2022 edition

Consumer Digital Empowerment Index

Research Report

CONSUMER EMPOWERMENT PROJECT

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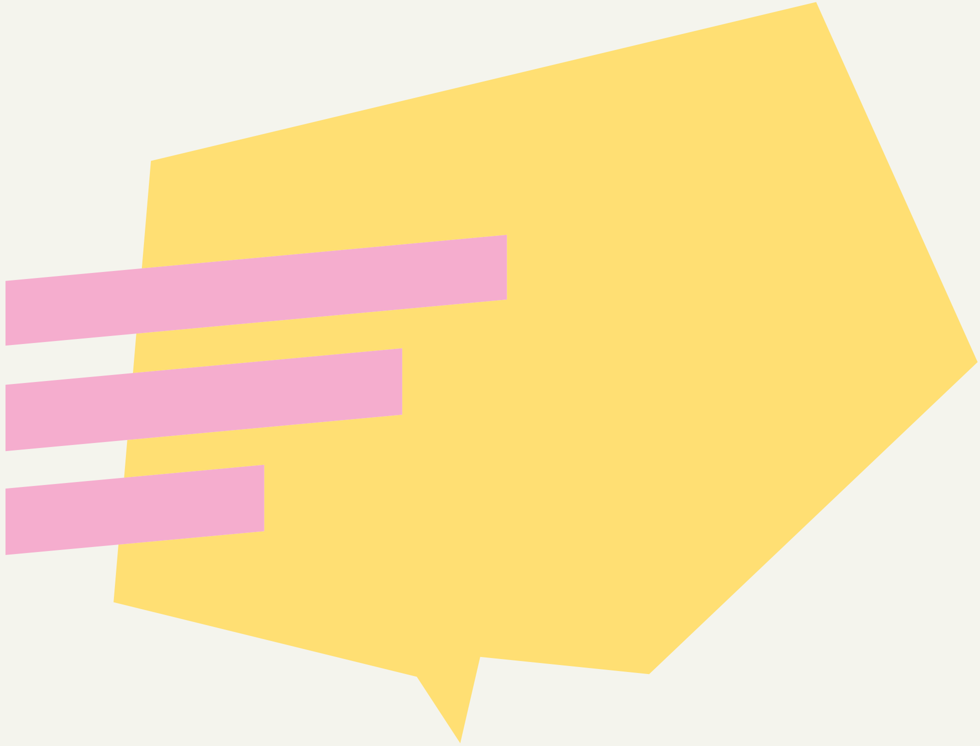


01

Introduction

The Consumer Digital Empowerment (CDE) Index is a research study, designed to quantify and provide insights into how digital services empower consumers in their daily lives. It is a flagship research study of the Consumer Empowerment Project (CEP) aiming to provide relevant, actionable and robust data about the choices that consumers face when using digital services. The index did not address areas such as digital fraud or data privacy.

About The Consumer Empowerment Project (CEP)

Euroconsumers and Google partnered to form the Consumer Empowerment Project (CEP) to help improve the digital ecosystem for consumers. CEP aims to help consumers understand their rights so that they can make better-informed decisions. CEP is open to stakeholders who can help create a space where consumer organizations, industry and civil society can come together to discuss and address key issues relating to consumer empowerment.

For more information about CEP, please go to cep-project.org.

Purpose of the Index

The CDE Index provides a view of if and how digital services empower consumers in their daily lives across a wide range of consumption areas. The CDE Index serves as a comparative overview across certain European countries, including Belgium, Bulgaria, Denmark, France, Germany, Italy, Poland, Portugal, Spain, and Sweden. Additionally, it functions as an authoritative source of how consumers use web services in different geographies.

Overall, the index aims to:

- Assess the availability or (need for) awareness of digital services in key European countries.
- Outline which digital services consumers access online.
- Provide a view on if and how these digital services empower consumers in their daily lives.
- Provide relevant, and robust data about important topics such as consumer choice, barriers to entry and other key issues that consumers face when leveraging digital services.

The CDE index was not intended to provide any measurement related to phenomena such as digital fraud or data privacy.

Methodology

The research was conducted from April to September 2022 in two stages:

- Identification of digital services and development of a digital empowerment index through the DELPHI procedure involving a panel of experts.
- An online survey to collect data on representative samples of Internet users.

DELPHI procedure

The panel was composed of a total of 21 experts across nine countries with diverse expertise in the digital and Internet landscape, and consumer behaviour and rights. Through four DELPHI rounds, it was possible to identify the leading 10 consumption areas, the list of the 40 most empowering digital services (4 per consumption area) and the importance to be attributed to them for the calculation of the index. In a fifth round, experts evaluated the impact of each digital service on sustainability.

About DELPHI

DELPHI is a method for structuring group communication processes so that they are effective in allowing a group of experts (commonly referred to as panelists) to deal with a research question. This is done through rounds of questionnaires where experts (also known as panelists) are asked to give their opinion on different issues, until a consensus is reached. This technique is very practical for coming to agreements between a group of experts when there is no unique answer.

For building the index, the panel was composed of 13 experts.
The main research question for the DELPHI procedure was:

“What are the most relevant consumption areas and digital services that the index should include, in order to measure consumer empowerment on digital services?”

This question was further divided in 3 different sub-questions related to the consumption areas:

1. For the consumption areas proposed, which ones do you consider more relevant to be included in the index?

2. For each consumption area, which are the most relevant digital services to be included in the index?

3. What is the importance/weight that each of the consumption areas/digital services should have in the index?

Experts were selected according to the following criteria:

1. Area of expertise: digital and Internet, and consumer behaviours and rights;
2. Previous participation in projects related to the mentioned areas of expertise;
3. Being active in the field within the last 1-2 years;
4. A good command of English.

