



This study has been carried out for the Directorate-General Home Affairs in the European Commission as result of a procurement procedure

# The crime against businesses in Europe: A pilot survey

Final Report of the Project: *EU Survey to assess the level and impact of crimes against business – Stage 2: Piloting the survey module* (Contract Reference N° HOME/2010/ISEC/PR/042-A2)

*Edited by*

Marco Dugato

*Written by*

Marco Dugato  
Serena Favarin  
Gergely Hideg  
Agnes Illyes



*Developed by*





The crime against businesses in Europe – A pilot survey

Final Report of the Project: EU Survey to assess the level and impact of crimes against business – Stage 2: Piloting the survey module (Contract Reference N° HOME/2010/ISEC/PR/042-A2)

With the scientific coordination of Robert Manchin (Gallup) and Ernesto U. Savona (Transcrime)

Edited by Marco Dugato

Authors:

Marco Dugato (Transcrime) - Introduction, Chapter 1 and 2, Conclusion

Serena Favarin (Transcrime) - Introduction, Chapter 2

Gergely Hideg (Gallup) - Chapter 1

Agnes Illyes (Gallup) - Chapter 1

The Gallup Organisation, Europe s.a.  
Avenue Michel Ange 70 - 1000 Bruxelles (Belgium)  
Phone: +32 2 734 54 18; Fax: +32 2 734 54 19  
[www.gallup-europe.be](http://www.gallup-europe.be)

Transcrime – Joint Research Centre on Transnational Crime  
Università Cattolica del Sacro Cuore di Milano – Università degli Studi di Trento  
Milan office (headquarters): Largo Gemelli 1 - 20123 Milano (Italy)  
Phone: +39 02 7234 3715/3716; Fax: +39 02 7234 3721  
[www.transcrime.it](http://www.transcrime.it)

2013

ISBN 978-88-8443-503-3



This study has been carried out for the Directorate-General Home Affairs in the European Commission as result of the call for tender procedure HOME/2010/ISEC/PR/042-A2 for an amount of € 999,160.

This document has been prepared for the European Commission however it reflects the views only of the authors (Gallup and Transcrime, being the contractor who performed the study), and the Commission cannot be held responsible for any use which may be made of the information contained therein. These views have not been adopted by the European Commission and should not be relied upon as a statement of the European Commission's or the Home Affairs DG's views. The European Commission does not guarantee the accuracy of the information given in the study, nor does it accept responsibility for any use made thereof.

Copyright in this study is held by the European Union. Persons wishing to use the contents of this study (in whole or in part) for purposes other than their personal use are invited to submit a written request to the following address:

European Commission  
DG Home Affairs, Directorate A  
Rue du Luxembourg 46  
B-1049 Brussels  
[HOME-PROCUREMENT-C4@ec.europa.eu](mailto:HOME-PROCUREMENT-C4@ec.europa.eu)

© Copyright 2013 European Commission

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any electronic, mechanical, photocopying, recording means or otherwise, without the prior written permission of the authors.

Graphic project: Anna Maria Stefani (Transcrime)

# TABLE OF CONTENTS

	1
	2
	4
	6
1.1 Survey mode	6
1.2 The survey universe	6
1.3 Countries covered and sample size	6
1.4 Fieldwork period	8
1.5 Instrument development	8
1.5.1 Developing the Questionnaire	8
1.5.2 Questionnaire translation	9
1.5.3 Length of the interviews	10
1.5.4 Survey architecture	10
1.6 Sampling	10
1.6.1 Sampling method	10
1.6.2 Sampling frames	11
1.6.3 Stratification	11
1.7 Weighting	12
1.7.1 Weighting the Screener dataset	12
1.7.2 Weighting the CAWI subsamples datafile	14
1.8 Response rates	15
1.8.1 Fieldwork outcome for Phase I	15
1.8.2 Fieldwork outcome for Phase II	18
	20
2.1 Introduction	20
2.2 The victimisation of European businesses: an overview	21
2.2.1 The general prevalence rate	21
2.2.2 Prevalence rate for each type of crime	22
2.2.3 Relevance of each type of crime in the different economic sectors	23
2.2.4 Incidence and concentration by country	24
2.3 Analysis of single types of crime	26
2.3.1 Robbery and attempted robbery	26
2.3.2 Burglary and attempted burglary	27
2.3.3 Theft of vehicles	29
2.3.4 Theft from vehicles	30
2.3.5 Theft from premises by employees	32
2.3.6 Theft from premises by customers	33
2.3.7 Theft from premises by outsiders	35
2.3.8 Theft from premises by persons unknown	36
2.3.9 Vandalism	38
2.3.10 Fraud by employees	39
2.3.11 Fraud by outsiders	41

2.3.12 Bribery and corruption	42
2.3.13 Cybercrime	45
2.3.14 Counterfeiting or piracy	46
2.3.15 Extortion	48
2.3.16 Being offered stolen and/or counterfeited goods	50
2.3.17 Protection money	52
2.3.18 Usury	54
2.4 Perception of safety	56
2.5 Crime prevention costs	58
2.5.1 Insurance against crime	58
2.5.2 Anti-crime measures adopted by the businesses	59
2.6 Reported crime rate and trust in law enforcement agencies	60
2.6.1 Reported crime rate for each type of crime and country	60
2.6.2 Analysis on the last crime incident experienced by European businesses	63
	70
	72
	73
	74
A1. Final English questionnaire	75
A2. Glossary attached to the questionnaire	126
A3. General information about the respondents and the sample composition	128
A4. Methodology for measuring crime relevance	130



# FOREWORD

This report presents the results of the Project “EU Survey to assess the level and impact of crimes against business. Stage 2: Piloting the survey module”.

The Project has been carried out with financial support from the European Union - European Commission through the Stockholm Programme and has been developed by a consortium composed by Gallup Europe and UCSC – Transcrime, Joint Research Centre on Transnational Crime.

The Project represents the conclusion of a pilot activity that deals with testing a common survey module through a common methodology at European level, in order to develop a standard statistical tool to measure crime against business. In 2006, by the Action Plan 2006-2010, the European Commission acknowledged the need of improving data quality and coverage for crime and criminal justice areas, specifically referring to the development of indicators for “measuring the extent and structure of victimisation in the business sector” (Task 5.14).

As a consequence of this decision, in 2008 the European Commission awarded UCSC-Transcrime with the project on “The development of an EU Survey to assess the level and impact of crimes against business - Stage 1: Requirements gathering” which collected information on the feasibility of a EU Business Crime Survey (BCS).

In 2011, Gallup Europe and UCSC-Transcrime were awarded with the project “EU Survey to assess the level and impact of crimes against business. Stage 2: Piloting the survey module” which developed a pilot survey and tested it in twenty countries of the European Union.

The project EU-BCS aims at carrying out a pilot victimisation survey in order to:

- Assess the level and impact of crime against business
- Develop a common methodology
- Create a set of comparable data

This report presents the results of all the analyses carried out during the Project. The findings of the first EU-BCS pilot will be representative of all the EU countries covered and will provide a first picture of business victimisation across Europe.

# EXECUTIVE SUMMARY

The project “EU Survey to assess the level and impact of crimes against business - Stage 2: Piloting the survey module” aims at carrying out a pilot survey on the victimisation of businesses across twenty selected European countries.

The main objectives of this project are:

- Implementing a business victimisation pilot survey in unexplored countries of the EU
- Developing a common methodology
- Collecting comparable data
- Analysing data in order to produce comparable results
- Reporting the results in order to produce policy implications

The pilot survey method implements a phased multi-mode approach, first of all by conducting a representative interviewer-facilitated telephone survey (PHASE I) and secondly by redirecting these enterprises to fill in the rest of the questionnaire in a dedicated CAWI interface (PHASE II).

The statistical unit was the local unit or the branch of the enterprises, and the entire universe of the survey was defined as companies having at least one employee, with market or for-profit activities and with available telephone numbers in the sampling frames used.

The pilot survey was implemented in 20 selected Member States of the European Union and each country sample had a minimum of 500 interviews and a maximum of 2,000 interviews, depending on the number of active enterprises in the given country. The survey was conducted on the field between 23<sup>rd</sup> of May and 3<sup>rd</sup> of September 2012.

The questionnaire was composed of a preliminary general part on the characteristics of the firms, a screener part aimed at investigating which businesses were actually victimised and which ones were not, and a main questionnaire including more detailed questions for the businesses that were actually victimised.

This first draft of the questionnaire was discussed with the Steering Group of the European Commission first, and then redrafted according to the reviews made by the member of a Technical and Scientific Committee (T&S Committee) formed by a panel of experts in the field of victimisation surveys and crime and criminal justice statistics. The experts provided support in finalising the questionnaire content and tested the formulation and comprehension of the questions before the questionnaire was translated in twenty-two languages.

The initial samples in Phase I were stratified samples of businesses, using disproportional allocation, to ensure over-representation of the larger enterprise segments. Criteria for stratification were the economic activity sector of the enterprise and the company size in terms of persons employed.

As a result of non-response and disproportional random sampling procedures, the distribution of the achieved sample according to key variables was biased. In order to reach unbiased estimations, weights needed to be applied.

For the CAWI subsamples data file, 19 weights were computed that reproduced the composition of the screener sample segments affected by crime in general and specific crimes in particular (one weight for each of the 18 types of crime).

19,039 businesses completed Phase I – CATI interview. 7,839 businesses were victimised in the last twelve months, whereas 11,200 were not. Of the 7,839 victimised ones, 2,815 completed also the Phase II – CAWI questionnaire.

According to a general overview of the victimisation of European businesses, more than three out of every ten European businesses interviewed (36.4%) suffered at least one crime in the last twelve months. In particular, the range varies from a minimum value registered in Hungary (25.7%) to a maximum one recorded in Belgium (56.6%). No clear geographic patterns of the prevalence rate come out from observing the spatial distribution of the countries. Countries with similar prevalence rates are very different in terms of economic, social, cultural and demographic constitution.



A deeper analysis of each specific type of crime involved the calculation of prevalence, incidence, concentration and multi-victimisation rates for each country and economic sector.

Almost twelve out of every one hundred European businesses suffered at least one theft by a person unknown in the last twelve months. This type of crime presented the highest prevalence rate all over Europe followed by burglary (10.6%). The lowest prevalence rates were registered for protection money (0.4%), extortion (0.6%), bribery and corruption (1.0%) and usury (1.0%). These values may also suggest that more specific surveys should be conducted to further analyse these types of crime.

Considering individual types of crime and the economic sector of the victimised businesses, some interesting patterns were identified, which showed that some sectors are more likely to be vulnerable to specific types of offences. Indeed, a significant number of businesses that have suffered thefts by customers belong to the wholesale and retail sector (68.4%), whereas the manufacturing sector has the highest number of businesses victimised by employee theft (15.6%), counterfeiting or piracy (16.4%) and extortion (25.2%). Theft from vehicles (30.4%) and bribery or corruption (26.9%) seem to mostly affect the construction sector, whereas vandalism (25.7%) and theft by employees (22.1%) are mostly committed against accommodation and food service providers. Not surprisingly, theft from vehicles (14.1%) and theft of vehicles (11.2%) are more likely to be committed against businesses in the transport and warehousing sector, including acts of bribery or corruption (16.6%). Finally, fraud by employees (5.2%) largely affects financial and insurance service providers.

As for the perception of safety of European businesses, 75.2% of the businesses interviewed said that the crime risk for their firms remained the same in the last twelve months. 18.9% claimed that crime risk has increased, whereas only 3.8% affirmed that it has decreased. On average, only 7.1% of the businesses interviewed claimed that the area in which they are located has a very high or high risk of crime. In addition, the areas surrounding the premises of the victimised businesses interviewed were rarely considered to be affected by the presence of social or physical disorder in the particular neighbourhoods.

Regarding crime prevention measures, the majority of the victimised businesses (59.9%) claimed they have a general insurance that also includes crime events. Nevertheless, on average, only 3.4% of the European businesses reported to have a specific insurance against crime, whereas 26.3% have no insurance at all against crime. Regarding the security measures adopted by European businesses, 80.7% of the businesses adopted firewall antivirus software use for online protection, whereas 64.3% adopted alarm systems against physical crime. Currently, around 40% of the businesses use closed-circuit TV (CCTV) system and computers requiring staff codes. Almost one third of the businesses apply restrictions on the use of the internet and 36.2% use contingency plans to recover/destroy data or goods after theft. Electronic article surveillance tags (7.9%), gatekeepers (8.3%) and security patrols during the business opening hours (8.0%) are the least used anti-crime measures.

The final section of the analysis discusses the reporting rate, the conviction rate for each type of crime and the trust in law enforcement agencies demonstrated by European businesses. The most reported types of crime by the European businesses are burglary and theft of vehicles, which are reported to law enforcement agencies in 75.7% and 74.3% of all cases respectively. On average, 60.4% of thefts from vehicles are reported in Europe, whereas the less reported crimes are theft by employees (2.7%), being offered stolen and/or counterfeited goods (3.1%) and fraud by employees (4.8%).

At the European level, 54.4% of the incidents of counterfeiting or piracy that were reported resulted in a conviction. Bribery and corruption (0.0%), theft by customers (3.1%) and vandalism (5.4%) are the types of crime that are least likely to end in a conviction. The most reported types of crime, burglary and theft of vehicles, resulted in a conviction in 7.6% and 15.9% of the cases.

18.0% of the businesses that had reported the last incident suffered were not satisfied at all with the way the matter was handled by the law enforcement agencies, whereas 15.4% were not very satisfied. The majority of the businesses were quite satisfied (28.7%), whereas only 14.3% were very satisfied. Generally speaking, businesses are most satisfied with the law enforcement agency work in the UK, Austria, Belgium and France.

On average, 66.5% of the businesses stated that their dissatisfaction was due to the fact that the agencies were not able to capture the offender(s) or to recover the property stolen, and 41.7% claimed the agencies were not interested in helping the businesses. 22.5% of the businesses complained about the fact that the agencies did not keep them informed about the development of the investigations and, according to 16.4%, they did not assure sufficient protection against further victimisation.

On average, 66.5% of the businesses claimed they did not report the last crime incident to an insurance company, whereas 28.8% claimed they did.

# INTRODUCTION

Crime against businesses is a significant and complex phenomenon. It can cause substantial damage to the socio-economic fabric of a territory both directly, by creating an economic loss for the victimised businesses, and indirectly, considering the impact of the business closure and the cost of the protection measures that may cause a rise of the goods prices.

Nevertheless, this is still a poorly investigated area in many European countries (Burrows & Hopkins, 2005). Except for a few distinguished international experiences<sup>1</sup>, and some national ones (e.g. the Netherlands, England and Wales, Scotland, Italy, Finland, Estonia, Bulgaria, Cyprus and Switzerland)<sup>2</sup>, the majority of the public organizations of the EU Member States do not systematically collect data on business victimisation.

There are some surveys at international, national and local level by private organizations and private accounting/audit and insurance multinational companies, as KPMG<sup>3</sup> and PRICE-WATERHOUSE-COOPERS<sup>4</sup>, that tried to investigate the topic, but a lack of knowledge still involves the academia and the public sector. Indeed, law enforcement agencies and public institutions traditionally saddled the single businesses or business groups with the burden of analysing their specific problems and situations to identify possible countermeasures. This sectorial approach is often encouraged by the businesses themselves, which do not want to publicize or externalize private information regarding their security fails mostly for reputational reasons.

This gap of knowledge in the research field is obviously negative for criminal justice and public policies and for their capacity to support the development, competitiveness and integrity of the business infrastructure. According to the previous studies, crime against business is actually frequent and costly (Mugellini, 2013). In addition, it is likely to be connected with the activity of organised crime groups (Alvazzi Del Frate, 2004; Mugellini & Caneppele, 2012; Tulyakov, 2004).

Nowadays, the European Union is facing two main problems related to the investigation of the business crime victimisation:

- Most EU Member States do not collect data on crime against businesses.
- The existing surveys are not comparable since they use different methodologies.

These problems make the topic unexplored in most countries and impede any comparison among the EU countries.

The EU-BCS project aims at fulfilling these problems by conducting a pilot survey on the victimisation of businesses among twenty selected EU Member States in order to explore the issue in countries that have not implemented any crime business surveys yet, and to create a standardised methodology that will allow comparison among countries. Comparison is a key-feature of this kind of analysis (Hopkins, 2002). Its importance is related to the possibility to compare the results of this pilot among different countries in order to support Member States and EU-level evidence-based approaches to policy making and evaluation, in line with the objective of the Stockholm Programme and of the EU Action Plan (Call for Tender No. Home/2010/ISEC/PR/042-A2:8).

The main goal of this project is bringing to a more complete picture and knowledge of the phenomenon as a whole across all the EU countries, by overcoming too narrow sectorial approaches and allowing a greater methodological homogeneity.

1. See for example the International Commercial Crime Survey - 1994 and the International Crime Business Survey (UNICRI/UNODC/Gallup) - 2000; The World Development Report (World Bank) - 1997 and the Crime and Corruption in Business Survey (UNODC) - 2005/2006.

2. See for example the Business crime monitor in the Netherlands (WODC) - 1989, 1992, 2004, 2005, 2006, 2007, 2008, 2009; the Commercial Victimization Survey in England and Wales (Home Office) - 1994, 2002 (scoping exercise for a new survey of business crime commissioned in 2010); the Scottish Business Crime Survey in Scotland (Scottish Executive and Scottish Business Crime Centre) - 1998; the Italian Business Crime Survey in Italy (Italian Ministry of the Interior and UCSC-TRANSCRIME) - 2008. For targeted crime areas see the Foreign Companies and Crime in Eastern Europe (Finland and Estonia) (Finnish National Research Institute of Legal Policy) - 1994/1995; the Corruption Monitoring System and the Evaluation of Grey Economy, Corruption and Crime rates in the Bulgarian business environment in Bulgaria (Vitoshka Research with the Centre for the Study of Democracy) - 1997 and 2005; the Study of Encounters of Enterprises with Crime in Estonia (Ministry of Justice) - 2007; the Company Fraud Victimization Study 2009 (Cyprus University of Technology) - 2009; the Swiss Business Crime Survey (University of Zurich) - 2011.

3. KPMG Fraud and Misconduct Survey in Australia and New Zealand - biennial since 1993; KPMG Fraud and Misconduct Survey in the United States - 2003, 2008, 2009; KPMG Fraud and Misconduct Survey in Hong Kong - 2003, 2006.

4. Global Economic Crime Survey (Price-Waterhouse-Coopers) - biennial since 2001; Swiss Economic Crime Survey 2011 (Price-Waterhouse-Coopers).

## *EU-BCS project – Stage 2: Piloting the survey module*

This report presents the results of the “EU Survey to assess the level and impact of crimes against business. Stage 2: Piloting the survey module”. The overall aim of the study is carrying out a pilot survey on the victimisation of business across the EU Member States, ensuring the comparability of the data collected at a national and EU level. The pilot investigates victimisation and costs of crime among enterprises registered and active in 20 selected Member States of the European Union. In order to achieve the overall aim of the project, the study was developed based on specific objectives:

**Objective 1** – Implementing business victimisation crime pilot survey in unexplored countries of the EU.

**Objective 2** – Developing a common methodology.

**Objective 3** – Collecting comparable data.

**Objective 4** – Analysing data in order to produce comparable results.

**Objective 5** – Reporting the results in order to produce policy implications.

### *Presentation of final results and structure of the final report*

The pilot results provide a set of comparable data to assess the level and impact of crime against business across EU countries. All the elaborations presented in the final report are based on the dataset obtained from the questionnaire administered to the sample of businesses surveyed. The report is organised in two main chapters, one focused on the survey method and the other one on the presentation of the main results of the study.

**Chapter 1** provides information about the survey mode and universe, the countries covered and the sample size, the fieldwork period, the development of the questionnaire, the weighting process and the response rate.

**Chapter 2** focuses on the general prevalence rate, prevalence rate per type of crime and economic sector, incidence and concentration rate, analysis of single types of crime, crime prevention costs, insurance and anti-crime measures and the last crime incident experienced by European businesses connected with a brief evaluation of the law enforcement activity.

**Annex** include the English version of the survey questionnaire, the glossary needed for the explanation of the main important concepts included in the questionnaire, some general information regarding the sample composition and a methodological addendum with the formula used for calculating the victimisation rates in the analysis.

# SURVEY METHOD

This chapter analyses and presents the features of the pilot survey implementation.

## 1.1 Survey mode

This study implemented a phased multi-mode approach, with the following phases and survey modes:

- PHASE I, to conduct a representative interviewer-facilitated telephone survey among businesses to clarify the incidence and prevalence rates of crime victimisation and key safety indicators;
- PHASE II, to redirect these enterprises to fill in the rest of the questionnaire in a dedicated CAWI interface (crime details only for the enterprises victimised at least once in the last 12 months).

## 1.2 The survey universe

The universe of the survey was defined as companies having at least one employee, with market or for-profit activities and with available telephone numbers in the sampling frames used. The statistical unit was the local unit/branch of the enterprise.

The following sectors of the national economies (NACE rev 1.1) were covered:

- Manufacturing
- Construction
- Wholesale And Retail Trade, Repair Of Motor Vehicles And Motorcycles
- Transportation And Storage
- Accommodation And Food Service Activities
- Financial And Insurance Activities

The designated respondent was defined as being the owner/general manager (micro-enterprises), branch manager, financial manager/head of accounting, security manager or other knowledgeable business employees who were aware of the crime problems and their direct cost consequences.

Interviewers – provided with detailed guidelines and specifically trained for the task – were used to select the target respondent (via an initial CATI interview) from the possibilities above. The job title of the respondent was recorded (according to the categories above), and interviewers were required to enter free text to describe the job title not included in the list. Interviewers invited the same respondents to fill in the follow-up interview.

## 1.3 Countries covered and sample size

The pilot of the EU-BCS study investigated victimisation and costs of crime among businesses registered and active in 20 selected Member States of the European Union. The selection of the surveyed countries is determined in such a way as to comply with the criteria requested by the EU Commission: it includes 20 countries, representing 74% of the adult population of the European Union.

When proposing the selected 20 countries out of the 27 EU member countries, additional criteria were taken into account. As the call for tender has explicitly called for a predominantly CAWI mode – countries with a relatively large population (Poland) that has a relatively lower Internet penetration were left out. The other “large” country left out, Italy, was selected to the feasibility study that was done in preparation for this pilot study (Mugellini & Caneppele, 2012). In addition, two other small countries (Luxembourg and Malta) and three mid-size countries (Denmark, Netherland and the Czech Republic) were excluded. Although certain EU Member States are not included in the selection of countries, the current selection guarantees that all geographical regions in Europe are represented.

Each country sample had a minimum of 500 interviews and a maximum of 2,000 interviews, depending on the number of active enterprises in the given country and according to the scheme proposed by the Technical Specification of the Call for Tender<sup>5</sup>.

**Table 1. List of countries and sample sizes**

Source: Gallup elaboration

Country	General population	Target sample size
Austria	8,375,290	1,000
Belgium	10,827,000	1,000
Bulgaria	7,563,710	500
Cyprus	803,147	500
Czech Republic	10,506,813	not covered
Denmark	55,34,738	not covered
Estonia	1,340,127	500
Finland	5,351,427	1,000
France	64,714,074	2,000
Germany	81,802,257	2,000
Greece	11,305,118	1,000
Hungary	10,014,324	1,000
Ireland	4,467,854	500
Italy	60,340,328	not covered
Latvia	2,248,374	500
Lithuania	3,329,039	500
Luxembourg	502,066	not covered
Malta	412,970	not covered
Netherlands	16,574,989	not covered
Poland	38,167,329	not covered
Portugal	10,637,713	1,000
Romania	21,462,186	1,000
Slovakia	5,424,925	500
Slovenia	2,046,976	500
Spain	45,989,016	2,000
Sweden	9,340,682	1,000
United Kingdom	62,008,048	1,000
<b>TOTAL population covered*</b>	<b>356,698,477</b>	<b>19,000</b>
<b>TOTAL EU27 population</b>	<b>501,090,520</b>	

5. Small size: 500 enterprises when the total number of enterprises for the above sectors does not exceed 100,000.  
Medium size: 1,000 enterprises when the total number of enterprises for the above sectors lies between 100,000 and 1,000,000.  
Large size: 2,000 enterprises when the total number of enterprises for the above sectors exceeds 1,000,000.

The indicated sample sizes were the minimum targets in each country for PHASE I interviews. The project's target for the fullest possible completion of PHASE II (CAWI) segment by each PHASE I participant was achieved by using a system of reminders.

## 1.4 Fieldwork period

The 2012 EU-BCS pilot survey was conducted on the field between 23<sup>rd</sup> of May and 3<sup>rd</sup> of September 2012.

## 1.5 Instrument development

### 1.5.1 *Developing the Questionnaire*

A first proposal, including the general contents of the survey questionnaire, was defined during the first stage of the project: "EU Survey to assess the level and the impact of crime against business - Stage 1: Requirements gathering." The overall aim of the first stage was providing the EU Commission with all the necessary information for planning and implementing a future EU survey on crime against businesses (EU-BCS).

During this stage, the content of the survey module was defined in terms of crime area, types of crime and specific items to be investigated for each type of crime. The initial set of content included in the questionnaire resulted from: an in-depth study on the relevant literature dealing with crime against business; existing national and international business crime surveys and suggestions and comments provided by experts.

Taking into account the important suggestions coming from the previous stage, the first draft of the questionnaire (in English) was composed of:

- The preliminary general component titled: "General Characteristics of the Firm";
- The "Screener" component, aimed at investigating which local business units were actually victimised and which ones were not. It also includes some general questions about perception of safety.
- The "Main Questionnaire," including more details about crime events and information about perception of safety, cost in anticipation of crime and crime incidents.

Only those local business units that, as a result of the Screener, reported at least one crime incident in the 12 months (before submission of the questionnaire) were asked to complete the Main Questionnaire.

In order to reduce response burden, the number of crimes for which crime detail questions were asked was limited to a maximum of five types for each respondent. The selection of the specific crimes for each respondent was based on the incidence rates of each type of crime in a country as measured in Phase I of the survey; respondents were asked each time to give detailed information about the least prevalent crimes in the country. This approach ensures collection of the maximum amount of cases for the rare types of crime and a sufficient sample size for the most widespread crimes, without the need to ask follow-up questions to each victim. This approach guarantees the collection of a maximum amount of detailed information for all types of crimes, also those with low prevalence rates.

The first draft of the questionnaire was first discussed with the Steering Group of the European Commission and redrafted making some substantial changes, especially in the definitions of types of crime, in compliance with the European Commission requirements. Then, the redrafted version of the English Questionnaire was sent to the members of the Technical and Scientific Committee (henceforth T&S Committee).

The T&S Committee was a panel of experts in the field of Victimisation Surveys and Crime and Criminal Justice Statistics, drawn from almost all the countries included in the survey. The experts provided support in finalising the questionnaire content and tested the formulation and comprehension of the questions.

In particular, after receiving the redrafted version of the English Questionnaire, each expert was asked to provide a critical evaluation of the operationalization of the concepts included in the survey, as well as every question and response options. They were then invited to propose 'better' versions of the questions according to their expertise.

Based on the experts' comments and observations some operational definitions and questions were re-formulated or added, and in some cases questions were removed. In addition, the consultation with the T&S Committee produced the idea of organizing the definitions of types of crime and key terms of the questionnaire in a Glossary. The Glossary was attached to the questionnaire, both in its CATI and CAWI version, to give both the interviewer and the respondent the possibility to clarify any doubts regarding ambiguous words and their meaning (See ANNEX- A2 p. 126).

The T&S Committee is made up of the following experts:

- Mr. Marcelo Aebi (Spain)
- Mr. Andri Ahven (Estonia)
- Mr. Kauko Aromaa (Finland)
- Mr. Enrico Bisogno (Italy)
- Mr. Algimantas Čepas (Lithuania)
- Mrs. Maria João Morgado Costa (Portugal)
- Mrs. Beata Gruszczyńska (Poland)
- Mrs. Giang Ly Isenring (Switzerland)
- Mr. Jörg-Martin Jehle (Germany)
- Mr. Martin Killias (Switzerland)
- Mr. Lars Korsell (Sweden)
- Mrs. Maria Kranidioti (Greece)
- Mrs. Patricia Mayhew (UK)
- Mr. Miran Mitar (Slovenia)
- Mrs. Calliope D. Spinellis (Greece)
- Mr. Emilian Stanisor (Romania)
- Mr. Alexander Stoyanov (Bulgaria)
- Mr. Frank Willemsen (Netherlands)
- Mrs. Renée Zauberman (France)

## **1.5.2** *Questionnaire translation*

The final version of the Master English Questionnaire was translated and adapted by Gallup's professional translators into the following languages:

- Bulgarian
- Cypriot
- Dutch
- English (UK)
- English (Ireland; local adaptation from the English UK version)
- Estonian
- Finnish
- French
- French (Belgium; local adaptation from the French version)
- German
- German (Austria; local adaptation from the German version)
- Greek
- Hungarian
- Latvian
- Lithuanian
- Portuguese
- Romanian
- Slovakian

- Slovenian
- Spanish
- Swedish
- Swedish (Finland; local adaptation from the Swedish version)

The translations of the survey instruments (the questionnaire, standard communication materials and the website content) took place in the following sequence:

1. Source document approved by T&S Committee and the Commission (in English) and uploaded in the questionnaire translation system.
2. Experts with Gallup's national survey institutes provided an initial translation, faithful to the text of the English source document, based on two independent initial forward translations and the reconciliation of these versions by the national research director.
3. These draft local language translations were back-translated to English and reviewed by Gallup. Discrepancies were discussed and national translations were finalised, taking into account the reviewers' comments.
4. Same-language adaptations were carried out using the finalised translations, in conformity with the national requirements in the other country. That is, for example, the Austrian German version was created on the basis of the German version, based on the review of the national project director in Austria.
5. (For most languages) T&S Committee experts provided a final layer of verification for the proper use of significant definitions and legal terms of the survey.

All translation steps were documented in each language. Finally, approved translations were passed on to the CATI/online questionnaire via an automated process.

### **1.5.3** *Length of the interviews*

On average, the screening interviews in PHASE I for the EU-BCS pilot survey took approximately 8.2 minutes, with relatively modest variation across countries.

### **1.5.4** *Survey architecture*

The EU-BCS survey infrastructure was based on Gallup's survey infrastructure developed for multi-national survey implementation (with CATI interviewing in focus).

Gallup WebCATI was developed on the basis of CfMC's commercial survey software. Equipped with a browser interviewing interface, WebCATI offered a point-and-click concept for the telephone interviewers located in any country as well as for CAWI interviews. WebCATI collected the interview data in a single datafile that all interviewers could access via IP communication.

Through such a tool, exactly the same questionnaire was used in each country and language covered by the survey, with exactly the same structure, with standard call management and outcome evaluation/logging.

## **1.6** *Sampling*

### **1.6.1** *Sampling method*

The initial (PHASE I) samples were stratified samples of businesses, using disproportional allocation, to ensure over-representation of the larger enterprise segments. Criteria for stratification were the economic activity sector of the enterprise and company size in terms of persons employed.

Enterprises were randomly selected within the sampling strata (defined by economic activity sector and company size).



## 1.6.2 Sampling frames

As for the defined universe, the various countries' business statistics varied based on how accurately they distinguished between active and non-active businesses, and how they defined businesses themselves. The strategy of using sample sources with high effective coverage rate (that is low non-coverage rate, considering all essential auxiliary information such as size, sector and telephone contact to the sample units), aimed to establish a sampling frame that was the least possible affected by factors interfering with quality.

Based on the effective coverage assessment of nationally sourced and Dun & Bradstreet (D&B) data sources, the following sampling frames were used in each country.

**Table 2. Source of the sampling frame in each country**

Source: Gallup elaboration

Country	Sample frame/ Database
Austria	Harald Business Directory
Belgium	Infobel Belgium Business
Bulgaria	ICAP (D&B national affiliate)
Cyprus	Statistical Office enterprise database
Estonia	Trade register (Krediidiinfo)
Finland	Fonecta
France	Yellow Pages data service
Germany	D&B (national affiliate)
Greece	Hellenic Statistical Authority (EL. Stat)
Hungary	Central Bureau of Statistics database
Ireland	D&B (national affiliate)
Latvia	Lursoft
Lithuania	Creditinfo
Portugal	D&B (central)
Romania	ICAP (D&B national affiliate)
Slovakia	D&B (central)
Slovenia	D&B (central)
Spain	D&B (central)
Sweden	Traderegister (PAR)
UK	D&B (national affiliate)

## 1.6.3 Stratification

In order to establish more precise projections on the crime rates and costs on a national and international level, the survey used a disproportional allocation of the national samples according to the number of persons employed. This design over-represented the large-size companies and under-represented the micro-enterprise segment (comparing their true count/proportion in the universe).

The allocation used the following distribution of the various size categories in each national sample:

- micro firms (1-9 persons employed): 40%
- small firms (10-49 persons employed): 35%
- medium-sized (50-249 persons employed): 20%
- large firms (250+ persons employed): 5%

The various industry segments were proportionally included in the sample. Sample units were randomly sampled within the cells of the allocation matrices. In order to avoid confusion on the unit vs. company level information, for stratification and weighting purposes, the classification coming from the sampling frame was taken into account. The initial samples were also stratified by the main economic activity sector (one-digit NACE code), as provided by the sampling frame database. During the preparations for the survey, a sample was drawn and prepared for the study in each cell of the allocation table. In order to ensure fall-back for response problems in any of the sampling strata, 10 times as many units as required were prepared in the final sample.

## 1.7 Weighting

### 1.7.1 *Weighting the Screener dataset*

As a result of non-response and the disproportional random sampling procedures (that is, the EU-BCS survey oversampled enterprises in the large-size segments and disproportionately sampled enterprises across countries as well) the distribution of the achieved sample according to key variables was biased. In order to reach unbiased estimations, weights needed to be applied.

The standard procedure for comparing samples and universe were as follows:

- For each country surveyed, a proper universe description was provided based on official statistics (Eurostat SBS or other, national statistical resource). The target variables included the size class and economic activity.
- Decisions about sampling/weighting were made at a central level and by using national inputs, if necessary.

Post-stratification weights were used to restore the artificially distorted proportions according to company size and industry sector in the national samples. Two weights were established for each case.

*wt4*: Weight variable *wt4* offered the weight of the business within the country sample, based on size category and main industry sector. The sample evaluation annex provided the unweighted and weighted distributions as well as the targets for each country.

*wt5*: Selection probability weighting for the total (correcting for sampling disparities across countries) was calculated on the basis of the total number of enterprises in each country, as provided in the sample evaluation report. The sample distribution by country is shown in the table below, using weight variable *wt5*.

Gallup normally trims weights in order to avoid very small and very large weights (i.e. set a minimum of 0.3 and maximum of 3.0 for the weights), and to prevent a large increase in the variances of survey estimates and hence in the margin of error associated with these estimates. However, due to the disproportional selection of the various size strata, the weighting may also show post-stratification weights over and below the above-mentioned thresholds.

The table below presents the number of interviews actually carried out in each country and the population-weighted total number of interviews for each country (*wt5*).

**Table 3. Total interviews and the population weighted total number of interviews by country**

Source: Gallup elaboration of EU-BCS data

Country	Conducted	% of Total	EU countries Weighted	% of Total (weighted)
Austria	1001	5.3%	603	3.2%
Belgium	1000	5.3%	350	1.8%
Bulgaria	509	2.7%	613	3.2%
Cyprus	505	2.7%	119	0.6%
Estonia	501	2.6%	108	0.6%
Finland	1001	5.3%	370	1.9%
France	2001	10.5%	2037	10.7%
Germany	2000	10.5%	4605	24.2%
Greece	1002	5.3%	1651	8.7%
Hungary	1002	5.3%	586	3.1%
Ireland	500	2.6%	303	1.6%
Latvia	500	2.6%	78	0.4%
Lithuania	500	2.6%	111	0.6%
Portugal	1000	5.3%	1344	7.1%
Romania	1005	5.3%	948	5.0%
Slovakia	503	2.6%	281	1.5%
Slovenia	501	2.6%	209	1.1%
Spain	2006	10.5%	2624	13.8%
Sweden	1001	5.3%	349	1.8%
UK	1001	5.3%	1753	9.2%
EU-BCS Sample	19039	100%	19039	100%

The following table provides an example of within-country weighting of the study (*wt4*). The within-country post-stratifications were carried out for each country as reflected by the Austrian example below: non-response bias was corrected by iteratively fitting the marginal distributions of the sample, in terms of industry sector and company size, to that of the statistical universe.

**Table 4. Example for within-country weighting**

Source: Gallup elaboration of EU-BCS data

Country: Austria							
N =	1001						
minimum weight:	0.071						
maximum weight:	2.124						
	Category	Weighting variable	Unweighted N	Weighted N	Unweighted proportion	Target	Weighted proportion
Company sector							
	1	nace C	222	141	22.2%	14.0%	14.0%
	2	nace F	136	103	13.6%	10.2%	10.2%
	3	nace G	360	422	36.0%	42.1%	42.1%
	4	nace H	82	73	8.2%	7.3%	7.3%
	5	nace I	140	208	14.0%	20.8%	20.8%
	6	nace K	61	55	6.1%	5.5%	5.5%
	<b>total</b>		<b>1001</b>	<b>1001</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
	Category	Weighting variable	Unweighted N	Weighted N	Unweighted proportion	Target	Weighted proportion
Company size							
	1	1-9	404	852	40.4%	85.1%	85.1%
	2	10-49	350	126	35.0%	12.6%	12.6%
	3	50-249	198	19	19.8%	1.9%	1.9%
	4	250+	49	4	4.9%	0.4%	0.4%
	<b>total</b>		<b>1001</b>	<b>1001</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

## 1.7.2 Weighting the CAWI subsamples datafile

For the CAWI subsamples datafile, 19 weights were computed that reproduced the composition of the screener sample segments affected by crime in general (*cawi\_wt\_total*) and specific crimes in particular (one weight for each of the 18 types of crime).

The *cawi\_wt\_total* weight adjusts the distribution of companies (in terms of country, collapsed<sup>6</sup> -- broad -- industry category, and dichotomised size category) in the CAWI sample to the distribution within all victimised companies in the random CATI sample. That is, the companies in the CAWI sample received a weight that fitted their distribution to the distribution of the companies in the screener that were reporting any kind of victimisation. The following procedure was used to calculate the overall CAWI weight (the calculation of the weights for individual crime follows exactly the same logic):

- 1) Victimised companies were selected from the random sample of the CATI crime screener dataset.
- 2) From this selection, the *wt5*-weighted percentage of companies falling into each of the 120 categories of the country x industry sector x size matrix was calculated. This is the empirical distribution of victimised companies (called *scr\_pct*).
- 3) From the CAWI datafile, the unweighted percentage of companies falling into each of the same 120 categories was calculated (called *cawi\_pct*).
- 4) The weight for each category was calculated from these percentages using the following formula:  $cawi\_wt\_total = scr\_pct / cawi\_pct$ .

6. The weighting classes needed to be collapsed in order to avoid zero or very low cell counts.

5) Finally, each company in the CAWI file was assigned the weight of its category.

This way, the weighted distribution of companies in the CAWI file reflects the empirical distribution within all victimised companies and therefore the unbalanced inclusion probabilities are adjusted (in terms of weighting variables) in the CAWI sample.

The same procedure was used for fitting the crime-relevant subsamples (those who were interviewed for follow-up questions for each individual crime type) to the empirical weighted distribution of all companies in the screener who were affected by that particular crime type. This procedure created 18 individual sets of weights for the 18 crime follow-up sections, each fitted to their respective “universe” in the representative screener sample. This way, the unbalanced inclusion probabilities in the CAWI sample (in terms of weighting variables) are adjusted as well. Eventually, the CAWI sample and crime subsamples reflected the respective screener composition in terms of country, broad economic activity and dichotomised size.

## 1.8 Response rates

One of the important quality indicators of a survey is how successful it is in reaching and actually interviewing the persons who comprise its sample. The calculation of the success rates for this survey was performed according to international standards, to allow comparison with other surveys.

Besides refusals, there are several factors that affect survey response rates, e.g. if the “selected” respondent is away or otherwise unavailable during the interview period. Other eligible non-response occurs when a respondent cannot complete an interview during the field period because of incompetence or due to a language barrier or miscellaneous other reasons.

Non-interviews with unknown eligibility arise when it is not known whether a sampled telephone number actually reaches a business unit (i.e. due to non-contacts), or whether the business unit is eligible for the survey (i.e. considering the activity sector). Non-contacts arise because interviewers cannot reach anyone at the company during the fieldwork period, despite the minimum 3 recalls after a failed initial attempt.

Non-eligible cases for EU-BCS survey included companies from sectors such as Mining and Quarrying, Agriculture, Forestry and Fishing, Public Administration or a non-profit enterprise (foundation, association, etc...); businesses not filling up the questionnaire filter questions (the respondent did not know, for example, how many employees the company had); or quota filled.

### 1.8.1 *Fieldwork outcome for Phase I*

The calculation scheme developed by the American Association for Public Opinion Research, Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for surveys, 6<sup>th</sup> edition<sup>7</sup> was used to establish EU-BCS response rates.

The table below provides an overview of the final outcome status codes used in the EU-BCS Survey and their classification according to main AAPOR outcome categories. In addition, EU-BCS status codes were also checked to establish whether the enterprise was eligible for the survey (namely, it fulfils the sector and size selection criteria), not eligible for the survey (namely, the enterprise does not fulfil the sector and size selection criteria) or if eligibility for the survey was not known (there is not enough information about its sector or size characteristic).

