

2016 EDITION

# Consumer Markets Scoreboard

Making markets work for consumers



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the assessment of consumer markets in the  
initiatives launched by the new Commission.

# KEY FINDINGS

## OF THE 2016 CONSUMER MARKETS SCOREBOARD

- 1** There is a clear improvement in consumers' assessment of the performance across the markets surveyed, reflecting an acceleration of a positive trend observed since 2010, which may be linked to recent and on-going product and services markets reforms.
- 2** Market performance remains uneven across different Member States and sectors, thus showing that there is still considerable scope for improvement through national structural reforms and a more effective enforcement of the consumer protection rules, which would also contribute to improving allocative efficiency and the competitiveness of EU businesses.
- 3** An in-depth socio-demographic analysis, conducted for the first time, shows that the assessment of market performance is mostly influenced by the financial situation of consumers and their education.
- 4** There is considerable continuity in terms of the rankings of both the goods markets and services markets assessed, but progress is more pronounced in some markets, in particular in the financial services markets and in the train services market.
- 5** There are persistent issues in key utilities markets, telecommunications and retail financial services markets, which underline the importance of the current drive to put the consumer at the heart of the Digital Single Market, the Energy Union, and the on-going work following up on the Green Paper on Retail Financial Services in the context of the Action Plan for a Capital Markets Union.



## 1. THERE IS A CLEAR IMPROVEMENT IN CONSUMERS' ASSESSMENT OF THE PERFORMANCE ACROSS THE MARKETS SURVEYED

This edition of the Scoreboard depicts an overall improvement in consumers' trust and in their assessments as to whether markets meet their expectations, which mainly drives the increase in the Market Performance Indicator (MPI, the composite index used for ranking 42 goods and services markets<sup>1</sup>).

In 2015 the EU seemed to embrace a more steady economic recovery and this improvement in economic sentiment may have influenced the survey underpinning this encouraging MPI trend. However, in the period 2010-2015 changes in the MPI do not seem to be correlated with those in the Consumer Confidence Indicator. The progress made in 2015 is in fact an acceleration of a positive trend observed since 2010. It is therefore plausible that the improvements observed for several markets may reflect the positive yield curve of a number of structural reforms undertaken by Member States in the context of the EU economic policy coordination. The improvements are particularly visible in services markets, which have been at the centre stage of the European Semester.

## 2. MARKET PERFORMANCE REMAINS UNEVEN ACROSS DIFFERENT MEMBER STATES AND SECTORS, THUS SHOWING THAT THERE IS STILL CONSIDERABLE SCOPE FOR IMPROVEMENT

There remain considerable differences in the assessments of the markets' performance between different Member States and between different sectors.

Consumers in EU15<sup>2</sup> are generally more positive in their market assessments than in EU13. This is particularly the case for the 'automotive goods' cluster. Conversely, EU13 consumers rate the performance of the telecommunications markets better than their counterparts in EU15. Generally speaking, in terms of geographic regions, market performance is assessed significantly better in Western Europe and, to some extent, in Northern Europe than in Eastern and especially Southern Europe.

The MPI for the markets for electricity services, water supply, railway transport, mortgages and mobile telephone services show the widest dispersion across the EU and is lower on average. At the same time, these markets are less subject to cross-border competition than better assessed markets, which suggests that more integrated markets tend to perform better from the consumers' perspective. For train services there is a 27 point difference in the MPI between the top country score and the lowest one, and for electricity the corresponding difference is as wide as 34 points, with consumers in Eastern and especially Southern Europe rating this market particularly low.

These large differences suggest that there is no insurmountable obstacle to good market functioning linked to the nature of activity or network costs, which would result in certain markets being *intrinsically* such as to perform more poorly from a consumer point of view.

This Scoreboard also shows that consumers' expectations regarding the functioning of different markets differ, but at the same time there is relatively limited variation at the aggregate level between Member States and between sectors in terms of the importance attached by consumers to the different components of the Market Performance Indicator.

Indeed, among the novelties introduced in the 2015 survey to allow further analysing and interpreting the survey results, is the collection of data on the importance that consumers attach to the components of the MPI, namely comparability, trust, expectations, choice, and the detriment associated with actual problems faced in the market. Whilst the impact of these changes on the overall findings remains rather modest, they also help identifying certain country-specific and/or market-specific features.

In any event, the differences in market performance observed show that there is still clear room for improvement to make markets deliver for consumers through product and services markets reforms and the effective enforcement of consumer legislation. Such reforms and enforcement have a positive impact on allocative efficiency and competitiveness. There is indeed a positive, albeit modest, correlation between Member States' performance in terms of the 'trust' and 'expectations' components of the MPI and their competitiveness as measured by the World Economic Forum. The MPI is also positively correlated with the Consumer Conditions Index<sup>3</sup>.

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1. The components of the MPI are described in the section 'The Market Performance Indicator: a proven methodology' of this Scoreboard.
2. 'EU15' refers to the EU in its pre-2004 formation while 'EU13' refers to Member States that joined the EU in 2004 or later.

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3. The Consumer Conditions Index is a composite indicator, calculated at country level, which benchmarks national consumer environments based on 3 pillars: Knowledge and Trust, Compliance and Enforcement, and Complaints and Dispute Resolution.

### 3. THE ASSESSMENT OF MARKET PERFORMANCE IS MOSTLY INFLUENCED BY THE FINANCIAL SITUATION OF CONSUMERS AND THEIR EDUCATION

An in-depth analysis was conducted for the first time to disentangle the “net effect” of different socio-demographic variables (financial situation, education, occupation, age, gender, use of the internet, language) on the ratings given by consumers to the different markets. Such an analysis can in particular shed further light on possible consumer vulnerabilities.

The financial situation of consumers has the greatest influence on the assessment of overall market performance (as measured by the MPI) and of most of its components. Education also plays an important role, with high levels of education associated with more critical assessments. In terms of occupation, self-employed people rate market performance less favourably than other categories, while women tend to assess markets more favourably than men. For other variables (language, age and internet use), the link with the MPI is less pronounced and/or less easy to interpret.

### 4. PROGRESS IS MORE PRONOUNCED IN SOME MARKETS, IN PARTICULAR IN THE FINANCIAL SERVICES MARKETS AND IN THE TRAIN SERVICES MARKET

There is considerable continuity in the ranking of the markets assessed. The three best performing goods markets are ‘books, magazines and newspapers’, ‘entertainment goods’ and ‘large household appliances’, whilst ‘meat and meat products’, ‘second-hand cars’ and ‘fuels for vehicles’ are at the bottom of the ranking. Comparability of offers is in particular an issue for the two latter markets. At the same time, the ‘meat and meat products’ and especially the ‘fuels for vehicles’ markets are those that have seen the biggest increase in their MPI compared with 2013.

The three best performing services markets are ‘holiday accommodation’, ‘cultural and entertainment services’ and ‘commercial sports services’. The lowest ranked ones are ‘real estate services’, ‘mortgages’ and ‘investment

products, private pensions and securities’. These markets were also among the top and bottom ranked markets respectively in 2013.

In order to analyse broad market patterns, the Scoreboard groups markets in clusters, whose rankings also show continuity with previous editions. The one exception is the ‘fast moving retail’ cluster, which has lost ground compared with the progress made in other clusters since 2013 and is now found to be a mid-to-low performing cluster.

Automotive goods and banking services remain the lowest performing clusters for goods and services respectively, despite clear improvements since 2013. It is however important to note that there is considerable improvement in the performance of the banking services cluster, with particularly large increases in MPI in certain countries.

The MPI for the ‘train services’ market also shows a clear improvement since 2013. However, this market remains the least performing market among the transport markets cluster. The markets in this cluster are assessed quite unevenly, but with the exception of airline services they perform relatively poorly on choice.

Analysing the exact causes of the improvements observed at the aggregate level and in specific Member States is beyond the scope of this Scoreboard. However, the results are no doubt informative above all for Member States’ authorities as they monitor the functioning of their markets, and there may be lessons learned and good practices that could usefully be shared among Member States experts, for example within the Consumer Markets Expert Group or the Consumer Policy Network, but also beyond.

In this regard, it should be noted that in 2015 the Commission services carried out a review of the statistical soundness and robustness of the methodology underpinning the Consumer Markets Scoreboard, and found it solid. The review further confirmed that the statistical structure of the MPI is balanced. These findings underline the usefulness of the Scoreboard in identifying markets that are not fully delivering for consumers and where further policy measures may therefore be needed. They further confirm that it is a reliable instrument among others to assess and measure progress with product and service markets reforms within the context of the European Semester.

## 5. THERE ARE PERSISTENT ISSUES IN KEY UTILITIES MARKETS, TELECOMMUNICATIONS AND RETAIL FINANCIAL SERVICES MARKETS

The findings of this Scoreboard underline the importance of the current drive to put the consumer at the heart of the Digital Single Market, the Energy Union, and the on-going work following up on the Green Paper on Retail Financial Services in the context of the Action Plan for a Capital Markets Union. Key policy work strands include in particular:

### **DELIVERING THE AMBITIOUS OVERHAUL OF THE TELECOMMUNICATIONS REGULATORY FRAMEWORK ANNOUNCED IN THE DIGITAL SINGLE MARKET STRATEGY ADOPTED ON 6 MAY 2015**

The telecommunications markets cluster has not kept pace with the progress that has been made in other services markets clusters since 2013. It is the cluster which has the highest proportion of consumers that have experienced problems, with mobile telephone services and internet provision being the markets where the proportion of consumers having experienced a problem in the past 12 months is the highest among all 29 services markets surveyed. For fixed and mobile telephone services this proportion has also increased compared to 2013.

There are also issues with switching in the telecommunications markets cluster, in particular regarding ease of switching. The fixed telephone services market has the second lowest score among all services markets on ease of switching. Compared with other markets consumers do not seem to expect *ex ante* that it would be difficult to switch providers in the mobile telephone services market. However, this market has, among those consumers who did not switch, the largest proportion who indicate that they tried to switch but faced obstacles, and the evaluation of ease of switching by those consumers who switched has actually decreased compared to 2013. The data also shows that there seems to be an unmet demand from consumers for more choice in the market for internet provision.

Finally, when one combines the data on the prevalence of problems with the findings on detriment (financial

and other loss) resulting from those problems, telecommunications is the cluster where the overall detriment suffered by consumers is the highest among the 29 services markets surveyed.

### **DELIVERING A NEW DEAL FOR CONSUMERS UNDER THE ENERGY UNION, BASED ON BETTER INFORMATION, WIDER OPPORTUNITIES FOR THEIR PARTICIPATION IN ENERGY MARKETS AND A HIGH LEVEL OF CONSUMER PROTECTION**

The electricity market is the fourth lowest ranked services markets covered by the survey. As mentioned above, there are considerable differences in the assessments of consumers in different Member States, with a 34 point difference between this market's MPI in the country where it scores best, and the country in which it scores lowest.

Consumers' assessments of the comparability of offers, consumer trust and the extent to which their expectations are met have improved since 2013, but they are below the average for the services markets. This is also the case for the 'overall detriment' component, which combines data on the proportion of consumers that experienced a problem in the market with the severity of detriment due to such problems.

Although the average score for ease of switching is above the average, switching is perceived as difficult by those consumers who did not switch and an above average proportion of consumers did not switch because of the obstacles that they encountered. This suggests that some consumers are not fully benefiting from competition among suppliers. At the same time, even though consumers do not attach as much importance to choice as to some other MPI components such as trust, there also seems to be unmet demand for more choice of suppliers in the electricity market.

The Scoreboard complements the findings of the consumer survey with the findings of a recent study on the functioning of the EU retail energy markets for consumers and with evidence on the drivers of consumer vulnerability in the energy markets. These additional pieces of research also point to the need to improve the comparability of energy offers, to clarify energy bills and to provide consumers with better information on their actual consumption.

## **FOLLOWING UP ON THE GREEN PAPER ON RETAIL FINANCIAL SERVICES BY ENHANCING CONSUMERS' CHOICE NATIONALLY AND CROSS-BORDER, AS WELL AS THE QUALITY OF FINANCIAL PRODUCTS, AND BY INCREASING TRANSPARENCY AND COMPARABILITY TO ALLOW CONSUMERS TO MAKE INFORMED CHOICES**

In recent years, many legislative initiatives have been adopted to improve consumer protection rules notably for investments, mortgage credit and insurance. These initiatives help consumers make informed choices through increased transparency requirements before the sale of certain financial products such as payment accounts, mortgages, consumer credit, investment products and insurance, and provide an EU-wide right of access to basic payment accounts and facilitate switching of payment accounts.

Whilst some of the new legislation still needs to be implemented these efforts already seem to be starting to pay off, since the banking services cluster shows the largest improvements in performance (as measured by the MPI) among all services markets clusters. The market for bank accounts and the market for loans, credit and credit cards record the largest increases in the MPI among all individual services markets surveyed.

There is a particularly large improvement in consumers' assessment of the functioning of the bank accounts markets in Hungary and Austria, and in these countries the assessment of the performance of the mortgages market and of the market for investment products, private pensions and securities has also considerably improved compared with 2013.

At the same time, banking services still remain the lowest performing market cluster. Switching remains difficult in particular in the mortgages market and in the market for investment products, private pensions and securities. There seems to be unmet demand for more choice to be made available in the mortgages market. Whilst the banking services cluster and the insurance cluster do not have a particularly high number of consumers having experienced problems, the detriment experienced by consumers when problems occur is particularly high. It is therefore important that the EU retail financial services legislation is effectively enforced. In fact, the improvements observed for this cluster are largely driven by consumers' increased trust in suppliers complying with the consumer protection rules.

Research complementing the survey findings shows that there is a high incidence of consumer vulnerability in the financial sector, where the complexity of offers and contract terms is a challenge for many consumers. There is therefore still ample room for improvement in this sector.

This document is structured as follows:

**Chapter 1** is the Executive Summary of the Scoreboard.

**Chapter 2** presents the methodology underpinning the MPI and the novelties introduced in the 2015 Market Monitoring Survey.

**Chapter 3** provides the overall results of the survey, highlights the country and socio-demographic differences in market assessment and analyses in detail the results for different market groups and the components of the MPI.

**Chapter 4** further looks into additional indicators, namely complaints, switching, market penetration, prices, and consumer safety issues.

**Chapter 5** comprises annexes that provide a definition of the markets covered by the Scoreboard and a snapshot of markets' rankings in each of the EU Member States, as well as Iceland and Norway.



# **MEASURING CONSUMER MARKET PERFORMANCE**





# MEASURING CONSUMER MARKET PERFORMANCE

## 1. THE MARKET PERFORMANCE INDICATOR: A PROVEN METHODOLOGY

The findings of this Scoreboard are based on the fifth wave of a large scale survey on consumers' concrete experiences and perceptions regarding the functioning of key goods and services markets in the 28 Member States of the European Union, Iceland and Norway, carried out in 2015.

The surveys, the first of which dates back to 2010, provide statistically reliable and comparable results for the relevant national markets which are assessed in terms of key "components" that contribute to their performance, namely:

- 1) **Comparability:** the ease/difficulty of comparing goods or services on offer;
- 2) **Trust:** the extent to which consumers trust that retailers/suppliers comply with consumer protection rules;
- 3) **Expectations:** consumer satisfaction, the extent to which market lives up to what consumers expect;

4) **Choice:** consumers' satisfaction with the number of retailers/suppliers;

5) **Overall detriment:** proportion of consumers who experienced problems in the market and the degree to which those problems cause detriment (including, but not limited to financial loss) to the consumers<sup>4</sup>;

6) **Complaints:** consumers' propensity to complain in particular to the seller/provider and/or a third party as a result of the problems experienced;

7) **Switching:** switching of tariffs/providers, together with an assessment of the ease of switching and reasons for not switching.

The first five indicators are applicable to all the markets and form the **Market Performance Indicator** ("MPI") – a composite index serving as the basis for the main ranking of the markets and ranging from 0 to 100. The components on complaints and switching are not included in the calculation of the MPI and are therefore discussed in the separate section on 'additional indicators'.

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4. In some Figures this component is also referred to as "Problems and detriment".

In line with previous editions, the 2015 survey was performed on consumers with recent purchasing experience in each market<sup>5</sup>.

In 2015 the Joint Research Centre of the Commission reviewed the statistical soundness and robustness of the MPI, using both descriptive statistics and correlation structure analysis of the components aggregated within the MPI, and found that the statistical structure of the MPI is balanced. Components are positively correlated with each other (but not so strongly as to suggest redundancy of the information conveyed) and the correlations between the individual components and the overall MPI are positive and strong. The sensitivity analysis carried out also confirmed the robustness of the scores and rankings of the MPI across countries and across markets<sup>6</sup>.

These findings underscore the usefulness of the MPI and its components for identifying markets that are not delivering the desired outcomes for consumers and informing policy initiatives aimed at product and service market reforms and increased consumer welfare.

## 2. NOVELTIES INTRODUCED IN THE 2015 MARKET MONITORING SURVEY

The Consumer Markets Scoreboard has undergone a thorough methodological revision, carried out in consultation with stakeholders and with expert support from the Commission's Joint Research Centre. As part of this revision, a number of methodological changes were introduced in the survey methodology in 2015 with a view to deepening the understanding of the reasons why respondents assess markets as they do. In particular, the Market Monitoring Survey for the first time collected data on the importance that respondents attach to each of the MPI's components<sup>7</sup> (comparability, trust, overall detriment, expectations and choice) in every market, and the MPI was computed by applying the relative weights of each component<sup>8</sup>.

The introduction of weights allows taking into account that the importance attached to each of the MPI components may be influenced by cultural and socio-economic factors. It also allows testing whether certain components play a particularly strong role in driving the results of individual markets.

5. To ensure this a screening question is foreseen at the beginning of the interview. The survey is based on telephone interviews (CATI) conducted from May to July 2015 with a representative sample of 500 persons (aged 18+) for each of the 42 markets covered by this Consumer Market Scoreboard and in all the Member States of the European Union (250 interviews in Cyprus, Luxembourg, Malta and Iceland).

6. Marcos Domínguez-Torreiro, Stergios Athanasoglou, Pawel Stano (2015). *Consumer Markets Scoreboard: refinement, further development and analysis of micro-data*. European Commission, Joint Research. Available at: <https://ec.europa.eu/jrc/en/publication/consumer-markets-scoreboard-refinement-further-development-and-analysis-micro-data>

7. These indicators are computed at respondent level (for each market on which the person is interviewed) in the following way:

a) respondents are asked to rate the importance of each component on a scale from 0 to 10

b) the relative importance score at respondent level (ranging from 0 to 1) is computed as the ratio between the score for one specific component and the sum of the scores for all the MPI components (for example if the score for comparability is equal to 10 and the sum of all the scores is equal to 50, the relative importance score for comparability is equal to 0.20 (10/50=0.20).

8. The MPI is computed for each market and respondent in the following way:

a) as a weighted average of the scores (ranging from 0 to 10) on each component, using as weights the relative importance of the components as expressed by the consumers interviewed

b) results obtained at point (a) are multiplied by 10, meaning that while the MPI is on a scale from 0 to 100, each of its components is on a scale from 0 to 10. The scores by component for 'comparability', 'trust', 'choice' and 'expectation' are calculated by taking the mean of the answers of all respondents (on a scale from 0 to 10). The score for the 'overall detriment' component, which also ranges from 0 to 10, is based on the respondent's answer to the severity of detriment question and set equal to 0 for those consumers who did not experience any problem. Subsequently the scale is inverted in order to align it with the scales of the other components.

Additional details on MPI rationale and composition are available in the 2015 Consumer Market Monitoring Survey report [[http://ec.europa.eu/consumers/consumer\\_evidence/consumer\\_scoreboards/market\\_monitoring/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/market_monitoring/index_en.htm)].

Also, for the first time a multivariate analysis was conducted to investigate the link between consumer assessments of markets' performance and the socio-demographic features of the respondents. This method allows disentangling the effect of each individual socio-demographic variable. In addition, new variables have been introduced such as the financial situation and mother tongue of the respondents.

A number of components have also been refined. Firstly, in the survey the question on choice, which measures the respondents' level of satisfaction with the number of providers, was refined and asked in all markets (whereas in previous editions it was not asked in monopolistic markets). Combined with data on the importance attached by respondents to the 'choice' component this question can provide insights as to where monopolistic situations are considered problematic by consumers. Secondly, the questions on switching and ease of switching (asked only in some services markets) were modified to the effect that the latter are only asked in case the consumer actually switched providers, and an additional

question was introduced to enquire about the reasons for which the respondent did not switch. Thirdly, the question on the problems experienced by consumers is now coupled with an additional question regarding the extent of the detriment suffered by the respondent as a result of those problems.

Finally, the 2015 survey covered 42 markets (13 goods markets and 29 services markets), whereas in the previous edition (2013) a total number of 52 markets were surveyed. A description of each market is provided in Annex 1. Despite this change and the above-mentioned methodological changes to the method for the computation of the MPI, this Scoreboard still assesses the progress made over time both across markets and across countries by comparing "like to like", i.e. by expressing the 2015 indicators on the basis of the old methodology. Detailed statistics for each country over the last four years are provided in Annex 2. The data gathered through the market monitoring survey are available online in a dissemination database<sup>9</sup>.

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9. <http://81.247.254.96/QvAJAXZfc/opendoc.htm?document=ConsumerScoreboard.qvw&host=QVS%40vsrv1463&anonymous=true>





# **CONSUMERS' ASSESSMENT OF MARKET PERFORMANCE**

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# CONSUMERS' ASSESSMENT OF MARKET PERFORMANCE

## 1. OVERALL RESULTS

### CONSUMER ASSESSMENT OF MARKET PERFORMANCE IMPROVED CONSIDERABLY BETWEEN 2013 AND 2015

Consumers' overall assessment of market performance has improved by 2.9 points on average for all the markets surveyed<sup>10</sup> as compared with 2013. This represents an acceleration of the positive trend observed since 2010. The overall improvement in market performance is mainly driven by an increase in consumers' trust and in their assessments as to whether markets meet their expectations<sup>11</sup>. The improvement was particularly noticeable for the services markets surveyed (3.1 points compared with 2.4 for the goods markets), which diminishes the gap between the aggregate results of the two groups.

**Table 1: Market Performance Indicator (MPI) - EU28, all markets<sup>12</sup>**

	MPI				
	2015	Diff 2015-2013	Diff 2013-2012	Diff 2012-2011	Diff 2011-2010
All markets	79.8	+2.9*	+0.4*	+0.9*	+0.1*
Goods markets	82.4	+2.4*	+0.0	+1.0*	+1.0*
Services markets	78.5	+3.1*	+0.6*	+0.8*	-0.1

Source: Market Monitoring Survey 2015

10. Data for market aggregates are based on the scope of the 2015 wave of the survey (42 markets vs 52 markets in 2013). Therefore, figures on changes over time (from 2013 backwards) are not necessarily in line with the previous editions of this Consumer Markets Scoreboard. Statistically significant differences at 5% probability level are indicated by asterisks.

11. The results per components of the MPI are further discussed in the section 'Assessment of different market components'.

12. The pre-2015 results refer to EU27.

### THE MPI OF ALL MARKETS SURVEYED INCREASED, WITH FINANCIAL SERVICES SHOWING THE BIGGEST IMPROVEMENTS

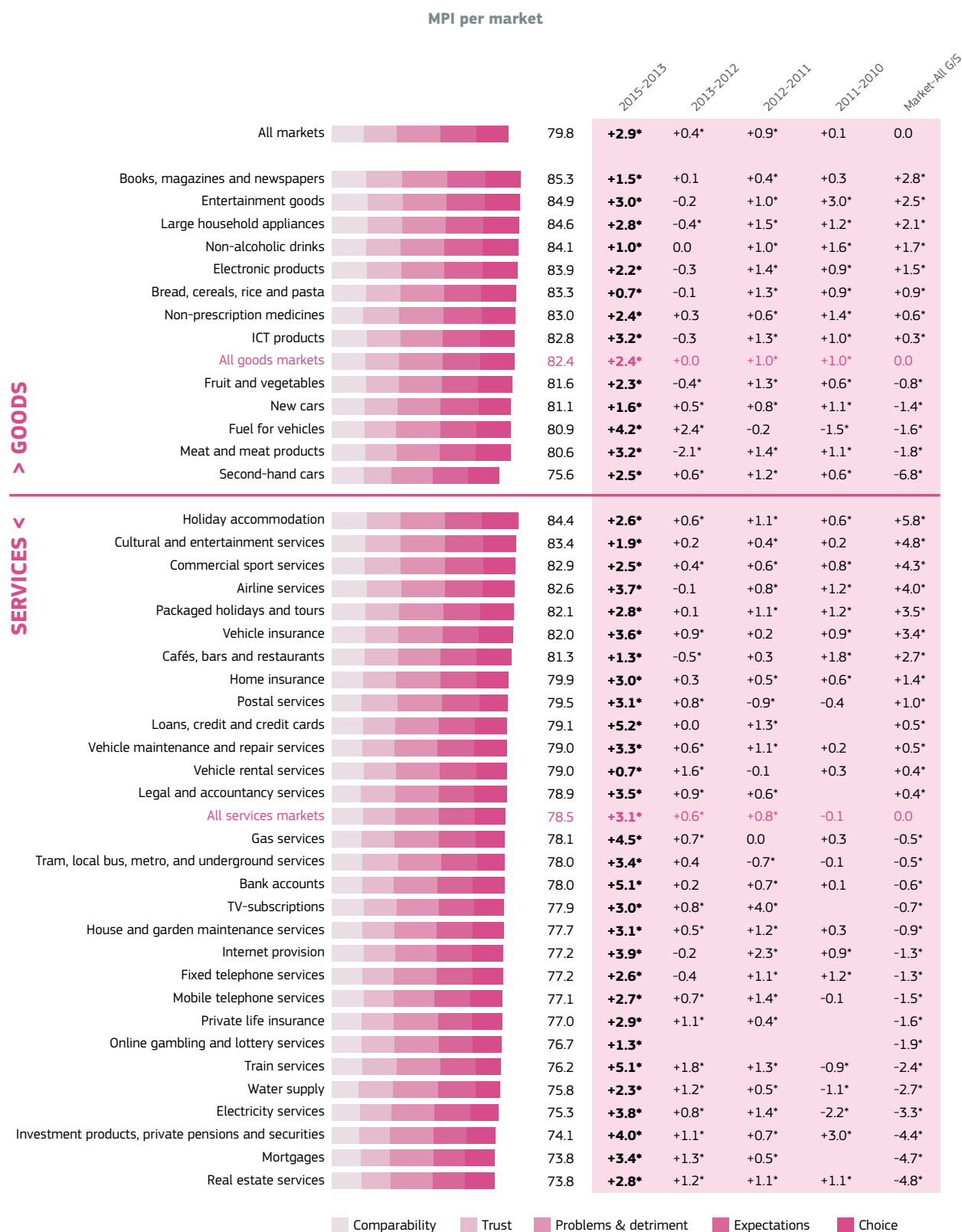
The MPI increased on aggregate in all the markets surveyed, with improvements ranging from 0.7 points for vehicle rental services and 'bread, cereal and pasta' to 5.1 points for train services and bank accounts and 5.2 points for 'loans, credit and credit cards'.

Among the 13 goods markets, the top scores are held by 'books, magazines and newspapers', followed by 'entertainment goods' and 'large households appliances'. Conversely, 'second-hand cars', is at the bottom of the ranking, preceded by 'meat and meat products', and 'fuel for vehicles', which however posted the biggest improvement in the MPI amongst all goods markets (+4.2 points against an average of +2.4 points). The most modest improvements in MPI are observed for 'Non-alcoholic drinks' and 'bread, cereals, rice and pasta' (+1.0 and +0.7, respectively) but their MPI is still above the average for all goods markets.

As in all preceding surveys carried out since 2010, the three best performing services markets are 'holiday accommodation', 'culture and entertainment' and 'commercial sport services'. Also, in spite of improvements, the bottom three services markets are those related to 'real estate services', 'mortgages' and 'investment products, private pensions and securities', as was already the case in 2013<sup>13</sup>. Utilities and telecommunications, together with train services and online gambling services also belong to the ten least performing markets notwithstanding the increase in their MPI, such as for train services (+ 5.1 points). The latter, together with 'loans, credit and credit cards' (+5.2) and 'bank accounts' (+5.1) are the markets that recorded the biggest increase in MPI compared to 2013.

13. Real estate services is now the worst (1 position lost), preceded by 'mortgages' (1 position lost) and 'investment products' (2 positions gained).

Figure 1: Ranking of markets based on the Market Performance Indicator – EU28



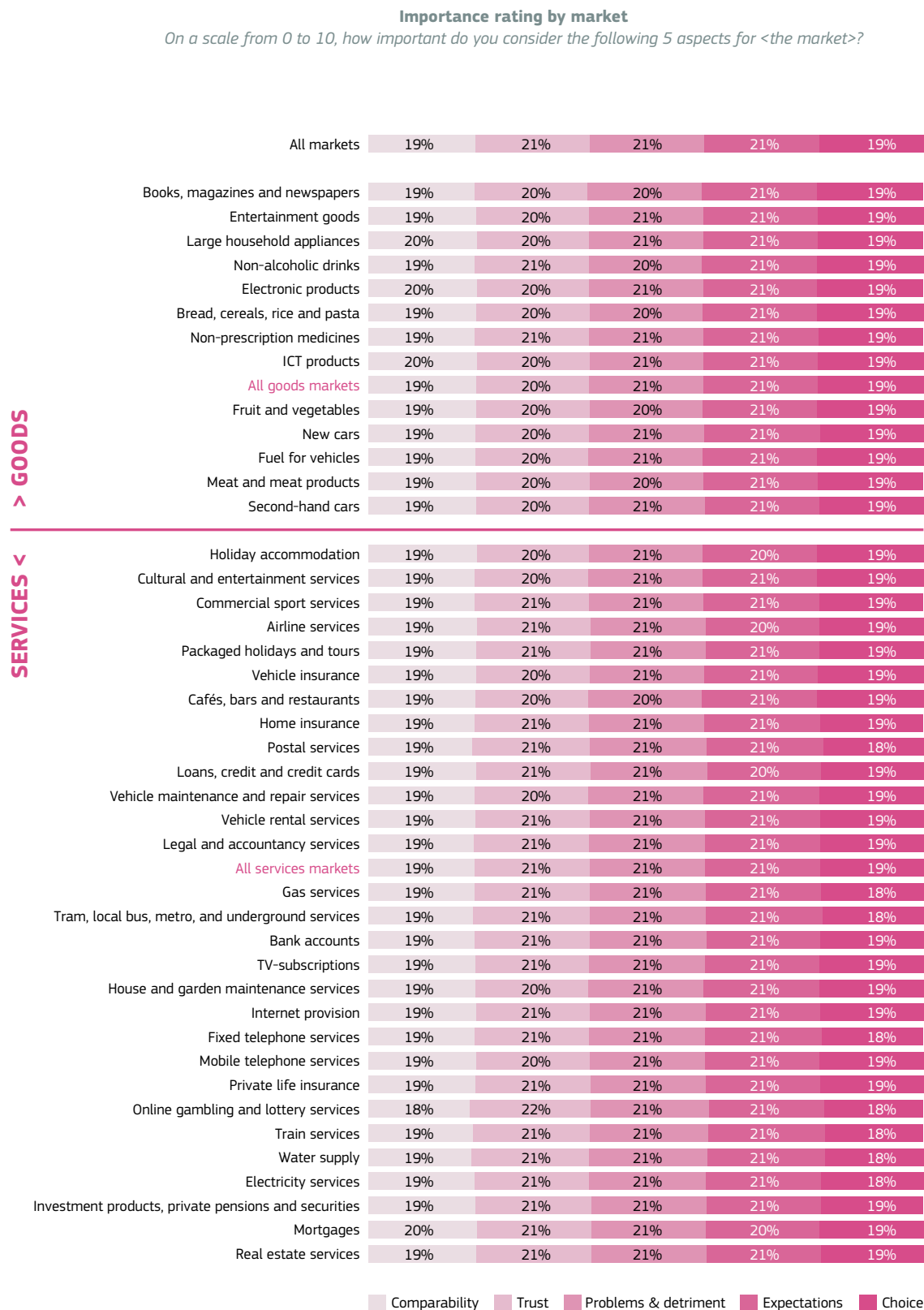
Source: Market Monitoring Survey 2015. The table to the right of the graph indicates the difference in scores between successive years<sup>14</sup> and the difference between each market and the average for all goods or services markets, as appropriate<sup>15</sup>.

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14. Due to the evolution of the list of markets surveyed, the 2011-2010, 2012-2011 and 2013-2012 differences are not available for every market.

15. Statistically significant differences at 5% probability level are indicated by asterisks.

Figure 2: Importance rating by market, EU28



Source: Market Monitoring Survey 2015.

The section ‘Assessment of different market groups’ analyses in more depth the evolution over time of the MPI of nine market clusters and the main drivers of their performance.

### **ON AVERAGE CONSUMERS TEND TO ATTACH ROUGHLY EQUAL IMPORTANCE TO COMPARABILITY, TRUST, EXPECTATIONS, CHOICE AND OVERALL DETRIMENT**

The importance that respondents in the survey attached to the five components of the MPI shows a limited dispersion at the aggregate level. The results range between 19% and 21% for the EU on average: the ‘trust’, ‘overall detriment’ and ‘expectations’ components get a higher rating (21%) than ‘comparability’ and ‘choice’ (19%). This suggests that consumers tend to give slightly more importance to outcomes they experience in a given market (e.g. in terms of detriment or their expectations being met) than to certain market features that facilitate their engagement (e.g. in comparing and choosing offers).

Overall, the average ratings of relative importance are basically the same between the “all goods” and the “all services” market aggregates. *Between* markets the differences between the highest and lowest ratings in terms of the importance attached to a given component do not exceed two percentage points. If one looks at the breakdown *within each market* the results show a somewhat higher dispersion, with the largest difference observed among components being equal to 4 percentage points<sup>16</sup>. It should also be noted that for utility markets such as water, electricity, gas and for markets with monopolistic features like train services and urban/local transport consumers tend to rate the importance of choice only slightly below the average for service markets.

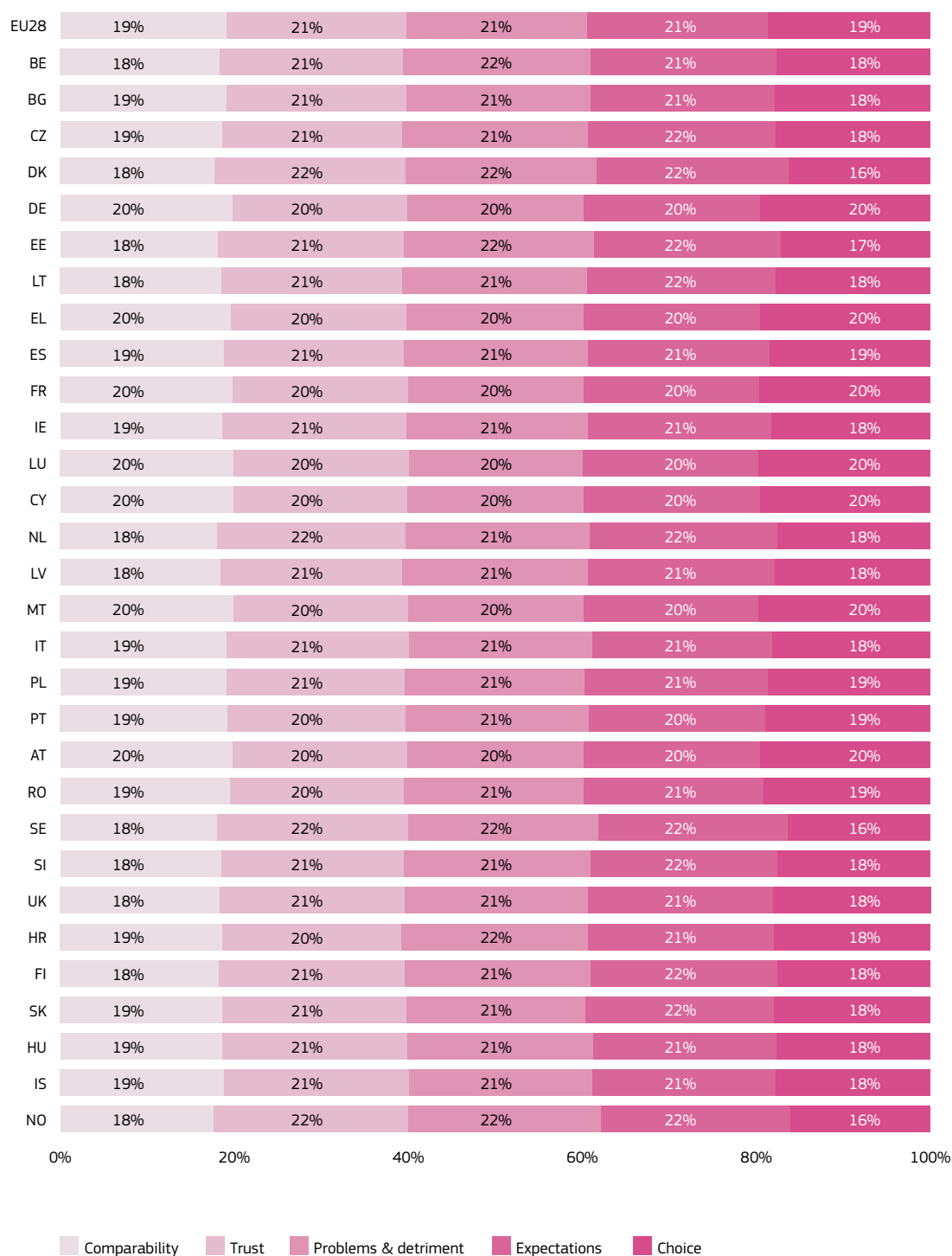
The correlations between the “performance score” received by each component and the latter’s relative importance tend to be negligible, which shows that the assessment of the performance of each component is not related to the relative importance that the respondent attaches to it<sup>17</sup>.

• • • • •

16. In the online gambling and lottery services.

17. Correlation indexes computed on the 5 components range between -0.013 and +0.127.

Figure 3: Importance of components - relative scores by country (average of all markets)



Source: Market Monitoring Survey 2015.

## 2. COUNTRY DIFFERENCES IN MARKET ASSESSMENT

One of the reasons for introducing a weighting into the MPI methodology based on the importance attached by consumers to various components (comparability, trust, overall detriment, expectations and choice) was to analyse whether there are significant country differences in this regard that may explain the big dispersion in the MPI scores obtained by different markets in different Member States.

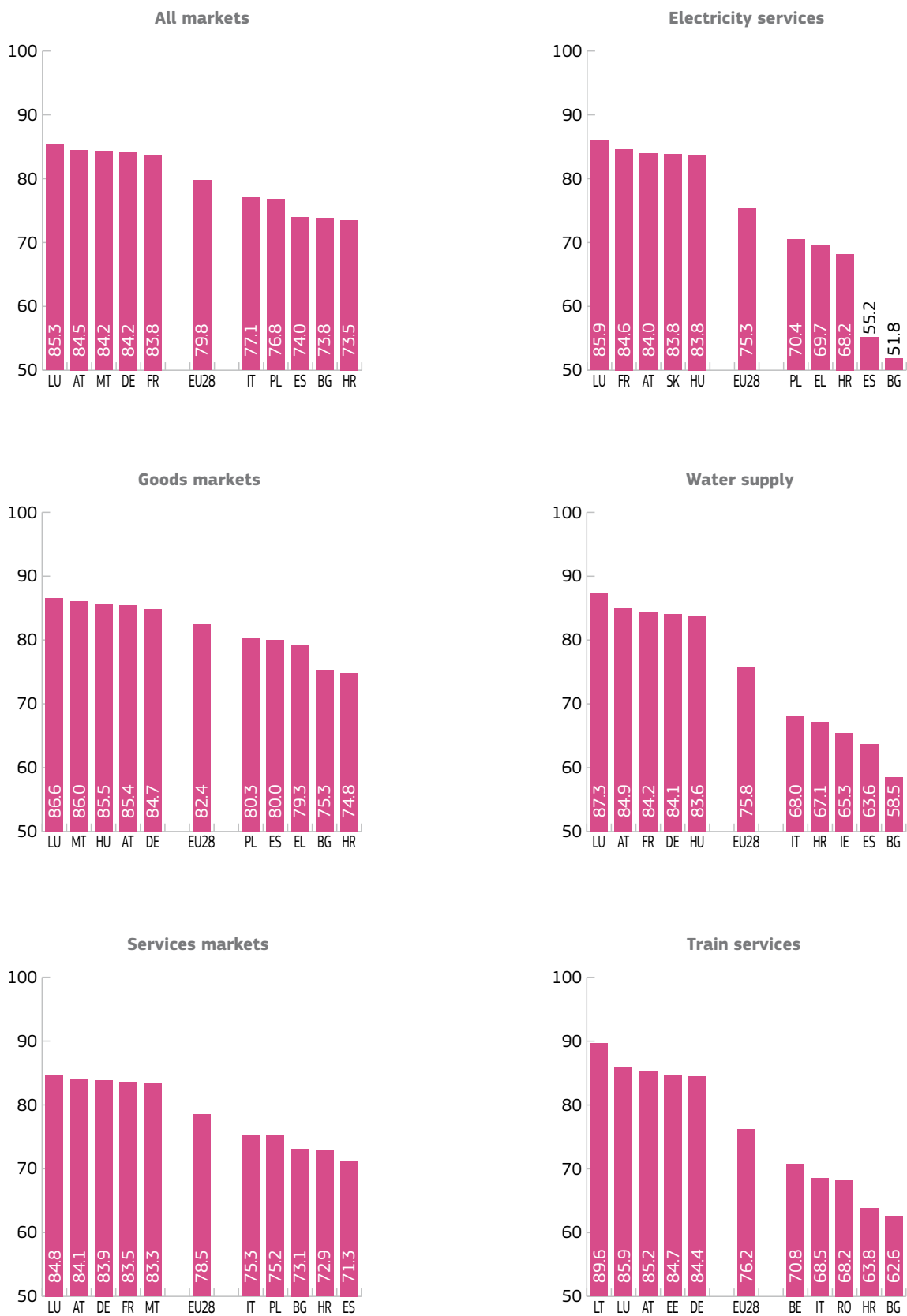
As can be seen from Figure 3, the findings of the Market Monitoring Survey suggest that there are some differences in the way that consumers in different countries assess the relative importance of the components related to market performance. While for 'comparability', 'trust', 'overall detriment', and 'expectations' the differences between the highest and the lowest ratings by country are around 2 percentage points, the range for 'choice' is roughly the double of the other four components.

Consumers in the Nordic countries (Denmark, Sweden, as well as non-EU Norway) and Estonia consider choice somewhat less important than consumers in the other countries surveyed.

A more granular analysis combining country and market data shows that the situation is more contrasted: for example in Norway and Sweden, there is respectively a 17 percentage points and 13 percentage points difference between the importance attached to trust (27 % in Norway and 25 % in Sweden) and the importance attached to choice (10 % for Norway and 12 % for Sweden) when it comes to the market for water supply. Other markets where there is a difference of at least ten percentage points in terms of the importance attached to different components of the MPI are the markets for train services (in Norway, Denmark, Belgium, Ireland, The Netherlands and Slovenia) and online gambling and lottery services (Norway, Denmark, Estonia, Slovenia, Lithuania and Sweden). In all these cases choice is the component that is given the lowest importance.

In view of the above, the rather limited differences in the importance given to different MPI components by consumers in different countries cannot explain the large country differences in the MPI itself. Other factors – whether regulatory, cultural or linked to the general economic conditions in the country – therefore likely underpin the considerable dispersion across EU countries in terms of assessment of market performance which was again confirmed by the 2015 Market Monitoring Survey, as shown in Figure 4.

Figure 4: Best and worst performing countries in terms of MPI<sup>18</sup>



Source: Market Monitoring Survey 2015.

18. The markets shown in the graphs (in addition to the market aggregates) are those for which the MPI variance across countries is the highest.



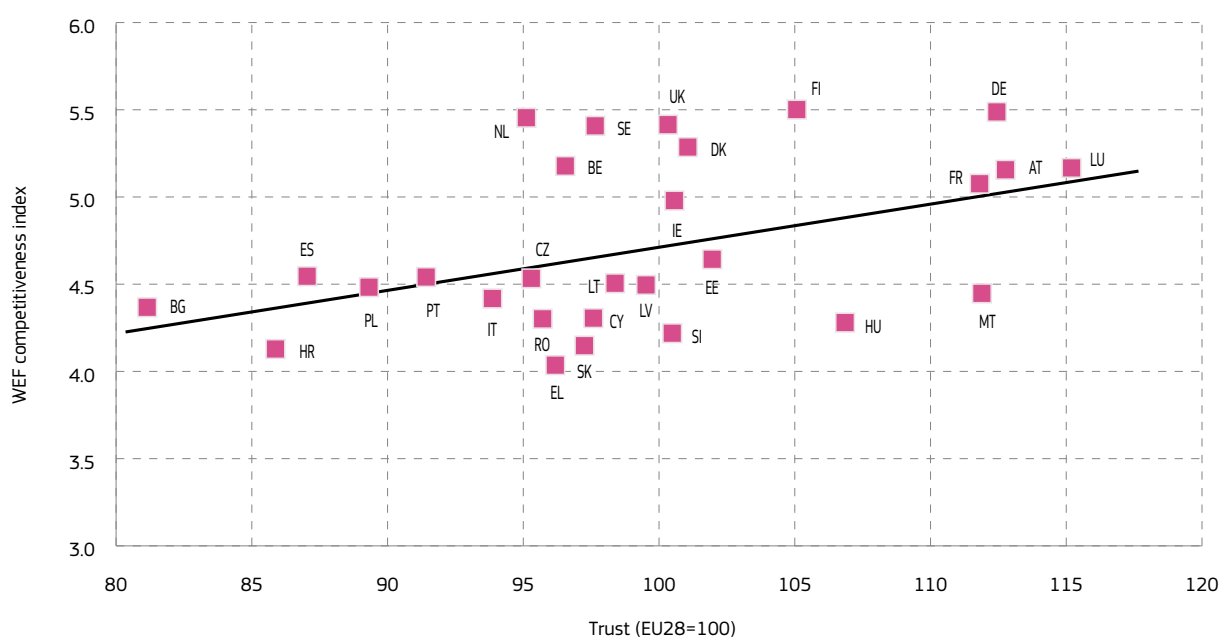
## MARKET PERFORMANCE IS LINKED TO COMPETITIVENESS, AS WELL AS TO CONSUMER CONDITIONS, AND THE IMPROVEMENTS OBSERVED MAY BE LINKED TO RECENT AND ON-GOING PRODUCTS AND SERVICES MARKETS REFORMS

The average 'trust' and 'expectations' components show a modest correlation with the Gross Domestic Product (GDP) per capita of 0.56 and 0.43 respectively. While no clear cause-effect relationship can be inferred from the cross-country analysis, the relationship between the variables is probably bi-directional. On the one hand, consumers' assessment of market functioning may be influenced by the general economic outlook in their country. Also, the level of consumer protection is likely influenced by the effectiveness of the national enforcement systems, which also

includes – besides powers, organisational and management arrangements – that a credible budget is available for enforcing consumer rights, which in turns depends on the economic situation of the country. On the other hand, the functioning of consumer markets tends to have an impact on competitiveness and therefore on economic growth: adequately protected and informed consumers drive choice in the Internal Market, which stimulates competition and increases allocative efficiency and investment.

Consumer assessments on 'trust' and 'expectations' are also correlated with the competitiveness of the country as measured by the World Economic Forum (WEF)<sup>19</sup> with a correlation index equal to 0.45 for both trust and expectations. The available evidence thus suggests that the functioning of consumer markets contributes to some extent to the general competitiveness of the country.

Figure 5: World Economic Forum (WEF) 2014-2015 competitiveness index and the 'trust' component of the MPI (2015)

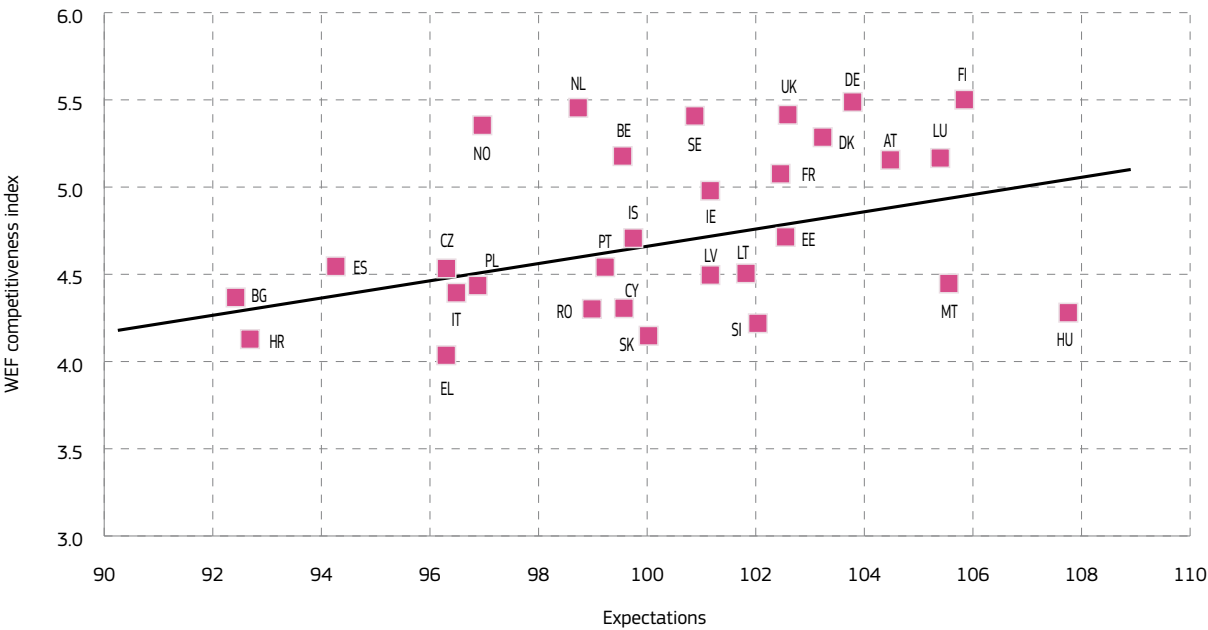


19. The WEF competitiveness index (2014-2015).

The relation between the MPI and the Consumer Confidence Indicator is unclear. While there is modest correlation between the level of the MPI and the level of the Consumer Confidence Indicator (0.30, over the period 2010 – 2015), changes over time in the MPI and in the Consumer Confidence Indicator are not correlated, meaning that there is no evidence that movements in the MPI merely reflect modifications in consumer sentiment<sup>20</sup>.

The increase in the MPI noted for 2015 is in fact an acceleration of a positive trend observed since 2010. It is therefore plausible that the improvements observed for several markets may reflect the positive yield curve of a number of structural reforms undertaken by Member States in the context of the EU economic policy coordination. The improvements are particularly visible when it comes to services markets, which have been at the centre stage of the European Semester.

Figure 6: World Economic Forum (WEF) 2014-2015 competitiveness index and the ‘expectations’ component of the MPI

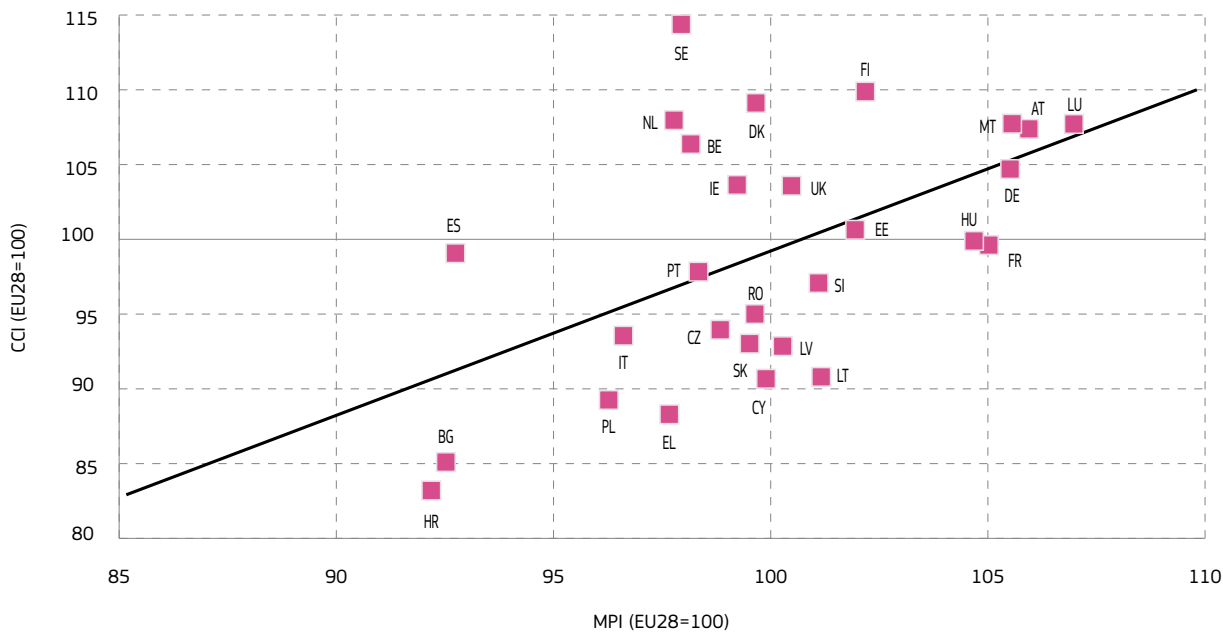


20. Source: European Commission [http://ec.europa.eu/economy\\_finance/db\\_indicators/surveys/index\\_en.htm](http://ec.europa.eu/economy_finance/db_indicators/surveys/index_en.htm). The analysis includes figures for EU Member States over 5 years (2010, 2011, 2012, 2013, 2015), except for Croatia, which was only included in 2013 and 2015. No data changes over time are available for 2010. The Consumer Confidence Indicator is managed by the Directorate General for Economic and Financial Affairs of the European Commission and it is calculated as the arithmetic average of the balances (computed as difference between positive and negative answers, measured in percentage points on total answers) of the answers to questions on the financial situation of households, the general economic situation, unemployment expectations (reversed) and savings, all over the next 12 months. The balances used in the Consumer Confidence Indicator are seasonally adjusted.

In this regard, the Product Market Regulation indicator (OECD)<sup>21</sup> shows modest negative correlations with the expectation scores (-0.40), which suggests that in countries in which there are less barriers to competition and entrepreneurship consumers satisfaction is somewhat higher.

Finally, markets appear to perform better in countries where the overall consumer environment is more favourable, with a correlation of 0.52 between the MPI and the Consumer Conditions Index (monitored in the Consumer Conditions Scoreboard)<sup>22</sup>. This suggests that markets perform better in Member States that implement policies towards better consumer conditions.

Figure 7: Consumer Conditions Index - CCI (2014) and Market Performance Indicator - MPI (2015)



21. The Product Market Regulation Indicators (OECD) are a comprehensive and internationally-comparable set of indicators that measure the degree to which policies promote or inhibit competition in areas of the product market where competition is viable. They measure the economy-wide regulatory and market environments. The indicator used in this analysis (2013) is a composite one which covers the following areas: state control, barriers to entrepreneurship and barriers to trade and investment.

22. The Consumer Conditions Index is a composite indicator, calculated at country level, which benchmarks national consumer environments based on 3 pillars: Knowledge and Trust, Compliance and Enforcement, and Complaints and Dispute Resolution. The analysis above is based on the CCI for 2014 and the MPI for 2015.

## CONSUMERS IN EU15 ARE MORE POSITIVE IN THEIR MARKET ASSESSMENTS

Market performance is assessed somewhat more positively in the EU15 Member States (80.1) than in the EU13 (78.3) in line with the findings of the previous surveys (2013, 2012 and 2011 – whereas in 2010 there was hardly any difference in the assessment of the two groups)<sup>23</sup>. This difference is biggest when it comes to the ‘automotive

goods’ cluster and is present in all market clusters with the exception of ‘telecommunications services’ (where EU13 consumers’ assessments of market performance are better than for EU15 consumers)<sup>24</sup>.

Dispersion is more pronounced across geographic regions, i.e. market performance is assessed significantly better in Western Europe and – to some extent – in Northern Europe than in Eastern Europe and especially Southern Europe.

**Table 2: Regional differences in market assessment (2015)<sup>25</sup>**

	EU13	EU15	Diff. EU15-EU13	North	South	East	West
All markets	78.3	80.1	1.9	79.4	76.2	78.2	82.3
Fast moving retail	81.8	83.3	1.6	82.0	82.4	81.7	84.0
(Semi-)durable goods	82.8	84.4	1.6	81.6	81.7	82.8	86.0
Automotive goods	76.4	79.9	3.5	80.9	75.7	76.4	82.1
Telecoms	77.8	77.2	-0.5	73.7	71.0	77.7	80.9
Transport	78.5	79.1	0.6	78.5	74.3	78.5	81.6
Utilities	76.1	77.5	1.4	78.6	70.2	76.0	81.2
Banking services	73.7	76.9	3.1	77.8	70.4	73.7	80.2
Insurance services	78.4	80.0	1.6	79.1	76.0	78.3	82.1
Recreational services	80.2	82.2	2.1	81.3	79.8	80.1	83.6
Other services	75.0	78.4	3.4	78.2	75.0	74.9	80.2

Source: Market Monitoring Survey 2015

23. For the years 2010, 2011, 2012 and 2013 the difference can only be measured between EU15 and EU12 (as Croatia was not surveyed).

24. One possible explanation is that in EU13 the deployment of new technologies in telecom services has occurred later but based on more advanced versions of these technologies.

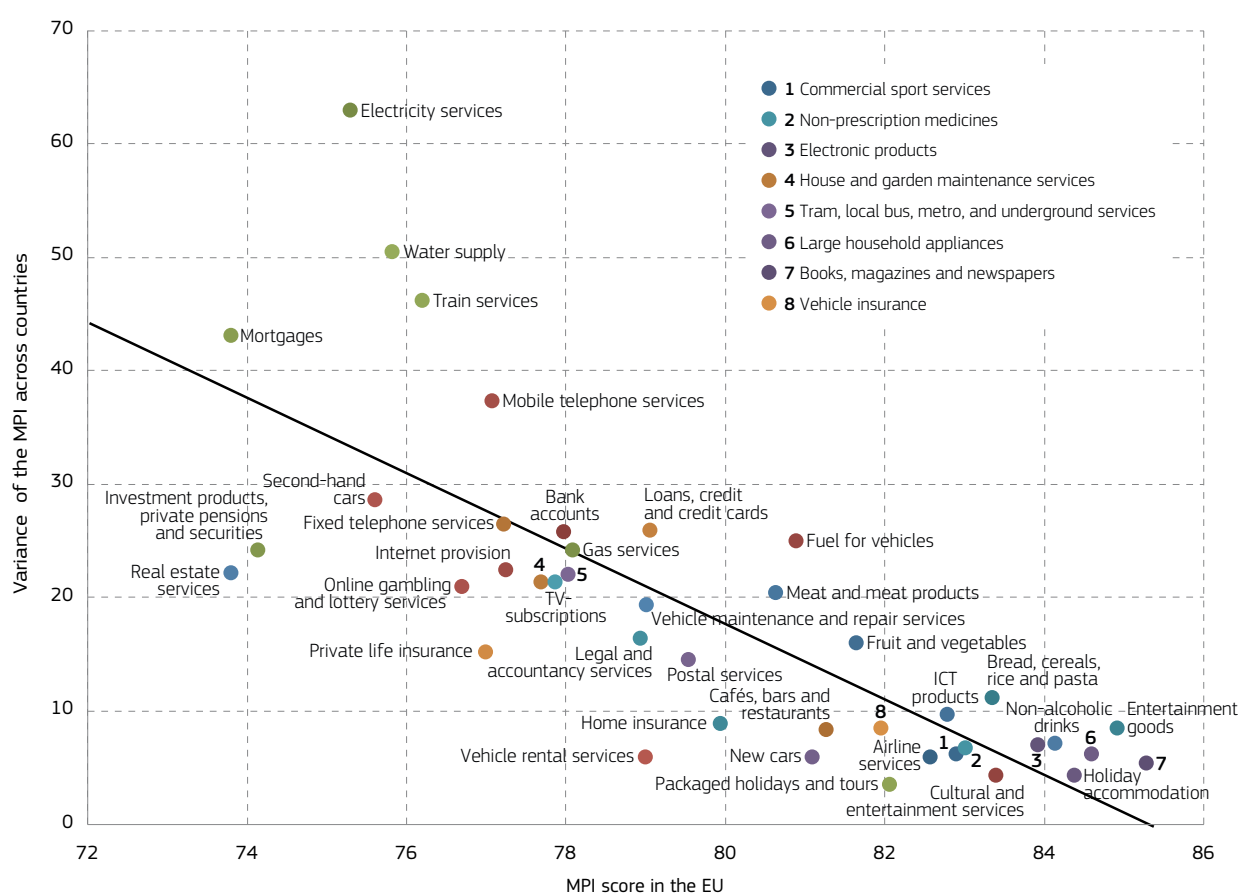
25. For the purposes of this analysis, EU countries have been divided into the four geographical regions as follows: North (Denmark, Finland, Sweden), South (Cyprus, Greece, Italy, Malta, Portugal, Spain), East (Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, Slovenia) and West (Austria, Belgium, France, Germany, Ireland, Luxembourg, Netherlands, the UK).

## MORE OPEN MARKETS SEEM TO PERFORM BETTER

In general, there is wider dispersion in the performance of services markets (and in particular of 'banking' and 'network services') across EU countries than is the case for goods markets, which may be linked to the lower cross-border tradability of those services. The markets for 'electricity services', 'water supply', 'railways transport', 'mortgages' and 'mobile telephone' show the widest MPI dispersion EU-wide<sup>26</sup>.

The lowest dispersion in MPI is observed for 'packaged tours and holidays', 'cultural and entertainment services', 'holidays accommodation', 'books, magazines and newspapers' and 'new cars'. These more integrated markets are also more positively assessed overall, with a strong negative correlation (-0.77) between the MPI's variance and the actual MPI scores (Figure 8), a finding consistent with the previous editions<sup>27</sup>.

Figure 8: MPI dispersion by country and MPI EU28 average score



Source: Market Monitoring Survey 2015

26. MPI variance is taken as a measure of spread (variance of the MPI for a given market and measured across the Member States of the EU) and it is computed as follows:

$$\sum_{j=1}^{28} \frac{[MPI(j)_i - MPI(j)_{EU}]^2}{28}$$

where  $MPI(j)_i$  is the MPI for market  $j$  in country  $i$  and  $MPI(j)_{EU}$  is the average MPI for market  $j$  in the European Union

27. Similar correlations were reported in the 2012 and 2014 editions of this Scoreboard.

### 3. SOCIO-DEMOGRAPHIC DIFFERENCES IN MARKET ASSESSMENT

For the first time in this edition, the Consumer Markets Scoreboard made use of multivariate statistical techniques<sup>28</sup> to look at how consumer assessments vary according to the different socio-demographic characteristics.

The main finding is that socio-demographic factors have a relatively limited impact on consumers' assessments of the performance of the markets surveyed: the difference between the highest and lowest average MPI score as assessed by different socio-demographic groups (which, as explained above, is expressed on a scale from 0 to 100) is 4.1 points<sup>29</sup>.

#### CONSUMERS WHO FIND IT DIFFICULT TO MAKE ENDS MEET ASSESS MARKET PERFORMANCE LESS FAVOURABLY

The financial situation is the factor that exerts the biggest relative influence on the MPI score and the score of most of its components. Indeed, consumers who find it difficult to make ends meet assess market performance less favourably than other consumers. This finding could be linked to the fact that this group of consumers is often faced with limited access to different sorts of products in a market. The recently published study on consumer vulnerability shows that consumers who find themselves in a difficult financial situation are more often confronted with access problems (such as being excluded from e-commerce for not having a payment card, or being declined a loan). This group is generally found to be more vulnerable than others in all defined dimensions of vulnerability<sup>30</sup>.

28. Multivariate statistical techniques allow estimating the impact of each independent variable (e.g. gender) while controlling for the other independent variables (e.g. age, education, condition of employment, market, country, etc.). The analysis was conducted on the micro-data from the 2015 edition of the Market Monitoring Survey and it covers the EU28. The General Linear Model was applied to all the dependent variables, except for those expressed as binary ones (problems and switching) for which the logit models were used. More information is available in chapter 2 of Marcos Domínguez-Torreiro, Stergios Athanasoglou, Paweł Stano (with the coordination of Michaela Saisana) of "Consumer Markets in the EU: Final Report for the Consumers Directorate of DG Justice and Consumers" (available at: <https://ec.europa.eu/jrc/en/publication/consumer-markets-scoreboard-refinement-further-development-and-analysis-micro-data>).

29. This refers to the difference in the MPI between consumers who have declared that it is very difficult to make ends meet (76.7) and those who declared that it is fairly easy to make ends meet (80.8).

30. European Commission (2016). *Understanding consumer vulnerability in the EU's key markets*. available at: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vulnerability/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vulnerability/index_en.htm)

Persons in financial difficulty are also more likely to experience problems and tend to perceive switching as somewhat less easy than other consumers. This finding also tallies with the findings of the consumer vulnerability study that consumers in a difficult financial situation find it difficult to switch due to access factors such as being in debt with their current provider or, when it comes to switching energy and online services providers, living in a rented accommodation, living in a housing cooperative and/or not being serviced by other providers in the area.

Education also shows a relevant impact on the MPI with consumer assessments being negatively correlated with the level of education, which suggests that more educated persons tend to have higher expectations and be more attentive consumers.

Occupation also has some influence on the MPI, at least in relative terms, with self-employed persons giving the lowest MPI scores while house-persons, students, and retired persons give the highest scores. In addition, retired persons are less exposed to problems and they are less likely to switch, which could be the consequence of a more conservative shopping behaviour. In general, differences among the employees' subcategories (managers, blue collars and other white collars) are limited and in several instances not statistically significant.

The link between internet use and the MPI follows a mixed pattern: persons not using the internet and heavy internet users give the highest MPI scores, while persons who use the internet only occasionally (less than once a month) give the lowest scores for the MPI and for its components.

Persons whose mother tongue is not the official or regional language of the area in which they live give a lower score for the MPI and for some of the related components than the rest of the population (they are also more likely to have experienced problems), but at the same time these persons are more likely to switch.

Age is the variable that shows the weakest relation with the MPI and its components. However, it should be noted that persons who are 65+ years old tend to show a higher MPI compared with those in the other age groups and this is mainly driven by higher scores on expectations, on

choice and overall detriment. Conversely, 18 to 34 years old persons show a higher tendency to switch.

Conversely, for ease of switching and the tendency to complain differences are not statistically significant.

As for gender, women express more favourable views on all the MPI components and they are less likely to switch.

Annex 3 provides details on the relative importance of MPI components by socio-demographic factor.

**Table 3: Estimated averages<sup>31</sup> of consumers' assessments broken down by different socio-demographic groups**

	MPI		Trust		Comparability		Expectations		Problems and detriment		Choice		Problems		Detriment		Complaints		Switching		Ease of switching	
<b>Gender</b>																						
Man	79.2		7.1		7.4		7.8		9.4		7.6		10.2%		5.6		2.9	A	11.2%		7.7	A
Woman	80.5		7.3		7.5		7.9		9.5		7.8		9.2%		5.8		2.9	A	10.6%		7.7	A
<b>Age</b>																						
18-34	79.9	A	7.3	A	7.5	B	7.9	A	9.4	AB	7.7	A	10.2%	A	5.6	A	2.9	AB	12.0%		7.7	A
35-54	79.5		7.2		7.4	A	7.8		9.4	A	7.7	A	10.0%	A	5.8	B	2.9	A	10.6%	A	7.8	A
55-64	79.8	A	7.2		7.4	A	7.9	A	9.5	B	7.7		9.5%		5.8	B	2.9	BC	10.6%	A	7.6	A
65+	80.7		7.3	A	7.5	B	8.0		9.5		7.8		7.9%		5.5	A	3.0	C	10.1%	A	7.6	A
<b>Education</b>																						
Low	80.9		7.4		7.6		8.0		9.5	A	7.8		9.5%	A	5.6	A	3.0	A	11.6%	B	8.0	
Medium	80.3		7.3		7.6		7.9		9.5	A	7.8		9.3%	A	5.8	A	2.9	A	10.5%	A	7.7	
High	78.7		7.1		7.3		7.8		9.4		7.6		10.3%		5.7	A	2.9		11.0%	AB	7.5	
<b>Occupation</b>																						
Self-employed	78.8		7.1		7.4	A	7.8		9.4	A	7.6		10.7%	D	5.8	D	2.9	BC	11.7%	B	7.6	A
Manager	79.7	AB	7.2	A	7.4	AB	7.9	AB	9.4	AB	7.7	BC	10.5%	CD	5.8	CD	2.8	A	12.1%	B	7.6	A
Other white collar	79.7	A	7.2	A	7.4	BC	7.8	A	9.5	C	7.7	A	9.4%	B	5.8	CD	2.9	B	11.1%	AB	7.7	A
Blue collar	79.9	BC	7.2	AB	7.5	D	7.9	AB	9.4	AB	7.7	C	10.3%	CD	5.7	BCD	3.0	CD	11.2%	AB	7.7	A
Student	80.2	C	7.4		7.4	A	7.9	C	9.5	D	7.7	AB	9.4%	AB	5.4	A	3.0	CD	12.4%	B	7.6	A
House-person	81.0		7.4	C	7.6		8.0		9.5	CD	7.8		9.5%	B	5.6	ABC	2.9	ABC	10.4%	A	7.8	A
Seeking an employment	80.0	ABC	7.3	BC	7.5	BC	7.9	AB	9.4	BC	7.7	ABC	9.9%	BC	5.6	ABCD	3.0	D	11.0%	AB	7.8	A
Retired	80.2	C	7.3	B	7.5	CD	7.9	BC	9.5	D	7.7	ABC	8.8%	A	5.6	AB	2.9	ABC	9.0%		7.7	A
<b>Internet usage</b>																						
Every day or almost every day	80.0	DE	7.3	C	7.5		7.9	B	9.4	A	7.7	D	10.0%	D	5.8	B	2.9	B	11.1%	C	7.7	A
At least once a week	78.8	B	7.2	B	7.3	B	7.7		9.5	B	7.5	B	9.2%	B	5.6	A	2.8	A	11.5%	C	7.7	A
At least once a month	79.4	C	7.2	C	7.4	CD	7.8		9.4	A	7.7	C	10.2%	CD	5.7	AB	3.0	C	11.4%	C	7.4	A
Less than once a month	76.9	A	7.0	A	7.0	A	7.5	A	9.4	A	7.3	A	11.5%	D	5.3	A	3.1	C	10.9%	BC	7.4	A
Hardly ever	79.7	CD	7.2	BCD	7.3	BCD	7.9	B	9.5	B	7.7	C	8.9%	BC	5.6	AB	3.1	C	7.8%	A	8.0	A
Never	80.3	E	7.3	D	7.4	D	7.9	B	9.6	C	7.7	CD	7.6%	A	5.4	A	3.1	C	8.3%	AB	7.9	A
Don't know/no answer	77.6	AB	7.0	AB	7.2	ABC	7.5	A	9.5	ABC	7.3	AB	9.7%	ABCD	5.0	AB	3.1	ABC	10.7%	ABC	8.1	A
<b>Monther tongue</b>																						
Official national or regional language	79.9		7.2	A	7.5		7.9		9.4		7.7		9.6%		5.7	A	2.9		10.8%		7.7	A
Other notable, other regional, other language	79.0		7.2	A	7.5		7.7		9.3		7.6		11.8%		5.8	A	3.0		12.4%		7.7	A
<b>Income (difficulty to make end meet)</b>																						
Very difficult	76.7		6.8		7.2		7.6		9.1		7.4		13.7%		6.1		2.9	AB	11.8%	C	7.2	
Fairly difficult	79.4		7.2		7.4	A	7.8	A	9.4		7.7	A	10.2%	B	5.9		2.9	C	10.5%	A	7.6	A
Fairly easy	80.8	A	7.4		7.5	B	8.0	B	9.5	B	7.8		8.6%		5.5	A	2.9	A	10.7%	AB	7.8	B
very easy	79.7		7.2		7.4	A	7.8	A	9.5	A	7.7	A	9.4%	A	5.5	A	3.0	BC	11.4%	BC	7.9	B
Don't know/no answer	80.9	A	7.3		7.6	B	8.0	B	9.5	AB	7.9		9.5%	AB	5.5	A	2.8	A	11.2%	ABC	7.8	AB

Source: Market Monitoring Survey 2015

31. The table shows the estimated averages of the model for each dependent variable according to the different values of the independent variable (which do not necessarily match with the values computed through a simple cross-tabulation that does not take into account the interaction with the remaining independent variables). In addition, these averages should be considered statistically significantly different, except when the pair of categories shares one letter (see the column adjacent to the right). When a category is associated to a blank it means that it is statistically significantly different from all the other categories. The letters used in the table have no meaning as they are only used for comparing categories. For example, the Market Performance Indicator (MPI) is 80.5 for women and 79.2 for men and this difference is statistically significant (both categories are associated to a blank). Conversely, the estimated average of the MPI is 79.7 ("AB") among managers and 79.9 ("BC") among blue collars, but this difference is not statistically significant (they both have the letter "B"). Conversely, the MPI for the housepersons (associated to a blank) is statistically significantly different from the MPI for all the other categories related to occupation.

## 4. ASSESSMENT OF DIFFERENT MARKET GROUPS

### 4.1. OVERALL ASSESSMENT

In order to analyse broad market patterns, individual markets have been grouped thematically into nine market clusters: 'fast-moving retail goods', '(semi-)durable goods', 'automotive goods', 'telecoms', 'transport', 'utilities', 'banking services', 'insurance services' and 'recreational services'<sup>32</sup>. Table 4 shows the overall results for each market cluster and their evolution in the period 2010-2015.

**Throughout the Scoreboard colours are used to indicate four categories of performance, depending on the quartile that each result**

**falls into (separately for all goods and services markets)<sup>33</sup>. Dark green, light green, orange and red represent respectively high performance (the score is among top 25% results), middle to high performance (50-75% of results), middle to low performance (25-50% of results) and low performance (bottom 25% results)<sup>34</sup>.**

The results by quartile remain fairly stable, though the 'fast moving retail' cluster, which performed in relative terms best in 2013 and has belonged for several years in the middle to high performance quartile, now is in the middle to low performing quartile. 'Automotive goods' and 'banking services' have remained in the lowest performing quartile despite a clear improvement since 2013. A 4.1 point improvement is also observed for 'transport services'.

Table 4: Market Performance Indicator (MPI) per market cluster

		MPI 2015	Diff 2015-2013	Diff 2013-2012	Diff 2012-2011	Diff 2011-2010
Goods	(Semi-)durable goods	84.1	+2.8	-0.3	+1.3	+1.5
	Fast moving retail	83.0	+1.9	-0.4	+1.0	+1.0
	Automotive goods	79.2	+2.8	+1.2	+0.6	+0.1
Services	Recreational services	81.8	+2.1	-0.7	+0.7	+0.9
	Insurance services	79.6	+3.2	+0.7	+0.4	-0.5
	Transport	78.9	+4.1	+0.7	+0.4	+0.1
	Telecoms	77.3	+3.0	+0.2	+2.2	+0.1
	Utilities	77.2	+3.4	+0.9	+0.2	-0.8
	Banking services	76.2	+4.4	+0.7	+0.8	+2.2

Source: Market Monitoring Survey 2015

32. The following services markets were not classified in any of the clusters: 'legal and accountancy', 'personal care', 'maintenance', 'real estate', 'vehicle rental' and 'vehicle maintenance and repair'.

33. The estimation of quartiles (for the MPI, its components and other indicators), as reported in the Market Monitoring Survey, is done using the Quartile.INC function in Excel.

34. The colours indicated in the second to fifth column indicate to which quartile the market cluster MPI belonged in respectively 2013, 2012, 2011 and 2010.



Generally speaking the MPI scores for all market clusters have increased by 1.9 points or more since 2013, which is a major improvement in comparison with previous reporting periods.

Table 5 provides a more granular overview of how various components of the MPI drive the results in each cluster presented below.

The poorer performance of the ‘banking services’ and ‘automotive goods’ clusters is driven by the comparability, trust, and expectations components, which are all in the low performing quartile. For ‘banking services’, even if the component ‘problems’ is medium to high performing, the detriment associated with problems is high. This situation

is even more accentuated for ‘insurance services’, which perform well on problems, but are low performing on detriment. This illustrates the fact – inherent to the nature of insurance – that problems may occur only when an unlikely event activates the insurance policy, naturally resulting in a lower proportion of consumers having experienced problems which, however, provoke significant detriment. Conversely, ‘fast moving retail’ is high performing on detriment, as are recreational services.

The ‘transport’ cluster is high performing in terms of comparability and trust, and low performing for choice. ‘Telecoms’ is in the lowest quartile for problems. Unsurprisingly, scores for comparability and choice are low for the ‘utilities’ cluster.

**Table 5: MPI components: the drivers of the performance of market clusters**

		Components of the MPI						
		MPI 2015	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Expectations (Avg)	Choice (Avg)
Goods	(Semi-)durable goods							
	Fast moving retail							
	Automotive goods							
Services	Recreational services							
	Insurance services							
	Transport							
	Telecoms							
	Utilities							
	Banking services							

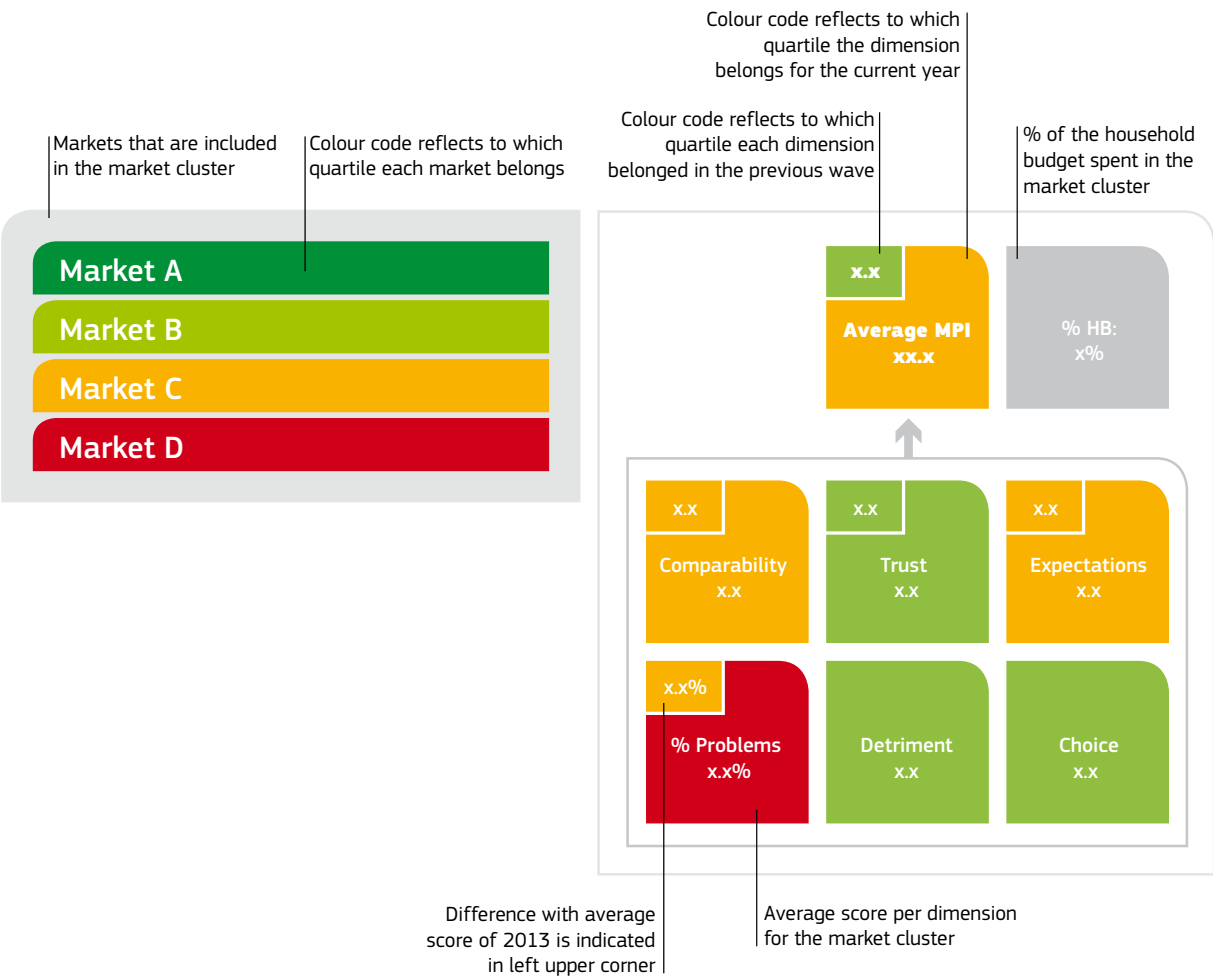
Source: Market Monitoring Survey 2015

#### 4.2. RESULTS PER MARKET CLUSTER

The following sections present more detailed results per market cluster. For each cluster, a graph presents the MPI and component scores for 2015 (as well as their

evolution since 2013), the performance of individual markets included in a given cluster and the cluster's share in the household budget<sup>35</sup>. The colour coding is the same as explained above<sup>36</sup>. The graph is to be read as follows:

Figure 9: How to read the results per market cluster



Source: Market Monitoring Survey 2015

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35. For the purpose of market correspondence the Eurostat HBS is used (hbs\_str\_t211).

