

CONSUMER RIGHTS



Final report

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Elaborated by the EUROCONSUMERS Statistical Surveys Department (SSD)

Supervising Project Officer: Alina Dron

Coordination: Marco Anelli, Carlos Morgado, Flavio Pellegrinuzzi

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1. Research methodology

1.1. Research objectives

This research project was conducted by the Statistical Surveys Department (SSD) within Euroconsumers, following the request of the Directorate for Consumer Protection at the Ministry of Agriculture, Food and Viticulture in Luxembourg.

The **main research objectives** were the following:

- Assess consumer rights awareness
 - Measure the extent to which consumers are aware of their legal rights and protections in various purchasing and service contexts
 - Highlight key areas where consumer knowledge is lacking as a guide to educational initiatives
 - Identify consumer profiles based on knowledge levels and attitudes
- Explore consumer experiences and behaviours when facing issues
 - Evaluate how often consumers experience problems related to faulty products or inadequate services
 - Investigate how they responded to these issues and the steps they took (to try) to resolve them: type and number of entities contacted, length of the process, result obtained, and level of satisfaction with it.

1.2. Methodology and sampling

To answer these research objectives a survey was conducted between the **21st of May and the 5th of June 2025** through an online self-administered questionnaire addressed to a sample of Luxembourg residents aged between 18 and 74 years.

The sample was **a-priori stratified** using interlocked quotas by age, gender, and region. Respondents are members of a panel provided by an external vendor (ILRES¹).

Respondents could fill in the questionnaire in their preferred language from the following options: Luxembourgish, French, German, and English.

A total of **1007 valid answers** were collected.

Two test items were included within two questions (Q13 and Q26). Respondents were asked to give a specific answer to these items and those who failed doing so were screened out.

Respondents who took less than a third of the median time to complete the questionnaire were excluded from the datafile and their answers were not considered in the analysis.

¹ ILRES is a Luxembourg-based market and public opinion research institute, established in 1978, operating under ESOMAR standards and GDPR (<https://www.ilres.com/en/>; <https://mypanel.lu/lb/waat-ass-den-mypanel/>)

An **a-posteriori weighting** procedure was applied to the valid data collected to reflect the distribution of the population living in Luxembourg in terms of age, gender, region, educational level, and main citizenship.

Each respondent is assigned a weight derived from these variables. Since the weight represents the ratio between the population and the sample proportion within each combination of these variables, it is typically a non-integer value. This means that individual contributions are fractional rather than whole numbers. This has two implications:

- the sum of respondents across answer categories may not exactly match the total number of respondents shown
- the same number of respondents may correspond to slightly different percentages

These are normal effects of the weighting procedure and do not affect the accuracy of the results.

Additionally, due to the mathematical correction of the weighting procedure, the total N shown in the tables is different than the number of valid questionnaires collected. Nevertheless, the number of valid responses does not change, publications should therefore refer to the one to be indicated in this methodological description.

Minimum number of observations

Whenever the number of observations is too low to be statistically stable, the results in the tables are presented in a grey font and should not be used for publication. This is the case of percentages referring to less than 50 cases and means referring to less than 30 cases.

For questions that allowed respondents to select more than one answer, the percentages may sum to more than 100%. Such questions are marked in the report with the note “multiple answers possible”.

The **Answer Tree analysis** (CHAID – Chi-Square Automatic Interaction Detection) is a procedure that generates a classification tree allowing to define which (independent) variables included in the model are more important in explaining the variance of the target (dependent) variable and to highlight the profile of respondents who tend more to follow a certain behaviour or to have a certain opinion.

Testing significant differences

When testing for significant differences between groups, the procedures applied were Anova for comparisons involving more than two groups and Welch’s t-test for comparisons between two groups. The following colours were used to indicate significant differences:

HIGHER VALUE

MEDIUM VALUE

LOWER VALUE

Socio-demographic profile

The next table shows the distribution of the weighted sample across the main socio-demographic variables.²

Table 1. Socio-demographic distribution (weighted sample)

		N	%
Gender	Female	414	49,6%
	Male	417	50,0%
	Other/I prefer not to answer/I prefer not to fall into one of these categories	3	0,4%
Age	18-34 years	226	27,1%
	35-54 years	367	44,1%
	55-74 years	241	28,9%
	Average	834	45,0
Educational level	Low	130	15,6%
	Medium	365	43,8%
	High	339	40,7%
Region	Luxembourg-city	162	19,4%
	Rest of centre	120	14,4%
	South	325	38,9%
	North	130	15,6%
	East	97	11,7%
Residence area	Urban area in the Luxembourg canton	186	22,3%
	Urban area in another canton	246	29,5%
	Rural area	402	48,2%
Main citizenship	Luxembourgish citizenship	514	61,6%
	Citizenship of another country within the European Union	297	35,6%
	Citizenship of another country outside the European Union	23	2,8%
Financial situation	Very difficult	26	3,1%
	Difficult	61	7,4%
	Sufficient to make ends meet	274	32,9%
	Comfortable	402	48,2%
	Very comfortable	71	8,5%
Total		834	100%

Base: full sample

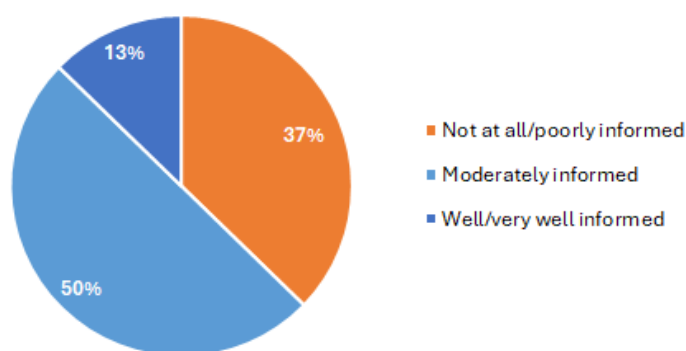
² Respondents indicated their highest level of completed education. In the tables presented in this report, educational level is grouped as follows: Low=Up to primary education, or lower secondary education; Medium=Upper secondary education, or post-secondary non-tertiary education (brevet de maîtrise); High=Short-cycle tertiary education (two years), or bachelor's degree or equivalent level, or master's degree or equivalent level, or doctorate or equivalent level.

2. Key findings

More than half of the people (63%) feel informed about their consumer rights, with most of them feeling informed to a moderate extent (50%). However, almost four in ten people (37%) feel either poorly or not at all informed (Table 2. Q1. In general, how informed do youTable 2, page 14).

People with a difficult financial situation are considerably more likely to feel poorly or not at all informed about their consumer rights (65%). On the other hand, people in a comfortable financial situation (19%) tend more to feel well or very well informed, especially when aged over 40 and living in an urban area in the Luxembourg canton (40%).

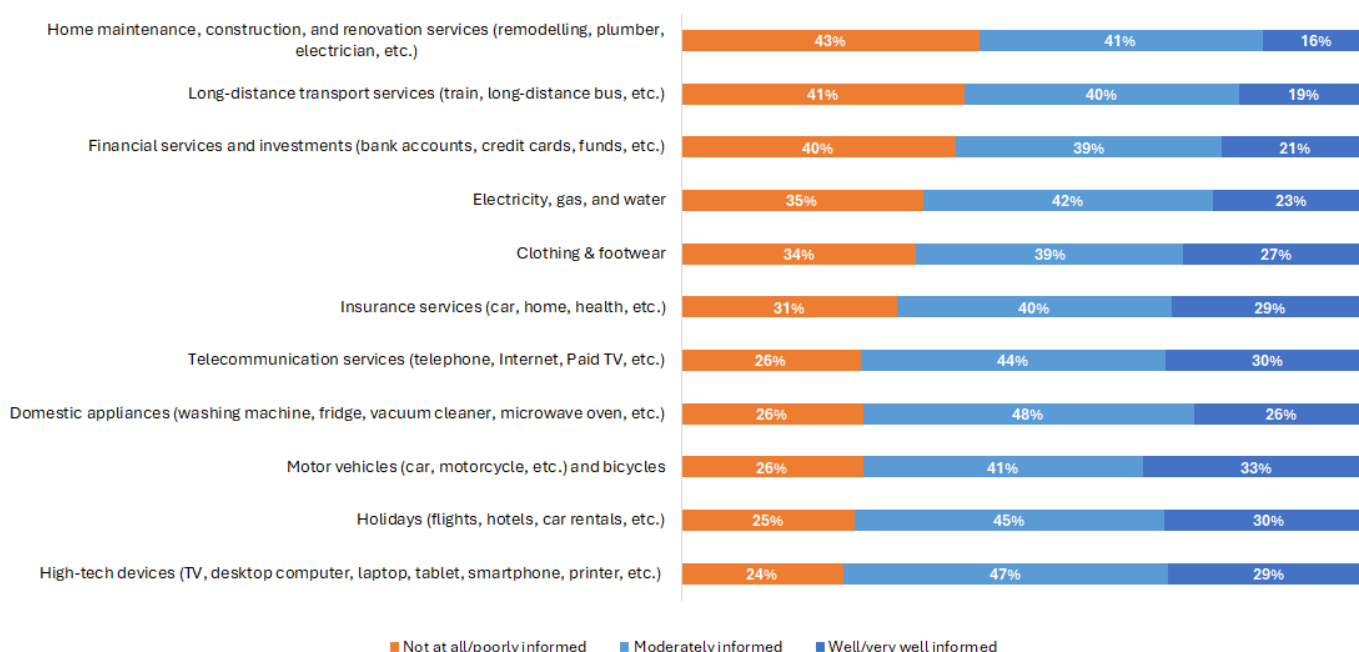
Self-assessed level of general information about consumer rights



Base: full sample

At least four in ten people feel poorly or not at all informed on **how to proceed to solve an issue or to file a complaint in case of problems** with home maintenance, construction, and renovation services (43%), with long-distance transport services (41%), or with financial services and investments (40%). Across all surveyed types of products and services, no more than a third of respondents feel well (or very well) informed about how to act in case of problems (Table 2. Q1. In general, how informed do youTable 5, page 17).

Self-assessed level of information on how to proceed to solve an issue or to file a complaint by type of products and services

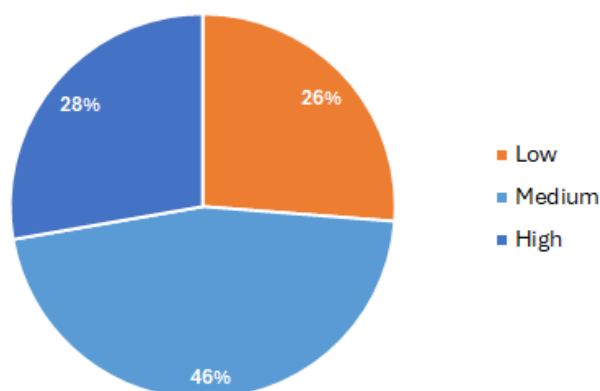


Base: full sample

To assess respondents' actual knowledge of consumer rights, they were asked to identify the correct answers to a series of eleven scenario-based questions and a series of eleven true-false questions. **Most respondents (46%) demonstrated a medium level of knowledge.** In contrast, **a quarter (26%) showed little awareness of their consumer rights** (i.e. only up to 8 correct answers) (Table 2. Q1. In general, how informed do youTable 20, page 27).

Women (31%) and people aged 18-34 years (31%) are more likely to show a low level of knowledge compared to men (22%) and older people (24%). The same applies for people feeling poorly or not at all informed (39%) when compared to those feeling more informed (19%) (Table 2. Q1. In general, how informed do youTable 20, page 27).

Overall level of tested knowledge regarding consumer rights



Base: full sample

In absence of a previously communicated delivery date, **only about two in ten people know the maximum statutory delivery term of 30 days.** This result is applicable in relation to **both online and offline** purchases (Table 2. Q1. In general, how informed do youTable 17, page 23).

Only about a quarter of people (26%) know that an auto shop cannot hold a car if the debt amount is lower than the car value. A higher proportion (40%) mistakenly believe the auto shop has this right if they would refuse the bill or if such withholding would be contractually foreseen (Table 2. Q1. In general, how informed do youTable 11, page 20).

Under a third of people (30%) know they do not have to pay the shipment costs if the product must be returned to the manufacturer for repair. The same proportion wrongly believe this is related to warranty rights, which would not cover for transport (Table 2. Q1. In general, how informed do youTable 10, page 20).

