














# 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

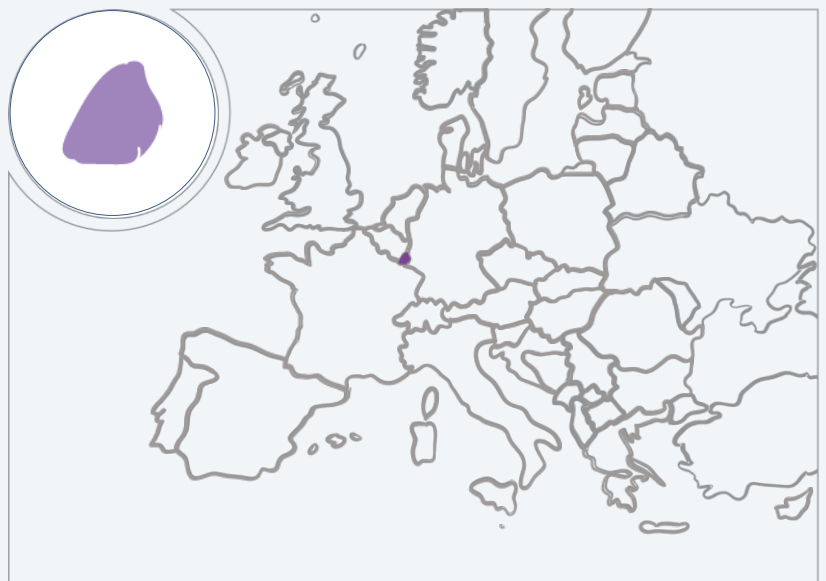
The MMS is conducted using CATI (Computer Assisted Telephone Interviews) and the target population is the general public aged 18 and older. Around 50,000 people are interviewed each wave across the 30 countries in scope. The 2020 wave of the survey was conducted between 27 July 2020 and 26 October 2020.

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

**Email:** [JUST-E3@ec.europa.eu](mailto: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 Luxembourg, levels of trust in the thirteen markets covered range from a high of 92% for the recreational services market, to a low of 79% for the vehicle rental services market.

Between 91% (TV subscriptions market) and 99% (recreational services market) of consumers in Luxembourg report positive experiences of purchasing goods or services in the thirteen markets. Between 58% (bank accounts market and insurance services market) and 85% (recreational services market) find it easy to compare the offers of different retailers/providers/operators.

Between 2% and 11% of consumers in Luxembourg 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 6% and 58% have experienced financial loss as a result of the problem, while between 31% and 100% 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 Luxembourg, between 33% (recreational services market) and 89% (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



