



Monitoring consumer markets in the European Union 2015

Final report – Part II



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Monitoring consumer markets in the European Union 2015

Final Report – Part II

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Introduction to the market reports

In this second part of the 2015 report of the European Consumer Market monitoring survey, an analysis of the performance of the 42 markets surveyed is presented. The 42 markets are split into 13 goods and 29 services markets. Goods markets will be presented first, followed by services markets.

Please refer to part I of the report for all methodological details, including the survey details, concept definitions and calculation of the MPI score.

For each individual market, a graph displays the overall MPI scores for the EU28, the EU13, the EU15, and for each individual country included in the survey. The graph also displays the year-on-year changes in MPI scores from 2010 through to 2015. In addition, the differences between market scores and all goods or services markets, where relevant, are indicated. Following this graph, the overall performance of the market is described; this comprises:

- The overall MPI score for the market, including whether the market is low, middle to low, middle to high or high performing (based on the quartile to which the market belongs);
- The differences in MPI scores from 2013 to 2015;
- The components driving the 2013-2015 difference based on statistically significant changes from 2013 to 2015;
- The market ranking across all goods/services markets;
- The market score and components score compared to the average goods/services score;
- The importance of components.

In addition to the overall market performance analysis, the results for each component are presented in a table. This includes the 2015 results, the year-on-year differences since 2010, the individual component's contribution to the overall change in MPI, the difference between the market score and the EU28 average score, and the importance of this element. Following this table, a graph of component score versus importance is presented.

Subsequently, an analysis is completed by country; this comprises:

- The difference between best scoring and worst scoring countries;
- The differences in MPI scores for EU15 and EU13;
- The differences in MPI scores across regions;
- The highest and lowest performing countries;
- The countries where the market has improved the most, and the countries where the market has deteriorated the most;
- The top countries for each individual component.

Following this description the best performing countries are listed in a table, as well as the best performing countries for each component.

Higher scores for comparability, trust, expectations, choice and ease of switching mean that consumers rate these aspects positively. In contrast, lower proportions of problems and complaints, and lower detriment scores correspond to a good result for the market. The component which combines the proportion of problems and the level of detriment is configured so that a high score indicates a positive finding.

A socio-demographic analysis follows in the form of a narrative summary of the key findings, followed by a table. This table highlights statistically significant differences (5% probability level) between subgroups for the socio-demographics of gender, age, occupation, education and private Internet usage. These differences are indicated by a coding system using letters: for instance, '(d)' in a column indicates that the result is statistically significantly different from the result in column (d).

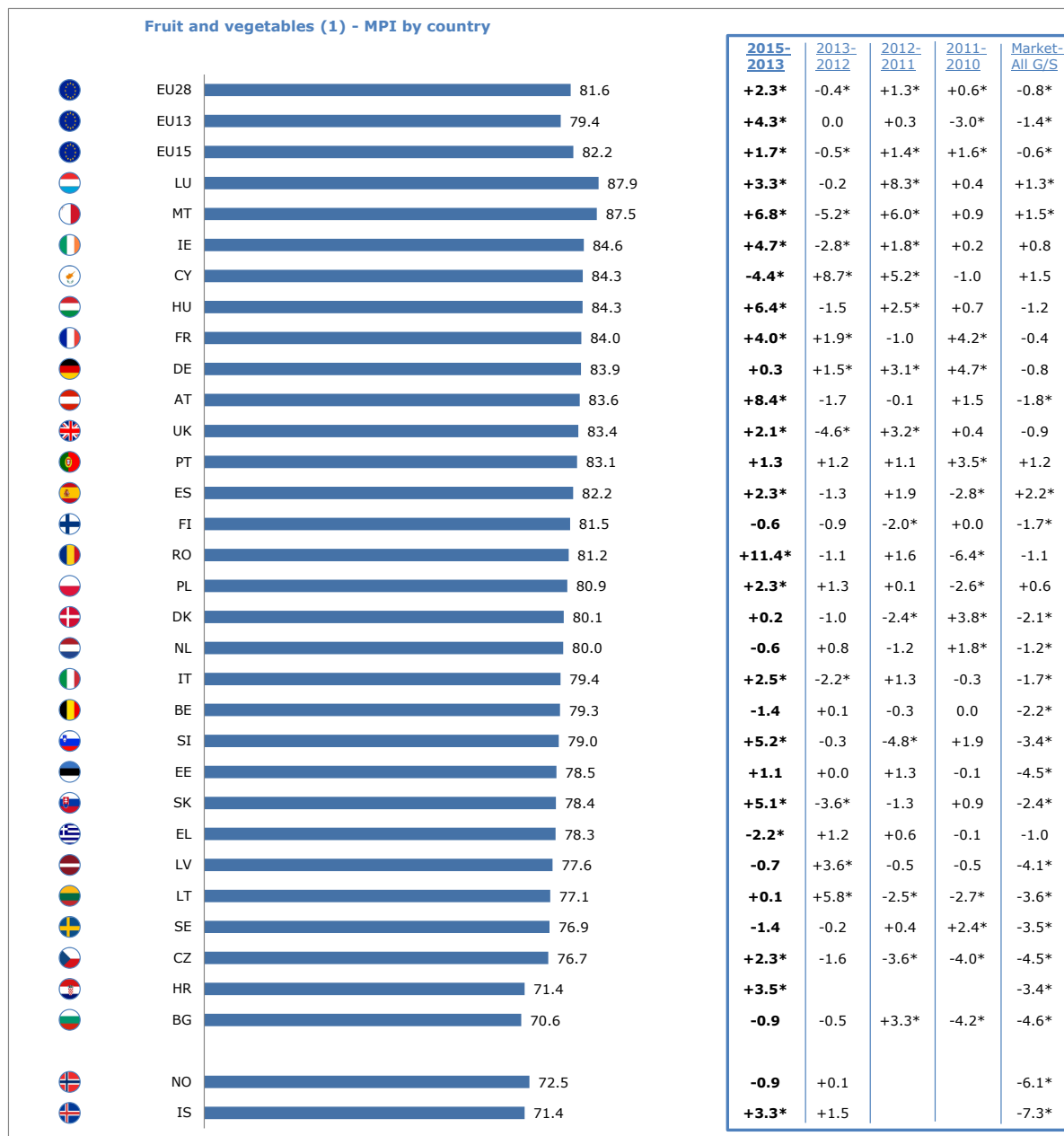
Asterisks (unless otherwise indicated) are used to signal the statistically significant differences between the goods or services markets average and the specific market score for each socio-demographic category. Statistical significance is calculated at the 95% confidence level, meaning that the null 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.

Finally, the general conclusions for the market are described, highlighting the findings from the market analysis.

Goods Markets

1. MARKET FOR FRUIT AND VEGETABLES

Market definition: Food – Fruit and vegetables



1.1.Overall Performance

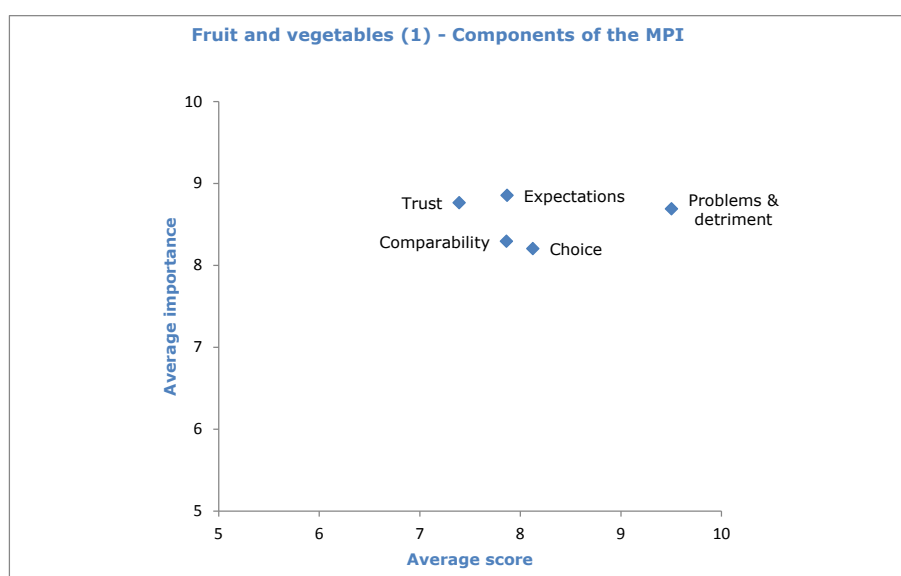
The overall MPI score for the market for "Fruit and vegetables" at EU28 level is 81.6, which is lower than the goods markets average score (-0.8). This makes it a middle to low performing goods market, ranking 9th of the 13 goods markets.

The overall MPI score for the market for "Fruit and vegetables" has increased by 2.3 points from 2013 to 2015. The drivers of this rise are increases in the trust, comparability and expectations components. Although the proportion of problems remains stable, there is an increase in the proportion of respondents who complained from 2013 to 2015.

In comparison to the goods markets average, the “Fruit and vegetables” market has a higher proportion of problems, lower proportion of complaints and lower detriment score. In addition, the expectations component is lower for “Fruit and vegetables” than the goods markets average.

Within this market, the expectations component has a score below the goods markets average, but it has a relatively high level of importance. The importance of trust and problems & detriment are also rather high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.9	7.4	10.5	74.8	4.7	9.5	7.9	8.1
Diff 2015-2013	+0.1*	+0.6*	+0.2	+15.7*	N/A	N/A	+0.3*	N/A
Diff 2013-2012	-0.1*	-0.1*	+0.1	-3.7*	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.3*	+0.2*	+1.7*	-7.9*	N/A	N/A	+0.2*	N/A
Diff 2011-2010	+0.2*	+0.0	+0.2	+9.8*	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.2*	+1.4*	-0.1*		N/A	N/A	+0.8*	N/A
Diff Market - All G/S	+0.0	0.0	+2.3*	-3.7*	-0.7*	-0.1*	-0.2*	0.0*
Importance (Avg)	8.3	8.8	N/A	N/A	N/A	8.7	8.9	8.2



1.2. Country Analysis

There is a 17.2 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Fruit and vegetables” market. This range is 5.5 points greater than the EU28 goods markets range (11.7).

The market for “Fruit and vegetables” is assessed more favourably in the EU15 Member States (82.2) than the EU28 average (81.6). At regional level, Western Europe (83.4) is the only region scoring the “Fruit and vegetables” market better than the EU average. Compared to the goods markets average, the market for “Fruit and vegetables” scores below average in Northern (-2.6), Eastern (-1.5) and Western Europe (-0.8). It performs at the same level as the goods markets average in Southern Europe.

The top three ranked countries for this market are Luxembourg (87.9), Malta (87.5) and Ireland (84.6), while Bulgaria (70.6), Croatia (71.4) and Iceland (71.4) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Romania (+11.4), Austria (+8.4) and Malta (+6.8). The only countries showing a statistically significant decrease in MPI are Cyprus (-4.4) and Greece (-2.2).

The top performing countries in the comparability component are Malta (8.7), Cyprus (8.5) and Romania (8.4). The best performers for trust are Luxembourg (8.6), Malta (8.5) and Germany (8.2). In the expectations component Malta (8.6), Luxembourg (8.5) and Hungary (8.4) perform best. Choice has the highest scores in Malta (8.7), Hungary (8.7) and Luxembourg (8.6). The lowest proportions of problems can be found in Luxembourg (2.4%), France (2.9%) and Austria (5.0%), while the proportions of complaints are lowest in Estonia (33.2%), Hungary (41.4%) and Croatia (44.2%). Detriment is lowest in Denmark (2.8), Sweden (3.2) and the Netherlands (3.2). When problems and detriment are combined, the same three countries as for the proportion of problems emerge on top: Luxembourg (9.8), France (9.8) and Austria (9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	87.9	MT	8.7	LU	8.6	LU	2.4	EE	33.2	DK	2.8	LU	9.8	MT	8.6	MT	8.7
MT	87.5	CY	8.5	MT	8.5	FR	2.9	HU	41.4	SE	3.2	FR	9.8	LU	8.5	HU	8.7
IE	84.6	RO	8.4	DE	8.2	AT	5.0	HR	44.2	NL	3.2	AT	9.7	HU	8.4	LU	8.6
CY	84.3	LU	8.4	FR	8.1	DE	6.0	SI	56.4	SK	3.3	CY	9.7	IE	8.3	IE	8.6
HU	84.3	PL	8.3	AT	8.0	CY	6.1	LT	56.5	FI	3.6	PT	9.7	FI	8.2	CY	8.5
Avg	81.6	Avg	7.9	Avg	7.4	Avg	10.5	Avg	74.8	Avg	4.7	Avg	9.5	Avg	7.9	Avg	8.1

1.3. Socio-demographic Analysis

Women rate this market higher than men. 35-54 year-olds rate the market for "Fruit and vegetables" lower than those aged 18-34 and those aged 55+. The higher the education level, the lower the MPI score. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students and house-persons and others not in employment rate this market higher than all other occupational groups. In terms of private Internet use, those who hardly ever use the Internet score this market the highest.

When compared with the goods markets average, the "Fruit and vegetables" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the goods markets average can be noted for managers (-1.8), retired people (-1.5) and those with a tertiary level of education (-1.3).

Total	Gender 		Age 			Education level 			Making ends meet 	
81.6	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	81.3	82.0	82.3	80.6	82.2	83.1	82.0	80.3	82.2	80.7
EU28 Market - All G/S	-0.5*	-1.2*	-0.4	-1.2*	-0.8*	-0.1	-0.9*	-1.3*	-1.0*	-0.6*

Total	Occupation 							
81.6	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	79.9	80.6	81.7	81.7	83.3	84.2	80.0	81.5
EU28 Market - All G/S	-0.9*	-1.8*	-1.1*	-0.2	-0.0	+0.7	-0.8	-1.5*

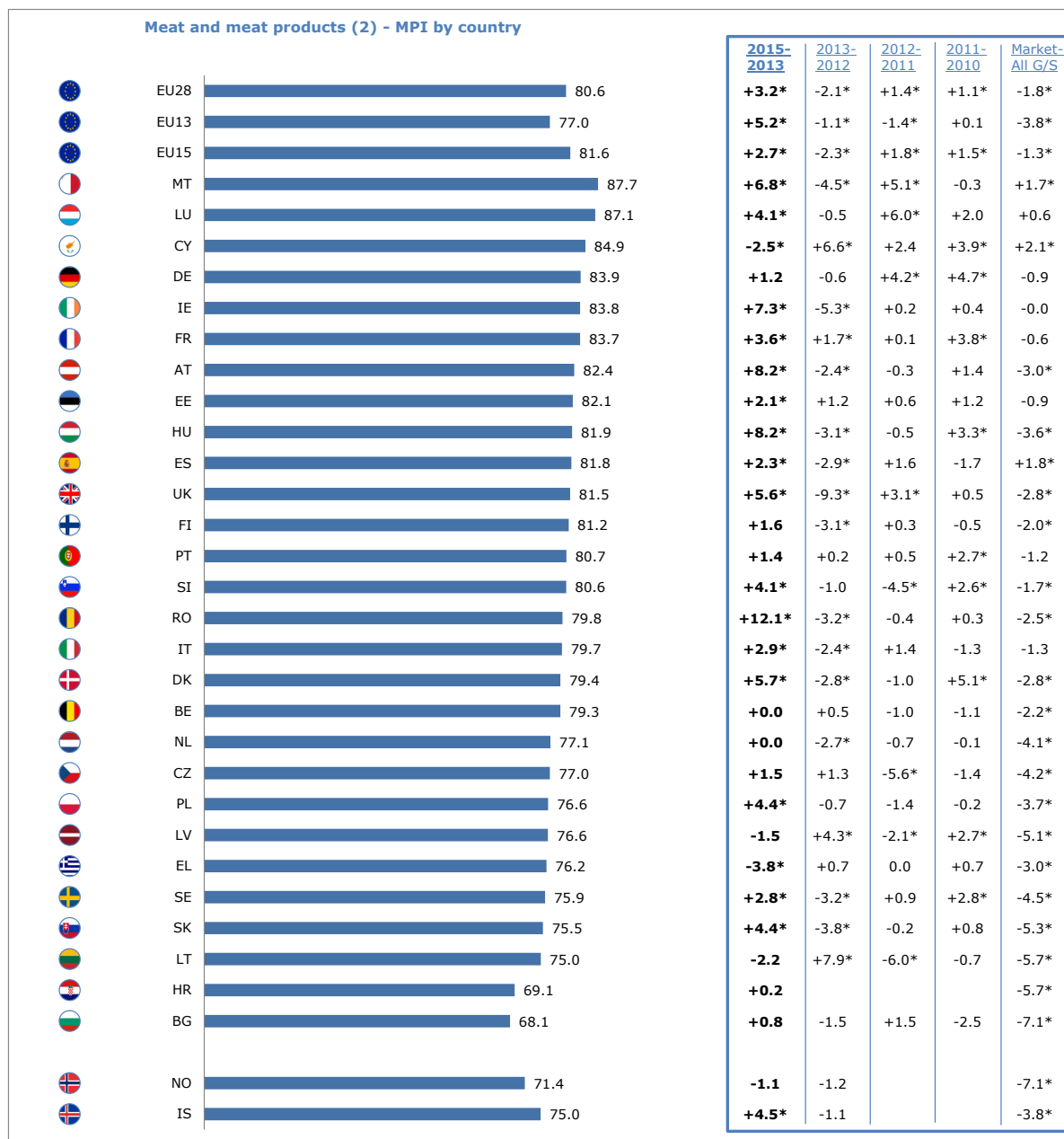
Total	Private internet use 						Mother tongue 	
81.6	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	81.7	81.1	82.7	82.7	85.1	80.9	81.7	81.1
EU28 Market - All G/S	-1.0*	-0.7	+0.1	+1.3	+2.3*	-1.2*	-0.9*	-0.2

1.4. General Conclusions

The market for “Fruit and vegetables” is, with an MPI score of 81.6, a middle to low performing goods market. It has risen by 2.3 points since 2013, driven in particular by increases in the trust and expectations components. It scores higher in the EU15 than average, with especially high scores in Western European countries.

2. MARKET FOR MEAT AND MEAT PRODUCTS

Market definition: Food – Meat, lamb, veal, pork, beef, poultry, goat, mutton, other



2.1. Overall Performance

The overall MPI score for the market for “Meat and meat products” at EU28 level is 80.6, which is lower than the goods markets average (-1.8). This makes it a low performing market in comparison to the goods markets in general, ranking 12th of the 13 goods markets.

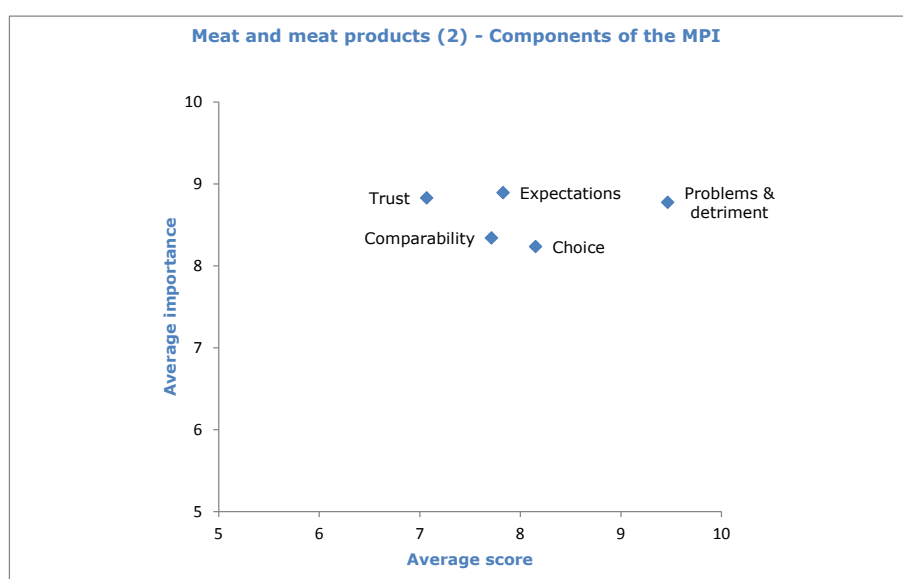
The overall MPI score for the market for “Meat and meat products” has increased by 3.2 points from 2013 to 2015. The biggest drivers of this rise are increases in the trust, expectations and comparability components. There are increases in the proportion of respondents who experienced problems and in the proportion of complaints from 2013 to 2015.

In comparison to the goods markets average, the “Meat and meat products” market has a higher proportion of problems and lower trust score. In addition, the expectations component

and the detriment component are lower for “Meat and meat products” than the goods markets average.

Within this market, trust, expectations and problems & detriment score below the goods markets average but these components have a relatively high level of importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.7	7.1	10.4	80.0	5.1	9.5	7.8	8.2
Diff 2015-2013	+0.3*	+0.7*	+1.3*	+15.6*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	-0.1*	-0.5*	+0.6	-1.6	N/A	N/A	-0.2*	N/A
Diff 2012-2011	+0.2*	+0.2*	+0.6	-9.7*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.2*	+0.2*	+0.1	+5.6*	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.8*	+1.8*	-0.3*		N/A	N/A	+1.0*	N/A
Diff Market - All G/S	-0.1*	-0.4*	+2.2*	+1.5	-0.3*	-0.1*	-0.3*	0.0
Importance (Avg)	8.3	8.8	N/A	N/A	N/A	8.8	8.9	8.2



2.2. Country Analysis

There is a 19.6 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Meat and meat products” market. This is 7.9 points greater than the overall EU28 goods markets range (11.7), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for “Meat and meat products” is assessed more favourably in the EU15 Member States (81.6) than in the EU28 (80.6). At regional level, the Western region is the only region to note a higher score (82.6) than the EU28 average for this market. Compared to the goods markets average, the market for “Meat and meat products” scores below the average in Northern (-3.4), Eastern (-3.9) and Western (-1.6) Europe. It performs at a level not statistically significantly different from the goods markets average in Southern Europe.

The top three ranked countries for this market are Malta (87.7), Luxembourg (87.1) and Cyprus (84.9), while Bulgaria (68.1), Croatia (69.1) and Norway (71.4) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Romania (+12.1), Austria (+8.2) and Hungary (+8.2). The countries that decreased the most in MPI are Greece (-3.8) and Cyprus (-2.5).

The top performing countries in the comparability component are Malta (8.5), Luxembourg (8.3) and Cyprus (8.3). The best performers for trust are Malta (8.6), Luxembourg (8.5) and France (8.3). In the expectations component Luxembourg (8.5), Malta (8.4) and Hungary (8.3) perform best. Choice has the highest scores in Ireland (8.7), Cyprus (8.6) and Estonia (8.5). The lowest proportions of problems can be found in Malta (2.1%), Luxembourg (3.0%) and Cyprus (4.1%), while the proportions of complaints are lowest in Estonia (36.0%), Croatia (53.5%) and Latvia (56.0%). Detriment is lowest in Sweden (3.1), Denmark (3.6) and Finland (3.7). The best performing countries in terms of the proportion of problems also have the best scores in the problems & detriment component: Malta (9.8), Cyprus (9.8) and Luxembourg (9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	87.7	MT	8.5	MT	8.6	MT	2.1	EE	36.0	SE	3.1	MT	9.8	LU	8.5	IE	8.7
LU	87.1	LU	8.3	LU	8.5	LU	3.0	HR	53.5	DK	3.6	CY	9.8	MT	8.4	CY	8.6
CY	84.9	CY	8.3	FR	8.3	CY	4.1	LV	56.0	FI	3.7	LU	9.7	HU	8.3	EE	8.5
DE	83.9	RO	8.3	AT	8.0	FR	5.1	HU	57.3	NL	3.8	BE	9.7	IE	8.3	LU	8.5
IE	83.8	DE	8.0	DE	7.9	AT	5.9	LT	61.1	UK	3.9	FR	9.7	CY	8.2	UK	8.5
Avg	80.6	Avg	7.7	Avg	7.1	Avg	10.4	Avg	80.0	Avg	5.1	Avg	9.5	Avg	7.8	Avg	8.2

2.3. Socio-demographic Analysis

35-54 year-olds rate the market for "Meat and meat products" lower than those aged 18-34 and those aged 55+. The higher the education level, the lower the MPI score. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students and house-persons and others not in employment rate this market higher than almost all other occupational groups. In terms of private Internet use, those who hardly ever use the Internet score this market the highest.

When compared with the goods markets average, the "Meat and meat products" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the goods markets average can be noted for females (-2.4), self-employed people (-2.7), those with a tertiary level of education (-2.7) and retired people (-2.6). Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

Total	Gender 		Age 			Education level 			Making ends meet 	
80.6	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	80.5	80.7	81.0	79.8	81.1	82.0	81.2	78.9	81.3	79.5
EU28 Market - All G/S	-1.2*	-2.4*	-1.7*	-2.0*	-1.9*	-1.2*	-1.7*	-2.7*	-1.9*	-1.8*

Total	Occupation 							
80.6	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	78.1	80.9	81.0	80.3	82.5	82.1	79.3	80.4
EU28 Market - All G/S	-2.7*	-1.6*	-1.8*	-1.5*	-0.8	-1.5*	-1.5*	-2.6*

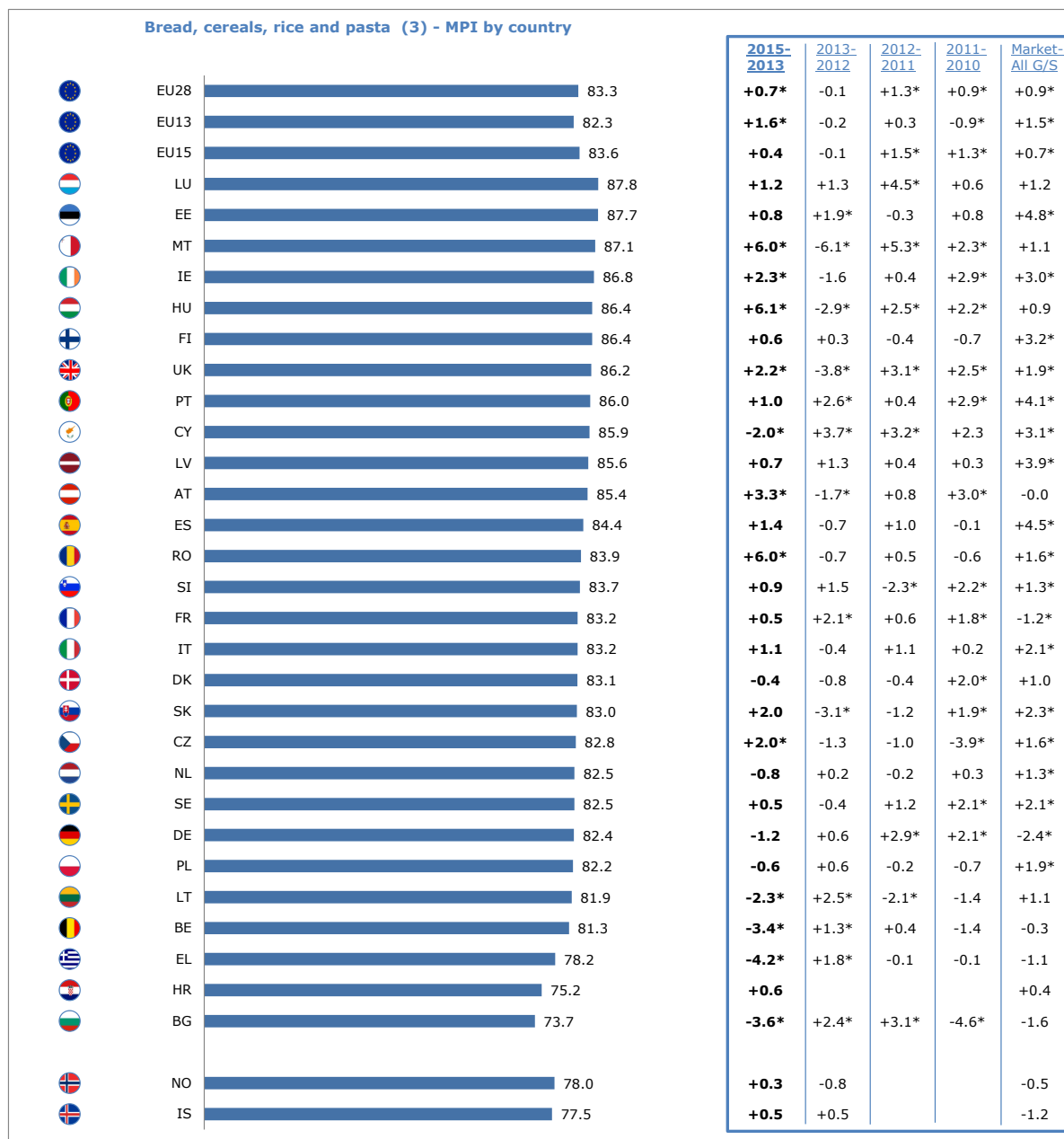
Total	Private internet use 						Mother tongue 	
80.6	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	80.8	79.6	80.6	80.0	83.7	80.6	80.7	79.1
EU28 Market - All G/S	-1.9*	-2.2*	-2.0*	-1.4	+0.9	-1.4*	-1.9*	-2.2*

2.4. General Conclusions

The market for “Meat and meat products” is, with an MPI score of 80.6, a low performing goods market. It has risen by 3.2 points since 2013, driven in particular by increases in the trust, expectations and comparability components. There is a 19.6 point difference in MPI between the top ranked country and the lowest ranked country in the EU, demonstrating that differences at country level need to be taken into account when evaluating this market. The “Meat and meat products” market scores higher in the EU15 Member States, with especially high scores in Western European countries. With regard to the different socio-demographic groups, scores are mostly below the goods markets average.

3. MARKET FOR BREAD, CEREALS, RICE AND PASTA

Market definition: Food – Bread and cereals, rice, flour, bread, bakery products, pizza's, pasta



3.1.Overall Performance

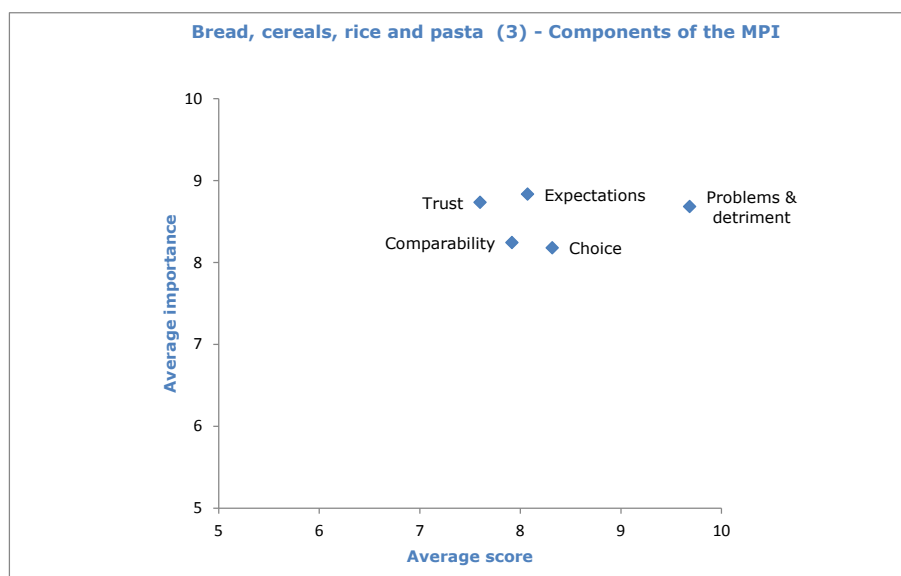
With an overall MPI result of 83.3 at EU28 level, the market for “Bread, cereals, rice and pasta” scores higher than the goods markets average (+0.9). This makes it a middle to high performing goods market, ranking 6th of the 13 goods markets.

The overall MPI score for the market for “Bread, cereals, rice and pasta” has increased by 0.7 points from 2013 to 2015. The biggest drivers of this rise are increases in the trust and expectations components. There are increases in the proportions of problems and complaints from 2013 to 2015.

In comparison to the goods markets average, the “Bread, cereals, rice and pasta” market has a lower proportion of problems and higher trust, comparability and choice scores.

Within this market, expectations, trust and problems & detriment have a relatively high level of importance, while the comparability and choice components are rated least important.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.9	7.6	6.0	75.8	5.2	9.7	8.1	8.3
Diff 2015-2013	+0.0	+0.2*	+1.5*	+12.5*	N/A	N/A	+0.1*	N/A
Diff 2013-2012	0.0	0.0	-0.3	+0.4	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.2*	+0.1*	+0.2	-15.3*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.1*	+0.2*	+0.2	+4.5	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.0	+0.6*	-0.3*		N/A	N/A	+0.4*	N/A
Diff Market - All G/S	+0.1*	+0.2*	-2.2*	-2.7	-0.2	+0.1*	0.0	+0.2*
Importance (Avg)	8.2	8.7	N/A	N/A	N/A	8.7	8.8	8.2



3.2. Country Analysis

There is a 14.1 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "Bread, cereals, rice and pasta" market. This is 2.4 points greater than the EU28 goods markets range (11.7).

The market for "Bread, cereals, rice and pasta" is assessed less favourably in the EU13 Member States (82.3) than in the EU28 overall (83.3). At regional level, the market is performing below the average EU28 score in the Eastern region (82.3). Compared to the goods markets average, the market for "Bread, cereals, rice and pasta" scores above the average in Northern (+2.1), Eastern (+1.5) and Southern (+2.9) Europe and below in the Western region (-0.5). The top three ranked countries for this market are Luxembourg (87.8), Estonia (87.7) and Malta (87.1), while Bulgaria (73.7), Croatia (75.2) and Iceland (77.5) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+6.1), Malta and Romania (both +6.0). The countries with the biggest decrease in MPI are Greece (-4.2), Bulgaria (-3.6) and Belgium (-3.4).

The top performing countries in the comparability component are Romania, Malta (both 8.6) and Luxembourg (8.5). The best performers for trust are Malta (8.8), Luxembourg (8.7) and Austria (8.2). In the expectations component Malta, Estonia (both 8.7) and Hungary (8.6) perform best. Choice has the highest scores in Estonia (8.9), Hungary and Latvia (both 8.8). The lowest proportions of problems can be found in Austria (1.5%), Portugal (2.6%) and Cyprus (2.9%), while the proportions of complaints are lowest in Estonia (26.8%), Hungary (46.4%) and Lithuania (49.8%). Detriment is lowest in Denmark (2.2), Finland (2.8) and Sweden (3.1). The

best performing countries in terms of the proportion of problems are also the best scoring in the problems & detriment component: Austria, Cyprus and Portugal (all 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	87.8	RO	8.6	MT	8.8	AT	1.5	EE	26.8	DK	2.2	AT	9.9	MT	8.7	EE	8.9
EE	87.7	MT	8.6	LU	8.7	PT	2.6	HU	46.4	FI	2.8	CY	9.9	EE	8.7	HU	8.8
MT	87.1	LU	8.5	AT	8.2	CY	2.9	LT	49.8	SE	3.1	PT	9.9	HU	8.6	LV	8.8
IE	86.8	EE	8.4	FR	8.2	FR	3.4	LV	50.1	EE	3.3	EE	9.9	FI	8.6	MT	8.7
HU	86.4	PT	8.4	IE	8.1	NL	3.9	NO	51.5	CY	3.7	NL	9.9	LU	8.6	UK	8.7
Avg	83.3	Avg	7.9	Avg	7.6	Avg	6.0	Avg	75.8	Avg	5.2	Avg	9.7	Avg	8.1	Avg	8.3

3.3. Socio-demographic Analysis

35-54 year-olds rate the market for "Bread, cereals, rice and pasta" lower than those aged 18-34 and those aged 55+. The higher the education level, the lower the MPI score. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students and house-persons and others not in employment rate this market higher than other occupational groups. Furthermore, blue collar workers, job seekers and retired respondents give higher scores to the market than those who are self-employed, managers and other white collar workers. In terms of private Internet use, those who hardly ever use the Internet score this market the highest. Respondents whose mother tongue is not an official national language tend to give a higher market rating than others.

When compared with the goods markets average, the "Bread, cereals, rice and pasta" market tends to score higher for most socio-demographic categories, with the exception of those who use the Internet weekly and 'other white collar' employees where it scores lower. Particularly high scores in comparison to the goods markets average can be noted from those who hardly ever use the Internet (+4.5), those whose mother tongue is not an official language (+3.2) and job seekers (+3.0).

Total	Gender 		Age 			Education level 			Making ends meet 	
83.3	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	83.1	83.6	84.3	82.3	83.7	85.3	83.7	81.7	83.6	82.8
EU28 Market - All G/S	+1.4*	+0.4*	+1.6*	+0.5*	+0.7*	+2.1*	+0.8*	+0.1	+0.4*	+1.5*

Total	Occupation 							
83.3	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	81.3	82.3	82.3	84.6	85.4	85.8	83.8	84.2
EU28 Market - All G/S	+0.6	-0.2	-0.6*	+2.7*	+2.1*	+2.3*	+3.0*	+1.2*

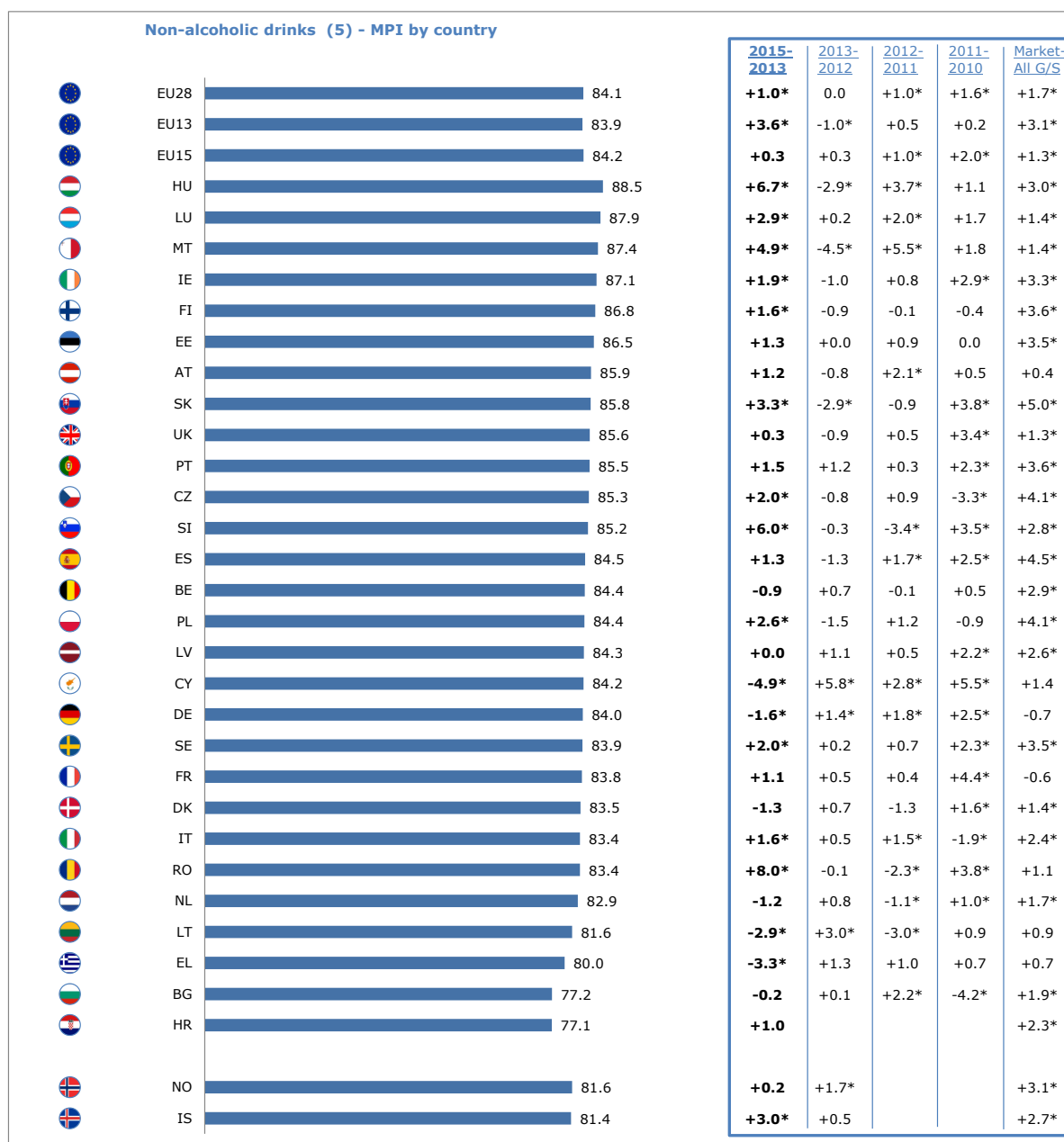
Total	Private internet use 						Mother tongue 	
83.3	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	83.7	80.6	82.3	84.0	87.3	84.3	83.3	84.5
EU28 Market - All G/S	+1.0*	-1.2*	-0.4	+2.6*	+4.5*	+2.2*	+0.7*	+3.2*

3.4. General Conclusions

The market for "Bread, cereals, rice and pasta" is, with an MPI score of 83.3, a middle to high performing goods market. It has risen by 0.7 points since 2013, driven in particular by increases in the trust and expectations components. It scores lower in the EU13 than in the EU overall, and job seekers and blue collar workers score this market higher than average.

5. MARKET FOR NON-ALCOHOLIC DRINKS

Market definition: Non-alcoholic drinks – Coffee, tea, cacao, mineral waters, soft drinks, fruit and vegetable juices



5.1. Overall Performance

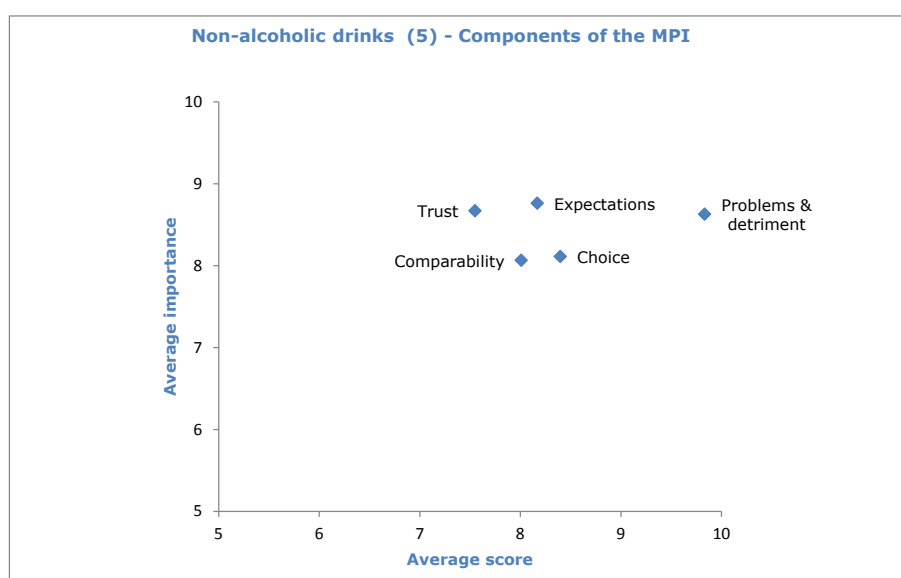
The overall MPI score for the market for "Non-alcoholic drinks" at EU28 level is 84.1, which is higher than the goods markets average (+1.7). This makes it a middle to high performing goods market, ranking 4th of the 13 goods markets.

The overall MPI score for the market for "Non-alcoholic drinks" has increased by 1.0 point from 2013 to 2015. The biggest drivers of this rise are increases in the trust and expectations components. There is an increase in the proportion of respondents who complained after experiencing a problem, but not the proportion of problems, from 2013 to 2015.

In comparison to the goods markets average, the “Non-alcoholic drinks” market has a lower proportion of problems and of complaints. The market also scores higher on comparability, choice, trust and expectations.

Within this market, expectations, trust and problems & detriment are components with a relatively high level of importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	8.0	7.6	3.0	71.7	5.5	9.8	8.2	8.4
Diff 2015-2013	+0.0	+0.2*	+0.3	+20.1*	N/A	N/A	+0.1*	N/A
Diff 2013-2012	0.0	0.0	-0.1	-5.4	N/A	N/A	+0.0	N/A
Diff 2012-2011	+0.2*	+0.1*	+0.0	-10.7*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.2*	+0.3*	+0.1	-1.6	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.1	+0.6*	-0.1*		N/A	N/A	+0.4*	N/A
Diff Market - All G/S	+0.2*	+0.1*	-5.2*	-6.8*	+0.1	+0.3*	+0.1*	+0.2*
Importance (Avg)	8.1	8.7	N/A	N/A	N/A	8.6	8.8	8.1



5.2. Country Analysis

There is an 11.4 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Non-alcoholic drinks” market. This is 0.4 points less than the EU28 goods markets range (11.7). Moreover, the market shows one of the smaller country differences among the goods markets.

There is no statistically significant difference compared with the EU28 result for either the EU15 or EU13 Member States. At regional level, the “Non-alcoholic drinks” market scores above the goods markets average in Northern (+3.0), Eastern and Southern (both +3.1) Europe. There is no statistically significant difference in the score in Western Europe.

The top three ranked countries for this market are Hungary (88.5), Luxembourg (87.9) and Malta (87.4), while Croatia (77.1), Bulgaria (77.2) and Greece (80.0) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Romania (+8.0), Hungary (+6.7) and Slovenia (+6.0). The countries showing the biggest decrease in MPI are Cyprus (-4.9), Greece (-3.3) and Lithuania (-2.9).

The top performing countries in the comparability component are Malta (8.7), Romania (8.5) and Luxembourg (8.4). The best performers for trust are Malta (8.8), Luxembourg (8.7) and Austria (8.3). In the expectations component Hungary (9.0), Malta (8.9) and Finland (8.7) perform best. Choice has the highest scores in Hungary (9.0), Slovakia and Malta (both 8.9).

The lowest proportions of problems can be found in Finland, Portugal and Italy (all 1.7%), while the proportions of complaints are lowest in Croatia (14.4%), Estonia (18.4%) and Denmark (37.8%). The level of detriment is lowest in Denmark (2.2), Finland (2.7) and Portugal (3.1). When problems and detriment are combined, Sweden (9.9) appears in the top three of best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	88.5	MT	8.7	MT	8.8	FI	1.7	HR	14.4	DK	2.2	FI	10.0	HU	9.0	HU	9.0
LU	87.9	RO	8.5	LU	8.7	PT	1.7	EE	18.4	FI	2.7	PT	9.9	MT	8.9	SK	8.9
MT	87.4	LU	8.4	AT	8.3	IT	1.7	DK	37.8	PT	3.1	SE	9.9	FI	8.7	MT	8.9
IE	87.1	PL	8.4	FR	8.1	UK	1.7	NL	43.7	NL	3.1	EE	9.9	SE	8.6	EE	8.9
FI	86.8	PT	8.4	DE	8.1	IS	1.8	AT	48.6	EE	3.3	IT	9.9	LU	8.6	PL	8.9
Avg	84.1	Avg	8.0	Avg	7.6	Avg	3.0	Avg	71.7	Avg	5.5	Avg	9.8	Avg	8.2	Avg	8.4

5.3.Socio-demographic Analysis

Women rate this market higher than men. 35-54 year-olds rate the market for "Non-alcoholic drinks" lower than those aged 18-34 and those aged 55+, with 18-34 year-olds rating it highest of the three age groups. Those with tertiary level education rate the market lower than others. House-persons and others not in employment rate this market higher than almost all other occupational groups. In addition, managers, blue collar workers, students and retired respondents give a higher market score than those who are self-employed and other white collar workers. In terms of private Internet use, those who make weekly use of the Internet rate this market lowest. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the goods markets average, the "Non-alcoholic drinks" market scores higher for almost all socio-demographic categories, with the single exception of weekly Internet users. Particularly high scores in comparison to the goods markets average can be noted for 18-34 year-olds (+2.5), blue collar workers and those seeking a job (+2.7 and +2.6 respectively) and infrequent Internet users (+3.6 less than monthly and +3.1 hardly ever).

Total	Gender 		Age 			Education level 			Making ends meet 	
84.1	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	83.9	84.4	85.2	83.2	84.3	85.1	84.8	82.8	84.3	83.8
	(a)		(de)		(d)	(h)				
EU28 Market - All G/S	+2.1*	+1.3*	+2.5*	+1.4*	+1.3*	+1.9*	+1.9*	+1.2*	+1.1*	+2.5*

Total	Occupation 							
84.1	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	83.2	84.6	83.5	84.5	84.8	85.9	83.4	84.7
		(km)		(km)	(kmq)	(klmnqr)		(km)
EU28 Market - All G/S	+2.4*	+2.1*	+0.7*	+2.7*	+1.6*	+2.4*	+2.6*	+1.7*

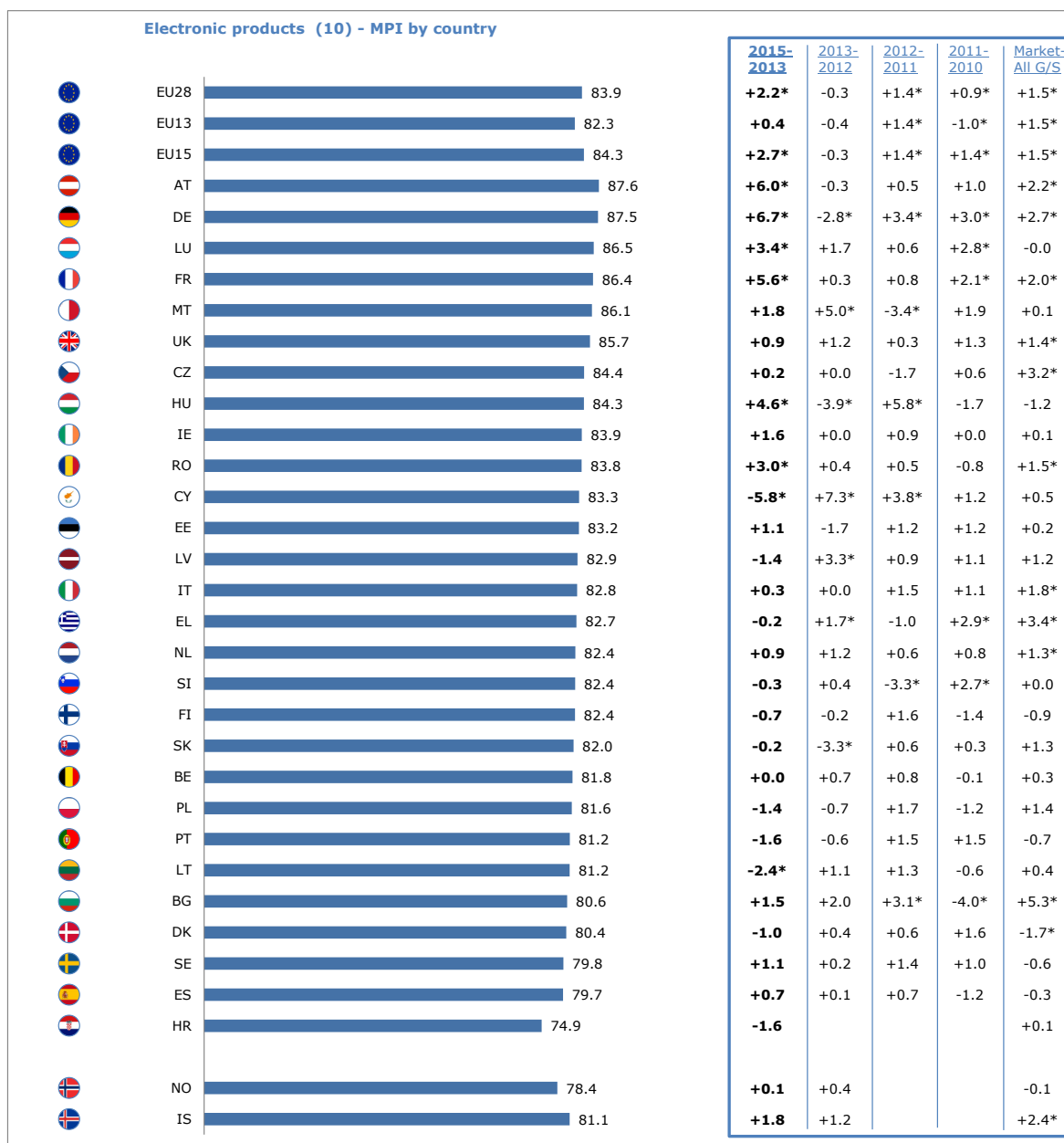
Total	Private internet use 						Mother tongue 	
84.1	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	84.7	81.6	84.1	85.0	85.9	84.1	84.2	81.7
	(t)		(t)	(t)	(t)	(t)	(z)	
EU28 Market - All G/S	+2.0*	-0.2	+1.4*	+3.6*	+3.1*	+2.0*	+1.7*	+0.4

5.4. General Conclusions

The market for “Non-alcoholic drinks” is, with an MPI score of 84.1, a middle to high performing goods market. It has risen by 1.0 point since 2013, driven in particular by increases in the trust and expectations components. There are relatively small country differences compared to the goods markets. Compared to goods markets, the market for “Non-alcoholic drinks” scores higher across almost all socio-demographic groups.

10. MARKET FOR ELECTRONIC PRODUCTS

Market definition: Electronic goods (Non ICT/recreational) – DVD players-recorders, VCRs, TVs, CD HI-FI media players non-portable, CD HI-FI media players portable, radios, cameras, video cameras, photographic equipment, CDs (blank), DVDs (blank), audio and video tapes (blank), other



10.1. Overall Performance

The overall MPI score for the market for "Electronic products" at EU28 level is 83.9, which is higher than the goods markets average (+1.5). This makes it a middle to high performing goods market, ranking 5th of the 13 goods markets.

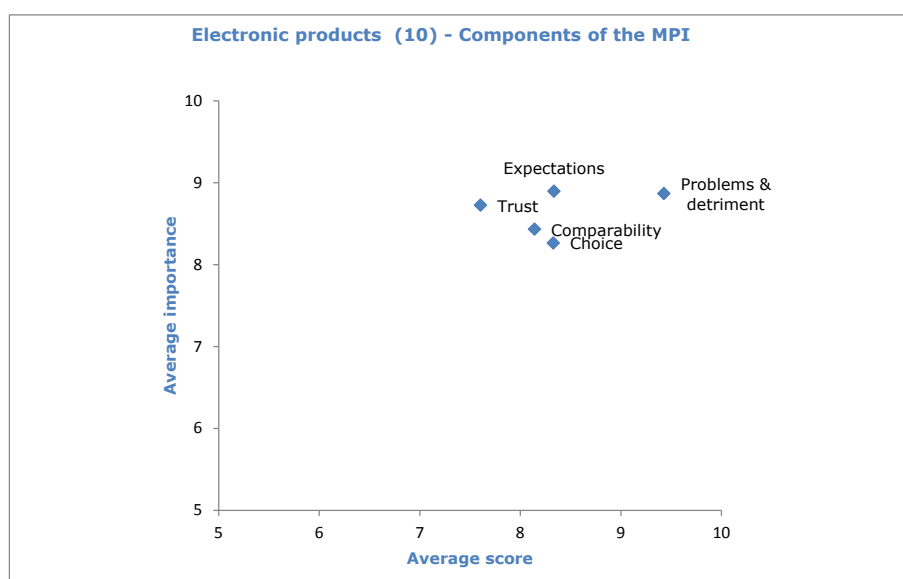
The overall MPI score for the market for "Electronic products" has increased by 2.2 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and

expectations components. Both the proportion of complaints and of problems increased from 2013 to 2015.

In comparison to the goods markets average, the "Electronic products" market has a higher proportion of problems and complaints, but there is no statistically significant difference in terms of detriment. Nevertheless, a lower score in the problems & detriment component is noted. All other components have higher scores for "Electronic products" than the goods markets average.

Although the score for the problems & detriment component is below the goods markets average, the component is rated as one of the most important components in the "Electronic products" market. In addition, expectations and trust are given relatively high importance scores within this market.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	8.1	7.6	10.7	81.5	5.3	9.4	8.3	8.3
Diff 2015-2013	+0.4*	+0.4*	+2.6*	+7.2*	N/A	N/A	+0.3*	N/A
Diff 2013-2012	-0.1*	0.0	+0.3	-6.8*	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.2*	+0.1*	-2.9*	+1.0	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.2*	+0.1*	+1.0*	-3.7*	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.9*	+1.0*	-0.5*		N/A	N/A	+0.9*	N/A
Diff Market - All G/S	+0.3*	+0.2*	+2.5*	+3.1*	-0.1	-0.1*	+0.2*	+0.2*
Importance (Avg)	8.4	8.7	N/A	N/A	N/A	8.9	8.9	8.3



10.2. Country Analysis

There is a 12.7 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "Electronic products" market. This is 1.0 point greater than the EU28 goods markets range (11.7).

The market for "Electronic products" is assessed more favourably in the EU15 Member States (84.3) and less so in the EU13 Member States (82.3) compared to the overall EU28 score (83.9). At regional level, the market performs better than the EU average in the Western region (86.1), while scoring below average in all other regions. Compared to the goods markets average, a different picture emerges: the market for "Electronic products" scores above the average in Southern (+1.0), Eastern (+1.5) and Western (+1.9) Europe, but below average in the Northern region (-1.0).

The top three ranked countries for this market are Austria (87.6), Germany (87.5) and Luxembourg (86.5), while Croatia (74.9), Norway (78.4) and Spain (79.7) are at the other end of the scale.

Compared with 2013, the countries that have the most improved MPI scores are Germany (+6.7), Austria (+6.0) and France (+5.6). The only countries that statistically significantly decreased in MPI are Cyprus (-5.8) and Lithuania (-2.4).

The top performing countries in the comparability component are the UK (8.5), Austria (8.5) and Malta (8.4). The best performers for trust are Luxembourg (8.5), Austria (8.4) and Germany (8.4). In the expectations component Hungary (8.8), Germany (8.6) and Malta (8.5) perform best. Choice has the highest scores in the Czech Republic (9.0), Malta (8.7) and Slovakia (8.7). The lowest proportions of problems can be found in Austria (3.4%), Germany (3.9%) and Luxembourg (4.0%), while the proportions of complaints are lowest in Austria (62.9%), Hungary (63.0%) and Estonia (65.8%). The level of detriment experienced by respondents is lowest in Denmark (3.7), Sweden (3.8) and Slovakia (4.1). The best performing countries for the problems & detriment component are Austria (9.9), Germany (9.8) and France (9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	87.6	UK	8.5	LU	8.5	AT	3.4	AT	62.9	DK	3.7	AT	9.9	HU	8.8	CZ	9.0
DE	87.5	AT	8.5	AT	8.4	DE	3.9	HU	63.0	SE	3.8	DE	9.8	DE	8.6	MT	8.7
LU	86.5	MT	8.4	DE	8.4	LU	4.0	EE	65.8	SK	4.1	FR	9.7	MT	8.5	SK	8.7
FR	86.4	DE	8.4	FR	8.3	FR	4.5	RO	66.5	AT	4.3	EL	9.7	UK	8.5	RO	8.6
MT	86.1	FR	8.3	MT	8.0	EL	4.7	DE	67.4	CZ	4.4	LU	9.7	AT	8.5	AT	8.5
Avg	83.9	Avg	8.1	Avg	7.6	Avg	10.7	Avg	81.5	Avg	5.3	Avg	9.4	Avg	8.3	Avg	8.3

10.3. Socio-demographic Analysis

Women rate this market higher than men. Those with tertiary level education rate this market lower than others. Respondents for whom it is difficult to make ends meet give this market a lower score than respondents with a more favourable financial situation. Managers, other white collar workers, and house-people and others not in employment rate this market more highly than most other occupational groups. In terms of private Internet use, those who use the Internet monthly score this market the highest. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the goods markets average, the "Electronic products" market scores higher for a large number of socio-demographic categories. Particularly high scores in comparison to the goods markets average can be noted for monthly and weekly Internet users (+3.0 and +2.3 respectively) and for self-employed people and other white collar workers (both +2.3).

Total	Gender 		Age 			Education level 			Making ends meet 	
83.9	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	83.4	84.5	83.8	84.0	83.9	84.9	84.3	83.2	84.7	83.1
EU28 Market - All G/S	+1.7*	+1.3*	+1.2*	+2.2*	+0.9*	+1.7*	+1.4*	+1.6*	+1.5*	+1.7*

Total	Occupation 							
83.9	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	83.0	84.5	85.2	83.2	82.6	84.4	82.2	83.4
EU28 Market - All G/S	+2.3*	+2.0*	+2.3*	+1.4*	-0.6	+0.9	+1.5*	+0.4

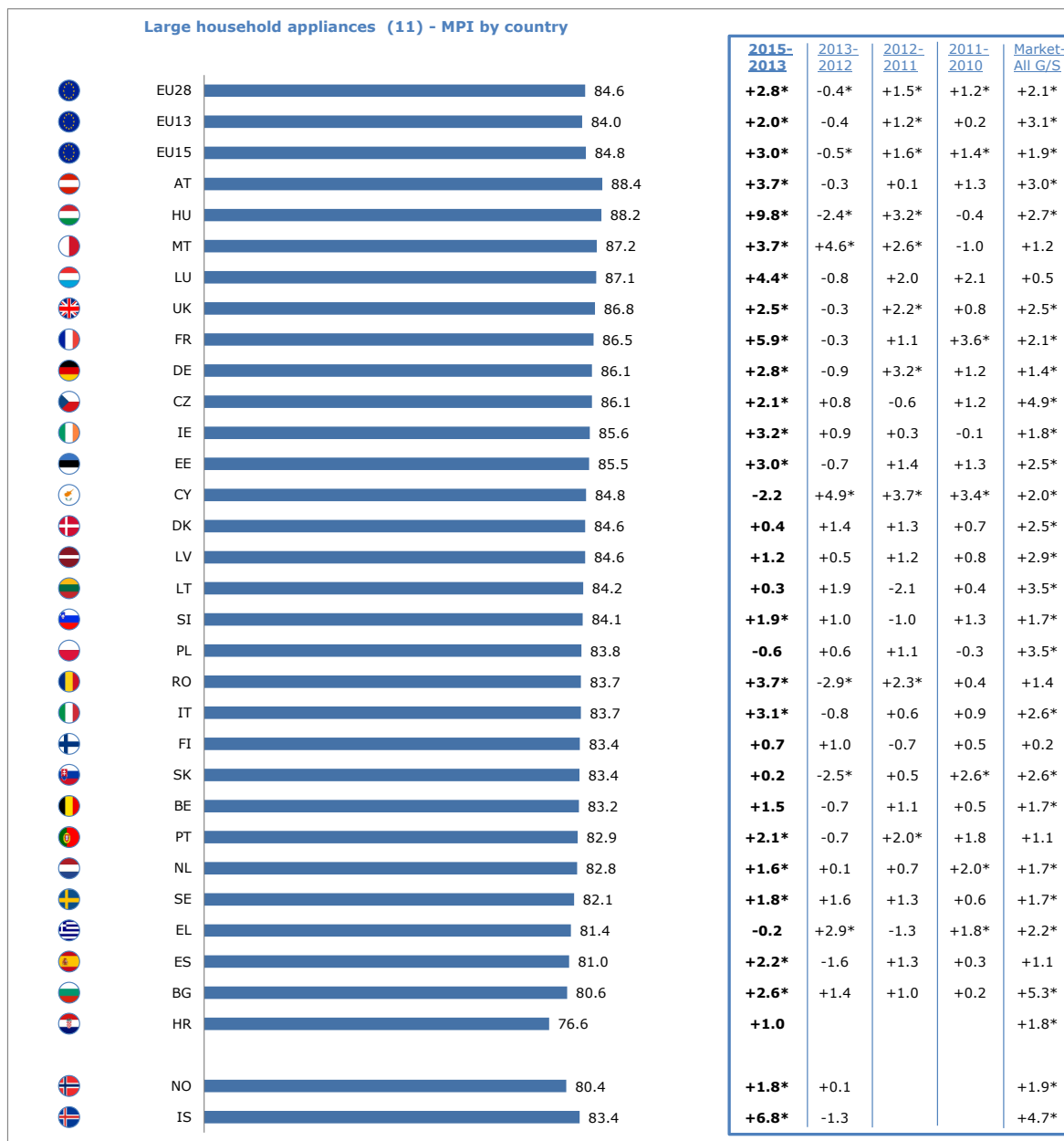
Total	Private internet use 						Mother tongue 	
83.9	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	84.1	84.1	85.7	81.5	82.6	81.9	84.1	82.0
EU28 Market - All G/S	+1.4*	+2.3*	+3.0*	+0.1	-0.2	-0.2	+1.5*	+0.7

10.4. General Conclusions

The market for “Electronic products” is, with an MPI score of 83.9, a middle to high performing goods market. It has risen by 2.2 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the EU15 and lower in the EU13 compared to the EU28 average. Furthermore, the “Electronic products” market scores below the goods markets average in Northern Europe. Scores are higher than the goods markets average across most socio-demographic groups.

