

# EUROPEAN UNION PUBLIC OPINION ON ISSUES RELATING TO BUSINESS TO CONSUMER E-COMMERCE

## EXECUTIVE SUMMARY

Fieldwork 1 – 30 September 2003

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This document does not represent the point of view of the European Commission.  
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This important piece of research into Business to Consumer (B2C) e-commerce in the European Union was conducted in autumn 2003 and involved face-to-face interviews with 16,207 EU15 citizens.

It is the first major survey of its kind and focuses on this new and growing way of distributing goods and services– a purchasing channel that has now been used by 16% of EU citizens.

One major interesting element coming out of this research is that the most important limiting factor affecting the e-commerce market is, in fact, neither confidence nor issues such as security of payment, language, etc. but the fact that 57% of EU citizens who are not connected to the Internet and, therefore, do not have the means to undertake e-commerce.

The future intentions of EU15 citizens as regards making purchases via the Internet are also reviewed and 12% of the total poll said they believe they would make use of the Internet for this purpose in the next three months.

This augurs well for the future growth of this buying channel as, in the same poll, on a historical basis, just 9% of those polled had used the Internet in this way over a previous three-month period.

## BUYING ON THE INTERNET

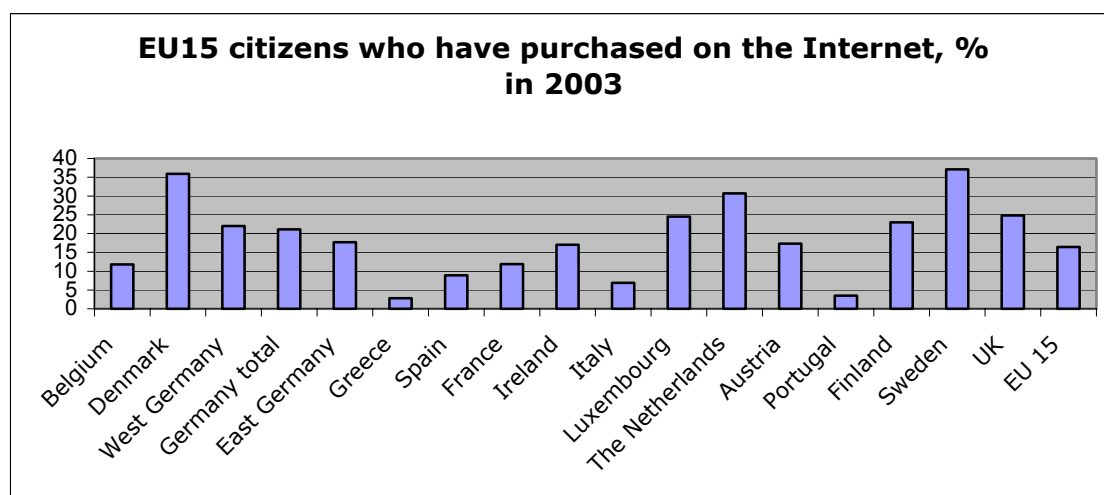
The entire poll was asked if they had ever bought anything on the Internet.

The table below reflects the outcome of this poll.

	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
<b>EU-15</b>	<b>16</b>	<b>83</b>	<b>1</b>
Belgium	12	86	1
Denmark	36	64	0
Germany – West	22	77	1
Germany – Total	21	78	1
Germany – East	18	82	0
Greece	3	96	1
Spain	9	91	0
France	12	87	1
Ireland	17	83	0
Italy	7	93	0
Luxembourg	26	75	0
The Netherlands	31	69	0
Austria	17	82	1
Portugal	4	97	0
Finland	23	77	0
Sweden	37	63	0
United Kingdom	25	75	0
Euro zone	14	86	1
Non euro zone	27	73	0

The level of usage of the e-commerce in the EU has now reached 16% of EU15 citizens.

There is a substantial North-South difference among Member States though, with 3% of Greeks and 4% of Portuguese **using the Internet for** transactions, contrasting with 36% of Danes and 37% of Swedes – a factor of ten dividing these two groups.



## Socio-demographic analysis

		Yes	No	Don't know
<b>EU15</b>		<b>16</b>	<b>83</b>	<b>1</b>
<b>Gender</b>	Male	20	80	1
	Female	13	86	1
<b>Age</b>	15-24	23	77	1
	25-39	25	75	0
	40-54	17	83	0
	55+	6	94	1
<b>Education</b>	Up to age 15	5	95	1
	16-19	16	84	0
	20+	28	72	1
<b>Occupation</b>	Self-employed	23	77	0
	Managers	32	68	0
	Manual workers	16	84	0
	House persons	8	91	1
	Unemployed	17	83	0
	Retired	4	95	1
	Students	27	72	1
<b>Residence</b>	Rural/village	14	86	1
	Medium town	15	84	0
	Large town	21	79	1
<b>Income</b>	--	11	88	1
	-	12	87	1
	+	18	81	1
	++	29	70	1

Income and education were important issues in the analysis of the use of the Internet, with very clear differences in the level of e-commerce usage between highly educated and/or well paid respondents as opposed to less highly-educated/less well paid consumers.

