Flash Eurobarometer

European Commission

Consumer attitudes towards cross-border trade and consumer protection

Summary

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Flash Eurobarometer 299 – *The Gallup Organization*

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Consumer attitudes towards cross-border trade and consumer protection

Survey conducted by The Gallup Organization, Hungary upon the request of Directorate-General Health and Consumers

EUROBAROMETER

Coordinated by Directorate-General Communication

This document does not represent the point of view of the European Commission.
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THE GALLUP ORGANIZATION

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Introduction

This Flash Eurobarometer *"Consumer attitudes towards cross-border trade and consumer protection"* (Nº 299) provides insights into EU consumers' attitudes and experiences with cross-border shopping and their perceptions about consumer rights within the EU's internal market.

This Flash Eurobarometer Nº 299 is part of a trend survey; earlier waves were conducted in 2006 (Special Eurobarometer Nº 252)[1], 2008 (Special Eurobarometer Nº 298)[2] and 2009 (Flash Eurobarometer Nº 282)[3].

The survey obtained interviews – fixed-line, mobile phone and face-to-face – with nationally representative samples of EU citizens (aged 15 and older) living in the 27 Member States. The target sample size in most countries was 1,000 interviews; in total, 25,139 interviews were conducted by Gallup's network of fieldwork organisations from September 28 to October 2, 2010. Statistical results were weighted to correct for known demographic discrepancies.

Please note that due to rounding, the percentages shown in the charts and tables do not always add up exactly to the totals mentioned in the text.

[1] Special Eurobarometer 252 / Wave 65.1, http://ec.europa.eu/public_opinion/archives/ebs/ebs252_en.pdf
[2] Special Eurobarometer 298 / Wave 69.1, http://ec.europa.eu/public_opinion/archives/ebs/ebs_298_en.pdf
[3] Flash Eurobarometer 282, http://ec.europa.eu/public_opinion/flash/fl_282_en.pdf

Main findings

Distance shopping and cross-border purchases

- In the past 12 months, **37% of all EU consumers made a distance purchase on the Internet**, 21% used the post (catalogues, mail order, etc.) and 13% made a distance purchase by phone.

- At EU level, there has been a gradual increase in the amount of Internet shopping from 2006 to 2009 (from 27% to 38%; +10 percentage points); this trend was not continued in the current wave as the proportion of consumer who had purchased goods or services online in the year prior to the survey remained at 37%.

- As could be expected, having an Internet connection at home significantly increased respondents' likelihood of Internet shopping; one in two EU consumers – **with Internet access at home** – had purchased goods or services online in the year prior to the survey; this proportion was lower than in earlier years (54% in 2009 and 56% in 2008) as the absolute number with Internet access has grown.

- Roughly half (51%) of all EU consumers used at least one method of distance shopping in the 12 months preceding the survey, no major change since 2008. There were large variations between countries, with the overall level of distance shopping ranging from 19% in Bulgaria to 74% in Sweden.

- The **level of cross-border online shopping in EU countries has remained relatively low**: 7% of EU consumers bought goods or services via the Internet in the last 12 months from a seller/provider located in another EU Member State, down one percentage point on last year's figure (and 4% shopped from a country outside the EU, no change since 2006).

- Focusing solely on respondents **with Internet access at home**, it was noted that 45% used the Internet to buy goods or services from sellers or providers in their own country, compared to 10% from a seller or provider located in another EU Member State. The current level of such cross-border purchases was somewhat lower than in earlier years (for example, 10% in 2010 vs. 13% in 2008).

- About 7 in 10 **consumers** who made cross-border distance purchases **spent less than €500 on a yearly basis** (71% vs. 70% in 2009) and roughly a tenth had spent more than €1,000 (11% vs. 12% in 2009). In 2010, consumers reported making cross-border purchases worth 653 euros on average (compared to € 785 in 2009 and €797 in 2008).

- **EU consumers were still more likely to make cross-border purchases face-to-face**, i.e. either when they are on holiday, shopping or business trips, rather than online, by mail order or by telephone. In the last 12 months, about one in four consumers in the EU (26% vs. 24% in 2009) purchased goods while on a holiday, shopping or business trip in another EU country, while only 9% made a distance cross-border purchase within the EU. Compared to 2006, however, there appeared to be a significant increase in the proportion of consumers who made purchases when travelling abroad (from 18% in 2006 to 26% in 2010).

Consumers' confidence and attitudes towards shopping in their home country and cross-border

- **Almost half (48%) EU consumers said they were more confident when ordering goods or services via the Internet from sellers or providers in their own country** than from those in other parts of the EU; a third felt just as confident in cross-border e-commerce situations as they did domestically. Compared to 2008, there appeared to be a small decrease in the proportion of consumers feeling equally confident about shopping in their own country as in cross-border purchasing situations (from 35% to 33%) and in the proportion feeling more confident in cross-border e-commerce situations (from 6% to 4%).

- A slim majority (52%) of EU consumers tended to be more confident when purchasing goods or services by phone or via the postal service in their own country than when shopping in that way in another EU country.

- As in previous waves, **roughly one in seven (14%) EU consumers said they would spend more on cross-border purchases** in the coming year than they did in the 12 months prior to this survey.

- **Among respondents who made at least one cross-border purchase** via the Internet, by phone or via the postal service, 35% thought that, in the next 12 months, they would spend more on cross-border purchases that they did in the previous 12 months.

- **Roughly 6 in 10** (59%) of EU consumers agreed that they were not interested in cross-border shopping because they **were worried about falling victim to scams or frauds** when purchasing products or services in another country (34% "totally agreed").

- **About 4 in 10 (39%) EU consumers were willing to purchase goods or services using another EU language**; +6 percentage points compared to 2006. Moreover, the proportion of respondents who *totally disagreed* that they would be willing to purchase goods or services in a different language decreased from 42% in 2008 to 36% in 2010.

- Although the proportion of EU consumers who said they **knew where to get information and advice about cross-border shopping** in the EU has increased by 11 percentage points compared to 2008 and by eight points compared to 2006; this proportion remains low (32%).

Financial services provided at a distance

- Roughly a tenth of EU citizens purchased or signed up to a financial service via the Internet, by phone or the postal service in the 12 months prior to the survey: **9% had signed up to a financial service with a national provider and 1% had done so from another EU provider**. These figures are stable since 2008.

- Only 12% of EU consumers – **with Internet access at home** – purchased or signed up to financial services via a distance channel, as opposed to 4% of those who did not have Internet at home.

Complaints, problems and unfair practices

- **In the last 12 months, about one in eight (13%) EU consumers complained to their seller or provider when they encountered problems with items.** Another 4% did not complain even though they encountered problems, that is about a quarter of those who had a problem but did not complain. Compared to 2009, there was an increase of three percentage points of those who complained to the seller or provider. About half of the consumers (52%) who complained were "fairly" or "very" satisfied, and 46% were "not very" or "not at all" satisfied with the way the seller/provider dealt with their complaint, which represented a small change since 2009 (satisfied: 50%, dissatisfied: 48%).

- The **reasons most often given for not complaining** about a problem were the amount of money being too small to be concerned about (29%) and a lack of confidence in getting a satisfactory resolution to the problem (27%). Almost half (46%) of those who complained but were not satisfied did not take any further action (unchanged compared to 2009).

- **A sixth of EU consumers (18%)** – who used the Internet, postal service or phone to buy products or services **from a national seller or provider in the past 12 months – had experienced a delay** in the delivery of their order and 6% said that the product or service was not delivered at all. In 2008, the corresponding proportion for "a delay in delivery" was eight percentage points higher (26% vs. 18% in 2006 and 2010).

- Among EU consumers who made distance purchases, in the past year, **from a seller or provider located in another EU country, a somewhat lower proportion (16%) reported a "delayed delivery"** and 5% "no delivery at all". These figures are stable compared to previous waves.

- **In the last 12 months, about 6 in 10 (61%) EU consumers felt they had come across unsolicited commercial advertisements or offers**. 43% felt that they had seen misleading or deceptive advertisements or offers and 29% had seen fraudulent advertisements or offers. The survey's current results were again closer to those observed in 2008 when 42% of EU consumers stated that they had seen misleading or deceptive advertisements and 27% said the same about fraudulent advertisements.

- A fifth of EU consumers – who had seen misleading or deceptive advertisements or offers – had actually responded to such an advertisement or offer; this translates to 8% of *all EU consumers* having fallen victim to deceptive advertising in the 12 months prior to the survey.

- Of those who had come across fraudulent advertisements or offers, 16% had realised their error after having responded to the advertisement or offer; this translates to 5% of *all EU consumers* having fallen victim to fraudulent advertising in the past 12 months.

Consumer protection indicators

- **Over two-thirds of EU consumers (69%) reported that they had confidence in independent consumer organisations to protect their rights** (+3 points since 2006). Although the proportion trusting public authorities to protect their rights as consumers remained lower (63%), it has significantly increased since 2006 (+7 points).

- **A growing majority of EU consumers agreed that, in general, sellers and providers respected their rights as consumers** (65% vs. 62% in 2006, 58% in 2008 and 59% in 2009). At the same time, consumers also felt that they were adequately protected by the existing consumer protection measures (57% vs. 54% in 2006, 51% in 2008 and 54% in 2009).

- **In all Member States, except for Hungary, a majority of respondents still agreed that they would be more willing to defend th**eir rights if they could join with other consumers who were complaining about the same thing (the overall figures are stable, from 74% in 2006 to 76% in 2008 to 78% in 2009 and to 79% for 2010).

Product safety environment

- **The survey recorded an increased level of trust in the safety of non-food products:** only one in five respondents in 2010 (vs. one in four in 2009) considered that a significant number of products were unsafe. About one in six (16%) considered that essentially all products were safe, compared to just 11% in 2009. It is also worth noting that there was still a majority (53%; compared to 51% in 2009) that thought that a small number of products were unsafe. The results of the current survey were again close to those observed in 2008.

- When asked about the safety of **food products** as opposed to non-food items, respondents' perceptions were almost identical: 20% of EU consumers said that, essentially, all food products currently on the market in their country were safe, 52% estimated that a small number of such products were unsafe and 21% felt that a significant number of food products marketed in their country were unsafe.
- **About one in six (16%) of respondents reported having been personally affected by the recall of a non-food product** from the market. In 2008 and 2009 10% of EU consumers said they had been personally affected by a non-food product recall.

