EUROPEAN CONSUMER DAY

The Digital Single Market: How does it benefit consumers?

21 | 03 | 2017

St Julian's | MALTA

#EESConsumers
#DigitalSingleMarket

European Economic and Social Committee
Introduction

Organised by the EESC every year since 1999, this annual event brings together experts, consumers and policy-makers from business and consumer organisations to debate issues affecting consumers at a European level. This year, in cooperation with the Maltese Presidency of the EU, and adding IT and finance specialists into the mix, not only did speakers and participants have the chance to weigh in on the issues affecting digital consumers, but also to shape Europe’s dialogue on the Digital Single Market.

The 2017 edition of European Consumer Day was held in Malta on 21 March. The theme, The Digital Single Market: How does it benefit consumers? underlined the need for Europe to have a fully functional Digital Single Market to ensure that European citizens benefit from the advantages of the digital era safely and on an equal footing. However, many of the standards which are fully accepted in the real world are still ignored when consumers, traders and providers interact in the virtual world. What are the expected impacts on our everyday lives in the very near future? Are we aware of the
pitfalls and risks when sharing our data online or feeding big data? How will Artificial Intelligence change production and consumption? How can digital technology effectively support the transition towards a more sustainable economy? How does a digitally-supported collaborative economy tie in with consumers' rights as we know them? In addressing these questions, the debate revealed that there is plenty of room for improvement in terms of consumer protection and access to the digital world all over Europe.

This report gathers the main points raised by the speakers and participants, offering an overview of consumer issues in Europe's Digital Single Market.

The EESC thanks all the conference delegates for their enthusiastic participation and looks forward to welcoming them to the next European Consumer Day in March 2018.

For further information you may contact us by email or visit our website.

Section for the Single Market, Production and Consumption
European Economic and Social Committee
March 2017

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Speakers:

- **Gonçalo Lobo Xavier**, Vice-President of the European Economic and Social Committee (EESC)
- **Věra Jourová**, European Commissioner for Justice, Consumers and Gender Equality (video message)
- **Helena Dalli**, Maltese Minister for Social Dialogue, Consumer Affairs and Civil Liberties
- **Saviour Cachia**, Information and Data Protection Commissioner (Malta)
- **Joost Vantomme**, Smart Mobility Director, ACEA (European Automobile Manufacturers’ Association)
- **Antonio Longo**, EESC Member and President of the Permanent Study Group – Digital Agenda
- **Ursula Pachl**, Deputy Director General, BEUC – The European Consumer Organisation
- **Jens Henriksson**, International Officer, ANEC (European Consumer Voice in Standardisation)
- **Georgios Petropoulos**, Research Fellow, Bruegel
- **Marlene Mizzi**, Member of the European Parliament (video message)
- **Michelle Mizzi Buontempo**, Director, Malta Financial Services Authority
- **Werner Stengg**, Head of Unit, e-commerce & platforms, DG CNECT, European Commission
- **Josephine Borg**, Director General, Malta Competition and Consumer Affairs Authority (MCCAA)
- **Bernardo Hernández Bataller**, EESC Member and Spokesperson of Consumer’s Category
- **Martin Siecker**, President of the Section for the Single Market, Production and Consumption, EESC

Panel moderators:

- **Martin Siecker** (replacing Catelijne Muller), Member of the Workers’ Group, EESC
- **Stefano Mallia**, Member of the Employers’ Group, EESC
- **Evangelia Kekeleki**, Member of the Various Interests Group, EESC

Interactive Debate:

- **Clare Agius**, TV Presenter and Producer (moderator)
- **Viktorija Molnar**, Policy Affairs Advisor, European Holiday Homes Association (EHHA)
- **Pauline Azzopardi**, Executive Member, Association for Consumer Rights - Malta
Programme

10 a.m. 10.30 a.m.  
**Opening session: The Digital Single Market: How does it benefit consumers?**