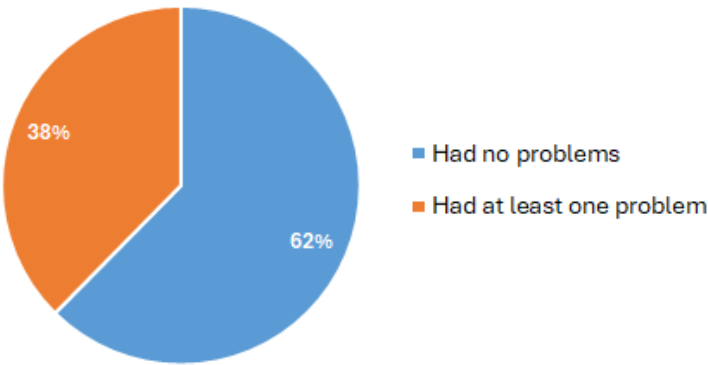
Only 18% of people know that an online shop's **chatbot is not obliged to connect them to a human operator.** **Less than two in ten know** that EU citizens **no longer can access all online content when refusing** the collection of **all cookies** (Table 2. Q1. In general, how informed do youTable 18, page 24).

Only three in ten people (30%) know that when withdrawing money, the same commission applies in France as it does in Luxembourg (Table 2. Q1. In general, how informed do youTable 18, page 24).

Almost half of the people (47%) directly state they do not know if they have the right to **cancel a flight ticket bought online within 14 days** after the purchase. Only a third (34%) know they do not have this right (Table 2. Q1. In general, how informed do youTable 18, page 24).

Overall, almost **four in ten consumers** (38%) had **at least one problem in the past two years** (Table 2. Q1. In general, how informed do youTable 22, page 28). Nearly half of them (44%) experienced problems with more than one type of products or services (Table 2. Q1. In general, how informed do youTable 23, page 28).

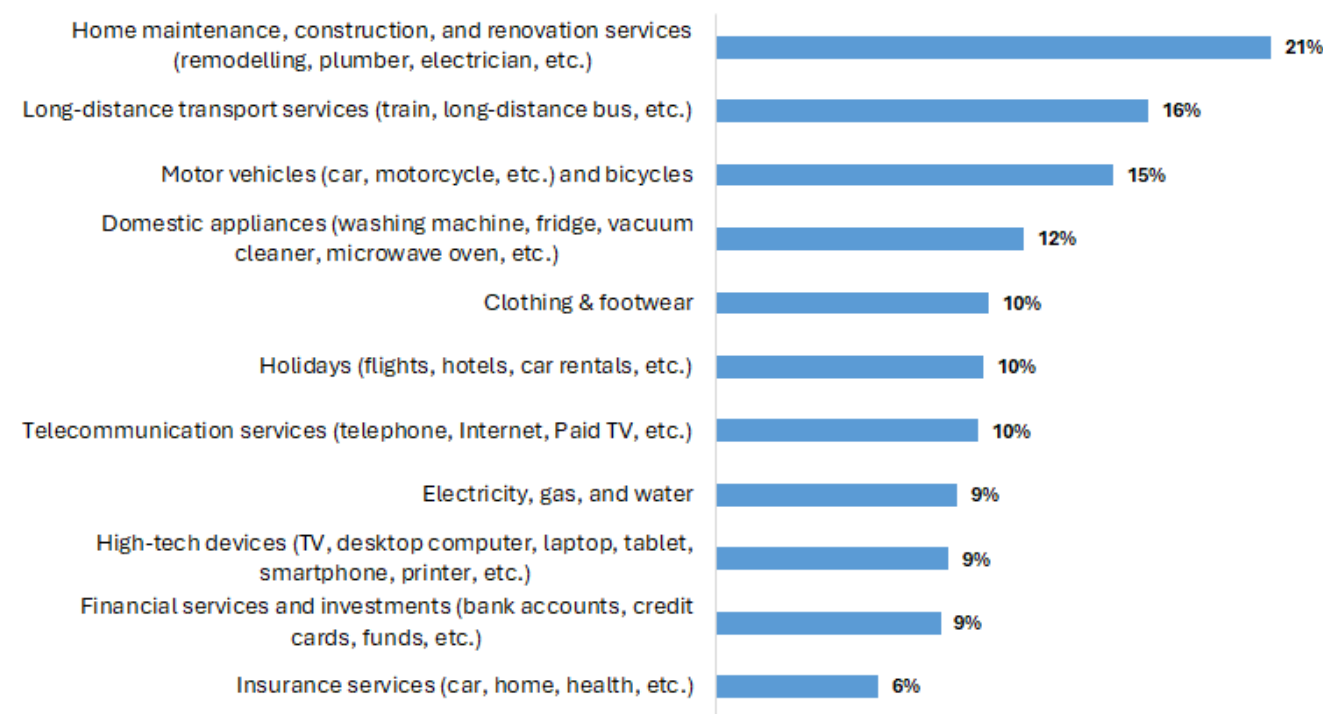
Respondents who had problems with at least one type of products or services in the last two years



Base: respondents who bought at least one type of products or had an ongoing contract for at least one type of services

The **most common problems** experienced in the last two years are related to: **home maintenance, construction, and renovation services (21%)**, **long-distance transport services (16%)**, and **motor vehicles and bicycles (15%)** (Table 2. Q1. In general, how informed do youTable 21, page 28).

Types of products and services giving problems
(MULTIPLE ANSWERS POSSIBLE)



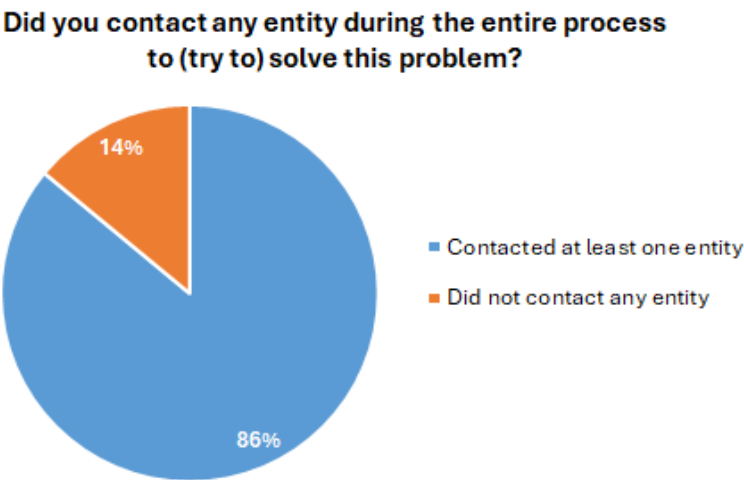
Base: respondents who bought or had a contract for the related type of products or services in the last 2 years

Almost half of the consumers (48%) whose most recent **problem regarded a product** indicated that it was not functioning well or not functioning at all. The most common **problems experienced with a service** were related to the following: invoicing issues (17%), unexpected changes (17%), poor customer service (16%) (Table 2. Q1. In general, how informed do youTable 27, page 30).



Base: respondents who had at least one problem in the past two years

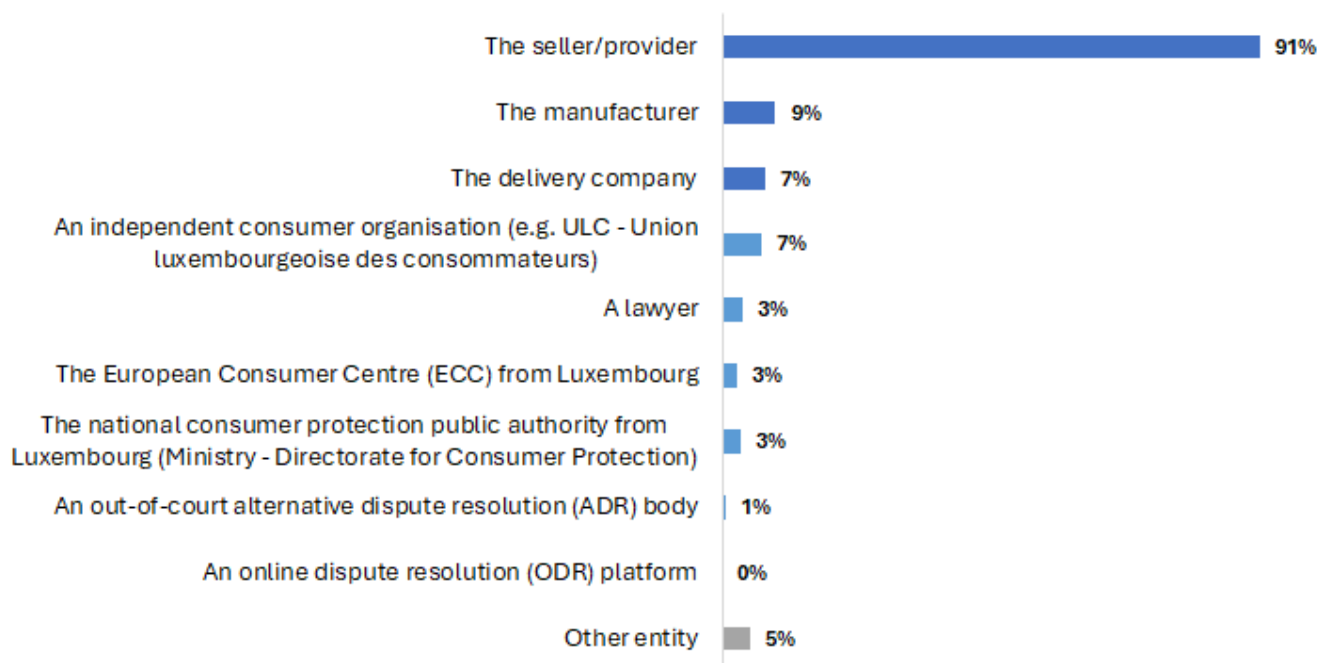
While **86% of respondents contacted at least one entity** to try to resolve the issue they faced, **14% did not reach out to anyone** (Table 2. Q1. In general, how informed do youTable 28, page 31).



Base: respondents who had at least one problem in the past two years

Among those who took action to solve the problem, **more than nine in ten** (91%) **contacted the seller or provider**. The rest of the entities were contacted by a much lower proportion of people. The next most contacted were another type of company: the manufacturer (9%), and the delivery company (7%) (Table 2. Q1. In general, how informed do youTable 29, page 32).

Entities contacted to (try to) solve the problem
(MULTIPLE ANSWERS POSSIBLE)



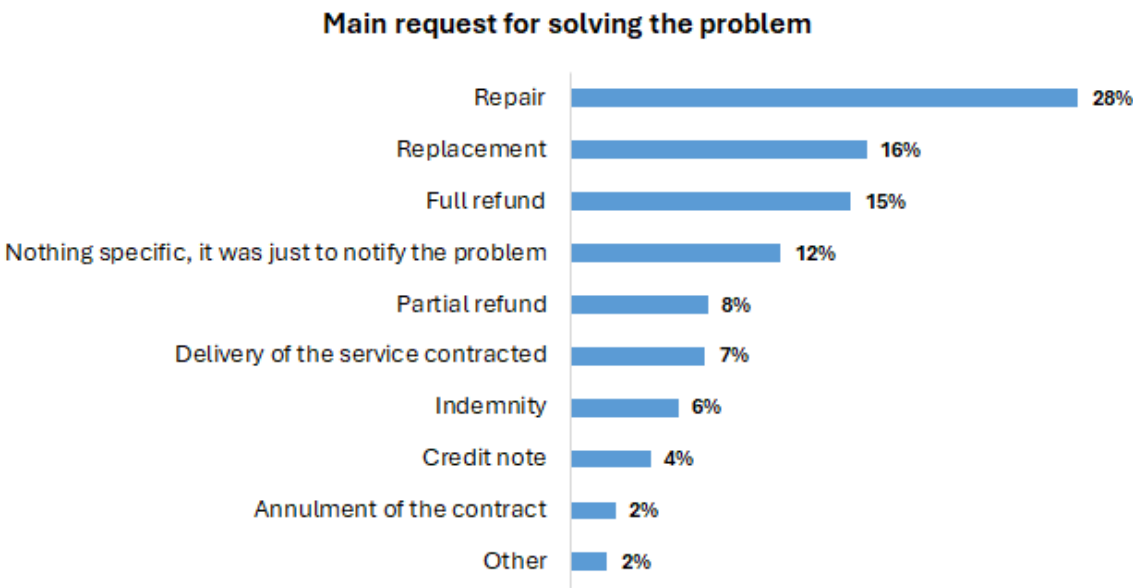
Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

The large majority (80%) **contacted only one entity**, 15% contacted two entities, and only 5% contacted more than two entities (Table 2. Q1. In general, how informed do youTable 32, page 34).

