



Monitoring Consumer Markets in the European Union

Part II -Market reports



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Introduction to the market reports

In this second part of the 2013 report of the European Consumer Market monitoring survey, an analysis of the performance of the 52 markets surveyed is presented. The 52 markets are split into 31 goods and 21 service 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 2013. In addition, the differences between market scores and all goods or services markets, as relevant, are indicated. Following this graph, the overall performance of the market is described; this comprises:

- The overall MPI score for the market;
- The differences in MPI scores from 2012 to 2013;
- The components driving the 2012-2013 difference based on statistically significant changes from 2012 to 2013;
- The market ranking across all goods/services markets;
- The market score compared to the average good/services markets score;
- The components score compared to the EU28 goods/services market scores based on statistically significant differences between the market and EU28 scores.

In addition to the overall market performance analysis, the results for each component are presented in a table. This included the 2013 results, the year-on-year differences since 2010, the individual components contribution to the overall change in MPI, and the difference between the market score and the EU28 average score.

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

- The difference between best scoring and worst scoring countries;
- The differences in MPI scores between EU15 and EU13;
- The differences in MPI scores across regions;
- The 3 highest and the 3 lowest performing countries;
- The 3 countries where the market has improved the most, and the 3 countries where the market has deteriorated the most;
- The top 3 countries for each individual component.

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

A socio-demographic analysis follows. This 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 through 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 are used to signal the statistically significant differences (unless otherwise indicated). 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,

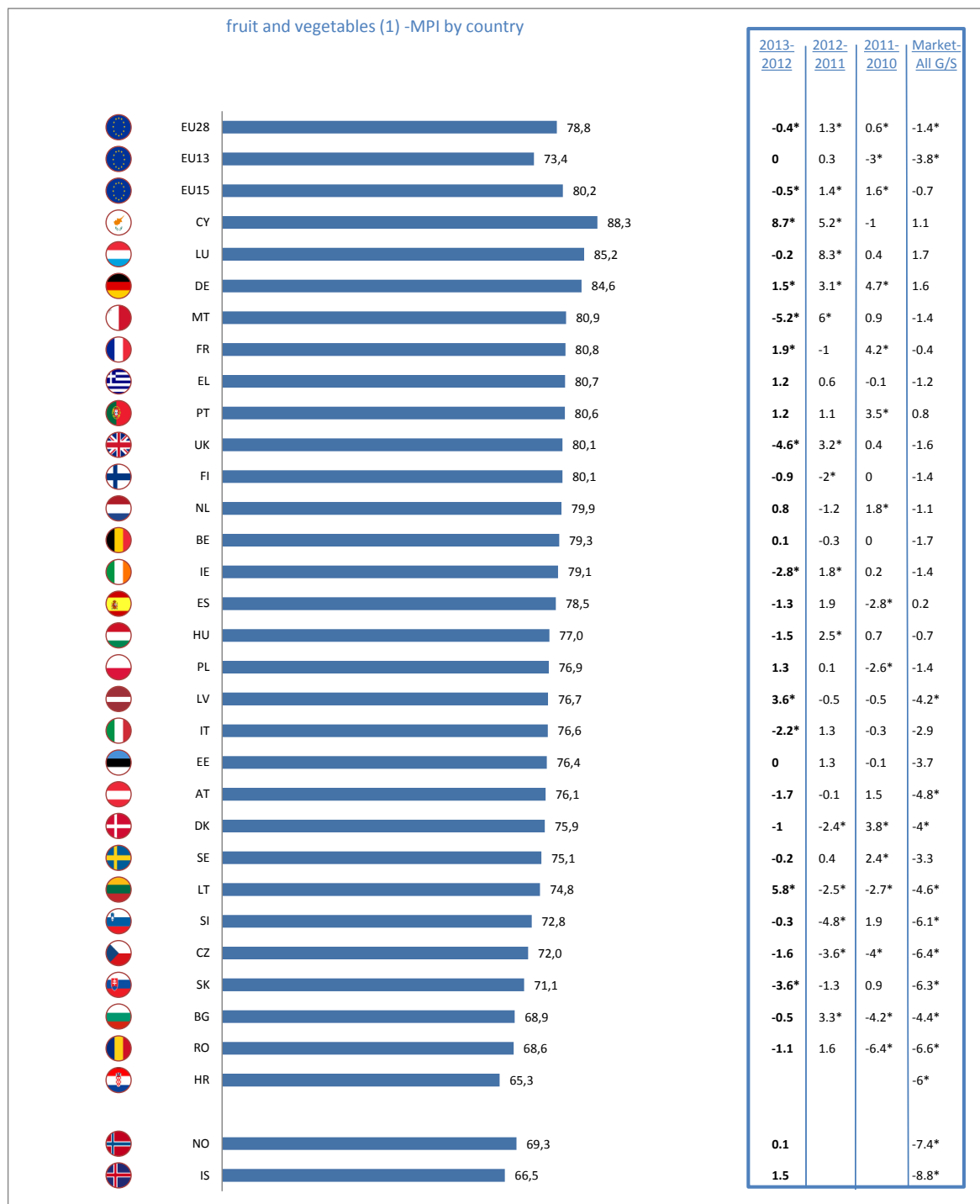
given the high sample size on which they are computed, some differences could be statistically significant from 0 even if their absolute magnitude is very small.

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



Overall Performance

The market for fruit and vegetables has a MPI score of 78.8 at EU28 level. This makes this market a low performing market. It is ranked in 17th place out of the 21 goods markets and scores lower (-1.4) than the goods markets on average.

Between 2012 and 2013, the market performance has seen a decrease (of 0.4 points). This decline is mainly driven by a decline in score in comparability (-0.1), but also a decline in trust (-0.1) and expectations (-0.02), although the decline in the last component is not statistically significant. Similarly a decline in the score of the choice component can be noted. In addition, only 59% of consumers encountering problems in this market made a complaint about them¹.

When comparing assessments of the fruit and vegetables market with the EU28 average for all goods markets, we see that all components score worse than average, except for that of complaints. The proportion of complaints is notably below average for all goods markets. This may be due to the high volume, low value nature of fruit and vegetable purchases, for which consumers tend to feel not motivated to complain about any problems that may arise.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,8	6,8	7,6	10,4	59,0	8,1
Diff 2013-2012	-0.1*	-0.1*	0	0.1	-3.7*	-0.1*
Diff 2012-2011	0.3*	0.2*	0.2*	1.7*	-7.9*	0.2*
Diff 2011-2010	0.2*	0	0.1*	0.2	9.8*	
Component contribution to the change in MPI	-0.2*	-0.1*	-0.1	0		
Diff Market - EU28	0.1*	-0.2*	-0.3*	3.1*	-11.8*	-0.1*

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¹ Please do take into account small base sizes for this figure.

² The contribution of "problems %" and "complaints %" to the change in MPI has been calculated as a compound, not separately and is indicated accordingly in the table.

Country Analysis

There is a 23.0 point difference between the top ranked country for the fruit and vegetables market, and the lowest ranked country. There is 7.1 point difference with the goods markets average, indicating that differences need to be taken into account in the evaluation of this market at EU28 level.

The market for fruits and vegetables is assessed more favourably in the EU15 (80.2) countries than in the EU13 countries (73.4), where market performance in the EU13 countries is below average (-6.7) in a statistically significant fashion. At regional level, only in the West-European region (81.6) performance of the market for fruits and vegetables is above the average for goods markets. All other regions show a score below the EU28 average.

Countries at the top of the ranking are Cyprus (88.3), Luxembourg (85.2) and Germany (84.6), while this market is evaluated least well in Croatia (65.3), Romania (68.6) and Bulgaria (68.9). Additionally, in Iceland this market is not performing well, with a MPI score of 66.5.



The three countries where market performance has improved most since 2012 are Cyprus (+8.7*) and Lithuania (+5.8*) and Latvia (+3.6*). In contrast, the three countries where market performance has deteriorated most are Malta (-5.2*), the UK (-4.6*) and Slovakia (-3.6*).


The top performing countries in the comparative component are Cyprus (8.5*), Poland (8.3*) and Portugal (8.2*). The best performers for trust are Cyprus (8.4*), Luxembourg (8.1*) and Germany (7.9*). In the expectations component, Cyprus (8.5*), Luxembourg (8.3*) and Finland (8.1*) perform best. The least problems are found in Cyprus (0.7%*), Malta (0.9%*) and Greece (3.6%*). While the proportion of complaints is lowest in France (8.6%*), Germany (31.4%*) and Cyprus (32.7%*). Finally, choice is assessed most favourably in Cyprus (8.8*), Austria (8.6*) and Finland (8.6*).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	88,3	CY	8,5	CY	8,4	CY	8,5	CY	0,7	FR	8,6	CY	8,8
LU	85,2	PL	8,3	LU	8,1	LU	8,3	MT	0,9	DE	31,4	AT	8,6
DE	84,6	PT	8,2	DE	7,9	FI	8,1	EL	3,6	CY	32,7	FI	8,6
MT	80,9	DE	8,1	MT	7,8	DE	8,1	LU	3,7	LV	42,7	HU	8,6
FR	80,8	EL	8,0	FI	7,4	PT	7,9	DE	4,7	HR	47,4	DK	8,5
Avg	78,8	Avg	7,8	Avg	6,8	Avg	7,6	Avg	10,4	Avg	59,0	Avg	8,1

Socio-demographic analysis

Other white collar workers³ rate the fruit and vegetables market higher than those unemployed. Respondents who left education up to the age of 15 score the market higher than those ending education between the ages of 16 and 19.⁴

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013		78.8	78.4	79.1	78.6	78.4	79.2
diff 2013 EU28 Average			-1.1*	-1.6*	-1.7*	-1.3*	-1.2*

		Total								
			Self em- ployed	Manager	Other white collar	Blue collar	Student	House- person	Unem- ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013		78.8	78.4	78.7	79.2	79.4	78.9	78.8	77.6	78.3
diff 2013 EU28 Average			-1	-2*	-1.2*	-0.4	-2*	-2.3*	-1.3*	-1.6*

		Total				www		
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013		78.8	79.6	78.0	78.9	78.5	78.8	78.5
diff 2013 EU28 Average			-0.5	-1.9*	-1.3*	-2.1*	-1.5*	-0.8*

General Conclusions

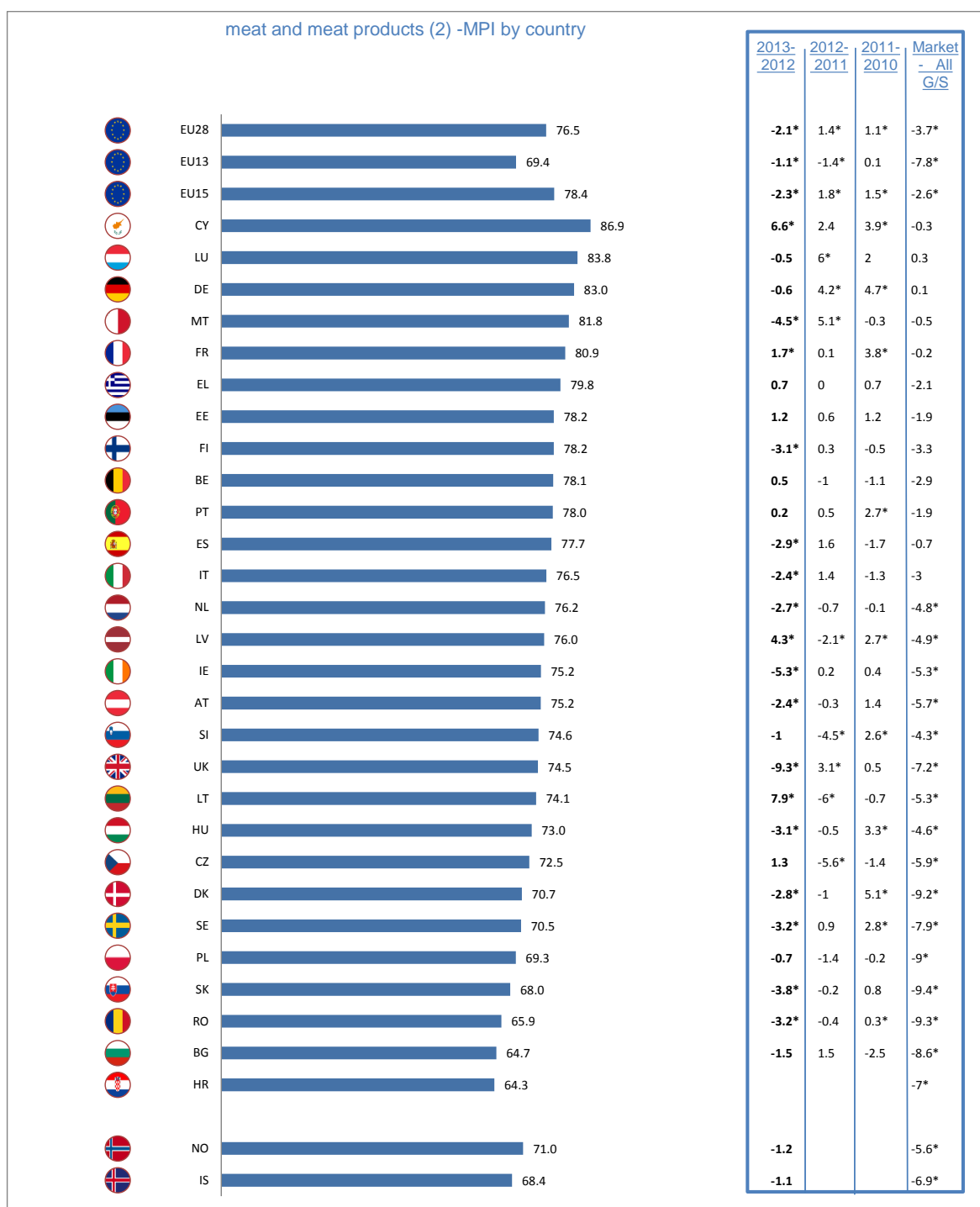
The market for fruit and vegetables is with an MPI score of 78.8 a low performing market. The decline in the evaluation of the performance compared to 2012 is mainly due to a lower evaluation of comparability, but also of trust and expectations. The market is well evaluated in the Western European region in contrast to lower performance evaluation in all other regions and mainly in Eastern Europe. While a regional dispersion in evaluation is noted, the market is evaluated relatively equally over the different socio-demographic groups.

³ "Other white collar" workers refers to those workers that perform administrative tasks (unlike "blue collar workers") but do not have managerial positions (unlike "managers"). This classification is applied through the entire report.

⁴ For all the socio-demographic analyses, a letter and asterisk coding system will be used. The letters indicate that the difference between subgroups is statistically significant. On the other hand, the asterisk indicates that the difference with the EU28 average is statistically significant.

2. Market for meat and meat products

Market definition: Food – Meat Lamb Veal Pork Beef Poultry Goat Mutton Other



Overall Performance

The performance of the market for meat and meat products is very low, with an MPI score of 76.5 at EU28 level. This MPI score has decreased by 2.1 points since 2012. This decline in score since 2012 is driven by a decrease in trust (-0.5), expectations (-0.2) and comparability (-0.1).

A possible explanation for this important decline in MPI, and the trust component in particular, is the horsemeat scandal which received extensive media attention across Europe shortly prior to the fieldwork period.⁵

The market for meat and meat products is now ranked 19th out of the 21 goods markets, and it scores lower (a difference of -3.7 points) than the average for goods markets.

There has been a decrease in the proportion of complaints (-1.6), but this does not make a contribution to this market's decline in MPI since 2012.

Comparing the components of the market for meat and meat products with the EU28 average for all goods markets, it scores poorer than average for all components. In particular, the trust score for the market for meat and meat products is 0.7 points below the goods markets average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7.4	6.4	7.4	9.3	64.7	8.0
Diff 2013-2012	-0.1*	-0.5*	-0.2*	0.6	-1.6*	0
Diff 2012-2011	0.2*	0.2*	0.1*	0.6	-9.7*	0.1*
Diff 2011-2010	0.2*	0.2*	0.1*	0.1	5.6*	
Component contribution to the change in MPI	-0.3*	-1.3*	-0.4*	-0.1		
Diff Market - EU28	-0.3*	-0.7*	-0.4*	1.9*	-6.1*	-0.2*

⁵ <http://ec.europa.eu/food/food/horsemeat/>

Country Analysis

There is a difference of 22.6 points between the top and bottom ranked countries for the meat and meat products market. This is 6.7 points higher than the goods markets average difference between top and bottom ranked country, and so demonstrates that differences at country level need to be taken into account when evaluating this market at EU28 level.

The market for meat and meat products is assessed more favourably in the EU15 (78.4) countries than the EU13 (69.4) countries. In terms of regions, this market scores highest in Western Europe (79.4) and lowest in Eastern Europe (69.4). In comparison to the goods markets average, the market for meat and meat products' score is lower in all regions except Western Europe, where it scores slightly lower than average.

The best performing countries for this market are Cyprus (86.9), Luxembourg (83.8) and Germany (83.0), while the poorest performing countries are Croatia (64.3), Bulgaria (64.7) and Romania (65.9).

In comparison to 2012, the countries experiencing the greatest improvement in market performance are Lithuania (+7.9*), Cyprus (+6.6*) and Latvia (+4.3*), and the countries with the biggest decline in MPI are the UK (-9.3*), Ireland (-5.3*) and Malta (-4.5*).



At component level, the top 3 performing countries for comparability are Cyprus (8.4*), Luxembourg (8.0*) and Germany (7.9*). The top performers in terms of trust are Cyprus (8.2*), Luxembourg (7.7*) and Malta (7.7*). Cyprus is also the top ranked country for expectations (8.2*), followed by Luxembourg (8.1*) and Finland (8.1*). The lowest percentage of problems is found in Malta (0.9%*), Cyprus (2.0%*) and Greece (3.6%*), whilst the lowest percentage of complaints is found in France (19.3%*), Luxembourg (45.0%*) and Latvia (48.1%*). The countries scoring highest for the choice component are Slovenia (8.7*), Cyprus (8.7*) and Estonia (8.6*).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	86,9	CY	8,4	CY	8,2	CY	8,2	MT	0,9	FR	19,3	SI	8,7
LU	83,8	LU	8,0	LU	7,7	LU	8,1	CY	2,0	LU	45,0	CY	8,7
DE	83,0	DE	7,9	MT	7,7	FI	8,1	EL	3,6	LV	48,1	EE	8,6
MT	81,8	PT	7,9	DE	7,6	DE	8,0	LU	3,7	HU	52,0	LU	8,5
FR	80,9	FR	7,7	FR	7,3	AT	7,8	IT	4,5	NO	54,1	AT	8,5
Avg	76,5	Avg	7,4	Avg	6,4	Avg	7,4	Avg	9,3	Avg	64,7	Avg	8,0



Socio-demographic analysis

Respondents aged 55+ score the market for meat and meat products higher than those aged 35-54. Other white collar workers rate the market higher than the self-employed, blue collar workers, students, unemployed and retired people. Those leaving education aged up to 15 years rate this market higher than those leaving education aged 16-19. Those leaving education aged 20+ give a higher score than those leaving education and 16-19 and those who are currently still studying.

In comparison to the EU28 average for goods markets, the market for meat and meat products performs significantly poorer among all socio-demographic groups.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	76.5	76.1	76.8	76.0	76.1	77.2
diff 2013 EU28 Average		-3.4*	-3.9*	-4.4*	-3.7*	-3.1*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	76.5	75.8	76.0	77.8 (loprs)	75.6	76.0	76.5	75.0	76.1
diff 2013 EU28 Average		-3.5*	-4.6*	-2.6*	-4.3*	-4.9*	-4.6*	-3.9*	-3.7*

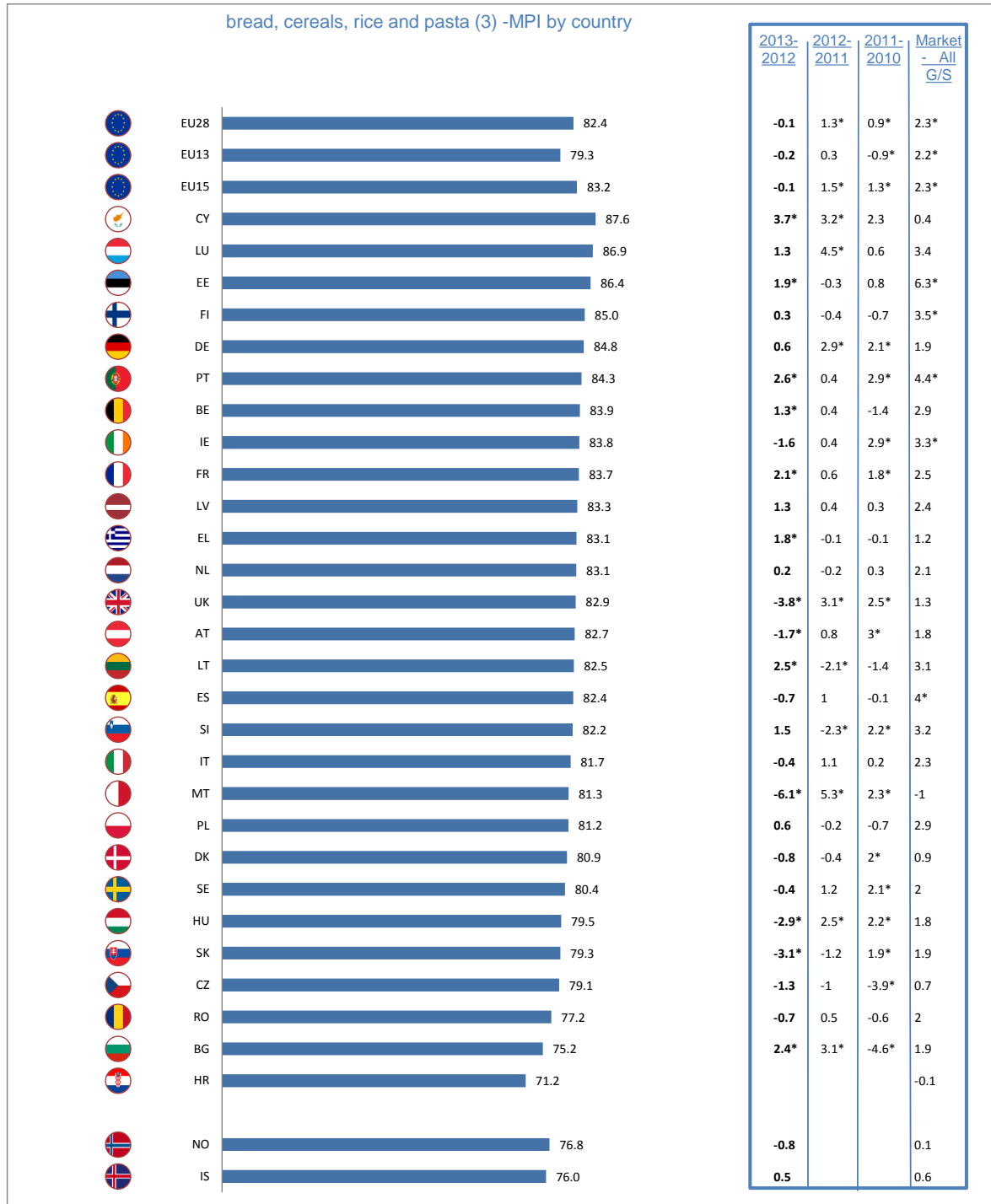
	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	76.5	77.2 (g)	75.1	77.1 (gi)	75.4	76.5	76.2
diff 2013 EU28 Average		-2.9*	-4.8*	-3.1*	-5.2*	-3.7*	-3.2*

General Conclusions

With an MPI score of 76.5, the market for meat and meat products is one of the poorest performing goods markets. Its 2.1 point decline in performance in comparison to 2012 could be attributed to the horsemeat scandal, where horsemeat was found in beef, which might explain the reduction in consumer levels of trust in this market. Between socio-demographic groups the assessment of this market varies relatively little. The large differences in performance between regions and countries means that caution must be exercised when evaluating the overall EU28 market for meat and meat products.

3. Market for bread, cereals, rice and pasta

Market definition: Food - Bread and Cereals Rice Flour Bread Bakery products Pizza's Pasta



Overall Performance

The market for bread, cereals, rice and pasta is high performing, with an MPI score of 82.4 at EU28 level. This MPI score has slightly decreased since 2012 although this change is not statistically significant. The market for bread, cereals, rice and pasta is ranked 3rd out of the 21 goods markets. Its score is better (2.3 points) than the average for all good markets.

The slight decrease in MPI score since 2012 is driven by an increase in complaints (+0.4) and a decrease in the proportion of problems (-0.3).

When comparing the components of the market for bread, cereals, rice and pasta with the EU28 average, it scores better on comparability, trust, expectations and choice, and has a lower proportion of problems. In particular the proportion of complaints for the market is notably below the goods markets average (-8.1).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,9	7,4	8,0	4,5	62,7	8,4
Diff 2013-2012	0	0	0	-0.3	0.4	0
Diff 2012-2011	0.2*	0.1*	0.1*	0.2	-15.3*	0.1*
Diff 2011-2010	0.1*	0.2*	0.1*	0.2	4.5*	
Component contribution to the change in MPI	-0.1	-0.1	0	0.1		
Diff Market - EU28	0.3*	0.3*	0.1*	-2.8*	-8.1*	0.1*

Country Analysis

Between the top and bottom ranked countries for the bread, cereals, rice and pasta market there is a difference of 16.4 points. This is 0.4 points higher than the goods markets average.

The bread, cereals, rice and pasta market is assessed more favourably in the EU15 countries (83.2) than the EU13 countries (79.3). When looking at the regions, this market scores highest in Western Europe (83.8) and lowest in Norway and Iceland (76.5). In comparison to the goods markets average, the market for bread, cereals, rice and pasta products scores higher in all regions, except Eastern Europe, where it scores slightly lower (-0.9), and Norway and Iceland, where its score is lower (-3.6) than average.

Cyprus (87.6), Luxembourg (86.9) and Estonia (86.4) are the best performing countries for the bread, cereals, rice and pasta market. While Romania (77.2), Bulgaria (75.2) and Croatia (71.2) are the worst performing countries. Norway (76.8) and Iceland (76.0) also are among the worst performing countries.

When comparing to 2012, Cyprus (+3.7*), Portugal (+2.6*) and Lithuania (+2.5*) are experiencing the greatest improvement in market performance. Malta (-6.1*), the UK (-3.8*), and Slovakia (-3.1*) are experiencing the biggest decline in comparison to 2012.



The top 3 performing countries for comparability are Cyprus (8.5), Estonia (8.4) and Portugal (8.4). The 3 best performing countries in terms of trust are Cyprus (8.4), Luxembourg (8.2) and Germany (8.0). Estonia (8.6), Finland (8.5) and Luxembourg (8.4) score best on expectations. The lowest percentage of problems is found in Malta (0.3%), Greece (1.4%) and Cyprus (1.7%). Meanwhile, the lowest percentage of complaints is found in Malta (0.0%), Luxembourg (15.2%) and France (26.9%). As for the choice component, the best scoring countries are Estonia (9.2), Lithuania (9.1) and Slovenia (9.1).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	87,6	CY	8,5	CY	8,4	EE	8,6	MT	0,3	MT	0,0	EE	9,2
LU	86,9	EE	8,4	LU	8,2	FI	8,5	EL	1,4	LU	15,2	LT	9,1
EE	86,4	PT	8,4	DE	8,0	LU	8,4	CY	1,7	FR	26,9	SI	9,1
FI	85,0	LT	8,3	EE	7,9	PT	8,3	SE	1,9	CY	41,0	AT	8,9
DE	84,8	LU	8,3	FR	7,9	AT	8,3	LU	2,0	BE	41,3	DK	8,8
Avg	82,4	Avg	7,9	Avg	7,4	Avg	8,0	Avg	4,5	Avg	62,7	Avg	8,4


Socio-demographic analysis

Female respondents score the market for bread, cereals, rice and pasta higher than male respondents. Other white collar workers, blue collar workers, students and house-persons rate the market higher than retired people.

Respondents who use the internet privately score the market higher than those who do not use it privately.

		Total						
			Male	Female	18-34	35-54	55+	
			(a)	(b)	(c)	(d)	(e)	
2013	82.4	82.0	82.8	82.9	82.3	82.2		
diff 2013 EU28 Average		2.5*	2*	2.6*	2.5*	1.8*		

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	82.4	82.5	82.7	82.6	82.9	83.4	83.4	82.5	81.0	
diff 2013 EU28 Average		3.1*	2*	2.2*	3*	2.5*	2.3*	3.6*	1.2*	

		Total					www	
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	82.4	82.5	81.9	82.6	83.1	82.6	81.5	
diff 2013 EU28 Average		2.4*	2*	2.4*	2.5*	2.4*	2.2*	

General Conclusions

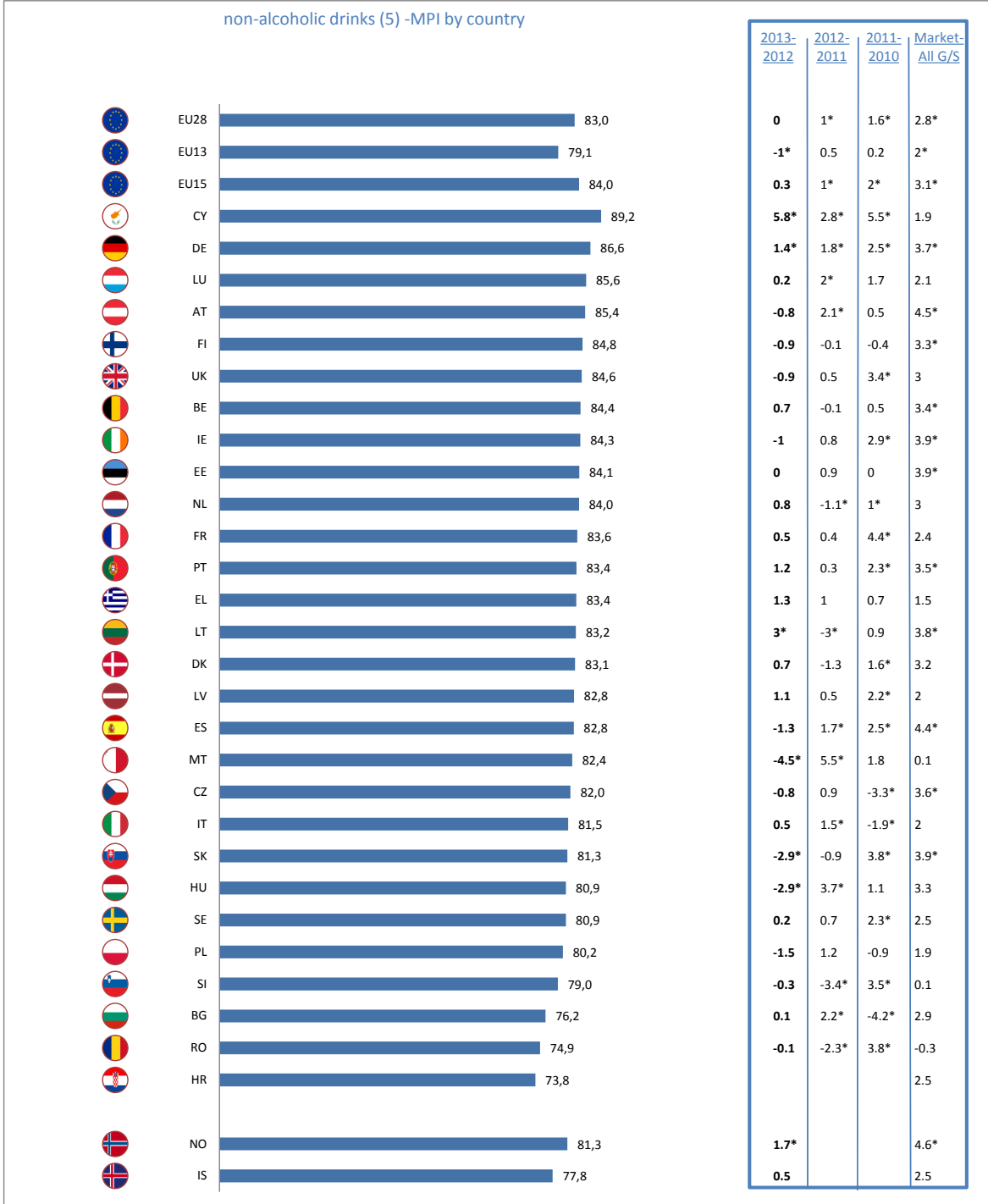
The market for bread, cereals, rice and pasta is a high performing, with an MPI score of 82.4. It is ranked 3rd out of the 21 goods markets. Cyprus, Luxembourg and Estonia are the best performing countries for the bread, cereals, rice and pasta market. While Romania, Bulgaria and Croatia are the worst performing countries. Norway and Iceland also are among the worst performing countries.

The complaints proportion for this market is lower than the goods markets average.

The differences in assessment across socio-demographics groups for this market remain limited, although retired people show a worse evaluation in comparison to the other occupations.

5. Market for non-alcoholic drinks

Market definition: Non-alcoholic drinks - Coffee, tea, cacao, Mineral waters, Soft drinks, Fruit and vegetable juices



Overall Performance

The market for non-alcoholic drinks has an MPI score of 83.0 at EU28 level. This makes this a high performing market. The market performance remained stable. It is ranked in 2nd place out of the 21 goods markets and scores higher (+2.8) than the goods markets on average.

Only 51.9% of consumers encountering problems in this market made a complaint about them. This represents a decrease when compared to 2012.

When comparing assessments of non-alcoholic drinks market with the EU28 average for all goods markets, we see that all components show a better score than average. The proportion of complaints is below average for all goods markets. This may be due to the high volume, low value nature of non-alcoholic drinks purchases, meaning that consumers make regular purchases of these every-day goods, and do not feel motivated to complain about any problems that may arise.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	8,0	7,3	8,0	2,7	51,9	8,5
Diff 2013-2012	0	0	0	-0.1	-5.4*	0
Diff 2012-2011	0.2*	0.1*	0.1*	0	-10.7*	0.1*
Diff 2011-2010	0.2*	0.3*	0.1*	0.1	-1.6*	
Component contribution to the change in MPI	0	-0.1	0.1	0		
Diff Market - EU28	0.3*	0.3*	0.2*	-4.6*	-18.8*	0.2*

Country Analysis

There is a 15.4 point difference between the top ranked country for the non-alcoholic drinks market, and the lowest ranked country. There is only a 0.6 point difference with the goods markets average, indicating that this market is evaluated rather similarly throughout Europe.

The market for non-alcoholic drinks is assessed more favourably in the EU15 (84.0) countries than in the EU13 countries (79.1), where market performance in the EU13 countries is slightly and non-significantly below average (-1.0).

At regional level, in the West-European region (85.0), the Northern region (82.5) and the Southern region (82.3), the performance in the market for non-alcoholic drinks is evaluated above the average for goods markets. The other regions score around average.

Countries at the top of the ranking are Cyprus (89.2*), Germany (86.6*) and Luxembourg (85.6), while this market is evaluated least well in Croatia (73.8*), Romania (74.9*) and Bulgaria (76.2*).

The three countries where market performance has improved most since 2012 are Cyprus (+5.8*), Lithuania (+3.0*) and Norway (+1.7*). In contrast, the three countries where market performance has deteriorated most are Malta (-4.5*), Hungary (-2.9*) and Slovakia (-2.9*).



The top performing countries in the comparative component are Cyprus (8.6), Lithuania/Germany (both 8.3) and Portugal/Luxembourg (both 8.2). The best performers for trust are Cyprus (8.5), Germany (8.2) and Luxembourg (8.0). In the expectations component, Austria (8.7) and Denmark/Cyprus/Finland (all 8.5) and Belgium (8.4) perform best. The least problems are found in Cyprus (0.0%), Malta (0.4%) and Italy/Greece (both 0.5%), while the proportion of complaints is lowest in France (4.4%), Luxembourg (25.3%) and Latvia (33.0%).


Finally, choice is assessed most favourably in Austria (9.2), Lithuania (9.1) and Slovenia/Slovakia/Estonia/Finland/Sweden (all 9.0).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	89,2	CY	8,6	CY	8,5	AT	8,7	CY	0,0	FR	4,4	AT	9,2
DE	86,6	LT	8,3	DE	8,2	DK	8,5	MT	0,4	LU	25,3	LT	9,1
LU	85,6	DE	8,3	LU	8,0	CY	8,5	IT	0,5	LV	33,0	SI	9,0
AT	85,4	PT	8,2	MT	7,9	FI	8,5	EL	0,5	HR	41,8	SK	9,0
FI	84,8	LU	8,2	FR	7,8	BE	8,4	UK	1,6	RO	47,8	EE	9,0
Avg	83,0	Avg	8,0	Avg	7,3	Avg	8,0	Avg	2,7	Avg	51,9	Avg	8,5

Socio-demographic analysis

Women rate the non-alcoholic drinks market higher than men. People aged 18 to 34 score the market statistically significantly higher than those aged 35+. Students rate the market statistically significantly highest compared to all other groups. Consumers that indicate they use the internet for private usage also give statistically significant higher scores on this market than other consumers.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	83.0	82.4	83.4	83.7	82.9	82.4	
diff 2013 EU28 Average			2.9*	2.7*	3.4*	3.2*	2.1*

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	83.0	83.1	84.3	83.1	83.1	84.8	83.9	82.4	81.6	
diff 2013 EU28 Average			3.7*	3.7*	2.6*	3.3*	3.9*	2.8*	3.5*	1.7*

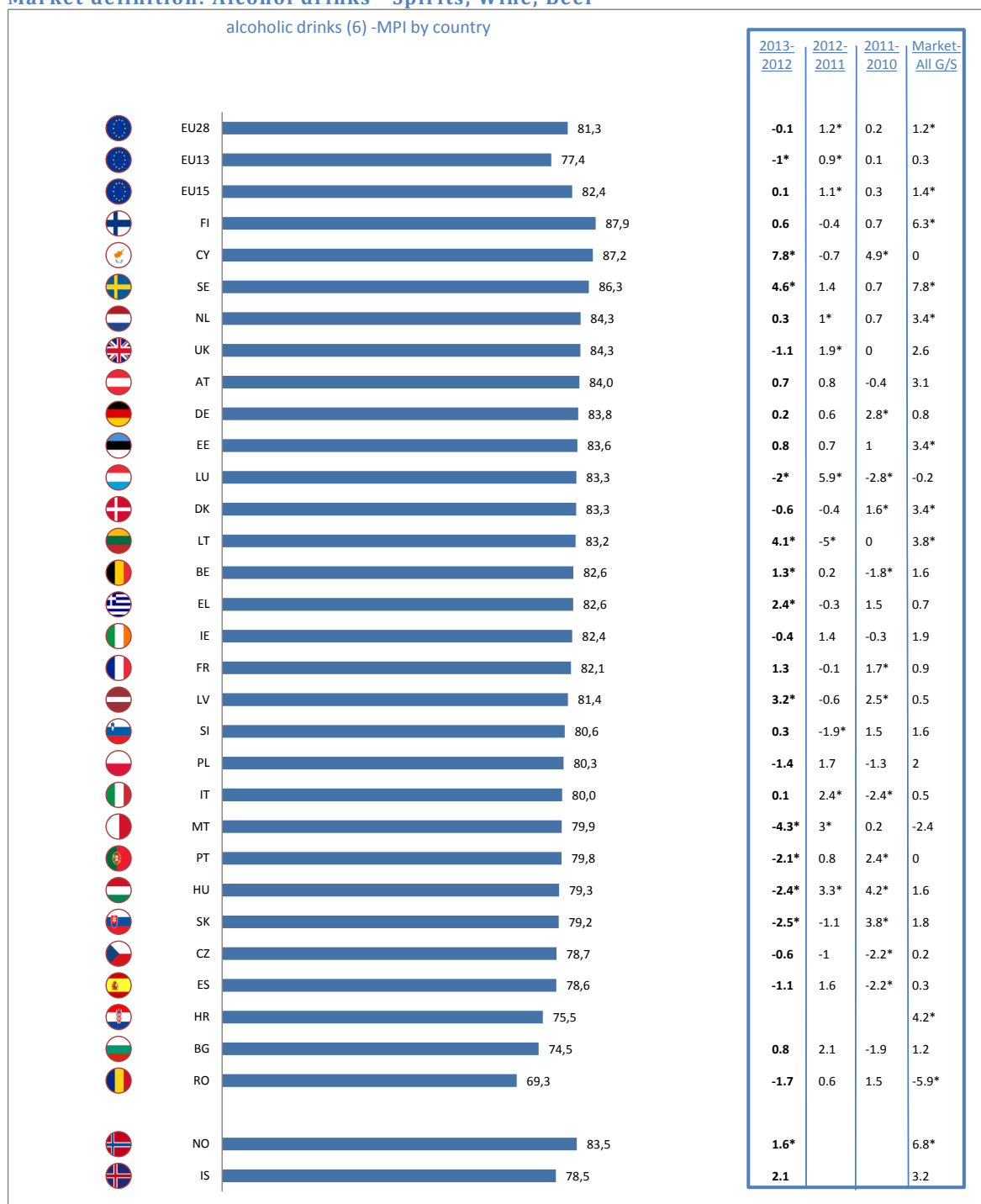
		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	83.0	82.3	82.9	83.0	84.6	83.4	81.1	
diff 2013 EU28 Average			2.3*	3*	2.8*	4*	3.1*	1.8*

General Conclusions

The market for non-alcoholic drinks is with an MPI score of 83.0 the 2nd highest performing market. The market performance remained stable compared to 2012. The market is evaluated well on all components and relatively equally across all countries. While regional dispersion in evaluation is rather limited, some differences are noted across the socio-demographic groups. In particular, students between 18 and 34 years old give the best evaluation to this market.

6. Market for alcoholic drinks

Market definition: Alcohol drinks - Spirits, Wine, Beer



Overall Performance

The market for alcoholic drinks is mid- to high performing market with an MPI score of 81.3 at EU28 level. It is ranked 9th out of 21 goods markets. Over the last year the market performance was stable. On average this market scores 1.2 points higher than the goods markets in general.

Compared to last year the MPI of this market stayed stable, although the component comparability declined (-0.1) and the component expectations increased by the same amount. There is an increase in the proportion of problems encountered by consumers (+0.9), combined with a decline in the proportion of complaints (-6.8%).

Compared with the EU28 average for all goods markets, all components score better than average with the exception for trust, which scores worse than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,9	6,9	8,0	3,3	60,8	8,6
Diff 2013-2012	-0.1*	0	0.1*	0.9*	-6.8*	0.1*
Diff 2012-2011	0.1*	0.2*	0	-1.8*	-14.3*	0
Diff 2011-2010	0.1*	0.1*	0	1.2*	14.2*	
Component contribution to the change in MPI	-0.2*	0	0.2*	-0.1*		
Diff Market - EU28	0.2*	-0.1*	0.1*	-4*	-10*	0.4*

Country Analysis

The difference between the top and bottom ranked country for the market of alcoholic drinks is 18.5 points or a 2.6 point difference with EU28 level.

This market is perceived better in the EU15 (82.4) countries than in the EU13 countries (77.4), which are respectively above (+2.2) and below average (-2.7), both being significant differences. Especially in the Northern and Western European region the assessment of the performance is significantly above the average for goods markets. In the Eastern region the MPI for this market is significantly below average (-2.8).

The highest performance index for this market is found in Finland (87.9*), Cyprus (87.2*), and Sweden (86.3*). In Romania (69.3*), Bulgaria (74.5*) and Croatia (75.5*) the performance of alcoholic is evaluated least well.



In Cyprus (+7.8*), Sweden (+4.6*) and Lithuania (+4.1*) the market performance has improved the most since 2012. The performance of this market declined the most in Malta (-4.3*), Slovakia (-2.5*) and Hungary (-2.4*).


For the comparability component of this market Lithuania (8.4), Cyprus (8.4) and Finland (8.2) performed best. For the trust component Norway (8.4) and Cyprus, Finland and Sweden (all with 8.3) are the best performing countries. As for the expectations component the best performances can be found in the Northern European countries Finland (8.8), Denmark (8.8) and Sweden (8.6). The least problems in the alcoholic drinks market are encountered in Malta (0.5%), Austria (0.9%) and the Netherlands (1.0%), while the proportion of complaints is the lowest in Luxemburg and Malta (both 0%) and France (25.4%). The choice factor for this market is most appreciated in Lithuania (9.5), Estonia (9.4) and Denmark (9.4). These differences are all significant.


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	87,9	LT	8,4	NO	8,4	FI	8,8	MT	0,5	LU	0,0	LT	9,5
CY	87,2	CY	8,4	CY	8,3	DK	8,8	AT	0,9	MT	0,0	EE	9,4
SE	86,3	FI	8,2	FI	8,3	SE	8,6	NL	1,0	FR	25,4	DK	9,4
NL	84,3	PL	8,1	SE	8,3	AT	8,6	BE	1,3	AT	32,6	AT	9,3
UK	84,3	PT	8,1	DE	7,7	UK	8,5	IT	1,4	DE	42,5	HU	9,2
Avg	81,3	Avg	7,9	Avg	6,9	Avg	8,0	Avg	3,3	Avg	60,8	Avg	8,6

Socio-demographic analysis

Females rate the market of alcoholic drinks higher than males; as do younger people (18-34) and managers. Other white collar workers and blue collar workers score the markets higher compared to retired people. Furthermore score other white collar workers the marked higher than self-employed. Respondents who left education up to the age of 15 score the market lower than those ending education at a later age. Consumers with private usage of internet rate the market higher than consumers without private usage of internet.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	81.3	80.7	81.9	82.5	80.8	80.8	
			(a)	(de)			
diff 2013 EU28 Average		1.2*	1.2*	2.1*	1*	0.5*	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	81.3	80.2	83.8	81.7	81.7	81.6	81.7	80.3	80.2
			(lnopqrs)	(lrs)	(s)				
diff 2013 EU28 Average		0.9	3.2*	1.3*	1.9*	0.7	0.6	1.4*	0.3

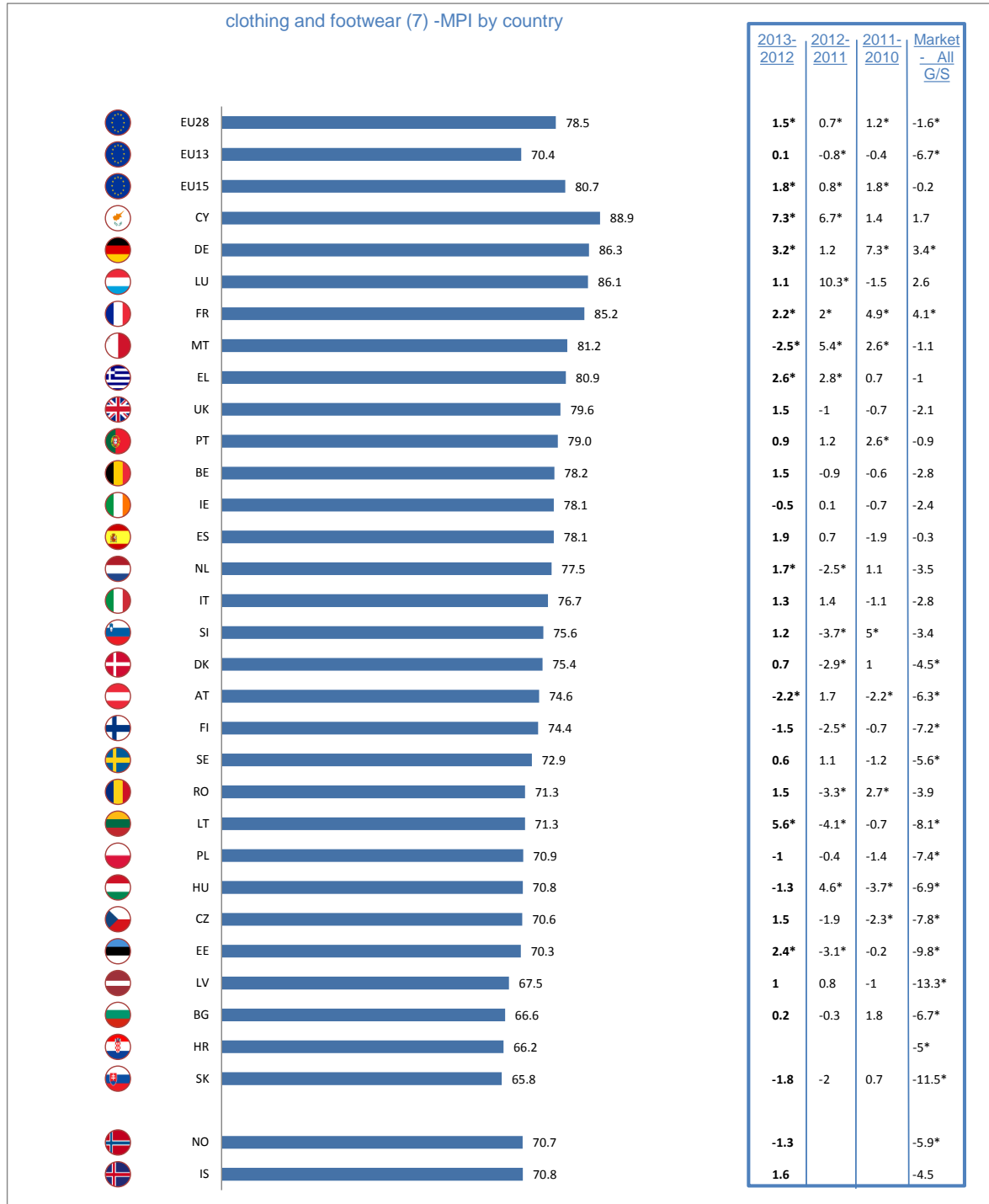
		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	81.3	79.8	81.8	81.6	81.3	82.0	78.4
			(f)	(f)		(k)	
diff 2013 EU28 Average		-0.2	1.9*	1.3*	0.6	1.7*	-1*

General Conclusions

The market for alcoholic drinks is mid to high performing market. The market has remained stable year-on-year, with the most notably decline in the proportion of complaints. The market is best evaluated in the Northern and Western European regions. Females, younger generations, managers, higher educated and consumers with private use of internet assess rate the market for alcoholic drinks highest.

7. Market for clothing and footwear

Market definition: Clothing (including tailor-made goods) and footwear - Children's clothing, Women's clothing, Men's clothing, Sportswear, Hats, Clothing material, Furs, Protective clothing, Handbags and accessories, Children's footwear, Women's footwear, Men's footwear, Sports footwear, Other



Overall Performance

The clothing and footwear market has an MPI score of 78.5, which makes it a low performing market. However, the MPI score for the market for clothing and footwear has experienced an increase of 1.5 points since 2012. This 1.5 point improvement in MPI for this market is mainly driven by a 0.2 point score increase for the comparability, trust and expectations components. To a lesser extent, this increase in MPI is also driven by a 0.9% decrease in problems experienced. This market is currently ranked 18th out of the 21 goods markets, and its MPI score is 1.6 points lower than the goods markets average.

When comparing the market for clothing and footwear with the goods markets average, this market scores poorer than average for the comparability and expectations components, and has a higher than average proportion of problems. The proportion of complaints is above the goods market average by 4.9 points.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,6	7,1	7,7	12,4	75,6	8,2
Diff 2013-2012	0.2*	0.2*	0.2*	-0.9*	-2.5*	0.2*
Diff 2012-2011	0.2*	0.2*	0.1*	2.8*	-3.7*	0.1*
Diff 2011-2010	0.1*	0.3*	0.1*	0	6*	
Component contribution to the change in MPI	0.4*	0.5*	0.4*	0.2*		
Diff Market - EU28	-0.1*	0	-0.1*	5.1*	4.9*	0

Country Analysis

There is a 23.1 point difference between the top ranked country and the bottom ranked country. This is 7.2 points more than the goods markets average points difference, and thus indicates that the market performance for clothing and footwear is rather heterogeneous and that country level differences should be taken into account when analysing this market at EU28 level.

This market is viewed more favourably in the EU15 (80.7) than the EU13 (70.4) countries. There is large variation by region, with this market performing above the goods markets average in Western Europe, with 82.9 points, but performing lower than the goods markets average in all other regions.

The countries at the top of the ranking for the clothing and footwear market are Cyprus (88.9), Germany (86.3) and Luxembourg (86.1). In contrast, the countries with the lowest scores are Slovakia (65.8), Croatia (66.2) and Bulgaria (66.6).



In comparison to 2012, the countries with the largest increase in MPI performance for this market are Cyprus (+7.3*), Lithuania (+5.6*) and Germany (+3.2*). The increase in score in Lithuania can be attributed in part to the increase in competition from new shopping malls and websites selling clothing and footwear, leading to a decrease in prices. The countries with the greatest deterioration in performance are Malta (-2.5*), Austria (-2.2*) and Slovakia (-1.8) – although this last change is not statistically significant. The decrease in Malta could reflect in part the effects of the financial crisis, with the economic slowdown in the country causing clothing to be relatively more expensive for people with a more limited budget.