11. MARKET FOR LARGE HOUSEHOLD APPLIANCES

Market definition: Large domestic appliances – Electronic cookers, fridges and freezers, washing machines, tumble dryers, washer-dryers (combined), dishwashers, space heaters, fixed heaters, vacuum cleaners, microwave ovens, sewing machines, portable heating appliances, other



11.1. Overall Performance

The overall MPI score for the market for "Large household appliances" at EU28 level is 84.6, which is 2.1 points higher than the goods markets average. This makes it a high performing goods market, ranking 3rd of the 13 goods markets.

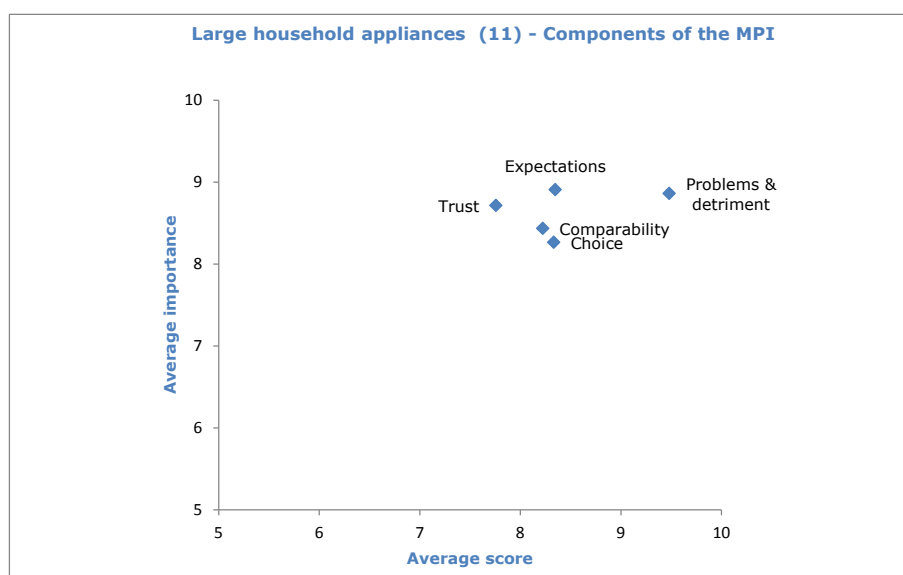
The overall MPI score for the market for "Large household appliances" has increased by 2.8 points from 2013 to 2015. The drivers of this rise are increases in the trust, comparability and

expectations components. There are increases in the proportion of respondents who experienced a problem and in the proportion of those who complained from 2013 to 2015.

In comparison to the goods markets average, the “Large household appliances” market has a higher proportion of problems and of complaints, but scores higher for all other components apart from problems & detriment.

Within this market, the problems & detriment and expectations components are given the highest importance ratings. The former scores below average, while the latter performs better than the goods markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	8.2	7.8	9.5	84.4	5.5	9.5	8.3	8.3
Diff 2015-2013	+0.3*	+0.5*	+0.7*	+4.6*	N/A	N/A	+0.3*	N/A
Diff 2013-2012	-0.1*	-0.1*	+0.4	-2.4	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.2*	+0.2*	-2.1*	-1.7	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.2*	+0.1*	-0.9*	+0.6	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.8*	+1.2*	-0.2*		N/A	N/A	+0.9*	N/A
Diff Market - All G/S	+0.4*	+0.3*	+1.3*	+5.9*	+0.1	-0.1*	+0.3*	+0.2*
Importance (Avg)	8.4	8.7	N/A	N/A	N/A	8.9	8.9	8.3



11.2. Country Analysis

There is an 11.8 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Large household appliances” market. This is only 0.1 points greater than the EU28 goods markets range (11.7).

The market for “Large household appliances” is assessed less favourably in the EU13 Member States (84.0) compared to the EU28 average (84.6). At regional level, the market performs below the EU28 average in the Northern (83.2), Eastern (83.9) and Southern (82.5) countries, while the market scores above average in the Western region (86.1). Compared to the goods markets average, the market for “Large household appliances” notes scores consistently above the average in all regions.

The top three ranked countries for this market are Austria (88.4), Hungary (88.2) and Malta (87.2), while Croatia (76.6), Norway (80.4) and Bulgaria (80.6) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+9.8), Iceland (+6.8) and France (+5.9). No countries showed a statistically significant decrease in MPI.

The top performing countries in the comparability component are the UK (8.7), Austria (8.5) and Malta (8.5). The best performers for trust are Austria (8.6), Germany (8.4) and Luxembourg (8.4). In the expectations component Hungary (9.2), Estonia (8.8) and Austria (8.7) perform best. Choice has the highest scores in the Czech Republic (9.0), Malta (8.8) and Lithuania (8.7). The lowest proportions of problems can be found in Hungary (3.8%), Austria (4.0%) and France (4.1%), while the proportions of complaints are lowest in Estonia (42.3%), Romania (44.6%) and Hungary (53.0%). Detriment is lowest in Estonia (3.2), Denmark (3.9) and Slovakia (4.3). When problems and detriment are combined, the best performing countries are Estonia, Hungary and Iceland (all 9.8).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	88.4	UK	8.7	AT	8.6	HU	3.8	EE	42.3	EE	3.2	EE	9.8	HU	9.2	CZ	9.0
HU	88.2	AT	8.5	DE	8.4	AT	4.0	RO	44.6	DK	3.9	HU	9.8	EE	8.8	MT	8.8
MT	87.2	MT	8.5	LU	8.4	FR	4.1	HU	53.0	SK	4.3	IS	9.8	AT	8.7	LT	8.7
LU	87.1	CZ	8.5	FR	8.4	IS	4.8	SI	59.8	SE	4.3	FR	9.7	LV	8.6	SK	8.7
UK	86.8	LU	8.5	MT	8.3	EE	4.9	LU	68.0	HU	4.3	AT	9.7	LT	8.6	AT	8.7
Avg	84.6	Avg	8.2	Avg	7.8	Avg	9.5	Avg	84.4	Avg	5.5	Avg	9.5	Avg	8.3	Avg	8.3

11.3. Socio-demographic Analysis

Women rate this market higher than men, and 18-34 year-olds rate the market for "Large household appliances" higher than other age groups. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Job seekers tend to give a lower market score than most other occupational groups. Those using the Internet monthly or more frequently rate the market higher than those who hardly ever or never use the Internet privately.

When compared with the goods markets average, the "Large household appliances" market scores higher across a range of socio-demographic groups. Particularly high scores in comparison to the goods markets average can be noted from self-employed people (+3.4) and those who use the Internet weekly (+3.0) or monthly (+3.9).

Total	Gender 		Age 			Education level 			Making ends meet 	
84.6	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	84.2	84.9	85.5	84.3	84.3	84.6	84.9	84.2	85.3	83.5
EU28 Market - All G/S	+2.5*	+1.8*	+2.9*	+2.5*	+1.3*	+1.5*	+2.0*	+2.6*	+2.1*	+2.2*

Total	Occupation 							
84.6	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	84.2	84.7	85.2	84.8	83.2	83.7	81.9	84.7
EU28 Market - All G/S	+3.4*	+2.2*	+2.4*	+2.9*	-0.1	+0.1	+1.2	+1.7*

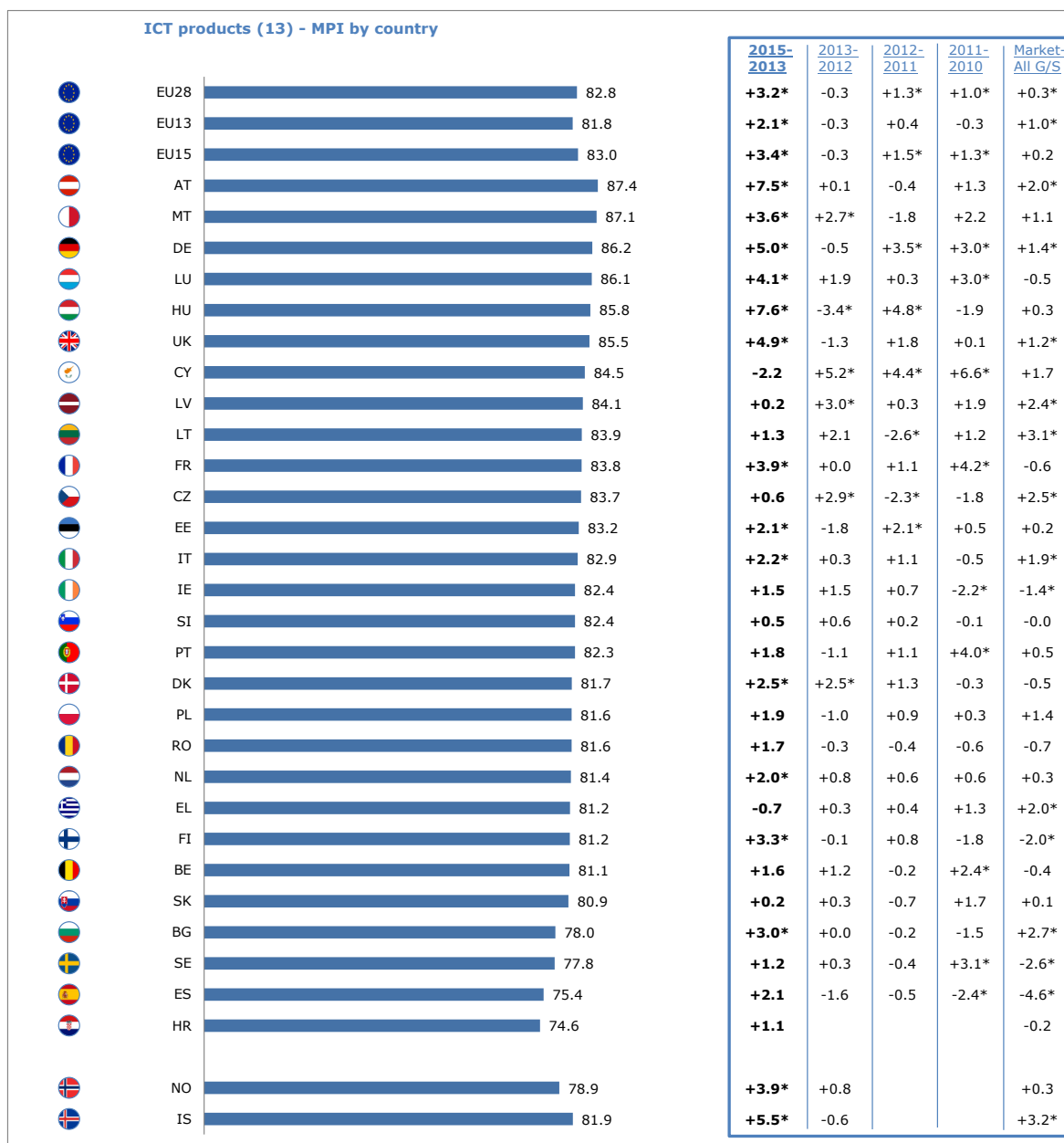
Total	Private internet use 						Mother tongue 	
84.6	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	84.8	84.8	86.6	82.2	82.3	82.8	84.6	84.2
EU28 Market - All G/S	+2.1*	+3.0*	+3.9*	+0.8	-0.5	+0.8	+2.1*	+2.9*

11.4. General Conclusions

The market for “Large household appliances” is, with an MPI score of 84.6, a high performing goods market. It has risen by 2.8 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores lower in the EU13 than the EU average, but consistently higher than the goods markets average in all regions. Women, 18-34 year-olds, people who make ends meet easily and respondents using the Internet monthly or more frequently give the highest market scores.

13. MARKET FOR ICT PRODUCTS

Market definition: Information Communication Technology Goods (ICT) – Personal computers, self-built computers, computer accessories, printers and scanners, games consoles, portable game players, computer software, computer software upgrades, laptops, notebooks and tablet PCs, PDA's and smart phones, mobile phone devices, fixed phone devices, modems, decoders, other



13.1. Overall Performance

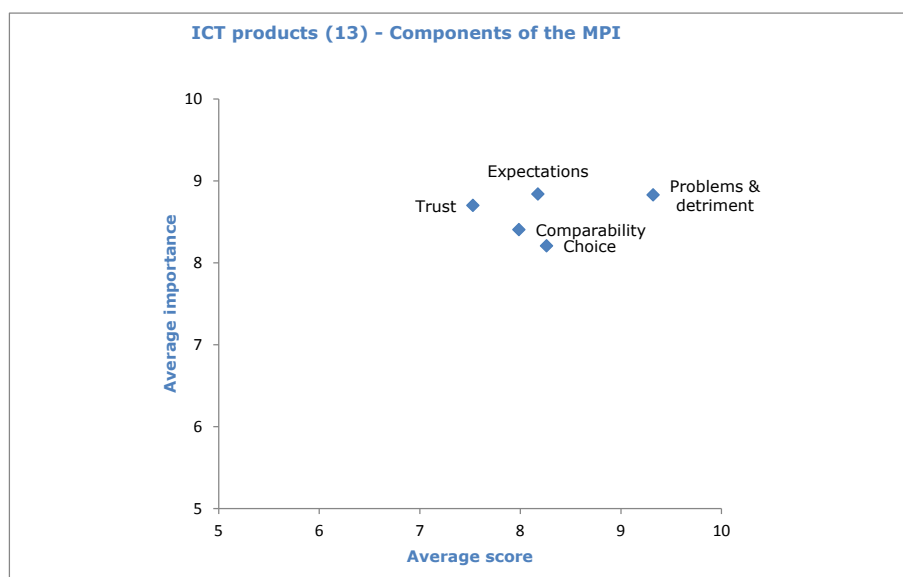
The overall MPI score for the market for "ICT products" at EU28 level is 82.8, making it a middle to low performing market in comparison to the MPI scores for goods markets, ranking 8th of the 13 goods markets.

The overall MPI score for the market for “ICT products” has increased by 3.2 points from 2013 to 2015. The biggest drivers of this rise are increases in the trust, expectations and comparability components.

In comparison to the goods markets average, the “ICT products” market has a higher proportion of problems and of complaints. Furthermore, consumers report higher levels of detriment, which combined with the proportion of problems results in a higher than average score in the problems & detriment component. All other components are, however, higher for “ICT products” than the goods markets average.

Although scoring below the goods markets average for problems & detriment, this component is given a relatively high level of importance. The importance of expectations – a component performing better than the goods markets average – is also rather high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	8.0	7.5	11.9	81.9	5.7	9.3	8.2	8.3
Diff 2015-2013	+0.3*	+0.5*	-0.8	-1.2	N/A	N/A	+0.4*	N/A
Diff 2013-2012	-0.1*	0.0	+0.3	-1.5	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.2*	+0.1*	-1.1*	-3.3*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.2*	+0.1	-0.3	+2.3*	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.8*	+1.2*	+0.2*		N/A	N/A	+1.0*	N/A
Diff Market - All G/S	+0.1*	+0.1*	+3.7*	+3.4*	+0.3*	-0.2*	+0.1*	+0.1*
Importance (Avg)	8.4	8.7	N/A	N/A	N/A	8.8	8.8	8.2



13.2. Country Analysis

There is a 12.9 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “ICT products” market. This is 1.1 points¹ greater than the EU28 goods markets range (11.7).

The market for “ICT products” is assessed less favourably in the EU13 Member States (81.8) than in the EU28 overall (82.8). At regional level, the market is performing better than the EU28 average in the Western region (84.9), while all other regions are below average.

¹ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

Compared to the goods markets average, a different picture emerges: the market for “ICT products” scores below average in Northern (-1.9) Europe, but above average in the Eastern (+1.0) and Western (+0.7) regions.

The top three ranked countries for this market are Austria (87.4), Malta (87.1) and Germany (86.2), while Croatia (74.6), Spain (75.4) and Sweden (77.8) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+7.6), Austria (+7.5) and Iceland (+5.5). None of the countries show statistically significant decreases in MPI.

The top performing countries in the comparability component are Cyprus (8.5), Austria and Malta (both 8.4). The best performers for trust are Luxembourg, Germany (both 8.4) and Austria (8.3). In the expectations component Hungary (8.9), Malta (8.8) and Latvia (8.5) perform best. Choice has the highest scores in the Czech Republic (8.8), Malta and Lithuania (both 8.7). The lowest proportions of problems can be found in Austria (2.9%), Cyprus (4.4%) and Germany (5.7%), while the proportions of complaints are lowest in Romania (62.8%), Luxembourg (65.0%) and Germany (69.1%). Detriment is lowest in Iceland (3.6), Sweden (4.2) and the Netherlands (4.3). When combining the proportion of problems and level of detriment, Austria (9.8), Cyprus and France (both 9.7) are the best scoring countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	87.4	CY	8.5	LU	8.4	AT	2.9	RO	62.8	IS	3.6	AT	9.8	HU	8.9	CZ	8.8
MT	87.1	AT	8.4	DE	8.4	CY	4.4	LU	65.0	SE	4.2	CY	9.7	MT	8.8	MT	8.7
DE	86.2	MT	8.4	AT	8.3	DE	5.7	DE	69.1	NL	4.3	FR	9.7	LT	8.5	LT	8.7
LU	86.1	LU	8.3	MT	8.3	FR	5.7	FR	70.1	SK	4.3	DE	9.6	UK	8.5	AT	8.6
HU	85.8	UK	8.3	HU	8.1	LU	5.9	UK	71.0	EE	4.5	IS	9.6	AT	8.5	HU	8.5
Avg	82.8	Avg	8.0	Avg	7.5	Avg	11.9	Avg	81.9	Avg	5.7	Avg	9.3	Avg	8.2	Avg	8.3

13.3. Socio-demographic Analysis

18-34 year-olds rate this market higher than the other age groups. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Self-employed people, job seekers and pensioners rate this market lower than other white collar employees, managers, blue collar workers and students. Those who use the Internet less than monthly score this market the lowest, while respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the goods markets average, the “ICT products” market tends to score lower for some socio-demographic categories and higher for others. A particularly low score in comparison to the goods markets average can be noted for those who use the Internet less than monthly (-4.0).

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Total	Gender 		Age 			Education level 			Making ends meet 	
82.8	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	82.7	82.9	83.8 (de)	82.4	82.0	82.8	83.4	82.1	83.6	81.8
EU28 Market - All G/S	+0.9*	-0.2	+1.1*	+0.6*	-1.0*	-0.4	+0.5*	+0.6*	+0.4*	+0.4*

Total	Occupation 							
82.8	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	81.3	83.7	83.7 (kqr)	83.0	83.2 (kqr)	82.5	80.9	82.0
EU28 Market - All G/S	+0.6	+1.2*	+0.9*	+1.1*	-0.1	-1.0	+0.1	-1.0*

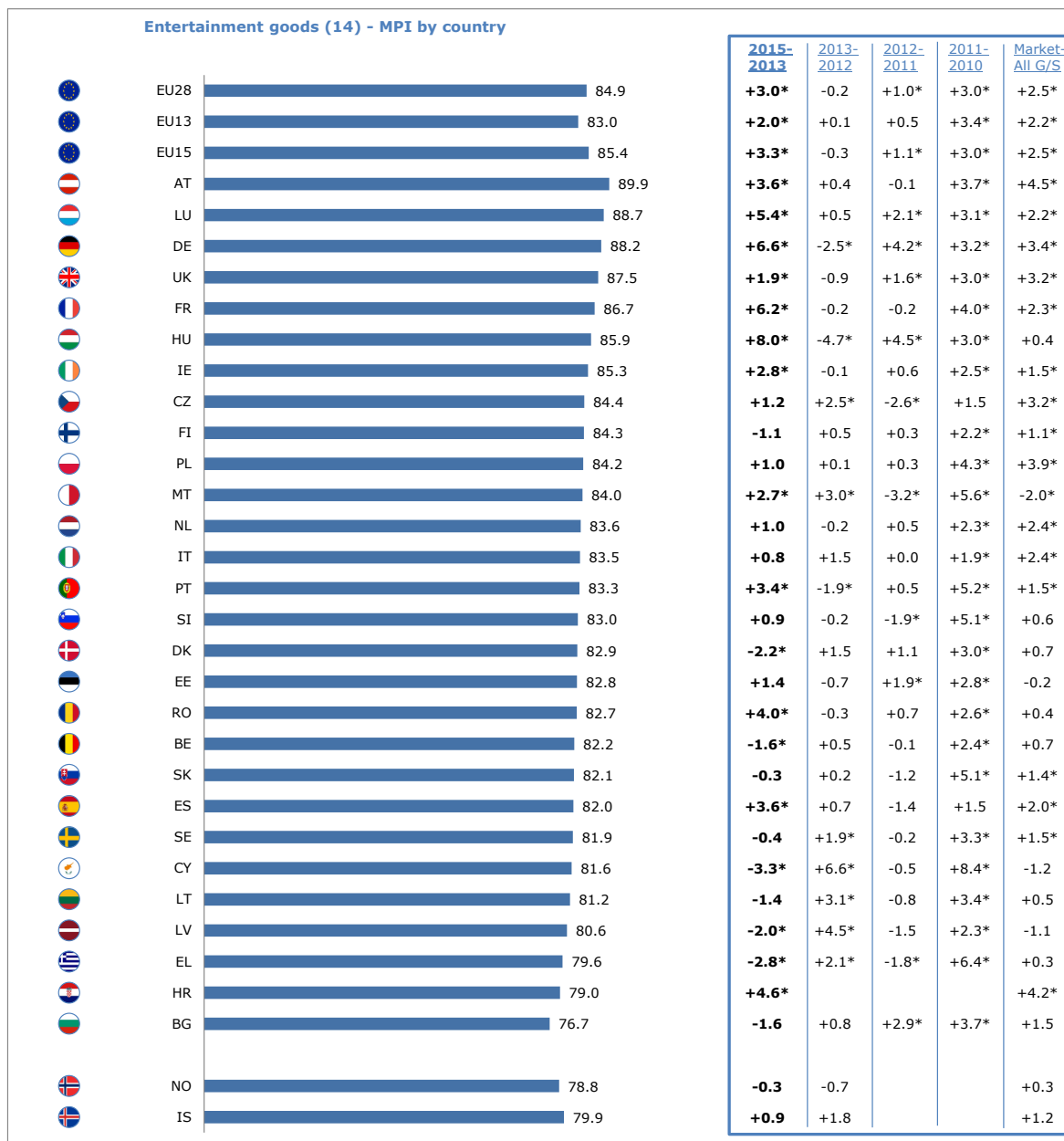
Total	Private internet use 						Mother tongue 	
82.8	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	83.1 (vx)	82.4	82.4 (v)	77.4	82.4 (v)	81.7 (v)	83.0 (z)	80.8
EU28 Market - All G/S	+0.4*	+0.6	-0.3	-4.0*	-0.4	-0.3	+0.4*	-0.5

13.4. General Conclusions

The market for “ICT products” is, with an MPI score of 82.8, a middle to low performing goods market. It has risen by 3.2 points since 2013, driven in particular by increases in the trust, expectations and comparability components. It scores lower in the EU13 than in the EU28, with especially high scores in Western European countries.

14. MARKET FOR ENTERTAINMENT GOODS

Market definition: Entertainment goods – Musical instruments, toys, games (non-digital), CDs, DVDs, audio and video tapes, computer and video games, hobby goods (e.g. stamps, model cars, etc.). Not including players of CD's, DVD's, game-consoles, etc



14.1. Overall Performance

The overall MPI score for the market for "Entertainment goods" at EU28 level is 84.9, which is higher than the goods markets average (+2.5). This makes it a high performing goods market, ranking 2nd of the 13 goods markets.

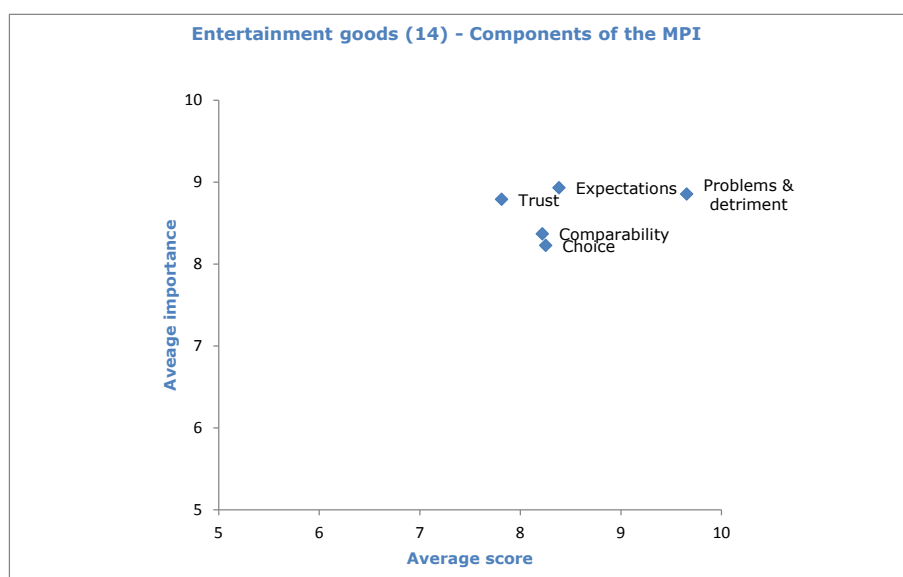
The overall MPI score for the market for "Entertainment goods" has increased by 3.0 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and

expectations components. There are increases in both the proportion of respondents who experienced a problem and in the proportion of those who complained from 2013 to 2015.

In comparison to the goods markets average, the "Entertainment goods" market has a lower proportion of problems. All components, with the exception of the proportion of complaints and the level of detriment have higher scores for "Entertainment goods" than the goods markets average.

The importance of expectations, problems & detriment and trust are also rather high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	8.2	7.8	6.6	80.4	5.2	9.7	8.4	8.3
Diff 2015-2013	+0.3*	+0.6*	+1.3*	+12.4*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	0.0*	0.0	-0.1	-6.2*	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.1*	+0.1*	-1.0*	-1.2	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.3*	+0.4*	-3.4*	-0.9	N/A	N/A	+0.3*	N/A
Component contribution to the change in MPI	+0.9*	+1.4*	-0.3*		N/A	N/A	+1.1*	N/A
Diff Market - All G/S	+0.4*	+0.4*	-1.6*	+1.9	-0.2	+0.1*	+0.3*	+0.1*
Importance (Avg)	8.4	8.8	N/A	N/A	N/A	8.9	8.9	8.2



14.2. Country Analysis

There is a 13.2 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "Entertainment goods" market. This is 1.5 points greater than the EU28 goods markets range (11.7).

The market for "Entertainment goods" is assessed more favourably in the EU15 Member States (85.4) and less well in the EU13 Member States (83.0) compared to the EU28 result (84.9). At regional level, the market is performing better than the EU28 average in the Western region (87.1), while all other regions have scores below average. Compared to the goods markets average, the market for "Entertainment goods" scores above average in all four regions.

The top three ranked countries for this market are Austria (89.9), Luxembourg (88.7) and Germany (88.2), while Bulgaria (76.7), Norway (78.8) and Croatia (79.0) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+8.0), Germany (+6.6) and France (+6.2). The countries that decreased the most in MPI are Cyprus (-3.3), Greece (-2.8) and Denmark (-2.2).

The top performing countries in the comparability component are Luxembourg, Austria (both 8.7) and the UK (8.6). The best performers for trust are Austria (8.8), Germany (8.7) and Luxembourg (8.6). In the expectations component Hungary (8.9), Austria (8.8) and the UK (8.8) perform best. Choice has the highest scores in Austria (8.9), Luxembourg (8.7) and Germany (8.5). The lowest proportions of problems can be found in Malta (2.1%), Luxembourg (2.4%) and Austria (2.8%), while the proportions of complaints are lowest in Luxembourg (34.2%), Estonia (39.5%) and Cyprus (47.9%). Detriment is lowest in Denmark (3.0), Finland (3.4) and Estonia (3.5). When problems and detriment combined, the same three countries as for the problems component emerge on top: Malta (9.9), Austria and Luxembourg (both 9.8).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	89.9	LU	8.7	AT	8.8	MT	2.1	LU	34.2	DK	3.0	MT	9.9	HU	8.9	AT	8.9
LU	88.7	AT	8.7	DE	8.7	LU	2.4	EE	39.5	FI	3.4	AT	9.8	AT	8.8	LU	8.7
DE	88.2	UK	8.6	LU	8.6	AT	2.8	CY	47.9	EE	3.5	LU	9.8	UK	8.8	DE	8.5
UK	87.5	DE	8.6	FR	8.4	FR	3.2	HR	59.9	MT	3.6	CZ	9.8	FI	8.6	CZ	8.5
FR	86.7	FR	8.4	UK	8.2	DE	4.2	MT	61.2	SK	3.6	NL	9.8	DE	8.6	FR	8.4
Avg	84.9	Avg	8.2	Avg	7.8	Avg	6.6	Avg	80.4	Avg	5.2	Avg	9.7	Avg	8.4	Avg	8.3

14.3. Socio-demographic Analysis

Women rate this market higher than men, and 18-34 year-olds higher than the other age groups. Those with tertiary level education rate the market lower than others. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers and house-persons and others not in employment rate this market higher than almost all other occupational groups. In terms of private Internet use, those who use the Internet less than monthly or never score this market lower than those who use it at least monthly. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the goods markets average, the "Entertainment goods" market scores higher for almost all socio-demographic categories. Particularly high scores in comparison to the goods markets average can be noted for self-employed people (+3.3), weekly Internet users (+3.2) and those seeking a job (+3.1).

Total	Gender 		Age 			Education level 			Making ends meet 	
84.9	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	83.9	85.9	85.6	84.4	84.8	85.0	85.3	84.2	86.1	83.2
EU28 Market - All G/S	+2.2*	+2.8*	+2.9*	+2.6*	+1.8*	+1.9*	+2.4*	+2.6*	+2.9*	+1.8*

Total	Occupation 							
84.9	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	84.1	84.1	85.8	84.1	84.7	85.5	83.9	84.2
EU28 Market - All G/S	+3.3*	+1.6*	+3.0*	+2.3*	+1.4*	+2.0*	+3.1*	+1.2*

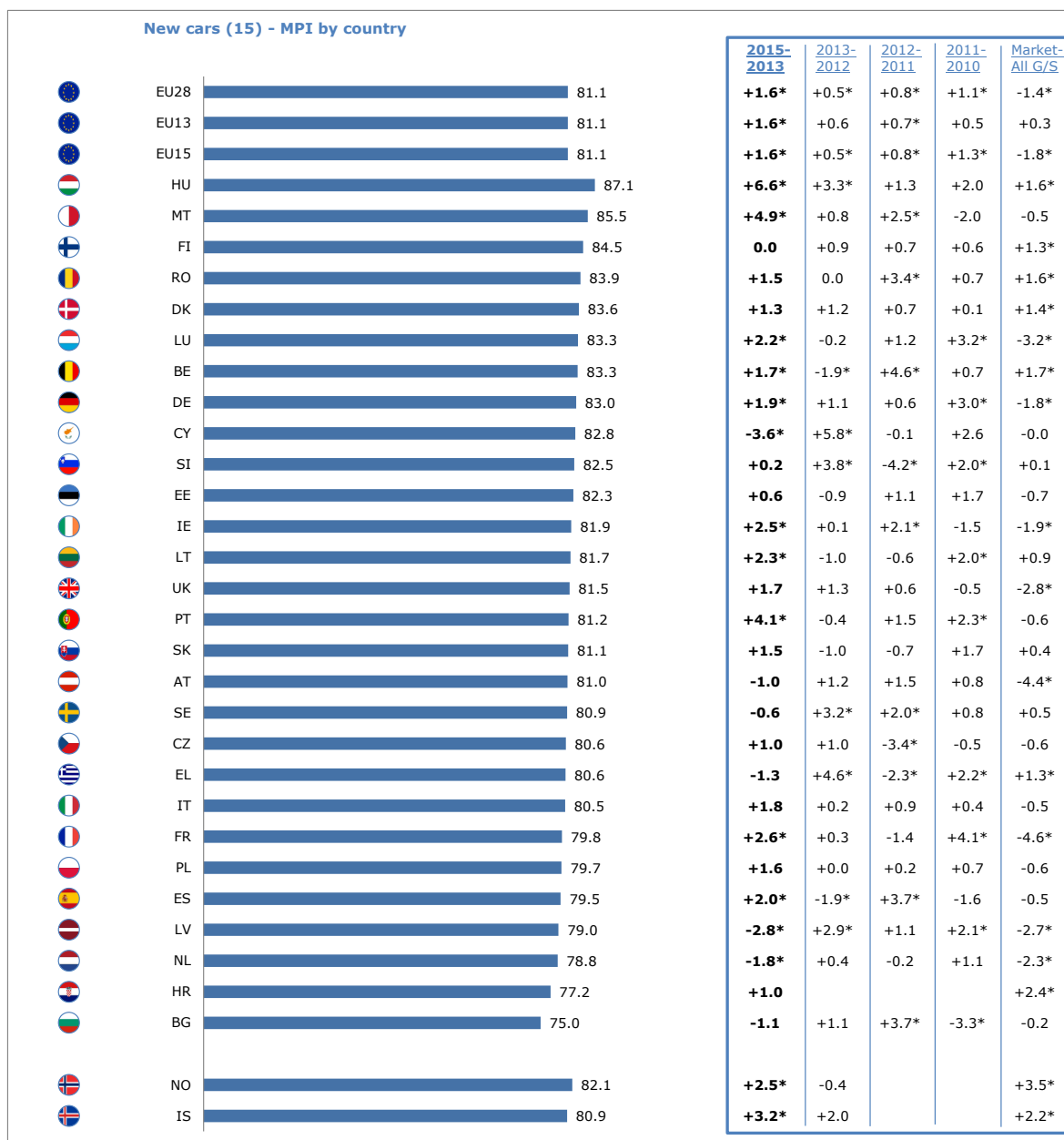
Total	Private internet use 						Mother tongue 	
84.9	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	85.0	85.0	85.1	82.0	84.2	83.1	85.0	83.2
EU28 Market - All G/S	+2.4*	+3.2*	+2.5*	+0.7	+1.4	+1.1*	+2.4*	+1.9*

14.4. General Conclusions

The market for “Entertainment goods” is, with an MPI score of 84.9, the second highest performing goods market. It has risen by 3.0 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the EU15 and lower in the EU13, with especially high scores in Western European countries.

15. MARKET FOR NEW CARS

Market definition: New cars



15.1. Overall Performance

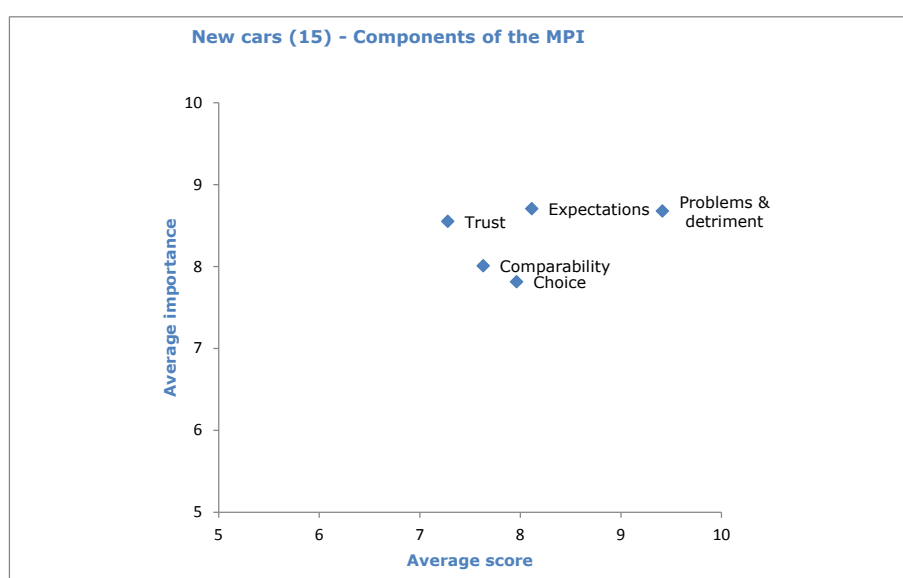
The overall MPI score for the market for "New cars" at EU28 level is 81.1, which is lower than the goods markets average (-1.4). This makes it a low performing goods market, ranking 10th of the 13 goods markets.

The overall MPI score for the market for "New cars" has increased by 1.6 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and expectations components.

In comparison to the goods markets average, the “New cars” market has a higher proportion of problems and of complaints. In addition, the comparability, trust and choice components are lower for “New cars” than the goods markets average.

Within this market, expectations and problems & detriment have a relatively high level of importance, while comparability and choice are of lesser importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.6	7.3	11.1	81.2	5.3	9.4	8.1	8.0
Diff 2015-2013	+0.1*	+0.4*	+0.6	+0.5	N/A	N/A	+0.2*	N/A
Diff 2013-2012	0.0	+0.1*	+0.4	-6.5*	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.0	-3.5*	-0.9	N/A	N/A	0.0	N/A
Diff 2011-2010	+0.2*	+0.1*	-1.2*	-0.7	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.3*	+0.9*	-0.1		N/A	N/A	+0.6*	N/A
Diff Market - All G/S	-0.2*	-0.1*	+2.9*	+2.7*	-0.1	-0.1*	+0.0	-0.2*
Importance (Avg)	8.0	8.5	N/A	N/A	N/A	8.7	8.7	7.8



15.2. Country Analysis

There is a 12.1 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “New cars” market. This is 0.4 points greater than the EU28 goods markets range (11.7).

The market for “New cars” is assessed equally in the EU15 and in the EU13 Member States (81.1). At regional level, the market for “New cars” scores below the goods markets average in Western Europe (-2.7) and above the average in Northern Europe (+1.0).

The top three ranked countries for this market are Hungary (87.1), Malta (85.5) and Finland (84.5), while Bulgaria (75.0), Croatia (77.2) and the Netherlands (78.8) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+6.6), Malta (+4.9) and Portugal (+4.1). The only countries that statistically significantly decreased in MPI are Cyprus (-3.6), Latvia (-2.8) and the Netherlands (-1.8).

The top performing countries in the comparability component are Malta (8.2), Hungary (8.1) and Germany (8.0). The best performers for trust are Hungary, Luxembourg and Malta (all 8.1). In the expectations component Hungary (9.1), Denmark (8.7) and Malta (8.6) perform best. Choice has the highest scores in Finland, the Czech Republic (both 8.6) and Denmark (8.5). The lowest proportions of problems can be found in Germany (5.9%), Greece (6.4%) and Luxembourg (6.8%), while the proportions of complaints are lowest in Austria (56.5%), Estonia

(56.8%) and Germany (65.5%). Detriment is lowest in Denmark (3.0), Sweden (3.3) and Lithuania (3.9). When problems and detriment combined, Lithuania (9.7), Estonia and Hungary (both 9.6) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	87.1	MT	8.2	HU	8.1	DE	5.9	AT	56.5	DK	3.0	LT	9.7	HU	9.1	FI	8.6
MT	85.5	HU	8.1	LU	8.1	EL	6.4	EE	56.8	SE	3.3	EE	9.6	DK	8.7	CZ	8.6
FI	84.5	DE	8.0	MT	8.1	LU	6.8	DE	65.5	LT	3.9	HU	9.6	MT	8.6	DK	8.5
RO	83.9	LU	7.9	DE	7.9	HU	6.9	FR	66.5	IS	4.0	DE	9.6	RO	8.6	SK	8.5
DK	83.6	CY	7.9	NO	7.8	AT	7.5	LU	70.3	NO	4.1	AT	9.6	FI	8.6	RO	8.5
Avg	81.1	Avg	7.6	Avg	7.3	Avg	11.1	Avg	81.2	Avg	5.3	Avg	9.4	Avg	8.1	Avg	8.0

15.3. Socio-demographic Analysis

The market for “New cars” is rated lower by those aged 18-34 than those in the older age groups, and higher by those with only primary level of education compared to those with secondary or tertiary level education. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Blue collar workers and students rate this market particularly poorly, while managers and retired people give particularly high scores, compared to other occupational groups. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the goods markets average, the “New cars” market tends to score lower for many socio-demographic categories (ranging from -0.4 for those with tertiary education to -5.4 for students). Only retired people rate it more highly than the goods markets average (+1.0).

Total	Gender 		Age 			Education level 			Making ends meet 	
81.1	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	81.0	81.2	78.7	80.6	83.2	82.4	80.7	81.1	81.7	79.1
EU28 Market - All G/S	-0.7*	-2.0*	-4.0*	-1.2*	+0.2	-0.8	-2.2*	-0.4*	-1.5*	-2.2*

Total	Occupation 							
81.1	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	80.9	82.7	80.5	79.0	77.9	81.3	79.4	84.0
EU28 Market - All G/S	+0.1	+0.2	-2.4*	-2.9*	-5.4*	-2.2*	-1.4	+1.0*

Total	Private internet use 						Mother tongue 	
81.1	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	81.2	80.4	81.9	80.4	82.4	80.3	81.2	78.2
EU28 Market - All G/S	-1.5*	-1.4*	-0.8	-1.0	-0.4	-1.8*	-1.4*	-3.1*

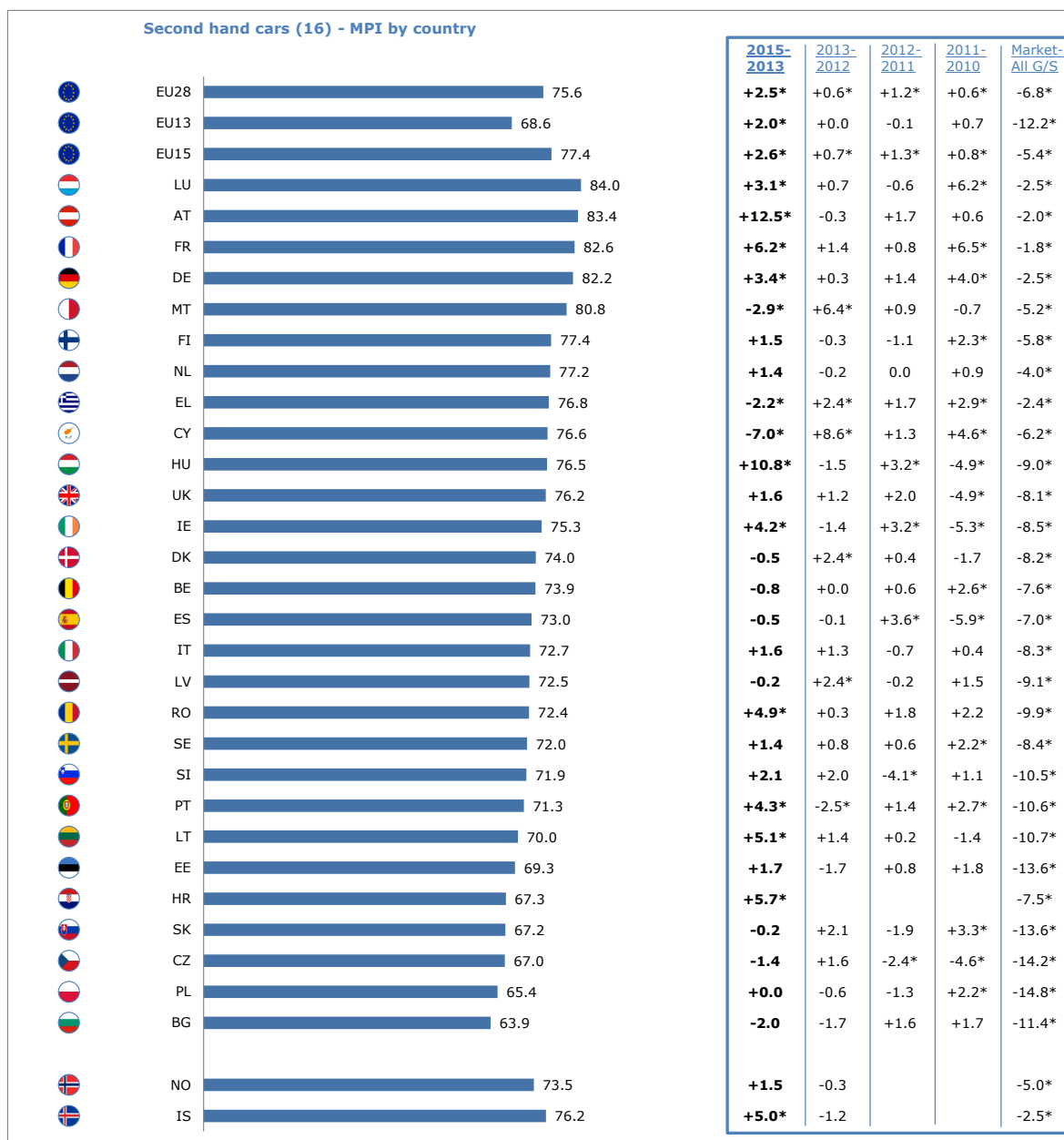
15.4. General Conclusions

The market for “New cars” is, with an MPI score of 81.1, a middle to low performing goods market. It has risen by 1.6 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores at the same level in the EU15 and the EU13 Member States. The market is given the highest performance scores by respondents

over 34, those with only primary level education, people who make ends meet easily, managers and pensioners.

16. MARKET FOR SECOND HAND CARS

Market definition: Second hand cars



16.1. Overall Performance

The overall MPI score for the market for "Second hand cars" at EU28 level is 75.6, which is lower than the goods markets average (-6.8). This makes it the lowest performing goods market, ranking last of all 13 goods markets.

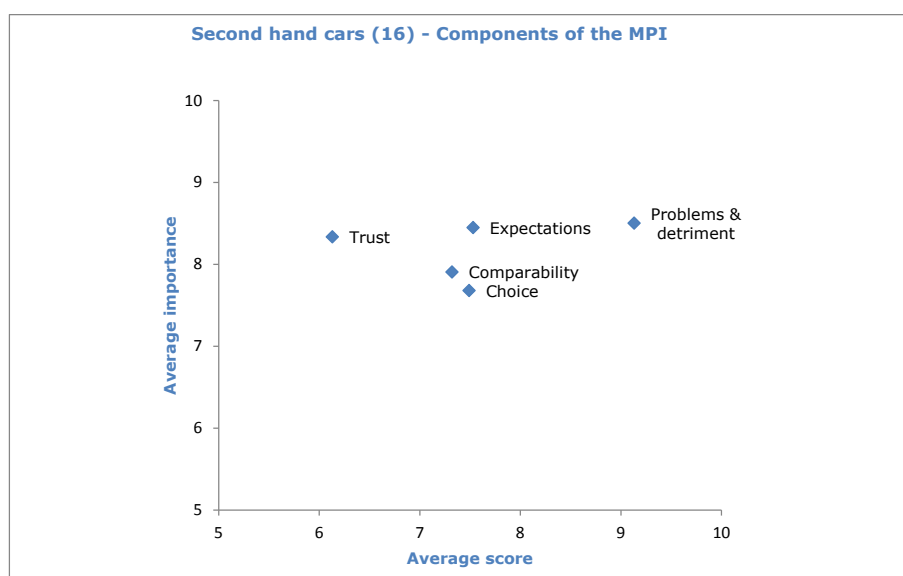
The overall MPI score for the market for "Second hand cars" has increased by 2.5 points from 2013 to 2015, driven by increases in the comparability, trust and expectations components.

In comparison to the goods markets average, the "Second hand cars" market has a higher proportion of problems and a higher level of detriment, which is also reflected in worse performance in the problems & detriment component. However, the market has a lower

proportion of complaints. Furthermore, the comparability, trust, expectations and choice components are all lower for "Second hand cars" than the goods markets average.

Within this market, the importance of problems & detriment, expectations and trust are rather high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.3	6.1	14.6	74.4	5.9	9.1	7.5	7.5
Diff 2015-2013	+0.2*	+0.5*	-0.4	+2.1	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.0	+0.1*	-0.3	-5.0*	N/A	N/A	+0.0	N/A
Diff 2012-2011	+0.1*	+0.1*	-2.8*	-2.5*	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.1*	0.0	-1.0*	+1.1	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.4*	+1.1*	+0.1		N/A	N/A	+0.9*	N/A
Diff Market - All G/S	-0.5*	-1.3*	+6.4*	-4.1*	+0.5*	-0.4*	-0.6*	-0.7*
Importance (Avg)	7.9	8.3	N/A	N/A	N/A	8.5	8.4	7.7



16.2. Country Analysis

There is a 20.1 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "Second hand cars" market. This is 8.4 points greater than the EU28 goods markets range (11.7), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for "Second hand cars" is assessed more favourably in the EU15 Member States (77.4) and less well in the EU13 Member States (68.6) compared to the EU28 score (75.6). At regional level, the market performs best in the Western region (80.0), scoring above the EU28 average, with scores below average in all other regions. Compared to the goods markets average, the market for "Second hand cars" scores consistently below the average in all regions.

The top three ranked countries for this market are Luxembourg (84.0), Austria (83.4) and France (82.6), while Bulgaria (63.9), Poland (65.4) and the Czech Republic (67.0) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Austria (+12.5), Hungary (+10.8) and France (+6.2). The only countries noting statistically significant decreases in MPI are Cyprus (-7.0), Malta (-2.9) and Greece (-2.2).

The top performing countries in the comparability component are Luxembourg (8.1), Austria and France (both 8.0). The best performers for trust are Luxembourg, France (both 7.9) and Austria (7.7). In the expectations component Luxembourg, Hungary and Austria (all 8.2)

perform best. Choice has the highest scores in Luxembourg, Malta and Finland (all 8.2). The lowest proportions of problems can be found in Austria (5.0%), France (6.7%) and Greece (6.8%), while the proportions of complaints are lowest in Estonia (44.6%), Malta (49.6%) and Lithuania (50.2%). Detriment is lowest in Denmark (4.6), Hungary (4.7) and Slovakia (5.1). When problems and detriment are combined, the same three countries as for the problems component emerge on top: Austria (9.7), Greece (9.6) and France (9.5).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	84.0	LU	8.1	LU	7.9	AT	5.0	EE	44.6	DK	4.6	AT	9.7	LU	8.2	LU	8.2
AT	83.4	AT	8.0	FR	7.9	FR	6.7	MT	49.6	HU	4.7	EL	9.6	HU	8.2	MT	8.2
FR	82.6	FR	8.0	AT	7.7	EL	6.8	LT	50.2	SK	5.1	FR	9.5	AT	8.2	FI	8.2
DE	82.2	DE	8.0	DE	7.6	LU	7.5	HR	50.9	NL	5.1	LU	9.5	MT	8.1	AT	8.0
MT	80.8	NL	7.8	MT	7.2	DE	8.4	FR	55.9	EE	5.1	DE	9.5	UK	8.0	DE	8.0
Avg	75.6	Avg	7.3	Avg	6.1	Avg	14.6	Avg	74.4	Avg	5.9	Avg	9.1	Avg	7.5	Avg	7.5

16.3. Socio-demographic Analysis

Women rate the “Second hand cars” market higher than men, and it is more highly rated as age increases. The higher the education level, the lower the MPI score. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Blue collar workers rate the market lower than all other occupational groups. In terms of private Internet use, those who use the Internet weekly score this market the highest. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the goods markets average, the “Second hand cars” market scores lower for every socio-demographic category. Particularly low scores in comparison to the goods markets average can be noted for blue collar workers (-9.9), 18-34 year-olds (-8.5) and those who hardly ever use the Internet privately (-8.4).

Total	Gender 		Age 			Education level 			Making ends meet 	
75.6	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	74.3	77.2	74.2	75.2	77.8	77.0	76.0	75.0	77.2	73.7
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
EU28 Market - All G/S	-7.5*	-6.0*	-8.5*	-6.6*	-5.2*	-6.1*	-6.9*	-6.6*	-6.1*	-7.6*

Total	Occupation 							
75.6	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	73.3	74.9	77.4	72.0	78.6	77.8	74.0	77.4
	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
EU28 Market - All G/S	-7.5*	-7.6*	-5.4*	-9.9*	-4.7*	-5.7*	-6.8*	-5.7*

Total	Private internet use 						Mother tongue 	
75.6	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	75.6	77.8	77.1	73.5	74.4	74.5	75.9	74.4
	(s)	(t)	(u)	(v)	(w)	(x)	(y)	(z)
EU28 Market - All G/S	-7.1*	-4.0*	-5.6*	-7.9*	-8.4*	-7.5*	-6.7*	-6.9*

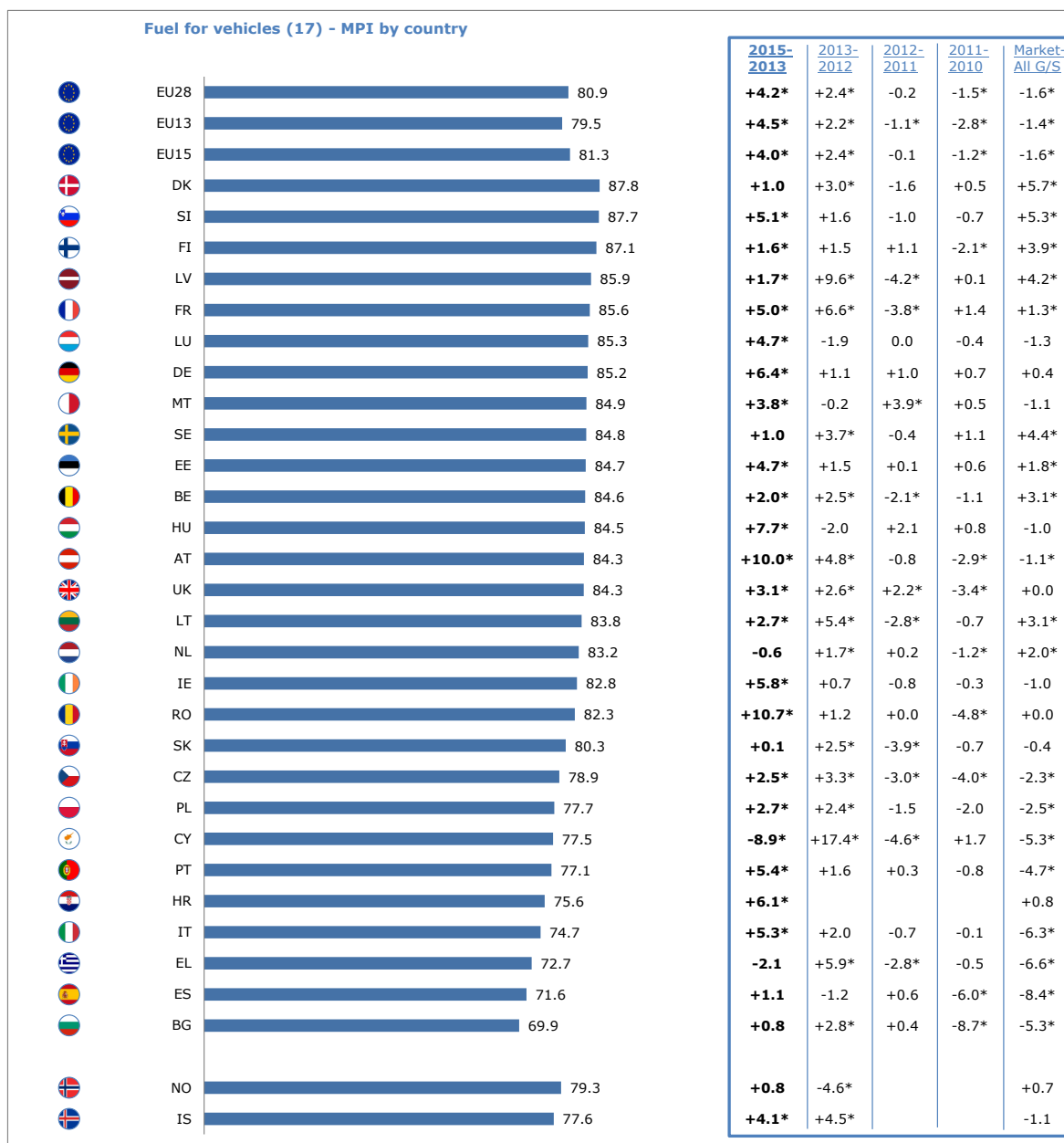
16.4. General Conclusions

The market for “Second hand cars” is, with an MPI score of 75.6, the lowest performing goods market. It has risen by 2.5 points since 2013, driven in particular by increases in the comparability, trust and expectations components. There is a 20.1 point difference in MPI

between the top ranked country and the lowest ranked country in the EU, indicating that there are considerable country level differences to be taken into account when evaluating the “Second hand cars” market. The market scores higher in the EU15 and lower in the EU13 compared to the EU28. Furthermore, the market scores below the goods markets average across all regions and all socio-demographic groups.

17. MARKET FOR FUEL FOR VEHICLES

Market definition: Fuel for vehicles, petrol and diesel



17.1. Overall Performance

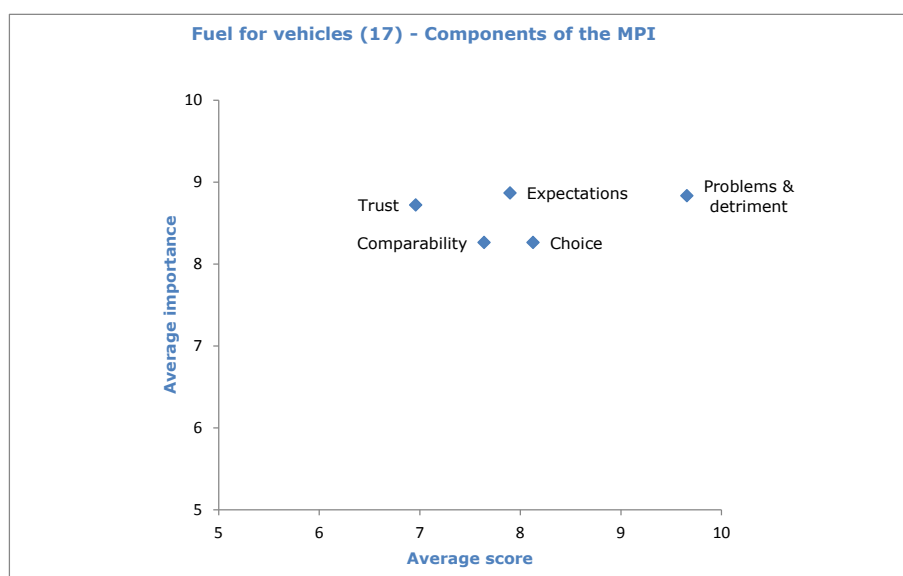
The overall MPI score for the market for "Fuel for vehicles" at EU28 level is 80.9, which is lower than the goods markets average (-1.6). This makes it a low performing goods market, ranking 11th of the 13 goods markets.

The overall MPI score for the market for "Fuel for vehicles" has increased by 4.2 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There is also a decrease in the proportion of respondents who experienced a problem, but an increase in the proportion of those who complained from 2013 to 2015.

In comparison to the goods markets average, the “Fuel for vehicles” market has a lower proportion of problems and of complaints, but does have a higher level of detriment. Nevertheless, the market performs better in the problems & detriment component than the goods markets average. In addition, the expectations, trust and comparability components are lower for “Fuel for vehicles” than the goods markets average.

Within this market, the importance of expectations and problems & detriment is relatively high, with the latter component having a higher score than the goods markets average but the former performing worse than average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.6	7.0	5.9	72.4	5.8	9.7	7.9	8.1
Diff 2015-2013	+0.3*	+0.7*	-0.6*	+17.1*	N/A	N/A	+0.6*	N/A
Diff 2013-2012	+0.2*	+0.3*	-1.3*	-6.5*	N/A	N/A	+0.4*	N/A
Diff 2012-2011	+0.0	-0.1	+0.6*	-12.6*	N/A	N/A	-0.1*	N/A
Diff 2011-2010	-0.1*	-0.1*	+1.0*	+13.3*	N/A	N/A	-0.2*	N/A
Component contribution to the change in MPI	+0.9*	+1.8*	+0.0		N/A	N/A	+1.5*	N/A
Diff Market - All G/S	-0.2*	-0.5*	-2.3*	-6.1*	+0.4*	+0.1*	-0.2*	0.0
Importance (Avg)	8.3	8.7	N/A	N/A	N/A	8.8	8.9	8.3



17.2. Country Analysis

There is a 17.9 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Fuel for vehicles” market. This is 6.1 points² greater than the EU28 goods markets range (11.7), indicating the market is evaluated somewhat heterogeneously across countries.

The market for “Fuel for vehicles” is assessed less favourably in the EU13 Member States (79.5) compared to the overall EU28 results (80.9). At regional level, the Northern (86.3) and Western (84.9) regions have scores above the EU28 average, with the Southern (73.7) and Eastern (79.5) countries noting scores below average. Compared to the goods markets average, the market for “Fuel for vehicles” scores below the average in Eastern (-1.3) and Southern (-6.9) Europe and above average in Western (+0.7) and Northern (+4.6) Europe.

² Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

The top three ranked countries for this market are Denmark (87.8), Slovenia (87.7) and Finland (87.1), while Bulgaria (69.9), Spain (71.6) and Greece (72.7) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Romania (+10.7), Austria (+10.0) and Hungary (+7.7). The only country whose MPI decreased statistically significantly is Cyprus (-8.9).

