

# **CROSS-BORDER ONLINE SHOPPING WITHIN THE EU**

## **LEARNING FROM CONSUMER EXPERIENCES**

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Prepared by

**Julie Hunter and Mark Wilson**

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**ANEC, the European consumer voice in standardisation,**

AISBL, Avenue de Tervueren 32, box 27, B-1040 Brussels, Belgium

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# 1. EXECUTIVE SUMMARY

European consumers are now living in a digital age. During the last decade the internet has revolutionised the way that consumers interact with businesses, and with one another. An increasing number of transactions are made online and the ability to conduct independent research, and share information and experiences, has shifted the balance of power between retailers and their customers, giving the latter more choice and control than ever before.

Cross-border online shopping - purchasing goods and services from internet retailers in other European Union (EU) countries - offers potential benefits to European consumers, including financial savings and a wider choice of goods and services. The European Consumer Centres Network (ECC-Net) estimates that “consumers could save €11.7 billion per year if they could choose from the fullest possible range of goods and services from across the EU’s 28 countries when shopping online”.<sup>1</sup>

However, according to an ANEC survey of 4,135 European consumers, only 10% regularly shop online from other EU countries, compared to 63.4% who regularly shop online in their home country. The European Commission has implemented several key pieces of legislation during recent years (see **section 3.4**) in a bid to create a Digital Single Market and encourage cross-border trade. However, the findings of the ANEC research indicate that significant barriers to cross-border online shopping still exist.

Respondents who have never shopped cross-border are deterred by a lack of awareness about: which sites to use; the potential benefits; and their rights as EU consumers. For those who have shopped cross-border, 15.2% have experienced problems with a transaction. Despite European directives, consumers still face difficulties placing orders with retailers in other EU countries, such as refusal to deliver, unfair variations in prices and unclear or misleading information.

The study also uncovers a significant number of problems with delivery, such as poor communication, unacceptable delays, high shipping costs and unexpected charges. Returning unwanted or faulty items is highlighted as a key area of confusion, with many consumers and retailers evidently unsure of their rights and responsibilities. Faulty, damaged or fake goods and unscrupulous traders are potential risks for any shopper, whether buying from the high street or online, in any country in Europe. However, these problems can be more difficult to resolve when dealing with online traders, particularly if they are based in a different country and speak a different language.

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<sup>1</sup> ECC-Net, ‘10 years serving Europe’s consumers – Anniversary report 2005-2015’

The study reveals that EU consumers find it difficult to resolve complaints cross-border - only half were satisfied with the outcome of their last complaint to an online retailer. Few respondents had escalated complaints to the next level and many said that they did not know where to turn for help and advice. Lack of confidence about consumer rights and the complaints process impede consumers from achieving positive outcomes, leaving them with negative views of online shopping cross-border and discouraging them from buying online in the future.

In order for consumers and retailers to benefit fully from the Digital Single Market, it is vital that these issues are addressed. Consumers must be given the information they need to buy with confidence, as well as access to effective redress systems to deal with any problems that arise. EU legislation aims to give consumers the same levels of protection online as on the high street, but the ANEC study raises questions about how this is working in practice. Before cross-border e-commerce can reach its full potential it is clear that both consumers and online retailers need to achieve a better understanding of their rights and responsibilities. Monitoring and enforcement is also a key factor to ensure that legislation put in place to help consumers is achieving its objectives.

## 2. INTRODUCTION

### 2.1 Project aims

This technical study was commissioned by ANEC in April 2015. Its main purpose was:

“To collect data on practical examples of consumer complaints in the consumer online services area with a special attention to cross-border data with a view to provide ANEC representatives in the Technical Committees (TCs) related to services standardization with useful evidence in meetings and when defending ANEC views in the services area.”

### 2.2 Importance of this research

ANEC works to represent the voice of European consumers in the creation of technical standards, especially those developed to support the implementation of European laws and public policies. It is important that the consumer view is represented accurately, and that future work is targeted in those areas where it is needed most. As a non-profit organisation ANEC must prioritise work in areas that it feels are the most important to consumers, either:

- Affecting the largest number of people
- Posing a particularly high risk of consumer detriment (i.e. accident, injury, financial loss, stress and inconvenience)

To ensure that ANEC’s work remains relevant and effective it undertakes research projects to understand the consumer viewpoint. Projects such as this one ensure that ANEC’s work continues to tackle real problems experienced by real consumers.

The results of this project will help to inform the development of new standards at a European level. They will also provide insight that will be useful when commenting on consumer policy, and liaising with other consumer and public interest organisations in Europe.

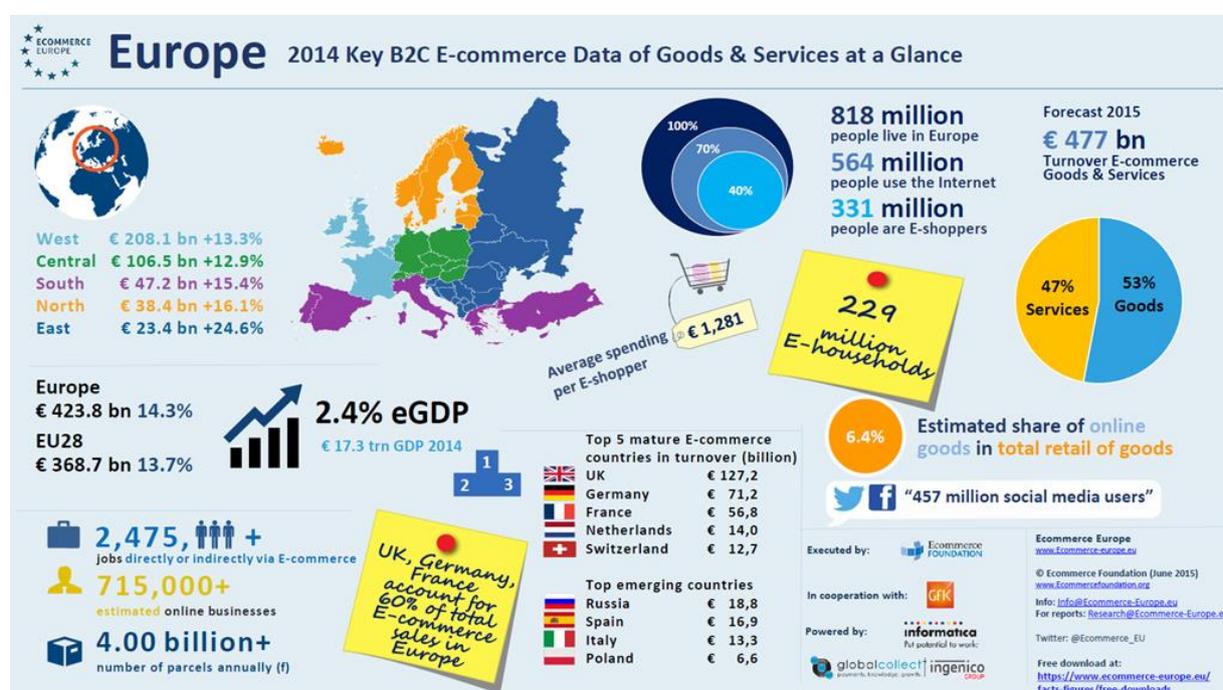
**Disclaimer:** Any brand names referred to in the case studies are reported from the responses collected from consumers and are provided as examples only. Their inclusion does not imply any judgement on those brands mentioned.

# 3. BACKGROUND INFORMATION

## 3.1 Online shopping in Europe

Online purchases have risen significantly over the last ten years, according to ECC-Net. In 2004 20.4% of people had purchased goods and services online. By 2014 this had more than doubled to 50.2%.<sup>2</sup>

A recent report by E-commerce Europe demonstrates how e-commerce is vital to the EU economy. It claims that internet shopping accounts for 6.4% of all retail purchases in Europe, with 331 million European consumers shopping online.<sup>3</sup> The report estimates that the average European e-shopper spent €1,281 in 2014, and that European consumers will spend a combined total of €477 billion online in 2015.



Research shows that the majority of European online shoppers buy from retailers within their own countries. However, Eurostat figures (see **table on p.9**) indicate that cross-border purchases are on the rise. In 2014, 15% of all individuals in the EU28 purchased goods and/ or services through the internet from sellers based in another EU28 country, an increase of 25% from the

<sup>2</sup> ECC-Net, '10 years serving Europe's consumers – Anniversary report 2005-2015'

<sup>3</sup> E-Commerce Foundation, 'European B2C Ecommerce report 2015'

previous year. Popular reasons for shopping abroad were more competitive prices or a wider choice of goods and services available.

*Percentage of cross-border B2C purchases in EU28 + Iceland and Norway, 2012 - 2014*

<b>Country</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
<i>EU28</i>	11%	12%	15%
Austria	35%	39%	40%
Belgium	25%	28%	34%
Bulgaria	4%	6%	7%
Croatia	6%	7%	8%
Cyprus	19%	21%	24%
Czech Republic	5%	7%	7%
Denmark	29%	32%	36%
Estonia	11%	13%	22%
Finland	30%	32%	36%
France	17%	18%	21%
Germany	9%	11%	12%
Greece	8%	9%	10%
Hungary	5%	6%	8%
Iceland	24%	24%	31%
Ireland	28%	24%	28%
Italy	5%	7%	9%
Latvia	13%	15%	16%
Lithuania	6%	10%	11%
Luxembourg	60%	64%	65%
Malta	38%	39%	39%
Netherlands	13%	15%	21%
Norway	30%	27%	33%
Poland	2%	3%	4%
Portugal	10%	11%	12%
Romania	1%	1%	1%
Slovakia	17%	17%	20%
Slovenia	13%	15%	17%
Spain	10%	11%	15%
Sweden	19%	23%	22%
United Kingdom	13%	14%	18%

## **3.2 Barriers to cross-border online shopping**

### ***3.2.1 The consumer perspective***

During recent years, the European Commission has recognised that there are considerable barriers to cross-border online shopping. In 2009 a mystery shopping exercise found that 60% of cross-border online transactions could not be completed by consumers because the trader did not ship the product to their country or did not offer adequate means for cross-border payment.<sup>4</sup>

This research highlighted an urgent need to reduce barriers to cross-border online shopping and stimulated the need for work on the Digital Single Market. Following the 2009 report Viviane Reding, EU Commissioner for Information Society and Media, said: "Achieving a Digital Single Market is a top priority for Europe." See **Section 3.3.2** for a summary of work on the digital market.

### ***3.2.2 The business perspective***

In 2015 a European Commission survey found that while 37% of EU retailers sell online to consumers in their own country, only 12% sell to consumers in other EU countries. It also found that companies selling services are more likely than those selling goods to make online sales to other EU countries (16% vs. 11%).<sup>5</sup>

In 2015, E-commerce Europe launched a European-wide survey among the 25,000 online shops it represents.<sup>6</sup> The results showed that online merchants with cross-border ambitions are often held back by barriers such as: legal uncertainty due to unclear or very different rules; taxation and payment systems that differ greatly; or high prices of delivery due to a lack of transparency in the market. Implementing changes to facilitate cross-border trade – such as updating websites and offering product information or customer service in a variety of languages – can involve costs that may be prohibitive for small businesses.