7. [http://www.aapor.org/Standard\\_Definitions/1818.htm](http://www.aapor.org/Standard_Definitions/1818.htm)

**Table 5. Final code statuses for total sample with corresponding AAPOR codes**

Source: Gallup elaboration of EU-BCS data

EU-BCS status codes	N	AAPOR codes and categories		
Total phone numbers used	114,400			
<b>"Eligible for survey" = the enterprise fits the NACE/size filter conditions</b>				
Completed interview - eligible	19,039	1.0	I	interview
Terminated interview - eligible	56	2.10	R	refusals and break-offs
Max allowed calls made - eligible	5	2.20	NC	non-contact
No answer - eligible	3	2.20	NC	non-contact
<b>"Not eligible for survey" = the enterprise does not fit NACE/size filter conditions</b>				
Main activity: Mining and quarrying - not eligible	21	4.10		out of sample
Main activity: Agriculture, Forestry and Fishing - not eligible	63	4.10		out of sample
Main activity: Public Administration - not eligible	46	4.10		out of sample
Main activity: Other - not eligible	186	4.10		out of sample
Main activity: A non-profit enterprise (foundation, association, etc...) - not eligible	166	4.10		out of sample
Filter questions (v14, v15) excluding the respondent - not eligible	974	4.10		out of sample
Fax/data line/Pager - not eligible	4,156	4.20		fax/data line
Non-working/disconnected number - not eligible	16,113	4.30		non-working/disconnected number
The company is under liquidation - not eligible	1,729	4.40		liquidation
Residence, not business - not eligible	3,484	4.50		nonbusiness
Schedule time for callback - quota filled	15,249	4.80		quota filled
R is not available during the fieldwork other eligible respondent possible - quota filled	243	3.4.80		no screener completed - quota filled
Respondent is not competent, other eligible respondent possible - quota filled	110	3.4.80		no screener completed - quota filled
<b>EU-BCS status codes</b>				
<b>N</b>				
<b>AAPOR codes and categories</b>				
<b>"Unknown eligibility" = we do not know whether the enterprise fits the NACE/size filter conditions</b>				
Terminated interview - unknown eligibility	1935	3.2.10	nsR	no screener completed - refusals and breakoffs
Refused by the respondent, no other respondent is available - unknown eligibility	20,717	3.2.10	nsR	no screener completed - refusals and breakoffs
Refused by gatekeeper - unknown eligibility	281	3.2.10	nsR	no screener completed - refusals and breakoffs
Refused by respondent, other eligible respondent possible - quota filled	729	3.2.10	nsR	no screener completed - refusals and breakoffs
Agrees, start interview other time - quota filled	88	3.2.10	nsR	no screener completed - refusals and breakoffs
Max allowed calls made - unknown eligibility	5,595	3.2.20	nsNC	no screener completed - non-contact
Cannot obtain name and address of the decision-maker - unknown eligibility	2,523	3.2.21	nsNC	no screener completed - no contact information for respondent
R is not available during the fieldwork, no other respondent is available - unknown eligibility	6,401	3.2.21	nsNC	no screener completed - no contact information for respondent
Busy - unknown eligibility	1,250	3.3.12	nsNC	no screener completed - always busy
No answer - unknown eligibility	10,334	3.3.13	nsNC	no screener completed - no answer
Answering machine (don't know if business) - unknown eligibility	702	3.2.22	nsNC	no screener completed - telephone answering device, confirming business
Answering machine (confirming business) - unknown eligibility	562	3.3.14	nsNC	no screener completed - telephone answering device, do not know if business
Language barrier - unknown eligibility	643	3.2.33	nsO	no screener completed - language barrier
Call blocking - unknown eligibility	589	3.3.15	UE	no screener completed - call-blocking
Temporary technical phone problems - unknown eligibility	348	3.3.16	UE	no screener completed - technical problems
Main activity: DK/NA - unknown eligibility	17	3.3.20	UE	no screener completed - unknown if eligible
Type of business: DK/NA - unknown eligibility	43	3.3.20	UE	no screener completed - unknown if eligible

Using the information recorded in the EU-BCS Web Monitor, the following rates were computed to describe the main outcome rates.

Abbreviations used (those recommended by the AAPOR Standard Definitions)<sup>8</sup>:

**RR** = Response rate  
**COOP** = Cooperation rate  
**REF** = Refusal rate  
**CON** = Contact rate

**I** = Complete interview (1.0)  
**R** = Refusal and break-off (2.10)  
**NC** = Non-contact (2.20)

**nsR** = No screener completed - refusals and breakoffs (3.2.10)

**nsNC** = No screener completed - non-contact (3.2.20; 3.2.21; 3.2.22; 3.3.12; 3.3.13; 3.3.14)

**nsO** = No screener completed – other (3.2.33)

**UE** = Unknown eligibility (3.3.15, 3.3.16, 3.3.20)

**e** = estimated proportion of cases of unknown eligibility that are eligible

### Cooperation rate

A cooperation rate is the proportion of all cases interviewed of all eligible units ever contacted. There are both enterprise-level and respondent-level cooperation rates. Cooperation Rate 3 (COOP3) defines those unable to do an interview, namely, incapable of cooperating and excluded from the base.

$$\text{COOP2} = \frac{I}{I + R + e(\text{nsR}) + e(\text{nsO})}$$

$$\text{COOP3} = \frac{I}{I + R + e(\text{nsR})}$$

### Contact rate

A contact rate measures the proportion of all cases in which an enterprise was reached by the survey. Contact Rate includes in its base only the estimated eligible cases among the undetermined ones.

$$\text{CON2} = \frac{I + R + e(\text{nsR}) + e(\text{nsO})}{I + R + \text{NC} + e(\text{nsR} + \text{nsNC} + \text{nsO} + \text{UE})}$$

### Refusal rate

A refusal rate is the proportion of all cases in which a business unit or respondent refuses to do an interview, or breaks-off an interview of all potentially eligible cases. Refusal Rate 2 (REF2) includes estimated eligible cases among the unknown ones.

$$\text{REF2} = \frac{R + e(\text{nsR})}{I + R + \text{NC} + e(\text{nsR} + \text{nsNC} + \text{nsO} + \text{UE})}$$

### Response rate

Response Rate (RR3) estimates what proportion of cases of unknown eligibility is actually eligible. When estimating, one must be guided by the best available scientific information on what share eligible cases make up among the unknown cases, and must not select a proportion to boost the response rate. The basis for the estimate must be explicitly stated and detailed.

$$\text{RR3} = \frac{I}{I + R + \text{NC} + e(\text{nsR} + \text{nsNC} + \text{nsO} + \text{UE})}$$

8. The American Association for Public Opinion Research. 2004. Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys. 3rd edition. Lenexa, Kansas: AAPOR.

The summary below provides a cumulated overview of final disposition codes achieved per country.

**Table 6. AAPOR rates of fieldwork outcomes by country**

Source: Gallup elaboration of EU-BCS data

	Estimated cooperation rate COOP2	Estimated cooperation rate COOP3	Estimated contact rate CON2	Response rate RR3	Estimates refusal rate REF2
Austria	23%	23%	80%	18%	62%
Belgium	43%	44%	59%	25%	32%
Bulgaria	54%	54%	43%	23%	19%
Cyprus	40%	42%	57%	23%	32%
Estonia	61%	67%	66%	40%	20%
Finland	44%	45%	78%	34%	41%
France	46%	48%	54%	25%	27%
Germany	36%	36%	75%	27%	48%
Greece	37%	37%	59%	22%	37%
Hungary	57%	57%	53%	30%	22%
Ireland	54%	54%	57%	30%	26%
Latvia	80%	80%	64%	52%	13%
Lithuania	52%	53%	72%	37%	33%
Portugal	54%	54%	61%	33%	27%
Romania	58%	59%	56%	33%	23%
Slovakia	38%	39%	63%	24%	38%
Slovenia	45%	46%	62%	28%	33%
Spain	59%	59%	46%	27%	19%
Sweden	45%	45%	62%	28%	34%
United Kingdom	53%	53%	62%	33%	29%
<b>Total</b>	<b>45%</b>	<b>45%</b>	<b>61%</b>	<b>27%</b>	<b>33%</b>

## 1.8.2 Fieldwork outcome for Phase II

The next diagram presents the flow chart of the interviewing process and the corresponding figures for the outcomes for each country. The chart presents the following categories:

**“Completed CATI interviews in Phase I”**: the number of all completed CATI interviews in Phase I (n=19,039).

**“Victimised”**: number of companies with at least one crime incident occurred in the last 12 months at their business’s local unit premises (n=7,839).

**“Non-victimised”**: no crime incident occurred at the local business unit (n=11,200).

**“Email provided”**: the number of victimised companies that gave us their email address (n=5,486).

**“No email provided in Phase I.”**: those companies who, in this phase of the interview, claimed that they do not have an email address (n=297). We selected them for call back by phone to fill up the second part of the questionnaire (CAWI).

**“Refused to give email”**: the number of companies who refused to give us their email address (n=2,056). The interview ended for them.



Those companies who provided their email address got the email invitation letter with the second part survey link and the password. Some companies (those who provided their email address but released a partial interview, for example) were called by phone to finish their CAWI questionnaire.

The interview to companies that provided their email addresses could finish with one of the following statuses:

“**Completed on WEB**”: the number of companies who completed the CAWI questionnaire online (n=1,922).

“**Completed by phone**”: the number of companies who completed the CAWI questionnaire by phone (n=769).

“**Suspended**”: the number of companies who began the survey on the web but did not finish it (n=116).

“**Not completed**”: the number of companies who did not begin the web survey at all or gave a wrong email address (and we could not correct it) (n=1,945).

“**Refusal**”: the number of companies who refused to answer CAWI questionnaire (n=734).

The interview to companies that did not provide an email address and were called by phone (“=CATI ELIGIBLE”) could finish with one of the following statuses:

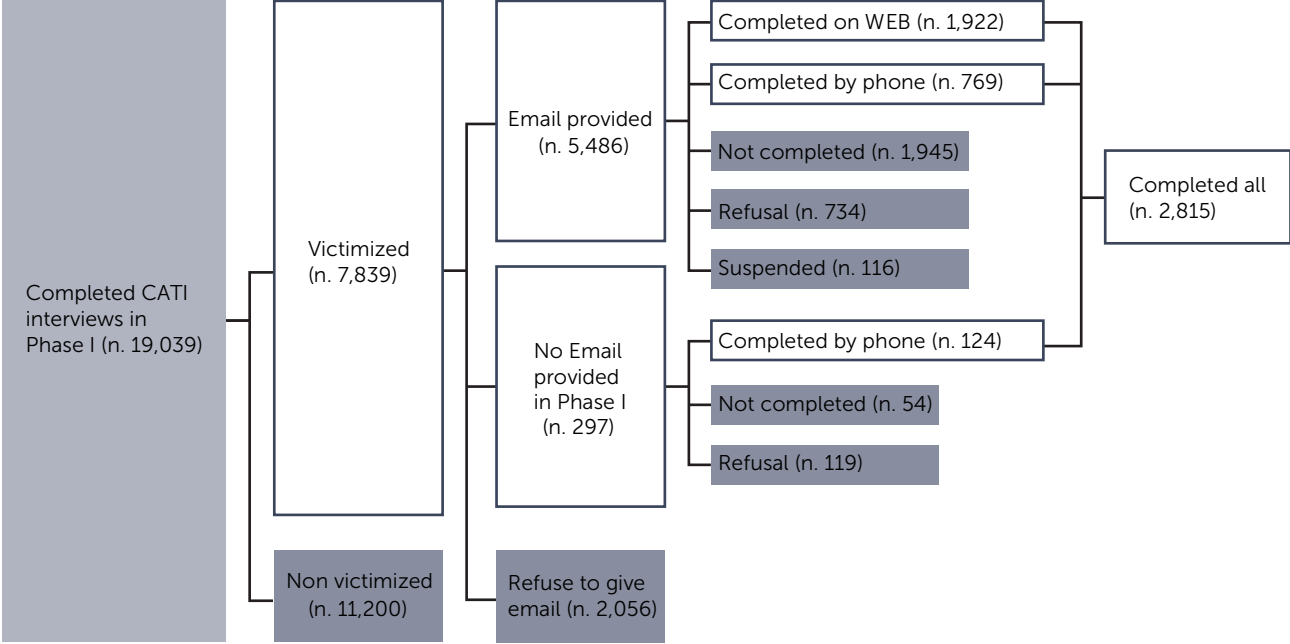
“**Completed by phone**”: the number of companies who completed the CATI questionnaire by phone (n=124).

“**Not completed**”: the number of companies that could not be reached by phone during the second part of the fieldwork (n=54).

“**Refusal**”: the number of companies who refused to answer CATI questionnaire (n=119).

**Figure 1. Phase II response path (total sample)**

Source: Gallup elaboration of EU-BCS data



# ANALYSIS OF THE SURVEY RESULTS

This chapter analyses and presents the results of the pilot survey in order to highlight the main characteristics of the victimisation of European businesses.

## 2.1 Introduction

All the elaborations in this chapter are based on the dataset obtained from the questionnaire administered to the sample of businesses surveyed. It should be noted that the outputs included in this chapter are a selection of all the analyses conducted on the final dataset. The selection made is based upon the relevance and significance of the results obtained.

The chapter is organised as follows:

- The second paragraph gives a general overview of the victimisation of European businesses. In particular, it presents the general prevalence, concentration and incidence rates for each type of crime in the 20 countries surveyed. Moreover, it briefly discusses the relevance of the crime types considered for each economic sector.
- The third paragraph summarises an in-depth analysis of each specific type of crime, taking into account the victimisation rates for each country and economic sector. Furthermore, it provides an estimation of the value lost due to crime events suffered by the businesses.
- The fourth paragraph focuses on the perception of safety by European businesses.
- The fifth paragraph concentrates on the crime prevention measures adopted by the businesses interviewed.
- The sixth and last paragraph analyses the reporting rate and conviction rate for each type of crime and the level of trust in law enforcement agencies demonstrated by European businesses.

# 2.2 The victimisation of European businesses: an overview

This paragraph gives general information about the diffusion of crime against businesses in Europe.

## 2.2.1 The general prevalence rate

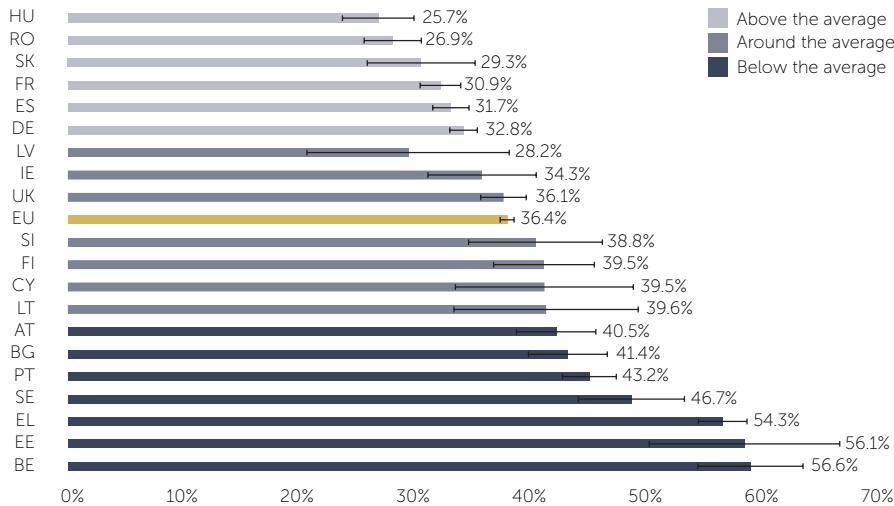
The general crime prevalence rate is calculated as the percentage of businesses that claimed to have suffered at least one type of crime in the last twelve months on the total of businesses that completed the questionnaire<sup>9</sup>. The prevalence rate is an indicator of the general probability that European businesses are victims of a crime.

The general European<sup>10</sup> prevalence rate is equal to 36.4% (Figure 2)<sup>11</sup>. This means that about three out of every ten businesses interviewed in Europe suffered at least one crime in the last twelve months. Nevertheless, some significant differences come out if we take separately into account each country surveyed. In particular, the range of values recorded varies from a minimum registered in Hungary (25.7%) to a maximum in Belgium (56.6%).

In general, three different groups of countries can be identified based on the estimated prevalence rates and their 90% confidence intervals. The first group includes the seven countries that can be considered not significantly different from the European average, while the other two groups consists of those countries with values significantly higher or lower than the continental average.

**Figure 2. Percentage of businesses victimised at least once in the last twelve months for each country**

Source: Transcrime elaboration of EU-BCS data



9. See ANNEX – A4 p. 130.

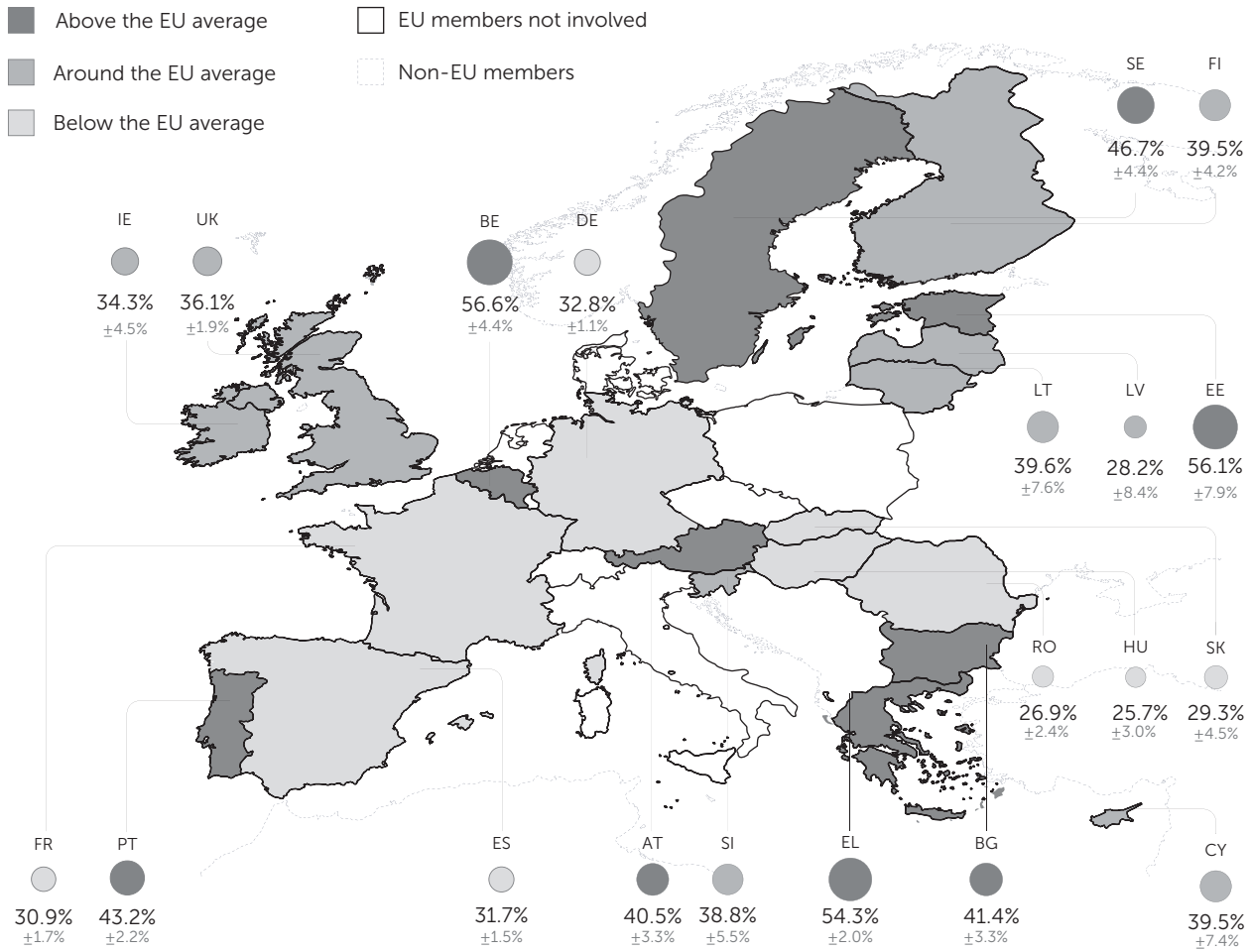
10. All the estimates of the European values in this report have been calculated considering the responses of all the businesses interviewed in the survey. Therefore, they do not include the other European countries not surveyed and they are not equal to simple arithmetic means of the estimates obtained for each country.

11. As shown in Figure 2 and in most of the following graphs, a 90% confidence interval has been defined for each value. The width of the interval is inversely proportional to the corresponding sample size and expresses the reliability of the value obtained. The sample is representative of the European businesses within each country, economic sector and size of the businesses (see Chapter 1).

Observing the spatial distribution of these three groups (Figure 3), no clear geographic patterns of the prevalence rate seem to come out. For example, the group of countries with significantly higher prevalence rates includes very different countries, from an economic, social, cultural and demographic perspective (e.g. Sweden and Austria compared to Greece or Portugal). In general, the largest and more populated countries seem to show lower prevalence rates than the EU average (36.4%).

**Figure 3. General prevalence rate for each country<sup>12</sup>**

Source: Transcrime elaboration of EU-BCS data



## 2.2.2 Prevalence rate for each type of crime

Certain crimes are more frequent than others, and some are more likely to affect European businesses than others. The crime prevalence rates calculated for each type of crime<sup>13</sup> reveal the percentage of victimisation for a specific offence for all the businesses interviewed. These values allow identifying which crimes most commonly affect European businesses.

As shown in Figure 4, some types of crime are significantly more widespread than others. There is a higher prevalence rate for theft by a person unknown, with 11.8% of victimised businesses in the last twelve months all over Europe, and burglary (10.6%). The lowest prevalence rate values were registered for protection money (0.4%), extortion (0.6%), bribery or corruption (1.0%) and usury (1.0%).

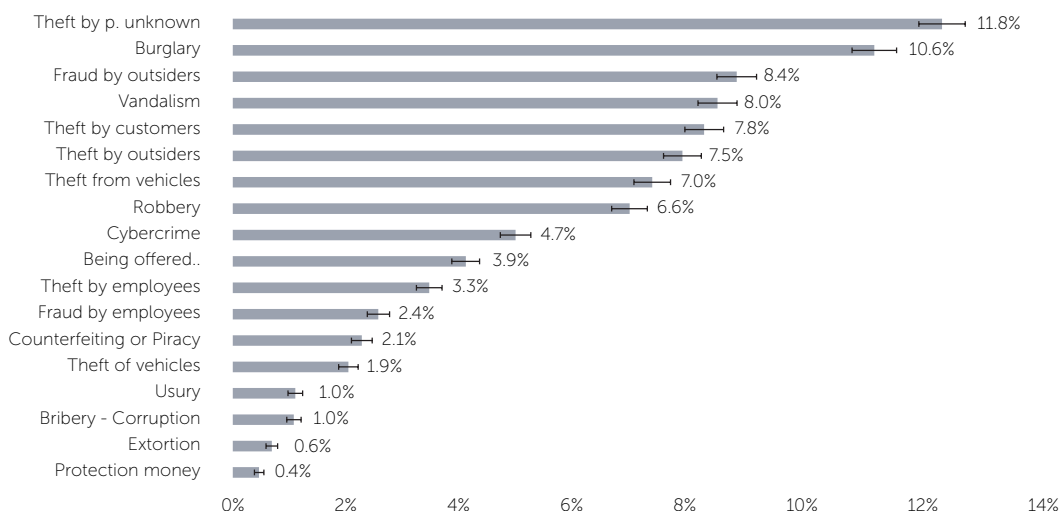
It is important to point out that the prevalence rates may be underestimated for certain types of crime. This is probably the case for protection money, extortion, bribery and corruption, usury, counterfeiting or piracy and being offered stolen and/or counterfeited goods. In fact, some of these crimes are generally more difficult to be identified and defined by the respondents as criminal behaviours and are generally less frequent than other offences such as thefts, burglaries or vandalism. Moreover, they are less likely to be disclosed or reported since they imply an active involvement of the businesses or the interviewees in an illicit or irregular activity.

12. In this map, and the subsequent ones, the countries have been classified based on their estimated values being significantly above or below the European average, and taking into account their 90% confidence intervals.

13. See ANNEX – A4 p. 130.

**Figure 4. Percentage of businesses victimised in the last twelve months for each type of crime**

Source: Transcrime elaboration of EU-BCS data



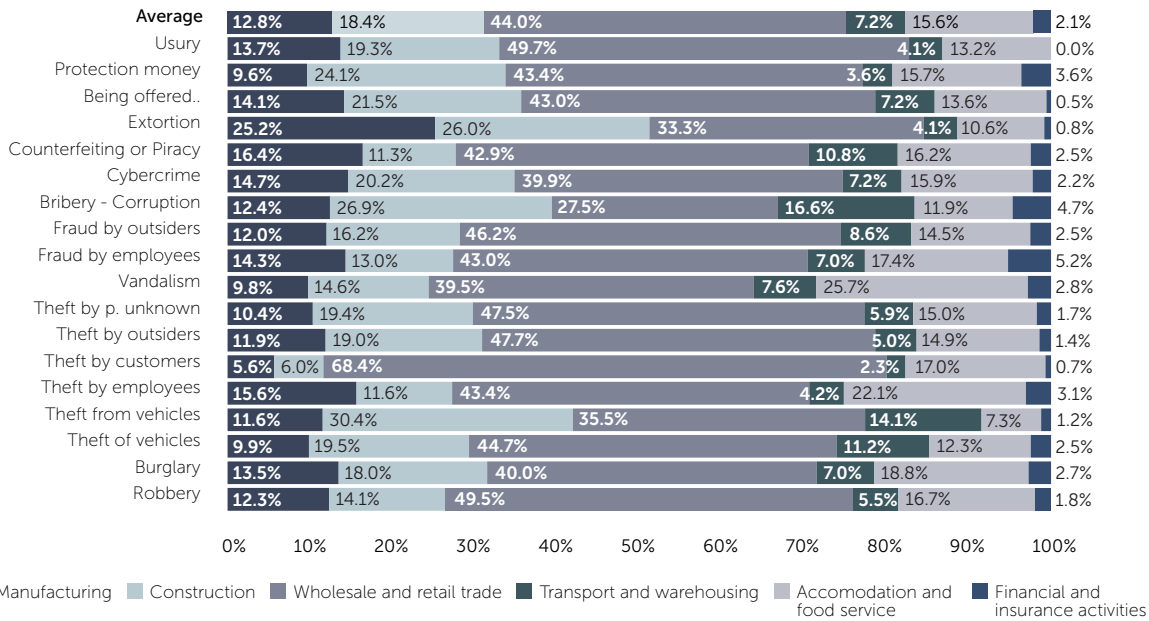
### 2.2.3 Relevance of each type of crime in the different economic sectors

Businesses belonging to different economic sectors are usually very different in terms of internal organization, size, customers and type of goods sold or services provided. Therefore, it is very likely that they are also affected by different types of crime. In the following graph (Figure 5), the total number of victimised businesses for each type of crime has been divided based on their economic sector.

On average, independently of the type of crime considered, 44.0% of the businesses that were victims of at least one crime in the last twelve months belong to the wholesale and retail sector, 15.6% to the accommodations and food service sectors and 18.4% to the construction sector. The sectors that seem to be less victimised are manufacturing (12.8% of the businesses interviewed were victims of crime), transport and warehousing (7.2%) and the financial and insurance activities sector (2.1%). Actually, these values only reflect the sample composition and do not show any meaningful differences among economic sectors (See ANNEX – A3 p. 128).

Nevertheless, if we look at individual types of crime, some interesting patterns can be identified, which demonstrate that some sectors are more likely to be vulnerable to specific offences than others. In fact a significant number of businesses that suffer from thefts by customers belong to the wholesale and retail sector (68.4%), whereas the manufacturing sector has the highest number of businesses victimised by employee theft (15.6%), counterfeiting or piracy (16.4%) and extortion (25.2%). Thefts from vehicles (30.4%) and bribery or corruption (26.9%) seem to mostly affect the construction sector, whereas vandalism (25.7%) and theft by employees (22.1%) are mostly committed against accommodation and food service providers. Not surprisingly, theft from vehicles (14.1%) and theft of vehicles (11.2%) are more likely to be committed against businesses in the transport and warehousing sector together with acts of bribery or corruption (16.6%). Finally, fraud by employees (5.2%) largely affects financial and insurance service providers. In reporting these values, it should be remembered that the low number of victimised businesses that reported certain types of crime (e.g. protection money or extortion) may lead to weak estimates, and therefore should be considered very cautiously.

**Figure 5. Victimised Businesses for each type of crime divided by economic sector**  
 Source: Transcrime elaboration of EU-BCS data



## 2.2.4 Incidence and concentration by country

Incidence and concentration rates are measures of the frequency with which a crime occurs in a population over a period of time. In the case of incidence, frequency is calculated for the total number of businesses, whereas in the case of concentration it is calculated for the total number of victimised businesses<sup>14</sup>. These indicators help describe more precisely the victimisation risk for European businesses in the last twelve months.

The incidence rate was calculated taking into account the total number of offences for each type of crime registered by all the interviewed businesses. The number obtained was multiplied by ten in order to obtain the average number of offences for every ten businesses interviewed. These values were calculated for each type of crime and country as reported in Table 7.

The values show that theft by employees is the crime with the highest incidence rate at European level (2.2), in particular this seems to be a significant problem especially in Estonia (37.7) and Germany (32.5). Again, Estonia also registered 16.3 theft of vehicles for every ten businesses interviewed and Spain recorded a rate equal to 18.9 for the same crime. These are significantly higher values compared to the 1.3 registered at the European level. Other remarkable values, compared to the European average, are robberies and theft by customers in Portugal (6.1 and 7.3), vandalism and theft by a person unknown in the UK (8.3 and 4.9), fraud by employees in Germany (5.3), bribery and corruption in Bulgaria (1.1), counterfeiting or piracy in Greece (1.3) and being offered stolen and/or counterfeited goods in Austria (7.4).

The concentration rate was calculated taking into account the total number of offences on the total number of businesses claiming they have been victimised at least once in the last twelve months. The number obtained can be read as the average number of similar offences that occurred for every victimised business for each type of crime and country.

Looking at the results (Table 8), it is interesting to note that Ireland, Bulgaria and Portugal show higher values of concentration of robberies compared to the European average, which is of 4.6 robberies for every victimised business. Similarly, Spain (189.3) and Germany (72.3) show very high values of thefts by employees and Latvia (100.0), Portugal (33.3) and Finland (14.3) have significantly high values of thefts by customers. The concentration rate of frauds by outsiders in Lithuania (20.8) is almost ten times higher than the European average. As for frauds by employees, Germany's (14.4) value is almost three times higher than the EU average. The concentration rates of bribery or corruption and counterfeiting or piracy are very high in Bulgaria (11.0). In Germany (9.5), the concentration rate for extortion is more than five times the European average. It is also interesting to note that the Austrian (82.2) value for being offered stolen and/or counterfeited goods is more than ten times the continental average.

14. See ANNEX – A4 p. 130.

**Table 7. Incidence rates calculated for each country and European average (rate every 10 interviewed businesses)**  
 Source: Transcrime elaboration of EU-BCS data

CRIME	BE	GE	EE	EL	ES	FR	IE	CY	LV	LT	HU	AT	PT	SI	SK	FI	SE	UK	BG	RO	EU
Robbery	0.3	1.2	0.0	0.3	0.8	0.3	3.1	0.2	0.0	0.1	0.2	0.1	6.1	0.4	0.3	0.1	0.0	1.5	3.2	0.2	<b>0.9</b>
Burglary	1.8	1.7	0.1	1.9	1.2	0.7	0.4	0.2	0.1	0.0	0.4	0.5	1.0	1.1	0.3	0.2	0.4	1.9	2.0	0.5	<b>0.9</b>
Theft of vehicles	0.1	0.2	0.0	0.3	0.3	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.0	0.1	0.0	0.0	0.1	0.1	0.0	<b>0.1</b>
Theft by vehicles	0.5	16.3	0.6	1.9	18.9	0.5	0.1	0.1	0.0	0.2	0.2	0.5	0.5	0.4	0.2	0.2	0.1	0.5	4.1	3.3	<b>0.6</b>
Theft by employees	1.0	32.5	1.1	3.7	37.7	0.9	0.1	0.2	0.0	0.3	0.3	0.9	1.0	0.9	0.5	0.3	0.1	1.0	8.3	6.6	<b>2.2</b>
Theft by customers	0.2	1.0	0.1	2.8	0.5	2.4	1.1	0.0	2.0	0.0	0.2	0.4	7.3	0.1	0.1	0.9	0.2	2.8	0.9	0.3	<b>1.3</b>
Theft by outsiders	0.2	0.5	0.2	0.3	0.8	0.2	0.1	0.3	0.0	0.0	0.2	0.2	0.2	0.0	0.1	0.1	0.3	0.8	0.7	0.4	<b>0.3</b>
Theft by p. unknown	1.6	1.1	0.5	0.9	1.1	0.6	0.1	0.1	0.0	0.0	0.3	0.3	0.4	0.1	0.3	0.4	0.1	4.9	1.8	0.2	<b>0.9</b>
Vandalism	4.1	1.1	0.1	3.2	1.0	0.6	2.2	0.1	0.0	0.0	0.4	0.5	0.5	0.3	0.4	0.9	0.4	8.3	0.4	0.1	<b>1.3</b>
Fraud by employees	0.1	5.3	0.1	0.5	0.3	0.1	0.0	0.0	0.0	0.5	0.1	0.2	0.1	0.2	0.1	0.1	0.0	0.2	0.8	0.1	<b>0.7</b>
Fraud by outsiders	0.0	1.4	0.2	3.5	0.3	0.2	0.5	0.2	0.0	2.1	0.4	0.2	0.7	0.3	0.3	0.3	2.2	0.7	0.6	0.1	<b>0.7</b>
Bribery - Corruption	0.0	0.0	0.0	0.5	0.0	0.0	-	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	1.1	0.0	<b>0.1</b>
Counterfeiting or Piracy	0.0	0.4	0.0	1.3	0.1	0.0	0.5	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	1.0	0.0	<b>0.2</b>
Extortion	0.0	0.2	0.0	0.1	0.0	0.0	-	0.0	-	-	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	<b>0.0</b>
Being offered stolen - counterfeited goods	0.0	0.5	0.1	2.2	1.5	0.1	0.3	0.0	0.0	0.0	0.2	7.4	0.6	0.1	0.0	0.3	0.1	0.9	1.9	0.5	<b>0.9</b>

**Table 8. Concentration rates calculated for each country and European average**  
 Source: Transcrime elaboration of EU-BCS data

CRIME	BE	GE	EE	EL	ES	FR	IE	CY	LV	LT	HU	AT	PT	SI	SK	FI	SE	UK	BG	RO	EU
Robbery	3.1	2.7	2.0	2.5	3.7	2.0	19.1	2.5	2.0	1.5	2.6	1.7	9.1	3.6	1.6	3.5	-	2.5	12.4	2.0	<b>4.6</b>
Burglary	10.1	2.0	1.3	2.0	2.8	2.3	2.6	2.0	4.0	0.5	2.3	2.0	2.1	8.0	2.3	2.5	2.5	3.0	4.8	2.1	<b>2.6</b>
Theft of vehicles	1.3	1.0	-	1.2	1.8	1.0	1.0	1.0	1.0	1.0	1.0	1.3	1.0	1.0	0.9	1.0	1.3	1.0	1.0	1.0	<b>1.2</b>
Theft from vehicles	3.3	25.6	3.1	3.1	49.8	2.7	0.5	4.0	1.0	4.0	1.1	2.6	0.9	5.5	1.1	1.3	0.3	0.9	13.1	18.5	<b>2.1</b>
Theft by employees	9.1	72.3	9.3	9.8	189.3	5.7	1.2	4.0	2.0	16.0	2.3	5.4	3.0	4.9	2.4	6.4	2.4	3.2	16.2	21.5	<b>10.5</b>
Theft by customers	1.5	2.1	1.0	6.9	2.8	12.0	10.6	1.0	100.0	1.0	3.2	3.5	33.3	1.7	2.0	14.3	2.0	8.5	1.6	1.6	<b>6.7</b>
Theft by outsiders	1.0	1.5	2.0	1.1	3.1	0.9	0.7	3.3	-	1.0	1.4	1.5	0.6	0.7	0.7	2.0	2.7	1.4	1.2	1.3	<b>1.5</b>
Theft by p. unknown	7.4	1.5	2.8	1.6	2.4	2.3	0.5	1.5	-	0.7	1.8	1.1	0.9	0.9	2.1	4.4	0.9	6.5	2.5	1.0	<b>2.5</b>
Vandalism	21.3	2.1	1.0	7.5	2.4	2.8	10.0	0.8	1.0	1.0	2.3	1.9	1.7	1.6	1.5	5.0	2.2	12.0	1.4	0.9	<b>4.7</b>
Fraud by employees	1.5	14.4	1.4	3.6	3.5	1.2	1.0	1.0	1.0	6.3	1.5	2.4	0.4	1.8	1.5	1.4	0.7	0.9	2.2	0.6	<b>5.7</b>
Fraud by outsiders	0.5	2.5	1.0	3.5	1.5	1.9	3.4	5.5	5.0	20.8	2.8	1.4	1.6	1.4	2.5	2.7	11.8	1.5	1.0	0.8	<b>2.7</b>
Bribery - Corruption	-	-	-	2.0	0.4	-	-	-	-	2.5	0.8	-	0.2	-	1.0	3.5	-	4.0	11.0	2.0	<b>2.2</b>
Counterfeiting or Piracy	2.0	1.0	1.0	5.7	1.0	1.0	3.4	2.0	-	-	1.0	1.5	0.6	1.0	-	2.5	0.7	0.2	12.5	-	<b>1.9</b>
Extortion	-	9.5	-	1.0	1.0	-	-	-	-	-	-	2.0	1.5	0.5	-	-	-	-	0.3	-	<b>1.8</b>
Being offered stolen - counterfeited goods	0.5	2.9	1.3	6.4	6.6	1.2	5.3	-	-	-	2.8	82.2	4.4	3.0	1.0	2.6	1.6	5.2	3.9	4.5	<b>7.4</b>

## 2.3 Analysis of single types of crime

### 2.3.1 Robbery and attempted robbery

Almost 6.6% of all businesses interviewed claimed that they suffered at least one robbery in the last twelve months. On average, 0.9 robberies occurred to every ten businesses interviewed and 4.6 events occurred to every business that was victim of at least one robbery. The latter value could suggest that this crime tends to be concentrated against few targets, which are very likely to suffer a large number of offences. This consideration is also confirmed by the fact that the multivictimisation rate for robbery ranks second out of fifteen in comparison with the other types of crime. In fact, 65.7% of the businesses that suffered a robbery were victimised more than once in the last twelve months. The percentage of attempted robberies on the total registered events is also significant (30.6%).

**Table 9. Statistics about robbery**

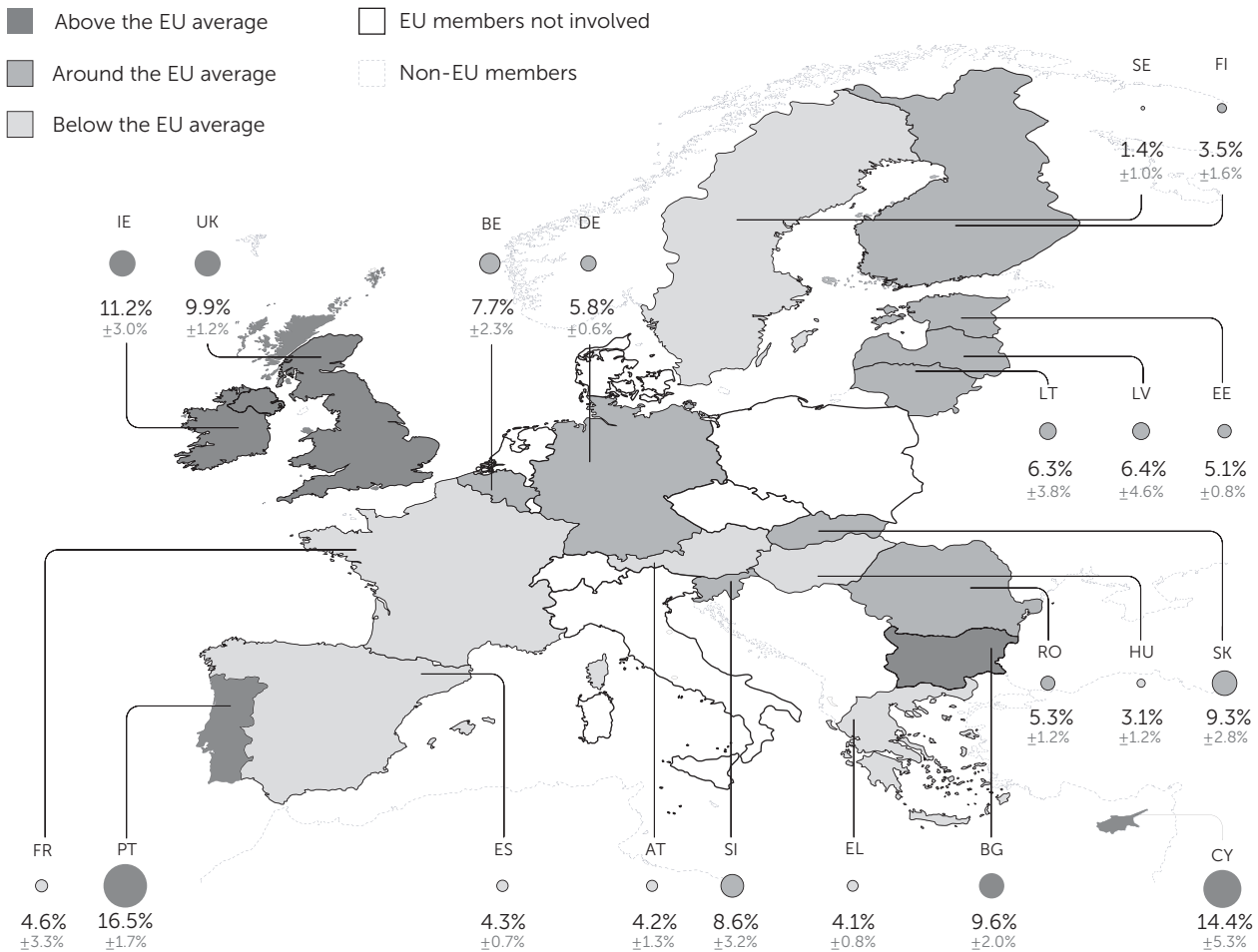
Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization	% Attempted crime
Robbery	6.6%	0.9	4.6	65.7%	30.6%

Looking at the differences between the surveyed countries, the Portuguese and Cypriot businesses seem to be the most affected by robberies. They registered a percentage of 16.5% and 14.4% businesses victimised compared to the European prevalence rate of 6.6%. The prevalence rates for Ireland (11.2%), the UK (9.9%), and Bulgaria (9.6%) are also significantly high. On the contrary, Sweden, Hungary and Finland registered the lowest values, respectively 1.4%, 3.1% and 3.5% of the businesses interviewed in these countries (Figure 6).

**Figure 6. Prevalence rate of robbery per country**

Source: Transcrime elaboration of EU-BCS data

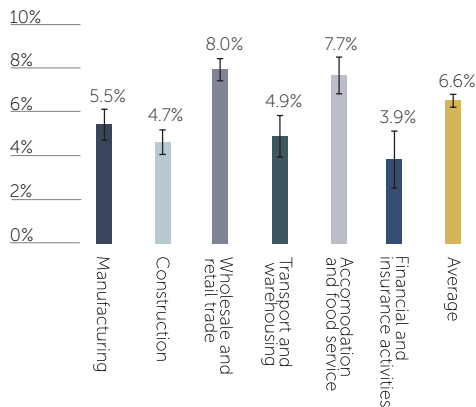




Taking into account the different economic sectors, the businesses belonging to the wholesale and retail trade sector (8.0%) and the accommodation and food service sector (7.7%) suffered more robberies and show higher values than the European average. This might be due to the higher robbery risks of their business premises. Shops, restaurants and hotels are open to the public and easily accessible by everybody. In addition, most of these businesses are also open at night time, which increases the chances of being victims of a robbery. The other economic sectors have prevalence values below the EU average (Figure 7).

**Figure 7. Prevalence rate of robbery per economic sectors**

Source: Transcrime elaboration of EU-BCS data



On average, in Europe, the total gross value of property stolen in incidents of robbery is around 5,062.3 EUR<sup>15</sup> per business, whereas the total damage to property or premises is estimated around 76,565.2 EUR per business in the last twelve months<sup>16</sup>.