About one in ten respondents (11%) **contacted a third party**, either as a single entity contacted, or in combination with companies or other types of entities (Table 2. Q1. In general, how informed do youTable 30, page 33).

About seven in ten people (69%) contacted someone, **the same day the problem started, or within the first week after** (Table 2. Q1. In general, how informed do youTable 37, page 36).

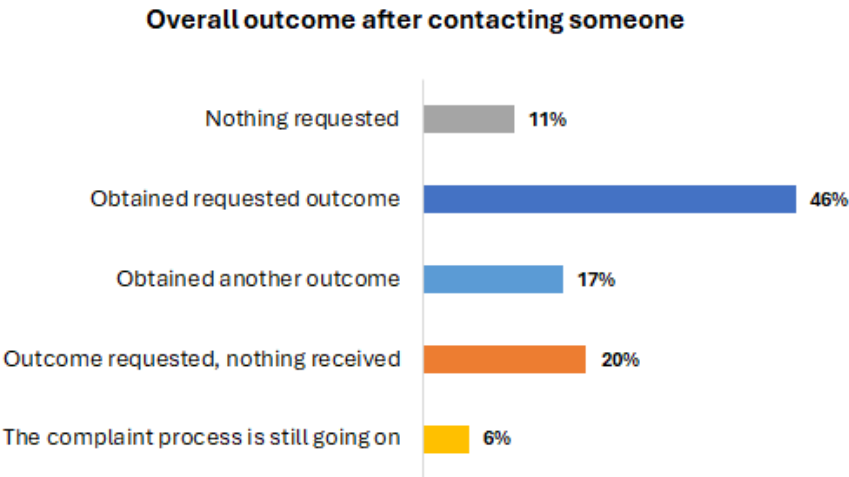
Most of the people (28%) who contacted an entity to solve their problem **asked for repair**. A similar proportion have either **asked for replacement or for full refund** (31% in total) (Table 2. Q1. In general, how informed do youTable 38, page 37).



Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

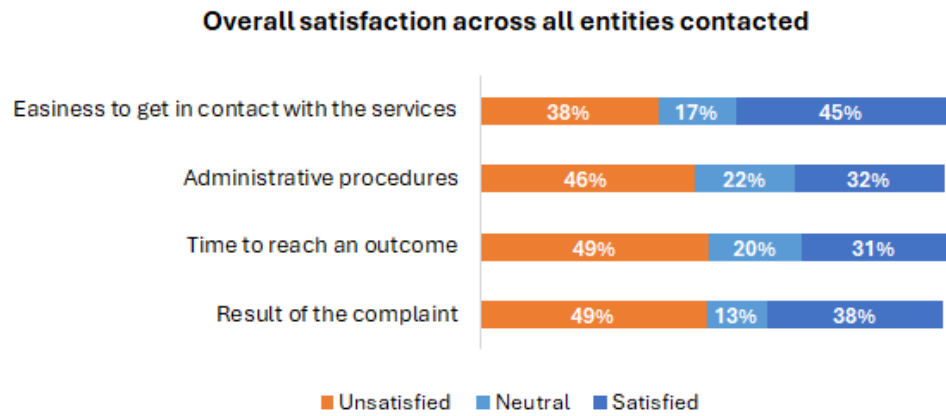
Overall, almost half of the people (46%) obtained the outcome they requested. 17% obtained another outcome, but two in ten (20%) were left without any kind of resolution. 11% contacted the entity only to notify the problem, without requesting anything (Table 2. Q1. In general, how informed do youTable 41, page 39).

A third of the people (33%) indicated that it took less than a week until arriving to the final outcome. For a similar proportion (34%) it took between a week and a month (Table 2. Q1. In general, how informed do youTable 42, page 39).



Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

Almost half of the respondents were unsatisfied with the result of their complaint (49%), the time to reach an outcome (49%), and the administrative procedures they faced (46%). The satisfaction increases slightly regarding the easiness to contact the services (Table 2. Q1. In general, how informed do youTable 44, page 40). The same findings apply when looking specifically at the satisfaction with complaints to the seller/provider (Table 2. Q1. In general, how informed do youTable 46, page 42).



Base: respondents who had at least one problem in the past two years, contacted at least one entity to solve it, and their complaint process is not still going on

3. Detailed results

3.1. Consumer awareness

3.1.1. Self-assessed level of general information about consumer rights

Table 2. Q1. In general, how informed do you feel about your consumer rights?

	N	%
Not at all informed	56	6,7%
Poorly informed	255	30,6%
Moderately informed	417	50,0%
Well informed	99	11,9%
Very well informed	7	0,9%
Total	834	100%

Base: full sample

An answer tree analysis was performed using the self-assessed level of information on consumer rights as dependent variable and the following as independent variables: age, educational level, household financial situation, region, and type of residence area.

The variable with the highest influence is the household's **financial situation**, followed by age, and type of residential area.

Profile of respondents tending more to feel well or very well informed:

People in a comfortable financial situation over the age of 40 and living in an urban area in the Luxembourg canton (40% of them feel well or very well informed).

Profile of respondents tending more to feel poorly or not at all informed:

People in a difficult financial situation (65% of them feel poorly or not at all informed).

There are no significant differences in information levels by gender, or by citizenship.

Table 3. Self-assessed level of information on consumer rights by age, financial situation, and residential area

	Total		Age						Household's financial situation						Residential area					
			18-34 years		35-54 years		55-74 years		Difficult		Sufficient		Comfortable		Urban area in the Luxembourg canton		Urban area in another canton		Rural area	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Not at all/poorly informed	311	37,3%	105	46,3%	133	36,3%	73	30,3%	57	65,0%	118	43,2%	136	28,7%	61	33,0%	99	40,2%	151	37,5%
Moderately informed	417	50,0%	108	47,7%	186	50,6%	123	51,3%	29	33,1%	139	50,8%	249	52,7%	87	46,8%	117	47,6%	213	52,9%
Well/very well informed	106	12,7%	14	6,0%	48	13,1%	44	18,4%	2	1,9%	16	6,0%	88	18,6%	38	20,2%	30	12,2%	39	9,6%
Mean score (1-5)	834	2,7	226	2,5	367	2,7	241	2,8	87	2,2	274	2,5	473	2,9	186	2,8	246	2,7	402	2,7
Total	834	100%	226	100%	367	100%	241	100%	87	100%	274	100%	473	100%	186	100%	246	100%	402	100%

Base: full sample

The following colours were used to indicate significant differences in the table above.

HIGHER VALUE

MEDIUM VALUE

LOWER VALUE

3.1.2. Self-assessed level of information in case of issues

Table 4. Self-assessed level of information in case of issues (detailed version)

Q26. In case of problems with the following type of products and services, to what extent do you feel informed on how to proceed to solve the issue or to file a complaint?							
		Not at all informed	Poorly informed	Moderately informed	Well informed	Very well informed	Total
Home maintenance, construction, and renovation services (remodelling, plumber, electrician, etc.)	N	119	242	343	117	13	834
	%	14,3%	29,1%	41,1%	14,0%	1,6%	100%
Long-distance transport services (train, long-distance bus, etc.)	N	120	223	333	141	17	834
	%	14,4%	26,7%	40,0%	16,9%	2,1%	100%
Financial services and investments (bank accounts, credit cards, funds, etc.)	N	113	220	322	160	19	834
	%	13,6%	26,3%	38,6%	19,2%	2,3%	100%
Electricity, gas, and water	N	87	205	352	167	22	834
	%	10,4%	24,6%	42,2%	20,1%	2,7%	100%
Clothing & footwear	N	87	197	324	193	32	834
	%	10,5%	23,6%	38,8%	23,2%	3,8%	100%
Insurance services (car, home, health, etc.)	N	73	189	332	217	23	834
	%	8,72%	22,68%	39,9%	26,0%	2,71%	100%
Motor vehicles (car, motorcycle, etc.) and bicycles	N	56	164	339	252	23	834
	%	6,8%	19,7%	40,6%	30,2%	2,7%	100%
Domestic appliances (washing machine, fridge, vacuum cleaner, microwave oven, etc.)	N	40	180	401	200	13	834
	%	4,8%	21,6%	48,1%	24,0%	1,6%	100%
Telecommunication services (telephone, Internet, Paid TV, etc.)	N	38	180	370	219	28	834
	%	4,5%	21,5%	44,3%	26,3%	3,3%	100%
Holidays (flights, hotels, car rentals, etc.)	N	59	151	371	226	28	834
	%	7,0%	18,1%	44,4%	27,1%	3,3%	100%
High-tech devices (TV, desktop computer, laptop, tablet, smartphone, printer, etc.)	N	36	160	394	225	19	834
	%	4,30%	19,2%	47,2%	27,0%	2,27%	100%

Base: full sample

Table 5. Self-assessed level of information in case of issues (simplified version)

Q26. In case of problems with the following type of products and services, to what extent do you feel informed on how to proceed to solve the issue or to file a complaint?					
		Not at all/poorly informed	Moderately informed	Well/very well informed	Total
Home maintenance, construction, and renovation services (remodelling, plumber, electrician, etc.)	N	361	343	130	834
	%	43,3%	41,1%	15,6%	100%
Long-distance transport services (train, long-distance bus, etc.)	N	343	333	158	834
	%	41,1%	40,0%	18,9%	100%
Financial services and investments (bank accounts, credit cards, funds, etc.)	N	333	322	179	834
	%	39,9%	38,6%	21,5%	100%
Electricity, gas, and water	N	292	352	190	834
	%	35,0%	42,2%	22,8%	100%
Clothing & footwear	N	284	324	225	834
	%	34,1%	38,8%	27,0%	100%
Insurance services (car, home, health, etc.)	N	262	332	240	834
	%	31,4%	39,9%	28,7%	100%
Motor vehicles (car, motorcycle, etc.) and bicycles	N	220	339	275	834
	%	26,4%	40,6%	32,9%	100%
Domestic appliances (washing machine, fridge, vacuum cleaner, microwave oven, etc.)	N	220	401	213	834
	%	26,4%	48,1%	25,6%	100%
Telecommunication services (telephone, Internet, Paid TV, etc.)	N	217	370	247	834
	%	26,1%	44,3%	29,6%	100%
Holidays (flights, hotels, car rentals, etc.)	N	209	371	254	834
	%	25,1%	44,45%	30,43%	100%
High-tech devices (TV, desktop computer, laptop, tablet, smartphone, printer, etc.)	N	196	394	244	834
	%	23,5%	47,2%	29,3%	100%

Base: full sample

3.1.3. Tested level of knowledge about consumer rights

To assess respondents' actual knowledge of consumer rights, they were asked to identify the correct answers to a series of scenario-based questions. In the following tables, the correct answers - based on consumer-related legislation currently applicable in Luxembourg - are highlighted in green.

