

[Une enquête révèle que les consommateurs de l'UE effectuent de plus en plus souvent des achats en ligne transfrontières](#)

25/07/2017 – Business, taxation and competition / Consumer affairs and public health / Economy and the euro

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[Neue Umfrage zeigt: EU-Verbraucher kaufen vermehrt Online-Produkte im EU-Ausland](#)

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[EU consumers show growing demand for cross-border online shopping, new survey reveals](#)

For retailers, however, the Scoreboard shows that many are still reluctant to expand their online activities and continue to have concerns about selling online to consumers in other EU countries. Such concerns are mainly linked to a higher risk of fraud and non-payment in cross-border sales, different tax

regulations, differences in national contract law and in consumer protection rules.

While consumer conditions have improved overall since the last Scoreboard, the levels of trust, knowledge and protection still vary greatly between EU Member States.

Commissioner **Jourová** said: *“My priority has been to improve trust of the people and smaller retailers in the Digital Single Market. Consumers are now more confident when they shop online. And we’ve equipped them with a quick procedure to get their money back if something goes wrong, even when buying from another country. The challenge now is to encourage more businesses to respond to this growing demand.”*

More trust in e-commerce but barriers remain, including for retailers

The Scoreboard shows that consumer trust in e-commerce has dramatically increased. In ten years the share of Europeans buying online has almost doubled (from 29.7% in 2007 to 55% in 2017). Since the last Scoreboard consumers’ levels of trust have increased by 12 percentage points for purchases from retailers located in the same country and by 21 percentage points for purchases from other EU Member States.

Although there has been much progress, the Scoreboard shows that consumers are still facing obstacles when trying to buy from online retailers based in another EU country. For example, 13% of respondents reported a payment being refused and 10% were refused delivery of products to their country.

As for retailers, only 4 out of 10 of those currently selling online said that they are considering selling both domestically and across borders in the coming year. Many still have concerns about selling online in other countries, namely because of a higher risk of fraud, differences in national tax regulations or national contract law rules, or differences in consumer rules.

This is why the Commission has made a [proposal](#) for modern digital contract rules to harmonise contract rules for online sales of goods, and to promote access to digital content and online sales across the EU.

Awareness of consumer rights improving, but still low and uneven levels across the EU

Compared to the previous edition of the Scoreboard, consumers are more aware of their rights. On average, 13% of consumers are aware of their key rights (an increase of 3.6 percentage points since 2014).

However, consumer conditions are generally better in northern and western EU countries than eastern and southern ones. 94.5% of Finns complain when they encounter a problem, for example, whereas only 55.6% of Bulgarians do so. Exposure to unfair commercial practices, such as the use of aggressive marketing techniques, also varies greatly: 40.9% of Croatians are affected, in comparison to 3.4% of Austrians.

To tackle these issues, the Commission is working on a proposal to [update](#) consumer rules. The aim is to make sure that every European consumer is aware of their rights and that these rights are correctly enforced throughout the EU.

Retailers' insufficient knowledge of consumer rights

The 2017 Scoreboard shows that retailers' knowledge of consumer rules hasn't improved since the previous edition. Only 53.5 % of their answers to questions on basic consumer rights were correct. Again the level of knowledge varies between countries, with only 36.2% of Croatian retailers knowing these rights compared to 62.3% of retailers in Germany.

Room for improvement with the speed of handling complaints

While consumers are finding fewer reasons to complain, the ones who have done so are more satisfied with how their complaints are handled.

However, almost one third of consumers decided not to complain, as they considered the sums involved were too small (34.6%) or that the procedure would have taken too long (32.5%).

This is why the Commission has improved the Small Claims procedure ([since 14/07/2017](#)), which now allows consumers to benefit from a fast-track online procedure for claims up to €5,000. The Commission is also encouraging out-of-court settlements with the Online Dispute Resolution (ODR) [platform](#), which offers easy online access to alternative dispute entities for online transactions.

Background

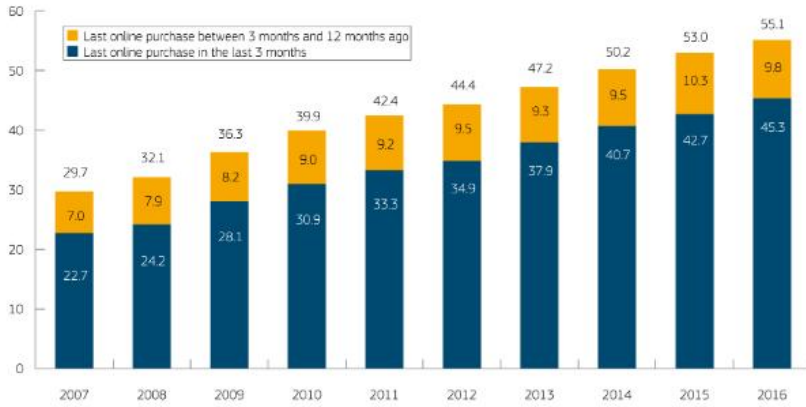
The Consumer Scoreboards provide an overview of how the Single Market works for EU consumers. Published since 2008, they aim to ensure better monitoring of consumer rights and provide evidence to inform policy.

