*
 Internet use	Daily	8.5%	+0.6	16.8%	-4.9*	4.3%	-0.9*
	Weekly	5.9%	-0.2	10.1% *	-4.0	3.7%	+0.3
	Monthly	1.4% *	-3.8	1.5% *	-18.4*	9.0%	+2.4
	Hardly ever	1.0% *	-9.8*	2.9% *	-23.1*	1.4%	+0.2
	Never	0.0%	0.0	0.0%	0.0	0.0%	0.0
 Languages	Only native	7.0%	+1.9	10.2% *	-9.7*	4.1%	-2.3*
	Two	7.2%	-1.4	17.1%	-4.2*	4.0%	-0.5
	Three	10.0% *	+0.2	22.7% *	+0.4	5.8% *	+1.2
	Four or more	11.2% *	+2.9	16.6%	-5.4*	3.8%	-1.6
 Numerical skills	Low	7.0%	-7.0*	9.1% *	-23.5*	3.8%	-4.4*
	Medium	10.0% *	+1.8	21.0% *	-1.4	7.4% *	+1.9*
	High	7.5%	+0.3	14.7%	-5.1*	3.3%	-1.5*
 Consumer knowledge	High	6.9% *	-2.1*	13.0% *	-7.0*	4.2%	-0.1
	Low	9.3%	+2.6*	18.5% *	-3.8*	4.5%	-1.5*
 Confidence in online shopping	High	7.7%	-0.1	15.2%	-5.3*	3.9%	-1.2*
	Low	11.6% *	+3.1	19.5% *	-9.0*	8.3% *	+3.3*
	DK/NA	5.4%	-0.2	9.4%	-3.3	4.0%	-3.6
 Confidence in cross-border online shopping	High	8.2%	-0.1	15.6%	-5.6*	4.3%	-1.4*
	Low	7.2%	+1.1	15.5%	-6.8*	4.5%	+0.6
	DK/NA	2.6% *	-1.8	7.2% *	-5.4	3.0%	+2.4
 Online purchase behaviour	Online domestic	6.8% *	+0.9	14.1%	-4.3*	3.6%	-0.9
	Online cross-border	8.0%	+0.2	15.5%	-5.7*	4.3%	-0.8*
	Did not buy online	0.0%	0.0	0.0%	0.0	0.0%	0.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	20.5% *	-	22.1% *	-	7.4% *	-
	Somewhat vulnerable	10.1%	-	17.5%	-	4.6%	-
	Not vulnerable	6.2% *	-	14.4%	-	3.9%	-
	DK/NA	0.0% *	-	23.5%	-	0.0% *	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	14.4% *	-	20.6% *	-	4.2%	-
	Somewhat vulnerable	14.5% *	-	24.6% *	-	7.3% *	-
	Not vulnerable	6.5% *	-	13.6% *	-	3.8%	-
	DK/NA	6.8%	-	11.3%	-	0.7% *	-

Percentage of "Yes" answers in Q14c.1-3 – Base: respondents from the EU who shop cross-border. (N=5576)

With regard to socio-demographic variables and other characteristics, the highest levels of damaged or wrong cross-border delivery are found in individuals who indicate being very vulnerable in terms of socio-demographic factors (20.5%), are in a very difficult financial situation (17.3%), indicate being somewhat vulnerable (14.5%) or very vulnerable (14.4%) in terms of the complexity of offers, terms and conditions, and are seeking a job (13.0%). The lowest levels of damaged or wrong cross-border delivery are found in individuals who report not knowing their vulnerability in terms of socio-demographic factors (0.0%), using the Internet hardly ever (1.0%) or monthly (1.4%), not knowing their confidence in cross-border online shopping (2.6%) and individuals who are retired (3.8%).

The highest levels of late cross-border delivery are found in individuals who report being somewhat vulnerable in terms of the complexity of offers, terms and conditions (24.6%), who are seeking a job (23.9%), indicate being very vulnerable in terms of socio-demographic factors (22.1%), know three languages (22.7%) and those who are students (21.8%). The lowest levels of late cross-border delivery are found in individuals who use the Internet monthly (1.5%) or hardly ever (2.9%), are age 65 or over (6.6%),

don't know their confidence in cross-border online shopping (7.2%) and those who are retired (7.8%).

The highest levels of no cross-border delivery are found in individuals who have low confidence in online shopping (8.3%), have medium numerical skills (7.4%), report being very vulnerable in terms of socio-demographic factors (7.4%) and somewhat vulnerable in terms of the complexity of offers, terms and conditions (7.3%), as well as those who are students (7.3%). The lowest levels of no cross-border delivery are found in individuals who report not knowing their vulnerability in terms of socio-demographic factors (0.0%) and in terms of the complexity of offers, terms and conditions (0.7%), and those who are retired (2.0%).

12.3. Overall problems experienced

Problems experienced			
Region/ Country		2016 (* = sig diff EU28)	2016- 2014
	EU28	34.5%	-15.6*
	EU15	32.0% *	-19.0*
	EU13	47.6% *	+1.6
	North	41.7% *	+1.6
	South	49.7% *	+6.2*
	East	47.5% *	+1.7
	West	26.3% *	-28.0*
	BE	55.5% *	+8.2*
	BG	40.9% *	-0.4
	CZ	45.9% *	+0.8
	DK	41.2% *	-1.3
	DE	26.0% *	-25.5*
	EE	53.4% *	+13.2*
	IE	24.8% *	-26.2*
	EL	44.8% *	+1.3
	ES	50.9% *	+5.4
	FR	21.1% *	-36.3*
	HR	51.8% *	+9.0*
	IT	49.9% *	+7.8*
	CY	49.8% *	-1.7
	LV	60.2% *	+12.4*
	LT	47.3% *	+1.3
	LU	23.9% *	-29.4*
	HU	37.0%	-9.2*
	MT	73.8% *	+9.4
	NL	49.1% *	-0.4
	AT	21.7% *	-28.0*
	PL	49.5% *	+1.8
	PT	43.3% *	+4.3
	RO	49.0% *	+7.6
	SI	40.3% *	+3.2
	SK	48.7% *	-2.8
	FI	36.6%	-1.7
	SE	44.4% *	+4.9
	UK	24.1% *	-33.8*
	IS	33.2%	+2.1
	NO	43.3% *	0.0

The incidence of problems experienced with domestic and cross-border retailers, based on Q14a, Q14b and Q14c – Base: respondents who shop domestically or cross-border. (N=15041)

In the EU28 the degree of problems with both domestic and cross-border online purchases is 34.5%. In the EU15 this level is 32.0% and in the EU13 it is 47.6%.