In terms of the components, the top three performing countries for comparability are Cyprus (8.8), Germany (8.2) and Luxembourg (8.2). The top performing countries for trust are Cyprus (8.5), Germany (8.3) and France (8.1). For the expectations component, the top performing countries are Cyprus, Luxembourg and Germany (all three with 8.4 points). The lowest amount of problems is seen in Cyprus (0.5%), Luxembourg (1.8%) and Malta (3.3%), whilst the lowest proportion of complaints is seen in Luxembourg (15.9%), Cyprus (33.3%) and France (38.5%). Finally, the top three countries in terms of the choice component are Cyprus (8.9), Denmark (8.6) and Slovenia (8.6).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	88,9	CY	8,8	CY	8,5	CY	8,4	CY	0,5	LU	15,9	CY	8,9
DE	86,3	DE	8,2	DE	8,3	LU	8,4	LU	1,8	CY	33,3	DK	8,6
LU	86,1	LU	8,2	FR	8,1	DE	8,4	MT	3,3	FR	38,5	SI	8,6
FR	85,2	FR	8,2	LU	7,9	FR	8,1	FR	5,4	RO	46,2	LU	8,6
MT	81,2	EL	7,9	MT	7,7	DK	8,0	EL	5,6	DE	59,2	BE	8,6
Avg	78,5	Avg	7,6	Avg	7,1	Avg	7,7	Avg	12,4	Avg	75,6	Avg	8,2

Socio-demographic analysis

People aged 55+ rate the clothing and footwear market higher than those aged 35-54. In terms of occupation, managers and other white collar workers rate this market higher than the self-employed, blue collar workers and the unemployed. Furthermore, students and house-persons rate the market for clothing and footwear higher than blue collar workers and the unemployed. This market receives a higher score among those leaving education aged 20+ than those leaving education aged 16-19, and those with private internet usage give a higher rating than those without private internet usage.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	78.5	78.6	78.5	78.6	78.0	79.1	
diff 2013 EU28 Average			-0.9*	-2.3*	-1.8*	-1.7*	-1.2*

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	78.5	77.7	80.2	79.4	77.1	79.2	79.4	76.3	78.1
diff 2013 EU28 Average			(lor)	(lor)		(or)	(or)		
diff 2013 EU28 Average		-1.6*	-0.4	-1*	-2.7*	-1.7*	-1.7*	-2.6*	-1.7*

		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	78.5	78.0	78.0	79.0	78.9	79.0	76.1
diff 2013 EU28 Average				(g)		(k)	
diff 2013 EU28 Average		-2*	-2*	-1.2*	-1.7*	-1.2*	-3.2*

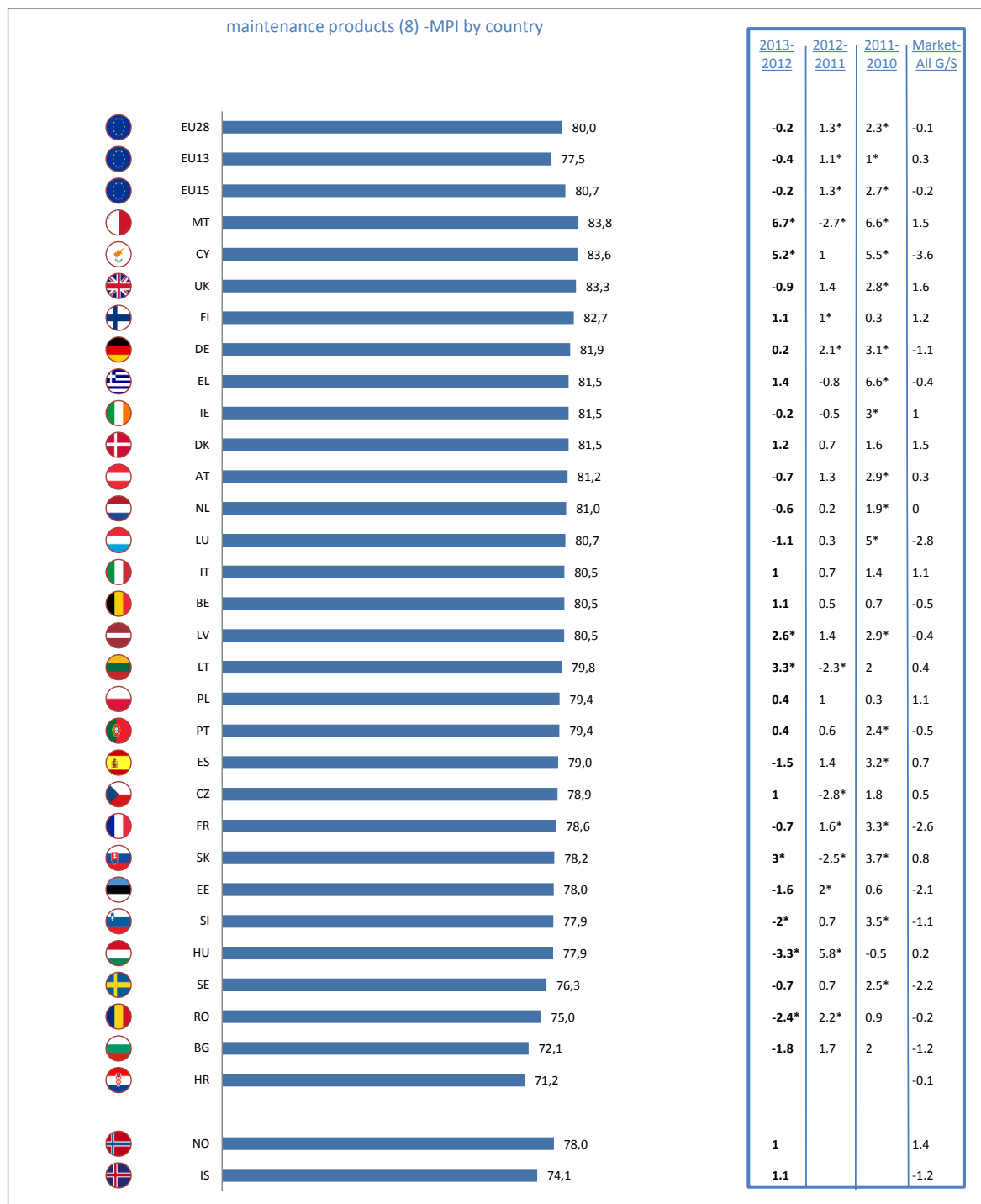
General Conclusions

Overall, with an MPI score of 78.5, the market for clothing and footwear is still one of the lowest performing goods markets. However, the MPI score increase of +1.5 points since 2012 is a positive indication for future market performance. There is considerable difference between countries, as exemplified by the fact that this market performs better than average in Western Europe, but poorer than average in all other European regions.

Blue collar workers and unemployed people evaluate this market least favourably.

8. Market for maintenance products

Market definition: House maintenance and improvement goods - DIY materials (excluding paint and wall coverings), Paint, Wall coverings, Fence, Shed, Power tools (e.g. drill chainsaw), Non-electrical tools, Gardening equipment/tools (non-electrical), Lawn movers, Others



Overall Performance

With an MPI score of 80.0 at EU28 level, the house and garden maintenance products market is mid to low performing. The MPI score has slightly decreased since 2012 although this change is not statistically significant. The slight decrease in score since 2012 can be attributed to a decrease in comparability (-0.1), partly compensated by decreases in the proportions of problems (-1.2) and complaints (-1.5). This market is ranked 14th out of the 21 goods markets, with a score that is slightly lower (-0.1) than the average for good markets.

When comparing the components of the house and garden maintenance products market with the EU28 average, it scores worse on comparability (-0.1), expectations (-0.1) and choice (-0.1) with a higher proportion of complaints (+2.6), while it scores better on trust (+0.1) and has a lower proportion of problems (-0.7).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7.6	7.1	7.7	6.6	73.3	8.2
Diff 2013-2012	-0.1*	0	0	-1.2*	-1.5*	-0.1*
Diff 2012-2011	0.2*	0.2*	0.1*	-1.4*	-1.4*	0.1*
Diff 2011-2010	0.3*	0.3*	0.2*	-2.2*	-1.5*	
Component contribution to the change in MPI	-0.3*	0	-0.1	0.2*		
Diff Market - EU28	-0.1*	0.1*	-0.1*	-0.7*	2.6*	-0.1*

Country Analysis

There is a difference of 12.6 points between the top and bottom ranked countries for the house and garden maintenance products market. This is 3.3 lower than the goods markets average.

The market is assessed more favourably in the EU15 countries (80.7) than the EU13 countries (77.5). As for the regions, this market scores best in Western Europe (81.2) and lowest in Norway and Iceland (76.7). In comparison to the goods markets average, the market scores are worse in all regions, except Western Europe where it scores higher (+1.1) than average.

Malta (83.8), Cyprus (83.6) and the UK (83.3) are the best performing countries for the house and garden maintenance products market. On the contrary, Romania (75.0), Bulgaria (72.1) and Croatia (71.2) are the worst performing countries. Iceland (74.1) is among the worst performing countries.

Malta (+6.7*), Cyprus (+5.2*) and Lithuania (+3.3*) are experiencing the greatest improvement in market performance in comparison to 2012. Hungary (-3.3*) and Romania (-2.4*), on the other hand, are experiencing the biggest decline in comparison to 2012, followed by Bulgaria with a non-statistically significant change of -1.8 point.

The top 3 performing countries for comparability are the UK (8.0), Malta (7.9) and Lithuania (7.8). In terms of trust, Malta (8.0), Cyprus (7.8) and Finland (7.8) score the best. Finland (8.3), Denmark (8.3) and Austria (8.3) score best on expectations. The lowest percentage of problems is found in France (2.7%), Malta (3.4%) and Greece (3.6%), while the lowest percentage of complaints is found in France (18.8%), Latvia (44.9%) and Belgium (52.3%). Lithuania (8.9), Slovakia (8.9) and Slovenia (8.8) are the best scoring countries on the choice component.



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	83,8	UK	8,0	MT	8,0	FI	8,3	FR	2,7	FR	18,8	LT	8,9
CY	83,6	MT	7,9	CY	7,8	DK	8,3	MT	3,4	LV	44,9	SK	8,9
UK	83,3	LT	7,8	FI	7,8	AT	8,3	EL	3,6	BE	52,3	SI	8,8
FI	82,7	EL	7,8	UK	7,7	CY	8,1	CY	3,6	DE	61,1	AT	8,8
DE	81,9	PT	7,8	IE	7,6	UK	8,1	IT	4,0	HR	64,6	DK	8,8
Avg	80,0	Avg	7,6	Avg	7,1	Avg	7,7	Avg	6,6	Avg	73,3	Avg	8,2


Socio-demographic analysis


Female respondents score the house and garden maintenance products market higher than male respondents.

Other white collar workers and house-persons rate this market higher than retired respondents.

Respondents who use the internet privately score the market higher than those who do not use it privately.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	80.0	79.4	80.7	(a)	80.7	79.9	79.7
diff 2013 EU28 Average		-0.1	0		0.3	0.1	-0.6*

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	80.0	79.7	81.0	80.3	80.0	80.7	81.1	79.3	79.3
diff 2013 EU28 Average		0.3	0.4	-0.1	0.2	-0.2	0.1	0.4	-0.6*

		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	80.0	80.5	79.8	80.0	80.5	80.3	78.9
diff 2013 EU28 Average		0.4	-0.1	-0.2	-0.2	0	-0.4

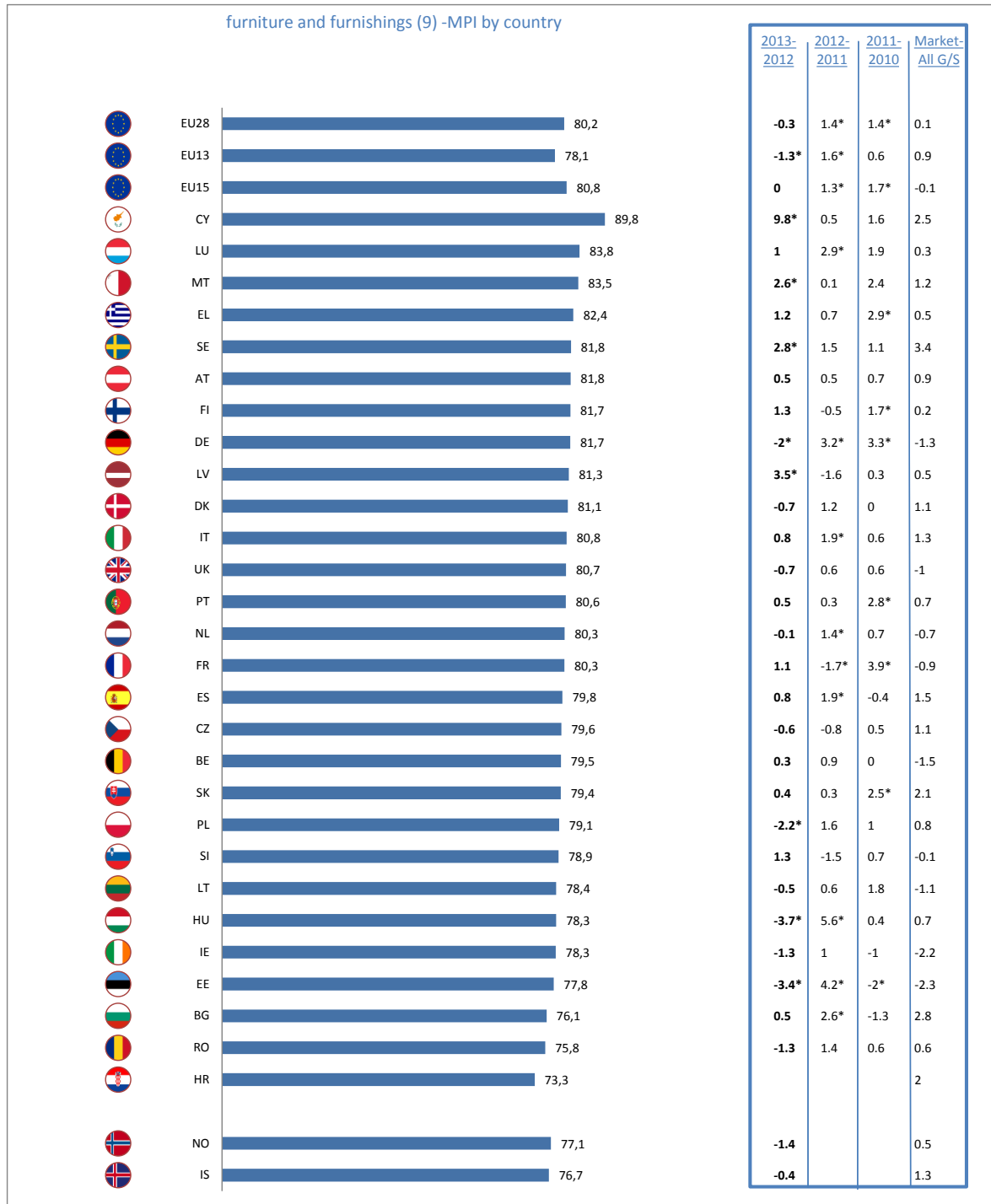
General Conclusions

The house and garden maintenance products market is mid to low performing, with an MPI score of 80.0. It is ranked 14th out of the 21 goods markets.

Malta, Cyprus and the UK are the best performing countries for the house and garden maintenance products market. On the contrary, Romania, Bulgaria and Croatia are the worst performing countries. Iceland is among the worst performing countries.

9. Market for furniture and furnishings

Market definition: Furnishings, Furniture (Upholstered furniture, Non-upholstered furniture, Beds and mattresses, Kitchen furniture, Fitted furniture, Bathroom fittings, Antiques, Leather furniture, Cots, High chairs, Other nursery furniture, Garden furniture Other) Floor Coverings (Carpets, Mats and rugs, Laminates, Ceramics, Wood, Linoleum, Underlay, Other) Household textiles (Bedding, Cushions, Curtains and blinds, Furniture fabrics, Other) Glassware, tableware and household utensils (Crockery, Cooking and dining utensils, Glassware, Other)



Overall Performance

The market for furniture and furnishings has an MPI score of 80.2 at EU28 level. This makes this market mid to low performing. Compared to 2012, the market performance declined slightly, by 0.3 points (non-statistically significant change). It is ranked in 13th place out of the 21 goods markets and scores at a similar level (+0.1) to the goods markets on average.

The slight decline in score is completely due to a decline in comparability (-0.1). Further, when consumers encountered problems in this market, a large proportion, 73.2%, made a complaint about it⁶.

When comparing assessments of the furniture and furnishings market with the EU28 average for all goods markets, we see that all components have a better score than average, except that of comparability and choice which have a score that is lower than average. The proportion of complaints is above average (+2.4) for all goods markets. This may be due to the fact that furniture and furnishing purchases are usually more occasional and more expensive purchases which make consumers pay more attention to it.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,6	7,1	7,9	7,3	73,2	8,1
Diff 2013-2012	-0.1*	0	0	0.1	-0.4	-0.1*
Diff 2012-2011	0.2*	0.1*	0.1*	-2.7*	-13.1*	0
Diff 2011-2010	0.2*	0.2*	0.1*	-0.8*	0.6	
Component contribution to the change in MPI	-0.3*	0	0	0		
Diff Market - EU28	-0.1*	0.1*	0.1*	0	2.4*	-0.1*

⁶ Please do take into account small base sizes for this figure.

Country Analysis

There is a 16.4 point difference between the top and bottom ranked countries for the furniture and furnishings market. There is only a 0.5 point difference with the goods markets average, indicating that this market is evaluated rather similarly throughout Europe.

The market for furniture and furnishings is assessed more favourably in the EU15 countries (80.8) than in the EU13 countries (78.1); market performance in the EU13 countries is significantly below average (-2.0). At regional level, in the East-European region (78.0) and in Norway and Iceland (77.0) (combined) the performance of the market for furniture and furnishings is evaluated below the goods market average. All other regions score close to average.

The best performing countries for this market are Cyprus (89.8*), Luxembourg (83.8) and Malta (83.5), while the poorest performing countries are Croatia (73.3*), Romania (75.8*) and Bulgaria (76.1*).



In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Cyprus (+9.8*), Latvia (+3.5*) and Sweden (+2.8*). The three countries where market performance has deteriorated most are Hungary (-3.7*), Estonia (-3.4*) and Poland (-2.2*).


At component level, the top performing countries for comparability are Cyprus (8.6), Luxembourg (8.0) and Italy (7.9). The best performers for trust are Cyprus (8.6), Malta (8.0) and Luxembourg (7.8). In the expectations component, Cyprus (8.7), Austria / Sweden / Denmark (all 8.5) and Finland (8.3) perform best. The least problems are found in Cyprus (1.6%), Luxembourg (2.3%) and Malta (2.4%), whilst the proportion of complaints is lowest in France (32.6%), Latvia (45.2%) and Cyprus (48.0%). Finally, choice is assessed most favourably in Cyprus (9.0), Slovakia / Finland (both 8.7) and Lithuania (8.6).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	89,8	CY	8,6	CY	8,6	CY	8,7	CY	1,6	FR	32,6	CY	9,0
LU	83,8	LU	8,0	MT	8,0	AT	8,5	LU	2,3	LV	45,2	SK	8,7
MT	83,5	IT	7,9	LU	7,8	SE	8,5	MT	2,4	CY	48,0	FI	8,7
EL	82,4	PT	7,8	LV	7,6	DK	8,5	EL	3,2	DE	48,1	LT	8,6
SE	81,8	EL	7,7	EL	7,5	FI	8,3	ES	4,2	RO	60,2	AT	8,5
Avg	80,2	Avg	7,6	Avg	7,1	Avg	7,9	Avg	7,3	Avg	73,2	Avg	8,1

Socio-demographic analysis

Women rate the furniture and furnishings market higher than men. Other white collar workers, blue collar workers, students, house persons and retired people score the market higher than those who are unemployed, with the highest rating for house persons.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	80.2	79.3	81.0	80.6	80.0	80.0
diff 2013 EU28 Average		-0.2	0.3	0.2	0.3	-0.3

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	80.2	79.8	79.6	80.0	80.5	81.1	81.8	78.4	80.6
diff 2013 EU28 Average		0.4	-1*	-0.4	0.6	0.2	0.7	-0.5	0.8*

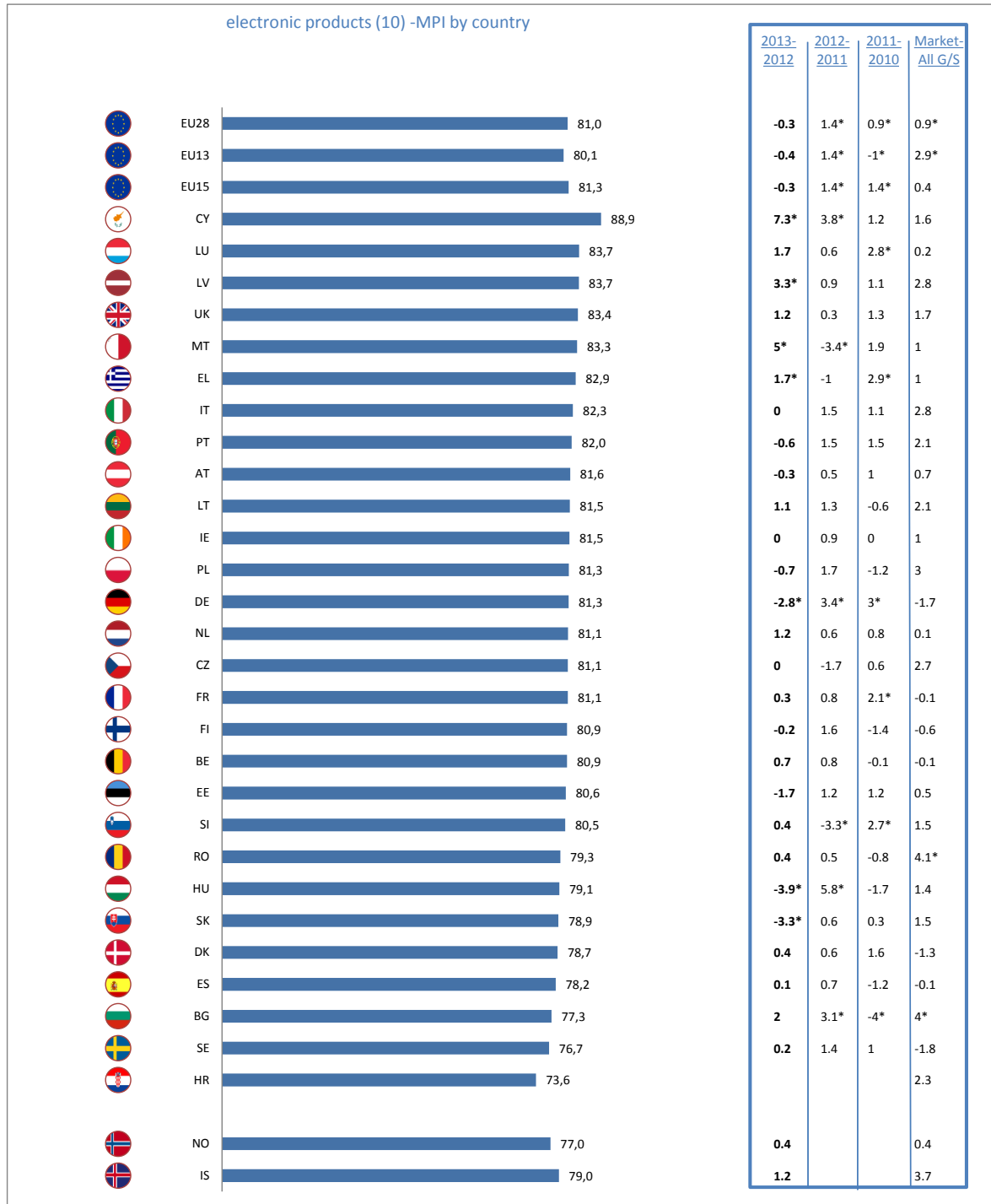
	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	80.2	80.4	80.1	80.0	81.2	80.3	79.6
diff 2013 EU28 Average		0.4	0.2	-0.2	0.5	0.0	0.3

General Conclusions

The market for furniture and furnishings is, with an MPI score of 80.2, a mid to low performing market, ranked in 13th place out of the 21 goods markets. Comparability, choice and especially the proportion of complaints remain points of attention. Looking at socio-demographic differences, the market is evaluated the best by house-persons and the poorest among unemployed persons.

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



Overall Performance

The market for electronic products has a MPI score of 81.0 at EU28 level, making it a mid to high performing market. The market performance score has decreased, although not significantly, by 0.3 points. This decrease in score is mainly driven by a decrease in score in comparability (-0.1). In addition, a non-significantly increase in the proportion of problems (+0.3) can be observed. This is in contrast to a decline in the proportion of complaints (-6.8).

The electronic products market is ranked in 11th place out of the 21 goods markets and scores significantly higher (+0.9) than average.

When comparing assessments of the electronic products market with the EU28 average for all goods markets, we see that the components comparability, trust and expectations score higher than average. In contrast, the proportion of problems and complaints is higher than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,8	7,2	8,0	8,0	74,8	8,2
Diff 2013-2012	-0.1*	0	0	0.3	-6.8*	-0.1*
Diff 2012-2011	0.2*	0.1*	0.1*	-2.9*	1*	0
Diff 2011-2010	0.2*	0.1*	0.1*	1*	-3.7*	
Component contribution to the change in MPI	-0.1*	-0.1	-0.1	0		
Diff Market - EU28	0.1*	0.2*	0.2*	0.7*	4*	0

Country Analysis

There is a 15.2 point difference between the top ranked country for the electronic products market, and the lowest ranked country. Also, there is a -0.7 point difference with the goods markets average.

The market for electronic products is evaluated more favourably in the EU15 countries (81.3) than in the EU13 countries (80.1). The market performance in the EU15 countries shows an above average score (1.2). At regional level, the West-European region's performance (81.7) is assessed above average for goods markets. However, the North-European region scores below average (-1.8).

Countries at the top of the ranking are Cyprus (88.9), Luxembourg (83.7) and Latvia (83.7), while this market is assessed least well in Croatia (73.6), Sweden (76.7) and Bulgaria (77.3). Additionally, in Norway this market is not performing well, with a MPI score of 77.0.

The three countries where market performance has improved most since 2012 are Cyprus (+7.3*), Malta (+5.0*) and Latvia (+3.3*). In contrast, the three countries where market performance has deteriorated most are Hungary (-3.9*), Slovakia (-3.3*) and Germany (-2.8*).



The top performing countries in the comparative component are Cyprus (8.6), the UK (8.3) and Poland (8.1). Trust is evaluated most favourably in Cyprus (8.5), Malta (7.9) and Luxembourg (7.8). The best performers for expectations are Cyprus (8.7), Austria (8.4) and Latvia (8.4). The least problems are found in Malta (1.3%), Cyprus (2.8%) and Greece (3.2%), while the proportion of complaints is lowest in France (26.7%), Luxembourg (54.6%) and Cyprus (55.3%). Finally, choice is assessed most favourably in Slovakia (9.1), Poland (8.9) and Cyprus (8.9).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	88,9	CY	8,6	CY	8,5	CY	8,7	MT	1,3	FR	26,7	SK	9,1
LU	83,7	UK	8,3	MT	7,9	AT	8,4	CY	2,8	LU	54,6	PL	8,9
LV	83,7	PL	8,1	LU	7,8	LV	8,4	EL	3,2	CY	55,3	CY	8,9
UK	83,4	PT	8,1	LV	7,7	FI	8,3	LU	3,7	DE	58,6	LT	8,9
MT	83,3	IT	8,0	FI	7,6	SI	8,3	DE	5,2	EE	59,9	SI	8,9
Avg	81,0	Avg	7,8	Avg	7,2	Avg	8,0	Avg	8,0	Avg	74,8	Avg	8,2


Socio-demographic analysis

Respondents between the ages of 18 and 34 score the electronic products market higher than older respondents.

Other white collar workers, students and house-persons rate the market higher than unemployed respondents. In addition, other white collar workers evaluate the market better than retired respondents.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	81.0	80.9	81.1	81.6	80.7	80.6	
					(de)		
diff 2013 EU28 Average		1.4*	0.4*	1.3*	1*	0.3	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	81.0	80.4	80.9	81.7	80.7	81.8	82.0	79.1	80.5
				(rs)		(r)	(r)		
diff 2013 EU28 Average		1.1*	0.3	1.2*	0.8*	0.9*	0.9	0.2	0.7*

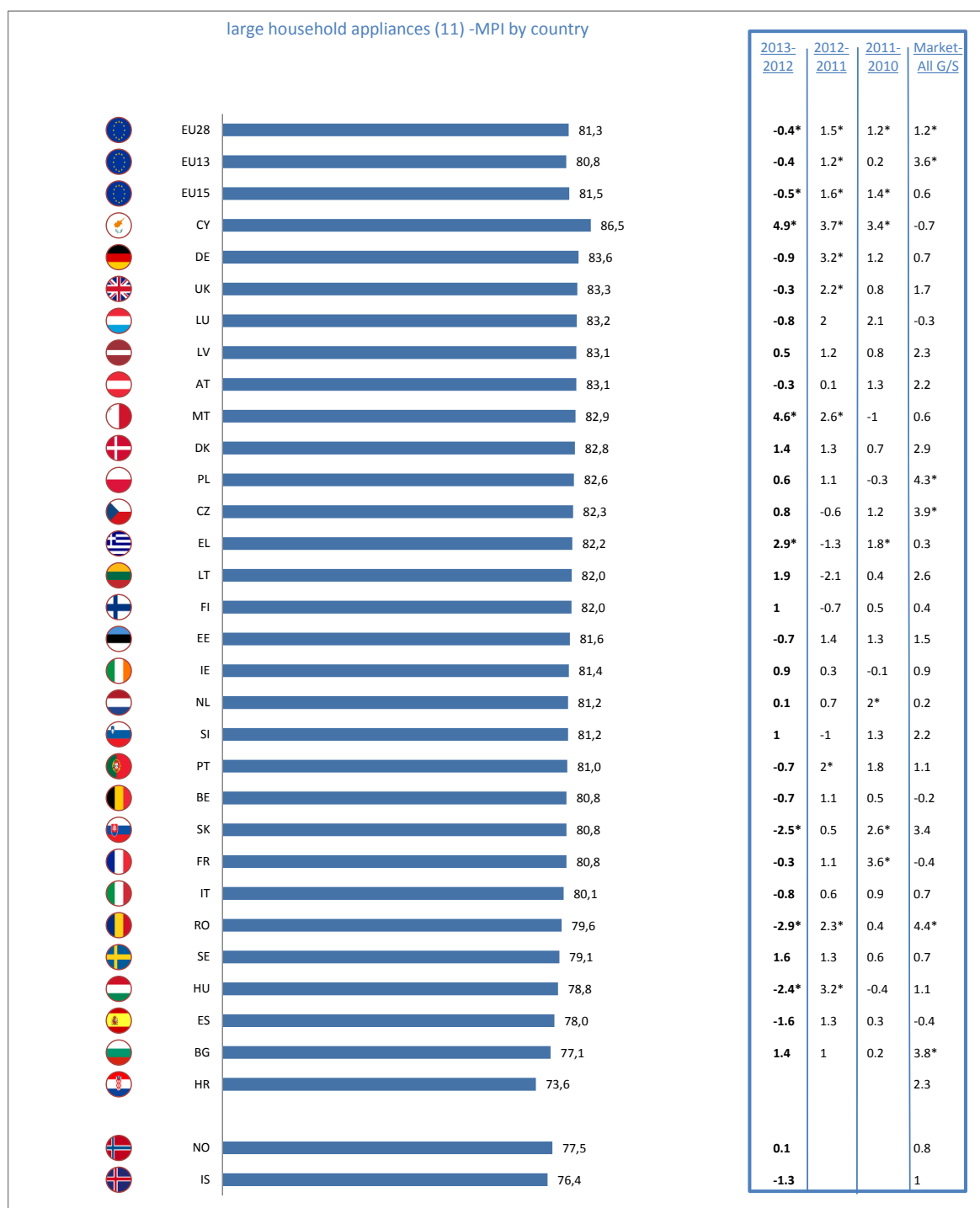
		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	81.0	80.6	81.2	81.0	81.5	81.1	80.4
diff 2013 EU28 Average		0.6	1.2*	0.8*	0.9*	0.8*	1.1*

General Conclusions

The market for electronic products is, with a MPI score of 81.0, a mid to high performing market. The decline in score compared to 2012 is mainly due to a decrease in comparability and choice. The market is well evaluated in the Western European region in contrast to lower performance evaluation in the Northern European region. Some differences in market evaluations can be found across 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



Overall Performance

The market for large household appliances has an overall MPI score of 81.3 at EU28 level. This makes it a mid to high performing market. The large household appliance market has declined in performance by 0.4 points since 2012. This decrease in performance is driven mainly by a decline in comparability (-0.1) and, to a lesser extent, a decline in trust (-0.1). The non-change in expectations and the 0.4% increase in the proportion of problems have a non-significant effect on this decrease in score.

It is currently ranked 8th out of the 21 goods markets, and its MPI score is 1.2 points above the average for goods markets.

When comparing the components of the market for large household appliances with the EU28 goods markets average, we can see that this market has a higher score for comparability, trust and expectations (with an increase of 0.2 points for all three components). It has a higher than average proportion of complaints (9%). The high proportion of complaints can be expected, as large household appliances are high value products, and so consumers would usually complain if having a problem with their purchase. Finally, the choice score is also higher, by 0.1* points.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,9	7,3	8,0	8,7	79,7	8,3
Diff 2013-2012	-0.1*	-0.1*	0	0.4	-2.4*	-0.1*
Diff 2012-2011	0.2*	0.2*	0.1*	-2.1*	-1.7*	0.1*
Diff 2011-2010	0.2*	0.1*	0.1*	-0.9*	0.6	
Component contribution to the change in MPI	-0.2*	-0.1*	-0.1	-0.1		
Diff Market - EU28	0.2*	0.2*	0.2*	1.4*	9*	0.1*

Country Analysis

There is a difference of 12.9 points between the top and bottom ranked countries in the market for large household appliances. This is 3.1 points less than the average difference for goods markets at EU28 level, and so implies that this is a relatively homogenous market in terms of performance.

This market is assessed similarly in both EU15 countries (81.5) and EU13 countries (80.8). There is also relatively little difference at regional, with the market for large household appliances performing significantly above average in Western Europe (82.5), and at an average level in Northern (80.8), Eastern (80.7) and Southern (79.7) Europe.

This market performs strongest in Cyprus (86.5*), Germany (83.6) and the UK (83.3), and performs weakest in Croatia (73.6*), Bulgaria (77.1*) and Spain (78.0). Additionally, this market also performs poorly in Iceland (76.4) and Norway (77.5*).



The largest increases from 2012 are recorded for Cyprus (+4.9*), Malta (+4.6*) and Greece (+2.9*). The market score declined the most in Romania (-2.9*), Slovakia (-2.5*) and Hungary (-2.4*).


The top three countries for the comparative component are Poland (8.4), Cyprus (8.4) and the UK (8.3). In terms of the trust component, the top performers are Cyprus (8.3), Malta (7.8) and Luxembourg (7.8). The market for large household appliances scores highest for expectations in Denmark (8.6), Austria (8.5) and Finland (8.5). It has the lowest percentage of problems in Germany (3.4%), Malta (3.7%) and Luxembourg (4.5%), and the lowest percentage of complaints in Romania (45.5%), Latvia (49.7%) and France (52.6%). For the choice component, the top three performing countries are Slovenia (9.2), Slovakia (9.1) and Poland (9.0).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	86,5	PL	8,4	CY	8,3	DK	8,6	DE	3,4	RO	45,5	SI	9,2
DE	83,6	CY	8,4	MT	7,8	AT	8,5	MT	3,7	LV	49,7	SK	9,1
UK	83,3	UK	8,3	LU	7,8	FI	8,5	LU	4,5	FR	52,6	PL	9,0
LU	83,2	CZ	8,1	DE	7,7	CZ	8,4	LV	4,9	CY	54,9	LT	9,0
LV	83,1	IE	8,0	FI	7,7	CY	8,4	EL	5,0	LU	57,9	DK	8,9
Avg	81,3	Avg	7,9	Avg	7,3	Avg	8,0	Avg	8,7	Avg	79,7	Avg	8,3

Socio-demographic analysis

The market for large household appliances scores lower among the unemployed than in all other occupation types. It scores higher among those leaving education aged 20+ than those leaving education aged up to 15 years, and it scores higher among those with private internet usage than those without private internet usage.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	81.3	81.1	81.6	81.4	81.0	81.6
diff 2013 EU28 Average		1.6*	0.8*	1*	1.3*	1.3*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	81.3	80.8	82.5	81.9	81.5	81.1	81.0	78.3	81.5
diff 2013 EU28 Average		1.5*	1.9*	1.5*	1.7*	0.2	-0.1	-0.6	1.7*

	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	81.3	80.4	81.4	81.7	81.3	81.5	80.5
diff 2013 EU28 Average		0.3	1.5*	1.5*	0.7	1.2*	1.2*

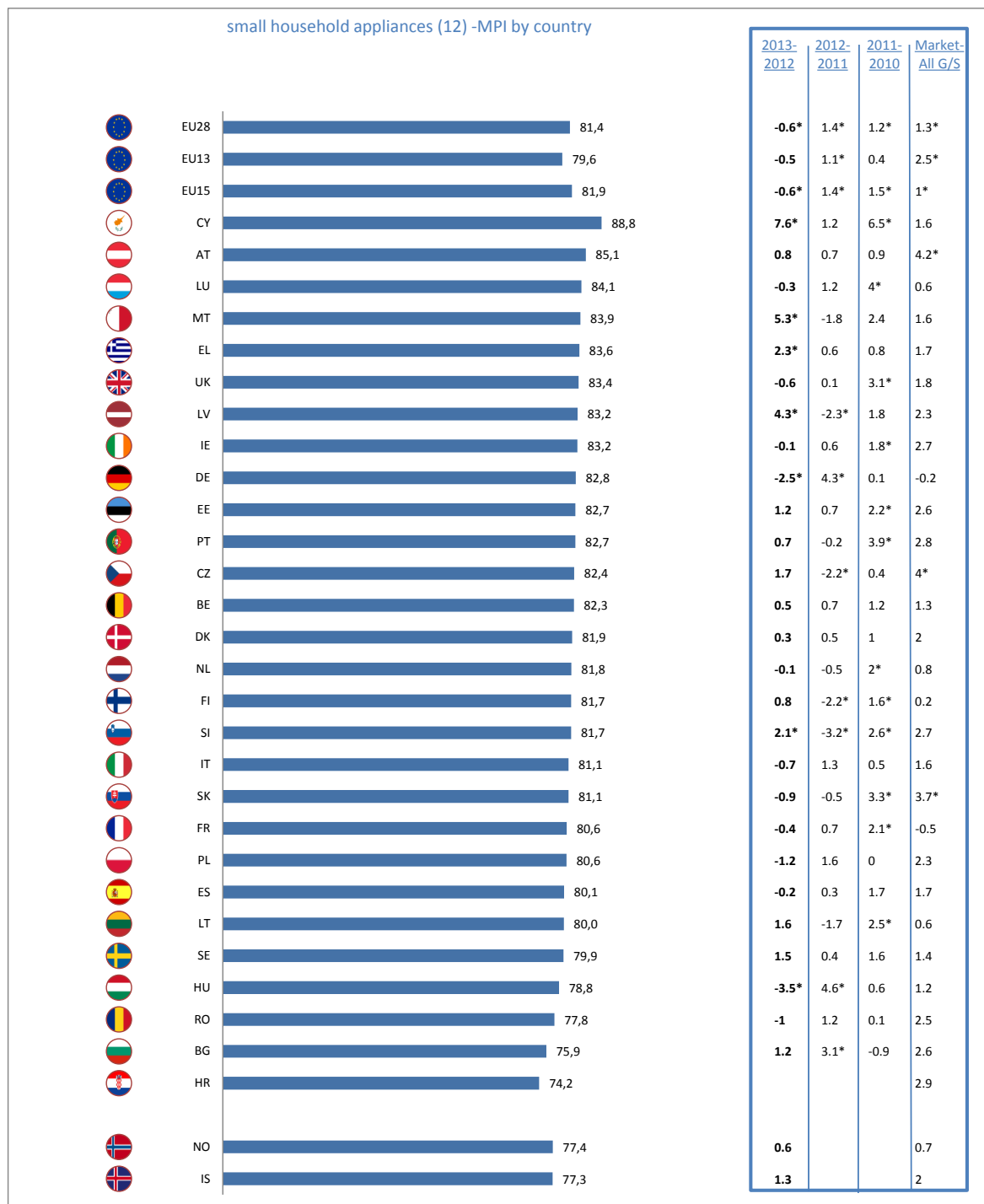
General Conclusions

Overall, with an MPI score of 81.3 points, the market for large household appliances is a mid to high performing goods market. It performs relatively homogenously across all 28 EU member states, performing above the goods market average in Western Europe. Despite its relatively high performance, this market has experienced a slight decrease in score by 0.4 points in comparison to 2012.

Regarding socio-demographic differences, unemployed people show the worst evaluation of the market.

12. Market for small household appliances

Market definition: Small domestic household appliances, Food-processing appliances, Coffee machines, Irons, Toasters, Grills, Other



Overall Performance

With an MPI score of 81.4 at EU28 level, the small household appliances market is mid to high performing. This MPI score has decreased from 2012 (-0.6 point). This decrease is driven by a decrease in comparability (-0.1), trust (-0.1) and expectations (-0.1). However, this is partly compensated by a lower proportion of complaints (-6.9). This market is ranked 7th out of the 21 goods markets. It scores better (1.3 points) than the average for all goods markets.

In comparison to the EU28 average, this market scores better on comparability (0.3), trust (0.2), expectations (0.1) and choice (0.1). When comparing the proportion of complaints (0.8), this market is above the EU28 average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7.9	7.3	7.9	8.2	71.6	8.3
Diff 2013-2012	-0.1*	-0.1*	-0.1*	0.1	-6.9*	-0.2*
Diff 2012-2011	0.2*	0.2*	0.1*	-1*	-3.3*	0.1*
Diff 2011-2010	0.2*	0.1*	0.1*	-1.8*	5.8*	
Component contribution to the change in MPI	-0.2*	-0.2*	-0.2*	0		
Diff Market - EU28	0.3*	0.2*	0.1*	0.9*	0.8*	0.1*

Country Analysis

There is a difference of 14.6 points between the top and bottom ranked countries for the small household appliances market. This is 1.3 points lower than the goods market average.

This market is assessed more favourably in the EU15 countries (81.9) than the EU13 countries (79.6). When comparing the regions, this market scores highest in Western Europe (82.4) and lowest in Iceland and Norway (77.4 as a region). In comparison to the goods markets average, this market scores notably better in Northern (+0.8) and Southern Europe (+1.0) and significantly better in Western Europe (+2.3). Whilst in Eastern Europe (-0.6), Norway and Iceland (combined) (-2.7) it scores worse than the goods markets average.

Cyprus (88.8), Austria (85.1) and Luxembourg (84.1) are the best performing countries for this market. Croatia (74.2), Bulgaria (75.9) and Romania (77.8) are the worst performing countries. Norway (77.4) and Iceland (77.3) are among the worst performing countries.

Cyprus (+7.6*), Malta (+5.3*) and Latvia (+4.3*) are experiencing the greatest improvement in market performance in comparison to 2012. Hungary (-3.5*), Germany (-2.5*) and Poland (-1.2) are experiencing the biggest decline in comparison to 2012, although the change for the last country is not statistically significant.

The top 3 performing countries for comparability are Cyprus (8.6), Portugal (8.3) and the UK (8.3). The 3 best performing countries in terms of trust are Cyprus (8.5), Luxembourg (7.9) and Malta (7.9). Austria (8.6), Cyprus (8.6) and Denmark (8.4) score best on expectations. The lowest percentage of problems is found in Malta (1.9%), Cyprus (2.1%) and Greece (2.7%), whilst the lowest percentage of complaints is found in France (23.8%), Estonia (48.1%) and Luxembourg (49.3%). Slovenia (9.1), Slovakia (9.1) and Lithuania (9.1) are the best scoring countries for the choice component.



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	88,8	CY	8,6	CY	8,5	AT	8,6	MT	1,9	FR	23,8	SI	9,1
AT	85,1	PT	8,3	LU	7,9	CY	8,6	CY	2,1	EE	48,1	SK	9,1
LU	84,1	UK	8,3	MT	7,9	DK	8,4	EL	2,7	LU	49,3	LT	9,1
MT	83,9	PL	8,2	AT	7,8	CZ	8,4	DE	3,2	RO	58,2	FI	9,0
EL	83,6	IE	8,2	LV	7,7	EE	8,3	LU	3,4	CY	60,8	DK	9,0
Avg	81,4	Avg	7,9	Avg	7,3	Avg	7,9	Avg	8,2	Avg	71,6	Avg	8,3


Socio-demographic analysis

Female respondents score the small household appliances market higher than male respondents.

Self-employed respondents and house-persons score this market higher than unemployed respondents. Other white collar workers score this market higher than unemployed or retired respondents.

Respondents who use the internet for privately, score the market higher than those who do not use it privately.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	81.4	80.8	82.0	81.3	81.7	81.2
diff 2013 EU28 Average		1.3*	1.3*	0.9*	1.9*	0.9*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	81.4	82.3	81.9	81.8	81.2	81.3	82.3	79.7	80.7
diff 2013 EU28 Average		2.9*	1.3*	1.4*	1.4*	0.4	1.2*	0.9	0.9*

	Total				www		
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	81.4	81.8	81.3	81.4	81.2	81.7	80.1
diff 2013 EU28 Average		1.7*	1.4*	1.2*	0.5	1.4*	0.8*

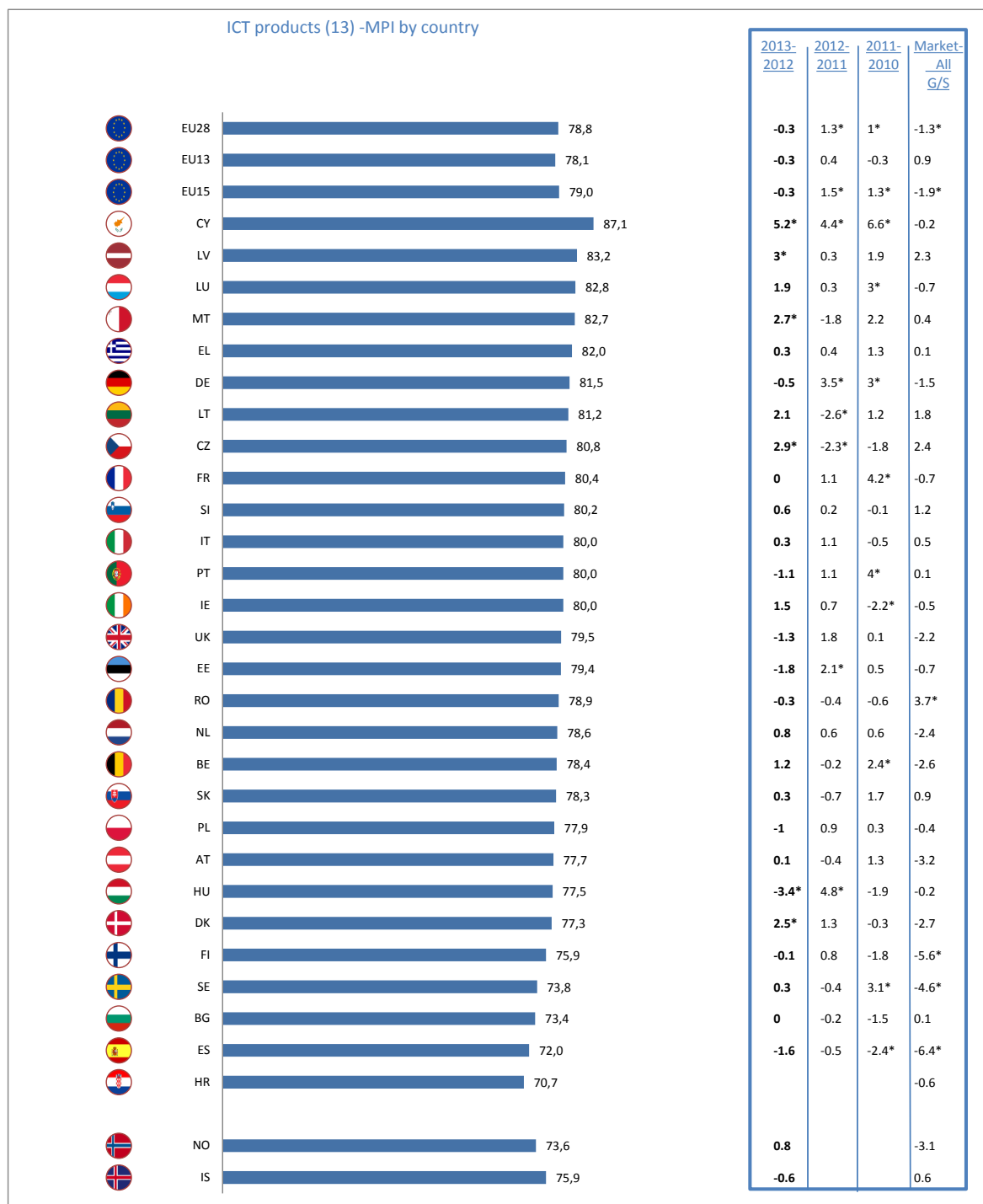
General Conclusions

The small households appliances is a mid to high performing market, with an MPI score of 81.4. It is ranked 7th out of the 21 goods markets. Cyprus, Austria and Luxembourg are the best performing countries for this market. Romania, Bulgaria and Croatia are the worst performing countries. Norway and Iceland are among the worst performing countries.

The market is evaluated relatively consistently among the different socio-demographic groups.

13. Market for ICT products

Market definition: Information, Communication, Technology, Goods (ICT), Personal computers, Self-built computers, Computer accessories, Printers and scanners, Game 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 Modern Decoders, Other



Overall Performance

The market for ICT products has an MPI score of 78.8 at EU28 level, which means it is mid to low performing. This MPI score has decreased, although not significantly, by 0.3 points since 2012. The slight decline in score is driven by a decline in score in comparability (-0.1) and a small decline in trust and expectation (-0.03 each). The market for ICT products is now ranked 16th out of the 21 goods markets, with a lower score (-1.3 points) compared to the goods markets on average.

When comparing assessments of the market for ICT products with the EU28 average for all goods markets, it scores around the average. However, the proportion of complaints is above average (+12.1 points) for all goods markets. A total of 83% of consumers that encountered problems in this market made a complaint – the same result as in 2012.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,7	7,0	7,8	12,6	82,8	8,2
Diff 2013-2012	-0.1*	0	0	0.3	-1.5*	-0.1*
Diff 2012-2011	0.2*	0.1*	0.1*	-1.1*	-3.3*	0.1*
Diff 2011-2010	0.2*	0.1	0.1*	-0.3	2.3*	
Component contribution to the change in MPI	-0.1*	-0.1	-0.1	0		
Diff Market - EU28	0	0	0*	5.3*	12.1*	0

Country Analysis

There is a 16.4 point difference between the top and bottom ranked countries for the ICT products market. There is only a 0.4 point difference with the goods markets average, indicating that this market is evaluated rather similarly throughout Europe.

The market for ICT products is assessed slightly more favourably in the EU15 countries (79.0) than in the EU13 countries (78.1), where market performance in the EU13 countries is below average (-2.0). In terms of regions, this market scores highest in Western Europe (80.2) and lowest in Iceland and Norway (74.3) (combined). In comparison to the goods market average, the market for ICT products scores lower in all regions except Western Europe, where it scores close to average.

The best performing countries for this market are Cyprus (87.1*), Latvia (83.2*) and Luxembourg (82.8), while the poorest performing countries are Croatia (70.7*), Spain (72.0*) and Bulgaria (73.4*).



In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Cyprus (+5.2*), Latvia (+3.0*) and the Czech Republic (+2.9*). The MPI decreased the most in Hungary (-3.4*), with Estonia (-1.8) and Spain (-1.6) recording non-statistically significant decreases.


