

Market Monitoring Survey 2020



Bank accounts





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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).



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. More detailed technical information about the survey can be found in the Annex to this report.



FURTHER INFORMATION

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

EC website:
https://ec.europa.eu/info/policies/consumers/consumer-protection/evidence-based-consumer-policy/market-monitoring_en

THE 2020 WAVE OF THE MMS COVERED THE FOLLOWING THIRTEEN MARKETS:



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



Overview of key findings

Trust

- A majority of EU27 consumers – 78% – trust the bank accounts market. This figure varies to an extent by Member State, from a high of 93% (in Czechia) to a low of 45% (in Cyprus).
- A large majority of consumers – 89% – report positive experiences of making purchases in the market, ranging between 97% (in the Netherlands) and 70% (in Cyprus).

Choosing goods and services

- Just under three in five (57%) consumers report finding it easy to compare the services of different providers – although the figure varies widely by Member State, from a high of 79% in the Netherlands to a low of 35% in Denmark. Among consumers who report finding it *difficult* to compare services, 41% say the total price of different services is not always clear and the same proportion say it is difficult to know how services compare on aspects other than price (41%). A similar proportion say that service specifications are either not provided, are unclear or differ between providers (38%).
- Eighty-six per cent of consumers say that price is important to them when choosing bank accounts. In comparison, 91% say that the level of customer service offered by the provider is important.
- Twelve per cent of EU27 consumers have purchased a bank account in combination with other, similar services. This figure ranges from a high of 22% in Portugal to a low of five per cent in Greece.

The in-market experience

- Seven per cent of EU27 consumers have experienced a problem with bank accounts, or with providers of these, that they felt gave grounds for complaint. The figure is highest in Malta (14%) and Hungary (12%), and lowest in Estonia and Croatia (both 3%). Looking at experience of problems more generally, whether or not these gave grounds for complaint, the most common are difficulties accessing support from providers (e.g., difficulties finding contact information), reported by 15% of consumers who have purchased bank accounts. This is closely followed by incorrect or unclear pricing, and inaccurate or misleading information about services; both reported by 12%.
- Of all those who have experienced a problem, almost two in five (38%) suffered financial detriment as a result and 76% suffered other, non-financial impacts. The non-financial impacts were most commonly a loss of time (74%) or anger/frustration (63%), though just over four in ten (41%) also reported suffering stress or other negative mental health impacts. The latter impact is reported considerably more often by consumers with a low level of education (63%) compared to those with a medium (38%) or high level of education (39%).
- Three in five (60%) of all those who have experienced a problem in the market have gone on to make a complaint – most commonly to the service provider (49%). Consumers who find it very difficult to manage financially are considerably less likely to complain to the provider (37%) than those who find it fairly easy (53%) or very easy (52%) to manage. Sixty-one per cent (61%) of all those who have made a complaint report being satisfied with the outcome.
- Seven per cent of consumers in the bank accounts market have switched provider in the last 2 years, usually to obtain a cheaper service (35%) or a higher quality service (27%). The main reason given for *not* switching provider is satisfaction with the existing provider, mentioned by 78% of those concerned.



How much do you trust the providers overall? (%)

A great deal/
A fair amount

Not very much/
Not at all

A great deal

A fair amount

Not very much

Not at all

EU27 AVERAGE

78

22

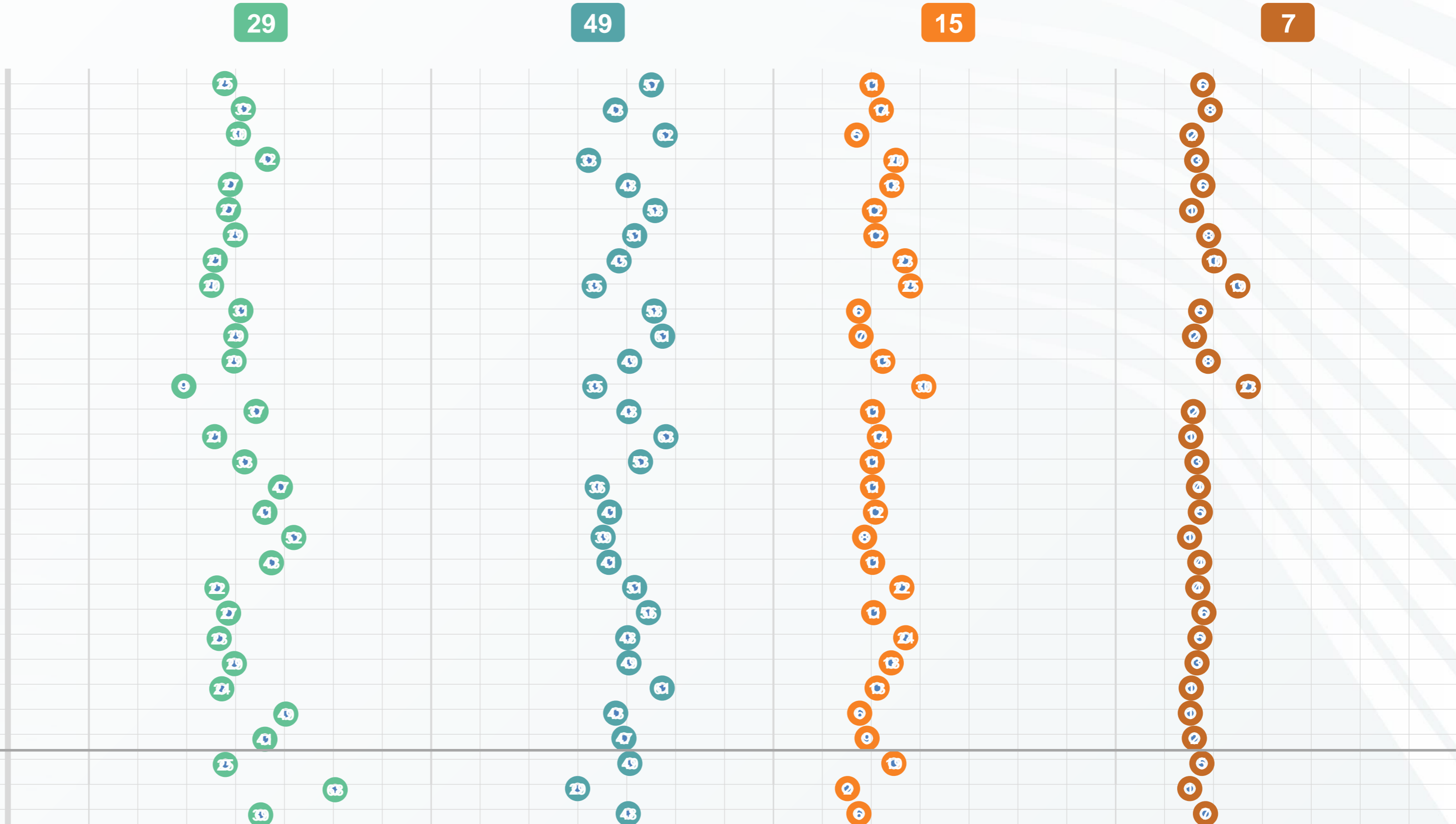
29

49

15

7

Country	A great deal/ A fair amount (%)	Not very much/ Not at all (%)
Belgium	82	16
Bulgaria	76	23
Czechia	93	7
Denmark	75	23
Germany	75	24
Estonia	85	13
Ireland	80	20
Greece	66	33
Spain	55	44
France	89	11
Croatia	91	9
Italy	77	23
Cyprus	45	53
Latvia	86	13
Lithuania	84	15
Luxembourg	86	14
Hungary	83	15
Malta	82	17
Netherlands	91	9
Austria	84	15
Poland	73	26
Portugal	83	17
Romania	71	28
Slovenia	77	21
Slovakia	85	14
Finland	92	7
Sweden	87	11
Iceland	74	24
Norway	97	2
United Kingdom	87	13



Iceland, Norway and the United Kingdom excluded from top 3 shading



How much do you trust the providers overall? (%)

A great deal

A fair amount

Not very much

Not at all

EU27 AVERAGE

29

49

15

7

GENDER



A great deal/
A fair amount

Not very much/
Not at all

78

22

Men



Women



AGE



A great deal/
A fair amount

Not very much/
Not at all

78

22

18-34



35-54



55-64



65+



81

19

75

25

76

23

80

20

EDUCATION



A great deal/
A fair amount

Not very much/
Not at all

78

22

Low



Medium



High



EASE OF MANAGING FINANCIALLY



A great deal/
A fair amount

Not very much/
Not at all

78

22

Very easy



Fairly easy



Fairly difficult



Very difficult



82

18

78

21

75

24

72

27



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

Very positive/
Mostly Positive

Mostly negative/
Very negative

Very positive

Mostly positive

Mostly negative

Very negative

EU27 AVERAGE

89

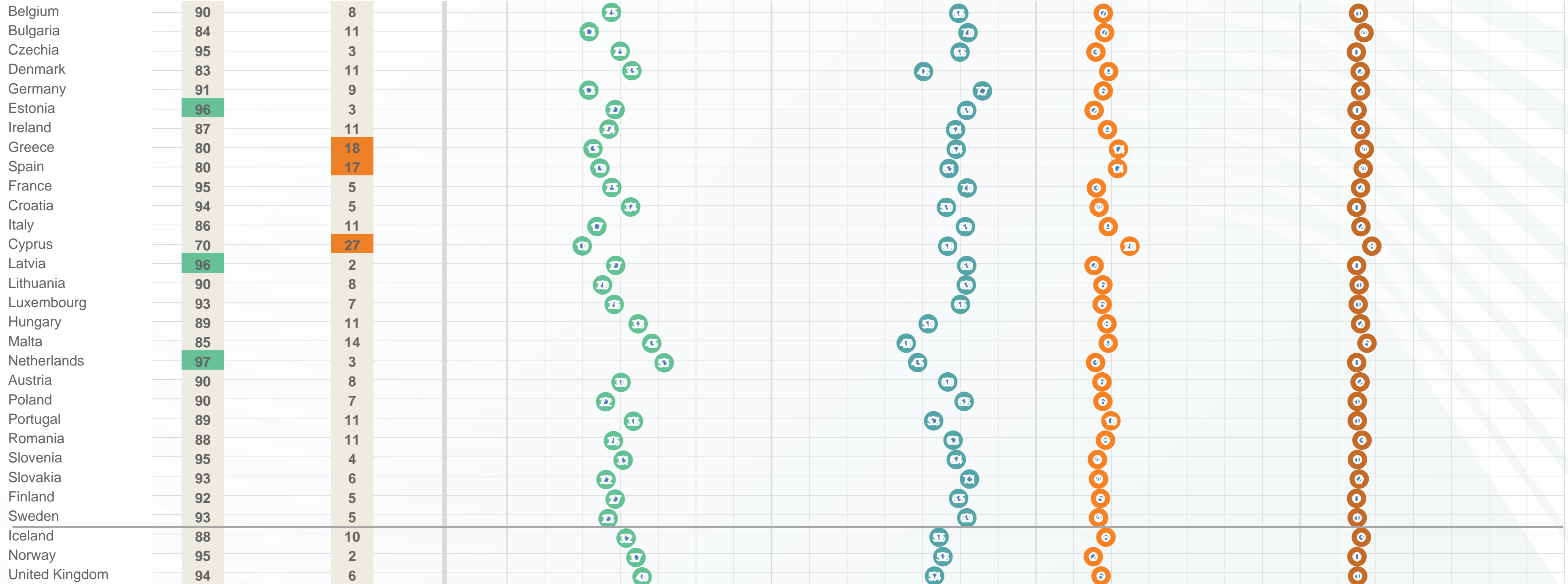
9

22

67

7

2



Iceland, Norway and the United Kingdom excluded from top 3 shading



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

Very positive

Mostly positive

Mostly negative

Very negative

EU27 AVERAGE

22

67

7

2

GENDER



Very positive/
Mostly Positive

Mostly negative/
Very negative

89

9

Men



Women



88

10

90

8

AGE



Very positive/
Mostly Positive

Mostly negative/
Very negative

89

9

92

7

89

10

87

11

88

9

18-34



35-54



55-64



65+



EDUCATION



Very positive/
Mostly Positive

Mostly negative/
Very negative

89

9

Low



Medium



High



87

12

89

9

89

9

EASE OF MANAGING FINANCIALLY



Very positive/
Mostly Positive

Mostly negative/
Very negative

89

9

90

9

90

8

88

10

85

13

Very easy



Fairly easy



Fairly difficult



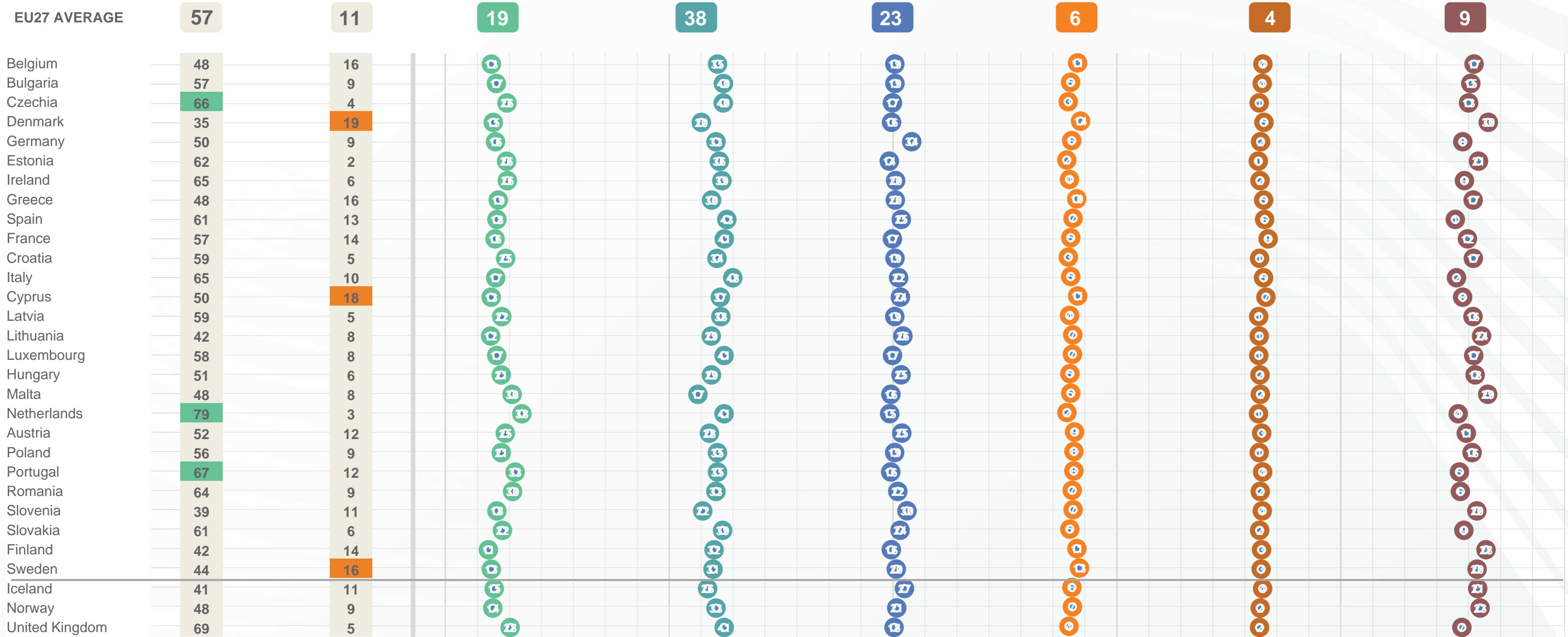
Very difficult





How easy or difficult was it to compare the products or services of different providers? (%)

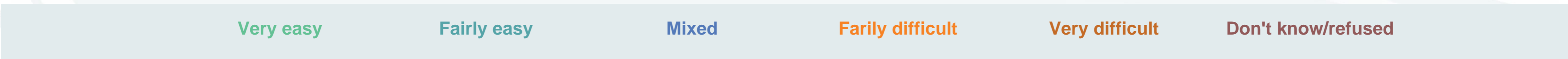
Very easy/
Fairly easy Fairly difficult/
Very difficult Very easy Fairly easy Mixed Fairly difficult Very difficult Don't know/refused



Iceland, Norway and the United Kingdom excluded from top 3 shading



How easy or difficult was it to compare the products or services of different providers? (%)



EU27 AVERAGE

19

38

23

6

4

9

GENDER



Very easy/
Fairly easy

Fairly difficult/
Very difficult

57

11

Men



Women



AGE



Very easy/
Fairly easy

Fairly difficult/
Very difficult

57

11

62

9

57

11

53

11

56

12

18-34



35-54



55-64



65+



EDUCATION



Very easy/
Fairly easy

Fairly difficult/
Very difficult

57

11

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very easy/
Fairly easy

Fairly difficult/
Very difficult

57

11

60

10

58

10

57

11

51

17

Very easy



Fairly easy



Fairly difficult



Very difficult





Why do you say it was difficult to compare the products or services of different providers? (%)

The total price of the different products or services was not always clear

Product/service specifications were not provided, were unclear or differed between providers

It was difficult to know how products/services compared on aspects other than price, such as quality, customer service etc.