There are two types of Scoreboard, which are published in alternate years and based on large scale surveys:

- The **Consumer Conditions Scoreboard**, which monitors national conditions for consumers in three areas: 1. knowledge and trust, 2. compliance and enforcement, 3. complaints and dispute resolution. It also examines progress in the integration of the EU retail market and in e-commerce.
- The **Consumer Markets Scoreboard**, which tracks the performance of over 40 consumer markets on the basis of key indicators such as trusting that sellers comply with consumer protection rules, the comparability of offers, the choice available in the market, the extent to which consumer expectations are met, and the detriment caused by problems that consumers encounter. Other indicators, such as switching and prices, are also monitored and analysed ([2016 edition](#)).

Figure 61:

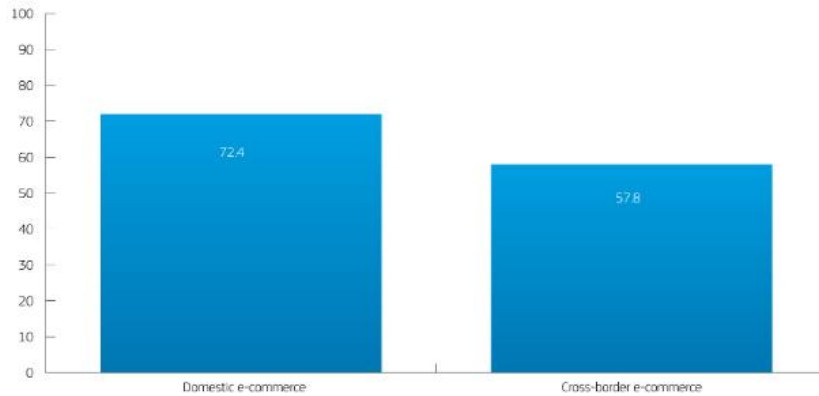
Online shopping, EU-28 (% of the population who ordered goods or services over the internet for private use in the last 12 months), 2007-2016



Source: Eurostat Community survey on ICT usage in households and by individuals (isoc_ec_buy). When did you buy or order goods or services for private use over the internet?

Figure 59:

Consumers' confidence in online purchases: % of persons confident buying online (from their own country and from other EU countries) EU-28, 2016 (%)



2016-2014	+12.4*	+21.1*
2014-2012	+2.0*	+2.8*

Source: Survey on consumer attitudes towards cross-border trade and consumer protection. How strongly do you agree or disagree with each of the following statements? You feel confident purchasing goods or services via the internet from retailers or service (in your country/in another EU country).

For more information

[Report](#)

[Factsheet](#)

[Infographic](#)

[Consumer Scoreboards](#)

[Digital Single Market](#)

EU Consumer Conditions Scoreboard: consumers show growing demand for cross-border online shopping

The 2017 edition of the Consumer Conditions Scoreboard shows that more and more EU consumers are shopping online and that their trust in e-commerce has increased, in particular in buying online from other EU countries. For retailers, however, the Scoreboard shows that many are still reluctant to expand their online activities and continue to have concerns about selling online to consumers in other EU countries. Such concerns are mainly linked to a higher risk of fraud and non-payment in cross-border sales, different tax regulations, differences in national contract law and in consumer protection rules. Commissioner **Jourová** said: *“My priority has been to improve trust of the people and smaller retailers in the Digital Single Market. Consumers are now more confident when they shop online. And we’ve equipped them with a quick procedure to get their money back if something goes wrong, even when buying from another country. The challenge now is to encourage more businesses to respond to this growing demand.”* While consumer conditions have improved overall since the last Scoreboard, the levels of trust, knowledge and protection still vary greatly between EU Member States. The Scoreboard also shows that consumer trust in e-commerce has dramatically increased. In ten years the share of Europeans buying online has almost doubled (from 29.7% in 2007 to 55% in 2017). Since the last Scoreboard consumers’ levels of trust have increased by 12 percentage points for purchases from retailers located in the same country and by 21 percentage points for purchases from other EU Member States. A [press release](#), the full [report](#) and a [factsheet](#) are available online. (For more information: Christian Wigand– Tel.: +32 229 62253; Mélanie Voin – Tel.: +32 229 58659)