While only 5% of those educated up to age 15 had made purchases through e-commerce, the figure rises to 28% of those educated to age 20 or beyond.

Similarly, while only 11% of those on the lowest income had **made purchases over the Internet**, this figure rises steeply to 29% for those at the other end of the income scale.

There was also a noticeable difference between the buying habits of people in cities (21%) as compared with those living in the country where the figure was only 14%. The same is valid for occupation: managers (32%) were twice as likely to have **made purchases over the Internet** than manual workers whose figure is only 16%.

Finally, only 6% of people aged over 55 had bought in this way compared with 25% of those aged between 25 and 39.

## CONCERNS ABOUT BUYING ON THE INTERNET

	Security of payment	Credibility of the information on the Internet	Delivery (damaged goods, delay, non-delivery, etc.)	Your rights as a consumer being respected	Ability to get a refund	Anonymity of sellers	I am not worried	Other	Don't know
<b>EU15</b>	<b>48</b>	<b>27</b>	<b>36</b>	<b>23</b>	<b>38</b>	<b>16</b>	<b>23</b>	<b>1</b>	<b>1</b>
B	53	20	35	14	32	8	25	1	2
DK	41	19	33	18	33	8	31	0	0
D.W	38	32	40	21	41	18	24	0	1
D.T	38	32	40	21	42	20	23	0	1
D.O	39	31	39	21	43	28	18	1	1
Gr	50	23	36	8	27	10	25	3	0
E	61	32	29	31	41	8	9	0	2
F	51	20	44	25	36	16	21	0	0
Irl	45	24	21	18	21	8	31	1	2
I	61	26	32	19	43	11	21	2	0
L	61	31	42	19	34	15	16	2	2
NL	39	23	35	18	37	15	30	2	1
A	35	22	26	13	25	19	34	2	0
P	54	30	46	29	24	18	13	0	0
Fin	36	24	34	18	38	28	25	0	2
S	47	17	38	17	40	11	26	0	1
UK	58	29	34	24	37	19	24	1	1

In the context of issues of concern to those having used e-commerce, **security of payment** was still an important issue for 48% of EU15 respondents.

This was felt most keenly in Spain, Italy and Luxembourg where 61% of this group have this concern. The issue was substantially less relevant to Austrians (35%), Finns (36%) and Germans (38%).

The broad issue of financial security is also reflected in the 38% of those who had bought something using the Internet who were worried about the **ability to get a warranty or refund** from a 'virtual' retailer.

More than one-third (36%) of Europeans who had bought something on the Internet were concerned about **delivery aspects (damaged goods, delay, actual failure to deliver, etc.)**.

Among the Member States, the Irish were the least concerned about this aspect of e-commerce and only 21% of them worry about this issue compared with 46% of the Portuguese.

25% of EU citizens had difficulties with the actual **credibility of the information on the Internet**. The Swedes and the Danes were the countries where information on the Internet was most trusted: only 17% and 19% respectively of those polled saw the issue of credibility as a concern.

**Trust** levels were substantially less in Germany, Spain, Luxembourg and Portugal where the figures were 30% or more.

The **anonymity of sellers** was a cause of concern to only 16% of those who had bought something on the Internet, although this figure rises to 28% of East Germans and Finns.

Only 23% of consumers who had bought something on the Internet were fully confident with the medium and were **not worried** about any of these issues, with confidence ranking lowest in Spain and Portugal, and highest in Austria, the Netherlands, and Ireland.

## REASONS FOR BUYING ON THE INTERNET

The two major reasons supported by virtually half of those who had bought something on the Internet were **convenience** and **cost**.

48% of EU15 citizens who had bought over the Internet indicated convenience as the main reason for using e-commerce. This was particularly strongly felt by Swedes (62%), Finns (60%) and Germans (58%).

Cost ranks just behind **convenience** as a reason for buying on the Internet with a support level of 47% amongst EU consumers. 58% of Portuguese and 56% of British and Irish Internet purchasers cited this as a prime factor. In Ireland, this figure was more than twice as high as the 22% who cited **convenience**.

**Cost was of relatively low importance to Finns**, and Belgians with only 13% and 20% respectively of these countries' Internet consumers giving **cost** as a reason to use this medium.

The ease of making **comparisons between various e-commerce providers** was cited as a reason for purchasing on the Internet by more than one in three (38%) of EU citizens who had purchased using the Internet.

There is a wide variation between Member States with 59% of German consumers viewing comparability of offers as a reason to shop on the Web (this was the most important reason given by Germans). Only 13% of Irish consumers and 14% of the Spanish poll cited this point as being of prime importance.

45% of Dutch consumers who had shopped on the Web claimed that they used this method of purchase was because it **made it unnecessary to go to the shop or service provider**. This compares with an EU15 average of 37% and a figure of only 19% in Spain.

**Internet exclusive offers** were listed by 34% of EU consumers as a reason why they made purchases over the Internet. This reason found high favour in Finland (43%) and Germany (42%), while it attracted only 19% of the Portuguese and 22% of the French.