- A slim majority of consumers affected by a product recall had contacted the retailer/distributor or the producer, while 3% had contacted a consumer organisation and 2% had contacted the national public authorities. The survey's current results were similar to those observed in 2009; in both waves, those who had been confronted with a product recall were most likely to say that they had contacted the retailer/distributor (44% in 2009 and 42% in 2010).

- Consumers who were not personally affected by a (non-food) product recall were asked to estimate what would be their action in case they were in such a situation. In these hypothetical situations, respondents tended to under-report inaction (only 14% stated that they would take no action, while the EU average among those actually confronted with a product recall reached 34%).

- The most important difference between anticipated and actual behaviours touched consumer organisations: while 18% of respondents who had not been affected by a product recall estimated that they would get in touch with such an organisation, only 3% of those who personally experienced it actually did so. Similarly, 11% of respondents not affected by a product recall said that they would contact national public authorities in that case, while only 2% of those who had actually been affected did so.

Environmental impact and purchasing decisions

- **Roughly a third (32%)** of EU consumers said that **the environmental impact of products (or services) had influenced their purchasing decisions** in the week prior to the survey.

- A majority (60%) of EU consumers would like information about the environmental impact of a product to be displayed on the product itself.

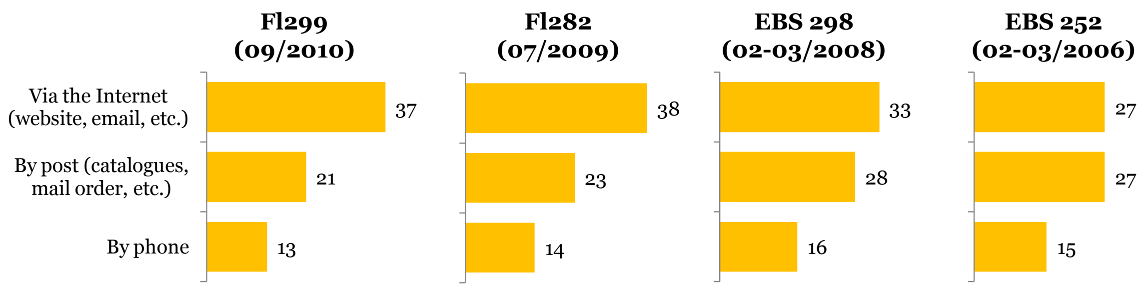
1. Distance shopping and cross-border purchases

1.1. Distance shopping and cross-border purchases via the Internet, by the postal service and by phone

The Internet (websites, email, etc.) remained the most common form of distance shopping in the EU. More than a third (37%) of EU consumers had used the Internet to buy goods and services in the year prior to the survey; in comparison, 21% of EU consumers had used the postal service (catalogues, mail order, etc.) and 13% had made a distance purchase by telephone in the year prior to the survey. As the chart below illustrates, compared to 2006, the current results represent an increase for Internet sales (+10 points), at the expense of mail order sales (-6 points).

Taking into account all forms of distance shopping investigated in this survey (Internet, postal service and telephone), it was noted that 51% of EU consumers had used at least one method of distance shopping in the 12 months preceding the survey. No change was seen in the overall level of distance shopping in the EU from 2009 to 2010 (52% in 2009); compared to 2006, the current results represent an increase of six percentage points (from 45% to 51%). The largest proportions of consumers who had made purchases via at least one distance sales channel in the past 12 months were found in Sweden (74%) and Germany (72%).

Purchases made "at a distance" in the past 12 months



Fl299 (2010): Q1. Please tell me if you have purchased any goods or services in the past 12 months, by distance in (YOUR COUNTRY) or elsewhere in any of the following ways...? - Via the Internet (website, email, etc.) / By phone / By post (catalogues, mail order, etc.)
Base: all respondents, % of 'Yes' answers, EU27

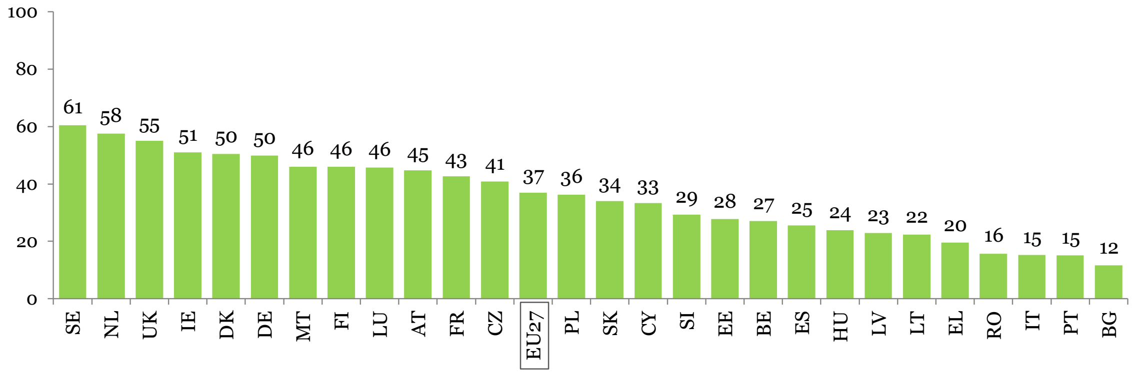
Fl282 (2009): Q1_A/B/C. Please tell me if you have purchased any goods or services in the past 12 months, by distance in (YOUR COUNTRY) or elsewhere via the Internet (website, email, etc.) / by phone / by post (catalogues, mail order, etc.) ?
Base: all respondents, % of 'Yes' answers, EU27

EBS 298 (2008): QC1.1/2/3. Please tell me if you have purchased any goods or services in the last 12 months, in (OUR COUNTRY) or elsewhere in any of the following ways? - Via the Internet (website, email, etc.) / By phone / By post (catalogues, mail order, etc.)
Base: all respondents, % of 'Yes' answers, EU27

EBS 252 (2006): QB1.1/2/3. Please tell me if you have purchased any goods or services in the last 12 months, in (OUR COUNTRY) or elsewhere. – Via the internet (website, email, etc.) / By phone / By post (catalogues, mail order, etc.)
Base: all respondents, % of 'Yes' answers, EU25

The proportions of consumers who had ordered goods or services over the Internet in the past 12 months were the highest in Sweden (61%), the Netherlands (58%) and the UK (55%). As in the previous wave of this trend survey, Internet shopping was less common for consumers in Bulgaria, Portugal, Italy and Romania, with 12% to 16% having done this in the past 12 months.

Purchases made “at a distance” in the past 12 months via the Internet



Q1. Please tell me if you have purchased any goods or services in the past 12 months, by distance in (YOUR COUNTRY) or elsewhere in any of the following ways...? - Via the Internet (website, email, etc.)
Base: all respondents, % of ‘Yes’ answers by country

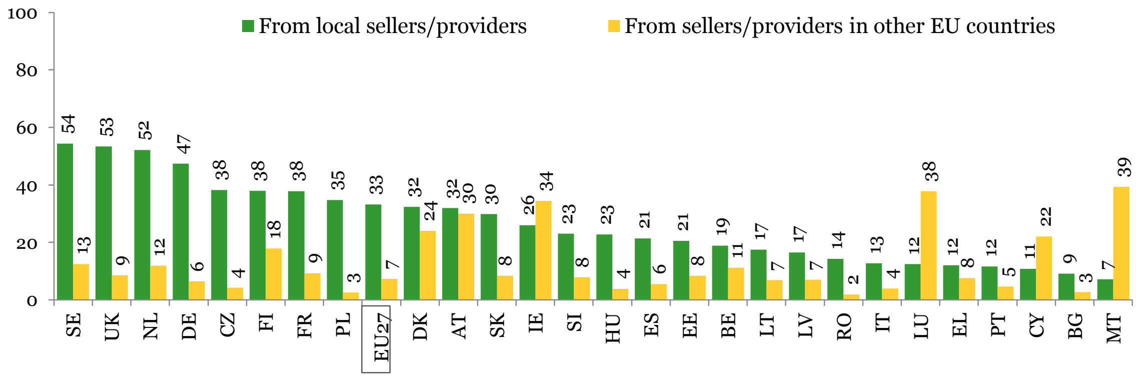
The Internet is still used to make distance purchases mainly from national sellers or providers. A third of EU consumers had used the Internet to buy goods or services from sellers or providers in their own country, 7% had conducted Internet purchases **from a seller or provider located in another EU Member State** and 4% from a seller or provider located outside the EU. Cross-border e-commerce has remained more or less at the same level since the first wave of this survey (early in 2006).

The share of consumers who had ordered goods or services from national sellers or providers (**domestic e-commerce**), as opposed to other EU sellers (**cross-border e-commerce**), varied considerably across Member States.

Consumers in Luxembourg and Malta appeared to rely mainly on sellers and providers from other EU countries for their Internet purchases: 38%-39% of respondents in these countries had made at least one cross-border purchase over the Internet in the year prior to the survey; the corresponding proportions for domestic e-commerce in those two countries were, respectively, 12% and 7%.

In Cyprus and Ireland, consumers were also more likely to rely on sellers and providers from other EU countries. Roughly a third (34%) of consumers in Ireland had made a cross-border purchase over the Internet in the past 12 months, compared to 26% who had made purchases from national sellers and providers; the corresponding proportions for Cyprus were 22% and 11%. In Austria, domestic and cross-border e-commerce were more or less equal; 32% of consumers in Austria had shopped online from national sellers and providers and 30% had made a cross-border purchase over the Internet.

