



Monitoring consumer markets in the European Union 2015

Final report – Part I



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Monitoring consumer markets in the European Union 2015

Final Report – Part I

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1. EXECUTIVE SUMMARY

This report presents the results of the fifth wave of the consumer **Market Monitoring Survey** (MMS) carried out by GfK for the Consumers, Health, Agriculture and Food Executive Agency (CHAFEA). This wave was carried out in **spring 2015**, following on from previous waves in 2010, 2011, 2012 and 2013, and evaluates **42 consumer markets** in the **28 EU Member States, Norway and Iceland**. The main purpose of the survey is to monitor consumer markets and identify the ones that are perceived and experienced as not delivering the desired outcomes for consumers.

The **Market Performance Indicator** (MPI) is a composite index which indicates how well a given market performs according to consumers and is calculated based on the components comparability, trust, problems & detriment, expectations and choice. The average EU28 MPI for 2015 is 79.8.

There is an **increase of 2.9 points compared to 2013**, continuing the consistently upward trend observed in each wave since 2010. This trend corresponds to improvements for all market types, with **increases in the average MPI for both goods markets (+2.4) and services markets (+3.1)**. Besides, this increase is recorded both in the **EU15 (+3.0) and EU13 (+2.7)** countries, although the EU15 still leads the EU13 by 1.9 points.

In terms of MPI score for goods markets, the **market for "Books, magazines and newspapers" performs best** again this year, with the "Entertainment goods" and "Large household appliances" markets in second and third spot. **"Second hand cars", "Meat and meat products" and "Fuel for vehicles" are at the bottom of the goods market ranking**. All goods markets saw an increase in score from the previous wave. The largest increases in MPI score from 2013 are recorded for "Fuel for vehicles" (+4.2), "Meat and Meat products" and "ICT products" (both +3.2).

The **top three services markets** in terms of MPI are "Holiday accommodation", "Cultural and entertainment services" and "Commercial sport services". The **bottom three services markets** are identical to 2013 in spite of increases in MPI scores, with "Real estate services" in last position, followed by "Mortgages" and "Investment products". All services markets saw their score increase since 2013. The "Loans, credit and credit cards" market saw the highest increase in MPI from 2013 (+5.2), followed by "Train services" and "Bank accounts" (+5.1).

Respondents were asked to rate the **importance** of five components (comparability, trust, problems & detriment, expectations and choice) for each market. Only **small variations** were measured in these ratings, with the **trust, problems & detriment and expectations components** getting a higher importance rating (21%) than **comparability and choice** (19%).

The **scores of the comparability, trust, expectations and ease of switching** components have **increased since 2013**. The **proportion of problems** with goods or services has remained **stable** at 10%, while the **proportion of complaints** among consumers who experienced a problem has **increased**.

A new component, **detriment**, assesses the extent to which people suffered financial loss or other detriment as a result of experiencing a problem. Among consumers who experienced a problem, **under a third (31%)** report that they suffered **high detriment** (score 8-10) as a result, while a similar proportion (30%) report low detriment (score 0-4).

11% of consumers switched provider, an **increase** in comparison with the previous wave and the first upward trend in this indicator since 2010. **Consumers who did not switch provider** were asked why. The majority (77%) say that they are **not interested in switching**, while 6% think it would be too difficult and 4% tried to switch but gave up because of the obstacles they faced.

Markets were analysed by grouping them into nine market clusters and observing quartiles based on the goods or services market rankings. Results remain fairly stable, with most clusters remaining in the same quartile for all recorded years. "Automotive goods" and "Banking services" have remained in the **low performing** quartile, "Utilities" in the middle to low performing quartile, "Insurance services" and "(Semi-)durable goods" in the middle to high performing quartile, and "Recreational services" in the **high performing** quartile. "Transport"

has remained in the middle to high performing quartile and “Telecoms” in the middle to low performing quartile since 2011. The main change in 2015 occurs for the “Fast moving retail” cluster, which is now in the middle to low performing quartile after several years in the middle to high performing quartile.

Overall, **women, 18-34 year-olds, respondents aged 55+, and respondents with a primary or secondary level of education** have **higher MPI ratings**, while men, 35-54 year-olds and respondents with a tertiary level of education have below average MPI scores. **Self-employed people and job seekers** give the lowest overall MPI scores, whilst **blue collar workers and managers** also give a **lower score** than average. All other occupational categories have above average MPI scores. **Respondents who use the Internet less than once a month, whose mother tongue is not an official language of their country of residence or who find it (very / fairly) difficult to make ends meet** have a **lower than average MPI score**. The opposite pattern appears for respondents using the Internet on a monthly basis, having an official language as a mother tongue or finding it (very / fairly) easy to make ends meet.

The **MPI** is correlated, although with small coefficients, to several external indicators (GDP, HICP and CCI). It is **positively linked to the overall economic performance of a country and consumer confidence**, and **negatively linked with price levels**. While no causal link can be inferred from these findings, the analysis shows that a good market performance corresponds to a small extent to a good overall economic performance, higher consumer confidence and lower price levels.

The survey screening questions provide data on the penetration of individual markets among the general population. “Bread, cereals, rice and pasta” (92%) and “Fruit and vegetables” (90%) have the **highest penetration rates** overall. “Real estate services”, “Vehicle rental services”, and “New cars” (all 21%) have the **lowest market penetrations**.

2. INTRODUCTION

2.1. Introduction to the fifth wave of the Market Monitoring Survey

This report presents results from the fifth wave of the consumer Market Monitoring Survey (MMS) carried out in 2015 for the Consumers, Health, Agriculture and Food Executive Agency (CHAFAEA).

In recent years, the European Commission has created a comprehensive monitoring scheme for consumer markets in the European Union in the form of Consumer Markets Scoreboards. The scoreboards are used to indicate which consumer markets could be malfunctioning, meaning that these markets are not yielding the desired outcomes for consumers.

In 2010, GfK was commissioned by the European Commission (EC) to perform a large scale consumer market monitoring survey evaluating 50 goods and services markets in all EU Member States, Norway and Iceland, representing the first wave of the study. The general aim of the survey is to provide data for the Consumer Markets Scoreboard, yielding information on a large number of consumer markets in terms of several dimensions that contribute to their performance and growth: comparability, trust, consumer problems, detriment, complaints, expectations, and choice.

The present report is based on the results of the fifth wave of the survey, which was carried out in spring-summer 2015, evaluating 42 markets in the 28 Member States of the EU, as well as Norway and Iceland. While the approach in this fifth wave is largely comparable to the one taken in the previous waves, some important changes have been made to certain aspects of the survey. This introductory section aims to outline the specific context in which the study was conducted. In addition, it provides a short description of the technical aspects of the survey and indicates the main survey and methodological differences in comparison to the previous wave of the study, which was conducted in 2013.

2.2. General background and objective of the survey

Well-functioning consumer markets are of crucial importance for achieving the fundamental objectives of the internal market of the European Union. Therefore, understanding EU citizens' perceptions of key consumer markets and the problems they experience when purchasing goods and services, through various studies and opinion surveys is one of the Commission's priorities.

The general aim of the market monitoring survey is to assess consumer experiences and the perceived conditions of the consumer markets in all EU Member States, as well as Norway and Iceland. In order to ensure that the results are based on concrete consumer experiences in the relevant markets, only consumers with purchasing experience in one of the surveyed markets in a specific time frame are included in the survey.

The desired outcome of the survey is:

The monitoring survey must deliver statistically reliable and comparable results for markets in the 28 EU Member States, as well as Norway and Iceland. The survey should allow the Commission to identify markets that are perceived and experienced as not delivering the desired outcomes for consumers with purchasing experience. It should also serve to identify socio-economic groups that are experiencing particular problems in certain markets or in other ways differ compared to the average consumer.

2.3. Survey description

This section presents the survey in more detail, including the topics, markets and countries included in the 2015 wave of the survey, as well as differences with previous waves.

2.3.1. Screening

The target population includes all people aged 18 and above, resident in the country surveyed and having sufficient command of (one of) the respective national language(s) to answer the questionnaire. In addition, only persons "living in private households" are selected, excluding prisoners, as well as residents of retirement homes, etc. which are difficult to contact in a telephone survey.

Furthermore, a respondent is only identified as part of the target population if he or she qualifies for a specific market, fulfilling the following conditions:

- Purchase of the product or services for the relevant market based on a detailed market description – products or services provided for free are not included
- Purchase within a given time frame (1, 2 or 3 years depending on the market)
- Purchase in the domestic market, except for "Online gambling services" where cross-border purchases may be accepted given the difficulty for consumers to distinguish between the two types of purchases

The question wording is as follows:

- Goods markets: *"Thinking about <the market>, have you purchased a <product> in the past <X> year(s)?"*
- Services markets: *"Thinking about <the market>, have you paid for any such services in the past <X> year(s)?"*

The screening continued until a respondent reported having had an experience in a maximum of seven markets or until no markets remained in the screener list. As soon as 500/250¹ evaluations were reached for a given market, that market was automatically removed from the screening.

2.3.2. Covered topics

The questionnaire aims to provide information about the main characteristics of goods and services markets, taking into account attitudinal (trust, expectations) as well as behavioural dimensions (complaints, switching).

The main characteristics of consumer markets are captured through a core questionnaire of 8 questions, completed by a section on switching and socio-demographic characteristics. The 8 core questions are described below.

¹ In most of the EU countries and Norway, sample sizes were set at 500 responses per market. In Luxembourg, Cyprus, Malta and Iceland, 250 interviews per market were foreseen.

"Comparability" assesses how easy or difficult it is for consumers to compare goods or services as they are offered by different suppliers or providers in a market. This question remained the same as in previous editions of the survey.

"On a scale from 0 to 10, how difficult or easy was it to compare <the products/services> sold by different <suppliers/retailers>?"

"Trust" measures the extent to which consumers are confident that suppliers, or providers, respect the rules and regulations that protect the consumer. This question remained the same as in previous editions of the survey.

"On a scale from 0 to 10, to what extent do you trust <retailers/providers> to respect the rules and regulations protecting consumers?"

"Problems" measures the occurrence of problems and asks whether consumers experienced problems with the good or service they bought or its retailers/suppliers. This question remained the same as in previous editions of the survey.

"Within the past <X> year(s), did you experience any problem with <the product/service> you <purchased/paid for>, either with <the product or the retailer/the service or provider>, where you thought you had a legitimate cause for complaint?"

"Detriment" assesses the extent to which consumers who experienced a problem suffered financial loss or other detriment as a result. This question was added to the core questionnaire in 2015.

"On a scale from 0 to 10, within the past <X> year(s), to what extent have you suffered detriment as a result of problems experienced either with the <product/service> or the <supplier/retailer>?"

By detriment, we mean financial loss or other types of harm (e.g. loss of time, stress, adverse health effect, etc)."

"Complaints" measures the propensity to complain to the seller/provider and/or third parties if problems are experienced. This question remained the same as in previous editions of the survey.

"Have you complained about any of these problems?"

"Expectations" is a dimension that measures the extent to which the market meets consumers' expectations. The wording of this question has been changed slightly with respect to previous editions of the survey².

"On a scale from 0 to 10, to what extent did <the services/products> on offer live up to your expectations within the past <X> year(s)?"

"Choice" measures the level of competition and the choice of retailers/providers in a given market. This question was added to the questionnaire in 2011 but was not asked for monopoly markets. This question has been changed considerably in 2015 so that monopoly situations are also applicable, and is therefore asked for all markets³.

"On a scale from 0 to 10, to what extent are you satisfied with the number of <suppliers/retailers> you can choose from?"

² The question used in the previous edition of the survey was *"On a scale from 0 to 10, to what extent did <the services/products> on offer from different retailers/providers live up to what you wanted within the past <X> year(s)?"*

³ The question used in the previous edition of the survey was *"On a scale from 0 to 10, would you say there are enough different <suppliers/retailers> you can choose from?"*

“Importance” gauges the importance of the components comparability, expectations, trust, problems and detriment, and choice for each assessed market. This is an entirely new question with respect to previous editions of this survey. Each component score part of the Market Performance Indicator (MPI – see also section 2.4.1) is weighted by its importance rating to calculate the MPI score.

“You have assessed the performance of <the market> on some key aspects. On a scale from 0 to 10, how important do you consider the following 5 aspects for <the market>?”

Aside from the core questionnaire, a **“Switching”** section is included for some services markets. The first question asks whether consumers have changed provider within the market timeframe (1, 2 or 3 years). Depending on their answer, consumers are then asked about the ease of switching – how easy or difficult they think it was to switch – or about their reason for not switching. The questions on switching and ease of switching have changed slightly with respect to previous editions of the survey, focussing now solely on the switching of provider⁴. The question about the reason for not switching is entirely new.

“Have you switched your <provider> in the past <X> year(s)?”

“On a scale from 0 to 10, how difficult or easy do you think it was?”

“Why didn’t you switch?”

The core questionnaire is the same for all markets, although questions were adapted to the market name, the market’s timeframe of reference (1, 2 or 3 years depending on the expected purchase frequency in each market) and the market’s type (services or goods, providers or retailers).

Most questions in the core questionnaire are based on 0 to 10 answer scales. Problems, complaints and switching provider have different answer modes:

- Problems: Yes/No
- Complaints: 4 possible answers depending on whom received the complaint (provider, third party, etc.) and a “No” option
- Switching provider: Yes/No
- Reasons for switching: 3 possible answers and an option to indicate a spontaneous “Other” option

It should be noted that there was no “I do not know” option because respondents who do not have experience with a market were filtered out in the initial screening. Only respondents who had experience of a given market were asked questions on this particular market.

To conclude the questionnaire description, both at the beginning and the end of the questionnaire, **socio-demographic questions** were asked to each respondent. These questions were included for methodological, statistical and/or reporting purposes.

Before the core questions, the following questions were asked:

- Birthday rule question, i.e. alternately asking for the person who last had a birthday and the person who will next have a birthday among all those individuals that can be reached by the dialled number – aiming at selecting a respondent at random in the household for landline phones

⁴ The questions used in the previous edition of the survey were *“Have you switched service or provider in the past <X> year(s)?”* and *“On a scale from 0 to 10, how difficult or easy do you think it would have been/ was it to switch provider in the past <X> year(s)?”*

"Please can I speak to the person aged 18+ within your Household whose birthday it was most recently / whose birthday is next?"

- Age

"Can you please tell me your age?"

- Gender

- Region of residence⁵

If country = Portugal: "Can you give me the postal code of your official place of residence?"

If country ≠ Portugal: "Please indicate the region you live in."

- Having a mobile phone (for respondents called on a landline phone)

"Do you have a mobile phone in the household?"

- Having a landline phone (for respondents called on a mobile phone)

"Do you have a fixed phone in the household?"

After the market assessments were completed, the next socio-demographic questions were asked:

- Education⁶

"What is the highest level of education you have successfully completed (usually by obtaining a certificate or diploma)?"

- Occupation⁷

"What is your current occupation?"

- Internet usage^{8 9}

"How often do you use the Internet for private purposes?"

- Mother tongue

"What is your mother tongue?"

⁵ In the previous edition of the survey, the postal code was asked. However, a refusal option was allowed. In the 2015 edition, NUTS 2 regions were asked and respondents who did not answer this question were excluded from the survey. For more information about the NUTS classification of regions, please refer to <http://ec.europa.eu/eurostat/web/nuts/overview>

⁶ The question used in the previous edition of the survey was *"How old were you when you stopped full-time education?"*

⁷ The answer options were slightly changed compared to the previous edition of the survey.

⁸ The question used in the previous edition of the survey was *"Do you use Internet for private reasons?"* with the answer options *"Yes, at home"*, *"Yes, at place of work or education"*, *"Yes, at other places"*, and *"No"*.

⁹ Throughout the report, following descriptions will be used to refer to the different answer options in the questionnaire: *"Daily"* refers to the answer *"Every day or almost every day"*; *"Weekly"* refers to the answer *"At least once a week (but not every day)"*; *"Monthly"* refers to the answer *"At least once a month (but not every week)"*; *"Less than monthly"* refers to the answer *"Less than once a month"*; *"Hardly ever"* refers to the answer *"Hardly ever"*; and *"Never"* refers to the answer *"Never"*.

- Household income

"Thinking about your household's financial situation would you say that making ends meet every month is ... ?"

The table below provides an overview of the questionnaire, with changes compared to previous waves of the MMS and its purpose.

SOCIO-DEMOGRAPHIC QUESTIONS		
Birthday rule question	New question	For methodological purposes
Age	Trend question	For statistical and reporting purposes
Gender	Trend question	For statistical and reporting purposes
Region of residence	Amended question	For statistical purposes
Having a mobile/landline phone	Trend question	For statistical purposes
Education	Amended question	For reporting purposes
Occupation	Amended question	For reporting purposes
Internet usage	Amended question	For reporting purposes
Mother tongue	New question	For reporting purposes
Household income	New question	For reporting purposes
CORE QUESTIONS		
Comparability	Trend question	For reporting purposes
Trust	Trend question	For reporting purposes
Problems	Trend question	For reporting purposes
Detriment (if problem)	New question	For reporting purposes
Complaints (if problem)	Trend question	For reporting purposes
Expectations	Amended question, but comparable to previous waves	For reporting purposes
Choice	Amended question	For reporting purposes
Importance	New question	For reporting purposes
SWITCHING		
Switching provider	Amended question, but comparable to previous waves	For reporting purposes
Ease of switching (if switched)	Amended question, but comparable to previous waves	For reporting purposes
Reason for not switching (if did not switch)	New question	For reporting purposes

2.3.3. Surveyed countries

In 2015, the survey was conducted in the 28 EU Member States, Iceland and Norway. The table below lists all countries surveyed and indicates the definition of the country groupings used in the reporting.

Country		EU28	EU15	EU13	Region North	Region East	Region South	Region West
AT	Austria	X	X					X
BE	Belgium	X	X					X
BG	Bulgaria	X		X		X		
CY	Cyprus	X		X			X	
CZ	Czech Republic	X		X		X		
DE	Germany	X	X					X
DK	Denmark	X	X		X			
EE	Estonia	X		X		X		
EL	Greece	X	X				X	
ES	Spain	X	X				X	
FI	Finland	X	X		X			
FR	France	X	X					X
HU	Hungary	X		X		X		
HR	Croatia	X		X		X		
IE	Ireland	X	X					X
IT	Italy	X	X				X	
LT	Lithuania	X		X		X		
LU	Luxembourg	X	X					X
LV	Latvia	X		X		X		
MT	Malta	X		X			X	
NL	Netherlands	X	X					X
PL	Poland	X		X		X		
PT	Portugal	X	X				X	
RO	Romania	X		X		X		
SE	Sweden	X	X		X			
SI	Slovenia	X		X		X		
SK	Slovakia	X		X		X		
UK	United Kingdom	X	X					X
NO	Norway							
IS	Iceland							

2.3.4. Surveyed markets

42 markets were included in the 2015 survey, although the following market-country combinations were excluded from the survey as these consumer markets are underdeveloped or inexistent:

- the “Train services” market in Cyprus, Malta and Iceland
- the “Gas services” market in Cyprus, Malta, Finland, Sweden, Iceland and Norway

The table below presents the 42 markets which were assessed in the 2015 edition of the survey, indicating the time frame used in the screening question and identifying “Switching” markets. This table also shows the market priority, which indicates the order of the markets in the questionnaire. The priority in the questionnaire is determined using the average estimated penetration rates of the markets in the EU, as observed in the 2013 wave of the MMS. More specifically, the markets with the lowest estimated incidence rates are ranked highest on the market priority list and appeared first in the screening list. This approach ensures that a maximum number of respondents were screened for the lowest penetration markets.

Market ID	Market	Timeframe	Switching market?	Market priority	Goods (g) / services (s) market
1	Fruit and vegetables	1 year	0	40	g
2	Meat and meat products	1 year	0	39	g
3	Bread, cereals, rice and pasta	1 year	0	41	g
5	Non-alcoholic drinks	1 year	0	42	g
10	Electronic products	1 year	0	16	g
11	Large household appliances	2 years	0	19	g
13	ICT products	1 year	0	20	g
14	Entertainment goods	1 year	0	23	g
15	New cars	3 years	0	4	g
16	Second hand cars	3 years	0	5	g
17	Fuel for vehicles	1 year	0	32	g
18	Books, magazines and newspapers	1 year	0	35	g
20	Real estate services	3 years	0	3	s
21	House and garden maintenance services	2 years	0	17	s
23	Vehicle maintenance and repair services	1 year	0	22	s
26	Bank accounts	2 years	1	29	s
28	Investment products, private pensions and securities	2 years	1	8	s
29	Home insurance	1 year	1	15	s
30	Vehicle insurance	1 year	1	27	s
31	Postal Services	1 year	0	30	s
32	Fixed telephone services	1 year	1	26	s
33	Mobile telephone services	1 year	1	37	s
34	Internet provision	1 year	1	28	s
35	Tram, local bus, metro, and underground services	1 year	0	24	s
36	Train services	1 year	0	18	s
37	Airline services	1 year	0	11	s
38	Vehicle rental services	2 years	0	2	s
39	Holiday accommodation	1 year	0	14	s
40	Packaged holidays and tours	1 year	0	7	s
41	Cafés, bars and restaurants	1 year	0	33	s

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Market ID	Market	Timeframe	Switching market?	Market priority	Goods (g) / services (s) market
42	Commercial sport services	1 year	1	13	s
43	Cultural and entertainment services	1 year	0	31	s
45	Water supply	1 year	0	36	s
46	Electricity services	1 year	1	38	s
47	Gas services	1 year	1	25	s
48	Non prescription medicines	1 year	0	34	g
51	Mortgages	2 years	1	6	s
52	Private life insurance	2 years	1	9	s
54	TV-subscriptions	1 year	1	21	s
57	Legal and accountancy services	3 years	0	10	s
58	Loans, credit and credit cards	2 years	1	12	s
60	Online gambling and lottery services	1 year	0	1	s

2.3.5. Reporting of the results

All differences mentioned in the text are statistically significant unless otherwise mentioned. Please note that statistically significant differences are indicated by asterisks. Statistical significance is calculated at the 95% confidence level, meaning that the null hypothesis of no difference has been rejected at 5% probability level. It should also be mentioned that, especially for indicators referring to the whole EU, given the large sample size for the survey, some differences could be statistically significant even if their absolute magnitude is very small.

In the 2015 wave of the MMS, a new weighting procedure has been introduced, based on a design weighting and population figures per country – representing age, gender and phone type ownership (see section A1.1.6 Annex PART I). This new weight can only be applied to 2015 data, which has led to a break in the time series. To avoid any possible bias arising from this break, differences between 2015 and 2013 were calculated on data weighted using the method used in the 2013 wave, while differences between years 2012-2011 and 2011-2010 were calculated on data weighted using the method from the 2011 and 2010 waves (weight based on country size but not on gender or age).

- 2015: Population, gender, age, mobile only/fixed only/mixed & design weighting
- 2015-2013: Population, gender & age weighting
- 2013-2012: Population, gender & age weighting
- 2012-2011: Only population weighting
- 2011-2010: Only population weighting

Moreover, not all markets surveyed in previous waves were included in the 2015 questionnaire. In order to be able to compare aggregated results for “all markets”, “all goods markets” and “all services markets”, all differences between previous waves were calculated based on only those markets included in the 2015 wave. The table below presents an overview of the markets included in the current and previous waves of the survey. The markets in bold are those included in the 2015 analyses.

Market ID	Market	2015	2013	2012	2011	2010
1	Fruit and vegetables	X	X	X	X	X
2	Meat and meat products	X	X	X	X	X
3	Bread, cereals, rice and pasta	X	X	X	X	X
4	Diary products (2010 definition)					X
5	Non-alcoholic drinks	X	X	X	X	X
6	Alcohol drinks		X	X	X	X
7	Clothing and footwear		X	X	X	X
8	House and garden maintenance products		X	X	X	X
9	Furniture and furnishings		X	X	X	X
10	Electronic products	X	X	X	X	X
11	Large household appliances	X	X	X	X	X
12	Small household appliances		X	X	X	X
13	ICT products	X	X	X	X	X
14	Entertainment goods	X	X	X	X	X
15	New cars	X	X	X	X	X
16	Second hand cars	X	X	X	X	X
17	Fuel for vehicles	X	X	X	X	X
18	Books, magazines and newspapers	X	X	X	X	X
19	Personal care products		X	X	X	X
20	Real estate services	X	X	X	X	X
21	House and garden maintenance services	X	X	X	X	X

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Market ID	Market	2015	2013	2012	2011	2010
22	Personal care services		X	X	X	X
23	Vehicle maintenance and repair services	X	X	X	X	X
24	Legal and accountancy services (2010 definition)					X
25	Funeral Services					X
26	Bank accounts	X	X	X	X	X
27	Loans, credit and credit cards (2010 definition)					X
28	Investment products, private pensions and securities	X	X	X	X	X
29	Home insurance	X	X	X	X	X
30	Vehicle insurance	X	X	X	X	X
31	Postal Services	X	X	X	X	X
32	Fixed telephone services	X	X	X	X	X
33	Mobile telephone services	X	X	X	X	X
34	Internet provision	X	X	X	X	X
35	Tram, local bus, metro, and underground services	X	X	X	X	X
36	Train services	X	X	X	X	X
37	Airline services	X	X	X	X	X
38	Vehicle rental services	X	X	X	X	X
39	Holiday accommodation	X	X	X	X	X
40	Packaged holidays and tours	X	X	X	X	X
41	Cafés, bars and restaurants	X	X	X	X	X
42	Commercial sport services	X	X	X	X	X
43	Cultural and entertainment services	X	X	X	X	X
44	Gambling and lottery services			X	X	X
45	Water supply	X	X	X	X	X
46	Electricity services	X	X	X	X	X
47	Gas services	X	X	X	X	X
48	Non prescription medicines	X	X	X	X	X
49	Dental services					X
50	Removal and storage services					X
51	Mortgages	X	X	X	X	
52	Private life insurance	X	X	X	X	
53	Spectacles and lenses		X	X	X	
54	TV-subscriptions	X	X	X	X	
55	Dairy products		X	X	X	
56	Entertainment goods					
57	Legal and accountancy services	X	X	X	X	
58	Loans, credit and credit cards	X	X	X	X	
59	Offline gambling and lottery services		X			
60	Online gambling and lottery services	X	X			

Finally, when trend results for EU28 are shown, the results for 2013-2012, 2012-2011 and 2011-2010 are based on the EU27 countries since Croatia was not included in the survey in 2010, 2011 and 2012.

2.3.6. Differences with previous wave

As mentioned in the previous sections, various aspects of the survey have changed from the 2013 to the 2015 wave. The number of consumer markets included in the survey reduced from 52 to 42, while the questionnaire length increased.

The survey questionnaire was thoroughly assessed and amended before the 2015 wave. The comparability of 2015 results with trend data was a key aspect of the questionnaire review and was preserved where possible.

However, the changes listed below are to be taken into consideration as regards the interpretation of trend results:

- Introduction of a dual-frame sampling methodology (see section A1.1.2 Annex PART I)
- A new weighting scheme for the 2015 results
- No quota set on respondents having only a mobile phone
- Birthday rule question for landlines
- Insertion of new questions into the existing questionnaire from previous waves, which may influence the results of questions that have not changed
- Although comparability with previous waves is maintained, wording of the questions about expectations and the switching section has been amended

2.4. Technical concepts and definitions

2.4.1. MPI

The Market Performance Indicator (MPI) is a composite index which indicates how well a given market performs, according to consumers.

The MPI is calculated based on the components: comparability, trust, problems & detriment, expectations and choice. This calculation is computed for each market-respondent combination before being aggregated for reporting purposes.

A high MPI score indicates good market performance. Therefore, the component problems & detriment 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 did encounter a problem, the problems & detriment component reflects the amount of detriment: the higher the detriment rating, the lower the problems & detriment score.

The components comparability, trust, expectations and choice correspond to the questions as they are asked in the core questionnaire.

Subsequently, the five components are weighted according to the importance they were given by the respondent. This weighting is applied at respondent-level. See section A1.1.7 Annex PART I for a numerical example of the calculation of the importance weights and the MPI.



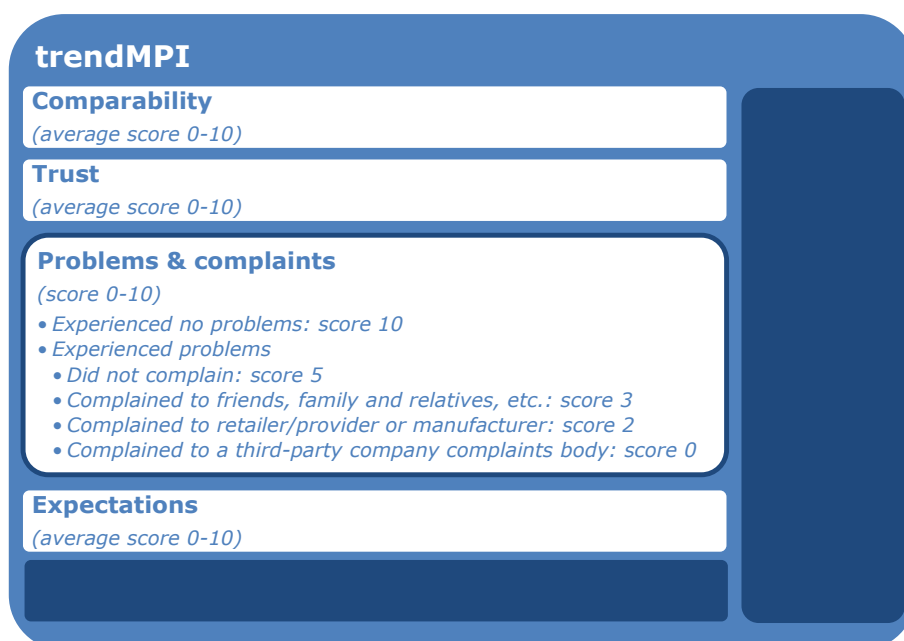
2.4.2.trendMPI

The 2013 MPI included four components: comparability, trust, problems & complaints, and expectations, with an equal weight of 0.25 for each.

The problems & complaints component was calculated by taking both the problems question and the complaint behaviour into account:

- When a respondent experienced no problems and therefore did not receive the complaint question, a score of 10 was assigned to the component.
- When a respondent experienced a problem but did not complain, a score of 5 was assigned to the component.
- When a respondent experienced a problem and complained to friends, family, relatives, etc., a score of 3 was assigned to the component.
- When a respondent experienced a problem and complained to a retailer/provider, a score of 2 was assigned to the component.
- When a respondent experienced a problem and complained to a manufacturer, a score of 2 was assigned to the component.
- When a respondent experienced a problem and complained to a "third-party company or complaints body", a score of 0 was assigned to the component.

The MPI scores as they are calculated in the 2015 wave of the MMS are not comparable to those in previous waves and so trend data cannot be provided. Firstly, this computation includes the detriment and choice questions, which were not asked in previous waves. Secondly, the scores are weighted by their importance as rated by the respondent, whilst the importance question was not included in previous waves. Therefore, an additional index was computed: the trendMPI. The trendMPI is the calculation of the MPI using the same approach as in previous waves of the MMS. Whenever differences on MPI scores are reported, those differences are based on the trendMPI calculation.



2.5. Report structure

The report includes the following sections:

- Part I - EU28 results: overall survey results for the EU28, covering all core questions, socio-demographic characteristics, market clusters, market penetration, a comparison with other indicators and a section dedicated to trend results based on the trendMPI
- Part II - Market reports: detailed survey results for each of the 42 markets
- Part III - Country reports: detailed survey results for each of the 30 countries

2.5.1. EU 28 results – PART I

Firstly, results are reported at EU28 level. In addition to a general overview of market scores at EU level, each component of the MPI is also discussed. For each component, this year's results are compared with data from previous years. All data presented at EU28 level are weighted¹⁰, unless explicitly stated otherwise.

The results for Norway and Iceland, which are not part of the EU, are not included in the analysis at EU28 level.

Besides the overall EU28 results for the MPI and its different components, results are also analysed by different country groups/regions, socio-demographic groups and market clusters. In addition, an analysis is also presented on relations between the MPI and key economic indicators.

2.5.2. Market reports – PART II

Part II of this report consists of detailed reports for each of the 42 markets surveyed in this study. The reports compare the results of each market over time as well as across the countries and socio-demographic groups included in the survey.

All data presented at EU28 level are weighted following the weighting procedure explained above, unless explicitly stated otherwise.

2.5.3. Country reports – PART III

Part III of the report consists of detailed country reports. For each country, market performance is analysed in comparison to the EU28 results and in comparison to the 2013 results.

¹⁰ See section A1.1.6 Annex PART I for more information about the weighting of the data.

3. MARKET PERFORMANCE INDEX IN THE EU28

3.1. MPI results

3.1.1. Overall Results

	2015	Difference 2015-2013	MPI Difference 2013-2012	Difference 2012-2011	Difference 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

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The average Market Performance Index (MPI) results are reported for all markets together in the table above. The average EU28 MPI for 2015 is 79.8. This result continues the consistently upward trend observed for each wave since 2010 with an increase of 2.9 points compared to 2013. While in 2013 the goods markets remained stable, this wave's upward trend is driven by increases in the average MPI for both goods markets (+2.4) and services markets (+3.1).

	2015	MPI Difference 2015-2013
EU28	79.8	+2.9*
EU15	80.1	+3.0*
EU13	78.3	+2.7*
Region North	79.4	+1.3*
Region East	78.2	+2.7*
Region South	76.2	+1.8*
Region West	82.3	+3.7*

The increase in MPI score is similar in the EU15 (+3.0) and EU13 (+2.7) countries, with EU15 leading EU13 by 1.9 points. Looking at the four separate geographical regions, the average MPI score is above the EU28 average only for Western Europe (+2.6), which has seen an increase of 3.7 points since the previous wave. The score for Southern Europe is 3.6 points under the EU28 average. Averages for the Northern and Eastern regions are also under the EU28 score (-0.4 and -1.5, respectively).

The table below presents each component's contribution to changes in MPI from one wave to the next¹². The contributions of comparability, trust, and expectations have increased in magnitude since the previous wave, with trust contributing the most (+1.2), followed by expectations (+1.0). Conversely, the problems and complaints component has not contributed to the MPI increase this year.

¹¹ Please find an overview of the markets included in section 2.3.5 Reporting of the results

¹² Component contribution is an indication of how much of the MPI change from one wave to the next can be attributed to each component. The sum of the contributions of all components is equal to the overall change in the MPI. It should also be considered that since components range from 0 to 10 while the MPI index ranges from 0 to 100 (meaning that components are multiplied by 10 when included in the calculation of the MPI), a component could have changed from one year to the next by 0.0 points (rounded figure), while having a contribution to the change in MPI of 0.1 point (rounded figure).

Component contribution	Comparison between the component contribution and change in MPI score											
	All markets				Goods markets				Services markets			
	2015	2013	2012	2011	2015	2013	2012	2011	2015	2013	2012	2011
Comparability	+0.7	+0.1	+0.3	0.0	+0.5	-0.1	+0.4	+0.4	+0.7	+0.1	+0.2	-0.1
Trust	+1.2	+0.1	+0.2	+0.1	+1.2	0.0	+0.2	+0.3	+1.3	+0.2	+0.1	0.0
Problems & complaints	0.0	+0.1	+0.4	+0.1	-0.1	+0.0	+0.2	+0.0	+0.0	+0.1	+0.4	+0.1
Expectations	+1.0	+0.1	+0.1	-0.1	+0.8	+0.1	+0.2	+0.2	+1.1	+0.2	+0.0	-0.1
Overall change in trendMPI												
trendMPI	+2.9	+0.4	+0.9	+0.1	+2.4	+0.0	+1.0	+1.0	+3.1	+0.6	+0.8	-0.1

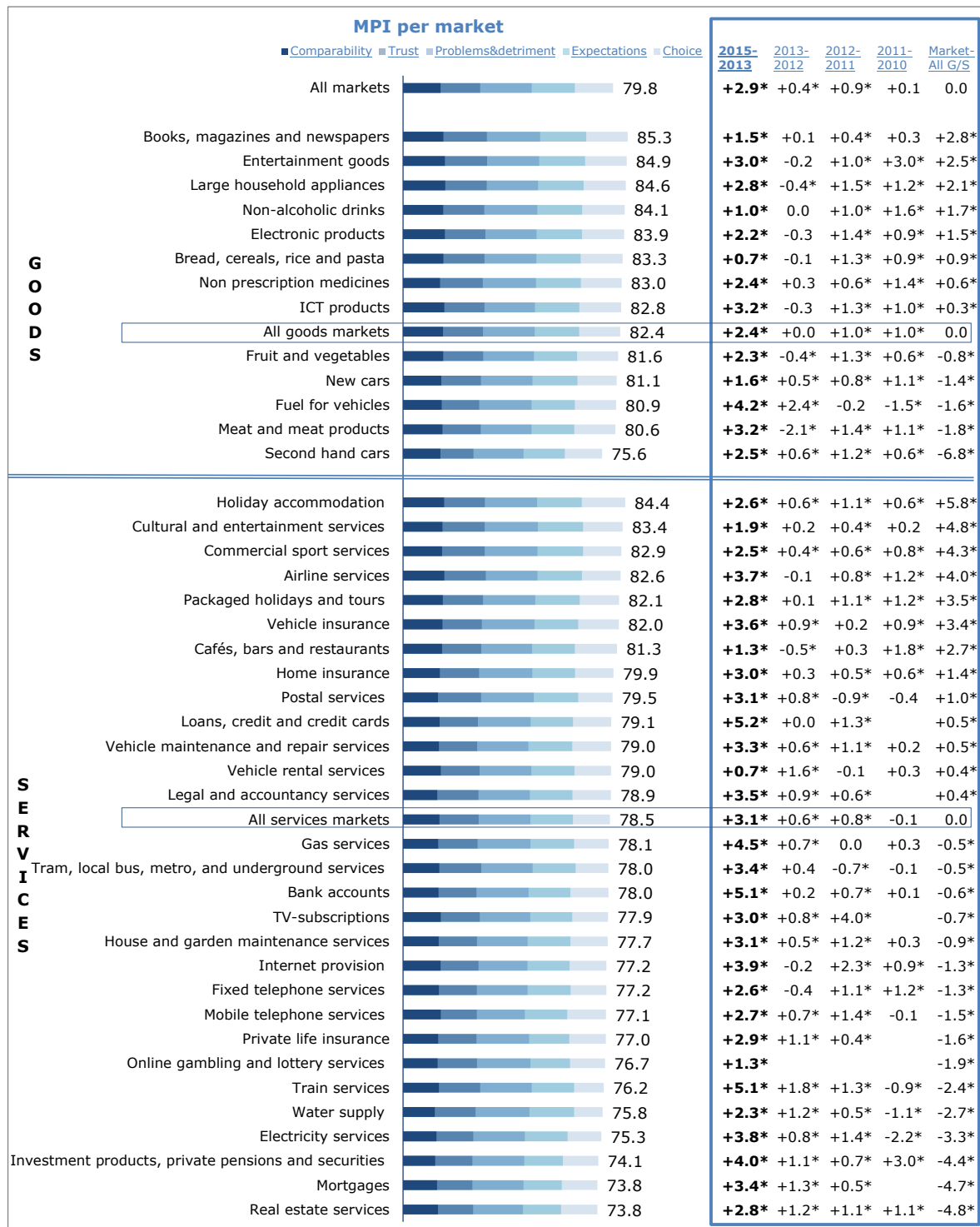
Some general trends can be identified across the main socio-demographic categories¹³. Women are more positive than men in their market assessments. Younger people (18-34 year-olds) and older people (55+) are generally more positive than the middle age group (35-54 year-olds). In terms of education, people with primary (low) and secondary (medium) levels of education give more positive ratings overall, while the most educated group (tertiary education) give more negative scores on most components. Those in an easy financial situation give more positive ratings compared to the average, while the opposite is true for people in a difficult financial situation. The only exception is that, among those who experience problems, financial situation is not linked to a difference in the proportion of complaints. As in previous waves, the highest variability can be seen between different occupations. Self-employed people, those seeking a job, blue collar workers, and managers are less positive about market performance; while students, retired people, other white collar workers, and house-persons and other people not in employment provide higher scores overall.

Monthly Internet users give higher market assessments compared to the average, while those who rarely use the Internet are more negative in their ratings.

MPI difference with total per socio-demographic group								
Total	79.8							
Gender 	Diff male - total -0.8*	Diff female - total +0.8*						
Age 	Diff 18-37y - total +0.3*	Diff 35-54y - total -0.7*	Diff 55+y - total +0.6*					
Education 	Diff primary - total +0.6*	Diff secondary - total +0.9*	Diff tertiary - total -1.3*					
Occupation 	Diff self employed - total -2.7*	Diff manager - total -0.5*	Diff other white collar - total +1.1*	Diff blue collar - total -1.0*	Diff student - total +0.8*	Diff houseperson and other not in employment - total +0.7*	Diff seeking a job - total -2.7*	Diff retired - total +0.5*
Private internet use 	Diff daily - total +0.1	Diff weekly - total +0.1	Diff monthly - total +1.1*	Diff less than monthly - total -0.9*	Diff hardly ever - total -0.2	Diff never - total +0.0		
Mother tongue 	Diff official language - total +0.1*	Diff not an official language - total -1.1*						
Making ends meet 	Diff easy - total +1.1*	Diff difficult - total -1.6*						

¹³ See the detailed analysis in the Market Performance per Socio-demographic Group chapter.

3.1.2. Market Results



The graph above presents the MPI performance at EU28 level for the 13 goods and 29 services markets covered by the 2015 Market Monitoring survey.

The table on the right of the graph indicates the difference in scores between successive waves (first four columns) and the difference between each market and the average for all goods or

services markets, as appropriate¹⁴. Please note the market list has evolved throughout the years and the differences between waves are not available for all markets for all waves.

Goods markets

All goods markets scores increased compared to the previous wave.

The market for "Books, magazines and newspapers" performs best again this year in terms of MPI score, with the "Entertainment goods", and "Large household appliances" markets in second and third spot, replacing "Non-alcoholic drinks" and "Bread, cereals, rice and pasta" which scored second and third in 2013.

"Second hand cars", "Meat and meat products" and "Fuel for vehicles" are at the bottom of the ranking.

The largest increases in MPI score from 2013 are recorded for the "Fuel for vehicle" (+4.2), "Meat and Meat products" and "ICT products" (both +3.2). The smallest variations appear for the "Bread, cereals, rice and pasta" (+0.7), "Non-alcoholic drinks" (+1.0) and "Books, magazines and newspapers" (+1.5) markets.

Turning to differences between each market and the average MPI for all goods markets, all scores vary from the average. This is also clear in the 9.7 point difference between the highest and lowest scoring market, which is smaller than the 2013 range (12 points). The standard deviation observed in the MPI across all goods markets (11.9) is lower than in the previous year, which suggests that the results vary less across respondents.

Services markets

All services markets scores increased compared to 2013.

The top three services markets are "Holiday accommodation", "Cultural and entertainment services", and "Commercial sport services". The bottom three services markets are identical to 2013 in spite of increases in MPI scores, with "Real estate services" in last position, followed by "Mortgages" and "Investment products, private pensions and securities".

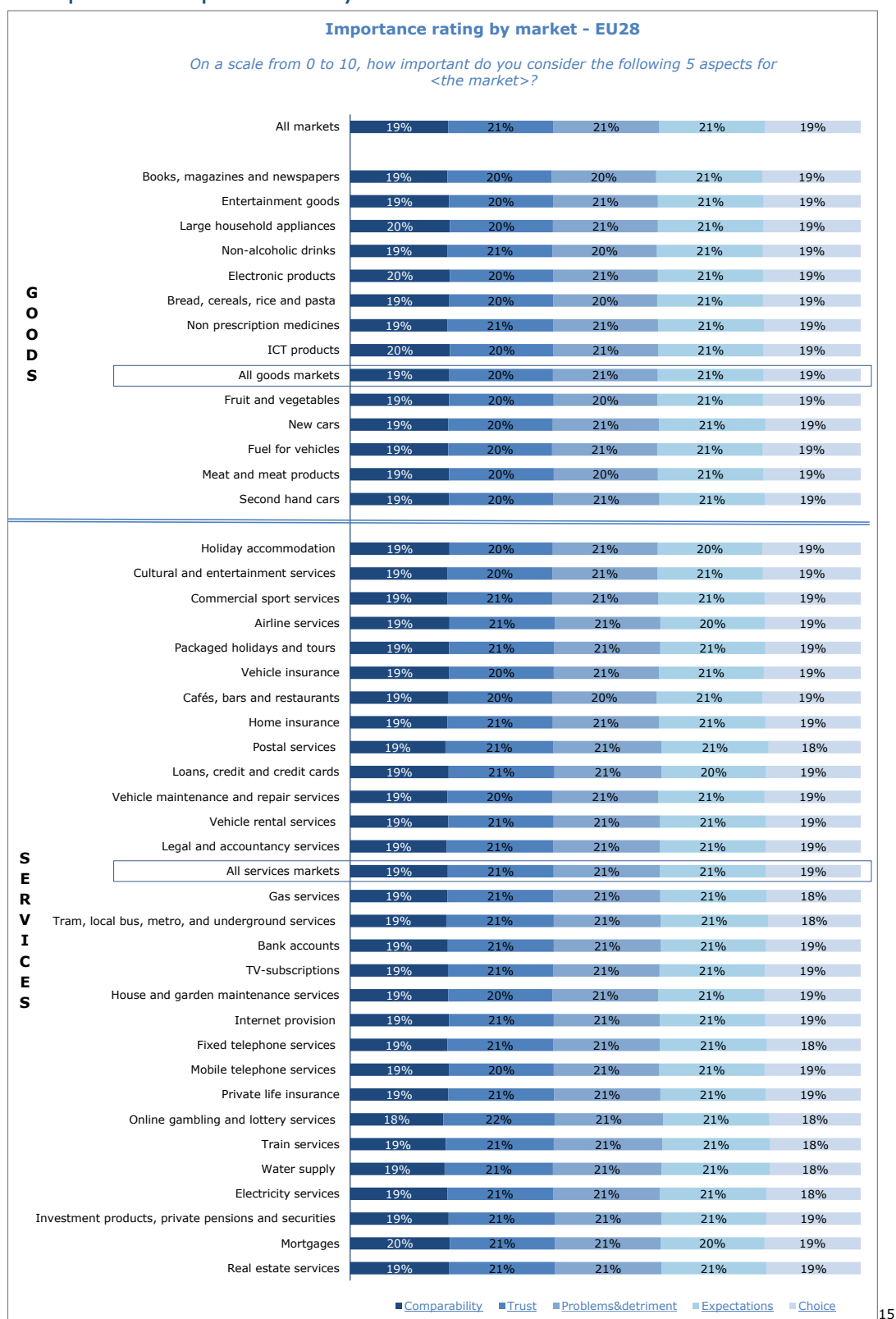
The "Loans, credit and credit cards" market had the highest increase in MPI since 2013 (+5.2). The "Train services" and the "Bank accounts" markets increased by 5.1 points.

"Vehicle rental services", "Cafés, bars and restaurants", "Online gambling and lottery", "Cultural and entertainment services" have the lowest increases in MPI scores from 2013, with 0.7, 1.3, 1.3, and 1.9 points respectively.

As for goods, all differences between individual market scores and the services markets average are statistically significant, with a 10.6 point difference between the highest and lowest scoring markets, smaller than the 2013 difference (13 points). The standard deviation for the MPI across services markets is 12.2, 0.3 points above that observed across goods markets, indicating that the degree of variability in the markets' performance is only slightly higher for the services markets.

¹⁴ Consequently, the last column shows the difference with the average for all goods markets for goods markets and the difference with the average for all services markets for services markets.

Component importance by market



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¹⁵ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

Respondents were asked to rate the importance of five components (comparability, trust, problems & detriment, expectations and choice) for each market. In order to compare differences between components, components' relative importance was calculated as a percentage. The results are presented on the graph above.

Results for the importance question show little variation, with the importance of each component varying between 18% and 21% across all markets. Overall, the trust, problems & detriment and expectations components achieve a higher importance rating (21%) than do comparability and choice (19%). The average importance scores of all goods and all services markets do not differ except on one aspect: trust has a rating of 20% for the all goods markets aggregate compared to 21% for the all services markets aggregate.

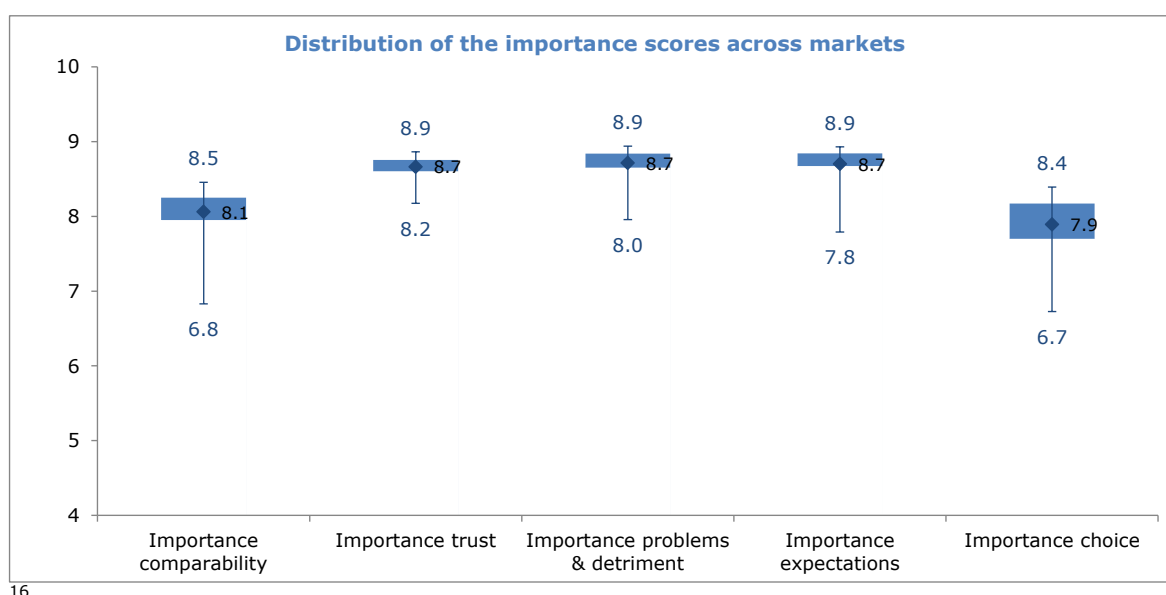
Differences from the average remain small. "Large household appliances", "Electronic products" and "ICT products" have a comparability rating of 20%. "Non-alcoholic drinks", "Bread, cereals, rice and pasta", "Fruit and vegetables", and "Meat and meat products" have a problems & detriment rating of 20%. All goods markets except "Non-alcoholic drinks" and "Non prescription medicines" have a trust rating of 20%.

Importance ratings for services products do not vary compared to the ratings for all markets. A limited number of markets differ from the all services markets average. "Online gambling and lottery services" has a lower comparability rating (18%) compared to the average of 19%, while "Mortgages" have a 20% score for this component. "Holiday accommodation", "Cultural and entertainment services", "Vehicle insurance", "Cafés, bars and restaurants", "Vehicle maintenance and repair services", "House and garden maintenance services", and "Mobile telephone services" have a lower than average trust rating (20%), while the market for "Online gambling and lottery services" has a higher score on this component (22%), in comparison to the 21% average. "Cafés, bars and restaurants" has a 20% problems & detriment importance rating. "Holiday accommodation", "Airline services", "Loans, credit and credit cards" and "Mortgages" have a 20% expectations rating. "Postal services", "Gas services", "Tram, local bus, metro and underground services", "Fixed telephone services", "Online gambling and lottery services", "Train services", "Water supply", "Electricity services" have a lower importance rating for choice (18%), in comparison to the 19% average.

Importance and component score by market

		Average score					MPI
		Comparability	Trust	Problems & detriment	Expectations	Choice	
	All markets	7.5	7.2	9.4	7.9	7.7	79.8
G O O D S	Books, magazines and newspapers	8.1	8.0	9.8	8.4	8.2	85.3
	Entertainment goods	8.2	7.8	9.7	8.4	8.3	84.9
	Large household appliances	8.2	7.8	9.5	8.3	8.3	84.6
	Non-alcoholic drinks	8.0	7.6	9.8	8.2	8.4	84.1
	Electronic products	8.1	7.6	9.4	8.3	8.3	83.9
	Bread, cereals, rice and pasta	7.9	7.6	9.7	8.1	8.3	83.3
	Non prescription medicines	7.4	7.8	9.8	8.1	8.2	83.0
	ICT products	8.0	7.5	9.3	8.2	8.3	82.8
	All goods markets	7.9	7.4	9.6	8.1	8.2	82.4
	Fruit and vegetables	7.9	7.4	9.5	7.9	8.1	81.6
	New cars	7.6	7.3	9.4	8.1	8.0	81.1
	Fuel for vehicles	7.6	7.0	9.7	7.9	8.1	80.9
	Meat and meat products	7.7	7.1	9.5	7.8	8.2	80.6
	Second hand cars	7.3	6.1	9.1	7.5	7.5	75.6
S E R V I C E S	Holiday accommodation	8.0	7.6	9.7	8.3	8.5	84.4
	Cultural and entertainment services	7.8	7.8	9.8	8.3	7.8	83.4
	Commercial sport services	7.8	7.8	9.7	8.2	7.7	82.9
	Airline services	8.1	7.6	9.5	8.2	7.8	82.6
	Packaged holidays and tours	7.8	7.4	9.5	8.1	8.0	82.1
	Vehicle insurance	7.7	7.3	9.7	8.0	8.1	82.0
	Cafés, bars and restaurants	7.7	7.3	9.4	7.8	8.3	81.3
	Home insurance	7.4	7.2	9.7	7.8	7.8	79.9
	Postal Services	7.1	7.7	9.4	8.0	7.2	79.5
	Loans, credit and credit cards	7.2	7.0	9.5	7.8	7.8	79.1
	Vehicle maintenance and repair services	7.2	7.0	9.3	8.0	7.8	79.0
	Vehicle rental services	7.5	7.2	9.4	7.8	7.5	79.0
	Legal and accountancy services	6.9	7.5	9.3	7.8	7.8	78.9
	All services markets	7.3	7.1	9.4	7.7	7.5	78.5
	Gas services	7.1	7.1	9.5	7.9	7.1	78.1
	Tram, local bus, metro, and underground services	7.3	7.5	9.3	7.7	6.9	78.0
	Bank accounts	7.1	6.9	9.4	7.7	7.7	78.0
	TV-subscriptions	7.5	7.1	9.2	7.7	7.2	77.9
	House and garden maintenance services	7.1	7.1	9.3	7.8	7.5	77.7
	Internet provision	7.4	7.0	8.9	7.7	7.4	77.2
	Fixed telephone services	7.2	6.9	9.2	7.7	7.3	77.2
	Mobile telephone services	7.4	6.7	8.8	7.7	7.8	77.1
	Private life insurance	6.9	7.0	9.6	7.3	7.4	77.0
	Online gambling and lottery services	7.3	6.8	9.5	7.1	7.4	76.7
	Train services	7.3	7.3	9.1	7.6	6.3	76.2
	Water supply	6.5	7.2	9.5	7.8	6.1	75.8
	Electricity services	6.7	6.7	9.3	7.7	6.9	75.3
	Investment products, private pensions and securities	6.4	6.8	9.4	7.1	7.2	74.1
	Mortgages	6.6	6.5	9.4	7.1	7.1	73.8
	Real estate services	6.9	6.4	9.1	7.0	7.4	73.8

Importance rating
0 - 4.49
4.5 - 6.49
6.5 - 7.49
7.5 - 8.49
8.5 - 10



The table above illustrates the component scores (in numbers) and their relative importance per market (in colours). These component scores, weighted according to their importance rating, result in the MPI, which can be found in the outer right column.

Comparing component scores and importance ratings across the goods markets, “Second hand cars” is the lowest scoring market for trust and expectations, both in terms of importance and the component score. In this market, the problems & detriment component scores highest for importance (compared to the other components for that market) but it receives one of the lowest scores for this component (across all the goods markets).

Looking more closely at the services markets, choice is least important in the markets for “Online gambling and lottery services”, “Train services” and “Water supply”, while comparability is least important for “Online gambling and lottery services”. The “Real estate services” market is characterised by the most homogeneous distribution of component importance, scores low on all components and has the lowest MPI of all services markets. The expectations component is least important for the “Vehicle rental services”, “TV-subscriptions”, “Online gambling and lottery services” and “Mortgages” markets, the first three also scoring lower in terms of trust importance and all four markets scoring low in market performance.

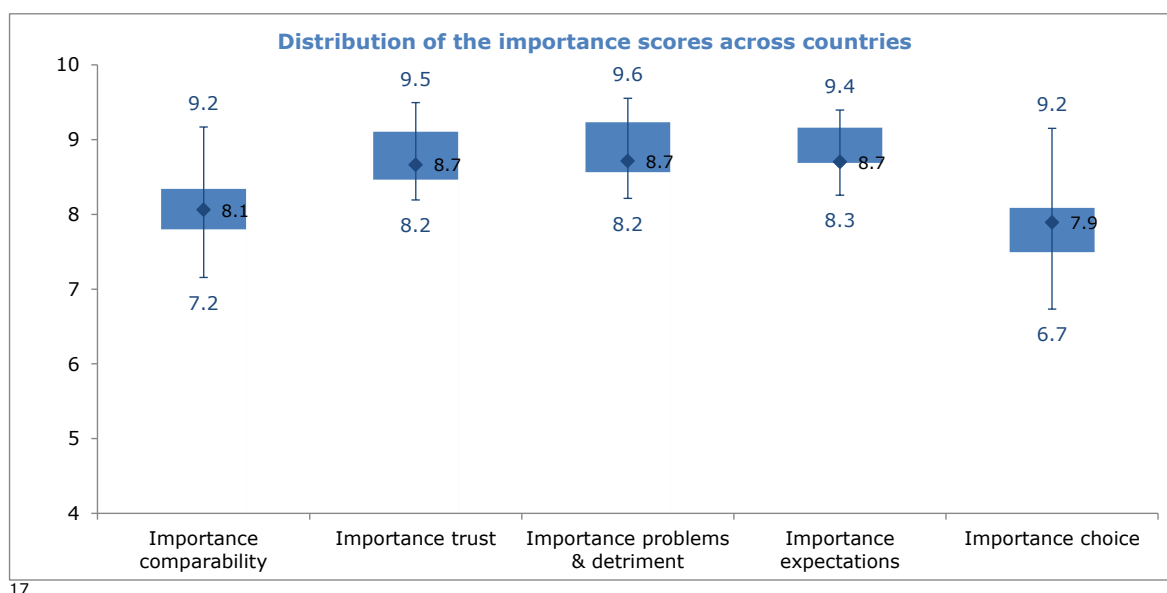
The boxplots indicate little variation in importance scores between markets. The biggest differences between markets can be found for the choice component, with a minimum value of 6.7 and maximum of 8.4. Trust, on the other hand, has the most consistent importance ratings across markets, with scores ranging from 8.2 to 8.9.

¹⁶ The quartiles shown in the boxplot are based on the aggregated EU28 results per market. However, the average shown is calculated on respondent-level data.

Importance and component score by country

	Average score					MPI
	Comparability	Trust	Problems & detriment	Expectations	Choice	
EU28	7.5	7.2	9.4	7.9	7.7	79.8
Luxembourg	8.2	8.3	9.6	8.3	8.3	85.3
Austria	8.0	8.2	9.7	8.2	8.1	84.5
Malta	8.1	8.1	9.4	8.3	8.1	84.2
Germany	8.0	8.1	9.6	8.2	8.1	84.2
France	8.0	8.1	9.7	8.0	8.1	83.8
Hungary	7.6	7.7	9.4	8.5	8.3	83.5
Finland	7.1	7.6	9.5	8.3	8.0	81.5
Estonia	7.5	7.4	9.7	8.1	7.8	81.3
Lithuania	7.7	7.1	9.4	8.0	8.0	80.7
Slovenia	7.4	7.3	9.5	8.0	7.8	80.6
UK	7.2	7.3	9.3	8.1	7.8	80.1
Latvia	7.4	7.2	9.5	7.9	7.6	80.0
Cyprus	7.6	7.1	9.6	7.8	7.7	79.7
Denmark	6.5	7.3	9.6	8.1	7.7	79.5
Romania	7.8	6.9	9.4	7.8	7.7	79.5
Slovakia	7.3	7.0	9.4	7.9	7.8	79.4
Ireland	7.2	7.3	9.4	7.9	7.4	79.1
Czech Republic	7.4	6.9	9.4	7.6	7.9	78.8
Portugal	7.5	6.6	9.4	7.8	7.6	78.4
Belgium	7.0	7.0	9.5	7.8	7.4	78.3
Sweden	6.5	7.1	9.5	7.9	7.6	78.1
Netherlands	7.1	6.9	9.6	7.8	7.4	78.0
Greece	7.4	7.0	9.5	7.6	7.5	77.9
Italy	7.3	6.8	9.4	7.6	7.3	77.1
Poland	7.2	6.5	9.3	7.6	7.5	76.8
Spain	6.8	6.3	9.1	7.4	7.2	74.0
Bulgaria	7.3	5.9	9.1	7.3	7.3	73.8
Croatia	6.5	6.2	9.2	7.3	7.2	73.5
Norway	6.5	7.3	9.2	7.6	7.4	77.3
Iceland	6.3	6.7	9.5	7.8	7.2	75.5

Importance rating
0 - 4.49
4.5 - 6.49
6.5 - 7.49
7.5 - 8.49
8.5 - 10



Looking at differences between countries, Malta and Cyprus are the only countries with importance scores of 8.5 or higher for all components. Hungary, Romania and Bulgaria complete the top five countries in terms of comparability importance. In contrast, the neighbouring countries Belgium and the Netherlands have the lowest importance scores for this component. Most countries have high importance ratings for trust and problems & detriment, whilst the expectations component is of highest importance in countries with higher MPI scores. Choice is given highest importance in Malta, Cyprus and Romania. Slovenia, Denmark, Slovakia, Czech Republic, Belgium, Sweden and the Netherlands are where least importance is assigned to choice, although they do not necessarily have low component scores.

The boxplots show there is somewhat more variation between countries than between markets. Again, the choice component shows the largest difference between the lowest and highest importance scores, although the interquartile range is not particularly wide.

¹⁷ The quartiles shown in the boxplot are based on the aggregated “all markets” results per country. However, the average shown is calculated on respondent-level data.

3.2. Discussion of components of the MPI

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. The answers are combined into three categories: scores in the 8-10 range represent a high rating, scores in the 5-7 range represent an average rating and scores in the 0-4 range represent a low rating.

Top and bottom markets are reported based on quartiles. As such, the top and bottom three markets are listed for goods markets, while the top and bottom seven markets are listed for services markets.