The majority of the businesses that were victims of robberies (41.5%) answered that the total cost in terms of reputational damage and loss of customers as a result of robberies is very low, whereas 2.7% considered the damage very high.

### 2.3.2 Burglary and attempted burglary

Burglary seems to show a prevalence of crime rate that is significantly higher than most of the other crimes considered. In fact, burglaries and thefts by persons unknown are the most common crimes committed against European businesses. 10.6% of the businesses interviewed claimed they suffered at least one burglary in the last twelve months.

The incidence rate of this type of crime is 0.9 and it is very similar to the incidence rate of robberies. This means that almost one burglary was registered for every ten businesses interviewed, whereas an average of 2.6 burglaries was recorded for every victimised business. This suggests that this type of crime is slightly more widespread and less concentrated against the same targets than robbery.

According to the multivictimisation rate, 62.8% of the European businesses victimised by burglary suffered more than one crime of this kind in the last twelve months, whereas the percentage of attempted burglaries on the total registered burglaries is 35.4%.

**Table 10. Statistics about burglary**

Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization	% Attempted crime
Burglary	10.6%	0.9	2.6	62.8%	35.4%

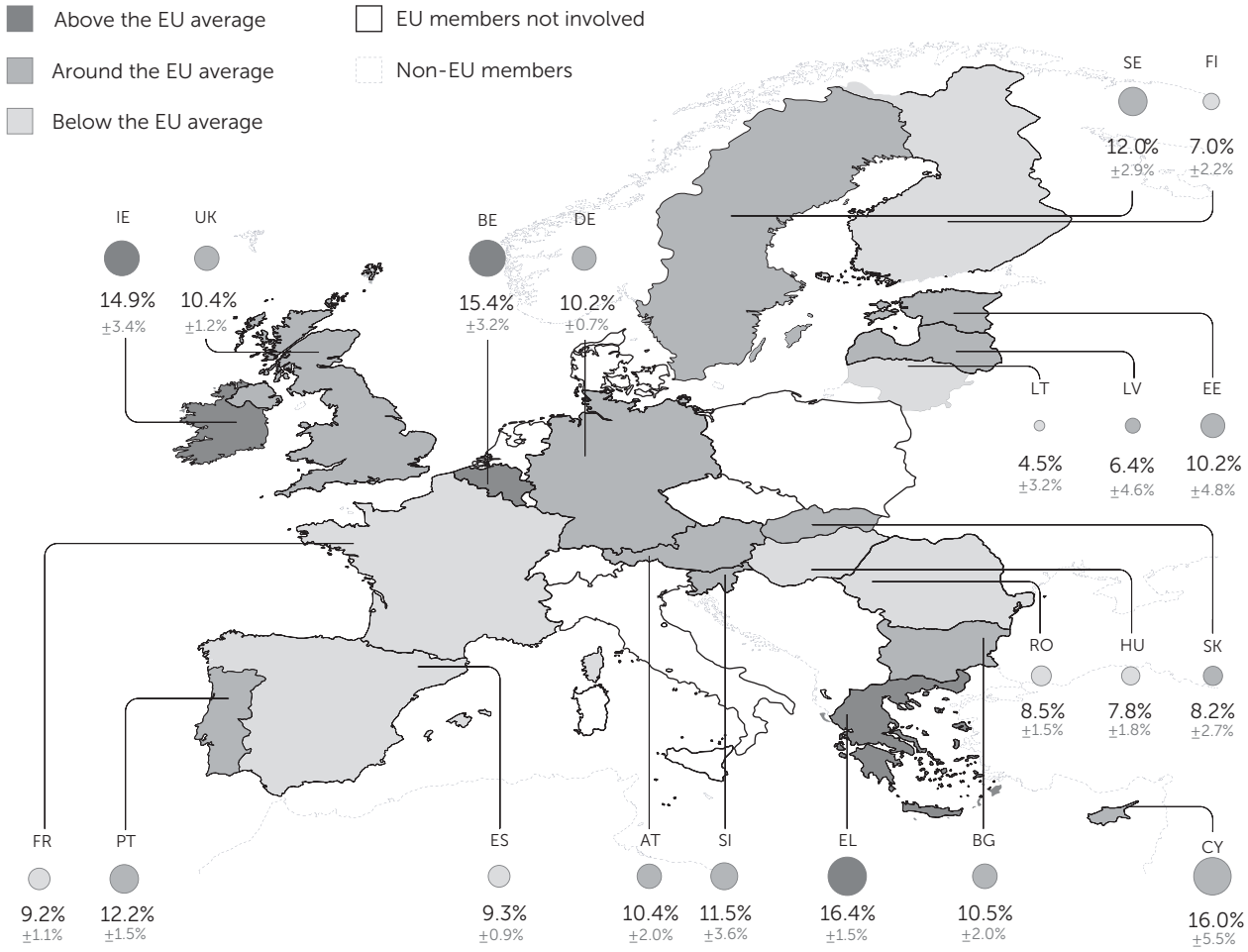
15. It must be noted that there is very little and rough information available on the costs of crime and crime prevention. Moreover the data provided is not always reliable (i.e. some answers are noticeably incorrect or unfitting) and, therefore, the obtained results should be considered cautiously.

16. The total gross value and total damage of property stolen are calculated as the average of the values indicated by the businesses that answered these questions. Therefore, the average is indicated per business.

Greece (16.4%), Belgium (15.4%) and Ireland (14.9%) are the countries with the highest prevalence rate for burglary. On the contrary, Lithuania (4.5%), Finland (7.0%), Hungary (7.8%) Romania (8.5%), France (9.2%) and Spain (9.3%) register significantly lower values than the European average (Figure 8).

**Figure 8. Prevalence rate of burglary per country**

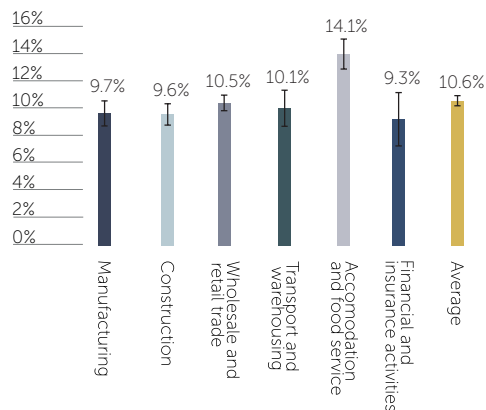
Source: Transcrime elaboration of EU-BCS data



The distribution of prevalence of crime rate across the economic sectors seems to be quite homogenous. The values of victimised businesses for each economic sector are very close to the European average, which is 10.6%. The businesses belonging to the accommodation and food service sector show a significantly higher prevalence rate than the EU average (14.1%) (Figure 9).

**Figure 9. Prevalence rate of burglary per per economic sector**

Source: Transcrime elaboration of EU-BCS data



The majority of the businesses that were victims of burglary (74.2%) reported that the total cost incurred as a result of burglary in terms of reputational damage and loss of customers can be considered as low or very low, whereas only 5.6% had a high or very high loss.

In Europe, the total gross value of property stolen in these incidents is 7,714.4 EUR on average per business, whereas the total damage to property or premises is around 10,451.7 EUR per business.

### 2.3.3 Theft of vehicles

1.9% of the European businesses interviewed stated they suffered at least one theft of vehicles in the last twelve months. The prevalence rate for theft of vehicles is significantly lower than the prevalence rates recorded for the majority of the other types of crime. The incidence rate is equal to 0.1 thefts of vehicles for every ten businesses interviewed, whereas, on average, there were 1.2 thefts for every business victimised by this type of crime.

15.9% of the victimised businesses were victims of more than one theft of vehicles in the last twelve months. The multivictimisation rate for this type of crime is the lowest of all the other types of crime considered.

**Table 11. Statistics about theft of vehicles**

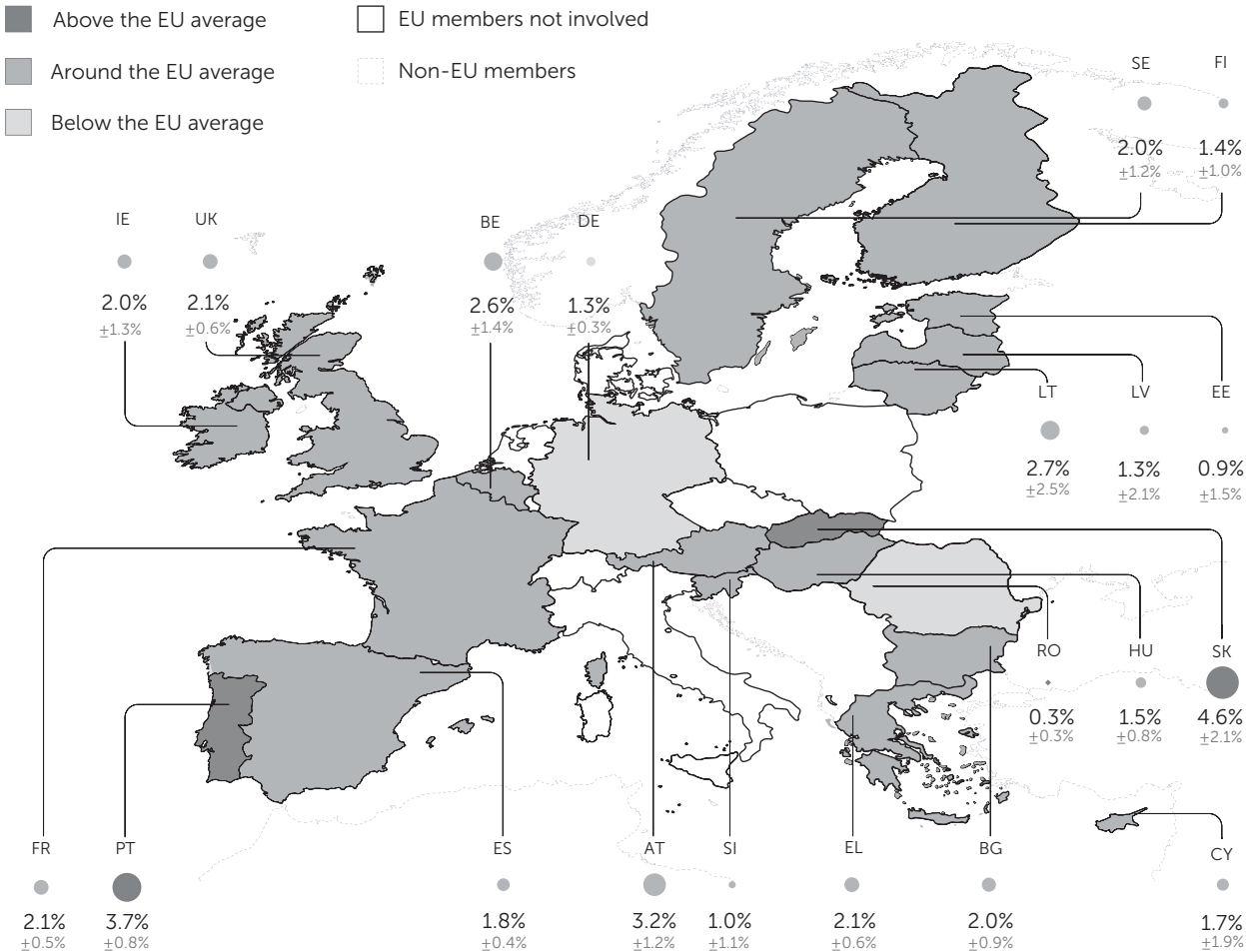
Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Theft of vehicles	1.9%	0.1	1.2	15.9%

The highest prevalence rates for theft of vehicle were registered in Slovakia (4.6%) and Portugal (3.7%), whereas the lowest ones were in Romania (0.3%) and Germany (1.3%). Nevertheless, because of the low number of registered events for this type of crime, the confidence intervals are larger than the ones calculated for some other crimes and, therefore, the estimated differences among the European countries should be considered cautiously.

**Figure 10. Prevalence rate of theft of vehicles per country**

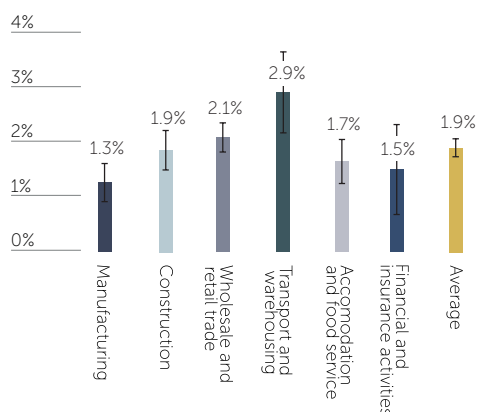
Source: Transcrime elaboration of EU-BCS data



The prevalence rate for the businesses belonging to the transport and warehousing sector (2.9%) is significantly higher than the EU average. The other sectors show values that are below or very close to the European average (Figure 11). Of course, the transport and warehousing sector is more vulnerable to this type of crime, since the large number of vehicles used for these activities increases the businesses' chances of being victim of this kind of theft.

**Figure 11. Prevalence rate of theft of vehicles per economic sector**

Source: Transcrime elaboration of EU-BCS data



In Europe, on average, the total gross value of property stolen in these incidents is 45,684.3 EUR per business. 32.3% of the businesses who were victims of theft of vehicles stated that the total cost incurred due to these incidents in terms of reputational damage and loss of customers can be considered very low, whereas another 25.3% claimed it to be low. Only 7.7% of the businesses declared that they suffered a very high damage.

### 2.3.4 Theft from vehicles

7.0% of the businesses interviewed suffered at least one incident of theft from vehicles in the last twelve months. The incidence rate for thefts from vehicles for every ten businesses interviewed is 0.6, whereas an average of 2.2 thefts were recorded for each victimised business. This means that this type of crime is more frequent and apparently more concentrated against the same businesses than thefts of vehicles. This assumption is also supported by a multivictimisation rate equal to 38.6%, which means that almost four out of ten businesses victimised for this crime suffered more than one similar theft in the last twelve months.

**Table 12. Statistics about theft from vehicles**

Source: Transcrime elaboration of EU-BCS data

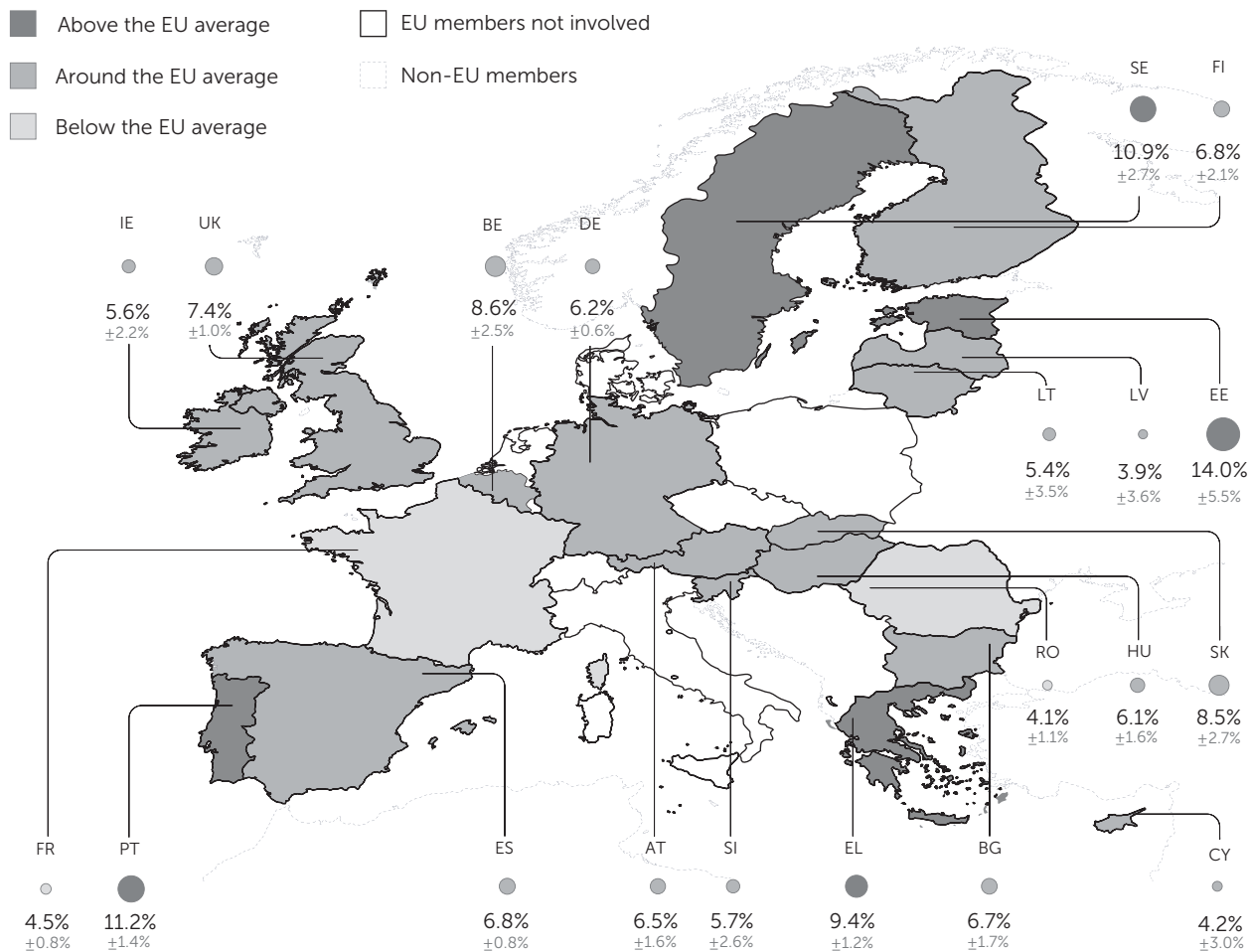
	Prevalence	Incidence	Concentration	Multivictimization
Theft from vehicles	7.0%	0.6	2.2	38.6%

The highest values of prevalence rate for theft from vehicles are registered in Estonia (14.0%), Portugal (11.2%), Sweden (10.9%) and Greece (9.4%), whereas the significantly lowest values are registered in Romania (4.1%) and France (4.5%).

Interestingly, there is no clear geographical pattern influencing the distribution of the prevalence rates of theft from vehicles among the European countries. In fact, countries with the highest values and the ones with the lowest prevalence rates are not geographically clustered (Figure 12).

**Figure 12. Prevalence rate of theft from vehicles per country**

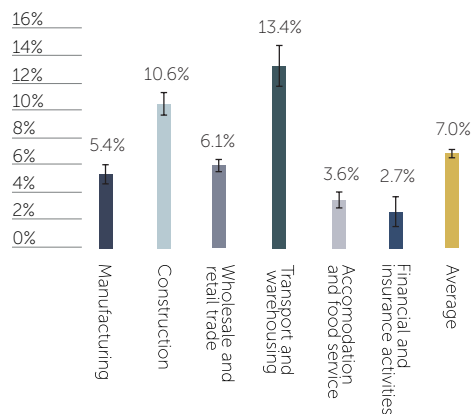
Source: Transcrime elaboration of EU-BCS data



As Figure 13 displays, the prevalence rates across different economic sectors show visible disparities in the case of theft from vehicles. The highest values are associated with the transport and warehousing sector (13.4%) and the construction sector (10.6%). The lowest value is registered by the financial and insurance activities sector (2.7%), which is a business activity that usually does not require the use of vehicles.

**Figure 13. Prevalence rate of theft from vehicles per economic sector**

Source: Transcrime elaboration of EU-BCS data



On average, the total gross value lost due to incidents of theft from vehicles is 6,295.0 EUR per business, whereas the total structural damage is calculated, on average, as amounting to 2,192.2 EUR per business.

49.4% of the businesses claimed that the reputational damage and loss of customers due to these incidents can be considered very low, whereas only 1.5% said it can be considered very high.

## 2.3.5 Theft from premises by employees

3.3% of the businesses interviewed admitted being victims of at least one theft from premises by their employees in the last twelve months. This is the least frequent type of crime in the “theft from premises” category, even though it has an incidence rate of 2.2 for every ten businesses surveyed and an average of 10.5 thefts for every victimised business. 46.8% of the victimised businesses claimed that they suffered more than one theft by employees in the last twelve months.

**Table 13. Statistics about theft from premises by employees**

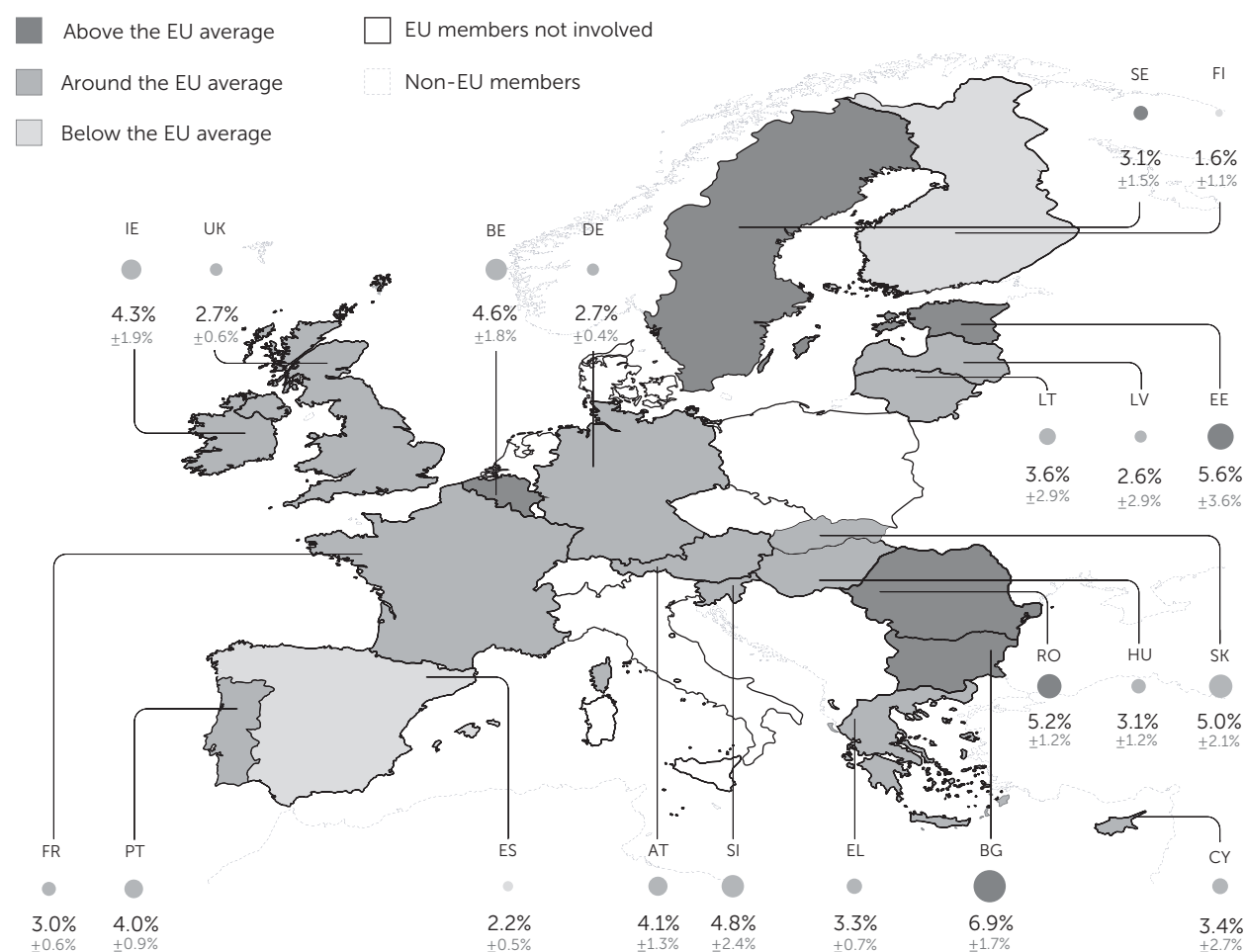
Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Theft from premises by employees	3.3%	2.2	10.5	46.8%

The prevalence rate distribution across the countries is quite homogenous (Figure 14), except for the significantly high values registered by Bulgaria (6.9%) and Romania (5.2%). The lowest values are reported in Spain (2.2%) and Finland (1.6%).

**Figure 14. Prevalence rate of theft from premises by employees per country**

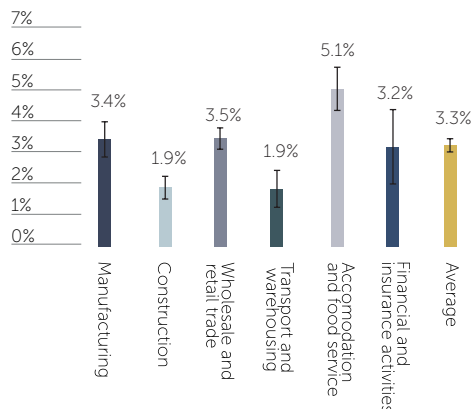
Source: Transcrime elaboration of EU-BCS data



Taking into account the distribution of businesses across the economic sectors, it is interesting to note that 5.1% of the businesses belonging to the accommodation and food service sector suffered at least one theft by employees, a significantly high value compared to the European average (Figure 15).

**Figure 15. Prevalence rate of theft from premises by employees per economic sector**

Source: Transcrime elaboration of EU-BCS data



The estimation of the total gross value lost due to incidents of theft from premises by employees is, on average, 5,540.2 EUR per business.

42.0% of the victimised businesses considered the total loss very low in terms of reputational damage and loss of customers. Only 2.0% of the victimised businesses considered this loss very high.

### 2.3.6 Theft from premises by customers

7.8% of the interviewed businesses claimed they suffered at least one theft from premises by customers during the last twelve months. The prevalence rate of theft by customers is significantly higher than the prevalence rate of theft by employees and very close to the prevalence rate of theft by outsiders. What is uncharacteristic about this type of crime is the high multivictimisation rate compared to the other types of crime analysed. 67.8% of the victimised businesses admitted being victimised more than once in the last twelve months. The fact that this type of crime registered a medium prevalence of crime rate and a very high multivictimisation rate suggests that a smaller number of businesses were victimised by this crime compared to the other thefts, but each business was probably victimised more than once. This can also be confirmed by the high value of concentration rate (6.7).

**Table 14. Statistics about theft from premises by customers**

Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Theft from premises by customers	7.8%	1.3	6.7	67.8%

Even in this case, the distribution of the prevalence rate among European countries can be divided into three different groups following three different patterns. The first group is formed by five countries that registered higher values than the European average, with Bulgaria (14.4%), Belgium (12.3%) and Portugal (10.0%) having the highest values for this crime. Also Estonia recorded a high value (13%) but, considering the 90% confidence interval, it cannot be considered significantly different from the EU average. The countries that registered lower values than the average are part of the second group, in which Hungary showed the lowest value with a percentage of 4.1%. The last group of countries registered medium values, not statistically different from the European average of 7.8% (Figure 16).

**Figure 16. Prevalence rate of theft from premises by customers per country**  
 Source: Transcrime elaboration of EU-BCS data

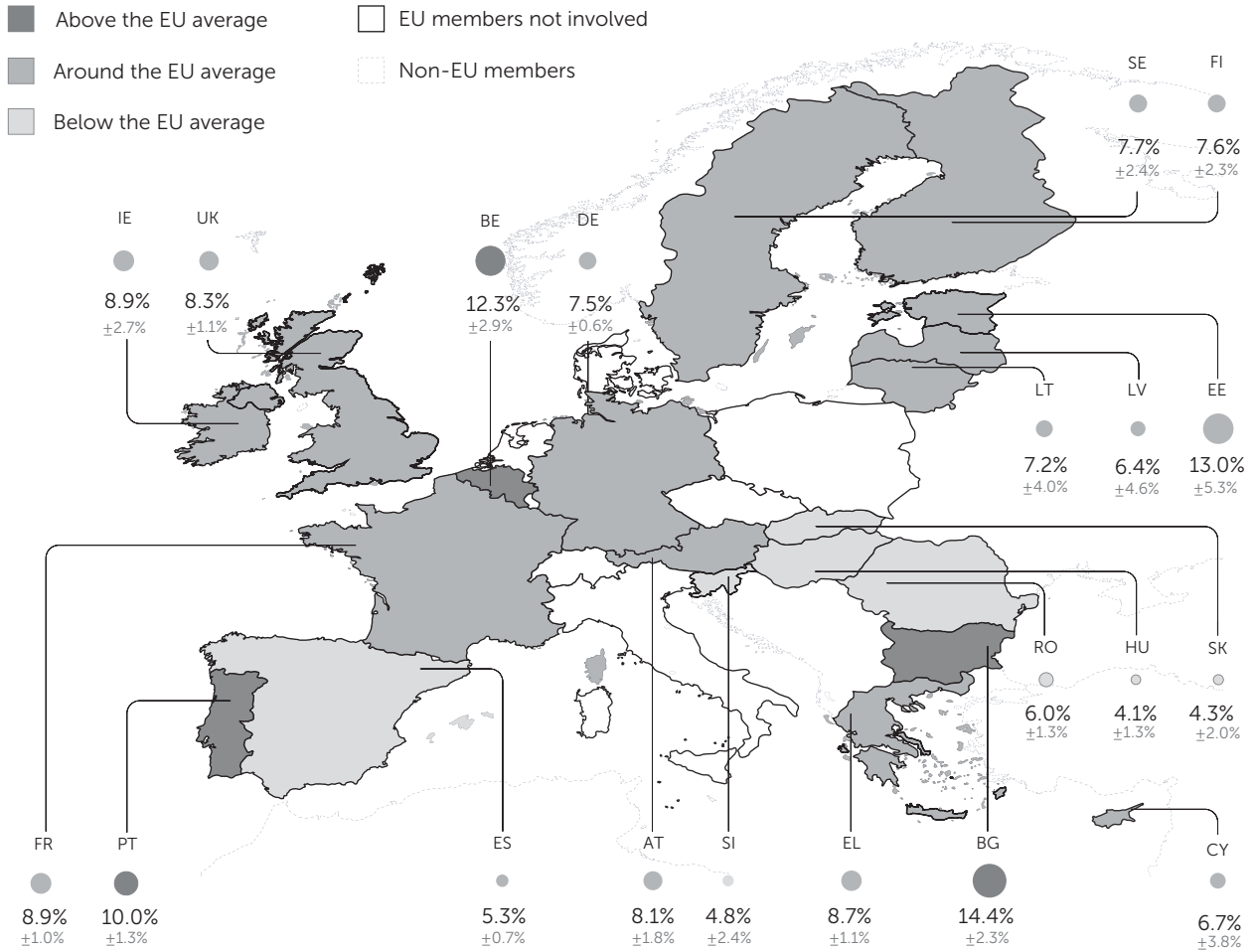
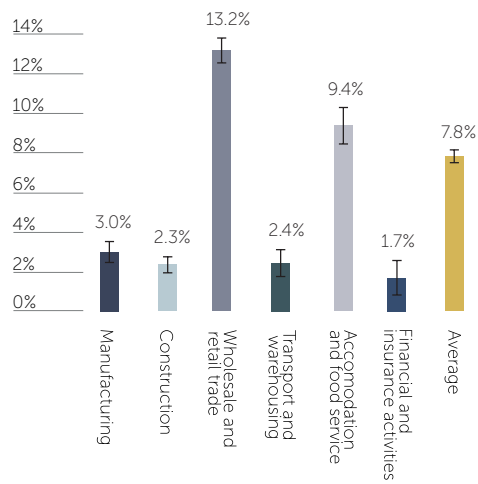


Figure 17 shows the prevalence rate distributed by economic sector. 13.2% of the businesses belonging to the wholesale and retail trade sector and 9.4% belonging to the accommodation and food service sector claimed that they suffered at least one theft by customers in the last twelve months. It is important to point out that all the other sectors reported a prevalence rate around 2%, therefore the distribution of the prevalence rates among the economic sectors is largely concentrated, since only two sectors registered very high values.

**Figure 17. Prevalence rate of theft from premises by customers per economic sector**  
 Source: Transcrime elaboration of EU-BCS data



On average, the total gross value lost due to theft by customers is 5,227.3 EUR per business. The loss in terms of reputational damage and loss of customers is also considered very low by 52.7% of victimised businesses.



## 2.3.7 Theft from premises by outsiders

7.5% of the interviewed businesses suffered at least one theft from premises by outsiders in the last twelve months and 38.2% of the victimised businesses recorded more than one offence. This is the second most frequent type of theft in the “theft from premises” category and it registered the lowest multivictimisation rate. This suggests that this kind of crime is more widespread and evenly distributed among the European businesses than other types of “thefts”.

This type of crime also registered the lowest values of incidence and concentration rate in the “theft from premises” category. At the European level, 0.3 thefts from premises by outsiders are recorded for every ten businesses interviewed, whereas 1.5 thefts are registered for every victimised business.

**Table 15. Statistics about theft from premises by outsiders**

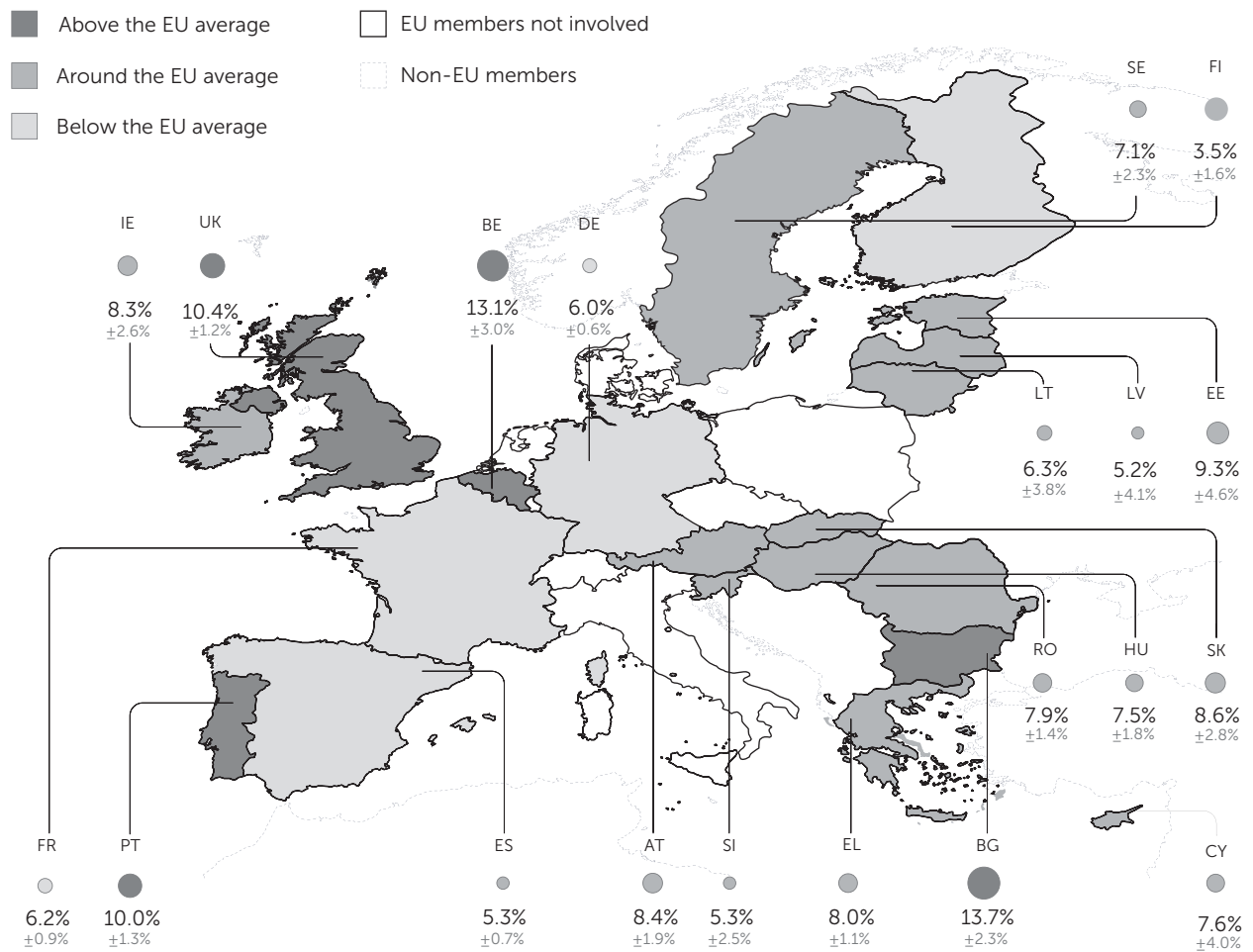
Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Theft from premises by outsiders	7.5%	0.3	1.5	38.2%

The prevalence rate distribution among European countries is quite homogenous, as shown in Figure 18. Bulgaria (13.7%), Belgium (13.1%), the UK (10.4%) and Portugal (10.0%) show significantly high values whereas France (6.2%), Germany (6.0%), Spain (5.3%) and Finland (3.5%) register significantly low rates.

**Figure 18. Prevalence rate of theft from premises by outsiders per country**

Source: Transcrime elaboration of EU-BCS data

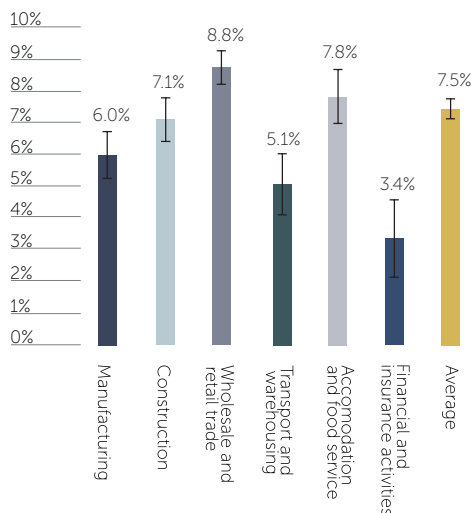


Taking into account the prevalence rate distribution among the economic sectors, it can be noticed that only one economic sector registered a prevalence rate significantly above the average (Figure 19). The highest prevalence rate was recorded by the businesses belonging to the wholesale and retail trade sector (8.8%).

On average, the total gross value lost due to these kinds of offences is 94,015.9 EUR per business. This is a significantly high amount compared to the other types of theft from premises. Despite this high value, 47.2% of the victimised businesses claimed that the loss in terms of reputational damage and customers due to these incidents is to be considered very low, whereas the damage is considered high or very high by only 7.3% of the businesses.

**Figure 19. Prevalence rate of theft from premises by outsiders per economic sector**

Source: Transcrime elaboration of EU-BCS data



### 2.3.8 Theft from premises by persons unknown

The theft from premises by persons unknown is the crime that mostly affects European businesses. 11.8% of the interviewed businesses admitted suffering at least one theft by persons unknown in the last twelve months. It is interesting to note that the multivictimisation rate for this type of crime is relatively low. This suggests that while quite a large number of businesses were victims of thefts by persons unknown, more than 60% of them were victimised only once.

The incidence rate of thefts by persons unknown is comparable to the other “thefts from premises”, since 0.9 thefts were registered for every ten businesses interviewed. The concentration rate shows an average of almost 2.5 thefts suffered by every victimised business.

**Table 16. Statistics about theft from premises by persons unknown**

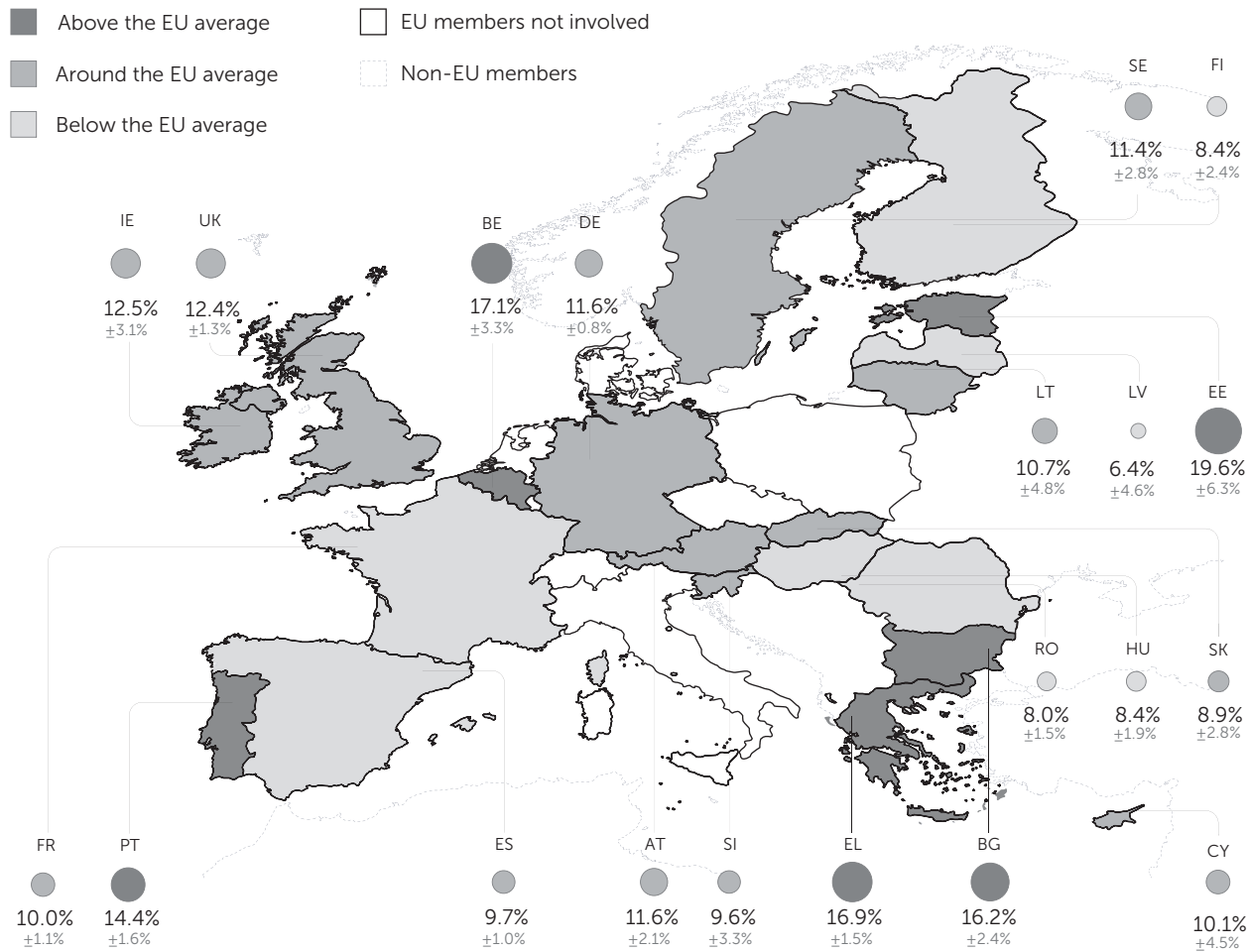
Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Theft from premises by persons unknown	11.8%	0.9	2.5	39.4%

This crime seems to be unevenly distributed among the European countries. The values recorded in several countries are statistically different from the European average. In particular, Estonia (19.6%), Belgium (17.1%), Greece (16.9%), Bulgaria (16.2%) and Portugal (14.4%) displayed the highest prevalence rates for this type of crime. On the contrary, France (10.0%), Spain (9.7%), Finland (8.4%), Hungary (8.4%), Romania (8.0%) and Latvia (6.4%) presented a significantly lower prevalence rate than the European average (Figure 20).