At component level, the top performing countries for comparability are Cyprus (8.3), Portugal / the Czech Republic / Lithuania (all 8.1) and the UK (7.9). The best performers for trust are Cyprus (8.3), Malta (7.8) and Luxembourg / Latvia / Greece (all 7.6). In the expectations component, Cyprus (8.5), Latvia (8.4) and the Czech Republic (8.3) perform best. The least problems are found in Cyprus (3.7%), Malta (3.9%) and Luxembourg (4.5%), whilst the proportion of complaints is lowest in France (33.8%), Latvia (49.1%) and Romania (66.5%). Finally, choice is assessed most favourably in Denmark / Slovakia / Lithuania (all 9.0) and Slovenia / Finland (both 8.9).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	87,1	CY	8,3	CY	8,3	CY	8,5	CY	3,7	FR	33,8	DK	9,0
LV	83,2	PT	8,1	MT	7,8	LV	8,4	MT	3,9	LV	49,1	SK	9,0
LU	82,8	CZ	8,1	LU	7,6	CZ	8,3	LU	4,5	RO	66,5	LT	9,0
MT	82,7	LT	8,1	LV	7,6	DK	8,2	FR	5,0	LU	69,2	SI	8,9
EL	82,0	UK	7,9	EL	7,6	LT	8,2	EL	5,2	HU	72,0	FI	8,9
Avg	78,8	Avg	7,7	Avg	7,0	Avg	7,8	Avg	12,6	Avg	82,8	Avg	8,2

Socio-demographic analysis

Respondents aged 18 to 34 score the market for ICT products higher than those aged 35+. Managers and other white collar workers rate the market higher than the self-employed, unemployed and retired people. Also students rate the market higher than retired people. Those leaving education aged 20+ give a higher score than those leaving education before 16. Consumers that indicate they use the internet for private usage also give higher scores on this market than those who do not.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	78.8	78.8	78.9	79.7 (de)	78.5	77.9
diff 2013 EU28 Average		-0.7*	-1.9*	-0.6*	-1.2*	-2.5*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	78.8	77.8	80.4 (lrs)	79.8 (lrs)	78.7	79.2 (s)	79.0	77.4	77.3
diff 2013 EU28 Average		-1.6*	-0.2	-0.7*	-1.2*	-1.7*	-2.1*	-1.5*	-2.5*

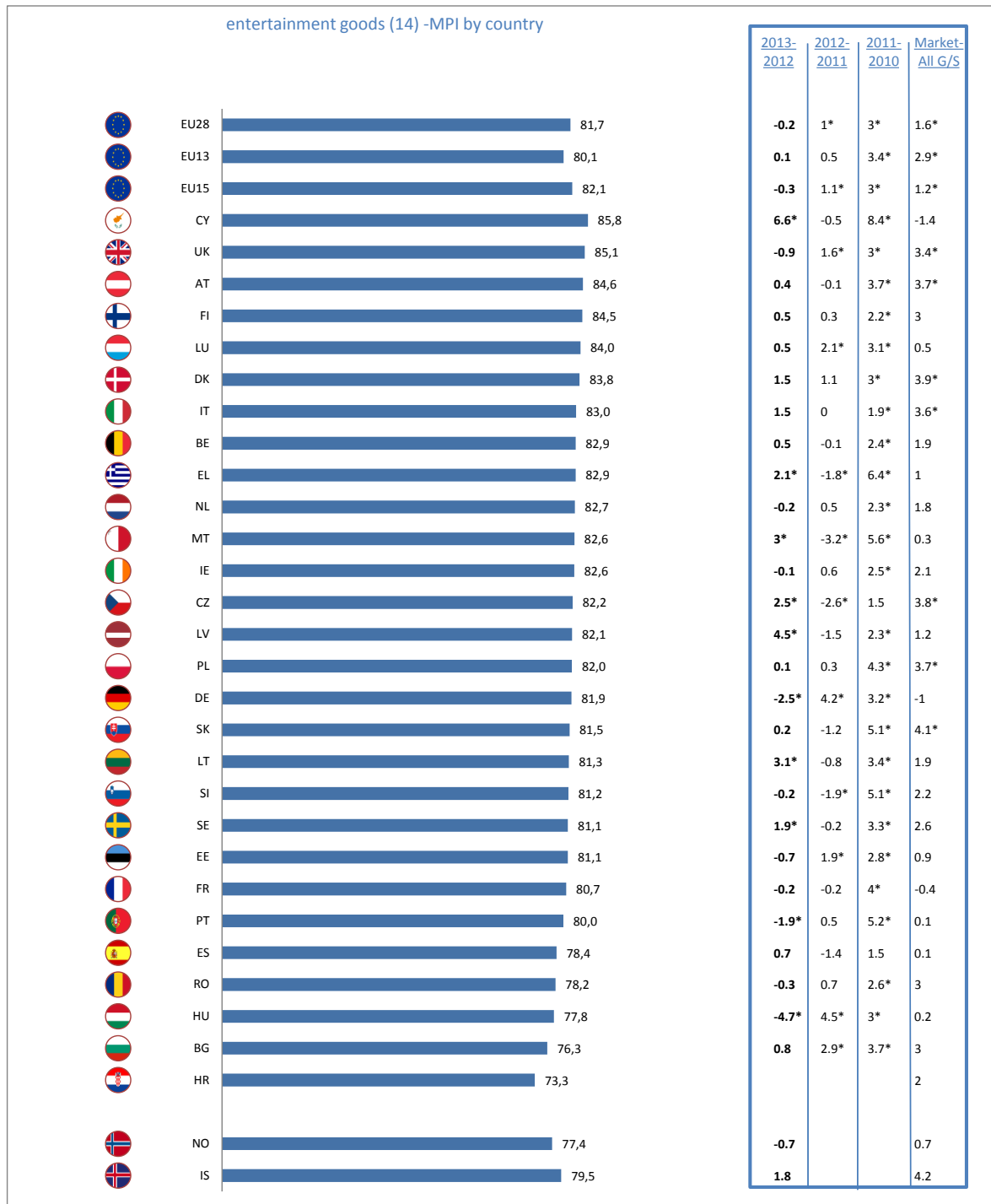
	Total					www	
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	78.8	77.9	78.4	79.3 (f)	78.9	79.0 (k)	76.8
diff 2013 EU28 Average		-2.1*	-1.5*	-0.9*	-1.7*	-1.2*	-2.5*

General Conclusions

With an MPI score of 78.8, the market for ICT products is performing rather poorly and below the average for goods markets; however the situation has remained stable compared 2012. It is ranked in the 16th place out of 21 goods markets. The market performs best in Western Europe, and is evaluated best among the youngest respondents and worse among retired people.

14. Market for entertainment goods

Market definition: Entertainment goods - Musical instruments, Toy 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.



Overall Performance

The market for entertainment goods has a MPI score of 81.7 at EU28 level, making it a high performing market. The market performance score has decreased slightly, although not significantly, by 0.2 points. However, a decline in the proportion of complaints (-6.2) can be noted.

The entertainment goods market is ranked in 5th place out of the 21 goods markets and scores higher (+1.6) than average.

When comparing assessments of the entertainment goods market with the EU28 average for all goods markets, we see that all components score higher than average, except that of choice. The choice component scores lower than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,8	7,2	8,0	5,3	68,5	8,1
Diff 2013-2012	0*	0	0	-0.1	-6.2*	-0.1*
Diff 2012-2011	0.1*	0.1*	0.1*	-1*	-1.2*	0
Diff 2011-2010	0.3*	0.4*	0.3*	-3.4*	-0.9	
Component contribution to the change in MPI	-0.1*	-0.1	0	0		
Diff Market - EU28	0.2*	0.2*	0.1*	-2*	-2.2*	-0.1*

Country Analysis

There is a 12.4 point difference between the top ranked country for the entertainment goods market, and the lowest ranked country. This is 3.5 point lower than the goods markets average, indicating that country differences are less important in the evaluation of this market at EU28 level.

The market for entertainment goods is assessed more favourably in the EU15 countries (82.1) than in the EU13 countries (80.1). The market performance in the EU15 countries is significantly above average (2.0). At regional level, in the North-European region (2.6) and West-European region (2.5) are evaluated significantly above average for goods markets.

Countries at the top of the ranking are Cyprus (85.8), the UK (85.1) and Austria (84.6), while this market is assessed least well in Croatia (73.3), Bulgaria (76.3) and Hungary (77.8). Additionally, in Norway this market is not performing well, with a MPI score of 77.4.

The three countries where market performance has improved most since 2012 are Cyprus (+6.6*), Latvia (+4.5*) and Lithuania (+3.1*). In contrast, the three countries where market performance has deteriorated most are Hungary (-4.7*), Germany (-2.5*) and Portugal (-1.9*).

The best performers for comparability are the UK (8.3), Austria (8.2) and Romania (0.2). Trust is assessed most favourably in Cyprus (8.2), Malta (8.0) and the UK (7.8). The top performing countries in the expectations component are Denmark (8.7), Austria (8.7) and Finland (8.6). The least problems are found in Luxembourg (1.1%), Malta (1.8%) and Iceland (3.2%), while the proportion of complaints is lowest in France (23.4%), Cyprus (28.8%) and Latvia (39.1%). Finally, choice is evaluated most favourably in Finland (8.8), Slovenia (8.7) and Austria (8.7).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	85,8	UK	8,3	CY	8,2	DK	8,7	LU	1,1	FR	23,4	FI	8,8
UK	85,1	AT	8,2	MT	8,0	AT	8,7	MT	1,8	CY	28,8	SI	8,7
AT	84,6	RO	8,2	UK	7,8	FI	8,6	IS	3,2	LV	39,1	AT	8,7
FI	84,5	EL	8,1	LU	7,8	CY	8,3	EL	3,5	BE	44,7	SK	8,7
LU	84,0	IT	8,1	FI	7,6	SE	8,3	FR	3,7	HR	48,7	PL	8,6
Avg	81,7	Avg	7,8	Avg	7,2	Avg	8,0	Avg	5,3	Avg	68,5	Avg	8,1


Socio-demographic analysis


Women assess the entertainment goods market higher than men. Also, respondents between the ages of 18 and 34 rate the market higher than older respondents.

Managers, other white collar workers, students and house-persons score the market higher than retired respondents. Additionally, managers, other white collar workers and students evaluate the market higher than unemployed respondents. Furthermore, students assess the market higher than self-employed respondents or blue collar workers.

Students rate the market higher than respondents ending education at the age of 19 or younger. Finally, respondents who use the internet privately evaluate the market higher than those who do not.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	81.7	81.3	82.1	82.7	81.3	80.8	
diff 2013 EU28 Average			1.8*	1.4*	2.4*	1.5*	0.5*

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	81.7	81.6	82.5	82.1	81.5	83.2	82.0	80.2	80.2
diff 2013 EU28 Average		2.2*	1.9*	1.7*	1.6*	2.3*	0.9	1.3*	0.4

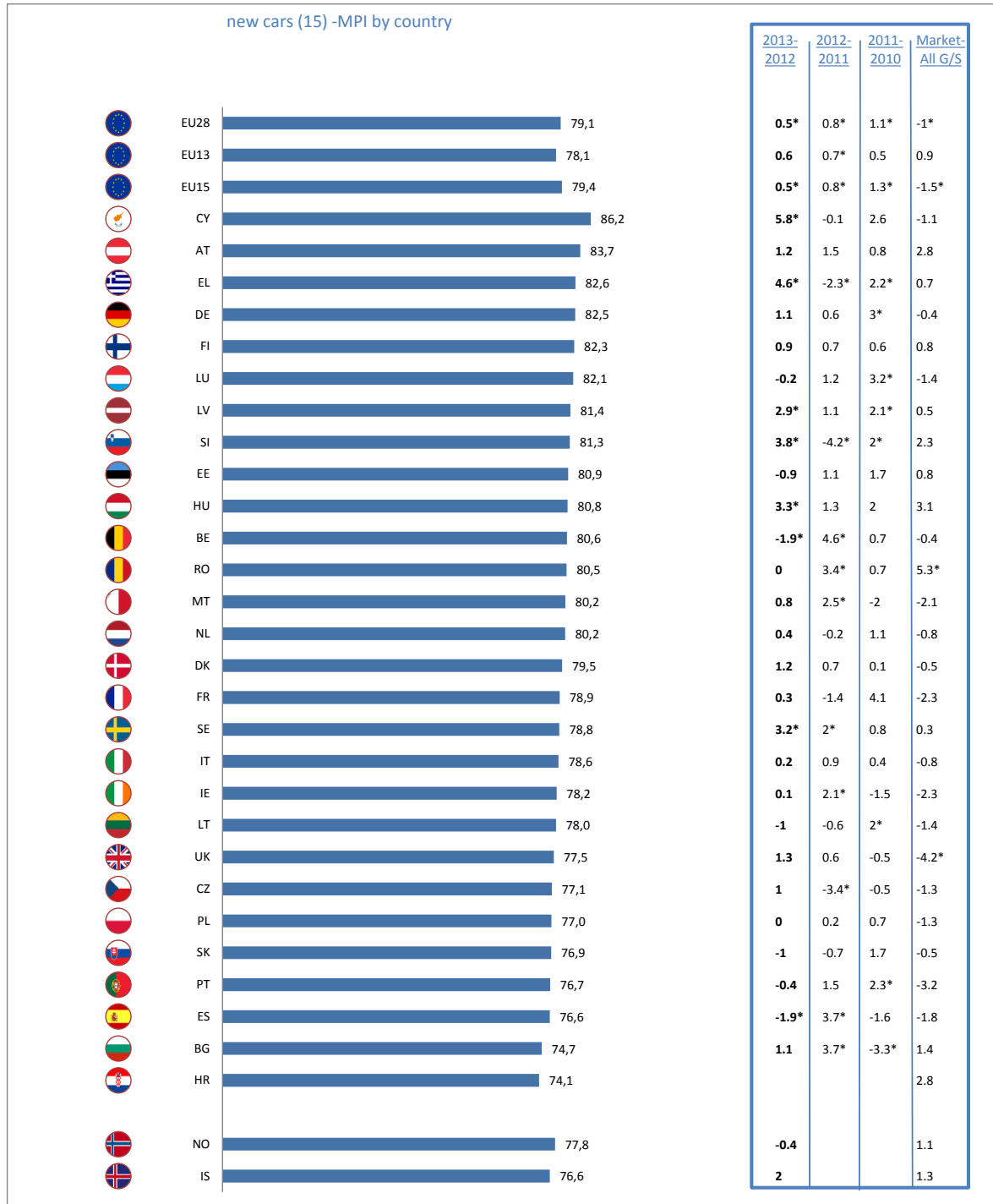
		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	81.7	81.1	81.1	81.9	82.9	82.0	79.7
diff 2013 EU28 Average		1*	1.2*	1.7*	2.3*	1.7*	0.4

General Conclusions

The market for entertainment goods is, with a MPI score of 81.7, a high performing market. The non-significantly decline in score compared to 2012 is mainly driven by a decrease in comparability. The market is well evaluated in the Northern and Western European regions. Large differences in market evaluations can be found across socio-demographic groups: particularly consumers younger than 35 years old and students, who give the best evaluation of this market.

15. Market for new cars

Market definition: New cars



Overall Performance

The market for new cars has an MPI score of 79.1 points at overall EU28 level, and so is a mid to low performing goods market. It has improved since 2012, with a 0.5 point increase in performance score. This increase in performance is mainly driven by an increase in terms of the trust and expectations components (both +0.1) since 2012. The proportion of complaints has decreased by 6.5%, but this has not impacted on this market's quality score.

It is currently ranked in 15th place out of the 21 goods markets and it scores lower (-1.0) than the goods markets on average.

This market scores 0.1 points lower than the EU28 goods markets average for the comparability and trust components. Furthermore, the high value nature of new car purchases means that the proportion of complaints for this market is 9.2% higher than the EU28 goods markets average. This market performs strongly in terms of the expectation and choice components, scoring in each 0.1 points above average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,6	7,0	7,9	10,7	79,9	8,3
Diff 2013-2012	0	0.1*	0.1*	0.4	-6.5*	0
Diff 2012-2011	0.1*	0	0	-3.5*	-0.9*	0
Diff 2011-2010	0.2*	0.1*	0.1*	-1.2*	-0.7	
Component contribution to the change in MPI	-0.1	0.3*	0.3*	0		
Diff Market - EU28	-0.1*	-0.1*	0.1*	3.4*	9.2*	0.1*

Country Analysis

In terms of new car market performance at country level, there is a 12.1 point difference between the highest and lowest scoring countries. This is 3.9 points less than the average for goods markets in the EU28, which indicates that country differences are less important when analysing the new car market as a whole.

The market for new cars is assessed more favourably in the EU15 countries (79.4) than in the EU13 countries (78.1), where market performance is 2.1 points below average. There is relatively little difference by region, with scores ranging from 80.1 in Western Europe to 78.0 in Eastern Europe. The market performance for new cars in Eastern and Southern Europe is below the average for goods markets.

The countries ranked highest for this market are Cyprus (86.2*), Austria (83.7*) and Greece (82.6*). At the other end of the scale are Croatia (74.1*), Bulgaria (74.7*) and Spain (76.6). The new car market also performs poorly in Iceland, with an MPI score of 76.6.

In comparison to 2012, the three countries showing the greatest improvement in new car market performance are Cyprus (+5.8*), Greece (+4.6*) and Slovenia (+3.8*). The three countries with the greatest deterioration in performance are Belgium (-1.9*), Spain (-1.9*) and Lithuania (-1.0), although this last change is not statistically significant.



The top performing countries in terms of the comparability component are Cyprus (8.4), Austria (8.2) and Greece (8.0). The trust component scores highest in Cyprus (8.0), Finland (7.7) and Germany (7.6). For the expectations component, Austria (8.6), Finland (8.6) and Slovenia (8.5) are the strongest performers. The lowest percentages of problems are seen in Malta (2.0%), Germany (4.4%) and Luxembourg (5.3%), and the lowest percentages of complaints are in France (30.7%), Germany (31.1%) and Luxembourg (56.6%). For the choice component, the top performing countries are Finland (9.4), Slovenia (9.3) and Austria (9.3).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	86,2	CY	8,4	CY	8,0	AT	8,6	MT	2,0	FR	30,7	FI	9,4
AT	83,7	AT	8,2	FI	7,7	FI	8,6	DE	4,4	DE	31,1	SI	9,3
EL	82,6	EL	8,0	DE	7,6	SI	8,5	LU	5,3	LU	56,6	AT	9,3
DE	82,5	BE	7,9	MT	7,5	DK	8,5	CY	5,3	LT	59,9	SK	9,1
FI	82,3	FI	7,9	LU	7,5	CY	8,5	EL	5,7	HU	70,6	DK	9,1
Avg	79,1	Avg	7,6	Avg	7,0	Avg	7,9	Avg	10,7	Avg	79,9	Avg	8,3


Socio-demographic analysis

The market for new cars performs better among females than among males. Market performance increases with age, as those aged 55+ rate this market higher than those aged 18-54, and those aged 35-54 rate this market higher than those aged 18-34. Education is also a factor, with this market performing higher among those leaving education aged 20+ than those leaving education up to the age of 15.

In terms of occupation, the self-employed, managers, other white collar workers and house-persons rate this market higher than blue collar workers and the unemployed. Additionally, house-persons give a higher score than students. This market performs strongest among retired people, who give a higher score than the self-employed, other white collar workers, blue collar workers, students and the unemployed.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	79.1	78.6	79.8	76.7	79.0	80.9	
			(a)	(c)	(cd)		
diff 2013 EU28 Average		-0.9*	-1*	-3.6*	-0.8*	0.6*	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	79.1	79.3	79.5	79.0	76.8	77.0	80.5	76.6	81.0
		(or)	(or)	(or)			(opr)		(Inopr)
diff 2013 EU28 Average		0	-1.2*	-1.4*	-3*	-3.9*	-0.6	-2.3*	1.2*

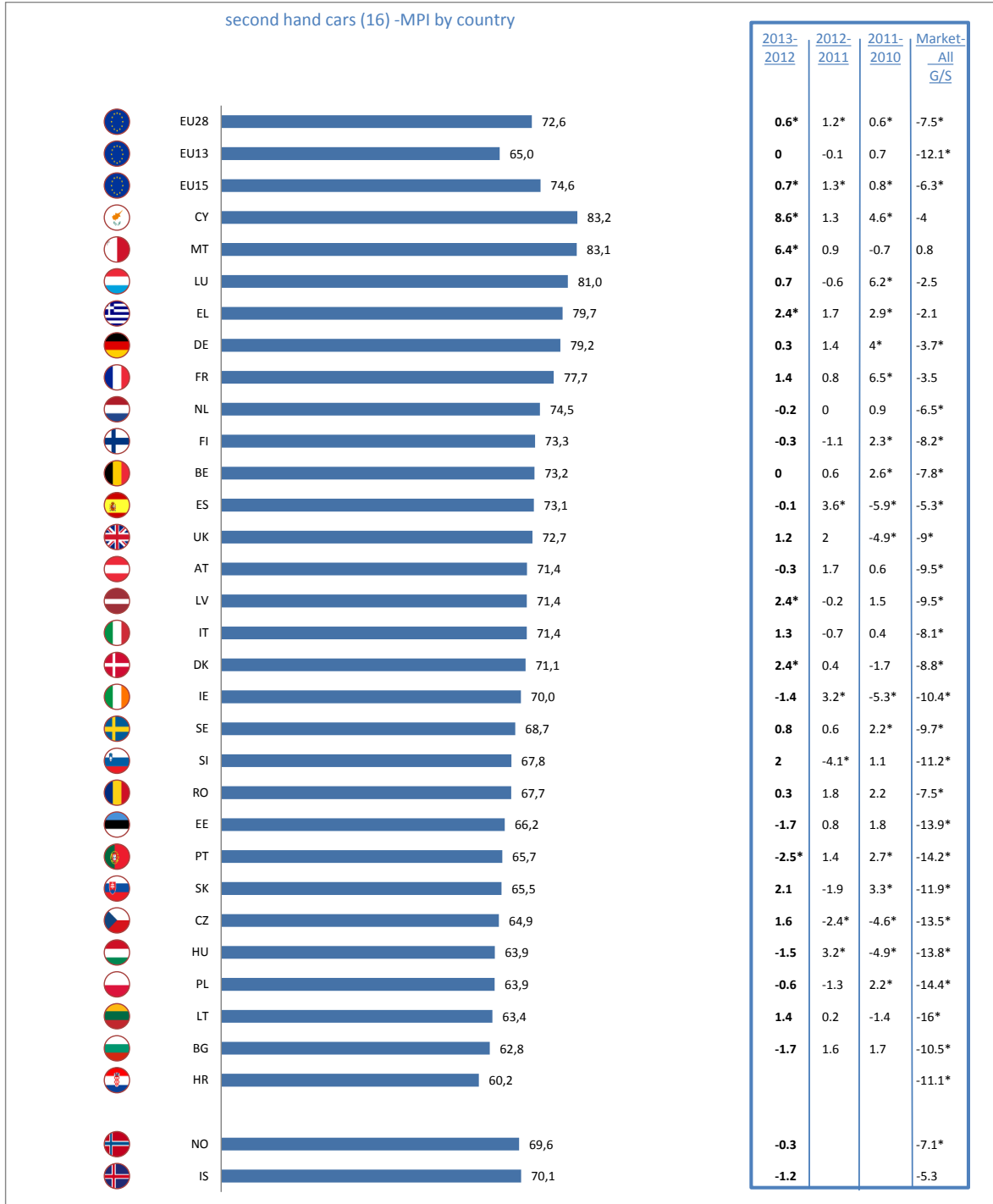
		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	79.1	78.3	78.9	79.7	76.2	79.1	79.5
			(i)	(fi)			
diff 2013 EU28 Average		-1.8*	-1*	-0.5*	-4.5*	-1.2*	0.2

General Conclusions

Overall, the market for new cars is a mid to low performing goods market, with an MPI score of 79.1. Its score has increased by 0.5 points since 2012, mainly driven by an increase in terms of the trust and expectations components. The market for new cars performs similarly in all EU regions, and greater differences can be observed in terms of socio-demographics, where this market performs strongest with those who are older or who left education at an older age.

16. Market for second hand cars

Market definition: Second hand cars



Overall Performance

The market for second hand cars is low performing, with an MPI score of 72.6 at EU28 level. This MPI score is an improvement compared to 2012 (+0.6). This increase in MPI score since 2012 can be attributed to an increase in trust (+0.1) and a decrease of the proportion of complaints (-5.0). However, the market is ranked last among the goods markets. It scores worse (-7.5) than the average for all good markets.

When comparing with the EU28 average, this market scores worse on comparability (-0.5), trust (-1.3), expectations (-0.6) and choice (-0.1) and has a higher proportion of complaints (1.0).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,2	5,7	7,2	15,0	71,7	8,1
Diff 2013-2012	0	0.1*	0	-0.3	-5*	0
Diff 2012-2011	0.1*	0.1*	0	-2.8*	-2.5*	0
Diff 2011-2010	0.1*	0	0.1*	-1*	1.1*	
Component contribution to the change in MPI	0.1	0.2*	0.1	0.1		
Diff Market - EU28	-0.5*	-1.3*	-0.6*	7.7*	1*	-0.1*

Country Analysis

Between the top and bottom ranked countries for the second hand cars market, there is a difference of 23.0 points. This is 7.1 points higher than the goods market average difference between top and bottom ranked country.

The EU15 countries (74.6) assess the market more favourably than the EU13 countries (65.0). In the regions, this market scores highest in Western Europe (76.2) and lowest in Eastern Europe (64.8). This market scores significantly lower than the goods market average in all regions.

Cyprus (83.2*), Malta (83.1*) and Luxembourg (81.0*) are the best performing countries for this market. Croatia (60.2*), Bulgaria (62.8*) and Lithuania (63.4*), on the other hand, are the worst performing countries.

The greatest improvement in market performance compared to 2012 is noted in Cyprus (8.6*), Malta (6.4*) and Denmark (2.4*). The biggest decline in comparison to 2012 is noted in Portugal (-2.5*), while Estonia (-1.7) and Bulgaria (-1.7) experienced non-statistically significant declines.

Cyprus (8.1), the UK (7.8) and Malta (7.8) are the top 3 performing countries for comparability. In terms of trust, the 3 best performing countries are Malta (7.8), Cyprus (7.6) and Luxembourg (7.4). The best scoring countries on expectations are Cyprus (8.1), Malta (7.9) and Finland (7.8). The lowest percentage of problems is found in Malta (2.6%), France (4.4%) and Greece (4.7%). Meanwhile, the lowest percentage of complaints is found in France (35.1%), Latvia (39.1%) and Estonia (41.7%). As for the choice component, the best scoring countries are Finland (9.3), Denmark (9.1) and Hungary (9.0).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	83,2	CY	8,1	MT	7,8	CY	8,1	MT	2,6	FR	35,1	FI	9,3
MT	83,1	UK	7,8	CY	7,6	MT	7,9	FR	4,4	LV	39,1	DK	9,1
LU	81,0	MT	7,8	LU	7,4	FI	7,8	EL	4,7	EE	41,7	HU	9,0
EL	79,7	NL	7,7	DE	7,0	LU	7,8	LU	5,9	HR	43,9	AT	8,9
DE	79,2	LU	7,7	EL	7,0	DK	7,7	CY	6,4	LT	51,8	SI	8,9
Avg	72,6	Avg	7,2	Avg	5,7	Avg	7,2	Avg	15,0	Avg	71,7	Avg	8,1


Socio-demographic analysis



Female respondents rate the second hand cars market higher than male respondents. Respondents who are 55 years old or older rate this market higher than younger respondents.

Managers and house-persons rate this market higher than self-employed respondents. Other white collar workers and retired people rate this market higher than self-employed respondents, blue collar workers and unemployed respondents. Blue collar workers rate this market higher than unemployed respondents. And finally, students rate this market higher than self-employed workers, managers, blue collar workers and unemployed respondents.

Respondents who left education when they were older than 20 years, rate this market higher than respondents who left education earlier. Students rate this market higher than all other respondents. Respondents who use the internet privately rate this market higher than respondents who do not use it privately.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	72.6	71.6	73.9	72.5	71.9	74.0	
			(a)			(cd)	
diff 2013 EU28 Average		-7.9*	-6.9*	-7.9*	-7.8*	-6.4*	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	72.6	69.7	72.4	73.7	71.5	75.4	73.4	69.1	73.4
			(lr)	(lor)	(r)	(lmor)	(lr)		(lor)
diff 2013 EU28 Average		-9.6*	-8.2*	-6.7*	-8.3*	-5.5*	-7.7*	-9.7*	-6.5*

		Total					
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	72.6	71.5	71.6	73.1	75.0	72.8	70.8
				(fg)	(fgh)	(k)	
diff 2013 EU28 Average		-8.6*	-8.3*	-7.1*	-5.6*	-7.5*	-8.5*

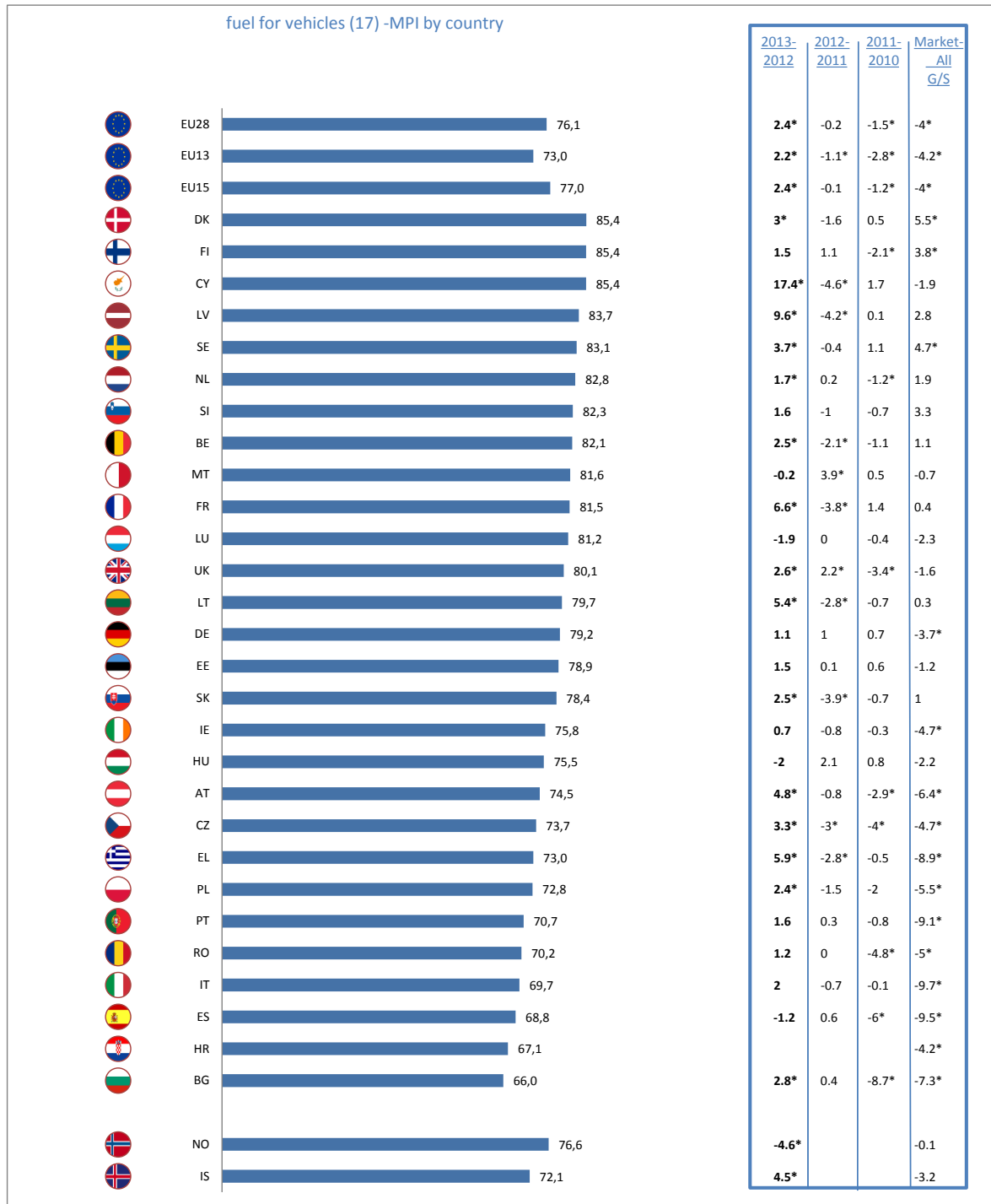
General Conclusions

The market for second hand cars is low performing, with an MPI score of 72.6 at EU28 level. It is ranked last of all the 21 goods markets. Cyprus (83.2), Malta (83.1) and Luxembourg (81.0) are the best performing countries for this market. Croatia (60.2), Bulgaria (62.8) and Lithuania (63.4), on the other hand are the worst performing countries.

Respondents older than 55 years old and students assess this market most positively.

17. Market for fuel for vehicles

Market definition: Fuel for vehicles, petrol and diesel



Overall Performance

The performance of the market for fuel for vehicles is very low, with an MPI score of 76.1 at EU28 level, and this despite an increase of the MPI score by 2.4 points since 2012. The market is still ranked 20th out of the 21 goods markets, and it scores lower (-4.0 points) than the average for all goods markets.

The increase in score since 2012 is driven by an increase in comparability (+0.2), trust (+0.3) and expectations (+0.4). There is also a decrease in the proportions of complaints (-6.5%) and problems (-1.3%).

Comparing the components of the market for fuel for vehicles with the EU28 average for all goods markets, it scores poorer than average for all components except regarding problems (this is the same as the goods market average).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,3	6,3	7,3	6,6	55,8	7,9
Diff 2013-2012	0.2*	0.3*	0.4*	-1.3*	-6.5*	0.1*
Diff 2012-2011	0	-0.1	-0.1*	0.6*	-12.6*	-0.1*
Diff 2011-2010	-0.1*	-0.1*	-0.2*	1*	13.3*	
Component contribution to the change in MPI	0.4*	0.7*	1.1*	0.2*		
Diff Market - EU28	-0.4*	-0.8*	-0.5*	-0.7*	-15*	-0.4*

Country Analysis

There is a 19.4 point difference between the top and bottom ranked countries for the vehicle fuel market. This is 3.5 point higher than the goods markets average, which demonstrates that differences at country level need to be taken into account when evaluating this market at EU28 level.

The vehicle fuel market is assessed more favourably in the EU15 countries (77.0) than in the EU13 countries (73.0). Market performance in the EU13 countries is below average (-7.1) and. In terms of regions, this market scores highest in Northern Europe (84.3) and lowest in Southern Europe (69.9). In comparison to the goods market average, the vehicle fuel market scores lower in all regions except in Northern and Western Europe, where it scores above or close to the goods market average.

The best performing countries for this market are Denmark (85.4), Finland (85.4) and Cyprus (85.4), while the poorest performing countries are Bulgaria (66.0), Croatia (67.1) and Spain (68.8).



In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Cyprus (+17.4*), Latvia (+9.6*) and France (+6.6*). The MPI decreased the most in Norway (-4.6*) and decreased non-statistically significantly in Hungary (-2.0) and Luxembourg (-1.9).


At component level, the top performing countries for comparability are Cyprus (8.5), Lithuania (8.3) and Finland (8.1). The best performers for trust are Cyprus (8.0), Malta / Finland (both 7.7) and Latvia (7.6). In the expectations component, Denmark (9.1), Sweden / Finland (8.8) and the Netherlands (8.5) perform best. The least problems are found in Cyprus (1.7%), Belgium (1.8%) and the Netherlands (2.0%), whilst the proportion of complaints is lowest in France (7.1%), Germany (20.6%) and Latvia (38.2%). Finally, choice is assessed most favourably in Hungary / Lithuania (both 9.0), Denmark (8.9) and Cyprus / Austria (both 8.8).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DK	85,4	CY	8,5	CY	8,0	DK	9,1	CY	1,7	FR	7,1	HU	9,0
FI	85,4	LT	8,3	MT	7,7	SE	8,8	BE	1,8	DE	20,6	LT	9,0
CY	85,4	FI	8,1	FI	7,7	FI	8,8	NL	2,0	LV	38,2	DK	8,9
LV	83,7	LV	8,0	LV	7,6	NL	8,5	DK	2,2	CY	38,7	CY	8,8
SE	83,1	DK	8,0	FR	7,4	BE	8,3	NO	2,8	HR	43,2	AT	8,8
Avg	76,1	Avg	7,3	Avg	6,3	Avg	7,3	Avg	6,6	Avg	55,8	Avg	7,9

Socio-demographic analysis

Women score the market for fuel for vehicles higher than men. This also goes for respondents aged 55+ compared to those aged below 55. Managers, other white collar workers and retired persons give a higher score compared to self-employed persons, blue collar workers and unemployed persons. In turn, blue collar workers, students and house-persons rate the market higher than those unemployed. Consumers that indicate they use the internet for private usage also give higher scores than those who do not.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	76.1	75.1	77.3	76.1	75.1	77.4	
			(a)			(cd)	
diff 2013 EU28 Average		-4.4*	-3.4*	-4.3*	-4.7*	-3*	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	76.1	74.3	77.8	77.0	74.7	75.8	76.3	72.6	77.4
			(lor)	(lor)	(r)	(r)	(r)		(lor)
diff 2013 EU28 Average		-5.1*	-2.9*	-3.4*	-5.1*	-5.1*	-4.8*	-6.3*	-2.5*

		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	76.1	75.4	76.2	76.4	75.9	76.5	74.5
						(k)	
diff 2013 EU28 Average		-4.7*	-3.7*	-3.8*	-4.7*	-3.8*	-4.9*

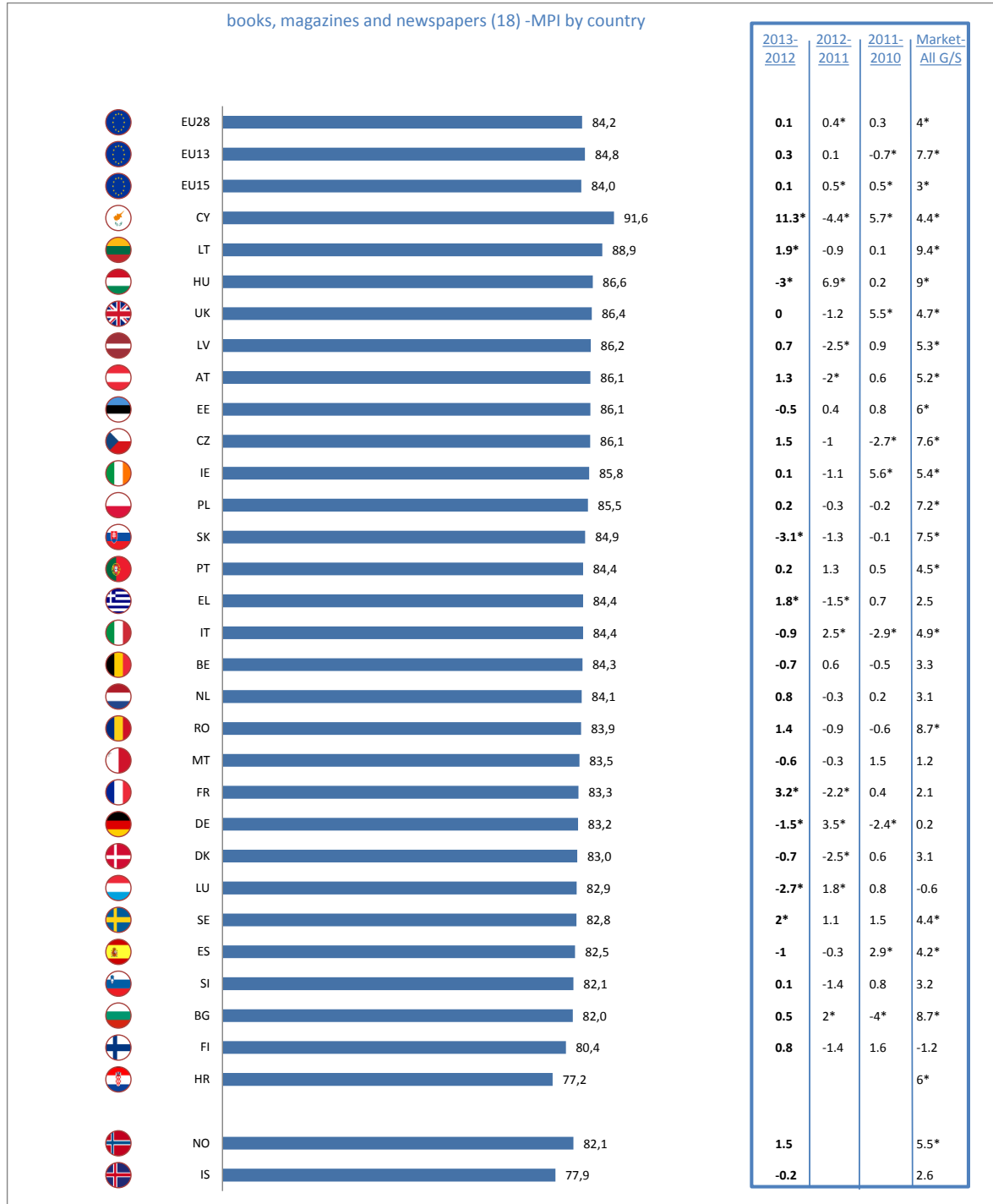
General Conclusions

Despite a significant increase of the MPI score by 2.4 points since 2012, the market for fuels for vehicles is, with an MPI score of 76.1, still one of the poorest performing goods markets: it is ranked 20th out of the 21 goods markets. The increase in performance compared to 2012 can largely be attributed to the increase in score on expectations. The market performs best in Northern Europe and poorest in Southern Europe.

Regarding the socio-demographic groups, only the unemployed respondents stand out; they assess this market most negatively out of all the occupations.

18. Market for books, magazines and newspapers

Market definition: Books, magazines, newspapers, stationary (Excluding postal delivery), Books, Magazines, Newspapers, Periodicals, Stationary



Overall Performance

The market for books, magazines and newspapers is performing very well, with an MPI score of 84.2 at EU28 level. The market performance has increased by 0.1 points (non-statistically significant change) since 2012.

It is now ranked in 1st place out of the 21 consumer good markets, and scores higher (+4.0 points) than the average for consumer goods markets.

Comparing the components of this market with the EU28 average for all goods markets, it scores higher than average on all components except for choice which shows a decrease.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	8.0	7.7	8.2	2.3	79.4	8.2
Diff 2013-2012	0	0	0*	-0.5*	16.6*	-0.1*
Diff 2012-2011	0.1*	0	0	-1*	-17.9*	0*
Diff 2011-2010	0	0	0.1*	0.3	10*	
Component contribution to the change in MPI	-0.1	0.1	0.1*	0.1		
Diff Market - EU28	0.3*	0.6*	0.3*	-5*	8.6*	-0.1*

Country Analysis

There is a 14.4 point difference between the top and bottom ranked countries for the market for books, magazines and newspapers, indicating that this market is evaluated rather similarly throughout Europe. The 14.4 point difference is 1.6 point lower than the goods markets average.

The market for books, magazines and newspapers is evaluated similarly in the EU15 countries (84.0) and in the EU13 countries (84.8). Market performance in the EU15 and EU13 countries is above average (+3.9 and +4.7). In comparison to the goods market average, the market for books, magazines and newspapers scores higher and it is in all regions. Note that in Norway / Iceland combined it scores higher although not significantly.

The best performing countries for this high performing market are Cyprus (91.6*), Lithuania (88.9*) and Hungary (86.6) while the poorest performing countries are Croatia (77.2*), Finland (80.4*) and Bulgaria (82.0). Additionally, Iceland is among the poorer performing countries (77.9*).



In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Cyprus (+11.3*), France (+3.2*) and Sweden (+2.0*). The three countries where the MPI decreased most are Slovakia (-3.1*), Hungary (-3.0*) and Luxembourg (-2.7*).


At component level, the top performing countries for comparability are Cyprus (8.8), Lithuania (8.7) and Romania (8.5). The best performers for trust are Cyprus (8.9), Hungary (8.3) and Lithuania (8.2). In the expectations component, Cyprus (9.0) is leading again, followed by Lithuania / Austria (both 8.7) and Czech Republic/Hungary (both 8.5). The least problems are found in Greece (0.2%), Cyprus (0.9%) and France (1.1%) whilst the proportion of complaints is lowest in Malta (0.0%), Luxembourg (33.8%) and Latvia (34.5%). Finally, choice is assessed most favourably in Cyprus (9.1), Lithuania (9.0) and Finland (8.9).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	91,6	CY	8,8	CY	8,9	CY	9,0	EL	0,2	MT	0,0	CY	9,1
LT	88,9	LT	8,7	HU	8,3	LT	8,7	CY	0,9	LU	33,8	LT	9,0
HU	86,6	RO	8,5	LT	8,2	AT	8,7	FR	1,1	LV	34,5	FI	8,9
UK	86,4	UK	8,3	LV	8,1	CZ	8,5	MT	1,3	CY	36,7	SI	8,8
LV	86,2	PT	8,3	EE	8,1	HU	8,5	IE	1,3	NO	46,5	HU	8,8
Avg	84,2	Avg	8,0	Avg	7,7	Avg	8,2	Avg	2,3	Avg	79,4	Avg	8,2

Socio-demographic analysis

Women rate the market for books, newspapers and magazines higher than men. Persons aged 18-34 score the market higher compared to those aged 35+. Housepersons give a higher score than other white collar workers and retired people.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	84.2	83.3	85.0	85.0	83.7	83.9	
			(a)	(de)			
diff 2013 EU28 Average		3.8*	4.2*	4.6*	4*	3.6*	

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	84.2	84.0	84.5	83.8	84.2	84.7	85.5	84.5	83.9	
							(ns)			
diff 2013 EU28 Average		4.6*	3.9*	3.3*	4.4*	3.8*	4.4*	5.6*	4*	

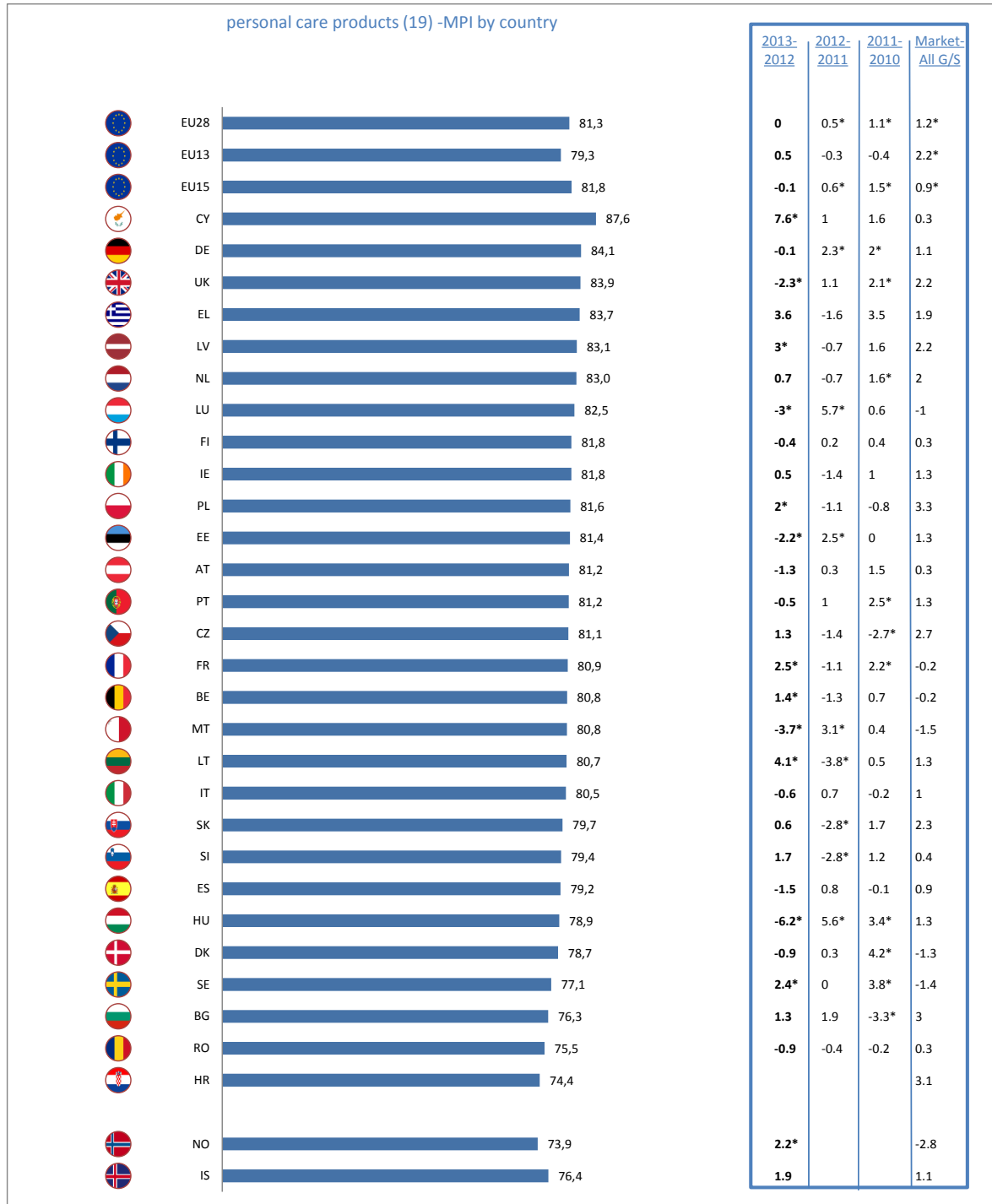
		Total				www		
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	84.2	84.0	84.0	84.2	84.7	84.3	83.6	
diff 2013 EU28 Average		4*	4.1*	4*	4.1*	4*	4.3*	

General Conclusions

The market for books, magazines and newspapers is, with an MPI score of 84.2 at EU28 level, the best performing market out of the 21 consumer goods markets. The market is evaluated rather similarly throughout all countries in Europe and across the different socio-economic subgroups.

19. Market for personal care products

Market definition: Personal care - Toiletries & Electrical appliances, Cosmetics Toiletries (including diapers), Wigs Hair care products, Perfumes, Electric razors and hair trimmers, Hair dryers, curling tongs and styling combs, Other



Overall Performance

The market for personal care products has an MPI score of 81.3 points at EU28 level, which makes it a mid to high performing market. Market performance is unchanged since 2012. This reflects the fact that almost all components for the personal care products market are unchanged since 2012. The only significant change is a 3.9% decrease in the proportion of complaints.

It is ranked 10th out of the 21 goods markets, and scores significantly higher (+1.2) than the goods markets on average.

When comparing the components of the market for personal care product with the EU28 average for all goods markets, this market has a higher score for choice (0.2), comparability (0.1) and trust (0.1). Compared to the goods market average, it has a lower percentage of complaints (-9.3%). The low volume of complaints may reflect the fact that personal care products are often quite cheap, and so consumers would be less motivated to complain about any problems that may arise.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,7	7,1	7,9	3,3	61,4	8,5
Diff 2013-2012	0	0	0	0.2	-3.9*	0*
Diff 2012-2011	0.1*	0	0	-1.3*	-14.5*	0*
Diff 2011-2010	0.2*	0.2*	0.2*	0.7*	16.8*	
Component contribution to the change in MPI	0	0.1	0	0		
Diff Market - EU28	0.1*	0.1*	0*	-4*	-9.3*	0.2*

Country Analysis

There is a 13.2 point difference between the highest and lowest scoring countries for the personal care products market. This is 2.8 points less difference than the goods market average. Although this is not a statistically significant difference, it does indicate that the personal care products market has slightly less country differentiation than average.

This market has an MPI score of 81.8 in the EU15 countries, which is above average (+1.7). In contrast, its score of 79.3 in the EU13 countries is slightly below average (-0.8). There is also some difference by region, with this market performing strongest in Western Europe (82.9) and weakest in Northern Europe (78.8). This score in Western Europe is above the goods market average, whilst the score in Northern Europe is slightly below average.

The market for personal care products performs strongest in Cyprus (87.6*), Germany (84.1) and the UK (83.9). In contrast, it performs least well in Croatia (74.4*), Romania (75.5*) and Bulgaria (76.3*). Outside of the EU28, this market receives its lowest market performance score in Norway (73.9*).



In comparison to 2012, the greatest market improvements can be observed in Cyprus (+7.6*), Lithuania (+4.1*) and Greece (+3.6), although this last change is not statistically significant. The three countries showing the greatest deterioration for the personal care products market are Hungary (-6.2*), Malta (3.7*) and Luxembourg (-3.0*).


At component level, this market scores highest for comparability in Cyprus (8.4), Poland (8.1) and Greece (8.1). The trust component is rated highest in Cyprus (8.3), Germany (7.7) and Malta (7.7). In terms of expectations, performance is again highest in Cyprus (8.4), followed by the UK (8.1) and Finland (8.1). The percentage of problems is lowest in Malta (0.0%), Cyprus (0.6%) and Belgium (1.3%), and the percentage of complaints is lowest in Cyprus (0.0%), France (23.0%) and Luxembourg (24.6). The best scoring countries for the choice component are Sweden, Hungary and Slovakia (all 9.2). All these values are statistical significant.



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	87,6	CY	8,4	CY	8,3	CY	8,4	MT	0,0	CY	0,0	SE	9,2
DE	84,1	PL	8,1	DE	7,7	UK	8,1	CY	0,6	FR	23,0	HU	9,2
UK	83,9	EL	8,1	MT	7,7	FI	8,1	BE	1,3	LU	24,6	SK	9,2
EL	83,7	PT	8,0	LV	7,7	DE	8,1	EL	1,3	HR	26,2	FI	9,1
LV	83,1	LT	8,0	UK	7,7	AT	8,1	DE	1,4	SI	35,2	AT	9,1
Avg	81,3	Avg	7,7	Avg	7,1	Avg	7,9	Avg	3,3	Avg	61,4	Avg	8,5

Socio-demographic analysis

Higher scores can be observed among women when compared to men, and statistically significant higher scores among those aged 18-34 than those aged 35+. In terms of occupation, personal care market performance is higher among blue collar workers and house-persons than among unemployed and retired people. Additionally, scores are higher among other white collar workers and students than among the retired. This market performs better among people with private internet usage than people without private internet usage.