Some offers included several products or services so it was difficult to know the price of individual ones

I don't know how to do this/who to ask

It takes too long to look at all the different products and services

Another reason

EU27 AVERAGE

41

38

41

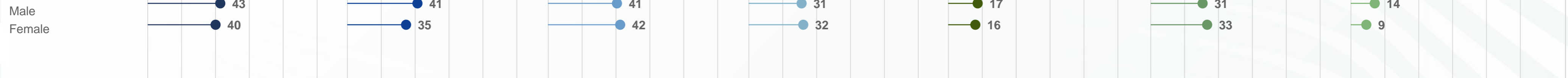
32

17

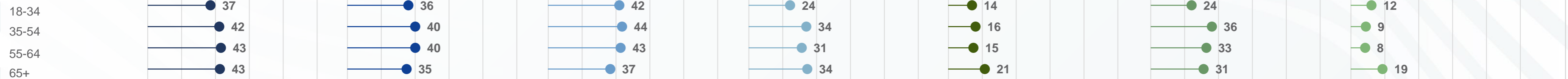
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12

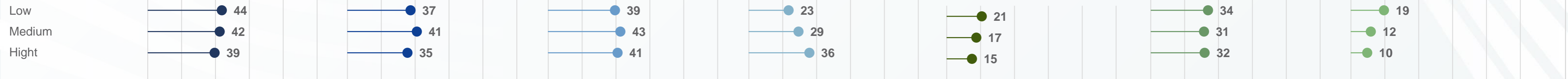
Gender



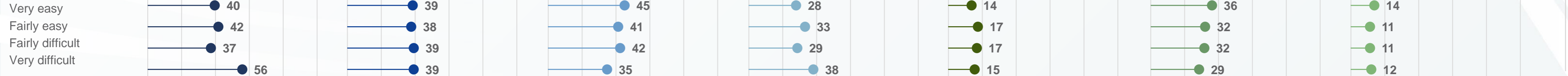
Age



Education



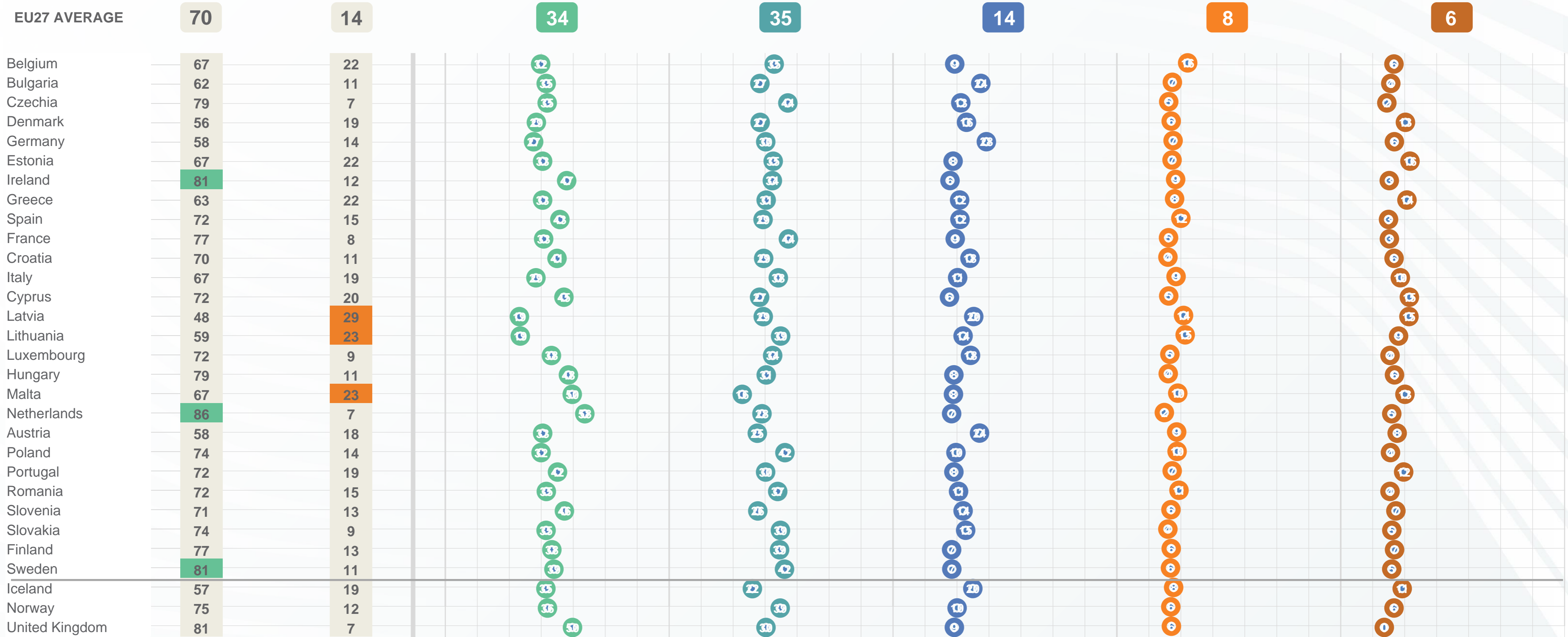
Ease of Managing Financially





Overall, how important to you were each of the following when choosing products or services?... Previous experiences of the brands or providers (%)

Very/ Fairly important Not very/ Not at all important **Very important** **Fairly important** **Neither important nor unimportant** **Not very important** **Not at all important**



Iceland, Norway and the United Kingdom excluded from top 3 shading



Overall, how important to you were each of the following when choosing products or services?... Previous experiences of the brands or providers (%)

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

34

35

14

8

6

GENDER



Very/Fairly important / Not very/Not at all important

70

14

69

15

70

13

Men

Women



AGE



Very/Fairly important / Not very/Not at all important

70

14

70

14

73

12

66

15

67

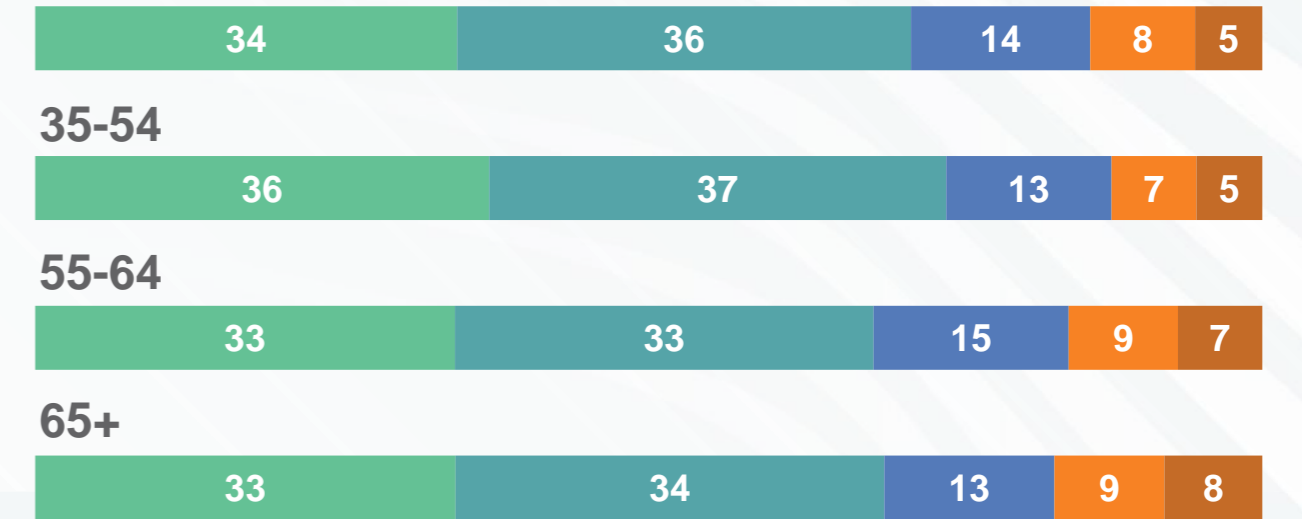
16

18-34

35-54

55-64

65+



EDUCATION



Very/Fairly important / Not very/Not at all important

70

14

63

18

67

16

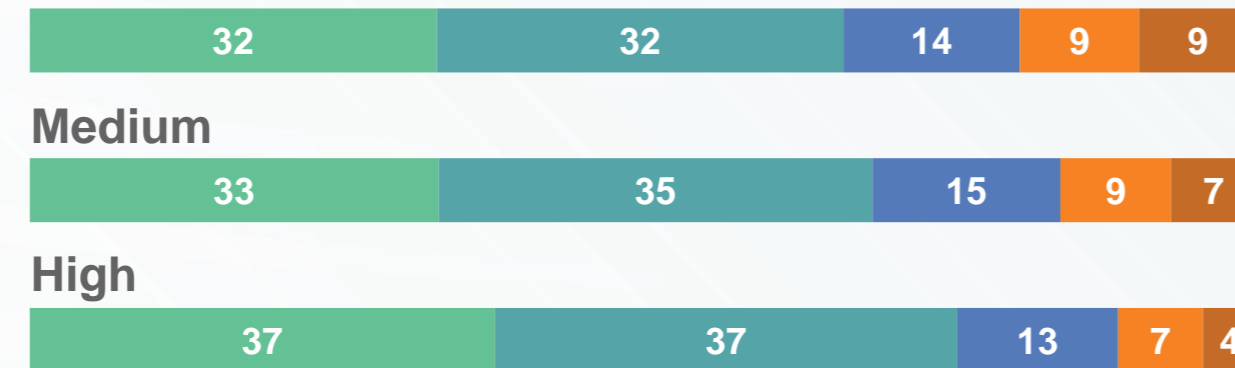
74

11

Low

Medium

High



EASE OF MANAGING FINANCIALLY



Very/Fairly important / Not very/Not at all important

70

14

70

14

70

14

70

14

67

15

Very easy

Fairly easy

Fairly difficult

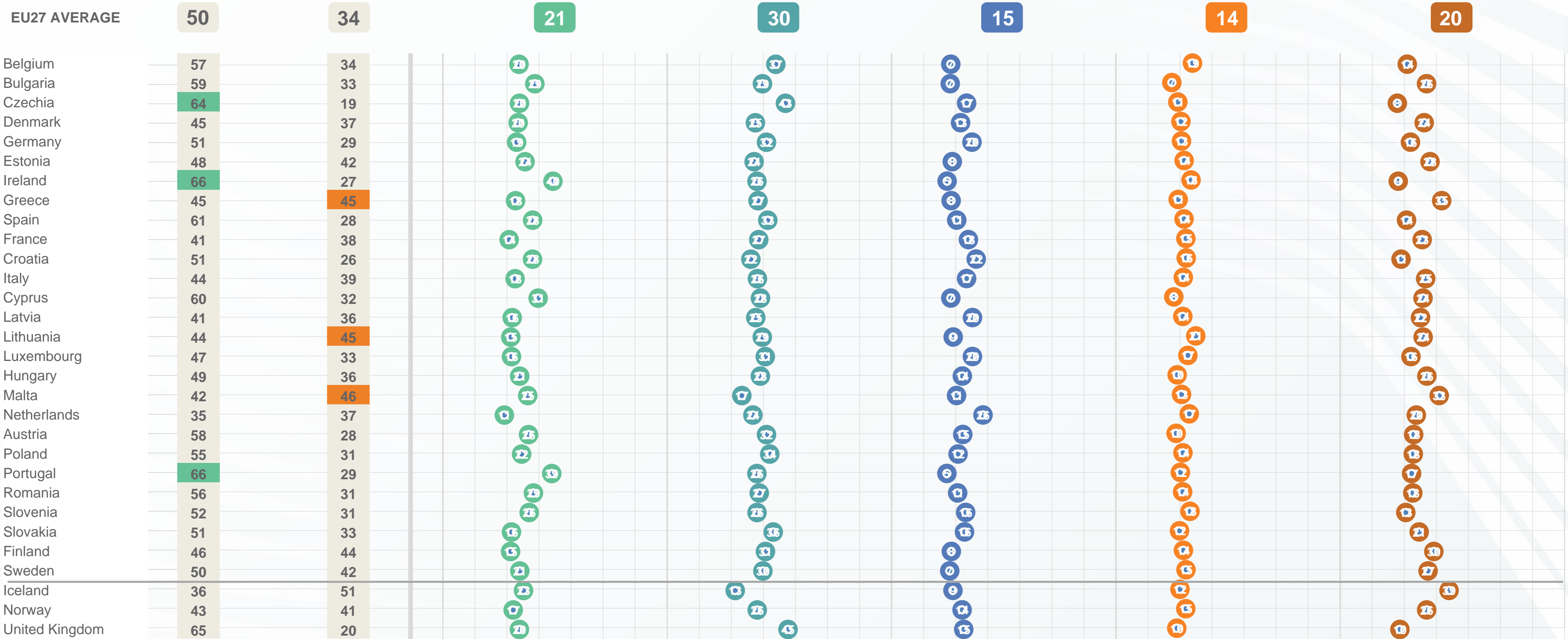
Very difficult





Overall, how important to you were each of the following when choosing products or services?... Recommendations from family, friends or others you know (%)

Very/ Fairly important Not very/ Not at all important **Very important** **Fairly important** **Neither important nor unimportant** **Not very important** **Not at all important**



Iceland, Norway and the United Kingdom excluded from top 3 shading



Overall, how important to you were each of the following when choosing products or services?... Recommendations from family, friends or others you know (%)