**Figure 20. Prevalence rate of theft from premises by persons unknown per country**

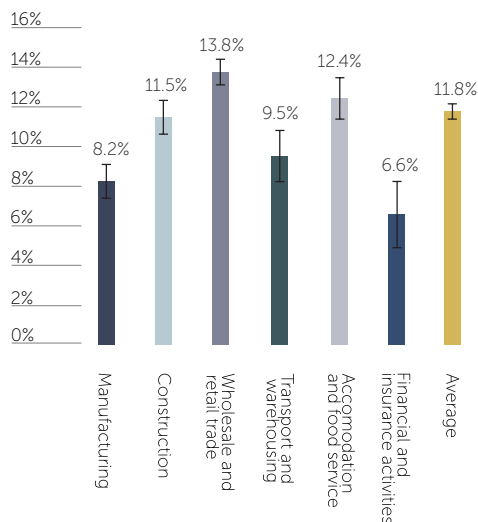
Source: Transcrime elaboration of EU-BCS data



The prevalence rate of the businesses belonging to the construction (11.5%) and accommodation and food service (12.4%) sectors are in line with the European average (11.8%), whereas the prevalence rate is slightly higher for the businesses belonging to the wholesale and retail sector (13.8%). The latter sector suffers a large number of thefts from premises, excluding the case of thefts by employees. This is probably because its local units include a large quantity of shops and malls, which are highly exposed to shoplifting incidents (Figure 21).

**Figure 21. Prevalence rate of theft from premises by persons unknown per economic sector**

Source: Transcrime elaboration of EU-BCS data



47.2% of the victimised businesses considered the impact that these offences have on their reputation and loss of customers very low. On average, the total gross value lost by European businesses in the last twelve months due to this type of crime is equal to 10,291.6 EUR per business.

## 2.3.9 Vandalism

Vandalism is a type of crime with one of the highest prevalence rates among the crimes considered in this study. 8.0% of the total interviewed businesses claimed that they were victims of at least one act of vandalism in the last twelve months. On average, 1.3 acts of vandalism occurred for every ten businesses interviewed, whereas 4.7 offences occurred against every victimised business. The multivictimisation rate of vandalism is quite high, since 50.2% of victimised businesses suffered more than one act of vandalism in the last twelve months.

**Table 17. Statistics about vandalism**

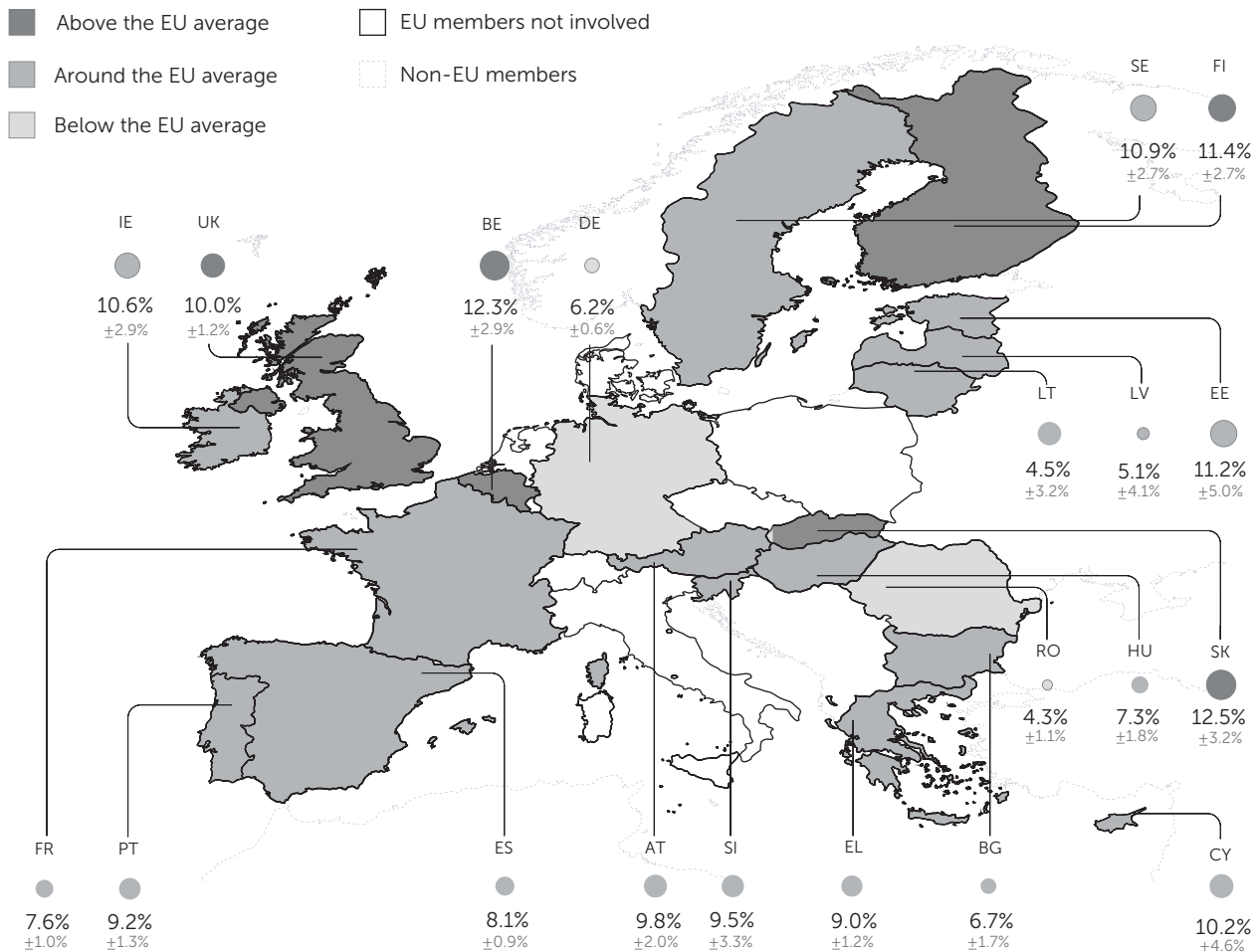
Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Vandalism	8.0%	1.3	4.7	50.2%

As shown in Figure 22, the prevalence rates that are significantly higher than the EU average range from 12.5% to 10.0% and are registered by Slovakian, Belgian, Finnish and English businesses. The majority of the other countries display medium values and only two countries register significantly low values (Germany and Romania). In the case of vandalism, the prevalence of crime rate can also be influenced by the citizens' perception of what is considered to be vandalism, independently of the regular civil and criminal law. Therefore the differences in the prevalence rates may also reflect a varying sensitivity to the matter in general.

**Figure 22. Prevalence rate of vandalism per country**

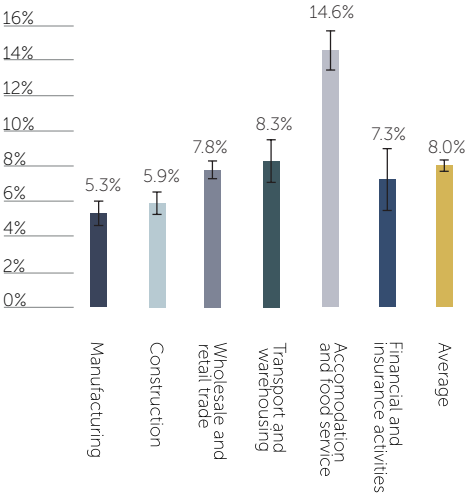
Source: Transcrime elaboration of EU-BCS data



The accommodation and food service sector is the economic sector that is most affected by this type of crime. In fact, 14.6% of the interviewed businesses belonging to this sector were victims of at least one act of vandalism in the last twelve months. This rate equals to 8.3% for the transporting and warehousing sector and 7.8% for the wholesale and retail sector. As reported in Figure 23, the lowest prevalence rates are registered by the manufacturing (6.3%) and construction (8.4%) sectors.

**Figure 23. Prevalence rate of vandalism per economic sector**

Source: Transcrime elaboration of EU-BCS data



53.7% of the victimised businesses claimed that the reputational damage and loss of customers due to acts of vandalism can be considered very low, whereas only 0.6% of them considered the damage very high. In addition, the gross value of property lost due to these acts is estimated to average 2,873.1 EUR per business. This amount is not very high if compared to other types of crime considered in this survey.

### 2.3.10 Fraud by employees

2.4% of the businesses interviewed stated that they suffered at least one fraud committed by employees in the last twelve months. Among all the interviewed businesses, 0.7 frauds by employees were reported for every ten businesses, whereas 5.7 frauds occurred for every victimised business.

In terms of multivictimisation, fraud by employees ranks thirteenth out of fifteen types of crime with the highest multivictimisation rate. In fact, 30.1% of the victimised businesses admitted being victims of more than one fraud by employees in the last twelve months.

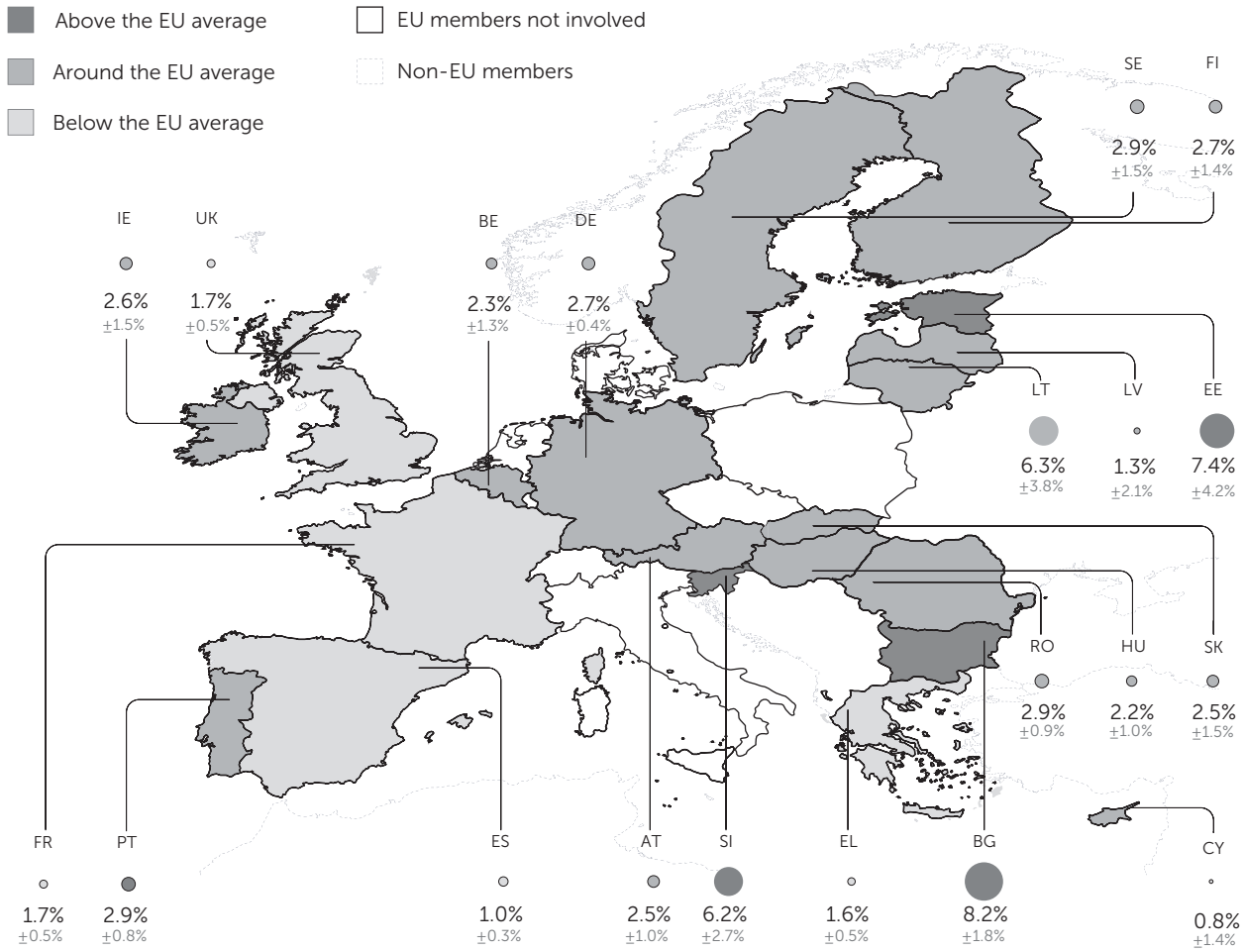
**Table 18. Statistics about fraud by employees**

Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Fraud by employees	2.4%	0.7	5.7	30.1%

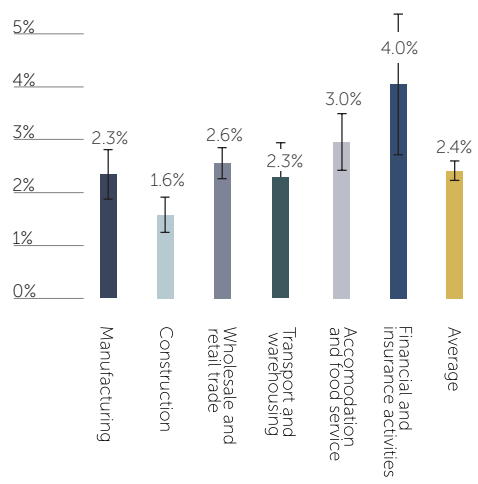
0.8% of the Cypriot, 1.0% of the Spanish, 1.6% of the Greek, 1.7% of the English and French businesses claimed that they suffered at least one incident of fraud by employees in the last twelve months. This prevalence rate distribution among the European countries presents a group of countries that registered low values. For this type of offence, the majority of the countries show values around the average. Bulgaria (8.2%), Estonia (7.4%) and Slovenia (6.2%) show significantly higher distribution values than the continental average (Figure 24).

**Figure 24. Prevalence rate of fraud by employees per country**  
 Source: Transcrime elaboration of EU-BCS data



The businesses' prevalence rate distribution among the economic sectors appears quite homogeneous (Figure 25). The businesses belonging to the financial and insurance sector (4.0%) presented the highest percentages of prevalence rate. Nevertheless, as shown by the confidence interval, the results obtained should be carefully considered.

**Figure 25. Prevalence rate of fraud by employees per economic sector**  
 Source: Transcrime elaboration of EU-BCS data



It is important to underline that this type of crime registered, on average, the highest money loss compared to all the other crimes. The total gross value lost due to these incidents is equal, on average, to 348,622.5 EUR per business. However, if the event that caused the highest loss is excluded from the calculation of this average, the value drops dramatically to 21,716.2 EUR per business. Unexpectedly, 40.8% of the businesses victimised by fraud by employees considered the reputational damage and the loss of customers due to these incidents very low, whereas 24.4% considered it low. Only 5.9% considered it very high and 12.2% high.

### 2.3.11 Fraud by outsiders

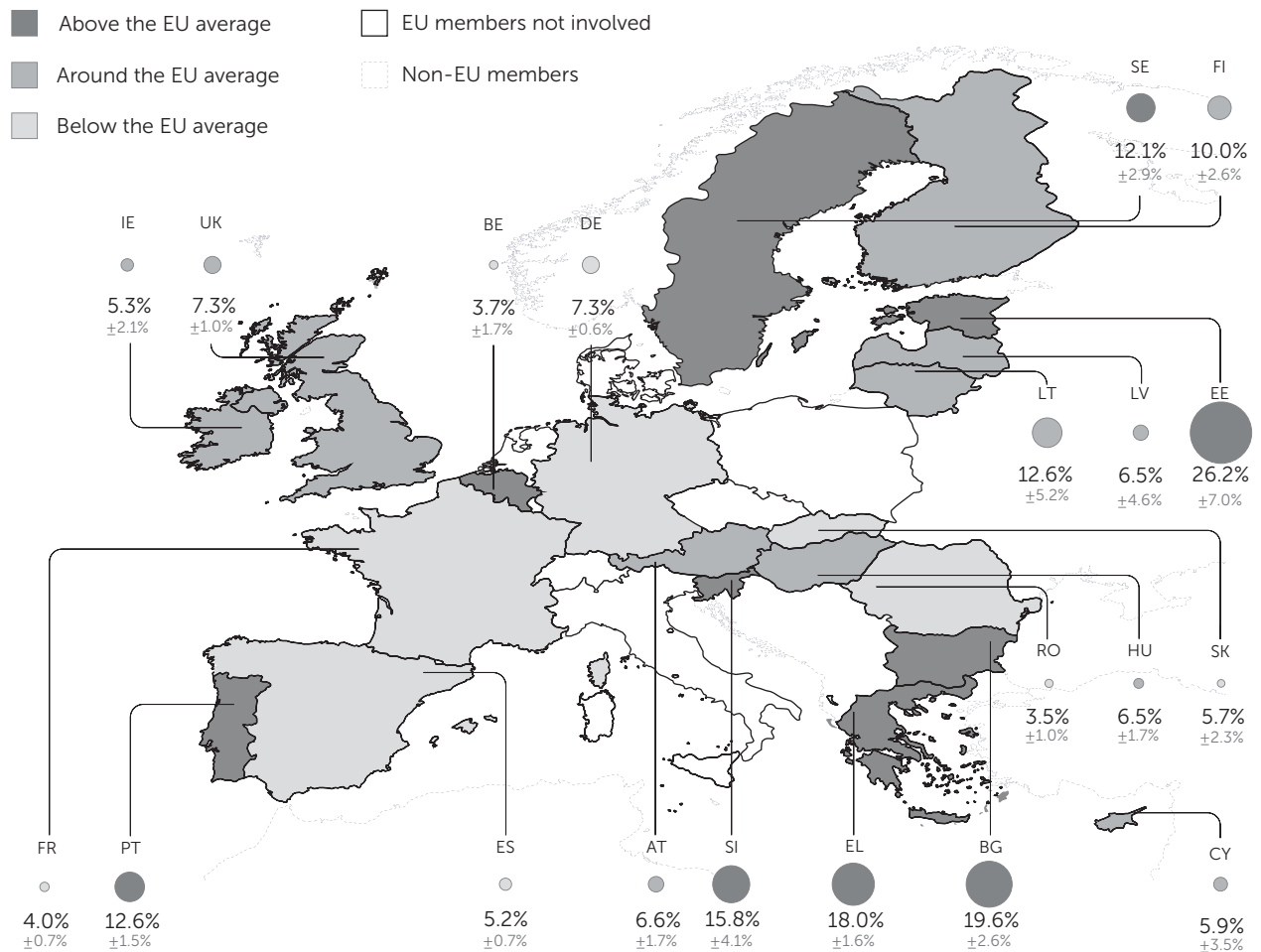
8.4% of the interviewed businesses claimed that they suffered at least one fraud by outsiders in the last twelve months, whereas 52.1% of the victimised businesses said they were victimised more than once. While the incidence rate of fraud by outsiders is in line with the one of fraud by employees, its concentration rate is lower. For every ten businesses interviewed 0.7 frauds by outsiders occurred, whereas for every business victimised by the same type of crime the offences were 2.7. The concentration rate of fraud by outsiders is less than half the rate of fraud by employees.

**Table 19. Statistics about fraud by outsiders**  
Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Fraud by outsiders	8.4%	0.7	2.7	52.1%

26.2% of the Estonian businesses claimed that they suffered at least one fraud by outsiders in the last twelve months. The Estonian value can be considered an exception of the prevalence rate distribution per country, as it is more than three times the European average (8.3%). Significantly high prevalence rates are also registered in Bulgaria (19.6%), Greece (18.0%), Slovenia (15.8%), Portugal (12.6%) and Sweden (12.1%). A noteworthy number of the countries recorded values that can be considered statistically lower than the European average (Figure 26).

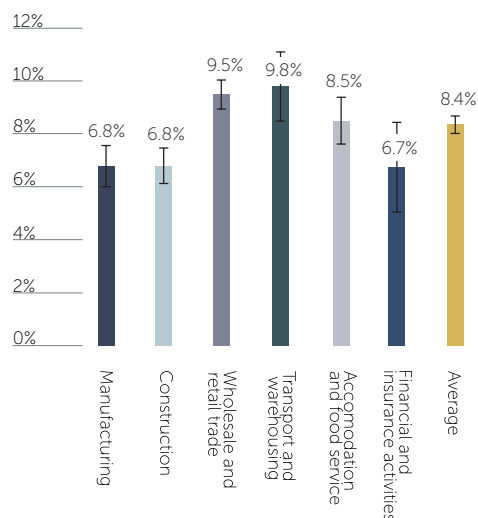
**Figure 26. Prevalence rate of fraud by outsiders per country**  
Source: Transcrime elaboration of EU-BCS data



Contrary to the geographic pattern, the prevalence rate distribution among the different economic sectors is quite homogeneous (Figure 27). There are no significant disparities among the victimised businesses belonging to different economic fields. A group of three economic sectors registered almost the same prevalence rate. For all of them, around 6.8% of their businesses declared they were victims of at least one fraud by outsiders in the last twelve months, whereas the other three sectors registered slightly higher values. The higher prevalence rate was registered by businesses belonging to the transport and warehousing sector, even if the value is only 1.4 percentage points above the European average.

**Figure 27. Prevalence rate of fraud by outsiders per economic sector**

Source: Transcrime elaboration of EU-BCS data



The total gross value lost due to incidents of fraud by outsiders is equal, on average, to 282,759.2 EUR per business. 5.2% of the victimised businesses considered the reputational damage and loss of customers due to incidents of fraud by outsiders very high. In addition, 12.3% of the victimised businesses considered the damage high. While 27.9% and 34.1% considered it low and very low, respectively, the remaining 16.1% declared that the reputational damage they suffered was in the average.

### 2.3.12 Bribery and corruption

1 out of 100 of the interviewed businesses experienced at least one incident of bribery and corruption in the last twelve months. The prevalence rate of this type of crime is very low compared to other types of crime taken into account in this survey. On average, only one incident of bribery and corruption was recorded for every one hundred businesses interviewed. Moreover, 60.5% of businesses victimised by bribery and corruption stated they were victims of bribery and corruption more than once in the last twelve months. The multivictimisation rate of this crime ranks fifth out of fifteen types of crime where the first position is occupied by theft by customers, which is the most repeated offence against the same target. On average, 2.2 incidents have been recorded for every business that was victim of this type of crime.

**Table 20. Statistics about bribery and corruption**

Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Bribery and corruption	1.0%	0.1	2.2	60.5%

It should be remembered that businesses are more likely to report or admit being victims of types of crime such as robbery, burglary or vandalism than bribery and corruption, protection money or usury. This may be because the latter crimes imply an active involvement from the businesses themselves in the illegal activity. For this reason, the information reported about these practices can be somewhat underestimated.



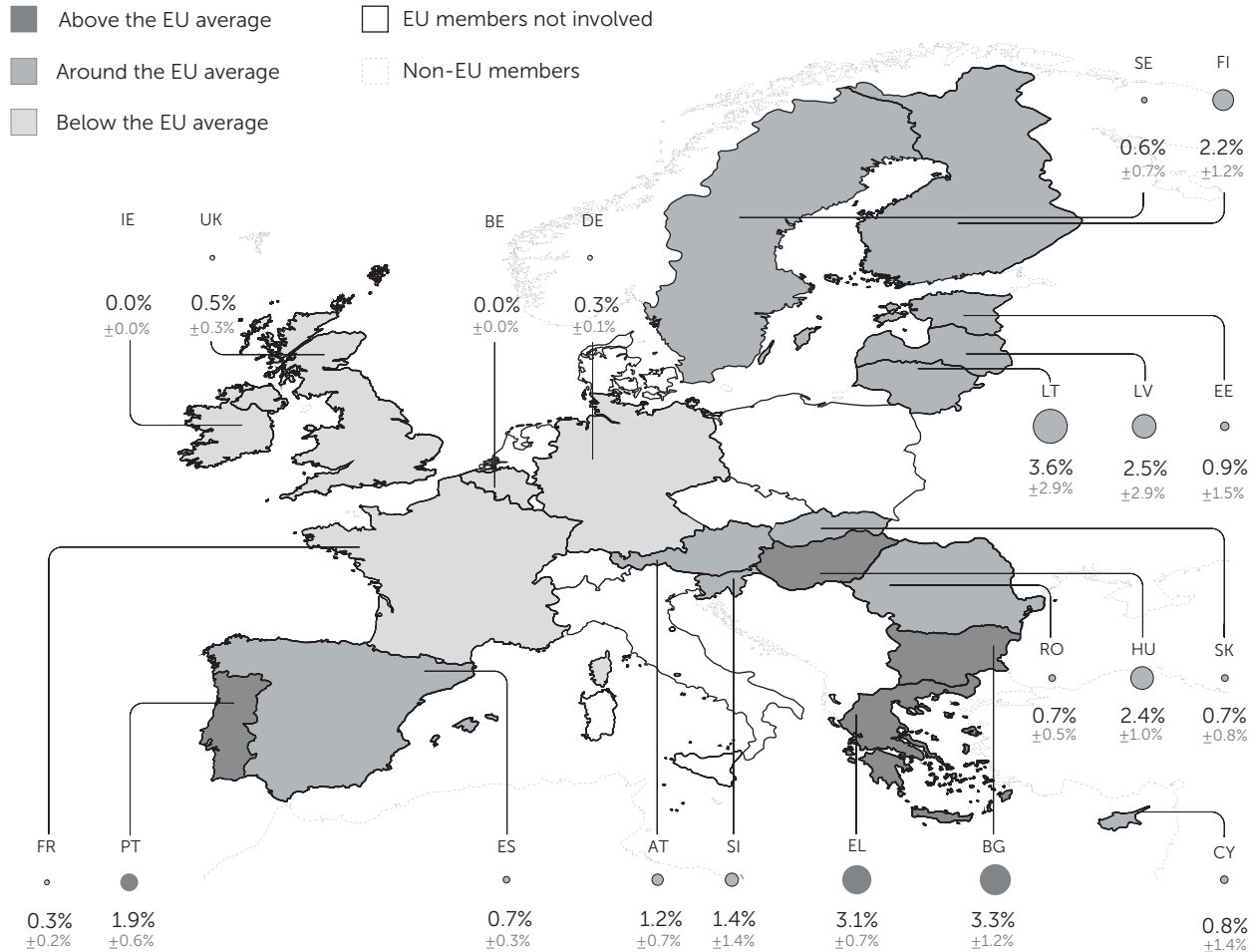
Businesses victimised by this type of crime considered corrupt practices extremely (16.1%) and very widespread (24.2%) in their economic sector. 14.3% of the businesses declared that these practices are moderately widespread, whereas 10.7% considered them slightly widespread and 22.9% almost not existent. The same practices seem to be less widespread in the area around the premises of the victimised businesses. A lower number of businesses answered that corruption is extremely widespread (6.4%) or very widespread (23.4%) in the area around their premises<sup>17</sup>. From this data, corruption practices appear to be more widespread than what is suggested by the prevalence rates (Table 21).

**Table 21. Diffusion of bribery and corruption in the economic sector and area around the businesses interviewed<sup>18</sup>**  
 Source: Transcrime elaboration of EU-BCS data

	Extremely widespread	Very widespread	Moderately widespread	Slightly widespread	Almost not existent	Don't know
Economic sector	16.1%	24.2%	14.3%	10.7%	22.9%	11.8%
Area around business	6.4%	23.4%	7.6%	16.4%	20.0%	26.2%

The prevalence rates recorded in the Bulgaria, Greece, Hungary and Portugal seem to highlight businesses in these countries as the most victimised ones. On the contrary, the UK, France, Germany, Ireland and Belgium recorded null or very low values compared to the European average. The other countries recorded values that are around the continental average (Figure 28).

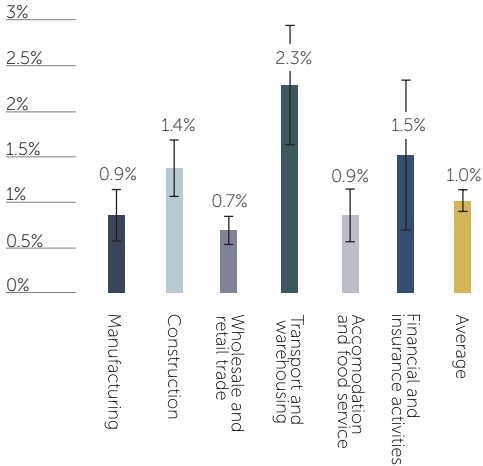
**Figure 28. Prevalence rate of bribery and corruption per country**  
 Source: Transcrime elaboration of EU-BCS data



17. The total number of businesses that answered these questions is 90.  
 18. The row total may not sum to 100% due to rounding.

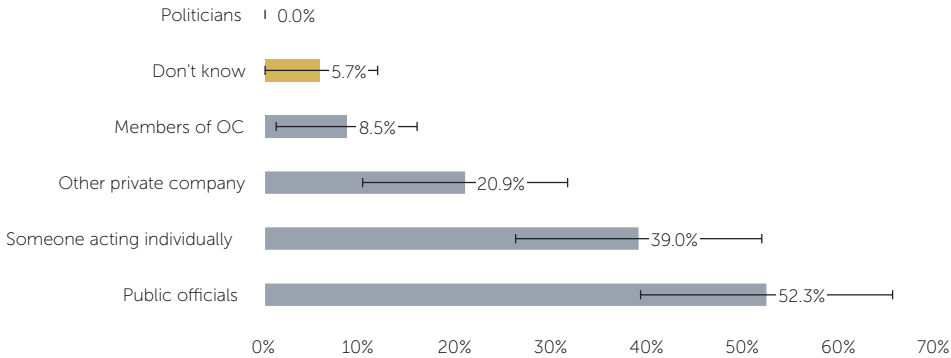
The prevalence rate is not equally distributed among the economic sectors. While 2.3% of the businesses belonging to the transporting and warehousing sector claimed that they suffered at least one incident of bribery and corruption in the last twelve months, all the other economic sectors display lower values. The second highest value is recorded for the financial and insurance activities sector (1.5%), and the lowest one for the wholesale and retail trade sector (0.7%). Nevertheless, most of these estimates show very broad confidence intervals, which suggests that they should be carefully considered (Figure 29).

**Figure 29. Prevalence rate of bribery and corruption per economic sector**  
 Source: Transcrime elaboration of EU-BCS data



According to the answers given by the businesses, more than half (52.3%) of the payments for these activities was required by public officials, 39.0% by someone acting individually and 20.9% by other private companies. 5.7% of the answers indicated that the businesses did not know who requested the payments, whereas 8.5% of the answers stated that the payments were requested by organised crime members<sup>19</sup> (Figure 30). On average, the total amount of money spent for unofficial payments stemming from these crimes is equal to 4,601.2 EUR per business.

**Figure 30. Supposed perpetrator of bribery and corruption**  
 Source: Transcrime elaboration of EU-BCS data



19. The total number of businesses that answered these questions is 39.

### 2.3.13 Cybercrime

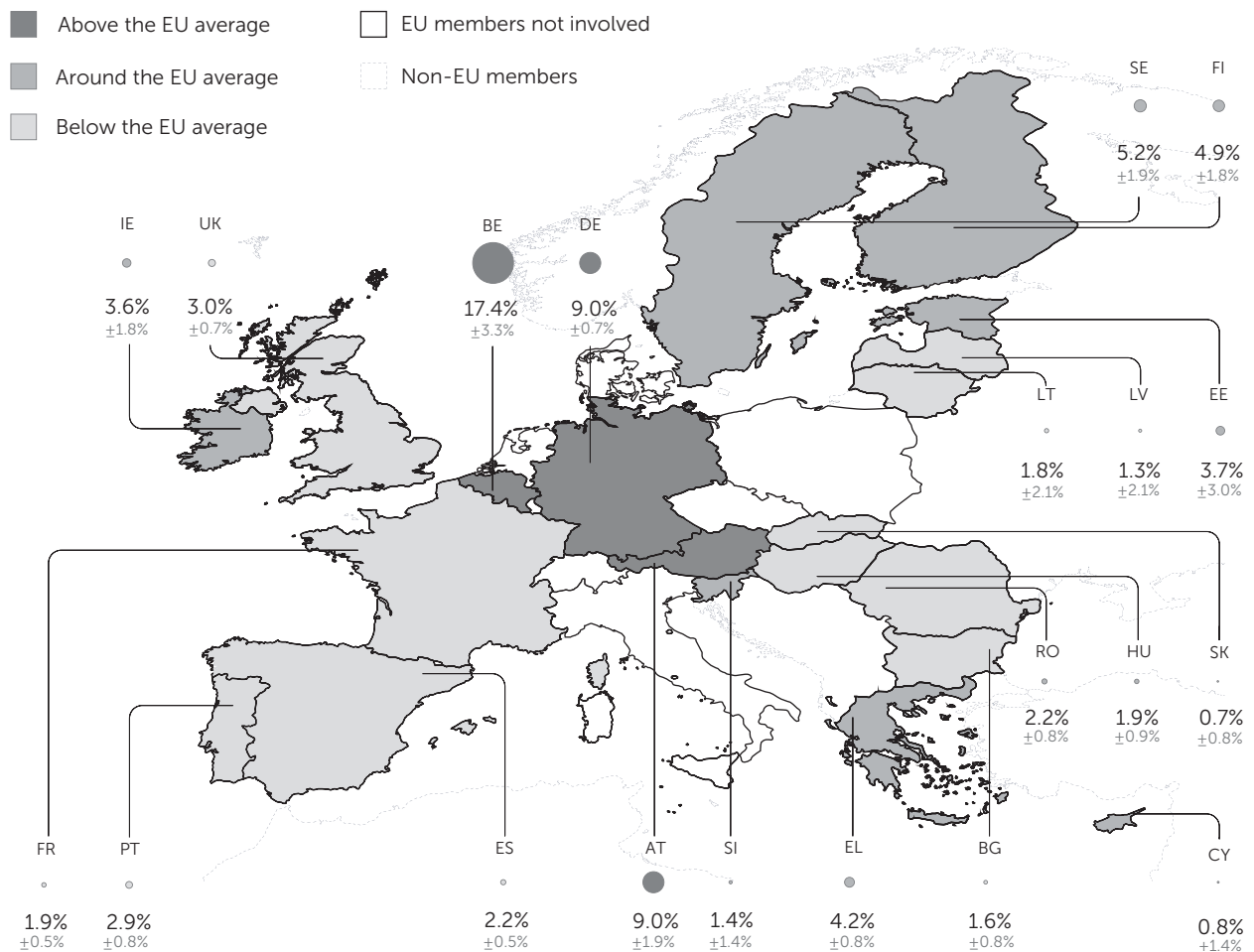
4.7% of the businesses interviewed admitted being victims of at least one incident of cybercrime in the last twelve months. The majority of the businesses who were victims of these incidents (54.3%) stated that these incidents were recorded only a few times in the last twelve months. 23.0% of the businesses admitted not exactly knowing how many times they had been victims of these incidents, whereas 12.9% said that they occurred only a few times in a month. Only 2.5% of the businesses answered that they occurred more than once a day.

**Table 22. Occurrence of cybercrime in the last twelve months<sup>20</sup>**  
 Source: Transcrime elaboration of EU-BCS data

How often incidents of cybercrime occurred?	More than once a day	Several times in a week	Only few times in a month	Only few times in twelve months	Don't know
	2.5%	7.4%	12.9%	54.3%	23.0%

The prevalence rate distribution of this crime shows values commonly ranging from 0.7%, registered by Slovakian businesses to 9.0% recorded by German businesses. The only exception in this distribution is registered by Belgium with a prevalence rate of 17.4%. The difference between the second highest value, registered by Germany, and the prevalence rate recorded by Belgium is 8.4%. The distribution underlines a big gap between the European countries and Belgium, which displayed a value of 12.7 percentage points above the European average (Figure 31).

**Figure 31. Prevalence rate of cybercrime per country**  
 Source: Transcrime elaboration of EU-BCS data

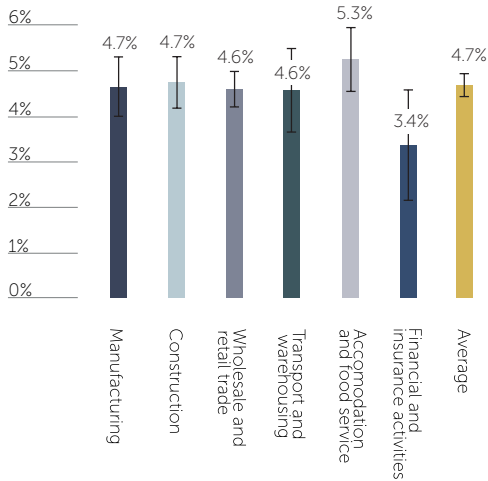


20. The row total may not sum to 100% due to rounding.

3.4% of the businesses belonging to the financial and insurance activities sector stated that they were victims of at least one incident of cybercrime in the last twelve months. This represents the lowest value of the prevalence rate distribution among the economic sectors, whereas the other recorded values are almost in line with the European average of 4.7% (Figure 32).

It is somewhat surprising that the economic sector less affected by this type of crime is the financial one. In fact, the businesses operating in this economic field usually make use of computer systems and advanced programs that can be violated to commit crimes. Due to this potential for vulnerability, these businesses are also more likely to increase or adopt specific protective measures.

**Figure 32. Prevalence rate of cybercrime per economic sector**  
 Source: Transcrime elaboration of EU-BCS data



Cybercrime incidents do not seem to cause reputation damage or loss of customers to the businesses that were victims of this type of crime. 59.7% of the businesses victimised by this crime, for example, claimed that the reputational damage and loss of customers caused by these incidents can be considered very low. In general, according to the respondents of the victimised businesses all over Europe, cybercrime is one of the types of crime that least affects reputation and loss of customers.

On average, the total gross value lost due to these incidents of cybercrime is estimated to equal 4,219.3 EUR per business, whereas the total value of the damages to software, devices or other properties caused by these incidents is, on average, equal to 3,924.6 EUR per business.

### 2.3.14 Counterfeiting or piracy

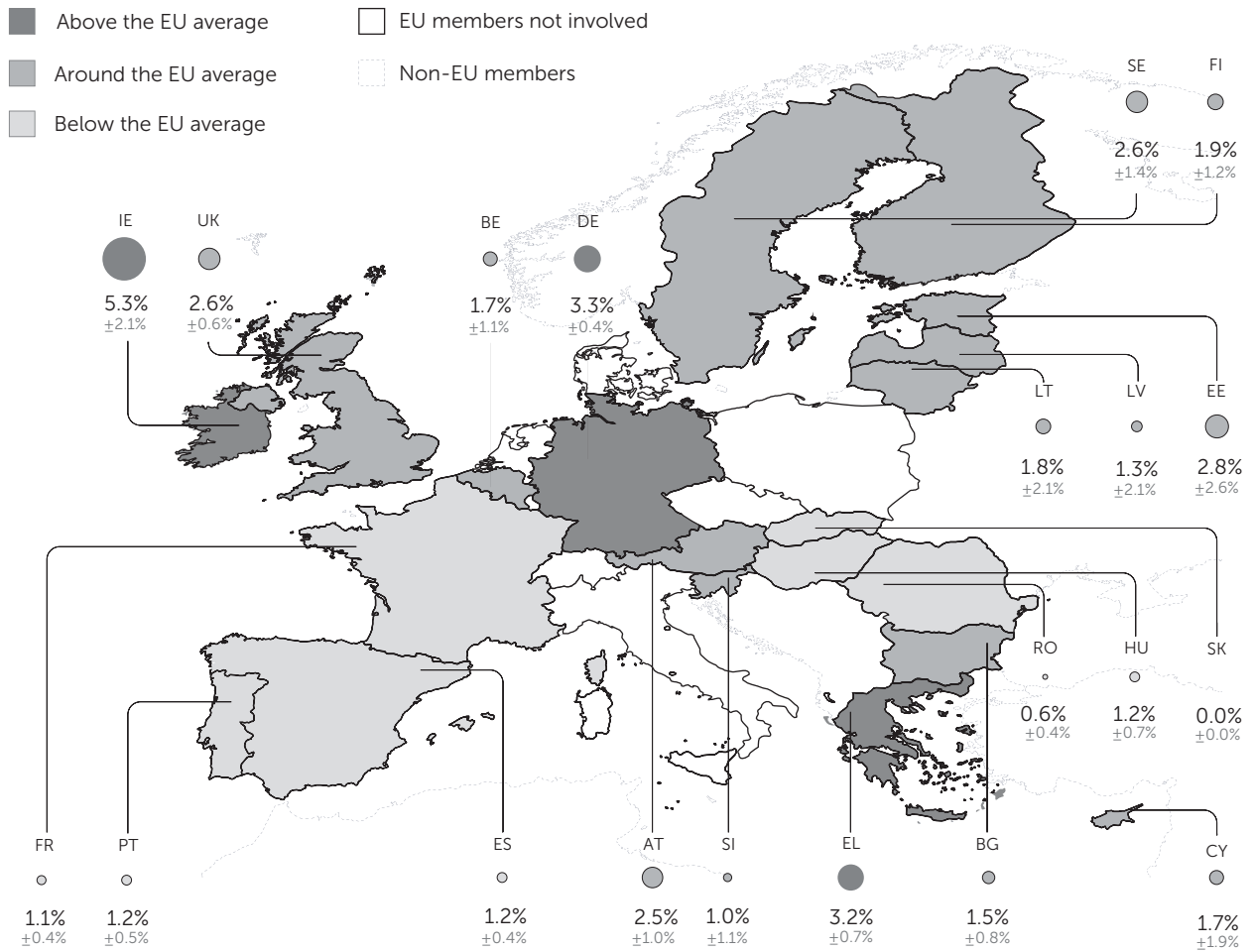
45.7% of the businesses victimised by counterfeiting or piracy said they suffered more than one incident in the last twelve months. 2.1% of the entire businesses sample admitted they were victims of at least one type of this crime in the last twelve months, whereas for every victimised business, on average, 1.9 incidents of counterfeiting or piracy occurred. The incidents of counterfeiting or piracy rank sixth out of eighteen types of crime among the less frequent crimes registered in Europe. It is important to underline that this type of crime is less likely to be disclosed by the victimised businesses. For this reason, these incidents of counterfeiting or piracy could be significantly underreported.