3.2.1. Comparability

Overall results

	COMPARABILITY														
	All	2015		Difference 2015-2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
		Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.5	7.9	7.3	+0.3*	+0.2*	+0.3*	+0.0*	0.0*	+0.1*	+0.1*	+0.1*	+0.1*	0.0	+0.2*	0.0*
Score 0-4	11%	8%	12%	-0.8*	-0.2	-1.0*	-1.0*	-0.2	-1.5*	-0.8*	-1.3*	-0.6*	+0.5*	-0.4*	+0.6*
Score 5-7	29%	25%	31%	-5.9*	-5.0*	-6.3*	+1.5*	+0.7*	+1.7*	-1.6*	-1.8*	-1.5*	-1.3*	-3.2*	-0.6*
Score 8-10	60%	67%	57%	+6.6*	+5.2*	+7.3*	-0.4	-0.6*	-0.2	+2.4*	+3.1*	+2.2*	+0.8*	+3.6*	0.0
Importance	8.1	8.2	8.0												

Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.

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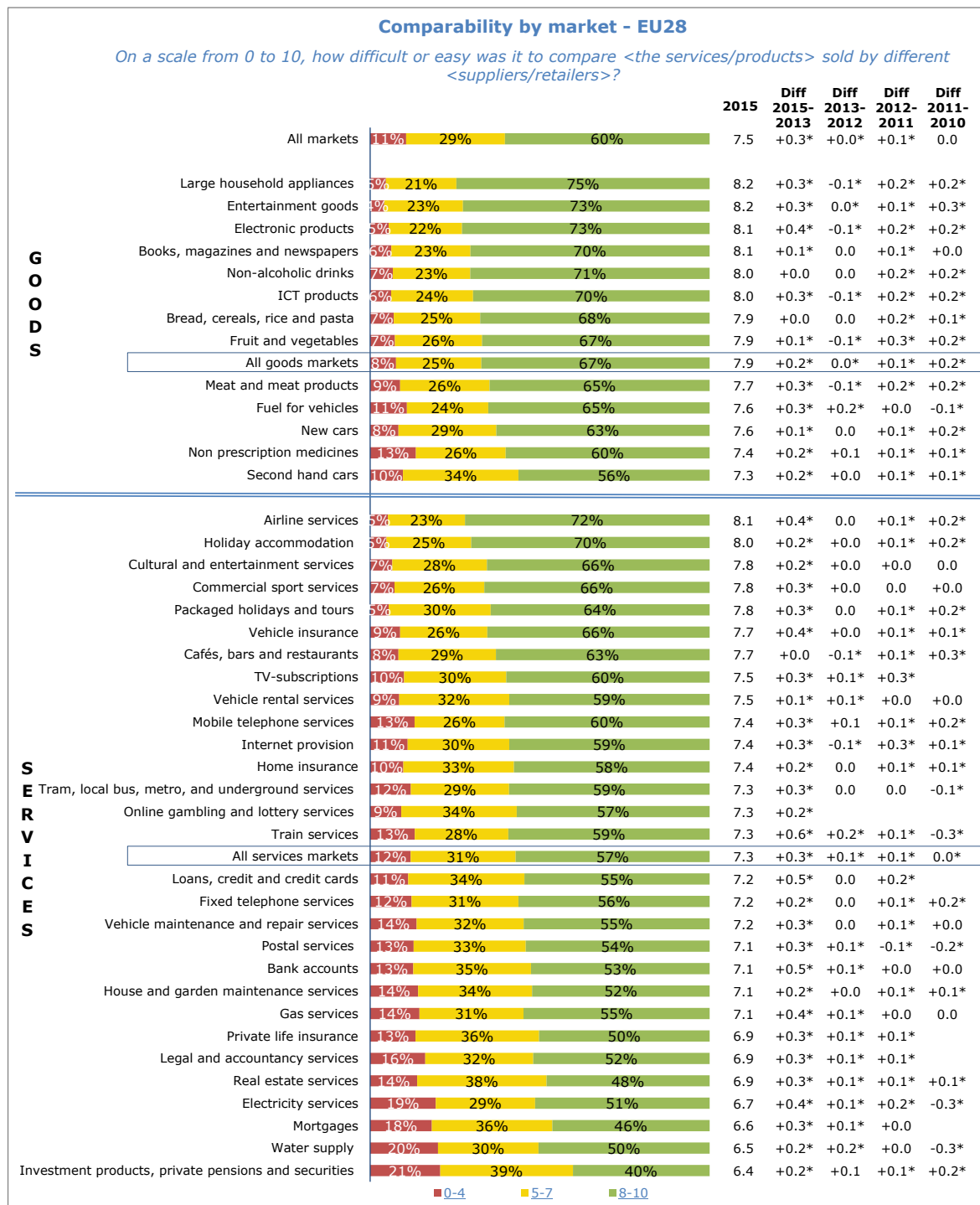
The comparability component measures consumers' ability to compare products and services offered by different retailers and service suppliers. The average comparability score across all markets is 7.5 in 2015. Only 11% of consumers give a low score (0-4) on comparability, while almost two thirds (60%) give a high score (8-10).

The average score of comparability increased (+0.3) compared to 2013. The increase in comparability score was 0.2 points for all goods markets and 0.3 points for all services markets. On average, consumers report that comparing service offers is more difficult than comparing goods offers: while 57% score high on comparability for services markets, this is true for 67% of respondents for goods markets. The average comparability score for all goods markets is 7.9 while the average for all services markets is 7.3. This difference has been consistently observed in previous waves and can be explained by the more complex nature of services compared to goods offers due to commercial practices involving complex contractual terms and service bundles.

¹⁸ Please find an overview of the markets included in section 2.3.5 Reporting of the results

Market results

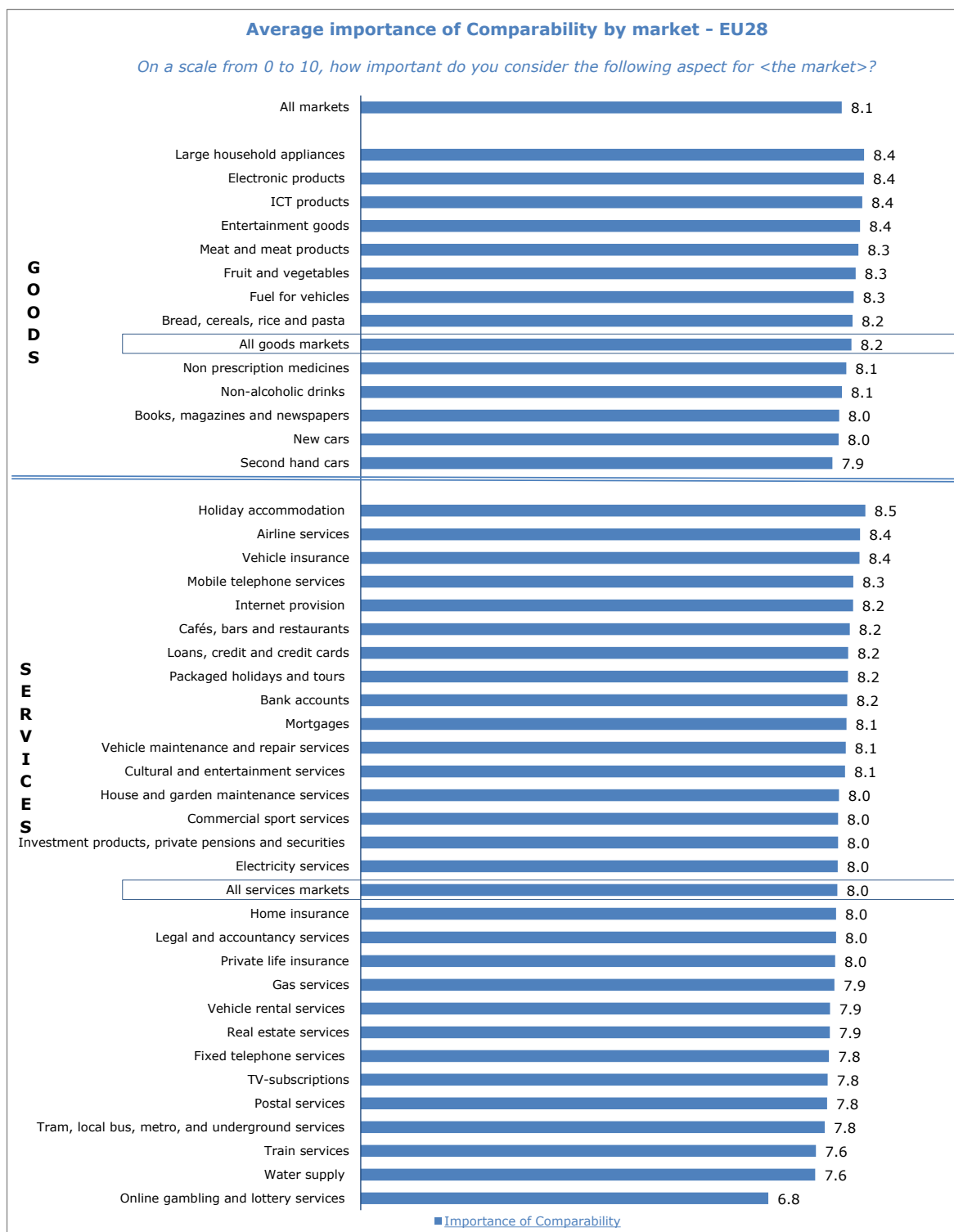
The graph below gives an overview of the scores on comparability for all markets, split between goods and services markets.



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¹⁹ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

The graph below gives an overview of the importance rating of comparability for all markets, split between goods and services markets.



Goods markets

Eleven goods markets have increased scores compared to 2013, while two markets remained stable.

The "Large household appliances", "Entertainment goods" and "Electronic products" markets are in the top quartile in terms of comparability. The bottom quartile includes the markets for "Second hand cars", "Non prescription medicines" and "New cars". While the best scoring markets have changed compared to the previous wave (excluding "Large household appliances"), the worst scoring markets are the same.

The highest increase (+0.4) in comparability score is observed for the "Electronic products" market. The trust scores for the "Non-alcoholic drinks" and "Bread, cereals, rice and pasta" markets have not changed compared to the previous wave.

Looking at the scores on comparability in the context of MPI scores, there appears to be good consistency between the two measures. The market for "Non prescription medicines" stands out ranking in 7th place in MPI score and in 12th place in comparability score. A correlation of 0.804 between the MPI and comparability confirms that there is a strong relationship between these indicators.

Overall, the goods markets have an importance score of 8.2 out of 10. The top three markets where comparability is rated most important are the markets for "Large household appliances", "Electronic products", and "ICT products" (all 8.4). In contrast, comparability is least important in the "Second hand cars" (7.9), "New cars", and "Books, magazines and newspapers" markets (both 8.0). However, it should be noted that the differences between markets are small.

Services markets

Twenty-eight services markets have increased scores for the comparability component, while only one market remained stable.

The "Airline services", "Holiday accommodation", "Cultural and entertainment services", "Commercial sport services", "Packaged holidays and tours", "Vehicle insurance", and "Cafés, bars and restaurants" markets score in the top quartile for comparability in 2015. Comparability between services is most difficult (lowest score) in the markets for "Investment products, private pensions and securities", "Water supply", "Mortgages", "Electricity services", "Real estate services", "Legal and accountancy services" and "Private life insurance".

The average scores for comparability in 2015 increased for all markets, except "Cafés, bars and restaurants". The score for this market did not change, while in 2013 it decreased slightly (-0.1). Meanwhile, the "Train services", "Bank accounts", and "Loans, credit and credit cards" markets have the biggest increases in comparability since 2013 (+0.6, +0.5, +0.5 respectively).

In line with previous waves, around 1 respondent in 5 finds it difficult to compare "Electricity services", "Water supply", "Investment products, private pensions and securities", and "Mortgages": all have similar proportions of low (0-4) scores.

For the markets for "Legal and accountancy services", "Postal services" "Vehicle maintenance and repair services", and "Loans, credit and credit cards" comparability is evaluated poorly in comparison to their overall market evaluation (respectively 11, 10, 7, 6 places lower than for the MPI ranking). In contrast, the markets for "TV-subscriptions", "Online gambling and lottery services", "Train services", and "Mobile telephone services" are ranked higher for comparability than for MPI (respectively 9, 9, 9 and 11 places higher).

Overall, the services markets have an importance score for comparability of 8.0. Comparability received the highest importance ratings for the markets for "Holiday accommodation" (8.5), "Airline services" and "Vehicle insurance" (both 8.4). Compared to the other markets, the "Online gambling and lottery services" market (6.8) stands out as the market with the lowest importance score for comparability.

Socio-demographic and regional differences

The comparability score is above the EU28 average (+0.2) for Western Europe, while the Northern (-0.8), Southern (-0.3) and Eastern (-0.1) regions scores are all below average.

	COMPARABILITY	
	2015	Difference Region - EU28
EU28	7.5	
Region North	6.7	-0.8*
Region East	7.4	-0.1*
Region South	7.2	-0.3*
Region West	7.7	+0.2*

In terms of socio-demographic categories, the comparability score is higher than average among women, 18-34 year-olds, lower and medium educated respondents, other white collar workers, house-persons, people who use the Internet monthly and respondents who can easily make ends meet. The score is lower among men, 35-54 year-olds, higher educated respondents, self-employed respondents, managers, job seekers, pensioners, people who use the Internet less frequently than once a month, respondents whose mother tongue is not an official language and those for whom making ends meet is difficult.

Total	COMPARABILITY difference with total per socio-demographic group							
	7.5							
Gender 	Male	Female						
	-0.1*	+0.1*						
Age 	18-34y	35-54y	55+y					
	+0.1*	-0.1*	+0.0					
Education 	Primary	Secondary	Tertiary					
	+0.1*	+0.2*	-0.2*					
Occupation 	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired
	-0.3*	-0.1*	+0.2*	0.0*	+0.0	+0.1*	-0.2*	-0.1*
Private internet use 	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never		
	+0.0*	0.0	+0.1*	-0.2*	-0.1*	-0.1*		
Mother tongue 	Official language	Not an official language						
	+0.0	-0.1*						
Making ends meet 	Easy	Difficult						
	+0.1*	-0.1*						

3.2.2.Trust

Overall results

	2015			Difference 2015-2013			TRUST Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.2	7.4	7.1	+0.5*	+0.5*	+0.5*	+0.0*	0.0	+0.1*	+0.1*	+0.1*	+0.0*	+0.0*	+0.1*	0.0
Score 0-4	12%	10%	12%	-3.2*	-3.0*	-3.3*	-0.3*	+0.3*	-0.7*	-1.0*	-1.1*	-0.9*	+0.7*	-0.2	+0.9*
Score 5-7	33%	32%	33%	-7.6*	-7.1*	-7.8*	-0.4	-0.3	-0.4*	-0.3	-0.7*	-0.1	-2.6*	-3.7*	-2.2*
Score 8-10	56%	59%	54%	+10.8*	+10.0*	+11.1*	+0.7*	-0.1	+1.1*	+1.2*	+1.8*	+0.9*	+1.9*	+3.9*	+1.2*
Importance	8.7	8.7	8.7												

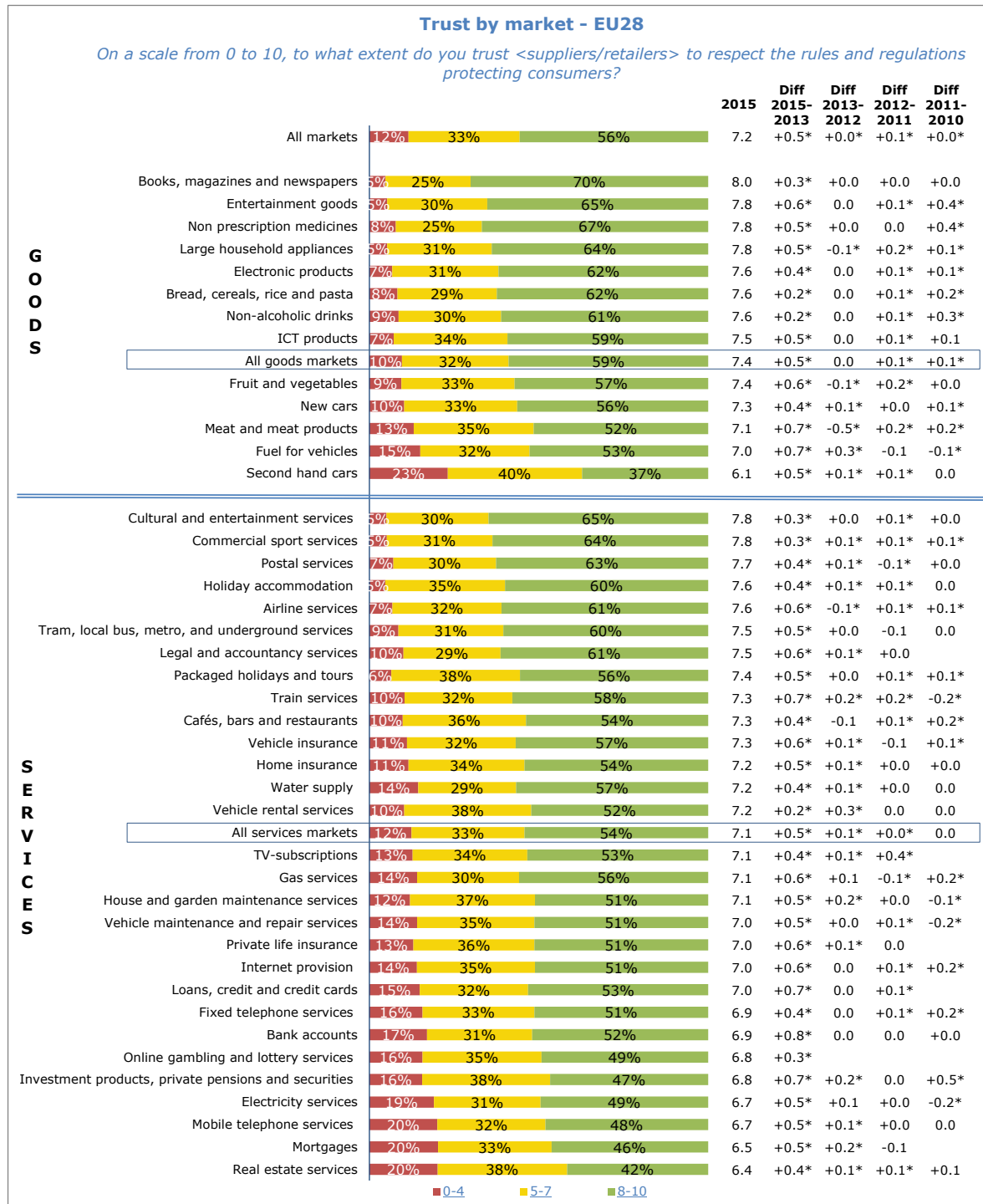
Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.
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The trust component measures the extent to which consumers trust the suppliers/retailers to comply with consumer protection rules. The average trust score is 7.2 in 2015, a 0.5 point increase since 2013. 12% of respondents express concerns that suppliers/retailers do not respect consumer protection rules and regulations (score 0-4), a proportion that dropped by 3.2 percentage points compared to 2013. When market types are compared, trust in suppliers of goods markets (7.4) remains higher than trust in services markets (7.1). It should be noted that trust in both services markets and in goods markets has increased by 0.5 points compared to 2013.

²⁰ Please find an overview of the markets included in section 2.3.5 Reporting of the results

Market results

The graph below gives an overview of the scores on trust for all markets, split between goods and services markets.

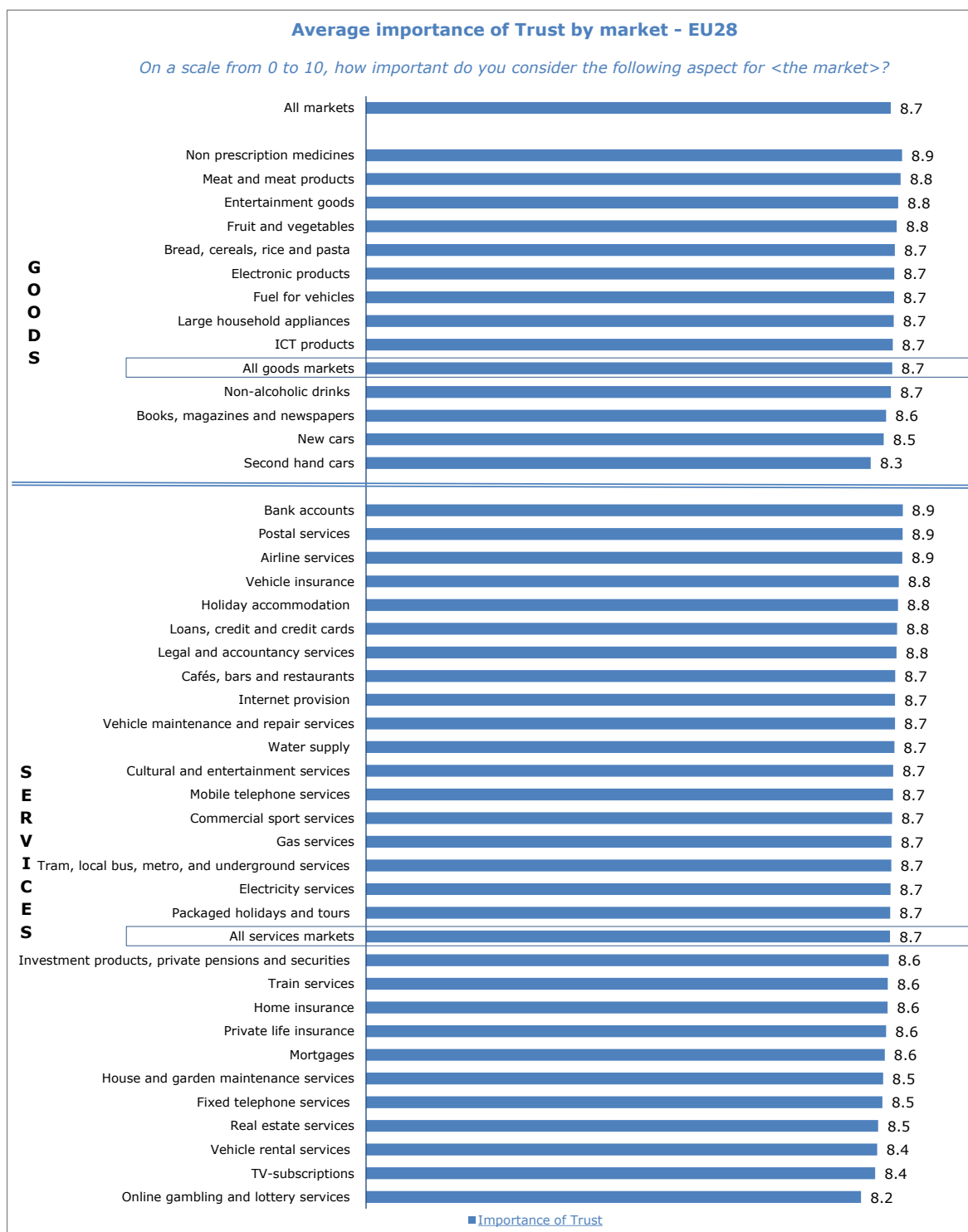


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²¹ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

Monitoring consumer markets in the European Union 2015

The graph below gives an overview of the importance rating of trust for all markets, split between goods and services markets.



Goods markets

Trust scores increased for all markets since 2013.

Among the goods markets, the highest scoring markets for trust (top quartile) are "Books, magazines and newspapers", "Entertainment goods", and "Non prescription medicines". The lowest scores (bottom quartile) are in the markets for "Second hand cars", "Fuel for vehicles" and "Meat and meat products". However, trust in the "Second hand cars" market has increased compared to 2013 (+0.5).

Other markets where the trust score has increased are the markets for "Fuel and vehicles" (+0.7), "Meat and meat products" (+0.7) and "Fruit and vegetables" (+0.6).

Comparing the ranking of results on trust with the overall MPI results, it should be noted that the majority of markets is in roughly the same position both for trust and MPI. The two main exceptions are "Non-alcoholic drinks", ranked 3 places lower for trust and "Non prescription medicines", which is ranked 4 places higher than in the MPI ranking.

There is little variation between markets in the importance attributed to trust. The goods markets overall score is 8.7. The markets for "Non prescription medicines" (8.9), "Meat and meat products", and "Entertainment goods" (both 8.8) have the highest importance scores for trust. The lowest, but still high, importance ratings are those for "Second hand cars" (8.3), "New cars" (8.5), and "Books, magazines and newspapers" (8.6).

Services markets

Markets in the top quartile for services markets are "Cultural and entertainment services", "Commercial sport services", "Postal services", "Holiday accommodation", "Airline services", "Tram, local bus, metro and underground services" and "Legal and accountancy services". The lowest trust scores (bottom quartile) are in the markets for "Real estate services", "Mortgages", "Mobile telephone services", "Electricity services", "Investment products, private pensions, and securities", "Online gambling and lottery services", and "Bank accounts".

Trust in the suppliers of services has increased in all the services markets as well as on average (by +0.5) when compared to 2013. The largest increase is 0.8 points for the "Bank accounts" services market. "Investment products, private pensions, and securities", "Train services", and "Loans, credit and credit cards" markets all increased by 0.7 points. Compared to 2013, none of the markets experienced statistically significant decreases in trust.

The markets for "Train services", "Water supply" and "Tram, local bus, metro and underground services" all rank higher in terms of trust than in the overall MPI ranking, by respectively 15, 12 and 9 places. In contrast, the markets "Loans, credit and credit cards" (by 11 ranks), "Vehicle maintenance services" and "Bank accounts" (both by 7 ranks) are lower in the trust ranking than in the MPI ranking.

As seen for the goods markets, the overall importance score is 8.7 and results are quite similar across markets. The three markets where importance of trust is highest are the "Bank accounts", "Postal services", and "Airline services" markets (all 8.9). Those where trust is rated as least important are the markets for "Online gambling and lottery services" (8.2), "TV-subscriptions", and "Vehicle rental services" (both 8.4).

Socio-demographic and regional differences

Consumers in Western Europe (+0.5) assess trust more favourably than average, while scores are below average in the Eastern (-0.5) and Southern (-0.6) regions.

	TRUST	
	2015	Difference Region - EU28
EU28	7.2	
Region North	7.3	+0.0*
Region East	6.7	-0.5*
Region South	6.6	-0.6*
Region West	7.8	+0.5*

Women, 18-34 year-olds and respondents aged 55+, lower and medium educated respondents, other white collar workers, students, people who use the Internet weekly or monthly, respondents whose mother tongue is an official language or who can easily make ends meet all give above average scores for the trust component. The following categories assess this component less favourably than average: men, 35-54 year-olds, higher educated respondents, self-employed respondents, managers, blue collar workers, job seekers, people who use the Internet (hardly) never or who find it difficult to make ends meet.

Total	TRUST difference with total per socio-demographic group								
	7.2								
Gender 	Male -0.1*	Female +0.1*							
Age 	18-34y +0.1*	35-54y -0.1*	55+y +0.1*						
Education 	Primary +0.1*	Secondary +0.1*	Tertiary -0.2*						
Occupation 	Self employed -0.4*	Manager -0.1*	Other white collar +0.2*	Blue collar -0.2*	Student +0.2*	Houseperson and other not in employment +0.0	Seeking a job -0.4*	Retired 0.0	
Private internet use 	Daily +0.0	Weekly +0.1*	Monthly +0.2*	Less than monthly +0.0	Hardly ever -0.1*	Never -0.1*			
Mother tongue 	Official language +0.0*	Not an official language -0.1*							
Making ends meet 	Easy +0.2*	Difficult -0.3*							

3.2.3.Problems

Overall results

PROBLEMS															
		2015		Difference 2015-2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
		All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods
Yes	10%	8%	10%	-0.1	+0.6*	-0.4*	-0.4*	-0.1	-0.6*	-1.7*	-1.0*	-2.1*	-0.4*	-0.2	-0.8*

Differences are expressed in percentage points.

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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. Approximately 10% of respondents encountered problems, on average, across the 42 markets. The proportion of people who encountered problems shows a slight decrease (-0.1pp²³) compared to 2013, which is however not statistically significant.

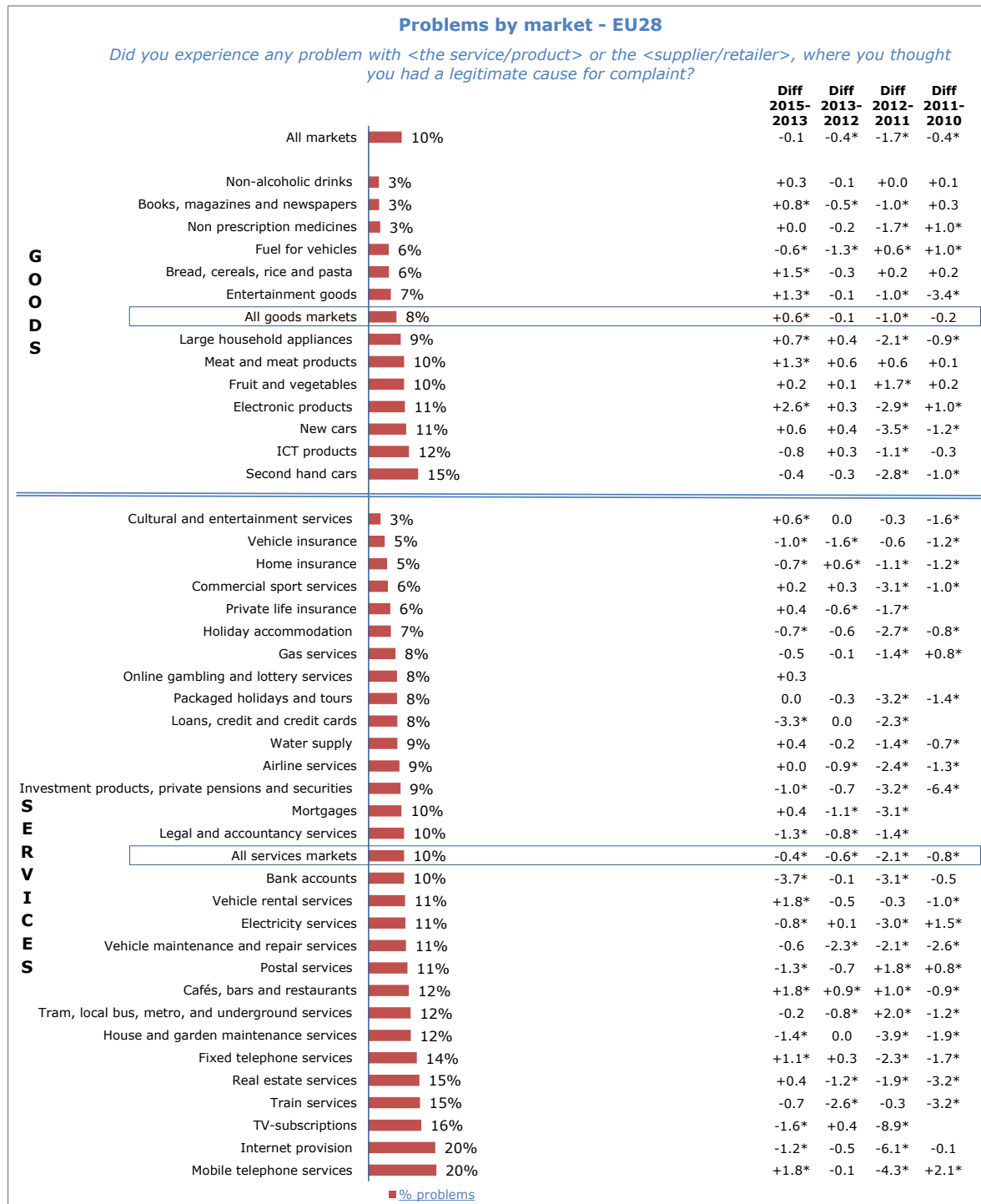
Comparing the two market aggregates, there is a consistent difference (also observed in previous waves) with a higher proportion of respondents reporting having experienced problems in services markets (10%) compared to goods markets (8%). In addition, the proportion of respondents experiencing problems in the services markets decreased (-0.4pp), while it increased in the goods markets (+0.6pp).

²² Please find an overview of the markets included in section 2.3.5 Reporting of the results

²³ Percentage points

Market results

The graph below gives an overview of the results for problems for all markets, split between goods and services markets.



Goods markets

The proportion of people who reported having experienced problems decreased in one goods market and increased in six goods markets since 2013.

The markets with the lowest proportion of consumers reporting problems are, "Non-alcoholic drinks", "Books, magazines and newspapers", and "Non prescription medicines". On the other hand, the "Second hand cars", "ICT products", and "New cars" markets have the highest proportion of respondents reporting having experienced problems.

The market for "Electronic products" has the highest increase in the proportion of people who reported problems (+2.6pp), followed by the "Bread, cereals, rice and pasta" market (+1.5pp), while the biggest statistically significant decrease is observed for the "Fuel for vehicles" market (-0.6pp).

When comparing the proportion of people having experienced problems with the average MPI scores across the goods markets, "ICT products", "Electronic products", "Large household appliances", and "Entertainment goods" perform poorly in terms of problems experienced, all ranking 4 to 5 places lower than their MPI score ranking. On the other hand, the markets for "Fuel for vehicles", "Non prescription medicines" and "Meat and meat products" rank higher on the problems component (a lower incidence of problems experienced) compared to their MPI score (7, 4, and 4 places higher, respectively).

Services markets

The incidence of people who reported experiencing problems increased in 5 of the services markets, while it decreased in 12 services markets. Overall, 12 markets experienced no statistically significant change in the reported incidence of problems since 2013.

The general trend for all services markets is a small decline in the proportion of consumers experiencing problems over the past two years. The lowest proportion of problems are reported in the markets for "Cultural and entertainment services", "Vehicle insurance", "Home insurance", "Commercial sport services", "Private life insurance", "Holiday accommodation", and "Gas services". In contrast, the highest incidence of people who reported experiencing problems is observed in the markets for "Mobile telephone services", "Internet provision", "TV-subscriptions", "Train services", "Real estate services", "Fixed telephone services", and "House and garden maintenance services".

The biggest increases in the incidence of people encountering problems can be seen for the "Mobile telephone services", "Vehicle rental services", and "Cafés, bars and restaurants" (all with +1.8pp). In contrast, the markets for "Bank accounts", "Loans, credit and credit cards", and "TV-subscriptions" saw the largest decreases (-3.7pp, -3.3pp, and -1.6pp, respectively).

Comparing the services markets rankings of problems experienced to those of market performance, the markets for "Private life insurance", "Online gambling and lottery", "Water supply", "Investment products, private pensions and securities" were ranked higher on the problems component (lower proportion of problems) compared to their market performance rating (with a difference of 17, 15, 14, and 14 places respectively). On the other hand, the markets for "Cafés, bars and restaurants", "Postal services", and "TV-subscriptions" scored lower in terms of problems experienced compared to market performance (14, 11 and 10 places higher on the MPI).

Socio-demographic and regional differences

The Northern (+1.9pp), Eastern (+1.9pp) and Southern (+2.1pp) regions of Europe have higher than average proportions of problems, while the Western region (-2.0pp) has a lower than average proportion of problems.

	PROBLEMS	
	2015	Difference Region - EU28
EU28	10%	
Region North	12%	+1.9%*
Region East	12%	+1.9%*
Region South	12%	+2.1%*
Region West	8%	-2.0%*

The proportion of problems is below average among women, 55+, respondents with a medium education level, other white collar workers, pensioners, people who use the Internet weekly or never, and respondents who can easily make ends meet. Men, 18-54 year-olds, higher educated respondents, self-employed respondents, managers, blue collar workers, students, job seekers, people who use the Internet daily, those whose mother tongue is not an official language and those who have difficulties making ends meet, all report higher than average proportions of problems.

Total	PROBLEMS difference with total per socio-demographic group								
	10%								
Gender 	Male +0.6%*	Female -0.6%*							
Age 	18-34y +0.9%*	35-54y +0.8%*	55+y -1.6%*						
Education 	Primary +0.0%	Secondary -0.7%*	Tertiary +0.8%*						
Occupation 	Self employed +2.6%*	Manager +1.4%*	Other white collar -1.5%*	Blue collar +2.3%*	Student +0.9%*	Houseperson and other not in employment +0.3%	Seeking a job +3.7%*	Retired -1.9%*	
Private internet use 	Daily +0.5%*	Weekly -1.6%*	Monthly -0.8%	Less than monthly +0.2%	Hardly ever -0.7%	Never -2.0%*			
Mother tongue 	Official language -0.2%	Not an official language +3.7%*							
Making ends meet 	Easy -1.2%*	Difficult +1.8%*							

3.2.4. Detriment²⁴

Overall results

DETRIMENT			
		2015	
	All	Goods	Services
Average score	5.7	5.4	5.8
Score 0-4	30%	34%	29%
Score 5-7	38%	38%	39%
Score 8-10	31%	28%	33%
Importance	8.7	8.7	8.7

²⁵

The detriment component of the MPI assesses the extent to which people suffered financial loss or other detriment as a result of experiencing a problem. The score reflects the level of detriment the respondent experienced²⁶. Therefore, a high value indicates a negative experience²⁷. The average score reported for all markets is 5.7. Under a third of respondents (31%) report that they suffered high detriment as a result of a problem (score 8-10), while a similar proportion (30%) report low detriment (score 0-4). Financial loss or other detriment suffered is higher for the services markets (5.8) than the goods markets (5.4). In terms of proportions, there is a difference of 5 percentage points between people who suffered high detriment in the goods compared to services markets.

²⁴ Since this is a new question in 2015, no trend data are available.

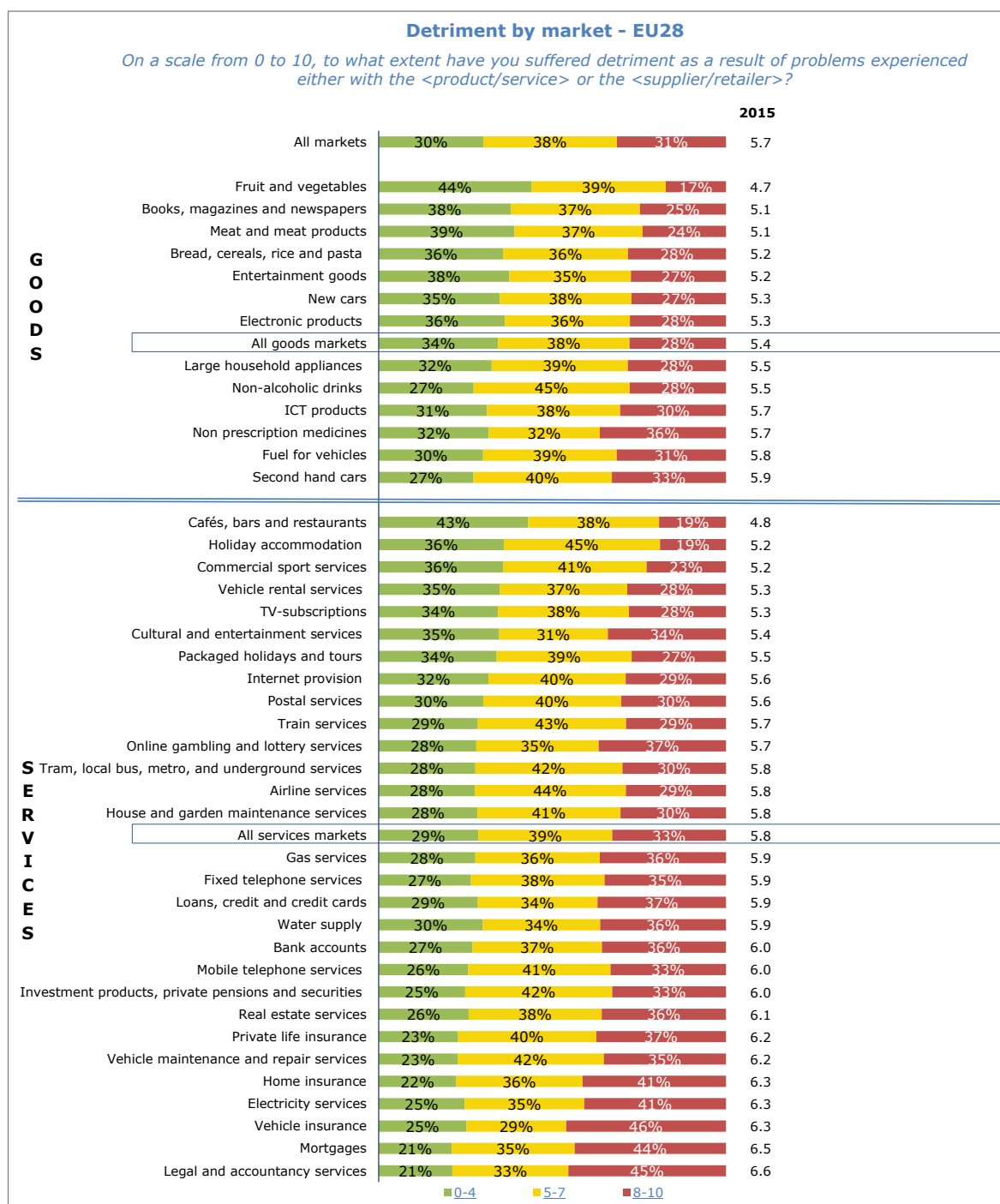
²⁵ Please find an overview of the markets included in section 2.3.5 Reporting of the results

²⁶ The question asked was: “On a scale from 0 to 10, within the past <X> year(s), to what extent have you suffered detriment as a result of problems experienced either with the <product/service> or the <supplier/retailer>?”

²⁷ As a high MPI indicates a positive result, the problems & detriment component incorporated the detriment score by using the following formula: 10 – detriment score (if the respondent experienced a problem). See section 2.4.1 for further explanation about the computation of the MPI. It should also be considered that as the score on detriment is computed only on those persons who have declared to have experienced a problem it is not a measure of overall detriment in the market (which also depends on incidence of consumers having experienced a problem).

Market results

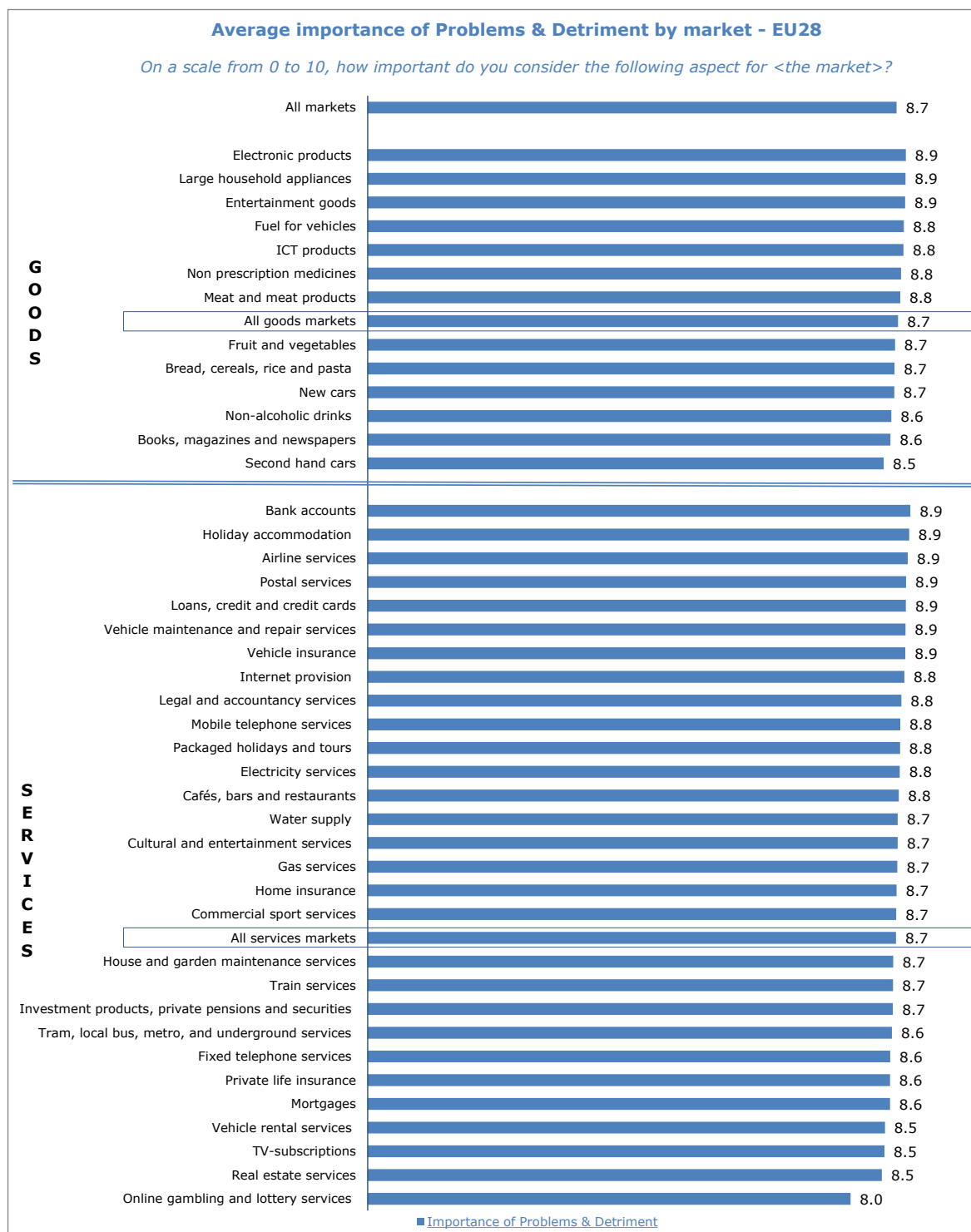
The graph below gives an overview of the scores on detriment for all markets, split between goods and services markets.



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²⁸ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

The graph below gives an overview of the importance rating of problems & detriment for all markets, split between goods and services markets.



Goods Markets

Consumers reported the lowest 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 low levels of 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", and "Non prescription medicines" markets. For these markets, it is unclear whether the high levels of detriment are related to price.

Comparing the ranking of detriment scores per market with market performance, the "Fruit and vegetables" and "Meat and meat products" markets rank higher on this component (low level of detriment suffered) compared to their MPI scores (8 and 9 places lower in MPI, respectively). Conversely, the markets for "Non-alcoholic drinks", "Large household appliances", and "Non prescription medicines" rank lower in terms of detriment suffered compared to average market performance (5, 5 and 4 places higher in MPI, respectively).

Looking at the market rankings in terms of detriment and the proportion of problems, the market for "Books, magazines and newspapers" is a well-performing market, ranked in second place of all goods markets both for low proportions of problems and low levels of detriment where problems do arise. In contrast, the "Second hand cars" market is ranked bottom on both indicators: it has the highest proportion of problems of all goods markets, and also the highest levels of detriment. Furthermore, although the market for "Non prescription medicines" performs well on the proportion of problems experienced, it is ranked among the bottom markets in terms of detriment levels (8 places lower on detriment).

The importance given to not encountering problems that lead to detriment varies little between markets. Overall, the goods markets score is 8.7. Importance scores for this component are highest for the "Electronic products", "Large household appliances", and "Entertainment goods" markets (all 8.9). The markets for "Second hand cars" (8.5), "Books, magazines and newspapers", and "Non-alcoholic drinks" (both 8.6) score lowest.

Services Markets

Comparing services markets, consumers reported the lowest average detriment resulting from a problem in the markets for "Cafés, bars and restaurants", "Holiday accommodation", "Commercial sport services", "Vehicle rental services", "TV-subscriptions", "Cultural and entertainment services", and "Packaged holidays and tours". In contrast, the highest average level of detriment is in the "Legal and accountancy services", "Mortgages", "Vehicle insurance", "Electricity services", "Home insurance", "Vehicle maintenance and repair services" and "Private life insurance" markets. These variations are again likely to stem from the difference in average prices for services in these markets, which may incur different degrees of financial loss in case of problems. Interestingly, several services markets where the level of detriment is low perform worse in terms of MPI. "Train services", "TV-subscriptions", and "Online gambling and lottery" are lower in the MPI ranking than in the detriment ranking (14, 12, and 12 places lower on the MPI, respectively). On the other hand, the services markets for "Vehicle insurance", "Home insurance", "Legal and accountancy services" and "Vehicle maintenance and repair services" rank low in the detriment ranking (high level of detriment) but exhibit above average to high market performance, ranking respectively 21, 17, 16, and 13 places higher in the MPI ranking than the detriment ranking.

The market for "Commercial sport services" is ranked high among the services markets, both in terms of having a low proportion of problems experienced and a low level of detriment (4th and 3rd place, respectively). In contrast, the market for "Mobile telephone services" scores low on both indicators. The largest discrepancies between rankings can be found for the "Vehicle insurance", "Home insurance", and "TV-subscriptions" markets. Whereas the first two markets rank respectively 25 and 22 places lower in terms of detriment compared to the proportion of problems encountered; the latter market shows the inverse pattern, being one of the worst scoring markets regarding the proportion of respondents experiencing problems, but showing low levels of detriment where problems do arise (22 places difference in ranking).

Similarly to the goods markets, the component of problems and detriment is important for all services markets, scoring overall 8.7. The three markets with the highest importance scores are those for "Bank accounts", "Holiday accommodation", and "Airline services" (all 8.9). All

remaining services markets have scores ranging from 8.5 to 8.9, except for the "Online gambling and lottery services" market which has an importance score of 8.0.

Socio-demographic and regional differences

Detriment levels are below average in Northern (-1.5) and Eastern (-0.3) Europe, but above average in the Southern region (+0.4).

	DETRIMENT	
	2015	Difference Region - EU28
EU28	5.7	
Region North	4.2	-1.5*
Region East	5.4	-0.3*
Region South	6.1	+0.4*
Region West	5.8	+0.0

Lower than average detriment levels were reported by men, 18-34 year-olds, respondents aged 55+, higher educated respondents, students, pensioners, people who never use the Internet, people whose mother tongue is not an official language or who can easily make ends meet. Detriment levels are above average among women, 35-54 year-olds, self-employed respondents, other white collar workers, job seekers, people who use the Internet monthly and those who have difficulties making ends meet.

Total	DETRIMENT difference with total per socio-demographic group							
	5.7							
Gender 	Male -0.1*	Female +0.1*						
Age 	18-34y -0.2*	35-54y +0.2*	55+y -0.1*					
Education 	Primary +0.1	Secondary +0.1*	Tertiary -0.1*					
Occupation 	Self employed +0.1*	Manager -0.1	Other white collar +0.2*	Blue collar +0.0	Student -0.5*	Houseperson and other not in employment 0.0	Seeking a job +0.1*	Retired -0.4*
Private internet use 	Daily +0.0	Weekly +0.0	Monthly +0.3*	Less than monthly -0.1	Hardly ever +0.0	Never -0.4*		
Mother tongue 	Official language +0.0	Not an official language -0.2*						
Making ends meet 	Easy -0.2*	Difficult +0.2*						

3.2.5.Expectations

Overall results

	EXPECTATIONS														
	All	2015		Difference 2015-2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
		Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.9	8.1	7.7	+0.4*	+0.3*	+0.4*	+0.1*	+0.0*	+0.1*	+0.0*	+0.1*	+0.0*	0.0*	+0.1*	-0.1*
Score 0-4	6%	4%	7%	-1.5*	-0.9*	-1.8*	-0.6*	-0.4*	-0.8*	-0.3*	-0.3*	-0.2	+0.6*	0.0	+0.7*
Score 5-7	27%	24%	28%	-8.3*	-7.0*	-8.9*	+0.1	+0.1	0.0	-0.5*	-1.1*	-0.3	-0.9*	-2.5*	-0.4
Score 8-10	67%	72%	65%	+9.8*	+7.8*	+10.7*	+0.6*	+0.3	+0.8*	+0.8*	+1.5*	+0.5*	+0.3	+2.5*	-0.3
Importance	8.7	8.8	8.7												

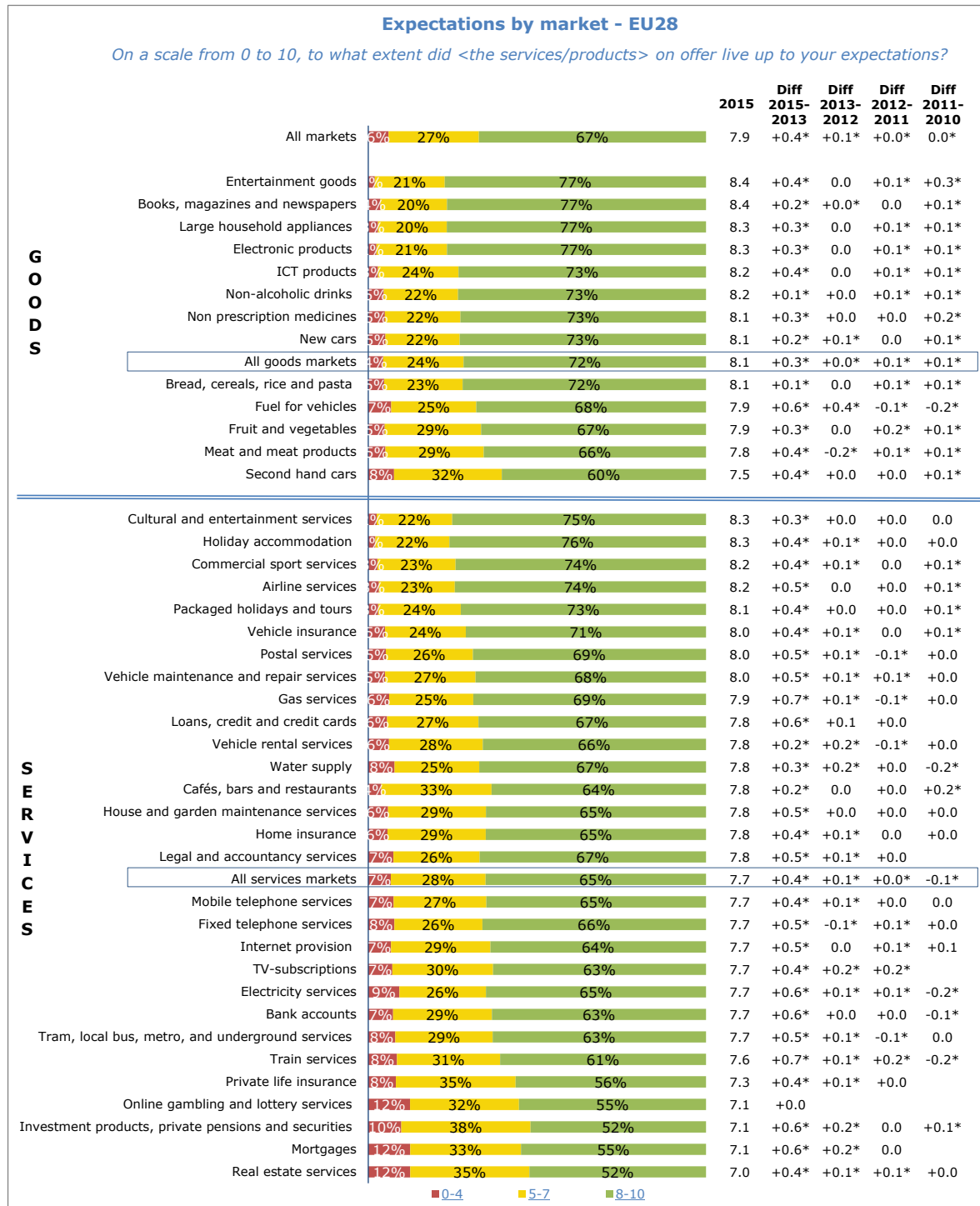
Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.
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The average score for the expectations component (7.9 out of 10) has increased compared to the previous wave of the study (+0.4). Also in line with previous 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.

²⁹ Please find an overview of the markets included in section 2.3.5 Reporting of the results

Market results

The graph below gives an overview of the expectations scores for all markets, split between goods and services markets.

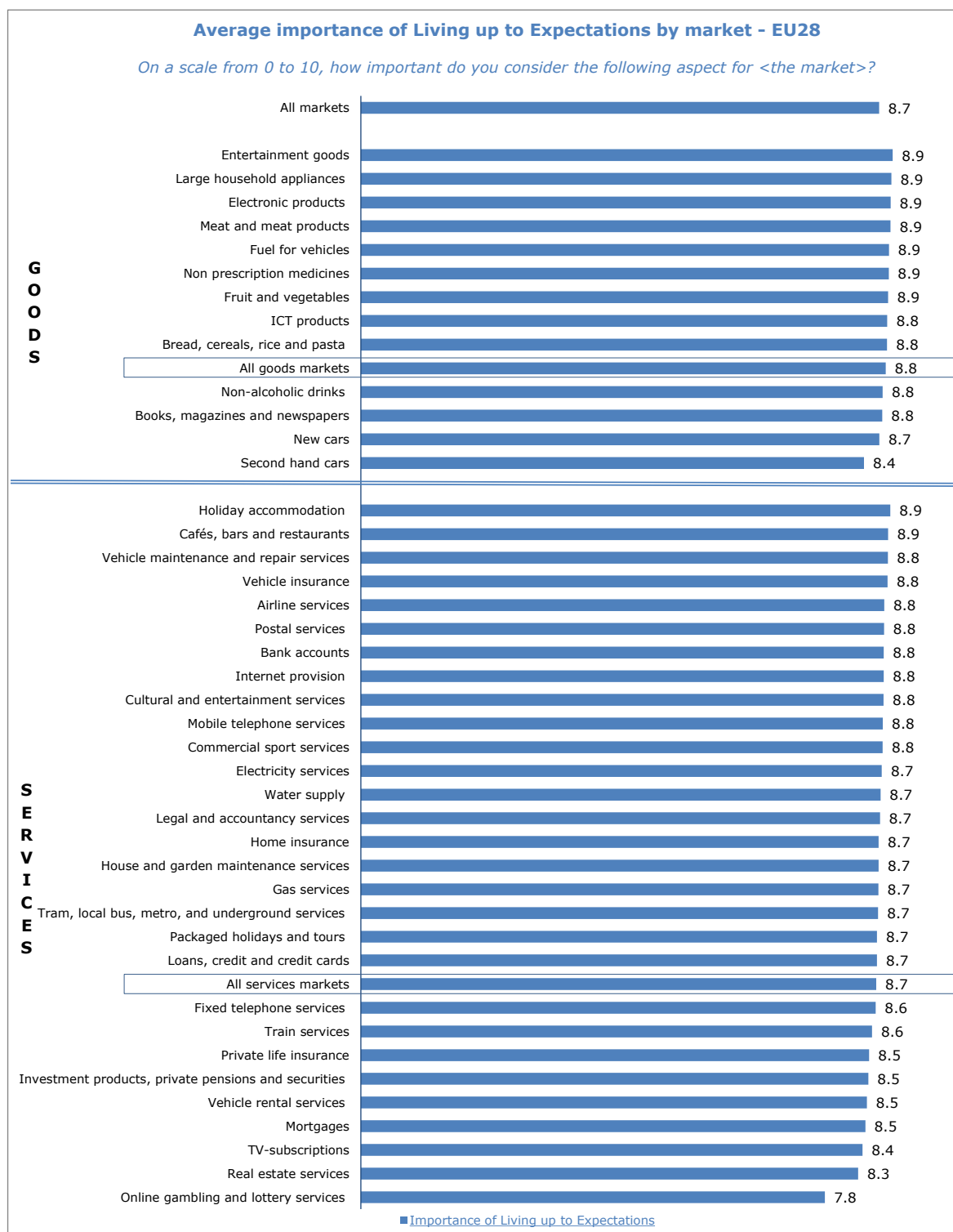


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³⁰ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

Monitoring consumer markets in the European Union 2015

The graph below gives an overview of the average importance rating of expectations for all markets, split between goods and services markets.



Goods markets

Expectations scores increased for all goods markets in comparison with 2013.

Expectation scores are particularly close across markets, with 9 markets scoring between 8.1 and 8.4. The top quartile for goods markets brings together a range of markets with very similar scores: "Entertainment goods", "Books, magazines and newspapers", and "Large household appliances". The biggest difference from 2013 is recorded for the "Fuel for vehicles" market (+0.6).

The "Second hand cars", "Meat and meat products" and "Fruit and vegetables" markets remain at the bottom of the expectations ranking, in spite of increases in score since 2013 (respectively +0.4, +0.4, and +0.3). The markets for "Bread, cereals, rice and pasta", "Non-alcoholic drinks", "New cars", and "Books, magazines and newspapers" saw the smallest, although statistically significant, improvements in score (respectively +0.1, +0.1, +0.2, and +0.2).

"ICT products" has a higher ranking for expectations than in the overall MPI ranking, with a difference of 3 places, while "Bread, cereals, rice and pasta" is 3 ranks lower in the expectations ranking than the MPI one.

The importance ratings also vary little across markets, with scores ranging from 8.7 to 8.9. The goods markets overall have a score of 8.8. Furthermore, 7 markets have an average importance score of 8.9. Only the "Second hand cars" market scored below 8.5.

Services markets

The expectations score increased for all the services markets in comparison with 2013, aside from "Online gambling and lottery services", which remained the same.

The top quartile markets for the expectation component are in line with the overall MPI ranking for services markets and have increased since the last wave: "Cultural and entertainment services" (+0.3), "Holiday accommodation", "Commercial sport services", "Packaged holidays and tours", "Vehicle insurance" (all +0.4), "Airline services" and "Postal services" (+0.5).

The markets for "Real estate services" (+0.4), "Mortgages" (+0.6), "Investment products, private pensions and securities" (+0.6), "Private life insurance" (+0.4), "Train services" (+0.7), and "Tram, local bus, metro and underground services" (+0.5), all belong to the bottom quartile for the expectations component. "Online gambling and lottery services" completes the bottom quartile, although its score did not change from 2013.

The markets for "Bank accounts", "Home insurance", "Tram, local bus, metro and underground services" are ranked lower for expectations than the overall MPI (with differences of 6, 7, and 8 places, respectively). The opposite is true for "Water supply", "Gas services", and "Electricity services" (with respective differences of 13, 5 and 5 places).

In terms of importance given to the expectations component, the three markets with the highest ratings are those for "Holiday accommodation" (8.9), "Cafés, bars and restaurants" (8.9), and "Vehicle maintenance and repair services" (8.8). The "Online gambling and lottery services" market has the lowest importance score of all services markets (7.8). Overall, the services markets score 8.7 out of 10 for importance of the expectations component.

Socio-demographic and regional differences

Respondents in the Northern and Western regions rate the expectations component more favourably than average (both +0.2). Eastern (-0.1) and Southern (-0.3) Europeans are less positive than average.