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<sup>4</sup> [http://europa.eu/rapid/press-release\\_IP-09-1564\\_en.htm](http://europa.eu/rapid/press-release_IP-09-1564_en.htm)

<sup>5</sup> European Commission, 'Consumer Conditions Scoreboard 2015', p.60

<sup>6</sup> E-Commerce Europe. 'Analysis of the survey Barriers to Growth', June 2015

### **3.3 The European Single Market**

#### **3.3.1 Single Market Strategy**

The Single Market refers to the EU as one territory without any internal borders or other regulatory obstacles to the free movement of goods and services. The Single Market has achieved many of its original goals, but the European Commission recognises that the Single Market needs to evolve to reflect changing technology, trends and behaviour.

On 28 October 2015, the European Commission presented a new Single Market Strategy to deliver a deeper and fairer Single Market that will benefit both consumers and businesses. In 2016, the Commission will take measures to:

- Modernise the standards system
- Strengthen the single market for goods
- Reduce barriers in key sectors such as business services, construction and retail
- Prevent discrimination against consumers based on nationality or place of residence
- Strengthen preventive enforcement by reforming the notification procedure
- Enable the balanced development of the collaborative economy

#### **3.3.2 The Digital Agenda**

The Digital Agenda is integral to updating the Single Market Strategy. Its main objective is to develop a digital single market in order to generate smart, sustainable and inclusive growth in Europe.

The Digital Agenda for Europe set targets for e-commerce: 50% of the population should be buying online by 2015, 20% should buy cross-border and 33% of SME's should conduct online purchases by this date.

In May 2015 the European Commission unveiled the Digital Single Market Strategy, setting out 16 key actions under three policy areas or 'pillars' to be delivered by the Commission by the end of 2016. The three pillars are:

- Better online access to digital goods and services
- An environment where digital networks and services can prosper
- Digital as a driver for growth

Under Pillar I 'Better access for consumers and businesses to digital goods and services across Europe' the strategy mentions:

- **Easier e-commerce:** This includes harmonised EU rules on contracts and consumer protection when buying online.
- **More efficient and affordable parcel delivery:** The Commission will launch measures in the first half of 2016 to improve efficiency, price transparency and enhance regulatory oversight of parcel delivery.
- **Preventing unjustified geo-blocking:** The Commission will make legislative proposals in the first half of 2016 to end unjustified discriminatory practices for commercial purposes based on location of consumers. Action could include targeted change to the e-Commerce framework and the framework set out by Article 20 of the Services Directive (non-discrimination principle).

### ***3.3.3 Cross-border parcel delivery***

Delivery was singled out as one of the main priorities for the development of a Digital Single Market in the EU. The European Commission identified the following challenges as action points: lack of transparency of information, excessive costs for low volume shipping, lack of convenient services for the final consumer, and lack of interoperability between the different operators typically involved in cross-border delivery.

The European Commission carried out a public consultation on cross-border parcel delivery during the summer of 2015. ANEC prepared a consultation response and a complementary position paper in July 2015.<sup>7</sup> In these documents ANEC highlighted the key consumer issues that it felt any future work in this area should address:

- Clarity and transparency of information (e.g. price, returns policy and delivery)
- Effective tracking and tracing of parcels
- Quality of delivery service: timely and efficient delivery, to the correct address/person, without damage to the item
- Affordability and accessibility of services

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<sup>7</sup> <http://anec.eu/attachments/ANEC-SERV-2015-G-042.pdf>

## **3.4 European legislation related to online shopping**

To help achieve a single digital market across the EU, the European Commission has implemented several key pieces of legislation.

### ***3.4.1 E-Commerce Directive***

The Electronic Commerce (EC Directive) Regulations 2002 establish legal rules that online retailers and service providers must comply with when dealing with consumers in the member countries of the EU. It states that online retailers must give consumers clear information about prices, terms and conditions, the status of their order and the business that they are dealing with.

### ***3.4.2 Services Directive***

The Services Directive was adopted in 2006 and implemented by all EU countries in 2009. It prevents businesses discriminating against customers based on nationality or place of residence.

### ***3.4.3 Consumer Rights Directive***

The Directive on Consumer Rights, effective from June 2014, clearly defines consumer rights in the area of online shopping. In summary, these are:

- Essential information before concluding the contract
- No unjustified surcharges for payment by credit cards (or other means)
- Delivery within the agreed time
- A right to return unwanted goods within 14 days of receiving the goods
- Paying only for things that you have expressly agreed to

### ***3.4.4 Dispute resolution***

In June 2013 the EC published new legislation on Alternative Dispute Resolution (ADR) and Online Dispute Resolution (ODR). Member states had until July 2015 to implement the legislation in their own countries. The new legislation on ADR and ODR will allow consumers and traders to solve their disputes without going to court, in a quick, low-cost and simple way.

## **3.5 Existing complaints data**

### ***3.5.1 ECC-Net***

The European Consumer Centres Network (ECC-Net) has offices in all 28 member states of the EU, plus Norway and Iceland. ECC offices provide free information, advice and assistance on cross-border shopping within the EU. They are co-financed by the European Commission and national governments to

ensure that everyone can take full advantage of the Single Market, both material and digital, wherever, whatever or however they buy.

Complaints data from ECC-Net gives a useful indication of problems experienced by consumers. As more consumers buy products and services from internet retailers based in other European countries, the number of people reporting problems has also increased. According to ECC-Net's 2015 anniversary report<sup>8</sup>, ECCs have dealt with nearly 50,000 cases involving e-commerce during the last ten years. In 2007 e-commerce transactions accounted for 54% of total complaints. By 2014, more than two thirds of the complaints involved e-commerce transactions.

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<sup>8</sup> ECC-Net, '10 years serving Europe's consumers – Anniversary report 2005-2015'

## 4. RESEARCH METHODOLOGY

### 4.1 Objectives

The main objectives of this research project were:

- To discover EU consumers' shopping habits in the area of European cross-border online shopping
- To understand the key barriers to shopping from internet retailers based in other EU countries
- To find out about the nature of problems experienced by online shoppers
- To investigate how people respond to problems, whether they complain and, if so, which organisations they complain to

### 4.2 Chosen methodology

Secondary research, including a literature review, provided a useful starting point for the study. However, the pace of change in cross-border online shopping made a custom-designed survey the only viable option to gain up-to-date insight into the subject area.

Online surveys are generally considered to have limitations as they are unable to capture the views of those not using the internet. But, as the target sample for this study was 'online shoppers within the EU', an online-only survey was the best way to collect data.

### 4.3 Data collection

#### 4.3.1 Secondary Research

Desk research was carried out to gather information about:

- Existing data about trends in cross-border online shopping
- Existing European complaints data related to online shopping
- European policy related to online shopping
- Existing consumer protection in the area of online shopping (regulation, directives and standards)
- Existing studies of a similar nature

The results of this desk research are summarised in **Section 3** of this report and are referred to throughout the analysis, where relevant.

## **4.3.2 Survey**

### *4.3.2.1 Survey management and design*

The questionnaire was written by the research consultants, after liaising with members of the Services Working Group at ANEC. The online survey was hosted by Which?, a leading consumer organisation in the UK.

Respondents accessed the survey by clicking on a link that directed them to the front page of the website, which gave a choice of languages in which to view the questionnaire. After selecting a language, respondents were automatically directed to the main survey.

The survey was designed to display correctly and work on mobile devices and tablets as well as PCs and laptops. The recent increase in the usage of tablets and mobiles to shop online made it important to gather the views of respondents using these devices to access the internet.

### *4.3.2.2 Survey structure and content*

The structure of the survey allowed the identification of the target sample early on in the questionnaire. The first set of questions asked was to collect demographic information, including country of residence. Non-EU respondents were excluded at this stage.

Data was then collected about general online shopping habits for all EU residents. Those respondents who had never shopped online were directed to a question asking why they had never done so, before being excluded from the rest of the survey. All respondents who had shopped online were directed to additional questions to find out their attitudes and feelings as well as how confident they are when shopping online.

The survey then explored EU cross-border shopping habits, finding out how often different items are purchased and reasons for buying from other countries. Those who had not shopped cross-border were asked a different set of questions about barriers. The survey continued with the sample of cross-border shoppers, looking into problems encountered and their experiences around complaining. Again, anyone who did not complain had a different set of questions to find out why not.

Respondents' knowledge of consumer rights was then tested, followed by an open text box allowing them to type anything they liked about their online shopping experiences. Finally, the survey ended with an opt-in recontact question, to enable any necessary follow up research, and a message thanking them for taking part.

The survey was laid out in a logical way that progressed through the topics naturally and anyone that was unable to complete the survey was 'screened out'

as early as possible to minimise frustration. Varying question types and approaches were used throughout the survey to help keep respondent's interest levels up. As the survey needed to be translated into several different languages it was important that the question wording was as simple as possible and the layout clean and uncluttered.

#### *4.3.2.3 Promoting the survey*

To raise awareness of the survey, and generate responses, we relied on partner organisations to promote the link to our online survey to consumers in their countries. Thirteen organisations (in ten countries) agreed to participate in the project by promoting the survey link. These were:

- AFNOR, France
- Cyprus Consumers' Association, Cyprus
- DIN Consumer Council, Germany
- D-Test, Czech Republic
- EKPIZO, Greece
- European Consumer Centre (ECC), Belgium
- l'Institut National de la Consommation, France
- NEW INKA, Greece
- Stiftung Warentest, Germany
- Sveriges Konsumenter, Sweden
- Taenk/Forbrugerradet, Denmark
- Which?, United Kingdom
- Zveza Potrošnikov Slovenije (ZPS), Slovenia

For further details about partner organisations please see **Annex 1**.

#### *4.3.2.4 Target survey sample*

The research did not target a proportionally representative sample of the EU population. Achieving a truly representative sample – of age, gender and geographical spread across all countries surveyed – was beyond the scope of this project.

The survey aimed to provide a 'snapshot' of EU citizens' experience of online shopping, both at home and cross-border. As this survey has a European focus, it could be argued that the experience of anyone living in the EU carries equal

weight – each individual is an EU citizen regardless of the country that they were born in, or the country that they live in.

#### *4.3.2.5 Sample limitations*

When considering the results, the following limitations need to be taken into account:

- The link was promoted by consumer organisations in various countries so respondents may be more 'savvy' when it comes to consumer issues. They might be more confident about their rights or be more assertive when it comes to making a complaint.
- This was a self-selecting sample. So only those that chose to take part were included. This may mean that they are more proactive, or that a desire to report a recent negative experience motivated their choice to participate.
- This was an online survey so it can be assumed that all respondents were reasonably computer literate and familiar with using the internet, which may have influenced their experience of shopping online.

However, after interrogating the data, the research team felt that these factors would not have a significant impact on the overall results.

## **4.4 Data analysis**

The fieldwork was carried out in July and August 2015. Results were analysed during September and October 2015.

### **4.4.1 Weighting**

When analysing the results, the researchers were aware that the lack of sample quotas could potentially affect the results. Sampling factors that might bias the data were likely to come from key demographics such as gender and age, as well as the respondent's country of origin. The results were analysed by each of these variables to see if any response bias could be observed.