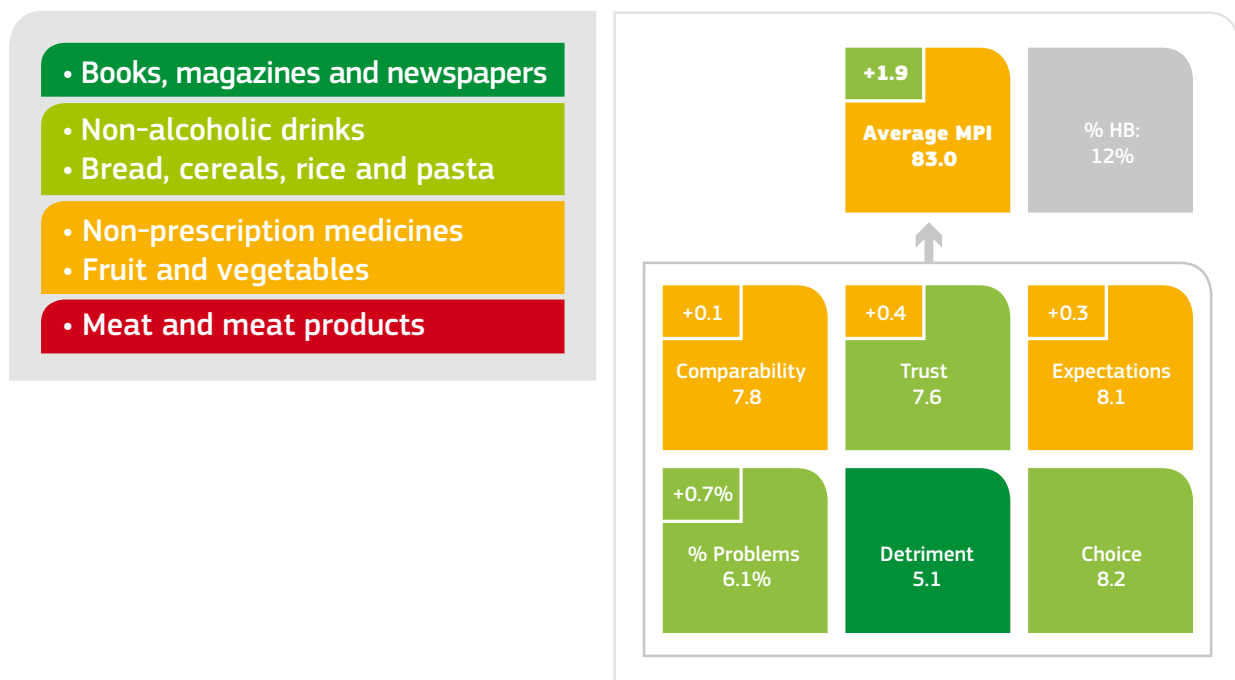
36. The colours indicate in which quartile each result falls based on the data for all services or all goods markets. For instance, a services market presented in dark green is in the top quartile of all services markets results.

## FAST MOVING RETAIL

The 'fast moving retail' cluster is composed of six markets, characterised by a high consumption and purchase frequency. Due to the fairly generic character

of the goods, the market is also characterised by a high substitutability between products and retailers, and consumers indeed attach importance to the "choice" component. Altogether, these markets account for 12 % of the household budget.

Figure 10: 'Fast moving retail' – performance scores



Source: Market Monitoring Survey 2015

## THE FAST MOVING RETAIL CLUSTER HAS LOST GROUND BETWEEN 2013 AND 2015

Contrary to the situation in previous reporting periods where it performed generally well, this market cluster is now in the middle to low performing quartile in terms of MPI, and this in spite of an increase in score of 1.9 points since 2013. The comparability and expectations components also fall in this quartile.

In contrast, the market cluster is in the middle to high performing category for the components of trust, choice, and problems, and it is high performing when it comes to detriment, which probably reflects the fact that most products sold in these markets are relatively low value items for which there is high substitutability.

## THE MEAT MARKET REMAINS LOW PERFORMING

The results for the 'fast moving retail' market cluster reflect the average of widely varying markets. 'Books, magazines and newspapers' is high-performing, 'non-alcoholic drinks' and 'bread, cereals, rice and pasta' are middle to high performing, 'non-prescription medicines' and 'fruit and vegetables' are middle to low performing, and 'meat and meat products' is low-performing. This diversity may explain to some extent the heterogeneous results for this cluster.

The 'meat and meat products' market ranks 12<sup>th</sup> of the 13 goods markets assessed in the 2015 Market Monitoring Survey, and has ranked among the least performing markets since the very first Market Monitoring Survey in 2010. In 2013 it received a lower score than in 2012 (-2.1 points),

probably influenced by the horse meat scandal, which showed that fraudsters were taking advantage of weaknesses in the system to the detriment of both legitimate businesses and consumers. Since 2013 the MPI of this market has increased by 3.2 points, driven by improved trust, expectations and comparability. Trust however remains low and, compared to 2013, the proportion of respondents who experienced problems has increased.

New EU-level food labelling rules<sup>37</sup> became applicable from 13 December 2014. They provided the legal basis for rendering mandatory the indication of country of origin or place of provenance for unprocessed meat of pigs, poultry, sheep and goats (the relevant implementing rules have been adopted in the meantime), as well as the clear indication of "formed meat", and generally strengthened the rules on misleading practices.

In May 2013 the Commission also tabled a legislative proposal<sup>38</sup> to strengthen official controls along the agri-food chain, including publication of results of individual operators and the establishment of rating schemes allowing consumers to consult data on the performance of retailers, restaurants and other businesses. Negotiations between the EU co-legislators are currently ongoing for this proposal. Once it is adopted it is expected to help improve consumer trust (even though it is not specific to the meat sector).

In the meantime, the Food Fraud Network set up in 2013 to provide a pan-European mechanism to ensure the rapid exchange of information between national authorities and the Commission in cases of suspected fraudulent practices has seen a marked increase in the number of exchanges from 30 in 2013 to more than 100 in 2015, adding up to about 200 cases in total since its creation.

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37. Regulation (EU) No 1169/2011, OJ L 304, 22.11.2011, p. 18.

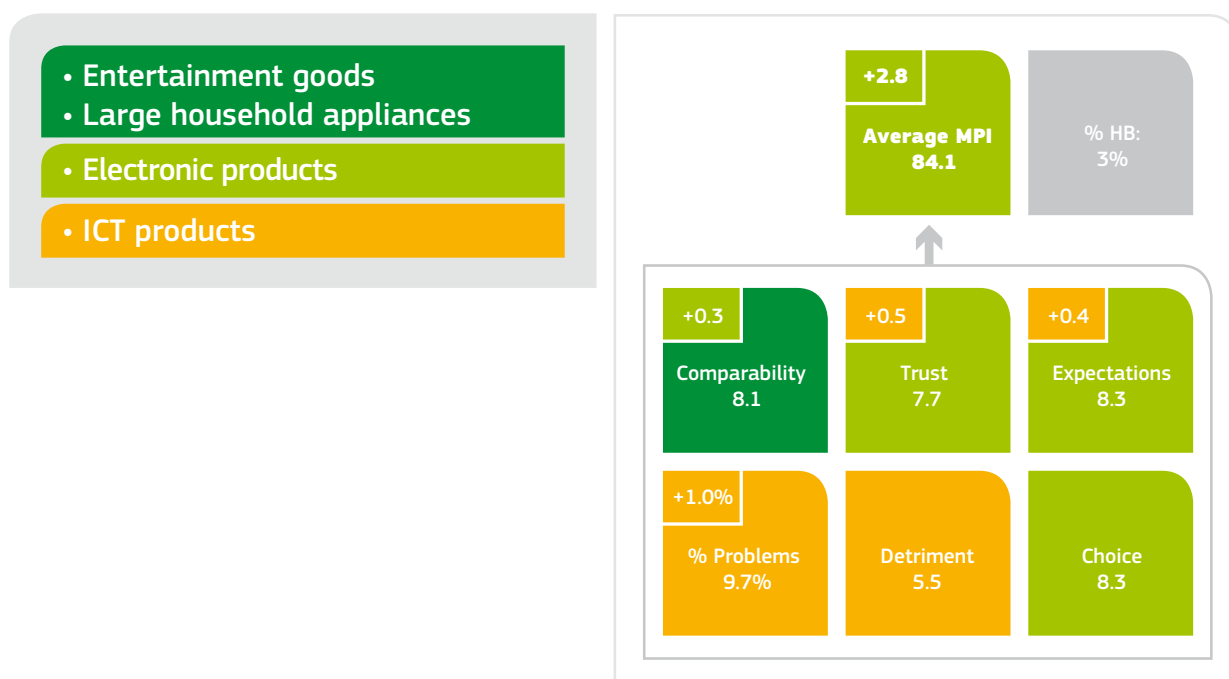
38. COM(2013)265 final.

## (SEMI-)DURABLE GOODS

The '(semi-)durable goods' market cluster includes 4 markets which account for 3%<sup>39</sup> of consumers'

household budget. These markets tend to have a lower purchase frequency but a high usage frequency. Compared with 'fast moving retail', the single financial outlays that they entail are more substantial.

Figure 11: '(Semi-)durable goods' – performance scores



Source: Market Monitoring Survey 2015

39. In the 2014 Consumer Markets Scoreboard, this cluster represented 12% of households' expenditure. The decrease in this figure reflects the fact that five markets belonging to this cluster were not surveyed in 2015, namely 'spectacles and lenses', 'small household appliances', 'furniture and furnishing', 'maintenance products', 'clothing and footwear'.

## THE (SEMI-) DURABLE GOODS CLUSTER CONTINUES TO PERFORM WELL

This cluster performs best among the goods clusters, with an average MPI in the middle to high quartile, as in 2013, but its score has also increased by 2.8 points since that period.

The cluster's good performance is driven by the high performing 'entertainment goods' and 'large household appliances' markets. 'Electronic products' is in the middle to high performing quartile while 'ICT products' is in the middle to low performing quartile, ranking 8<sup>th</sup> of the 13 goods markets assessed.

The '(semi-)durable goods' cluster is high performing in terms of comparability and middle to high performing for trust, expectations and choice. The scores for 'comparability', 'trust' and 'expectations' have gone up one quartile since 2013. However, the cluster remains middle to low performing for the problems component.

The high prevalence of problems in this cluster could be linked to the importance of after sales services

and legal guarantees for the products in question. In December 2015 the Commission published a study on the functioning of legal and commercial guarantees in selected '(semi-) durable goods' markets (including electronic products, ICT products and electrical household appliances) which showed that there is scope for improving consumers' awareness of the legal guarantee period and the information provided by sellers in this regard<sup>40</sup>. The study also found that the rules on burden of proof during the legal guarantee period are poorly understood (by consumers and traders alike) and poorly applied<sup>41</sup>. These results confirm the low compliance rates (54 %) found by consumer protection authorities in their screening of websites selling consumer electronics<sup>42</sup>. In 2015 enforcement authorities undertook action to have the websites corrected and breaches of EU law sanctioned.

In December 2015 the Commission adopted a proposal to fully harmonise across the EU a set of key consumer contract rules for the online and other distance sales of goods, which would make the EU rules on legal guarantees easier to understand and enforce<sup>43</sup>.

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40. When asked whether, in general, information provided by sellers about the legal guarantee was clear, transparent and not misleading, only 50 % of consumers in the EU agreed with this statement. Among in-store mystery shoppers, only 42 % found information displayed with the product and/or were spontaneously informed by a sales person about the duration of the free of charge legal guarantee period.

41. European Commission (2015), Consumer market study on the functioning of the legal and commercial guarantees for consumers in the EU – available at: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/guarantees/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/guarantees/index_en.htm)

42. [http://ec.europa.eu/consumers/enforcement/sweeps/guarantees/index\\_en.htm](http://ec.europa.eu/consumers/enforcement/sweeps/guarantees/index_en.htm)

43. Proposal for a Directive of the European Parliament and of the Council on certain aspects concerning contracts for the online and other distance sales of goods, COM(2015) 635 final.

## AUTOMOTIVE GOODS

The 'automotive goods' cluster contains 3 markets linked to personal motorised transportation: 'new cars', 'second-hand cars' and 'fuel for vehicles'. Together, these markets account for around 8 % of the household budget.

### THE AUTOMOTIVE CLUSTER REMAINS THE LEAST PERFORMING CLUSTER AMONG GOODS MARKETS

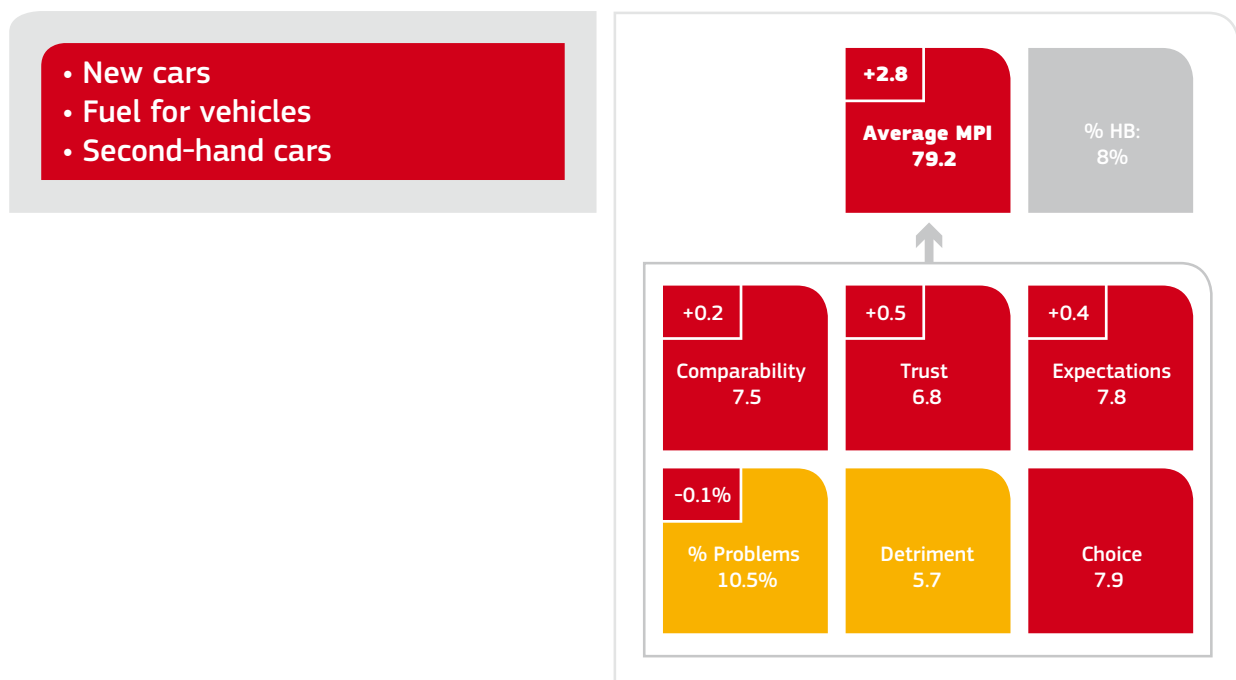
This cluster performs poorly, with an average MPI in the lowest quartile. Whereas it was also poorly assessed in 2013, at that time it had registered the biggest increase in score out of all the goods and services clusters

compared with the previous year. Between 2013 and 2015 the improvement has continued, but from a low level and at a scale outpaced by many other clusters.

In 2015 the comparability, trust, expectations and choice components all remain in the lowest quartile, as in 2013. The problems and detriment components are in the middle to low performing quartile, suggesting an improvement (in relative terms) for problems, which was in the lowest quartile in 2013.

The market cluster results fully match the results at individual market level with all three markets performing poorly. The market for 'second-hand cars' ranks last of all 13 goods markets assessed, while the market for 'new cars' ranks 10<sup>th</sup> and the market for 'fuel for vehicles' ranks 11<sup>th</sup>.

Figure 12: 'Automotive goods' – performance scores



Source: Market Monitoring Survey 2015

For the ‘second-hand cars’ and ‘fuels for vehicles’ markets there are considerable differences between the MPIs for the top and lowest ranking Member States respectively, suggesting that conditions are heterogeneous across the EU. For both of these markets there is a clear divide between EU15 and EU13, with the latter scoring lower. As for the market for fuel for vehicles, its MPI has increased by 4.2 points since 2013, driven by increases in the comparability, trust and expectations components.

In March 2015 the Commission published a study on the functioning of the market for second-hand cars from a consumer perspective<sup>44</sup>, focusing on dealers’ practices and compliance with the existing regulatory framework, consumers’ ability to make informed choices with the information they receive prior to purchase and at the point of sale, as well as problems experienced by consumers. The study confirmed that a high proportion of consumers experienced problems and significant detriment: two fifths (41 %) of all consumer respondents reported experiencing at least one problem within a year of buying their second-hand car. The consumer detriment for problems that occurred within 1 year of purchase was estimated between €1.9 and €4.1 billion and the average problem cost €518 to address. One in five respondents who complained to the trader was not offered any form of solution and one in four reported having experienced unfair commercial practices.

The study’s recommendations thus stressed the need for better enforcement of existing legislation by Member States. As a follow up to the study, the ECC-net<sup>45</sup> conducted a joint project in 2015 on cross-border car purchase and registration which resulted, inter alia, in the publication of a practical guide with tips to consumers for their cross-border car purchases<sup>46</sup>.

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44. European Commission (2015), Consumer market study on the functioning of the market for second-hand cars from a consumer perspective in the European Union – available at : [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/second\\_hand\\_cars/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/second_hand_cars/index_en.htm)

45. The ECC-net brings together the European Consumer Centres of all 28 Member States, Norway and Iceland. The ECC-Net promotes the understanding of EU consumers’ rights and assists in resolving complaints about purchases made in another country of the network, when travelling or shopping online. More information is available at : [http://ec.europa.eu/consumers/solving\\_consumer\\_disputes/non-judicial\\_redress/ecc-net/index\\_en.htm](http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/ecc-net/index_en.htm)

46. The project also resulted in country specific information (factsheets) concerning the purchase of a car in another EU Member State and its registration in consumers’ home countries. The report and country fiches are available at : [http://ec.europa.eu/consumers/solving\\_consumer\\_disputes/non-judicial\\_redress/ecc-net/reports/index\\_en.htm](http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/ecc-net/reports/index_en.htm)

## RECREATIONAL SERVICES

The ‘recreational services’ market cluster comprises 6 markets that account for 9 % of the household budget.

### CONSUMERS’ ASSESSMENTS OF RECREATIONAL SERVICES ARE POSITIVE

This cluster continues to perform well, as all results – the average MPI, comparability, trust, problems, detriment, expectations and choice – fall in the high performing quartile.

The performance of this market cluster is driven by all markets except ‘online gambling and lottery services’. The market for ‘holiday accommodation’ is the top performing services market of all 29 services markets assessed, the market for ‘cultural and entertainment services’ comes second and ‘commercial sports services’ and ‘packaged holidays and tours’ 3<sup>rd</sup> and 5<sup>th</sup> respectively. All four are rated rather similarly across Member States, and all markets in this cluster also improved their performance since 2013.

In contrast, the market for ‘online gambling and lottery services’ remains in the lowest quartile, ranking 23<sup>rd</sup> of the 29 services markets. Its score only improved modestly from 2013 (by 1.3 points), driven by the trust and comparability components. In this market, consumers give most importance to the trust component; yet the market does not score well in this regard.

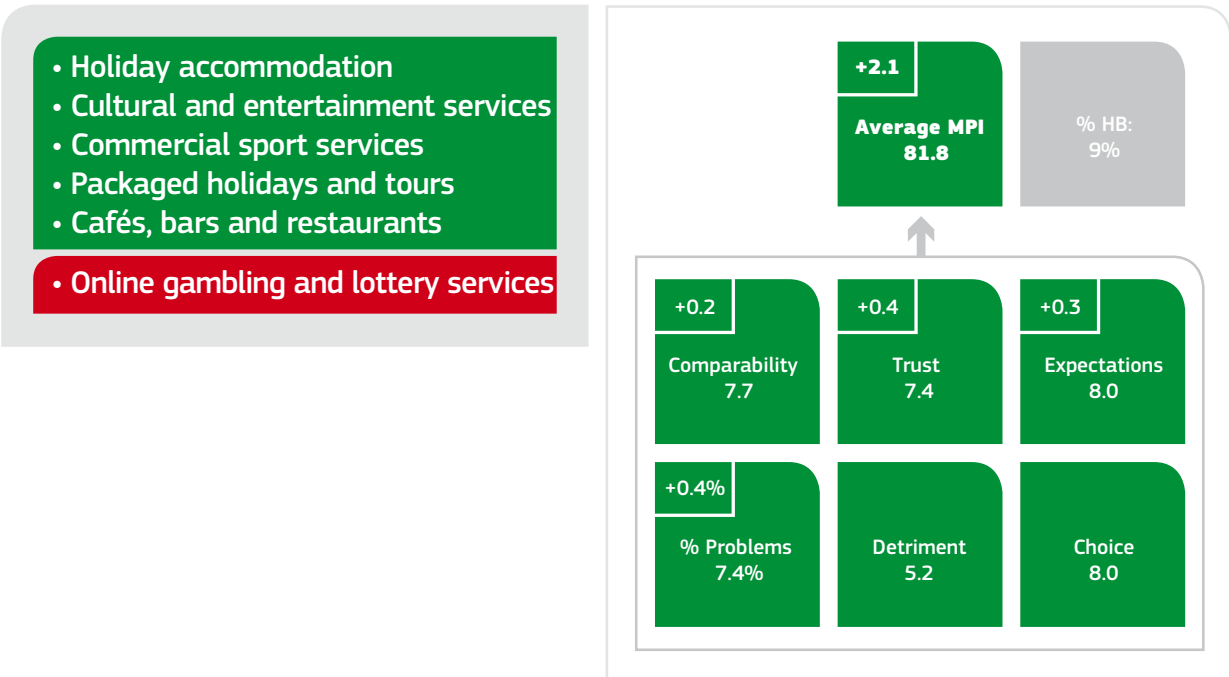
On 25 November 2015 a new Package Travel Directive<sup>47</sup> was adopted, which will be applicable from 1 July 2018. It will extend the protection of the 1990 Package Travel Directive on traditional package holidays to consumers who book other forms of combined travel, such as pre-arranged packages, customised packages and linked travel arrangements. The new Directive is expected to reduce detriment to consumers by about €430 million a year thanks to reinforced rights in relation to information requirements for travelers, more predictable prices, stronger cancellation rights, a clear identification of the liable party, a clarification on essential consumer rights (assistance to travelers in difficulty) and guarantee of money-back and repatriation if the package organiser goes bankrupt.

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47. Directive (EU) 2015/2302 of the European Parliament and of the Council of 25 November 2015 on package travel and linked travel arrangements, amending Regulation (EC) No 2006/2004 and Directive 2011/83/EU of the European Parliament and of the Council and repealing Council Directive 90/314/EEC (OJ L 326, 11.12.2015).



Figure 13: ‘Recreational services’ – performance scores



Source: Market Monitoring Survey 2015

In 2015 the ECC-net issued a report on problems with timeshare product and advice for consumers, as the network continues to receive regularly complaints related to time-share or package holidays (2000 complaints, 5 % of total in 2015)<sup>48</sup>.

An increasing number of recreational services are sold online, and more and more consumers are increasingly relying on comparison tools (websites, apps) to compare products and services according to their prices, quality and other parameters. In fact, most comparison tools can be found in the travel and accommodation sectors. In March 2015 the Commission published the findings of two

studies looking at the functioning of comparison tools and hotel reviews from a consumer point of view, identifying issues of lack of compliance with existing legislation (such as Directive 2005/29/EC on unfair commercial practices or Directive 2011/83/EC on consumer rights). To facilitate enforcement, the Commission services published on 25 May 2016 an updated Guidance on the application of the Unfair Commercial Practices Directive<sup>49</sup>. Key Principles for Comparison Tools<sup>50</sup> were also published on the same date. Organisations that have endorsed the Principles have agreed to disseminate and implement them and/or support their implementation by comparison tools operators.

48. [http://ec.europa.eu/consumers/solving\\_consumer\\_disputes/non-judicial\\_redress/ecc-net/docs/03\\_ecc-net\\_timesharing\\_final\\_15122015\\_en.pdf](http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/ecc-net/docs/03_ecc-net_timesharing_final_15122015_en.pdf)

49. Commission Staff Working Document – Guidance on the implementation/ application of Directive 2005/29/EC on unfair commercial practices, SWD(2016)163 final.

50. [http://ec.europa.eu/consumers/consumer\\_rights/unfair-trade/docs/key\\_principles\\_for\\_comparison\\_tools\\_en.pdf](http://ec.europa.eu/consumers/consumer_rights/unfair-trade/docs/key_principles_for_comparison_tools_en.pdf)

## INSURANCE SERVICES

The 'insurance services' market cluster includes 3 markets and represents 2% of the household budget. This cluster is based on the need for consumers to manage risks and has a more utilitarian character than some of the other clusters.

### INSURANCE SERVICES ARE CHARACTERISED BY RELATIVELY HIGH CONSUMER DETRIMENT

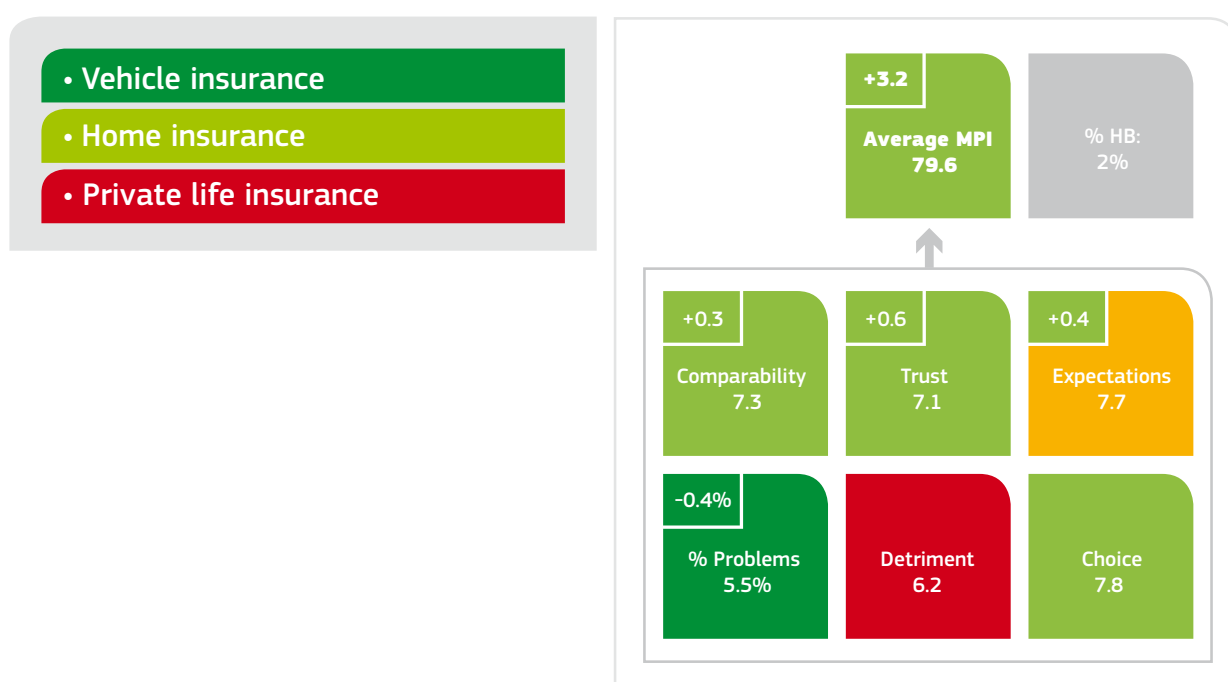
As a whole this market cluster performs fairly well, with the average MPI, comparability, trust and choice all falling in the middle to high performing quartile, both in 2013 and in 2015. Although detriment is in the low performing quartile, a lower proportion of consumers experienced problems than in other clusters. This is not surprising, since problems normally only occur in case of claims, hence there is less scope for problems to arise than in other markets; however, problems with insurance tend to result in higher detriment compared to other services markets.

The generally good results for this cluster are driven by the high performing 'vehicle insurance' market and the middle to high performing 'home insurance' market. In contrast, the 'private life insurance' market ranks 22<sup>nd</sup> out of the 29 services markets. Similarly to the cluster, this market has a

lower proportion of consumers having experienced problems but a higher level of detriment in comparison with the services market average; in addition it performs below average on comparability, trust, expectations and choice.

Insurance is a market characterised by often complex products, where a number of information problems and consumer biases may be at play, limiting the usefulness of insurance contracts and the benefits of competition for consumers. In recent years consumers have suffered considerable detriment due to the selling of very complex and inappropriate insurance products. Of particular concern are the transparency and the comparability of insurance products, as well as their limited cross-border uptake. Directive 2016/97/EC on Insurance Distribution, once implemented, will enhance the information requirements across the different insurance distribution channels. The Commission has furthermore launched a study to test the effectiveness of remedies in helping consumers make better decisions and the interest and willingness of consumers to buy insurance cross-border. The study will also help assessing the potential consumer benefits that a better-functioning insurance market could generate, and indicate specific policy options that would empower consumers. The Commission's Green Paper on Retail Financial Services of 10 December 2015 (COM (2015) 630 final) also looks at ways of enhancing cross-border activities in an increasingly digital environment.

Figure 14: 'Insurance services' – performance scores



Source: Market Monitoring Survey 2015

## PUBLIC TRANSPORT

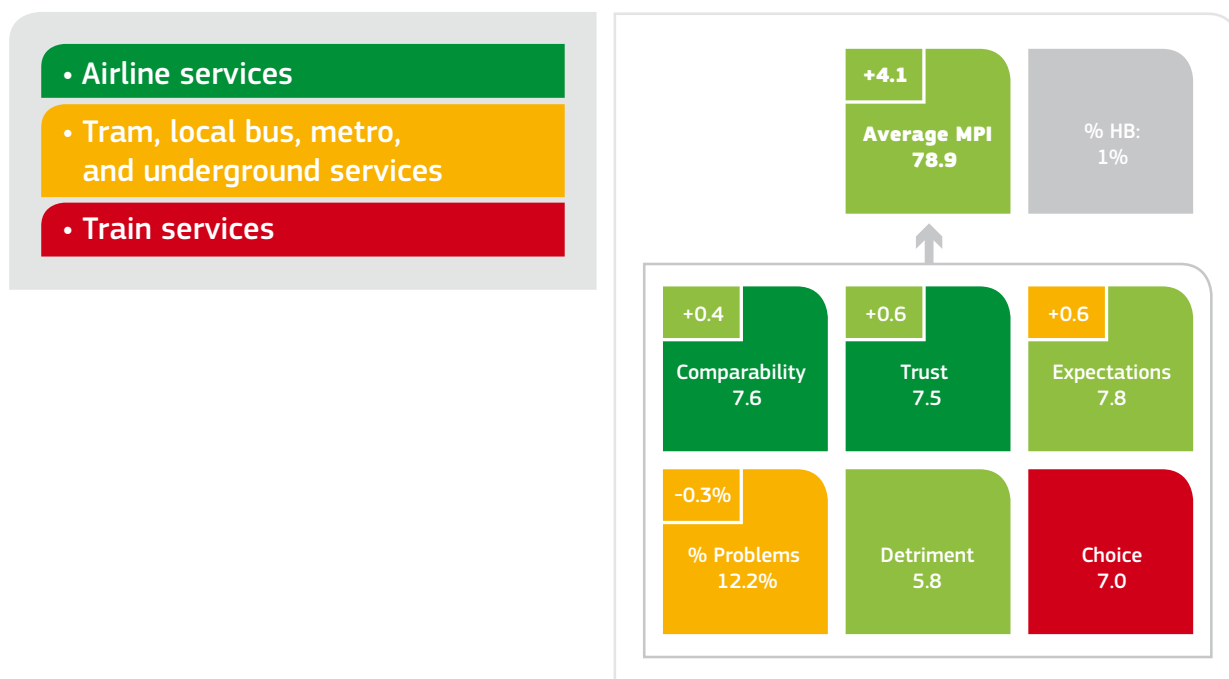
The 'transport' market cluster includes three markets, which are all linked to personal transportation and with varying usage frequencies. This market represents 1 % of the household budget on average.

Results for this market cluster are varied. As in 2013, the average MPI is in the middle to high performing quartile. Comparability and trust have both improved since 2013, and the public transport cluster is now evaluated as high performing in this regard. It is also middle to high performing on 'expectations' and 'detriment'. A relatively high proportion of consumers however encounter problems in this cluster.

## THE PUBLIC TRANSPORT CLUSTER IS CHARACTERISED BY LIMITED CHOICE AND CONSIDERABLE DIFFERENCES ACROSS MEMBER STATES FOR TRAIN AND URBAN TRANSPORT SERVICES

An issue for the 'transport' market cluster is choice, as the cluster is low performing for this component. Whilst the choice of providers for airline services is assessed above EU average for services markets, it is below EU average for train services and local public transport. On the other hand, choice is considered as less important in the latter two markets than other variables such as trust, expectations, as well as overall detriment.

Figure 15: 'Public transport' – performance scores



Source: Market Monitoring Survey 2015

The variation in results for this market cluster reflects differences between the individual markets that it comprises: 'airline services' is high performing, ranking 4<sup>th</sup> of the 29 services markets, and get high scores consistently across Member States. In particular, the market performs well on trust, to which consumers attribute a particular importance. It is interesting to note that, in comparison with the services market average, the airline services market has a lower proportion of consumers having experienced problems, and an average level of detriment. In a cross-border context, however, consumer complaints in this sector continue to be significant: in 2015, 22 % of all complaints addressed to the European Consumer Centres network related to airline services (36 % to transport overall).

'Tram, local bus, metro and underground services'<sup>51</sup> ranks 15<sup>th</sup> of the 29 services markets surveyed. It shows considerable differences in MPI between Member States, with more favourable assessments in EU13, and clearly below EU average in Southern Europe.

'Train services'<sup>52</sup> is low performing and ranks 24<sup>th</sup> of all services markets assessed. However, it has seen a 5.1 point increase in performance since 2013, with improvements in particular in Hungary, Poland and Portugal. There are considerable country differences, with this market scoring particularly low in Bulgaria, Croatia and Romania. In fact, there is as large as a 27 point difference in MPI between the highest and the lowest EU country scores for this market.

Cyprus is the only country for which the MPI decreased both in the 'airline services' and in the 'tram, local bus, metro and underground services'<sup>53</sup> markets. For both markets the decrease in MPI was significant (3.8 and 6 points respectively).

The above-mentioned Package Travel Directive will ensure better consumer information when buying combinations of travel services and strengthen passenger protection in case something goes wrong.

The 2013 Commission proposals to revise air passenger rights<sup>54</sup>, which are still in inter-institutional negotiations, aim to ensure better consumer protection in case of delayed or cancelled flights.

## UTILITIES

The 'utilities' market cluster brings together 4 markets, characterised by necessity and in many countries by a limited number of providers. The services in this cluster are used on a daily or frequent basis and cover 5 % of the household budget.

The average MPI is in the middle to low performing quartile in both 2013 and 2015. Individual market performances are polarised, with 'postal services' and 'gas services' falling in the middle to high performing quartile, while 'water supply' and 'electricity services' belong to the low performing quartile.

The performance of the cluster as a whole as measured by different components is also highly heterogeneous. Trust, problems and expectations remain in the middle to high performing quartile. The 'utilities' cluster is middle to low performing for detriment, while two components (comparability and choice) are in the low performing quartile, which may be linked to the limited number of providers or local monopoly situations experienced in some of these markets.

## THE ELECTRICITY MARKET IS STILL NOT DELIVERING ENOUGH FOR CONSUMERS

Looking at the individual markets in this cluster, 'electricity services' ranks 26<sup>th</sup> of the 29 services markets surveyed. It has increased by 3.8 points from 2013 to 2015, with the situation improving on most components. However all components score below EU average for the 29 services markets assessed. There is also a considerable 34.1 point difference in the MPI between the top EU country score for this market (in Luxembourg) and the lowest one (in Bulgaria), and the market is performing relatively poorer in Eastern and especially Southern Europe.

In contrast, the market for 'gas services' is middle to high performing, ranking 14<sup>th</sup> of all services markets. Its MPI has increased by as much as 4.5 points since 2013. Spain, Croatia and Italy have the lowest MPI scores for this market, which generally scores below EU average in Southern Europe.

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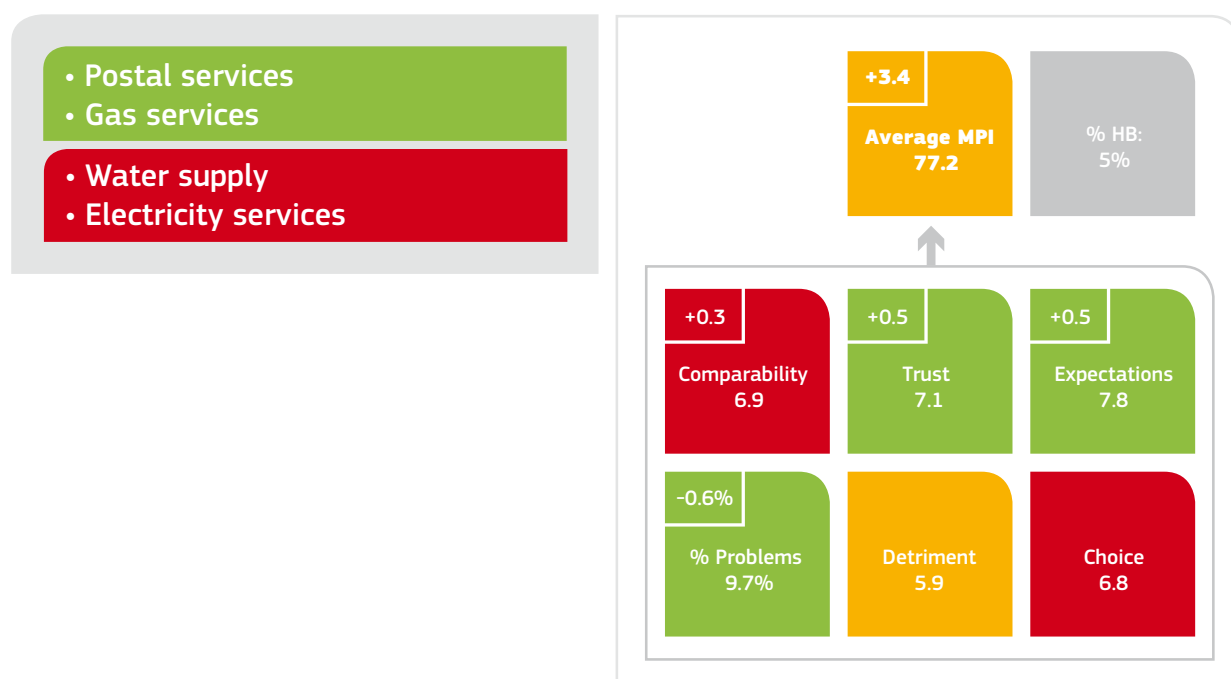
51. For Cyprus, Malta and Luxembourg this market only includes local bus services.

52. Cyprus and Malta do not have train services so they are not included in this analysis.

53. This refers to local bus services.

54. COM(2013) 130 final.

Figure 16: 'Utilities' – performance scores



Source: Market Monitoring Survey 2015

For both the 'electricity services' market and the 'gas services' market choice is considered by consumers as relatively less important than other components such as trust, expectations and overall detriment.

In February 2015 the new Commission adopted a framework strategy for achieving an Energy Union where citizens take ownership of the energy transition, benefit from new technologies to reduce their bills, participate actively in the market, and where vulnerable consumers are protected. Nine months later it published a State of the Energy Union report showing progress made towards the objectives of the strategy, accompanied by country fiches. The fiches used data from the previous Consumer Markets Scoreboard to complete the assessment of the state of liberalisation and level of prices in each national market. They also identified issues of energy poverty, which are particularly severe in Bulgaria, Croatia, Cyprus, Greece, Hungary, Italy, Lithuania and Romania.

A Commission Staff Working Document<sup>55</sup> on key issues that consumers face when dealing in practice with energy markets was also published on the same occasion, providing evidence that will guide the Commission as it will be reviewing key legislation in 2016. Issues to be addressed include the need to provide frequent information on actual consumption<sup>56</sup>, to improve the clarity of energy bills<sup>57</sup> and the comparability of energy offers<sup>58</sup>, and to build trust in environmental energy claims<sup>59</sup>. The Commission will also assess the implementation of existing rights for energy consumers.

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55. The Staff Working Document (2015)249 final, on Energy Consumer Trends 2010-2015 is available at the following link: [http://ec.europa.eu/consumers/eu\\_consumer\\_policy/consumer\\_issues\\_in\\_other\\_policies/files/swd-energy-consumer-trends\\_en.pdf](http://ec.europa.eu/consumers/eu_consumer_policy/consumer_issues_in_other_policies/files/swd-energy-consumer-trends_en.pdf). It is based on the key findings of the second consumer market study on the functioning of retail electricity markets for consumers in the EU which is expected to be published in 2016, and on the energy-related findings of the study on consumer vulnerability across key markets in the EU (available at: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vulnerability/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vulnerability/index_en.htm)).

56. The findings of the second consumer market study on the functioning of retail electricity markets for consumers in the EU shows that across the EU 28 11% of survey respondents had experienced problems with estimates of electricity consumption (e.g. incorrect estimates).

57. See Section 5.1 on the 'comparability' component.

58. The behavioural test included in the study shows that when the price structure of electricity offers is complex, respondents find it more difficult to identify and choose the cheapest deal. The study on consumer vulnerability across key markets corroborated this finding. (available at: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vulnerability/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vulnerability/index_en.htm))

59. Some 34% of respondents in the survey considered that advertising from electricity companies deceives, misleads or omits relevant information.

## THE POSTAL SERVICES MARKET IS STRONG ON TRUST BUT MUST ADAPT TO INCREASED E-COMMERCE, INCLUDING CROSS-BORDER

Like the ‘gas services’ market, ‘postal services’ is a middle to high performing market. In comparison with others services markets the ‘postal services’ market has a higher proportion of consumers having experienced problems and a lower reported detriment. The trust and expectations components are above average, but choice and comparability are below the services markets average. Whilst not amongst the countries where this market is worst performing, Cyprus and Lithuania see their MPI decrease since 2013. Overall the market scores well in Eastern Europe, showing a higher than average performance both compared with the EU28 average for this market, as well as with the services market average for the Eastern region.

In November 2015 the Commission published a report on the application of the Postal Services Directive<sup>60</sup>. Competition in the market for letters has been slow to develop, despite full market opening across the EU from 2013. The number of letters has also steadily declined across the EU as e-substitution has increased. The parcel markets on the other hand are growing as domestic and cross-border e-commerce increases. The Report found that overall, the two core aims of European postal policy, namely ensuring a minimum range of services of specified quality at affordable prices for all users and market opening with fair conditions of competition, have broadly been achieved, but concerns persist about the cross-border parcel market, which the Commission has committed to address in the context of the Digital Single Market Strategy by adopting, on 25 May 2016, a proposal for a Regulation<sup>61</sup> with a view to improve price transparency and regulatory oversight of cross-border parcel delivery.

## WATER SUPPLY SHOWS A HETEROGENEOUS PERFORMANCE ACROSS THE EU28

Finally, the market for ‘water supply’ is a low performing market, ranking 25<sup>th</sup> of the 29 services markets and scoring low on comparability and choice. This is a market with a significant dispersion of MPI among Member States, with lower scores in Southern and Eastern Europe.

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60. [http://ec.europa.eu/growth/tools-databases/newsroom/cf/itemdetail.cfm?item\\_id=8560&lang=en](http://ec.europa.eu/growth/tools-databases/newsroom/cf/itemdetail.cfm?item_id=8560&lang=en)

61. Proposal for a Regulation of the European Parliament and of the Council on cross-border parcel delivery services, COM(2016) 285 final.

## TELECOMS

The ‘telecoms’ market cluster includes 4 markets, representing 3% of the household budget. This cluster is characterised by its subscription-based approach, a rather limited number of providers and a daily usage typically paid for via monthly fees. This cluster is fairly homogeneous in terms of performance, with all four markets falling in the middle to low quartile.

The ‘telecoms’ cluster is characterised by differing performances across components. While trust, expectations and choice fall in the middle to low performing quartile both in 2013 and in 2015, the cluster performs better on comparability and detriment, which fall in the middle to high performing quartile, and worse on problems, which remains in the lowest performing quartile. Due to this last component this cluster is the one where consumers suffer the largest overall detriment.

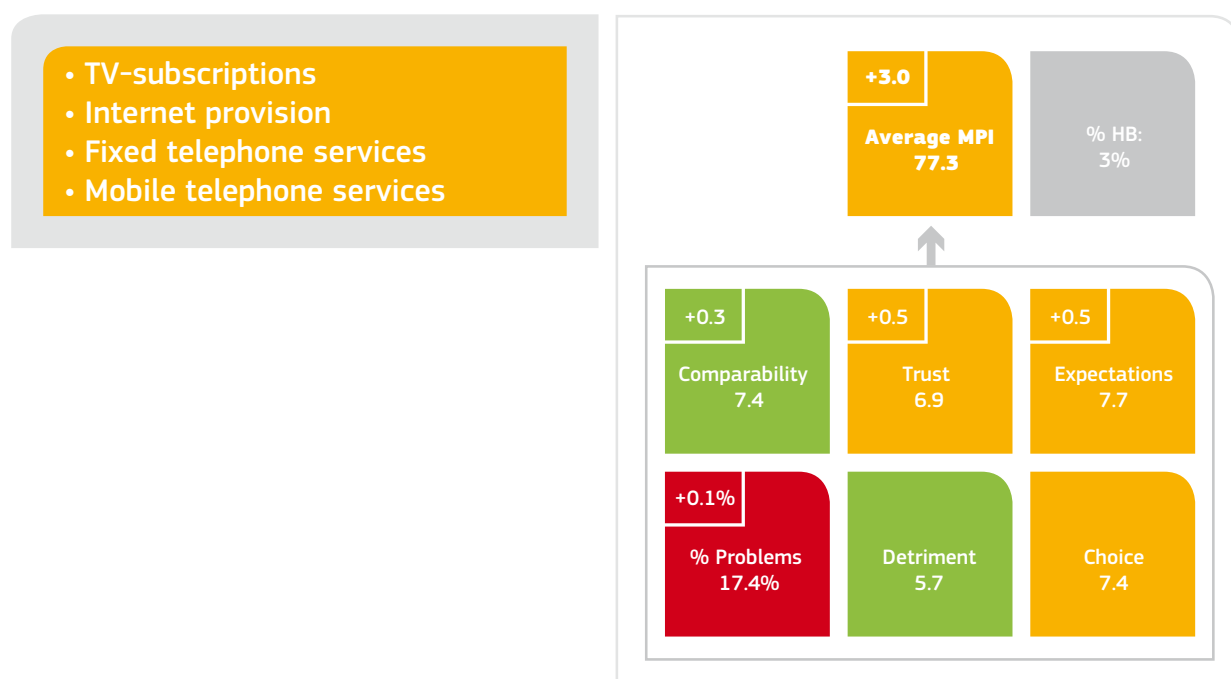
## MANY CONSUMERS ENCOUNTER PROBLEMS IN THE TELECOMS MARKETS

The market for ‘fixed telephone services’ ranks 20<sup>th</sup> of the 29 services markets. It has a relatively high proportion of consumers having experienced problems – which also increased from 2013 to 2015 – and below average scores on choice, comparability and trust. The market has a score higher than EU average in the Eastern region and the lowest scores are in Croatia, Spain and Italy.

The market for ‘mobile telephone services’ ranks 21<sup>th</sup>, just below ‘fixed telephone services’. In this market as well, the proportion of consumers having experienced problems has increased. Market performance is uneven among different countries, with the best MPI (in Luxembourg) and the worst (in Spain) separated by no less than 24.7 points. Overall the market has a rather low score on trust.

The market for ‘internet provision’ ranks 19<sup>th</sup> of the 29 services markets, close to the scores of the two telephone markets mentioned above. Its MPI increased by 3.9 points since 2013. The ‘internet provision’ market also continues to have an above average proportion of consumers having experienced problems. There are considerable country differences in market performance, with higher MPI in Western Europe (in particular Luxembourg, Germany and France) and lower in the Northern and Southern regions (with the lowest scores given in Spain and Croatia).

Figure 17: 'Telecoms' – performance scores



Source: Market Monitoring Survey 2015

The MPI for the 'TV-subscriptions market' ranks close to the other markets discussed above, in 17<sup>th</sup> position, with largely similar developments since 2013 and issues with problems. The best performance of this market is in Austria (with a 13 point increase in MPI since 2013), Luxembourg and Germany, while market performance in Croatia and Spain is at the other end of the scale.

In September 2013, the Commission adopted the "Connected Continent" legislative package<sup>62</sup> aimed at pushing roaming premiums out of the market

by 2016 at the latest, ensuring net neutrality and strengthening consumers' choice of telecom providers and their rights notably in terms of transparency of phone and Internet contracts and facilitating switching providers or contracts. Whilst the co-legislators reached in 2015 an agreement to achieve the first two objectives (although bringing an end to retail roaming charges will not happen until 2017), they did not pursue the last one, which will be assessed again in the context of the telecoms review announced for 2016 in the Digital Single Market Strategy.

62. "Communication on the Telecommunications Single Market", COM(2013) 634 final, [http://ec.europa.eu/information\\_society/newsroom/cf/dae/document.cfm?doc\\_id=2733](http://ec.europa.eu/information_society/newsroom/cf/dae/document.cfm?doc_id=2733)

## BANKING SERVICES

The 'banking services' market cluster accounts for only 0.2% of the average household budget<sup>63</sup> and includes 4 markets. However, this cluster is directly linked to consumers' finances and income and therefore it plays a much more important role than its budget share may suggest.

'Banking services' continues to be the lowest performing cluster from a consumer perspective. The cluster performs poorly on a number of aspects, with the average MPI, comparability, trust, detriment and expectations falling in the low performing quartile both in 2013 and in 2015. Only on choice (middle to low performing quartile) and on problems (middle to high performing quartile) does this cluster perform relatively better.

### **'MORTGAGES' IS THE SECOND WORST ASSESSED MARKET OF THE 29 SERVICES MARKETS**

The poor performance is driven by the 'mortgages' and 'investment products, private pensions<sup>64</sup> and securities' markets, both in the low performing quartiles. 'Mortgages' is the second worst assessed market of the 29 services markets, even though its MPI increased by 3.4 points as comparability, trust and expectations improved. All these components are below the cross-markets average, however. Even though there are fewer consumers having experienced problems than for the 29 services on average, these are associated with high detriment. There are important differences between countries, with the top score at 83.3 (in Finland) and the bottom one at 59.6 (in Spain). Among the EU28, the Northern countries benefit from the market's best performance, while the scores in Hungary and Austria have significantly improved since 2013 (by 15 and 9.9 points respectively).

The market for 'investment products, private pensions and securities' is the third worst assessed services market in terms of overall MPI. The developments in this market are similar to those described for the mortgages market, resulting in a 4 point increase in MPI since 2013. The market performs best in Western Europe, and the highest

country scores are in Malta, Luxembourg and Austria. The latter, together with Hungary and Romania also saw the biggest improvements in their MPI (by 14.4, 11.6 and 9.1 points respectively).

### **THE MARKETS FOR 'BANK ACCOUNTS' AND 'LOANS, CREDIT AND CREDIT CARDS' SHOW THE BIGGEST IMPROVEMENTS IN PERFORMANCE AMONG ALL SERVICES MARKETS SURVEYED**

The 'bank accounts' market is in the middle to low performing quartile, ranking 16<sup>th</sup> of all services markets. The MPI saw a large increase of 5.1 points over 2013 with improvements on comparability, trust and expectations, all of which however remain below the average for services in general. Choice, on the other hand, is assessed as above average. Latvia, Luxemburg and France are the countries where consumers give the most positive assessment to this market, while it scores lowest in Spain and Cyprus; the gap between the top and the tail is considerable. The countries that report the biggest improvement in market performance since 2013 are Austria (+ 14.6 points), Hungary (+10.5 points) and Ireland (+10.5 points).

Finally, the market for 'loans, credit and credit cards' is in the middle to high performing category. Ranked 10<sup>th</sup> among the 29 services markets surveyed, it is the best scoring market in the banking cluster. It also improved its performance by as much as 5.2 points from 2013 to 2015. The improvement concerns nearly all components (comparability, trust, expectations and problems). The top MPI scores are in Malta, France and Austria, while the market performs least well in Spain, Cyprus and Croatia.

### **THERE ARE MANY CONSUMER CONCERNS AND CONSUMER VULNERABILITIES WITH REGARD TO BANKING SERVICES**

Consumer trust is a prerequisite for the development of a European market for retail financial services which cannot thrive unless consumers understand and compare financial services products and are adequately protected.

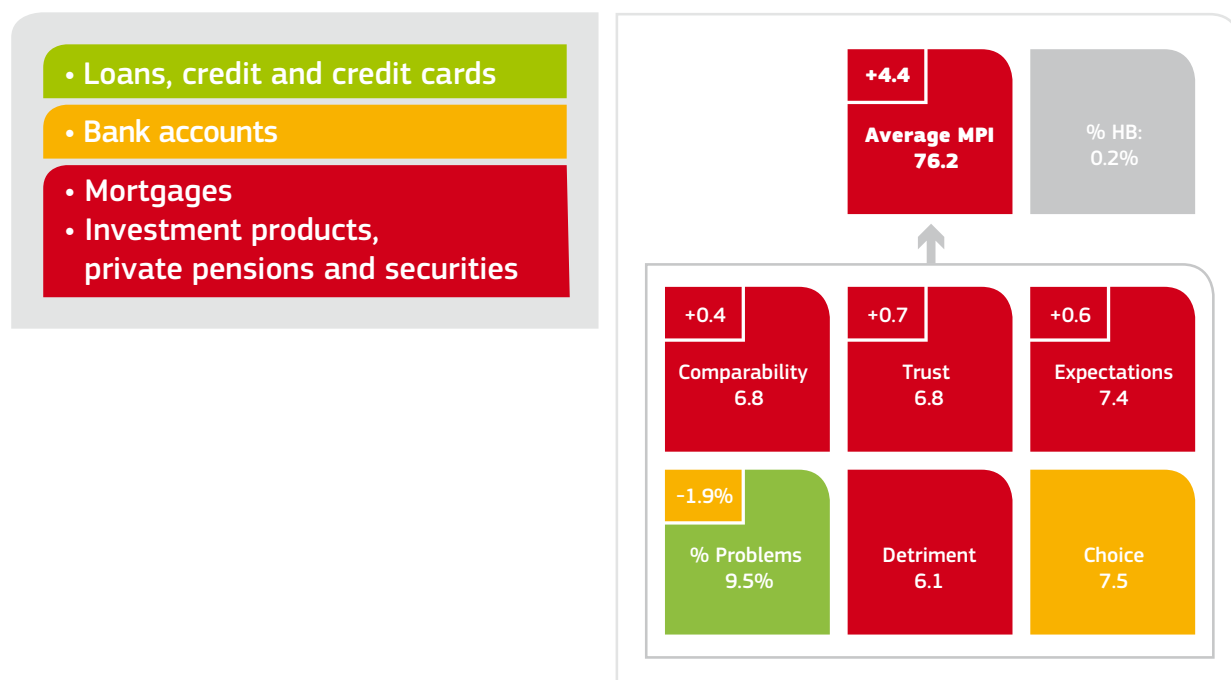
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63. This mainly stems from the fact that in the case of 'loans, credit and credit cars' and 'mortgages', only charges associated with the loans are included.

64. The consumer survey targeted private personal pension plans, i.e. situations where individuals independently purchase and select material aspects of the arrangements.



Figure 18: 'Banking services' – performance scores



Source: Market Monitoring Survey 2015

Several key pieces of legislation will become applicable in 2016 that improve consumer conditions *inter alia* through more transparent and comparable pre-contractual information, making it easier for consumers to choose the products that best suit their needs. These include the Directive on mortgage credit<sup>65</sup>, the Regulation on a new Key Information Document to guide customers buying packaged retail investment products<sup>66</sup> and the Directive on payment accounts<sup>67</sup> which also facilitates switching from one payment services provider to another and ensures that every EU citizen has the right to access basic payment account services. The Regulation on inter-change fees for card-based payment transactions was also adopted in 2015<sup>68</sup> and these fees will be capped as of end of 2016.

Despite important legislative activity in the last years, the results from the market monitoring survey reveal enduring negative perceptions of these markets by consumers in the aftermath of the financial crisis. There is also evidence

of a lack of compliance by business, which underscores the importance of effective enforcement of all relevant legislation<sup>69</sup>.

Effective enforcement is all the more important since there is a high incidence of consumer vulnerability in the finance sector where the complexity of offers and contract terms presents a challenge for many consumers. Many of them do not know their bank contract conditions, find it difficult to read bills and communications from banks and do not compare product deals<sup>70</sup>.

Legislative measures thus need to be accompanied by enforcement action against unfair contract terms and commercial practices, and continued awareness raising efforts such as the campaigns that the Commission organised in 2014 in Cyprus, Malta, Ireland and Spain and in 2015 in Austria and the Czech Republic to inform consumers of their rights under the Consumer Credit Directive.

65. OJ L 60 of 28.02.2014.  
66. OJ L 352 of 9.12.2014.  
67. OJ L 257 of 28.8.2014.  
68. OJ L 123 of 19.5.2015.

69. For example, in the "sweep" conducted in March 2014, relevant product information on consumer credit was not provided to consumers on more than 20% of the surveyed websites in 11 Member States. The Commission has also carried out infringement proceedings related to unfair contract terms for services pertaining to this cluster.

70. European Commission (2016). *Study on consumer vulnerability across key markets in the European Union*, available at: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vulnerability/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vulnerability/index_en.htm)

## 5. ASSESSMENT OF DIFFERENT MARKET COMPONENTS

The following sections present the results of the individual components of the MPI at EU level, averaged across all markets and across all countries. Responses were collected on an 11-point scale with a 0-10 range, unless stated otherwise.

### 5.1. COMPARABILITY

The ability to understand and compare different offers is important for consumers to make informed choices. Complexity and opacity in product characteristics, prices and marketing strategies can make it difficult for consumers to shop around for the best deal, causing consumer detriment at an individual level but also reducing rivalry among competitors and thus overall economic efficiency.

#### DIFFERENCES IN COMPARABILITY BETWEEN GOODS AND SERVICES MARKETS ARE DECREASING

The average comparability score for all markets is 7.5 (out of 10), but – similar to previous scoreboard results – goods markets (7.9) score better than services markets (7.3). The difference is, however, getting smaller. The average score for comparability increased by 0.3 points compared to 2013, with an increase of 0.2 points for all goods markets and 0.3 points for all services markets.

As shown in Figure 19, among goods markets, comparison remains most difficult in the markets for ‘second-hand cars’, ‘non-prescription medicines’, ‘new cars’ and ‘vehicle

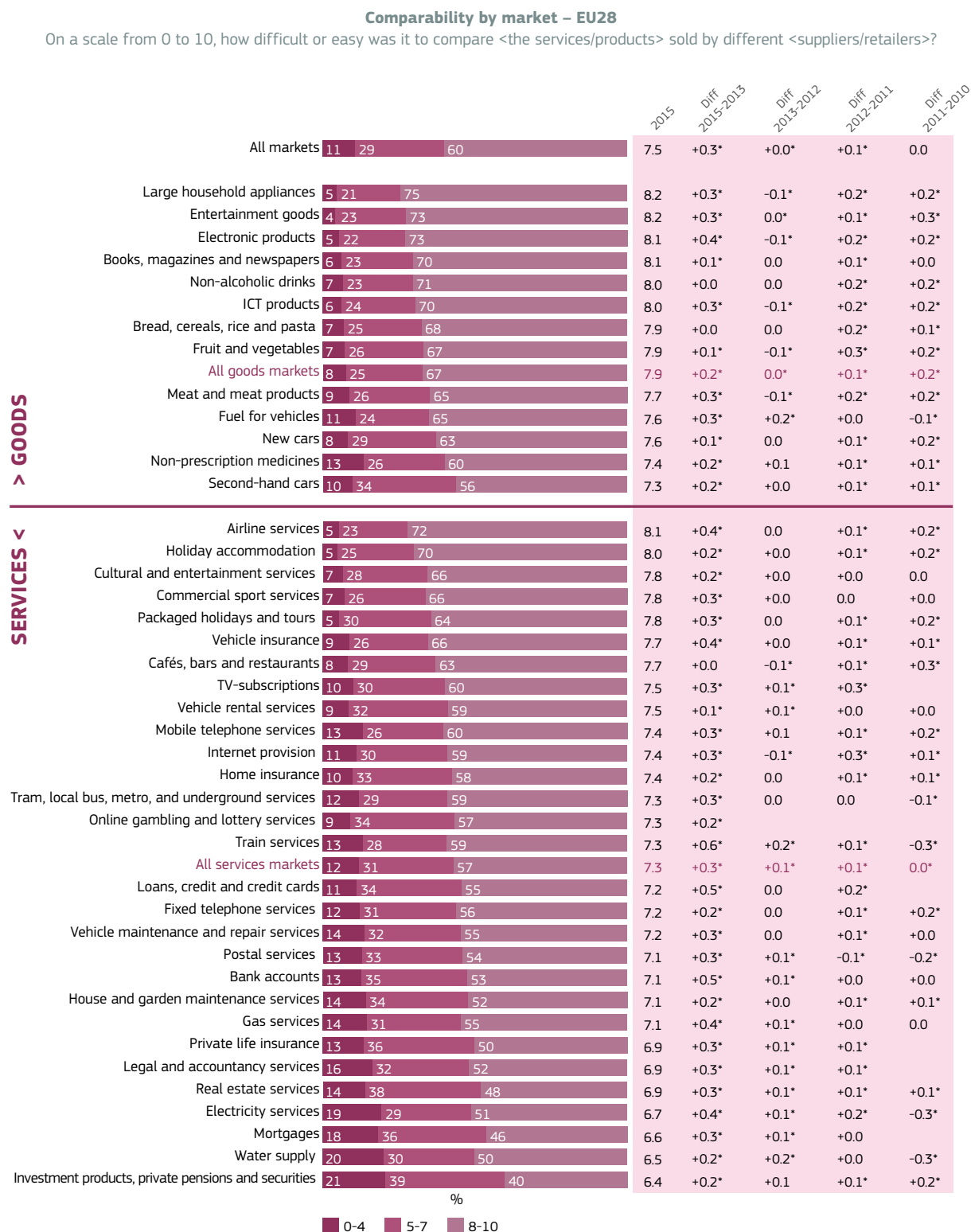
fuels’. Among services markets, the ranking of bottom markets has also remained stable, with ‘investment products, private pensions and securities’, ‘water supply’ and ‘mortgages’ as lowest ranked markets. The services markets with the highest increase in comparability scores since 2013 are ‘train services’ (+0.6), ‘bank accounts’ and ‘loans, credit and credit cards’ (both +0.5), whereas ‘electronic products’ (+0.4) shows the highest increase among the goods markets.

As already pointed out in earlier Scoreboards, the finding that services markets score lower than goods markets on comparability could be partly explained by the nature of services, which are by definition less tangible than goods, meaning that their quality may be more difficult to evaluate.

Western European Member States (7.7) give higher than average scores for comparability, while Northern Member States (6.7) give lower scores for this component. Lowest evaluations of comparability are found in Iceland (6.3), and Croatia (6.5), while in Luxembourg consumers evaluate comparability on average as easiest (8.2).

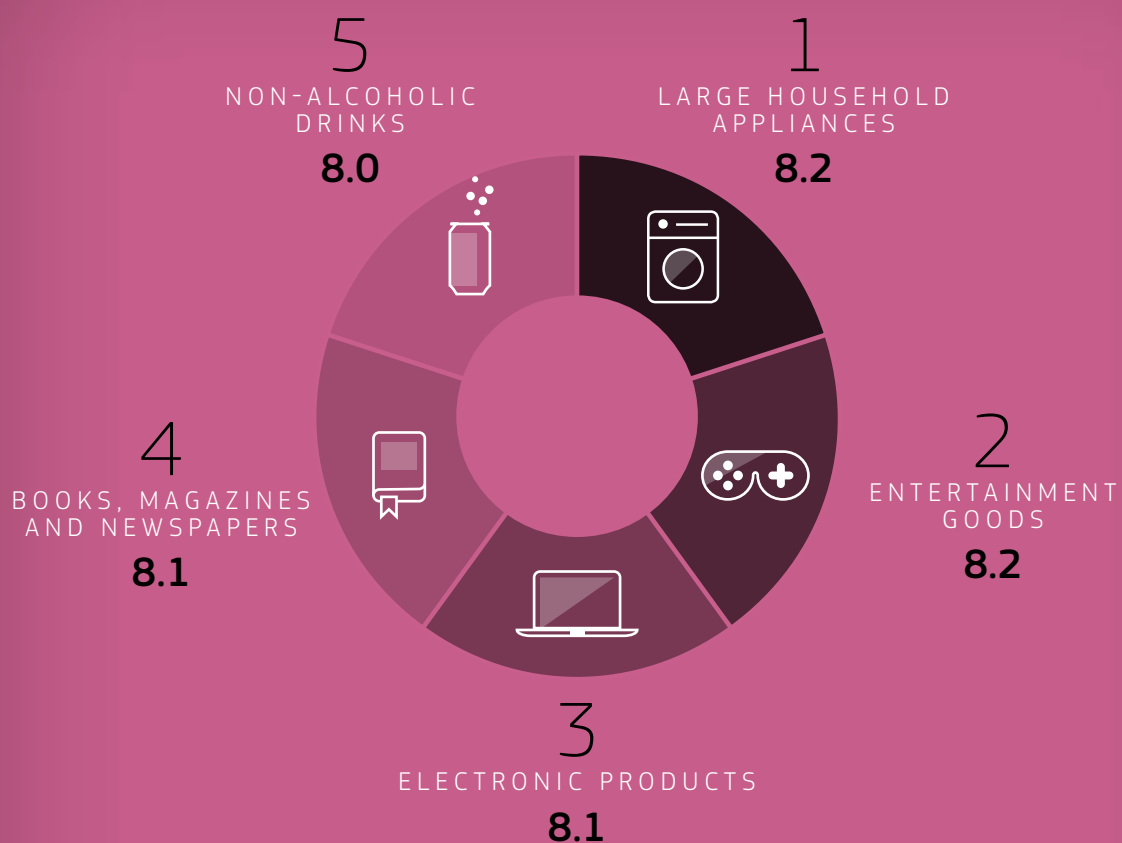
Overall, comparability is evaluated by consumers as important, but not as much as other components studied. Comparability is considered more important for goods markets than for services markets. Consumers in the ‘online gambling and lottery services’ market attach the lowest importance to comparability, followed by markets that are not liberalised or are just recently liberalised, i.e. the markets for water supply, train services, local transport, and postal services. On the other hand, consumers give a higher importance to comparability in the banking services cluster, which also tends to score low on this component, suggesting that there is room for improvement.

Figure 19: Comparability

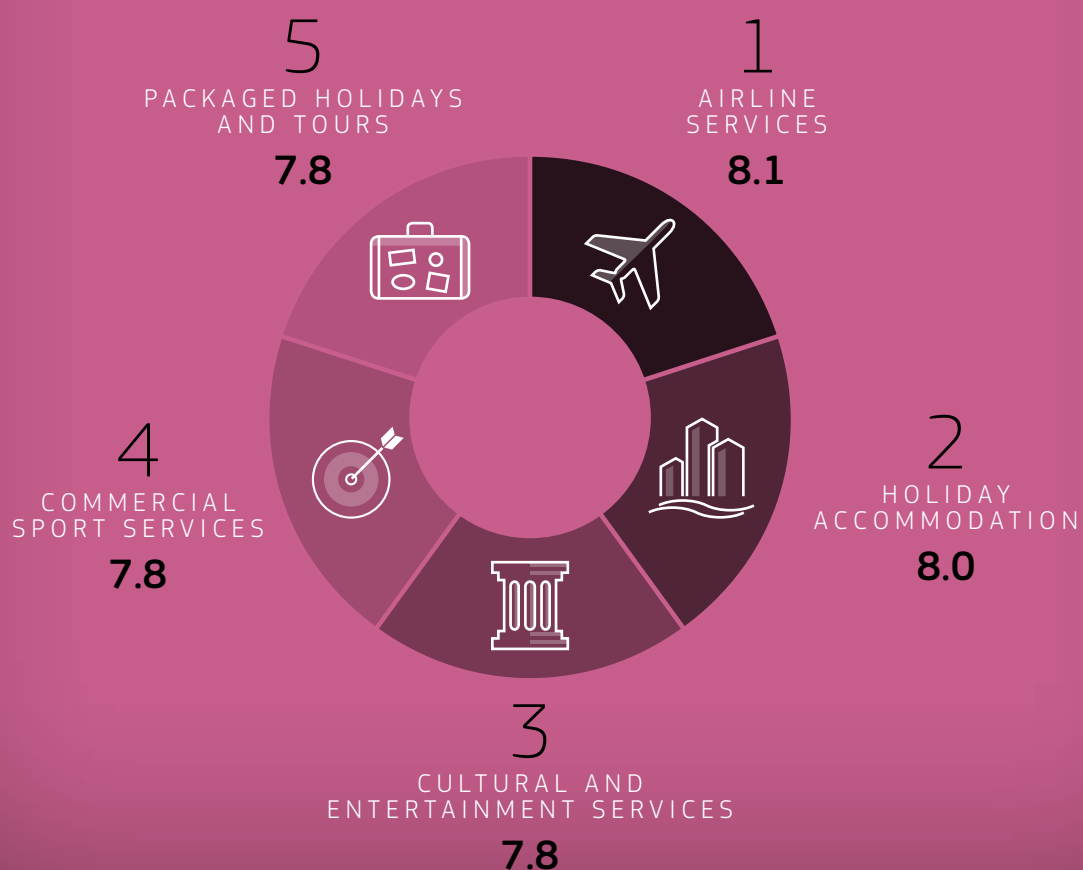


Source: Market Monitoring Survey 2015

## COMPARABILITY BY MARKET (EU28) > GOODS > TOP 5



## COMPARABILITY BY MARKET (EU28) > SERVICES > TOP 5



## THERE IS A NEED TO INCREASE COMPARABILITY IN ORDER TO MITIGATE CONSUMER VULNERABILITY

The importance of comparability has been confirmed by a recent study on consumer vulnerability, which showed that consumers who rarely compare deals from providers are more likely to find themselves in situations of vulnerability<sup>71</sup>. Investments in initiatives at EU level aimed at enhancing the transparency of consumer markets and thus reducing search costs and boosting consumers' ability to evaluate alternative offers therefore remain important.

The consumer vulnerability study also shows that specific marketing practices used by retailers or providers can make comparison of offers particularly difficult. This suggests that ensuring that information is presented in a salient and accessible way, raising awareness of tools that can facilitate comparison in markets, and increasing consumer awareness of market conditions, may be effective in mitigating vulnerability.

Different initiatives at EU level aim at this objective, whether through developing new legislation, revising existing legislation or raising awareness about existing consumer rights. The new Package Travel Directive (2015/2302/EU) adopted in November 2015 introduces new information requirements for travellers and brings clarity regarding prices and essential consumer rights, which should increase transparency and thus contribute to better comparability of offers.

In the area of financial services, following the conclusions of the report on the implementation of the Consumer Credit Directive<sup>72</sup>, an information campaign was organised in 2014 in Cyprus, Malta, Ireland and Spain and in 2015 in Austria and the Czech Republic in order to raise consumers' awareness regarding the rights that they have under the Directive when they take out credit. Among others, the

campaign focused on the right to be provided with "pre-contractual information" in a standardised format. The Payment Accounts Directive<sup>73</sup> adopted in 2014 substantially improves the transparency of bank account fees and makes it easier to switch a bank account from one bank to another.

The Commission also continued its work on improving the reliability and transparency of online comparison tools. The findings of a study looking at the functioning of comparison tools was published in March 2015 and the updated Guidance on the Unfair Commercial Practices Directive issued as a part of the Digital Single Market e-commerce package on 25 May 2016<sup>74</sup>, together with Key Principles for Comparison Tools<sup>75</sup>, should facilitate enforcement of key principles regarding the reliability and transparency of these tools.

As regards energy markets, (electricity and gas), in November 2015 the Commission adopted a Commission Staff Working Document<sup>76</sup> on key issues that consumers face when dealing in practice with energy markets, based on a consumer market study on the functioning of retail electricity markets for consumers in the EU<sup>77</sup>. The study examined in particular the extent to which consumers are able to make informed and rational choices corresponding to their energy consumption needs and whether they possess the necessary tools to compare prices and offers. It identified issues with the clarity of energy bills: 31 % of survey respondents had a problem with their electricity company in the past three years; this figure ranged from 17 % in Germany to 59 % in Bulgaria and 60 % in Romania. Pricing and billing (e.g. non-transparent or incorrect billing) were the most frequently mentioned problems. The behavioural test included in the study showed that when the price structure of electricity offers is complex (such as the use of tiered pricing and tiered pricing combined with a discount), respondents find it more difficult to identify and choose the cheapest deal<sup>78</sup>. These findings provide useful insights and evidence for further work in support of comparability in the sector.

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71. European Commission (2016). *Study on consumer vulnerability across key markets in the EU*. Available at: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vulnerability/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vulnerability/index_en.htm)

72. Directive 2008/48/EC on credit agreements for consumers COM(2014) 259 final, Report from the Commission to the European Parliament and the Council on the implementation of Directive 2008/48/EC on credit agreements for consumers. Available at: [http://ec.europa.eu/consumers/archive/rights/docs/ccd\\_implementation\\_report\\_en.pdf](http://ec.europa.eu/consumers/archive/rights/docs/ccd_implementation_report_en.pdf)

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73. Directive 2014/92/EU on the transparency and comparability of payment account fees, payment account switching and access to a basic payment account.

74. Commission Staff Working Document – Guidance on the implementation/application of Directive 2005/29/EC on unfair commercial practices, SWD(2016) 163 final.

75. [http://ec.europa.eu/consumers/consumer\\_rights/unfair-trade/docs/key\\_principles\\_for\\_comparison\\_tools\\_en.pdf](http://ec.europa.eu/consumers/consumer_rights/unfair-trade/docs/key_principles_for_comparison_tools_en.pdf)

76. The Staff Working Document (2015) 249 final, on Energy Consumer Trends 2010-2015 is available at: [http://ec.europa.eu/consumers/eu\\_consumer\\_policy/consumer\\_issues\\_in\\_other\\_policies/files/swd-energy-consumer-trends\\_en.pdf](http://ec.europa.eu/consumers/eu_consumer_policy/consumer_issues_in_other_policies/files/swd-energy-consumer-trends_en.pdf)

77. The study is expected to be published in 2016.

78. The study on consumer vulnerability across key markets corroborated this finding concerning complex energy tariffs. The study is available at: [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vulnerability/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vulnerability/index_en.htm)

## 5.2. TRUST

This indicator measures the extent to which consumers consider businesses in a market as reliable trading partners, respecting consumer protection rules. Trust is widely considered a virtuous property of market transactions. A lack of trust may reduce consumers' willingness to engage actively in the market. Trust allows markets to emerge and to sustain; that is, without trust there would be no future for a market.

### TRUST REMAINS LOWEST IN THOSE MARKETS WHERE THE ASYMMETRY OF INFORMATION BETWEEN THE TRADER AND THE CONSUMER IS THE MOST ACUTE

The average trust score for all markets is 7.2, which corresponds to a 0.5 point increase since 2013. The proportion of respondents that gave a very low score on trust (i.e. between 0 and 4 points) dropped by 3.2 percentage points compared to 2013. Trust in retailers (7.4) remains higher than trust in service providers (7.1), but increased for both categories equally (by 0.5 points).

The 'second-hand cars' market has, despite an increase of 0.5 points since 2013, by far the lowest score on trust (6.1), followed by the 'real estate' market (6.4). An in-depth market study on the second-hand cars market (published in October 2014<sup>79</sup>) shows clearly that asymmetry of information is an important element causing distrust. Around a quarter of consumers did not receive sufficient information on different technical aspects in order to make fully informed choices.

The markets with the highest increase in the trust score since 2013 are from the 'banking services' cluster ('bank accounts' (+0.8), 'loans, credit and credit cards' (+0.7), 'investments, private pensions and securities' (+0.7)), but also the markets for 'train services', 'meat and meat products', and 'fuel for vehicles' (+0.7 for all three).

The case of the Austrian market for vehicle fuels is particularly interesting, as it shows the highest increase in the trust score. Fuel prices often fluctuate during a given week, even changing several times a day in some EU countries, which is particularly relevant in a market where consumers' purchasing decisions mainly revolve around

price. A recent study commissioned by the Commission shows that regulatory measures in Austria aimed at increasing price transparency – namely the requirement that all fuel retailers inform the regulatory authority of each of their price changes, combined with a regulator-operated price comparison website – have led to a decrease in fuel prices in Austria compared to a control group of other EU countries<sup>80</sup>.

While for none of the markets surveyed the trust score decreased since 2013, the markets with the lowest increase are those for 'vehicle rental services', 'bread, cereals, rice and pasta', and 'non-alcoholic drinks' (+0.2 each).

The increase in trust in 'banking services' could be partly linked to the improving economic situation. The continuous policy efforts to increase transparency in these markets also seem to pay off, although there is scope for further improvement.

The increase in trust in the 'meat and meat products' markets, although it remains a low performing market, could be considered as a recovery from the drop seen in the previous wave due to the 'horsemeat scandal' that occurred in 2013. The example shows that consumer trust can be influenced by events unfolding at the time of the survey. The recent 'Volkswagen scandal', where diesel cars were rigged to cheat emissions tests, only broke out after the market monitoring survey underpinning this Scoreboard, so it could not have impacted the results reported herein.

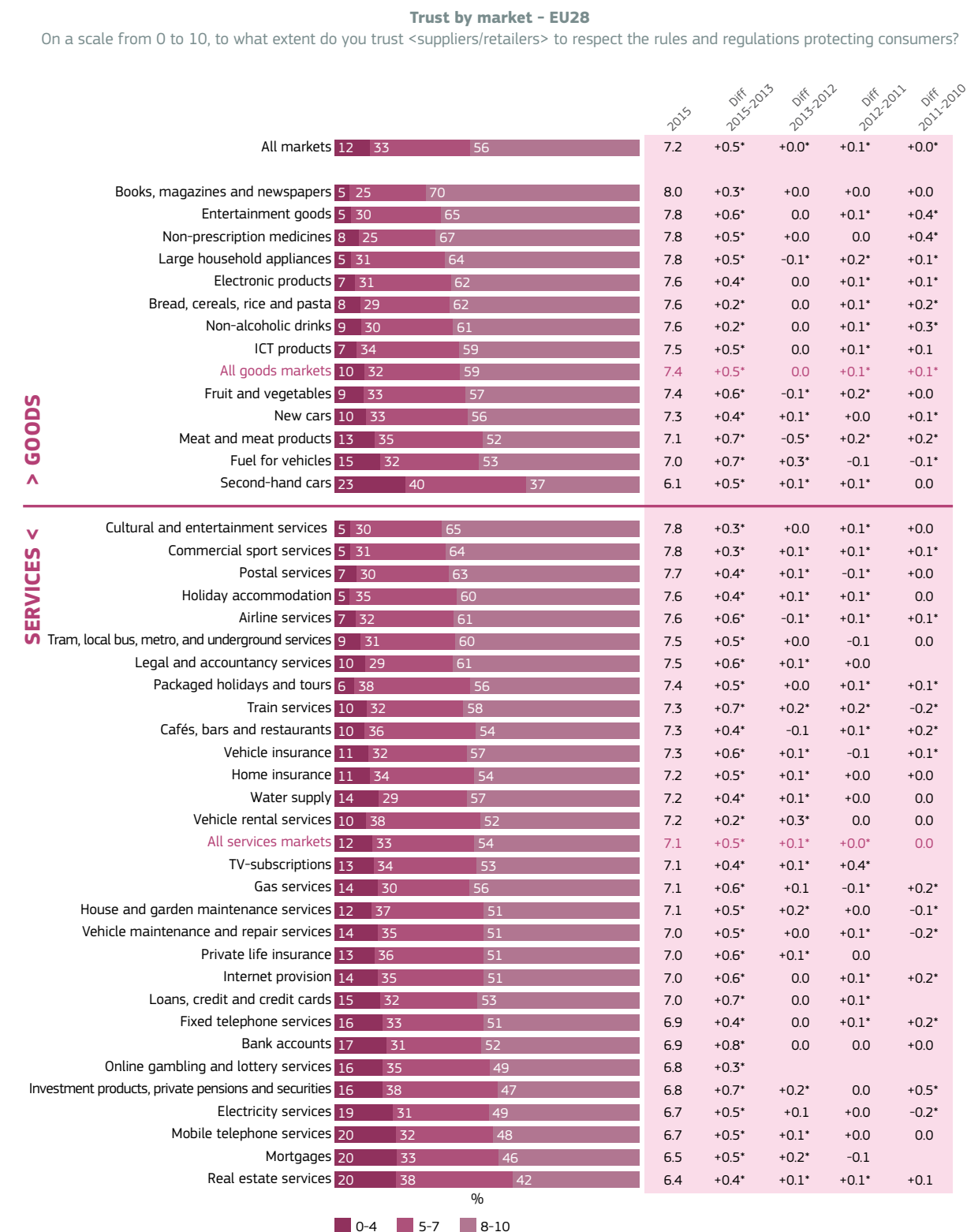
Consumers in Western Europe (7.8) assess trust more favourably than average, while scores are below average in the Eastern (6.7) and Southern (6.6) regions. The lowest scores on trust are reported in Bulgaria (5.9), and Croatia (6.2), while consumers in Luxembourg (8.3) and Austria (8.2) have the highest trust in retailers and service providers.