Domestic and cross-border Internet purchases



Q1. Please tell me if you have purchased any goods or services in the past 12 months, by distance in (YOUR COUNTRY) or elsewhere in any of the following ways...? - Via the Internet (website, email, etc.)
Base: all respondents
% of ‘Yes, from a seller/provider located in (OUR COUNTRY)’ and ‘Yes, from a seller/provider located in another EU country’ answers by country

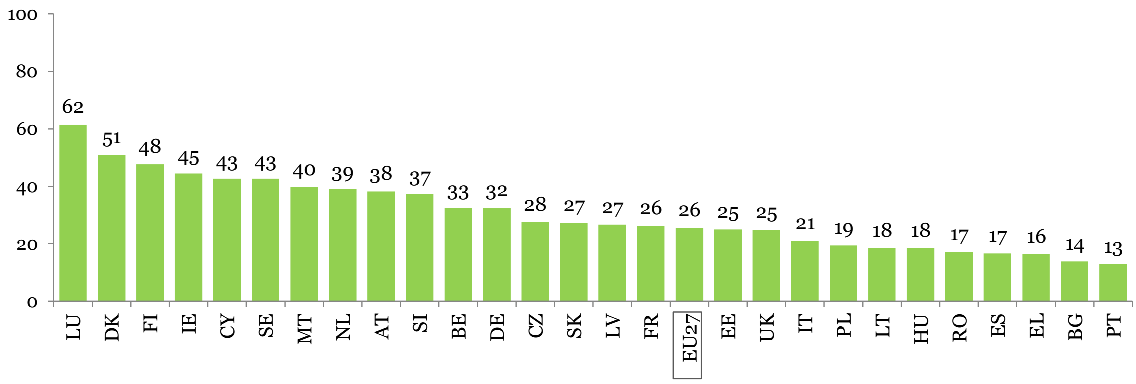
Focusing solely on *cross-border* distance purchases, it was noted that men (11% vs. 6% of women), 25-39 year-olds (12% vs. 4% of 54 year-olds), respondents with the highest level of education (14% vs. 2% of respondents with the lowest level of education), the self-employed (14% vs. 5% of non-working respondents) and metropolitan residents (12% vs. 8% of rural residents) were more likely to have ordered goods or services via the Internet, by the postal service or phone from sellers or providers located in another EU country.

1.2. Cross-border purchases when travelling abroad

EU consumers were more likely to have made cross-border purchases face-to-face, i.e. when they were on holiday, shopping or on business trips, rather than through distance sales channels; in the 12 months prior to the survey, almost 3 in 10 (26%) EU consumers had purchased goods in another EU country, compared to 9% of respondents who had made a cross-border distance purchase within the EU.

The proportion of consumers who had made purchases when travelling abroad in the past 12 months ranged from roughly one in seven (13%-14%) respondents in Portugal and Bulgaria to more than 6 in 10 (62%) in Luxembourg. In Finland and Denmark, roughly half (48%-51%) of interviewees had purchased goods when travelling in another EU country.

Purchasing goods while on a holiday, shopping or on a business trip in another EU country



Q2. In the past 12 months have you purchased any goods while on holiday, shopping or business trip in another EU country?
Base: all respondents, % of 'Yes' answers by country

Full-time students (38% vs. 26% on average), respondents with the highest level of education (36%), employees (34%), the self-employed (33%) and 15-24 year-olds (32%) were more likely to have purchased goods when travelling in another EU country.

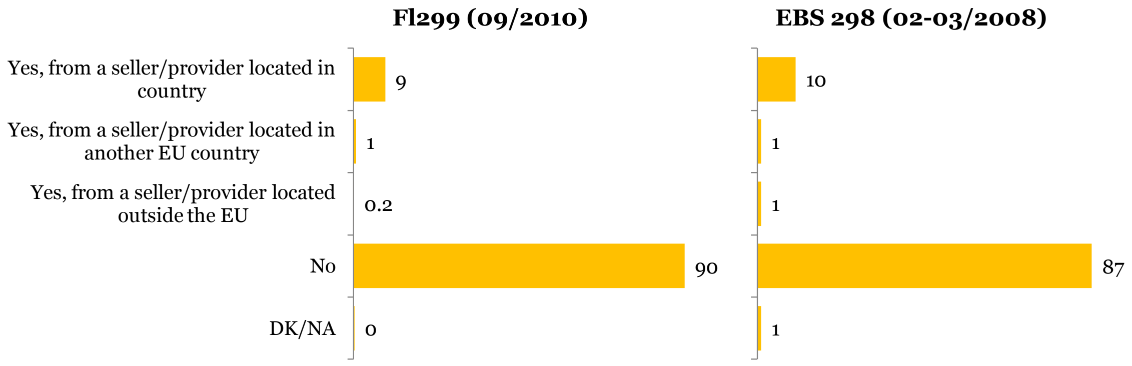
1.3. Financial services provided at a distance

Roughly a tenth of EU citizens had purchased or signed up to a financial service (e.g. current account, savings account, insurance policy, mortgage, etc.) via the Internet, by phone or the postal service in the 12 months prior to the survey.

As with the results discussed in the previous chapter, EU consumers tended to buy financial services in their own country: 9% of EU consumers had signed up to a financial service with a national provider, 1% had done so from another EU provider and 0.2% from a non-EU provider. As the chart below illustrates, no significant changes have taken place since 2008 in this regard.

Consumers in Sweden and Latvia were the most likely to have purchased or signed up to a financial service via the Internet, by phone or via the postal service in the 12 months prior to the survey (both 20%). In contrast, this was the case for just 4% of consumers in Italy and 6% in Germany, France and Portugal.

Purchases of financial services made "at a distance" in the past 12 months



Fl299 (2010): Q4. Have you purchased or signed up to any financial services (e.g. current account, credit cards, savings account, insurance policy, mortgage, etc.) over the Internet, phone or post in the last 12 months?
Base: all respondents, % EU27

EBS 298 (2008): QC21. Have you purchased or signed up to any financial services (e.g. current account, savings account, insurance policy, mortgage, etc.) over the Internet, phone or post in the last 12 months?
Base: all respondents, % EU27

2. Consumers' confidence and attitudes towards shopping in their home country and cross-border

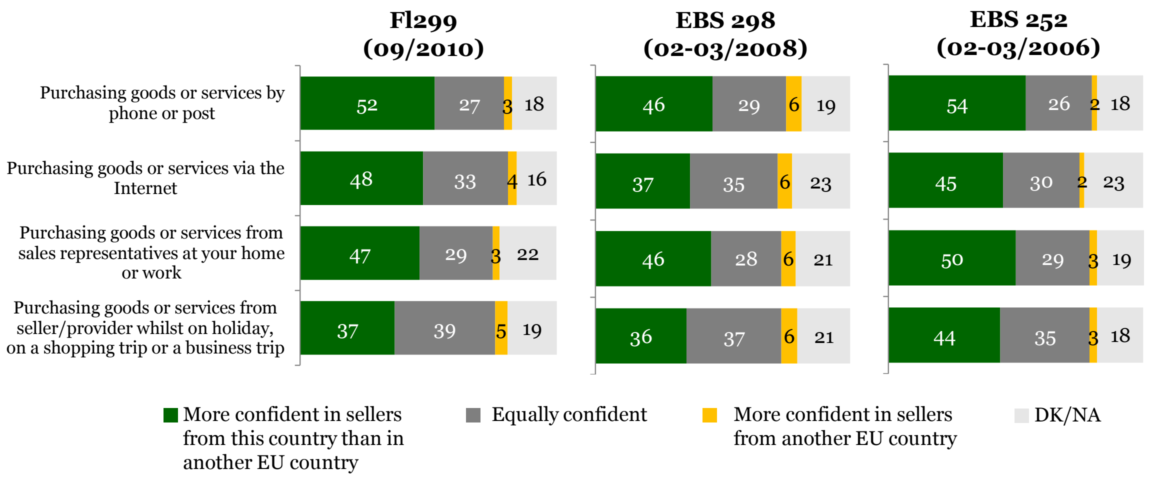
2.1. Levels of confidence

Almost half (48%) EU consumers said they were more confident when ordering goods or services via the Internet from sellers or providers in their own country than from those in other parts of the EU; very few respondents said the opposite (4%). A third of EU consumers felt just as confident in cross-border e-commerce situations as they did domestically. Compared to 2008, there appeared to be an increase in the proportion of respondents who felt more confident when shopping online from suppliers in their own country (from 37% in 2008 to 48% in 2010); this increase was, however, mostly caused by the decrease in respondents who gave a "don't know" response (from 23% in 2008 to 16% in 2010).

A slim majority (52%) of EU consumers tended to be more confident when purchasing goods or services by phone or via the postal service in their own country than when shopping in that way in another EU country; slightly less than half (47%) felt more confident buying something from sales representatives in their own country than from those from other EU countries. The proportions feeling equally confident about shopping in their own country or in cross-border purchasing situations were 27% for shopping via the postal service or phone and 29% for buying from sales representatives.

Finally, 39% of EU consumers said they were equally confident when shopping in person while on a holiday, shopping or business trip to another EU country or when shopping in their own country; the proportion who preferred shopping in their own country was slightly lower (37%).

Level of confidence in cross-border purchases



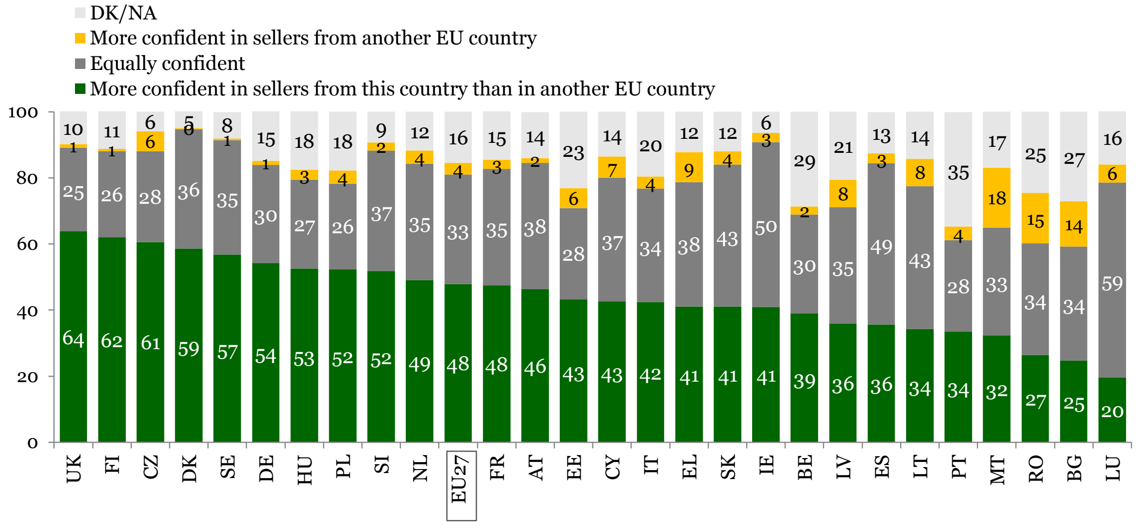
Q6 (Fl299, 2010) / QC16 (EBS298, 2008) / QB22 (EBS252, 2006). For each of the following, would you be more confident making purchases from sellers/providers located in another European Union country, in [OUR COUNTRY] or equally confident in both?
Base: all respondents, % EU27

Younger respondents, full-time students, respondents with a high level of education, metropolitan residents, employees and the self-employed appeared to be more confident than their counterparts when purchasing goods or services from sellers and providers located in another EU country.