		Total						
			Male	Female	18-34	35-54	55+	
			(a)	(b)	(c)	(d)	(e)	
2013	81.3	80.8	81.8		82.0	81.1	81.0	
			(a)		(de)			
diff 2013 EU28 Average		1.3*	1*		1.6*	1.3*	0.7*	

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	81.3	81.0	81.3	81.6	82.1	82.1	82.5	80.4	80.1	
				(s)	(rs)	(s)	(rs)			
diff 2013 EU28 Average		1.7*	0.7	1.2*	2.3*	1.2*	1.4*	1.5*	0.2	

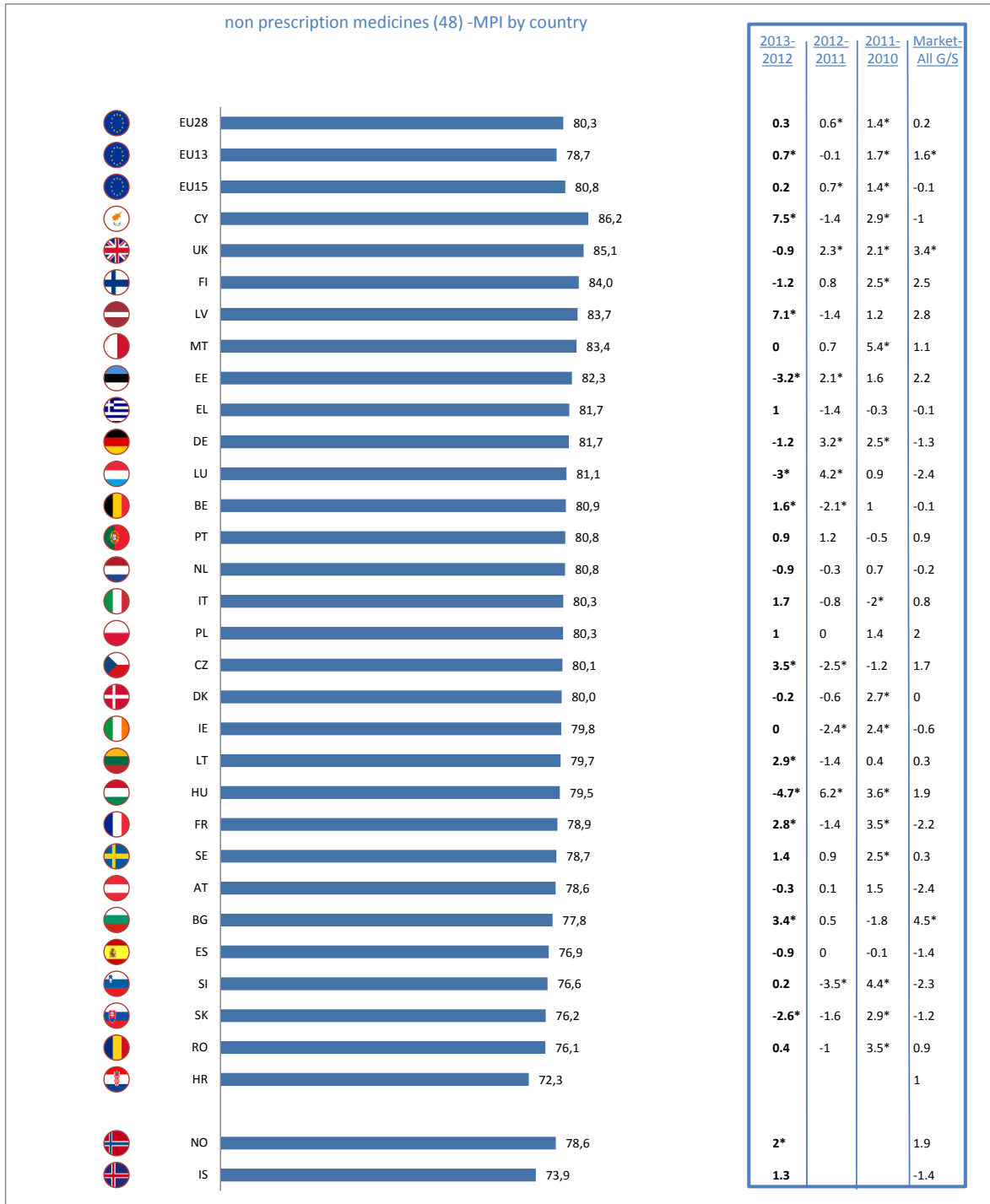
		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	81.3	81.4	81.6	80.9	81.9	81.6	80.3	
						(k)		
diff 2013 EU28 Average		1.4*	1.7*	0.7*	1.3*	1.3*	1*	

General Conclusions

Overall, the MPI score of 81.3 for the personal care products market means that it is a medium to high performing goods market. This market is relatively unchanged since 2012. There are rather minor differences between countries and regions, and more differences in terms of socio-demographics, with females, young people and those with private internet usage rating this market the highest.

48. Market for non-prescription medicines

Market definition: Over the counter medication



Overall Performance

The market for non-prescription medicines has a MPI score of 80.3 at EU28 level, making it a mid to low performing market. The market performance has increased, although not significantly, by 0.3 points. This increase is mainly driven by a notable increase in score in comparability (+0.1) and a significant decline in the proportion of complaints (-7.5). The non-prescription medicines market is ranked in 12th place out of the 21 goods markets and scores slightly higher (+0.2) than the goods markets on average. However, this difference is not significant.

When comparing assessments of the non-prescription medicines market with the EU28 average for all goods markets, we see that the components trust and expectations (+0.04 points) are assessed more favourably than average, while the proportions of problems and complaints are lower than average. In contrast, the components comparability and choice score lower than the EU28 average for all goods markets.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,2	7,3	7,9	3,3	51,5	8,0
Diff 2013-2012	0.1	0	0	-0.2	-7.5*	0
Diff 2012-2011	0.1*	0	0	-1.7*	-24.7*	0
Diff 2011-2010	0.1*	0.4*	0.2*	1*	19.4*	
Component contribution to the change in MPI	0.2	0.1	0	0.1		
Diff Market - EU28	-0.5*	0.2*	0*	-4*	-19.3*	-0.2*

Country Analysis

There is a 13.9 point difference between the top ranked country for the non-prescription medicines market, and the lowest ranked country. In addition, there is a 2.0 point difference with the goods markets average.

The market for non-prescription medicines is assessed more favourably in the EU15 countries (80.8) than in the EU13 countries (78.7), where market performance in the EU13 countries is below average (-1.4). At regional level, only in the West-European region (81.6) is performance evaluated and above the average for goods markets. In contrast, the East-European region (78.7) scores below.

Countries at the top of the ranking are Cyprus (86.2), the UK (85.1) and Finland (84.0), while this market is evaluated least well in Croatia (72.3), Romania (76.1) and Slovakia (76.2). Additionally, in Iceland this market is not performing well, with a MPI score of 73.9.



The three countries where market performance has improved most since 2012 are Cyprus (+7.5*), Latvia (+7.1*) and Czech Republic (+3.5*). In contrast, the three countries where market performance has deteriorated most are Hungary (-4.7*), Estonia (-3.2*) and Luxembourg (-3.0*).


The top performing countries in the comparative component are Cyprus (8.1), the UK (7.7) and Lithuania (7.7). The best performers for trust are Cyprus (8.2), the UK (8.1) and Malta (8.1). In the expectations component, Finland (8.6), Denmark (8.5) and the UK (8.3) perform best. The least problems are found in Malta (0.0%), Latvia (1.0%) and the UK (1.1%). While the proportion of complaints is lowest in Cyprus (14.8%), France (22.6%) and Germany (22.7%). Finally, choice is assessed most favourably in Lithuania (9.1), Sweden (9.0) and Slovakia (8.9).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	86,2	CY	8,1	CY	8,2	FI	8,6	MT	0,0	CY	14,8	LT	9,1
UK	85,1	UK	7,7	UK	8,1	DK	8,5	LV	1,0	FR	22,6	SE	9,0
FI	84,0	LT	7,7	MT	8,1	UK	8,3	UK	1,1	DE	27,7	SK	8,9
LV	83,7	EL	7,5	FI	8,0	CY	8,3	BE	1,5	LV	28,6	HU	8,7
MT	83,4	DE	7,5	LV	7,9	LV	8,3	PT	1,5	LU	31,1	PL	8,7
Avg	80,3	Avg	7,2	Avg	7,3	Avg	7,9	Avg	3,3	Avg	51,5	Avg	8,0

Socio-demographic analysis

Women rate the non-prescription medicines market higher than men. House-persons score the market statistically significantly higher than self-employed respondents, other white collar workers, students, unemployed or retired respondents. In addition, blue collar workers assess the market higher than retired respondents. Finally, respondents ending education at the age of 19 or younger evaluate the market more favourably than those who left education at the age of 20 or older.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	80.3	79.2	81.3	(a)	80.7	80.0	80.5
diff 2013 EU28 Average		-0.2	0.5*		0.3	0.2	0.2

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	80.3	79.9	81.2	80.1	81.0	80.1	82.6	80.2	79.5
diff 2013 EU28 Average		0.6	0.6	-0.4	1.2*	-0.7	1.5*	1.3*	-0.4

		Total					
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	80.3	81.1	80.7	79.6	80.8	80.4	80.2
diff 2013 EU28 Average		1.1*	0.8*	-0.6*	0.2	0.1	0.9*

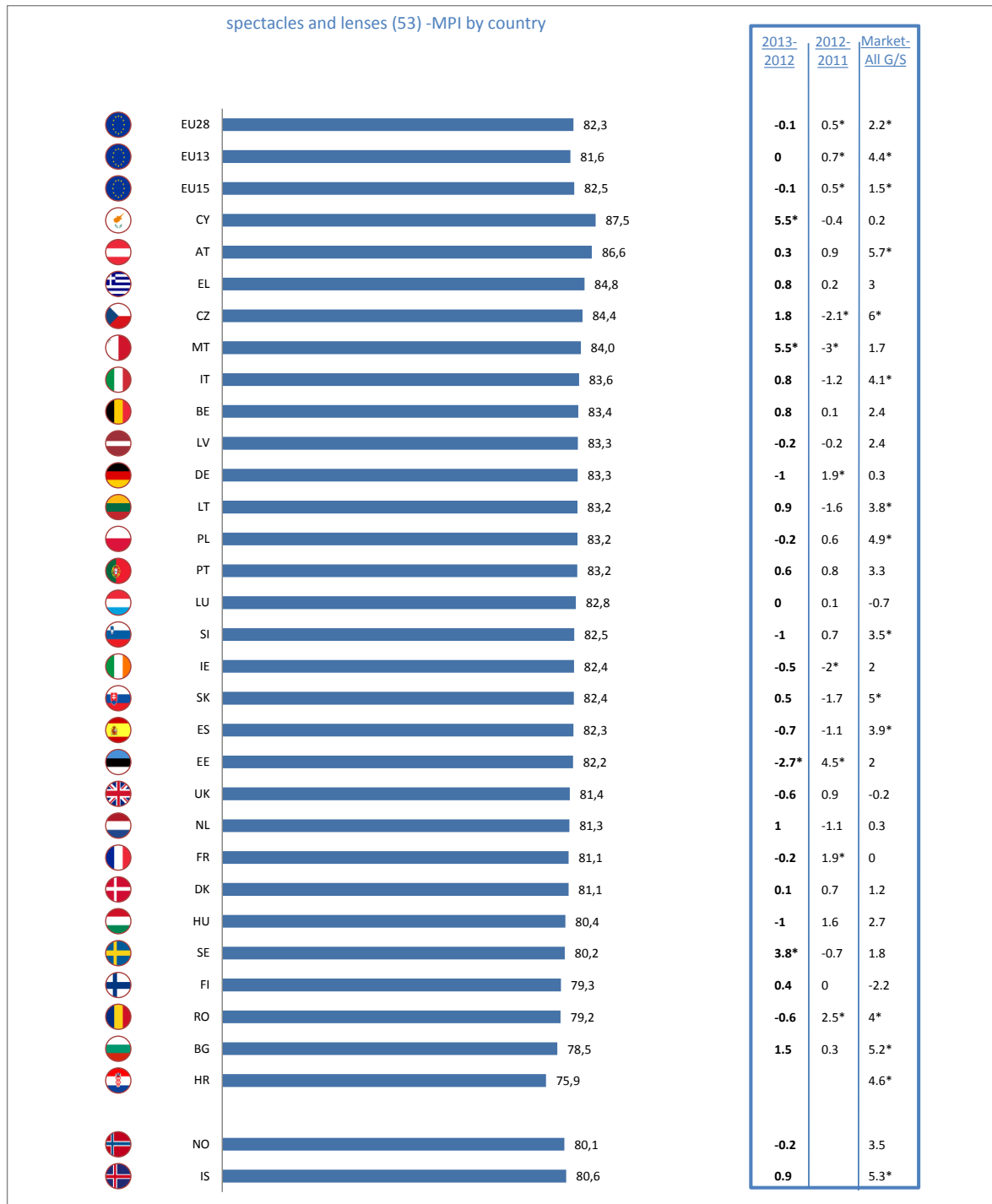
General Conclusions

The market for non-prescription medicines is, with a MPI score of 80.3, a mid to low performing market. The increase in score compared to 2012 is mainly due to an increase in score in comparability and a decline in the proportion of complaints. The market is well evaluated in the Western European region in contrast to lower evaluations in the Eastern European region.

Differences in market evaluations can be found across socio-demographic groups. House-persons stand out as a group having the most positive assessments in comparison to other occupations.

53. Market for spectacles and lenses

Market definition: Glasses, lenses, sunglasses etc.



Overall Performance

The market for spectacles and lenses has a MPI score of 82.3 at EU28 level, making it a high performing market. The market performance has declined slightly by 0.1 points; however, this difference is not statistically significant. It is ranked in 4th place out of the 21 goods markets, and scores significantly higher (+2.2) than the goods markets on average.

The decline in score is mainly driven by a decline in score in comparability (-0.1). The proportion of complaints has increased notably (+0.1), although this difference is not statistically significant.

When comparing assessments of the spectacles and lenses market with the EU28 average for all goods markets, we see that the components trust, expectations and choice are assessed more favourably, and the proportion of problems is below average, although the difference not statistically significantly so. The comparability component scores lower than average. In addition, the proportion of complaints is higher than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,6	7,7	8,1	7,1	78,0	8,4
Diff 2013-2012	-0.1*	0	0	-0.3	0.1	-0.1*
Diff 2012-2011	0.1	0.1*	0*	-0.7*	-0.2	0
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	-0.2*	0.1	0	0		
Diff Market - EU28	-0.1*	0.6*	0.3*	-0.2	7.3*	0.1*

Country Analysis

There is an 11.6 point difference between the top ranked country for the spectacles and lenses market, and the lowest ranked country. Also, there is a 4.3 point difference with the goods markets average, indicating that country differences are less important in the evaluation of this market at EU28 level.

The market for spectacles and lenses is assessed more favourably in the EU15 (82.5) countries than the EU13 countries (81.6). The market performance in the EU15 (+2.3) and in the EU13 (+1.5) countries is above average. In all European regions performance is evaluated above the average for goods markets. Specifically, the East, South and West European regions score above average.

Countries at the top of the ranking are Cyprus (87.5), Austria (86.6) and Greece (84.8), while this market is evaluated least well in Croatia (75.9), Bulgaria (78.5) and Romania (79.2).



The three countries where market performance has improved most since 2012 are Malta (+5.5*), Cyprus (+5.5*) and Sweden (+3.8*). In contrast, the market performance has deteriorated the most in Estonia (-2.7*), while Slovenia (-1.0) and Germany (-1.0) experienced non-statistically significant changes.


The best performers for comparability are Greece (8.1), Cyprus (8.1) and Lithuania (8.0). In the trust component, Cyprus (8.3), Austria (8.3) and the UK (8.2) perform best. The top performing countries in the expectations component are Austria (8.8), Cyprus (8.7) and Denmark (8.6). The least problems are found in Malta (1.3%), Cyprus (2.4%) and Greece (2.8%). In addition, the proportion of complaints is the lowest in France (36.7%), Estonia (42.2%) and Cyprus (49.7%). Finally, choice is assessed most favourably in Austria, Lithuania and Slovenia (each of the 3 countries equal to 9.1).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	87,5	EL	8,1	CY	8,3	AT	8,8	MT	1,3	FR	36,7	AT	9,1
AT	86,6	CY	8,1	AT	8,3	CY	8,7	CY	2,4	EE	42,2	LT	9,1
EL	84,8	LT	8,0	UK	8,2	DK	8,6	EL	2,8	CY	49,7	SI	9,1
CZ	84,4	AT	7,9	IE	8,2	PT	8,4	FR	3,4	RO	56,0	HU	9,0
MT	84,0	PL	7,9	MT	8,1	SK	8,4	DE	3,5	LV	56,8	SK	9,0
Avg	82,3	Avg	7,6	Avg	7,7	Avg	8,1	Avg	7,1	Avg	78,0	Avg	8,4

Socio-demographic analysis

Women rate the spectacles and lenses market higher than men. Also, respondents between the ages of 18 and 34 score the market higher than those of 55 years or older. Both students and house-persons evaluate the market better than self-employed persons, other white collar workers or retired persons. Furthermore, respondents who left education between the ages of 16 and 19 score the market higher than those ending education at the age of 20 or older.

		Total						
			Male	Female	18-34	35-54	55+	
			(a)	(b)	(c)	(d)	(e)	
2013	82.3	81.8	82.6	83.0	82.3	81.8		
			(a)	(e)				
diff 2013 EU28 Average		2.3*	1.9*	2.6*	2.5*	1.5*		

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	82.3	81.2	82.6	82.0	82.9	83.7	83.7	81.5	81.9	
						(Ins)	(Ins)			
diff 2013 EU28 Average		1.9*	1.9*	1.6*	3.1*	2.8*	2.6*	2.6*	2*	

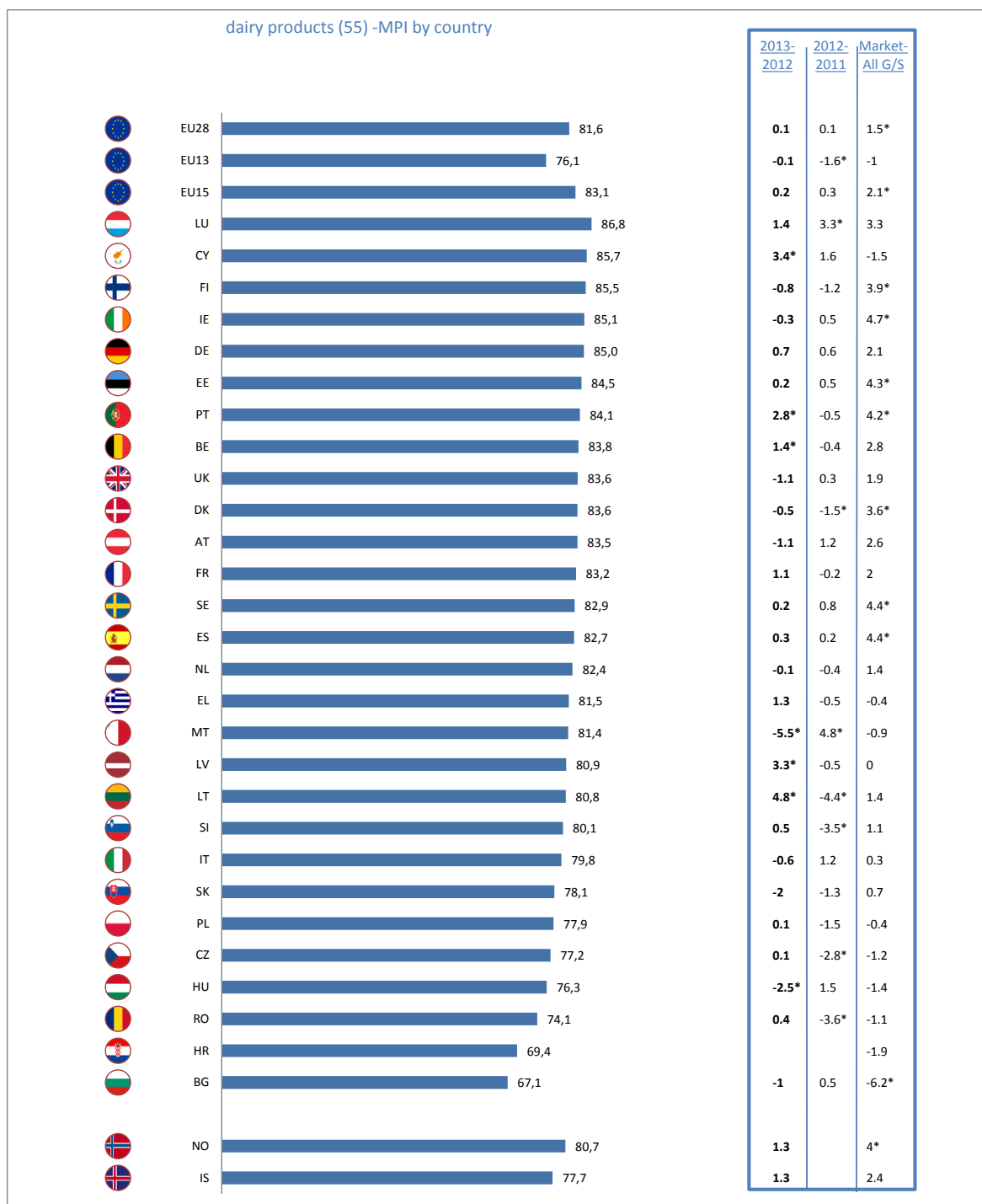
		Total					www	
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	82.3	82.4	82.8	81.8	82.7	82.2	82.6	
			(h)					
diff 2013 EU28 Average		2.4*	2.9*	1.6*	2.1*	1.9*	3.2*	

General Conclusions

The market for spectacles and lenses is, with an MPI score of 82.3, a high performing market. The non-significantly decline in score compared to 2012 is mainly due to a decline in score in comparability (-0.1) and choice (-0.1). The market is well evaluated in all European regions. Although no regional dispersion in evaluation is noted, differences in evaluation of the market can be found related to the different socio-demographic groups.

55. Market for dairy products

Market definition: Food - Dairy products (milk, cheese, butter, yoghurt, cream etc.)



Overall Performance

The market for dairy products has a MPI score of 81.6 at EU28 level, making it a mid to high performing market. The market performance score has increased slightly, although not significantly, by 0.1 point. This increase in score is mainly due to a decline in the proportions of problems (-0.6) and complaints (-5.4).

The dairy products market is ranked in 6th place out of the 21 goods markets and scores higher (+1.5) than the goods markets on average.

When comparing assessments of the dairy products market with the EU28 average for all goods markets, we see that all components score higher than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,8	7,3	7,9	5,7	63,3	8,3
Diff 2013-2012	0	0	0	-0.6*	-5.4*	0
Diff 2012-2011	0.1*	0	0	1.4*	-3.6*	0
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	0	0	0	0.1*		
Diff Market - EU28	0.2*	0.2*	0.1*	-1.6*	-7.4*	0.1*

Country Analysis

There is a 19.7 point difference between the top ranked country for the dairy products market, and the lowest ranked country. In addition, there is a 3.8 point difference with the goods markets average, indicating that differences need to be taken into account in the evaluation of this market at EU28 level.

The market for dairy products is assessed more favourably in the EU15 countries (83.1) than in the EU13 countries (76.1). The market performance in the EU15 countries is above average (+2.9). In contrast, the market performance in the EU13 countries is below average (-4.0). At regional level, in the North- and West-European region is performance evaluated above the average for goods markets. The East-European region (76.0) scores below.

Countries at the top of the ranking are Luxembourg (86.8*), Cyprus (85.7) and Finland (85.5*), while this market is assessed least well in Bulgaria (67.1*), Croatia (69.4*) and Romania (74.1*).

The three countries where market performance has improved most since 2012 are Lithuania (+4.8*), Cyprus (+3.4*) and Latvia (+3.3*). In contrast, the three countries where market performance has deteriorated most are Malta (-5.5*), Hungary (-2.5*) and Slovakia (-2.0), although this last change is not statistically significant.



The top performing countries in the comparative component are Cyprus (8.4), Luxembourg (8.3) and Portugal (8.3). Trust is evaluated most favourably in Luxembourg (8.2), Cyprus (8.0) and Finland (8.0). The best performers for expectations are Finland (8.8), Denmark (8.6) and Sweden (8.6). The least problems are found in Malta (1.3%), Cyprus (2.1%) and the UK (2.1%), while the proportion of complaints is lowest in Luxembourg (15.8%), Germany (27.8%) and France (32.7%). Finally, choice is assessed most favourably in Austria (9.0), Slovenia (8.9) and Estonia (8.9).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	86,8	CY	8,4	LU	8,2	FI	8,8	MT	1,3	LU	15,8	AT	9,0
CY	85,7	LU	8,3	CY	8,0	DK	8,6	CY	2,1	DE	27,8	SI	8,9
FI	85,5	PT	8,3	FI	8,0	SE	8,6	UK	2,1	FR	32,7	EE	8,9
IE	85,1	IE	8,2	DE	8,0	AT	8,6	EL	2,2	BE	45,8	LT	8,9
DE	85,0	DE	8,1	IE	7,8	LU	8,5	DE	2,8	HU	46,9	CY	8,9
Avg	81,6	Avg	7,8	Avg	7,3	Avg	7,9	Avg	5,7	Avg	63,3	Avg	8,3



Socio-demographic analysis

Female respondents give a higher score to this market in comparison to men. Managers, other white collar and blue collar workers, students and house persons score this market higher than retired people. House persons also score the market higher than the self-employed, other white collar workers and blue collar workers.

Respondents that use the internet privately score the market higher than those respondents who do not use the internet privately.

		Total						
			Male	Female	18-34	35-54	55+	
			(a)	(b)	(c)	(d)	(e)	
2013	81.6	80.9	82.2	81.8	81.5	81.5		
diff 2013 EU28 Average			1.4*	1.5*	1.4*	1.8*	1.2*	

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	81.6	80.9	82.9	81.7	81.8	82.2	83.6	81.8	80.3	
diff 2013 EU28 Average			1.6*	2.3*	1.3*	1.9*	1.3*	2.5*	2.9*	0.5

		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	81.6	82.0	81.4	81.6	81.5	81.9	80.4	
diff 2013 EU28 Average			2*	1.5*	1.4*	0.9*	1.6*	1*

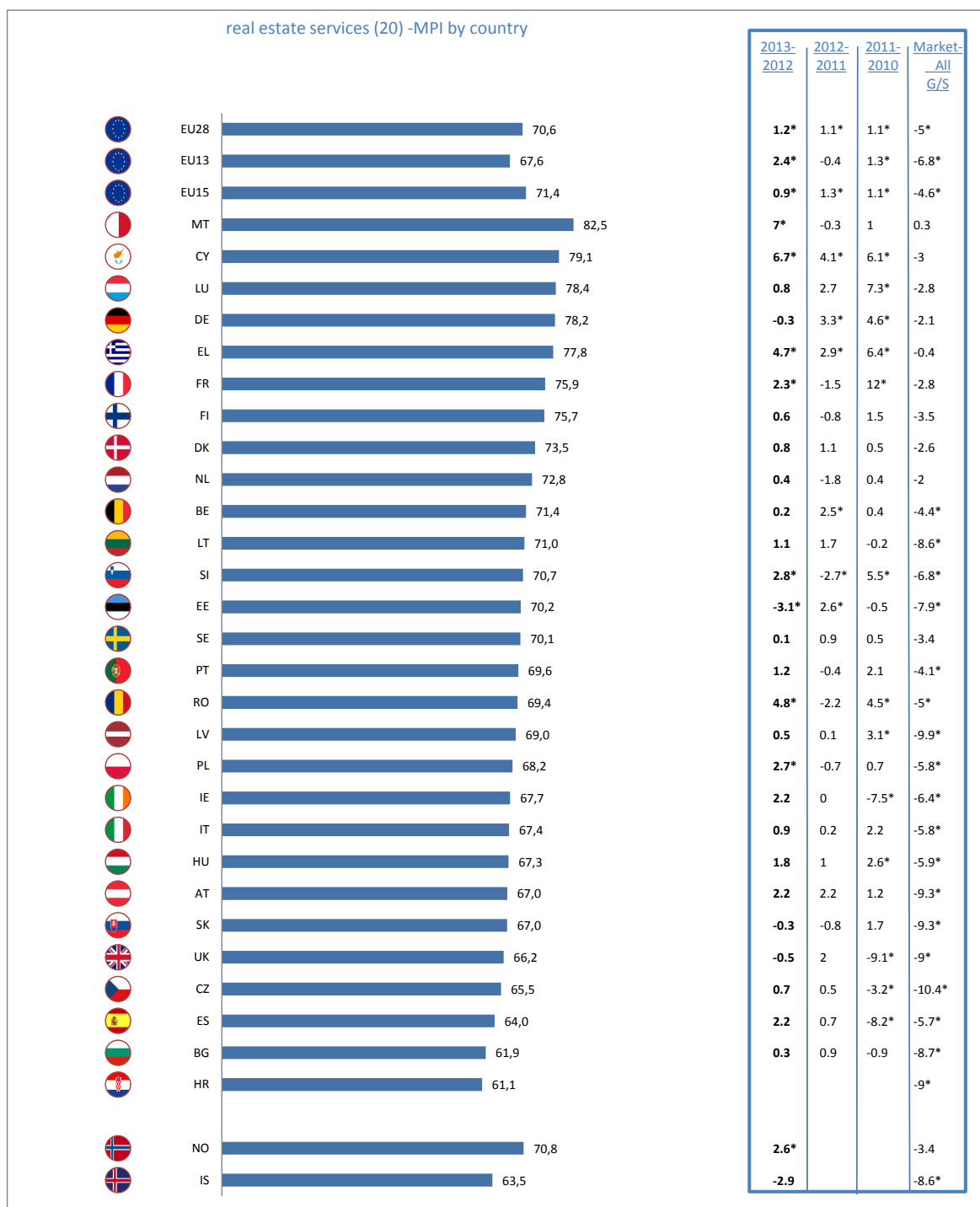
General Conclusions

The market for dairy products is, with a MPI score of 81.6, a mid to high performing market. The non-statistical increase in score compared to 2012 is mainly driven by a decline in the proportions of problems and complaints. The market is especially well evaluated in the Northern and Western European regions. In contrast, the market is assessed below average in the Eastern European region. A regional dispersion in evaluation is noted. House-persons have better evaluations of this market than the other occupations.

Services markets

20. Market for real estate services

Market definition: Real Estate agents and Letting agents



Overall Performance

The Real Estate Services market is low performing, with an MPI score of 70.6 at EU28 level. This MPI score is an improvement of 1.2 point compared to 2012. The improvement in MPI score is driven by an increase in comparability (+0.1), trust (+0.1) and expectations (+0.1) and a decrease in the proportions of problems (-1.2) and complaints (-2.5). This market is ranked 30th out of the 31 service markets. Regardless of this improvement, it scores worse (-5.0) than the average for all service markets.

When comparing with the EU28 average, it is noticeable that this market scores lower on comparability (-0.4), trust (-0.6) and expectations (-0.6), and higher on choice (+0.1); the proportion of complaints is lower than average (-2.4) and the proportion of problems is higher than average (+4.6).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.6	6.0	6.7	15.0	72.4	7.8
Diff 2013-2012	0.1*	0.1*	0.1*	-1.2*	-2.5*	0
Diff 2012-2011	0.1*	0.1*	0.1*	-1.9*	-8.5*	0.1*
Diff 2011-2010	0.1*	0.1	0	-3.2*	3.7*	
Component contribution to the change in MPI	0.3*	0.4*	0.4*	0.2*		
Diff Market - EU28	-0.4*	-0.6*	-0.6*	4.6*	-2.4*	0.1*

Country Analysis

There is a 21.4 point difference between the top and bottom countries in the real estate service market, which is 8.9 points higher than the service market average.

This market is assessed more favourably by EU15 countries (71.4) than EU13 countries (67.6). As for the regions, the market scores highest in Western Europe (73.4) and lowest in Southern Europe (67.4). In comparison to the service market average, this market scores lower and in all regions.

Malta (82.5), Cyprus (79.1) and Luxembourg (78.4) are the best performing countries in this market. Spain (64.0), Bulgaria (61.9) and Croatia (61.1) are the worst performing countries in this market. Iceland (63.5) is among the worst performing countries in this market.

The greatest improvement in market performance in comparison to 2012 can be noticed in Malta (+7.0*), Cyprus (+6.7*) and Romania (+4.8*). Slovakia (-0.3), the UK (-0.5) and Estonia (-3.1) are experiencing the biggest decline in market performance, although none of these changes are statistically significant.

In comparability, the top 3 performing countries are Malta (7.6), Cyprus (7.4) and Greece (7.3). The 3 best performing countries in terms of trust are Malta (7.8), Cyprus (7.4) and Germany (7.2). Malta (7.7), Finland (7.6) and Luxembourg (7.5) are the 3 best performing countries when expectations are concerned. The lowest percentage of problems are in Malta (1.4%), Greece (7.2%) and France (7.8%) and the lowest percentage of complaints are in Luxembourg (28.8%), Germany (35.9%) and France (48.3%). The best performing countries in choice are Finland (8.9), Denmark (8.8) and Croatia (8.7).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	82,5	MT	7,6	MT	7,8	MT	7,7	MT	1,4	LU	28,8	FI	8,9
CY	79,1	CY	7,4	CY	7,4	FI	7,6	EL	7,2	DE	35,9	DK	8,8
LU	78,4	EL	7,3	DE	7,2	LU	7,5	FR	7,8	FR	48,3	HU	8,7
DE	78,2	LU	7,2	LU	7,2	DE	7,5	CY	9,1	EE	56,8	SK	8,6
EL	77,8	DE	7,2	DK	7,1	CY	7,5	LU	9,3	CY	58,0	SI	8,5
Avg	70,6	Avg	6,6	Avg	6,0	Avg	6,7	Avg	15,0	Avg	72,4	Avg	7,8


Socio-demographic analysis


Female respondents rate the real estate service market higher than male respondents. 35 years and older respondents rate this market higher than younger respondents.

Managers and other white collar workers rate this market higher than self-employed workers, blue collar workers, students and unemployed respondents. In turn self-employed workers, blue collar workers and students rate this market higher than unemployed respondents.

As for the education level, respondents who left education older than 20 years, rate this market higher than respondents who left education earlier on. Respondents who use the internet privately rate this market higher than respondents who do not.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013		70.6	70.1	71.1	69.5	71.0	71.5
				(a)		(c)	(c)
diff 2013 EU28 Average			-5.1*	-5*	-6.8*	-3.9*	-4.4*

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013		70.6	68.6	72.1	71.9	69.2	69.4	72.1	64.7	70.7
			(r)	(lopr)	(lopr)	(r)	(r)	(lor)		(lr)
diff 2013 EU28 Average			-5.1*	-4*	-4.2*	-6.2*	-7.4*	-4.2*	-8.2*	-5.3*

		Total				www		
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013		70.6	68.5	69.6	71.5	69.2	70.7	68.4
					(fgi)		(k)	
diff 2013 EU28 Average			-6.3*	-5.9*	-4.3*	-7.5*	-4.9*	-7.2*

General Conclusions

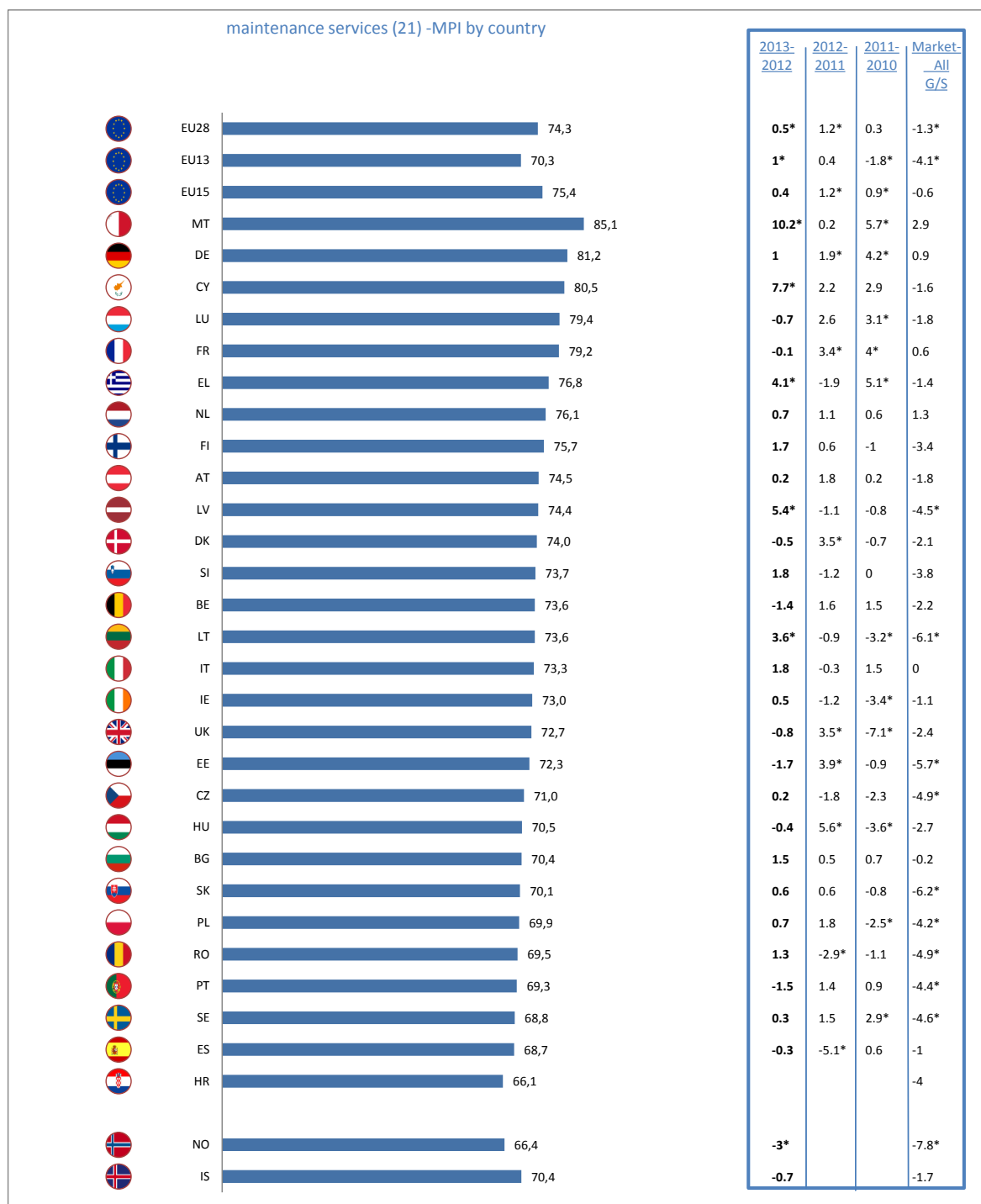
The Real Estate Services market is low performing, with an MPI score of 70.6 at EU28 level. The market is ranked 30th out of the 31 service markets. However, there was a decrease in the proportions of problems and complaints in this market on 2012.

Malta, Cyprus and Luxembourg are the best performing countries in this market, while Spain, Bulgaria and Croatia are the worst performing countries in this market. Iceland is among the worst performing countries.

Managers and other white collar workers give the best evaluations of this market.

21. Market for 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



Overall Performance

The performance of the market for house and garden maintenance services is located in the mid-low range, with an MPI score of 74.3 at EU28 level. This MPI score has increased by 0.5 points since 2012. The increase in score since 2012 is driven by an increase in trust (+0.2) and by a decrease in complaints (-2.3). The market for house and garden maintenance services is now ranked 19th out of 31 services markets and scores lower (-1.3 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, this market scores poorer on the comparability, trust and choice components and has higher than average proportion of complaints.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.9	6.6	7.3	14.0	80.0	7.5
Diff 2013-2012	0	0.2*	0	0	-2.3*	0
Diff 2012-2011	0.1*	0	0	-3.9*	-1.1*	0.1*
Diff 2011-2010	0.1*	-0.1*	0	-1.9*	-1*	
Component contribution to the change in MPI	0.1	0.4*	0.1	0		
Diff Market - EU28	-0.1*	-0.1*	0	3.6*	5.2*	-0.1*

Country Analysis

There is a 19.0 point difference between the top and bottom ranked countries for this market. This is 6.5 point higher than the services markets average, which demonstrates that differences at country level need to be taken into account when evaluating this market at EU28 level.

The maintenance services market is assessed more favourably in the EU15 (75.4) countries than in the EU13 countries (70.3). Market performance in the EU13 countries is below average (-5.3). In terms of regions, this market scores highest in Western Europe (77.6) and lowest in Iceland and Norway (67.7).

In comparison to the services market average, the maintenance services market scores lower in all regions except in Western Europe, where it scores above the services market average (2.0).

The best performing countries for this market are Malta (85.1), Germany (81.2) and Cyprus (80.5), while the poorest performing countries are Croatia (66.1), Spain (68.7) and Sweden (68.8). Additionally, in Norway this market is not performing well, with a MPI score of 66.4.



In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Malta (+10.2*), Cyprus (+7.7*) and Latvia (+5.4*). The three countries where the MPI decreased most are Norway (-3.0*), followed by Estonia (-1.7) and Portugal (-1.5) with non-statistically significant changes.


At component level, the top performing countries for comparability are Malta (7.9), Germany / Greece (both 7.5) and France / Cyprus (both 7.3). The best performers for trust are Malta (8.2), Germany (7.6) and Cyprus (7.5). In the expectations component, Malta (8.1) is leading again, followed by Finland (8.0) and Cyprus / Austria / Denmark (all 7.9). The least problems are found in Malta (1.7%), France (4.3%) and Germany (6.3%), whilst the proportion of complaints is lowest in France (39.8%), Latvia (55.7%) and Croatia (58.2%). Finally, choice is assessed most favourably in Denmark (8.8), Malta (8.3) and Austria / Cyprus / Finland (all 8.1).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	85,1	MT	7,9	MT	8,2	MT	8,1	MT	1,7	FR	39,8	DK	8,8
DE	81,2	DE	7,5	DE	7,6	FI	8,0	FR	4,3	LV	55,7	MT	8,3
CY	80,5	EL	7,5	CY	7,5	CY	7,9	DE	6,3	HR	58,2	AT	8,1
LU	79,4	FR	7,3	LU	7,4	AT	7,9	CY	6,7	DE	64,1	CY	8,1
FR	79,2	CY	7,3	FR	7,3	DK	7,9	LU	6,8	LT	64,2	FI	8,1
Avg	74,3	Avg	6,9	Avg	6,6	Avg	7,3	Avg	14,0	Avg	80,0	Avg	7,5

Socio-demographic analysis

Respondents aged 18-34, and aged 55+, score the market for maintenance services higher than those aged 35-54. Other white collar workers, students, house-persons and retired people give a higher score compared to self-employed persons. Those leaving education before the age of 20 also rate this market higher than those who finished their education after the age of 20.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	74.3	74.0	74.5	74.4	73.2	75.3
diff 2013 EU28 Average		-1.1*	-1.6*	-1.8*	-1.7*	-0.6*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	74.3	72.5	73.7	74.5	74.2	75.4	75.2	72.6	74.8
diff 2013 EU28 Average		-1.2*	-2.3*	-1.6*	-1.1*	-1.4*	-1.1	-0.3	-1.3*

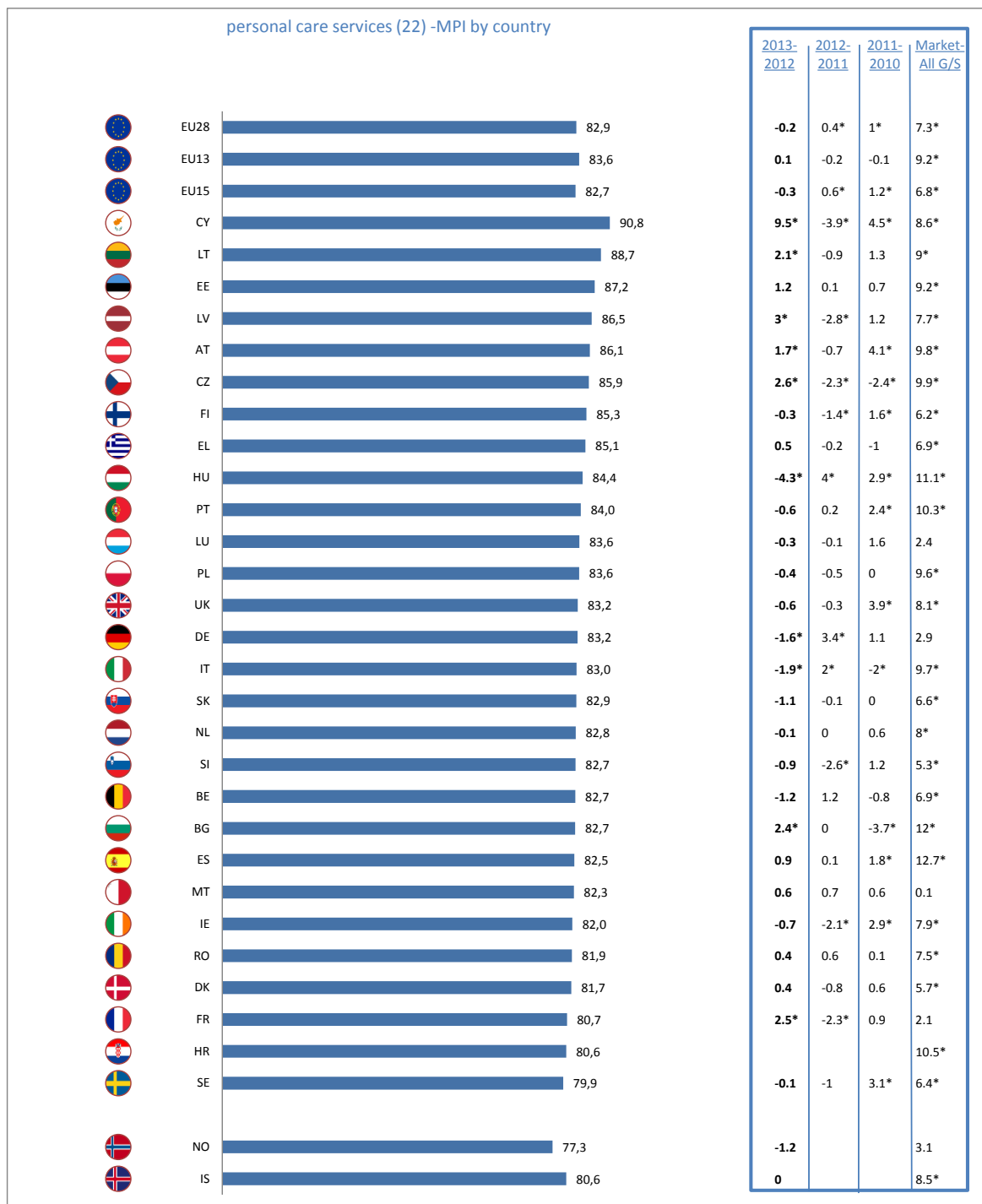
	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	74.3	75.1	75.2	73.5	75.5	74.2	74.9
diff 2013 EU28 Average		0.3	-0.3	-2.3*	-1.2	-1.4*	-0.7

General Conclusions

With an MPI score of 74.3, the market for maintenance services is performing poorly. It is now ranked 19th out of 31 services markets. The market performs best in Western Europe. Besides the regional dispersion in evaluations, some differences can be noted among the socio-demographic sub-groups.

22. Market for personal care services

Market definition: Personal Care Services, Hairdressers, Diet clubs/centres, Beauty treatments, Hair therapy, Cosmetic therapy, Nail shop services, Spa, sauna, hamams



Overall Performance

The personal care services market is performing very well with an MPI score of 82.9 at EU28 level. The market performance has slightly decreased, although not significantly, by 0.2 points since 2012.

The personal care services market is ranked in 1st place out of the 31 services markets, and scores higher (+7.3 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, this market scores higher than average on all components.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,8	7,6	8,1	3,9	65,0	8,4
Diff 2013-2012	0	0	0	0,2	0,4	0
Diff 2012-2011	0,1*	0	0*	-0,9*	-10,8*	0
Diff 2011-2010	0,1*	0,2*	0,2*	0,3	8,9*	
Component contribution to the change in MPI	-0,1	-0,1	0	0		
Diff Market - EU28	0,8*	0,9*	0,7*	-6,5*	-9,7*	0,8*

Country Analysis

There is a 10.9 point difference between the top and bottom ranked countries for the market for personal care services, indicating that this market is evaluated rather similarly throughout Europe. The 10.9 point difference is 1.6 point lower than the services markets average.

The market for personal care services is evaluated similarly in the EU15 countries (82.7) and in the EU13 countries (83.6). Market performance in the EU15 and EU13 countries is above average (+7.1 and +8.0). In comparison to the services market average, the market for personal care services scores higher and in all regions. Note that in Norway / Iceland combined it scores higher although not significantly.

The best performing countries for this high performing market are Cyprus (90.8*), Lithuania (88.7*) and Estonia (87.2*) while the poorest performing countries are Sweden (79.9), Croatia (80.6) and France (80.7). Additionally, Norway is among the poorer performing countries (77.3*).

In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Cyprus (+9.5*), Latvia (+3.0*) and the Czech Republic (+2.6*). The three countries where the MPI decreased most are Hungary (-4.3*), Italy (-1.9*) and Germany (-1.6*).

At component level, the top performing countries for comparability are Cyprus (8.8), Lithuania (8.7) and Romania/Estonia (both 8.3). The best performers for trust are Cyprus (8.8), Lithuania (8.4) and Latvia (8.2). In the expectations component, Cyprus/Lithuania (both 8.8) are leading again, followed by Austria/Finland (both 8.7) and Estonia (8.6). The least problems are found in Malta (0.2%), Cyprus (0.5%) and Greece (1.4%) whilst the proportion of complaints is lowest in Estonia (26.2%), Croatia (33.0%) and Romania (45.4%). Finally, choice is assessed most favourably in Lithuania / Finland / Slovenia (all 9.2), and Cyprus / Sweden (both 9.0).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	90,8	CY	8,8	CY	8,8	CY	8,8	MT	0,2	EE	26,2	LT	9,2
LT	88,7	LT	8,7	LT	8,4	LT	8,8	CY	0,5	HR	33,0	FI	9,2
EE	87,2	RO	8,3	LV	8,2	AT	8,7	EL	1,4	RO	45,4	SI	9,2
LV	86,5	EE	8,3	HU	8,2	FI	8,7	EE	2,0	FR	47,4	CY	9,0
AT	86,1	PT	8,2	FI	8,1	EE	8,6	LU	2,1	LT	47,6	SE	9,0
Avg	82,9	Avg	7,8	Avg	7,6	Avg	8,1	Avg	3,9	Avg	65,0	Avg	8,4



Socio-demographic analysis


Persons aged 55+ score the market for personal care services higher than those aged 18-34.


House-persons rate the market for personal care services higher than managers, other white collar workers, students and unemployed persons. Blue collar workers and retired people give a higher score compared to students and other white collar workers.

Persons who finished their education before the age of 20 score the market higher than those who left education after that age, as well as those still studying.