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

21

30

15

14

20

GENDER



Very/Fairly important | Not very/Not at all important

50

34

Men



Women



AGE



Very/Fairly important | Not very/Not at all important

50

34

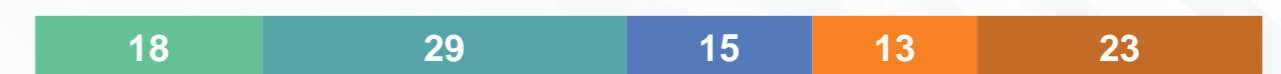
18-34



35-54



55-64



65+



56

27

51

33

48

36

45

40

EDUCATION



Very/Fairly important | Not very/Not at all important

50

34

Low



Medium



High



46

38

52

33

50

34

EASE OF MANAGING FINANCIALLY



Very/Fairly important | Not very/Not at all important

50

34

Very easy



Fairly easy



Fairly difficult



Very difficult



51

32

50

33

50

35

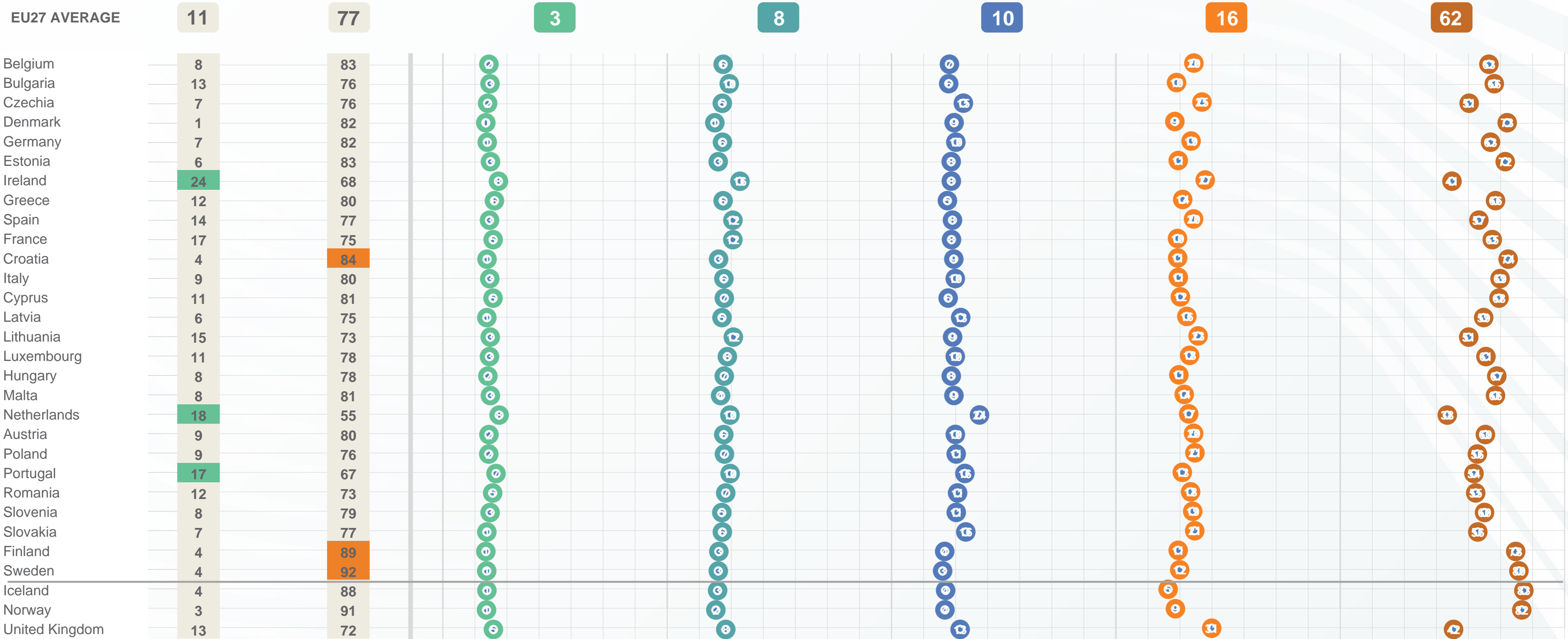
49

36



Overall, how important to you were each of the following when choosing products or services?... Recommendations from bloggers or other influencers (%)

Very/ Fairly important Not very/ Not at all important **Very important** **Fairly important** **Neither important nor unimportant** **Not very important** **Not at all important**



Iceland, Norway and the United Kingdom excluded from top 3 shading



Overall, how important to you were each of the following when choosing products or services?... Recommendations from bloggers or other influencers (%)

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

3

8

10

16

62

GENDER



Very/Fairly important | Not very/Not at all important

11 | 77

11 | 77

10 | 78

Men



Women



AGE



Very/Fairly important | Not very/Not at all important

11 | 77

10 | 78

12 | 77

10 | 79

11 | 77

18-34



35-54



55-64



65+



EDUCATION



Very/Fairly important | Not very/Not at all important

11 | 77

13 | 72

10 | 77

11 | 79

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very/Fairly important | Not very/Not at all important

11 | 77

9 | 79

10 | 79

13 | 75

13 | 74

Very easy



Fairly easy



Fairly difficult



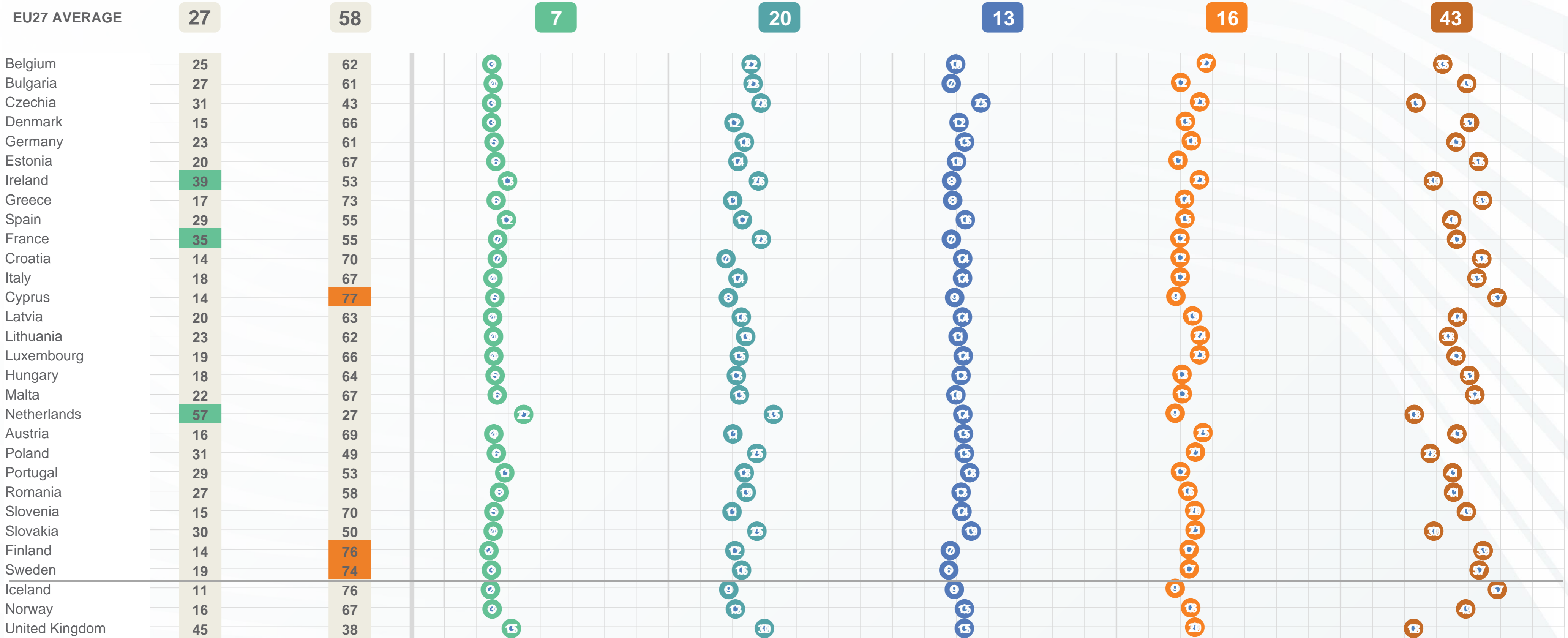
Very difficult





Overall, how important to you were each of the following when choosing products or services?... Other reviews or comments online (%)

Very/ Fairly important Not very/ Not at all important **Very important** **Fairly important** **Neither important nor unimportant** **Not very important** **Not at all important**



Iceland, Norway and the United Kingdom excluded from top 3 shading



Overall, how important to you were each of the following when choosing products or services?... Other reviews or comments online (%)

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

7

20

13

16

43

GENDER



Very/Fairly important | Not very/Not at all important

27

58

28

57

25

60

Men



Women



AGE



Very/Fairly important | Not very/Not at all important

27

58

32

52

29

57

24

62

20

65

18-34



35-54



55-64



65+



EDUCATION



Very/Fairly important | Not very/Not at all important

27

58

24

62

26

58

28

57

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very/Fairly important | Not very/Not at all important

27

58

27

58

26

59

27

56

26

59

Very easy



Fairly easy



Fairly difficult



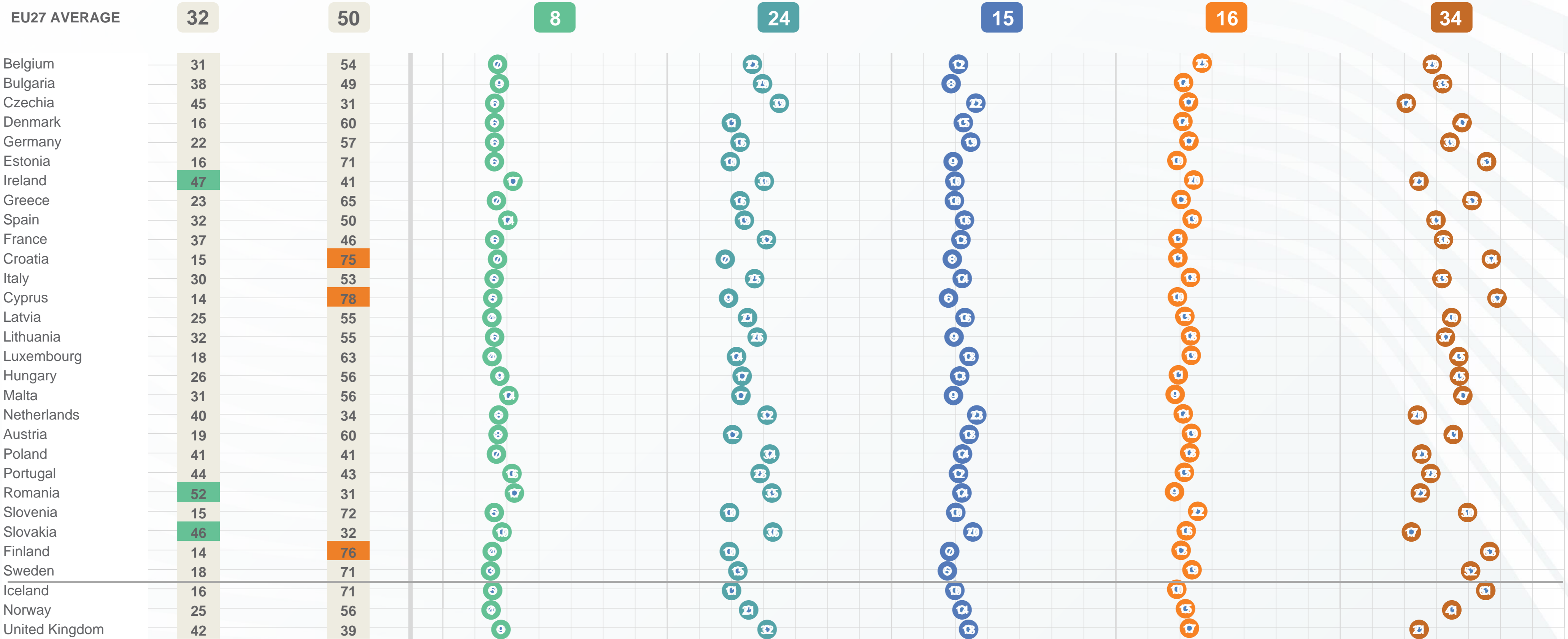
Very difficult





Overall, how important to you were each of the following when choosing products or services?... The ranking of the products or services in internet search results (%)

Very/ Fairly important Not very/ Not at all important **Very important** **Fairly important** **Neither important nor unimportant** **Not very important** **Not at all important**



Iceland, Norway and the United Kingdom excluded from top 3 shading



Overall, how important to you were each of the following when choosing products or services?... The ranking of the products or services in internet search results (%)

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

8

24

15

16

34

GENDER



Very/Fairly important | Not very/Not at all important

32

50

Men



Women



AGE



Very/Fairly important | Not very/Not at all important

32

50

18-34



35-54



55-64



65+



EDUCATION



Very/Fairly important | Not very/Not at all important

32

50

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very/Fairly important | Not very/Not at all important

32

50

Very easy



Fairly easy



Fairly difficult



Very difficult





And how important to you were each of the following?... Price (%)

Very/
Fairly important

Not very/
Not at all important

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

86

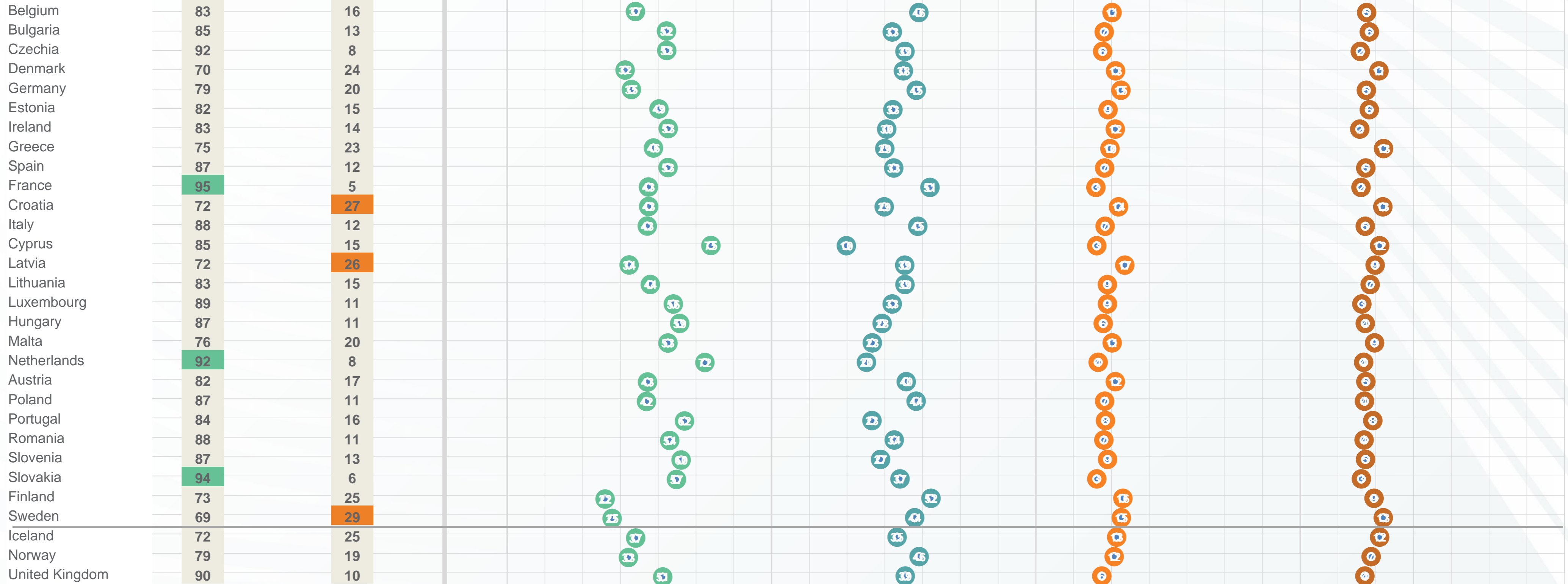
13

45

41

8

5



Iceland, Norway and the United Kingdom excluded from top 3 shading



And how important to you were each of the following?... Price (%)