Compared to the EU28, this level is higher in the South (49.7%), East (47.5%) and North (41.7%), whereas it is lower in the West (26.3%). The highest levels of this indicator are

found in Malta (73.8%), Latvia (60.2%) and Belgium (55.5%). The lowest levels are found in France (21.1%), Austria (21.7%) and Luxembourg (23.9%).

The degree of problems with domestic and cross-border online purchases decreased between 2014 and 2016 in the EU28 (-15.6pp) and EU15 (-19.0pp). A decrease is also found in the West (-28.0pp), whereas an increase is observed in the South (+6.2pp). Compared to the survey in 2014 the degree of problems with domestic and cross-border online purchases increased most prominently in Estonia (+13.2pp) and decreased most steeply in France (-36.3pp).

Problems experienced		2016 (* = sig diff EU28)	2016- 2014	
	Total	EU28	34.5%	-15.6*
	Gender	Male	35.9% *	-14.2*
		Female	33.6%	-15.1*
	Age groups	18-34	40.6% *	-19.3*
		35-54	35.3%	-13.3*
		55-64	28.1% *	-6.8*
		65+	26.1% *	-6.9*
	Education	Low	38.9% *	-
		Medium	32.6% *	-
		High	37.5% *	-
	Financial Situation	Very difficult	42.3% *	-8.8*
		Fairly difficult	37.1% *	-14.6*
		Fairly easy	33.0% *	-15.0*
		Very easy	35.7%	-13.4*
		DK/NA	37.5%	-6.4
	Urbanisation	Rural area	34.7%	-15.8*
		Small town	34.2%	-14.6*
		Large town	35.6%	-13.4*
	Employment status	Self employed	44.6% *	+0.8
		Manager	35.2%	-16.8*
		Other white collar	30.7% *	-20.1*
		Blue collar	43.6% *	-8.7*
		Student	50.8% *	-11.4*
		Unemployed	29.5% *	-17.1*
		Seeking a job	44.6% *	-2.8
		Retired	26.4% *	-8.0*

The incidence of problems experienced with domestic and cross-border retailers, based on Q14a, Q14b and Q14c – Base: respondents who shop domestically or cross-border. (N=14147)

Problems experienced		2016 (* = sig diff EU28)	2016- 2014
Total	EU28	34.5%	-15.6*
 Internet use	Daily	36.2% *	-14.9*
	Weekly	29.7% *	-11.7*
	Monthly	28.0%	-12.6*
	Hardly ever	14.9% *	-14.7*
	Never	0.0%	0.0
 Languages	Only native	26.0% *	-20.5*
	Two	41.6% *	-9.7*
	Three	51.7% *	+0.1
	Four or more	51.7% *	+0.9
 Numerical skills	Low	27.0% *	-18.3*
	Medium	35.7%	-10.3*
	High	36.2% *	-15.5*
 Consumer knowledge	High	34.6%	-14.7*
	Low	35.0%	-14.6*
 Confidence in online shopping	High	34.4%	-15.7*
	Low	38.4% *	-9.3*
	DK/NA	37.9%	+13.7*
 Confidence in cross-border online shopping	High	32.5% *	-20.1*
	Low	41.9% *	-5.6*
	DK/NA	35.8%	-1.2
 Online purchase behaviour	Online domestic	35.0%	-14.9*
	Online cross-border	47.5% *	-9.8*
	Did not buy online	0.0%	0.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	49.6% *	-
	Somewhat vulnerable	47.6% *	-
	Not vulnerable	30.7% *	-
	DK/NA	39.9%	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	48.1% *	-
	Somewhat vulnerable	49.1% *	-
	Not vulnerable	32.1% *	-
	DK/NA	24.9% *	-

The incidence of problems experienced with domestic and cross-border retailers, based on Q14a, Q14b and Q14c – Base: respondents who shop domestically or cross-border. (N=14147)

With regard to socio-demographic variables and other characteristics, the highest levels of problems with domestic and cross-border online purchases are found in individuals who know three language (51.7%), four or more languages (51.7%), who are students (50.8%) and who indicate being very vulnerable in terms of socio-demographic factors (49.6%) and somewhat vulnerable in terms of the complexity of offers, terms and conditions (49.1%). The lowest levels of problems with domestic and cross-border online purchases are found in citizens who hardly ever use the Internet (14.9%), who don't know their vulnerability in terms of the complexity of offers, terms and conditions (24.9%), know one language (26.0%), are age 65 or over (26.1%) and are retired (26.4%).

