














2020 Market Monitoring Survey

The Consumer Market Monitoring Survey (MMS) assesses the performance of a range of product and service markets across the European Union, Iceland, Norway and the United Kingdom. It looks at consumers' experiences and perceptions of the markets using a standard set of indicators to allow consistent and comparable monitoring across markets, countries and survey waves. The indicators include both 'core' items, asked for all markets, as well as market-specific indicators that are asked for selected markets only (and in varying combinations). This factsheet covers the core indicators only.

MARKETS COVERED	
 New cars	 Clothing and footwear
 Bank accounts	 Insurance services
 Postal services	 TV subscriptions
 Mobile telephone services	 Internet provision
 Electricity services	 Gas services
 Recreational services	 Vehicle rental services
 Packaged holidays and tours	

TECHNICAL NOTE

The MMS is conducted using CATI (Computer Assisted Telephone Interviews) and the target population is the general public aged 18 and older. Around 50,000 people are interviewed each wave across the 30 countries in scope. The 2020 wave of the survey was conducted between 27 July 2020 and 26 October 2020.

FURTHER INFORMATION

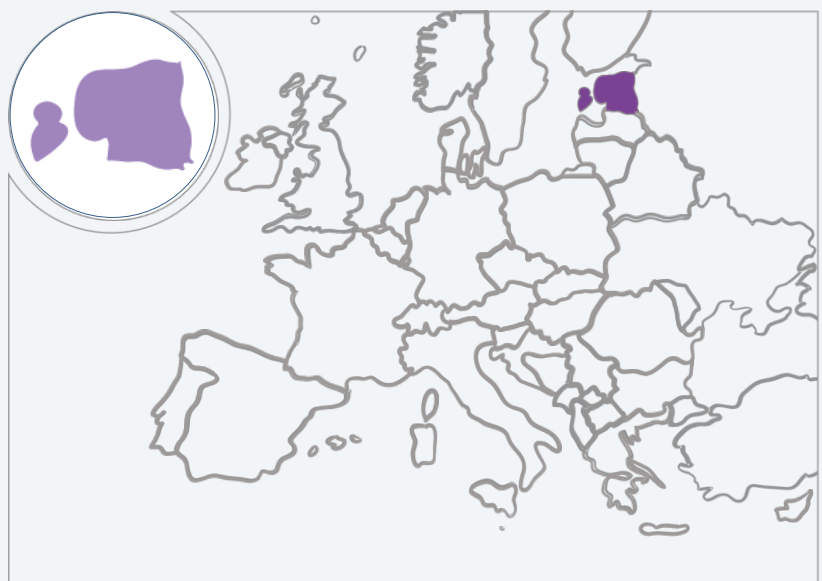
Survey microsite:

<https://public.tableau.com/views/ConsumerMarketMonitoringSurvey/Start?showVizHome=no>

EC website:

https://ec.europa.eu/info/policies/consumers/consumerprotection/evidence-based-consumer-policy/marketmonitoring_en

Email: JUST-E3@ec.europa.eu



OVERVIEW OF FINDINGS

The MMS contains seven core indicators: trust in markets; ratings of purchasing experiences; ease of comparing products/services; experience of problems giving cause for complaint; experience of detriment; complaining; and satisfaction with complaint outcomes.

In Estonia, levels of trust in the thirteen markets covered range from a high of 89% for the recreational services market, to a low of 77% for the packaged holidays and tours market.

Between 91% (insurance services market and TV subscriptions market) and 97% (recreational services market) of consumers in Estonia report positive experiences of purchasing goods or services in the thirteen markets. Between 57% (electricity services market and gas services market) and 70% (postal services market) find it easy to compare the offers of different retailers/providers/operators.

Between 1% and 12% of consumers in Estonia have experienced a problem in the thirteen markets that they feel gave cause for complaint – compared with 7%-14% across the EU27 as a whole. Of this group, between 0% and 57% have experienced financial loss as a result of the problem, while between 34% and 83% have experienced other, non-financial impacts, such as a loss of time, anger, frustration, stress or anxiety.

Of all those who have experienced problems in Estonia, between 22% (electricity services market) and 72% (packaged holidays and tours market) went on to make a complaint.

How much do you trust the providers/retailers/operators overall?