The number of respondents varied a great deal by country, but the country of origin did not appear to significantly influence the responses given. This, along with the relatively small sample sizes within the vast majority of countries surveyed, meant that weighting by country was considered unnecessary and ineffective.

When viewing the sample as EU consumers combined, rather than by country, the demographic differences within each country's set of respondents balanced each other out leaving a sample that reflects the EU's online population fairly well.

After attempting to apply weights based on gender and age to the entire sample, but seeing no significant change in results, a decision was made to leave the sample unweighted for the purposes of this report.

#### **4.4.2 Respondent sample**

In total 4135 respondents from 22 EU countries completed the survey. The majority of respondents (99.5%) had experience of buying a product or service online. Only 0.5% had never shopped online – from an internet retailer in their own country or abroad. These respondents were screened out of the survey and were excluded from the analysis.

The base sample for the analysis therefore consisted of the 4114 respondents who had experience of shopping online. For more details of sample demographics (gender, age, disability and country of residence) see **Annex 2**.

The method of data collection, using an online survey, naturally filtered out respondents that do not use the internet. This effectively created a self-selecting sample that was more likely to represent typical online shoppers than the general EU population.

## 5. ONLINE SHOPPING HABITS

### 5.1 Popularity of online shopping

Online shopping is popular with EU consumers and the survey findings reveal that the majority of respondents (99.5%) have bought a product or service from an internet retailer, in their own country or abroad. Only 0.5% had never shopped online at all.

#### *Top 10 reasons for never shopping online, in rank order:*

1. I prefer to actually see the product
2. I'm worried about fakes or fraud
3. I'm worried about giving my payment details online
4. I'm not confident enough to shop online
5. I worry about delivery problems or damage
6. I like to have the product/service instantly
7. I enjoy going out to shop
8. High delivery charges
9. Customer service and support is not as good
10. I have no way of paying online

EU consumers are regular online shoppers, with 89.2% of respondents having bought goods or services online within the last month. A fifth of respondents had shopped online during the previous 24 hours, 41.6% in the last week and 27.6% in the last month.

<i>Q. When was the last time you shopped online?</i>	<i>Base: 4114</i>
Within the last 24 hours	20.0%
Within the last week	41.6%
Within the last month	27.6%
Within the last six months	8.6%
Within the last year	1.5%
Over a year ago	0.7%

## 5.2 Where do people buy from?

Two thirds of online shoppers (66.4%) have bought goods or services from an internet retailer based in a different EU country. But cross-border purchases tend to be infrequent with the majority of people shopping once a year or less.

People are most likely to shop regularly – once a month or more - from internet retailers based in their own country. Almost two thirds of respondents (63.4%) shop regularly from websites based in their home country compared to only 10% cross-border.

The ANEC survey reveals that purchases from abroad are not always intentional. Respondents claimed that they were often unaware of the origin of an internet retailer before making a purchase. In some cases, the location of a retailer was only discovered when the order confirmation was received or the item delivered. For more detailed findings about the consumer experience of cross-border shopping see **Section 6**.

**99.5% have shopped online in their home country – six in ten do so regularly**

**66.4% have shopped online from another EU country – but only one in ten shops cross-border regularly**

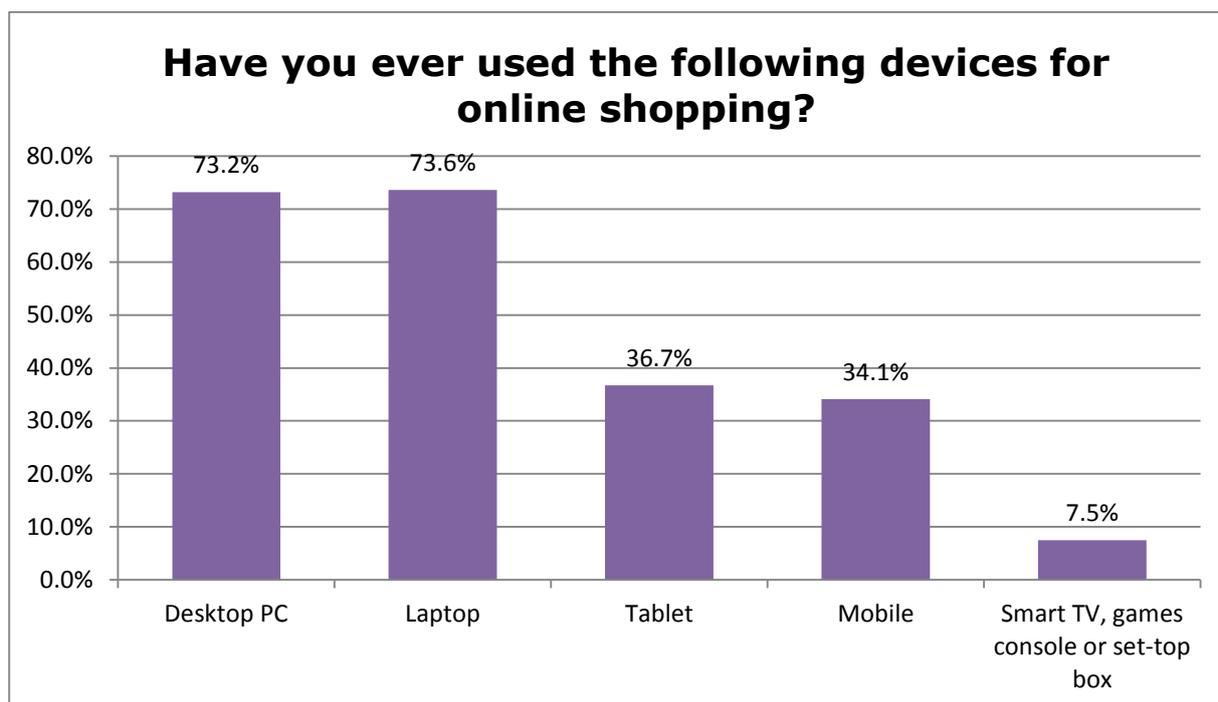
**Q. How often do you typically buy products or services from online retailers based in the following places...? Base: 4114**

	Several times a week	About once a week	Several times a month	About once a month	Several times a year	Once a year or less	Never
The country I live in	3.7%	10%	26.1%	23.6%	31%	5.1%	0.6%
A different EU country	0.3%	0.6%	3.4%	5.7%	23.2%	33.2%	33.6%
A country outside the EU	0.3%	0.6%	2.6%	3.9%	15.8%	31%	45.8%

## 5.3 Devices used for shopping

Three quarters of respondents use PCs and laptops for online shopping. Tablets and smartphones are used by around a third of shoppers. As more businesses create tablet and mobile-friendly websites consumers are likely to make more

use of these devices to shop on the go. When asked, 12.5% of respondents said that they intended to do more online shopping on their smartphone during the next 12 months.



## 5.4 Confidence and trust

Perhaps unsurprisingly, consumers feel most confident when shopping from an internet retailer based in their home country. Familiarity and experience generate trust, so people report feeling most confident using 'tried and tested' retailers.

**Q. How confident do you feel about online shopping in...? Base: 4094, 2735, 2234**

	Extremely confident	Very confident	Moderately confident	Slightly confident	Not at all confident
The country I live in	9.7%	50.3%	35.8%	3.2%	1%
A different EU country	2.1%	26.3%	46.1%	18.5%	6.9%
A country outside the EU	1.2%	13.5%	40.2%	29.7%	15.3%

Six in ten (60%) feel very confident shopping from a website in their own country, compared to 28.4% within the EU and 14.7% from an internet retailer based outside the EU. Almost one in three online shoppers (28.3%) agreed that they do not trust online sellers in other countries.

#### **5.4.1 Concerns about paying online**

Online financial security is important to consumers and half of respondents (55.9%) confessed that they do not like giving payment details online. People appear to be more wary about paying for things outside their own country. A male consumer from the Czech Republic, who regularly shops online in his own country, admitted that he never buys from foreign websites through "fear of fraud".

But concerns about internet security do not necessarily stop consumers from shopping. This could be a result of people becoming desensitised over time to providing personal details online. Or it could be that they consider the benefits to outweigh the potential risks. Online shoppers may be worried initially about giving payment details to a new website, but if no problems are experienced their confidence tends to build over time.

Many respondents claimed that they continue to shop, simply taking sensible precautions to protect themselves. For example, a pensioner from the UK said: "I always make sure that the locked padlock is showing before I put in my payment data". Others claimed that they only use trusted websites, such as big brands or those which have been recommended. A woman from the UK (aged 65-74) told us: "I use a limited number of online sites with which I am familiar". Another online shopper from the UK (aged 55-64) said: "I only use online suppliers that I know and trust...and I always look to make sure that the https and closed padlock are displayed."

Some respondents reported that, when using a new website, they start by making small purchases. They only increase their spending when they have made several purchases from a site without experiencing any problems. A retired man living in France told us: "I can count on the fingers of one hand the negative experiences of shopping online. However, I do not exclude the possibility of being deceived so only buy cheap products to limit the financial risk." A man (aged 55-64) from the UK said: "My foraging abroad is mainly for low cost items. If I had already had many low cost dealings with a company I may be tempted to spend a larger amount on an item."

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**"I use a limited number of online sites with which I am familiar".**

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**"Paying by PayPal gives me a greater feeling of security".**

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Some respondents claimed that they only make payments with PayPal as they feel that this offers more protection. One woman living in Germany told us: "Paying by PayPal gives me a greater feeling of security than having to share my credit card details." A Slovenian male consumer agreed with this view saying, "Using PayPal greatly increases the level of online shopping security."

Others reported that they always use a credit card, because they can claim back from the card provider if an online retailer fails to rectify a problem. A male consumer from the UK (aged 55-64) told us: "I tend to use a credit card for direct on-line purchases to get protection from section 75 of the Consumer Credit Act. If they don't take credit cards I am suspicious and will buy elsewhere." The 'chargeback' procedure in the EU offers similar protection.

#### **5.4.2 Importance of online reviews**

In the survey, respondents indicated a reliance on peer reviews to help them make decisions about which retailers to use. Three quarters (77.7%) agreed that online review sites influence their online shopping behaviour and many claimed to have used such sites to research goods and services, or to leave feedback about their own experiences.

#### **5.4.3 Role of trust marks**

A trust mark is a visible logo or 'stamp of approval' that may indicate to consumers that an e-trader has demonstrated conformity to certain standards e.g. security, privacy and business practice.

Three quarters of survey respondents (76%) agreed that they would be more likely to use a website with a trust-mark label or logo. However, the level of protection or assurance offered by these schemes can be confusing for many online shoppers. In its 2013 report 'Can I trust the trust mark?' ECC-Net concluded that: "In all, there are 54 different trust marks active that consumers may encounter when shopping online within Europe. In addition to this, there are a number of countries which have no trust marks at all. There is currently no accessible overview or summary regarding this information available to consumers." <sup>9</sup>

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**77.7% of online shoppers are influenced by online reviews.**

**76% are more likely to choose a website with a trust mark.**

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<sup>9</sup> ECC-Net 'Can I Trust the Trust Mark?' 2013

## 6. CROSS-BORDER SHOPPING TRENDS

### 6.1 Reasons for shopping cross-border

Two thirds (66.4%) of respondents had bought goods or services from an internet retailer based in another EU country. Two thirds had shopped cross-border to get items that were not available in their home country. Almost six in ten said that they shopped cross-border as items were cheaper. Just over a third said that there was a wider selection from internet retailers based in other EU countries.