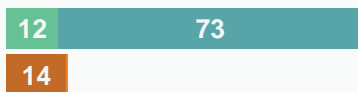
### New cars



LU	EU27
85%	83%
15%	15%



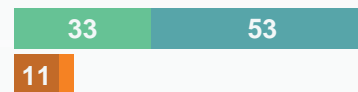
### Clothing and footwear



LU	EU27
85%	84%
15%	15%



### Bank accounts



LU	EU27
86%	78%
14%	22%



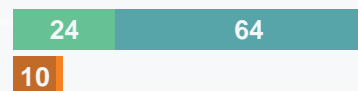
### Insurance services



LU	EU27
86%	75%
14%	24%



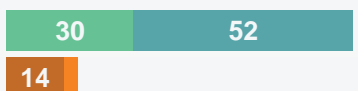
### Postal services



LU	EU27
88%	85%
12%	14%



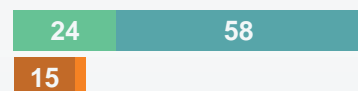
### TV subscriptions



LU	EU27
83%	77%
17%	22%



### Mobile telephone services



LU	EU27
83%	77%
17%	23%



### Internet provision



LU	EU27
81%	75%
19%	24%



### Electricity services



LU	EU27
89%	77%
10%	21%



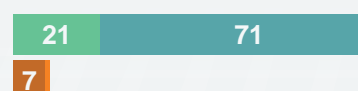
### Gas services



LU	EU27
89%	82%
10%	17%



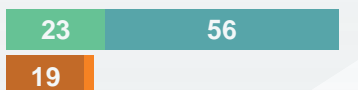
### Recreational services



LU	EU27
92%	87%
8%	12%



### Vehicle rental services



LU	EU27
79%	86%
21%	14%



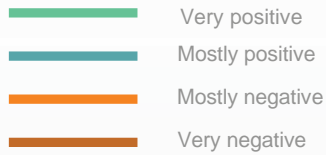
### Packaged holidays and tours



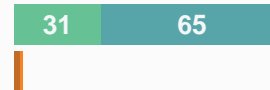
LU	EU27
80%	81%
20%	16%

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

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



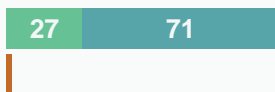
### New cars



LU	EU27
97%	94%
3%	5%



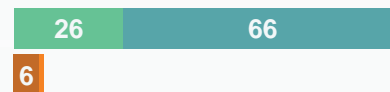
### Clothing and footwear



LU	EU27
98%	95%
2%	4%



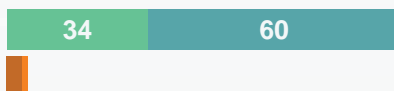
### Bank accounts



LU	EU27
93%	89%
7%	9%



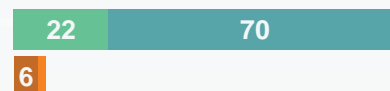
### Insurance services



LU	EU27
94%	89%
5%	9%



### Postal services



LU	EU27
92%	91%
8%	7%



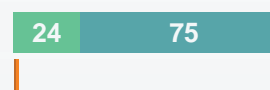
### TV subscriptions



LU	EU27
91%	88%
9%	10%



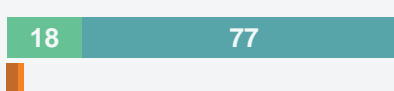
### Mobile telephone services



LU	EU27
98%	89%
2%	10%



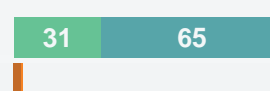
### Internet provision



LU	EU27
95%	87%
4%	11%



### Electricity services



LU	EU27
96%	86%
3%	10%



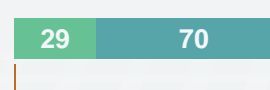
### Gas services



LU	EU27
94%	89%
5%	9%



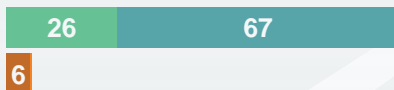
### Recreational services



LU	EU27
99%	96%
1%	3%



### Vehicle rental services



LU	EU27
94%	93%
6%	6%



### Packaged holidays and tours



LU	EU27
92%	91%
6%	6%

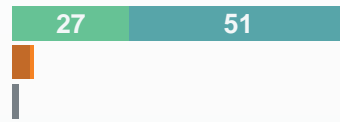


## How easy or difficult was it to compare the services or products of different providers/retailers/operators?

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



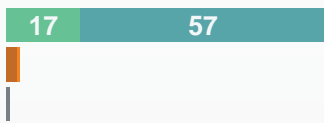
### New cars



	LU	EU27
Very easy	27	51
Fairly easy	79	75
Fairly difficult	5	6
Very difficult	2	4
Don't know	0	0



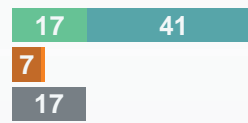
### Clothing and footwear



	LU	EU27
Very easy	17	57
Fairly easy	75	79
Fairly difficult	3	4
Very difficult	1	3
Don't know	0	0



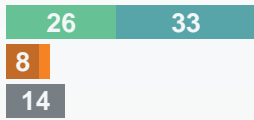
### Bank accounts



	LU	EU27
Very easy	17	41
Fairly easy	58	57
Fairly difficult	7	11
Very difficult	17	9
Don't know	0	0



### Insurance services



	LU	EU27
Very easy	26	33
Fairly easy	58	65
Fairly difficult	8	11
Very difficult	14	7
Don't know	0	0



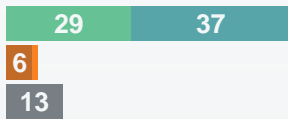
### Postal services



	LU	EU27
Very easy	22	51
Fairly easy	73	64
Fairly difficult	3	6
Very difficult	8	11
Don't know	0	0