Trust is considered important by EU consumers, but regional differences can be distinguished: Northern Member States give it the highest importance, followed by Southern Member States. While in the Western region consumers are most trusting, they assess this component as the less important. The Eastern European consumers evaluate the importance of trust at the same level as the Western Europeans.

79. [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/second\\_hand\\_cars/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/second_hand_cars/index_en.htm)

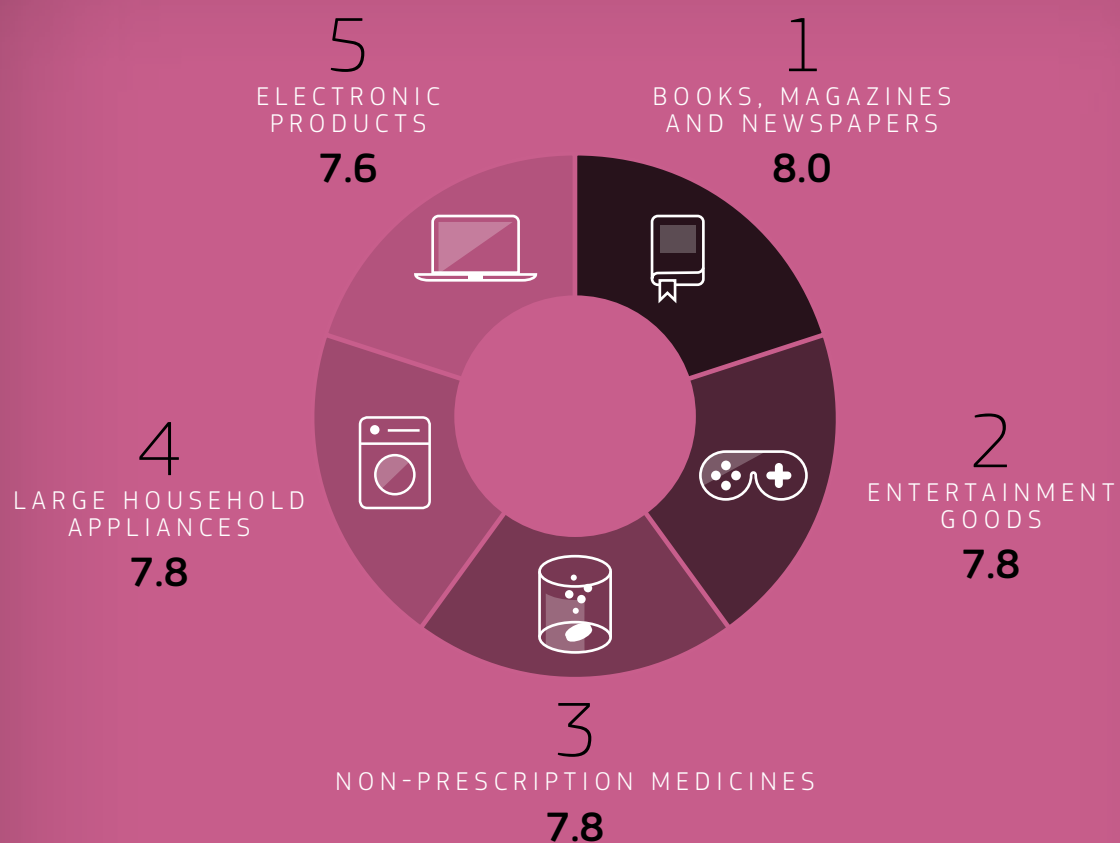
80. [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/vehicle\\_fuels/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/vehicle_fuels/index_en.htm)

Figure 20: Trust

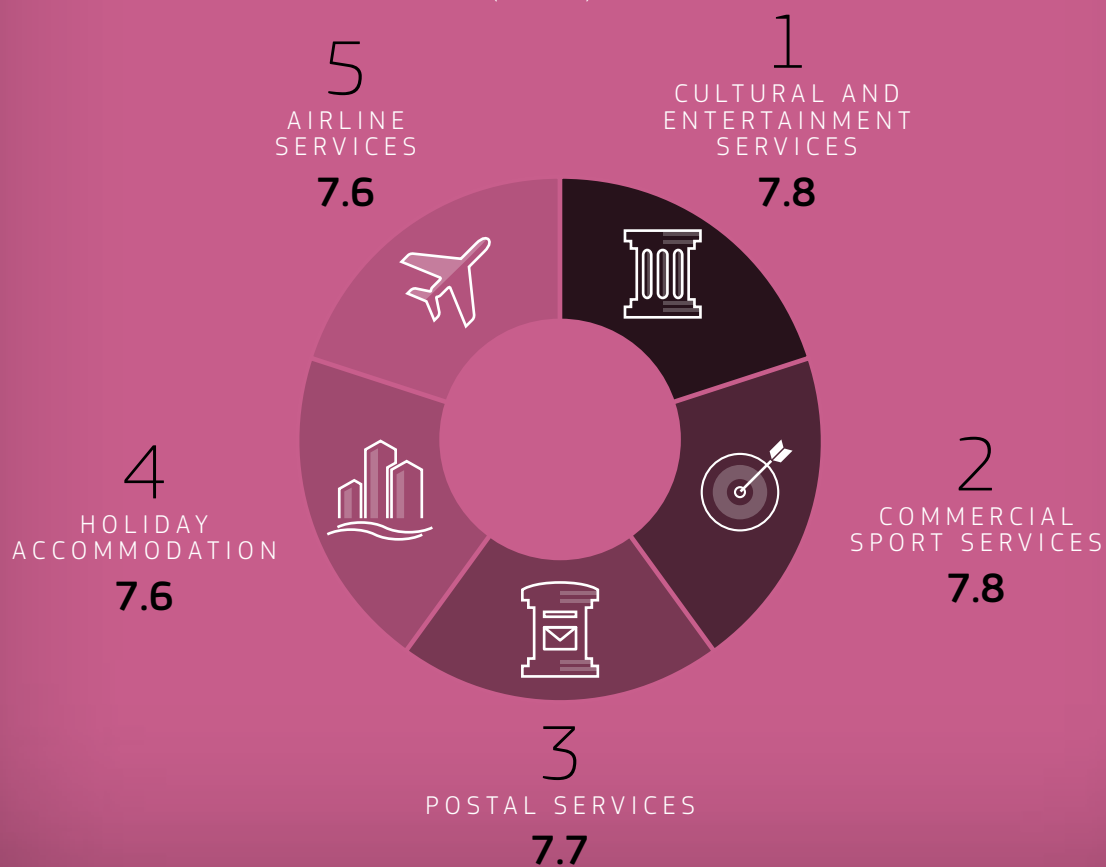


Source: Market Monitoring Survey 2015

## TRUST BY MARKET (EU28) > GOODS > TOP 5



## TRUST BY MARKET (EU28) > SERVICES > TOP 5





## ENFORCEMENT IS AN IMPORTANT INSTRUMENT TO INCREASE TRUST

Trust in the effectiveness of legislation depends on its consistent enforcement. Even the best rules are worth little if they are not enforced properly. Enforcement authorities in the Member States play an important role in ensuring consumers' rights, both at national and cross-border levels. The Commission supports and assists Member States through several initiatives in achieving this goal.

In the wake of the horsemeat scandal of 2013, the Commission developed an action plan to strengthen controls of the food supply chain. One of these actions was to set up a pan-European mechanism to ensure the rapid exchange of information between national authorities and the Commission in suspected cases of food fraud. As a result, the European Food Fraud Network (FFN) was established and tasked with handling requests for cross-border cooperation. Each Member State has appointed a contact point to handle requests from contact points in the other Member States that form part of the network.

Cooperation for the enforcement of consumer rights takes place in particular within the Consumer Protection Cooperation (CPC) network. In the course of 2015, this network, with the involvement of the Commission's services, worked closely together to better enforce consumer rights in the car rental sector. As a result, five major car rental companies have agreed to significantly

review how they deal with consumers and citizens will benefit from more clarity on insurance policies and tank refuelling options, more fairness when handling damages, and more price transparency.

The CPC regularly undertakes coordinated screenings of websites (also known as "online sweeps") to identify breaches of consumer law and to subsequently bring companies into compliance. In autumn 2014, a screening by national consumer authorities of how websites selling mobile phones, computers, cameras or TVs are applying the EU legislation on guarantees was carried out, with the involvement of the Commission's services. Of the 437 websites checked, 235 did not sufficiently inform consumers on their free of charge right to get defective goods repaired or replaced within at least 2 years of purchase. As a result of national enforcement actions, 82% of the websites checked are now informing consumers sufficiently and authorities continue to work on the remaining 18% to ensure that guarantee rights are fully respected across the EU.

The Commission adopted as a part of the Digital Single Market e-commerce package on 25 May 2016 a proposal to review of the CPC Regulation<sup>81</sup>. The review is aimed at ensuring more effective and coherent enforcement of EU consumer legislation across borders by clarifying and enhancing the powers of enforcement authorities, detecting and addressing infringements faster, and improving market surveillance and alert mechanisms.

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81. Proposal for a Regulation of the European Parliament and of the Council on cooperation between national authorities responsible for the enforcement of consumer protection laws, COM(2016) 283 final.

### 5.3. EXPECTATIONS

The ‘expectations’ component should be understood as a measurement of the extent to which the services or products on offer in the specific markets live up to the expectations of the consumer. As such, the expectations component can be considered as a measurement of consumer satisfaction. Consumer satisfaction is a widely studied subject in market research, since it is considered as an important predictor for consumer loyalty, word-of-mouth, repeat purchase intentions, etc. A general accepted definition of consumer satisfaction is ‘a pleasant post-purchasing experience given the consumer’s *a priori* needs or expectations’<sup>82</sup>.

#### CONSUMERS SEEM TO HAVE LOWER EXPECTATIONS FOR UTILITY SERVICES

Across all markets the average score for the expectations component (7.9) has increased compared to the previous wave of the study (+0.4 points). Also in line with previous years, the score for goods markets (8.1) is higher than for services markets (7.7). When the figures are compared to 2013, goods markets show an increase of 0.3 points, while services markets show an increase of 0.4 points.

Expectations are met to the highest degree in the markets for ‘entertainment goods’ and ‘books, magazines and newspapers’ (both 8.4), while the ‘real estate services’ and ‘mortgages’ are among the markets that score lowest on this component (7.0 and 7.1 respectively). The two ends are characterised by significant differences in the financial outlays concerned.

Consumer satisfaction is an important indicator for determining future consumer intentions –and is as such interesting to businesses<sup>83</sup>. It is, however, not sufficient

*per se* to measure market performance. Since *a priori* expectations can differ considerably between consumers and between markets, a high score on ‘expectations’ does not in itself explain market performance. It is therefore interesting to examine whether there are markets where there is a clear discrepancy between the evaluation of expectations and the overall MPI score.

The markets for ‘tram, local bus, metro and underground services’, ‘home insurance’, ‘bank accounts’, and ‘cafés, bars and restaurants’ are ranked lower for expectations than for their overall MPI (with differences of 8, 7, 6 and 6 places respectively). This could be an indication that, although the markets perform relatively well, consumers have higher expectations for these markets. The opposite is true for utility services: compared to other services, utilities do not perform well in terms of MPI or the other components of the MPI, but consumers’ expectations are more or less fulfilled in these markets (there is indeed a difference of 14 positions between the ranking of these services for expectations and their ranking in terms of overall MPI).

Consumers in Western and Northern Europe (8.1) assess the extent to which their expectations are met more favourably than average, while scores are below average in the Eastern (7.7) and Southern (7.5) regions. The lowest scores for this component are found in Bulgaria and Croatia (both 7.3), while Hungarian consumers, with a score of 8.5, are those whose expectations are met to the highest extent.

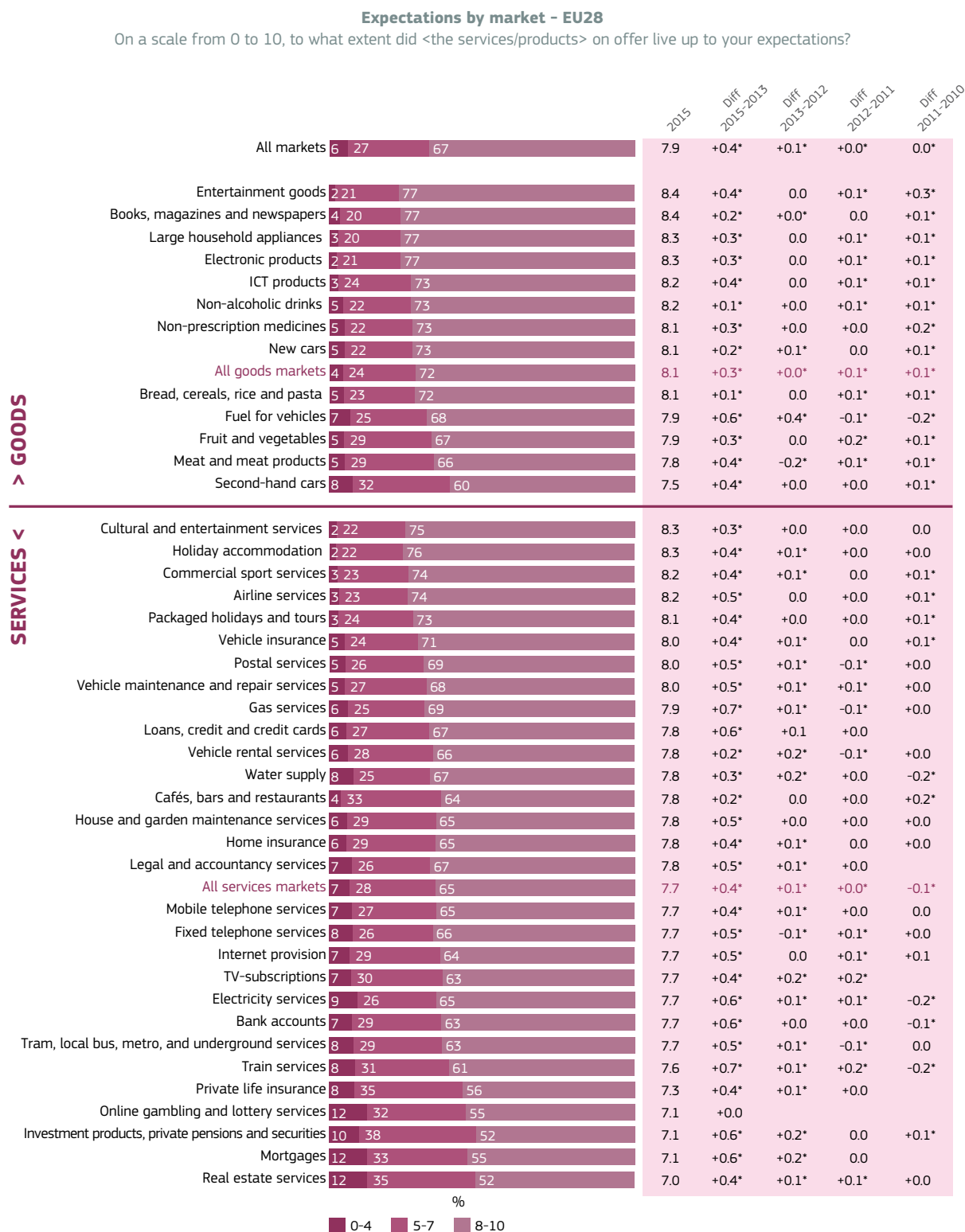
The importance given to this component is on an equal footing with the importance given to trust and overall detriment. The highest importance to this component is given in the Nordic countries, followed by Eastern European Member States, while in Western and Southern European Member States the importance given to this component is below EU average.

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82. Marcos Domínguez-Torreiro, Stergios Athanasoglou, Pawel Stano (2015). *Consumer Markets Scoreboard: refinement, further development and analysis of micro-data*. European Commission, Joint Research. Available at: <https://ec.europa.eu/jrc/en/publication/consumer-markets-scoreboard-refinement-further-development-and-analysis-micro-data>

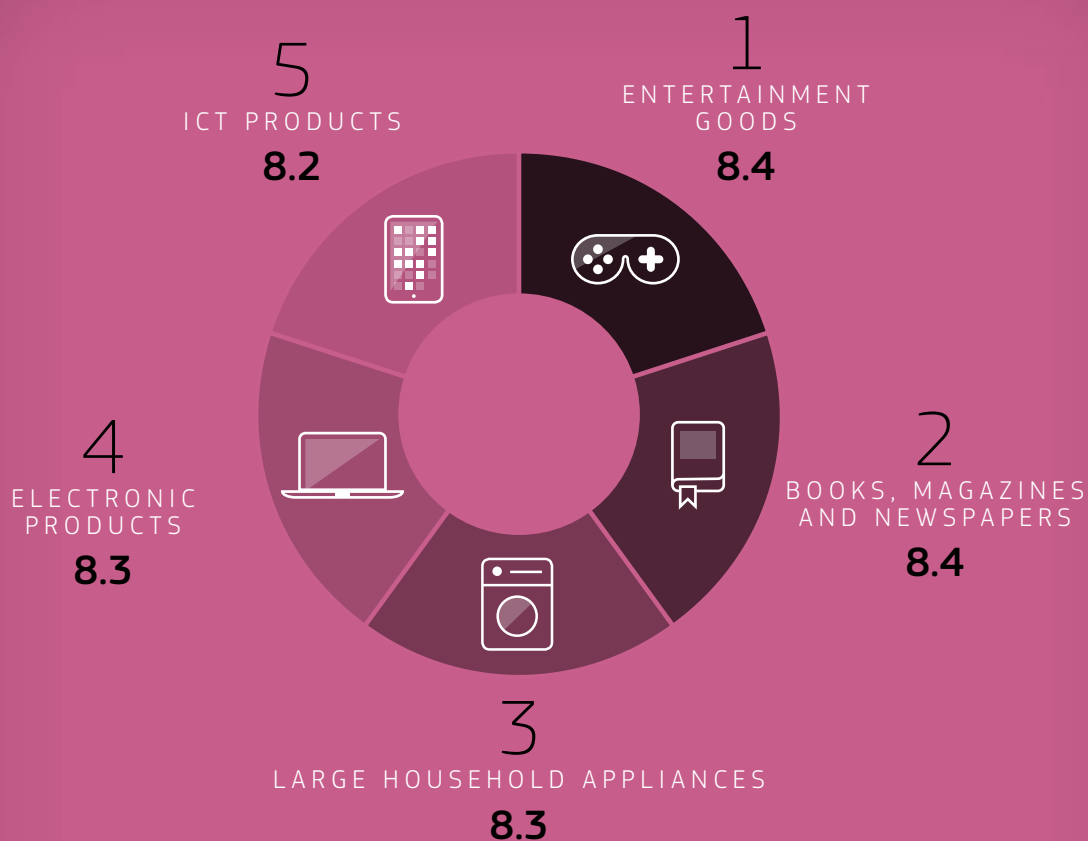
83. *ibid*, p17.

Figure 21: Expectations

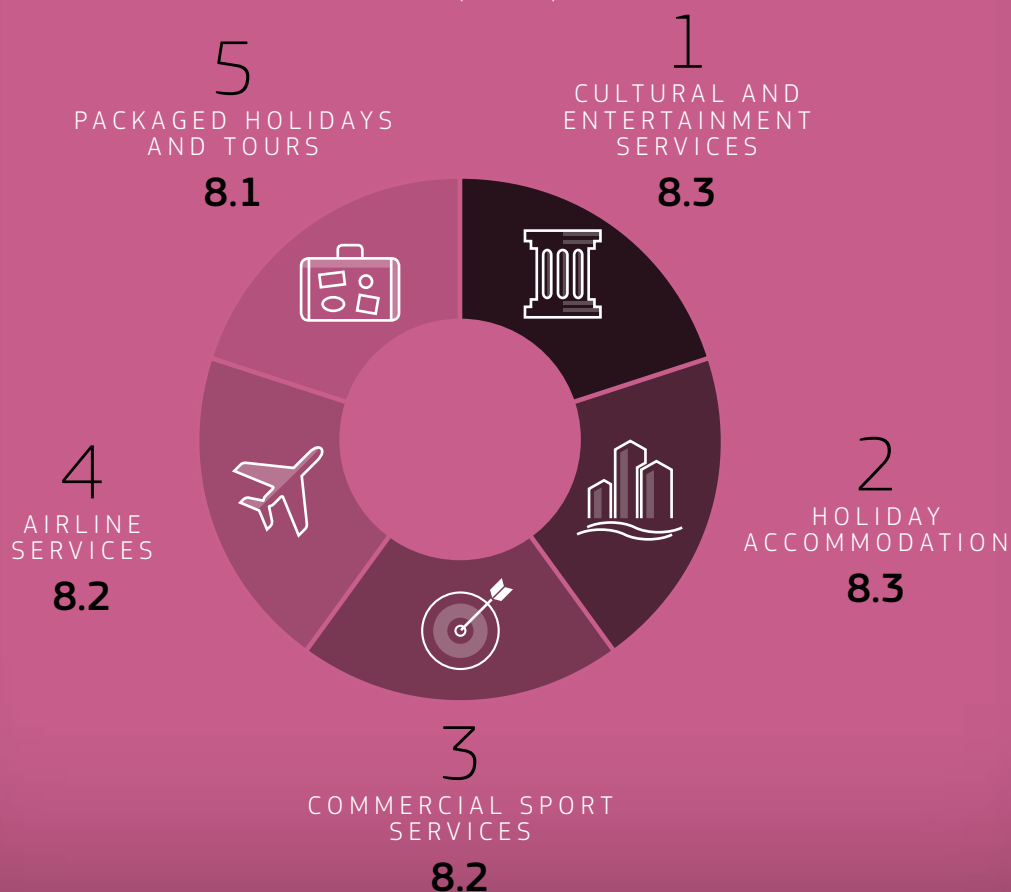


Source: Market Monitoring Survey 2015

## EXPECTATIONS BY MARKET (EU28) > GOODS > **TOP 5**



## EXPECTATIONS BY MARKET (EU28) > SERVICES > **TOP 5**



## 5.4. CHOICE

Competition between different suppliers should provide firms with incentives to deliver what consumers want as efficiently and innovatively as possible, resulting in lower prices, better quality, new products and greater choice. The 'choice' component measures the extent to which consumers are satisfied with the choice available in the specific markets. Compared with the previous editions, the question on choice was slightly modified to capture better the understanding of what consumers consider as satisfactory choice. In the past waves of the survey, consumers were asked whether they thought there was enough choice; this implicitly assumed that more choice is always better, a premise questioned by recent behavioural insights.

### THE AVAILABILITY OF OFFERS INFLUENCES THE IMPORTANCE ATTACHED TO CHOICE

The average score for choice given in all markets is 7.7. Approximately two thirds of respondents (64%) are satisfied with choice (i.e. they give a score between 8 to 10 points to this component), while 8% are clearly dissatisfied (i.e. give a score of 4 or below). Consumers are more satisfied with the choice in goods markets than in services markets, the average scores being 8.2 and 7.5 respectively.

As shown in Figure 22, 'choice' gets the best assessments in the markets for 'holiday accommodation' (8.5) and 'non-alcoholic drinks' (8.4). The markets which receive low scores on this component are mainly 'utilities' and 'transport' markets, with 'water supply' (6.1) and 'train services' (6.3) obtaining the lowest scores. In the majority of countries these markets are either not liberalised or only subject to limited competition, which could suggest that consumers would gain from (more) market opening. However, in general consumers seem to consider choice as the least important of all components included in the MPI and the importance they attach to choice in the 'train services' and 'water supply' markets is the lowest of all markets.

In markets which are characterised by a large choice of products and of retailers/providers, such as '(semi-)durable goods' and 'fast moving retail' markets, consumers attach a higher importance to choice. Conversely, they attach less importance to choice in markets such as 'utility services', where providers are scarcer. It therefore appears that the

availability of choice influences consumers' perception of how important choice is for them.

A high correlation can be noted between the scores for choice (i.e. consumers' satisfaction with the choice available) and how important the component 'choice' is rated by consumers (0.81). When comparing the ranking of the markets based on their scores for choice, on the one hand, and their ranking in terms of the importance attached to choice, the markets for 'internet provision', 'mortgages', 'electricity services', and 'fuel for vehicles' show a particularly large gap (of more than ten positions for each of these markets) between the importance attached to choice and how these markets perform on this component. This could indicate that in these markets the choice available is not in line with the choice consumers would like to have.

In terms of performance the component 'choice' receives higher than average scores in Western Europe (7.9) and lower than average scores in Southern Europe (7.3). The best assessments of choice are found in Hungary and Luxembourg (both 8.3) while in Spain and Croatia (both 7.2) choice is least well assessed among EU Members States. An equally low evaluation is found in Iceland (7.2).

Choice is considered least important in the Nordic region and most important in Western European Member States.

### EU INITIATIVES PROVIDE CONSUMERS WITH MORE CHOICE AND TOOLS TO FACILITATE CHOICE

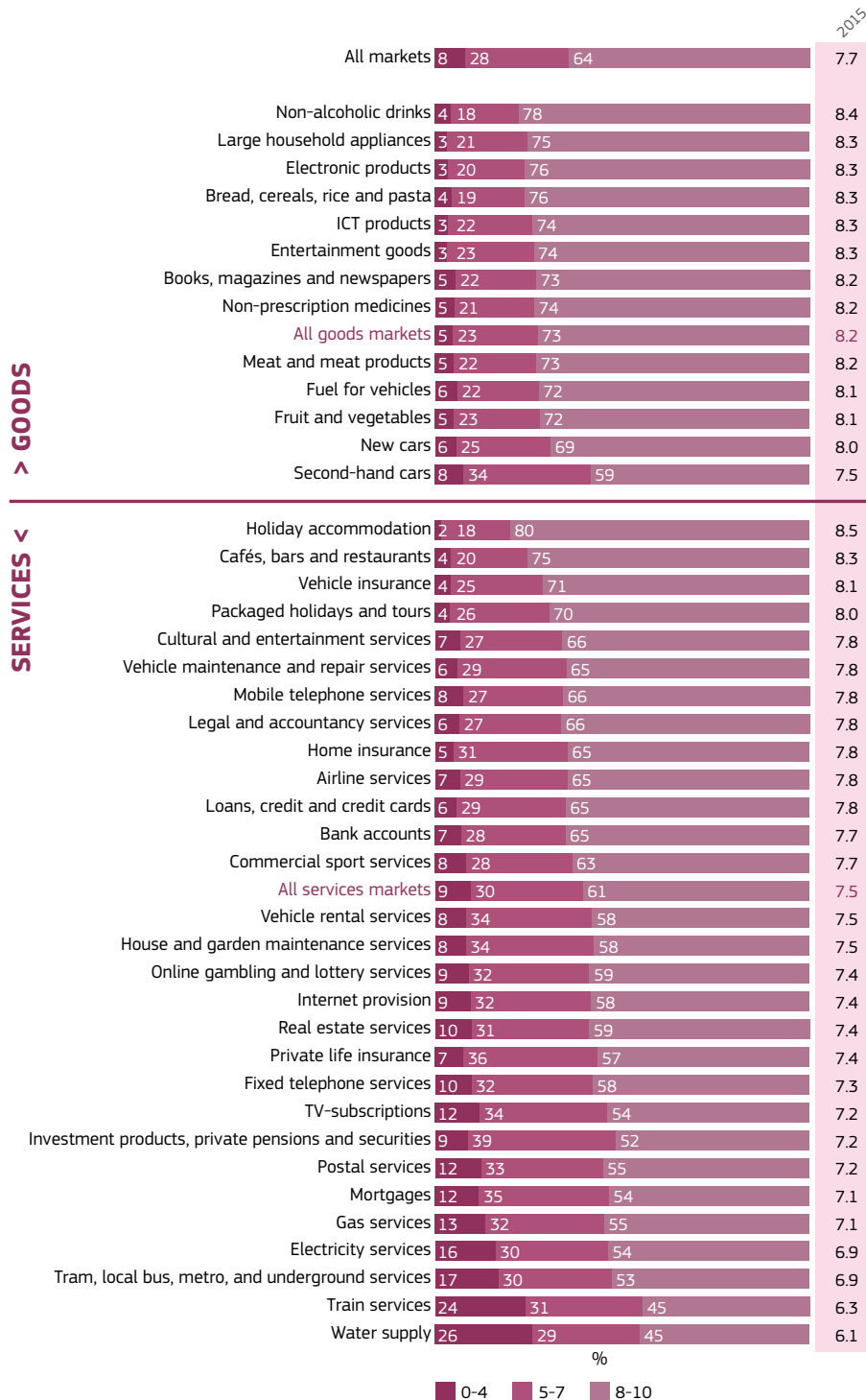
The European Commission continues to work on initiatives to increase choice in the markets identified above as problematic regarding the discrepancy between the (low) rating of choice available and the importance attached to choice.

As part of the Energy Union strategy the Commission is preparing legislative proposals to implement a new electricity market design. This should enable the development of new energy products and services which allow consumers to make savings on their bills by taking advantage of periods of high and low prices on the market, and to generate and consume their own energy under fair conditions.

With regard to the 'fuels for vehicles' market, a newly adopted Directive on Alternative Fuels Infrastructures envisages an identifier at the pump to make it easier for consumers to choose the right fuel.

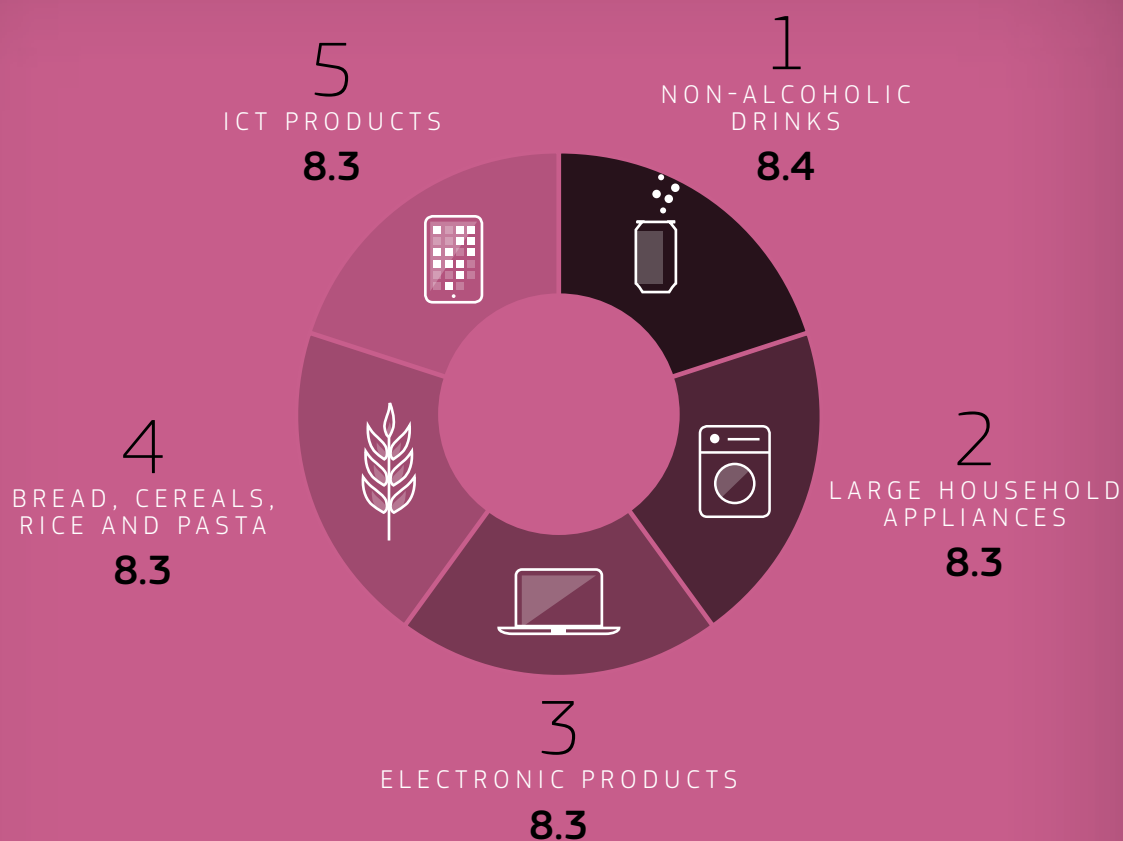
Figure 22: Choice

**Choice by market – EU28**  
On a scale from 0 to 10, to what extent are you satisfied with the number of <suppliers/retailers> you can choose from?

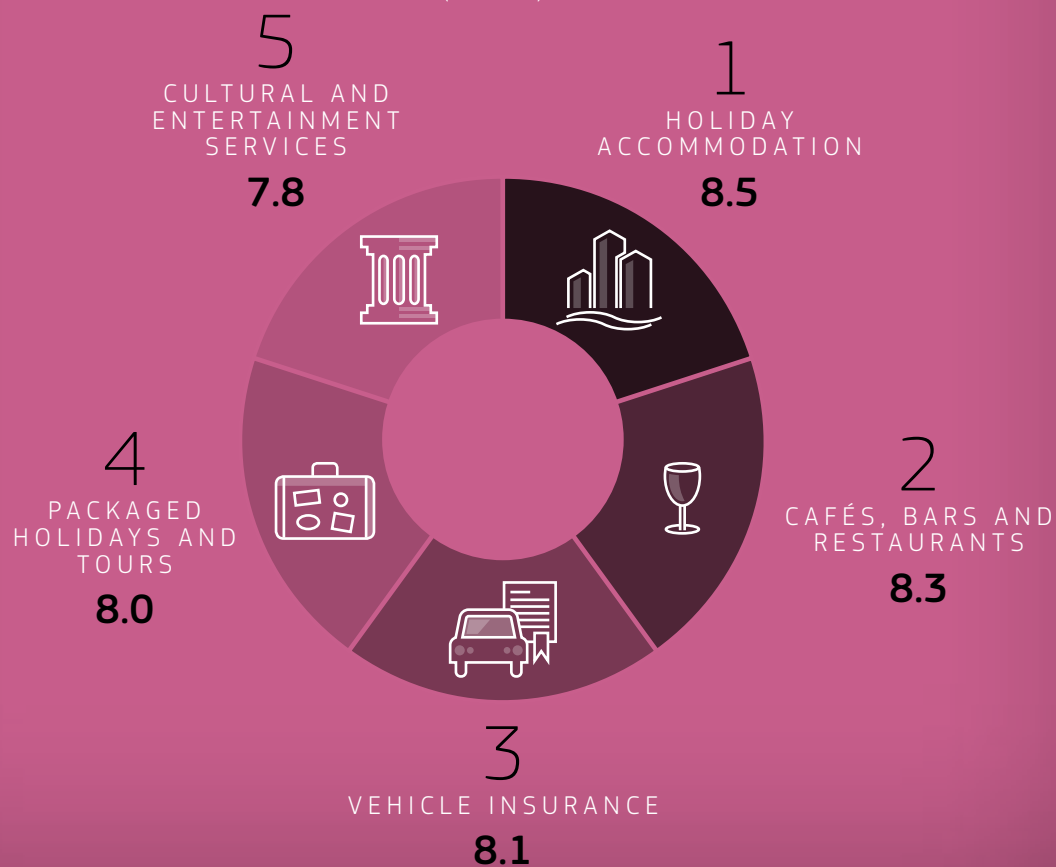


Source: Market Monitoring Survey 2015

## CHOICE BY MARKET (EU28) > GOODS > TOP 5



## CHOICE BY MARKET (EU28) > SERVICES > TOP 5



## THE DIGITAL SINGLE MARKET STRATEGY SUPPORTS DEVELOPMENTS IN THE ONLINE ENVIRONMENT THAT FURTHER INCREASE CONSUMER CHOICE

The development and uptake of digital technologies has boosted e-commerce both nationally and across borders, thus increasing the number of retailers and service providers and associated offers to consumers. However, in view of the still large untapped potential of the Digital Single Market (DSM), in its Strategy adopted on 6 May 2015 the Commission identified a number of obstacles to its achievement and set out a roadmap comprising 16 key initiatives to bring down these obstacles. This is in particular the objective of the two proposals adopted by the Commission on 9 December 2015 on fully harmonised consumer contract rules for the supply of digital content and for the online and other distance sales of goods<sup>84</sup>. These proposals aim to substantially improve consumers' access to offers cross-border and they could boost EU household consumption by €18 billion.

As part of the DSM Strategy on 25 May 2016 the Commission adopted a legislative initiative<sup>85</sup>, which aims to provide the opportunity for consumers and businesses to benefit from greater choice by banning unjustified discrimination practised by retailers against consumers or businesses from other Member States. It will make offers of traders in other countries more visible, increase the range of products to choose from and the possibility to look for the best offer when purchasing services and goods. In support of this initiative, the Commission contracted a large scale mystery shopping which took place in December 2015 to document the prevalence and patterns of territorial restrictions and geo-blocking in the EU. The study confirmed the continued prevalence of geo-blocking: only on 37 % of all websites surveyed were

shoppers able to pass the different stages of the purchase process (accessing the website, registering/entering necessary data, not being denied delivery, not having one's payment card refused) necessary to successfully complete the purchase<sup>86</sup>.

On the same date of 25 May 2016, after a comprehensive assessment of the role of platforms and of online intermediaries, the Commission adopted a Communication on online platforms<sup>87</sup>, which also play an important role in bringing more choice to consumers and in the digital value chains that underpin e-commerce in the EU. The Communication stresses the need to create the best possible business environment for online platforms, including online e-commerce marketplaces on which many online sellers rely, with a view to make the most of the opportunities offered by e-commerce.

The development and uptake of digital technologies has also encouraged the emergence of new modes of economic interactions at an unprecedented scale. The rapid growth of the collaborative economy shows a large consumer interest in these interactions, explained *inter alia* by the societal and environmental values that some of these new business models offer (e.g. increasing interaction with a community of individuals and facilitating a more efficient use of resources and of idle assets). In 2015 the Commission launched an in-depth study regarding consumer experiences, perceptions, expectations and potential issues in this type of markets, notably in terms of ensuring clear responsibilities and rights for consumers, providers and platforms. In the context of the Single Market Strategy the Commission has also looked on a broader level at how the EU can support the emergence of the collaborative economy, adopting on 2 June 2016 a Communication setting out a European agenda for the collaborative economy<sup>88</sup>.

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84. Proposal for a Directive of the European Parliament and of the Council on certain aspects concerning contracts for the supply of digital content, COM(2015) 634 final. Proposal for a Directive of the European Parliament and of the Council on certain aspects concerning contracts for the online and other distance sales of goods, COM(2015) 635 final.

85. Proposal for a Regulation of the European Parliament and of the Council on addressing geo-blocking and other forms of discrimination based on customers' nationality, place of residence or place of establishment within the internal market and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC, COM(2016) 289 final.

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86. [http://ec.europa.eu/consumers/consumer\\_evidence/market\\_studies/geo-blocking/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/market_studies/geo-blocking/index_en.htm)

87. Communication from the Commission to the European Parliament, the Council, the Economic and Social Committee and the Committee of the Regions – Online Platforms and the Digital Single Market – Opportunities and Challenges for Europe, COM(2016) 288 final.

88. Communication from the Commission to the European Parliament, the Council, the Economic and Social Committee and the Committee of the Regions – A European agenda for the collaborative economy, COM(2016) 356 final.



## 5.5. DETRIMENT

### DEFINING DETRIMENT

Consumer detriment arises when market outcomes fall short of their potential, resulting in welfare losses (financial, health, etc.) for consumers. The assessment of detriment entails identifying and measuring the nature and magnitude of consumer detriment or harm avoided. Two distinct forms of consumer detriment can be distinguished: 'structural detriment' and 'personal detriment'. While structural detriment is directly linked to the loss of consumer welfare at the aggregate level (as measured by the ex-ante consumer surplus) due to a market failure or a regulatory failure, personal detriment is determined on the basis of the difference between the value that consumers reasonably expected to get from a good or service and the value that they actually derive from it, taking into account problems experienced by consumers post-purchase.

Personal detriment is particularly relevant in the context of consumer protection rules, since these are aimed at preventing negative outcomes for consumers. Consumer protection rules deal with matters such as unfair commercial practices, unfair contract terms, sales of unsafe or defective products, or sellers providing inadequate redress in response to complaints.

Protecting consumers against significant personal detriment can be seen as a matter of 'fairness', in the sense that individuals should be protected from negative outcomes that are so serious that society views them as unacceptable. In addition, consumers may be more willing to participate in markets actively, or to switch to new suppliers or products, if they feel confident enough that they have a good level of protection against negative outcomes.

To measure detriment suffered in a market, two aspects need to be taken into account. The scope of detriment will depend on the prevalence of problems, but also on the severity of these problems, i.e. the actual detriment suffered by the consumer that encountered the problem. In the sections below the two aspects are first discussed separately before reporting on overall detriment figures in the markets surveyed.

## PROBLEMS

The problems component expresses the proportion of consumers who experienced at least one problem with the service/product or the supplier/retailer in a given market.

### THE PROPORTION OF CONSUMERS HAVING ENCOUNTERED PROBLEMS REMAINS STABLE OVERALL

Approximately 10% of respondents encountered problems, on average, across the 42 markets surveyed. The proportion of consumers who encountered problems has stayed stable since 2013, with a higher proportion of consumers having experienced problems in services markets (10%) than in goods markets (8%). However, while in the services markets a clear declining trend can be discerned since 2010, this is not the case for the goods markets.

Looking at specific goods markets, the 'second-hand cars', 'ICT products', and 'new cars' markets remain the markets with the highest proportion of consumers having experienced problems. The highest increase can be noted, however, in the markets for 'electronic products' and 'bread, cereals, rice and pasta'.

Among services markets, the markets in the 'telecom' cluster continue to display by far the highest proportion

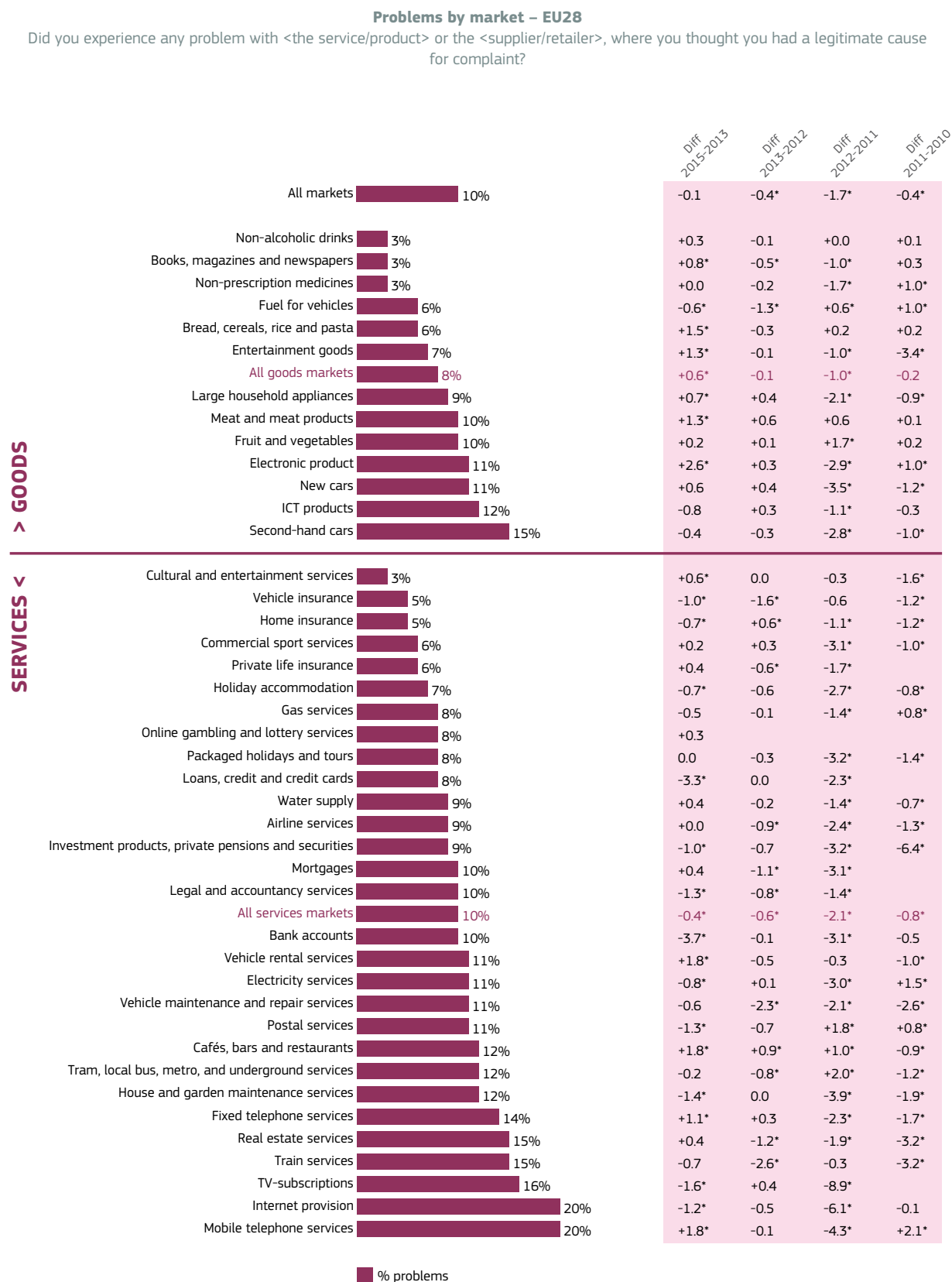
of consumers having experienced problems. Not only is the market for 'mobile telephone services' the market where this proportion is the highest (together with 'internet provision'), but it is also the market with the highest increase in the prevalence of problems compared to 2013, together with the markets for 'cafés, bars and restaurants' and 'vehicle rental services' (all three markets increased with 1.8 percentage points). It should be noted that the market for 'mobile telephone services' was also the market that had experienced the highest increase in the proportion of problems in 2013 compared with 2012. As regards the market for 'vehicle rental services', the high prevalence of problems, as also reported to the European Consumer Centres, led national consumer protection enforcement authorities to take joint action<sup>89</sup>, as a result of which five major car rental companies agreed in July 2015 to significantly improve their information policies and to make their terms and conditions fairer for consumers.

The Northern, Eastern and Southern regions of Europe report a higher than average proportion of consumers having experienced problems (12% on average), while the Western region (8%) has a lower than average proportion. Bulgaria (17%), Spain and Croatia (both 15%) have the highest average proportion of consumers indicating that they experienced a problem in the markets surveyed. The lowest prevalence is reported in Austria, France (both 5%), Germany and Luxembourg (both 6%).

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89. See [http://europa.eu/rapid/press-release\\_IP-15-5334\\_en.htm?locale=EN](http://europa.eu/rapid/press-release_IP-15-5334_en.htm?locale=EN)

Figure 23: Problems (percentage of respondents reporting problems)



Source: Market Monitoring Survey 2015

## SEVERITY OF DETRIMENT

The detriment question is a new question added to the survey and asks to what extent the consumer suffered financial loss or other detriment as a result of experiencing a problem. The question is only asked to those respondents indicating they experienced a problem in the surveyed market. Therefore, a high value on this indicator reveals a negative experience.

### AMONG THOSE WHO ENCOUNTERED A PROBLEM, THE ASSOCIATED DETRIMENT IS HIGHEST FOR THE INSURANCE SERVICES CLUSTER

The average score for all markets is 5.7 points. Less than a third of respondents (31 %) report that they suffered high detriment as a result of a problem (giving a score of 8-10 points), while a similar proportion (30 %) report a low detriment (i.e. give a score between 0 and 4 points). Financial loss or other detriment suffered is higher for the services markets (5.8) than for the goods markets (5.4).

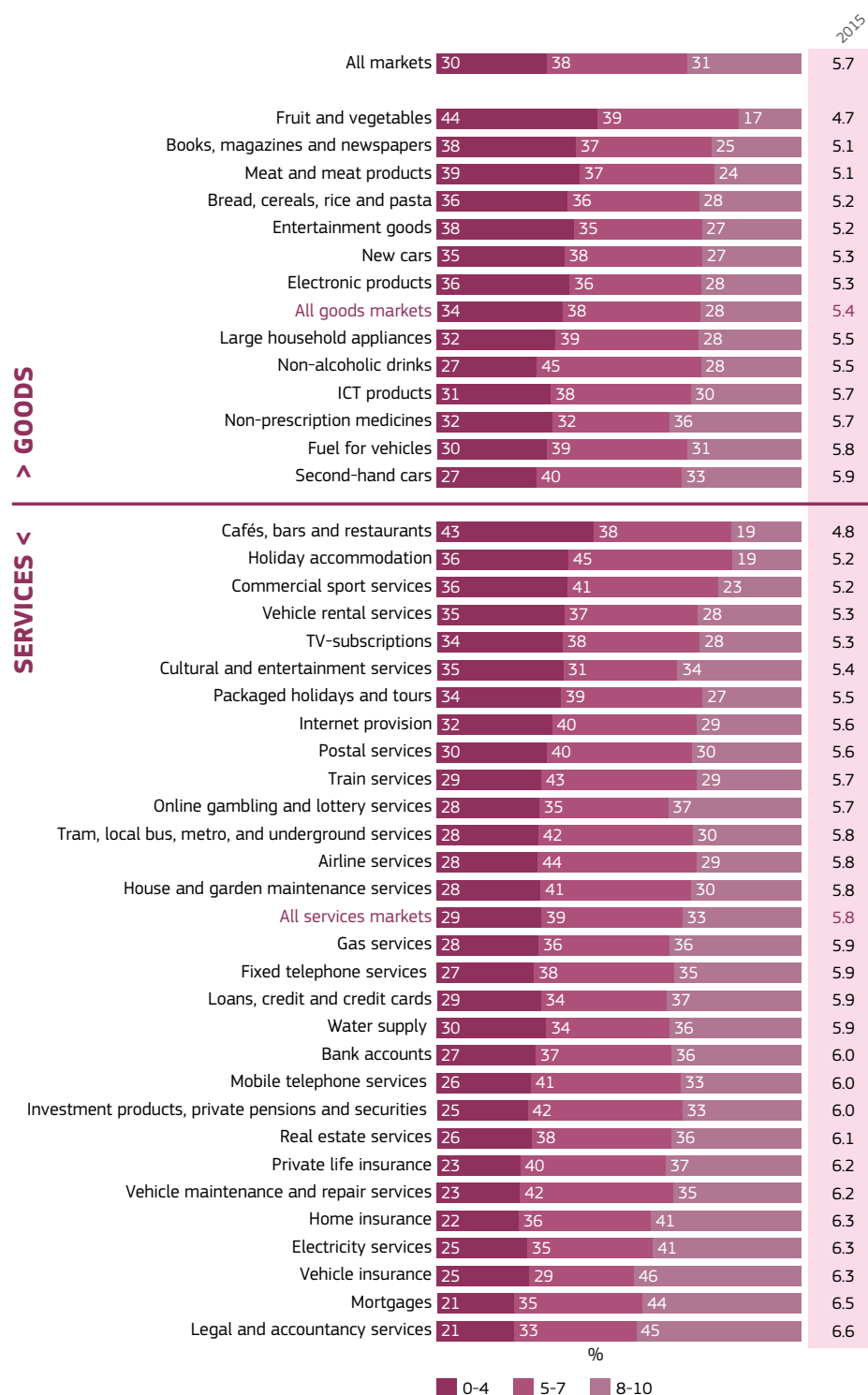
Considering the goods markets, consumers reported the lowest average level of detriment in the markets for 'fruit and vegetables', 'books, magazines and newspapers', and 'meat and meat products'. These results are consistent with the low average prices of goods offered across these well-performing markets, where limited financial loss can be expected. In contrast, the highest level of financial loss or other detriment is observed for the 'second-hand cars', 'fuel for vehicles', 'non-prescription medicines' and 'ICT products' markets.

Comparing services markets, consumers reported the highest level of detriment in the 'legal and accountancy services', 'mortgages', 'vehicle insurance', 'electricity services', and 'home insurance' markets.

Reported detriment levels are below average in Northern (4.2 points) and Eastern (5.4 points) Europe, with the lowest scores are noted in Denmark (3.9 points) and Sweden (4.1 points). Detriment levels are above average in the Southern region (6.1 points), but the highest detriment scores are, however, reported in two Western European countries, namely Luxembourg (7.0 points) and France (6.7 points).

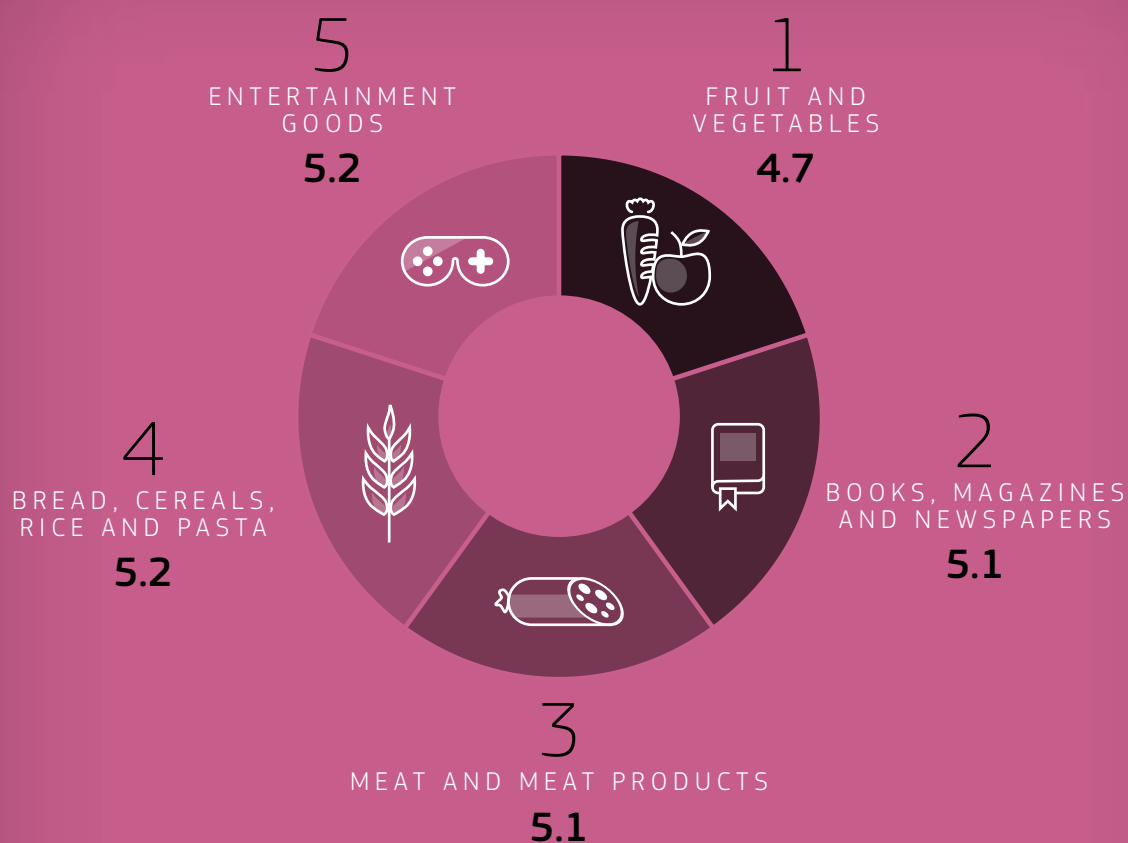
Figure 24: Severity of detriment

**Detriment by market – EU28**  
On a scale from 0 to 10, to what extent have you suffered detriment as a result of problems experienced either with the <product/service> or the <supplier/retailer>?

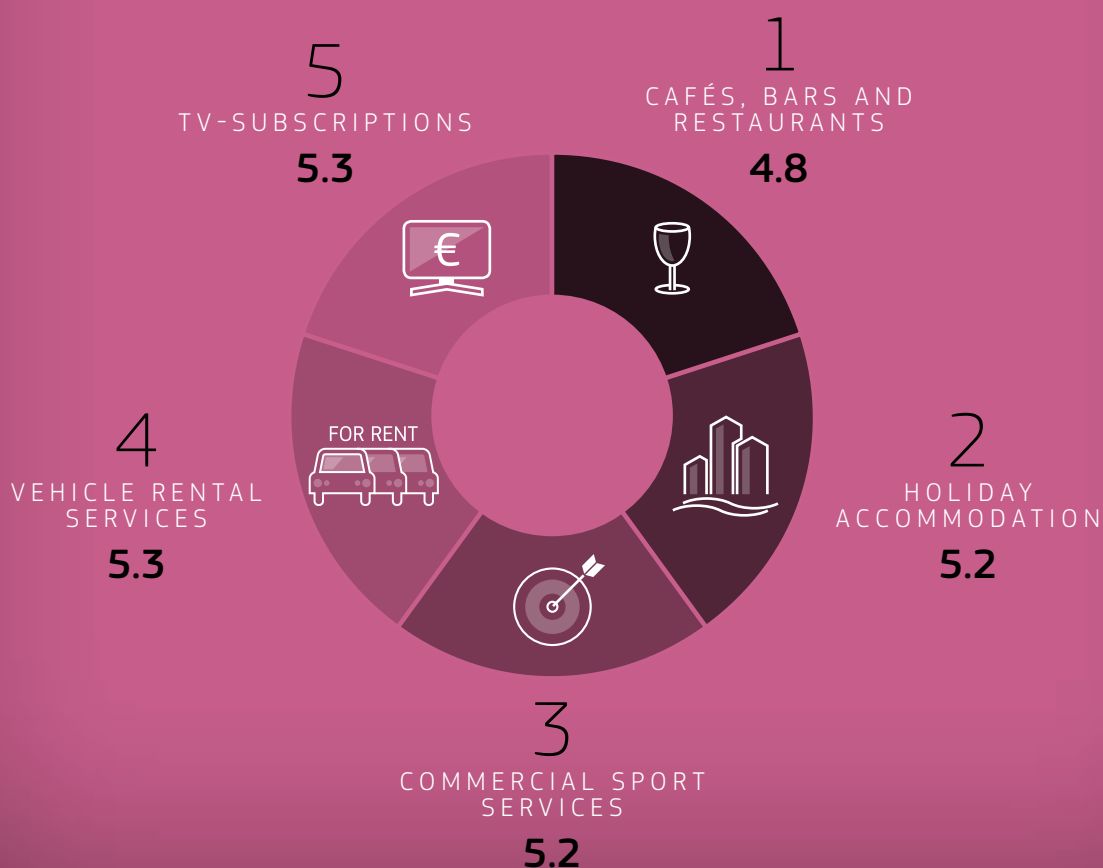


Source: Market Monitoring Survey 2015

# DETRIMENT BY MARKET (EU28) > GOODS > TOP 5



# DETRIMENT BY MARKET (EU28) > SERVICES > TOP 5



## OVERALL DETRIMENT

As mentioned in the introduction to this section on detriment, the average personal detriment suffered in a market depends on whether consumers encountered problems and on the severity of these problems. While in the previous two sections these aspects are discussed separately, this section analyses to what extent, when combining these two elements, the overall scope of detriment differs between different markets.

Since “overall detriment” is included in the calculation of the MPI and a high MPI score indicates a good market performance, this component is configured so that the higher the score, the better the performance. More specifically, if no problem has been experienced a score of 10 is assigned to the component. If the respondent encountered a problem, the overall detriment component reflects the amount of detriment: the higher the detriment rating, the lower the overall detriment score.

### THE HIGHEST OVERALL DETRIMENT IS NOTED IN THE TELECOM MARKETS

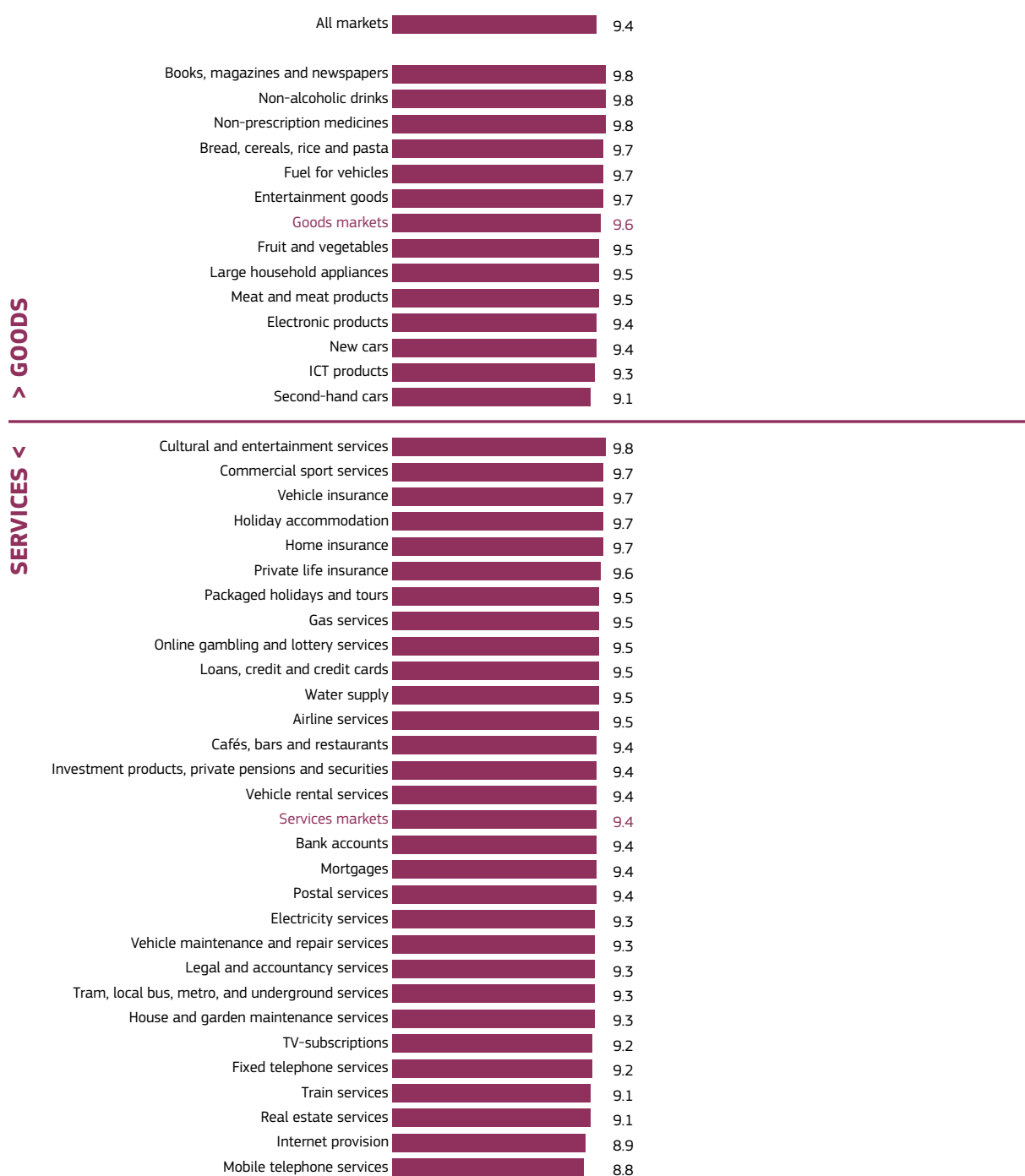
The average score reported for all markets is 9.4, with a slightly higher score – i.e. lower overall detriment – noted for goods markets (9.6) than for services markets (9.4). The highest overall detriment is registered in the ‘telecom’ cluster (9.0), while in terms of individual markets those for ‘real estate services’, ‘second-hand cars’, and ‘train services’ also have high levels of overall detriment (all 9.1).

The hypothesis formulated in previous scoreboard editions that the low prevalence of problems in the insurance markets masks a more serious situation seems to be confirmed in this edition by the measurement on detriment. In case consumers encounter a problem in these markets there is often a high detriment suffered, as shown by the figures on severity of detriment. However, given that the incidence of problems is lower in these markets, the scores for overall detriment in this sector are lower.

Comparing regional differences in overall detriment, Southern (9.3) and Eastern (9.4) European Member States suffer higher detriment than on average, while the lowest reported levels of detriment are noted in the Western European region (9.6). The lowest overall detriment is reported in Austria, Estonia and France (9.7), while Bulgaria and Spain report the highest level of overall detriment (9.1).

Overall detriment is considered by consumers equally important as trust and expectations (i.e. overall satisfaction), with an above average importance to this component given in the Northern, Southern and Eastern Member States, while in Western Member States consumers give it a lower importance. Denmark is the EU Member State that gives the highest importance to this component (preceded by Norway), while consumers in Luxembourg, Malta and France give it the lowest importance.

Figure 25: Overall detriment



Source: Market Monitoring Survey 2015





# IV

## ADDITIONAL INDICATORS

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## 1. COMPLAINTS

The fact that consumers complain when they experience problems is an important feedback mechanism for businesses, allowing them to improve their performance, and provides useful information to authorities about where policy intervention may be needed.

### 1.1. MARKET MONITORING SURVEY RESULTS ON COMPLAINTS

#### MORE CONSUMERS COMPLAIN WHEN THEY ENCOUNTER PROBLEMS

A large majority of consumers who reported experiencing a problem complained about it (79%), which represents an increase since 2013 (+5.4pp<sup>90</sup>). Consumers' propensity to complain increased for both goods (+8.0pp) and services (+4.7pp) markets in comparison to the previous wave. This trend is also observed at market level, indicating that for most markets consumers were more likely to complain in case of problems in 2015 compared to 2013.

There are two possible ways to interpret this development. On the one hand, the increasing number of consumers having complained when they experienced a problem may suggest that the detriment associated with the problems has increased, as complaining requires time and effort on the part of the consumer. However, since previous surveys did not look into the detriment associated with problems, this hypothesis cannot be corroborated. On the other hand, the increase could be considered as a positive evolution of consumer empowerment, since consumers would hardly

complain to the seller/manufacturer or to a third party if they did not believe that they can obtain redress.

The availability of quality Alternative Dispute Resolution (ADR) entities in nearly all economic sectors and in all Member States as ensured by the Directive on consumer ADR<sup>91</sup> should lead to more consumers asserting their rights in the context of ADR procedures. Moreover, the launch by the European Commission of the platform for Online Dispute Resolution on 15 February 2016 should also help consumers to solve their disputes with traders over online transactions in a simple, fast and inexpensive way.

**Table 6: Percentage of consumers who have complained by market cluster, EU28**

		2015 (%)	diff 2015-2013 (pp)
Goods	(Semi-)durable goods	82.2	4.2
	Fast moving retail	76.4	15.2
	Automotive goods	76.4	5.3
Services	Recreational services	77.3	4.2
	Insurance services	78.5	5.4
	Transport	70.2	1.6
	Telecoms	88.1	4.9
	Utilities	80.8	9.0
	Banking services	79.3	4.1

Source: Market Monitoring Survey 2015. Base: consumers who have experienced a problem

Looking at the results at market cluster level, the '(semi-) durable goods' markets have among goods markets the highest proportion of consumers having complained upon experiencing a problem. The proportion of consumers who complained in the 'fast moving retail' cluster is still below

90. Percentage points.

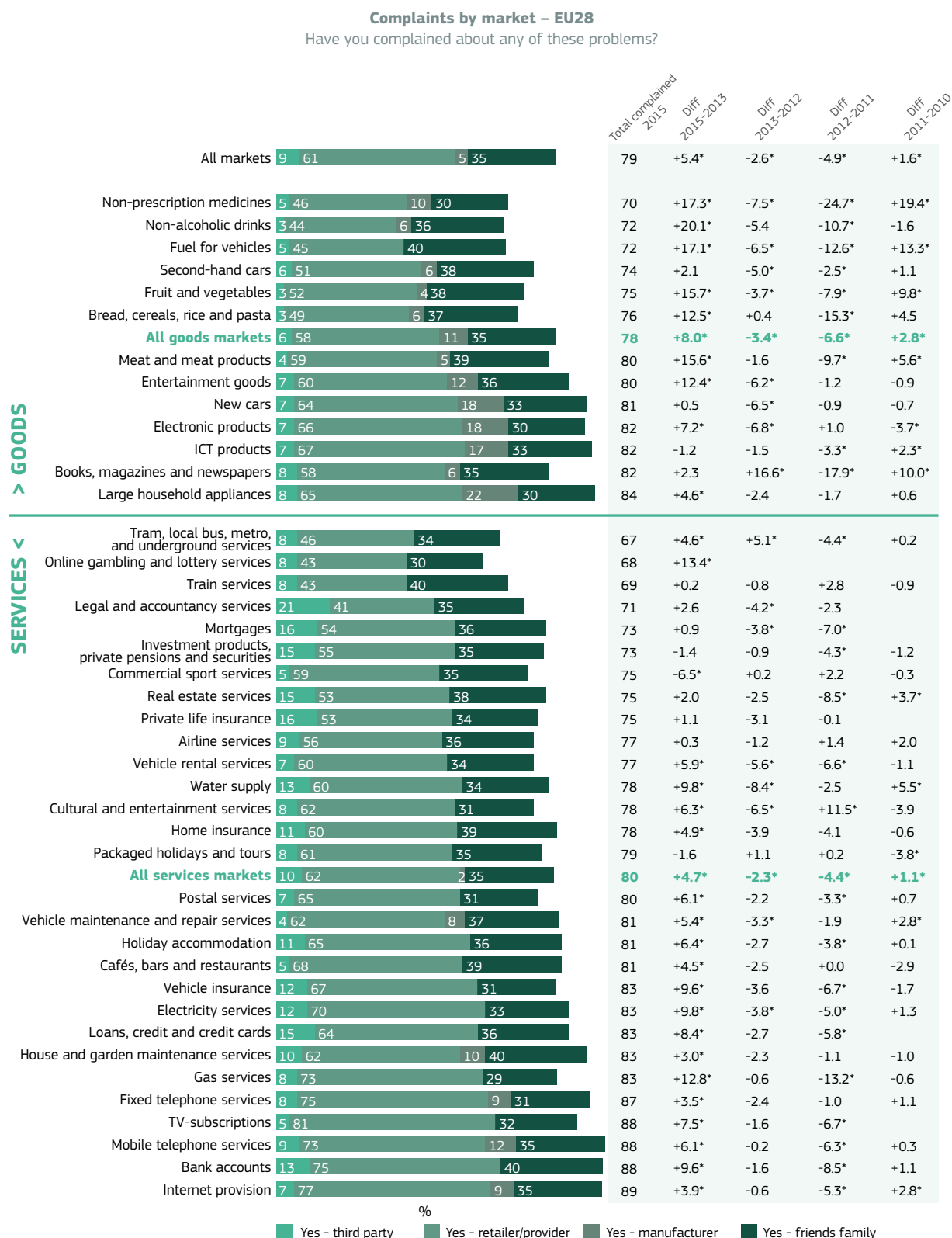
91. Directive 2013/11/EU on alternative dispute resolution for consumer disputes and amending Regulation (EC) No 2006/2004 and Directive 2009/22/EC.

average, but saw the highest increase (by 15pp since 2013) among all markets clusters.

With regard to services markets, the proportion of consumers who have complained is the highest in the

‘telecom’ markets and in the market for ‘bank accounts’, while the ‘transport’ markets and the market for ‘online gambling and lottery services’ are those where the proportion of consumers who have complained is the lowest.

Figure 26: Complaints



Source: Market Monitoring Survey 2015. Base: consumers who have experienced a problem

Looking at the different channels used to complain, consumers are most likely to contact the seller or service provider to complain (61%), in line with the findings of the previous surveys (+3.1pp over 2013). In addition, approximately 5% of consumers complained directly to a manufacturer, an increase of 0.6 percentage points compared to 2013<sup>92</sup>. The second most likely point of contact for complaint is friends and family (35%), with a 3.8pp increase over 2013. The importance of this channel should not be underestimated in view of the role that social media has come to play for businesses' business reputation. There is a slight increase (+0.4pp) in the proportion of consumers who addressed a complaint to third party bodies (9% of all complaints), such as public authority, consumer organisation or ombudsman, compared to the 2013 results.

The proportion of consumers who complained to third party bodies is higher in services markets (10%) than in goods markets (6%). The highest proportions are found in the markets for 'legal and accountancy services', 'mortgages', 'private life insurance', 'investment products, private pensions and securities', 'loans, credit and credit cards' and 'real estate services'. While all these markets – with the exception of the market for 'loans, credit and credit cards' – have on average a lower proportion of consumers having complained upon experiencing a problem, consumers seem to be more inclined to complain to a third party, which could be linked to the higher detriment suffered in these specific markets.

Clear regional differences can be distinguished. Consumers in Eastern (76%) and Western (77%) European Member States are less inclined to complain when encountering a problem. The proportion of consumers who complain in case of a problem is higher than the EU28 average in Northern (81%) and Southern (84%) Member States. The proportion of consumers complaining to third party complaints handling bodies is highest in Spain, Poland, Portugal and Romania.

## 1.2. CONTRASTING DATA ON COMPLAINTS

The Commission supports national third-party complaint bodies in the implementation of its 2010 Recommendation, which introduced a harmonised methodology for classifying consumer complaints and enquiries<sup>93</sup>. This includes dedicated support to consumer organizations and complaints handling bodies, in the framework of the Consumer Programme 2014-2020, to adapt their complaints registration systems, exchange best practices through the Consumer Complaints Expert Group, as well as bilateral support (country workshops, IT expert support). The Commission also offers free software to all interested organisations that do not yet have a specific IT data collection system in place.

### THE UPTAKE OF THE COMMISSION'S RECOMMENDATION IS ON THE INCREASE

In 2015, 46 complaint bodies from 17 Member States transmitted harmonised complaints data to the Commission's database, compared to 35 bodies from 13 countries in 2014. The Czech Republic, Hungary, Spain, France and Lithuania have the largest number of complaints handling bodies submitting data. In addition, the database includes cross-border complaints collected by the European Consumer Centres (in 28 EU Member States, Iceland and Norway)<sup>94</sup>. Currently, the database contains approximately 1,318,000 complaints and 1,750,000 enquiries, a significant increase since the last Consumer Markets Scoreboard of June 2014, when the figures were 387,000 and 932,000 respectively<sup>95</sup>.

Figure 27 presents the number of complaint records transmitted to the Commission per year since 2011. The number of harmonised complaint records transmitted in 2015 was much higher compared to 2014, which partly reflects the increase in the number of organisations submitting data, but also the fact that data transmitted in a certain year can refer to previous periods in time.

Figure 28 presents the number of complaints transmitted to the Commission in 2015 broken down by country (of the organisation which transmitted the data).

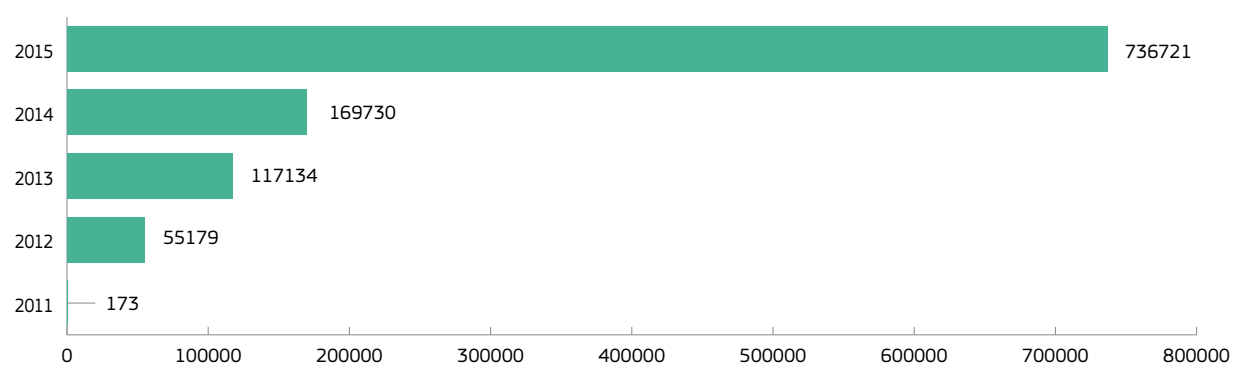
92. Please note the base for this figure is all markets where this answer was available. The answer option 'to a manufacturer' was only possible for the following services markets: "House and garden maintenance services", "Vehicle maintenance and repair services", "Fixed telephone services", and "Mobile telephone services", "Internet provision". Among goods markets, the question applied to all the markets except for "Fuel for vehicles".

93. C(2010)3021 final.

94. Data received from the European Consumer Centres constituted almost half (42%) of all the complaints submitted to the database in 2014.

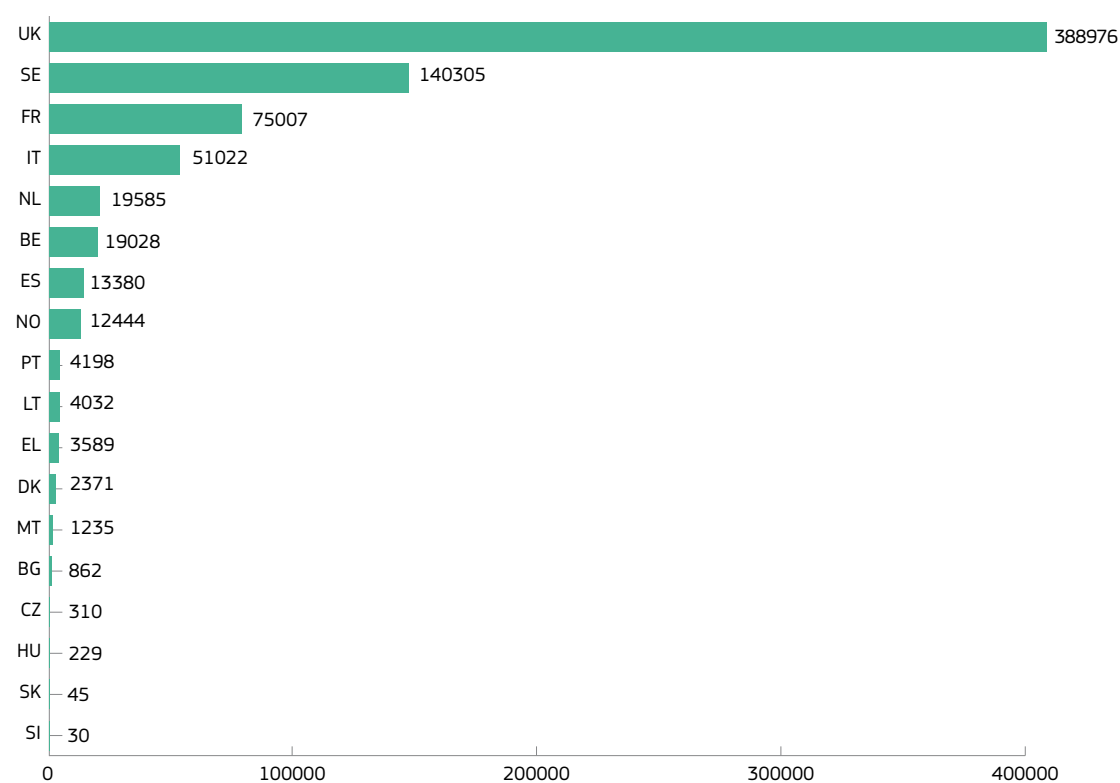
95. Situation at March 2016.

Figure 27: Harmonised consumer complaints by transmission year<sup>96</sup>



Source: Harmonised Complaints Database

Figure 28: Harmonised consumer complaints by country, transmitted to the Commission in 2015<sup>97</sup>



Source: Harmonised Complaints Database

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96. Excluding complaints data received from the European Consumer Centres.

97. Excluding complaints data received from the European Consumer Centres.

While data on the number of complaints by country and sector collected according to the harmonised methodology still represent only a small fraction of all the complaints collected by third-party complaint bodies<sup>98</sup>, they can still provide useful insights into problem areas. Therefore, as of the autumn of 2015 aggregated data on harmonised complaints is disseminated online through a dedicated web page<sup>99</sup>.

## ANALYSING THE HARMONISED COMPLAINTS DATA IN CONJUNCTION WITH INSIGHTS FROM THE MARKET MONITORING SURVEY

When comparing the number of complaints made by consumers as a rough estimate on the basis of the Market Monitoring Survey with the number of complaints recorded in the database of harmonised complaints on country and market level, certain patterns can be observed. Indeed, some markets or sectors with a higher estimated number of complaints based on the survey data also show a corresponding higher number of recorded harmonised complaints<sup>100</sup>. One should however be cautious in terms of drawing conclusions since the difference in levels between the two sources could be substantial, their coverage may differ and differences can also stem from varying transmission patterns of the recorded country data.

## MOST COMPLAINTS CONCERN THE QUALITY OF GOODS AND SERVICES

The figures below focus on two UK markets (ICT products and second-hand cars) where the number of complaints recorded in the harmonised complaints database has been found to be relatively close to the corresponding estimate based on survey data<sup>101</sup>.

Indeed, for the UK it has been estimated that market specific complaints data recorded in the harmonised complaints database represent up to 70 % of the number of complaints based on survey data. In addition the two markets analysed here have a relatively large amount of complaint records in the harmonised database. The first two figures below present breakdowns by reasons for complaining, while the next two are broken down by selling method.

Figure 29 shows that issues related to quality of goods and services were the most common reasons for complaints in the UK for ICT products, representing the majority of all complaints for this market. These are followed by issues linked to unfair commercial practices and 'contracts and sales'<sup>102</sup>.

Concerning second-hand cars, the situation is broadly similar with that of ICT products: quality of goods and services followed by unfair commercial practices were again the most common reasons for complaints among UK consumers in this market. Issues linked to safety accounted for less than 10 % of the complaints.

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98. The comparison between the data available in the database and estimations based on the market monitoring survey also point in this direction.

