

The Results of the Belmed Satisfaction Survey

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Introduction

Belmed is an online platform that settles commercial disputes between businesses or consumers and businesses online rather than in court, through the intervention of an independent third party. To use Belmed, consumers must be from a European Union country and the business must be registered with the Crossroads Bank for Enterprises (CBE). In addition to providing information about amicable settlement, Belmed also helps users find a suitable partner to try to settle the dispute amicably.

Belmed has launched a satisfaction survey in order to improve the services provided to users of the platform and thus better meet their needs. Since its launch in 2013, the survey has been subject to periodic analyses (1 to 2 times a year).

The latest survey results as of October 25, 2022 are presented in this report.

1. Evolution of the Number of Respondents in 2022

Belmed's satisfaction survey has seen a consistent rise in participation since 2020, with the number of respondents increasing from 474 in 2020 to 802 in 2022. This represents a 35% increase compared to 2021.

Table 1. Number of Respondents to Belmed's Satisfaction Survey

	Number of respondents	Evolution compared to the previous year
2020	474	
2021	594	+25.3%
2022	802	+35%

Source: FPS Economy.

2. Profile of the Survey Participants

The participants in the survey are people who:

- visited the informative section of the Belmed webpages
- submitted one or more amicable dispute resolution requests.

All of them accepted to voluntarily and anonymously rate their Belmed experience.

2.1. Origin of the Participants

The vast majority of participants, i.e. 87.25%, are based in Belgium. Compared to the 2021 survey, there is a slight increase in national visitors (87.25% compared to 85.66% in 2021).

9.11% are from another EU country, mainly Germany and France, followed equally by Bulgaria and Spain and 3.64 % from outside Europe.

2.2. Age of the Participants

The distribution of survey participants by age is shown in Table 2. There is an increase in all age categories compared to 2021. However, the 36-65 age group has shown the greatest increase.

Table 2. Distribution of the Participants Based on their Age

Age of respondents	Number	In %
-18 years	25	3.1
18-35 years	198	24,7
36-65 years	488	60,9
65 years	91	11,3

Source: FPS Economy.

2.3. Belmed Users

Belmed is still mostly used by consumers: 87.12% of participants indicated that they consulted the site as consumers and 12.88% as professionals.

3. Knowledge Channel for Belmed

The Internet remains the first channel through which the respondent discovered Belmed, followed by the media.

Both channels represent up to 83.66% (up from 82.84 % in 2021) of the answers.

The ranking of these channels can be explained by the fact that some radio programs have broadcast programmes on the subject of amicable settlement during prime time or by the fact that some organisations have published information on the subject on their websites.

Table 3. Distribution by Channel of the Answers to the Question “How Do You Know Belmed?”

	In %
By word of mouth	6.01
Through the media	21.88
Through the internet	61.78
Through an event	2.16
Through a service provider (social services...)	8.17

Source: FPS Economy.

4. Quality of the Information about Belmed

Belmed offers users (consumers or businesses) different types of information, such as regulations, real-life cases, partner presentation sheets, etc.

61.8 % of respondents say that the information on alternative dispute resolution (mediation, arbitration, conciliation, Ombudsman, etc.) meets their expectation “rather well” to “very well”. This figure remains relatively stable compared to 2021.

However, the FPS Economy plans to adapt and split the content of the Belmed web pages in order to offer consumer-oriented and business-oriented information.

Table 4. Evaluation of the Answers to the Question “Does the Information on Alternative Dispute Resolution on the Website Meet your Expectations?”

	2021	2022
Completely	17.6%	18.3%
Rather well	44.1%	43.5%
Not really	21.7%	21.7%
Not at all	16.6%	16.4%

Source: FPS Economy.

5. Belmed Identification Process

77.5% of the participants find the identification procedure at Belmed “rather easy” to “very easy”, an increase of 2.7% compared to 2021.

The platform allows users to connect via the electronic identity card (eID), a token or itsme. In order to be accessible to as many people as possible, the platform allows connection without authentication (without any of the above-mentioned tools), particularly for the European consumer.

Table 5. Evaluation of the Answers Regarding Belmed Identification

	2021	2022
Very easy	37.8%	37.1%
Rather easy	37%	40.4%
Rather difficult	14.9%	13.2%
Difficult	10.4%	9.3%

Source: FPS Economy.

6. Use of the Mediation Request Form

On the Belmed platform, the user has to fill in a form in order to submit an application.

According to the respondents, the encoding process was relatively easy. 75.3% of them found it “rather easy” to “easy”, the same as in 2021.

Table 6. Evaluation of the Answers Regarding the Filling In of the Mediation Request Form

	2021	2022
Easy	30.5%	31.7%
Rather easy	44.8%	43.6%
Rather difficult	17.1%	17.4%
Difficult	7.6%	7.3%

Source : SPF Economie.