La politique de Cohésion investit pour une mobilité plus sûre et plus rapide en Roumanie

407 millions d’euros des fonds de la politique de Cohésion sont investis dans trois projets d’infrastructure routière qui amélioreront la connectivité et, à terme, la croissance et l’emploi à l’Ouest du pays. *“Ces projets soutenus par l’UE ont le triple objectif d’améliorer la sécurité routière, de contribuer au développement économique des régions concernées et de renforcer la cohésion territoriale en Roumanie,”* a commenté la Commissaire à la politique régionale Corina **Crețu**. Plus de 336 millions d’euros sont investis dans la construction de la section entre les villes de Dumbrava et Deva sur l’autoroute Lugoj-Deva, située sur le Réseau Transeuropéen de Transport ([RTE-I](#)) et des infrastructures qui y sont liées (ponts, carrefours, tunnels...). Le temps de trajet entre les deux villes sera réduit d’un tiers pour les automobilistes. Environ 62 millions d’euros vont ensuite contribuer à remettre à neuf une partie de la route nationale 6 entre les villes d’Alexandria et Craiova au Sud-Ouest du pays. Cela améliorera la sécurité routière et réduira de trois quarts d’heure le temps de trajet. Enfin, près de 9 millions d’euros vont financer la construction de la section entre les villes de Timișoara et Lugoj et d’une rocade aux abords de Timișoara. Plus

d'informations sur les fonds européens en Roumanie sont disponibles sur [la plateforme Open Data](#). Pour plus d'informations: Christian Wigand– Tel.: +32 229 62253; Sophie Dupin de Saint-Cyr – Tel.: +32 229 56169)

Mergers: Commission opens in-depth investigation into Knorr-Bremse's proposed takeover of competing brakes manufacturer Haldex

The European Commission has opened an in-depth investigation to assess the proposed takeover of Haldex by Knorr-Bremse under the EU Merger Regulation. The Commission has concerns that the deal may reduce competition for brake systems and related components for commercial vehicles in Europe. The Commission's initial investigation has shown that the proposed merger would likely remove a significant competitor from an already very concentrated sector. The concerns refer to a number of markets where Knorr-Bremse and Haldex currently compete, such as electronic braking systems (EBS) and air disc brakes for both trucks and trailers, anti-lock braking systems (ABS) for trailers, valves and air treatment systems. Commissioner Margrethe **Vestager**, in charge of competition policy, said: *"Brakes are a crucial component for the safety of the millions of trucks, trailers and buses that transport goods and passengers across Europe every day. We want to ensure that Knorr-Bremse's takeover of Haldex does not restrict competition for these critical components, which could lead to less innovation, for example in the development of automated driving, or to price increases for vehicle manufacturers, fleet operators and ultimately consumers."* The full press release is available online in [EN](#), [FR](#), [DE](#) and [SV](#). (For more information: Ricardo Cardoso – Tel.: +32 229 80100; Maria Sarantopoulou – Tel.: +32 229 13740)

Mergers: Commission clears acquisition of Centrica Langage and Centrica SHB by EPH

The European Commission has approved, under the EU Merger Regulation, the acquisition of Centrica Langage Ltd. and Centrica SHB Ltd. of the UK by Energetický a průmyslový holding, a.s. (EPH) of the Czech Republic. Centrica Langage and Centrica SHB are two gas-fired power plants located near Plymouth and Stallingborough in the UK, respectively. EPH is a utility company engaged in brown coal extraction, electricity and heat production, distribution and supply as well as gas transmission, distribution, and storage. The Commission concluded that the proposed acquisition would raise no competition concerns because of the companies' limited combined market share and the presence of several established competitors. The transaction was examined under the simplified merger review procedure. More information is available on the Commission's [competition](#) website, in the public [case register](#) under the case number [M.8516](#). (For more information: Ricardo Cardoso – Tel.: +32 229 80100; Maria Sarantopoulou – Tel.: +32 229 13740)

ANNOUNCEMENTS

EU – Turkey High Level Political Dialogue taking place today in Brussels

Federica **Mogherini**, High Representative for Foreign Affairs and Security

Policy / Vice President of the European Commission and Johannes **Hahn** Commissioner for European Neighbourhood Policy and Enlargement Negotiations are hosting the EU – Turkey High Level Political Dialogue in Brussels. Turkey is represented by the Minister of Foreign Affairs Mevlüt Çavuşoğlu and the Minister for EU Affairs and Chief Negotiator Ömer Çelik. The parties will discuss EU-Turkey relations and common challenges ahead, in particular with regards to regional and international issues. The High Level Political Dialogue will be followed by a press conference at approximately 17:00 which will take place in the VIP Corner of the Commission's Berlaymont building and will be transmitted live on [EBS](#). (For more information: Maja Kocijancic – Tel.: +32 229 86570; Alceo Smerilli – Tel.: +32 229 64887)

[Upcoming events](#) of the European Commission (ex-Top News)

[Yves Mersch: The ECB's monetary policy stance](#)

The global recovery is firming and broadening. And the ongoing economic expansion in the euro area provides confidence.