- Gonçalo LOBO XAVIER, Vice-President of the European Economic and Social Committee in charge of Communication (EESC)
- Helena DALLI, Maltese Minister for Social Dialogue, Consumer Affairs and Civil Liberties
- Věra JOUROVÁ, European Commissioner for Justice, Consumers and Gender Equality (video message)

10.30 a.m. 12.30 p.m.  
**Panel 1: A genuine single market for consumers in the digital economy**

Moderator: Martin SIECKER, Member of the Employees’ Group, EESC

- Data sharing: consumer safety on the line? Saviour CACHIA, Information and Data Protection Commissioner (Malta)
- Smart mobility and what it means to consumers: Joost VANTOMME, Smart Mobility Director, ACEA (European Automobile Manufacturers’ Association)
- The EESC’s view of the Digital Agenda: Antonio LONGO, EESC Member and President of the Permanent Study Group – Digital Agenda
- The Consumer’s view of the Digital Single Market: Ursula PACHL, Deputy Director General, BEUC – The European Consumer Organisation
- Discussion

12.30 p.m. 2 p.m.  
**Lunch**

2 p.m. 3 p.m.  
**Debate: The Digital Single Market: fertile ground for a sustainable collaborative economy?**

Moderator: Clare AGIUS, TV Producer and Presenter

- Viktorija MOLNAR, Policy Affairs Advisor, European Holiday Home Association
- Pauline AZZOPARDI, Executive Member, Association for Consumer Rights - Malta
Panel 2: The Digital Single Market: threats and opportunities

Moderator: Stefano MALLIA, Member of the Employers’ Group, EESC

- Digital inclusion for ALL consumers: Jens HENRIKSSON, International Officer, ANEC (European Consumer Voice in Standardisation)
- Geo-blocking: Georgios PETROPOULOS, Research Fellow, Bruegel
- Roaming costs: Marlene MIZZI, Member of the European Parliament (video message)
- Fintech: Opportunities for Consumers, Supervisory Challenges for Regulators: Michelle MIZZI BUONTEMPO, Director, Malta Financial Services Authority
- Discussion

Coffee break

The Digital Single Market: results for consumers

Moderator: Evangelia KEKELEKI, Member of the Various Interests Group, EESC

- Werner STENGG, Head of Unit, e-commerce & platforms, DG CNECT, European Commission
- Island consumers in the Digital Single Market: Josephine BORG, Director General, Malta Competition and Consumer Affairs Authority (MCCAA)
- Bernardo HERNÁNDEZ BATALLER, EESC Member and Spokesperson of Consumer’s Category

Closing remarks

- Martin SIECKER, President of the Section for the "Single Market, Production and Consumption", EESC
Speaker contributions

Gonçalo Lobo Xavier, Vice-President of the European Economic and Social Committee (EESC)

In his opening speech, Mr Lobo Xavier underlined the EESC’s role in giving civil society a voice on the Digital Single Market, the concerns it raises and the huge potential it can bring to the collaborative economy.

Through this year’s European Consumer Day the Committee has provided a forum for consumers to raise questions, express concerns and ask for more of what benefits them in the Digital Single Market (DSM). And through this forum the EESC also gives other members of civil society the chance to show what they can offer consumers.

Even though Europeans are getting more digital, with 70% getting their news online, 66% shopping online and nearly 60% banking online, this does not mean that all European consumers have equal access to the Digital Single Market. This is why this year’s Consumer Day debate focused on digital inclusion as well as geo-blocking practices, which prevent online purchases from being available to certain European consumers simply because they happen to be using their smartphone in one Member State instead of another.

The Digital Market can play a major role in the collaborative economy, provided consumer rights are protected. But to do this proper regulation needs to be put in place.

Věra Jourová, European Commissioner for Justice, Consumers and Gender Equality (video message)

In her video message, Commissioner Jourová referred to the ongoing ‘Fitness Check’, which aims to verify whether consumer protection rules currently in force are still fit for purpose. The report should be finished by the end of spring and will include the Commission’s proposals for both legislative and non-legislative follow-up action.