**Table 23. Statistics about counterfeiting or piracy**  
 Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Counterfeiting and piracy	2.1%	0.2	1.9	45.7%

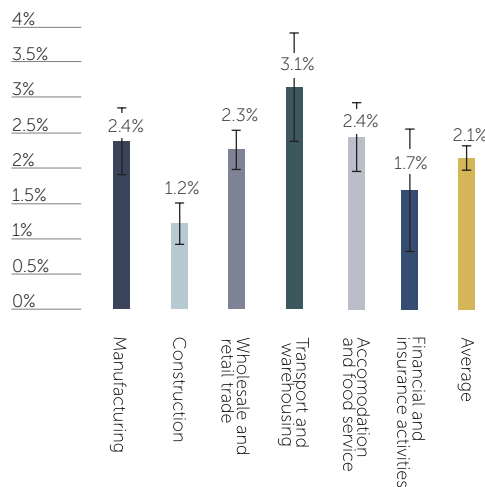
The distribution of the prevalence rates of counterfeiting or piracy per country ranges from no offences registered by the Slovakian businesses to 5.3% of the Irish businesses that claimed they suffered at least one incident in the last twelve months. German and Greek businesses follow the same pattern as the Irish ones by displaying significantly higher values than the European average. Nevertheless, the majority of the countries show prevalence rates that are not significantly different or lower than the European average (Figure 33).

**Figure 33. Prevalence rate of counterfeiting or piracy per country**  
 Source: Transcrime elaboration of EU-BCS data



3.1% of the businesses belonging to the transporting and warehousing sector said they were victims of at least one incident of counterfeiting or piracy in the last twelve months. This represents the highest prevalence rate for this type of crime, followed by 2.4% for the businesses belonging to the manufacturing and the accomodation and food service sector (Figure 34).

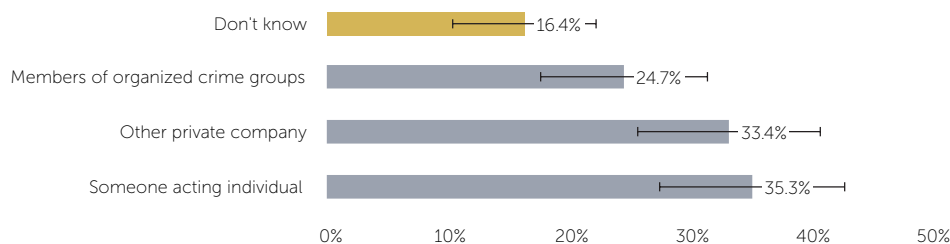
**Figure 34. Prevalence rate of counterfeiting or piracy per economic sector**  
 Source: Transcrime elaboration of EU-BCS data



According to the answers given by the businesses, 35.3% of incidents of counterfeiting or piracy were committed by someone acting individually, and 33.4% by another private company. 24.7% of the answers revealed that the offender was a member of an organised crime group (Figure 35).

**Figure 35. Supposed perpetrator of counterfeiting or piracy**

Source: Transcrime elaboration of EU-BCS data



39.6% of the businesses victimised by counterfeiting or piracy considered the reputational damage and loss of customers due to the incidents suffered very low. For this type of crime 10.6% of the businesses considered the loss very high, whereas 42.2% considered it high.

### 2.3.15 Extortion

Extortion is the second least prevalent crime among European businesses. Only 0.6% of them claimed they were victims of at least one incident of extortion in the last twelve months. Also the multivictimisation rate of this type of crime is very low compared to the values registered for the other types of crime. Extortion ranks fourteenth out of fifteen for the considered types of crime. Only 29.2% of the businesses victimised by extortion admitted being victimised more than once in the last twelve months.

The incidence and concentration rates also display very low values: 0.03 of extortion events were registered for every ten businesses, whereas 1.8 incidents were recorded for every victimised business.

**Table 24. Statistics about extortion**

Source: Transcrime elaboration of EU-BCS data

	Prevalence	Incidence	Concentration	Multivictimization
Extortion	0.6%	0.03	1.8	29.2%

Incidents of extortion were perceived as almost non-existent in the economic sectors of the respondents in 31.5% of the cases. A similar percentage is registered also for the perceived presence of extortion in the areas around the premises of the businesses interviewed (29.2%). Businesses that perceived the problem of extortion as extremely and very widespread are 8.8% and 4.5% respectively, and as regards the area around the premises, correspondingly 4.5% and 3.1% (Table 25)<sup>21</sup>.

**Table 25. Diffusion of extortion in the economic sector and area around the interviewed businesses<sup>22</sup>**

Source: Transcrime elaboration of EU-BCS data

	Extremely widespread	Very espread	Moderately widespread	Slightly widespread	Almost not existent	Don't know
Economic sector	8.8%	4.5%	31.5%	9.2%	31.5%	14.4%
Area around business	4.5%	3.1%	21.8%	17.8%	29.2%	23.6%

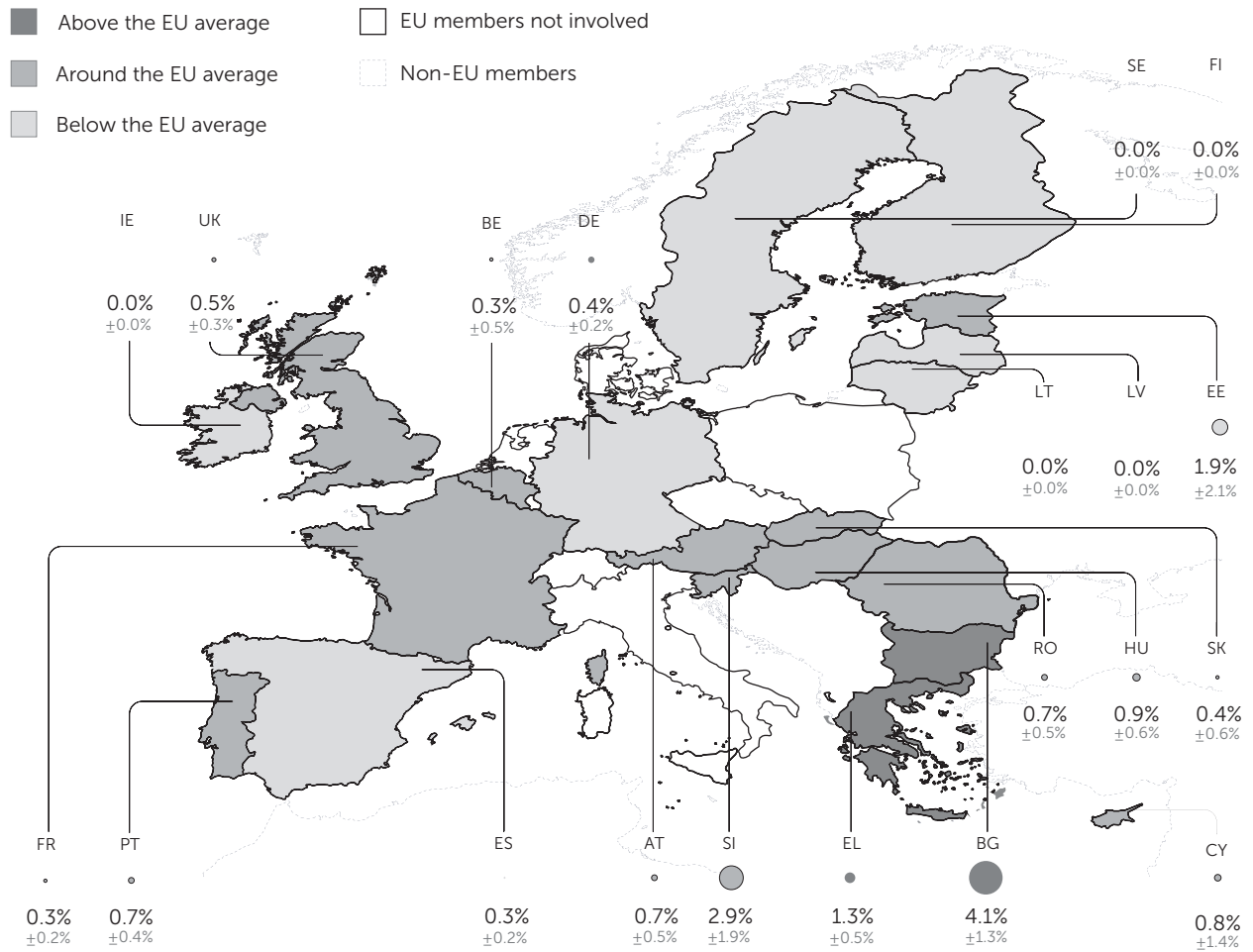
21. The total number of businesses that answered these questions is 58.

22. The row total may not sum to 100% due to rounding.

Several countries registered no case of extortion, whereas the highest prevalence rates were registered by the Bulgarian, Slovenian and Greek businesses, which displayed values of 4.1%, 2.9% and 1.3% respectively (Figure 36).

**Figure 36. Prevalence rate of extortion per country**

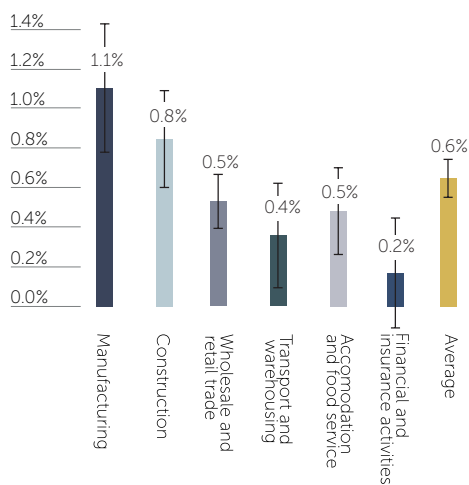
Source: Transcrime elaboration of EU-BCS data



The distribution of the prevalence rates among the economic sectors ranges from 1.1% to 0.2%. These values are registered by businesses in the manufacturing sector and the financial and insurance activities sector respectively (Figure 37). It is noteworthy that given the width of the confidence intervals shown in Figure 37, the values of the prevalence rates should be carefully taken into account.

**Figure 37. Prevalence rate of extortion per economic sector**

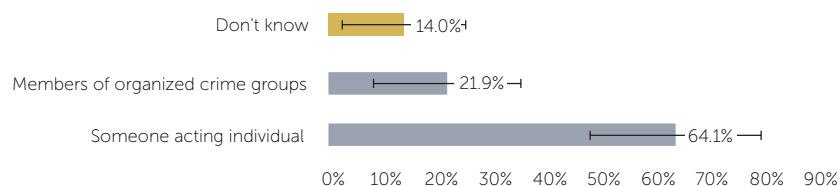
Source: Transcrime elaboration of EU-BCS data



More than a half the businesses that were victims of extortion in the last twelve months answered that the incidents were caused by someone acting individually (64.1%). On the contrary, almost one fifth identified the perpetrator as a member of organised crime groups (21.9%), and 14.0% of the respondents expressed their inability to identify the persons responsible for these incidents<sup>23</sup> (Figure 38).

**Figure 38. Supposed perpetrator of extortion**

Source: Transcrime elaboration of EU-BCS data



On average, the amount of money declared by businesses as spent in the unofficial payments connected with incidents of extortion is equal to 2,256.7 EUR per business. Among the unofficial payments due to incidents of usury, bribery and corruption, protection money and extortion, the latter type of crime registered the second lowest value.

### 2.3.16 Being offered stolen and/or counterfeited goods

3.9% of the businesses interviewed admitted being victims of at least one incident of being offered stolen and/or counterfeited goods in the last twelve months, and 64.3% of the businesses victimised by this type of crime suffered more than one incident in the last twelve months. The multivictimisation rate is quite high - it ranks third out of fifteen types of crime. Being offered stolen and/or counterfeited goods is not a frequent crime among the European businesses, but when a business is victimised it is also very likely to suffer at least another similar offence. For every business that was victim of this type of crime, the average incidents recorded are 7.4.

**Table 26. Statistics about being offered stolen and/or counterfeited goods**

Source: Transcrime elaboration of EU-BCS data

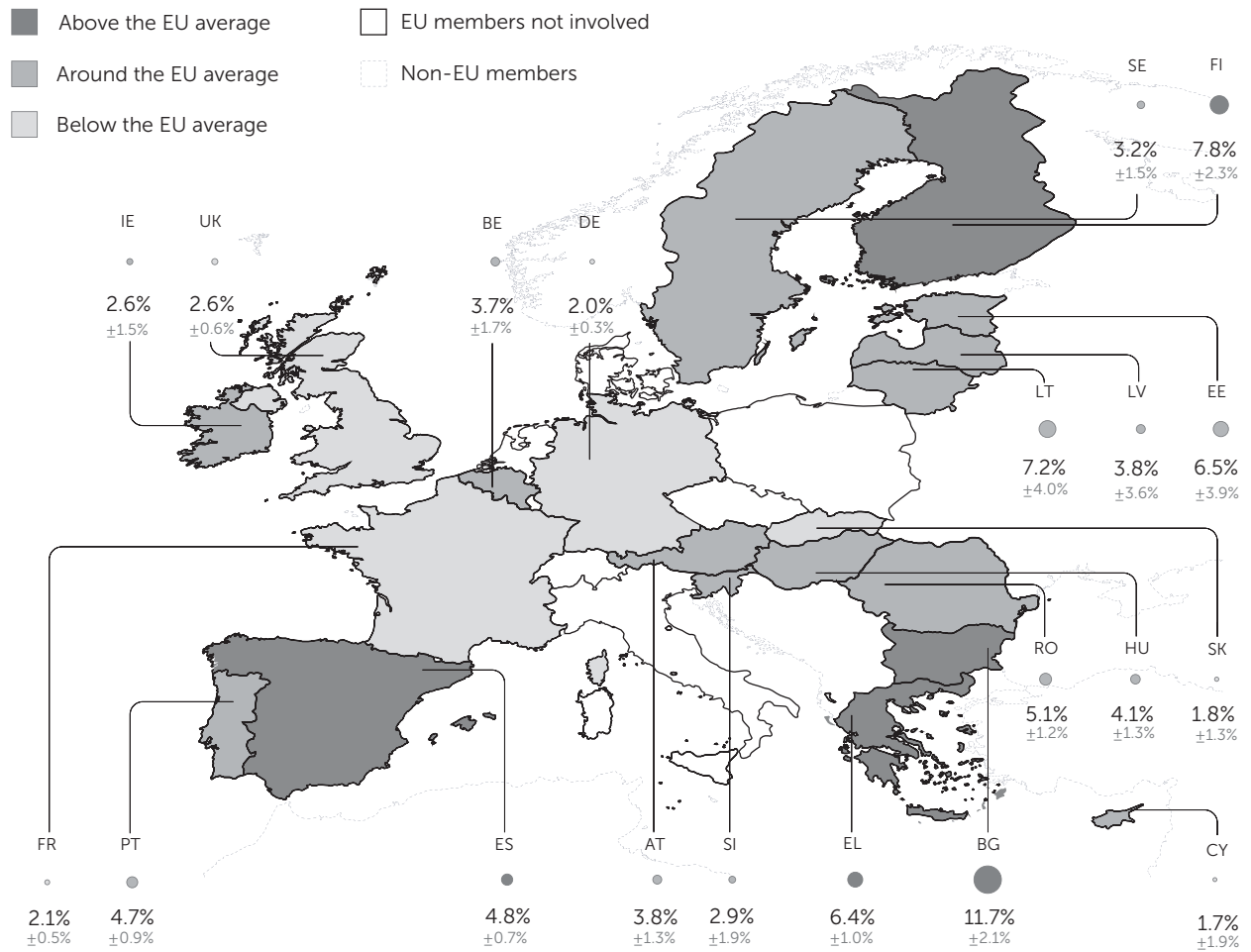
	Prevalence	Incidence	Concentration	Multivictimization
Being offered stolen and/or counterfeited goods	3.9%	0.9	7.4	64.3%

The prevalence rates distribution among the European countries varies significantly and ranges from the lowest value registered by Cyprus (1.7%) to the highest displayed by Bulgaria (11.7%). The latter value is almost three times the European average, which is 3.9%. In general, a large number of countries recorded values that are not significantly different from the European average. Incidentally, the countries with the highest values are mainly located along the eastern and western European borders (Figure 39).

23. The total number of businesses that answered these questions is 25.

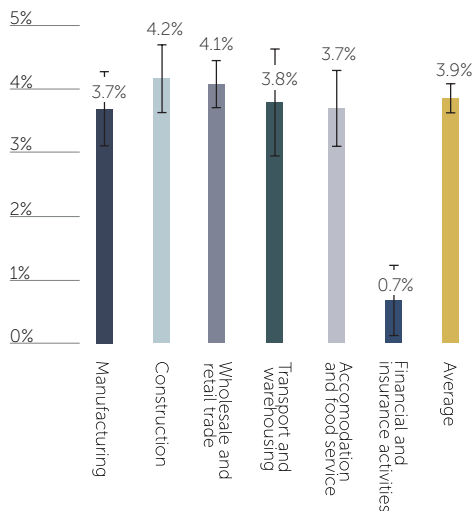


**Figure 39. Prevalence rate of being offered stolen and/or counterfeited goods per country**  
 Source: Transcrime elaboration of EU-BCS data



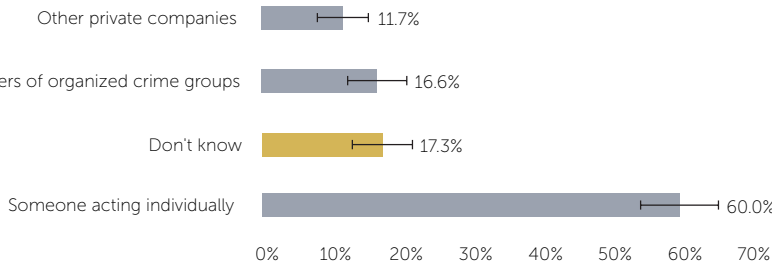
Taking into account the prevalence rate distribution among the economic sectors it can be noticed that five out of six economic fields displayed similar values. The only economic sector that recorded a significantly lower value than the European average is the financial and insurance activities sector (0.7%). Regarding all the other sectors, about 4% of the businesses claimed that they were victims of at least one incident of being offered stolen and/or counterfeited goods in the last twelve months (Figure 40).

**Figure 40. Prevalence rate of being offered stolen and/or counterfeited goods per economic sector**  
 Source: Transcrime elaboration of EU-BCS data



Almost 60% of the answers given by the businesses that experienced incidents of being offered stolen and/or counterfeited goods in the last twelve months revealed that these events were committed by someone acting individually, whereas 16.6% of them identified a member of an organised crime group as the perpetrator. Only 11.7% of the respondents identified the perpetrator of the offence as a member of other private company<sup>24</sup> (Figure 41).

**Figure 41. Supposed perpetrator of being offered stolen and/or counterfeited goods**  
 Source: Transcrime elaboration of EU-BCS data



### 2.3.17 Protection money

Protection money is the type of crime that seems to be less committed against European businesses among the eighteen types of crime analysed in this survey. Only 0.4% of the interviewed businesses admitted suffering at least one incident of protection money in the last twelve months. It is necessary to point out again that protection money, together with bribery and corruption, extortion and usury are part of a group of crimes that are less likely to be disclosed or declared by the respondents. For this reason, the information obtained for this type of crime could underestimate its real magnitude.

While 14.3% of the businesses were victimised once in the last twelve months, the majority of the businesses (85.7%) do not have a clear idea of the frequency of the incidents occurred against them.

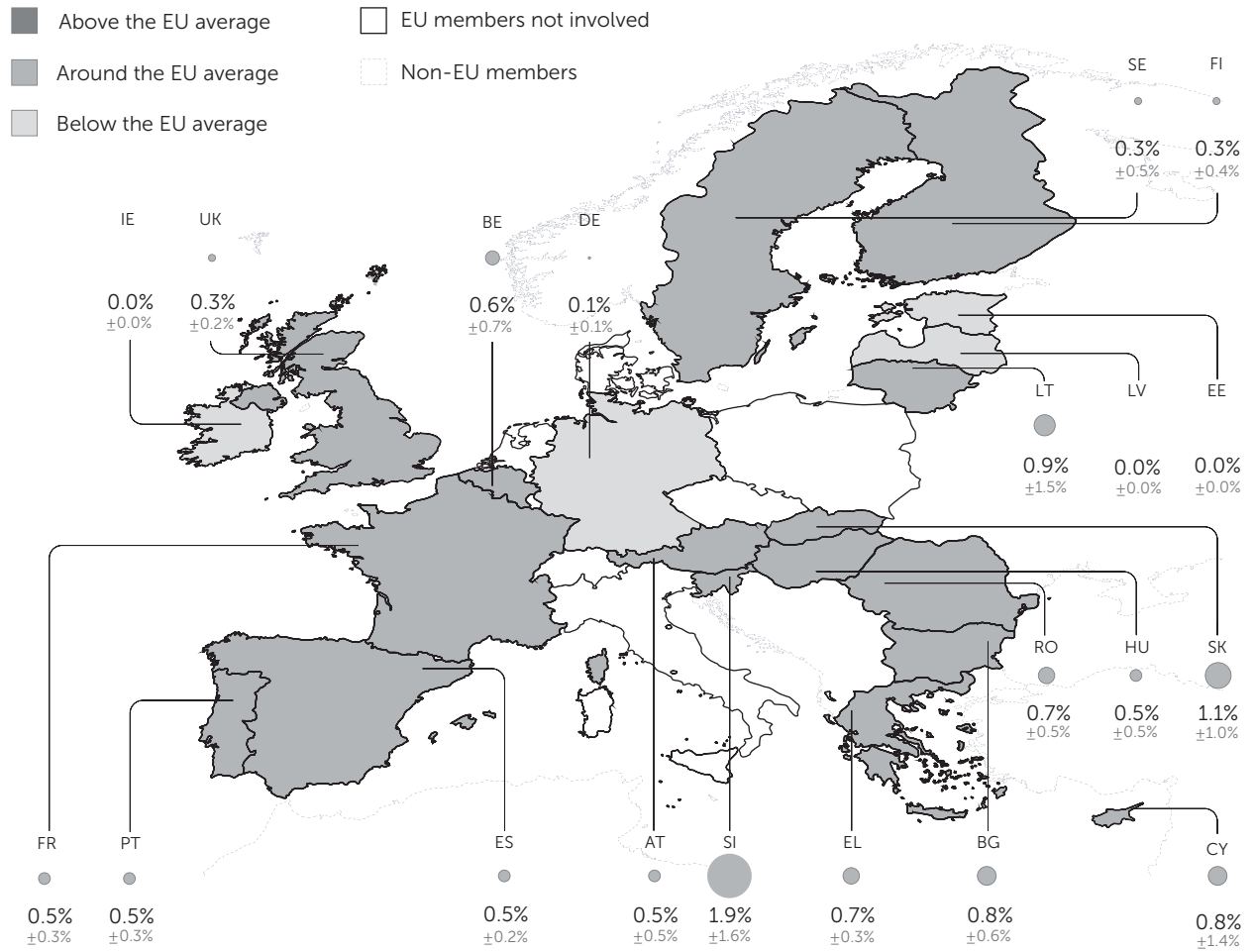
**Table 27. Occurrence of incidents of protection money in the last twelve months<sup>25</sup>**  
 Source: Transcrime elaboration of EU-BCS data

	Once	Twice	More than twice	Every week	Don't know
How many incidents of protection money have occurred?	14.3%	0.0%	0.0%	0.0%	85.7%

The distribution of the prevalence rates among the countries is varied. Very high prevalence rates are registered in Slovenia (1.9%), whereas Estonia, Ireland, Germany and Latvia registered no incidents of this type of crime (Figure 42). Nevertheless, none of the recorded values can be considered significantly higher than the continental average due to the low number of cases.

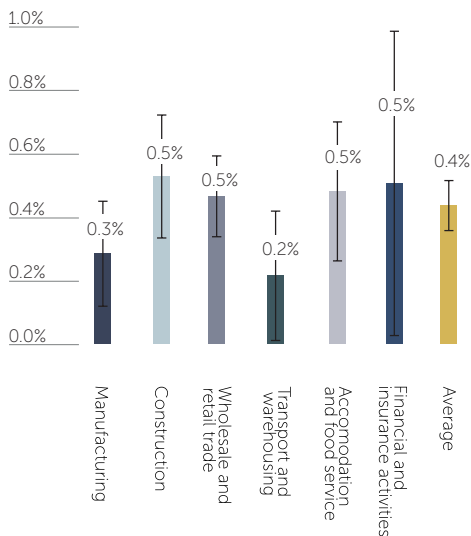
24. The total number of businesses that answered these questions is 208.  
 25. The row total may not sum to 100% due to rounding.

**Figure 42. Prevalence rate of protection money per country**  
 Source: Transcrime elaboration of EU-BCS data



As shown in Figure 43, the lowest prevalence rates are recorded by the manufacturing (0.3%) and transport and warehousing sectors (0.2%). On the contrary, the other sectors record values that are very close to the continental average. In fact, 0.5% of the businesses belonging to these sectors said that they were victims of at least one incident of protection money in the last twelve months.

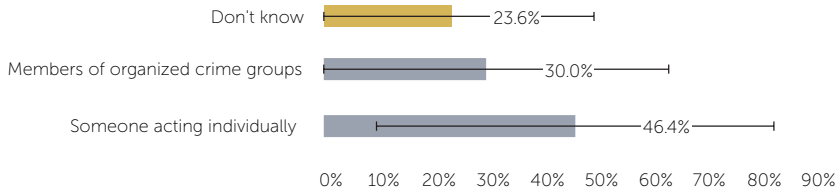
**Figure 43. Prevalence rate of protection money per economic sector**  
 Source: Transcrime elaboration of EU-BCS data



The majority of the responses of the businesses that experienced incidents of protection money in the last twelve months considered someone acting individually as the main perpetrator of these events (46.4%), whereas almost one third of the answers identified a member of an organised crime group (30.0%) as the culprit. 23.6% of the responses expressed the inability to identify who required the money (Figure 44). The low number of cases for this crime does not allow for robust results<sup>26</sup>.

**Figure 44. Supposed perpetrator of protection money**

Source: Transcrime elaboration of EU-BCS data



The estimation of the average amount of money spent in the unofficial payments made by European businesses due to incidents of protection of money is equal to 2,093.9 EUR per business. This estimation is lower than the payments due to incidents of extortion, bribery and corruption and usury.

### 2.3.18 Usury

The prevalence rate of usury is among the lowest values recorded in relation to all the other types of crime. Only one out of one hundred businesses interviewed claimed that they suffered at least one incident of usury in the last twelve months. In many cases, the victimised businesses did not declare the reasons why they accepted the loan (28.4%) or clearly specified the reasons (23.9%). However, 32.8% of the businesses stated that they accepted the loan due to a bank refusal and 14.9% because they wanted to speed up procedures for obtaining the money.

**Table 28. Reasons for accepting the loan<sup>27</sup>**

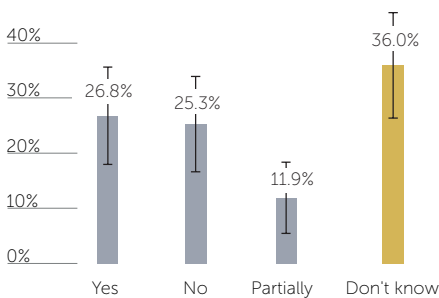
Source: Transcrime elaboration of EU-BCS data

	Bank refusals	Holding company refusals	Faster procedure	Other	Don't know
Reasons for accepting the loan	32.8%	0.0%	14.9%	23.9%	28.4%

In 36.0% of the cases, the businesses did not know or declare whether they were able to redeem the debt. 25.3% of the victimised businesses admitted not being able to pay the loan, whereas 26.8% were able to do it and 11.9% were able to do it partially<sup>28</sup> (Figure 45).

**Figure 45. Redemption of the debt**

Source: Transcrime elaboration of EU-BCS data



On average, the estimated total amount of money asked for the loan is 7,172,194.4 EUR per business. Once again, when not considering the highest recorded value, the average drops dramatically to 4,427,566.8 EUR. At the European level, the average declared money needed to redeem the debt was estimated to be 47,111.3 EUR per business.

26. The total number of businesses that answered these questions is 5.

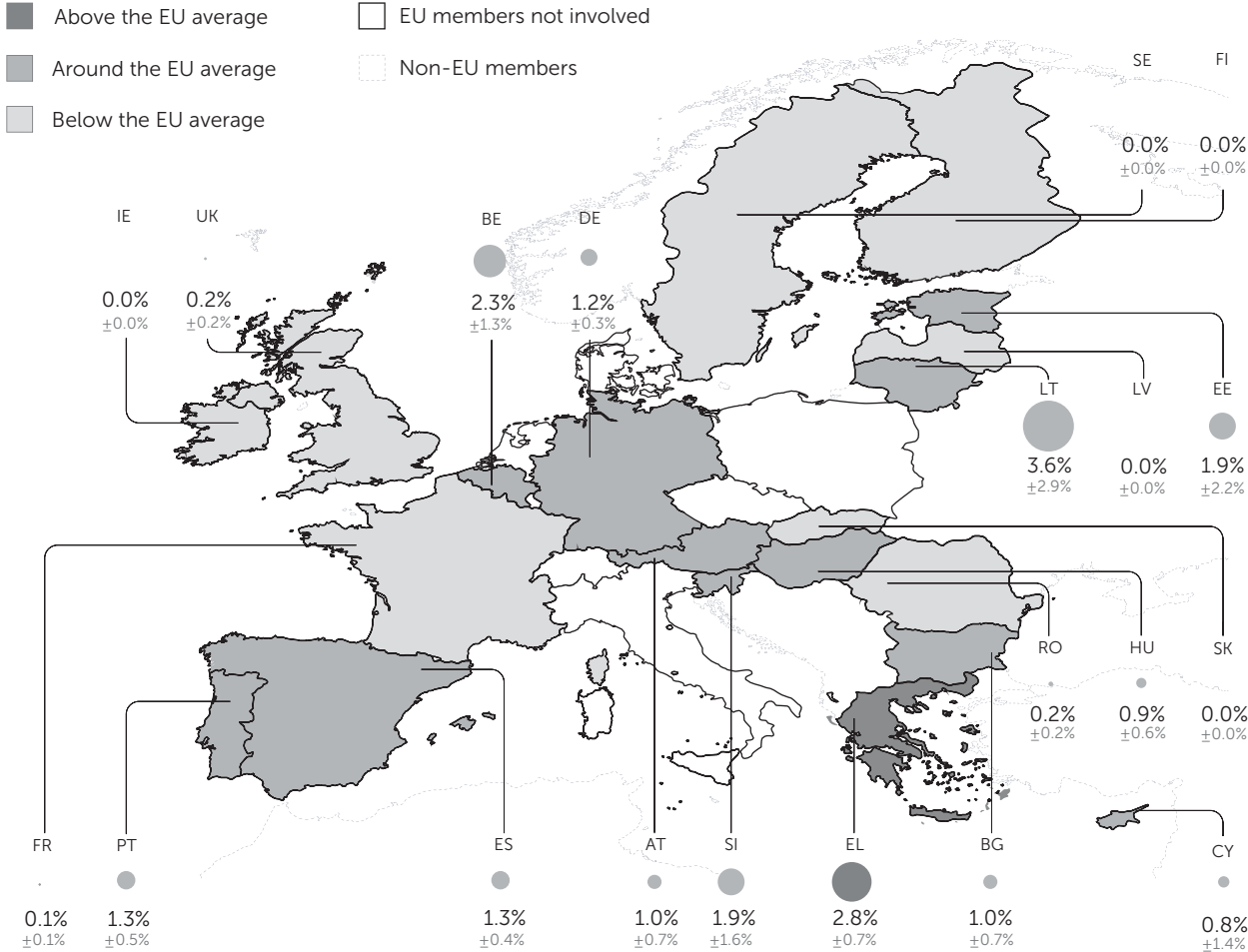
27. The row total may not sum to 100% due to rounding.

28. The total number of businesses that answered these questions is 68.

Except for those countries where no events of usury were reported (Slovakia, Sweden, Finland, Latvia and Ireland), the prevalence rate distribution in Figure 46 ranges from 0.1% registered by France to 2.8% recorded by Greece. The highest prevalence rate registered by Greece can probably be interpreted as a consequence of the severe economic crisis affecting this country in recent years. Businesses that were not able to receive money from the legal channels, due to the crisis, turned to illegal loan sharks. Also of relevance is the value recorded in Lithuania (3.6%), although it is not significantly different from the European average. Romania, the UK and France registered significantly lower prevalence rates than the European average.

**Figure 46. Prevalence rate of usury per country**

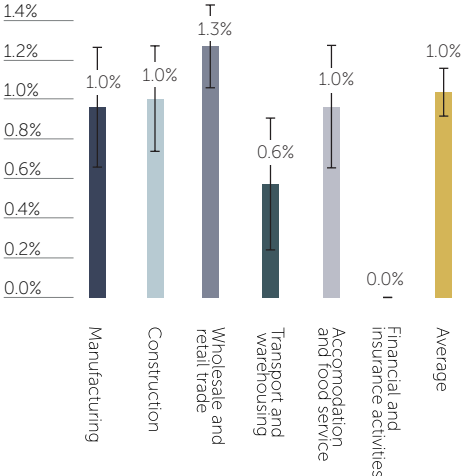
Source: Transcrime elaboration of EU-BCS data



As shown in Figure 47, 1.3% of the businesses belonging to the wholesale and retail trade sector said that they were victims of at least one incident of usury in the last twelve months. The businesses of the other sectors displayed prevalence rates almost equal to the European average (1.0%), except for the transport and warehousing sector (0.6%) that registered values below the EU average and the financial and insurance sectors which recorded no incidents at all.

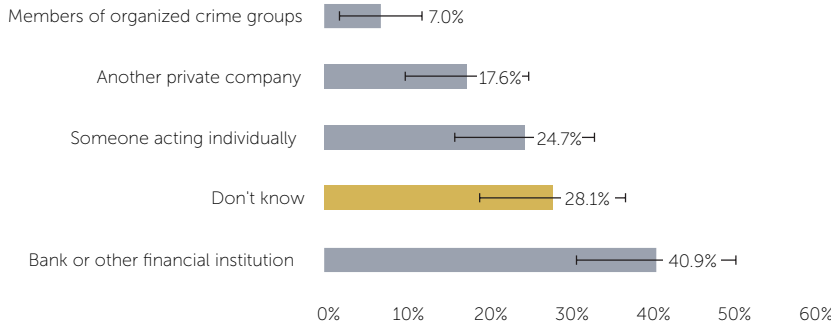
**Figure 47. Prevalence rate of usury per economic sector**

Source: Transcrime elaboration of EU-BCS data



40.9% of the answers given by the businesses that were victims of usury in the last twelve months revealed that the businesses had accepted a loan from a bank or another financial institution, even though a certain part of the answers given stated the impossibility to know or declare the lending institution (28.1%). In 24.7% of the cases, the supposed usurer was someone acting individually, whereas in 17.6% of cases another private company was the supposed perpetrator. Only 7.0% of the responses considered some member of organised crime groups responsible for these incidents<sup>29</sup> (Figure 48).

**Figure 48. Supposed perpetrator of usury**  
 Source: Transcrime elaboration of EU-BCS data



## 2.4 Perception of safety

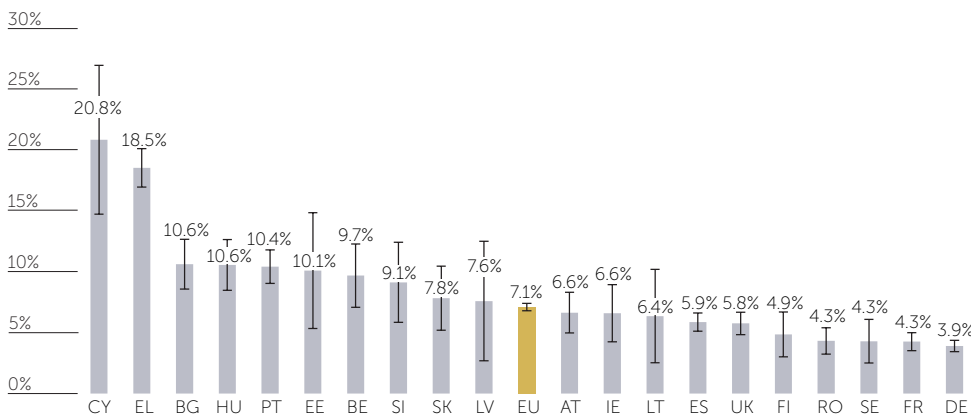
This section analyses the level of safety perceived by European businesses in the last twelve months, with a general overview of the perceived crime risk and the presence of social and physical disorder in the areas around the premises of the victimised businesses.

According to 75.2% of the businesses interviewed, the crime risk for their firms has remained the same in the last twelve months, while another 18.9% claimed that crime risk has increased, and only 3.8% claimed that it has decreased. Regarding the perception of safety in the area surrounding the premises, 7.1% of the businesses interviewed defined the area in which they are located as at high or very high crime risk.

Figure 49 shows an homogeneous distribution of the values among European countries, apart from Cyprus (20.8%) and Greece (18.5%) which display values that are more than twice the EU average values. The lowest value is registered by Germany, where 3.9% of the businesses claimed that they perceive the surrounding area as at very high and high risk equally.

The high crime risk perceived by Greece may be partially interpreted as related to the severe social and economic crisis affecting this country at the time of survey, which can influence the respondents' perception of safety.

**Figure 49. Percentage of businesses defining the crime risk in the area in which they are located as “very high” and “high”. Breakdown per country**  
 Source: Transcrime elaboration of EU-BCS data



29. The total number of businesses that answered these questions is 68.

It is especially interesting to note that 80.1% of the victimised businesses have never considered moving from their current location as a consequence of the risk of being victims of a crime. Only 1.0% of the businesses have almost always considered this possibility in the last twelve months and 2.0% have often taken it into account.

In addition, the area around the premises of the victimised businesses is generally considered not affected by the presence of social disorder. At the European level, the businesses claimed that in most cases they have never noticed the presence of drug users, drug dealers, prostitutes, vandalism or graffiti, homeless people, alcohol users or beggars in the area around their premises. It seems that only vandalism or graffiti, homeless people, alcohol users and beggars are slightly present forms of social disorder in the businesses' surroundings, even though the percentage of businesses declaring that they noticed these types of social disorders is very low (Table 29).

**Table 29. Perceived social disorder by European victimised businesses<sup>30</sup>**

Source: Transcrime elaboration of EU-BCS data

SOCIAL DISORDER	Almost always	Often	Sometimes	Seldom	Never	Don't know	Total
Drug users	4.1%	5.2%	8.9%	16.0%	60.1%	5.7%	100%
Drug dealers	1.8%	1.8%	4.0%	7.6%	73.3%	11.5%	100%
Prostitutes	1.7%	1.9%	3.5%	7.5%	78.5%	6.9%	100%
Vandalism or graffiti	3.5%	8.1%	18.1%	23.5%	44.7%	2.2%	100%
Tramps, homeless people, alcohol users and	5.5%	10.8%	15.1%	22.1%	43.8%	2.5%	100%
<b>Average</b>	<b>3.3%</b>	<b>5.6%</b>	<b>9.9%</b>	<b>15.3%</b>	<b>60.1%</b>	<b>5.8%</b>	<b>100%</b>

Taking into account physical disorder, in most cases the victimised businesses did not consider the areas where their premises are located degraded or poorly lit. On the contrary, quite a significant number of businesses agreed with the fact that the area around their premises can be considered frequently patrolled by the police or controlled by cameras or other surveillance techniques (Table 30).

**Table 30. Perceived physical disorder by European victimised businesses that were asked to what extent they agree with the following statements<sup>31</sup>**

Source: Transcrime elaboration of EU-BCS data

PHYSICAL DISORDER	Strongly disagree	Disagree	Undecided	Agree	Strongly agree	Don't know	Total
Degraded	43.0%	33.2%	8.1%	10.0%	4.7%	1.0%	100%
Poorly lit	31.1%	34.2%	9.0%	18.7%	6.3%	0.8%	100%
Frequently controlled by the police	16.5%	24.5%	20.1%	25.4%	8.1%	5.4%	100%
Controlled by cameras or by private surveillance	33.4%	21.9%	6.7%	19.7%	12.5%	5.7%	100%
<b>Average</b>	<b>31.0%</b>	<b>28.5%</b>	<b>11.0%</b>	<b>18.5%</b>	<b>7.9%</b>	<b>3.2%</b>	<b>100%</b>

Extortion or bribery and corruption have never been considered incidents to be afraid of by 77.7% and 71.0% of the businesses, respectively (Table 31). Taking into account the same offences, the businesses that have almost always feared this possibility are 1.2% and 1.4% respectively. These numbers are consistent with the correspondingly low crime rates.

On the contrary, European businesses seem to be slightly more concerned about other crimes. In particular, theft and burglary appear to be the crimes that most of the businesses are likely to expect. 52.5% and 47.9% of the interviewed businesses perceived, at least sometimes, the risk of being victims of these kinds of offences.

30. The row total may not sum to 100% due to rounding.

31. The row total may not sum to 100% due to rounding.

**Table 31. Perceived possibility of being a victim by European victimised businesses** <sup>32</sup>  
 Source: Transcrime elaboration of EU-BCS data

TYPES OF CRIME	Almost always	Often	Sometimes	Seldom	Never	Don't know	Total
Robbery	5.7%	9.3%	18.9%	25.3%	39.4%	1.4%	100%
Burglary	6.6%	13.9%	27.4%	26.7%	24.6%	0.8%	100%
Theft	7.1%	17.0%	28.4%	26.2%	20.7%	0.6%	100%
Fraud	3.8%	9.2%	20.0%	26.9%	37.9%	2.2%	100%
Vandalism	3.9%	8.4%	19.9%	30.5%	36.4%	0.8%	100%
Bribery-Corruption	1.4%	2.3%	5.6%	16.0%	71.0%	3.7%	100%
Extortion	1.2%	1.1%	3.5%	12.9%	77.7%	3.5%	100%

## 2.5 Crime prevention costs

This section investigates the costs borne by European businesses in preventing crime incidents and protecting their premises from the risk of being victimised. The analysis includes outlining what type of insurance businesses have, as well as what kind of anti-crime measures the businesses concerned adopt in their premises.

### 2.5.1 Insurance against crime

The majority of the victimised businesses stated they have a general insurance that also includes crime events. The breakdown shown in Figure 50 confirms that this type of insurance is the most widespread in the economic sectors considered, instead of specific insurance for crime events (59.9%).

On average, only 3.4% of the European businesses said that they have a specific insurance against crime, whereas 26.3% have no insurance at all.