99. [http://ec.europa.eu/consumers/consumer\\_evidence/data\\_consumer\\_complaints/index\\_en.htm](http://ec.europa.eu/consumers/consumer_evidence/data_consumer_complaints/index_en.htm)

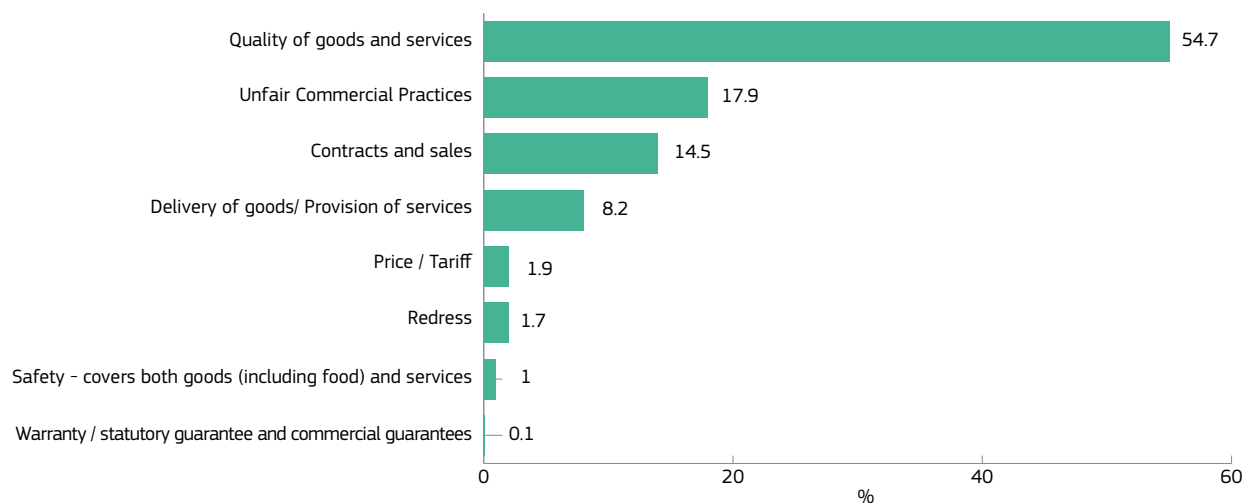
100. Looking at complaints data at the national level for the reference period of the Market Monitoring Survey, a correlation of up to 0.67 between the number of registered complaints per sector and the corresponding estimated number of complaints based on the survey results has been found. The correlation of 0.67 refers to Spain where estimates have been made for 35 sectors/markets.

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101. Own estimation based on the Market Monitoring Survey, EU SILC and Eurostat population data.

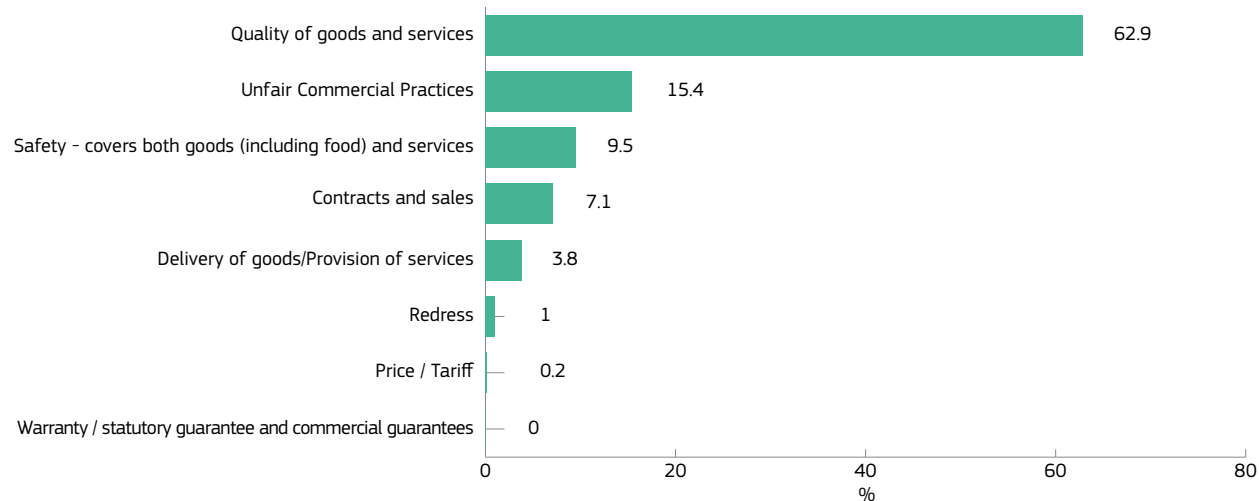
102. 'Contracts and sales' refers to issues such as unfair contract terms, non-receipt of, or wrong order confirmation and issues with payments.

**Figure 29: Harmonised consumer complaints by problem – complaints made by UK consumers against UK traders in 2015 for ICT products**



Source: Harmonised Complaints Database. Base: Harmonised complaints made by UK consumers against UK traders between April and July 2015 for ICT products (n= 14407)

**Figure 30: Harmonised consumer complaints by problem – complaints made by UK consumers against UK traders in 2015 in the second-hand cars market**



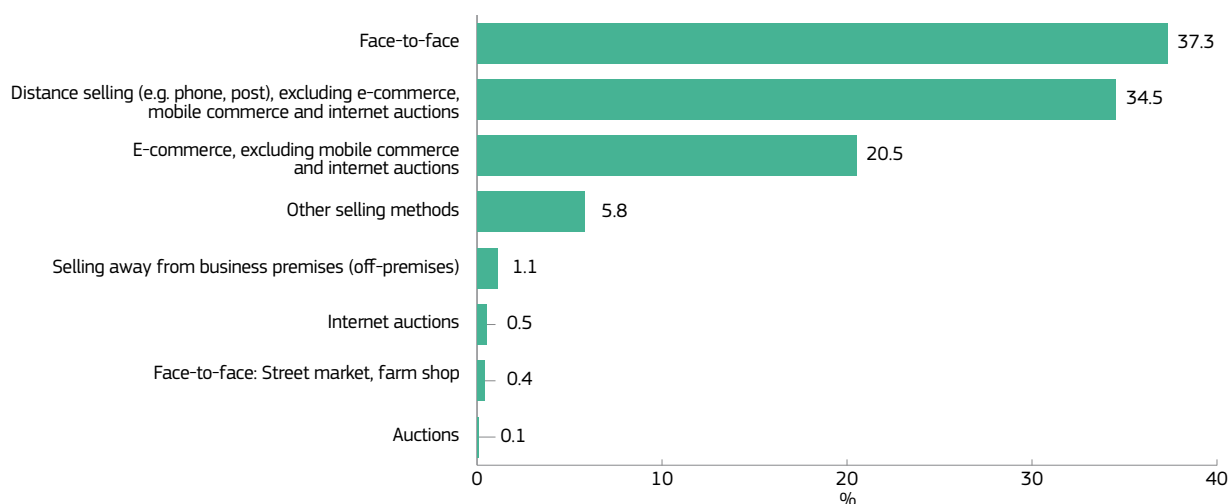
Source: Harmonised Complaints Database. Base: Harmonised complaints made by UK consumers against UK traders between April and July 2015 for second-hand cars (n= 22886)

## SELLING METHODS

When it comes to the selling methods, face-to-face sales record the highest number of complaints, followed by distance selling and e-commerce, all of which make up the vast majority of the recorded UK domestic complaints in the ICT products market.

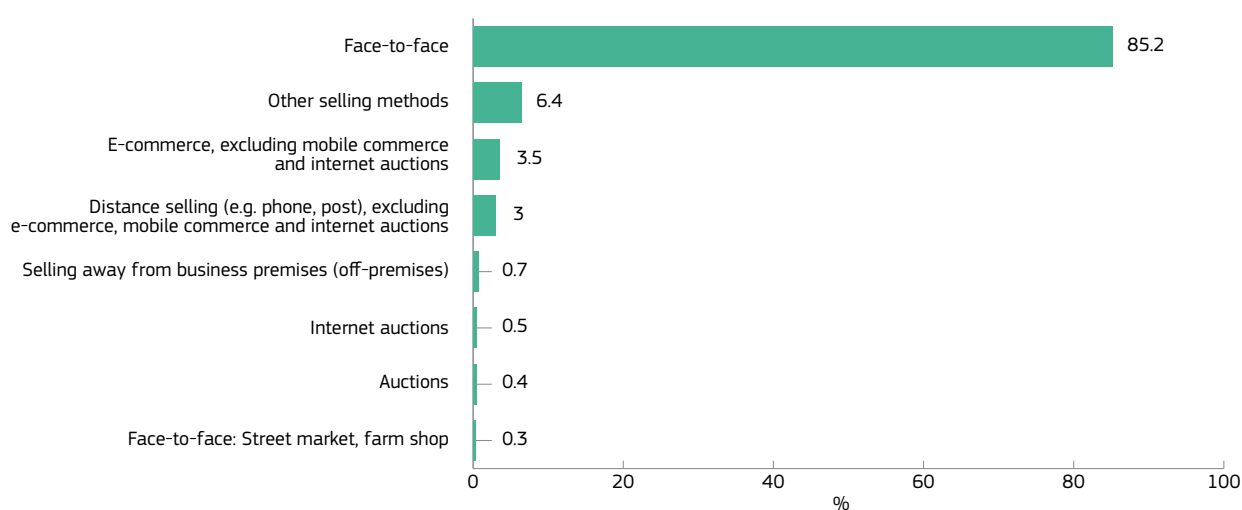
As for second-hand cars market, as it can be expected, face-to-face is by far the most common selling method among the registered UK complaints. E-commerce, distance selling and other means of selling represent each less than 7 % of the complaints recorded.

**Figure 31: Harmonised consumer complaints by selling method - complaints made by UK consumers against UK traders in 2015 for ICT products<sup>103</sup>**



Source: Harmonised Complaints Database. Base: Harmonised complaints made by UK consumers against UK traders between April and July 2015 for ICT products (n= 14407)

**Figure 32: Harmonised consumer complaints by selling method - complaints made by UK consumers against UK traders in 2015 for second-hand cars<sup>104</sup>**



Source: Harmonised Complaints Database. Base: Harmonised complaints made by UK consumers against UK traders between April and July 2015 for second-hand cars (n= 22886)

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103. Categories representing less than 10 complaints have been excluded from the graph.

104. Categories representing less than 10 complaints have been excluded from the graph.

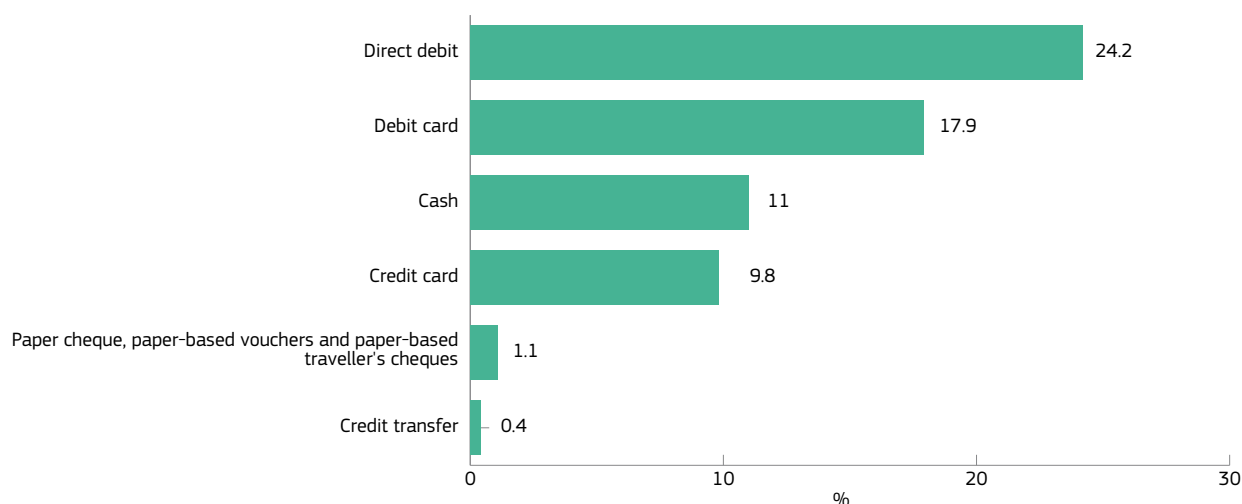


## MEANS OF PAYMENT

In terms of means of payments used among the recorded UK domestic complaints in the market of ICT products direct debit was most commonly reported followed by debit card, cash and credit card.

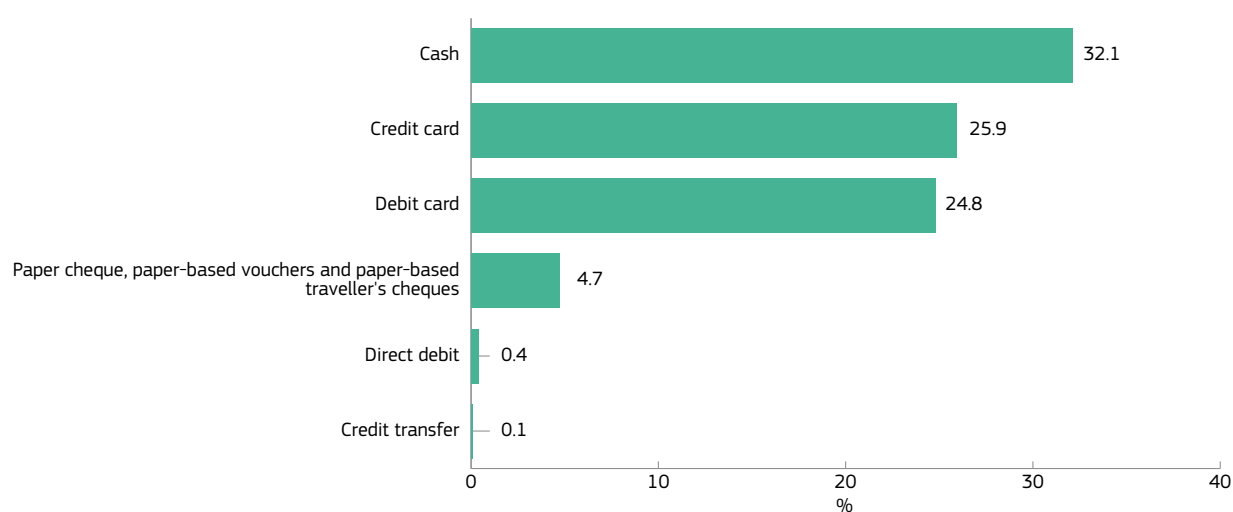
The most frequently used means of payment among the domestic UK complaints in the second-hand cars market was cash payments, in around 32 % of the complaints registered. This was followed by credit and debit cards constituting around 25 % each.

**Figure 33: Harmonised consumer complaints by means of payment - complaints made by UK consumers against UK traders in 2015 for ICT products<sup>105</sup>**



Source: Harmonised Complaints Database. Base: Harmonised complaints made by UK consumers against UK traders between April and July 2015 for ICT products (n= 14407)

**Figure 34: Harmonised consumer complaints by means of payment - complaints made by UK consumers against UK traders in 2015 for second-hand cars<sup>106</sup>**



Source: Harmonised Complaints Database. Base: Harmonised complaints made by UK consumers against UK traders between April and July 2015 for second-hand cars (n= 22886)

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105. Categories representing less than 10 complaints as well as the category 'other' have been excluded from the graph.

106. Categories representing less than 10 complaints as well as the category 'other' have been excluded from the graph.

## 2. SWITCHING

The possibility to switch provider easily is a good indicator to measure market performance from a competition perspective, in particular for those markets where services are typically provided on a continuous basis and based on long-term contracts. Being able to easily switch from one provider to another allows consumers to optimise their choice and – by doing this – encourage competition in the market.

This being said, it is difficult to define what would be the optimal proportion of consumers switching in a market and to define whether a market is competitive on that basis. Indeed, switching rates can change due to providers entering or leaving the market or due to specific changes in the market. It could also be that new or newly liberalised markets see high switching rates, which decline or stabilise once the markets mature. Therefore, it is important not to look solely at the proportion of consumers who switch providers, but to also take into account contextual aspects, such as the ease of switching and the reasons for which the consumers do not switch.

These considerations were captured in the survey as follows: the switching component was measured in 14 markets on whether consumers actually switched providers in the preceding year. In case this happened, respondents in the survey were asked to assess the ease of switching, while those who did not switch provider were asked for which reason they did not do it.

### FOR THE FIRST TIME SINCE 2010, THE PROPORTION OF CONSUMERS WHO SWITCHED SUPPLIER INCREASED

Overall, 11 % of consumers in the 14 services markets surveyed switched provider in 2015. This figure represents and upward trend in switching (+1.8 percentage points more than in 2013). The decreasing trend of consumers who switched provider observed in 2013, 2012 and 2011 appears therefore to be reversed. The highest increase in switching is seen for ‘recreational services’ (+4.3).

Table 7: Switching by market cluster, EU28

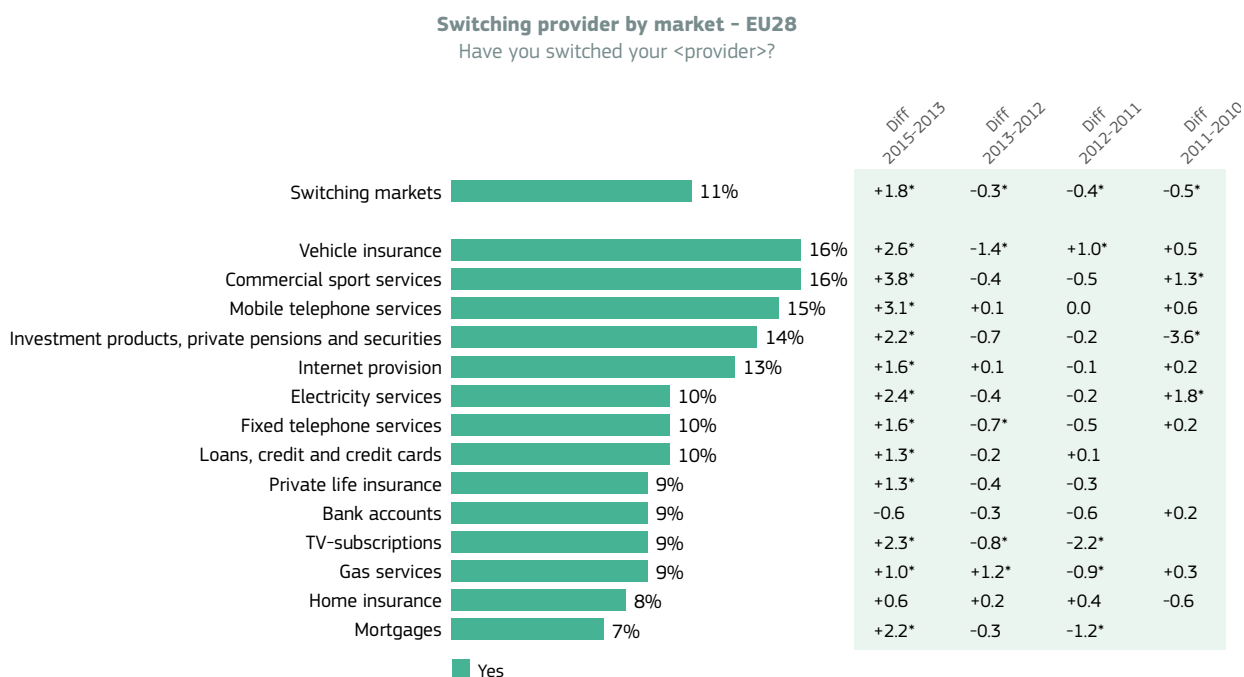
	2015 (%)	diff 2015-2013 (pp)
Recreational services	15.6	4.3
Insurance services	11.1	1.6
Telecoms	11.6	2.1
Utilities	9.1	1.7
Banking services	9.8	1.2

Source: Market Monitoring Survey, 2015

Consumers are most likely to switch supplier in the market for ‘vehicle insurance’, ‘commercial sport services’ and ‘mobile telephone services’ and are least likely to switch in the markets for ‘mortgages’, ‘home insurance’ and ‘gas services’.

The proportion of respondents who have switched providers is higher than average in Northern (15 %), Southern and Eastern (both 13 %) Europe, and lower than average in Western (9 %) Europe. Denmark (18 %), Norway (17 %) and UK (16 %) have the highest proportions of respondents having switched provider, while at the other end only 5 % of consumers in Austria, Germany and Luxembourg switched in the reference period.

Figure 35: Switching provider by market - EU28



Source: Market Monitoring Survey 2015

## EASE OF SWITCHING IS INCREASING IN MOST MARKETS

Aside from their switching behaviour, consumers who had actually switched within the reference period were asked to evaluate their experience and rate how easy it was to switch. The average score given is 7.7 points out of 10, which means a slight improvement compared to 2013. Approximately two thirds (65%) of consumers find it easy to switch (giving a score between 8 and 10 points) while only 11% found it difficult to switch.

Table 8: Ease of switching by market cluster, EU28

	2015	diff 2015-2013
Recreational services	8.5	0.1
Insurance services	8.1	0.0
Telecoms	7.3	0.1
Utilities	7.7	-0.1
Banking services	7.5	0.2

Source: Market Monitoring Survey 2015

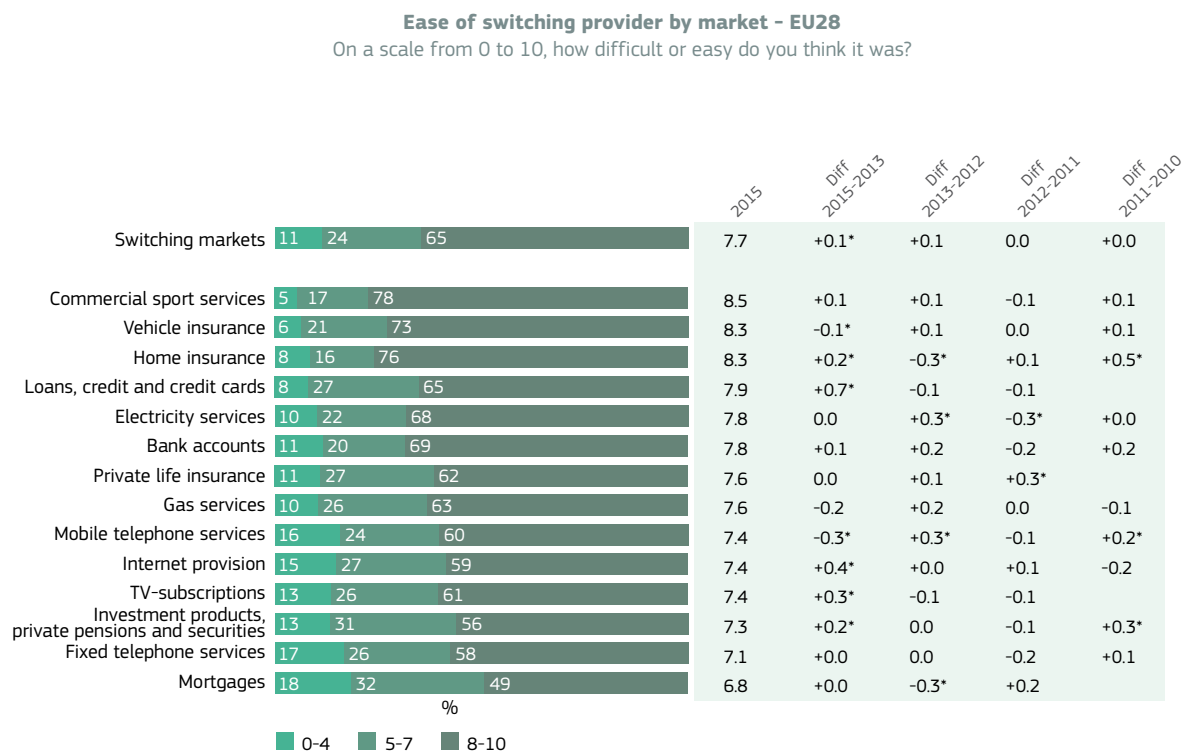
Ease of switching is evaluated particularly well for 'recreational' and 'insurance services', while it receives a

low evaluation in 'telecom' markets. The survey points to different trends in different markets. Five of the 14 services markets where ease of switching was analysed saw an increase in the ease of switching ('loans, credit and credit cards', 'internet provision', 'TV-subscription', 'investment products, private pensions and securities', and 'home insurance'), while two markets saw a decrease ('mobile telephone services' and 'vehicle insurance').

Consumers found it easiest to switch provider in the markets for 'commercial sport services', 'vehicle insurance' and 'home insurance'. The 'mortgages', 'fixed telephone services' and 'investment products, private pensions and securities' markets have the lowest scores on ease of switching. These results are consistent with previous surveys.

Respondents in Eastern Europe, especially those from the Baltic States (which give the highest scores for this component) give higher than EU-average ratings to the ease of switching (8.1 points for the region on average). Southern Europeans give lower ratings than average (7.4 points). Consumers in Denmark, which is the country with the highest proportion of consumers who switched supplier, evaluate switching as the least easy.

Figure 36: Ease of switching provider by market – EU28



Source: Market Monitoring Survey 2015

## REASONS FOR NOT SWITCHING

Previous scoreboards showed a consistent difference in the evaluation of the ease of switching between those consumers who switched supplier and those who did not, with lower evaluations of ease of switching for this last group. Since it was not clear on what factors this (worse) evaluation was based – in particular whether it was based on a real experience or pure perceptions – in the 2015 survey the question addressed to those respondents who did not switch was reformulated for gauging their actual reasons for not switching.

When asked about the reason for not switching, the majority of respondents (77 %) said they are not interested in switching. Some 6 % did not try because they thought it might be too difficult, while 4 % actually tried but gave up because of the obstacles that they faced. Another 13 % evoked 'other reasons' for not having switched, but these were not specified in the survey.

Comparing consumers' reasons for not switching at market level, the markets where consumers are most likely to say they are not interested in switching are 'commercial sport services' (84 %), 'loans, credit and credit cards', 'vehicle insurance', and 'home insurance' (all 82 %). Consumers are more likely to mention that it is too difficult to switch (10 %) for the 'mortgages', 'electricity services', and 'investment products, private pensions and securities' markets.

The largest proportion of consumers who say they tried to switch but faced obstacles is found in the 'mobile telephone services' market (7 %); yet this is not a market in which consumers expect (*ex ante*) that it would be too difficult to switch.

## Switching: where are the problems?

Combining the results for the three questions on switching provides some interesting insights as to whether specific markets are functioning properly in this respect or whether some specific consumer groups are disadvantaged when it comes to switching.

One could presume that those markets that perform well with regard to switching are those where switching as experienced by consumers was easy and/or where consumers were not interested in switching. Five markets fulfil both of these criteria: 'commercial sport services', 'loans, credit and credit cards', 'vehicle insurance', 'home insurance', and 'bank accounts'. Within the markets for 'commercial sports services' and 'vehicle insurance' these criteria are also combined with a high proportion of consumers who actually switched provider, while in the other three markets the proportion of respondents who switched is below the average of all markets.

Conversely, switching seems to be more problematic in those markets where a low score on 'ease of switching' is combined with a lower than average proportion of consumers who did not switch because they were not interested, since this means that other reasons led to the consumers not switching. Six markets fall in this category: 'mortgages', 'mobile telephone services', 'investment products, private pensions and securities', 'gas services', 'internet provision', and 'private life insurance'.

The market for 'mortgages' seems to be particularly problematic. The market has the lowest proportion of consumers who switched (7%), the lowest score on 'ease of switching' (6.8) and, among those consumers who did not switch, the lowest proportion of consumers who did not because they were not interested (67%). Among the consumers who did not switch the market has one of the highest proportions who did not do it because they thought it might be too difficult (11%), or because they faced obstacles (6.5%), or because of other, not specified reasons (16%).

While 'private life insurance' is a market with a relatively high proportion of people who perceive switching as too difficult (8% against an average of 6% of those respondents who did not switch for all markets surveyed), only 3% of respondents report that they tried to switch but faced obstacles (4% on average of those respondents who did not switch for all the markets surveyed). Moreover, this market is comparable to the average for all markets for ease of switching among respondents who actually switched provider.

Furthermore, there are markets in which actual switching is evaluated as rather difficult, but the interest to switch is low, suggesting limited consumer engagement. The market for 'fixed telephone services' is such an example. The proportion of respondents who switched provider (10%) is below the average for all markets and the market has the second lowest score on 'ease of switching' (7.1). Among those consumers who did not switch it also has a proportion in line with the average of all markets indicating that they did not do it because they were not interested (77%) and a higher than average proportion indicating that they actually faced obstacles (5%). This suggests that there may be actual problems with switching in this market.

Finally, at the opposite of the above category are markets where actual switching is evaluated as rather easy and where interest in switching is high, but where consumers evoked a number of reasons for not switching. The 'electricity services' market is a case in point: it has an above average score on 'ease of switching' (7.8 points) and among those consumers that did not switch a lower than average proportion did not do it because they were not interested (70%). In this market the proportion of consumers who did not switch because they thought it might be too difficult (10%) or because of other, not specified reasons (16%) is particularly high. Interestingly enough among the consumers that did not switch, the proportion who did not because of obstacles in the switching procedure (5%) is only slightly above the average for all markets. These findings suggest that there may be a gap between perceptions (that switching is difficult) and reality, since those who switched did not find it particularly problematic.

If one compares the results on the switching questions with the overall market performance scores given by consumers, it is interesting to note that those respondents who did not switch because they are not interested in switching tend to give the market a higher MPI score (81.4 points) than those who did not switch for any of the other reasons (69.2 points). These respondents also score the market higher than those who switched provider (72.0). Therefore, high levels of switching cannot be associated *per se* with good market functioning, and this is why the results on switching are not included in the MPI.

### 3. MARKET PENETRATION

For the purposes of this Scoreboard market penetration should be understood as the percentage of the population who bought a product or service during the reference period<sup>107</sup>. Penetration rates can differ largely between markets or between countries for a given market and can provide interesting information on development of specific markets over time and space. Market penetration has been measured starting with the 2013 edition of the Market Monitoring survey.

The markets with the highest penetration levels include all surveyed food markets, the markets for 'mobile telephone services', 'electricity services' and 'cafés, bars and restaurants', while markets that are used by less than a quarter of consumers include the markets for 'real estate services', 'vehicle rental services', 'new cars', and 'online gambling and lottery services'. The market penetration of 'house and garden maintenance services' (-5pp<sup>108</sup>) and 'TV-subscriptions' (-4pp) has decreased since 2013. All other penetration rates have remained stable or have increased. The highest increase in market penetration is found for the market for 'loans, credit and credit cards' (+14pp) which suggests a recovery of credit to consumers.

Factors that drive market penetrations include the purchase frequency and the necessary budget, but also the relative necessity and availability of each product. It follows that the markets with the highest penetration rates are those that are related to the fulfilment of consumers' basic needs, while more 'luxury' products such as 'new cars' or 'online gambling and lottery services' have low penetration rates.

These factors can also explain to some extent cross-country variations in market penetration. The dispersion of the market penetration across countries was calculated for each market. Some markets show less dispersion and have a high penetration rate in all countries, particularly markets that meet basic needs, for instance food markets. In contrast, other markets, which can be seen as "luxury" products or services, show more dispersion, as market penetration tends to vary with the level of disposable income consumers have in different countries. 'Airline services' or 'investment products, private pensions and securities' belong to this category.

Furthermore, the availability of products also has an important role for market penetration. The 'gas market' has a larger dispersion because this market has less coverage or is differently organised in some of the Member States.

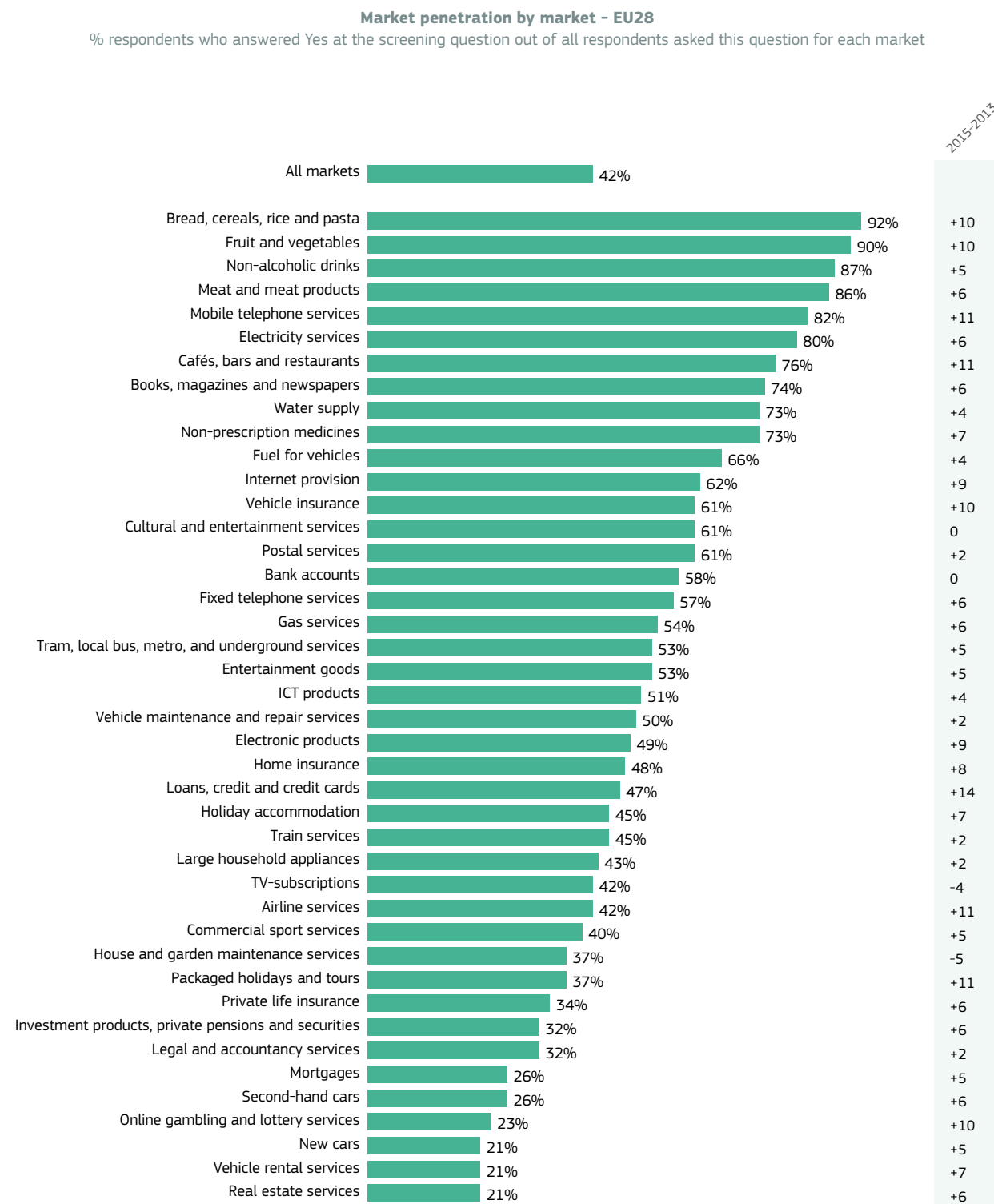
There is a modest positive correlation (0.34) between the market penetration and MPI scores at the aggregate level (i.e. for all markets surveyed), which could indicate that markets which are more 'familiar' to consumers also tend to receive better assessments. However, when looking at the correlation between market performance and market penetration at the level of certain specific markets, for high penetration markets such as the food markets there is no such positive correlation or the correlation is even negative in case of the 'bread, cereals, rice and pasta' market. Stronger positive correlations can be noted for some 'luxury' markets, with highest correlation found for the market for 'entertainment goods' (0.65).

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107. As a proportion of all consumers who were screened for the respective market.

108. Percentage points.

Figure 37: Market Penetration by market – EU28



Source: Market Monitoring Survey 2015

## 4. PRICES

Price comparisons are good indicators of integration and market performance. Within an Internal Market characterised by a free circulation of goods and services, prices across Member States should converge (in particular for tradable goods) even if full convergence will not occur in most of the markets notably due to factors that cannot be tackled by regulation<sup>109</sup>. In this context, it is relevant to look at price dispersion in the EU and its evolution over time.

### PRICE DISPERSION IS HIGHER FOR SERVICES THAN FOR GOODS

As illustrated by Figure 38 that shows price level indices (EU=100)<sup>110</sup> in the Member States for actual individual consumption and its main components:

- There are, on average, still large differences in the prices of consumer markets across Member States with the “most expensive country” showing prices more than 3 times higher than in the “cheapest country”;

- Price dispersion is much less pronounced for goods: the coefficient of variation (across Member States) is the highest for services (0.41)<sup>111</sup>. Among goods, price dispersion is higher for non-durable goods (0.18) than for durable and semi-durable goods (0.12);
- In countries where prices are generally higher, the prices for services are, in relative terms, higher than the prices for goods. There is indeed a strong positive correlation (close to 1) between the price level indices for actual individual consumption and the difference between price level indices of consumer goods and services.

### PRICES ARE HIGHER IN MORE AFFLUENT COUNTRIES

Price dispersion seems to be mainly driven by differences in the cost of labour. As shown in Figure 39, there is a strong positive correlation (0.97) between price level indices for actual individual consumption and income per capita in euro (used as a proxy of salary levels).

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109. Factors such as geography and demographics, population density and topography entail that costs structures between Member States will differ.

110. The price level index (EU=100) for country i and a given expenditure aggregate provides a comparison between the average level of prices in the country i for that aggregate and the average level of prices for the same aggregate in the EU. If the price level index is higher than 100, the country concerned is relatively more expensive compared to the EU and vice versa.

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111. This is likely due to different levels of tradability.

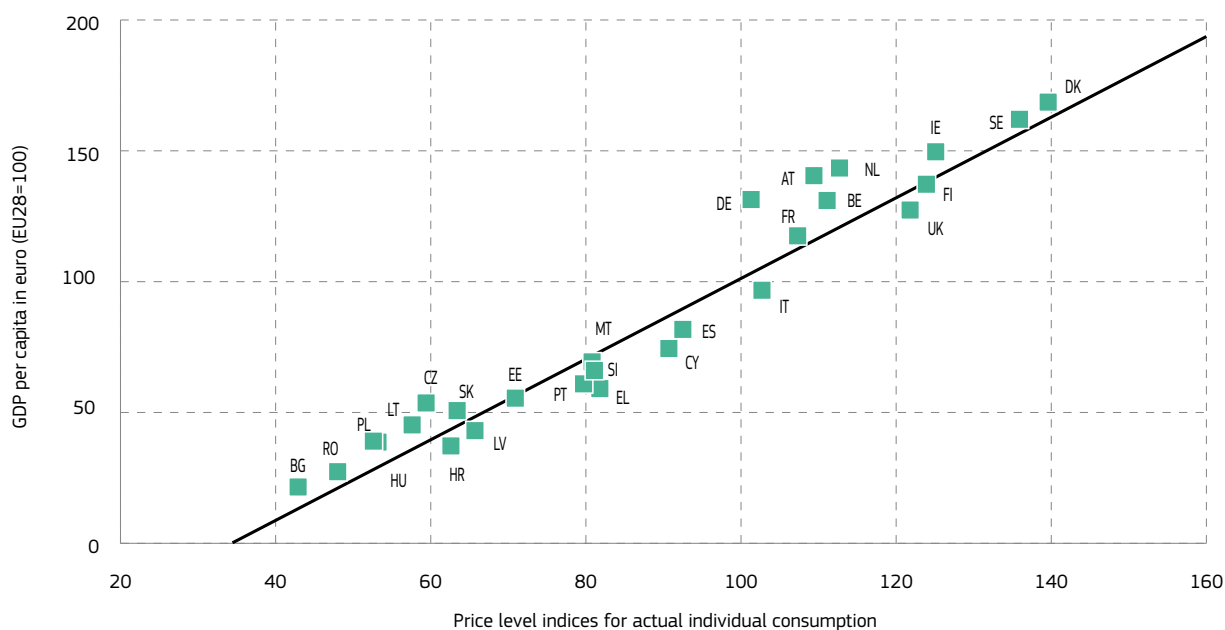


Figure 38: Price level indices (EU28=100) for actual individual consumption and its components (2014)  
by Member State

	Actual individual consumption	Non-durable goods	Semi-durable goods	Durable goods	Consumer Services	Diff. Consum. Services vs. Consumer Goods	Diff. Consum. Services vs. Durable goods
BE	111.1	104.5	107.8	107.1	113.1	8.0	6.0
BG	42.9	66.4	75.5	76.9	32.4	-36.4	-44.5
CZ	59.4	76.7	83.4	76.3	51.7	-25.4	-24.6
DK	139.6	135.9	121.9	125.6	143.1	11.8	17.5
DE	101.3	106.4	101.0	96.5	100.0	-3.4	3.5
EE	70.9	85.0	102.6	91.9	63.5	-24.6	-28.4
IE	125.1	125.5	93.9	104.8	131.4	14.7	26.6
EL	81.8	98.5	91.5	94.1	74.5	-22.1	-19.6
ES	92.5	93.7	92.5	100.5	91.8	-2.2	-8.7
FR	107.3	104.7	103.6	100.2	110.2	6.6	10.0
HR	62.6	82.5	87.6	90.1	53.9	-29.8	-36.2
IT	102.7	107.6	103.5	101.3	102.0	-3.6	0.7
CY	90.7	104.5	93.6	96.4	82.6	-18.6	-13.8
LV	65.7	84.3	95.5	88.8	54.8	-31.2	-34.0
LT	57.6	78.7	92.1	87.6	43.6	-37.8	-44.0
LU	135.2	100.3	100.5	99.7	141.0	41.0	41.3
HU	53.2	73.6	73.6	79.1	43.7	-30.2	-35.4
MT	80.8	100.6	99.3	107.5	68.0	-33.2	-39.5
NL	112.7	102.3	105.3	107.8	117.9	14.5	10.1
AT	109.4	107.4	101.3	102.0	107.1	2.0	5.1
PL	52.6	68.6	78.4	77.9	43.2	-27.5	-34.7
PT	79.7	94.0	93.7	103.5	71.5	-23.3	-32.0
RO	48.0	69.2	81.6	85.5	36.3	-35.3	-49.2
SI	81.1	92.2	94.7	89.4	74.0	-17.8	-15.4
SK	63.4	84.0	95.9	82.8	51.1	-33.8	-31.7
FI	123.9	116.4	112.5	108.4	131.1	16.9	48.3
SE	135.9	122.5	120.8	104.2	138.5	19.6	30.1
UK	121.8	107.4	100.0	107.2	133.8	28.0	29.6
EU28	100.0	100.0	100.0	100.0	100.0		
coefficient of variation	0.32	0.18	0.12	0.12	0.41		

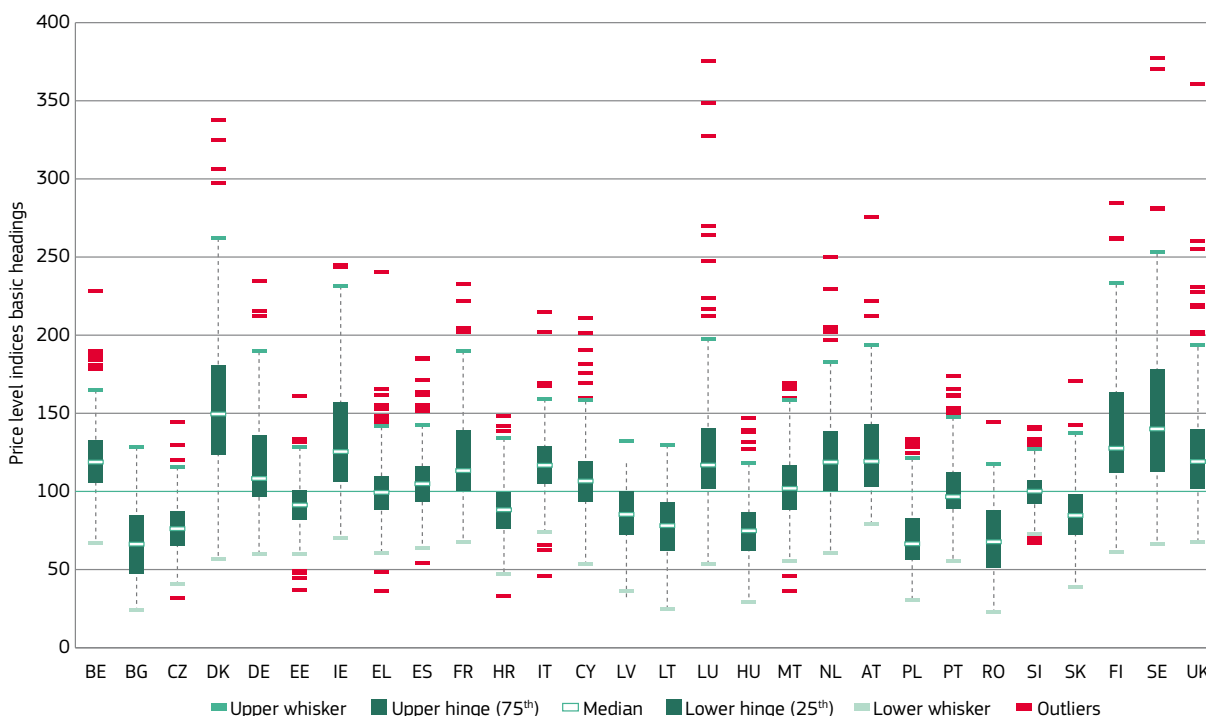
Source: own estimates based on Eurostat data (Purchasing Power Parities)

Figure 39: Price level indices for actual individual consumption and GDP per capita in euro (2014)



Source: Eurostat (Purchasing Power Parities and National Accounts)

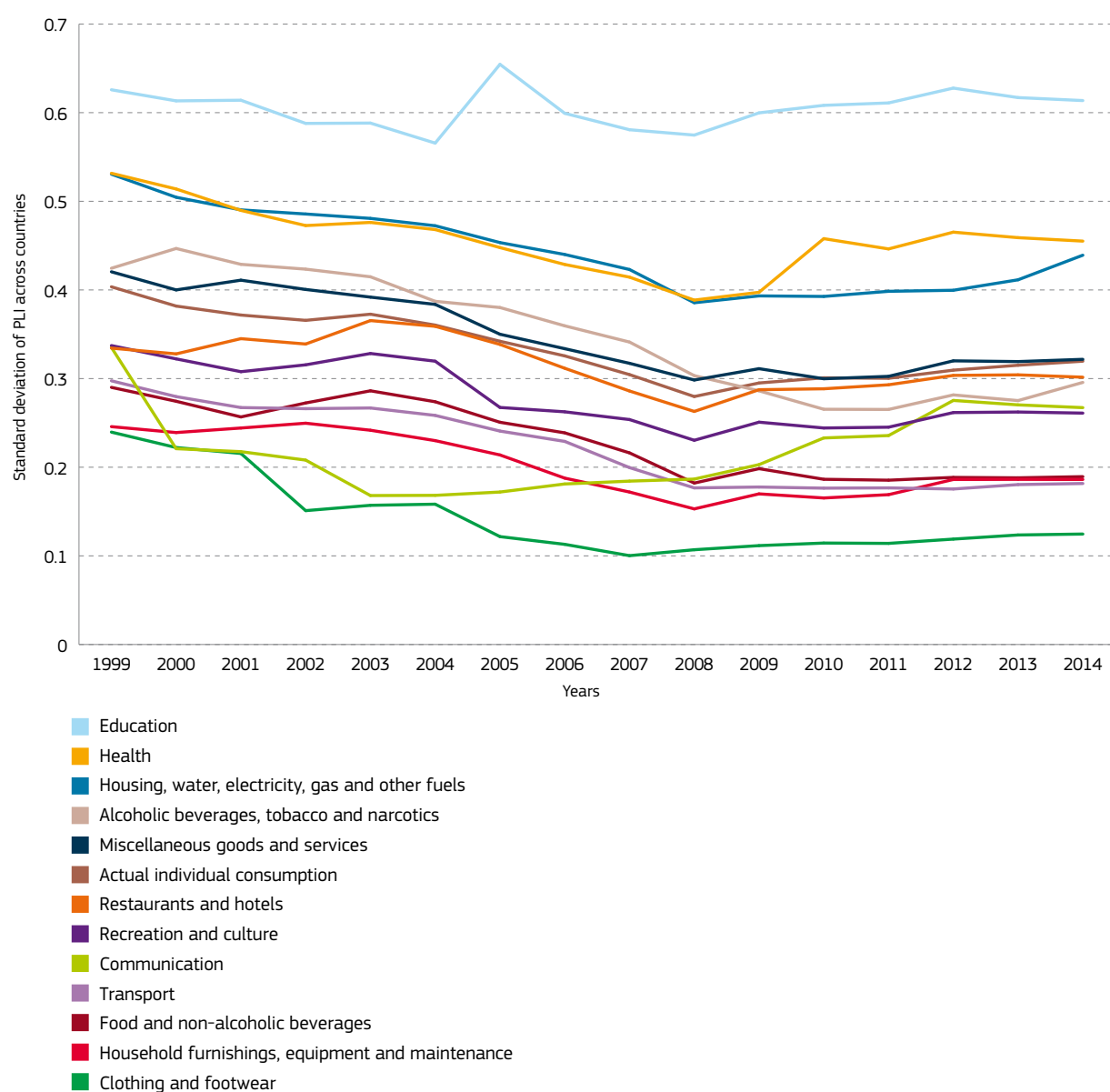
Figure 40: Price level indices (2014) by Member State – distribution (box plot) across basic headings<sup>112</sup>



Source: own estimates based on Eurostat data (Purchasing Power Parities)

112. For each country, the top of the box represents the 75<sup>th</sup> percentile, the bottom of the box the 25<sup>th</sup> percentile and the line in the middle represents the 50<sup>th</sup> percentile (the median). The whiskers (the lines that extend from the top and the bottom of the box) represent the highest and lowest values that are not outliers or extreme values. Outliers (values above 1.5 times the interquartile range) are represented by circles beyond the whiskers.

Figure 41: Coefficient of variation (EU27<sup>113</sup>) on price level indices (PLI) for Actual Individual Consumption (AIC) and its components



Source: Eurostat (Purchasing Power Parities)

113. The coefficient of variation is computed as the ratio between the standard deviation and the arithmetic simple (un-weighted) average of the PLIs for all the EU countries excluding Croatia (for which data are not available for the whole period).

In addition, by looking at Figure 40 it is possible to see how the distribution of prices differs by country. Price level indexes for at least 75 % of basic headings<sup>114</sup> are above the EU level in Austria, Belgium, Denmark, Finland, France, Ireland, Italy, Luxembourg, the Netherlands, Sweden and the United Kingdom. Conversely, price level indexes for at least 75 % of basic headings are below the EU level in Bulgaria, the Czech Republic, Croatia, Hungary, Lithuania, Latvia, Poland, Romania and Slovakia.

## PRICE DISPERSION HAS BEEN DECLINING FROM 1991 TO 2008 AND INCREASING AFTERWARDS

Price dispersion in consumer markets has been decreasing over time, as it results from Figure 41 which covers the period 1999-2014. In fact, consumer price dispersion decreased in the period 1999-2014 (from 0.40 to 0.32) but the decrease was halted after 2008 as the coefficient increased from that moment. One possible explanation for this turning point might be related to the economic crisis in the EU and to the fact that it has been more severe in some Member States than in others (i.e. asymmetric shocks).

When looking at the different consumption categories, it is interesting to note that the sharpest decrease of price dispersion in the period 1999-2014 (in relative terms) occurred for 'clothing and footwear' (the coefficient of variation almost halved) while for 'education' price dispersion remained basically stable. Clearly, in markets more exposed to international competition price dispersion is in general lower and has decreased more decidedly.

It is also interesting to note that in some instances prices appear to be linked to the perceived performance of some consumer markets even if the available evidence is mixed and no clear conclusion can be drawn. In countries in which switching is easier the average prices of services tend to be lower (the correlation coefficient being equal to -0.47, on average).

In addition, there is a negative correlation between price level indexes and the scores on comparability in several markets, including in all electronic communication services, meaning that prices are lower in those countries where consumers are more satisfied with the comparability of suppliers or offers available.

A negative correlation between price level indexes and the scores on choice is found for 'electronic products'<sup>115</sup>, 'large electronic appliances', 'books, magazines and newspapers', 'postal services as well as 'vehicle insurance'<sup>116</sup>.

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114. For the purpose of the PPP calculation, the main expenditure aggregates (including GDP) are broken down into 276 basic headings. The basic heading is the lowest level of aggregation, at which products are sampled and product prices collected. It is the lowest level for which countries should provide numerical expenditure weights. Below the basic heading level are the individual items of the product sample. For example, cheese is a basic heading and cheddar, camembert, feta, gorgonzola, gouda, etc. are individual products within it.

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115. The coefficient of correlation is statistically significant at the 0.10 level.

116. The coefficient of correlation is statistically significant at 0.10 level.

Figure 42: Correlations between consumer assessments (2015) and price level indices for actual individual consumption (2014)<sup>117</sup>

Market	MPI			Comparability			Switching			Choice		
	corr	p-value		corr	p-value		corr	p-value		corr	p-value	
Market group												
Fruit and vegetables	0.244	0.211		-0.165	0.402					0.212	0.279	
Meat and meat products	0.395	0.037	**	0.159	0.42					0.105	0.595	
Bread, cereals, rice and pasta	0.021	0.916		-0.018	0.926					0.046	0.814	
Non-alcoholic drinks	0.206	0.292		-0.318	0.099	*				-0.134	0.496	
Electronic products	-0.026	0.895		-0.015	0.941					-0.356	0.063	*
Large household appliances	-0.103	0.602		-0.048	0.807					-0.444	0.018	**
ICT products	0.006	0.977		-0.131	0.508					-0.306	0.113	
Entertainment goods	0.351	0.067	*	-0.026	0.897					0.116	0.558	
New cars	0.176	0.37		0.123	0.534					-0.064	0.748	
Second-hand cars	0.577	0.001	**	0.58	0.001	**				0.494	0.008	**
Fuel for vehicles	0.43	0.022	**	0.062	0.753					-0.1	0.613	
Books, magazines and newspapers	-0.272	0.161		-0.447	0.017	**				-0.439	0.019	**
House and garden maintenance services	0.118	0.55		-0.209	0.286					0.134	0.498	
Vehicle maintenance and repair	-0.012	0.953		-0.146	0.459					-0.084	0.67	
Other financial services	0.194	0.322		-0.121	0.54		-0.128	0.515		-0.016	0.936	
Home insurance	0.152	0.442		0.135	0.494		0.375	0.049	**	0.251	0.198	
Vehicle insurance	-0.145	0.462		-0.631	0	**	-0.488	0.008	**	-0.357	0.062	*
Postal services	-0.328	0.089	*	-0.617	0	**				-0.373	0.051	*
Fixed telephone services	-0.234	0.231		-0.556	0.002	**	-0.147	0.455		-0.243	0.212	
Mobile telephone services	-0.106	0.59		-0.543	0.003	**	-0.379	0.046	**	-0.122	0.537	
Internet provision	-0.083	0.675		-0.406	0.032	**	-0.382	0.045	**	0.071	0.72	
Tram, local bus, metro	0.141	0.473		-0.432	0.022	**				0.082	0.679	
Train services	0.259	0.201		-0.052	0.8					0.352	0.078	*
Airline services	-0.222	0.255		0.019	0.924					0.152	0.44	
Vehicle rental services	-0.153	0.436		-0.319	0.098	*				0.219	0.263	
Holiday accommodation	0.568	0.002	**	0.566	0.002	**				0.246	0.207	
Packaged holidays and tours	0.116	0.557		-0.194	0.322					-0.068	0.731	
Cafés, bars and restaurants	0.207	0.292		0.251	0.198					0.03	0.881	
Commercial sport services	0.11	0.576		-0.08	0.684		-0.339	0.078	*	0.228	0.242	
Culture and entertainment	0.042	0.833		-0.504	0.006	**				0.101	0.609	
Water supply	0.312	0.105		-0.305	0.114					0.12	0.542	
Electricity services	0.392	0.039	**	0.116	0.556		0.146	0.458		0.522	0.004	**
Gas services	0.136	0.528		-0.129	0.548		0.017	0.936		0.235	0.269	
Non-prescription medicines	0.314	0.104		-0.027	0.893					-0.309	0.109	
Private life insurance	0.128	0.516		-0.273	0.159		-0.101	0.61		-0.104	0.599	
TV-subscriptions	-0.136	0.491		-0.464	0.013	**	-0.01	0.961		-0.251	0.198	
Goods markets	0.382	0.045	**	-0.016	0.934					-0.062	0.753	
Services markets	0.219	0.263		-0.229	0.24		-0.473	0.011	**	0.16	0.415	

Source: own estimate on Eurostat data (Purchasing Power Parities) and Market Monitoring Survey data (2015)

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117. Correlations which are statistical significant at the 0.05 level (p values <=0.05) are marked with two asterisks (\*\*) while those significant at the 0.10 level (p values <=0.1) are marked with one asterisk (\*).

## 5. SAFETY

In view of the globalisation of supply chains and the constant evolution of markets consumer safety is one of the biggest priorities of the European Commission. European legislation ensures a consistent, high level of protection for the health and safety of consumers by means of strict common safety rules and standards for products circulating within the internal market. High safety and health standards have the potential to increase consumer confidence and consequently drive further market integration.

Products placed on the market are subject to sector-specific EU product safety regulations<sup>118</sup> or the General Product Safety Directive (GPSD) 2001/95/EC. Food chain rules aim to ensure the safety of foodstuffs<sup>119</sup>. The rules in question are designed to prevent or contain risks as far as possible, and to remedy dangerous situations.

Comparable data on the safety of goods are scarce. Data on safety issues are gathered at different levels, via different channels and are not reported consistently. This chapter relies on data available through three different sources: the European Injury Database (IDB), the Rapid Alert System for dangerous non-food consumer products (RAPEX) and the Rapid Alert System for Food and Feed (RAFFS).

In this regard it is important to note that it would be inappropriate to look for correspondence or to draw parallels between the IDB injury data and the RAPEX data on notified dangerous products since the two data sets are constructed differently and serve different purposes. In particular, while injury data give indications on which type of products were involved in activities that led to injuries, it does not allow conclusions that the products themselves could be considered as dangerous or the cause of the reported injury, because the injuries may also be caused by wrong manipulations and other reasons.

### **BUILDING COMPONENTS AND RELATED FITTINGS ARE THE LEADING GROUP OF PRODUCTS INVOLVED IN ACCIDENTS THAT ARE NOT WORK RELATED**

The Injury Database (IDB)<sup>120</sup> provides information on accidents and injuries treated in emergency departments in the EU. Among the more than 2 million IDB records per year there are about 300 000 records which provide more information on injuries that may be related to products ("IDB full data sets"), collected by more than 100 hospitals in 18 European countries. Data included in the IDB only concern injuries registered in emergency departments of hospitals. As injuries treated in primary health care are not included, the IDB sample contains more serious injuries than the total of all non-fatal injuries. In addition, the registration of a product involved in an incident does not give information on the actual cause of the injury, whether it was due to the product's lack of safety or its faulty use.

Since the IDB product categories are not based on the COICOP classification, in most cases it is difficult to establish a direct link with the categories used in the Scoreboard. However, some categories, such as furniture and household appliances, are similar in both classification systems.

Figure 43 presents the number of IDB full data set records in the IDB database between 2008 and 2014, which are accidents (excluding accidents at work), involving product categories which comprise consumer products (excluding vehicles, weapons, comestible goods, pharmaceuticals and medical products). 'Building, building components, or related fitting' remains the category to which the largest number of injuries can be linked, followed by equipment mainly used in sports/recreational activity, and furniture/furnishings.

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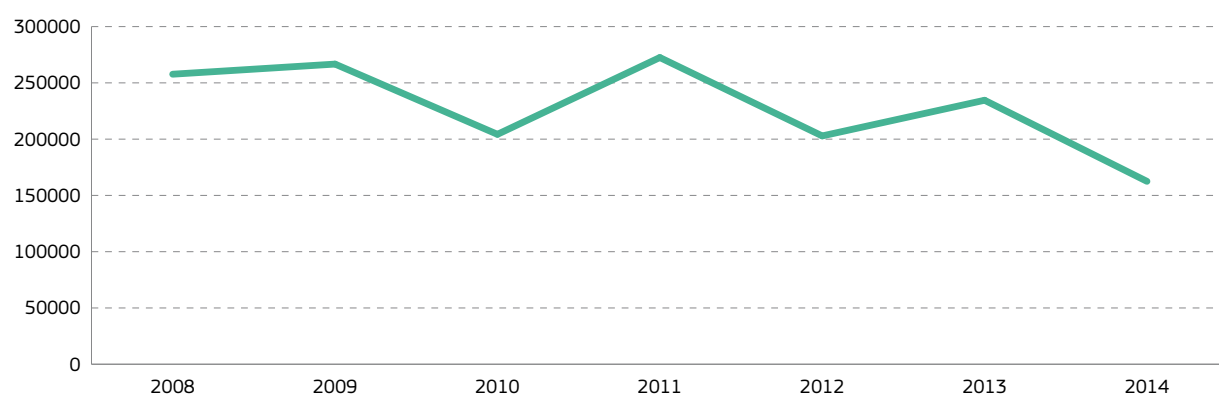
118. Such as Directive 2009/48/EC on the safety of toys; Regulation (EC) No 1223/2009 on cosmetic products.

119. Regulation (EC) No 178/2002.

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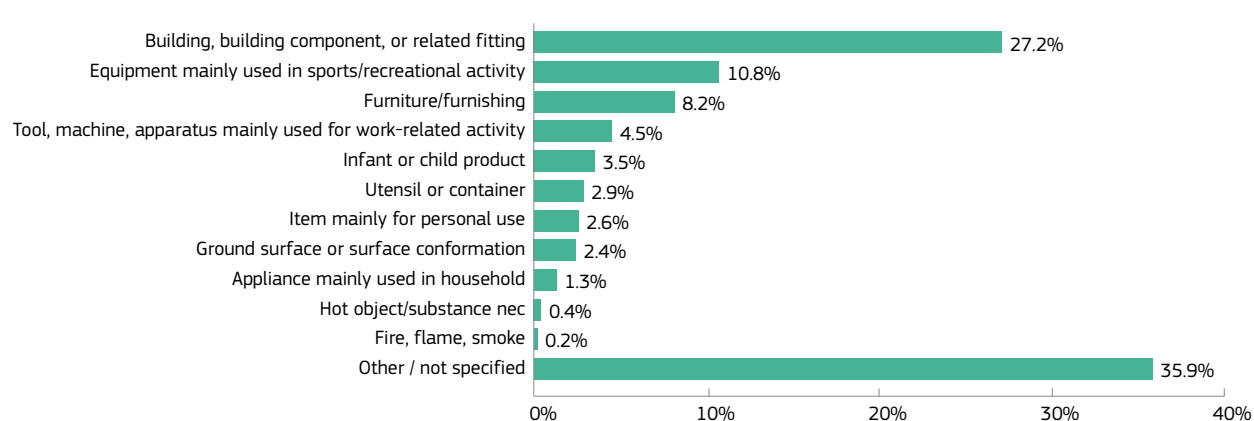
120. [http://ec.europa.eu/health/data\\_collection/databases/idb/index\\_en.htm](http://ec.europa.eu/health/data_collection/databases/idb/index_en.htm)

Figure 43: Total number of IDB cases per year, which might be related to consumer products



Source: European Injury Data Base (IDB)- Full Data Set (FDS)

Figure 44: Shares of specified product groups causing an injury, 2014



Source: European Injury Data Base (IDB)

Table 9: Injuries with the involvement of specified products by age group, submitted between 2012 and 2014

	0-17	18-34	35-54	55+	Unspecified	Total
Appliance mainly used in household	1.0%	1.0%	1.1%	0.8%	0.3%	1.0%
Building, building component, or related fitting	17.3%	18.2%	20.3%	27.0%	5.2%	20.9%
Equipment mainly used for sports/ recreational activity	13.9%	8.7%	4.6%	0.9%	0.3%	7.4%
Fire, flame or smoke	0.1%	0.2%	0.2%	0.1%	0.0%	0.2%
Furniture/furnishing	7.1%	2.9%	3.6%	6.4%	1.2%	5.5%
Ground surface or surface conformation	2.9%	2.6%	3.7%	4.5%	8.1%	3.5%
Hot object/ substance nec	0.6%	0.3%	0.3%	0.1%	0.0%	0.4%
Infant or child product	6.0%	0.4%	0.4%	0.2%	0.3%	2.2%
Item for personal use	1.1%	1.5%	1.5%	3.0%	0.3%	1.8%
No product recorded	37.9%	42.5%	39.3%	38.4%	76.2%	39.2%
Other specified object/substance	2.1%	3.3%	3.6%	3.8%	1.5%	3.1%
Tool, machine, apparatus mainly used for work related activity	0.8%	3.4%	6.0%	4.2%	0.0%	3.2%
Unspecified subject/object	7.9%	11.1%	12.0%	9.3%	6.1%	9.7%
Utensil or container	1.1%	3.8%	3.3%	1.2%	0.6%	2.0%
Total recorded (N)	200951	116964	103920	177746	344	599925

Source: European Injury Data Base (IDB)

Table 9 shows that certain product categories play a different role across the various age groups. Furniture seems to be more often related to injuries in the youngest (0-17) and oldest (55+) age groups, while infant or child products are unsurprisingly more frequently involved in injuries among children. Senior people are more at risk with building and building components, while older children and young adults are more frequently involved in accidents with sport equipment.

### TOYS REMAIN THE MOST FREQUENTLY NOTIFIED UNSAFE NON-FOOD PRODUCT CATEGORY AND FRUIT AND VEGETABLES ARE THE MOST FREQUENTLY NOTIFIED UNSAFE FOOD PRODUCT

Two EU-wide rapid alert systems are in place to ensure the cross-border exchange of information when risks to health

and safety are detected in the food chain (RASFF<sup>121</sup>) or with non-food products put on the market (RAPEX<sup>122</sup>). Both systems facilitate the rapid exchange of information between Member States and the Commission, enabling countries to react quickly and in a coordinated manner in order to contain safety risks as they arise on the market.

Before starting the alert system, Member States need to evaluate whether the product presents a risk and to what extent this risk has also a cross-border effect. Consequently, the RAPEX and RASFF databases show only EU-wide alert cases or cases that were deemed important enough to report EU-wide. Furthermore, resources spent on inspections can differ extensively between countries, with some Member States notifying systematically more cases than others. Resources spent

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121. RASFF: Rapid Alert System for Food and Feed [http://ec.europa.eu/food/safety/rasff/index\\_en.htm](http://ec.europa.eu/food/safety/rasff/index_en.htm)

122. RAPEX: Rapid Alert System for non-food dangerous products [http://ec.europa.eu/consumers/consumers\\_safety/safety\\_products/rapex/index\\_en.htm](http://ec.europa.eu/consumers/consumers_safety/safety_products/rapex/index_en.htm)

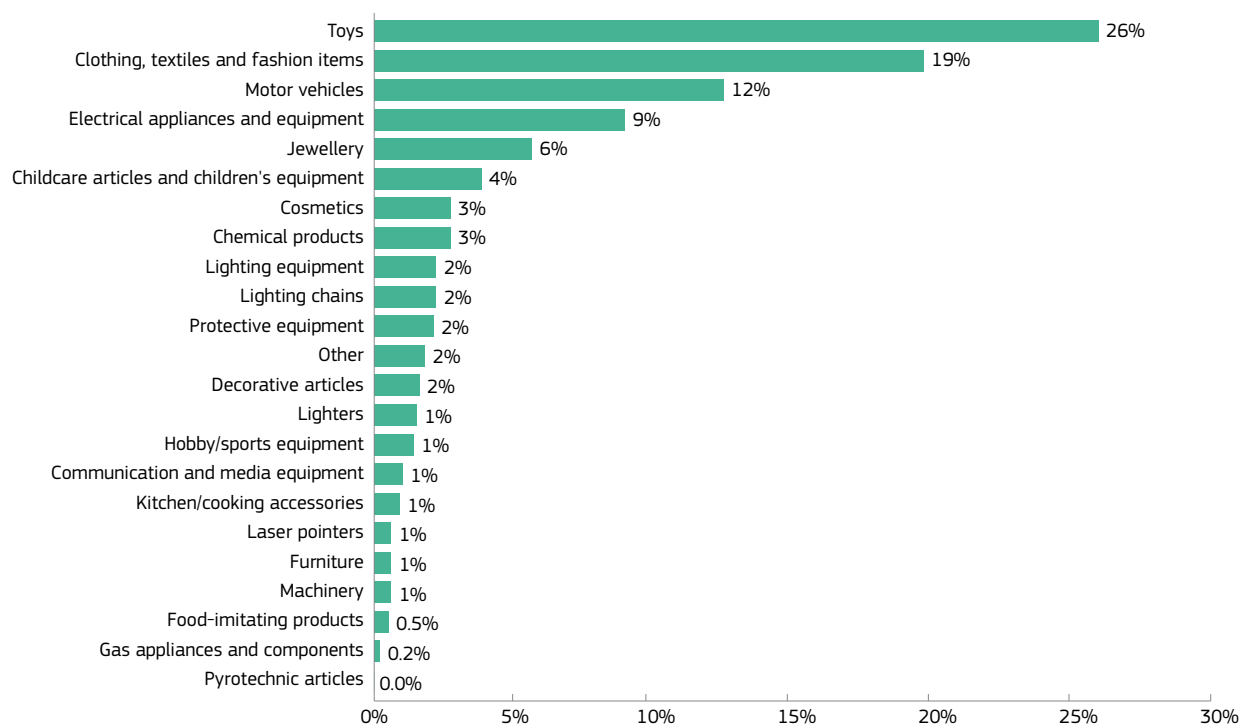


on inspections may be also unequally spread between different product categories. In relation to foodstuffs, where specific obligations are imposed on Member States to carry out regular checks at a frequency commensurate with the risk posed by different commodities, differences between Member States may be less obvious.

While the main function of these alert systems is to contain safety risks and given all caveats mentioned on the registration of the data, the data can also give indications

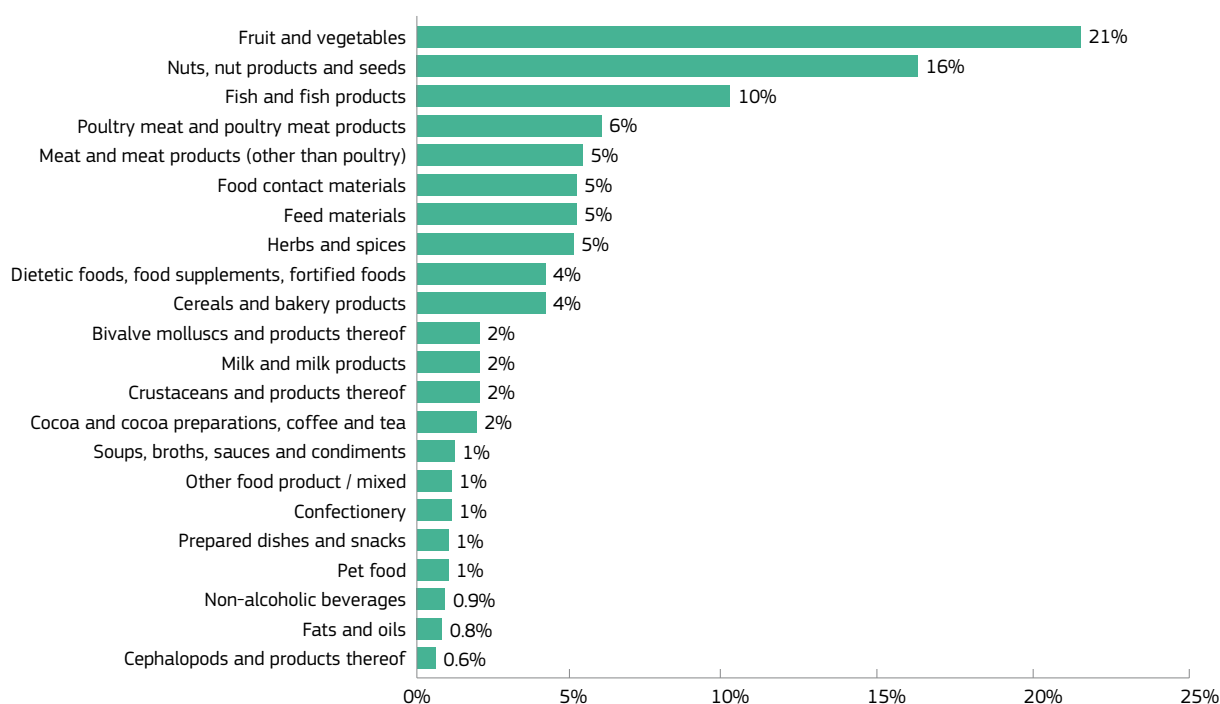
on types of risks consumers are possibly exposed to within the European Union, including emerging risks emanating from new products. Figures 45 and 46 show a breakdown by product category, excluding the categories accounting for less than 1 % notifications for all years since 2008. 'Toys', 'clothing, textiles and fashion items' and 'motor vehicles' are the non-food products notified most often, while 'fruit and vegetables', 'nuts, nut products and seeds', and 'fish and fish products' top the list of notifications among food and feed products. These categories remain the most notified since 2008.

**Figure 45: Notification of unsafe non-food products by product category, EU28, 2015**



Source: Rapid Alert System for non-food dangerous products (RAPEX), 2015

Figure 46: Notifications of unsafe food and feed products by product category, EU28, 2015



Source: Rapid Alert System for Food and Feed (RASFF), 2015

With regard to product safety, many economic operators disregard the rules either due to lack of knowledge or intentionally to gain a competitive advantage. In its Single Market Strategy<sup>123</sup>, the Commission acknowledges that more efforts are needed to strengthen product

compliance. This is why the Commission announced that it will also launch a comprehensive set of actions to further enhance efforts to keep non-compliant products from the EU market by strengthening market surveillance and providing the right incentives to economic operators.

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123. Communication from the Commission to the European Parliament, the Council, the Economic and Social Committee and the Committee of the Regions - Upgrading the Single Market: more opportunities for people and business, COM(2015) 550.



**V**

**ANNEXES**

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## 1. Market Names

Market name	Definition
<b>Airline Services</b>	Airlines
<b>Books, Magazines and Newspapers</b>	Books, magazines, newspapers, stationary, periodicals (excluding postal delivery).
<b>Bread, Cereals, Rice and Pasta</b>	Food — bread and cereals, rice flour, bakery products, pizzas, pasta.
<b>Cafés, Bars and Restaurants</b>	Restaurants and bars, cafés, brasseries, caterers, takeaways, pubs, mobile food vendors, night clubs, discotheques, other.
<b>Cultural &amp; Entertainment Services</b>	Theatres, cinemas, museums, zoos, amusement parks, ticket-selling services, other.
<b>Current Bank Accounts</b>	Current accounts, debit cards.
<b>Electricity Services</b>	Electricity.
<b>Entertainment goods</b>	Musical instruments, toys, games (non-digital), CDs, DVDs, audio and video tapes, computer and video games, hobby goods (e.g. stamps, model cars, etc.), not including players for CDs, DVDs, game-consoles, etc.
<b>Fixed Telephone Services</b>	Fixed telephone services, telecom provision, other.
<b>Fruit and Vegetables</b>	Food — fruit and vegetables.
<b>Fuels</b>	Fuels for vehicles, petrol and diesel.
<b>Gas Services</b>	Gas
<b>Holiday Accommodation</b>	Hotels and other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites.
<b>Home Insurance</b>	Dwelling insurance.
<b>House &amp; Garden Maintenance Services</b>	House maintenance and improvement services, roofing, decorator services, plumbers and plumbing, floor covering/fitting, central heating (installation and service), electrical services and installations, bricklayers, carpenters, painters, glaziers, iron-mongers, gardeners, tree-surgeons, tarmacking and paving, fitted kitchens, insulation, burglar alarms, wall coating, damp proofing, solar heating, guttering, chimney sweeps, replacing doors, fitting bathrooms, swimming pools, other.

Market name	Definition
<b>ICT Products</b>	Information Communication Technology (ICT) goods, personal computers, self-built computers, computer accessories, printers and scanners, games consoles, portable games players, computer software, computer software upgrades, laptops, notebooks and tablet PCs, PDAs and smart phones, mobile phone devices, fixed phone devices, modems, decoders, other.
<b>Internet Provision</b>	Internet provision.
<b>Investments, Private Pensions, Securities</b>	Banking investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives.
<b>Large Household Appliances</b>	Large domestic appliances, electronic cookers, fridges and freezers, washing machines, tumble dryers, washer-dryers (combined), dishwashers, space heaters, fixed heaters, vacuum cleaners, microwave ovens, sewing machines, portable heating appliances, other.
<b>Legal and Accountancy Services</b>	Lawyers, legal advice, accountants, tax advisors, auditors, other.
<b>Life Insurance</b>	Private life-insurance that provides financial benefits to a designated person upon the death of the insured, including endowment insurance and annuities.
<b>Loans and Credit Cards</b>	Loans, banking-credit, credit cards, store cards, consumer credit, revolving credit.
<b>Meat and Meat Products</b>	Lamb, veal, pork, beef, poultry, goats' meat, mutton, other.
<b>Mobile Telephone Services</b>	Mobile telephony services, telephone provision, text messages, other.
<b>Mortgages</b>	Banking — mortgages.
<b>New Cars</b>	New cars.
<b>Non-Prescription Medicines</b>	Over-the-counter medication.
<b>Non-Alcoholic Beverages</b>	Coffee, tea, cocoa, mineral waters, soft drinks, fruit and vegetable juices (excluding drinks in cafés, bars and restaurants).
<b>Online gambling and betting services</b>	Gambling and betting involving monetary value provided by electronic means or any other technology such as mobile phones, digital TV – lotteries, casino games, poker games, bingo, sports betting (including horse and dog racing).
<b>Other Electronic Products</b>	Electronic goods (non-ICT/recreational) DVD players-recorders, VCRs, TVs, CDs, hi-fi media players, non-portable CD, portable radios, cameras, video cameras. Photographic equipment, CDs (blank), DVDs (blank), audio and video tapes (blank), other.

Market name	Definition
<b>Package Holidays &amp; Tours</b>	Package travel and tours, other.
<b>Postal Services</b>	Correspondence packages, express mail, periodical publications, issuance and sale of postage stamps.
<b>Real Estate Services</b>	Real estate agents and letting agents.
<b>Second-Hand Cars</b>	Second-hand cars.
<b>Sport and Leisure Services</b>	Health clubs and gyms, sports facilities, sports instructors (not including 'not-for profit', sports clubs or activities run on a non-profit basis by volunteers and such).
<b>Train Services</b>	Railways.
<b>Tram, Local Bus &amp; Metro Services</b>	Tram, local bus, metro and underground.
<b>TV Provision</b>	TV subscriptions (not TV licence fees), cable TV network subscriptions, satellite TV subscriptions, Digital Terrestrial Television subscriptions, telephone network/modem/internet/TV subscriptions and other such services with an ongoing contract (subscription), not including licence fees for public service channels.
<b>Vehicle Insurance</b>	Insurance - transport (car, other road vehicles, boat, aircraft)
<b>Vehicle Rental Services</b>	Car rental, motorcycle rental, van rental, caravan rental, boat rental, other rental.
<b>Vehicle Upkeep &amp; Repair Services</b>	Maintenance and repair of vehicles and other transport, franchise garage or dealer, independent garage, road assistance, other.
<b>Water Provision</b>	Water provision.

## 2. National rankings of markets

For each country, a graph displays the overall MPI scores for all markets combined, for all goods and all services markets combined and for each of the 42 individual goods and services markets<sup>124</sup>. The graph also displays the year-on-year changes in MPI scores from 2010 through to 2015. In addition, the difference between country scores and EU28 average scores is included.

Following the graph, the main findings are described, beginning with overall country performance; this comprises:

- The overall country MPI score in 2015 (including comparison with the EU28 average, and since 2013);
- The combined scores for all goods markets and all services markets respectively (including comparison with the EU28 average, and since 2013).
- The top and bottom ranked markets when comparing performance of the markets across the EU28.

This is followed by a more detailed examination of the findings across the individual goods and services markets, respectively; this comprises:

- The top three and bottom three performing markets;
- The markets showing the highest increase and the highest decrease since 2013 (or when there has been no decrease, the markets that show the most modest improvement), based on a ranking of markets highlighting statistically significant changes from 2013;
- The markets performing considerably better and significantly worse than the EU28 average, based on a ranking of markets highlighting statistically significant differences between country and EU28 results; and
- The individual component scores having an important impact on the overall MPI scores.

All differences mentioned in the text are statistically significant unless otherwise mentioned. This also implies that differences which are not statistically significant are in general not reported in the text<sup>125</sup>. Asterisks are used to signal the statistically significant differences in tables and charts (unless otherwise indicated). Statistical significance is calculated at the 95 % confidence level, meaning that the null hypothesis of no difference has been rejected at a 5 % probability level. It should be noted that, given the large sample size for the survey, some differences could be statistically significant even if their absolute magnitude is very small, particularly for indicators referring to the whole EU sample.

It should be noted that scores can differ between countries, not only because of actual differences in market performance, but also because of cultural differences, differences in consumption patterns and different consumer environments (e.g. well-informed and empowered consumers may be more critical and/or have higher expectations than other consumers).

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124. In the tables the numbers preceding the names of the markets refer to the numbering used in the Market Monitoring Survey and are provided to facilitate the use of the dissemination database.

125. Differences which are not statistically significant are those for which the null hypothesis of being equal to 0 cannot be rejected. Therefore, these same differences are not commented in the text.