<i>Q. Why do you buy from online retailers based in other EU countries? Select all that apply.</i>	<i>Base: 2735</i>
Items not available in home country	66.2%
Prices are cheaper	58.2%
A wider selection	36.6%
Other, please specify...	4.1%
I live/work in another EU country but prefer to buy from online retailers in my home country	1.3%

#### 6.1.1 Buying gifts for others

A common reason for shopping cross-border was to send items to friends and family in different countries. A male consumer from the UK (aged 65-74) told us that he shops from EU websites several times a year as it is “the only way of sending presents to family abroad without paying high postage charges”.

A female from Slovakia (age 55-64) said: “I shop cross-border to get presents for my children. I respect their choice.” A male consumer (55-64) from the UK claimed: “I used an EU website to buy a gift for someone who lived in another EU country, because I couldn’t find a website in my home country that would deliver the item abroad.”

#### 6.1.2 Better quality

Some respondents claimed that they shopped cross-border to get items that they felt were better quality than those in their home country. A female consumer (age 35-44) from the Czech Republic claimed: “Some goods are of higher quality from abroad than from the Czech Republic, although they look the same.” Another Czech respondent (25-34) said: “I order photos from an online

retailer abroad because the pictures are cheaper and of a higher quality than I can get in my home country”.

### **6.1.3 Website origin unknown**

Another common reason for shopping cross-border is confusion around the origin of the sellers. Many people admitted purchasing from an online retailer based in another EU country without intending to. Some respondents reported that they often did not know where the seller was based until after they had made their purchase. Just over half of respondents (51.1%) agreed with the statement: ‘I sometimes find it difficult to know if the online retailer is based abroad’.

One male consumer (aged 55-64) living in the UK told us that he had shopped cross-border accidentally because “it was not clear that the product I was buying would come from another country”. Another online shopper said that he had unintentionally bought printer cartridges and a suitcase from other EU countries. Several respondents said that it was particularly difficult to tell where goods were coming from when dealing with intermediary sites such as Amazon Marketplace or eBay. A female shopper from the UK (aged 65-74) said: “Sometimes things I think I'm buying in my home country are actually sourced from another EU country – e.g. Amazon”. Sometimes this was noticed before checking out. At other times buyers were not aware of the country of origin until delivery. Another online shopper from the UK said: “Often I start looking for things in the UK and only know that I have bought from another EU country when the item arrives, for example, with a postmark from Luxembourg.”

## **6.2 Items purchased**

Respondents had bought a wide range of goods and services cross-border. The items purchased most frequently are: clothes, shoes and accessories; travel services; downloads; and electrical products.

Overall, consumers are more likely to buy products cross-border than services - 95.5% of cross-border shoppers reported that they had bought a product compared to only 55.8% who reported that they had bought a service.

### ***Items most frequently bought from other EU countries, in rank order:***

- |  |
|--|
| 1. Clothes, shoes or accessories   |
| 2. Travel (e.g. flights, hotels, package holidays)                         |
| 3. Downloads (e.g. streamed software, music or movies)                     |
| 4. Electrical products or accessories (e.g. TV, computer, washing machine) |
| 5. Books, magazines or newspapers  |
| 6. Sports, outdoor or leisure products                                     |

7. CDs, DVDs, Blu-ray or software/video games
8. Cosmetics or toiletries
9. Furniture, homeware or gardening products
10. Tickets for an event
11. Pharmaceutical products or medicines
12. Food and drink
13. TV or telecommunication services (e.g. satellite TV, mobile contracts, broadband)
14. Financial products (e.g. insurance, banking)

Interestingly, 62.5% of respondents had never downloaded software, music or movies from a website based in another EU country, but those who had made very frequent purchases, making this the third most common item purchased.

### **6.3 Reasons for never shopping cross-border**

A third of online shoppers had never bought anything from an internet retailer based in another EU country. Of those the biggest concern was what might happen if there was a problem. Three quarters (74.1%) said that they would be 'worried about resolving problems or returning goods if something went wrong'. A male respondent from the UK (aged 55-64) told us that he'd never shopped cross-border because "I'd be too worried about achieving satisfaction in any dispute or delivery problem".

Language barriers were a concern for 42.6% and high delivery costs were cited by 38.1%. A female consumer from Slovakia (45-54) told us that she regularly shops from websites in her own country but never buys from online retailers abroad as she is worried about high delivery costs and what would happen if she needed to return something.

Social responsibility is a main motivator for sticking with local retailers. One in five said that they preferred to buy from local suppliers for ethical reasons (e.g. wanting to support a local family business) and 7.1% claimed that they do not buy from abroad due to environmental concerns (such as air miles).

<b>Q. Why do you <u>never</u> buy from online retailers based in other EU countries? Select all that apply</b>	<b>Base: 1382</b>
I'd be worried about resolving problems or returning goods if something went wrong	74.1%
Language barriers	42.6%
I'm worried about high delivery costs	38.1%
I don't trust online sellers in other countries	28.3%
I don't know of any EU websites to buy from	26.5%
Ethical reasons (e.g. prefer to buy from local suppliers)	19.5%
Environmental reasons (e.g. air miles)	7.1%
Other, please specify...	5.3%

### **6.3.1 Low awareness of EU websites**

Just over a quarter (26.5%) of respondents who had not shopped cross-border said that this was because they did not know of any EU websites to buy from. One respondent suggested that “there should be more price comparison websites showing what’s on offer within the EU”.

Many people are familiar with sites in their own country and tend to use the same trusted sites over again. They felt that the websites based in their home country were adequate for their needs and did not see any potential benefits to shopping elsewhere. A female consumer in the UK (aged 65-74) said: “I have never really wanted to buy something from abroad that I couldn't source in the UK”. Another respondent said: “I have never found 'home' suppliers inadequate”. A male respondent (aged 65-74) who never shops from EU websites said: “It just doesn't occur to me to do it”.

## 7. CROSS-BORDER PROBLEMS

Most traders are honest and do their best to fulfil their rights and responsibilities towards the consumer. In fact, the majority of respondents who had shopped cross-border had a positive experience. A male shopper from the UK (aged over 75) told us: "I have had exceptional service and received goods that have matched the description on every occasion, and I will continue to do most of my purchasing of certain products online, as they are often considerably cheaper than in retail outlets." Another male shopper from the UK (aged 65-74) said: "I have purchased goods from Italy and Germany, plus goods from Amazon that are sourced from outside of the UK, and can honestly say I have never had a problem with price, quality or delivery times. In fact most have been faster and more customer-orientated than their UK counterparts."

However, according to the ANEC survey, 15.2% of cross-border shoppers had experienced a problem with a transaction. Of these, 27.4% had received items later than the specified date, a quarter (24.5%) had been refused service due to their geographical location and 22.1% had ordered something that had never arrived. Almost a quarter (23.1%) had experienced problems with faulty goods.

<b><i>Q. Have you experienced any of the following problems when buying from online retailers based in other EU countries? Select all that apply.</i></b>	<b><i>Base: 403</i></b>
Item was delivered later than specified date	27.4%
I wanted to buy something but the website would not accept my order as I was based in another EU country	24.5%
Item took longer than 30 days to arrive	23.9%
Item was faulty	23.1%
Item not as described on the website	22.9%
Non-delivery (item never arrived)	22.1%
Problems with payment	15.7%
Other, please specify...	15.2%
The website was difficult to use because it did not offer information in my language	11.7%
The trader did not give me adequate information about the total cost	7.7%

I tried to cancel my order within 14 days of placing it but the website refused to let me do so	3.7%
Bogus/fake website	3.5%
My card details were stolen and used fraudulently	2.1%
I have a disability that made it difficult to use/navigate the website	0%

Respondents were more likely to experience problems with products than services, with 14.3% of those who bought a product cross-border experiencing a problem, compared to only 4.3% of those who bought a service.

### **7.1.1 Geographical differences**

In theory, the Services Directive gives European consumers the right to access services across the EU, regardless of their nationality or where they live. This should mean that they are not charged more than people in other countries or refused access to goods and services.

However, the ANEC survey uncovered many practical examples of geographical discrimination. One of the most common problems when trying to shop cross-border, experienced by 24.5% of people, was that the website would not accept their order because they were based in another EU country. This might involve:

- A trader refusing to ship to a specific country
- Difficulties with payment type or currency conversions
- Language barriers making it difficult to trade

In a 2013 report ECC-Net investigated these types of problems, where consumers were treated differently or refused service. It found that traders' websites often automatically detect where a consumer lives and redirect them to a national website, where the prices may be different. It also found that some retailers required customers to have a bank account in that particular country, which gave them a reason to turn 'foreigners' away.<sup>10</sup>

#### *7.1.1.1 Not shipping to all EU countries*

Many respondents told us that they had wanted to buy from an internet retailer in another EU country but that the retailer would not deliver to their country.

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<sup>10</sup> ECC-Net, 'Enhanced Consumer Protection – The Services Directive 2006' 2013

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### **Case study: Retailer would not ship to another EU country**

A young woman (aged 25-34) living in Belgium, needed a new laptop and identified the Dell model that she wanted to buy. But the German QWERTZ keyboard layout she wanted was not available on Dell's Belgian website. To get the keyboard she wanted she had to visit the Dell website in Germany.

However, the German site would not accept her Belgian address, either for billing or delivery. She was only able to proceed with the order by giving her parents home address in Germany and having the item shipped there. It turned out that the item was being shipped from China so she didn't understand why it made any difference which EU country it delivered the item to.

She complained but the retailer told her "it's too complicated to organise the logistics otherwise". She says "Technically, everything seems to be possible these days. How can servicing consumers in the same way, regardless of where they live, be so complicated?"

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A male consumer (65-74) living in Norway told us: "It is quite common that websites in the UK and Germany will refuse to deliver to Norway." A female shopper living in Slovenia complained that in her experience "websites often deliver to a number of EU countries, but not to Slovenia". Another said: "A lot of retailers do not provide an international shipping option".

Another male shopper from Belgium (aged 35-44) said: "I find it extremely frustrating that some items are available in some European countries and not in others. This is only because of administrative complications. Living in Belgium, I treated myself to a Kindle from Amazon.fr while on holiday in France because it was impossible to be delivered in Belgium. It is nonsense for Europe 2015!"

#### *7.1.1.2 Different prices in different countries*

Several respondents reported cases of price variations based on country of residence. A man (aged 35-44) living in France noticed that "the French and German Amazon sites often reveal significant price differences". A female shopper from the UK (aged 55-64) told us: "I have found that the prices charged are sometimes considerably higher than the same price in UK. I therefore tend to avoid buying in EU countries."

Several respondents had chosen to shop from other EU countries after finding that the same products were cheaper there than in their home country. A male

consumer (65-74) living in Sweden claimed that he chooses to shop cross-border because “certain goods are up to four times more expensive in my country!”

A young female shopper (18-24) from Slovenia who regularly buys clothes cross-border says: “I find it terrible that what shops have on offer varies according to what country you make an order from, that the price differences are so enormous and the shipping costs so high. I also don't like the fact that some special offers are only available for the country the trader is based in.”