The top performing countries in the comparability component are Slovenia (8.5), Latvia (8.4) and Luxembourg (8.3). The best performers for trust are Luxembourg (8.4), France (8.3) and Germany (8.1). In the expectations component Denmark (9.3), Finland (9.2) and Sweden (8.9) perform best. Choice has the highest scores in Denmark (9.0), Hungary (8.9) and Estonia (8.8). The lowest proportions of problems can be found in Malta (1.1%), Denmark (1.3%) and the Netherlands (1.9%), while the proportions of complaints are lowest in Sweden (36.9%), Norway (37.8%) and Estonia (42.2%). Detriment is lowest in Belgium (2.8), Sweden (3.0) and Norway (3.4). When combining problems and detriment, Denmark (10.0), Belgium and Malta (both 9.9) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DK	87.8	SI	8.5	LU	8.4	MT	1.1	SE	36.9	BE	2.8	DK	10.0	DK	9.3	DK	9.0
SI	87.7	LV	8.4	FR	8.3	DK	1.3	NO	37.8	SE	3.0	BE	9.9	FI	9.2	HU	8.9
FI	87.1	LU	8.3	DE	8.1	NL	1.9	EE	42.2	NO	3.4	MT	9.9	SE	8.9	EE	8.8
LV	85.9	LT	8.2	MT	8.1	BE	2.0	HU	44.5	DK	3.5	NL	9.9	SI	8.8	LT	8.8
FR	85.6	FR	8.1	FI	8.0	CY	2.3	CY	53.7	NL	4.4	SE	9.9	UK	8.7	SI	8.7
Avg	80.9	Avg	7.6	Avg	7.0	Avg	5.9	Avg	72.4	Avg	5.8	Avg	9.7	Avg	7.9	Avg	8.1

17.3. Socio-demographic Analysis

Women rate this market higher than men, and 35-54 year-olds rate the market for "Fuel for vehicles" lower than those aged 18-34 and those aged 55+. Those with secondary level education rate this market higher than others. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation.

Students, managers, other white collar workers and pensioners rate this market higher than almost all other occupational groups. The lowest rating is from those seeking a job. In terms of private Internet use, this market is rated most highly by those who use the Internet most frequently (daily and weekly).

When compared with the goods markets average, the "Fuel for vehicles" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the goods markets average can be noted for those seeking a job (-6.4), those who hardly ever use the Internet privately (-6.1), house-persons and others not in employment (-4.8) and those with only primary level education (-4.0).

Monitoring consumer markets in the European Union 2015

Total	Gender 		Age 			Education level 			Making ends meet 	
80.9	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	79.4	82.6	81.4	79.7	81.8	79.1	81.7	80.5	83.0	77.9
EU28 Market - All G/S	-2.4*	-0.5*	-1.2*	-2.1*	-1.2*	-4.0*	-1.2*	-1.0*	-0.2	-3.4*

Total	Occupation 							
80.9	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	78.4	81.9	82.5	79.3	81.9	78.7	74.4	81.9
EU28 Market - All G/S	-2.4*	-0.6	-0.3	-2.5*	-1.3*	-4.8*	-6.4*	-1.1*

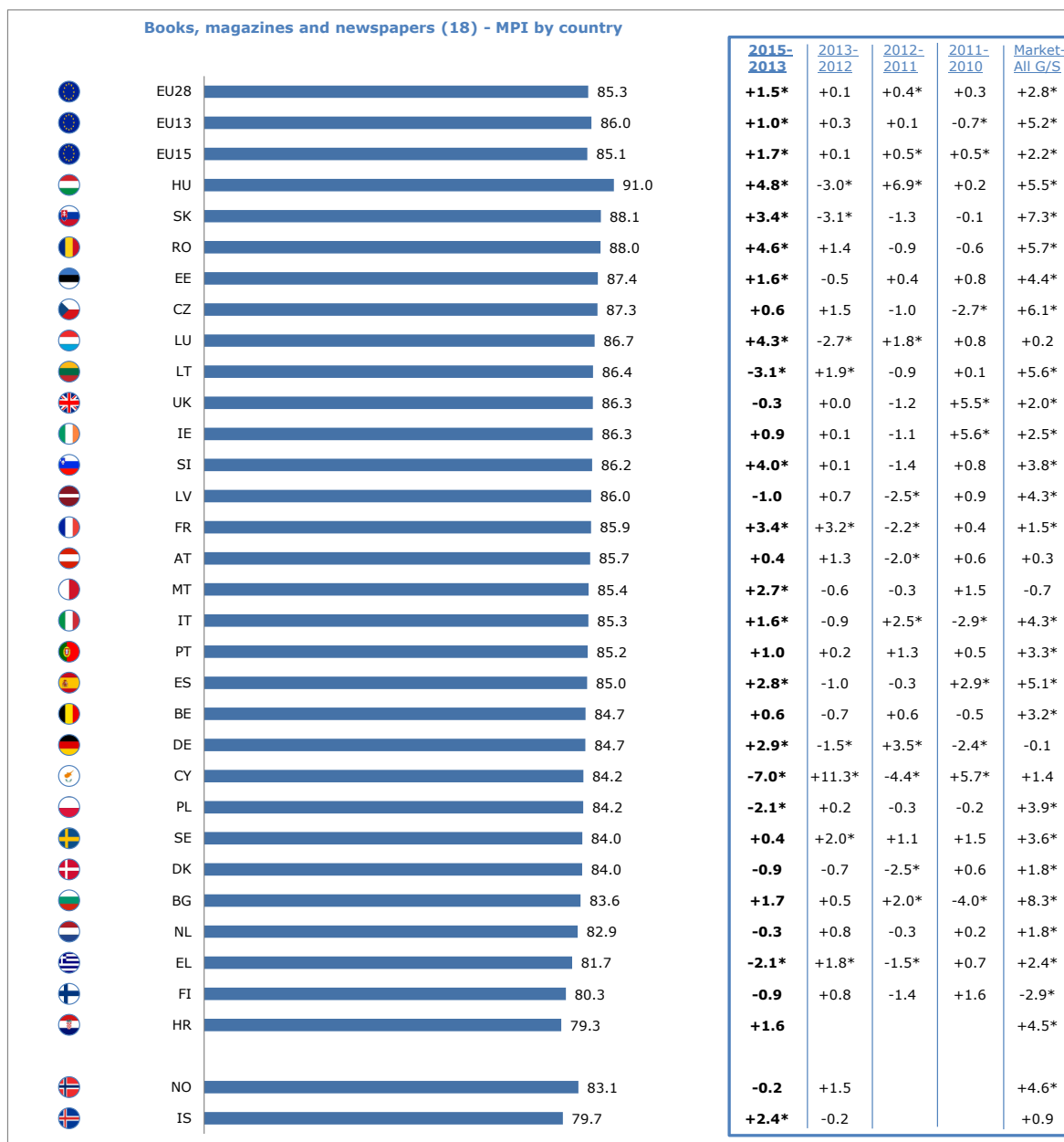
Total	Private internet use 						Mother tongue 	
80.9	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	81.4	81.0	79.1	78.1	76.7	78.4	80.9	80.3
EU28 Market - All G/S	-1.3*	-0.7*	-3.6*	-3.3*	-6.1*	-3.6*	-1.6*	-1.0

17.4. General Conclusions

The market for "Fuel for vehicles" is, with an MPI score of 80.9, a low performing goods market. It has increased in score by 4.2 points since 2013, driven in particular by increases in the comparability, trust and expectations components. There is a 17.9 point difference in MPI between the top ranked country and the lowest ranked country in the EU, indicating that there are considerable country differences to be taken into account when evaluating this market. The market scores lower in the EU13, with better regional performance in Western and Northern Europe.

18. MARKET FOR BOOKS, MAGAZINES AND NEWSPAPERS

Market definition: Books, magazines, newspapers, stationary (excluding postal delivery) – Books, magazines, newspapers, periodicals, stationary



18.1. Overall Performance

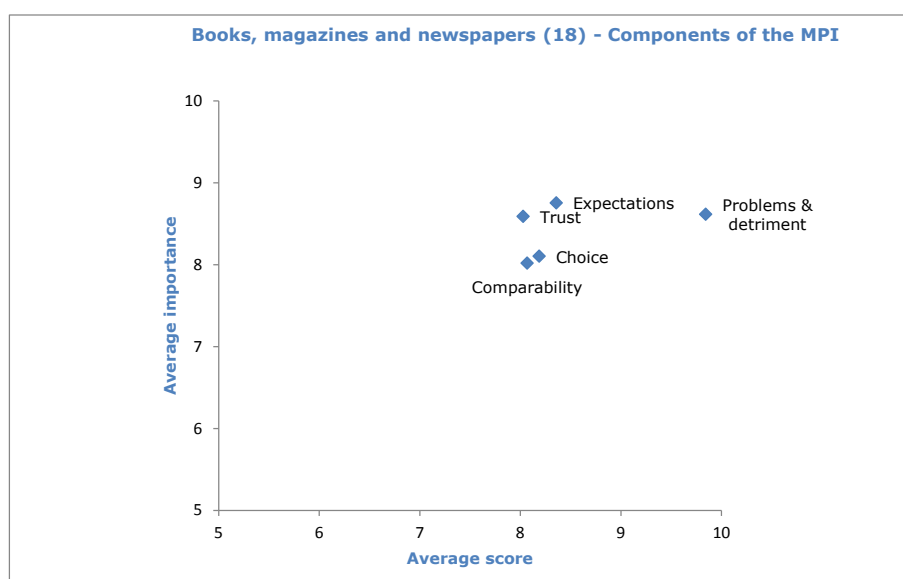
The overall MPI score for the market for "Books, magazines and newspapers" at EU28 level is 85.3, which is higher than the goods markets average (+2.8). This makes it the top performing goods market, ranking 1st of the 13 goods markets.

The overall MPI score for the market for "Books, magazines and newspapers" has increased by 1.5 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and expectations components. There has also been an increase in the proportion of problems from 2013 to 2015.

In comparison to the goods markets average, the “Books, magazines and newspapers” market has a lower proportion of problems, a lower detriment score, but a higher proportion of complaints. In addition, the expectations, trust and comparability components are higher for “Books, magazines and newspapers” than the goods markets average.

Within this market, the importance of expectations, problems & detriment and trust are rather high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	8.1	8.0	3.1	82.1	5.1	9.8	8.4	8.2
Diff 2015-2013	+0.1*	+0.3*	+0.8*	+2.3	N/A	N/A	+0.2*	N/A
Diff 2013-2012	0.0	+0.0	-0.5*	+16.6*	N/A	N/A	+0.0*	N/A
Diff 2012-2011	+0.1*	+0.0	-1.0*	-17.9*	N/A	N/A	0.0	N/A
Diff 2011-2010	+0.0	+0.0	+0.3	+10.0*	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.3*	+0.8*	-0.1*		N/A	N/A	+0.5*	N/A
Diff Market - All G/S	+0.2*	+0.6*	-5.1*	+3.6	-0.3*	+0.3*	+0.3*	+0.0
Importance (Avg)	8.0	8.6	N/A	N/A	N/A	8.6	8.8	8.1



18.2. Country Analysis

There is an 11.7 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Books, magazines and newspapers” market. This is 0.1 points less than the EU28 goods markets range (11.7), indicating the market is assessed somewhat similarly across countries.

The market for “Books, magazines and newspapers” is assessed more favourably in the EU13 Member States (86.0) than in the EU28 overall (85.3). At regional level, the market performs above the EU28 average in Eastern Europe (86.0), while scoring below average in the Northern region (83.0).

However, when comparing to the goods markets average, the market for “Books, magazines and newspapers” scores above the average in all regions of Europe.

The top three ranked countries for this market are Hungary (91.0), Slovakia (88.1) and Romania (88.0), while Croatia (79.3), Iceland (79.7) and Finland (80.3) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+4.8), Romania (+4.6) and Luxembourg (+4.3). The countries that decreased the most in MPI are Cyprus (-7.0), Lithuania (-3.1) and Greece (-2.1).

The top performing countries in the comparability component are Romania (8.7), Slovakia (8.5) and Luxembourg (8.4). The best performers for trust are Hungary (8.9), Luxembourg (8.5) and Slovakia (8.4). In the expectations component Hungary (9.2), Estonia and Lithuania (both 8.7) perform best. Choice has the highest scores in Hungary (8.8), the Czech Republic and Lithuania (both 8.7). The lowest proportions of problems can be found in Portugal (0.8%), Estonia (1.1%) and Hungary (1.2%), while the proportions of complaints are lowest in Cyprus (0.0%), Hungary (43.1%) and Malta (45.4%). Detriment is lowest in Slovakia (1.2), Lithuania (2.4) and Latvia (2.4). Taking problems and detriment together, Slovakia, Portugal and Estonia (all 10.0) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.0	RO	8.7	HU	8.9	PT	0.8	CY	0.0	SK	1.2	SK	10.0	HU	9.2	HU	8.8
SK	88.1	SK	8.5	LU	8.5	EE	1.1	HU	43.1	LT	2.4	PT	10.0	EE	8.7	CZ	8.7
RO	88.0	LU	8.4	SK	8.4	HU	1.2	MT	45.4	LV	2.4	EE	10.0	LT	8.7	LT	8.7
EE	87.4	HU	8.4	FR	8.3	AT	1.5	EE	47.4	IE	2.6	HU	10.0	CZ	8.6	SK	8.6
CZ	87.3	SI	8.4	AT	8.2	RO	1.5	HR	51.1	DK	2.7	LV	10.0	RO	8.6	LV	8.5
Avg	85.3	Avg	8.1	Avg	8.0	Avg	3.1	Avg	82.1	Avg	5.1	Avg	9.8	Avg	8.4	Avg	8.2

3

18.3. Socio-demographic Analysis

Women rate this market higher than men, and 35-54 year-olds rate the market for "Books, magazines and newspapers" lower than those aged 18-34 and those aged 55+. Those with tertiary level education rate this market lower than those with other education levels. Housepersons and others not in employment rate this market higher than several other occupational groups, while self-employed respondents gave the lowest rating.

When compared with the goods markets average, the "Books, magazines and newspapers" market tends to score higher for all socio-demographic categories. Particularly high scores in comparison to the goods markets average can be noted for those whose mother tongue is not an official national language (+4.6), those seeking a job (+4.4), blue collar workers (+3.9) and those who find it difficult to make ends meet (+3.8).

Total	Gender 		Age 			Education level 			Making ends meet 	
85.3	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	84.3	86.1	85.7	84.8	85.4	85.9	85.6	84.4	85.3	85.2
EU28 Market - All G/S	+2.5*	+3.0*	+3.0*	+3.0*	+2.4*	+2.8*	+2.7*	+2.8*	+2.1*	+3.8*

Total	Occupation 							
85.3	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	83.7	84.9	84.9	85.8	85.7	86.6	85.2	85.7
EU28 Market - All G/S	+2.9*	+2.5*	+2.1*	+3.9*	+2.4*	+3.1*	+4.4*	+2.7*

Total	Private internet use 						Mother tongue 	
85.3	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	85.5	84.3	84.9	85.2	86.1	85.2	85.3	85.9
EU28 Market - All G/S	+2.8*	+2.5*	+2.2*	+3.8*	+3.3*	+3.1*	+2.7*	+4.6*

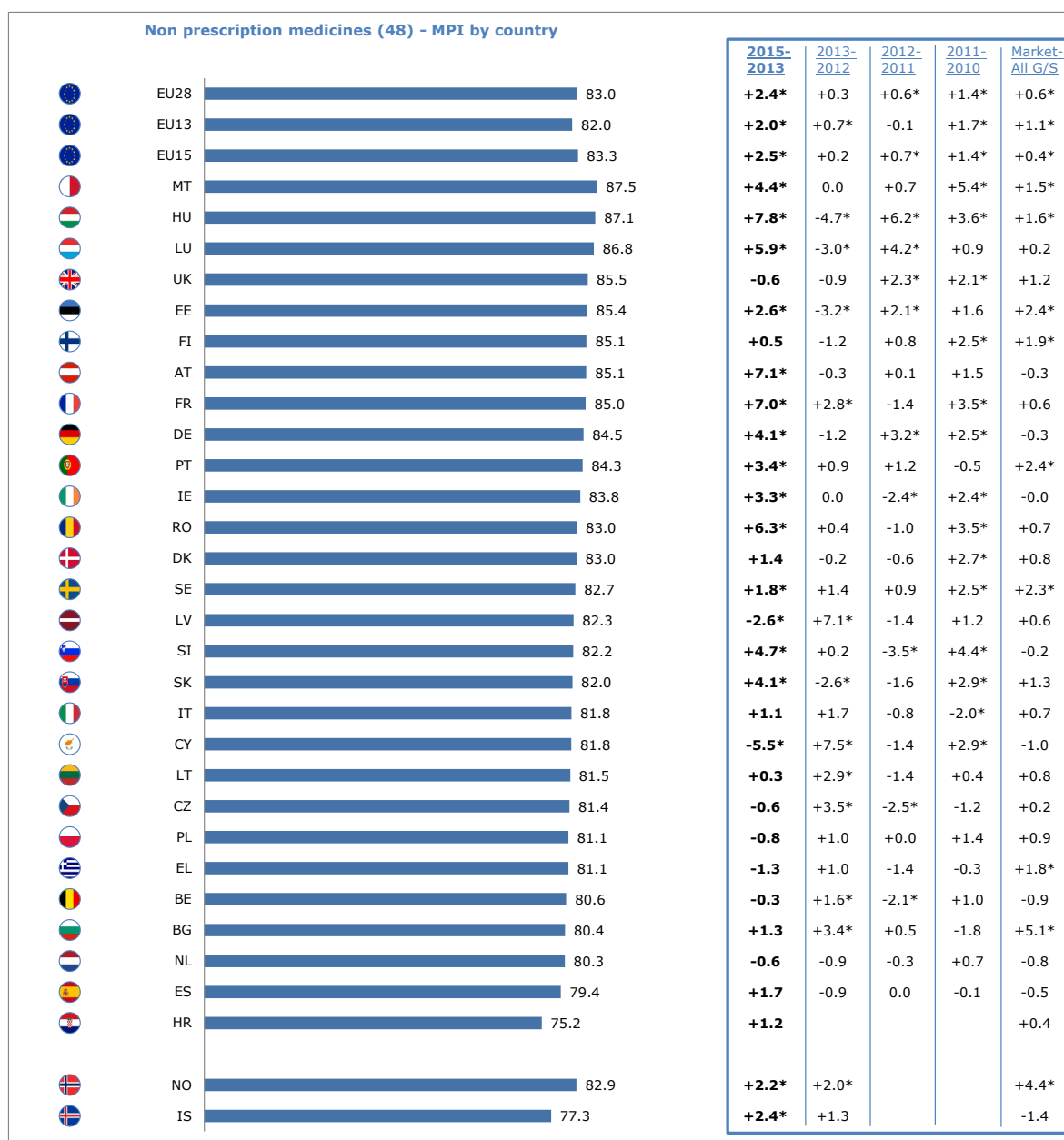
³ Note: Complaints component for Cyprus has a base size of less than 5 consumers.

18.4. General Conclusions

The market for “Books, magazines and newspapers” is, with an MPI score of 85.3, the top performing goods market. It has risen by 1.5 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the EU13 than in the EU28 and higher than the goods markets average across all socio-demographic groups.

48. MARKET FOR NON PRESCRIPTION MEDICINES

Market definition: Over the counter medication



48.1. Overall Performance

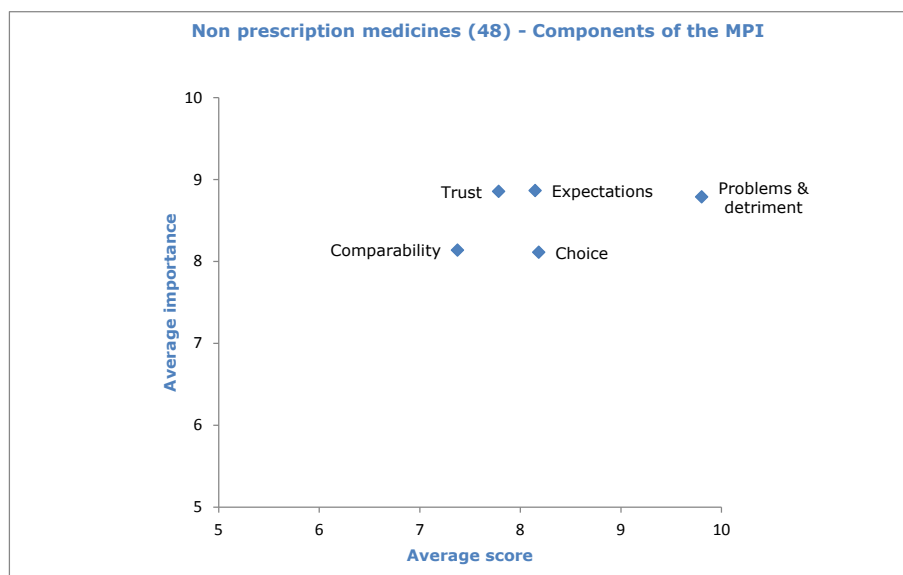
The overall MPI score for the market for "Non prescription medicines" at EU28 level is 83.0, which is higher than the goods markets average (+0.6). This makes it a middle to high performing goods market, ranking 7th of the 13 goods markets.

The overall MPI score for the market for "Non prescription medicines" has risen by 2.4 points from 2013 to 2015, driven by increases in the comparability, trust and expectations components. Although the proportion of problems remains stable, there is an increase in the proportion of complaints from 2013 to 2015.

In comparison to the goods markets average, the “Non prescription medicines” market has a lower proportion of problems and a lower proportion of complaints, but has a higher detriment score. Nevertheless, the market scores better in the problems & detriment component. In addition, the expectations and trust components are higher for “Non prescription medicines” than the goods markets average. The comparability component, however, does have a lower score compared to the goods markets average.

Within this market, comparability is the component with the lowest level of importance, while the market performs worse than the goods markets average in this component. In addition, the choice component has a relatively low importance score, but has a component score comparable to the goods markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.4	7.8	3.4	70.5	5.7	9.8	8.1	8.2
Diff 2015-2013	+0.2*	+0.5*	+0.0	+17.3*	N/A	N/A	+0.3*	N/A
Diff 2013-2012	+0.1	+0.0	-0.2	-7.5*	N/A	N/A	+0.0	N/A
Diff 2012-2011	+0.1*	0.0	-1.7*	-24.7*	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.1*	+0.4*	+1.0*	+19.4*	N/A	N/A	+0.2*	N/A
Component contribution to the change in MPI	+0.5*	+1.2*	0.0		N/A	N/A	+0.7*	N/A
Diff Market - All G/S	-0.5*	+0.4*	-4.8*	-8.0*	+0.3*	+0.2*	+0.1*	+0.0
Importance (Avg)	8.1	8.9	N/A	N/A	N/A	8.8	8.9	8.1



48.2. Country Analysis

There is a 12.3 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Non prescription medicines” market. This is 0.6 points greater than the EU28 goods markets range (11.7).

The market for “Non prescription medicines” is assessed less favourably in the EU13 Member States (82.0) compared to the overall EU28 result (83.0). At regional level, the Western region (84.4) has scores above the EU28 average, while below average scores can be noted in the Southern (81.1) and Eastern (81.9) countries. Compared to the goods markets average, the market for “Non prescription medicines” scores above the goods markets average in Northern (+1.8) and Eastern (+1.1) Europe.

The top three ranked countries for this market are Malta (87.5), Hungary (87.1) and Luxembourg (86.8), while Croatia (75.2), Iceland (77.3) and Spain (79.4) are at the other end of the scale.

Compared with 2013, the countries with the most improved MPI scores are Hungary (+7.8), Austria (+7.1) and France (+7.0). The only countries that statistically significantly decreased in MPI are Cyprus (-5.5) and Latvia (-2.6).

The top performing countries in the comparability component are Luxembourg, Malta (both 8.3) and Germany (8.1). The best performers for trust are Hungary (8.6), Luxembourg (8.5) and Malta (8.5). In the expectations component Hungary (8.9), Denmark (8.8) and Finland (8.7) perform best. Choice has the highest scores in Hungary (8.8), the Czech Republic and Slovakia (both 8.6). The lowest proportions of problems can be found in Portugal (0.5%), Belgium (1.5%) and the Netherlands (1.7%), while the proportions of complaints are lowest in Portugal (0.0%), Estonia (17.4%) and Norway (23.8%). Detriment is lowest in Estonia (3.2), Iceland (3.4) and Norway (3.7). Taking problems and detriment together, Portugal (10.0), Belgium and Estonia (both 9.9) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	87.5	LU	8.3	HU	8.6	PT	0.5	PT	0.0	EE	3.2	PT	10.0	HU	8.9	HU	8.8
HU	87.1	MT	8.3	LU	8.5	BE	1.5	EE	17.4	IS	3.4	BE	9.9	DK	8.8	CZ	8.6
LU	86.8	DE	8.1	MT	8.5	NL	1.7	NO	23.8	NO	3.7	EE	9.9	FI	8.7	SK	8.6
UK	85.5	AT	8.0	NO	8.4	EE	1.9	HU	29.0	IT	3.9	NL	9.9	MT	8.6	LU	8.6
EE	85.4	FR	7.9	UK	8.4	MT	2.0	LT	35.9	BE	3.9	FI	9.9	EE	8.5	MT	8.6
Avg	83.0	Avg	7.4	Avg	7.8	Avg	3.4	Avg	70.5	Avg	5.7	Avg	9.8	Avg	8.1	Avg	8.2

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48.3. Socio-demographic Analysis

Women rate this market higher than men, and those over 55 higher than other age groups. Those with a tertiary level education rate the market for "Non prescription medicines" lower than others. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. House-persons and others not in employment rate this market higher than most other occupational groups, while those who are self-employed and job seekers give lower scores compared to almost all other groups. In terms of private Internet use, those who hardly ever use the Internet score this market the lowest, although it should be noted that no statistically significant difference with those using the Internet weekly is recorded.

When compared with the goods markets average, the "Non prescription medicines" market tends to score higher for several socio-demographic categories. Notable exceptions are lower scores for those seeking a job (-1.4) and those who hardly ever use the Internet privately (-2.7).

⁴ Note: Complaints component for Portugal has a base size of less than 5 consumers.

Monitoring consumer markets in the European Union 2015

Total	Gender 		Age 			Education level 			Making ends meet 	
83.0	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	81.6	84.1	82.9	82.6	83.5	83.6	83.2	82.4	83.6	82.2
EU28 Market - All G/S	-0.1	+1.0*	+0.2	+0.8*	+0.5*	+0.4	+0.3	+0.8*	+0.4*	+0.9*

Total	Occupation 							
83.0	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	80.9	84.1	83.4	82.8	83.6	84.4	79.4	83.2
EU28 Market - All G/S	+0.1	+1.6*	+0.5*	+0.9*	+0.3	+0.9	-1.4*	+0.2

Total	Private internet use 						Mother tongue 	
83.0	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	83.4	81.7	82.9	83.2	80.1	83.1	83.0	82.4
EU28 Market - All G/S	+0.7*	-0.1	+0.2	+1.8	-2.7*	+1.1*	+0.5*	+1.1*

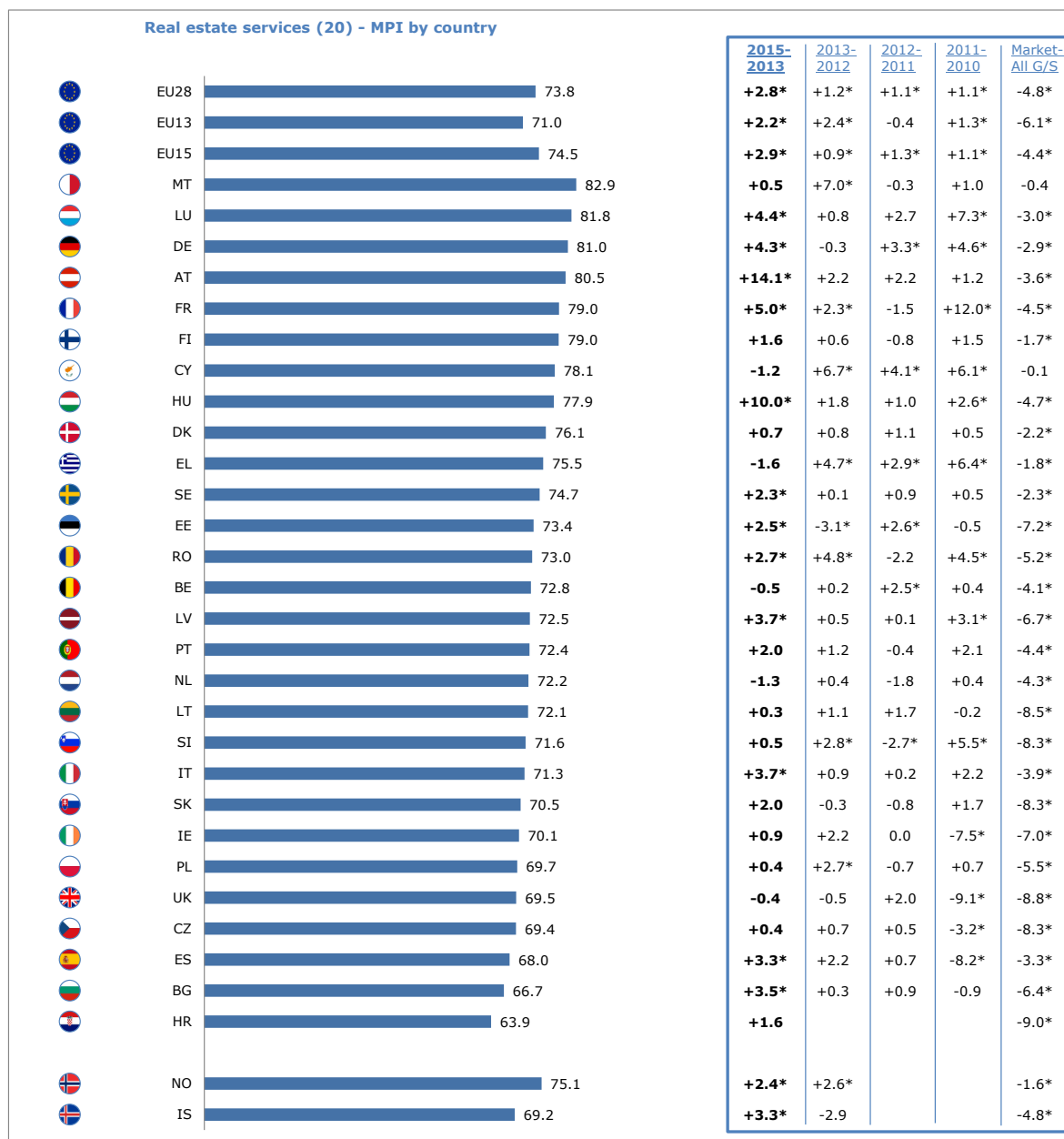
48.4. General Conclusions

The market for “Non prescription medicines” is, with an MPI score of 83.0, a middle to high performing goods market. It has risen by 2.4 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores lower in the EU13, with better regional performance in Western Europe.

Services Markets

20. MARKET FOR REAL ESTATE SERVICES

Market definition: Real estate agents and letting agents



20.1. Overall Performance

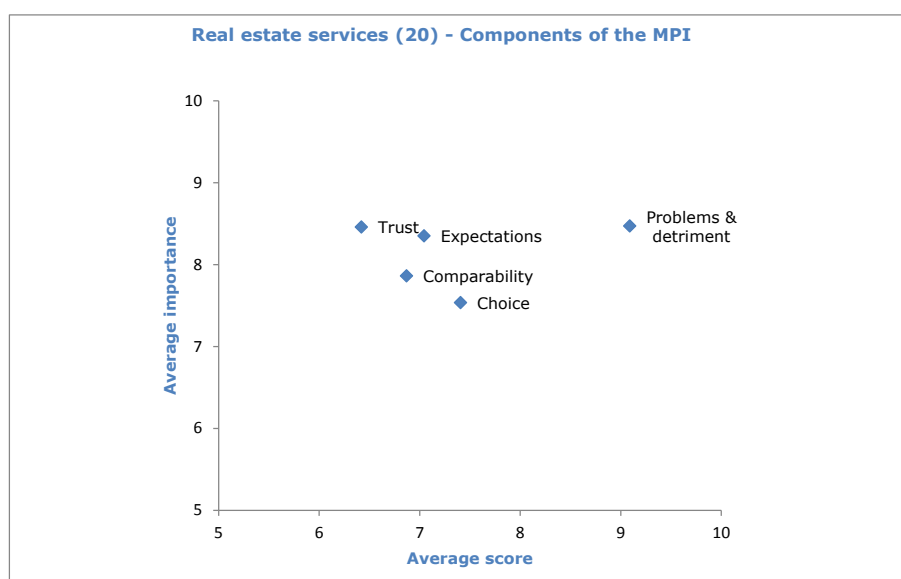
The overall MPI score for the market for "Real estate services" at EU28 level is 73.8, which is lower than the services markets average (-4.8). This makes it the lowest performing services market, ranking 29th of the 29 services markets.

The overall MPI score for the market for “Real estate services” has increased by 2.8 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and expectations components.

In comparison to the services markets average, the “Real estate services” market has a higher proportion of problems and higher level of detriment, which is reflected in poorer performance in the problems & detriment component. In contrast, the market has a lower proportion of complaints in relation to the services markets average. In addition, the expectations, comparability, trust and choice components for “Real estate services” are all below the services markets average.

The importance scores of trust and problems & detriment are rather high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	6.9	6.4	15.0	75.3	6.1	9.1	7.0	7.4
Diff 2015-2013	+0.3*	+0.4*	+0.4	+2.0	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.1*	+0.1*	-1.2*	-2.5	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.1*	-1.9*	-8.5*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.1*	+0.1	-3.2*	+3.7*	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.7*	+1.1*	-0.1		N/A	N/A	+1.0*	N/A
Diff Market - All G/S	-0.4*	-0.7*	+4.5*	-4.4*	+0.3*	-0.3*	-0.7*	-0.1*
Importance (Avg)	7.9	8.5	N/A	N/A	N/A	8.5	8.3	7.5



20.2. Country Analysis

There is a 19.0 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Real estate services” market. This is 5.5 points greater than the EU28 services markets range (13.5).

The market for “Real estate services” is assessed more favourably in the EU15 Member States (74.5) and less favourably in the EU13 Member States (71.0) than in the EU28 (73.8). At regional level, this market scores most highly in Western (76.5) and Northern (76.2) Europe, while scoring lower than average in the Southern (70.7) and Eastern (70.9) regions. In comparison with the services markets average, the market for “Real estate services” scores below average in all regions of Europe.

The top three ranked countries for this market are Malta (82.9), Luxembourg (81.8) and Germany (81.0), while Croatia (63.9), Bulgaria (66.7) and Spain (68.0) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Austria (+14.1), Hungary (+10.0) and France (+5.0). None of the countries statistically significantly decreased in MPI.

The top performing countries in the comparability component are Malta (8.0), Luxembourg and Germany (both 7.8). The best performers for trust are Luxembourg (8.0), Germany and Malta (both 7.7). In the expectations component Luxembourg (8.1), Malta (8.0) and Germany (7.9) perform best. Choice has the highest scores in Malta, Hungary (both 8.1) and Finland (8.0). The lowest proportions of problems can be found in Cyprus (2.3%), Malta (6.6%) and Estonia (8.5%), while the proportions of complaints are lowest in Austria (35.4%), France (42.7%) and Germany (48.1%). Detriment is lowest in Sweden (4.3), Denmark (4.9) and Finland (5.0). Taking problems and detriment together, the same three countries as for the problems component emerge on top: Cyprus (9.8), Estonia and Malta (both 9.5).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	82.9	MT	8.0	LU	8.0	CY	2.3	AT	35.4	SE	4.3	CY	9.8	LU	8.1	MT	8.1
LU	81.8	LU	7.8	DE	7.7	MT	6.6	FR	42.7	DK	4.9	EE	9.5	MT	8.0	HU	8.1
DE	81.0	DE	7.8	MT	7.7	EE	8.5	DE	48.1	FI	5.0	MT	9.5	DE	7.9	FI	8.0
AT	80.5	AT	7.6	AT	7.7	FR	8.6	HU	51.4	SK	5.0	DK	9.5	FI	7.9	DK	7.8
FR	79.0	FR	7.4	FR	7.6	AT	9.7	HR	55.1	BG	5.1	SI	9.4	AT	7.8	DE	7.8
Avg	73.8	Avg	6.9	Avg	6.4	Avg	15.0	Avg	75.3	Avg	6.1	Avg	9.1	Avg	7.0	Avg	7.4

20.3. Socio-demographic Analysis

Women rate this market higher than men, and 18-34 year-olds rate the market for "Real estate services" lower than those aged 35-54 and those aged 55+. Those with tertiary level education rate the market lower than others. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers rate this market higher than all other occupational groups. In terms of private Internet use, those who never use the Internet score this market lower than respondents who do use the Internet. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the services markets average, the "Real estate services" market scores lower for every socio-demographic category. Particularly low scores in comparison to the services markets average can be noted for those who never use the Internet (-11.3), those whose mother tongue is not an official national language (-8.5), 18-34 year olds (-6.7) and students (-6.6).

Total	Gender 		Age 			Education level 			Making ends meet 	
73.8	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	72.8	74.8	72.1	74.8	74.5	74.1	75.3	72.7	74.6	72.5
EU28 Market - All G/S	-5.0*	-4.6*	-6.7*	-3.0*	-4.7*	-4.8*	-4.3*	-4.5*	-5.2*	-4.2*

Total	Occupation 							
73.8	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	72.5	72.8	76.0	71.0	72.6	73.1	71.0	72.3
EU28 Market - All G/S	-3.0*	-5.2*	-4.0*	-6.2*	-6.6*	-5.7*	-4.1*	-6.8*

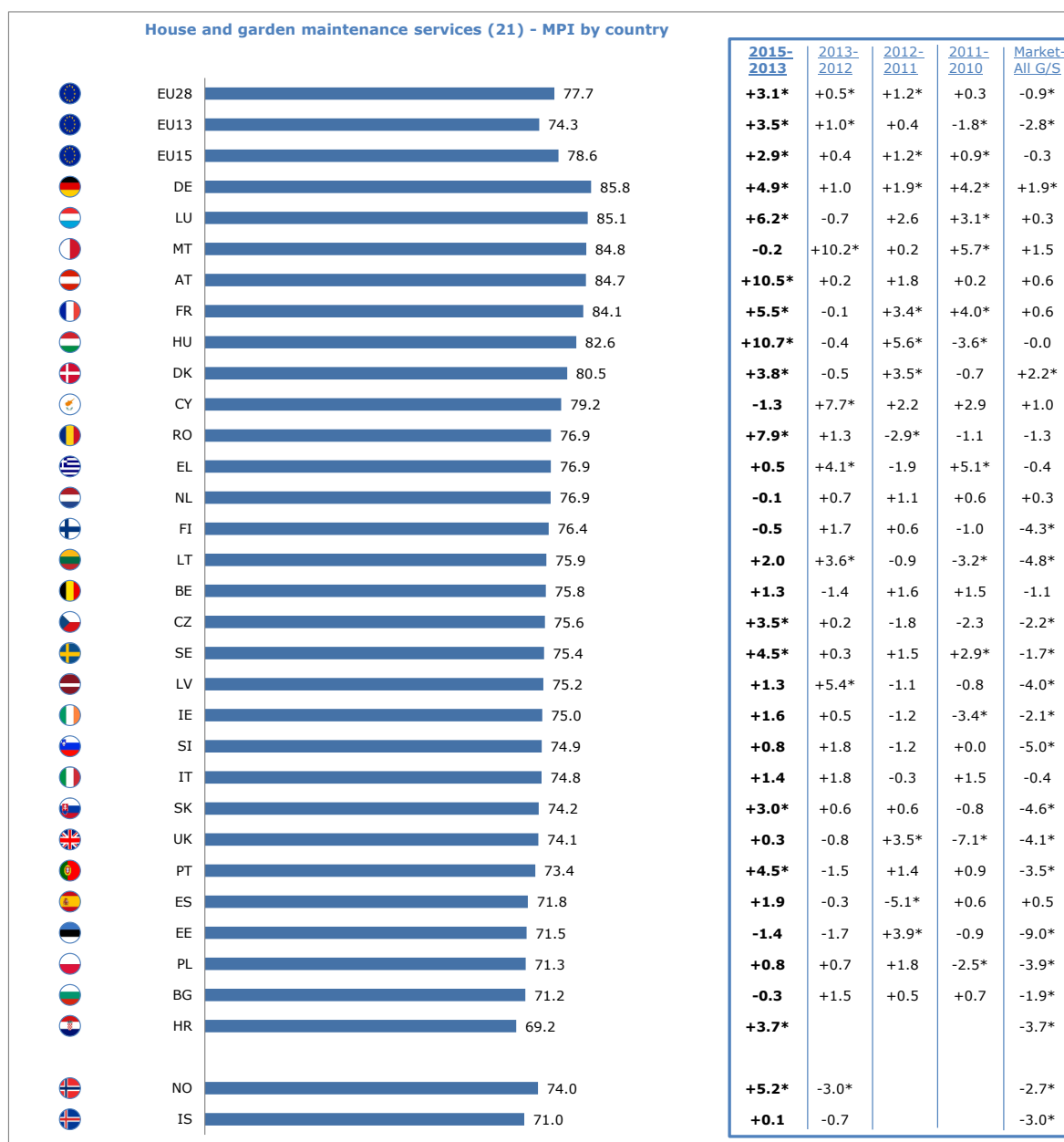
Total	Private internet use 						Mother tongue 	
73.8	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	74.1	74.2	75.5	73.3	73.6	67.3	74.1	68.9
EU28 Market - All G/S	-4.5*	-4.8*	-4.4*	-4.3*	-4.3*	-11.3*	-4.5*	-8.5*

20.4. General Conclusions

The market for “Real estate services” is, with an MPI score of 73.8, the lowest performing services market. It has risen by 2.8 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the EU15 and lower in the EU13, and very low among 18-34 year-olds, students, those who never use the Internet and those whose mother tongue is not an official national language.

21. MARKET FOR HOUSE AND GARDEN MAINTENANCE SERVICES

Market definition: House maintenance and improvement services – Roofing, decorator services, plumbers and plumbing, floor covering/fitting, central heating (installation and service), electrical services and installations, bricklayers, carpenters, painters, glaziers, iron-mongers, gardeners, tree-surgeons, tarmacking and paving, fitted kitchens, insulation, burglar alarms, wall coating, damp proofing, solar heating, guttering, chimney sweeps, replacing doors, fitting bathrooms, swimming pools, other



21.1. Overall Performance

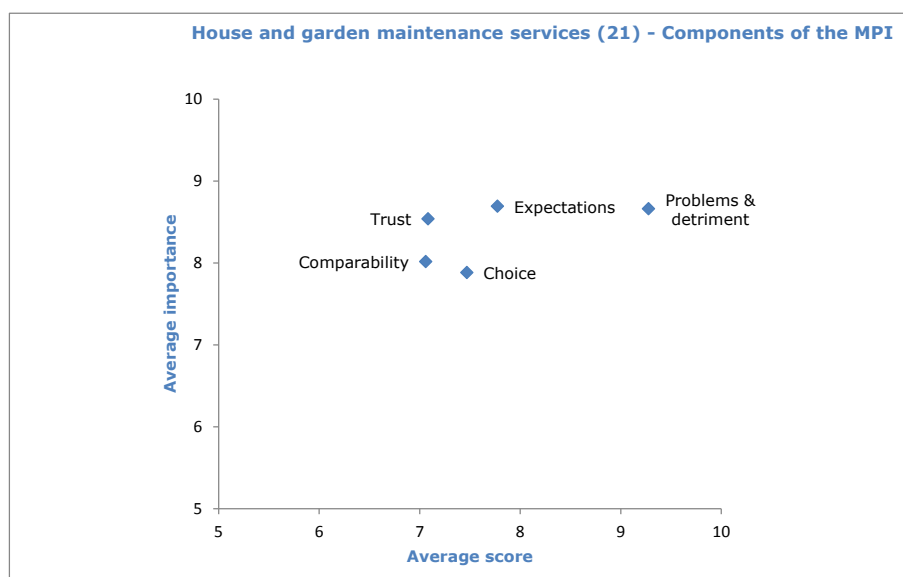
The overall MPI score for the market for "House and garden maintenance services" at EU28 level is 77.7, which is lower than the services markets average (-0.9). This makes it a middle to low performing services market, ranking 18th of the 29 services markets.

The overall MPI score for the market for “House and garden maintenance services” has increased by 3.1 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There is a decrease in the proportion of respondents who experienced a problem, but an increase in the proportion of those who complained from 2013 to 2015.

In comparison to the services markets average, the “House and garden maintenance services” market has a higher proportion of problems and of complaints. In addition, the trust and comparability components are lower for “House and garden maintenance services” than the services markets average.

The problems & detriment component has a relatively high level of importance, while performing below the services markets average. The level of importance of the expectations component is also rather high, while comparability and choice have somewhat lower importance scores.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.1	7.1	12.4	82.8	5.8	9.3	7.8	7.5
Diff 2015-2013	+0.2*	+0.5*	-1.4*	+3.0*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	+0.0	+0.2*	0.0	-2.3	N/A	N/A	+0.0	N/A
Diff 2012-2011	+0.1*	+0.0	-3.9*	-1.1	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.1*	-0.1*	-1.9*	-1.0	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.4*	+1.2*	+0.2*		N/A	N/A	+1.2*	N/A
Diff Market - All G/S	-0.2*	-0.1*	+2.0*	+3.2*	0.0	-0.1*	+0.0	0.0
Importance (Avg)	8.0	8.5	N/A	N/A	N/A	8.7	8.7	7.9



21.2. Country Analysis

There is a 16.6 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “House and garden maintenance services” market. This is 3.1 points greater than the EU28 services markets range (13.5).

The market for “House and garden maintenance services” is assessed more favourably in the EU15 Member States (78.6) and less well in the EU13 Member States (74.3) compared to the EU28 result (77.7). At regional level, the market for “House and garden maintenance services” performs best in the Western European countries (81.2), while lower than average scores in Southern (73.9) and Eastern (74.2) Europe can be noted. Compared to the services markets average, the Northern (-1.3) and Eastern (-2.9) regions score below average.

The top three ranked countries for this market are Germany (85.8), Luxembourg (85.1) and Malta (84.8), while Croatia (69.2), Iceland (71.0) and Bulgaria (71.2) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+10.7), Austria (+10.5) and Romania (+7.9). None of the countries statistically significantly decreased in MPI.

The top performing countries in the comparability component are Germany, France (both 8.1) and Luxembourg (8.0). The best performers for trust are Germany, Luxembourg (both 8.3) and Malta (8.2). In the expectations component Hungary (8.5), Germany and Denmark (both 8.4) perform best. Choice has the highest scores in Luxembourg, Germany and Malta (all 8.3). The lowest proportions of problems can be found in Austria (4.5%), Germany (4.6%) and France (5.6%), while the proportions of complaints are lowest in Estonia (55.2%), Malta (57.2%) and Romania (59.1%). Detriment is lowest in Sweden, Denmark and Hungary (all 4.3). Taking problems and detriment together, Austria, Germany (both 9.7) and Malta (9.6) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	85.8	DE	8.1	DE	8.3	AT	4.5	EE	55.2	SE	4.3	AT	9.7	HU	8.5	LU	8.3
LU	85.1	FR	8.1	LU	8.3	DE	4.6	MT	57.2	DK	4.3	DE	9.7	DE	8.4	DE	8.3
MT	84.8	LU	8.0	MT	8.2	FR	5.6	RO	59.1	HU	4.3	MT	9.6	DK	8.4	MT	8.3
AT	84.7	MT	7.9	AT	8.2	LU	5.9	CY	59.9	SK	4.9	FR	9.6	AT	8.4	DK	8.2
FR	84.1	AT	7.8	FR	8.1	MT	6.6	LV	60.3	SI	4.9	LU	9.6	MT	8.4	AT	8.2
Avg	77.7	Avg	7.1	Avg	7.1	Avg	12.4	Avg	82.8	Avg	5.8	Avg	9.3	Avg	7.8	Avg	7.5

21.3. Socio-demographic Analysis

Women rate this market higher than men, and 35-54 year-olds rate the market for "House and garden maintenance services" lower than those aged 18-34 and those aged 55+. It is rated lower by those with tertiary level education than by the other education categories.

Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers rate this market higher than most other occupational groups. In terms of private Internet use, monthly Internet users score this market higher than most other groups. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the services markets average, the "House and garden maintenance services" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the services markets average can be noted for those whose mother tongue is not an official national language (-4.6), managers (-3.2), students (-2.8) and those with a tertiary level of education (-2.6).

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Total	Gender 		Age 			Education level 			Making ends meet 	
77.7	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	76.8	78.5	78.4	76.8	78.1	78.7	79.9	74.6	78.3	76.4
EU28 Market - All G/S	-0.9*	-0.9*	-0.4	-1.0*	-1.0*	-0.2	+0.3	-2.6*	-1.5*	-0.3

Total	Occupation 							
77.7	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	74.5	74.9	79.5	77.3	76.3	78.6	72.9	78.1
EU28 Market - All G/S	-1.0	-3.2*	-0.6*	+0.1	-2.8*	-0.2	-2.2*	-1.0*

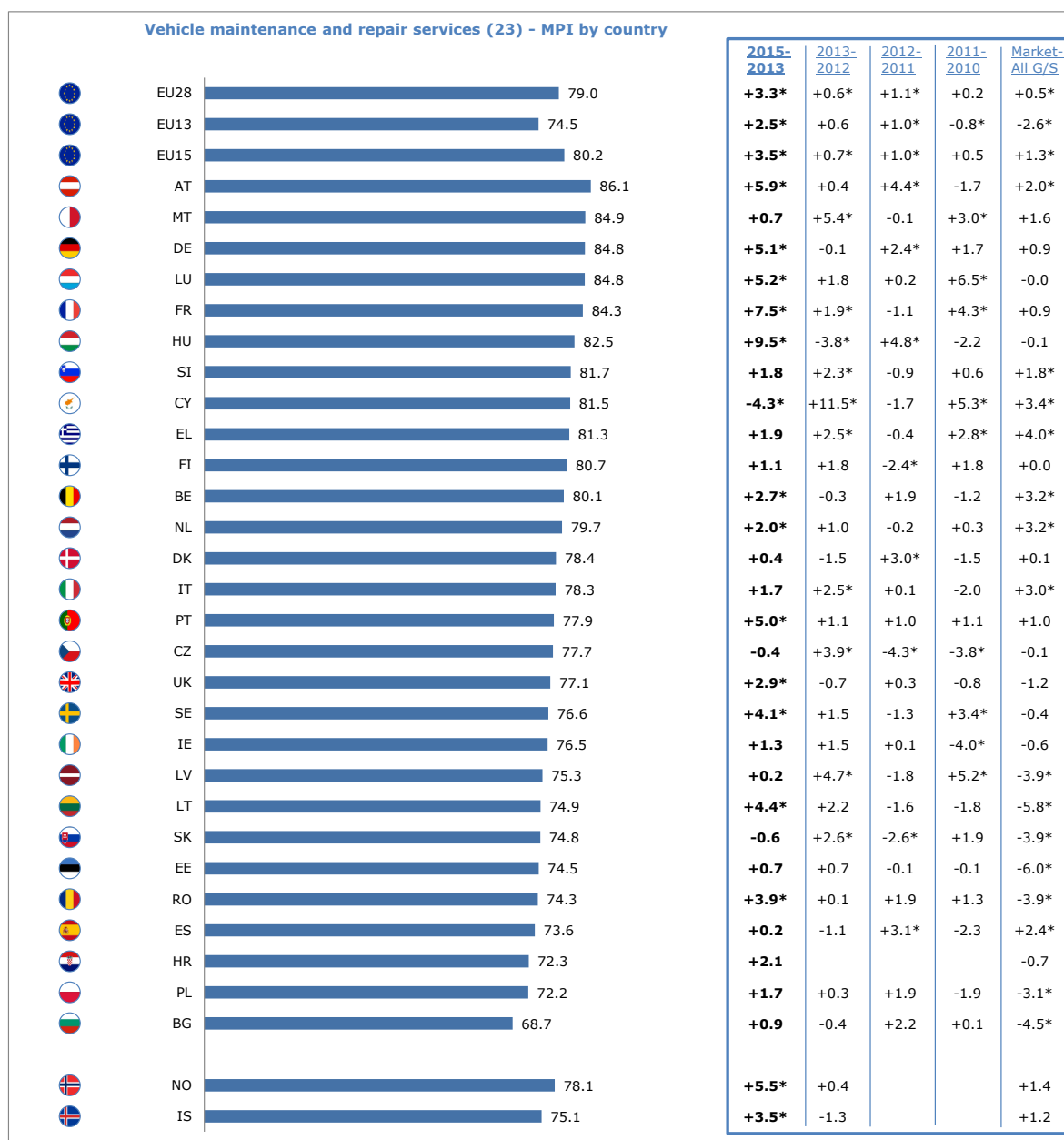
Total	Private internet use 						Mother tongue 	
77.7	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	77.4	78.0	81.1	76.7	79.3	79.0	77.9	72.8
EU28 Market - All G/S	-1.1*	-1.0*	+1.1	-0.9	+1.4	+0.4	-0.8*	-4.6*

21.4. General Conclusions

The market for “House and garden maintenance services” is, with an MPI score of 77.7, a middle to low performing services market. It has risen by 3.1 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the EU15 and lower in the EU13 compared to the EU28. Furthermore, the highest result is noted in the Western European region.

23. MARKET FOR VEHICLE MAINTENANCE AND REPAIR SERVICES

Market definition: Maintenance and reparation of vehicles and other transport – Franchise garage/dealer, independent garage, road assistance, other



23.1. Overall Performance

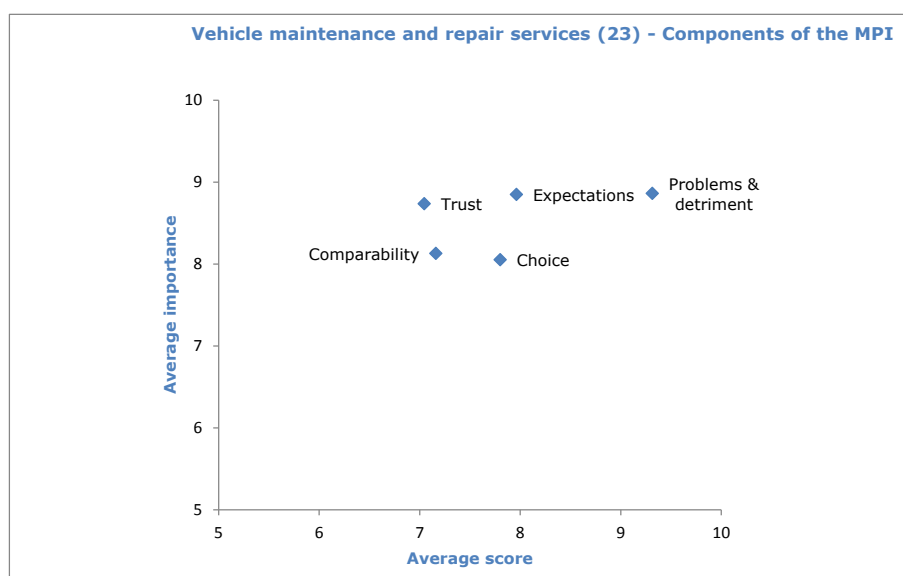
The overall MPI score for the market for "Vehicle maintenance and repair services" at EU28 level is 79.0, which is higher than the services markets average (+0.5). This makes it a middle to high performing services market, ranking 11th of the 29 services markets.

The overall MPI score for the market for "Vehicle maintenance and repair services" has increased by 3.3 points from 2013 to 2015, driven by increases in the comparability, trust and expectations components. Although the proportion of problems remains stable, there has been an increase in the proportion of complaints from 2013 to 2015.

In comparison to the services markets average, the “Vehicle maintenance and repair services” market has a higher detriment score, but performs better in the problems & detriment component. The expectations and choice component scores are higher for “Vehicle maintenance and repair services” than the services markets average and the trust and comparability components score lower.

Within this market, problems & detriment, expectations and trust have a relatively high level of importance, while only the expectations component performs better than the services markets average

	Results per component							
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.2	7.0	11.0	80.7	6.2	9.3	8.0	7.8
Diff 2015-2013	+0.3*	+0.5*	-0.6	+5.4*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	0.0	+0.0	-2.3*	-3.3*	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.1*	-2.1*	-1.9	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.0	-0.2*	-2.6*	+2.8*	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.6*	+1.4*	+0.1		N/A	N/A	+1.3*	N/A
Diff Market - All G/S	-0.1*	-0.1*	+0.6	+1.1	+0.4*	-0.1*	+0.2*	+0.3*
Importance (Avg)	8.1	8.7	N/A	N/A	N/A	8.9	8.8	8.1



23.2. Country Analysis

There is a 17.4 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Vehicle maintenance and repair services” market. This is 3.9 points greater than the EU28 services markets range (13.5).

The market for “Vehicle maintenance and repair services” is assessed more favourably in the EU15 Member States (80.2) and less well in the EU13 Member States (74.5) compared to the EU28 result (79.0). At regional level, the market is evaluated most positively in Western Europe (82.1), but scores below the EU average in the Eastern (74.4) and Southern (76.9) regions. In comparison to the services markets average, the market for “Vehicle maintenance and repair services” scores below average in Eastern Europe (-2.7) and above average in Southern (+2.7) and Western (+0.6) Europe.

The top three ranked countries for this market are Austria (86.1), Malta (84.9) and Germany (84.8), while Bulgaria (68.7), Poland (72.2) and Croatia (72.3) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+9.5), France (+7.5) and Austria (+5.9). The only country that statistically significantly decreased in MPI is Cyprus (-4.3).

The top performing countries in the comparability component are Luxembourg, France (both 8.1) and Malta (8.0). The best performers for trust are Austria (8.4), Luxembourg and Germany (both 8.3). In the expectations component Hungary (8.6), Austria (8.5) and Finland (8.4) perform best. Choice has the highest scores in Cyprus, Malta (both 8.4) and Austria (8.3). The lowest proportions of problems can be found in Luxembourg (3.8%), Austria and Malta (both 5.4%), while the proportions of complaints is lowest in Estonia (47.3%), Luxembourg (55.0%) and Romania (60.8%). Detriment is lowest in Sweden (4.4), Slovakia (4.8) and Slovenia (4.9). Taking problems and detriment together, Luxembourg, Austria (both 9.7) and Slovenia (9.6) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	86.1	LU	8.1	AT	8.4	LU	3.8	EE	47.3	SE	4.4	LU	9.7	HU	8.6	CY	8.4
MT	84.9	FR	8.1	LU	8.3	AT	5.4	LU	55.0	SK	4.8	AT	9.7	AT	8.5	MT	8.4
DE	84.8	MT	8.0	DE	8.3	MT	5.4	RO	60.8	SI	4.9	SI	9.6	FI	8.4	AT	8.3
LU	84.8	AT	8.0	MT	8.2	DE	5.8	HR	64.1	DK	5.0	FR	9.6	SI	8.4	HU	8.3
FR	84.3	DE	7.9	FR	8.1	FR	5.8	PT	65.0	LT	5.2	DE	9.6	DK	8.3	DE	8.2
Avg	79.0	Avg	7.2	Avg	7.0	Avg	11.0	Avg	80.7	Avg	6.2	Avg	9.3	Avg	8.0	Avg	7.8

23.3. Socio-demographic Analysis

Women rate this market higher than men. Those aged 55 or older give higher scores than the younger age groups. Those with tertiary level education rate the market with a lower MPI score than other education categories, and respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers, retired people and house-persons and others not in employment rate this market higher than most of the other occupational groups. In terms of private Internet use, those who use the Internet daily score this market the lowest, although it should be noted there is no statistically significant difference with those using the Internet less than monthly. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

Particularly high scores in comparison to the services markets average can be noted for those who hardly ever use the Internet (+3.7) and retired people (+2.8) and particularly low comparative scores for those whose mother tongue is not a national official language (-4.3) and managers (-2.8).

Total	Gender 		Age 			Education level 			Making ends meet 	
79.0	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	77.8	80.4	77.2	78.0	81.4	79.9	80.5	76.5	80.4	76.9
EU28 Market - All G/S	+0.1	+1.0*	-1.6*	+0.1	+2.2*	+1.0*	+0.9*	-0.7*	+0.6*	+0.2

Total	Occupation 							
79.0	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	74.9	75.3	80.4	77.3	76.9	80.8	73.7	81.9
EU28 Market - All G/S	-0.6	-2.8*	+0.4	+0.1	-2.2*	+2.0*	-1.4	+2.8*

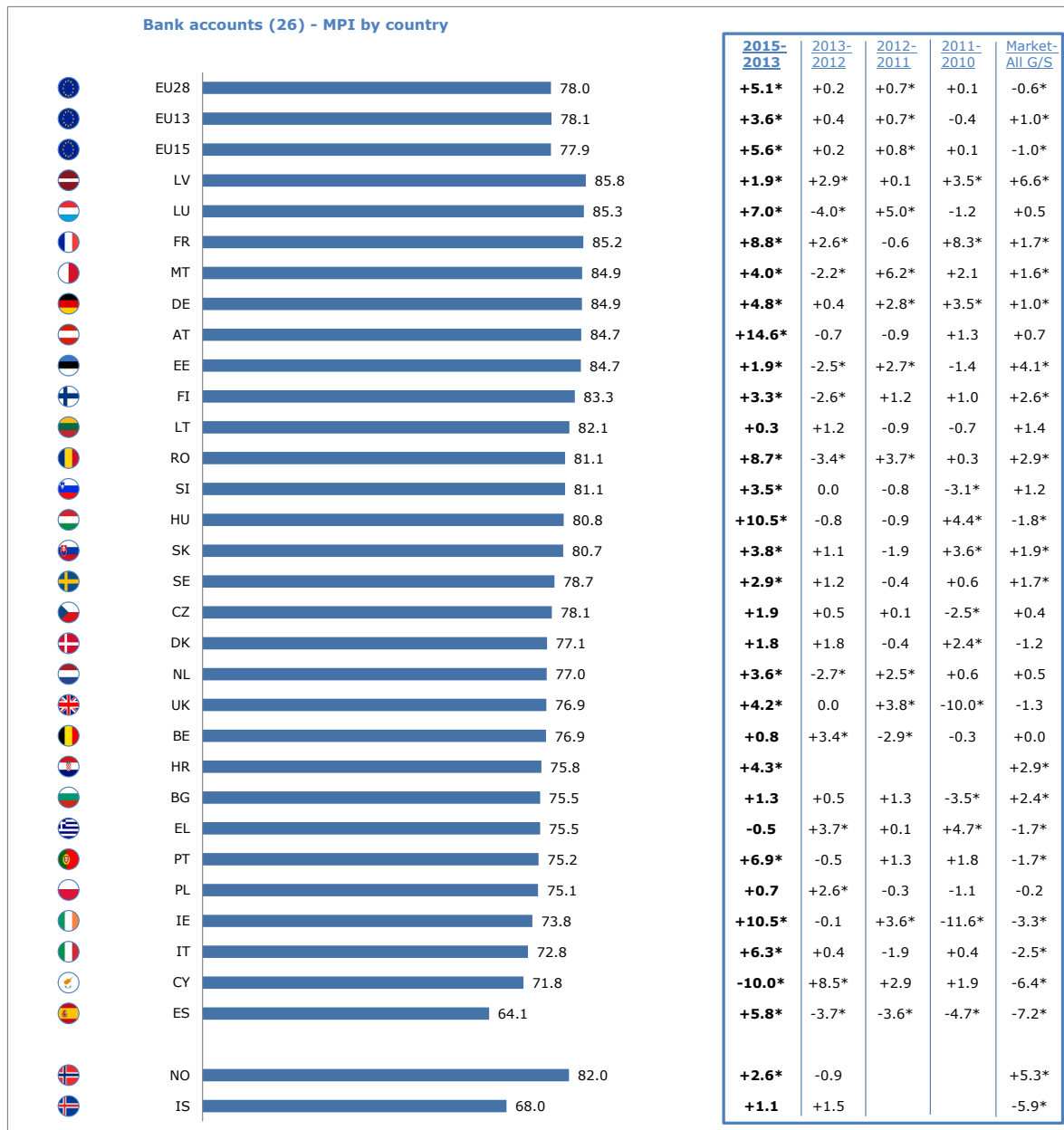
Total	Private internet use 						Mother tongue 	
79.0	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	78.4	80.9	80.7	79.4	81.6	81.1	79.2	73.1
EU28 Market - All G/S	-0.2	+1.9*	+0.8	+1.8	+3.7*	+2.5*	+0.6*	-4.3*

23.4. General Conclusions

The market for “Vehicle maintenance and repair services” is, with an MPI score of 79.0, a middle to high performing services market. It has risen by 3.3 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the EU15 and lower in the EU13, with better regional performance in Western Europe.