Table 6. Consumer rights knowledge assessment - question Q2

Q2. You visit a shop in Luxembourg and find a product with a price label of 7 euros. You want to buy it, but you are asked to pay 9 euros at the cash register. The registrant says the price was incorrectly displayed. Do you have the right to buy that product for 7 euros?		
	N	%
Yes	595	71,3%
No	96	11,5%
I am not sure/I do not know	143	17,1%
Total	834	100%

Base: full sample

Table 7. Consumer rights knowledge assessment - question Q3

Q3. In general, what is the duration of the legal warranty on new products in Luxembourg?		
	N	%
6 months	14	1,7%
1 year	83	10,0%
2 years	455	54,6%
3 years	17	2,0%
It depends on the product	191	22,9%
I am not sure/I do not know	74	8,8%
Total	834	100%

Base: full sample

Table 8. Consumer rights knowledge assessment - question Q4

Q4. You buy a washing machine and two months later it breaks down without misuse by you. Is the shop obliged to refund you?		
	N	%
Yes, but only if they cannot provide the reparation	530	63,5%
Yes, I always have the right to a refund, even if they can repair	99	11,9%
No, they are not obliged to refund	97	11,6%
I am not sure/I do not know	108	12,9%
Total	834	100%

Base: full sample

Table 9. Consumer rights knowledge assessment - question Q5

Q5. You purchase a product online from Slovakia. If the delivery time was not specified in the contract, what is the maximum time foreseen by law to receive your order (after which you can request a full reimbursement)?		
	N	%
7 days	19	2,2%
15 days	61	7,3%
30 days	176	21,1%
60 days	49	5,8%
I am not sure/I do not know	529	63,4%
Total	834	100%

Base: full sample

Table 10. Consumer rights knowledge assessment - question Q6

Q6. You buy a tablet from a Chinese online shop and it starts having problems after five months. The seller tells you it must be sent to the manufacturer for repair. Who must pay the shipment costs?		
	N	%
The seller must pay the full cost of the shipment	249	29,9%
Shipping costs must be shared between me and the seller (50% - 50%)	31	3,7%
I must pay the full cost of the shipment because the warranty does not include it	249	29,8%
I am not sure/I do not know	305	36,6%
Total	834	100%

Base: full sample

Table 11. Consumer rights knowledge assessment - question Q7

Q7. You take your car (worth EUR 20,000) to the brand's auto shop for servicing. When you pick it up, you are charged EUR 1,000 for the service. You disagree and refuse to pay. Does the auto shop have the right to hold your car until the debt is settled?		
	N	%
Yes, since I refuse to pay the bill, no matter the amounts in dispute	123	14,7%
Yes, if that is foreseen in the general conditions of the service	214	25,7%
No, because the debt amount (EUR 1,000) is lower than the car value (EUR 20,000)	215	25,8%
I am not sure/ I do not know	282	33,8%
Total	834	100%

Base: full sample

Table 12. Consumer rights knowledge assessment - question Q8

Q8. You buy a holiday package from a travel agency in Luxembourg. One week before departure, you have a car accident and have to cancel the trip. Do you have any right of reimbursement from the travel agency?		
	N	%
No, unless I subscribed to a travel insurance covering cancellation	573	68,7%
Yes, because there is a major reason for the cancellation	189	22,7%
I am not sure/I do not know	71	8,6%
Total	834	100%

Base: full sample

Table 13. Consumer rights knowledge assessment - question Q9

Q9. You travel by plane from Luxembourg to Barcelona. You arrive at Barcelona airport more than 3 hours later than planned when you booked the flight. Are you entitled to a financial compensation?		
	N	%
Yes, unless the delay was due to extraordinary circumstances (e.g. weather conditions, airport strike, etc.)	435	52,1%
Yes, but only if I did not fly with an economy tariff ticket	22	2,7%
Yes, but only if I can present invoices for my extra expenses	48	5,8%
Yes, in any circumstances	115	13,8%
No, in no circumstances	53	6,4%
I am not sure/I do not know	160	19,2%
Total	834	100%

Base: full sample

Table 14. Consumer rights knowledge assessment - question Q10

Q10. If your bank goes bankrupt, can you get back the sum that you deposited in your account?		
	N	%
No	34	4,1%
Yes, up to 20.000 euros per account holder	19	2,3%
Yes, up to 50.000 euros per account holder	17	2,0%
Yes, up to 100.000 euros per account holder	370	44,3%
Yes, up to 200.000 euros per account holder	28	3,3%
Yes, regardless of the amount	71	8,5%
I am not sure/I do not know	296	35,5%
Total	834	100%

Base: full sample

Table 15. Consumer rights knowledge assessment - question Q11

Q11. You buy a new refrigerator in a physical store in Luxembourg without a written indication of the delivery time. Do you have the right to receive it within a certain period anyway?		
	N	%
No, if there is no delivery date in the contract, the seller may send it when they can	147	17,7%
Yes, the seller must deliver within a maximum of 15 days	97	11,6%
Yes, the seller must deliver within a maximum of 30 days	149	17,8%
Yes, the seller must deliver within a maximum of 60 days	56	6,7%
I am not sure/ I do not know	386	46,3%
Total	834	100%

Base: full sample

Table 16. Consumer rights knowledge assessment - question Q12

Q12. You buy a product online that never arrives. The seller states that it is the transport company's fault. Is the seller obliged to redeliver or refund you?		
	N	%
Yes	618	74,1%
No	65	7,7%
I am not sure/I do not know	151	18,2%
Total	834	100%

Base: full sample

The following table presents a summary of the scenario-based questions showing the proportion of respondents who answered correctly to each question item.

Table 17. Percentage of respondents who answered correctly to each scenario-based question related with consumer rights

Next, we will present some situations that could happen to any consumer. Try to answer to the best of your knowledge. This is not an exam. Please answer honestly without checking or asking someone else if your answers are correct.	
	Total (N=834)
You buy a product online that never arrives. The seller states that it is the transport company's fault. Is the seller obliged to redeliver or refund you?	74,1%
You visit a shop in Luxembourg and find a product with a price label of 7 euros. You want to buy it, but you are asked to pay 9 euros at the cash register. The registrant says the price was incorrectly displayed. Do you have the right to buy that product for 7 euros?	71,3%
You buy a holiday package from a travel agency in Luxembourg. One week before departure, you have a car accident and have to cancel the trip. Do you have any right of reimbursement from the travel agency?	68,7%
You buy a washing machine and two months later it breaks down without misuse by you. Is the shop obliged to refund you?	63,5%
In general, what is the duration of the legal warranty on new products in Luxembourg?	54,6%
You travel by plane from Luxembourg to Barcelona. You arrive at Barcelona airport more than 3 hours later than planned when you booked the flight. Are you entitled to a financial compensation?	52,1%
If your bank goes bankrupt, can you get back the sum that you deposited in your account?	44,3%
You buy a tablet from a Chinese online shop and it starts having problems after five months. The seller tells you it must be sent to the manufacturer for repair. Who must pay the shipment costs?	29,9%
You take your car (worth EUR 20,000) to the brand's auto shop for servicing. When you pick it up, you are charged EUR 1,000 for the service. You disagree and refuse to pay. Does the auto shop have the right to hold your car until the debt is settled?	25,8%
You purchase a product online from Slovakia. If the delivery time was not specified in the contract, what is the maximum time foreseen by law to receive your order (after which you can request a full reimbursement)?	21,1%
You buy a new refrigerator in a physical store in Luxembourg without a written indication of the delivery time. Do you have the right to receive it within a certain period anyway?	17,8%

Base: full sample

To further assess their level of knowledge regarding consumer rights, respondents were additionally asked a series of true-false questions. In the following table, the correct answers - based on the consumer-related legislation currently applicable in Luxembourg - are highlighted in green.

Table 18. Consumer rights knowledge assessment – true/false test questions

Q13. We will now present you with a list of statements. Please answer each of them to the best of your knowledge.					
		True	False	I am not sure/ I do not know	Total
I have the right to request a website or application owner to delete all the personal data collected about me so far, regardless of my nationality or the country of the company.	N	651	45	138	834
	%	78,0%	5,4%	16,5%	100%
An insurance company has the right to refuse to insure a consumer for a mandatory insurance, like car insurance.	N	557	151	126	834
	%	66,8%	18,1%	15,1%	100%
An online shop is obliged to deliver its goods in all EU countries.	N	99	547	187	834
	%	11,9%	65,6%	22,4%	100%
A legal warranty never covers second-hand products bought from a private person.	N	509	157	168	834
	%	61,1%	18,8%	20,2%	100%
When I want to return something bought online, I have maximum 7 days to do so.	N	216	435	183	834
	%	25,9%	52,2%	22,0%	100%
A legal warranty never covers second-hand products bought in a shop.	N	216	425	193	834
	%	25,9%	51,0%	23,1%	100%
I have the right to cancel my package travel and to be fully reimbursed in case of a severe earthquake on my destination.	N	418	143	273	834
	%	50,1%	17,1%	32,8%	100%
I have the right to cancel a flight ticket bought online within 14 days after the purchase.	N	162	284	388	834
	%	19,4%	34,1%	46,5%	100%
When withdrawing money at a cash machine with a debit card in France, the applied commission should be the same as in Luxembourg.	N	248	359	226	834
	%	29,8%	43,1%	27,1%	100%
When entering a website and refusing the collection of all cookies, EU citizens still have the right to access all content.	N	471	157	206	834
	%	56,5%	18,8%	24,7%	100%
An online shop's automated customer service chatbot is always obliged to give its customers the option to talk to a human operator.	N	401	152	281	834
	%	48,1%	18,2%	33,6%	100%

Base: full sample

To evaluate the overall level of knowledge regarding consumer rights an index was calculated using all 22 assessment questions (from Q2 to Q13). A point was given for each correct answer leading to a possible minimum score of 0 and a possible maximum score of 22. The table below summarizes the results obtained on this index.

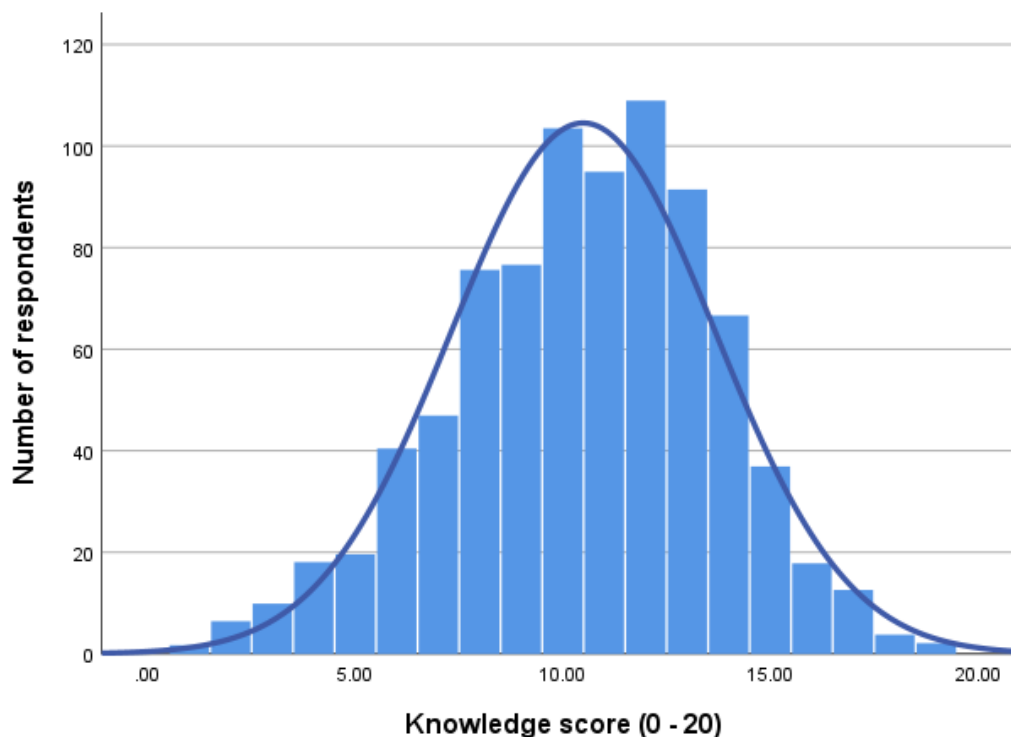
Table 19. Number of correct answers given to questions Q2 - Q13

	N	%
0	0	0,0%
1	2	0,2%
2	6	0,8%
3	10	1,2%
4	18	2,2%
5	20	2,4%
6	40	4,8%
7	47	5,6%
8	76	9,1%
9	77	9,2%
10	104	12,4%
11	95	11,4%
12	109	13,1%
13	91	11,0%
14	67	8,0%
15	37	4,4%
16	18	2,1%
17	13	1,5%
18	4	0,5%
19	2	0,3%
20	0	0,0%
21	0	0,0%
22	0	0,0%
Mean	834	10,5
Total	834	100%

Base: full sample

The graph below illustrates the distribution of knowledge scores in comparison with a normal (bell-shaped) curve.

Figure 1. Distribution of knowledge scores



Base: full sample

An answer tree analysis was performed using the knowledge index as dependent variable and the following as independent variables: gender, age, educational level, household financial situation, citizenship, region, and type of residence area.

The variable with the highest influence on the tested knowledge regarding consumer rights is the **age**, followed by gender.

Profile of respondents who tend to be more informed: Males over 59 years old (49% of them have a high level of knowledge).