As in 2008, a higher proportion of people in the Nordic countries tended to prefer **purchasing goods or services via the Internet** from suppliers in their own country: 57% in Sweden, 59% in Denmark and 62% in Finland. In the current wave, the Nordic countries were joined by the Czech Republic (61% had more confidence in domestic sellers than in foreign ones) and the UK (64%).

Roughly 6 in 10 (59%) of consumers in Luxembourg, on the other hand, were equally confident about purchasing goods via the Internet from providers/sellers located in their own country and from those in another EU country. In Spain and Ireland, roughly half of respondents expressed this view (49%-50%).

Levels of confidence when purchasing goods or services via the Internet



Q6. For each of the following, would you be more confident making purchases from sellers/providers located in another European Union country, in [OUR COUNTRY] or equally confident in both?
Base: all respondents, % by country

2.2. Outlook for cross-border shopping in the EU

Willingness to purchase goods and services in other EU countries

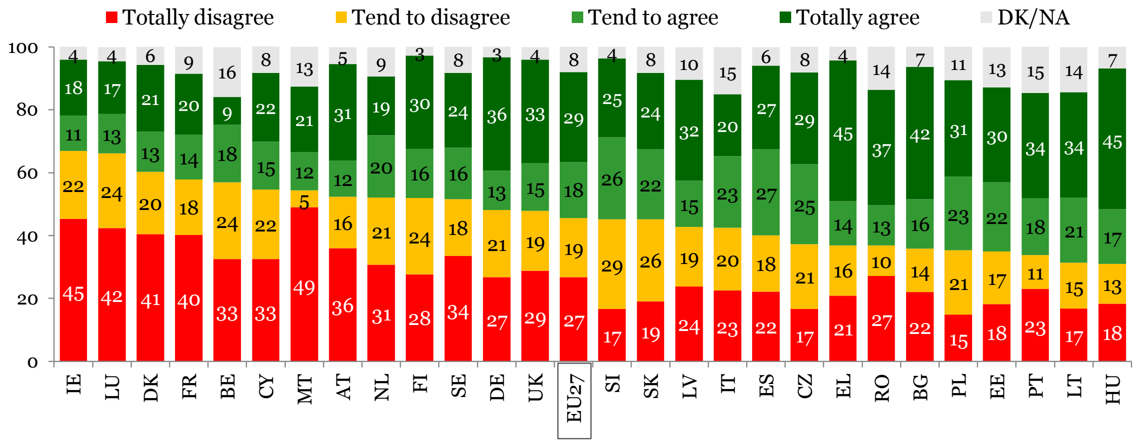
One in seven (14%) EU consumers said they would spend more on cross-border purchases in the coming year than they did in the 12 months prior to this survey. This proportion has remained relatively stable since 2006 (see chart on the next page). Almost half (47%) of EU consumers said they were not interested in making cross-border purchases in the coming year; this results represents a decrease of 10 percentage points compared to 2006 and 2008.

Men, younger consumers, those with the highest level of education (and full-time students), employees, the self-employed and city dwellers appeared to be more willing to engage in cross-border shopping than their counterparts in other socio-demographic groups.

Among respondents who had made at least one cross-border purchase via the Internet, by phone or via the postal service, 35% thought that, in the next 12 months, they would spend more on cross-border purchases that they did in the previous 12 months.

The proportion of consumers who *disagreed* that they were **not interested in making cross-border purchases in the coming year** ranged from 31% in Hungary to 67% in Ireland. In total, in 11 Member States, more than half of respondents *disagreed* that they were not interested in making cross-border purchases; from 52% in Sweden, Finland, the Netherlands and Austria to 67% in Ireland.

You are not interested in making a cross-border transaction in the EU in the next 12 months



Q5. Thinking generally about purchasing goods or services from sellers/providers located elsewhere in the European Union, which we refer to as "cross-border shopping", please tell me to what extent you agree or disagree with each of the following statements.

Base: all respondents, % by country

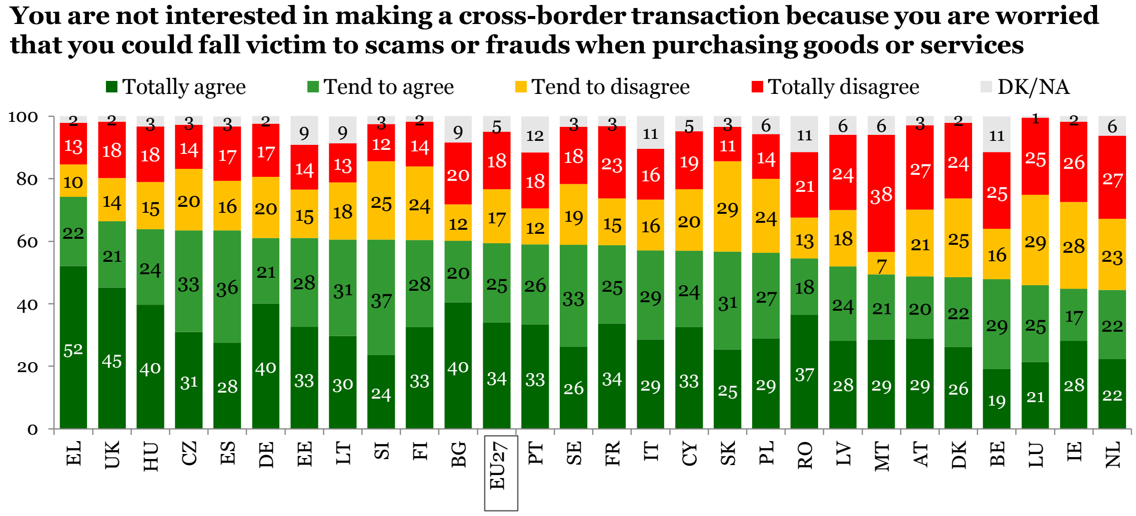
Across almost all Member States, less than 30% of respondents said they were not interested in making cross-border purchases because they did **not have access to the Internet**. In countries with a higher level of households without Internet access – such as Romania, Bulgaria and Hungary – respondents were more likely to agree with this statement (35% in Romania, 36% in Bulgaria and 40% in Hungary).

Consumers in Luxembourg and Sweden were the most likely to agree that they were **prepared to purchase goods or services using another EU language** (72% and 68%, respectively), while those in Hungary and the UK most frequently disagreed with the proposition (71% and 68%, respectively).

Obstacles to cross-border shopping

Roughly 6 in 10 (59%) EU consumers agreed that they were not interested in cross-border shopping because they were **worried about falling victim to scams or frauds** when purchasing products or services in another country (34% said they "totally agreed" with that statement). A similar proportion (57%) of EU consumers were not interested in making cross-border purchases because they were worried that **difficulties could arise if there would be a need to resolve problems**, such as returning a faulty product (32% said they "totally agreed") and about half (47%) of respondents were **worried about the delivery of products** purchased in another country (24% said they "totally agreed").

In a majority of Member States, at least half of respondents were not interested in cross-border shopping because they **were worried about falling victim to scams or frauds** when purchasing products or services in another country; respondents in Greece (74%), the UK (66%), Hungary, the Czech Republic and Spain (all 64%) were the most likely to express such concerns. In the Netherlands, on the other hand, 42% of respondents agreed, and 50% disagreed, that they were not interested in cross-border shopping because they were worried about potential scams or frauds. Consumers in Ireland and Luxembourg, however, were the most likely to disagree (both 54%).



Q5. Thinking generally about purchasing goods or services from sellers/providers located elsewhere in the European Union, which we refer to as "cross-border shopping", please tell me to what extent you agree or disagree with each of the following statements.
Base: all respondents, % by country

Men, 25-39 year-olds, those with the highest level of education and the self-employed were less likely to agree they were not interested in cross-border shopping because they were worried about becoming a victim of scams or frauds, about difficulties that could arise in the resolution of complaints or about the delivery of products purchased in another country.

3. Consumer protection

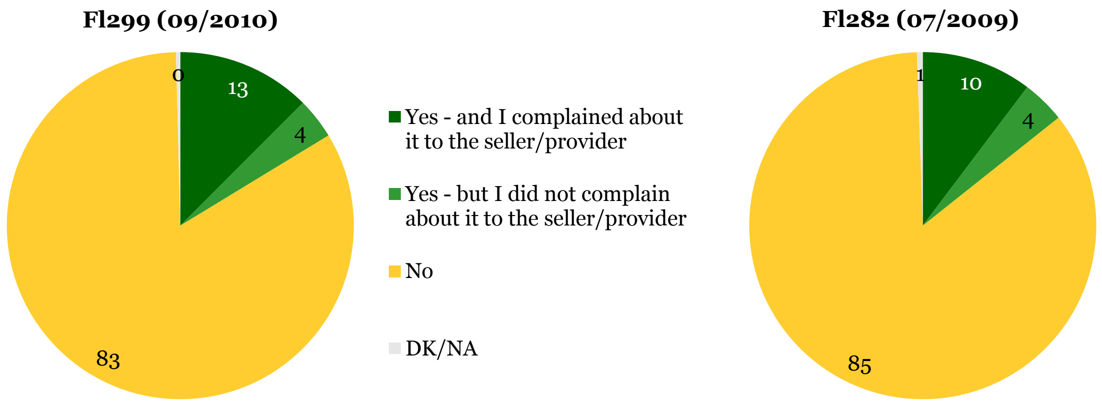
3.1. Consumer complaints

A sixth of EU consumers answered that, in the 12 months prior to the survey, they had encountered a problem when buying goods or services in their own country: 4% had not made a complaint about the problem (unchanged compared to 2009) and 13% said they had complained about it to the seller or provider (+3 percentage points compared to 2009).