EXPECTATIONS		
	2015	Difference Region - EU28
EU28	7.9	
Region North	8.1	+0.2*
Region East	7.7	-0.1*
Region South	7.5	-0.3*
Region West	8.1	+0.2*

The expectations score is higher among women, respondents aged 55+, low to medium educated respondents, other white collar workers, students, house-persons, pensioners, people who use the Internet monthly, and those who can easily make ends meet. Below average scores were recorded for men, 35-54 year-olds, higher educated respondents, self-employed respondents, blue collar workers, job seekers, people who use the Internet weekly or less than once a month, whose mother tongue is not an official language and those who find it difficult to make ends meet.

Total	EXPECTATIONS difference with total per socio-demographic group							
	7.9							
Gender 	Male -0.1*	Female +0.1*						
Age 	18-34y +0.0*	35-54y -0.1*	55+y +0.1*					
Education 	Primary +0.1*	Secondary +0.1*	Tertiary -0.1*					
Occupation 	Self employed -0.2*	Manager +0.0	Other white collar +0.1*	Blue collar -0.1*	Student +0.1*	Houseperson and other not in employment +0.1*	Seeking a job -0.2*	Retired +0.1*
Private internet use 	Daily +0.0*	Weekly -0.1*	Monthly +0.1*	Less than monthly -0.1*	Hardly ever +0.1	Never +0.0		
Mother tongue 	Official language +0.0*	Not an official language -0.1*						
Making ends meet 	Easy +0.1*	Difficult -0.1*						

3.2.6.Choice³¹

Overall results

CHOICE		2015	
	All	Goods	Services
Average score	7.7	8.2	7.5
Score 0-4	8%	5%	9%
Score 5-7	28%	23%	30%
Score 8-10	64%	73%	61%
Importance	7.9	8.1	7.8

³²

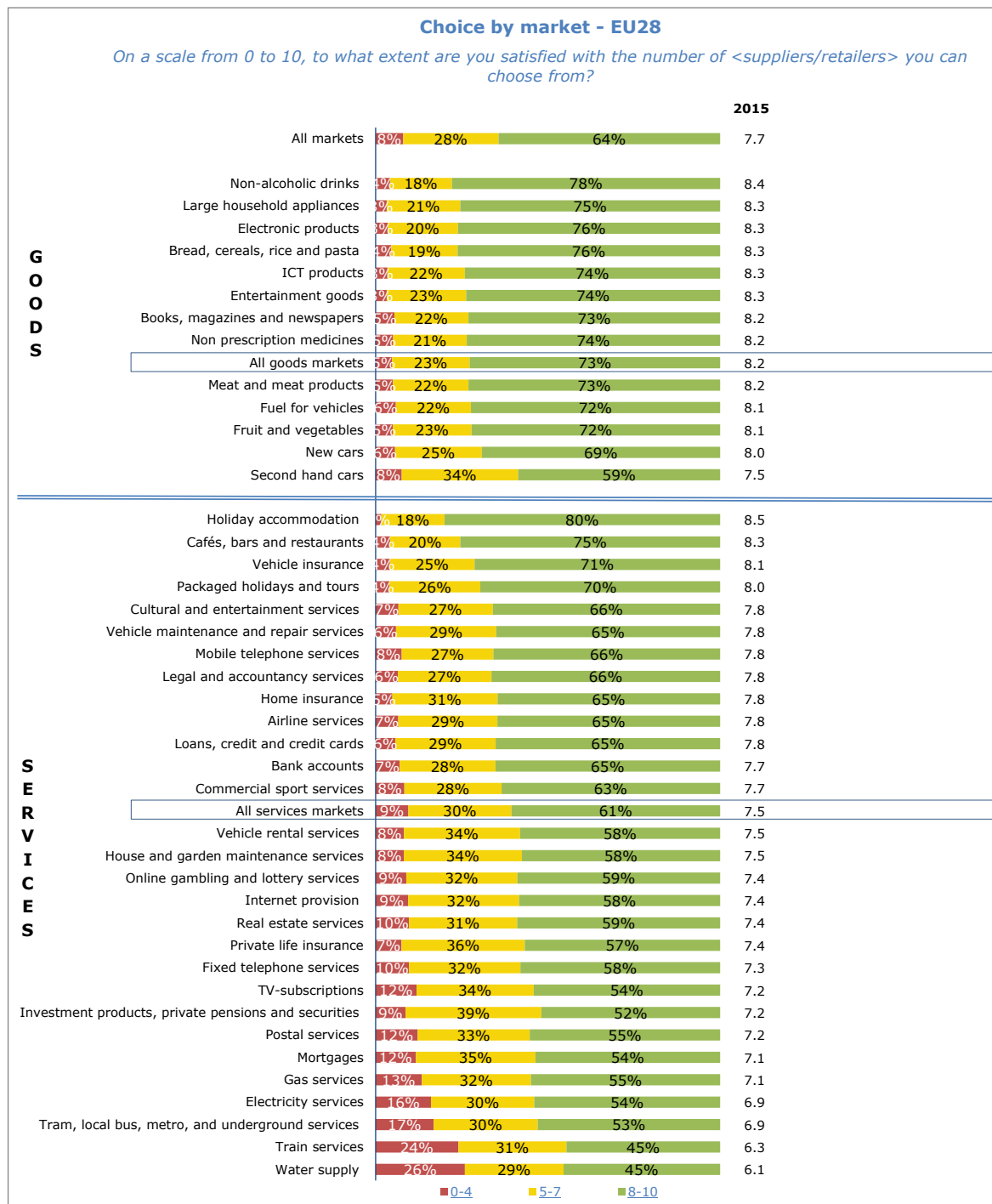
Approximately two thirds of respondents (64%) are satisfied with choice (score 8-10); however 8% are clearly dissatisfied (score 0-4). Consumers are more satisfied (and less dissatisfied) with goods markets than services markets.

³¹ The choice question has changed from 2013, therefore, no trend data are available for this component.

³² Please find an overview of the markets included in section 2.3.5 Reporting of the results

Market results

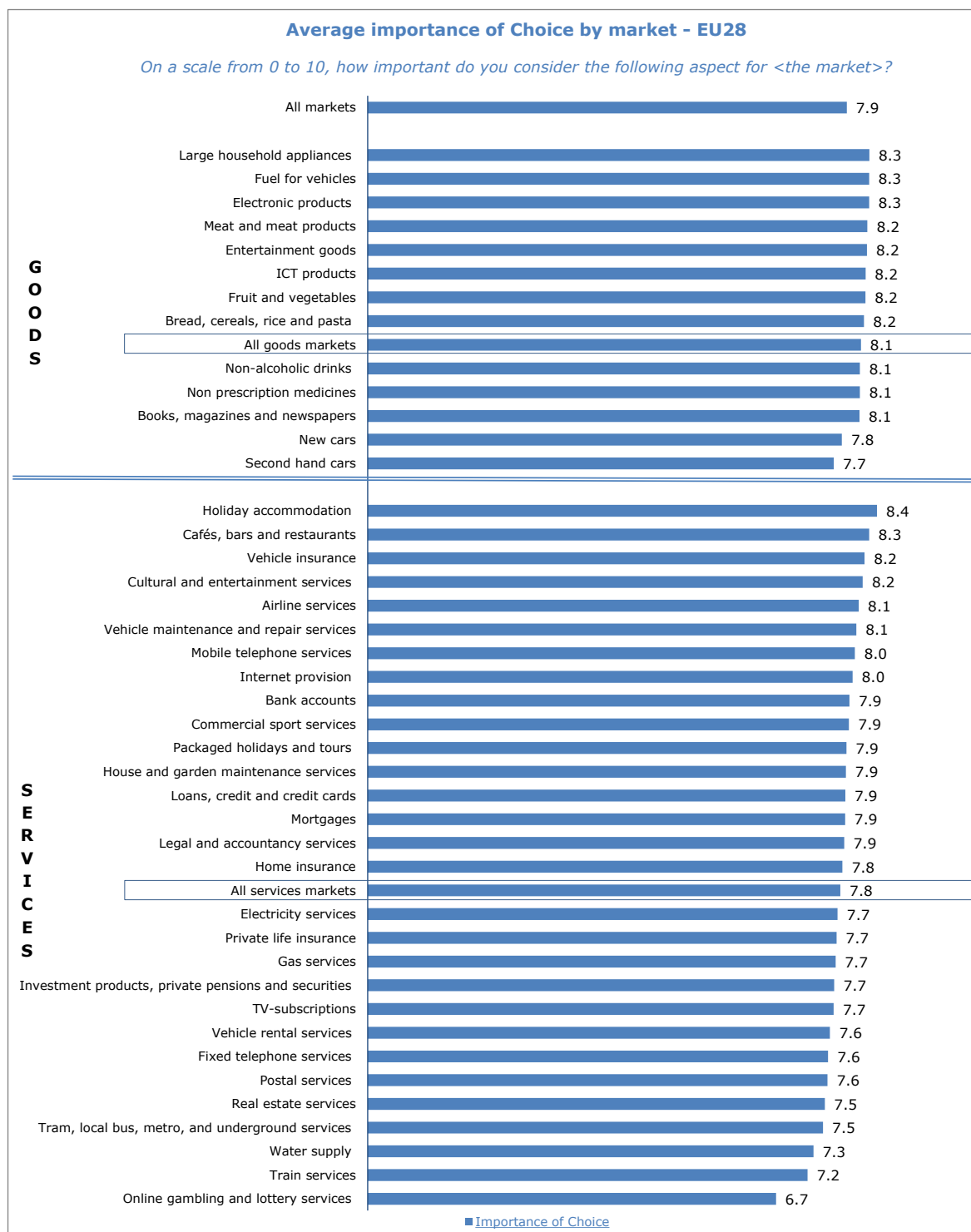
The graph below gives an overview of the scores on choice for all markets, split between goods and services markets.



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³³ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

The graph below provides market results on the average importance of choice split between goods and services markets.



Goods markets

Among goods markets, "Non-alcoholic drinks", "Large household appliances", and "Electronic products" perform best for choice.

"Second hand cars", "New cars", and "Fruit and vegetables" form the bottom quartile of goods markets for the choice component.

When comparing the choice component ranking with the MPI ranking, "Entertainment goods" and "Books, magazines and newspapers" are ranked better in terms of MPI than choice, by respectively 4 and 6 places. "Non-alcoholic drinks", "Meat and meat products", and "ICT products," on the other hand, rank higher for choice than for the MPI (3 places higher).

The overall result for the goods markets for importance given to the choice component is 8.1. The three highest scoring markets are the "Large household appliances", "Fuel for vehicles", and "Electronic products" markets (all 8.3). The markets for "Second hand cars" (7.7) and "New cars" (7.8) have the lowest importance scores for choice.

Services markets

The highest choice scores for services markets are for "Holiday accommodation", "Cafés, bars and restaurants", "Vehicle insurance", "Packaged holidays and tours", "Cultural and entertainment services", "Vehicle maintenance and repair services", and "Mobile telephone services".

"Water supply", "Train services", "Tram, local bus, metro, and underground services", "Electricity services", "Gas services", "Mortgages", and "Postal services" are at the bottom of the ranking.

When comparing the MPI and choice component rankings, "Mobile telephone services", "Real Estate Services", and "Online gambling and lottery" are ranked higher for choice than the MPI (14, 11, and 7 places higher respectively).

In contrast, the markets for "Postal services", "Tram, local bus, metro, and underground services", "Gas services", and "Commercial sport services" are ranked higher for MPI than for choice (respectively 14, 12, 11 and 10 places higher).

The services markets have an overall importance score of 7.8 for the choice component. Some variation in the importance scores can be noted (range 6.7-8.4). The market for "Holiday accommodation" (8.4) has the highest importance rating for choice, followed by the markets for "Cafés, bars and restaurants" (8.3), "Vehicle insurance", and "Cultural and entertainment services" (both 8.2). In contrast, the lowest importance scores are for the "Online gambling and lottery services" (6.7), "Train services" (7.2) and "Water supply" (7.3) markets.

Socio-demographic and regional differences

Choice scores are higher than average in Western Europe (+0.2) and lower than average in Southern Europe (-0.4).

	2015	CHOICE Difference Region - EU28
EU28	7.7	
Region North	7.7	+0.0*
Region East	7.6	0.0*
Region South	7.3	-0.4*
Region West	7.9	+0.2*

Women, respondents with low to medium levels of education, other white collar workers, housepersons, people who use the Internet monthly and those who find it easy to make ends meet, all rate the choice component above average. Scores are below average for men, higher educated respondents, self-employed respondents, job seekers, people who use the Internet less than once a month or never, respondents whose mother tongue is not an official language and those who have difficulties making ends meet.

Total	CHOICE difference with total per socio-demographic group							
	7.7							
Gender 	Male -0.1*	Female +0.1*						
Age 	18-34y +0.0*	35-54y 0.0*	55+y +0.0*					
Education 	Primary +0.1*	Secondary +0.1*	Tertiary -0.1*					
Occupation 	Self employed -0.3*	Manager +0.0	Other white collar +0.1*	Blue collar 0.0*	Student +0.0	Houseperson and other not in employment +0.1*	Seeking a job -0.3*	Retired 0.0
Private internet use 	Daily +0.0*	Weekly 0.0*	Monthly +0.1*	Less than monthly -0.2*	Hardly ever -0.1	Never -0.1*		
Mother tongue 	Official language +0.0	Not an official language -0.1*						
Making ends meet 	Easy +0.1*	Difficult -0.1*						

3.3. Discussion of components not included in the MPI

3.3.1. Complaints

Overall results

	COMPLAINTS														
	2015			Difference 2015-2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Yes - official third-party	9%	6%	10%	+0.4*	+0.9*	+0.4	+0.2	+0.0	+0.3	0.0	+0.2	-0.1	-0.1	-0.7*	-0.1
Yes - retailer/provider	61%	58%	62%	+3.1*	+4.7*	+2.8*	-2.8*	-3.4*	-2.6*	-6.6*	-9.9*	-5.6*	+7.8*	+7.1*	+8.0*
Yes - manufacturer	5%	11%	2%	+0.6*	+1.5*	+0.1	-0.3*	-0.4	-0.4*	+0.0	-0.7	+0.2	-3.9*	+1.0*	-5.3*
Yes - friends family	35%	35%	35%	+3.8*	+4.8*	+3.5*	-1.0*	-1.3*	-1.0*	+0.0	+2.6*	-0.7	+5.8*	+4.9*	+6.0*
No	21%	22%	20%	-5.4*	-8.0*	-4.7*	+2.6*	+3.4*	+2.3*	+4.9*	+6.6*	+4.4*	-1.6*	-2.8*	-1.1*

Differences are expressed in percentage points.

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The complaints indicator is linked to the severity of the problem experienced and an indication of the consumer's capacity to obtain redress when a problem is experienced. The table above is based on consumers who report a problem and illustrates whether or not they complained, and to which party they addressed their complaint.

The majority of consumers who reported experiencing a problem decided to complain about it (79%)³⁵. This represents an upward trend since 2013 in the proportion of consumers who complain after experiencing a problem (+5.4pp³⁶). 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 are more likely to complain in 2015 compared to 2013.

Looking at the average for all markets, consumers are most likely to contact the seller or service provider to complain (61%), as in previous waves. The second most likely point of contact for complaint is friends and family (35%).

Approximately 5% of respondents complained directly to a manufacturer, an increase of 0.6 percentage points compared to 2013. It should be noted that the possibility to address a complaint to the manufacturer is limited to those markets for which this party can be identified.³⁷

There is also a slight increase (+0.4pp) in complaints addressed to third party bodies, such as public authority, consumer organisation or ombudsman, compared to the 2013 results. Complaints to third party bodies are more likely to be made in services markets (10%) than goods markets (6%).

³⁴ Please find an overview of the markets included in section 2.3.5 Reporting of the results

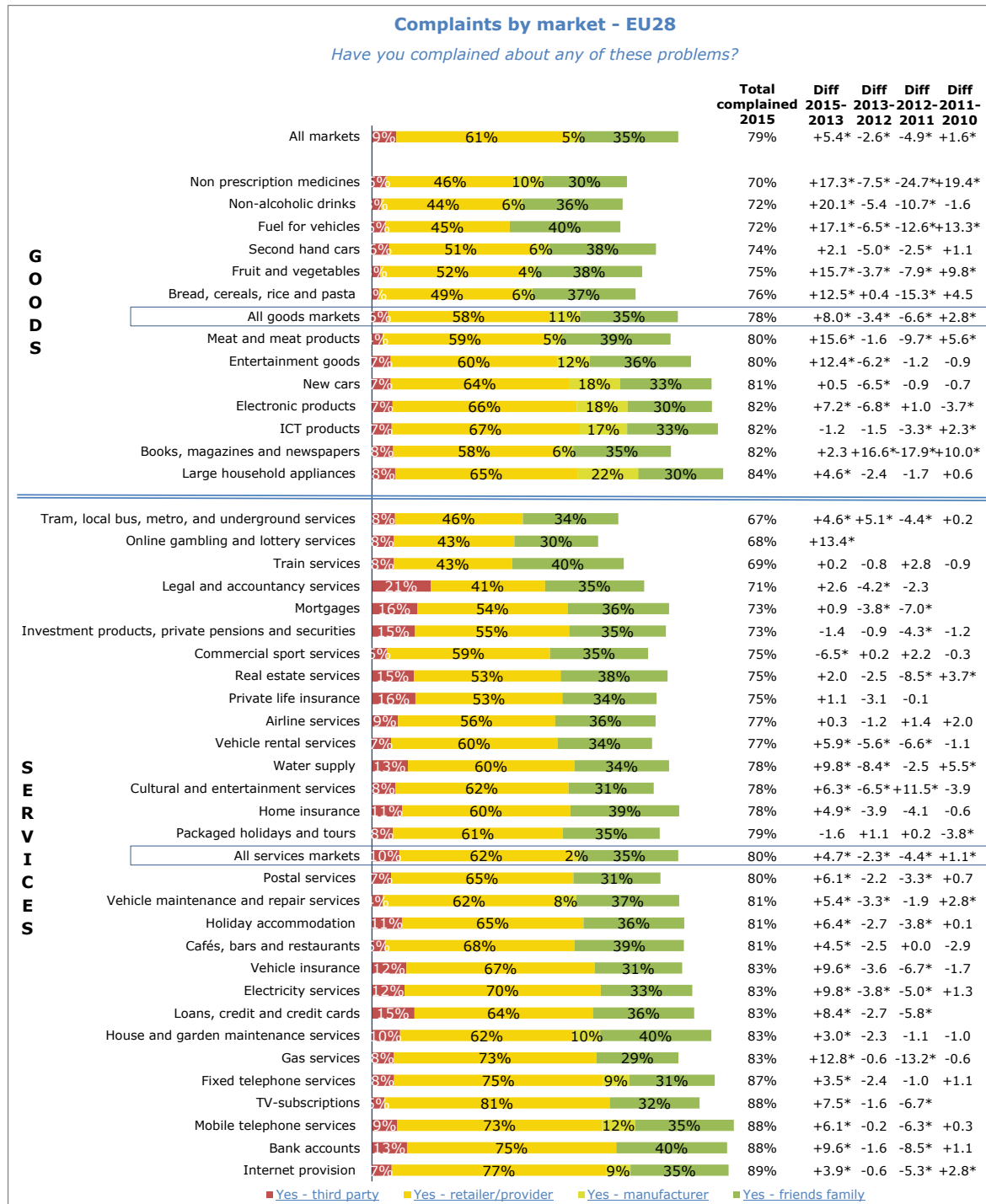
³⁵ Please find the total proportion of respondents who complained after experiencing a problem presented in the graph on the next page.

³⁶ Percentage points

³⁷ 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".

Market results

The graph below presents an overview of the parties to which consumers complained for all markets, split between goods and services markets.



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³⁸ Multiple responses per respondent were allowed, so that the percentages of the different answer options do not sum up to the total percentage of respondents who complained.

Goods Markets

Consumers are most likely to complain about "Large household appliances", "Books, magazines and newspapers", and "ICT products", and least likely to complain about "Non prescription medicines", "Non-alcoholic drinks", and "Fuel for vehicles". These results are in line with the previous wave aside from "Books, magazines and newspapers".

In nine of the thirteen goods markets the proportion of people who complained increased compared to 2013. Remarkably, the largest increases in the proportion of complaints are observed for the three markets with the highest proportions of complaints: "Non prescription medicines" (+17.3pp), "Non-alcoholic drinks" (+20.1pp), and "Fuel for vehicles" (+17.1pp).

Comparing the ranking of the complaints indicator to the market performance ranking for goods markets, the markets for "Second hand cars", "Fuel for vehicles", and "Non prescription medicine" are ranked higher for complaints (lower proportion of complaints) than for their MPI results (respectively by 9, 8 and 6 places). On the other hand, the markets for "Books, magazines and newspapers", "Large household appliances", and "Entertainment goods" rank higher in overall market performance than for complaints (respectively by 11, 10 and 6 places).

The rankings of markets for complaints and problems were also compared in order to assess the extent to which they align. The markets for "Books, magazines and newspapers" and "Large household appliances" ranked higher for problems (lower proportion of problems) compared to their ranking on the complaints indicator (with a difference of respectively 10 and 6 places in the two rankings). In contrast, "Second hand cars" and "Fruit and vegetables" have a low incidence of people reporting problems, but a high proportion of complaints relative to the market rankings (with a difference of respectively 9 and 4 places).

For the goods market for "Books, magazines and newspapers" there is a high proportion of complaints, combined with a low level of detriment (10 places higher ranking on detriment than complaints). In contrast, the "Non prescription medicines" and "Fuel for vehicles" markets are characterised by the opposite pattern, ranking high for complaints (low proportion of complaints) but low for detriment (11 and 10 places lower on the detriment component, respectively).

Overall comparison: problems, detriment and complaints across the goods markets

The markets for "Non-alcoholic drinks", "Books, magazines and newspapers", "Non prescription medicines", and "Fuel for vehicles" are the top performing goods markets with the lowest proportions of respondents reporting problems. The "Books, magazines and newspapers" market has one of the highest complaints proportions (ranked 12th), although only low levels of detriment are reported (ranked as the 2nd goods market). In contrast, the other three markets score better on the proportion of complaints, but worse on the level of detriment where problems arise.

The highest proportions of problems are reported in the "Second hand cars" and "ICT products" markets. Whereas the first market is characterised by a rather low proportion of complaints, but a high level of detriment in comparison with the other goods markets; the latter market is among the worst goods markets for both the complaints (high level of complaints) and detriment (high level of detriment) indicators.

Services Markets

The lowest proportions of consumers who report making complaints are in the markets for "Tram, local bus, metro, and underground services", "Online gambling and lottery services", "Train services", "Legal and accountancy services", "Mortgages", "Investment products, private pensions and securities", and "Commercial sport services". In contrast, the market for "Internet provision" has the highest proportion of complaints, followed by "Bank accounts", "Mobile telephone services", "TV-subscriptions", "Fixed telephone services", "Gas services", and "House and garden maintenance services".

Comparing the services markets results to the previous wave, 20 markets show a statistically significant increase in the proportion of complaints. Only the market for "Commercial sport services" shows a decrease (-6.5pp) since 2013. The most notable increases in the proportion of consumers who report complaining about a service can be observed for "Online gambling and

lottery services" (+13.4pp), "Gas services" (+12.8pp), "Water supply", "Electricity services" (both +9.8pp), "Vehicle insurance" and "Bank accounts" (both +9.6pp).

Looking at the services markets rankings on complaints compared to market performance, the market for "Mortgages" ranks 23 places higher for complaints (lower proportion of complaints) compared to MPI ranking, followed by "Real estate services", "Investment products, private pensions and securities", "Train services", "Online gambling and lottery services" all ranking 21 places higher. On the other hand, "Holiday accommodation" ranks 17 places lower on the complaints indicator (higher proportion of complaints) compared to MPI, followed by the market for "Vehicle insurance" (14 places lower), and "Bank accounts", "Loans, credit and credit cards" and "Cafés, bars and restaurants" all ranking 12 places lower.

For the "TV-subscriptions" market, the detriment ranking is 21 places higher (low level of detriment) compared to the ranking for complaints (high proportion of complaints). The reverse pattern is observed for "Mortgages" and "Legal and accountancy services", which rank 23 and 25 places lower on the detriment component (high level of detriment) compared to the proportion of complaints (low complaints).

Comparing the market rankings for complaints and problems, fewer consumers report complaints in the markets for "Train services", "Tram, local bus, metro, and underground services", "Real estate services", "Legal and accountancy services", and "Mortgages" relative to a higher proportion of problems (23, 21, 17, 11 and 9 places lower ranking on problems compared to complaints, respectively). The opposite is observed for "Vehicle insurance" (18 places higher on complaints in comparison with problems) and "Gas services" (17 places difference), followed by "Cultural and entertainment services", "Bank accounts", "Loans, credit and credit cards" and "Holiday accommodation" (all with 12 places difference).

Overall comparison: problems, detriment and complaints across the services markets

In general, the "Commercial sport services" market is a well-performing market with regards to the proportion of problems, level of detriment, and the proportion of respondents who complain, being ranked respectively in 4th, 3rd, and 7th place among the 29 goods markets. The opposite is true for the market for "Mobile telephone services", which is ranked in 29th (last), 20th, and 27th position respectively.

The "Vehicle insurance" market stands out when looking at results on the three components. Although a low proportion of respondents reported encountering problems (ranked in 2nd place), it is among the markets with the highest levels of detriment and proportion of complaints when problems do arise (27th and 20th place respectively).

Finally, although the "Internet provision" and "TV-subscriptions" markets have a low ranking for proportions of problems and complaints, these markets are ranked in respectively 8th and 5th place in terms of level of detriment.

Socio-demographic and regional differences

Proportions of complaints are lower than the EU28 average in Eastern (-3.5pp) and Western (-2.0pp) Europe, with higher than average proportions in Northern (+2.0pp) and Southern (+4.9pp) Europe.

	COMPLAINTS	
	2015	Difference Region - EU28
EU28	79%	
Region North	81%	+2.0%*
Region East	76%	-3.5%*
Region South	84%	+4.9%*
Region West	77%	-2.0%*

The proportion of complaints is lower than average among men, 55+ respondents, low to medium educated respondents, pensioners, people who use the Internet monthly or less frequently, and people whose mother tongue is not an official language. Women, 35-54 year-olds, higher educated respondents, self-employed respondents, managers, and people who use the Internet daily or weekly are more likely than average to have made a complaint.

COMPLAINTS difference with total per socio-demographic group								
Total	79%							
Gender 	Male -1.2%*	Female +1.4%*						
Age 	18-34y +0.1%	35-54y +1.9%*	55+y -2.9%*					
Education 	Primary -1.7%*	Secondary -0.9%*	Tertiary +2.2%*					
Occupation 	Self employed +2.4%*	Manager +3.7%*	Other white collar -0.3%	Blue collar -0.5%	Student +0.0%	Houseperson and other not in employment +1.4%	Seeking a job +0.6%	Retired -3.4%*
Private internet use 	Daily +0.9%*	Weekly +2.1%*	Monthly -6.1%*	Less than monthly -9.6%*	Hardly ever -7.7%*	Never -8.3%*		
Mother tongue 	Official language +0.2%	Not an official language -3.0%*						
Making ends meet 	Easy +0.5%	Difficult -0.5%						

3.3.2. Switching provider

Overall results

	2015	Difference 2015-2013	SWITCHING PROVIDER		
			Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
Yes	11%	+1.8*	-0.3*	-0.4*	-0.5*

Differences are expressed in percentage points.

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The switching indicator aims to cover both the level of switching in a given market and consumers' ability to make use of this opportunity. The three questions related to switching capture the level of actual switching, the ease of switching, and reasons for not switching in 14 services markets where switching is possible. All three aspects will be discussed separately in the sections below.

Overall, 11% of all respondents in the 14 services markets switched provider in 2015. This figure represents an upward trend in switching (+1.8pp⁴⁰) over the past two years. This is the first time an upward trend has been seen, with trend data from the previous four waves consistently showing small decreases in the proportion of consumers who switched provider.

Market results

The graph on the next page presents the proportion of switchers and non-switchers for all switching markets.

Consumers are most likely to switch supplier in the markets for "Vehicle insurance", "Commercial sport services" and "Mobile telephone services" and least likely to switch in the markets for "Mortgages", "Home insurance" and "Gas services".

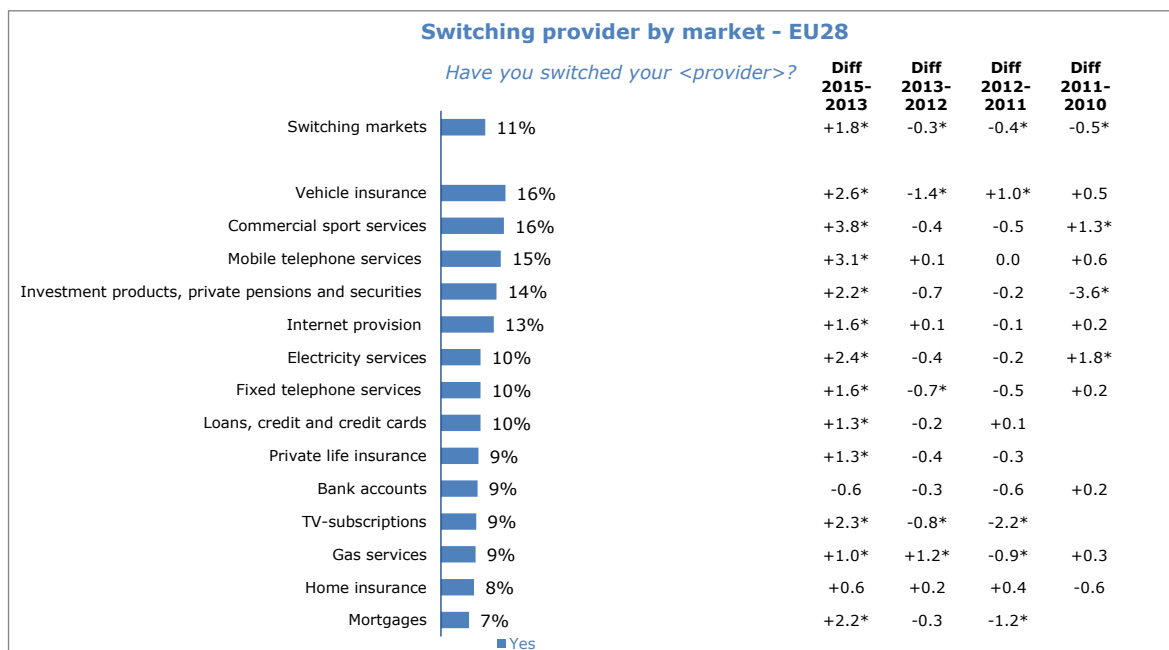
The markets where the level of switching has increased most between 2013 and 2015 are "Commercial sport services" (+3.8pp), "Mobile telephone services" (+3.1pp), "Vehicle insurance" (+2.6pp), and "Electricity services" (+2.4pp).

Comparing how the markets rank in terms of proportion of switching, the markets for "Investment products, private pensions and securities", "Mobile telephone services", and "Electricity services" rank higher in switching compared to market performance (9, 7 and 6 places difference, respectively). These discrepancies could be partially attributed to different switching barriers in the different markets.

It is also interesting to look at markets where switching and MPI score do not differ in terms of ranking, especially for those with a relatively low switching rate and low MPI score. The "Mortgages" market fits both these criteria ranking 14th in both switching and market performance. Low switching in this market is likely driven by complex terms and conditions, long-term contracts and costly switching barriers.

³⁹ Please find an overview of the markets included in section 2.3.4 Surveyed markets

⁴⁰ Percentage points



Socio-demographic and regional differences

The proportion of respondents who have switched providers is higher than average in Northern (+4.0pp), Southern (+1.9pp) and Eastern (+1.6pp) Europe, and lower than average in Western (-2.0pp) Europe.

SWITCHING PROVIDER		
	2015	Difference Region - EU28
EU28	11%	
Region North	15%	+4.0%*
Region East	13%	+1.6%*
Region South	13%	+1.9%*
Region West	9%	-2.0%*

The switching rate is higher than average among men, 18-34 year-olds, higher educated respondents, self-employed respondents, managers, blue collar workers, students, job seekers, people using the Internet daily, people whose mother tongue is not an official language and those who find it difficult to make ends meet. This proportion is lower than average among women, those aged 55+, respondents with a medium level of education, other white collar workers, pensioners and people who use the Internet weekly, less than once a month or less frequently.

Total	SWITCHING PROVIDER difference with total per socio-demographic group							
	11%							
Gender 	Male +0.5%*	Female - 0.5%*						
Age 	18-34y +2.2%*	35-54y +0.2%	55+y -1.7%*					
Education 	Primary +0.5%	Secondary - 1.1%*	Tertiary +1.2%*					
Occupation 	Self employed +2.2%*	Manager +1.8%*	Other white collar -1.4%*	Blue collar +1.9%*	Student +5.1%*	Houseperson and other not in employment +0.2%	Seeking a job +2.8%*	Retired -2.0%*
Private internet use 	Daily +0.5%*	Weekly -0.9%*	Monthly -0.9%	Less than monthly -2.1%*	Hardly ever -2.9%*	Never -2.7%*		
Mother tongue 	Official language -0.2%	Not an official language +4.1%*						
Making ends meet 	Easy -0.4%	Difficult +0.5%*						

Ease of switching

Overall results

EASE OF SWITCHING PROVIDER					
	2015	Difference 2015-2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
Average score	7.7	+0.1*	+0.1	0.0	+0.0
Score 0-4	11%	-1.8*	-0.9*	+0.8	-0.3
Score 5-7	24%	+1.5*	+0.5	-1.6*	-0.9
Score 8-10	65%	+0.3	+0.4	+0.9	+1.2*

Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.

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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 across all markets is 7.7 and has increased since 2013 (+0.1). Approximately two thirds (65%) of consumers find it easy to switch (score 8-10) while only 11% find it difficult. The proportion of those giving a score between 8 and 10 has remained stable, while the proportion of those assessing the ease of switching with a score lower than 5 has decreased since the previous wave (-1.8pp⁴²).

Market results

The graph below gives an overview of the scores on ease of switching provider per market.

Five of the services markets saw an increase in the ease of switching, while only two markets saw a decrease. 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 ease of switching scores on average.

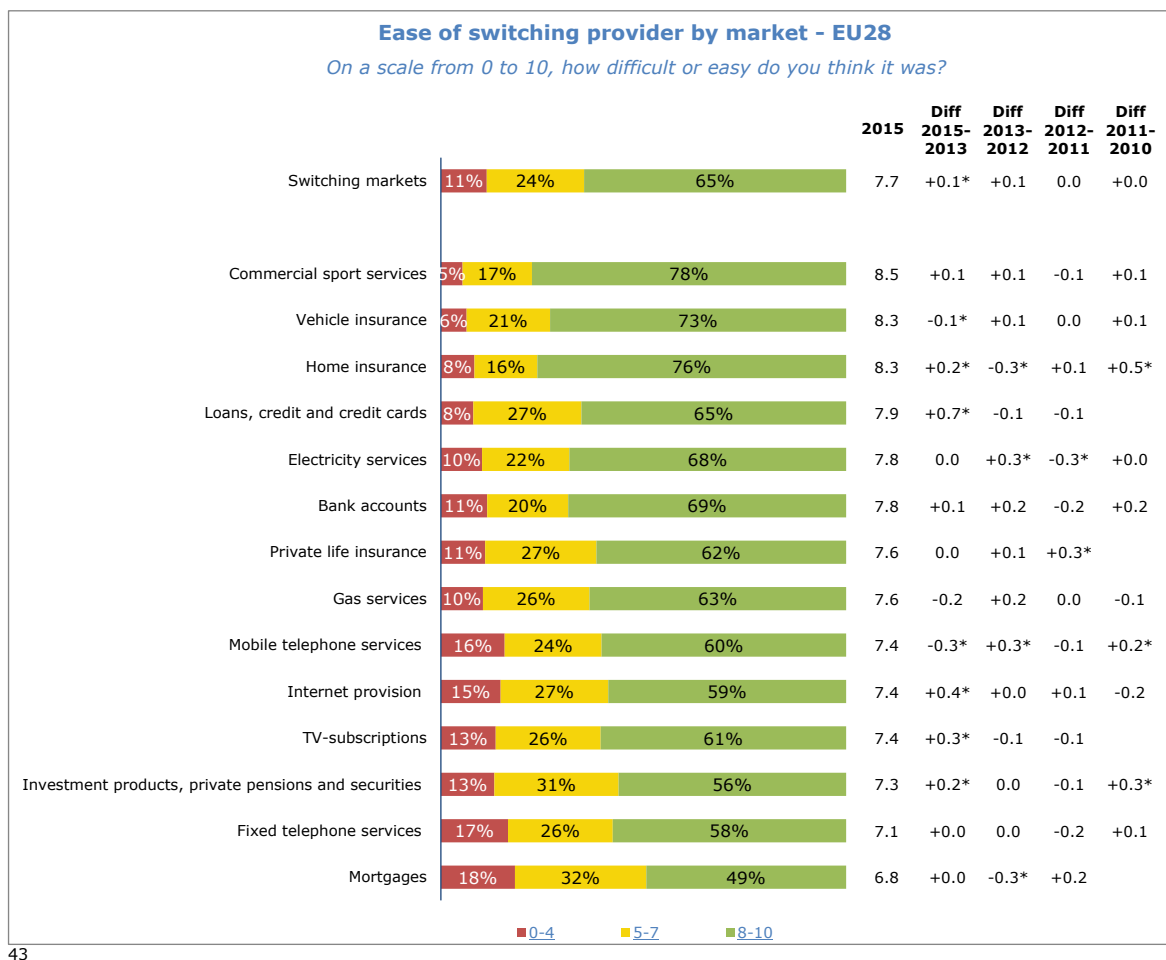
These results are consistent with previous waves and could be linked to the limited time duration of contracts in some of the top markets (e.g. "Commercial sport services"), offering opportunities for consumers to switch. In contrast, switching between mortgages and utility services may be perceived as costlier and riskier. In addition, the "Mortgages" market ranks in the bottom three services markets in terms of comparability in the current wave: mortgages require a heavy administrative burden and specific knowledge in order to be able to compare offers.

The ease of switching improved for "Loans, credit and credit cards" (+0.7), "Internet provision" (+0.4), "TV-subscriptions" (+0.3), and "Home insurance" and "Investment products, private pensions and securities" (both +0.2) in comparison to 2013, while it decreased for "Vehicle insurance" (-0.1) and "Mobile telephone services" (-0.3).

Comparing the ease of switching and MPI rankings, several markets are ranked differently in the two lists. "Electricity services" and "Private life insurance" perform better in the ease of switching ranking (respectively 7 and 4 places higher than in the MPI ranking). The opposite is true for "Fixed telephone services" and "TV-subscriptions", which are both 4 places lower in the ease of switching ranking than in the MPI ranking.

⁴¹ Please find an overview of the markets included in section 2.3.4 Surveyed markets

⁴² Percentage points



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⁴³ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

Socio-demographic and regional differences

Respondents in Eastern Europe (+0.4) give higher ratings to the ease of switching than average, while Southern Europeans (-0.3) give lower ratings than average.

EASE OF SWITCHING		
	2015	Difference Region - EU28
EU28	7.7	
Region North	7.7	0.0
Region East	8.1	+0.4*
Region South	7.4	-0.3*
Region West	7.7	+0.0

Ease of switching scores are higher among 18-34 year-olds, people who never use the Internet and those who find it easy to make ends meet. They are lower than average for respondents aged 55+, people who use the Internet less than once a month and those who find it difficult to make ends meet.

Total	EASE OF SWITCHING difference with total per socio-demographic group							
	7.7							
Gender 	Male 0.0	Female +0.0						
Age 	18-34y +0.1*	35-54y +0.0	55+y -0.1*					
Education 	Primary +0.1	Secondary +0.0	Tertiary -0.1					
Occupation 	Self employed -0.1	Manager +0.0	Other white collar +0.0	Blue collar +0.0	Student +0.1	Houseperson and other not in employment +0.2	Seeking a job -0.2	Retired +0.0
Private internet use 	Daily +0.0	Weekly 0.0	Monthly -0.3	Less than monthly -0.4*	Hardly ever +0.3	Never +0.2*		
Mother tongue 	Official language +0.0	Not an official language +0.1						
Making ends meet 	Easy +0.1*	Difficult -0.1*						

Reasons for not switching

Overall results

REASON FOR NOT SWITCHING	
	2015
Because you are not interested in switching	77%
Because you thought it might be too difficult	6%
You tried to switch but you gave up because of the obstacles you faced	4%
For other reasons	13%

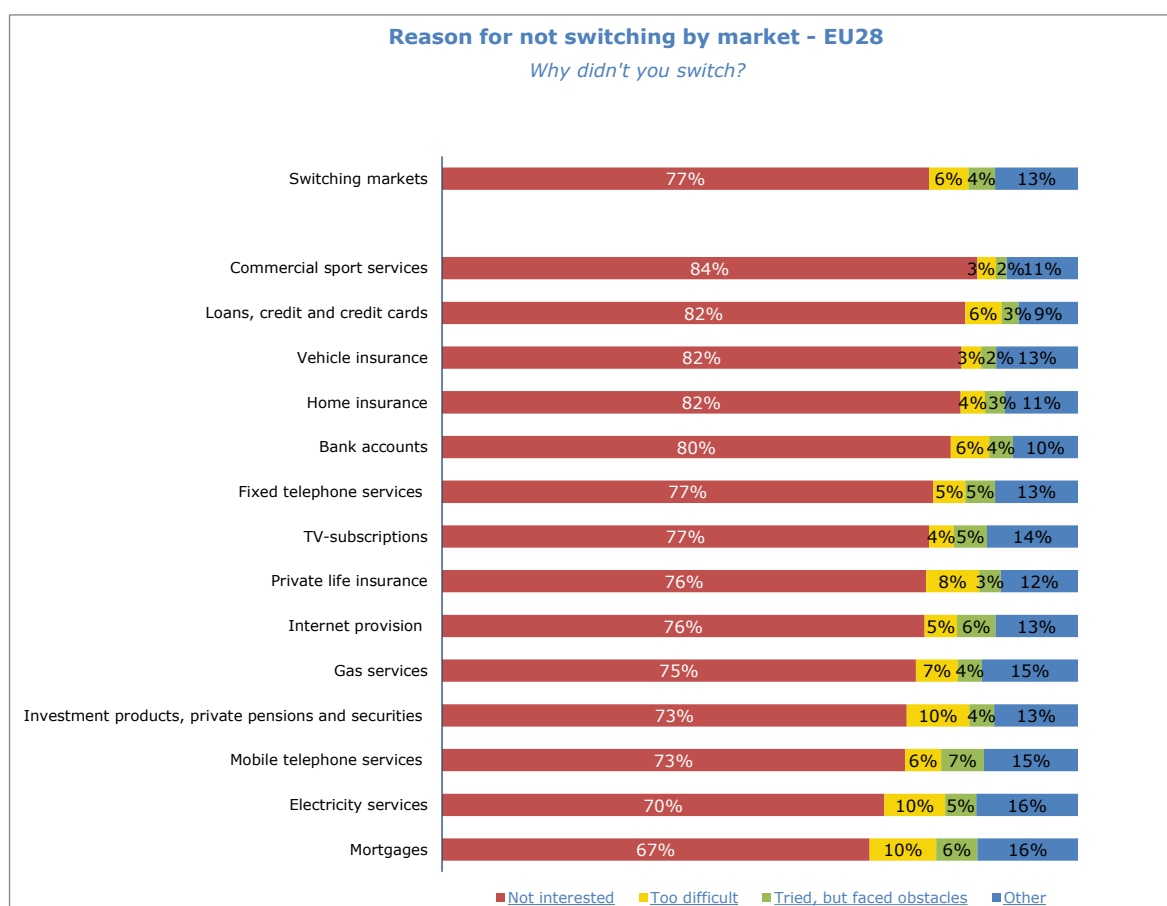
44

When asked about the reason for not switching, the majority of consumers (77%) respond that they are not interested in switching. One tenth of respondents either think it would be too difficult (6%) or tried to switch but gave up because of obstacles (4%), while 13% list other reasons as most applicable.

In relation to the MPI, those who did not switch because they are not interested in switching, tend to give the market a higher MPI score (81.4) than those who did not switch for any of the other reasons (69.2). These respondents also score the market higher than those who did switch provider (72.0).

Market results

The graph below gives an overview of reasons for not switching provider per market.



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⁴⁴ Please find an overview of the markets included in section 2.3.4 Surveyed markets

Comparing consumers' reasons for not switching at market level, the markets where people 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%). In contrast, lower proportions of consumers say they are not interested in switching provider in the markets for "Mortgages" (67%), "Electricity services" (70%), "Mobile telephone services" and "Investment products, private pensions and securities" (both 73%).

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 in the "Mobile telephone services" market (7%), while this market ranks much lower in the proportion of people who thought it would be too difficult to switch. 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% for all markets surveyed), only 3% of respondents report trying to switch but facing obstacles (4% on average for all the markets surveyed). Moreover, this market is comparable to the all markets average for ease of switching among respondents who actually switched provider.

Socio-demographic and regional differences

Northern Europeans are more likely than average to mention a lack of interest (+2.5pp⁴⁶) as a reason for not switching provider, and less likely to mention trying switching and not succeeding (-1.2pp). Respondents in Eastern Europe are more likely than average to mention trying switching (+1.1pp) and less likely to select the other two options: lack of interest (-2.8pp) and difficulty (-1.7pp). The proportion of Southern Europeans who say switching is too difficult is below average (-1.3pp). Western Europeans are less likely to say they have tried switching (-0.5pp) but more likely than average to mention a lack of interest (+0.7pp) or finding it too difficult (+1.0pp).

	REASON FOR NOT SWITCHING							
	Not interested		Too difficult		Tried, but faced obstacles		Other	
	2015	Difference Region - EU28	2015	Difference Region - EU28	2015	Difference Region - EU28	2015	Difference Region - EU28
EU28	77%		6%		4%		13%	
Region North	79%	+2.5%*	6%	-0.3%	3%	-1.2%*	12%	-1.0%*
Region East	74%	-2.8%*	5%	-0.7%*	5%	+1.1%*	15%	+2.3%*
Region South	77%	+0.5%	5%	-1.3%*	4%	+0.2%	14%	+0.6%
Region West	77%	+0.7%*	7%	+1.0%*	4%	-0.5%*	12%	-1.2%*

There are no statistically significant differences between genders in terms of reasons for not switching. 18-34 year-olds are more likely than average to mention a lack of interest or difficulty. 35-54 year-olds say more often that they tried to switch and less often that they are not interested. Respondents aged 55+ are more likely than average to mention a lack of interest and less likely to select the other two options.

Lower educated respondents are less likely to mention a lack of interest or difficulty. Respondents with a medium level of education are less likely to mention difficulty but more likely to mention a lack of interest. Higher educated respondents are more likely to mention difficulty and less likely to mention a lack of interest.

Self-employed respondents, managers and other white collar workers are more likely than average to mention difficulty as a reason for not switching while all other occupational categories are less likely than average to select this answer. Self-employed respondents,

⁴⁵ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

⁴⁶ Percentage points

managers, blue collar workers and job seekers are more likely to say they have tried switching and given up. Pensioners are less likely to have selected any of the three main answers – respondents could spontaneously answer “Other reason.” Other white collar workers and students are more likely to mention a lack of interest, while all other categories aside from house-persons have a below average proportion for this answer option.

Respondents who use the Internet daily are more likely than average to say they have tried switching. Those with weekly Internet usage are less likely to select this option and more likely to mention a lack of interest or difficulty. People who hardly ever use the Internet are less likely to select difficulty as a reason for not switching. Those who never use the Internet are less likely to mention difficulty or trying to switch.

Respondents whose mother tongue is not an official language are less likely to mention a lack of interest. Respondents who find it difficult to make ends meet are more likely to say they have tried switching without success and less likely to mention difficulty or a lack of interest. The opposite pattern can be seen in the results for respondents who find it easy to make ends meet.

REASON FOR NOT SWITCHING difference with total per socio-demographic group						
			Not interested	Too difficult	Tried, but faced obstacles	Other
Total			77%	6%	4%	13%
Gender		Male	-0.3%	0.0%	+0.0%	+0.3%
		Female	+0.3%	+0.0%	0.0%	-0.3%
Age		18-37y	+1.4%*	+0.5%*	-0.2%	-1.7%*
		35-54y	-1.6%*	+0.3%	+1.0%*	+0.4%
		55+y	+0.9%*	-0.6%*	-1.0%*	+0.7%*
Education		Primary	-2.1%*	-1.1%*	-0.1%	+3.3%*
		Secondary	+3.4%*	-0.4%*	-0.1%	-2.9%*
		Tertiary	-3.2%*	+1.2%*	+0.2%	+1.8%*
Occupation		Self employed	-4.6%*	+1.0%*	+0.9%*	+2.7%*
		Manager	-4.1%*	+1.1%*	+0.8%*	+2.1%*
		Other white collar	+3.3%*	+1.1%*	-0.2%	-4.2%*
		Blue collar	-3.0%*	-0.5%*	+1.0%*	+2.5%*
		Student	+4.1%*	-2.8%*	-0.5%	-0.7%
		Houseperson and other not in employment	-0.7%	-2.0%*	+0.3%	+2.4%*
		Seeking a job	-3.2%*	-1.5%*	+2.2%*	+2.5%*
		Retired	-0.7%*	-1.3%*	-1.4%*	+3.5%*
Private internet use		Daily	-0.1%	-0.1%	+0.3%*	-0.1%
		Weekly	+1.4%*	+1.8%*	-0.6%*	-2.7%*
		Monthly	+0.5%	-0.2%	+0.0%	-0.3%
		Less than monthly	-1.9%	+1.9%	-0.9%	+1.0%
		Hardly ever	+0.7%	-1.6%*	-0.6%	+1.5%
		Never	-0.9%	-1.7%*	-1.6%*	+4.3%*
Mother tongue		Official language	+0.3%	+0.0%	0.0%	-0.4%*
		Not an official language	-9.3%*	+0.6%	+0.1%	+8.6%*
Making ends meet		Easy	+1.2%*	+0.6%*	-0.4%*	-1.3%*
		Difficult	-1.8%*	-0.5%*	+0.8%*	+1.5%*

4. MARKET PERFORMANCE PER MARKET CLUSTER

4.1. Introduction

The 42 markets surveyed in 2015 can be grouped together by broad sector, or Market Cluster (MC). Ten market clusters have been identified, although the market cluster for "Other services" will be excluded from the analysis:

- Fast moving retail
- (Semi-)durable goods
- Automotive goods
- Telecom
- Transport
- Utilities
- Banking services
- Insurance services
- Recreational services
- Other services

The table below gives an overview of the 42 markets and the 10 market clusters to which they belong.

Market cluster	Market number	Market
Fast moving retail	1	Fruit and vegetables
	2	Meat and meat products
	3	Bread, cereals, rice and pasta
	5	Non-alcoholic drinks
	18	Books, magazines and newspapers
	48	Non prescription medicines
(Semi-)durable goods	10	Electronic products
	11	Large household appliances
	13	ICT products
	14	Entertainment goods
Automotive goods	15	New cars
	16	Second hand cars
	17	Fuel for vehicles
Telecoms	32	Fixed telephone services
	33	Mobile telephone services
	34	Internet provision
	54	TV-subscriptions
Transport	35	Tram, local bus, metro
	36	Train services
	37	Airline services
Utilities	31	Postal services
	45	Water supply

Market cluster	Market number	Market
	46	Electricity services
	47	Gas services
Banking services	26	Bank accounts
	28	Investment products, private pensions and securities
	51	Mortgages
	58	Loans, credit and credit cards
Insurance services	29	Home insurance
	30	Vehicle insurance
	52	Private life insurance
Recreational services	39	Holiday accommodation
	40	Packaged holidays and tours
	41	Cafés, bars and restaurants
	42	Commercial sport services
	43	Cultural and entertainment services
	60	Online gambling and lottery services
Other services	20	Real estate services
	21	Maintenance services
	23	Vehicle maintenance and repair
	38	Vehicle rental services
	57	Legal and accountancy services

This section presents results at market cluster level and aims to understand general trends that affect whole sectors as well as the trends that are market-specific and lead to different results within the same cluster.

In order to clearly summarise and present the data, an approach based on quartiles has been implemented.⁴⁷ All MPI and component scores are categorised in one of four groups: “high performing”, “middle to high performing”, “middle to low performing” and “low performing”. The thresholds between groups are the quartiles for all goods or services markets depending on the market type. For instance, a goods market categorised as low performing is in the lowest 25% of all goods markets scores, while a high performing services markets has a score falling in the top 25% for all services markets.

The four categories are reported on using the following colour scheme to distinguish them:

- **Dark green** – “high performing”: the score of the market cluster is in the highest quartile (top 25% of the answers).
- **Light green** – “middle to high performing”: the score of the market cluster is above the median but below the top quartile (50-75% of the answers).
- **Orange** – “middle to low performing”: the score of the market cluster is below the median but above the bottom quartile (25-50% of the answers).

⁴⁷ 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.

- **Red** – “low performing”: the score of the market cluster is in the lowest quartile (bottom 25% of the answers).

For MPI scores, the indicator used for the calculation is the average MPI score for a market cluster. All markets are given equal weight regardless of the number of markets included in the cluster.

For the comparability, trust, detriment, expectations, choice and ease of switching components, the indicators are the average scores for each component for this market cluster. For the problems, complaints and switching provider components, the indicator is the percentage of consumers stating they had a problem, made a complaint or switched provider. The problems and complaints components perform better when the proportion of problems or complaints decreases. Also a low score for the detriment component indicates more positive results.

4.2. Overall results

The table below presents the overall results for each market cluster and their evolution over the past 5 waves.⁴⁸

		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

The analysis by quartile remains fairly stable with most clusters remaining in the same quartile for all recorded years. “Automotive goods” and “Banking services” have remained in the low performing quartile, “Utilities” in the middle to low performing quartile, “Insurance services” and “(Semi-)durable goods” in the middle to high performing quartile, and “Recreational services” in the high performing quartile. “Transport” has remained in the middle to high performing quartile and “Telecoms” in the middle to low performing quartile since 2011. The main change in 2015 is for the “Fast moving retail” cluster, which is now in the middle to low performing quartile after several years in the middle to high performing quartile.

The MPI scores for all market clusters have improved by 1.9 points or more since 2013, a major improvement in comparison with previous waves. “Banking services” and “Transport” have improved most, by respectively 4.4 and 4.1 points.

⁴⁸ The colours indicated in the trend columns indicate the quartile of the market cluster MPI in each respective year.

4.3.Component results

The table below shows the performance of each component by market cluster in 2015.

		MPI 2015	Components of the MPI						Complaints (%)	Switching provider (%)	Ease of switching (Avg)
			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										

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The poor performance of the “Banking services” cluster is driven by the comparability, trust, detriment and expectations components, which are all in the low performing quartile. In contrast, the problems component is in the middle to high performing quartile for this cluster.

For “Automotive goods”, the poor performance is linked to comparability, trust, detriment and expectations, which are all in the low performing quartile. Better results are seen for problems and switching, which are in the middle to high performing quartile.

“Recreational services” are generally performing well, with all components apart from complaints belonging to the high performing quartile.

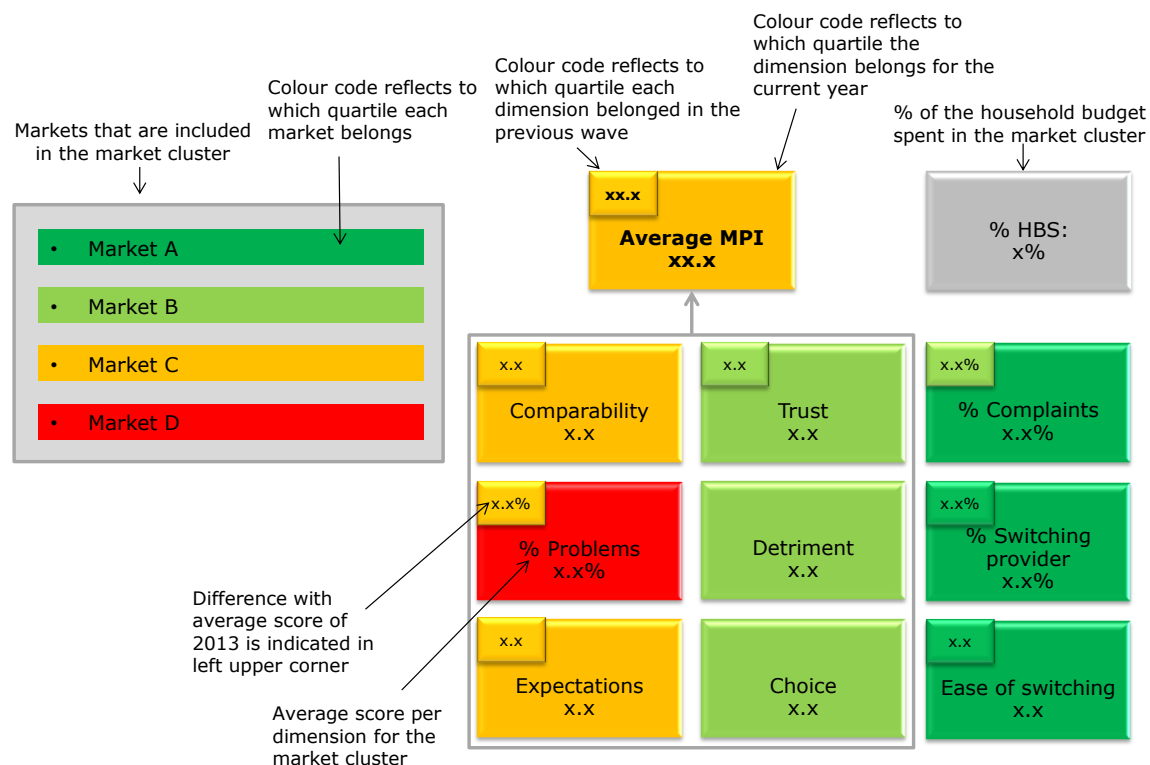
“(Semi-)durable goods” perform well, except for the components related to problems: the cluster is middle to low performing on problems and detriment, and low performing for the proportion of complaints. Results for the remaining clusters show large variations from one component to the next. “Fast moving retail” is high performing for detriment; whereas “Insurance services” are low performing on both this component and ease of switching, but high performing on the proportion of problems. “Transport” is high performing in terms of comparability, trust and complaints, and low performing for choice. “Telecoms” is in the lowest quartile for problems, complaints and ease of switching. Comparability and choice are low performing for “Utilities”.

⁴⁹ Please note that for the proportion of problems, level of detriment and proportion of complaints, a low figure indicates a good result. For example, when a market cluster has a dark green colour on detriment, this means it belongs to the top quartile and has a low average detriment score.

4.4. Results per market cluster

The following sections present detailed results per market cluster, highlighting common trends and differences between the markets belonging to the same market cluster.

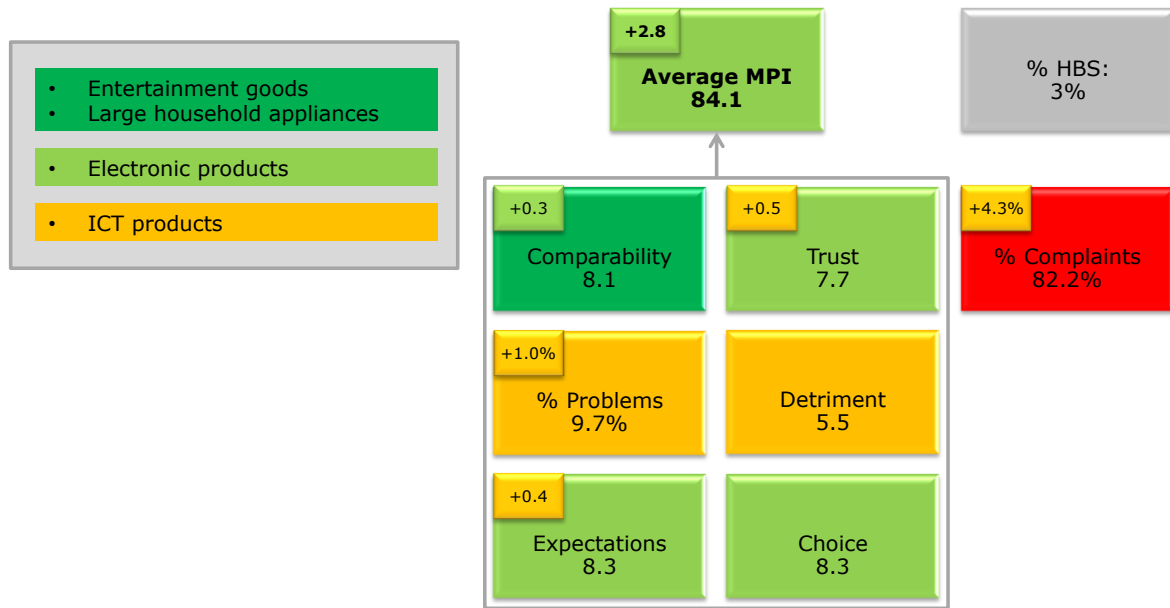
The main visual presents key results for each market cluster: the MPI and component scores in 2015, as well as the difference compared to 2013. The share of the household budget spent on each market cluster is provided as context information⁵⁰. An example of how to interpret the visuals is provided below.⁵¹



⁵⁰ Source: Household Budget Survey data (Eurostat) - Please note the most relevant product and services categories were selected to produce an overall estimate for each market cluster.

⁵¹ 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.

4.4.1.(Semi-)durable goods

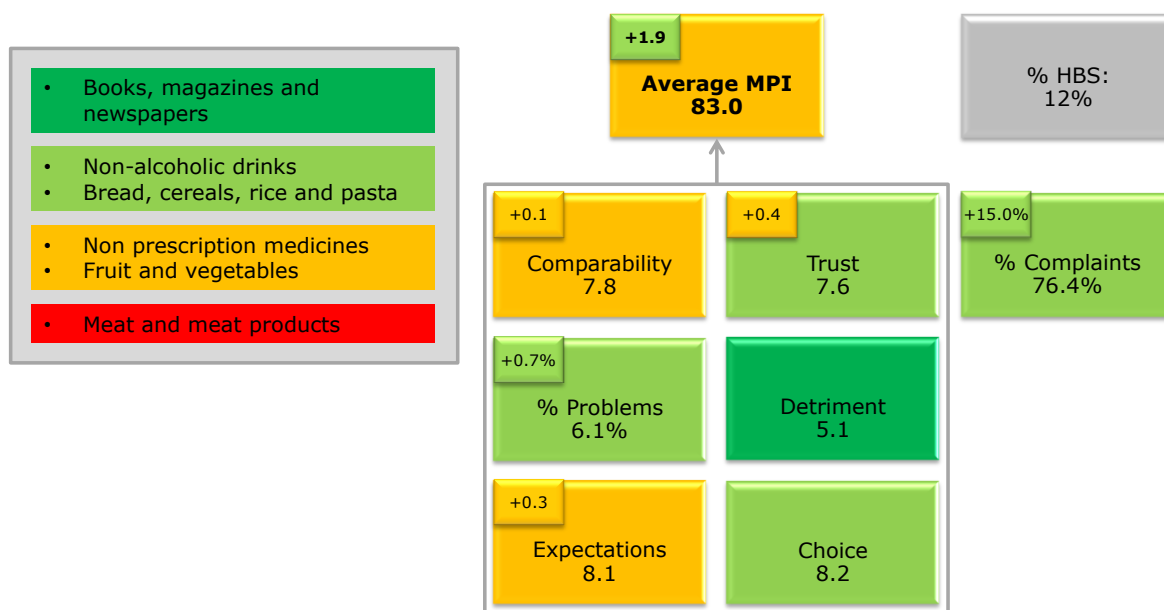


The “(Semi-)durable goods” market cluster includes 4 markets and represents 3% of consumers’ household budget. These markets tend to have a lower purchase frequency but a high usage frequency.

