Consumer Digital Empowerment **Index**

2024 Edition
Research Report

CONSUMER
EMPOWERMENT
PROJECT

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Contents

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 about using services online. CEP is open to stakeholders who can help create a space where consumer organisations, 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**

Executive Summary

The CDE Index shows if and how digital services empower consumers in their daily lives across a wide range of consumption areas such as online learning, streaming websites or online payments. The CDE Index is built on consumers' experiences and opinions, and it serves as a comparative overview across the following European countries: Belgium, Bulgaria, Denmark, France, Germany, Italy, Poland, Portugal, Spain, and Sweden. Additionally, it is an authoritative source of how consumers use web services in different geographies.

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 2024 edition includes a deep dive into consumer attitudes and challenges regarding Artificial Intelligence (AI).

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

Digital services have become an essential part of consumer journeys by providing easier access, wider choice, and more information. A large majority of users using digital services in the last 24 months found them useful, easy to use and preferable to offline services.

Among the most empowering services are online banking, messaging and emails, shopping and social media. While AI continues to integrate into daily life, 87% of respondents are aware of GenAI applications and 44% already used them at least once. The lack of skills is the main barrier for accessing this technology.

About 25% of respondents report some level of familiarity with GenAI, and 9% feel fully skilled in using it, there's a lot of room for growth and opportunity in this space.

87% of resepondents are aware of GenAI tools and 44% already used them at least once

Looking at digital services on a broader scale, Portugal had the strongest scores across almost all areas, indicating the highest level of consumption of digital services among the selected countries. Specifically, out of the six selected countries, it ranks first in 7 areas, followed by Spain and Italy. On the other hand, Bulgaria had the weakest score in 9 areas, except Community & Communication. The digital divide remains evident, 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.

Among the ten consumption areas, Community & Communication had the highest score, with Instant messaging platforms and email being the most empowering indicator. Money & Investment is the second most relevant consumption area, as consumers find particularly empowering managing their bank accounts online. Finally, Shopping had the third-highest score, with online shopping being the most digitally powerful indicator.

At the country level, we see some significant improvements, especially where concrete policy actions were taken. For example:

- For Bulgaria and Belgium, data show the positive impact of last year's introduction of e-tickets for local public transportation (+4.6 for Belgium, + 4.0 for Bulgaria).
- Additionally, for Bulgaria, the empowerment score of services related to health (and in particular to online medicine prescriptions) significantly increased (+11.2), reflecting concrete government actions taken in order to boost this kind of services.

Deep dive into the CDE Index Methodology

To develop and calculate the Index, we conducted a 2-phased study throughout 2022, 2023 and 2024.

The first stage involved a pull of experts, through a DELPHI procedure[1]. The experts helped us identify which digital services should be included in the Index and to evaluate their impact in terms of empowerment and sustainability.

An online survey was conducted in September 2022, September 2023 and again in September 2024, on representative samples of Internet users across 10 European countries, with about 20.000 participants per year.

The annual survey provides a cross-country comparative overview and it will be conducted again in September 2025.

[1] The DELPHI procedure is a structured method, combining qualitative and quantitative analyses. Based on different rounds of iterations, it allows a group of experts to reach a consensus on a research question. Data were gathered and analyzed using 3 different methods: brainstorming, selection and ranking of lists of items, and scoring.