Base: Adults (aged 18+); Data labels <5% not shown



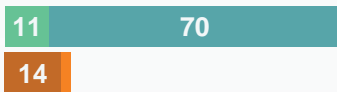
New cars



EE	EU27
78%	83%
16%	15%



Clothing and footwear



EE	EU27
80%	84%
16%	15%



Bank accounts



EE	EU27
85%	78%
13%	22%



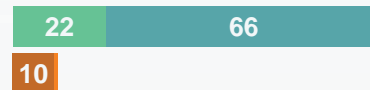
Insurance services



EE	EU27
83%	75%
14%	24%



Postal services



EE	EU27
88%	85%
11%	14%



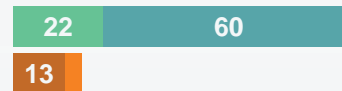
TV subscriptions



EE	EU27
81%	77%
15%	22%



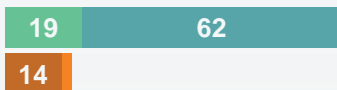
Mobile telephone services



EE	EU27
81%	77%
16%	23%



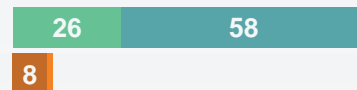
Internet provision



EE	EU27
80%	75%
16%	24%



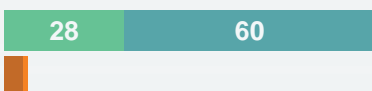
Electricity services



EE	EU27
84%	77%
9%	21%



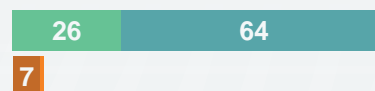
Gas services



EE	EU27
88%	82%
5%	17%



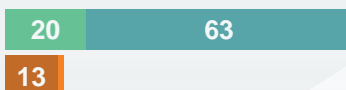
Recreational services



EE	EU27
89%	87%
7%	12%



Vehicle rental services



EE	EU27
83%	86%
14%	14%



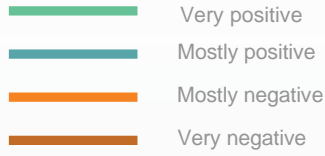
Packaged holidays and tours



EE	EU27
77%	81%
17%	16%

How would you rate your experiences of purchasing products/services in this market?