Three different methods were applied throughout the DELPHI rounds:

1. Brainstorming: involves asking the panelists to state the most relevant elements to consider in relation to the subject under research, through open-ended questions. Then, the research team must analyse their answers to develop a structure and, through a process of progressive re-organization, order them into a list of closed items for the following rounds of the study;
2. Selection/ranking: panelists are confronted with a set of closed items from which they select and rank the ones that they consider most relevant for each research question. However, experts can provide detailed additional comments, factors or dimensions not covered in the original set that could eventually help to redefine the pre-existing list of closed items;
3. Scoring: panelists are asked to attribute 100 points to a set of closed items. The overall average is considered as the final weight of each of the items.

The different rounds of the DELPHI were structured as follows:

First round

Experts provided feedback on a list of consumption areas proposed by Euroconsumers and Google.
A selection/ranking method was applied: **experts were asked to rank the most relevant consumption areas from the 14 proposed. The 10 with the highest impact were selected for the CDEI.**

Second round

Experts were asked **to indicate which digital services should be included** for each of the consumption areas identified in the first round. For this stage, a brainstorming method was applied.

Third round

Starting from the results of the second round, experts were asked to **select the digital services to be included in the index**, for each consumption area. A selection/ranking method was applied.

Fourth round

Weights were attributed to the **consumption areas and digital services** based on their contribution to empower consumers. A scoring method was applied.

Index scoring

The CDE Index provides a structured set of indicators to explore digital consumer empowerment, in quantitative terms, with different layers of information:

1. **The overall index score:** a synthetic measure of a country's performance and a comparative overview across European countries.
2. **The consumption areas scores:** how the digitalization of services has empowered consumers, for each of the consumption areas.
3. **The digital services scores:** consumers' experience with each digital service.

The relative contribution of each consumption area and digital service to the CDE Index is based on the weights (W_{ca}, W_{ds}), defined by experts during the fourth round of the DELPHI procedure.

The score of a digital service is based on the **combination of consumer usage and evaluation.** For each service, respondents are asked if they have used it during the last two years and, if they did not use it, why this was the case.
They are then categorised into three groups:

a. Respondents who have already used the service at least once in the past two years.

b. Respondents who have not used it in the past two years, even though they know it's available in their country.

c. Respondents who never used it because, to their knowledge, the service is not available in their country. It is assumed that the lack of awareness of the availability of an existing digital service means that that service is failing in empowering consumers. For the purposes of this project, it is the same as if the service was not available.

Only respondents that used the digital service during the past two years (group 'a') are asked to evaluate it across 3 key criteria, on a scale from 1 (lower) to 5 (higher score):

1. Usefulness: how useful respondents find a service.

2. Usability: how easy a service is to use.

3. Preference: to what extent do respondents prefer the digital service, over the offline alternative.

The average of those three scores, converted on a 100 points scale, represents the digital service's score for that respondent.

For respondents who didn't use the service in the past 2 years, even if they know it was available (group 'b'), a score of 1 (corresponding to the minimum evaluation) is automatically assigned to usefulness and preference and a score of 0 to the usability criteria. The assumption here is that if consumers do not use an available service it means that it is neither essential nor attractive to them. The average of these values (0.66) is then converted on a 100 points scale.

For respondents not aware of the availability (or aware of the unavailability) of the service (group 'c'), a score of 0 is automatically assigned.

The following formula synthesises the approach:

$$ds_{ij} = \frac{(c_{usefulness,ij} + c_{usability,ij} + c_{preference,ij})}{3}$$

where ds_{ij} is the score of the i^{th} digital service, calculated for the j^{th} respondent.

$$c_{usefulness} = \begin{cases} 1 \leq n \leq 5, & u = 2 \\ 1, & u = 1 \\ 0, & u = 0 \end{cases}$$

$$c_{usability} = \begin{cases} 1 \leq n \leq 5, & u = 2 \\ 0, & u = 1 \\ 0, & u = 0 \end{cases}$$

$$c_{preference} = \begin{cases} 1 \leq n \leq 5, & u = 2 \\ 1, & u = 1 \\ 0, & u = 0 \end{cases}$$

$$u = \begin{cases} 2 & \textit{if used at least once in P2Y} \\ 1, & \textit{if never used in P2Y, even if they know it exists} \\ 0, & \textit{if never used and they don't think it exists} \end{cases}$$

The overall score of a digital service is calculated as the average of the scores obtained for each of the respondents.

$$ds_i = \frac{\sum_{j=1}^{N} = ds_{ij}}{N}$$

where N is the total number of respondents for the country.

For each respondent, the consumption area's score is calculated as the weighted average of the scores of its digital services, as follows:

$$ca_{ij} = \frac{\sum_{n=1}^{k} w_{in} * ds_{nj}}{k}$$

where:

ca_{ij} is the score of the i^{th} consumption area, calculated for the j^{th} respondent;

k is the number of digital services of that area;

ds_{nj} is the score of the n^{th} digital service of that area, for the j^{th} respondent;

w_{in} is the weighting coefficient of the n^{th} digital service of the i^{th} consumption area.

The overall score of the consumption area corresponds to the average score of that area among the sample.

$$ca_i = \frac{\sum_{N}^{1} = ca_{ij}}{N}$$

where N is the total number of respondents for the country.

Analogously, the index is calculated first at respondent level (as the weighted average of the consumption areas' scores) and then for the whole sample (as the mean value among respondents):

$$CDEI_j = \frac{\sum_{m=1}^{k} w_m * ca_{mj}}{K} \qquad CDEI = \frac{\sum_{N}^{1} CDEI_j}{N}$$

where:

$CDEI_j$ is the Index score, calculated for the j^{th} respondent;

K is the total number of consumption areas;

ca_{mj} is the score of the m^{th} consumption area, for the j^{th} respondent;

W_m is the weighting coefficient of the m^{th} consumption area

N is the total number of respondents for the country.