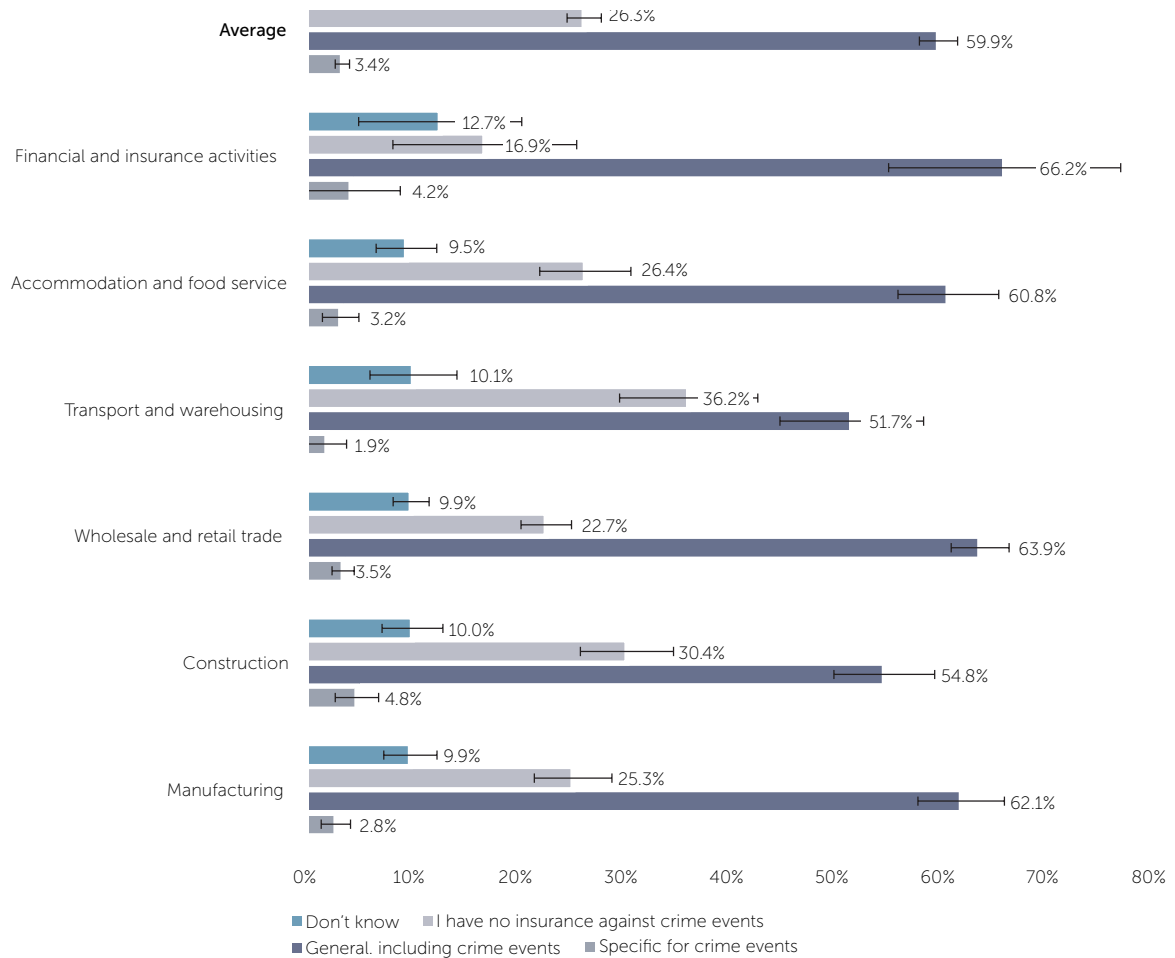
The construction and financial and insurance activities sectors displayed the highest percentages of businesses that have a specific insurance against crime (4.8% and 4.2%). The latter sector also registered the highest percentage of businesses (66.2%) that have a general insurance also covering crime events. As for the businesses that have no insurance against crime events, the majority belong to the construction (30.4%) and the transport and warehousing sector (36.2%).

32. The row total may not sum to 100% due to rounding.



**Figure 50. Different types of insurance used by businesses per economic sector**

Source: Transcrime elaboration of EU-BCS data



## 2.5.2 Anti-crime measures adopted by the businesses

The interviewed businesses were asked which of the anti-crime measures listed they were currently using in the premises of their local units.

80.7% of the European businesses said that they adopted firewall antivirus software, whereas 64.3% adopted alarm systems. Around 40% of the businesses equipped their premises with computers requiring the use of staff codes and close circuit TV (CCTV). Almost one third of the businesses use restrictions on the use of the internet and 36.2% use contingency plans to recover/destroy data or goods after theft.

Electronic article surveillance tags (7.9%), gatekeepers (8.3%) and security patrols during the businesses opening hours (8.0%) are the least adopted anti-crime measures.

**Table 32. Anti-crime measures adopted by European businesses**

Source: Transcrime elaboration of EU-BCS data

Anti-crime measures	Yes	No	Don't know
System of entry controls	15.6%	83.0%	1.4%
Gatekeepers	8.3%	90.7%	1.1%
Barriers of fences	33.6%	65.6%	0.8%
Special window protections	32.6%	66.2%	1.2%
Security patrols by guards during business hours	8.0%	90.9%	1.1%
Security patrols by guards during no-business hours	19.5%	79.1%	1.4%
Electronic Article Surveillance Tag	7.9%	89.8%	2.3%
Closed Circuit TV (CCTV)	38.9%	59.2%	1.9%
Alarm systems	64.3%	34.2%	1.5%
Firewall Antivirus software	80.7%	17.4%	2.0%
Restrictions on staff internet use	33.7%	64.3%	2.0%
A staff code of conduct on computer use	40.3%	56.8%	3.0%
Contingency plans for recovery/destroy data or goods after theft	36.2%	57.4%	6.4%

## 2.6 Reported crime rate and trust in law enforcement agencies

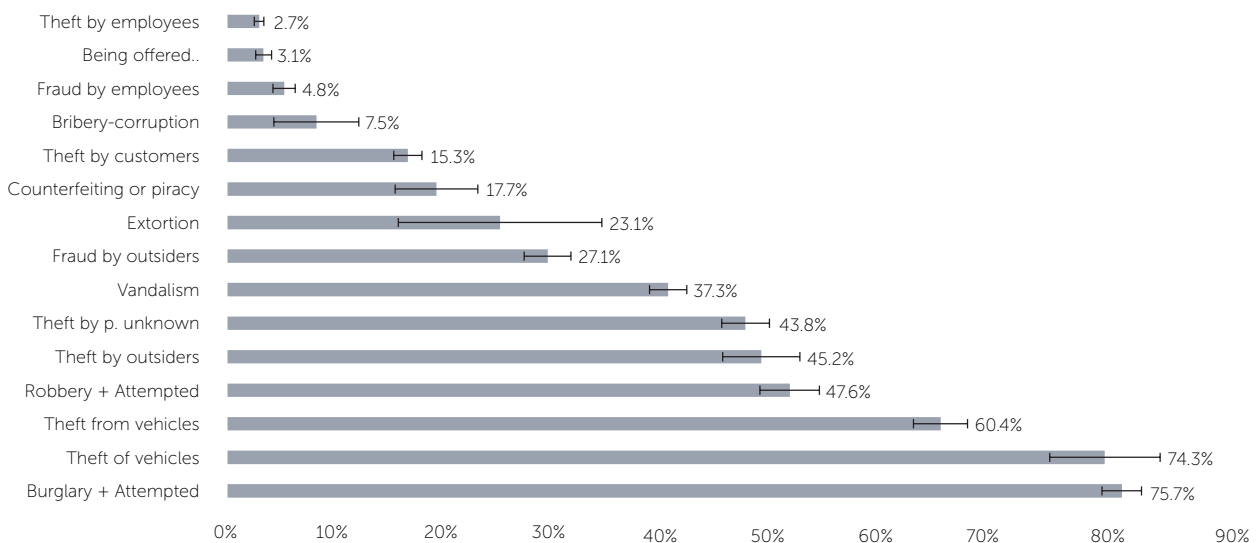
This section deals with the analysis of the reported crime rates<sup>33</sup>, the percentage of reported crimes that resulted in a conviction and, in general, the level of trust that the European businesses have in law enforcement agencies. The latter topic is analysed by taking into account the last incident experienced by the businesses and measuring the level of satisfaction in law enforcement actions.

### 2.6.1 Reported crime rate for each type of crime and country

The most reported types of crime by the European businesses are burglary and theft of vehicles, which are reported to law enforcement agencies in 75.7% and 74.3% of cases respectively (Figure 51). In particular, regarding theft of vehicles, in nine out of twenty countries the businesses reported 100% of this kind of crimes suffered to the authorities (Table 33).

**Figure 51. Reporting of crime rate per type of crime**

Source: Transcrime elaboration of EU-BCS data



33. The reported crime rate is calculated as a ratio multiplied by one hundred between the number of reported crime and the number of crime suffered by each business. Non-replies are counted as unreported crimes (See ANNEX – A4 p. 130). It is impossible to determine the reported crime rates for cybercrime, protection money and usury since it is very difficult to obtain reliable answers to the questions about the total number of single events suffered. Therefore, only the estimated frequency of the crime was asked.

On average, 60.4% of thefts from vehicles were reported in Europe, whereas the least reported crimes are theft by employees (2.7%), being offered stolen and/or counterfeited goods (3.1%) and fraud by employees (4.8%). It is interesting to note that fraud by employees and thefts by employees were very often not reported by the European businesses. This might be due to the fact that businesses are more likely to internally solve cases directly involving their employees (see BOX 1 p. 64).

Some countries display reported crime rates that are considerably different from the European average (Table 33).

In the case of robberies, Bulgaria (25.5%) and Ireland (13.7%) display very low percentages of reported crime rate, whereas Latvia and Austria have very high percentages of reported robberies (100% and 90.0% respectively).

Also of note is the low percentage of reported burglaries in Belgium (24.7%) and Slovenia (30.4%), whereas values registered in Spain (46.8%) and the UK (58.3%) for theft of vehicles are surprisingly low.

Ireland shows a very high percentage of reported thefts from premises by employees (33.3%) compared to the average of 2.7%, whereas thefts by outsiders and customers in the UK (87.2% and 80.8%) and vandalism in Belgium (91.6%) are highly reported.

As for fraud by employees and counterfeiting or piracy, it is relevant to note that several countries reported no crimes while others have relatively high reporting rates. Only 7.5% of incidents of bribery and corruption were reported in Europe, whereas the reporting rate for this type of crime in the UK is 75.0%.

Finally, although 3.1% of the incidents of being offered stolen or counterfeited goods were reported in Europe, 50% of these crimes were reported in Slovakia.

**Table 33a. Reported crime rate per type of crime and country**

Source: Transcrime elaboration of EU-BCS data

CRIME	BE	DE	EE	EL	ES	FR	IE	CY	LV	LT	EU
Robbery	80.0%	68.4%	50.0%	59.4%	61.4%	87.1%	13.7%	70.0%	100.0%	33.3%	<b>47.6%</b>
Burglary	24.7%	97.6%	100.0%	59.5%	87.1%	84.7%	100.0%	60.0%	50.0%	0.0%	<b>75.7%</b>
Theft of vehicles	80.0%	100.0%	-	76.7%	46.8%	100.0%	0.0%	100.0%	0.0%	100.0%	<b>74.3%</b>
Theft from vehicles	82.7%	83.4%	42.9%	33.3%	47.3%	41.8%	33.3%	100.0%	100.0%	50.0%	<b>60.4%</b>
Theft by employees	14.8%	0.7%	11.1%	6.3%	0.7%	8.3%	33.3%	0.0%	0.0%	25.0%	<b>2.7%</b>
Theft by customers	10.5%	18.2%	0.0%	2.8%	6.4%	1.3%	0.0%	100.0%	0.0%	100.0%	<b>15.3%</b>
Theft by outsiders	62.5%	50.5%	50.0%	35.5%	35.9%	38.2%	100.0%	15.4%	-	50.0%	<b>45.2%</b>
Theft by p. unknown	16.8%	48.2%	8.0%	36.7%	22.2%	66.7%	66.7%	66.7%	-	50.0%	<b>43.8%</b>
Vandalism	91.6%	46.0%	40.0%	5.0%	15.4%	45.0%	47.3%	33.3%	0.0%	100.0%	<b>37.3%</b>
Fraud by employees	0.0%	0.7%	0.0%	21.3%	44.6%	38.5%	0.0%	100.0%	0.0%	0.0%	<b>4.8%</b>
Fraud by outsiders	50.0%	33.0%	11.1%	37.0%	50.8%	37.1%	0.0%	0.0%	0.0%	1.0%	<b>27.1%</b>
Bribery - corruption	-	-	-	0.0%	0.0%	-	-	-	0.0%	0.0%	<b>7.5%</b>
Counterfeiting and piracy	0.0%	12.9%	0.0%	28.6%	7.7%	44.4%	0.0%	0.0%	-	-	<b>17.7%</b>
Extortion	-	13.2%	-	76.9%	0.0%	-	-	-	-	-	<b>23.1%</b>
Being offered stolen and counterfeited goods	0.0%	11.7%	0.0%	5.5%	4.3%	23.1%	12.5%	-	-	-	<b>3.1%</b>

**Table 33b. Reported crime rate per type of crime and country**

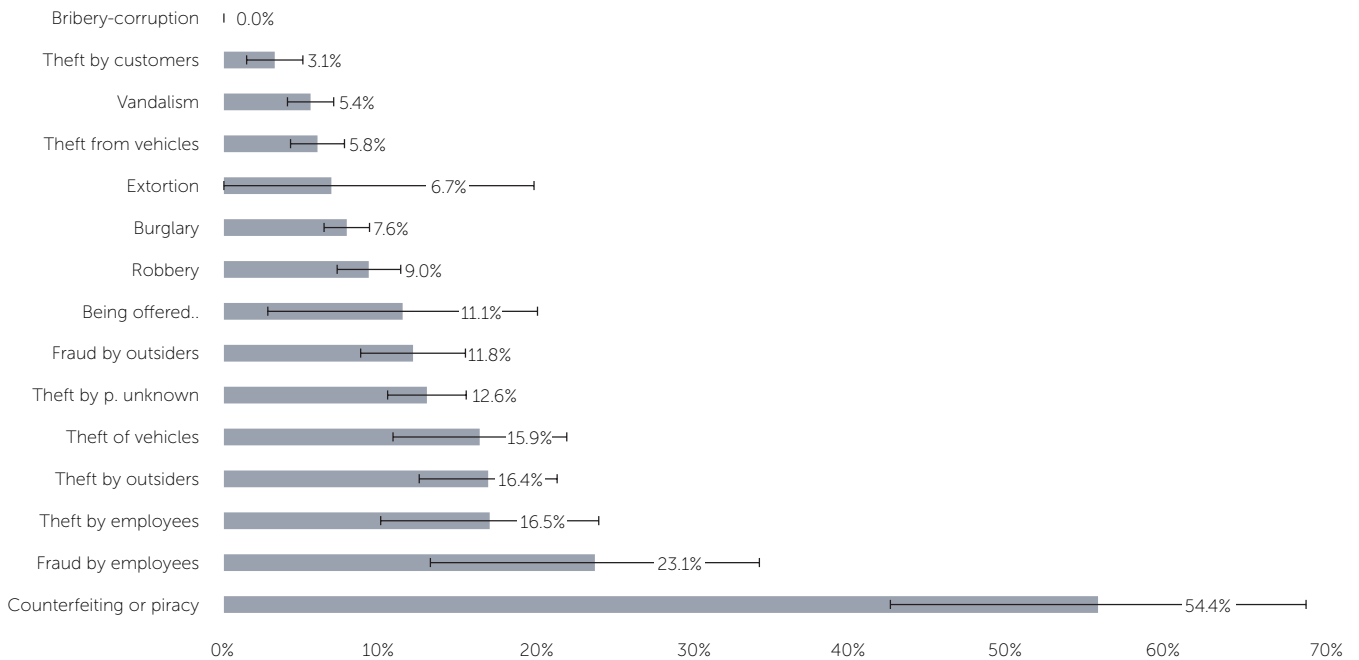
Source: Transcrime elaboration of EU-BCS data

CRIME	HU	AT	PT	SI	SK	FI	SE	UK	BG	RO	EU
Robbery	77.8%	90.0%	32.3%	33.3%	53.8%	78.6%	-	81.3%	25.5%	72.7%	<b>47.6%</b>
Burglary	70.3%	85.2%	78.2%	30.4%	64.3%	100.0%	68.9%	80.0%	95.0%	75.0%	<b>75.7%</b>
Theft of vehicles	100.0%	66.7%	70.8%	100.0%	85.7%	100.0%	100.0%	58.3%	85.7%	100.0%	<b>74.3%</b>
Theft from vehicles	78.3%	75.9%	55.4%	50.0%	61.5%	25.9%	65.6%	67.1%	39.5%	50.0%	<b>60.4%</b>
Theft by employees	29.4%	25.8%	44.7%	30.8%	16.7%	27.3%	16.7%	30.6%	7.0%	3.3%	<b>2.7%</b>
Theft by customers	0.0%	2.4%	3.6%	40.0%	0.0%	40.7%	12.5%	87.2%	9.1%	14.3%	<b>15.3%</b>
Theft by outsiders	76.5%	30.4%	55.0%	50.0%	66.7%	30.0%	23.3%	80.8%	32.4%	24.3%	<b>45.2%</b>
Theft by p. unknown	65.5%	71.4%	60.0%	50.0%	40.0%	59.1%	76.9%	54.7%	22.0%	48.0%	<b>43.8%</b>
Vandalism	16.2%	31.9%	18.5%	50.0%	33.3%	16.7%	34.2%	29.1%	13.6%	60.0%	<b>37.3%</b>
Fraud by employees	0.0%	23.5%	0.0%	18.2%	0.0%	57.1%	25.0%	5.9%	0.0%	45.5%	<b>4.8%</b>
Fraud by outsiders	38.9%	50.0%	21.9%	60.0%	6.7%	18.5%	3.6%	51.5%	38.7%	0.0%	<b>27.1%</b>
Bribery - corruption	0.0%	-	50.0%	-	0.0%	28.6%	-	75.0%	0.0%	0.0%	<b>7.5%</b>
Counterfeiting and piracy	0.0%	16.7%	0.0%	0.0%	-	100.0%	50.0%	0.0%	0.0%	-	<b>17.7%</b>
Extortion	-	0.0%	0.0%	0.0%	-	-	-	-	0.0%	-	<b>23.1%</b>
Being offered stolen and counterfeited goods	0.0%	0.3%	3.3%	16.7%	50.0%	3.4%	25.0%	0.0%	2.1%	2.0%	<b>3.1%</b>

Looking at Figure 52 it can be noticed that 54.4% of the incidents of counterfeiting or piracy that were reported resulted in a conviction<sup>34</sup>. At the European level, bribery and corruption (0.0%), theft by customers (3.1%) and vandalism (5.4%) are the types of crime that are least likely to end in a conviction. The most reported types of crime, burglary and theft of vehicles, resulted in a conviction in 7.6% and 15.9% of the cases.

**Figure 52. Percentage of reported crime that resulted in a conviction per type of crime**

Source: Transcrime elaboration of EU-BCS data



34. See ANNEX – A4 p. 130.

## 2.6.2 Analysis on the last crime incident experienced by European businesses

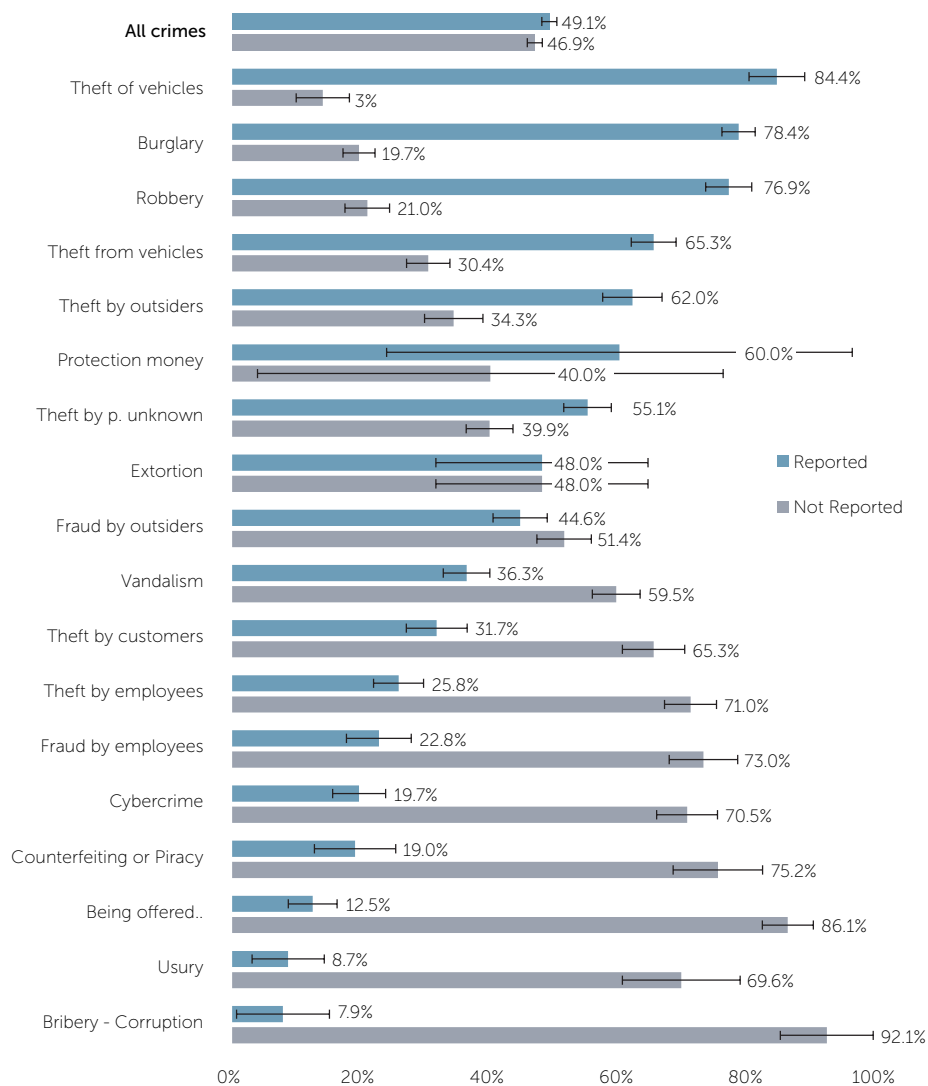
49.1% of the businesses claimed they reported the last crime incident to law enforcement agencies, whereas 46.9% did not (Figure 53).

Considering the last incidents, the least-reported crimes were bribery and corruption (not reported in 92.1% of the cases), being offered stolen and/or counterfeited goods (86.1%).

On the contrary, the most reported types of crime were theft of vehicles (84.4%) and burglary (78.4%)

**Figure 53. Percentage of businesses that reported and did not report the last crime event to law enforcement agencies**

Source: Transcrime elaboration of EU-BCS data



There are different reasons why some businesses decided not to report the last crime event. These reasons are summarised by type of crime in the following table (Table 34).

In most cases where businesses did not report a crime, it was because they had no loss or the damage was considered trivial. Also quite relevant are the percentages connected with the lack of proof to support the incidence of the reported crime.

**Table 34. Reasons for not reporting the last crime event to law enforcement agencies**

Source: Transcrime elaboration of EU-BCS data

CRIME	No loss or damage or too trivial	Police/ judicial authority have not done anything	Police/ judicial authority have not done anything in the past	Not enough proof	There was no insurance requirement	Deal with matter ourselves	Fear of reprisals	Fear of negative publicity	They occur too frequently	Other	Don't know
Robbery	57.0%	29.1%	17.7%	29.1%	5.1%	29.1%	2.5%	1.3%	6.3%	3.8%	1.3%
Burglary	74.5%	34.3%	14.6%	19.0%	5.8%	21.2%	6.6%	2.2%	5.8%	1.5%	0.7%
Theft of vehicles	33.3%	11.1%	11.1%	29.6%	63.0%	3.7%	0.0%	0.0%	0.0%	0.0%	37.0%
Theft from vehicles	54.8%	39.4%	14.8%	20.0%	2.6%	14.2%	1.3%	3.9%	6.5%	5.8%	5.8%
Theft by employees	43.7%	7.8%	4.5%	38.0%	4.1%	63.3%	6.1%	3.7%	5.7%	2.9%	0.0%
Theft by customers	55.5%	23.1%	10.4%	34.7%	4.0%	27.2%	2.3%	3.5%	5.8%	13.9%	2.9%
Theft by outsiders	50.5%	40.8%	34.0%	29.1%	1.9%	28.2%	0.0%	1.9%	12.6%	4.9%	1.9%
Theft by p. unknown	53.3%	28.9%	17.8%	39.1%	3.0%	11.2%	4.1%	1.5%	4.6%	7.1%	2.5%
Vandalism	51.9%	35.4%	14.4%	23.9%	4.6%	23.5%	2.8%	0.4%	4.9%	5.6%	0.4%
Fraud by employees	18.1%	13.8%	8.0%	31.2%	10.1%	71.0%	0.0%	12.3%	0.7%	4.3%	0.0%
Fraud by outsiders	39.3%	37.2%	15.3%	15.3%	2.6%	27.6%	3.1%	2.6%	10.7%	15.8%	0.5%
Bribery - Corruption	25.7%	20.0%	14.3%	28.6%	-	25.7%	25.7%	8.6%	5.7%	17.1%	2.9%
Cybercrime	68.2%	36.3%	7.3%	19.6%	5.0%	33.0%	-	0.6%	5.0%	6.1%	3.4%
Counterfeiting or Piracy	32.9%	21.5%	13.9%	35.4%	1.3%	24.1%	3.8%	1.3%	8.9%	21.5%	3.8%
Extortion	25.0%	41.7%	25.0%	33.3%	-	41.7%	33.3%	0.0%	0.0%	8.3%	0.0%
Being offered stolen/counterfeited goods	54.7%	24.0%	11.2%	34.6%	1.1%	14.0%	11.2%	3.4%	12.3%	9.5%	0.0%
Protection money	0.0%	50.0%	0.0%	50.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Usury	25.0%	29.2%	12.5%	8.3%	-	8.3%	6.3%	2.1%	-	31.3%	18.8%
<b>All crimes</b>	<b>52.2%</b>	<b>30.8%</b>	<b>15.4%</b>	<b>27.4%</b>	<b>5.0%</b>	<b>24.9%</b>	<b>3.8%</b>	<b>2.4%</b>	<b>6.6%</b>	<b>7.6%</b>	<b>2.8%</b>

### BOX 1: Don't air your dirty laundry in public! Dealing with occupational crimes

It is very interesting to underline that a fraud committed by an employee is more than 5 times less likely to be reported to the police than a fraud committed by a person outside the business. Similarly, the probability that a theft committed by an employee is reported to the police is more than 10 times lower than the same probability involving other authors (i.e. customers, outsiders or unidentified people).

Looking at the reasons, in the case of theft by employees and fraud by employees, 63.3% and 71.0% of the businesses answered that they did not report the last incident because they dealt with the matter themselves; these percentages are considerably higher than the ones connected with the other types of crime.

It seems that when there is direct involvement of employees in the act of committing a crime, the business is more likely to find an internal solution, probably to avoid any reputational repercussions.

With regard to the level of satisfaction, 18.0% of the businesses that reported the last incident to law enforcement agencies and judicial authorities were not satisfied at all with the way the matter was dealt with, whereas 15.4% were not very satisfied. The majority of the businesses were quite satisfied (28.7%), whereas only 14.3% were very satisfied.

Figure 54 shows the prevalent level of satisfaction with the police or judicial authorities in the European countries. Lithuania, Greece, Romania, Bulgaria, Cyprus and Spain are prevalently not satisfied at all with law enforcement responses. In Latvia, businesses are prevalently not very satisfied whereas in France, the UK, Germany, Belgium, Portugal, Slovenia, Finland and Estonia businesses are generally quite satisfied. Only businesses in Austria and Ireland are generally very satisfied with law enforcement responses.

**Figure 54. Prevalence of level of satisfaction with the police or judicial authority activities**

*Source: Transcrime elaboration of EU-BCS data*

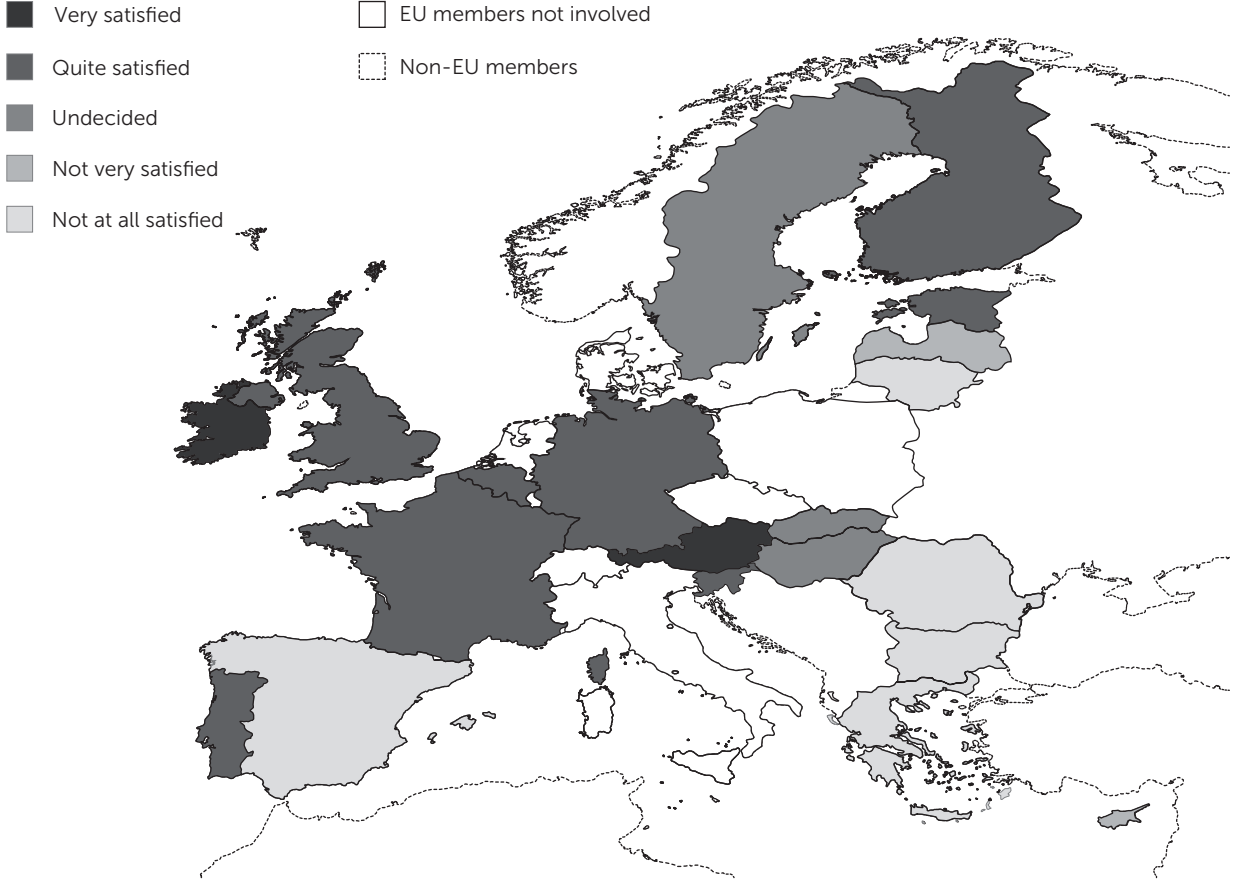
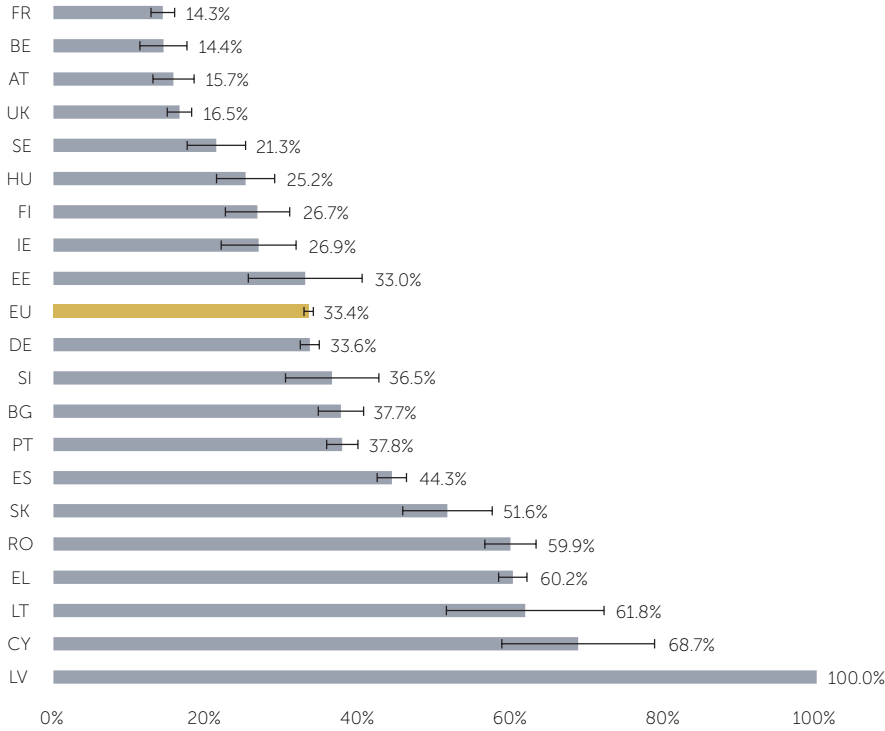


Figure 55 shows the percentages of businesses that have claimed not to be very satisfied or not to be satisfied at all with the action of law enforcement agencies of their countries. More than half the Cypriot, Lithuanian, Greek, Romanian and Slovakian businesses and all Latvian businesses that reported a crime to the police are not satisfied with the response of the law enforcement agencies of their country. The values registered by these countries are almost more than twenty percentage points higher than the European average (33.4%).

Generally, businesses are more satisfied with the work of law enforcement agencies in the UK, Austria, Belgium and France, where respectively 16.5%, 15.7%, 14.4% and 14.3% of the businesses considered the law enforcement activity unsatisfactory.

**Figure 55. Percentage of businesses not satisfied<sup>35</sup> with the police or judicial authority activities**

Source: Transcrime elaboration of EU-BCS data



52.6% and 40.8% of businesses were not at all satisfied with the way in which law enforcement agencies and the judicial authorities dealt with the incidents of counterfeiting or piracy and cybercrime that they experienced in the last twelve months; 33.3% were not at all satisfied in the case of usury incidents, whereas 27.3% as regards fraud by employees. On the contrary, 20.7% of businesses were very satisfied with the handling of the cases of robbery.

35. These percentages are calculated by adding together the businesses that are “not very satisfied” and the ones that are “not satisfied at all”.

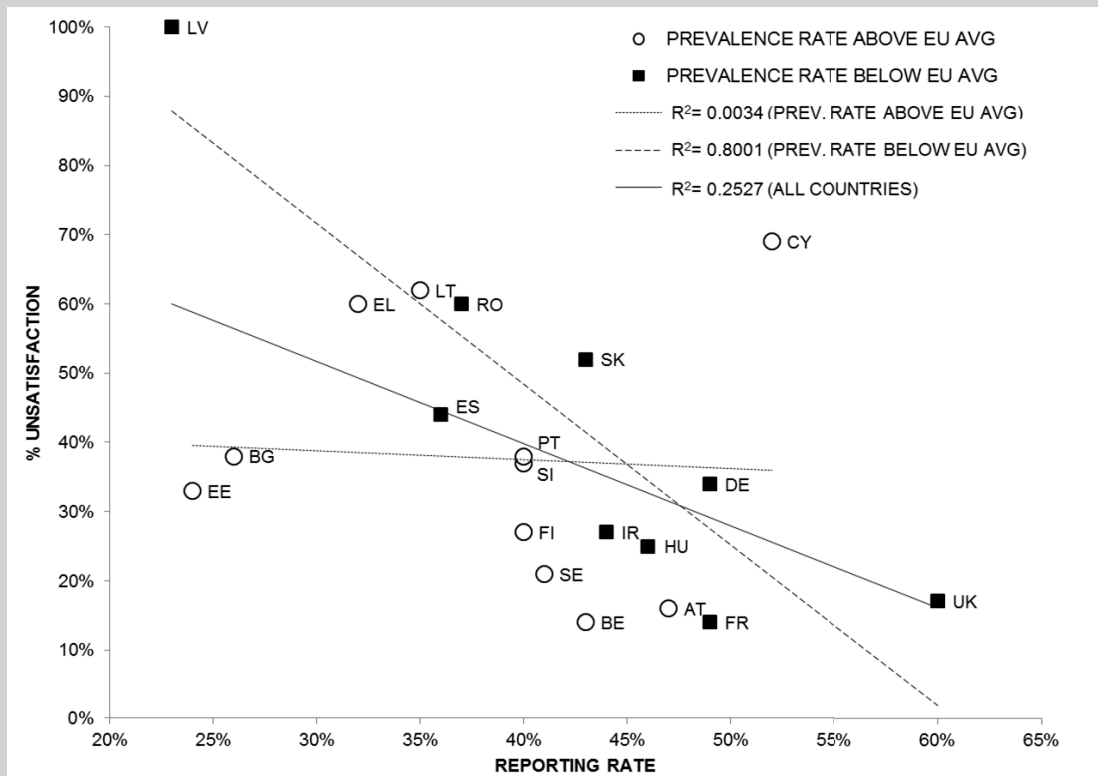


## BOX 2: Does dissatisfaction with law enforcement reduce the reporting rate?

Positive views of the law enforcement activities could influence people's willingness to collaborate with the police. On the contrary, a general level of dissatisfaction could potentially cause a decrease in the reporting rates (Skogan, 2005). The following scatterplot confirms this negative relationship showing that the higher the level of dissatisfaction with law enforcement activities, the lower the general reporting rate.

In particular, it is interesting to notice that this relationship seems to be significantly stronger if considering only those countries presenting a general prevalence rate below the European average. This could suggest that the relationship between trust in the police is particularly important to orient the businesses' decision whether to report a suffered crime only in those countries where the general influence and extent of crime against businesses is lower. On the contrary, it is likely that in countries where the average probability of being victim of a crime is higher the willingness to report an event to the police is more connected to other factors (e.g. the seriousness of the crime or the insurance benefits).

**Figure 56. Relationship between dissatisfaction with law enforcement and reporting rate**



There are several reasons why businesses were not satisfied or not at all satisfied with the activities of law enforcement agencies.

On average, 66.5% of the businesses stated that their dissatisfaction was due to the fact that the agencies were not able to capture the offender or to recover the property stolen, and 41.7% claimed that the law enforcement agencies were not interested in helping the businesses. 22.5% of the businesses complained that the agencies did not keep them informed about the development of the investigations and, according to 16.4%, they did not assure sufficient protection from further victimisation.

**Table 35. Reasons for not being satisfied with law enforcement activities**

Source: Transcrime elaboration of EU-BCS data

CRIME	Didn't find or capture the offender or didn't recover property	Were not interested	Didn't keep us properly informed	Didn't treat us correctly or were impolite	Didn't assure sufficient protection from further victimisation	Didn't guarantee anonymity	Were slow to arrive	Other reason	Don't know
Robbery	67.9%	37.2%	12.8%	15.4%	15.4%	0.0%	19.2%	19.2%	0.0%
Burglary	81.8%	38.0%	17.5%	7.3%	15.3%	0.0%	15.3%	10.9%	0.0%
Theft of vehicles	85.7%	33.9%	23.2%	8.9%	100.0%	0.0%	12.5%	17.9%	0.0%
Theft from vehicles	84.8%	42.0%	26.8%	8.0%	11.6%	0.0%	17.0%	8.9%	0.0%
Theft by employees	40.0%	40.0%	55.0%	10.0%	0.0%	0.0%	15.0%	15.0%	0.0%
Theft by customers	82.8%	62.1%	31.0%	24.1%	0.0%	0.0%	10.3%	10.3%	3.4%
Theft by outsiders	87.5%	45.8%	16.7%	2.1%	27.1%	0.0%	20.8%	2.1%	0.0%
Theft by p.unknown	68.6%	34.3%	22.9%	11.4%	5.7%	1.4%	30.0%	8.6%	0.0%
Vandalism	59.1%	31.8%	15.2%	3.0%	21.2%	0.0%	4.5%	13.6%	0.0%
Fraud by employees	39.1%	30.4%	47.8%	8.7%	30.4%	4.3%	-	21.7%	0.0%
Fraud by outsiders	38.7%	25.3%	6.7%	2.7%	21.3%	0.0%	-	37.3%	0.0%
Bribery - Corruption	0.0%	100.0%	100.0%	0.0%	0.0%	100.0%	-	0.0%	0.0%
Cybercrime	62.1%	58.6%	24.1%	0.0%	17.2%	0.0%	-	13.8%	0.0%
Counterfeiting or Piracy	58.3%	50.0%	8.3%	0.0%	41.7%	0.0%	-	16.7%	0.0%
Extortion	50.0%	83.3%	0.0%	0.0%	16.7%	0.0%	-	0.0%	0.0%
Being offered stolen and/or counterfeited goods	42.9%	42.9%	14.3%	42.9%	14.3%	0.0%	-	28.6%	0.0%
Protection money	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-	0.0%	0.0%
Usury	100.0%	100.0%	100.0%	0.0%	0.0%	0.0%	-	0.0%	0.0%
<b>All crimes</b>	<b>66.5%</b>	<b>41.7%</b>	<b>22.5%</b>	<b>9.6%</b>	<b>16.4%</b>	<b>1.4%</b>	<b>12.4%</b>	<b>14.3%</b>	<b>0.3%</b>

On average, 66.5% of the businesses claimed that they did not report the last crime incident to an insurance company, whereas 28.8% did it. The residual 4.7% of the businesses indicated that they do not know whether the crime has been reported (Table 36).

The majority of the types of crime analysed follow this pattern. The main exceptions are theft of vehicle and burglary, which are reported to an insurance company in 70.7% and 49.4% of the cases.

**Table 36. Percentage of businesses that reported or did not report the last crime incident to an insurance company<sup>36</sup>**

Source: *Transcrime elaboration of EU-BCS data*

CRIME	No	Yes	Don't know
Robbery	51.5%	44.0%	4.5%
Burglary	47.7%	49.4%	2.9%
Theft of vehicles	21.5%	70.7%	7.9%
Theft from vehicles	49.8%	42.2%	8.0%
Theft by employees	84.9%	10.7%	4.3%
Theft by customers	87.5%	8.7%	3.8%
Theft by outsiders	57.0%	39.7%	3.3%
Theft by p. unknown	58.2%	35.8%	6.1%
Vandalism	66.5%	28.9%	4.6%
Fraud by employees	87.8%	10.1%	2.1%
Fraud by outsiders	83.5%	13.1%	3.4%
Cybercrime	89.0%	3.9%	7.1%
Counterfeiting or Piracy	88.6%	3.8%	7.6%
Being offered stolen/counterfeited goods	92.8%	4.8%	2.4%
<b>Average</b>	<b>66.5%</b>	<b>28.8%</b>	<b>4.7%</b>

36. The row total may not sum to 100% due to rounding.

# CONCLUSION

Even though this research was a pilot study, it represents a significant step forward in the analysis of the level and impact of crime against businesses in Europe. In fact, on one hand, the relatively large sample of local units surveyed and the high number of countries involved allow the identification of some general and reliable patterns and information on the characteristics of crimes committed against businesses in Europe. In particular, it was possible to highlight the most prevalent types of crime for different countries and economic sectors and a set of other related information regarding the perception of safety, the costs of crime and the role of law enforcement agencies. Nevertheless, the most relevant improvement was the possibility to obtain information and data that are more easily comparable, since they were collected using a standardised methodology, shared survey instruments and common definitions.

On the other hand, the experience of this pilot study can provide several recommendations to improve the quality and efficacy of future business victimisation surveys at European or international level. In fact, the difficulties faced and the solution adopted revealed some issues, both in terms of contents and methodology, that should be considered or addressed before implementing a future survey.