Base: Adults (aged 18+); Data labels <5% not shown



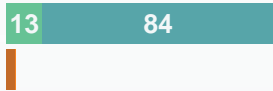
New cars



EE	EU27
92%	94%
4%	5%



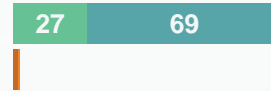
Clothing and footwear



EE	EU27
96%	95%
3%	4%



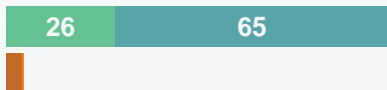
Bank accounts



EE	EU27
96%	89%
3%	9%



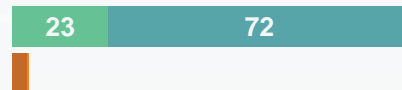
Insurance services



EE	EU27
91%	89%
4%	9%



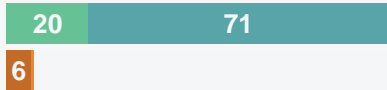
Postal services



EE	EU27
95%	91%
4%	7%



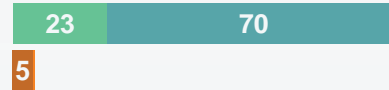
TV subscriptions



EE	EU27
91%	88%
6%	10%



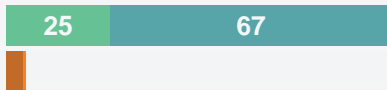
Mobile telephone services



EE	EU27
92%	89%
5%	10%



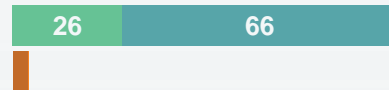
Internet provision



EE	EU27
92%	87%
5%	11%



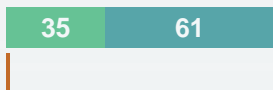
Electricity services



EE	EU27
92%	86%
4%	10%



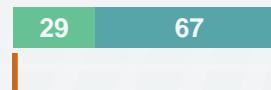
Gas services



EE	EU27
96%	89%
1%	9%



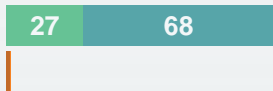
Recreational services



EE	EU27
97%	96%
2%	3%



Vehicle rental services



EE	EU27
96%	93%
2%	6%



Packaged holidays and tours



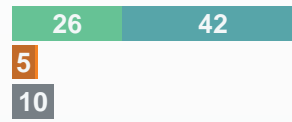
EE	EU27
92%	91%
2%	6%

How easy or difficult was it to compare the services or products of different providers/retailers/operators?

Base: Adults (aged 18+); Data labels <5% not shown



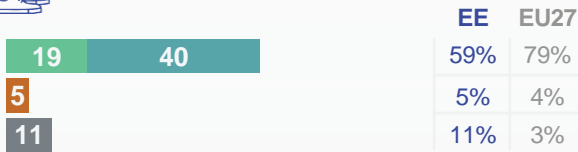
New cars



	EE	EU27
Very easy	68%	75%
Fairly easy	6%	6%
Fairly difficult	10%	4%
Very difficult	0%	0%
Don't know	16%	15%



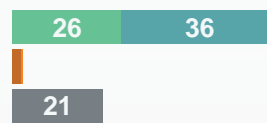
Clothing and footwear



	EE	EU27
Very easy	59%	79%
Fairly easy	5%	4%
Fairly difficult	11%	3%
Very difficult	0%	0%
Don't know	25%	14%



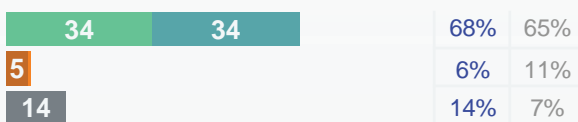
Bank accounts



	EE	EU27
Very easy	62%	57%
Fairly easy	2%	11%
Fairly difficult	21%	9%
Very difficult	0%	0%
Don't know	15%	23%



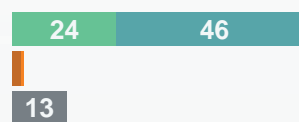
Insurance services



	EE	EU27
Very easy	68%	65%
Fairly easy	6%	11%
Fairly difficult	14%	7%
Very difficult	0%	0%
Don't know	12%	17%



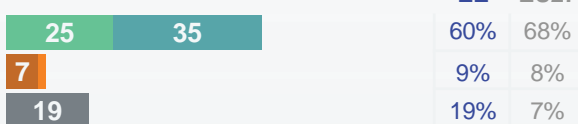
Postal services



	EE	EU27
Very easy	70%	64%
Fairly easy	3%	6%
Fairly difficult	13%	11%
Very difficult	0%	0%
Don't know	14%	19%



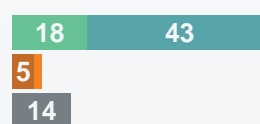
TV subscriptions



	EE	EU27
Very easy	60%	68%
Fairly easy	9%	8%
Fairly difficult	19%	7%
Very difficult	0%	0%
Don't know	12%	17%



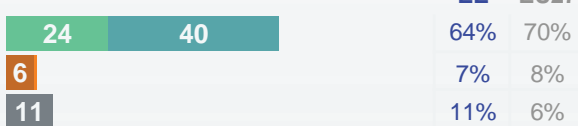
Mobile telephone services



	EE	EU27
Very easy	61%	71%
Fairly easy	7%	7%
Fairly difficult	14%	5%
Very difficult	0%	0%
Don't know	18%	17%



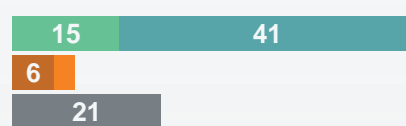
Internet provision



	EE	EU27
Very easy	64%	70%
Fairly easy	7%	8%
Fairly difficult	11%	6%
Very difficult	0%	0%
Don't know	18%	16%



