

1. Framework Title

Digital Competence Reference Framework for Consumers

2. Initials

DigCompConsumers

3. Document(s) in which the framework is presented (if there are previous versions, etc.)

Brečko, B., Ferrari, A., edited by Vuorikari R., Punie Y. (2016). The Digital Competence Framework for Consumers; Joint Research Centre Science for Policy Report; EUR 28133 EN; doi:10.2791/838886

<https://publications.jrc.ec.europa.eu/repository/handle/JRC103155>

4. Documents dates

Luxembourg: Publications Office of the European Union, 2016

5. Number of pages of the document(s)

35

6. Organizations or authors responsible for developing the framework, context (if applicable)

The DigCompConsumers Framework is a joint action of the Directorate General for Justice and Consumers and the Joint Research Centre (JRC), the Commission's science and knowledge service.

It works towards fulfilling the objectives of the New Skills Agenda for Europe and the Digital Single Market (DSM). Both these initiatives of the Juncker Commission have underlined the importance of citizens' digital skills and the need

to improve their capacity to participate more deeply in our digital society and economy.

7. Scope: regional (indicate region) or international

Regional - Europe

I hope DigComp for Consumers will become a reference for the development and strategic planning of digital consumer competence initiatives, at both European and Member State levels.

8. Synthesis

DigComp for Consumers aims to define the competence consumers need to function actively, safely and assertively in the digital marketplace.

The Framework describes expected learning outcomes to those with an interest in digital and consumer education, and aims to encourage discussion of how to deliver high quality guidance, education and training, both at Member State and at EU level.

9. Purpose(s) of the framework

The work is carried out to achieve the goals set out by the European Commission in its two recent Communications of “A New Skills Agenda for Europe - Working together to strengthen human capital, employability and competitiveness” (European Commission, 2016) and “A Digital Single Market Strategy for Europe” (European Commission, 2015a). Both underline the importance of boosting digital skills and learning so that citizens can seize the opportunities of the digital society and economy.

This work also aims to contribute to the implementation of the relevant part of the OECD’s revised Recommendation on Consumer Protection in e-commerce, in particular : “Governments and stakeholders should work together to improve consumers’ digital competence through education and awareness programmes aimed at providing them with relevant knowledge and skills to

access and use digital technology to participate in e-commerce.” (OECD 2016, p.18).

DigComp for Consumers aims to define the competence consumers need to function actively, safely and assertively in the digital marketplace. Consumers will be in a better position to benefit from open digital markets if they acquire new knowledge, develop and practice new skills, and adopt a critical and balanced attitude to the digital world.

The Framework describes expected learning outcomes to those with an interest in digital and consumer education, and aims to encourage discussion of how to deliver high quality guidance, education and training, both at Member State and at EU level.

The overall objective of the Framework is to enhance consumers' confidence in digital purchasing and selling, and to allow consumers to play an active and assertive role in the digital marketplace.

In particular, the objectives are to help consumers:

- make informed choices in the digital marketplace;
- operate safely online and avoid falling victim to fraudulent or deceptive online marketing practices;
- understand digital marketing and advertising practices;
- manage online financial operations;
- understand the risks and advantages of digital data collection and of the emerging collaborative economy.

10.Focus of the framework: citizens, workers, teachers, students, managers, parents, organizations, etc.

The core audience to whom this framework is addressed is of a professional nature, such as public authorities, consumer associations, consumer education experts, and educational professionals such as teachers and teacher training institutions, as well as private actors and civil society.

11.Methodology for the elaboration of the framework

The starting point for DigCompConsumers is the Digital Competences

Framework for Citizens (DigComp), first developed in 2013 by the JRC on behalf of DG Education and Culture, and further developed on behalf of DG Employment, Skills, Social affairs and Inclusion³.

The methodology for building this Framework therefore follows the same principles and modular structure as DigComp. DigCompconsumers in particular consists of:

- 3 areas that are grouped along the purchasing cycle,
- 14 competence titles and competence descriptors,
- 210 examples of knowledge, skills, and attitudes.

Though it is derived from DigComp, DigCompConsumers is a standalone framework and can be used independently.

The feasibility of developing a Digital Competence Framework for Consumers (DigCompConsumers) was first discussed at the 'EU Consumer Summit' in April 2014. On that occasion, consumer policy stakeholder representatives discussed during a workshop on 'Digital literacy needs for online consumers' ⁴ if and how to adapt the Digital Competences Framework for Citizens (DigComp) to the consumer context.

To follow-up, a joint research project was set up, consisting of two parts. The first part was a preparatory study to identify emerging issues and potential detriments in the digital consumer context, as well as best practices regarding digital competence in consumer education, as a basis for the DigCompConsumers Framework (Fielder et al., 2016).