# BELGIUM

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		78.3	+0.6*	+0.5*	+0.6*	-0.4	-1.5*
	Books, magazines and newspapers		84.7	+0.6	-0.7	+0.6	-0.5	-0.6
	Fuel for vehicles		84.6	+2.0*	+2.5*	-2.1*	-1.1	+3.7*
	Non-alcoholic drinks		84.4	-0.9	+0.7	-0.1	+0.5	+0.3
	New cars		83.3	+1.7*	-1.9*	+4.6*	+0.7	+2.2*
	Large household appliances		83.2	+1.5	-0.7	+1.1	+0.5	-1.4*
	Entertainment goods		82.2	-1.6*	+0.5	-0.1	+2.4*	-2.7*
	Electronic products		81.8	+0.0	+0.7	+0.8	-0.1	-2.1*
	All goods markets		81.5	-0.1	+0.4	+0.2	+0.5	-0.9*
	Bread, Cereals, Rice and Pasta		81.3	-3.4*	+1.3*	+0.4	-1.4	-2.1*
	ICT products		81.1	+1.6	+1.2	-0.2	+2.4*	-1.6*
	Non-prescription medicines		80.6	-0.3	+1.6*	-2.1*	+1.0	-2.4*
	Meat and meat products		79.3	+0.0	+0.5	-1.0	-1.1	-1.3*
	Fruit and vegetables		79.3	-1.4	+0.1	-0.3	0.0	-2.4*
	Second-hand cars		73.9	-0.8	+0.0	+0.6	+2.6*	-1.7*
< SERVICES	Holiday accommodation		82.8	+0.1	+0.6	+1.1	+0.1	-1.6*
	Cultural and entertainment services		82.8	-0.8	+0.6	+0.1	+0.7	-0.6
	Airline services		81.3	+1.8*	-0.4	+2.1*	+0.3	-1.3*
	Packaged Holidays and Tours		81.2	+1.2	-0.6	+1.1	+2.1*	-0.9*
	Home insurance		80.1	+1.7*	-0.1	-0.5	+2.4*	+0.2
	Vehicle maintenance and repair services		80.1	+2.7*	-0.3	+1.9	-1.2	+1.1
	Commercial sport services		80.0	-0.7	+0.3	+0.3	+1.0	-2.9*
	Cafés, bars and restaurants		79.8	-1.1	-0.8	-0.4	+1.1	-1.4*
	Vehicle insurance		79.5	+0.7	+0.5	+0.7	+0.4	-2.5*
	Loans, credit and credit cards		77.9	+3.9*	-0.1	-2.3*		-1.1
	Mortgages		77.8	+3.1*	-0.5	+0.8		+4.0*
	Gas services		77.8	+2.0*	+6.7*	-1.1	-0.7	-0.3
	Private Life Insurance		77.0	+0.3	+2.0*	-0.1		0.0
	Postal Services		76.9	+2.8*	-0.5	-0.2	-1.5	-2.7*
	Bank accounts		76.9	+0.8	+3.4*	-2.9*	-0.3	-1.1
	All services markets		76.8	+0.9*	+0.6*	+0.7*	-0.5	-1.7*
	Vehicle rental services		76.8	-1.9*	-1.0	-0.3	+0.6	-2.2*
	Fixed telephone services		76.4	+2.3*	-0.1	+2.7*	+0.4	-0.8
	Legal and accountancy services		76.0	+3.5*	-3.2*	+3.0*		-2.9*
	House and garden maintenance services		75.8	+1.3	-1.4	+1.6	+1.5	-1.9*
	Electricity services		75.7	-0.6	+7.4*	+0.2	-5.1*	+0.4
	TV-subscriptions		74.1	+1.8	+0.8	+5.7*		-3.8*
	Internet provision		74.1	+1.9	+2.5*	+2.0	-0.4	-3.2*
	Water supply		74.0	-1.4	+1.9	+1.3	-2.9*	-1.8*
	Mobile telephone services		73.4	+1.6	+3.7*	+1.5	-2.6*	-3.6*
	Investment products, private pensions and securities		73.2	+1.6	+0.2	+0.0	+3.6*	-0.9
	Real Estate Services		72.8	-0.5	+0.2	+2.5*	+0.4	-1.0
	Tram, local bus, metro, and underground services		72.2	+0.6	-1.7	-0.9	-0.7	-5.8*
	Online gambling and lottery services		71.2	-2.7*				-5.5*
	Train services		70.8	+1.6	-0.4	+1.2	-3.0*	-5.4*

Comparability 
 Trust 
 Problems & detriment 
 Expectations 
 Choice



## OVERALL PERFORMANCE

The average MPI score for all markets surveyed in Belgium is 78.3, which is lower than the EU28 average (-1.5). The goods markets (-0.9) and services markets (-1.7) scores are also below the EU28 average.

The overall Belgian MPI score is higher in 2015 than 2013 (+0.6). This rise is driven by a stronger performance in the services markets (+0.9), with the goods markets MPI score remaining stable.

Belgium ranks among the bottom three EU28 countries for the 'Commercial sport services', 'Tram, local bus, metro, and underground services', and 'Vehicle insurance' markets.

## GOODS MARKETS

Overall, the top three goods markets in Belgium are 'Books, magazines and newspapers', 'Fuel for vehicles' and 'Non-alcoholic drinks'. The worst performing are the 'Second-hand cars', 'Fruit and vegetables', and 'Meat and meat products' markets.

Of the 13 individual goods markets, only two show an increase in score since 2013: 'Fuel for vehicles' (+2.0) and 'New cars' (+1.7). Only the 'Bread, cereals, rice and pasta' (-3.4) and 'Entertainment goods' (-1.6) markets show decreases in market performance since 2013.

Two goods markets score above the EU28 average: 'Fuel for vehicles' (+3.7) and 'New cars' (+2.2). Most Belgian goods markets perform worse than the EU28 average. The markets for 'Entertainment goods' (-2.7), 'Fruit and vegetables' (-2.4), and 'Non-prescription medicines' (-2.4) are the worst performing markets in relation to the EU28 average.

The proportion of complaints for several markets, including 'Fuel for vehicles' and 'Entertainment goods' has increased since 2013, leading to an overall increase in the complaint proportion for goods markets.

In terms of performance at component level, the markets for 'Fuel for vehicles' and 'New cars' perform better than the EU28 average across several components. These relatively isolated positive elements are not strong enough to prevent the comparability, trust and choice scores for the goods markets from falling below the EU28 average. The goods markets score in the problems & detriment component is above average.

## SERVICES MARKETS

The top three services markets in terms of MPI in Belgium are 'Holiday accommodation', 'Cultural and entertainment services', and 'Airline services'. The bottom three are the 'Train services', 'Online gambling and lottery services', and 'Tram, local bus, metro, and underground services' markets.

Across the services markets, nine markets increased in score since 2013, with the largest increases in market performance recorded for 'Loans, credit and credit cards' (+3.9), 'Legal and accountancy services' (+3.5), and 'Mortgages' (+3.1). Only two services markets show a decrease in market performance: 'Online gambling and lottery services' (-2.7) and 'Vehicle rental services' (-1.9).

Of the 29 services markets in Belgium only 'Mortgages' performs better than the EU28 average (+4.0), while 17 markets perform below average. The worst performing services markets compared to the EU28 average are 'Tram, local bus, metro, and underground services' (-5.8), 'Online gambling and lottery services' (-5.5), and 'Train services' (-5.4).

The services markets trust and expectations scores have increased since 2013, while the proportion of problems has decreased. The 'Online gambling and lottery services' market is the only services market with a decrease in the expectations component. The comparability score for services markets has decreased since 2013, although the score for 'Fixed telephone services' has improved. The proportion of complaints for services markets is higher than in 2013.

The comparability score is lower than the EU28 average in almost every services market, while the trust, expectations and choice scores are below average for the services markets overall. Only the 'Mortgages' market performs better than average in all these components. However, the services markets perform better than average in the problems & detriment component.

## DIFFERENCE WITH EU28

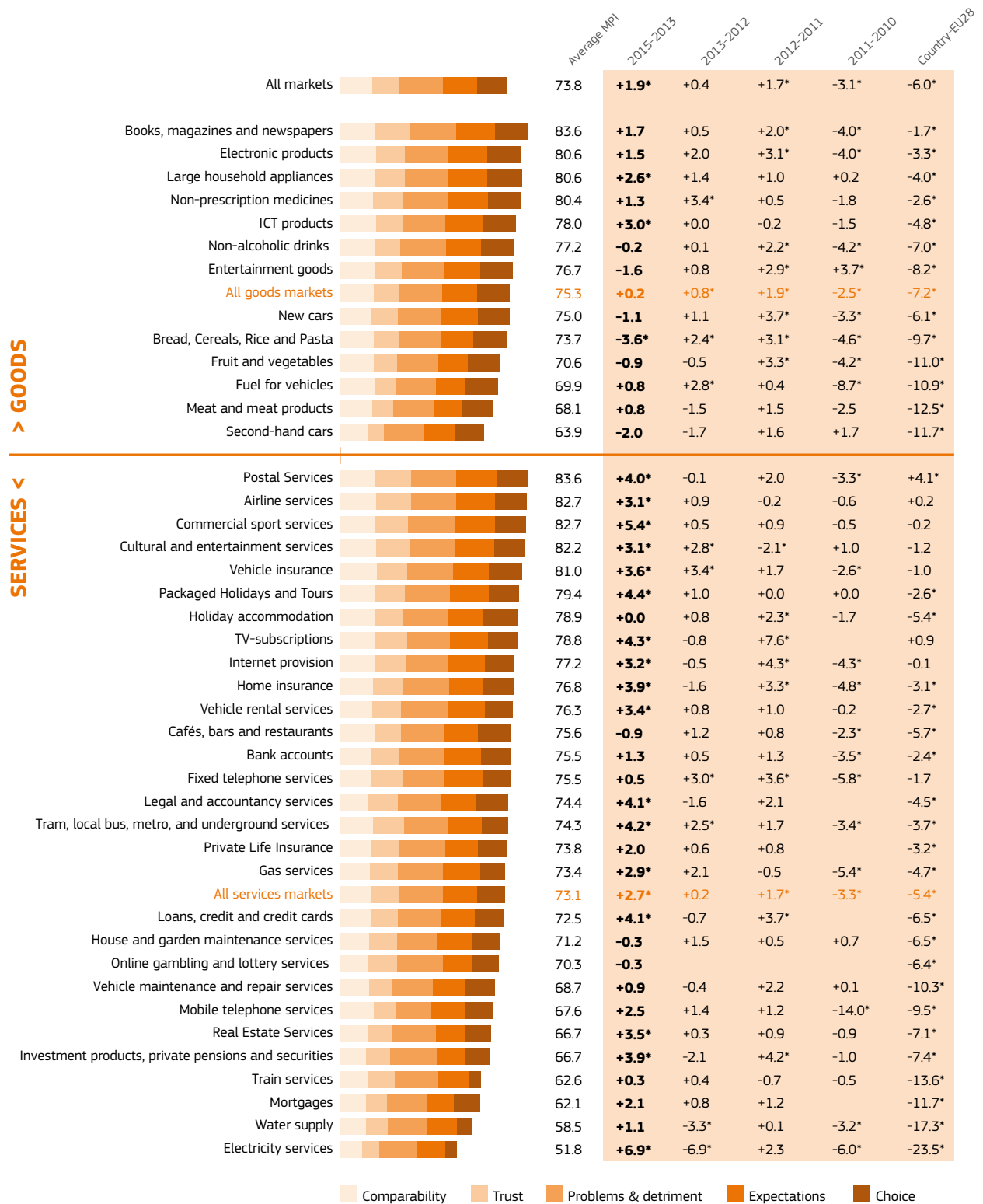
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+4.0*	+0.2	+0.5*	-6.1*	-0.1	+0.4*	+16.5*	+0.5*	+0.3*
17	Fuel for vehicles	+3.7*	+0.3*	+0.4*	-3.9*	-3.0*	+0.3*	+21.9*	+0.6*	+0.2*
15	New cars	+2.2*	+0.2*	+0.1	-1.5	-1.1*	+0.2*	-1.6	+0.3*	+0.1
23	Vehicle maintenance and repair services	+1.1	-0.3*	+0.2*	-1.9	-0.9*	+0.2*	+4.1	+0.3*	-0.2*
46	Electricity services	+0.4	-0.3*	-0.2*	-1.5	-1.1*	+0.2*	-14.2*	+0.2*	+0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	-5.8*	-1.0*	-0.6*	+3.0	+0.2	-0.2	+7.3	-0.6*	-0.9*
60	Online gambling and lottery services	-5.5*	-1.1*	-1.0*	-2.4*	-2.0*	+0.3*	-15.3	-0.4*	-0.7*
36	Train services	-5.4*	-0.8*	-0.5*	+11.1*	+0.1	-0.7*	-4.2	-0.6*	-0.9*
54	TV-subscriptions	-3.8*	-0.6*	-0.4*	+2.1	-0.3	-0.1	-2.6	-0.2*	-0.8*
33	Mobile telephone services	-3.6*	-0.8*	-0.7*	-0.3	-0.6*	+0.1	-5.3	0.0	-0.6*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
58	Loans, credit and credit cards	+3.9*	+0.2	+0.8*	-2.9	N/A	N/A	+4.4	+0.4*	N/A
57	Legal and accountancy services	+3.5*	+0.0	+0.5*	-7.5*	N/A	N/A	+8.3	+0.4*	N/A
51	Mortgages	+3.1*	+0.3	+0.5*	-2.3	N/A	N/A	+20.3	+0.3*	N/A
31	Postal services	+2.8*	-0.2	+0.4*	-6.7*	N/A	N/A	+1.7	+0.4*	N/A
23	Vehicle maintenance and repair services	+2.7*	0.0	+0.3*	-5.8*	N/A	N/A	+16.4*	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	-3.4*	-0.5*	-0.3*	+3.9*	N/A	N/A	+31.2*	-0.2*	N/A
60	Online gambling and lottery services	-2.7*	-0.3	-0.2	+1.6	N/A	N/A	-15.3	-0.5*	N/A
38	Vehicle rental services	-1.9*	-0.1	-0.4*	+2.1	N/A	N/A	+3.0	-0.1	N/A
14	Entertainment goods	-1.6*	-0.1	-0.2	+3.8*	N/A	N/A	+46.6*	0.0	N/A
1	Fruit and vegetables	-1.4	-0.2	-0.2	+1.1	N/A	N/A	+8.5	-0.1	N/A

# BULGARIA

## MPI per market



## OVERALL PERFORMANCE

The average performance of all markets surveyed in Bulgaria is 73.8, which is lower than the EU28 average (-6.0). For goods markets the figure is 75.3, low compared to the average EU28 figure (-7.2), while services markets are slightly closer to the average (-5.4) at 73.1.

The overall Bulgarian MPI score is higher in 2015 than in 2013 (+1.9), mostly explained by strong growth in the services markets (+2.7), with the goods markets MPI remaining stable.

Bulgaria ranks in the bottom three of the EU28 countries in 9 of the 13 goods markets, and 14 of the 29 services markets.

## GOODS MARKETS

The leading goods market in Bulgaria is 'Books, magazines and newspapers', ahead of 'Electronic products' and 'Large household appliances'. The worst performing goods markets are 'Second-hand cars', 'Meat and meat products', and 'Fuel for vehicles'.

Only two goods markets show an increase in MPI score since 2013: 'ICT products' (+3.0) and 'Large household appliances' (+2.6). 'Bread, cereals, rice and pasta' (-3.6) is the only market to have decreased over the same period.

Bulgarian goods markets all perform below the EU28 average. The goods markets performing best compared to the EU28 average are 'Books magazines and newspapers' (-1.7), 'Non-prescription medicines' (-2.6) and 'Electronic products' (-3.3). The markets for 'Meat and meat products' (-12.5), 'Second-hand cars' (-11.7) and 'Fruit and vegetables' (-11.0) are the worst performing markets in relation to the EU28 average.

The comparability component has improved for Bulgarian goods markets, despite a decreased score in the 'Second-hand cars' market, and the expectations score has overall increased since 2013. The proportion of problems, however, increased from 2013.

All component scores part of the MPI fall below the EU28 average, aside from the level of detriment, which is lower than average. However, the goods markets result is worse than average on the component combining the proportion of problems and level of detriment. In terms of individual markets, only the 'Books, magazines and newspapers' market performs better than the EU28 average in the detriment (lower level of detriment)

and problems & detriment components. All other goods markets score below or in line with the average in the components of the MPI.

## SERVICES MARKETS

The top three services markets in Bulgaria are 'Postal services', 'Airline services' and 'Commercial sport services'. At the bottom of the ranking are 'Electricity services', 'Water supply' and 'Mortgages'.

Of the 29 services markets, 17 markets have increased in MPI score since 2013, with 'Electricity services' (+6.9) showing the largest increase, although it is the market with the lowest MPI score. The 'Commercial sport services' market (+5.4) also shows a strong increase in performance since 2013. No services markets statistically significantly declined in comparison with 2013.

The market for 'Postal services' is the only market above the EU28 average (+4.1). 21 services markets score lower than the EU average. The market furthest from the EU28 average is still 'Electricity services' (-23.5) despite its increased market performance since 2013. The 'Water supply' (-17.3) and 'Train services' (-13.6) markets are also well below the EU28 average.

The expectations component score has risen across most services markets, though the 'Online gambling and lottery services' market has a lower score than in 2013. The trust and comparability scores have also improved on 2013. The services markets average proportion of complaints has increased since 2013, particularly for 'Packaged holidays and tours' and 'Mortgages'.

The trust score remains below the EU28 average, as do the comparability, expectations and choice scores. The Bulgarian services markets average proportion of problems is also higher compared to the EU28 average. The detriment component score is however better (lower level of detriment) than the EU28 average, despite a lower than average score for the 'Mortgages' market.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
31	Postal services	+4.1*	+0.8*	+0.1	-1.7	-0.1	+0.1	+2.8	+0.5*	+0.8*
54	TV-subscriptions	+0.9	+0.4*	-0.4*	+7.8*	-0.5*	-0.3*	-5.6	+0.3*	+0.3*
37	Airline services	+0.2	+0.1	0.0	+0.4	-0.2	0.0	-4.6	+0.2*	-0.2*
34	Internet provision	-0.1	+0.4*	-0.2	+7.4*	-0.8*	-0.2	+1.9	+0.1	-0.1
42	Commercial sport services	-0.2	+0.3*	-0.7*	-0.7	-0.2	+0.0	+9.0	+0.2*	0.0
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	-23.5*	-1.7*	-3.0*	+18.2*	+0.2	-1.2*	-5.3	-1.8*	-3.9*
45	Water supply	-17.3*	-0.6*	-2.6*	+22.0*	+0.2	-1.4*	+1.7	-1.5*	-2.3*
36	Train services	-13.6*	-0.5*	-1.9*	+11.3*	-0.5	-0.5*	-6.9	-1.7*	-2.4*
2	Meat and meat products	-12.5*	-0.6*	-2.4*	+17.4*	+0.3	-1.0*	-4.1	-1.5*	-0.7*
16	Second-hand cars	-11.7*	-0.9*	-2.7*	+16.5*	-0.3	-0.9*	-14.7*	-1.0*	-0.3*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+6.9*	+0.4	+0.5*	-7.9*	N/A	N/A	+5.3	+1.3*	N/A
42	Commercial sport services	+5.4*	+0.9*	+0.3	-3.0*	N/A	N/A	+14.7	+0.7*	N/A
40	Packaged holidays and tours	+4.4*	+0.6*	+0.6*	-1.2	N/A	N/A	+15.8*	+0.5*	N/A
54	TV-subscriptions	+4.3*	+0.4*	+0.6*	-0.7	N/A	N/A	+3.5	+0.7*	N/A
35	Tram, local bus, metro, and underground services	+4.2*	+0.7*	+0.5*	+0.2	N/A	N/A	+14.2	+0.6*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	-3.6*	-0.2	-0.3	+9.1*	N/A	N/A	+12.0	-0.2	N/A
16	Second-hand cars	-2.0	-0.4*	-0.3*	+4.7	N/A	N/A	-5.4	+0.2	N/A
14	Entertainment goods	-1.6	+0.2	-0.4*	+6.6*	N/A	N/A	+10.5	+0.1	N/A
15	New cars	-1.1	-0.1	-0.4*	-0.7	N/A	N/A	+1.3	+0.0	N/A
41	Cafés, bars and restaurants	-0.9	+0.1	-0.3	+2.1	N/A	N/A	-0.7	+0.0	N/A

# CZECH REPUBLIC

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		78.8	+1.0*	+1.4*	-2.0*	-2.6*	-0.9*
	Books, magazines and newspapers		87.3	+0.6	+1.5	-1.0	-2.7*	+2.0*
	Large household appliances		86.1	+2.1*	+0.8	-0.6	+1.2	+1.5*
	Non-alcoholic drinks		85.3	+2.0*	-0.8	+0.9	-3.3*	+1.2*
	Entertainment goods		84.4	+1.2	+2.5*	-2.6*	+1.5	-0.5
	Electronic products		84.4	+0.2	+0.0	-1.7	+0.6	+0.4
	ICT products		83.7	+0.6	+2.9*	-2.3*	-1.8	+0.9
	Bread, Cereals, Rice and Pasta		82.8	+2.0*	-1.3	-1.0	-3.9*	-0.6
	Non-prescription medicines		81.4	-0.6	+3.5*	-2.5*	-1.2	-1.7*
	All goods markets		81.2	+1.1*	+1.2*	-2.2*	-1.8*	-1.2*
	New cars		80.6	+1.0	+1.0	-3.4*	-0.5	-0.4
	Fuel for vehicles		78.9	+2.5*	+3.3*	-3.0*	-4.0*	-2.0*
	Meat and meat products		77.0	+1.5	+1.3	-5.6*	-1.4	-3.6*
	Fruit and vegetables		76.7	+2.3*	-1.6	-3.6*	-4.0*	-5.0*
	Second-hand cars		67.0	-1.4	+1.6	-2.4*	-4.6*	-8.6*
< SERVICES	Commercial sport services		84.3	+1.3	+1.1	-3.0*	+0.4	+1.4*
	Holiday accommodation		84.2	+1.9*	-0.1	-1.2	-1.4	-0.2
	Cultural and entertainment services		84.0	-1.8*	+1.4	-2.1*	-0.3	+0.6
	Airline services		83.4	+0.7	+2.3*	-0.4	-2.8*	+0.8
	Packaged Holidays and Tours		82.7	+2.1*	+1.2	-1.6	-0.6	+0.7
	Tram, local bus, metro, and underground services		82.0	+3.2*	+2.7*	-4.6*	-0.3	+4.0*
	Train services		81.7	+3.3*	+5.6*	0.0	-2.1	+5.5*
	Vehicle insurance		80.6	+0.3	+0.9	-0.8	-2.9*	-1.3
	Home insurance		79.0	+0.5	+1.6	-2.3*	-2.7*	-0.9
	Vehicle rental services		78.9	-1.7	+3.8*	-0.1	+0.9	-0.1
	Cafés, bars and restaurants		78.6	-0.4	0.0	-3.7*	-0.1	-2.7*
	Bank accounts		78.1	+1.9	+0.5	+0.1	-2.5*	+0.2
	All services markets		77.8	+1.0*	+1.5*	-1.9*	-2.8*	-0.8*
	Vehicle maintenance and repair services		77.7	-0.4	+3.9*	-4.3*	-3.8*	-1.3
	Gas services		76.6	+4.0*	+0.5	-4.2*	-1.8	-1.4
	Internet provision		76.6	+0.7	+0.9	+0.2	-3.9*	-0.6
	Loans, credit and credit cards		76.4	+2.9*	+1.5	-1.4		-2.6*
	Legal and accountancy services		76.3	-1.6	+4.5*	-3.3*		-2.7*
	Online gambling and lottery services		75.9	+0.4				-0.8
	Postal Services		75.8	+0.9	-0.8	-2.0	-3.0*	-3.7*
	Water supply		75.7	+1.1	+1.8	-1.8	-3.3*	-0.1
	Electricity services		75.7	+1.9	+3.0*	-1.3	-3.0*	+0.4
	Mobile telephone services		75.6	+1.4	+1.4	-4.3*	-3.9*	-1.5
	House and garden maintenance services		75.6	+3.5*	+0.2	-1.8	-2.3	-2.1*
	Private Life Insurance		74.9	-0.7	+3.1*	-3.7*		-2.1*
	TV-subscriptions		74.7	+0.2	+0.1	+1.8		-3.1*
	Mortgages		74.6	+2.3*	+1.8	-0.7		+0.8
	Investment products, private pensions and securities		74.0	+1.1	+1.0	-1.6	-3.0*	-0.1
	Fixed telephone services		72.1	+0.3	-0.3	-4.2*	-0.8	-5.1*
	Real Estate Services		69.4	+0.4	+0.7	+0.5	-3.2*	-4.4*

Comparability
 Trust
 Problems & detriment
 Expectations
 Choice

## OVERALL PERFORMANCE

The average MPI score for all markets surveyed in the Czech Republic is 78.8, below the EU28 level (-0.9). Both goods markets (-1.2) and services markets (-0.8) contribute to this result.

The overall MPI score is higher, however, in 2015 than in 2013 (+1.0). This is driven by stronger performances in both goods markets (+1.1) and services markets (+1.0).

The Czech Republic ranks in the bottom three EU countries for three markets: 'Fruit and vegetables', 'Second-hand cars' and 'Postal services'.

## GOODS MARKETS

The top three goods markets in the Czech Republic are 'Books, magazines and newspapers', 'Large household appliances' and 'Non-alcoholic drinks'. The poorest performing goods markets are 'Second-hand cars', 'Fruit and vegetables', and 'Meat and meat products'.

The market for 'Fuel for vehicles' (+2.5) shows the largest increase in MPI score since 2013, followed by 'Fruit and vegetables' (+2.3) and 'Large household appliances' (+2.1). No goods markets statistically significantly decreased in comparison with 2013.

In relation to the EU28 average, three goods markets perform better than the EU28 average: 'Books, magazines and newspapers' (+2.0), 'Large household appliances' (+1.5) and 'Non-alcoholic drinks' (+1.2). On the other hand five goods markets perform below average, with the markets for 'Second-hand cars' (-8.6), 'Fruit and vegetables' (-5.0), and 'Meat and meat products' (-3.6) the lowest performers.

In terms of performance at component level, only the trust and expectations scores have increased since 2013, while all other component scores remain stable. The only negative evolution noted for the goods markets, is an increase in the proportion of problems in the 'Electronic products' market since 2013.

The 'Fruit and vegetables' market is the only goods market scoring below the EU28 average in the choice component, while most goods markets score above average. The goods markets also perform on average better in the detriment component (lower level of detriment) than the EU28 average. However, the proportion of problems in the goods markets overall is higher than the EU28 average. When the proportion of problems and level of detriment are combined, a mixed

picture emerges: some markets score above, while some score below average in the problems & detriment component. The expectations, trust and comparability scores are all below average, with no individual goods market performing above average in the trust component.

## SERVICES MARKETS

Top of the services markets in the Czech Republic are 'Commercial sport services', 'Holiday accommodation', and 'Cultural and entertainment services'; the poorest performing markets are 'Real estate services', 'Fixed telephone services' and 'Investment products, private pensions and securities'.

The 'Gas services' (+4.0), 'House and garden maintenance services' (+3.5), and 'Train services' (+3.3) markets have shown the greatest increases in MPI score since 2013 (in total 8 of the 29 services markets increased). Despite its presence among the top three services markets, the market for 'Cultural and entertainment services' (-1.8) is the only market that statistically significant declined since 2013.

Only the 'Train services' (+5.5), 'Tram, local bus, metro, and underground services' (+4.0) and 'Commercial sport services' (+1.4) markets score above the EU28 average in terms of MPI. Of the nine markets below the EU28 average, 'Fixed telephone services' (-5.1), 'Real estate services' (-4.4) and 'Postal services' (-3.7) score lowest in relation to the EU28 average.

In terms of components, only the services markets average trust score statistically significantly changed compared to 2013. The component score increased since 2013, with 'Cultural and entertainment services' the only services market to have decreased since 2013. Other notable results can be registered for the 'Vehicle rental services' market, which is the only market with an increased proportion of problems, and the 'Water supply' market is alone in showing a drop in the proportion of complaints.

Compared to the EU28 average, the services markets score is above average for the choice component. In addition, the services markets have a lower level of detriment than the EU28 average, with no individual market showing a worse than average detriment score. However, the services markets have on average a higher proportion of problems, resulting in a score in line with the EU28 average in the problems & detriment component. The services markets perform below average for trust and expectations, with these overall findings reflecting the individual market results.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+5.5*	+1.0*	+0.5*	-4.5*	-0.8	+0.3*	+15.6*	+0.4*	+0.5*
35	Tram, local bus, metro, and underground services	+4.0*	+0.6*	+0.4*	-5.5*	-0.7	+0.4*	+10.4	+0.4*	+0.3*
18	Books, magazines and newspapers	+2.0*	+0.2*	0.0	-0.2	-1.0	+0.0	-4.6	+0.2*	+0.5*
11	Large household appliances	+1.5*	+0.3*	-0.3*	+0.2	-0.4	+0.0	+8.5*	+0.2*	+0.7*
42	Commercial sport services	+1.4*	+0.2	+0.2*	-2.6*	-1.3	+0.2*	+14.0	0.0	+0.2
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-8.6*	-0.7*	-2.1*	+9.0*	+0.1	-0.6*	+11.8*	-1.2*	+0.1
32	Fixed telephone services	-5.1*	0.0	-0.5*	+4.1*	-1.2*	0.0	+0.7	-1.4*	-0.9*
1	Fruit and vegetables	-5.0*	-0.3*	-0.9*	+11.1*	-0.4	-0.4*	+6.1	-0.6*	-0.3*
20	Real estate services	-4.4*	-0.5*	-1.3*	+7.0*	+0.1	-0.4*	+14.9*	-0.4*	+0.4*
31	Postal services	-3.7*	+0.2	-0.4*	+5.6*	-0.7	-0.2*	+12.0*	-0.8*	-0.6*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+4.0*	+0.4*	+1.0*	-4.1*	N/A	N/A	+7.4	-0.1	N/A
21	House and garden maintenance services	+3.5*	+0.1	+0.5*	-4.9*	N/A	N/A	+1.7	+0.4*	N/A
36	Train services	+3.3*	+0.7*	+0.4*	+3.3	N/A	N/A	+15.8	+0.5*	N/A
35	Tram, local bus, metro, and underground services	+3.2*	+0.3	+0.6*	-2.2	N/A	N/A	+6.3	+0.3*	N/A
58	Loans, credit and credit cards	+2.9*	+0.4*	+0.4*	-3.3	N/A	N/A	-5.0	+0.2	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
43	Cultural and entertainment services	-1.8*	-0.2	-0.4*	+1.8	N/A	N/A	+15.8	0.0	N/A
38	Vehicle rental services	-1.7	-0.5*	0.0	+3.4*	N/A	N/A	-0.6	+0.2	N/A
57	Legal and accountancy services	-1.6	-0.6*	+0.1	-0.2	N/A	N/A	-0.7	-0.1	N/A
16	Second-hand cars	-1.4	-0.1	0.0	+1.4	N/A	N/A	+6.6	-0.3	N/A
52	Private Life Insurance	-0.7	-0.1	+0.3	+2.5	N/A	N/A	+9.2	-0.2	N/A



# DENMARK

## MPI per market

		Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets	79.5	+0.8*	+0.5*	+0.1	+0.4	-0.3*
	Fuel for vehicles	87.8	+1.0	+3.0*	-1.6	+0.5	+6.9*
	Large household appliances	84.6	+0.4	+1.4	+1.3	+0.7	+0.0
	Books, magazines and newspapers	84.0	-0.9	-0.7	-2.5*	+0.6	-1.3*
	New cars	83.6	+1.3	+1.2	+0.7	+0.1	+2.5*
	Non-alcoholic drinks	83.5	-1.3	+0.7	-1.3	+1.6*	-0.6
	Bread, Cereals, Rice and Pasta	83.1	-0.4	-0.8	-0.4	+2.0*	-0.2
	Non-prescription medicines	83.0	+1.4	-0.2	-0.6	+2.7*	0.0
	Entertainment goods	82.9	-2.2*	+1.5	+1.1	+3.0*	-2.0*
	All goods markets	82.1	+0.5	+0.6	-0.3	+1.5*	-0.3
	ICT products	81.7	+2.5*	+2.5*	+1.3	-0.3	-1.1
	Electronic products	80.4	-1.0	+0.4	+0.6	+1.6	-3.5*
	Fruit and vegetables	80.1	+0.2	-1.0	-2.4*	+3.8*	-1.6*
	Meat and meat products	79.4	+5.7*	-2.8*	-1.0	+5.1*	-1.3*
	Second-hand cars	74.0	-0.5	+2.4*	+0.4	-1.7	-1.7*
< SERVICES	Holiday accommodation	85.3	+1.3	+0.2	+1.1	-1.0	+0.9
	Cultural and entertainment services	84.8	-2.0*	+0.2	0.0	+0.5	+1.4*
	Commercial sport services	84.3	-0.2	+1.0	-0.1	+1.5	+1.4*
	Packaged Holidays and Tours	83.0	+1.5	+0.4	-0.4	+3.2*	+1.0*
	Airline services	82.3	+0.4	+0.2	-1.0	+2.6*	-0.2
	Vehicle insurance	80.7	+3.7*	-0.4	+1.5	-0.1	-1.2*
	House and garden maintenance services	80.5	+3.8*	-0.5	+3.5*	-0.7	+2.8*
	Legal and accountancy services	80.0	+0.7	+2.7*	-2.8*		+1.0
	Water supply	79.5	+0.1	+0.1	-1.4	+1.7	+3.6*
	Cafés, bars and restaurants	78.9	-1.7	-0.4	-2.8*	+1.9*	-2.4*
	Vehicle rental services	78.6	+0.0	+0.5	-0.7	+0.6	-0.4
	Gas services	78.4	+1.8*	+0.6	-0.3	+0.7	+0.3
	Vehicle maintenance and repair services	78.4	+0.4	-1.5	+3.0*	-1.5	-0.7
	All services markets	78.3	+0.9*	+0.5	+0.3	+0.0	-0.3
	Loans, credit and credit cards	77.9	+2.4*	+0.1	-0.7		-1.1
	Home insurance	77.8	+0.3	+0.4	+1.6	-1.4	-2.1*
	Electricity services	77.6	+0.7	+1.6	-0.1	+0.6	+2.3*
	Mortgages	77.3	+0.2	-1.3	-0.1		+3.5*
	Private Life Insurance	77.2	+2.0*	+1.1	+0.8		+0.2
	Bank accounts	77.1	+1.8	+1.8	-0.4	+2.4*	-0.9
	Tram, local bus, metro, and underground services	76.9	+1.1	+0.9	-3.3*	-0.4	-1.1
	Train services	76.8	-0.9	+3.6*	-1.8	-3.1*	+0.6
	Online gambling and lottery services	76.3	-1.6				-0.4
	Real Estate Services	76.1	+0.7	+0.8	+1.1	+0.5	+2.3*
	Internet provision	75.2	+2.9*	-0.4	+0.9	+1.5	-2.0*
	Mobile telephone services	74.6	+2.9*	+0.0	+4.4*	+0.5	-2.5*
	Fixed telephone services	74.1	-1.1	-0.6	+2.2*	+0.4	-3.1*
	Postal Services	74.1	-1.0	+0.5	-0.6	-2.0	-5.4*
	Investment products, private pensions and securities	73.9	+2.8*	+1.4	+0.1	+2.6*	-0.2
	TV-subscriptions	73.0	+2.8*	+1.6	+4.6*		-4.9*

Comparability Trust Problems & detriment Expectations Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in Denmark is 79.5, below the EU28 average by 0.3 points. The goods markets MPI is 82.1 and the services markets score is 78.3. In relation to the 2013 survey, the overall MPI score has risen by 0.8 points.

This improvement has been driven by an increase in the services markets MPI since 2013, which has risen by 0.9 points from 2013 while goods markets have remained stable.

Denmark is the top ranking country for 'Fuel for vehicles' in the EU28, but ranks in the bottom three for 'Postal services' and 'TV-subscriptions'.

## GOODS MARKETS

The top three Danish goods markets in 2015 are 'Fuel for vehicles', 'Large household appliances', and 'Books, magazines and newspapers', while 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables' are the poorest performers.

The 'Meat and meat products' (+5.7), and 'ICT products' (+2.5) markets have increased MPI scores since 2013; only the 'Entertainment goods' score has decreased (-2.2).

Two goods markets stand out as performing above the EU28 average: 'Fuel for vehicles' (+6.9) and 'New cars' (+2.5). Six goods markets are below the EU28 average; lowest are 'Electronic products' (-3.5) and 'Entertainment goods' (-2.0).

The average goods markets trust and expectations component scores have improved since 2013, while the comparability score has decreased. The market for 'Non-alcoholic drinks' is the only goods market that decreased in the expectations component; while the 'Meat and meat products', and 'Large household appliances' markets stand out scoring higher in the comparability component than in 2013.

All goods markets with the exception of 'Fuel for vehicles' have lower comparability scores than the EU28 average. This market is also the only one with a lower than average proportion of problems and one of only two markets (the other being 'Non-prescription medicines') performing better than average in terms of trust. However, almost all Danish goods markets perform better than the EU28 average in terms of detriment (lower level of detriment), resulting in a goods markets average problems & detriment component score which is comparable to the EU28 average. The average goods markets scores are also above average in the expectations and choice components, with only the 'Entertainment goods' market scoring poorer than the EU28 average for choice.

## SERVICES MARKETS

The top three Danish services markets are 'Holiday accommodation', 'Cultural and entertainment services', and 'Commercial sport services' and the bottom three are the 'TV-subscriptions', 'Investment products, private pensions and securities', and 'Postal services' markets.

Nine services markets increased in MPI score since 2013, with the markets for 'House and garden maintenance services', and 'Vehicle insurance' improving the most (increases of +3.8 and +3.7 respectively). The 'Cultural and entertainment services' market (-2.0) is the only services market to have decreased since 2013.

Out of the eight markets performing better than the EU28 average, the 'Water supply' (+3.6), 'Mortgages' (+3.5), and 'House and garden maintenance services' (+2.8) markets are performing best in relation to the EU28 average. Among the eight services markets with below average scores, the markets for 'Postal services' (-5.4), 'TV-subscriptions' (-4.9) and 'Fixed telephone services' (-3.1) score lowest.

The average trust score for the services markets has increased since 2013; the 'Online gambling and lottery services' and 'Cultural and entertainment services' markets are the only services markets where the trust score decreased. The average services markets score in the expectations component is also higher than in 2013, with none of the 29 services markets having decreased in this component. The Danish services markets remain on average stable in the other components, with rather few individual markets having changed results.

The Danish services markets have overall lower levels of detriment compared to the EU28 average, with 24 of the 29 individual services markets performing better than average in this component, led by the 'Online gambling and lottery services' and 'Bank accounts' markets. On average, the services markets have a proportion of problems comparable to the EU28 average, although some individual markets have higher and some markets have lower than average proportions of problems. Combining the proportion of problems and the level of detriment, the services markets generally perform better than the EU28 average, with none of the markets scoring below average. The average services markets expectations score is also above average, only the markets for 'Postal services' and 'TV-subscriptions' score below the EU28 average. The average services markets score for trust is higher than the EU28 average; while all services markets, except 'Airline services', have comparability scores below the EU28 average.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
17	Fuel for vehicles	+6.9*	+0.1	+0.7*	-4.6*	-2.3	+0.3*	+0.4	+1.4*	+0.8*
45	Water supply	+3.6*	-1.8*	+0.9*	-3.7*	-1.3*	+0.3*	-12.8	+1.0*	-0.2
51	Mortgages	+3.5*	-0.7*	+1.1*	-4.6*	-2.2*	+0.4*	+10.3	+0.5*	+0.2*
21	House and garden maintenance services	+2.8*	-0.4*	+0.1	+0.8	-1.5*	+0.2	+4.4	+0.6*	+0.7*
15	New cars	+2.5*	-0.3*	+0.1	+4.1*	-2.3*	+0.1	+8.9*	+0.6*	+0.6*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
31	Postal services	-5.4*	-1.2*	+0.2*	+3.6*	-1.6*	+0.0	-2.5	-1.1*	-0.9*
54	TV-subscriptions	-4.9*	-1.7*	-0.2	+3.0	-1.7*	+0.2	-6.9	-0.3*	-0.7*
10	Electronic products	-3.5*	-0.8*	-0.5*	+10.4*	-1.6*	-0.2*	+6.9*	-0.1	-0.1
32	Fixed telephone services	-3.1*	-1.8*	-0.1	-0.8	-1.7*	+0.3*	-6.0	+0.0	-0.5*
33	Mobile telephone services	-2.5*	-1.5*	-0.4*	+0.5	-1.3*	+0.2*	+1.6	+0.1	+0.3*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+5.7*	+0.5*	+1.3*	-1.1	N/A	N/A	+11.5	+0.4*	N/A
21	House and garden maintenance services	+3.8*	-0.2	+0.5*	-7.8*	N/A	N/A	-4.9	+0.5*	N/A
30	Vehicle insurance	+3.7*	+0.7*	+0.6*	+1.4	N/A	N/A	-15.1	+0.2*	N/A
33	Mobile telephone services	+2.9*	+0.1	+0.2	-9.8*	N/A	N/A	+2.0	+0.1	N/A
34	Internet provision	+2.9*	+0.3*	+0.9*	+2.4	N/A	N/A	+9.4*	+0.2	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
14	Entertainment goods	-2.2*	-0.3*	-0.1	+4.6*	N/A	N/A	+6.6	-0.2	N/A
43	Cultural and entertainment services	-2.0*	-0.4*	-0.2*	+1.7	N/A	N/A	-32.6*	-0.1	N/A
41	Cafés, bars and restaurants	-1.7	-0.5*	+0.3*	+4.6	N/A	N/A	-1.8	-0.1	N/A
60	Online gambling and lottery services	-1.6	-0.1	-0.5*	+2.4	N/A	N/A	+1.0	+0.1	N/A
5	Non-alcoholic drinks	-1.3	-0.4*	+0.2	+0.9	N/A	N/A	-31.3	-0.2*	N/A

# GERMANY

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		84.2	<b>+4.0*</b>	-0.1	+2.6*	+3.0*	+4.4*
	Entertainment goods		88.2	<b>+6.6*</b>	-2.5*	+4.2*	+3.2*	+3.3*
	Electronic products		87.5	<b>+6.7*</b>	-2.8*	+3.4*	+3.0*	+3.5*
	ICT products		86.2	<b>+5.0*</b>	-0.5	+3.5*	+3.0*	+3.4*
	Large household appliances		86.1	<b>+2.8*</b>	-0.9	+3.2*	+1.2	+1.5*
	Fuel for vehicles		85.2	<b>+6.4*</b>	+1.1	+1.0	+0.7	+4.3*
	All goods markets		84.7	<b>+2.9*</b>	-0.3	+2.8*	+2.5*	+2.3*
	Books, magazines and newspapers		84.7	<b>+2.9*</b>	-1.5*	+3.5*	-2.4*	-0.6
	Non-prescription medicines		84.5	<b>+4.1*</b>	-1.2	+3.2*	+2.5*	+1.5*
	Non-alcoholic drinks		84.0	<b>-1.6*</b>	+1.4*	+1.8*	+2.5*	-0.1
	Fruit and vegetables		83.9	<b>+0.3</b>	+1.5*	+3.1*	+4.7*	+2.3*
	Meat and meat products		83.9	<b>+1.2</b>	-0.6	+4.2*	+4.7*	+3.2*
	New cars		83.0	<b>+1.9*</b>	+1.1	+0.6	+3.0*	+1.9*
	Bread, Cereals, Rice and Pasta		82.4	<b>-1.2</b>	+0.6	+2.9*	+2.1*	-1.0
	Second-hand cars		82.2	<b>+3.4*</b>	+0.3	+1.4	+4.0*	+6.6*
< SERVICES	Commercial sport services		87.2	<b>+5.2*</b>	-0.2	+2.3*	+3.8*	+4.3*
	Holiday accommodation		86.7	<b>+5.9*</b>	-0.2	+2.1*	+1.3	+2.3*
	House and garden maintenance services		85.8	<b>+4.9*</b>	+1.0	+1.9*	+4.2*	+8.2*
	Cultural and entertainment services		85.5	<b>+2.6*</b>	+0.4	+1.0	-0.5	+2.1*
	Airline services		85.3	<b>+4.3*</b>	-0.7	+1.3	+3.5*	+2.8*
	Loans, credit and credit cards		84.9	<b>+5.5*</b>	-1.1	+3.5*		+5.9*
	Bank accounts		84.9	<b>+4.8*</b>	+0.4	+2.8*	+3.5*	+6.9*
	Vehicle maintenance and repair services		84.8	<b>+5.1*</b>	-0.1	+2.4*	+1.7	+5.8*
	TV-subscriptions		84.7	<b>+2.3*</b>	+0.7	+5.1*		+6.9*
	Tram, local bus, metro, and underground services		84.6	<b>+5.7*</b>	-1.7	+2.1*	+2.3*	+6.6*
	Gas services		84.6	<b>+7.8*</b>	-1.6	+2.7*	+4.3*	+6.5*
	Vehicle insurance		84.6	<b>+4.1*</b>	-0.5	+1.5	+2.9*	+2.7*
	Cafés, bars and restaurants		84.5	<b>+3.6*</b>	-1.3	+3.1*	+2.0*	+3.2*
	Train services		84.4	<b>+7.9*</b>	+2.8*	+4.6*	+2.1	+8.2*
	Internet provision		84.3	<b>+6.3*</b>	-0.7	+4.3*	+8.7*	+7.1*
	Mobile telephone services		84.2	<b>+6.1*</b>	-1.5	+3.7*	+6.8*	+7.1*
	Water supply		84.1	<b>+3.6*</b>	+0.6	+1.4	+3.8*	+8.3*
	Packaged Holidays and Tours		84.0	<b>+3.5*</b>	-0.9	+2.5*	+3.6*	+1.9*
	All services markets		83.9	<b>+4.5*</b>	+0.0	+2.6*	+3.4*	+5.3*
	Legal and accountancy services		83.9	<b>+4.2*</b>	+0.1	+2.5*		+4.9*
	Postal Services		83.6	<b>+6.2*</b>	-3.0*	+3.4*	-0.2	+4.1*
	Fixed telephone services		83.4	<b>+6.1*</b>	-1.6	+4.7*	+4.6*	+6.2*
	Electricity services		83.2	<b>+2.9*</b>	+2.2*	+3.1*	+2.2*	+7.9*
	Online gambling and lottery services		82.8	<b>+1.9*</b>				+6.1*
	Home insurance		82.3	<b>+4.8*</b>	-1.4	+1.8*	+2.9*	+2.3*
	Vehicle rental services		82.0	<b>+1.4</b>	+1.7*	-0.4	+3.2*	+3.0*
	Private Life Insurance		81.9	<b>+4.5*</b>	+1.8*	+1.3		+4.9*
	Real Estate Services		81.0	<b>+4.3*</b>	-0.3	+3.3*	+4.6*	+7.2*
	Mortgages		80.3	<b>+2.2*</b>	+1.1	-0.1		+6.5*
	Investment products, private pensions and securities		79.1	<b>+1.8*</b>	+4.3*	+4.3*	+6.9*	+5.0*

Comparability 
 Trust 
 Problems & detriment 
 Expectations 
 Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in Germany is 84.2, above the EU28 average (+4.4). Both goods (+2.3) and services (+5.3) markets are above the EU28 average in terms of MPI, with services being more prominent than goods in these figures.

In relation to the 2013 survey, the overall performance has risen by 4.0 points. Services markets have increased by 4.5 points, while goods markets by 2.9 points.

Germany ranks top in the EU28 for 'House and garden maintenance services', with another three goods markets and nine services markets falling in the top three of the EU28 country rankings.

### GOODS MARKETS

In Germany the top three goods markets are 'Entertainment goods', 'Electronic products' and 'ICT products', while 'Second-hand cars', 'Bread, cereals, rice and pasta', and 'New cars' are the three poorest performing markets.

Out of the nine goods markets that improved since 2013, the markets for 'Electronic products' (+6.7), 'Entertainment goods' (+6.6) and 'Fuel for vehicles' (+6.4) improved most, while only the 'Non-alcoholic drinks' market decreased in MPI score (-1.6).

All but 3 of the 13 goods markets perform better than the EU28 average. The top 3 are 'Second-hand cars' (+6.6), 'Fuel for vehicles' (+4.3) and 'Electronic products' (+3.5). None of the markets has a score statistically significantly below the EU28 average.

Most goods markets have increased since 2013 in the comparability, trust and expectations components. In terms of trust, only 'Bread, cereals, rice and pasta' and 'Non-alcoholic drinks' did not increase since 2013. In addition, 'Non-alcoholic drinks' is the only market to show a decrease in the comparability and expectations components. On the other hand, no goods market has recorded a decrease in the proportion of problems since 2013, and in the markets for 'Large household appliances' and 'Bread, cereals, rice and pasta' the proportion of problems increased. About half of the goods markets noted an increased proportion of complaints compared to 2013, while the proportion of complaints did not change in the other markets.

Every goods market is above the EU28 average in terms of trust and no market has a higher than average proportion of problems. Nine goods markets perform worse than the

EU28 average for detriment (higher level of detriment), with no markets performing better than average. Combining the proportion of problems and the level of detriment, only the 'Non-alcoholic drinks' market scores below average in the problems & detriment component. The market for 'Bread, cereals, rice and pasta' is the only market below the EU28 average for comparability, while most markets perform better than average in the expectations component.

### SERVICES MARKETS

The leading services markets in Germany are 'Commercial sport services', 'Holiday accommodation', and 'House and garden maintenance services'. The markets for 'Investment products, private pensions and securities', 'Mortgages' and 'Real estate services' are the bottom three.

All services markets, with the exception of 'Vehicle rental services' have improved since 2013. The best performers are 'Train services' (+7.9) and 'Gas services' (+7.8), followed by 'Internet provision' (+6.3).

All services markets are above the EU28 average with 'Water supply' (+8.3), 'Train services' (+8.2) and 'House and garden maintenance services' (+8.2) highest.

Compared with 2013 almost all services markets have improved in terms of the comparability, trust and expectations components. As with goods markets, the proportion of complaints has increased since 2013 for services markets, with six markets having a higher proportion than in 2013 in this respect, headed by the 'Water supply', 'TV-subscriptions', and 'Online gambling and lottery services' markets.

The components of comparability, trust, expectations and choice are almost universally better than the EU28 average. Only 'Holiday accommodation' has a poorer average score for choice. In addition, most services markets have a lower than average proportion of problems, only the 'Online gambling and lottery services' market has a higher proportion of problems than the EU28 average. Results for detriment run counter to the other components overall results: 11 markets perform worse than average for this component (higher level of detriment), with no services market performing better than average. When problems and detriment are combined, most markets perform better than average, only the 'Online gambling and lottery services' market has a score below the EU28 average.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+8.3*	+1.3*	+1.0*	-6.9*	+1.0	+0.4*	+13.8	+0.5*	+1.6*
36	Train services	+8.2*	+0.8*	+1.0*	-7.3*	-0.7	+0.5*	+3.8	+0.6*	+1.4*
21	House and garden maintenance services	+8.2*	+1.1*	+1.2*	-7.8*	-0.2	+0.5*	+2.8	+0.6*	+0.8*
46	Electricity services	+7.9*	+1.2*	+1.3*	-5.1*	-0.4	+0.3*	-8.8	+0.4*	+1.1*
20	Real estate services	+7.2*	+0.9*	+1.3*	-5.1*	+1.0*	+0.2*	-27.2*	+0.9*	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	-1.0	-0.2*	+0.4*	-0.5	+1.8*	-0.1	+13.7*	-0.2*	-0.3*
18	Books, magazines and newspapers	-0.6	+0.1	+0.2*	-0.2	+1.5*	0.0	+11.0	-0.3*	-0.2*
5	Non-alcoholic drinks	-0.1	+0.0	+0.5*	+1.6	+1.5*	-0.2*	-5.3	-0.1	-0.3*
48	Non-prescription medicines	+1.5*	+0.7*	+0.5*	-1.1	+2.2*	+0.0	+15.4	-0.1	-0.1
11	Large household appliances	+1.5*	+0.1	+0.7*	-2.3	+1.1*	+0.0	+4.7	0.0	+0.1

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+7.9*	+0.9*	+1.2*	-1.1	N/A	N/A	-12.7	+0.9*	N/A
47	Gas services	+7.8*	+0.9*	+1.2*	-1.7	N/A	N/A	+17.7	+0.9*	N/A
10	Electronic products	+6.7*	+0.9*	+1.1*	-1.4	N/A	N/A	+9.3	+0.7*	N/A
14	Entertainment goods	+6.6*	+0.8*	+1.2*	+0.2	N/A	N/A	+16.6	+0.7*	N/A
17	Fuel for vehicles	+6.4*	+0.6*	+1.3*	-0.8	N/A	N/A	+48.3*	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
5	Non-alcoholic drinks	-1.6*	-0.2*	-0.1	+1.9	N/A	N/A	+3.4	-0.2*	N/A
3	Bread, cereals, rice and pasta	-1.2	-0.2	+0.1	+2.7*	N/A	N/A	+43.9*	-0.2	N/A
1	Fruit and vegetables	+0.3	-0.1	+0.4*	+1.3	N/A	N/A	+66.3*	+0.1	N/A
2	Meat and meat products	+1.2	+0.1	+0.4*	+2.7	N/A	N/A	+27.9*	+0.2	N/A
38	Vehicle rental services	+1.4	+0.2*	+0.3*	+2.5	N/A	N/A	+17.9	+0.2*	N/A

# ESTONIA

## MPI per market

		Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets	81.3	+2.7*	-1.7*	+1.6*	-0.6*	+1.6*
	Bread, Cereals, Rice and Pasta	87.7	+0.8	+1.9*	-0.3	+0.8	+4.4*
	Books, magazines and newspapers	87.4	+1.6*	-0.5	+0.4	+0.8	+2.1*
	Non-alcoholic drinks	86.5	+1.3	+0.0	+0.9	0.0	+2.3*
	Large household appliances	85.5	+3.0*	-0.7	+1.4	+1.3	+0.9
	Non-prescription medicines	85.4	+2.6*	-3.2*	+2.1*	+1.6	+2.4*
	Fuel for vehicles	84.7	+4.7*	+1.5	+0.1	+0.6	+3.9*
	Electronic products	83.2	+1.1	-1.7	+1.2	+1.2	-0.7
	ICT products	83.2	+2.1*	-1.8	+2.1*	+0.5	+0.4
	All goods markets	83.0	+1.9*	-0.5	+1.0*	+1.1*	+0.5*
	Entertainment goods	82.8	+1.4	-0.7	+1.9*	+2.8*	-2.1*
	New cars	82.3	+0.6	-0.9	+1.1	+1.7	+1.2
	Meat and meat products	82.1	+2.1*	+1.2	+0.6	+1.2	+1.5*
	Fruit and vegetables	78.5	+1.1	+0.0	+1.3	-0.1	-3.2*
	Second-hand cars	69.3	+1.7	-1.7	+0.8	+1.8	-6.3*
< SERVICES	Vehicle insurance	87.3	+4.4*	-2.9*	+0.7	+0.4	+5.4*
	Cultural and entertainment services	85.4	+2.0*	-1.6*	+0.6	+0.2	+2.0*
	Postal Services	85.3	+4.9*	-4.5*	+2.4*	-2.1*	+5.8*
	Holiday accommodation	85.0	+3.6*	-2.0*	+1.5	-0.8	+0.6
	Train services	84.7	+6.2*	-0.5	-1.6	-1.5	+8.5*
	Bank accounts	84.7	+1.9*	-2.5*	+2.7*	-1.4	+6.7*
	Fixed telephone services	84.2	+3.8*	-4.1*	+1.6	-1.8*	+7.0*
	Commercial sport services	83.4	+2.0*	-1.7*	+2.4*	-2.2*	+0.5
	Tram, local bus, metro, and underground services	83.3	+6.6*	-1.9	+0.8	-0.8	+5.3*
	Gas services	82.9	+5.9*	-0.9	+1.8	-2.6*	+4.8*
	Loans, credit and credit cards	82.9	+2.5*	-0.9	+0.7		+3.9*
	Mobile telephone services	82.3	+2.4*	-2.4*	+2.4*	-1.2	+5.3*
	Home insurance	81.5	+1.7	-1.7	+1.6	-1.1	+1.5*
	Airline services	81.4	+4.9*	-3.2*	+0.6	-1.4	-1.2
	Electricity services	81.0	+14.6*	-8.3*	+3.1*	-6.6*	+5.7*
	Packaged Holidays and Tours	81.0	+2.3*	-2.6*	+2.4*	-1.3	-1.0
	All services markets	80.6	+3.1*	-2.2*	+1.9*	-1.5*	+2.0*
	Private Life Insurance	80.5	+3.5*	-4.2*	+3.0*		+3.5*
	TV-subscriptions	80.4	+4.3*	-1.7	+6.6*		+2.5*
	Cafés, bars and restaurants	80.1	-0.9	0.0	+0.5	+1.1	-1.2*
	Legal and accountancy services	79.5	+1.9	-4.4*	+1.5		+0.6
	Internet provision	79.0	+1.2	-1.2	+2.9*	-1.1	+1.8*
	Vehicle rental services	78.9	+1.3	-2.2*	+1.7	-1.0	-0.1
	Water supply	78.9	+4.8*	+0.4	+1.8	-1.0	+3.1*
	Mortgages	76.2	+2.3*	-1.0	+2.0*		+2.4*
	Vehicle maintenance and repair services	74.5	+0.7	+0.7	-0.1	-0.1	-4.5*
	Online gambling and lottery services	74.1	-1.2				-2.6*
	Real Estate Services	73.4	+2.5*	-3.1*	+2.6*	-0.5	-0.4
	Investment products, private pensions and securities	72.8	+1.9	-0.9	+2.7*	+0.3	-1.3
	House and garden maintenance services	71.5	-1.4	-1.7	+3.9*	-0.9	-6.2*

Comparability Trust Problems & detriment Expectations Choice



## OVERALL PERFORMANCE

The average performance of Estonian markets is 81.3, above the EU28 average by 1.6 points. The goods markets MPI score is 83.0 and the services markets MPI score 80.6, higher than the EU28 average by 0.5 and 2.0 points respectively.

The overall MPI score increased by 2.7 points since 2013, driven by a strong increase in the services markets MPI (+3.1) and a more moderate increase in the goods markets score (+1.9).

Estonia is among the top three countries in the EU28 for three markets: 'Bread, cereals, rice and pasta', 'Postal services' and 'Fixed telephone services'.

## GOODS MARKETS

The best performing goods markets in Estonia are 'Bread, cereals, rice and pasta', 'Books, magazines and newspapers', and 'Non-alcoholic drinks'. At the other end of the spectrum are 'Second-hand cars', 'Fruit and vegetables', and 'Meat and meat products'.

No goods markets declined in MPI since 2013 and the 'Fuel for vehicles' (+4.7), 'Large household appliances' (+3.0) and 'Non-prescription medicines' (+2.6) markets increased by most points.

Out of six markets performing above the EU28 average, the market for 'Bread, cereals, rice and pasta' (+4.4) comes first, followed by 'Fuel for vehicles' (+3.9). Three markets fall below the EU28 average: 'Second-hand cars' (-6.3), 'Fruit and vegetables' (-3.2) and 'Entertainment goods' (-2.1).

None of the component scores has worsened for any goods market since 2013, though most markets remain stable in terms of comparability and the proportion of problems; only the 'Fuel for vehicles' market has a decreased proportion of problems, while this market and the 'Meat and meat products' market are the only two with increased comparability scores.

Estonian goods markets perform better than the EU28 average in terms of the detriment, expectations and choice components. The markets for 'Large household appliances', 'Non-prescription medicines', and 'Books, magazines and newspapers' are the only goods markets that have a lower proportion of problems than the EU average. Nevertheless, the goods markets average proportion of problems is comparable to the EU28 average. When problems and detriment are combined, most goods markets perform better than average. Poor scores for the expectations component in the markets for 'Second-hand cars', 'Fruit and vegetables', and 'Entertainment goods' do

not prevent this component rising above the EU28 average. The same three markets have a below average trust score, while the goods markets average trust score is also below the EU28 average. No goods markets are below average for the choice component, though seven markets have choice scores higher than the EU28 average. The goods markets average comparability score is below the EU28 average.

## SERVICES MARKETS

The top three services markets in Estonia are 'Vehicle insurance', 'Cultural and entertainment services', and 'Postal services', while 'House and garden maintenance', 'Investment products, private pensions and securities' and 'Real estate services' are bottom.

20 of the 29 services markets have increased in MPI score since 2013 and none of the Estonian services markets has decreased. The 'Electricity services' market (+14.6) stands out as having the most improved services market score since 2013, followed by the markets for 'Tram, local bus, metro, and underground services' (+6.6) and 'Train services' (+6.2).

Out of the 17 services markets scoring above the EU28 average, the markets for 'Train services' (+8.5), 'Fixed telephone services' (+7.0) and 'Bank accounts' (+6.7) are the markets furthest above the EU28 average. The 'House and garden maintenance services' (-6.2), 'Vehicle maintenance and repair services' (-4.5), 'Online gambling and lottery services' (-2.6), and 'Cafés, bars and restaurants' (-1.2) markets are the only markets below the EU28 average.

All components, with the exception of the proportion of problems, have on average improved for the services markets since 2013. The proportion of problems remains stable. In a generally positive landscape in terms of component scores, none of the services markets has shown a fall in the trust or expectations scores since 2013, while the market for 'Home insurance' is the only services market with an increased proportion of complaints. The 'Cafés, bars and restaurants' market is also alone in recording a lower comparability score.

All component scores for services markets overall are above the EU28 average; with the exception of choice, which is in line with the EU28 average, with six markets scoring above and another six markets scoring below average. The proportion of problems is higher than the EU28 average in only two markets: 'Vehicle maintenance and repair services' and 'House and garden repair services'. Particularly the 'Train services' market has a lower than average proportion of problems. When problems and detriment are combined, almost all services markets have above average scores; only the 'Vehicle maintenance and repair services' market has a lower score in the problems & detriment component compared to the EU28 average.



## DIFFERENCE WITH EU28

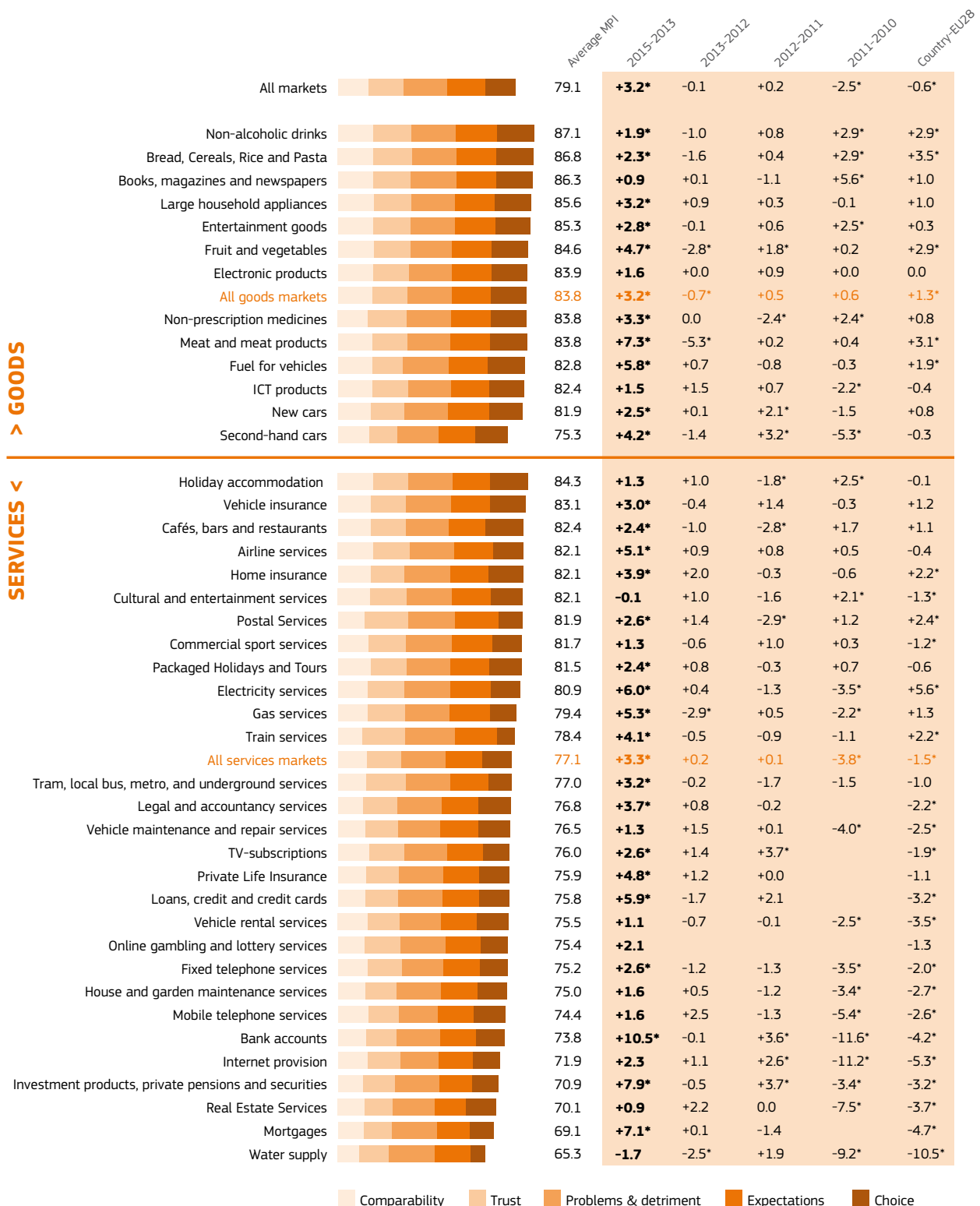
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+8.5*	+1.1*	+1.1*	-11.5*	-1.6	+0.7*	-16.2	+1.2*	-0.1
32	Fixed telephone services	+7.0*	+0.4*	+1.1*	-8.4*	-2.3*	+0.6*	-55.6*	+0.9*	+0.0
26	Bank accounts	+6.7*	+0.5*	+1.1*	-7.1*	-2.0*	+0.5*	-36.9*	+0.7*	+0.2
31	Postal services	+5.8*	+1.1*	+0.4*	-5.2*	-0.5	+0.3*	-35.9*	+0.5*	+0.6*
46	Electricity services	+5.7*	+0.5*	+0.6*	-5.0*	-1.3	+0.4*	-48.9*	+0.7*	+0.9*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-6.3*	-0.9*	-1.4*	-1.7	-0.8*	+0.2*	-29.8*	-0.7*	-0.2
21	House and garden maintenance services	-6.2*	-0.8*	-1.2*	+4.9*	-0.8*	-0.1	-27.6*	-0.6*	-0.6*
23	Vehicle maintenance and repair services	-4.5*	-0.6*	-0.7*	+6.0*	-0.6	-0.3*	-33.5*	-0.4*	-0.2
1	Fruit and vegetables	-3.2*	-0.2	-0.7*	+2.5	-0.5	0.0	-41.6*	-0.4*	-0.1
60	Online gambling and lottery services	-2.6*	-0.3	-0.2	-5.1*	-0.4	+0.3*	-5.7	-0.3	-0.5*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+14.6*	+1.8*	+2.0*	-5.9*	N/A	N/A	-23.9*	+1.6*	N/A
35	Tram, local bus, metro, and underground services	+6.6*	+0.4*	+0.9*	-3.7*	N/A	N/A	-4.9	+1.2*	N/A
36	Train services	+6.2*	+0.9*	+0.7*	+1.0	N/A	N/A	-12.6	+1.0*	N/A
47	Gas services	+5.9*	+1.0*	+0.4*	-1.1	N/A	N/A	-39.1*	+0.9*	N/A
31	Postal services	+4.9*	+0.8*	+0.3	-5.6*	N/A	N/A	-26.0*	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
21	House and garden maintenance services	-1.4	-0.3	-0.1	+5.2*	N/A	N/A	-11.3	+0.1	N/A
60	Online gambling and lottery services	-1.2	-0.1	-0.1	+0.5	N/A	N/A	-13.3	-0.3	N/A
41	Cafés, bars and restaurants	-0.9	-0.4*	-0.1	-0.6	N/A	N/A	-30.0*	0.0	N/A
15	New cars	+0.6	+0.0	+0.4*	+2.1	N/A	N/A	-16.9	-0.1	N/A
23	Vehicle maintenance and repair services	+0.7	-0.1	+0.3*	+2.9	N/A	N/A	-9.1	+0.2	N/A

# IRELAND

## MPI per market



## OVERALL PERFORMANCE

The average MPI score for all markets surveyed in Ireland is 79.1, below the EU28 average by 0.6 points. The goods markets MPI score is 83.8, higher than the EU28 average by 1.3 points, while the services markets figure of 77.1 is 1.5 points below the EU28 average.

The overall MPI has increased by 3.2 points since 2013, with the services markets keeping pace with the goods markets.

Ireland is in the top three EU28 countries for the 'Fruit and vegetables' market, but in the bottom three for the 'Vehicle rental services', 'Water supply' and 'Internet provision' markets.

## GOODS MARKETS

In Ireland the top three goods markets are 'Non-alcoholic drinks', 'Bread, cereals, rice and pasta', and 'Books, magazines and newspapers'. The bottom three are 'Second-hand cars', 'New cars' and 'ICT products'.

All goods markets, with the exception of three markets where the change is too small to be statistically significant, have improved since 2013. The most improved markets are 'Meat and meat products' (+7.3), 'Fuel for vehicles' (+5.8), and 'Fruit and vegetables' (+4.7).

Irish goods markets are at a similar level to, or above, the EU28 average. Five markets are above average, led by 'Bread, cereals, rice and pasta' (+3.5), followed by 'Meat and meat products' (+3.1), and 'Non-alcoholic drinks' and 'Fruit and vegetables' (both +2.9).

The goods markets average comparability, trust and expectations scores all increased since 2013, with none of the goods markets noting decreased scores for these components. In addition, the proportions of problems and complaints remain stable overall, with only the 'Entertainment goods' market noting an increased proportion of problems.

The goods markets average trust, detriment, choice and expectations component scores are all better than the EU28 average, though the proportion of problems is higher than the EU28 average. When the proportion of problems and level of detriment are combined, the goods markets average score is lower than the EU28 average. In terms of individual markets, the 'ICT products' and 'Non-prescription medicines' are the only markets to score worse than the EU28 average, for choice and comparability respectively.

## SERVICES MARKETS

The leading services markets in Ireland are 'Holiday accommodation', 'Vehicle insurance' and 'Cafés, bars and restaurants', while 'Water supply', 'Mortgages' and 'Real estate services' are at the bottom of the list.

Most services markets improved since 2013, with the 'Bank accounts' market (+10.5) improving most, followed by the market for 'Investment products, private pensions and securities' (+7.9). None of the services markets statistically significantly decreased in MPI score.

The improvement in scores from 2013 was not enough to bring Irish scores above the EU28 average for most services markets. Only four services markets are above average, led by 'Electricity services' (+5.6) and 'Postal services' (+2.4). Of the other markets, 16 markets remain below the EU28 average, with 'Water supply' (-10.5) lowest in relation to the EU28 average, followed by 'Internet provision' (-5.3) and 'Mortgages' (-4.7).

Services markets show a general improvement over 2013 in all components, except the proportions of problems and complaints which remain stable. Only four markets stand out having worse scores than in 2013: the 'Water supply' market with a lower trust score, the 'Vehicle insurance' and 'Fixed telephone services' markets with higher proportions of problems, and the 'Investment products, private pensions and securities' market with a higher proportion of complaints.

Results are more mixed in relation to the EU28 average. Comparability scores are mostly below EU28 levels, with only the 'Electricity services' market performing better. Also the choice component scores in Ireland are generally below the EU28 average, although above average scores are noted for the 'Electricity services', 'Home insurance', and 'Cafés, bars and restaurants' markets. The services markets average proportion of problems is higher than the EU28 average, although the detriment scores are either in line with or better than the EU28 average. When the proportion of problems and level of detriment are combined, the services markets overall perform worse than average, with mixed results for the individual markets.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+5.6*	+0.3*	+0.9*	-3.6*	-0.9	+0.3*	-6.7	+0.7*	+0.4*
3	Bread, cereals, rice and pasta	+3.5*	+0.2*	+0.5*	+0.3	-1.0	+0.0	-11.9	+0.5*	+0.4*
2	Meat and meat products	+3.1*	+0.2*	+0.3*	-0.2	-0.3	+0.0	-6.7	+0.4*	+0.5*
5	Non-alcoholic drinks	+2.9*	+0.2*	+0.5*	+0.9	-1.2	0.0	-10.9	+0.4*	+0.3*
1	Fruit and vegetables	+2.9*	+0.4*	+0.5*	+4.1*	+0.4	-0.2*	-8.1	+0.4*	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-10.5*	-1.2*	-1.4*	+7.9*	-0.5	-0.4*	-7.2	-0.7*	-2.1*
34	Internet provision	-5.3*	-0.4*	-0.1	+14.5*	+0.0	-0.8*	+0.6	-0.4*	-1.0*
51	Mortgages	-4.7*	-0.6*	-0.6*	+1.6	-0.6	0.0	+8.1	-0.1	-1.4*
26	Bank accounts	-4.2*	-0.6*	-0.5*	+2.3	-0.2	-0.1	-2.7	-0.1	-0.9*
20	Real estate services	-3.7*	-0.5*	-0.6*	+5.6*	-0.6*	-0.2	-2.6	-0.4*	-0.2

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
26	Bank accounts	+10.5*	+0.5*	+1.5*	-10.8*	N/A	N/A	-0.3	+1.3*	N/A
28	Investment products, private pensions and securities	+7.9*	+0.2	+1.2*	-9.2*	N/A	N/A	+18.1*	+1.2*	N/A
2	Meat and meat products	+7.3*	+0.4*	+1.6*	-2.5	N/A	N/A	+2.4	+0.7*	N/A
51	Mortgages	+7.1*	+0.4*	+0.8*	-0.2	N/A	N/A	+6.7	+1.6*	N/A
46	Electricity services	+6.0*	+0.7*	+0.6*	-1.6	N/A	N/A	-16.8*	+0.9*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-1.7	0.0	-1.0*	-0.2	N/A	N/A	+8.7	+0.4*	N/A
43	Cultural and entertainment services	-0.1	0.0	0.0	+1.3	N/A	N/A	+14.2	+0.1	N/A
18	Books, magazines and newspapers	+0.9	+0.0	+0.2	+0.5	N/A	N/A	-7.8	+0.1	N/A
20	Real estate services	+0.9	-0.1	+0.2	-2.4	N/A	N/A	+2.6	+0.2	N/A
38	Vehicle rental services	+1.1	+0.1	+0.1	+0.4	N/A	N/A	-0.4	+0.3*	N/A

# GREECE

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		77.9	-0.8*	+2.9*	-0.4	+1.0*	-1.9*
	Electronic products		82.7	-0.2	+1.7*	-1.0	+2.9*	-1.2*
	Books, magazines and newspapers		81.7	-2.1*	+1.8*	-1.5*	+0.7	-3.6*
	Large household appliances		81.4	-0.2	+2.9*	-1.3	+1.8*	-3.2*
	ICT products		81.2	-0.7	+0.3	+0.4	+1.3	-1.5*
	Non-prescription medicines		81.1	-1.3	+1.0	-1.4	-0.3	-1.9*
	New cars		80.6	-1.3	+4.6*	-2.3*	+2.2*	-0.5
	Non-alcoholic drinks		80.0	-3.3*	+1.3	+1.0	+0.7	-4.2*
	Entertainment goods		79.6	-2.8*	+2.1*	-1.8*	+6.4*	-5.3*
	All goods markets		79.3	-2.0*	+2.1*	-0.7*	+1.4*	-3.2*
	Fruit and vegetables		78.3	-2.2*	+1.2	+0.6	-0.1	-3.4*
	Bread, Cereals, Rice and Pasta		78.2	-4.2*	+1.8*	-0.1	-0.1	-5.2*
	Second-hand cars		76.8	-2.2*	+2.4*	+1.7	+2.9*	+1.2*
	Meat and meat products		76.2	-3.8*	+0.7	0.0	+0.7	-4.4*
	Fuel for vehicles		72.7	-2.1	+5.9*	-2.8*	-0.5	-8.2*
< SERVICES	Airline services		82.1	+1.7*	+0.8	+0.3	-0.7	-0.5
	Legal and accountancy services		81.6	+3.1*	+2.2*	+0.0		+2.7*
	Vehicle maintenance and repair services		81.3	+1.9	+2.5*	-0.4	+2.8*	+2.3*
	Vehicle insurance		81.2	+2.9*	+1.8*	-0.3	+0.5	-0.7
	Holiday accommodation		81.1	+1.0	+2.4*	0.0	+3.2*	-3.3*
	Commercial sport services		80.6	-0.5	+0.7	+0.4	+3.8*	-2.3*
	Fixed telephone services		80.6	-0.4	+3.1*	+1.0	-0.6	+3.3*
	Packaged Holidays and Tours		80.2	-1.6*	+4.5*	-0.8	+5.6*	-1.9*
	Postal Services		79.9	+0.3	+2.1*	-0.5	+0.7	+0.4
	Vehicle rental services		79.6	-2.6*	+4.0*	-0.2	+2.2*	+0.6
	Cultural and entertainment services		78.8	-2.3*	+1.7*	-1.3	+1.0	-4.6*
	Tram, local bus, metro, and underground services		78.5	+3.2*	+1.9	+3.5*	-4.0*	+0.5
	Online gambling and lottery services		78.2	-1.0				+1.5*
	TV-subscriptions		77.6	-3.4*	+3.1*	+4.4*		-0.3
	Cafés, bars and restaurants		77.6	-3.9*	+1.9*	-0.8	+3.4*	-3.7*
	Investment products, private pensions and securities		77.5	+0.6	+4.6*	+2.4*	+5.9*	+3.4*
	Gas services		77.4	+0.3	+1.9	+2.9*	-2.0*	-0.6
	Internet provision		77.4	-1.5	+0.9	+1.5	+3.7*	+0.1
	All services markets		77.3	-0.2	+3.3*	-0.3	+1.1*	-1.3*
	House and garden maintenance services		76.9	+0.5	+4.1*	-1.9	+5.1*	-0.8
	Train services		76.2	+2.1*	+4.5*	-0.1	-2.6*	+0.0
	Home insurance		75.9	-1.7	+6.3*	-3.5*	+2.2*	-4.0*
	Private Life Insurance		75.6	+0.1	+5.2*	-2.0		-1.4*
	Bank accounts		75.5	-0.5	+3.7*	+0.1	+4.7*	-2.4*
	Real Estate Services		75.5	-1.6	+4.7*	+2.9*	+6.4*	+1.7*
	Water supply		73.4	+2.8*	+2.6*	-2.2	-1.9	-2.4*
	Mobile telephone services		73.0	-5.8*	+3.4*	-0.1	+1.0	-4.1*
	Loans, credit and credit cards		72.9	+1.9	+5.5*	-4.9*		-6.2*
	Electricity services		69.7	+5.5*	+4.2*	-6.8*	-3.1*	-5.6*
	Mortgages		65.3	-7.6*	+6.7*	-3.0*		-8.5*

Comparability Trust Problems & detriment Expectations Choice

## OVERALL PERFORMANCE

The average performance of markets surveyed in Greece is 77.9, below the EU28 average by 1.9 points. The goods markets MPI score is 79.3 and the services markets score is 77.3, lower than the EU28 average by 3.2 and 1.3 points respectively.

The overall figure shows a decrease of 0.8 points since 2013, mainly due to a downturn in the goods markets of 2.0 points which was partly offset by a stable performance in the services markets.

Greece ranks in the bottom three EU countries for five goods markets and two services markets.

## GOODS MARKETS

The leading three goods markets in Greece are 'Electronic products', 'Books, magazines and newspapers', and 'Large household appliances'. The markets for 'Fuel for vehicles', 'Meat and meat products', and 'Second-hand cars' are at the bottom of the list.

No goods markets have improved since 2013, and of the seven markets showing a decline, the worst figures are for the 'Bread, cereals, rice and pasta' (-4.2), 'Meat and meat products' (-3.8), and 'Non-alcoholic drinks' (-3.3) markets.

Among the goods markets, only the 'Second-hand cars' market scores above the EU28 average (+1.2) and only the 'New cars' markets scores in line with the average. All other markets are below average, with 'Fuel for vehicles' (-8.2) performing worst in this respect, followed by 'Entertainment goods' (-5.3), and 'Bread, cereals, rice and pasta' (-5.2).

Figures for the comparability and trust components are worse than in 2013 overall, while this is also true for most individual goods markets. In addition, the goods markets average proportion of problems has increased since 2013. The expectations component score, however, has risen for the goods markets overall and for four individual goods markets, though the 'Bread, cereals, rice and pasta' and 'New cars' markets declined in this component. The proportion of complaints remains stable, except in the 'Books, magazines and newspapers' market where the proportion of complaints decreased.

Compared to the EU28 average, most goods markets have worse scores in the comparability, trust, expectations and choice components. Only the 'Second-hand cars' and 'New cars' markets are above the EU28 average for the trust component. The goods markets average detriment score is also worse than the EU28 average, although the proportion of problems is lower than the EU28 average. Only the 'Fuel

for vehicles' market has a higher than average proportion of problems. When problems and detriment are combined, three goods markets perform above and two markets score below the EU28 average.

## SERVICES MARKETS

The leading Greek services markets are 'Airline services', 'Legal and accountancy services', and 'Vehicle maintenance and repair services'. The bottom markets are 'Mortgages', 'Electricity services' and 'Loans, credit and credit cards'.