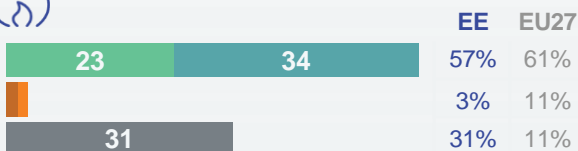
Electricity services



	EE	EU27
Very easy	57%	59%
Fairly easy	9%	11%
Fairly difficult	21%	12%
Very difficult	0%	0%
Don't know	13%	18%



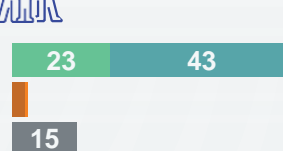
Gas services



	EE	EU27
Very easy	57%	61%
Fairly easy	3%	11%
Fairly difficult	31%	11%
Very difficult	0%	0%
Don't know	9%	17%



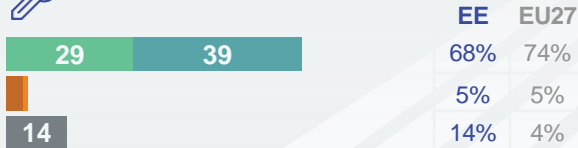
Recreational services



	EE	EU27
Very easy	66%	75%
Fairly easy	4%	5%
Fairly difficult	15%	4%
Very difficult	0%	0%
Don't know	15%	16%



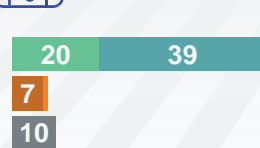
Vehicle rental services



	EE	EU27
Very easy	68%	74%
Fairly easy	5%	5%
Fairly difficult	14%	4%
Very difficult	0%	0%
Don't know	13%	17%



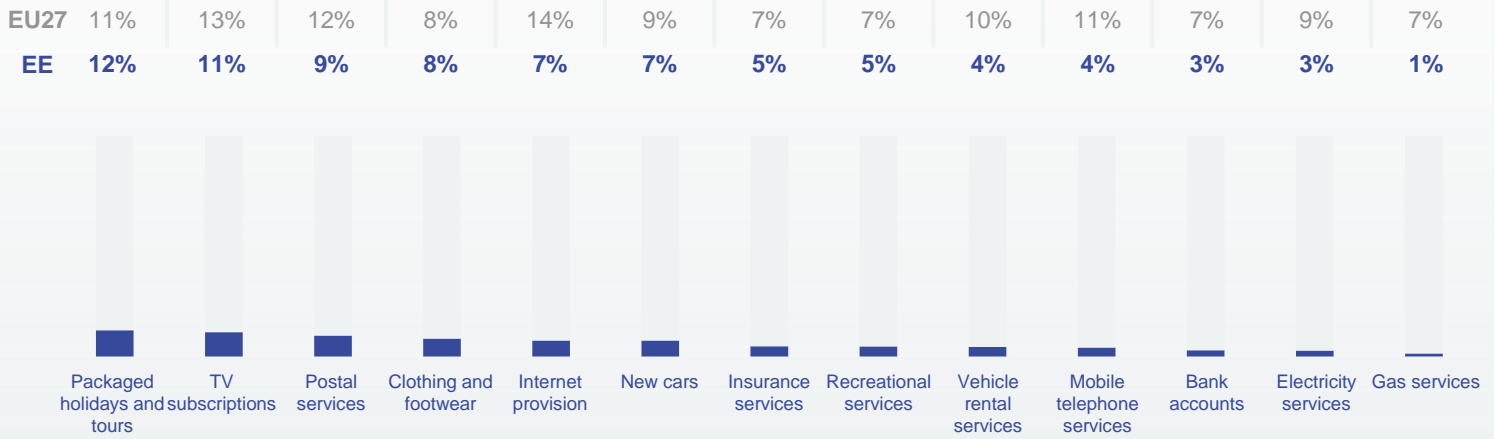
Packaged holidays and tours



	EE	EU27
Very easy	59%	71%
Fairly easy	8%	6%
Fairly difficult	10%	5%
Very difficult	0%	0%
Don't know	23%	18%