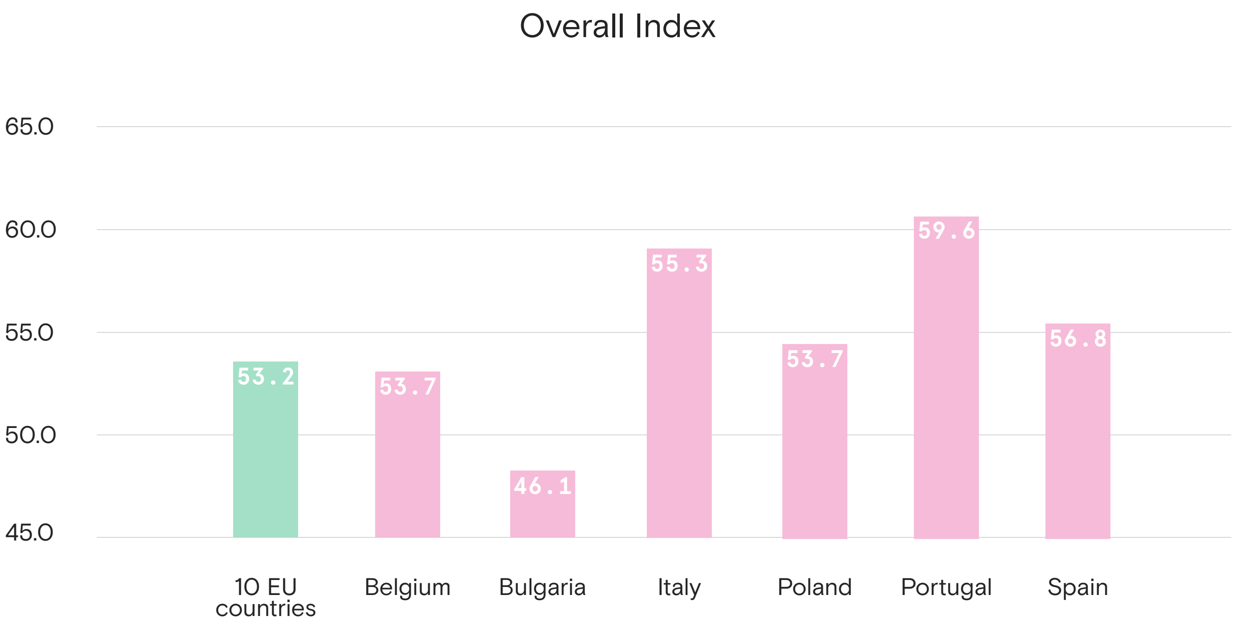
A Pan-European Snapshot: Key Insights

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 were Education & Training, Home & Domestic Energy, and Mobility & Tourism. The last two were specifically highlighted by experts among the most important for consumer empowerment, alongside Government & Public Administration.

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 (25% total) and a lack of trust in providers when using certain services, such as using open banking and finance to manage bank accounts and financial tools from a single platform (10%), managing bank accounts online (9%), or using social media (9%).

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 comparison of empowerment between countries in this full section has been conducted only among selected countries (Belgium, Bulgaria,Italy, Poland, Portugal, and Spain).

The most empowering digital services for consumers

Below is a ranking of the 40 digital services analysed in the study, ordered from the most to the least empowering. Each digital service is accompanied by a score, along with the improvement compared to the previous year's results.

Ranking	Consumption Areas	Digital Service	Score	Improvement
1	Community & Communication (personal & professional reasons)	Using messaging tools (e.g.: Whatsapp, Telegram) or email services for communication (with friends, relatives, work related, etc.)	83.7	-0.3
2	Money & Investment	Managing your bank accounts online	83.3	-0.7
3	Community & Communication (personal & professional reasons)	Using social media	80.8	0
4	Shopping	Buying products online (from digital shops and marketplaces)	80.0	-0.9
5	Community & Communication (personal & professional reasons)	Videocalling another person or a group of people (friends, relatives, work related, etc.)	72.7	-0.6
6	Information & Media	Online translation (for both text and multimedia sources)	72.5	0
7	Culture & Entertainment	Using platforms for streaming of audio or video content	70.5	0
8	Shopping	Using online consumer reviews of products	69.1	-1.8
9	Shopping	Using platforms to compare products by different aspects (price, characteristics, reliability, quality, etc.)	67.9	-1.5