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### **Case study: Refused cheaper price**

A man (35-44) living in the Czech Republic bought an item of Swarovski jewellery from a Slovakian discount website. The trader contacted him to say that the listed price was not for people in the Czech Republic, even though he'd been able to choose Czech or Slovakia as a country of delivery on the order form. He complained to the retailer to try and get the item at the advertised price, but his order was refused.”

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Some respondents complained that they had found the same product for a cheaper price in another country, then not been allowed to buy it.

#### *7.1.1.3 Payment difficulties*

Some respondents reported that although their orders were accepted, some retailers in other EU countries restricted cross-border purchases by refusing cards that were not 'domestic'. One male shopper (aged 55-64) based in the UK told us that he had experienced difficulties when shopping cross-border. “For example, there are retailers in Germany who still refuse to accept credit cards and require funds to be transferred directly to their bank account resulting in long details and extra currency conversion costs”.

A male respondent living in France (aged 65-74) said: “In the UK, the tendency not to accept foreign orders is still frequent. This means having to resort to local relatives and have products delivered there. Foreign cards are sometimes a problem. Some travel bookings are not accepted without a credit card, and debit cards are not accepted.”

One female shopper from the UK said: “When attempting to buy online products from Spain I have sometimes been asked for my tax registration/ identity number during the payment process. I have no such number in Spain and am not prepared to give this information about my UK tax registration. I cannot see

why a consumer should have to provide this. It would be just as sensible to provide one's fiscal ID every time one buys a loaf of bread in a shop.”

## **7.1.2 Delivery**

### *7.1.2.1 Late or failed delivery*

Many respondents felt that delivery was the biggest problem with online shopping. More than a quarter of respondents (27.4%) who had bought an item from an internet retailer in another EU country claimed that it had been delivered later than the specified date. A worrying 22.1% said that their item did not arrive at all.

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#### **Case study: Undelivered item**

In 2013 a disabled man from Slovakia bought a mobility scooter from an internet retailer based in Czech Republic. He paid the required deposit of €2,000 but the scooter was never delivered. At first he complained to the retailer. But when he had no reply he took the matter to the police and then to the courts. He still doesn't have his scooter or his money.

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Some delivery problems were seen to be caused by the online retailer, for example, failing to communicate well or dispatch goods on time. Others blamed the local postal system or third party courier service. A male shopper (65-74) from Germany said: “I often buy CDs from the UK. I have no problem with the traders. The problems are with the mail. Delivery times are long. The Royal Mail is pretty lame.”

A female consumer (45-54) from Belgium felt that delivery made “each online order stressful. Unless one is familiar with the company, receiving the package is usually a relief.” Another female shopper (35-44) from France agreed: “All the problems I've had with online purchases have been with the couriers, regardless of whether I'm shopping in my home country or abroad.”

### *7.1.2.2 Delivery costs*

One of the main barriers to shopping cross-border was the perceived cost of delivery. One fifth of respondents who had never shopped online cited high delivery costs as a main reason for not doing so.

Of those who had shopped cross-border, many complained about high delivery costs, often ones that they were not expecting. Under EU law traders must give the total price before the consumer clicks on 'buy'. But, even where prices were

clearly displayed, some respondents felt that delivery charges could outweigh any savings made on the product.

A female shopper (25-34) from Slovenia complained about “the extremely high cost of shipping. Some traders charge for each product separately, although the items purchased in a single shop are then shipped in the same package. When I complained they lowered the shipping cost for the package to the amount I had calculated online!”

Some respondents had experienced unexpected charges at customs. One online shopper told us: “My goods were intercepted by Customs and I had to pay as much again in Customs charges. The retailer reimbursed the costs quite quickly.” Another said: “Once I had to pay customs duty. In previous experiences custom charges were included in the quoted shipping fee. The unexpected customs duty meant that it would have been cheaper to buy the item elsewhere.”

#### *7.1.2.3 Receipt of deliveries*

There were complaints about inflexible, broad or unspecified delivery times, which made it difficult for shoppers to make sure they were home to receive the parcel. Some traders offer a ‘track and trace’ service so that consumers can follow the progress of their parcel. But others appear to be poor at communicating with the customer, not specifying a certain time or even date that the parcel will arrive.

A male shopper (65-74) living in the UK told us: “Recently large items have been delivered within moments of being told that they were out for delivery. There should be at least 24 hours notice of a delivery date and an opportunity to change this if inconvenient.”

Other complained about parcels being left in unsafe locations, or delivery drivers leaving items on the doorstep, or leaving the premises, before the consumer could answer the door. A retired, disabled woman (65-74) living in the UK complained about problems with delivery. “I live in a block of flats with a secure entry system and from time to time the ‘deliverer’ gives up before I can reach my intercom”.

#### **7.1.3 Problems with returning goods**

When shopping from a ‘bricks and mortar’ shop you have the opportunity to check the goods before you buy, but when shopping online you cannot see obvious faults or damage, try things on, or see what they really look like. It is easy to pop back to a store in a couple of days to return goods. But it is not as simple to return goods that you bought online. Problems can be exacerbated when shopping cross-border rather than in your home country. Three quarters

(74.1%) of those who had never shopped cross-border said that they were worried about resolving problems or returning goods if something went wrong.

Those who had shopped online had experienced problems with faulty goods, incorrect items being delivered and even counterfeit goods. Of course these problems could occur when shopping from any retailer based in any European country, but resolving these issues was often made more difficult due to cross-border delivery costs, confusion around EU law and language barriers.

People were often unsure of where to send items for return, who should pay the postage and whether they were entitled to a refund, exchange or replacement. EU law says that the retailer should pay the return postage if the item is faulty. Essentially, the consumer should not be penalised for any problems caused by the retailer. But the consumer is responsible for return postage if they simply change their mind and want to cancel their purchase.

However, some companies go above and beyond the law, offering free returns, regardless of the reason for returning the item. Before buying online it is important that consumers check what the returns policy is. Knowing that the seller offers free returns could be an important factor when choosing one retailer over another.

#### *7.1.3.1 Faulty goods*

The ANEC survey reveals that consumers and traders are often unaware of their rights and responsibilities when it comes to returning faulty goods. Under EU law consumers are entitled to a free refund, replacement or repair and should not have to pay any shipping costs to return a faulty item. However, the survey findings indicate that retailers do not always fulfil their responsibilities and if consumers are unaware of their rights they are unlikely to assert them.

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#### **Case study: Stuck with a faulty item**

In May 2015 a French man (aged 35-44) bought a tablet from a website based in Germany. The product had a defective screen. He telephoned and emailed their customer service many times and had to return the product twice for repair. The main difficulty was that the retailer could only communicate in English or German, neither of which he could speak very well. Having lost faith with the retailer to repair the item he is trying to get the company to agree to a refund or exchange. The problem is still unresolved.

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A female shopper (55-64) from the UK bought a faulty graphics card from a website based in another EU country. She told us: "I tried to complain but the retailer ignored me and I ended up buying another graphics card." Another respondent, a young woman (25-34) from Belgium, had a better experience. "I bought a sleeping bag from Poland and when it arrived it had a hole at the seam. The retailer paid for the return delivery and they are fixing it. In the company's policy, this can be done without even showing a proof of purchase as the warranty is valid for ten years. They said that if the sleeping bag is not repaired within three weeks they will send me a new one. The customer service has been excellent so far. They responded to my emails quickly, with personal and friendly replies and there were no additional costs."

#### 7.1.3.2 *Incorrect or unwanted goods*

Of those who had bought goods from an internet retailer in another EU country, 22.9% said that the item they received was not as described. This might be caused by items being wrongly advertised online, either due to error or misleading sales practices, or language barriers that make it difficult for shoppers to fully understand the details. Other respondents had been sent different goods to those ordered.

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#### **Case study: Wrongly charged for postage**

A female consumer from the Czech Republic (age 35-44) bought a pair of shoes from a UK website. She shops cross-border several times a year, mainly for clothes or shoes which are cheaper than her home country.

But when the shoes arrived they were a different size to the ones she'd ordered. She contacted the seller and they agreed to exchange the shoes for a pair in the right size. As they had sent the wrong item they should have been liable for the postage. However, the retailer insisted that she paid the postage to return the unwanted items. Being unsure of her rights she paid up. She got the right shoes eventually, but ended up out of pocket.

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One male respondent from the UK (aged 65-74) told us: "I have twice this year been misled over items sold by Amazon, which were not as I had interpreted the online description. In both cases, the illustration was not of the item as delivered. Luckily the returns process was simple and my credit card was refunded promptly once my return was in the system."

Another respondent told us: "My item delivered was not as described and it was hard to get through to speak to the vendor. When we did he assured us that the product delivered would still meet our needs, which it did. The problem was resolved, but if we hadn't spoken the language fluently we would never have been able to resolve the issue."

A female shopper (aged 45-54) from Czech Republic told us: "I didn't like the goods, but because of the high return postage, it wasn't worth sending them back. It didn't make sense to complain to the retailer...buying fashion goods abroad is a risk." Another young woman (aged 25-34) from the Czech Republic ordered some goods online but the retailer sent completely different goods. She said: "It would not pay off to send the item back and exchange it." She kept trying to contact the retailer to resolve the problem but eventually they stopped communicating with her.

#### *7.1.3.3 Fake goods*

A few respondents complained about buying goods that they believed to be genuine, then being sent fake goods. One respondent complained: "When purchasing phone batteries they often turn out to be copies even when advertised as original manufacturer equipment (OME)."

A young woman (25-34) from Slovenia told us: "I bought what I thought was a genuine perfume but the product was clearly counterfeit. I complained to the company and they claimed that they did not sell any counterfeit goods, but they did refund my money. The perfume did not have the right fragrance, it was poorly packaged with cellophane, the code had been cut out and taped over with some sort of a sticker with another code. I raised these issues on some online forums and found other people who had had similar experiences with that website."

## 8. COMPLAINTS AND DISPUTES

### 8.1 Likelihood of complaining

Of those that experienced a problem while shopping cross-border, seven in ten made a complaint. But four in ten (39.8%) agreed with the statement: "I am less likely to complain about problems to an online retailer based abroad, than an online retailer in my own country."

<i>Q. Who have you complained to after experiencing a problem with buying products and services from online retailers based in other EU countries?</i>	<i>Base:403</i>
Directly to the online retailer	59.6%
I've never made a complaint	31.3%
Other, please specify...	10.4%
The manufacturer of the product	9.2%
A trade association that the company I used was a member of	5%
The European Consumer Centre (ECC) in my own country	3%
An independent dispute resolution scheme (e.g. an ombudsman, arbitration service or mediator)	2.7%
Another consumer organisation in my own country	2.5%

#### 8.1.1 Barriers to making complaints

Three in ten (31.3%) respondents who experienced a problem with online shopping did not make a complaint at all. Of those who had a problem, but did not complain to the online retailer, the biggest barrier was that it would be too complicated or difficult (29.3%) and just over one in five (22.6%) did not feel confident that their complaint would be successful. A further 17.7% had been prevented from making a complaint because the retailer did not provide adequate contact details. A male shopper living in the UK (aged 65-74) who experienced a problem with the "full price hidden away at end of the terms and conditions" did not complain to the EU trader "because it was difficult to find the contact to e-mail and calling on the telephone would have been expensive". Almost two in ten (17.1%) claimed that they did not know who to complain to.