Profile of respondents who tend to be less informed: People up to 30 years old (35% of them have a low level of knowledge).

The index was recoded into **three levels of knowledge about consumer rights** (low, medium, and high) that will be used in further analyses of responses to other questions.

These categories were defined by running a cluster analysis which showed that less informed respondents correctly answer only up to 8 out of 22 questions, while the more informed ones answered correctly at least 13. Therefore, scores from 0 to 8 were classified as low knowledge, scores from 9 to 12 as medium knowledge, and scores from 13 to 22 as high knowledge. The distribution of respondents across these levels is shown in the table below.

Table 20. Tested level of knowledge about consumer rights by gender, age, and self-assessed level of information on consumer rights

	Total		Gender				Age						Self-assessed level of information on consumer rights					
			Male		Female		18-34 years		35-54 years		55-74 years		Not/poorly informed		Moderately informed		Well/very well informed	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Low	219	26,2%	90	21,7%	128	31,0%	70	31,1%	102	27,9%	46	19,1%	120	38,5%	92	22,0%	7	6,6%
Medium	384	46,0%	194	46,5%	188	45,5%	115	50,9%	156	42,6%	112	46,7%	128	41,1%	201	48,3%	55	51,8%
High	231	27,7%	133	31,8%	98	23,6%	41	18,0%	109	29,6%	82	34,1%	63	20,4%	124	29,7%	44	41,6%
Mean score (0-22)	834	10,5	417	10,9	414	10,1	226	9,8	367	10,5	241	11,1	311	9,6	417	10,7	106	12,0
Total	834	100%	417	100%	414	100%	226	100%	367	100%	241	100%	311	100%	417	100%	106	100%

Base: full sample

The following colours were used to indicate significant differences:

HIGHER VALUE

MEDIUM VALUE

LOWER VALUE

3.2. Consumer experiences

3.2.1. Recent consumer problems

Respondents were asked if they experienced any problems with one or more types of products or services that they have bought or had a contract for in the last two years.

Table 21. Respondents who experienced problems in the last two years by type of products and services
(MULTIPLE ANSWERS POSSIBLE)

	Total N	%
Home maintenance, construction, and renovation services (remodelling, plumber, electrician, etc.)	298	21,0%
Long-distance transport services (train, long-distance bus, etc.)	260	16,4%
Motor vehicles (car, motorcycle, etc.) and bicycles	371	15,0%
Domestic appliances (washing machine, fridge, vacuum cleaner, microwave oven, etc.)	486	11,7%
Clothing & footwear	636	10,3%
Holidays (flights, hotels, car rentals, etc.)	570	10,1%
Telecommunication services (telephone, Internet, Paid TV, etc.)	482	9,9%
Electricity, gas, and water	423	9,1%
High-tech devices (TV, desktop computer, laptop, tablet, smartphone, printer, etc.)	544	8,8%
Financial services and investments (bank accounts, credit cards, funds, etc.)	382	8,5%
Insurance services (car, home, health, etc.)	427	6,1%

Base: respondents who bought or had a contract for the related type of products or services in the last 2 years

Table 22. Respondents who had problems with at least one type of products or services in the last two years

	N	%
Had no problems	491	62,4%
Had at least one problem	296	37,6%
Total	787	100%

Base: respondents who bought at least one type of products or had an ongoing contract for at least one type of services

Table 23. Number of types of products or services consumers had problems with in the last two years

	N	%
1 type	165	55,7%
2 types	73	24,8%
3 types	34	11,5%
more than 3 types	24	8,1%
Total	296	100%

Base: respondents who had at least one problem in the past two years

Respondents who had at least one problem with products or services in the past two years were then asked a series of follow-up questions about the way they managed the most recent problem. The following table shows the most recent problem they had.

Table 24. Q15. Which product/service did you experience the most recent problem with?

	N	%
Home maintenance, construction, and renovation services (remodelling, plumber, electrician, etc.)	41	13,7%
Domestic appliances (washing machine, fridge, vacuum cleaner, microwave oven, etc.)	40	13,5%
Clothing & footwear	36	12,3%
Motor vehicles (car, motorcycle, etc.) and bicycles	29	9,8%
Holidays (flights, hotels, car rentals, etc.)	28	9,6%
Telecommunication services (telephone, Internet, Paid TV, etc.)	25	8,4%
Electricity, gas, and water	25	8,4%
Long-distance transport services (train, long-distance bus, etc.)	25	8,3%
High-tech devices (TV, desktop computer, laptop, tablet, smartphone, printer, etc.)	18	6,2%
Financial services and investments (bank accounts, credit cards, funds, etc.)	15	5,0%
Insurance services (car, home, health, etc.)	14	4,8%
Total	296	100%

Base: respondents who had at least one problem in the past two years

Table 25. Q16. How did you purchase this product/service?

	Total		Respondents who experienced the most recent problem with			
			Product		Service	
	N	%	N	%	N	%
In person (e.g. in a shop)	141	47,5%	75	60,8%	65	37,9%
Online, through a commercial provider from Luxembourg	44	14,9%	5	4,3%	39	22,5%
Online, through a commercial provider from another European Union member state	71	24,1%	33	27,1%	38	22,0%
Online, through a non-European Union provider (e.g. UK, USA, China, etc.)	16	5,2%	9	7,6%	6	3,6%
By telephone (e.g. teleshopping)	5	1,6%	0	0,0%	5	2,8%
Other*	13	4,5%	0	0,0%	13	7,5%
Don't know	6	2,2%	0	0,0%	6	3,7%
Total	296	100%	124	100%	172	100%

Base: respondents who had at least one problem in the past two years

*The following answers were indicated:

Application; Baufirma; Baufirma/Entrepreneur; Contacte personnelle; Courrier; Devis visite bei mir; Email; en ligne auprès de la compagnie aérienne; Entreprise de travaux a domicile; Fournisseur d'origine prévu dans le cahier des charges du bien; Kontrakt; Lokalen Handwerker; Meine Frau hat den Vertrag abgeschlossen; Mir hun en Haus gebaut - Baufirma; Online, op enger App vun privaten Verkeefer (VINTED); Perséinlech duech en appel d'offre vun engem Architekt; Professionellen Client; Promoteur; Schriftlicher Vertrag durch Architekt abgeschlossen; Via l'application du vendeur; We rent an apartment and have problems with the water.

Table 26. Q17. What was the state of the product(s)?

	N	%
New	107	86,2%
Officially refurbished sold through a company	2	1,8%
Second-hand sold through a company	9	7,4%
Second-hand sold by a private person	2	1,7%
Don't know	4	2,9%
Total	124	100%

Base: respondents who had the most recent problem with one of the product types

Table 27. Q18. What was the main problem that you experienced?

	Total		Most recent problem experienced with			
			Product		Service	
	N	%	N	%	N	%
Not functioning well	68	23,0%	50	40,7%	18	10,4%
Poor customer service	35	11,9%	8	6,7%	27	15,6%
Invoicing issues (unexpected/unjustified costs, unsolicited pay-services, etc.)	34	11,5%	4	3,4%	30	17,3%
Unexpected changes (delay, cancellation, etc.)	30	10,2%	0	0,3%	30	17,4%
Not functioning at all	21	7,2%	9	7,4%	12	7,0%
Service only partially or not at all provided	21	7,0%	8	6,1%	13	7,6%
Different from what it was advertised	19	6,3%	8	6,4%	11	6,2%
Delivery issues (later than foreseen, not delivered, etc.)	17	5,6%	12	9,9%	4	2,6%
Contractual issues (clauses, fees, penalties, etc.)	10	3,3%	1	0,4%	9	5,3%
Warranty not respected	5	1,5%	4	3,1%	1	0,4%
Other problem*	37	12,5%	19	15,5%	18	10,3%
Total	296	100%	124	100%	172	100%

Base: respondents who had at least one problem in the past two years

*The following answers were indicated:

1x un, a schonns e Lach dran; 5* Hotel extrem schlecht an dreckeg; Achat d'une voiture l'occasion, des problème ne sont pas surprenant. Le klaxon ne marchait pas et les doilies du lever de vitesse on cassées. Je les ai remplacées moi-même.; aklu seier eidel; Assurance annulation voyage huet nach emmer net rembourseiert; Bluse war ni der Wäsch oo enger Plaz futti, ouni dass ech se je unhat.; Conditions générales mal écrites et à double sens; D'Schung sinn ganz séier futtu gaang.; Différent de ce quu a été annoncé Service partiellement pas fourni Problème contractuels Problème de facturation Problème de livraison Garantie non respectée Mauvais service client; Dreibettzimmer gebucht aber Bestätigung nur für Doppelzimmer erhalten. Schlussendlich war es aber ein 3 Bettzimmer.; Faillite; Falsche grösse; Fluch annuleiert ginn; futti; Futti; Gerät ass no wnger Zait et mei gangwn (lüftung); grouss Schrëips; Huet nêt gepasst; Impossible d'obtenir la facture finale malgré 4 demandes écrites auprès de l'entrepreneur.; J'ai dû annuler le voyage pour raisons de santé. Je n'ai pas été remboursée; je n'ai pas pu partir mais le remboursement s'est bien passé.; kee Suivi, kee Responsabellen vum Dossier; Konkurs Firma; Manque de communication. Pas de retour de confirmation de réception. Remboursement en attente.; Materiel pas conforme; Net passend Greisst; Non-exécution des travaux; On m'a prélevé la facture d'un appartement en plus de mon commerce; Panne soudaine de la machine à laver Samsung achetée chez Saturn; Payé 200 euro que pour envoyer un laptop sans compter prix de réparation; Probleme avec toit ouvrant; Produit ass schnell futti gaang; Qualitéit war net gudd; Remboursement insuffisant et très lent suite à une inondation; Reparatur no 3 Mol emmer nach net an der Rei; retard et valise qui est arrivée beaucoup plus tard; rupture de contrat (service de paiement BC) unilatéral par la banque. proposition d'un service plus cher. difficultés d'annulation des frais par le service au delà de l'annulation du contrat...; Scam; Schlecht Qualität vun den Aarbechten.; Travaux pas terminé; Trop cher, sauf réclamation insistante de ma part; Trop petits; une tache a linterieur du vetement; Unklare Angebote Überteuerte Optionen für Handy Vertrag Keine Online Onfo bzgl Lündigungsfrist; Verschidden Dealer hatten en Defekt bzw hu misse gefléckt ginn; verspeidungen; Verstoppten Téitsch, net gefléckt ginn op Nofro.; Vêtements troués; war ze kleng; Zuch gouf annuléiert; Zuerst Leistungsverzögerungen, dann Konkurs.

3.2.2. Actions taken to solve the problem

Table 28. Q19. Did you contact any entity during the entire process to (try to) solve this problem?

	Total		Tested knowledge of consumer rights						Most recent problem experienced with				Selling channel used to purchase the product/service			
			Low		Medium		High		Product		Service		In person		Online	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Contacted at least one entity	255	86,0%	54	79,5%	130	88,4%	70	87,1%	101	82,1%	153	88,9%	124	87,9%	113	86,2%
Did not contact any entity	41	14,0%	14	20,5%	17	11,6%	10	12,9%	22	17,9%	19	11,1%	17	12,1%	18	13,8%
Total	296	100%	68	100%	147	100%	81	100%	124	100%	172	100%	141	100%	131	100%

Base: respondents who had at least one problem in the past two years

Table 29. Q19. Which of the following entities did you contact?
(MULTIPLE ANSWERS POSSIBLE)

	Total		Tested knowledge of consumer rights						Most recent problem experienced with				Selling channel used to purchase the product/service			
			Low		Medium		High		Product		Service		In person		Online	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
The seller/provider	231	90,8%	48	89,2%	119	91,1%	64	91,6%	95	93,7%	136	88,9%	114	92,5%	104	92,6%
The manufacturer	22	8,5%	5	9,0%	13	9,7%	4	5,8%	15	14,3%	7	4,6%	12	9,5%	8	6,9%
The delivery company	19	7,3%	5	9,5%	7	5,1%	7	9,7%	7	7,2%	11	7,4%	6	5,2%	11	9,5%
An independent consumer organisation (e.g. ULC - Union luxembourgeoise des consommateurs)	17	6,6%	0	0,0%	10	7,6%	7	9,9%	2	1,9%	15	9,7%	8	6,8%	3	2,6%
A lawyer	9	3,4%	3	4,8%	2	1,3%	4	6,2%	2	2,4%	6	4,1%	5	4,2%	0	0,0%
The European Consumer Centre (ECC) from Luxembourg	7	2,6%	0	0,0%	5	4,0%	2	2,2%	1	0,7%	6	3,9%	1	1,0%	5	4,8%
The national consumer protection public authority from Luxembourg (Ministry - Directorate for Consumer Protection)	6	2,5%	1	1,5%	4	3,1%	1	2,0%	3	2,9%	3	2,2%	4	3,5%	2	1,7%
An out-of-court alternative dispute resolution (ADR) body	1	0,6%	0	0,0%	1	1,1%	0	0,0%	0	0,0%	1	1,0%	0	0,0%	1	1,3%
An online dispute resolution (ODR) platform	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%
Other entity*	12	4,8%	2	3,6%	8	5,9%	3	3,6%	1	1,0%	11	7,3%	4	3,1%	7	5,9%
Total	255	127%	54	118%	130	129%	70	131%	101	124%	153	129%	124	126%	113	125%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

The respondents who contacted an independent consumer organisation listed the following specific entities: Union luxembourgeoise des consommateurs (ULC) (14 respondents), ACL (1 respondent), ILR Service de mediation (1 respondent). One respondent contacted an ADR body, the entity named “Commission luxembourgeoise des litiges de voyages”.