Consumers without private internet usage score the market higher than those with private internet usage.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	82.9	82.6	83.2	82.4	82.7	83.5	(c)
diff 2013 EU28 Average		7.4*	7.1*	6.1*	7.9*	7.6*	

		Total							
		Self em-loyed	Manager	Other white collar	Blue collar	Student	House-person	Unem-loyed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	82.9	83.6	81.5	82.3	83.5	81.8	84.5	82.5	83.5
diff 2013 EU28 Average		9.9*	5.5*	6.2*	8.1*	5*	8.2*	9.6*	7.5*

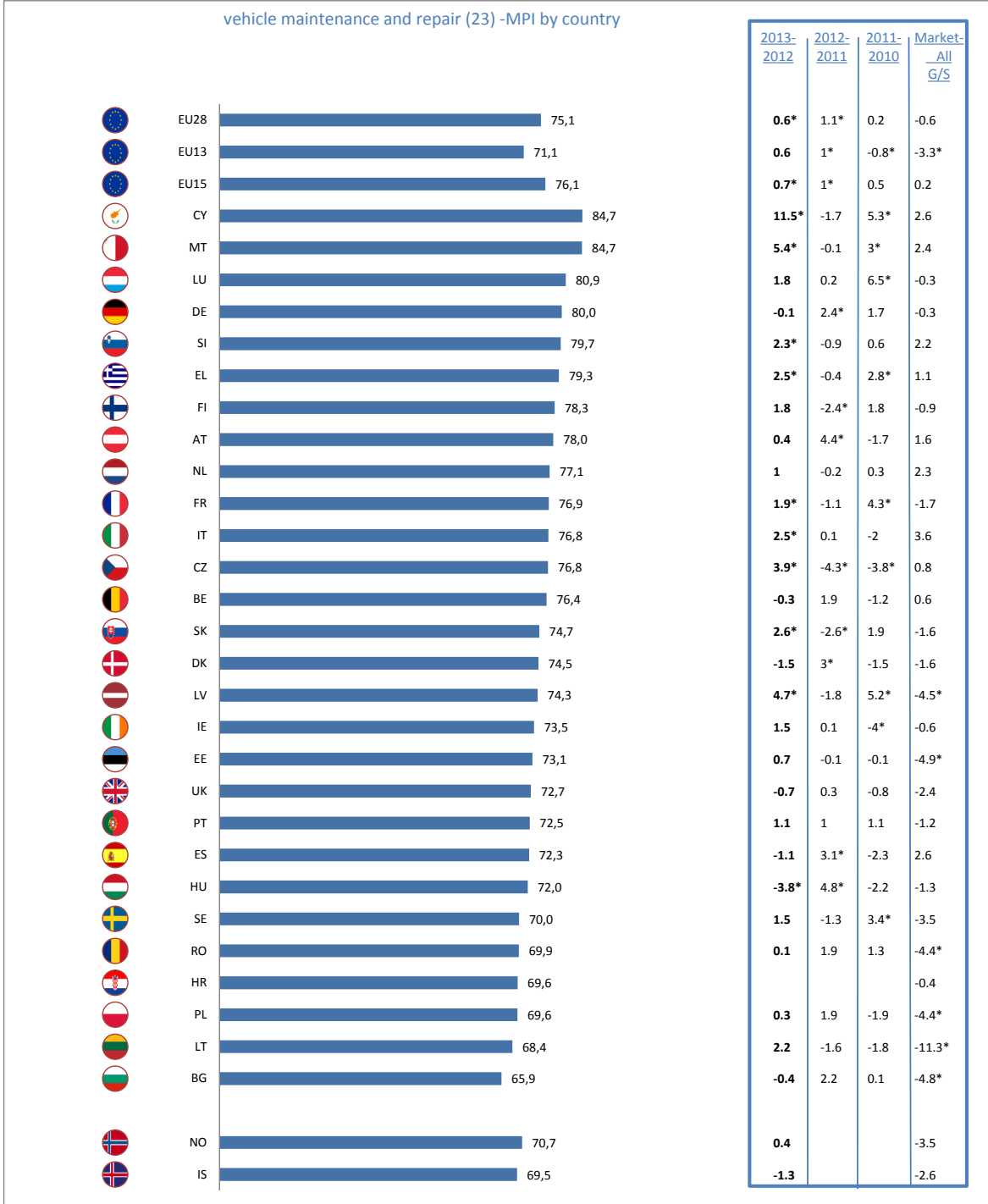
		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	82.9	83.9	83.3	82.3	81.6	82.7	83.7
diff 2013 EU28 Average		9.1*	7.8*	6.6*	4.9*	7*	8.1*

General Conclusions

The market for personal care services is, with an MPI score of 82.9 at EU28 level, the best performing market out of the 31 services markets. Although this market is evaluated rather similarly throughout all countries in Europe, differences are observed among the socio-economic subgroups – especially on an occupational level. In particular, house-persons rate this market highest.

23. Market for vehicle maintenance and repair

Market definition: Maintenance and reparation of vehicles and other transport, Franchise garage/dealer, Independent garage, Road assistance, Other



Overall Performance

The market for vehicle maintenance and repair has an MPI score of 75.1 at EU28 level, which makes it a medium to high performing service market. Its market performance has increased by 0.6 points since 2012. This increase is mainly driven by a decrease in the percentage of problems (-2.3%) and, to a lesser extent, an increase by 0.1 in its expectations score.

It is ranked 15th out of the 31 service markets, and scores 0.6 points less than the service markets on average.

When comparing the components of the market for vehicle maintenance and repair with the EU28 service sector average, this market scores higher in terms of choice (+0.3) and expectations (+0.1) and lower in terms of trust (-0.2) and comparability (-0.1). The proportion of problems and complaints is close to the EU28 service sector average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6,9	6,5	7,5	11,6	75,1	7,9
Diff 2013-2012	0	0	0.1*	-2.3*	-3.3*	0
Diff 2012-2011	0.1*	0.1*	0.1*	-2.1*	-1.9*	0
Diff 2011-2010	0	-0.2*	0	-2.6*	2.8*	
Component contribution to the change in MPI	0	0.1	0.1*	0.4*		
Diff Market - EU28	-0.1*	-0.2*	0.1*	1.2*	0.3	0.3*

Country Analysis

There is an 18.8 point difference between the countries ranked top and bottom for vehicle maintenance and repair market performance. This is notably, though not significantly, 6.3 points greater than the average difference for EU28 service markets. This indicates that market performance differences by country should be taken into account in the assessment of this market.

The market for vehicle maintenance and repair is assessed more favourably in the EU15 (76.1) than in the EU13 (71.1), where market performance in the EU13 countries is below average (-4.6). At regional level, this market performs strongest in Western Europe (76.9) and weakest in Eastern Europe (70.9). This market performs poorer than average in Eastern Europe (-4.7) and Northern Europe (-2.2).

The countries ranked top for the vehicle maintenance and repair market are Cyprus (84.7*), Malta (84.7) and Luxembourg (80.9). The countries ranked lowest for this market are Bulgaria (65.9), Lithuania (68.4) and Poland (69.6). Outside of the EU28, this market also performs poorly in Iceland (69.5).



The three countries where this market has improved the most since 2012 are Cyprus (+11.5*), Malta (+5.4*) and Latvia (+4.7*). In contrast, the greatest deterioration in market performance took place in Hungary (-3.8*), with non-statistically significant changes in Denmark (-1.5) and Iceland (-1.3).


For the comparative component, the top three performing countries are Cyprus (8.0), Greece (7.7) and Malta (7.6). In terms of trust, the top performers are Malta (8.3), Cyprus (7.8) and Luxembourg (7.5). The highest scores for the expectation component are to be found in Cyprus (8.3), Austria (8.3) and Finland (8.2). The fewest problems are found in Malta (0.9%), Cyprus (3.4%) and Luxembourg (5.6%), and the fewest complaints are in France (34.9%), Latvia (51.1%) and Romania (55.9%). For the choice component, the highest performing countries are Cyprus (8.8), Austria (8.8) and Slovenia (8.7).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	84,7	CY	8,0	MT	8,3	CY	8,3	MT	0,9	FR	34,9	CY	8,8
MT	84,7	EL	7,7	CY	7,8	AT	8,3	CY	3,4	LV	51,1	AT	8,8
LU	80,9	MT	7,6	LU	7,5	FI	8,2	LU	5,6	RO	55,9	SI	8,7
DE	80,0	LU	7,5	DE	7,3	DK	8,1	DE	5,9	CY	56,7	DK	8,7
SI	79,7	SI	7,5	FI	7,2	SI	8,1	FR	6,7	EE	56,7	HU	8,5
Avg	75,1	Avg	6,9	Avg	6,5	Avg	7,5	Avg	11,6	Avg	75,1	Avg	7,9

Socio-demographic analysis

The market for vehicle maintenance and repair performs more strongly among females than among males. Market performance increases with age, with those aged 55+ giving a higher score than those aged 18-54, and those aged 35-54 giving a higher score than 18-34 year old respondents. Furthermore, retired people rate the vehicle maintenance and repair market higher than all other occupation groups. The other difference at occupation level is that this market is rated higher among housepersons than among the self-employed and blue collar workers. Market performance is higher among those with a lower level of education, exemplified by the fact that those leaving education aged 15 or under rate this market higher than those leaving education aged 20+ or current students, and those aged 16-19 rate this market higher than those leaving education aged 20+. Finally, those without private internet usage give a higher market performance score than those with private internet usage.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	75.1	74.6	75.6	72.3	74.0	78.1
			(a)		(c)	(cd)
diff 2013 EU28 Average		-0.6*	-0.5*	-4*	-0.9*	2.2*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	75.1	72.5	74.2	74.3	73.5	73.2	76.2	73.7	78.8
							(lo)		(lmnopqr)
diff 2013 EU28 Average		-1.2*	-1.8*	-1.8*	-1.8*	-3.6*	-0.1	0.8	2.7*

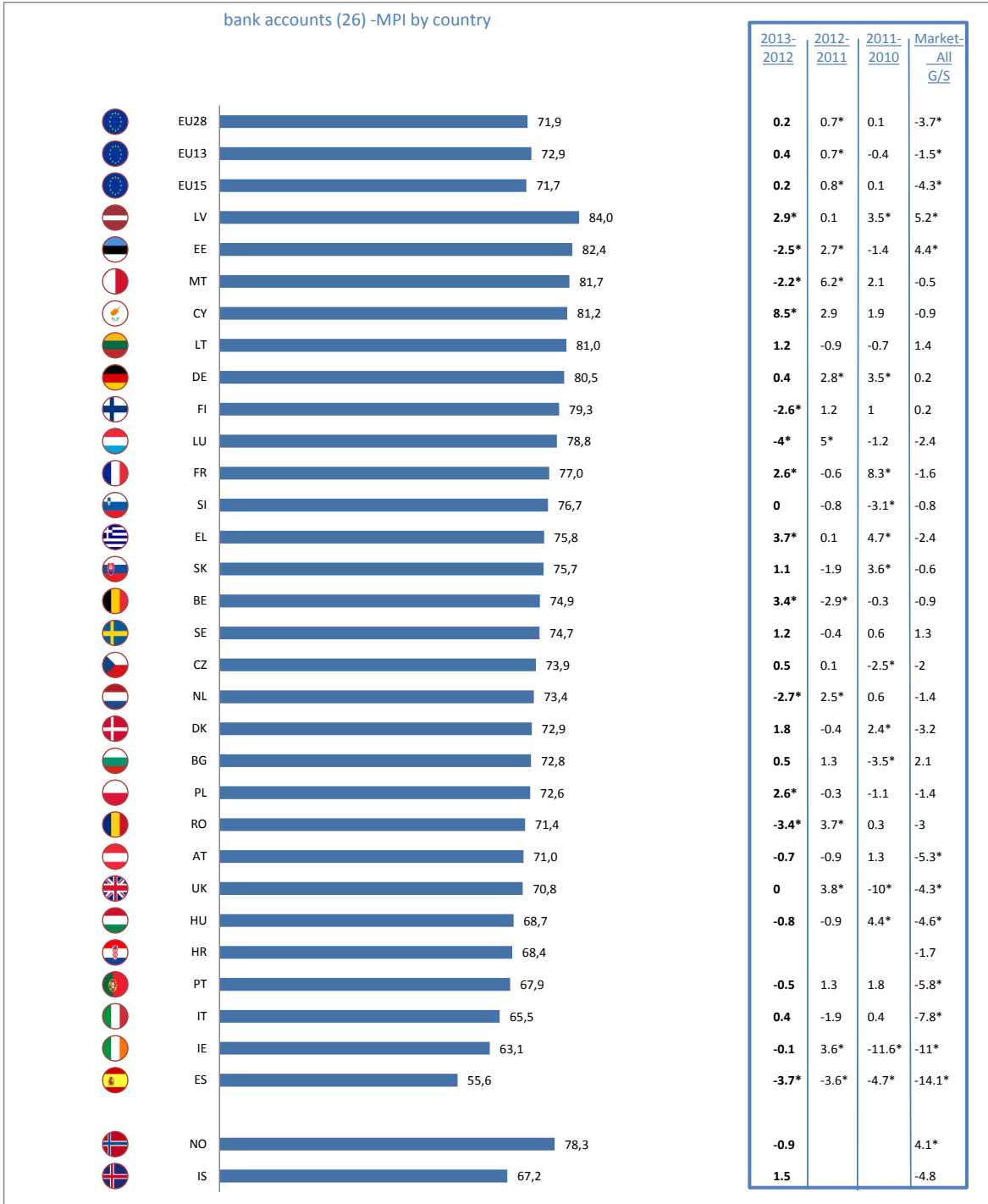
	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	75.1	76.2	75.8	74.3	73.3	74.3	78.7
		(hi)	(h)				(j)
diff 2013 EU28 Average		1.4*	0.2	-1.4*	-3.4*	-1.3*	3.1*

General Conclusions

With an MPI score of 75.1, the market for vehicle maintenance and repair performs close to the service sector average. There are some differences by country, with this market performing stronger in the EU15 than in EU13 countries. The largest differences can be observed within the socio-demographics, where this market performs strongest among females, those aged 55+, retired people and those without private internet usage.

26. Market for bank accounts

Market definition: Banking-Current account, Debit cards



Overall Performance

The bank accounts market is low performing, with an MPI score of 71.9 at EU28 level. This MPI has increased non-statistically significantly by 0.2 points, driven by an increase in comparability (0.1) and a decrease in the proportion of complaints (-1.6), in spite of a decrease in the choice score (-0.2). The market is ranked 27th of the 31 service markets. It scores lower than the average for all service markets.

When comparing the components of this market with the EU28 average, comparability (-0.4), trust (-0.6) and expectations (-0.2) are lower than average, with higher levels of problems (+3.6) and complaints (+3.6), but a higher choice score (+0.2). When compared to the EU28 average, a lower percentage of switching (-0.9) and a higher score on ease of switching (+0.2) can also be observed.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.6	6,1	7,1	14,0	78,4	7,8
Diff 2013-2012	0.1*	0	0	-0.1	-1.6*	-0.2*
Diff 2012-2011	0	0	0	-3.1*	-8.5*	0.1*
Diff 2011-2010	0	0	-0.1*	-0.5	1.1*	
Component contribution to the change in MPI	0.2*	-0.1	0.1	0		
Diff Market - EU28	-0.4*	-0.6*	-0.2*	3.6*	3.6*	0.2*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	12.6	7
Diff 2013-2012	-0.1	0
Diff 2012-2011	-2.5*	0.1*
Diff 2011-2010	0.2	0
Diff Market - EU28	-0.9*	0.2*

Country Analysis

A difference of 28.4 points can be observed between the top and bottom ranked countries for the bank accounts market. This is 15.9 points higher than the service markets average difference.

The bank accounts market is assessed more favourably in the EU13 countries (72.9) than in the EU15 countries (71.7). When looking at the regions, this market scores highest in Western Europe (75.9) and lowest in Southern Europe (63.3). In comparison to the service markets average, this market scores lower in all regions, except Western Europe (+0.3), where it scores higher than average.

Latvia (84.0), Estonia (82.4) and Malta (81.7) are the best performing countries for the bank accounts market. Whilst, Spain (55.6), Ireland (63.1) and Italy (65.5) are the worst performing countries.

When comparing to 2012, Cyprus (+8.5*), Greece (+3.7*) and Belgium (+3.4*) are experiencing the greatest improvement in market performance. Romania (-3.4*), Spain (-3.7*) and Luxembourg (-4.0*) are faced with the biggest decline when compared to 2012.

For comparability, the 3 best performing countries are Lithuania (8.2), Latvia (7.7) and Cyprus (7.6). While Latvia (8.0), Finland (7.9) and Malta (7.8) are the 3 best performing countries in terms of trust. As for expectations, Latvia (8.4), Lithuania (8.4) and Estonia (8.1) are scoring the highest. The lowest percentage of problems is found in Malta (1.6%), Germany (4.3%) and Estonia (4.9%), while the lowest percentage of complaints is found in France (24.7%), Luxembourg (38.6%) and Cyprus (47.8%). And finally, the best performing countries in the choice component are Lithuania (8.8), Slovakia (8.8) and Hungary (8.8).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LV	84,0	LT	8,2	LV	8,0	LV	8,4	MT	1,6	FR	24,7	LT	8,8
EE	82,4	LV	7,7	FI	7,9	LT	8,4	DE	4,3	LU	38,6	SK	8,8
MT	81,7	CY	7,6	MT	7,8	EE	8,1	EE	4,9	CY	47,8	HU	8,8
CY	81,2	EL	7,4	EE	7,8	FI	8,0	NO	5,9	DE	56,6	AT	8,8
LT	81,0	DE	7,4	NO	7,6	MT	7,9	CY	6,1	MT	58,9	PL	8,7
Avg	71,9	Avg	6,6	Avg	6,1	Avg	7,1	Avg	14,0	Avg	78,4	Avg	7,8



%Switching		Ease of Switching (Avg)	
Country	Score	Country	Score
PL	24.9	LT	8.6
LT	24.3	PL	7.9
ES	24.0	CZ	7.5
BG	23.7	DE	7.5
RO	23.2	CY	7.5
Avg	12.6	Avg	7.0


Socio-demographic analysis


Female respondents rate the bank accounts market higher than male respondents. Whilst respondents between 35 and 54 years old rate the bank account market lower than other respondents.

Managers, blue collar workers and house-persons rate this market higher than self-employed workers and unemployed respondents. Other white collar workers, students and retired respondents rate this market higher than self-employed respondents, blue collar workers and unemployed respondents.

Respondents who left education after they were 16 years old or who are still students, rate this market higher than respondents who left education up to the age of 15.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	71.9	70.6	73.2	73.7	70.2	72.5	
			(a)	(d)		(d)	
diff 2013 EU28 Average		-4.6*	-2.8*	-2.6*	-4.7*	-3.4*	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	71.9	67.8	73.4	72.9	71.1	73.8	73.5	66.2	73.1
			(lr)	(lor)	(lr)	(lor)	(lr)		(lor)
diff 2013 EU28 Average		-5.9*	-2.6*	-3.2*	-4.3*	-3*	-2.8*	-6.7*	-3*

		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	71.9	69.3	72.2	72.4	74.3	72.0	71.7
			(f)	(f)	(f)		
diff 2013 EU28 Average		-5.5*	-3.4*	-3.4*	-2.4*	-3.6*	-3.9*

General Conclusions

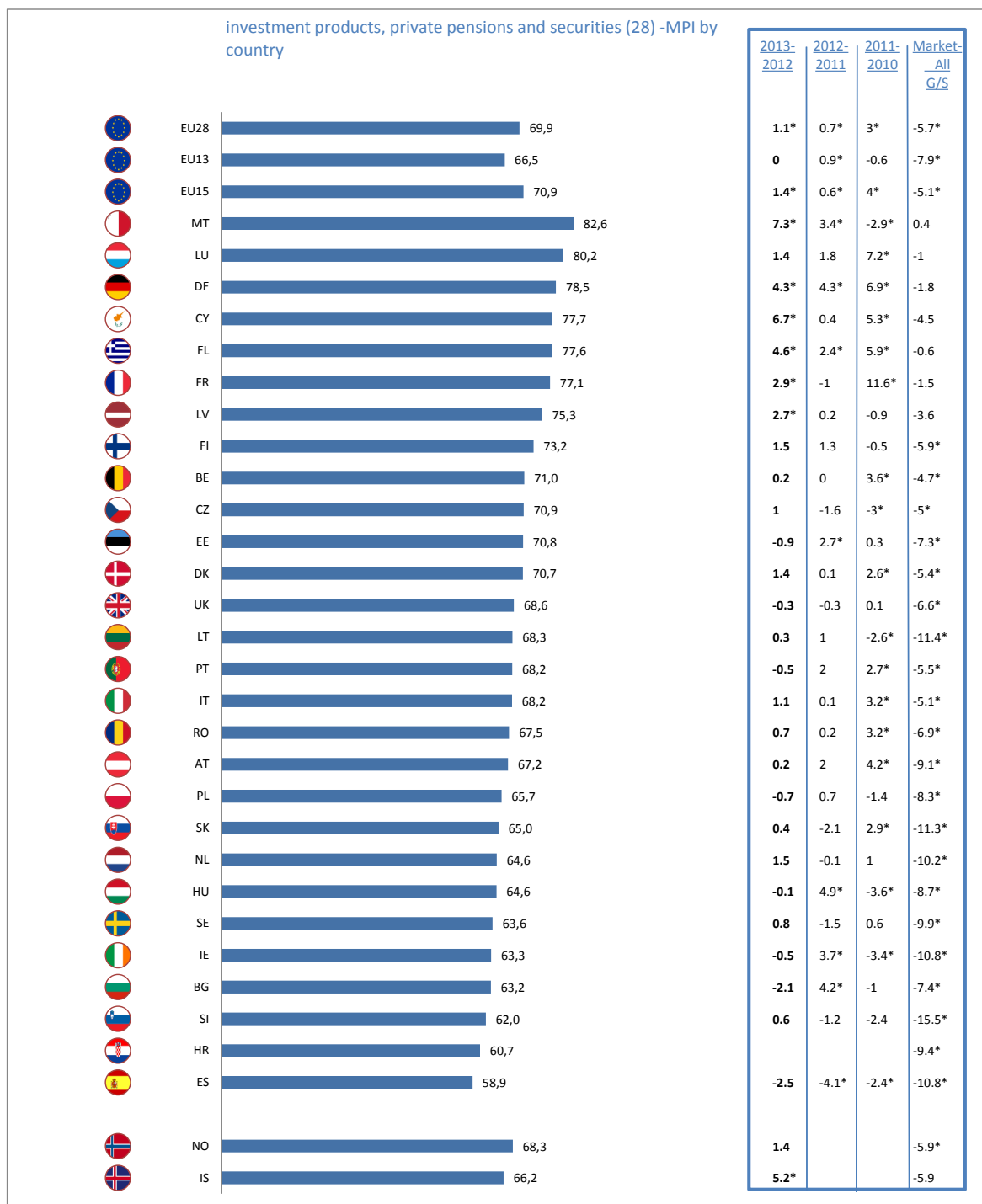
The bank accounts market is low performing, with an MPI score of 71.9 at EU28 level. The market is ranked 27th of the 31 service markets.

Latvia, Estonia and Malta are the best performing countries for the bank accounts market. Whilst Italy, Ireland and Spain are the worst performing countries.

Self-employed and unemployed people have the poorest assessment of this market, followed by people with less than 15 years of studies.

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



Overall Performance

The market for investment products, private pensions and securities is performing very poorly, with an MPI score of 69.9 at EU28 level; nevertheless the MPI score experienced an increase of 1.1 points since 2012. This market is ranked in last position of all the 31 services markets. It scores lower (-5.7 points) than the average for services markets.

The increase in score since 2012 is driven by a increase in trust (+0.2), expectations (+0.2). An increase in the ease of switching (+0.1) is also observed, although this is not related to the MPI score.

Comparing the components of this market with the EU28 average for all services markets, it scores poorer than average on all aspects except for switching and ease of switching where it scores above average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6,1	6,1	6,5	10,4	74,4	7,5
Diff 2013-2012	0.1	0.2*	0.2*	-0.7	-0.9	0
Diff 2012-2011	0.1*	0	0	-3.2*	-4.3*	0
Diff 2011-2010	0.2*	0.5*	0.1*	-6.4*	-1.2*	
Component contribution to the change in MPI	0.1	0.4*	0.4*	0.1		
Diff Market - EU28	-0.9*	-0.6*	-0.8*	0	-0.4	-0.1*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	17.1	6.5
Diff 2013-2012	-0.9	0.1*
Diff 2012-2011	-1*	-0.1*
Diff 2011-2010	-6*	0.2*
Diff Market - EU28	3,5*	-0,4*

Country Analysis

There is a 23.7 point difference between the top and bottom ranked countries for the market for investment products, private pensions and securities. This is 11.2 point higher than the services markets average, which demonstrates that differences at country level need to be taken into account when evaluating this market at EU28 level.

This market is assessed more favourably in the EU15 (70.9) countries than in the EU13 countries (66.5). Market performance in the EU13 countries is below average (-9.2); this is also the case, but to a lesser extent, for the EU15 countries (-4.8). In terms of regions, this market scores highest in Western Europe (73.8) and lowest in Southern Europe (65.8). In comparison to the services market average, the market for investment products, private pensions and securities scores lower in all regions.

The best performing countries for this market are Malta (82.6), Luxembourg (80.2) and Germany (78.5), while the poorest performing countries are Spain (58.9), Croatia (60.7) and Slovenia (62.0).

In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Malta (+7.3*), Cyprus (6.7*) and Iceland (+5.2*). The three countries where the MPI decreased the most (although not statistically significantly) are Spain (-2.5), Bulgaria (-2.1) and Estonia (-0.9).

At component level, the top performing countries for comparability are Greece / Cyprus / Malta (all 7.4), Luxembourg (7.2) and Germany (7.0). The best performers for trust are Malta (7.8), Luxembourg (7.6) and Cyprus (7.4). In the expectations component, Malta (8.0) is leading again, and followed again by Luxembourg (7.5) and Cyprus (7.4). The least problems are found in Malta (1.5%), Luxembourg / Estonia (both 3.1%) and Germany (3.7%), whilst the proportion of complaints is lowest in France (36.6%), Cyprus (37.9%) and Latvia (51.0%). Finally, choice is assessed most favourably in Hungary (8.6), Finland (8.5) and Sweden / Austria (both 8.4).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	82,6	EL	7,4	MT	7,8	MT	8,0	MT	1,5	FR	36,6	HU	8,6
LU	80,2	CY	7,4	LU	7,6	LU	7,5	LU	3,1	CY	37,9	FI	8,5
DE	78,5	MT	7,4	CY	7,4	CY	7,4	EE	3,1	LV	51,0	SE	8,4
CY	77,7	LU	7,2	DE	7,3	DE	7,3	DE	3,7	DE	53,5	AT	8,4
EL	77,6	DE	7,0	FR	7,1	LV	7,3	EL	4,7	RO	56,4	NO	8,2
Avg	69,9	Avg	6,1	Avg	6,1	Avg	6,5	Avg	10,4	Avg	74,4	Avg	7,5
%Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
SE	32.0	CY	7.4										
HU	28.7	MT	7.3										
EE	27.2	EE	7.2										
PT	27.1	LU	7.2										
SK	25.7	DE	7.2										
Avg	17.1	Avg	6.5										



Socio-demographic analysis


Respondents aged 18-34 score the market for investment products, private pensions and securities higher than all those aged 34+.


Managers, other white collar workers and blue collar workers give a higher score compared to self-employed persons, unemployed and retired people. House-persons give a higher score than those who are self-employed or unemployed. Students rate this market higher than all other occupational subgroups.

Those who finished education after the age of 16 (16-19 and 20+) rate this market higher than those who finished their education before the age of 16. Those still studying rate this market higher than all other educational subgroups.

Consumers that indicate they use the internet for private usage also give higher scores on this market than those who do not use the internet privately.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	69.9	69.8	70.1	72.2	69.3	68.9
diff 2013 EU28 Average		-5.4*	-6*	-4*	-5.5*	-7.1*

	Total								
		Self em- ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House- person (q)	Unem- ployed (r)	Retired (s)
2013	69.9	66.6	70.3	71.5	70.1	74.3	70.3	65.9	67.7
diff 2013 EU28 Average		-7.1*	-5.7*	-4.6*	-5.2*	-2.5*	-6*	-7.1*	-8.3*

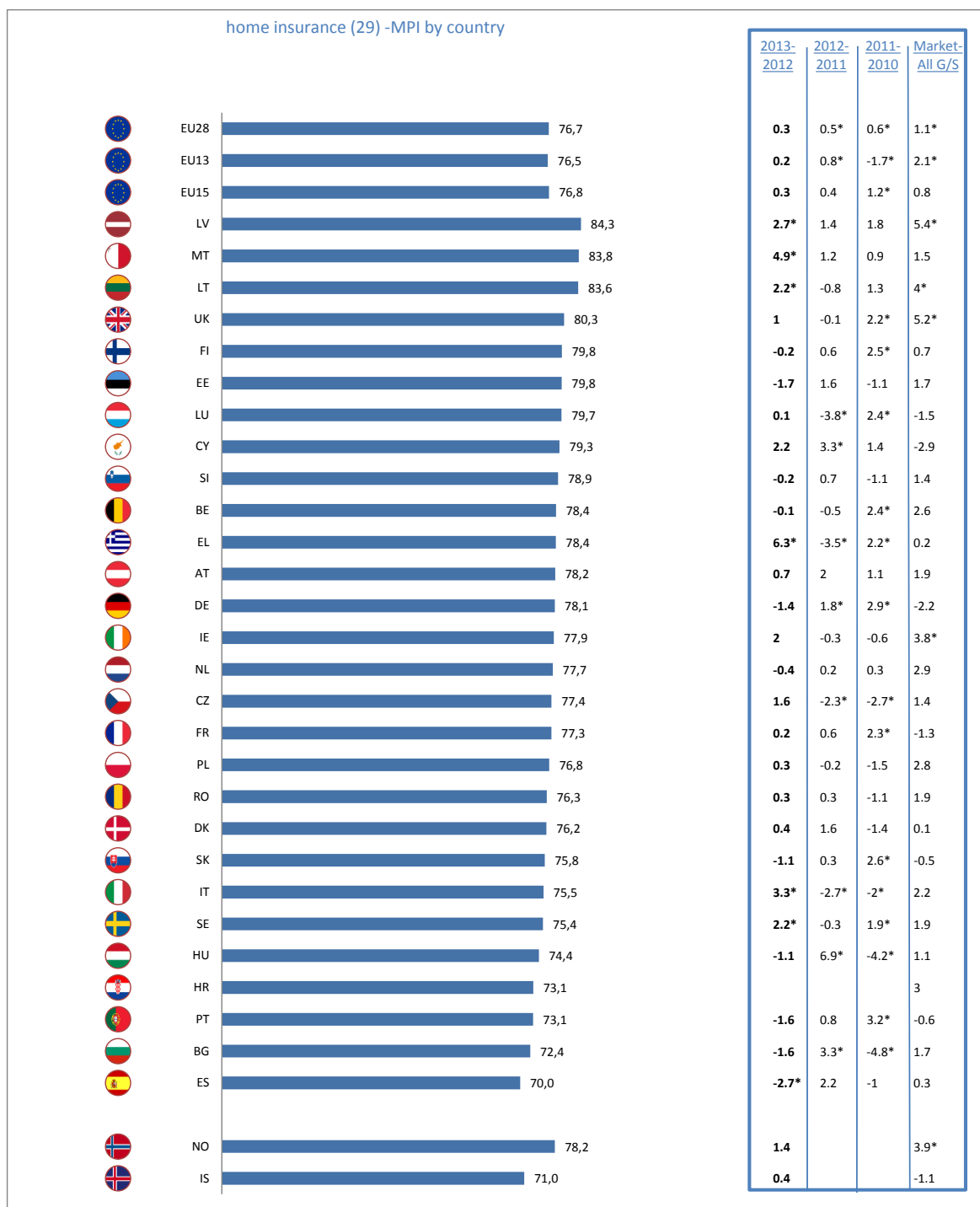
	Total					www	
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	69.9	67.3	69.5	70.3	73.7	70.1	68.4
diff 2013 EU28 Average		-7.5*	-6*	-5.4*	-3*	-5.6*	-7.2*

General Conclusions

The performance of the market for investment products, private pensions and securities is very poor, with an MPI score of 69.9 at EU28 level – even though this MPI score has increased by 1.1 points since 2012. This market is ranked at the last position of the 31 services markets. This market performs best in Western Europe and poorest in Southern Europe. The differences in performance between regions and countries means that caution must be exercised when evaluating the overall EU28 market for investment products, private pensions and securities. Besides the regional dispersion, differences are observed among the different socio-economic subgroups – especially on an educational and occupational level. In particular, students and young people have the most positive view on this market.

29. Market for home insurance

Market definition: Insurance-Dwelling



Overall Performance

The market for home insurance is a mid to high performing market, with an MPI score of 76.7 at EU28 level. The market performance has increased non-statistically significantly by 0.3 points. This slight increase in MPI score is mainly driven by an increase in trust (+0.1) and expectations (+0.1) and a decrease in the proportion of complaints (-3.9), in spite of an increase in the proportion of problems (+0.6).

The market is currently ranked 11th of the 31 service markets and scores higher (+1.1) than the service markets on average. The comparability (+0.1), expectations (+0.1) and choice (+0.4) components score significantly higher than the EU28 average. The percentage of problems (-4.3) and complaints (-2.2) are significantly lower than the EU28 average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,1	6,6	7,4	6,1	72,5	8,1
Diff 2013-2012	0	0.1*	0.1*	0.6*	-3.9*	0*
Diff 2012-2011	0.1*	0	0	-1.1*	-4.1*	0.1*
Diff 2011-2010	0.1*	0	0	-1.2*	-0.6	
Component contribution to the change in MPI	0	0.2*	0.2*	-0.1		
Diff Market - EU28	0.1*	0	0.1*	-4.3*	-2.2*	0.4*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	9.2	7.2
Diff 2013-2012	0.2	-0.1*
Diff 2012-2011	-0.7	0.1*
Diff 2011-2010	-0.6	0.1*
Diff Market - EU28	-4,4*	0,3*

Country Analysis

There is a 14.3 point difference between the top ranked countries in the home insurance market and the lowest ranked countries. There is also a 1.7 point difference with the service markets average.

This market is assessed equally favourably in the EU15 countries (76.8) as in the EU13 countries (76.5). In the EU15 countries, market performance for this market is significantly above average (+1.2). In all regions performance in this market is evaluated above the average for service markets, except for Southern Europe (-2.0), where it scores below average. The highest market performance can be noted in Western Europe (78.5), while the lowest market performance can be observed in Southern Europe (73.7).

In terms of MPI score, the top ranking countries are Latvia (84.3), Malta (83.8) and Lithuania (83.6). Lowest ranking countries are Spain (70.0), Bulgaria (72.4) and Portugal (73.1). Iceland (71.0) is among the lowest ranking countries. Except for the case of Portugal, all of these scores are statistically significant.

The three countries where market performance has improved most since 2012 are Greece (+6.3*), Malta (+4.9*) and Italy (+3.3*). In contrast, the three countries where market performance has deteriorated most are Spain (-2.7*), with non-statistically significant changes in Estonia (-1.7) and Portugal (-1.6).



For the comparative component, the best 3 performing countries are Lithuania (8.3), Latvia (7.7) and the UK (7.6). Malta (8.0), Latvia (7.9) and Lithuania (7.6) score lowest in terms of trust. As for the expectations, Finland (8.3), Latvia (8.2) and Austria (8.1) score best. The least problems are noted in Malta (0.3%), Romania (1.4%) and Latvia (1.4%), whilst the least complaints are filed in Estonia (12.4%), France (47.6%) and Germany (53.7%). Finally, in Lithuania, Hungary, Slovenia and Austria (all four with 8.9) choice is assessed more favourably.


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LV	84,3	LT	8,3	MT	8,0	FI	8,3	MT	0,3	EE	12,4	LT	8,9
MT	83,8	LV	7,7	LV	7,9	LV	8,2	RO	1,4	FR	47,6	HU	8,9
LT	83,6	UK	7,6	LT	7,6	AT	8,1	LV	1,4	DE	53,7	SI	8,9
UK	80,3	MT	7,6	LU	7,4	LT	8,0	EE	1,5	LU	53,9	AT	8,9
FI	79,8	RO	7,5	CY	7,4	MT	8,0	NL	2,4	CY	56,3	UK	8,8
Avg	76,7	Avg	7,1	Avg	6,6	Avg	7,4	Avg	6,1	Avg	72,5	Avg	8,1
%Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
UK	20.2	LT	8.2										
IE	20.0	RO	8.0										
DK	16.9	UK	7.9										
ES	14.6	IE	7.8										
LT	14.0	DK	7.8										
Avg	9.2	Avg	7.2										


Socio-demographic analysis

Female respondents rate the market for home insurance higher than male respondents. Respondents older than 55 years, rate the market higher than younger respondents.

Managers, other white collar workers, blue collar workers, house-persons and retired people rate this market higher than self-employed workers. Retired people also rate the market higher than other white collar-workers and unemployed respondents.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	76.7	76.1	77.3	76.0	75.7	77.8	
			(a)			(cd)	
diff 2013 EU28 Average		1*	1.2*	-0.3	0.8*	1.9*	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	76.7	74.2	77.7	75.9	77.2	77.6	76.7	75.4	78.0
			(l)	(l)	(l)		(l)		(lnr)
diff 2013 EU28 Average		0.4	1.7*	-0.2	1.8*	0.7	0.5	2.5*	2*

		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	76.7	76.9	77.2	76.3	76.2	76.6	77.0
diff 2013 EU28 Average		2.1*	1.6*	0.5*	-0.5	1*	1.4*

General Conclusions

The market for home insurance is mid to high performing, with an MPI score of 76.7 at EU28 level. The market is ranked 11th of the 31 service markets.

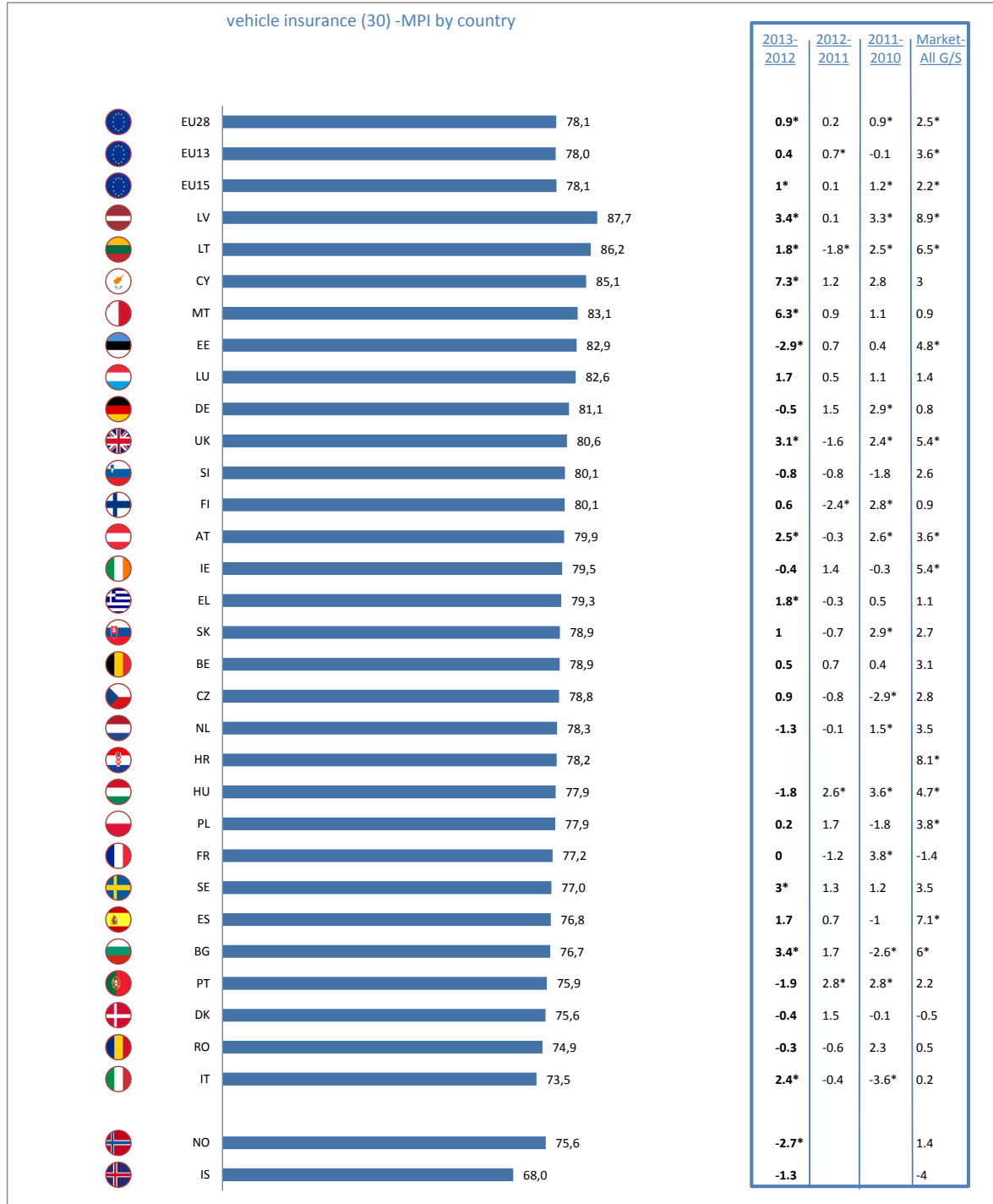
The percentage of problems and complaints are lower than the EU28 average.

In terms of MPI score, the top ranking countries are Latvia, Malta and Lithuania. Lowest ranking countries are Spain, Bulgaria and Portugal. Iceland is among the lowest ranking countries.

Regarding the socio-demographic groups, there are few large differences, with the exception of self-employed people who have the poorest assessments of the market compared to other occupation groups.

30. Market for vehicle insurance

Market definition: Insurance-Transport Car, other road vehicle, Boat, air



Overall Performance

The market for vehicle insurance has an MPI score of 78.1 at EU28 level, and therefore can be considered a mid to high performing service market. This market's performance has increased by 0.9 points since 2012. This increase can be evenly attributed to three driving factors: increased trust (+0.1), increased expectations (+0.1), fewer problems (-1.6%) and complaints (-3.6%)

It is currently ranked 9th out of the 31 service markets, and scores higher (+2.5) than the service markets average.

When comparing the components of the vehicle insurance market with the EU28 service markets average, this market performs stronger in terms of comparability, expectations, choice and ease of switching, while the proportions of problems and complaints are lower than average. The only component for which this market does not exceed the average is trust, where it performs in line with the service markets average, and % switching, where there are fewer consumers switching providers for this market than on average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,3	6,7	7,6	5,6	73,3	8,3
Diff 2013-2012	0	0.1*	0.1*	-1.6*	-3.6*	0.1*
Diff 2012-2011	0.1*	-0.1	0	-0.6	-6.7*	0
Diff 2011-2010	0.1*	0.1*	0.1*	-1.2*	-1.7*	
Component contribution to the change in MPI	0	0.3*	0.3*	0.3*		
Diff Market - EU28	0.3*	0	0.3*	-4.8*	-1.5*	0.6*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	14.8	7.6
Diff 2013-2012	-1.6*	0
Diff 2012-2011	-1.3*	0.1
Diff 2011-2010	1.7*	0.2*
Diff Market - EU28	1,2*	0,7*

Country Analysis

There is a 14.2 point difference between the top and bottom performing countries for the vehicle insurance market. This is 1.7 points more than the services markets average, and so indicates that country-level differences should be taken into account when analysing this market at EU28 level.

This market is assessed at a similar level in the EU15 (78.1) and the EU13 (78.0). At regional level, the highest performing region is Western Europe (79.6), which is significantly 4.0 points more than the service markets average. Eastern Europe also scores significantly above average, by 2.3 points. On the other hand, Southern and Northern Europe perform close to the service markets average.

The top three ranked countries for the vehicle insurance market are Latvia (87.7*), Lithuania (86.2*) and Cyprus (85.1*). This market is evaluated least well in Italy (73.5*), Romania (74.9) and Denmark (75.6). Outside of the EU28, this market performs particularly poorly in Iceland (68.0*) and it also performs relatively poorly in Norway (75.6).



Looking at market changes in comparison to 2012, vehicle insurance market performance has increased the most in Cyprus (+7.3*), Malta (+6.3*) and Bulgaria and Latvia (both +3.4*). In contrast, the greatest performance deterioration can be seen in Estonia (-2.9*), Norway (-2.7*) with a non-statistically significant decrease in Portugal (-1.9).


The top three performers for the comparability component are Lithuania (8.7), Latvia (8.6) and Bulgaria (8.0). In terms of trust, the vehicle insurance market performs strongest in Latvia (8.1), Cyprus (8.0) and Malta (7.8). Expectations are highest in Latvia (8.6), Lithuania (8.5) and Finland (8.3). This market experiences the fewest problems in Malta (0.7%), Estonia (1.9%) and Cyprus (2.1%), and the fewest complaints in Latvia (20.5%), France (36.5%) and Romania (52.3%). For the choice component, the top three countries are Lithuania (9.2), Hungary (9.1) and Austria (9.0).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LV	87,7	LT	8,7	LV	8,1	LV	8,6	MT	0,7	LV	20,5	LT	9,2
LT	86,2	LV	8,6	CY	8,0	LT	8,5	EE	1,9	FR	36,5	HU	9,1
CY	85,1	BG	8,0	MT	7,8	FI	8,3	CY	2,1	RO	52,3	AT	9,0
MT	83,1	CY	8,0	LU	7,7	AT	8,3	LV	2,5	LT	56,3	SK	8,9
EE	82,9	UK	7,9	LT	7,7	CY	8,2	DE	2,6	EE	60,1	UK	8,9
Avg	78,1	Avg	7,3	Avg	6,7	Avg	7,6	Avg	5,6	Avg	73,3	Avg	8,3
% Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
LT	29.5	LT	9.2										
UK	28.8	RO	8.5										
HU	25.6	UK	8.1										
RO	23.9	BG	8.1										
BG	23.4	PT	8.1										
Avg	14.8	Avg	7.6										

Socio-demographic analysis

This market receives a higher score among those aged 55+ than those aged 35-54. It performs better among other white collar workers, students, house-persons and retired people than among the self-employed and unemployed. Furthermore, managers and blue collar workers give a higher score than unemployed people.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	78.1	78.1	78.2	78.5	77.5	78.6
diff 2013 EU28 Average		2.9*	2.1*	2.2*	2.6*	2.6*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	78.1	76.2	78.5	78.2	78.0	79.6	78.5	75.7	79.0
diff 2013 EU28 Average		2.5*	2.5*	2.1*	2.7*	2.8*	2.2*	2.8*	3*

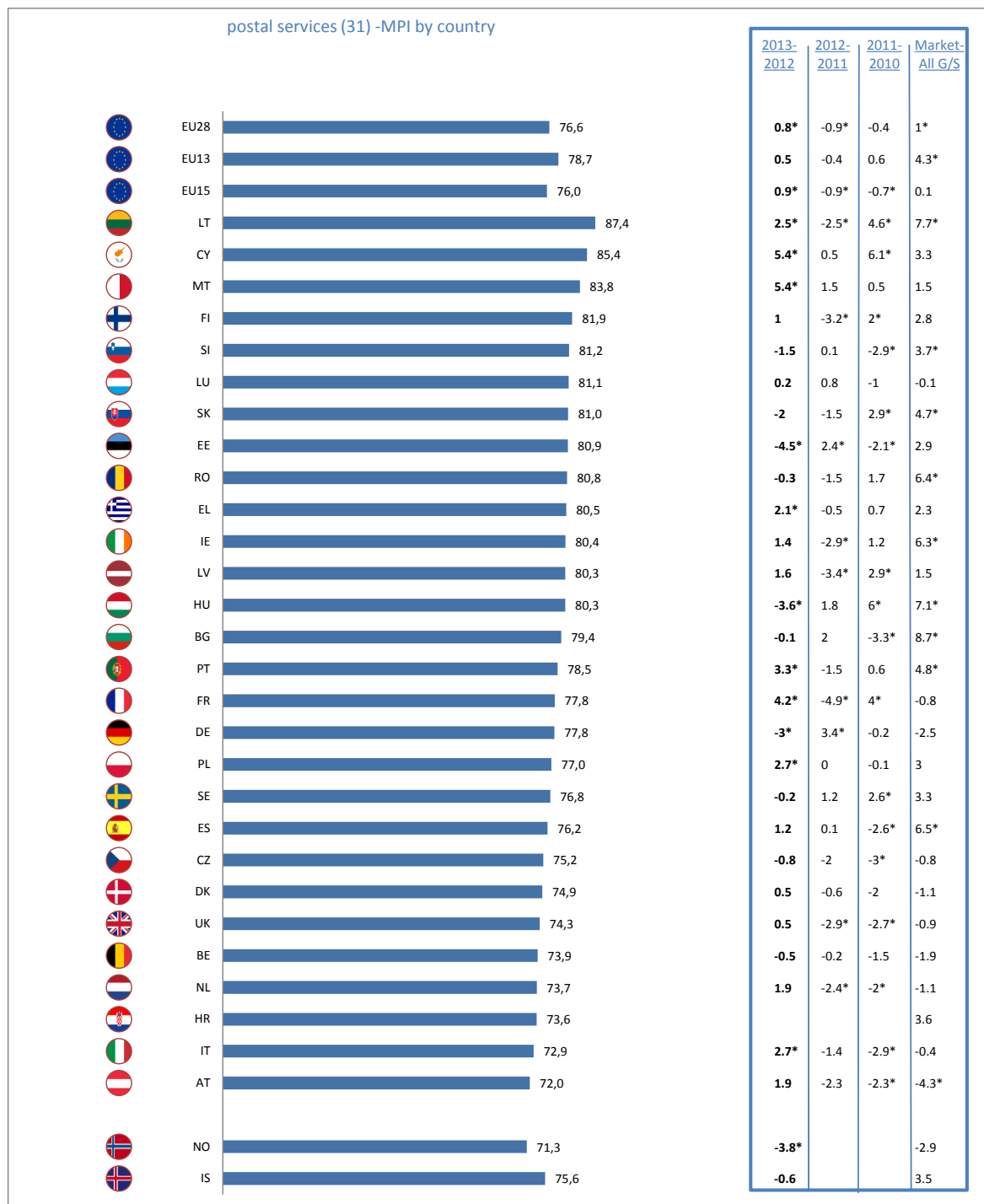
	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	78.1	78.3	77.9	78.1	78.3	78.3	77.4
diff 2013 EU28 Average		3.4*	2.4*	2.4*	1.6	2.7*	1.8*

General Conclusions

Overall, the performance of the vehicle insurance market is better than the service markets average, with an MPI score of 78.1 at EU28 level. Its score has increased notably since 2012 due to improvements in trust and expectations, and a lower proportion of problems. This market is relatively homogenous in that there are minor differences between regions and countries, and there are also relatively few differences between different socio-demographic sub-groups. However, unemployed people do assess this market poorer relative to the other occupational groups.

31. Market for postal services

Market definition: Postal Services, Correspondence Packages, Express mail, Periodical publications, Issuance and sale of postage stamps



Overall Performance

The market for postal services is mid to high performing, with an MPI score of 76.6 at EU28 level. This MPI has increased by 0.8 points. This market is ranked 12th of the 31 service markets. It scores higher (+1.0) than the average for all services markets.

The change in MPI score is driven by an increase in comparability (+0.1), trust (+0.1) and expectations (+0.1) and a decrease in the proportion of complaints (-2.2).

In comparison with the EU28 average, the market scores are lower for comparability (-0.2), choice (-1.1) and the proportion of complaints (-1.6). The scores for trust (+0.5), expectations (+0.2) and the proportion of problems (+2.2) are higher than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.9	7.2	7.5	12.6	73.2	6.6
Diff 2013-2012	0.1*	0.1*	0.1*	-0.7	-2.2*	0.2*
Diff 2012-2011	-0.1*	-0.1*	-0.1*	1.8*	-3.3*	-0.2*
Diff 2011-2010	-0.2*	0	0	0.8*	0.7	
Component contribution to the change in MPI	0.3*	0.2*	0.1*	0.1		
Diff Market - EU28	-0.2*	0.5*	0.2*	2.2*	-1.6*	-1.1*

Country Analysis

Between the top and bottom ranked countries for the market for postal services, there is a difference of 15.4 points. This is 2.8 points higher than the service market average.

The market is assessed more favourably by the EU13 countries (78.7) than the EU15 countries (76.0). When looking at the regions, the market scores highest in Eastern Europe (78.6) and lowest in Norway and Iceland (72.7). In comparison to the service markets average, the market for postal services scores higher in all regions, except Southern Europe (-0.4) and Norway and Iceland (-2.9) where it scores notably lower.

Lithuania (87.4*), Cyprus (85.4*) and Malta (83.8*) are the best performing countries for the market for postal services. While Austria (72.0*), Italy (72.9) and Croatia (73.6) are the worst performing countries. Norway is also among the worst performing countries (71.3*).

The greatest improvement in market performance compared to 2012 can be noted in Cyprus (+5.4*), Malta (+5.4*) and France (+4.2*). The biggest decline, however, can be observed in Germany (-3.0*), Hungary (-3.6*) and Estonia (-4.5*).

For comparability, the top 3 performing countries are Lithuania (8.7), Cyprus (7.8) and Slovakia (7.8). When looking at the trust, the 3 best performing countries are Lithuania (8.3), Cyprus (8.3) and Finland (8.1). Lithuania (8.7), Finland (8.4) and Cyprus (8.3) score best on expectations. The lowest percentage of problems can be observed in Malta (2.8%), Cyprus (4.4%) and Luxembourg (6.0%), while the lowest percentage of complaints can be found in Cyprus (25.0%), France (32.1%) and Luxembourg (53.7%). In terms of choice, Lithuania (8.4%), Malta (7.7%) and Cyprus (7.6%) are the 3 best performing countries.





Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LT	87,4	LT	8,7	LT	8,3	LT	8,7	MT	2,8	CY	25,0	LT	8,4
CY	85,4	CY	7,8	CY	8,3	FI	8,4	CY	4,4	FR	32,1	MT	7,7
MT	83,8	SK	7,8	FI	8,1	CY	8,3	LU	6,0	LU	53,7	CY	7,6
FI	81,9	RO	7,7	MT	8,1	SI	8,2	EL	7,2	MT	55,3	LU	7,6
SI	81,2	MT	7,7	IE	8,0	LV	8,1	DE	7,5	RO	60,1	HU	7,6
Avg	76,6	Avg	6,9	Avg	7,2	Avg	7,5	Avg	12,6	Avg	73,2	Avg	6,6

Socio-demographic analysis

Respondents 55 years or older, rate the market for postal services higher than respondents aged between 35 and 54 years.

Other white collar workers and house-persons rate this market higher than self-employed workers and managers. Students rate this market higher than self-employed workers. Also, blue collar workers and retired respondents rate this market higher than self-employed workers, managers, other white collar workers, students and unemployed respondents.

Respondent who do not use the internet privately rate this market higher than respondents who do.