In the 12 months leading up to the survey, 3 in 10 (31%) consumers in Bulgaria had encountered a problem when buying goods or services in their own country. In Belgium, Austria and Luxembourg, on the other hand, only about a tenth (all 11%) had encountered such a problem.

Respondents with the lowest level of education and older consumers (aged 55 and over) were the least likely to state that they had encountered problems when buying goods or services (10%-12%, compared to 20% of respondents with the highest level of education and 21% of 25-39 year-olds).

Problems encountered when making a purchase



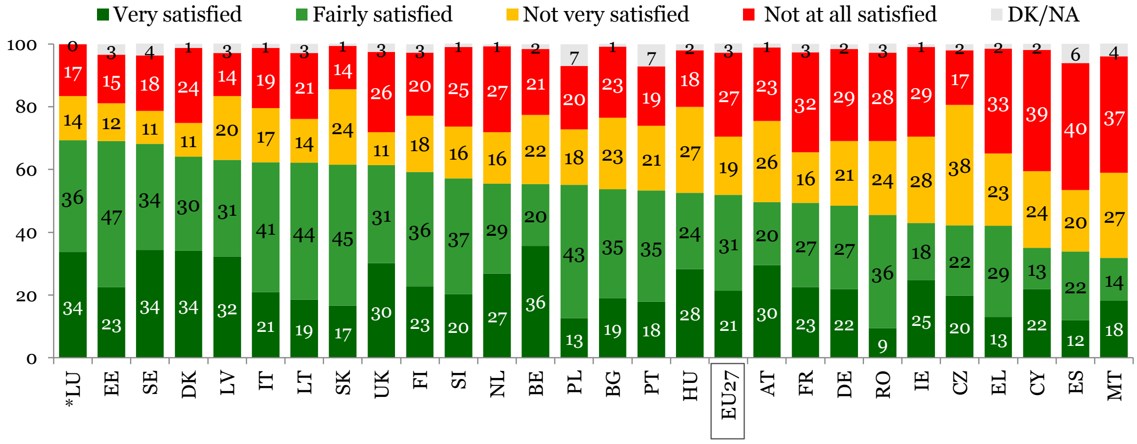
Q9 (Fl299, 2010) / Q5 (Fl282, 2009). In the past 12 months, have you encountered any problem when you bought something [IN COUNTRY]?
Base: all respondents, % EU27

Consumers who had **encountered a problem when buying goods or services, but who had not made a complaint about it to the seller or provider**, were asked for their reasons for not doing so. Two reasons were given above all others: the amount of money being too small to be concerned about (29%) and the lack of confidence in getting a satisfactory resolution to the problem (27%).

A slim majority of EU consumers – who had made a complaint about a problem they had encountered in the past 12 months – were satisfied with the **way their complaint was dealt with by the seller or provider:** 21% said they were *very satisfied* and 31% reported being *fairly satisfied*.

Consumer satisfaction with complaint handling varied greatly between Member States. In Sweden, Estonia and Luxembourg, more than two-thirds (68%-70%) of consumers – who had filed a complaint to a seller or provider about a problem – were satisfied with the way their compliant had been handled. In Malta, Spain and Cyprus, however, roughly a third of respondents who had complained to a seller or consumer were satisfied with the way their complaint had been handled (32%-35%), while almost twice as many stated the opposite (60%-64%).

Satisfaction with the way complaints were dealt with by the seller/provider

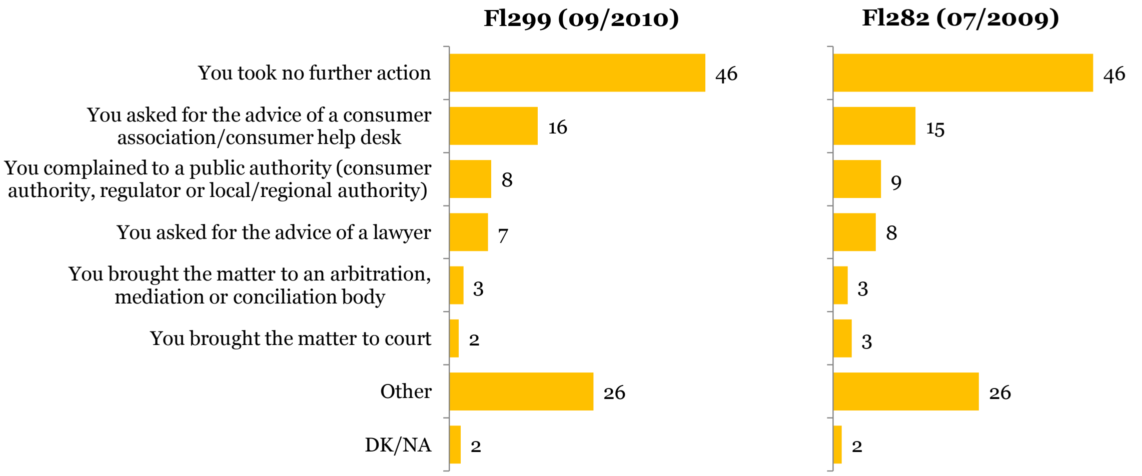


Q10A. In general, were you satisfied or not with the way your complaint(s) was (were) dealt with by the seller/provider?
Note: * n<50
Base: those who had encountered a problem and complained about them to the seller/provider, % by country

Following an unsatisfactory resolution of their complaints, nearly one in two (46%) consumers had given up and taken no further action. As in the previous wave of this trend survey, the youngest consumers (15-24 year-olds) – and full-time students – were the least likely to have taken action (55% and 61%, respectively).

Around one in three of this group of unsatisfied consumers chose to take their complaint to a third party consumer complaint body: 16% had asked advice from a consumer association or helpdesk, 8% had complained to a consumer authority and 3% had taken the matter to an arbitration, mediation or conciliation body. Finally, 7% of these unsatisfied consumers had consulted a lawyer and 2% had taken the matter to court.

Actions taken after complaints were dealt with in an unsatisfactory manner



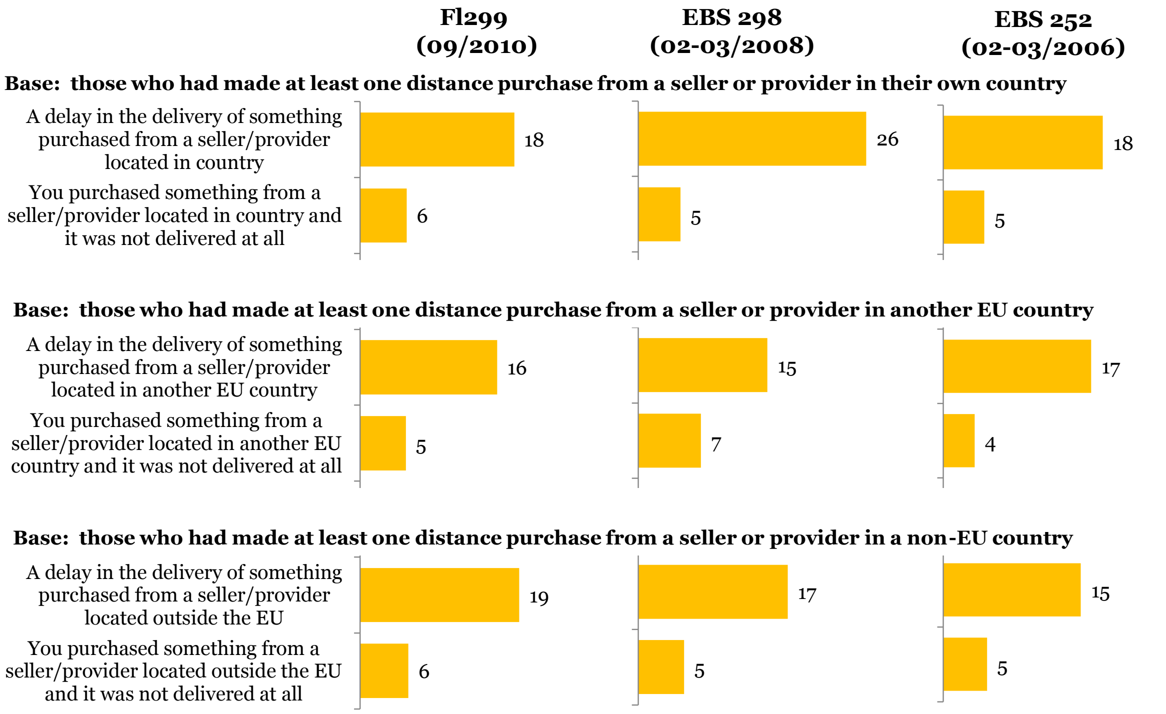
Q11 (Fl299, 2010) / Q7(Fl282, 2009). How did you proceed further?
Base: those who were not satisfied with the way their complaint was dealt with , % EU27

3.2. Problems with delivery of products

A sixth of EU consumers (18%) – who had used the Internet, the postal service or phone to buy products or services from a national seller or provider in the past 12 months – had experienced a delay in the delivery of their order and 6% said that the product or service was not delivered at all. In 2008, the corresponding proportion for "a delay in delivery" was eight percentage points higher (26% vs. 18% in 2010); the current results, however, were again closer to those observed in 2006.

Among EU consumers who had made at least one distance purchase, in the past year, from a seller or provider located in another EU country, 16% had experienced a delay in the delivery of their order (two percentage points lower than for domestic purchases – see above) and said that the product or service was not delivered at all (one percentage point lower than for domestic purchases). Among EU consumers who had made at least one distance purchase from a seller or provider outside the EU, 19% reported a "delayed delivery" and 6% "no delivery at all".