As consumers we experience first-hand the effects of the digital transformation. Every day, we buy, sell and share information online. This also means that we have to trust that whoever is sitting on the other end of the internet connection will not mislead us, steal our money or misuse our personal data.

The Commission not only wants every European consumer to be able to get the best deals across the EU, also to feel safe doing so. Committed to making the Digital Single Market a reality for all consumers, the Commission has already delivered proposals in a number of areas, such as the proposals on geo-blocking,
contract law, copyright or parcel delivery. Moreover, the changes brought by the digitalisation of our economy have also forced it to check whether consumer protection rules are still fit for purpose.

How do we know who qualifies as a trader in the peer-to-peer economy? Are there any emerging unfair practices that we need to address? What level of transparency do we need to enhance consumer trust in the Digital Single Market? These are the issues the Commission is currently working on.

**Helena Dalli, Maltese Minister for Social Dialogue, Consumer Affairs and Civil Liberties**

Minister Dalli stressed the need to increase consumer confidence in the Digital Single Market by strengthening security - safeguarding personal data, protection against fraud or any form of discrimination - for consumers and entrepreneurs alike.

There is no better way to reconnect with people than to show that the EU is there to protect their welfare as consumers therefore the Maltese Presidency has put the Single Market (including the Digital Single Market) on top of its agenda.

Although EU consumers can physically buy goods and services from other Member States with no problem, consumers still face obstacles when shopping online for goods and services. Only 15% of citizens shop online from another EU country.

Data sharing is essential for digital business but consumers who share their data need to be assured that it is safeguarded. Consumers also need to have the security of their personal data safeguarded and to be protected against fraud and other forms of discrimination which do not allow them to exercise their rights in full. And traders too should be comfortable and secure in offering their goods and services online. Confidence in the Digital Single Market should be boosted, otherwise consumers will remain either too cautious or unable to shop online due to remaining barriers.

Another key point was the geo-blocking proposal. Consumers should not be discriminated against based on nationality or country of residence in terms of access to prices, sales or payment conditions. Unjustified geo-blocking limits consumer opportunities and choices, and is the main cause of consumer dissatisfaction while leading to fragmentation of the Single Market.

**Saviour Cachia, Information and Data Protection Commissioner (Malta)**

Mr Cachia highlighted the thorny issue of personal data protection and control in the context of increasing data use.

In digital terms, consumers represent data subjects, and it is recognised that there is a direct link between a consumer and a data subject. When
the sharing of data is performed fairly and lawfully, by having the right legal basis and by informing the consumers of the processing operations coupled with all the rights of the data subjects, consumers too benefit from data sharing initiatives.

The main question is: how can all this processing of personal data be controlled over the internet? There has been a gradual shift of all economic activities towards a digital environment, exposing us to a world of new opportunities, innovative goods and services on the internet. Data protection rights must be balanced with the need to do business. However, the fact that technology facilitates data processing to yield business intelligence to enable new services does not mean that it is socially acceptable, ethical, reasonable or lawful.

Education is therefore very important. There needs to be trust in the products and services delivered over the internet, and this can only be achieved if there are sound data protection measures in processing operations, to comply with data protection laws and rules.

Joost Vantomme, Smart Mobility Director, ACEA - European Automobile Manufacturers' Association

In his presentation "Smart mobility: What does it mean for consumers?", Mr Vantomme outlined the advantages of self-driving vehicles for consumers. He also referred to the policy challenges the sector is facing, including safety and liability, ethics, network connectivity and cyber resilience as well as access to data.

ACEA's mission is to define and advocate the common interests, policies and positions of the European automobile industry, working together with national associations in the 28 Member States. Promoting a new ecosystem is key for smart mobility, addressing disruptive technology-drive trends such as electrification, autonomous driving, connectivity and diverse mobility. Beyond this, the aim is to develop not only autonomous but also automated vehicles operated in isolation from other vehicles using internal sensors.