All the scores are rescaled on a 100 points scale, to enable meaningful comparison.

An additional fifth round focused on sustainability.

The impact of digitalization and the Internet on different aspects of sustainability is undeniable but still quite difficult to assess for a consumer. Therefore, new panellists were added to the 13 that were already part of the previous four rounds. They had to have expertise in the field of digital and Internet, consumer behaviours and rights, with a focus on sustainability in general and more specifically on the role and implications of digitalization and the Internet on sustainability.
In this round, experts were asked to:

- Indicate the impact of sustainability of each of the digital services included in the Index;
- Provide explanations related to their answers on the impact of digital services;
- Answer some general questions about sustainability and digitalization.

The main output of this extra round of the DELPHI procedure was to establish a synthetic indicator (on a labelled scale), for each of the digital services.

Online Survey

After having identified the digital services to be considered for the index and their importance for assessing consumer digital empowerment, an online survey was organised for collecting data on consumers' experience and digital services evaluation. The survey took place in 10 countries, with a total of 18,861 total respondents aged between 18 and 74. The samples were *a priori* stratified and *a posteriori* weighted to mirror the national distributions of internet users. The survey did not address topics such as digital fraud or privacy-related questions.

The second phase of the project was an online survey done in 10 countries: Belgium, Bulgaria, Denmark, France, Germany, Italy, Poland, Portugal, Spain and Sweden. In each of these countries, the questionnaire was addressed to a sample of 2,000 Internet users in the 18-74 age range.
For the purpose of this project, an "Internet user" is an individual fulfilling at least one of the following conditions:

- using an internet browser to search for products, services or information online, for personal reasons, at least once a week;
- checking a personal email account at least once a week.

Each national sample was *a priori* stratified on the basis of interlocking quotas by age, gender and geographical area and *a posteriori* weighted on the basis of interlocking quotas by age, gender, geographical area and educational level. Since data concerning the distribution of the target population were not available for all the countries, a preliminary CATI survey was conducted on the general population.

The survey was conducted, during the first half of September 2022, through CAWI (computer-assisted web interviewing) method.

Data were analysed by the Euroconsumers Statistical Survey Department, using IBM SPSS Statistics. Along with the information needed for the index calculation, the questionnaire was designed to collect data for result segmentation and further in-depth analysis (consumers' choices and needs, barriers to accessing digital services, etc.).

02

A Pan-European Snapshot: Key Insights

Digital services have become an essential part of consumer journeys by providing easier access, wider choice, and more information.

A large majority of users who have used each of the studied digital services in the last 24 months found it useful, easy to use and preferable to the offline version.

Among the most empowering services are messaging and emails, online banking, shopping and social media.

3 out of 4 consumers believe that ten years from now our consumption experiences will be mostly digital

The digital divide is alive and well, as Millennials (persons born between the early 1980s to 1996) and Gen Z (persons born between 1997 and early 2010s) with higher education levels and with higher levels of disposable income feel twice as empowered compared to Baby Boomers (persons born between 1946 to 1964) with lower incomes and lower levels of education. In some areas, people who live alone also feel less empowered as online consumers.

03

Empowerment in Consumption Areas

Although digital services empower most consumers, there is still room for improvement, especially when it comes to the usage of digital services.

The consumption areas with the lowest empowerment scores are Mobility & Tourism, Training & Education and Home & Domestic Energy. Therefore, what makes consumers less empowered when using digital services? The biggest obstacles are a lack of awareness that such services exist, for example, trackers that monitor energy consumption (28% total) and a lack of trust in providers when using certain services, such as personal finance and open banking (12%), managing bank accounts online (11%) and using social media (11%).