Ranking	Consumption Areas	Digital Service	Score	Improvement
10	Information & Media	Consulting online newspaper and news channels	67.3	-2.1
11	Health, Wellbeing & Sport	Booking a consultation with a doctor	65.4	0.3
12	Money & Investment	Using apps for transferring small amounts of money directly from person to person, outside of your normal banking app	64.8	0.1
13	Government & Public administration	Making online payments to public entities (e.g. paying fines, fees for public services, etc.)	62.9	-0.8
14	Government & Public administration	Filing a tax declaration online	61.8	0.1
15	Government & Public administration	Using a digital identity authentication for public administration procedures	60.1	0
16	Health, Wellbeing & Sport	Accessing your online health profile/history (viewing health records, test results, etc.)	59.3	0.7
17	Mobility (local & long distance) & Tourism	Booking a long distance trip (flight, train, etc.) online	58.4	0.4
18	Culture & Entertainment	Buying tickets or getting information about physical cultural events, online	57.4	-0.3
19	Health, Wellbeing & Sport	Getting medicine prescriptions online	56.5	3.5
20	Community & Communication (personal & professional reasons)	Contacting companies or consumer services via live chats	51.1	-1
21	Mobility (local & long distance) & Tourism	Booking a local public transportation ticket online (to be stored on your smartphone)	51.0	0.3

Ranking	Consumption Areas	Digital Service	Score	Improvement
22	Government & Public administration	Requesting documents or certifications online from public entities (e.g.: registration in the city administration, birth certificate)	49.5	-0.2
23	Information & Media	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.)	48.9	-1.7
24	Money & Investment	Using platforms to compare insurances and financial products (deposits, accounts, credit cards, etc.) by different aspects (price, service, reliability, etc.)	47.1	-1.4
25	Money & Investment	Managing all your bank accounts and financial tools from a single platform (open banking and finance) outside of your normal banking app	45.3	-0.1
26	Education & Training	Learning about a certain topic informally (without an official course or exam) through online tutorials, self-learning materials, forums, etc.	45.2	-1.4
27	Mobility (local & long distance) & Tourism	Using platforms for booking rides (e.g: Taxi, Uber)	43.7	1.5
28	Home & Domestic energy	Signing up fully online for services and utility providers (water, Internet, energy, waste management etc.)	42.7	-0.8
29	Home & Domestic energy	Using platforms to compare energy providers by different aspects (price, quality, etc.)	41.4	-0.7
30	Culture & Entertainment	Accessing library services online (the catalogue, checking out books, etc.) and buying e-books	40.0	-1.1