It is noteworthy that 43% of citizens in the Euro-zone found it **easier to make comparisons between providers** as opposed to only 27% in the three EU Member States outside the euro-zone.

## **PREFERRED WEBSITES**

Consumers preferring websites of well-known offline retailers (57%) and those favouring the sites of well-known e-commerce brands (49%) were in the majority across the EU.

In Greece (60% to 31%), Portugal (59% to 28%), Spain (53% to 37%) and Italy (52% to 33%), there was a notable trend in favour of **traditional offline retailers**.

## **IMPORTANT FEATURES OF WEBSITES**

The language in which e-commerce sites appear is confirmed as being an important issue – overall, EU consumers, unsurprisingly, prefer websites in their own language.

Accordingly, 97% of the Irish and UK polls said that it was **important** that the site was in their own language.

Looking at the other side of the coin to those states where the language issue was seen as being **not important** produced particularly high figures in Luxembourg with 78% of those polled expressing this view.

High figures were also noted in Denmark (52%), Greece (44%) and Portugal (42%).

These countries were well ahead of the EU15 average where only 16% said that having the site in their mother tongue was **not important**.

**Refund of money:** The ability to return a product and get reimbursement if something is wrong with it was viewed as **important** by 96% of Union citizens who had purchased over the Internet.

**Right to cancel:** This aspect of e-commerce received unequivocal support across the European Union with 95% of EU15 citizens who had purchased over the Internet believing this to be **important**.

## SOLVING PURCHASE PROBLEMS

Only 16% of people who had purchased something on the Internet had reason to complain and they were asked where they would go first in order to have this problem resolved.

The predominant choice was **the site itself**.

The other two seemingly obvious solutions (consumer organisations and public authorities) rank far lower in the responses (8% and 2% respectively).

## REASONS FOR NOT BUYING OVER THE INTERNET

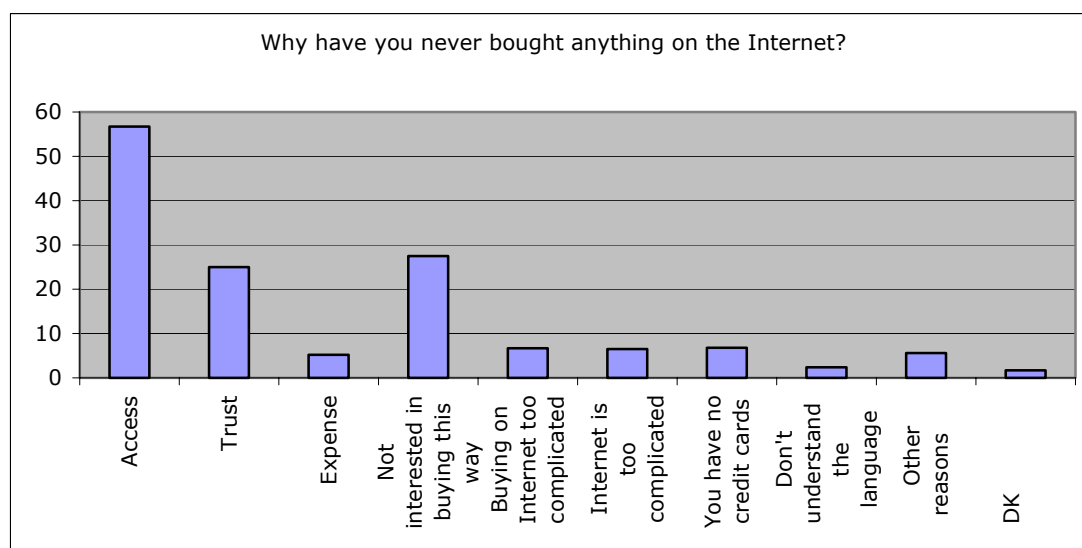
### Why have you never bought anything on the Internet?

This question looks at the 83% of EU citizens who have, as yet, not used the Internet to make purchases.

The reasons for this inactivity are analysed and divided into several sectors concerning connectivity, trust, general interest, language, etc.

For a number of issues, such as trust, a further analysis is made to find more precisely what particular aspect of this factor is at the heart of the problem of lack of take-up of the e-commerce medium.

The chart below looks at the reasons why EU15 citizens have never bought anything on the Internet.



### Reasons for not buying over the Internet

	EU 15	B	DK	D WEST	D T	D OST	GR	E	F	IRL	I	L	NL	A	P	FIN	S	UK
You do not have access to the Internet	<b>57</b>	55	46	62	64	71	56	56	66	50	47	42	36	58	57	46	33	58
You do not trust the Internet	<b>25</b>	31	31	19	20	22	27	24	31	16	26	34	32	20	20	22	37	22
Using the Internet is too expensive	<b>5</b>	4	4	8	9	9	3	3	8	4	3	3	7	7	7	3	4	2
You are not interested in buying anything on the Net	<b>28</b>	35	34	37	36	32	29	21	22	24	23	28	33	34	29	41	45	25
Buying something on the Internet is too complicated	<b>7</b>	5	9	10	10	9	4	5	8	6	3	5	7	8	6	10	13	5
The Internet is too complicated	<b>7</b>	6	8	9	9	9	4	5	7	5	4	7	6	7	9	6	6	7
You have no credit cards	<b>7</b>	8	9	7	7	8	5	3	5	14	8	7	16	10	3	12	6	8
You do not understand the language well enough	<b>2</b>	2	3	3	3	4	5	3	2	2	1	1	4	4	3	7	5	2
Other reasons	<b>6</b>	7	7	3	3	2	6	4	5	5	5	8	11	9	11	8	7	9
DK	<b>2</b>	1	1	2	2	1	3	1	2	8	1	2	1	0	2	3	4	2