The following answers were indicated to the open ended-item “Other entity”: agence de remboursement WTC; Banque puis déposé plainte à la gendarmerie; Baufirma selwer; CAA; D’assurance; D’Firma déi mir d’Dëngschtleeschtung verkaaf huet; déi Firma där d’Vakanzenwunneng gehéiert huet (Mir hunn booking.com als éischt kontaktéiert); ILR; Konkursgericht; L’agence de voyage; l’entreprise de construction; Lalux; Paypal; WTW -LU (Visa cartes).

Table 30. Type of entities contacted to solve the problem (part 1)³

	Total		Tested knowledge of consumer rights						Most recent problem experienced with				Selling channel used to purchase the product/service			
			Low		Medium		High		Product		Service		In person		Online	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Company(ies)	244	95,7%	52	96,0%	126	96,3%	66	94,5%	100	98,7%	144	93,8%	120	97,0%	110	97,1%
Third party(ies)	28	10,9%	3	4,8%	16	12,2%	9	13,3%	6	5,8%	22	14,4%	13	10,6%	8	7,3%
Total	255		54		130		70		101		153		124		113	

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

Table 31. Type of entities contacted to solve the problem (part 2)⁴

	Total		Tested knowledge of consumer rights						Most recent problem experienced with				Selling channel used to purchase the product/service			
			Low		Medium		High		Product		Service		In person		Online	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Only company(ies)	219	86,0%	50	92,4%	111	84,9%	58	83,1%	96	94,2%	123	80,5%	109	88,3%	100	88,2%
Only third party(ies)	6	2,3%	1	1,2%	3	2,1%	2	3,6%	1	1,3%	5	3,0%	3	2,2%	1	0,7%
Both company(ies) and third party(ies)	22	8,6%	2	3,6%	13	10,1%	7	9,7%	5	4,5%	17	11,3%	10	8,4%	7	6,6%
Total	255		54		130		70		101		153		124		113	

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

³ Company(ies)= one or more of the following answers: "The seller/provider", "The manufacturer", "The delivery company"

Third party(ies)=one or more of the following answers: "A lawyer", "The national consumer protection public authority from Luxembourg", "The European Consumer Centre (ECC) from Luxembourg", "An out-of-court alternative dispute resolution (ADR) body", "An online dispute resolution (ODR) platform", "An independent consumer organisation"

⁴ To enhance readability, not all possible combinations of contacted entities are included in the table (e.g. cases involving contact with "other entities"). Consequently, the total percentage would not sum to 100%.

Table 32. Number of entities contacted to solve the problem (part 1)

	N	%
1 entity	204	79,9%
2 entities	38	14,7%
3 entities	10	4,0%
4 entities	2	0,9%
5 entities	1	0,4%
Total	255	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

Table 33. Number of entities contacted to solve the problem (part 2)

	Total		Tested knowledge of consumer rights						Most recent problem experienced with				Selling channel used to purchase the product/service			
			Low		Medium		High		Product		Service		In person		Online	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Only one entity	204	79,9%	47	86,1%	103	79,2%	54	76,6%	85	83,7%	119	77,4%	103	83,0%	91	80,5%
Several entities	51	20,1%	8	13,9%	27	20,8%	16	23,4%	16	16,3%	35	22,6%	21	17,0%	22	19,5%
Total	255	100%	54	100%	130	100%	70	100%	101	100%	153	100%	124	100%	113	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

Table 34. First entity contacted to solve the problem

	N	%
The seller/provider (e.g. store, web shop, service provider, private seller, etc.)	228	89,6%
The delivery company	8	3,3%
The manufacturer	7	2,8%
An independent consumer organisation (e.g. ULC - Union luxembourgeoise des consommateurs)	4	1,5%
A lawyer	1	0,6%
The European Consumer Centre (ECC) from Luxembourg	1	0,3%
Other entity	5	1,9%
COMPANIES	244	95,7%
THIRD PARTIES	6	2,3%
Total	255	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

Table 35. Second entity contacted to solve the problem

	N	%
The manufacturer	13	26,2%
An independent consumer organisation (e.g. ULC - Union luxembourgeoise des consommateurs)	9	17,6%
The delivery company	9	16,8%
A lawyer	5	10,5%
The national consumer protection public authority from Luxembourg (Ministry - Directorate for Consumer Protection)	5	9,2%
The seller/provider (e.g. store, web shop, service provider, private seller, etc.)	3	6,2%
The European Consumer Centre (ECC) from Luxembourg	2	4,8%
An out-of-court alternative dispute resolution (ADR) body	1	2,9%
Other entity	3	5,8%
COMPANIES	25	49,2%
THIRD PARTIES	23	45,0%
Total	51	100%

Base: respondents who had at least one problem in the past two years and contacted two or more entities to solve it

Table 36. Path followed to solve the problem (entities contacted)

	N	%
Only one company	196	77,1%
First a company, then another company	25	9,9%
First a company, then a third party	19	7,6%
First a third party, then another third party	4	1,5%
Only one third party	2	0,9%
Other paths	8	3,1%
Total	255	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

Table 37. Q20. How long after the problem started did you make contact with someone?

	N	%
The same day or the day after	96	37,7%
Less than 1 week after	80	31,5%
1 to (less than) 2 weeks after	32	12,7%
2 to (less than) 4 weeks after	16	6,3%
1 to (less than) 2 months after	13	5,3%
2 months after or more	17	6,6%
Total	255	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

3.2.3. Consumers' request and outcome obtained

Table 38. Q21. What was your main request for solving this problem?

	Total		Most recent problem with product or service			
			Product		Service	
	N	%	N	%	N	%
Nothing specific, it was just to notify the problem	29	11,5%	6	6,0%	23	15,2%
Repair	71	27,8%	39	38,2%	32	20,8%
Replacement	41	16,2%	27	26,8%	14	9,2%
Full refund	39	15,3%	20	20,1%	19	12,2%
Partial refund	19	7,5%	1	1,1%	18	11,8%
Delivery of the service contracted	19	7,4%	2	1,7%	17	11,1%
Indemnity	15	5,9%	4	4,1%	11	7,1%
Credit note	11	4,4%	1	1,2%	10	6,5%
Annulment of the contract	6	2,5%	0	0,0%	6	4,1%
Other*	4	1,5%	1	0,8%	3	2,0%
Total	255	100%	101	100%	153	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

*The following answers were indicated:

Ça m'a pris 7 mois pour qu'Enovos reconnaisse l'erreur et corrige; cessation des frais...; Exécution des travaux; Repayment of advanced costs; rien du tout; technisches Problem.

Table 39. Q22. And what did you finally obtain?

	Total		Most recent problem with product or service			
			Product		Service	
	N	%	N	%	N	%
Nothing	70	27,5%	14	14,0%	56	36,5%
Repair	51	19,9%	28	27,2%	23	15,0%
Replacement	37	14,7%	23	23,0%	14	9,2%
Full refund	26	10,3%	19	18,8%	7	4,6%
Partial refund	18	7,1%	3	3,3%	15	9,6%
Credit note	10	3,9%	1	0,7%	9	6,0%
Indemnity	8	3,1%	3	3,3%	5	3,0%
Delivery of the service contracted	9	3,5%	1	1,3%	8	5,0%
Annulment of the contract	5	2,1%	0	0,0%	5	3,4%
Other*	6	2,4%	1	1,2%	5	3,2%
The complaint process is still going on	14	5,6%	7	7,2%	7	4,6%
Total	255	100%	101	100%	153	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

*The following answers were indicated:

cessation des frais; ech waarden nach ëmmer; Eng déck Rechnung; Eng Offer fir eng nei Maschinn; Problemlösung; Prozess läuft nach; Trop de travail à la société traitant le dossier transmis le 23.4.25.

Table 40. Result obtained by kind of request

	Main request for solving the problem															
	Repair		Replacement		Full refund		Partial refund		Credit note		Indemnity		Delivery of the service contracted		Annulment of the contract	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Nothing	16	22,3%	7	16,4%	7	16,9%	7	34,4%	1	6,0%	6	37,6%	8	43,1%	0	0,0%
Repair	42	59,2%	3	8,3%	1	2,2%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%
Replacement	8	10,8%	22	54,5%	1	3,8%	1	6,0%	1	8,0%	0	0,0%	0	1,6%	0	0,0%
Full refund	0	0,5%	7	18,1%	18	46,2%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%
Partial refund	0	0,6%	1	2,8%	5	13,2%	9	47,5%	0	0,0%	2	12,2%	0	0,0%	0	0,0%
Credit note	0	0,0%	0	0,0%	0	0,5%	1	6,9%	8	75,4%	0	0,0%	0	0,0%	0	0,0%
Indemnity	0	0,0%	0	0,0%	0	0,8%	0	0,0%	1	10,5%	5	36,0%	0	0,0%	1	14,7%
Delivery of the service contracted	0	0,6%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	7	39,3%	0	0,0%
Annulment of the contract	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	1	3,4%	3	53,4%
Other	2	2,1%	0	0,0%	2	4,7%	0	0,0%	0	0,0%	0	0,0%	0	0,0%	2	31,9%
The complaint process is still going on	3	3,7%	0	0,0%	5	11,7%	1	5,2%	0	0,0%	2	14,2%	2	12,5%	0	0,0%
Total	71	100%	41	100%	39	100%	19	100%	11	100%	15	100%	19	100%	6	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

% of people who obtained what they requested

Table 41. Outcome after contacting someone

	Total		Most recent problem experienced with				Number of entities contacted			
			Product		Service		Only one entity		Several entities	
	N	%	N	%	N	%	N	%	N	%
Nothing requested	29	11,3%	6	5,6%	23	15,0%	26	12,8%	3	5,2%
Obtained requested outcome	116	45,6%	53	52,3%	63	41,1%	98	47,9%	18	36,2%
Obtained another outcome	43	17,0%	23	22,4%	21	13,5%	34	16,9%	9	17,7%
Outcome requested, nothing received	52	20,5%	13	12,5%	40	25,8%	36	17,9%	16	30,9%
The complaint process is still going on	14	5,6%	7	7,2%	7	4,6%	9	4,5%	5	10,1%
Total	255	100%	101	100%	153	100%	204	100%	51	100%

Base: respondents who had at least one problem in the past two years and contacted at least one entity to solve it

Table 42. Time taken until arriving to a final outcome, including obtaining nothing

	Total		Most recent problem with product or service			
			Product		Service	
	N	%	N	%	N	%
1 to 2 days	32	13,1%	16	16,7%	16	10,8%
Less than 1 week	49	20,3%	18	18,9%	31	21,1%
1 to (less than) 2 weeks	49	20,4%	22	23,5%	27	18,5%
2 to (less than) 4 weeks	33	13,9%	17	18,1%	16	11,2%
1 to (less than) 2 months	28	11,5%	10	11,0%	17	11,8%
3 to (less than) 6 months	23	9,5%	5	5,1%	18	12,3%
6 to (less than) 12 months	10	4,3%	3	2,9%	8	5,3%
12 months or more	17	7,0%	4	3,8%	13	9,1%
Total	240	100%	94	100%	146	100%