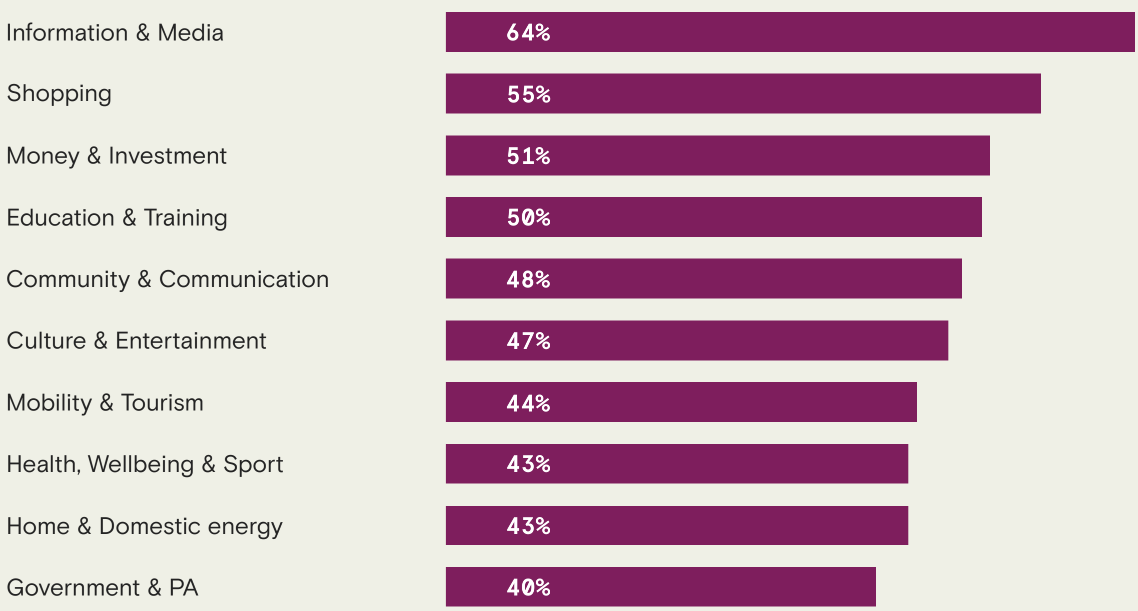
Ranking	Consumption Areas	Digital Service	Score	Improvement
31	Education & Training	Online official learning (taking courses, exams, certifications, etc.)	35.7	-1.4
32	Information & Media	Bypassing censorship (VPNs, secure connectivity, dedicated apps)	34.8	-0.6
33	Education & Training	Accessing and managing childrens' academic information (report cards, online lessons, contacts with professors, etc.)	34.6	-0.8
34	Home & Domestic energy	Using digital trackers for domestic energy and water consumption	32.8	0
35	Health, Wellbeing & Sport	Using wearables and apps for monitoring health conditions and assisted living solutions (e.g.: emergency button for elderly)	29.4	0.6
36	Mobility (local & long distance) & Tourism	Using shared mobility platforms/ solutions (car, scooter, or bike sharing, car pooling, etc.)	28.8	0.4
37	Home & Domestic energy	Automatically switching to the most convenient energy provider based on your habits and available offers, via a dedicated service	28.0	0.2
38	Education & Training	Using platforms to compare academic credentials and programmes at different universities/schools	26.0	-0.6
39	Shopping	Borrowing or renting products instead of buying them, via online platforms (e.g.: small household appliances, clothes, tools, equipment, etc.)	24.6	0
40	Culture & Entertainment	Using platforms for crowdfunding cultural and artistic projects	22.5	-0.1

AI and Consumers: Perceptions, Challenges, and Trust

The 2024 edition of the Consumer Digital Empowerment Index includes a deep dive into consumer attitudes and challenges regarding Artificial Intelligence (AI).

AI has emerged as a transformative force across diverse sectors of consumers' daily lives. Consumers perceive AI as quite present throughout various consumption areas, especially in Information & Media, Shopping and Money & Investment. In the Government & Public Administration, Home & Domestic Energy, Health, Wellbeing and Sport and Mobility & Tourism areas AI presence is less perceived.

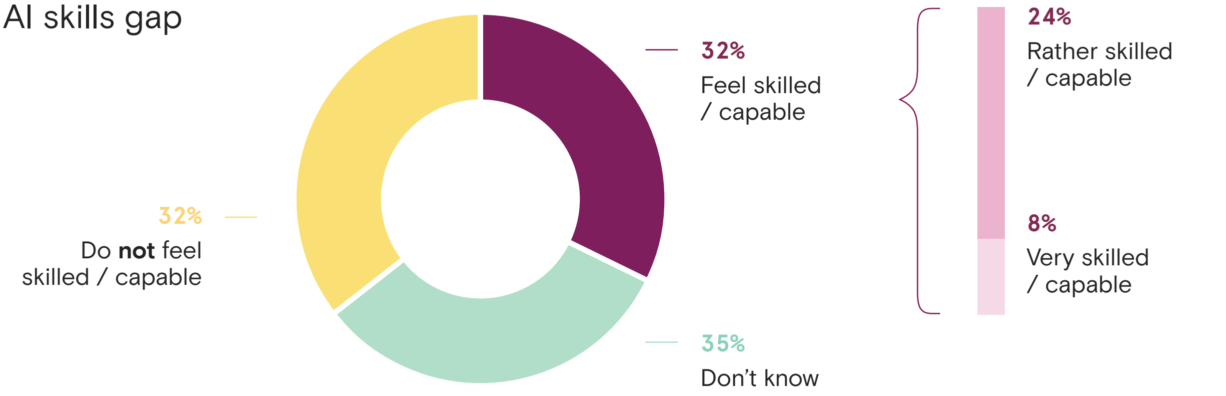
Perception of AI presence in daily life, by consumption area



Question: "To what extent do you think AI is present in the following areas of your daily life?" .
Note: For each consumption area, percentages refer to the share of respondents who perceive AI as quite or very present.