Through artificial intelligence in smart mobility consumers can expect an improvement in road safety, better access to mobility, an increase in traffic efficiency, cheaper car insurance and less pollution. The European Commission's approach is to accelerate the development of connected and autonomous driving but this requires trust and confidence in the connected system, safety and liability as well as funds for new infrastructures and technology.

With regard to the data economy and access to data, a balance needs to be found between public and commercial interests. But privacy, data protection and fair competition must be protected and respected. The goal is to focus on providing off-board access to data and no direct access to data which threaten vehicle safety, security and integrity.
**Antonio Longo, EESC Member and President of the Permanent Study Group – Digital Agenda**

Mr Longo asserted that the digital society should connect, not divide, emphasising the relevance of digital literacy and education.

"We need to become a connected society." Education is therefore fundamental for people to be able to solve the economic and social challenges that digitalisation brings with it. In many countries children are enrolled in schools online, tax declarations are submitted online, people register for public events online, etc. This means that we all have to be digitally literate.

The EESC has, on more than one occasion, underlined that digital literacy is key and that the lack of digital skills is still a central problem in Europe. Education needs to include IT knowledge, but also raise awareness of the economic importance of big data. The problem of digital divide is still real. In focusing on the economic aspect it ignores cultural issues. Noting the absence of the social dimension in the Digital Single Market, Mr Longo stressed that all European citizens should be involved in the new social and cultural – not only digital – revolution. A digital society should be one that connects, not divides.

**Ursula Pachl, Deputy Director General, BEUC – The European Consumer Organisation**

Analysing a number of European initiatives and regulations, Ms Pachl focused on the lack of compliance with consumer and data protection laws.

Much of the implementation of the European Digital Single Market is either limited in scope or has failed to address important issues, particularly child protection. A case in point is the Audiovisual Media Services Directive which has failed to address problems in the marketing of unhealthy food for children.

Ms Pachl also referred to the example of 'my friend Cayla'. This doll, which connects and uses speech recognition technologies via a mobile application and a Bluetooth connection in order to ask questions, does not comply with consumer and data protection laws. Worse still, it involves safety risks and can be hacked while children (supervised or otherwise) are playing with it.

Other security challenges concern data protection. For instance Whatsapp, Facebook, or Google need to be called to account. Consumers need to be in control of their data and products. This is why BEUC has proposed regulation on data ownership, personal data protection, data security and product and services liability.
Debate: The Digital Single Market: fertile ground for a sustainable collaborative economy?

One of the fastest-growing sectors in the collaborative economy, and with a tangible impact on consumers, online holiday accommodation platforms were the subject of the debate between Viktorija Molnar from the European Holiday Home Association and Pauline Azzopardi from the Maltese Association for Consumer Rights.

The moderator kicked off the debate by asking the audience to answer three questions using a live voting tool:

*Have you ever used an online platform to book accommodation abroad?*
Result: Yes: 52 - No: 5 - Abstentions: 1

*Were there any unplanned consequences?*
Result: Yes: 19 - No: 32 - Abstentions: 5

*Would you use an online platform again?*
Result: Yes: 53 - No: 1 - Abstentions: 4
Main issues raised:

- While online platforms offer consumers better choice and price competition there should be a level playing field (fair, proportionate and legally understandable – one size fits all does not apply).
- The Commission Communication on the collaborative economy\(^1\) is a step in the right direction: the collaborative economy allows people to earn more money, and consumers to enjoy lower prices and more choice. However, a distinction must be drawn between peer-provided accommodation and traditional accommodation enterprises. Member States have started introducing regulation in this area. So it is crucial to provide essential information to consumers.
- Quick growth also means complying with more regulations. And these vary from city to city. Gaps in regulation must not only be closed soon, but rules should also be standardised all over Europe.
- Legislation is needed in particular for taxation and health and safety issues. This should avoid the distortion of competition. Insurance should be a last resort and measures should be taken to stop claims being created due to misinformation by platforms.
- It is important to raise awareness among consumers about the importance of carrying out research before entering into a transaction online. And awareness goes hand in hand with enforcement.
- Who takes responsibility in the case of fraud? EHHA is currently working on this matter because there are many adverts put online all the time. Identified fraudulent adverts are taken down.
- There should be a minimum standard of employee knowledge.
- One interesting idea proposed during the debate was to offer an online guide (“short-page”) informing consumers about the taxes the peers pay and the taxes that the consumer has to pay.
- Estimated at EUR 9 billion in 2015, the collaborative economy is expected to reach EUR 230 billion by 2025.
- Consumers need to become knowledgeable. This will empower them to be active and benefit from this online economy and increase its efficiency. In this respect, self-regulation should replace red tape.