This cluster performs best among the goods clusters, with an average MPI in the middle to high quartile, as in 2013 and a 2.8 point increase in score. It is a high performing market cluster in terms of comparability and middle to high performing for trust, expectations and choice. The scores for these components have gone up one quartile since 2013. However, the “(Semi-)durable goods” market cluster is below the median for the components related to problems. In particular, the proportion of complaints stands out: the market cluster belongs to the low performing quartile for this component.

The market 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.

4.4.2. Fast moving retail

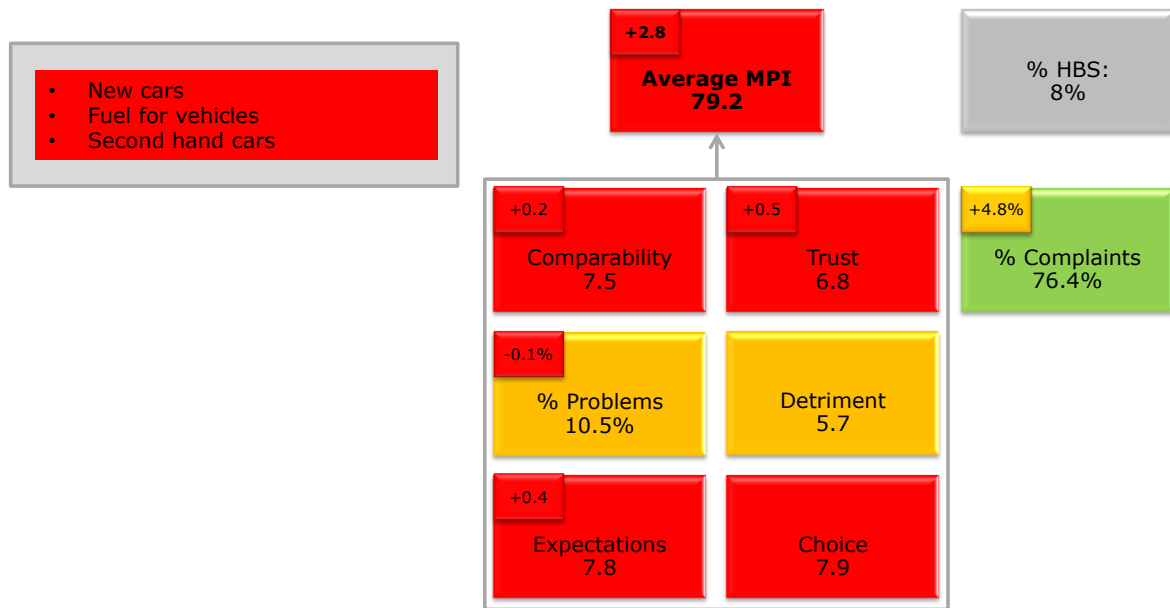


The "Fast moving retail" market cluster brings together six markets, all characterised by high purchase and usage/consumption frequencies, as well as the fairly generic character of the goods, which can easily be substituted across providers or brands. This market accounts for 12% of the average household budget.

This market cluster is in the middle to low performing quartile in terms of MPI, 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, problems and complaints. Complaints have increased by 15 percentage points since 2013, although the component remains in the same quartile. The only high performing component for this cluster is detriment.

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.

4.4.3. Automotive goods

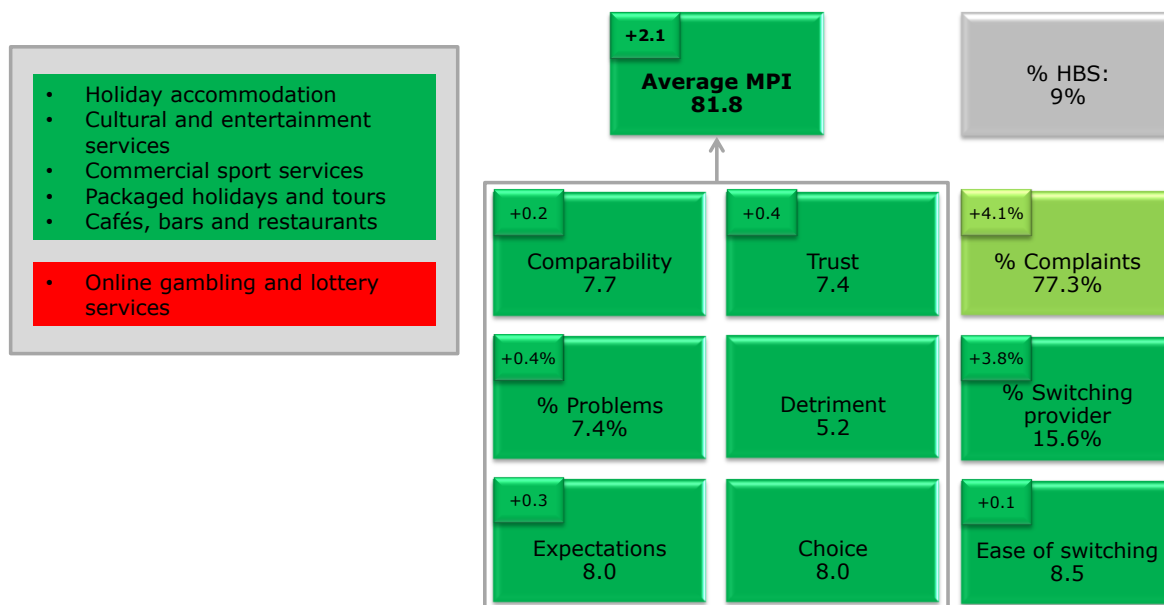


The "Automotive goods" market cluster includes 3 goods markets related to cars and corresponds to an average 8% of the household budget.

This cluster performs particularly poorly, with an average MPI, comparability, trust, expectations and choice all in the lowest quartile, both in 2013 and 2015. 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. Complaints also increased from the middle to low performing quartile to the middle to high performing one, even though there is an increase of 4.8 percentage points.

The market cluster results fully match the results at individual market level with all three markets performing as poorly as the cluster as a whole.

4.4.4. Recreational services

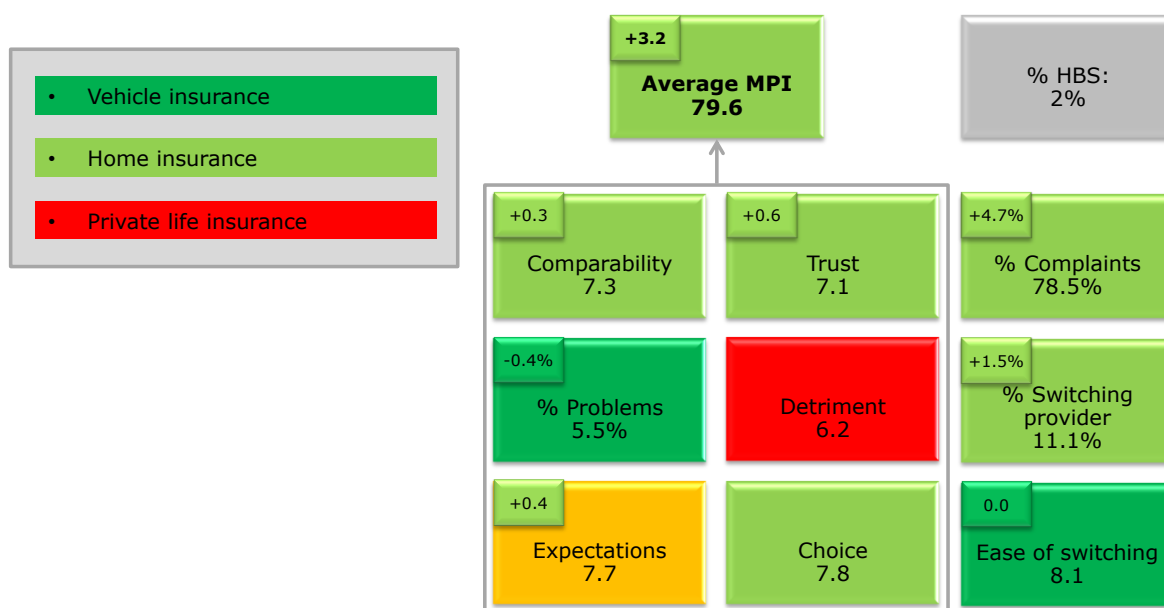


The "Recreational services" market cluster brings together 6 markets and accounts for 9% of the household budget. This cluster tends to perform well, which may be linked to positive perceptions of consumers towards these services, associated with leisure and free time.

Most results fall in the high performing quartile both in 2013 and 2015: the average MPI, comparability, trust, problems, detriment, expectations, choice, switching provider and ease of switching. Complaints are in the middle to high performing quartile in both 2013 and 2015.

The performance of this market cluster is clearly driven by all markets except "Online gambling and lottery services" – this market is in the lowest quartile, while all other markets in this cluster are in the high performing quartile.

4.4.5. Insurance services

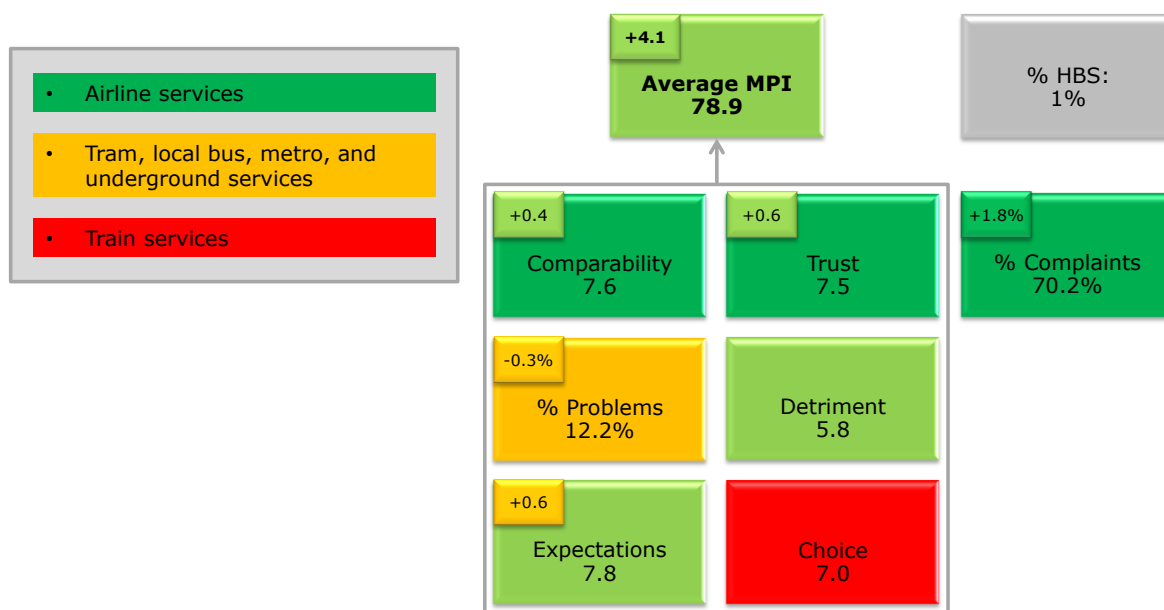


The “Insurance services” market cluster includes 3 markets and represents 2% of the household budget. This cluster is based on the need for consumers to manage risks and has a more utilitarian character than some of the other clusters.

This market cluster performs fairly well, with the average MPI, comparability, trust, choice, complaints and switching provider all falling in the middle to high performing quartile, both in 2013 and in 2015. Although detriment is in the low performing quartile, problems and ease of switching are in the high performing quartile, which may indicate that problems are rather rare, but can result in a high level of detriment in comparison 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 is low performing.

4.4.6. Transport

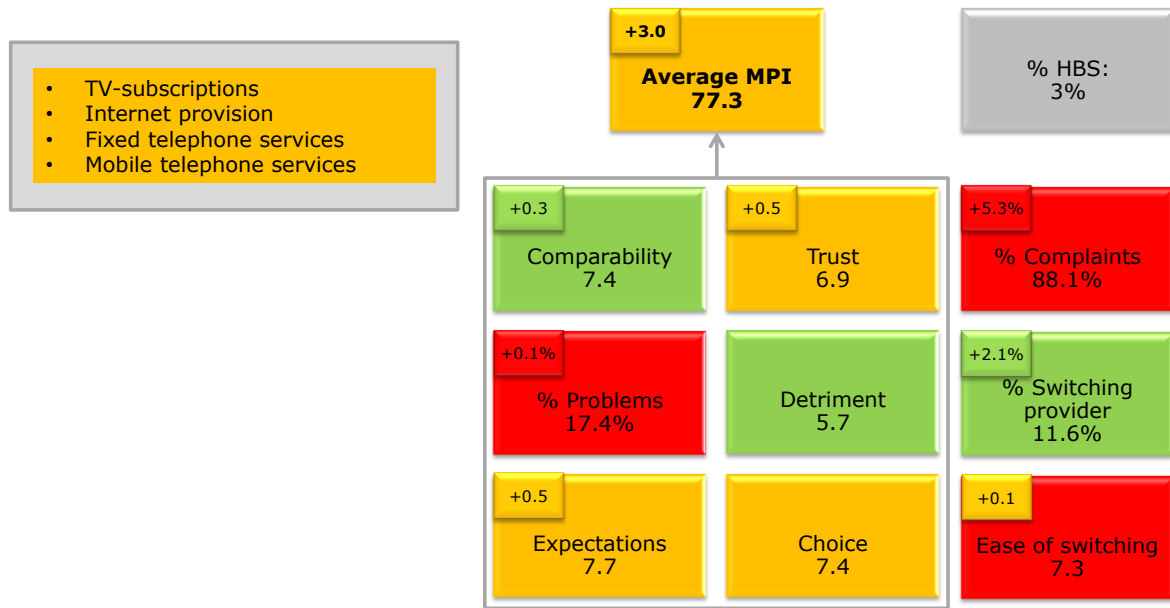


The "Transport" market cluster includes three markets, all linked to personal transportation and with varying usage frequencies. This market represents 1% of the household budget on average.

Results for this market cluster are varied, with components falling in all quartiles. As in 2013, the average MPI is in the middle to high performing quartile. Comparability and trust have both moved from the middle to high performing quartile to the high performing quartile since 2013. This was a high performing market cluster for complaints in 2013 and this component remains in the same quartile, in spite of an increase in the proportion of complaints. The expectations component is in the middle to high performing category due to an improvement since 2013, when it was in the middle to low performing quartile. Detriment is also in the middle to high performing quartile for 2015. The market cluster remains middle to low performing for problems. A potential issue for the "Transport" market cluster is choice, as the cluster is low performing for this component.

The variation in results for this market cluster reflects differences between the individual markets: "Airline services" is high performing, "Tram, local bus, metro and underground services" is middle to low performing and "Train services" is low performing.

4.4.7. Telecoms

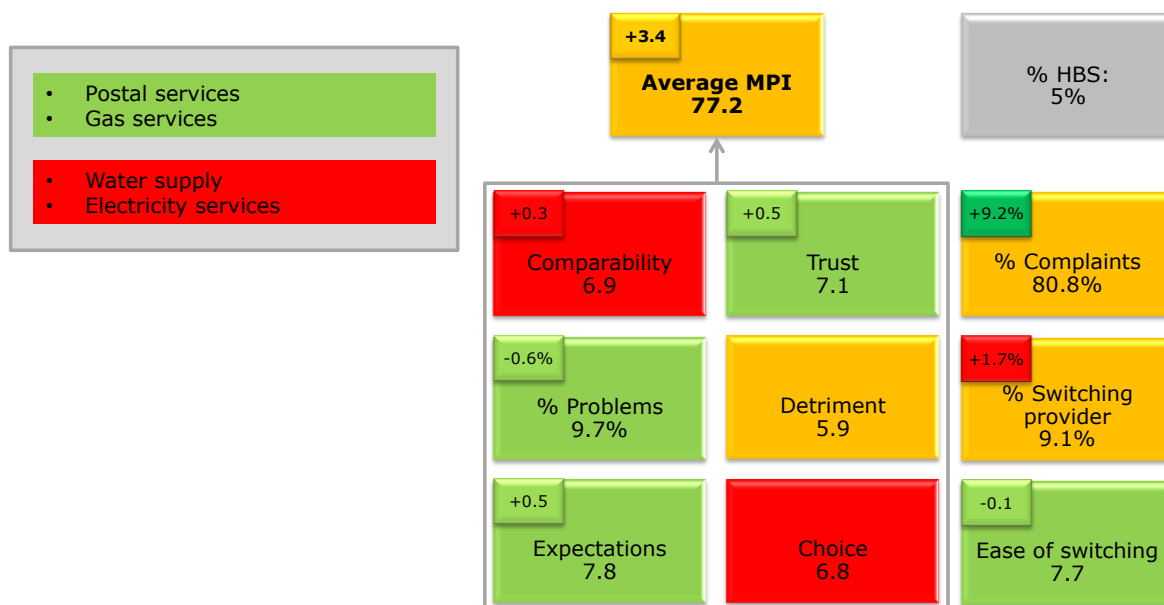


The "Telecoms" market cluster includes 4 markets, representing 3% of the household budget. This cluster is characterised by its subscription-based approach, a limited number of providers and a daily usage typically paid for via monthly fees.

This cluster is characterised by differing performances across components. The average MPI, trust, expectations and choice fall in the middle to low performing quartile both in 2013 and in 2015. Comparability, detriment and switching provider (middle to high performing quartile) all perform well and are in the same quartile as in 2013. In contrast, problems, complaints and ease of switching are in the low performing quartile.

This cluster is fairly homogeneous in terms of performance, with all four markets falling in the middle to low quartile.

4.4.8. Utilities

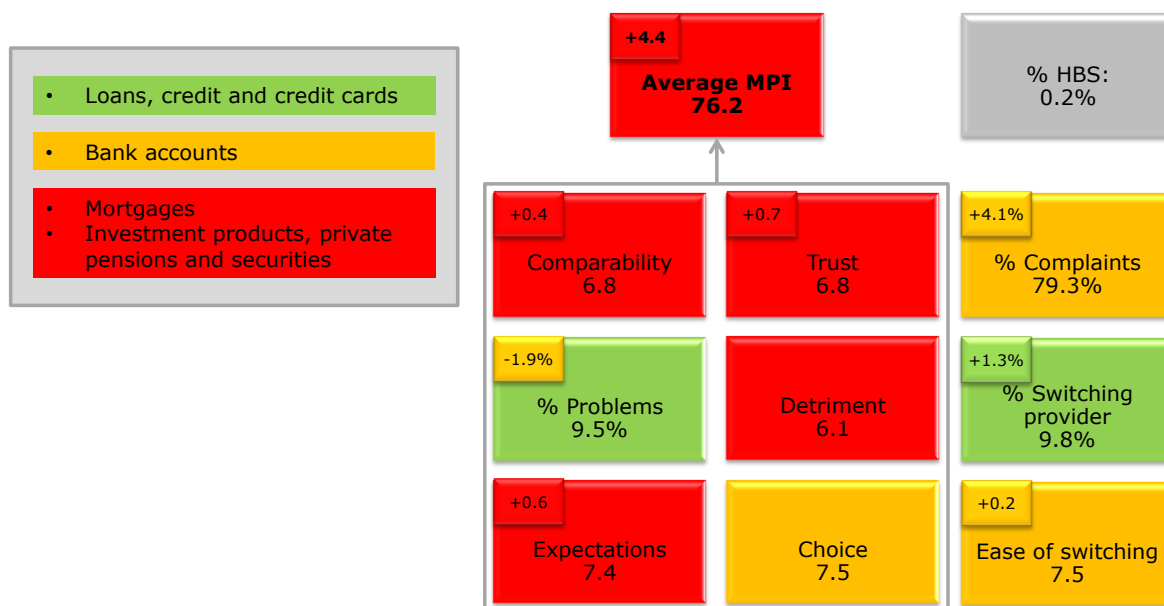


The “Utilities” market cluster brings together 4 markets representing 5% of the household budget. This cluster is characterised by necessity and in many countries by a limited number of providers.

This cluster’s performance is highly heterogeneous. Trust, problems, expectations and ease of switching remain in the middle to high performing quartile. The “Utilities” cluster is middle to low performing for complaints, following a 9.2 percentage point increase. The detriment and switching provider components fall in the same quartile. Also the average MPI is in the middle to low performing quartile in both 2013 and 2015. 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.

Individual market performances are polarised, with “Postal services” and “Gas services” falling in the middle to high performing quartile and “Water supply” and “Electricity services” falling in the low performing quartile.

4.4.9. Banking services



The "Banking services" market cluster represents only 0.2% of the average household budget and includes 4 markets. However, this cluster is directly linked to consumers' finances and income and therefore it plays a more important role than its budget share may suggest.

This 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. These poor results may be linked to negative perceptions of these markets due to the late 2000s financial market crisis. Furthermore, "Banking services" remains in the middle to low performing quartile for complaints, choice and ease of switching. Still, the cluster is middle to high performing on the problems component. The same is true for the proportion of respondents who switched provider.

The poor performance for this cluster is driven by the "Mortgages" and "Investment products, private pensions and securities" markets, both in the low performing quartiles. The "Bank accounts" market is in the middle to low performing quartile, while "Loans, credit and credit cards" is in the middle to high performing category.

5. MARKET PERFORMANCE PER SOCIO-DEMOGRAPHIC GROUP

5.1. Introduction

This section of the report analyses the MPI results according to socio-demographic variables. The main objective of the analysis is to explore whether statistically significant differences exist between different socio-demographic groups in their evaluation of market performance.

The market performance of particular markets can be evaluated differently by different socio-demographic groups because these groups experience them differently, they use them in a different way or because they encounter different problems. The data generated by the market monitoring survey enables us to identify these differences. However, no explanations on the reasons behind these differences can be provided as the survey is designed to measure consumers' assessment of the performance of the markets and not to explain the determinants of these performances.

The seven socio-demographic variables which are discussed are gender, age, education, occupation, Internet usage, mother tongue and income level (measured by level of ease / difficulty in making ends meet). For each socio-demographic variable, a short description of the overall results is given for the specific socio-demographic variable, followed by an overview of the results by market cluster. To conclude, a table is included which presents only those markets for which statistically significant differences are found with regards to the socio-demographic groups. Please note that the markets for which no statistically significant differences are present are thus excluded from this table.

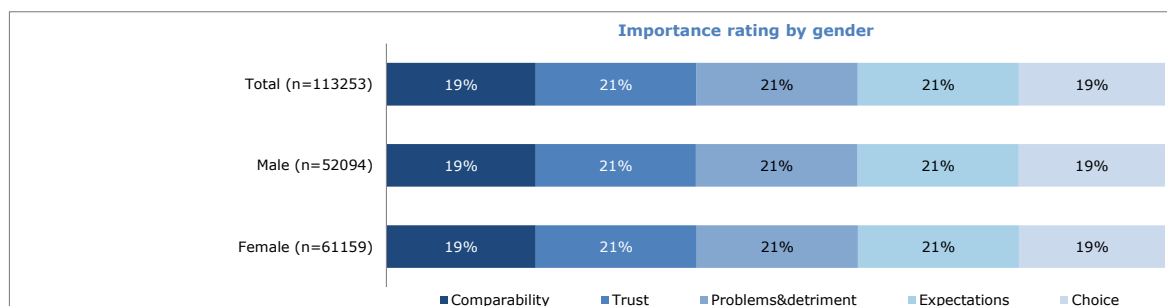
In the tables included in this chapter market clusters are referred to by their number (MC1 – MC9). A list of the market clusters and their corresponding numbers can be found in the table below. For a detailed description of the market clusters and the markets included in each group we refer to the chapter on “Market Performance per market cluster”.

Market clusters	
1	Fast moving retail
2	(Semi-)durable goods
3	Automotive goods
4	Telecoms
5	Transport
6	Utilities
7	Banking services
8	Insurance services
9	Recreational services

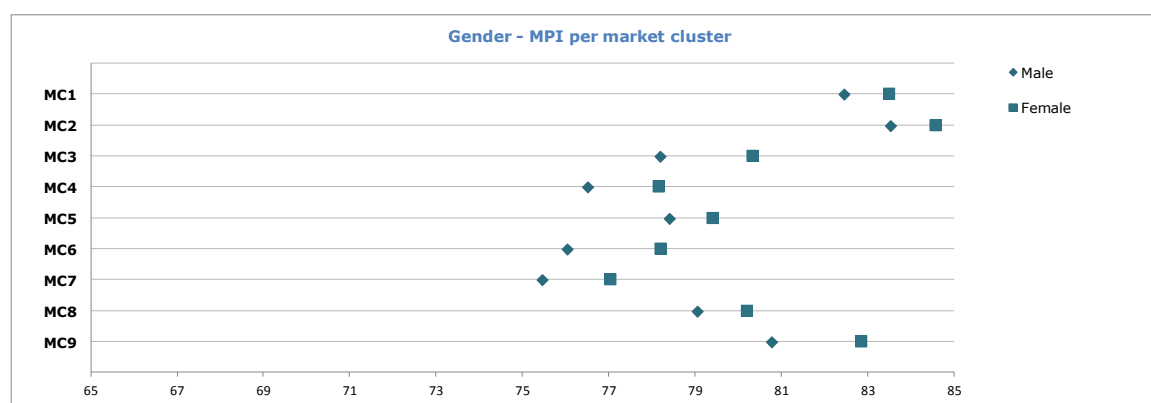
In this chapter, all results comparing sub-groups and totals have been tested for statistical significance. Comparisons have also been made between sub-groups; for example between males and females. Such comparisons remain indicative and have not undergone statistical significance testing.

5.2. Gender

Gender	Total	Difference with total per socio-demographic group	
		Diff male - total	Diff female - total
MPI	79.8	-0.8*	+0.8*
Comparability (Avg)	7.5	-0.1*	+0.1*
Trust (Avg)	7.2	-0.1*	+0.1*
Problems (%)	9.8	+0.6*	-0.6*
Complaints (%)	79.4	-1.2*	+1.4*
Detriment (Avg)	5.7	-0.1*	+0.1*
Expectations (Avg)	7.9	-0.1*	+0.1*
Choice (Avg)	7.7	-0.1*	+0.1*
Switching provider (%)	10.9	+0.5*	-0.5*
Ease of switching provider (Avg)	7.7	0.0	+0.0



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Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

Overall, females assess the markets more positively than the total MPI score, whilst males assess the markets less positively than average.

When analysing the components by gender, it can be seen that females have a better score than average (and males a worse score) for the following components: comparability, trust, problems, expectations and choice. However, males score better than average (and females worse) for complaints and detriment. Furthermore, a higher switching percentage is noted for men, whilst there is no gender difference for the ease of switching provider indicator.

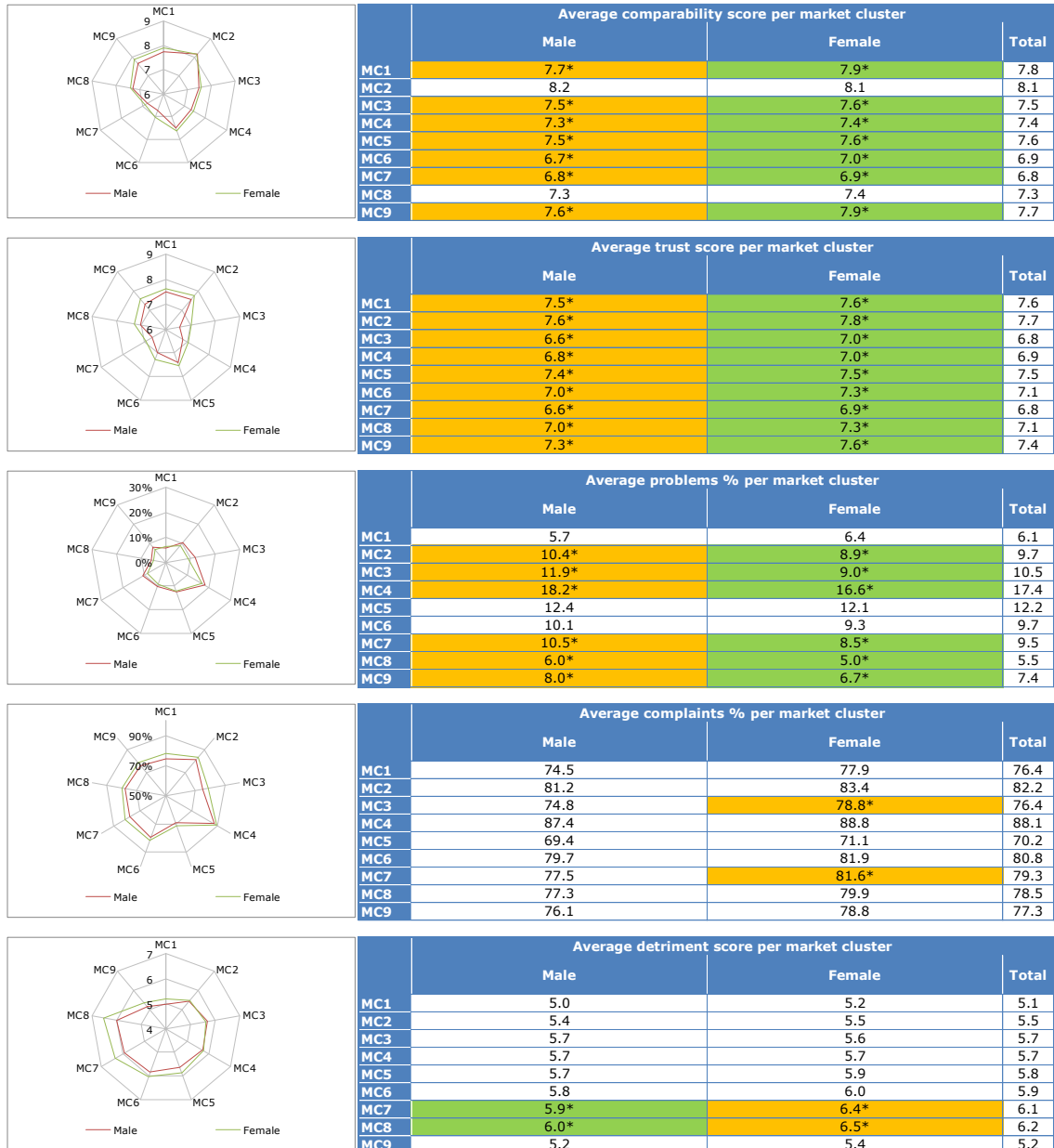
In terms of the importance of the MPI components, there is no difference by gender.

As shown in the above chart on MPI per market cluster, females give a higher score than males for all nine market clusters, with the gap being widest for "Automotive goods", "Utilities" and "Recreational services".

⁵² Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

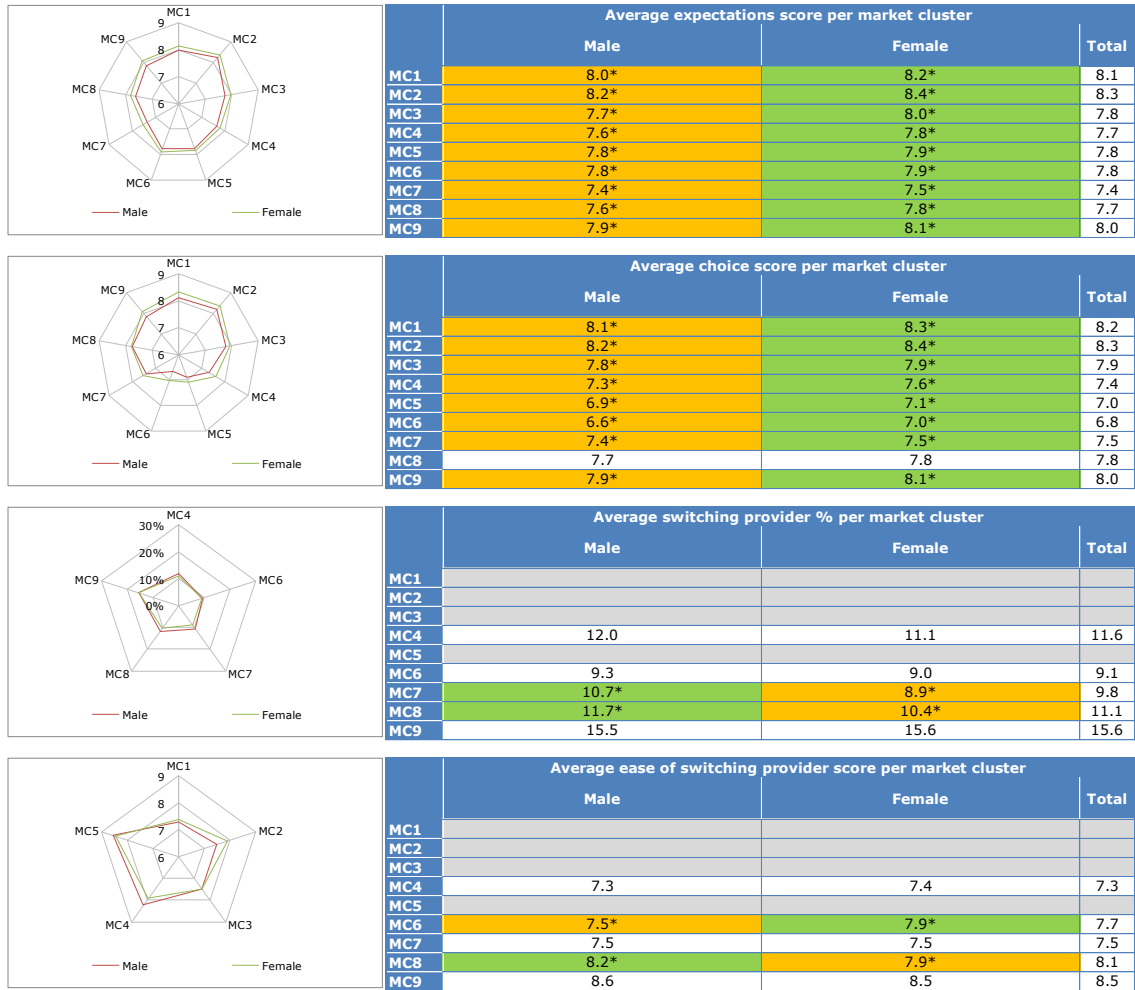
The following graphs analyse components by market cluster and show that females give higher scores for comparability, trust, problems, expectations and choice for almost all market clusters. The “Banking services” and “Insurance services” sectors are notable for females giving a higher detriment score than average and a lower switching rate than average.

Looking at individual markets, females gave scores higher than average (and males lower than average) for 32 markets, whilst there were no markets scored higher than average by males. The largest differences between the female and male MPI scores are in the markets “Fuel for vehicles”, “Second hand cars”, and “Cafés, bars and restaurants”.



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

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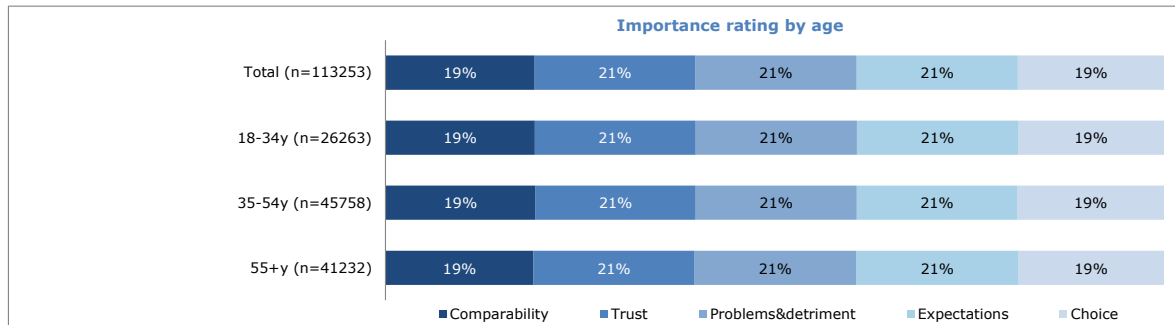


Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

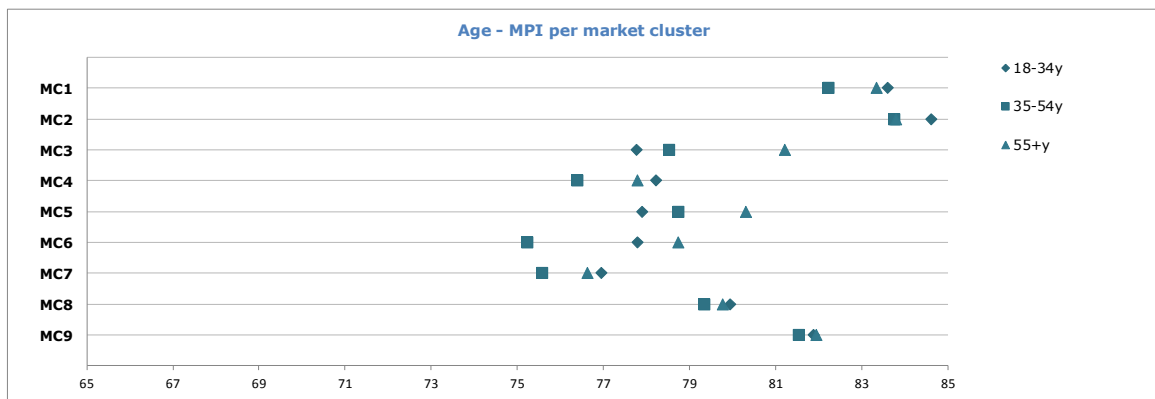
Markets		Market performance 2015		
		Male	Female	Total
10	Electronic products	83.4*	84.5*	83.9
14	Entertainment goods	83.9*	85.9*	84.9
16	Second hand cars	74.3*	77.2*	75.6
17	Fuel for vehicles	79.4*	82.6*	80.9
18	Books, magazines and newspapers	84.3*	86.1*	85.3
20	Real estate services	72.8*	74.8*	73.8
21	House and garden maintenance services	76.8*	78.5*	77.7
23	Vehicle maintenance and repair services	77.8*	80.4*	79.0
26	Bank accounts	76.6*	79.3*	78.0
28	Investment products, private pensions and	73.7*	74.7*	74.1
29	Home insurance	79.4*	80.4*	79.9
30	Vehicle insurance	81.2*	82.8*	82.0
31	Postal services	78.7*	80.3*	79.5
32	Fixed telephone services	76.4*	78.0*	77.2
33	Mobile telephone services	76.0*	78.1*	77.1
34	Internet provision	76.5*	78.0*	77.2
36	Train services	75.5*	76.9*	76.2
37	Airline services	81.9*	83.3*	82.6
38	Vehicle rental services	78.4*	79.8*	79.0
39	Holiday accommodation	83.7*	85.0*	84.4
40	Packaged holidays and tours	81.3*	82.8*	82.1
41	Cafés, bars and restaurants	79.8*	82.7*	81.3
42	Commercial sport services	82.2*	83.6*	82.9
43	Cultural and entertainment services	82.0*	84.8*	83.4
45	Water supply	74.3*	77.2*	75.8
46	Electricity services	74.5*	76.0*	75.3
47	Gas services	76.6*	79.4*	78.1
48	Non prescription medicines	81.6*	84.1*	83.0
52	Private life insurance	76.4*	77.6*	77.0
54	TV-subscriptions	77.1*	78.7*	77.9
57	Legal and accountancy services	78.2*	79.7*	78.9
58	Loans, credit and credit cards	78.2*	79.9*	79.1

5.3.Age

Age	Total	Difference with total per socio-demographic group		
		Diff 18-34y - total	Diff 35-54y - total	Diff 55+y - total
MPI	79.8	+0.3*	-0.7*	+0.6*
Comparability (Avg)	7.5	+0.1*	-0.1*	+0.0
Trust (Avg)	7.2	+0.1*	-0.1*	+0.1*
Problems (%)	9.8	+0.9*	+0.8*	-1.6*
Complaints (%)	79.4	+0.1	+1.9*	-2.9*
Detriment (Avg)	5.7	-0.2*	+0.2*	-0.1*
Expectations (Avg)	7.9	+0.0*	-0.1*	+0.1*
Choice (Avg)	7.7	+0.0*	0.0*	+0.0*
Switching provider (%)	10.9	+2.2*	+0.2	-1.7*
Ease of switching provider (Avg)	7.7	+0.1*	+0.0	-0.1*



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Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

Older people (aged 55+) and younger people (18-34 years old) rate the markets more positively than average, whilst those aged 35-54 rate the markets less positively than average.

At component level, there are many differences by age group. Those aged 18-34 give better scores for comparability, trust, detriment, switching provider and ease of switching provider, but also have a higher proportion of problems. Those aged 35-54 score almost all components lower than average. Those aged 55+ have a lower proportion of problems and complaints, a lower detriment score and proportion of switching, whilst scoring markets higher for trust and expectations, and lower for ease of switching.

In terms of the importance of the MPI components, there is no difference by age.

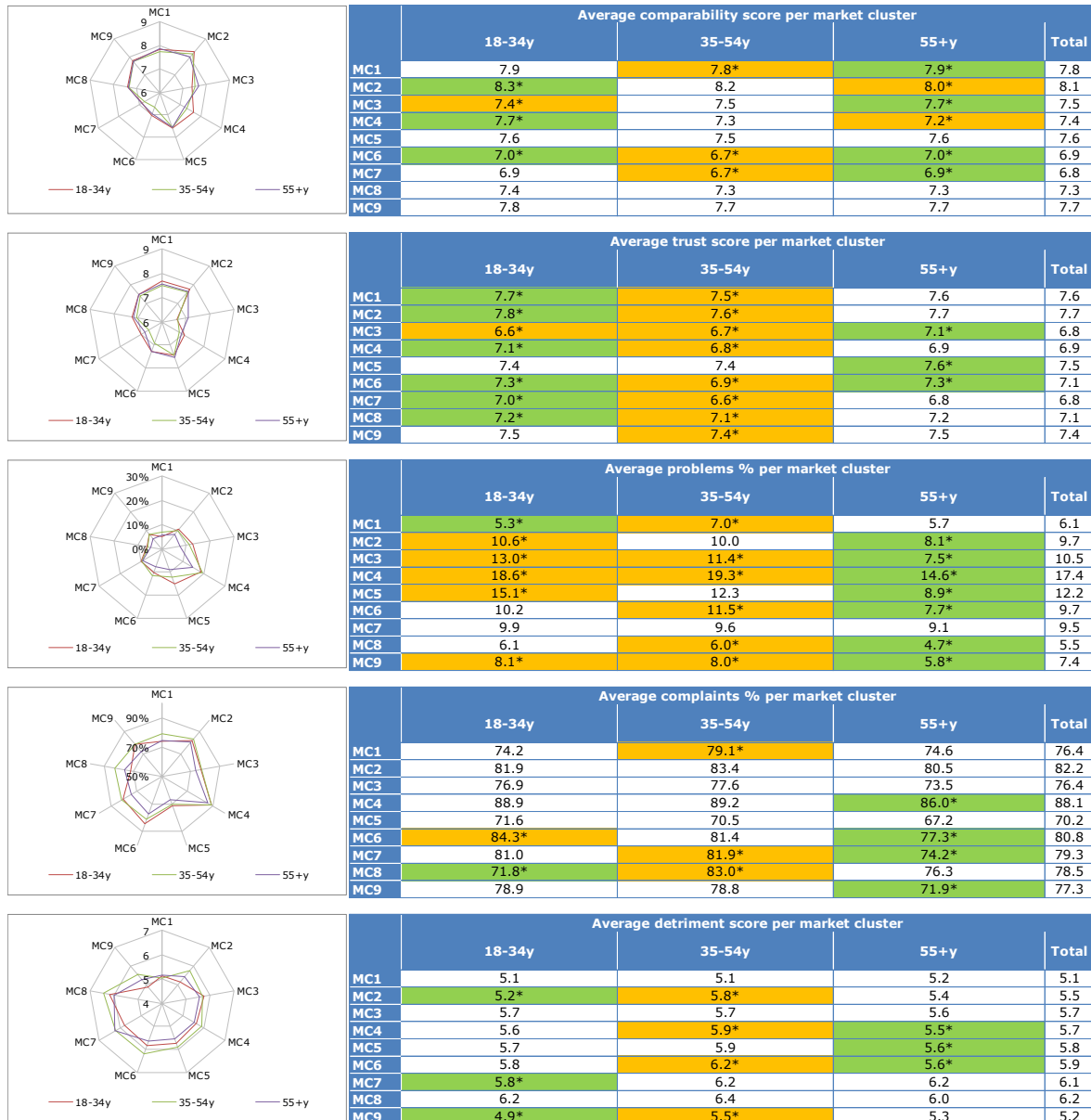
⁵³ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

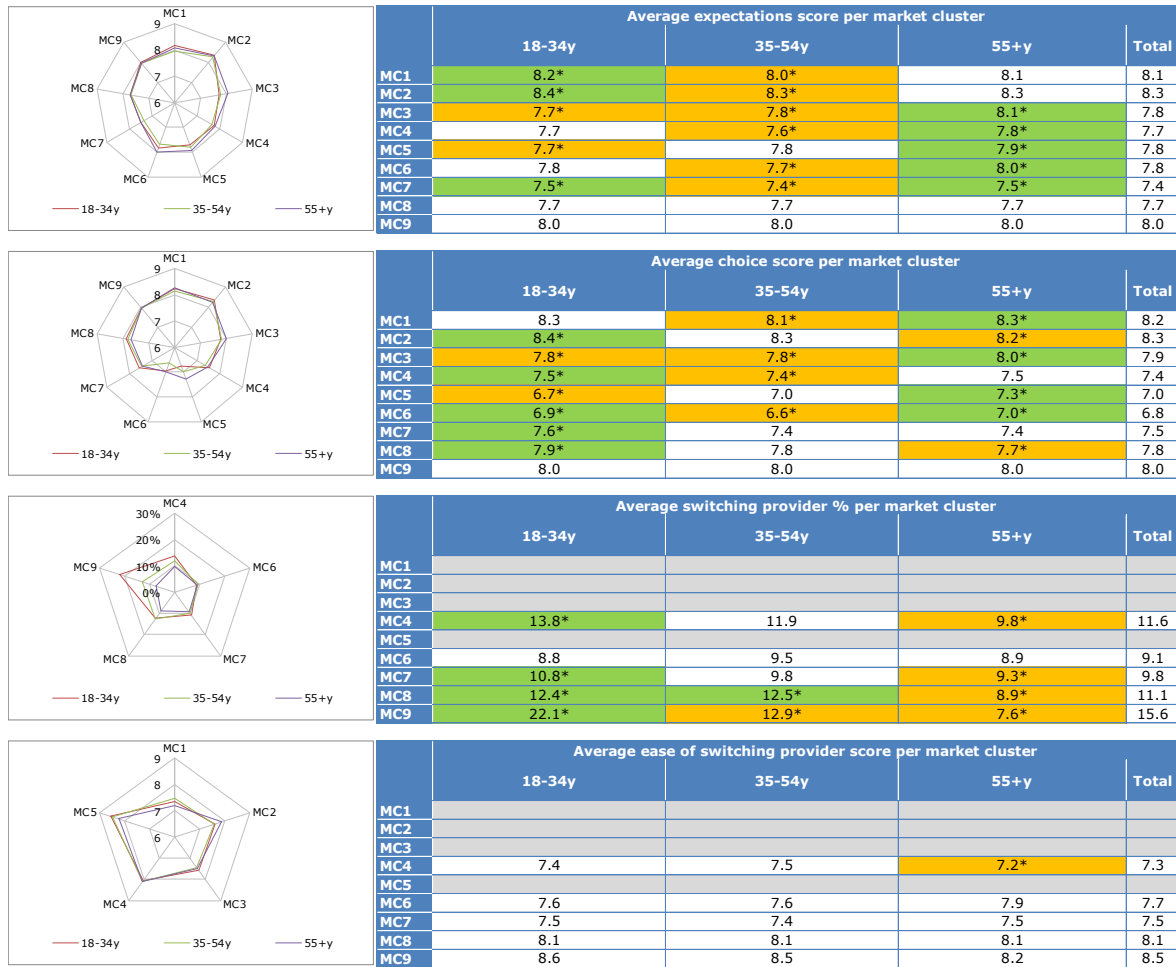
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When analysing results by market cluster, those aged 55+ give higher scores for "Automotive goods" and "Transport", whilst those aged 35-54 give lower scores than the other age groups for "Utilities", "Telecoms" and "Banking services".

Analysing components by market cluster, the following graphs show a general picture of 18-34 year-olds and those aged 55+ giving higher than average scores, whilst those aged 35-54 give a lower score.

At individual market level, those aged 55+ give higher than average scores for 24 markets, 18-34 year-olds higher than average for 12 markets and 35-54 year-olds for just one market: "Real estate services". 18-34 year-olds score "TV-subscriptions" and "Bank accounts" especially high compared to the average, whilst those aged 55+ score "Vehicle maintenance and repair services", "Water supply", "Second hand cars", and "New cars" especially high.



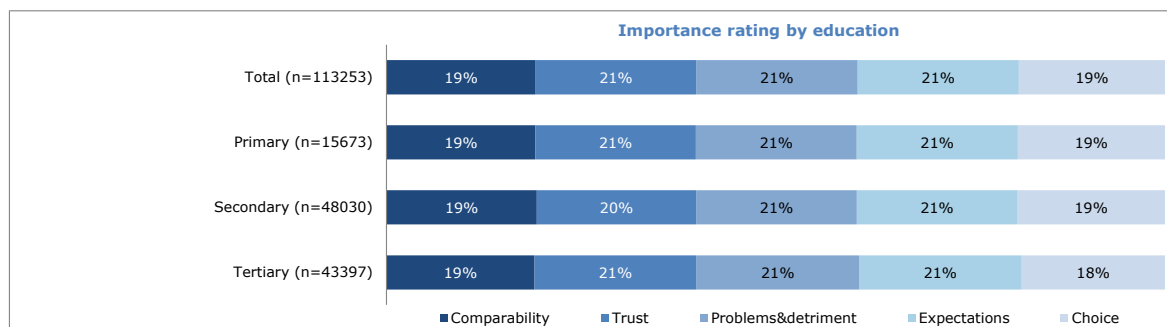


Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

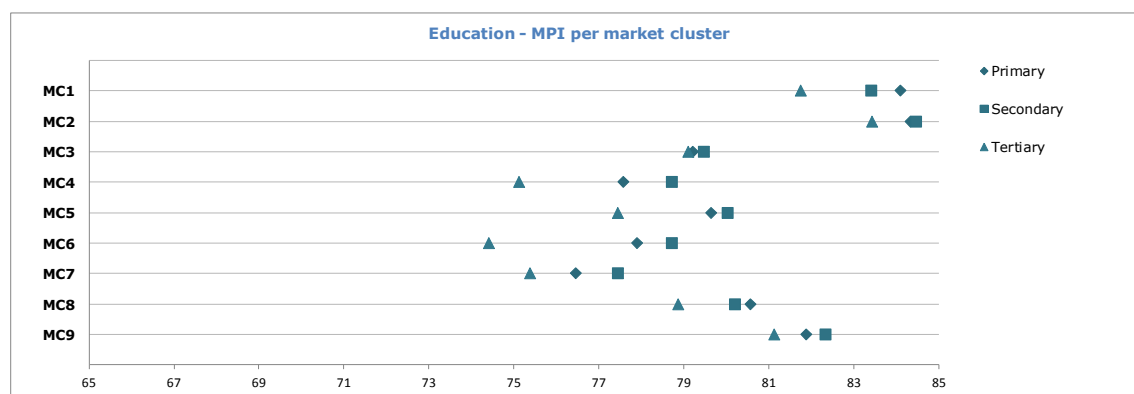
		Market performance 2015			
Markets		18-34y	35-54y	55+y	Total
1	Fruit and vegetables	82.3*	80.6*	82.2*	81.6
2	Meat and meat products	81.0	79.8*	81.1*	80.6
3	Bread, cereals, rice and pasta	84.3*	82.3*	83.7	83.3
5	Non-alcoholic drinks	85.2*	83.2*	84.3	84.1
11	Large household appliances	85.5*	84.3	84.3	84.6
13	ICT products	83.8*	82.4	82.0*	82.8
14	Entertainment goods	85.6*	84.4*	84.8	84.9
15	New cars	78.7*	80.6*	83.2*	81.1
16	Second hand cars	74.2*	75.2	77.8*	75.6
17	Fuel for vehicles	81.4	79.7*	81.8*	80.9
18	Books, magazines and newspapers	85.7	84.8*	85.4	85.3
20	Real estate services	72.1*	74.8*	74.5*	73.8
21	House and garden maintenance services	78.4	76.8*	78.1	77.7
23	Vehicle maintenance and repair services	77.2*	78.0*	81.4*	79.0
26	Bank accounts	79.6*	76.0*	79.0*	78.0
28	Investment products, private pensions and	74.9*	74.6	73.0*	74.1
30	Vehicle insurance	82.3	81.5*	82.2	82.0
31	Postal services	79.3	78.9*	80.5*	79.5
32	Fixed telephone services	77.2	76.2*	78.0*	77.2
33	Mobile telephone services	78.0*	75.6*	77.9*	77.1
34	Internet provision	77.4	76.4*	78.3*	77.2
35	Tram, local bus, metro, and underground services	76.8*	77.6	79.9*	78.0
36	Train services	74.7*	76.1	78.0*	76.2
37	Airline services	82.4	82.3	83.1*	82.6
38	Vehicle rental services	78.7	78.7	79.7*	79.0
39	Holiday accommodation	83.6*	84.2	85.4*	84.4
40	Packaged holidays and tours	81.6	81.9	82.6*	82.1
41	Cafés, bars and restaurants	81.6	80.4*	82.0*	81.3
43	Cultural and entertainment services	84.0*	83.1	83.1	83.4
45	Water supply	76.0	73.2*	78.2*	75.8
46	Electricity services	76.4*	72.8*	77.0*	75.3
47	Gas services	78.7	76.1*	79.7*	78.1
48	Non prescription medicines	82.9	82.6	83.5*	83.0
54	TV-subscriptions	80.2*	77.3*	77.1*	77.9
57	Legal and accountancy services	79.4	78.2*	79.5	78.9
58	Loans, credit and credit cards	79.1	78.4*	79.8*	79.1
60	Online gambling and lottery services	77.2	77.0	75.6*	76.7

5.4. Education

Education	Total	Difference with total per socio-demographic group		
		Diff Primary - total	Diff Secondary - total	Diff Tertiary - total
MPI	79.8	+0.6*	+0.9*	-1.3*
Comparability (Avg)	7.5	+0.1*	+0.2*	-0.2*
Trust (Avg)	7.2	+0.1*	+0.1*	-0.2*
Problems (%)	9.8	+0.0	-0.7*	+0.8*
Complaints (%)	79.4	-1.7*	-0.9*	+2.2*
Detriment (Avg)	5.7	+0.1	+0.1*	-0.1*
Expectations (Avg)	7.9	+0.1*	+0.1*	-0.1*
Choice (Avg)	7.7	+0.1*	+0.1*	-0.1*
Switching provider (%)	10.9	+0.5	-1.1*	+1.2*
Ease of switching provider (Avg)	7.7	+0.1	+0.0	-0.1



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Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

People with a tertiary level of education assess the markets less positively than average, whilst those with a primary or secondary level of education assess the markets more positively than average.

At component level, tertiary education consumers give a poorer score for most components, with the exception of detriment and switching provider. Those with a primary level of education give a more positive score for comparability, trust, complaints, expectations and choice. Those with secondary education give a more positive score for comparability, trust, problems, complaints, expectations and choice. They also have a lower proportion of switching.

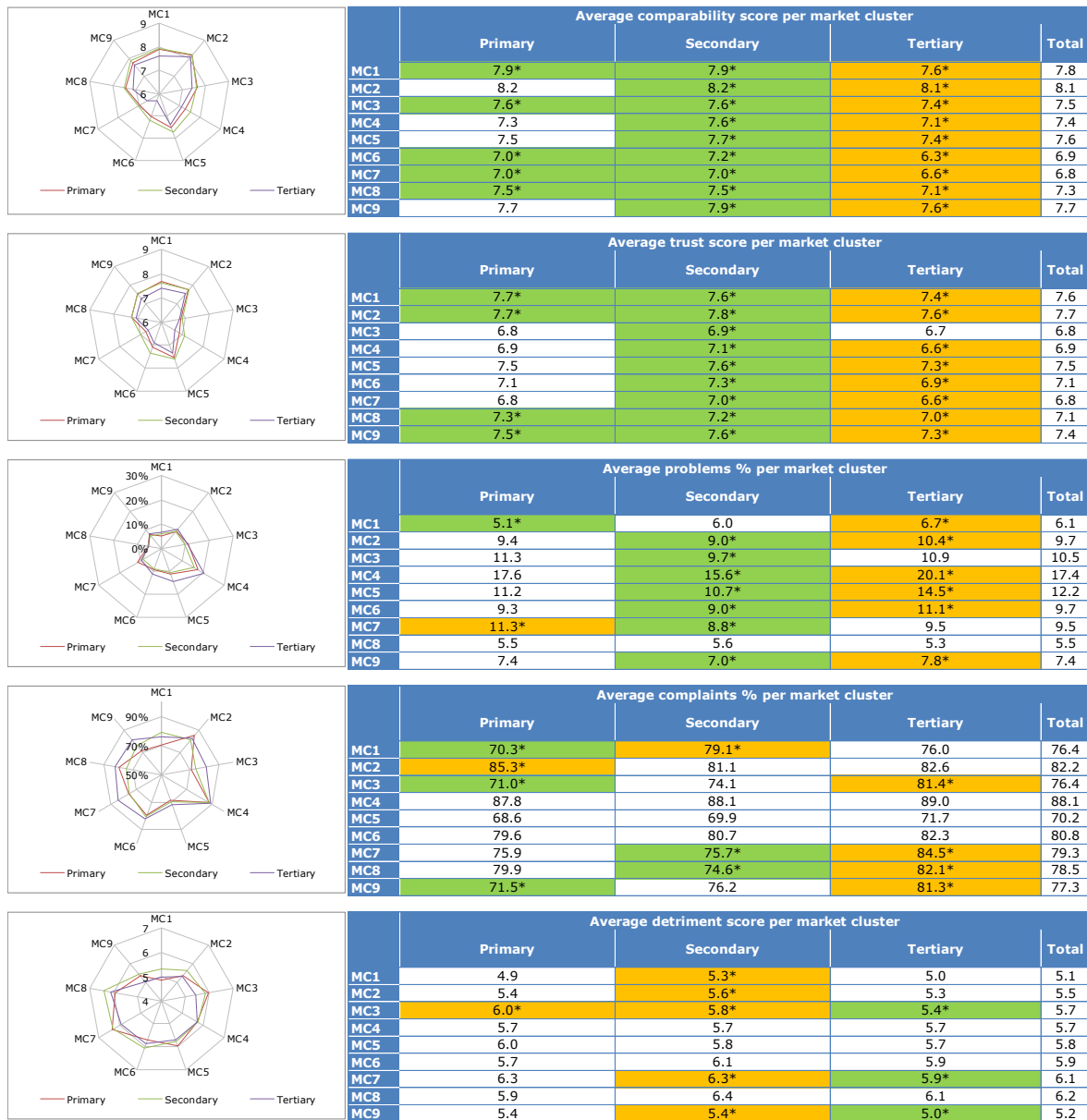
There is very little difference by education level in terms of component importance, although there is slightly less importance given to trust by those with secondary education, whilst tertiary education consumers give slightly less importance to choice.

⁵⁴ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

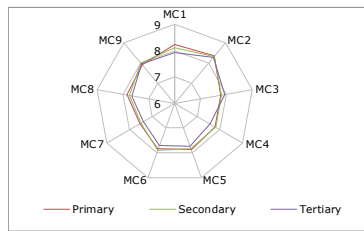
When comparing by market cluster, tertiary education consumers give a particularly low score for “Utilities”, “Telecoms” and “Transport”. On the other hand, there is almost no difference according to education for the “Automotive goods” market cluster.

In terms of component scores per market cluster, it can be noted that secondary education level consumers score comparability, trust and problems better than average in all market clusters, but score less positively in terms of detriment and switching provider for numerous market clusters. Respondents with a tertiary education give worse than average scores for most clusters in terms of comparability, trust, problems, expectations and choice, and report higher levels of switching.

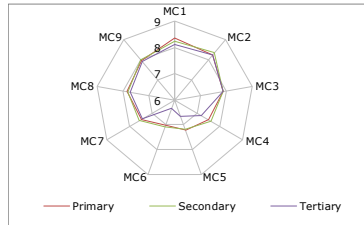
Secondary education level consumers score almost all individual markets higher than average, whilst conversely tertiary level consumers score almost all markets lower than average. Tertiary education consumers score the “House and garden maintenance services”, “Gas services”, and “Water supply” markets particularly low compared to the average.