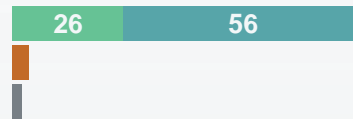
### TV subscriptions



	LU	EU27
Very easy	29	37
Fairly easy	66	68
Fairly difficult	6	8
Very difficult	13	7
Don't know	0	0



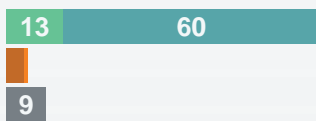
### Mobile telephone services



	LU	EU27
Very easy	26	56
Fairly easy	82	71
Fairly difficult	4	7
Very difficult	2	5
Don't know	0	0



### Internet provision



	LU	EU27
Very easy	13	60
Fairly easy	73	70
Fairly difficult	5	8
Very difficult	9	6
Don't know	0	0



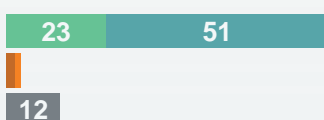
### Electricity services



	LU	EU27
Very easy	24	53
Fairly easy	77	59
Fairly difficult	2	11
Very difficult	14	12
Don't know	0	0



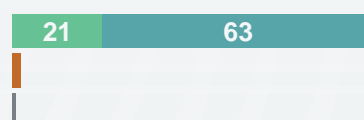
### Gas services



	LU	EU27
Very easy	23	51
Fairly easy	74	61
Fairly difficult	3	11
Very difficult	12	11
Don't know	0	0



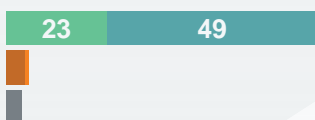
### Recreational services



	LU	EU27
Very easy	21	63
Fairly easy	85	75
Fairly difficult	2	5
Very difficult	1	4
Don't know	0	0



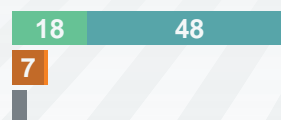
### Vehicle rental services



	LU	EU27
Very easy	23	49
Fairly easy	72	74
Fairly difficult	5	5
Very difficult	4	4
Don't know	0	0



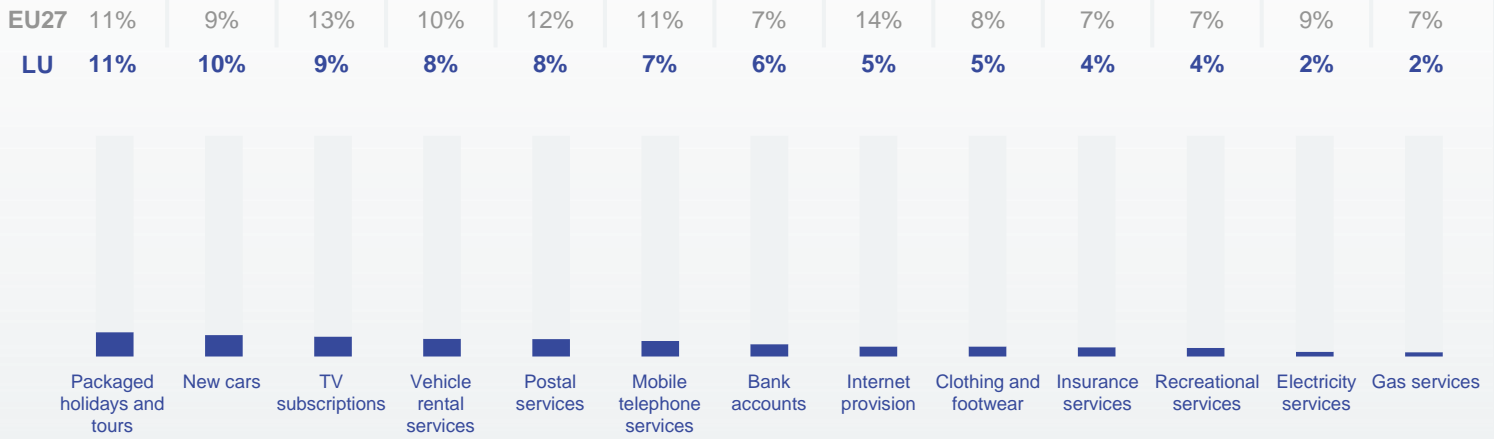
### Packaged holidays and tours



	LU	EU27
Very easy	18	48
Fairly easy	65	71
Fairly difficult	8	6
Very difficult	3	5
Don't know	0	0