26. MARKET FOR BANK ACCOUNTS

Market definition: Banking – Current account, debit cards



26.1. Overall Performance

The overall MPI score for the market for "Bank accounts" at EU28 level is 78.0 which is lower than the services markets average by 0.6 points. This makes it a middle to low performing services market, ranking 16th of the 29 services markets.

The overall MPI score for the market for "Bank accounts" has increased by 5.1 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There is also a decrease in the proportion of problems. The proportion of complaints, however, increased from 2013 to 2015.

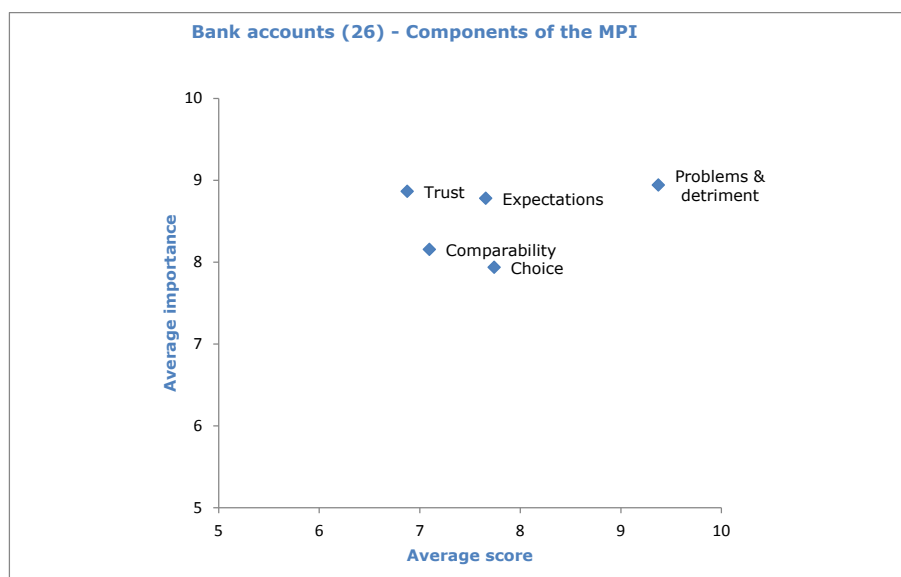
In comparison to the services markets average, the “Bank accounts” market has a higher proportion of complaints and higher detriment score. The expectations, comparability and trust components are all lower for “Bank accounts” than the services markets average while the choice component scores higher. Furthermore, a lower proportion of respondents switched provider compared to the services markets average. Consumers who did not switch in this market are more likely than average to say they were not interested in switching and less likely to say they tried to switch but gave up.

The trust, problems & detriment and expectations components have the highest levels of importance while choice has the lowest importance score for this market.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.1	6.9	10.5	88.1	6.0	9.4	7.7	7.7
Diff 2015-2013	+0.5*	+0.8*	-3.7*	+9.6*	N/A	N/A	+0.6*	N/A
Diff 2013-2012	+0.1*	0.0	-0.1	-1.6	N/A	N/A	+0.0	N/A
Diff 2012-2011	+0.0	0.0	-3.1*	-8.5*	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.0	+0.0	-0.5	+1.1	N/A	N/A	-0.1*	N/A
Component contribution to the change in MPI	+1.2*	+1.9*	+0.6*		N/A	N/A	+1.5*	N/A
Diff Market - All G/S	-0.2*	-0.3*	+0.0	+8.4*	+0.2*	0.0	-0.1*	+0.3*
Importance (Avg)	8.2	8.9	N/A	N/A	N/A	8.9	8.8	7.9

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	9.0	7.8
Diff 2015-2013	-0.6	+0.1
Diff 2013-2012	-0.3	+0.2
Diff 2012-2011	-0.6	-0.2
Diff 2011-2010	+0.2	+0.2
Diff Market - All G/S	-1.9*	+0.1

Results per component		Diff Market - All G/S
Reason for not switching (%)		
Not interested in switching	80.0	+3.4*
Thought it might be too difficult	6.0	-0.1
Tried to switch but gave up because of the obstacles faced	3.7	-0.5*
For other reasons	10.3	-2.8*



26.2. Country Analysis

There is a 21.6 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Bank accounts” market. This is 8.2 points⁵ greater than the EU28 services markets range (13.5), indicating that there are considerable country differences to be taken into account when evaluating this market.

⁵ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

There is no statistically significant difference compared with the EU28 result for either the EU15 or EU13 Member States. At regional level, the "Bank accounts" market scores higher than the EU28 average in Western (81.9) and Northern (79.5) Europe, while performing below average in the Southern region (70.2). In comparison to the services markets average, the market for "Bank accounts" scores below the average in Southern Europe (-4.0), but is above average in Northern (+1.1) and Eastern (+1.0) Europe.

The top three ranked countries for this market are Latvia (85.8), Luxembourg (85.3) and France (85.2), while Spain (64.1), Iceland (68.0) and Cyprus (71.8) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Austria (+14.6), Ireland (+10.5) and Hungary (+10.5). The only country to record a statistically significant decrease in MPI is Cyprus (-10.0).

The top performing countries in the comparability component are Luxembourg (8.2), Malta (8.1) and France (8.0). The best performers for trust are Norway, Luxembourg and Finland (all 8.4). In the expectations component Latvia (8.7), Finland (8.5) and Estonia (8.4) perform best. Choice has the highest scores in Hungary (8.5), Luxembourg and Germany (both 8.3). The lowest proportions of problems can be found in France (2.1%), Estonia (3.4%) and Austria (3.5%), while the proportions of complaints are lowest in Estonia (51.2%), Hungary (57.8%) and Austria (60.5%). Detriment is lowest in Denmark (3.5), Estonia (4.0) and Sweden (4.3). Taking problems and detriment together, the same three countries as for the problems component emerge on top: Estonia (9.9), France and Austria (both 9.8). The highest proportions of those switching provider are recorded in Croatia (30.0%), Poland and the Czech Republic (both 17.8%). Estonia (9.7), Latvia (9.2) and Lithuania (9.0) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LV	85.8	LU	8.2	NO	8.4	FR	2.1	EE	51.2	DK	3.5	EE	9.9	LV	8.7	HU	8.5
LU	85.3	MT	8.1	LU	8.4	EE	3.4	HU	57.8	EE	4.0	FR	9.8	FI	8.5	LU	8.3
FR	85.2	FR	8.0	FI	8.4	AT	3.5	AT	60.5	SE	4.3	AT	9.8	EE	8.4	DE	8.3
MT	84.9	DE	8.0	AT	8.3	LV	3.6	LT	63.0	LT	4.6	LV	9.8	DE	8.3	FR	8.3
DE	84.9	AT	7.9	MT	8.3	DE	4.0	RO	70.5	SK	4.7	FI	9.7	FR	8.3	SK	8.3
Avg	78.0	Avg	7.1	Avg	6.9	Avg	10.5	Avg	88.1	Avg	6.0	Avg	9.4	Avg	7.7	Avg	7.7

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
HR	30.0	EE	9.7
PL	17.8	LV	9.2
CZ	17.8	LT	9.0
BG	17.0	CZ	8.7
DK	14.8	PL	8.5
Avg	9.0	Avg	7.8

26.3. Socio-demographic Analysis

Women rate this market higher than men, and 35-54 year-olds rate the market for "Bank accounts" lower than those aged 18-34 and those aged 55+. Those with secondary level education rate this market higher than those with only primary education or those with tertiary level education. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students, retired people and other white collar workers rate this market higher than almost all other occupational groups. In terms of private Internet use, those who use the Internet weekly score this market the highest.

When comparing the "Bank accounts" market with the services markets average in relation to the socio-demographic categories, comparative scores vary. Those who hardly ever use the Internet and those seeking a job score this market particularly low when compared to the services markets average (-5.0 and -3.5 respectively).

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Total	Gender 		Age 			Education level 			Making ends meet 	
78.0	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	76.6	79.3	79.6	76.0	79.0	76.5	79.5	76.4	80.2	74.7
EU28 Market - All G/S	-1.2*	-0.0	+0.7*	-1.8*	-0.2	-2.4*	-0.2	-0.8*	+0.4*	-2.0*

Total	Occupation 							
78.0	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	73.7	76.6	80.3	75.5	80.9	76.2	71.6	79.2
EU28 Market - All G/S	-1.7*	-1.4*	+0.3	-1.8*	+1.8*	-2.6*	-3.5*	+0.1

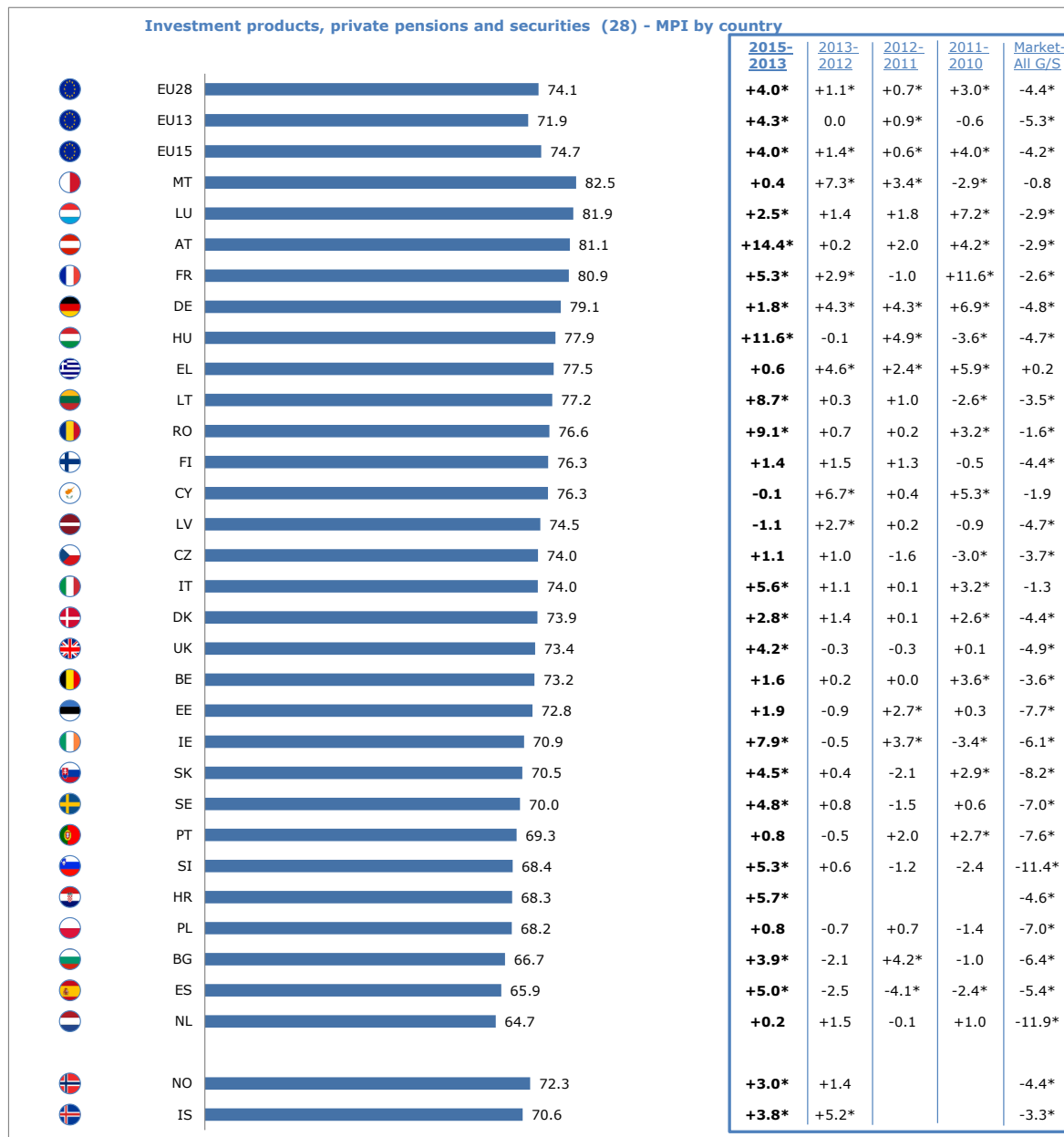
Total	Private internet use 						Mother tongue 	
78.0	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	77.9	79.3	78.7	75.5	72.9	77.7	78.0	77.6
EU28 Market - All G/S	-0.6*	+0.3	-1.3	-2.2	-5.0*	-0.9	-0.7*	+0.1

26.4. General Conclusions

The market for "Bank accounts" is, with an MPI score of 78.0, a middle to low performing services market. Its score is 0.6 points below the services markets average. It has risen by 5.1 points since 2013, driven in particular by increases in the comparability, trust and expectations components, while a decrease in the proportion of problems can also be noted. The market performs especially well in Western and Northern Europe. There is a 21.6 point difference in MPI between the top ranked country and the lowest ranked country for the "Bank accounts" market, indicating that there are considerable country differences to be taken into account when evaluating this market.

28. MARKET FOR INVESTMENT PRODUCTS, PRIVATE PENSIONS AND SECURITIES

Market definition: Banking – Investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stockbroking and derivatives



28.1. Overall Performance

The overall MPI score for the market for “Investment products, private pensions and securities” at EU28 level is 74.1, which is lower than the services markets average score by 4.4 points. This makes it a low performing services market, ranking 27th of the 29 services markets.

The overall MPI score for the market for “Investment products, private pensions and securities” has increased by 4.0 points from 2013 to 2015. The biggest drivers of this rise are improvements in the comparability, trust and expectations components. In addition, there has

been a decrease in the proportion of problems from 2013 to 2015. Furthermore, the switching and ease of switching components also increased from 2013 to 2015.

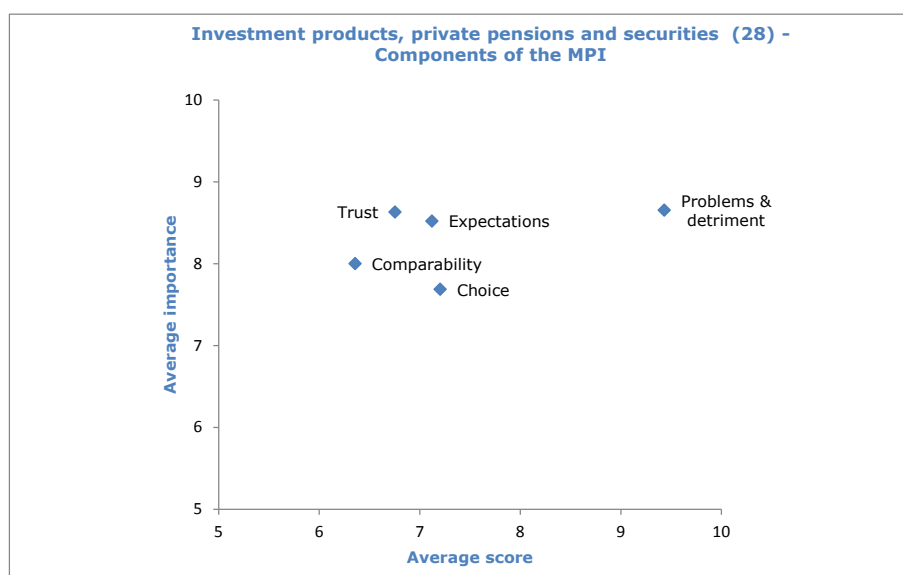
In comparison to the services markets average, the “Investment products, private pensions and securities” market has lower proportions of problems and complaints, but a higher level of detriment. Moreover, this market has lower scores in expectations, comparability, trust and choice compared to the services markets average. Although the proportion of switching provider is higher than average, the ease of switching score is below average. Consumers who did not switch in this market are more likely than the services markets average to think it might be too difficult and less likely to say they have no interest in switching.

Within this market, the problems & detriment component has the highest importance score, while choice has the lowest. In addition, trust and expectations have relatively high importance scores, while the market performs below the services markets average in these components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	6.4	6.8	9.4	73.3	6.0	9.4	7.1	7.2
Diff 2015-2013	+0.2*	+0.7*	-1.0*	-1.4	N/A	N/A	+0.6*	N/A
Diff 2013-2012	+0.1	+0.2*	-0.7	-0.9	N/A	N/A	+0.2*	N/A
Diff 2012-2011	+0.1*	0.0	-3.2*	-4.3*	N/A	N/A	0.0	N/A
Diff 2011-2010	+0.2*	+0.5*	-6.4*	-1.2	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.6*	+1.7*	+0.2*		N/A	N/A	+1.6*	N/A
Diff Market - All G/S	-0.9*	-0.4*	-1.1*	-6.4*	+0.2*	+0.0*	-0.6*	-0.3*
Importance (Avg)	8.0	8.6	N/A	N/A	N/A	8.7	8.5	7.7

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	13.7	7.3
Diff 2015-2013	+2.2*	+0.2*
Diff 2013-2012	-0.7	0.0
Diff 2012-2011	-0.2	-0.1
Diff 2011-2010	-3.6*	+0.3*
Diff Market - All G/S	+2.8*	-0.4*

Results per component		
	Reason for not switching (%)	Diff Market - All G/S
Not interested in switching	73.1	-3.5*
Thought it might be too difficult	9.9	+3.7*
Tried to switch but gave up because of the obstacles faced	3.9	-0.3
For other reasons	13.2	+0.1



28.2. Country Analysis

There is a 17.8 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Investment products, private pensions and securities” market. This is 4.4 points greater than the EU28 services markets range (13.5).

The market for “Investment products, private pensions and securities” is assessed more favourably in the EU15 Member States (74.7) and less positively in the EU13 Member States (71.9) than in the EU28 (74.1). At regional level, the market scores higher in Western Europe

(76.9), but lower in the other regions, compared to the EU28 score. The market for “Investment products, private pensions and securities” scores below the services markets average in all European regions.

The top three ranked countries for this market are Malta (82.5), Luxembourg (81.9) and Austria (81.1), while the Netherlands (64.7), Spain (65.9) and Bulgaria (66.7) are at the other end of the scale.

In comparison to 2013, the countries that have improved the most in MPI score are Austria (+14.4), Hungary (+11.6) and Romania (+9.1). None of the countries recorded a statistically significant decrease in MPI for this market.

The top performing countries in the comparability component are Malta (8.0), Luxembourg (7.8) and France (7.6). The best performers for trust and expectations are Malta (8.0 and 8.1 respectively), Luxembourg (8.0 and 7.9) and Austria (7.8 and 7.8). Choice has the highest scores in Hungary (8.2), Malta and Luxembourg (both 7.9). The lowest proportion of problems can be found in Estonia (2.4%), Latvia (3.6%) and Cyprus (3.9%), while the proportions of complaints are lowest in Estonia (27.9%), Austria (43.7%) and Luxembourg (43.8%). Detriment is lowest in Finland (3.9), Sweden (4.3) and Latvia (4.6). Estonia (9.9), Latvia and Belgium (both 9.8) are the best performing countries for the problems & detriment component. Sweden (35.8%), Norway (28.5%) and Estonia (26.6%) have the highest switching proportions. Bettered only by Latvia (9.0), the latter two countries are also top performers in terms of ease of switching (Norway with a score of 8.5 and Estonia with 8.3).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	82.5	MT	8.0	MT	8.0	EE	2.4	EE	27.9	FI	3.9	EE	9.9	MT	8.1	HU	8.2
LU	81.9	LU	7.8	LU	8.0	LV	3.6	AT	43.7	SE	4.3	LV	9.8	LU	7.9	MT	7.9
AT	81.1	FR	7.6	AT	7.8	CY	3.9	LU	43.8	LV	4.6	BE	9.8	AT	7.8	LU	7.9
FR	80.9	AT	7.6	FR	7.8	BE	4.8	DE	44.7	EE	4.8	CY	9.8	FR	7.7	AT	7.8
DE	79.1	EL	7.3	DE	7.6	DK	4.9	RO	54.4	HR	5.0	DK	9.8	DE	7.6	FR	7.8
Avg	74.1	Avg	6.4	Avg	6.8	Avg	9.4	Avg	73.3	Avg	6.0	Avg	9.4	Avg	7.1	Avg	7.2

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
SE	35.8	LV	9.0
NO	28.5	NO	8.5
EE	26.6	EE	8.3
DK	25.0	LT	8.2
ES	24.3	BG	8.2
Avg	13.7	Avg	7.3

28.3. Socio-demographic Analysis

Women rate the market for “Investment products, private pensions and securities” higher than men, and those over 55 rate the market lower than the younger age groups. Those with tertiary level education rate this market lower than those with other levels of education. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students rate this market higher than all other occupational groups. In terms of private Internet use, those who use the Internet less than monthly or never score this market the lowest.

When compared with the services markets average, the “Investment products, private pensions and securities” market scores lower for all socio-demographic categories, with the exception of students. Particularly low scores in comparison to the services markets average can be noted for those who use the Internet less than monthly (-9.1) or never (-8.8), people over 55 (-6.2), blue collar workers and retired people (both -5.8).

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Total	Gender 		Age 			Education level 			Making ends meet 	
74.1	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	73.7	74.7	74.9	74.6	73.0	75.0	75.4	73.1	74.8	73.3
EU28 Market - All G/S	-4.1*	-4.7*	-3.9*	-3.2*	-6.2*	-3.9*	-4.2*	-4.0*	-5.0*	-3.4*

Total	Occupation 							
74.1	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	72.2	74.9	75.9	71.4	78.3	74.4	72.0	73.2
EU28 Market - All G/S	-3.3*	-3.1*	-4.2*	-5.8*	-0.8	-4.5*	-3.1*	-5.8*

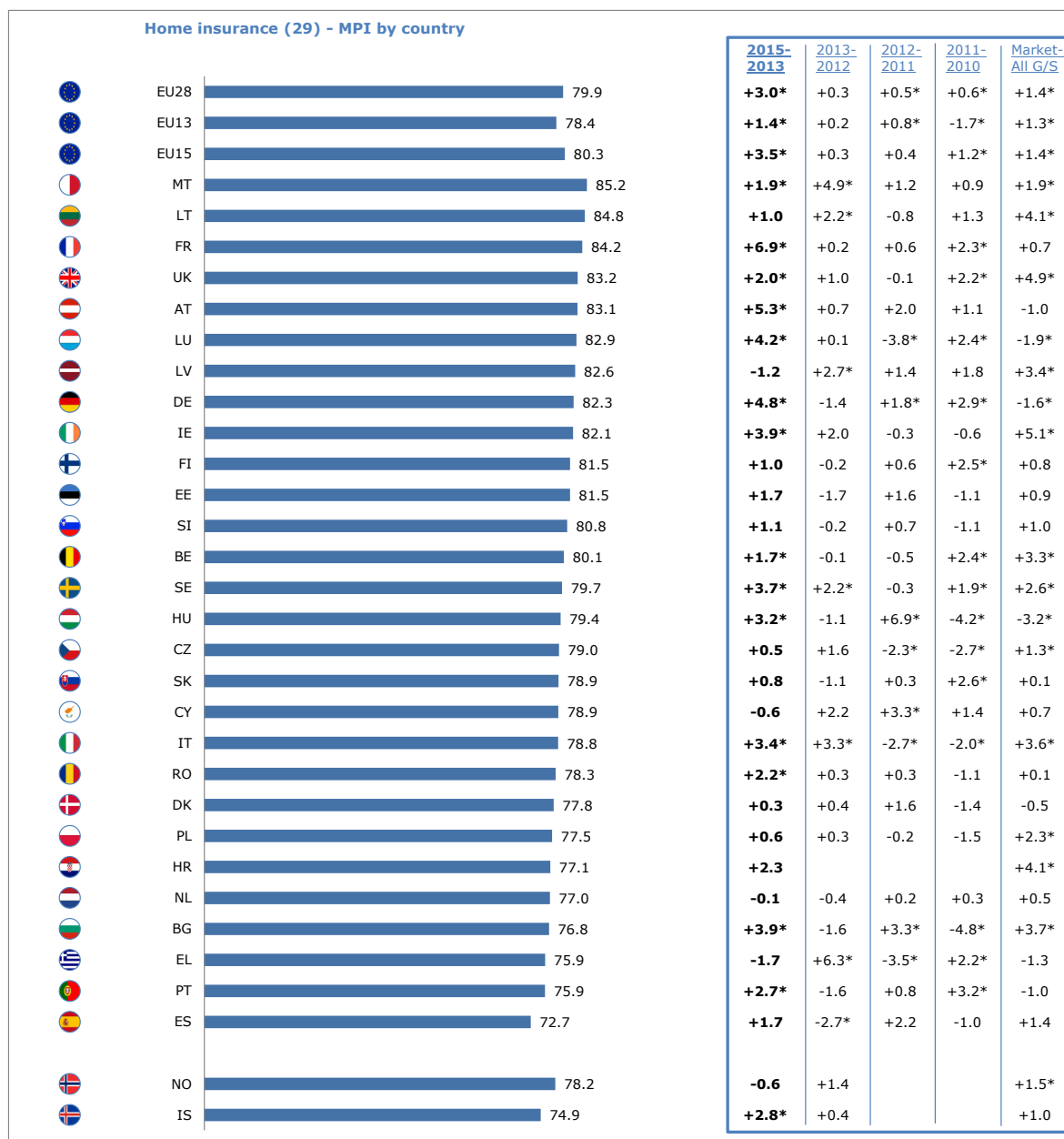
Total	Private internet use 						Mother tongue 	
74.1	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	74.6	73.9	76.2	68.6	74.1	69.8	74.4	73.5
EU28 Market - All G/S	-3.9*	-5.1*	-3.8*	-9.1*	-3.8*	-8.8*	-4.3*	-4.0*

28.4. General Conclusions

The market for “Investment products, private pensions and securities” is a low performing services market, with an MPI score of 74.1, 4.4 points below the services markets average. It has, however, risen by 4.0 points since 2013, driven in particular by improvements in the comparability, trust and expectations components. The switching provider and ease of switching components also increased from 2013 to 2015. It scores higher in the EU15 and lower in the EU13 compared to the EU28 result. The market performs below the services markets average in all European regions and across almost all socio-demographic groups.

29. MARKET FOR HOME INSURANCE

Market definition: Insurance – Dwelling



29.1. Overall Performance

The overall MPI score for the market for “Home insurance” at EU28 level is 79.9, which is higher than the services markets average score by 1.4 points. This makes it a middle to high performing services market, ranking 8th of the 29 services markets.

The overall MPI score for the market for “Home insurance” has increased by 3.0 points from 2013 to 2015. The biggest drivers of this rise are improvements in the comparability, trust and expectations components. There has been a decrease in the proportion of problems, but an increase in the proportion of complaints from 2013 to 2015. The ease of switching score is higher than in 2013.

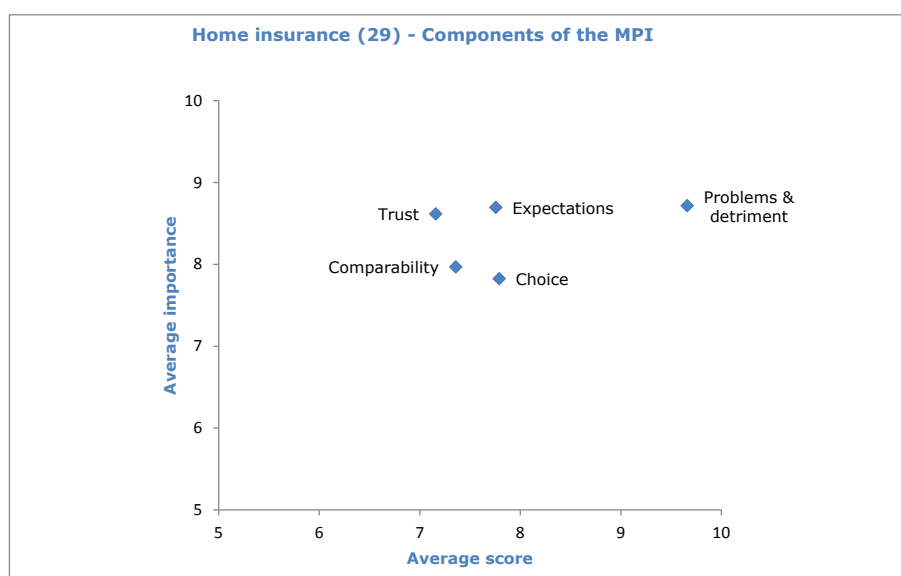
In comparison to the services markets average, the “Home insurance” market has a lower proportion of problems, but a higher level of detriment, resulting in lower than average performance in the problems & detriment component. The market is also characterised by higher comparability and choice scores compared to the services markets average. The switching provider proportion is below the services markets average, although this market does perform better than average on ease of switching. Consumers who did not switch in this market are more likely than average to say they were not interested in switching, less likely to think it might be too difficult and less likely to say they tried to switch but gave up.

Choice has the lowest importance level, while the expectations, problems & detriment and trust components have the highest importance ratings.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.4	7.2	5.4	78.4	6.3	9.7	7.8	7.8
Diff 2015-2013	+0.2*	+0.5*	-0.7*	+4.9*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	0.0	+0.1*	+0.6*	-3.9	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.0	-1.1*	-4.1	N/A	N/A	0.0	N/A
Diff 2011-2010	+0.1*	+0.0	-1.2*	-0.6	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.6*	+1.3*	+0.1*		N/A	N/A	+1.0*	N/A
Diff Market - All G/S	+0.1*	+0.0	-5.0*	-1.2	+0.4*	+0.3*	+0.0	+0.3*
Importance (Avg)	8.0	8.6	N/A	N/A	N/A	8.7	8.7	7.8

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	8.2	8.3
Diff 2015-2013	+0.6	+0.2*
Diff 2013-2012	+0.2	-0.3*
Diff 2012-2011	+0.4	+0.1
Diff 2011-2010	-0.6	+0.5*
Diff Market - All G/S	-2.8*	+0.6*

Results per component		
Reason for not switching (%)		Diff Market - All G/S
Not interested in switching		+5.0*
Thought it might be too difficult		-2.4*
Tried to switch but gave up because of the obstacles faced		-1.1*
For other reasons		-1.5*



29.2. Country Analysis

There is a 12.5 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Home insurance” market. This is 1.0 point less than the EU28 services markets range (13.5).

The market for “Home insurance” is assessed less favourably in the EU13 Member States (78.4) compared to the EU28 result (79.9). At regional level, the Western region (82.6) shows a higher market score compared to the EU28, while Southern (76.2) and Eastern (78.4) Europe have below average scores. Compared to the services markets average, the market for “Home insurance” scores above average in all regions of Europe.

The top three ranked countries for this market are Malta (85.2), Lithuania (84.8) and France (84.2), while Spain (72.7), Iceland (74.9) and Portugal (75.9) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are France (+6.9), Austria (+5.3) and Germany (+4.8). None of the countries statistically significantly decreased in MPI.

The top performing countries in the comparability component are Lithuania (8.2), Romania (8.1) and Latvia (8.0). The best performers for trust are Malta (8.2), Luxembourg (8.1) and France (8.0). In the expectations component Malta (8.5), Finland (8.4) and Lithuania (8.3) perform best. Choice has the highest scores in the UK (8.4), Malta and Hungary (both 8.3). The lowest proportions of problems can be found in Belgium (1.5%), Poland (1.7%) and Sweden (2.0%), while the proportions of complaints are lowest in Romania (46.2%), Hungary (56.6%) and Slovakia (63.6%). Detriment is lowest in Romania (4.1), Denmark (4.4) and Lithuania (4.5). Romania, Belgium and Sweden (all 9.9) are the best performing countries for the problems & detriment component. The proportions switching provider are highest in the UK (20.4%), Ireland (17.3%) and Denmark (13.9%), while ease of switching is rated most favourably in Estonia, the Czech Republic (both 8.8) and Iceland (8.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	85.2	LT	8.2	MT	8.2	BE	1.5	RO	46.2	RO	4.1	RO	9.9	MT	8.5	UK	8.4
LT	84.8	RO	8.1	LU	8.1	PL	1.7	HU	56.6	DK	4.4	BE	9.9	FI	8.4	MT	8.3
FR	84.2	LV	8.0	FR	8.0	SE	2.0	SK	63.6	LT	4.5	SE	9.9	LT	8.3	HU	8.3
UK	83.2	MT	8.0	AT	7.8	RO	2.1	DE	65.9	CZ	4.6	NL	9.9	IE	8.3	LT	8.3
AT	83.1	FR	8.0	DE	7.8	NL	2.6	AT	66.5	IS	4.7	PL	9.8	AT	8.2	FR	8.2
Avg	79.9	Avg	7.4	Avg	7.2	Avg	5.4	Avg	78.4	Avg	6.3	Avg	9.7	Avg	7.8	Avg	7.8

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
UK	20.4	EE	8.8
IE	17.3	CZ	8.8
DK	13.9	IS	8.7
ES	13.4	UK	8.7
IS	12.8	LT	8.7
Avg	8.2	Avg	8.3

29.3. Socio-demographic Analysis

Women rate this market higher than men, and people with a tertiary level education rate it lower than those with other levels of education. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers rate this market higher than all other occupational groups. In terms of private Internet use, those who use the Internet monthly or less than monthly (but more often than hardly ever) score this market the highest. Respondents whose mother tongue is not an official national language tend to give a lower market score than others.

When compared with the services markets average, the "Home insurance" market tends to score higher for most socio-demographic categories. Particularly high scores in comparison to the services markets average can be noted for those who use the Internet less than monthly (+5.6).

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Total	Gender 		Age 			Education level 			Making ends meet 	
79.9	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	79.4	80.4	80.3	79.8	79.9	80.4	80.5	79.4	81.2	78.1
EU28 Market - All G/S	+1.7*	+1.1*	+1.4*	+2.0*	+0.8*	+1.4*	+0.9*	+2.2*	+1.4*	+1.3*

Total	Occupation 							
79.9	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	77.1	80.0	81.4	79.6	77.6	79.9	75.9	80.1
EU28 Market - All G/S	+1.6*	+2.0*	+1.3*	+2.4*	-1.5	+1.0	+0.8	+1.1*

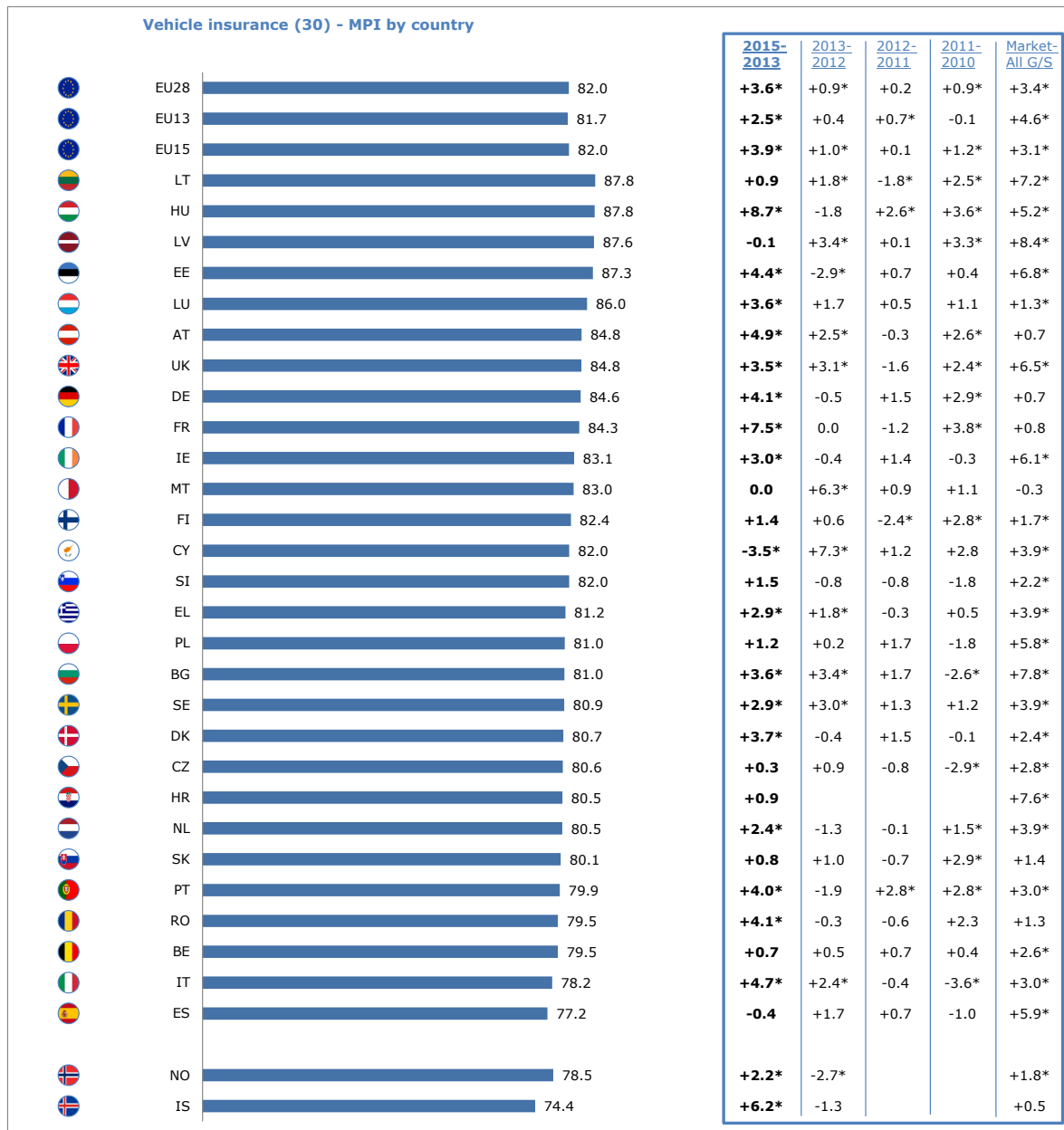
Total	Private internet use 						Mother tongue 	
79.9	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	80.1	80.0	82.6	83.3	80.5	78.5	80.1	77.4
EU28 Market - All G/S	+1.6*	+1.0*	+2.7*	+5.6*	+2.6*	-0.1	+1.5*	-0.0

29.4. General Conclusions

The market for “Home insurance” is a middle to high performing services market with an MPI score of 79.9, which is 1.4 points above the services markets average. It has risen by 3.0 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores lower in the EU13 compared to the EU28, and consistently higher than the services markets average across all regions and most socio-demographic groups.

30. MARKET FOR VEHICLE INSURANCE

Market definition: Insurance – Transport car, other road vehicle, boat, air



30.1. Overall Performance

The overall MPI score for the market for "Vehicle insurance" at EU28 level is 82.0, which is higher than the services markets average by 3.4 points. This makes it a high performing services market, ranking 6th of the 29 services markets.

The overall MPI score for the market for "Vehicle insurance" has increased by 3.6 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. In addition, there has been a decrease in the proportion of problems, but an increase in the proportion of those who complained from 2013 to 2015. The proportion switching increased in this market, although the ease of switching score is lower than in 2013.

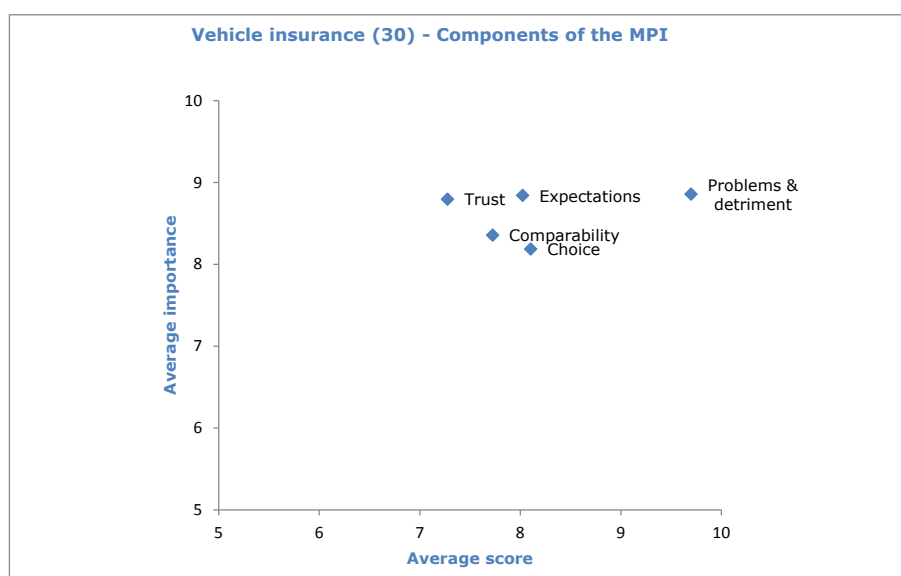
In comparison to the services markets average, the “Vehicle insurance” market has a lower proportion of problems and higher level of detriment. Taking both components together, the market still performs better in the problems & detriment component than the services markets average. The comparability, trust, expectations and choice scores are all higher for “Vehicle insurance” than the services markets average. The proportion switching and ease of switching score are also higher than average. Consumers who did not switch in this market are more likely to say they are not interested and less likely to mention thinking it might be too difficult or trying and giving up.

The problems & detriment, expectations and trust components have a relatively high level of importance, while the same components also perform better than the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.7	7.3	4.7	82.5	6.3	9.7	8.0	8.1
Diff 2015-2013	+0.4*	+0.6*	-1.0*	+9.6*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.0	+0.1*	-1.6*	-3.6	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	-0.1	-0.6	-6.7*	N/A	N/A	0.0	N/A
Diff 2011-2010	+0.1*	+0.1*	-1.2*	-1.7	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.9*	+1.5*	+0.1*		N/A	N/A	+1.0*	N/A
Diff Market - All G/S	+0.5*	+0.1*	-5.7*	+2.9	+0.5*	+0.3*	+0.3*	+0.6*
Importance (Avg)	8.4	8.8	N/A	N/A	N/A	8.9	8.8	8.2

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	15.9	8.3
Diff 2015-2013	+2.6*	-0.1*
Diff 2013-2012	-1.4*	+0.1
Diff 2012-2011	+1.0*	0.0
Diff 2011-2010	+0.5	+0.1
Diff Market - All G/S	+5.0*	+0.6*

Results per component		
Reason for not switching (%)		Diff Market - All G/S
Not interested in switching		+5.1*
Thought it might be too difficult		-3.1*
Tried to switch but gave up because of the obstacles faced		-1.8*
For other reasons		-0.2



30.2. Country Analysis

There is a 10.7 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Vehicle insurance” market. This is 2.8 points less than the EU28 services markets range (13.5), indicating that this market is evaluated rather similarly across countries.

There is no statistically significant difference compared with the EU28 result for either the EU15 or EU13 Member States. At regional level, Western Europe (84.1) noted a higher than average market score, while the Southern region (78.3) is performing below the EU28 average (82.0). Compared to the services markets average, the market for “Vehicle insurance” scores above the average in all regions.

The top three ranked countries for this market are Lithuania, Hungary (both 87.8) and Latvia (87.6), while Iceland (74.4), Spain (77.2) and Italy (78.2) are at the other end of the scale.

In comparison to 2013, the countries that have improved the most in MPI score are Hungary (+8.7), France (+7.5) and Iceland (+6.2). Cyprus is the only country that statistically significantly decreased in MPI (-3.5).

The top performing countries in the comparability component are the Baltic States: Latvia (8.8), Estonia (8.6) and Lithuania (8.5). The best performers for trust are Luxembourg (8.4), Austria and France (both 8.1). For expectations, Hungary (8.9), Lithuania (8.7) and Estonia (8.5) perform best. Choice has the highest scores in Hungary (9.1), Lithuania (9.0) and Latvia (8.6). The lowest proportions of problems can be found in Estonia (2.0%), Latvia (2.7%) and Finland (2.9%), while the proportions of complaints are lowest in Estonia (42.2%), Bulgaria (47.8%) and Latvia (58.8%). Detriment is lowest in Sweden (3.9), Lithuania (4.0) and Finland (4.4). The best performing countries for the problems & detriment component are Estonia, Finland (both 9.9) and Lithuania (9.8). Romania (30.9%), the UK (28.6%) and Ireland (27.8%) have the highest proportions switching provider. The highest ease of switching scores can be found in Latvia (9.5), Bulgaria (9.4) and Romania (9.3).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LT	87.8	LV	8.8	LU	8.4	EE	2.0	EE	42.2	SE	3.9	EE	9.9	HU	8.9	HU	9.1
HU	87.8	EE	8.6	AT	8.1	LV	2.7	BG	47.8	LT	4.0	FI	9.9	LT	8.7	LT	9.0
LV	87.6	LT	8.5	FR	8.1	FI	2.9	LV	58.8	FI	4.4	LT	9.8	EE	8.5	LV	8.6
EE	87.3	UK	8.3	DE	8.1	LU	3.0	HU	63.6	DK	4.8	LV	9.8	IE	8.5	EE	8.6
LU	86.0	HU	8.2	EE	8.0	DE	3.0	LT	66.5	IE	5.0	DE	9.8	FI	8.5	UK	8.5
Avg	82.0	Avg	7.7	Avg	7.3	Avg	4.7	Avg	82.5	Avg	6.3	Avg	9.7	Avg	8.0	Avg	8.1

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
RO	30.9	LV	9.5
UK	28.6	BG	9.4
IE	27.8	RO	9.3
LT	25.3	EE	9.3
BG	24.3	LT	9.3
Avg	15.9	Avg	8.3

30.3. Socio-demographic Analysis

Women rate this market higher than men, and 35-54 year-olds rate it lower than those aged 18-34 and those aged 55+. Those with tertiary level education give this market a lower MPI score than the other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Those seeking a job and self-employed people rate this market lower than almost all other occupational groups. In terms of private Internet use, those who hardly ever or never use the Internet score this market the lowest. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the services markets average, the "Vehicle insurance" market scores higher for almost all socio-demographic categories. Particularly high scores in comparison to the services markets average can be noted for managers (+5.0) and those who use the Internet less than monthly (+4.8).

Monitoring consumer markets in the European Union 2015

Total	Gender 		Age 			Education level 			Making ends meet 	
82.0	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	81.2	82.8	82.3	81.5	82.2	82.4	82.3	81.2	83.3	80.3
EU28 Market - All G/S	+3.5*	+3.4*	+3.5*	+3.7*	+3.1*	+3.5*	+2.7*	+4.0*	+3.5*	+3.5*

Total	Occupation 							
82.0	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	79.3	83.0	82.9	81.4	83.2	82.1	77.7	82.3
EU28 Market - All G/S	+3.8*	+5.0*	+2.9*	+4.2*	+4.1*	+3.2*	+2.6*	+3.2*

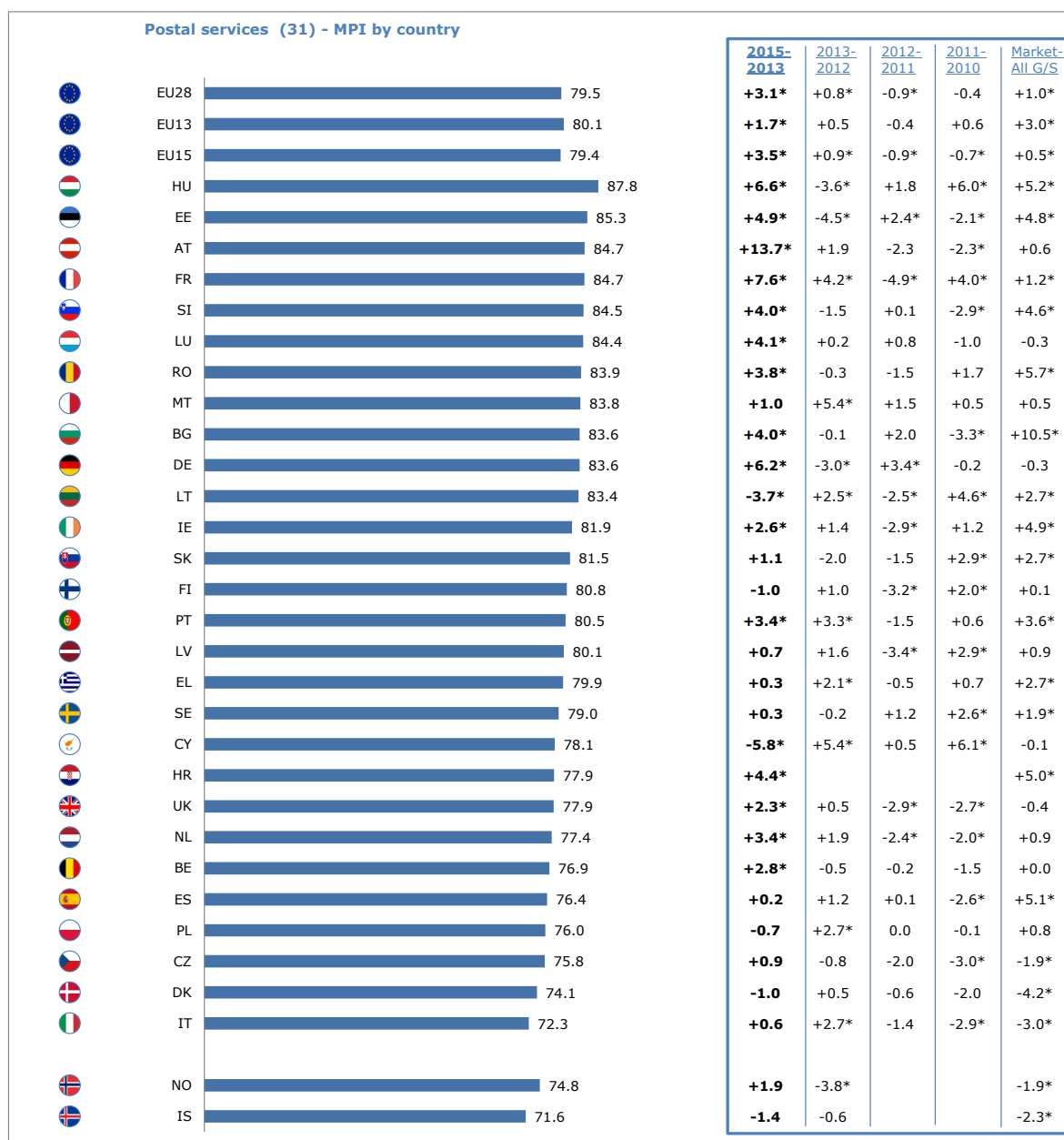
Total	Private internet use 						Mother tongue 	
82.0	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	82.3	82.1	83.3	82.5	80.2	79.4	82.0	80.6
EU28 Market - All G/S	+3.7*	+3.1*	+3.4*	+4.8*	+2.3*	+0.8	+3.4*	+3.1*

30.4. General Conclusions

The market for "Vehicle insurance" has an MPI score of 82.0 and is a high performing services market. This market has risen by 3.6 points since 2013, driven in particular by improvements in the comparability, trust and expectations components. The proportion of problems also decreased, though the proportion of complaints went up from 2013 to 2015. The proportion switching is higher than in 2013, while the ease of switching score decreased. This market is assessed more favourably than the services markets average across all regions and most socio-demographic categories.

31. MARKET FOR POSTAL SERVICES

Market definition: Postal Services – Correspondence, packages, express mail and sale of postage stamps



31.1. Overall Performance

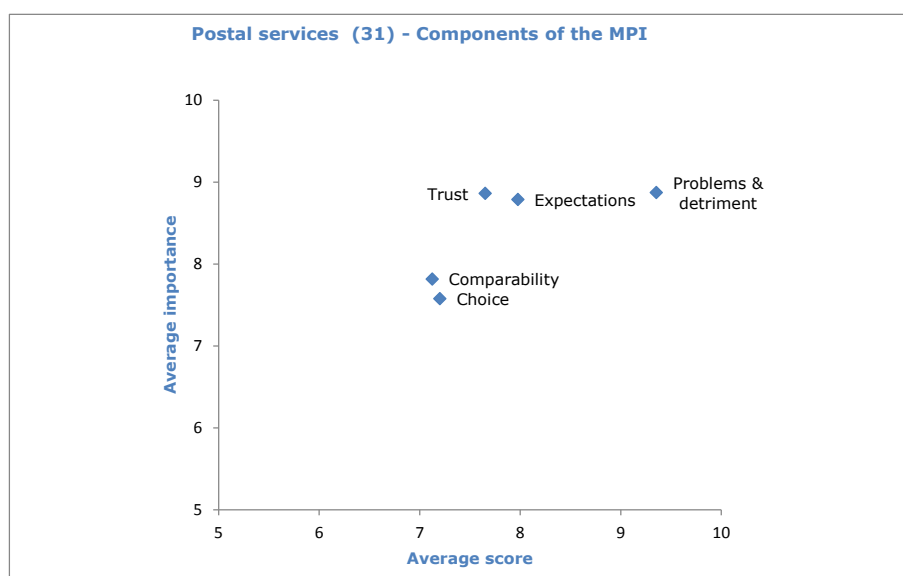
The overall MPI score for the market for "Postal services" at EU28 level is 79.5, which is higher than the services markets average (+1.0). This makes it a middle to high performing services market, ranking 9th of the 29 services markets.

The overall MPI score for the market for "Postal services" has increased by 3.1 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There has been a decrease in the proportion of respondents who experienced a problem, but an increase in the proportion of those who complained from 2013 to 2015.

In comparison to the services markets average, the “Postal services” market has a higher proportion of problems and a lower detriment score. The trust and expectations components are above average, while the choice and comparability components for “Postal services” are below the services markets average.

The problems & detriment, trust and expectations components have relatively high importance, while the latter two also perform better than the services markets average. Choice and comparability on the other hand have a rather low importance score and perform below the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.1	7.7	11.5	79.7	5.6	9.4	8.0	7.2
Diff 2015-2013	+0.3*	+0.4*	-1.3*	+6.1*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	+0.1*	+0.1*	-0.7	-2.2	N/A	N/A	+0.1*	N/A
Diff 2012-2011	-0.1*	-0.1*	+1.8*	-3.3*	N/A	N/A	-0.1*	N/A
Diff 2011-2010	-0.2*	+0.0	+0.8*	+0.7	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.7*	+1.1*	+0.2*		N/A	N/A	+1.2*	N/A
Diff Market - All G/S	-0.1*	+0.5*	+1.0*	+0.0	-0.2*	0.0*	+0.2*	-0.3*
Importance (Avg)	7.8	8.9	N/A	N/A	N/A	8.9	8.8	7.6



31.2. Country Analysis

There is a 15.5 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Postal services” market. This is 2.0 points greater than the EU28 services markets range (13.5).

The market for “Postal services” is assessed more favourably in the EU13 Member States (80.1) compared to the EU28 result (79.5). At regional level, the market for “Postal services” scores above the EU28 average in Western (81.7) and Eastern (80.1) Europe, but below average in the Southern (75.1) and Northern (78.1) regions. In comparison to the services markets average, this market performs above average in Southern (+0.9) and Eastern (+3.0) Europe.

The top three ranked countries for this market are Hungary (87.8), Estonia (85.3) and Austria (84.7), while Italy (72.3), Iceland (71.6) and Denmark (74.1) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Austria (+13.7), France (+7.6) and Hungary (+6.6). The only countries to record a statistically significant decrease in MPI are Cyprus (-5.8) and Lithuania (-3.7).

The top performing countries in the comparability component are Romania, Estonia and Hungary (all 8.2). The best performers for trust are Hungary (8.6), Ireland and Malta (both

8.4). In the expectations component Hungary (8.8), Ireland and Slovenia (both 8.6) perform best. Choice has the highest scores in Hungary (8.5), France (8.1) and Luxembourg (8.0). The lowest proportions of problems can be found in France (3.8%), Austria (5.7%) and Estonia (6.3%), while the proportions of complaints are lowest in Estonia (43.8%), Austria (49.5%) and Luxembourg (56.7%). Detriment is lowest in Denmark (4.0), the Netherlands (4.4) and Sweden (4.5). Taking problems and detriment together, the same three countries as for the problems component emerge on top: France, Austria and Estonia (all 9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	87.8	RO	8.2	HU	8.6	FR	3.8	EE	43.8	DK	4.0	FR	9.7	HU	8.8	HU	8.5
EE	85.3	EE	8.2	IE	8.4	AT	5.7	AT	49.5	NL	4.4	AT	9.7	IE	8.6	FR	8.1
AT	84.7	HU	8.2	MT	8.4	EE	6.3	LU	56.7	SE	4.5	EE	9.7	SI	8.6	LU	8.0
FR	84.7	LU	8.2	LU	8.4	EL	6.9	LV	64.0	CZ	5.0	IE	9.6	LT	8.5	BG	8.0
SI	84.5	LT	8.1	AT	8.4	SI	7.5	IS	64.3	IE	5.0	EL	9.6	EE	8.5	MT	7.9
Avg	79.5	Avg	7.1	Avg	7.7	Avg	11.5	Avg	79.7	Avg	5.6	Avg	9.4	Avg	8.0	Avg	7.2

31.3. Socio-demographic Analysis

Women rate this market higher than men, and those aged over 55 rate it higher than the other age groups. Those with tertiary level education rate this market with a lower MPI score than the other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Self-employed people rate this market lower than all other occupational groups. In terms of private Internet use, those who use the Internet daily score this market the lowest. Respondents whose mother tongue is not an official national language tend to give a higher market score than others.

When compared with the services markets average, the “Postal services” market tends to score higher for most socio-demographic categories. Particularly high scores in comparison to the services markets average can be noted for those who hardly ever (+3.4), or never (+4.2) use the Internet and for those whose mother tongue is not an official language (+3.2).

Total	Gender 		Age 			Education level 			Making ends meet 	
79.5	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	78.7	80.3	79.3	78.9	80.5	80.6	80.8	77.3	80.3	78.2
EU28 Market - All G/S	+1.0*	+1.0*	+0.5	+1.0*	+1.4*	+1.7*	+1.1*	+0.1	+0.5*	+1.5*

Total	Occupation 							
79.5	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	76.1	79.6	80.3	78.8	79.3	79.5	78.0	80.7
EU28 Market - All G/S	+0.6	+1.6*	+0.3	+1.5*	+0.2	+0.6	+2.9*	+1.7*

Total	Private internet use 						Mother tongue 	
79.5	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	78.7	81.2	82.3	80.0	81.3	82.8	79.5	80.6
EU28 Market - All G/S	+0.2	+2.2*	+2.3*	+2.4	+3.4*	+4.2*	+0.8*	+3.2*

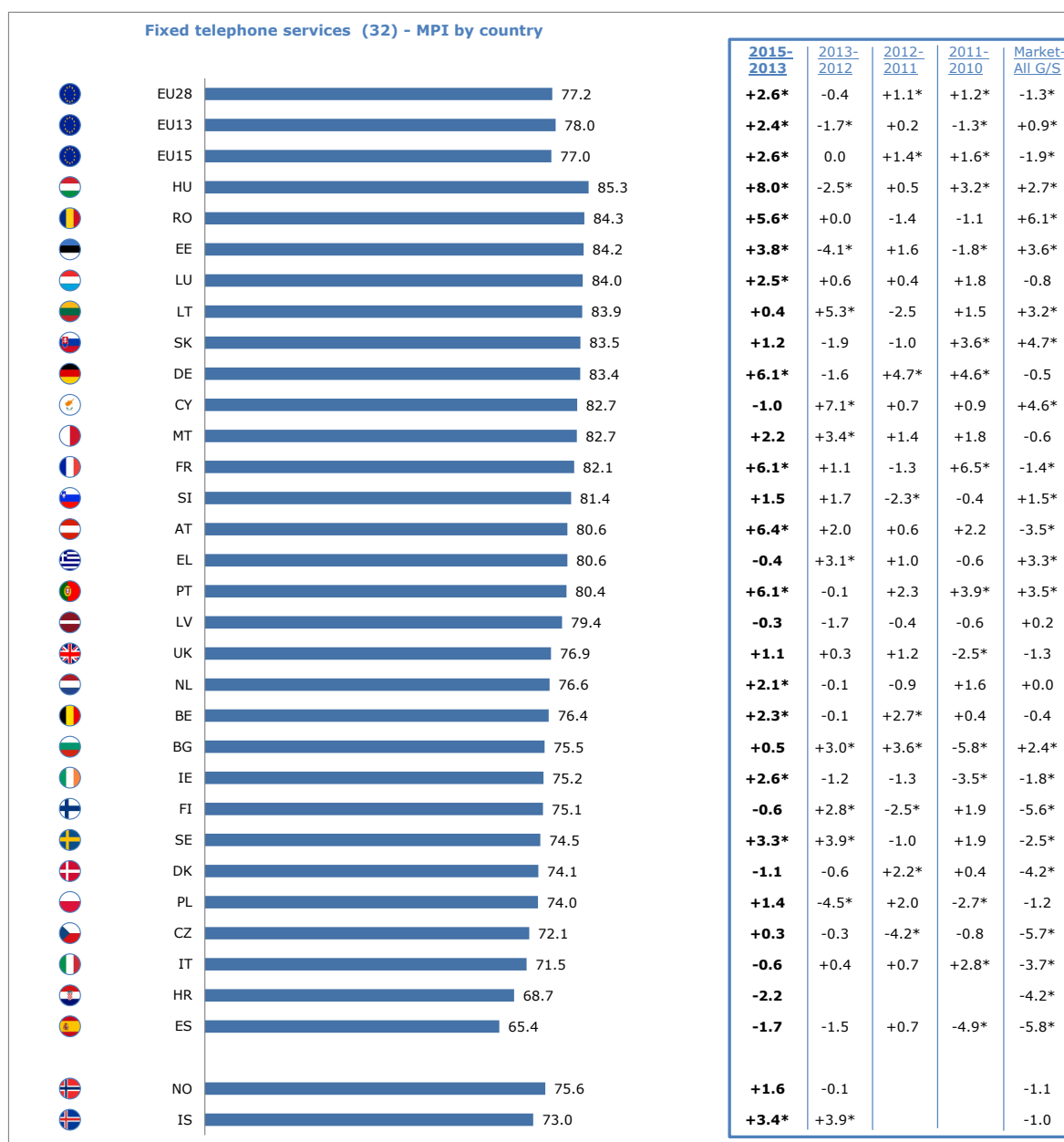
31.4. General Conclusions

The market for “Postal services” is, with an MPI score of 79.5, a middle to high performing services market. It has risen by 3.1 points since 2013, driven in particular by increases in the

comparability, trust and expectations components. It scores well in Eastern Europe, showing a higher than average performance, both compared to the EU28 score for the market and to the services markets average within the Eastern region. In addition, for the different socio-demographic groups the market tends to score higher than the services markets average.