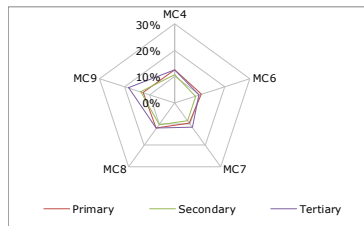
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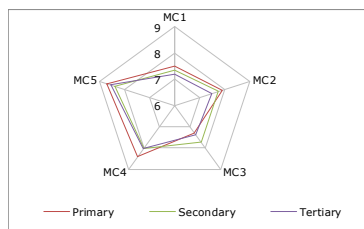
Average expectations score per market cluster				
	Primary	Secondary	Tertiary	Total
MC1	8.2*	8.1*	7.9*	8.1
MC2	8.4*	8.3	8.3*	8.3
MC3	7.8*	7.8	7.9*	7.8
MC4	7.8*	7.8*	7.6*	7.7
MC5	7.9*	7.8	7.7*	7.8
MC6	7.9	7.9*	7.7*	7.8
MC7	7.5*	7.5*	7.4*	7.4
MC8	7.8*	7.7	7.7*	7.7
MC9	7.9	8.0*	8.0	8.0



Average choice score per market cluster				
	Primary	Secondary	Tertiary	Total
MC1	8.4*	8.2	8.1*	8.2
MC2	8.3	8.4*	8.2*	8.3
MC3	7.9	7.9	7.9	7.9
MC4	7.5	7.6*	7.2*	7.4
MC5	7.2*	7.2*	6.7*	7.0
MC6	7.0*	7.1*	6.3*	6.8
MC7	7.5	7.6*	7.4*	7.5
MC8	7.8*	7.6*	7.7	7.8
MC9	8.0	8.0*	7.9*	8.0



Average switching provider % per market cluster				
	Primary	Secondary	Tertiary	Total
MC1				
MC2				
MC3				
MC4	12.6*	10.7*	12.5*	11.6
MC5				
MC6	10.7*	8.3*	9.7	9.1
MC7	9.6	8.3*	11.3*	9.8
MC8	11.8	10.2*	11.9*	11.1
MC9	12.6*	13.5*	18.5*	15.6



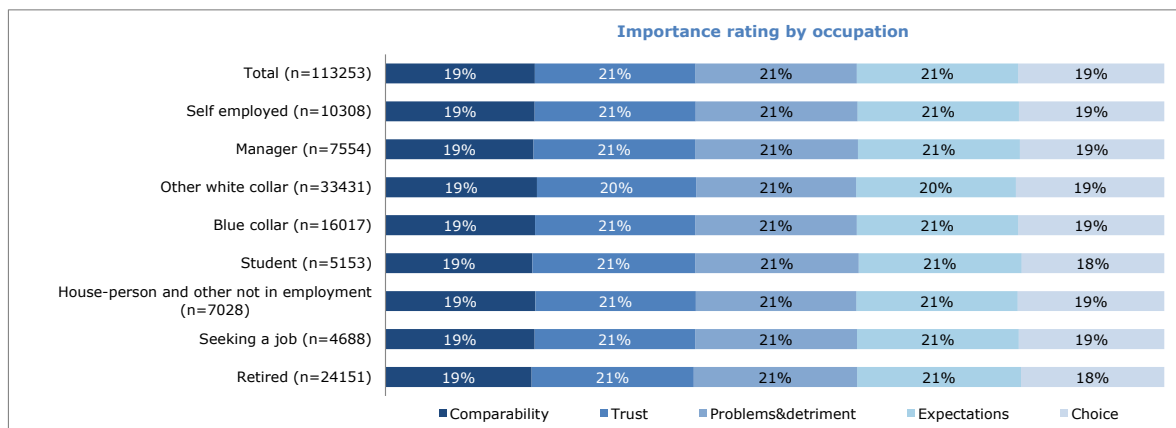
Average ease of switching provider score per market cluster				
	Primary	Secondary	Tertiary	Total
MC1				
MC2				
MC3				
MC4	7.5	7.3	7.2	7.3
MC5				
MC6	7.9	7.7	7.5*	7.7
MC7	7.3	7.7*	7.4	7.5
MC8	8.4*	8.0	8.0	8.1
MC9	8.7	8.4	8.5	8.5

Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

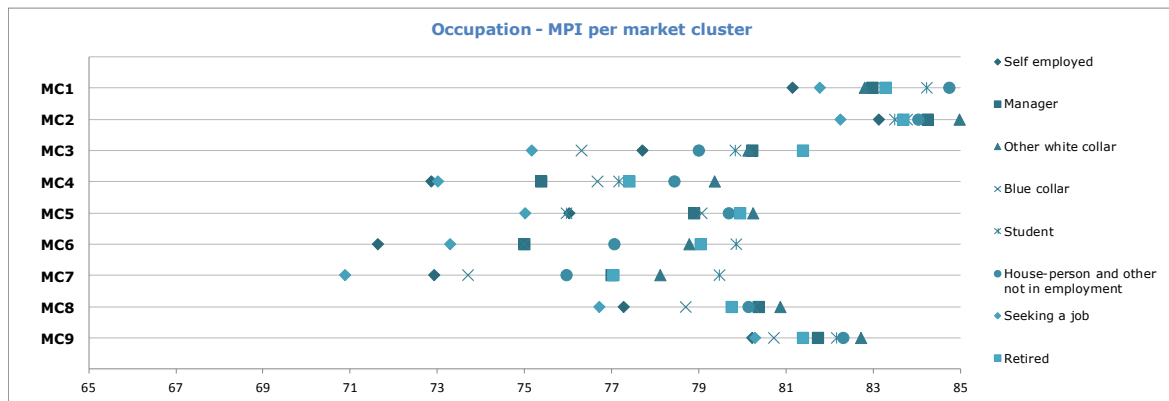
Market performance 2015				
Markets	Primary	Secondary	Tertiary	Total
1 Fruit and vegetables	83.1*	82.0	80.3*	81.6
2 Meat and meat products	82.0*	81.2*	78.9*	80.6
3 Bread, cereals, rice and pasta	85.3*	83.7	81.7*	83.3
5 Non-alcoholic drinks	85.1*	84.8*	82.8*	84.1
10 Electronic products	84.9*	84.3*	83.2*	83.9
13 ICT products	82.8	83.4*	82.1*	82.8
14 Entertainment goods	85.0	85.3*	84.2*	84.9
15 New cars	82.4*	80.7	81.1	81.1
16 Second hand cars	77.0*	76.0	75.0*	75.6
17 Fuel for vehicles	79.1*	81.7*	80.5	80.9
18 Books, magazines and newspapers	85.9*	85.6	84.4*	85.3
20 Real estate services	74.1	75.3*	72.7*	73.8
21 House and garden maintenance services	78.7*	79.9*	74.6*	77.7
23 Vehicle maintenance and repair services	79.9*	80.5*	76.5*	79.0
26 Bank accounts	76.5*	79.5*	76.4*	78.0
28 Investment products, private pensions and	75.0	75.4*	73.1*	74.1
29 Home insurance	80.4	80.5*	79.4*	79.9
30 Vehicle insurance	82.4	82.3	81.2*	82.0
31 Postal services	80.6*	80.8*	77.3*	79.5
32 Fixed telephone services	77.5	78.3*	75.4*	77.2
33 Mobile telephone services	77.6	78.3*	75.0*	77.1
34 Internet provision	77.3	78.9*	74.7*	77.2
35 Tram, local bus, metro, and underground services	78.1	79.3*	76.2*	78.0
36 Train services	77.7*	77.8*	73.8*	76.2
37 Airline services	84.6*	83.5*	81.4*	82.6
39 Holiday accommodation	85.6*	84.7*	83.8*	84.4
40 Packaged holidays and tours	83.2*	82.4	81.2*	82.1
41 Cafés, bars and restaurants	81.6	82.0*	80.0*	81.3
42 Commercial sport services	84.0*	84.0*	81.5*	82.9
43 Cultural and entertainment services	82.8	84.1*	82.7*	83.4
45 Water supply	77.3*	77.4*	72.5*	75.8
46 Electricity services	76.5*	76.5*	72.9*	75.3
47 Gas services	78.1	80.0*	74.7*	78.1
48 Non prescription medicines	83.6	83.2	82.4*	83.0
51 Mortgages	73.9	74.7*	73.9	73.8
52 Private life insurance	78.5*	77.3	76.6	77.0
54 TV-subscriptions	77.9	79.4*	75.4*	77.9
57 Legal and accountancy services	78.5	79.9*	78.4*	78.9
58 Loans, credit and credit cards	80.0*	79.6*	78.7	79.1

5.5. Occupation

Occupation	Total	Difference with total per socio-demographic group							
		Diff self employed - total	Diff manager - total	Diff other white collar - total	Diff blue collar - total	Diff student - total	Diff houseperson and other not in employment - total	Diff seeking a job - total	Diff retired - total
MPI	79.8	-2.7*	-0.5*	+1.1*	-1.0*	+0.8*	+0.7*	-2.7*	+0.5*
Comparability (Avg)	7.5	-0.3*	-0.1*	+0.2*	0.0*	+0.0	+0.1*	-0.2*	-0.1*
Trust (Avg)	7.2	-0.4*	-0.1*	+0.2*	-0.2*	+0.2*	+0.0	-0.4*	0.0
Problems (%)	9.8	+2.6*	+1.4*	-1.5*	+2.3*	+0.9*	+0.3	+3.7*	-1.9*
Complaints (%)	79.4	+2.4*	+3.7*	-0.3	-0.5	+0.0	+1.4	+0.6	-3.4*
Detriment (Avg)	5.7	+0.1*	-0.1	+0.2*	+0.0	-0.5*	0.0	+0.1*	-0.4*
Expectations (Avg)	7.9	-0.2*	+0.0	+0.1*	-0.1*	+0.1*	+0.1*	-0.2*	+0.1*
Choice (Avg)	7.7	-0.3*	+0.0	+0.1*	0.0*	+0.0	+0.1*	-0.3*	0.0
Switching provider (%)	10.9	+2.2*	+1.8*	-1.4*	+1.9*	+5.1*	+0.2	+2.8*	-2.0*
Ease of switching provider (Avg)	7.7	-0.1	+0.0	+0.0	+0.0	+0.1	+0.2	-0.2	+0.0



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Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

Self-employed people and those seeking a job give the lowest overall MPI score, whilst blue collar workers and managers also give a lower score than average. All other categories have above average MPI scores.

At component level, self-employed people and those seeking a job give a lower than average score for comparability, trust, expectations and choice, whilst other white collar workers give a higher than average score for these four components. The percentage reporting problems is

⁵⁵ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

higher than average for the self-employed, blue collar workers, managers, students and those seeking a job, whilst the percentage of complaints is especially high for the self-employed and managers. On the other hand, retired people have a lower percentage of problems and complaints.

There is very little difference in terms of component importance, although other white collar workers give slightly less importance to trust and expectations. Also, choice is slightly less important for students and retired people.

At market cluster level, self-employed people and those seeking a job tend to account for the lower market performance scores, while other white collar workers give the highest scores for five of the nine market clusters. The top scoring occupational groups tend to vary by market cluster, with retired people giving the highest scores for "Automotive goods" and students for "Banking services" and "Utilities".

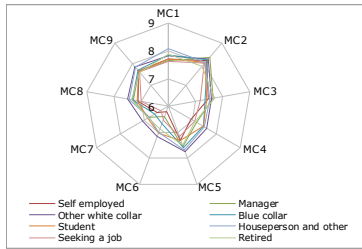
As shown in the following charts, other white collar workers tend to score most market clusters more positively than average in terms of comparability, trust, percentage of problems, expectations and choice. Retired people give more positive assessments than average for problems, complaints, detriment and expectations in almost all market clusters.

When looking at individual markets, it can generally be seen that self-employed people and those seeking a job give a lower than average assessment of almost all markets, whilst other white collar workers give a higher than average score for almost all markets.

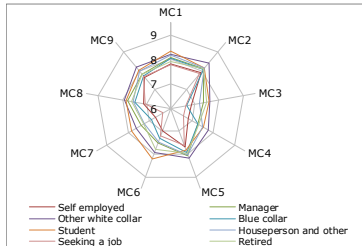
When looking at the largest differences compared to the average MPI score per market, the following bullet points summarise the biggest differences per occupation category:

- Self-employed people score "Gas services", "Water supply", "Electricity services" and "Mobile telephone services" particularly low compared to the average.
- Managers score "Mortgages" particularly high and "Water supply", "Vehicle maintenance and repair services", and "Gas services" particularly low compared to the average.
- Other white collar workers score "Online gambling and lottery services" and "Electricity services" particularly high compared to the average.
- Blue collar workers score "Second hand cars" and "Electricity services" particularly low compared to the average.
- Students score "Electricity services", "Water supply", and "Investment products, private pensions and securities" particularly high and "Train services" particularly low compared to the average.
- House-persons and others not in employment score "Vehicle rental services" and "Fruit and vegetables" particularly high compared to the average.
- Those seeking a job give a particularly lower than average score to "Mortgages", "Electricity services", "Mobile telephone services", "Fuel for vehicles", "Loans, credit and credit cards", and "Bank accounts".
- Retired people give a particularly high score to "New cars", "Vehicle maintenance and repair services", and "Water supply", but a particularly lower than average score to "Online gambling and lottery services".

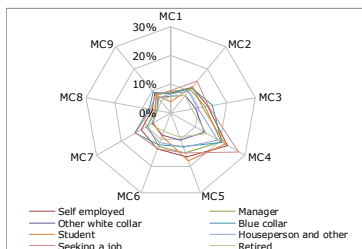
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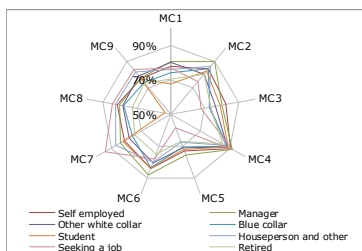
Average comparability score per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1	7.7*	7.7*	7.8	7.9	7.7*	8.1*	7.6*	7.9	7.8
MC2	8.2	8.3*	8.3*	8.2	8.1*	8.1	8.0*	7.9*	8.1
MC3	7.5	7.6*	7.6*	7.4*	7.4	7.5	7.2*	7.7*	7.5
MC4	6.9*	7.2*	7.6*	7.5*	7.5	7.5*	7.1*	7.1*	7.4
MC5	7.3*	7.6	7.7*	7.6	7.3*	7.7	7.2*	7.5*	7.6
MC6	6.2*	6.4*	7.1*	6.7*	7.0*	7.0*	6.5*	6.9	6.9
MC7	6.5*	6.8	7.1*	6.6*	6.9	6.8	6.3*	6.8	6.8
MC8	7.1*	7.3	7.5*	7.3	7.1*	7.4	7.0*	7.4	7.3
MC9	7.7*	7.6*	7.9*	7.7	7.7*	7.8*	7.6*	7.6*	7.7



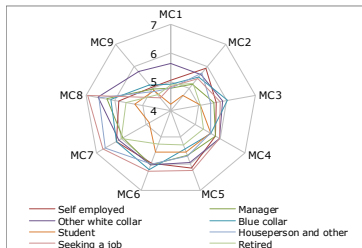
Average trust score per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1	7.3*	7.6	7.7*	7.6	7.8*	7.7*	7.3*	7.4*	7.6
MC2	7.4*	7.6*	7.9*	7.6*	7.7	7.6	7.3*	7.6*	7.7
MC3	6.4*	6.9	7.1*	6.2*	7.1*	6.7	6.1*	7.0*	6.8
MC4	6.3*	6.8*	7.3*	6.8*	7.1*	7.0	6.1*	6.8*	6.9
MC5	7.2*	7.5	7.7*	7.4	7.3*	7.5	7.1*	7.5	7.5
MC6	6.5*	7.0*	7.4*	6.8*	7.7*	7.0*	6.7*	7.3*	7.1
MC7	6.2*	6.9*	7.1*	6.4*	7.3*	6.8	5.9*	6.8	6.8
MC8	6.6*	7.3*	7.4*	7.0*	7.3*	7.0	6.5*	7.1	7.1
MC9	7.2*	7.3*	7.7*	7.2*	7.5*	7.5	7.2*	7.3*	7.4



Average problems % per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1	7.0	7.4*	5.6	6.5	3.7*	6.6	7.7*	5.8	6.1
MC2	11.6*	10.6	8.0*	11.2*	11.9*	9.7	14.4*	7.9*	9.7
MC3	13.2*	12.3*	8.8*	14.8*	11.4	9.7	13.3*	7.3*	10.5
MC4	23.0*	20.4*	13.5*	20.6*	22.0*	19.0*	27.5*	14.7*	17.4
MC5	16.6*	15.1*	10.1*	12.8	18.0*	13.0	15.0*	9.1*	12.2
MC6	13.6*	12.5*	8.5*	11.9*	8.8	11.1*	13.4*	7.1*	9.7
MC7	12.1*	9.3	7.4*	14.4*	7.0*	10.1	14.2*	8.0*	9.5
MC8	6.6*	5.7	4.8*	7.6*	5.5	4.8	7.0*	4.5*	5.5
MC9	8.8*	8.0	7.0	9.4*	7.8	6.7	8.1	5.2*	7.4



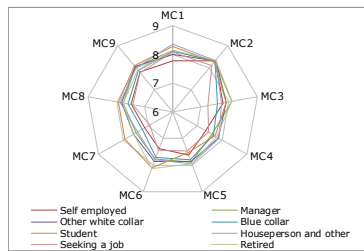
Average complaints % per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1	77.9	80.7	80.1*	74.2	67.3*	75.8	76.7	70.5*	76.4
MC2	84.4	89.8*	80.5	84.2	82.3	86.1*	74.8*	80.1	82.2
MC3	82.7*	80.3	76.6	73.2	79.2	72.6	68.0*	73.4	76.4
MC4	90.2*	91.4*	88.4	88.0	88.7	86.9	91.3*	84.9*	88.1
MC5	72.8	75.5*	70.9	70.7	71.8	67.5	58.6*	66.8	70.2
MC6	83.9	87.7*	80.3	83.4	83.8	79.8	77.8	75.0*	80.8
MC7	81.1	84.1*	78.2	75.7*	82.5	87.0*	94.2*	74.2*	79.3
MC8	81.5	80.5	78.5	78.0	53.1*	82.7	84.7	72.6*	78.5
MC9	77.1	77.3	78.8	74.2	76.8	81.9	83.5*	73.6*	77.3



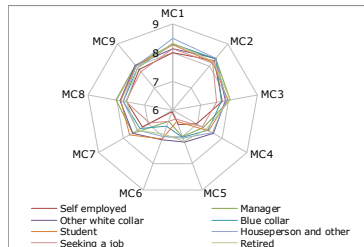
Average detriment score per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1	5.1	4.8*	5.6*	4.9	4.2*	4.8*	4.8	4.9*	5.1
MC2	5.9*	5.2	5.6*	5.5	4.7*	5.7	5.5	5.2*	5.5
MC3	5.6	5.5	5.8	6.0*	5.1*	5.4	5.8	5.1*	5.7
MC4	5.8	5.8	6.0*	5.6	5.6	5.6	6.0*	5.3*	5.7
MC5	6.1*	5.7	5.9*	5.4*	5.6	5.7	6.2*	5.3*	5.8
MC6	6.0	6.0	6.0	6.2*	5.6	6.0	6.3	5.3*	5.9
MC7	6.2	5.9	6.1	6.2	4.9*	6.6*	6.7*	6.0	6.1
MC8	5.8	6.3	6.6*	6.1	5.3*	6.6	7.0*	5.6*	6.2
MC9	5.0	5.0*	5.8*	5.2	4.9*	4.9	4.6*	4.7*	5.2

Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

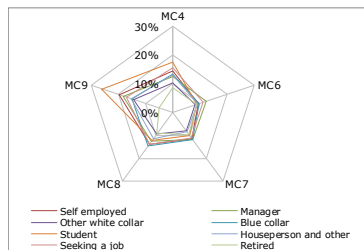
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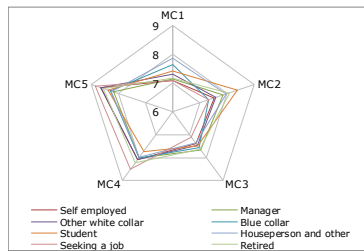
Average expectations score per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1	7.8*	8.1	8.0*	8.1	8.3*	8.4*	8.1	8.1*	8.1
MC2	8.3	8.3	8.3	8.3	8.3	8.3	8.1*	8.4*	8.3
MC3	7.8*	8.1*	7.9*	7.6*	7.9	7.7*	7.2*	8.1*	7.8
MC4	7.3*	7.6*	7.8*	7.7*	7.7	7.9*	7.4*	7.8*	7.7
MC5	7.6*	7.9	7.9*	7.8	7.5*	7.9*	7.5*	8.0*	7.8
MC6	7.4*	7.8	7.9	7.7*	8.1*	7.8	7.4*	8.1*	7.8
MC7	7.1*	7.5	7.6*	7.2*	7.9*	7.4	6.9*	7.6*	7.4
MC8	7.5*	7.8	7.8*	7.6*	7.9*	7.9*	7.4*	7.8	7.7
MC9	7.8*	8.0*	8.1*	7.9*	8.1*	8.0	7.8*	7.9*	8.0



Average choice score per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1	8.0*	8.3	8.1*	8.3*	8.3	8.5*	8.1*	8.3*	8.2
MC2	8.2	8.3	8.4*	8.3	8.2*	8.3	8.2*	8.2*	8.3
MC3	7.8*	8.0*	7.9	7.7*	8.0	7.9	7.6*	8.0*	7.9
MC4	7.0*	7.2*	7.7*	7.4	7.5	7.6*	7.2*	7.4*	7.4
MC5	6.5*	7.0	7.2*	7.0	6.4*	7.1	6.3*	7.2*	7.0
MC6	6.1*	6.4*	7.1*	6.6*	7.1*	7.0*	6.4*	6.9*	6.8
MC7	7.2*	7.6*	7.6*	7.3*	7.7*	7.4	6.9*	7.4	7.5
MC8	7.6*	8.0*	7.9*	7.8	7.9	7.8	7.7	7.7*	7.8
MC9	7.8*	8.0	8.0*	7.9*	8.0	8.0	7.7*	7.9	8.0



Average switching provider % per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1									
MC2									
MC3									
MC4	14.4*	12.5	10.2*	13.3*	17.5*	12.9*	15.6*	8.6*	11.6
MC5									
MC6	9.4	12.3*	8.4*	9.8	8.7	9.2	11.1*	8.8	9.1
MC7	11.4*	11.8*	8.2*	11.8*	10.2	8.6*	11.1	9.7	9.8
MC8	13.8*	12.7*	9.5*	14.5*	12.3	11.6	14.0*	9.3*	11.1
MC9	19.8*	18.1*	14.3*	14.9	26.1*	15.3	17.1	5.1*	15.6



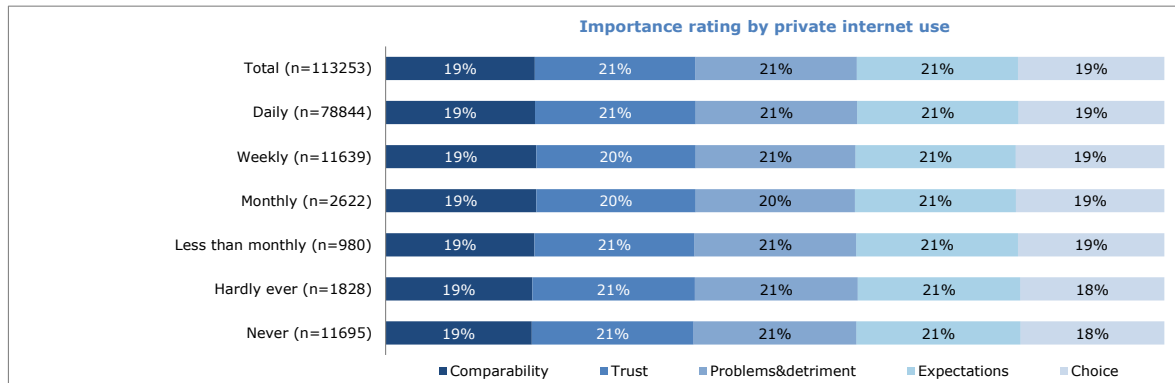
Average ease of switching provider score per market cluster									
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
MC1									
MC2									
MC3									
MC4	7.1*	7.1	7.3	7.6*	7.4	7.9*	7.1	7.2	7.3
MC5									
MC6	7.5	7.9	7.6	7.3*	8.4*	8.0	7.3	8.1*	7.7
MC7	7.4	7.7	7.5	7.6	7.5	7.4	7.1	7.6	7.5
MC8	8.1	8.0	8.1	8.0	7.7	8.0	8.5*	8.2	8.1
MC9	8.6	8.2	8.7	8.3	8.4	8.3	8.8*	8.5	8.5

Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

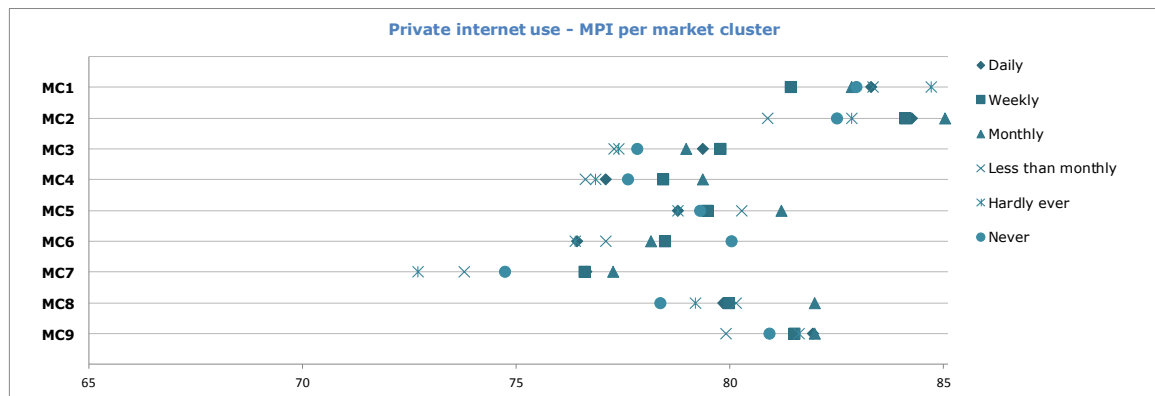
Market performance 2015									
Markets	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired	Total
1 Fruit and vegetables	79.9*	80.6*	81.7	81.7	83.3*	84.2*	80.0*	81.5	81.6
2 Meat and meat products	78.1*	80.9	81.0	80.3	82.5*	82.1*	79.3*	80.4	80.6
3 Bread, cereals, rice and pasta	81.3*	82.3*	82.3*	84.6*	85.4*	85.8*	83.8	84.2*	83.3
5 Non-alcoholic drinks	83.2*	84.6	83.5*	84.5	84.8	85.9*	83.4	84.7	84.1
10 Electronic products	83.0*	84.5	85.2*	83.2*	82.6*	84.4	82.2*	83.4	83.9
11 Large household appliances	84.2	84.7	85.2*	84.8	83.2*	83.7	81.9*	84.7	84.6
13 ICT products	81.3*	83.7	83.7*	83.0	83.2	82.5	80.9*	82.0*	82.8
14 Entertainment goods	84.1*	84.1	85.8*	84.1*	84.7	85.5	83.9*	84.2*	84.9
15 New cars	80.9	82.7*	80.5*	79.0*	77.9*	81.3	79.4*	84.0*	81.1
16 Second hand cars	73.3*	74.9	77.4*	72.0*	78.6*	77.8*	74.0*	77.4*	75.6
17 Fuel for vehicles	78.4*	81.9*	82.5*	79.3*	81.9	78.7*	74.4*	81.9*	80.9
18 Books, magazines and newspapers	83.7*	84.9	84.9	85.8	85.7	86.6*	85.2	85.7	85.3
20 Real estate services	72.5*	72.8	76.0*	71.0*	72.6	73.1	71.0*	72.3*	73.8
21 House and garden maintenance services	74.5*	74.9*	79.5*	77.3	76.3	78.6	72.9*	78.1	77.7
23 Vehicle maintenance and repair services	74.9*	75.3*	80.4*	77.3*	76.9*	80.8*	73.7*	81.9*	79.0
26 Bank accounts	73.7*	76.6*	80.3*	75.5*	80.9*	76.2*	71.6*	79.2*	78.0
28 Investment products, private pensions and	72.2*	74.9	75.9*	71.4*	78.3*	74.4	72.0*	73.2*	74.1
29 Home insurance	77.1*	80.0	81.4*	79.6	77.6*	79.9	75.9*	80.1	79.9
30 Vehicle insurance	79.3*	83.0*	82.9*	81.4	83.2	82.1	77.7*	82.3	82.0
31 Postal services	76.1*	79.6	80.3*	78.8	79.3	79.5	78.0*	80.7*	79.5
32 Fixed telephone services	72.8*	74.8*	78.9*	76.2*	76.3	77.3	74.2*	77.9*	77.2
33 Mobile telephone services	71.3*	75.4*	79.1*	76.4	78.0	79.4*	70.4*	77.6	77.1
34 Internet provision	72.4*	75.5*	79.5*	76.5	76.0	78.2	74.1*	77.2	77.2
35 Tram, local bus, metro, and underground services	74.5*	77.7	79.3*	77.9	74.8*	78.8	74.2*	80.0*	78.0
36 Train services	72.0*	74.8*	77.9*	77.5*	72.3*	78.0*	72.5*	77.1*	76.2
37 Airline services	80.1*	82.2	83.1*	82.6	83.1	83.4	81.0*	83.4*	82.6
38 Vehicle rental services	77.7*	78.7	79.5*	76.9*	79.1	81.7*	79.7	80.6*	79.0
39 Holiday accommodation	83.4*	84.0	84.7	84.3	82.7*	85.6*	84.6	85.1*	84.4
40 Packaged holidays and tours	80.8*	81.8	82.5*	80.5*	81.1*	82.1	79.8*	83.1*	82.1
41 Cafés, bars and restaurants	79.5*	80.6	82.1*	80.2*	82.2*	82.2	79.0*	81.3	81.3
42 Commercial sport services	82.0*	81.4*	83.5*	83.1	82.9	84.3*	82.2	82.1*	82.9
43 Cultural and entertainment services	81.6*	83.5	84.1*	82.9	84.0	83.5	82.3*	82.7*	83.4
45 Water supply	69.6*	72.1*	77.1*	73.4*	80.3*	76.6	70.8*	78.7*	75.8
46 Electricity services	69.4*	73.1*	77.6*	71.7*	82.0*	76.0	68.4*	76.9*	75.3
47 Gas services	71.1*	74.7*	79.8*	76.3*	78.5	77.0	74.9*	80.3*	78.1
48 Non prescription medicines	80.9*	84.1*	83.4	82.8	83.6	84.4*	79.4*	83.2	83.0
51 Mortgages	70.5*	76.8*	75.8*	71.5*	75.6	73.0	66.2*	75.3	73.8
52 Private life insurance	75.4*	79.0*	78.6*	75.1*	78.3	77.5	76.0	75.2*	77.0
54 TV-subscriptions	75.0*	75.6*	80.1*	77.4	78.2	78.8	74.0*	76.6*	77.9
57 Legal and accountancy services	77.0*	79.4	80.7*	77.7*	81.9*	77.9	73.7*	79.2	78.9
58 Loans, credit and credit cards	75.7*	80.4*	81.3*	76.1*	78.9	80.0	72.7*	79.6	79.1
60 Online gambling and lottery services	74.5*	79.2*	79.1*	75.4*	78.2*	75.7	75.1*	72.3*	76.7

5.6. Internet usage

Private internet use	Total	Difference with total per socio-demographic group					
		Diff daily - total	Diff weekly - total	Diff monthly - total	Diff less than monthly -	Diff hardly ever - total	Diff never - total
MPI	79.8	+0.1	+0.1	+1.1*	-0.9*	-0.2	+0.0
Comparability (Avg)	7.5	+0.0*	0.0	+0.1*	-0.2*	-0.1*	-0.1*
Trust (Avg)	7.2	+0.0	+0.1*	+0.2*	+0.0	-0.1*	-0.1*
Problems (%)	9.8	+0.5*	-1.6*	-0.8	+0.2	-0.7	-2.0*
Complaints (%)	79.4	+0.9*	+2.1*	-6.1*	-9.6*	-7.7*	-8.3*
Detriment (Avg)	5.7	+0.0	+0.0	+0.3*	-0.1	+0.0	-0.4*
Expectations (Avg)	7.9	+0.0*	-0.1*	+0.1*	-0.1*	+0.1	+0.0
Choice (Avg)	7.7	+0.0*	0.0*	+0.1*	-0.2*	-0.1	-0.1*
Switching provider (%)	10.9	+0.5*	-0.9*	-0.9	-2.1*	-2.9*	-2.7*
Ease of switching provider (Avg)	7.7	+0.0	0.0	-0.3	-0.4*	+0.3	+0.2*



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When analysing overall market performance assessments according to level of Internet usage for private purposes, those using it on a monthly basis give a higher than average score, whilst those using it less than once a month give a lower than average score.

At component level, those using the Internet on a daily basis have a higher percentage of problems and complaints. Consumers who use the Internet on a weekly basis have a higher level of complaints, whilst those using the Internet less often have a lower than average percentage of complaints. Notably, those who never use the Internet give lower than average scores for the components of comparability, trust and choice and have a lower than average level of switching.

⁵⁶ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

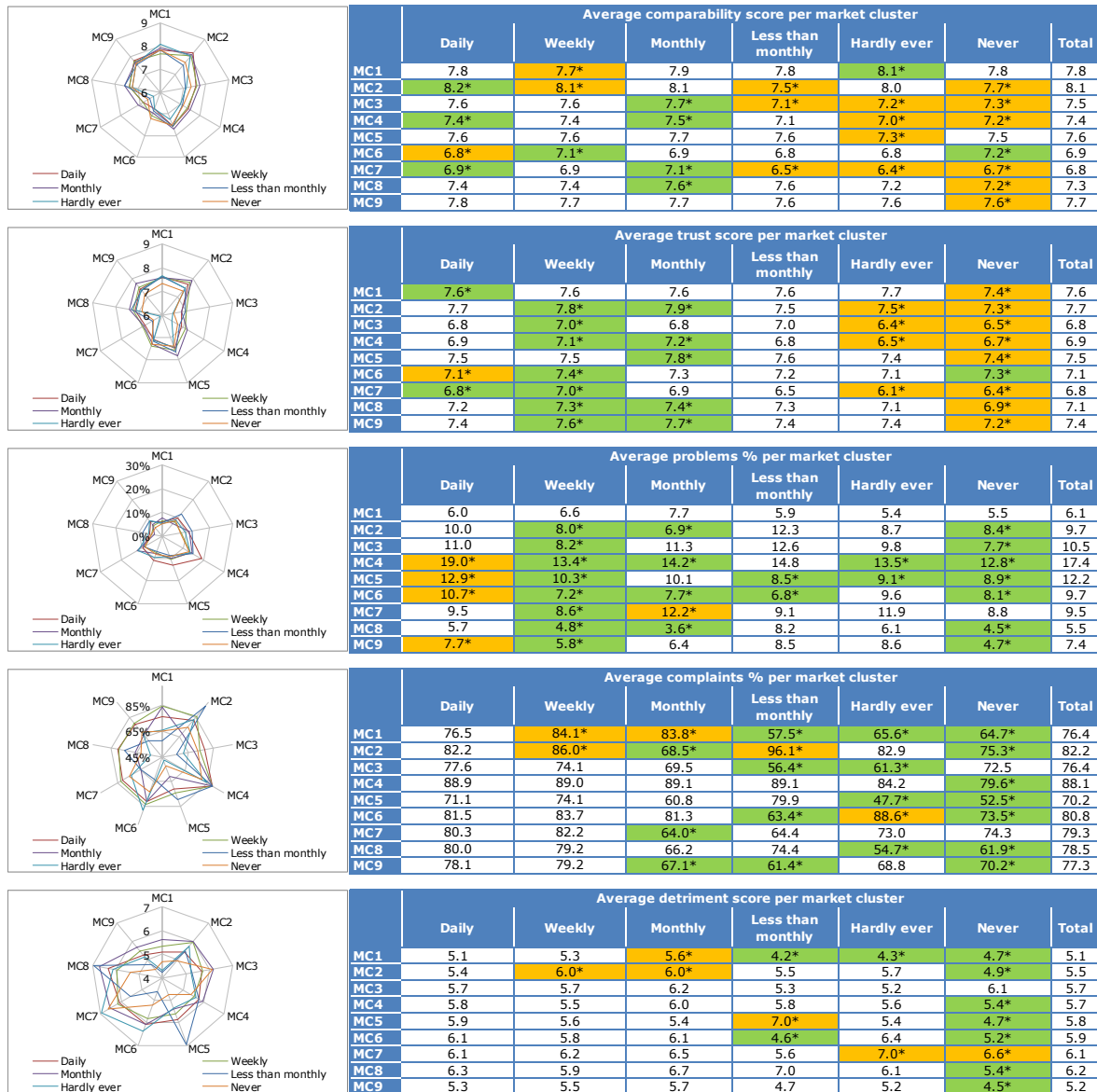
There is very little difference in terms of component importance, although those using the Internet on a weekly basis attribute less importance to trust and those using it on a monthly basis give slightly less importance to trust and problems & detriment. Also, choice is slightly less important for consumers who hardly ever or never use the Internet for private purposes.

When analysing MPI score per market cluster, there is considerable variation according to level of Internet usage. For example, those who hardly ever use the Internet give the highest scores for "Fast moving retail", but the lowest for "Banking services". Those using the Internet on a monthly basis gave the highest scores for the following market clusters: "(Semi-) durable goods", "Telecoms", "Transport", "Banking services", and "Insurance services".

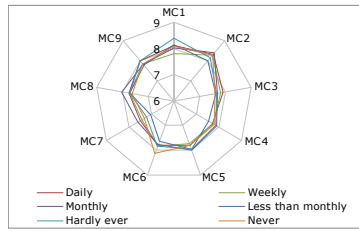
This variation in results by Internet usage is further seen at component level per market cluster, as shown in the charts below. Those who never use the Internet give lower scores for comparability and trust for most market clusters, but higher than average scores for comparability and trust for "Utilities". Consumers who never use the Internet also have a better than average detriment score for 7 out of the 9 market clusters. On the other hand, those who use the Internet on a daily, weekly or monthly basis also give higher than average scores for choice for most market clusters. Those using the Internet for private purposes on a weekly basis score trust more highly and have lower proportions of problems for the majority of market clusters.

When looking at the largest differences compared to the average MPI score per market, there is again considerable variation in terms of which Internet usage groups give higher or lower scores at individual market level. The following bullet points summarise the biggest differences per Internet usage category:

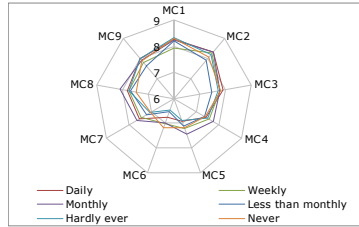
- Those using the Internet for private purposes on a daily basis score "Mortgages" particularly high and "Water supply" particularly lower than average.
- Weekly users score "Second hand cars" and "Train services" particularly high, but "Bread, cereals, rice and pasta" and "Non-alcoholic drinks" particularly low compared to the average.
- Those using the Internet on a monthly basis give higher than average scores for the greatest number of markets, with notably positive results for "Fixed telephone services", "Tram, local bus, metro, and underground services", and "House and garden maintenance services".
- Less than monthly users score "Train services" particularly higher, but "Vehicle rental services" and "Private life insurance" particularly lower than average.
- Those who hardly ever use the Internet score "Bread, cereals, rice and pasta" particularly high, but "Mortgages" and "Bank accounts" particularly low compared to the average.
- Consumers who never use the Internet for private purposes give particularly lower than average scores for "Real estate services" and "Mortgages".



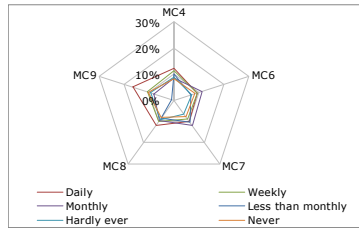
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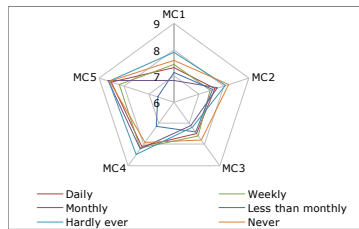
Average expectations score per market cluster							
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Total
MC1	8.1*	7.8*	8.0	8.2	8.4*	8.1	8.1
MC2	8.3	8.3	8.4	8.0*	8.2	8.3	8.3
MC3	7.9*	7.8	7.7*	7.6*	7.6*	7.6*	7.8
MC4	7.7	7.7	7.9*	7.5	7.8	7.8	7.7
MC5	7.8	7.7	8.0*	8.0	8.0	7.8	7.8
MC6	7.8*	7.8	7.8	7.7	7.9	8.1*	7.8
MC7	7.5*	7.4	7.6*	7.0*	7.2*	7.3*	7.4
MC8	7.7	7.7	8.0*	7.7	7.7	7.6	7.7
MC9	8.0*	7.9*	7.8*	7.8	8.0	7.8*	8.0



Average choice score per market cluster							
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Total
MC1	8.3*	7.9*	8.2	8.2	8.3	8.3*	8.2
MC2	8.3*	8.3	8.3	7.9*	8.2	8.1*	8.3
MC3	7.9*	7.8*	7.8	7.5*	7.7	7.8	7.9
MC4	7.4	7.6*	7.7*	7.3	7.5	7.4	7.4
MC5	6.9*	7.2*	7.5*	7.1	6.9	7.2*	7.0
MC6	6.7*	7.0*	7.0*	6.5*	6.5*	7.2*	6.8
MC7	7.5*	7.5	7.6*	7.2*	7.1*	7.0*	7.5
MC8	7.8*	7.8	8.1*	7.7	7.7	7.5*	7.8
MC9	8.0*	7.8*	7.9	7.6*	8.0	7.9	8.0



Average switching provider % per market cluster							
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Total
MC1							
MC2							
MC3							
MC4	12.2*	11.4	8.5*	10.2	8.8*	8.2*	11.6
MC5							
MC6	9.3	9.3	11.3	6.7	7.1	8.6	9.1
MC7	10.0	8.9*	11.9	10.3	6.4*	7.6*	9.8
MC8	11.8*	9.9*	9.4	8.5	9.0	8.1*	11.1
MC9	16.5*	10.7*	8.2*	0.8*	9.5*	10.2*	15.6



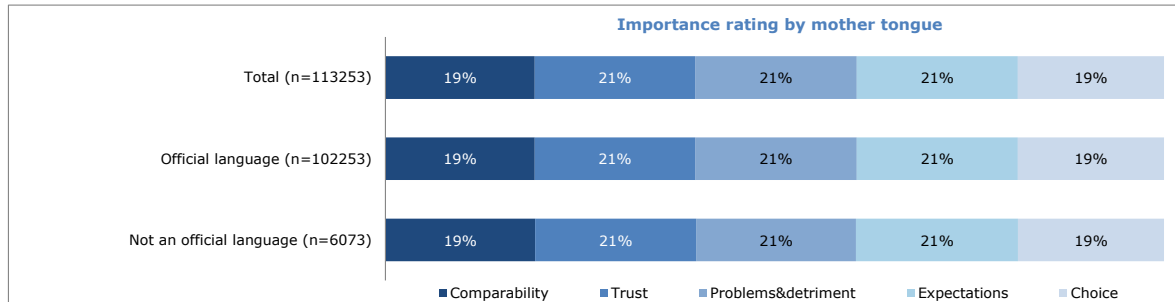
Average ease of switching provider score per market cluster							
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Total
MC1							
MC2							
MC3							
MC4	7.3	7.4	6.8	7.1	7.9	7.6	7.3
MC5							
MC6	7.7	7.5	7.7	7.6	8.1	8.2*	7.7
MC7	7.5	7.6	7.1	7.4	7.2	7.8	7.5
MC8	8.1	8.2	8.2	7.1	8.5	7.9	8.1
MC9	8.5	8.2	8.6	6.6	8.6	8.6	8.5

Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

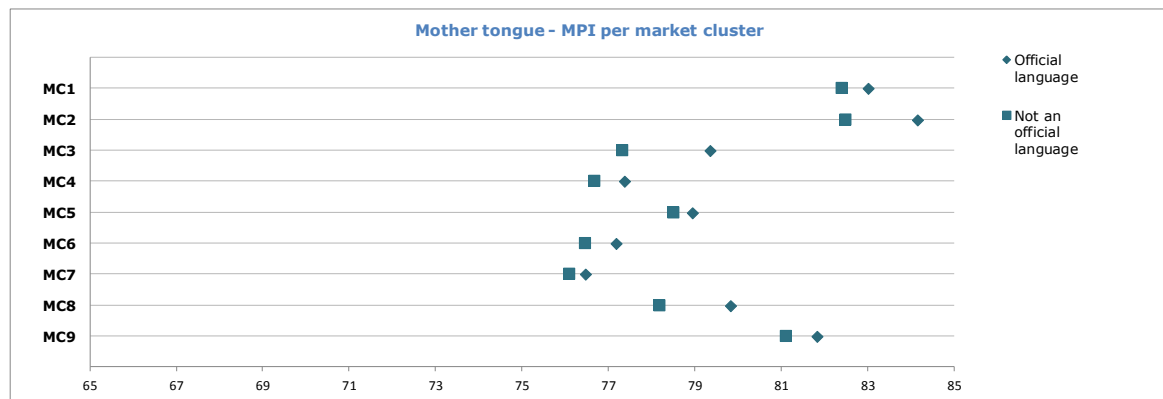
Market performance 2015							
Markets	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Total
1 Fruit and vegetables	81.7	81.1	82.7	82.7	85.1*	80.9	81.6
2 Meat and meat products	80.8	79.6*	80.6	80.0	83.7*	80.6	80.6
3 Bread, cereals, rice and pasta	83.7*	80.6*	82.3	84.0	87.3*	84.3*	83.3
5 Non-alcoholic drinks	84.7*	81.6*	84.1	85.0	85.9	84.1	84.1
10 Electronic products	84.1	84.1	85.7*	81.5*	82.6	81.9*	83.9
11 Large household appliances	84.8	84.8	86.6*	82.2	82.3*	82.8*	84.6
13 ICT products	83.1	82.4	82.4	77.4*	82.4	81.7	82.8
14 Entertainment goods	85.0	85.0	85.1	82.0*	84.2	83.1*	84.9
16 Second hand cars	75.6	77.8*	77.1	73.5	74.4	74.5	75.6
17 Fuel for vehicles	81.4*	81.0	79.1*	78.1*	76.7*	78.4*	80.9
18 Books, magazines and newspapers	85.5	84.3*	84.9	85.2	86.1	85.2	85.3
20 Real estate services	74.1	74.2	75.5	73.3	73.6	67.3*	73.8
21 House and garden maintenance services	77.4	78.0	81.1*	76.7	79.3	79.0*	77.7
23 Vehicle maintenance and repair services	78.4*	80.9*	80.7*	79.4	81.6*	81.1*	79.0
26 Bank accounts	77.9	79.3*	78.7	75.5	72.9*	77.7	78.0
28 Investment products, private pensions and	74.6*	73.9	76.2*	68.6*	74.1	69.8*	74.1
29 Home insurance	80.1	80.0	82.6*	83.3*	80.5	78.5*	79.9
30 Vehicle insurance	82.3	82.1	83.3	82.5	80.2	79.4*	82.0
31 Postal services	78.7*	81.2*	82.3*	80.0	81.3	82.8*	79.5
32 Fixed telephone services	76.5*	78.7*	81.6*	78.5	77.8	77.9	77.2
34 Internet provision	77.3	78.4*	78.6	75.1	73.2*	72.2*	77.2
35 Tram, local bus, metro, and underground services	77.6	78.6	82.4*	79.6	81.1*	79.0*	78.0
36 Train services	75.9	78.4*	78.0	80.6*	72.2*	76.8	76.2
37 Airline services	82.6	81.5*	84.4*	80.6	84.6	85.7*	82.6
38 Vehicle rental services	79.4	77.9*	79.1	71.9*	75.9	77.4	79.0
39 Holiday accommodation	84.2	84.9	86.7*	83.9	86.2	85.1	84.4
40 Packaged holidays and tours	82.0	81.6	83.8*	80.3	80.6	83.9*	82.1
41 Cafés, bars and restaurants	81.4	80.4*	81.2	79.6	81.6	82.0	81.3
42 Commercial sport services	83.0	81.5*	84.4	85.6*	82.1	83.0	82.9
43 Cultural and entertainment services	83.6	83.3	82.5	78.4*	81.7	82.9	83.4
45 Water supply	74.6*	77.6*	77.8*	76.8	73.7	79.7*	75.8
46 Electricity services	74.7*	76.5*	74.3	72.4	72.0*	78.5*	75.3
47 Gas services	77.4*	79.0	79.6	78.7	81.6*	80.2*	78.1
48 Non prescription medicines	83.4*	81.7*	82.9	83.2	80.1*	83.1	83.0
51 Mortgages	74.7*	73.8	72.6	72.0	63.9*	67.6*	73.8
52 Private life insurance	77.3	77.4	79.1*	70.6*	74.3	76.0	77.0
54 TV-subscriptions	77.6	79.5*	79.2	76.7	77.7	78.1	77.9
57 Legal and accountancy services	79.1	79.8*	80.0	78.3	81.6*	76.2*	78.9
58 Loans, credit and credit cards	79.5*	79.2	80.5	76.6	78.9	77.4*	79.1
60 Online gambling and lottery services	77.4*	76.8	74.9	72.7	75.8	65.7*	76.7

5.7. Mother tongue

Mother tongue	Total	Difference with total per socio-demographic group	
		Diff official language - total	Diff not an official language - total
MPI	79.8	+0.1*	-1.1*
Comparability (Avg)	7.5	+0.0	-0.1*
Trust (Avg)	7.2	+0.0*	-0.1*
Problems (%)	9.8	-0.2	+3.7*
Complaints (%)	79.4	+0.2	-3.0*
Detriment (Avg)	5.7	+0.0	-0.2*
Expectations (Avg)	7.9	+0.0*	-0.1*
Choice (Avg)	7.7	+0.0	-0.1*
Switching provider (%)	10.9	-0.2	+4.1*
Ease of switching provider (Avg)	7.7	+0.0	+0.1



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Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

Consumers whose mother tongue is not an official language of their country of residence give a lower than average overall market performance score.

This is also reflected at component level, where non-official language consumers give a lower than average score for comparability, trust, expectations and choice. They have a higher percentage of problems, lower percentage of complaints, lower level of detriment and higher level of switching provider.

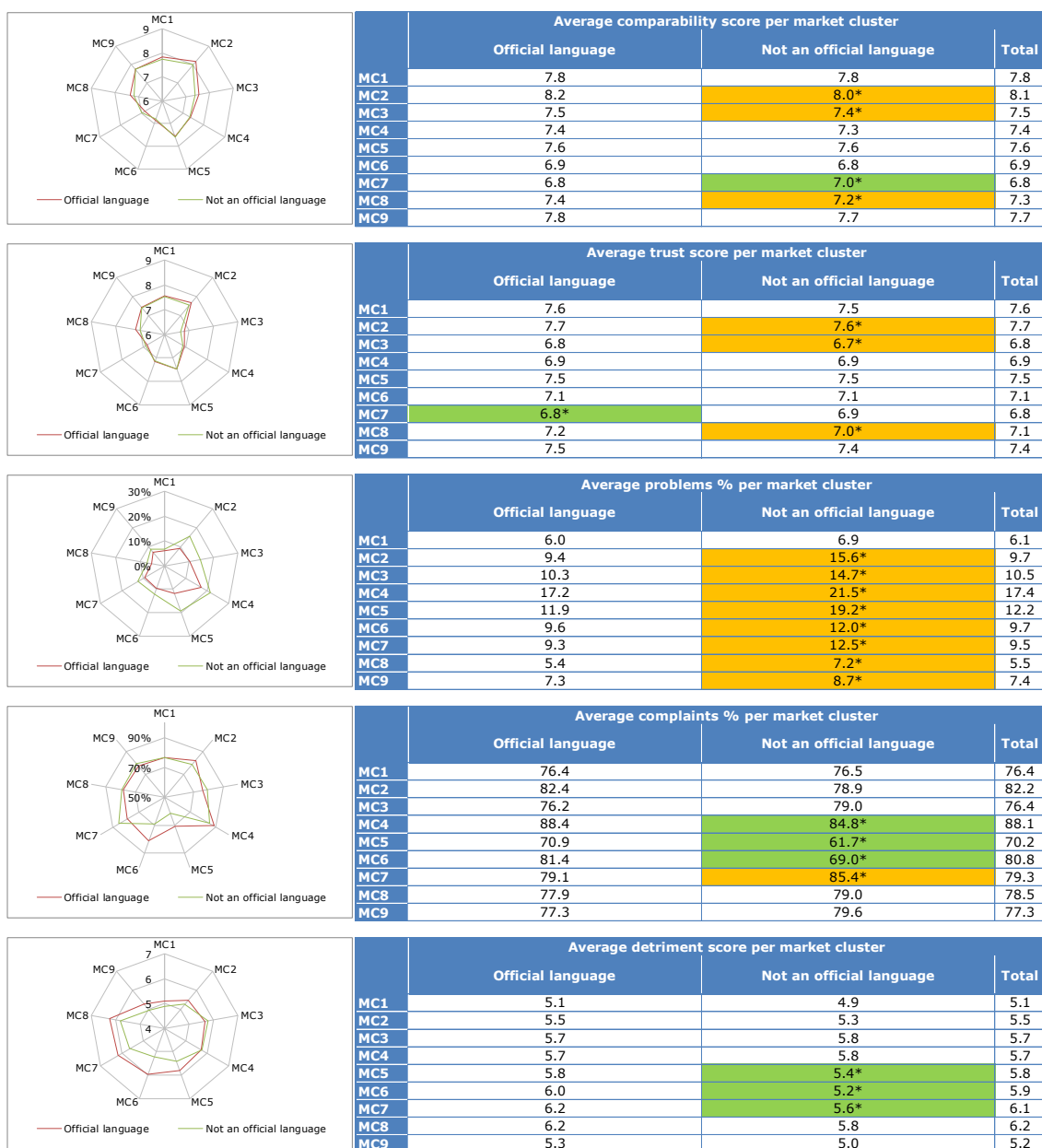
In terms of the importance of the MPI components, there is no difference according to mother tongue of the consumer.

⁵⁷ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

When comparing results by market cluster, those whose mother tongue is not an official language give a lower score for all market clusters, with a particularly low score for “Automotive goods”, “Insurance services” and “(Semi-)durable goods”.

Looking at components by market cluster, consumers whose mother tongue is not an official language give a lower than average score for comparability and trust for “(Semi-)durable goods”, “Automotive goods” and “Insurance services”. They have a higher proportion of problems for 8 of the 9 market clusters and give lower expectations and choice scores for 5 of the 9 market clusters. They do, however, have a higher level of switching for all 5 of the market clusters where this component is relevant.

At individual market level, those whose mother tongue is not an official language have a more positive MPI score for 2 markets, but a less positive MPI score for 16 markets. Their score is particularly low for “Vehicle maintenance and repair services”, “Real estate services”, “House and garden maintenance services”, and “Water supply”.



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

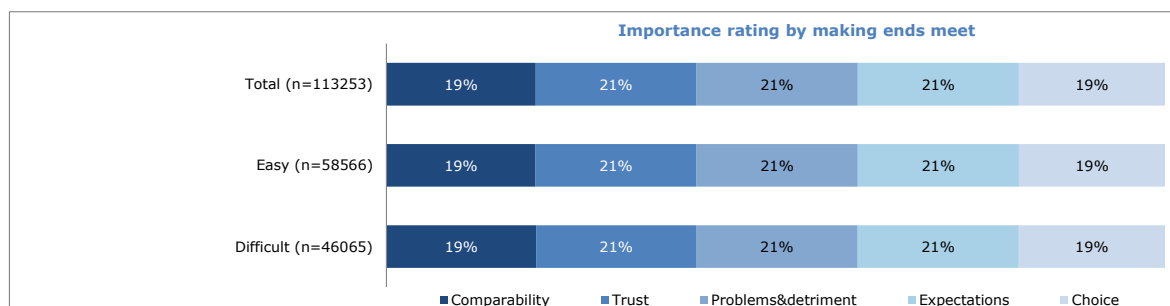


Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

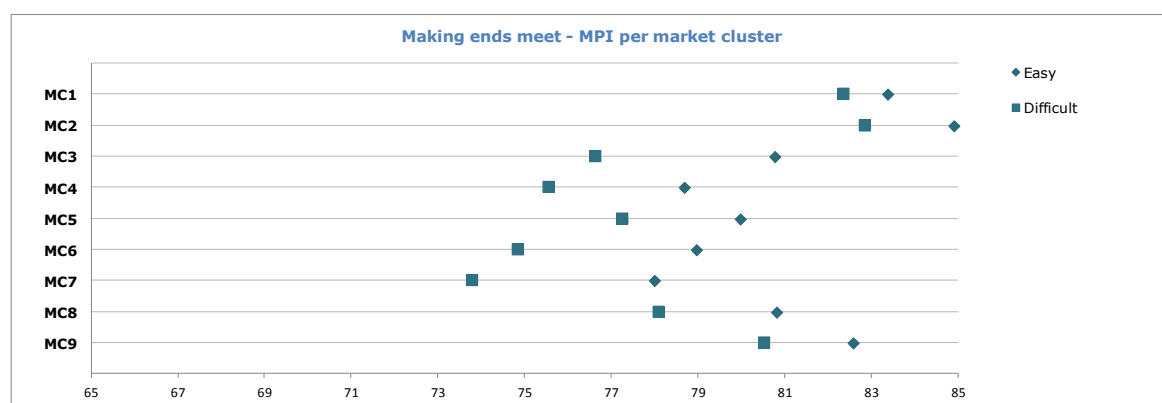
Markets		Market performance 2015		
		Official language	Not an official language	Total
2	Meat and meat products	80.7	79.1*	80.6
3	Bread, cereals, rice and pasta	83.3	84.5*	83.3
5	Non-alcoholic drinks	84.2	81.7*	84.1
10	Electronic products	84.1	82.0*	83.9
13	ICT products	83.0	80.8*	82.8
14	Entertainment goods	85.0	83.2*	84.9
15	New cars	81.2	78.2*	81.1
20	Real estate services	74.1	68.9*	73.8
21	House and garden maintenance services	77.9	72.8*	77.7
23	Vehicle maintenance and repair services	79.2	73.1*	79.0
29	Home insurance	80.1	77.4*	79.9
30	Vehicle insurance	82.0	80.6*	82.0
32	Fixed telephone services	77.2	78.6*	77.2
34	Internet provision	77.3	75.7*	77.2
41	Cafés, bars and restaurants	81.3	80.0*	81.3
45	Water supply	76.0	71.8*	75.8
57	Legal and accountancy services	79.2	76.3*	78.9
60	Online gambling and lottery services	76.9	75.2*	76.7

5.8.Income

Making ends meet	Total	Difference with total per socio-demographic group	
		Diff easy - total	Diff difficult - total
MPI	79.8	+1.1*	-1.6*
Comparability (Avg)	7.5	+0.1*	-0.1*
Trust (Avg)	7.2	+0.2*	-0.3*
Problems (%)	9.8	-1.2*	+1.8*
Complaints (%)	79.4	+0.5	-0.5
Detriment (Avg)	5.7	-0.2*	+0.2*
Expectations (Avg)	7.9	+0.1*	-0.1*
Choice (Avg)	7.7	+0.1*	-0.1*
Switching provider (%)	10.9	-0.4	+0.5*
Ease of switching provider (Avg)	7.7	+0.1*	-0.1*



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Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

Those who find it (very / fairly) easy to make ends meet give a higher than average MPI score, whilst those finding (very / fairly) difficult to make ends meet give a lower than average MPI score.

Those who find it easy to make ends meet score the comparability, trust, problems, detriment, expectations, choice and ease of switching provider components more positively than average. Conversely, those who find it difficult to make ends meet score all these components less positively than average, whilst they also report a higher than average proportion of switching.

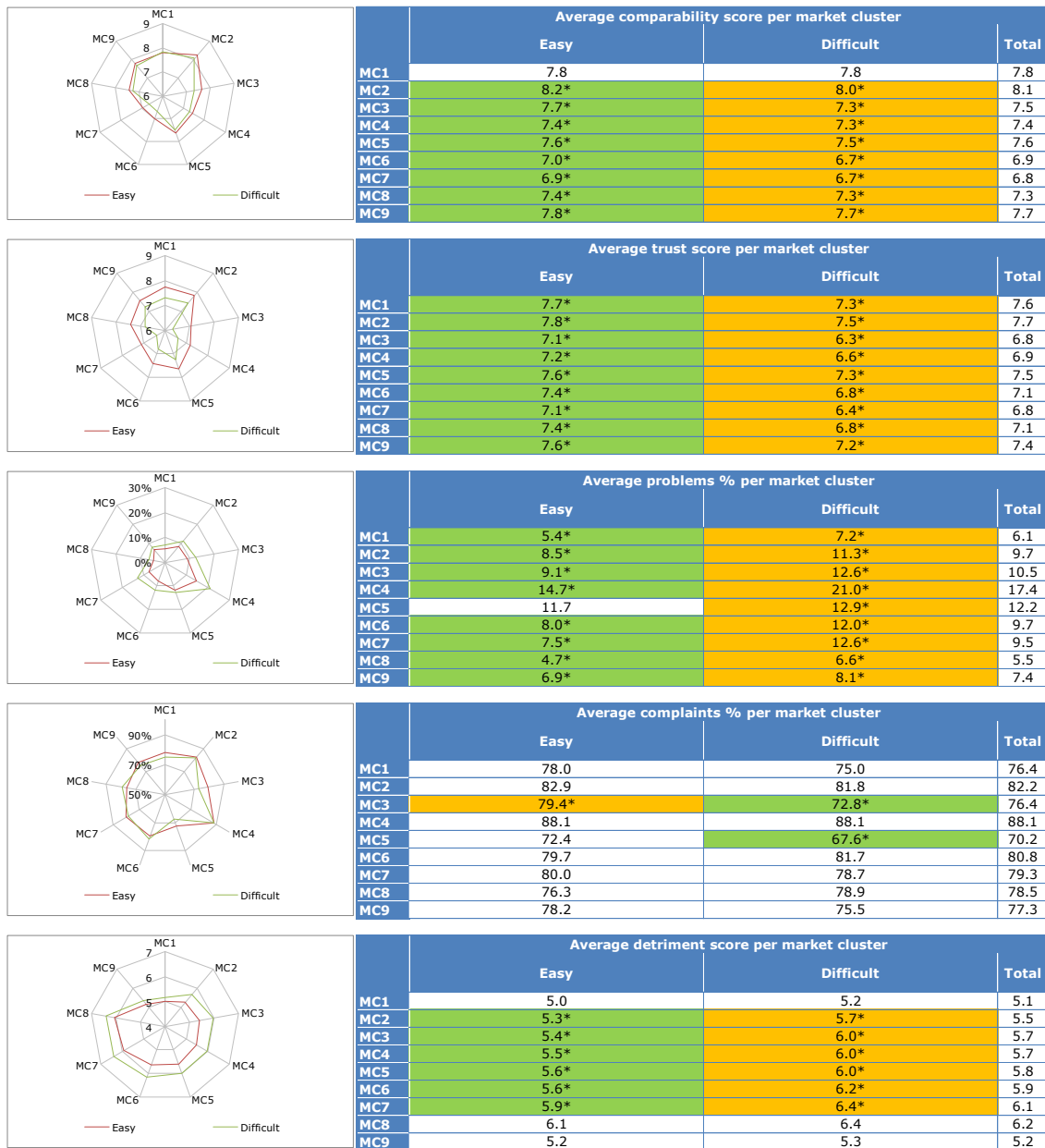
In terms of the importance of the MPI components, there is no difference by income.