Analysing the responses of 83% of the EU15 consumers who had never bought anything on the Internet, it becomes clear that the primary reason is because e-commerce is not available to them: 57% of this group simply **do not have access** to the Internet.

The second most cited reason in this multiple answer question posed to those who had never bought anything on the Internet came from 28% of the poll saying they were **not interested** in buying anything using this medium.

This average figure hides some large variations with this view being held by 45% of Swedes compared with only 21% of Spaniards.

A quarter (25%) of consumers said that they **did not trust the Internet** itself.

**Lack of understanding of the language** was a problem only for a very small number (2%) of EU-15 consumers who had never bought anything on the Internet.

Similarly, non-ownership of **a credit card** accounts for only 7% of EU15 citizens who do not use e-commerce.

## **Socio-demographic analysis**

	You do not have access to the Internet	You do not trust the Internet	Using the Internet is too expensive	You are not interested in buying anything on the Internet	Buying something on the Internet is too complicated	The Internet is too complicated	You have no credit cards	You do not understand the language well enough	Other	Don't know
<b>EU15</b>	<b>57</b>	<b>25</b>	<b>5</b>	<b>28</b>	<b>7</b>	<b>7</b>	<b>7</b>	<b>2</b>	<b>6</b>	<b>2</b>
<b>Gender</b>										
Male	54	27	5	28	6	6	7	2	6	2
Female	59	24	6	27	8	7	7	3	5	2
<b>Age</b>										
15-24	42	31	7	30	7	4	17	1	6	2
25-39	49	29	6	29	7	4	8	2	5	2
40-54	50	29	6	31	7	7	4	2	5	2
55+	72	18	4	24	6	9	4	4	6	2
<b>Education</b>										
Up to age 15	74	16	4	21	5	8	4	3	5	1
16-19	58	25	6	29	7	7	5	3	5	2
20+	36	36	5	34	8	5	9	2	7	2
<b>Occupation</b>										
Self-employed	42	31	4	32	7	6	4	1	5	1
Managers	26	43	5	39	9	2	8	2	8	2
Manual	59	25	6	26	7	7	6	2	4	2
House persons	65	19	6	24	6	7	5	3	4	2
Unemployed	64	21	9	27	7	7	11	2	6	1
Retired	76	16	4	23	6	9	4	4	7	2
Students	28	36	7	35	7	3	23	1	7	2
<b>Residence</b>										
Rural/village	61	22	5	27	7	7	6	3	6	2
Medium town	56	26	6	28	7	7	7	2	5	2
Large town	53	27	5	27	6	6	8	3	6	2
<b>Income</b>										
--	73	21	8	22	6	9	8	4	5	2
-	65	21	5	25	7	7	6	2	5	2
+	49	28	6	33	8	6	7	4	5	2
++	40	33	4	35	8	5	6	2	6	1

The most selected (57%) of the three main reasons why people had not bought anything on the Internet was the fact that they **did not have access to the medium**. This was cited by 59% of women compared with 54% of men.

Analysing the group of non-e-commerce users by age, there was a large variation. 72% of those aged 55 or over did not have access to the Internet compared with only 42% of those aged between 15 and 24.

Only 36% of those educated to age 20 or beyond did not have access to the Internet compared with 74% of those whose education had ended at age 15 or before.

While only 26% of managers and 28% of students did not have access, the equivalent figure for the retired was 76%.

61% of people living in rural areas did not have access as opposed to 53% of those living in a large town.

73% of those on lower incomes also did not have access to the Internet, as opposed to 40% of those at the other end of the income scale.

**Lack of interest in buying anything on the Internet** was the reason given by 28% of those people who had never bought anything using this medium.

34% of those educated to age 20 or beyond were not interested in the products offered over the Internet as opposed to only 21% of those education had ended at age 15 or before.

By occupation, managers were the most uninterested with 39% of this group holding this view. This compares with only 23% of the retired.

35% of those on the highest income were not interested in the products offered as opposed to only 22% at the lowest end of the income range.

Across the EU, 25% of those who had never bought anything on the Internet gave as one of their reasons for this inaction the fact that they **did not trust the medium**. Perhaps surprisingly, distrust was stronger among the youngest group polled (31%) than the oldest (18%).

While 16% of those who had left school aged 15 or younger did not trust the Internet, this figure is less than half of the 36% amongst those educated to age 20 or beyond.