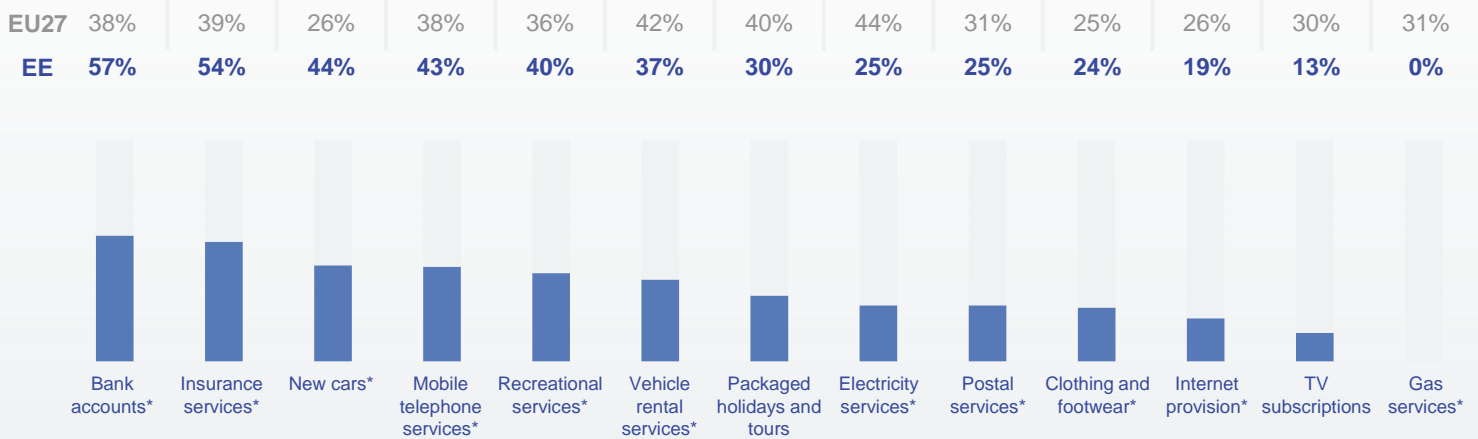
Have you experienced problems with the products or services you purchased? (% yes)

Base: Adults (aged 18+)



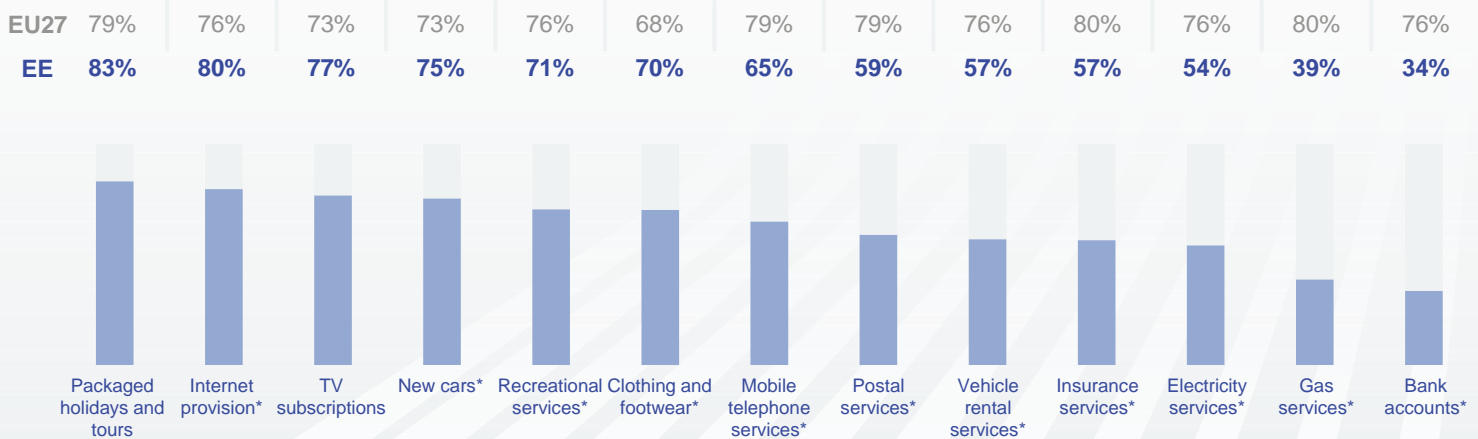
Did you personally experience financial loss? (% yes)

Base: Adults (aged 18+) who experienced a problem



Did you personally experience other non-financial impacts such as loss of time, anger, frustration, stress, anxiety? (% yes)