Many respondents reported that they did not think it was worth complaining due to the low value of their purchase. Four in ten (41.4%) agreed that 'The cheaper the product, the less likely I am to complain about problems'.

A female pensioner from the UK told us that she did not make a complaint as "my time was more valuable than the likely reward". A man (55-64) who experienced late delivery of an electrical appliance claimed "it was such a small amount it was not worth the trouble. I should have known better".

A male consumer (65-74) from the UK initially made a complaint but then did not pursue it because "the retailer did nothing and the sum involved was too small to spend time and money to obtain a refund."

<b><i>Q. Why haven't you complained directly to the online retailer after experiencing problems? Please select all that apply</i></b>	<b><i>Base: 164</i></b>
It seemed too complicated/difficult	29.3%
I didn't think that my complaint would be successful	22.6%
The website did not give contact details for complaints	17.7%
I didn't know who to complain to	17.1%
I didn't think that the website provider would respond well	10.4%
I want to but haven't had time	8.5%
I wasn't sure about my rights as a consumer	8.5%

## **8.2 Experience of complaints to online retailers**

Six in ten respondents (59.6%) with a problem had complained directly to the online retailer. But just over half of these (56.2%) were satisfied with the outcome of their last complaint to an online retailer, with one in three (32.5%) saying that they were dissatisfied. These high levels of dissatisfaction indicate that online retailers are not meeting their responsibilities under EU law. This is corroborated in a 2015 report commissioned by the European Commission, which found that retailers are not always aware of their legal obligations. When questioned, only a third knew that a consumer is entitled to free repair or replacement if goods are faulty.<sup>11</sup>

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<sup>11</sup> European Commission, 'Consumer Conditions Scoreboard 2015', p.19

<b>Q. Thinking specifically about the last time you complained directly to the online retailer: How satisfied or dissatisfied were you with the outcome of your complaint?</b>	<b>Base:240</b>
Very satisfied	25.4%
Satisfied	30.8%
Neither satisfied or dissatisfied	11.3%
Dissatisfied	14.2%
Very dissatisfied	18.3%

Some respondents said that they had experienced problems communicating with retailers about problems. Some simply did not return calls or emails. Other respondents indicated that language barriers had made it more difficult to resolve problems. A retailer might have a website in multiple languages but there are no guarantees that customer services staff will be multilingual.

A female consumer (35-44) from Czech Republic told us: "I ordered clothing and footwear from sportsdirect.com in the UK. It was my second order from them and first time it was OK. I paid by card. I got a message that the goods had been sent with the possibility to track the goods, but the package never left the UK. I tried to solve the problem via customer service, but nobody reacted although I communicated in English. In the end they sent the money back to my account, without any communication. But the refund only covered the goods, not for postage, which was around €15. I lost money, even though it was not my fault that the goods did not come."

Some reported that the online retailer had "fobbed them off", directing them to the manufacturer or another retailer in their home country to try to resolve the problem.

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### **Case study: Retailer kept payment for cancelled watch**

At the end of 2014 a male shopper (35-44) from Czech Republic bought a watch from a Slovakian store costing €160. The next day the retailer contacted him to say that the watch was out of stock and would take approximately one month to arrive. He couldn't wait that long as the item was a Christmas present, so he cancelled the order. After receiving an emailed confirmation of cancellation he bought the watch from another site. The next day the retailer called again to say that they'd managed to locate the watch he wanted. The customer explained that he no longer wanted the item and asked for them to refund his €160. Almost a year later and he still doesn't have his money back. "I never made a complaint because I didn't think that the retailer would respond well. I didn't want to argue with anyone. I wrote the money off as a loss. I told my friends and family about my experience and they will not buy there either."

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## **8.3 Further complaints**

Only a fraction of people who experienced problems took the matter further, with 3% complaining to their local European Consumer Centre (ECC) and 2.7% contacting an independent dispute resolution scheme, such as an ombudsman.

In addition to the above, a number of people who had experienced problems told us that they had complained to the intermediary site that connected them with the seller, such as eBay or Amazon. Others had complained to the payment provider, such as Paypal or their bank. Several respondents mentioned that they had taken advantage of chargeback – an EU/EEA wide facility where consumers can turn to their credit card provider for financial reimbursement if the trader fails to resolve the issue.

Where problems were serious, a few respondents had complained to the police or taken the matter to court.

### **8.3.1 Spreading the word**

Of those people who had a problem serious enough to warrant a complaint, three quarters told family or friends about their negative experience and half left a negative review online. Several respondents claimed that, in their experience, the threat of a negative review was likely to encourage retailers to remedy problems. Many felt that never doing business with that trader again, and warning others against them, was sufficient recompense for the problem.

<b>Q. In addition to making a complaint have you done any of the following? Please select all that apply</b>	<b>Base: 223</b>
Told friends and family about my negative experience	75.8%
Left a negative review online	52%
Made a negative comment on social media (e.g. Twitter)	19.3%
Other, please specify...	10.8%
Contacted local or national media (e.g. TV, radio, newspaper, etc)	0.9%

## 8.4 Knowledge of consumer rights

When asked if they understood their rights when buying from online retailers in other EU countries, 30.1% of respondents agreed that they did. However, only 2.2% of those claimed to be 'very confident' in their knowledge.

When tested on nine 'true or false' statements about EU consumer rights, only 10.5% of online shoppers got them all right. Nine out of ten were unable to answer every question correctly.

Almost half (46.4%) of respondents were not aware that there is an ECC in every EU country that can help offer advice and help to resolve cross-border disputes. Over half (51.1%) did not know that you cannot be charged a higher price than local residents when buying products or services anywhere in the EU. 35.1% of online shoppers did not know that traders must provide full contact details before you enter into a contract with them.

An increased knowledge of consumer rights in this area could give European online shoppers more confidence to pursue complaints. A male respondent from the UK (age 55-64) said: "I would shop more within the EU if I understood my rights better and was confident that my rights could be enforced."

It is important to note that the survey only gave respondents two choices – true or false – so when people did not know the answer they were forced to make a guess. It was decided not to include a 'don't know' option to encourage respondents to give an answer of some kind. From experience the inclusion of a 'don't know' option tends to encourage people to choose that as a default answer. It should also be remembered that our survey was promoted by European consumer organisations to members in their own countries, making it likely that respondents were more aware of their consumer rights than the general public. So a typical consumer may have even lower levels of awareness.

<b>Q. Are the following statements true or false?</b>	<b>True</b>	<b>False</b>
<i>(all statements are true)</i>		
You have a right to cancel your order without charge up to 14 days after you have received the goods (excluding certain items such as flights, food, drink and digital content)	77.4%	22.6%
The 14-day cooling off period applies for any reason, even if you just change your mind about what you ordered	76.0%	24.0%
Before you enter into a contract with an online trader they must give you the total price including delivery and all other additional charges	93.8%	6.2%
Before you enter into a contract with a trader they must tell you their business address, contact email and phone number	64.9%	35.1%
If you cancel an order you must pay the postage costs of returning the goods	71.4%	28.6%
If goods are faulty the trader must pay the postage costs for returning the goods	65.6%	34.4%
All goods purchased online should be delivered within 30 days of placing the order, unless you have agreed on an alternative delivery date	70.1%	29.9%
You cannot be charged a higher price than local residents when buying products or services anywhere in the EU	48.9%	51.1%
There is a European Consumer Centre in every EU country that can answer queries or help to resolve complaints about online shopping	53.6%	46.4%

## 9. CONCLUSIONS AND RECOMMENDATIONS

### 9.1 Conclusions

The ANEC research study demonstrates that European consumers are experiencing a number of problems with cross-border purchases, such as geo-blocking, inconsistent payment systems, inaccurate or pre-contractual information, deliveries, complaints and dispute resolution, which are covered by existing European legislation. This suggests that not all online retailers are fulfilling their legal responsibilities, either through lack of awareness, or inability or unwillingness to meet requirements.

Some legislation – such as the E-commerce Directive and the Services Directive – has been in place for some time and online retailers should be aware of their responsibilities. Other legislation – such as the ODR and the Consumer Rights Directive – is relatively recent and it is understandable that retailers will take time to fully understand their obligations.

Many of the problems identified in this technical study could be addressed by:

- Better communication of shoppers' rights and traders' responsibilities - to increase awareness, empower consumers and offer guidance to retailers to help them understand their legal responsibilities.
- Better monitoring and enforcement of legislation – to improve the service offered by online retailers by identifying and taking action against those traders that fail to comply with EU law.

European consumer organisations, and the European Commission, are aware of these issues and there are various initiatives underway to address them. From a consumer perspective, the research findings indicate some specific areas where ANEC could focus future work.

#### **9.1.1 Geographical discrimination**

In theory, the Single Market makes it easier for consumers and retailers to conduct cross-border transactions, but it is not feasible for all retailers to offer their goods and services cross-border. For example, offering websites in multiple languages can be expensive, particularly for small businesses.

Survey respondents did experience some geographical discrimination. In some cases online retailers refused to sell to a consumer that lived in another country. In other cases consumers faced problems due to the retailer not being set up for cross-border transactions – this might be a lack of information in other languages, or that retailers did not have the ability to accept different payment types.

Many of the problems experienced by survey respondents are addressed by existing or planned EU legislation. In 2014 the European Commission introduced the Single Euro Payments Area (SEPA) that should, in time, create a harmonized payments infrastructure within the EU. The European Commission, via the Digital Single Market Strategy, aims to make legislative proposals in 2016 that will prevent unjustified geo-blocking.

However, problems experienced by consumers in this area could potentially be reduced if retailers achieved a better understanding of existing legislation. Increased monitoring and enforcement could also help to ensure that retailers meet the requirements of the law.

*Recommendation:*

- *ANEC should continue to monitor European Commission work in this area and should share the findings of this report, where relevant and useful*

**9.1.2 Pre-contractual information**

Under the E-commerce Directive consumers should be given clear pre-contractual information, including being made aware of the origin of the retailer before purchasing. However, this is evidently not clear enough to consumers as half of the survey respondents claimed that they had difficulty knowing where an online retailer was based. The situation is complex, making it difficult to define cross-border purchases. Is the transaction cross-border if the retailer's head office is based in another country, if the seller is based abroad or if the item is shipped from another country?

Regardless of the definition, consumers should be made aware of the identity of the retailer and where items are being shipped from, before making a purchase as this can affect costs, delivery times and sustainability. Transparency at the pre-contractual stage is vital to allow consumers to make informed purchasing decisions.

Of those respondents who chose not to shop cross-border, 19.5% claimed that this was due to ethical reasons and 7.1% said that it was due to environmental reasons. A wish to shop 'sustainably' is therefore a key consideration for consumers and one that might prevent them from shopping cross-border. Those that wish to shop sustainably should be given clear information to help them make informed choices.