First, it would be reasonable to think about a limitation in the number of types of crimes taken into account in the study. A more crime-specific questionnaire should avoid difficulties in answering and enlarge the sample focusing the questions only to some specific types of crime.

In addition, it should be remembered that some types of crimes are more difficult to be disclosed through a CATI/CAWI survey questionnaire. Businesses, in fact, are more likely to report or admit suffering types of crime such as robbery, burglary or vandalism rather than bribery, corruption, protection money or usury. This happens probably because the latter imply a certain active involvement of the company itself. Therefore, "ad hoc" surveys are preferable to better understand the impact of these crimes on businesses and the society. These specific surveys would enlarge the sample size, considering the lower diffusion of these crimes, and would give the possibility to ask more questions about the events, thus analysing the phenomenon in a deeper way. Moreover, they should use more appropriate survey instruments to overcome the respondents' unwillingness to reveal these crimes or their behaviours (e.g. face-to-face interviews).

An important attention in the developing of the survey instruments was paid to the definitions of each type of crime. Specifically, the choice was to create operational definitions avoiding any references to criminal codes or legal terms, so as to facilitate the respondents' understanding and reduce the possibilities of misinterpretations (Alvazzi Del Frate, 2008). Nevertheless, observing the results, some types of crime could have probably been defined in a clearer and better way. The definition of cybercrime, for example, maybe turned out to be too broad and unclear. This could create an overestimation of the phenomenon in some countries and an underestimation in some others.

Finally, it should be necessary to limit the number of questions on costs of crime where it is requested to indicate the amount of the damage and losses – or an average amount. The answers to these questions were a few and not reliable. It would be more reasonable to use some fixed categories where each business can identify its own costs among few choices.

From an interviewing perspective, the phased design served its purpose well: it enabled to obtain a random representative sample of establishments to report on victimisation rates, and for most crimes the Phase II follow-up accumulated a sufficient number of cases to draw general conclusions. While the low response rates associated with the CAWI follow-up may suggest that the final implementation should consider a full CATI design, we have significant reservations in this regard. Primarily, the length of the interview (the time the respondent is supposed to spend on the telephone with the interviewer) would increase substantially (considering up to five crime detail follow-ups in the same interview), potentially decreasing the overall response rate, and causing the respondent's fatigue. On the other hand, depending on the starting sample size for crime screeners, the accumulated sample size (especially for less frequent crimes) seems to remain very low, if only the CAWI follow-up is implemented. Hence, we would ideally recommend a setup where the sequence would be as follows by default:

1. Crime screeners on a random CATI sample
2. Crime details follow-up invitation to CAWI (up to 5 crimes)
3. Crime details follow-up via CATI for those not preferring CAWI or failed to fill in the CAWI questionnaire

This approach adds to the costs of the survey by introducing interviewer-facilitated interviewing in Phase II, but ensures maximum response rates while minimising the costs (i.e. compared to a full CATI setup) and also decreases the respondent's burden (by separating the two parts of the interview and offering an asynchronous mode for respondents).

# REFERENCES

- Alvazzi Del Frate, A. (2004). The International Crime Business Survey: Findings From Nine-Central Eastern European Cities. *European journal of criminal policy and research*, 10(2-3), 137-161.
- Alvazzi Del Frate, A. (2008). Trends and Methodological aspects in the international collection of crime and criminal justice statistics. In K. Aromaa, & M. Heiskanen (Eds.), *Crime and Criminal Justice Systems in Europe and North America, 1995-2004* (pp. 215-230). Helsinki: European Institute for Crime Prevention and Control.
- Burrows , J., & Hopkins, M. (2005). Business and crime. In N. Tilley (Ed.), *Handbook of crime prevention and community safety* (pp. 486-515). Cullompton, Devon: Willan Publishing.
- Hopkins, M. (2002). Crimes against businesses: the way forward for future research. *British Journal of Criminology*, 782-797.
- Mugellini, G. (2013). *How to measure and How to use statistical data to analyze the victimization of the private sector in Latin America*. UNODC/INEGI. Mexico City: Centre of Excellence for Statistics on Governance, Public Security, Victimization and Justice.
- Mugellini, G., & Caneppele, S. (2012). *“Le Imprese Vittime Di Criminalità in Italia” 16. Transcrime Report*. (G. Mugellini, Ed.) Milan: Università Cattolica del Sacro Cuore & Università degli Studi di Trento.
- Skogan, W. G. (2005). Citizen satisfaction with crime encounters. *Police Quarterly*, 8(3), 298-321.
- Tulyakov, V. A. (2004). The dualism of business victimization and organized crime. *Trends in Organized Crime*, 6(3 & 4), 94-99.

# ACKNOWLEDGEMENTS

A special thanks goes to *Athina Karvounaraki*, *Agnieszka Litwińska* and *Christian Tournie* who formed the Steering Group of the European Commission and provided valuable support and suggestions throughout the duration of the research.

Furthermore, the authors would like to express their gratitude to the experts of the Technical and Scientific Committee for their significant contribution to the study (in alphabetical order):

*Marcelo Aebi* (Executive Secretary of the European Society of Criminology; Vice-Director of the Institute of Criminology and Criminal Law of the School of Criminal Sciences of the University of Lausanne; Professor at the University of Lausanne; Professor at the Autonomous University of Barcelona; Member of the European Sourcebook of Crime and Criminal Justice Statistics); *Andri Ahven* (Adviser at the Estonian Ministry of Justice); *Kauko Aromaa* (Former Director of the European Institute for Crime Prevention and Control affiliated with the United Nations - HEUNI; Member of the European Sourcebook of Crime and Criminal Justice Statistics); *Enrico Bisogno* (Team Leader Crime Statistics, UNODC Statistics and Survey Section - SASS); *Algimantas Čepas* (Senior Research Fellow at the Law Institute of Lithuania); *Maria João Morgado Costa* (Head of Department at the Ministry of Justice of Portugal and Responsible for the Justice Statistics and IT at the Directorate General for Justice Policy); *Beata Gruszczyńska* (Professor of Criminology and Criminal Policy at the University of Warsaw; Chair Head of Criminal Statistics and Research Division at the Institute of Justice, Polish Ministry of Justice; Member of the European Sourcebook of Crime and Criminal Justice Statistics); *Giang Ly Isenring* (Senior researcher at the Institute of Criminology and Criminal Law, University of Zurich); *Jörg-Martin Jehle* (Professor at the George-August University, Göttingen; Executive Director of the Institute for Criminal Law and Justice and Head of the Section for Criminology at the Law Faculty of George-August University; Chair of the European Sourcebook of Crime and Criminal Justice Statistics); *Martin Killias* (Professor of Criminal Law, Criminal Procedure, International Criminal Law and Criminology at the University of Zurich and Visiting Professor in Residence at the University of St.Gallen; Member and former chair of the European Sourcebook of Crime and Criminal Justice Statistics); *Lars Korsell* (Chief legal officer and head of the economic and organised crime research division at the Swedish National Council for Crime); *Maria Kranidioti* (Assistant Professor at the University of Athens, Department of Law); *Patricia Mayhew* (Independent criminological consultant; Former Director of the Crime and Justice Research Centre at the Victoria University of Wellington); *Miran Mitar* (Assistant Professor at the University of Maribor); *Calliope D. Spinellis* (Professor emeritus at the University of Athens, Law School; Vice Director of the Centre for Penal and Criminological Research); *Emilian Stanisor* (Associate Professor at the University of Bucharest, Faculty of Sociology); *Alexander Stoyanov* (Assistant Professor at the University of National and World Economy - Sofia, Department of Economic Sociology; Director of Research at the Center for the Study of Democracy (CSD); Director of the Vitosha Research); *Frank Willemsen* (Senior research consultant of the Dutch Ministry of Security and Justice); *Renée Zauberman* (Research fellow at the Centre for Sociological Research on Penal Law and Institutions - CESDIP).

# ANNEX

This Annex contains:

A1. Final English questionnaire

A2. Glossary attached to the questionnaire

A3. General information about the respondents and the sample composition

A4. Methodology for measuring crime relevance



# A1. Final English questionnaire

## Introduction

The European Business Crime Survey provides information on the crimes committed against businesses in the European Union as well as the costs of crime and crime prevention measures taken by the enterprises. The current study is a large-scale pilot in 20 EU countries. The pilot provides preliminary data on the problem and tests the methodology used to measure it. The data is collected by Gallup, an international survey and consultancy firm, in association with Transcrime, the Joint Research Centre on Transnational Crime of the Catholic University of Milan. The survey is being conducted for the European Commission Directorate-General Home Affairs.

### SC0.

Hello / Good afternoon / Good evening, my name is \_\_\_\_\_ and I am calling from [AGENCY] on behalf of Gallup Europe, an international survey company, for the European Commission. We are conducting an opinion poll for the European Commission among companies, on the security of businesses in Europe.

(INTERVIEWER: IF NAME IS GIVEN IN THE "PROVIDED BY THE COMPANY" FIELD USE THIS NAME, OTHERWISE SELECT THE APPROPRIATE NAME FROM THE NAMES GIVEN IN THE "ORIGINAL SAMPLE" FIELD.)

May I please speak to [NAME]?

(IF THERE IS NO NAME GIVEN, INTERVIEWER READ)

May I please speak to the person primarily responsible for security issues at this business unit?

(Security manager/director/officer responsible for security issues, or in smaller organisations where such function does not exist, the owner, executive director /officer, manager, financial officer/head of accounting or a person responsible for security issues reporting directly to the Chief Executive)

### SC1.

Hello / Good afternoon / Good evening, my name is \_\_\_\_\_ and I am calling from [AGENCY] on behalf of Gallup Europe, an international survey company, for the European Commission. The European Business Crime Survey is about the security of European businesses and criminal activity affecting them. It takes about XX minutes to complete this survey over the telephone. We will also invite you to provide further details via an online questionnaire. Your opinion is very important to us, and in order to get a full understanding of the crimes affecting businesses in Europe, it is crucial that you take part in both parts of the questionnaire.

(IF RESPONDENT PROMPTS FOR MORE INFORMATION ON THE SURVEY, READ – OTHERS, SKIP):

The European Business Crime Survey provides information on the crimes committed against businesses; the costs of crime; and crime prevention measures taken by enterprises, in the European Union. The current study is a large-scale pilot in 20 EU countries. The pilot provides preliminary data on the problem and tests the methodology used to measure it. The data is collected by Gallup, an international survey and consultancy firm, in association with Transcrime, the Joint Research Centre on Transnational Crime of the Catholic University of Milan. The survey is being conducted for the European Commission Directorate-General Home Affairs.

The survey is completely anonymous and no personal information will be recorded about you. All your answers will remain strictly confidential and the statistical information obtained by your responses will be treated as an aggregate in full compliance with the EU Privacy Directive and respective national legislations.

Your participation in the survey is voluntary, but your responses are extremely valuable for creating an accurate picture of crimes affecting businesses in [COUNTRY] and in Europe.

Can you please help me with your answers?

## General characteristics of the firm

### V1. Which among the following is your role inside the business's local unit?

[READ OUT– ONLY ONE ANSWER]

- 1- Owner
- 2 -Executive officer / Manager
- 3- Financial officer/ Head of accounting
- 4- Security manager
- 5- Other (specify)

IN CASE IF THE OWNER IS ALSO WORKING IN THE COMPANY AS (ANSWER 2, OR 3 OR 4 OR 5) CODE "OWNER"

**V2. Which among the following is the main activity of your business's local unit?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Manufacturing [INCLUDING ELECTRICITY, GAS AND WATER SUPPLY]
- 2 - Construction
- 3 - Wholesale trade
- 4 - Retail trade
- 5 - Transport and warehousing
- 6 - Financial and insurance activities
- 7 - Accommodation and food service
- 8 - Other services to businesses or persons
- 9 - Mining and quarrying [STOP INTERVIEW à INTERVIEW NOT VALID]
- 10 - Agriculture, forestry and fishing [STOP INTERVIEW à INTERVIEW NOT VALID]
- 11 - Public Administration [STOP INTERVIEW à INTERVIEW NOT VALID]

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-11, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-11, CODE 12 – Other below]

- 12- [Other]
- 99 - [DK/NA] [STOP INTERVIEW à INTERVIEW NOT VALID]

**[IF V2 = 1 ASK V3;**

**IF V2=2 ASK V4**

**IF V2=3 ASK V5.1 AND V5.2**

**IF V2=4 ASK V6**

**IF V2=5 ASK V7**

**IF V2=6 ASK V8**

**IF V2=7 ASK V9**

**IF V2=8 ASK V10]**

**V3. You said that the main activity of this local unit is MANUFACTURING, would you please specify in which of the following sectors?**

[READ OUT – ONLY ONE ANSWER]

- 1- Food and beverage products
- 2- Tobacco products
- 3 - Textiles and wearing apparel (including leather and related products)
- 4 - Wood and cork products
- 5 - Paper products
- 6 - Printing and reproduction of recorded media
- 7 - Chemical, rubber, plastic or pharmaceutical products (including coke and refined petroleum products)
- 8 - Metal and other non-metallic mineral products
- 9 - Computer, electronic and optical products
- 10 - Electrical equipment
- 11 - Machinery and equipment, including repair and installation
- 12 - Motor vehicles, trailers and other transport, including equipment
- 13 - Furniture
- 14 - Electricity, gas, steam and air conditioning, water supply

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-14, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-14, CODE 15 – Other below]

- 15 - [Other]

**V4. You said that the main activity of this local unit is CONSTRUCTION, would you please specify in which of the following sectors?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Building
- 2 - Civil engineering
- 3 - Specialised construction activities (as demolition, site preparation, floor and wall covering)

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-3, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-3, CODE 4 – Other below]

- 4 - [Other]

**V5.1 You said that the main activity of this local unit is WHOLESALE TRADE, would you please specify in which of the following sectors?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Non-specialised wholesale
- 2 - Agricultural raw materials and live animals
- 3 - Food, beverages and tobacco
- 4 - Household goods
- 5 - Information and communication equipment
- 6 - Machinery, equipment and supplies
- 7 - Motor vehicles and motorcycles

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-7, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-7, CODE 8 – Other below]

- 8 - [Other]

**V5.2 Do you have a shop?**

- 1- Yes
- 2- No

**V6. You said that the main activity of this local unit is RETAIL TRADE, would you please specify in which of the following sectors?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Non-specialised stores
- 2 - Food, beverages and tobacco
- 3 - Automotive fuel
- 4 - Luxury products
- 5 - Pharmaceutical or medical products
- 6 - Information and communication equipment
- 7 - Other household equipment
- 8 - Cultural and recreation goods
- 9 - Stalls and markets
- 10 - Not in stores, stalls or markets (via e-mail, internet, houses)

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-10, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-10, CODE 11 – Other below]

- 11 - [Other]

**V7. You said that the main activity of this local unit is TRANSPORTATION AND WAREHOUSING, would you please specify in which of the following sectors?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Land transport and transport via pipelines
- 2 - Water transport
- 3 - Air transport
- 4 - Warehousing and support activities for transportation
- 5 - Storage
- 6 - Postal and courier activities

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-6, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-6, CODE 7 – Other below]

- 7 - [Other]

**V8. You said that the main activity of this local unit is FINANCIAL AND INSURANCE ACTIVITIES, would you please specify in which of the following sectors?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Monetary intermediation
- 2 - Activities of holding companies
- 3 - Trusts, funds and similar financial entities
- 4 - Life and non-life insurance
- 5 - Reinsurance
- 6 - Pension funding
- 7 - Activities auxiliary to financial services, except insurance and pension funding
- 8 - Activities auxiliary to insurance and pension funding
- 9 - Fund management activities

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-9, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-9, CODE 10 – Other below]

- 10 - [Other]

**V9. You said the main activity of this local unit is ACCOMMODATION AND FOOD SERVICE, would you please specify in which of the following sectors?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Hotels and similar accommodation
- 2 - Camping
- 3 - Other accommodation services
- 4 - Restaurants and mobile food services
- 5 - Event catering
- 6 - Beverage serving

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-6, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-6, CODE 7 – Other below]

- 7 - [Other]

**V10. You said the main activity of this local unit is OTHER SERVICES TO BUSINESSES OR PERSONS, would you please specify in which of the following sectors?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Information and communication (excluding advertising)
- 2 - Professional, scientific and technical activities and consultancy (including advertising)
- 3 - Administrative, security and support service activities
- 4 - Private education
- 5 - Private health and social work activities
- 6 - Arts, entertainment and recreation

[INTERVIEWER, IF RESPONDENT MENTIONS OTHER THAN 1-6, ASK SPECIFY, IF CAN'T BE RECODED INTO CATEGORY 1-6, CODE 7 – Other below]

- 7 - [Other]

**ASK ALL**

**V11. How would you characterise your business? Please choose one of the following possibilities...**

[READ OUT – ONLY ONE ANSWER]

- 1 - An independent profit-oriented enterprise or a parent company
- 2 - A subsidiary of a profit-oriented enterprise
- 3 - A branch of a profit-oriented enterprise
- 4 - A franchising company
- 5 - A non-profit enterprise (foundation, association, etc...)
- 6 - Other profit-oriented enterprise (specify)
- 99 - [DK/NA]

**IF V11 = 5 à STOP INTERVIEW**

**V12. How would you characterise your business given the number and nature of the major shareholders/owners?**

[READ OUT – ONLY ONE ANSWER]

- 1 - An individual enterprise
- 2 - A family-owned company
- 3 - A company owned by investment funds (e.g. venture capital, private equity, investment funds)
- 4 - A public company
- 5 - A state-owned company or owned by other public bodies
- 6 - Other (specify)

**V13. Are the major shareholders/owners of your business's local unit from the same country where your local unit is located or from a foreign one?**

[READ OUT – ONLY ONE ANSWER]

- 1 - National
- 2 - Foreign
- 3- Other (specify)

**IF OWNER, V1=1**

**V14. How many persons excluding yourself is your business's local unit employing currently full time? PLEASE DON'T INCLUDE UNPAID FAMILY WORKERS AND FREELANCERS WORKING REGULARLY FOR YOUR COMPANY.**

\_\_\_\_\_

999 - [DK/NA]

**IF NOT OWNER, V1≠1**

**V14. How many persons including yourself is your business's local unit employing currently full time? PLEASE DON'T INCLUDE UNPAID FAMILY WORKERS AND FREELANCERS WORKING REGULARLY FOR YOUR COMPANY.**

\_\_\_\_\_  
999 - [DK/NA]

**IF OWNER, V1=1**

**V15. How many persons excluding yourself your business's local unit employing currently part time? PLEASE DON'T INCLUDE UNPAID FAMILY WORKERS AND FREELANCERS WORKING REGULARLY FOR YOUR COMPANY.**

\_\_\_\_\_  
999 - [DK/NA]

**IF NOT OWNER, V1≠1**

**V15. How many persons including yourself your business's local unit employing currently part time? PLEASE DON'T INCLUDE UNPAID FAMILY WORKERS AND FREELANCERS WORKING REGULARLY FOR YOUR COMPANY.**

\_\_\_\_\_  
999 - [DK/NA]

**IF V14=0 and V15=0 à STOP INTERVIEW à INTERVIEW NOT VALID**

**IF V14=DK/NA and V15=DK/NA à STOP INTERVIEW à INTERVIEW NOT VALID**

*\* The business's local unit must have at least 1 employee beyond the founder(s) or owners of the enterprise, if the founder/owner is the only employee – we still consider that to be a 0 employee business's local unit. By "current employees" we mean headcount, excluding unpaid family workers.*

**V16.1 What was the annual turnover of your business's local unit on the average in the last three years? Please express the value in [national currency]**

\_\_\_\_\_  
999 - [DK/NA]

**IF V16.1 =DK/NA ASK V16.2**

**V16.2 Can you indicate a range of values in which your business's local unit's average annual turnover of the past three years can be inserted?**

[READ OUT – ONLY ONE ANSWER]

- 1 - Up to € 250 thousand euro [CONVERTED TO NATIONAL CURRENCY]
- 2 - More than € 250 thousand and up to € 1 million euro [CONVERTED TO NATIONAL CURRENCY]
- 3 - More than € 1 million and up to € 10 million euro [CONVERTED TO NATIONAL CURRENCY]
- 4 - More than € 10 million and up to € 50 million euro [CONVERTED TO NATIONAL CURRENCY]
- 5 - More than € 50 million euro [CONVERTED TO NATIONAL CURRENCY]
- 9 - [DK/NA]

**V17. Does your business's local unit have mainly regional, national or international trades/clients?**

- 1 - Regional (city, province, region)
- 2 - National
- 3 - International
- 9 - DK/NA

**V18. Assuming you had plans to enlarge or rebuild the existing premises of your business local unit, would you...**

[READ OUT – ONLY ONE ANSWER]

- 1 - Ask for a license or a permit,
- 2 - Not need a licence or a permit,
- 3 - Need a license or a permit theoretically but practically we might be doing it without
- 9 - DK/NA

## Screener

S1. In the last 12 months, has any of the following incidents ever occurred to the premises of your business's local unit?	1 - Yes 2 - No 0 - DK 9 - NA/REF
<p><b>A. ROBBERY OR ATTEMPTED ROBBERY</b></p> <p><i>By 'robbery or attempted robbery' is meant anyone not employed attempting and/or stealing something from the business's local unit or from any of the employees (during their work at the business's local unit's premises) by using force or threats of force. This includes robbery of personal property as well as money / goods belonging to the business's local unit, provided employees were on duty at the time. It does not include robbery of personal property from non-employees.</i></p>	1 2 0 9
<p><b>B. BURGLARY OR ATTEMPTED BURGLARY</b></p> <p><i>By 'burglary or attempted burglary' it is meant anyone attempting to or breaking and entering into your business local unit's premises in order to steal something without using force or threat against anyone connected with the local unit (owners, employees and customers). We speak of burglary when there are traces of illegal entry, otherwise we speak of theft.</i></p>	1 2 0 9
<p><b>C. THEFT OF VEHICLES</b></p> <p><i>By 'theft of vehicles' it is meant any car or vehicle owned or leased by the business's local unit and used by people based at the same local unit's premises being stolen either from those premises or from somewhere else.</i></p>	1 2 0 9
<p><b>D. THEFT FROM VEHICLES</b></p> <p><i>By 'theft from vehicles' it is meant anyone stealing something from any vehicle owned or leased by the business's local unit and used by people based at the same local unit's premises. The thefts can take place at the those premises or somewhere else.</i></p>	1 2 0 9
<p><b>E. THEFT FROM PREMISES BY EMPLOYEES</b></p> <p><i>By 'theft from premises by employees' is meant any employee stealing any money or goods from the business's local unit's premises.</i></p> <p><i>Do not include incidents involving violence or threats of violence to people and it does not include theft of personal property from non-employees.</i></p>	1 2 0 9
<p><b>F. THEFT FROM PREMISES BY CUSTOMERS</b></p> <p><i>By 'theft from premises by customers' is meant any customer stealing any money or goods from the business's local unit's premises. This includes incidents of shoplifting.</i></p> <p><i>Do not include incidents involving violence to people or threats of such violence (in this case we speak about robberies) and it does not include theft of personal property from non-employees.</i></p>	1 2 0 9
<p><b>G. THEFT FROM PREMISES BY OUTSIDERS</b></p> <p><i>By 'theft from premises by outsiders' is meant any outsiders, that is, people other than customers or employees, stealing any money or goods from the business's local unit's premises. Do not include incidents involving violence to people or threats of such violence and it does not include theft of personal property from non-employees.</i></p>	1 2 0 9
<p><b>H. THEFT FROM PREMISES BY PERSONS UNKNOWN</b></p> <p><i>By 'theft from premises by persons' unknown any incidents of theft at the business's local unit's premises in which it was not possible to establish who committed the theft. It does not include theft of personal property from non-employees.</i></p>	1 2 0 9
<p><b>I. VANDALISM</b></p> <p><i>By 'vandalism' is meant anyone causing any deliberate damage, including arson and graffiti, to any part of any buildings at the business's local unit's premises, or to equipment, vehicles or stock belonging to the business's local unit at its premises. It does not include any damage as a consequence of other types of crime (e.g. burglary)..</i></p>	1 2 0 9

<b>S1. In the last 12 months, has any of the following incidents ever occurred against your business's local unit?</b>	1 - Yes 2 - No 0 - DK 9 - NA/REF
<b>L. FRAUD BY EMPLOYEES</b> <i>By 'fraud by employees' is meant anyone, while working for the business's local unit, cheating the business's local unit in terms of diverting funds, goods or services to their own purposes. It also include fraud using electronic communication network or information system.</i>	1 2 0 9
<b>M. FRAUD BY OUTSIDERS</b> <i>By 'fraud by outsiders' is meant any outsider, such as a customer, distributor or supplier, defrauding the business's local unit obtaining a financial advantage or causing a loss by implicit or explicit deception (e.g. customers deceive about their willingness to pay the agreed price ; distributors and suppliers deceive about the quality or the quantity of goods /services delivered). It also include fraud using electronic communication network or information system.</i>	1 2 0 9
<b>N. BRIBERY/CORRUPTION</b> <i>By 'bribery and corruption' is meant being "asked" or expected to make unofficial payments (cash, goods, gifts, holidays, etc) to public officials, politicians or other private subjects to get things done in the normal business operations or being asked to operate "informally" (e.g. bending rules, not obtaining required licenses or permits).</i>	1 2 0 9
<b>O. CYBERCRIME</b> <i>By 'cybercrime' is meant the offences committed in order to harm the business's local unit's electronic communications network, software and information system. It also include on-line attacks (Dos/DDos attacks, malicious software, Trojan horses, phishing, farming, etc) for the purpose of retrieving information from the business's local unit's database or damaging the its website. It does not include ordinary crime committed through the use of an electronic communications network (e.g. fraud, identity fraud, piracy, threat, theft, etc).</i>	1 2 0 9
<b>P. COUNTERFEITING OR PIRACY</b> <i>By 'counterfeiting' is meant any goods, including packaging, bearing without authorization a trademark, a patent, a model design or geographical indications which are identical to the one sell or produced by the business's local unit. By 'piracy' is meant any goods produced by the business's local unit which are copied without approval;  Piracy through the internet includes the diffusion and the use of unauthorized copies of registered goods using an electronic communications network.</i>	1 2 0 9
<b>Q. EXTORTION</b> <i>By 'extortion' is meant any actual incidents or attempts to obtain or tried to obtain money or any other benefits from the business's local unit by threatening and/or intimidating managers and/or employees, including threats to damage property or contaminate products.</i>	1 2 0 9
<b>R. BEING OFFERED STOLEN AND/OR COUNTERFEITED GOODS</b> <i>'Being offered stolen and/or counterfeited goods' (see "Counterfeiting or Piracy").</i>	1 2 0 9
<b>S. PROTECTION MONEY</b> <i>By 'protection money' is meant anyone requesting, directly or indirectly, money or any other benefits in exchange for his/her services to protect the business local unit's premises against robbery, burglary, further extortion, acts of vandalism or further requests for bribes.</i>	1 2 0 9
<b>T. USURY</b> <i>By 'usury' is meant loans made by banks, private persons, criminal groups or other businesses at an exorbitant or illegally high interest rate.</i>	1 2 0 9

**S2. How would you define in terms of crime risk the area in which your business's local unit is located in terms of crime risk? Would you say it is very high risk, quite high risk, medium risk, low risk, or very low risk?**

[ONLY ONE ANSWER]

- 1 - Very high risk
- 2 - High risk
- 3 - Medium risk
- 4 - Low risk,
- 5 - Very low risk
- 9 - [DK/NA]



**S3. Do you think that, in general over the last 12 months, the crime risk for your business's local unit has increased, decreased or remained the same compared to the previous 12 months?**

- 1 - Increased
- 2 - Decreased
- 3 - Remained the same
- 9 - [DK/NA]

**IF ALL S1= 2, 0 OR 9 END THE INTERVIEW**

Now, the interview is finished, I would like to thank you very much for your helpfulness and for the time you spent answering these questions. I would also remind you that this questionnaire is anonymous and your answers will be treated in full compliance with the privacy laws. I wish you a nice day. Goodbye.

**IF AT LEAST ONE ANSWER TO S1= 1 CONTINUE WITH THIS**

Thank you, the first part of the interview is now complete. Thank you for your kind help so far! I will not take any more of your time on the phone. Since you mentioned that your company was a victim of certain types of crimes in the last 12 months, we would like to invite you to participate in the second part of the questionnaire mentioned earlier. This short online questionnaire focuses on the details of the crimes that occurred in your company.

Completing the remainder of the European Business Crime Survey will take you about XX minutes, depending on the number of crimes your business suffered.

(IF REPORTED MORE THAN 5 CRIMES, READ)

In order to save you time, we will follow up on only five of the crimes you mentioned had occurred.

Can I please have your email address that we can use to send you the link to the second part of the questionnaire? [IF HESITANT] I would like to stress again that we protect the confidentiality of your responses and your company's identity. The email address will not be shared with any third party or used for any purpose other than to send out the invitation to complete the survey.

Enter email: \_\_\_\_\_

9 - Refused

Let me write it down once again, to make sure that I did not misspell the address:

Enter email: \_\_\_\_\_

9 - Refused

[IF THE TWO ENTRIES DO NOT MATCH]

I am sorry, it seems that I made a mistake. Could you tell me the address again, please?

1 – [email1]

2 – [email2]

3 – neither was correct, enter the correct email: \_\_\_\_\_

9 - Refused

Thank you so much for your help. We will send you the link to the rest of the questionnaire shortly. For now, the interview is finished. Once again, thank you very much for the time you spent answering these questions. Have a nice day. Goodbye.

# Main questionnaire

(Asked over CATI if respondent did not have access to email / if the respondent failed to complete the CAWI questionnaire)

Dear Madame / Sir,

In the name of Gallup and TRANSCRIME, welcome back to the European Business Crime Survey (EU BCS).

We truly appreciate your cooperation and willingness to complete the remainder of the EU BCS by filling in the details about the crimes you mentioned were committed against your company.

(IF REPORTED MORE THAN 5 CRIMES, READ)

As our interviewer may have mentioned, in order to save you time, we will ask you to describe only five crimes you mentioned had occurred in your company in the past 12 months.

The European Business Crime Survey provides information on the crimes committed against businesses in the European Union as well as the costs of crime and crime prevention measures taken by the enterprises. The current study is a large-scale pilot prior in 20 EU countries to provide preliminary data on the importance of the problem and to test the methodology to measure it. The data is collected by Gallup, an international survey and consultancy firm, in association with Transcrime, the Joint Research Centre on Transnational Crime of the Catholic University of Milan. The survey is being conducted for the European Commission Directorate-General Home Affairs.

We once again confirm that the survey is completely anonymous and no personal information about you or the enterprise you represent will be used. All your answers will remain strictly confidential and the statistical information obtained by your responses will only be used in aggregate form, and in full compliance with the EU Privacy Directive and respective national legislations. Participation in the survey is of course voluntary, however your responses are extremely valuable for creating an accurate picture of crimes affecting businesses in [COUNTRY] and in Europe.

Please click the NEXT button below to proceed to an information page containing instructions for filling out the questionnaire, and then proceed to the questions.

We greatly appreciate your participation!

## TECHNICAL INSTRUCTIONS TO USE THE QUESTIONNAIRE

You can proceed in the survey by clicking the NEXT button at the bottom of each page. For each question please select the appropriate answer by clicking the respective button. Please read all questions and answers carefully, and select the response that most closely represents your opinion.

Each time you proceed to the next page with the NEXT button, your responses will be saved. If you click the PREVIOUS button, you will be taken to the previous page, where you will be able to correct your previous responses, if necessary. PLEASE DO NOT USE THE PAGE BACK BUTTON OF YOUR BROWSER, it will not take you back to your previous replies and may result in exiting the survey.

Note that the survey expects a response to each question (to avoid unintended omissions). If you choose not to respond to a question or are unable to give an answer (for example if you do not have information on the facts the question asks about or if the question does not apply to your company's situation), please select the "Don't know/Not applicable (DK/NA)" response. If you press the NEXT button without giving a response, the questionnaire will report an error and will not proceed until you either select one of the response options, or provide an answer in the text box, depending on the question.

It is very important that you give an approximate answer even if you are not completely certain about the accuracy of your response. For the purposes of the survey, your informed estimate is sufficient.

Should you not have the time to complete the questionnaire, you may resume it later with the same access credentials (username and password) that you initially used to log in to the survey. The system will store your completed replies and the questionnaire will resume where you left off.

## PERCEPTION OF SAFETY

**W1. During the last 12 months, in the area around the premises of your business's local unit, how frequently have you noticed the presence of...**

PLEASE RESPOND TO EACH LINE

	Almost always	Often	Sometimes	Seldom	Never	DK/NA
a) Drug users	1	2	3	4	5	9
b) Drug dealers	1	2	3	4	5	9
c) Prostitutes	1	2	3	4	5	9
d) Acts of vandalism, graffiti, abandoned buildings	1	2	3	4	5	9
e) Tramps, homeless people, alcohol users, beggars	1	2	3	4	5	9

**W2. Please express to what extent do you agree with the following statements. The area around your business's local unit's premises is..**

PLEASE RESPOND TO EACH LINE

	Strongly disagree	Disagree	Undecided	Agree	Strongly agree	DK/NA
a) Degraded	1	2	3	4	5	9
b) Poorly lit	1	2	3	4	5	9
c) Frequently controlled by the police	1	2	3	4	5	9
d) Controlled by cameras or by private surveillance	1	2	3	4	5	9

**W3. How frequently in the last 12 months have you feared the possibility for your business's local unit to become a victim of one of the following crimes?**

PLEASE RESPOND TO EACH LINE

	Almost always	Often	Sometimes	Seldom	Never	DK/NA
a) Robbery	1	2	3	4	5	9
b) Burglary	1	2	3	4	5	9
c) Theft	1	2	3	4	5	9
d) Fraud	1	2	3	4	5	9
e) Vandalism	1	2	3	4	5	9
f) Bribery/Corruption	1	2	3	4	5	9
g) Extortion	1	2	3	4	5	9

**W4. How frequently do you think to move your business from the current location to another area or country in consequence of the risk of being a victim of crime?**

- 1 - Almost always
- 2 - Often
- 3 - Sometimes
- 4 - Seldom
- 5 - Never
- 9 - [DK/NA]

#### CRIME PREVENTION COSTS

**Z1. What kind of insurance against crime events do you have among the following?**

- 1 - Specific for crime events
- 2 - General, that includes also crime events
- 3 - I have no insurance against crime events
- 9 - [DK/NA]

**IF Z1= 1 OR 2 ASK Z2, ELSE GO TO Z3.1**

**Z2. What has been the average annual amount of insurance premiums against crime events paid by your business's local unit in the last three years?**

**Please express the amount spent on insurance against crime events:**

\_\_\_\_\_ NATIONAL CURRENCY \_\_\_\_\_

999 - [DK/NA]

**Z3.1 Is your business's local unit currently equipped with any of the following physical measures intended to prevent crime events?**

PLEASE RESPOND TO EACH LINE

	1 - Yes 2 - No 9 – DK/NA
a) System of entry controls (e.g. turnstiles)	1 2 9
b) Gatekeepers	1 2 9
c) Barriers or fences	1 2 9
d) Special window protections	1 2 9
e) Security patrols by guards during business hours	1 2 9
f) Security patrols by guards during non-business hours	1 2 9
g) Others (specify)	1 2 9

**Z3.2 Can you estimate the costs borne by your business's local unit in the last three years for adopting these physical measures including installation and maintenance?**

Please express the cost of the following physical measures in [national currency].

ASK IF		Cost in NATIONAL CURRENCY	DK/NA
Z3.1a=1	a) System of entry controls (e.g. turnstiles)		999
Z3.1b=1	b) Gatekeepers		999
Z3.1c=1	c) Barriers or fences		999
Z3.1d=1	d) Special window protections		999
Z3.1e=1	e) Security patrols by guards during business hours		999
Z3.1f=1	f) Security patrols by guards during non-business hours		999
Z3.1g=1	g) Others (specify)		999

**ASK ALL**

**Z4.1 Have you currently adopted to your business's local unit any of the following electronic and IT security measures intended to prevent crime events?**

PLEASE RESPOND TO EACH LINE

	1 - Yes 2 - No 9 – DK/NA
a) Electronic Article Surveillance Tag	1 2 9
b) Closed Circuit TV (CCTV)	1 2 9
c) Alarm systems	1 2 9
d) Firewall Antivirus software	1 2 9
e) Restrictions on staff internet use	1 2 9
f) A staff code of conduct on computer use	1 2 9
g) Contingency plans for recovery/destroy data or goods after theft	1 2 9
h) Others (specify)	1 2 9

**Z4.2 Can you estimate the total amount of money borne by your business's local unit in the last three years on electronic and IT security?**

Please express the cost of the following electronic and IT security measures in [national currency].

ASK IF		Cost in NATIONAL CURRENCY	DK/NA
Z4.1a=1	a) Electronic Article Surveillance Tag		999
Z4.1b=1	b) Closed Circuit TV (CCTV)		999
Z4.1c=1	c) Alarm systems		999
Z4.1d=1	d) Firewall Antivirus software		999
Z4.1e=1	e) Restrictions on staff internet use		999
Z4.1f=1	f) A staff code of conduct on computer use		999
Z4.1g=1	g) Contingency plans for recovery/destroy data or goods after theft		999
Z4.1h=1	h) Others (specify)		999

**CRIME INCIDENTS**

– MAX 5 CRIMES WILL BE ASKED PER RESPONDENT

**1. ROBBERY AND ATTEMPTED ROBBERY**

**ASK THIS BLOCK IF RESPONSE TO S1\_A = 1**

**You mentioned that ROBBERY or ATTEMPTED ROBBERY has happened in the last 12 months.**

**A1. How many incidents of ROBBERY have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_

999 - [DK/NA]

**IF A1= 0 OR 999 SKIP TO A3**

**A2. How many of these incidents of ROBBERY did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_

999 - [DK/NA]

**A3. How many incidents of ATTEMPTED ROBBERY have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_

999 - [DK/NA]

**IF A3= 0 OR 999 SKIP TO A6**

**A4. How many of these incidents of ATTEMPTED ROBBERY did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_

999 - [DK/NA]

**IF A2 ≠ 0 AND A2 ≠ 999 OR A4 ≠ 0 AND A4 ≠ 999 ASK A5, ELSE GO TO A6]**

**A5. How many incidents of robbery or attempted robbery reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_

999 - [DK/NA]

Now here are some questions regarding all these events, both robbery or attempted robbery:

**A6. Can you estimate what was the total gross value of property stolen in this/these incidents?**

Please discount any insurance pay-out and express the value in [national currency].

\_\_\_\_\_  
999 - [DK/NA]

**A7. Can you estimate what was the total value of the damage to property or premises caused by this/these incidents?**

Please discount any insurance pay-out and express the value in [national currency].

\_\_\_\_\_  
999 - [DK/NA]

**A8. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

Now please think about the **MOST RECENT INCIDENT** of robbery or attempted robbery that you experienced in the last 12 months:

**A9. Was it a robbery or an attempted robbery?**

- 1 - Robbery
- 2 – Attempted robbery
- 9 - [DK/NA]

**A10. Did you or someone else on your behalf report the last incident of [robbery] [attempted robbery] to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF A10 = 1 ASK A11**

**IF A10 = 2 ASK A12**

**IF A10=9 ASK A14**

**A11. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS

- 1 - No loss or damage or too trivial
- 2 - Police/judicial authority could not have done anything, would not be interested
- 3 - Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**A12. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF A12 = 4 OR 5 ASK A13**

**A13. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS

- 1 - Didn't find or capture the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**A14. Did you or someone else on your behalf report the last incident of [robbery] [attempted robbery] to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**2. BURGLARY AND ATTEMPTED BURGLARY**

**ASK THIS BLOCK IF RESPONSE TO S1\_B = 1**

You mentioned that **BURGLARY** or **ATTEMPTED BURGLARY** has happened in the last 12 months.