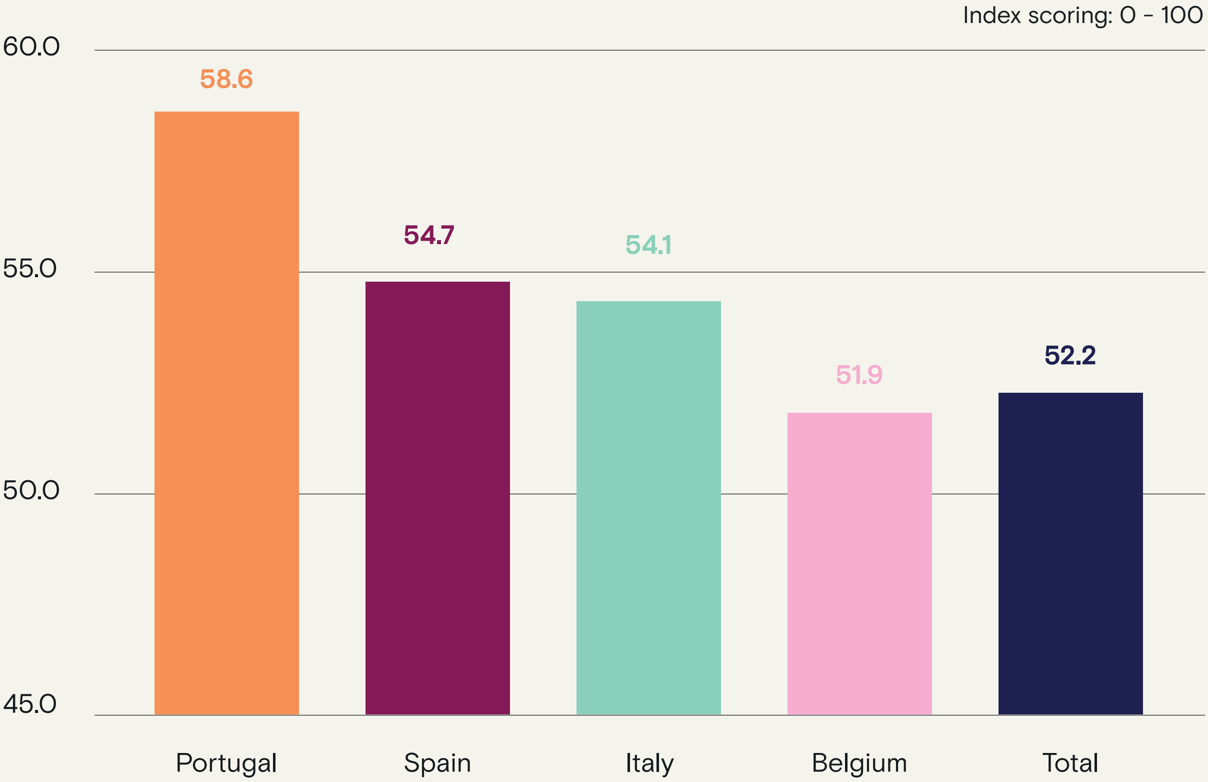
04

The 10 Consumption Areas

In the following section a list and overview of the 10 consumption areas of the Index can be seen. For each digital service, a score is provided in parentheses. The areas of Community & Communication, Money & Investment and Shopping had the highest empowerment scores, according to consumers. Areas of Education & Training, Mobility & Tourism and Home & Domestic Energy still have room for improvement. The last two were specifically highlighted by experts among the most important for consumer empowerment, alongside Government & Public Administration.

The comparison of empowerment between countries in this full section has been conducted only among countries where Euroconsumers is present (Belgium, Italy, Portugal, and Spain).

Overall Index



Consumption Areas	Digital Service	Overview
Government & Public Administration (57.5)	Making online payments to public entities (e.g. paying fines, fees for public services, etc.) (62.5) Filing a tax declaration online (61.3) Using digital identity authentication for public administration procedures (59) Requesting documents or certifications online from public entities (e.g.: registration in the city administration, birth certificate) (49.2)	Government & Public Administration is ranked fourth for empowerment. It scored 57.5 out of 100, making it an area consumers feel empowered by. The most empowered country in this area is Portugal (with a score of 67.9) while the least empowered is Italy (with a score of 57.5). The most empowered profiles here are highly-educated, financially comfortable individuals. The least empowered profile is individuals with a low level of education, that just manage to cover basic living costs each month.

Money & Investment (60.7)

Managing your bank accounts online (83.5)

Using apps for transferring small amounts of money directly from person to person, outside of your normal banking app (63.6)

Using platforms to compare insurance and financial products (deposits, accounts, credit cards…) by different aspects (price, service, reliability…) (46.9)

Managing all your bank accounts and financial tools from a single platform (open banking and finance) outside of your normal banking app (44.4)

Money & Investments is ranked second for empowerment. It scored 60.7 out of 100.
The most empowered country in this area is Portugal (with a score of 64.7) while the least empowered is Italy (with a score of 58.1).
The most empowered consumer profiles are Millennials, that live with plenty of disposable income.
The least empowered profiles are Baby Boomers, with a low or medium level of education, just managing to cover basic living costs each month or increasingly in debt.

Training & Education (34.9)

Learning about a certain topic informally (without an official course or exam) through online tutorials, self-learning materials, forums, etc. (44.5)

Online official learning (taking courses, exams, certifications, etc.) (35.7)

Accessing and managing children's academic information (report cards, online lessons, contacts with professors, etc.) (34.8)

Using platforms to compare academic credentials and programmes at different universities/schools (24.9)

The Education & Training area is ranked ninth for empowerment. It scored 34.9 out of 100, making it a less empowering area for consumers. The use of platforms to compare academic credentials of different institutions ranked in the top five lowest of the study, signalling that this service has room for improvement.
The most empowered country in this area is Portugal (with a score of 45.5) while the least empowered is Belgium (with a score of 31.1).
The most empowered consumer profiles are Gen Z individuals, with a high level of education, living in a large or medium city.
The least empowered profiles are Baby Boomers, with a low level of education, that live alone.

Information & Media (54.9)

Online translation (for both text and multimedia sources) (71)

Consulting online newspaper and news channels (69.6)

Online sources for checking the trustworthiness of information (websites for news/fact checking or tracing the origin of content, ranking of bias in media, disclaimers of sponsored content, etc.) (48)

Bypassing censorship (VPNs, secure connectivity, dedicated apps) (33.5)

Information & Media area is ranked fifth for empowerment. It scored 54.9 out of 100, rating average compared to other consumption areas. The most empowered country in this area is Portugal (with a score of 63.2) while the least empowered is Belgium (with a score of 54.8).
The most empowered consumer profiles are Millennials with a high level of education, that live comfortably with disposable income.
The least empowered profiles are Baby Boomers with a low level of education, that live alone.

Culture & Entertainment (47.7)

Using platforms for streaming of audio or video content (69.2)

Buying tickets or getting information about physical cultural events, online (54.9)

Accessing library services online (the catalogue, checking out books, etc.) and buying e-books (39.9)

Using platforms for crowdfunding cultural and artistic projects (21.5)

Culture & Entertainment is ranked seventh for empowerment. It scored 47.7 out of 100, making it an area with room for improvement. The most empowered country in this area is Spain, (with a score of 51.5) while the least empowered is Belgium (with a score of 43.1).
The most empowered consumer profiles are highly educated Gen Z individuals.
The least empowered profiles are Baby Boomers with a low level of education, that just manage to cover basic expenses each month or are increasingly in debt.