Base: respondents who had at least one problem in the past two years, contacted at least one entity to solve it, and their complaint process is not still going on

Table 43. Time taken until obtaining something

	Total		Most recent problem with product or service			
			Product		Service	
	N	%	N	%	N	%
1 to 2 days	21	12,4%	12	15,4%	9	9,7%
Less than 1 week	36	21,4%	17	21,1%	19	21,6%
1 to (less than) 2 weeks	42	24,5%	21	26,1%	21	23,1%
2 to (less than) 4 weeks	25	14,9%	15	19,0%	10	11,2%
1 to (less than) 2 months	20	11,8%	9	11,2%	11	12,3%
3 to (less than) 6 months	15	8,6%	2	3,1%	12	13,5%
6 to (less than) 12 months	8	4,4%	2	2,4%	6	6,2%
12 months or more	3	2,0%	1	1,7%	2	2,3%
Total	170	100%	80	100%	90	100%

Base: respondents who had at least one problem in the past two years, contacted at least one entity to solve it, their complaint process is not still going on, and obtained something

3.2.1. Satisfaction with the outcome

People could indicate their satisfaction with four aspects of their complaint regarding each of the entities contacted.⁵

Table 44. Q24. How satisfied are you with the following aspects of your complaint?
Please answer on a scale from 1=“not at all satisfied” to 10=“very satisfied”
- Complaints with any entity contacted - (Part 1)

	Easiness to get in contact with the services		Administrative procedures		Time to reach an outcome		Result of the complaint	
	N	%	N	%	N	%	N	%
Unsatisfied	116	38,2%	139	45,9%	149	49,2%	148	48,7%
Neutral	51	16,8%	66	21,6%	61	19,9%	39	12,7%
Satisfied	137	45,0%	99	32,5%	94	30,9%	117	38,6%
Mean score	304	6,2	304	5,8	304	5,4	304	5,5
Total	304	100%	304	100%	304	100%	304	100%

Base: respondents who had at least one problem in the past two years, contacted at least one entity to solve it, and their complaint process is not still going on

⁵ In order to evaluate the overall satisfaction across all entities contacted, the data was restructured so that each single experience with an entity counts as a single case. This means that if someone contacted more than one entity, they now appear multiple times - once for each entity. As a result, the total number of cases in the table increased (from 240 to 304), while the number of people who answered remained the same.

Table 45. Q24. How satisfied are you with the following aspects of your complaint?
Please answer on a scale from 1=“not at all satisfied” to 10=“very satisfied”
- Complaints with any entity contacted - (Part 2)

		Overall outcome after contacting someone						Time taken to contact someone after the problem started						Selling channel used to purchase the product/service			
		Obtained requested outcome		Obtained another outcome		Outcome requested, nothing received		The same day or the day after		Less than one week after		One week or less than a month		In person		Online	
		N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Easiness to get in contact with the services	Unsatisfied	38	26,6%	23	41,2%	37	49,1%	44	37,7%	35	36,3%	25	45,1%	54	37,2%	52	38,7%
	Neutral	31	21,7%	9	16,4%	10	13,0%	17	14,3%	22	22,8%	7	12,0%	28	18,9%	20	15,3%
	Satisfied	73	51,6%	23	42,4%	28	37,9%	57	48,0%	39	40,9%	24	42,9%	64	43,9%	62	46,0%
	Mean score	142	6,9	55	6,4	75	5,4	118	6,1	96	6,2	56	5,8	146	6,3	134	6,1
Administrative procedures	Unsatisfied	43	29,9%	25	45,4%	51	68,2%	55	46,9%	42	43,4%	29	50,6%	68	46,6%	61	45,2%
	Neutral	42	29,6%	13	24,3%	9	12,1%	20	17,1%	27	27,6%	9	15,2%	27	18,7%	31	22,8%
	Satisfied	57	40,5%	17	30,4%	15	19,7%	42	36,0%	28	29,0%	19	34,3%	51	34,8%	43	32,0%
	Mean score	142	6,8	55	5,7	75	4,2	118	5,8	96	5,8	56	5,4	146	5,8	134	5,8
Time to reach an outcome	Unsatisfied	51	35,8%	26	46,4%	55	73,8%	51	43,7%	40	41,6%	37	65,0%	69	47,4%	63	46,8%
	Neutral	40	28,1%	9	16,9%	8	11,2%	18	15,2%	30	31,1%	6	10,7%	31	21,4%	25	18,8%
	Satisfied	51	36,1%	20	36,7%	11	15,0%	48	41,1%	26	27,3%	14	24,3%	46	31,2%	46	34,4%
	Mean score	142	6,3	55	5,8	75	3,7	118	5,9	96	5,7	56	4,4	146	5,5	134	5,7
Result of the complaint	Unsatisfied	23	16,4%	28	50,8%	73	97,9%	56	47,4%	36	37,7%	40	70,7%	77	52,5%	57	42,8%
	Neutral	32	22,9%	4	7,4%	0	0,0%	9	7,5%	15	15,7%	7	13,2%	18	12,1%	15	11,2%
	Satisfied	86	60,7%	23	41,8%	2	2,1%	53	45,1%	45	46,6%	9	16,1%	52	35,4%	62	46,0%
	Mean score	142	7,7	55	5,7	75	1,5	118	5,6	96	6,1	56	4,1	146	5,3	134	5,8
Total		142	100%	55	100%	75	100%	118	100%	96	100%	56	100%	146	100%	134	100%

Base: respondents who had at least one problem in the past two years, contacted at least one entity to solve it, and their complaint process is not still going on

Table 46. Q24. How satisfied are you with the following aspects of your complaint?
Please answer on a scale from 1=“not at all satisfied” to 10=“very satisfied”
- Complaints with the seller/provider -

	Easiness to get in contact with the services		Administrative procedures		Time to reach an outcome		Result of the complaint	
	N	%	N	%	N	%	N	%
Unsatisfied	81	37,4%	97	44,3%	102	46,9%	97	44,7%
Neutral	42	19,3%	52	24,1%	49	22,5%	27	12,4%
Satisfied	94	43,3%	69	31,6%	67	30,6%	93	42,9%
Mean score	218	6,1	218	5,8	218	5,4	218	5,7
Total	218	100%	218	100%	218	100%	218	100%

Base: respondents who had at least one problem in the past two years, contacted the seller/provider to solve it, and their complaint process is not still going on

3.2.2. Barriers to consumer redress

Table 47. Q25. Why did you not contact any entity to solve this problem?
(MULTIPLE ANSWERS POSSIBLE)

	N	%
I did not expect to receive an acceptable result anyway	14	33,0%
It required too much time	12	29,0%
I was not sure how to	11	26,0%
I did not know who to contact	9	21,0%
I did not know my consumer rights in that situation	6	15,0%
It was too complicated	5	13,0%
The problem was not important enough	5	13,0%
The product or service in question was of too low value to matter	3	8,0%
It involved additional costs	2	6,0%
The warranty period had expired	1	2,0%
Other reason*	3	7,0%
I have not yet complained, but I plan to do so	2	5,0%
Total	41	178%

Base: respondents who had at least one problem and did not contact any entity to solve it

*The following answers were indicated:

C'était plus rapide et moins cher de le réparer moi-même que d'utiliser mon weekend pour retourner sur le lieu d'achat et d'essayer de recevoir une réparation, sans compter le temps d'immobilisation du véhicule à plusieurs centaines de km de mon domicile.; Ech hat nach keng Zait beim Verkeefer ze reklameieren, maachen et awer nach. Wann da keng Leisung fonnt gett, beschweieren ech mech; Hat leider keen Keessenticketet méi.; impossible de se plaindre et d'obtenir compensation. Les compagnies aériennes jouent la montre.; Montant dérisoire; neien akku kaaf.

4. Annexes

4.1. Questionnaire

Screener

Wielt w.e.g. déi Sprouch aus, déi Dir am léifste benotzt, fir dëse Questionnaire ze beäntweren:

Bitte wählen Sie die Sprache aus, in der Sie diesen Fragebogen am liebsten beantworten möchten:

Veillez sélectionner la langue que vous préférez utiliser pour répondre à ce questionnaire:

Please select the language in which you prefer to answer this questionnaire:

1. Lëtzebuergesch
2. Deutsch
3. Français
4. English

Questionnaire introduction text

The Euroconsumers organisation (<https://www.euroconsumers.org/>) carries out this survey, which aims to study consumer rights awareness and experience in relation to product and service warranties, how to file complaints, etc. The questionnaire can be completed by any person, regardless of prior consumer experience or knowledge.

We have asked ILRES to invite you to take part in this survey. We will collect the information you accept to communicate through this questionnaire, without having access to your e-mail address or any contact details and ILRES will not have access to your answers to this questionnaire.

We have exchanged with ILRES a code allocated to each person it has invited to participate, so that we can indicate which code has participated and ILRES can allocate the reward to its participating panellists.

For any request concerning your personal data, you can contact the Data protection officer of ILRES at DPO@ilres.com.

Please click on “next” if you agree with these conditions.

1. What is your gender?

(ONE ANSWER ONLY)

1. Female
2. Male
3. Other/I prefer not to answer/I prefer not to fall into one of these categories

2. How old are you? __ years old *[Only respondents aged 18 to 74 years old are allowed to answer]*

3. What is the highest educational level you completed?

(ONE ANSWER ONLY)

1. Up to primary education
2. Lower secondary education
3. Upper secondary education
4. Post-secondary non-tertiary education (brevet de maîtrise)
5. Short-cycle tertiary education (two years)
6. Bachelor's degree or equivalent level
7. Master's degree or equivalent level
8. Doctorate or equivalent level

4. In which of the following cantons/municipalities do you live?

(ONE ANSWER ONLY)

1. Luxembourg-ville
2. The rest of the Luxembourg canton
3. Mersch
4. Capellen

5. Esch
6. Clervaux
7. Diekirch
8. Redange
9. Wiltz
10. Vianden
11. Echternach
12. Grevenmacher
13. Remich

5. Which type of residential area do you live in?

(ONE ANSWER ONLY)

1. Urban area
2. Rural area

6. What is the main official citizenship that you hold?

(ONE ANSWER ONLY)

1. Luxembourgish citizenship
2. Citizenship of another country within the European Union
3. Citizenship of another country outside the European Union

7. Overall, how would you describe your household's financial situation?

(ONE ANSWER ONLY)

1. Very difficult
2. Difficult
3. Sufficient to make ends meet
4. Comfortable
5. Very comfortable

Q1. In general, how informed do you feel about your consumer rights?

(ONE ANSWER ONLY)

1. not at all informed
2. poorly informed
3. moderately informed
4. well informed
5. very well informed

Next, we will present some situations that could happen to any consumer. Try to answer to the best of your knowledge. This is not an exam. Please answer honestly without checking or asking someone else if your answers are correct.

Q2. You visit a shop in Luxembourg and find a product with a price label of 7 euros. You want to buy it, but you are asked to pay 9 euros at the cash register. The registrant says the price was incorrectly displayed. Do you have the right to buy that product for 7 euros?

(ONE ANSWER ONLY)

1. Yes
2. No
3. I am not sure/I do not know

Q3. In general, what is the duration of the legal warranty on new products in Luxembourg?

(ONE ANSWER ONLY)

1. 6 months
2. 1 year
3. 2 years
4. 3 years
5. It depends on the product
6. I am not sure/I do not know

Q4. You buy a washing machine and two months later it breaks down without misuse by you. Is the shop obliged to refund you?

(ONE ANSWER ONLY)

1. Yes, but only if they cannot provide the reparation
2. Yes, I always have the right to a refund, even if they can repair
3. No, they are not obliged to refund
4. I am not sure/I do not know

Q5. You purchase a product online from Slovakia. If the delivery time was not specified in the contract, what is the maximum time foreseen by law to receive your order (after which you can request a full reimbursement)?

(ONE ANSWER ONLY)

1. 7 days
2. 15 days
3. 30 days
4. 60 days
5. I am not sure/I do not know

Q6. You buy a tablet from a Chinese online shop and it starts having problems after five months. The seller tells you it must be sent to the manufacturer for repair. Who must pay the shipment costs?