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

45

41

8

5

GENDER



Very/
Fairly important Not very/
Not at all important

86 13

Men



Women



AGE



Very/
Fairly important Not very/
Not at all important

86 13

87 12

86 13

86 13

83 16

18-34



35-54



55-64



65+



EDUCATION



Very/
Fairly important Not very/
Not at all important

86 13

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

86 13

81 18

86 13

88 12

88 11

Very easy



Fairly easy



Fairly difficult



Very difficult





And how important to you were each of the following?... The level of customer service offered by the provider (%)

Very/ Fairly important Not very/ Not at all important Very important Fairly important Not very important Not at all important

EU27 AVERAGE

91

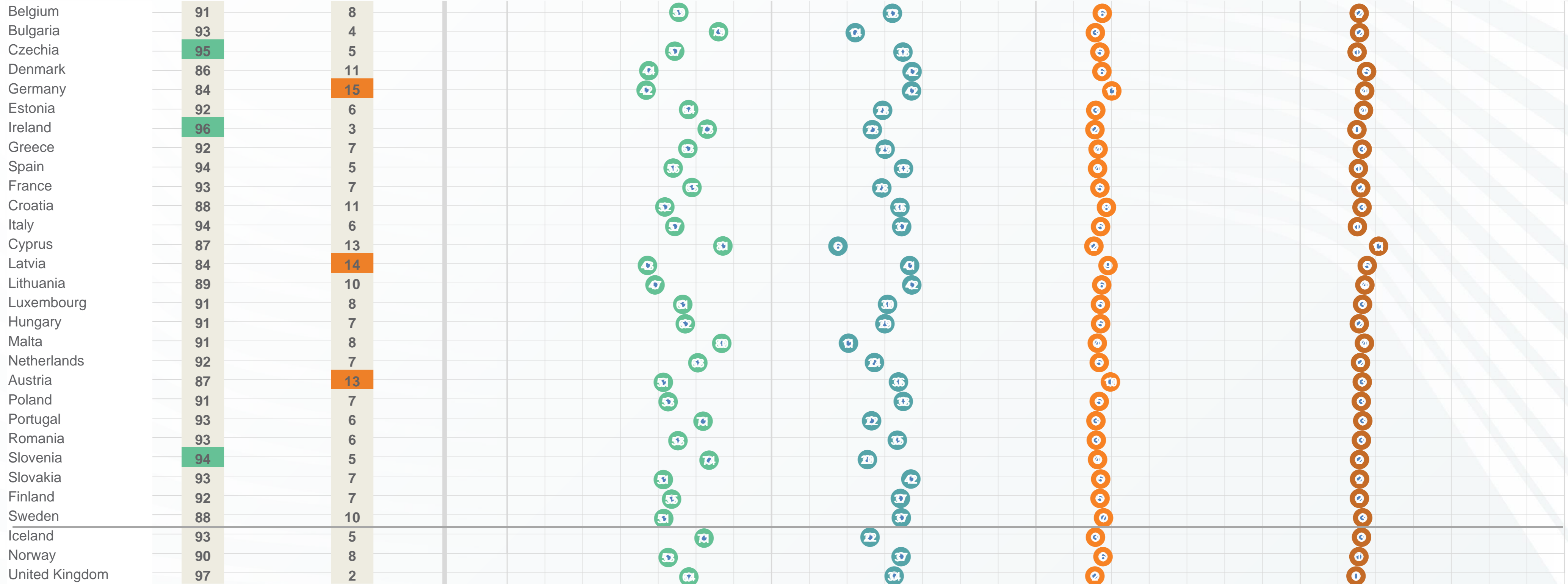
8

56

35

6

2



Iceland, Norway and the United Kingdom excluded from top 3 shading



And how important to you were each of the following?... The level of customer service offered by the provider (%)

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

56

35

6

2

GENDER



Very/
Fairly important Not very/
Not at all important

91 8

Men



Women



90 9

92 7

AGE



Very/
Fairly important Not very/
Not at all important

91 8

91 8

91 9

92 7

90 9

18-34



35-54



55-64



65+



EDUCATION



Very/
Fairly important Not very/
Not at all important

91 8

Low



Medium



High



86 12

91 8

92 7

EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

91 8

89 10

92 7

92 7

90 10

Very easy



Fairly easy



Fairly difficult



Very difficult





When you are buying products or services online, how often, if at all, do you check where the seller is located? (%)

Always/ Sometimes Rarely/ Never Always Sometimes Rarely Never

EU27 AVERAGE

58

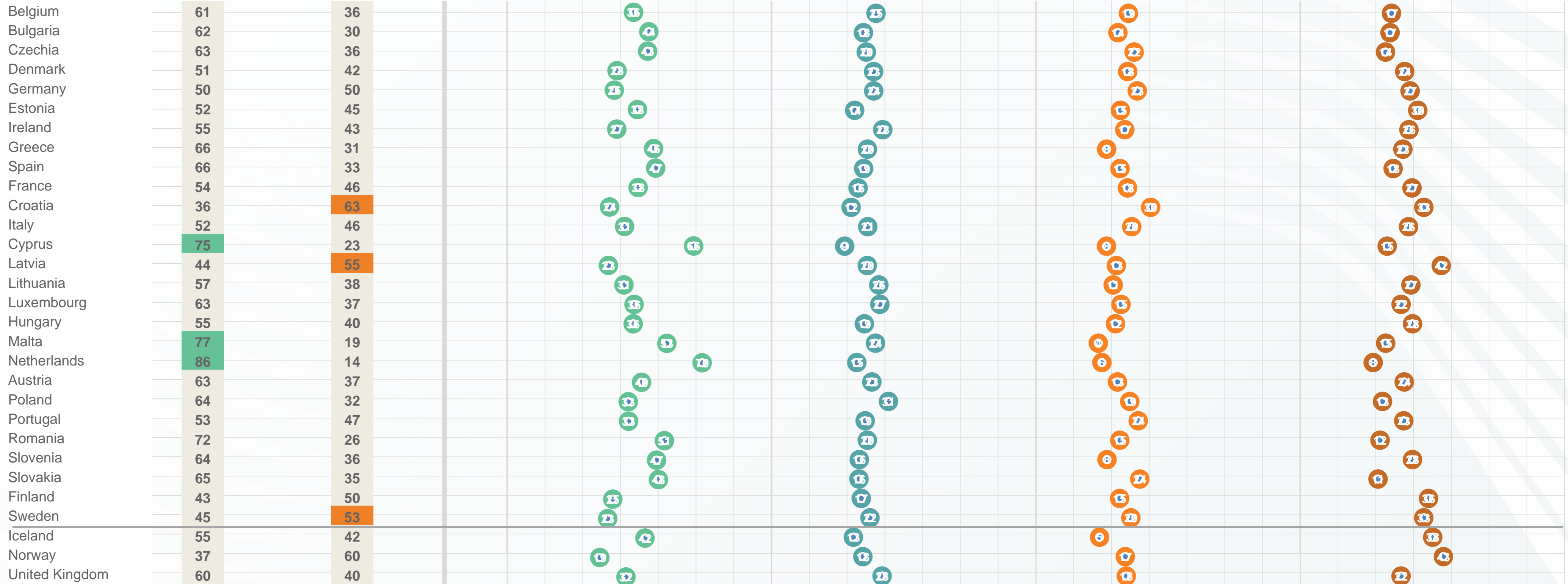
41

37

21

18

23



Iceland, Norway and the United Kingdom excluded from top 3 shading



When you are buying products or services online, how often, if at all, do you check where the seller is located? (%)

Always

Sometimes

Rarely

Never

EU27 AVERAGE

37

21

18

23



GENDER

Always/
Sometimes

Rarely/
Never

58

41

Men



Women



57

41

58

40

AGE

Always/
Sometimes

Rarely/
Never

58

41

59

40

58

40

58

40

53

44



18-34



35-54



55-64



65+



EDUCATION



Always/
Sometimes

Rarely/
Never

58

41

Low



Medium



High



55

42

58

41

58

41

EASE OF MANAGING FINANCIALLY



Always/
Sometimes

Rarely/
Never

58

41

51

48

59

40

61

37

55

44

Very easy



Fairly easy



Fairly difficult



Very difficult





When you are buying products or services online, how often, if at all, do you perform other checks on the seller - for example, reading reviews or checking if they belong to a professional body? (%)

Always/
Sometimes

Rarely/
Never

Always

Sometimes

Rarely

Never

EU27 AVERAGE

57

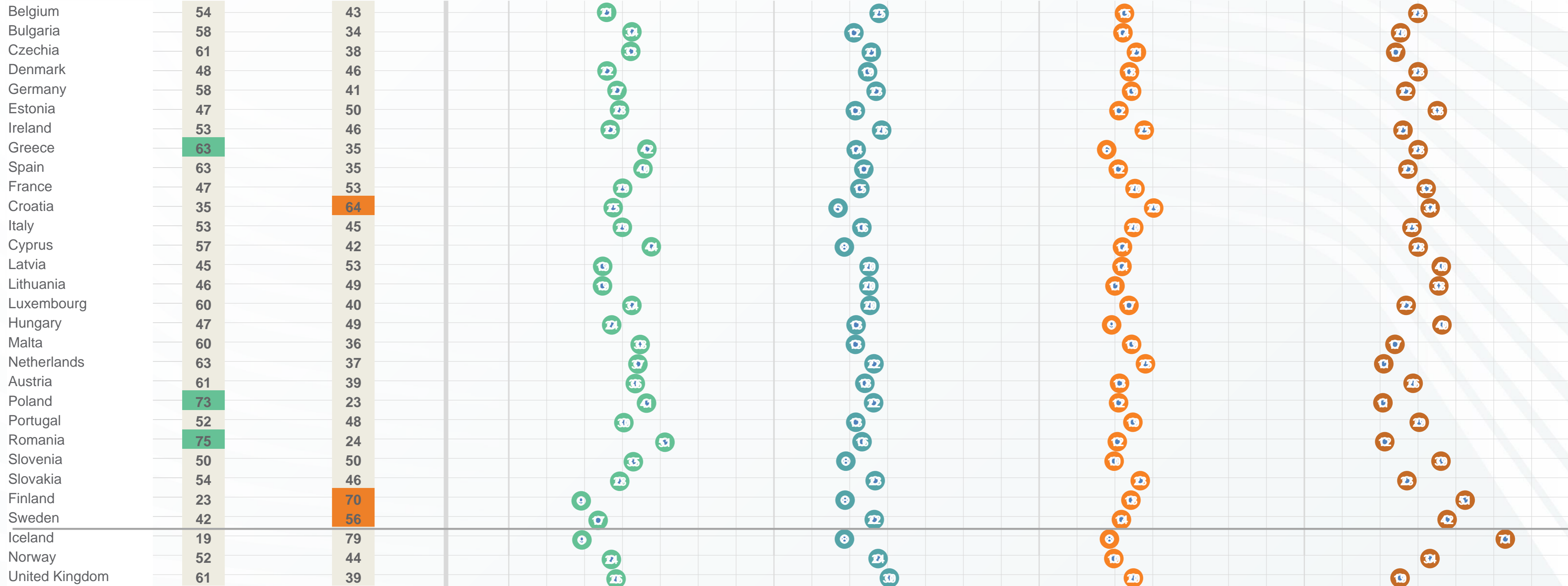
42

32

18

17

25



Iceland, Norway and the United Kingdom excluded from top 3 shading



When you are buying products or services online, how often, if at all, do you perform other checks on the seller - for example, reading reviews or checking if they belong to a professional body? (%)

Always

Sometimes

Rarely

Never

EU27 AVERAGE

32

18

17

25

GENDER



Always/
Sometimes

Rarely/
Never

57

42

Men



Women



57

42

56

42

AGE



Always/
Sometimes

Rarely/
Never

57

42

60

39

57

41

56

42

50

47

18-34



35-54



55-64



65+



EDUCATION



Always/
Sometimes

Rarely/
Never

57

42

Low



Medium



High



51

46

57

41

57

42

EASE OF MANAGING FINANCIALLY



Always/
Sometimes

Rarely/
Never

57

42

50

49

58

41

59

39

58

40

Very easy



Fairly easy



Fairly difficult



Very difficult





Over the last 2 years have you purchased services in this category in combination with other products or services? (%)