Community & Communication (personal & professional reasons) (72.3)

Using messaging tools (e.g.: WhatsApp, Telegram) or email services for communication (with friends, relatives, work related, etc.) (84.2)

Using social media (80.8)

Video calling another person or a group of people (friends, relatives, work related, etc.) (73.5)

Contacting companies or consumer services via live chats (50.8)

Community & Communication is the most empowering area in the study. It scored 72.3 out of 100. The most empowered country in this area is Portugal (with a score of 79.5) while the least empowered is Belgium (with a score of 70.8).
The most empowered profiles for this consumption area are those in Gen Z and Millennials, who are highly educated and have some or plenty of disposable income.
The least empowered profiles are Baby Boomers, with a low level of education, that live alone.

Health, Wellbeing & Sport (50.7)

Booking a consultation with a doctor (62.9)

Accessing your online health profile/history (viewing health records, test results, etc.) (57.8)

Getting medicine prescriptions online (50.8)

Using wearables and apps for monitoring health conditions and assisted living solutions (e.g.: emergency button for elderly) (27.2)

Health, Wellbeing & Sport is ranked sixth for empowerment. It scored 50.7 out of 100, making it an area with room for improvement to empower consumers. The most empowered country in this area is Portugal (with a score of 56.3) while the least empowered is Belgium (with a score of 52.4)
The most empowered profiles for this consumption area are those who are highly educated, who live comfortably with disposable income and not living alone.
The least empowered prwofiles are the Baby Boomers increasingly in debt and living alone.

Mobility (local & long distance) & Tourism (41.3)	Booking a long-distance trip (flight, train, etc.) online (53.8) Booking a local public transportation ticket online (to be stored on your smartphone) (47.1) Using platforms for booking rides (e.g: Taxi, Uber) (39.2) Using shared mobility platforms/solutions (car, scooter, or bike sharing, carpooling, etc.) (26.7)	Mobility & Tourism consumption is ranked eighth for empowerment. It scored 41.3 out of 100, making it an area with room for improvement to empower consumers. The most empowered country in this area is Portugal (with a score of 46.1) while the least empowered is Belgium (with a score of 36.6). The most empowered consumer profiles are Millennials, living in a large or medium city, that live comfortably with disposable income. The least empowered profiles are Baby Boomers with a low level of education, that live alone.
Home & Domestic Energy (34.4)	Using platforms to compare energy providers by different aspects (price, quality, etc.) (40.9) Signing up fully online for services and utility providers (water, Internet, energy, waste management etc.) (41.3) Using digital trackers for domestic energy and water consumption (29.3) Automatically switching to the most convenient energy provider based on your habits and available offers, via a dedicated service (25.6)	Home & Domestic Energy is the least empowering consumption area in the study. It scored just 34.4 out of 100. The most empowered country in this area is Belgium (with a score of 40.3) while the least empowered is Spain (with a score of 32.9). The most empowered consumer profiles are Millennials, living comfortably with disposable income, with other people. The least empowered profiles are Baby Boomers, that just manage to cover basic expenses or are increasingly in debt, living alone.
Shopping (60.7)	Buying products online (from digital shops and marketplaces) (80.8) Using online consumer reviews of products (69.8) Using platforms to compare products by different aspects (price, characteristics, reliability, quality, etc.) (69.2) Borrowing or renting products instead of buying them, via online platforms (e.g.: small household appliances, clothes, tools, equipment, etc.) (22.9)	Shopping is ranked third for empowerment with a score of 60.7 out of 100, making it an area that consumers feel empowered by. The most empowered country in this area is Italy (with a score of 65.8) while the least empowered is Belgium (with a score of 58.2). The most empowered consumer profiles are individuals from Gen Z or Millennials, who are highly educated, and have some disposable income or live comfortably. The least empowered profiles are Baby Boomers, who either just manage to cover basic expenses or are increasingly in debt and live alone.

05

The most empowering digital services for consumers

A list of all 40 digital services analysed in the study, ranked from the most to the least empowering can be seen below. For each digital service, a score is provided in parentheses.

Ranking	Digital Service	Consumption Area
1	Using messaging tools (e.g.: Whatsapp, Telegram) or email services for communication (with friends, relatives, work-related, etc.) (84.2)	Community & Communication (personal & professional reasons)
2	Managing your bank accounts online (83.5)	Money & Investment
3	Buying products online (from digital shops and marketplaces) (80.8)	Shopping
4	Using social media (80.8)	Community & Communication (personal & professional reasons)
5	Video calling another person or a group of people (friends, relatives, work related, etc.) (73.5)	Community & Communication (personal & professional reasons)

6	Online translation (for both text and multimedia sources) (71.0)	Information & Media
7	Using online consumer reviews of products (69.8)	Shopping
8	Consulting online newspaper and news channels (69.6)	Information & Media
9	Using platforms to compare products by different aspects (price, characteristics, reliability, quality, etc.) (69.2)	Shopping
10	Using platforms for streaming of audio or video content (69.2)	Culture & Entertainment
11	Using apps for transferring small amounts of money directly from person to person, outside of your normal banking app (63.6)	Money & Investment
12	Booking a consultation with a doctor (62.9)	Health, Wellbeing & Sport
13	Making online payments to public entities (e.g. paying fines, fees for public services, etc.) (62.5)	Government & Public Administration
14	Filing a tax declaration online (61.3)	Government & Public Administration
15	Using digital identity authentication for public administration procedures (59.0)	Government & Public Administration