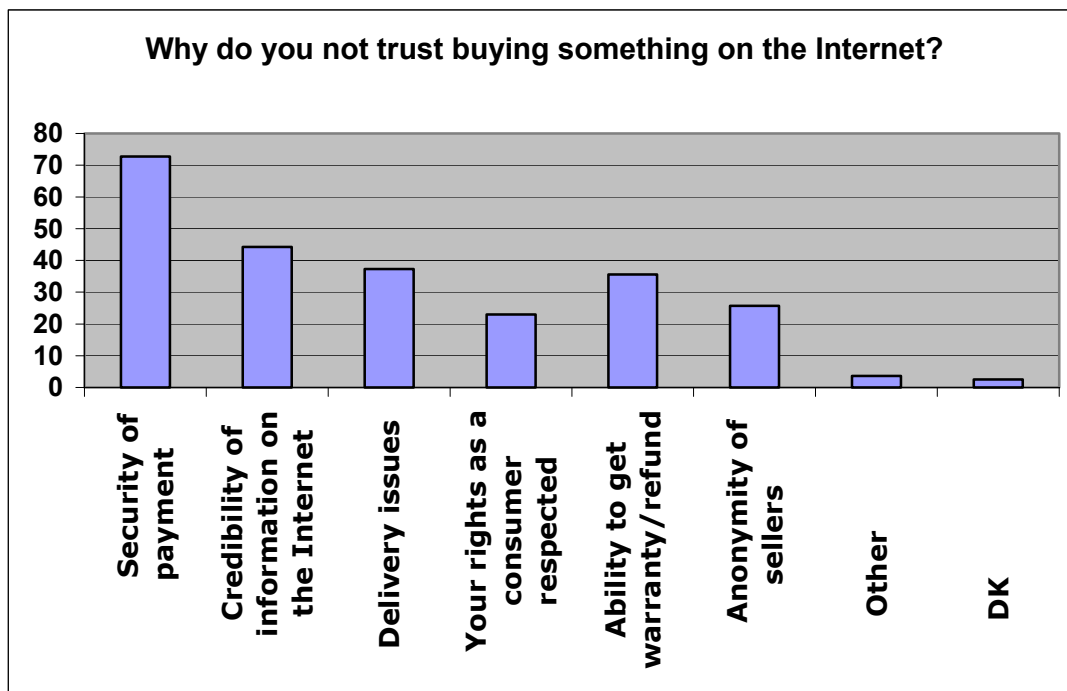
While only 16% of the retired and 19% of house persons who had never bought on the Internet quoted lack of trust in the medium as their reason for this behaviour, this percentage rises sharply to 43% of managers holding this view.

Higher incomes also had this effect with 33% of the top-paid having this opinion as opposed to only 21% of those on the lowest income level.

## REASONS FOR NOT TRUSTING THE INTERNET

25% of those people who had never bought anything on the Internet (i.e. 25% of 83% - a total of 3363 people) gave as one of the reasons why they had not done so as being that they did not trust the Internet.

This significant percentage was then examined further and the reasons in the table below were identified.



The table on the following page provides a breakdown of these reasons on a country-by-country basis.

## Country analysis

### Reasons for not trusting the Internet amongst non-purchasers

	EU 15	B	DK	D WEST	D TOTAL	D OST	GR	E	F	IRL	I	L	NL	A	P	FIN	S	UK
Security of payment	73	76	77	66	68	74	66	59	89	63	65	81	69	54	66	60	81	84
Credibility of the information on the Internet	44	41	50	55	53	47	37	51	37	42	47	37	50	48	33	58	39	36
Delivery (damaged goods, delay, non-delivery, etc.)	37	40	33	55	51	40	33	33	41	25	33	33	41	36	27	35	36	24
Your rights as a consumer being respected	23	18	20	26	24	18	12	22	34	15	19	21	20	34	17	26	19	17
Ability to get warranty or refund	36	32	30	57	57	54	29	21	41	22	32	30	42	37	14	41	44	22
Anonymity of sellers	26	22	15	31	33	40	22	23	27	14	25	21	32	26	9	52	26	19
Other	4	4	2	2	2	2	3	6	1	1	6	6	4	5	5	6	2	5
DK	3	5	3	3	3	2	1	3	2	4	0	3	3	7	2	3	3	5

The following paragraphs provide an analysis of the reasons for mistrust of the medium by those who have not used e-commerce, as well as those who have used it.

Interestingly, the results are quite similar in both cases.

For those consumers who had not purchased on the Internet and who did not trust the medium, the prime reason for not trusting the Internet was **security of payment**. Virtually three-quarters (73%) of the group gave this reason. As far as differences between Member States go, figures rose to 89% of the French sample, 84% of the UK's and 81% in Luxembourg and Sweden.

Interestingly, this security of payment issue was also the factor that gave most concern to those who had actually purchased something on the Internet and even amongst this 'more positive' group the figure was 48%.

The next most important reason given those who had never bought anything on the Internet and did not trust the medium was the **credibility of the information** available to them.

Overall, this was a reason given by 44% of this group and the figure rises to 58% in Finland. Figures of 50% or above were also noted in Denmark, Germany, Spain and the Netherlands.

