

The GVH will assess the operation of digital comparison tools in the framework of a market analysis

The Gazdasági Versenyhivatal (the Hungarian Competition Authority, GVH) launches a market analysis in order to explore the specific market developments relating to the application of digital comparison tools (websites and mobile-applications) and their effects on the decision making of consumers.

In its mid-term digital consumer protection strategy that was published last year, the GVH stated that it wants to become more familiar with the impact that digital comparison tools (which are ever-increasing and becoming more and more popular) have on consumer decision making.

The use of comparison tools can contribute to more informed consumer decision making and transparency, thereby also enhancing competition in the market. However, it is important that consumers are given appropriate information when using these tools, for instance:

- true information relating to the compared prices and the characteristics of the products;
- the criteria that are taken into account when comparisons are made and classifications are allocated;
- how their data are used as part of the business models of undertakings; and
- who the operators of the concerned digital comparison tools are.

In course of its market analysis the GVH will assess, in addition to assessing consumer expectations, habits and experiences in relation to the use of digital comparison tools, the following:

- the extent to which the operators of these tools are aware of the legal requirements concerning fair commercial practices towards consumers and the degree to which they comply with these requirements;
- how and why these tools have changed in both their content and appearance;
- what business models are behind them; and
- the types of communication activities carried out by their operators.

During its analysis, the GVH will focus on those sectors where consumers may have high search costs, where such tools are widely applied by consumers, where there are few competing tools on the market, and where the comparison services are accompanied by intensive communication. The GVH intends to primarily examine the websites and related applications that are accessible on the markets of retail trade, accommodation reservation and travel services, as well as financial and insurance services.

In the framework of the market analysis, the GVH will examine and evaluate the operation of the examined market and the development of market trends and market processes as well as their effects on competition and business partners, with special regard to consumers. To achieve this goal the GVH will primarily make use of publicly available market information and the voluntary consultations and responses to requests it

receives from concerned market participants. The GVH will summarise the results, facts and findings of the market analysis in a report that will be published on its website.

Comments from all stakeholders relating to this market analysis can be sent to the following email address: piacelemzes-doe@gvh.hu. The announcement on the launching of the market analysis, which includes the planned timing of the analysis, is available [on the GVH's website](#) in Hungarian.

Budapest, 28 March 2019

Hungarian Competition Authority

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