*Recommendations:*

- *ANEC to share findings regarding sustainability with the Sustainability Working Group*

- *ANEC consumer representatives to consider the transparency, accuracy and content of pre-contractual information when developing relevant service standards*

### **9.1.3 Cross-border parcel delivery**

Delivery of items bought cross-border was a major problem experienced by EU online shoppers. Issues raised by respondents were:

- Lack of transparency around pricing: How much will delivery cost and what are the different options?
- Damage to goods in transit: Who is responsible and how should problems be addressed?
- Third party courier services: Who should shoppers contact in the event of problems and is the retailer or courier responsible for resolving disputes?
- Poor communication: Insufficient information or notice of delivery date and time, plus lack of flexibility to make changes to this.
- Irresponsible delivery: Parcels being left in unsecure places if the recipient is not at home when the item is delivered.

Negative perceptions of the delivery process are a key barrier to cross-border shopping, so it is important that these issues are resolved. The European Commission recently carried out a consultation about cross-border parcel delivery, which ANEC responded to.

#### ***Recommendations:***

- *ANEC should continue to monitor, and contribute to, the European Commission's work on cross-border parcel delivery*
- *ANEC to share the results of this technical study with CEN TC 331 Postal Services to help inform any future work on cross-border parcel delivery*
- *ANEC to consider the possibility of a New Work Item on Courier Services*

### **9.1.4 Awareness of consumer rights**

The Consumer Rights Directive has harmonised consumer legislation for people across the EU since 2014. The Commission has launched a Consumer Rights Awareness Campaign to inform EU consumers and traders about these rights. This is a positive step but our research indicates that many problems are caused by both retailers and consumers having low levels of awareness about their rights and responsibilities.

When asked nine questions about their rights as an online shopper in the EU only one in ten respondents was able to answer every question correctly. With a broader population sample, rates of awareness could be even lower.

If consumers do not know what to expect from a service provider, or do not know what is or is not acceptable, they will not feel confident about proceeding with a complaint. This is proven by the research findings, where 22.6% of respondents experiencing a problem did not complain as they feared that their complaint would be unsuccessful and 8.5% claimed that they did not make a complaint because they did not know their rights.

Knowledge is power. If consumers know their rights they will be more confident about enforcing them and speaking out if things go wrong. There are various campaigns at a European level to raise awareness of consumer rights in the area of online shopping.

*Recommendations:*

- *ANEC should continue to support European initiatives, and those of national members, which aim to raise the awareness of consumer rights in the area of online shopping*
- *ANEC should take the opportunity to raise awareness of EU shoppers' rights through its own work wherever relevant and possible*

### **9.1.5 Complaints and dispute resolution**

The research findings show low satisfaction with the outcome of complaints to online retailers and lack of knowledge about dispute resolution. How online retailers should deal with disputes is legislated under the new Online Dispute Regulations (ODR), but this may take time to deliver real benefits to consumers.

*Recommendations:*

- *ANEC should monitor the implementation of the ODR and ensure that any new standards reflect the ODR legislation*
- *ANEC should raise awareness of the positive benefits of good complaint resolution and continue to promote the existence of 'ISO 10002: 2004 - Customer Satisfaction: Complaints Handling' to increase business take-up*
- *ANEC should continue to monitor this area and support future initiatives that might benefit consumers*

### **9.1.6 Building consumer confidence and trust**

The ANEC study demonstrates that consumers are confused about which online retailers to use and trust. The research findings indicate that consumers rely on online reviews, both to research online retailers and to feed back negative experiences. As online review sites have the potential to influence consumers' purchasing behaviour it is important that they are managed and delivered fairly to ensure that they are beneficial to both retailers and consumers. ANEC is

already participating in the development of an ISO standard on online reviews (ISO TC 290 WG1), which should help to raise standards in this area.

The survey also revealed that EU online shoppers rely on trust marks when choosing retailers. There are a variety of trust schemes for online retailers in the EU, but the sheer number of these can be confusing for consumers, making it difficult to know what assurances or guarantees each scheme offers, and who to trust. Boosting consumer confidence and trust in EU online traders is a key factor to increasing cross-border trade.

A new European standard on approval schemes and trust marks could underpin existing legislation, providing online retailers with detailed guidance that could help them to understand their legal obligations. In addition, it could identify good practice demonstrating how online retailers could go above and beyond the requirements of the law to win consumer trust. A code of practice in this area, bringing together the best elements of all existing approval schemes, could simplify the approvals landscape for consumers and allow them to identify more easily those online retailers that offer good levels of service.

Recommendations:

- *ANEC should continue to actively participate in ISO TC 290 WG1 on Online Reviews*
- *ANEC to consider the possibility of a new European standard on Approval Schemes/ Trust Marks*

### **9.1.7 Intermediary sites**

The study also highlighted some specific problems with intermediary sites, such as comparison sites, online auction sites and marketplaces. The main problem was confusion around who was responsible should things go wrong. Should the consumer direct queries and complaints to the website that put them in touch with the trader (e.g. Amazon marketplace or eBay) or the individual that sold the goods? There was confusion around shoppers' rights in this area and whether consumers were covered by the same legislation when buying from individuals as they are when buying from established online retailers.

Recommendations:

- *ANEC to consider the usefulness of further research into the area of consumer rights and experiences regarding intermediary sites*
- *ANEC's Services Working Group to discuss whether new standards in this area might be relevant or useful*
- *ANEC to monitor European Commission work on the collaborative/ sharing economy*

## 9.2 Summary of key recommendations

- **Pre-contractual information** - ANEC consumer representatives should consider the transparency, accuracy and content of pre-contractual information when developing relevant service standards. See **section 9.1.2.**
- **Cross-border delivery** – ANEC should share the results of this technical study with CEN TC 331, so that it may consider the issue of cross-border parcel delivery in future work. We draw attention to the key issues above in **section 9.1.3.**
- **Courier services** – ANEC to investigate the potential for a new EU standard to cover third party courier services that operate cross-border, which could fall under the existing CEN TC 331. See **section 9.1.3.**
- **Awareness of consumer rights** – to continue to raise awareness of consumer rights throughout ANEC’s work and to support other European organisations in their efforts to do so. See **section 9.1.4.**
- **Complaints and resolution of disputes** – to raise awareness of ISO 10002 and keep an eye on relevant future standards to ensure that online transactions and disputes are fully covered. See **section 9.1.5.**
- **Online review sites** – ANEC to continue to participate in ISO TC 290 WG1 on Online Reviews. To share report findings with the relevant working group. See **section 9.1.6.**
- **Approval schemes and trust marks** – ANEC to investigate the possibility of a new European standard on approval schemes and trust marks that could underpin existing legislation, providing detailed guidance to help online retailers understand and meet their legal obligations and to simplify the approvals landscape for consumers. See **section 9.1.6.**
- **Intermediary sites** – ANEC to investigate the feasibility of new services standards in the area of price comparison sites and auction sites. ANEC to monitor European work on collaborative/ sharing economy. See **section 9.1.7.**

## 10. BIBLIOGRAPHY

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- ECC-Net, 'E-commerce report – Part 1 – Highlights for Traders', November 2014
- ECC-Net, 'Enhanced Consumer Protection – The Services Directive 2006' 2013
- ECC-Net, 'Help and advice on your purchases abroad – Annual Report 2013'
- E-Commerce Foundation 'European B2C Ecommerce report 2015'
- European Commission, 'Consumer Conditions Scoreboard – consumers at home in the single market' 2015

# 11.ANNEXES

## 11.1 ANNEX 1 – Partner organisations

Country	Consumer organisation	Website
Belgium	ANEC	<a href="http://www.anec.eu">www.anec.eu</a>
	ECC	<a href="http://www.eccbelgium.be">www.eccbelgium.be</a>
Cyprus	Cyprus Consumers' Association (CCA)	<a href="http://www.cyprusconsumers.org.cy">www.cyprusconsumers.org.cy</a>
Czech Republic	d-TEST	<a href="http://www.dtest.cz">www.dtest.cz</a>
Denmark	Taenk/Forbrugerraadet	<a href="http://www.taenk.dk">www.taenk.dk</a>
France	Afnor	<a href="http://www.afnor.org">www.afnor.org</a>
	l'Institut National de la Consommation	<a href="http://www.inc60.fr">www.inc60.fr</a>
Germany	Stiftung Warentest	<a href="http://www.test.de">www.test.de</a>
	DIN Consumer Council	<a href="http://www.din.de/en/about-standards/benefits-for-consumers/din-consumer-council/members">www.din.de/en/about-standards/benefits-for-consumers/din-consumer-council/members</a>
Greece	NEW INKA	<a href="http://www.newinka.gr">www.newinka.gr</a>
	EKPIZO	<a href="http://www.ekpizo.gr">www.ekpizo.gr</a>
Slovenia	Zveza Potrošnikov Slovenije	<a href="http://www.zps.si">www.zps.si</a>
Sweden	Sveriges Konsumenter	<a href="http://www.sverigeskonsumenter.se">www.sverigeskonsumenter.se</a>
United Kingdom	Which?	<a href="http://www.which.co.uk">www.which.co.uk</a>

## 11.2 ANNEX 2 – Sample demographics

In total 4135 respondents completed the survey. The majority of respondents (99.5%) had experience of buying a product or service online. Only 0.5% had never shopped online – from an internet retailer in their own country or abroad. These respondents were screened out of the survey and were excluded from the analysis.

Our base sample for the results analysis consisted of the 4114 respondents who had had experience of shopping online.

### 11.2.1.1 Gender

Our sample contained almost equal numbers of male and female respondents. The gender ratio is representative of the EU population, which consists of 48% males and 52% females, according to Eurostat.

<b>Q. Are you.....?</b>	<b>Base: 4114</b>
Female	51.3%
Male	48.7%

### 11.2.1.2 Age

The sample contained a good range of different age groups.

<b>Q. Which age range do you fall into?</b>	<b>Base: 4114</b>
<18	0.3%
18-24	2.7%
25-34	18.0%
35-44	18.1%
45-54	15.5%
55-64	19.7%
65-74	20.2%
75+	5.4%

The demographic makeup of survey respondents was similar to EU population demographics. According to Eurostat older persons (aged 65 or over) make up

around 18.5% of the EU population and this figure is rapidly increasing. Our sample contained 25.6% of people aged 65 or over. In the EU 12.7% of people are aged 55-64. In our survey this was 19.7%. In the EU 42.1% of people are aged 25-54. In our survey this was 51.6%. Numbers were slightly lacking in the under-25 age group, who might be more active online.

#### 11.2.1.3 Country of residence

The survey attracted respondents from a total of 22 European countries, although the majority lived in one of the following ten countries:

<b>Q. Which country do you live in? If you live in more than one country please choose the one you spend the most time in.</b>	<b>Base: 4114</b>
Czech Republic	49.6%
United Kingdom	25.7%
Slovenia	9.6%
Germany	5.2%
France	2.3%
Denmark	1.8%
Belgium	1.4%
Slovakia	1.2%
Sweden	1.1%
Greece	1.1%

There were also respondents from Portugal, Netherlands, Austria, Croatia, Cyprus, Latvia, Spain, Estonia, Hungary, Ireland, Luxembourg and Malta.

#### 11.2.1.4 Disability

<b>Q. Do you consider yourself to have a disability?</b>	<b>Base: 4114</b>
No	89.5%
Yes	8.2%
I'd prefer not to say	2.3%

## 11.3 ANNEX 3 - Final questionnaire

### Select language

Please select the language you would like use.