**Delivery issues** (goods being damaged, delayed or undelivered) were next in line, with 37% of those who had never bought on the Internet because they did not trust it indicating them as the main reason for their mistrust.

A virtually identical 36% of those who had actually bought something on the Internet gave the delivery issue as one about which they were concerned.

The next most commonly cited reason amongst those who had not bought on the Internet because they do not trust the medium related to the **ability to get a warranty or refund**. This was cited by more than a third (36%) of this segment of the poll. While this average figure was boosted by 57% of Germans, a figure of only 14% was observed in Portugal.

There is a marked similarity again in these figures with the results of similar questions asked to those people who *had* bought something on the Internet where 38% of this grouping were worried about their ability to get a warranty or refund.

The issue of the **anonymity of sellers** was given as a reason for not trusting the Internet by 52% of Finns compared with the EU15 average of 26% and a figure of only 9% in Portugal.

There were noticeable variations amongst people who had not bought on the Internet for reasons of trust when issues of **non-respect of consumer rights** were raised. This issue was of concern to 34% of the French and Austrian samples while the figure falls to 12% in Greece and 15% in Ireland

## **REASONS NOT TO USE THE INTERNET AS A SHOPPING MEDIUM**

A more detailed analysis of the motivation of those who do not use the Internet for shopping, reveals that these consumers prefer to see and touch products, to go to shops and that they feel more confident about the after-sales service offered by bricks-and-mortar shops.

The main reason given by two-thirds (68%) of those people for their lack of interest in buying on the Internet was that **they needed to see and touch the products** that they intended to buy.

The German figure at 70% was very close to the EU15 average but contains the highest figure recorded of 81% from East Germany and 67% from West Germany. Denmark also returned a high figure of 78%.

Low support for this reason was noted in Ireland (45%) and Portugal (48%).

The second most important reason for lack of interest in buying over the Internet was given by 55% of this sample who said **they liked going to the shops**. In fact, shopping appealed to 76% of Luxembourgers and 72% of Portuguese in this segment. This was at total variance with the Swedes where a figure of only 22% emerged.

Human contact in the form of **face-to-face advice** was a reason cited for lack of interest in buying on the Internet by 44% of this part of the survey. This was a feeling particularly strongly felt in Germany (61%) while it appealed to only 22% of Swedes and Italians.

**After-sales service** was cited by an average of 27% of those in this sample. It was an issue of particular concern to Luxembourgers, French, Germans and Danes whose figures ranged from 35% to 38%.

At the other end of the spectrum, were figures of just 10% and 11% respectively from the Swedish and Portuguese respondents.

The idea that **Internet prices gave better value than 'normal' shops** received widely differing levels of support amongst this group.

While 25% of the Austrians in this part of the poll believed that **prices on the Internet were not better than 'normal' shops**, this was a view held by only 3% of Swedes. On average, 14% of those who had neither bought on the Internet nor were interested in so doing held this view.

## PERCEIVED PRODUCT SUITABILITY FOR INTERNET PURCHASE

The analysis of the type of product that EU citizens would be confident buying on the Internet reveals no major surprises, as can be seen in the table below.

High levels are observed in Sweden, Finland and Denmark. At the other end of the scale, low confidence levels are seen in Greece, Portugal and Spain.

### Confidence relating to purchasing over the Internet

Product/service	EU15 average	Highest	Lowest	Don't know
Train ticket	48%	Sweden 76%	Portugal/Greece 26%	Portugal 26%
Plane ticket	45%	Sweden 74%	Portugal 23%	Portugal 26%
Theatre ticket	48%	Sweden 77%	Greece 25%	Portugal 25%
Hotel booking	46%	Sweden 74%	Portugal 23%	Portugal 27%
Car rental	35%	Sweden 59%	Portugal 16%	Portugal 27%
Clothes/shoes	26%	Sweden 37%	Ireland 11%	Portugal 26%
Books, DVDs	39%	Sweden 62%	Greece 16%	Portugal 26%
PC, laptop/software	21%	Sweden 32%	Greece 9%	Portugal 27%
Furniture/decoration	19%	Sweden 50%	Italy 7%	Portugal 27%
Food	19%	UK 33%	Greece 8%	Portugal/Austria 26%
Financial products/services	16%	Sweden 38%	Italy/Greece 8%	Portugal 28%
Antiques	10%	Finland/UK 15%	Italy 4%	Portugal/Austria 28%
Car	13%	Austria/UK 20%	Greece 5%	Portugal 27%
Package tour	31%	Sweden 60%	Greece 13%	Portugal 27%
D.I.Y. products	29%	Sweden 44%	Greece 12%	Portugal 27%
Domestic electric appliances	25%	Sweden 41%	Greece 10%	Portugal 27%

Men are generally more confident than women about buying goods or services over the Internet, as are younger, more educated and better-paid people.

## FINANCIAL SECURITY IN INTERNET PURCHASES

The whole EU15-wide panel was asked whether a **guarantee from their bank/credit card issuer to cover problems when buying things on the Internet** would increase their level of confidence in using the Web as a buying channel.

