Published on *Digital Agenda for Europe* (https://ec.europa.eu/digital-agenda)

Author: Editor Connect [1], published in DAE blog [2] on 01/10/2012

[3]

Whatever the name or scope, e-commerce is a fundamental part of the digital economy and definitely merits the attention of the Digital Agenda Assembly 2012.
Share this

--- Posted by Katarzyna Gorgol & Kristiina Pietikainen, DG INFSO, Unit for Digital Agenda's policy coordination

According to the Digital Agenda Scoreboard [4] released last year, 56% of Europeans already buy online, 12% do it on a cross border level. When online, we look for goods and services which we can't get offline or which are cheaper. We buy mainly electronic equipment, books and tourist services, household goods or clothes and accessories. When we decide not to buy online, it's because we don't trust the quality of the goods or services, we are concerned about our personal data or we face problems with paying

These findings are highlighted in the results of consultations on electronic commerce [5] undertaken by the European Commission.

At the same time, the e-commerce reality is evolving at the speed of light. Every day new business models are being tested; new goods and services made available online. We still use the term "electronic commerce", but new notions are on the horizon: mobile commerce or social commerce. Whatever the name or scope, e-commerce is a fundamental part of the digital economy and definitely merits the attention of the Digital Agenda Assembly 2012.

This year, we will focus on **two key enablers to e-commerce: consumer trust and payments.**

Consumer trust

There are over 70 trustmark schemes in the EU. They provide however levels of guarantee which vary considerably and confuse the potential buyers. The workshop sets the scene and calls for answers to questions such as: *How to improve consumer trust for the online world? Does labelling by "trustmarks" convince consumers to buy online? Do trustmarks promote e-commerce or does the e-*

commerce enhance the need for trustmarks? Does labelling websites with trustmarks help to increase online sales? Do we need pan-European trustmark schemes?

Online and mobile payments

The value of mobile payments worldwide is expected to reach $1.13 trillion by 2014. Initiatives on mobile payments are starting off in France, UK and other Member States. The London Olympic Games is a test case for many mobile payment technologies!

Let's therefore analyse the impact of emerging payment methods e-commerce: *do we want our mobile phone to become your wallet? What are the benefits and risks for consumers, retailers, banks or mobile operators? Why do innovative payment solutions make it so difficult to operate cross border?*

These are the starting points of the workshop on eCommerce [6] at the Digital Agenda Assembly [7] in June, whose discussions are starting online now. Join us in the online engagement forum - http://daa.ec.europa.eu/ [8] -or follow the discussion on Twitter using the hashtag #da12ecom [9]!

Everyone is welcome to bring their ideas or specific issues forward. We look forward to the debate to help shaping EU policy agenda for e-commerce.

Picture: European Parliament - audiovisual library [10]

Tags:

#da12 [11]
- #da12commerce [12]
- Consumer trust [13]
- Digital Agenda Assembly [14]
- ecommerce [15]
- Electronic commerce [16]
- mobile commerce [17]
- Online payment [18]
- social commerce [19]

Last updated on 02/04/2015

Source URL: https://ec.europa.eu/digital-agenda/en/blog/trust-what-you-buy-choose-how-pay-e-commer-e-digital-agenda-europe

Links
[1] https://ec.europa.eu/digital-agenda/en/users/editor
[2] https://ec.europa.eu/digital-agenda/en/blog_home
[3] https://ec.europa.eu/digital-agenda/sites/digital-agenda/files/ecommerce.jpg
[4] http://ec.europa.eu/information_society/digital-agenda/scoreboard/index_en.htm
[5] http://ec.europa.eu/internal_market/consultations/2010/e-commerce_en.htm
[6] http://ec.europa.eu/information_society/events/cf/daa2012/item-display.cfm?id=8278
[7] http://ec.europa.eu/information_society/digital-agenda/daa/index_en.htm
[8] http://daa.ec.europa.eu/
[9] https://twitter.com/#!/search/da12ecom

[10] http://audiovisual.europarl.europa.eu/TextPage.aspx?currentsubmenu=thematicillustrationsid
[11] https://ec.europa.eu/digital-agenda/en/tags/da12
[12] https://ec.europa.eu/digital-agenda/en/tags/da12commerce
[13] https://ec.europa.eu/digital-agenda/en/tags/consumer-trust
[14] https://ec.europa.eu/digital-agenda/en/tags/digital-agenda-assembly
[15] https://ec.europa.eu/digital-agenda/en/tags/ecommerce
[16] https://ec.europa.eu/digital-agenda/en/tags/electronic-commerce
[17] https://ec.europa.eu/digital-agenda/en/tags/mobile-commerce
[18] https://ec.europa.eu/digital-agenda/en/tags/online-payment
[19] https://ec.europa.eu/digital-agenda/en/tags/social-commerce