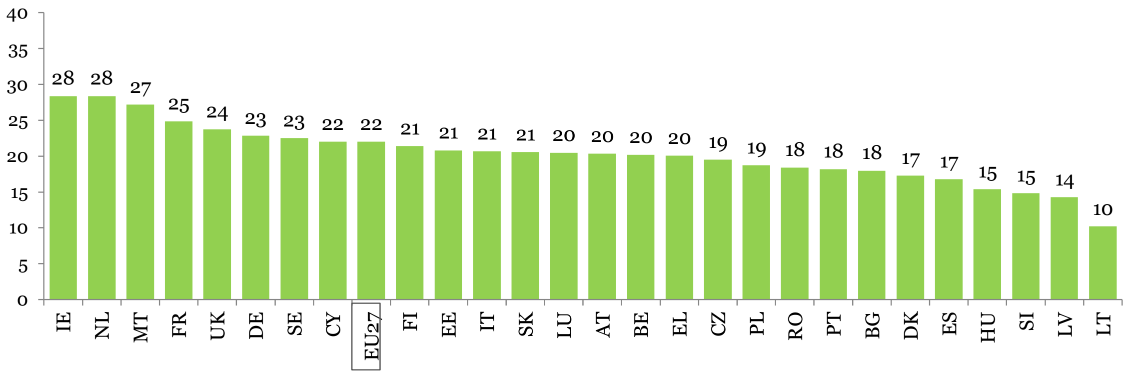
Delay in delivery and non-delivery of goods or services purchased by distance



Q3 (Fl299, 2010) / QC8 (EBS 298, 2008) / QB4 (EBS 252, 2006). During the past 12 months have any of the following situations happened to you when purchasing something at a distance in (OUR COUNTRY) or elsewhere?
% EU27 in 2010-2008
% EU25 in 2006

Focusing solely on respondents who had made at least one distance purchase in the past 12 months, the *total proportion* of respondents who had experienced problems with the delivery of such distance purchases from national sellers or from sellers in other EU countries ranged from 10% in Lithuania to 27%-28% in Malta, the Netherlands and Ireland.

Overall level of problems with delivery of distance purchases (domestic and cross-border)



Q3. During the past 12 months have any of the following situations happened to you when purchasing something at a distance in (OUR COUNTRY) or elsewhere?
Base: those who had made at least one purchace via the Internet, by phone or post, % by country

Among respondents who had made at least one distance purchase in the past 12 months, 25-39 year-olds, full-time students, those with the highest level of education, employees and manual workers were more likely to have had problems with the delivery of a distance purchase.

3.3. Unfair commercial practices

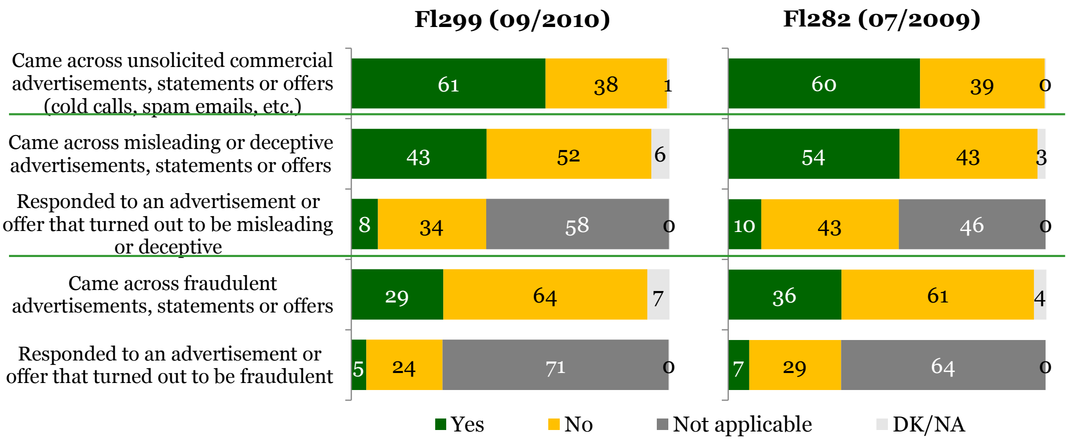
In the 12 months prior to the survey, 61% of EU consumers said that they had come across unsolicited commercial advertisements, statements or offers (cold calls, spam emails etc.), 43% stated that they had come across misleading or deceptive advertisements or offers and 29% reported having seen what they believed to be fraudulent advertisements or offers[4].

A fifth of EU consumers – who had seen misleading or deceptive advertisements or offers – had actually responded to such an advertisement or offer; this translates to 8% of *all EU consumers* having fallen victim to deceptive advertising in the 12 months prior to the survey.

Of those who had come across fraudulent advertisements or offers, 16% had realised their error after having responded to the advertisement or offer; this translates to 5% of *all EU consumers* having fallen victim to fraudulent advertising in the past 12 months.

Men, the self-employed and employees, those with the highest level of education, full-time students and metropolitan respondents were more likely than their counterparts to have come across unsolicited, misleading or fraudulent advertisements.

Unsolicited or misleading advertisments or offers

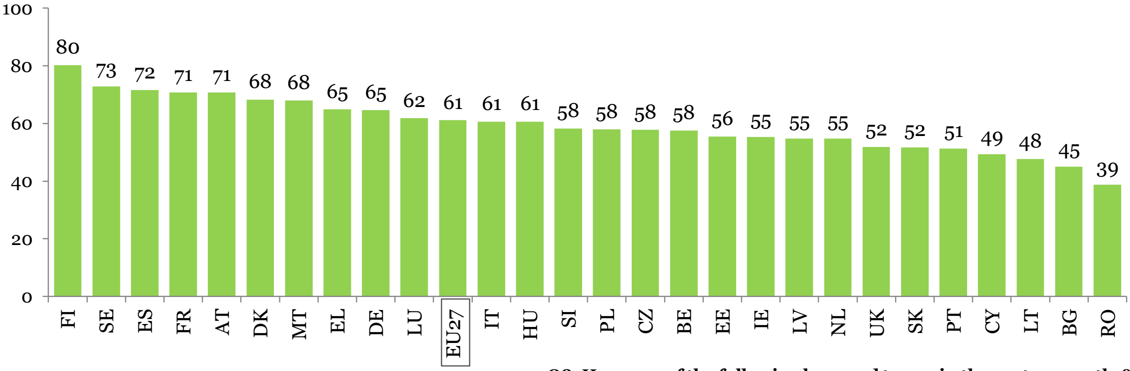


Q8(Fl299, 2010) / Q3(Fl282, 2009). Have any of the following happend to you in the past 12 months?
Base: all respondents, % EU27

Finland recorded the highest proportion of consumers who said they had been exposed to **unsolicited commercial advertisements or offers** in the 12 months prior to the survey (80%). In accordance with the results of the previous wave, consumers in France and Spain were also among the most likely to have come across these kinds of unfair practices (71%-72%); similar proportions were, however, also observed in Austria and Sweden (71%-73%).

[4] Misleading or deceptive advertisements are those which contain false information or present factually correct information, about the goods or services to be sold, in a misleading manner. Fraudulent advertisements actually attempt to obtain money without selling anything, for example a lottery scam.

Experience with unsolicited commercial advertisements, statements or offers
(cold calls, spam emails, commercial SMS, etc.)



Q8. Have any of the following happend to you in the past 12 months?
Base: all respondents, % of 'Yes' answers by country

A majority of consumers in Greece (57%), Austria (58%), Spain and Finland (both 60%) said they had experienced what they perceived as **misleading or deceptive advertisements or offers**; in Italy, on the other hand, just 25% of consumers had seen such advertisements or offers in the past 12 months. Latvia and Portugal were close to Italy with a third (32%-34%) of respondents who had come across misleading or deceptive advertisements or offers.

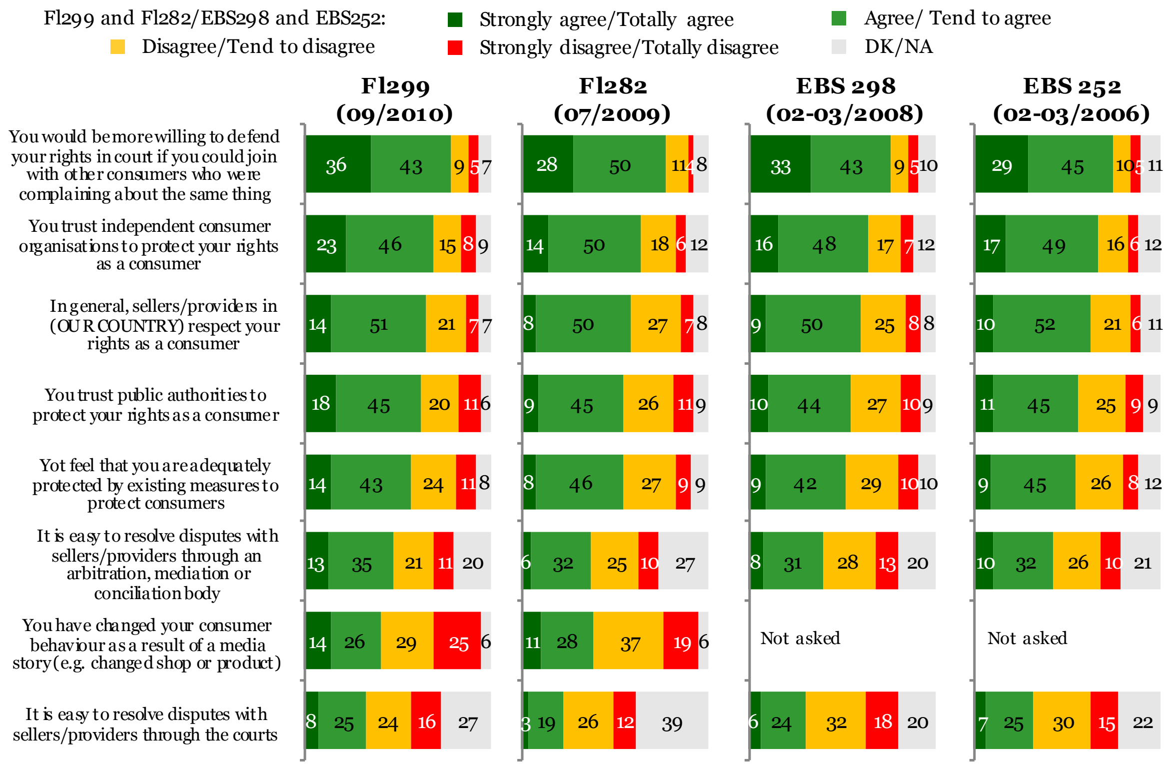
Consumers in Italy were not only the least likely to have come across misleading or deceptive advertisements or offers, they were also the least likely to have seen what they perceived as **fraudulent advertisements, statements or offers** (10%). In Belgium, Malta and Portugal, about a fifth of respondents said they had had experience with what they perceived as fraudulent offers or advertisements, while in Greece, Sweden and Austria, more than twice as many consumers had seen such offers or advertisements (47%-51%).

