



**Directorate General
Health and Consumers**

Study on comparison tools and third-party verification schemes

**Consumer Markets Expert Group
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Why a focus on Comparison Tools?

- The **online information overload** makes consumers increasingly look for "shortcuts" to help them find the best deal (more choice, better relevance, more savings).
- **Comparison Tools increasingly important:** over 80% of consumers use them as part of their decision-making process
- **Significant shortcomings which creates a risk of eroding consumer trust in e-commerce:** 1 in 8 consumers feel they have been misled



Setting up the MSDCT

e-Commerce Communication & Consumer Agenda (2012):

"The Commission will through dialogue with the stakeholders, develop codes of good conduct, good practice guides and guidelines giving consumers access to transparent and reliable information allowing them to compare more easily the prices, the quality and the sustainability of goods and services"

Structure: a **series of meetings** of 25-30 representatives from

- **Consumer Organisations**
- **National Authorities**
- **EU-wide Business Associations**
+ speakers (e.g. comparison tools operators)

MSDCT Report: Challenges and shortcomings identified

- Key challenges identified:
 - **Transparency and impartiality of the comparisons**
 - **Quality of information**
 - **Comprehensiveness**
 - **User-friendliness**
 - **Compliance and redress**
- Additional complex issues linked to comparison tools:
 - **Dynamic and personalised pricing**
 - **Convergence of comparison and search services**
 - **Inclusion of cross-border offers**

MSDCT Recommendations: *Core Principles*

Transparency and Impartiality of comparisons

- Transparency
- Impartiality
- Methodology of comparisons
- Ranking
- User reviews and ratings
- Accreditation
- Contact details

Quality of information

- Relevance and clarity
- Comparability
- Accuracy
- Full price
- Verifiability

Compliance and Redress

- Complaint handling
- Redress
- Personal data
- Reporting
- Enforcement

MSDCT Recommendations:

Elements enhancing the consumer experience

Comprehensiveness

- Reference price
- Average Price
- Terms of purchase
- Comparison parameters
- Coverage

User-friendliness

- Display and user interface
- Personalisation
- Accessibility

MSDCT Recommendations: *Future Actions*

Awareness-raising

Enhanced enforcement
coordination

Further research and analysis

Guidelines from the Commission

Definitions

Comparison tools:

- **all digital content and applications developed used by consumers for the comparison of products and services, irrespective of the type of device used**
 - price comparison websites
 - comparative evaluations of products and services
 - automated online “brokering” services
 - user review aggregators
 - search engines

Thid-party verification schemes:

- **initiatives aimed at ensuring that CTs adhere to a set of standards (include guidelines, trustmarks, accreditation schemes...)**

Sectors:

Electric
and
electronic
appliances

Fast-
moving
consumer
goods

Travel
(including
hotels)

Retail
financial
services

Electronic
communic
ations

Energy

Main objectives

Mapping of CTs

- Landscape, scope, coverage, business models of comparison tools
- Transparency, reliability and user-friendliness
- Compliance with existing rules
- Functioning of third-party verification schemes

Consumers' use of CTs & impact

- Consumers' pathways online & perception of CTs
- Use and perception of comparison tools by consumers
- Impact and influence of main characteristics (e.g. user reviews)
- Effectiveness of third-party verification schemes

Recommendations

- Recommendations on how to tackle any shortcoming identified and implement conclusions of MSDCT

Tasks

Task 1

- Mapping of comparison tools and third-party verification schemes
- Survey of stakeholders

Task 2

- Consumer survey:
 - Use
 - Perception
 - Consumer pathways

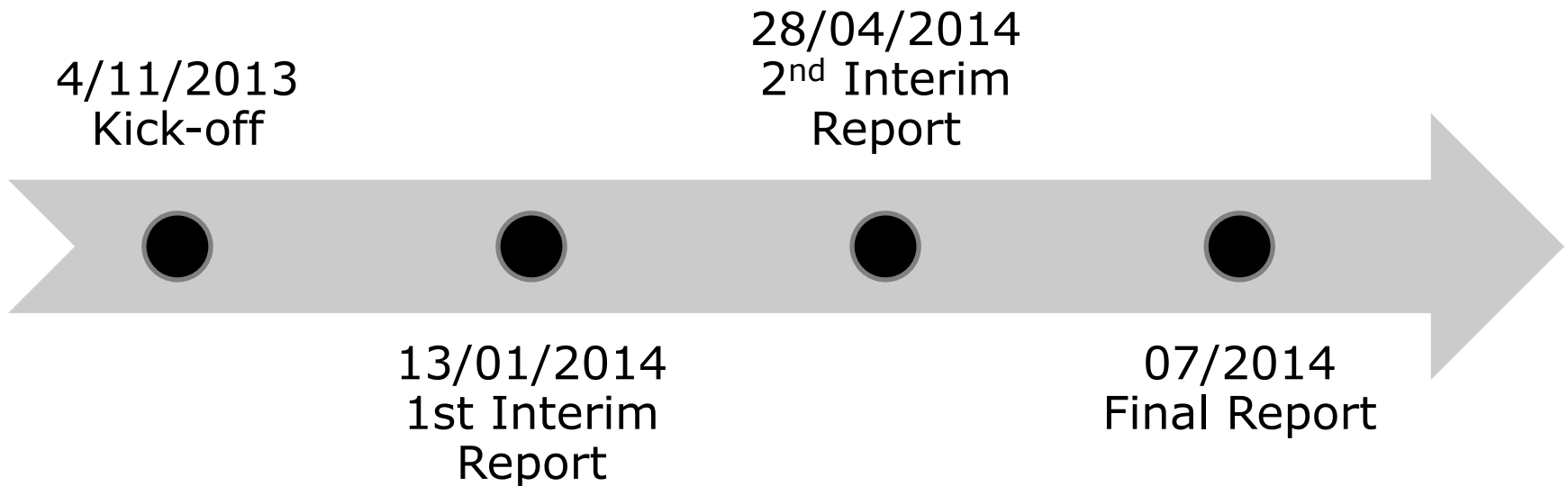
Task 3

- Behavioural experiment
 - Search experiment
 - Selection experiment
 - Product choice

Task 4

- Mystery shopping exercise
 - Userfriendliness
 - Usefulness
 - Accuracy

Timeline





We welcome your comments and questions:
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Full MSDCT report available at:
[http://ec.europa.eu/consumers/events/ecs_2013/
docs/comparison-tools-report-ecs-2013_en.pdf](http://ec.europa.eu/consumers/events/ecs_2013/docs/comparison-tools-report-ecs-2013_en.pdf)

Thank you!