But while inflation will gradually head to levels in line with our definition of price stability in the mid-term, it has yet to translate into stronger inflation dynamics. Headline inflation is dampened by the weakness in energy prices. Moreover, measures of underlying inflation remain overall at subdued levels. Therefore, as I pointed out yesterday in my oral presentation at the Bank Negara Malaysia Monetary Policy Conference, a very substantial degree of monetary accommodation is still needed for underlying inflation pressures to gradually build up and support headline inflation developments in the medium term.

Let me provide you with some details of the ongoing recovery. Euro area real GDP increased by 0.6%, quarter on quarter, in the first quarter of 2017, after 0.5% in the last quarter of 2016. Incoming data, notably survey results, continue to point to solid, broad-based growth in the period ahead. The pass-through of our monetary policy measures is supporting domestic demand and has facilitated the deleveraging process. The recovery in investment continues to benefit from very favourable financing conditions and improvements in corporate profitability. Private consumption is supported by employment gains, which are also benefiting from past labour market reforms, and by increasing household wealth. Moreover, the global recovery should increasingly lend support to trade and euro area exports. However, economic growth prospects continue to be dampened by a slow pace of implementation of structural reforms, particularly in product markets, and by remaining balance sheet adjustment needs in a number of sectors, notwithstanding ongoing improvements.

The risks surrounding the euro area growth outlook might be upward in the short term, but are overall broadly balanced. On the one hand, the current positive cyclical momentum increases the chances of a stronger than expected economic upswing. On the other hand, downside risks primarily relating to global factors continue to exist.

The thread of deflation is gone and reflationary forces are at play. Prices pressures in the early stages of the pricing chain remain strong but have still not transmitted to the later stages. Euro area annual HICP inflation was 1.3% in June, down slightly from 1.4% in May, mainly due to lower energy price inflation. Looking ahead, on the basis of current futures prices for oil, headline inflation is likely to remain around current levels in the coming months. In these conditions, we can be more assured about the return of inflation to our objective than we were a few years ago. At the same time, measures of underlying inflation remain low and have yet to show convincing signs of a pick-up, as domestic cost pressures, including wage growth, are still subdued: although compensation per hour worked is rising, compensation per employee remains flat. This divergence goes back, at least in part, to the increased fragmentation of labour time. In the labour market technological advance, in particular the use of the internet allows for more services being offered with less intermediation at lower prices.

Underlying inflation in the euro area is expected to rise only gradually over the medium term, supported by our monetary policy measures, the continuing economic expansion and the corresponding gradual absorption of economic slack.

Also broad money (M3) continues to expand at a robust pace, with an annual rate of growth of 5.0% in May 2017, after 4.9% in April. As in previous months, annual growth in M3 was mainly supported by its most liquid components, with the narrow monetary aggregate M1 expanding at an annual rate of 9.3% in May 2017, unchanged from April.

The recovery in the growth of loans to the private sector observed since the beginning of 2014 is proceeding. The annual growth rate of loans to non-financial corporations remained stable at 2.4% in May 2017, while the annual growth rate of loans to households increased to 2.6%, from 2.4% in April. The euro area bank lending survey for the second quarter of 2017 indicates that credit standards for loans to enterprises and loans to households for house purchase have further eased and that loan growth continues to be supported by increasing demand. The pass-through of the monetary policy measures put in place since June 2014 continues to significantly support borrowing conditions for firms and households and credit flows across the euro area.

The cross-check of the outcome of the economic analysis with the signals coming from the monetary analysis confirmed the need for a continued very substantial degree of monetary accommodation to secure a sustained return of inflation rates towards levels that are below, but close to, 2%.

In order to reap the full benefits from our monetary policy measures, other policy areas must contribute decisively to strengthening the longer-term growth potential and reducing vulnerabilities. Political winds are becoming

tailwinds. There is newfound confidence in the reform process, and newfound support for European cohesion, which could help unleash pent-up demand and investment, if confirmed by decisive action.

Still, the implementation of structural reforms needs to be substantially stepped up to increase resilience, reduce structural unemployment and boost productivity growth. Regarding fiscal policies, all countries would benefit from intensifying efforts towards achieving a more growth-friendly composition of public finances. A full, transparent and consistent implementation of the Stability and Growth Pact and of the macroeconomic imbalances procedure over time and across countries remains essential to bolster the resilience of the euro area economy.