4. Consumer protection indicators

Consumer protection measures and the role of consumer support bodies

More than two-thirds of EU consumers had confidence in independent consumer organisations to protect their rights as consumers: 69%, in total, agreed with this statement; +3 percentage points since 2006. Although the proportion trusting public authorities to protect their rights as consumers remained lower (63%), it has significantly increased since 2006 (+7 points). Furthermore, a growing majority of EU consumers agreed that, in general, sellers and providers respected their rights as consumers (65% vs. 62% in 2006, 58% in 2008 and 59% in 2009). Finally, more consumers felt that they were adequately protected by the existing consumer protection measures (57% vs. 54% in 2006, 51% in 2008 and 54% in 2009).

Aspects of consumer protection



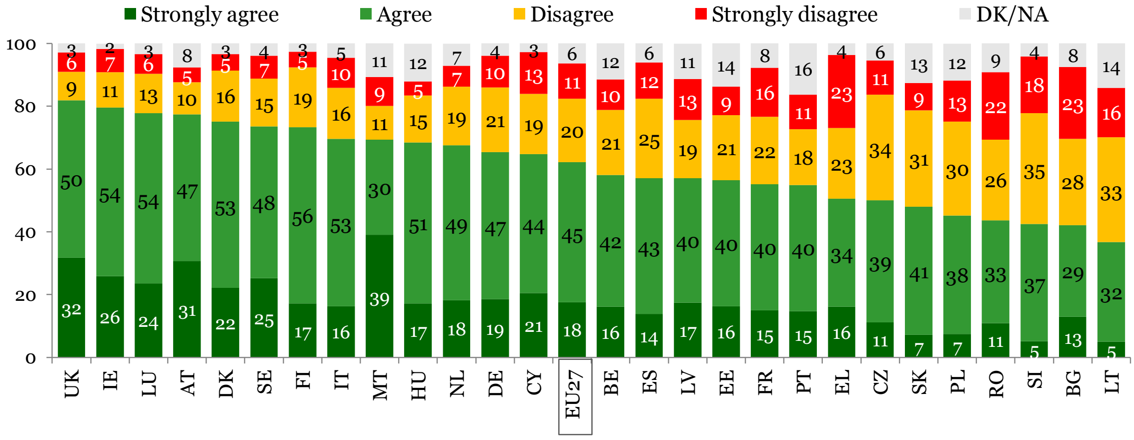
Q12 (Fl299, 2010) / Q10 (Fl282, 2009) / QC20 (EBS298, 2008) / QB28 (EBS252, 2006). For each of the following statements, please tell me if you agree or disagree with it. In (OUR COUNTRY)...
Base: all respondents, % EU27

About 8 in 10 (79%) EU consumers agreed that they would be more willing to defend their rights in court if they could join with other consumers who were complaining about the same thing. Almost half (48%) of respondents agreed it was **easy to resolve disputes with sellers and providers through an arbitration, mediation or conciliation body** and a third said the same about **resolving disputes through the courts**. A considerable proportion of EU consumers had doubts, or lacked knowledge, about the functioning of these two bodies that exist to resolve disputes; 20% and 27%, respectively, gave a "don't know" response.

For all the statements about consumer confidence, similar countries were each time found at the higher and lower ends of the country rankings; consumers in Bulgaria, Romania and Lithuania were consistently among the least likely to agree with the statements, while those in the UK and Ireland were each time among the most likely to express agreement.

For example, in Ireland and the UK, at least 8 in 10 consumers agreed that they trusted public authorities to protect their rights as consumers (80%-82%); in Lithuania, on the other hand, less than half as many respondents agreed with this proposition (37%). Roughly one in two (49%) Lithuanians expressed distrust in the public authorities' protection of their consumer rights; similar levels of disagreement were observed in Romania, Bulgaria and Slovenia (48%-53%).

You trust public authorities to protect your rights as a consumer

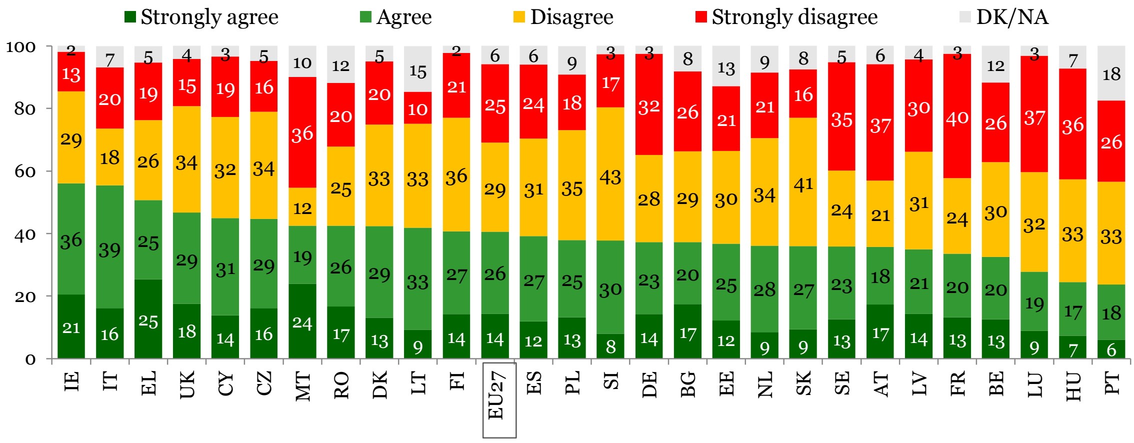


Q12. For each of the following statements, please tell me if you agree or disagree with it. In (OUR COUNTRY)...
Base: all respondents, % by country

Influence of the media

The country results for the last statement that respondents had **changed their consumer behaviour as a result of a media story** showed a very different picture. In just three countries, half – or more – consumers agreed with this statement: Greece (50%), Italy (55%) and Ireland (57%). In 2009, these three countries were also characterised by the highest levels of agreement.

You have changed your consumer behaviour as a result of a media story
(e.g. they have changed where they shop or bought a different product)



Q12. For each of the following statements, please tell me if you agree or disagree with it. In (OUR COUNTRY)...
Base: all respondents, % by country

5. Product safety enforcement

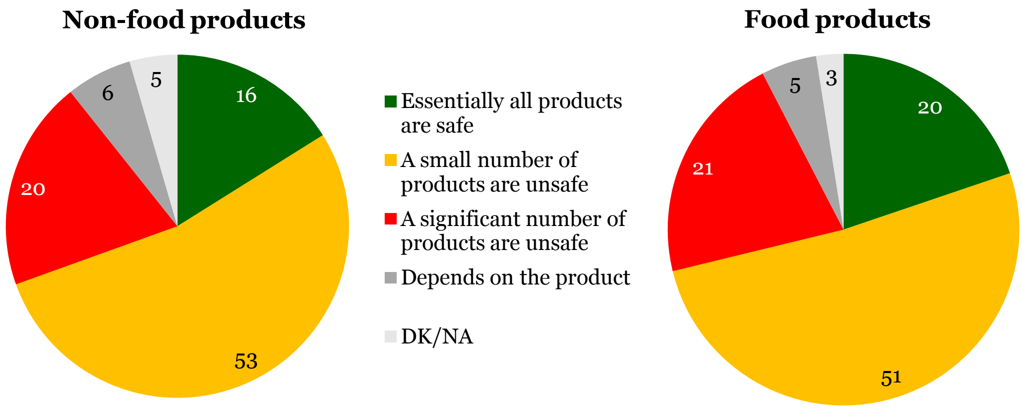
5.1. Perception about safety of food and non-food products

A majority of EU consumers thought that only a small number of **non-food products** currently on the market in their country were unsafe: 16% answered that essentially all such products were safe and 53% felt that a small number of non-food products were unsafe. A fifth of EU consumers, however, reasoned that a significant number of non-food products marketed in their country were unsafe.

At the time of the last survey, a comparison of the 2008 and 2009 results appeared to show a growing mistrust of the safety of non-food products: for example, 25% of respondents in 2009, compared to 18% in 2008, thought that a significant number of products currently on the market in their country were unsafe. The results of the current survey, however, were again closer to those observed in 2008: for example, both in 2008 and in 2010, somewhat less than a sixth of respondents answered that essentially all such products were safe (16%-17%).

When asked about the safety of **food products** as opposed to non-food items, respondents' perceptions were similar: 20% of EU consumers said that, essentially, all food products currently on the market in their country were safe, 52% estimated that a small number of such products were unsafe and 21% felt that a significant number of food products marketed in their country were unsafe.

Perceived safety of products currently on the market



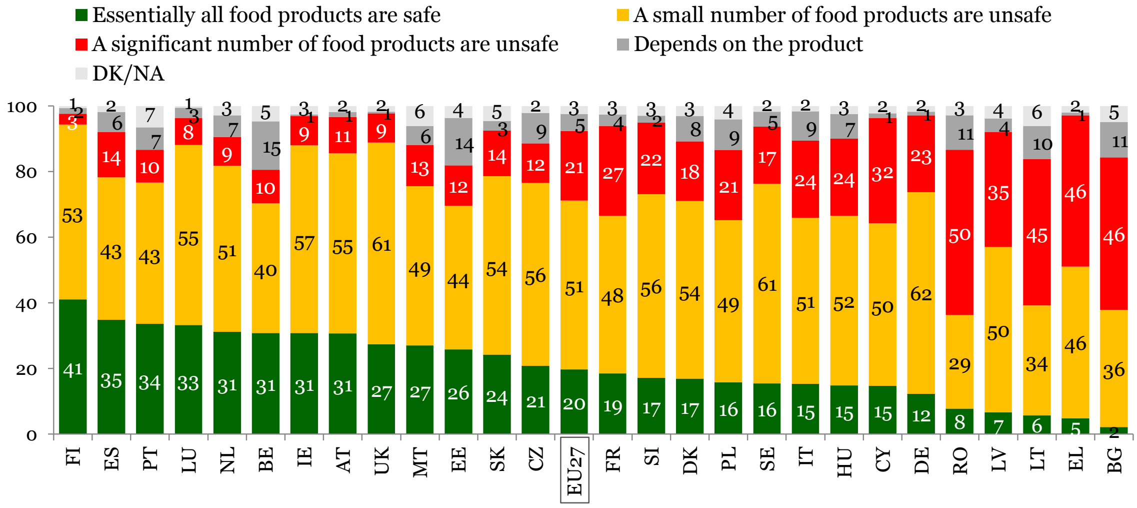
Q13. Thinking about all non-food products currently on the market in (YOUR COUNTRY), do you think that...?
Base: all respondents, % EU27

Q14. And thinking about all food products currently on the market in (YOUR COUNTRY), do you think that...?
Base: all respondents, % EU27

Consumers in Latvia, Lithuania, Greece, Bulgaria and Romania were also the most likely to think that that a significant number of **food products** marketed in their country were unsafe; this proportion ranged from 35% in Latvia to 50% in Romania.