16	Accessing your online health profile/ history (viewing health records, test results, etc.) (57.8)	Health, Wellbeing & Sport
17	Buying tickets or getting information about physical cultural events, online (54.9)	Culture & Entertainment
18	Booking a long distance trip (flight, train, etc.) online (53.8)	Mobility (local & long distance) & Tourism
19	Contacting companies or consumer services via live chats (50.8)	Community & Communication (personal & professional reasons)
20	Getting medicine prescriptions online (50.8)	Health, Wellbeing & Sport
21	Requesting documents or certifications online from public entities (e.g.: registration in the city administration, birth certificate) (49.2)	Government & Public Administration
22	Online sources for checking the trustworthiness of information (websites for news/fact checking or tracing the origin of content, ranking of bias in media, disclaimers of sponsored content, etc.) (48.0)	Information & Media
23	Booking a local public transportation ticket online (to be stored on your smartphone) (47.1)	Mobility (local & long distance) & Tourism

24	Using platforms to compare insurances and financial products (deposits, accounts, credit cards, etc.) by different aspects (price, service, reliability, etc.) (46.9)	Money & Investment
25	Learning about a certain topic informally (without an official course or exam) through online tutorials, self-learning materials, forums, etc. (44.5)	Training & Education
26	Managing all your bank accounts and financial tools from a single platform (open banking and finance) outside of your normal banking app (44.4)	Money & Investment
27	Signing up fully online for services and utility providers (water, Internet, energy, waste management etc.) (41.3)	Home & Domestic Energy
28	Using platforms to compare energy providers by different aspects (price, quality, etc.) (40.9)	Home & Domestic Energy
29	Accessing library services online (the catalogue, checking out books, etc.) and buying e-books (39.9)	Culture & Entertainment
30	Using platforms for booking rides (e.g: Taxi, Uber) (39.2)	Mobility (local & long distance) & Tourism
31	Online official learning (taking courses, exams, certifications, etc.) (35.7)	Training & Education

32	Accessing and managing childrens' academic information (report cards, online lessons, contacts with professors, etc.) (34.8)	Training & Education
33	Bypassing censorship (VPNs, secure connectivity, dedicated apps) (33.5)	Information & Media
34	Using digital trackers for domestic energy and water consumption (29.3)	Home & Domestic Energy
35	Using wearables and apps for monitoring health conditions and assisted living solutions (e.g.: emergency button for elderly) (27.2)	Health, Wellbeing & Sport
36	Using shared mobility platforms/ solutions (car, scooter, bike sharing, carpooling...) (26.7)	Mobility (local & long distance) & Tourism
37	Automatically switching to the most convenient energy provider based on your habits and available offers, via a dedicated service (25.6)	Home & Domestic Energy
38	Using platforms to compare academic credentials and programmes at different universities/schools (24.9)	Training & Education
39	Borrowing or renting products instead of buying them, via online platforms (e.g.: small household appliances, clothes, tools, equipment...) (22.9)	Shopping
40	Using platforms for crowdfunding cultural and artistic projects (21.5)	Culture & Entertainment

06

Conclusion

As a flagship research study, The Consumer Digital Empowerment (CDE) Index, part of the Consumer Empowerment Project (CEP), shows quantified insights and robust data on how digital services empower consumers in their daily lives in certain European countries, with a focus on Belgium, Italy, Portugal and Spain. This report summarises the CDE Index findings and identifies obstacles and areas for development that consumers face when leveraging digital services.

The Consumer Empowerment Project strives to improve the digital environment for consumers of all age groups and to educate them about their rights to make informed choices for a beneficial online experience. For more information on the Consumer Digital Empowerment Index, the Consumer Empowerment Project and to dive deeper into the data, please visit cep-project.org.

07

Annex

Take a deep dive into the Index data by exploring consumption areas or digital services and see how countries within the Euroconsumers network scored. Learn more about the sustainability impact of various digital services by scanning the QR code and visiting the CEP website.

- Factsheet Aggregated Results
- Factsheet Belgium
- Factsheet Italy
- Factsheet Portugal
- Factsheet Spain

Explore the data

How empowered do consumers actually feel accessing digital services?

New **Consumer Digital Empowerment Index** sets a benchmark across 10 European countries to identify how useful, usable, or preferable consumers currently find digital services and highlight unmet needs

- **52% of respondents** already use **at least 20 of the 40 digital services** studied.
- **3 out of 4** of consumers surveyed believe that ten years from now **our consumer experiences will be mostly digital.**
- At least **67%** of users preferred the digital services they use to the alternative, offline option.

2022 most empowering digital services

- Instant messaging platforms and email
- Online bank accounts
- Buying products online
- Using social media

2022 least empowering digital services

- Platforms for crowdfunding cultural and artistic projects
- Platforms for borrowing or renting products
- Platforms to compare academic credentials and programmes at different universities/schools

'Awareness' and 'trust' are key to increasing the use of digital services across the region

- **28%** of consumers that **don't track their energy consumption digitally,** don't do so because they were not aware the service was available.
- **26%** of consumers that **don't use fact-checking services to verify the validity of information** haven't done so because they weren't aware of the service.

Services where consumers express a lack of trust in the provider as the main reason for not using digital services: 12% don't use open banking, **12%** don't manage bank accounts online, **9%** don't use peer-to-peer payments.

Work needs to be done to ensure that socio-economic factors having an impact on digital divide (like age, education and income) do not leave consumers disenfranchised

- **Millennials** ranked most empowered when engaging with the **Community & Communication, Money & Investment, and Shopping.**
- **Gen Z** ranked most empowered engaging with **Community & Communication, Shopping, and Information & Media.**
- **Baby Boomers** consistently ranked lower than younger counterparts at a regional level.