Although still in the bottom three in terms of MPI, the 'Electricity services' market improved most since 2013 (+5.5), followed by 'Tram, local bus, metro, and underground services' (+3.2), and 'Legal and accountancy services' (+3.1). The market for 'Mortgages' experienced the largest decrease (-7.6) followed by 'Mobile telephone services' (-5.8) and 'Cafés, bars and restaurants' (-3.9).

The 'Investment products, private pensions and securities' market (+3.4) leads the six Greek services markets above the EU28 average, followed by 'Fixed telephone services' (+3.3). A total of 13 services markets are below the EU28 average, with 'Mortgages' (-8.5) lowest, followed by 'Loans, credit and credit cards' (-6.2), and 'Electricity services' (-5.6).

The services markets average expectations score increased since 2013, only the markets for 'Mortgages' and 'Cafés, bars and restaurants' decreased in the expectations component, while figures for this component have risen in 13 other services markets. The proportion of problems decreased in the 'Loans, credit and credit cards' and 'Holiday accommodation' markets, whereas the proportion of problems has increased in seven other services markets and for the services markets overall. The services markets average comparability score has decreased since 2013.

While compared to the EU28 average, the Greek services markets have overall a higher comparability score and a lower proportion of problems, the markets perform worse than average on the detriment (higher level of detriment), trust, expectations and choice components. When problems and detriment are combined, the services markets score is higher than the EU28 average. In terms of individual markets, the services markets are in line with or perform worse than the EU28 average for detriment. Only the 'Online gambling and lottery services' market is above average in the expectations component. Perhaps unsurprisingly considering its decline in performance since 2013, the 'Mortgages' market is the only services market in which the proportion of problems is higher than the EU28 average.

## DIFFERENCE WITH EU28

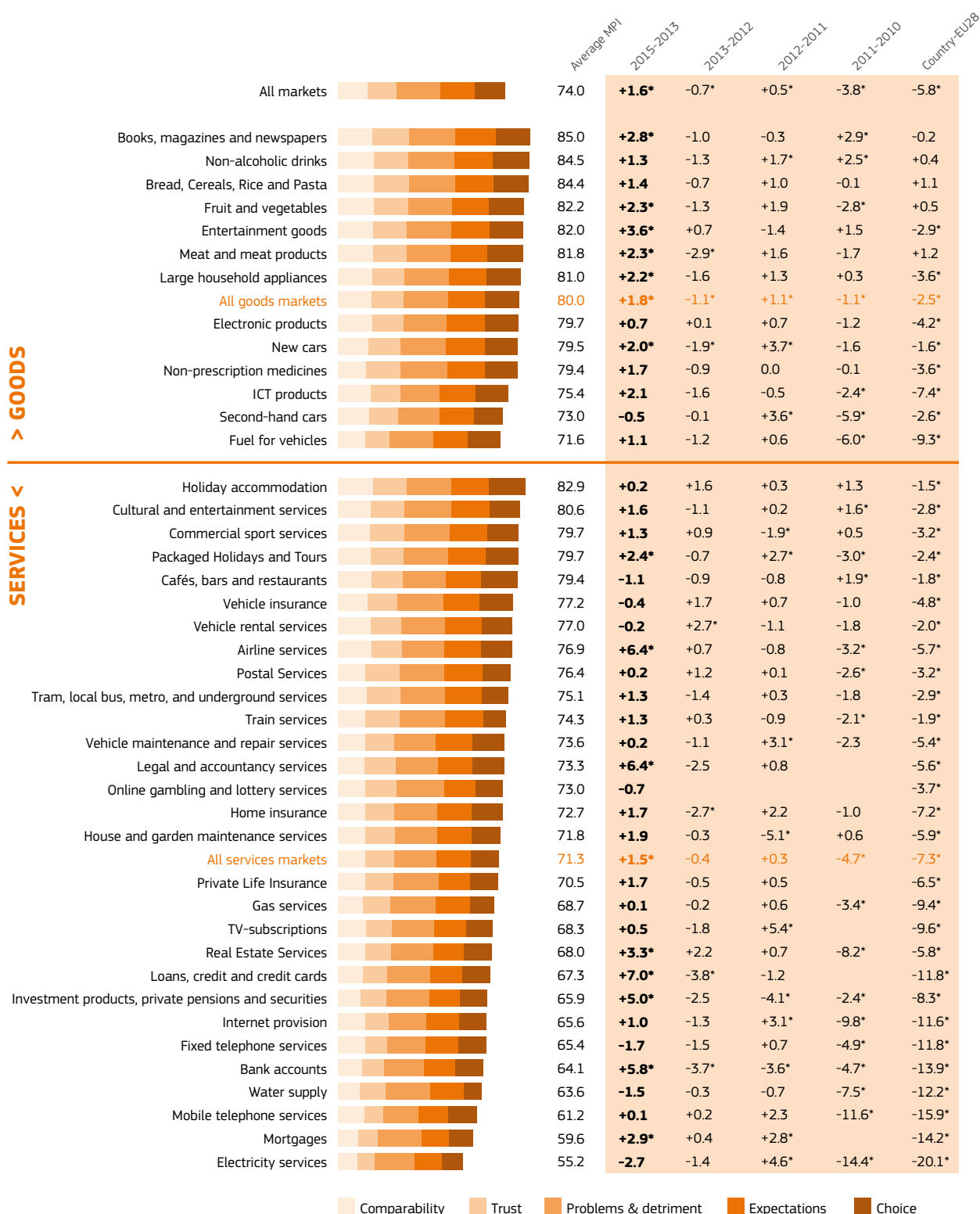
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private pensions and securities	+3.4*	+1.0*	+0.6*	-1.8	+0.3	+0.1	+20.9*	+0.0	+0.1
32	Fixed telephone services	+3.3*	+0.7*	+0.4*	-3.5*	+0.4	+0.2	+4.2	+0.1	+0.5*
57	Legal and accountancy services	+2.7*	+0.9*	+0.1	-5.0*	+0.3	+0.3*	-5.8	+0.1	+0.2*
23	Vehicle maintenance and repair services	+2.3*	+0.5*	+0.3*	-4.6*	+0.1	+0.3*	+10.3*	0.0	+0.1
20	Real estate services	+1.7*	+0.3*	+0.4*	-4.2*	+0.5	+0.2	+11.0*	+0.2	-0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-8.5*	-0.6*	-1.6*	+3.6*	+0.7*	-0.3*	+10.7*	-0.6*	-1.1*
17	Fuel for vehicles	-8.2*	-0.9*	-1.5*	+9.6*	+0.4	-0.6*	-9.6	-0.8*	-0.3*
58	Loans, credit and credit cards	-6.2*	-0.5*	-1.0*	-0.4	+1.1*	-0.1	+4.9	-0.7*	-0.8*
46	Electricity services	-5.6*	-0.2	-0.9*	+2.3	+0.6	-0.2*	-3.1	-0.9*	-1.1*
14	Entertainment goods	-5.3*	-0.7*	-0.7*	-0.6	+0.6	0.0	-3.8	-0.6*	-0.6*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+5.5*	+0.8*	+0.4*	+2.9	N/A	N/A	-14.1*	+1.1*	N/A
35	Tram, local bus, metro, and underground services	+3.2*	+0.2	+0.6*	+0.4	N/A	N/A	-11.7	+0.5*	N/A
57	Legal and accountancy services	+3.1*	+0.1	+0.6*	-0.9	N/A	N/A	-20.0	+0.4*	N/A
30	Vehicle insurance	+2.9*	+0.1	+0.4*	-1.9	N/A	N/A	-6.2	+0.5*	N/A
45	Water supply	+2.8*	+0.8*	+0.2	+2.9	N/A	N/A	-10.5	+0.3*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-7.6*	-1.0*	-1.1*	+6.4*	N/A	N/A	-5.1	-0.4*	N/A
33	Mobile telephone services	-5.8*	-0.4*	-0.9*	+10.6*	N/A	N/A	-7.1	-0.2	N/A
3	Bread, cereals, rice and pasta	-4.2*	-0.5*	-0.4*	+6.3*	N/A	N/A	-7.0	-0.2*	N/A
41	Cafés, bars and restaurants	-3.9*	-0.3*	-0.8*	+3.0	N/A	N/A	-3.4	-0.3*	N/A
2	Meat and meat products	-3.8*	-0.6*	-0.6*	+5.4*	N/A	N/A	+19.5	+0.1	N/A

# SPAIN

## MPI per market





## OVERALL PERFORMANCE

The average performance of all markets surveyed in Spain is 74.0, below the EU28 average by 5.8 points. The goods markets MPI score is 80.0 and the services markets score is 71.3, below the EU28 average by 2.5 and as much as 7.3 points respectively.

The overall MPI score has increased by 1.6 points since 2013. The services markets score improved by 1.5 points and the goods markets MPI score improved by 1.8 points.

Spain ranks in the bottom three of EU28 countries for 25 of the 42 markets surveyed.

## GOODS MARKETS

The top three goods markets in Spain are the 'Books, magazines and newspapers', 'Non-alcoholic drinks' and 'Bread, cereals, rice and pasta' markets. The markets for 'Fuel for vehicles', 'Second-hand cars' and 'ICT products' are the bottom three.

None of the goods markets scores decreased since 2013 and six markets have increased MPI scores, headed by 'Entertainment goods' (+3.6) and 'Books, magazines and newspapers' (+2.8).

Nevertheless, eight goods markets remain below the EU28 average, with no markets performing above average. The 'Fuel for vehicles' (-9.3), 'ICT products' (-7.4) and 'Electronic products' (-4.2) perform worst in comparison with the EU28 average.

Spanish goods markets have generally improved for the comparability, trust and expectations components. Expectations component scores have risen across the board with only four markets remaining stable in comparison with 2013. The comparability and trust scores similarly improved or remained stable across the individual goods markets. The proportion of problems has remained stable for almost all markets, although it has increased for the 'Electronic products' market, contributing to the increased goods markets average proportion of problems. The goods markets average proportion of complaints remains stable, although the proportion of complaints increased for the 'Fruit and vegetables' and 'Meat and meat products' markets.

Compared to the EU28 average, the goods markets perform on average worse in all components part of the MPI. Also in terms of individual markets, scores are in line with or worse than average. The exceptions are the

'Bread, cereals, rice and pasta', 'Fruit and vegetables', and 'Non-alcoholic drinks' markets, which score above the EU28 average for comparability.

## SERVICES MARKETS

The top three Spanish services markets in terms of MPI are 'Holiday accommodation', 'Cultural and entertainment services', and 'Commercial sport services'. The bottom three are the 'Electricity services', 'Mortgages' and 'Mobile telephone services' markets.

Eight markets increased in MPI score since 2013, while other markets remain stable. The greatest increases since 2013 are in the 'Loans, credit and credit cards' (+7.0), 'Airline services' (+6.4) and 'Legal and accountancy services' (+6.4) markets.

In spite of this general improvement since 2013, all services markets in Spain remain below the EU28 average, with 'Electricity services' (-20.1), 'Mobile telephone services' (-15.9) and 'Mortgages' (-14.2) scoring lowest in relation to the EU28 average.

In terms of components, the services markets average expectations score increased since 2013, with 17 of the 29 markets recording a rise and none recording a decline. In addition, the services markets average trust score increased; the market for 'Electricity services' is the only market with a lower trust score. The services markets average proportion of complaints increased since 2013, with the 'Cultural and entertainment services' market increasing most. The proportion of problems remains stable overall; the proportion of problems increased for three services markets, while only the 'Bank accounts' market has a lower proportion of problems than in 2013.

Component scores all remain below the EU28 average for the services markets overall. None of the individual services markets perform better than the EU28 average in relation to the comparability, trust and problems components. The only markets performing better than the EU28 average are: the 'Online gambling and lottery services' market in the detriment (lower level of detriment) and problems & detriment components, the 'Cafés, bars and restaurants' market in the choice component and the 'Train services' market in the expectations component.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+1.2	+0.2	+0.1	-0.8	+0.2	+0.0	+2.9	+0.0	+0.1
3	Bread, cereals, rice and pasta	+1.1	+0.4*	-0.1	-0.5	+0.4	+0.0	+1.1	+0.1	+0.1
1	Fruit and vegetables	+0.5	+0.3*	-0.1	+0.1	+0.6	-0.1	+13.3*	0.0	+0.1
5	Non-alcoholic drinks	+0.4	+0.3*	-0.2	+0.0	-0.8	+0.0	-12.5	+0.0	+0.0
18	Books, magazines and newspapers	-0.2	+0.1	-0.1	-0.3	-0.3	+0.0	+10.5	+0.0	-0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	-20.1*	-2.2*	-2.9*	+14.7*	+0.8*	-1.1*	+6.2*	-1.8*	-2.1*
33	Mobile telephone services	-15.9*	-1.4*	-2.4*	+22.6*	+0.7*	-1.6*	+7.5*	-1.3*	-1.2*
51	Mortgages	-14.2*	-1.8*	-2.4*	+6.7*	+0.4	-0.5*	+22.4*	-1.1*	-1.4*
26	Bank accounts	-13.9*	-1.4*	-2.3*	+18.6*	+0.2	-1.2*	+4.3	-1.1*	-1.1*
45	Water supply	-12.2*	-1.5*	-1.7*	+3.9*	+0.5	-0.3*	+2.8	-1.0*	-1.6*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
58	Loans, credit and credit cards	+7.0*	+0.6*	+1.1*	-3.5	N/A	N/A	+4.9	+0.9*	N/A
37	Airline services	+6.4*	+0.4*	+1.0*	-3.9	N/A	N/A	+2.8	+0.9*	N/A
57	Legal and accountancy services	+6.4*	+0.6*	+1.0*	-2.8	N/A	N/A	+9.4	+0.8*	N/A
26	Bank accounts	+5.8*	+0.2	+0.7*	-6.9*	N/A	N/A	-1.6	+0.8*	N/A
28	Investment products, private pensions and securities	+5.0*	+0.3	+0.8*	-2.9	N/A	N/A	+3.7	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	-2.7	-0.5*	-0.5*	+0.6	N/A	N/A	+11.6*	+0.1	N/A
32	Fixed telephone services	-1.7	-0.2	-0.4	+6.7*	N/A	N/A	+3.8	+0.4*	N/A
45	Water supply	-1.5	-0.3	-0.1	+0.6	N/A	N/A	-6.5	-0.1	N/A
41	Cafés, bars and restaurants	-1.1	-0.1	+0.2	+6.8*	N/A	N/A	+18.1*	+0.1	N/A
60	Online gambling and lottery services	-0.7	+0.0	-0.2	-0.5	N/A	N/A	-16.7	-0.2	N/A

# FRANCE

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		83.8	<b>+5.3*</b>	+2.1*	-1.0*	+4.4*	+4.0*
	Entertainment goods		86.7	<b>+6.2*</b>	-0.2	-0.2	+4.0*	+1.8*
	Large household appliances		86.5	<b>+5.9*</b>	-0.3	+1.1	+3.6*	+1.9*
	Electronic products		86.4	<b>+5.6*</b>	+0.3	+0.8	+2.1*	+2.4*
	Books, magazines and newspapers		85.9	<b>+3.4*</b>	+3.2*	-2.2*	+0.4	+0.6
	Fuel for vehicles		85.6	<b>+5.0*</b>	+6.6*	-3.8*	+1.4	+4.8*
	Non-prescription medicines		85.0	<b>+7.0*</b>	+2.8*	-1.4	+3.5*	+2.0*
	All goods markets		84.4	<b>+4.2*</b>	+1.6*	-0.4	+3.4*	+1.9*
	Fruit and vegetables		84.0	<b>+4.0*</b>	+1.9*	-1.0	+4.2*	+2.4*
	ICT products		83.8	<b>+3.9*</b>	+0.0	+1.1	+4.2*	+1.0*
	Non-alcoholic drinks		83.8	<b>+1.1</b>	+0.5	+0.4	+4.4*	-0.3
	Meat and meat products		83.7	<b>+3.6*</b>	+1.7*	+0.1	+3.8*	+3.1*
	Bread, Cereals, Rice and Pasta		83.2	<b>+0.5</b>	+2.1*	+0.6	+1.8*	-0.1
	Second-hand cars		82.6	<b>+6.2*</b>	+1.4	+0.8	+6.5*	+7.0*
	New cars		79.8	<b>+2.6*</b>	+0.3	-1.4	+4.1*	-1.3*
< SERVICES	Loans, credit and credit cards		85.8	<b>+8.6*</b>	+2.7*	-4.1*		+6.8*
	Commercial sport services		85.8	<b>+5.1*</b>	+0.5	-0.4	+2.6*	+2.9*
	Holiday accommodation		85.7	<b>+5.5*</b>	+0.4	+1.5*	+0.7	+1.3*
	Cultural and entertainment services		85.4	<b>+6.0*</b>	-1.3*	+1.8*	-0.1	+2.0*
	Cafés, bars and restaurants		85.3	<b>+6.9*</b>	+2.7*	-2.5*	+3.8*	+4.0*
	Bank accounts		85.2	<b>+8.8*</b>	+2.6*	-0.6	+8.3*	+7.2*
	Airline services		85.0	<b>+4.7*</b>	+0.4	+0.5	+4.7*	+2.4*
	Postal Services		84.7	<b>+7.6*</b>	+4.2*	-4.9*	+4.0*	+5.1*
	Electricity services		84.6	<b>+6.1*</b>	+4.0*	-1.8*	+5.5*	+9.3*
	Vehicle maintenance and repair services		84.3	<b>+7.5*</b>	+1.9*	-1.1	+4.3*	+5.3*
	Vehicle insurance		84.3	<b>+7.5*</b>	0.0	-1.2	+3.8*	+2.4*
	Internet provision		84.3	<b>+8.4*</b>	+0.5	-0.8	+10.2*	+7.0*
	Water supply		84.2	<b>+5.2*</b>	+4.3*	-1.9*	+5.9*	+8.4*
	Home insurance		84.2	<b>+6.9*</b>	+0.2	+0.6	+2.3*	+4.3*
	House and garden maintenance services		84.1	<b>+5.5*</b>	-0.1	+3.4*	+4.0*	+6.4*
	Mobile telephone services		84.1	<b>+7.6*</b>	+4.7*	-2.7*	+8.2*	+7.0*
	Gas services		83.9	<b>+6.9*</b>	+4.6*	-3.9*	+4.9*	+5.8*
	TV-subscriptions		83.8	<b>+3.2*</b>	+8.2*	-2.9*		+5.9*
	Train services		83.7	<b>+6.1*</b>	+0.3	+4.6*	+4.8*	+7.5*
	All services markets		83.5	<b>+5.8*</b>	+2.3*	-1.3*	+5.1*	+4.9*
	Packaged Holidays and Tours		83.4	<b>+3.6*</b>	+0.5	-1.0	+4.9*	+1.3*
	Legal and accountancy services		83.3	<b>+5.2*</b>	+4.3*	-4.2*		+4.4*
	Tram, local bus, metro, and underground services		83.2	<b>+4.6*</b>	+3.9*	-4.3*	+4.3*	+5.2*
	Fixed telephone services		82.1	<b>+6.1*</b>	+1.1	-1.3	+6.5*	+4.8*
	Online gambling and lottery services		81.8	<b>+3.2*</b>				+5.1*
	Investment products, private pensions and securities		80.9	<b>+5.3*</b>	+2.9*	-1.0	+11.6*	+6.8*
	Private Life Insurance		80.3	<b>+5.1*</b>	+1.6	-0.2		+3.3*
	Mortgages		79.7	<b>+4.5*</b>	+3.7*	-4.2*		+5.9*
	Vehicle rental services		79.1	<b>+1.5</b>	+3.2*	-2.1*	+2.6*	+0.1
	Real Estate Services		79.0	<b>+5.0*</b>	+2.3*	-1.5	+12.0*	+5.2*

Comparability 
 Trust 
 Problems & detriment 
 Expectations 
 Choice

## OVERALL PERFORMANCE

The average MPI score for all markets surveyed in France is 83.8, above the EU28 average by 4.0 points. The goods markets MPI score is 84.4 and the services markets score is 83.5, above the EU28 average by 1.9 and 4.9 points respectively.

The overall MPI score has increased by as much as 5.3 points since 2013. Services markets increased by 5.8 points, goods markets by 4.2 points.

France ranks in the top three EU28 countries for seven services markets and one goods market ('Second-hand cars').

## GOODS MARKETS

The top three goods markets in France are 'Entertainment goods', 'Large household appliances' and 'Electronic products'. The bottom three are the markets for 'New cars', 'Second-hand cars' and 'Bread, cereals, rice and pasta'.

Only two goods markets, 'Non-alcoholic drinks' and 'Bread, cereals, rice and pasta' have not increased in MPI score since 2013. The 'Non-prescription medicines' market (+7.0) increased most, followed by the markets for 'Entertainment goods' and 'Second-hand cars' (both +6.2).

Only the 'New cars' market is below the EU28 average (-1.3), while the 'Second-hand cars' market (+7.0) is top of the nine above-average goods markets, followed by 'Fuel for vehicles' (+4.8) and 'Meat and meat products' (+3.1).

The trust component score has increased for every single goods market since 2013. In terms of comparability and expectations, the 'Bread, cereals, rice and pasta' and 'Non-alcoholic drinks' markets remain stable while all other goods markets have increased. The picture is quite different for the proportion of complaints, where only the 'Second-hand cars' and 'Books, magazines and newspapers' markets remain stable – the proportion of complaints has increased for all other goods markets. The goods markets average proportion of problems remains stable, with only the 'New cars', 'Second-hand cars' and 'Books, magazines and newspapers' markets having increased proportions of problems.

All goods markets are above the EU28 average for trust, and the majority of markets have a lower than average proportion of problems. The goods markets have overall a higher comparability score than the EU28 average, with six markets above the EU28 average and the other goods

markets performing in line with the EU28 average. The picture is however more evenly distributed for expectations and choice. In terms of detriment, most French goods markets perform worse than the EU28 average (higher level of detriment), led by the 'Bread, cereals, rice and pasta' and 'Entertainment goods' markets. Nevertheless, when problems and detriment are combined, the goods markets perform in line with or better than the EU28 average.

## SERVICES MARKETS

The top three French services markets are 'Loans, credit and credit cards', 'Commercial sport services' and 'Holiday accommodation'. The bottom three are the 'Real estate services', 'Vehicle rental services' and 'Mortgages' markets.

All but one of the services markets have increased MPI scores since 2013, led by 'Bank accounts' (+8.8), 'Loans, credit and credit cards' (+8.6), and 'Internet provision' (+8.4). Only the 'Vehicle rental services' market remains stable.

Similarly 'Vehicle rental services' is the only services market which is not above the EU28 average: the 'Electricity services' (+9.3), 'Water supply' (+8.4) and 'Train services' (+7.5) markets perform best in comparison with the EU28 average.

Services markets scores have improved since 2013 for the comparability, trust and expectations components in every market, with the single exception of 'Vehicle rental services' in the expectations component. As in the goods markets, however, the picture is reversed when it comes to complaints: for all but six of the services markets the proportion of complaints has increased since 2013.

In comparison with the EU28 average, French services markets generally perform better than average in the comparability, trust, expectations and choice components, while also noting a below average proportion of problems. The main exceptions are a higher than the EU28 average proportion of problems for the 'Online gambling and lottery services' market and a lower than average expectations score for the 'Vehicle rental services' market. By contrast, French services markets perform in line with the EU28 average or worse than the average for detriment. Nevertheless, when the proportion of problems and level of detriment are combined, only the 'Online gambling and lottery services' market performs below the EU28 average.

## DIFFERENCE WITH EU28

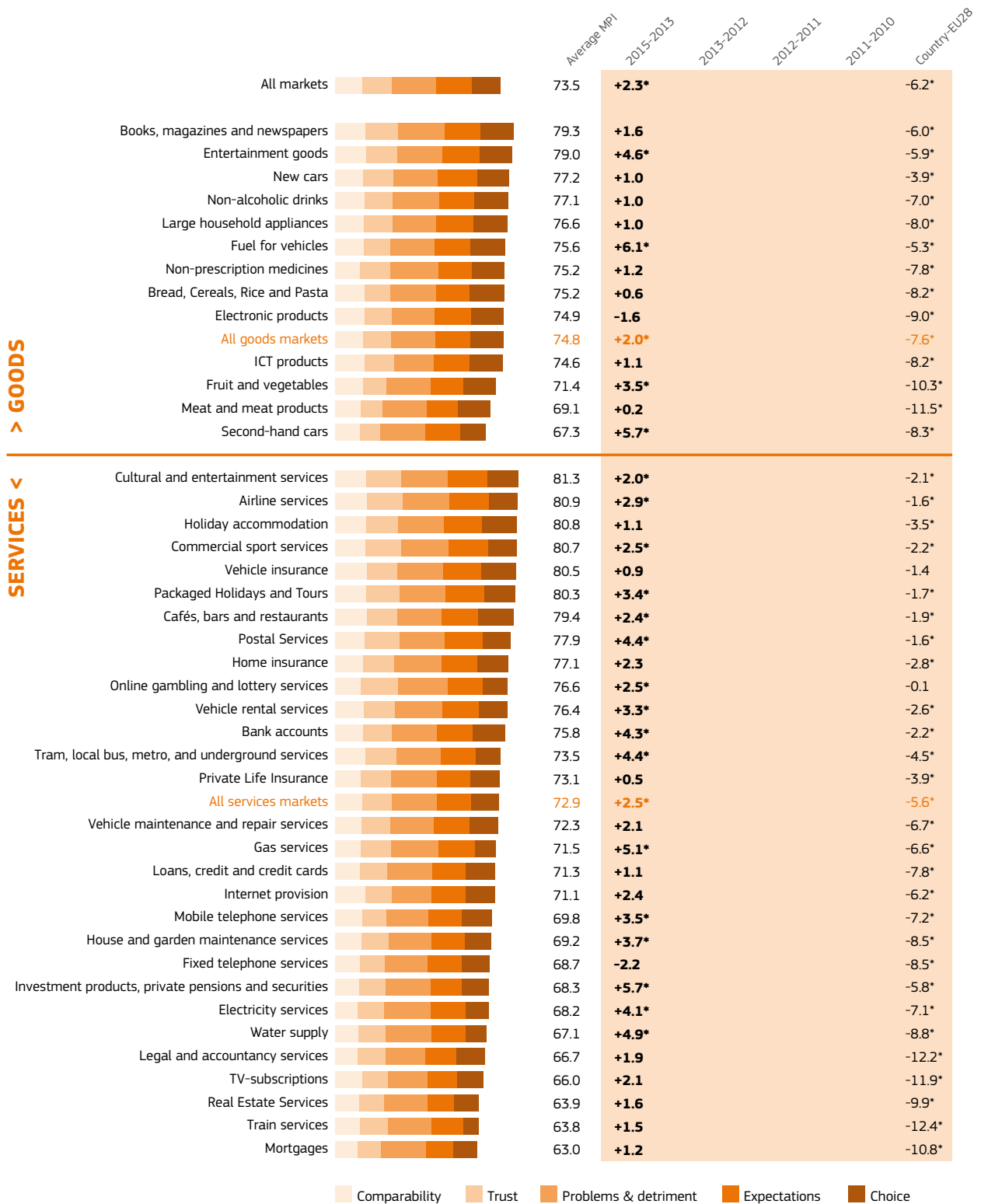
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+9.3*	+1.4*	+1.4*	-5.9*	+0.8	+0.3*	+8.1	+0.5*	+1.2*
45	Water supply	+8.4*	+1.4*	+1.1*	-4.0*	-0.2	+0.2*	+11.2	+0.3*	+1.8*
36	Train services	+7.5*	+0.7*	+0.8*	-10.2*	+1.1*	+0.5*	-5.6	+0.6*	+1.5*
26	Bank accounts	+7.2*	+0.9*	+1.3*	-8.4*	+2.1*	+0.5*	+11.9*	+0.6*	+0.5*
34	Internet provision	+7.0*	+0.7*	+1.1*	-14.7*	+1.7*	+0.7*	+0.7	+0.4*	+0.8*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
15	New cars	-1.3*	-0.1	+0.4*	-2.5	+1.3*	+0.0	-14.7*	-0.5*	-0.3*
5	Non-alcoholic drinks	-0.3	-0.1	+0.5*	-0.6	+1.7*	0.0	+28.3*	-0.2*	-0.3*
3	Bread, cereals, rice and pasta	-0.1	-0.1	+0.6*	-2.6*	+2.6*	+0.0	+11.8	-0.2	-0.4*
38	Vehicle rental services	+0.1	+0.1	+0.4*	-0.8	+1.0*	-0.1	-11.7	-0.4*	+0.2*
18	Books, magazines and newspapers	+0.6	+0.1	+0.3*	+0.3	+1.8*	-0.1	+7.1	-0.1	+0.2*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
26	Bank accounts	+8.8*	+1.0*	+1.3*	-6.1*	N/A	N/A	+75.3*	+1.0*	N/A
58	Loans, credit and credit cards	+8.6*	+1.1*	+1.2*	-3.2*	N/A	N/A	+41.9*	+0.9*	N/A
34	Internet provision	+8.4*	+0.7*	+1.3*	-8.4*	N/A	N/A	+46.0*	+0.9*	N/A
33	Mobile telephone services	+7.6*	+0.7*	+1.2*	-4.7*	N/A	N/A	+58.7*	+1.0*	N/A
31	Postal services	+7.6*	+1.0*	+0.9*	-5.5*	N/A	N/A	+36.4*	+0.8*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	+0.5	-0.1	+0.3*	-0.5	N/A	N/A	+60.7*	+0.0	N/A
5	Non-alcoholic drinks	+1.1	0.0	+0.3*	-2.1	N/A	N/A	+95.6*	+0.1	N/A
38	Vehicle rental services	+1.5	+0.3*	+0.3*	+2.1	N/A	N/A	+26.1*	+0.2	N/A
15	New cars	+2.6*	+0.3*	+0.7*	+4.0*	N/A	N/A	+33.6*	+0.4*	N/A
60	Online gambling and lottery services	+3.2*	+0.7*	+0.6*	+7.3*	N/A	N/A	+23.7*	+0.6*	N/A

# CROATIA

## MPI per market



## OVERALL PERFORMANCE

The average MPI score for all markets surveyed in Croatia is 73.5, below the EU28 average by 6.2 points. The goods markets MPI score is 74.8 and the services markets score is 72.9, below the EU28 average by 7.6 and 5.6 points respectively.

The overall figure has increased by 2.3 points since 2013. The services markets score has risen by 2.5 points and the goods markets score by 2.0 points.

Croatia is in the bottom three EU28 countries for 11 goods markets and 12 services markets.

## GOODS MARKETS

The top three goods markets in Croatia are 'Books, magazines and newspapers', 'Entertainment goods' and 'New cars' and the bottom three are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

Goods markets have largely remained stable since 2013, with the exception of four improved markets: 'Fuel for vehicles' (+6.1), 'Second-hand cars' (+5.7), 'Entertainment goods' (+4.6) and 'Fruit and vegetables' (+3.5).

All goods markets have MPI scores below the EU28 average and the 'Meat and meat products' (-11.5), 'Fruit and vegetables' (-10.3) and 'Electronic products' (-9.0) markets have the lowest scores compared to the EU28 average.

The trust and expectations components scores are showing a generally upward trend since 2013, with all goods markets showing improved or stable scores. The other components remain stable for the goods markets overall and for most individual goods markets. Only the 'Fuel for vehicles' market has improved in all components; having increased scores in the comparability, trust, expectations components, a lower proportion of problems. This market has also a higher proportion of complaints.

Nevertheless, the goods markets perform overall worse than the EU28 average in all components part of the MPI, except for the average detriment component score which is above the EU28 average. In terms of individual markets, all Croatian goods markets score below average in the comparability and trust components. Nearly all markets also perform worse than the EU28 average in the expectations and choice components.

## SERVICES MARKETS

The leading services markets in Croatia are 'Cultural and entertainment services', 'Airline services' and 'Holiday accommodation', while the bottom three are 'Mortgages', 'Train services' and 'Real estate services'.

16 of the 29 services markets have improved their position since 2013, led by 'Investment products, private pensions and securities' (+5.7), 'Gas services' (+5.1) and 'Water supply' (+4.9). None of the markets declined in any statistically significant sense.

In spite of the general improvement, all but two markets remain below the EU28 average. The MPI scores for the 'Online gambling and lottery services' and 'Vehicle insurance' markets are in line with the EU28 average, while 'Train services' (-12.4), 'Legal and accountancy services' (-12.2) and 'TV-subscriptions' (-11.9) are the worst performing markets in relation to the EU28 average.

The performance of the comparability, trust and expectations components has generally improved since 2013. The services markets average proportion of problems remains stable, with only an increase in the proportion of problems in the 'TV-subscriptions' market. The proportion of complaints increased for the goods markets overall, with five markets showing higher proportions of complaints than in 2013.

All component scores apart from detriment are worse for the services markets overall than the EU28 average, though the 'Airline services' market is above average in the expectations component, and together with the 'Online gambling and lottery services' market has a lower than average proportion of problems. Only the 'Postal services' market is in line with the EU28 average in terms of the comparability component, all other markets falling below the average. None of the services markets performs above the EU28 average in the trust component, while three services markets have higher than average choice scores.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-0.1	-0.6*	+0.2	-5.4*	-1.9*	+0.4*	+5.5	-0.3	-0.1
30	Vehicle insurance	-1.4	-0.4*	-0.5*	+1.6	-0.5	-0.1	-10.4	0.0	+0.2*
31	Postal services	-1.6*	-0.1	-0.4*	+2.2	-0.6	0.0	-6.2	0.0	-0.2
37	Airline services	-1.6*	-0.7*	+0.1	-3.2*	+0.2	+0.2*	+3.6	+0.2*	-0.9*
40	Packaged holidays and tours	-1.7*	-0.6*	-0.2	+2.6	-0.9*	0.0	-0.3	+0.1	-0.2
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	-12.4*	-1.2*	-1.6*	+9.8*	-0.6	-0.4*	-21.5*	-1.1*	-2.1*
57	Legal and accountancy services	-12.2*	-1.5*	-1.6*	+15.6*	+0.3	-1.1*	+4.1	-1.2*	-0.8*
54	TV-subscriptions	-11.9*	-1.3*	-1.6*	+17.0*	+0.4	-1.0*	+3.5	-1.4*	-0.7*
2	Meat and meat products	-11.5*	-1.7*	-2.3*	+13.2*	-0.7*	-0.5*	-26.5*	-1.2*	-0.4*
51	Mortgages	-10.8*	-1.9*	-1.5*	+4.3	-1.4	-0.1	+6.5	-1.2*	-1.2*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
17	Fuel for vehicles	+6.1*	+0.7*	+0.8*	-4.3*	N/A	N/A	+20.5*	+0.8*	N/A
28	Investment products, private pensions and securities	+5.7*	+0.4*	+0.9*	-8.0*	N/A	N/A	-3.4	+0.4*	N/A
16	Second-hand cars	+5.7*	+0.4	+0.9*	-10.4*	N/A	N/A	+7.5	+0.4*	N/A
47	Gas services	+5.1*	+0.5*	+0.4*	-4.7*	N/A	N/A	-3.5	+0.8*	N/A
45	Water supply	+4.9*	+0.8*	+0.5*	-2.5	N/A	N/A	+2.8	+0.5*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	-2.2	-0.4	-0.3	+4.1	N/A	N/A	+0.4	+0.1	N/A
10	Electronic products	-1.6	-0.1	-0.1	+6.2*	N/A	N/A	-4.8	-0.1	N/A
2	Meat and meat products	+0.2	-0.1	+0.1	+6.3*	N/A	N/A	-16.0*	+0.3*	N/A
52	Private life insurance	+0.5	-0.3	+0.3	-2.0	N/A	N/A	+13.5	+0.1	N/A
3	Bread, cereals, rice and pasta	+0.6	+0.2	+0.2	+1.8	N/A	N/A	+3.1	+0.1	N/A



# ITALY

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		77.1	<b>+2.3*</b>	+0.5	+0.5	-1.0*	-2.7*
	Books, magazines and newspapers		85.3	<b>+1.6*</b>	-0.9	+2.5*	-2.9*	+0.1
	Large household appliances		83.7	<b>+3.1*</b>	-0.8	+0.6	+0.9	-0.9
	Entertainment goods		83.5	<b>+0.8</b>	+1.5	+0.0	+1.9*	-1.5*
	Non-alcoholic drinks		83.4	<b>+1.6*</b>	+0.5	+1.5*	-1.9*	-0.7
	Bread, Cereals, Rice and Pasta		83.2	<b>+1.1</b>	-0.4	+1.1	+0.2	-0.2
	ICT products		82.9	<b>+2.2*</b>	+0.3	+1.1	-0.5	+0.2
	Electronic products		82.8	<b>+0.3</b>	+0.0	+1.5	+1.1	-1.1
	Non-prescription medicines		81.8	<b>+1.1</b>	+1.7	-0.8	-2.0*	-1.2
	All goods markets		81.0	<b>+2.0*</b>	+0.1	+0.7*	-0.3	-1.4*
	New cars		80.5	<b>+1.8</b>	+0.2	+0.9	+0.4	-0.6
	Meat and meat products		79.7	<b>+2.9*</b>	-2.4*	+1.4	-1.3	-0.9
	Fruit and vegetables		79.4	<b>+2.5*</b>	-2.2*	+1.3	-0.3	-2.3*
	Fuel for vehicles		74.7	<b>+5.3*</b>	+2.0	-0.7	-0.1	-6.2*
	Second-hand cars		72.7	<b>+1.6</b>	+1.3	-0.7	+0.4	-2.9*
< SERVICES	Holiday accommodation		84.1	<b>+1.8*</b>	+0.9	+1.1	-0.3	-0.3
	Cultural and entertainment services		82.6	<b>+1.7*</b>	-0.2	+1.9*	-0.6	-0.8
	Packaged Holidays and Tours		81.7	<b>+2.1*</b>	+1.9*	+0.4	-1.0	-0.3
	Airline services		81.1	<b>+4.4*</b>	-2.4*	+2.0*	+2.0*	-1.5*
	Commercial sport services		80.7	<b>+1.0</b>	-1.6*	+1.7*	-0.7	-2.2*
	Cafés, bars and restaurants		80.2	<b>+0.6</b>	-2.4*	+2.1*	+1.1	-1.0
	Vehicle rental services		78.9	<b>+0.8</b>	+0.6	+0.7	-0.4	-0.1
	Home insurance		78.8	<b>+3.4*</b>	+3.3*	-2.7*	-2.0*	-1.1
	Vehicle maintenance and repair services		78.3	<b>+1.7</b>	+2.5*	+0.1	-2.0	-0.7
	Vehicle insurance		78.2	<b>+4.7*</b>	+2.4*	-0.4	-3.6*	-3.7*
	Loans, credit and credit cards		78.1	<b>+1.2</b>	+3.0*	+0.5		-0.9
	Legal and accountancy services		75.5	<b>+1.4</b>	+2.0	+1.2		-3.4*
	Private Life Insurance		75.4	<b>+3.6*</b>	+0.7	+1.1		-1.6*
	All services markets		75.3	<b>+2.5*</b>	+0.7*	+0.4	-1.0*	-3.3*
	House and garden maintenance services		74.8	<b>+1.4</b>	+1.8	-0.3	+1.5	-2.9*
	Mobile telephone services		74.2	<b>+0.6</b>	+1.0	+2.5*	-2.3	-2.8*
	TV-subscriptions		74.1	<b>+4.1*</b>	+0.0	+3.0*		-3.7*
	Investment products, private pensions and securities		74.0	<b>+5.6*</b>	+1.1	+0.1	+3.2*	-0.1
	Internet provision		73.1	<b>+1.6</b>	-0.1	+1.0	+1.7	-4.1*
	Bank accounts		72.8	<b>+6.3*</b>	+0.4	-1.9	+0.4	-5.2*
	Gas services		72.6	<b>+2.0</b>	-0.4	-0.7	+0.5	-5.5*
	Postal Services		72.3	<b>+0.6</b>	+2.7*	-1.4	-2.9*	-7.2*
	Mortgages		72.0	<b>+4.4*</b>	+1.9	-0.4		-1.8*
	Electricity services		71.8	<b>+6.4*</b>	-4.2*	+1.0	-3.0*	-3.5*
	Fixed telephone services		71.5	<b>-0.6</b>	+0.4	+0.7	+2.8*	-5.7*
	Real Estate Services		71.3	<b>+3.7*</b>	+0.9	+0.2	+2.2	-2.5*
	Online gambling and lottery services		71.0	<b>-1.4</b>				-5.7*
	Train services		68.5	<b>+6.1*</b>	+6.7*	-4.1*	-0.6	-7.7*
	Water supply		68.0	<b>+0.9</b>	-0.5	+1.3	-4.8*	-7.8*
	Tram, local bus, metro, and underground services		66.6	<b>+0.8</b>	-1.7	+0.2	-2.8*	-11.4*

Comparability 
 Trust 
 Problems & detriment 
 Expectations 
 Choice

## OVERALL PERFORMANCE

The average MPI score for all markets surveyed in Italy is 77.1, lower than the EU28 average by 2.7 points. The goods markets score is 81.0 and the services markets figure is 75.3, below the EU28 average by 1.4 and 3.3 points respectively.

The overall MPI score is up 2.3 points since 2013. The services markets score increased by 2.5 points, while the goods markets MPI score has risen by 2.0 points.

Italy ranks in the bottom three EU28 countries for six services markets.

## GOODS MARKETS

The top goods markets in Italy are 'Books, magazines and newspapers', 'Large household appliances' and 'Entertainment goods'. The bottom three are the 'Second-hand cars', 'Fuel for vehicles' and 'Fruit and vegetables' markets.

Of the seven goods markets recording changes since 2013, all are in an upward direction, led by 'Fuel for vehicles' (+5.3), 'Large household appliances' (+3.1) and 'Meat and meat products' (+2.9).

However, no goods market emerges ahead of the EU28 average and four markets are below average: 'Fuel for vehicles' (-6.2), 'Second-hand cars' (-2.9), 'Fruit and vegetables' (-2.3), and 'Entertainment goods' (-1.5).

In general an increase in trust is noticeable for almost all goods markets, with the 'Fuel for vehicles' market showing the greatest increase in this component since 2013. The goods markets average comparability and expectations component scores also have increased, while the proportions of problems and complaints remain stable, with the exception of the 'Meat and meat products' market which has an increased proportion of problems in comparison with 2013.

The trust, expectations, choice and detriment component scores for goods markets overall are worse than the EU28 average, while the proportion of problems and the comparability score are in line with the EU28 average. When problems and detriment are combined, the goods markets generally perform in line with the average, with only two markets scoring better than average. Only the 'Second-hand cars' market has a below average comparability score, while three goods markets have lower than average proportions of problems. In terms of detriment, only the 'Non-prescription medicines' market scores better (lower level of detriment) than the EU28 average.

## SERVICES MARKETS

The three top Italian services markets are related to tourism – 'Holiday accommodation', 'Cultural and entertainment services', and 'Packaged holidays and tours' – while transport and infrastructure services are at the other end of the ranking – 'Tram, local bus, metro, and underground services', 'Water supply' and 'Train services'.

Of the 29 services markets, 14 markets have improved since 2013, with the biggest differences in the 'Electricity services' (+6.4), 'Bank accounts' (+6.3) and 'Train services' (+6.1) markets. None of the markets statistically significantly decreased in MPI score since 2013.

None of the 29 services markets is above the EU28 average MPI score. Most markets perform below the EU28 average, with 'Tram, local bus, metro, and underground services' (-11.4), 'Water supply' (-7.8) and 'Train services' (-7.7) furthest adrift. Nine services markets perform in line with the EU28 average.

The services markets average comparability, trust and expectations component scores have improved over 2013. While most goods markets have increased trust and expectations scores, only the 'Online gambling and lottery services' market has a lower expectations score than in 2013. This market is also the only one with a decreased comparability score.

In comparison with the EU28 average, however, all components part of the MPI perform badly. None of the services markets perform better than the EU28 average in the trust, detriment, expectations or choice components.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
13	ICT products	+0.2	+0.1	-0.1	-1.3	+0.1	+0.1	+3.5	+0.0	+0.0
18	Books, magazines and newspapers	+0.1	-0.1	+0.0	-1.1	-0.1	+0.1	+7.1	+0.1	-0.1
38	Vehicle rental services	-0.1	+0.3*	-0.3*	+0.6	-0.2	0.0	+6.9	+0.1	-0.1
28	Investment products, private pensions and securities	-0.1	-0.2	-0.1	-3.2*	-0.3	+0.2*	+14.0*	+0.1	-0.3*
3	Bread, cereals, rice and pasta	-0.2	+0.1	-0.2*	-1.9*	+0.6	+0.1	-5.6	+0.0	+0.0
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	-11.4*	-0.6*	-1.2*	+9.2*	+1.0*	-0.7*	-6.6	-1.3*	-1.9*
45	Water supply	-7.8*	-0.5*	-1.0*	+4.7*	+1.1*	-0.4*	+10.0*	-0.8*	-1.3*
36	Train services	-7.7*	0.0	-0.9*	+7.3*	+1.0*	-0.6*	-0.4	-1.0*	-1.3*
31	Postal services	-7.2*	-0.5*	-0.8*	+3.8*	+0.5	-0.3*	+5.3	-0.9*	-1.0*
17	Fuel for vehicles	-6.2*	-0.2	-0.7*	+1.7	+0.9*	-0.2	-7.4	-1.3*	-0.7*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+6.4*	+0.6*	+1.1*	-1.1	N/A	N/A	-7.3	+0.8*	N/A
26	Bank accounts	+6.3*	+0.7*	+1.1*	-4.2*	N/A	N/A	+7.6	+0.5*	N/A
36	Train services	+6.1*	+0.7*	+1.0*	-0.3	N/A	N/A	+3.0	+0.7*	N/A
28	Investment products, private pensions and securities	+5.6*	+0.1	+1.0*	-2.3	N/A	N/A	+5.9	+1.0*	N/A
17	Fuel for vehicles	+5.3*	+0.7*	+1.2*	-0.3	N/A	N/A	+2.0	+0.2	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-1.4	-0.3*	+0.2	-3.4*	N/A	N/A	-1.9	-0.7*	N/A
32	Fixed telephone services	-0.6	0.0	+0.3	+8.7*	N/A	N/A	+2.4	+0.2	N/A
10	Electronic products	+0.3	+0.1	+0.1	+2.7	N/A	N/A	-5.4	+0.0	N/A
31	Postal services	+0.6	-0.1	+0.1	+0.5	N/A	N/A	+2.7	+0.2	N/A
41	Cafés, bars and restaurants	+0.6	0.0	+0.3	+1.9	N/A	N/A	-0.3	+0.1	N/A

# CYPRUS

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		79.7	-3.7*	+7.4*	+1.5*	+2.4*	-0.1
	Bread, Cereals, Rice and Pasta		85.9	-2.0*	+3.7*	+3.2*	+2.3	+2.5*
	Meat and meat products		84.9	-2.5*	+6.6*	+2.4	+3.9*	+4.3*
	Large household appliances		84.8	-2.2	+4.9*	+3.7*	+3.4*	+0.2
	ICT products		84.5	-2.2	+5.2*	+4.4*	+6.6*	+1.8*
	Fruit and vegetables		84.3	-4.4*	+8.7*	+5.2*	-1.0	+2.7*
	Books, magazines and newspapers		84.2	-7.0*	+11.3*	-4.4*	+5.7*	-1.1
	Non-alcoholic drinks		84.2	-4.9*	+5.8*	+2.8*	+5.5*	+0.0
	Electronic products		83.3	-5.8*	+7.3*	+3.8*	+1.2	-0.6
	All goods markets		82.8	-4.6*	+7.6*	+1.2*	+3.7*	+0.3
	New cars		82.8	-3.6*	+5.8*	-0.1	+2.6	+1.7*
	Non-prescription medicines		81.8	-5.5*	+7.5*	-1.4	+2.9*	-1.3
	Entertainment goods		81.6	-3.3*	+6.6*	-0.5	+8.4*	-3.3*
	Fuel for vehicles		77.5	-8.9*	+17.4*	-4.6*	+1.7	-3.4*
	Second-hand cars		76.6	-7.0*	+8.6*	+1.3	+4.6*	+1.0
< SERVICES	Commercial sport services		85.4	-1.4	+4.7*	+2.1	+6.4*	+2.5*
	Holiday accommodation		84.6	-3.5*	+4.9*	+3.6*	+2.3	+0.2
	Fixed telephone services		82.7	-1.0	+7.1*	+0.7	+0.9	+5.5*
	Airline services		82.6	-3.8*	+6.9*	+1.3	+4.7*	+0.1
	Packaged Holidays and Tours		82.4	-1.7	+5.5*	+3.4*	+5.1*	+0.3
	Vehicle insurance		82.0	-3.5*	+7.3*	+1.2	+2.8	+0.1
	Cafés, bars and restaurants		81.7	-9.2*	+12.5*	-0.1	+3.4*	+0.5
	Mobile telephone services		81.6	-3.5*	+10.0*	-1.8	+2.1	+4.6*
	Vehicle maintenance and repair services		81.5	-4.3*	+11.5*	-1.7	+5.3*	+2.5*
	Internet provision		81.1	-4.8*	+12.8*	+1.0	+3.1*	+3.9*
	Cultural and entertainment services		80.1	-2.3	+3.9*	+2.3	+2.2	-3.3*
	House and garden maintenance services		79.2	-1.3	+7.7*	+2.2	+2.9	+1.5
	TV-subscriptions		79.0	-6.6*	+12.4*	+7.3*		+1.2
	Home insurance		78.9	-0.6	+2.2	+3.3*	+1.4	-1.0
	Vehicle rental services		78.6	-3.0*	+4.4*	+11.4*	-5.2*	-0.3
	All services markets		78.2	-3.3*	+7.3*	+1.6*	+2.1*	-0.4
	Postal Services		78.1	-5.8*	+5.4*	+0.5	+6.1*	-1.4
	Real Estate Services		78.1	-1.2	+6.7*	+4.1*	+6.1*	+4.3*
	Tram, local bus, metro, and underground services		77.0	-6.0*	+7.3*	+8.6*	+7.2*	-1.0
	Water supply		76.9	+3.2*	+7.2*	-1.3	+2.3	+1.0
	Online gambling and lottery services		76.7	-1.6				0.0
	Investment products, private pensions and securities		76.3	-0.1	+6.7*	+0.4	+5.3*	+2.1
	Legal and accountancy services		74.4	-0.5	+3.9*	-0.2		-4.6*
	Private Life Insurance		74.3	-1.6	+4.4*	+1.7		-2.7*
	Electricity services		73.2	+5.5*	+13.8*	-8.3*	-0.7	-2.1
	Bank accounts		71.8	-10.0*	+8.5*	+2.9	+1.9	-6.2*
	Loans, credit and credit cards		69.7	-9.2*	+7.0*	+0.1		-9.4*
	Mortgages		62.5	-11.1*	+7.9*	-0.4		-11.3*

Comparability 
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 Choice

## OVERALL PERFORMANCE

The average MPI score of all markets surveyed in Cyprus is 79.7, close to the EU28 average, with both goods markets and services markets also performing in line with the average.

The overall MPI score is lower, however, in 2015 when compared with 2013 (-3.7). This is driven by weaker performances in both the goods markets (-4.6) and the services markets (-3.3).

Cyprus ranks third among EU28 countries for the 'Meat and meat products' market and is in the bottom three countries for four services markets.

## GOODS MARKETS

The leading goods markets in Cyprus are 'Bread, cereals, rice and pasta', 'Meat and meat products', and 'Large household appliances'. The worst performing goods markets are 'Second-hand cars', 'Fuel for vehicles' and 'Entertainment goods'.

Almost all goods markets decreased in MPI score since 2013, with the 'Fuel for vehicles' market (-8.9) showing the largest decrease, followed by the markets for 'Books, magazines and newspapers' and 'Second-hand cars' (both -7.0). Only the 'ICT products' and 'Large household appliances' markets remain stable.

Five Cypriot goods markets perform above the EU28 average, with the food categories 'Meat and meat products' (+4.3), 'Fruit and vegetables' (+2.7), and 'Bread, cereals, rice and pasta' (+2.5) scoring highest. Two goods markets perform below the EU28 average, 'Fuel for vehicles' (-3.4) and 'Entertainment goods' (-3.3).

All goods markets average component results are worse than in 2013, with individual goods markets performing the same or worse across the board. The component of trust has decreased since 2013 for all 13 goods markets.

The comparability and choice scores for goods markets in general are above the EU28 average, with only the 'Entertainment goods' market performing below the EU28 average for both components. The goods markets average proportion of problems is lower than the EU average, with six goods markets having a lower than average proportion of problems. Although only two goods markets have worse than average detriment scores (higher level of detriment), the goods markets average is worse than the EU28 average for this component. Nevertheless,

when problems and detriment are combined, goods markets overall perform better than the EU28 average, with no goods market scoring below average in the problems & detriment component. Despite a good performance for 'Meat and meat products' in terms of trust, four markets score lower than the EU28 average in this component, resulting in a goods markets score below the EU28 average overall.

## SERVICES MARKETS

Top of the services markets in Cyprus are 'Commercial sport services', 'Holiday accommodation' and 'Fixed telephone services', with 'Mortgages', 'Loans, credit and credit cards', and 'Bank accounts' the bottom three.

The latter three markets also showed the largest decreases in MPI score since 2013: 'Mortgages' (-11.1), 'Bank accounts' (-10.0) and 'Loans, credit and credit cards' (-9.2). The scores for 14 services markets decreased since 2013 with only the 'Electricity services' and 'Water supply' markets increasing, by respectively 5.5 and 3.2 points.

The 'Fixed telephone services' (+5.5), 'Mobile telephones services' (+4.6) and 'Real estate services' (+4.3) markets top the list of six services markets performing above the EU28 average. Six markets are below the EU28 average, including markets related to financial services. The market for 'Mortgages' (-11.3) comes bottom, with 'Loans, credit and credit cards' (-9.4) and 'Bank accounts' (-6.2) also performing badly in relation to the EU28 average.

All services markets average component results, apart from the problems component, are worse in 2015 than 2013. The trust score decreased in the largest number of services markets (22 out of 29 services markets). The 'Mortgages' and 'Bank account' markets perform consistently worse than in 2013 across most components. The 'Electricity services' market is an exception, with increases in almost all components.

Also compared to the EU28 average, the 'Mortgages' market performs worse on all components part of the MPI. In contrast, the 'Fixed telephone services' market is better than the EU28 average in every component except detriment. The services markets average trust, detriment and expectations component scores are all worse than the EU28 average. Only the services markets average proportion of problems is lower than the EU28 average, with only the 'Mortgages' market having a higher than average proportion of problems. When problems and detriment are combined, the services markets average score is better than the EU28 average.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	+5.5*	+0.5*	+1.0*	-7.7*	+1.4*	+0.4*	-20.4	+0.6*	+0.6*
33	Mobile telephone services	+4.6*	+0.4*	+0.6*	-14.4*	+0.3	+0.8*	+6.1	+0.4*	+0.1
2	Meat and meat products	+4.3*	+0.6*	+0.4*	-6.4*	+0.5	+0.3*	-17.1	+0.4*	+0.5*
20	Real estate services	+4.3*	+0.2	+0.5*	-12.7*	+1.5	+0.7*	+24.7*	+0.4*	+0.3*
34	Internet provision	+3.9*	+0.6*	+0.4*	-12.4*	+0.5	+0.6*	-10.7	+0.3*	+0.2
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-11.3*	-0.6*	-2.0*	+12.5*	+1.4*	-1.1*	+4.2	-0.7*	-1.0*
58	Loans, credit and credit cards	-9.4*	-0.9*	-1.4*	+3.2	+1.4*	-0.4*	+1.0	-0.9*	-1.0*
26	Bank accounts	-6.2*	-0.2	-1.5*	-0.8	+0.6	0.0	-0.4	-0.7*	-0.5*
57	Legal and accountancy services	-4.6*	-0.4	-1.2*	+3.0	+0.8	-0.3	+5.7	-0.6*	+0.4*
17	Fuel for vehicles	-3.4*	+0.3	-1.4*	-3.7*	0.0	+0.2*	-18.7	-0.7*	-0.1

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+5.5*	+0.8*	+0.5*	+7.5*	N/A	N/A	-19.1*	+1.5*	N/A
45	Water supply	+3.2*	+0.4	+0.2	+3.1*	N/A	N/A	+23.3	+0.9*	N/A
28	Investment products, private pensions and securities	-0.1	-0.2	-0.5*	-15.4*	N/A	N/A	+62.1*	-0.2	N/A
57	Legal and accountancy services	-0.5	+0.1	-0.4	+1.9	N/A	N/A	+11.0	+0.2	N/A
29	Home insurance	-0.6	+0.2	-0.6*	-0.8	N/A	N/A	+25.2	+0.1	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-11.1*	-0.7*	-2.2*	+15.2*	N/A	N/A	+14.7	-0.4*	N/A
26	Bank accounts	-10.0*	-0.7*	-2.1*	+3.5	N/A	N/A	+40.3*	-0.8*	N/A
58	Loans, credit and credit cards	-9.2*	-1.0*	-1.8*	+6.4*	N/A	N/A	+30.0	-0.4	N/A
41	Cafés, bars and restaurants	-9.2*	-0.6*	-1.5*	+6.8*	N/A	N/A	+1.7	-1.1*	N/A
17	Fuel for vehicles	-8.9*	-0.6*	-2.4*	+0.6	N/A	N/A	+14.7	-0.5*	N/A

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		80.0	+0.5*	+2.1*	-0.2	+0.9*	+0.2
	Books, magazines and newspapers		86.0	-1.0	+0.7	-2.5*	+0.9	+0.7
	Fuel for vehicles		85.9	+1.7*	+9.6*	-4.2*	+0.1	+5.0*
	Bread, Cereals, Rice and Pasta		85.6	+0.7	+1.3	+0.4	+0.3	+2.2*
	Large household appliances		84.6	+1.2	+0.5	+1.2	+0.8	+0.0
	Non-alcoholic drinks		84.3	+0.0	+1.1	+0.5	+2.2*	+0.1
	ICT products		84.1	+0.2	+3.0*	+0.3	+1.9	+1.3*
	Electronic products		82.9	-1.4	+3.3*	+0.9	+1.1	-1.0
	Non-prescription medicines		82.3	-2.6*	+7.1*	-1.4	+1.2	-0.7
	All goods markets		81.7	-0.6*	+3.4*	-0.7*	+1.3*	-0.8*
	Entertainment goods		80.6	-2.0*	+4.5*	-1.5	+2.3*	-4.4*
	New cars		79.0	-2.8*	+2.9*	+1.1	+2.1*	-2.1*
	Fruit and vegetables		77.6	-0.7	+3.6*	-0.5	-0.5	-4.0*
	Meat and meat products		76.6	-1.5	+4.3*	-2.1*	+2.7*	-4.1*
	Second-hand cars		72.5	-0.2	+2.4*	-0.2	+1.5	-3.1*
< SERVICES	Vehicle insurance		87.6	-0.1	+3.4*	+0.1	+3.3*	+5.6*
	Mobile telephone services		85.8	+0.1	+4.0*	+0.1	+3.1*	+8.7*
	Bank accounts		85.8	+1.9*	+2.9*	+0.1	+3.5*	+7.8*
	Cultural and entertainment services		83.7	+0.7	+0.9	-0.8	+2.3*	+0.3
	Commercial sport services		83.6	+1.1	+1.7*	-0.3	+1.3	+0.7
	Holiday accommodation		83.3	+0.7	+2.2*	-1.0	+0.7	-1.1*
	Packaged Holidays and Tours		82.6	+2.4*	-1.4	-0.5	+4.1*	+0.6
	Home insurance		82.6	-1.2	+2.7*	+1.4	+1.8	+2.7*
	Internet provision		81.8	+1.4	+4.8*	+0.8	+0.5	+4.5*
	Private Life Insurance		81.7	+0.8	+1.7	+0.9		+4.7*
	Airline services		81.1	-0.2	+1.4	+1.5	+0.8	-1.5*
	Loans, credit and credit cards		80.6	+0.7	+2.5*	+0.6		+1.5*
	Postal Services		80.1	+0.7	+1.6	-3.4*	+2.9*	+0.6
	Legal and accountancy services		80.0	-0.1	+2.4*	+0.0		+1.1
	Gas services		79.7	+6.6*	-2.2	-3.6*	+0.7	+1.6*
	Fixed telephone services		79.4	-0.3	-1.7	-0.4	-0.6	+2.2*
	All services markets		79.2	+1.0*	+1.5*	+0.0	+0.8*	+0.7*
	Cafés, bars and restaurants		79.2	-4.1*	+3.1*	+0.9	+2.1*	-2.1*
	Train services		79.1	+2.1*	-2.5*	+1.0	-1.3	+2.9*
	Vehicle rental services		78.2	-0.2	+1.6	-1.3	+4.0*	-0.7
	Tram, local bus, metro, and underground services		76.7	-1.2	-1.8	+1.1	+3.0*	-1.4
	TV-subscriptions		76.6	+1.0	+3.1*	+3.4*		-1.3
	Mortgages		76.5	+3.5*	+3.6*	+2.6*		+2.7*
	Vehicle maintenance and repair services		75.3	+0.2	+4.7*	-1.8	+5.2*	-3.7*
	House and garden maintenance services		75.2	+1.3	+5.4*	-1.1	-0.8	-2.5*
	Investment products, private pensions and securities		74.5	-1.1	+2.7*	+0.2	-0.9	+0.4
	Online gambling and lottery services		73.8	-0.5				-2.9*
	Real Estate Services		72.5	+3.7*	+0.5	+0.1	+3.1*	-1.3
	Electricity services		71.5	+4.3*	+0.8	+1.1	-6.5*	-3.8*
	Water supply		68.6	+6.1*	-2.4	-0.9	+2.2	-7.2*

Comparability
 Trust
 Problems & detriment
 Expectations
 Choice

## OVERALL PERFORMANCE

The average MPI score in Latvia is 80.0, roughly in line with the EU28 average. The goods market MPI score is 81.7, below the EU28 average by 0.8 points. The services markets figure of 79.2 is above the EU28 average by 0.7 points.

The overall figure is 0.5 points higher than in 2013. The services markets score has increased by 1.0 point, whereas the goods markets score has decreased by 0.6 points.

Latvia ranks in the top three of all EU28 countries in the 'Bank accounts', 'Mobile telephone services' and 'Vehicle insurance' markets.

## GOODS MARKETS

The top three goods markets in Latvia are 'Books, magazines and newspapers', 'Fuel for vehicles' and 'Bread, cereals, rice and pasta' and the bottom three are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

Only the 'Fuel for vehicles' market (+1.7) has improved since 2013, while the markets for 'New cars' (-2.8), 'Non-prescription medicines' (-2.6) and 'Entertainment goods' (-2.0) are the three markets that have decreased in MPI score.

The 'Fuel for vehicles' market (+5.0) also heads the group of the three goods markets performing better than the EU28 average, followed by 'Bread, cereals, rice and pasta' (+2.2) and 'ICT products' (+1.3). The 'Entertainment goods' (-4.4), 'Meat and meat products' (-4.1), and 'Fruit and vegetables' (-4.0) markets perform worst of the five below-average markets.

The goods markets average expectations score has improved since 2013, with none of the goods markets decreasing in this component. The comparability score has improved in four markets, but decreased in two markets, resulting in an overall stable performance since 2013. The goods markets average proportion of complaints has however increased, while the trust score has decreased.

The average comparability and trust component scores for goods markets are below the EU28 average, with only the 'Fuel for vehicles' market scoring above average scores for both components. The choice component scores show the reverse pattern, performing above the EU28 average for goods markets overall, with only the 'Entertainment goods' market scoring below average.

## SERVICES MARKETS

The leading services markets in Latvia are 'Vehicle insurance', 'Mobile telephone services' and 'Bank accounts', while 'Water supply', 'Electricity services' and 'Real estate services' are the bottom three.

Eight services markets have improved since 2013, with utilities markets such as 'Gas services' (+6.6), 'Water supply' (+6.1) and 'Electricity services' (+4.3) leading the way. Only the 'Cafés, bars and restaurants' market has decreased in MPI score (-4.1).

Of the 29 services markets, 11 markets perform better than the EU28 average, with 'Mobile telephone services' (+8.7), 'Bank accounts' (+7.8) and 'Vehicle insurance' (+5.6) performing best of all. Of the eight markets below the EU28 average, 'Water supply' (-7.2) is the furthest from the average.

The average comparability and expectations scores in Latvian services markets have improved since 2013, although the proportion of complaints is on the rise. In terms of individual services markets, the 'Cafés, bars and restaurants' market is the only market with a decrease in comparability score since 2013.

The services markets average comparability, trust and expectations component scores are better than the EU28 average. The proportion of problems is also lower than the EU28 average, while the detriment component score for services markets is in line with the average. The choice score, however, falls below the EU28 average, with 15 services markets performing below average. Still, these overall results hide great variability at market level, with many markets differing from the overall services markets results for each component. For instance, 12 markets score above average and 9 markets below average in the trust component.



## DIFFERENCE WITH EU28

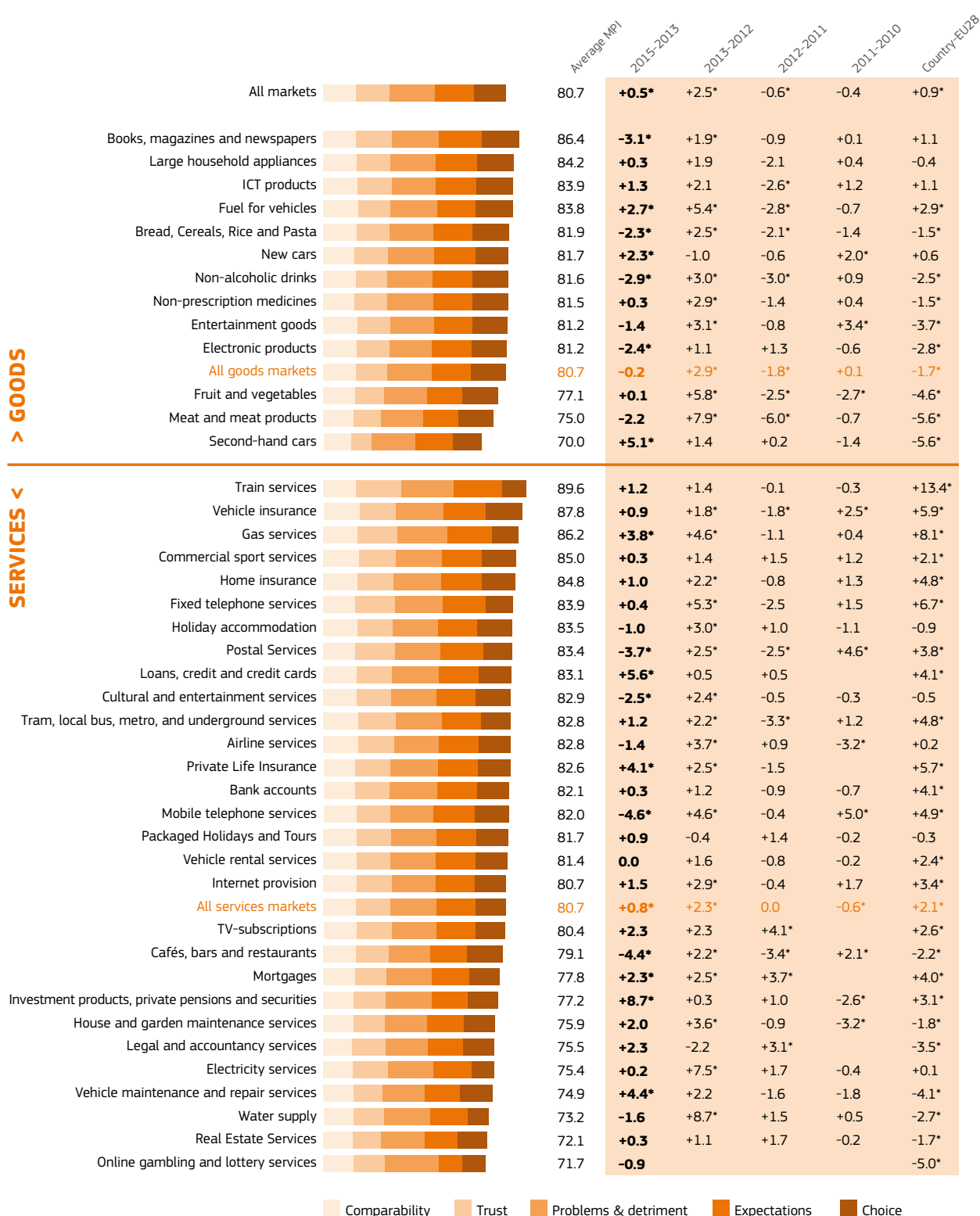
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+8.7*	+0.9*	+1.1*	-8.1*	-0.8*	+0.6*	-11.0*	+0.9*	+0.8*
26	Bank accounts	+7.8*	+0.8*	+1.2*	-6.9*	+0.8	+0.4*	+2.8	+1.0*	+0.5*
30	Vehicle insurance	+5.6*	+1.1*	+0.7*	-2.0*	-0.3	+0.1*	-23.7	+0.4*	+0.5*
17	Fuel for vehicles	+5.0*	+0.7*	+0.6*	-1.8*	+0.0	+0.1	-16.2	+0.6*	+0.5*
52	Private life insurance	+4.7*	+0.8*	+0.5*	-3.1*	+0.1	+0.2*	+4.5	+0.5*	+0.3*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-7.2*	-0.8*	-0.6*	+8.5*	+0.9*	-0.6*	-0.5	-0.5*	-1.1*
14	Entertainment goods	-4.4*	-0.7*	-0.7*	+0.9	+1.0*	-0.1	-4.9	-0.5*	-0.2*
2	Meat and meat products	-4.1*	-0.5*	-1.1*	+3.5*	+0.2	-0.2*	-24.0*	-0.3*	+0.1
1	Fruit and vegetables	-4.0*	-0.4*	-1.4*	+0.7	+0.3	-0.1	-8.2	-0.2*	+0.0
46	Electricity services	-3.8*	-0.7*	-0.3*	-1.0	+0.3	+0.0	-7.6	-0.2	-0.9*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+6.6*	+1.4*	+0.4*	+0.1	N/A	N/A	+10.4	+0.8*	N/A
45	Water supply	+6.1*	+1.6*	+0.2	-1.3	N/A	N/A	+7.7	+0.6*	N/A
46	Electricity services	+4.3*	+2.0*	-0.3	+0.8	N/A	N/A	+17.5	+0.1	N/A
20	Real estate services	+3.7*	+0.4*	+0.4*	+0.1	N/A	N/A	+1.9	+0.7*	N/A
51	Mortgages	+3.5*	+0.4*	+0.6*	-1.5	N/A	N/A	+17.1	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-4.1*	-0.6*	-0.7*	+2.8	N/A	N/A	+7.1	-0.2	N/A
15	New cars	-2.8*	0.0	-0.7*	+1.1	N/A	N/A	+10.0	-0.3	N/A
48	Non-prescription medicines	-2.6*	-0.4*	-0.3	+2.0*	N/A	N/A	+34.4	-0.2	N/A
14	Entertainment goods	-2.0*	-0.1	-0.4*	+1.7	N/A	N/A	+36.4*	-0.1	N/A
2	Meat and meat products	-1.5	-0.2	-0.6*	+1.9	N/A	N/A	+8.6	+0.3*	N/A

# LITHUANIA

## MPI per market



## OVERALL PERFORMANCE

The average MPI score for Lithuania is 80.7, above the EU28 average by 0.9 points. Both the goods and services markets score 80.7. These results are 1.7 points below the EU28 average for goods markets, and 2.1 points above the average for services markets.

The overall figure is up 0.5 points on the 2013 figure. The goods markets score remains stable, whereas the services markets average increased by 0.8 points since 2013.

Lithuania is the top ranked EU28 country for 'Train services' and 'Vehicle insurance' and is in the top three for another three markets, but is in the bottom three for the 'Meat and meat products' market.

## GOODS MARKETS

The three leading goods markets in Lithuania are 'Books, magazines and newspapers', 'Large household appliances' and 'ICT products'. The bottom three are the 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables' markets.

The markets for 'Second-hand cars' (+5.1), 'Fuel for vehicles' (+2.7) and 'New cars' (+2.3) are the only goods markets to have improved since 2013. Only the 'Books, magazines and newspapers' (-3.1), 'Non-alcoholic drinks' (-2.9), 'Electronic products' (-2.4) and 'Bread, cereals, rice and pasta' (-2.3) markets have decreased in MPI score since 2013.

The only goods market above the EU28 average is 'Fuel for vehicles' (+2.9). Eight markets perform poorer than the EU28 average, with 'Meat and meat products', 'Second-hand cars' (both -5.6) and 'Fruit and vegetables' (-4.6) scoring worst in relation to the EU28 average.

The goods markets average expectations score has increased since 2013, with the 'Non-alcoholic drinks' market being the only goods market that decreased in this component. In addition, the proportion of problems decreased for goods markets overall, only the 'Electronic products' market has an increased proportion of problems. The proportion of complaints remains stable for all individual goods markets, except for a rise in the 'New cars' market. The goods markets average comparability score has decreased since 2013, with most markets having poorer scores for this component.

The goods markets average comparability and trust component scores are worse than the EU28 average, though the 'Fuel for vehicles' market scores above average for the comparability component. In addition, the goods markets average proportion of problems is higher than the EU28 average. The results for the detriment and choice

components are better than the EU28 average, though the 'Second-hand cars' market scores below average for choice. When problems and detriment are combined, the goods markets average performance is worse than the EU28 average.

## SERVICES MARKETS

The top three services markets in Lithuania are 'Train services', 'Vehicle insurance' and 'Gas services' and the bottom three are 'Online gambling and lottery services', 'Real estate services' and 'Water supply'.

Six services markets have improved since 2013, headed by the 'Investment products, private pensions and securities' (+8.7), 'Loans, credit and credit cards' (+5.6), and 'Vehicle maintenance and repair services' (+4.4) markets. Four markets have decreased in MPI score: 'Mobile telephone services' (-4.6), 'Cafés, bars and restaurants' (-4.4), 'Postal services' (-3.7) and 'Cultural and entertainment services' (-2.5).

Of the 29 services markets, 17 markets score above the EU28 average, led by 'Train services' (+13.4), followed by 'Gas services' (+8.1) and 'Fixed telephone services' (+6.7). The 'Online gambling and lottery services' (-5.0), 'Vehicle maintenance and repair services' (-4.1), and 'Legal and accountancy services' (-3.5) markets are furthest adrift of the seven services markets performing below the EU28 average.

The goods markets average trust and expectations component scores have increased since 2013. In addition, the average proportion of problems decreased, with none of the services markets achieving higher proportions of problems than in 2013. The proportions of complaints have generally remained stable, with the exception of an increase in the proportion of complaints for the 'Mobile telephone services' and 'Cafés, bars and restaurants' markets. The services markets average comparability score decreased since 2013.

The services markets detriment and comparability scores are better than the EU28 average, with a single below average score for the 'Holiday accommodation' market in the comparability component. The services markets average trust, expectations and choice component scores are also above the EU28 average, while the proportion of problems is higher than average, despite more mixed results for these components on an individual market level. A below average expectations component score for the 'Online gambling and lottery services' market (-2.4) particularly stands out. Also when the proportion of problems and level of detriment are combined, several markets score above average and several others score below the EU28 average, resulting in a services markets average score in the problems & detriment component which is in line with the EU28 average.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+13.4*	+1.5*	+1.4*	-12.4*	-3.6*	+0.8*	-16.9	+1.5*	+1.4*
47	Gas services	+8.1*	+1.7*	+0.8*	-3.5*	-0.6	+0.2*	-7.0	+0.9*	+0.8*
32	Fixed telephone services	+6.7*	+1.1*	+0.9*	-4.7*	-1.1*	+0.4*	-2.4	+0.6*	+0.4*
30	Vehicle insurance	+5.9*	+0.8*	+0.5*	-0.8	-2.3*	+0.1*	-16.1	+0.7*	+0.8*
52	Private life insurance	+5.7*	+0.6*	+0.5*	0.0	-0.5	+0.0	-18.7*	+0.8*	+0.7*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	-5.6*	-0.7*	-1.2*	+10.5*	-0.8*	-0.4*	-18.9*	-0.5*	0.0
16	Second-hand cars	-5.6*	-1.1*	-1.4*	+3.8*	-0.1	-0.2	-24.2*	+0.0	-0.3*
60	Online gambling and lottery services	-5.0*	+1.0*	-0.9*	-6.3*	-2.4*	+0.4*	-18.6	-2.4*	+0.1
1	Fruit and vegetables	-4.6*	-0.5*	-1.1*	+7.4*	-0.3	-0.3*	-18.2*	-0.4*	-0.1
23	Vehicle maintenance and repair services	-4.1*	-0.3	-0.8*	+11.1*	-1.1*	-0.5*	-14.8*	-0.5*	0.0

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private pensions and securities	+8.7*	+0.6*	+1.0*	-9.6*	N/A	N/A	+0.5	+1.2*	N/A
58	Loans, credit and credit cards	+5.6*	+0.4*	+0.6*	-5.9*	N/A	N/A	-5.7	+0.8*	N/A
16	Second-hand cars	+5.1*	-0.3	+0.3	-14.5*	N/A	N/A	-2.1	+1.0*	N/A
23	Vehicle maintenance and repair services	+4.4*	+0.1	+0.4*	-9.3*	N/A	N/A	+2.9	+0.6*	N/A
52	Private life insurance	+4.1*	+0.1	+0.7*	-2.3	N/A	N/A	+5.5	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-4.6*	-0.7*	-0.4*	+3.7	N/A	N/A	+17.6*	-0.4*	N/A
41	Cafés, bars and restaurants	-4.4*	-0.8*	-0.5*	+2.6	N/A	N/A	+16.4*	-0.2*	N/A
31	Postal services	-3.7*	-0.6*	-0.4*	+3.7	N/A	N/A	-2.6	-0.2	N/A
18	Books, magazines and newspapers	-3.1*	-0.7*	-0.5*	-0.1	N/A	N/A	+11.1	-0.1	N/A
5	Non-alcoholic drinks	-2.9*	-0.7*	-0.4*	-1.8	N/A	N/A	-9.7	-0.3*	N/A

# LUXEMBOURG

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		85.3	+4.1*	-0.1	+2.1*	+2.0*	+5.6*
	Entertainment goods		88.7	+5.4*	+0.5	+2.1*	+3.1*	+3.8*
	Non-alcoholic drinks		87.9	+2.9*	+0.2	+2.0*	+1.7	+3.8*
	Fruit and vegetables		87.9	+3.3*	-0.2	+8.3*	+0.4	+6.2*
	Bread, Cereals, Rice and Pasta		87.8	+1.2	+1.3	+4.5*	+0.6	+4.4*
	Meat and meat products		87.1	+4.1*	-0.5	+6.0*	+2.0	+6.5*
	Large household appliances		87.1	+4.4*	-0.8	+2.0	+2.1	+2.5*
	Non-prescription medicines		86.8	+5.9*	-3.0*	+4.2*	+0.9	+3.8*
	Books, magazines and newspapers		86.7	+4.3*	-2.7*	+1.8*	+0.8	+1.4*
	All goods markets		86.6	+3.8*	-0.2	+2.5*	+2.0*	+4.1*
	Electronic products		86.5	+3.4*	+1.7	+0.6	+2.8*	+2.6*
	ICT products		86.1	+4.1*	+1.9	+0.3	+3.0*	+3.3*
	Fuel for vehicles		85.3	+4.7*	-1.9	0.0	-0.4	+4.4*
	Second-hand cars		84.0	+3.1*	+0.7	-0.6	+6.2*	+8.4*
	New cars		83.3	+2.2*	-0.2	+1.2	+3.2*	+2.2*
< SERVICES	Commercial sport services		88.2	+5.7*	+0.0	+1.5	+3.0*	+5.3*
	Water supply		87.3	+7.5*	-2.9*	+4.2*	-1.3	+11.4*
	Internet provision		86.6	+4.3*	+3.4*	+6.6*	+3.5*	+9.4*
	Cafés, bars and restaurants		86.3	+4.4*	+0.4	+3.0*	+2.9*	+5.0*
	Airline services		86.2	+3.8*	+0.3	+1.2	+4.1*	+3.6*
	Vehicle insurance		86.0	+3.6*	+1.7	+0.5	+1.1	+4.1*
	Tram, local bus, metro, and underground services		86.0	+5.8*	-0.5	+0.9	+1.6	+8.0*
	Mobile telephone services		85.9	+6.2*	-1.7	+8.5*	+1.0	+8.9*
	Train services		85.9	+5.1*	+1.3	+1.4	+0.5	+9.7*
	Electricity services		85.9	+6.5*	-1.4	+6.5*	-2.6	+10.6*
	Cultural and entertainment services		85.8	+2.3*	-1.0	+1.5	+0.7	+2.4*
	Gas services		85.5	+6.6*	-1.6	+1.0	+0.9	+7.4*
	Bank accounts		85.3	+7.0*	-4.0*	+5.0*	-1.2	+7.3*
	Loans, credit and credit cards		85.3	+3.5*	+1.0	-0.2		+6.2*
	House and garden maintenance services		85.1	+6.2*	-0.7	+2.6	+3.1*	+7.4*
	Holiday accommodation		85.0	+4.1*	-0.3	+0.1	+1.4	+0.6
	TV-subscriptions		85.0	+5.0*	-0.3	+6.1*		+7.1*
	Packaged Holidays and Tours		84.9	+2.2*	+1.0	+0.4	+2.6*	+2.8*
	All services markets		84.8	+4.3*	0.0	+2.0*	+2.2*	+6.2*
	Vehicle maintenance and repair services		84.8	+5.2*	+1.8	+0.2	+6.5*	+5.8*
	Postal Services		84.4	+4.1*	+0.2	+0.8	-1.0	+4.9*
	Fixed telephone services		84.0	+2.5*	+0.6	+0.4	+1.8	+6.8*
	Legal and accountancy services		84.0	+4.2*	-2.4*	+3.5*		+5.1*
	Home insurance		82.9	+4.2*	+0.1	-3.8*	+2.4*	+3.0*
	Online gambling and lottery services		82.6	+1.5				+5.9*
	Private Life Insurance		82.4	+2.2*	+1.6	-1.0		+5.4*
	Mortgages		81.9	+2.3*	-0.4	+0.6		+8.1*
	Investment products, private pensions and securities		81.9	+2.5*	+1.4	+1.8	+7.2*	+7.8*
	Real Estate Services		81.8	+4.4*	+0.8	+2.7	+7.3*	+8.0*
	Vehicle rental services		81.4	+1.3	+1.0	0.0	+4.4*	+2.4*

Comparability 
 Trust 
 Problems & detriment 
 Expectations 
 Choice

## OVERALL PERFORMANCE

The average MPI score in Luxembourg is 85.3, 5.6 points above the EU28 average. The goods markets score is 86.6 and the services markets figure is 84.8, above the EU28 average by 4.1 and 6.2 points respectively.