In Finland, on the other hand, just 3% of respondents thought that a significant number of food products currently on the market were unsafe, while 41% said that the opposite – i.e. that essentially all food products were safe. Around a third of consumers (33%-35%) shared this latter view in Spain, Portugal and Luxembourg.

Perceived safety of food products currently on the market

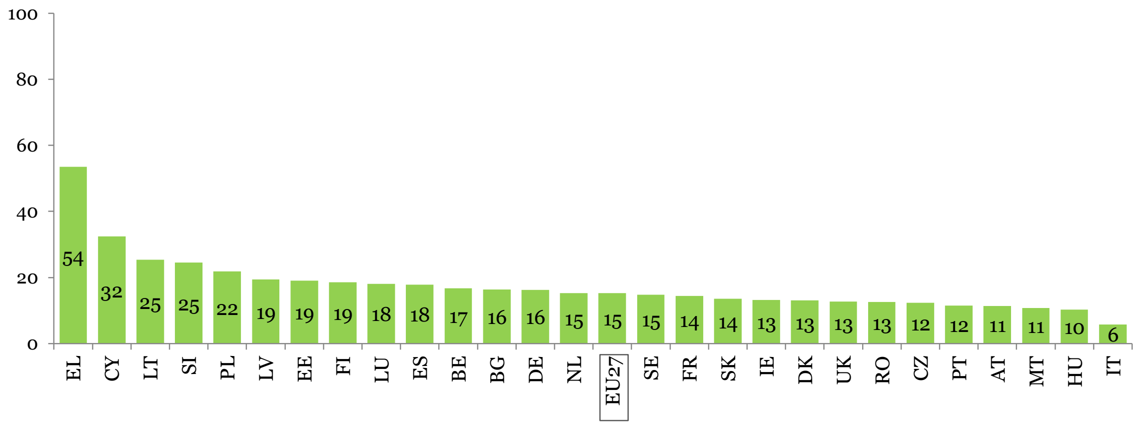


Q14. And thinking about all food products currently on the market in (YOUR COUNTRY), do you think that...?
Base: all respondents, % by country

5.2. Experiences with product recalls

In total, less than a sixth of EU consumers said they had been personally affected by a product recall; equal numbers existed for the recalls of non-food and food products. More precisely, 3% of EU consumers mentioned that they had been affected by both a food and non-food product recall, 7% had only been affected by the former and 6% by the latter.

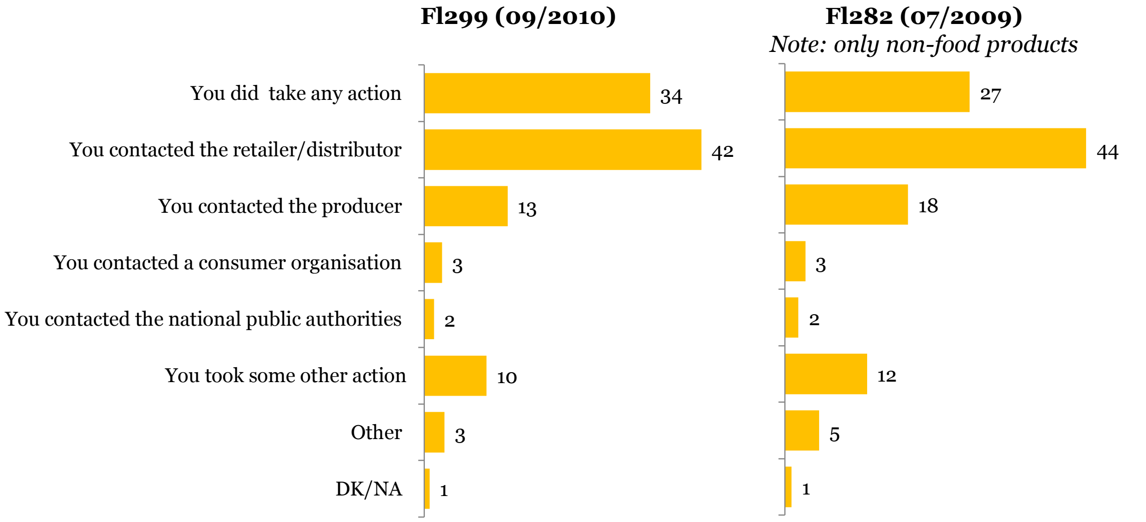
Consumers personally affected by product recalls (food and non-food products)



Q15. Have you ever been personally affected by recall of a product from the market?
Base: all respondents, % of 'yes, a food product', 'yes, a non-food product' and 'yes ,both' answers by country

Among consumers who had been personally affected by product recalls, roughly a third (34%) had not taken any action. A slim majority (55%) of consumers affected by a product recall had contacted the retailer or the producer, while 3% had contacted a consumer organisation and 2% had contacted the national public authorities.

Actions taken in case of a product recall



Q16A (Fl299, 2010 – *food and non-food product recalls*) / Q16A (Fl282, 2009 – *only non-food product recalls*). What did you do in that situation?
Base: respondents who had been personally affected by a product recall , % EU27

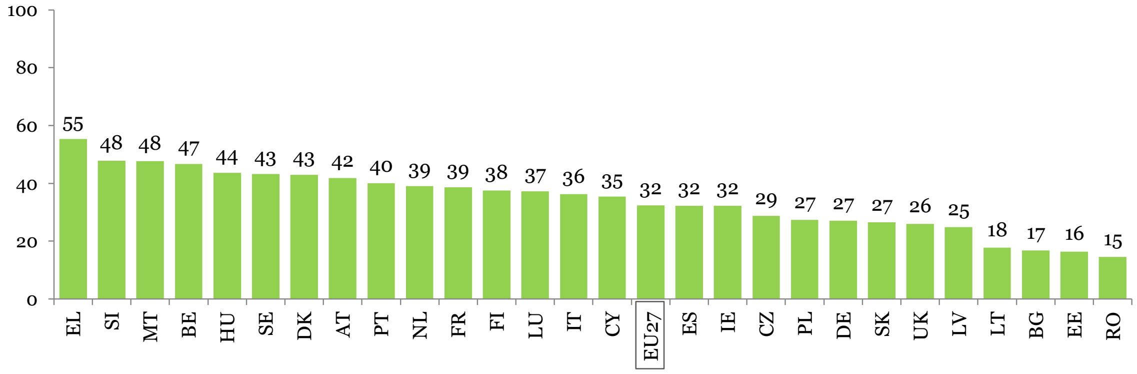
Consumers who had not been personally affected by a product recall were asked to estimate what action they would take in the case that they would be affected by a non-food product recall; in line with consumers' actual behaviour, the largest proportion stated that they would contact the retailer (52%).

Contacting the retailer or distributor was the most frequently anticipated reaction to a potential product recall across all countries surveyed; the proportion selecting this response ranged from 20% in Lithuania to 74% in the UK.

6. Environmental impact and purchasing decisions

Roughly a third (32%) of EU consumers said that the environmental impact of products (or services) had influenced their purchasing decisions in the week prior to the survey. In Greece, a slim majority (55%) of consumers said that, in the past week, they had considered the environmental impact of products (or services) when deciding which ones to buy. In Romania, Estonia, Bulgaria and Lithuania, on the other hand, less than a fifth of respondents gave a similar response (between 15% and 18%).

Does a product's environmental impact influence consumers' purchasing decisions?

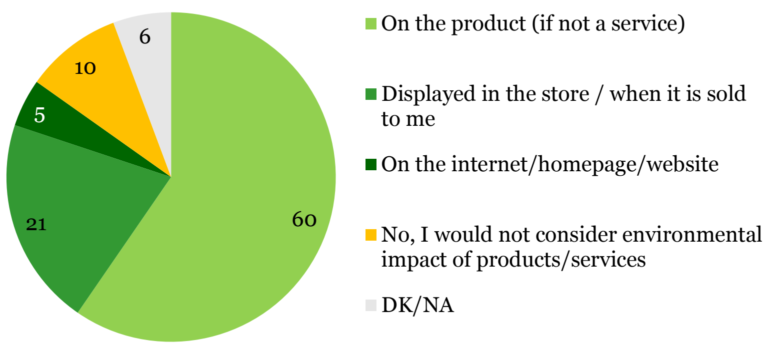


Q17. Considering everything you bought last week; did the environmental impact of any product (or service) influence your choice?
Base: all respondents, % of 'Yes' answers by country

EU consumers were also asked, in the event that they would want to learn more about the environmental impact of a product or service that they would like to buy, how they would like to receive this information. A majority (60%) of EU consumers would like **information about the environmental impact** of a product to be displayed on the product itself. Roughly a fifth (21%) of EU consumers would prefer to receive such information in the store when buying the product or service, while a minority (5%) would prefer to find the information on the Internet (via a website or home page).

Across almost all EU Member States, a majority of consumers would prefer that information about the environmental impact of a product was displayed on the product itself; consumers in Hungary and Austria were the most likely to select this response (76%-78%).

Preferred display method for information about the environmental impact of products and services



Q18. If you consider environmental impact when purchasing product / service, where would you like the environmental impacts of products (or for services) to be displayed?
Base: all respondents, % EU27