AI technologies have become pervasive, but our research suggests that skills are not keeping pace. Only one third of the sample (32%) feel skilled in using AI-based services. Age, gender and professional situations are the factors that influence the skills gap the most. Females, over 66 (not professionally active) represent the consumer profile who feels less equipped to deal with AI.

AI skills gap

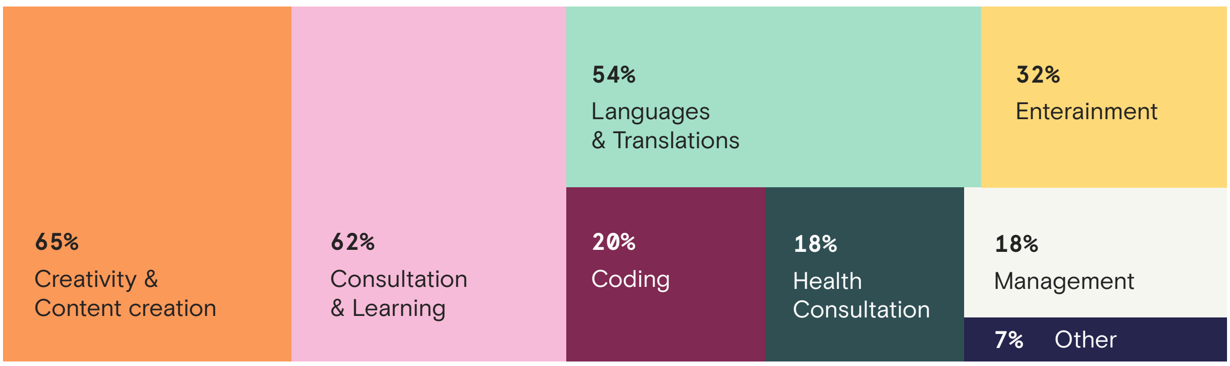


Question: "To what extent do you agree with the statement 'I feel skilled/capable of using most AI-based services'?".

Generative AI tools

87% of respondents are aware of GenAI tools and 44% of them have already used these applications, at least once. 21% of respondents use GenAI applications at least occasionally and 10% state that they use them frequently or even every day. GenAI tools are mostly used for creativity and content creation (selected by 65% of users), consultation and learning (62%) and language and translations (54%). Almost one third (32%) use these applications for recreational purposes and 18% for managing tasks and organizing daily activities.

Utilization of GenAI tools



Question: "For what purposes do you use generative AI tools?".

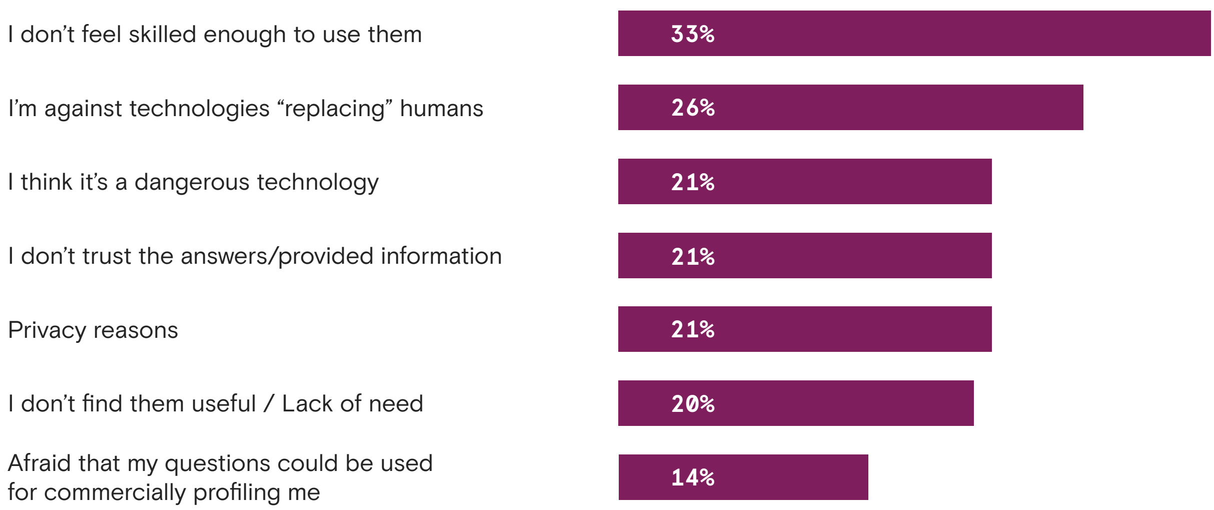
Satisfaction is quite high: 60% of users find the results accurate for their needs, while only 10% of them believe that GenAI tools do not provide precise answers or solutions.