12.3.1. Overall types of problems

Types of problems							
Region/ Country		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014	2016 (* = sig diff EU28)	2016- 2014
	EU28	12.1%	-8.9*	25.6%	-12.5*	6.6%	-4.0*
	EU15	10.4% *	-10.9*	24.0% *	-15.5*	6.0%	-4.6*
	EU13	21.3% *	+1.4	34.5% *	+2.1*	9.5% *	-1.0
	North	17.8% *	+1.5	30.2% *	-0.1	7.4%	+0.2
	South	19.8% *	+3.3*	36.9% *	+4.1*	7.4%	-0.5
	East	21.3% *	+1.4	34.4% *	+2.2*	9.4% *	-1.0
	West	7.2% *	-16.0*	19.9% *	-22.4*	5.6% *	-6.3*
	BE	22.1% *	+5.4*	41.1% *	+4.9	10.3% *	+2.6
	BG	22.8% *	+1.6	27.2%	+1.6	8.5%	+1.0
	CZ	18.7% *	+4.2	30.8% *	-2.5	11.6% *	+1.1
	DK	15.0% *	-0.7	31.7% *	-0.6	6.9%	-0.5
	DE	7.4% *	-15.8*	19.7% *	-18.7*	5.5%	-3.8*
	EE	24.3% *	+5.1	38.8% *	+9.9*	12.8% *	+4.5*
	IE	5.0% *	-11.9*	18.8% *	-20.1*	5.2%	-9.6*
	EL	16.9% *	+1.7	35.0% *	+2.7	6.8%	-1.2
	ES	19.7% *	+1.2	38.4% *	+3.7	6.7%	-0.3
	FR	5.0% *	-14.3*	14.3% *	-32.2*	6.0%	-4.1*
	HR	20.4% *	+3.7	42.2% *	+8.5	18.7% *	+6.7*
	IT	20.4% *	+5.0	36.5% *	+5.0	7.8%	-1.0
	CY	21.6% *	+0.5	35.0% *	-7.9	14.4% *	+4.4
	LV	30.1% *	+7.9*	41.1% *	+6.7	14.7% *	+7.1*
	LT	22.5% *	+4.3	35.8% *	+1.0	11.7% *	+2.6
	LU	4.2% *	-19.0*	17.4% *	-21.7*	5.7%	-5.0*
	HU	9.1% *	-9.9*	29.3%	-3.4	7.0%	-1.4
	MT	43.4% *	+18.8*	60.7% *	+8.4	39.9% *	+11.8*
	NL	17.0% *	-0.6	39.3% *	-1.4	7.5%	0.1
	AT	5.5% *	-13.5*	16.1% *	-22.7*	4.5% *	-5.5*
	PL	23.2% *	+1.7	36.9% *	+2.8	8.0%	-3.8*
	PT	17.6% *	+3.2	32.4% *	+2.5	7.9%	+3.3
	RO	23.2% *	+3.6	35.3% *	+9.3*	8.6%	+2.5
	SI	18.8% *	+0.7	27.3%	+3.9	8.5%	+1.3
	SK	18.5% *	-3.9	30.8% *	-5.2	14.3% *	-1.8
	FI	16.6% *	+0.6	24.2%	-3.0	6.1%	-2.1
	SE	20.2% *	+3.3	32.2% *	+1.6	8.2%	+1.7
	UK	5.7% *	-23.4*	19.3% *	-25.8*	4.5% *	-13.3*
	IS	8.1% *	+1.8	26.4%	+2.6	9.0%	+1.4
	NO	16.3% *	-1.1	31.4% *	-0.4	11.6% *	+4.0*

Percentage of "Yes" answers in Q14a1-3, Q14b1-3 or Q14c.1-3 – Base: respondents who shop domestically or cross-border. (N=15041)

In the EU28 the degree of damaged or wrong delivery in both domestic and cross-border purchases is 12.1%. In the EU15 this level is 10.4% and in the EU13 it is 21.3%. Compared to the EU28, this level is higher in the East (21.3%), South (19.8%) and North (17.8%), whereas it is lower in the West (7.2%). The highest levels of this indicator are

found in Malta (43.4%), Latvia (30.1%) and Estonia (24.3%). The lowest levels among EU28 countries are found in Luxembourg (4.2%), France (5.0%), Ireland (5.0%) and Austria (5.5%). The degree of damaged or wrong delivery in domestic and cross-border purchases decreased between 2014 and 2016 in the EU28 (-8.9pp) and EU15 (-10.9pp). Furthermore, this degree also decreased in the West (-16.0pp) and increased in the South (+3.3pp). Compared to the survey in 2014 the degree of damaged or wrong delivery in domestic and cross-border purchases increased most prominently in Malta (+18.8pp) and decreased most steeply in the UK (-23.4pp).

The degree of late delivery in both domestic and cross-border purchases is 25.6% in the EU28. In the EU15 this level is 24.0% and in the EU13 it is 34.5%. Compared to the EU28, this level is higher in the South (36.9%), East (34.4%) and North (30.2%), whereas it is lower in the West (19.9%). The highest levels of this indicator are found in Malta (60.7%), Croatia (42.2%), Belgium and Latvia (both 41.1%). The lowest levels are found in France (14.3%), Austria (16.1%) and Luxembourg (17.4%). The degree of late delivery in domestic and cross-border purchases decreased between 2014 and 2016 in the EU28 (-12.5pp) and EU15 (-15.5pp), whereas it increased in the EU13 (+2.1%). An increase is also observed in the South (+4.1pp) and East (+2.2pp), and a decrease is found in the West (-22.4pp). Compared to the survey in 2014 the degree of late delivery in domestic and cross-border purchases increased most prominently in Estonia (+9.9pp) and decreased most steeply in France (-32.2pp).

The degree to which delivery has not taken place in domestic and cross-border purchases is 6.6% in the EU28, whereas in the EU13 this level is 9.5%. Compared to the EU28, this level is higher in the East (9.4%) and lower in the West (5.6%). The highest levels of this indicator are found in the Malta (39.9%), Croatia (18.7%) and Latvia (14.7%). The lowest levels are found in the UK (4.5%) and Austria (4.5%). The degree to which delivery has not taken place in domestic and cross-border purchases decreased between 2014 and 2016 in the EU28 (-4.0pp) and EU15 (-4.6pp). This degree also decreased in the West (-6.3pp). Compared to the survey in 2014 the degree of no delivery in domestic and cross-border purchases increased most prominently in Malta (+11.8pp) and decreased most steeply in the UK (-13.3pp).