32. MARKET FOR FIXED TELEPHONE SERVICES

Market definition: Fixed telephony services, other



32.1. Overall Performance

The overall MPI score for the market for "Fixed telephone services" at EU28 level is 77.2, which is lower than the services markets average by 1.3 points. This makes it a middle to low performing services market, ranking 20th of the 29 services markets.

The overall MPI score for the market for "Fixed telephone services" has increased by 2.6 points from 2013 to 2015, driven by increases in the comparability, trust and expectations components. However, the proportions of complaints and problems have both increased from 2013 to 2015. The proportion switching is also up from 2013.

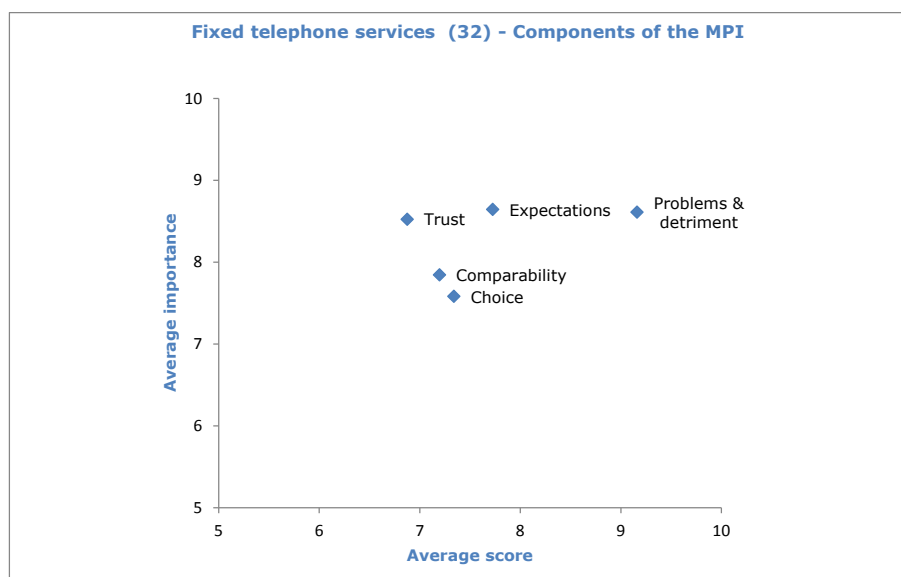
In comparison to the services markets average, the “Fixed telephone services” market has higher proportions of problems and of complaints, and lower scores for the choice, comparability and trust components. Furthermore, the component combining problems and detriment scores below average. In addition, this market has a lower than average proportion switching provider and a lower ease of switching score. Consumers who did not switch in this market are less likely than average to think it might be too difficult and more likely to say they have tried switching but gave up.

The expectations, problems & detriment and trust components have the highest importance scores, with the latter two components performing below the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.2	6.9	14.2	87.4	5.9	9.2	7.7	7.3
Diff 2015-2013	+0.2*	+0.4*	+1.1*	+3.5*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	0.0	0.0	+0.3	-2.4	N/A	N/A	-0.1*	N/A
Diff 2012-2011	+0.1*	+0.1*	-2.3*	-1.0	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.2*	+0.2*	-1.7*	+1.1	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.6*	+1.1*	-0.3*		N/A	N/A	+1.1*	N/A
Diff Market - All G/S	-0.1*	-0.3*	+3.7*	+7.7*	+0.1	-0.2*	0.0	-0.1*
Importance (Avg)	7.8	8.5	N/A	N/A	N/A	8.6	8.6	7.6

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	9.8	7.1
Diff 2015-2013	+1.6*	+0.0
Diff 2013-2012	-0.7*	0.0
Diff 2012-2011	-0.5	-0.2
Diff 2011-2010	+0.2	+0.1
Diff Market - All G/S	-1.2*	-0.6*

Results per component		
Reason for not switching (%)		Diff Market - All G/S
Not interested in switching		77.3
Thought it might be too difficult		5.0
Tried to switch but gave up because of the obstacles faced		4.7
For other reasons		13.0
		+0.7
		-1.1*
		+0.5*
		+0.0



32.2. Country Analysis

There is a 19.8 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Fixed telephone services” market. This is 6.4 points⁶ greater than the EU28 services markets range (13.5).

⁶ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

The market for "Fixed telephone services" is assessed more favourably in the EU13 Member States (78.0) than in the EU28 (77.2). At regional level, the market scores below the EU28 average in Northern (74.6) and Southern (70.9) Europe, and higher in Western (80.5) and Eastern (77.9) Europe. In comparison to the services markets average, only the Eastern region has a higher than average market score (+0.8).

The top three ranked countries for this market are Hungary (85.3), Romania (84.3) and Estonia (84.2), while Spain (65.4), Croatia (68.7) and Italy (71.5) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+8.0), Austria (+6.4) and France (+6.1). None of the countries statistically significantly decreased in terms of MPI.

The top performing countries in the comparability component are Romania (8.5), Lithuania and Malta (both 8.3). The best performers for trust are Luxembourg (8.2), Hungary (8.1) and Estonia (8.0). For expectations, Hungary (8.8), Estonia (8.7) and Slovakia (8.4) perform best. Choice has the highest scores in Romania (8.2), Hungary and Luxembourg (both 8.1). The lowest proportions of problems can be found in Germany (4.8%), Estonia (5.8%) and France (5.9%), while the proportions of complaints are lowest in Estonia (31.8%), Luxembourg (54.4%) and France (66.3%). Detriment is lowest in Estonia (3.6), Slovakia (3.9) and Denmark (4.2). When taking problems and detriment together, as also seen for the proportion of problems, Estonia (9.8) and Germany (9.7) have the highest scores, but Hungary (9.6) also appears among the top three countries. The switching proportion is highest in Greece (19.5%), Spain (16.9%) and Italy (16.8%), while the highest ease of switching scores can be found in Cyprus (8.9), Malta (8.6) and Estonia (8.5).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	85.3	RO	8.5	LU	8.2	DE	4.8	EE	31.8	EE	3.6	EE	9.8	HU	8.8	RO	8.2
RO	84.3	LT	8.3	HU	8.1	EE	5.8	LU	54.4	SK	3.9	DE	9.7	EE	8.7	HU	8.1
EE	84.2	MT	8.3	EE	8.0	FR	5.9	FR	66.3	DK	4.2	HU	9.6	SK	8.4	LU	8.1
LU	84.0	PT	8.0	MT	7.9	CY	6.5	CY	67.0	SE	4.5	NL	9.6	CY	8.3	CY	8.0
LT	83.9	LU	8.0	DE	7.9	LU	8.0	NO	69.9	NO	4.7	FR	9.6	RO	8.3	DE	8.0
Avg	77.2	Avg	7.2	Avg	6.9	Avg	14.2	Avg	87.4	Avg	5.9	Avg	9.2	Avg	7.7	Avg	7.3

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
EL	19.5	CY	8.9
ES	16.9	MT	8.6
IT	16.8	EE	8.5
IE	16.3	BG	8.4
HR	14.7	SK	8.2
Avg	9.8	Avg	7.1

32.3. Socio-demographic Analysis

Women rate this market higher than men, and those aged 55+ higher than 35-54 year-olds. Those with tertiary level education rate this market with a lower MPI score than other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers rate this market higher than all other occupational groups. In terms of private Internet use, those who use the Internet monthly score this market the highest. Respondents whose mother tongue is not an official national language tend to give a higher market score than others.

When compared with the services markets average, the "Fixed telephone services" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the services markets average can be noted for managers (-3.2), students (-2.8) and self-employed people (-2.6).

Total	Gender 		Age 			Education level 			Making ends meet 	
77.2	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	76.4	78.0	77.2	76.2	78.0	77.5	78.3	75.4	78.8	75.3
EU28 Market - All G/S	-1.4*	-1.4*	-1.6*	-1.6*	-1.2*	-1.4*	-1.4*	-1.8*	-1.0*	-1.4*

Total	Occupation 							
77.2	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	72.8	74.8	78.9	76.2	76.3	77.3	74.2	77.9
EU28 Market - All G/S	-2.6*	-3.2*	-1.2*	-1.0*	-2.8*	-1.5*	-0.9	-1.2*

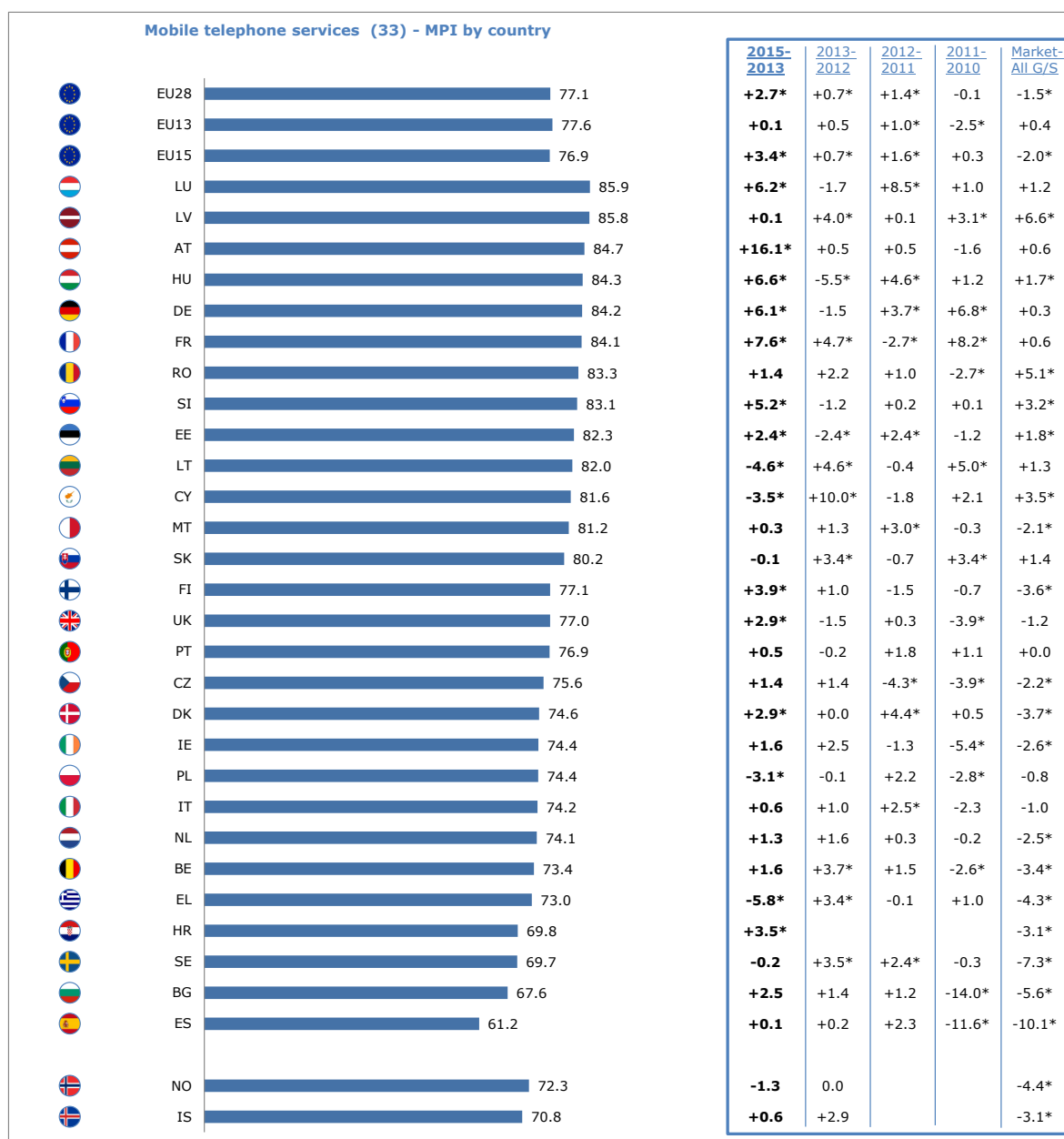
Total	Private internet use 						Mother tongue 	
77.2	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	76.5	78.7	81.6	78.5	77.8	77.9	77.2	78.6
EU28 Market - All G/S	-2.1*	-0.3	+1.7*	+0.8	-0.1	-0.7	-1.5*	+1.2

32.4. General Conclusions

The market for “Fixed telephone services” is, with an MPI score of 77.2, a middle to low performing services market. Its MPI score is 1.3 points below the services markets average but has risen by 2.6 points since 2013. This is linked to increases in the comparability, trust and expectations components. The proportions of complaints and problems have both increased from 2013 to 2015, however. The proportion switching is also up from 2013. The market performs better than average in the Eastern European region, both compared to the overall EU result for the market and to the services markets average within the Eastern region. This market scores consistently poorly compared to the services markets average across most socio-demographic categories.

33. MARKET FOR MOBILE TELEPHONE SERVICES

Market definition: Mobile telephony services, text messages, other



33.1. Overall Performance

The overall MPI score for the market for “Mobile telephone services” at EU28 level is 77.1, which is lower than the services markets average score by 1.5 points. This makes it a middle to low performing services market, ranking 21st of the 29 services markets.

The overall MPI score for the market for “Mobile telephone services” has risen by 2.7 points from 2013 to 2015, driven by increases in the comparability, trust and expectations components. The proportions of complaints, problems and switching also increased from 2013 to 2015, while the ease of switching score decreased.

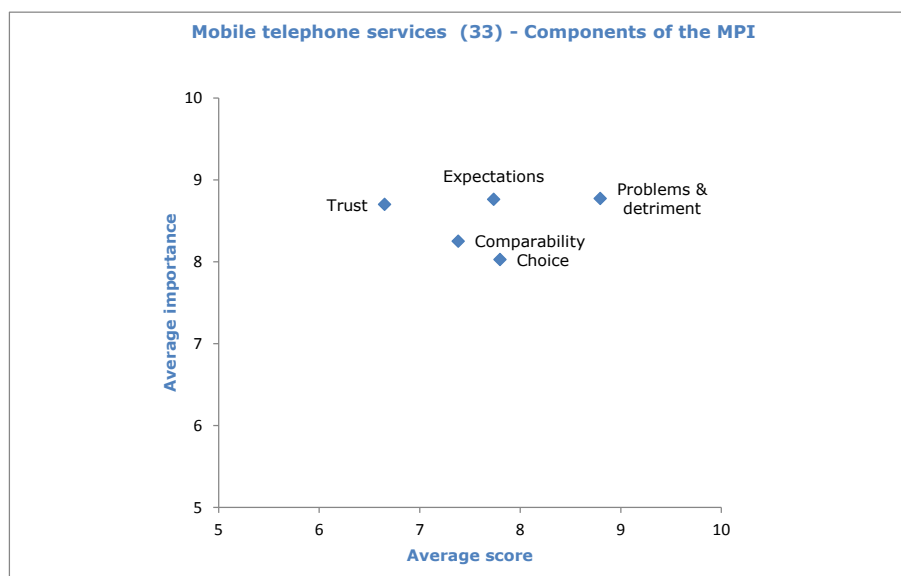
In comparison to the services markets average, the “Mobile telephone services” market has a higher proportion of problems and of complaints, and a higher detriment score. This results in a lower than average problems & detriment component score. In addition, the trust component score is below average. Nevertheless, the choice and comparability scores are higher than average. In terms of switching, this market has a higher than average proportion switching provider, but a lower ease of switching score. Consumers who did not switch in this market are less likely to mention no interest in switching or thinking it might be too difficult, but more likely relative to the services markets average to say that they tried but gave up because of the obstacles faced.

Choice has the lowest importance score, although it performs above the services markets average. The problems & detriment, expectations and trust components have the highest importance scores.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.4	6.7	20.0	88.0	6.0	8.8	7.7	7.8
Diff 2015-2013	+0.3*	+0.5*	+1.8*	+6.1*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.1	+0.1*	-0.1	-0.2	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.0	-4.3*	-6.3*	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.2*	0.0	+2.1*	+0.3	N/A	N/A	0.0	N/A
Component contribution to the change in MPI	+0.9*	+1.2*	-0.4*		N/A	N/A	+1.1*	N/A
Diff Market - All G/S	+0.1*	-0.5*	+9.5*	+8.3*	+0.2*	-0.6*	0.0	+0.3*
Importance (Avg)	8.3	8.7	N/A	N/A	N/A	8.8	8.8	8.0

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	14.7	7.4
Diff 2015-2013	+3.1*	-0.3*
Diff 2013-2012	+0.1	+0.3*
Diff 2012-2011	0.0	-0.1
Diff 2011-2010	+0.6	+0.2*
Diff Market - All G/S	+3.8*	-0.3*

Results per component		
	Reason for not switching (%)	Diff Market - All G/S
Not interested in switching	72.8	-3.8*
Thought it might be too difficult	5.7	-0.5*
Tried to switch but gave up because of the obstacles faced	6.7	+2.5*
For other reasons	14.8	+1.8*



33.2. Country Analysis

There is a 24.7 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Mobile telephone services” market. This is 11.2 points greater than the EU28 services markets range (13.5), indicating that there are considerable country differences to be taken into account when evaluating this market.

There is no statistically significant difference compared with the EU28 result for either the EU15 or EU13 Member States. At regional level, the market for “Mobile telephone services” scores below the EU28 average (77.1) in Northern (73.0) and Southern (69.8) Europe, with a higher

than average performance in the Western region (81.1). Compared to the services markets average, the market for "Mobile telephone services" performs below average in the Northern (-5.4) and Southern (-4.4) regions.

The top three ranked countries for this market are Luxembourg (85.9), Latvia (85.8) and Austria (84.7), while Spain (61.2), Bulgaria (67.6) and Sweden (69.7) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Austria (+16.1), France (+7.6) and Hungary (+6.6). The countries that decreased the most in MPI are Greece (-5.8), Lithuania (-4.6) and Cyprus (-3.5).

The top performing countries in the comparability component are Romania (8.6), Luxembourg (8.3) and Latvia (8.3). The best performers for trust are Luxembourg (8.2), France and Germany (both 8.1). In the expectations component, Latvia (8.7), Hungary (8.6) and Luxembourg (8.4) perform best. Choice has the highest scores in Hungary (8.8), Lithuania and Latvia (both 8.6). The lowest proportions of problems can be found in Malta (4.1%), Austria (5.0%) and Luxembourg (5.2%), while the proportions of complaints are lowest in Estonia (66.3%), Latvia (77.0%) and Romania (79.8%). Detriment is lowest in Lithuania (4.5), Denmark (4.7) and Sweden (4.8). Austria, Malta (both 9.7) and Cyprus (9.6) have the highest problems & detriment component scores. Norway (26.7%), Croatia (25.3%) and Spain (24.6%) have the highest proportions switching. The highest ease of switching scores can be found in Lithuania, Latvia (both 9.2) and Norway (8.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	85.9	RO	8.6	LU	8.2	MT	4.1	EE	66.3	LT	4.5	AT	9.7	LV	8.7	HU	8.8
LV	85.8	LU	8.3	FR	8.1	AT	5.0	LV	77.0	DK	4.7	MT	9.7	HU	8.6	LT	8.6
AT	84.7	LV	8.3	DE	8.1	LU	5.2	RO	79.8	SE	4.8	CY	9.6	LU	8.4	LV	8.6
HU	84.3	DE	8.0	AT	8.0	CY	5.6	NO	80.0	EE	4.9	FR	9.6	SI	8.4	RO	8.5
DE	84.2	FR	8.0	MT	7.8	FR	5.7	IT	80.9	CZ	5.0	LU	9.6	EE	8.3	SI	8.5
Avg	77.1	Avg	7.4	Avg	6.7	Avg	20.0	Avg	88.0	Avg	6.0	Avg	8.8	Avg	7.7	Avg	7.8

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
NO	26.7	LT	9.2
HR	25.3	LV	9.2
ES	24.6	NO	8.9
DK	24.3	CY	8.8
IT	21.4	SI	8.4
Avg	14.7	Avg	7.4

33.3. Socio-demographic Analysis

Women rate this market higher than men. 35-54 year-olds rate it lower than those aged 18-34 and those aged 55+. Those with tertiary level education rate this market with a lower MPI score than the other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students, other white collar workers and house-persons and others not in employment rate this market higher than most other occupational groups.

When compared with the services markets average, the "Mobile telephone services" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the services markets average can be noted for those seeking a job (-4.7) and the self-employed (-4.2).

Total	Gender 		Age 			Education level 			Making ends meet 	
77.1	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	76.0	78.1	78.0	75.6	77.9	77.6	78.3	75.0	78.4	75.4
	(a)	(d)	(h)	(i)	(j)					
EU28 Market - All G/S	-1.7*	-1.3*	-0.8*	-2.2*	-1.2*	-1.3*	-1.4*	-2.2*	-1.4*	-1.3*

Total	Occupation 							
77.1	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	71.3	75.4	79.1	76.4	78.0	79.4	70.4	77.6
	(kq)	(l)	(klng)	(kq)	(klng)	(klng)		(klng)
EU28 Market - All G/S	-4.2*	-2.6*	-1.0*	-0.8	-1.1	+0.6	-4.7*	-1.4*

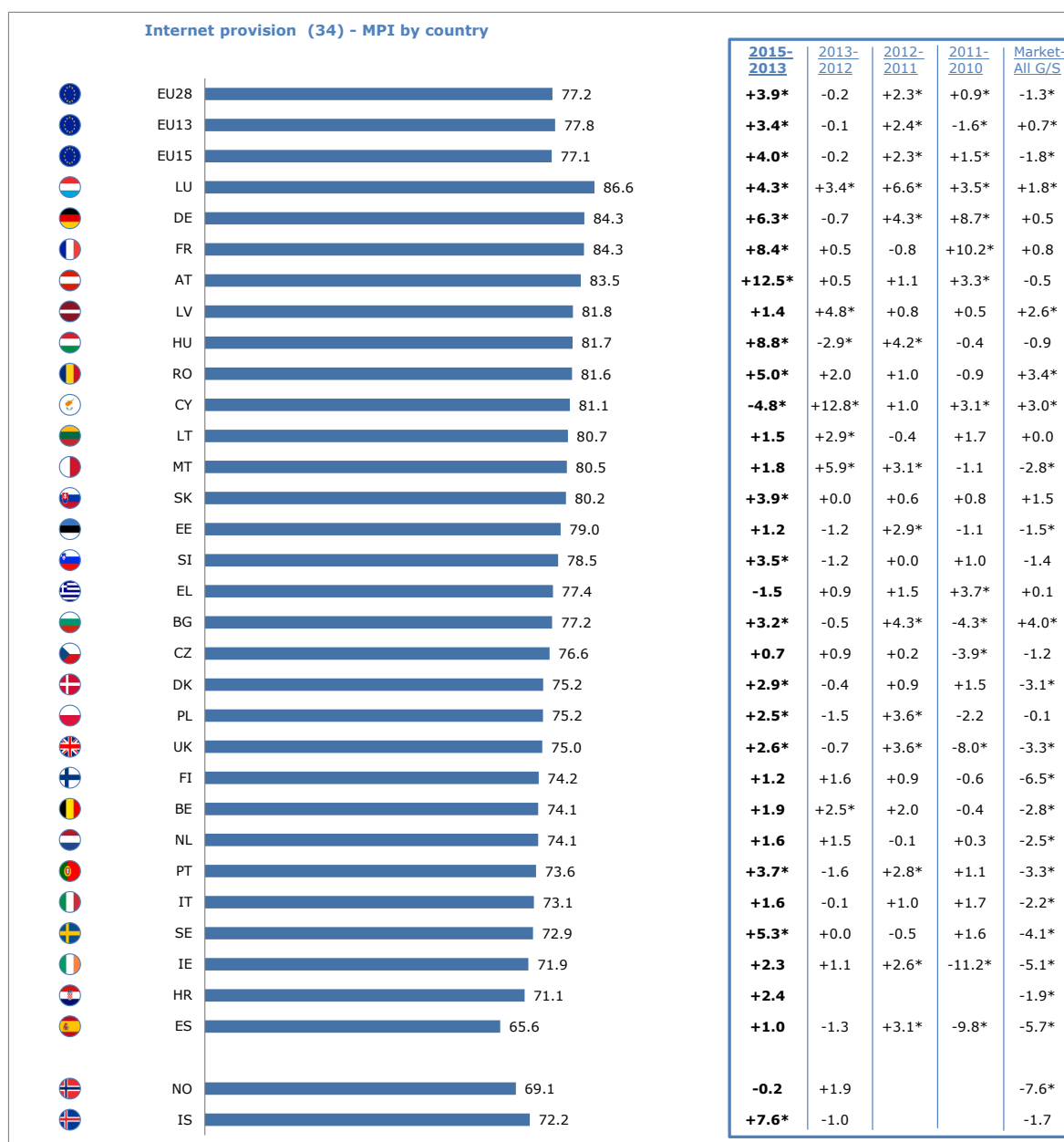
Total	Private internet use 						Mother tongue 	
77.1	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	76.9	77.3	77.8	76.2	77.3	78.0	77.1	75.8
	(s)					(s)		
EU28 Market - All G/S	-1.6*	-1.7*	-2.2*	-1.4	-0.6	-0.6	-1.5*	-1.6*

33.4. General Conclusions

The market for “Mobile telephone services” is, with an MPI score of 77.1, a middle to low performing services market, scoring 1.5 points below the services markets average. This market has risen by 2.7 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The proportions of complaints, problems and switching also increased from 2013 to 2015, while the ease of switching score decreased. This market is assessed less favourably in Northern and Southern Europe. There is a 24.7 point difference in MPI between the top ranked and the lowest ranked EU country for the “Mobile telephone services” market, indicating that there are considerable country differences to be taken into account when evaluating this market.

34. MARKET FOR INTERNET PROVISION

Market definition: Internet provision



34.1. Overall Performance

The overall MPI score for the market for "Internet provision" at EU28 level is 77.2, which is 1.3 points lower than the services markets average. This makes it a middle to low performing services market, ranking 19th of the 29 services markets.

The overall MPI score for the market for "Internet provision" has increased by 3.9 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. The proportion of problems also decreased, although the proportion of complaints increased from 2013 to 2015. The proportion switching provider increased in this market, as did the ease of switching score.

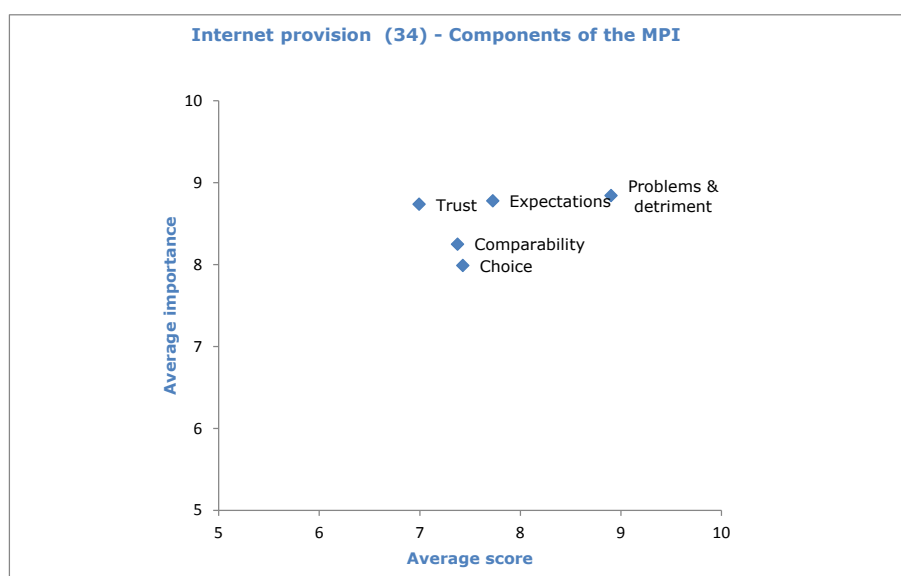
In comparison to the services markets average, the “Internet provision” market has a higher proportion of problems and of complaints, but a lower detriment score. Considering the proportion of problems and the level of detriment together, this market has a lower than average problems & detriment component score. The comparability score is higher than average, and the trust and choice scores lower. The proportion switching provider is higher in the “Internet provision” market compared to the services markets average, although the ease of switching score is below average. Consumers who did not switch in this market are more likely than average to say they tried but had to give up and less likely to think it might be too difficult.

Within this market, the problems & detriment, expectations and trust components have the highest importance scores.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.4	7.0	19.7	88.8	5.6	8.9	7.7	7.4
Diff 2015-2013	+0.3*	+0.6*	-1.2*	+3.9*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	-0.1*	0.0	-0.5	-0.6	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.3*	+0.1*	-6.1*	-5.3*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.1*	+0.2*	-0.1	+2.8*	N/A	N/A	+0.1	N/A
Component contribution to the change in MPI	+0.8*	+1.6*	+0.2		N/A	N/A	+1.3*	N/A
Diff Market - All G/S	+0.1*	-0.1*	+9.2*	+9.2*	-0.3*	-0.5*	0.0	-0.1*
Importance (Avg)	8.2	8.7	N/A	N/A	N/A	8.8	8.8	8.0

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	13.0	7.4
Diff 2015-2013	+1.6*	+0.4*
Diff 2013-2012	+0.1	+0.0
Diff 2012-2011	-0.1	+0.1
Diff 2011-2010	+0.2	-0.2
Diff Market - All G/S	+2.1*	-0.3*

Results per component		
	Reason for not switching (%)	Diff Market - All G/S
Not interested in switching	75.9	-0.7
Thought it might be too difficult	5.1	-1.1*
Tried to switch but gave up because of the obstacles faced	6.0	+1.8*
For other reasons	13.0	0.0



34.2. Country Analysis

There is a 21.0 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Internet provision” market. This is 7.5 points greater than the EU28 services markets range (13.5), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for “Internet provision” is assessed more favourably in the EU13 Member States (77.8) compared to the EU28 (77.2). At regional level, the market for “Internet provision” scores higher than average in Western Europe (80.6), but lower in the Southern (70.9) and Northern (73.9) regions. Compared to the services markets average, this market performs

below average in Northern (-4.5), Southern (-3.3) and Western (-0.9) Europe and higher in Eastern Europe (+0.7).

The top three ranked countries for this market are Luxembourg (86.6), Germany and France (both 84.3), while Spain (65.6), Norway (69.1) and Croatia (71.1) are at the other end of the scale.

In comparison to 2013, the countries that have improved the most in MPI score are Austria (+12.5), Hungary (+8.8) and France (+8.4). The only country that statistically significantly decreased in MPI is Cyprus (-4.8).

The top performing countries in the comparability component are Luxembourg, Romania (both 8.3) and France (8.0). The best performers for trust are Luxembourg (8.4), Germany and France (both 8.1). In the expectations component Hungary (8.4), Luxembourg and Latvia (both 8.3) perform best. Choice has the highest scores in Luxembourg (8.4), France (8.3) and Germany (8.1). The lowest proportions of problems can be found in Luxembourg (3.0%), Germany (4.9%) and France (5.0%), while the proportions of complaints are lowest in Estonia (52.5%), Romania (68.0%) and Latvia (74.7%). Detriment is lowest in Denmark (3.5), Sweden (4.0) and Slovakia (4.1). Luxembourg (9.8) also has the highest problems & detriment component score, followed by Germany (9.7) and Austria (9.6). The proportions switching provider are highest in Denmark (27.1%), Norway (20.6%) and Croatia (20.1%), while ease of switching receives the highest ratings in Slovakia (9.1), Estonia (8.7) and Slovenia (8.6).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	86.6	LU	8.3	LU	8.4	LU	3.0	EE	52.5	DK	3.5	LU	9.8	HU	8.4	LU	8.4
DE	84.3	RO	8.3	DE	8.1	DE	4.9	RO	68.0	SE	4.0	DE	9.7	LU	8.3	FR	8.3
FR	84.3	FR	8.0	FR	8.1	FR	5.0	LV	74.7	SK	4.1	AT	9.6	LV	8.3	DE	8.1
AT	83.5	DE	8.0	AT	8.0	AT	6.2	CY	78.1	SI	4.3	FR	9.6	LT	8.3	HU	8.0
LV	81.8	MT	8.0	HU	7.7	CY	7.3	SK	78.6	LT	4.4	CY	9.6	DE	8.2	AT	8.0
Avg	77.2	Avg	7.4	Avg	7.0	Avg	19.7	Avg	88.8	Avg	5.6	Avg	8.9	Avg	7.7	Avg	7.4

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
DK	27.1	SK	9.1
NO	20.6	EE	8.7
HR	20.1	SI	8.6
EL	19.9	CY	8.6
IT	19.2	LV	8.3
Avg	13.0	Avg	7.4

34.3. Socio-demographic Analysis

Women rate this market higher than men. 35-54 year-olds rate this market lower than other age groups, while those aged 55+ are more favourable. Those with tertiary level education rate this market with a lower MPI score than the other categories, while respondents with a secondary level education are most positive about the market. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers and house-persons and others not in employment rate this market higher than most other occupational groups. In terms of private Internet use, those who use the Internet monthly or more frequently score this market higher than those who hardly ever or never use the Internet. Respondents whose mother tongue is not an official national language tend to give a lower market score than others.

When compared with the services markets average, the "Internet provision" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the services markets average can be noted for those who never (-6.4) or hardly ever (-4.7) use the Internet, students (-3.1) and self-employed people (-3.0).

Total	Gender 		Age 			Education level 			Making ends meet 	
77.2	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	76.5	78.0	77.4	76.4	78.3	77.3	78.9	74.7	78.7	75.2
EU28 Market - All G/S	-1.2*	-1.4*	-1.4*	-1.4*	-0.9*	-1.7*	-0.8*	-2.4*	-1.1*	-1.5*

Total	Occupation 							
77.2	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	72.4	75.5	79.5	76.5	76.0	78.2	74.1	77.2
EU28 Market - All G/S	-3.0*	-2.5*	-0.6*	-0.7	-3.1*	-0.6	-1.0	-1.9*

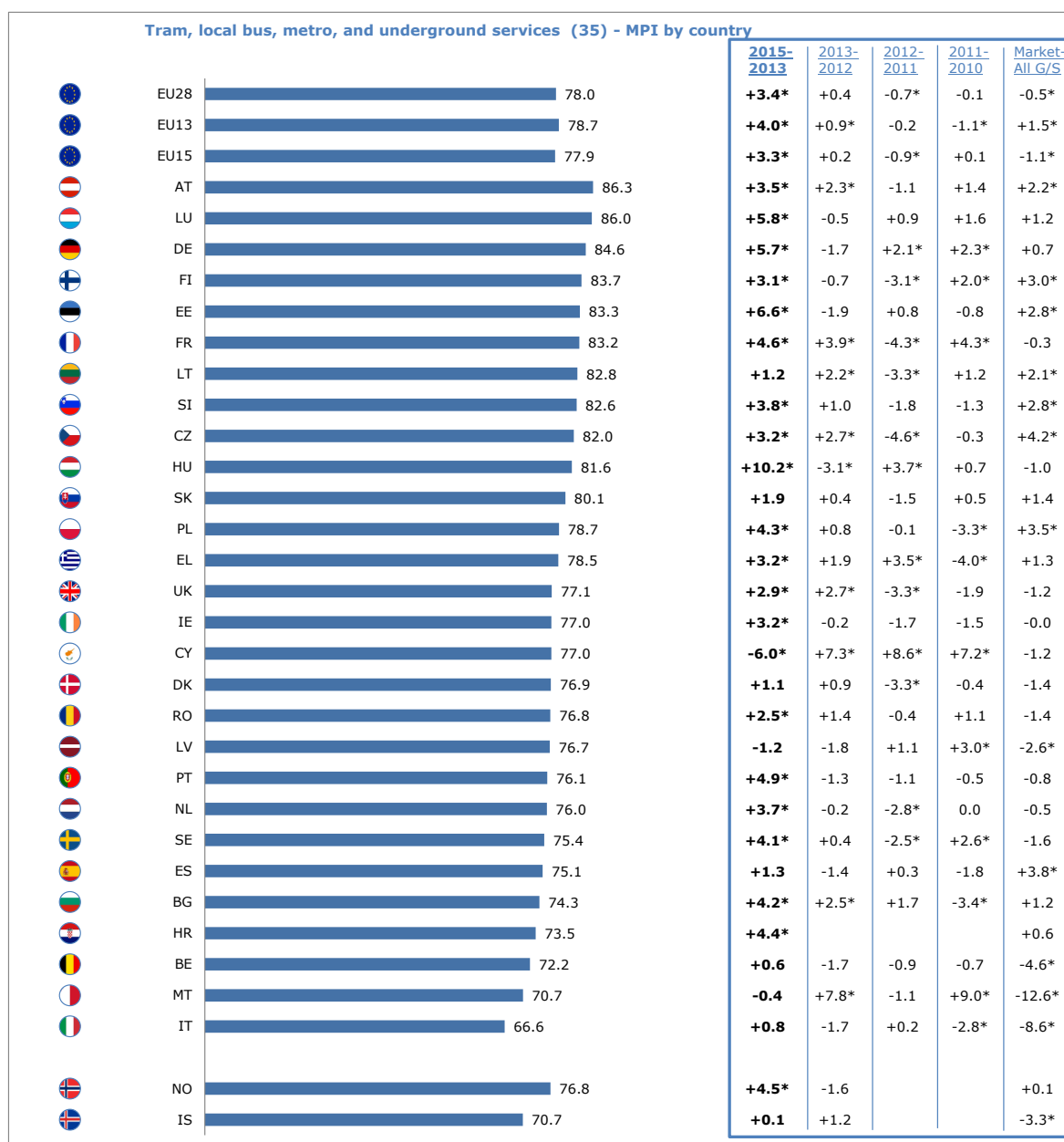
Total	Private internet use 						Mother tongue 	
77.2	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	77.3	78.4	78.6	75.1	73.2	72.2	77.3	75.7
EU28 Market - All G/S	-1.3*	-0.6	-1.4	-2.5	-4.7*	-6.4*	-1.4*	-1.7*

34.4. General Conclusions

The market for “Internet provision” is, with an MPI score of 77.2, a middle to low performing services market. This market has risen by 3.9 points since 2013, driven in particular by increases in the comparability, trust and expectations components. In addition, the proportion switching provider has increased, as has the ease of switching score. There is a 21.0 point difference in MPI between the top ranked country and the lowest ranked EU country, indicating that there are considerable country differences to be taken into account when evaluating this market. The market has especially lower than average scores in the Southern and Northern regions. Market performance scores are below the average services markets scores across most socio-demographic groups.

35. MARKET FOR TRAM, LOCAL BUS, METRO, AND UNDERGROUND SERVICES

Market definition: Tram, local bus, metro, and underground



35.1. Overall Performance

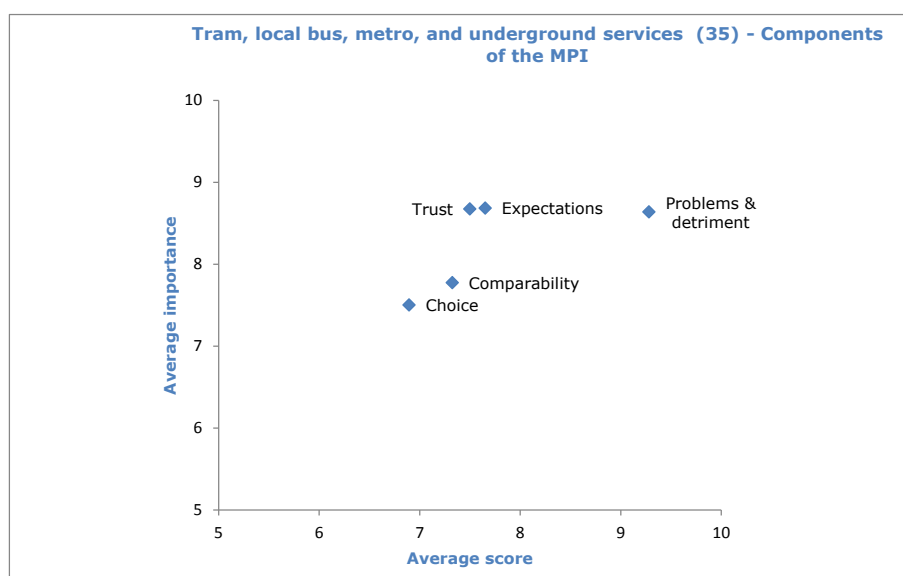
The overall MPI score for the market for "Tram, local bus, metro and underground services" at EU28 level is 78.0, which is lower than the services markets average score (-0.5). This makes it a middle to low performing services market, ranking 15th of the 29 services markets.

The overall MPI score for the market for "Tram, local bus, metro and underground services" has risen by 3.4 points from 2013 to 2015, driven by increases in the comparability, trust and expectations components. The proportion of problems remains stable, but there has been an increase in the proportion of complaints from 2013 to 2015.

In comparison to the services markets average, the “Tram, local bus, metro and underground services” market has a higher proportion of problems and a lower proportion of complaints, but an average level of detriment. Accordingly, the market scores below average in the problems & detriment component. In addition, the expectations and choice scores are lower for “Tram, local bus, metro and underground services” than the services markets average, while comparability and trust have higher than average scores.

Within this market, choice is the component with the lowest importance level, and performs below the services markets average. Trust, expectations and problems & detriment have relatively high importance

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.3	7.5	12.4	67.2	5.8	9.3	7.7	6.9
Diff 2015-2013	+0.3*	+0.5*	-0.2	+4.6*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	0.0	+0.0	-0.8*	+5.1*	N/A	N/A	+0.1*	N/A
Diff 2012-2011	0.0	-0.1	+2.0*	-4.4*	N/A	N/A	-0.1*	N/A
Diff 2011-2010	-0.1*	0.0	-1.2*	+0.2	N/A	N/A	0.0	N/A
Component contribution to the change in MPI	+0.9*	+1.3*	0.0		N/A	N/A	+1.3*	N/A
Diff Market - All G/S	+0.1*	+0.4*	+1.9*	-12.4*	0.0	-0.1*	-0.1*	-0.6*
Importance (Avg)	7.8	8.7	N/A	N/A	N/A	8.6	8.7	7.5



35.2. Country Analysis

There is a 19.7 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Tram, local bus, metro and underground services” market. This is 6.2 points greater than the EU28 services markets range (13.5).

The market for “Tram, local bus, metro and underground services” is assessed more favourably in the EU13 Member States (78.7) than in the EU28 (78.0). At regional level, the market for “Tram, local bus, metro and underground services” scores above the EU28 average in the Western (81.2) and Eastern (78.7) region, but below average in Southern Europe (71.5). In addition, when compared to the services markets average, the Southern region has a lower score (-2.7) and the Eastern region has a higher score (+1.6).

The top three ranked countries for this market are Austria (86.3), Luxembourg (86.0) and Germany (84.6), while Italy (66.6), Iceland (70.7) and Malta (70.7) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+10.2), Estonia (+6.6) and Luxembourg (+5.8). The only country to record a statistically significant decrease in MPI is Cyprus (-6.0).

The top performing countries in the comparability component are Lithuania (8.6), Hungary (8.4) and Luxembourg (8.2). The best performers for trust are Luxembourg (8.6), Austria (8.4) and Finland (8.4). In the expectations component Finland, Austria (both 8.5) and Luxembourg (8.4) perform best. Choice has the highest scores in Austria (8.3), Luxembourg (8.2) and Germany (8.1). The lowest proportions of problems can be found in Slovenia (4.3%), Estonia (5.1%) and Luxembourg (5.5%), while the proportions of complaints are lowest in Luxembourg (36.2%), Cyprus (44.9%) and Estonia (46.4%). Detriment is lowest in Estonia (4.0), Croatia (4.2) and Denmark (4.3). The best performing countries for the problems & detriment component are Estonia (9.8), Slovenia and Austria (both 9.7). The best performing countries for the problems & detriment component are Estonia (9.8), Slovenia and Austria (both 9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	86.3	LT	8.6	LU	8.6	SI	4.3	LU	36.2	EE	4.0	EE	9.8	FI	8.5	AT	8.3
LU	86.0	HU	8.4	AT	8.4	EE	5.1	CY	44.9	HR	4.2	SI	9.7	AT	8.5	LU	8.2
DE	84.6	LU	8.2	FI	8.4	LU	5.5	EE	46.4	DK	4.3	AT	9.7	LU	8.4	DE	8.1
FI	83.7	AT	8.2	DE	8.3	AT	5.7	HU	46.5	BG	4.6	CZ	9.6	EE	8.3	FR	7.9
EE	83.3	DE	8.0	FR	8.1	EL	6.6	RO	50.9	SK	4.7	FR	9.6	DE	8.3	HU	7.8
Avg	78.0	Avg	7.3	Avg	7.5	Avg	12.4	Avg	67.2	Avg	5.8	Avg	9.3	Avg	7.7	Avg	6.9

35.3. Socio-demographic Analysis

Ratings of the market for "Tram, local bus, metro and underground services" increase with age. Those with tertiary level education rate this market with a lower MPI score than the other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers rate this market higher than most other occupational groups. Those who are self-employed and job seekers rate it lowest. In terms of private Internet use, those who use the Internet monthly score this market the highest.

When comparing the "Tram, local bus, metro and underground services" market with the services markets average in relation to the socio-demographic categories, particularly low scores are given by students (-4.3) and particularly high scores by those who hardly ever use the Internet (+3.2) and those who use the Internet monthly (+2.5).

Total	Gender 		Age 			Education level 			Making ends meet 	
78.0	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	77.8	78.2	76.8	77.6	79.9	78.1	79.3	76.2	79.7	75.9
EU28 Market - All G/S	+0.0	-1.1*	-2.0*	-0.2	+0.7*	-0.9*	-0.4	-1.0*	-0.1	-0.8*

Total	Occupation 							
78.0	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	74.5	77.7	79.3	77.9	74.8	78.8	74.2	80.0
EU28 Market - All G/S	-0.9	-0.4	-0.7*	+0.7	-4.3*	-0.0	-0.9	+1.0*

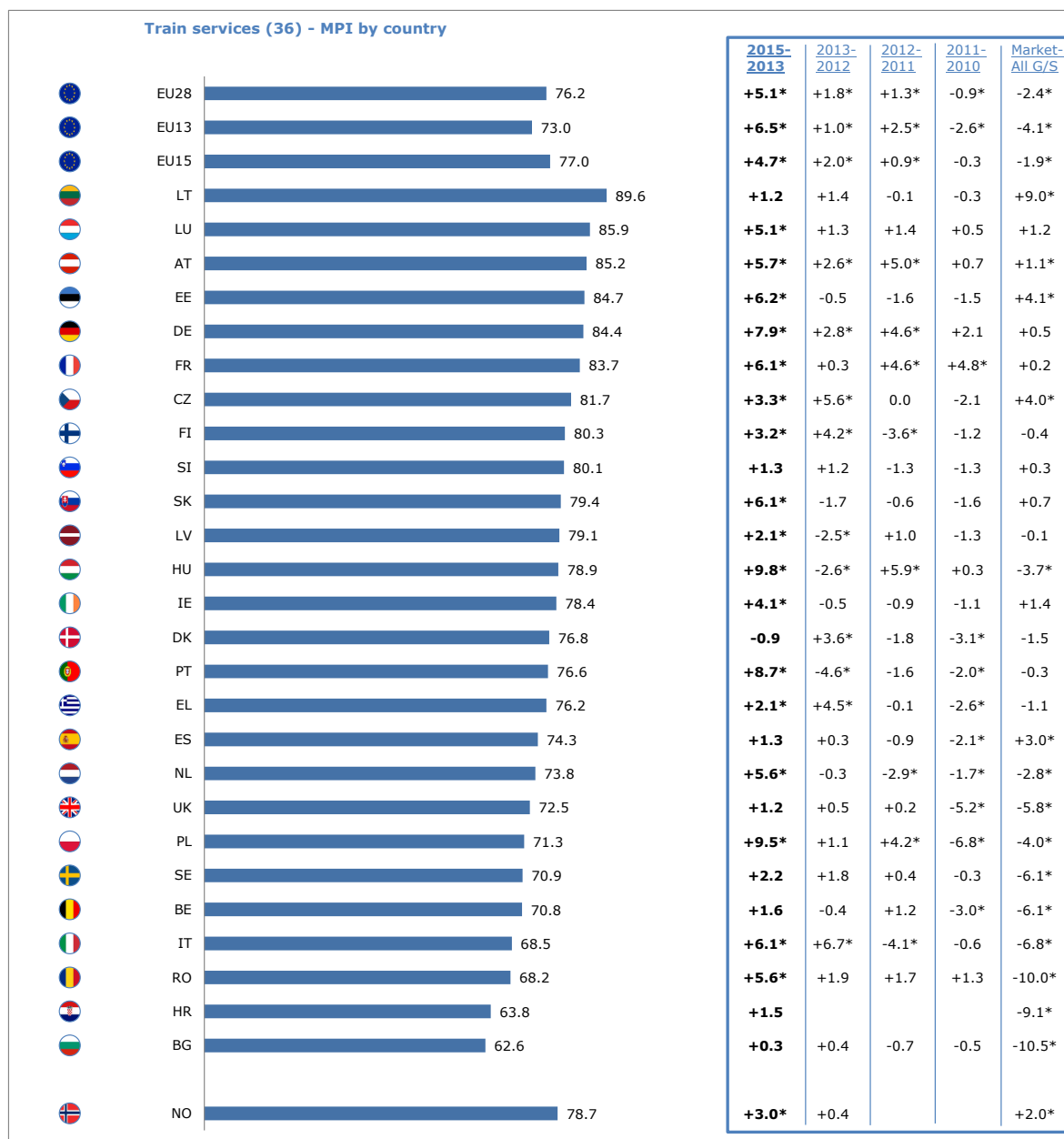
Total	Private internet use 						Mother tongue 	
78.0	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	77.6	78.6	82.4	79.6	81.1	79.0	78.0	77.4
EU28 Market - All G/S	-0.9*	-0.4	+2.5*	+2.0	+3.2*	+0.4	-0.6*	-0.0

35.4. General Conclusions

The market for “Tram, local bus, metro and underground services” is, with an MPI score of 78.0, a middle to high performing services market. It has risen by 3.4 points since 2013, driven in particular by increases in the comparability, trust and expectations components. This market generally performs worse than average in the Southern region and better in the Eastern region.

36. MARKET FOR TRAIN SERVICES

Market definition: Railways



36.1. Overall Performance

The overall MPI score for the market for "Train services" at EU28 level is 76.2, which is lower than the services markets average (-2.4). This makes it a low performing services market, ranking 24th of the 29 services markets.

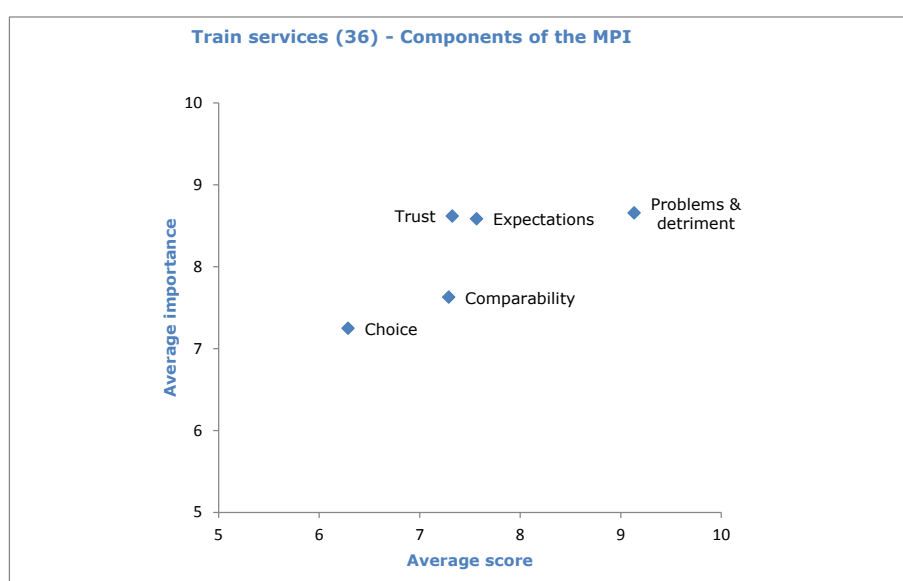
The overall MPI score for the market for "Train services" has increased by 5.1 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components.

In comparison to the services markets average, the "Train services" market has a higher proportion of problems and lower proportion of complaints. The market also scores below

average in the problems & detriment component. In addition, the scores for expectations and choice are below average, although the "Train services" market performs better on trust.

Within this market, problems & detriment, expectations and trust have the highest level of importance. The market performs below the services markets average in the first two components, but performs better than average in the trust component. The comparability and choice components have relatively low levels of importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.3	7.3	15.2	68.7	5.7	9.1	7.6	6.3
Diff 2015-2013	+0.6*	+0.7*	-0.7	+0.2	N/A	N/A	+0.7*	N/A
Diff 2013-2012	+0.2*	+0.2*	-2.6*	-0.8	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.2*	-0.3	+2.8	N/A	N/A	+0.2*	N/A
Diff 2011-2010	-0.3*	-0.2*	-3.2*	-0.9	N/A	N/A	-0.2*	N/A
Component contribution to the change in MPI	+1.4*	+1.8*	+0.1		N/A	N/A	+1.7*	N/A
Diff Market - All G/S	+0.0	+0.2*	+4.7*	-11.0*	-0.1	-0.3*	-0.2*	-1.2*
Importance (Avg)	7.6	8.6	N/A	N/A	N/A	8.7	8.6	7.2



36.2. Country Analysis

There is a 27.0 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "Train services" market. This is 13.5 points greater than the EU28 services market range (13.5), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for "Train services" is assessed more favourably in the EU15 Member States (77.0) and less favourably in the EU13 Member States (73.0) compared to the EU28 (76.2). At regional level, Western Europe (79.9) has a score above the EU28 average, while all other regions show lower than average scores. Compared to the services markets average, the "Train services" market scores below average in all regions.

The top three ranked countries for this market are Lithuania (89.6), Luxembourg (85.9) and Austria (85.2), while Bulgaria (62.6), Croatia (63.8) and Romania (68.2) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+9.8), Poland (+9.5) and Portugal (+8.7). None of the countries noted a statistically significant decrease in MPI.

The top performing countries in the comparability component are Lithuania (8.7), Estonia and Luxembourg (both 8.4). The same countries, but in a different order, are the best performers

for trust: Lithuania (8.7), Austria (8.5) and Luxembourg (8.4). In the expectations component Lithuania (9.1), Estonia (8.7) and Luxembourg (8.4) perform best. Choice has the highest scores in Luxembourg (8.1), Austria (8.0) and France (7.8). The lowest proportions of problems can be found in Lithuania (2.8%), Estonia (3.6%) and Latvia (4.7%), while the proportions of complaints are lowest in Croatia (47.2%), Lithuania (51.8%) and Estonia (52.6%). Detriment is lowest in Lithuania (2.1), Estonia (4.1) and Slovenia (4.6). The Baltic States are the best performing countries for the problems & detriment component: Lithuania, Estonia (both 9.9) and Latvia (9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LT	89.6	LT	8.7	LT	8.7	LT	2.8	HR	47.2	LT	2.1	LT	9.9	LT	9.1	LU	8.1
LU	85.9	EE	8.4	AT	8.5	EE	3.6	LT	51.8	EE	4.1	EE	9.9	EE	8.7	AT	8.0
AT	85.2	LU	8.4	LU	8.4	LV	4.7	EE	52.6	SI	4.6	LV	9.7	LU	8.4	FR	7.8
EE	84.7	CZ	8.3	EE	8.4	FR	5.0	SK	57.8	SE	4.6	SI	9.7	FI	8.3	DE	7.7
DE	84.4	HU	8.2	DE	8.4	LU	6.9	NO	58.6	IE	4.7	FR	9.7	AT	8.3	LT	7.7
Avg	76.2	Avg	7.3	Avg	7.3	Avg	15.2	Avg	68.7	Avg	5.7	Avg	9.1	Avg	7.6	Avg	6.3

36.3. Socio-demographic Analysis

Women rate this market higher than men, and the ratings increase with age. Those with tertiary level education rate this market with a lower MPI score than the other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Self-employed respondents rate this market lower compared to most other occupational groups. In terms of private Internet use, those who hardly ever use the Internet score this market the lowest.

When compared with the services markets average, the “Train services” market tends to score lower for most socio-demographic categories. A notable exception is those who use the Internet less than monthly: this group rates the market higher than the services markets average (+3.0).

Total	Gender 		Age 			Education level 			Making ends meet 	
76.2	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	75.5	76.9	74.7	76.1	78.0	77.7	77.8	73.8	77.3	74.3
EU28 Market - All G/S	-2.3*	-2.5*	-4.1*	-1.7*	-1.2*	-1.3*	-1.8*	-3.3*	-2.5*	-2.4*

Total	Occupation 							
76.2	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	72.0	74.8	77.9	77.5	72.3	78.0	72.5	77.1
EU28 Market - All G/S	-3.5*	-3.3*	-2.1*	+0.3	-6.8*	-0.9	-2.6*	-2.0*

Total	Private internet use 						Mother tongue 	
76.2	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	75.9	78.4	78.0	80.6	72.2	76.8	76.3	75.7
EU28 Market - All G/S	-2.7*	-0.7	-2.0*	+3.0*	-5.7*	-1.8*	-2.4*	-1.8*

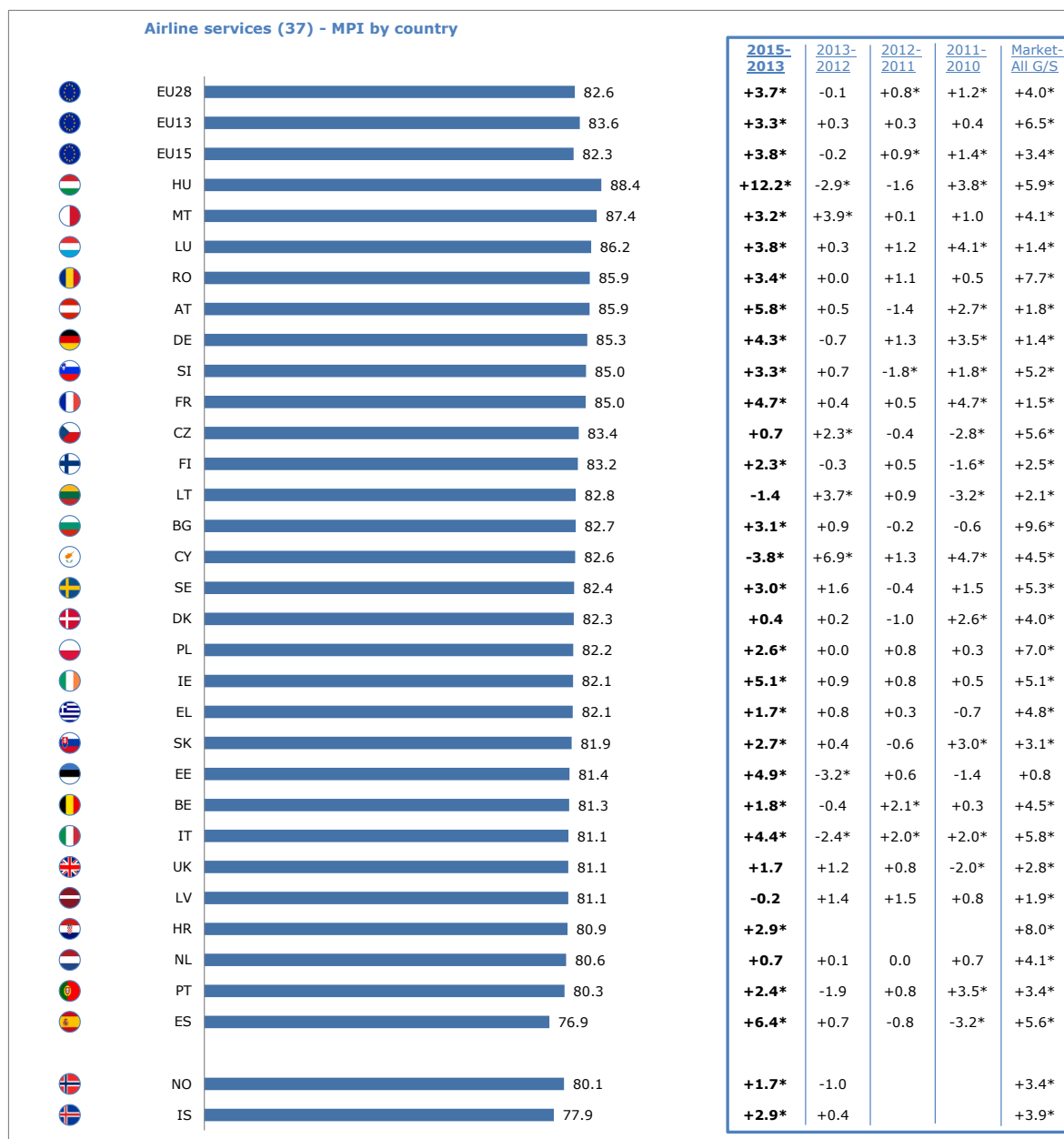
36.4. General Conclusions

The market for “Train services” is, with an MPI score of 76.2, a low performing services market. It has risen by 5.1 points since 2013, driven in particular by increases in the comparability, trust

and expectations components. There is a 27.0 point difference in MPI between the top ranked country and the lowest ranked country in the EU, indicating that there are considerable country differences to be taken into account when evaluating this market. The “Train services” market is assessed more favourably in the EU15 Member States and less favourably in the EU13 Member States compared to the EU28. Compared to the services markets average, the market scores below average in all regions and across most socio-demographic groups.

37. MARKET FOR AIRLINE SERVICES

Market definition: Airlines



37.1. Overall Performance

The overall MPI score for the market for "Airline services" at EU28 level is 82.6, which is higher than the services markets average (+4.0). This makes it a high performing services market, ranking 4th of the 29 services markets.

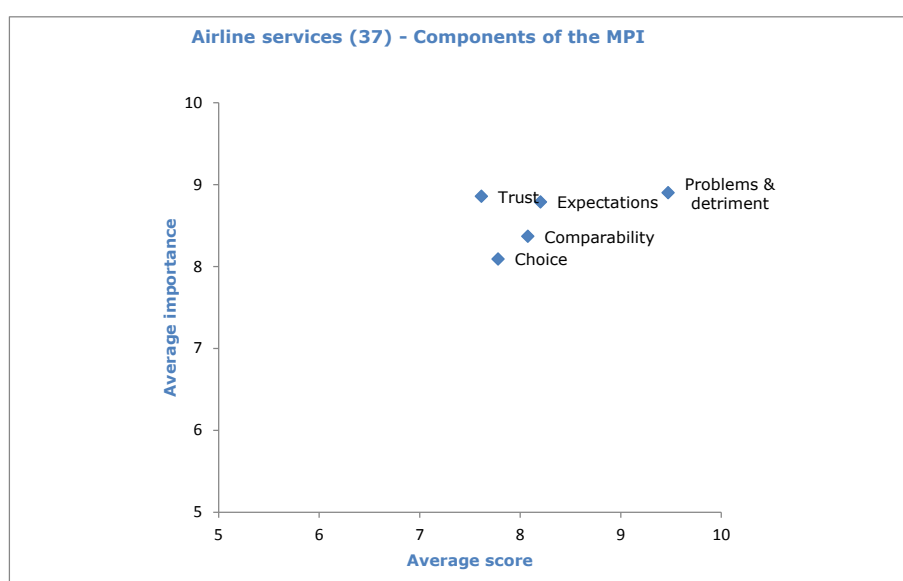
The overall MPI score for the market for "Airline services" has risen by 3.7 points from 2013 to 2015, driven by increases in the comparability, trust and expectations components.