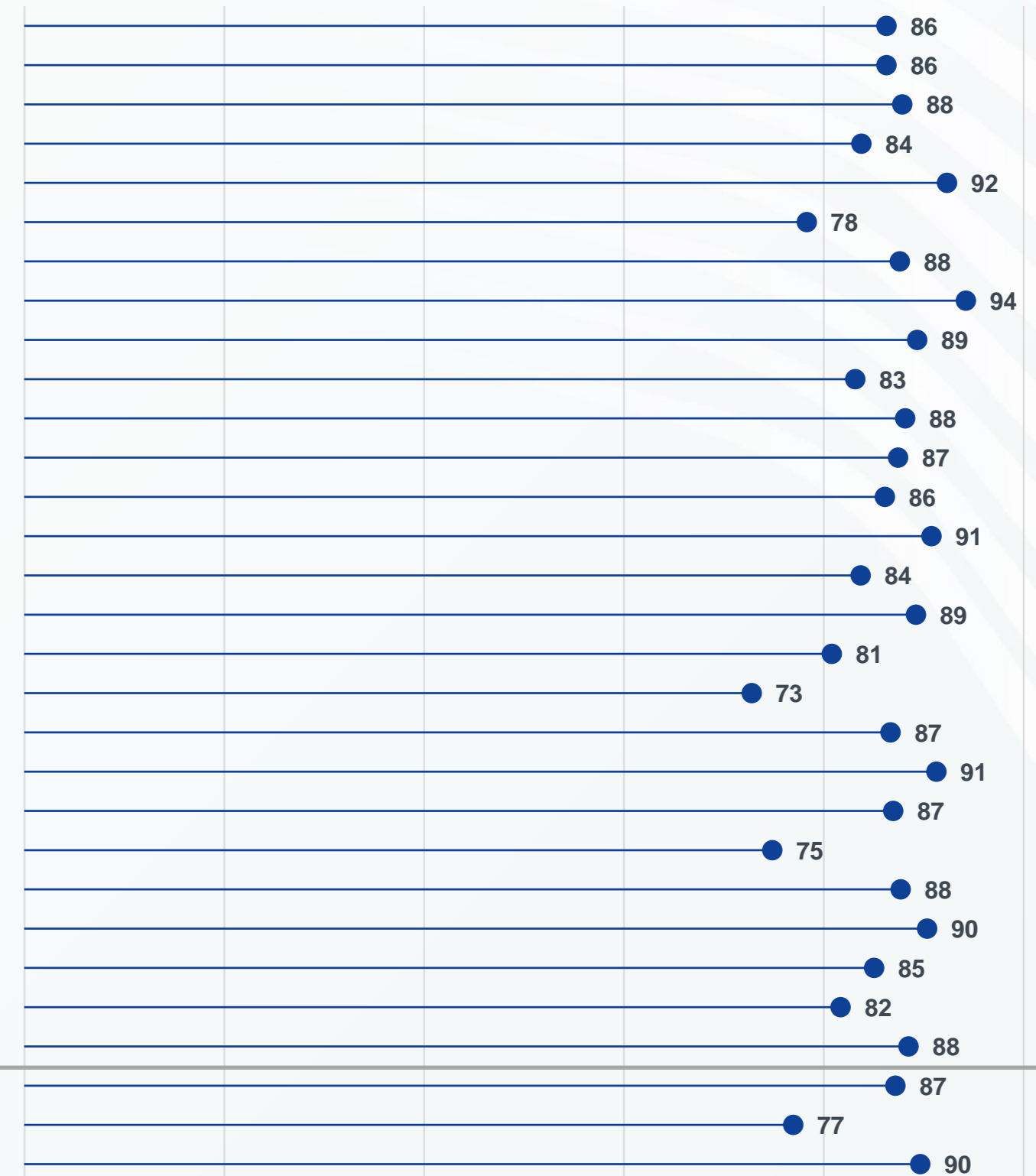
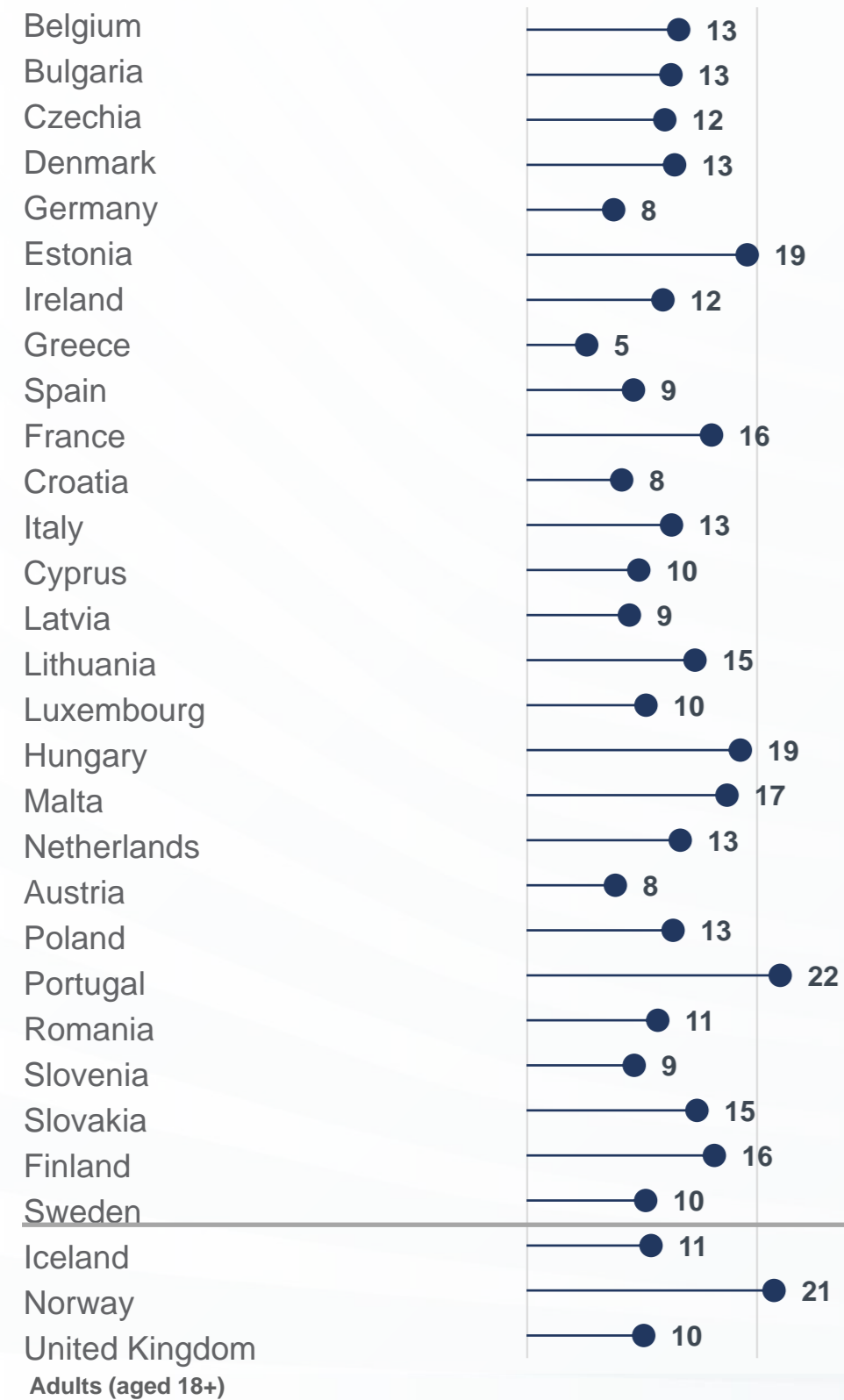
In combination with other similar services (e.g. electricity and gas, TV and telephone, loan, mortgage or insurance services)

No

EU27 AVERAGE

12

87





Over the last 2 years have you purchased services in this category in combination with other products or services? (%)

In combination with other similar services (e.g. electricity and gas, TV and telephone, loan, mortgage or insurance services)

No

EU27 AVERAGE

12

87

Gender



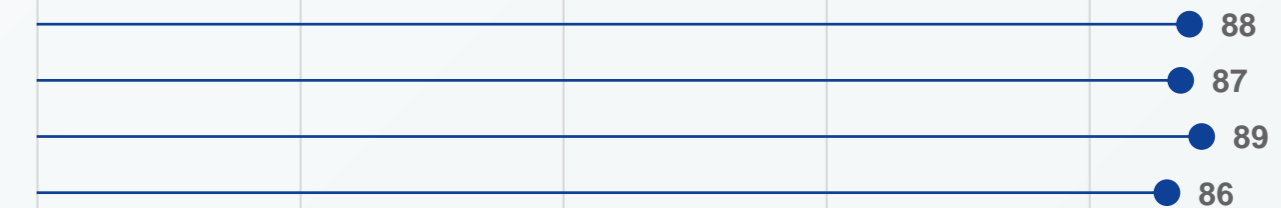
Age



Education



Ease of Managing Financially



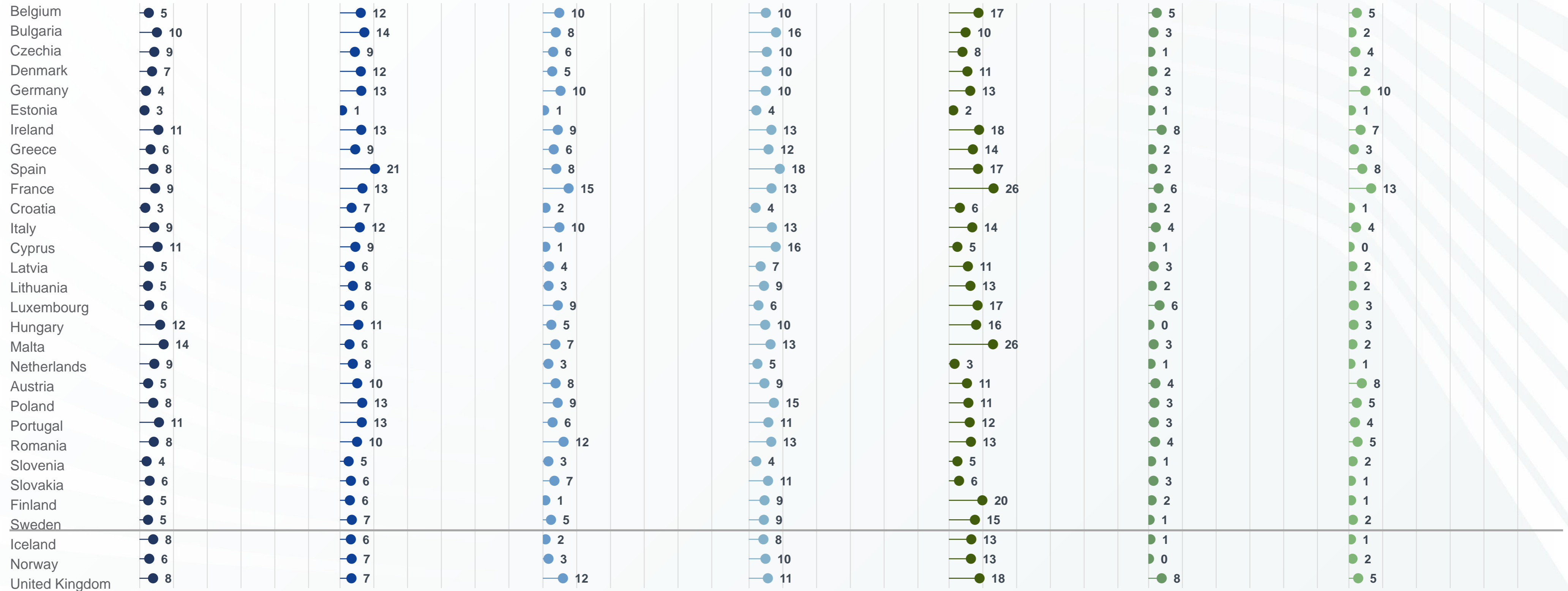


Did you personally experience any of the following with products or services you purchased? (%)

Any problem giving cause for complaint Incorrect or unclear pricing that resulted in you paying unexpected additional costs Incorrectly told to buy a product or service within a specific timeframe to get a special offer or because it is in high demand Inaccurate or misleading information about the product or service or unclear terms and conditions Difficulties accessing support from the provider – for example difficulties finding contact details Not being able to buy from the provider's website in another European Member State Your personal data being sold, given or leaked to others

EU27 AVERAGE

7 **12** **9** **12** **15** **3** **7**



Adults (aged 18+)



Did you personally experience any of the following with products or services you purchased? (%)

Any problem giving cause for complaint Incorrect or unclear pricing that resulted in you paying unexpected additional costs Incorrectly told to buy a product or service within a specific timeframe to get a special offer or because it is in high demand Inaccurate or misleading information about the product or service or unclear terms and conditions Difficulties accessing support from the provider – for example difficulties finding contact details Not being able to buy from the provider's website in another European Member State Your personal data being sold, given or leaked to others

EU27 AVERAGE

7

12

9

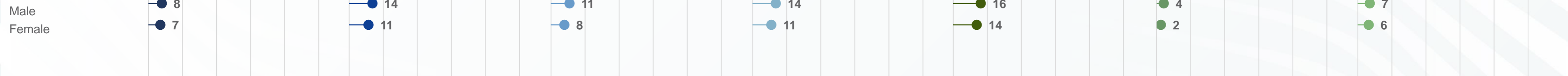
12

15

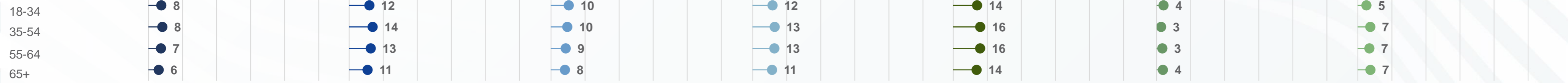
3

7

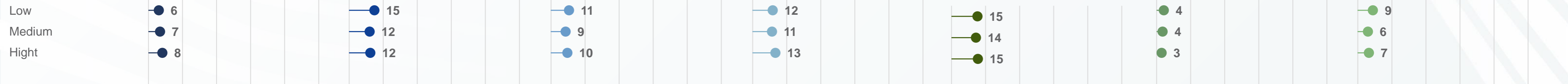
Gender



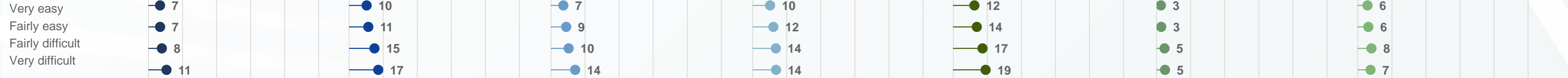
Age



Education



Ease of Managing Financially





Thinking about the most recent problem did you personally experience financial loss/other non-financial impacts? (%)

Financial loss

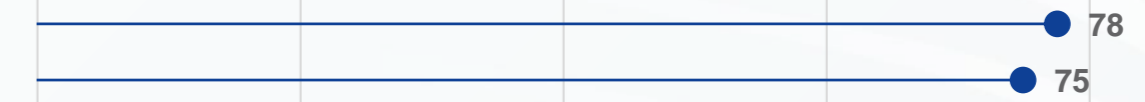
Other, non-financial impacts such as loss of time, anger, frustration, stress, anxiety

EU27 AVERAGE

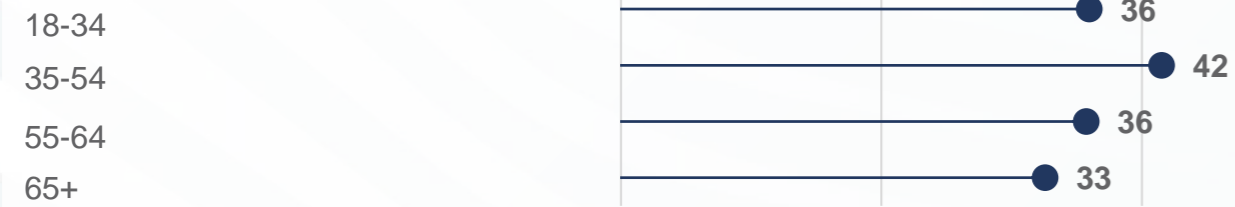
38

76

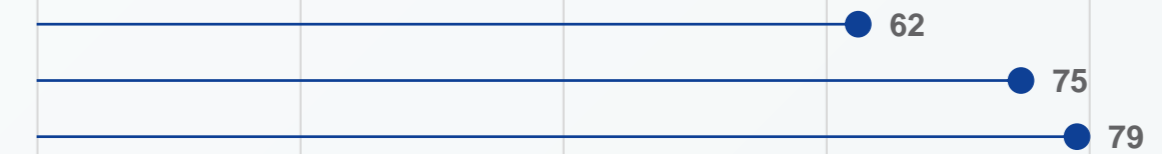
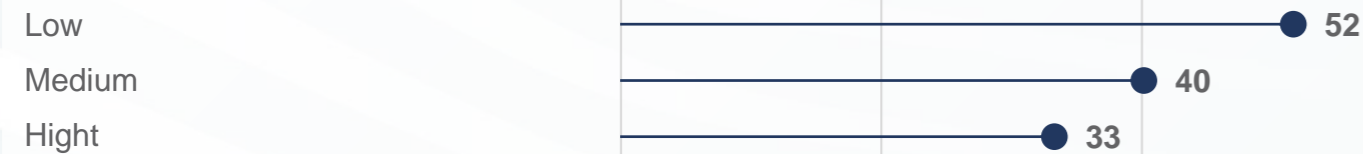
Gender