Interestingly, only one-third (35%) said they would be more confident and, while a substantial 19% 'did not know', there remained virtually half of the poll (47%) saying this would not increase their confidence.

Making up the 35% who said this **guarantee** would give them more confidence were figures ranging from 20% in Greece to 71% in Sweden.

## **PAYING FOR FINANCIAL SECURITY OF INTERNET PURCHASES**

35% of the poll said that they would be more confident in buying things on the Internet if there were **a guarantee from their bank/credit card issuer to cover eventual problems.**

More than half (54%) of this group said they would **not** be prepared to pay a small additional charge for this guarantee to be provided by their bank or credit card issuer. In fact, in Spain, France, Portugal and Belgium, 60% or more of those polled were not prepared to pay this surcharge.

Only in six out of fifteen EU countries (Luxembourg, Greece, Denmark, Ireland, the Netherlands and Sweden) were there more people prepared to pay this charge than who were not.

## **INTENTIONS OF MAKING PURCHASES VIA THE INTERNET**

Only one in eight of all EU15 citizens (12%) predicted that **they would shop on the Internet in the next three months.**

However, the country-by-country pattern established earlier repeats itself here – again showing substantial variations.

Accordingly, only 3% of Greeks and Portuguese and 4% of Italians thought they would make purchases on the Internet in this three-month period.

This figure is substantially higher in those Member States where overall confidence in e-commerce is higher: 28% of Danes, 27% of Swedes and 21% of the British declared they would buy on the Internet in the next three months.

## **PERCEIVED RISK FACTORS OF SHOPPING AT INTERNET SITES OF OTHER EU STATES**

There was a broad spread of opinion in response to this question with the largest proportion being those who said they **'didn't know'**.

However, it is interesting to note, that levels of discomfort with buying over the Internet from sites of other Member States rather than of their own country, are higher in those countries where e-commerce is more widely used.

Within this 31% of the total poll were figures ranging from 15% in Luxembourg and 18% in Finland and the Netherlands to 51% in Portugal and 48% in Greece.

There was only a two-percentage point difference between those choosing the **yes** and **no** options.

Amongst the 30% for whom the location of a website in another EU country was seen as being risky were a high proportion of Finns (55%), as well as 43% of Britons and 42% of Swedes.

Considerably less concern was felt in Spain (15%), Portugal (16%) and Greece (17%).

28% of EU citizens polled did not see shopping on a website from another EU15 country as being more risky than on websites based in their own country and this feeling was particularly strong in Luxembourg where this opinion was voiced by 50% of the poll.

Austrians were particularly selective in that 22% of their number said that this **risk factor depended on the country**. This figure is virtually twice the EU15 average of 12%.

## **TRUST MARKS, DATA PROTECTION AND CONFLICT RESOLUTION**

Only one in ten **EU15** citizens had heard of **Internet trust marks**.

Relatively high levels of awareness were observed in Austria (19%), Denmark (16%) and Germany (15%). At the other end of the scale, awareness of trust marks had only reached 6% of Italians and Portuguese and 7% of Greeks and Spaniards.

Surprisingly, the Swedes – the country which throughout this survey has shown the highest awareness and usage of the Internet – had only 8% of its poll being aware of trust marks.

Only a quarter (24%) of **EU15** consumers were **aware of the general issue of protecting personal data**.

Higher than average levels of awareness were noted in the Netherlands (38%), Sweden (33%), Denmark (32%) compared with numbers at the other end of the range including 9% from Greece, 12% from Portugal and 14% from Belgium.

Only one in five (21%) of **EU15** citizens was aware of **statements about the security of payment data**.

## **PERCEIVED VALUE OF TRUST MARKS**

The overall figures in this section should be looked at as mere indications: in a number of cases, the samples are too small to be statistically viable.

Apart from the Dutch and the Finns, whose '**don't know**' figures were 4% and 7% respectively, a minimum of 10% of people in each country who were aware of the existence of trust marks were not able to say whether their presence made websites more reliable or not.

In fact, this lack of knowledge was particularly noted in Ireland, Luxembourg, Denmark and Spain, all of which had figures in excess of 20%.

However, virtually half of those polled who had heard of trust marks believed that their presence made websites **more reliable**.

This positive view was particularly visible in Austria (62%), the Netherlands (58%) and Sweden (57%).

Countries which had high levels of 'don't knows' produced low figures when asked whether they believed the trust mark made a particular site **more reliable**.

A third of EU15 citizens (34%) judged that the presence of the trust mark had **negligible effect on the reliability of the site** and this view was especially noticeable in East Germany (54%) and Portugal and Finland (51%).

## **TRUST MARKS FROM OTHER COUNTRIES**

It is interesting to note that the greatest support (35%) in this poll was given to the global acceptance of trust marks in that this group who were aware of trust marks saw no reduction in their 'worth' because they were based in another country.

Strong support for this **international validity of trust marks** was seen in Portugal (55%) and Finland (53%).

Interestingly, 18% of those polled across the Union said they would be more confident about **trust marks if they were not based in their own countries** and this was a view that found higher than average support in Germany (23%) and Spain (25%).

