



# Study on Consumer Vulnerability across key markets in the European Union

Consumer vulnerability in **the financial sector, the energy sector and the online environment** (including electronic communications).

**Task A - Desk review and stakeholder interviews** with consumer associations and regulators at national and European level, to identify problematic marketing practices and protective measures in Member States plus Norway and Iceland.

**Task B - Survey** in 28 EU Member States plus Norway and Iceland. Mixed mode approach (online, telephone and in-home interviews). **45 in-depth interviews** with vulnerable consumer groups in 5 countries (UK, Lithuania, Denmark, Portugal and Poland).

**Task C - Online behavioural experiments** in 5 countries (UK, Lithuania, Denmark, Portugal and Poland). Will test and assess 1) the behaviour of consumers with different socio-demographic characteristics when faced with problematic marketing practices in the three sectors, and 2) a selection of protective measures to alleviate consumer vulnerability.

**Task D – Theoretical framework** that outlines the causes and effects of consumer vulnerability.

**Task E – Reporting and recommendations.**

**Kick-off:** November 2013. **Final report:** June 2015.



## Study on online marketing to children in online games, mobile applications and social media

The study will provide evidence to support the Commission's efforts at guaranteeing an appropriate level of protection of children acting as consumers in the online sector.

**Desk review** and **in-depth analysis** of marketing techniques used in the most popular online games, social media sites and mobile applications in the EU/EEA States.

**Behavioural experiments** to investigate children's understanding of, and reaction to, different marketing techniques used on popular online sites.

Testing of a selection of **protective measures**, to see how effective they are in mitigating children's vulnerability vis-à-vis problematic online marketing practices.

**Alcohol advertisement** on social media sites and other websites popular for children is also an area of concern. The study will conduct focus groups with teenagers on this topic.

**Survey with parents** of online active children to test their awareness and understanding of online marketing techniques directed at children.

**Kick-off:** Feb 2014. **Final report:** Feb 2015