In comparison to the services markets average, the "Airline services" market has a lower proportion of problems and of complaints, and an average level of detriment. Accordingly, the market scores above average in the problems & detriment component. In addition, the

comparability, trust, expectations and choice components are all higher for “Airline services” than the services markets average.

Within this market, trust, problems & complaints and expectations are the components with the highest importance scores. The market also performs better than the services markets average in all these components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	8.1	7.6	9.1	76.8	5.8	9.5	8.2	7.8
Diff 2015-2013	+0.4*	+0.6*	+0.0	+0.3	N/A	N/A	+0.5*	N/A
Diff 2013-2012	0.0	-0.1*	-0.9*	-1.2	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.1*	+0.1*	-2.4*	+1.4	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.2*	+0.1*	-1.3*	+2.0	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+1.0*	+1.4*	+0.0		N/A	N/A	+1.3*	N/A
Diff Market - All G/S	+0.8*	+0.5*	-1.4*	-2.8*	0.0	+0.1*	+0.5*	+0.3*
Importance (Avg)	8.4	8.9	N/A	N/A	N/A	8.9	8.8	8.1



37.2. Country Analysis

There is an 11.6 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Airline services” market. This is 1.9 points less than the EU28 services markets range (13.5).

The market for “Airline services” is assessed more favourably in the EU13 Member States (83.6) than in the EU28 (82.6). At regional level, the market for “Airline services” scores above the EU28 average in the Eastern (83.6) and Western (83.7) region, but below average in the Southern region (79.7). In comparison to the services markets average, this market performs above average in all regions.

The top three ranked countries for this market are Hungary (88.4), Malta (87.4) and Luxembourg (86.2), while Spain (76.9), Iceland (77.9) and Norway (80.1) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+12.2), Spain (+6.4) and Austria (+5.8). The only country that statistically significantly decreased in MPI is Cyprus (-3.8).

The top performing countries in the comparability component are Malta, Cyprus (both 8.7) and Hungary (8.6). The best performers for trust are Hungary (8.6), Luxembourg and Malta (both 8.4). In the expectations component Hungary (9.1), Slovenia and Malta (both 8.8) perform best. Choice has the highest scores in Luxembourg, Malta (both 8.3) and Denmark (8.2). The

lowest proportions of problems can be found in Luxembourg (3.2%), Austria (3.7%) and Greece (3.9%), while the proportions of complaints are lowest in Malta (45.9%), Hungary (47.9%) and Estonia (52.1%). Detriment is lowest in the Czech Republic (4.3), Sweden (4.5) and Denmark (4.6). The best performing countries for the problems & detriment component are Luxembourg, Slovenia and Austria (all 9.8).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	88.4	MT	8.7	HU	8.6	LU	3.2	MT	45.9	CZ	4.3	LU	9.8	HU	9.1	LU	8.3
MT	87.4	CY	8.7	LU	8.4	AT	3.7	HU	47.9	SE	4.5	SI	9.8	SI	8.8	MT	8.3
LU	86.2	HU	8.6	MT	8.4	EL	3.9	EE	52.1	DK	4.6	AT	9.8	MT	8.8	DK	8.2
RO	85.9	RO	8.5	AT	8.3	HU	4.1	LT	52.2	FI	4.6	HU	9.7	RO	8.6	DE	8.2
AT	85.9	IT	8.4	DE	8.3	FR	4.4	FR	57.3	SI	4.7	FR	9.7	FI	8.6	AT	8.2
Avg	82.6	Avg	8.1	Avg	7.6	Avg	9.1	Avg	76.8	Avg	5.8	Avg	9.5	Avg	8.2	Avg	7.8

37.3. Socio-demographic Analysis

Women rate this market higher than men, and those over 55 years old rate it higher than the younger age groups. The higher the education level, the lower the MPI score. Self-employed people and those seeking a job rate the market lower than almost all other occupational categories. In terms of private Internet use, those who never use the Internet score this market the highest. Respondents whose mother tongue is not an official national language tend to give a lower market score than others.

When compared with the services markets average, the "Airline services" market tends to score higher for most socio-demographic categories. Particularly high scores in comparison to the services markets average can be noted for those who never (+7.1) or hardly ever (+6.6) use the Internet, those seeking a job (+5.9) and those who find it difficult to make ends meet (+5.8).

Total	Gender 		Age 			Education level 			Making ends meet 	
82.6	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	81.9	83.3	82.4	82.3	83.1	84.6	83.5	81.4	82.7	82.5
	(a)				(cd)	(gh)				
EU28 Market - All G/S	+4.1*	+3.9*	+3.6*	+4.5*	+3.9*	+5.6*	+3.8*	+4.2*	+2.9*	+5.8*

Total	Occupation 							
82.6	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	80.1	82.2	83.1	82.6	83.1	83.4	81.0	83.4
	(k)		(klq)		(kq)	(klq)		(kl)
EU28 Market - All G/S	+4.7*	+4.1*	+3.1*	+5.3*	+4.0*	+4.6*	+5.9*	+4.3*

Total	Private internet use 						Mother tongue 	
82.6	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	82.6	81.5	84.4	80.6	84.6	85.7	82.7	81.6
	(t)		(st)		(t)	(stv)	(z)	
EU28 Market - All G/S	+4.1*	+2.5*	+4.5*	+3.0	+6.6*	+7.1*	+4.0*	+4.2*

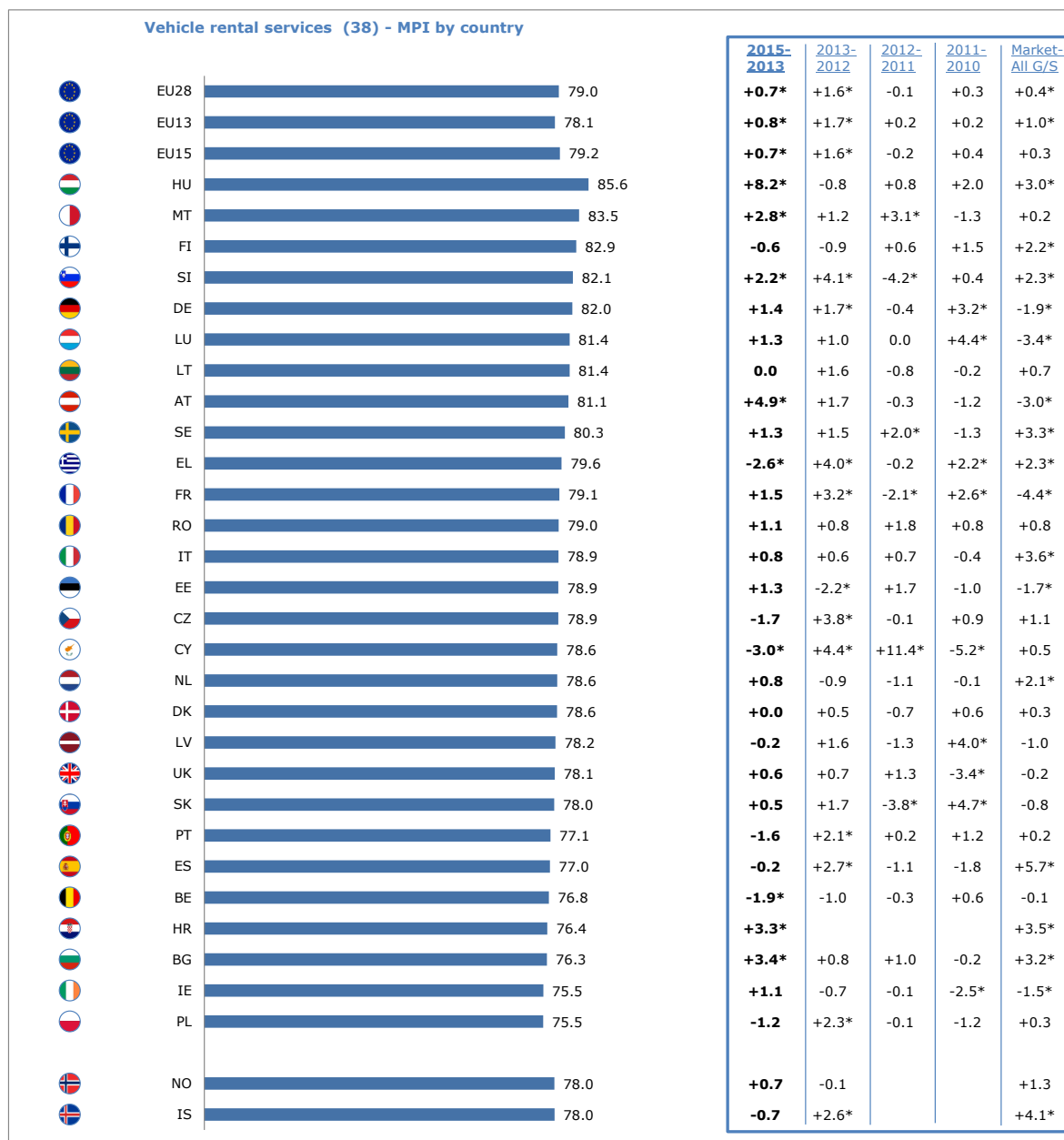
37.4. General Conclusions

The market for "Airline services" is, with an MPI score of 82.6, a high performing services market. It has risen by 3.7 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The market has especially high scores in Eastern and Western Europe and scores consistently higher than the services markets average

in all regions. The market tends to score higher than the services markets average for most socio-demographic categories and particularly high scores in comparison to the services markets average can be noted for those who use the Internet never or hardly ever, those seeking a job and those who find it difficult to make ends meet.

38. MARKET FOR VEHICLE RENTAL SERVICES

Market definition: Rental services – Car rental, motorcycle rental, van rental, caravan rental, boat rental, other rental



38.1. Overall Performance

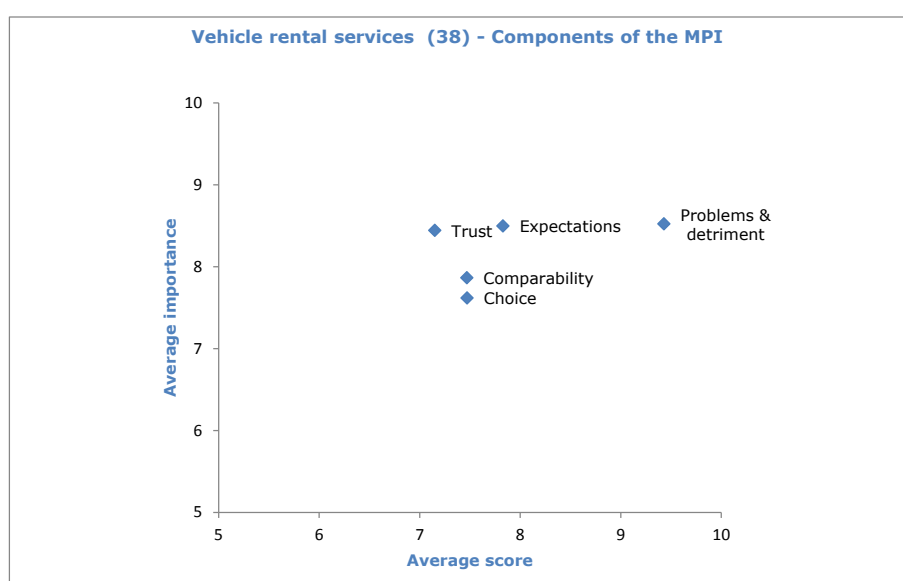
The overall MPI score for the market for "Vehicle rental services" at EU28 level is 79.0, which is higher than the services markets average (+0.4). This makes it a middle to high performing services market, ranking 12th of the 29 services markets.

The overall MPI score for the market for "Vehicle rental services" has risen by 0.7 points from 2013 to 2015, driven by increases in the comparability, trust and expectations components. There are increases in the proportion of respondents who experienced problems and in the proportion of complaints from 2013 to 2015.

In comparison to the services markets average, the “Vehicle rental services” market has a lower proportion of complaints and lower detriment score. In addition, the comparability and expectations components are higher for “Vehicle rental services” than the services markets average.

Within this market, problems & detriment, expectations and trust have a relatively high level of importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.5	7.2	10.8	76.9	5.3	9.4	7.8	7.5
Diff 2015-2013	+0.1*	+0.2*	+1.8*	+5.9*	N/A	N/A	+0.2*	N/A
Diff 2013-2012	+0.1*	+0.3*	-0.5	-5.6*	N/A	N/A	+0.2*	N/A
Diff 2012-2011	+0.0	0.0	-0.3	-6.6*	N/A	N/A	-0.1*	N/A
Diff 2011-2010	+0.0	0.0	-1.0*	-1.1	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.3*	+0.4*	-0.4*		N/A	N/A	+0.4*	N/A
Diff Market - All G/S	+0.2*	+0.0	+0.3	-2.8*	-0.5*	+0.0*	+0.1*	0.0
Importance (Avg)	7.9	8.4	N/A	N/A	N/A	8.5	8.5	7.6



38.2. Country Analysis

There is a 10.1 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Vehicle rental services” market. This is 3.4 points less than the EU28 service market range (13.5), indicating the market is assessed rather similarly across countries.

The market for “Vehicle rental services” is assessed less favourably in the EU13 Member States (78.1) compared to the EU28 score (79.0). At regional level, the market scores above the EU28 average in Northern (80.5) and Western (79.7) Europe, but below average in the Eastern (78.1) and Southern (78.2) regions. Compared to the services markets average, the “Vehicle rental services” market scores below average in Western Europe (-1.8) and above average in the other three regions.

The top three ranked countries for this market are Hungary (85.6), Malta (83.5) and Finland (82.9), while Poland (75.5), Ireland (75.5) and Bulgaria (76.3) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+8.2), Austria (+4.9) and Bulgaria (+3.4). The countries that decreased the most in MPI are Cyprus (-3.0), Greece (-2.6) and Belgium (-1.9).

The top performing countries in the comparability component are Malta (8.3), Hungary (8.2) and Luxembourg (7.9). The best performers for trust are Hungary (8.1), Germany (8.0) and Luxembourg (7.9). In the expectations component Hungary (8.6), Finland (8.5) and Slovenia

(8.4) perform best. Choice has the highest scores in Hungary (8.2), Malta (8.1) and Finland (8.0). The lowest proportions of problems can be found in Estonia (3.9%), Cyprus (4.4%) and Iceland (4.5%), while the proportions of complaints are lowest in Luxembourg (50.2%), Croatia (51.1%) and Germany (59.0%). Detriment is lowest in Sweden (3.2), the Netherlands and Denmark (both 3.7). The best performing countries for the problems & detriment component are Estonia, Iceland and Slovakia (all 9.8).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	85.6	MT	8.3	HU	8.1	EE	3.9	LU	50.2	SE	3.2	EE	9.8	HU	8.6	HU	8.2
MT	83.5	HU	8.2	DE	8.0	CY	4.4	HR	51.1	NL	3.7	IS	9.8	FI	8.5	MT	8.1
FI	82.9	LU	7.9	LU	7.9	IS	4.5	DE	59.0	DK	3.7	SK	9.8	SI	8.4	FI	8.0
SI	82.1	SI	7.8	MT	7.9	HU	4.9	HU	59.7	UK	4.1	SE	9.7	SE	8.3	AT	7.9
DE	82.0	DE	7.8	AT	7.7	SK	5.7	LV	63.4	RO	4.2	CY	9.7	CZ	8.3	SI	7.8
Avg	79.0	Avg	7.5	Avg	7.2	Avg	10.8	Avg	76.9	Avg	5.3	Avg	9.4	Avg	7.8	Avg	7.5

38.3. Socio-demographic Analysis

Women rate this market higher than men, and those over 55 higher than the younger age groups. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. House-persons and others not in employment and retired people rate this market higher than almost all other occupational groups. In terms of private Internet use, those who use the Internet less than monthly score this market particularly low.

When comparing the “Vehicle rental services” market with the services markets average in relation to the socio-demographic categories, the picture is mixed. There are particularly high comparative scores for those seeking a job (+4.6) and house-persons and others not in employment (+2.9). Particularly low scores in comparison to the services markets average can be noted for those who use the Internet less than monthly (-5.7).

Total	Gender 		Age 			Education level 			Making ends meet 	
79.0	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	78.4	79.8	78.7	78.7	79.7	79.4	79.3	78.8	79.5	77.8
EU28 Market - All G/S	+0.7*	+0.4*	-0.1	+0.9*	+0.6*	+0.5	-0.4	+1.6*	-0.3	+1.1*

Total	Occupation 							
79.0	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	77.7	78.7	79.5	76.9	79.1	81.7	79.7	80.6
EU28 Market - All G/S	+2.2*	+0.7	-0.5*	-0.4	-0.0	+2.9*	+4.6*	+1.5*

Total	Private internet use 						Mother tongue 	
79.0	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	79.4	77.9	79.1	71.9	75.9	77.4	79.1	78.8
EU28 Market - All G/S	+0.8*	-1.1*	-0.8	-5.7*	-2.0	-1.2	+0.4*	+1.3*

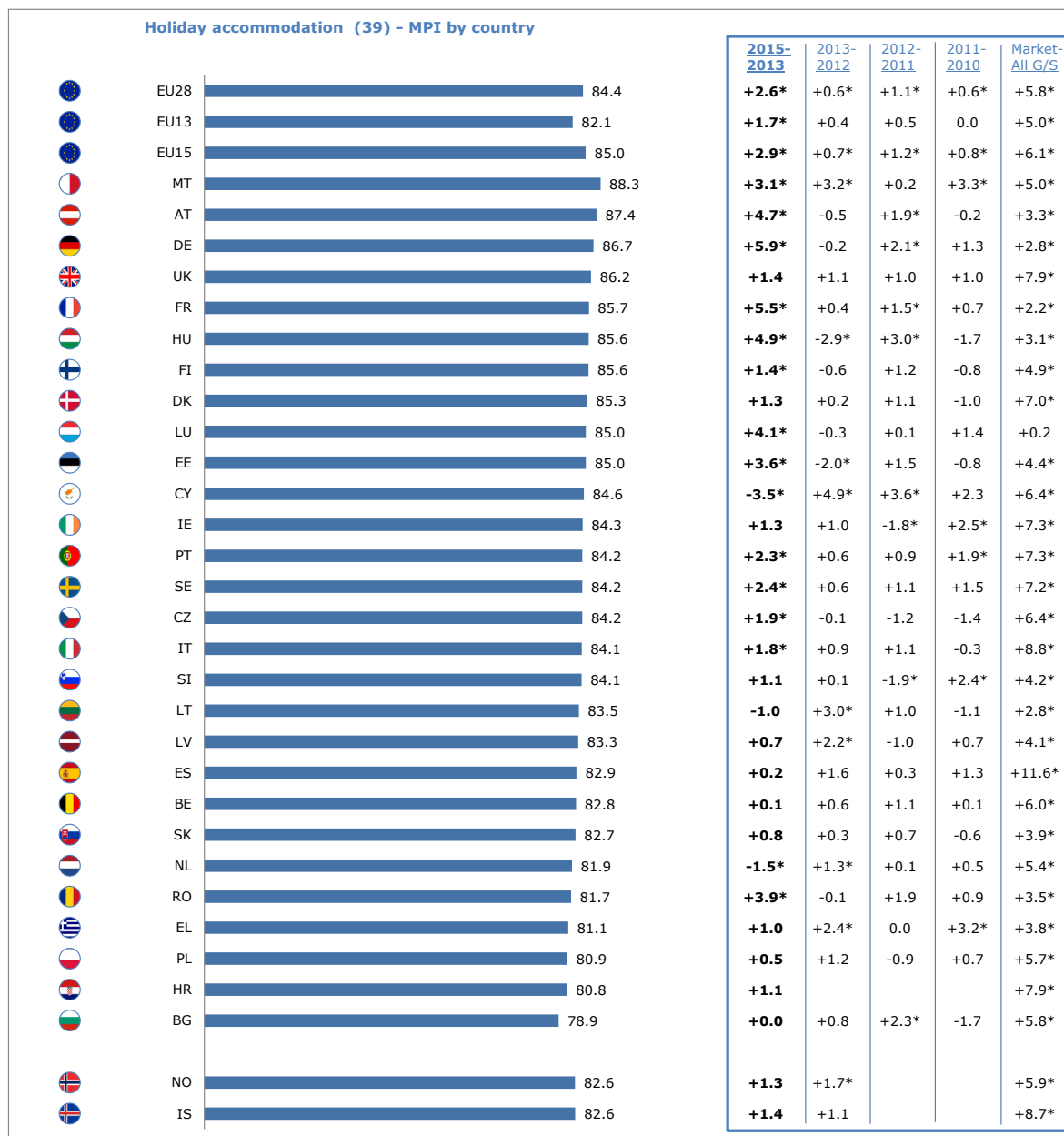
38.4. General Conclusions

The market for “Vehicle rental services” is, with an MPI score of 79.0, a middle to high performing services market. It has risen by 0.7 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The market scores higher

than the EU average in Northern and Western Europe, but compared to the services markets average below the average in Western Europe.

39. MARKET FOR HOLIDAY ACCOMMODATION

Market definition: Hotels and other holiday accommodation – Hotels, other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites



39.1. Overall Performance

The overall MPI score for the market for "Holiday accommodation" at EU28 level is 84.4, which is higher than the services markets average (+5.8). This makes it the top performing services market, ranking 1st of the 29 services markets.

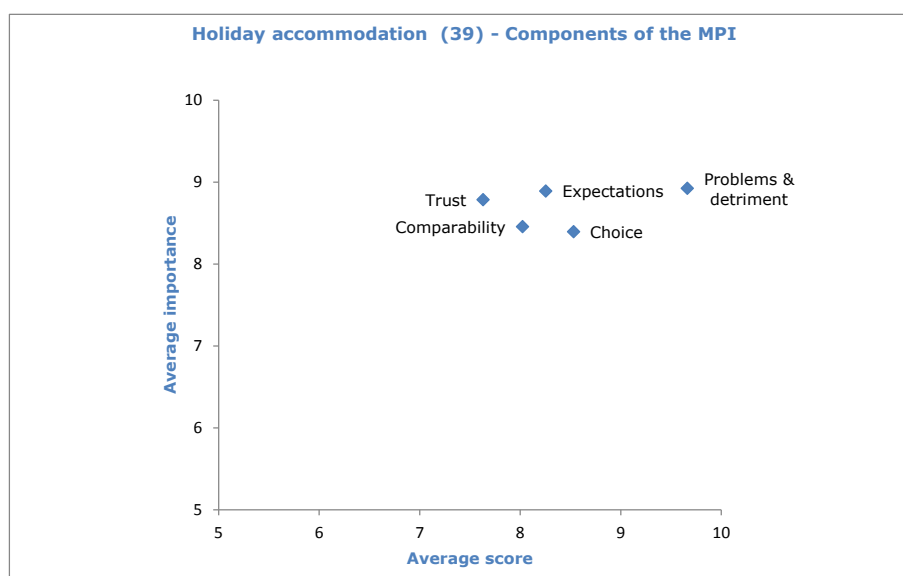
The overall MPI score for the market for "Holiday accommodation" has increased by 2.6 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There is a decrease in the proportion of respondents who experienced a problem, but an increase in the proportion of those who complained from 2013 to 2015.

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In comparison to the services markets average, the "Holiday accommodation" market has a lower proportion of problems and lower detriment score, resulting in a higher than average score in the problems & detriment component. In addition, the comparability, trust, expectations and choice components are all higher for "Holiday accommodation" than the services markets average.

Within this market, the importance of expectations and problems & detriment are rather high, while the market is also performing better in those components than the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	8.0	7.6	6.6	81.1	5.2	9.7	8.3	8.5
Diff 2015-2013	+0.2*	+0.4*	-0.7*	+6.4*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.0	+0.1*	-0.6	-2.7	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.1*	-2.7*	-3.8*	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.2*	0.0	-0.8*	+0.1	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.5*	+1.1*	+0.1		N/A	N/A	+0.9*	N/A
Diff Market - All G/S	+0.8*	+0.5*	-3.9*	+1.4	-0.7*	+0.3*	+0.5*	+1.0*
Importance (Avg)	8.5	8.8	N/A	N/A	N/A	8.9	8.9	8.4



39.2. Country Analysis

There is a 9.4 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "Holiday accommodation" market. This is 4.1 points less than the EU28 services markets range (13.5), indicating the market is evaluated rather similarly across countries.

The market for "Holiday accommodation" is assessed more favourably in the EU15 Member States (85.0) and less favourably in the EU13 Member States (82.1) compared to the EU28 score (84.4). At regional level, market performance is above average in the Western European region (85.8), but below average in the Eastern (82.0) and Southern (83.5) regions. In comparison to the services markets average, the market for "Holiday accommodation" scores above the average in all regions.

The top three ranked countries for this market are Malta (88.3), Austria (87.4) and Germany (86.7), while Bulgaria (78.9), Croatia (80.8) and Poland (80.9) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Germany (+5.9), France (+5.5) and Hungary (+4.9). The only countries that statistically significantly decreased in MPI are Cyprus (-3.5) and the Netherlands (-1.5).

The top performing countries in the comparability component are Malta (8.8), Cyprus (8.5) and Austria (8.4). The best performers for trust are Austria (8.5), Germany and Malta (both 8.4). In the expectations component Hungary (8.7), Austria (8.6) and Finland (8.5) perform best. Choice has the highest scores in Denmark, Malta (both 9.0) and the UK (8.9). The lowest proportions of problems can be found in Estonia (3.2%), France and Germany (both 4.1%), while the proportions of complaints are lowest in Estonia (52.5%), Croatia (58.5%) and Austria (60.6%). Detriment is lowest in Denmark (3.3), Iceland (3.4) and Lithuania (3.5). The best performing countries for the problems & detriment component are Estonia (9.9), Iceland and Sweden (both 9.8). The best performing countries for the problems & detriment component are Estonia (9.9), Iceland and Sweden (both 9.8).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	88.3	MT	8.8	AT	8.5	EE	3.2	EE	52.5	DK	3.3	EE	9.9	HU	8.7	DK	9.0
AT	87.4	CY	8.5	DE	8.4	FR	4.1	HR	58.5	IS	3.4	IS	9.8	AT	8.6	MT	9.0
DE	86.7	AT	8.4	MT	8.4	DE	4.1	AT	60.6	LT	3.5	SE	9.8	FI	8.5	UK	8.9
UK	86.2	LU	8.2	LU	8.3	IS	4.7	LT	62.1	SE	3.7	DE	9.8	UK	8.5	HU	8.8
FR	85.7	DE	8.2	FR	8.2	IT	5.0	RO	64.6	EE	3.8	DK	9.7	MT	8.5	CZ	8.8
Avg	84.4	Avg	8.0	Avg	7.6	Avg	6.6	Avg	81.1	Avg	5.2	Avg	9.7	Avg	8.3	Avg	8.5

39.3. Socio-demographic Analysis

Women rate this market higher than men, and ratings increase with age. The higher the education level, the lower the MPI score. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Retired people and house-persons and others not in employment rate this market higher than almost all other occupational groups. In terms of private Internet use, those who use the Internet monthly score this market the highest.

When compared with the services markets average, the "Holiday accommodation" market scores higher for all socio-demographic categories.

Total	Gender 		Age 			Education level 			Making ends meet 	
84.4	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	83.7	85.0	83.6	84.2	85.4	85.6	84.7	83.8	84.9	83.5
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
EU28 Market - All G/S	+6.0*	+5.7*	+4.8*	+6.3*	+6.2*	+6.7*	+5.1*	+6.6*	+5.1*	+6.8*

Total	Occupation 							
84.4	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	83.4	84.0	84.7	84.3	82.7	85.6	84.6	85.1
	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
EU28 Market - All G/S	+8.0*	+6.0*	+4.7*	+7.0*	+3.5*	+6.7*	+9.5*	+6.0*

Total	Private internet use 						Mother tongue 	
84.4	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	84.2	84.9	86.7	83.9	86.2	85.1	84.4	84.7
	(s)	(t)	(u)	(v)	(w)	(x)	(y)	(z)
EU28 Market - All G/S	+5.7*	+5.9*	+6.7*	+6.3*	+8.3*	+6.5*	+5.8*	+7.3*

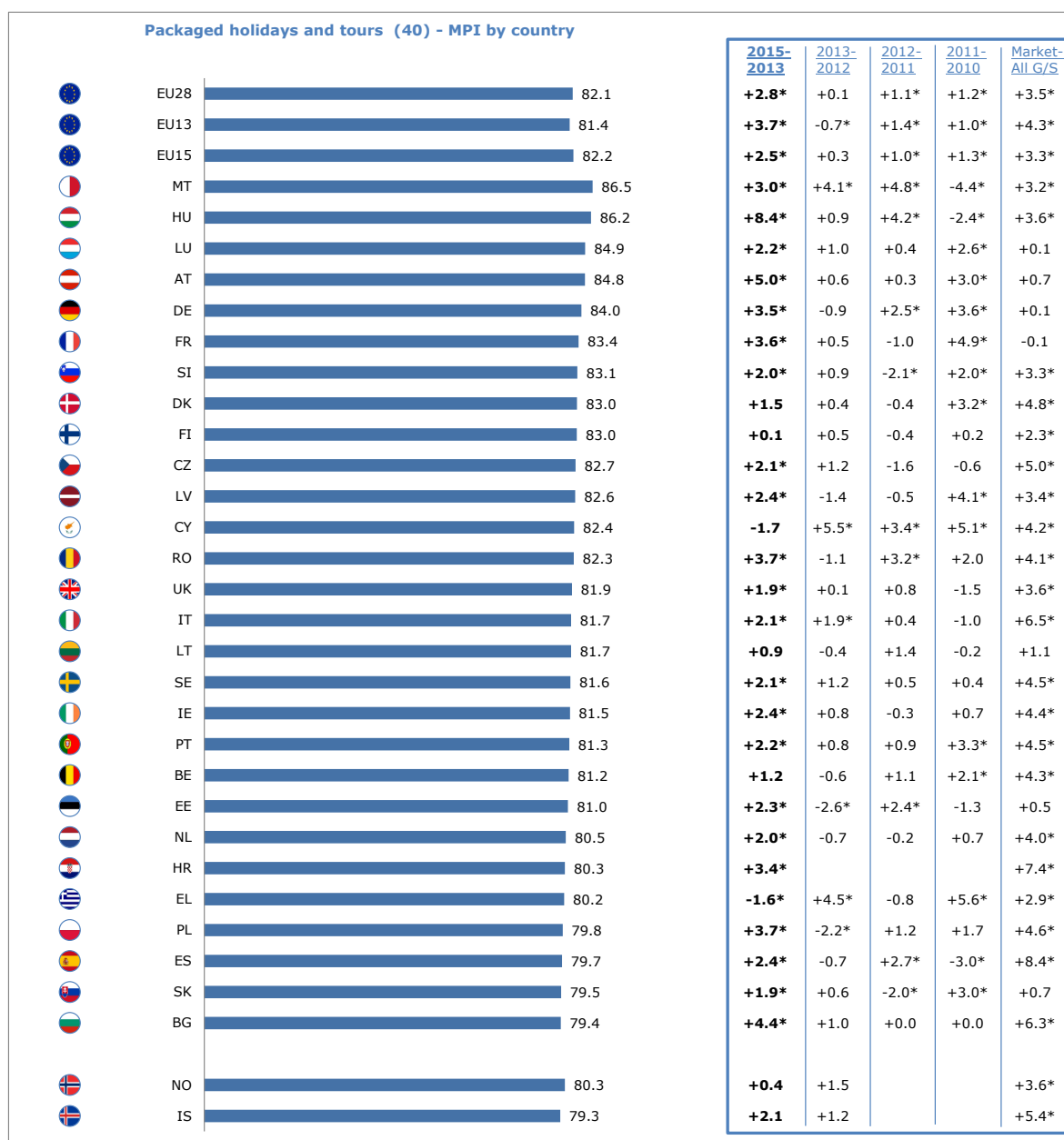
39.4. General Conclusions

The market for "Holiday accommodation" is, with an MPI score of 84.4, the top performing services market. It has risen by 2.6 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The market scores higher in the EU15 and

lower in the EU13 compared to the EU28 average. When comparing the “Holiday accommodation” market with the services markets average in relation to the socio-demographic categories, the market scores higher than average for all socio-demographic categories.

40. MARKET FOR PACKAGED HOLIDAYS AND TOURS

Market definition: Packaged travel & tours, other



40.1. Overall Performance

The overall MPI score for the market for "Packaged holidays and tours" at EU28 level is 82.1, which is higher than the services markets average (+3.5). This makes it a high performing services market, ranking 5th of the 29 services markets.

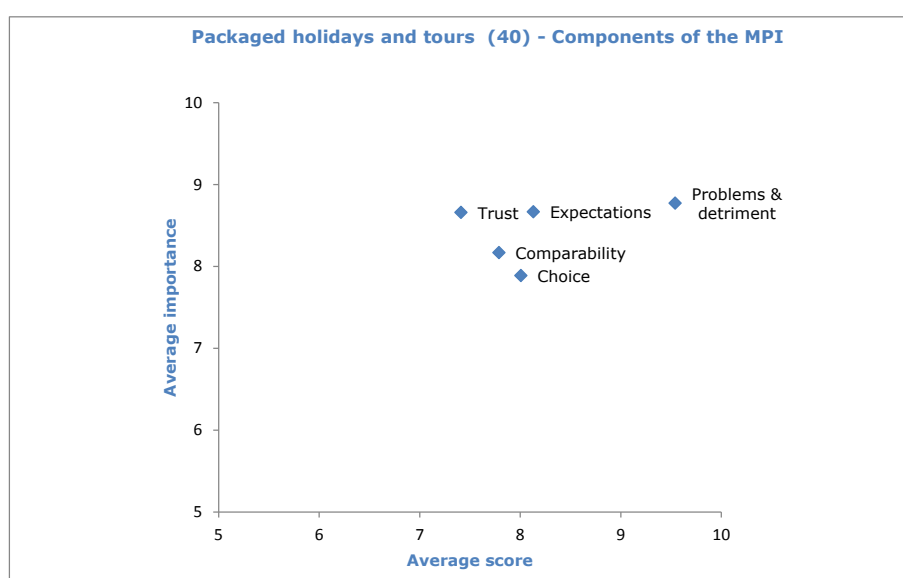
The overall MPI score for the market for "Packaged holidays and tours" has increased by 2.8 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and expectations components.

In comparison to the services markets average, the "Packaged holidays and tours" market has a lower proportion of problems and lower detriment score, resulting in a higher than average

score in the problems & detriment component. In addition, the comparability, trust, expectations and choice components are all higher for “Packaged holidays and tours” than the services markets average.

Within this market, the highest importance scores are recorded for the problems & detriment, trust and expectations components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.8	7.4	8.4	78.8	5.5	9.5	8.1	8.0
Diff 2015-2013	+0.3*	+0.5*	0.0	-1.6	N/A	N/A	+0.4*	N/A
Diff 2013-2012	0.0	+0.0	-0.3	+1.1	N/A	N/A	+0.0	N/A
Diff 2012-2011	+0.1*	+0.1*	-3.2*	+0.2	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.2*	+0.1*	-1.4*	-3.8*	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.7*	+1.1*	+0.0		N/A	N/A	+0.9*	N/A
Diff Market - All G/S	+0.5*	+0.3*	-2.1*	-0.8	-0.3*	+0.1*	+0.4*	+0.5*
Importance (Avg)	8.2	8.7	N/A	N/A	N/A	8.8	8.7	7.9



40.2. Country Analysis

There is a 7.1 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Packaged holidays and tours” market. This is 6.4 points less than the EU28 services markets range (13.5), indicating the market is evaluated rather similarly across countries.

The market for “Packaged holidays and tours” is assessed less favourably in the EU13 Member States (81.4) compared to the EU28 score (82.1). At regional level, the Western region (83.0) has a score above the EU28 average, while the Eastern (81.4) and Southern (80.9) regions have scores below average. Compared to the services markets average, the market for “Packaged holidays and tours” scores above the average in all four regions.

The top three ranked countries for this market are Malta (86.5), Hungary (86.2) and Luxembourg (84.9), while Iceland (79.3), Bulgaria (79.4) and Slovakia (79.5) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+8.4), Austria (+5.0) and Bulgaria (+4.4). The only country that statistically significantly decreased in MPI is Greece (-1.6).

The top performing countries in the comparability component are Malta (8.5), Austria (8.2) and Germany (8.1). The best performers for trust are Malta (8.3), Austria (8.2) and Luxembourg (8.1). In the expectations component Hungary (8.8), Denmark (8.5) and Malta (8.4) perform

best. Choice has the highest scores in Hungary (8.6), the Czech Republic (8.5) and Slovenia (8.4). The lowest proportions of problems can be found in Luxembourg (4.8%), Portugal (5.7%) and Greece (6.0%), while the proportions of complaints are lowest in Estonia (43.9%), Luxembourg (54.0%) and Romania (58.4%). Detriment is lowest in Slovakia (3.2), Denmark (3.3) and Sweden (3.5). When problems and detriment combined, the same three countries as for the detriment component emerge on top: Slovakia (9.8), Denmark and Sweden (both 9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	86.5	MT	8.5	MT	8.3	LU	4.8	EE	43.9	SK	3.2	SK	9.8	HU	8.8	HU	8.6
HU	86.2	AT	8.2	AT	8.2	PT	5.7	LU	54.0	DK	3.3	DK	9.7	DK	8.5	CZ	8.5
LU	84.9	DE	8.1	LU	8.1	EL	6.0	RO	58.4	SE	3.5	SE	9.7	MT	8.4	SI	8.4
AT	84.8	CY	8.1	DE	8.1	SK	6.3	CY	59.5	NL	4.2	PT	9.7	LV	8.4	MT	8.4
DE	84.0	LU	8.1	FR	7.9	PL	6.4	LT	61.4	RO	4.4	PL	9.7	SI	8.4	DK	8.4
Avg	82.1	Avg	7.8	Avg	7.4	Avg	8.4	Avg	78.8	Avg	5.5	Avg	9.5	Avg	8.1	Avg	8.0

40.3. Socio-demographic Analysis

Women rate this market higher than men, and over 55s higher than the other age groups. The higher the education level, the lower the MPI score. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Retired people and other white collar workers rate the market higher than most other occupational categories. In terms of private Internet use, those who never use the Internet or use the Internet monthly score this market the highest.

When compared with the services markets average, the “Packaged holidays and tours” market tends to score higher for most socio-demographic categories. Particularly high scores in comparison to the services markets average can be noted for those who never use the Internet (+5.3), self-employed people (+5.3) and those for whom their mother tongue is not an official language (+5.0).

Total	Gender 		Age 			Education level 			Making ends meet 	
82.1	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	81.3	82.8	81.6	81.9	82.6	83.2	82.4	81.2	82.3	81.4
	(a)				(cd)	(gh)			(j)	
EU28 Market - All G/S	+3.6*	+3.4*	+2.8*	+4.1*	+3.4*	+4.2*	+2.7*	+4.0*	+2.5*	+4.7*

Total	Occupation 							
82.1	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	80.8	81.8	82.5	80.5	81.1	82.1	79.8	83.1
		(knq)	(knoq)			(nq)		(kino)
EU28 Market - All G/S	+5.3*	+3.8*	+2.5*	+3.2*	+2.0*	+3.2*	+4.7*	+4.0*

Total	Private internet use 						Mother tongue 	
82.1	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	82.0	81.6	83.8	80.3	80.6	83.9	82.0	82.4
			(stvw)			(stvw)		
EU28 Market - All G/S	+3.5*	+2.6*	+3.9*	+2.6	+2.7*	+5.3*	+3.3*	+5.0*

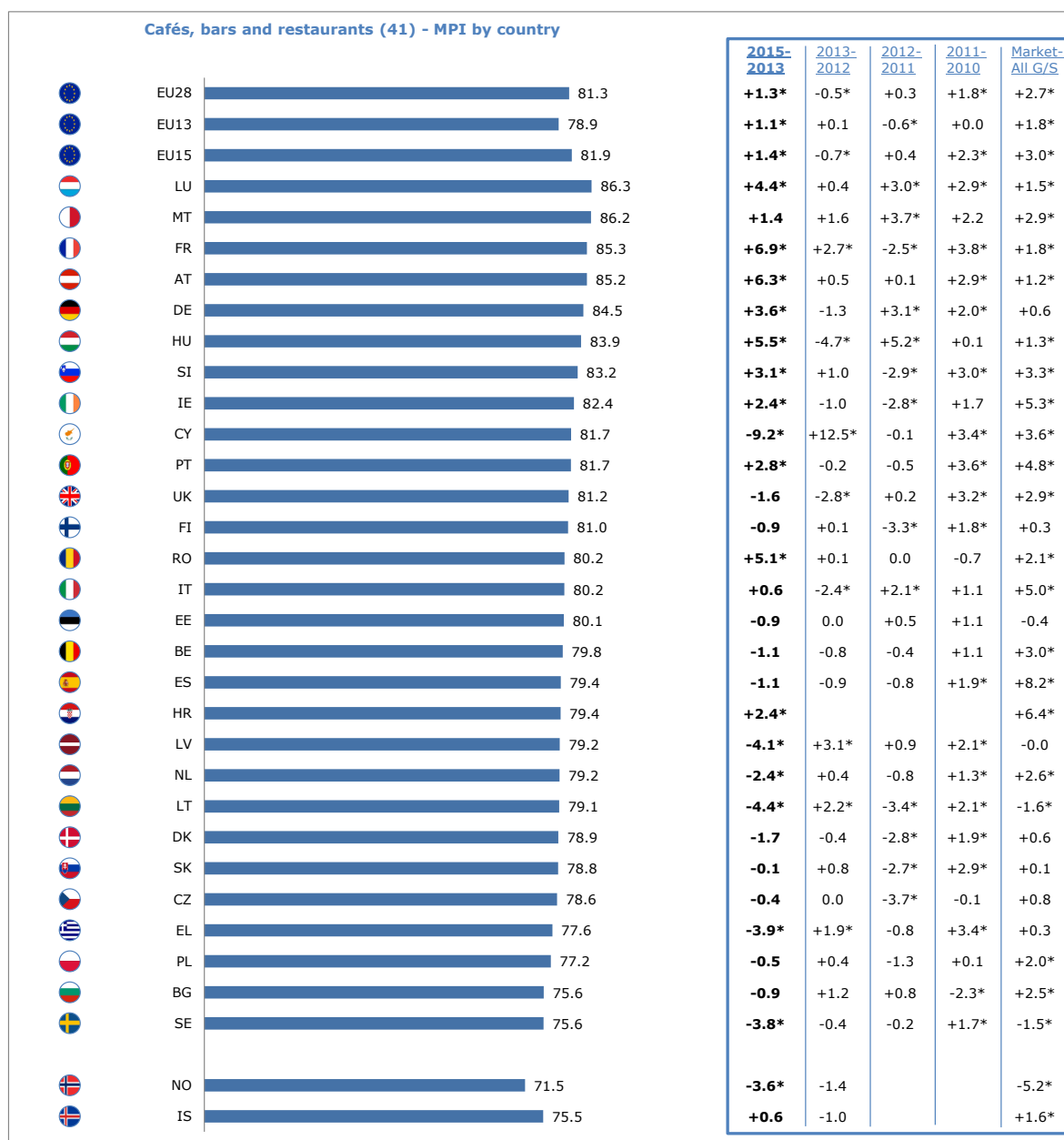
40.4. General Conclusions

The market for “Packaged holidays and tours” is, with an MPI score of 82.1, a high performing services market. It has risen by 2.8 points since 2013, driven in particular by increases in the

comparability, trust and expectations components. It scores consistently higher than the services markets average across all four regions and most socio-demographic groups.

41. MARKET FOR CAFÉS, BARS AND RESTAURANTS

Market definition: Restaurants and bars – Cafe, brasserie, caterers, takeaways, pub, mobile food vendors, night clubs, discotheques, bars, other



41.1. Overall Performance

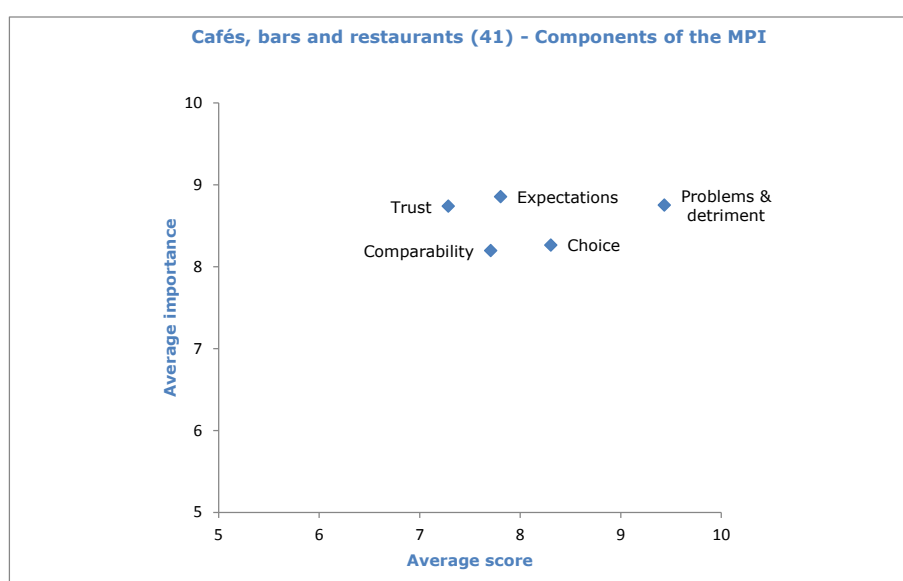
The overall MPI score for the market for “Cafes, bars and restaurants” at EU28 level is 81.3, which is higher than the services markets average (+2.7). This makes it a high performing services market, ranking 7th of the 29 services markets.

The overall MPI score for the market for “Cafes, bars and restaurants” has increased by 1.3 points from 2013 to 2015. The biggest drivers of this rise are increases in the trust and expectations components. There are increases in the proportion of respondents who experienced problems and in the proportion of complaints from 2013 to 2015.

In comparison to the services markets average, the “Cafes, bars and restaurants” market has a higher proportion of problems, although it also has a lower detriment score. The comparability, trust, expectations and choice components are all higher for “Cafes, bars and restaurants” than the services markets average.

Within this market, the expectations, problems & detriment and trust components have the highest importance scores.

	Results per component							
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.7	7.3	11.9	81.5	4.8	9.4	7.8	8.3
Diff 2015-2013	+0.0	+0.4*	+1.8*	+4.5*	N/A	N/A	+0.2*	N/A
Diff 2013-2012	-0.1*	-0.1	+0.9*	-2.5	N/A	N/A	0.0	N/A
Diff 2012-2011	+0.1*	+0.1*	+1.0*	+0.0	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.3*	+0.2*	-0.9*	-2.9	N/A	N/A	+0.2*	N/A
Component contribution to the change in MPI	+0.1	+1.1*	-0.4*		N/A	N/A	+0.6*	N/A
Diff Market - All G/S	+0.4*	+0.1*	+1.4*	+1.8	-1.0*	+0.0*	+0.1*	+0.8*
Importance (Avg)	8.2	8.7	N/A	N/A	N/A	8.8	8.9	8.3



41.2. Country Analysis

There is a 10.7 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Cafes, bars and restaurants” market. This is 2.8 points less than the EU28 services markets range (13.5), indicating the market is evaluated rather similarly across countries.

The market for “Cafes, bars and restaurants” is assessed more favourably in the EU15 Member States (81.9) and less favourably in the EU13 Member States (78.9) compared to the EU28 score (81.3). At regional level, the market performs above the EU28 average in the Western region (83.3), but below average in the other regions. Compared to the services markets average, the market for “Cafes, bars and restaurants” scores above average in Southern (+5.7), Eastern (+1.8) and Western (+1.8) Europe.

The top three ranked countries for this market are Luxembourg (86.3), Malta (86.2) and France (85.3), while Norway (71.5), Iceland (75.5) and Sweden (75.6) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are France (+6.9), Austria (+6.3) and Hungary (+5.5). The countries that decreased the most in MPI are Cyprus (-9.2), Lithuania (-4.4) and Latvia (-4.1).

The top performing countries in the comparability component are Malta (8.5), Luxembourg (8.4) and Cyprus (8.2). The best performers for trust are Luxembourg (8.5), France (8.4) and Austria (8.3). In the expectations component Hungary (8.4), Luxembourg (8.3) and Malta (8.2) perform best. Choice has the highest scores in Malta (8.8), Croatia (8.7) and Romania (8.6). The lowest proportions of problems can be found in France (3.7%), Germany (4.4%) and Luxembourg (4.8%), while the proportions of complaints are lowest in Estonia (44.3%), Hungary (58.3%) and Portugal (66.8%). Detriment is lowest in Denmark (2.4), Estonia (3.4) and Sweden (3.6). The best performing countries for the problems & detriment component are Germany, France (both 9.8) and Austria (9.7). The lowest proportions of problems can be found in France (3.7%), Germany (4.4%) and Luxembourg (4.8%), while the proportions of complaints are lowest in Estonia (44.3%), Hungary (58.3%) and Portugal (66.8%). Detriment is lowest in Denmark (2.4), Estonia (3.4) and Sweden (3.6). The best performing countries for the problems & detriment component are Germany, France (both 9.8) and Austria (9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	86.3	MT	8.5	LU	8.5	FR	3.7	EE	44.3	DK	2.4	DE	9.8	HU	8.4	MT	8.8
MT	86.2	LU	8.4	FR	8.4	DE	4.4	HU	58.3	EE	3.4	FR	9.8	LU	8.3	HR	8.7
FR	85.3	CY	8.2	AT	8.3	LU	4.8	PT	66.8	SE	3.6	AT	9.7	MT	8.2	RO	8.6
AT	85.2	RO	8.1	MT	8.2	AT	6.2	HR	70.1	FI	3.8	LU	9.6	AT	8.2	ES	8.6
DE	84.5	SI	8.1	DE	8.1	PT	8.1	LV	71.7	BE	3.8	BE	9.6	FR	8.2	HU	8.6
Avg	81.3	Avg	7.7	Avg	7.3	Avg	11.9	Avg	81.5	Avg	4.8	Avg	9.4	Avg	7.8	Avg	8.3

41.3. Socio-demographic Analysis

Women rate this market higher than men. 35-54 year-olds rate the market for "Cafes, bars and restaurants" lower than those aged 18-34 and those aged 55+. Those with tertiary level education rate this market lower than other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students, other white collar workers and house-persons and others not in employment rate this market higher than other occupational groups. Respondents whose mother tongue is not an official national language tend to give a lower market rating than others.

When compared with the services markets average, the "Cafés, bars and restaurants" market tends to score higher than the services markets average for most socio-demographic categories. Particularly high scores in comparison to the services markets average can be noted for self-employed respondents (+4.0), those seeking a job (+3.9) and those who hardly ever (+3.7) or never (+3.4) use the Internet.

Total	Gender 		Age 			Education level 			Making ends meet 	
81.3	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	79.8	82.7	81.6	80.4	82.0	81.6	82.0	80.0	82.1	80.0
EU28 Market - All G/S	+2.1*	+3.4*	+2.8*	+2.5*	+2.8*	+2.6*	+2.3*	+2.8*	+2.3*	+3.3*

Total	Occupation 							
81.3	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	79.5	80.6	82.1	80.2	82.2	82.2	79.0	81.3
EU28 Market - All G/S	+4.0*	+2.6*	+2.1*	+3.0*	+3.1*	+3.3*	+3.9*	+2.3*

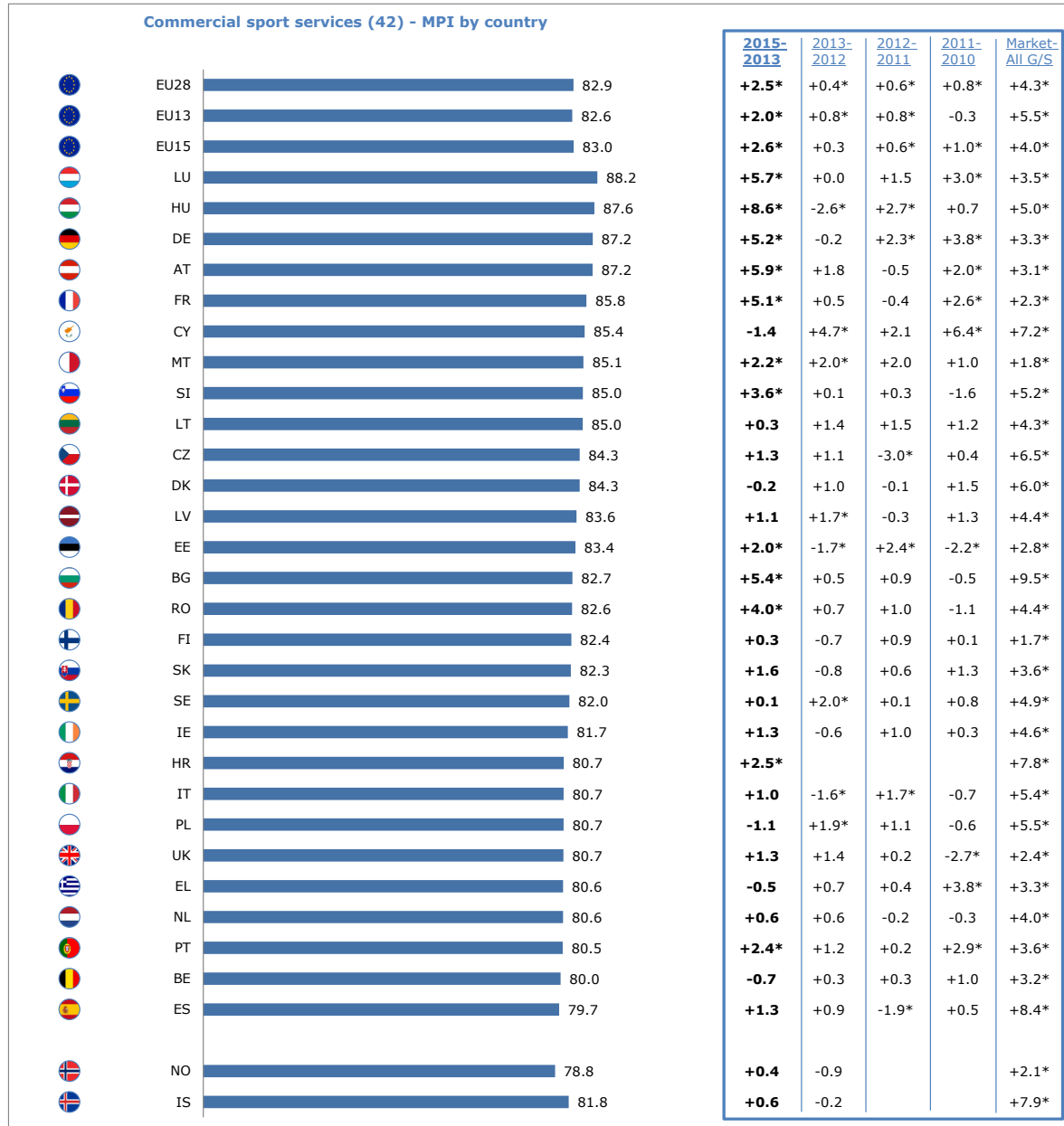
Total	Private internet use 						Mother tongue 	
81.3	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	81.4	80.4	81.2	79.6	81.6	82.0	81.3	80.0
EU28 Market - All G/S	+2.8*	+1.4*	+1.3	+2.0	+3.7*	+3.4*	+2.7*	+2.5*

41.4. General Conclusions

The market for “Cafes, bars and restaurants” is, with an MPI score of 81.3, a high performing services market. It has risen by 1.3 points since 2013, driven in particular by increases in the trust and expectations components. It scores higher in the EU15 and lower in the EU13 compared to the EU average. When comparing the “Cafes, bars and restaurants” market with the services markets average in relation to the socio-demographic categories, the market tends to score higher than the services markets average for most socio-demographic categories.

42. MARKET FOR COMMERCIAL SPORT SERVICES

Market definition: Sport and leisure services – Health clubs and gyms, sports facilities, sport instructors (not including "not-for profit", sportsclubs or activities run on a non-profit basis by volunteers and such)



42.1. Overall Performance

The overall MPI score for the market for "Commercial sport services" at EU28 level is 82.9, which is higher than the services markets average by 4.3 points. This makes it a high performing services market, ranking 3rd of the 29 services markets.

The overall MPI score for the market for "Commercial sport services" has increased by 2.5 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There is a decrease in the proportion of complaints from 2013 to 2015. The proportion switching also increased from 2013.

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EU Consumer Programme

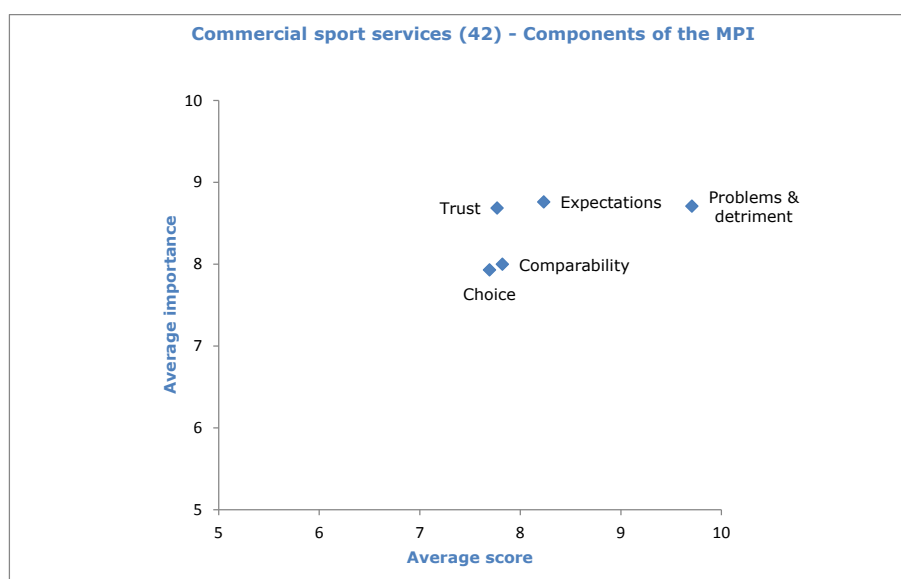
In comparison to the services markets average, the “Commercial sport services” market has lower proportions of problems and of complaints, and a lower detriment score. This is also reflected in better performance in the problems & detriment component. In addition, the comparability, trust, expectations and choice components, as well as the switching proportion and ease of switching are all higher than average for this market. Consumers who did not switch in this market are more likely than average to say they are not interested in switching and less likely to think it would be too difficult or having tried to switch but gave up.

Expectations have the highest importance score for this market, with choice scoring the lowest on importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.8	7.8	5.6	75.2	5.2	9.7	8.2	7.7
Diff 2015-2013	+0.3*	+0.3*	+0.2	-6.5*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.0	+0.1*	+0.3	+0.2	N/A	N/A	+0.1*	N/A
Diff 2012-2011	0.0	+0.1*	-3.1*	+2.2	N/A	N/A	0.0	N/A
Diff 2011-2010	+0.0	+0.1*	-1.0*	-0.3	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.7*	+0.8*	0.0		N/A	N/A	+1.0*	N/A
Diff Market - All G/S	+0.6*	+0.6*	-4.8*	-4.5*	-0.6*	+0.3*	+0.5*	+0.2*
Importance (Avg)	8.0	8.7	N/A	N/A	N/A	8.7	8.8	7.9

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	15.6	8.5
Diff 2015-2013	+3.8*	+0.1
Diff 2013-2012	-0.4	+0.1
Diff 2012-2011	-0.5	-0.1
Diff 2011-2010	+1.3*	+0.1
Diff Market - All G/S	+4.6*	+0.8*

Results per component		Diff Market - All G/S
Reason for not switching (%)		
Not interested in switching	84.2	+7.6*
Thought it might be too difficult	2.9	-3.2*
Tried to switch but gave up because of the obstacles faced	1.7	-2.5*
For other reasons	11.2	-1.8*



42.2. Country Analysis

There is an 8.5 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Commercial sport services” market. This is 5.0 points less than the EU28 services markets range (13.5) and indicates that results are fairly consistent across countries.

There is no statistically significant difference compared with the EU28 result for either the EU15 or EU13 Member States. At regional level, the “Commercial sport services” market is evaluated better than the EU28 average (82.9) in the Western region (84.4), but worse in the Southern region (80.4). Compared to the services markets average, the market for “Commercial sport services” scores above average in all four regions.

The top three ranked countries for this market are Luxembourg (88.2), Hungary (87.6) and Germany (87.2), while Norway (78.8), Spain (79.7) and Belgium (80.0) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+8.6), Austria (+5.9) and Luxembourg (+5.7). None of the countries statistically significantly decreased in terms of MPI.

The top performing countries in the comparability component are Luxembourg (8.6), Germany and France (both 8.4). The best performers for trust are Luxembourg (8.6), Germany and Hungary (both 8.5). In the expectations component, Hungary (9.0), Denmark and Slovenia (both 8.7) perform best. Choice has the highest scores in Luxembourg (8.5), Cyprus (8.4) and Austria (8.3). The lowest proportions of problems can be found in Austria (2.1%), Cyprus (2.3%) and Estonia (2.6%), while the proportions of complaints are lowest in Cyprus (29.0%), Estonia (42.1%) and Latvia (47.7%). Detriment is lowest in Sweden (3.0), Croatia (3.4) and the Netherlands (3.8). The problems & detriment component scores are the highest in Estonia, Cyprus and the Czech Republic (all 9.9). Romania (34.5%), Bulgaria (32.0%) and Poland (25.0%) have the highest proportions of switching provider, while Latvia, Croatia and Romania (all 9.0) score the highest in terms of ease of switching in this market.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	88.2	LU	8.6	LU	8.6	AT	2.1	CY	29.0	SE	3.0	EE	9.9	HU	9.0	LU	8.5
HU	87.6	DE	8.4	DE	8.5	CY	2.3	EE	42.1	HR	3.4	CY	9.9	DK	8.7	CY	8.4
DE	87.2	FR	8.4	HU	8.5	EE	2.6	LV	47.7	NL	3.8	CZ	9.9	SI	8.7	AT	8.3
AT	87.2	AT	8.4	AT	8.4	SI	2.8	FR	50.3	CZ	3.9	SI	9.9	LU	8.7	FR	8.3
FR	85.8	MT	8.3	FR	8.3	DE	2.9	AT	51.7	DK	3.9	AT	9.9	AT	8.6	MT	8.2
Avg	82.9	Avg	7.8	Avg	7.8	Avg	5.6	Avg	75.2	Avg	5.2	Avg	9.7	Avg	8.2	Avg	7.7

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
RO	34.5	LV	9.0
BG	32.0	HR	9.0
PL	25.0	RO	9.0
UK	22.3	BG	8.9
LT	22.2	LT	8.9
Avg	15.6	Avg	8.5

42.3. Socio-demographic Analysis

Women rate this market higher than men, and 18-34 year-olds higher than the other age groups. Those with tertiary level education rate this market lower than other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. House-persons and others not in employment rate this market higher than almost all other occupational groups. In terms of private Internet use, those who use the Internet less than monthly score this market the highest.