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\(^1\) COM(2016) 356 - A European agenda for the collaborative economy
Mr Henriksson reminded participants that access to products and services is a basic consumer right which must also apply to the Digital Single Market.

A deeper and fairer Single Market is one of Europe's priorities and the Digital Single Market initiative aims to maximise consumer participation and trust in the market. However, while the majority of consumers can reap the benefits of a greater choice of products and services in the Digital Single Market, vulnerable consumers such as older people and people with disabilities are still faced with access problems. Regulatory action is needed to ensure digital inclusion.

ANEC has therefore called for a swift implementation of the Web Accessibility Directive adopted in 2016 which aims to ensure access to online public services to all consumers, regardless of their age or ability. This Directive is a step forward which will benefit 80 million people with a disability and 150 million people aged over 50. ANEC has also called for the adoption of European Accessibility Act, which is still in on-going discussions in the European Parliament and the Council.

Standards can support legislation in a useful way provided they are developed in an open and inclusive manner. A deeper and fairer Single Market must be one of Europe's priorities. This is why ANEC welcomes the EESC's support for increased accessibility and openness of the European Standardisation System.

Mr Petropoulos focused his presentation on geo-blocking practices within the Digital Single Market.

Geo-blocking is the action taken by traders operating in one Member State to block or limit the access of their online interfaces to customers from other Member States. Between 2000 – 2014 sales in goods and domestic and cross-border online shopping within the EU increased with a 22% average annual growth rate for online sales.

Geo-blocking practices are likely to be considered justified only if they are proportionate, otherwise they constitute unjustified geo-blocking. Overall, two cross-border shopping attempts out of three fail due to the entry of unsuccessful payment details or product delivery commonly justified by language barriers, different VAT systems and rules for labelling, legal uncertainty as well as fraud prevention system.

The prohibition of geo-blocking online audio-visual content might raise concerns about the creation of new content and how it would be financed. There is a risk that less content is produced, thus
Reducing consumer choice and consumer welfare. Such concerns might be mitigated by limiting the prohibition of geo-blocking to audio-visual works for which sufficient time has elapsed from the date of first theatrical release to ensure that nearly all of the revenue potential has already been realised.

Assessing the impact of lifting geo-blocking restrictions requires a sector-by-sector analysis which takes into account the specific industry characteristics (for instance in the music sector, where positive effects of geo-blocking elimination can be expected by Member States and for e-books).

**Marlene Mizzi, Member of the European Parliament (video message)**

In her video message, Ms Mizzi focused on one of the most visible benefits of the Digital Single Market: the removal of roaming tariffs.

The consumer is the citizen contributing to the economy and should be protected by both national governments and the European Union. The principle applies to the Digital Single Market. Discrepancies between European consumers should be removed so that the Single Market can work the way it was intended. To benefit both consumers as well as traders.

The benefits of the Digital Single Market became truly evident in the matter of roaming charges and the charges imposed on citizens. Roaming tariffs, meaning text messages, phone calls and internet usage when abroad were unfair and led to discrimination against consumers through exaggerated costs. An agreement has been reached for the removal of roaming tariffs by 15 June 2017.

The impact of tariff removal on consumers is considerable. Resolving the matter to the benefit of millions of Europeans means that finally, the consumer-citizen will be able to communicate with relatives and friends when abroad without having to worry about excessive mobile bills.