Those who find it easy to make ends meet have a higher MPI score than those who find it difficult to make ends meet for all 9 market clusters. The gap in assessment of market performance is especially wide for "Automotive goods", "Utilities" and "Banking services".

⁵⁸ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

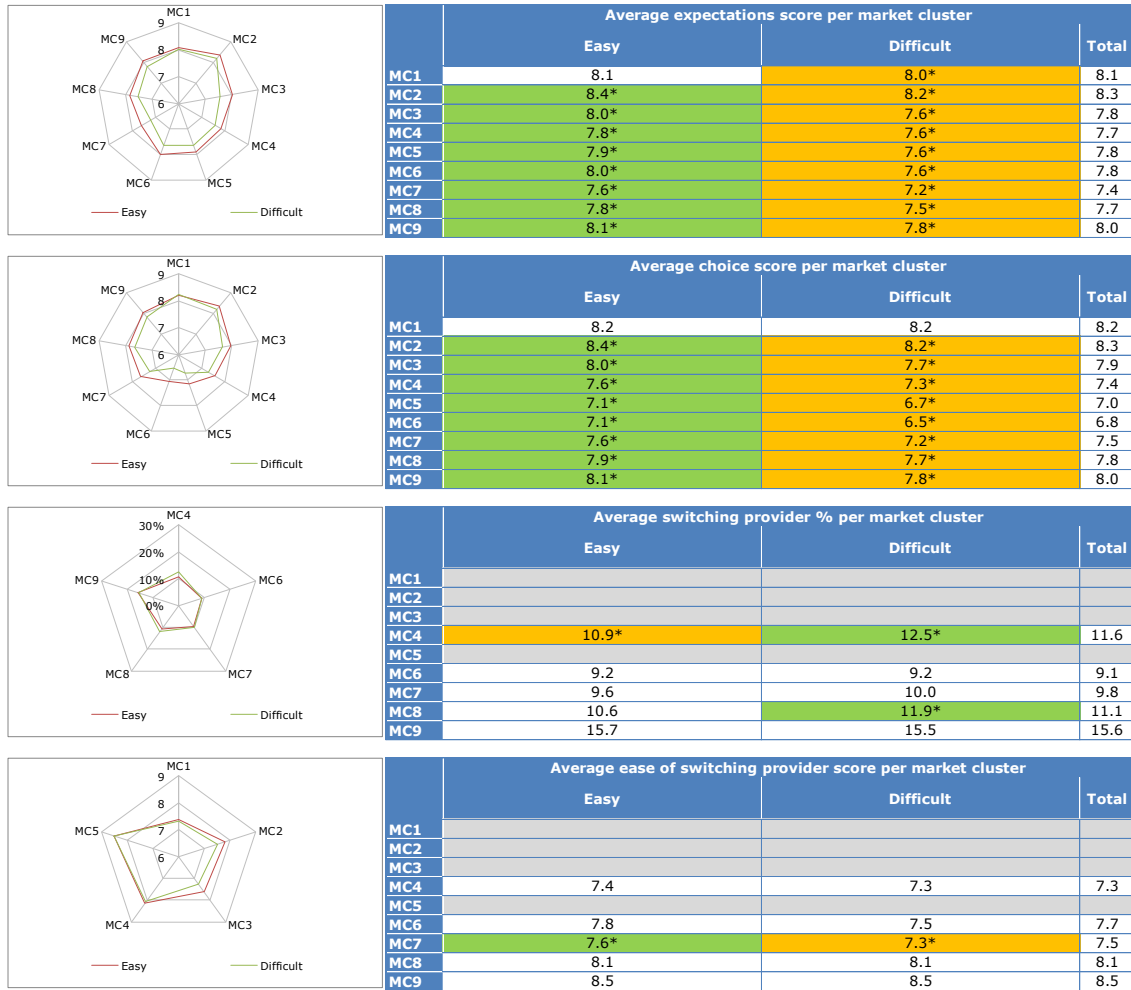
When looking at the charts below, it can be seen that performance for all market clusters at component level is more positively assessed by those finding it easy to make ends meet than by those finding it difficult to make ends meet. This is especially the case for comparability, trust, problems, detriment, expectations and choice. There is less difference by income level in terms of complaints, switching provider and ease of switching provider. Furthermore, "Fast moving retail" is the market cluster where the smallest difference by income level can be seen in terms of overall market performance and at component level.

At individual market level, there are 39 markets where those who find it difficult to make ends meet assess the market less positively than average. Conversely, those who find it easy to make ends meet assess 36 markets more positively than average. This difference by income level is largest for the markets of "Mortgages", "Bank accounts", "Fuel for vehicles", "Water supply", "Electricity services", "Loans, credit and credit cards", and "Online gambling and lottery services".



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

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Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

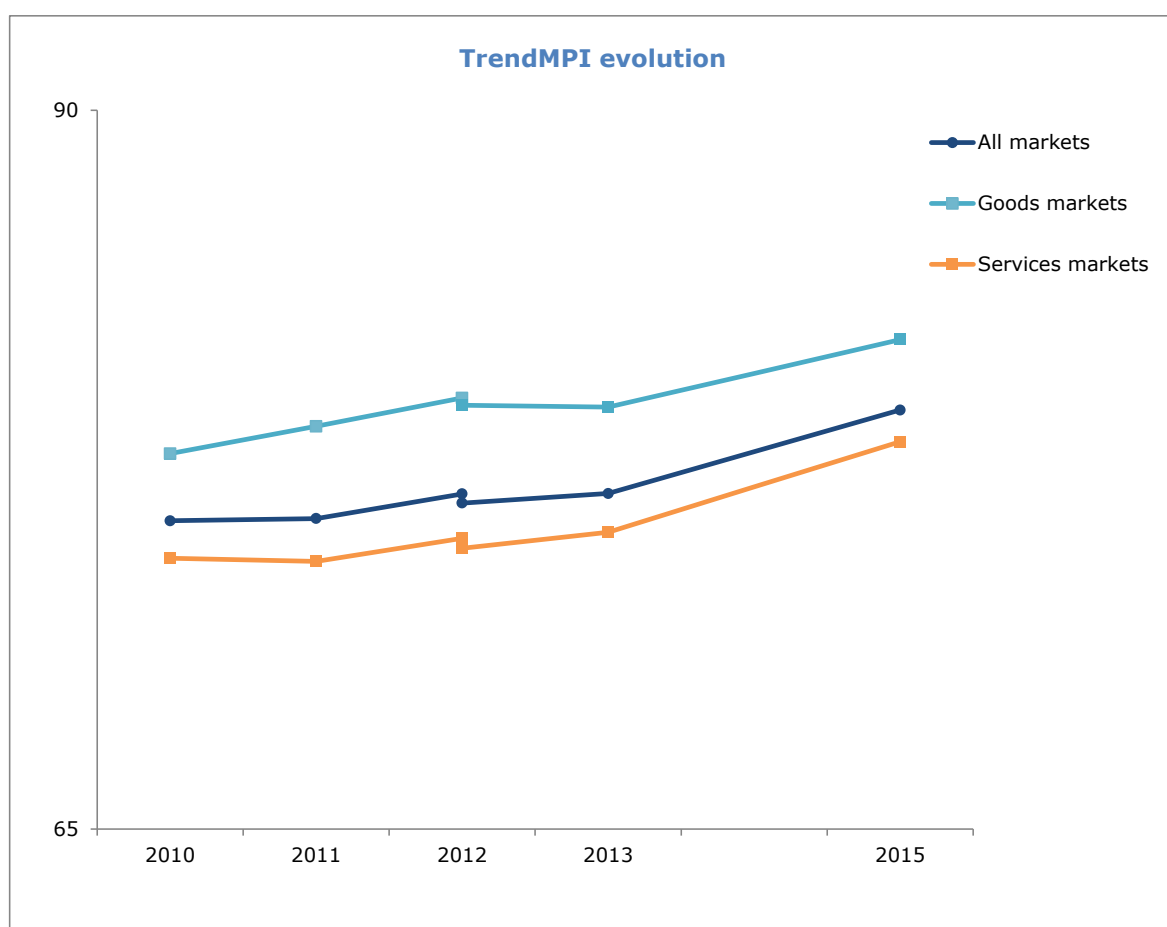
Markets		Market performance 2015		
		Easy	Difficult	Total
1	Fruit and vegetables	82.2*	80.7*	81.6
2	Meat and meat products	81.3*	79.5*	80.6
3	Bread, cereals, rice and pasta	83.6	82.8*	83.3
10	Electronic products	84.7*	83.1*	83.9
11	Large household appliances	85.3*	83.5*	84.6
13	ICT products	83.6*	81.8*	82.8
14	Entertainment goods	86.1*	83.2*	84.9
15	New cars	81.7*	79.1*	81.1
16	Second hand cars	77.2*	73.7*	75.6
17	Fuel for vehicles	83.0*	77.9*	80.9
20	Real estate services	74.6*	72.5*	73.8
21	House and garden maintenance services	78.3*	76.4*	77.7
23	Vehicle maintenance and repair services	80.4*	76.9*	79.0
26	Bank accounts	80.2*	74.7*	78.0
28	Investment products, private pensions and	74.8*	73.3*	74.1
29	Home insurance	81.2*	78.1*	79.9
30	Vehicle insurance	83.3*	80.3*	82.0
31	Postal services	80.3*	78.2*	79.5
32	Fixed telephone services	78.8*	75.3*	77.2
33	Mobile telephone services	78.4*	75.4*	77.1
34	Internet provision	78.7*	75.2*	77.2
35	Tram, local bus, metro, and underground services	79.7*	75.9*	78.0
36	Train services	77.3*	74.3*	76.2
38	Vehicle rental services	79.5*	77.8*	79.0
39	Holiday accommodation	84.9*	83.5*	84.4
40	Packaged holidays and tours	82.3	81.4*	82.1
41	Cafés, bars and restaurants	82.1*	80.0*	81.3
42	Commercial sport services	83.1	82.4*	82.9
43	Cultural and entertainment services	84.1*	82.3*	83.4
45	Water supply	78.2*	72.9*	75.8
46	Electricity services	77.5*	72.4*	75.3
47	Gas services	80.0*	76.0*	78.1
48	Non prescription medicines	83.6*	82.2*	83.0
51	Mortgages	76.4*	70.3*	73.8
52	Private life insurance	78.2*	75.5*	77.0
54	TV-subscriptions	79.0*	76.3*	77.9
57	Legal and accountancy services	80.3*	77.1*	78.9
58	Loans, credit and credit cards	81.2*	76.5*	79.1
60	Online gambling and lottery services	78.7*	74.4*	76.7

6. TREND MPI

In 2015, a different approach was taken to calculate the MPI compared to previous waves. In order to be able to show trend results, the trendMPI was computed for the 2015 data using the MPI calculation from 2010 to 2013. This section focuses solely on the evolution of the trendMPI results.

6.1. Overall results

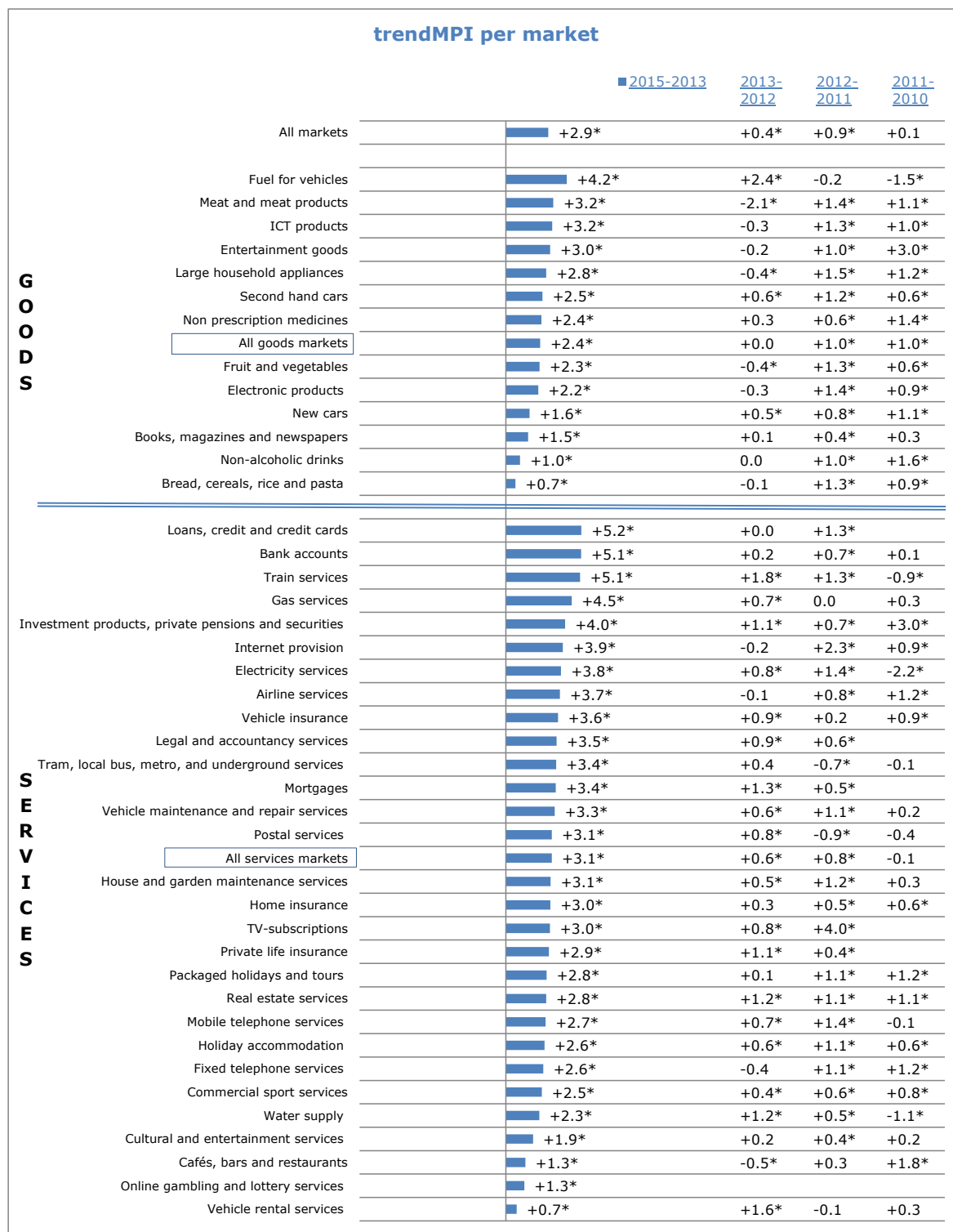
The trendMPI for all markets in the EU has increased each wave since 2010, with sharper increases from 2011 to 2012⁵⁹ and 2013 to 2015. The goods markets trendMPI has remained 4 to 5 points above the services markets trendMPI throughout the years, although the smallest difference between the two market types, 3.6, was recorded in 2015.



⁵⁹ Two data points are shown for 2012: one with a weight allowing for comparisons with 2010 and 2011 data, and one with a weight allowing for comparisons with 2013 and 2015 data.

6.2. Market results

The figure below shows trendMPI results as yearly differences for all markets.



The all markets trendMPI has increased by 2.9 points from 2013 to 2015, following increases from 2012 to 2013 and 2011 to 2012. The goods markets trendMPI increased from 2010 to 2011 and 2011 to 2012 before remaining stable from 2012 to 2013. This figure again recorded an increase from 2013 to 2015 (+2.4). In contrast, the services markets MPI increased each wave since 2011, most recently by 3.1 points from 2013 to 2015.

All markets experienced an increase in MPI score from 2013 to 2015, although most markets recorded both increases and decreases over the previous waves. The trendMPI scores for two

goods markets have increased in each wave since 2010: "Second hand cars" and "New cars". The same is true for the services markets "Investment products, private pensions and securities", "Real estate services", "Holiday accommodation" and "Commercial sport services". Furthermore, "Legal and accountancy services", "Mortgages", "TV-subscriptions", and "Private life insurance" – these markets have recorded increases for all waves when they were surveyed (since 2011). No market experienced a decrease in every year since 2010.

The tables below summarise the countries that are ranked top (left column) and the countries that are ranked bottom (right column) in terms of change in trendMPI from 2013 to 2015 per market.

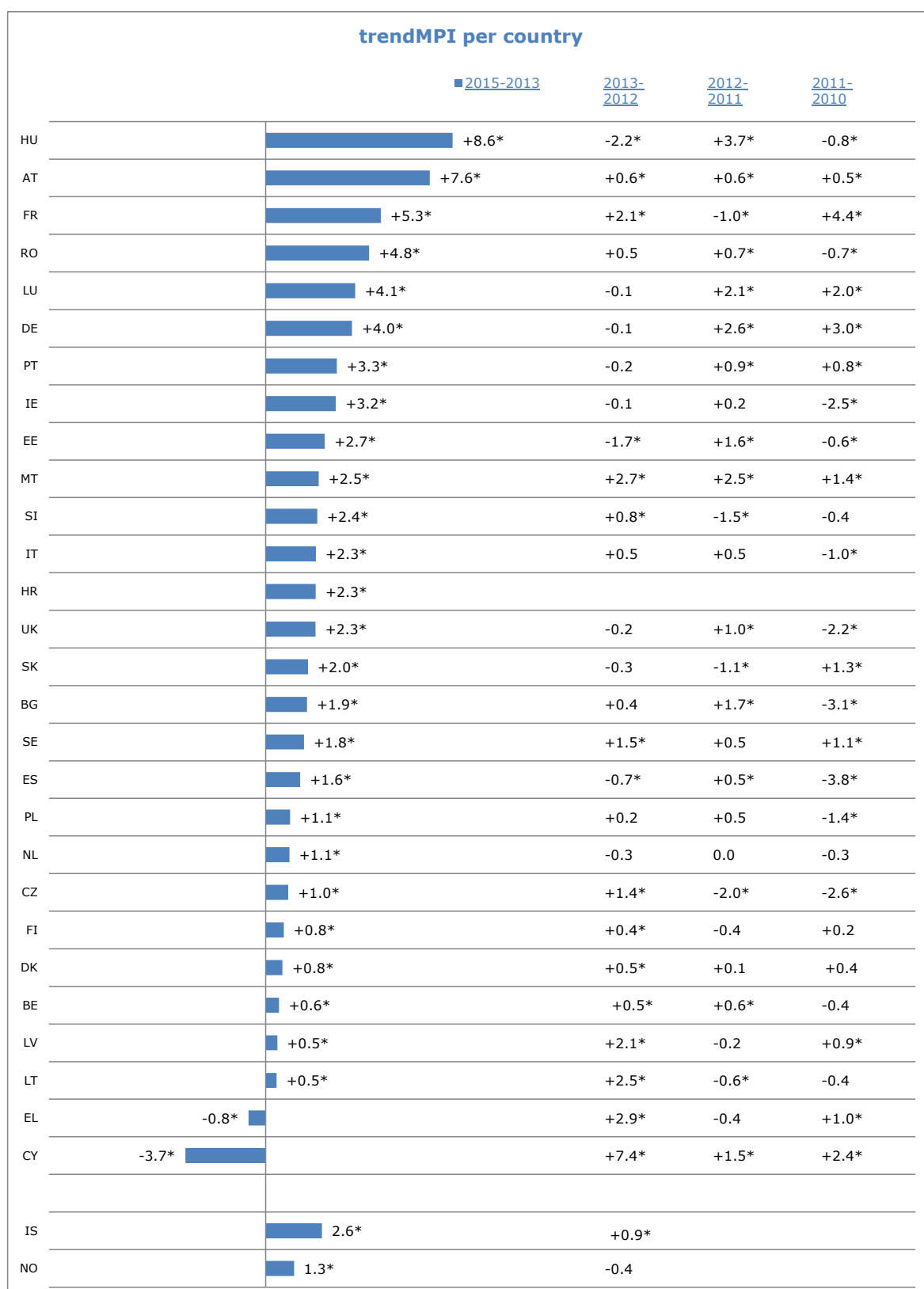
Goods markets	Top 3 countries based on the change in trendMPI from 2013 to 2015			Bottom 3 countries based on the change in trendMPI from 2013 to 2015		
Fruit and vegetables	 +11.4*	 +8.4*	 +6.8*	 -4.4*	 -2.2*	 -1.4
Meat and meat products	 +12.1*	 +8.2*	 +8.2*	 -3.8*	 -2.5*	 -2.2
Bread, cereals, rice and pasta	 +6.1*	 +6.0*	 +6.0*	 -4.2*	 -3.6*	 -3.4*
Non-alcoholic drinks	 +8.0*	 +6.7*	 +6.0*	 -4.9*	 -3.3*	 -2.9*
Electronic products	 +6.7*	 +6.0*	 +5.6*	 -5.8*	 -2.4*	 -1.6
Large household appliances	 +9.8*	 +6.8*	 +5.9*	 -2.2	 -0.6	 -0.2
ICT products	 +7.6*	 +7.5*	 +5.5*	 -2.2	 -0.7	 0.2
Entertainment goods	 +8.0*	 +6.6*	 +6.2*	 -3.3*	 -2.8*	 -2.2*
New cars	 +6.6*	 +4.9*	 +4.1*	 -3.6*	 -2.8*	 -1.8*
Second hand cars	 +12.5*	 +10.8*	 +6.2*	 -7.0*	 -2.9*	 -2.2*
Fuel for vehicles	 +10.7*	 +10.0*	 +7.7*	 -8.9*	 -2.1	 -0.6
Books, magazines and newspapers	 +4.8*	 +4.6*	 +4.3*	 -7.0*	 -3.1*	 -2.1*
Non prescription medicines	 +7.8*	 +7.1*	 +7.0*	 -5.5*	 -2.6*	 -1.3

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Services markets	Top 3 countries based on the change in trendMPI from 2013 to 2015			Bottom 3 countries based on the change in trendMPI from 2013 to 2015		
Real estate services	 +14.1*	 +10.0*	 +5.0*	 -1.6	 -1.3	 -1.2
House and garden maintenance services	 +10.7*	 +10.5*	 +7.9*	 -1.4	 -1.3	 -0.5
Vehicle maintenance and repair services	 +9.5*	 +7.5*	 +5.9*	 -4.3*	 -0.6	 -0.4
Bank accounts	 +14.6*	 +10.5*	 +10.5*	 -10.0*	 -0.5	 +0.3
Investment products, private pensions and securities	 +14.4*	 +11.6*	 +9.1*	 -1.1	 -0.1	 +0.2
Home insurance	 +6.9*	 +5.3*	 +4.8*	 -1.7	 -1.2	 -0.6
Vehicle insurance	 +8.7*	 +7.5*	 +6.2*	 -3.5*	 -0.4	 -0.1
Postal services	 +13.7*	 +7.6*	 +6.6*	 -5.8*	 -3.7*	 -1.4
Fixed telephone services	 +8.0*	 +6.4*	 +6.1*	 -2.2	 -1.7	 -1.1
Mobile telephone services	 +16.1*	 +7.6*	 +6.6*	 -5.8*	 -4.6*	 -3.5*
Internet provision	 +12.5*	 +8.8*	 +8.4*	 -4.8*	 -1.5	 -0.2
Tram, local bus, metro, and underground services	 +10.2*	 +6.6*	 +5.8*	 -6.0*	 -1.2	 -0.4
Train services	 +9.8*	 +9.5*	 +8.7*	 -0.9	 +0.3	 +1.2
Airline services	 +12.2*	 +6.4*	 +5.8*	 -3.8*	 -1.4	 -0.2
Vehicle rental services	 +8.2*	 +4.9*	 +3.4*	 -3.0*	 -2.6*	 -1.9*
Holiday accommodation	 +5.9*	 +5.5*	 +4.9*	 -3.5*	 -1.5*	 -1.0
Packaged holidays and tours	 +8.4*	 +5.0*	 +4.4*	 -1.7	 -1.6*	 +0.1
Cafés, bars and restaurants	 +6.9*	 +6.3*	 +5.5*	 -9.2*	 -4.4*	 -4.1*
Commercial sport services	 +8.6*	 +5.9*	 +5.7*	 -1.4	 -1.1	 -0.7
Cultural and entertainment services	 +6.6*	 +6.0*	 +4.7*	 -3.1*	 -2.5*	 -2.3
Water supply	 +11.6*	 +7.5*	 +6.5*	 -1.7	 -1.6	 -1.5
Electricity services	 +14.6*	 +12.2*	 +7.7*	 -2.7	 -0.6	 -0.2
Gas services	 +16.0*	 +11.6*	 +8.9*	 +0.1	 +0.3	 +1.2
Mortgages	 +15.0*	 +9.9*	 +8.3*	 -11.1*	 -7.6*	 -0.5
Private life insurance	 +11.4*	 +6.4*	 +5.1*	 -1.6	 -1.0	 -0.7
TV-subscriptions	 +13.0*	 +8.1*	 +5.8*	 -6.6*	 -3.4*	 -0.7
Legal and accountancy services	 +12.7*	 +9.1*	 +6.7*	 -2.5*	 -1.6	 -0.5
Loans, credit and credit cards	 +12.5*	 +8.6*	 +7.3*	 -9.2*	 -0.9	 +0.7
Online gambling and lottery services	 +11.3*	 +6.7*	 +5.7*	 -2.7*	 -2.0	 -1.6

For goods markets, Hungary and Austria appear numerous times among the most improved countries in the ranking. Romania and France also appear several times in the top three improvers. Cyprus and Greece appear most frequently in the three most deteriorated countries. Turning to services markets, Austria and Hungary also appear most frequently among the top three improvers, followed by France. Cyprus and Greece are also most frequently among the most deteriorated countries for services markets, followed by Latvia and Lithuania. However, it should be noted that the decreases are not always statistically significant.

6.3. Country results



The trendMPI score has increased for all countries aside from Greece (-0.8) and Cyprus (-3.7). For Cyprus, this follows on from constant increases in trendMPI scores since 2010, while Greece experienced increases in 2010-2011 and 2012-2013.

Hungary experienced the largest increase in MPI score (+8.6) from 2013 to 2015 and an increase from 2012 to 2013, interspersed with decreases in 2010-2011 and 2012-2013. Austria is second in the ranking in terms of 2013-2015 increase in trendMPI, following on from increases in each wave since 2010. France comes in third position with a 2013-2015 increase of 5.3 points.

Malta also registered increases in every year since 2010.

The tables below present the markets that are ranked top/bottom in terms of change in trendMPI from 2013 to 2015 by country.

Several markets often appear in the most improved three markets in terms of trendMPI: "Train services", "Electricity services", "Investment products, private pensions and securities", "Bank accounts" and "Gas services". The following markets are often among the largest decliners: "Cultural and entertainment services", "Cafés, bars and restaurants", "Vehicle rental services", "Bread, cereals, rice and pasta" and "Electronic products".

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Country	Top 3 markets based on the change in trendMPI from 2013 to 2015		Bottom 3 markets based on the change in trendMPI from 2013 to 2015	
Austria 	Mobile telephone services	+16.1*	New cars	-1.0
	Bank accounts	+14.6*	Cultural and entertainment services	-0.2
	Investment products, private pensions and securities	+14.4*	Books, magazines and newspapers	+0.4
Belgium 	Loans, credit and credit cards	+3.9*	Bread, cereals, rice and pasta	-3.4*
	Legal and accountancy services	+3.5*	Online gambling and lottery services	-2.7*
	Mortgages	+3.1*	Vehicle rental services	-1.9*
Bulgaria 	Electricity services	+6.9*	Bread, cereals, rice and pasta	-3.6*
	Commercial sport services	+5.4*	Second hand cars	-2.0
	Packaged holidays and tours	+4.4*	Entertainment goods	-1.6
Cyprus 	Electricity services	+5.5*	Mortgages	-11.1*
	Water supply	+3.2*	Bank accounts	-10.0*
	Investment products, private pensions and securities	-0.1	Loans, credit and credit cards	-9.2*
Czech Republic 	Gas services	+4.0*	Cultural and entertainment services	-1.8*
	House and garden maintenance services	+3.5*	Vehicle rental services	-1.7
	Train services	+3.3*	Legal and accountancy services	-1.6
Germany 	Train services	+7.9*	Non-alcoholic drinks	-1.6*
	Gas services	+7.8*	Bread, cereals, rice and pasta	-1.2
	Electronic products	+6.7*	Fruit and vegetables	+0.3
Denmark 	Meat and meat products	+5.7*	Entertainment goods	-2.2*
	House and garden maintenance services	+3.8*	Cultural and entertainment services	-2.0*
	Vehicle insurance	+3.7*	Cafés, bars and restaurants	-1.7
Estonia 	Electricity services	+14.6*	House and garden maintenance services	-1.4
	Tram, local bus, metro, and underground services	+6.6*	Online gambling and lottery services	-1.2
	Train services	+6.2*	Cafés, bars and restaurants	-0.9
Greece 	Electricity services	+5.5*	Mortgages	-7.6*
	Tram, local bus, metro, and underground services	+3.2*	Mobile telephone services	-5.8*
	Legal and accountancy services	+3.1*	Bread, cereals, rice and pasta	-4.2*
Spain 	Loans, credit and credit cards	+7.0*	Electricity services	-2.7
	Airline services	+6.4*	Fixed telephone services	-1.7
	Legal and accountancy services	+6.4*	Water supply	-1.5

Goods markets

Services markets

Country	Top 3 markets based on the change in trendMPI from 2013 to 2015		Bottom 3 markets based on the change in trendMPI from 2013 to 2015	
Finland 	Mobile telephone services	+3.9*	Legal and accountancy services	-2.5*
	Electricity services	+3.3*	Cultural and entertainment services	-1.4*
	Bank accounts	+3.3*	Entertainment goods	-1.1
France 	Bank accounts	+8.8*	Bread, cereals, rice and pasta	+0.5
	Loans, credit and credit cards	+8.6*	Non-alcoholic drinks	+1.1
	Internet provision	+8.4*	Vehicle rental services	+1.5
Croatia 	Fuel for vehicles	+6.1*	Fixed telephone services	-2.2
	Investment products, private pensions and securities	+5.7*	Electronic products	-1.6
	Second hand cars	+5.7*	Meat and meat products	+0.2
Hungary 	Gas services	+16.0*	Home insurance	+3.2*
	Mortgages	+15.0*	Electronic products	+4.6*
	Legal and accountancy services	+12.7*	Cultural and entertainment services	+4.7*
Ireland 	Bank accounts	+10.5*	Water supply	-1.7
	Investment products, private pensions and securities	+7.9*	Cultural and entertainment services	-0.1
	Meat and meat products	+7.3*	Books, magazines and newspapers	+0.9
Italy 	Electricity services	+6.4*	Online gambling and lottery services	-1.4
	Bank accounts	+6.3*	Fixed telephone services	-0.6
	Train services	+6.1*	Electronic products	+0.3
Lithuania 	Investment products, private pensions and securities	+8.7*	Mobile telephone services	-4.6*
	Loans, credit and credit cards	+5.6*	Cafés, bars and restaurants	-4.4*
	Second hand cars	+5.1*	Postal services	-3.7*
Luxembourg 	Water supply	+7.5*	Bread, cereals, rice and pasta	+1.2
	Bank accounts	+7.0*	Vehicle rental services	+1.3
	Gas services	+6.6*	Online gambling and lottery services	+1.5
Latvia 	Gas services	+6.6*	Cafés, bars and restaurants	-4.1*
	Water supply	+6.1*	New cars	-2.8*
	Electricity services	+4.3*	Non prescription medicines	-2.6*
Malta 	Meat and meat products	+6.8*	Second hand cars	-2.9*
	Fruit and vegetables	+6.8*	TV-subscriptions	-0.7
	Electricity services	+6.1*	Tram, local bus, metro, and underground services	-0.4
	Goods markets			
	Services markets			

Monitoring consumer markets in the European Union 2015

Country	Top 3 markets based on the change in trendMPI from 2013 to 2015		Bottom 3 markets based on the change in trendMPI from 2013 to 2015	
Netherlands 	Train services	+5.6*	Cafés, bars and restaurants	-2.4*
	Loans, credit and credit cards	+4.8*	New cars	-1.8*
	Online gambling and lottery services	+4.5*	Holiday accommodation	-1.5*
Poland 	Train services	+9.5*	Mobile telephone services	-3.1*
	TV-subscriptions	+4.6*	Books, magazines and newspapers	-2.1*
	Meat and meat products	+4.4*	Electronic products	-1.4
Portugal 	Gas services	+8.9*	Electronic products	-1.6
	Train services	+8.7*	Vehicle rental services	-1.6
	Mortgages	+8.2*	Cultural and entertainment services	+0.1
Romania 	Meat and meat products	+12.1*	Online gambling and lottery services	-0.8
	Fruit and vegetables	+11.4*	Vehicle rental services	+1.1
	Fuel for vehicles	+10.7*	Mobile telephone services	+1.4
Sweden 	TV-subscriptions	+5.8*	Cafés, bars and restaurants	-3.8*
	Internet provision	+5.3*	Fruit and vegetables	-1.4
	Investment products, private pensions and securities	+4.8*	Cultural and entertainment services	-0.9
Slovenia 	Non-alcoholic drinks	+6.0*	Online gambling and lottery services	-2.0
	Water supply	+5.5*	Mortgages	-0.5
	Investment products, private pensions and securities	+5.3*	Electronic products	-0.3
Slovakia 	Train services	+6.1*	Vehicle maintenance and repair services	-0.6
	Fruit and vegetables	+5.1*	TV-subscriptions	-0.6
	Electricity services	+4.8*	Entertainment goods	-0.3
United Kingdom 	Electricity services	+7.0*	Cafés, bars and restaurants	-1.6
	Loans, credit and credit cards	+6.9*	Non prescription medicines	-0.6
	Mortgages	+6.0*	Real estate services	-0.4
Norway 	Vehicle maintenance and repair services	+5.5*	Cafés, bars and restaurants	-3.6*
	House and garden maintenance services	+5.2*	Online gambling and lottery services	-1.3
	TV-subscriptions	+4.8*	Mobile telephone services	-1.3
Iceland 	Mortgages	+8.3*	Cultural and entertainment services	-3.1*
	Internet provision	+7.6*	Postal services	-1.4
	Large household appliances	+6.8*	Vehicle rental services	-0.7
	Goods markets			
	Services markets			

7. MPI AND OTHER INDICATORS

The Market Monitoring Survey's trendMPI has evaluated consumer perceptions and experiences with a range of markets since 2010, which allows for comparisons of yearly results and yearly differences with other indicators.

For this purpose, the trendMPI for 2010-2013 and 2015⁶⁰ will be compared with the GDP (as collected by Eurostat), the Harmonised Index of Consumer Prices (HICP), Purchasing Power Parities and the Consumer Confidence Indicator (CCI) via correlation analyses. These indicators were chosen for their relevance to consumer issues as they respectively assess the general economic performance of a country, price levels and consumer confidence, providing a broad view of the economic context of the study.

Each analysis will be conducted first on yearly scores, then on yearly differences, both for the MPI and component scores, unless otherwise indicated. Yearly changes in HICP and CCI scores are calculated as percentage changes: $yearly\ changes = (score\ year\ n - score\ year\ n-1) / score\ year\ n-1$. This approach takes into account the proportional change instead of the simple difference $year\ n+1 - year\ n$ and avoids the effect of differences in scales.

As no MMS results are available for 2014, the change in trendMPI, component scores and external indicators were calculated for a two-year period (2013-2015) in order to obtain comparable figures. The sample size is indicated for each analysis and depends on the number of countries, years and data points for which data are available from both data sources.

⁶⁰ The 2015, 2013 and 2012 data weighted on age and gender (i.e., the weighting method introduced in the 2013 wave of the MMS) were used in order to maximise the comparability of the data across waves.

7.1. Market performance and GDP⁶¹

The Gross Domestic Product (GDP) at market prices as collected by Eurostat is used for this comparison.

7.1.1. MPI and GDP

There is a weak positive relationship between the trendMPI scores and the GDP per capita in Purchasing Power Parities (PPS). The correlation between changes in trendMPI scores and in GDP indices over time is, instead, negligible and statistically not significant. These correlation results are reported in the following tables.

Correlation between the trendMPI score and GDP per inhabitant in PPS⁶²	
Pearson correlation	0.307*
N ⁶³	112
*. Correlation is significant at the 0.05 level (2-tailed).	

Correlation between the change in trendMPI score and the change in the GDP index	
Pearson correlation	-0.126
N ⁶⁴	83
*. Correlation is significant at the 0.05 level (2-tailed).	

Overall, the analysis conducted on all data available in 2015 shows a weak but positive link between the overall economic performance of a country and the way consumers evaluate markets. This could be linked to more positive consumer evaluations when the economic context is favourable, but also to a possibly better economic performance of countries where markets function well.

⁶¹ Data are available for 30 countries over 4 years (2010, 2011, 2012 and 2013). Eurostat's Gross domestic product at market prices in PPS (variable nama_gdp_c in Purchasing Power Standard per inhabitant) is used for the GDP in PPS comparison and the GDP in volume terms (percentage change compared to the corresponding period of the previous year for the first quarter of the year) for the comparison of the yearly changes. Eurostat GDP data for 2015 were not yet available during the preparation of this report. Data for Quarter 1 was used for each year for the GDP at market prices and in volume terms.

⁶² The correlation coefficient has also been estimated by excluding Luxembourg from the computations as the country represents an outlier in terms of GDP per capita. By doing this, the correlation between the trendMPI score and the GDP per inhabitant in PPS is equal to 0.141 (not statistically significant – N=108).

⁶³ Data available for most country x year combinations

⁶⁴ Data available for most country x year combinations for differences between 2013-2012, 2012-2011 and 2011-2010

7.1.2. Component scores and GDP

Turning to the component scores of the MMS, several relations with the GDP index can be examined.

When conducting the analysis on GDP in PPS, weak positive correlations can be identified between GDP in PPS and the components of trust and expectations. Weak negative correlations can be identified between GDP in PPS and the components of switching, ease of switching and problems.

Correlations between the component scores and GDP per habitant in PPS index⁶⁵		
Comparability (average)	Pearson Correlation	-0.140
	N ⁶⁶	112
Trust (average)	Pearson Correlation	0.424*
	N	112
Problems (%)	Pearson Correlation	-0.358*
	N	112
Detriment (average)	N/A ⁶⁷	
Complaints (%)	Pearson Correlation	0.076
	N	112
Expectations (average)	Pearson Correlation	0.332*
	N	112
Choice (average)	N/A ⁶⁸	
Switching (%)	Pearson Correlation	-0.306*
	N	112
Ease of switching (average)	Pearson Correlation	-0.250*
	N	112
*. Correlation is significant at the 0.05 level (2-tailed).		

These findings indicate that consumers in countries with a better economic performance are more positive when evaluating markets in terms of trust and expectations and are less likely to switch or experience problems. They are, however, also less likely to find switching easy.

⁶⁵ The correlation between the component scores and the GDP per inhabitant in PPS excluding Luxembourg (see also footnote 66) are equal to: Comparability -0.398*; Trust 0.340*; Problems -0.242*; Complaints 0.239*; Expectations 0.289*; Switching -0.041; Ease of switching -0.237* (N=108)

⁶⁶ Data available for most country x year combinations

⁶⁷ No GDP 2015 data available and no MMS detriment data for previous years available

⁶⁸ No GDP 2015 data available and no MMS choice data for previous years available

When we consider the relations between the change in GDP index and the yearly changes in component scores, the relationships are negligible (less than +.20 or -.20) and never statistically significant. There is no relationship to report when considering the correlations between the change in GDP index and the changes in component results.

Correlations between the change in component scores and the change in GDP index		
Comparability (change)	Pearson Correlation	-0.160
	N ⁶⁹	83
Trust (change)	Pearson Correlation	-0.089
	N	83
Problems (change)	Pearson Correlation	0.095
	N	83
Detriment (change)	N/A ⁷⁰	
Complaints (change)	Pearson Correlation	0.152
	N	83
Expectations (change)	Pearson Correlation	-0.010
	N	83
Choice (average)	N/A ⁷¹	
Switching (change)	Pearson Correlation	0.006
	N	83
Ease of switching (change)	Pearson Correlation	-0.169
	N	83
*. Correlation is significant at the 0.05 level (2-tailed).		

⁶⁹ Data available for most country x year combinations for differences between 2013-2012, 2012-2011 and 2011-2010

⁷⁰ No MMS detriment data available for previous years

⁷¹ No MMS choice data available for previous years

7.2. Market performance and prices indices⁷²

One hypothesis on consumer markets is that prices have a negative impact on market performance assessment by consumers. This section first compares the Harmonised Index for Consumer Prices (HICP) of Eurostat with the MPI results. The HICP gives comparable measures of inflation in the EU and other European countries, calculated according to a harmonised approach and a single set of definitions. The MPI is then compared with purchasing power parities, which indicate price level differences across countries.

7.2.1. Mapping the COICOP categories

HICP data are available for different categories of goods and services, following the COICOP classification⁷³. The markets surveyed in the Market Monitoring Survey can be mapped against the COICOP classification, although there is not a full match between categories. The following rules were followed:

- If more than one COICOP category corresponds to a market, the average score for the COICOP categories is calculated. As an example, the market for fruit and vegetables is covered in the COICOP list by two separate categories.
- If more than one market corresponds to a COICOP category, the average MPI score is used to compare the MPI and price index. This is for example the case for the markets for new and second hand cars which are covered in the HICP by one category, motor cars.
- Finally, markets for which no HICP data are available were excluded from the analysis, for instance real estate services.

The table below presents the 42 markets surveyed in 2015 with the corresponding COICOP/HICP categories.

Market ID	Market name	COICOP/ HICP ref.	COICOP/HICP category
1	Fruit and vegetables	01.1.6	Fruit
		01.1.7	Vegetables
2	Meat and meat products	01.1.2	Meat
3	Bread, cereals, rice and pasta	01.1.1	Bread and cereals
5	Non-alcoholic drinks	01.2	Non-alcoholic beverages
10	Electronic products	09.1.1	Equipment for the reception, recording and reproduction of sound and pictures
		09.1.2	Photographic and cinematographic equipment and optical instruments
		09.1.4	Recording media
11	Large household appliances	05.3.1/2	Major household appliances whether electric or not and small electric household appliances
13	ICT products	08.2	Telephone and telefax equipment
		09.1.3	Information processing equipment

⁷² The analysis is conducted on 30 countries over 4 years (2010, 2011, 2012, 2013, 2015) for each market or market combination. No change data are available for 2010. The HICP data for April was used for the analysis as in previous reports, as this matches most of the yearly fieldwork periods.

⁷³ The COICOP/HICP is the United Nations Classification of individual consumption by purpose, adapted to the compilation of the Harmonized index of consumer prices in the European Union. For more information on this classification, see: http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:COICOP_HICP

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Market ID	Market name	COICOP/ HICP ref.	COICOP/HICP category
14	Entertainment goods	09.2.1/2	Major durables for indoor and outdoor recreation including musical instruments
		09.3.1	Games, toys and hobbies
		09.3.2	Equipment for sport, camping and open-air recreation
15	New cars	07.1.1	Motor cars
16	Second hand cars		
17	Fuel for vehicles	07.2.2	Fuels and lubricants for personal transport equipment
18	Books, magazines and newspapers	09.5	Newspapers, books and stationery
20	Real estate services	**** Excluded****	**** Excluded****
21	Maintenance services	04.3.2	Services for the maintenance and repair of the dwelling
23	Vehicle maintenance and repair	07.2.3	Maintenance and repair of personal transport equipment
26	Bank accounts	12.6	Other financial services n.e.c.
28	Investment products, private pensions and securities		
51	Mortgages		
58	Loans, credit and credit cards		
29	Home insurance	12.5.2	Insurance connected with the dwelling
30	Vehicle insurance	12.5.4	Insurance connected with transport
31	Postal services	08.1.0	Postal services
32	Fixed telephone services	08.3	Telephone and telefax services
33	Mobile telephone services		
34	Internet provision		
35	Tram, local bus, metro	*** Excluded****	*** Excluded****
36	Train services	07.3.1	Passenger transport by railway
37	Airline services	07.3.3	Passenger transport by air
38	Vehicle rental services	07.2.4	Other services in respect of personal transport equipment
39	Holiday accommodation	11.2	Accommodation services
40	Packaged holidays and tours	09.6	Package holidays
41	Cafés, bars and restaurants	11.1.1	Restaurants, cafés and the like
42	Commercial sport services	09.4.1	Recreational and sporting services
43	Cultural and entertainment	09.4.2	Cultural services
45	Water supply	04.4.1	Water supply
46	Electricity services	04.5.1	Electricity
47	Gas services	04.5.2	Gas
48	Non prescription medicines	06.1.1	Pharmaceutical products
52	Private life insurance	**** Excluded****	**** Excluded****
54	Tv-subscriptions	**** Excluded****	**** Excluded****
57	Legal and accountancy services	**** Excluded****	**** Excluded****
60	On-line gambling services	**** Excluded****	**** Excluded****

7.2.2.MPI and HICP

Negative correlations are present between the trendMPI and HICP scores, and between the change in trendMPI score and the change in HICP score. However, the correlation coefficients point to very weak relationships. High/low levels of the Harmonised Index for Consumer Prices are only very weakly linked to lower/higher trendMPI scores: i.e. an increase in one indicator is only slightly associated with a decrease in the other.

Correlation between the trendMPI scores and HICP	
Pearson correlation	-0.156*
N ⁷⁴	4207
*. Correlation is significant at the 0.05 level (2-tailed).	

Correlation between the change in trendMPI scores and the change in HICP	
Pearson correlation	-0.104*
N ⁷⁵	3324
*. Correlation is significant at the 0.05 level (2-tailed).	

Prices are related to market evaluations, as more favourable consumer assessments go together with lower price levels and more negative perceptions go together with higher price levels. This result could be explained by higher consumer expectations when prices are high, leading more easily to dissatisfaction with the product or service. However, a causal relationship cannot be derived using solely correlation results; further exploration and analysis would be necessary in order to determine the nature of the relationship between trendMPI scores and HICP.

7.2.3.Component scores and price indices

Looking at component scores, negative correlations appear between the HICP index and the components of choice, expectations, complaints, comparability and trust. The correlation coefficients are, however, very low, pointing to weak relationships. Only for the choice component, a moderately negative relationship is present with the HICP index. Only for the expectations component, a weak negative relationship is present with the HICP index. Small, positive correlations appear between the HICP index and the switching and ease of switching components.

⁷⁴ Data available for most country x year x market combinations

⁷⁵ Data available for most country x year x market combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010

Correlations between the component scores and HICP		
Comparability (average)	Pearson Correlation	-0.170*
	N ⁷⁶	4207
Trust (average)	Pearson Correlation	-0.130*
	N	4207
Problems (%)	Pearson Correlation	-0.026
	N	4207
Detriment (average)	Pearson Correlation	0.009
	N ⁷⁷	883
Complaints (%)	Pearson Correlation	-0.171*
	N	4205
Expectations (average)	Pearson Correlation	-0.217*
	N	4207
Choice (average)	Pearson Correlation	-0.317*
	N ⁷⁸	883
Switching (%)	Pearson Correlation	0.096*
	N ⁷⁹	908
Ease of switching (average)	Pearson Correlation	0.074*
	N ⁸⁰	904
*. Correlation is significant at the 0.05 level (2-tailed).		

These results indicate that high price levels correspond to some extent to lower comparability, trust, expectations and choice scores, and to a lower complaint proportion. However, the strength of these relationships remains limited.

In terms of changes, small negative correlations are identified between the change in HICP and the change in trust, expectations and comparability. Increases in price levels can, to a very limited extent, be related to decreases in the comparability, trust and expectations scores, and vice versa.

⁷⁶ Data available for most country x year x market combinations

⁷⁷ Data only available for 2015

⁷⁸ Data only available for 2015

⁷⁹ Data only available for the switching markets

⁸⁰ Data only available for the switching markets and not for 4 country x year x market combinations with 0% switching rate resulting in no ease of switching average

Correlations between the change in component scores and the change in HICP		
Comparability (change)	Pearson Correlation	-0.062*
	N ⁸¹	3324
Trust (change)	Pearson Correlation	-0.108*
	N	3324
Problems (change)	Pearson Correlation	0.011
	N	3324
Detriment (change)	N/A ⁸²	
Complaints (change)	Pearson Correlation	0.027
	N	3306
Expectations (change)	Pearson Correlation	-0.108*
	N	3324
Choice (change)	N/A ⁸³	
Switching (change)	Pearson Correlation	0.047
	N ⁸⁴	714
Ease of switching (change)	Pearson Correlation	-0.055
	N ⁸⁵	706
*. Correlation is significant at the 0.05 level (2-tailed).		

⁸¹ Data available for most country x year x market combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010

⁸² No MMS detriment data available for previous years

⁸³ No MMS choice data available for previous years

⁸⁴ Data only available for the switching markets

⁸⁵ Data only available for the switching markets and not for 4 country x year x market combinations with 0% switching rate resulting in no ease of switching average

7.2.4.MPI and HICP per market cluster

The correlation analysis between the MPI and HICP has also been conducted at market cluster level.

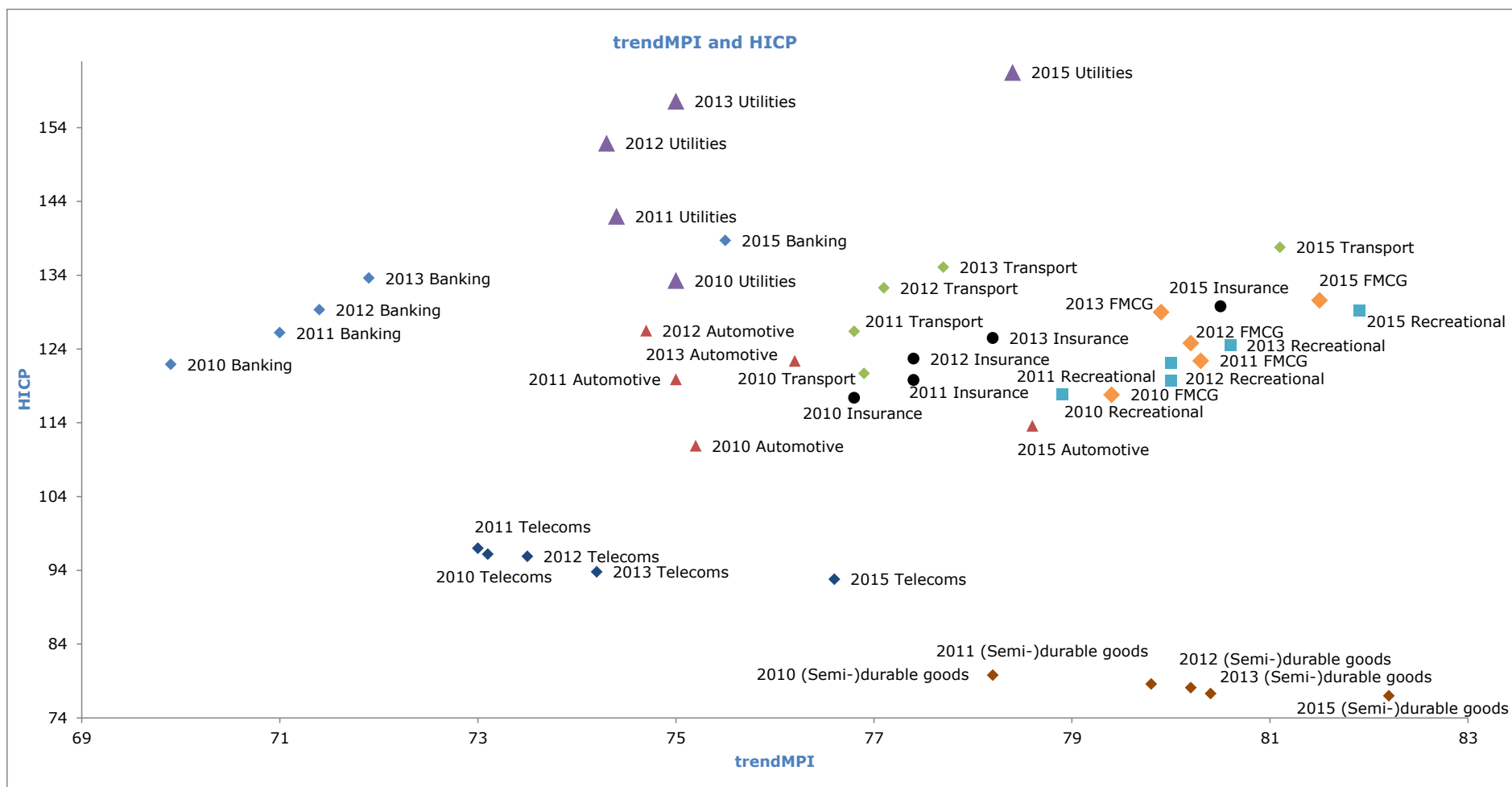
For five market clusters, the correlation between the trendMPI and HICP scores is statistically significant. There is a weak negative relationship between trendMPI and HICP scores for "Banking services". There are negligible negative relationships between the trendMPI and HICP scores for "Insurance services", "Utilities" and "Fast moving retail". There is one small positive relationship between the trendMPI and HICP scores for "(Semi-)durable goods".

Correlations between the trendMPI and HICP scores per market cluster⁸⁶		
Automotive goods	Pearson Correlation	0.100
	N	286
Banking services	Pearson Correlation	-0.211*
	N	143
Fast moving retail	Pearson Correlation	-0.094*
	N	858
Insurance services	Pearson Correlation	-0.145*
	N	273
Recreational services	Pearson Correlation	-0.020
	N	715
(Semi-)durable goods	Pearson Correlation	0.107*
	N	572
Telecoms	Pearson Correlation	-0.078
	N	117
Transport	Pearson Correlation	-0.059
	N	273
Utilities	Pearson Correlation	-0.125*
	N	546
*. Correlation is significant at the 0.05 level (2-tailed).		

Higher price levels correspond to negligible lower market performance evaluations for the "Banking services", "Insurance services", "Utilities", and "Fast moving retail". In contrast, higher price levels are linked to negligibly more favourable market evaluations for "(Semi-)durable goods".

The following figure charts the relationship between trendMPI and HICP per market cluster and shows the heterogeneity of market clusters' evolutions in terms of trendMPI and HICP.

⁸⁶ Sample sizes vary with the number of markets included in each market cluster.



7.2.5.MPI and Purchasing Power Parities (PPPs)⁸⁷

This section looks at the relationship between the MPI and Purchasing Power Parities⁸⁸ for several product and services categories. Categories are different in the two data sets and were mapped as per the table below.

Market ID	Market name	PPP category
1	Fruit and vegetables	Fruits, vegetables, potatoes
2	Meat and meat products	Meat
3	Bread, cereals, rice and pasta	Bread and cereals
5	Non-alcoholic drinks	Non-alcoholic beverages
10	Electronic products	Audio-visual, photographic and information processing equipment Electrical and optical equipment
11	Large household appliances	Households appliances
15	New cars	Transport equipment
16	Second hand cars	
35	Tram, local bus, metro	Transport services
36	Train services	
37	Airline services	
39	Holiday accommodation	Restaurants and hotels
41	Cafés, bars and restaurants	
46	Electricity services	Electricity, gas and other fuels
47	Gas services	

No link could be identified between the PPP and MPI data per category, given none of the correlations presented below are statistically significant.

Correlations between the MPI and Purchasing Power Parities		
Fruit and vegetables	Pearson Correlation	0.005
	N ⁸⁹	30
Meat	Pearson Correlation	0.296
	N	30
Bread and cereals	Pearson Correlation	0.026
	N	30
Non-alcoholic beverages	Pearson Correlation	-0.036
	N	30
Electronic products	Pearson Correlation	-0.045
	N	30
Households appliances	Pearson Correlation	0.030
	N	30
Transport equipment	Pearson Correlation	0.092
	N	30
Transport services	Pearson Correlation	-0.119
	N	30

⁸⁷ The analysis is conducted on 30 countries over 1 year (2014 for Eurostat data and trend data for 2015 for the MPI) for each category. Where data was missing (for instance Train services in Malta), the average was calculated on the available data.

⁸⁸ Eurostat data for 2014: Purchasing power parities (PPPs), price level indices and real expenditures for ESA2010 aggregates [prc_ppp_ind]

⁸⁹ 30 countries included

Correlations between the MPI and Purchasing Power Parities		
Restaurants and hotels	Pearson Correlation	-0.045
	N	30
Electricity and gas services	Pearson Correlation	0.051
	N	30
*. Correlation is significant at the 0.05 level (2-tailed).		

7.3. Market performance and Consumer Confidence Indicator⁹⁰

The third indicator analysed here is the Consumer Confidence Indicator (CCI) developed by DG ECFIN as part of the Business and Consumer Survey and aimed at measuring consumer confidence in the state of the economy.⁹¹

7.3.1. MPI scores and CCI

A moderate positive correlation of 0.301 appears between the trendMPI and CCI scores. No statistically significant link is present between the yearly changes in trendMPI and CCI scores.

Correlation between the trendMPI and CCI scores	
Pearson correlation	0.301*
N ⁹²	137
*. Correlation is significant at the 0.05 level (2-tailed).	

Correlation between the change in trendMPI and the change in CCI	
Pearson correlation	-0.111
N ⁹³	109
*. Correlation is significant at the 0.05 level (2-tailed).	

Higher consumer confidence is correlated with more positive consumer evaluations of markets, or vice versa. This relationship implies no causality, therefore the effect could be both ways: more confident consumers potentially assess markets more favourably or more efficient markets potentially contribute positively to consumer confidence.

⁹⁰ The analysis includes figures for 28 Member States over 5 years (2010, 2011, 2012, 2013, 2015), aside from Croatia, which was only included in 2013 and 2015. No change data are available for 2010. The CCI is calculated as the arithmetic average of the balances (in percentage points) 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 CCI are seasonally adjusted. The CCI for April was used for the analysis as in previous reports, as this matches most of the yearly fieldwork periods.

⁹¹ For more information on the BCS programme see: http://ec.europa.eu/economy_finance/db_indicators/surveys/index_en.htm

⁹² Data available for most country x year combinations

⁹³ Data available for most country x year x market combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010

7.3.2. Component scores and CCI

Looking at the link between component scores and the CCI, statistically significant correlations are identified between CCI and five components: expectations and trust are strongly and positively related to the CCI score. The percentage of problems is weakly negatively related and detriment is strongly negatively related to the CCI score.

Correlations between the component scores and CCI		
Comparability (average)	Pearson Correlation	-0.118
	N ⁹⁴	137
Trust (average)	Pearson Correlation	0.406*
	N	137
Problems (%)	Pearson Correlation	-0.213*
	N	137
Detriment (average)	Pearson Correlation	-0.400*
	N ⁹⁵	28
Complaints (%)	Pearson Correlation	0.165
	N	137
Expectations (average)	Pearson Correlation	0.446*
	N	137
Choice (average)	Pearson Correlation	0.108
	N	28
Switching (%)	Pearson Correlation	-0.007
	N	137
Ease of switching (average)	Pearson Correlation	0.059
	N	137
*. Correlation is significant at the 0.05 level (2-tailed).		

These results indicate that higher levels of consumer confidence are linked to higher satisfaction with expectations and trust in goods and services markets, as well as lower levels of detriment and proportions of problems.

⁹⁴ Data available for most country x year combinations

⁹⁵ MMS detriment data only available for 2015

No statistically significant correlations are present between changes in component scores and changes in CCI.

Correlations between the change in component scores and the change in CCI		
Comparability (change)	Pearson Correlation	-0.073
	N ⁹⁶	109
Trust (change)	Pearson Correlation	-0.126
	N	109
Problems (change)	Pearson Correlation	-0.046
	N	109
Detriment (change)	N/A ⁹⁷	
Complaints (change)	Pearson Correlation	-0.132
	N	109
Expectations (change)	Pearson Correlation	-0.149
	N	109
Choice (change)	N/A ⁹⁸	
Switching (change)	Pearson Correlation	0.044
	N	109
Ease of switching (change)	Pearson Correlation	0.004
	N	109
*. Correlation is significant at the 0.05 level (2-tailed).		

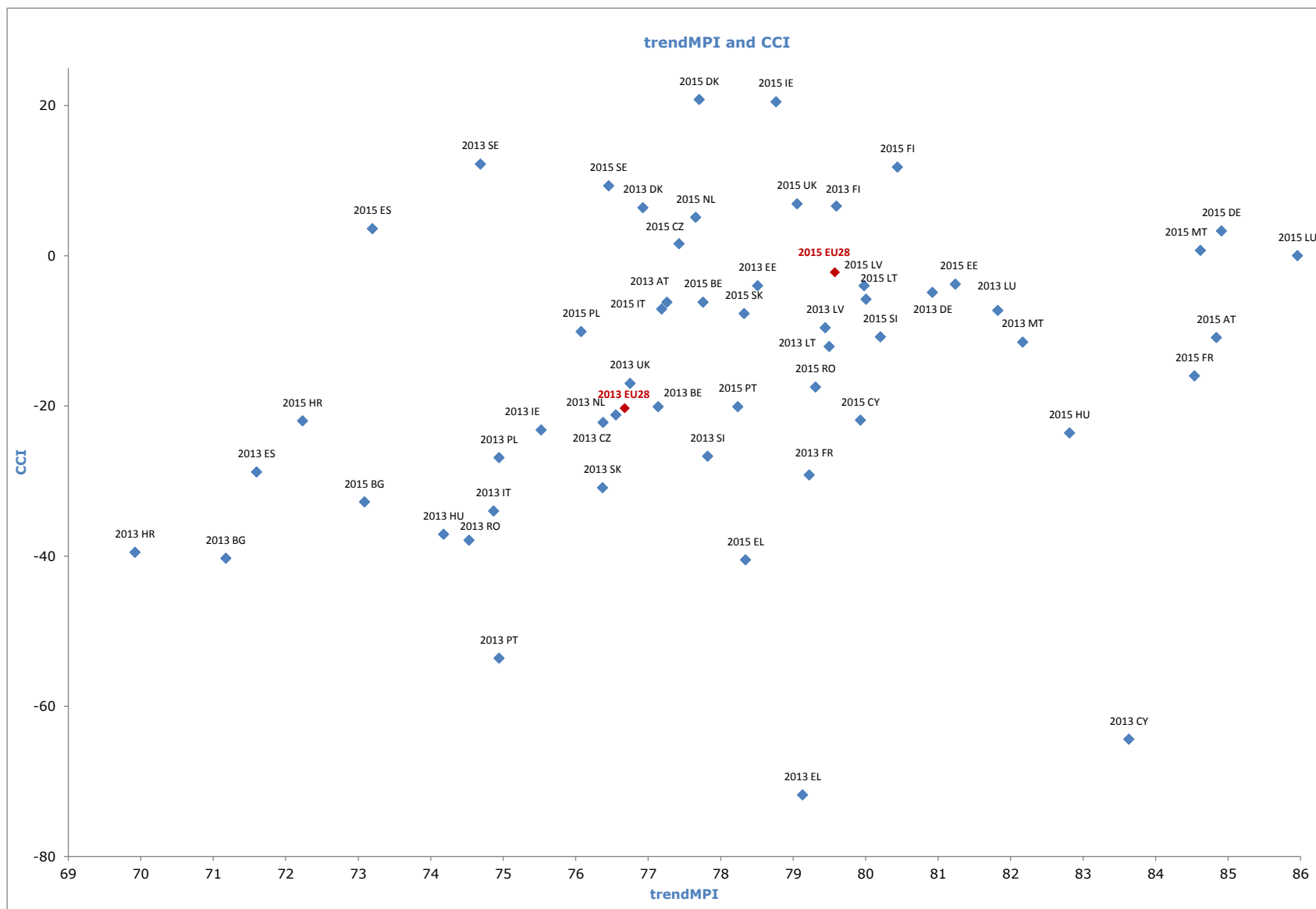
7.3.3.MPI and CCI per country

The figure below charts the trendMPI and CCI per country for 2013 and 2015. The slight positive correlation between the two indicators can be seen in the fact that higher trendMPI scores tend to correspond with higher CCI levels.