When compared with the services markets average, the "Commercial sport services" market scores higher for all socio-demographic categories. Particularly high scores in comparison to the services markets average can be noted for those who use the Internet less than monthly (+8.0), those seeking a job (+7.0), self-employed respondents (+6.5), blue collar workers (+5.8) and those who find it difficult to make ends meet (+5.6).

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Total	Gender 		Age 			Education level 			Making ends meet 	
82.9	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	82.2	83.6	83.2	82.7	82.6	84.0	84.0	81.5	83.1	82.4
EU28 Market - All G/S	+4.5*	+4.2*	+4.4*	+4.9*	+3.4*	+5.1*	+4.3*	+4.3*	+3.3*	+5.6*

Total	Occupation 							
82.9	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	82.0	81.4	83.5	83.1	82.9	84.3	82.2	82.1
EU28 Market - All G/S	+6.5*	+3.3*	+3.5*	+5.8*	+3.7*	+5.4*	+7.0*	+3.0*

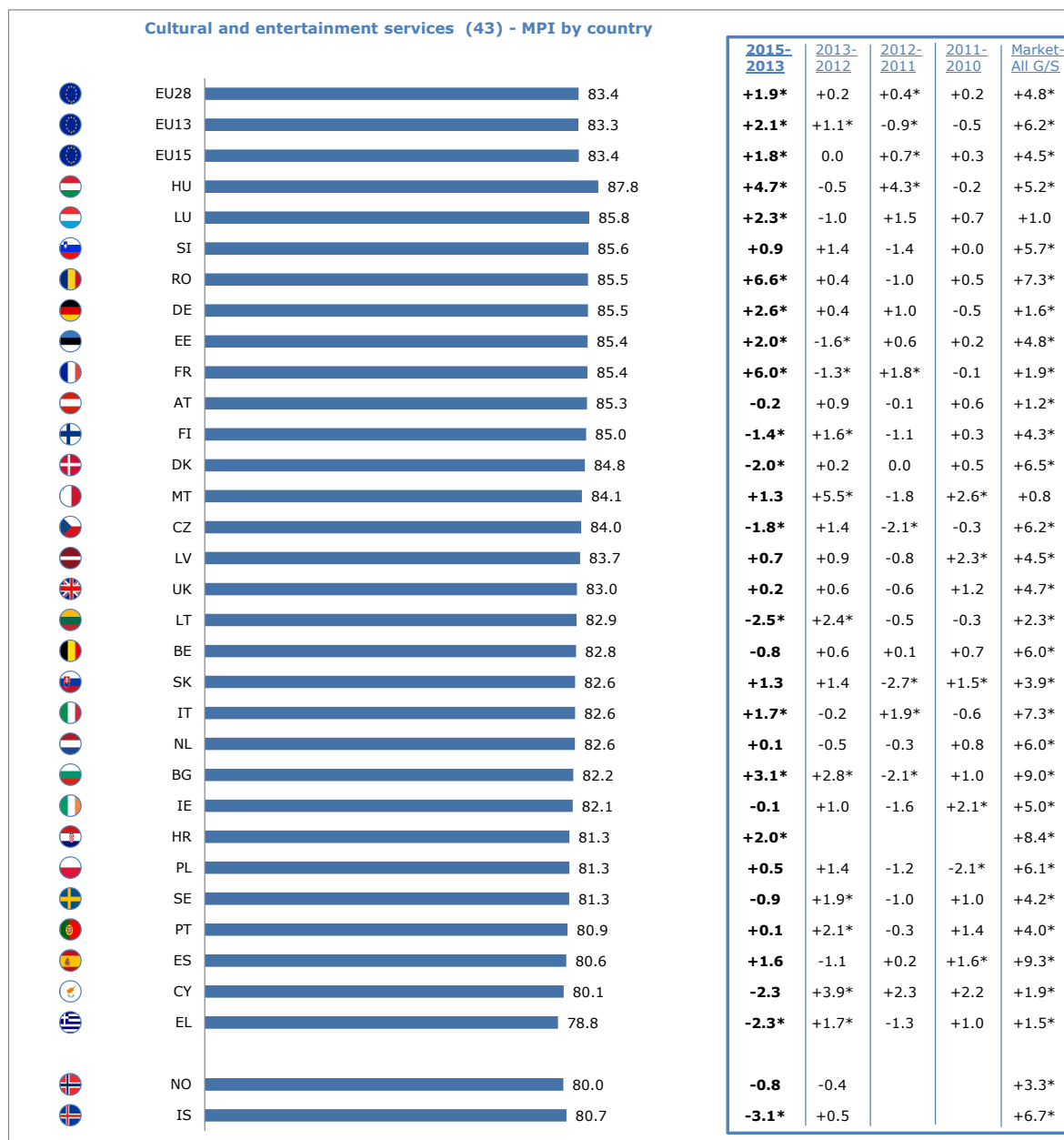
Total	Private internet use 						Mother tongue 	
82.9	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	83.0	81.5	84.4	85.6	82.1	83.0	82.9	82.3
EU28 Market - All G/S	+4.4*	+2.4*	+4.4*	+8.0*	+4.2*	+4.4*	+4.3*	+4.8*

42.4. General Conclusions

The market for “Commercial sport services” is, with an MPI score of 82.9, a high performing services market. It has risen by 2.5 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The proportion switching also increased from 2013. There is an 8.5 point difference in MPI between the top ranked country and the lowest ranked country for the “Commercial sport services” market. This indicates that results are fairly consistent across countries. The market scores higher than the services markets average in all four European regions. When comparing the “Commercial sport services” market with the services markets average in relation to the socio-demographic categories, the market scores higher than the average for all socio-demographic categories.

43. MARKET FOR CULTURAL AND ENTERTAINMENT SERVICES

Market definition: Cultural and entertainment services – Theatres, cinema, museums, zoos, amusement parks, ticket selling services, sport events, other



43.1. Overall Performance

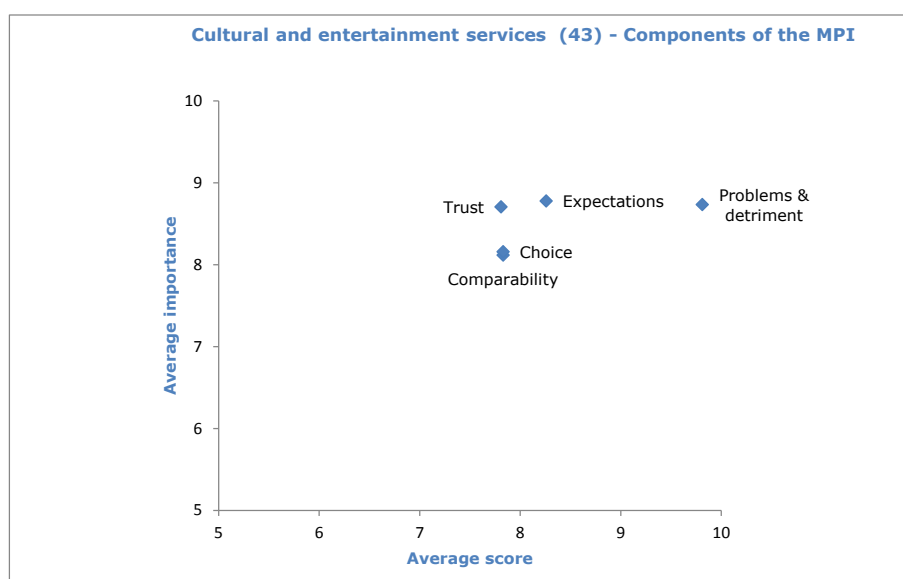
The overall MPI score for the market for “Cultural and entertainment services” at EU28 level is 83.4, which is higher than the services markets average (+4.8). This makes it a high performing services market, ranking 2nd of the 29 services markets.

The overall MPI score for the market for “Cultural and entertainment services” has increased by 1.9 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and expectations components. There are increases in the proportion of respondents who experienced problems and in the proportion of problems from 2013 to 2015.

In comparison to the services markets average, the “Cultural and entertainment services” market has a lower proportion of problems and lower detriment score, which is also reflected in a higher than average problems & detriment score. The market has also higher than average scores in the comparability, trust, expectations and choice components.

Within this market, trust, problems & detriment and expectations have the highest importance ratings.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.8	7.8	3.5	78.1	5.4	9.8	8.3	7.8
Diff 2015-2013	+0.2*	+0.3*	+0.6*	+6.3*	N/A	N/A	+0.3*	N/A
Diff 2013-2012	+0.0	+0.0	0.0	-6.5*	N/A	N/A	+0.0	N/A
Diff 2012-2011	+0.0	+0.1*	-0.3	+11.5*	N/A	N/A	+0.0	N/A
Diff 2011-2010	0.0	+0.0	-1.6*	-3.9	N/A	N/A	0.0	N/A
Component contribution to the change in MPI	+0.4*	+0.8*	-0.1*		N/A	N/A	+0.7*	N/A
Diff Market - All G/S	+0.6*	+0.7*	-7.0*	-1.6	-0.4*	+0.4*	+0.5*	+0.3*
Importance (Avg)	8.1	8.7	N/A	N/A	N/A	8.7	8.8	8.2



43.2. Country Analysis

There is a 9.0 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Cultural and entertainment services” market. This is 4.5 points less than the EU28 services markets range (13.5), indicating the market is evaluated rather similarly across countries.

There is no statistically significant difference compared with the EU28 result for either the EU15 or EU13 Member States for “Cultural and entertainment services”. At regional level, Southern Europe (81.4) has scores below the EU28 average (83.4), while the Western region has a higher score (84.5). Compared to the services markets average, the market for “Cultural and entertainment services” scores above average in all four regions.

The top three ranked countries for this market are Hungary (87.8), Luxembourg (85.8) and Slovenia (85.6), while Greece (78.8), Norway (80.0) and Cyprus (80.1) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Romania (+6.6), France (+6.0) and Hungary (+4.7). The countries that decreased the most in MPI are Iceland (-3.1), Lithuania (-2.5) and Greece (-2.3).

The top performing countries in the comparability component are Romania, Luxembourg (both 8.3) and Hungary (8.2). The best performers for trust are Luxembourg (8.5), France (8.4) and

Germany (8.3). In the expectations component Hungary (9.0), Finland and Denmark (both 8.6) perform best. Choice has the highest scores in Hungary (8.5), Luxembourg and Denmark (both 8.3). The lowest proportions of problems can be found in Italy (1.7%), Finland and the Netherlands (both 2.1%), while the proportions of complaints are lowest in Estonia (38.3%), Hungary (44.0%) and Croatia (47.0%). Detriment is lowest in Finland (2.5), the Czech Republic (3.1) and Denmark (3.5). The problems & detriment component scores are the highest in Finland, Italy and Romania (all 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	87.8	RO	8.3	LU	8.5	IT	1.7	EE	38.3	FI	2.5	FI	9.9	HU	9.0	HU	8.5
LU	85.8	LU	8.3	FR	8.4	FI	2.1	HU	44.0	CZ	3.1	IT	9.9	FI	8.6	LU	8.3
SI	85.6	HU	8.2	DE	8.3	NL	2.1	HR	47.0	DK	3.5	RO	9.9	DK	8.6	DK	8.3
RO	85.5	MT	8.2	HU	8.3	RO	2.3	CY	49.3	BG	3.9	CZ	9.9	SI	8.6	EE	8.3
DE	85.5	AT	8.2	AT	8.3	PT	2.4	RO	54.0	SK	4.1	NL	9.9	RO	8.4	DE	8.2
Avg	83.4	Avg	7.8	Avg	7.8	Avg	3.5	Avg	78.1	Avg	5.4	Avg	9.8	Avg	8.3	Avg	7.8

43.3. Socio-demographic Analysis

Women rate this market higher than men, and 18-34 year-olds give higher scores than the older age groups. In terms of education, those with secondary level of education give a higher score than those with a primary or tertiary level of education. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students and other white collar workers rate this market higher than most other occupational groups. In terms of private Internet use, those who use the Internet less than monthly score this market the lowest.

When compared with the services markets average, the "Cultural and entertainment services" market scores higher for all socio-demographic categories, except those using the Internet less than monthly. Particularly high scores in comparison to the services markets average can be noted for females (+5.4), those aged 18-54 (+5.2), people with a tertiary level of education (+5.5), those finding it difficult to make ends meet (+5.6), self-employed respondents (+6.1), managers (+5.5), blue collar workers (+5.7), job-seekers (+7.1) and those whose mother tongue is not an official national language (+5.6).

Total	Gender 		Age 			Education level 			Making ends meet 	
83.4	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	82.0	84.8	84.0	83.1	83.1	82.8	84.1	82.7	84.1	82.3
EU28 Market - All G/S	+4.3*	+5.4*	+5.2*	+5.2*	+3.9*	+3.9*	+4.4*	+5.5*	+4.3*	+5.6*

Total	Occupation 							
83.4	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	81.6	83.5	84.1	82.9	84.0	83.5	82.3	82.7
EU28 Market - All G/S	+6.1*	+5.5*	+4.1*	+5.7*	+4.8*	+4.7*	+7.1*	+3.6*

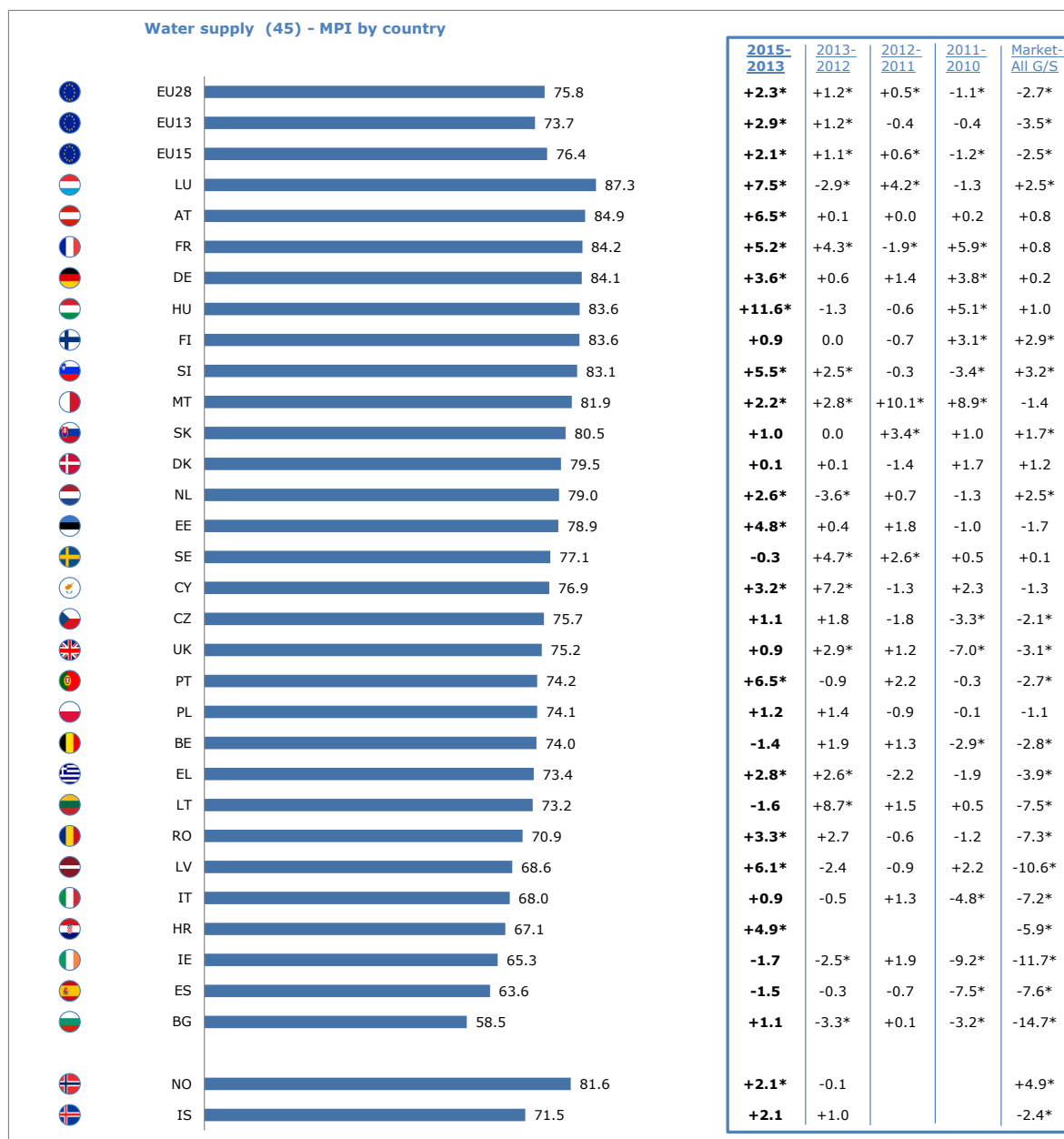
Total	Private internet use 						Mother tongue 	
83.4	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	83.6	83.3	82.5	78.4	81.7	82.9	83.4	83.0
EU28 Market - All G/S	+5.0*	+4.3*	+2.6*	+0.8	+3.8*	+4.3*	+4.7*	+5.6*

43.4. General Conclusions

The market for “Cultural and entertainment services” is, with an MPI score of 83.4, a high performing services market. It has risen by 1.9 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The market scores higher in Western Europe and lower in Southern Europe compared to the EU28 result, while scoring above the services markets average in all four regions. When comparing this market with the services markets average according to the socio-demographic categories, it scores higher than the average for almost all socio-demographic categories.

45. MARKET FOR WATER SUPPLY

Market definition: Water supply



45.1. Overall Performance

The overall MPI score for the market for “Water supply” at EU28 level is 75.8, which is lower than the services markets average by 2.7 points. This makes it a low performing services market, ranking 25th of the 29 services markets.

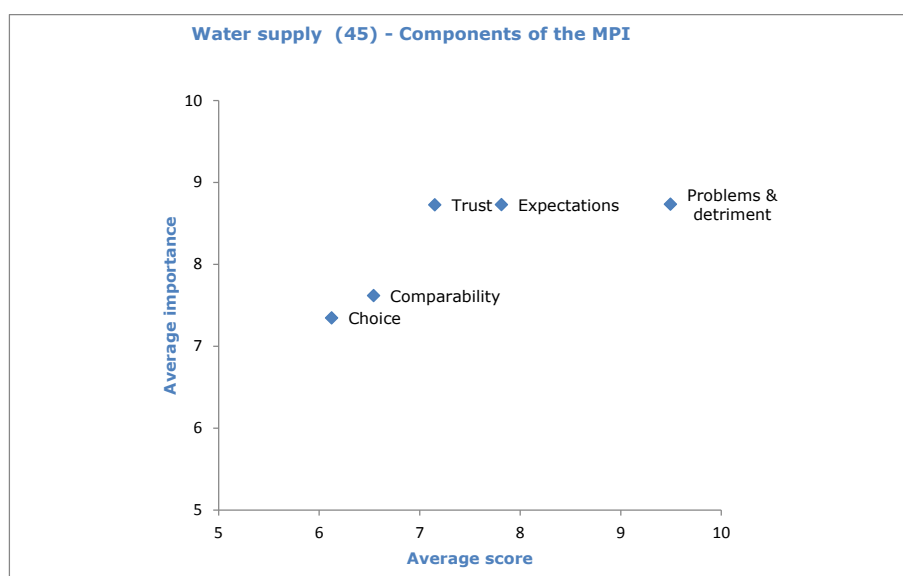
The overall MPI score for the market for “Water supply” has increased by 2.3 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and expectations components. The proportion of complaints, however, increased from 2013 to 2015.

In comparison to the services markets average, the “Water supply” market has a lower proportion of problems and a higher score in the problems & detriment component. In addition,

the expectations component score is higher than the average, while comparability and choice have lower scores.

The importance of trust, expectations and problems & detriment are high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	6.5	7.2	8.5	78.0	5.9	9.5	7.8	6.1
Diff 2015-2013	+0.2*	+0.4*	+0.4	+9.8*	N/A	N/A	+0.3*	N/A
Diff 2013-2012	+0.2*	+0.1*	-0.2	-8.4*	N/A	N/A	+0.2*	N/A
Diff 2012-2011	+0.0	+0.0	-1.4*	-2.5	N/A	N/A	+0.0	N/A
Diff 2011-2010	-0.3*	0.0	-0.7*	+5.5*	N/A	N/A	-0.2*	N/A
Component contribution to the change in MPI	+0.6*	+1.0*	-0.1*		N/A	N/A	+0.9*	N/A
Diff Market - All G/S	-0.7*	+0.0	-2.0*	-1.7	+0.1	+0.1*	+0.1*	-1.4*
Importance (Avg)	7.6	8.7	N/A	N/A	N/A	8.7	8.7	7.3



45.2. Country Analysis

There is a 28.8 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "Water supply" market. This is 15.3 points greater than the EU28 services markets average (13.5), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for "Water supply" is assessed more favourably in the EU15 Member States (76.4) and less favourably in the EU13 Member States (73.7) compared to the EU28 (75.8). At regional level, the market performs better than the EU28 average in Western (80.8) and Northern (79.5) Europe, while scoring below average in the other two regions. In comparison to the services markets average, the market for "Water supply" scores below average in Southern (-6.7), Eastern (-3.5) and Western (-0.6) Europe and above in Northern Europe (+1.1).

The top three ranked countries for this market are Luxembourg (87.3), Austria (84.9) and France (84.2), while Bulgaria (58.5), Spain (63.6) and Ireland (65.3) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+11.6), Luxembourg (+7.5) and Austria (+6.5). None of the countries noted a statistically significant decrease in MPI.

The top performing countries in the comparability component are Luxembourg (8.3), France (8.0) and Slovakia (7.9). The best performers for trust are Luxembourg (8.6), Austria and France (both 8.3). In the expectations component, Norway (9.1), Finland (9.0) and Denmark

(8.8) perform best. Choice has the highest scores in Luxembourg (8.4), France (8.0) and Hungary (7.9). The lowest proportions of problems can be found in Austria (0.6%), Germany (1.6%) and Luxembourg (1.8%), while the proportions of complaints are lowest in Estonia (44.1%), Sweden (52.4%) and Hungary (60.4%). Detriment is lowest in Sweden (3.7), Lithuania (4.5) and Denmark (4.6). The problems & detriment component scores are highest in Austria (10.0), Germany and the Netherlands (both 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detrim ent (Avg)		Problems & detrim ent (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	87.3	LU	8.3	LU	8.6	AT	0.6	EE	44.1	SE	3.7	AT	10.0	NO	9.1	LU	8.4
AT	84.9	FR	8.0	AT	8.3	DE	1.6	SE	52.4	LT	4.5	DE	9.9	FI	9.0	FR	8.0
FR	84.2	SK	7.9	FR	8.3	LU	1.8	HU	60.4	DK	4.6	NL	9.9	DK	8.8	HU	7.9
DE	84.1	AT	7.8	DE	8.2	NL	3.1	PL	63.0	NL	4.7	LU	9.9	HU	8.7	AT	7.8
HU	83.6	SI	7.8	NO	8.2	MT	3.2	DK	65.2	SK	4.8	SE	9.8	NL	8.6	DE	7.7
Avg	75.8	Avg	6.5	Avg	7.2	Avg	8.5	Avg	78.0	Avg	5.9	Avg	9.5	Avg	7.8	Avg	6.1

45.3. Socio-demographic Analysis

Women rate this market higher than men, and 35-54 year-olds rate the market for "Water supply" lower than those aged 18-34 and those aged 55+. Those with tertiary level education rate this market lower than other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students rate this market higher than almost all other occupational groups. In terms of private Internet use, those who never use the Internet score this market the highest. Respondents whose mother tongue is not an official national language tend to give a lower market score than others.

When compared with the services markets average, the "Water supply" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the services markets average can be noted for managers and self-employed people (both -5.9) and for those whose mother tongue is not an official national language (-5.7).

Total	Gender 		Age 			Education level 			Making ends meet 	
75.8	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	74.3	77.2	76.0	73.2	78.2	77.3	77.4	72.5	78.2	72.9
EU28 Market - All G/S	-3.4*	-2.2*	-2.8*	-4.6*	-1.0*	-1.7*	-2.2*	-4.7*	-1.6*	-3.9*

Total	Occupation 							
75.8	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	69.6	72.1	77.1	73.4	80.3	76.6	70.8	78.7
EU28 Market - All G/S	-5.9*	-5.9*	-2.9*	-3.9*	+1.2	-2.3*	-4.3*	-0.4

Total	Private internet use 						Mother tongue 	
75.8	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	74.6	77.6	77.8	76.8	73.7	79.7	76.0	71.8
EU28 Market - All G/S	-3.9*	-1.4*	-2.2*	-0.8	-4.2*	+1.1*	-2.7*	-5.7*

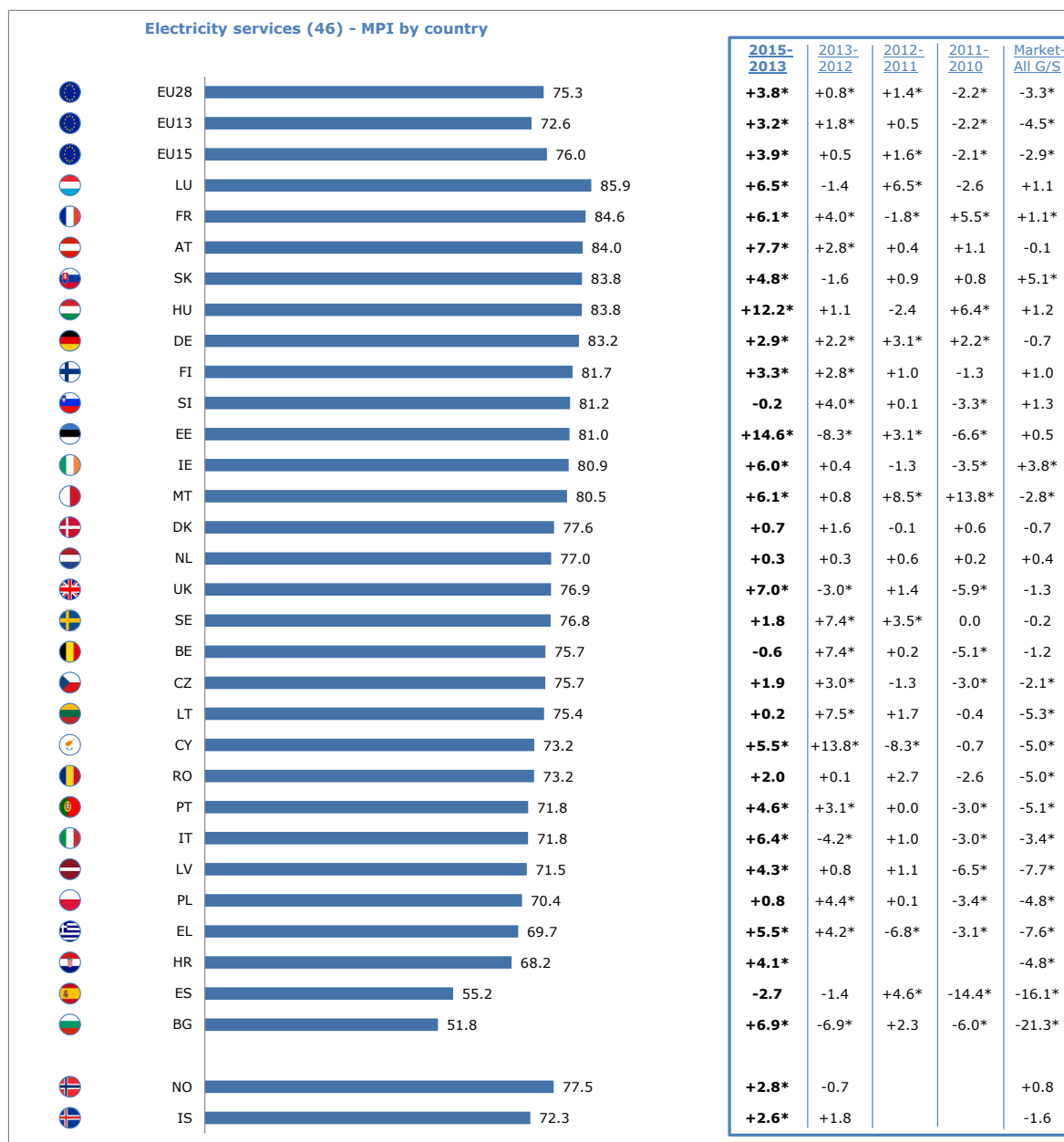
45.4. General Conclusions

The market for "Water supply" is, with an MPI score of 75.8, a low performing services market. It has risen by 2.3 points since 2013, driven in particular by increases in the comparability, trust

and expectations components. There is a 28.8 point difference in MPI between the top ranked country and the lowest ranked country in the EU, indicating that there are considerable country differences to be taken into account when evaluating this market. The market scores higher in the EU15 and lower in the EU13 compared to the EU28 overall. Compared to the services markets average, the market also tends to score lower across most different socio-demographic groups.

46. MARKET FOR ELECTRICITY SERVICES

Market definition: Electricity



46.1. Overall Performance

The overall MPI score for the market for "Electricity services" at EU28 level is 75.3, which is 3.3 points lower than the services markets average. This makes it a low performing services market, ranking 26th of the 29 services markets.

The overall MPI score for the market for "Electricity services" has increased by 3.8 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There is a decrease in the proportion of problems, but an increase in the proportion of complaints from 2013 to 2015. The proportion of switching provider has also increased.

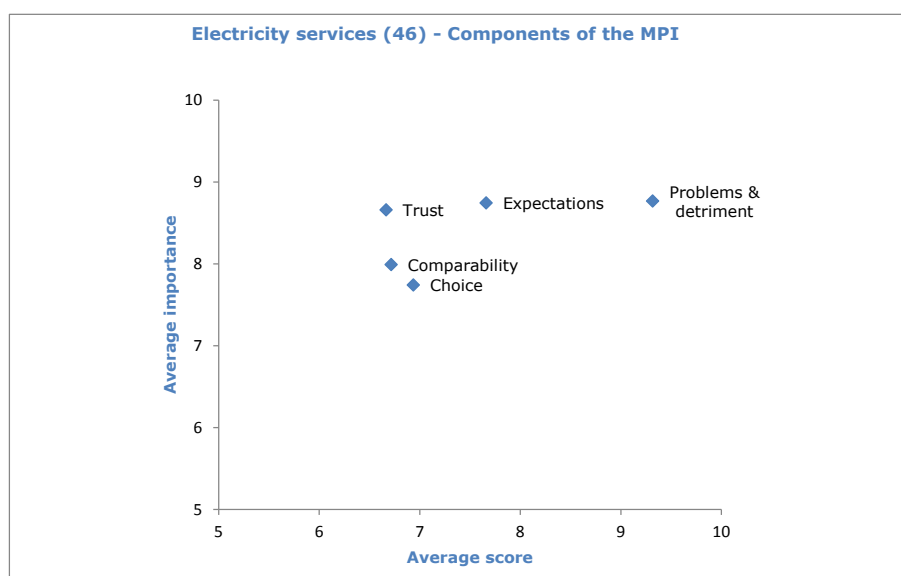
In comparison to the services markets average, the “Electricity services” market has a higher proportion of complaints and higher detriment score, while it also performs worse than average in the problems & detriment component. Furthermore, the comparability, trust, expectations, and choice components are all lower for “Electricity services” than the services markets average. This market is also characterised by a lower than average switching provider proportion. The proportion of consumers who say they did not switch because they are not interested is lower than average for the “Electricity services” market, while higher than average proportions of respondents thinking it might be too difficult or who tried to switch but gave up are noted for this market.

Choice has the lowest importance score and has a score below the services markets average. The problems & detriment, trust and expectations components have relatively high importance scores, while the market also performs worse than the services markets average in these components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	6.7	6.7	10.9	82.6	6.3	9.3	7.7	6.9
Diff 2015-2013	+0.4*	+0.5*	-0.8*	+9.8*	N/A	N/A	+0.6*	N/A
Diff 2013-2012	+0.1*	+0.1	+0.1	-3.8*	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.2*	+0.0	-3.0*	-5.0*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	-0.3*	-0.2*	+1.5*	+1.3	N/A	N/A	-0.2*	N/A
Component contribution to the change in MPI	+0.9*	+1.3*	+0.1		N/A	N/A	+1.5*	N/A
Diff Market - All G/S	-0.6*	-0.5*	+0.4	+2.9*	+0.5*	-0.1*	-0.1*	-0.5*
Importance (Avg)	8.0	8.7	N/A	N/A	N/A	8.8	8.7	7.7

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	9.8	7.8
Diff 2015-2013	+2.4*	0.0
Diff 2013-2012	-0.4	+0.3*
Diff 2012-2011	-0.2	-0.3*
Diff 2011-2010	+1.8*	+0.0
Diff Market - All G/S	-1.1*	+0.1

Results per component		Diff Market - All G/S
Reason for not switching (%)		
Not interested in switching	69.6	-7.0*
Thought it might be too difficult	9.5	+3.4*
Tried to switch but gave up because of the obstacles faced	4.9	+0.7*
For other reasons	16.0	+3.0*



46.2. Country Analysis

There is a 34.1 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Electricity services” market. This is 20.6 points greater than the EU28 services markets range (13.5), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for “Electricity services” is assessed more favourably in the EU15 Member States (76.0) than the EU28 average (75.3) and less favourably in the EU13 Member States (72.6). At

regional level, the market is evaluated better than the EU28 average in the Western (81.2) and Northern (78.3) regions, but worse in Southern (65.8) and Eastern (72.6) Europe. Compared to the services markets average, the market for “Electricity services” scores below average in Southern (-8.4) and Eastern (-4.5) Europe.

The top three ranked countries for this market are Luxembourg (85.9), France (84.6) and Austria (84.0), while Bulgaria (51.8), Spain (55.2) and Croatia (68.2) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Estonia (+14.6), Hungary (+12.2) and Austria (+7.7). None of the countries registered a statistically significant decrease in MPI.

The top performing countries in the comparability component are Luxembourg (8.3), France (8.2) and Austria (8.0). The same countries are also the best performers for trust (scores 8.4, 8.1 and 8.1 respectively). In the expectations component, Hungary (8.8), Slovakia (8.6) and Finland (8.5) perform best. Choice has the highest scores in Luxembourg (8.4), France and Austria (both 8.2). The lowest proportions of problems can be found in Denmark (2.5%), Austria (4.4%) and Malta (4.8%), while the proportions of complaints are lowest in Estonia (33.7%), Norway (60.2%) and Belgium (68.4%). Detriment is lowest in the Netherlands (4.0), Denmark (4.7) and Lithuania (4.8). Denmark (9.9), Iceland and the Netherlands (both 9.7) have the highest problems & detriment component scores. The proportions switching provider are the highest in Ireland (18.0%), Belgium (16.9%) and Finland (16.8%). The highest ease of switching scores can be found in Hungary (9.4), Iceland and Finland (both 8.8).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	85.9	LU	8.3	LU	8.4	DK	2.5	EE	33.7	NL	4.0	DK	9.9	HU	8.8	LU	8.4
FR	84.6	FR	8.2	FR	8.1	AT	4.4	NO	60.2	DK	4.7	IS	9.7	SK	8.6	FR	8.2
AT	84.0	AT	8.0	AT	8.1	MT	4.8	BE	68.4	LT	4.8	NL	9.7	FI	8.5	AT	8.2
SK	83.8	DE	7.9	HU	8.0	IS	4.8	DE	73.8	FI	4.9	AT	9.7	DK	8.5	FI	8.1
HU	83.8	SK	7.3	DE	7.9	FR	4.9	LU	74.3	SE	4.9	SE	9.7	IE	8.4	DE	8.1
Avg	75.3	Avg	6.7	Avg	6.7	Avg	10.9	Avg	82.6	Avg	6.3	Avg	9.3	Avg	7.7	Avg	6.9

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
IE	18.0	HU	9.4
BE	16.9	IS	8.8
FI	16.8	FI	8.8
NL	15.1	IE	8.7
NO	14.6	EE	8.7
Avg	9.8	Avg	7.8

46.3. Socio-demographic Analysis

Women rate this market higher than men, and 35-54 year-olds rate it lower than those aged 18-34 and those aged 55+. Those with tertiary level education rate this market lower than other education level categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students rate this market higher than all other occupational groups. In terms of private Internet use, those who never use the Internet score this market the highest, followed by weekly users.

When compared with the services markets average, the “Electricity services” market scores lower for almost all socio-demographic categories. Particularly low scores in comparison to the services markets average can be noted for those seeking a job (-6.7), self-employed respondents (-6.1), blue collar workers (-5.6), people who hardly ever use the Internet (-5.9) and those who use it monthly (-5.6).

Total	Gender 		Age 			Education level 			Making ends meet 	
75.3	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	74.5	76.0	76.4	72.8	77.0	76.5	76.5	72.9	77.5	72.4
EU28 Market - All G/S	-3.2*	-3.4*	-2.4*	-5.0*	-2.2*	-2.4*	-3.1*	-4.3*	-2.3*	-4.3*

Total	Occupation 							
75.3	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	69.4	73.1	77.6	71.7	82.0	76.0	68.4	76.9
EU28 Market - All G/S	-6.1*	-4.9*	-2.4*	-5.6*	+2.9*	-2.9*	-6.7*	-2.2*

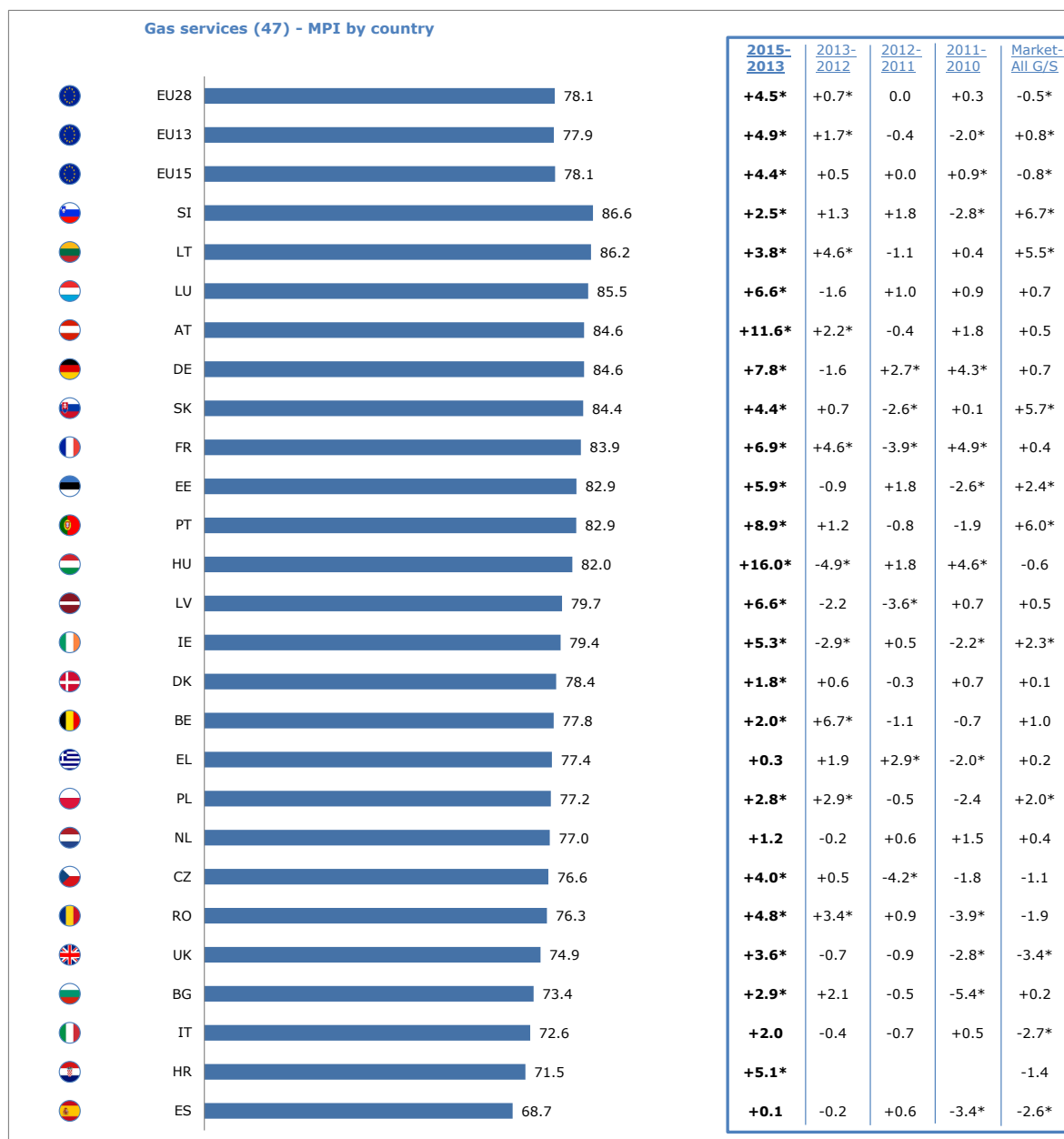
Total	Private internet use 						Mother tongue 	
75.3	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	74.7	76.5	74.3	72.4	72.0	78.5	75.3	74.2
EU28 Market - All G/S	-3.9*	-2.5*	-5.6*	-5.2*	-5.9*	-0.1	-3.3*	-3.2*

46.4. General Conclusions

The market for “Electricity services” is, with an MPI score of 75.3, a low performing services market. It has risen by 3.8 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The proportions of complaints and switching have also increased. There is a 34.1 point difference in MPI between the top ranked country and the lowest ranked country, indicating that there are considerable country differences to be taken into account when evaluating this market. The market scores higher in the EU15 and lower in the EU13 compared to the EU28, while performing especially well in the Western and Northern regions. The “Electricity services” market scores lower than the services markets average for most socio-demographic categories.

47. MARKET FOR GAS SERVICES

Market definition: Gas



47.1. Overall Performance

The overall MPI score for the market for "Gas services" at EU28 level is 78.1, which is lower than the services markets average score by 0.5 points. This makes it a middle to high performing services market, ranking 14th of the 29 services markets.

The overall MPI score for the market for "Gas services" has increased by 4.5 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and expectations components. There is also an increase in the proportions of complaints and switching from 2013 to 2015.

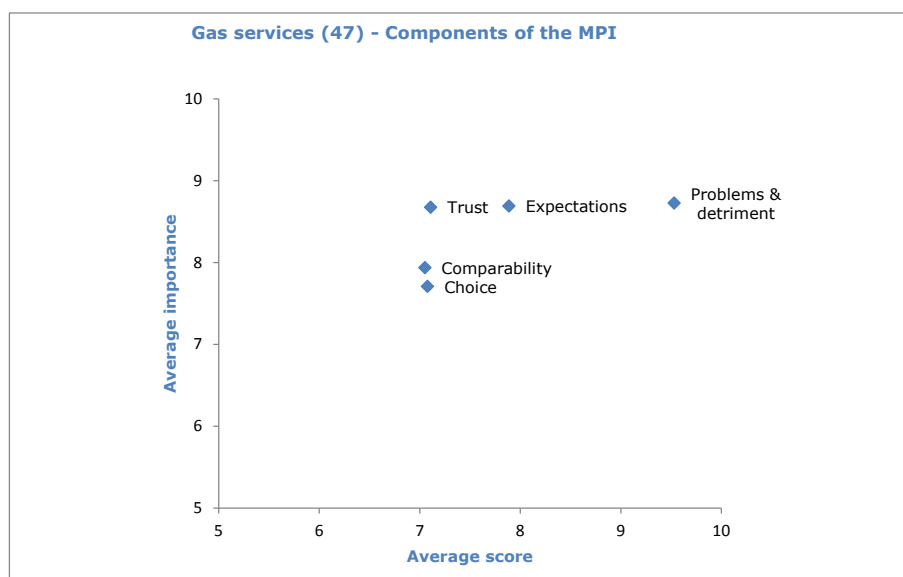
In comparison to the services markets average, the “Gas services” market has a lower proportion of problems and higher proportion of complaints. Combined with an average level of detriment, the score for the problems & detriment component is above the services markets average. The comparability and choice components are lower, while the expectations component score is higher than average. The “Gas services” market has a lower than average switching proportion. Consumers who did not switch in this market are less likely than average to say they are not interested or that they tried to switch but gave up.

Expectations, trust and problems & detriment share the first position in terms of importance score for this market, while the market tends to perform better in these components than the services markets average. Choice and comparability have the lowest importance scores within this market and have lower component scores compared to the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.1	7.1	7.9	83.0	5.9	9.5	7.9	7.1
Diff 2015-2013	+0.4*	+0.6*	-0.5	+12.8*	N/A	N/A	+0.7*	N/A
Diff 2013-2012	+0.1*	+0.1	-0.1	-0.6	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.0	-0.1*	-1.4*	-13.2*	N/A	N/A	-0.1*	N/A
Diff 2011-2010	0.0	+0.2*	+0.8*	-0.6	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+1.1*	+1.6*	+0.0		N/A	N/A	+1.8*	N/A
Diff Market - All G/S	-0.2*	0.0	-2.5*	+3.3*	+0.1	+0.1*	+0.1*	-0.4*
Importance (Avg)	7.9	8.7	N/A	N/A	N/A	8.7	8.7	7.7

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	8.5	7.6
Diff 2015-2013	+1.0*	-0.2
Diff 2013-2012	+1.2*	+0.2
Diff 2012-2011	-0.9*	0.0
Diff 2011-2010	+0.3	-0.1
Diff Market - All G/S	-2.4*	-0.1

Results per component		
	Reason for not switching (%)	Diff Market - All G/S
Not interested in switching	74.5	-2.1*
Thought it might be too difficult	6.6	+0.5
Tried to switch but gave up because of the obstacles faced	3.7	-0.5*
For other reasons	15.1	+2.1*



47.2. Country Analysis

There is a 17.9 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Gas services” market. This is 4.4 points greater than the EU28 services markets range (13.5).

There is no statistically significant difference compared with the EU28 result for either the EU15 or EU13 Member States. At regional level, the “Gas services” market scores higher than the EU28 average (78.1) in the Western region (81.1) and lower than average in the Southern region (72.4). In comparison to the services markets average, the market for “Gas services” scores below average in Southern Europe (-1.7) and above in Eastern Europe (+0.8).

The top three ranked countries for this market are Slovenia (86.6), Lithuania (86.2) and Luxembourg (85.5), while Spain (68.7), Croatia (71.5) and Italy (72.6) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+16.0), Austria (+11.6) and Portugal (+8.9). None of the countries noted a statistically significant decrease in MPI between 2013 and 2015.

The top performing countries in the comparability component are Lithuania (8.8), Luxembourg (8.3) and Slovenia (8.0). The best performers for trust are Luxembourg (8.3), Slovenia and Austria (both 8.2). In the expectations component, Lithuania, Slovenia (both 8.8) and Estonia (8.7) perform best. Choice has the highest scores in Luxembourg (8.2), Slovenia and Germany (both 8.1). The lowest proportions of problems can be found in Denmark (1.4%), Estonia (1.9%) and Slovakia (3.3%), while the proportions of complaints are lowest in Estonia (35.4%), Luxembourg (42.1%) and Hungary (56.1%). Detriment is lowest in Slovenia (3.5), Denmark (4.0) and Portugal (4.1). When problems and detriment combined, the same three countries as for the proportion of problems emerge on top: Denmark, Estonia and Slovakia (all 9.9). The proportions of switching provider are the highest in Bulgaria (19.2%), Ireland (16.7%) and the UK (14.9%). Estonia, Hungary (both 9.3) and Latvia (9.2) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
SI	86.6	LT	8.8	LU	8.3	DK	1.4	EE	35.4	SI	3.5	DK	9.9	LT	8.8	LU	8.2
LT	86.2	LU	8.3	SI	8.2	EE	1.9	LU	42.1	DK	4.0	EE	9.9	SI	8.8	SI	8.1
LU	85.5	SI	8.0	AT	8.2	SK	3.3	HU	56.1	PT	4.1	SK	9.9	EE	8.7	DE	8.1
AT	84.6	DE	8.0	DE	8.2	FR	3.3	LV	56.4	SK	4.2	PT	9.9	SK	8.7	FR	8.0
DE	84.6	AT	8.0	FR	8.1	PL	3.4	BG	63.1	IE	4.4	SI	9.8	HU	8.5	AT	8.0
Avg	78.1	Avg	7.1	Avg	7.1	Avg	7.9	Avg	83.0	Avg	5.9	Avg	9.5	Avg	7.9	Avg	7.1

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
BG	19.2	EE	9.3
IE	16.7	HU	9.3
UK	14.9	LV	9.2
NL	14.6	SI	9.0
BE	14.5	BG	8.7
Avg	8.5	Avg	7.6

47.3. Socio-demographic Analysis

Women rate this market higher than men. 35-54 year-olds rate it lower than other age categories, while those aged 55+ are more positive than the younger age groups. Those with a secondary level education rate this market highest, and those with a tertiary level education lowest. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Retired people, other white collar workers and students give this market the highest ratings among the occupational groups. In terms of private Internet use, those who hardly ever or never use the Internet score this market higher than those who use the Internet weekly or daily.

When comparing the "Gas services" market with the services markets average in relation to the socio-demographic categories, a mixed picture appears, with differences in both directions. The market for "Gas services" scores better than average among those who hardly ever use the Internet (+3.6) or never use it (+1.6), retired people, respondents whose mother tongue is not an official national language (both +1.2) and those aged 55+ (+0.6). The socio-demographic groups showing the largest differences, scoring below the services markets average are self-employed people (-4.3), managers (-3.3) and people with a tertiary level education (-2.4).

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Total	Gender 		Age 			Education level 			Making ends meet 	
78.1	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	76.6	79.4	78.7	76.1	79.7	78.1	80.0	74.7	80.0	76.0
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
EU28 Market - All G/S	-1.1*	-0.0	-0.1	-1.7*	+0.6*	-0.9*	+0.3	-2.4*	+0.2	-0.8*

Total	Occupation 							
78.1	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	71.1	74.7	79.8	76.3	78.5	77.0	74.9	80.3
	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
EU28 Market - All G/S	-4.3*	-3.3*	-0.2	-0.9*	-0.6	-1.8*	-0.2	+1.2*

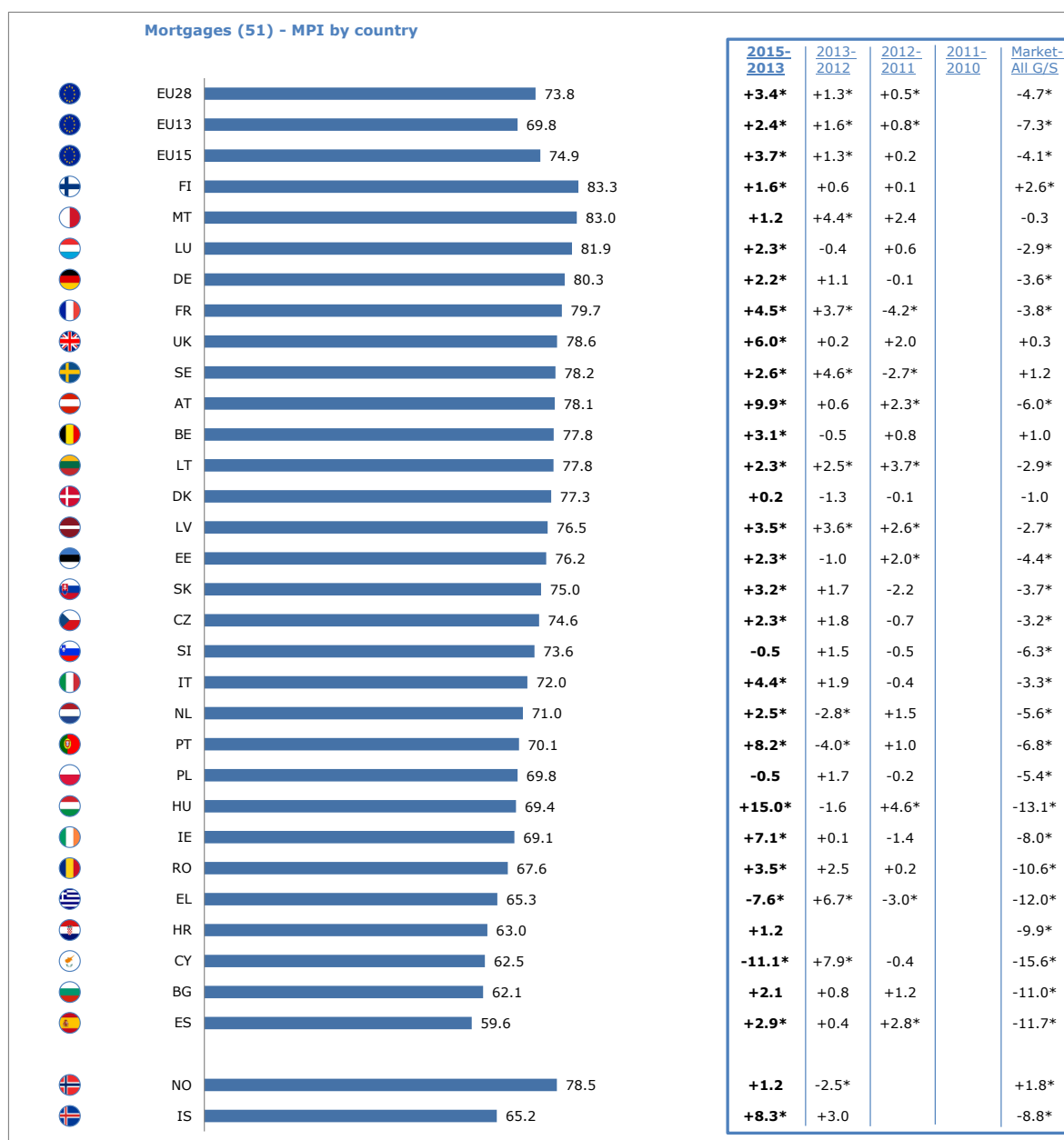
Total	Private internet use 						Mother tongue 	
78.1	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	77.4	79.0	79.6	78.7	81.6	80.2	78.1	78.7
	(s)	(t)	(u)	(v)	(w)	(x)	(y)	(z)
EU28 Market - All G/S	-1.2*	-0.1	-0.3	+1.1	+3.6*	+1.6*	-0.6*	+1.2*

47.4. General Conclusions

The market for "Gas services" is, with an MPI score of 78.1, a middle to high performing services market. It has risen by 4.5 points since 2013, driven in particular by increases in the comparability, trust and expectations components. There is also an increase in the proportions of complaints and switching from 2013 to 2015. This market scores lower than the EU28 average in Southern Europe, and higher than average in Western Europe. Compared to the services markets average, the results by socio-demographic categories are mixed, with some scores above and others below the average.

51. MARKET FOR MORTGAGES

Market definition: Banking – Mortgages



51.1. Overall Performance

The overall MPI score for the market for "Mortgages" at EU28 level is 73.8, which is lower than the services markets average by 4.7 points. This makes it a low performing services market, ranking 28th out of the 29 services markets.

The overall MPI score for the market for "Mortgages" has increased by 3.4 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. The switching proportion has also increased from 2013.

In comparison to the services markets average, the "Mortgages" market has a lower proportion of problems, lower proportion of complaints and higher detriment score. When problems and

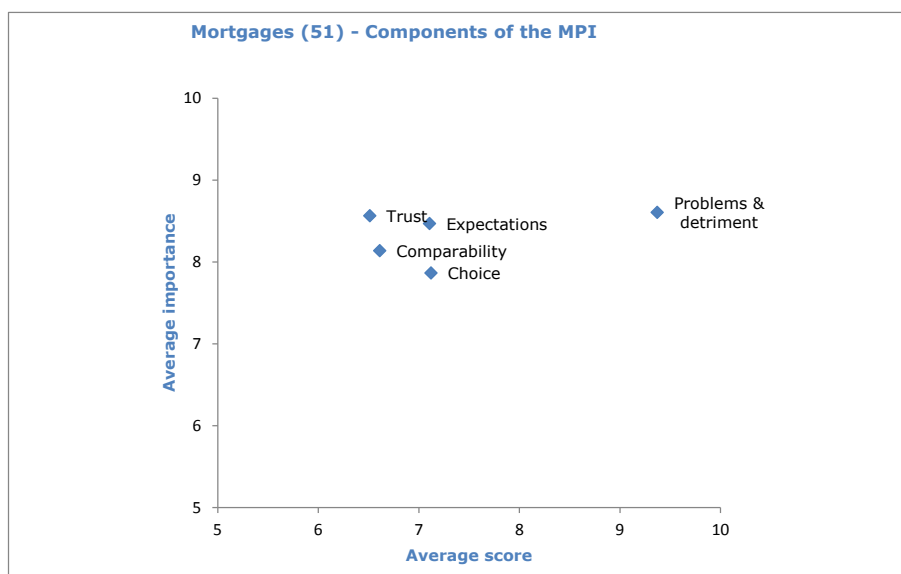
detriment combined, the market performs at the same level as the services markets average. In addition, the expectations, choice, trust and comparability scores are lower than average. Both the switching proportion and the ease of switching scores are below average. The proportion of consumers who say they did not switch because they were not interested is lower than the services markets average, with higher proportions of respondents who said they thought it might be too difficult or they tried to switch but gave up.

Problems & detriment and trust have the highest importance levels, while choice is rated the lowest for importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	6.6	6.5	9.7	72.6	6.5	9.4	7.1	7.1
Diff 2015-2013	+0.3*	+0.5*	+0.4	+0.9	N/A	N/A	+0.6*	N/A
Diff 2013-2012	+0.1*	+0.2*	-1.1*	-3.8*	N/A	N/A	+0.2*	N/A
Diff 2012-2011	+0.0	-0.1	-3.1*	-7.0*	N/A	N/A	0.0	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+0.8*	+1.3*	-0.1		N/A	N/A	+1.4*	N/A
Diff Market - All G/S	-0.7*	-0.6*	-0.8*	-7.0*	+0.7*	0.0	-0.6*	-0.4*
Importance (Avg)	8.1	8.6	N/A	N/A	N/A	8.6	8.5	7.9

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	6.9	6.8
Diff 2015-2013	+2.2*	+0.0
Diff 2013-2012	-0.3	-0.3*
Diff 2012-2011	-1.2*	+0.2
Diff 2011-2010	N/A	N/A
Diff Market - All G/S	-4.0*	-0.9*

Results per component		Diff Market - All G/S
Reason for not switching (%)		
Not interested in switching	67.2	-9.3*
Thought it might be too difficult	10.5	+4.3*
Tried to switch but gave up because of the obstacles faced	6.5	+2.3*
For other reasons	15.8	+2.8*



51.2. Country Analysis

There is a 23.8 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "Mortgages" market. This is 10.3 points greater than the EU28 services markets range (13.5), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for "Mortgages" is assessed more favourably in the EU15 Member States (74.9) and less favourably in the EU13 Member States (69.8) compared to the EU28 average (73.8). At regional level, the market performs above average in Northern (79.3) and Western (78.7) Europe, while lower scores are found in Southern (66.8) and Eastern (69.8) Europe. Compared to the services markets average, the market for "Mortgages" scores below the average in Southern (-7.4), Eastern (-7.3) and Western (-2.8) Europe and above in Northern Europe (+1.0).

The top three ranked countries for this market are Finland (83.3), Malta (83.0) and Luxembourg (81.9), while Spain (59.6), Bulgaria (62.1) and Cyprus (62.5) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+15.0), Austria (+9.9) and Iceland (+8.3). The only countries that registered a statistically significant decrease in MPI are Cyprus (-11.1) and Greece (-7.6).

The top performing countries in the comparability component are Malta (8.0), Luxembourg (7.9) and Germany (7.5). The best performers for trust are Finland (8.2), Malta (8.1) and Luxembourg (7.9). In the expectations component, Finland (8.3), Malta (8.2) and Luxembourg (7.9) perform best. Choice has the highest scores in Finland (8.0), Luxembourg and the Czech Republic (both 7.9). The lowest proportions of problems can be found in Finland (3.0%), Estonia (3.4%) and Belgium (3.6%), while the proportions of complaints are lowest in Luxembourg (38.7%), Germany (45.7%) and France (48.6%). Detriment is lowest in Sweden (3.8), Denmark (4.3) and Norway (4.4). The problems & detriment component scores are the highest in Sweden, Finland and Estonia (all 9.8). The switching proportions are the highest in Denmark (26.2%), Slovakia (17.3%) and Norway (17.0%), while Luxembourg (8.7), Sweden and Lithuania (both 8.5) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	83.3	MT	8.0	FI	8.2	FI	3.0	LU	38.7	SE	3.8	SE	9.8	FI	8.3	FI	8.0
MT	83.0	LU	7.9	MT	8.1	EE	3.4	DE	45.7	DK	4.3	FI	9.8	MT	8.2	LU	7.9
LU	81.9	DE	7.5	LU	7.9	BE	3.6	FR	48.6	NO	4.4	EE	9.8	LU	7.9	CZ	7.9
DE	80.3	FR	7.5	NO	7.8	SE	4.1	EE	51.8	HR	5.0	DK	9.8	UK	7.8	HU	7.9
FR	79.7	AT	7.2	DE	7.8	DK	5.0	IT	57.5	EE	5.1	BE	9.8	LT	7.7	FR	7.8
Avg	73.8	Avg	6.6	Avg	6.5	Avg	9.7	Avg	72.6	Avg	6.5	Avg	9.4	Avg	7.1	Avg	7.1

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
DK	26.2	LU	8.7
SK	17.3	SE	8.5
NO	17.0	LT	8.5
CZ	16.7	FI	8.3
UK	14.6	NO	8.1
Avg	6.9	Avg	6.8

51.3. Socio-demographic Analysis

Women rate this market higher than men, and those with secondary level education higher than other education levels. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Managers and other white collar workers rate this market higher than nearly all other occupational groups. In terms of private Internet use, those who hardly ever or never use the Internet score this market the lowest.

When compared with the services markets average, the "Mortgages" market scores lower for all socio-demographic categories. Particularly low scores in comparison to the services markets average can be noted for those who hardly ever (-14.0) or never (-11.0) use the Internet, those who use it monthly (-7.4), those seeking a job (-8.9) and those who find it difficult to make ends meet (-6.4).