Slightly more (21%) of EU15 citizens, however, took the opposite view believing that **'foreign' trust marks would generate less confidence**. This was a view with relatively high support in the UK (29%), Germany (28%) and the Netherlands (26%).

While 13% of this poll said that their decision would be based upon **whom the trust mark owner was**, a further 12% did not volunteer an opinion.

## ANNEX I: TECHNICAL SPECIFICATIONS STANDARD EUROBAROMETER 60.0

The Standard EUROBAROMETER 60.0 covers the population of the respective nationalities of the European Union Member States, aged 15 years and over, resident in each of the Member States. The basic sample design applied in all Member States is a multi-stage, random (probability) one. In each EU country, a number of sampling points was drawn with probability proportional to population size (for a total coverage of the country) and to population density.

**Between 1<sup>st</sup> September 2003 and 30<sup>th</sup> September 2003, the European Opinion Research Group, a consortium of Market and Public Opinion Research agencies, made out of INRA in Belgium – I.C.O. and GfK Worldwide, carried out wave 60.0 of the standard Eurobarometer, on request of the EUROPEAN COMMISSION, Directorate-General Press and Communication, Opinion Polls.**

For doing so, the points were drawn systematically from each of the "administrative regional units", after stratification by individual unit and type of area. They thus represent the whole territory of the Member States according to the EUROSTAT NUTS 2 (or equivalent) and according to the distribution of the resident population of the respective EU-nationalities in terms of metropolitan, urban and rural areas. In each of the selected sampling points, a starting address was drawn, at random. Further addresses were selected as every N<sup>th</sup> address by standard random route procedures, from the initial address. In each household, the respondent was drawn, at random. All interviews were face-to-face in people's home and in the appropriate national language.

<u>COUNTRIES</u>	<u>INSTITUTES</u>	<u>N° INTERVIEWS</u>	<u>FIELDWORK DATES</u>	<u>POPULATION 15+ (x 000)</u>
Belgium	INRA BELGIUM	1030	1/10 – 30/10	8,458
Denmark	GfK DENMARK	1000	1/10 – 30/10	4,355
Germany (East)	INRA DEUTSCHLAND	1014	1/10 – 19/10	13,164
Germany (West)	INRA DEUTSCHLAND	1043	2/10 – 19/10	56,319
Greece	MARKET ANALYSIS	1000	6/10 – 30/10	8,899
Spain	INRA ESPAÑA	1000	8/10 – 29/10	34,239
France	CSA-TMO	1051	1/10 – 22/10	47,936
Ireland	LANSLOWNE Market Research	1001	1/10 – 28/10	3,004
Italy	INRA Demoskopica	1000	2/10 – 28/10	49,531
Luxembourg	ILRes	606	1/10 – 30/10	357
The Netherlands	INTOMART	1023	1/10 – 30/10	13,010
Austria	SPECTRA	1031	2/10 – 28/10	6,770
Portugal	METRIS	1000	4/10 – 25/10	8,620
Finland	MDC MARKETING RESEARCH	1011	1/10 – 30/10	4,245
Sweden	GfK SVERIGE	1000	1/10 – 30/10	7,252
Great Britain	MARTIN HAMBLIN LTD	1004	1/10 – 30/10	46,370
Northern Ireland	ULSTER MARKETING SURVEYS	310	2/10 – 24/10	1,314
	TOTAL NUMBER OF INTERVIEWS	16124		

For each country a comparison between the sample and the universe was carried out. The Universe description was derived from Eurostat population data or from national statistics. For all EU member-countries a national weighting procedure, using marginal and intercellular weighting, was carried out based on this Universe description. As such in all countries, minimum gender, age, region NUTS 2 were introduced in the iteration procedure. For international weighting (i.e. EU averages), INRA (EUROPE) applies the official population figures as provided by EUROSTAT or national statistic offices. The total population figures for input in this post-weighting procedure are listed above.

The results of the Eurobarometer studies are reported in the form of tables, datafiles and analyses. Per question a table of results is given with the full question text in English, French and German. The results are expressed as a percentage of the total. The results of the Eurobarometer surveys are analysed and made available through the Directorate-General Press and Communication, Opinion Polls of the European Commission, rue de la Loi 200, B-1049 Brussels. The results are published on the Internet server of the European Commission: [http://europa.eu.int/comm/public\\_opinion/](http://europa.eu.int/comm/public_opinion/). All Eurobarometer datafiles are stored at the Zentral Archiv (Universität Köln, Bachemer Strasse, 40, D-50869 Köln-Lindenthal), available through the CESSDA Database <http://www.nsd.uib.no/cessda/europe.html>. They are at the disposal of all institutes members of the European Consortium for Political Research (Essex), of the Inter-University Consortium for Political and Social Research (Michigan) and of all those interested in social science research.

Readers are reminded that survey results are estimations, the accuracy of which, everything being equal, rests upon the sample size and upon the observed percentage. With samples of about 1,000 interviews, the real percentages vary within the following confidence limits:

Observed percentages	10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
Confidence limits	± 1.9%	± 2.5%	± 2.7%	± 3.0%	± 3.1%