⁹⁶ Data available for most country x year x market combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010

⁹⁷ No MMS detriment data available for previous years

⁹⁸ No MMS choice data available for previous years



8. MARKET PENETRATION AT EU LEVEL

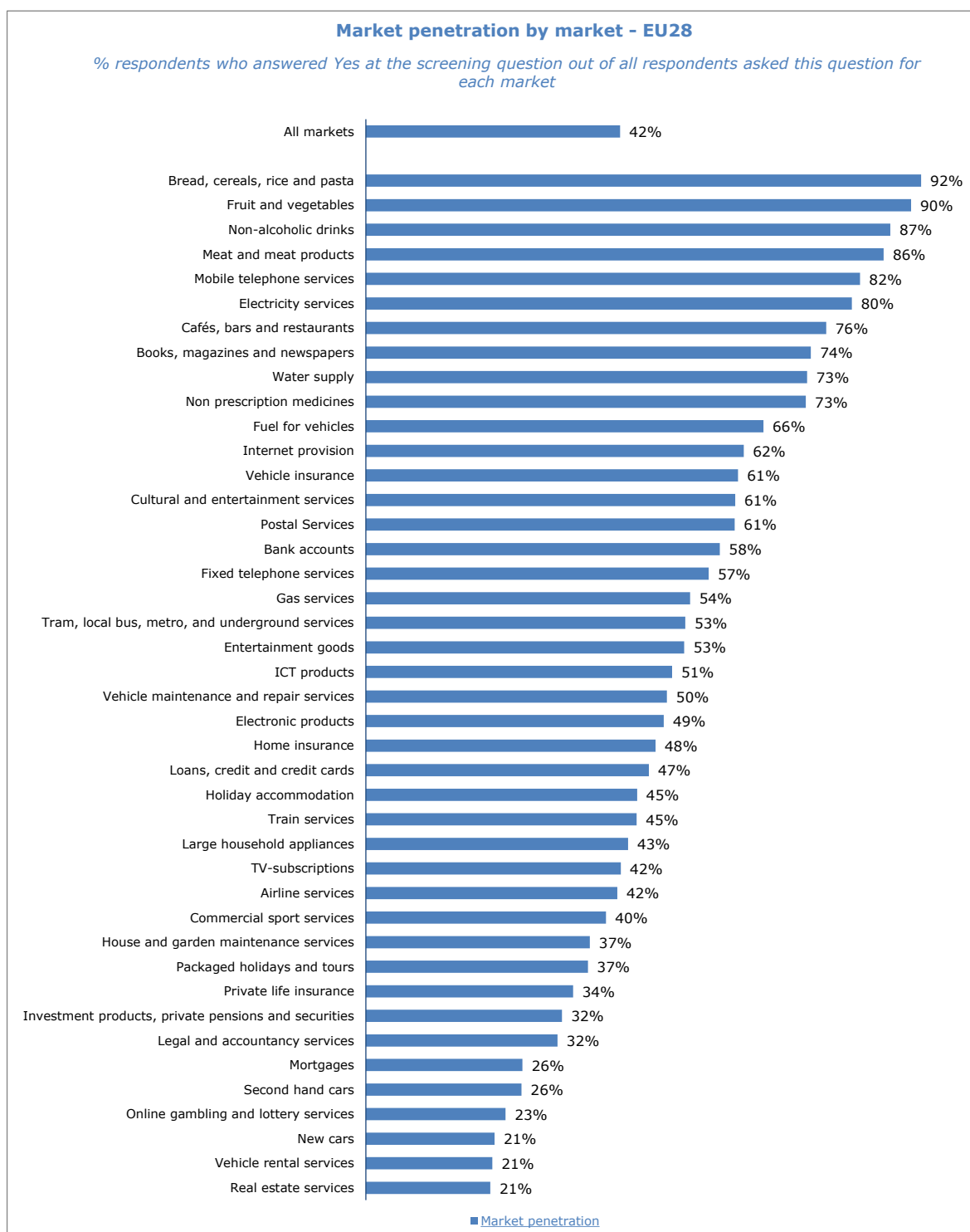
The penetration of a market is the percentage of the population who bought a product/service during the reference period. This was calculated as the proportion of consumers who were selected for a specific market in relation to all consumers who were asked the screening question for this market.

This section analyses the market penetration data at EU28 level. Country-level tables are available in section A1.3 Annex PART I.

8.1. Market penetration in the EU28

The graph below presents the 2015 market penetration in the EU28 by market. "Bread, cereals, rice and pasta" (92%) and "Fruit and vegetables" (90%) have the highest penetration rates overall. "Real estate services", "Vehicle rental services", and "New cars" (all 21%) have the lowest market penetration.

"Fast moving retail" and "Utilities" markets are mostly at the top of the ranking, while "Financial services" and "Automotive goods" markets tend to have lower market penetrations. Factors that explain the relative market penetrations include the purchase frequency and the necessary budget (for instance, for "Mortgages" in comparison with "Fruit and vegetables"), but also the relative necessity of each product or service. For instance, food markets cover a primary need and have a higher market penetration than markets addressing more specialised needs.



8.2. Market penetration and MPI in the EU28

This section presents the difference in market penetration between 2013 and 2015 per market, together with changes in MPI scores over the same period.

Market	Market penetration		MPI	
	2015	Diff 2015-2013	2015	Diff 2015-2013
Bread, cereals, rice and pasta	92%	+10pp	83.3	+0.7
Fruit and vegetables	90%	+10pp	81.6	+2.3
Non-alcoholic drinks	87%	+5pp	84.1	+1.0
Meat and meat products	86%	+6pp	80.6	+3.2
Mobile telephone services	82%	+11pp	77.1	+2.7
Electricity services	80%	+6pp	75.3	+3.8
Cafés, bars and restaurants	76%	+11pp	81.3	+1.3
Books, magazines and newspapers	74%	+6pp	85.3	+1.5
Water supply	73%	+4pp	75.8	+2.3
Non prescription medicines	73%	+7pp	83.0	+2.4
Fuel for vehicles	66%	+4pp	80.9	+4.2
Internet provision	62%	+9pp	77.2	+3.9
Vehicle insurance	61%	+10pp	82.0	+3.6
Cultural and entertainment services	61%	0pp	83.4	+1.9
Postal services	61%	+2pp	79.5	+3.1
Bank accounts	58%	0pp	78.0	+5.1
Fixed telephone services	57%	+6pp	77.2	+2.6
Gas services	54%	+6pp	78.1	+4.5
Tram, local bus, metro, and underground services	53%	+5pp	78.0	+3.4
Entertainment goods	53%	+5pp	84.9	+3.0
ICT products	51%	+4pp	82.8	+3.2
Vehicle maintenance and repair services	50%	+2pp	79.0	+3.3
Electronic products	49%	+9pp	83.9	+2.2
Home insurance	48%	+8pp	79.9	+3.0
Loans, credit and credit cards	47%	+14pp	79.1	+5.2
Holiday accommodation	45%	+7pp	84.4	+2.6
Train services	45%	+2pp	76.2	+5.1
Large household appliances	43%	+2pp	84.6	+2.8
TV-subscriptions	42%	-4pp	77.9	+3.0
Airline services	42%	+11pp	82.6	+3.7
Commercial sport services	40%	+5pp	82.9	+2.5
House and garden maintenance services	37%	-5pp	77.7	+3.1
Packaged holidays and tours	37%	+11pp	82.1	+2.8
Private life insurance	34%	+6pp	77.0	+2.9
Investment products, private pensions and securities	32%	+6pp	74.1	+4.0
Legal and accountancy services	32%	+2pp	78.9	+3.5
Mortgages	26%	+5pp	73.8	+3.4
Second hand cars	26%	+6pp	75.6	+2.5
Online gambling and lottery services	23%	+10pp	76.7	+1.3
New cars	21%	+5pp	81.1	+1.6
Vehicle rental services	21%	+7pp	79.0	+0.7
Real estate services	21%	+6pp	73.8	+2.8

The market penetrations of "House and garden maintenance services" (-5pp⁹⁹) and "TV-subscriptions" (-4pp) have decreased since 2013. All other penetrations have remained stable or have increased. Most notably, 9 markets have increased penetration by 10 percentage points or more: "Loans, credit and credit cards" (+14pp), "Mobile telephone services", "Cafés, bars and restaurants", "Airline services", "Packaged holidays and tours" (all +11pp), "Bread, cereals, rice

⁹⁹ Percentage points

and pasta”, “Fruit and vegetables”, “Vehicle insurance”, and “Online gambling and lottery services” (all +10pp).

8.3. Correlation between the market penetration and MPI results

Using a similar approach to the comparison between the MPI data and external indicators, a correlation analysis is conducted on the market penetration and MPI data for the EU28 for each of the 42 markets. The data are analysed as a score and in terms of change from 2013 to 2015.

A moderate positive correlation appears between the market penetration and MPI scores. A negligible and statistically insignificant relationship is identified between the 2013-2015 changes in the market penetration and MPI scores.

Correlation between the market penetration scores and MPI scores	
Pearson correlation	0.340*
N	42
*. Correlation is significant at the 0.05 level (2-tailed).	

Correlation between the 2015-2013 changes in market penetration and changes in MPI	
Pearson correlation	-0.160
N	42
*. Correlation is significant at the 0.05 level (2-tailed).	

Markets with a broader consumer base are related to higher MPI scores, and vice versa.

8.4. Dispersion in market penetration

The range of the market penetration across countries was calculated for each market¹⁰⁰. This measure gives an indication of the dispersion of market penetration figures within each market and therefore of the extent of cross-country variations.

Some markets have a narrower range and have a high penetration rate in all countries, particularly markets that meet basic needs, for instance food markets.

In contrast, some markets, which can be seen as “luxury” products or services, have a wider range, 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.

¹⁰⁰ Since lower penetration markets were included at the beginning of the screening questionnaire, which may have an impact on the penetration rate, outliers were removed by calculating the range between the 5th market from the top of the ranking and the 5th market from the bottom of the ranking rather than between the maximum and minimum.

Monitoring consumer markets in the European Union 2015

The local context also plays a role: "Gas services" has a larger dispersion because consumers in some countries often do not pay for this service directly, while in others they do.

ID	Market	Top	Bottom	Range
1	Fruit and vegetables	96%	82%	15%
2	Meat and meat products	91%	78%	13%
3	Bread, cereals, rice and pasta	96%	82%	14%
5	Non-alcoholic drinks	92%	80%	12%
10	Electronic products	50%	31%	20%
11	Large household appliances	43%	25%	18%
13	ICT products	59%	34%	25%
14	Entertainment goods	63%	26%	37%
15	New cars	28%	8%	19%
16	Second hand cars	34%	16%	18%
17	Fuel for vehicles	78%	49%	29%
18	Books, magazines and newspapers	84%	54%	29%
20	Real estate services	25%	12%	12%
21	House and garden maintenance services	37%	20%	17%
23	Vehicle maintenance and repair services	65%	31%	34%
26	Bank accounts	82%	38%	44%
28	Investment products, private pensions and securities	51%	12%	39%
29	Home insurance	62%	29%	33%
30	Vehicle insurance	77%	42%	35%
31	Postal services	74%	38%	37%
32	Fixed telephone services	73%	26%	47%
33	Mobile telephone services	87%	69%	18%
34	Internet provision	77%	46%	31%
35	Tram, local bus, metro, and underground services	63%	34%	29%
36	Train services	51%	21%	30%
37	Airline services	63%	15%	47%
38	Vehicle rental services	16%	8%	8%
39	Holiday accommodation	59%	24%	35%
40	Packaged holidays and tours	34%	16%	18%
41	Cafés, bars and restaurants	90%	56%	34%
42	Commercial sport services	57%	20%	37%
43	Cultural and entertainment services	77%	39%	38%
45	Water supply	84%	58%	26%
46	Electricity services	89%	72%	16%
47	Gas services	63%	28%	35%
48	Non prescription medicines	81%	58%	23%
51	Mortgages	39%	12%	27%
52	Private life insurance	48%	19%	30%
54	TV-subscriptions	57%	28%	29%
57	Legal and accountancy services	41%	15%	26%
58	Loans, credit and credit cards	65%	27%	38%
60	Online gambling and lottery services	32%	9%	23%

9. GENERAL DISCUSSION AND CONCLUSIONS

The general objective of the market monitoring survey is to assess consumer experiences in consumer markets. The fifth wave of this survey took place during spring-summer 2015 and covers the EU28 Member States, Norway and Iceland.

The overall market performance is measured by the market performance indicator. This composite index is based on the components of comparability, trust, problems & detriment, expectations and choice, and is weighted by the importance given to these different components.

This composite index is slightly different compared to the previous waves. Therefore, comparisons with 2013 are based on the MPI as computed in 2013 (trendMPI). This means that the comparability, trust, problems & complaints, and expectations components are used. Choice is not included as a component and detriment is replaced by complaints in the component regarding problems. Furthermore, no weighting by importance is applied.

9.1. Overall market performance

In line with the improvements in market performance measured from 2010 to 2013, but more pronounced, market performance increased from 2013 to 2015 (+2.9). However, when interpreting the overall results, it is important to note that the situation differs greatly from market to market and from country to country.

Overall, goods markets continue to perform better than services markets. However, the performance gap between them is narrowing and is currently 3.9 MPI points.

9.1.1. Goods markets

The overall assessment of the goods markets performance has increased by 2.4 points since 2013. Moreover, the market performance of all individual goods markets increased. The largest increase since 2013 was recorded for the market "Fuel for vehicles" (+4.2). The smallest increase from 2013 was recorded for the "Bread, cereals, rice and pasta" market (+0.7).

The relative ranking of the goods markets remained rather stable. The lowest three scoring markets remain "Fuel for vehicles" (80.9), "Meat and meat products" (80.6), and "Second hand cars" (75.6). The highest scoring market remains "Books, magazines and newspapers" (85.3). The top three was otherwise altered, as the "Entertainment goods" and the "Large household appliances" markets took the second and third places in the ranking (in 2013, the top three were "Books, magazines and newspapers", "Non-alcoholic drinks", and "Bread, cereals, rice and pasta").

9.1.2. Services markets

The overall assessment of the services markets performance has increased by 3.1 points. Moreover, the market performance of all individual services markets increased. The largest increase since 2013 was recorded for the "Loans, credit and credit cards" market (+5.2), followed by the "Train services" and "Bank accounts" markets (both +5.1). The smallest increase was recorded for the "Vehicle rental services" market (+0.7).

The relative ranking of the services markets remained rather stable. The strongest performing market was "Holiday accommodation" (84.4), which was the third best performing services market in 2013¹⁰¹. The second and third best performing services markets were, as in 2013, "Cultural and entertainment services" (83.4) and "Commercial sport services" (82.9).

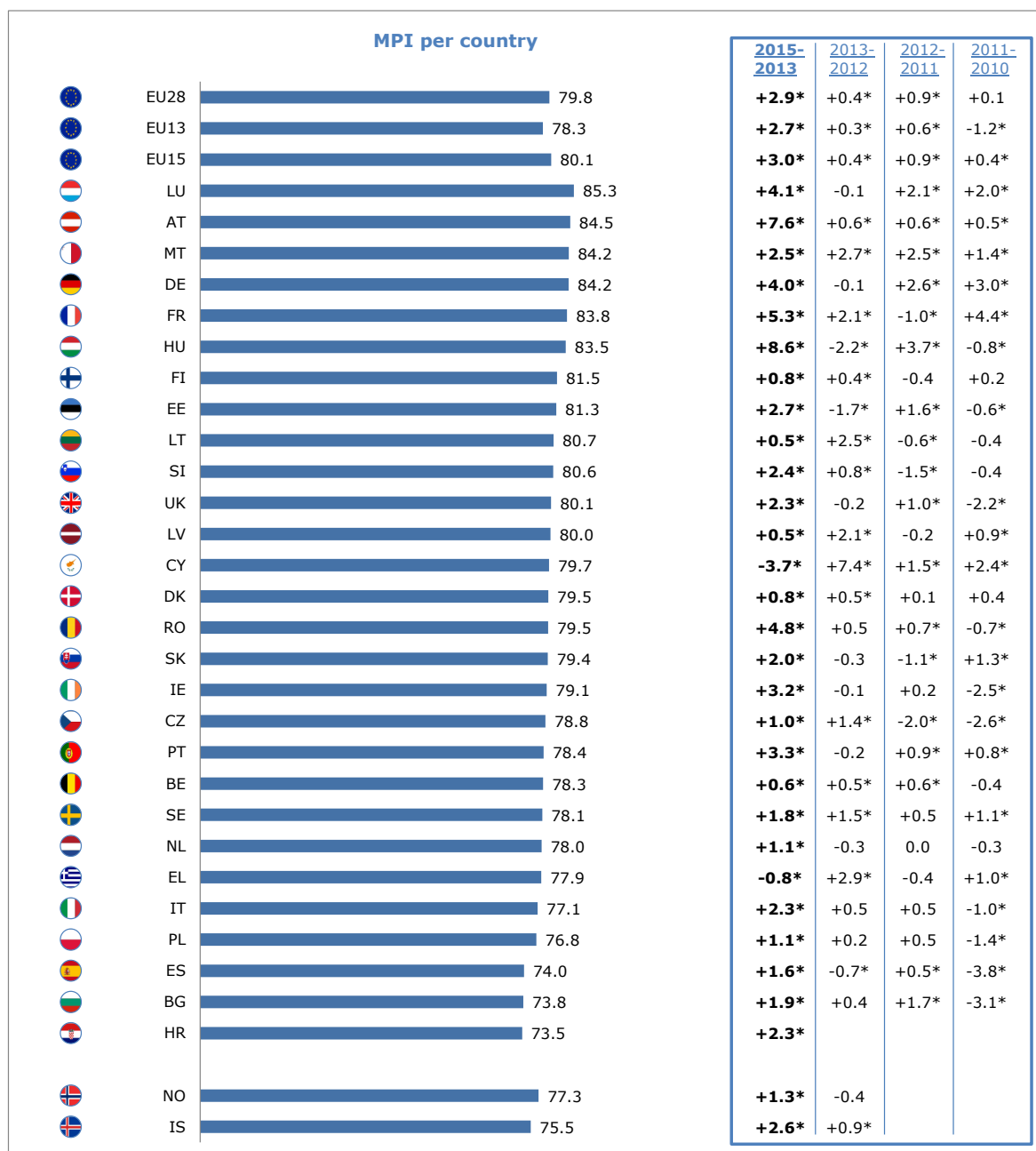
Despite strong improvements in their market performance, the three lowest scoring markets remained "Investment products, private pensions and securities" (74.1), "Mortgages" (73.8), and "Real estate services" (73.8).

9.1.3. Market clusters

Market performance in all market clusters increased from 2013. The "(Semi-)durable goods" market cluster is the best performing goods market cluster, whilst the "Automotive goods" market cluster is the worst performing one. Across the services market clusters, the "Recreational services" cluster remains the best performing market cluster and "Banking services" remains the poorest performing market cluster. This latter market cluster is, however, closing the gap with the other market clusters with a more pronounced increase in market performance (+4.4) than the other market clusters. Compared to the previous wave, all market clusters remain in the same quartile, except for the "Fast moving retail" market cluster which was in the middle to high performing range in 2013 and dropped to the low performing quartile in 2015.

¹⁰¹ In 2013, the market for "Holiday accommodation" was ranked in 4th place out of the services markets included in the 2013 wave of the MMS. However, only taking the markets surveyed in 2015 into account, this market was ranked in 3rd position.

9.1.4. Member States



Overall, market performance is assessed the highest in Luxembourg (85.3), Austria (84.5), Malta, Germany (both 84.2), France (83.8) and Hungary (83.5). Of these countries, the market performance increase from 2013 to 2015 was especially high in Hungary (+8.6), Austria (+7.6) and France (+5.3). The market performance increased from 2013 to 2015 in almost all Member States, except for Cyprus (-3.7) and Greece (-0.8). The lowest performing Member States are Bulgaria (73.8) and Croatia (73.5).

9.1.5. EU13 and EU15

An increase is recorded in both the EU15 (+3.0) and EU13 (+2.7) countries, although the EU15 still leads the EU13 by 1.9 points.

9.1.6. Socio-demographic groups

Some socio-demographic trends can be identified for the market performance index. Women are more positive than men in their market performance assessments. Younger people (18-34 year-olds) and older people (55+) are overall more positive than the middle age group (35-54 year-olds). In terms of education, people with primary (low) and secondary (medium) levels of education give more positive ratings overall. Those who find it easy to make ends meet give more positive ratings compared to the average, while the opposite is true for people who find it difficult to make ends meet.

As in previous waves, the highest variability can be seen between different occupations. Self-employed and unemployed people, blue collar workers and managers are less positive about the market performance, while students, retired people, and people with other occupations score higher overall. Frequent and occasional Internet users (daily to monthly) give higher market assessments compared to the average, while those who rarely use the Internet are more negative in their ratings.

9.2. Components

The components of the market performance index of 2015 and 2013, as well as other components, were considered separately.

9.2.1. Comparability

With an overall score of 7.5, this component scores highly. The score for comparability has increased by 0.3 points since 2013. Comparability is evaluated better for goods markets than for services markets, with respective average scores of 7.9 and 7.3.

Across goods markets, the markets of "Large household appliances" and "Entertainment goods" have the highest score (8.2) for the comparability component. Three in four consumers (75%) score the comparability component of the market "Large household appliances" between 8 and 10. The markets for "Non prescription medicines" and "Second hand cars" are the poorest performers, with scores of 7.4 and 7.3 respectively. The proportion of consumers scoring the market between 0 and 4 is highest in the market of "Non prescription medicines" (13%). The comparability scores of all goods markets have increased since 2013, except for the scores for the "Non-alcoholic drinks" and "Bread, cereals, rice and pasta" markets, which have remained stable.

Across the services markets, the markets of "Airline services" and "Holiday accommodation" score highest for comparability (scores of respectively 8.1 and 8.0). The poorest performers for comparability are the "Investment products, private pensions and securities", and "Water supply" markets (scores of respectively 6.4 and 6.5). In these two latter markets, the proportion of consumers scoring the market comparability between 0 and 4 is largest (respectively 21% and 20%). The comparability scores of all services markets have increased since 2013, except for the score for the "Café, bars and restaurants" market, which has remained stable.

9.2.2. Trust

The average trust score is 7.2 and it has increased compared to 2013 (+0.5). Again, as with the component of comparability, trust in suppliers of goods markets (7.4) is higher than trust in services markets (7.1), though the gap between these two types of markets is smaller than the gap for comparability.

Across the goods markets, the best evaluated market for trust is the "Books, magazines and newspapers" market (8.0). 70% of the consumers score trust between 8 and 10 for this market. The lowest level of trust in suppliers can be noted in the market for "Second hand cars" (6.1).

Only 37% of the consumers score trust between 8 and 10 in this market, while 23% score it between 0 and 4. Overall, there is a positive difference in all goods markets for trust between 2013 and 2015.

Across the services markets, the most trustworthy markets are "Cultural and entertainment services" and "Commercial sport services" (both 7.8). In contrast, "Real estate services" is the least trusted services market (6.4). For this market, along with the "Mortgages" and "Mobile telephone services" markets, one in five consumers score trust between 0 and 4. Overall, there is a positive difference in all services markets for trust between 2013 and 2015.

9.2.3.Problems, complaints and detriment

Overall, one in ten respondents report encountering problems with a specific service or product. Higher proportions of persons having experienced problems are seen in the services markets (10%) compared to the goods markets (8%), though the gap between these two types of markets has reduced in 2015.

Across the goods markets, the lowest percentage of people reporting problems can be observed for the following markets: "Non-alcoholic drinks", "Books, magazines and newspapers", and "Non prescription medicines". In contrast, the highest percentage of people reporting problems can be seen in the "Second hand cars" market. In seven goods markets, there was an increase in the proportion of problems in comparison to 2013.

Across services markets, the lowest proportion of people reporting problems can be seen in the "Cultural and entertainment services" market. In contrast, the highest proportion of people reporting problems can be found in the "Internet provision" and "Mobile telephone services" markets. There is wide variation in the changes in proportions between 2013 and 2015.

Complaints (together with problems) form a component of the trendMPI that is composed to compare the MPI of 2015 with that of 2013. One in five consumers who reported encountering a problem did not complain to the retailer or provider, the manufacturer, an official third-party complaint body, friends or family (21%). This proportion was higher in the previous wave of the Market Monitoring Survey (-5.4pp¹⁰²), indicating that people are more likely to complain in 2015 compared to 2013. Furthermore, consumers' propensity to complain increased for both goods and services markets in comparison to 2013.

In terms of goods markets, consumers are most likely to complain about the "Large household appliances" market (84%) and least likely to complain about the "Non prescription medicines" market (70%). Most goods markets saw an increase in complaints compared to 2013.

In services markets, consumers are most likely to complain about the markets for "Internet provision" (89%), "Bank accounts", "Mobile telephone services", and "TV-subscriptions" (all 88%). Consumers are least likely to complain about the "Tram, local bus, metro, and underground services" market (67%). For 20 services markets, an increase in complaints compared to 2013 was observed. Only the market for "Commercial sport services" registered a statistically significant decrease (-6.5pp).

Detriment forms (together with problems) a component of the MPI of 2015. There has been no measurement of detriment in the previous waves. In 2015, the average detriment score was

¹⁰² Percentage points

5.7, with goods markets (5.4) scoring somewhat lower (and thus better performing) than services markets (5.8).

Across the goods markets, the best performing market is "Fruit and vegetables" (4.7). A limited proportion of 17% of consumers evaluated detriment between 8 and 10 and thus suffered high detriment as a result of problems experienced in this market. This is in contrast to the "Second hand cars" (5.9) and "Non prescription medicines" (5.7) markets where one in three consumers experience high detriment where there were problems.

Across the services markets, the best performing market is "Cafés, bars and restaurants" with a low detriment score of 4.8. On the contrary, the markets of "Mortgages" and "Legal and accountancy services" have the highest average scores of respectively 6.5 and 6.6 for detriment. Only one in five consumers (21%) evaluate detriment to be low (between 0 and 4) in these two services markets.

9.2.4.Expectations

The average score for the expectations component is 7.9, which corresponds to an increase of 0.4 points compared to the score in 2013. Expectations are higher for goods (8.1) than for services markets (7.7).

Across the goods markets, the best performers for expectations are the "Entertainment goods" and "Books, magazines and newspapers" markets (both 8.4). Together with the "Large household appliances" and "Electronic products" markets, three quarters of the consumers have high expectations: scores between 8 and 10 account for 77% of respondents. The poorest performer for expectations is the "Second hand cars" market (7.5). Nevertheless, the expectations score has increased for every goods market compared to 2013.

Across the services markets, the top performing markets for the expectations component are "Cultural and entertainment services" and "Holiday accommodation" (both 8.3). The poorest performer is the "Real estate services" market (7.0). Only 52% of consumers have high expectations scores regarding this market (scores between 8 and 10). Nevertheless, the expectations component score has increased for every goods market compared to 2013, except for the "Online gambling and lottery services" market in which the score has remained stable.

9.2.5.Choice

In 2015, the component of choice was introduced as part of the Market Performance Index. On average, consumers were satisfied with the choice in the 42 markets under study: on a scale from 0 to 10, the average score was 7.7. Satisfaction with the choice component was higher in goods markets (8.2) than in services markets (7.5).

Across the goods markets, the top performing market was "Non-alcoholic drinks" (8.4), while the poorest performing market was "Second hand cars" (7.5). The proportion of "Second hand cars" consumers giving a high score for choice was only 59%, while for the second lowest scoring market of "New cars" 69% gave a high score for trust.

Across the services markets, the top performing market was "Holiday accommodation" (8.5), while the poorest performing market was "Water supply" (6.1). Together with the "Train services" market, this latter market had a high proportion of consumers evaluating choice as less satisfactory (respectively 24% and 26% scored choice in these markets between 0 and 4).

9.2.6.Switching and perceived ease of switching

A total of 11% of consumers in switching markets reported switching supplier in 2015, which is an increase compared to 2013 (+1.8pp). Across the switching markets, consumers are most likely to switch suppliers in the markets for "Vehicle insurance" and "Commercial sport

services". In both markets, 16% of the consumers switched in 2015. Consumers are least likely to switch suppliers in the "Mortgages" market (only 7% of consumers switched in 2015).

Ease of switching was investigated and the overall perception of the ease of switching (7.7) has remained rather stable over the years since 2011, although an increase from 2013 was noted (+0.1). Some markets are considered easier to switch within than others. Switching is perceived as easiest in the "Commercial sport services" market (8.5) and most difficult for "Mortgages" (6.8).

9.3. General findings on results of MPI and other indicators

Weak links are found between the trend MPI and the three indicators selected for this comparison. Market performance seems positively linked to the overall economic performance of a country and to consumer confidence, and negatively linked with price levels. While no causal link can be inferred from these findings, the analysis shows that a good market performance is weakly related to a good overall economic performance, higher consumer confidence and lower price levels.

In terms of components, better economic performance, higher consumer confidence and lower price levels are linked with more positive assessments of trust and expectations. In addition, good economic performance is linked to a lower likelihood to switch provider, finding switching easy, and a lower proportion of problems. Furthermore, lower price levels are linked to better comparability and choice scores. Higher levels of consumer confidence are linked to lower detriment levels and lower proportions of problems.

10. ANNEX PART I - EU28 RESULTS

A1.1 Fieldwork and analytical methodology

A1.1.1 Overview

The methodological specifications of the survey are summarised in the table below.

SUMMARY OF TECHNICAL SPECIFICATIONS	
Project	Market Monitoring Survey 2015
Coverage	28 EU Member States + Iceland and Norway
Topic/Markets	Monitor how the most important goods/services markets are functioning from a consumer perspective within the EU and for particular socio-economic groups. 42 markets were addressed in the MMS 2015.
Target Respondent	General public aged 18 or over with experience of the market in question within a certain period
Sample Size	500 per goods/services market in each country except 250 in LU, CY, MT and IS. As each respondent can answer to a maximum of 7 markets, the <u>minimum</u> number of interviews per country was 3000/1500 interviews.
Sampling	A representative sample of national population 18+ in terms of key socio-demographic variables and telephone ownership.
Interview method	CATI (Computer Assisted Telephone Interviewing)
Programming	Central script was used in all countries
Quota	Quotas were set for the markets (N=500 or 250).
Follow-up	The data of each interview were directly stored in the central data base of GfK Belgium and were checked throughout the fieldwork by the central coordination team. Each national agency was able to follow their progress (number of interviews, number of evaluations per market, relevant socio-demographics) through a real time monitoring tool accessible via the Internet.
Screening	Respondents were selected based on their age and experience in the markets. As in previous years, low penetration markets appeared first in the screening list. One respondent could be interviewed on a maximum of 7 markets.
Questionnaire length	10 core questions + "switching" question (for selected markets) + additional questions (for selected markets) ¹⁰³ + socio-demographic questions
Timing pilot period	Start: 23/04/2015 End: 01/05/2015
Timing fieldwork	Start: 05/05/2015 End: 23/07/2015

¹⁰³ In the 2015 wave of the MMS, market-specific additional questions were asked for a selection of markets. The results of those questions have not been analysed and are not included in the report.

A1.1.2 Sampling

In every country, a random sample representative of the national population aged 18 or over was drawn, i.e. each person belonging to the target universe had a chance to participate in the survey. For some countries, suitable telephone number register(s) were available for both fixed and mobile lines, whilst for other countries only register(s) for either fixed or mobile lines could be used or even no register existed at all. In case no register was available, RDD¹⁰⁴-numbers were generated. The following variables for stratification were used: age, region and level of urbanisation, as far as the information was available in the sample frame(s).

For the MMS 2015, a dual sampling frame was introduced:

- **Mobile sample:** potential respondents within a given country that can be reached via a mobile line (regardless of whether they can also be reached via a fixed line). As such, this sample includes respondents from both the mobile only and mixed population.

$$\% \text{ Mobile sample} = \frac{\text{Proportion of mobile lines}}{\text{Total population of phone numbers}} = \frac{M + MF}{(M + MF) + (F + MF)}$$

- **Fixed sample:** potential respondents within a given country that can be reached via a fixed line (regardless of whether they can also be reached via mobile line). As such, this sample includes respondents from both the fixed line only and mixed population.

$$\% \text{ Fixed line sample} = \frac{\text{Proportion of fixed lines}}{\text{Total population of phone numbers}} = \frac{F + MF}{(M + MF) + (F + MF)}$$

F = fixed only; M = mobile only; and MF = mobile and fixed

For example, Germany was set to have following proportions in the study: 83% mixed, 9% fixed only, 8% mobile only. Therefore the local teams composed a gross sample of 50% fixed numbers, defined as: $((83\% + 9\%) / ((83\% + 9\%) + (83\% + 8\%)))$ and 50% mobile numbers $((83\% + 8\%) / ((83\% + 9\%) + (83\% + 8\%)))$.

In order to further guarantee the representativeness of the sample, the time of calling was predominantly weekday evenings, with interviewing before only authorised upon specific request with a motivated rationale. In case of interviews conducted during the weekend or appointments set up upon respondent request, calls could take place all day long. Also, the birthday rule question was included for landlines to ensure a random selection procedure and minimise potential bias related to the person who would answer the call.

A1.1.3 Interview Method

Computer Assisted Telephone Interviewing (CATI) was chosen as the method of surveying because the overall telephone penetration in the EU28 countries, Iceland and Norway is high and therefore guarantees representativeness of the results.

CATI interviews were conducted by national interviewers making use of a central programme. Controlled by GfK Belgium at the centre, the CATI system ensured the collection of highly accurate consumer data.

¹⁰⁴ Random Digit Dialling. With RDD, software is used to generate new telephone numbers, starting from a list of starting numbers. New telephone numbers are created and used by adding and subtracting digits in the existing telephone number. The composition of the starting number is important here for obtaining sufficient geographical spread.

A1.1.4 Quotas

No quota was set for socio-demographic variables, but the overall sample intake was monitored daily, to follow up on the overall composition of the sample on gender, age, region and the possession of a mobile and/or a fixed phone in accordance with the sampling approach adopted.

A1.1.5 Data control and cleaning

All data processing and analyses were centralised at GfK Belgium in order to ensure the quality of the data and analyses. The need for data editing was minimised by the preliminary measures implemented during the fieldwork, such as automatic controls on the responses and warnings on the screen for the interviewers to prevent incorrect answers being stored. In addition, a variable per market was automatically calculated in the script to indicate if all questions for the market were completed. Even if the respondent did not finish the entire interview, the responses could then easily be recuperated for those markets that were completed.

The main stage of the data cleaning process consists of thorough quality controls on the data, including consistency and missing answers checks. In order to maximise the response in more difficult markets, interviews with missing values on the socio-demographic questions asked at the end of the survey were also included.

Following the data cleaning stage, the raw data were processed for the analysis and reporting stages. The Market Performance Indicator and all breaks were computed in order to produce the various data files required for the analyses.

A1.1.6 Weighting

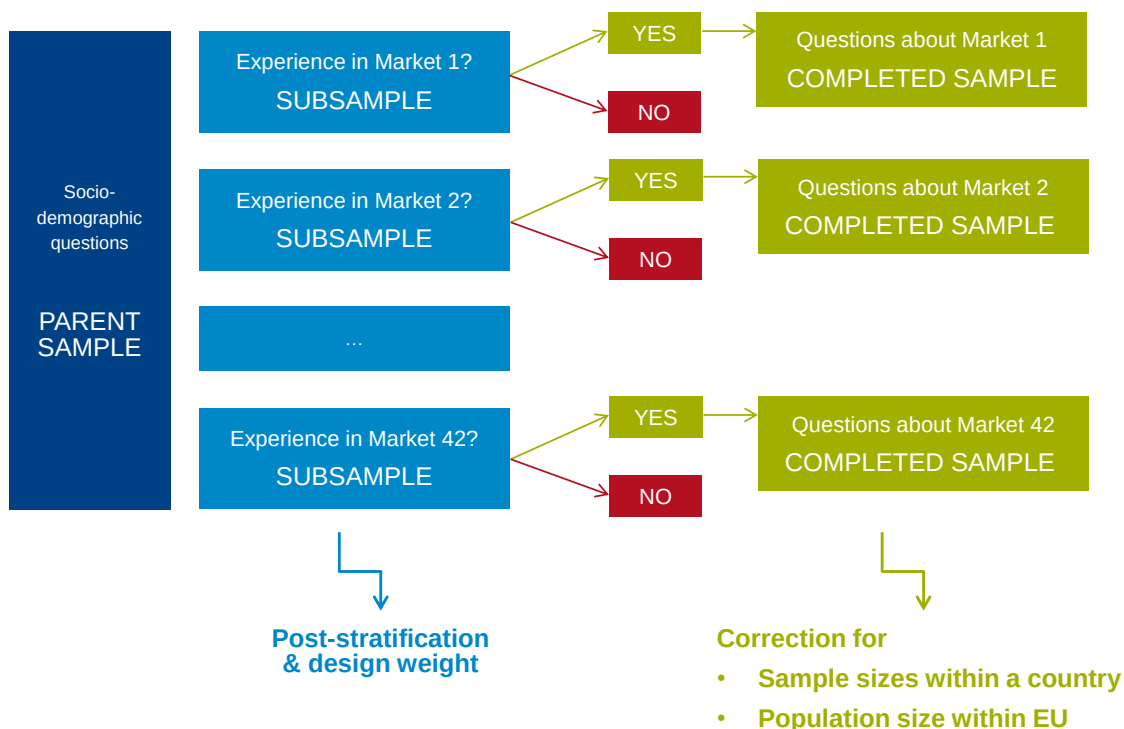
Overall weighting approach

The weighting process consists of the following three steps:

- Post-stratification weight, taking into account: age, gender, phone type and design weight
- Factor to correct for different sample sizes per market within a country
- Factor representing the population distribution across countries

Terminology

The term **parent sample** refers to the total sample of respondents surveyed in a given country, regardless of the market. The term **subsample** is used to refer to the sample per market that consists of all respondents per country who were asked whether they had recent experience in the market ('Yes' or 'No'). This subsample was weighted to be representative of the country population. The **completed sample** is the sample of respondents who answered 'Yes' to the question on recent experience in the given market in a given country. This sample corresponds to the main data file analysed in the reporting phase. The weighting used in the analysis is the weighting of the subsample. An overview of the three different samples is shown in the figure below.



Post-stratification & design weighting

Weighting is most effective when reliable and accurate universe information is available. Unfortunately, these data are not available for this study as consumer profiles for each of the 42 markets are not known. The subsample weighting applied in 2013 was again applied in 2015 in order to improve the representativeness of the survey.

The subsample was weighted in each country and market using a post-stratification weight. Age and gender were included in the 2013 weighting scheme, while the 2015 approach also includes the possession of a mobile and/or a fixed phone and a design weight. The target distributions¹⁰⁵ per country can be found in the table below.

¹⁰⁵ Sources: Eurostat 2015 for gender and age. Eurobarometer 2014 (Household Communication study) data regarding phone possession were available for all EU countries. The figures for Norway originate from the Norwegian Communications Authority, whilst both Statistics Iceland and the Post and Telecom Administration (PTA) were found to be the relevant sources for the figures for Iceland.

Country	Gender		Age			Possession of type of phone(s)		
	Men	Women	18-34	35-54	55+	Fixed only	Mobily only	Mixed
Austria	48%	52%	27%	37%	37%	5%	59%	36%
Belgium	49%	51%	27%	35%	38%	4%	33%	63%
Bulgaria	48%	52%	26%	34%	40%	7%	55%	38%
Cyprus	48%	52%	34%	34%	32%	5%	32%	63%
Czech Republic	49%	51%	27%	35%	38%	1%	84%	15%
Germany	49%	51%	24%	35%	41%	9%	8%	83%
Denmark	49%	51%	26%	35%	39%	4%	56%	40%
Estonia	46%	54%	28%	33%	39%	3%	60%	37%
Greece	48%	52%	25%	36%	40%	5%	18%	77%
Spain	49%	51%	25%	39%	36%	6%	29%	65%
Finland	49%	51%	27%	32%	41%	1%	85%	14%
France	48%	52%	26%	34%	39%	7%	13%	80%
Hungary	47%	53%	26%	35%	39%	5%	55%	40%
Croatia	48%	52%	26%	34%	40%	7%	16%	77%
Ireland	49%	51%	30%	39%	31%	5%	42%	53%
Italy	48%	52%	22%	37%	41%	5%	44%	51%
Lithuania	45%	55%	27%	35%	38%	3%	67%	30%
Luxembourg	50%	50%	29%	39%	32%	4%	15%	81%
Latvia	45%	55%	28%	34%	39%	1%	72%	27%
Malta	50%	50%	29%	32%	39%	9%	8%	83%
Netherlands	49%	51%	26%	36%	38%	4%	16%	80%
Poland	48%	52%	31%	33%	36%	5%	69%	26%
Portugal	47%	53%	24%	36%	40%	9%	35%	56%
Romania	48%	52%	27%	35%	37%	8%	53%	39%
Sweden	50%	50%	28%	33%	39%	3%	2%	95%
Slovenia	49%	51%	26%	36%	38%	3%	23%	74%
Slovakia	48%	52%	31%	36%	33%	4%	79%	17%
United Kingdom	49%	51%	29%	34%	37%	5%	17%	78%
Norway	50%	50%	29%	36%	35%	1%	59%	40%
Iceland	50%	50%	33%	35%	33%	1%	11%	88%

In case a very low weighting efficiency¹⁰⁶ was observed, constraints on the possession of a mobile and/or a fixed phone could be adjusted, but only without affecting the corresponding MPI score.

The use of a design weight has become common in telephone surveys when calling on both mobile and fixed lines (dual frame) as there is an overlap between frames with respondents who could be sampled from both. This means that the probability to be selected equals the probability of being called on one's fixed line plus the probability of being called on one's mobile line minus the probability of being called both on one's fixed and mobile line.

$$\pi_i = \pi_i(FN) + \pi_i(MF) - \pi_i(FN \cap MF),$$

The latter term, however, is generally very small and can be excluded from the analysis:

$$\pi_i = \pi_i(FN) + \pi_i(MF) - \pi_i(FN \cap MF),$$

¹⁰⁶ The weighting efficiency indicates the effective sample size after the weighting. The formula to calculate the weighting efficiency, in which w_i represents the weighting coefficients is as follows:

$$\text{weighting efficiency} = \frac{\sum w_i}{\sum w_i^2} = \frac{\text{effective sample size}}{\text{sample size}}$$

Another aspect to take into account is that a mobile line is typically used by an individual, while a fixed line is typically a household device, and is thus shared by several (eligible) persons; however, only one person in the household will answer the phone, which means that his/her selection probability will be lower. A full calculation of the selection probability should therefore rely on data on the number of phone lines per respondent as well as the number of people per line.

This is taken into account in the following formula:

$$\pi_i \approx \frac{n_F}{N_F} * \frac{F_i}{Z_i} + \frac{n_M}{N_M} * \frac{M_i}{Z_i}$$

n_F = sample size fixed numbers; N_F = population size fixed numbers ; n_M =sample size mobile numbers; N_M =population size mobile numbers

F_i = number of fixed lines the respondent can be reached on, Z_i = number of persons that can be reach via these fixed lines

M_i = number of mobile lines the respondent can be reached on, Z_m = number of persons that can be reach via these mobile lines

However, this theory has come under pressure over the past years due to several flaws:

- Having several people using the same fixed line in a household lowers their probability to be selected, but chances are also higher that at least one person is at home, which increases the selection probability.
- If someone uses several mobile lines, their selection probability increases, although it is unlikely that this person will have both mobile phones with them and switched on at all times.

Based on these comments and the need to include several additional questions for the full approach, a different approach was selected. The expected number of people available per line was set to 1 for both fixed and mobile lines, resulting in the following formula:

$$\pi_i \approx \frac{n_F}{N_F} * F_i + \frac{n_M}{N_M} * M_i$$

In this formula, the terms F_i and M_i are equal to 1 if the respondent owns respectively a fixed/mobile line, regardless of the number of fixed/mobile lines they can be reached on.

Combination of completed (or analysed) samples per market within a country

This is the sample of all respondents who answered 'Yes' to the question on recent experience in a given market in a specific country. An extra factor was applied on these country samples to ensure each market has the same weight in the combined results for all markets, goods markets and services markets per country. This factor is necessary, because the obtained sample sizes were not equal for all markets within a given country (500 or 250). The post-stratification weighting per country was used as a basis for this factor.

Combination of completed (or analysed) samples per market for the EU

This is the sample of respondents who answered 'Yes' to the question on recent experience in the given market for all EU 28 countries together. An extra weighting was applied on this EU sample, namely a population weighting.

The post-stratification weighting – multiplied by the factor per country described in the section above– was used as a basis for the population weighting. The population distribution across the countries in the EU was included in this weight, based on population data from Eurostat which can be found in the table below.

Directorate-General for Justice and Consumers
EU Consumer Programme

Country	Population 18+ count	Population 18+ %
Austria	7,013,156	1.7%
Belgium	8,919,608	2.1%
Bulgaria	6,066,663	1.5%
Cyprus	686,994	0.2%
Czech Republic	8,661,391	2.1%
Germany	67,708,086	16.3%
Denmark	4,448,815	1.1%
Estonia	1,072,039	0.3%
Greece	8,977,473	2.2%
Spain	38,149,380	9.2%
Finland	4,373,884	1.1%
France	51,181,213	12.3%
Hungary	8,141,626	2.0%
Croatia	3,470,667	0.8%
Ireland	3,413,853	0.8%
Italy	50,606,779	12.2%
Lithuania	2,410,471	0.6%
Luxembourg	437,601	0.1%
Latvia	1,655,468	0.4%
Malta	349,673	0.1%
Netherlands	13,384,394	3.2%
Poland	31,079,334	7.5%
Portugal	8,570,950	2.1%
Romania	16,203,605	3.9%
Sweden	7,690,507	1.9%
Slovenia	1,702,849	0.4%
Slovakia	4,410,370	1.1%
United Kingdom	50,675,967	12.2%
Norway	3,982,064	1.0%
Iceland	245,596	0.1%

Factor to correct aggregated sample size

As in 2013, a factor was applied to aggregated sample sizes in order to reflect the actual number of respondents and not the number of market answers. Each respondent was assigned a factor as follows: number of markets answered by the respondent / average number of markets answered for this country. This approach ensures the number of markets answered is taken into account in the analysis. For example, if two respondents respectively answered questions on 7 and 3 markets and their country's average number of markets is 5, the ratio for respondent 1 is then $7/5 = 1.4$ and $3/5 = 0.6$ for respondent 2. Thus, the sum of the 2 respondents is $1.4+0.6=2$. This factor will be applied to the following aggregates: all country and geographical aggregates, as well as the "all markets", "goods markets" and "services markets" aggregates.

Weight trimming

Weight trimming is used to dampen any large variance in the weights: to maximise weighting efficiency while minimising potential non-response bias. After consulting Eurostat, the following approach was chosen. Any computed non-response weights outside the following limits are recoded to the boundary of these limits:

$$\frac{1}{3} \leq \frac{E(w^{HD}) / (w_i^{HD})}{E(w^{HN}) / (w_i^{HN})} \leq 3$$

w_i^{HD} = household design weight

w_i^{HN} = the weight determined after adjustment (non-response or calibration)

$E(w^{HD})$ and $E(w^{HN})$ = their respective mean values

This approach does not rely on an absolute threshold, but offers a relative threshold based on the data.

A1.1.7 Numerical example of the calculation of the MPI

The importance weights used in the MPI were calculated by taking the average importance score 0-10 per component and then re-scaling them to sum up to 1 (per market). The table below shows two numerical examples illustrating how the scores given by the respondent were weighted by the importance rating in order to calculate the MPI.

Example 1				
Component	Component score	Importance score	Importance weight	Component score weighted by importance
Comparability	8	8	0.27 (= 8/30)	2.13 (= 8*0.27)
Trust	7	7	0.23 (= 7/30)	1.63 (= 7*0.23)
Problems & detriment	10	8	0.27 (= 8/30)	2.67 (= 10*0.27)
Expectations	8	2	0.07 (= 2/30)	0.53 (= 8*0.07)
Choice	9	5	0.17 (= 5/30)	1.50 (= 9*0.17)
TOTAL		30	1	8.47
MPI				84.7
Example 2				
Component	Component score	Importance score	Importance weight	Component score weighted by importance
Comparability	8	10	0.20 (= 10/50)	1.60 (= 8*0.20)
Trust	7	10	0.20 (= 10/50)	1.40 (= 7*0.20)
Problems & detriment	10	10	0.20 (= 10/50)	2.00 (= 10*0.20)
Expectations	8	10	0.20 (= 10/50)	1.60 (= 8*0.20)
Choice	9	10	0.20 (= 10/50)	1.80 (= 9*0.20)
TOTAL		50	1	8.40
MPI				84.0

A1.2 Relationship between component scores

A correlation analysis was implemented on the component scores of the MPI. All correlations tested are statistically significant, although coefficients vary across component pairs.

Trust, comparability, expectations and choice are fairly strongly correlated with each other. This indicates that these aspects of consumer experience are related and that a positive experience with one of these aspects is likely to correspond to positive experiences with the others. Problems & detriment only shows a weak relation with the other components.

Correlations				
	Comparability	Trust	Problems and detriment	Expectations
Trust	.445*			
Problems and detriment	.129*	.241*		
Expectations	.399*	.520*	.274*	
Choice	.429*	.418*	.164*	.476*

A1.3 Market penetration per country

A1.3.1 Austria

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	83.6	97%	+8.4	+17%
Meat and meat products	82.4	94%	+8.2	+16%
Bread, cereals, rice and pasta	85.4	97%	+3.3	+15%
Non-alcoholic drinks	85.9	96%	+1.2	+13%
Electronic products	87.6	74%	+6.0	+32%
Large household appliances	88.4	61%	+3.7	+17%
ICT products	87.4	61%	+7.5	+11%
Entertainment goods	89.9	76%	+3.6	+23%
New cars	81	32%	-1.0	+11%
Second hand cars	83.4	38%	+12.5	+17%
Fuel for vehicles	84.3	85%	+10.0	+15%
Books, magazines and newspapers	85.7	91%	+0.4	+16%
Real estate services	80.5	33%	+14.1	+21%
House and garden maintenance services	84.7	56%	+10.5	+8%
Vehicle maintenance and repair services	86.1	69%	+5.9	+14%
Bank accounts	84.7	88%	+14.6	+15%
Investment products, private pensions and securities	81.1	54%	+14.4	+11%
Home insurance	83.1	44%	+5.3	-10%
Vehicle insurance	84.8	84%	+4.9	+22%
Postal Services	84.7	85%	+13.7	+16%
Fixed telephone services	80.6	49%	+6.4	+6%
Mobile telephone services	84.7	89%	+16.1	+16%
Internet provision	83.5	83%	+12.5	+29%
Tram, local bus, metro, and underground services	86.3	74%	+3.5	+18%
Train services	85.2	72%	+5.7	+22%
Airline services	85.9	74%	+5.8	+38%
Vehicle rental services	81.1	38%	+4.9	+25%
Holiday accommodation	87.4	66%	+4.7	+22%
Packaged holidays and tours	84.8	82%	+5.0	+51%
Cafés, bars and restaurants	85.2	92%	+6.3	+16%
Commercial sport services	87.2	67%	+5.9	+32%
Cultural and entertainment services	85.3	81%	-0.2	+9%
Water supply	84.9	90%	+6.5	+24%
Electricity services	84	94%	+7.7	+18%
Gas services	84.6	63%	+11.6	+33%
Non-prescription medicines	85.1	86%	+7.1	+22%
Mortgages	78.1	37%	+9.9	+24%
Private life insurance	81.9	48%	+11.4	+7%
TV-subscriptions	86.5	47%	+13.0	+12%
Legal and accountancy services	83.3	45%	+9.1	+18%
Loans, credit and credit cards	85.6	72%	+6.9	+32%
Online gambling and lottery services	82.7	45%	+11.3	+33%

A1.3.2 Belgium

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	79.3	88%	-1.4	+11%
Meat and meat products	79.3	79%	+0.0	+3%
Bread, cereals, rice and pasta	81.3	89%	-3.4	+10%
Non-alcoholic drinks	84.4	90%	-0.9	+10%
Electronic products	81.8	38%	+0.0	+2%
Large household appliances	83.2	33%	+1.5	-5%
ICT products	81.1	40%	+1.6	+0%
Entertainment goods	82.2	44%	-1.6	-3%
New cars	83.3	28%	+1.7	+6%
Second hand cars	73.9	19%	-0.8	-1%
Fuel for vehicles	84.6	64%	+2.0	+2%
Books, magazines and newspapers	84.7	73%	+0.6	+10%
Real estate services	72.8	14%	-0.5	+1%
House and garden maintenance services	75.8	25%	+1.3	-5%
Vehicle maintenance and repair services	80.1	44%	+2.7	+0%
Bank accounts	76.9	66%	+0.8	-1%
Investment products, private pensions and securities	73.2	37%	+1.6	+0%
Home insurance	80.1	55%	+1.7	+8%
Vehicle insurance	79.5	65%	+0.7	+15%
Postal Services	76.9	50%	+2.8	-4%
Fixed telephone services	76.4	64%	+2.3	+17%
Mobile telephone services	73.4	79%	+1.6	+9%
Internet provision	74.1	59%	+1.9	+9%
Tram, local bus, metro, and underground services	72.2	37%	+0.6	-1%
Train services	70.8	34%	+1.6	-3%
Airline services	81.3	33%	+1.8	+3%
Vehicle rental services	76.8	11%	-1.9	+1%
Holiday accommodation	82.8	39%	+0.1	+7%
Packaged holidays and tours	81.2	25%	+1.2	+1%
Cafés, bars and restaurants	79.8	74%	-1.1	+12%
Commercial sport services	80.0	29%	-0.7	-1%
Cultural and entertainment services	82.8	59%	-0.8	+7%
Water supply	74.0	65%	-1.4	-1%
Electricity services	75.7	73%	-0.6	+2%
Gas services	77.8	33%	+2.0	-6%
Non-prescription medicines	80.6	62%	-0.3	+3%
Mortgages	77.8	27%	+3.1	+0%
Private life insurance	77.0	30%	+0.3	+1%
TV-subscriptions	74.1	51%	+1.8	-16%
Legal and accountancy services	76.0	17%	+3.5	-5%
Loans, credit and credit cards	77.9	36%	+3.9	+6%
Online gambling and lottery services	71.2	10%	-2.7	+2%

A1.3.3 Bulgaria

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	70.6	94%	-0.9	+10%
Meat and meat products	68.1	91%	+0.8	+8%
Bread, cereals, rice and pasta	73.7	96%	-3.6	+5%
Non-alcoholic drinks	77.2	84%	-0.2	+0%
Electronic products	80.6	39%	+1.5	+11%
Large household appliances	80.6	43%	+2.6	+4%
ICT products	78.0	47%	+3.0	+9%
Entertainment goods	76.7	35%	-1.6	+3%
New cars	75.0	8%	-1.1	+2%
Second hand cars	63.9	28%	-2.0	+6%
Fuel for vehicles	69.9	49%	+0.8	-1%
Books, magazines and newspapers	83.6	75%	+1.7	+8%
Real estate services	66.7	15%	+3.5	+2%
House and garden maintenance services	71.2	29%	-0.3	-12%
Vehicle maintenance and repair services	68.7	38%	+0.9	+1%
Bank accounts	75.5	51%	+1.3	+9%
Investment products, private pensions and securities	66.7	11%	+3.9	-4%
Home insurance	76.8	18%	+3.9	+2%
Vehicle insurance	81.0	45%	+3.6	+5%
Postal Services	83.6	45%	+4.0	+2%
Fixed telephone services	75.5	39%	+0.5	-10%
Mobile telephone services	67.6	86%	+2.5	+11%
Internet provision	77.2	63%	+3.2	+11%
Tram, local bus, metro, and underground services	74.3	55%	+4.2	+6%
Train services	62.6	24%	+0.3	-5%
Airline services	82.7	15%	+3.1	+3%
Vehicle rental services	76.3	8%	+3.4	+1%
Holiday accommodation	78.9	40%	+0.0	+4%
Packaged holidays and tours	79.4	21%	+4.4	+1%
Cafés, bars and restaurants	75.6	70%	-0.9	+13%
Commercial sport services	82.7	23%	+5.4	+0%
Cultural and entertainment services	82.2	53%	+3.1	+1%
Water supply	58.5	86%	+1.1	+3%
Electricity services	51.8	87%	+6.9	+2%
Gas services	73.4	20%	+2.9	-1%
Non-prescription medicines	80.4	76%	+1.3	+3%
Mortgages	62.1	10%	+2.1	+1%
Private life insurance	73.8	16%	+2.0	+2%
TV-subscriptions	78.8	79%	+4.3	+7%
Legal and accountancy services	74.4	21%	+4.1	-13%
Loans, credit and credit cards	72.5	33%	+4.1	+8%
Online gambling and lottery services	70.3	10%	-0.3	+2%

A1.3.4 Cyprus

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	84.3	79%	-4.4	-17%
Meat and meat products	84.9	78%	-2.5	-18%
Bread, cereals, rice and pasta	85.9	78%	-2.0	-19%
Non-alcoholic drinks	84.2	60%	-4.9	-38%
Electronic products	83.3	25%	-5.8	-13%
Large household appliances	84.8	25%	-2.2	-13%
ICT products	84.5	34%	-2.2	-27%
Entertainment goods	81.6	18%	-3.3	-13%
New cars	82.8	14%	-3.6	-15%
Second hand cars	76.6	17%	-7.0	-9%
Fuel for vehicles	77.5	77%	-8.9	-10%
Books, magazines and newspapers	84.2	43%	-7.0	-41%
Real estate services	78.1	12%	-1.2	-13%
House and garden maintenance services	79.2	23%	-1.3	-34%
Vehicle maintenance and repair services	81.5	65%	-4.3	-15%
Bank accounts	71.8	35%	-10.0	-26%
Investment products, private pensions and securities	76.3	6%	-0.1	-9%
Home insurance	78.9	34%	-0.6	+2%
Vehicle insurance	82.0	80%	-3.5	+7%
Postal Services	78.1	29%	-5.8	-19%
Fixed telephone services	82.7	45%	-1.0	-29%
Mobile telephone services	81.6	68%	-3.5	-20%
Internet provision	81.1	53%	-4.8	-10%
Tram, local bus, metro, and underground services	77.0	17%	-6.0	-9%
Airline services	82.6	47%	-3.8	-18%
Vehicle rental services	78.6	8%	-3.0	-7%
Holiday accommodation	84.6	38%	-3.5	-17%
Packaged holidays and tours	82.4	18%	-1.7	-36%
Cafés, bars and restaurants	81.7	65%	-9.2	-23%
Commercial sport services	85.4	24%	-1.4	-12%
Cultural and entertainment services	80.1	30%	-2.3	-37%
Water supply	76.9	61%	+3.2	-18%
Electricity services	73.2	64%	+5.5	-17%
Non-prescription medicines	81.8	50%	-5.5	-27%
Mortgages	62.5	17%	-11.1	-17%
Private life insurance	74.3	30%	-1.6	-3%
TV-subscriptions	79.0	28%	-6.6	-23%
Legal and accountancy services	74.4	19%	-0.5	-13%
Loans, credit and credit cards	69.7	45%	-9.2	+6%
Online gambling and lottery services	76.7	12%	-1.6	-4%

A1.3.5 Czech Republic

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	76.7	92%	+2.3	+22%
Meat and meat products	77.0	87%	+1.5	+19%
Bread, cereals, rice and pasta	82.8	93%	+2.0	+20%
Non-alcoholic drinks	85.3	84%	+2.0	+8%
Electronic products	84.4	46%	+0.2	+15%
Large household appliances	86.1	42%	+2.1	+6%
ICT products	83.7	50%	+0.6	+14%
Entertainment goods	84.4	48%	+1.2	+8%
New cars	80.6	12%	+1.0	+1%
Second hand cars	67.0	24%	-1.4	+5%
Fuel for vehicles	78.9	55%	+2.5	+9%
Books, magazines and newspapers	87.3	72%	+0.6	+17%
Real estate services	69.4	15%	+0.4	+3%
House and garden maintenance services	75.6	31%	+3.5	-2%
Vehicle maintenance and repair services	77.7	40%	-0.4	+6%
Bank accounts	78.1	58%	+1.9	+14%
Investment products, private pensions and securities	74.0	44%	+1.1	+12%
Home insurance	79.0	50%	+0.5	+21%
Vehicle insurance	80.6	47%	+0.3	+16%
Postal Services	75.8	74%	+0.9	+20%
Fixed telephone services	72.1	14%	+0.3	-3%
Mobile telephone services	75.6	86%	+1.4	+34%
Internet provision	76.6	59%	+0.7	+26%
Tram, local bus, metro, and underground services	82.0	63%	+3.2	+18%
Train services	81.7	51%	+3.3	+8%
Airline services	83.4	15%	+0.7	+2%
Vehicle rental services	78.9	11%	-1.7	+1%
Holiday accommodation	84.2	36%	+1.9	+6%
Packaged holidays and tours	82.7	29%	+2.1	+7%
Cafés, bars and restaurants	78.6	68%	-0.4	+18%
Commercial sport services	84.3	33%	+1.3	+3%
Cultural and entertainment services	84.0	63%	-1.8	+4%
Water supply	75.7	70%	+1.1	+21%
Electricity services	75.7	76%	+1.9	+22%
Gas services	76.6	42%	+4.0	+13%
Non-prescription medicines	81.4	74%	-0.6	+18%
Mortgages	74.6	14%	+2.3	+3%
Private life insurance	74.9	49%	-0.7	+15%
TV-subscriptions	74.7	29%	+0.2	-3%
Legal and accountancy services	76.3	19%	-1.6	+0%
Loans, credit and credit cards	76.4	45%	+2.9	+24%
Online gambling and lottery services	75.9	14%	+0.4	+3%