The second part was to develop the DigCompConsumer Framework itself. This was undertaken by the authors of this report with support from the JRC and DG JUST. Their initial outline was discussed at an expert workshop in December 2015 and the outcome validated through online consultations and a second expert workshop in April 2016, which also discussed the possible use cases of the Framework and ideas about proficiency levels.

The Framework itself is therefore the result of a joint effort. It was developed, reviewed and validated with the help of a selected group of digital and consumer education experts from EU, OECD and Member State levels, including national consumer authorities (FI, EE, AT, SE), consumer research institutes and academics (NL, F, NO), consumer associations (DE, EU) and others.

The Framework, and in particular its examples, will require review and

updating, as new trends and challenges for consumers emerge in today's dynamic e-commerce marketplace.

The terminology and concepts used in DigCompConsumers aim to reflect both those used in DigComp 2.0, and those commonly used in a consumer policy context (see Annex 1 for Glossary).

In Chapter 2, each of the 14 competences that have been identified is presented in a table which includes: a title, a short definition of the competence, and examples of the knowledge, skills, and attitudes related to competence.

Chapter 3 briefly discusses possible uses of the Framework at national and international level, for policy formulation and support, instructional planning for education, training and employment, and assessment and certification.

Chapter 4 presents the conclusion of the report and some ideas for possible next steps.

Annex 1 presents the mapping between DigCompConsumers and the DigComp Framework; Annex 2 contains a glossary; and Annex 3 lists the participants at the workshops.

³ In June 2016, Phase 1 of the update was published. Phase 2 was completed at the end of the same year.

⁴ http://ecs.onetec.eu/2014/workshops5_en.html

12. Framework structure

This is the "Science for Policy" publication of the Digital Competence reference framework for Consumers, DigCompConsumers. It outlines 14 competences that are grouped in three main areas: pre-purchase, purchase and post-purchase. The framework illustrates each of the competences with concrete examples in terms of knowledge, skills and competences.

The methodology for building this Framework therefore follows the same principles and modular structure as DigComp. DigCompconsumers in particular consists of:

- 3 areas that are grouped along the purchasing cycle,
- 14 competence titles and competence descriptors,

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Table 1: The list of DigCompConsumers competences

Competence areas	Competences
1. Pre-purchase	1.1 Browsing, searching and filtering information on goods and services 1.2 Evaluating and comparing information on goods and services 1.3 Recognising and evaluating commercial communication and advertisement 1.4 Managing digital identity and profile in the digital marketplace 1.5 Considering responsible and sustainable consumption in digital markets
2. Purchase	2.1 Interacting in the digital marketplace to buy and sell 2.2 Participating in collaborative economy platforms 2.3 Managing payments and finances through digital means 2.4 Understanding copyrights, licences, and contracts of digital goods and services 2.5 Managing personal data and privacy 2.6 Protecting health and safety
3. Post-purchase	3.1 Sharing information with other consumers in the digital marketplace 3.2 Asserting consumer rights in the digital marketplace 3.3 Identifying digital consumer competence gaps and limits

For each area we propose a description of the area; and a list of competences that belong to that area. For every competence, we have detailed a description and a non-exhaustive list of examples of the knowledge, skills, and attitudes that can illustrate it. They aim to provide more detailed guidance on what is meant by that specific competence.

The examples include some of the main notions of EU digital consumer rights, but do not aim to reflect all such rights, nor to reflect such rights in detail, or as they apply in individual countries. They also do not take any future legislation into account. The examples aim to reflect current common practices and habits that consumers have developed in digital marketplaces.

13. Definition of digital competence, digital literacy etc. proposed by the framework

Consumer digital competence is defined as the competence consumers

need to function actively, safely and assertively in the digital marketplace. This definition builds on existing work on consumers' competence, and on the general digital competences as defined in the DigComp 2.0 framework.

14. Competences proposed by the framework (areas, dimensions, competences, knowledge, skills and attitudes, levels of proficiency, etc.)

This section provides, in a tabular view, the detailed Digital Competence for Consumers Framework, which is the core element of this report. For each area we propose a description of the area; and a list of competences that belong to that area. For every competence, we have detailed a description and a non-exhaustive list of examples of the knowledge, skills, and attitudes that can illustrate it. They aim to provide more detailed guidance on what is meant by that specific competence. They are therefore to be used as a source of inspiration for local adaptation, or for adaptation to a specific target group or purpose.