**B1. How many incidents of BURGLARY have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF B1= 0 OR 999 SKIP TO B3**

**B2. How many of these incidents of BURGLARY did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**B3. How many incidents of ATTEMPTED BURGLARY have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF B3= 0 OR 999 SKIP TO B6**

**B4. How many of these incidents of ATTEMPTED BURGLARY did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF B2 ≠ 0 AND B2 ≠ 999 OR B4 ≠ 0 AND B4 ≠ 999 ASK B5, ELSE GO TO B6**

**B5. How many incidents of burglary or attempted burglary reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Now here are some questions regarding all these events, both burglary or attempted burglary:**

**B6. Can you estimate what was the total gross value of property stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**B7. Can you estimate what was the total value of the damage to property or premises caused by this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]



**B8. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of burglary or attempted burglary that you experienced in the last 12 months:**

**B9. Was it a burglary or an attempted burglary?**

- 1 - Burglary
- 2 - Attempted burglary
- 9 - [DK/NA]

**B10. Did you or someone else on your behalf report the last incident of [burglary] [attempted burglary] to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF B10 = 1 ASK B11**

**IF B10 = 2 ASK B12**

**IF B10=9 ASK B14**

**B11. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - No loss or damage or too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9- They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**B12. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF B12 = 4 OR 5 ASK B13]**

**B13. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't find or capture the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**B14. Did you or someone else on your behalf report the last incident of [burglary] [attempted burglary] to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**3. THEFT OF VEHICLES**

**ASK THIS BLOCK IF RESPONSE TO S1\_C = 1**

**You mentioned that THEFT OF VEHICLES has happened in the last 12 months.**

**C1. How many incidents of theft of vehicles have occurred to your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF C1 ≠ 0 AND C1 ≠ 999 ASK C2, ELSE GO TO C4**

**C2. How many of these incidents of theft of vehicles did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF C2 ≠ 0 AND C2 ≠ 999 ASK C3, ELSE GO TO C4**

**C3. How many incidents of theft of vehicles reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Now here are some questions regarding all these events of theft of vehicles:**

**C4. Can you estimate what was the total gross value of property stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**C5. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of theft of vehicles that you experienced in the last 12 months:**

**C6. Did you or someone else on your behalf report the last incident of theft of vehicles to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF C6 = 1 ASK C7**

**IF C6 = 2 ASK C8**

**IF C6=9 ASK C10**

**C7. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - Other: specify
- 99 - [DK/NA]

**C8. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF C8 = 4 OR 5 ASK C9**

**C9. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

**CAWI: PLEASE SELECT UP TO THREE ANSWERS!**

- 1 - Didn't find or capture the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**C10. Did you or someone else on your behalf report the last incident of theft of vehicles to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**4. THEFT FROM VEHICLES**

**ASK THIS BLOCK IF RESPONSE TO S1\_D = 1**

**You mentioned that THEFT FROM VEHICLES has happened in the last 12 months.**

**D1. How many incidents of theft from vehicles have occurred to your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF D1 ≠ 0 AND D1 ≠ 999 ASK D2, ELSE GO TO D4**

**D2. How many of these incidents of theft from vehicles did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF D2 ≠ 0 AND D2 ≠ 999 ASK D3, ELSE GO TO D4**

**D3. How many incidents of theft from vehicles reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Now here are some questions regarding all these events of theft from vehicles:**

**D4. Can you estimate what was the total gross value of property stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**D5. Can you estimate what was the total value of the damage to property caused by this/these incidents? Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_

999 - [DK/NA]

**D6. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of theft from vehicles that you experienced in the last 12 months:]**

**D7. Did you or someone else on your behalf report the last incident of theft from vehicles to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF D7 = 1 ASK D8**

**IF D7 = 2 ASK D9**

**IF D7=9 ASK D11**

**D8. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**D9. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF D9 = 4 OR 5 ASK D10**

**D10. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't find or capture the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**D11. Did you or someone else on your behalf report the last incident of theft from vehicles to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**5. THEFT FROM PREMISES BY EMPLOYEES**

**ASK THIS BLOCK IF RESPONSE TO S1\_E = 1**

**You mentioned that THEFT FROM PREMISES BY EMPLOYEES has happened in the last 12 months.**

**E1. How many incidents of theft from premises by employees have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF E1 ≠ 0 AND E1 ≠ 999 ASK E2, ELSE GO TO E4**

**E2. How many of these incidents of theft from premises by employees did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF E2 ≠ 0 AND E2 ≠ 999 ASK E3, ELSE GO TO E4**

**E3. How many incidents of theft from the premises by employees reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Now here are some questions regarding all these events of theft from the premises by employees:**

**E4. Can you estimate what was the total gross value of property stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**E5. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of theft from the premises by employees that you experienced in the last 12 months:**

**E6. Did you or someone else on your behalf report the last incident of theft from the premises by employees to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF E6 = 1 ASK E7**

**IF E6 = 2 ASK E8**

**IF E6 =9 ASK E10**

**E7. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 – Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**E8. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF E8 = 4 OR 5 ASK E9**

**E9. For what reason were you not very satisfied or not at all satisfied?**

**Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

**CAWI: PLEASE SELECT UP TO THREE ANSWERS!**

- 1 - Didn't identify the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**E10. Did you or someone else on your behalf report the last incident of theft from the premises by employees to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**6. THEFT FROM PREMISES BY CUSTOMERS**

**ASK THIS BLOCK IF RESPONSE TO S1\_F = 1**

**You mentioned that THEFT FROM PREMISES BY CUSTOMERS has happened in the last 12 months.**

**F1. How many incidents of theft from premises by customers have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF F1 ≠ 0 AND F1 ≠ 999 ASK F2, ELSE GO TO F4**

**F2. How many of these incidents of theft from premises by customers did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF F2 ≠ 0 AND F2 ≠ 999 ASK F3, ELSE GO TO F4**

**F3. How many incidents of theft from the premises by customers reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Now here are some questions regarding all these events of theft from the premises by customers:**

**F4. Can you estimate what was the total gross value of property stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]



**F5. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of theft from the premises by customers that you experienced in the last 12 months:**

**F6. Did you or someone else on your behalf report the last incident of theft from the premises by customers to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF F6 = 1 ASK F7**

**IF F6 = 2 ASK F8**

**IF F6 =9 ASK F10**

**F7. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**F8. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF F8 = 4 OR 5 ASK F9**

**F9. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't identify the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**F10. Did you or someone else on your behalf report the last incident of theft from the premises by customers to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**7. THEFT FROM PREMISES BY OUTSIDERS**

**ASK THIS BLOCK IF RESPONSE TO S1\_G = 1**

**You mentioned that THEFT FROM PREMISES BY OUTSIDERS has happened in the last 12 months.**

**G1. How many incidents of theft from premises by outsiders have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF G1 ≠ 0 AND G1 ≠ 999 ASK G2, ELSE GO TO G4**

**G2. How many of these incidents of theft from premises by outsiders did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF G2 ≠ 0 AND G2 ≠ 999 ASK G3, ELSE GO TO G4**

**G3. How many incidents of theft from the premises by outsiders reported to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Now here are some questions regarding all these events of theft from the premises by outsiders:**

**G4. Can you estimate what was the total gross value of property stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**G5. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of theft from the premises by outsiders that you experienced in the last 12 months:**

**G6. Did you or someone else on your behalf report the last incident of theft from the premises by outsiders to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF G6 = 1 ASK G7**

**IF G6 = 2 ASK G8**

**IF G6 =9 ASK G10**

**G7. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**G8. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF G8 = 4 OR 5 ASK G9**

**G9. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

**CAWI: PLEASE SELECT UP TO THREE ANSWERS!**

- 1 - Didn't identify the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**G10. Did you or someone else on your behalf report the last incident of theft from the premises by outsiders to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**8. THEFT FROM PREMISES BY PERSONS UNKNOWN**

**ASK THIS BLOCK IF RESPONSE TO S1\_H = 1**

**You mentioned that THEFT FROM PREMISES BY PERSONS UNKNOWN has happened in the last 12 months.**

**H1. How many incidents of theft from premises by persons unknown have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF H1 ≠ 0 AND H1 ≠ 999 ASK H2, ELSE GO TO H4**

**H2. How many of these incidents of theft from premises by persons unknown did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF H2 ≠ 0 AND H2 ≠ 999 ASK H3, ELSE GO TO H4**

**H3. How many incidents of theft from the premises by persons unknown reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Now here are some questions regarding all these events of theft from the premises by persons unknown:**

**H4. Can you estimate what was the total gross value of property stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**H5. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of theft from the premises by persons unknown that you experienced in the last 12 months:**

**H6. Did you or someone else on your behalf report the last incident of theft from the premises by persons unknown to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF H6 = 1 ASK H7**

**IF H6 = 2 ASK H8**

**IF H6 =9 ASK H10**

**H7. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**H8. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF H8 = 4 OR 5 ASK H9**

**H9. For what reason were you not very satisfied or not at all satisfied?**

**Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't identify the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**H10. Did you or someone else on your behalf report the last incident of theft from the premises by persons unknown to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**9. VANDALISM**

**ASK THIS BLOCK IF RESPONSE TO S1\_I = 1**

**You mentioned that VANDALISM has happened in the last 12 months.**

**I1. How many incidents of vandalism have occurred to the premises of your business's local unit in the last 12 months?**

\_\_\_\_\_
999 - [DK/NA]

**IF I1 ≠ 0 AND I1 ≠ 999 ASK I2, ELSE GO TO I4**

**I2. How many of these incidents of vandalism did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_
999 - [DK/NA]

**IF I2 ≠ 0 AND I2 ≠ 999 ASK I3, ELSE GO TO I4**

**I3. How many incidents of vandalism reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_
999 - [DK/NA]

**Now here are some questions regarding all these events of vandalism:**

**I4. Can you estimate what was the total value of the damage to property or premises caused by this/these incidents? Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_
999 - [DK/NA]

**15. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of vandalism that you experienced in the last 12 months:**

**16. Did you or someone else on your behalf report the last incident of vandalism to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF I6 = 1 ASK I7**

**IF I6 = 2 ASK I8**

**IF I6 =9 ASK I10**

**17. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - No loss or damage or too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**18. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF I8 = 4 OR 5 ASK I9**

**19. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

**CAWI: PLEASE SELECT UP TO THREE ANSWERS!**

- 1 - Didn't find or capture the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Were slow to arrive
- 8 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**110. Did you or someone else on your behalf report the last incident of vandalism to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**10. FRAUD BY EMPLOYEES**

**ASK THIS BLOCK IF RESPONSE TO S1\_L = 1**

**You mentioned that FRAUD BY EMPLOYEES has happened in the last 12 months.**

**L1. How many incidents of fraud by employees have occurred against your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF L1 ≠ 0 AND L1 ≠ 999 ASK L2, ELSE GO TO L4**

**L2. How many of these incidents of fraud by employees did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF L2 ≠ 0 AND L2 ≠ 999 ASK L3, ELSE GO TO L4**

**L3. How many incidents of fraud by employees reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Now here are some questions regarding all these events of fraud by employees:**

**L4. Can you estimate what was the total value of property and information lost or stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]



**L5. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of fraud by employee that you experienced in the last 12 months:**

**L6. Did you or someone else on your behalf report the last incident of fraud by employee to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DN/NA]

**IF L6 = 1 ASK L7**

**IF L6 = 2 ASK L8**

**IF L6 =9 ASK L10**

**L7. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - No loss or too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**L8. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF L8 = 4 OR 5 ASK L9**

**L9. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't identify the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**L10. Did you or someone else on your behalf report the last incident of fraud by employee to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**11. FRAUD BY OUTSIDERS**

**ASK THIS BLOCK IF RESPONSE TO S1\_M = 1**

You mentioned that **FRAUD BY OUTSIDERS** has happened in the last 12 months.

**M1. How many incidents of fraud by outsiders have occurred against your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF M1 ≠0 AND M1 ≠999 ASK M2, ELSE GO TO M4**

**M2. How many of these incidents of fraud by outsiders did you or someone else on your behalf report to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF M2 ≠0 AND M2 ≠999 ASK M3, ELSE GO TO M4**

**M3. How many incidents of fraud by outsiders reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

Now here are some questions regarding all these events of fraud by outsiders:

**M4. Can you estimate what was the total value of property and information lost or stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**M5. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of fraud by outsiders that you experienced in the last 12 months:**

**M6. Did you or someone else on your behalf report the last incident of fraud by outsiders to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF M6 = 1 ASK M7**

**IF M6 = 2 ASK M8**

**IF M6 =9 ASK M10**

**M7. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**M8. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF M8 = 4 OR 5 ASK M9**

**M9. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't identify the offender or didn't recover property (goods)
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**M10. Did you or someone else on your behalf report the last incident of fraud by outsiders to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**12. BRIBERY/CORRUPTION**

**ASK THIS BLOCK IF RESPONSE TO S1\_N = 1**

**You mentioned that you have experienced BRIBERY and/or CORRUPTION in the last 12 months.**

**N1. Please indicate how widespread you think these practices are in your business sector. Do you think they are extremely widespread, very widespread, moderately widespread, slightly widespread, or almost not existent?**

- 1 – Extremely widespread
- 2 – Very widespread
- 3 – Moderately widespread
- 4 - Slightly widespread
- 5 – Almost not existent
- 999 – [DK/NA]

**N2. Thinking about the area in which the premises of your business's local unit are located: are these practices extremely widespread, very widespread, moderately widespread, slightly widespread, or almost not existent?**

- 1 – Extremely widespread
- 2 – Very widespread
- 3 – Moderately widespread
- 4 - Slightly widespread
- 5 – Almost not existent
- 999 – [DK/NA]

**N3. How many incidents have occurred against your business's local unit in the last 12 months?**

\_\_\_\_\_

999 - [DK/NA]

**IF N3 ≠ 0 AND N3 ≠ 999 ASK N4, ELSE GO TO N6**

**N4. How many incidents have you or someone else on your behalf reported to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_

999 - [DK/NA]

**IF N4 ≠0 AND N4 ≠999 ASK N5, ELSE GO TO N6**

**N5. How many incidents of bribery and/or corruption reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_

999 - [DK/NA]

**N6. Can you estimate the total amount of the unofficial payments you were requested to pay in the last 12 months? Please express the amount in [national currency].**

\_\_\_\_\_

999 - [DK/NA]

**N7. Do you know or believe that the incidents you experienced have been committed by a politician, a public official, by other private companies, by someone acting individually or by members of organized crime groups?**

[MAXIMUM TWO ANSWERS]

- 1 - Politicians
- 2- Public officials
- 3- Other private companies
- 4 - Someone acting individually
- 5 - Members of organized crime groups
- 9 - [DK/NA]

**IF N7=5 ASK N8**

**N8. Which kind of organized crime groups?**

- 1 - Local organized crime groups
- 2 - International organized crime groups
- 3 - Other (specify)
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of bribery and/or corruption experienced by your business's local unit in the last 12 months:**

**N9. Did you or someone else on your behalf report the last incident of bribery and/or corruption to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF N9 = 1 ASK N10**

**IF N9 = 2 ASK N11**

**IF N9 =9 STOP THIS BLOCK**

**N10. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - Deal with matter ourselves
- 6 - Fear of reprisals
- 7 - Fear of negative publicity
- 8 - They occur too frequently
- 9 - Other: specify
- 99 - [DK/NA]

**N11. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF N11 = 4 OR 5 ASK N12**

**N12. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't capture the offender
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]

**13. CYBERCRIME**

**ASK THIS BLOCK IF RESPONSE TO S1\_O = 1**

**You mentioned that incidents of CYBERCRIME has happened against your business's local unit in the last 12 months.**

**O1. How often has this incident occurred in the last 12 months among the following options?**

- 1 - More than once a day
- 2 - Several times in a week
- 3 - Only few times in a month
- 4 - Only few times in 12 months
- 999 - [DK/NA] **SKIP TO O4**

**O2. How often have you or someone else on your behalf reported these incidents to the police in the last 12 months?**

- 1 – All the time
- 2 – Most of the time
- 3 - Sometimes
- 5 - Rarely
- 6 - Never
- 999 - [DK/NA]

**IF O2 ≠ NEVER AND O2 ≠999 ASK O3, ELSE GO TO O4**

**O3. How many incidents of cybercrime reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_

999 - [DK/NA]

**O4. Can you estimate what was the total value of property and information lost or stolen in this/these incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_

999 - [DK/NA]

**O5. What is the estimated total value of the damage to software, devices or other properties caused by [this] [these] incidents?**

**Please discount any insurance pay-out and express the value in [national currency].**

\_\_\_\_\_

999 - [DK/NA]

**O6. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

Now please think about the **MOST SERIOUS INCIDENT** of cybercrime in terms of economic damage to your business's local unit that you experienced in the last 12 months:

**O7. Did you or someone else on your behalf report this incident of cybercrime to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF O7 = 1 ASK O8**

**IF O7 = 2 ASK O9**

**IF O7 =9 ASK O11**

**O8. What was the reason for not reporting this incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - No loss or damage or too trivial
- 2 - Police/judicial authority could not have done anything, would not be interested
- 3 - Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of negative publicity
- 8 - They occur too frequently
- 9 - Other: specify
- 99 - [DK/NA]

**O9. If you or someone on your behalf reported the last incident to the police or a judicial authority were you very satisfied, quite satisfied, undecided, not very satisfied or not at all satisfied with the way the matter was dealt with.**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF O9 = 4 OR 5 ASK O10**

**O10. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't find or capture the offender
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]



**ASK ALL**

**O11. Did you or someone else on your behalf report this incident of cybercrime to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**14. COUNTERFEITING OR PIRACY**

**ASK THIS BLOCK IF RESPONSE TO S1\_P = 1**

**You mentioned that incidents of COUNTERFEITING OR PIRACY has happened against your business's local unit in the last 12 months.**

**P1. How many incidents have occurred in the last 12 months?**

\_\_\_\_\_

999 - [DK/NA]

**IF P1 ≠ 0 AND P1 ≠ 999 ASK P2, ELSE GO TO P4**

**P2. How many incidents did you or someone else on your behalf report to the police in the last 12 months?**

\_\_\_\_\_

999 - [DK/NA]

**IF P2 ≠ 0 AND P2 ≠ 999 ASK P3, ELSE GO TO P4**

**P3. How many incidents reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_

999 - [DK/NA]

**P4. Please estimate the total cost caused by this/these incidents to your business's local unit in terms of loss of orders/ clientele and reputational damage in comparison with your annual turnover. Was it...?**

- 1- Very High
- 2- High
- 3- Average
- 4- Low
- 5- Very Low
- 9 - [DK/NA]

**P5. Do you know or believe that the incidents you experienced have been committed by other private companies, by someone acting individually or by members of organized crime groups?**

[MAXIMUM TWO ANSWERS]

- 1 - Other private companies
- 2 - Someone acting individually
- 3 - Members of organized crime groups
- 9 - [DK/NA]

**IF P5=3 ASK P6**

**P6. Which kind of organized crime groups?**

- 1 - Local organized crime groups
- 2 - International organized crime groups
- 3 - Other (specify)
- 9 - [DK/NA]

Now please think about the **MOST RECENT INCIDENT** of counterfeiting or piracy that you experienced in the last 12 months:

**P7. Did you or someone else on your behalf report this last incident to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF P7 = 1 ASK P8**

**IF P7 = 2 ASK P9**

**IF P7 =9 ASK P11**

**P8. What was the reason for not reporting this last incident to the police or a judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 - Police/judicial authority could not have done anything, would not be interested
- 3 - Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**P9. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF P9 = 4 OR 5 ASK P10**

**P10. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't find or capture the offender
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further incidents
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**P11. Did you or someone else on your behalf report the last incident of counterfeiting or piracy to an insurance company?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**15. EXTORTION**

**ASK THIS BLOCK IF RESPONSE TO S1\_Q = 1**

**You mentioned that you have experienced EXTORTION in the last 12 months.**

**Q1. Please indicate how widespread you think these practices are in your business sector. Do you think they are extremely widespread, very widespread, moderately widespread, slightly widespread, or almost not existent?**

- 1 – Extremely widespread
- 2 – Very widespread
- 3 – Moderately widespread
- 4 - Slightly widespread
- 5 – Almost not existent
- 999 – [DK/NA]

**Q2. Thinking about the area in which the premises of your business's local unit are located: are these practices extremely widespread, very widespread, moderately widespread, slightly widespread, or almost not existent?**

- 1 – Extremely widespread
- 2 – Very widespread
- 3 – Moderately widespread
- 4 - Slightly widespread
- 5 – Almost not existent
- 999 – [DK/NA]

**Q3. How many incidents have occurred against your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF Q3 ≠ 0 AND Q3 ≠ 999 ASK Q4, ELSE GO TO Q6**

**Q4. How many incidents have you or someone else on your behalf reported to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF Q4 ≠ 0 AND Q4 ≠ 999 ASK Q5, ELSE GO TO Q6**

**Q5. How many incidents of extortion reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**Q6. Can you estimate the total amount of the unofficial payments that were you extorted to pay in the last 12 months? Please express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**Q7. Do you know or believe that the incidents you experienced have been committed by someone acting individually or by members of organized crime groups?**

- 1 - Someone acting individually
- 2 - Members of organized crime groups
- 9 - [DK/NA]

**IF Q7=2 ASK Q8**

**Q8. Which kind of organized crime groups?**

- 1 - Local organized crime groups
- 2 - International organized crime groups
- 3 - Other (specify)
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of extortion experienced by your business's local unit in the last 12 months:**

**Q9. Did you or someone else on your behalf report the last incident of extortion to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF Q9 = 1 ASK Q10**

**IF Q9 = 2 ASK Q11**

**IF Q9 =9 STOP THIS BLOCK**

**Q10. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 - Police/judicial authority could not have done anything, would not be interested
- 3 - Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - Deal with matter ourselves
- 6 - Fear of reprisals
- 7 - Fear of negative publicity
- 8 - They occur too frequently
- 9 - Other: specify
- 99 - [DK/NA]

**Q11. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF Q11 = 4 OR 5 ASK Q12**

**Q12. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't identify or capture the offender
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]

**16. BEING OFFERED STOLEN AND/OR COUNTERFEITED GOODS**

**ASK THIS BLOCK IF RESPONSE TO S1\_R = 1**

**You mentioned that YOU WERE OFFERED STOLEN AND/OR COUNTERFEITED GOODS in the last 12 months.**

**R1. How many incidents have occurred at your business's local unit in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF R1 ≠ 0 AND R1 ≠ 999 ASK R2, ELSE GO TO R4**

**R2. How many incidents have you or someone else on your behalf reported to the police or to the judicial authority in the last 12 months?**

\_\_\_\_\_  
999 - [DK/NA]

**IF R2 ≠ 0 AND R2 ≠ 999 ASK R3, ELSE GO TO R4**

**R3. How many incidents of being offered stolen and/or counterfeited goods reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**R4. Do you know or believe that the incidents you experienced have been committed by other private companies, by someone acting individually or by members of organized crime groups?**

[MAXIMUM TWO ANSWERS]

- 1 - Other private companies
- 2 - Someone acting individually
- 3 - Members of organized crime groups
- 9 - [DK/NA]

**IF R4=3 ASK R5**

**R5. Which kind of organized crime groups?**

- 1 - Local organized crime groups
- 2 - International organized crime groups
- 3 - Other (specify)
- 9 - [DK/NA]

Now please think about the **MOST RECENT INCIDENT** of being offered stolen and/or counterfeited goods that you experienced in the last 12 months:

**R6. Did you or someone else on your behalf report this last incident to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF R6 = 1 ASK R7**

**IF R6 = 2 ASK R8**

**IF R6 =9 ASK R10**

**R7. What was the reason for not reporting this last incident to the police or a judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 – Police/judicial authority could not have done anything, would not be interested
- 3 – Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]

**R8. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF R8 = 4 OR 5 ASK R9**

**R9. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't find or capture the offender
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further incidents
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]

**ASK ALL**

**R10. Did you or someone else on your behalf report the last incident of being offered stolen and/or counterfeited goods to an insurance company?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**17. PROTECTION MONEY**

**ASK THIS BLOCK IF RESPONSE TO S1\_S = 1**

**You mentioned that PROTECTION MONEY has happened in the last 12 months.**

**S1. How many incidents of protection money have occurred at your business's local unit in the last 12 months?**

- 1 - Once
- 2 - Twice
- 3 - More than twice
- 4 - Every month
- 5 - Every week
- 9 - [DK/NA] **SKIP TO S4**

**S2. How often have you or someone else on your behalf reported these incidents to the police in the last 12 months?**

- 1 - All the time
- 2 - Most of the time
- 3 - Sometimes
- 5 - Rarely
- 6 - Never
- 999 - [DK/NA]

**IF S2 ≠ NEVER AND S2 ≠ 999 ASK S3, ELSE GO TO S4**

**S3. How many incidents of protection money reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_

999 - [DK/NA]

**Now here are some questions regarding all these events of protection money:**

**S4. Can you estimate the total amount of money that were you requested to pay in the last 12 months? Please express the amount in [national currency].**

\_\_\_\_\_

999 - [DK/NA]

**S5. Do you know or believe that the incidents you experienced have been committed by someone acting individually or by members of organized crime groups?**

[MAXIMUM TWO ANSWERS]

- 1 - Someone acting individually
- 2 - Members of organized crime groups
- 9 - [DK/NA]

**IF S5=2 ASK S6**

**S6. Which kind of organized crime groups?**

- 1 - Local organized crime groups
- 2 - International organized crime groups
- 3 - Other (specify)
- 9 - [DK/NA]

**Now please think about the MOST RECENT INCIDENT of protection money experienced by your business's local unit in the last 12 months:**

**S7. Did you or someone else on your behalf report the last incident of protection money to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF S7 = 1 ASK S8**

**IF S7 = 2 ASK S9**

**IF S7 =9 STOP THIS BLOCK**

**S8. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 - Police/judicial authority could not have done anything, would not be interested
- 3 - Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - There was no insurance requirement
- 6 - Deal with matter ourselves
- 7 - Fear of reprisals
- 8 - Fear of negative publicity
- 9 - They occur too frequently
- 10 - Other: specify
- 99 - [DK/NA]



**S9. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF S9 = 4 OR 5 ASK S10**

**S10. If you were not very satisfied or not at all satisfied, what was the reason? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't identify or capture the offender
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further victimization
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]

## **18. USURY**

**ASK THIS BLOCK IF RESPONSE TO S1\_T = 1**

**You mentioned that you have experienced USURY in the last 12 months.**

**T1. For what reason did you accept this/these loans?**

- 1 - Bank refusals
- 2 - Holding company refusals
- 3 - Faster procedure
- 4 - Other: specify
- 9 - [DK/NA]

**T2. Did you or someone else on your behalf report this/these incidents to the police?**

- 1 - Yes
- 2 - No
- 9 - [DK/NA]

**IF T2 = 1 ASK T3, ELSE GO TO T4**

**T3. How many incidents of usury reported to the police or to the judicial authorities were resolved with a conviction?**

\_\_\_\_\_  
999 - [DK/NA]

**T4. How much money did your business's local unit ask for loan?**

**Please express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**T5. Did your premises redeem the debt?**

- 1 - Yes
- 2 - No
- 3 - Partially
- 9 - [DK/NA]

**IF T5 = 1 OR 3 ASK T6**

**T6. How much money did your premises pay to redeem the debt?**

**Please express the value in [national currency].**

\_\_\_\_\_  
999 - [DK/NA]

**T7. Do you know or believe that the incidents you experienced have been committed by a bank or other financial institution, by another private company, someone acting individually or by members of organized crime groups?**

[MAXIMUM TWO ANSWERS]

- 1 – Bank or other financial institution
- 2- Another private company
- 3 - Someone acting individually
- 4 - Members of organized crime groups
- 9 - [DK/NA]

**IF T7=4 ASK T8**

**T8. Which kind of organized crime groups?**

- 1 - Local organized crime groups
- 2 - International organized crime groups
- 3 - Other (specify)
- 9 - [DK/NA]

Now please think about the **MOST RECENT INCIDENT** of usury experienced by your business's local unit in the last 12 months:

**T9. Did you or someone else on your behalf report the last incident of usury to the police or to the judicial authority?**

- 1 - No
- 2 - Yes
- 9 - [DK/NA]

**IF T9 = 1 ASK T10**

**IF T9 = 2 ASK T11**

**T10. What was the reason for not reporting the last incident to the police or to the judicial authority? Here are several possibilities and you are supposed to give a maximum of three answers.**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Too trivial
- 2 - Police/judicial authority could not have done anything, would not be interested
- 3 - Police/ judicial authority have not done anything in the past
- 4 - Not enough proof
- 5 - Deal with matter ourselves
- 6 - Fear of reprisals
- 7 - Fear of negative publicity
- 8 - Other: specify
- 99 - [DK/NA]

**T11. If you or someone else on your behalf reported the last incident to the police or to the judicial authority how satisfied were you with the way in which the police or the judicial authority dealt with your report?**

- 1 - Very satisfied
- 2 - Quite satisfied
- 3 - Undecided
- 4 - Not very satisfied
- 5 - Not at all satisfied
- 9 - [DK/NA]

**IF T11 = 4 OR 5 ASK T12**

**T12. For what reason were you not very satisfied or not at all satisfied? Here are several possibilities and you are supposed to give a maximum of three answers.**

**The police/judicial authority..**

CAWI: PLEASE SELECT UP TO THREE ANSWERS!

- 1 - Didn't capture the offender
- 2- Were not interested
- 3 - Didn't keep us properly informed
- 4 - Didn't treat us correctly or were impolite
- 5 - Didn't assure sufficient protection from further incidents
- 6 - Didn't guarantee anonymity
- 7 - Other reason
- 99 - [DK/NA]

Thank you for completing the questionnaire. We appreciate your help and the time you spent answering these questions. You may leave this page now, your responses have been stored.

Thank you once again:

Gallup & TRANSCRIME

## A2. Glossary attached to the questionnaire

**Area around your business local unit:** The area around the business local unit premises is identified as the territory in which the majority of employees and premises are located.

**Being offered stolen and/or counterfeiting goods:** 'Being offered stolen and/or counterfeited goods' (see "Counterfeiting or Piracy").

**Branch company:** Company that is completely or partially controlled by a parent company. Unlike a subsidiary, a branch is not a separate, distinct legal entity.

**Bribery / Corruption:** By 'bribery and corruption' is meant being "asked" or expected to make unofficial payments (cash, goods, gifts, holidays, etc.) to public officials, politicians or other private subjects to get things done in the normal business operations or being asked to operate "informally" (e.g. bending rules, not obtaining required licenses, permits).

**Burglary and attempted burglary:** By 'burglary or attempted burglary' it is meant anyone attempting to or breaking and entering into your business premises in order to steal something without interaction with anyone connected with the local unit (owners, employees and customers). We talk about burglary when there are traces of illegal entry, otherwise we talk about theft.

**Business Local Unit:** The business local unit is the unit of analysis of the survey. It represents every independent premise in which the respondent is located. (e.g. single shop, supermarket, store, dealer, private school, restaurant, factory, etc...)

**Counterfeiting or piracy:** By 'counterfeiting' is meant any goods, including packaging, bearing without authorization a trademark, a patent, a model design or geographical indications, which are identical to the ones sold or produced by the company. By 'piracy' is meant any goods produced by the company which are copied without approval ; Piracy through the internet includes the diffusion and the use of unauthorised copies of registered goods using an electronic communications network.

**Crime risk:** Crime risk refers to the possibility that any type of crime may adversely affect the normal activity of a company.

**Cybercrime:** By 'cybercrime' is meant the offences committed in order to harm a firm's electronic communications network, software and information system. It also include on-line attacks (DoS/DDoS attacks, malicious software, Trojan horses, phishing, farming, etc.) for the purpose of retrieving information from a firm's database or damaging the firm's website. It does not include ordinary crimes committed through the use of an electronic communications network (e.g. fraud, identity fraud, piracy, threat, theft, etc.).

**Electronic and IT security:** Electronic and IT measures are designed to deny unauthorised people the access to some areas of the business local unit's premises (e.g. alarms, CCTV) or to prevent unauthorised people from having access to the information system of a company (e.g. antivirus software).

**Extortion:** By 'extortion' is meant any actual incidents or attempts to obtain or try to obtain money or any other benefits from the company by threatening and/or intimidating managers and/or employees, including threats to damage property or contaminate products.

**Franchise company:** Company that buys the right to use the logo and to sell goods or services of another company (the franchisor) following certain rules and guidelines established by the franchisor.

**Fraud by employee:** By 'fraud by employees' is meant anyone cheating the company, while working for the company itself, in terms of diverting funds, goods or services to their own purposes. It also include fraud using electronic communication network or information system.

**Fraud by outsiders:** By 'fraud by outsiders' is meant any outsider, such as a customer, distributor or supplier, defrauding the company to obtain a financial advantage or causing a loss by implicit or explicit deception. E.g. customers deceive about their willingness to pay the agreed price ; distributors and suppliers deceive about the quality or the quantity of goods /services delivered. It also include fraud using electronic communication network or information system.

**Organised Crime Groups:** "Organised criminal group" means a structured group of three or more persons, existing for a period of time and acting in concert with the aim of committing one or more serious crimes or offences, in order to obtain, directly or indirectly, a financial or other material benefit.

**Parent company:** Company that holds a sufficient stake in another company to control and influence its management and operations.

**Physical measures of security:** Physical measures are designed to deny access to unauthorised people to some areas of the premises (e.g. , locked doors, fences, special windows).

**Premise:** The premise/premises are the physical establishments in which the activity of the business local unit is carried out and where the respondent of the questionnaire is located (e.g. shop, warehouse, shed, etc..).

**Protection of money:** By 'protection money' is meant anyone requesting, directly or indirectly, money or any other benefits in exchange for his/her services to protect the business premises against robbery, further extortion, acts of vandalism or further requests for bribes.

**Robbery and attempted robbery:** By 'robbery or attempted robbery' is meant anyone not employed attempting and/or stealing something from the business or from any of the employees (during their work at the business premises) by using force or threats of force. This includes robbery of personal property as well as money / goods belonging to the business, provided employees were on duty at the time. It does not include robbery of personal property from non-employees.

**Subsidiary company:** Company that is completely or partially controlled by a parent company. Unlike a branch, a subsidiary is a separate, distinct legal entity.

**Theft from premises by customers:** By 'theft from premises by customers' is meant any customer stealing any money or goods from the business premises. This includes incidents of shoplifting. Does not include incidents involving violence to people or threats of such violence (in this case we talk about robberies) and it does not include theft of personal property from non-employees.

**Theft from premises by employees:** By 'theft from premises by employees' is meant any employee stealing any money or goods from the business premises. Does not include incidents involving violence or threats of violence to people and it does not include theft of personal property from non-employees.

**Theft from premises by outsiders:** By 'theft from premises by outsiders' is meant any outsiders, that is, people other than customers or employees, stealing any money or goods from the premises. Does not include incidents involving violence to people or threats of such violence and it does not include theft of personal property from non-employees.

**Theft from premises by person unknown:** By 'theft from premises by persons unknown' any incidents of theft at the business premises in which it was not possible to establish who committed the theft. It does not include theft of personal property from non-employees.

**Theft from vehicles:** By 'theft of vehicles' is meant anyone stealing something from any vehicle owned or leased by the company and used by people based at the business premises. The thefts can take place at the business premises or somewhere else.

**Theft of vehicles:** By 'theft of vehicles' is meant any car or vehicle owned or leased by the company and used by people based at the business premises being stolen either from those premises or from somewhere else.

**Usury:** By 'usury' is meant loans made by banks, private persons, criminal groups or other businesses at an exorbitant or illegally high interest rate.

**Vandalism:** By 'vandalism' is meant anyone causing any deliberate damage, including arson and graffiti, to any part of any buildings at the business premises, or to equipment, vehicles or stock belonging to the company at the business premises. It does not include any damage as a consequence of other types of crime (i.e. burglary).

## A3. General information about the respondents and the sample composition

### Respondents' role inside the business's local unit<sup>37</sup>

Source: Transcrime elaboration of EU-BCS data

Role	Frequency	Percentage
Owner	9421	49.5%
Executive officer / Manager	5192	27.3%
Financial officer/ Head of accounting	1707	9.0%
Administrative office staff (head, manager, coordinator, officers)	1564	8.2%
Security manager	533	2.8%
Other	621	3.3%
<b>Total</b>	<b>19039</b>	<b>100%</b>

### Correspondence between the size of the businesses as considered in the sample and as declared by the respondents<sup>38</sup>

Source: Transcrime elaboration of EU-BCS data

Sample composition by Business Size	Declared Business Size				Total
	1-9	10-49	50-249	250+	
1-9	14038 (83.6%)	2338 (13.9%)	311 (1.9%)	109 (0.6%)	<b>16796</b> <b>(100%)</b>
10-49	304 (16.6%)	1352 (73.6%)	161 (8.8%)	19 (1.0%)	<b>1836</b> <b>(100%)</b>
50-249	17 (5.1%)	62 (18.7%)	232 (69.6%)	21 (6.3%)	<b>332</b> <b>(100%)</b>
250+	1 (1.4%)	5 (6.8%)	15 (20.3%)	53 (71.6%)	<b>74</b> <b>(100%)</b>
<b>Total</b>	<b>14360</b> <b>(75.4%)</b>	<b>3757</b> <b>(19.7%)</b>	<b>719</b> <b>(3.8%)</b>	<b>202</b> <b>(1.1%)</b>	<b>19038</b> <b>(100%)</b>

37. The column total may not sum to 100% due to rounding.

38. The row total may not sum to 100% due to rounding.

**Correspondence between the economic sector of the businesses as considered in the sample and as declared by the respondents<sup>39</sup>**

Source: Transcrime elaboration of EU-BCS data

Sample composition by Economic Sector	Declared Economic Sector of the Businesses							Total
	Manufacturing	Construction	Wholesale and retail trade	Transport and warehousing	Accommodation and food service	Financial and insurance activities	Other services to businesses or persons	
Manufacturing	1600 (56.8%)	195 (6.9%)	533 (18.9%)	27 (1.0%)	40 (1.4%)	2 (0.1%)	419 (14.9%)	<b>2815</b> <b>(100%)</b>
Construction	466 (12.3%)	2375 (62.6%)	268 (7.1%)	32 (0.8%)	36 (0.9%)	17 (0.4%)	598 (15.8%)	<b>3792</b> <b>(100%)</b>
Wholesale and retail trade	702 (9.1%)	189 (2.4%)	5610 (72.5%)	149 (1.9%)	120 (1.6%)	37 (0.5%)	934 (12.1%)	<b>7741</b> <b>(100%)</b>
Transport and warehousing	33 (2.4%)	26 (1.9%)	73 (5.2%)	905 (64.8%)	19 (1.4%)	5 (0.4%)	336 (24.1%)	<b>1397</b> <b>(100%)</b>
Accommodation and food service	28 (1.0%)	13 (0.5%)	262 (9.7%)	12 (0.4%)	2232 (82.6%)	8 (0.3%)	148 (5.5%)	<b>2703</b> <b>(100%)</b>
Financial and insurance activities	27 (4.5%)	15 (2.5%)	46 (7.8%)	2 (0.3%)	3 (0.5%)	375 (63.3%)	125 (21.1%)	<b>593</b> <b>(100%)</b>
<b>Total</b>	<b>2855</b> <b>(15.0%)</b>	<b>2813</b> <b>(14.8%)</b>	<b>6792</b> <b>(35.7%)</b>	<b>1127</b> <b>(5.9%)</b>	<b>2450</b> <b>(12.9%)</b>	<b>444</b> <b>(2.3%)</b>	<b>2560</b> <b>(13.4%)</b>	<b>19041</b> <b>(100%)</b>

39. The row total may not sum to 100% due to rounding.

## A4. Methodology for measuring crime relevance

### Prevalence rates:

The **general prevalence rate** is the percentage of the victimised businesses ( $VB$ ) in the last twelve months out of the total of interviewed businesses ( $IB$ ).

$$\text{General prevalence rate} = \frac{VB}{IB} * 100$$

The **prevalence rate for country  $i$**  is calculated as the percentage of the victimised businesses in that country ( $VB_i$ ) in the last twelve months out of the total of interviewed businesses in that country ( $IB_i$ ).

$$\text{Prevalence rate}_i = \frac{VB_i}{IB_i} * 100$$

The **prevalence rate for type of crime  $j$**  is the percentage of the businesses which suffered at least one crime  $j$  ( $VB_j$ ) in the last twelve months out of the total of interviewed businesses ( $IB$ ).

$$\text{Prevalence rate}_j = \frac{VB_j}{IB} * 100$$

The **prevalence rate for country  $i$  and type of crime  $j$**  is the percentage of the businesses in that country which suffered at least one crime  $j$  ( $VB_{ij}$ ) in the last twelve months out of the total of interviewed businesses in that country ( $IB_i$ ).

$$\text{Prevalence rate}_{ij} = \frac{VB_{ij}}{IB_i} * 100$$

The **prevalence rate for economic sector  $z$**  is the percentage of the businesses belonging to that economic sector which suffered at least one crime ( $VB_z$ ) in the last twelve months out of the total of interviewed businesses in that sector ( $IB_z$ ).

$$\text{Prevalence rate}_z = \frac{VB_z}{IB_z} * 100$$

### Incidence rates:

The **general incidence rate** measures the number of crime occurred ( $NC$ ) in the last twelve months on average per each interviewed business. In this report we have multiplied the obtained ratio by ten and expressed the average number of offences occurred every ten businesses interviewed

$$\text{General incidence rate} = \frac{NC}{IB} * 10$$

The **incidence rate for country  $i$**  is calculated as the ratio of the crimes occurred in that country ( $NC_i$ ) in the last twelve months on the number of interviewed businesses in that country ( $IB_i$ ).

$$\text{Incidence rate}_i = \frac{NC_i}{IB_i} * 10$$

The **incidence rate for type of crime  $j$**  is the ratio of the number of crimes  $j$  ( $NC_j$ ) occurred in the last twelve months on the number of interviewed businesses ( $IB$ ).

$$\text{Incidence rate}_j = \frac{NC_j}{IB} * 10$$

The **incidence rate for country  $i$  and type of crime  $j$**  is the ratio of the of the number of crimes  $j$  occurred in that country ( $NC_{ij}$ ) in the last twelve months on the number of interviewed businesses in that country ( $IB_i$ ).

$$\text{Incidence rate}_{ij} = \frac{NC_{ij}}{IB_i} * 10$$

### Concentration rates:

The **general concentration rate** measures the number of crime occurred ( $NC$ ) in the last twelve months on average per each victimised business<sup>40</sup>. In this report we have multiplied the obtained ratio by ten and expressed the average number of offences occurred every ten victimised businesses.

$$\text{General concentration rate} = \frac{NC}{VB} * 10$$

The **concentration rate for country  $i$**  is calculated as the ratio of the crimes occurred in that country ( $NC_i$ ) in the last twelve months on the number of victimised businesses in that country ( $VB_i$ ).

$$\text{Concentration rate}_i = \frac{NC_i}{VB_i} * 10$$

40. In all calculations of these and the following rates, the businesses which declared to have suffered 0 crimes in the last twelve months were excluded.



The **concentration rate for type of crime  $j$**  is the ratio of the number of crimes  $j$  ( $NC_j$ ) occurred in the last twelve months on the number of victimised businesses ( $VB$ ).

$$\text{Concentration rate}_j = \frac{NC_j}{VB} * 100$$

The **concentration rate for country  $i$  and type of crime  $j$**  is the ratio of the number of crimes  $j$  occurred in that country ( $NC_{ij}$ ) in the last twelve months on the number of victimised businesses in that country ( $VB_i$ ).

$$\text{Concentration rate}_{ij} = \frac{NC_{ij}}{VB_i} * 100$$

#### Multivictimisation rates:

The **multivictimisation rate for type of crime  $j$**  expresses the proportion of victimised businesses that declared to have suffered more than one crime  $j$  ( $MVB_j$ ) in the last twelve months out of the total number of victimised businesses for crime  $j$  ( $VB_j$ ).

$$\text{Multivictimisation rate}_j = \frac{MVB_j}{VB_j} * 100$$

#### Reporting rates:

The **general reporting rate** is calculated as a percentage of the number of reported crime ( $RC$ ) out of the total number of crimes occurred in the last twelve months. In this report non replies are counted as unreported crimes.

$$\text{General reporting rate} = \frac{RC}{NC} * 100$$

The **reporting rate for country  $i$**  is calculated as a percentage of the number of reported crime in that country ( $RC_i$ ) out of the total number of crimes occurred in the last twelve in that country.

$$\text{Reporting rate}_i = \frac{RC_i}{NC_i} * 100$$

The **reporting rate for type of crime  $j$**  is calculated as a percentage of the number of reported crimes  $j$  ( $RC_j$ ) out of the total number of crimes  $j$  occurred in the last twelve months.

$$\text{Reporting rate}_j = \frac{RC_j}{NC_j} * 100$$

The **reporting rate for country  $i$  and type of crime  $j$**  is calculated as a percentage of the number of crimes  $j$  reported in that country ( $RC_{ij}$ ) out of the total number of crimes  $j$  occurred in that country in the last twelve months.

$$\text{Reporting rate}_{ij} = \frac{RC_{ij}}{NC_{ij}} * 100$$

#### Conviction rates:

The **general conviction rate** expresses the percentage of reported crimes in the last twelve months that resulted in a conviction ( $CC$ ). In this report non replies are counted as crimes not resolved in a conviction.

$$\text{General conviction rate} = \frac{CC}{RC} * 100$$

The **conviction rate for country  $i$**  expresses the percentage of reported crimes in that country in the last twelve months that resulted in a conviction ( $CC_i$ ).

$$\text{Conviction rate}_i = \frac{CC_i}{RC_i} * 100$$

The **conviction rate for type of crime  $j$**  expresses the percentage of reported crimes  $j$  in the last twelve months that resulted in a conviction ( $CC_j$ ).

$$\text{Conviction rate}_j = \frac{CC_j}{RC_j} * 100$$

The **conviction rate for country  $i$  and type of crime  $j$**  expresses the percentage of crimes  $j$  reported in that country that resulted in a conviction ( $CC_{ij}$ ) in the last twelve months.

$$\text{Conviction rate}_{ij} = \frac{CC_{ij}}{RC_{ij}} * 100$$