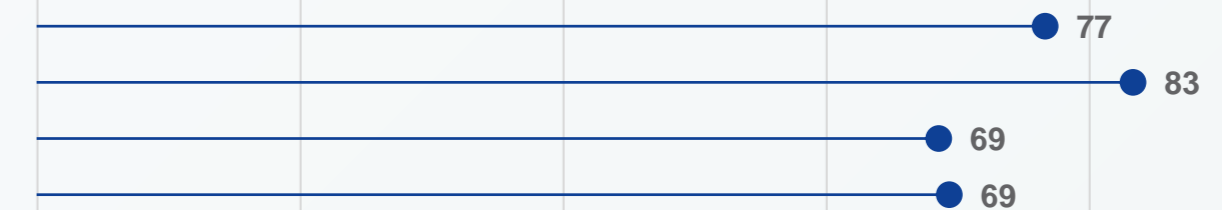
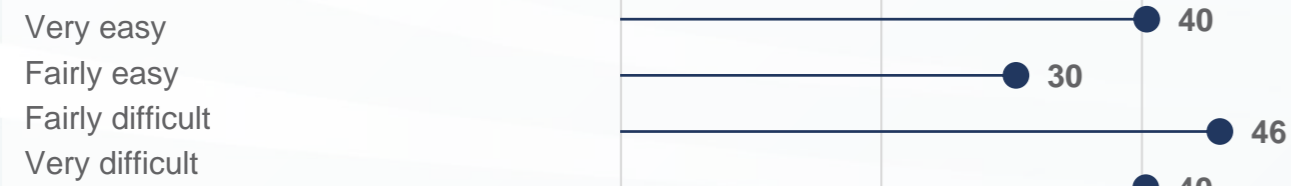
Age



Education



Ease of Managing Financially





What was the total financial loss? (%)

Total median in EUR

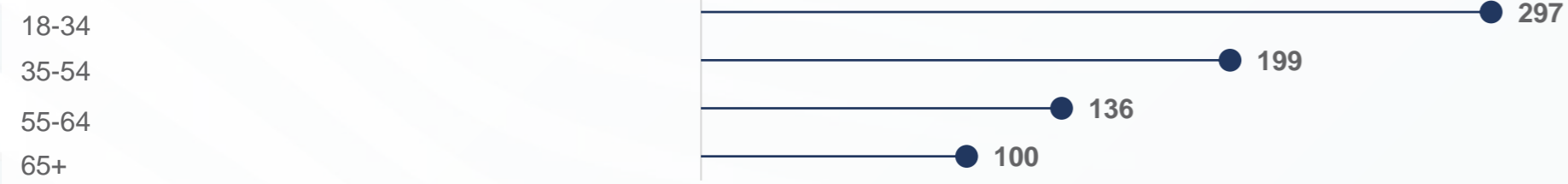
EU27 AVERAGE

160

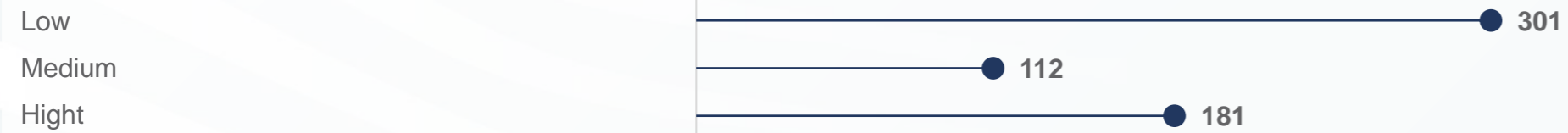
Gender



Age



Education



Ease of Managing Financially





What was the non-financial impact? (%)

Loss of time

Anger or frustration

Stress, anxiety or other negative impacts on your mental health

A negative effect on your physical health

Something else

EU27 AVERAGE

74

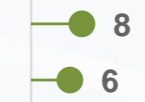
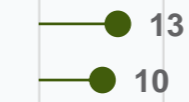
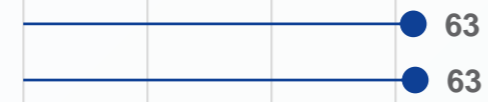
63

41

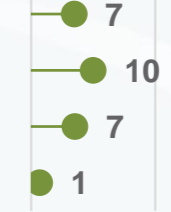
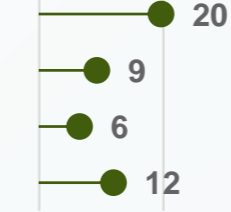
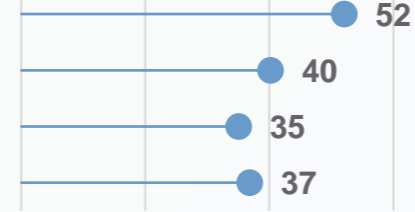
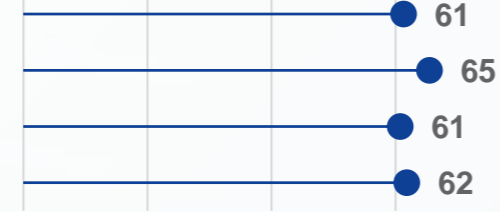
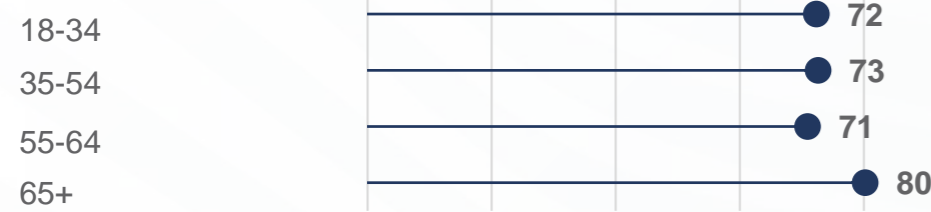
11

7

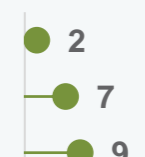
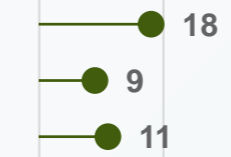
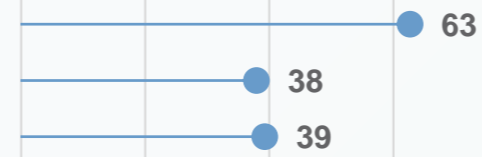
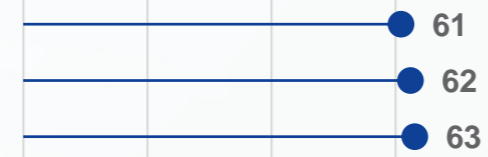
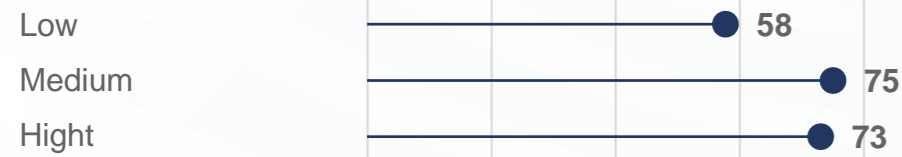
Gender



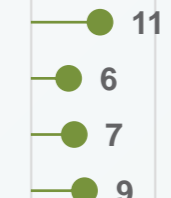
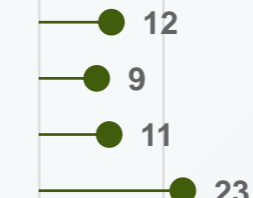
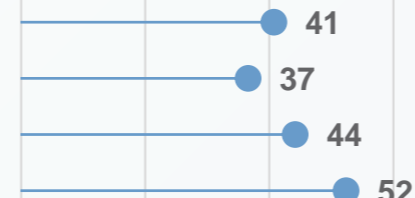
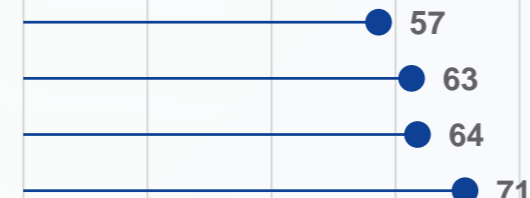
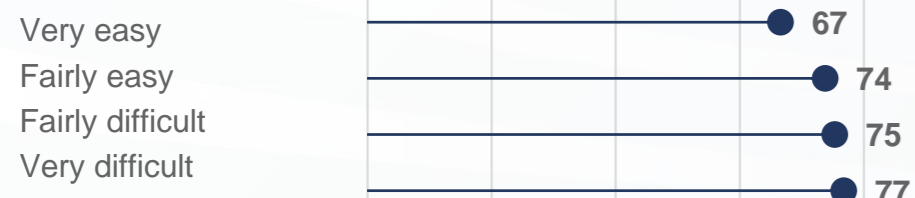
Age



Education



Ease of Managing Financially





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

Yes, to the provider Yes, to a consumer protection authority, agency or other public authority Yes, to a consumer association or organisation Yes, to an ombudsman, arbitration or mediation body Yes, took the provider to court No, did not make a complaint

EU27 AVERAGE

49

9

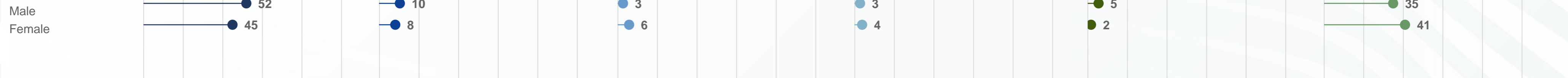
4

3

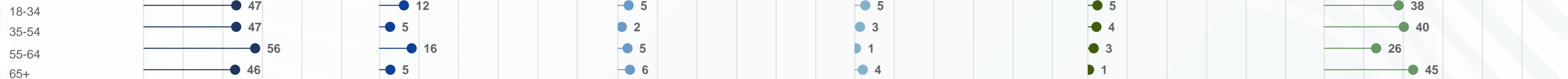
4

38

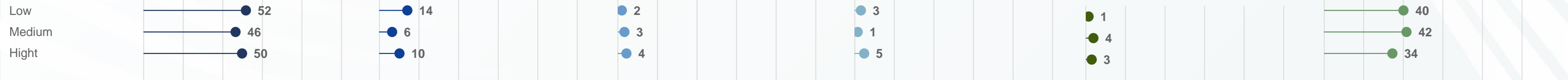
Gender



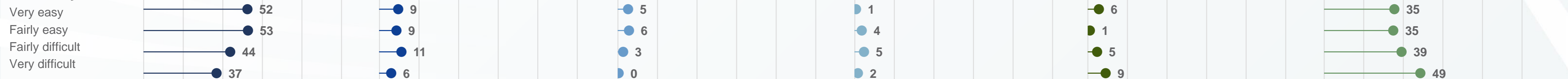
Age



Education



Ease of Managing Financially





How satisfied were you with the complaint outcome? (%)

Very satisfied

Fairly satisfied

Fairly dissatisfied

Very dissatisfied

EU27 AVERAGE

19

42

18

20

GENDER



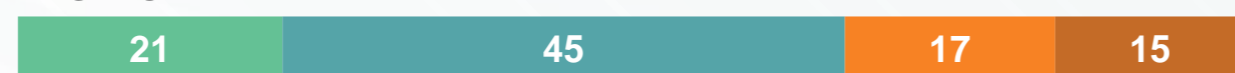
Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

61 38

Men



Women



EDUCATION



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

61 38

Low



Medium



High



AGE



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

61 38

62 38

61 37

63 37

55 41

18-34



35-54



55-64



65+



EASE OF MANAGING FINANCIALLY



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

61 38

69 31

63 35

57 42

41 53

Very easy



Fairly easy



Fairly difficult

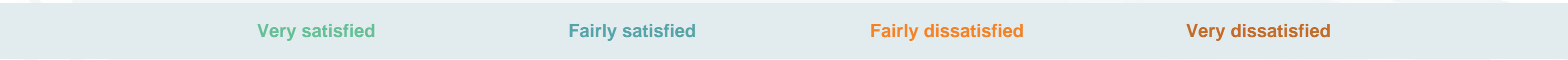


Very difficult





How satisfied were you with the level of effort put into dealing with your complaint? (%)

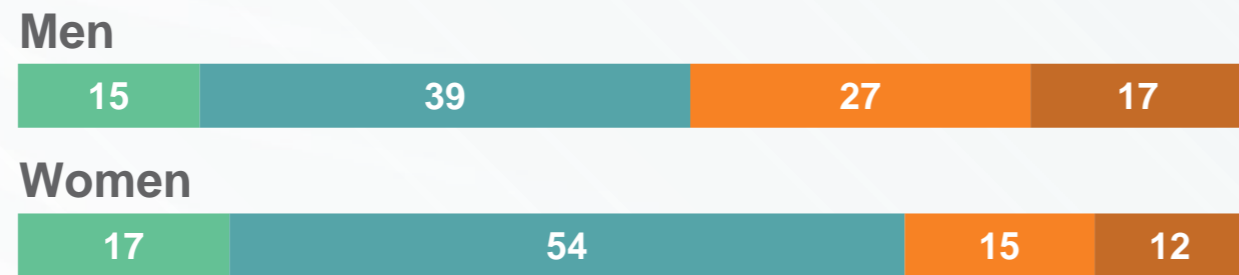
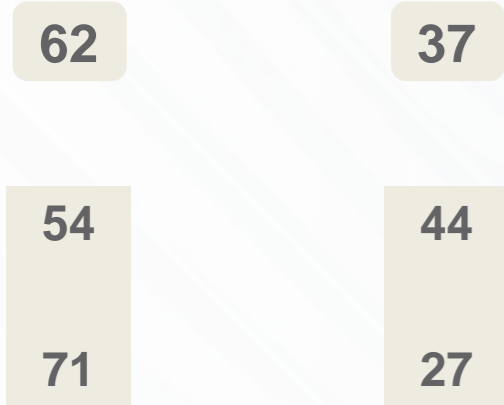


GENDER



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

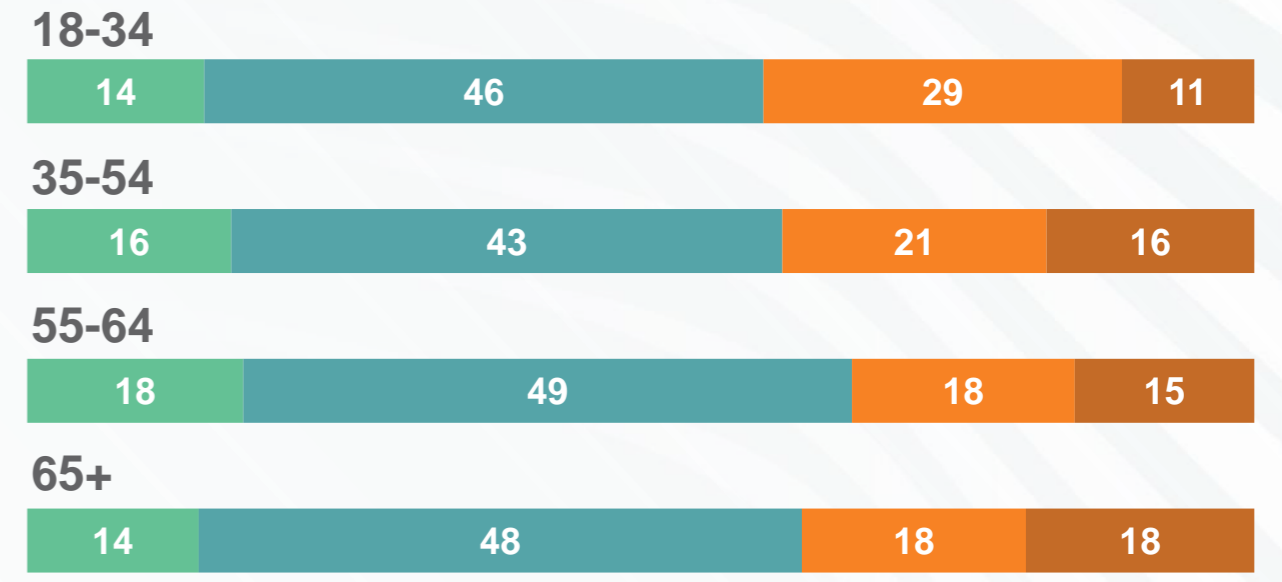
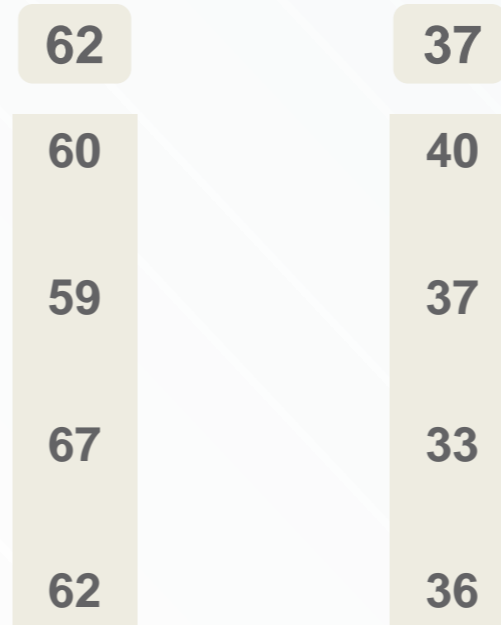