Total	Gender 		Age 			Education level 			Making ends meet 	
73.8	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	73.5	74.1	73.3	73.8	74.1	73.9	74.7	73.9	76.4	70.3
EU28 Market - All G/S	-4.3*	-5.3*	-5.5*	-4.0*	-5.1*	-5.1*	-5.0*	-3.3*	-3.4*	-6.4*

Total	Occupation 							
73.8	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	70.5	76.8	75.8	71.5	75.6	73.0	66.2	73.5
EU28 Market - All G/S	-5.0*	-1.3*	-4.3*	-5.7*	-3.6*	-5.9*	-8.9*	-5.5*

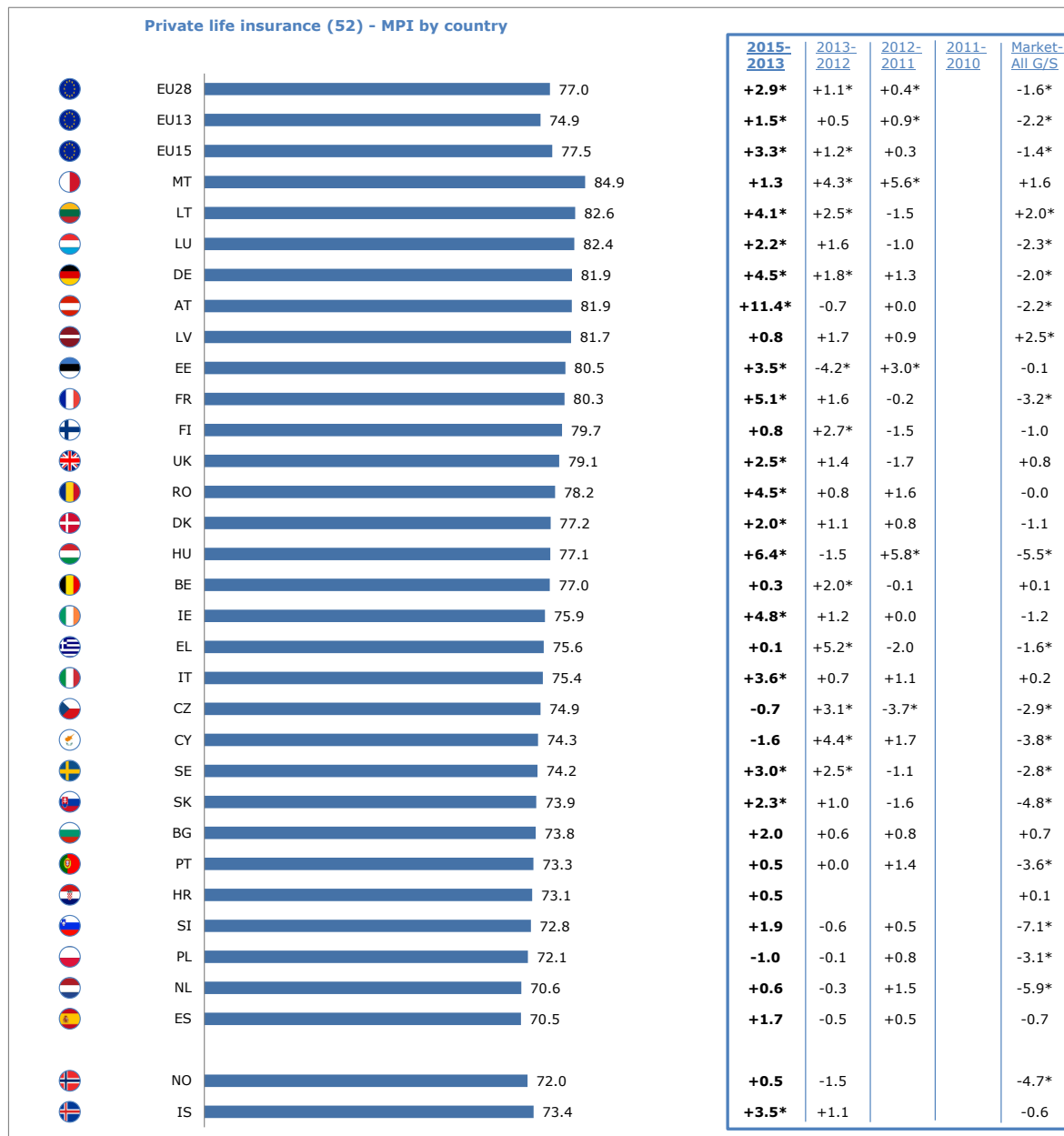
Total	Private internet use 						Mother tongue 	
73.8	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	74.7	73.8	72.6	72.0	63.9	67.6	74.2	73.9
EU28 Market - All G/S	-3.8*	-5.2*	-7.4*	-5.6*	-14.0*	-11.0*	-4.5*	-3.6*

51.4. General Conclusions

The market for “Mortgages” is, with an MPI score of 73.8, a low performing services market. It has risen by 3.4 points since 2013, driven in particular by improvements in the comparability, trust and expectations components. The switching proportion has also increased from 2013. When evaluating this market at EU level, there are considerable country differences to be taken into account. The “Mortgages” market scores higher than the EU28 average in the EU15 and lower in the EU13, with especially high scores in Western and Northern Europe. Compared to the services markets average, the market scores consistently below the average for all socio-demographic groups.

52. MARKET FOR PRIVATE LIFE INSURANCE

Market definition: Life-Insurance – Private life-insurances that provides financial benefits to a designated person upon the death of the insured - including endowment insurance and annuities



52.1. Overall Performance

The overall MPI score for the market for "Private life insurance" at EU28 level is 77.0, which is 1.6 points lower than the services markets average. This makes it a low performing services market, ranking 22nd of the 29 services markets.

The overall MPI score for the market for "Private life insurance" has increased by 2.9 points from 2013 to 2015. The drivers of this rise are increases in the comparability, trust and expectations components. The switching proportion also increased from 2013.

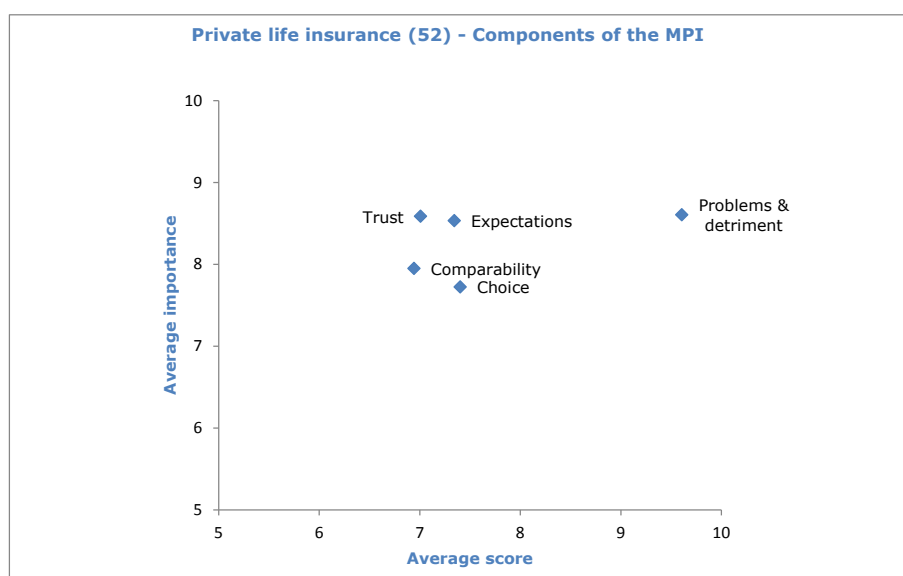
In comparison to the services markets average, the “Private life insurance” market has a lower proportion of problems and of complaints, but a higher level of detriment. When problems and detriment combined, the market performs above the services markets average. The comparability, trust, expectations and choice components are all lower than average. The market has a lower proportion of switching provider compared to the services markets average. A higher than average proportion of consumers who did not switch mentions thinking it might be too difficult, while consumers in this market are less likely to say they tried to switch but gave up.

While choice has the lowest importance score for this market, trust and problems & detriment share the first place in terms of importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	6.9	7.0	6.4	75.4	6.2	9.6	7.3	7.4
Diff 2015-2013	+0.3*	+0.6*	+0.4	+1.1	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.1*	+0.1*	-0.6*	-3.1	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	0.0	-1.7*	-0.1	N/A	N/A	+0.0	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+0.6*	+1.4*	-0.1		N/A	N/A	+1.0*	N/A
Diff Market - All G/S	-0.3*	-0.1*	-4.1*	-4.2*	+0.3*	+0.2*	-0.4*	-0.1*
Importance (Avg)	8.0	8.6	N/A	N/A	N/A	8.6	8.5	7.7

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	9.3	7.6
Diff 2015-2013	+1.3*	0.0
Diff 2013-2012	-0.4	+0.1
Diff 2012-2011	-0.3	+0.3*
Diff 2011-2010	N/A	N/A
Diff Market - All G/S	-1.7*	-0.1

Results per component		
	Reason for not switching (%)	Diff Market - All G/S
Not interested in switching	76.1	-0.5
Thought it might be too difficult	8.3	+2.2*
Tried to switch but gave up because of the obstacles faced	3.4	-0.8*
For other reasons	12.2	-0.9*



52.2. Country Analysis

There is a 14.3 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Private life insurance” market. This is 0.8 points greater than the EU28 services markets range (13.5).

The market for “Private life insurance” is assessed more favourably in the EU15 Member States (77.5) and less favourably in the EU13 Member States (74.9) compared to the EU28 average (77.0). At regional level, Western Europe (79.7) performs better than average, while the Southern (73.6) and Eastern (74.9) regions have lower scores. Compared to the services markets average, the market for “Private life insurance” scores below average in Northern (-1.9), Eastern (-2.2) and Western (-1.7) Europe.

The top three ranked countries for this market are Malta (84.9), Lithuania (82.6) and Luxembourg (82.4), while Spain (70.5), the Netherlands (70.6) and Norway (72.0) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Austria (+11.4), Hungary (+6.4) and France (+5.1). None of the countries registered a statistically significant decrease in MPI.

The top performing countries in the comparability component are Malta (8.0), Germany and Latvia (both 7.8). The best performers for trust are Malta (8.4), Luxembourg (8.0) and Germany (7.9). In the expectations component, Malta (8.5), Lithuania (8.2) and Finland (8.0) perform best. Choice has the highest scores in Lithuania (8.1), Malta and Luxembourg (both 8.0). The lowest proportions of problems can be found in Estonia (1.7%), Denmark (2.0%) and the UK (2.7%), while the proportions of complaints are lowest in Estonia (38.4%), Luxembourg (40.9%) and Cyprus (55.9%). Detriment is lowest in Finland (4.0), Denmark (4.3) and the UK (4.8). The problems & detriment component scores are the highest for Denmark, Estonia and the UK (all 9.9). Slovakia (19.0%), Denmark and Norway (both 17.6%) have the highest switching proportions. Latvia (8.8), Estonia (8.7) and Iceland (8.4) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	84.9	MT	8.0	MT	8.4	EE	1.7	EE	38.4	FI	4.0	DK	9.9	MT	8.5	LT	8.1
LT	82.6	DE	7.8	LU	8.0	DK	2.0	LU	40.9	DK	4.3	EE	9.9	LT	8.2	MT	8.0
LU	82.4	LV	7.8	DE	7.9	UK	2.7	CY	55.9	UK	4.8	UK	9.9	FI	8.0	LU	8.0
DE	81.9	LU	7.7	AT	7.9	LV	3.3	DE	56.6	IS	4.8	FI	9.9	AT	7.9	HU	8.0
AT	81.9	FR	7.6	FR	7.7	FI	3.7	LT	56.8	SK	4.9	LV	9.8	LU	7.9	AT	7.9
Avg	77.0	Ava	6.9	Ava	7.0	Ava	6.4	Ava	75.4	Ava	6.2	Ava	9.6	Ava	7.3	Ava	7.4

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
SK	19.0	LV	8.8
DK	17.6	EE	8.7
NO	17.6	IS	8.4
PL	17.4	LU	8.3
ES	15.9	SE	8.2
Avg	9.3	Avg	7.6

52.3. Socio-demographic Analysis

Women rate this market higher than men, and 18-34 year-olds rate it higher than respondents aged 55+. The higher the education level, the lower the MPI score. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Among the occupation groups, it is rated highest by managers, other white collar workers, students and house-persons and others not in employment. In terms of private Internet use, those who use the Internet monthly or more frequently score this market higher than those using the Internet less than monthly or hardly ever.

When compared with the services markets average, the "Private life insurance" market tends to score lower for most socio-demographic categories. Particularly low scores in comparison to the services markets average can be noted for those who use the Internet less than monthly (-7.0) or hardly ever (-3.6) and retired people (-3.9).

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Total	Gender 		Age 			Education level 			Making ends meet 	
77.0	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	76.4	77.6	77.5	77.0	76.7	78.5	77.3	76.6	78.2	75.5
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
EU28 Market - All G/S	-1.3*	-1.8*	-1.3*	-0.9*	-2.5*	-0.4	-2.3*	-0.6*	-1.6*	-1.2*

Total	Occupation 							
77.0	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	75.4	79.0	78.6	75.1	78.3	77.5	76.0	75.2
	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
EU28 Market - All G/S	-0.1	+0.9*	-1.5*	-2.2*	-0.8	-1.3	+0.9	-3.9*

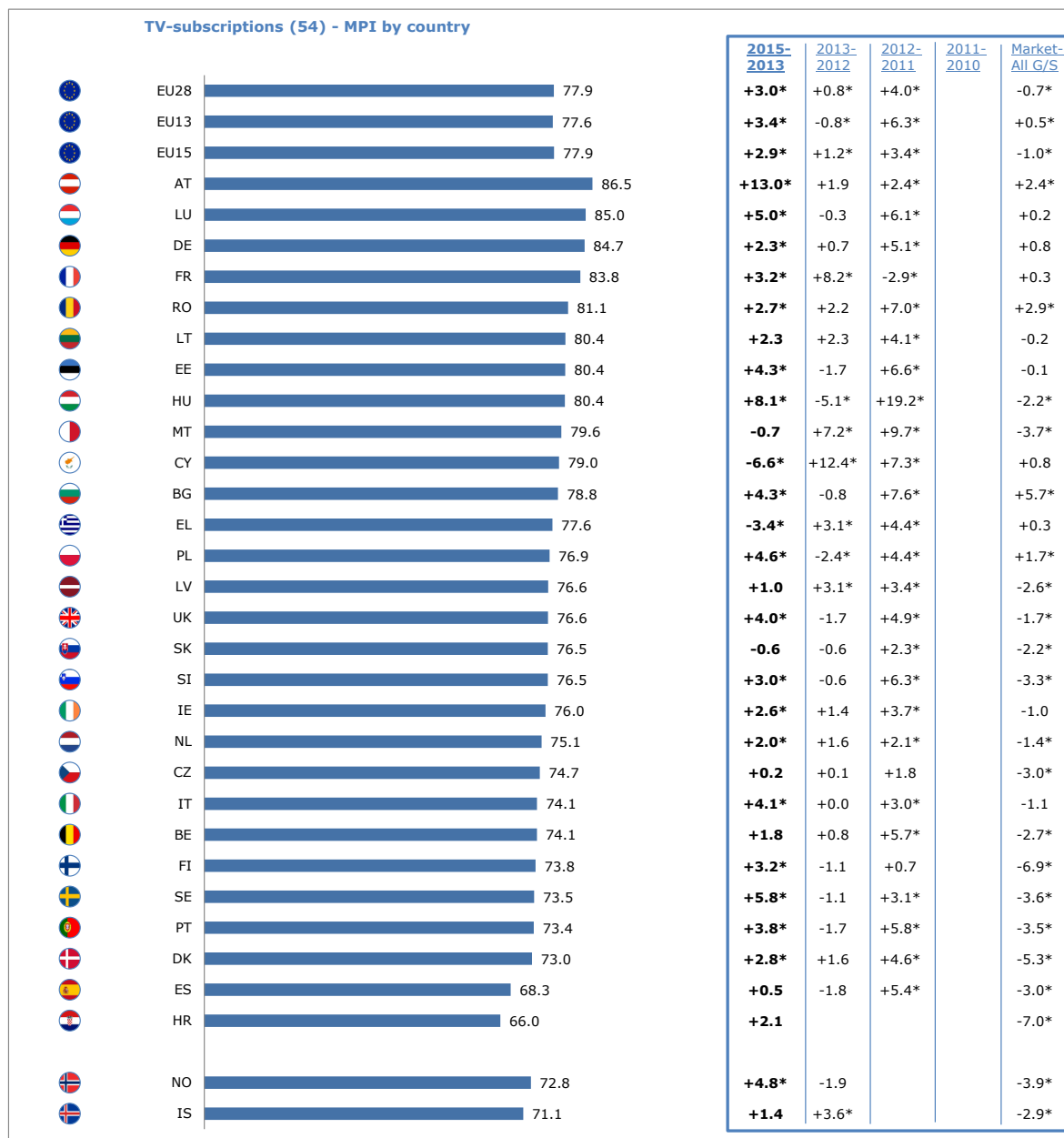
Total	Private internet use 						Mother tongue 	
77.0	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	77.3	77.4	79.1	70.6	74.3	76.0	77.2	76.4
	(s)	(t)	(u)	(v)	(w)	(x)	(y)	(z)
EU28 Market - All G/S	-1.3*	-1.6*	-0.8	-7.0*	-3.6*	-2.6*	-1.4*	-1.0

52.4. General Conclusions

The market for "Private life insurance" is, with an MPI score of 77.0, a middle to low performing services market. It has risen by 2.9 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The switching proportion also increased from 2013. This market scores higher in the EU15 and lower in the EU13 compared to the EU28 overall, with generally higher scores in Western European countries.

54. MARKET FOR TV-SUBSCRIPTIONS

Market definition: TV-subscriptions (not TV-license fees) – Cable TV-network-subscriptions, satellite-TV-subscriptions, digital terrestrial television subscriptions, telephone network/modem/Internet/TV-subscriptions and other such services with an on-going contract (subscription). Not including licensing fee for public service channels



54.1. Overall Performance

The overall MPI score for the market for "TV-subscriptions" at EU28 level is 77.9, which is 0.7 points lower than the services markets average. This makes it a middle to low performing services market, ranking 17th of the 29 services markets.

The overall MPI score for the market for "TV-subscriptions" has increased by 3.0 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and

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expectations components. The proportion of problems decreased, but the proportion of complaints increased. The proportion of switching provider and the ease of switching score have also increased from 2013 to 2015.

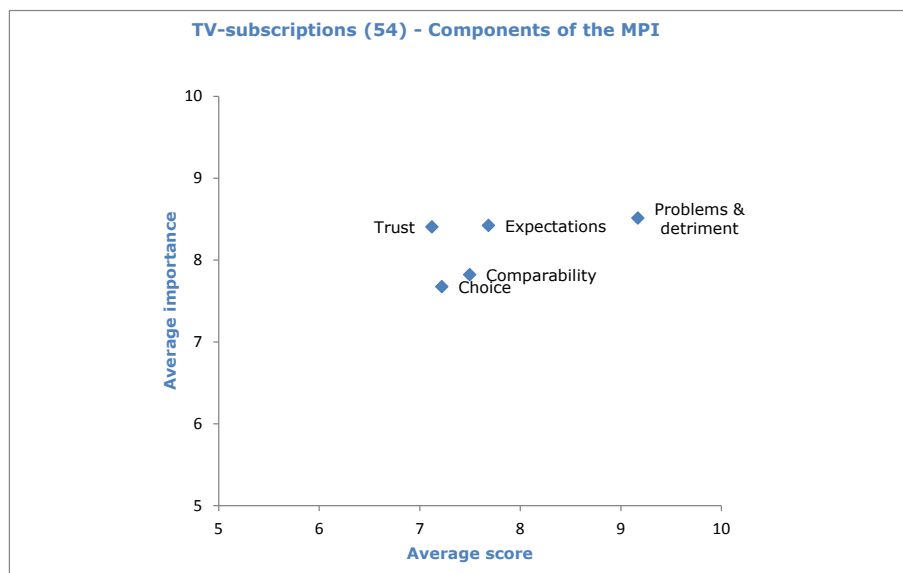
In comparison to the services markets average, the "TV-subscriptions" market has a higher proportion of problems and of complaints, but a lower detriment score. When problems and detriment combined, the market performs worse than the services markets average. The expectations and choice components are lower than average and comparability score is higher than average. Furthermore, the switching proportion is below average for this market, while the ease of switching score is also below the services markets average. Consumers who did not switch in this market are less likely than average to think it might be too difficult but more likely to say they tried to switch but gave up.

Choice has the lowest importance score, while the problems & detriment component has the highest score. The "TV-subscriptions" market is performing worse in both components compared to the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.5	7.1	15.6	87.8	5.3	9.2	7.7	7.2
Diff 2015-2013	+0.3*	+0.4*	-1.6*	+7.5*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.1*	+0.1*	+0.4	-1.6	N/A	N/A	+0.2*	N/A
Diff 2012-2011	+0.3*	+0.4*	-8.9*	-6.7*	N/A	N/A	+0.2*	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+0.7*	+1.1*	+0.2*		N/A	N/A	+1.0*	N/A
Diff Market - All G/S	+0.2*	0.0	+5.1*	+8.1*	-0.5*	-0.2*	-0.1*	-0.3*
Importance (Avg)	7.8	8.4	N/A	N/A	N/A	8.5	8.4	7.7

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	8.7	7.4
Diff 2015-2013	+2.3*	+0.3*
Diff 2013-2012	-0.8*	-0.1
Diff 2012-2011	-2.2*	-0.1
Diff 2011-2010	N/A	N/A
Diff Market - All G/S	-2.2*	-0.3*

Results per component		
Reason for not switching (%)		Diff Market - All G/S
Not interested in switching	76.6	0.0
Thought it might be too difficult	3.9	-2.3*
Tried to switch but gave up because of the obstacles faced	5.3	+1.1*
For other reasons	14.3	+1.3*



54.2. Country Analysis

There is a 20.5 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the "TV-subscriptions" market. This is 7.0 points greater than the EU28 services markets range (13.5).

There is no statistically significant difference compared with the EU28 result for either the EU15 or EU13 Member States. At regional level, the Western region (81.3) has scores above the EU28 average (77.9), while the Southern (72.3) and Northern (73.4) regions have lower scores. Compared to the services markets average, the market for "TV-subscriptions" scores below the average in Northern (-4.9) and Southern (-1.9) Europe and above average in Eastern Europe (+0.5).

The top three ranked countries for this market are Austria (86.5), Luxembourg (85.0) and Germany (84.7), while Croatia (66.0), Spain (68.3) and Iceland (71.1) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Austria (+13.0), Hungary (+8.1) and Sweden (+5.8). The only countries that statistically significantly decreased in MPI are Cyprus (-6.6) and Greece (-3.4).

The top performing countries in the comparability component are Austria (8.3), Lithuania and Luxembourg (both 8.1). The best performers for trust are Austria (8.5), Luxembourg (8.4) and Germany (8.2). In the expectations component Austria (8.4), Malta and Luxembourg (both 8.3) perform best. Choice has the highest scores in Luxembourg, Austria (both 8.3) and Germany (8.2). The lowest proportions of problems can be found in Austria (4.3%), France (5.1%) and Germany (6.1%), while the proportions of complaints are lowest in Luxembourg (48.6%), Estonia (52.5%) and Romania (70.0%). Detriment is lowest in Denmark (3.6), Estonia (3.9) and Sweden (4.2). When problems and detriment combined, the same three countries as for the proportion of problems emerge on top: Austria, France (both 9.7) and Germany (9.6). Sweden (23.0%), Denmark (21.0%) and Norway (16.8%) have the highest proportions of switching provider. The highest ease of switching ratings can be found in Lithuania (8.9), Norway (8.5) and Estonia (8.2).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	86.5	AT	8.3	AT	8.5	AT	4.3	LU	48.6	DK	3.6	AT	9.7	AT	8.4	LU	8.3
LU	85.0	LT	8.1	LU	8.4	FR	5.1	EE	52.5	EE	3.9	FR	9.7	MT	8.3	AT	8.3
DE	84.7	LU	8.1	DE	8.2	DE	6.1	RO	70.0	SE	4.2	DE	9.6	LU	8.3	DE	8.2
FR	83.8	DE	8.1	FR	8.1	LU	8.9	FR	72.3	RO	4.4	EE	9.4	DE	8.2	FR	8.2
RO	81.1	RO	8.0	HU	7.6	EL	11.0	SK	78.4	NL	4.5	LU	9.4	HU	8.1	HU	7.8
Avg	77.9	Avg	7.5	Avg	7.1	Avg	15.6	Avg	87.8	Avg	5.3	Avg	9.2	Avg	7.7	Avg	7.2

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
SE	23.0	LT	8.9
DK	21.0	NO	8.5
NO	16.8	EE	8.2
IS	16.2	SI	8.1
FI	15.6	EL	8.1
Avg	8.7	Avg	7.4

54.3. Socio-demographic Analysis

Women rate this market higher than men, and 18-34 year-olds rate it higher than the older age groups. Those with secondary level education rate this market higher than the other education levels, while tertiary level respondents rate it lower than the other categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers rate this market higher than all other occupational groups. In terms of private Internet use, those who use the Internet weekly score this market the highest.

When compared with the services markets average, the market tends to score lower for some, but not all socio-demographic categories. The categories with the largest differences compared to the services markets average are managers, retired people (both -2.4) and respondents with a tertiary level education (-1.8).

Total	Gender 		Age 			Education level 			Making ends meet 	
77.9	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	77.1	78.7	80.2	77.3	77.1	77.9	79.4	75.4	79.0	76.3
EU28 Market - All G/S	-0.6*	-0.7*	+1.4*	-0.5*	-2.1*	-1.0*	-0.3	-1.8*	-0.8*	-0.4

Total	Occupation 							
77.9	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	75.0	75.6	80.1	77.4	78.2	78.8	74.0	76.6
EU28 Market - All G/S	-0.5	-2.4*	+0.0	+0.2	-1.0	-0.1	-1.1	-2.4*

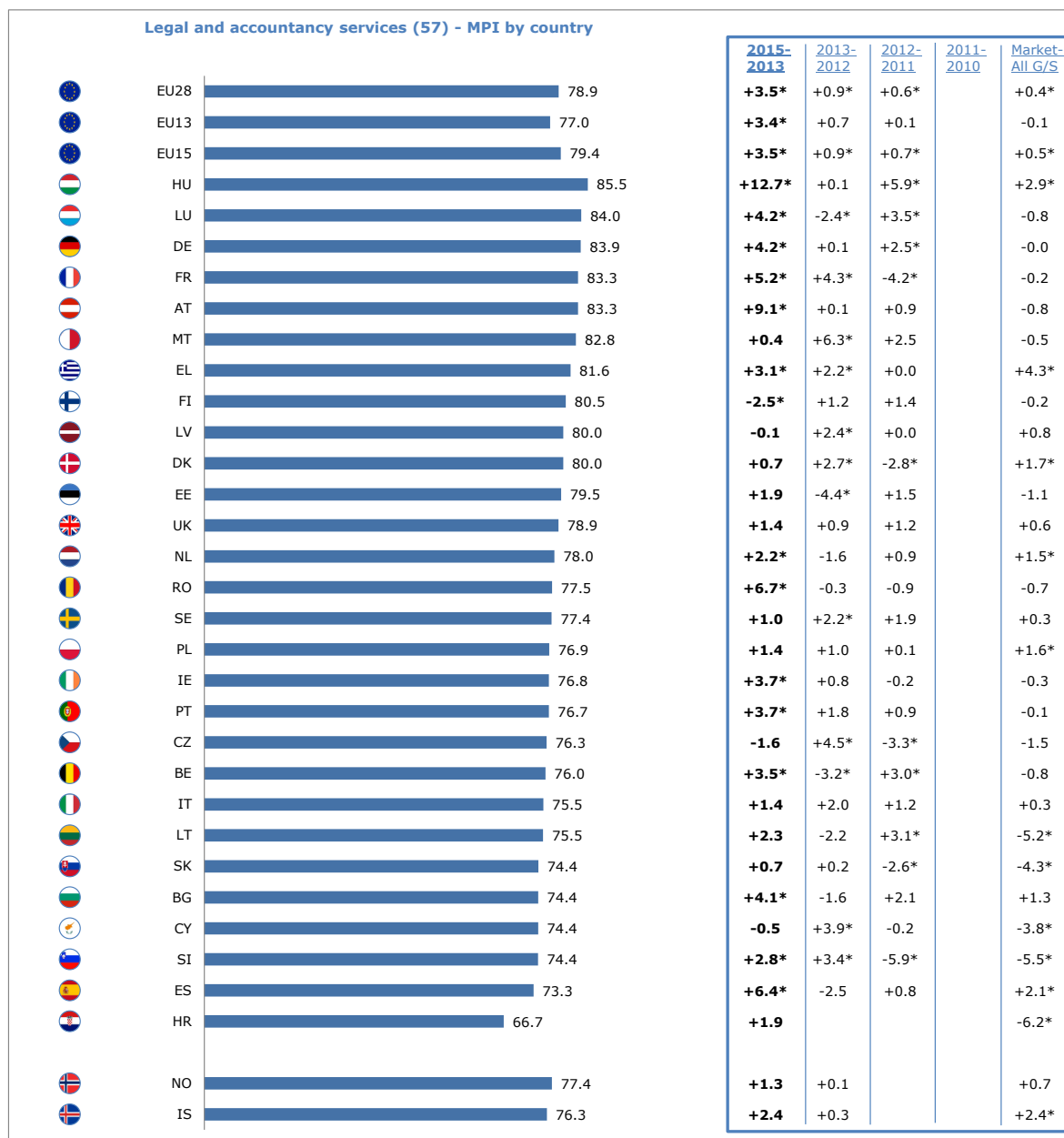
Total	Private internet use 						Mother tongue 	
77.9	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	77.6	79.5	79.2	76.7	77.7	78.1	77.9	76.9
EU28 Market - All G/S	-1.0*	+0.5	-0.7	-1.0	-0.2	-0.5	-0.7*	-0.6

54.4. General Conclusions

The market for “TV-subscriptions” is, with an MPI score of 77.9, a middle to low performing services market. It has risen by 3.0 points since 2013, driven in particular by increases in the comparability, trust and expectations components. The proportion of switching and the ease of switching score have also increased from 2013 to 2015. The “TV-subscriptions” market has the lowest scores in Northern and Southern Europe, performing both below the EU average and the services markets average within the region. Market performance does not vary a great deal by socio-demographic group.

57. MARKET FOR LEGAL AND ACCOUNTANCY SERVICES

Market definition: Legal services & accountancy – Lawyers, legal advice, accountants, tax advisors, auditors, other



57.1. Overall Performance

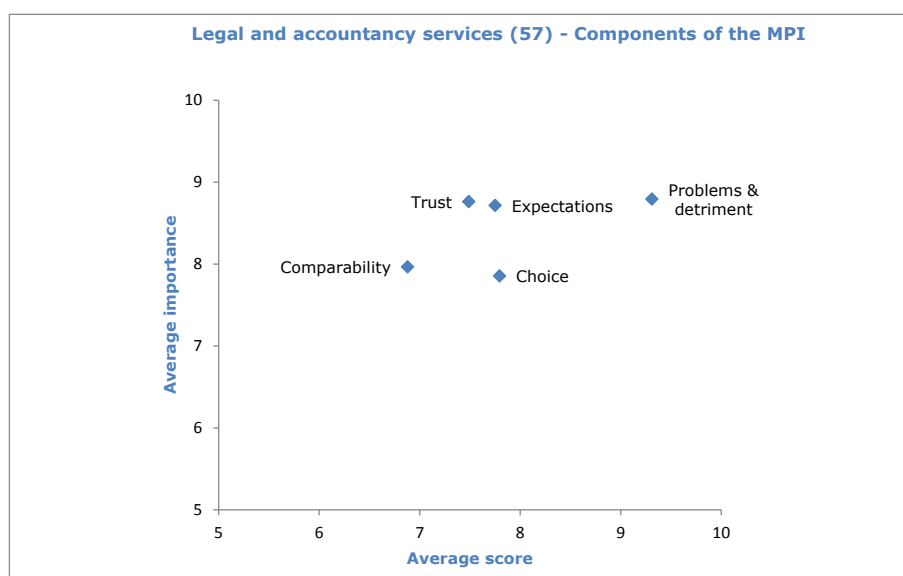
The overall MPI score for the market for "Legal and accountancy services" at EU28 level is 78.9, which is higher than the services markets average (+0.4). This makes it a middle to high performing services market, ranking 13th of the 29 services markets.

The overall MPI score for the market for "Legal and accountancy services" has increased by 3.5 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There is a decrease in the proportion of respondents experiencing problems from 2013 to 2015.

In comparison to the services markets average, the “Legal and accountancy services” market has a lower proportion of complaints, but a higher detriment score. When problems and detriment combined, the market performs worse compared the services markets average. In addition, the comparability component score is lower for “Legal and accountancy services” than the services markets average, while the choice and trust component scores are higher.

Within this market, trust, expectations and problems & detriment have relatively high levels of importance, with the market performing better than the services markets average on trust and worse on problems & detriment.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	6.9	7.5	10.4	70.7	6.6	9.3	7.8	7.8
Diff 2015-2013	+0.3*	+0.6*	-1.3*	+2.6	N/A	N/A	+0.5*	N/A
Diff 2013-2012	+0.1*	+0.1*	-0.8*	-4.2*	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.0	-1.4*	-2.3	N/A	N/A	+0.0	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+0.6*	+1.5*	+0.2*		N/A	N/A	+1.1*	N/A
Diff Market - All G/S	-0.4*	+0.3*	0.0	-8.9*	+0.8*	-0.1*	+0.0	+0.3*
Importance (Avg)	8.0	8.8	N/A	N/A	N/A	8.8	8.7	7.9



57.2. Country Analysis

There is an 18.7 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Legal and accountancy services” market. This is 5.3 points⁷ greater than the EU28 services markets range (13.5).

The market for “Legal and accountancy services” is assessed more favourably in the EU15 Member States (79.4) and less well in the EU13 Member States (77.0) compared to the EU28 average (78.9). At regional level, Western Europe (81.6) has a higher than average score, while Southern (75.4) and Eastern (77.0) Europe have lower scores. Compared to the services markets average, the market for “Legal and accountancy services” scores above average in Southern Europe (+1.2) and in line with the average in the other regions.

⁷ Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

The top three ranked countries for this market are Hungary (85.5), Luxembourg (84.0) and Germany (83.9), while Croatia (66.7), Spain (73.3) and Slovenia (74.4) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+12.7), Austria (+9.1) and Romania (+6.7). The only country that statistically significantly decreased in MPI is Finland (-2.5).

The top performing countries in the comparability component are France, Luxembourg (both 8.0) and Malta (7.8). The best performers for trust are Germany, Hungary and Austria (all 8.2). In the expectations component, Hungary (8.7), Finland (8.3) and Malta (8.2) perform best. Choice has the highest scores in Hungary (8.9), Malta (8.4) and Cyprus (8.2). The lowest proportions of problems can be found in Luxembourg (4.0%), Austria (4.2%) and France (4.6%), while the proportions of complaints are lowest in Estonia (28.6%), Austria (47.8%) and Germany (48.6%). Detriment is lowest in Denmark (4.8), Sweden (5.3) and Norway (5.3). When problems and detriment combined, the same three countries as for the proportion of problems emerge on top: Luxembourg, Austria and France (all 9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	85.5	FR	8.0	DE	8.2	LU	4.0	EE	28.6	DK	4.8	LU	9.7	HU	8.7	HU	8.9
LU	84.0	LU	8.0	HU	8.2	AT	4.2	AT	47.8	SE	5.3	AT	9.7	FI	8.3	MT	8.4
DE	83.9	MT	7.8	AT	8.2	FR	4.6	DE	48.6	NO	5.3	FR	9.7	MT	8.2	CY	8.2
FR	83.3	DE	7.8	LU	8.1	DE	5.2	PT	51.8	IE	5.9	DE	9.6	AT	8.2	FI	8.1
AT	83.3	EL	7.7	DK	8.0	EL	5.4	FR	55.2	CZ	5.9	EL	9.6	LU	8.2	DE	8.0
Avg	78.9	Avg	6.9	Avg	7.5	Avg	10.4	Avg	70.7	Avg	6.6	Avg	9.3	Avg	7.8	Avg	7.8

57.3. Socio-demographic Analysis

Women rate this market higher than men. 35-54 year-olds rate the market for "Legal and accountancy services" lower than those aged 18-34 and those aged 55+. Those with secondary level education rate this market higher than the other education levels. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students and other white collar workers rate this market higher than all other occupational groups. In terms of private Internet use, those who never use the Internet score this market the lowest. Respondents whose mother tongue is not an official national language tend to give a lower market score than others.

When comparing the "Legal and accountancy services" market with the services markets average in relation to the socio-demographic categories, there is a mixed picture, scoring either in line with or above the services markets average. The only exception are those who never use the Internet privately, as their score is statistically significantly below the services markets average.

Total	Gender 		Age 			Education level 			Making ends meet 	
78.9	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	78.2	79.7	79.4	78.2	79.5	78.5	79.9	78.4	80.3	77.1
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
EU28 Market - All G/S	+0.5*	+0.3	+0.6	+0.4	+0.3	-0.5	+0.3	+1.2*	+0.5*	+0.4

Total	Occupation 							
78.9	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	77.0	79.4	80.7	77.7	81.9	77.9	73.7	79.2
	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)
EU28 Market - All G/S	+1.5*	+1.3*	+0.7*	+0.5	+2.8*	-1.0	-1.4	+0.1

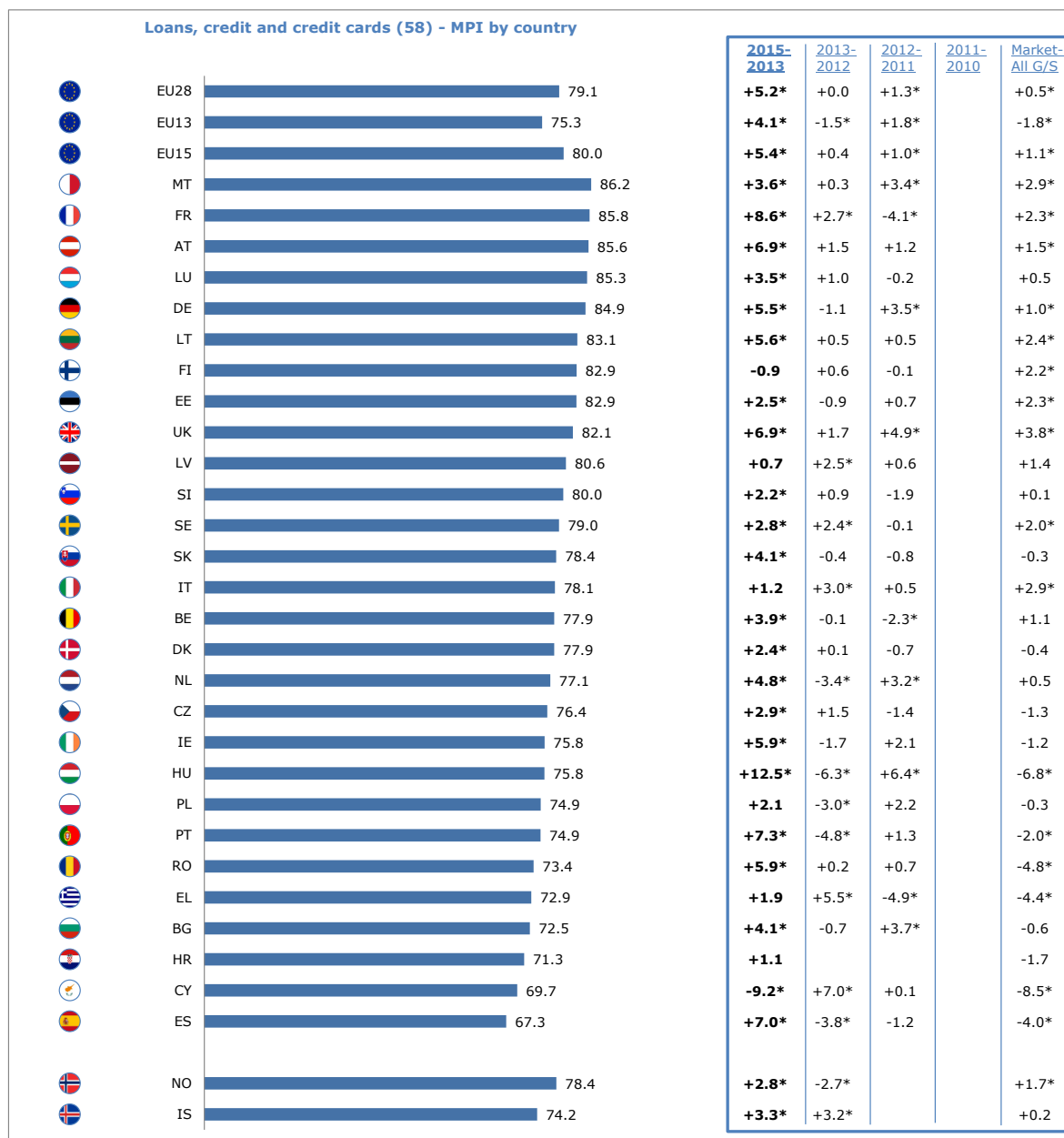
Total	Private internet use 						Mother tongue 	
78.9	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	79.1	79.8	80.0	78.3	81.6	76.2	79.2	76.3
	(s)	(t)	(u)	(v)	(w)	(x)	(y)	(z)
EU28 Market - All G/S	+0.5*	+0.8	+0.1	+0.7	+3.6*	-2.4*	+0.5*	-1.1

57.4. General Conclusions

The market for “Legal and accountancy services” is, with an MPI score of 78.9, a middle to high performing services market. It has risen by 3.5 points since 2013, driven in particular by increases in the comparability, trust and expectations components. Also the proportion of problems has decreased, while the proportion of complaints remains at the same level. The market scores higher in the EU15 and lower in the EU13 compared to the EU average. Compared to the services markets average, the “Legal and accountancy services” markets generally scores in line with or above the average in the different regions and across the different socio-demographic groups.

58. MARKET FOR LOANS, CREDIT AND CREDIT CARDS

Market definition: Loans, Banking – Credit, credit cards, store cards, consumer credit, revolving credit



58.1. Overall Performance

The overall MPI score for the market for “Loans, credit and credit cards” at EU28 level is 79.1, which is 0.5 points higher than the services markets average. This makes it a middle to high performing services market, ranking 10th of the 29 services markets.

The overall MPI score for the market for “Loans, credit and credit cards” has increased by 5.2 points from 2013 to 2015. The biggest drivers of this rise are increases in the comparability, trust and expectations components. There is also a decrease in the proportion of respondents who experienced problems. The proportion of complaints and switching provider, as well as the ease of switching score, increased from 2013 to 2015.

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EU Consumer Programme

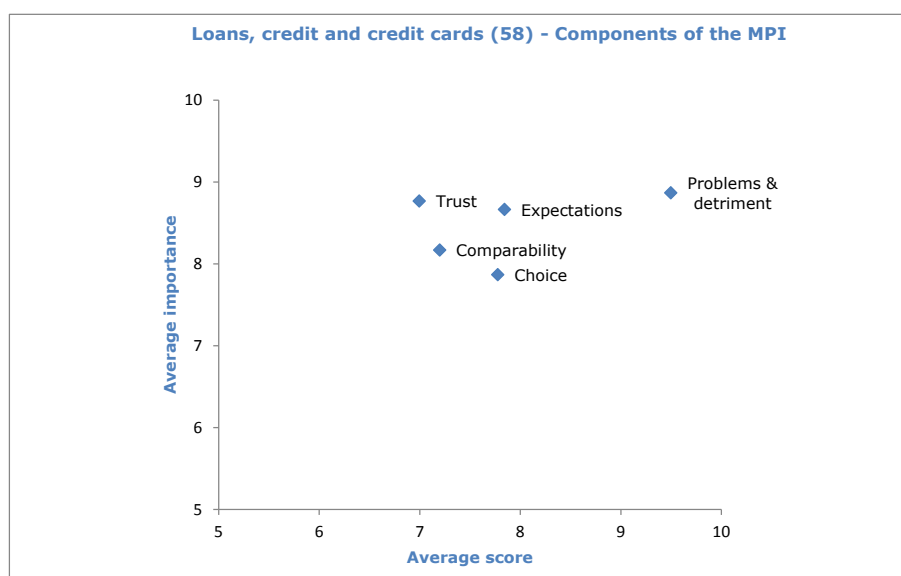
In comparison to the services markets average, the “Loans, credit and credit cards” market has a lower proportion of problems and a higher proportion of complaints. This market performs better than average in the problems & detriment component. In addition, the expectations and choice components have higher scores than average and comparability and trust have lower than average scores. The market for “Loans, credit and credit cards” has a lower than average proportion of switching provider, but performs better in the ease of switching component. Consumers who did not switch in this market are more likely than average to say they are not interested in switching, and less likely to think it might be too difficult or mention they tried to switch but gave up.

Within the “Loans, credit and credit cards” market, the problems & detriment component has a relatively high level of importance, while choice has the lowest importance level. Trust also has a high importance score, but the market performs below the services markets average in this component.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.2	7.0	8.5	82.8	5.9	9.5	7.8	7.8
Diff 2015-2013	+0.5*	+0.7*	-3.3*	+8.4*	N/A	N/A	+0.6*	N/A
Diff 2013-2012	0.0	0.0	0.0	-2.7	N/A	N/A	+0.1	N/A
Diff 2012-2011	+0.2*	+0.1*	-2.3*	-5.8*	N/A	N/A	+0.0	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+1.2*	+1.8*	+0.6*		N/A	N/A	+1.6*	N/A
Diff Market - All G/S	-0.1*	-0.1*	-2.0*	+3.1*	+0.1	+0.1*	+0.1*	+0.3*
Importance (Avg)	8.2	8.8	N/A	N/A	N/A	8.9	8.7	7.9

Results per component		
	Switching provider (%)	Ease of switching (Avg)
2015	9.7	7.9
Diff 2015-2013	+1.3*	+0.7*
Diff 2013-2012	-0.2	-0.1
Diff 2012-2011	+0.1	-0.1
Diff 2011-2010	N/A	N/A
Diff Market - All G/S	-1.2*	+0.2*

Results per component		
Reason for not switching (%)		Diff Market - All G/S
Not interested in switching	82.3	+5.7*
Thought it might be too difficult	5.7	-0.5*
Tried to switch but gave up because of the obstacles faced	2.7	-1.5*
For other reasons	9.3	-3.7*



58.2. Country Analysis

There is an 18.9 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Loans, credit and credit cards” market. This is 5.4 points greater than the EU28 services markets range (13.5).

The market for “Loans, credit and credit cards” is assessed more favourably in the EU15 Member States (80.0) and less favourably in the EU13 Member States (75.3) compared to the EU28 result (79.1). At regional level, this market scores higher in Western (83.5) and Northern

(79.8) Europe, while the Southern (73.5) and Eastern (75.3) regions note lower scores. In addition, when compared to the services markets average, the Western (+4.4) and Northern (+1.4) regions have higher than average scores. The Eastern European countries (-1.8) have a lower than average score.

The top three ranked countries for this market are Malta (86.2), France (85.8) and Austria (85.6), while Spain (67.3), Cyprus (69.7) and Croatia (71.3) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Hungary (+12.5), France (+8.6) and Portugal (+7.3). The only country that decreased in MPI is Cyprus (-9.2).

The top performing countries in the comparability component are Malta (8.2), Luxembourg and France (both 8.1). The best performers for trust are Malta (8.4), Austria and Luxembourg (both 8.3). In the expectations component Malta (8.7), the UK and Austria (both 8.4) perform best. Choice has the highest scores in France, Germany (both 8.3) and Luxembourg (8.2). The lowest proportions of problems can be found in Norway (1.8%), France (2.2%) and Estonia (3.1%), while the proportions of complaints are lowest in Estonia (41.4%), Hungary and Luxembourg (both 50.0%). Detriment is lowest in Sweden (2.3), Finland (3.7) and the Netherlands (4.2). The problems & detriment component scores are the highest for Norway, Sweden (both 9.9) and France (9.8). The switching proportions are the highest in the Czech Republic (23.0%), Denmark (18.4%) and Norway (17.7%), while Cyprus, Finland (both 9.0) and Norway (8.8) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	86.2	MT	8.2	MT	8.4	NO	1.8	EE	41.4	SE	2.3	NO	9.9	MT	8.7	FR	8.3
FR	85.8	LU	8.1	AT	8.3	FR	2.2	HR	50.0	FI	3.7	SE	9.9	UK	8.4	DE	8.3
AT	85.6	FR	8.1	LU	8.3	EE	3.1	LU	50.0	NL	4.2	FR	9.8	AT	8.4	LU	8.2
LU	85.3	AT	8.1	FR	8.3	AT	4.1	NO	53.8	NO	4.6	EE	9.8	FI	8.3	AT	8.2
DE	84.9	LT	8.0	DE	8.2	NL	4.1	LT	54.9	LT	4.7	NL	9.8	LU	8.3	LT	8.2
Avg	79.1	Avg	7.2	Avg	7.0	Avg	8.5	Avg	82.8	Avg	5.9	Avg	9.5	Avg	7.8	Avg	7.8

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
CZ	23.0	CY	9.0
DK	18.4	FI	9.0
NO	17.7	NO	8.8
BG	17.4	IS	8.7
SK	17.1	UK	8.5
Avg	9.7	Avg	7.9

58.3. Socio-demographic Analysis

Women rate this market higher than men. 35-54 year-olds rate the market for "Loans, credit and credit cards" lower than those aged 18-34 and those aged 55+. Respondents with a tertiary level of education rate this market lower than other educational categories. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Other white collar workers rate this market higher than most other occupational groups. It is also relatively highly rated by managers, house-persons or others not in employment and students. In terms of private Internet use, monthly or more frequent users of the Internet score this market more highly than those who never use it.

When comparing the "Loans, credit and credit cards" market with the services markets average in relation to the socio-demographic categories, there is a mixed picture, with groups scoring either in line with or above the services markets average. The only exceptions are blue collar workers and job seekers, as their score is statistically significantly below the services markets average.

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Total	Gender 		Age 			Education level 			Making ends meet 	
79.1	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	78.2	79.9	79.1	78.4	79.8	80.0	79.6	78.7	81.2	76.5
EU28 Market - All G/S	+0.5*	+0.6*	+0.3	+0.6*	+0.6*	+1.1*	-0.0	+1.5*	+1.4*	-0.2

Total	Occupation 							
79.1	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	75.7	80.4	81.3	76.1	78.9	80.0	72.7	79.6
EU28 Market - All G/S	+0.2	+2.3*	+1.3*	-1.2*	-0.2	+1.1	-2.4*	+0.5

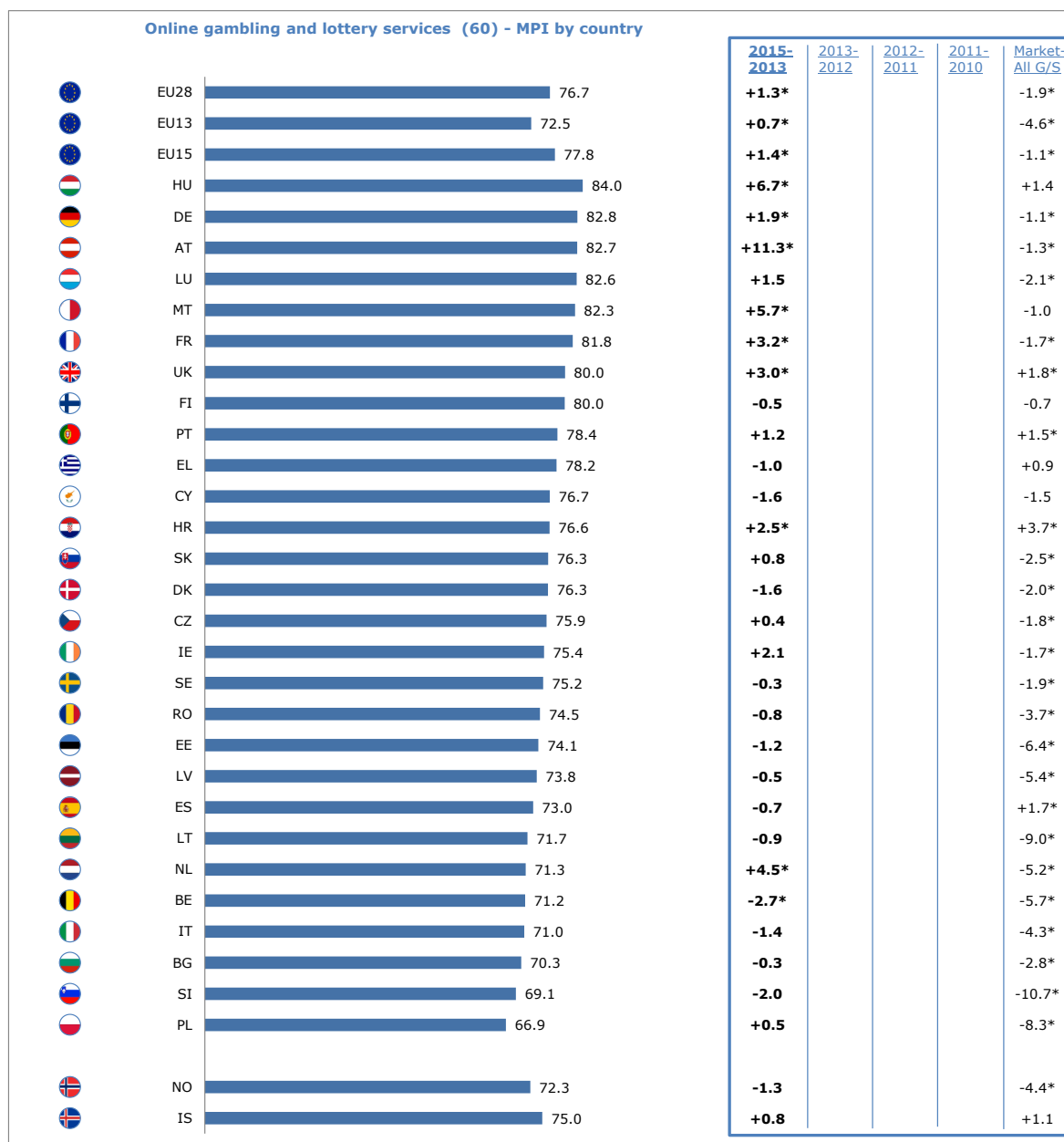
Total	Private internet use 						Mother tongue 	
79.1	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	79.5	79.2	80.5	76.6	78.9	77.4	79.4	78.3
EU28 Market - All G/S	+0.9*	+0.2	+0.5	-1.1	+1.0	-1.2	+0.7*	+0.9

58.4. General Conclusions

The market for “Loans, credit and credit cards” is, with an MPI score of 79.1, a middle to high performing services market. It has risen by 5.2 points since 2013, driven in particular by increases in the trust, expectations and comparability components. The proportion of switching, as well as the ease of switching score, have increased from 2013 to 2015. The market scores higher in the EU15 and lower in the EU13 compared to the EU overall, while performing especially well in Western and Northern Europe. Most socio-demographic categories score either in line with or above the services markets average.

60. MARKET FOR ONLINE GAMBLING AND LOTTERY SERVICES

Market definition: Gambling and betting involving monetary value provided by electronic means or any other technology such as mobile phones, digital TV – lotteries, casino games, poker games, bingo, sports betting (including horse and dog racing)



60.1. Overall Performance

The overall MPI score for the market for "Online gambling and lottery services" at EU28 level is 76.7, which is lower than the services markets average (-1.9). This makes it a low performing services market, ranking 23rd of the 29 services markets.

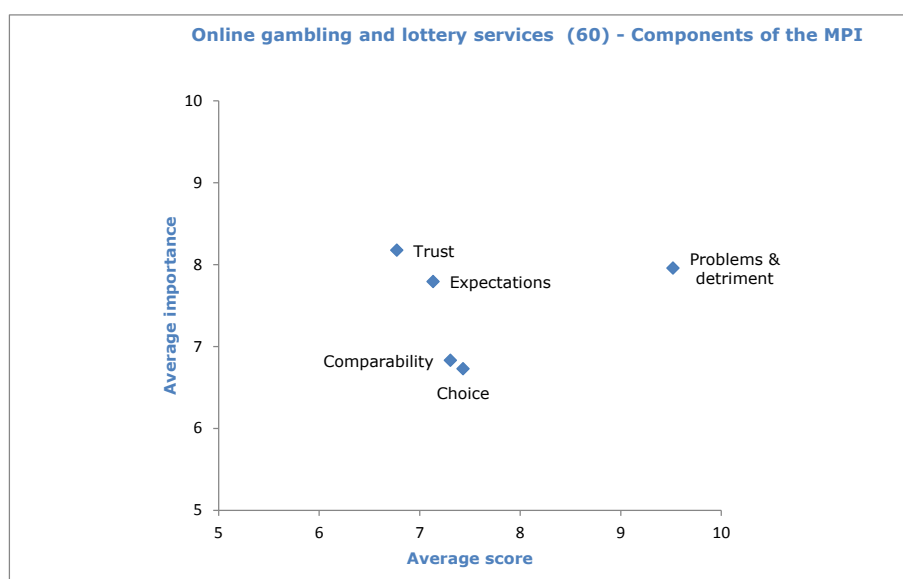
The overall MPI score for the market for "Online gambling and lottery services" has increased by 1.3 points from 2013 to 2015. The biggest drivers of this rise are increases in the trust and

comparability components. There is an increase in the proportion of complaints from 2013 to 2015.

In comparison to the services markets average, the “Online gambling and lottery services” market has a lower proportion of problems and of complaints. The market performs better than average in the problems & detriment component. In addition, the expectations, trust and choice components are lower for “Online gambling and lottery services” than the services markets average.

Within this market, trust is the component has the highest level of importance. However, the “Online gambling and lottery services” market has a lower score in this component compared to the services markets average. Comparability and choice have a relatively low importance score for this market.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
2015	7.3	6.8	8.4	67.7	5.7	9.5	7.1	7.4
Diff 2015-2013	+0.2*	+0.3*	+0.3	+13.4*	N/A	N/A	+0.0	N/A
Diff 2013-2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Diff 2012-2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+0.6*	+0.7*	-0.1*		N/A	N/A	+0.1	N/A
Diff Market - All G/S	+0.0	-0.4*	-2.1*	-12.0*	-0.1	+0.1*	-0.6*	-0.1*
Importance (Avg)	6.8	8.2	N/A	N/A	N/A	8.0	7.8	6.7



60.2. Country Analysis

There is a 17.1 point difference in MPI between the top ranked country and the lowest ranked country in the EU for the “Online gambling and lottery services” market. This is 3.6 points greater than the EU28 services markets range (13.5).

The market for “Online gambling and lottery services” is assessed more favourably in the EU15 Member States (77.8) and less favourably in the EU13 Member States (72.5) compared to the EU28 score (76.7). At regional level, Eastern (72.5) and Southern (73.0) Europe have lower than average scores, while the Western European countries (80.4) evaluate the market more positively than average. Compared to the services markets average, the “Online gambling and lottery services” market scores below the average in all four regions.

The top three ranked countries for this market are Hungary (84.0), Germany (82.8) and Austria (82.7), while Poland (66.9), Slovenia (69.1) and Bulgaria (70.3) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in MPI score are Austria (+11.3), Hungary (+6.7) and Malta (+5.7). The only country that statistically significantly decreased in MPI is Belgium (-2.7).

The top performing countries in the comparability component are Lithuania (8.3), Austria and Germany (both 8.2). The best performers for trust are Germany (8.1), Luxembourg and Austria (both 8.0). In the expectations component Hungary, Finland (both 8.1) and Luxembourg (8.0) perform best. Choice has the highest scores in Hungary (8.4), Germany and Austria (both 8.1). The lowest proportions of problems can be found in Slovenia (1.3%), Lithuania (2.1%) and Iceland (2.5%), while the proportions of complaints are lowest in Hungary (46.1%), Iceland (48.4%) and Lithuania (49.1%). Detriment is lowest in Sweden (2.8), Finland (2.8) and Denmark (3.2). When problems and detriment combined, the same three countries as for the proportion of problems emerge on top: Slovenia, Lithuania and Iceland (all 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	84.0	LT	8.3	DE	8.1	SI	1.3	HU	46.1	SE	2.8	SI	9.9	HU	8.1	HU	8.4
DE	82.8	AT	8.2	LU	8.0	LT	2.1	IS	48.4	FI	2.8	LT	9.9	FI	8.1	DE	8.1
AT	82.7	DE	8.2	AT	8.0	IS	2.5	LT	49.1	DK	3.2	IS	9.9	LU	8.0	AT	8.1
LU	82.6	LU	8.2	FR	8.0	HR	3.0	CY	52.3	UK	3.2	HR	9.9	FR	7.9	MT	8.0
MT	82.3	FR	8.1	MT	7.8	EE	3.3	BE	52.4	LT	3.3	CY	9.9	MT	7.9	FR	8.0
Avg	76.7	Avg	7.3	Avg	6.8	Avg	8.4	Avg	67.7	Avg	5.7	Avg	9.5	Avg	7.1	Avg	7.4

60.3. Socio-demographic Analysis

Those aged 55+ rate the market for "Online gambling and lottery services" lower than the other age groups. Respondents for whom it is difficult to make ends meet rate this market lower than respondents with a more favourable financial situation. Students, managers and other white collar workers tend to rate this market higher than other occupational groups. Pensioners give the lowest market evaluation. In terms of private Internet use, those who never use the Internet give the lowest market rating. Respondents whose mother tongue is not an official national language tend to rate the market lower than others.

When comparing the "Online gambling and lottery services" market with the services markets average in relation to the socio-demographic categories, there is a mixed picture, with groups scoring either in line with or below the services markets average. The only exceptions are managers, as their score is statistically significantly above the services markets average. Particularly low scores are noted for those who never use the Internet (-12.9) and retired people (-6.8).

Total	Gender 		Age 			Education level 			Making ends meet 	
76.7	Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)	Primary (0-1) (f)	Secondary (2-3) (g)	Tertiary (4-8) (h)	Easy (i)	Difficult (j)
2015	76.6	76.9	77.2	77.0	75.6	76.4	76.9	76.9	78.7	74.4
EU28 Market - All G/S	-1.2*	-2.5*	-1.6*	-0.8*	-3.6*	-2.6*	-2.7*	-0.3	-1.2*	-2.3*

Total	Occupation 							
76.7	Self employed (k)	Manager (l)	Other white collar (m)	Blue collar (n)	Student (o)	House-person and other not in employment (p)	Seeking a job (q)	Retired (r)
2015	74.5	79.2	79.1	75.4	78.2	75.7	75.1	72.3
EU28 Market - All G/S	-1.0*	+1.2*	-1.0*	-1.8*	-0.9	-3.2*	-0.0	-6.8*

Total	Private internet use 						Mother tongue 	
76.7	Daily (s)	Weekly (t)	Monthly (u)	Less than monthly (v)	Hardly ever (w)	Never (x)	Official language (y)	Not an official language (z)
2015	77.4	76.8	74.9	72.7	75.8	65.7	76.9	75.2
EU28 Market - All G/S	-1.2*	-2.3*	-5.1*	-4.9*	-2.2	-12.9*	-1.8*	-2.3*

60.4. General Conclusions

The market for “Online gambling and lottery services” is, with an MPI score of 76.7, a low performing services market. It has risen by 1.3 points since 2013, driven in particular by increases in the trust and comparability components. The market scores higher in the EU15 and lower in the EU13 compared to the EU28, while scoring below the services markets average in all regions. In terms of socio-demographic groups, low scores are given by those aged 55+, respondents who experience difficulties to make ends meet, pensioners, those who never use the Internet privately and those whose mother tongue is not an official national language.

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