The overall figure is up 4.1 points since 2013. The services markets score has increased by 4.3 points, while the goods markets score has risen by 3.8 points.

Luxembourg is in the top three of the EU28 countries for 28 of the 42 individual markets surveyed.

## GOODS MARKETS

The top three goods markets in Luxembourg are 'Entertainment goods', 'Non-alcoholic drinks' and 'Fruit and vegetables'. The bottom three are the 'New cars', 'Second-hand cars' and 'Fuel for vehicles' markets.

All goods markets have improved since 2013, aside from the 'Bread, cereals, rice and pasta' market. The largest increases are in the 'Non-prescription medicines' (+5.9), 'Entertainment goods' (+5.4) and 'Fuel for vehicles' (+4.7) markets.

All goods markets perform better than the EU28 average, with 'Second-hand cars' (+8.4) scoring highest in relation to the EU28 average, followed by 'Meat and meat products' (+6.5) and 'Fruit and vegetables' (+6.2).

Compared with 2013, the goods markets average comparability, trust and expectations scores have improved, with an increased trust score in every single goods market. The goods markets average proportion of complaints is higher than in 2013, driven by increases in four markets ('Bread, cereals, rice and pasta', 'Non-alcoholic drinks', 'Non-prescription medicines' and 'Books, magazines and newspapers'), though the proportion of complaints has decreased for the 'Entertainment goods' market. The proportion of problems remains stable for all goods markets, except for the 'Bread, cereals, rice and pasta' market which has a higher proportion of problems than in 2013.

The trust, comparability, expectations and choice component scores are all higher than the EU28 average across most goods markets. In addition, the goods markets average proportion of problems is lower than the EU28 average, with only the 'Books, magazines and newspapers' market having a higher than average proportion of problems. The detriment component score

is worse than the EU28 average for goods markets overall, while this is also true for the majority of the 13 goods markets.

## SERVICES MARKETS

The top three services markets in Luxembourg are 'Commercial sport services', 'Water supply' and 'Internet provision'. The bottom three are the markets for 'Vehicle rental services', 'Real estate services' and 'Investment products, private pensions and securities'.

Most services markets have improved since 2013, though MPI scores for the 'Online gambling and lottery services' and 'Vehicle rental services' markets remain stable. The most improved market is 'Water supply' (+7.5), followed by 'Bank accounts' (+7.0) and 'Gas services' (+6.6).

In relation to the EU28 average 'Water supply' (+11.4) and 'Electricity services' (+10.6) perform best, followed by 'Train services' (+9.7). All services markets apart from 'Holiday accommodation' score above the EU28 average.

As in the goods markets, the comparability, trust and expectations component scores improved for almost all services markets since 2013. The proportions of problems and complaints remain stable for the services markets overall, although both proportions have increased in six services markets.

All components apart from detriment score above the EU28 average for services markets in Luxembourg. The trust score is above the EU28 average for every single services market, while the comparability, problems, expectations and choice components have better than average scores for most markets. The detriment component score is worse than the EU average for services markets overall, and it is the only component for which no market scores better than the EU28 average. Nevertheless, when the proportion of problems and level of detriment are combined, the services markets average score is above the EU28 average.

## DIFFERENCE WITH EU28

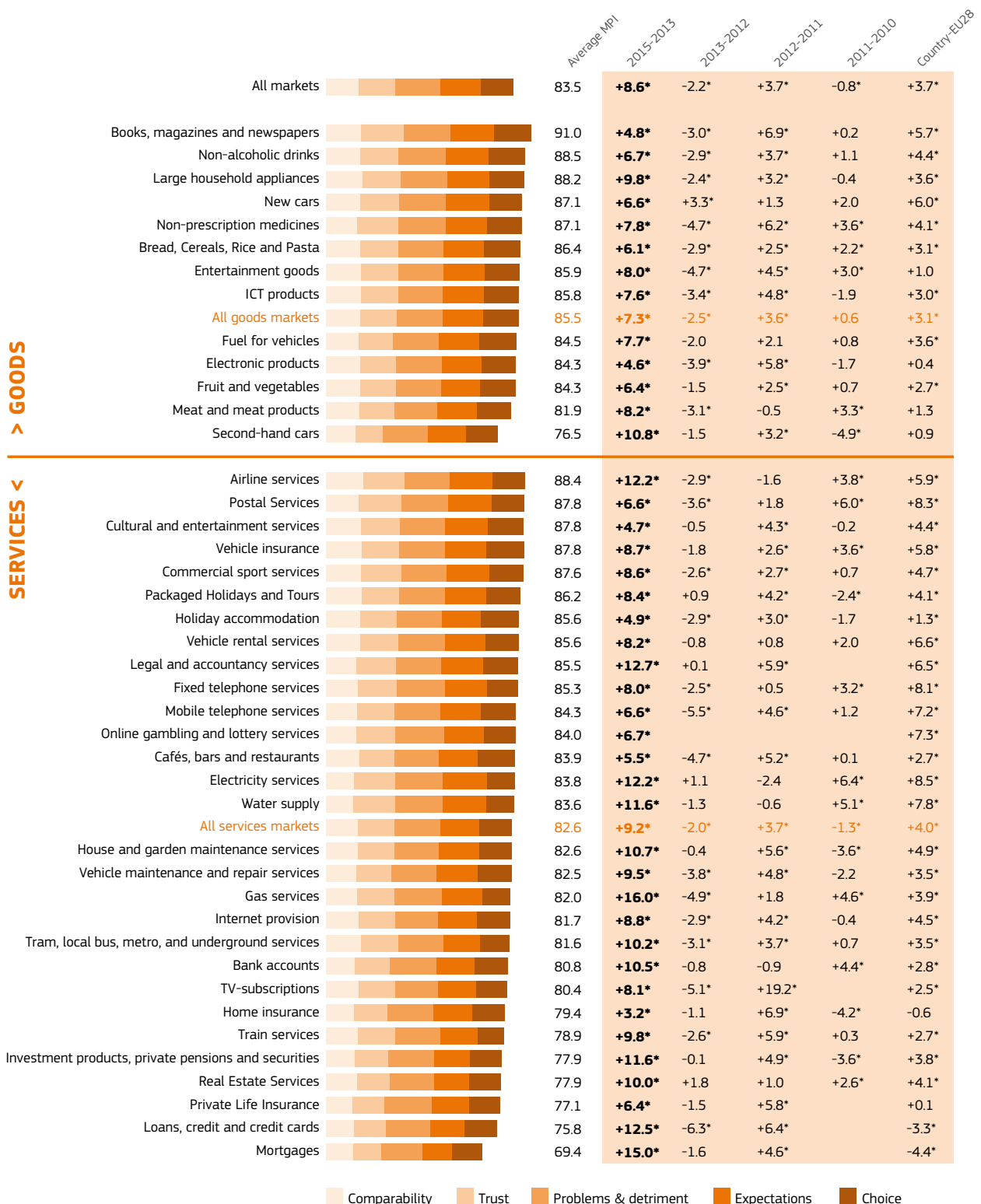
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+11.4*	+1.8*	+1.5*	-6.8*	+2.6*	+0.4*	+22.0*	+0.6*	+2.3*
46	Electricity services	+10.6*	+1.6*	+1.7*	-5.5*	+2.1*	+0.2*	-8.3	+0.7*	+1.4*
36	Train services	+9.7*	+1.1*	+1.1*	-8.3*	+0.9	+0.4*	-1.7	+0.8*	+1.9*
34	Internet provision	+9.4*	+0.9*	+1.4*	-16.7*	0.0	+0.9*	-9.3	+0.6*	+0.9*
33	Mobile telephone services	+8.9*	+0.9*	+1.6*	-14.8*	+1.9*	+0.8*	+2.8	+0.7*	+0.6*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
39	Holiday accommodation	+0.6	+0.2	+0.7*	+2.6	+2.0*	-0.3*	-15.6	0.0	-0.1
18	Books, magazines and newspapers	+1.4*	+0.4*	+0.5*	+3.8*	+1.9*	-0.3*	+10.2	+0.1	+0.3*
15	New cars	+2.2*	+0.3*	+0.8*	-4.3*	+0.7	+0.2	-10.9	0.0	0.0
43	Cultural and entertainment services	+2.4*	+0.5*	+0.7*	+4.9*	+1.7*	-0.4*	+8.0	+0.1	+0.5*
38	Vehicle rental services	+2.4*	+0.4*	+0.7*	+0.5	+1.0*	-0.1	-26.6*	+0.1	+0.3*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+7.5*	+1.2*	+1.1*	-1.8	N/A	N/A	+57.2*	+0.6*	N/A
26	Bank accounts	+7.0*	+1.0*	+1.2*	-1.3	N/A	N/A	+41.2*	+0.6*	N/A
47	Gas services	+6.6*	+0.6*	+1.2*	0.0	N/A	N/A	-11.4	+0.8*	N/A
46	Electricity services	+6.5*	+1.1*	+1.2*	-0.2	N/A	N/A	+39.5*	+0.4*	N/A
33	Mobile telephone services	+6.2*	+0.9*	+1.1*	+1.0	N/A	N/A	+18.3	+0.6*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	+1.2	+0.2	+0.5*	+4.0*	N/A	N/A	+84.8*	+0.1	N/A
38	Vehicle rental services	+1.3	+0.1	+0.3	+0.6	N/A	N/A	+12.5	+0.2	N/A
60	Online gambling and lottery services	+1.5	+0.5*	+0.5*	+6.3*	N/A	N/A	+36.9*	+0.2	N/A
40	Packaged holidays and tours	+2.2*	+0.3*	+0.4*	+1.8	N/A	N/A	+22.5	+0.3*	N/A
52	Private life insurance	+2.2*	+0.4*	+0.4*	+3.9*	N/A	N/A	-58.6*	+0.3*	N/A

# HUNGARY

## MPI per market





## OVERALL PERFORMANCE

The average MPI score for all markets surveyed in Hungary is 83.5, above the EU28 average by 3.7 points. The goods markets score is 85.5 and the services markets MPI score is 82.6, above the EU28 average by 3.1 and 4.0 points respectively.

The overall MPI score has increased by 8.6 points since 2013. Services markets account for the majority of this rise, having increased by as much as 9.2 points, compared with a 7.3 point increase for goods markets.

Hungary is the top ranked EU28 country for three goods markets and seven services markets, and ranked in second place for another five markets.

## GOODS MARKETS

In Hungary the top three goods markets are 'Books, magazines and newspapers', 'Non-alcoholic drinks' and 'Large household appliances' and the bottom three are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

All goods markets have improved since 2013, with the largest increases in MPI score recorded for the 'Second-hand cars' (+10.8), 'Large household appliances' (+9.8) and 'Meat and meat products' (+8.2) markets.

Nine goods markets perform better than the EU28 average, with the markets for 'New cars' (+6.0) and 'Books, magazines and newspapers' (+5.7) scoring highest compared to the EU average. No goods markets score below the EU28 average.

All goods markets average component scores have improved since 2013. The expectations and trust scores have increased in every single goods market, while the comparability scores have increased in all markets except the 'Fruit and vegetables' and 'Electronic products' markets. None of the individual goods markets has worsened in relation to any of the components. The proportions of complaints remain stable in each of the goods markets.

The goods markets average trust, detriment, expectations and choice component scores are better than the EU28 average, while the comparability score and proportion of problems are in line with the EU average. The expectations component scores are higher than the EU28 average in every single Hungarian goods market. The majority of goods markets also score higher than average in the choice and trust components. Only worse

than average scores for trust in the 'Second-hand cars' market and for detriment in the 'Meat and meat products' market (higher level of detriment) stand out from the generally positive picture for these two components.

## SERVICES MARKETS

The top three services markets in Hungary are 'Airline services', 'Postal services' and 'Cultural and entertainment services'. The bottom three services markets are 'Mortgages', 'Loans, credit and credit cards', and 'Private life insurance'.

All services markets have improved since 2013, led in particular by the 'Gas services' (+16.0) and 'Mortgages' (+15.0) markets.

In spite of this improvement the 'Mortgages' market is still the worst performing services market in relation to the EU28 average (-4.4). The market for 'Loans, credit and credit cards' (-3.3) is the only other services market scoring below the EU28 average. Meanwhile the markets for 'Electricity services' (+8.5), 'Postal services' (+8.3) and 'Fixed telephone services' (+8.1) score highest among the 25 markets performing above the EU28 average.

As for the goods markets, all component scores have overall improved since 2013. The trust and expectations scores have improved since 2013 in every single services market, while the comparability score and proportion of problems are better than in 2013 in almost every market. The proportion of complaints remains stable, with the exception of a decrease in the proportion of complaints for the 'Private life insurance' market.

The choice component is scored above the EU28 average for every single services market. The services markets average comparability, trust and expectations scores are also above the EU28 average. In terms of individual markets, the 'Mortgages' and 'Loans, credit and credit cards' markets are notable exceptions and perform worse than average for comparability, trust, problems (higher proportion of problems) and expectations.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+8.5*	+0.6*	+1.3*	-1.3	+0.1	+0.1	-7.6	+1.2*	+0.8*
31	Postal services	+8.3*	+1.0*	+1.0*	-0.6	-0.3	+0.1	-13.0	+0.9*	+1.3*
32	Fixed telephone services	+8.1*	+0.4*	+1.2*	-6.1*	-1.0*	+0.4*	-4.7	+1.0*	+0.7*
45	Water supply	+7.8*	+0.7*	+0.9*	+2.6	-0.4	-0.1	-17.6*	+0.9*	+1.8*
60	Online gambling and lottery services	+7.3*	+0.5*	+0.9*	-3.7*	-0.3	+0.2*	-21.7*	+1.0*	+1.0*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-4.4*	-0.4*	-0.5*	+9.9*	+1.1*	-0.9*	-2.9	-0.9*	+0.8*
58	Loans, credit and credit cards	-3.3*	-0.8*	-0.3*	+5.8*	+0.5	-0.4*	-5.5	-0.4*	+0.3*
29	Home insurance	-0.6	-0.8*	-0.1	+5.0*	-0.6	-0.3*	-21.9*	+0.4*	+0.5*
52	Private life insurance	+0.1	-0.8*	-0.3*	+0.4	-0.7	+0.0	-14.0	+0.5*	+0.6*
10	Electronic products	+0.4	-0.5*	+0.1	-0.5	-0.3	+0.1	-18.6*	+0.5*	0.0

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+16.0*	+1.5*	+1.6*	-10.7*	N/A	N/A	-8.1	+2.5*	N/A
51	Mortgages	+15.0*	+1.7*	+2.3*	-10.2*	N/A	N/A	-0.4	+1.3*	N/A
57	Legal and accountancy services	+12.7*	+1.7*	+1.3*	-7.4*	N/A	N/A	-0.9	+1.5*	N/A
58	Loans, credit and credit cards	+12.5*	+1.3*	+1.6*	-11.5*	N/A	N/A	+8.8	+1.4*	N/A
37	Airline services	+12.2*	+1.2*	+1.5*	-11.6*	N/A	N/A	-17.6	+1.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
29	Home insurance	+3.2*	-0.1	+0.4*	-1.9	N/A	N/A	-11.5	+0.9*	N/A
10	Electronic products	+4.6*	+0.3	+0.6*	-2.5	N/A	N/A	-16.4	+0.8*	N/A
43	Cultural and entertainment services	+4.7*	+0.7*	+0.5*	+0.2	N/A	N/A	-2.8	+0.7*	N/A
18	Books, magazines and newspapers	+4.8*	+0.5*	+0.6*	-1.5	N/A	N/A	-10.9	+0.8*	N/A
39	Holiday accommodation	+4.9*	+0.4*	+0.7*	-4.0*	N/A	N/A	+12.6	+0.7*	N/A

# MALTA

## MPI per market

		Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets	84.2	+2.5*	+2.7*	+2.5*	+1.4*	+4.4*
	Meat and meat products	87.7	+6.8*	-4.5*	+5.1*	-0.3	+7.1*
	Non-prescription medicines	87.5	+4.4*	0.0	+0.7	+5.4*	+4.5*
	Fruit and vegetables	87.5	+6.8*	-5.2*	+6.0*	+0.9	+5.8*
	Non-alcoholic drinks	87.4	+4.9*	-4.5*	+5.5*	+1.8	+3.2*
	Large household appliances	87.2	+3.7*	+4.6*	+2.6*	-1.0	+2.6*
	ICT products	87.1	+3.6*	+2.7*	-1.8	+2.2	+4.4*
	Bread, Cereals, Rice and Pasta	87.1	+6.0*	-6.1*	+5.3*	+2.3*	+3.7*
	Electronic products	86.1	+1.8	+5.0*	-3.4*	+1.9	+2.2*
	All goods markets	86.0	+3.8*	+0.1	+1.8*	+1.4*	+3.6*
	New cars	85.5	+4.9*	+0.8	+2.5*	-2.0	+4.4*
	Books, magazines and newspapers	85.4	+2.7*	-0.6	-0.3	+1.5	+0.1
	Fuel for vehicles	84.9	+3.8*	-0.2	+3.9*	+0.5	+4.0*
	Entertainment goods	84.0	+2.7*	+3.0*	-3.2*	+5.6*	-0.9
	Second-hand cars	80.8	-2.9*	+6.4*	+0.9	-0.7	+5.2*
< SERVICES	Holiday accommodation	88.3	+3.1*	+3.2*	+0.2	+3.3*	+3.9*
	Airline services	87.4	+3.2*	+3.9*	+0.1	+1.0	+4.9*
	Packaged Holidays and Tours	86.5	+3.0*	+4.1*	+4.8*	-4.4*	+4.5*
	Loans, credit and credit cards	86.2	+3.6*	+0.3	+3.4*		+7.1*
	Cafés, bars and restaurants	86.2	+1.4	+1.6	+3.7*	+2.2	+4.9*
	Home insurance	85.2	+1.9*	+4.9*	+1.2	+0.9	+5.3*
	Commercial sport services	85.1	+2.2*	+2.0*	+2.0	+1.0	+2.2*
	Bank accounts	84.9	+4.0*	-2.2*	+6.2*	+2.1	+7.0*
	Vehicle maintenance and repair services	84.9	+0.7	+5.4*	-0.1	+3.0*	+5.9*
	Private Life Insurance	84.9	+1.3	+4.3*	+5.6*		+7.9*
	House and garden maintenance services	84.8	-0.2	+10.2*	+0.2	+5.7*	+7.1*
	Cultural and entertainment services	84.1	+1.3	+5.5*	-1.8	+2.6*	+0.7
	Postal Services	83.8	+1.0	+5.4*	+1.5	+0.5	+4.3*
	Vehicle rental services	83.5	+2.8*	+1.2	+3.1*	-1.3	+4.5*
	All services markets	83.3	+1.8*	+4.0*	+2.8*	+1.8*	+4.8*
	Vehicle insurance	83.0	0.0	+6.3*	+0.9	+1.1	+1.1
	Mortgages	83.0	+1.2	+4.4*	+2.4		+9.2*
	Real Estate Services	82.9	+0.5	+7.0*	-0.3	+1.0	+9.1*
	Legal and accountancy services	82.8	+0.4	+6.3*	+2.5		+3.9*
	Fixed telephone services	82.7	+2.2	+3.4*	+1.4	+1.8	+5.5*
	Investment products, private pensions and securities	82.5	+0.4	+7.3*	+3.4*	-2.9*	+8.4*
	Online gambling and lottery services	82.3	+5.7*				+5.6*
	Water supply	81.9	+2.2*	+2.8*	+10.1*	+8.9*	+6.0*
	Mobile telephone services	81.2	+0.3	+1.3	+3.0*	-0.3	+4.1*
	Electricity services	80.5	+6.1*	+0.8	+8.5*	+13.8*	+5.2*
	Internet provision	80.5	+1.8	+5.9*	+3.1*	-1.1	+3.2*
	TV-subscriptions	79.6	-0.7	+7.2*	+9.7*		+1.7
	Tram, local bus, metro, and underground services	70.7	-0.4	+7.8*	-1.1	+9.0*	-7.3*

Comparability Trust Problems & detriment Expectations Choice

## OVERALL PERFORMANCE

The average MPI score in Malta is 84.2, 4.4 points above the EU28 average. The goods markets score is 86.0 and the services markets score is 83.3, above the EU28 average by 3.6 and 4.8 points respectively.

The overall MPI score increased by 2.5 points since 2013. The goods markets score has risen by 3.8 points and the services markets score by 1.8 points.

Malta ranks as one of the top three EU28 countries in 8 goods and 13 services markets, but is in the bottom three for the 'Tram, local bus, metro, and underground services' market.

## GOODS MARKETS

The top goods markets in Malta are 'Meat and meat products', 'Non-prescription medicines' and 'Fruit and vegetables' and the bottom three are 'Second-hand cars', 'Entertainment goods' and 'Fuel for vehicles'.

Of the 13 goods markets, 11 markets have improved since 2013. The markets for 'Meat and meat products', 'Fruit and vegetables' (both +6.8), and 'Bread, cereals, rice and pasta' (+6.0) increased most in MPI score since 2013, while only the 'Second-hand cars' market (-2.9) decreased in score.

All goods markets perform better than the EU28 average, with the exception of the 'Books, magazines and newspapers' and 'Entertainment goods' markets which are in line with the EU28 results. The best performers compared to the EU average are the markets for 'Meat and meat products' (+7.1), 'Fruit and vegetables' (+5.8), and 'Second-hand cars' (+5.2).

Almost every goods market in Malta increased in the comparability, trust and expectations components since 2013, with the 'Second-hand cars' market the main exception to this positive picture. The proportion of problems has however increased in most goods markets and for the goods markets overall, while the goods markets average proportion of complaints remains stable.

The comparability, trust, expectations and choice component scores are all above the EU28 average in almost every goods market, although the goods markets average detriment component score is worse than the EU average (higher level of detriment). The goods markets overall performance in the problems & detriment component is also below the EU average. In terms of individual markets, notable exceptions are the markets

for 'Entertainment goods' (the only market scoring below average for comparability and choice) and 'Books, magazines and newspapers' (the only market scoring below average for expectations).

## SERVICES MARKETS

The top three services markets in Malta are 'Holiday accommodation', 'Airline services' and 'Packaged holidays and tours'. The bottom three markets are 'Tram, local bus, metro, and underground services', 'TV-subscriptions' and 'Internet provision'.

Out of the 27 services markets in Malta, 11 markets improved since 2013. The 'Electricity services' (+6.1) and 'Online gambling and lottery services' (+5.7) markets increased most, followed by 'Bank accounts' (+4.0).

Most services markets perform above the EU28 average, with the 'Mortgages' (+9.2) and 'Real estate services' (+9.1) markets having the highest scores in relation to the EU average. The market for 'Tram, local bus, metro, and underground services' is the only services market scoring below average (-7.3). Three services markets perform in line with the EU28 average.

The services markets average comparability, trust and expectations scores have increased since 2013. None of the services markets decreased in these components, while the largest number of improved services markets can be found in the comparability and expectations components. In addition, the services markets average proportion of complaints decreased, although the 'Online gambling and lottery services' and 'Electricity services' markets have increased proportions of complaints. The proportion of problems has increased both overall and across most services markets.

The comparability, trust, expectations and choice component scores are all above the EU28 average for most services markets. In addition, the services markets average proportion of problems is lower than the EU average, although the services markets detriment score is worse than the EU average (higher level of detriment). Nevertheless, when problems and detriment are combined, the overall services markets result is better than the EU28 average. The 'Tram, local bus, metro, and underground services' market stands out as it is the only one to score worse than the EU28 average for the comparability, trust and expectations components while also having a higher than average proportion of problems. All other markets have results better than or in line with the EU average for those components.

## DIFFERENCE WITH EU28

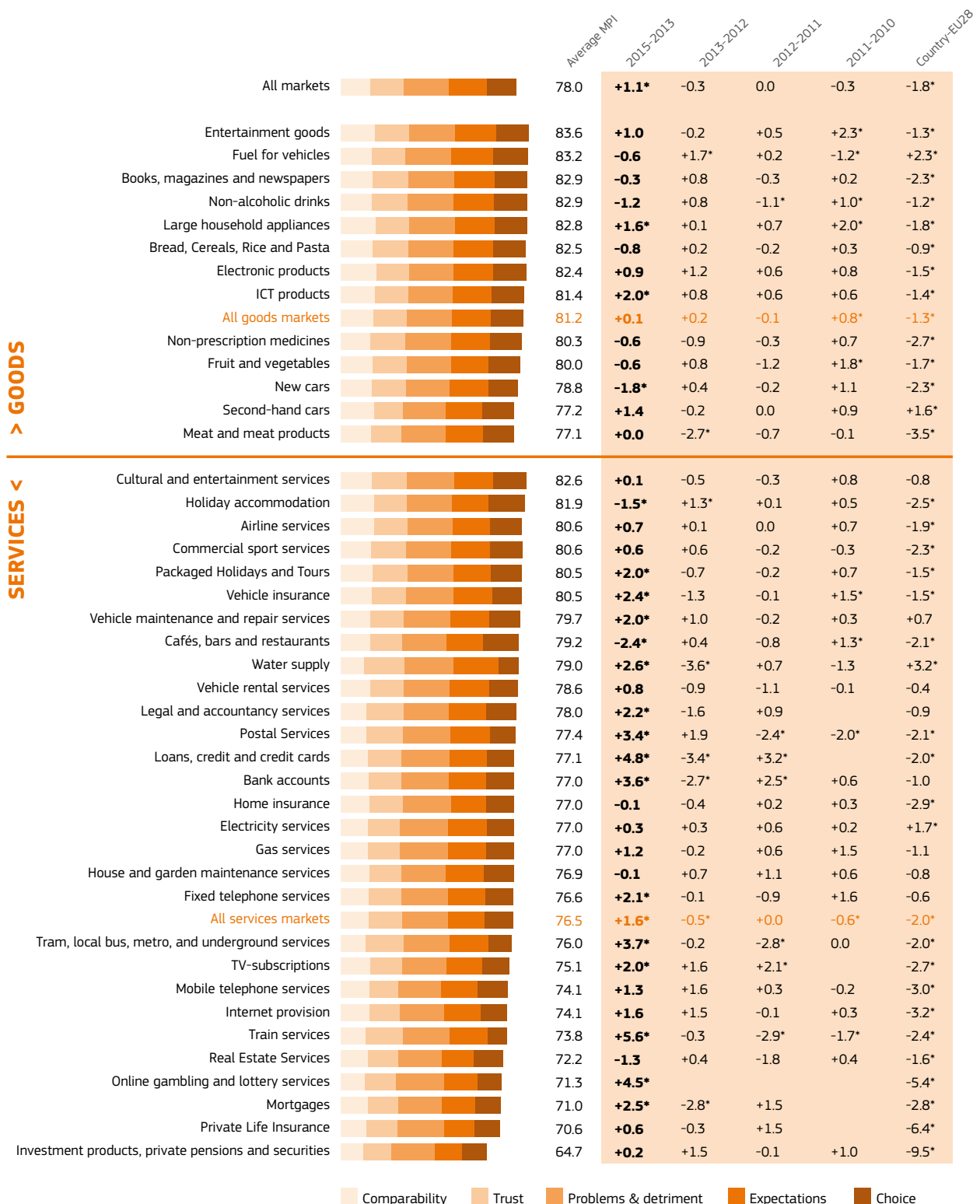
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+9.2*	+1.4*	+1.6*	-0.2	+0.1	0.0	+5.8	+1.1*	+0.6*
20	Real estate services	+9.1*	+1.1*	+1.3*	-8.4*	+1.1	+0.4*	+8.4	+1.0*	+0.7*
28	Investment products, private pensions and securities	+8.4*	+1.7*	+1.2*	+1.9	+0.9	-0.2	+18.5*	+1.0*	+0.7*
52	Private life insurance	+7.9*	+1.1*	+1.4*	+1.5	+1.0	-0.2	+22.9*	+1.2*	+0.6*
58	Loans, credit and credit cards	+7.1*	+1.0*	+1.4*	-0.2	-0.6	+0.1	-2.8	+0.8*	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	-7.3*	-0.6*	-1.2*	+7.7*	-0.2	-0.4*	+6.2	-0.8*	-0.2
14	Entertainment goods	-0.9	-0.4*	+0.4*	-4.4*	-1.7	+0.3*	-19.2	-0.2	-0.4*
18	Books, magazines and newspapers	+0.1	+0.2*	+0.1	-0.5	+1.5	0.0	-36.7	-0.2*	+0.0
43	Cultural and entertainment services	+0.7	+0.4*	+0.3*	-0.7	+0.9	+0.0	+4.2	-0.1	0.0
30	Vehicle insurance	+1.1	+0.0	+0.5*	+0.8	+0.1	-0.1	-1.6	+0.0	+0.2

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+6.8*	+1.0*	+0.9*	+1.1	N/A	N/A	-31.6	+0.9*	N/A
1	Fruit and vegetables	+6.8*	+1.3*	+0.8*	+8.2*	N/A	N/A	+44.5	+1.3*	N/A
46	Electricity services	+6.1*	+0.6*	+0.7*	+0.2	N/A	N/A	+46.1*	+1.1*	N/A
3	Bread, cereals, rice and pasta	+6.0*	+1.1*	+1.1*	+14.8*	N/A	N/A	+86.3*	+1.3*	N/A
60	Online gambling and lottery services	+5.7*	+1.3*	+0.7*	+9.9*	N/A	N/A	+56.8*	+0.9*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-2.9*	-0.1	-0.6*	+10.8*	N/A	N/A	-50.1*	+0.2	N/A
54	TV-subscriptions	-0.7	+0.2	-0.2	+12.4*	N/A	N/A	-10.3*	+0.6*	N/A
35	Tram, local bus, metro, and underground services	-0.4	-0.1	-0.4	-1.8	N/A	N/A	-21.4*	+0.0	N/A
21	House and garden maintenance services	-0.2	+0.0	0.0	+5.2*	N/A	N/A	-42.5*	+0.2	N/A
30	Vehicle insurance	0.0	+0.3	0.0	+4.8*	N/A	N/A	-20.5	+0.1	N/A

# NETHERLANDS

## MPI per market



## OVERALL PERFORMANCE

The average MPI score in the Netherlands is 78.0, below the EU28 average by 1.8 points. The goods markets score is 81.2 and the services markets score is 76.5, below the EU28 average by 1.3 and 2.0 points respectively.

The overall figure is up 1.1 points on the 2013 figure. Services markets account for much of this rise, having increased by 1.6 points, whereas the average goods markets result remains stable.

The Netherlands rank in the bottom three EU28 countries for five markets, including a last place in the 'Investment products, private pensions and securities' market.

## GOODS MARKETS

The top goods markets in the Netherlands are 'Entertainment goods', 'Fuel for vehicles' and 'Books, magazines and newspapers' and the bottom three goods markets are 'Meat and meat products', 'Second-hand cars' and 'New cars'.

Only the 'ICT products' (+2.0) and 'Large household appliances' (+1.6) markets have improved since 2013. The other goods markets remain stable, with the exception of the 'New cars' market which has decreased in MPI score (-1.8).

The markets for 'Fuel for vehicles' (+2.3) and 'Second-hand cars' (+1.6) are the only goods markets performing better than the EU28 average. All other markets score below average, with 'Meat and meat products' (-3.5) and 'Non-prescription medicines' (-2.7) scoring lowest compared to the EU28 average.

Four goods markets remain stable in every component compared to 2013. Only the goods markets average expectations component score has improved since 2013, while the comparability score has declined. The 'New cars' market is the only market that decreased in the expectations component. Most goods markets remain stable in the comparability component, with only the 'Non-prescription medicines' and 'Non-alcoholic drinks' markets having decreased in score for this component. The 'ICT products' market shows the most changes compared to 2013: increases in the trust and expectations scores, a lower proportion of problems, but a higher proportion of complaints.

In relation to the EU28 average, the goods markets have overall a lower proportion of problems and a better detriment score (lower level of detriment) than the

EU28 average. However, the comparability, trust and choice component scores are all below the EU28 average, while only the 'Second-hand cars' and 'Fuel for vehicles' markets have above average scores for the choice component. In addition, the 'Second-hand cars' market is the only goods market with a comparability score above the EU average.

## SERVICES MARKETS

The leading services markets in the Netherlands are 'Cultural and entertainment services', 'Holiday accommodation' and 'Airline services' and the bottom three are the 'Investment products, private pensions and securities', 'Private life insurance' and 'Mortgages' markets.

The markets for 'Train services' (+5.6), 'Loans, credit and credit cards' (+4.8), and 'Online gambling and lottery services' (+4.5) have the biggest differences of the 14 markets showing increased MPI scores since 2013, while the markets for 'Cafés, bars and restaurants' (-2.4) and 'Holiday accommodation' (-1.5) are the only two markets to have decreased in score.

Only the 'Water supply' (+3.2) and 'Electricity services' (+1.7) markets perform above the EU28 average. Most services markets score below average, with the 'Investment products, private pensions and securities' (-9.5), 'Private life insurance' (-6.4) and 'Online gambling and lottery services' (-5.4) markets scoring lowest compared to the EU28 average. Eight markets perform in line with the EU average.

The services markets average trust score and proportion of problems have improved since 2013, but the most marked improvement has been in the expectations component, with 21 of the 29 services markets increasing score from 2013 to 2015.

Nevertheless, the expectations component remains below the EU28 average, as do the choice, comparability and trust components. The 'Water supply' market is the only services market that has a higher trust score than the EU average. Only two markets perform above average in the expectations component: 'Water supply' and 'Electricity services'. The latter market and the 'Cultural and entertainment services' market are the only ones above the EU average in the choice component. All services markets but three score below average for comparability. The proportion of problems and the detriment score however perform better than the EU28 average, with only the 'Train services' and 'TV-subscriptions' markets having higher than average proportions of problems.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+3.2*	-0.6*	+0.5*	-5.5*	-1.2	+0.4*	+9.4	+0.8*	-0.3*
17	Fuel for vehicles	+2.3*	-0.1	+0.0	-4.0*	-1.4	+0.3*	+6.5	+0.7*	+0.2*
46	Electricity services	+1.7*	-0.3*	0.0	-4.5*	-2.3*	+0.4*	-7.5	+0.4*	+0.2*
16	Second-hand cars	+1.6*	+0.5*	0.0	+0.9	-0.8*	+0.1	+12.1*	+0.1	+0.2*
23	Vehicle maintenance and repair services	+0.7	+0.1	0.0	-2.1	-0.9*	+0.2*	+3.2	+0.1	-0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private pensions and securities	-9.5*	-1.0*	-1.2*	+1.9	+0.1	-0.1	+4.3	-1.2*	-1.0*
52	Private life insurance	-6.4*	-0.7*	-0.8*	-0.2	-1.2*	+0.1	+7.0	-0.9*	-1.0*
60	Online gambling and lottery services	-5.4*	-0.8*	-1.0*	-2.8*	-2.4*	+0.3*	+21.3*	-0.5*	-0.9*
2	Meat and meat products	-3.5*	-0.4*	-0.9*	-1.1	-1.3*	+0.2*	-3.5	-0.2*	-0.5*
34	Internet provision	-3.2*	-0.5*	-0.6*	-0.4	-0.6*	+0.1	-0.2	-0.2*	-0.6*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+5.6*	+0.5*	+0.6*	-6.5*	N/A	N/A	-9.6	+0.7*	N/A
58	Loans, credit and credit cards	+4.8*	+0.3*	+0.6*	-3.1*	N/A	N/A	-0.9	+0.7*	N/A
60	Online gambling and lottery services	+4.5*	+0.5*	+0.7*	-1.4	N/A	N/A	+7.9	+0.5*	N/A
35	Tram, local bus, metro, and underground services	+3.7*	+0.3	+0.4*	-3.8	N/A	N/A	+4.5	+0.5*	N/A
26	Bank accounts	+3.6*	+0.4*	+0.3	-5.6*	N/A	N/A	+30.5*	+0.5*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-2.4*	-0.3*	-0.1	+6.3*	N/A	N/A	-1.3	-0.1	N/A
15	New cars	-1.8*	-0.1	-0.2	+2.2	N/A	N/A	-12.0*	-0.3*	N/A
39	Holiday accommodation	-1.5*	-0.2*	-0.3*	+1.6	N/A	N/A	-7.4	0.0	N/A
20	Real estate services	-1.3	-0.2	-0.1	-0.6	N/A	N/A	+3.1	-0.2	N/A
5	Non-alcoholic drinks	-1.2	-0.2*	-0.2*	+0.2	N/A	N/A	-26.3	0.0	N/A



# AUSTRIA

## MPI per market

		Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets	84.5	+7.6*	+0.6*	+0.6*	+0.5*	+4.7*
	Entertainment goods	89.9	+3.6*	+0.4	-0.1	+3.7*	+5.0*
	Large household appliances	88.4	+3.7*	-0.3	+0.1	+1.3	+3.8*
	Electronic products	87.6	+6.0*	-0.3	+0.5	+1.0	+3.7*
	ICT products	87.4	+7.5*	+0.1	-0.4	+1.3	+4.7*
	Non-alcoholic drinks	85.9	+1.2	-0.8	+2.1*	+0.5	+1.7*
	Books, magazines and newspapers	85.7	+0.4	+1.3	-2.0*	+0.6	+0.5
	All goods markets	85.4	+5.5*	+0.0	+0.2	+1.1*	+3.0*
	Bread, Cereals, Rice and Pasta	85.4	+3.3*	-1.7*	+0.8	+3.0*	+2.1*
	Non-prescription medicines	85.1	+7.1*	-0.3	+0.1	+1.5	+2.1*
	Fuel for vehicles	84.3	+10.0*	+4.8*	-0.8	-2.9*	+3.5*
	Fruit and vegetables	83.6	+8.4*	-1.7	-0.1	+1.5	+2.0*
	Second-hand cars	83.4	+12.5*	-0.3	+1.7	+0.6	+7.8*
	Meat and meat products	82.4	+8.2*	-2.4*	-0.3	+1.4	+1.8*
	New cars	81.0	-1.0	+1.2	+1.5	+0.8	-0.1
< SERVICES	Holiday accommodation	87.4	+4.7*	-0.5	+1.9*	-0.2	+3.0*
	Commercial sport services	87.2	+5.9*	+1.8	-0.5	+2.0*	+4.3*
	TV-subscriptions	86.5	+13.0*	+1.9	+2.4*		+8.6*
	Tram, local bus, metro, and underground services	86.3	+3.5*	+2.3*	-1.1	+1.4	+8.3*
	Vehicle maintenance and repair services	86.1	+5.9*	+0.4	+4.4*	-1.7	+7.1*
	Airline services	85.9	+5.8*	+0.5	-1.4	+2.7*	+3.3*
	Loans, credit and credit cards	85.6	+6.9*	+1.5	+1.2		+6.5*
	Cultural and entertainment services	85.3	-0.2	+0.9	-0.1	+0.6	+1.9*
	Cafés, bars and restaurants	85.2	+6.3*	+0.5	+0.1	+2.9*	+4.0*
	Train services	85.2	+5.7*	+2.6*	+5.0*	+0.7	+9.0*
	Water supply	84.9	+6.5*	+0.1	+0.0	+0.2	+9.0*
	Vehicle insurance	84.8	+4.9*	+2.5*	-0.3	+2.6*	+2.9*
	Packaged Holidays and Tours	84.8	+5.0*	+0.6	+0.3	+3.0*	+2.7*
	Bank accounts	84.7	+14.6*	-0.7	-0.9	+1.3	+6.8*
	Postal Services	84.7	+13.7*	+1.9	-2.3	-2.3*	+5.2*
	House and garden maintenance services	84.7	+10.5*	+0.2	+1.8	+0.2	+7.0*
	Mobile telephone services	84.7	+16.1*	+0.5	+0.5	-1.6	+7.6*
	Gas services	84.6	+11.6*	+2.2*	-0.4	+1.8	+6.5*
	All services markets	84.1	+8.5*	+0.9*	+0.8*	+0.6	+5.5*
	Electricity services	84.0	+7.7*	+2.8*	+0.4	+1.1	+8.7*
	Internet provision	83.5	+12.5*	+0.5	+1.1	+3.3*	+6.3*
	Legal and accountancy services	83.3	+9.1*	+0.1	+0.9		+4.3*
	Home insurance	83.1	+5.3*	+0.7	+2.0	+1.1	+3.2*
	Online gambling and lottery services	82.7	+11.3*				+6.1*
	Private Life Insurance	81.9	+11.4*	-0.7	+0.0		+4.9*
	Investment products, private pensions and securities	81.1	+14.4*	+0.2	+2.0	+4.2*	+7.0*
	Vehicle rental services	81.1	+4.9*	+1.7	-0.3	-1.2	+2.1*
	Fixed telephone services	80.6	+6.4*	+2.0	+0.6	+2.2	+3.3*
	Real Estate Services	80.5	+14.1*	+2.2	+2.2	+1.2	+6.7*
	Mortgages	78.1	+9.9*	+0.6	+2.3*		+4.3*

Comparability Trust Problems & detriment Expectations Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in Austria is 84.5, higher than the EU28 average by 4.7 points. This reflects the fact that Austria has a higher MPI score than the EU28 average for both goods (+3.0) and services (+5.5) markets.

The overall Austrian MPI score is higher in 2015 than 2013 (by as much as +7.6). This is driven by increases in both the goods (+5.5) and services (+8.5) markets.

Austria ranks first for seven markets and is in the top three of all EU28 countries for a further ten markets.

### GOODS MARKETS

Overall, the top three goods markets in Austria are 'Entertainment goods', 'Large household appliances' and 'Electronic products'. The bottom three are the 'New cars', 'Meat and meat products' and 'Second-hand cars' markets.

Ten goods markets increased in MPI score since 2013, with the largest increases for the 'Second-hand cars' (+12.5) and 'Fuel for vehicles' (+10.0) markets. The results for the other three markets ('Non-alcoholic drinks', 'Books, magazines and newspapers', and 'New cars') remain stable.

Eleven Austrian goods markets perform better than the EU28 average. The highest scoring goods markets in Austria compared to the EU28 average are 'Second-hand cars' (+7.8), 'Entertainment goods' (+5.0) and 'ICT products' (+4.7). The 'Books, magazines and newspapers' and 'New cars' markets perform in line with the EU28 average.

In terms of performance at component level, the comparability and trust scores have improved since 2013, with only the 'New cars' market having a decreased comparability score and trust scoring higher in every single goods market. The goods markets average proportions of problems and complaints also decreased, despite increased proportions of complaints in the 'Fruit and vegetables' and 'Bread, cereals, rice and pasta' markets. The overall expectations component score remains stable, while three goods markets increased and another three markets decreased in this component.

All goods markets component results are better than the EU28 average aside from detriment (higher level of detriment than the EU average). The high performance of the top 3 goods markets, compared to the EU28 average, reflects that the 'Second-hand cars', 'Entertainment goods' and 'ICT products' markets score higher in Austria than the

EU28 for all components part of the MPI (comparability, trust, problems & detriment, expectations and choice). However, in line with the goods markets overall, these markets do not perform above the EU28 average in terms of detriment. The only below EU average scores other than detriment are recorded for choice in the 'Meat and meat products' market and the expectations component in the 'New cars' market.

### SERVICES MARKETS

The top three services markets in Austria are 'Holiday accommodation', 'Commercial sport services' and 'TV-subscriptions'. The bottom three are the 'Mortgages', 'Real estate services' and 'Fixed telephone services' markets.

Out of the 29 Austrian services markets, 28 markets increased in MPI score since 2013, with the largest increases for the 'Mobile telephone services' (+16.1), 'Bank accounts' (+14.6) and 'Investment products, private pensions and securities' (+14.4) markets. The 'Cultural and entertainment services' market remains stable.

All 29 services markets in Austria perform better than the EU28 average. The services markets performing best compared to the EU28 average are 'Water supply', 'Train services' (both +9.0) and 'Electricity services' (+8.7).

All components improved in comparison with 2013. In terms of individual market results, the 'Water supply' and the 'Cultural and entertainment services' markets have poorer results for the expectations score and the 'Online gambling and lottery services' market has an increased proportion of problems. While in the large majority of markets the proportion of complaints decreased compared with 2013, the 'Water supply' and 'Mobile telephone services' markets have both an increased proportion of complaints.

Almost all services markets component scores are better than the EU28 average, both for the services markets overall and the individual markets. Only the overall detriment component score is worse than the EU28 average; the 'Tram, local bus, metro, and underground services' is the only market with a better than average performance in this component (lower level of detriment). When problems and detriment are combined, only the 'Online gambling and lottery services' market has a below average score.

## DIFFERENCE WITH EU28

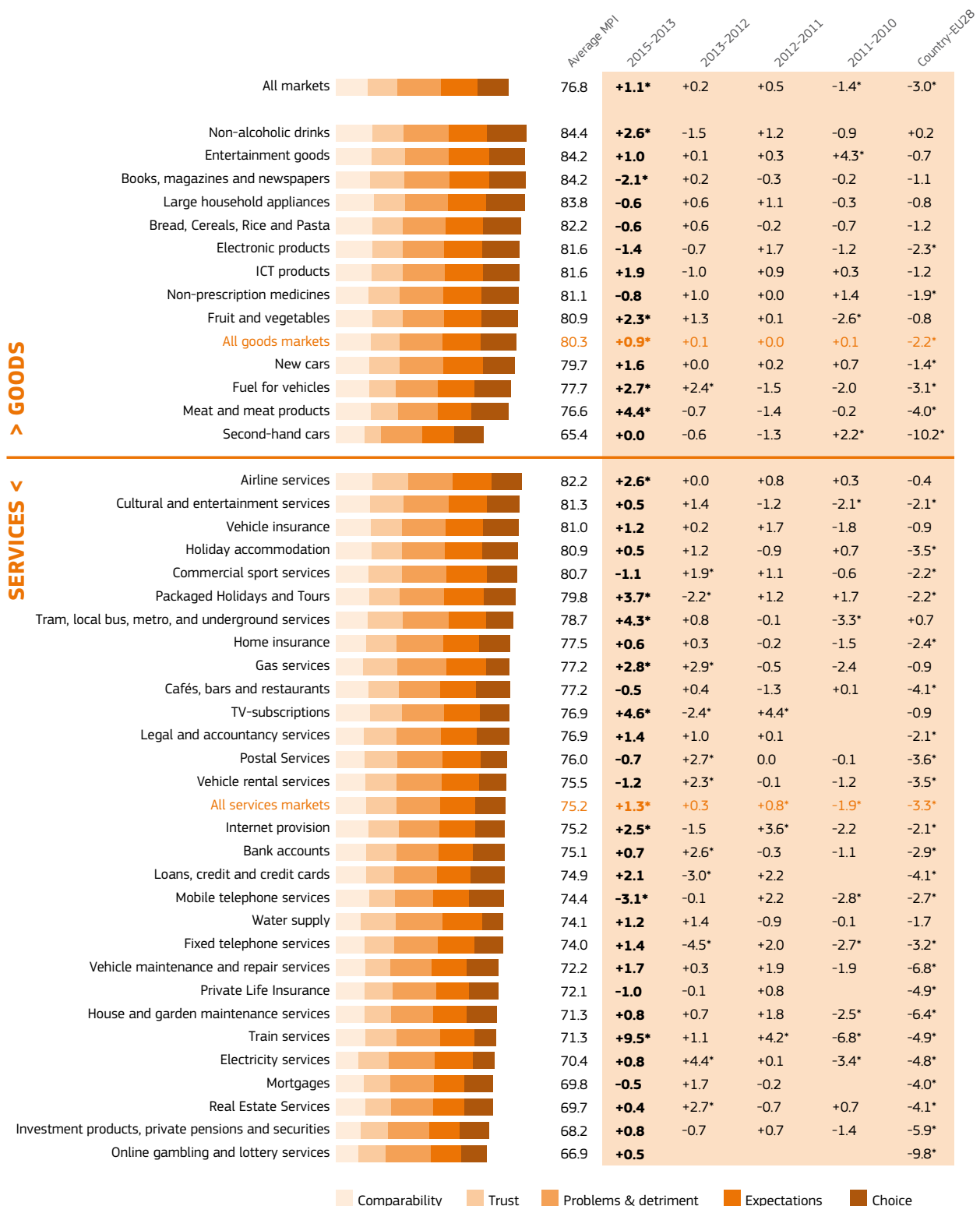
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+9.0*	+1.3*	+1.2*	-7.9*	+1.8*	+0.5*	+22.0*	+0.5*	+1.7*
36	Train services	+9.0*	+0.8*	+1.1*	-7.1*	+0.1	+0.4*	+0.3	+0.7*	+1.7*
46	Electricity services	+8.7*	+1.2*	+1.4*	-6.5*	0.0	+0.4*	-3.3	+0.4*	+1.2*
54	TV-subscriptions	+8.6*	+0.8*	+1.4*	-11.2*	+0.8	+0.6*	-6.2	+0.7*	+1.1*
35	Tram, local bus, metro, and underground services	+8.3*	+0.8*	+0.9*	-6.7*	-0.9*	+0.4*	-2.4	+0.8*	+1.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
15	New cars	-0.1	+0.1	+0.5*	-3.6*	+0.0	+0.2*	-24.7*	-0.4*	-0.2
18	Books, magazines and newspapers	+0.5	+0.2*	+0.2*	-1.6*	+2.8*	+0.0	+17.9*	-0.1	+0.1
5	Non-alcoholic drinks	+1.7*	+0.1	+0.8*	-0.2	+0.7	0.0	-23.1	+0.1	-0.1
2	Meat and meat products	+1.8*	-0.1	+1.0*	-4.5*	+1.5*	+0.1	-16.2	+0.1	-0.2*
43	Cultural and entertainment services	+1.9*	+0.3*	+0.5*	-0.4	+0.3	+0.0	+7.7	+0.1	+0.2*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+16.1*	+2.1*	+2.2*	-17.0*	N/A	N/A	+5.4*	+0.8*	N/A
26	Bank accounts	+14.6*	+2.1*	+1.9*	-11.2*	N/A	N/A	-28.1*	+1.0*	N/A
28	Investment products, private pensions and securities	+14.4*	+2.0*	+1.8*	-4.3*	N/A	N/A	-35.9*	+1.6*	N/A
20	Real estate services	+14.1*	+1.8*	+2.2*	-4.7*	N/A	N/A	-54.2*	+1.1*	N/A
31	Postal services	+13.7*	+2.2*	+1.4*	-17.0*	N/A	N/A	-30.8*	+0.6*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
15	New cars	-1.0	-0.3*	+0.5*	-1.3	N/A	N/A	-37.2*	-0.7*	N/A
43	Cultural and entertainment services	-0.2	+0.1	+0.2	+1.6	N/A	N/A	+7.7	-0.2*	N/A
18	Books, magazines and newspapers	+0.4	+0.3*	+0.2*	-1.6	N/A	N/A	+10.4	-0.5*	N/A
5	Non-alcoholic drinks	+1.2	+0.1	+0.9*	+0.9	N/A	N/A	-16.2	-0.4*	N/A
3	Bread, cereals, rice and pasta	+3.3*	+0.0	+1.1*	-4.4*	N/A	N/A	+14.8*	-0.1	N/A

# POLAND

## MPI per market



## OVERALL PERFORMANCE

The average performance of all markets surveyed in Poland is 76.8, which is 3.0 points lower than the EU28 average. The goods markets average MPI score is 80.3 while the services markets score is 75.2, lower than the EU28 average by 2.2 and 3.3 points respectively.

The overall Polish MPI score is 1.1 points higher than in 2013. The goods markets score has increased by 0.9 points and the services markets score by 1.3 points.

Poland ranks bottom of all EU28 countries for 'Online gambling and lottery services' as well as 'Vehicle rental services', and in the bottom three countries for another five services markets and one goods market.

## GOODS MARKETS

The top goods markets in Poland are 'Non-alcoholic drinks', 'Entertainment goods' and 'Books, magazines and newspapers' and the bottom three are the 'Second-hand cars', 'Meat and meat products', and 'Fuel for vehicles' markets, in spite of an improved performance from 2013 for the latter two markets.

The 'Meat and meat products' (+4.4) and 'Fuel for vehicles' (+2.7) have in fact increased most in MPI score since 2013, together with 'Non-alcoholic drinks' (+2.6) and 'Fruit and vegetables' (+2.3). The only market to have decreased since 2013 is the 'Books, magazines and newspapers' market (-2.1), in spite of its third place in terms of MPI.

None of the goods markets in Poland performs above the EU28 average. The 'Second-hand cars' market (-10.2) performs worst among the six below average markets, followed by the 'Meat and meat products' (-4.0) and 'Fuel for vehicles' (-3.1) markets.

The goods markets average trust and expectations scores have improved since 2013 with no goods market decreasing in these components. The proportions of problems and complaints remain stable for goods markets overall, although the proportion of problems increased in four goods markets. Only the 'New cars' market has a decreased proportion of complaints, while all other markets remain stable in terms of complaints.

The trust score is below the EU28 average for every single goods market, with the 'Second-hand cars' market performing worst compared to the EU average. The goods markets average proportion of problems and expectations score are also worse than the EU28 average. The choice

component is however above the EU28 average, with only the 'Second-hand cars' market scoring below average for this component.

## SERVICES MARKETS

The top three services markets in Poland are 'Airline services', 'Cultural and entertainment services', and 'Vehicle insurance'. The bottom three are the 'Online gambling and lottery services', 'Investment products, private pensions and securities', and 'Real estate services' markets.

Seven services markets have improved since 2013, led by the markets for 'Train services' (+9.5), 'TV-subscriptions' (+4.6) and 'Tram, local bus, metro, and underground services' (+4.3). The market for 'Mobile telephone services' (-3.1) is the only market to have decreased in MPI score since 2013.

In spite of these improvements since 2013, none of the goods markets performs above the EU28 average, with 23 services markets scoring below average. The markets for 'Online gambling and lottery services' (-9.8), 'Vehicle maintenance and repair services' (-6.8), and 'House and garden maintenance services' (-6.4) compare least favourably to the EU28 average.

As in the goods markets, the trust and expectations components have improved since 2013, with only the 'Commercial sport services' market scoring lower in the trust component.

Nevertheless, these components, along with comparability, proportion of problems and choice, remain worse than the EU28 average. The market for 'Airline services' is the only services market scoring above the EU28 average for the expectations component, while none of the services markets has an above average score for choice or trust. The goods markets average problems & detriment score is worse than the EU average, although the level of detriment is in line with the EU28 results.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	+0.7	+0.3*	-0.2	-4.2*	-0.5	+0.3*	+7.1	+0.1	-0.2
5	Non-alcoholic drinks	+0.2	+0.3*	-0.7*	+0.7	-1.3	+0.0	+13.7	0.0	+0.5*
37	Airline services	-0.4	+0.1	0.0	-1.8	+0.6	+0.1	-3.6	+0.3*	-0.6*
14	Entertainment goods	-0.7	0.0	-0.6*	+1.1	+0.5	-0.1	+3.5	+0.1	+0.0
1	Fruit and vegetables	-0.8	+0.4*	-0.7*	+4.3*	+0.2	-0.2*	-0.6	-0.1	+0.2*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-10.2*	-1.0*	-2.5*	+0.9	+0.3	-0.1	+2.6	-1.1*	-0.7*
60	Online gambling and lottery services	-9.8*	-1.2*	-1.5*	-1.4	-0.8	+0.1*	+12.2	-0.9*	-1.0*
23	Vehicle maintenance and repair services	-6.8*	-0.4*	-1.4*	+7.9*	+0.2	-0.5*	+6.0	-0.6*	-0.5*
21	House and garden maintenance services	-6.4*	-0.6*	-1.0*	+5.1*	-0.4	-0.2*	+4.4	-0.6*	-0.7*
28	Investment products, private pensions and securities	-5.9*	-0.7*	-1.0*	+9.6*	+0.1	-0.6*	+14.0*	-0.5*	-0.1

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+9.5*	+0.7*	+1.2*	-9.0*	N/A	N/A	-4.7	+1.2*	N/A
54	TV-subscriptions	+4.6*	+0.2	+0.6*	-6.5*	N/A	N/A	+0.6	+0.6*	N/A
2	Meat and meat products	+4.4*	+0.4*	+0.8*	-0.2	N/A	N/A	-1.6	+0.6*	N/A
35	Tram, local bus, metro, and underground services	+4.3*	+0.4*	+0.5*	-1.5	N/A	N/A	-7.2	+0.6*	N/A
40	Packaged holidays and tours	+3.7*	+0.3*	+0.7*	-2.1	N/A	N/A	-1.6	+0.3*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-3.1*	-0.4*	-0.3	+5.2*	N/A	N/A	-0.3	-0.1	N/A
18	Books, magazines and newspapers	-2.1*	-0.3	-0.2	+2.5*	N/A	N/A	-7.0	-0.2	N/A
10	Electronic products	-1.4	+0.0	-0.2	+5.4*	N/A	N/A	-2.4	0.0	N/A
38	Vehicle rental services	-1.2	-0.5*	+0.2	+2.1	N/A	N/A	-5.6	0.0	N/A
42	Commercial sport services	-1.1	-0.2	-0.3*	+1.8	N/A	N/A	-17.9	+0.1	N/A

# PORTUGAL

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		78.4	<b>+3.3*</b>	-0.2	+0.9*	+0.8*	-1.3*
	Bread, Cereals, Rice and Pasta		86.0	<b>+1.0</b>	+2.6*	+0.4	+2.9*	+2.6*
	Non-alcoholic drinks		85.5	<b>+1.5</b>	+1.2	+0.3	+2.3*	+1.4*
	Books, magazines and newspapers		85.2	<b>+1.0</b>	+0.2	+1.3	+0.5	-0.1
	Non-prescription medicines		84.3	<b>+3.4*</b>	+0.9	+1.2	-0.5	+1.3*
	Entertainment goods		83.3	<b>+3.4*</b>	-1.9*	+0.5	+5.2*	-1.6*
	Fruit and vegetables		83.1	<b>+1.3</b>	+1.2	+1.1	+3.5*	+1.4*
	Large household appliances		82.9	<b>+2.1*</b>	-0.7	+2.0*	+1.8	-1.7*
	ICT products		82.3	<b>+1.8</b>	-1.1	+1.1	+4.0*	-0.4
	All goods markets		81.9	<b>+2.2*</b>	+0.0	+1.0*	+2.2*	-0.6*
	New cars		81.2	<b>+4.1*</b>	-0.4	+1.5	+2.3*	+0.2
	Electronic products		81.2	<b>-1.6</b>	-0.6	+1.5	+1.5	-2.7*
	Meat and meat products		80.7	<b>+1.4</b>	+0.2	+0.5	+2.7*	+0.1
	Fuel for vehicles		77.1	<b>+5.4*</b>	+1.6	+0.3	-0.8	-3.7*
	Second-hand cars		71.3	<b>+4.3*</b>	-2.5*	+1.4	+2.7*	-4.3*
< SERVICES	Holiday accommodation		84.2	<b>+2.3*</b>	+0.6	+0.9	+1.9*	-0.1
	Gas services		82.9	<b>+8.9*</b>	+1.2	-0.8	-1.9	+4.8*
	Cafés, bars and restaurants		81.7	<b>+2.8*</b>	-0.2	-0.5	+3.6*	+0.4
	Packaged Holidays and Tours		81.3	<b>+2.2*</b>	+0.8	+0.9	+3.3*	-0.7
	Cultural and entertainment services		80.9	<b>+0.1</b>	+2.1*	-0.3	+1.4	-2.5*
	Postal Services		80.5	<b>+3.4*</b>	+3.3*	-1.5	+0.6	+1.0
	Commercial sport services		80.5	<b>+2.4*</b>	+1.2	+0.2	+2.9*	-2.4*
	Fixed telephone services		80.4	<b>+6.1*</b>	-0.1	+2.3	+3.9*	+3.1*
	Airline services		80.3	<b>+2.4*</b>	-1.9	+0.8	+3.5*	-2.3*
	Vehicle insurance		79.9	<b>+4.0*</b>	-1.9	+2.8*	+2.8*	-2.0*
	Online gambling and lottery services		78.4	<b>+1.2</b>				+1.7*
	Vehicle maintenance and repair services		77.9	<b>+5.0*</b>	+1.1	+1.0	+1.1	-1.1
	Vehicle rental services		77.1	<b>-1.6</b>	+2.1*	+0.2	+1.2	-1.9*
	Mobile telephone services		76.9	<b>+0.5</b>	-0.2	+1.8	+1.1	-0.2
	All services markets		76.9	<b>+3.7*</b>	-0.2	+0.9*	+0.4	-1.7*
	Legal and accountancy services		76.7	<b>+3.7*</b>	+1.8	+0.9		-2.2*
	Train services		76.6	<b>+8.7*</b>	-4.6*	-1.6	-2.0*	+0.4
	Tram, local bus, metro, and underground services		76.1	<b>+4.9*</b>	-1.3	-1.1	-0.5	-1.9*
	Home insurance		75.9	<b>+2.7*</b>	-1.6	+0.8	+3.2*	-4.0*
	Bank accounts		75.2	<b>+6.9*</b>	-0.5	+1.3	+1.8	-2.8*
	Loans, credit and credit cards		74.9	<b>+7.3*</b>	-4.8*	+1.3		-4.2*
	Water supply		74.2	<b>+6.5*</b>	-0.9	+2.2	-0.3	-1.7
	Internet provision		73.6	<b>+3.7*</b>	-1.6	+2.8*	+1.1	-3.6*
	House and garden maintenance services		73.4	<b>+4.5*</b>	-1.5	+1.4	+0.9	-4.3*
	TV-subscriptions		73.4	<b>+3.8*</b>	-1.7	+5.8*		-4.5*
	Private Life Insurance		73.3	<b>+0.5</b>	+0.0	+1.4		-3.7*
	Real Estate Services		72.4	<b>+2.0</b>	+1.2	-0.4	+2.1	-1.4
	Electricity services		71.8	<b>+4.6*</b>	+3.1*	+0.0	-3.0*	-3.5*
	Mortgages		70.1	<b>+8.2*</b>	-4.0*	+1.0		-3.7*
	Investment products, private pensions and securities		69.3	<b>+0.8</b>	-0.5	+2.0	+2.7*	-4.9*

Comparability 
 Trust 
 Problems & detriment 
 Expectations 
 Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in Portugal is 78.4, which is 1.3 points lower than the EU28 average. The goods markets average MPI score is 81.9 and the services markets figure is 76.9, lower than the EU28 average by 0.6 and 1.7 points respectively.

The average MPI score for all markets is 3.3 points higher than in 2013. The goods markets score has increased by 2.2 points and the services markets score by 3.7 points.

Portugal ranks in the bottom three EU28 countries for the 'Home insurance', 'Airline services' and 'Commercial sport services' markets.

## GOODS MARKETS

The top Portuguese goods markets in 2015 are 'Bread, cereals, rice and pasta', 'Non-alcoholic drinks' and 'Books, magazines and newspapers'. The bottom three goods markets are 'Second-hand cars', 'Fuel for vehicles' and 'Meat and meat products'.

Six goods markets have improved since 2013, led by the 'Fuel for vehicles' (+5.4), 'Second-hand cars' (+4.3) and 'New cars' (+4.1) markets. The other seven goods markets remain stable.

Four markets perform above the EU28 average: 'Bread, cereals, rice and pasta' (+2.6), 'Fruit and vegetables', 'Non-alcoholic drinks' (both +1.4) and 'Non-prescription medicines' (+1.3). Four markets are in line with the EU28 average, while the 'Second-hand cars' (-4.3), 'Fuel for vehicles' (-3.7) and 'Electronic products' (-2.7) markets score lowest of the five markets performing below the EU average.

Goods markets in Portugal generally improved since 2013 in terms of comparability, trust and expectations. The goods markets average proportion of problems remains stable, with only the 'Electronic products' market having an increased proportion of problems, and the 'Fuel for vehicles' and 'New cars' markets noting a decrease in the proportion of problems compared to 2013.

In comparison with the EU28 average, trust scores are below average in most goods markets. None of the markets has a higher than average score in the trust component. The goods markets average choice score is above the EU average, although only four individual markets score above average in this component. The market for 'Entertainment

goods' is the only goods market with a choice component score below the EU28 average.

## SERVICES MARKETS

The leading services markets in Portugal are 'Holiday accommodation', 'Gas services' and 'Cafés, bars and restaurants'. The bottom three are the 'Investment products, private pensions and securities', 'Mortgages' and 'Electricity services' markets.

Most services markets have improved compared with 2013, with the largest increases in MPI scores recorded for 'Gas services' (+8.9), 'Train services' (+8.7) and 'Mortgages' (+8.2). None of the goods markets statistically significantly decreased in MPI score since 2013.

In relation to the EU28 average, only the 'Gas services' (+4.8), 'Fixed telephone services' (+3.1) and 'Online gambling and lottery services' (+1.7) markets score higher than average. Of the 29 services markets, 17 markets score below the EU28 average, with the markets for 'Investment products, private pensions and securities' (-4.9), 'TV-subscriptions' (-4.5) and 'House and garden maintenance services' (-4.3) scoring lowest compared to the EU average.

The services markets average comparability, trust and expectations scores have improved since 2013 almost across the board, with a single decrease in the expectations component for the 'Vehicle rental services' market. In addition, the services markets average proportion of problems decreased since 2013.

Trust, choice and expectations scores remain below the EU28 average. Particularly for trust, 25 out of 29 services markets score below average. The services markets comparability score is above the EU average, with only the 'House and garden maintenance services' market scoring below the EU average in this component.



## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+4.8*	+0.7*	+0.2	-4.4*	-1.8*	+0.3*	+12.7*	+0.5*	+0.8*
32	Fixed telephone services	+3.1*	+0.8*	+0.0	+0.9	-0.4	+0.0	-4.9	+0.4*	+0.5*
3	Bread, cereals, rice and pasta	+2.6*	+0.4*	0.0	-3.4*	-1.1	+0.2*	-16.3	+0.4*	+0.4*
60	Online gambling and lottery services	+1.7*	+0.3*	+0.1	-3.3*	+1.1	+0.1	-2.0	+0.3*	+0.1
1	Fruit and vegetables	+1.4*	+0.3*	-0.2*	-3.2*	-0.3	+0.2*	-3.6	+0.3*	+0.3*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private pensions and securities	-4.9*	+0.1	-1.0*	+2.7	+1.2*	-0.3*	+6.3	-0.7*	-0.5*
54	TV-subscriptions	-4.5*	-0.1	-1.2*	+10.2*	-0.3	-0.5*	+5.9*	-0.3*	-0.1
16	Second-hand cars	-4.3*	-0.3*	-0.8*	+7.9*	-0.3	-0.4*	-4.1	-0.4*	-0.2
21	House and garden maintenance services	-4.3*	-0.3*	-0.9*	+0.1	+0.6*	-0.1	-3.2	-0.5*	-0.3*
58	Loans, credit and credit cards	-4.2*	-0.2	-1.2*	-1.7	+0.4	+0.1	+8.1	-0.4*	-0.4*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+8.9*	+1.2*	+1.1*	-3.4*	N/A	N/A	+7.8	+0.9*	N/A
36	Train services	+8.7*	+1.0*	+1.1*	-8.5*	N/A	N/A	+0.7	+0.8*	N/A
51	Mortgages	+8.2*	+0.8*	+0.9*	-8.0*	N/A	N/A	+10.2	+1.0*	N/A
58	Loans, credit and credit cards	+7.3*	+0.6*	+0.8*	-9.5*	N/A	N/A	+5.7	+0.8*	N/A
26	Bank accounts	+6.9*	+0.4*	+0.9*	-11.8*	N/A	N/A	+9.6	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
10	Electronic products	-1.6	-0.1	0.0	+6.9*	N/A	N/A	+11.3	+0.0	N/A
38	Vehicle rental services	-1.6	-0.1	0.0	+2.4	N/A	N/A	-8.7	-0.4*	N/A
43	Cultural and entertainment services	+0.1	-0.2	0.0	-1.3	N/A	N/A	+3.5	+0.2	N/A
52	Private life insurance	+0.5	+0.1	+0.1	+1.9	N/A	N/A	-6.6	+0.1	N/A
33	Mobile telephone services	+0.5	+0.1	+0.3	-0.5	N/A	N/A	+11.3*	-0.1	N/A

# ROMANIA

## MPI per market

		Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets	79.5	<b>+4.8*</b>	+0.5	+0.7*	-0.7*	-0.3
	Books, magazines and newspapers	88.0	<b>+4.6*</b>	+1.4	-0.9	-0.6	+2.7*
	Bread, Cereals, Rice and Pasta	83.9	<b>+6.0*</b>	-0.7	+0.5	-0.6	+0.6
	New cars	83.9	<b>+1.5</b>	0.0	+3.4*	+0.7	+2.8*
	Electronic products	83.8	<b>+3.0*</b>	+0.4	+0.5	-0.8	-0.1
	Large household appliances	83.7	<b>+3.7*</b>	-2.9*	+2.3*	+0.4	-0.9
	Non-alcoholic drinks	83.4	<b>+8.0*</b>	-0.1	-2.3*	+3.8*	-0.7
	Non-prescription medicines	83.0	<b>+6.3*</b>	+0.4	-1.0	+3.5*	+0.0
	Entertainment goods	82.7	<b>+4.0*</b>	-0.3	+0.7	+2.6*	-2.2*
	Fuel for vehicles	82.3	<b>+10.7*</b>	+1.2	+0.0	-4.8*	+1.4*
	All goods markets	82.3	<b>+6.0*</b>	-0.4	+0.5	+0.1	-0.2
	ICT products	81.6	<b>+1.7</b>	-0.3	-0.4	-0.6	-1.2
	Fruit and vegetables	81.2	<b>+11.4*</b>	-1.1	+1.6	-6.4*	-0.4
	Meat and meat products	79.8	<b>+12.1*</b>	-3.2*	-0.4	+0.3	-0.8
	Second-hand cars	72.4	<b>+4.9*</b>	+0.3	+1.8	+2.2	-3.2*
< SERVICES	Airline services	85.9	<b>+3.4*</b>	+0.0	+1.1	+0.5	+3.3*
	Cultural and entertainment services	85.5	<b>+6.6*</b>	+0.4	-1.0	+0.5	+2.1*
	Fixed telephone services	84.3	<b>+5.6*</b>	+0.0	-1.4	-1.1	+7.1*
	Postal Services	83.9	<b>+3.8*</b>	-0.3	-1.5	+1.7	+4.4*
	Mobile telephone services	83.3	<b>+1.4</b>	+2.2	+1.0	-2.7*	+6.3*
	Commercial sport services	82.6	<b>+4.0*</b>	+0.7	+1.0	-1.1	-0.3
	Packaged Holidays and Tours	82.3	<b>+3.7*</b>	-1.1	+3.2*	+2.0	+0.3
	Holiday accommodation	81.7	<b>+3.9*</b>	-0.1	+1.9	+0.9	-2.7*
	Internet provision	81.6	<b>+5.0*</b>	+2.0	+1.0	-0.9	+4.4*
	Bank accounts	81.1	<b>+8.7*</b>	-3.4*	+3.7*	+0.3	+3.2*
	TV-subscriptions	81.1	<b>+2.7*</b>	+2.2	+7.0*		+3.2*
	Cafés, bars and restaurants	80.2	<b>+5.1*</b>	+0.1	0.0	-0.7	-1.0
	Vehicle insurance	79.5	<b>+4.1*</b>	-0.3	-0.6	+2.3	-2.4*
	Vehicle rental services	79.0	<b>+1.1</b>	+0.8	+1.8	+0.8	0.0
	Home insurance	78.3	<b>+2.2*</b>	+0.3	+0.3	-1.1	-1.7*
	All services markets	78.2	<b>+4.2*</b>	+0.9*	+0.8*	-0.9*	-0.4
	Private Life Insurance	78.2	<b>+4.5*</b>	+0.8	+1.6		+1.2
	Legal and accountancy services	77.5	<b>+6.7*</b>	-0.3	-0.9		-1.4
	House and garden maintenance services	76.9	<b>+7.9*</b>	+1.3	-2.9*	-1.1	-0.8
	Tram, local bus, metro, and underground services	76.8	<b>+2.5*</b>	+1.4	-0.4	+1.1	-1.2
	Investment products, private pensions and securities	76.6	<b>+9.1*</b>	+0.7	+0.2	+3.2*	+2.4*
	Gas services	76.3	<b>+4.8*</b>	+3.4*	+0.9	-3.9*	-1.8
	Online gambling and lottery services	74.5	<b>-0.8</b>				-2.2*
	Vehicle maintenance and repair services	74.3	<b>+3.9*</b>	+0.1	+1.9	+1.3	-4.7*
	Loans, credit and credit cards	73.4	<b>+5.9*</b>	+0.2	+0.7		-5.7*
	Electricity services	73.2	<b>+2.0</b>	+0.1	+2.7	-2.6	-2.1*
	Real Estate Services	73.0	<b>+2.7*</b>	+4.8*	-2.2	+4.5*	-0.8
	Water supply	70.9	<b>+3.3*</b>	+2.7	-0.6	-1.2	-4.9*
	Train services	68.2	<b>+5.6*</b>	+1.9	+1.7	+1.3	-8.0*
	Mortgages	67.6	<b>+3.5*</b>	+2.5	+0.2		-6.2*

Comparability Trust Problems & detriment Expectations Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in Romania is 79.5, roughly in line with the EU28 average. Similarly the MPI scores for goods and services markets, respectively 82.3 and 78.2, closely follow the EU28 average.

The overall MPI score is 4.8 points higher than in 2013. The goods markets average has increased by 6.0 points, while the services markets score has increased by 4.2 points.

Romania ranks among the top three EU countries for the 'Fixed telephone services' and 'Books, magazines and newspapers' markets, but ranks in the bottom three countries for 'Train services'.

## GOODS MARKETS

The top goods markets in Romania are 'Books, magazines and newspapers', 'Bread, cereals, rice and pasta', and 'New cars'. The bottom three markets are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

While the markets for 'ICT products' and 'New cars' remain stable, all other goods markets have improved compared with 2013. The 'Meat and meat products' (+12.1), 'Fruit and vegetables' (+11.4), and 'Fuel for vehicles' (+10.7) markets have improved most.

The markets for 'New cars' (+2.8), 'Books, magazines and newspapers' (+2.7), and 'Fuel for vehicles' (+1.4) are the only goods markets to score higher in MPI than the EU28 average, while the 'Second-hand cars' (-3.2) and 'Entertainment goods' (-2.2) markets are below average. The other goods markets perform in line with the EU28 average.

The goods markets average comparability, trust and expectations component scores have all improved since 2013, with every single goods market improving in terms of the trust and expectations components. The proportion of complaints has increased since 2013.

When compared with the EU28 average, Romania's goods markets overall perform better than average for the comparability and detriment (lower level of detriment) components, although the 'ICT products' market is the only goods market scoring higher than the EU average. In addition, the goods markets choice score is higher than the EU average, only the 'Second-hand cars' market has a below average score in this component. The trust component score is however below the EU28 average,

but the 'Books, magazines and newspapers' and 'New cars' markets stand out as scoring above average for this component.

## SERVICES MARKETS

The three top services markets in Romania are 'Airline services', 'Cultural and entertainment services' and 'Fixed telephone services' and the bottom three are the 'Mortgages', 'Train services' and 'Water supply' markets.

Four services markets have remained stable since 2013, but the other 25 markets have improved, among which the 'Investment products, private pensions and securities' (+9.1), 'Bank accounts' (+8.7) and 'House and garden maintenance services' (+7.9) markets have improved most.

Nine markets perform above the EU28 average, with the 'Fixed telephone services' (+7.1) and 'Mobile telephone services' (+6.3) markets scoring highest compared to the EU average. Ten services markets are below average, with the markets for 'Train services' (-8.0), 'Mortgages' (-6.2) and 'Loans, credit and credit cards' (-5.7) furthest from the EU28 average.

Expectations scores have improved in Romania in all the services markets except 'Online gambling and lottery services'. The comparability and trust component scores have also improved for most services markets since 2013. The services markets average proportion of problems has decreased, except notably in the 'Mobile telephone services' and 'Vehicle rental services' markets. However, the services markets average proportion of complaints has increased since 2013, though only four services markets have increased proportions of complaints. The market for 'Home Insurance' is the only market with a decreased proportion of complaints.

Compared to the EU28 average, the overall services markets comparability and detriment scores are better than the EU average, although the trust and expectations scores are below average. The 'Mortgages' market is the only services market to perform worse than average in terms of detriment (higher level of detriment).

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	+7.1*	+1.3*	+0.8*	-2.1	-1.1*	+0.3*	-13.6*	+0.6*	+0.8*
33	Mobile telephone services	+6.3*	+1.2*	+0.8*	-2.3	-0.1	+0.1	-8.3*	+0.5*	+0.8*
31	Postal services	+4.4*	+1.1*	+0.3*	-0.3	-0.4	+0.1	-4.7	+0.4*	+0.6*
34	Internet provision	+4.4*	+0.9*	+0.5*	-0.5	-0.7*	+0.2	-20.8*	+0.4*	+0.3*
37	Airline services	+3.3*	+0.4*	+0.6*	-1.3	-0.1	+0.1	-1.0	+0.4*	+0.2*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	-8.0*	+0.1	-1.2*	+3.2	-0.2	-0.1	-10.1	-1.2*	-1.3*
51	Mortgages	-6.2*	-0.6*	-0.8*	+9.0*	+0.6*	-0.7*	-1.4	-0.8*	-0.3*
58	Loans, credit and credit cards	-5.7*	-0.3*	-1.3*	+3.8*	+0.2	-0.2*	-21.4*	-0.7*	-0.4*
45	Water supply	-4.9*	+0.4*	-0.7*	+9.6*	-0.5	-0.5*	-4.6	-0.4*	-0.7*
23	Vehicle maintenance and repair services	-4.7*	-0.3*	-0.9*	+4.6*	-0.1	-0.3*	-20.0*	-0.6*	-0.3*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+12.1*	+1.8*	+1.6*	-2.0	N/A	N/A	+21.5*	+1.5*	N/A
1	Fruit and vegetables	+11.4*	+1.1*	+1.8*	-4.0*	N/A	N/A	+29.0*	+1.6*	N/A
17	Fuel for vehicles	+10.7*	+0.9*	+1.4*	-8.3*	N/A	N/A	+31.7*	+1.5*	N/A
28	Investment products, private pensions and securities	+9.1*	+0.4*	+1.2*	-8.3*	N/A	N/A	+0.0	+1.4*	N/A
26	Bank accounts	+8.7*	+0.8*	+0.9*	-8.9*	N/A	N/A	+6.7	+1.2*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-0.8	-0.2	-0.2	+1.2	N/A	N/A	+5.5	+0.2	N/A
38	Vehicle rental services	+1.1	+0.1	+0.5*	+5.4*	N/A	N/A	-4.0	+0.3*	N/A
33	Mobile telephone services	+1.4	+0.2	+0.3	+7.6*	N/A	N/A	+19.2*	+0.7*	N/A
15	New cars	+1.5	+0.1	+0.3*	+0.1	N/A	N/A	+8.1	+0.3*	N/A
13	ICT products	+1.7	0.0	+0.4*	+0.2	N/A	N/A	-4.8	+0.3*	N/A

# SLOVENIA

## MPI per market

		Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets	80.6	+2.4*	+0.8*	-1.5*	-0.4	+0.9*
	Fuel for vehicles	87.7	+5.1*	+1.6	-1.0	-0.7	+6.8*
	Books, magazines and newspapers	86.2	+4.0*	+0.1	-1.4	+0.8	+0.9
	Non-alcoholic drinks	85.2	+6.0*	-0.3	-3.4*	+3.5*	+1.0
	Large household appliances	84.1	+1.9*	+1.0	-1.0	+1.3	-0.5
	Bread, Cereals, Rice and Pasta	83.7	+0.9	+1.5	-2.3*	+2.2*	+0.4
	Entertainment goods	83.0	+0.9	-0.2	-1.9*	+5.1*	-1.9*
	New cars	82.5	+0.2	+3.8*	-4.2*	+2.0*	+1.4*
	Electronic products	82.4	-0.3	+0.4	-3.3*	+2.7*	-1.5*
	All goods markets	82.4	+2.7*	+0.8*	-2.7*	+2.1*	-0.1
	ICT products	82.4	+0.5	+0.6	+0.2	-0.1	-0.4
	Non-prescription medicines	82.2	+4.7*	+0.2	-3.5*	+4.4*	-0.8
	Meat and meat products	80.6	+4.1*	-1.0	-4.5*	+2.6*	+0.0
	Fruit and vegetables	79.0	+5.2*	-0.3	-4.8*	+1.9	-2.6*
	Second-hand cars	71.9	+2.1	+2.0	-4.1*	+1.1	-3.7*
< SERVICES	Gas services	86.6	+2.5*	+1.3	+1.8	-2.8*	+8.5*
	Cultural and entertainment services	85.6	+0.9	+1.4	-1.4	+0.0	+2.2*
	Airline services	85.0	+3.3*	+0.7	-1.8*	+1.8*	+2.5*
	Commercial sport services	85.0	+3.6*	+0.1	+0.3	-1.6	+2.1*
	Postal Services	84.5	+4.0*	-1.5	+0.1	-2.9*	+4.9*
	Holiday accommodation	84.1	+1.1	+0.1	-1.9*	+2.4*	-0.3
	Cafés, bars and restaurants	83.2	+3.1*	+1.0	-2.9*	+3.0*	+1.9*
	Packaged Holidays and Tours	83.1	+2.0*	+0.9	-2.1*	+2.0*	+1.1
	Water supply	83.1	+5.5*	+2.5*	-0.3	-3.4*	+7.2*
	Mobile telephone services	83.1	+5.2*	-1.2	+0.2	+0.1	+6.0*
	Tram, local bus, metro, and underground services	82.6	+3.8*	+1.0	-1.8	-1.3	+4.6*
	Vehicle rental services	82.1	+2.2*	+4.1*	-4.2*	+0.4	+3.1*
	Vehicle insurance	82.0	+1.5	-0.8	-0.8	-1.8	+0.1
	Vehicle maintenance and repair services	81.7	+1.8	+2.3*	-0.9	+0.6	+2.6*
	Fixed telephone services	81.4	+1.5	+1.7	-2.3*	-0.4	+4.2*
	Electricity services	81.2	-0.2	+4.0*	+0.1	-3.3*	+5.9*
	Bank accounts	81.1	+3.5*	0.0	-0.8	-3.1*	+3.1*
	Home insurance	80.8	+1.1	-0.2	+0.7	-1.1	+0.9
	Train services	80.1	+1.3	+1.2	-1.3	-1.3	+3.9*
	Loans, credit and credit cards	80.0	+2.2*	+0.9	-1.9		+0.9
	All services markets	79.9	+2.2*	+0.8*	-0.9*	-1.6*	+1.3*
	Internet provision	78.5	+3.5*	-1.2	+0.0	+1.0	+1.3
	TV-subscriptions	76.5	+3.0*	-0.6	+6.3*		-1.3
	House and garden maintenance services	74.9	+0.8	+1.8	-1.2	+0.0	-2.8*
	Legal and accountancy services	74.4	+2.8*	+3.4*	-5.9*		-4.6*
	Mortgages	73.6	-0.5	+1.5	-0.5		-0.2
	Private Life Insurance	72.8	+1.9	-0.6	+0.5		-4.2*
	Real Estate Services	71.6	+0.5	+2.8*	-2.7*	+5.5*	-2.2*
	Online gambling and lottery services	69.1	-2.0				-7.6*
	Investment products, private pensions and securities	68.4	+5.3*	+0.6	-1.2	-2.4	-5.7*

Comparability Trust Problems & detriment Expectations Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in Slovenia is 80.6, which is 0.9 points above the EU28 average. The goods markets MPI score is 82.4, close to the EU28 average, while the services markets figure is 79.9, above the EU28 average by 1.3 points.