Types of problems with cross-border online retailers		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	12.1%	-8.9*	25.6%	-12.5*	6.6%	-4.0*
 Gender	Male	12.7%	-7.8*	27.1% *	-11.7*	6.9%	-3.7*
	Female	11.7%	-9.0*	24.6%	-11.7*	6.7%	-3.6*
 Age groups	18-34	14.6% *	-10.7*	31.5% *	-15.9*	7.7% *	-4.6*
	35-54	12.4%	-7.9*	26.2%	-10.2*	7.4% *	-3.4*
	55-64	8.9% *	-4.9*	20.3% *	-4.3*	5.2% *	-1.6*
	65+	11.2%	-2.0	15.5% *	-7.6*	4.5% *	-2.7*
 Education	Low	13.5%	-	27.5%	-	7.2%	-
	Medium	10.4% *	-	24.2% *	-	6.7%	-
	High	14.9% *	-	28.1% *	-	6.9%	-
 Financial Situation	Very difficult	19.5% *	-0.3	30.2% *	-9.8*	9.5% *	-4.3*
	Fairly difficult	12.5%	-8.2*	27.7% *	-11.2*	7.4%	-3.6*
	Fairly easy	11.4%	-8.3*	24.5%	-12.4*	6.3%	-3.0*
	Very easy	13.1%	-11.1*	26.5%	-10.1*	7.3%	-3.1*
	DK/NA	12.3%	-5.6	30.1%	-1.1	5.0%	-5.9*
 Urbanisation	Rural area	12.0%	-8.2*	25.8%	-13.0*	6.5%	-3.6*
	Small town	11.6%	-8.9*	24.8%	-12.5*	6.8%	-3.0*
	Large town	13.3% *	-7.6*	27.5% *	-9.3*	7.0%	-4.3*
 Employment status	Self employed	16.8% *	+1.2	33.5% *	-3.0	9.4% *	+0.6
	Manager	15.2% *	-6.2*	27.2%	-13.2*	8.1%	-5.3*
	Other white collar	9.9% *	-12.5*	23.3% *	-15.6*	6.0%	-3.9*
	Blue collar	15.6% *	-4.7*	31.5% *	-8.8*	8.6% *	-3.5*
	Student	18.2% *	-5.9*	38.2% *	-11.1*	11.2% *	+1.8
	Unemployed	9.5% *	-10.5*	22.3% *	-12.1*	5.6%	-4.7*
	Seeking a job	16.6% *	-6.9*	33.9% *	+2.0	6.9%	-1.4
	Retired	10.3% *	-3.9	17.0% *	-7.2*	3.8% *	-3.3*

Percentage of "Yes" answers in Q14a1-3, Q14b1-3 or Q14c.1-3 – Base: respondents who shop domestically or cross-border (N=14147)

Types of problems with cross-border online retailers		Damaged or wrong delivery		Late delivery		No delivery	
		2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014	2016 (* = sig diff EU28)	2016-2014
Total	EU28	12.1%	-8.9*	25.6%	-12.5*	6.6%	-4.0*
 Internet use	Daily	13.5% *	-7.7*	27.2% *	-11.9*	6.9%	-4.2*
	Weekly	7.0% *	-10.7*	20.9% *	-8.3*	6.2%	+0.4
	Monthly	5.6% *	-11.4*	16.2% *	-13.6*	10.8%	+3.4
	Hardly ever	6.3% *	-5.6	12.0% *	-12.4*	2.0% *	-5.6*
	Never	0.0%	0.0	0.0%	0.0	0.0%	0.0
 Languages	Only native	7.5% *	-11.8*	19.4% *	-16.0*	5.6% *	-6.3*
	Two	15.5% *	-4.5*	31.4% *	-8.0*	7.6% *	-2.0*
	Three	22.1% *	-3.7*	37.4% *	-0.1	10.1% *	+1.5
	Four or more	23.5% *	+3.3*	37.8% *	-2.4	8.0%	-2.9*
 Numerical skills	Low	7.4% *	-8.6*	19.6% *	-17.3*	5.2% *	-5.2*
	Medium	12.8%	-6.2*	26.7%	-7.4*	7.9% *	-2.5*
	High	13.1% *	-8.8*	26.9% *	-12.6*	6.7%	-3.7*
 Consumer knowledge	High	11.4%	-9.8*	25.5%	-11.6*	6.8%	-3.9*
	Low	13.1% *	-7.0*	26.3%	-11.8*	6.8%	-3.4*
 Confidence in online shopping	High	11.8%	-8.9*	26.1%	-12.1*	6.4%	-3.8*
	Low	16.0% *	-4.9*	23.5% *	-11.6*	10.7% *	-2.4*
	DK/NA	22.4% *	+11.4*	23.4%	+4.1	1.3% *	-1.4
 Confidence in cross-border online shopping	High	11.2% *	-11.1	24.7%	-15.3*	6.6%	-4.5*
	Low	14.7% *	-4.3	30.3% *	-6.2*	8.0% *	-2.2*
	DK/NA	17.8% *	+1.3	22.7% *	-3.9	3.4% *	-3.6*
 Online purchase behaviour	Online domestic	12.2%	-8.7	26.2%	-11.8*	6.8%	-3.8*
	Online cross-border	18.3% *	-5.7*	36.5% *	-7.7*	9.8% *	-3.0*
	Did not buy online	0.0%	0.0	0.0%	0.0	0.0%	0.0
 Consumer vulnerability (sociodemographic factors)	Very vulnerable	24.8% *	-	34.1% *	-	12.8% *	-
	Somewhat vulnerable	19.4% *	-	34.2% *	-	8.7% *	-
	Not vulnerable	9.6% *	-	23.4% *	-	5.9% *	-
	DK/NA	15.8%	-	22.6%	-	9.9%	-
 Consumer vulnerability (terms and conditions)	Very vulnerable	21.8% *	-	32.1% *	-	12.3% *	-
	Somewhat vulnerable	20.7% *	-	35.6% *	-	10.0% *	-
	Not vulnerable	10.6% *	-	24.2% *	-	6.1%	-
	DK/NA	10.3%	-	16.5% *	-	6.5%	-

Percentage of "Yes" answers in Q14a1-3, Q14b1-3 or Q14c.1-3 – Base: respondents who shop domestically or cross-border (N=14147)

With regard to socio-demographic variables and other characteristics, the highest levels of damaged or wrong delivery in domestic and cross-border purchases are found in individuals who indicate being very vulnerable in terms of socio-demographic factors (24.8%), who know four or more languages (23.5%) and know three languages (22.1%). This indicator is also high in individuals who don't know their confidence in online shopping (22.4%) and those who indicate being very vulnerable in terms of the complexity of offers, terms and conditions (21.8%). The lowest levels of damaged or wrong delivery in domestic and cross-border purchases are found in individuals who use the Internet monthly (5.6%), hardly ever (6.3%) or weekly (7.0%). Furthermore, the level is also low in those who have low numerical skills (7.4%) and know one language (7.5%).