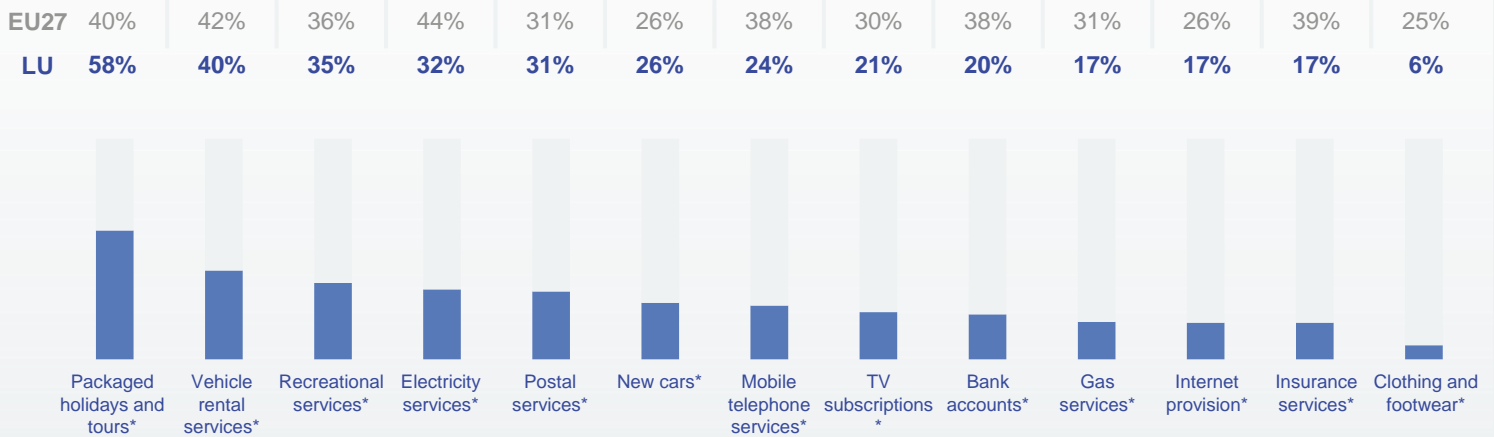
## Have you experienced problems with the products or services you purchased? (% yes)

Base: Adults (aged 18+)



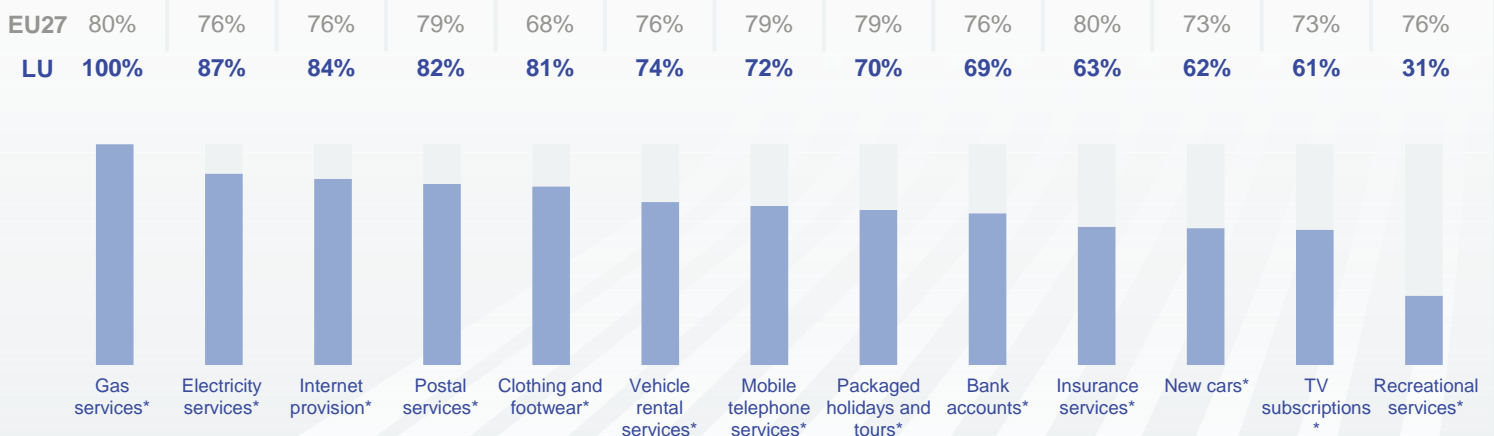
## Did you personally experience financial loss? (% yes)