Area 1: Pre-Purchase	
Actions taken before purchasing goods and services in the digital marketplace, which focus on information search, comparing information, evaluation of alternatives, dealing with commercial communication, managing digital identity, and making responsible and sustainable consumption choices.	
1.1 Browsing, searching and filtering information on goods and services	To search for and access information related to goods and services using digital tools. To identify and select the information needed regarding goods, services, and transactions options. + examples of knowledge, skills, attitude
1.2 Evaluating and comparing information on goods and services	To compare and critically evaluate the reliability of digital sources of information on goods and services. To compare and critically evaluate information on goods, services, purchasing terms and conditions related to the digital marketplace. To compare commercial offers using comparison tools, websites and channels. + examples of knowledge, skills, attitude
1.3 Recognising and evaluating commercial communication and advertisement	To recognise and critically evaluate different marketing and advertising methods and activities in digital environments. To recognise how advertising and commercial communication can influence one's choices as a consumer. + examples of knowledge, skills, attitude
1.4 Managing digital identity and profile in the digital marketplace	To understand that one's profile as a digital consumer can be built, modified, manipulated and exploited. To manage the data that one generates through different digital tools and services. To

	create and manage one or multiple digital identities (e.g. personal, professional) to maximize the benefits of the digital marketplace. + examples of knowledge, skills, attitude
1.5 Considering responsible and sustainable consumption in digital markets	To understand how one's behaviour as a digital consumer affects the community, society and environment. To use digital technologies to make socially and environmentally responsible choices. + examples of knowledge, skills, attitude
Area 2: Purchase	
The actions related to purchasing: making a purchase, participating in collaborative economy platforms, managing payments, understanding copyrights, licenses and contracts for digital content, protecting data and health.	
2.1 Interacting in the digital marketplace to buy and sell	To use digital marketplaces for buying and selling goods and services. + examples of knowledge, skills, attitude
2.2 Participating in P2P and collaborative economy platforms	To understand and participate in sharing or collaborative economy platforms. To engage in micro-selling practices (P2P). To recognise different and new digital business models. + examples of knowledge, skills, attitude
2.3 Managing payments and finances through digital means	To safely make digital payments and use online financial services. To use digital technologies to keep track of and manage one's personal budget. + examples of knowledge, skills, attitude
2.4 Understanding copyrights, licenses, and contracts of digital goods and services	To understand and act upon rights and responsibilities related to digital content, goods and services. + examples of knowledge, skills, attitude
2.5 Managing personal data and privacy	To protect personal data and privacy in the digital marketplace. To understand how to share identifiable personal information while protecting oneself and others from risks. To know that digital services provide a "Privacy policy" to inform how personal data is used and acting upon this information + examples of knowledge, skills, attitude
2.6 Protecting health and safety	To understand and avoid physical and psychological health and safety risks related to information, goods and services in the digital marketplace. + examples of knowledge, skills, attitude
Area 3: Post-purchase	
Actions taken after purchase: sharing information, asserting consumer rights, updating digital consumer competences.	
3.1 Sharing information with other consumers in the digital marketplace	To share reviews, knowledge, advice, and experiences in the digital marketplace. + examples of knowledge, skills, attitude
3.2 Asserting one's consumer rights in the digital marketplace	To know one's rights and responsibilities as a digital consumer. To assert one's rights after making a purchase and to know how to solve problems and disputes. + examples of knowledge, skills, attitude
3.3 Identifying digital consumers competence gaps and limits	To understand gaps and limits of one's digital consumer competences. To keep updated with developments in the digital marketplace that have an influence on one's opportunities and risks as a digital consumer. + examples of knowledge, skills, attitude

15.Examples of use

The two main categories of use are policy formulation and support, and instructional planning for education, training and employment, including assessment and certification uses.

Policy formulation and support

In consumer policy research, the Framework could be used for benchmarking the actual level of competences of various population groups through surveys or behavioural experiments. The knowledge and skills items, for example, could be used for drafting survey questionnaires. This data could support consumer policy development, to help evaluate the impact of different types of measures on consumers in general, or on specific consumer groups in particular, and to further develop the concepts of vulnerable consumer and average consumer.

Both academic and policy types of research could also be used to create an evidence base for consumer education, for example to develop indicators to measure the need for and the impact of consumer education efforts. The absence of this type of data has been identified as one of the main obstacles to consumer education development by the OECD and at national level.

At national level, the Framework could become a useful instrument for developing a dialogue between consumer policy and education ministries about the incorporation of digital consumer education into school curricula and adult education. National consumer policy strategies and consumer education policies could use the Framework for the purpose of updating and conducting gap-analysis.

Instructional Planning and Assessment

The Framework could be used for instructional planning by teacher training institutes and universities, by private and public educational organisations and by individual teachers.

The Framework could also be used by national and EU level consumer education platforms for the classification of existing teaching materials, for identifying gaps in materials regarding digital competences, or as guidance for teachers.

In addition, the Framework could form the basis for the development of assessment tools, either for self-assessment purposes or for testing competences in an education or training environment.

16.Indications for the elaboration of instruments based on the framework

None

17. Miscellaneous