The highest levels of late delivery in both domestic and cross-border purchases are found in individuals who are students (38.2%), know four or more languages (37.8%) or three languages (37.4%), who are involved in cross-border online shopping (36.5%) and

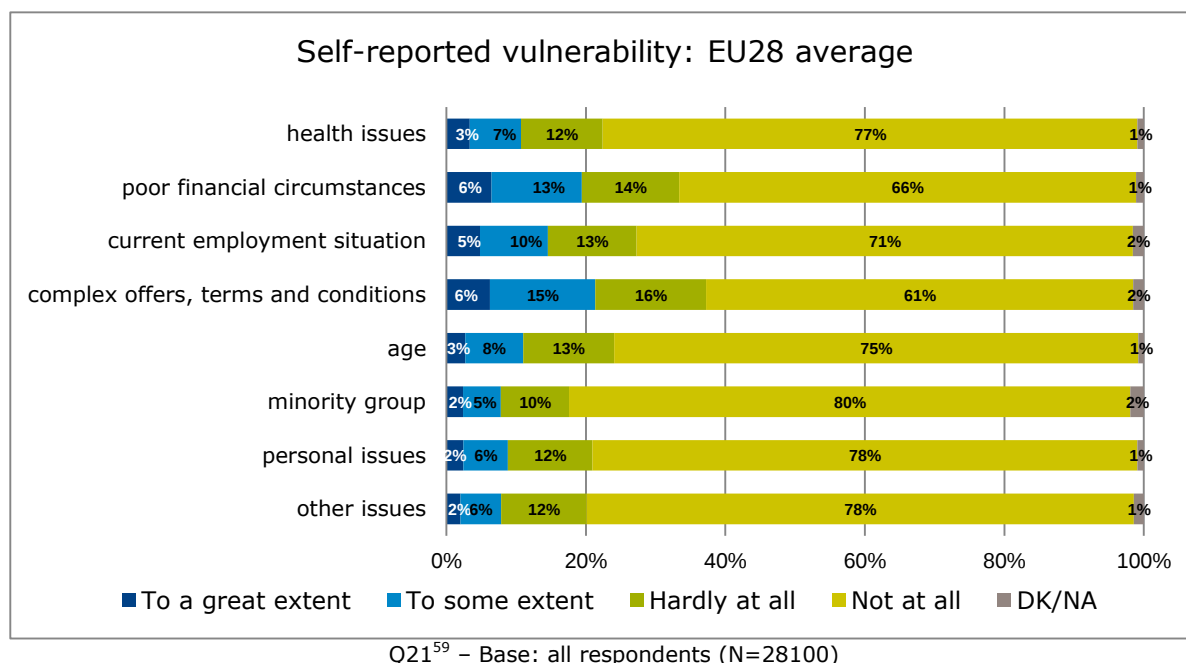
report being somewhat vulnerable in terms of the complexity of offers, terms and conditions (35.6%). The lowest levels of late delivery in domestic and cross-border purchases are found in individuals who use the Internet hardly ever (12.0%) or monthly (16.2%), are age 65 and over (15.5%), don't know their vulnerability based on the complexity of offers, terms and conditions (16.5%) and those who are retired (17.0%).

The highest levels of no delivery in domestic and cross-border purchases are found in individuals who are very vulnerable in terms of socio-demographic factors (12.8%) and in terms of the complexity of offers, terms and conditions (12.3%). Furthermore, these levels are high in students (11.2%), individuals who have low confidence in online shopping (10.7%) and those who know three languages (10.1%). The lowest levels of no delivery in domestic and cross-border purchases are found in individuals who don't know their confidence in domestically online shopping (1.3%) and in cross-border online shopping (3.4%). The level is also low in those who hardly ever use the Internet (2.0%), are retired (3.8%) and are age 65 or over (4.5%).

13. VULNERABLE CONSUMERS

The present chapter is focused on the proportion of consumers in the EU28 that feels in some way vulnerable or disadvantaged when shopping for goods or services. It reports findings based on the newly added question on self-reported consumer vulnerability based on six concrete, pre-defined drivers of vulnerability: health problems, poor financial circumstances, current employment situation, terms and conditions that are too complex, age, and belonging to a minority group. In addition, personal issues and other issues were included as potentially relevant categories.

13.1. Self-assessed consumer vulnerability



Based on the graph above, the highest levels of self-reported vulnerability are observed on the basis of the complexity of offers, terms and conditions: more than one-fifth of all surveyed consumers (21%) reported feeling vulnerable to some or to a great extent. The second and third most prominent factors in self-reported consumer vulnerability are poor financial circumstances (19%) and current employment situation, where 19% and 15% of surveyed consumers reported feeling vulnerable at least to some extent. Overall, 10% of consumers surveyed report that they feel vulnerable due to health issues, while 11% reported age as a key factor in feeling vulnerable when purchasing goods or services. Being part of a minority group is the factor for which the least degree of vulnerability was reported with only 7% of consumers feeling vulnerable at least to some extent. A relatively small proportion of respondents reported that they cannot determine whether they are vulnerable when purchasing goods or services, ranging between 1-2% for all factors.

⁵⁹ Q21 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... -To a great extent – To some extent –Hardly at all –Not at all –DK/NA

Q21.1 Because of your health problems

Q21.2 Because of your poor financial circumstances

Q21.3 Because of your current employment situation

Q21.4 Because offers, terms or conditions are too complex

Q21.5 Because of your age

Q21.6 Because you belong to a minority group

Q21.7 Because of personal issues

Q21.8 Because of other issues

14. MULTIVARIATE ANALYSIS: IMPACT OF SOCIO-DEMOGRAPHIC FACTORS ON CONSUMER CONDITIONS

This edition of the Consumer Conditions Scoreboard includes a socio-demographic breakdown of the key results⁶⁰. The scoreboard is a summary of the results of a multivariate analysis that estimates the effect the socio-demographic variables and a series of key consumer conditions indicators. The table below shows the socio demographic variables as rows and the different key consumer conditions indicators in the columns⁶¹.