AGE



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

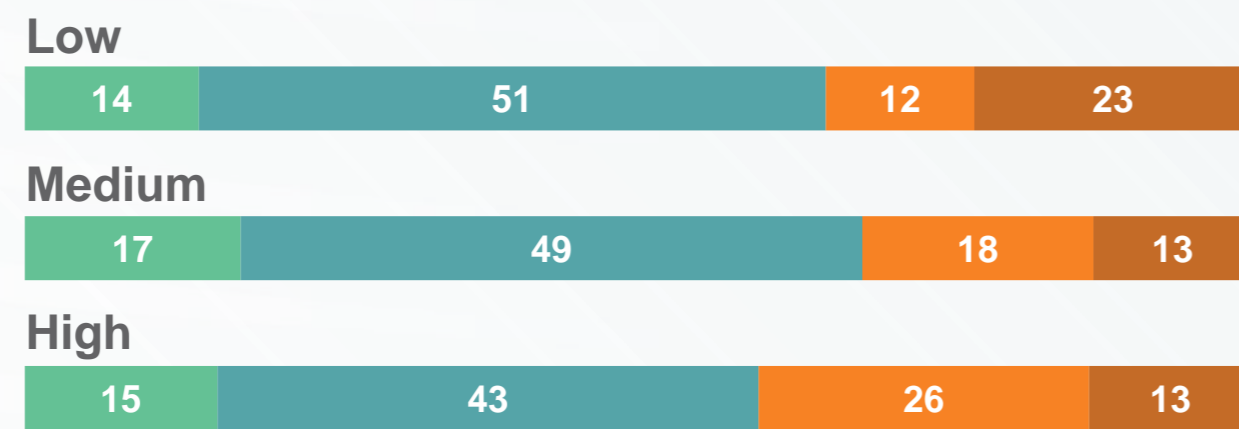
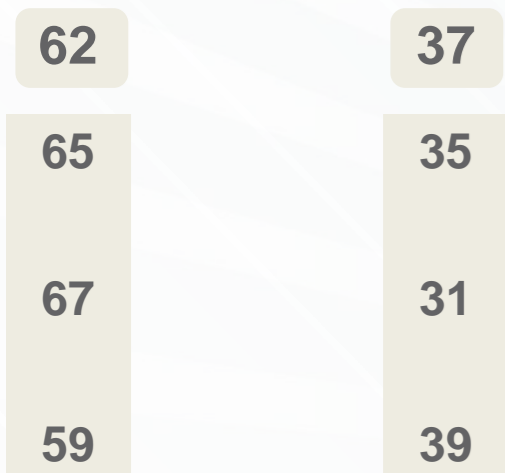


EDUCATION



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

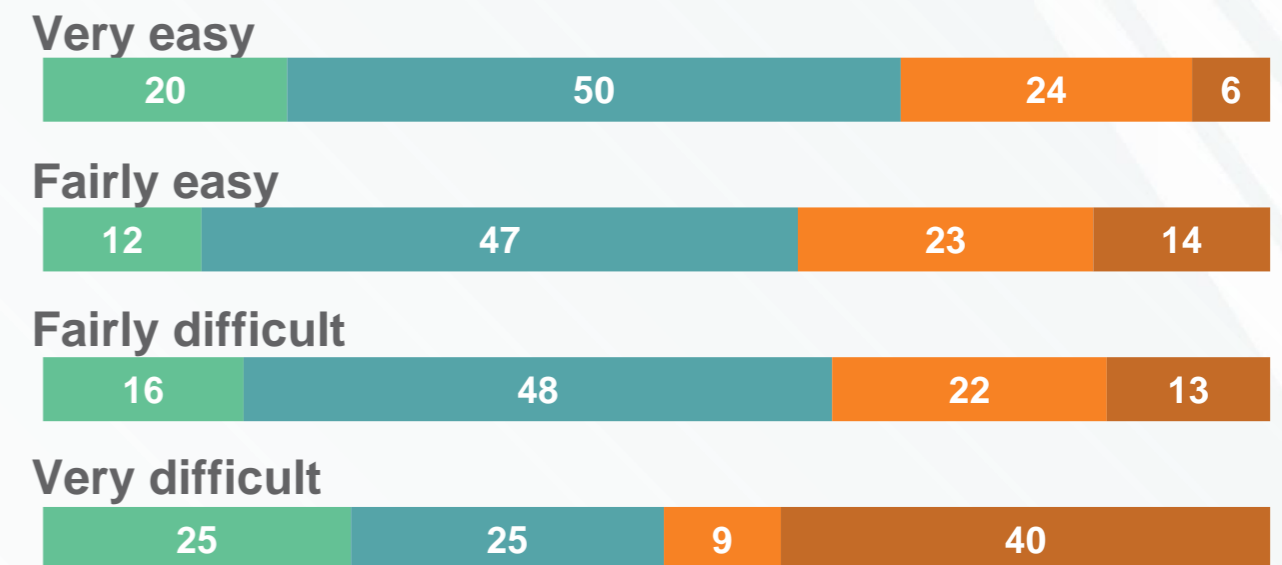
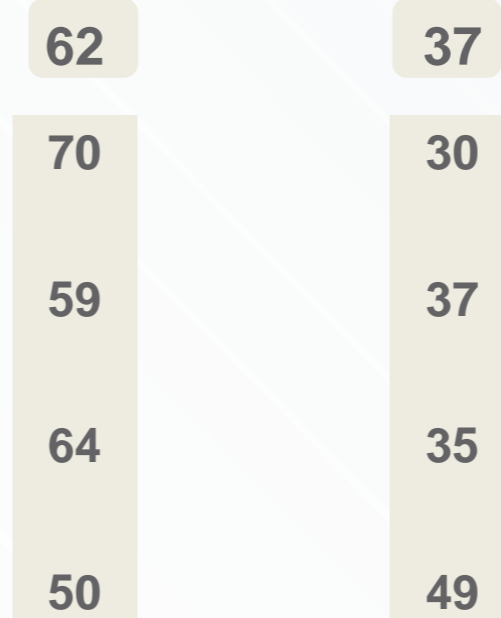


EASE OF MANAGING FINANCIALLY



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied





If you were to make a complaint to a provider in the future, and were unhappy with their final response, what, if anything, would you do? (%)

Approach a consumer association or organisation Approach a public authority such as government or a local council Approach an elected official such as a member of parliament or a local councillor Approach an ombudsman, arbitration or mediation body Try to take the provider to court Nothing, as it wouldn't make any difference Nothing, as I wouldn't know what to do Something else

EU27 AVERAGE

22

3

2

7

11

21

12

13

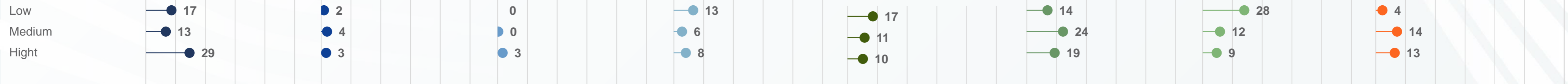
Gender



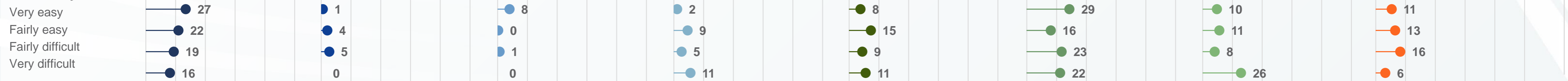
Age



Education



Ease of Managing Financially



Adults (aged 18+) who did not make a complaint

For the following sociodemographic groups, results are based on sample sizes below 50, and so should be interpreted with caution: People with a low level of education (n=32), those who find it very easy to manage financially (n=49)



Have you switched your provider in the last 2 years? Why? (%)

Yes

The new provider is cheaper

The new provider offers a higher quality of service

I wanted different services that weren't offered by my old provider

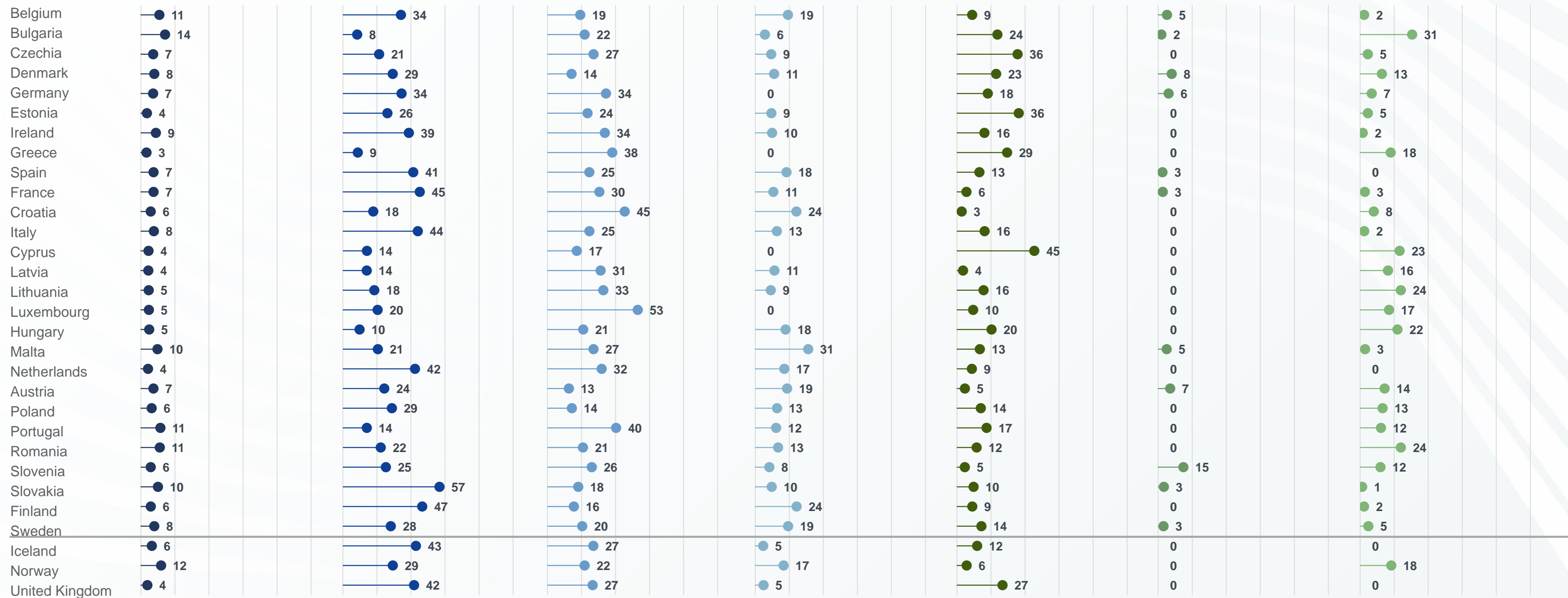
I lost trust in my previous provider

For ethical reasons (for instance because I feel like the provider's conduct has a harmful impact on the environment or society)

I had to switch (for instance because I moved or because my old provider ceased to operate)

EU27 AVERAGE

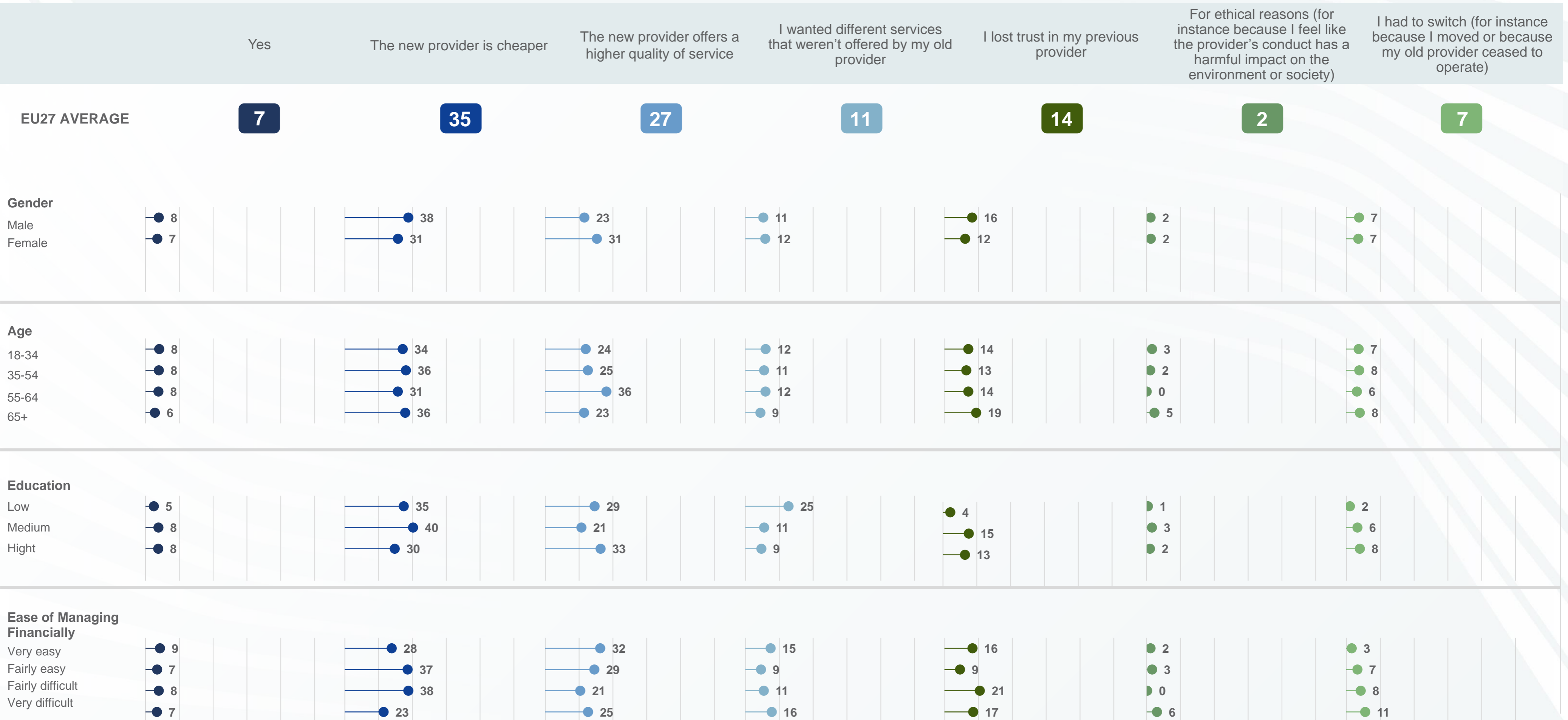
7 **35** **27** **11** **14** **2** **7**