(ONE ANSWER ONLY)

1. The seller must pay the full cost of the shipment
2. Shipping costs must be shared between me and the seller (50% - 50%)
3. I must pay the full cost of the shipment because the warranty does not include it
4. I am not sure/I do not know

Q7. You take your car (worth EUR 20,000) to the brand's auto shop for servicing. When you pick it up, you are charged EUR 1,000 for the service. You disagree and refuse to pay. Does the auto shop have the right to hold your car until the debt is settled?

(ONE ANSWER ONLY)

1. Yes, since I refuse to pay the bill, no matter the amounts in dispute
2. Yes, if that is foreseen in the general conditions of the service
3. No, because the debt amount (EUR 1,000) is lower than the car value (EUR 20,000)
4. I am not sure/ I do not know

Q8. You buy a holiday package from a travel agency in Luxembourg. One week before departure, you have a car accident and have to cancel the trip. Do you have any right of reimbursement from the travel agency?

(ONE ANSWER ONLY)

1. no, unless I subscribed to a travel insurance covering cancellation
2. yes, because there is a major reason for the cancellation
3. I am not sure/I do not know

Q9. You travel by plane from Luxembourg to Barcelona. You arrive at Barcelona airport more than 3 hours later than planned when you booked the flight. Are you entitled to a financial compensation?

(ONE ANSWER ONLY)

1. Yes, unless the delay was due to extraordinary circumstances (e.g. weather conditions, airport strike, etc.)
2. Yes, but only if I did not fly with an economy tariff ticket
3. Yes, but only if I can present invoices for my extra expenses
4. Yes, in any circumstances
5. No, in no circumstances
6. I am not sure/I do not know

Q10. If your bank goes bankrupt, can you get back the sum that you deposited in your account?

(ONE ANSWER ONLY)

1. No
2. Yes, up to 20.000 euros per account holder
3. Yes, up to 50.000 euros per account holder
4. Yes, up to 100.000 euros per account holder
5. Yes, up to 200.000 euros per account holder
6. Yes, regardless of the amount
7. I am not sure/I do not know

Q11. You buy a new refrigerator in a physical store in Luxembourg without a written indication of the delivery time. Do you have the right to receive it within a certain period anyway?

(ONE ANSWER ONLY)

1. No, if there is no delivery date in the contract, the seller may send it when they can
2. Yes, the seller must deliver within a maximum of 15 days
3. Yes, the seller must deliver within a maximum of 30 days
4. Yes, the seller must deliver within a maximum of 60 days
5. I am not sure/ I do not know

Q12. You buy a product online that never arrives. The seller states that it is the transport company's fault. Is the seller obliged to redeliver or refund you?

(ONE ANSWER ONLY)

1. Yes
2. No
3. I am not sure/I do not know

Q13. We will now present you with a list of statements. Please answer each of them to the best of your knowledge.

(ONE ANSWER ONLY)

	1. True	2. False	3. I am not sure/I do not know
1. A legal warranty never covers second-hand products bought in a shop.		<input checked="" type="checkbox"/>	
2. A legal warranty never covers second-hand products bought from a private person.	<input checked="" type="checkbox"/>		
3. When withdrawing money at a cash machine with a debit card in France, the applied commission should be the same as in Luxembourg.	<input checked="" type="checkbox"/>		
4. An online shop's automated customer service chatbot is always obliged to give its customers the option to talk to a human operator.		<input checked="" type="checkbox"/>	
5. I have the right to request a website or application owner to delete all the personal data collected about me so far, regardless of my nationality or the country of the company.	<input checked="" type="checkbox"/>		
6. This item is a test. Please answer "True" to continue with the questionnaire.			
7. When entering a website and refusing the collection of all cookies, EU citizens still have the right to access all content.		<input checked="" type="checkbox"/>	
8. An insurance company has the right to refuse to insure a consumer for a mandatory insurance, like car insurance.	<input checked="" type="checkbox"/>		
9. When I want to return something bought online, I have maximum 7 days to do so.		<input checked="" type="checkbox"/>	
10. An online shop is obliged to deliver its goods in all EU countries.		<input checked="" type="checkbox"/>	
11. I have the right to cancel a flight ticket bought online within 14 days after the purchase.		<input checked="" type="checkbox"/>	
12. I have the right to cancel my package travel and to be fully reimbursed in case of a severe earthquake on my destination.	<input checked="" type="checkbox"/>		

Q14. In the last 2 years, which of the following products or services did you buy or have an ongoing contract for? Have you experienced any problems with it?

(MULTIPLE ANSWERS POSSIBLE)

- a. Tick if you purchased/had a contract with a product/service
- b. Tick if you had problems

1. Domestic appliances (washing machine, fridge, vacuum cleaner, microwave oven, etc.)
2. High-tech devices (TV, desktop computer, laptop, tablet, smartphone, printer, etc.)
3. Motor vehicles (car, motorcycle, etc.) and bicycles
4. Clothing & footwear
5. Financial services and investments (bank accounts, credit cards, funds, etc.)
6. Insurance services (car, home, health, etc.)
7. Telecommunication services (telephone, Internet, Paid TV, etc.)
8. Electricity, gas, and water
9. Holidays (flights, hotels, car rentals, etc.)
10. Long-distance transport services (train, long-distance bus, etc.)
11. Home maintenance, construction, and renovation services (remodelling, plumber, electrician, etc.)

IF NO PROBLEM EXPERIENCED (Q14b=NO CODE), THEN ASK Q26

Q15. Which product/service did you experience the most recent problem with?

(SHOW THE ANSWERS CHOSEN IN Q14.b)

In the following section, we would like to learn more about your most recent problem and the way you managed it. Please refer to this problem and product/service when answering the following questions.

Q16. How did you purchase this product/service?

(ONE ANSWER ONLY)

1. in person (e.g. in a shop)
2. online, through a commercial provider from Luxembourg
3. online, through a commercial provider from another European Union member state
4. online, through a non-European Union provider (e.g. UK, USA, China, etc.)
5. by telephone (e.g. teleshopping)
6. other (SPECIFY): ...
7. Don't know

IF THE PROBLEM INVOLVED A PRODUCT (Q14b=1 TO 4 AND AT LEAST ONE OF THESE ANSWERS GIVEN IN Q15 AS WELL), THEN ASK Q17

Q17. What was the state of the product(s)?

(ONE ANSWER ONLY)

1. new
2. officially refurbished sold through a company
3. second-hand sold through a company
4. second-hand sold by a private person
5. Don't know

Q18. What was the main problem that you experienced?

(ONE ANSWER ONLY)

1. not functioning well
2. not functioning at all
3. different from what it was advertised
4. service only partially or not at all provided
5. contractual issues (clauses, fees, penalties, etc.)
6. invoicing issues (unexpected/unjustified costs, unsolicited pay-services, etc.)
7. delivery issues (later than foreseen, not delivered, etc.)
8. unexpected changes (delay, cancellation, etc.)
9. warranty not respected
10. poor customer service
11. other problem (SPECIFY): ...

Q19. Which of the following entities did you contact during the entire process to (try to) solve this problem?

Please indicate them in the order in which you contacted them.

(MAXIMUM 5 ANSWERS POSSIBLE)

1st

2nd

3rd

4th

5th

1. The seller/provider (e.g. store, web shop, service provider, private seller, etc.)
2. The manufacturer
3. The delivery company
4. A lawyer
5. The national consumer protection public authority from Luxembourg (Ministry - Directorate for Consumer Protection)
6. The European Consumer Centre (ECC) from Luxembourg
7. An out-of-court alternative dispute resolution (ADR) body
8. An online dispute resolution (ODR) platform
9. An independent consumer organisation (e.g. ULC - Union luxembourgeoise des consommateurs)
10. Other entity

CLICK HERE IF YOU DID NOT CONTACT ANY ENTITY AT ALL

ASK Q19A IF Q19=7

Q19A. Which alternative dispute resolution (ADR) body did you contact?

(MULTIPLE ANSWERS POSSIBLE)

1. Médiateur de la consommation (National service of the Mediator of consumption)
2. Commission de surveillance du secteur financier (CSSF)
3. Institut luxembourgeois de régulation (ILR)
4. Médiateur en assurances
5. Commission luxembourgeoise des litiges de voyages
6. Other (SPECIFY): ...

ASK Q19B IF Q19=8

Q19B. Please indicate the name of the online dispute resolution (ODR) platform(s) you contacted.

.....

ASK Q19C IF Q19=9

Q19C. Which of the following independent consumer organisations did you contact?

(MULTIPLE ANSWERS POSSIBLE)

1. Union luxembourgeoise des consommateurs (ULC)
2. ACL
3. Mieterschutz
4. Other (SPECIFY): ...

ASK Q19D IF Q19=10

Q19D. You answered that you contacted "Other entity". Please indicate the name.

.....

IF CONTACT WAS TAKEN, THEN ASK Q20 TO Q24; ELSE GO TO Q25

Q20. How long after the problem started did you make contact with someone?

(ONE ANSWER ONLY)

1. the same day or the day after
2. less than 1 week after
3. 1 to (less than) 2 weeks after
4. 2 to (less than) 4 weeks after
5. 1 to (less than) 2 months after
6. 2 months after or more

Q21. What was your main request for solving this problem?

(ONE ANSWER ONLY)

1. nothing specific, it was just to notify the problem
2. repair
3. replacement
4. full refund
5. partial refund
6. credit note
7. indemnity
8. delivery of the service contracted
9. annulment of the contract
10. Other (SPECIFY):

Q22. And what did you finally obtain?

(ONE ANSWER ONLY)

1. nothing
2. repair
3. replacement
4. full refund
5. partial refund
6. credit note
7. indemnity
8. delivery of the service contracted
9. annulment of the contract
10. other (SPECIFY):
11. the complaint process is still going on

ASK Q23 AND Q24 IF Q22 IS DIFFERENT THAN 11, ELSE GO TO Q26

Q23. How long did it take from the first moment you started the complaint process until arriving to the final outcome?

(ONE ANSWER ONLY)

1. 1 to 2 days
2. less than 1 week
3. 1 to (less than) 2 weeks
4. 2 to (less than) 4 weeks
5. 1 to (less than) 2 months
6. 3 to (less than) 6 months
7. 6 to (less than) 12 months
8. 12 months or more

Q24. How satisfied are you with the following aspects of your complaint? Please answer on a scale from 1="not at all satisfied" to 10="very satisfied".

(ONE ANSWER ONLY)

LIST ALL THE ENTITIES GIVEN IN Q19	1 st entity contacted	2 nd entity contacted	3 rd entity contacted	4 th entity contacted	5 th entity contacted
a) Easiness to get in contact with the services					
b) Administrative procedures					
c) Time to reach an outcome					
d) Result of the complaint					

ASK Q25 IF NO ENTITIES CONTACTED IN Q19

Q25. Why did you not contact any entity to solve this problem?

(MULTIPLE ANSWERS POSSIBLE)

(RANDOMIZE ANSWERS)

1. It required too much time
2. It was too complicated
3. It involved additional costs
4. I did not expect to receive an acceptable result anyway
5. The problem was not important enough
6. The product or service in question was of too low value to matter
7. The warranty period had expired
8. I was not sure how to
9. I did not know who to contact
10. I did not know my consumer rights in that situation
11. other reason (SPECIFY):
12. I have not yet complained, but I plan to do so

(ASK ALL)

Q26. In case of problems with the following type of products and services, to what extent do you feel informed on how to proceed to solve the issue or to file a complaint?

(ONE ANSWER ONLY)

1. not at all informed
 2. poorly informed
 3. moderately informed
 4. well informed
 5. very well informed
-
1. Domestic appliances (washing machine, fridge, vacuum cleaner, microwave oven, etc.)
 2. High-tech devices (TV, desktop computer, laptop, tablet, smartphone, printer, etc.)
 3. Motor vehicles (car, motorcycle, etc.) and bicycles
 4. Clothing & footwear
 5. This item is a test. Please answer "well informed" to continue with the questionnaire.
 6. Financial services and investments (bank accounts, credit cards, funds, etc.)
 7. Insurance services (car, home, health, etc.)
 8. Telecommunication services (telephone, Internet, Paid TV, etc.)
 9. Electricity, gas, and water
 10. Holidays (flights, hotels, car rentals, etc.)
 11. Long-distance transport services (train, long-distance bus, etc.)
 12. Home maintenance, construction, and renovation services (remodelling, plumber, electrician, etc.)
 13. Other (SPECIFY):

THANK YOU VERY MUCH FOR YOUR COLLABORATION ON THIS SURVEY!