The overall Slovenian MPI score is 2.4 points higher than in 2013. The goods markets score has increased by 2.7 points and the services markets score by 2.2 points.

Slovenia ranks top among all EU28 countries for the 'Gas services' market and is in the top three for the 'Fuel for vehicles' and 'Cultural and entertainment services' markets. Slovenia is in the bottom three for the markets for 'Online gambling and lottery services' and 'Legal and accountancy services'.

## GOODS MARKETS

The top three goods markets in Slovenia are 'Fuel for vehicles', 'Books, magazines and newspapers', and 'Non-alcoholic drinks' and the bottom three are 'Second-hand cars', 'Fruit and vegetables', and 'Meat and meat products'.

Seven goods markets have improved since 2013, with the biggest differences in MPI score in the 'Non-alcoholic drinks' (+6.0), 'Fruit and vegetables' (+5.2) and 'Fuel for vehicles' (+5.1) markets. The other goods markets remain stable in terms of MPI.

The markets for 'Fuel for vehicles' (+6.8) and 'New cars' (+1.4) are the two markets performing above the EU28 average. Four markets are below average: 'Second-hand cars' (-3.7), 'Fruit and vegetables' (-2.6), 'Entertainment goods' (-1.9) and 'Electronic products' (-1.5). Seven goods markets have MPI scores in line with the EU average.

The goods markets comparability, trust and expectations scores have improved since 2013, with no goods market having decreased in score in any of these components. However, the goods markets average proportions of problems has increased, particularly in the 'Second-hand cars' market and in the 'Electronic products'. The proportion of complaints has increased in the 'Second-hand cars' market. The proportions of problems and complaints remain stable in all other goods markets.

The goods markets average detriment, expectations and choice scores all perform better than the EU28 average, while the comparability and trust component scores are worse than average. In addition, the goods markets average proportion of problems is higher than the EU28 average, while also the problems & detriment component score is

worse than the EU average. The 'Fuel for vehicles' market scores above the EU28 average for all components part of the MPI (comparability, trust, problems & detriment, expectations and choice), while the market for 'Fruit and vegetables' is the only market to record a below EU average score in the expectations component.

## SERVICES MARKETS

The top services markets in Slovenia are 'Gas services', 'Cultural and entertainment services', and 'Airline services' and the bottom three are 'Investment services, private pensions and securities', 'Online gambling and lottery services', and 'Real estate services'.

Of the 29 services markets, 16 markets have improved since 2013 and the biggest differences in MPI score are in the 'Water supply' (+5.5), 'Investment products, private pensions and securities' (+5.3), and 'Mobile telephone services' (+5.2) markets. The other services markets remain stable in comparison with 2013.

The 'Gas services' (+8.5), 'Water supply' (+7.2) and 'Mobile telephone services' (+6.0) markets perform best in comparison with the EU28 average, with a total of 15 Slovenian services markets scoring above average. Six markets score below the EU average: 'Online gambling and lottery services' (-7.6), 'Investment products, private pensions and securities' (-5.7), and 'Legal and accountancy services' (-4.6) have the lowest scores in relation to the EU28 average.

The services markets average comparability, trust and expectations scores have all improved since 2013, with only two decreased scores recorded for these components: the expectations score for the 'Online gambling and lottery services' market and the comparability score for the 'House and garden maintenance services' market. The services markets average proportion of problems decreased, only the 'Electricity services' market has a higher proportion of problems than in 2013. The services markets average proportion of complaints has increased since 2013.

The services markets average trust, expectations and choice scores are better than the EU28 average, although a handful of individual market results are poorer than average for each component. In addition, the services markets average proportion of problems is lower than average and combined with a better than average detriment score, the services markets generally perform better than the EU28 average in the problems & detriment component.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+8.5*	+1.0*	+1.1*	-3.4*	-2.4*	+0.3*	+2.5	+0.9*	+1.0*
45	Water supply	+7.2*	+1.3*	+0.8*	-2.3*	-0.2	+0.1*	-6.7	+0.8*	+0.9*
17	Fuel for vehicles	+6.8*	+0.8*	+1.0*	-2.2*	-0.3	+0.1*	-9.3	+0.9*	+0.6*
33	Mobile telephone services	+6.0*	+0.5*	+0.7*	-7.2*	-0.4	+0.5*	-0.8	+0.6*	+0.7*
46	Electricity services	+5.9*	+0.6*	+0.7*	-3.2*	-0.4	+0.2*	-1.8	+0.5*	+0.9*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-7.6*	-0.2	-0.8*	-7.1*	-0.7	+0.4*	-6.3	-2.3*	-0.4*
28	Investment products, private pensions and securities	-5.7*	-0.8*	-0.8*	+4.4*	-0.5	-0.2*	-2.4	-0.8*	-0.2*
57	Legal and accountancy services	-4.6*	-0.7*	-0.7*	+6.2*	-0.1	-0.4*	+2.7	-0.4*	-0.1
52	Private life insurance	-4.2*	-0.7*	-0.7*	+6.6*	-0.7	-0.3*	-12.0*	-0.5*	-0.2
16	Second-hand cars	-3.7*	-1.0*	-0.8*	+8.1*	+0.0	-0.5*	-4.4	+0.2	+0.1

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
5	Non-alcoholic drinks	+6.0*	+0.7*	+1.0*	-1.7	N/A	N/A	+26.0	+0.5*	N/A
45	Water supply	+5.5*	+0.8*	+0.8*	-2.9	N/A	N/A	+14.7	+0.4*	N/A
28	Investment products, private pensions and securities	+5.3*	+0.1	+0.7*	-5.7*	N/A	N/A	+0.6	+0.9*	N/A
33	Mobile telephone services	+5.2*	+0.6*	+0.8*	-4.1	N/A	N/A	+2.7	+0.4*	N/A
1	Fruit and vegetables	+5.2*	+0.4*	+1.3*	+1.2	N/A	N/A	-0.4	+0.5*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-2.0	0.0	-0.1	-3.2*	N/A	N/A	-18.6	-0.9*	N/A
51	Mortgages	-0.5	-0.2	+0.0	+1.6	N/A	N/A	+34.5*	+0.1	N/A
10	Electronic products	-0.3	+0.1	+0.3*	+9.2*	N/A	N/A	+14.0	+0.2	N/A
46	Electricity services	-0.2	0.0	+0.5*	+3.9*	N/A	N/A	+16.8	-0.2	N/A
15	New cars	+0.2	0.0	+0.1	+2.0	N/A	N/A	-8.4	+0.1	N/A

# SLOVAKIA

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		79.4	<b>+2.0*</b>	-0.3	-1.1*	+1.3*	-0.4*
	Books, magazines and newspapers		88.1	<b>+3.4*</b>	-3.1*	-1.3	-0.1	+2.8*
	Non-alcoholic drinks		85.8	<b>+3.3*</b>	-2.9*	-0.9	+3.8*	+1.6*
	Large household appliances		83.4	<b>+0.2</b>	-2.5*	+0.5	+2.6*	-1.2
	Bread, Cereals, Rice and Pasta		83.0	<b>+2.0</b>	-3.1*	-1.2	+1.9*	-0.3
	Entertainment goods		82.1	<b>-0.3</b>	+0.2	-1.2	+5.1*	-2.8*
	Non-prescription medicines		82.0	<b>+4.1*</b>	-2.6*	-1.6	+2.9*	-1.0
	Electronic products		82.0	<b>-0.2</b>	-3.3*	+0.6	+0.3	-1.9*
	New cars		81.1	<b>+1.5</b>	-1.0	-0.7	+1.7	+0.1
	ICT products		80.9	<b>+0.2</b>	+0.3	-0.7	+1.7	-1.9*
	All goods markets		80.7	<b>+1.8*</b>	-1.6*	-1.1*	+1.9*	-1.7*
	Fuel for vehicles		80.3	<b>+0.1</b>	+2.5*	-3.9*	-0.7	-0.6
	Fruit and vegetables		78.4	<b>+5.1*</b>	-3.6*	-1.3	+0.9	-3.3*
	Meat and meat products		75.5	<b>+4.4*</b>	-3.8*	-0.2	+0.8	-5.2*
	Second-hand cars		67.2	<b>-0.2</b>	+2.1	-1.9	+3.3*	-8.4*
< SERVICES	Gas services		84.4	<b>+4.4*</b>	+0.7	-2.6*	+0.1	+6.3*
	Electricity services		83.8	<b>+4.8*</b>	-1.6	+0.9	+0.8	+8.5*
	Fixed telephone services		83.5	<b>+1.2</b>	-1.9	-1.0	+3.6*	+6.3*
	Holiday accommodation		82.7	<b>+0.8</b>	+0.3	+0.7	-0.6	-1.7*
	Cultural and entertainment services		82.6	<b>+1.3</b>	+1.4	-2.7*	+1.5*	-0.8
	Commercial sport services		82.3	<b>+1.6</b>	-0.8	+0.6	+1.3	-0.6
	Airline services		81.9	<b>+2.7*</b>	+0.4	-0.6	+3.0*	-0.7
	Postal Services		81.5	<b>+1.1</b>	-2.0	-1.5	+2.9*	+1.9*
	Bank accounts		80.7	<b>+3.8*</b>	+1.1	-1.9	+3.6*	+2.7*
	Water supply		80.5	<b>+1.0</b>	0.0	+3.4*	+1.0	+4.7*
	Internet provision		80.2	<b>+3.9*</b>	+0.0	+0.6	+0.8	+3.0*
	Mobile telephone services		80.2	<b>-0.1</b>	+3.4*	-0.7	+3.4*	+3.1*
	Vehicle insurance		80.1	<b>+0.8</b>	+1.0	-0.7	+2.9*	-1.8*
	Tram, local bus, metro, and underground services		80.1	<b>+1.9</b>	+0.4	-1.5	+0.5	+2.1*
	Packaged Holidays and Tours		79.5	<b>+1.9*</b>	+0.6	-2.0*	+3.0*	-2.6*
	Train services		79.4	<b>+6.1*</b>	-1.7	-0.6	-1.6	+3.2*
	Home insurance		78.9	<b>+0.8</b>	-1.1	+0.3	+2.6*	-1.0
	Cafés, bars and restaurants		78.8	<b>-0.1</b>	+0.8	-2.7*	+2.9*	-2.4*
	All services markets		78.8	<b>+2.0*</b>	+0.2	-1.0*	+1.1*	+0.2
	Loans, credit and credit cards		78.4	<b>+4.1*</b>	-0.4	-0.8		-0.6
	Vehicle rental services		78.0	<b>+0.5</b>	+1.7	-3.8*	+4.7*	-1.0
	TV-subscriptions		76.5	<b>-0.6</b>	-0.6	+2.3*		-1.3
	Online gambling and lottery services		76.3	<b>+0.8</b>				-0.4
	Mortgages		75.0	<b>+3.2*</b>	+1.7	-2.2		+1.2
	Vehicle maintenance and repair services		74.8	<b>-0.6</b>	+2.6*	-2.6*	+1.9	-4.2*
	Legal and accountancy services		74.4	<b>+0.7</b>	+0.2	-2.6*		-4.5*
	House and garden maintenance services		74.2	<b>+3.0*</b>	+0.6	+0.6	-0.8	-3.5*
	Private Life Insurance		73.9	<b>+2.3*</b>	+1.0	-1.6		-3.1*
	Investment products, private pensions and securities		70.5	<b>+4.5*</b>	+0.4	-2.1	+2.9*	-3.6*
	Real Estate Services		70.5	<b>+2.0</b>	-0.3	-0.8	+1.7	-3.3*

Comparability 
 Trust 
 Problems & detriment 
 Expectations 
 Choice



## OVERALL PERFORMANCE

The average performance of all markets surveyed in Slovakia is 79.4, which is 0.4 points lower than the EU28 average. The goods markets MPI score is 80.7, lower than the EU28 average by 1.7 points and the services markets score is 78.8, in line with the EU average.

The overall Slovakian MPI score is 2.0 points higher than in 2013. The goods markets score has increased by 1.8 points, while the services markets score is up 2.0 points.

Slovakia ranks in second place among all EU28 countries for the 'Books, magazines and newspapers' market, but in the bottom three EU countries for 'Packaged holidays and tours'.

## GOODS MARKETS

The top goods markets in Slovakia are 'Books, magazines and newspapers', 'Non-alcoholic drinks' and 'Large household appliances'. The bottom three goods markets are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables' despite improved performance for the latter two markets since 2013.

Five goods markets have improved since 2013, led by the 'Fruit and vegetables' (+5.1), 'Meat and meat products' (+4.4), and 'Non-prescription medicines' (+4.1) markets. No goods markets statistically significantly decreased in comparison with 2013.

Only two goods markets in Slovakia perform above the EU28 average, 'Books, magazines and newspapers' (+2.8) and 'Non-alcoholic drinks' (+1.6). Six markets score below the EU28 average. The worst performers are the 'Second-hand cars' (-8.4), 'Meat and meat products' (-5.2), and 'Fruit and vegetables' (-3.3) markets.

The goods markets average trust and expectations component scores are better than in 2013. The overall proportion of complaints decreased. Other component results are stable for goods markets overall, with only two figures worsening in comparison with 2013: a lower comparability score in the 'ICT products' market and a higher proportion of problems in the 'Entertainment goods' market.

Compared to the EU28 average, the goods markets average comparability, trust and expectations component scores are below the EU average, and the proportion of problems is higher than average. The market for 'Books, magazines and newspapers' is the only goods market scoring above average for trust. The goods markets choice and detriment (lower level of detriment) scores are better

than the EU average, only the 'Second-hand cars' market has a choice score below the EU average. When problems and detriment are combined, the overall goods markets result is worse than the EU28 average, with only the 'Books, magazines and newspapers' market having an above average problems & detriment score.

## SERVICES MARKETS

The top three services markets are 'Gas services', 'Electricity services' and 'Fixed telephone services'. The bottom three markets are 'Real estate services', 'Investment products, private pensions and securities', and 'Private life insurance'.

Among 12 services markets that have improved since 2013, the 'Train services' market (+6.1) is the most improved, followed by the markets for 'Electricity services' (+4.8) and 'Investment products, private pensions and securities' (+4.5). The other 17 markets remain stable in terms of MPI.

In relation to the EU28 average, the 'Electricity services' market (+8.5) is the highest scoring of ten services markets performing above average, followed by the 'Gas services' and 'Fixed telephone services' markets (both +6.3). Another ten markets score below the EU28 average, with the markets for 'Legal and accountancy services' (-4.5) and 'Vehicle maintenance and repair services' (-4.2) the lowest scoring compared to the EU28 average.

The services markets average comparability, trust and expectations component scores are higher than in 2013. In terms of individual services markets, all scores for these components have remained stable or increased, aside from decreased comparability scores for the 'TV-subscriptions' and 'Vehicle rental services' markets. The services markets average proportion of complaints decreased, although most markets did not record a change in the proportion of complaints since 2013.

The services markets average choice and detriment component scores are better than the EU28 average, whereas the trust score is below average. The overall proportion of problems is higher than the EU28 average, and also when this result is combined with the level of detriment, the services markets perform poorer than the EU average. These overall results correspond to large variations at market level, with many markets performing above or below average in several components. The most consistent results are recorded for detriment, with none of the services markets having a worse than average score in this component.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+8.5*	+0.6*	+1.1*	-5.0*	-1.0	+0.4*	+11.9*	+1.0*	+0.9*
47	Gas services	+6.3*	+0.4*	+0.8*	-4.6*	-1.7*	+0.3*	-11.7	+0.8*	+0.6*
32	Fixed telephone services	+6.3*	+0.8*	+0.8*	-3.2*	-2.0*	+0.4*	-6.0	+0.7*	+0.4*
45	Water supply	+4.7*	+1.3*	+0.3*	+3.8*	-1.1*	-0.1	-8.0	+0.6*	+0.8*
36	Train services	+3.2*	+0.8*	+0.3*	-1.9	-0.8*	+0.2*	-10.9	+0.1	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-8.4*	-1.0*	-2.1*	+9.7*	-0.8*	-0.4*	-8.0	-0.3*	-0.4*
2	Meat and meat products	-5.2*	-0.5*	-1.1*	+13.6*	-0.7*	-0.5*	-6.5	-0.5*	-0.1
57	Legal and accountancy services	-4.5*	-0.6*	-0.8*	+3.5*	-0.5	-0.2	+3.1	-0.4*	-0.4*
23	Vehicle maintenance and repair services	-4.2*	-0.4*	-0.9*	+6.7*	-1.4*	-0.2	-5.5	-0.4*	-0.2*
28	Investment products, private pensions and securities	-3.6*	-0.6*	-0.4*	+1.1	-0.9	+0.0	-1.3	-0.7*	-0.1

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+6.1*	+1.0*	+0.5*	-0.5	N/A	N/A	-13.1	+0.8*	N/A
1	Fruit and vegetables	+5.1*	+0.3	+0.7*	-3.6	N/A	N/A	-8.1	+0.8*	N/A
46	Electricity services	+4.8*	+0.1	+0.8*	-2.8	N/A	N/A	+15.6	+0.8*	N/A
28	Investment products, private pensions and securities	+4.5*	+0.1	+1.0*	-5.8*	N/A	N/A	-7.1	+0.2	N/A
47	Gas services	+4.4*	+0.0	+0.8*	-2.2	N/A	N/A	-4.3	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
23	Vehicle maintenance and repair services	-0.6	-0.2	-0.1	+1.0	N/A	N/A	+1.0	+0.1	N/A
54	TV-subscriptions	-0.6	-0.4*	0.0	+0.3	N/A	N/A	-5.6	+0.2	N/A
14	Entertainment goods	-0.3	-0.2	+0.2	+4.2*	N/A	N/A	-0.8	+0.2	N/A
16	Second-hand cars	-0.2	-0.2	-0.2	+4.0	N/A	N/A	-8.4	+0.5*	N/A
10	Electronic products	-0.2	-0.3	+0.1	+2.5	N/A	N/A	-13.0*	+0.3*	N/A

# FINLAND

## MPI per market

		Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets	81.5	+0.8*	+0.4*	-0.4	+0.2	+1.7*
	Fuel for vehicles	87.1	+1.6*	+1.5	+1.1	-2.1*	+6.2*
	Non-alcoholic drinks	86.8	+1.6*	-0.9	-0.1	-0.4	+2.7*
	Bread, Cereals, Rice and Pasta	86.4	+0.6	+0.3	-0.4	-0.7	+3.1*
	Non-prescription medicines	85.1	+0.5	-1.2	+0.8	+2.5*	+2.1*
	New cars	84.5	0.0	+0.9	+0.7	+0.6	+3.4*
	Entertainment goods	84.3	-1.1	+0.5	+0.3	+2.2*	-0.6
	Large household appliances	83.4	+0.7	+1.0	-0.7	+0.5	-1.2*
	All goods markets	83.2	+0.6*	-0.1	0.0	+0.2	+0.8*
	Electronic products	82.4	-0.7	-0.2	+1.6	-1.4	-1.6*
	Fruit and vegetables	81.5	-0.6	-0.9	-2.0*	+0.0	-0.1
	Meat and meat products	81.2	+1.6	-3.1*	+0.3	-0.5	+0.6
	ICT products	81.2	+3.3*	-0.1	+0.8	-1.8	-1.6*
	Books, magazines and newspapers	80.3	-0.9	+0.8	-1.4	+1.6	-5.0*
	Second-hand cars	77.4	+1.5	-0.3	-1.1	+2.3*	+1.8*
< SERVICES	Holiday accommodation	85.6	+1.4*	-0.6	+1.2	-0.8	+1.2*
	Cultural and entertainment services	85.0	-1.4*	+1.6*	-1.1	+0.3	+1.7*
	Tram, local bus, metro, and underground services	83.7	+3.1*	-0.7	-3.1*	+2.0*	+5.7*
	Water supply	83.6	+0.9	0.0	-0.7	+3.1*	+7.8*
	Mortgages	83.3	+1.6*	+0.6	+0.1		+9.5*
	Bank accounts	83.3	+3.3*	-2.6*	+1.2	+1.0	+5.3*
	Airline services	83.2	+2.3*	-0.3	+0.5	-1.6*	+0.6
	Packaged Holidays and Tours	83.0	+0.1	+0.5	-0.4	+0.2	+0.9*
	Loans, credit and credit cards	82.9	-0.9	+0.6	-0.1		+3.9*
	Vehicle rental services	82.9	-0.6	-0.9	+0.6	+1.5	+3.9*
	Commercial sport services	82.4	+0.3	-0.7	+0.9	+0.1	-0.5
	Vehicle insurance	82.4	+1.4	+0.6	-2.4*	+2.8*	+0.5
	Electricity services	81.7	+3.3*	+2.8*	+1.0	-1.3	+6.4*
	Home insurance	81.5	+1.0	-0.2	+0.6	+2.5*	+1.5*
	Cafés, bars and restaurants	81.0	-0.9	+0.1	-3.3*	+1.8*	-0.2
	Postal Services	80.8	-1.0	+1.0	-3.2*	+2.0*	+1.2
	Vehicle maintenance and repair services	80.7	+1.1	+1.8	-2.4*	+1.8	+1.7*
	All services markets	80.7	+0.9*	+0.7*	-0.6*	+0.4	+2.2*
	Legal and accountancy services	80.5	-2.5*	+1.2	+1.4		+1.6*
	Train services	80.3	+3.2*	+4.2*	-3.6*	-1.2	+4.1*
	Online gambling and lottery services	80.0	-0.5				+3.3*
	Private Life Insurance	79.7	+0.8	+2.7*	-1.5		+2.7*
	Real Estate Services	79.0	+1.6	+0.6	-0.8	+1.5	+5.2*
	Mobile telephone services	77.1	+3.9*	+1.0	-1.5	-0.7	0.0
	House and garden maintenance services	76.4	-0.5	+1.7	+0.6	-1.0	-1.3
	Investment products, private pensions and securities	76.3	+1.4	+1.5	+1.3	-0.5	+2.2*
	Fixed telephone services	75.1	-0.6	+2.8*	-2.5*	+1.9	-2.1*
	Internet provision	74.2	+1.2	+1.6	+0.9	-0.6	-3.1*
	TV-subscriptions	73.8	+3.2*	-1.1	+0.7		-4.1*

Comparability Trust Problems & detriment Expectations Choice

## OVERALL PERFORMANCE

The average performance of markets surveyed in Finland is 81.5, above the EU28 average by 1.7 points. The goods markets MPI score is 83.2 and the services markets score is 80.7, above the EU28 average by 0.8 and 2.2 points respectively.

The overall MPI score has increased by 0.8 points since 2013. The goods markets score improved by 0.6 points and the services markets average by 0.9 points.

Finland is the top EU28 country for the 'Mortgages' market and is in the top three for a further three markets. Finland however ranks in the bottom three for the 'Books, magazines and newspapers' market.

## GOODS MARKETS

The top three goods markets in Finland are 'Fuel for vehicles', 'Non-alcoholic drinks' and 'Bread, cereals, rice and pasta' and the bottom three are 'Second-hand cars', 'Books, magazines and newspapers', and 'ICT products'.

Three goods markets have improved since 2013: 'ICT products' (+3.3), 'Fuel for vehicles' (+1.6) and 'Non-alcoholic drinks' (+1.6). None of the other markets showed a statistically significant change since 2013.

Six goods markets perform better than the EU28 average, with the 'Fuel for vehicles' (+6.2), 'New cars' (+3.4) and 'Bread, cereals, rice and pasta' (+3.1) markets scoring highest compared to the average. Of the four goods markets scoring lower in MPI than the EU28 average, the market for 'Books, magazines and newspapers' (-5.0) is the worst performer.

The goods markets average trust and expectations scores are better than in 2013. Across these components, the market for 'Books, magazines and newspapers' is the only market with a lower trust score. Most goods markets remain stable in terms of the expectations component, only the 'ICT products' and 'Fuel for vehicles' markets have increased scores in this component. The goods markets proportion of complaints decreased overall, while the comparability score remains stable. Also the proportion of problems remains stable overall, though the proportion has increased in the 'Electronic products' and 'Entertainment goods' markets.

The goods markets average trust, expectations and choice component scores are better than the EU28 average. Only the 'Books, magazines and newspapers' market is below average for these components. The goods markets

perform generally below average in the comparability component, only the 'Fuel for vehicles' and 'New cars' markets are better than the EU28 average. The goods markets average proportion of problems is higher than the EU average, although the goods markets detriment score is better than the EU average. When problems and detriment are combined, the goods markets overall result is below the EU28 average.

## SERVICES MARKETS

The markets for 'Holiday accommodation', 'Cultural and entertainment services', and 'Tram, local bus, metro, and underground services' are the top three services markets in Finland, while the 'TV-subscriptions', 'Internet provision' and 'Fixed telephone services' markets are the bottom three.

Of the 28 services markets in Finland, 9 markets have improved since 2013, headed by the 'Mobile telephone services' (+3.9), 'Electricity services' and 'Bank accounts' (both +3.3) markets. For two markets MPI scores have decreased since 2013: 'Legal and accountancy services' (-2.5) and 'Cultural and entertainment services' (-1.4).

Of the 18 services markets scoring above average in relation to the EU28, the 'Mortgages' (+9.5), 'Water supply' (+7.8) and 'Electricity services' (+6.4) markets are the best performers. Only three services markets score below the EU28 average: 'TV-subscriptions' (-4.1), 'Internet provision' (-3.1) and 'Fixed telephone services' (-2.1).

The services markets average results in terms of the trust, complaints and expectations components have improved since 2013. These results hold true at market level, with 'Loans, credit and credit cards' the sole market with a decreased score (for expectations). The services markets overall comparability score is worse than in 2013.

Compared with the EU28 average, the services markets detriment, expectations, trust and choice component scores are better than average. The only below average score in the expectations component is in the 'TV-subscriptions' market and the only below average score for choice is in the 'Fixed telephone services' market. When the proportion of problems and level of detriment are combined, the services markets overall perform better than the EU28 average, only the 'TV-subscriptions' and 'Internet provision' markets have below average scores. Comparability scores are below the EU average for most services markets, although the 'Tram, local bus, metro, and underground services' and 'Mortgages' markets perform above average for this component.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+9.5*	+0.5*	+1.7*	-6.7*	-0.8	+0.5*	+14.6	+1.2*	+0.9*
45	Water supply	+7.8*	-0.3*	+1.0*	-3.2*	-0.6	+0.2*	+1.1	+1.2*	+1.3*
46	Electricity services	+6.4*	+0.0	+0.9*	-3.9*	-1.4*	+0.3*	+2.6	+0.9*	+1.2*
17	Fuel for vehicles	+6.2*	+0.3*	+1.1*	-0.7	-1.0	+0.1	+1.7	+1.3*	+0.3*
35	Tram, local bus, metro, and underground services	+5.7*	+0.2*	+0.9*	-4.7*	-1.0*	+0.3*	-13.3	+0.8*	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
18	Books, magazines and newspapers	-5.0*	-0.6*	-0.9*	+9.7*	0.0	-0.5*	-0.2	-0.2*	-0.4*
54	TV-subscriptions	-4.1*	-0.9*	-0.3*	+16.0*	-0.5*	-0.7*	-3.0	-0.3*	+0.1
34	Internet provision	-3.1*	-1.1*	-0.3*	+7.0*	-0.5*	-0.3*	-2.4	+0.0	+0.0
32	Fixed telephone services	-2.1*	-1.1*	-0.2	-3.6*	-0.9*	+0.3*	-7.7	+0.2	-0.4*
13	ICT products	-1.6*	-0.7*	+0.0	+6.7*	-0.8*	-0.2*	+3.1	+0.0	0.0

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+3.9*	+0.5*	+0.5*	-1.9	N/A	N/A	-6.3	+0.3*	N/A
46	Electricity services	+3.3*	+0.4*	+0.3*	-4.8*	N/A	N/A	-9.3	+0.3*	N/A
26	Bank accounts	+3.3*	0.0	+0.4*	-4.7*	N/A	N/A	-17.0*	+0.6*	N/A
13	ICT products	+3.3*	+0.2	+0.3*	-3.3	N/A	N/A	-10.4*	+0.5*	N/A
36	Train services	+3.2*	0.0	+0.3*	-9.3*	N/A	N/A	-16.8*	+0.3*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
57	Legal and accountancy services	-2.5*	-0.6*	-0.1	+3.1	N/A	N/A	-21.7*	-0.1	N/A
43	Cultural and entertainment services	-1.4*	-0.4*	-0.1	-0.3	N/A	N/A	+8.7	-0.1	N/A
14	Entertainment goods	-1.1	-0.3*	+0.1	+3.7*	N/A	N/A	-4.3	+0.1	N/A
31	Postal services	-1.0	-0.7*	-0.1	-4.1	N/A	N/A	-16.2*	+0.1	N/A
18	Books, magazines and newspapers	-0.9	-0.1	-0.3*	+2.1	N/A	N/A	-11.5*	+0.2	N/A

# SWEDEN

## MPI per market

		Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets	78.1	+1.8*	+1.5*	+0.5	+1.1*	-1.6*
	Fuel for vehicles	84.8	+1.0	+3.7*	-0.4	+1.1	+4.0*
	Books, magazines and newspapers	84.0	+0.4	+2.0*	+1.1	+1.5	-1.3*
	Non-alcoholic drinks	83.9	+2.0*	+0.2	+0.7	+2.3*	-0.2
	Non-prescription medicines	82.7	+1.8*	+1.4	+0.9	+2.5*	-0.3
	Bread, Cereals, Rice and Pasta	82.5	+0.5	-0.4	+1.2	+2.1*	-0.9
	Large household appliances	82.1	+1.8*	+1.6	+1.3	+0.6	-2.4*
	Entertainment goods	81.9	-0.4	+1.9*	-0.2	+3.3*	-3.0*
	New cars	80.9	-0.6	+3.2*	+2.0*	+0.8	-0.2
	All goods markets	80.4	+0.9*	+0.9*	+0.7*	+2.0*	-2.0*
	Electronic products	79.8	+1.1	+0.2	+1.4	+1.0	-4.1*
	ICT products	77.8	+1.2	+0.3	-0.4	+3.1*	-5.0*
	Fruit and vegetables	76.9	-1.4	-0.2	+0.4	+2.4*	-4.7*
	Meat and meat products	75.9	+2.8*	-3.2*	+0.9	+2.8*	-4.7*
	Second-hand cars	72.0	+1.4	+0.8	+0.6	+2.2*	-3.6*
< SERVICES	Holiday accommodation	84.2	+2.4*	+0.6	+1.1	+1.5	-0.2
	Airline services	82.4	+3.0*	+1.6	-0.4	+1.5	-0.2
	Commercial sport services	82.0	+0.1	+2.0*	+0.1	+0.8	-0.9
	Packaged Holidays and Tours	81.6	+2.1*	+1.2	+0.5	+0.4	-0.5
	Cultural and entertainment services	81.3	-0.9	+1.9*	-1.0	+1.0	-2.1*
	Vehicle insurance	80.9	+2.9*	+3.0*	+1.3	+1.2	-1.0
	Vehicle rental services	80.3	+1.3	+1.5	+2.0*	-1.3	+1.3*
	Home insurance	79.7	+3.7*	+2.2*	-0.3	+1.9*	-0.2
	Loans, credit and credit cards	79.0	+2.8*	+2.4*	-0.1		0.0
	Postal Services	79.0	+0.3	-0.2	+1.2	+2.6*	-0.6
	Bank accounts	78.7	+2.9*	+1.2	-0.4	+0.6	+0.8
	Mortgages	78.2	+2.6*	+4.6*	-2.7*		+4.4*
	Legal and accountancy services	77.4	+1.0	+2.2*	+1.9		-1.6*
	Water supply	77.1	-0.3	+4.7*	+2.6*	+0.5	+1.3
	All services markets	77.0	+2.2*	+1.8*	+0.4	+0.9*	-1.5*
	Electricity services	76.8	+1.8	+7.4*	+3.5*	0.0	+1.5*
	Vehicle maintenance and repair services	76.6	+4.1*	+1.5	-1.3	+3.4*	-2.4*
	Cafés, bars and restaurants	75.6	-3.8*	-0.4	-0.2	+1.7*	-5.7*
	Tram, local bus, metro, and underground services	75.4	+4.1*	+0.4	-2.5*	+2.6*	-2.6*
	House and garden maintenance services	75.4	+4.5*	+0.3	+1.5	+2.9*	-2.3*
	Online gambling and lottery services	75.2	-0.3				-1.5*
	Real Estate Services	74.7	+2.3*	+0.1	+0.9	+0.5	+0.9
	Fixed telephone services	74.5	+3.3*	+3.9*	-1.0	+1.9	-2.7*
	Private Life Insurance	74.2	+3.0*	+2.5*	-1.1		-2.8*
	TV-subscriptions	73.5	+5.8*	-1.1	+3.1*		-4.4*
	Internet provision	72.9	+5.3*	+0.0	-0.5	+1.6	-4.3*
	Train services	70.9	+2.2	+1.8	+0.4	-0.3	-5.3*
	Investment products, private pensions and securities	70.0	+4.8*	+0.8	-1.5	+0.6	-4.1*
	Mobile telephone services	69.7	-0.2	+3.5*	+2.4*	-0.3	-7.4*

Comparability Trust Problems & detriment Expectations Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in Sweden is 78.1, which is 1.6 points lower than the EU28 average. The goods markets average MPI score is 80.4 and the services markets figure is 77.0, lower than the EU28 average by 2.0 and 1.5 points respectively.

The overall Swedish MPI score is 1.8 points higher than in 2013, with an improvement in the services markets score (+2.2) partly driving the change. The goods markets score has increased by 0.9 points.

Sweden ranks last among EU countries for 'Cafés, bars and restaurants' and is in the bottom three countries for the 'Mobile telephone services', 'ICT products' and 'Electronic products' markets.

## GOODS MARKETS

Top scoring goods markets in Sweden are 'Fuel for vehicles', 'Books, magazines and newspapers', and 'Non-alcoholic drinks'. The bottom three markets are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

Four goods markets have improved since 2013: 'Meat and meat products' (+2.8), 'Non-alcoholic drinks' (+2.0), 'Large household appliances' and 'Non-prescription medicines' (both +1.8). The other goods markets have remained stable.

Eight goods markets perform below the EU28 average. The 'ICT products' (-5.0), 'Fruit and vegetables', and 'Meat and meat products' (both -4.7) markets are furthest from the EU average score. The 'Fuel for vehicles' market (+4.0) is the only goods market performing above average.

Swedish goods markets have improved since 2013 in terms of the trust and expectations components, with no goods markets noting decreased scores for these components. The goods markets average proportion of problems has increased from 2013.

The goods markets average comparability, trust and choice scores are below the EU28 average. Almost all goods markets have a below average comparability score, though the figure for the 'Fuel for vehicles' market is in line with the EU28 average. The goods markets average proportion of problems is higher than the EU average, with only the 'Fuel for vehicles' market having a lower than average proportion of problems. Almost all goods markets however are better than average for the detriment component (lower level of detriment). When problems and

detriment are combined, the goods markets overall result is in line with the EU average.

## SERVICES MARKETS

The top three services markets in Sweden are 'Holiday accommodation', 'Airline services' and 'Commercial sport services' and the bottom three are 'Mobile telephone services', 'Investment products, private pensions and securities', and 'Train services'.

Only the 'Cafés, bars and restaurants' (-3.8) market has decreased in MPI score since 2013, while 17 of the 28 services markets in Sweden have improved, led by the 'TV-subscriptions' (+5.8), 'Internet provision' (+5.3) and 'Investment products, private pensions and securities' (+4.8) markets.

Only three services markets score better than the EU28 average, 'Mortgages' (+4.4), 'Electricity services' (+1.5) and 'Vehicle rental services' (+1.3). Of the 28 services markets, 14 markets score below the EU average with the markets for 'Mobile telephone services' (-7.4), 'Cafés, bars and restaurants' (-5.7), and 'Train services' (-5.3) scoring lowest compared to the average.

The Swedish services markets average trust and expectations scores have increased since 2013, while the proportion of complaints has also generally decreased. None of the services markets perform worse in these components compared to 2013.

In relation to the EU28 average, the comparability component score is below average in almost all services markets, while detriment scores are better than the EU average in almost every services market. The results for the other components vary more at market level. The overall services markets trust and choice component scores are lower than the EU28 average, and the services markets average proportion of problems is higher than the EU average. Nevertheless, when problems and detriment are combined, the services markets overall score is better than the EU28 average. Also the services markets average expectations score is above the EU average.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+4.4*	+0.0	+0.8*	-5.6*	-2.6*	+0.5*	+4.2	+0.5*	+0.3*
17	Fuel for vehicles	+4.0*	+0.0	+0.3*	-3.1*	-2.8*	+0.3*	-35.6*	+1.0*	+0.1
46	Electricity services	+1.5*	-1.0*	0.0	-5.0*	-1.3*	+0.4*	+3.3	+0.6*	+0.5*
38	Vehicle rental services	+1.3*	-0.6*	+0.1	-2.4	-2.1*	+0.3*	-1.5	+0.5*	+0.2
45	Water supply	+1.3	-1.4*	+0.7*	-2.8*	-2.2*	+0.3*	-25.6*	+0.1	-0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-7.4*	-1.9*	-1.0*	+8.0*	-1.2*	-0.2	-3.1	-0.4*	-0.4*
41	Cafés, bars and restaurants	-5.7*	-1.3*	-1.2*	+9.1*	-1.2*	-0.2*	-2.1	-0.3*	-0.2*
36	Train services	-5.3*	-0.9*	-0.4*	+19.6*	-1.1*	-0.7*	+5.0	-0.3*	-0.5*
13	ICT products	-5.0*	-1.0*	-0.7*	+9.8*	-1.5*	-0.2*	+5.4	-0.3*	-0.3*
1	Fruit and vegetables	-4.7*	-1.3*	-0.7*	+10.3*	-1.5*	-0.2*	-0.8	-0.1	-0.1

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
54	TV-subscriptions	+5.8*	+0.7*	+1.0*	-5.0	N/A	N/A	-0.8	+0.3	N/A
34	Internet provision	+5.3*	+0.4*	+0.9*	-3.6	N/A	N/A	+1.8	+0.5*	N/A
28	Investment products, private pensions and securities	+4.8*	+0.3	+0.6*	-1.9	N/A	N/A	-22.6*	+0.8*	N/A
21	House and garden maintenance services	+4.5*	+0.1	+0.7*	-3.8	N/A	N/A	-3.0	+0.6*	N/A
35	Tram, local bus, metro, and underground services	+4.1*	-0.3	+0.8*	-10.7*	N/A	N/A	-2.9	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-3.8*	-0.5*	-0.2	+8.9*	N/A	N/A	-0.7	-0.1	N/A
1	Fruit and vegetables	-1.4	-0.7*	+0.3*	+3.2	N/A	N/A	+11.6	+0.1	N/A
43	Cultural and entertainment services	-0.9	-0.5*	+0.0	-0.2	N/A	N/A	-14.8	+0.1	N/A
15	New cars	-0.6	-0.2	+0.5*	+3.6	N/A	N/A	-0.4	-0.3	N/A
14	Entertainment goods	-0.4	0.0	+0.1	+3.5*	N/A	N/A	-6.4	+0.0	N/A



# UNITED KINGDOM

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		80.1	<b>+2.3*</b>	-0.2	+1.0*	-2.2*	+0.4*
	Entertainment goods		87.5	<b>+1.9*</b>	-0.9	+1.6*	+3.0*	+2.6*
	Large household appliances		86.8	<b>+2.5*</b>	-0.3	+2.2*	+0.8	+2.2*
	Books, magazines and newspapers		86.3	<b>-0.3</b>	+0.0	-1.2	+5.5*	+1.0
	Bread, Cereals, Rice and Pasta		86.2	<b>+2.2*</b>	-3.8*	+3.1*	+2.5*	+2.9*
	Electronic products		85.7	<b>+0.9</b>	+1.2	+0.3	+1.3	+1.7*
	Non-alcoholic drinks		85.6	<b>+0.3</b>	-0.9	+0.5	+3.4*	+1.4*
	ICT products		85.5	<b>+4.9*</b>	-1.3	+1.8	+0.1	+2.8*
	Non-prescription medicines		85.5	<b>-0.6</b>	-0.9	+2.3*	+2.1*	+2.5*
	Fuel for vehicles		84.3	<b>+3.1*</b>	+2.6*	+2.2*	-3.4*	+3.4*
	All goods markets		84.3	<b>+2.0*</b>	-1.1*	+1.6*	+0.8*	+1.9*
	Fruit and vegetables		83.4	<b>+2.1*</b>	-4.6*	+3.2*	+0.4	+1.7*
	Meat and meat products		81.5	<b>+5.6*</b>	-9.3*	+3.1*	+0.5	+0.9
	New cars		81.5	<b>+1.7</b>	+1.3	+0.6	-0.5	+0.4
	Second-hand cars		76.2	<b>+1.6</b>	+1.2	+2.0	-4.9*	+0.6
< SERVICES	Holiday accommodation		86.2	<b>+1.4</b>	+1.1	+1.0	+1.0	+1.8*
	Vehicle insurance		84.8	<b>+3.5*</b>	+3.1*	-1.6	+2.4*	+2.8*
	Home insurance		83.2	<b>+2.0*</b>	+1.0	-0.1	+2.2*	+3.3*
	Cultural and entertainment services		83.0	<b>+0.2</b>	+0.6	-0.6	+1.2	-0.4
	Loans, credit and credit cards		82.1	<b>+6.9*</b>	+1.7	+4.9*		+3.0*
	Packaged Holidays and Tours		81.9	<b>+1.9*</b>	+0.1	+0.8	-1.5	-0.2
	Cafés, bars and restaurants		81.2	<b>-1.6</b>	-2.8*	+0.2	+3.2*	-0.1
	Airline services		81.1	<b>+1.7</b>	+1.2	+0.8	-2.0*	-1.5*
	Commercial sport services		80.7	<b>+1.3</b>	+1.4	+0.2	-2.7*	-2.2*
	Online gambling and lottery services		80.0	<b>+3.0*</b>				+3.3*
	Private Life Insurance		79.1	<b>+2.5*</b>	+1.4	-1.7		+2.1*
	Legal and accountancy services		78.9	<b>+1.4</b>	+0.9	+1.2		0.0
	Mortgages		78.6	<b>+6.0*</b>	+0.2	+2.0		+4.8*
	All services markets		78.3	<b>+2.4*</b>	+0.3	+0.8*	-3.4*	-0.3
	Vehicle rental services		78.1	<b>+0.6</b>	+0.7	+1.3	-3.4*	-0.9
	Postal Services		77.9	<b>+2.3*</b>	+0.5	-2.9*	-2.7*	-1.7*
	Vehicle maintenance and repair services		77.1	<b>+2.9*</b>	-0.7	+0.3	-0.8	-1.9*
	Tram, local bus, metro, and underground services		77.1	<b>+2.9*</b>	+2.7*	-3.3*	-1.9	-0.9
	Mobile telephone services		77.0	<b>+2.9*</b>	-1.5	+0.3	-3.9*	0.0
	Fixed telephone services		76.9	<b>+1.1</b>	+0.3	+1.2	-2.5*	-0.3
	Electricity services		76.9	<b>+7.0*</b>	-3.0*	+1.4	-5.9*	+1.7*
	Bank accounts		76.9	<b>+4.2*</b>	0.0	+3.8*	-10.0*	-1.0
	TV-subscriptions		76.6	<b>+4.0*</b>	-1.7	+4.9*		-1.3
	Water supply		75.2	<b>+0.9</b>	+2.9*	+1.2	-7.0*	-0.6
	Internet provision		75.0	<b>+2.6*</b>	-0.7	+3.6*	-8.0*	-2.2*
	Gas services		74.9	<b>+3.6*</b>	-0.7	-0.9	-2.8*	-3.2*
	House and garden maintenance services		74.1	<b>+0.3</b>	-0.8	+3.5*	-7.1*	-3.6*
	Investment products, private pensions and securities		73.4	<b>+4.2*</b>	-0.3	-0.3	+0.1	-0.7
	Train services		72.5	<b>+1.2</b>	+0.5	+0.2	-5.2*	-3.7*
	Real Estate Services		69.5	<b>-0.4</b>	-0.5	+2.0	-9.1*	-4.3*

Comparability 
 Trust 
 Problems & detriment 
 Expectations 
 Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in the United Kingdom is 80.1, which is 0.4 points above the EU28 average. The average goods markets score is 84.3, 1.9 points above the EU28 average. The services markets MPI score is 78.3, in line with the EU28 average.

The overall UK MPI score is 2.3 points higher than in 2013, with a 2.4 point increase for the services markets and a 2.0 point increase for goods markets.

The United Kingdom does not rank among the top or bottom three EU countries for any of the markets.

## GOODS MARKETS

In the United Kingdom the top three goods markets are 'Entertainment goods', 'Large household appliances' and 'Books, magazines and newspapers' and the bottom three are the 'Second-hand cars', 'New cars' and 'Meat and meat products' markets.

The market for 'Meat and meat products' (+5.6) is the most improved goods market compared with 2013, followed by the 'ICT products' (+4.9) and 'Fuel for vehicles' (+3.1) markets. Overall, seven goods markets have improved since 2013. No markets have statistically significantly decreased in MPI score.

Among the nine goods markets performing above the EU28 average, the markets for 'Fuel for vehicles' (+3.4), 'Bread, cereals, rice and pasta' (+2.9), and 'ICT products' (+2.8) are the best performers. None of the goods markets perform below the EU28 average.

The goods markets trust and expectations component scores have increased since 2013, with most markets performing better than in 2013 and none of the markets decreasing in these components. The goods markets average proportion of complaints however increased since 2013. The average comparability score remains stable, while in terms of individual markets the score has decreased for the 'Non-prescription medicines' and 'Second-hand cars' markets.

The expectations component scores are above the EU28 average right across the board in the UK goods markets. In addition, the trust, choice and detriment (lower level of detriment) component scores are also better than the EU28 average, with only two below average results for these components: the trust scores for the 'Second-hand cars' and 'New cars' markets. The goods markets

average proportion of problems is however higher than the EU28 average. When problems and detriment are combined, the goods markets overall result is in line with the EU average.

## SERVICES MARKETS

The top three services markets are 'Holiday accommodation', 'Vehicle insurance' and 'Home insurance'. The bottom three markets are 'Real estate services', 'Train services' and 'Investment products, private pensions and securities'.

Of the 29 services markets, 17 markets have increased MPI scores since 2013. The largest increases are in the markets for 'Electricity services' (+7.0), 'Loans, credit and credit cards' (+6.9), and 'Mortgages' (+6.0). None of the services markets have decreased in MPI score since 2013.

In relation to the EU28 average, the best performing services markets of the eight markets performing above average are 'Mortgages' (+4.8), 'Online gambling and lottery services', and 'Home insurance' (both +3.3). In contrast to the goods markets, some services markets perform below the EU28 average. Of the nine markets performing below the average, the markets for 'Real estate services' (-4.3), 'Train services' (-3.7) and 'House and garden maintenance services' (-3.6) have the lowest scores compared to the EU28 average.

The services markets expectations and trust scores have both increased since 2013, with no services market having decreased in score for these components. In addition, the services markets average comparability score has increased, the only decrease in this component was in the 'Cafés, bars and restaurants' market. The proportion of problems remains stable for services markets overall, with increases in five markets and decreases in two services markets ('Loans, credit and credit cards' and 'Investment products, private pensions and securities').

Compared to the EU28 average, the services markets overall result is better than average in the expectations and detriment (lower level of detriment) components, with only the 'Real estate services' market having a below average score for the expectations component. The services markets average comparability score is below the EU28 average. In addition, the services markets overall proportion of problems is higher than the EU average, resulting in a poorer overall score in the problems & detriment component in relation to the EU28 average.

## DIFFERENCE WITH EU28

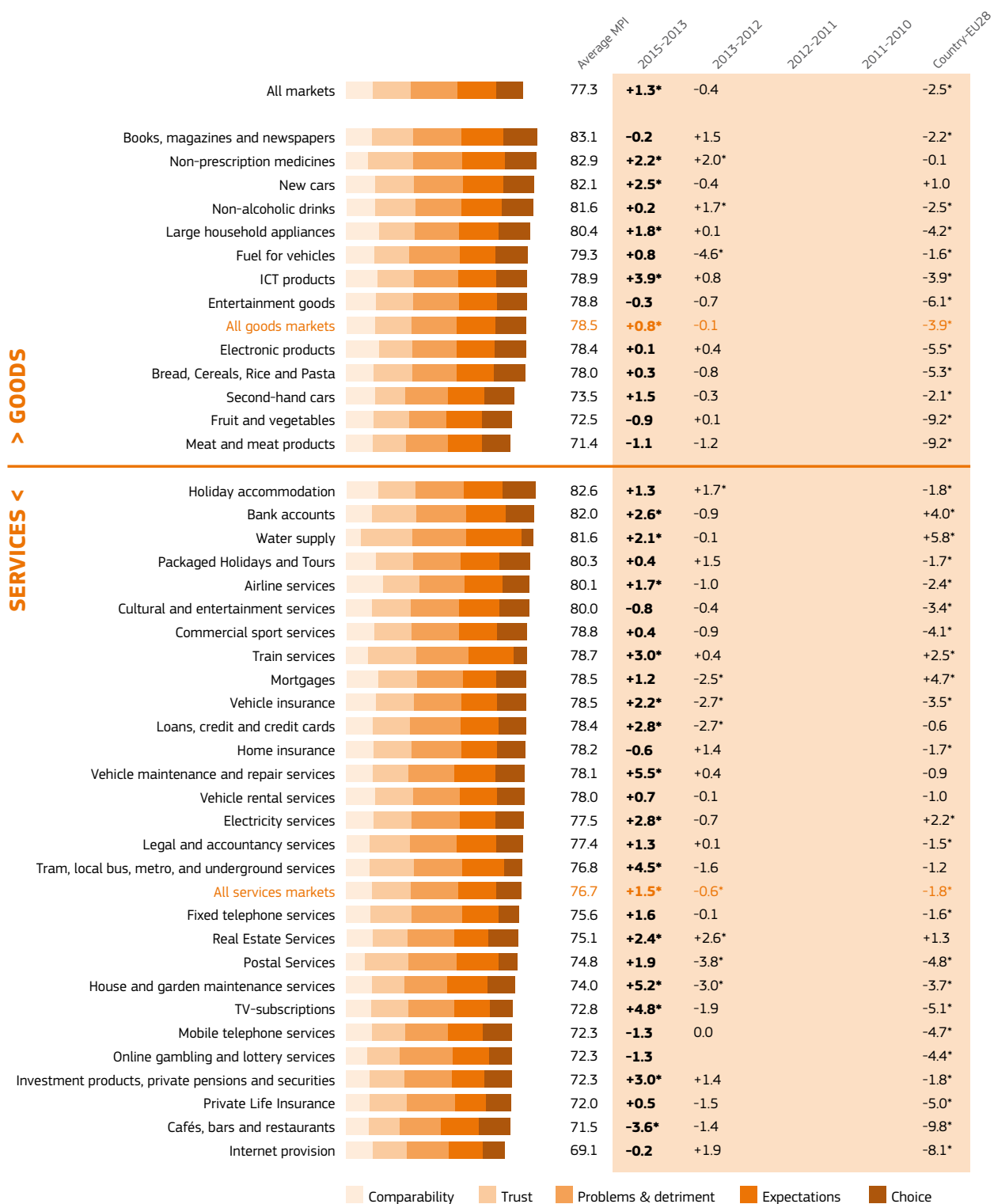
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+4.8*	+0.3*	+0.6*	-2.8*	-1.1*	+0.3*	+11.3	+0.7*	+0.4*
17	Fuel for vehicles	+3.4*	-0.1	+0.4*	-1.8*	-0.1	+0.1	+1.5	+0.8*	+0.1
60	Online gambling and lottery services	+3.3*	+0.1	+0.3*	-2.1	-2.5*	+0.3*	-6.4	+0.5*	+0.2
29	Home insurance	+3.3*	+0.2*	+0.3*	-1.6	+1.2	+0.1	+11.4	+0.4*	+0.6*
58	Loans, credit and credit cards	+3.0*	+0.3*	+0.1	-0.9	-0.6	+0.1	-3.9	+0.5*	+0.5*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
20	Real estate services	-4.3*	-0.5*	-0.8*	+13.9*	-0.5*	-0.7*	+7.4*	-0.4*	+0.3*
36	Train services	-3.7*	-0.9*	-0.3*	+11.0*	-0.3	-0.6*	-0.7	-0.1	-0.4*
21	House and garden maintenance services	-3.6*	-0.8*	-0.6*	+5.0*	+0.0	-0.3*	+3.0	0.0	-0.4*
47	Gas services	-3.2*	-0.5*	-0.7*	+8.4*	+0.1	-0.5*	+3.6	-0.1	+0.1
42	Commercial sport services	-2.2*	-0.8*	-0.2	+3.2*	-0.9*	-0.1	-1.1	+0.0	-0.4*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+7.0*	+0.8*	+0.9*	+1.1	N/A	N/A	-6.4	+1.2*	N/A
58	Loans, credit and credit cards	+6.9*	+0.5*	+0.7*	-4.6*	N/A	N/A	-6.3	+1.1*	N/A
51	Mortgages	+6.0*	+0.2	+0.6*	-2.5	N/A	N/A	+10.4	+1.5*	N/A
2	Meat and meat products	+5.6*	+0.4*	+1.2*	+0.0	N/A	N/A	+18.9*	+0.7*	N/A
13	ICT products	+4.9*	+0.4*	+0.6*	-3.0	N/A	N/A	-13.9*	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-1.6	-0.3*	+0.2	+6.6*	N/A	N/A	-12.5*	-0.1	N/A
48	Non-prescription medicines	-0.6	-0.4*	+0.3*	+3.2*	N/A	N/A	-38.9*	+0.1	N/A
20	Real estate services	-0.4	-0.1	-0.1	-0.3	N/A	N/A	+3.5	+0.0	N/A
18	Books, magazines and newspapers	-0.3	-0.2	+0.2	+2.2*	N/A	N/A	+8.8	+0.1	N/A
43	Cultural and entertainment services	+0.2	+0.1	+0.1	+1.4	N/A	N/A	-4.7	0.0	N/A

# NORWAY

## MPI per market



## OVERALL PERFORMANCE

The average performance of all markets surveyed in Norway is 77.3, which is 2.5 points lower than the EU28 average. The goods markets MPI score is 78.5 while the services markets figure is 76.7, lower than the EU28 average by 3.9 and 1.8 points respectively.

The overall Norwegian MPI score is 1.3 points higher than in 2013, with increases in both the services (+1.5) and goods (+0.8) markets.

## GOODS MARKETS

The top goods markets in Norway are 'Books, magazines and newspapers', 'Non-prescription medicines' and 'New cars'. The bottom three markets are 'Meat and meat products', 'Fruit and vegetables', and 'Second-hand cars'.

Four goods markets have improved since 2013: 'ICT products' (+3.9), 'New cars' (+2.5), 'Non-prescription medicines' (+2.2) and 'Large household appliances' (+1.8). The other nine markets remain stable.

Only the 'New cars' and 'Non-prescription medicines' markets are in line with the EU28 average, all other goods markets have below average MPI scores. The markets for 'Meat and meat products' and 'Fruit and vegetables' (both -9.2) have the lowest scores compared to the EU average, followed by the 'Entertainment goods' market (-6.1).

The goods markets trust and expectations scores have improved since 2013, with none of the market scores declining for these components. The goods markets average proportion of problems has however increased since 2013.

Compared to the EU28 average, the average goods markets results are poorer for all components except detriment. Every single market score for comparability is below the EU average, while the only markets scoring above average in the choice component are the 'New cars' and 'Second-hand cars' markets.

## SERVICES MARKETS

The top Norwegian services markets are 'Holiday accommodation', 'Bank accounts' and 'Water supply' and the bottom three are 'Internet provision', 'Cafés, bars and restaurants', and 'Private life insurance'.

Of the 28 services markets in Norway, only the 'Cafés, bars and restaurants' market (-3.6) has decreased in MPI score

since 2013. Another 13 markets have improved since 2013, with the markets for 'Vehicle maintenance and repair services' (+5.5), 'House and garden maintenance services' (+5.2), and 'TV-subscriptions' (+4.8) increasing most in terms of MPI.

Most Norwegian services markets remain below the EU28 average with the markets for 'Cafés, bars and restaurants' (-9.8) and 'Internet provision' (-8.1) scoring lowest compared to the EU average. Six markets perform above average, led by the 'Water supply' (+5.8), 'Mortgages' (+4.7) and 'Bank accounts' (+4.0) markets.

The services markets trust and expectations scores have increased since 2013, with no single services market decreasing in these components. The services markets average proportion of complaints has increased, with increases in the 'Water supply' and 'Real estate services' markets and stable proportions for the other services markets.

In relation to the EU28 average, the services markets overall comparability score is below average; the 'Mortgages' market is the only services market with an above average comparability score, while 26 markets score below average for this component. Results for the other components are more mixed on an individual market level. The services markets average comparability, expectations and choice component scores are also lower than the EU average, while the Norwegian markets average proportion of problems is higher than the EU average. Although the services markets overall detriment score is better than average (lower level of detriment), the services markets average problems & detriment score is worse than the EU28 average. The services markets average trust score is higher than the EU average.

## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+5.8*	-1.4*	+1.0*	-0.8	-0.4	+0.1	-6.8	+1.3*	-0.5*
51	Mortgages	+4.7*	+0.4*	+1.3*	+0.2	-2.1*	+0.2*	+7.4	-0.2	+0.6*
26	Bank accounts	+4.0*	-0.7*	+1.5*	-4.2*	+0.0	+0.2*	-8.4	+0.4*	+0.1
36	Train services	+2.5*	-0.5*	+0.9*	+0.5	+0.3	-0.1	-10.1	+0.3*	-0.2
46	Electricity services	+2.2*	-0.3*	+0.8*	-3.3*	-1.0	+0.3*	-22.4*	-0.3*	+0.8*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-9.8*	-1.7*	-1.1*	+29.4*	-0.1	-1.4*	-7.3*	-0.4*	-0.8*
2	Meat and meat products	-9.2*	-1.2*	-0.6*	+20.0*	-0.3	-0.9*	-8.2*	-0.7*	-1.2*
1	Fruit and vegetables	-9.2*	-1.2*	-0.4*	+41.4*	-0.3	-1.8*	-12.4*	-0.8*	-0.6*
34	Internet provision	-8.1*	-1.2*	-0.3*	+7.9*	+0.8*	-0.7*	-6.3	-0.8*	-1.4*
14	Entertainment goods	-6.1*	-1.1*	-0.4*	+11.1*	-1.2*	-0.4*	-5.5	-0.8*	-0.5*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
23	Vehicle maintenance and repair services	+5.5*	+0.3	+0.8*	-6.1*	N/A	N/A	-3.9	+0.6*	N/A
21	House and garden maintenance services	+5.2*	+0.2	+0.9*	-2.8	N/A	N/A	+2.5	+0.8*	N/A
54	TV-subscriptions	+4.8*	0.0	+0.9*	-10.5*	N/A	N/A	+7.3	+0.3	N/A
35	Tram, local bus, metro, and underground services	+4.5*	+0.3	+0.7*	+0.8	N/A	N/A	-1.5	+0.9*	N/A
13	ICT products	+3.9*	+0.4*	+0.6*	-3.0	N/A	N/A	+4.6	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-3.6*	-0.4*	+0.2	+17.5*	N/A	N/A	-4.7	-0.1	N/A
60	Online gambling and lottery services	-1.3	+0.0	-0.3	+0.9	N/A	N/A	+9.2	-0.2	N/A
33	Mobile telephone services	-1.3	-0.1	+0.3*	+6.3*	N/A	N/A	+7.2	-0.2	N/A
2	Meat and meat products	-1.1	-0.1	+0.4*	+10.4*	N/A	N/A	+17.8*	+0.1	N/A
1	Fruit and vegetables	-0.9	-0.5*	+0.4*	+2.2	N/A	N/A	+6.9	+0.1	N/A

# ICELAND

## MPI per market

			Average MPI	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU28
> GOODS	All markets		75.5	<b>+2.6*</b>	+0.9*			-4.3*
	Large household appliances		83.4	<b>+6.8*</b>	-1.3			-1.2
	ICT products		81.9	<b>+5.5*</b>	-0.6			-0.9
	Non-alcoholic drinks		81.4	<b>+3.0*</b>	+0.5			-2.7*
	Electronic products		81.1	<b>+1.8</b>	+1.2			-2.8*
	New cars		80.9	<b>+3.2*</b>	+2.0			-0.2
	Entertainment goods		79.9	<b>+0.9</b>	+1.8			-5.0*
	Books, magazines and newspapers		79.7	<b>+2.4*</b>	-0.2			-5.6*
	All goods markets		78.7	<b>+3.4*</b>	+0.7			-3.7*
	Fuel for vehicles		77.6	<b>+4.1*</b>	+4.5*			-3.3*
	Bread, Cereals, Rice and Pasta		77.5	<b>+0.5</b>	+0.5			-5.9*
	Non-prescription medicines		77.3	<b>+2.4*</b>	+1.3			-5.7*
	Second-hand cars		76.2	<b>+5.0*</b>	-1.2			+0.6
	Meat and meat products		75.0	<b>+4.5*</b>	-1.1			-5.7*
	Fruit and vegetables		71.4	<b>+3.3*</b>	+1.5			-10.3*
< SERVICES	Holiday accommodation		82.6	<b>+1.4</b>	+1.1			-1.7*
	Commercial sport services		81.8	<b>+0.6</b>	-0.2			-1.1
	Cultural and entertainment services		80.7	<b>-3.1*</b>	+0.5			-2.7*
	Packaged Holidays and Tours		79.3	<b>+2.1</b>	+1.2			-2.8*
	Vehicle rental services		78.0	<b>-0.7</b>	+2.6*			-1.0
	Airline services		77.9	<b>+2.9*</b>	+0.4			-4.7*
	Legal and accountancy services		76.3	<b>+2.4</b>	+0.3			-2.6*
	Cafés, bars and restaurants		75.5	<b>+0.6</b>	-1.0			-5.8*
	Vehicle maintenance and repair services		75.1	<b>+3.5*</b>	-1.3			-3.9*
	Online gambling and lottery services		75.0	<b>+0.8</b>				-1.7*
	Home insurance		74.9	<b>+2.8*</b>	+0.4			-5.0*
	Vehicle insurance		74.4	<b>+6.2*</b>	-1.3			-7.5*
	Loans, credit and credit cards		74.2	<b>+3.3*</b>	+3.2*			-4.9*
	All services markets		73.9	<b>+2.2*</b>	+1.1*			-4.6*
	Private Life Insurance		73.4	<b>+3.5*</b>	+1.1			-3.6*
	Fixed telephone services		73.0	<b>+3.4*</b>	+3.9*			-4.2*
	Electricity services		72.3	<b>+2.6*</b>	+1.8			-3.0*
	Internet provision		72.2	<b>+7.6*</b>	-1.0			-5.0*
	Postal Services		71.6	<b>-1.4</b>	-0.6			-7.9*
	Water supply		71.5	<b>+2.1</b>	+1.0			-4.3*
	TV-subscriptions		71.1	<b>+1.4</b>	+3.6*			-6.8*
	House and garden maintenance services		71.0	<b>+0.1</b>	-0.7			-6.7*
	Mobile telephone services		70.8	<b>+0.6</b>	+2.9			-6.2*
	Tram, local bus, metro, and underground services		70.7	<b>+0.1</b>	+1.2			-7.4*
	Investment products, private pensions and securities		70.6	<b>+3.8*</b>	+5.2*			-3.5*
	Real Estate Services		69.2	<b>+3.3*</b>	-2.9			-4.6*
	Bank accounts		68.0	<b>+1.1</b>	+1.5			-9.9*
	Mortgages		65.2	<b>+8.3*</b>	+3.0			-8.6*

Comparability
 Trust
 Problems & detriment
 Expectations
 Choice

## OVERALL PERFORMANCE

The average performance of all markets surveyed in Iceland is 75.5, which is 4.3 points lower than the EU28 average. The average goods markets MPI score is 78.7 while the services markets score is 73.9, lower than the EU28 average by 3.7 and 4.6 points respectively.

The overall MPI score in Iceland is 2.6 points above the 2013 figure. The goods markets score has increased by 3.4 points and the services markets score has risen by 2.2 points.

## GOODS MARKETS

The top goods markets in Iceland are 'Large household appliances', 'ICT products' and 'Non-alcoholic drinks' and the bottom three are 'Fruit and vegetables', 'Meat and meat products', and 'Second-hand cars'.

Only the 'Electronic products', 'Entertainment goods' and 'Bread, cereals, rice and pasta' markets have remained stable since 2013; all other goods markets have improved. The markets for 'Large household appliances' (+6.8), 'ICT products' (+5.5) and 'Second-hand cars' (+5.0) are the most improved goods markets.

While four goods markets are in line with the EU28 average, nine markets score below average, with the 'Fruit and vegetables' market (-10.3) scoring lowest in relation to the EU28 average, followed by the 'Bread, cereals, rice and pasta' market (-5.9).

The trust and expectations scores have risen since 2013 in most goods markets, while the goods markets average proportion of problems has decreased. The goods markets comparability scores remain stable in almost every market, with the exception of increases in the 'Large household appliances' and 'ICT products' markets. The overall proportion of complaints has however increased.

The goods markets comparability, trust and choice component scores remain below the EU28 average, with most individual markets scoring lower than average in these components. The overall detriment score is better than the EU average (lower level of detriment), with only the 'Fruit and vegetables' market scoring worse than the EU average. The goods markets average proportion of problems is in line with the EU28 average, resulting in an overall problems & detriment score which is also comparable to the EU average, despite the better than average performance in the detriment component.

## SERVICES MARKETS

The top three services markets in Iceland are 'Holiday accommodation', 'Commercial sport services' and 'Cultural and entertainment services'. The bottom three markets are 'Mortgages', 'Bank accounts' and 'Real estate services'.

Out of the 27 services markets in Iceland, the 'Cultural and entertainment services' market (-3.1) is the only market to have decreased since 2013. Of the 12 services markets with increased MPI scores, the markets for 'Mortgages' (+8.3), 'Internet provision' (+7.6) and 'Vehicle insurance' (+6.2) have the largest increases.

While two services markets ('Vehicle rental services' and 'Commercial sport services') perform in line with the EU28 average, the other 25 markets score below the EU average. The 'Bank accounts' (-9.9), 'Mortgages' (-8.6) and 'Postal services' (-7.9) markets are the lowest scoring when compared to the EU28 average.

The services markets trust and expectations scores have generally increased since 2013, with no services markets having decreased in these components. In addition, the services markets average proportion of problems has decreased. The services markets comparability score has however decreased, despite increases in the 'Vehicle insurance' and 'Airline services' markets.

Compared to the EU28 average, the services markets comparability, trust and choice scores are below average. While all Icelandic services markets have comparability scores below the EU average, the market for 'Electricity services' is the only market with an above average score in the trust component. The overall services markets result for detriment is better than the EU28 average (lower level of detriment), with only the 'Bank accounts' market scoring worse than the EU average. Nevertheless, when problems and detriment are combined, Icelandic services markets perform in line with the EU28 average.



## DIFFERENCE WITH EU28

5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	+0.6	-0.1	+0.1	-4.4*	+0.5	+0.2	+15.9*	0.0	+0.1
15	New cars	-0.2	-0.4*	-0.2	-0.5	-1.3*	+0.2	+2.0	+0.3*	+0.1
13	ICT products	-0.9	-0.4*	-0.1	-1.1	-2.1*	+0.3*	+10.9*	+0.2*	-0.4*
38	Vehicle rental services	-1.0	-1.0*	-0.3*	-6.2*	-0.3	+0.3*	+4.8	+0.4*	+0.0
42	Commercial sport services	-1.1	-0.4*	-0.4*	-1.6	-0.2	+0.1	-3.1	+0.2*	-0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
1	Fruit and vegetables	-10.3*	-1.9*	-0.9*	+12.2*	+0.8*	-0.7*	+1.0	-0.7*	-0.8*
26	Bank accounts	-9.9*	-1.6*	-1.2*	+2.3	+1.0*	-0.3	-1.1	-0.4*	-1.7*
51	Mortgages	-8.6*	-0.8*	-0.9*	-1.8	-1.3*	+0.2*	-7.1	-1.3*	-1.7*
31	Postal services	-7.9*	-1.8*	-0.3	+2.8	-0.4	-0.1	-15.4	+0.1	-2.1*
30	Vehicle insurance	-7.5*	-1.5*	-1.0*	+2.6	-0.1	-0.2	+13.6*	-0.1	-1.1*

## DIFFERENCE WITH 2013

Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+8.3*	+0.1	+1.2*	-16.6*	N/A	N/A	-23.5*	+0.7*	N/A
34	Internet provision	+7.6*	+0.3	+0.8*	-13.5*	N/A	N/A	-5.2	+0.9*	N/A
11	Large household appliances	+6.8*	+0.6*	+0.7*	-8.7*	N/A	N/A	+2.7	+0.7*	N/A
30	Vehicle insurance	+6.2*	+0.6*	+0.5*	-4.5	N/A	N/A	-1.1	+1.0*	N/A
13	ICT products	+5.5*	+0.5*	+0.6*	-6.8*	N/A	N/A	-6.5	+0.6*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & Detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
43	Cultural and entertainment services	-3.1*	-0.9*	-0.3	-0.6	N/A	N/A	+11.4	-0.1	N/A
31	Postal services	-1.4	-0.4	-0.1	+4.5	N/A	N/A	-19.3	+0.2	N/A
38	Vehicle rental services	-0.7	-0.3	-0.1	-2.5	N/A	N/A	-3.8	0.0	N/A
35	Tram, local bus, metro, and underground services	+0.1	-0.5*	0.0	-2.8	N/A	N/A	-3.0	+0.4*	N/A
21	House and garden maintenance services	+0.1	-0.5*	+0.2	-3.0	N/A	N/A	-6.2	+0.1	N/A

### 3. Relative importance of MPI components by socio-demographic factor (average of all markets in the EU28)<sup>126</sup>

		Importance weight Comparability	Importance weight Trust	Importance weight Overall detriment	Importance weight Expectations	Importance weight Choice
Region within EU28	North	.180 <sub>a</sub>	.218 <sub>a</sub>	.218 <sub>a</sub>	.218 <sub>a</sub>	.167 <sub>a</sub>
	East	.189 <sub>b</sub>	.206 <sub>b</sub>	.209 <sub>b</sub>	.212 <sub>b</sub>	.184 <sub>b</sub>
	South	.190 <sub>c</sub>	.208 <sub>c</sub>	.210 <sub>c</sub>	.207 <sub>c</sub>	.185 <sub>c</sub>
	West	.192 <sub>d</sub>	.206 <sub>b</sub>	.205 <sub>d</sub>	.207 <sub>c</sub>	.190 <sub>d</sub>
	ALL	.191 <sub>c</sub>	.207 <sub>d</sub>	.208 <sub>e</sub>	.208 <sub>d</sub>	.187 <sub>e</sub>
Market cluster	Fast moving retail	.191 <sub>a,f</sub>	.206 <sub>a</sub>	.204 <sub>a</sub>	.208 <sub>a,e</sub>	.191 <sub>a</sub>
	(Semi-)durable goods	.195 <sub>b</sub>	.203 <sub>b</sub>	.205 <sub>a</sub>	.207 <sub>a</sub>	.191 <sub>ab</sub>
	Automotive goods	.192 <sub>a,f</sub>	.204 <sub>b</sub>	.207 <sub>b</sub>	.208 <sub>ab,e</sub>	.189 <sub>b,e,f</sub>
	Telecoms	.191 <sub>a,f</sub>	.206 <sub>a,d</sub>	.209 <sub>b,d</sub>	.208 <sub>a,e</sub>	.186 <sub>c</sub>
	Transport	.188 <sub>c</sub>	.211 <sub>c</sub>	.211 <sub>c,e</sub>	.210 <sub>b</sub>	.180 <sub>d</sub>
	Utilities	.185 <sub>d</sub>	.211 <sub>c</sub>	.212 <sub>c</sub>	.210 <sub>c</sub>	.179 <sub>d</sub>
	Banking services	.192 <sub>a</sub>	.207 <sub>d</sub>	.210 <sub>d,e,f,g</sub>	.205 <sub>d</sub>	.186 <sub>c</sub>
	Insurance services	.191 <sub>a,f</sub>	.206 <sub>a,d</sub>	.208 <sub>b,f</sub>	.207 <sub>a,e</sub>	.187 <sub>c,e,f</sub>
	Recreational services	.189 <sub>c,e</sub>	.208 <sub>d,e</sub>	.207 <sub>b</sub>	.208 <sub>a,e</sub>	.188 <sub>f,g</sub>
	Other services	.191 <sub>a,e,f</sub>	.206 <sub>a,d</sub>	.208 <sub>b,g</sub>	.208 <sub>a,e</sub>	.187 <sub>c,g</sub>
	ALL	.191 <sub>f</sub>	.207 <sub>d,f</sub>	.208 <sub>b</sub>	.208 <sub>e</sub>	.187 <sub>c</sub>
S1 - Gender of the respondent	Man	.191 <sub>a</sub>	.206 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Woman	.191 <sub>a</sub>	.207 <sub>b</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.186 <sub>b</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>c</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>ab</sub>
S2_1 - Age of the respondent	18-34	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.186 <sub>a</sub>
	35-54	.192 <sub>b</sub>	.206 <sub>b</sub>	.207 <sub>a</sub>	.207 <sub>b</sub>	.188 <sub>b</sub>
	55+	.189 <sub>c</sub>	.208 <sub>c</sub>	.209 <sub>b</sub>	.210 <sub>c</sub>	.186 <sub>c</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
Education classification	Low (ISCED 0-1-2)	.190 <sub>a</sub>	.207 <sub>a</sub>	.207 <sub>a,c</sub>	.208 <sub>a</sub>	.188 <sub>a</sub>
	Medium (ISCED 3-4)	.192 <sub>b</sub>	.205 <sub>b</sub>	.207 <sub>a</sub>	.207 <sub>b</sub>	.189 <sub>b</sub>
	High (ISCED 5-6-7-8)	.189 <sub>c</sub>	.209 <sub>c</sub>	.210 <sub>b</sub>	.209 <sub>c</sub>	.183 <sub>c</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>c</sub>	.208 <sub>a</sub>	.187 <sub>d</sub>
S4 - What is your current occupation?	Self-employed	.190 <sub>a,c</sub>	.207 <sub>a,c</sub>	.209 <sub>a,d,e</sub>	.208 <sub>a</sub>	.186 <sub>a,c</sub>
	Manager	.189 <sub>a,d</sub>	.208 <sub>a,d</sub>	.210 <sub>ab,h</sub>	.209 <sub>a,c</sub>	.184 <sub>a</sub>
	Other white collar	.194 <sub>b</sub>	.205 <sub>b</sub>	.206 <sub>c</sub>	.205 <sub>b</sub>	.190 <sub>b</sub>
	Blue collar	.191 <sub>c</sub>	.206 <sub>c</sub>	.208 <sub>d,f</sub>	.208 <sub>a,c</sub>	.187 <sub>c</sub>
	Student	.187 <sub>d</sub>	.210 <sub>d,e</sub>	.210 <sub>b,e,h</sub>	.210 <sub>c</sub>	.182 <sub>d</sub>
	House-person and other not in employment	.191 <sub>c,e</sub>	.207 <sub>a,c</sub>	.207 <sub>c,f,g,i</sub>	.208 <sub>a,c</sub>	.187 <sub>c,e</sub>
	Seeking a job	.190 <sub>a,c</sub>	.207 <sub>a,b,c</sub>	.208 <sub>a,d,e,g</sub>	.209 <sub>a,c</sub>	.186 <sub>a,c</sub>
	Retired	.185 <sub>f</sub>	.210 <sub>e</sub>	.211 <sub>h</sub>	.213 <sub>d</sub>	.182 <sub>d</sub>
	ALL	.191 <sub>c,g</sub>	.207 <sub>a,c</sub>	.208 <sub>d,i</sub>	.208 <sub>a</sub>	.187 <sub>c,f</sub>
S5- How often do you use the internet for private purposes?	Every day or almost every day	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	At least once a week (but not every day)	.193 <sub>b</sub>	.205 <sub>b</sub>	.206 <sub>b</sub>	.207 <sub>b</sub>	.190 <sub>b</sub>
	At least once a month (but not every week)	.192 <sub>ab</sub>	.205 <sub>ab</sub>	.205 <sub>b</sub>	.208 <sub>ab</sub>	.190 <sub>b</sub>
	Less than once a month	.190 <sub>ab,c</sub>	.207 <sub>ab,c</sub>	.208 <sub>ab,c</sub>	.209 <sub>ab</sub>	.187 <sub>ab,c</sub>
	Hardly ever	.186 <sub>c,d</sub>	.210 <sub>c</sub>	.210 <sub>a,c</sub>	.210 <sub>a</sub>	.183 <sub>c,d,e</sub>
	Never	.185 <sub>d</sub>	.210 <sub>c,d</sub>	.210 <sub>c</sub>	.214 <sub>c</sub>	.182 <sub>d</sub>
	Don't know/no answer	.188 <sub>ab,c,d</sub>	.204 <sub>ab</sub>	.209 <sub>ab,c</sub>	.211 <sub>ab,c</sub>	.189 <sub>ab,e</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
Recode Mother tongue (2 categories)	Mother tongue is an official national or official regional language	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Mother tongue is other notable, other regional or other language	.192 <sub>a</sub>	.207 <sub>a</sub>	.205 <sub>b</sub>	.209 <sub>a</sub>	.187 <sub>a</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
S8 - Thinking about your household's financial situation would you say that making ends meet every month is ... ?	Very difficult	.191 <sub>ab</sub>	.205 <sub>a</sub>	.209 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Fairly difficult	.191 <sub>a</sub>	.206 <sub>a,c,e</sub>	.208 <sub>ab</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Fairly easy	.190 <sub>ab</sub>	.207 <sub>b</sub>	.208 <sub>b</sub>	.208 <sub>a</sub>	.186 <sub>a</sub>
	Very easy	.190 <sub>b</sub>	.207 <sub>b,c,d</sub>	.208 <sub>ab</sub>	.209 <sub>a</sub>	.187 <sub>a</sub>
	Don't know/no answer	.191 <sub>ab</sub>	.205 <sub>a,d,e</sub>	.207 <sub>b,c</sub>	.208 <sub>a</sub>	.189 <sub>b</sub>
	ALL	.191 <sub>ab</sub>	.207 <sub>b,e</sub>	.208 <sub>ab</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>

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126. Within each sub-table, values that are in the same column and do not share the same subscript are significantly different at  $p < .05$  in the two-sided test of equality for means. For example, the relative importance score on comparability for persons aged 18-34 is different from the score for those aged 35-54.





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