Adults (18+) for "Yes" / Adults (18+) who had switched their provider/operator for other results



Have you switched your provider in the last 2 years? Why? (%)



Adults (18+) for "Yes" / Adults (18+) who had switched their provider/operator for other results

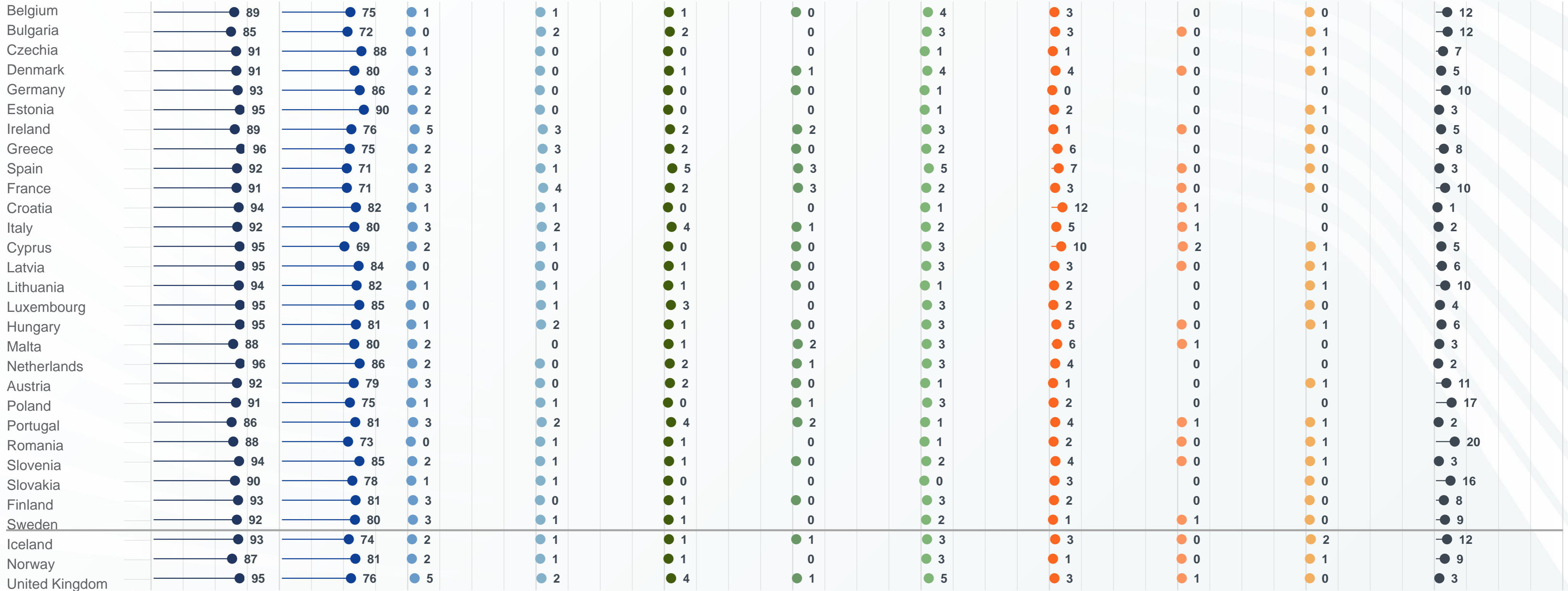


Have you switched your provider in the last 2 years? Why not? (%)

No I'm happy with my current provider I want to switch but have not got round to it yet I do not have enough information on other offers, or I don't know where to find such information Switching would mean having to make other changes (e.g., to standing orders for bank account) The costs linked to switching are not always clear I don't want to switch because it is too complex or too time-consuming I don't see enough difference between providers to make switching worthwhile I don't know how to change my provider I'm not able to change providers (for instance because it needs approval by the landlord) Other or no particular reason

EU27 AVERAGE

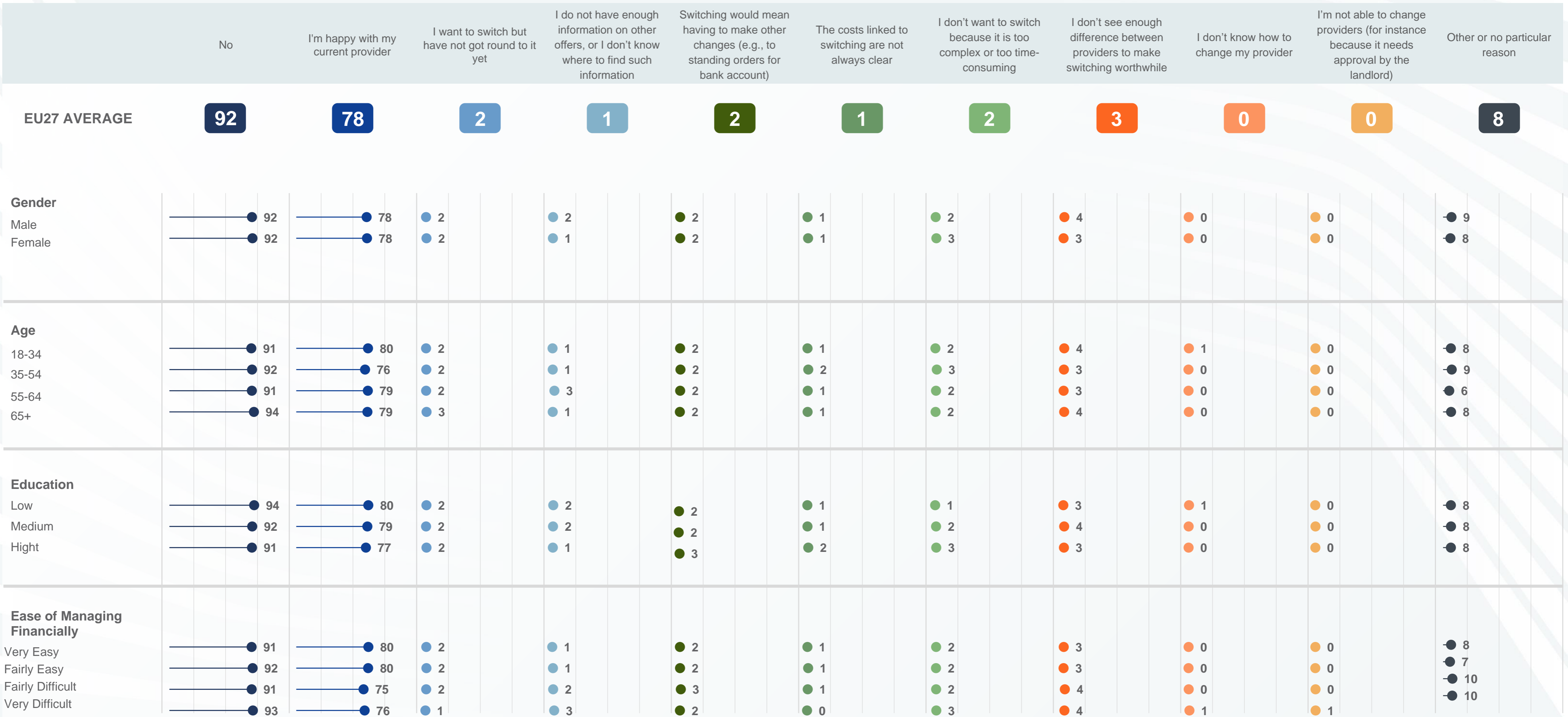
92 **78** **2** **1** **2** **1** **2** **3** **0** **0** **8**



Adults (18+) for "No" / Adults (18+) who had not switched their provider/operator for other results



Have you switched your provider in the last 2 years? Why not? (%)



Adults (18+) for "No" / Adults (18+) who had not switched their provider/operator for other results



Have you switched to a different service with the same provider/operator in the last 2 years? (%)

Yes

No

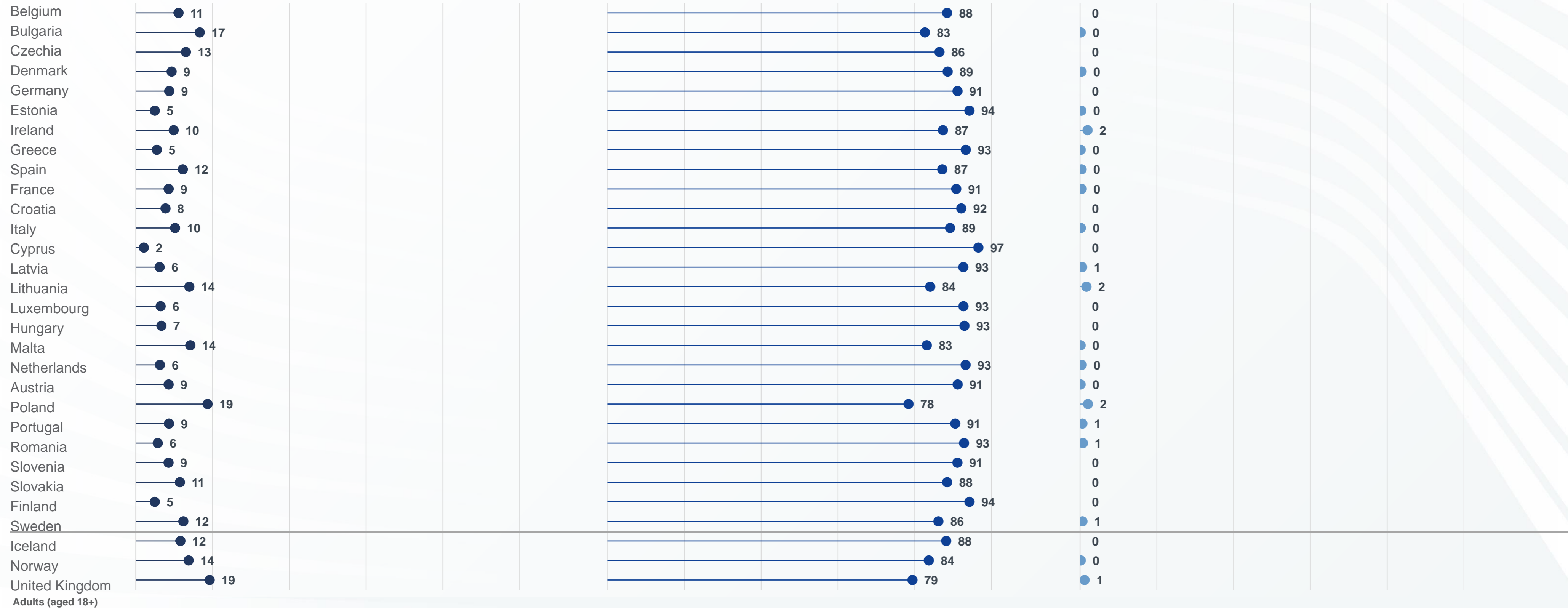
I did not know it was possible to switch between services

EU27 AVERAGE

10

89

0





Have you switched to a different service with the same provider/operator in the last 2 years? (%)

Yes

No

I did not know it was possible to switch between services

EU27 AVERAGE

10

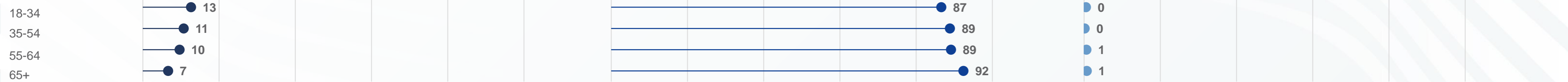
89

0

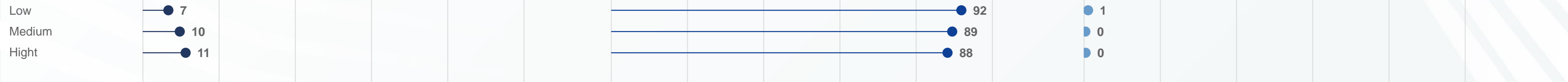
Gender



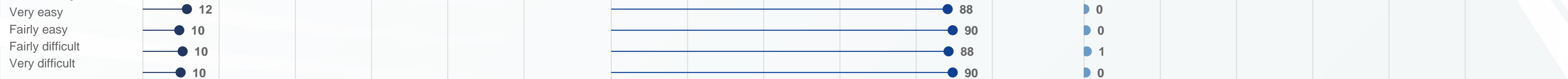
Age



Education



Ease of Managing Financially



Annex





TARGET POPULATION

The MMS is conducted in a total of 30 countries: the 27 European Union Member States, Iceland Norway and the United Kingdom. The target population is all adults aged 18 and over, resident in these countries who have sufficient command of (one of) the respective national language(s) of the countries to answer the questionnaire. Interviews were offered to respondents in 28 languages: the 24 official European Union languages, Luxembourgish, Russian, Icelandic and Norwegian



MARKET REFERENCE PERIODS

Respondents' eligibility to participate in the survey is based on their having had experience of the markets within a pre-defined 'reference period' (timeframe). The reference period is set with the aim of ensuring that they will be able to recall their experiences of the markets without too much difficulty. As detailed below, the reference period varies by market, reflecting the fact that some types of goods and service are purchased more frequently than others.



New cars

2 years



Clothing and footwear

1 year



Bank accounts

2 years



Insurance services

1 year



Postal services

1 year



TV subscriptions

1 year



Mobile telephone services

1 year



Internet provision

1 year



Electricity services

1 year



Gas services

1 year



Recreational services

1 year



Vehicle rental services

2 years



Packaged holidays and tours

1 year



WEIGHTING

The Market Monitoring Survey uses a multi-stage weighting procedure. Single weight factors per market interview are calculated by calculating consecutively:

- a separate design weight per country to control for unequal selection probabilities of sample units, based on phone type ownership of the respondent (% mobile, % fixed, % mobile and fixed).
- a post-stratification weight is performed separately per country to balance out an unequal representation of different age and gender groups in the unweighted sample, so that the weighted sample is representative for these two parameters.
- for results at the country group level (e.g., EU27), a population calibration weight so that the results for each country are included in the aggregate in the same proportion as their relative population share in that country group.



OTHER NOTES ON INTERPRETING THE DATA AND CHARTS

- This slide deck presents indicator results and allows for the comparison of differences between countries and sociodemographic groups. It should be noted that survey results are subject to sampling tolerances meaning that not all apparent differences between groups may be statistically significant. For reasons of legibility and accessibility, indications of statistical significance are not included in this slide deck.
- Where percentages do not sum to 100%, this may be due to computer rounding or multiple answers. Rounding can also cause a slight deviation between aggregate percentages (e.g., “fairly satisfied / very satisfied”) and the percentages of their separate components.
- In some of the charts showing results per country, bullets representing very small percentages (< 2%) are very slightly repositioned so that they are visible in the chart, meaning that they are visually closer to 2% than they would be if positioned exactly on the axis according to their true value. The numeric values shown are always accurate.