[\[Display all languages next to an image of a flag\]](#)

Thank you for taking the time to tell us about your online shopping experiences. The survey should take approximately 10 minutes to complete. If for any reason you leave the survey before the end you can return to where you left by clicking on the link again in the email.

Please click 'next' to go to the first question...

### PROFILING

**1. Are you...?**

1. Male
2. Female

**2. Which age range do you fall into?**

1. <18
2. 18-24
3. 25-34
4. 35-44
5. 45-54
6. 55-64
7. 65-74
8. 75+

**3. Do you consider yourself to have a disability?**

1. Yes
2. No
3. I'd prefer not to say

**4. Which country do you live in?**

*If you live in more than one country please choose the one you spend the most time in*

[\[List countries alphabetically\]](#)

### ONLINE SHOPPING HABITS

**5. When was the last time you bought a product or service online?**

1. Within the last 24 hours
2. Within the last week
3. Within the last month
4. Within the last six months

5. Within the last year
6. Over a year ago
7. Never [Go to Q28]

**6. How often do you use the following devices to shop online?**

[Dynamic grid question, randomise topics]

- A. Desktop PC
- B. Laptop
- C. Tablet
- D. Mobile
- E. Smart TV, games console or set-top box

1. Always
2. Often
3. Sometimes
4. Rarely
5. Never

**7. To what extent do you agree or disagree with the following statements...?**

[Dynamic grid question, randomise topics]

- A. I often look at products in a shop then buy online
- B. I expect to do more online shopping using my smartphone in the next 12 months
- C. I regularly use cashback deals or voucher codes when shopping online
- D. I feel nervous about paying for products and services online
- E. I don't like giving payment details online
- F. I'd be more likely to use a website with a trust-mark label or logo
- G. I always look for the business address and contact details when using a new website
- H. Online reviews influence my online shopping behaviour
- I. I sometimes find it difficult to know if the online retailer is based abroad

1. Strongly agree
2. Agree
3. Neither
4. Disagree
5. Strongly disagree
6. Don't know/Not applicable

**8. How often do you typically buy products or services from online retailers based in the following places...?**

*Please select one option for each place* [Dynamic grid question, randomise topics]

- A. [Pipe in country of residence]
- B. A different EU country to the one I live in

- C. A country outside of the EU
  - 1. Several times a week
  - 2. About once a week
  - 3. Several times a month
  - 4. About once a month
  - 5. Several times a year
  - 6. Once a year or less
  - 7. Never [Go to Q28 if selected in A, B and C]

**9. And how confident do you feel about online shopping in...**  
 [Dynamic grid question, randomise topics, hide topic if never shopped]

- A. [Pipe in country of residence]
- B. A different EU country to the one I live in
- C. A country outside of the EU
  - 1. Extremely confident
  - 2. Very confident
  - 3. Moderately confident
  - 4. Slightly confident
  - 5. Not at all confident

**CROSS-BORDER EU SHOPPING**

**We're now going to ask a few questions specifically about your experiences of buying products and services from online retailers based in other EU countries.**

ASK ALL EU CROSS-BORDER SHOPPERS [Q8B ≠ 7]

**10. Why do you buy from online retailers based in other EU countries?**  
 Please select all that apply [multi choice, randomise]

- 1. Prices are cheaper
- 2. Items not available in home country
- 3. A wider selection
- 4. I live/work in another EU country but prefer to buy from online retailers in my home country
- 5. Other, please specify... [fixed]
- 6. **None of the above** [fixed, exclusive]

ASK ALL THAT NEVER BUY FROM WEBSITES IN OTHER EU COUNTRIES [Q8B = 7]

**11. Why do you never buy from online retailers based in other EU countries?**  
 Please select all that apply [multi choice, randomise]

1. Language barriers
2. Environmental reasons (e.g. air miles)
3. Ethical reasons (e.g. prefer to buy from local suppliers)
4. I don't know of any EU websites to buy from
5. I'd be worried about resolving problems or returning goods if something went wrong
6. I don't trust online sellers in other countries
7. I'm worried about high delivery costs
8. Other, please specify... [fixed]
9. **None of the above** [fixed, exclusive]

**ASK ALL EU CROSS-BORDER SHOPPERS [Q8B ≠ 7]**

**12. How often do you typically buy the following online from other EU countries?**

*Please select all that apply* [multi choice, randomise]

- A. Food and drink
  - B. Books, magazines or newspapers
  - C. CDs, DVDs, Blu-ray or software/video games
  - D. Downloads (streamed software, music or movies)
  - E. Electrical products or accessories (TV, computer, washing machine, etc)
  - F. Clothes, shoes or accessories
  - G. Cosmetics or toiletries
  - H. Furniture, homeware or gardening products
  - I. Pharmaceutical products or medicines
  - J. Sports, outdoor or leisure products
  - K. Travel (flights, hotels, package holidays, etc)
  - L. Financial products (insurance, banking, etc)
  - M. Tickets for an event
  - N. TV or telecommunication services (satellite TV, mobile contracts, broadband, etc)
- 
1. Several times a week
  2. About once a week
  3. Several times a month
  4. About once a month
  5. Several times a year
  6. Once a year or less
  7. Never

**PROBLEMS EXPERIENCED**

**13. Have you experienced any problems when buying the following products or services from online retailers in other EU countries?**

*Please select all that apply* [multi choice, randomise]

[Pipe in list from Q12]

**I haven't experienced any problems** [exclusive, fixed position]

**14. Have you experienced any of the following problems when buying from online retailers based in other EU countries?**

*Please select all that apply* [multi choice, randomise]

1. I wanted to buy something but the website would not accept my order as I was based in another EU country
2. The trader did not give me adequate information about the total cost
3. I tried to cancel my order within 14 days of placing it but the website refused to let me do so
4. Item was delivered later than specified date
5. Item took longer than 30 days to arrive
6. Non-delivery (item never arrived)
7. Item not as described on the website
8. Item was faulty
9. Problems with payment
10. Bogus/fake website
11. My card details were stolen and used fraudulently
12. The website was difficult to use because it did not offer information in my language
13. I have a disability that made it difficult to use/navigate the website
14. **Other, please specify...** [fixed]

**15. What is the worst problem you've personally encountered when buying from online retailers based in other EU countries?**

*Please include as many details as possible; which country was the purchase from, which website did you use, did you lose any money, etc?* [Open question]

**COMPLAINTS**

**16. Who have you complained to after experiencing a problem with buying products and services from online retailers based in other EU countries?**  
[multi choice, randomise]

1. Directly to the online retailer
2. The manufacturer of the product
3. A trade association that the company I used was a member of
4. An independent dispute resolution scheme (e.g. an ombudsman, arbitration service or mediator)
5. The European Consumer Centre (ECC) in my own country
6. Another consumer organisation in my own country
7. Other, please specify... [fixed]
8. **I've never made a complaint** [fixed]

**17. And who would you typically complain to first?** [single choice, randomise]

[Pipe in list from Q16]

ASK ALL THAT MAKE A COMPLAINT DIRECTLY TO ONLINE RETAILER [Q16 = 1]

**18. Thinking specifically about the last time you complained directly to the online retailer: How satisfied or dissatisfied were you with the outcome of your complaint?**

1. Very satisfied
2. Satisfied
3. Neither satisfied or dissatisfied
4. Dissatisfied
5. Very dissatisfied

**19. And why were you [pipe in from Q18] with the outcome of your complaint? [Open question]**

ASK ALL THAT DID NOT MAKE A COMPLAINT DIRECTLY TO ONLINE RETAILER [Q16 ≠ 1]

**20. Why don't you complain directly to the online retailer after experiencing a problem? [multi choice, randomise]**

1. The website did not give contact details for complaints
2. I want to but haven't had time
3. I didn't know who to complain to
4. It seemed too complicated/ difficult
5. I didn't think that my complaint would be successful
6. I didn't think that the website provider would respond well
7. I wasn't sure about my rights as a consumer
8. Other, please specify... [fixed]

**21. In addition to making a complaint have you done any of the following? [multi choice, randomise]**

1. Told friends and family about my negative experience
2. Contacted local or national media (e.g. TV, radio, newspaper, etc)
3. Left a negative review online (e.g. company website, third party review site)
4. Made a negative comment on social media (e.g. Twitter, Facebook)
5. Other, please specify... [fixed]

ASK ALL

**22. To what extent do you agree or disagree with the following statements...? [Dynamic grid question, randomise topics]**

- A. The cheaper the product, the less likely I am to complain about problems
- B. I am less likely to complain about problems to an online retailer based abroad, than an online retailer in my own country.
- C. I feel that existing legislation to protect consumers shopping online in the EU is good enough
- D. I understand my rights when buying from online retailers in other EU countries

1. Strongly agree
2. Agree
3. Neither
4. Disagree
5. Strongly disagree
6. Don't know/Not applicable

## CONSUMER RIGHTS KNOWLEDGE

### 23. Do you think that the following statements about online shopping in the EU are true or false?

1. You have a right to cancel your order without charge up to 14 days after you have received the goods (excluding certain items such as flights, food, drink and digital content)
2. The 14-day cooling off period applies for any reason, even if you just change your mind about what you ordered
3. Before you enter into a contract with an online trader they must give you the total price including delivery and all other additional charges
4. Before you enter into a contract with a trader they must tell you their business address, contact email and phone number
5. If you cancel an order you must pay the postage costs of returning the goods
6. If goods are faulty the trader must pay the postage costs for returning the goods
7. All goods purchased online should be delivered within 30 days of placing the order, unless you have agreed on an alternative delivery date
8. You cannot be charged a higher price than local residents when buying products or services anywhere in the EU
9. There is a European Consumer Centre in every EU country that can answer queries or help to resolve complaints about online shopping

### 24. Is there anything else you'd like to tell us about your online shopping experiences?

[Open question]

## RECONTACT QUESTION

### 25. To help improve our understanding of the problems that people experience when shopping online in other EU countries we may want to contact you for more information. Would you be willing to be contacted by one of our researchers?

1. Yes
2. No [Close]

### 26. Would you be happy to be contacted by an English-speaking researcher, if a researcher that speaks your own language is not available?

1. Yes, I may be contacted in English
2. No, I do not speak English

**27. Please provide your contact details.**

*These details will be kept in confidence and only given to the researcher that contacts you.*

Name:

Telephone:

Email:

### SCREEN OUT QUESTIONS

Thank you for agreeing to help with this survey. As you've indicated that you don't shop online the remaining questions would not be relevant to you. However we would be interested to know ...

**28. Why don't you currently shop online?**

*Please select all that apply [multi choice, randomise]*

1. I prefer to actually see the product
2. I'm worried about giving my payment details online
3. Customer service and support is not as good
4. I like to have the product/service instantly
5. High delivery charges
6. I'm worried about fakes or fraud
7. I have no way of paying online
8. I worry about delivery problems or damage
9. I enjoy going out to shop
10. I'm not confident enough to shop online
11. Other, please specify... [fixed]

### THANK YOU TEXT

Thank you for taking the time to tell us about your experiences of online shopping.

The results of this survey will be used by ANEC (the European consumer voice in standards), and partner consumer organisations around Europe, to inform future work with the aim of raising standards for all EU consumers shopping online.