

Key findings of the market analysis of digital comparison tools in Hungary

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Customer Journeys (7 June 2021)*

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Background

OUR motivation to conduct a market analysis on DCTs:

- 1. UCP enforcement, Art 43/C of Hungarian Competition Act**
- 2. Understand consumer behaviour – transactional decision?**
- 3. Best practices documents at EU level; NEW DEAL for Consumers**

Market analysis on digital comparison tools

- Initiation on **27 March 2019**
- Aim:
 - understand the commercial practice of DCT operators
 - assess customer journey
 - Recommendations
 - Supporting compliance
- **First market analysis** of the GVH in the field of **consumer protection**
- Focus only on **B2C** market relations

Focus

1. Retail
2. Accommodation and travel
3. Finance
4. Info-communication

Methodology

➤ Requests for information:

Recipient of request	Number of requests sent	Number of responses received	Response rate
DCT operators	18	11	61.11%
Contracted partners	20	10	50.00%
Industrial representative associations	2	0	0.00%
Consumer protection NGOs	5	2	40.00%
Authorities	3	2	66.67%
Total number of requests	48	25	52.08%

- Publicly available consumer researches
- Sweep
- Market research – Nielsen

Methodology

➤ Market research of AC Nielsen Piackutató Kft.

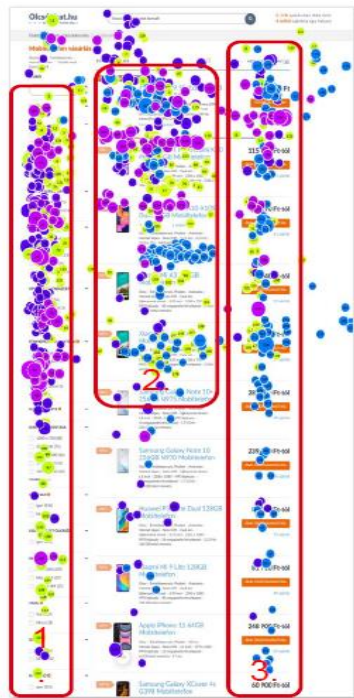
Quantitative
approach – large
sample questionnaire

- **Methodology:** 30 min. questionnaire, personal interviews
- **Target group:** internet users, who regularly use DCTs while purchase/order commercial items, airline tickets, booking accommodation, financial products or info-communication services
- **Sample:** 1000 persons nationwide

Qualitative approach
– in-depth-interviews
completed with eye-
tracking

- **Methodology:** 60 min. in-depth-interview, usability test with eye-tracking
- **Target group:** those who used DCTs in the last year in retail, accommodation booking, finance
- **Sample:** 20 persons from Budapest

Eye-tracking



Results and conclusions

1. Identified risks of DCTs

2. Recommendations

2.1. Business model-related

2.2. Not closely business model-related

1. Identified risks

DCTs often

- do not show the actual prices,
- do not properly inform consumers about sponsored content,
- manipulate the ranking order of the displayed products and as a result a consumer may believe that the order of displayed products was created on the basis of his/her search and setting, and that the products appearing on the top of the order are more suitable for him/her when in fact this is not true,
- can withhold or falsely display some details for some products and withhold them for others,
- display only a narrow list of possible products (shops) on the page,
- display products that are not available.

2.1. Recommendations for business model-related commercial practices

1. Results list, rankings, highlights
2. User ratings and moderation policies
3. Evaluation systems
4. Criteria of comparison
5. Information on the identity of the operator
6. Complete picture of the market
7. Up-to-date information and reliable communication
8. Use of data provided by consumers in relation to the use of a DCT
9. Page design and aspects of usability
10. There are DCTs operated on a statutory basis

2.2. Recommendations for not closely business model-related commercial practices

1. DCT operators must be able to prove the validity of any **statements on being a market leader** for the duration of their use. Operators shall ensure the criteria and substantiation of such statements for all market participants and for the market as a whole.
2. **Certificates:** when certificates are displayed on a comparison tool, the GVH recommends that it is necessary to define them by a well-defined set of criteria from a verifiable organisation and their content to be easily accessible to consumers.
3. **Educational content:** DCTs shall clearly indicate whether the content is independent and has been compiled by the DCT operator or whether the operator has been remunerated for publishing it.



Thank you for your attention!