Satisfaction with GenAI results

Question: "To what extent do you agree with the statement 'Generative AI tools provide me with accurate results for my needs'?" .

Whilst the lack of skills remains the main obstacle preventing EU consumers from reaping the benefits of AI in their daily lives, psychological factors and ethical considerations play also an important role. One-fourth of the respondents that are aware of GenAI tools but do not use them say that they are against AI replacing human interaction or are worried about the potential threats posed by this technology. Lack of trust in the results and privacy concerns represent a barrier to AI utilization for 21% of non-users.

Main barriers for not using GenAI tools



Question: "For what purposes do you use generative AI tools?".

AI regulation

As the EU new regulatory framework on AI has only recently come into force[2], around one third of the respondents have not yet developed a clear opinion on their trust in GenAI systems and regulatory checks on businesses that use AI.

31% of respondents trust companies who develop and implement AI systems to do it in a fair and responsible manner. Similarly, 35% of respondents trust public authorities to properly enforce existing regulation and conduct oversight over organizations and companies applying AI.

The level of trust, both in private companies and public authorities, is lower among consumers who feel poorly equipped in dealing with AI-based services. This highlights important opportunities beyond the regulatory context, emphasising the role of AI literacy initiatives to improve consumer empowerment and awareness.

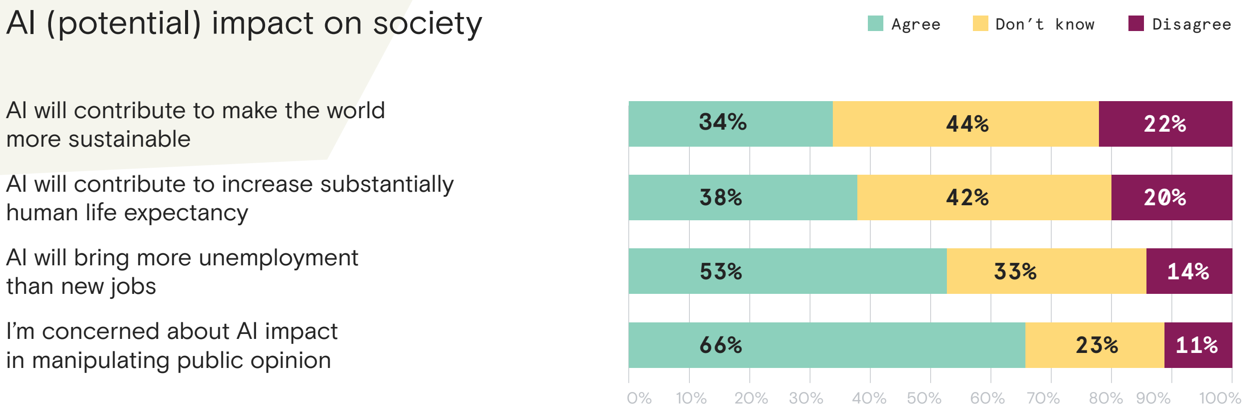
[2] The EU AI Act, designed to promote the development of trustworthy AI, officially came into force in August 2024. However, its first provisions only became applicable in February 2025.