		Total							
			Male	Female	18-34	35-54	55+		
			(a)	(b)	(c)	(d)	(e)		
2013	76.6	76.3	76.9	76.7	75.8	77.4			
diff 2013 EU28 Average			1.1*	0.8*	0.5	0.9*	1.5*		
		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	76.6	73.4	73.9	76.3	78.1	76.0	77.5	75.8	78.3
diff 2013 EU28 Average		-0.3	-2.1*	0.2	2.7*	-0.8	1.2	2.9*	2.3*
		Total				www			
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage		
		(f)	(g)	(h)	(i)	(j)	(k)		
2013	76.6	76.8	77.1	76.3	75.9	76.0	79.3		
diff 2013 EU28 Average		2*	1.5*	0.5*	-0.8	0.3	3.7*		

General Conclusions

The market for postal services is mid to high performing, with an MPI score of 76.6 at EU28 level. This market is ranked 12th of the 31 service markets.

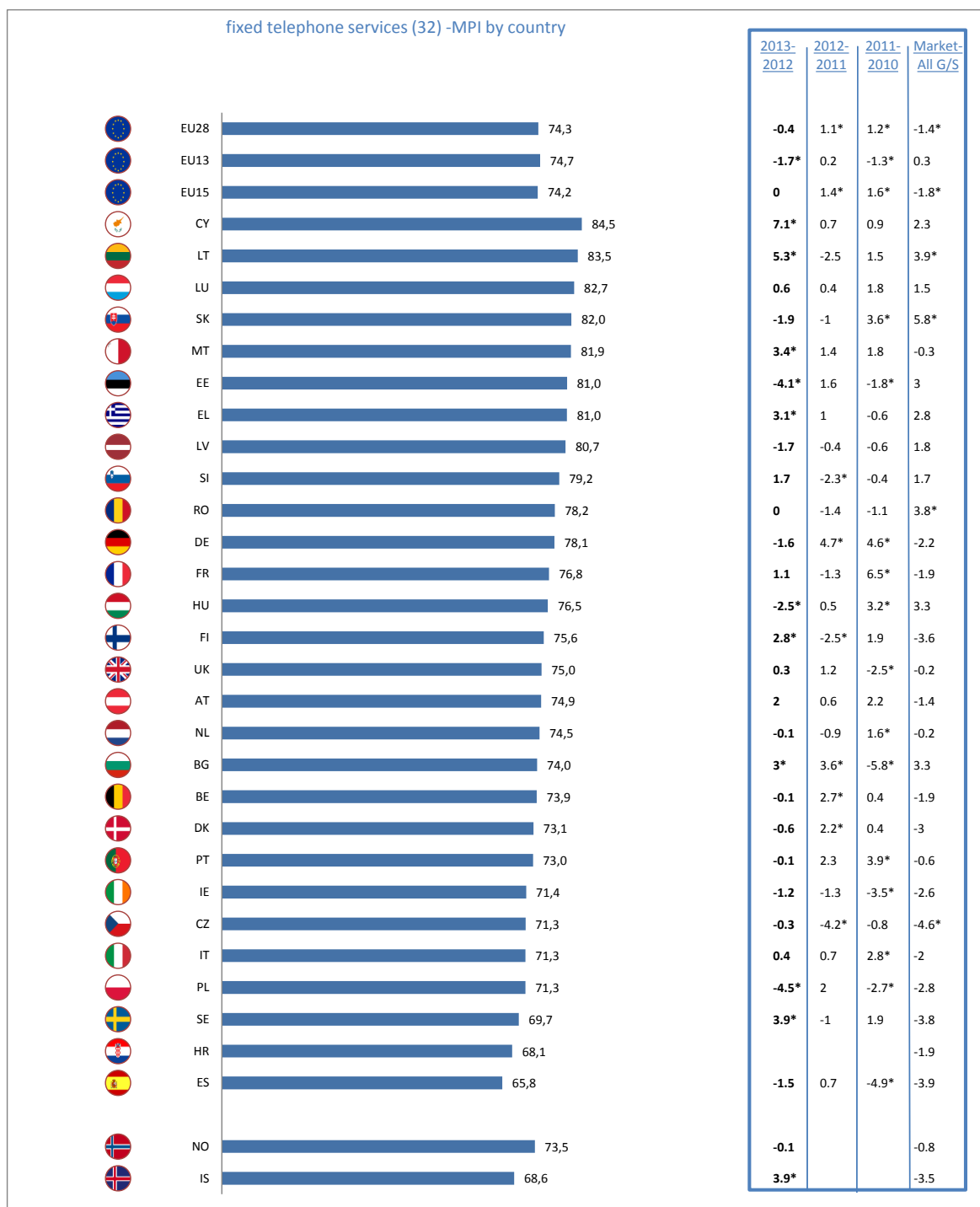
Lithuania, Cyprus and Malta are the best performing countries for the market for postal services. While Croatia, Italy and Austria are the worst performing countries. Norway is also among the worst performing countries.

A decrease in the proportion of complaints has been noted in the market for postal services.

Blue collar, retired and people with no private use of internet evaluate this market most positively.

32. Market for fixed telephone services

Market definition: Fixed telephony services, Telecom provision, Other



Overall Performance

The market for fixed telephone services has an MPI score of 74.3 at EU28 level. This makes it a mid to low performing market. The market performance has declined, although not significantly, by 0.4 points since 2012. The decline in score since 2012 is mainly driven by a decrease in expectations (-0.1). It is now ranked in 20th place out of the 31 services markets, and scores lower (-1.4 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, its score is poorer than average on trust and choice.

Regarding the percentage of switching, there is a difference when compared to the EU28 average (+1.4%). Ease of switching shows no difference when making the same comparison.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,0	6,5	7,3	13,3	83,7	7,4
Diff 2013-2012	0	0	-0.1*	0.3	-2.4*	0
Diff 2012-2011	0.1*	0.1*	0.1*	-2.3*	-1*	0.1*
Diff 2011-2010	0.2*	0.2*	0	-1.7*	1.1*	
Component contribution to the change in MPI	-0.1	-0.1	-0.1*	0		
Diff Market - EU28	0	-0.2*	0	2.9*	8.9*	-0.3*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	15	6.8
Diff 2013-2012	0.6	0
Diff 2012-2011	-3.3*	0.1*
Diff 2011-2010	1.2*	0.1*
Diff Market - EU28	1,4*	0

Country Analysis

There is an 18.7 point difference between the top and bottom ranked countries for the market for fixed telephone services. This is 6.1 point higher than the services markets average, which demonstrates that differences at country level need to be taken into account when evaluating this market at EU28 level.

The market for fixed telephone services is assessed similarly in the EU15 countries (74.2) and the EU13 countries (74.7). Market performance in the EU15 countries is and below average (-1.5). In terms of regions, this market scores highest in Western Europe (76.4) and lowest in Southern Europe (70.4). In comparison to the services market average, the market for fixed telephone services scores lower in all regions except for Western Europe.

The best performing countries for this market are Cyprus (84.5), Lithuania (83.5) and Luxembourg (82.7), while the poorest performing countries are Spain (65.8), Croatia (68.1) and Sweden (69.7). Additionally, Iceland (68.6) is not performing well.

In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Cyprus (+7.1*), Lithuania (+5.3*) and Sweden / Iceland (both +3.9*). The three countries where the MPI decreased most are Poland (-4.5*), Estonia (-4.1*) and Hungary (-2.5*).



At component level, the top performing countries for comparability are Lithuania (8.7), Romania (8.0) and Greece (7.9). The best performers for trust are Cyprus (8.2), Latvia / Lithuania (7.8) and Malta / Luxembourg (both 7.7). In the expectations component, Cyprus (8.2) is leading again together with Lithuania and Slovakia (both also 8.2), followed by Estonian and Slovenia (both +8.1). The least problems are found in Malta (3.0%), Luxembourg / Cyprus (both 3.2%) and Greece (3.7%), whilst the proportion of complaints is lowest in France (37.5%), Luxembourg (68.2%) and Latvia (69.2%). Finally, choice is assessed most favourably in Slovenia (8.1), Sweden/Hungary (both 8.0) and Cyprus (7.9).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	84,5	LT	8,7	CY	8,2	CY	8,2	MT	3,0	FR	37,5	SI	8,1
LT	83,5	RO	8,0	LV	7,8	LT	8,2	LU	3,2	LU	68,2	SE	8,0
LU	82,7	EL	7,9	LT	7,8	SK	8,2	CY	3,2	LV	69,2	HU	8,0
SK	82,0	SK	7,8	MT	7,7	EE	8,1	EL	3,7	LT	71,8	CY	7,9
MT	81,9	LU	7,7	LU	7,7	SI	8,1	DE	6,1	NO	76,7	DE	7,8
Avg	74,3	Avg	7,0	Avg	6,5	Avg	7,3	Avg	13,3	Avg	83,7	Avg	7,4
%Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
PL	27.4	CY	7.7										
ES	27.2	LU	7.7										
LT	25.3	MT	7.4										
PT	23.8	SK	7.4										
BE	19.7	RO	7.3										
Avg	15.0	Avg	6.8										


Socio-demographic analysis

Respondents aged 18-34 and 55+ score the market for fixed telephone services higher than those aged 35-54.

Other white collar workers and retired people give a higher score compared to self-employed and unemployed persons. Students and house-persons give a higher score than those who are self-employed.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	74.3	74.0	74.5	75.5 (d)	73.3	74.6 (d)
diff 2013 EU28 Average		-1.1*	-1.6*	-0.8	-1.6*	-1.3*

	Total								
		Self em- ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House- person (q)	Unem- ployed (r)	Retired (s)
2013	74.3	71.3	74.0	74.9 (lr)	73.6	75.0 (l)	74.4 (l)	72.6	75.0 (lr)
diff 2013 EU28 Average		-2.4*	-2*	-1.2*	-1.8*	-1.8*	-1.9*	-0.4	-1.1*

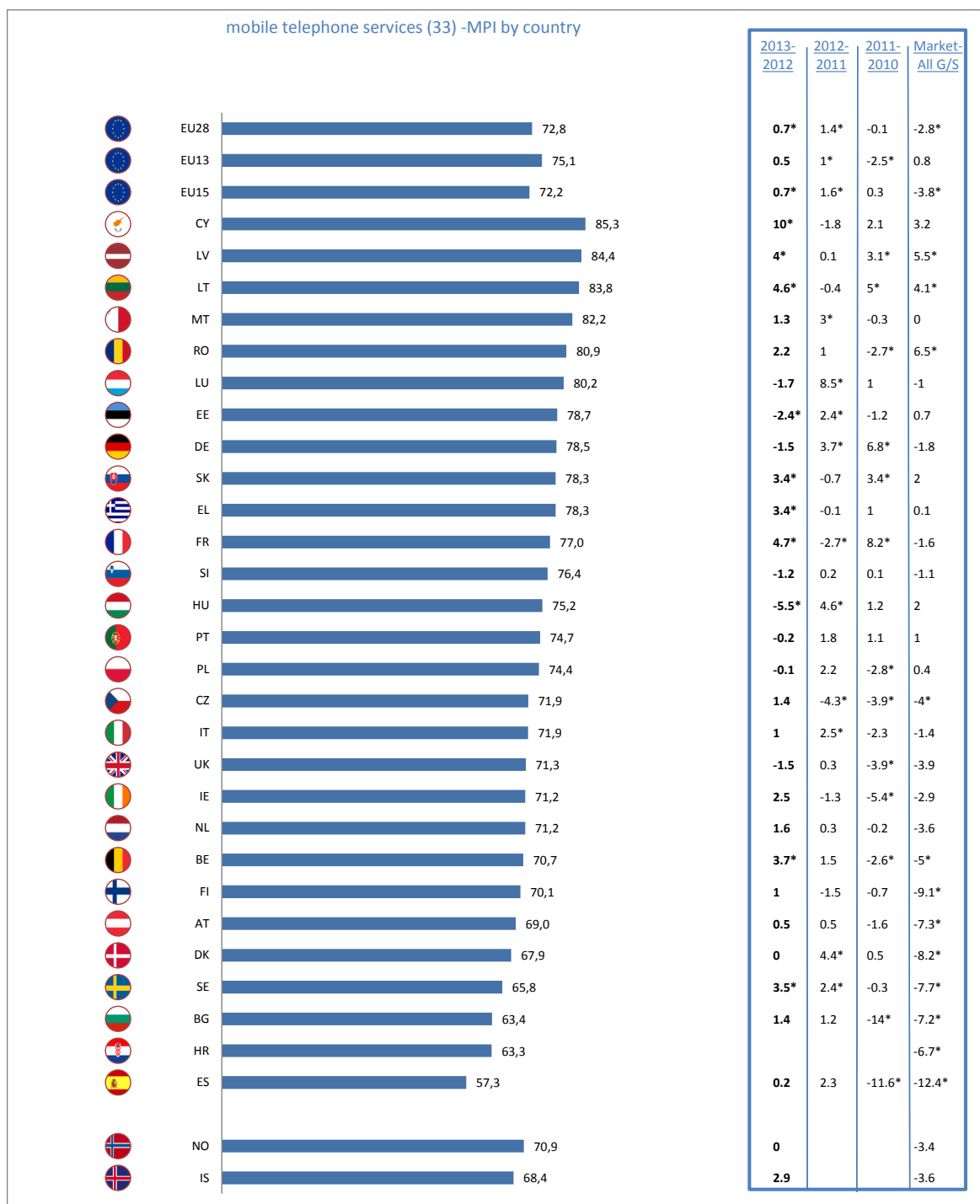
	Total				www		
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	74.3	74.3	74.4	74.2	74.2	74.1	74.7
diff 2013 EU28 Average		-0.5	-1.2*	-1.6*	-2.5*	-1.5*	-0.9*

General Conclusions

The market for fixed telephone services performs poorly with an MPI of 74.3 at EU level and is now ranked in 20th place out of the 31 services markets. This market performs best in Western Europe and poorest in Southern Europe. While a regional dispersion in evaluation is noted, the market is evaluated relatively equally over the different socio-demographic groups, although self-employed respondents give the lowest evaluations of the market.

33. Market for mobile telephone services

Market definition: Mobile telephony services, Telephone provision, Text messages, Other



Overall Performance

The market for mobile telephone services has a MPI score of 72.8 at EU28 level making it a low performing market. It is ranked 24th out of the 31 service markets and scores lower (-2.8) than the service markets on average.

The MPI score has increased (+0.7) since 2012, driven by an increase in trust (+0.1) and expectations (+0.1) and a decrease in the proportion of problems (-0.1) and complaints (-0.2).

Compared to the EU28, trust (-0.5) is lower in this market. Also, the proportions of problems (7.9) and complaints (7.6), and the score for choice (+0.3) are higher in this market. Switching and ease of switching also show higher differences when compared to EU28 (9.4% and 0.4 respectively).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7.0	6.2	7.3	18.3	82.4	8.0
Diff 2013-2012	0.1	0.1*	0.1*	-0.1	-0.2	0
Diff 2012-2011	0.1*	0	0	-4.3*	-6.3*	0.1*
Diff 2011-2010	0.2*	0	0	2.1*	0.3	
Component contribution to the change in MPI	0.1	0.3*	0.2*	0		
Diff Market - EU28	0	-0.5*	0	7.9*	7.6*	0.3*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	23	7.2
Diff 2013-2012	1.3*	0.1*
Diff 2012-2011	-2.1*	0
Diff 2011-2010	0.7	0.1*
Diff Market - EU28	9,4*	0,4*

Country Analysis

A 28.0 point difference between the top ranked country for the market for mobile telephone services and the lowest ranked country can be noted. This is 15.4 points above the service markets average, indicating that differences need to be taken into account in the evaluation of this market at EU28 level.

This market is assessed lower than average in the EU15 countries (-3.4) and lower in the EU13 countries (-0.5). In all regions, the market is evaluated lower than the average for service markets.

The top performing countries in this market are Cyprus (85.3), Latvia (84.4) and Lithuania (83.8); while the markets performing least well are in Spain (57.3), Croatia (63.3) and Bulgaria (63.4).

The three countries where market performance has improved most since 2012 are Cyprus (+10.0*), France (+4.7*) and Lithuania (+4.6*). In contrast, the three countries where market performance has deteriorated most are Hungary (-5.5*), Estonia (-2.4*) and Luxembourg (-1.7), although this last change is not statistically significant.

Lithuania (8.6), Romania (8.4) and Latvia (8.0) are the best performing countries for the comparability component. In terms of trust, Cyprus (8.1), Latvia (8.0) and Malta (7.8) are the best performers. The expectations scores are best for Lithuania (8.6), Latvia (8.5) and Cyprus (8.1). The lowest percentage of problems are found in Cyprus (1.9%), Malta (3.3%) and Luxembourg (4.3%). While the proportion of complaints is lowest in France (39.1%), Cyprus (43.4%) and Romania (62.2%). Finally, choice is assessed more favourably in Lithuania (9.3), Denmark (9.0) and Norway (8.8).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	85,3	LT	8,6	CY	8,1	LT	8,6	CY	1,9	FR	39,1	LT	9,3
LV	84,4	RO	8,4	LV	8,0	LV	8,5	MT	3,3	CY	43,4	DK	9,0
LT	83,8	LV	8,0	MT	7,8	CY	8,1	LU	4,3	RO	62,2	NO	8,8
MT	82,2	CY	8,0	LT	7,6	EE	8,1	DE	7,6	LT	64,9	HU	8,8
RO	80,9	PL	7,8	EE	7,3	MT	8,0	EL	8,6	LV	65,1	SE	8,8
Avg	72,8	Avg	7,0	Avg	6,2	Avg	7,3	Avg	18,3	Avg	82,4	Avg	8,0

%Switching		Ease of Switching (Avg)	
Country	Score	Country	Score
DK	54.3	LT	8.9
ES	42.2	DK	8.1
BG	36.2	PL	7.9
BE	34.4	RO	7.9
IT	33.9	PT	7.9
Avg	23.0	Avg	7.2


Socio-demographic analysis



Female respondents rate this market higher than male respondents. While respondents younger than 35, or aged 55+, rate this market higher than other respondents.

Other white collar workers, blue collar workers, students, house-persons and retired people rate this market higher than self-employed workers. House-persons also rate this market higher than managers, other white collar workers, blue collar workers, students, unemployed and retired respondents.

Respondents who left education between the age of 16 and 19 rate this market higher than others respondents. Also, respondents who do not use the internet privately rate this market higher than those who do.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	72.8	72.3	73.4 (a)	74.1 (c)	71.5 (d)	73.2 (e)
diff 2013 EU28 Average		-2.9*	-2.7*	-2.2*	-3.3*	-2.7*

	Total								
		Self em- ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House- person (q)	Unem- ployed (r)	Retired (s)
2013	72.8	69.4	72.6	72.9 (l)	73.2 (l)	72.7 (l)	75.7 (lmnoprs)	71.8	73.5 (l)
diff 2013 EU28 Average		-4.3*	-3.4*	-3.2*	-2.1*	-4.1*	-0.6	-1.1	-2.6*

	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	72.8	72.5	74.0 (fh)	71.9	73.8	72.2	75.1 (i)
diff 2013 EU28 Average		-2.3*	-1.6*	-3.8*	-2.9*	-3.4*	-0.5

General Conclusions

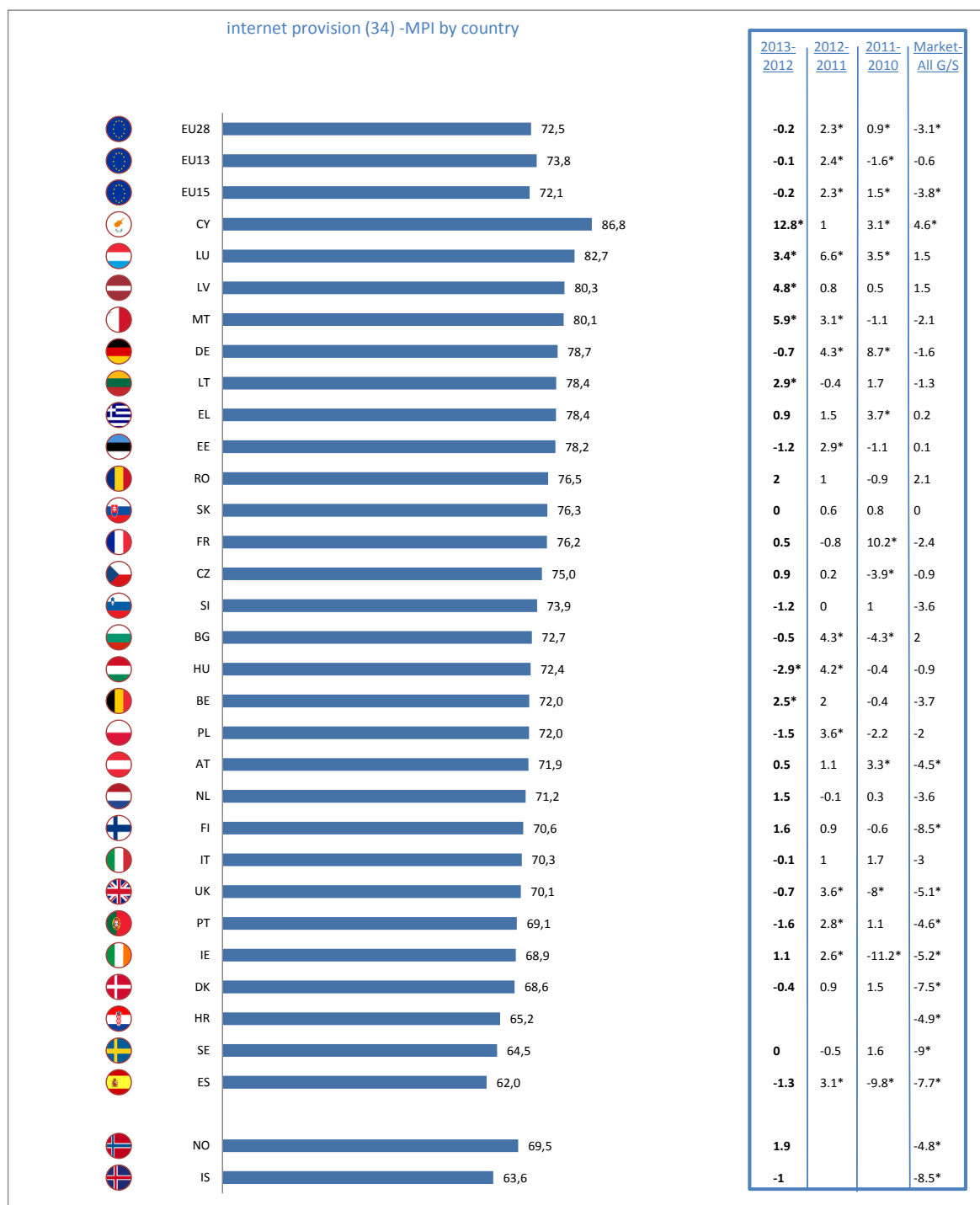
The market for mobile telephone services has a MPI score of 72.8 at EU28 level making it a low performing market. It is ranked 24th out of the 31 service markets. However, improvements in trust, expectations, switching and ease of switching were observed.

The top performing countries in this market are Cyprus, Latvia and Lithuania; while the markets performing least well are in Spain, Croatia Bulgaria.

Among socio-demographic groups, house-persons evaluate this market most positively.

34. Market for internet provision

Market definition: Internet Provision



Overall Performance

With an MPI score of 72.5 at EU28 level, the market for internet provision is a low performing service market. Its market performance has declined non-statistically significantly by 0.2 points since 2012. This decline is mainly driven by a 0.1 point decrease in the comparability component, whilst no other components have changed significantly in comparison to their 2012 performance level.

It is currently ranked 26th out of the 31 service markets, and its MPI score is lower (-3.1) than the service markets average.

In comparison to the EU28 service sector average, the market for internet provision scores worse for the trust, expectations, choice and % switching components, and has higher than average proportions of problems and complaints. The only exceptions are comparability, where the internet provision market performs at the same level as the service sector average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,0	6,4	7,2	21,0	85,3	7,5
Diff 2013-2012	-0.1*	0	0	-0.5	-0.6	0
Diff 2012-2011	0.3*	0.1*	0.1*	-6.1*	-5.3*	0.1*
Diff 2011-2010	0.1*	0.2*	0.1	-0.1	2.8*	
Component contribution to the change in MPI	-0.2*	-0.1	0	0.1		
Diff Market - EU28	0	-0.3*	-0.1*	10.6*	10.5*	-0.2*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	19.2	6.8
Diff 2013-2012	0.5	0
Diff 2012-2011	-1.7*	0
Diff 2011-2010	0.6	0.2*
Diff Market - EU28	5,6*	0

Country Analysis

There is a 24.7 point difference between the highest and lowest ranked countries for the internet provision market. This is greater than the service markets average by 12.2 points, and thus indicates that the market for internet provision has numerous differences at country level that should be taken into account when evaluating this market at EU28 level.

This market is assessed more favourably in EU13 countries (73.8) than EU15 countries (72.1), although this is still lower than the service markets average for both country groupings. This market performs poorest in Northern Europe (67.2), where it is 8.4 points poorer than the service markets average. It is also poorer than the service markets average in Southern and Eastern Europe, and slightly poorer than average in Western Europe.

The countries ranked highest for this market are Cyprus (86.8), Luxembourg (82.7) and Latvia (80.3), whilst the countries at the other end of the scale are Spain (62.0), Sweden (64.5) and Croatia (65.2). Outside of the EU28, this market also performs poorly in Iceland (63.6).



The three countries showing the greatest improvement since 2012 are Cyprus (+12.8*), Malta (+5.9*) and Latvia (+4.8*). In contrast, the three countries with the biggest performance deterioration are Hungary (-2.9*), while Portugal (-1.6) and Poland (-1.5) experienced non-statistically significant changes.


At component level, the top three countries in terms of comparability are Cyprus (8.2), Lithuania (8.0) and Greece (7.8). For trust, the top three performers are Cyprus (8.4), Luxembourg (7.7) and Malta (7.6). The countries performing best in terms of expectations are Cyprus (8.5), Latvia (8.1) and Lithuania (8.0). The fewest problems are seen in Luxembourg (3.4%), Cyprus (3.7%) and Germany (6.5%), and the fewest complaints are in France (43.6%), Estonia (58.5%) and Latvia (62.4%). The top performers for choice are Cyprus (8.4), Slovakia (8.1) and Denmark (8.0).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	86,8	CY	8,2	CY	8,4	CY	8,5	LU	3,4	FR	43,6	CY	8,4
LU	82,7	LT	8,0	LU	7,7	LV	8,1	CY	3,7	EE	58,5	SK	8,1
LV	80,3	EL	7,8	MT	7,6	LT	8,0	DE	6,5	LV	62,4	DK	8,0
MT	80,1	RO	7,8	LV	7,5	MT	7,9	MT	10,2	NO	72,0	LU	7,9
DE	78,7	LU	7,8	LT	7,5	LU	7,9	EL	12,4	RO	72,2	AT	7,9
Avg	72,5	Avg	7,0	Avg	6,4	Avg	7,2	Avg	21,0	Avg	85,3	Avg	7,5
%Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
ES	38.2	CY	8.4										
PT	29.5	LU	7.8										
FI	28.4	LT	7.5										
PL	28.3	MT	7.5										
BG	27.0	DE	7.4										
Avg	19.2	Avg	6.8										

Socio-demographic analysis

Managers, other white collar workers, blue collar workers, house-persons and retired people all rate this market higher than self-employed and unemployed people. Additionally, other white collar workers also rate the internet provision market higher than students. In terms of education, this market performs better among those leaving education aged 16+ than those leaving education up to the age of 15. It also performs better among those with private internet usage than among people without private internet usage.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013		72.5	72.5	72.5	73.3	72.2	72.0
diff 2013 EU28 Average			-2.7*	-3.6*	-3*	-2.6*	-4*

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013		72.5	69.9	74.1	73.8	72.5	71.6	73.6	69.4	72.5
				(lr)	(lpr)	(lr)		(lr)		(lr)
diff 2013 EU28 Average			-3.8*	-2*	-2.3*	-2.8*	-5.3*	-2.7*	-3.6*	-3.6*

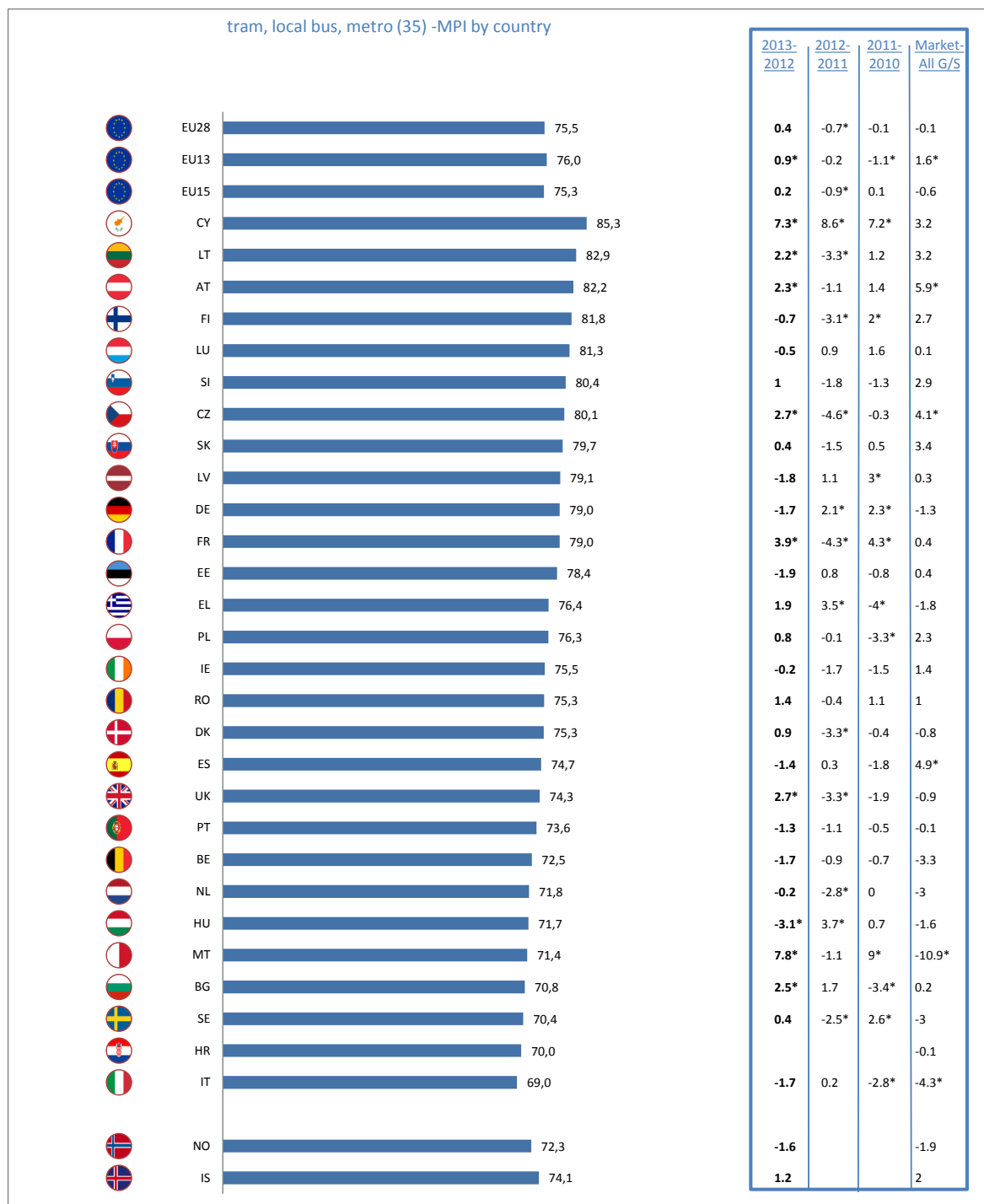
		Total				www		
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013		72.5	70.7	72.3	73.4	71.7	72.7	69.3
				(f)	(f)		(k)	
diff 2013 EU28 Average			-4.2*	-3.3*	-2.4*	-5*	-2.9*	-6.3*

General Conclusions

Overall, the market for internet provision is a low performing service market, as it has an MPI score of 72.5. It has particularly low component scores for trust and a high level of complaints. There is a large difference between the top and bottom performing countries, and so this should be considered when analysing this market at overall EU28 level. In terms of socio-demographics, the market for internet provision receives the highest scores from those with a higher level of education, those with private internet usage and other white collar workers.

35. Market for tram, local bus, metro

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



Overall Performance

The market for tram, local bus and metro mid to high performing, with an MPI score of 75.5 at EU28 level. This is a non-statistically significant increase of 0.4 points compared to 2012. This change in MPI score can be attributed to an increase in expectations (0.1) and a decrease in problems (-0.8), although the level of complaints has increased (+5.1). The market is ranked 13th of the 31 service markets and scores slightly worse (-0.1) than the average for all service markets.

When comparing with the EU28 average, the components of this market score higher on trust (+0.3) and lower on expectations (-0.2) and choice (-7.6). The proportion of problems is higher than average (+2.2) and the proportion of complaints lower than average (-12.4).

Results per component					
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)
2013	7.0	7.0	7.1	12.6	62.4
Diff 2013-2012	0	0	0.1*	-0.8*	5.1*
Diff 2012-2011	0	-0.1	-0.1*	2*	-4.4*
Diff 2011-2010	-0.1*	0	0	-1.2*	0.2
Component contribution to the change in MPI	0	0.1	0.2*	0.1	
Diff Market - EU28	0	0.3*	-0.2*	2.2*	-12.4*

Country Analysis

Between the top and bottom ranked countries for the tram, local bus and metro market, there is a difference of 16.3 points. This is 3.8 points higher than the service market average.

This market is assessed more favourably by the EU13 countries (76.0) than the EU15 countries (75.3). When looking at the regions, this market scores highest in Western Europe (77.1) and lowest in Norway and Iceland (72.9). The market scores are higher than the service market average in Eastern (+0.3) and Western Europe (+1.5) and lower in Northern (-0.9) and Southern (-3.5) Europe, Norway and Iceland (-2.7).

Cyprus (85.3), Lithuania (82.9) and Austria (82.2) are the best performing countries for the market, while Italy (69.0), Croatia (70.0) and Sweden (70.4) are the worst performing countries.

In comparison to 2012, Malta (+7.8*), Cyprus (+7.3*) and France (+3.9*) are experiencing the greatest improvement in market performance, while Hungary (-3.1*), Estonia (-1.9) and Latvia (-1.8) are experiencing the biggest declines, although the last two changes are not statistically significant.

On comparability level, the top 3 performing countries are Lithuania (8.5), Cyprus (7.8) and Romania (7.8). The best 3 performing countries in terms of trust are Cyprus (8.4), Austria (8.2) and Finland (8.1). Cyprus (8.4), Finland (8.2) and Austria (8.1) score best on expectations. The lowest percentage of problems is found in Luxembourg (3.2%), France (6.3%) and Greece (6.7%), while the lowest percentage of complaints can be noted in Cyprus (25.6%), France (34.3%) and Hungary (45.1%).



Best Performing Countries											
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	85.3	LT	8.5	CY	8.4	CY	8.4	LU	3.2	CY	25.6
LT	82.9	CY	7.8	AT	8.2	FI	8.2	FR	6.3	FR	34.3
AT	82.2	RO	7.8	FI	8.1	AT	8.1	EL	6.7	HU	45.1
FI	81.8	SK	7.7	LU	7.6	LT	8.0	SI	6.8	RO	45.4
LU	81.3	CZ	7.6	SI	7.6	SI	7.9	DE	6.9	NO	53.3
Avg	75.5	Avg	7.0	Avg	7.0	Avg	7.1	Avg	12.6	Avg	62.4


Socio-demographic analysis


Respondents who are 55 years or older rate the market for tram, local bus and metro higher than those aged between 35 and 54.

Other white collar workers, blue collar workers and retired respondents rate the market higher than self-employed workers, students and unemployed respondents. House-persons rate the market higher than unemployed respondents.

Respondents who left education up to the age of 15 and after 20 years old, rate the market higher than students. Respondents who do not use the internet privately rate the market higher than respondents who do.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	75.5	75.6	75.4	75.2	74.9	76.4	(d)
diff 2013 EU28 Average		0.4	-0.7*	-1.1*	0	0.4	

		Total							
		Self em-loyed	Manager	Other white collar	Blue collar	Student	House-person	Unem-loyed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	75.5	74.0	75.6	76.3	76.7	73.5	75.0	72.5	76.8
				(lpr)	(lpr)		(r)		(lpr)
diff 2013 EU28 Average		0.3	-0.4	0.2	1.3*	-3.3*	-1.3*	-0.4	0.8*

		Total				www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	75.5	75.9	75.0	76.0	73.8	75.2	76.5
		(i)		(i)			(i)
diff 2013 EU28 Average		1.1*	-0.5	0.3	-2.9*	-0.4*	0.9*

General Conclusions

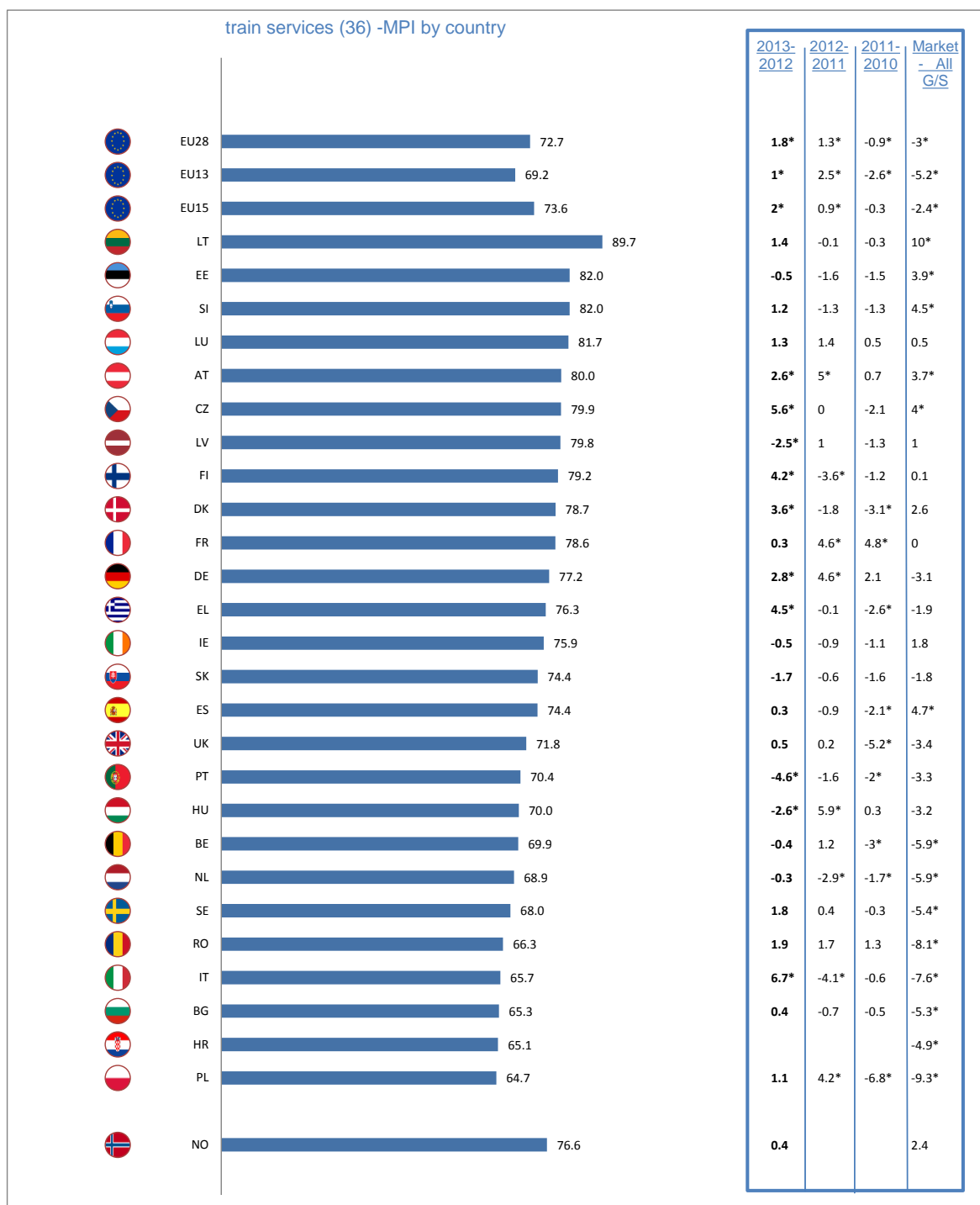
The market for tram, local bus and metro mid to high performing, with an MPI score of 75.5 at EU28 level. This market is ranked 13th of the 31 service markets.

Cyprus, Lithuania and Austria are the best performing countries for the market, while Sweden, Croatia and Italy are the worst performing countries.

Among the socio-demographic groups, there are relatively consistent assessments of the market. However, unemployed respondents evaluate this market most negatively.

36. Market for train services

Market definition: Railways



Overall Performance

The market for train services is performing poorly with an MPI score of 72.7 at EU28 level. Nevertheless, the market performance has experienced an increase of 1.8 points since 2012. The uptake in score since 2012 is driven by an increase in comparability (+0.2), trust (+0.2), expectations (+0.1).

It is now ranked in 25th place out of the 31 services markets, and scores lower (-3.0 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, it scores poorer than average on expectations, comparability and trust.

Results per component					
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)
2013	6.7	6.6	6.9	15.9	69.1
Diff 2013-2012	0.2*	0.2*	0.1*	-2.6*	-0.8
Diff 2012-2011	0.1*	0.2*	0.2*	-0.3	2.8*
Diff 2011-2010	-0.3*	-0.2*	-0.2*	-3.2*	-0.9
Component contribution to the change in MPI	0.5*	0.5*	0.3*	0.5*	
Diff Market - EU28	-0.3*	-0.1*	-0.4*	5.5*	-5.7*

Country Analysis

There is a 25 point difference between the top and bottom ranked countries for the market for train services. This is 12.4 point higher than the services markets average, which demonstrates that differences at country level need to be taken into account when evaluating this market.

The market for train services is more favourably in the EU15 countries (73.6) than in the EU13 countries (69.2). Market performance in the EU13 countries is below average (-6.5). In terms of regions, this market scores highest in Norway combined (76.6) and in Western Europe (75.4). In comparison to the services market average, the market for train services scores lower in all regions except for Norway.

The best performing countries for this market are Lithuania (89.7), Estonia/Slovenia (82.0) and Luxembourg (81.7), while the poorest performing countries are Poland (64.7), Croatia (65.1) and Bulgaria (65.3).

In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Italy (+6.7*), Czech Republic (+5.6*) and Greece (+4.5*). The three countries where the MPI decreased most are Portugal (-4.6*), Hungary (-2.6*) and Latvia (-2.5*).



At component level, the top performing countries for comparability are Lithuania (9.0), Austria (7.7) and Luxembourg / Czech Republic / Estonia (all 7.6). The best performers for trust are Lithuania (8.3), Finland (7.9) and Luxembourg (7.8). In the expectations component, Lithuania (8.8) is leading again, followed by Finland (8.1) and Slovenia / Denmark (8.0). The least problems are found in Estonia (2.7%), Lithuania (3.6%) and Latvia (3.9%), whilst the percentage of complaints is lowest in France (18.1%), Latvia (26.2%) and Norway (45.7%).


Best Performing Countries											
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LT	89.7	LT	9.0	LT	8.3	LT	8.8	EE	2.7	FR	18.1
EE	82.0	AT	7.7	FI	7.9	FI	8.1	LT	3.6	LV	26.2
SI	82.0	LU	7.6	LU	7.8	SI	8.0	LV	3.9	NO	45.7
LU	81.7	CZ	7.6	SI	7.7	DK	8.0	SI	4.9	HU	47.9
AT	80.0	EE	7.6	EE	7.7	LU	7.8	FR	5.7	RO	48.7
Avg	72.7	Avg	6.7	Avg	6.6	Avg	6.9	Avg	15.9	Avg	69.1


Socio-demographic analysis

Blue collar workers and house-persons score the train services market higher than all other sub-groups (self-employed persons, managers, other white collar workers, students, unemployed and retired people).

Persons with no private internet usage give a higher score than those with private internet usage.

		Total						
			Male	Female	18-34	35-54	55+	
			(a)	(b)	(c)	(d)	(e)	
2013		72.7	72.4	72.9	71.9	73.0	73.2	
diff 2013 EU28 Average			-2.8*	-3.2*	-4.4*	-1.9*	-2.8*	

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013		72.7	71.6	71.6	72.1	75.1	72.6	75.7	71.0	72.7
diff 2013 EU28 Average			-2.1*	-4.4*	-4*	-0.3	-4.2*	-0.6	-2*	-3.4*

		Total					www	
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013		72.7	73.2	73.0	72.4	72.4	72.5	74.1
diff 2013 EU28 Average			-1.7*	-2.5*	-3.4*	-4.3*	-3.2*	-1.5*

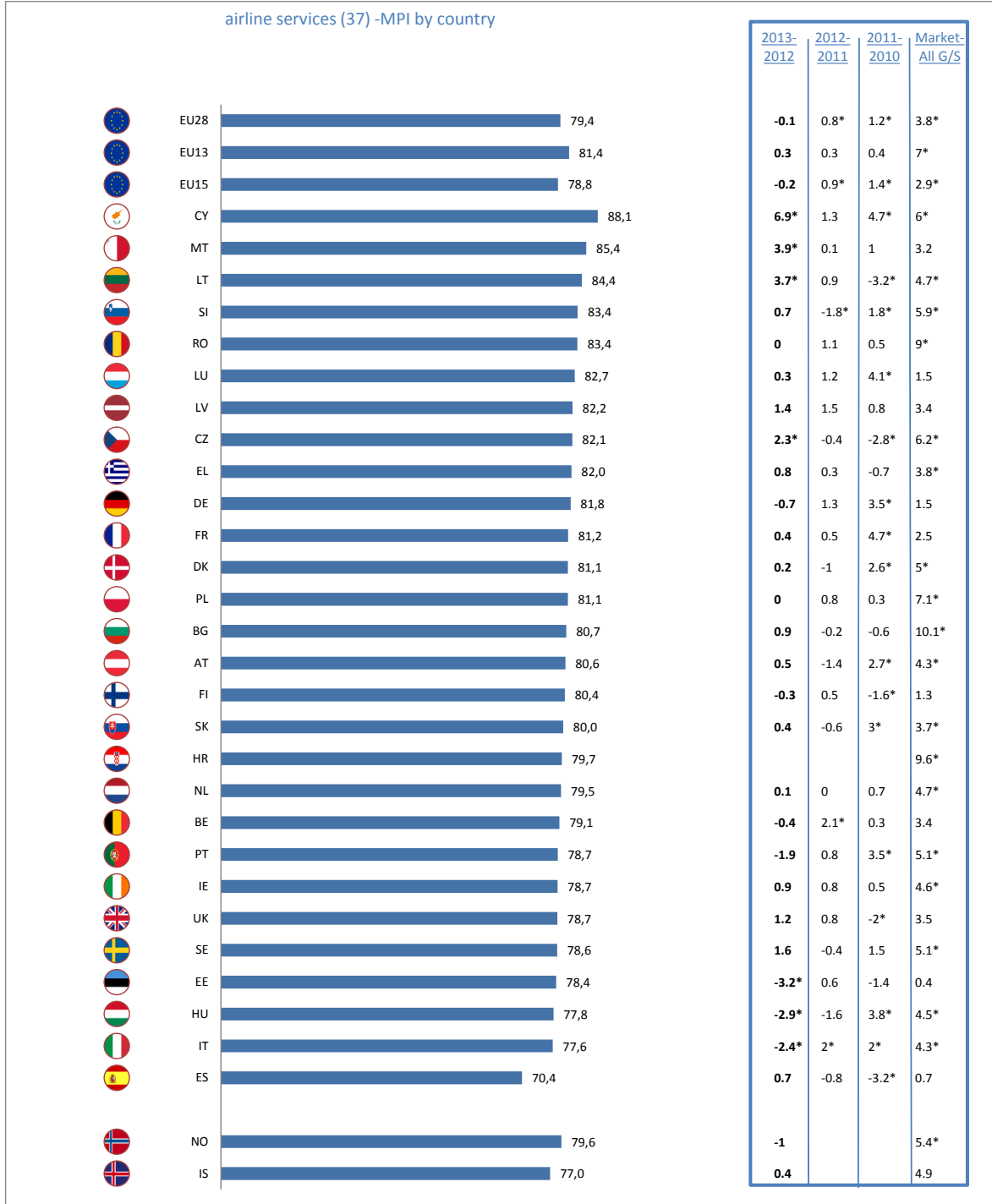
General Conclusions

Despite an increase in performance since 2012, the market for train services still performs poorly. With an MPI score of 72.7 at EU level it is now ranked in 25th place out of the 31 services markets.

This market performs best in Western Europe. Besides the regional dispersion in evaluations, the market for train services is rated highest by blue collar workers and house-persons compared to the other socio-demographic groups.

37. Market for airline services

Market definition: Airlines



Overall Performance

The market for airline services is high performing, with an MPI score of 79.4 at EU28 level. It is ranked 5th of the 31 service markets and its score is higher (3.8) than the service markets on average.

The market performance has declined non-statistically significantly, by 0.1 points. This decline is mainly driven by a decrease in trust (-0.1) and choice (-0.1). In contrast, the proportions of problems (-0.9) and complaints (-1.2) have decreased.

When comparing assessments of this market with the EU28 average for all service markets, we note that the components for comparability (+0.7), trust (+0.4) and expectations (+0.4) score higher; while the choice (-0.2) component scores lower. The proportion of problems is lower than average (-1.2) and the proportion of complaints higher than average (+1.7).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,7	7,0	7,7	9,2	76,5	7,4
Diff 2013-2012	0	-0.1*	0	-0.9*	-1.2*	-0.1*
Diff 2012-2011	0.1*	0.1*	0	-2.4*	1.4*	-0.1*
Diff 2011-2010	0.2*	0.1*	0.1*	-1.3*	2*	
Component contribution to the change in MPI	-0.1	-0.1*	0	0.2*		
Diff Market - EU28	0.7*	0.4*	0.4*	-1.2*	1.7*	-0.2*

Country Analysis

There is a 17.7 point difference between the top ranked country for the market for airline services and the lowest ranked country. With the service markets average, there is a 5.2 point difference.

This market is assessed more favourably in the EU13 countries (81.4) than in the EU15 countries (78.8). In all regions the market performance is higher than the average for service markets, except for Southern Europe where market performance is equal to the average.

Countries at the top of the ranking are Cyprus (88.1*), Malta (85.4*) and Lithuania (84.4*), while this market is evaluated least well in Spain (70.4*), Italy (77.6) and Hungary (77.8). Additionally, in Iceland this market is not performing well, with a MPI score of 77.0.

The countries where market performance has improved most since 2012 are Cyprus (+6.9*), Malta (+3.9*) and Lithuania (+3.7*). In contrast, the three countries where market performance has deteriorated most are Estonia (-3.2*), Hungary (-2.9*) and Italy (-2.4*).

In the comparative component, Cyprus (8.5), Lithuania (8.4) and Romania (8.2) are the top performing countries. The best performers for trust are Cyprus (8.3), Malta (8.2) and Lithuania (7.8). As for expectations, Cyprus (8.5), Slovenia (8.5) and Lithuania (8.4) perform best. The least problems are found in Cyprus (1.7%), Malta (2.0%) and Luxembourg (2.4%). While the complaints level is lowest in France (25.9%), Romania (53.9%) and Cyprus (55.4%). And finally, choice is assessed most favourably in Austria (8.6), Denmark (8.2) and Sweden (8.1).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	88,1	CY	8,5	CY	8,3	CY	8,5	CY	1,7	FR	25,9	AT	8,6
MT	85,4	LT	8,4	MT	8,2	SI	8,5	MT	2,0	RO	53,9	DK	8,2
LT	84,4	RO	8,2	LT	7,8	LT	8,4	LU	2,4	CY	55,4	SE	8,1
SI	83,4	MT	8,0	SI	7,7	CZ	8,3	FR	4,1	SI	59,5	MT	8,1
RO	83,4	NO	8,0	RO	7,7	DK	8,3	DE	4,2	LT	61,2	NL	8,1
Avg	79,4	Avg	7,7	Avg	7,0	Avg	7,7	Avg	9,2	Avg	76,5	Avg	7,4


Socio-demographic analysis


Respondents younger than 35 rate the market for airline services higher than older respondents.

Self-employed workers, managers, other white collar workers, blue collar workers, students and house-persons rate this market higher than unemployed respondents. Students also rate this market higher than self-employed, other white collar workers and retired respondents.