An important factor for explaining most of the key consumer conditions indicators is Perceived Vulnerability related to the Socio-economic Status. This type of vulnerability is negatively related to Trust in Organisations in that Very Vulnerable people show lower levels of trust and Not Vulnerable people show higher levels of trust, with the Somewhat Vulnerable consumers showing trust-scores between these two groups. Non vulnerable people are somewhat better aware of consumer rights and show a higher confidence in online shopping. Vulnerability is positively related to Exposure to UCP's and experiencing specific shopping problems: Very Vulnerable consumers report higher levels of exposure to UCP's and experience of specific shopping problems than Not Vulnerable people. This type of vulnerability is negatively related to Numerical Skills. Not Vulnerable consumers have a higher trust in product safety and environmental claims and higher scores on the Problems and Complaints Indicator than the Very and Somewhat Vulnerable consumers.

The pattern of relationships between Internet Use and the different Consumer Conditions Indicators is less clear cut. Consumers that use the internet Daily or Not At All have the lowest scores on Knowledge of Consumer Rights, while consumers who Hardly Ever use

⁶⁰ The analysis has been performed on the micro-data from the 2016 Survey on "Consumers attitudes towards cross-border trade and consumer protection". It covers the 28 EU Member States. The statistical modeling that was used here is regression analysis. This type of analysis is useful when we want to investigate the relationship between a dependent variable and one or more independent variables. There are several different types of regression models. We have used both Poisson models and Logit models. The former is typically used when the dependent variable can be thought of as a count variable. The latter is used in situation where the dependent variable is binary, i.e. it takes only two possible values, "0" and "1". A Poisson Regression model was used for the following dependent variables: knowledge of consumer rights, trust in organisations, confidence in online shopping, perception of redress mechanisms, (no) exposure to UCPs, (no) experience of other illicit commercial practices and numerical skills. A Logit Regression model was used for the remaining dependent variables: trust in product safety, trust in environmental claims. 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 person interviewed (Northern EU, Southern EU, eastern EU and Western EU) has been included.

⁶¹ The table shows the estimated averages of the model for each dependent variable according to the different values of the independent variable (which do not necessarily match with the values computed through a simple cross-tabulation that does not take into account the interaction with the remaining independent variables). In addition, these averages should be considered statistically significantly different, except when the pair of categories shares one letter (see the column adjacent to the right). When a category is associated to 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 average for knowledge of consumer rights is equal to 0.51 for men and to 0.48 for women and this difference is statistically significant (both categories are associated to a blank). Conversely, the estimate average on trust in product safety is equal to 0.77 for low educated persons and to 0.79 for high educated persons (but the difference is not statistically significant as both categories share the letter "A"). Similarly, the estimated averages on trust in environmental claims are equal to 0.68 for daily internet users and to 0.67 for weekly internet users (but the difference is not statistically significant as both categories share the letter "C"). As estimated averages are all standardized (with a range from 0 to 1), they can be compared across both rows and columns.

the internet and consumer who use the internet on a Monthly basis have the highest levels of Knowledge of Consumer Rights. There is a very strong positive relationship between Internet Use and Confidence in Online Shopping, and, conversely, consumers who Never use the internet have the lowest score in Exposure to UCP's and Experience of Specific Shopping Problems. Both findings should not surprise us.

Similarly as in the Consumer Conditions Scoreboard of July 2013, we find that knowledge of foreign languages is positively correlated to Knowledge of Consumer Rights and Numerical Skills, but negatively correlated to Trust in Organisations, Trust in Redress Mechanism and Trust in Environmental Claims. The relationship with the Problems and Complaints Indicator was less clear than it was in the 2013 study. Knowledge of foreign languages is positively associated to Exposure to UCP's in that the more languages you know the higher the likelihood that you have been exposed to UCP's. The relationship with Experiencing Specific Shopping Problems goes in the same direction but is less strong.

In terms of Age groups we observe that younger consumers show higher levels of Trust in Organisations than older consumers. There is a strong negative correlation between Age and Confidence in Online Shopping. We also observe a (weaker) negative association between Age and Trust in Product Safety and Trust in Environmental Claims. The oldest Age group (65+) have a somewhat lower level of Numerical Skills.

The analysis on the second Vulnerability measure, i.e. Vulnerability because of the Complexity of Offers, Terms and Conditions shows that this type of Vulnerability is positively associated with Experiencing Specific Shopping Problems and that Not Vulnerable consumers are less likely to experience UCP's. Not vulnerable consumers also show somewhat higher levels of Confidence in Online Shopping, Trust in Product Safety and Trust in Environmental Claims. Interestingly we could not find a significant relationship between this type of Vulnerability and Numerical Skills.

People who reported to be in a Very Difficult Financial situation had the lowest score on Knowledge of Consumer Rights, Trust in Organisations and Confidence in Online Shopping, although in some cases the difference with the runner-up was not significant. Consumers in the Very Difficult category also showed the highest score on Experiencing Specific Shopping Problems, and, to a lesser degree, on Exposure to UCP's. Financial Difficulties is negatively related to Numerical Skills.

A counterintuitive result is that consumers with Low Numerical Skills have the highest score on Knowledge of Consumer Rights. Consumers with High Numerical Skills show the highest level of Confidence in Online Shopping but at the same time the lowest score on Perception of Redress Mechanism.

With regard to Employment Status the results are again less clear cut. We observe that White Collar workers have the highest levels of Knowledge of Consumer Rights. The Unemployed show the lowest levels of Perception of Redress Mechanisms and the Self-Employed are the most likely to have been exposed to UCP's.

Men show higher levels for Knowledge of Consumer Rights, Confidence in Online Shopping, Perception of Redress Mechanism, Trust in Product Safety and Trust in Environmental Claims. They have somewhat higher levels of Numerical Skills and have experienced more Specific Shopping Problems.