A1.3.6 Germany

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	83.9	95%	+0.3	+2%
Meat and meat products	83.9	90%	+1.2	-1%
Bread, cereals, rice and pasta	82.4	96%	-1.2	+2%
Non-alcoholic drinks	84.0	92%	-1.6	-3%
Electronic products	87.5	71%	+6.7	+8%
Large household appliances	86.1	58%	+2.8	-4%
ICT products	86.2	61%	+5.0	-4%
Entertainment goods	88.2	75%	+6.6	+4%
New cars	83.0	37%	+1.9	+8%
Second hand cars	82.2	34%	+3.4	-1%
Fuel for vehicles	85.2	84%	+6.4	+1%
Books, magazines and newspapers	84.7	87%	+2.9	+1%
Real estate services	81.0	34%	+4.3	+9%
House and garden maintenance services	85.8	55%	+4.9	-11%
Vehicle maintenance and repair services	84.8	65%	+5.1	+6%
Bank accounts	84.9	82%	+4.8	+2%
Investment products, private pensions and securities	79.1	54%	+1.8	-6%
Home insurance	82.3	45%	+4.8	+1%
Vehicle insurance	84.6	77%	+4.1	+13%
Postal Services	83.6	82%	+6.2	-2%
Fixed telephone services	83.4	80%	+6.1	+4%
Mobile telephone services	84.2	87%	+6.1	+4%
Internet provision	84.3	79%	+6.3	+4%
Tram, local bus, metro, and underground services	84.6	69%	+5.7	+5%
Train services	84.4	69%	+7.9	+11%
Airline services	85.3	72%	+4.3	+10%
Vehicle rental services	82.0	38%	+1.4	+3%
Holiday accommodation	86.7	60%	+5.9	+14%
Packaged holidays and tours	84.0	80%	+3.5	+10%
Cafés, bars and restaurants	84.5	90%	+3.6	+4%
Commercial sport services	87.2	64%	+5.2	+5%
Cultural and entertainment services	85.5	81%	+2.6	+6%
Water supply	84.1	90%	+3.6	-1%
Electricity services	83.2	92%	+2.9	+2%
Gas services	84.6	63%	+7.8	-3%
Non-prescription medicines	84.5	85%	+4.1	+3%
Mortgages	80.3	36%	+2.2	+4%
Private life insurance	81.9	48%	+4.5	+5%
TV-subscriptions	84.7	47%	+2.3	-20%
Legal and accountancy services	83.9	41%	+4.2	-9%
Loans, credit and credit cards	84.9	68%	+5.5	+22%
Online gambling and lottery services	82.8	45%	+1.9	+16%

A1.3.7 Denmark

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	80.1	94%	+0.2	+3%
Meat and meat products	79.4	91%	+5.7	+1%
Bread, cereals, rice and pasta	83.1	92%	-0.4	+1%
Non-alcoholic drinks	83.5	86%	-1.3	-3%
Electronic products	80.4	39%	-1.0	-7%
Large household appliances	84.6	32%	+0.4	-8%
ICT products	81.7	43%	+2.5	-14%
Entertainment goods	82.9	44%	-2.2	-16%
New cars	83.6	20%	+1.3	-1%
Second hand cars	74.0	24%	-0.5	-2%
Fuel for vehicles	87.8	62%	+1.0	-5%
Books, magazines and newspapers	84.0	63%	-0.9	-13%
Real estate services	76.1	13%	+0.7	+0%
House and garden maintenance services	80.5	28%	+3.8	-13%
Vehicle maintenance and repair services	78.4	43%	+0.4	-10%
Bank accounts	77.1	48%	+1.8	-12%
Investment products, private pensions and securities	73.9	41%	+2.8	-5%
Home insurance	77.8	61%	+0.3	-5%
Vehicle insurance	80.7	54%	+3.7	-3%
Postal Services	74.1	54%	-1.0	-14%
Fixed telephone services	74.1	34%	-1.1	-15%
Mobile telephone services	74.6	82%	+2.9	+34%
Internet provision	75.2	56%	+2.9	+5%
Tram, local bus, metro, and underground services	76.9	47%	+1.1	-11%
Train services	76.8	43%	-0.9	-12%
Airline services	82.3	32%	+0.4	-8%
Vehicle rental services	78.6	9%	+0.0	-4%
Holiday accommodation	85.3	41%	+1.3	-11%
Packaged holidays and tours	83.0	25%	+1.5	-14%
Cafés, bars and restaurants	78.9	79%	-1.7	+0%
Commercial sport services	84.3	42%	-0.2	-7%
Cultural and entertainment services	84.8	64%	-2.0	-15%
Water supply	79.5	65%	+0.1	-12%
Electricity services	77.6	76%	+0.7	-5%
Gas services	78.4	18%	+1.8	-6%
Non-prescription medicines	83.0	71%	+1.4	-7%
Mortgages	77.3	35%	+0.2	-3%
Private life insurance	77.2	36%	+2.0	-7%
TV-subscriptions	73.0	47%	+2.8	-24%
Legal and accountancy services	80.0	17%	+0.7	-1%
Loans, credit and credit cards	77.9	31%	+2.4	-3%
Online gambling and lottery services	76.3	16%	-1.6	-2%

A1.3.8 Estonia

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	78.5	88%	+1.1	-2%
Meat and meat products	82.1	90%	+2.1	-1%
Bread, cereals, rice and pasta	87.7	93%	+0.8	+0%
Non-alcoholic drinks	86.5	84%	+1.3	-9%
Electronic products	83.2	35%	+1.1	-1%
Large household appliances	85.5	33%	+3.0	-5%
ICT products	83.2	43%	+2.1	-6%
Entertainment goods	82.8	35%	+1.4	-7%
New cars	82.3	9%	+0.6	-2%
Second hand cars	69.3	27%	+1.7	+4%
Fuel for vehicles	84.7	52%	+4.7	-7%
Books, magazines and newspapers	87.4	60%	+1.6	-7%
Real estate services	73.4	14%	+2.5	-2%
House and garden maintenance services	71.5	17%	-1.4	-9%
Vehicle maintenance and repair services	74.5	38%	+0.7	-4%
Bank accounts	84.7	55%	+1.9	-10%
Investment products, private pensions and securities	72.8	25%	+1.9	+1%
Home insurance	81.5	34%	+1.7	+0%
Vehicle insurance	87.3	42%	+4.4	-2%
Postal Services	85.3	50%	+4.9	-9%
Fixed telephone services	84.2	31%	+3.8	-9%
Mobile telephone services	82.3	83%	+2.4	+2%
Internet provision	79.0	59%	+1.2	+4%
Tram, local bus, metro, and underground services	83.3	42%	+6.6	-10%
Train services	84.7	25%	+6.2	-3%
Airline services	81.4	20%	+4.9	-5%
Vehicle rental services	78.9	8%	+1.3	-4%
Holiday accommodation	85.0	25%	+3.6	-4%
Packaged holidays and tours	81.0	17%	+2.3	-5%
Cafés, bars and restaurants	80.1	59%	-0.9	+1%
Commercial sport services	83.4	34%	+2.0	-5%
Cultural and entertainment services	85.4	60%	+2.0	-10%
Water supply	78.9	60%	+4.8	-10%
Electricity services	81.0	79%	+14.6	-7%
Gas services	82.9	19%	+5.9	-3%
Non-prescription medicines	85.4	81%	+2.6	+3%
Mortgages	76.2	15%	+2.3	-3%
Private life insurance	80.5	22%	+3.5	-2%
TV-subscriptions	80.4	57%	+4.3	-15%
Legal and accountancy services	79.5	15%	+1.9	-8%
Loans, credit and credit cards	82.9	37%	+2.5	+7%
Online gambling and lottery services	74.1	8%	-1.2	-5%

A1.3.9 Greece

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	78.3	90%	-2.2	+4%
Meat and meat products	76.2	87%	-3.8	+0%
Bread, cereals, rice and pasta	78.2	95%	-4.2	+5%
Non-alcoholic drinks	80.0	84%	-3.3	+6%
Electronic products	82.7	35%	-0.2	+9%
Large household appliances	81.4	29%	-0.2	-3%
ICT products	81.2	40%	-0.7	+5%
Entertainment goods	79.6	22%	-2.8	+0%
New cars	80.6	14%	-1.3	+2%
Second hand cars	76.8	16%	-2.2	+5%
Fuel for vehicles	72.7	58%	-2.1	-4%
Books, magazines and newspapers	81.7	54%	-2.1	+0%
Real estate services	75.5	15%	-1.6	+4%
House and garden maintenance services	76.9	36%	+0.5	-3%
Vehicle maintenance and repair services	81.3	53%	+1.9	+1%
Bank accounts	75.5	30%	-0.5	+2%
Investment products, private pensions and securities	77.5	14%	+0.6	+2%
Home insurance	75.9	18%	-1.7	-1%
Vehicle insurance	81.2	63%	+2.9	+1%
Postal Services	79.9	38%	+0.3	-1%
Fixed telephone services	80.6	89%	-0.4	+17%
Mobile telephone services	73.0	76%	-5.8	+3%
Internet provision	77.4	57%	-1.5	+9%
Tram, local bus, metro, and underground services	78.5	49%	+3.2	+6%
Train services	76.2	19%	+2.1	-4%
Airline services	82.1	34%	+1.7	+6%
Vehicle rental services	79.6	15%	-2.6	+5%
Holiday accommodation	81.1	34%	+1.0	+4%
Packaged holidays and tours	80.2	19%	-1.6	+5%
Cafés, bars and restaurants	77.6	68%	-3.9	+6%
Commercial sport services	80.6	23%	-0.5	+0%
Cultural and entertainment services	78.8	40%	-2.3	-10%
Water supply	73.4	84%	+2.8	+0%
Electricity services	69.7	89%	+5.5	+4%
Gas services	77.4	19%	+0.3	+3%
Non-prescription medicines	81.1	69%	-1.3	+10%
Mortgages	65.3	22%	-7.6	+6%
Private life insurance	75.6	18%	+0.1	+2%
TV-subscriptions	77.6	23%	-3.4	+3%
Legal and accountancy services	81.6	71%	+3.1	+16%
Loans, credit and credit cards	72.9	27%	+1.9	-1%
Online gambling and lottery services	78.2	15%	-1.0	+5%

A1.3.10 Spain

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	82.2	90%	+2.3	+39%
Meat and meat products	81.8	86%	+2.3	+34%
Bread, cereals, rice and pasta	84.4	93%	+1.4	+40%
Non-alcoholic drinks	84.5	88%	+1.3	+35%
Electronic products	79.7	38%	+0.7	+7%
Large household appliances	81.0	30%	+2.2	-1%
ICT products	75.4	48%	+2.1	+9%
Entertainment goods	82.0	40%	+3.6	+3%
New cars	79.5	11%	+2.0	-5%
Second hand cars	73.0	9%	-0.5	-1%
Fuel for vehicles	71.6	60%	+1.1	+15%
Books, magazines and newspapers	85.0	61%	+2.8	+16%
Real estate services	68.0	11%	+3.3	+1%
House and garden maintenance services	71.8	25%	+1.9	-11%
Vehicle maintenance and repair services	73.6	44%	+0.2	+1%
Bank accounts	64.1	44%	+5.8	+3%
Investment products, private pensions and securities	65.9	19%	+5.0	-1%
Home insurance	72.7	51%	+1.7	+11%
Vehicle insurance	77.2	57%	-0.4	+13%
Postal Services	76.4	35%	+0.2	+2%
Fixed telephone services	65.4	58%	-1.7	+18%
Mobile telephone services	61.2	77%	+0.1	+30%
Internet provision	65.6	49%	+1.0	+10%
Tram, local bus, metro, and underground services	75.1	49%	+1.3	+12%
Train services	74.3	28%	+1.3	-3%
Airline services	76.9	27%	+6.4	+3%
Vehicle rental services	77.0	13%	-0.2	+2%
Holiday accommodation	82.9	35%	+0.2	+3%
Packaged holidays and tours	79.7	22%	+2.4	+0%
Cafés, bars and restaurants	79.4	80%	-1.1	+31%
Commercial sport services	79.7	33%	+1.3	+3%
Cultural and entertainment services	80.6	52%	+1.6	-1%
Water supply	63.6	74%	-1.5	+25%
Electricity services	55.2	72%	-2.7	+22%
Gas services	68.7	43%	+0.1	+4%
Non-prescription medicines	79.4	64%	+1.7	+19%
Mortgages	59.6	27%	+2.9	+1%
Private life insurance	70.5	28%	+1.7	+4%
TV-subscriptions	68.3	19%	+0.5	-5%
Legal and accountancy services	73.3	24%	+6.4	-1%
Loans, credit and credit cards	67.3	34%	+7.0	+9%
Online gambling and lottery services	73.0	9%	-0.7	-1%

A1.3.11 Finland

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	81.5	72%	-0.6	-23%
Meat and meat products	81.2	89%	+1.6	-3%
Bread, cereals, rice and pasta	86.4	74%	+0.6	-20%
Non-alcoholic drinks	86.8	70%	+1.6	-23%
Electronic products	82.4	43%	-0.7	+6%
Large household appliances	83.4	41%	+0.7	+0%
ICT products	81.2	51%	+3.3	+2%
Entertainment goods	84.3	54%	-1.1	-4%
New cars	84.5	14%	+0.0	+0%
Second hand cars	77.4	29%	+1.5	+0%
Fuel for vehicles	87.1	75%	+1.6	+3%
Books, magazines and newspapers	80.3	79%	-0.9	+0%
Real estate services	79.0	16%	+1.6	-1%
House and garden maintenance services	76.4	29%	-0.5	-4%
Vehicle maintenance and repair services	80.7	49%	+1.1	-3%
Bank accounts	83.3	67%	+3.3	-9%
Investment products, private pensions and securities	76.3	30%	+1.4	-3%
Home insurance	81.5	79%	+1.0	+11%
Vehicle insurance	82.4	55%	+1.4	-2%
Postal Services	80.8	73%	-1.0	-2%
Fixed telephone services	75.1	13%	-0.6	-4%
Mobile telephone services	77.1	86%	+3.9	+1%
Internet provision	74.2	65%	+1.2	+6%
Tram, local bus, metro, and underground services	83.7	52%	+3.1	+0%
Train services	80.3	43%	+3.2	+0%
Airline services	83.2	34%	+2.3	-1%
Vehicle rental services	82.9	12%	-0.6	+1%
Holiday accommodation	85.6	31%	+1.4	-6%
Packaged holidays and tours	83.0	27%	+0.1	+0%
Cafés, bars and restaurants	81.0	88%	-0.9	+4%
Commercial sport services	82.4	45%	+0.3	-1%
Cultural and entertainment services	85.0	68%	-1.4	-2%
Water supply	83.6	47%	+0.9	-7%
Electricity services	81.7	78%	+3.3	-3%
Non-prescription medicines	85.1	81%	+0.5	+0%
Mortgages	83.3	33%	+1.6	-1%
Private life insurance	79.7	43%	+0.8	+1%
TV-subscriptions	73.8	26%	+3.2	-4%
Legal and accountancy services	80.5	15%	-2.5	+0%
Loans, credit and credit cards	82.9	52%	-0.9	+10%
Online gambling and lottery services	80.0	28%	-0.5	+8%

A1.3.12 France

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	84.0	92%	+4.0	+3%
Meat and meat products	83.7	88%	+3.6	+1%
Bread, cereals, rice and pasta	83.2	91%	+0.5	+2%
Non-alcoholic drinks	83.8	87%	+1.1	-2%
Electronic products	86.4	70%	+5.6	+24%
Large household appliances	86.5	61%	+5.9	+16%
ICT products	83.8	59%	+3.9	+13%
Entertainment goods	86.7	72%	+6.2	+19%
New cars	79.8	38%	+2.6	+14%
Second hand cars	82.6	40%	+6.2	+11%
Fuel for vehicles	85.6	78%	+5.0	+11%
Books, magazines and newspapers	85.9	85%	+3.4	+13%
Real estate services	79.0	40%	+5.0	+18%
House and garden maintenance services	84.1	52%	+5.5	+5%
Vehicle maintenance and repair services	84.3	67%	+7.5	+18%
Bank accounts	85.2	79%	+8.8	+8%
Investment products, private pensions and securities	80.9	56%	+5.3	+23%
Home insurance	84.2	62%	+6.9	+9%
Vehicle insurance	84.3	79%	+7.5	+22%
Postal Services	84.7	78%	+7.6	+8%
Fixed telephone services	82.1	73%	+6.1	+10%
Mobile telephone services	84.1	87%	+7.6	+15%
Internet provision	84.3	78%	+8.4	+15%
Tram, local bus, metro, and underground services	83.2	61%	+4.6	+11%
Train services	83.7	58%	+6.1	+13%
Airline services	85.0	62%	+4.7	+19%
Vehicle rental services	79.1	45%	+1.5	+18%
Holiday accommodation	85.7	62%	+5.5	+23%
Packaged holidays and tours	83.4	63%	+3.6	+24%
Cafés, bars and restaurants	85.3	84%	+6.9	+15%
Commercial sport services	85.8	62%	+5.1	+16%
Cultural and entertainment services	85.4	77%	+6.0	+17%
Water supply	84.2	83%	+5.2	+10%
Electricity services	84.6	89%	+6.1	+7%
Gas services	83.9	59%	+6.9	+6%
Non-prescription medicines	85.0	79%	+7.0	+10%
Mortgages	79.7	40%	+4.5	+15%
Private life insurance	80.3	53%	+5.1	+13%
TV-subscriptions	83.8	50%	+3.2	-8%
Legal and accountancy services	83.3	48%	+5.2	+17%
Loans, credit and credit cards	85.8	66%	+8.6	+26%
Online gambling and lottery services	81.8	44%	+3.2	+23%

A1.3.13 Croatia

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	71.4	82%	+3.5	-4%
Meat and meat products	69.1	78%	+0.2	-5%
Bread, cereals, rice and pasta	75.2	90%	+0.6	-1%
Non-alcoholic drinks	77.1	83%	+1.0	-6%
Electronic products	74.9	33%	-1.6	-6%
Large household appliances	76.6	35%	+1.0	-11%
ICT products	74.6	36%	+1.1	-10%
Entertainment goods	79.0	29%	+4.6	-15%
New cars	77.2	8%	+1.0	-2%
Second hand cars	67.3	18%	+5.7	+2%
Fuel for vehicles	75.6	52%	+6.1	-14%
Books, magazines and newspapers	79.3	57%	+1.6	-14%
Real estate services	63.9	11%	+1.6	+0%
House and garden maintenance services	69.2	20%	+3.7	-14%
Vehicle maintenance and repair services	72.3	36%	+2.1	-19%
Bank accounts	75.8	19%	+4.3	-30%
Investment products, private pensions and securities	68.3	11%	+5.7	-6%
Home insurance	77.1	18%	+2.3	-4%
Vehicle insurance	80.5	44%	+0.9	-9%
Postal Services	77.9	43%	+4.4	-16%
Fixed telephone services	68.7	78%	-2.2	+8%
Mobile telephone services	69.8	68%	+3.5	-8%
Internet provision	71.1	44%	+2.4	-8%
Tram, local bus, metro, and underground services	73.5	34%	+4.4	-11%
Train services	63.8	20%	+1.5	-12%
Airline services	80.9	12%	+2.9	-2%
Vehicle rental services	76.4	7%	+3.3	-2%
Holiday accommodation	80.8	20%	+1.1	-4%
Packaged holidays and tours	80.3	16%	+3.4	+2%
Cafés, bars and restaurants	79.4	56%	+2.4	-9%
Commercial sport services	80.7	18%	+2.5	-4%
Cultural and entertainment services	81.3	39%	+2.0	-22%
Water supply	67.1	63%	+4.9	-12%
Electricity services	68.2	74%	+4.1	-5%
Gas services	71.5	35%	+5.1	-10%
Non-prescription medicines	75.2	59%	+1.2	-12%
Mortgages	63.0	3%	+1.2	-1%
Private life insurance	73.1	19%	+0.5	-7%
TV-subscriptions	66.0	35%	+2.1	-24%
Legal and accountancy services	66.7	15%	+1.9	-6%
Loans, credit and credit cards	71.3	33%	+1.1	-5%
Online gambling and lottery services	76.6	10%	+2.5	+0%

A1.3.14 Hungary

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	84.3	85%	+6.4	+21%
Meat and meat products	81.9	80%	+8.2	+14%
Bread, cereals, rice and pasta	86.4	91%	+6.1	+20%
Non-alcoholic drinks	88.5	83%	+6.7	+10%
Electronic products	84.3	32%	+4.6	+10%
Large household appliances	88.2	25%	+9.8	+2%
ICT products	85.8	32%	+7.6	+7%
Entertainment goods	85.9	26%	+8.0	+3%
New cars	87.1	11%	+6.6	+3%
Second hand cars	76.5	19%	+10.8	+7%
Fuel for vehicles	84.5	43%	+7.7	+2%
Books, magazines and newspapers	91.0	56%	+4.8	+15%
Real estate services	77.9	18%	+10.0	+9%
House and garden maintenance services	82.6	23%	+10.7	-5%
Vehicle maintenance and repair services	82.5	26%	+9.5	-2%
Bank accounts	80.8	47%	+10.5	-2%
Investment products, private pensions and securities	77.9	16%	+11.6	+3%
Home insurance	79.4	50%	+3.2	+9%
Vehicle insurance	87.8	36%	+8.7	+6%
Postal Services	87.8	50%	+6.6	+8%
Fixed telephone services	85.3	35%	+8.0	+4%
Mobile telephone services	84.3	72%	+6.6	+14%
Internet provision	81.7	47%	+8.8	+12%
Tram, local bus, metro, and underground services	81.6	35%	+10.2	+7%
Train services	78.9	28%	+9.8	-4%
Airline services	88.4	13%	+12.2	+4%
Vehicle rental services	85.6	12%	+8.2	+4%
Holiday accommodation	85.6	24%	+4.9	+1%
Packaged holidays and tours	86.2	15%	+8.4	+6%
Cafés, bars and restaurants	83.9	45%	+5.5	+12%
Commercial sport services	87.6	20%	+8.6	-4%
Cultural and entertainment services	87.8	41%	+4.7	-3%
Water supply	83.6	70%	+11.6	+11%
Electricity services	83.8	76%	+12.2	+16%
Gas services	82.0	40%	+16.0	+5%
Non-prescription medicines	87.1	58%	+7.8	+11%
Mortgages	69.4	18%	+15.0	+0%
Private life insurance	77.1	27%	+6.4	-3%
TV-subscriptions	80.4	53%	+8.1	+1%
Legal and accountancy services	85.5	20%	+12.7	+1%
Loans, credit and credit cards	75.8	19%	+12.5	+1%
Online gambling and lottery services	84.0	20%	+6.7	+12%

A1.3.15 Ireland

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	84.6	83%	+4.7	+6%
Meat and meat products	83.8	78%	+7.3	+2%
Bread, cereals, rice and pasta	86.8	82%	+2.3	+2%
Non-alcoholic drinks	87.1	80%	+1.9	+15%
Electronic products	83.9	47%	+1.6	+3%
Large household appliances	85.6	41%	+3.2	+2%
ICT products	82.4	52%	+1.5	+5%
Entertainment goods	85.3	56%	+2.8	+0%
New cars	81.9	17%	+2.5	+0%
Second hand cars	75.3	31%	+4.2	+3%
Fuel for vehicles	82.8	58%	+5.8	-6%
Books, magazines and newspapers	86.3	73%	+0.9	+1%
Real estate services	70.1	14%	+0.9	+2%
House and garden maintenance services	75.0	36%	+1.6	-6%
Vehicle maintenance and repair services	76.5	50%	+1.3	-1%
Bank accounts	73.8	58%	+10.5	+0%
Investment products, private pensions and securities	70.9	20%	+7.9	-1%
Home insurance	82.1	50%	+3.9	+3%
Vehicle insurance	83.1	60%	+3.0	+3%
Postal Services	81.9	64%	+2.6	-3%
Fixed telephone services	75.2	46%	+2.6	-6%
Mobile telephone services	74.4	77%	+1.6	+7%
Internet provision	71.9	57%	+2.3	+2%
Tram, local bus, metro, and underground services	77.0	42%	+3.2	+2%
Train services	78.4	36%	+4.1	-3%
Airline services	82.1	59%	+5.1	+1%
Vehicle rental services	75.5	13%	+1.1	+1%
Holiday accommodation	84.3	56%	+1.3	+6%
Packaged holidays and tours	81.5	25%	+2.4	-3%
Cafés, bars and restaurants	82.4	77%	+2.4	+8%
Commercial sport services	81.7	33%	+1.3	+3%
Cultural and entertainment services	82.1	57%	-0.1	-9%
Water supply	65.3	37%	-1.7	+6%
Electricity services	80.9	74%	+6.0	+3%
Gas services	79.4	33%	+5.3	-1%
Non-prescription medicines	83.8	60%	+3.3	+0%
Mortgages	69.1	20%	+7.1	-3%
Private life insurance	75.9	30%	+4.8	+0%
TV-subscriptions	76.0	49%	+2.6	-5%
Legal and accountancy services	76.8	27%	+3.7	-1%
Loans, credit and credit cards	75.8	48%	+5.9	+10%
Online gambling and lottery services	75.4	13%	+2.1	+5%

A1.3.16 Iceland

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	71.4	96%	+3.3	+2%
Meat and meat products	75.0	92%	+4.5	-1%
Bread, cereals, rice and pasta	77.5	98%	+0.5	+4%
Non-alcoholic drinks	81.4	98%	+3.0	+5%
Electronic products	81.1	47%	+1.8	+7%
Large household appliances	83.4	38%	+6.8	+5%
ICT products	81.9	59%	+5.5	+3%
Entertainment goods	79.9	63%	+0.9	+2%
New cars	80.9	15%	+3.2	+4%
Second hand cars	76.2	41%	+5.0	+5%
Fuel for vehicles	77.6	90%	+4.1	+4%
Books, magazines and newspapers	79.7	75%	+2.4	+10%
Real estate services	69.2	25%	+3.3	+2%
House and garden maintenance services	71.0	29%	+0.1	-5%
Vehicle maintenance and repair services	75.1	61%	+3.5	-3%
Bank accounts	68.0	87%	+1.1	+8%
Investment products, private pensions and securities	70.6	51%	+3.8	+14%
Home insurance	74.9	73%	+2.8	+6%
Vehicle insurance	74.4	75%	+6.2	+3%
Postal Services	71.6	73%	-1.4	+7%
Fixed telephone services	73.0	68%	+3.4	+3%
Mobile telephone services	70.8	87%	+0.6	+4%
Internet provision	72.2	74%	+7.6	+6%
Tram, local bus, metro, and underground services	70.7	43%	+0.1	+7%
Airline services	77.9	68%	+2.9	+0%
Vehicle rental services	78.0	14%	-0.7	+1%
Holiday accommodation	82.6	40%	+1.4	-7%
Packaged holidays and tours	79.3	24%	+2.1	+6%
Cafés, bars and restaurants	75.5	92%	+0.6	+11%
Commercial sport services	81.8	57%	+0.6	-5%
Cultural and entertainment services	80.7	85%	-3.1	+1%
Water supply	71.5	73%	+2.1	+8%
Electricity services	72.3	84%	+2.6	+9%
Non-prescription medicines	77.3	73%	+2.4	+0%
Mortgages	65.2	54%	+8.3	+16%
Private life insurance	73.4	49%	+3.5	+5%
TV-subscriptions	71.1	46%	+1.4	-10%
Legal and accountancy services	76.3	24%	+2.4	-5%
Loans, credit and credit cards	74.2	65%	+3.3	+13%
Online gambling and lottery services	75.0	23%	+0.8	+7%

A1.3.17 Italy

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	79.4	89%	+2.5	+4%
Meat and meat products	79.7	85%	+2.9	-1%
Bread, cereals, rice and pasta	83.2	91%	+1.1	+3%
Non-alcoholic drinks	83.4	82%	+1.6	-4%
Electronic products	82.8	38%	+0.3	+5%
Large household appliances	83.7	37%	+3.1	+2%
ICT products	82.9	48%	+2.2	+5%
Entertainment goods	83.5	44%	+0.8	+1%
New cars	80.5	18%	+1.8	+0%
Second hand cars	72.7	15%	+1.6	+2%
Fuel for vehicles	74.7	71%	+5.3	+1%
Books, magazines and newspapers	85.3	70%	+1.6	+0%
Real estate services	71.3	12%	+3.7	+0%
House and garden maintenance services	74.8	37%	+1.4	-7%
Vehicle maintenance and repair services	78.3	51%	+1.7	-6%
Bank accounts	72.8	54%	+6.3	-12%
Investment products, private pensions and securities	74.0	23%	+5.6	+2%
Home insurance	78.8	31%	+3.4	+3%
Vehicle insurance	78.2	68%	+4.7	+6%
Postal Services	72.3	51%	+0.6	-5%
Fixed telephone services	71.5	47%	-0.6	+2%
Mobile telephone services	74.2	83%	+0.6	+3%
Internet provision	73.1	56%	+1.6	+9%
Tram, local bus, metro, and underground services	66.6	46%	+0.8	+2%
Train services	68.5	41%	+6.1	+1%
Airline services	81.1	35%	+4.4	+3%
Vehicle rental services	78.9	11%	+0.8	+1%
Holiday accommodation	84.1	39%	+1.8	+2%
Packaged holidays and tours	81.7	15%	+2.1	+0%
Cafés, bars and restaurants	80.2	74%	+0.6	+4%
Commercial sport services	80.7	30%	+1.0	-2%
Cultural and entertainment services	82.6	53%	+1.7	-8%
Water supply	68.0	62%	+0.9	-9%
Electricity services	71.8	76%	+6.4	-1%
Gas services	72.6	63%	+2.0	+2%
Non-prescription medicines	81.8	78%	+1.1	+6%
Mortgages	72.0	20%	+4.4	-3%
Private life insurance	75.4	23%	+3.6	+5%
TV-subscriptions	74.1	26%	+4.1	-13%
Legal and accountancy services	75.5	39%	+1.4	-2%
Loans, credit and credit cards	78.1	41%	+1.2	+8%
Online gambling and lottery services	71.0	9%	-1.4	-2%

A1.3.18 Lithuania

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	77.1	85%	+0.1	+0%
Meat and meat products	75.0	87%	-2.2	+1%
Bread, cereals, rice and pasta	81.9	92%	-2.3	+2%
Non-alcoholic drinks	81.6	84%	-2.9	-6%
Electronic products	81.2	35%	-2.4	-3%
Large household appliances	84.2	29%	+0.3	-12%
ICT products	83.9	42%	+1.3	-2%
Entertainment goods	81.2	35%	-1.4	-6%
New cars	81.7	6%	+2.3	-4%
Second hand cars	70.0	31%	+5.1	-6%
Fuel for vehicles	83.8	54%	+2.7	-2%
Books, magazines and newspapers	86.4	66%	-3.1	+0%
Real estate services	72.1	14%	+0.3	+1%
House and garden maintenance services	75.9	20%	+2.0	-6%
Vehicle maintenance and repair services	74.9	38%	+4.4	-9%
Bank accounts	82.1	57%	+0.3	-6%
Investment products, private pensions and securities	77.2	30%	+8.7	+9%
Home insurance	84.8	29%	+1.0	+1%
Vehicle insurance	87.8	47%	+0.9	-4%
Postal Services	83.4	47%	-3.7	-8%
Fixed telephone services	83.9	27%	+0.4	-11%
Mobile telephone services	82.0	86%	-4.6	+10%
Internet provision	80.7	52%	+1.5	-3%
Tram, local bus, metro, and underground services	82.8	45%	+1.2	-3%
Train services	89.6	17%	+1.2	-3%
Airline services	82.8	21%	-1.4	+0%
Vehicle rental services	81.4	13%	+0.0	+3%
Holiday accommodation	83.5	24%	-1.0	-3%
Packaged holidays and tours	81.7	18%	+0.9	+1%
Cafés, bars and restaurants	79.1	56%	-4.4	+5%
Commercial sport services	85.0	22%	+0.3	-4%
Cultural and entertainment services	82.9	51%	-2.5	-12%
Water supply	73.2	64%	-1.6	-7%
Electricity services	75.4	84%	+0.2	+1%
Gas services	86.2	45%	+3.8	-8%
Non-prescription medicines	81.5	71%	+0.3	+1%
Mortgages	77.8	11%	+2.3	+0%
Private life insurance	82.6	27%	+4.1	+1%
TV-subscriptions	80.4	43%	+2.3	-14%
Legal and accountancy services	75.5	16%	+2.3	-5%
Loans, credit and credit cards	83.1	30%	+5.6	+4%
Online gambling and lottery services	71.7	27%	-0.9	+16%

A1.3.19 Luxembourg

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	87.9	96%	+3.3	-2%
Meat and meat products	87.1	95%	+4.1	-1%
Bread, cereals, rice and pasta	87.8	96%	+1.2	-1%
Non-alcoholic drinks	87.9	96%	+2.9	-1%
Electronic products	86.5	76%	+3.4	+9%
Large household appliances	87.1	65%	+4.4	+1%
ICT products	86.1	66%	+4.1	-5%
Entertainment goods	88.7	88%	+5.4	+9%
New cars	83.3	39%	+2.2	+5%
Second hand cars	84.0	36%	+3.1	+1%
Fuel for vehicles	85.3	91%	+4.7	-3%
Books, magazines and newspapers	86.7	95%	+4.3	+2%
Real estate services	81.8	38%	+4.4	+10%
House and garden maintenance services	85.1	58%	+6.2	-5%
Vehicle maintenance and repair services	84.8	69%	+5.2	+5%
Bank accounts	85.3	91%	+7.0	+6%
Investment products, private pensions and securities	81.9	57%	+2.5	+5%
Home insurance	82.9	44%	+4.2	-6%
Vehicle insurance	86.0	80%	+3.6	+14%
Postal Services	84.4	91%	+4.1	+4%
Fixed telephone services	84.0	73%	+2.5	-12%
Mobile telephone services	85.9	94%	+6.2	+0%
Internet provision	86.6	88%	+4.3	+2%
Tram, local bus, metro, and underground services	86.0	79%	+5.8	+8%
Train services	85.9	65%	+5.1	+8%
Airline services	86.2	71%	+3.8	+7%
Vehicle rental services	81.4	42%	+1.3	+8%
Holiday accommodation	85.0	59%	+4.1	+9%
Packaged holidays and tours	84.9	78%	+2.2	+11%
Cafés, bars and restaurants	86.3	93%	+4.4	+0%
Commercial sport services	88.2	68%	+5.7	+9%
Cultural and entertainment services	85.8	88%	+2.3	+9%
Water supply	87.3	92%	+7.5	-2%
Electricity services	85.9	96%	+6.5	+0%
Gas services	85.5	76%	+6.6	+7%
Non-prescription medicines	86.8	92%	+5.9	+3%
Mortgages	81.9	39%	+2.3	+6%
Private life insurance	82.4	56%	+2.2	+9%
TV-subscriptions	85.0	55%	+5.0	-17%
Legal and accountancy services	84.0	44%	+4.2	+2%
Loans, credit and credit cards	85.3	73%	+3.5	+16%
Online gambling and lottery services	82.6	48%	+1.5	+18%

A1.3.20 Latvia

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	77.6	89%	-0.7	+2%
Meat and meat products	76.6	88%	-1.5	+0%
Bread, cereals, rice and pasta	85.6	94%	+0.7	+1%
Non-alcoholic drinks	84.3	89%	+0.0	-2%
Electronic products	82.9	35%	-1.4	+6%
Large household appliances	84.6	36%	+1.2	+2%
ICT products	84.1	43%	+0.2	+3%
Entertainment goods	80.6	32%	-2.0	+0%
New cars	79.0	8%	-2.8	+1%
Second hand cars	72.5	30%	-0.2	+11%
Fuel for vehicles	85.9	52%	+1.7	+11%
Books, magazines and newspapers	86.0	64%	-1.0	+0%
Real estate services	72.5	13%	+3.7	+1%
House and garden maintenance services	75.2	25%	+1.3	+2%
Vehicle maintenance and repair services	75.3	38%	+0.2	+5%
Bank accounts	85.8	63%	+1.9	+4%
Investment products, private pensions and securities	74.5	23%	-1.1	+9%
Home insurance	82.6	29%	-1.2	+8%
Vehicle insurance	87.6	45%	-0.1	+13%
Postal Services	80.1	54%	+0.7	+5%
Fixed telephone services	79.4	24%	-0.3	-10%
Mobile telephone services	85.8	89%	+0.1	+7%
Internet provision	81.8	64%	+1.4	+9%
Tram, local bus, metro, and underground services	76.7	65%	-1.2	-3%
Train services	79.1	30%	+2.1	-5%
Airline services	81.1	28%	-0.2	+9%
Vehicle rental services	78.2	12%	-0.2	+1%
Holiday accommodation	83.3	26%	+0.7	+7%
Packaged holidays and tours	82.6	17%	+2.4	+3%
Cafés, bars and restaurants	79.2	60%	-4.1	+14%
Commercial sport services	83.6	25%	+1.1	+1%
Cultural and entertainment services	83.7	60%	+0.7	-2%
Water supply	68.6	67%	+6.1	-7%
Electricity services	71.5	86%	+4.3	-1%
Gas services	79.7	64%	+6.6	+3%
Non-prescription medicines	82.3	76%	-2.6	+3%
Mortgages	76.5	13%	+3.5	-1%
Private life insurance	81.7	26%	+0.8	+7%
TV-subscriptions	76.6	78%	+1.0	+6%
Legal and accountancy services	80.0	20%	-0.1	+1%
Loans, credit and credit cards	80.6	31%	+0.7	+5%
Online gambling and lottery services	73.8	12%	-0.5	+1%

A1.3.21 Malta

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	87.5	82%	+6.8	-17%
Meat and meat products	87.7	74%	+6.8	-23%
Bread, cereals, rice and pasta	87.1	78%	+6.0	-21%
Non-alcoholic drinks	87.4	81%	+4.9	-19%
Electronic products	86.1	27%	+1.8	-18%
Large household appliances	87.2	24%	+3.7	-21%
ICT products	87.1	28%	+3.6	-24%
Entertainment goods	84.0	21%	+2.7	-22%
New cars	85.5	15%	+4.9	-1%
Second hand cars	80.8	18%	-2.9	-7%
Fuel for vehicles	84.9	37%	+3.8	-32%
Books, magazines and newspapers	85.4	45%	+2.7	-29%
Real estate services	82.9	13%	+0.5	-8%
House and garden maintenance services	84.8	23%	-0.2	-36%
Vehicle maintenance and repair services	84.9	26%	+0.7	-48%
Bank accounts	84.9	21%	+4.0	-26%
Investment products, private pensions and securities	82.5	12%	+0.4	-7%
Home insurance	85.2	14%	+1.9	-15%
Vehicle insurance	83.0	34%	+0.0	-40%
Postal Services	83.8	27%	+1.0	-44%
Fixed telephone services	82.7	50%	+2.2	-42%
Mobile telephone services	81.2	58%	+0.3	-28%
Internet provision	80.5	39%	+1.8	-35%
Tram, local bus, metro, and underground services	70.7	33%	-0.4	-29%
Airline services	87.4	27%	+3.2	-13%
Vehicle rental services	83.5	13%	+2.8	-2%
Holiday accommodation	88.3	20%	+3.1	-22%
Packaged holidays and tours	86.5	19%	+3.0	-5%
Cafés, bars and restaurants	86.2	54%	+1.4	-28%
Commercial sport services	85.1	17%	+2.2	-7%
Cultural and entertainment services	84.1	32%	+1.3	-34%
Water supply	81.9	58%	+2.2	-36%
Electricity services	80.5	67%	+6.1	+24%
Non-prescription medicines	87.5	42%	+4.4	-48%
Mortgages	83.0	15%	+1.2	+0%
Private life insurance	84.9	16%	+1.3	-13%
TV-subscriptions	79.6	29%	-0.7	-47%
Legal and accountancy services	82.8	21%	+0.4	-12%
Loans, credit and credit cards	86.2	26%	+3.6	-17%
Online gambling and lottery services	82.3	12%	+5.7	-2%

A1.3.22 Netherlands

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	80.0	96%	-0.6	+14%
Meat and meat products	77.1	93%	+0.0	+11%
Bread, cereals, rice and pasta	82.5	96%	-0.8	+12%
Non-alcoholic drinks	82.9	92%	-1.2	+7%
Electronic products	82.4	50%	+0.9	+15%
Large household appliances	82.8	41%	+1.6	+5%
ICT products	81.4	55%	+2.0	+10%
Entertainment goods	83.6	57%	+1.0	+5%
New cars	78.8	15%	-1.8	+0%
Second hand cars	77.2	30%	+1.4	+3%
Fuel for vehicles	83.2	73%	-0.6	+9%
Books, magazines and newspapers	82.9	73%	-0.3	+12%
Real estate services	72.2	15%	-1.3	+3%
House and garden maintenance services	76.9	33%	-0.1	-1%
Vehicle maintenance and repair services	79.7	52%	+2.0	+5%
Bank accounts	77.0	82%	+3.6	+9%
Investment products, private pensions and securities	64.7	22%	+0.2	-4%
Home insurance	77.0	69%	-0.1	+20%
Vehicle insurance	80.5	67%	+2.4	+17%
Postal Services	77.4	64%	+3.4	+4%
Fixed telephone services	76.6	71%	+2.1	+10%
Mobile telephone services	74.1	82%	+1.3	+13%
Internet provision	74.1	77%	+1.6	+20%
Tram, local bus, metro, and underground services	76.0	48%	+3.7	+8%
Train services	73.8	45%	+5.6	+1%
Airline services	80.6	41%	+0.7	+8%
Vehicle rental services	78.6	11%	+0.8	+0%
Holiday accommodation	81.9	59%	-1.5	+13%
Packaged holidays and tours	80.5	22%	+2.0	-4%
Cafés, bars and restaurants	79.2	85%	-2.4	+22%
Commercial sport services	80.6	44%	+0.6	+4%
Cultural and entertainment services	82.6	71%	+0.1	+9%
Water supply	79.0	84%	+2.6	+12%
Electricity services	77.0	84%	+0.3	+9%
Gas services	77.0	73%	+1.2	+17%
Non-prescription medicines	80.3	68%	-0.6	+7%
Mortgages	71.0	20%	+2.5	-9%
Private life insurance	70.6	29%	+0.6	+1%
TV-subscriptions	75.1	58%	+2.0	-11%
Legal and accountancy services	78.0	26%	+2.2	+0%
Loans, credit and credit cards	77.1	43%	+4.8	+18%
Online gambling and lottery services	71.3	8%	+4.5	-4%

A1.3.23 Norway

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	72.5	94%	-0.9	+11%
Meat and meat products	71.4	88%	-1.1	+5%
Bread, cereals, rice and pasta	78.0	93%	+0.3	+10%
Non-alcoholic drinks	81.6	90%	+0.2	+8%
Electronic products	78.4	25%	+0.1	-14%
Large household appliances	80.4	22%	+1.8	-17%
ICT products	78.9	29%	+3.9	-24%
Entertainment goods	78.8	28%	-0.3	-26%
New cars	82.1	20%	+2.5	-4%
Second hand cars	73.5	16%	+1.5	-2%
Fuel for vehicles	79.3	55%	+0.8	-10%
Books, magazines and newspapers	83.1	68%	-0.2	+8%
Real estate services	75.1	18%	+2.4	-1%
House and garden maintenance services	74.0	19%	+5.2	-19%
Vehicle maintenance and repair services	78.1	31%	+5.5	-21%
Bank accounts	82.0	74%	+2.6	+1%
Investment products, private pensions and securities	72.3	15%	+3.0	-8%
Home insurance	78.2	62%	-0.6	-1%
Vehicle insurance	78.5	42%	+2.2	-16%
Postal Services	74.8	39%	+1.9	-19%
Fixed telephone services	75.6	28%	+1.6	-9%
Mobile telephone services	72.3	69%	-1.3	+6%
Internet provision	69.1	40%	-0.2	-15%
Tram, local bus, metro, and underground services	76.8	34%	+4.5	-19%
Train services	78.7	26%	+3.0	-26%
Airline services	80.1	63%	+1.7	-7%
Vehicle rental services	78.0	12%	+0.7	-1%
Holiday accommodation	82.6	21%	+1.3	-13%
Packaged holidays and tours	80.3	23%	+0.4	-8%
Cafés, bars and restaurants	71.5	78%	-3.6	+8%
Commercial sport services	78.8	24%	+0.4	-16%
Cultural and entertainment services	80.0	52%	-0.8	-22%
Water supply	81.6	28%	+2.1	-9%
Electricity services	77.5	76%	+2.8	+5%
Non-prescription medicines	82.9	59%	+2.2	-5%
Mortgages	78.5	41%	+1.2	-17%
Private life insurance	72.0	21%	+0.5	-11%
TV-subscriptions	72.8	34%	+4.8	-27%
Legal and accountancy services	77.4	10%	+1.3	-4%
Loans, credit and credit cards	78.4	21%	+2.8	-5%
Online gambling and lottery services	72.3	10%	-1.3	+2%

A1.3.24 Poland

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	80.9	91%	+2.3	+13%
Meat and meat products	76.6	87%	+4.4	+6%
Bread, cereals, rice and pasta	82.2	95%	-0.6	+11%
Non-alcoholic drinks	84.4	88%	+2.6	+5%
Electronic products	81.6	42%	-1.4	+5%
Large household appliances	83.8	39%	-0.6	-2%
ICT products	81.6	46%	+1.9	+0%
Entertainment goods	84.2	43%	+1.0	-1%
New cars	79.7	10%	+1.6	+4%
Second hand cars	65.4	28%	+0.0	+2%
Fuel for vehicles	77.7	55%	+2.7	+2%
Books, magazines and newspapers	84.2	76%	-2.1	+8%
Real estate services	69.7	15%	+0.4	+4%
House and garden maintenance services	71.3	28%	+0.8	-6%
Vehicle maintenance and repair services	72.2	35%	+1.7	-5%
Bank accounts	75.1	41%	+0.7	-3%
Investment products, private pensions and securities	68.2	19%	+0.8	-1%
Home insurance	77.5	48%	+0.6	+9%
Vehicle insurance	81.0	45%	+1.2	-1%
Postal Services	76.0	61%	-0.7	-2%
Fixed telephone services	74.0	26%	+1.4	-9%
Mobile telephone services	74.4	82%	-3.1	+7%
Internet provision	75.2	53%	+2.5	+4%
Tram, local bus, metro, and underground services	78.7	49%	+4.3	+3%
Train services	71.3	29%	+9.5	-4%
Airline services	82.2	18%	+2.6	+2%
Vehicle rental services	75.5	11%	-1.2	+5%
Holiday accommodation	80.9	32%	+0.5	-1%
Packaged holidays and tours	79.8	16%	+3.7	+0%
Cafés, bars and restaurants	77.2	62%	-0.5	+13%
Commercial sport services	80.7	27%	-1.1	+2%
Cultural and entertainment services	81.3	54%	+0.5	-2%
Water supply	74.1	70%	+1.2	+2%
Electricity services	70.4	77%	+0.8	+8%
Gas services	77.2	58%	+2.8	+10%
Non-prescription medicines	81.1	79%	-0.8	+7%
Mortgages	69.8	13%	-0.5	+3%
Private life insurance	72.1	31%	-1.0	+0%
TV-subscriptions	76.9	41%	+4.6	-12%
Legal and accountancy services	76.9	23%	+1.4	-9%
Loans, credit and credit cards	74.9	34%	+2.1	+8%
Online gambling and lottery services	66.9	13%	+0.5	+7%

A1.3.25 Portugal

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	83.1	67%	+1.3	+2%
Meat and meat products	80.7	66%	+1.4	+3%
Bread, cereals, rice and pasta	86.0	77%	+1.0	+8%
Non-alcoholic drinks	85.5	72%	+1.5	+1%
Electronic products	81.2	23%	-1.6	-1%
Large household appliances	82.9	25%	+2.1	-4%
ICT products	82.3	32%	+1.8	+2%
Entertainment goods	83.3	22%	+3.4	-6%
New cars	81.2	8%	+4.1	-1%
Second hand cars	71.3	14%	+4.3	+1%
Fuel for vehicles	77.1	48%	+5.4	+2%
Books, magazines and newspapers	85.2	45%	+1.0	-1%
Real estate services	72.4	8%	+2.0	-2%
House and garden maintenance services	73.4	14%	+4.5	-7%
Vehicle maintenance and repair services	77.9	35%	+5.0	-10%
Bank accounts	75.2	38%	+6.9	-7%
Investment products, private pensions and securities	69.3	8%	+0.8	-5%
Home insurance	75.9	34%	+2.7	-1%
Vehicle insurance	79.9	46%	+4.0	+3%
Postal Services	80.5	25%	+3.4	-5%
Fixed telephone services	80.4	43%	+6.1	+10%
Mobile telephone services	76.9	66%	+0.5	+0%
Internet provision	73.6	33%	+3.7	-4%
Tram, local bus, metro, and underground services	76.1	32%	+4.9	-4%
Train services	76.6	21%	+8.7	-12%
Airline services	80.3	17%	+2.4	-1%
Vehicle rental services	77.1	8%	-1.6	+1%
Holiday accommodation	84.2	18%	+2.3	-3%
Packaged holidays and tours	81.3	10%	+2.2	+0%
Cafés, bars and restaurants	81.7	66%	+2.8	+11%
Commercial sport services	80.5	16%	+2.4	-9%
Cultural and entertainment services	80.9	29%	+0.1	-14%
Water supply	74.2	58%	+6.5	+3%
Electricity services	71.8	65%	+4.6	+8%
Gas services	82.9	58%	+8.9	+31%
Non-prescription medicines	84.3	55%	+3.4	+2%
Mortgages	70.1	13%	+8.2	-2%
Private life insurance	73.3	23%	+0.5	-5%
TV-subscriptions	73.4	47%	+3.8	+2%
Legal and accountancy services	76.7	20%	+3.7	-3%
Loans, credit and credit cards	74.9	27%	+7.3	+4%
Online gambling and lottery services	78.4	7%	+1.2	+0%

A1.3.26 Romania

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	81.2	85%	+11.4	+14%
Meat and meat products	79.8	82%	+12.1	+14%
Bread, cereals, rice and pasta	83.9	94%	+6.0	+16%
Non-alcoholic drinks	83.4	87%	+8.0	+10%
Electronic products	83.8	35%	+3.0	+6%
Large household appliances	83.7	37%	+3.7	-3%
ICT products	81.6	40%	+1.7	+4%
Entertainment goods	82.7	29%	+4.0	+0%
New cars	83.9	10%	+1.5	+4%
Second hand cars	72.4	10%	+4.9	+4%
Fuel for vehicles	82.3	40%	+10.7	+2%
Books, magazines and newspapers	88.0	53%	+4.6	+5%
Real estate services	73.0	13%	+2.7	+5%
House and garden maintenance services	76.9	25%	+7.9	-13%
Vehicle maintenance and repair services	74.3	25%	+3.9	-2%
Bank accounts	81.1	40%	+8.7	+10%
Investment products, private pensions and securities	76.6	15%	+9.1	+4%
Home insurance	78.3	40%	+2.2	-5%
Vehicle insurance	79.5	31%	+4.1	+3%
Postal Services	83.9	39%	+3.8	+3%
Fixed telephone services	84.3	39%	+5.6	-2%
Mobile telephone services	83.3	74%	+1.4	+9%
Internet provision	81.6	46%	+5.0	+6%
Tram, local bus, metro, and underground services	76.8	44%	+2.5	+0%
Train services	68.2	21%	+5.6	-5%
Airline services	85.9	15%	+3.4	+3%
Vehicle rental services	79.0	11%	+1.1	+5%
Holiday accommodation	81.7	27%	+3.9	+2%
Packaged holidays and tours	82.3	16%	+3.7	+5%
Cafés, bars and restaurants	80.2	44%	+5.1	+10%
Commercial sport services	82.6	16%	+4.0	+2%
Cultural and entertainment services	85.5	37%	+6.6	-5%
Water supply	70.9	63%	+3.3	+11%
Electricity services	73.2	78%	+2.0	+10%
Gas services	76.3	36%	+4.8	+1%
Non-prescription medicines	83.0	73%	+6.3	+13%
Mortgages	67.6	11%	+3.5	+4%
Private life insurance	78.2	17%	+4.5	+3%
TV-subscriptions	81.1	73%	+2.7	+6%
Legal and accountancy services	77.5	21%	+6.7	+0%
Loans, credit and credit cards	73.4	34%	+5.9	+8%
Online gambling and lottery services	74.5	16%	-0.8	+9%

A1.3.27 Sweden

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	76.9	98%	-1.4	+10%
Meat and meat products	75.9	91%	+2.8	+5%
Bread, cereals, rice and pasta	82.5	97%	+0.5	+9%
Non-alcoholic drinks	83.9	95%	+2.0	+3%
Electronic products	79.8	40%	+1.1	-1%
Large household appliances	82.1	33%	+1.8	-5%
ICT products	77.8	53%	+1.2	-2%
Entertainment goods	81.9	56%	-0.4	-1%
New cars	80.9	13%	-0.6	-1%
Second hand cars	72.0	29%	+1.4	-4%
Fuel for vehicles	84.8	70%	+1.0	+1%
Books, magazines and newspapers	84.0	84%	+0.4	+4%
Real estate services	74.7	16%	+2.3	-4%
House and garden maintenance services	75.4	29%	+4.5	-12%
Vehicle maintenance and repair services	76.6	48%	+4.1	-2%
Bank accounts	78.7	72%	+2.9	+15%
Investment products, private pensions and securities	70.0	49%	+4.8	-4%
Home insurance	79.7	82%	+3.7	+4%
Vehicle insurance	80.9	63%	+2.9	+9%
Postal Services	79.0	70%	+0.3	+3%
Fixed telephone services	74.5	60%	+3.3	-4%
Mobile telephone services	69.7	86%	-0.2	+7%
Internet provision	72.9	68%	+5.3	+6%
Tram, local bus, metro, and underground services	75.4	60%	+4.1	+1%
Train services	70.9	48%	+2.2	-2%
Airline services	82.4	37%	+3.0	+1%
Vehicle rental services	80.3	16%	+1.3	+0%
Holiday accommodation	84.2	39%	+2.4	+1%
Packaged holidays and tours	81.6	29%	+2.1	-2%
Cafés, bars and restaurants	75.6	90%	-3.8	+9%
Commercial sport services	82.0	43%	+0.1	-4%
Cultural and entertainment services	81.3	76%	-0.9	+3%
Water supply	77.1	41%	-0.3	-3%
Electricity services	76.8	78%	+1.8	+5%
Non-prescription medicines	82.7	81%	+1.8	+3%
Mortgages	78.2	48%	+2.6	-2%
Private life insurance	74.2	44%	+3.0	-8%
TV-subscriptions	73.5	49%	+5.8	-13%
Legal and accountancy services	77.4	13%	+1.0	+0%
Loans, credit and credit cards	79.0	52%	+2.8	+18%
Online gambling and lottery services	75.2	15%	-0.3	+1%

A1.3.28 Slovenia

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	79.0	77%	+5.2	-4%
Meat and meat products	80.6	73%	+4.1	-9%
Bread, cereals, rice and pasta	83.7	83%	+0.9	-3%
Non-alcoholic drinks	85.2	78%	+6.0	-6%
Electronic products	82.4	31%	-0.3	-6%
Large household appliances	84.1	36%	+1.9	-5%
ICT products	82.4	38%	+0.5	-4%
Entertainment goods	83.0	34%	+0.9	-6%
New cars	82.5	18%	+0.2	-2%
Second hand cars	71.9	22%	+2.1	+0%
Fuel for vehicles	87.7	68%	+5.1	+2%
Books, magazines and newspapers	86.2	66%	+4.0	+1%
Real estate services	71.6	13%	+0.5	+1%
House and garden maintenance services	74.9	31%	+0.8	-13%
Vehicle maintenance and repair services	81.7	49%	+1.8	-7%
Bank accounts	81.1	68%	+3.5	+0%
Investment products, private pensions and securities	68.4	16%	+5.3	-8%
Home insurance	80.8	53%	+1.1	-1%
Vehicle insurance	82.0	64%	+1.5	+2%
Postal Services	84.5	64%	+4.0	-1%
Fixed telephone services	81.4	54%	+1.5	+1%
Mobile telephone services	83.1	83%	+5.2	+13%
Internet provision	78.5	57%	+3.5	+4%
Tram, local bus, metro, and underground services	82.6	35%	+3.8	-2%
Train services	80.1	21%	+1.3	-7%
Airline services	85.0	20%	+3.3	+0%
Vehicle rental services	82.1	16%	+2.2	+3%
Holiday accommodation	84.1	45%	+1.1	-3%
Packaged holidays and tours	83.1	34%	+2.0	-2%
Cafés, bars and restaurants	83.2	63%	+3.1	+0%
Commercial sport services	85.0	28%	+3.6	-3%
Cultural and entertainment services	85.6	51%	+0.9	-9%
Water supply	83.1	75%	+5.5	-2%
Electricity services	81.2	75%	-0.2	-4%
Gas services	86.6	28%	+2.5	+1%
Non-prescription medicines	82.2	64%	+4.7	+0%
Mortgages	73.6	12%	-0.5	+1%
Private life insurance	72.8	44%	+1.9	-6%
TV-subscriptions	76.5	57%	+3.0	-17%
Legal and accountancy services	74.4	16%	+2.8	+0%
Loans, credit and credit cards	80.0	33%	+2.2	+7%
Online gambling and lottery services	69.1	32%	-2.0	+20%

A1.3.29 Slovakia

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	78.4	88%	+5.1	+14%
Meat and meat products	75.5	83%	+4.4	+8%
Bread, cereals, rice and pasta	83.0	90%	+2.0	+11%
Non-alcoholic drinks	85.8	85%	+3.3	+7%
Electronic products	82.0	39%	-0.2	+6%
Large household appliances	83.4	37%	+0.2	-6%
ICT products	80.9	43%	+0.2	+0%
Entertainment goods	82.1	36%	-0.3	-2%
New cars	81.1	12%	+1.5	+2%
Second hand cars	67.2	22%	-0.2	+7%
Fuel for vehicles	80.3	51%	+0.1	+1%
Books, magazines and newspapers	88.1	64%	+3.4	+0%
Real estate services	70.5	14%	+2.0	+5%
House and garden maintenance services	74.2	25%	+3.0	-4%
Vehicle maintenance and repair services	74.8	30%	-0.6	-5%
Bank accounts	80.7	52%	+3.8	-2%
Investment products, private pensions and securities	70.5	16%	+4.5	-4%
Home insurance	78.9	41%	+0.8	-5%
Vehicle insurance	80.1	38%	+0.8	-2%
Postal Services	81.5	57%	+1.1	-3%
Fixed telephone services	83.5	17%	+1.2	-17%
Mobile telephone services	80.2	74%	-0.1	+3%
Internet provision	80.2	52%	+3.9	+2%
Tram, local bus, metro, and underground services	80.1	41%	+1.9	-7%
Train services	79.4	31%	+6.1	-8%
Airline services	81.9	16%	+2.7	+3%
Vehicle rental services	78.0	9%	+0.5	+1%
Holiday accommodation	82.7	30%	+0.8	+1%
Packaged holidays and tours	79.5	21%	+1.9	+3%
Cafés, bars and restaurants	78.8	54%	-0.1	+6%
Commercial sport services	82.3	25%	+1.6	-3%
Cultural and entertainment services	82.6	47%	+1.3	-8%
Water supply	80.5	65%	+1.0	+4%
Electricity services	83.8	77%	+4.8	+9%
Gas services	84.4	44%	+4.4	-2%
Non-prescription medicines	82.0	65%	+4.1	+1%
Mortgages	75.0	22%	+3.2	+4%
Private life insurance	73.9	38%	+2.3	-5%
TV-subscriptions	76.5	42%	-0.6	+1%
Legal and accountancy services	74.4	18%	+0.7	-3%
Loans, credit and credit cards	78.4	34%	+4.1	+9%
Online gambling and lottery services	76.3	13%	+0.8	+3%

A1.3.30 United Kingdom

Market	2015 MPI	2015 Market penetration	2015-2013 diff in MPI	2015-2013 diff in market penetration
Fruit and vegetables	83.4	88%	+2.1	+14%
Meat and meat products	81.5	79%	+5.6	+6%
Bread, cereals, rice and pasta	86.2	86%	+2.2	+12%
Non-alcoholic drinks	85.6	84%	+0.3	+9%
Electronic products	85.7	46%	+0.9	+6%
Large household appliances	86.8	43%	+2.5	+3%
ICT products	85.5	51%	+4.9	+7%
Entertainment goods	87.5	55%	+1.9	+5%
New cars	81.5	18%	+1.7	+3%
Second hand cars	76.2	30%	+1.6	+5%
Fuel for vehicles	84.3	54%	+3.1	+2%
Books, magazines and newspapers	86.3	73%	-0.3	+8%
Real estate services	69.5	15%	-0.4	+2%
House and garden maintenance services	74.1	32%	+0.3	-1%
Vehicle maintenance and repair services	77.1	43%	+2.9	+3%
Bank accounts	76.9	40%	+4.2	-11%
Investment products, private pensions and securities	73.4	24%	+4.2	+3%
Home insurance	83.2	55%	+2.0	+9%
Vehicle insurance	84.8	52%	+3.5	+7%
Postal Services	77.9	62%	+2.3	+5%
Fixed telephone services	76.9	59%	+1.1	+6%
Mobile telephone services	77.0	77%	+2.9	+12%
Internet provision	75.0	58%	+2.6	+11%
Tram, local bus, metro, and underground services	77.1	47%	+2.9	+5%
Train services	72.5	49%	+1.2	+0%
Airline services	81.1	44%	+1.7	+5%
Vehicle rental services	78.1	14%	+0.6	+2%
Holiday accommodation	86.2	47%	+1.4	+8%
Packaged holidays and tours	81.9	27%	+1.9	+3%
Cafés, bars and restaurants	81.2	76%	-1.6	+10%
Commercial sport services	80.7	28%	+1.3	+1%
Cultural and entertainment services	83.0	56%	+0.2	-3%
Water supply	75.2	63%	+0.9	-2%
Electricity services	76.9	71%	+7.0	+4%
Gas services	74.9	56%	+3.6	+2%
Non-prescription medicines	85.5	55%	-0.6	+5%
Mortgages	78.6	22%	+6.0	+1%
Private life insurance	79.1	25%	+2.5	+4%
TV-subscriptions	76.6	42%	+4.0	+8%
Legal and accountancy services	78.9	24%	+1.4	+2%
Loans, credit and credit cards	82.1	42%	+6.9	+12%
Online gambling and lottery services	80.0	21%	+3.0	+9%

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