General attitudes towards AI

EU consumers seem to have mixed feelings about the (potential) impact of AI adoption on their daily lives.

34% of respondents believe that AI will be a tool for sustainable development and 38% believe that it will contribute to substantially increasing human life expectancy. At the same time, two thirds of the sample (66%) are concerned about the impact of AI in manipulating public opinion and 53% fear that AI implementation will bring more unemployment than new job opportunities.

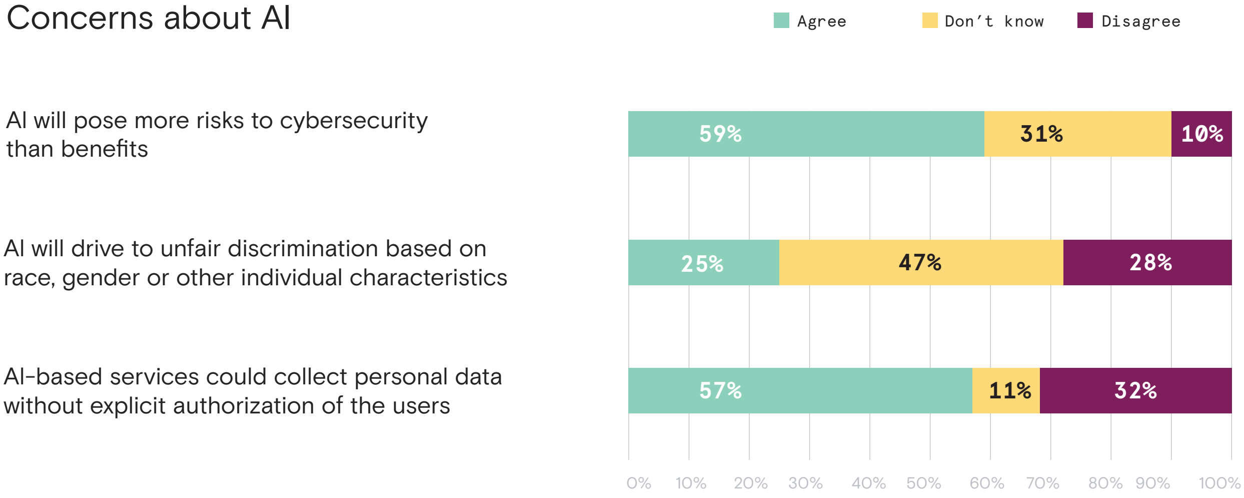
AI (potential) impact on society



Question: "To what extent do you agree with each of the following statements?"

Additionally, 59% believe that AI will pose more risks to cybersecurity than benefit and 57% are afraid that AI-based services could collect personal data without their explicit authorization.

Concerns about AI



Question: "To what extent do you agree with each of the following statements?"

Our analysis shows that the consumers' attitude overall is ambivalent, currently slightly more inclined to consider the risks and dangers of this technology, rather than its beneficial implications. As AI adoption progresses and its application becomes more integrated into daily life, perspectives may continue to evolve, shaped by both experience, consumer empowerment through upskilling, and advancements in regulation, security and transparency.

Annex

Explore the CDE Index Data

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 and the methodology by scanning the QR code and visiting the CEP website.

Conclusion

The overall Consumer Digital Empowerment Index has remained stable over the last year, slightly reducing from a score of 53.6 in 2023 to a score of 53.2 in 2024, without significant changes.

The country with the highest CDE Index score is Portugal, while the country with the lowest score is Bulgaria. Furthermore, Belgium and Spain are the only countries that experienced an improvement.

As we continue to collect yearly data and expand into new areas, such as AI, the Consumer Digital Empowerment Index provides useful reference points and allows us to dive deeper into the most relevant trends in the use of digital services over the years.

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.**

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