The higher the Level of Education the higher the Trust in Organisations and the Confidence in Online Shopping. Notice that there is no significant relationship between Level of Education and Knowledge of Consumer Rights nor with Numerical Skills. The Highest Educational Levels report the highest levels of Exposure to UCP's.

None of the key consumer indicators show a significant relationship with the fact whether a consumer has a mother tongue different from the official language(s) spoken in the area of residence or not, except for Knowledge of Consumer Rights where those who

have an official language as their mother tongue seem to have a somewhat higher knowledge.

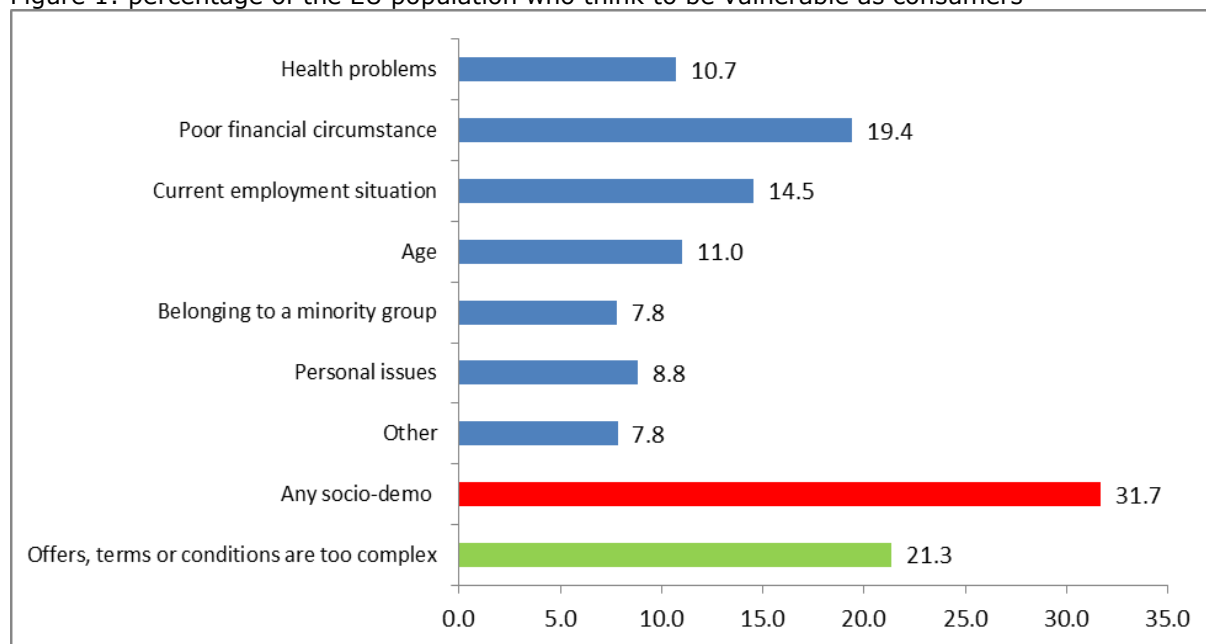
With regard to Living Area, most effects are not significant. An exception is that consumers living in Large Towns report somewhat higher levels of exposure to shopping problems and consumers from Rural areas have less Trust in Product Safety.

Table 1: Overall analysis of the impact of socio-demographic factors on consumer conditions

	Knowledge of consumers rights		Trust in organisations		Confidence in online shopping		Perception of redress mechanism		No exposure to UCPs		No experience of specific shopping problems		Numerical skills		Trust in product safety		Trust in environmental 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
34-54	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
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
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
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		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	0.74	C	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	0.70	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	0.71	AB	0.79	A	0.69	A	0.86	
													0.72	BC						
Vulnerability sociodemographic																				
Very vulnerable	0.48	A	0.66		0.60	A	0.48	A	0.71		0.83		0.70	A	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		0.72	A	0.77	A	0.62	A	0.85	A
Not vulnerable	0.50		0.75		0.69		0.47	A	0.81		0.93		0.71	A	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		0.67	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				0.80		0.68		0.90	B
Mother tongue																				
Other notable, other regional, other language	0.44		0.72	A	0.70	A	0.46	A	0.79	A	0.90	A			0.76	A	0.64	A	0.89	A
Official national or regional language	0.49		0.73	A	0.66	A	0.48	A	0.79	A	0.91	A			0.79	A	0.67	A	0.90	A

In this edition of the *Consumers' attitudes towards cross-border trade and consumer related issues*-study special attention was given to vulnerability. It's worth noticing that 31.7% of the EU citizens believe to be vulnerable as consumers for one or more aspects mainly linked to their socio-demographic status, while 21.3% of the EU citizens consider themselves vulnerable for the complexity of offers, terms and conditions. With regard to socio-demographic status, the prevalent reasons mentioned are related to economic conditions (poor financial circumstances 19.4% and current employment situation 14.5%).