Students, and respondents who left education at an age of 16 years or older, rate this market higher than other respondents. Respondents who use the internet privately rate this market higher than respondents who do not.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	79.4	79.4	79.4	79.4	80.7	78.8	78.4
					(de)		
diff 2013 EU28 Average			4.2*	3.3*	4.4*	3.9*	2.5*

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	79.4	79.4	79.4	79.7	79.4	79.5	81.1	80.0	77.0	78.5
			(r)	(r)	(r)	(r)	(lnrs)	(r)		
diff 2013 EU28 Average			5.7*	3.7*	3.3*	4.2*	4.3*	3.8*	4.1*	2.5*

		Total					www	
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	79.4	76.3	80.3	79.2	81.3	79.5	77.7	
			(fh)	(f)	(fh)	(k)		
diff 2013 EU28 Average		1.5*	4.8*	3.4*	4.6*	3.9*	2.1*	

General Conclusions

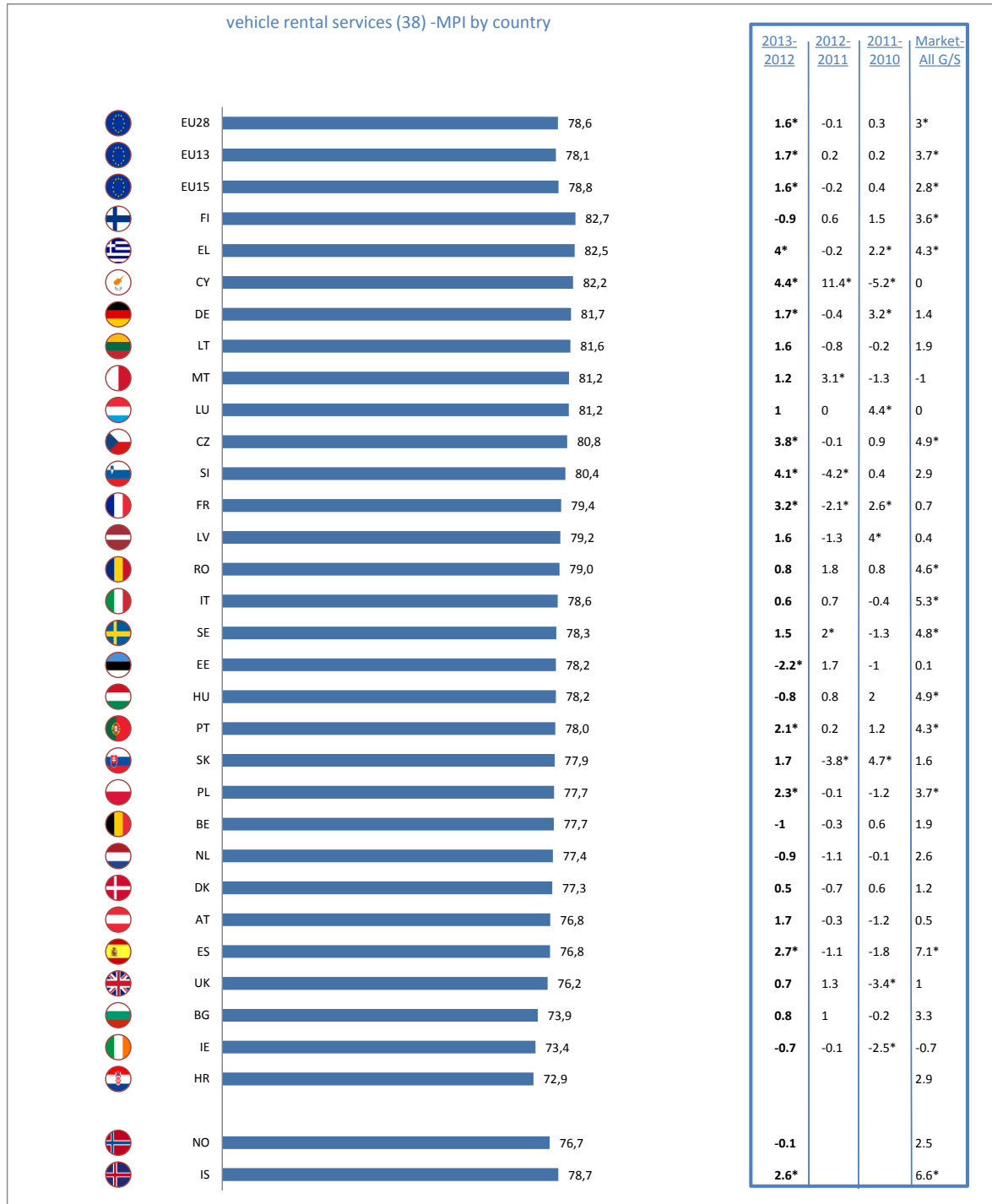
The market for airline services is high performing, with an MPI score of 79.4 at EU28 level. It is ranked 5th of the 31 service markets.

Countries at the top of the ranking are Cyprus, Malta and Lithuania, while this market is evaluated least well in Hungary, Italy and Spain. Additionally, in Iceland this market is not performing well.

Respondents younger than 35 rate the market for airline services statistically significantly higher than older respondents. On the other hand, unemployed people, and people who left education at an age of 15 or less, evaluate this market most negatively.

38. Market for vehicle rental services

Market definition: Rental services, Car rental, Motorcycle rental, Van rental, Caravan rental, Boat rental, Other rental



Overall Performance

The market for vehicle rental services has a MPI score of 78.6 at EU28 level, making it a high performing market.

The market performance has increased by 1.6 points. The increase in score is mainly driven by an increase in score in comparability (+0.1), trust (+0.3), expectations (+0.2) and choice (+0.1). Furthermore, the proportion of complaints has decreased (-5.6%).

It is ranked in 7th place out of the 31 services markets, and scores higher (+3.0) than the services markets on average.

When comparing assessments of the vehicle rental services market with the EU28 average for all services markets, we see that all components score higher than average, except that of choice. The choice component scores below average for all services markets.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,4	7,0	7,7	9,2	69,5	7,4
Diff 2013-2012	0.1*	0.3*	0.2*	-0.5	-5.6*	0.1*
Diff 2012-2011	0	0	-0.1*	-0.3	-6.6*	0
Diff 2011-2010	0	0	0	-1*	-1.1*	
Component contribution to the change in MPI	0.4*	0.7*	0.4*	0.1		
Diff Market - EU28	0.4*	0.3*	0.4*	-1.2*	-5.3*	-0.3*

Country Analysis

There is a 9.8 point difference between the top ranked country for the vehicle rental services market, and the lowest ranked country. In addition, there is a 2.7 point difference with the services market average, indicating that country differences are less important in the evaluation of this market at EU28 level.

The market for vehicle rental services is assessed more favourably in the EU15 countries (78.8) than in the EU13 countries (78.1). The market performance in the EU15 (+3.1) and in the EU13 (+2.5) countries is significantly above average. All European regions, but Norway and Iceland (combined) score above the average for services markets.

Countries at the top of the ranking are Finland (82.7*), Greece (82.5*) and Cyprus (82.2), while this market is assessed least well in Croatia (72.9*), Ireland (73.4*) and Bulgaria (73.9*).



The three countries where market performance has improved most since 2012 are Cyprus (+4.4*), Slovenia (+4.1*) and Greece (+4.0*). In contrast, the market performance has deteriorated the most in Estonia (-2.2*), while non-statistically significant changes appear in Belgium (-1.0) and Finland (-0.9).


The top performing countries in the comparative component are Greece (8.0), Lithuania (7.9) and Cyprus (7.9). The best performers for trust are Cyprus (7.9), Germany (7.7) and Malta (7.6). In the expectations component, Finland (8.6), Sweden (8.3) and Denmark (8.3) perform best. The least problems are found in Malta (1.3%), Estonia (4.9%) and Romania (4.9%). In addition, the proportion of complaints is lowest in Cyprus (34.3%), Greece (36.5%) and France (37.3%). Finally, choice is assessed most favourably in Slovenia (8.6), Cyprus (8.2) and Finland (8.1).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	82,7	EL	8,0	CY	7,9	FI	8,6	MT	1,3	CY	34,3	SI	8,6
EL	82,5	LT	7,9	DE	7,7	SE	8,3	EE	4,9	EL	36,5	CY	8,2
CY	82,2	CY	7,9	MT	7,6	DK	8,3	RO	4,9	FR	37,3	FI	8,1
DE	81,7	SI	7,9	EL	7,6	IS	8,2	CZ	6,1	DE	38,9	SE	8,0
LT	81,6	CZ	7,8	LU	7,6	CZ	8,2	EL	6,4	LU	39,8	AT	8,0
Avg	78,6	Avg	7,4	Avg	7,0	Avg	7,7	Avg	9,2	Avg	69,5	Avg	7,4

Socio-demographic analysis

Women rate the vehicle rental services market higher than men. Self-employed respondents, managers, other white collar workers, students and house-persons score the market higher than unemployed respondents. Also, other white collar workers and house-persons evaluate the market more favourably than blue collar workers or retired respondents.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	78.6	78.2	79.2	78.7	78.6	78.6	78.6
diff 2013 EU28 Average			3*	3.2*	2.4*	3.7*	2.7*

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	78.6	78.9	79.0	79.2	77.5	78.8	80.3	75.6	77.5	
diff 2013 EU28 Average			5.2*	3*	3.1*	2.1*	2*	4.1*	2.7*	1.5*

		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	78.6	77.7	78.4	78.8	78.9	78.7	76.8	
diff 2013 EU28 Average			2.9*	2.9*	3*	2.2*	3.1*	1.2*

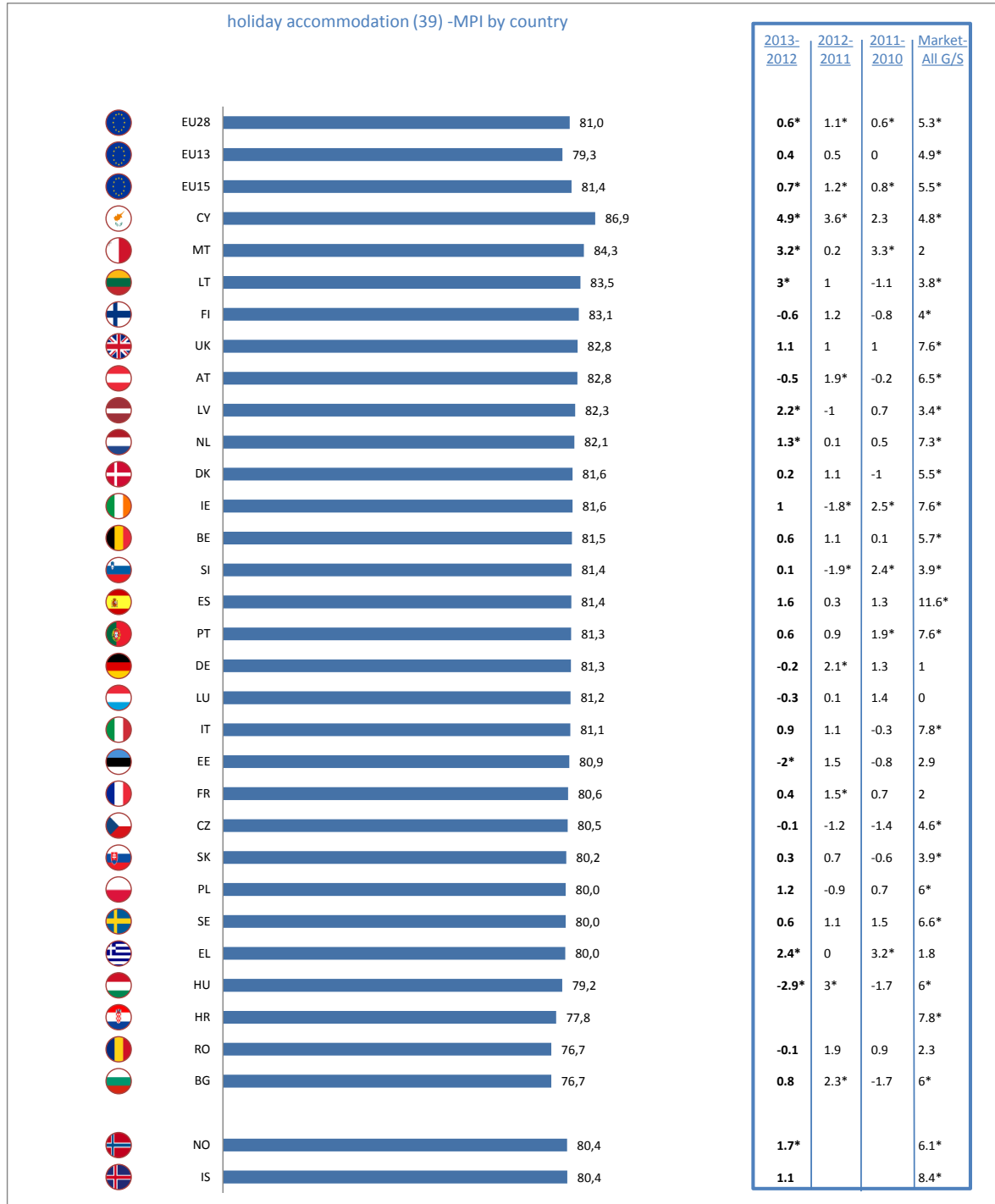
General Conclusions

The market for vehicle rental services is, with a MPI score of 78.6, a high performing market. The increase in the evaluation of the performance compared to 2012 is mainly due to a higher evaluation of comparability, trust, expectations and choice. Also, a decrease in the proportion of complaints is observed. The market is well evaluated in all European regions.

Although no regional dispersion in evaluation is noted, differences in market evaluations can be found across socio-demographic groups. In particular, the unemployed respondents evaluate this market most negatively.

39. Market for holiday accommodation

Market definition: Hotels and other holiday accommodation, Hotels, Other holidays accommodation (e.g. bed & breakfast, youth hostel), Caravan sites, Camp sites



Overall Performance

The market for holiday accommodation has a MPI score of 81.0 at EU28 level making it a high performer. It is ranked 4th of the 31 service markets and scores higher than the service markets on average.

The market performance has increased by 0.6 points year-on-year; this is mainly driven by an increase in trust (+0.1) and expectations (+0.1) and a decrease in the proportions of problems (-0.6) and complaints (-2.7), in spite of a decrease in choice (-0.1).

When comparing assessments of this market with the EU28 average for all service markets, we see that all components score better than average, while the proportions of problems and complaints are below average (although not statistically significantly in the latter case).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,8	7,2	7,9	7,2	74,2	8,5
Diff 2013-2012	0	0.1*	0.1*	-0.6	-2.7*	-0.1*
Diff 2012-2011	0.1*	0.1*	0	-2.7*	-3.8*	0.1*
Diff 2011-2010	0.2*	0	0	-0.8*	0.1	
Component contribution to the change in MPI	0.1	0.3*	0.1*	0.1*		
Diff Market - EU28	0.8*	0.5*	0.6*	-3.2*	-0.5	0.8*

Country Analysis

Between the top ranked country for the holiday accommodation market and the lowest ranked country, a difference of 10.3 can be noted. This indicates that country differences need to be taken into account in the evaluation of this market at EU28 level.

This market is assessed more favourably in the EU15 countries (81.4) than in the EU13 countries (79.3). In both regions the market performance is above average. At regional level, in Western Europe (81.6) performance in the market is the highest, while in Eastern Europe (79.2) market performance is the lowest. All regions score above average.

The best ranking countries are Cyprus (86.9*), Malta (84.3) and Lithuania (83.5). The lowest ranking countries are Bulgaria (76.7*), Romania (76.7*) and Croatia (77.8).

The market performance has mostly improved since 2012 in Cyprus (+4.9*), Malta (+3.2*) and Lithuania (+3.0*). In contrast, Hungary (-2.9*), Estonia (-2.0*) and Finland (-0.6) are experiencing the biggest decline in market performance, although this last change is not statistically significant.

In the comparability component Cyprus (8.5), the UK (8.2) and Lithuania (8.1) are the top 3 performing countries. The best 3 performers in terms of trust are Cyprus (8.3), Malta (8.0) and Lithuania (7.8). Austria (8.4), Cyprus (8.3) and Finland (8.3) are the best performing countries as far as expectations are concerned. The lowest percentage of problems is found in Malta (3.0%), Estonia (3.5%) and France (4.0%), while the proportion of complaints is lowest in France (29.5%), Latvia (45.3%) and Hungary (55.5%). Finally, choice is assessed more favourably in Austria (9.2), Slovenia (9.1) and Denmark (9.1).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	86,9	CY	8,5	CY	8,3	AT	8,4	MT	3,0	FR	29,5	AT	9,2
MT	84,3	UK	8,2	MT	8,0	CY	8,3	EE	3,5	LV	45,3	SI	9,1
LT	83,5	LT	8,1	LT	7,8	FI	8,3	FR	4,0	HU	55,5	DK	9,1
FI	83,1	NL	8,0	FI	7,8	LT	8,2	LU	4,7	HR	59,4	HU	9,1
UK	82,8	AT	8,0	LV	7,7	DK	8,2	LV	4,7	DE	64,8	UK	8,9
Avg	81,0	Avg	7,8	Avg	7,2	Avg	7,9	Avg	7,2	Avg	74,2	Avg	8,5


Socio-demographic analysis


Female respondents rate the market for holiday accommodation higher than male respondents.

House-persons rate this market higher than other white collar workers, blue collar workers, students and unemployed respondents.

Respondents who left education up to the age of 15 rate this market higher than respondents leaving their education aged 20+.

		Total						
			Male	Female	18-34	35-54	55+	
			(a)	(b)	(c)	(d)	(e)	
2013	81.0	80.4	81.5		81.2	80.5	81.3	
			(a)					
diff 2013 EU28 Average		5.2*	5.5*		4.9*	5.7*	5.4*	

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	81.0	81.2	80.9	80.8	80.8	80.8	80.8	82.8	80.5	81.1
								(nopr)		
diff 2013 EU28 Average		7.5*	4.9*	4.7*	5.5*	4*	6.5*	7.6*	5.1*	

		Total					www	
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	81.0	81.9	81.3	80.7	80.4	81.0	80.9	
		(h)						
diff 2013 EU28 Average		7*	5.7*	4.9*	3.7*	5.4*	5.3*	

General Conclusions

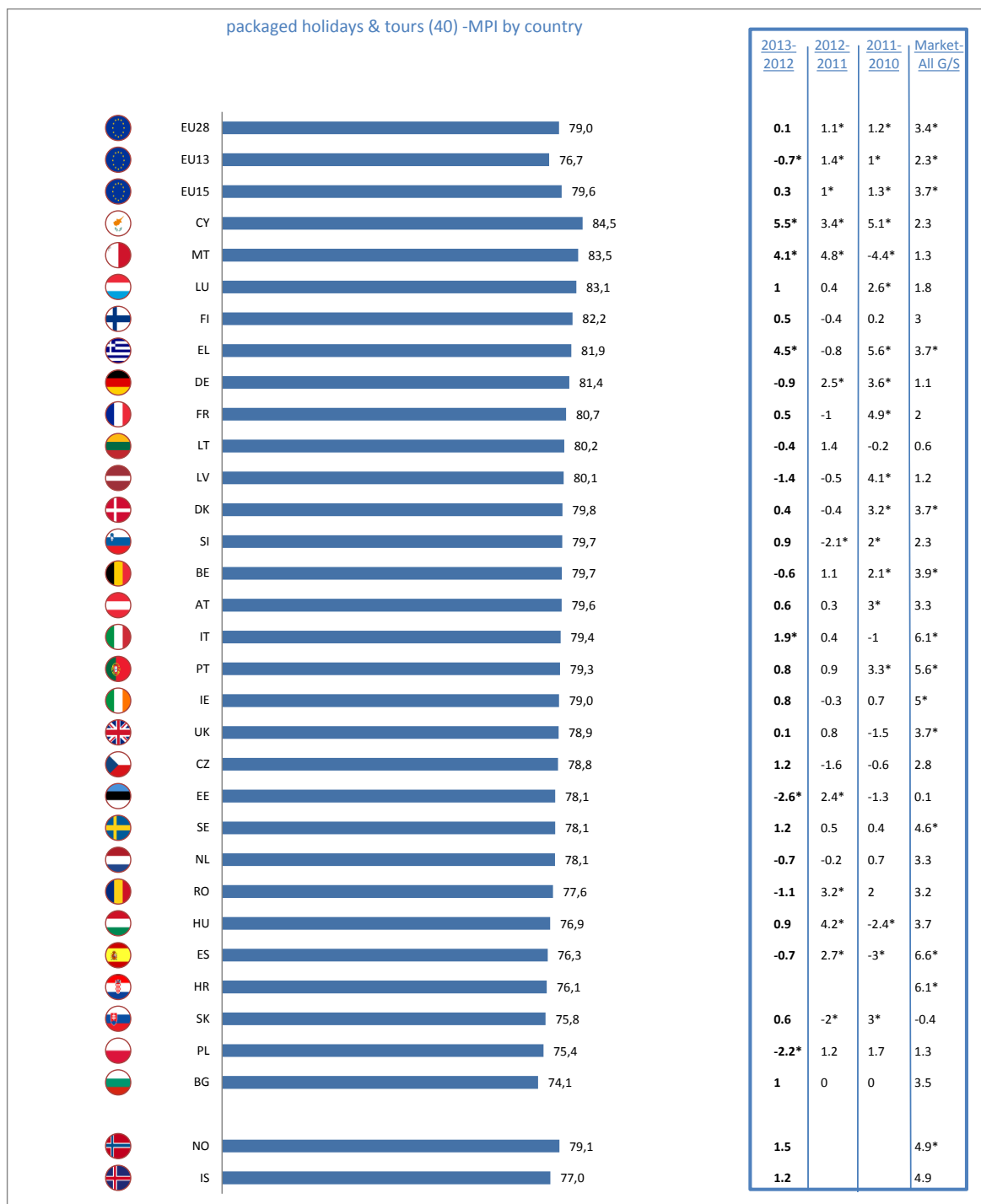
The market for holiday accommodation has a MPI score of 81.0 at EU28 level. This makes this market a high performing market. It is ranked 4th of the 31 service markets.

The highest ranking countries are Cyprus (86.9), Malta (84.3) and Lithuania (83.5); whilst the lowest ranking countries are Croatia (77.8), Romania (76.7) and Bulgaria (76.7).

Among the socio-demographic groups, evaluations of this market are relatively consistent, except for house-persons. This group evaluates holiday accommodation better in comparison to the rest of the occupations.

40. Market for packaged holidays & tours

Market definition: Packaged travel & Tours Other; referring to agencies



Overall Performance

The market for packaged holidays and tours is performing very well with an MPI score of 79.0 at EU28 level. The market performance increased, although not significantly, by 0.1 points since 2012. It is now ranked in 6th place out of the 31 services markets, and scores higher (+3.4 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, its scores are better than average on all aspects.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,5	7,0	7,8	8,7	79,8	8,0
Diff 2013-2012	0	0	0	-0.3	1.1*	-0.1*
Diff 2012-2011	0.1*	0.1*	0	-3.2*	0.2	0
Diff 2011-2010	0.2*	0.1*	0.1*	-1.4*	-3.8*	
Component contribution to the change in MPI	0	0	0	0.1		
Diff Market - EU28	0.5*	0.3*	0.5*	-1.7*	5*	0.3*

Country Analysis

There is a 10.4 point difference between the top and bottom ranked countries for the market for packaged holidays and tours, whilst the EU28 average is at 12.5. The small difference between best and worst scoring country demonstrates that the market is evaluated similarly throughout Europe.

The market for packaged holidays and tours is evaluated even more favourably in the EU15 countries (79.6) than in the EU13 countries (76.7). Market performance in the EU15 and EU13 countries is above average for all service markets (+4.0 and +1.1 respectively). In comparison to the services market average, the market for packaged holidays and tours scores higher in all regions.

The best performing countries for this market are Cyprus (84.5), Malta (83.5) and Luxembourg (83.1) while the poorest performing countries are Bulgaria (74.1), Poland (75.4) and Slovakia (75.8).



In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Cyprus (+5.5*), Greece (+4.5*) and Malta (+4.1*). The three countries where the MPI decreased most are Estonia (-2.6*), Poland (-2.2*) and Latvia (-1.4), although this last change is not statistically significant.


At component level, the top performing countries for comparability are Cyprus (8.1), Greece (8.0) and Malta (7.9). The best performers for trust are Malta (7.9), Cyprus (7.8) and Luxembourg / Germany (both 7.7). In the expectations component, Finland (8.4) is leading, followed by Austria (8.3) and Denmark / Cyprus (both 8.2). The least problems are found in Luxembourg (3.6%), Cyprus / France (both 3.7%) and Malta (3.8%), whilst the proportion of complaints is lowest in Luxembourg (33.2%), France (53.0%) and Belgium (59.4%). Finally, choice is assessed most favourably in Austria (9.1), Hungary / Slovenia (both 8.9) and Lithuania / Slovakia (both 8.7).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	84,5	CY	8,1	MT	7,9	FI	8,4	LU	3,6	LU	33,2	AT	9,1
MT	83,5	EL	8,0	CY	7,8	AT	8,3	CY	3,7	FR	53,0	HU	8,9
LU	83,1	MT	7,9	LU	7,7	DK	8,2	FR	3,7	BE	59,4	SI	8,9
FI	82,2	LT	7,8	DE	7,7	CY	8,2	MT	3,8	NO	65,1	LT	8,7
EL	81,9	LU	7,8	FI	7,5	BE	8,1	EE	4,5	BG	66,8	SK	8,7
Avg	79,0	Avg	7,5	Avg	7,0	Avg	7,8	Avg	8,7	Avg	79,8	Avg	8,0

Socio-demographic analysis

Women score the market for packaged holidays and tours higher than men. Other white collar workers score this market higher than self-employed persons and unemployed people.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	79.0	78.3	79.7 (a)	78.9	78.9	79.2
diff 2013 EU28 Average		3.2*	3.6*	2.6*	4*	3.3*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	79.0	77.6	78.8	79.8 (lr)	78.8	78.8	78.3	77.8	78.8
diff 2013 EU28 Average		3.9*	2.8*	3.7*	3.5*	2*	2.1*	4.9*	2.8*

	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	79.0	78.8	79.3	79.0	78.7	79.1	77.9
diff 2013 EU28 Average		4*	3.7*	3.2*	2*	3.5*	2.3*

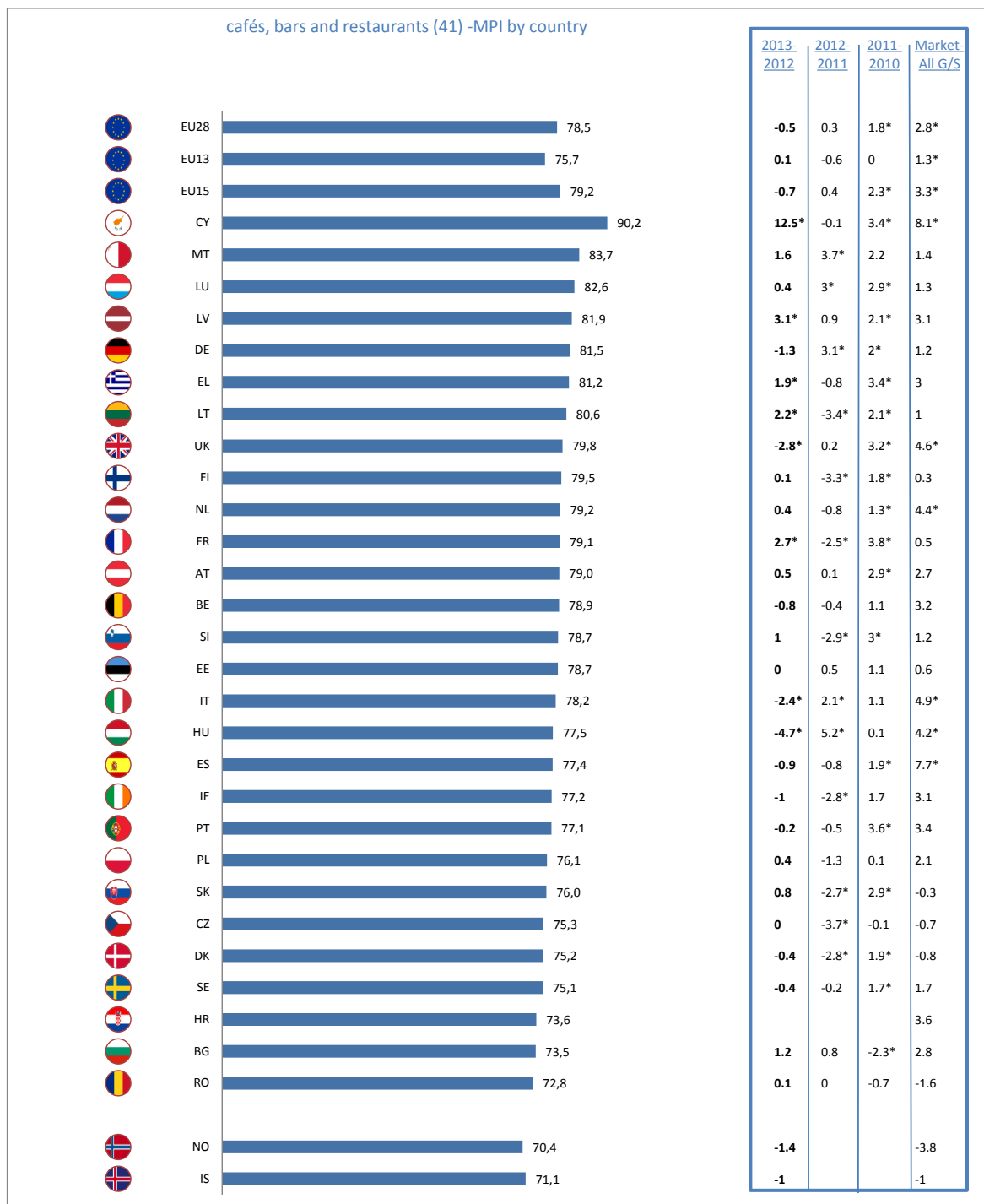
General Conclusions

The market for packaged holidays and tours is a very high performing market. With an MPI score of 79.0 at EU28 level, this market is ranked in 6th place of the 31 services markets. The performance of all components are better than the EU28 average, except the proportion of complaints, which is above average.

This market performs well in all regions. It is evaluated broadly similarly throughout Europe and across socio-economic subgroups.

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



Overall Performance

The market for cafés, bars and restaurants has an MPI score of 78.5, which makes it a high performing market. The MPI score for the market has decreased by 0.5 points since 2012, although this change is not statistically significant. This decrease is mainly driven by a decrease in comparability (-0.1) and mostly by an increase in the proportion of problems (+0.9).

The market is ranked 8th of the 31 service markets, and its MPI score is higher than the service markets average (+2.8). It scores higher for the comparability (+0.7), trust (+0.2), expectations (+0.3) and choice (+0.8) components, although the proportion of complaints (+2.1) is higher.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,7	6,9	7,6	10,2	76,9	8,4
Diff 2013-2012	-0.1*	-0.1	0	0.9*	-2.5*	0
Diff 2012-2011	0.1*	0.1*	0	1*	0	0
Diff 2011-2010	0.3*	0.2*	0.2*	-0.9*	-2.9*	
Component contribution to the change in MPI	-0.2*	-0.1	-0.1	-0.2*		
Diff Market - EU28	0.7*	0.2*	0.3*	-0.2	2.1*	0.8*

Country Analysis

There is a 17.4 point difference between the top ranked country and the bottom ranked country. This is 4.9 points more than the service markets average.

The market is viewed more favourably in the EU15 countries (79.2) than the EU13 countries (75.7). As for the regions, this market is performing above the service markets average in Northern Europe, and above the service markets average in Southern Europe and Western Europe. In Eastern Europe, Norway and Iceland the market performance is lower than the service markets.

The top performing countries are Cyprus (90.2*), Malta (83.7*) and Luxembourg (82.6); while the countries with the lowest scores are Romania (72.8*), Bulgaria (73.5*) and Croatia (73.6*).

In comparison to 2012, the countries with the largest increase in MPI performance for this market are Cyprus (+12.5*), Latvia (+3.1*) and France (+2.7*). The countries with the greatest deterioration in performance are Hungary (-4.7*), the UK (-2.8*) and Italy (-2.4*).

The top three performing countries for comparability are Cyprus (8.8), Latvia (8.4) and Greece (8.0). Cyprus (8.6), Malta (8.0) and Luxembourg (7.7) are the best performing countries for trust. For the expectations component, the best performing countries are Cyprus (8.8), Latvia (8.0) and Finland (8.0). The lowest amount of problems is seen in Cyprus (1.5%), Malta (2.8%) and Luxembourg (4.4%) and the least complaints are filed in France (25.3%), Romania (51.5%) and Luxembourg (55.2%). Finally, the top three countries in terms of the choice component are Slovenia (9.2), Cyprus (9.1) and Slovakia (9.0).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	90,2	CY	8,8	CY	8,6	CY	8,8	CY	1,5	FR	25,3	SI	9,2
MT	83,7	LT	8,4	MT	8,0	LV	8,0	MT	2,8	RO	51,5	CY	9,1
LU	82,6	EL	8,0	LU	7,7	FI	8,0	LU	4,4	LU	55,2	SK	9,0
LV	81,9	CZ	8,0	LV	7,5	LT	8,0	FR	5,0	HR	56,0	ES	8,9
DE	81,5	SK	7,9	FI	7,4	AT	8,0	DE	5,4	LT	58,8	PT	8,9
Avg	78,5	Avg	7,7	Avg	6,9	Avg	7,6	Avg	10,2	Avg	76,9	Avg	8,4


Socio-demographic analysis



Female respondents rate the market for cafés, bars and restaurants higher than male respondents. Also, respondents younger than 35 rate this market higher than respondents aged 35-54.

Other white collar workers and house-persons rate this market higher than self-employed workers. House-persons also rate this market higher than managers, blue collar workers and unemployed respondents.

Finally, respondents who left education up to the age of 15 rate this market higher than respondents who left education at an age between 16 and 19.

		Total					
			Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	78.5		77.7	79.2 (a)	79.0 (d)	78.0	78.5
diff 2013 EU28 Average			2.6*	3.2*	2.7*	3.1*	2.6*

		Total								
			Self em- ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House- person (q)	Unem- ployed (r)	Retired (s)
2013	78.5	77.2	77.1		79.0 (l)	78.1	78.7	80.0 (lmor)	77.5	78.6
diff 2013 EU28 Average		3.5*	1		2.9*	2.8*	1.9*	3.7*	4.6*	2.6*

		Total						
			Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	78.5	79.3 (g)	78.1		78.4	78.5	78.4	78.9
diff 2013 EU28 Average		4.4*	2.5*		2.6*	1.8*	2.7*	3.3*

General Conclusions

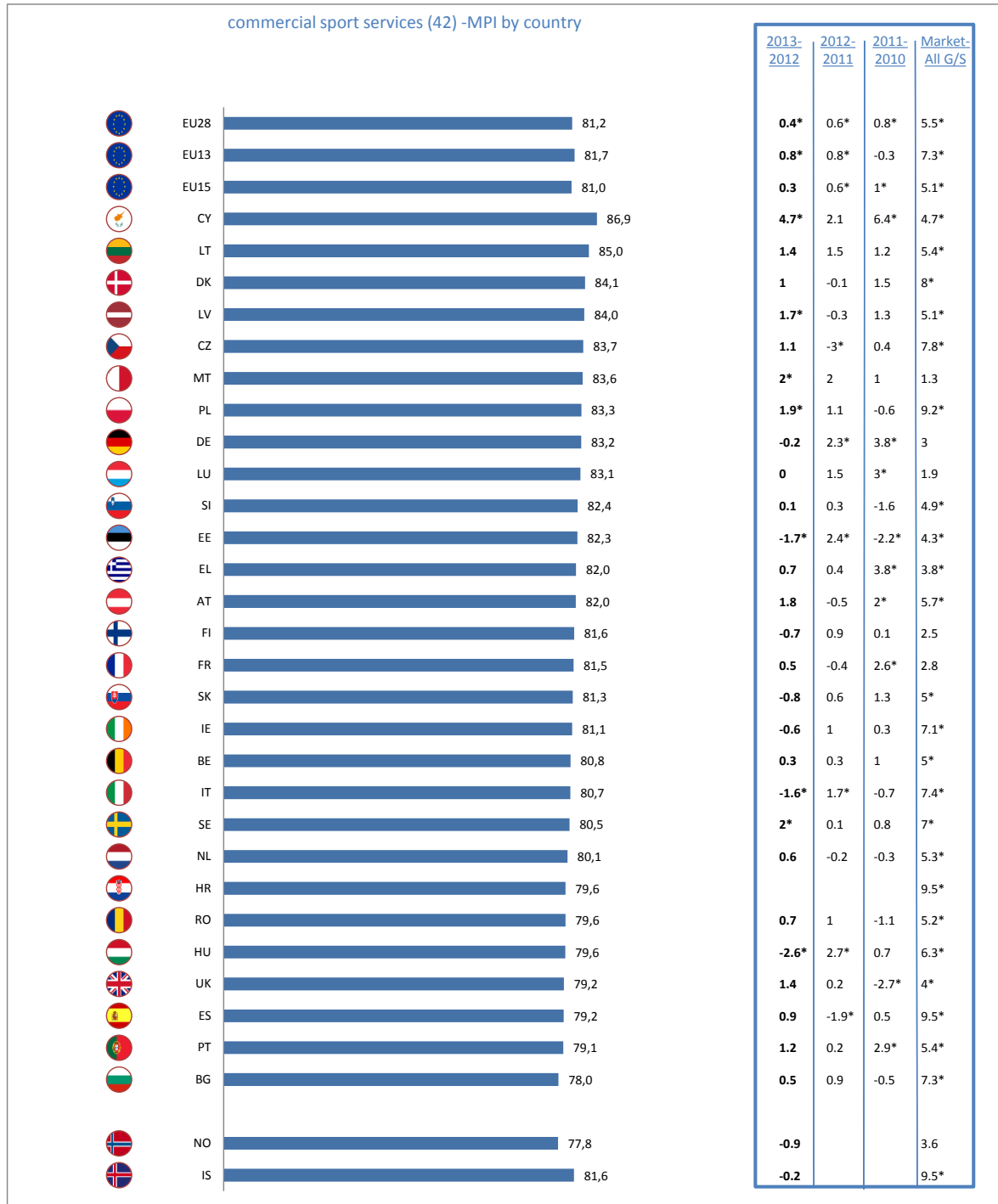
The market for cafés, bars and restaurants has an MPI score of 78.5 and is ranked 8th of the 31 service markets. There has been a slight decrease in MPI due to an increase in the proportion of complaints.

The top performing countries are Cyprus, Malta and Luxembourg; while the countries with the lowest scores are Romania, Bulgaria and Croatia.

This market is assessed more positively by females, respondents younger than 35 and house-persons.

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)



Overall Performance

The market for commercial sport services has a MPI score of 81.2 at EU28 level, making it a high performing market. The market performance has increased by 0.4 points. It is ranked in 3rd place out of the 31 services markets, and scores higher (+5.5) than the services markets on average.

The increase in score is mainly driven by an increase in score in trust (+0.1), expectations (+0.1) and choice (+0.1).

When comparing assessments of the commercial sport services market with the EU28 average for all services markets, we see that the components comparability, trust, expectations and ease of switching score statistically significantly higher than average, while the proportion of problems is lower than average. In addition, the component switching is assessed more favourably than average. However, the proportion of complaints is higher than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,6	7,4	7,9	5,3	79,6	7,6
Diff 2013-2012	0	0.1*	0.1*	0.3	0.2	0.1*
Diff 2012-2011	0	0.1*	0	-3.1*	2.2*	0
Diff 2011-2010	0	0.1*	0.1*	-1*	-0.3	
Component contribution to the change in MPI	0.1	0.1*	0.2*	0		
Diff Market - EU28	0.5*	0.8*	0.5*	-5.1*	4.8*	0

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	13.7	7.6
Diff 2013-2012	-0.1	0
Diff 2012-2011	-1*	0
Diff 2011-2010	-0.9*	0.2*
Diff Market - EU28	0,1	0,8*

Country Analysis

There is an 8.9 point difference between the top ranked country for the commercial sport services market, and the lowest ranked country. In addition, there is a -3.6 point difference with the services markets average, indicating that country differences are less important in the evaluation of this market at EU28 level.

The market for commercial sport services is evaluated less favourably in the EU15 countries (81.0) than in the EU13 countries (81.7). The market performance in the EU15 (5.4) and in the EU13 (6.1) countries is above. All European regions score above the average for services markets, in a statistically significant manner.

Countries at the top of the ranking are Cyprus (86.9*), Lithuania (85.0*) and Denmark (84.1), while this market is evaluated least well in Bulgaria (78.0), Portugal (79.1) and Spain (79.2).

The three countries where market performance has improved most since 2012 are Cyprus (4.7*), Sweden (2.0*) and Malta (2.0*). In contrast, the three countries where market performance has deteriorated most are Hungary (-2.6*), Estonia (-1.7*) and Italy (-1.6*).



The top performing countries in the comparative component are Cyprus (8.3), Lithuania (8.3) and Greece (7.9). Trust is assessed most favourably in Cyprus (+8.2), Lithuania (8.1) and Latvia (8.0). The best performers for expectations are Denmark (8.6), Cyprus (8.5) and Slovenia (8.3). The least problems are found in Germany (2.3%), Luxembourg (2.3%) and Estonia (2.4%). While the proportion of complaints is lowest in Croatia (44.7%), France (53.3%) and Belgium (53.4%). In the choice component, Cyprus (8.7), Denmark (8.4) and Austria (8.3) perform best. Switching is evaluated most favourably in Romania (31.1%), Bulgaria (27.3%) and Latvia (23.9%). Finally, the top performing countries in the ease of switching component are Denmark (8.7), Latvia (8.7) and Poland (8.4).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	86,9	CY	8,3	CY	8,2	DK	8,6	DE	2,3	HR	44,7	CY	8,7
LT	85,0	LT	8,3	LT	8,1	CY	8,5	LU	2,3	FR	53,3	DK	8,4
DK	84,1	EL	7,9	LV	8,0	SI	8,3	EE	2,4	BE	53,4	AT	8,3
LV	84,0	CZ	7,9	MT	8,0	PL	8,3	MT	2,7	RO	58,6	SE	8,3
CZ	83,7	AT	7,8	LU	7,8	AT	8,2	CY	3,0	CY	59,4	FI	8,2
Avg	81,2	Avg	7,6	Avg	7,4	Avg	7,9	Avg	5,3	Avg	79,6	Avg	7,6


%Switching		Ease of Switching (Avg)	
Country	Score	Country	Score
RO	31.1	DK	8.7
BG	27.3	LT	8.7
LV	23.9	PL	8.4
LT	21.7	CZ	8.3
IE	21.6	ES	8.3
Avg	13.7	Avg	7.6

Socio-demographic analysis

Women rate the commercial sport services market higher than men. In addition, respondents between the ages of 18 and 34 assess the market higher than those of 55 years or older. Respondents who left education at the age of 16 or older score the market higher than those ending education at the age of 15 or younger. Students also rate the market higher than respondents who left education at the age of 15 or younger.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	81.2	80.6	81.7	81.5	81.2	80.3	
diff 2013 EU28 Average		5.4*	5.6*	5.2*	6.3*	4.4*	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	81.2	80.8	80.9	81.0	81.5	81.5	81.9	81.4	80.9
diff 2013 EU28 Average		7.1*	4.9*	4.9*	6.2*	4.7*	5.7*	8.4*	4.8*

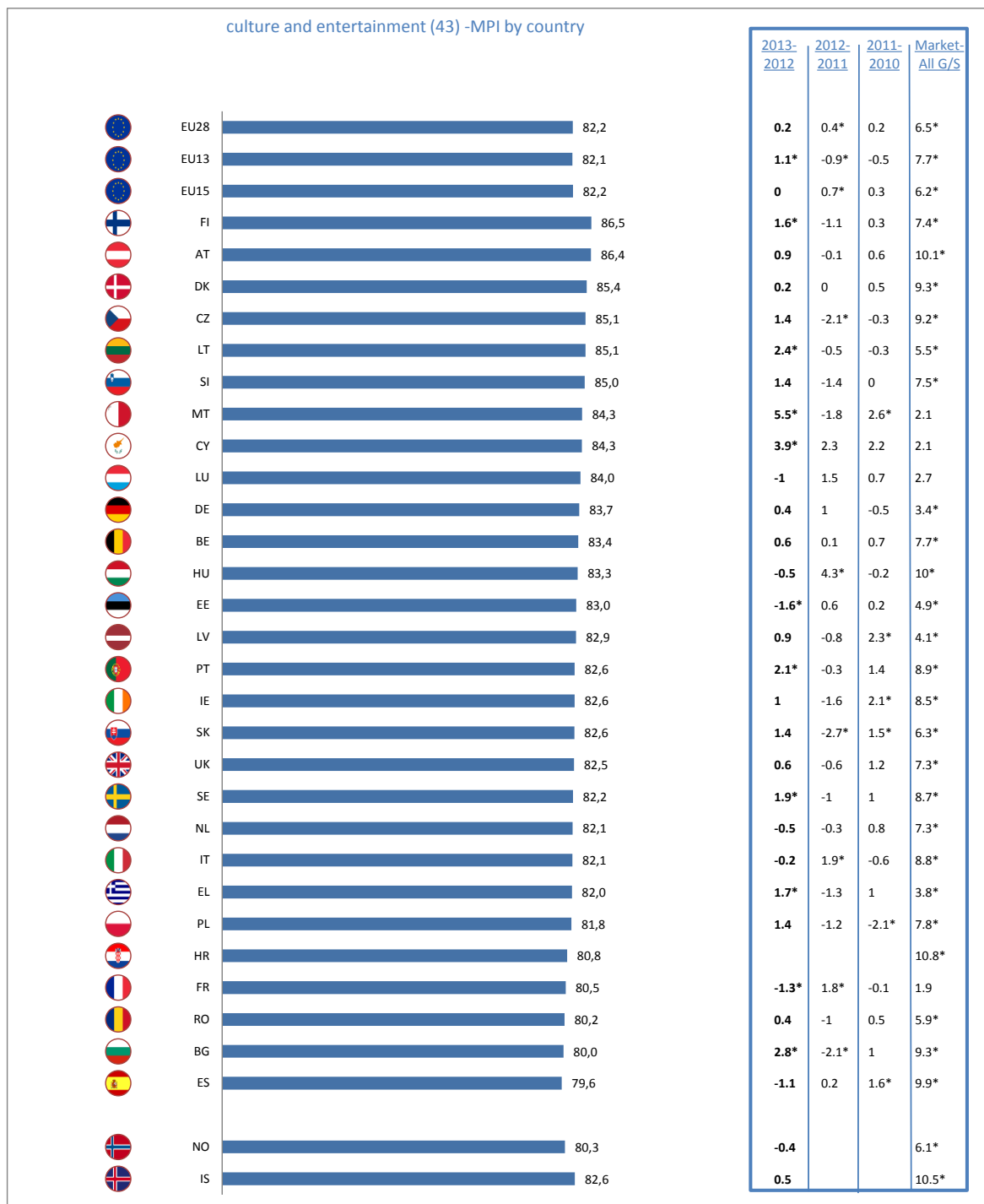
		Total					www	
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage	
		(f)	(g)	(h)	(i)	(j)	(k)	
2013	81.2	79.7	81.7	81.0	81.8	81.1	81.3	
diff 2013 EU28 Average		4.9*	6.1*	5.2*	5.1*	5.5*	5.7*	

General Conclusions

The market for commercial sport services is, with a MPI score of 81.2 at EU28 level, a high performing market. The increase in score compared to 2012 is mainly due to an increase in score in trust, expectations and choice. The market is well evaluated in all European regions. No regional dispersion in evaluation is noted, although some differences in market evaluations can be found across socio-demographic groups. Specifically, respondents with 15 years of education or less assess this market poorest.

43. Market for culture and entertainment

Market definition: Cultural and entertainment services, Theatres, Cinema, Museums, Zoos, Amusement Parks, Ticket selling services, Other



Overall Performance

The market for culture and entertainment is high performing, with an MPI score of 82.2 at EU28 level. The market performance has increased non-statistically significantly by 0.2 points, mainly driven by a decrease in choice (-0.1) and the proportion of complaints (-6.5).

The market is ranked 2nd of the 31 service markets. When comparing the components of this market with the EU28 average, the comparability (+0.6), trust (+0.8) and expectations (+0.6) components score higher. The choice component score lower than average (-0.1), while the proportions of problems (-7.5) and complaints (-1.7) are below average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,7	7,5	8,0	2,9	73,0	7,5
Diff 2013-2012	0	0	0	0	-6.5*	-0.1*
Diff 2012-2011	0	0.1*	0	-0.3	11.5*	0.1*
Diff 2011-2010	0	0	0	-1.6*	-3.9*	
Component contribution to the change in MPI	0.1	0.1	0	0		
Diff Market - EU28	0.6*	0.8*	0.6*	-7.5*	-1.7*	-0.1*

Country Analysis

There is a 6.9 point difference between the top ranked countries for culture and entertainment and the lowest ranked countries.

This market is assessed equally favourably in the EU15 countries (82.2) as in the EU13 countries (82.1). In both regions, market performance is above average. In all regions performance in this market is evaluated above the average for service markets. The highest market performance can be noted in Northern Europe (84.2) and the lowest market performance in Norway and Iceland (81.1).

Top ranking countries in terms of MPI score are Finland (86.5*), Austria (86.4*) and Denmark (85.4*). In contrast, lowest ranking countries are Spain (79.6), Bulgaria (80.0) and Romania (80.2).

Since 2012, the 3 countries with the highest improvement in market performance are Malta (+5.5*), Cyprus (+3.9*) and Bulgaria (+2.8*). Estonia (-1.6*), France (-1.3*) and Spain (-1.1*) are the 3 countries with the biggest decline in comparison to 2012.

In the comparative component, the best performing countries are Czech Republic (8.1), Austria (8.1), Finland (8.1) and Lithuania (8.1). Austria (8.1), Cyprus (8.1) and Denmark (8.0) score best on the trust component. In terms of expectations, Finland (8.7), Denmark (8.6) and Austria (8.5) score highest. The least problems are found in Malta (1.1%), Greece (1.5%) and Germany (1.5%), while the least complaints are found in Hungary (48.3%), France (50.7%) and Estonia (54.1%). Finally, choice is assessed more favourably in Austria (8.6), Denmark (8.5) and Finland (8.3).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	86,5	CZ	8,1	AT	8,1	FI	8,7	MT	1,1	HU	48,3	AT	8,6
AT	86,4	AT	8,1	CY	8,1	DK	8,6	EL	1,5	FR	50,7	DK	8,5
DK	85,4	FI	8,1	DK	8,0	AT	8,5	DE	1,5	EE	54,1	FI	8,3
CZ	85,1	LT	8,1	FI	8,0	SI	8,4	CY	1,5	IT	58,2	SI	8,2
LT	85,1	PT	8,0	MT	8,0	LT	8,4	LU	1,7	NO	59,6	CZ	8,2
Avg	82,2	Avg	7,7	Avg	7,5	Avg	8,0	Avg	2,9	Avg	73,0	Avg	7,5


Socio-demographic analysis



Female respondents rate the market for culture and entertainment higher than male respondents. Also, respondents younger than 55 rate this market higher than older respondents.

Managers rate this market higher than self-employed workers, unemployed workers and retired people. Other white collar workers, blue collar workers and students rate this market higher than unemployed workers or retired people.

Respondents who left education up to the age of 15 rate this market lower than all other respondents. And finally, respondents who use the internet privately rate this market higher than respondents who do not.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	82.2	81.2	83.1	82.7	82.4	81.3	
			(a)	(e)	(e)		
diff 2013 EU28 Average		6*	7*	6.4*	7.5*	5.4*	

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	82.2	81.5	83.4	82.5	82.6	82.7	82.2	80.9	81.2	
			(lrs)	(rs)	(rs)	(rs)	(rs)			
diff 2013 EU28 Average		7.8*	7.4*	6.4*	7.3*	5.9*	6*	7.9*	5.2*	

		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	82.2	80.7	82.2	82.4	82.5	82.4	79.9	
			(f)	(f)	(f)	(k)		
diff 2013 EU28 Average		5.8*	6.7*	6.6*	5.8*	6.8*	4.3*	

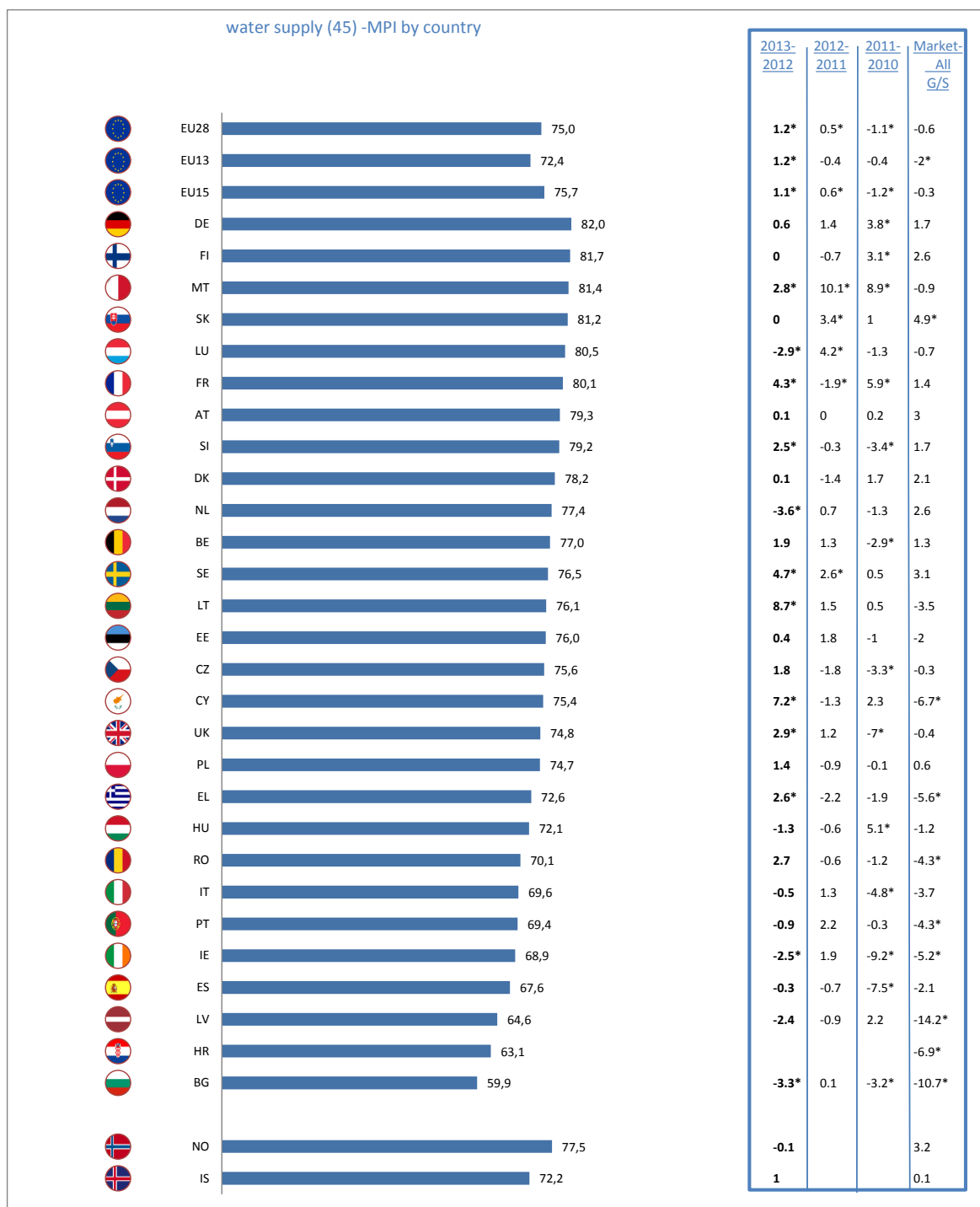
General Conclusions

The market for culture and entertainment is high performing, with an MPI score of 82.2 at EU28 level. This market is ranked 2nd of the 31 service markets.