Digital services can help us unlock sustainability benefits for the planet, but we need to take care it isn't at the expense of consumer safety online

- Only **52%** of consumers surveyed install and update **antivirus** software on their computer, while **54%** try to detect **phishing** and deceptive emails.
- Experts agree **30%** of the digital services surveyed will have a **very positive impact** on sustainability from an environmental, social, and economic perspective, with all other services having at least some benefit on sustainability.

When consumers use digital services, they are improving the sustainability of the goods and services they depend on every day

Overall, the most sustainable digital services in the study were:

- Filing a tax declaration online (**62% of respondents do this**)
- Requesting documents or certifications online from public entities (**48% of respondents do this**)
- Shared mobility platforms/ solutions (**19% of respondents do this**)

Whereas the least sustainable were:

- Buying products (**89% of respondents do this**)
- Using social media (**89% of respondents do this**)
- Contacting companies or consumer services via live chats (**51% of respondents do this**)

In Belgium, consumers feel most empowered by Community & Communication services, and have the highest score for Home & Domestic energy

New **Consumer Digital Empowerment Index** sets a benchmark to identify how useful, usable, or preferable consumers currently find digital services and highlight unmet needs

- **53%** of Belgian respondents **use at least 20 of the 40 digital services** studied.
- **66%** of Belgian consumers surveyed believe that ten years from now **our consumption experiences will be mostly digital.**
- At least **64%** of Belgian users preferred the digital services they use to the alternative, offline option.

2022 most empowering digital services

- Online bank accounts
- Instant messaging platforms and email
- Buying products online

2022 least empowering digital services

- Platforms for borrowing or renting products
- Platforms for crowdfunding cultural and artistic projects
- Platforms to compare academic credentials and programs at different schools/universities

'Awareness' and 'trust' are key to increasing the use of digital services in Belgium

- **23%** of consumers that **don't track their energy consumption digitally,** don't do so because they were not aware the service was available.
- **21%** of consumers that **don't use fact-checking services to verify the validity of information** haven't done so because they weren't aware.

Services where consumers express a lack of trust in the provider as the main reason for not using digital services: 13% for banking, **14%** for bank accounts online**, 10%** for peer-to-peer payments.

Work needs to be done to ensure that socio-economic factors having an impact on digital divide (like age, education and income) do not leave consumers disenfranchised

- **Millennials** ranked most empowered when engaging with the **Community & Communication, Money & Investment, and Shopping.**
- **Gen Z** ranked most empowered engaging with **Community & Communication, Shopping, and Information & Media.**
- **Baby Boomers** consistently ranked lower than younger counterparts at a regional level.

Digital services can help us unlock sustainability benefits for the planet, but we need to take care it isn't at the expense of consumer safety online

- Only **55% of consumers** surveyed install and update **antivirus** software on their personal computer, whereas **63%** try to detect **phishing** and deceptive emails.
- Experts agree **30%** of the digital services surveyed will have a **very positive impact** on sustainability from an environmental, social, and economic perspective, with all other services having at least some benefit on sustainability.

When consumers use digital services, they are improving the sustainability of the goods and services they depend on every day

Overall, the most sustainable digital services in Belgium were:

- Filing a tax declaration online (**67% of Belgian respondents do this**)
- Requesting documents or certifications online from public entities (**55% of Belgian respondents do this**)
- Using shared mobility platforms/ solutions (**15% of Belgian respondents use these**)

Whereas the least sustainable were:

- Buying products (**89% of Belgian respondents do this**)
- Using social media (**89% of Belgian respondents do this**)
- Contacting companies or consumer services via live chats (**48% of Belgian respondents do this**)

In Italy, consumers feel most empowered in Community & Communication and score the highest in Shopping

New **Consumer Digital Empowerment Index** sets a benchmark to identify how useful, usable, or preferable consumers currently find digital services and highlight unmet needs

- **57%** of Italian respondents **use at least 20 of the 40 digital services** studied.
- **80%** of Italian consumers surveyed believe that ten years from now **our consumer experiences will be mostly digital.**
- At least, **66%** of Italian users preferred the digital services they use to the alternative, offline option.

2022 most empowering digital services

- Instant messaging platforms and email
- Buying products online
- Online consumer reviews of products

2022 least empowering digital services

- Platforms for borrowing or renting products
- Platforms for crowdfunding cultural and artistic projects
- Digital trackers for domestic energy and water consumption

'Awareness' and 'trust' are key to increasing the use of digital services in Italy

- **31%** of consumers that **don't track their energy consumption digitally,** don't do so because they were not aware the service was available.
- **27%** of consumers that **don't use fact-checking services to verify the validity of information** haven't done so because they weren't aware.

Services here consumers express a lack of trust in the provider as the main reason for not using digital services: **11%** for open banking, **10%** for bank account online, **11%** for platforms for crowdfunding cultural & artistic projects.

Work needs to be done to ensure that socio-economic factors having an impact on digital divide (like age, education and income) do not leave consumers disenfranchised

- **Millennials** ranked most empowered when engaging with the **Community & Communication, Money & Investment, and Shopping.**
- **Gen Z** ranked most empowered engaging with **Community & Communication, Shopping, and Information & Media.**
- **Baby Boomers** consistently ranked lower than younger counterparts at a regional level.

Digital services can help us unlock sustainability benefits for the planet, but we need to take care it isn't at the expense of consumer safety online

- Only **45%** of consumers surveyed install and update **antivirus** software on their computer, while **55%** try to detect **phishing** and deceptive emails.
- Experts agree **30%** of the digital services surveyed will have a **very positive impact** on sustainability from an environmental, social, and economic perspective, with all other services having at least some benefit on sustainability.