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

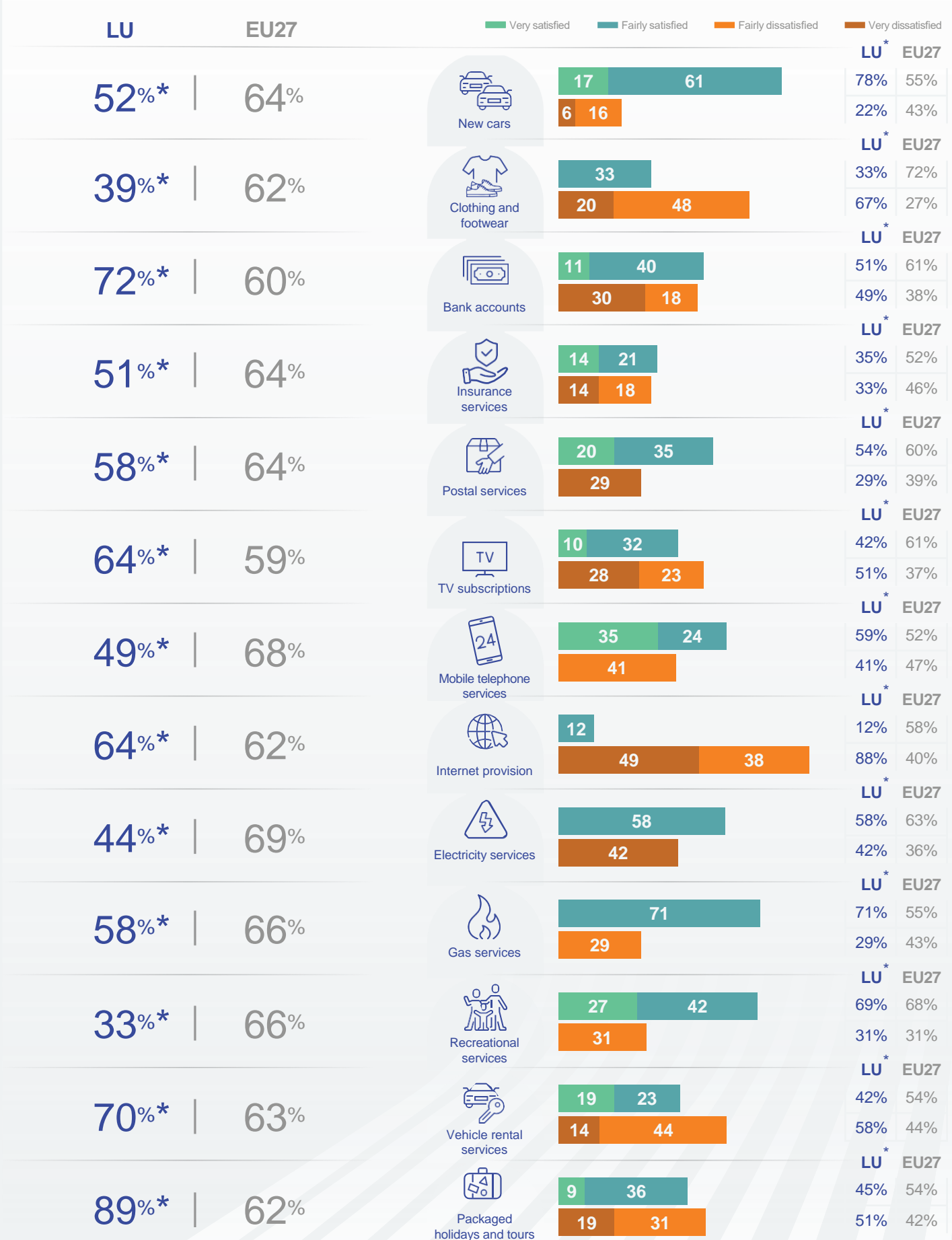


## Thinking about the most recent problem did you make a complaint? (% yes)

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%