7. Processing the amicable settlement request

The opinion of the participants who submitted a request for mediation via Belmed is divided regarding the treatment of the request. A majority, 61.3%, indicate that they are rather satisfied (“very good” and “rather good”).

Table 7. Evaluation of the Answers Regarding the Handling of the Mediation Request

	2021	2022
Good	28.8%	26%
Rather good	33.6%	35.3%
Rather bad	14.2%	14.7%
Bad	23.4%	24%

Source: FPS Economy.

Users are also rather satisfied with the speed of processing requests: 56.3% reported that their request was handled “rather quickly” to “quickly”. The figure remains stable compared to 2021.

Table 8. Evaluation of the Answers Regarding the Time Taken to Handle the Mediation Request

	2021	2022
Quickly	21%	20.7%
Rather quickly	35.9%	35.6%
Rather slowly	20.4%	20.7%
Slowly	22.7%	23%

Source: FPS Economy.

The opinion of the respondents regarding the quality and the processing time of the out-of-court settlement request remains correct and stable. Belmed's functioning must be taken into account in order to correctly assess this evaluation.

Indeed, Belmed collaborates with two types of partners:

- qualified entities on the basis of Book XVI of the Code of Economic Law and its Royal Enforcement Decree
- mediators in civil and commercial matters approved by the FPS Justice on the basis of the Judicial Code.

Entities that are qualified to settle consumer disputes (between a trader and an individual) are legally bound to respect a maximum processing time (90 days, possibly renewable only once for more complex disputes). Periodic audits are carried out to verify in particular this aspect of things. Mediators in civil and commercial matters must also meet certain criteria – partly common to those of qualification – but these do not include maximum processing time.

This difference in treatment between Belmed's partners has a direct influence on the functioning of Belmed. It explains the moderate degree of satisfaction of the respondents regarding the quality and the processing time of the out-of-court settlement request.

8. Belmed's partners

The Commission Litiges Voyages asbl, a body competent in handling disputes between a traveller and a tour operator and/or a travel intermediary (travel agency), remains the most often solicited and evaluated by the participants who submitted a mediation request. The asbl maintains its top position with 12.66 % of requests compared to 12.5 % in 2021.

In second place comes the Ombudsman "Bemiddelingsplatform", accredited by the SPF Justice, with 10.76 % of requests (compared to 11.2 % in 2021).

The European Consumer Centre (ECC) ex-aequo with the Commission for disputes between consumers and textile care companies closes the top 3 with 9.49 % of requests (as in 2021). The ECF informs consumers about their rights in cross-border purchases within the European Union and assists them in the event of complaints.

The 2022 ranking of the most popular partners has therefore not changed compared to the 2021 ranking.

The bodies listed in Table 9 together account for 87.97% of all evaluations carried out, compared with 92.1% in 2021.

Table 9. Ranking of the Most Solicited Partners

Entity	In %
Commission litiges Voyages*	12.66
Bemiddelingsplatform (accredited mediator)	10.76
CEC*	9.49
CACET (textile care)*	9.49
Telecom mediation service *	8.23
CEBEGECO (accredited mediator)	7.59
1+1 = 1 au carré (accredited mediator)	7.59
Commission conciliation construction*	6.33
Alteryx (accredited mediator)	4.43
Commission litiges meubles	3.80
Service de médiation pour les litiges financiers*	2.53
Olivier Dulon (accredited mediator)	2.53
Ombudsman service for rail passengers	1.27
Insurance Ombudsman*	1.27
Alpheus advocaten (accredited mediator)	1.27

Note: Entities marked with an * are qualified entities under Book XVI of the Code of Economic Law. Qualifications mean that these entities have met legal quality criteria such as : impartiality, neutrality, competence, transparency, accessibility, low cost for the consumer, processing of consumer disputes limited to 90 days, possibly renewed once (i.e. 180 days).

Source : SPF Economie.

Conclusion

The satisfaction survey on Belmed's brings the following positive to very positive aspects to light:

- Recommendation to use the amicable settlement (very positive);
- Clarity of the amicable settlement request form (positive);
- The ease of filling out the form (relatively positive);
- The competence of the partners;
- The processing time;
- The price (please note that qualified entities under the Book XVI of the Code of Economic Law are required to charge a low rate for the consumer. This legal obligation does not exist for approved mediators in civil and commercial matters);
- The confidentiality and speed of the amicable settlement process;
- The possibility to stop the amicable settlement process at any time.

However, the following points would need to be improved:

- The usefulness of the list of potential partners to process the proposed dispute;
- The availability of partners;
- The quality of the information provided by the partner on his intervention. Please note that in the meantime, a majority of Belmed's partners – accredited mediators – have agreed to offer interested parties a first information session before starting any mediation. This session, free of charge, allows to check whether the dispute is indeed suitable for an amicable settlement, to explain to the parties what mediation is, and to agree with them (if they want to go further) on the order of mission of the mediator.