When consumers use digital services, they are improving the sustainability of the goods and services they depend on every day

Overall, the most sustainable digital services in Italy were:

- Filing a tax declaration online (**36% of Italian respondents do this**)
- Requesting documents or certifications online from public entities (**48% of Italian respondents do this**)
- Shared mobility platforms/ solutions (**17% of Italian respondents do this**)

Whereas the least sustainable were:

- Buying products (**94% of Italian respondents do this**)
- Social media (**92% of Italian respondents do this**)
- Contacting companies or consumer services via live chats (**55% of Italian respondents do this**)

In Portugal, consumers score the highest in almost all areas, except for Shopping, Culture & Entertainment, and Home & Domestic energy

New **Consumer Digital Empowerment Index** sets a benchmark to identify how useful, usable, or preferable consumers currently find digital services and highlight unmet needs

- **68%** of Portuguese respondents **use at least 20 of the 40 digital services** studied.
- **89%** of Portuguese consumers surveyed believe that ten years from now **our consumer experiences will be mostly digital.**
- At least, **72%** of Portuguese users preferred the digital services they use to the alternative, offline option.

2022 most empowering digital services

- Instant messaging platforms and email
- Video calling one person or a group
- Online bank accounts

2022 least empowering digital services

- Platforms for crowdfunding cultural and artistic projects
- Platforms for borrowing or renting products
- Wearables and apps for monitoring health conditions & assisted living solutions

'Awareness' and 'trust' are key to increasing the use of digital services in Italy

- **32%** of consumers that **don't track their energy consumption digitally,** were not aware the service was available.
- **28%** of consumers that **don't use fact-checking services to verify the validity of information** haven't tried because they weren't aware.

Services where consumers express a lack of trust in the provider as the main reason for not using digital services: 17% for open banking, **13%** for bank accounts online, **17%** for peer-to-peer payments.

Work needs to be done to ensure that socio-economic factors having an impact on digital divide (like age, education and income) do not leave consumers disenfranchised

- **Millennials** ranked most empowered when engaging with the **Community & Communication, Money & Investment, and Shopping.**
- **Gen Z** ranked most empowered engaging with **Community & Communication, Shopping, and Information & Media.**
- **Baby Boomers** consistently ranked lower than younger counterparts at a regional level.

Digital services can help us unlock sustainability benefits for the planet, but we need to take care it isn't at the expense of consumer safety online

- Only **55%** of consumers surveyed install and update **antivirus** software on their computer, while **65%** try to detect **phishing** and deceptive emails.
- Experts agree **30%** of the digital services surveyed will have a **very positive impact** on sustainability from an environmental, social, and economic perspective, with all other services having at least some benefit on sustainability.

When consumers use digital services, they are improving the sustainability of the goods and services they depend on every day

Overall, the most sustainable digital services in Portugal were:

- Filing a tax declaration online (**76% of Portuguese respondents do this**)
- Requesting documents or certifications online from public entities (**63% of Portuguese respondents do this**)
- Shared mobility platforms/ solutions (**16% of Portuguese respondents use these**)

Whereas the least sustainable were:

- Buying products (**85% of Portuguese respondents do this**)
- Social media (**92% of Portuguese respondents do this**)
- Contacting companies or consumer services via live chats (**61% of Portuguese respondents do this**)

In Spain, consumers feel most empowered in Community & Communication and get one of the highest scores in Culture & Entertainment

New **Consumer Digital Empowerment Index** sets a benchmark to identify how useful, usable, or preferable consumers currently find digital services and highlight unmet needs

- **60%** of Spanish respondents **use at least 20 of the 40 digital services** studied.
- **82%** of Spanish consumers surveyed believe that ten years from now **our consumer experiences will be mostly digital.**
- At least, **62%** of Spanish users preferred the digital services they use to the alternative, offline option.

2022 most empowering digital services

- Instant messaging platforms and email
- Online bank accounts
- Social media

2022 least empowering digital services

- Platforms for crowdfunding cultural and artistic projects
- Platforms for borrowing or renting products
- Digital trackers for domestic energy and water consumption

'Awareness' and 'trust' are key to increasing the use of digital services in Spain

- **35%** of consumers that **don't track their energy consumption digitally,** don't do so because they were not aware the service was available.
- **30%** of consumers that **don't use fact-checking services to verify the validity of information** haven't done so because they weren't aware.

Services where consumers express a lack of trust in the provider as the main reason for not using digital services: 14% for open banking, **14%** for bank accounts online, **11%** for peer-to-peer payments.

Work needs to be done to ensure that socio-economic factors having an impact on digital divide (like age, education and income) do not leave consumers disenfranchised

- **Millennials** ranked most empowered when engaging with the **Community & Communication, Money & Investment, and Shopping.**
- **Gen Z** ranked most empowered engaging with **Community & Communication, Shopping, and Information & Media.**
- **Baby Boomers** consistently ranked lower than younger counterparts at a regional level.

Digital services can help us unlock sustainability benefits for the planet, but we need to take care it isn't at the expense of consumer safety online

- Only **51%** of consumers surveyed install and update **antivirus** software on their computer, while **58%** try to detect **phishing** and deceptive emails.
- Experts agree **30%** of the digital services surveyed will have a **very positive impact** on sustainability from an environmental, social, and economic perspective, with all other services having at least some benefit on sustainability.

When consumers use digital services, they are improving the sustainability of the goods and services they depend on every day

Overall, the most sustainable digital services in Spain were:

- Filing a tax declaration online (**63% of Spanish respondents do this**)
- Requesting documents or certifications online from public entities (**64% of Spanish respondents do this**)
- Shared mobility platforms/ solutions (**26% of Spanish respondents use these**)

Whereas the least sustainable were:

- Buying products (**90% of Spanish respondents do this**)
- Social media (**91% of Spanish respondents do this**)
- Contacting companies or consumer services via live chats (**63% of Spanish respondents do this**)

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