Base: Adults (aged 18+) who experienced a problem



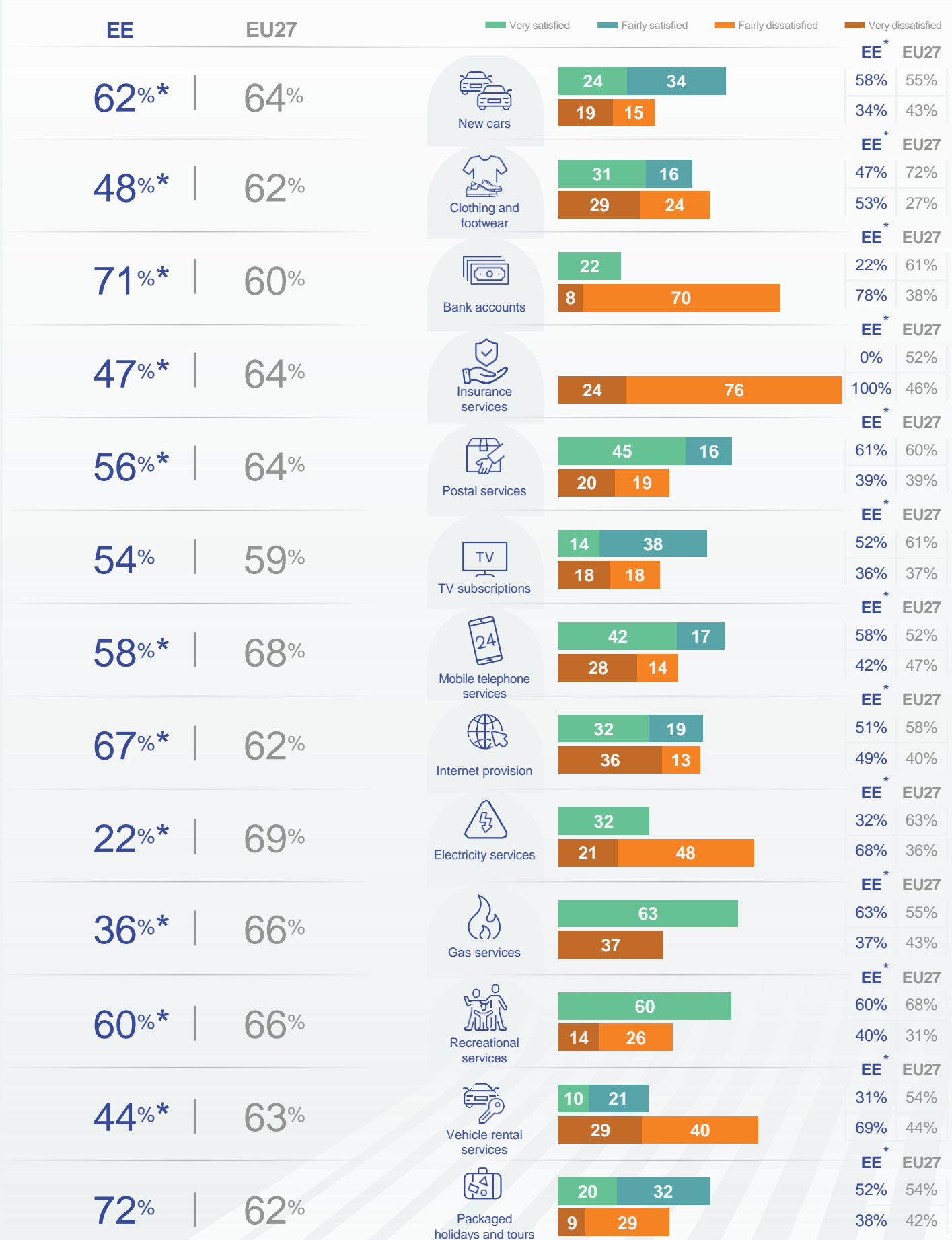
*Base size < 50
Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%

Thinking about the most recent problem did you make a complaint? (% yes)

Base: Adults (aged 18+) who experienced a problem

How satisfied were you with the complaint outcome?

Base: Adults (aged 18+) who made a complaint; Data labels <5% not shown



*Base size < 50
Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%