**Michelle Mizzi Buontempo, Director, Malta Financial Services Authority**

Ms Mizzi Buontempo highlighted the increasing role of the digital transformation in retail financial services (Fintech) and identified the benefits and risks to consumers of financial services.

Fintech will lead to greater customer and investor empowerment with a better alignment of products with the preferences of consumers, offering greater convenience and efficiency. The objective is to challenge business models of ‘traditional’ operators so as to create a generation of new values streams with better rates and fees and enhance financial inclusion.

However, without proper understanding of the products and services they access it will also increase risks for investors and consumers as well as the
risk of cyber-attacks and the misuse of data. There will be new channels through which fraud may be perpetrated both within and across borders. Consumers will need to be comfortable with where data is being stored, how it is used and who it is shared with.

We need harmonisation at EU level on rules relating to regulatory sandboxes (a 'safe space' where businesses can test innovative financial products), and the application of algorithms to big data.

Regulators have to find the right balance between the need to foster innovation and the need to prevent potential risks.

**Werner Stengg, Head of Unit, e-commerce & platforms, DG CNECT, European Commission**

Mr Stengg outlined the need to balance different interests between consumers, investors and businesses and to give consumers the opportunity to contribute to the coming Digital Single Market developments.

The Digital Single Market is not only important for consumers in terms of choice, price and the ease of access but also for the EU because it makes visible the legitimacy of the European project.

In times of uncertainty it is particularly important that the benefits of the EU are felt by citizens. When developing consumer policy the focus is on striking a balance between consumer and business interests and between consumer protection and consumer empowerment.

Enforcement is absolutely critical in the Digital Single Market Strategy for Consumers. There is no point in creating new rules if they are not enforced. Much was already accomplished in this area in the years preceding the Juncker Commission. Among the issues addressed by the Commission we find: the Consumer Rights Directive (no hidden charges, transparency on total cost, no pre-ticked boxes, the right of withdrawal within 14 days, no extra charges for credit card payments), Dispute Settlement and the review of the CPC regulation (strengthened powers for national enforcers, coordinated European enforcement action, increased role for stakeholders), the review of EU Consumer law (REFIT), Data protection (e-Privacy Directive (stronger rules on cookies and marketing calls) and cross-border parcel delivery (paying less for cross-border parcels, more small retailers).

Another important point raised by Mr Stengg was the empowerment of consumers in the cross-border portability proposal. Negotiations have been difficult for consumers to be able to travel with the digital content they own. The realisation of a genuine Digital Single Market for content will not happen quickly.

Delivery is also a notably difficult field. Due to domestic price discrepancy and because it is a volume-driven business, cross-border parcel delivery is expensive for SMEs and individual consumers if they
are not bulk senders. New issues include monetary transactions, how to address data as a currency, consumer mobile devices, trust and liability.

In conclusion, Mr Stengg emphasised that citizens affected by these broad and fast digital market transformations should not be left behind. Rather, they should be part of these developments.

**Josephine Borg, Director General, Malta Competition and Consumer Affairs Authority (MCCAA)**

Ms Borg focused on the relevance of the Digital Single Market, its benefits and risks for islands and small countries such as Malta.

The level of Maltese consumers' interest in online shopping clearly shows the relevance of the Digital Single Market to islands and small countries. The limited choice on our island and better prices found online tend to urge our consumers to be more adventurous and more confident when buying online.

On the other hand, only 14% of Maltese companies conducted online sales, meaning that Maltese businesses have been slow to react to the emerging digital trend. In view of this the MCCAA assists retailers by providing guidance and support for online selling and encourages SME entrepreneurs, for whom e-commerce represents a great opportunity, to reach new consumers and increase profits. The more consumers purchase online, the higher the confidence.