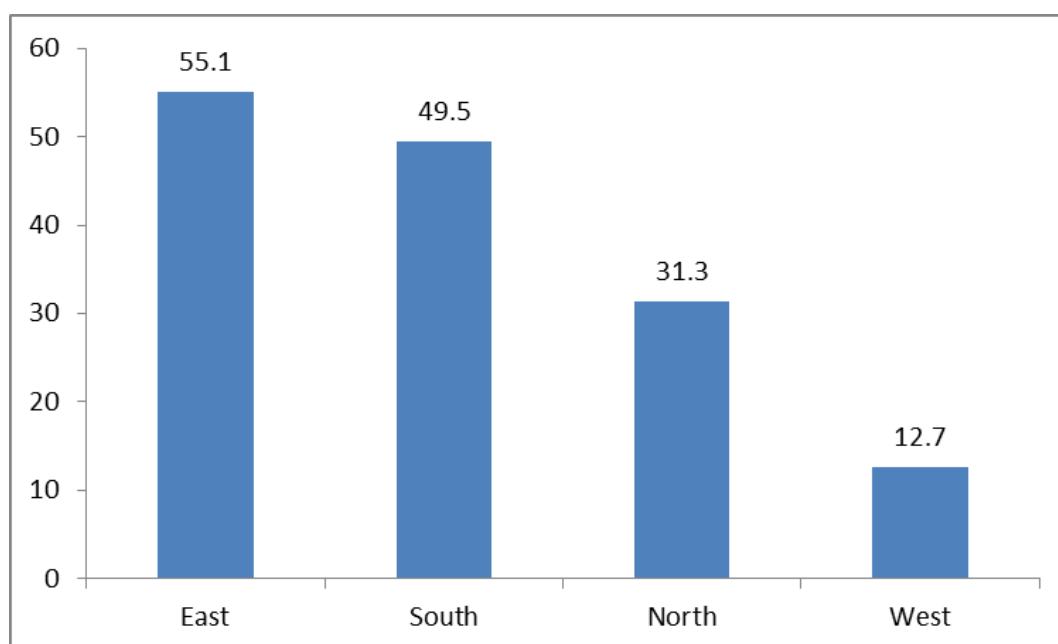
Figure 1: percentage of the EU population who think to be vulnerable as consumers⁶²



Incidence of self-assessed vulnerability varies to a great extent by geographical area of the European Union. In the Eastern part of the EU, 55% of consumers consider themselves to be vulnerable, which is slightly above the percentage observed in the South (49.5%) and well above what is declared in the North (31.3%) and in the West (12.7%).

Figure 2: % of persons feeling vulnerable as consumer for one or more socio-demographic factors, by geographical area

⁶² "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.



Additional analyses were done to better understand the relationship between consumer conditions and consumer self-assessed vulnerability and how that relationship differs from one regional area to the other. These analyses show that the link between consumer conditions and consumer self-assessed vulnerability tends to be stronger in the regions where vulnerability is less prevalent.

Results from the multivariate analysis performed by geographical area show that the differences in scores on consumer conditions between very vulnerable and not vulnerable consumers in the West and in the North of the EU are, respectively, more than three times and roughly twice as high as the differences we observe in the East and the South.

Table 1: Consumer conditions by region⁶³

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
Perception of redress mechanism	0.000	0.079	0.000	0.000
No exposure to UCPs	0.058	0.211	0.069	0.057
No experience of specific shopping problems	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

⁶³ When the difference between the very vulnerable and the not vulnerable consumers is not statistically significant at 5% probability level it is considered equal to 0 (ex: knowledge of consumer rights in the Western and Northern regions).

In a final analysis an alternative way to look at the possible determinants of consumer vulnerability was considered by performing a multivariate analysis between self-assessed vulnerability and the socio-demographic characteristics of the persons interviewed. By and large the results from the logit regressions confirm what was stated by consumers (and shown above in figure 2). The tendency to feel vulnerable as a consumer is most closely related to the financial status of the consumers. Also, higher levels of vulnerability are also observed in persons with a mother tongue not being one of the official languages spoken in the country/region of residence. With regard to employment status, white collar workers (including managers) are less exposed to consumer vulnerability, while those seeking a job are more exposed to this issue. Furthermore, we observe that gender and education have a weak relation to socio-demographic vulnerability. Men tend to be less vulnerable than women and a high level of education is associated with lower levels of vulnerability. Finally, consumers from the rural areas tend to be more vulnerable, and, there is no clear pattern in the relationship between vulnerability and the age groups.

15. ANNEX I: SAMPLING METHODOLOGY

In every country, a random sample representative of the national population aged 18 or over was drawn, i.e. each person belonging to the target universe had a chance to participate in the survey. For some countries, suitable telephone number register(s) are available for both fixed and mobile lines, whilst for other countries only register(s) for either fixed or mobile lines can be used or even no register exists at all. In case no register was available, RDD⁶⁴-numbers were generated. The following variables for stratification were used: gender, age, region and level of urbanisation, as far as the information was available in the sample frame(s).

A dual sampling frame was introduced:

- **Mobile sample:** potential respondents within a given country that can be reached via a mobile line (regardless of whether they can also be reached via a fixed line). As such, this sample includes respondents from both the mobile only and mixed population.

$$\% \text{ Mobile sample} = \frac{\text{Proportion of mobile lines}}{\text{Total population of phone numbers}} = \frac{M + MF}{(M + MF) + (F + MF)}$$

- **Fixed sample:** potential respondents within a given country that can be reached via a fixed line (regardless of whether they can also be reached via mobile line). As such, this sample includes respondents from both the fixed line only and mixed population.

$$\% \text{ Fixed line sample} = \frac{\text{Proportion of fixed lines}}{\text{Total population of phone numbers}} = \frac{F + MF}{(M + MF) + (F + MF)}$$

F = fixed only; M = mobile only; and MF = mobile and fixed

For example, Germany was set to have the following proportions in the study: 83% mixed, 9% fixed only, 8% mobile only. Therefore the local teams composed a gross sample of 50% fixed numbers, defined as: $((83\%+9\%)/(83\%+9\%)+(83\%+8\%))$ and 50% mobile numbers $((83\%+8\%)/(83\%+9\%)+(83\%+8\%))$.

In order to further guarantee the representativeness of the sample, the time of calling was predominantly weekday evenings, with interviewing before only authorised upon specific request with a motivated rationale. In case of interviews conducted during the weekend or appointments set up upon respondent request, calls could take place all day long. Also, the birthday rule question was included for landlines to ensure a random selection procedure and minimise potential bias related to the person who would answer the call.

No quota was set for socio-demographic variables such as gender or age. However, during fieldwork the overall sample intake was monitored daily, to follow up on the overall composition of the sample on gender, age, region and the possession of a mobile and/or a fixed phone in accordance with the sampling approach adopted.

⁶⁴ Random Digit Dialling. With RDD, software is used to generate new telephone numbers, starting from a list of starting numbers. New telephone numbers are created and used by adding and subtracting digits in the existing telephone number. The composition of the starting number is important here for obtaining sufficient geographical spread.

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