Island consumers are faced with many problems when trying to purchase online. Unjustified geo-blocking is one particular obstacle. Consumers being re-directed to another website is not a rarity. Furthermore, being an island, over and above the product price consumers also have to pay higher delivery costs. There are also concerns about data protection, payment security and rogue traders.

**Bernardo Hernández Bataller, EESC Member and Spokesperson of Consumer's Category**

Mr Hernández Bataller highlighted the areas of the Digital Single Market recently discussed within the EESC.

Operating in a changing world means that both businesses and consumers need to adjust to new circumstances. But this does not mean that the starting point is the absence of rules. Rather the opposite. Rules for the real world have to adjust to rules for the virtual world.
Mr Hernandez Bataller also noted that one of the pillars on which the Digital Single Market is based is the improvement of consumer access to goods and services in the digital world.

The EESC has looked into the amendment of the e-Commerce Directive. It is a particularly interesting, if complicated, area. The Commission has proposed a reduction of consumer protection. However, it should also be noted that in its Consumer Cooperation regulation, the EC is proposing a cooperation across all Member States and this will have a positive impact. Minimum competences for all authorities are a must. Within those minimum competences a majority of the problems can be solved. The proposal also contains an instrument to address some of the issues for e-commerce, which at the moment are quite complicated.

On geo-blocking and the portability of services the Committee has supported these two sound proposals because they will improve the choice available to consumers.

**Martin Siecker, President of the Section for the Single Market, Production and Consumption, EESC**

_In his concluding remarks on the day's discussions, Mr Siecker pointed out the need to remove obstacles facing consumers, but also SMEs, in order to reap the benefits of the huge opportunities the Digital Market brings._

Protecting consumer rights is key in a constantly evolving digital environment.

The 2017 Digital Economy and Society Index (DESI) shows that the EU is making progress but the gap between top digital players and lower-performing countries is still too wide. More efforts and investments are needed to make the most of the Digital Single Market.

"We do not want a two-speed digital Europe. We should work together to make the EU a digital world leader." (recent statement by European Commission Vice-President Ansip).

In conclusion, the main learning point from this year's debate is that to protect consumers there must be a safe and transparent environment for transactions, and data sovereignty should be promoted through digital knowledge and consumer protection.
Conclusions

On consumer protection...

The changes brought by the digitalisation of our economy have also forced the Commission to check whether consumer protection rules are still fit for purpose.

There is no better way to reconnect with people than to show that the EU is there to protect their welfare as consumers.

Data protection rights must be balanced with the need to do business. However, the fact that technologies facilitate data processing to yield business intelligence to enable new services does not mean that it is socially acceptable, ethical, reasonable or lawful.

Consumers need to become knowledgeable. This will empower them to be active and benefit from this online economy and increase its efficiency. In this respect, self-regulation should replace red tape.

On accessibility...

Even though Europeans are getting more digital, with 70% getting their news online, 66% shopping online and nearly 60% banking online, this does not mean that all European consumers have equal access to the Digital Single Market.

Access to products and services is a basic consumer right which must also apply to the Digital Single Market.

On the impact of artificial intelligence...

Through artificial intelligence in smart mobility consumers can expect an improvement in road safety, better access to mobility, an increase in traffic efficiency, cheaper car insurance and less pollution.

On geo-blocking...

Geo-blocking practices are likely to be considered justified only if they are proportionate, otherwise they constitute unjustified geo-blocking. Overall, two cross-border shopping attempts out of three fail due to the entry of unsuccessful payment details or product delivery and no acceptance as purchases commonly justified by language barriers, different VAT systems and rules for labelling, legal uncertainty as well as fraud prevention system.
On Fintech...

Fintech will lead to greater customer and investor empowerment with a better alignment of products with the preferences of consumers, offering greater convenience and efficiency. However, without proper understanding of the products and services they access it will also increase risks for investors and consumers as well as the risk of cyber-attacks and the misuse of data.

On the (missing) social dimension of the Digital Single Market...

A digital society should be one that connects, not divides.

Citizens affected by digital market transformations should not be left behind. Rather, they should be part of these developments.