Top ranking countries in terms of MPI score are Finland (86.5), Austria (86.4) and Denmark (85.4). In contrast, lowest ranking countries are Spain (79.6), Bulgaria (80.0) and Romania (80.2).

45. Market for water supply

Market definition: Water supply



Overall Performance

The water supply market is performing well with an MPI score of 75.0 at EU28 level. The market performance has increased by 1.2 points on 2012. This uptake in score is driven by an increase in comparability (+0.2), expectations (+0.2) and trust (+0.1) and by a decrease in the proportion of complaints (-8.4).

It is now ranked in 16th place out of the 31 services markets, and scores slightly lower (-0.6 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, it scores poorer than average on comparability. It scores better than average on all other components.

Results per component					
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)
2013	6.3	6.8	7.5	8.1	68.3
Diff 2013-2012	0.2*	0.1*	0.2*	-0.2	-8.4*
Diff 2012-2011	0	0	0	-1.4*	-2.5*
Diff 2011-2010	-0.3*	0	-0.2*	-0.7*	5.5*
Component contribution to the change in MPI	0.4*	0.3*	0.4*	0.1	
Diff Market - EU28	-0.7*	0.1*	0.2*	-2.3*	-6.5*

Country Analysis

There is a 22.1 point difference between the top and bottom ranked countries for the market for water supply. This is 9.6 point higher than the services markets average, which demonstrates that differences at country level need to be taken into account when evaluating this market at EU28 level.

The market for water supply is evaluated even more favourably in the EU15 countries (75.7) than in the EU13 countries (72.4). Market performance in the EU13 countries is below average (-3.2). In terms of regions, the market for water supply scores best in Western and Northern Europe. In comparison to the services market average, the market for water supply scores lower in Eastern and Southern Europe.

The best performing countries for this market are Germany (82.0), Finland (81.7) and Malta (81.4) while the poorest performing countries are Bulgaria (59.9), Croatia (63.1) and Latvia (64.6).



In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Lithuania (+8.7*), Cyprus (+7.2*) and Sweden (+4.7*). The three countries where the MPI decreased most are The Netherlands (-3.6*), Bulgaria (-3.3*) and Luxembourg (-2.9*).


At component level, the top performing countries for comparability are Lithuania (8.1), Slovakia (7.8) and Malta / France (7.4). The best performers for trust are Denmark / Malta / Sweden (all 7.8) and Finland / Germany (7.7). In the expectations component, Austria / Norway / Finland (all 8.8) are leading, followed by Denmark (8.6) and the Netherlands (8.3). The least problems are found in Cyprus (1.2%), Malta (2.0%) and the Netherlands (2.1%), whilst the proportion of complaints is lowest in France (9.4%), Germany (36.5%) and Luxembourg (42.8%).

Best Performing Countries											
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	82.0	LT	8.1	DK	7.8	AT	8.8	CY	1.2	FR	9.4
FI	81.7	SK	7.8	MT	7.8	NO	8.8	MT	2.0	DE	36.5
MT	81.4	MT	7.4	SE	7.8	FI	8.8	NL	2.1	LU	42.8
SK	81.2	FR	7.4	FI	7.7	DK	8.6	LU	3.6	NO	44.4
LU	80.5	DE	7.3	DE	7.7	NL	8.3	DE	3.8	NL	52.1
Avg	75.0	Avg	6.3	Avg	6.8	Avg	7.5	Avg	8.1	Avg	68.3

Socio-demographic analysis

Persons aged 18-34 and 55+ score the market for water supply higher than those aged 35-54. Managers, other white collar workers, blue collar workers, students, house-persons and retired people score this market higher than those who are self-employed or unemployed.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	75.0	74.5	75.5	76.5 (d)	73.0	76.1 (d)
diff 2013 EU28 Average		-0.7*	-0.6*	0.2	-1.9*	0.1

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	75.0	71.5	74.7 (lr)	75.3 (lr)	75.8 (lr)	76.4 (lr)	76.1 (lr)	71.6	75.8 (lr)
diff 2013 EU28 Average		-2.3*	-1.3	-0.8*	0.4	-0.4	-0.2	-1.3	-0.3

	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	75.0	74.9	75.2	74.8	75.8	74.8	75.6
diff 2013 EU28 Average		0.1	-0.4	-1*	-0.9	-0.9*	0

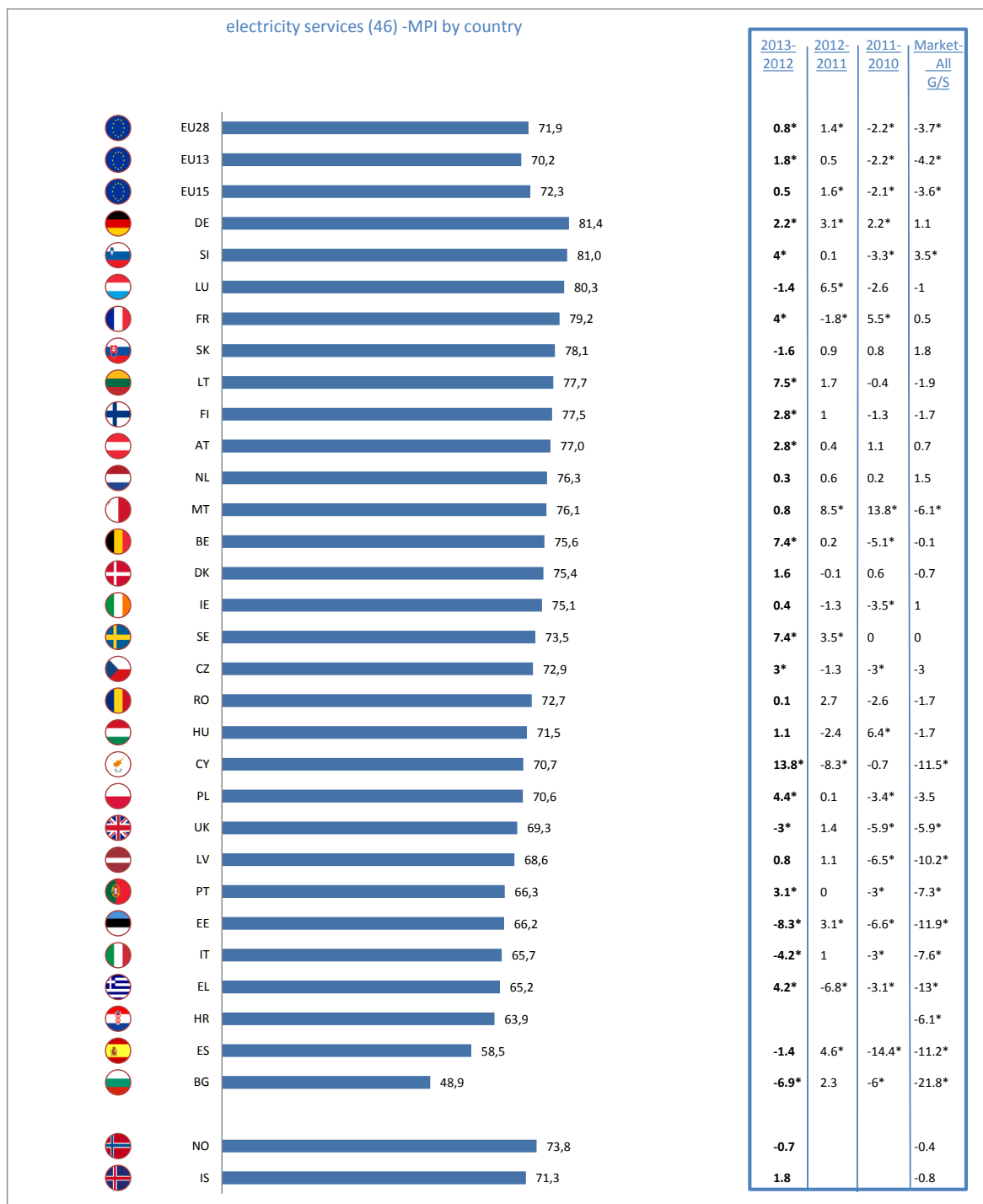
General Conclusions

The market for water supply is a well performing market. With an MPI score of 75.0 at EU28 level, this market is ranked in 16th place of the 31 services markets. This market scores best in Western and Northern Europe.

Despite the regional dispersion, the market is evaluated similarly across the different socio-economic subgroups. However, some differences can be observed: self-employed and unemployed respondents, as well as respondents between 35 and 54 years old, assess this market the poorest.

46. Market for electricity services

Market definition: Electricity



Overall Performance

With an MPI score of 71.9, the market for electricity services is a low performing market. The market performance score has increased by 0.8 point since 2012, mainly driven by an increase in comparability (+0.1), expectations (+0.1) and a decrease in the proportion of complaints (-3.8).

The market is ranked 28th of the 31 service markets and scores lower than the service markets on average (-3.7).

When comparing assessments of this market with the EU28 average for all service markets, a lower score for comparability (-0.7), trust (-0.5), expectations (-0.2), and choice (-1.1) can be noted, together with a higher percentage of problems (+1.2). Still, a lower than average proportion of complaints (-1.8) can be observed in this market.

Compared to the EU28 average, switching and ease of switching show a difference (-3.1% and -0.4 respectively).

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6,3	6,2	7,1	11,6	73,0	6,6
Diff 2013-2012	0.1*	0.1	0.1*	0.1	-3.8*	0.3*
Diff 2012-2011	0.2*	0	0.1*	-3*	-5*	0.2*
Diff 2011-2010	-0.3*	-0.2*	-0.2*	1.5*	1.3*	
Component contribution to the change in MPI	0.3*	0.1	0.3*	0		
Diff Market - EU28	-0.7*	-0.5*	-0.2*	1.2*	-1.8*	-1.1*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	10.5	6.4
Diff 2013-2012	-0.8*	0.2*
Diff 2012-2011	-1.9*	0.2*
Diff 2011-2010	2.2*	-0.1
Diff Market - EU28	-3,1*	-0,4*

Country Analysis

There is a 32.5 point difference between the top ranked country for the market for electricity services and the lowest ranked country. Also, there is a 20.0 point difference with the service markets average, indicating that country differences need to be taken into account in the evaluation of this market at EU28 level.

The EU15 countries (72.3) assess this market more favourably than the EU13 countries (70.2). The market performance in both regions is lower than average, in a fashion. In all regions, the market performance is lower than average, except for Western Europe where the performance is evaluated higher than the average for services markets.

Countries at the top of the ranking are Germany (81.4), Slovenia (81.0) and Luxembourg (80.3). In contrast, this market is evaluated least well in Bulgaria (48.9), Spain (58.5) and Croatia (63.9).

Market performance has improved most since 2012 in Cyprus (13.8*), Lithuania (7.5*) and Belgium (7.4*); while in Estonia (-8.3*), Bulgaria (-6.9*) and Italy (-4.2*) markets performance has deteriorated most.

For the comparative component, the top performing countries are Lithuania (8.1), Germany (7.6) and Slovenia (7.4). In terms of trust, the best performers are Germany (7.4), France (7.4) and Finland (7.3). Slovenia (8.4), Austria (8.3) and Finland (8.3) are the best performing countries for the expectations component. The least problems are found in Cyprus (0.4%), Denmark (2.3%) and Slovenia (4.3%), while the least complaints are filed in Luxembourg (35.0%), Germany (35.7%) and France (39.4%). Finally, choice is assessed most favourably in Sweden (8.6), Norway (8.3) and the Netherlands (8.3).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	81,4	LT	8,1	DE	7,4	SI	8,4	CY	0,4	LU	35,0	SE	8,6
SI	81,0	DE	7,6	FR	7,4	AT	8,3	DK	2,3	DE	35,7	NO	8,3
LU	80,3	SI	7,4	FI	7,3	FI	8,3	SI	4,3	FR	39,4	NL	8,3
FR	79,2	FR	7,2	LU	7,2	DK	8,2	MT	4,6	MT	49,9	FI	8,1
SK	78,1	LU	7,2	MT	7,2	LU	8,0	AT	5,2	IS	55,6	DE	8,1
Avg	71,9	Avg	6,3	Avg	6,2	Avg	7,1	Avg	11,6	Avg	73,0	Avg	6,6



%Switching		Ease of Switching (Avg)	
Country	Score	Country	Score
BE	29.7	DE	7.6
NL	19.2	SI	7.6
PT	18.1	IE	7.4
IT	18.0	BE	7.4
CZ	17.9	CZ	7.4
Avg	10.5	Avg	6.4


Socio-demographic analysis



Female respondents rate this market higher than male respondents. Also, respondents between the age of 35 and 54 rate this market lower than other respondents.

Managers, other white collar and blue collar workers, students, house-persons and retired people rate this market higher than self-employed respondents and unemployed respondents. Other white collar workers also rate this market higher than retired respondents.

And finally, respondents who left education between the age of 16 and 19 and students rate this market higher than other respondents.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	71.9	70.9	72.8	72.7	70.9	72.4	
			(a)	(d)		(d)	
diff 2013 EU28 Average		-4.3*	-3.2*	-3.6*	-4*	-3.5*	

		Total								
			Self em- ployed	Manager	Other white collar	Blue collar	Student	House- person	Unem- ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	71.9	68.5	72.0	73.8	72.2	73.8	72.4	66.9	71.6	
			(lr)	(lrs)	(lr)	(lr)	(lr)	(lr)	(lr)	(lr)
diff 2013 EU28 Average		-5.2*	-4.1*	-2.3*	-3.1*	-3*	-3.9*	-6*	-4.4*	

		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	71.9	70.5	72.5	71.9	74.1	71.7	72.6	
			(f)	(f)	(f)			
diff 2013 EU28 Average		-4.3*	-3*	-3.9*	-2.6*	-4*	-3*	

General Conclusions

With an MPI score of 71.9, the market for electricity services is a low performing market. The market is ranked 28th of the 31 service markets.

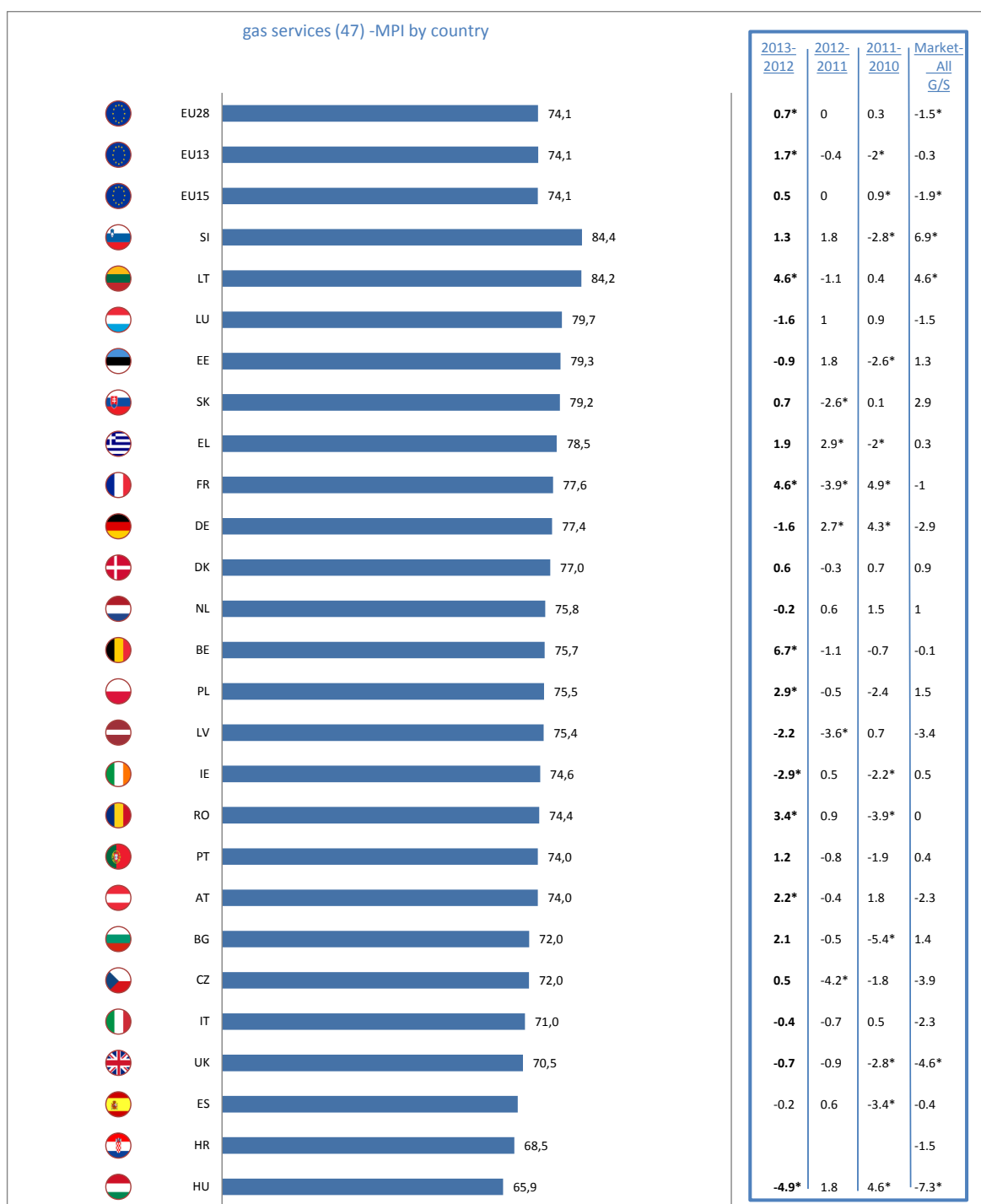
Countries at the top of the ranking are Germany, Slovenia and Luxembourg. In contrast, this market is evaluated least well in Bulgaria, Spain and Croatia.

A higher percentage of problems can be observed in this market, compared to EU28 average.

Among the socio-demographic groups, self-employed and unemployed people give the poorest assessment for this market.

47. Market for gas services

Market definition: Network gas



Overall Performance

The market for gas services has a MPI score of 74.1 at EU28 level, making it a mid to low performing market. The market performance score has increased by 0.7 points. This increase in score is mainly due to an increase in score in comparability (+0.1), expectations (+0.1), choice (+0.2), switching (+1.0) and ease of switching (+0.2). Also, an increase in score in trust (+0.1) and a decline in the proportion of problems (-0.1) and complaints (-0.6) can be noted. However, only the decline in complaints is notable. The gas services market is ranked in 22nd place out of the 31 services markets and scores lower (-1.5) than the services markets on average.

When comparing assessments of the gas services market with the EU28 average for all services markets, we see that the components comparability, trust, expectations and choice score lower than average. In contrast, the components switching and ease of switching are assessed more favourably than average. In addition, the proportion of problems and complaints are significantly lower than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.6	6.5	7.2	8.4	71.3	6.3
Diff 2013-2012	0.1*	0.1	0.1*	-0.1	-0.6	0.2*
Diff 2012-2011	0	-0.1*	-0.1*	-1.4*	-13.2*	0.1
Diff 2011-2010	0	0.2*	0	0.8*	-0.6	
Component contribution to the change in MPI	0.3*	0.2	0.3*	0		
Diff Market - EU28	-0.4*	-0.2*	-0.1*	-2*	-3.5*	-1.3*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	9.8	6.4
Diff 2013-2012	1*	0.2*
Diff 2012-2011	-2.8*	0
Diff 2011-2010	0.9*	0
Diff Market - EU28	-3.7*	-0.4*

Country Analysis

There is an 18.5 point difference between the top ranked country for the gas services market, and the lowest ranked country. Also, there is a 5.9 point difference with the services markets average.

The market for gas services is assessed equally favourably in the EU15 countries (74.1) and in the EU13 countries (74.1). The market performance in the EU15 (-1.6) and in the EU13 (-1.5) countries is below average. At regional level, only in the North-European region (77.0) is performance evaluated above the average for services markets; however, this score is not higher than average. All other regions score below average, although this difference is not statistically significant for the West-European region.

Countries at the top of the ranking are Slovenia (84.4), Lithuania (84.2) and Luxembourg (79.7), while this market is assessed least well in Hungary (65.9), Croatia (68.5) and Spain (69.4).

The three countries where market performance has improved most since 2012 are Belgium (+6.7*), Lithuania (+4.6*) and France (+4.6*). In contrast, the three countries where market performance has deteriorated most are Hungary (-4.9*), Ireland (-2.9*) and Latvia (-2.2), although this last change is not statistically significant.


The top performing countries in the comparative component are Lithuania (8.7), Slovenia (7.9) and Luxembourg (7.6). Trust is assessed most favourably in Slovenia (7.8), Denmark (7.6) and Greece (7.4). The best performers for expectations are Slovenia (8.4), Lithuania (8.2) and Denmark (8.1). The least problems are found in Denmark (1.4%), Estonia (3.0%) and Poland (3.5%), while the proportion of complaints is lowest in France (35.4%), Latvia (45.7%) and Luxembourg (56.2%). Choice is assessed most favourably in the Netherlands (7.6), the UK (7.5) and Luxembourg (7.4). In the switching component, Belgium (33.3), Czech Republic (21.9) and the Netherlands (18.8) perform best. Finally, the top performing countries in the ease of switching component are Slovenia (7.6), Luxembourg (7.5) and Belgium (7.2).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
SI	84.4	LT	8.7	SI	7.8	SI	8.4	DK	1.4	FR	35.4	NL	7.6
LT	84.2	SI	7.9	DK	7.6	LT	8.2	EE	3.0	LV	45.7	UK	7.5
LU	79.7	LU	7.6	EL	7.4	DK	8.1	PL	3.5	LU	56.2	LU	7.4
EE	79.3	SK	7.3	EE	7.3	SK	7.9	NL	3.7	DE	56.5	BE	7.4
SK	79.2	DE	7.1	LT	7.2	EE	7.8	LV	4.6	SI	57.5	DE	7.4
Avg	74.1	Avg	6.6	Avg	6.5	Avg	7.2	Avg	8.4	Avg	71.3	Avg	6.3
%Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
BE	33.3	SI	7.6										
CZ	21.9	LU	7.5										
NL	18.8	BE	7.2										
UK	17.2	CZ	7.1										
IE	16.8	IE	7.1										
Avg	9.8	Avg	6.4										

Socio-demographic analysis

Women rate the gas services market higher than men. Also, respondents of 55 years or older assess the market higher than younger respondents. Other white collar workers, students, house-persons and retired persons evaluate the market better than self-employed or unemployed persons. In addition, retired respondents rate the market higher than blue collar or other white collar workers. Furthermore, respondents who left education at the age of 15 or younger score the market higher than those ending education between the ages of 16 and 19. Finally, respondents who use the internet privately rate this market lower than those who do not.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	74.1	73.4	74.7 (a)	74.0	72.7	75.5 (cd)
diff 2013 EU28 Average		-1.8*	-1.3*	-2.3*	-2.2*	-0.4

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2013	74.1	71.5	73.5	73.8 (lr)	73.5	74.8 (lr)	75.4 (lr)	71.2	76.0 (lnor)
diff 2013 EU28 Average		-2.2*	-2.5*	-2.3*	-1.9*	-2*	-0.8	-1.7*	0

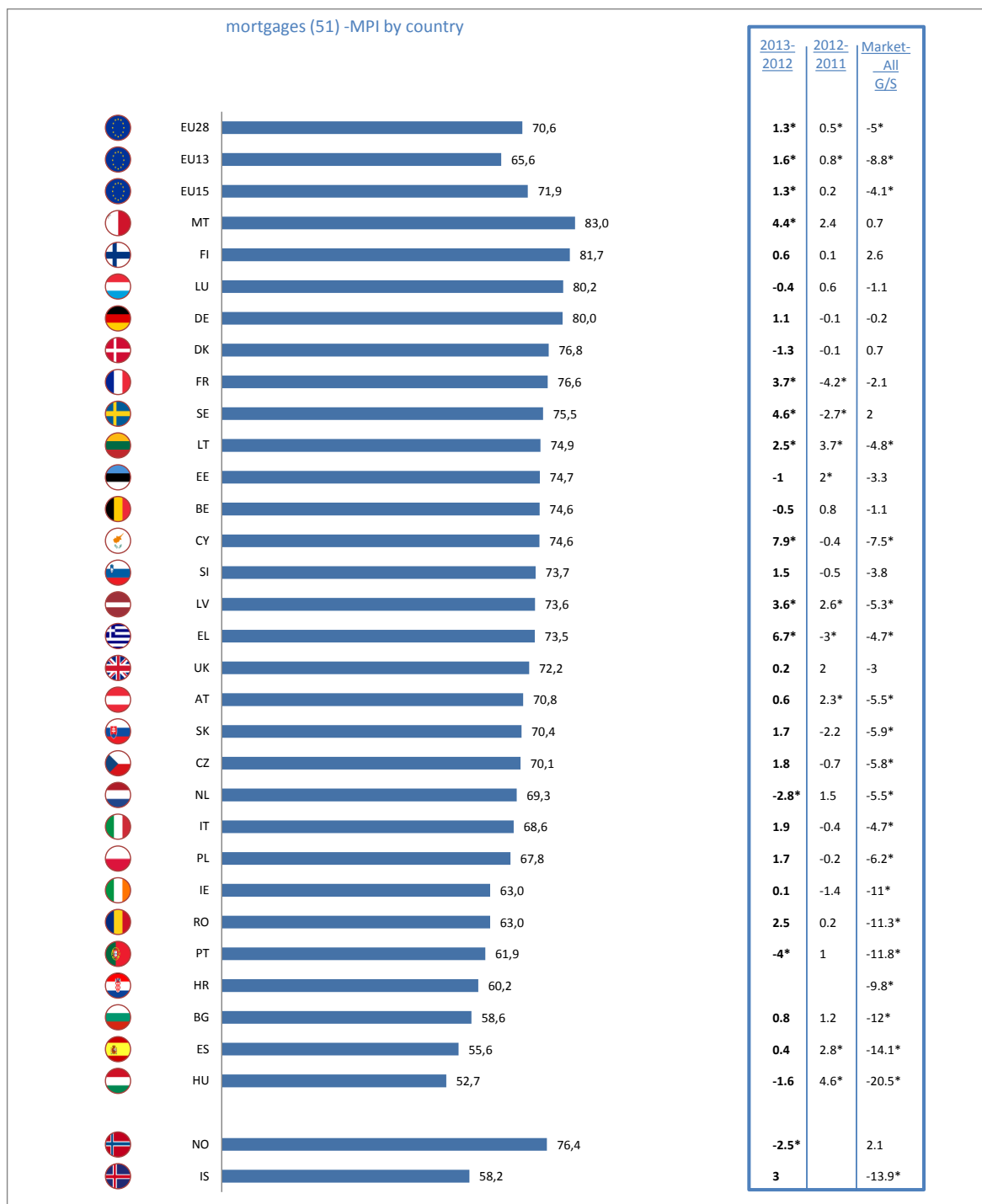
	Total					www	
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	74.1	74.8 (g)	73.3	74.2	74.6	73.5	75.6 (i)
diff 2013 EU28 Average		-0.1	-2.2*	-1.6*	-2.1*	-2.1*	0

General Conclusions

The market for gas services is, with a MPI score of 74.1, a mid to low performing market. The increase in score compared to 2012 is mainly driven by an increase in score in comparability, expectations, choice, switching and ease of switching. Also, a decrease in the proportion complaints can be noted. The market is well evaluated in the Northern European region in contrast to lower performance evaluation in all other regions. Differences in market evaluations can be found across socio-demographic groups. Across subgroups, retired persons, persons over 55 years old and respondents with no private use of internet assess the market most positively.

51. Market for mortgages

Market definition: Banking – Mortgages



Overall Performance

The market for mortgages is performing very poorly, with an MPI score of 70.6 at EU28 level. Nevertheless, the market performance has increased by 1.3 points since 2012. This uptake in score since 2012 is driven by an increase in comparability (+0.1), trust (+0.2), expectations (+0.2) and by a decrease in the proportions of problems (-1.1) and complaints (-3.8).

It is now ranked in 29th place out of the 31 services markets, and scores lower (-5.0 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, it scores poorer than average on comparability, trust, expectations, choice, switching and ease of switching.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.3	6.0	6.6	9.6	72.5	7.1
Diff 2013-2012	0.1*	0.2*	0.2*	-1.1*	-3.8*	-0.1*
Diff 2012-2011	0	-0.1	0	-3.1*	-7*	-0.2*
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	0.3*	0.4*	0.4*	0.2*		
Diff Market - EU28	-0.7*	-0.7*	-0.7*	-0.8*	-2.2*	-0.6*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	9.1	5.7
Diff 2013-2012	-0.2	0.1
Diff 2012-2011	-3.2*	-0.1*
Diff 2011-2010		
Diff Market - EU28	-4.4*	-1.1*

Country Analysis

There is a 30.2 point difference between the top and bottom ranked countries for the market for mortgages. This is 17.7 point higher than the services markets average, which demonstrates that differences at country level definitely need to be taken into account when evaluating this market at EU28 level.

The market for mortgages is evaluated more favourably in the EU15 countries (71.9) than in the EU13 countries (65.6). Market performance in the EU13 countries is below average (-10.0) and to a lesser extent in the EU15 countries (-3.7). In terms of regions, the market for mortgages scores best in Northern (77.5) and Western Europe (75.6) and lowest in Southern Europe (64.0). In comparison to the services market average, the market for mortgages scores lower in all regions except in Northern and Western Europe where it is around average.

The best performing countries for this market are Malta (83.0), Finland (81.7) and Luxembourg (80.2) while the poorest performing countries are Hungary (52.7), Spain (55.6) and Bulgaria (58.6). Additionally, Iceland is not performing well (58.2).

In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Cyprus (+7.9*), Greece (+6.7*) and Sweden (+4.6*). The three countries where the MPI decreased most are Portugal (-4.0*), the Netherlands (-2.8*) and Hungary (-1.6), although this last change is not statistically significant.



At component level, the top performing countries for comparability are Malta (7.4), Luxembourg / Germany (both 7.3) and Lithuania / Norway (both 7.1). The best performers for trust are Malta (7.9), Finland (7.7) and Luxembourg / Germany (both 7.5). In the expectations component, Finland (8.2) is leading, followed by Malta (8.0) and Luxembourg (7.7). The least problems are found in Malta (1.3%), Finland (3.3%) and Denmark (3.9%) whilst the proportion of complaints is lowest in Luxembourg (30.0%), France (40.9%) and Germany (43.2%). Finally, choice is assessed most favourably in Finland (8.6), Slovakia (8.4), Austria / Norway / Sweden (all 8.1).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	83,0	MT	7,4	MT	7,9	FI	8,2	MT	1,3	LU	30,0	FI	8,6
FI	81,7	LU	7,3	FI	7,7	MT	8,0	FI	3,3	FR	40,9	SK	8,4
LU	80,2	DE	7,3	LU	7,5	LU	7,7	DK	3,9	DE	43,2	AT	8,1
DE	80,0	LT	7,1	DE	7,5	DE	7,6	EE	4,6	EE	49,8	NO	8,1
DK	76,8	NO	7,1	DK	7,3	DK	7,4	FR	5,7	LV	53,4	SE	8,1
Avg	70,6	Avg	6,3	Avg	6,0	Avg	6,6	Avg	9,6	Avg	72,5	Avg	7,1
%Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
DK	24.7	DE	7.0										
FI	22.0	MT	6.9										
UK	18.2	FR	6.8										
SE	18.1	SE	6.7										
LV	16.0	LU	6.7										
Avg	9.1	Avg	5.7										



Socio-demographic analysis

Managers score the market for mortgages higher than all other socio-demographic subgroups. Other white collar workers score the market higher than all other socio-demographic subgroups apart from managers. Blue collar workers, house-persons, retired people give a higher score compared to students and unemployed persons. Those who are self-employed rate the market higher than those who are unemployed.

Persons who finished their education after the age of 20 score the market higher than those who left education before that age, as well as those still studying. Persons who finished their education at the age of 16-19 give a higher score compared to those who left education before the age of 16. Consumers with private internet usage score the market higher than those without.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013		70.6	70.2	71.0	70.4	70.3	71.4
diff 2013 EU28 Average			-5*	-5.1*	-5.8*	-4.6*	-4.5*

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013		70.6	68.9	74.2	72.3	69.0	64.9	70.2	61.5	69.3
			(r)	(lnopqrs)	(lopqrs)	(pr)		(pr)		(pr)
diff 2013 EU28 Average			-4.8*	-1.8*	-3.8*	-6.3*	-11.9*	-6.1*	-11.4*	-6.7*

		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013		70.6	67.0	69.1	72.4	66.0	71.1	66.2
				(f)	(fgi)		(k)	
diff 2013 EU28 Average			-7.8*	-6.4*	-3.4*	-10.7*	-4.5*	-9.4*

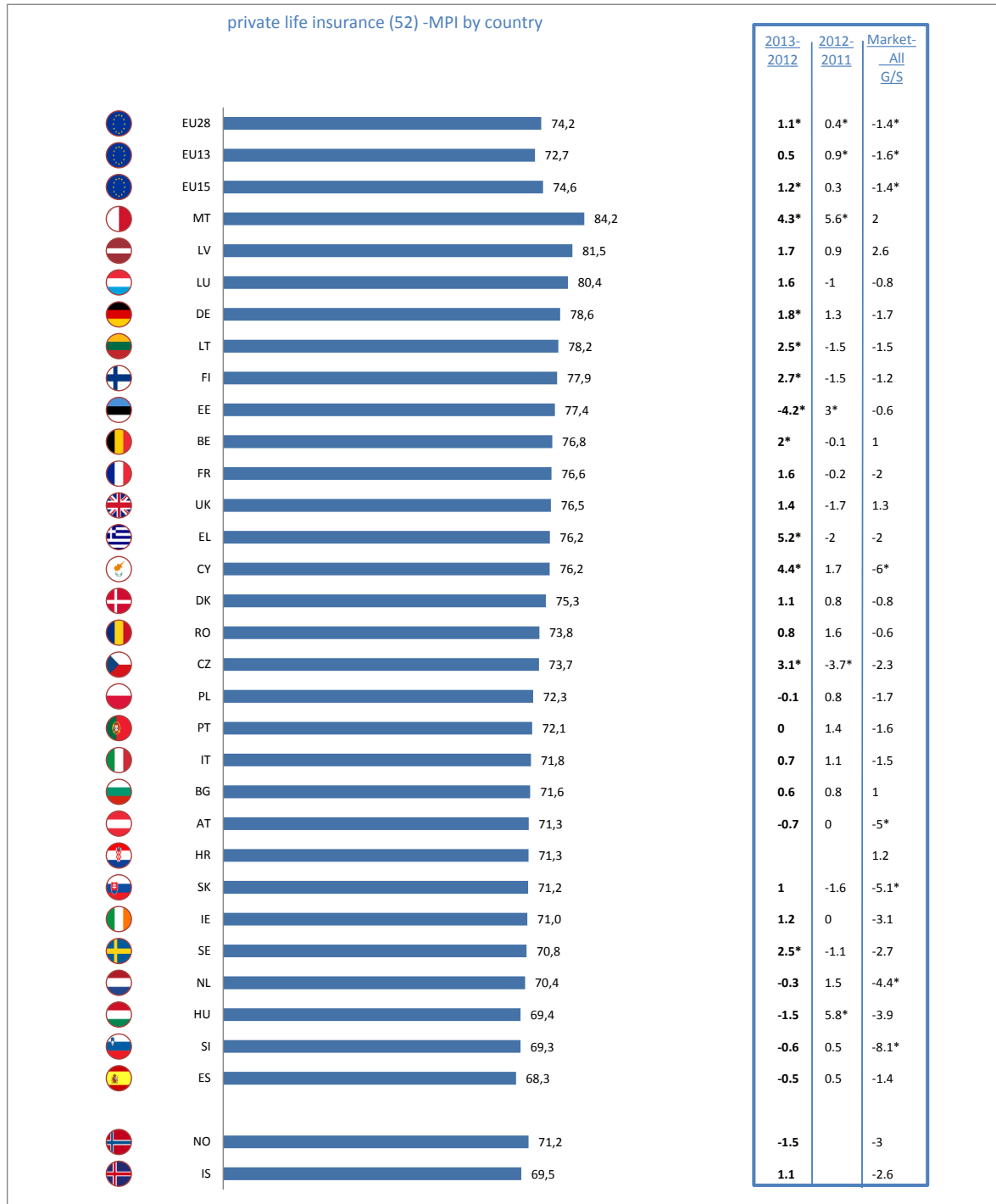
General Conclusions

The performance of the market for mortgages is very poor, with an MPI score of 70.6 at EU28 level – even though this MPI score has increased by 1.3 points since 2012. This market is ranked in 29th place out of the 31 services markets. It performs best in Northern and Western Europe and poorest in Southern Europe. The differences in performance between regions and countries means that caution must be exercised when evaluating the overall EU28 market for mortgages. Besides the regional dispersion, differences are observed among the different socio-economic subgroups – especially on an educational and occupational level. In particular, managers, other

white collar workers, and those who finished their education after the age of 20, have the most positive view on this market; while unemployed people assess this market most negatively.

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



Overall Performance

The market for private life insurances is, with an MPI score of 74.2 at EU28 level, a mid to low performing market. Nevertheless, the market performance has increased by 1.1 points since 2012. This uptake in score since 2012 is driven by an increase in comparability (+0.1), trust (+0.1), expectations (+0.1) and by a decrease in the proportions of problems (-0.6) and complaints (-3.1).

It is now ranked in 21st place out of the 31 services markets, and scores lower (-1.4 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, it scores poorer than average on comparability, trust, expectations and ease of switching, though it scores better on choice.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.7	6.5	7.0	6.1	73.3	7.9
Diff 2013-2012	0.1*	0.1*	0.1*	-0.6*	-3.1*	0
Diff 2012-2011	0.1*	0	0	-1.7*	-0.1	0.1*
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	0.4*	0.4*	0.2*	0.1*		
Diff Market - EU28	-0.3*	-0.2*	-0.3*	-4.3*	-1.5*	0.3*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	10.5	6.6
Diff 2013-2012	0	0.1*
Diff 2012-2011	-1.2*	0
Diff 2011-2010		
Diff Market - EU28	-3.1*	-0.2*

Country Analysis

There is a 15.9 point difference between the top and bottom ranked countries for the market for private life insurances. This is 3.4 point higher than the services markets average.

The market for private life insurances is evaluated slightly more favourably in the EU15 countries (74.6) than in the EU13 countries (72.7). Market performance in the EU13 countries is below average (-2.9) and to a lesser extent in the EU15 countries (-1.0). In terms of regions, the market for private life insurances scores best in Western Europe (76.6) and lowest in Norway-Iceland combined (70.7). In comparison to the services market average, the market for private life insurances scores lower and in all regions except in Western Europe where it is around average.

The best performing countries for this market are Malta (84.2), Latvia (81.5) and Luxembourg (80.4) while the poorest performing countries are Spain (68.3), Slovenia (69.3) and Hungary (69.4). Additionally, Iceland is not performing well (69.5).

In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Greece (+5.2*), Cyprus (+4.4*) and Malta (+4.3*). The MPI decreased the most in Estonia (-4.2*), while large non-statistically significant changes were recorded in Hungary (-1.5) and Norway (-1.5).



At component level, the top performing countries for comparability are Malta (7.7), Lithuania (7.5) and Greece (7.4). The best performers for trust are Malta (7.9), Latvia (7.6) and Luxembourg (7.5). In the expectations component, Malta (8.0) is leading again, followed by Latvia / Finland (both 7.9) and Luxembourg / Lithuania (both 7.5). The least problems are found in Malta (0.3%), Luxembourg / Denmark (both 1.9%) and Estonia (2.0%) whilst the proportion of complaints is lowest in France (17.1%), Germany (51.0%) and Lithuania (52.0%). Finally, choice is assessed most favourably in Lithuania / Austria (both 8.8), Slovakia (8.7) and Hungary / Slovenia (both 8.6).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	84,2	MT	7,7	MT	7,9	MT	8,0	MT	0,3	FR	17,1	LT	8,8
LV	81,5	LT	7,5	LV	7,6	LV	7,9	LU	1,9	DE	51,0	AT	8,8
LU	80,4	EL	7,4	LU	7,5	FI	7,9	DK	1,9	LT	52,0	SK	8,7
DE	78,6	LU	7,3	FI	7,4	LU	7,5	EE	2,0	HR	59,8	HU	8,6
LT	78,2	LV	7,2	DK	7,3	LT	7,5	LV	2,5	LV	61,1	SI	8,6
Avg	74,2	Avg	6,7	Avg	6,5	Avg	7,0	Avg	6,1	Avg	73,3	Avg	7,9
%Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
SK	18.6	LT	7.6										
PL	17.7	MT	7.4										
HU	17.6	PL	7.3										
CZ	17.5	RO	7.1										
DK	17.2	CY	7.1										
Avg	10.5	Avg	6.6										



Socio-demographic analysis

Women score the market for private life insurances higher than men. Persons aged 18-34 give a higher score to this market compared to those aged 35+.

Managers, other white collar workers and house-persons score the market for private life insurances higher than those who are self-employed and those who are unemployed. Managers and house-persons also rate the market higher compared to the blue collar workers. Retired persons give a higher score than those who are self-employed. Students rate the market higher than all other occupational subgroups. At educational level, persons who finished their education after the age of 20 and those who are still studying give the highest scores.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	74.2	73.3	75.1	76.2	73.4	73.9	
diff 2013 EU28 Average			-1.8*	-1*	-0.1	-1.5*	-2*

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	74.2	71.9	75.7	74.3	73.2	79.7	76.0	72.1	74.3	
diff 2013 EU28 Average			-1.8*	-0.3	-1.8*	-2.2*	2.9*	-0.3	-0.8	-1.8*

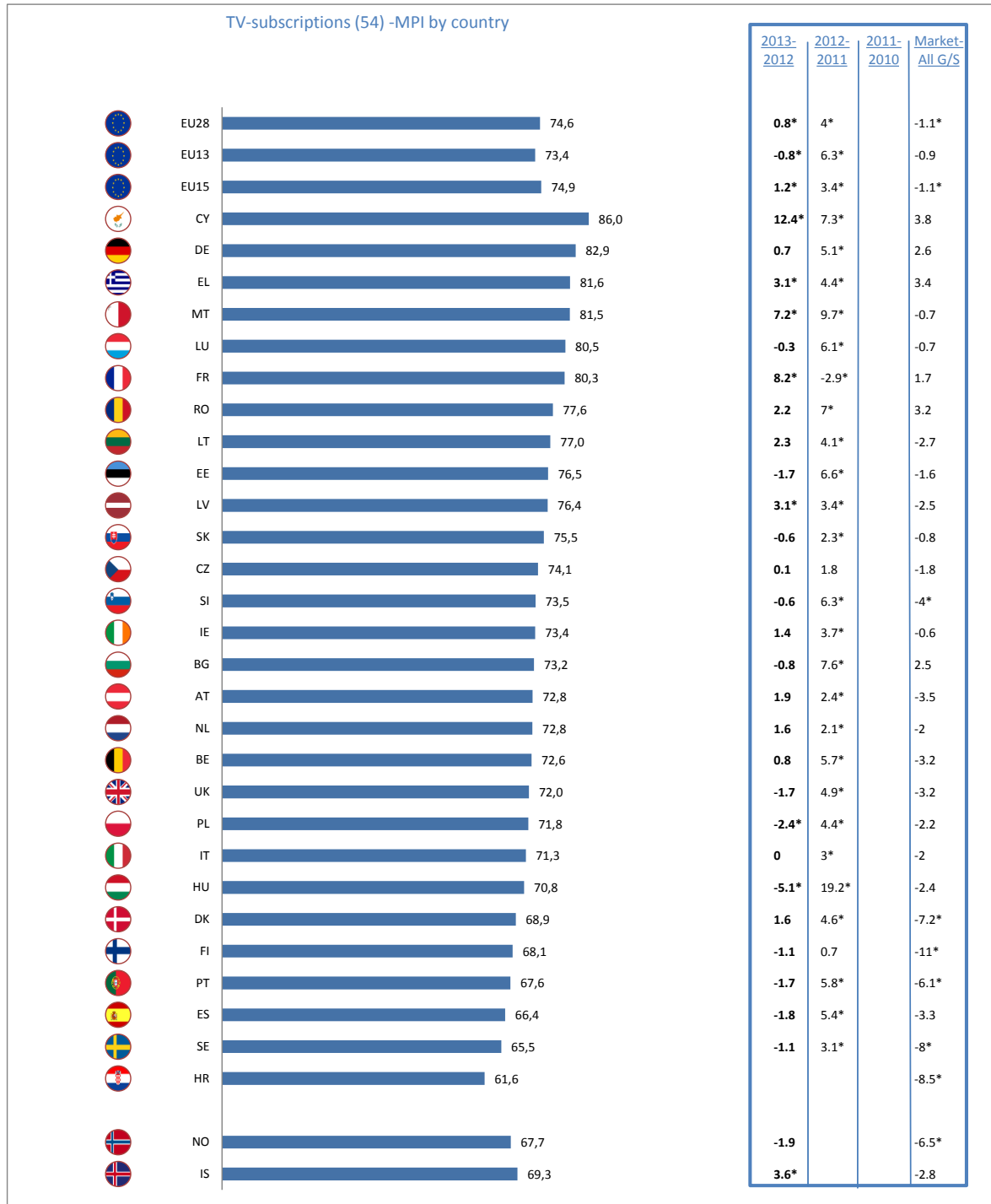
		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	74.2	73.3	73.3	74.7	78.1	74.3	73.9	
diff 2013 EU28 Average			-1.5*	-2.3*	-1.1*	1.4*	-1.4*	-1.7*

General Conclusions

The market for private life insurances is, with an MPI score of 74.2 at EU28 level, a mid to low performing market – even though this MPI score has increased by 1.1 points since 2012. This market is ranked in 21st place out of the 31 services markets. Differences are observed among the different socio-economic subgroups – especially on an educational and occupational level. In particular, those still studying have the most positive view on this market.

54. Market for TV-subscriptions

Market definition: TV-subscriptions (not TV-license fee's) - 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



Overall Performance

The market for TV-subscriptions has a MPI score of 74.6 at EU28 level, making it a mid to low performing market. The market performance score has increased by 0.8 points. This increase in score is mainly driven by an increase in score in comparability (+0.1), trust (+0.1), expectations (+0.2), choice (+0.2), switching (+0.9) and ease of switching (+0.1). In addition, the proportion of complaints has declined (-1.6). However, an increase in the proportion of problems (+0.4) can be noted.

The TV-subscriptions market is ranked in 18th place out of the 31 services markets and scores lower (-1.1) than the services markets on average.

When comparing assessments of the TV-subscriptions market with the EU28 average for all services markets, we see that the components expectations and choice are assessed less favourably than average, while the proportions of problems and complaints are above average. In contrast, the components comparability, switching and ease of switching score higher than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,2	6,7	7,3	17,5	80,9	7,1
Diff 2013-2012	0.1*	0.1*	0.2*	0.4	-1.6*	0.2*
Diff 2012-2011	0.3*	0.4*	0.2*	-8.9*	-6.7*	0.1*
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	0.2*	0.3*	0.4*	0		
Diff Market - EU28	0.2*	0	-0.1*	7.1*	6.1*	-0.5*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	14.4	6.9
Diff 2013-2012	0.9*	0.1*
Diff 2012-2011	-4.7*	0
Diff 2011-2010		
Diff Market - EU28	0,8*	0,1*

Country Analysis

There is a 24.4 point difference between the top ranked country for the TV-subscriptions market, and the lowest country. Also, there is an 11.9 point difference with the services markets average, indicating that differences need to be taken into account in the evaluation of this market at EU28 level.

The market for TV-subscriptions is assessed more favourably in the EU15 countries (74.9) than in the EU13 countries (73.4), where market performance in the EU13 countries is below average (-2.2). At regional level, only in the West-European region (78.0) is performance evaluated above the average for services markets. All other regions score significantly below average.

Countries at the top of the ranking are Cyprus (86.0), Germany (82.9) and Greece (81.6), while this market is assessed least well in Croatia (61.6), Sweden (65.5) and Spain (66.4).

The three countries where market performance has improved most since 2012 are Cyprus (+12.4*), France (+8.2*) and Malta (+7.2*). In contrast, the three countries where market performance has deteriorated most are Hungary (-5.1*), Poland (-2.4*) and Spain (-1.8), although this last change is not statistically significant.



The top performing countries in the comparative component are Cyprus (8.3), Lithuania (8.1) and Romania (8.0). In the trust component, Cyprus (8.2), Malta (7.9) and Germany (7.8) perform best. The best performers for expectations are Cyprus (8.2), Germany (7.9) and Luxembourg (7.8). The least problems are found in Malta (4.7%), Cyprus (4.8%) and Greece (6.2%), while the proportion of complaints is lowest in Germany (32.4%), France (37.5%) and Luxembourg (51.5%). Choice is assessed most favourably in Finland (8.3), Cyprus (8.1) and Hungary (8.0). In the switching component, Poland (32.6), Finland (32.4) and Portugal (26.4) perform best. Finally, the top performing countries in the ease of switching are Cyprus (8.2), Germany (7.7) and Slovenia (7.4).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
CY	86,0	CY	8,3	CY	8,2	CY	8,2	MT	4,7	DE	32,4	FI	8,3
DE	82,9	LT	8,1	MT	7,9	DE	7,9	CY	4,8	FR	37,5	CY	8,1
EL	81,6	RO	8,0	DE	7,8	LU	7,8	EL	6,2	LU	51,5	HU	8,0
MT	81,5	EL	7,8	EL	7,6	EL	7,7	DE	7,3	RO	71,3	SE	8,0
LU	80,5	DE	7,8	FR	7,5	LT	7,7	LU	8,2	NO	71,4	SK	8,0
Avg	74,6	Avg	7,2	Avg	6,7	Avg	7,3	Avg	17,5	Avg	80,9	Avg	7,1



%Switching		Ease of Switching (Avg)	
Country	Score	Country	Score
PL	32.6	CY	8.2
FI	32.4	DE	7.7
PT	26.4	SI	7.4
NL	23.3	FR	7.4
DK	22.9	RO	7.4
Avg	14.4	Avg	6.9

Socio-demographic analysis

Respondents between the ages of 18 and 34 assess the TV-subscriptions market higher than older respondents. Managers, other white collar workers, blue collar workers, house-persons and retired respondents rate the market higher than self-employed or unemployed respondents. Also, managers and other white collar workers score the market higher than retired respondents. Respondents who left education at the age of 16 or older evaluate the market better than those who ending education at the age of 15 or younger. Furthermore, respondents who left education at the age of 20 or older assess the market higher than respondents ending education between the ages of 16 and 19. Finally, respondents who use the internet privately rate the market higher than those who do not.

		Total					
			Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	74.6		74.3	74.8	76.0 (de)	74.2	74.0
diff 2013 EU28 Average			-0.8*	-1.3*	-0.3	-0.6*	-1.9*

		Total								
			Self em- ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House- person (q)	Unem- ployed (r)	Retired (s)
2013	74.6	71.9	76.4 (lrs)	75.6 (lrs)	75.0 (lr)	73.9	74.9 (lr)	71.4	74.1 (lr)	
diff 2013 EU28 Average		-1.8*	0.4	-0.5	-0.3	-2.9*	-1.4*	-1.6*	-2*	

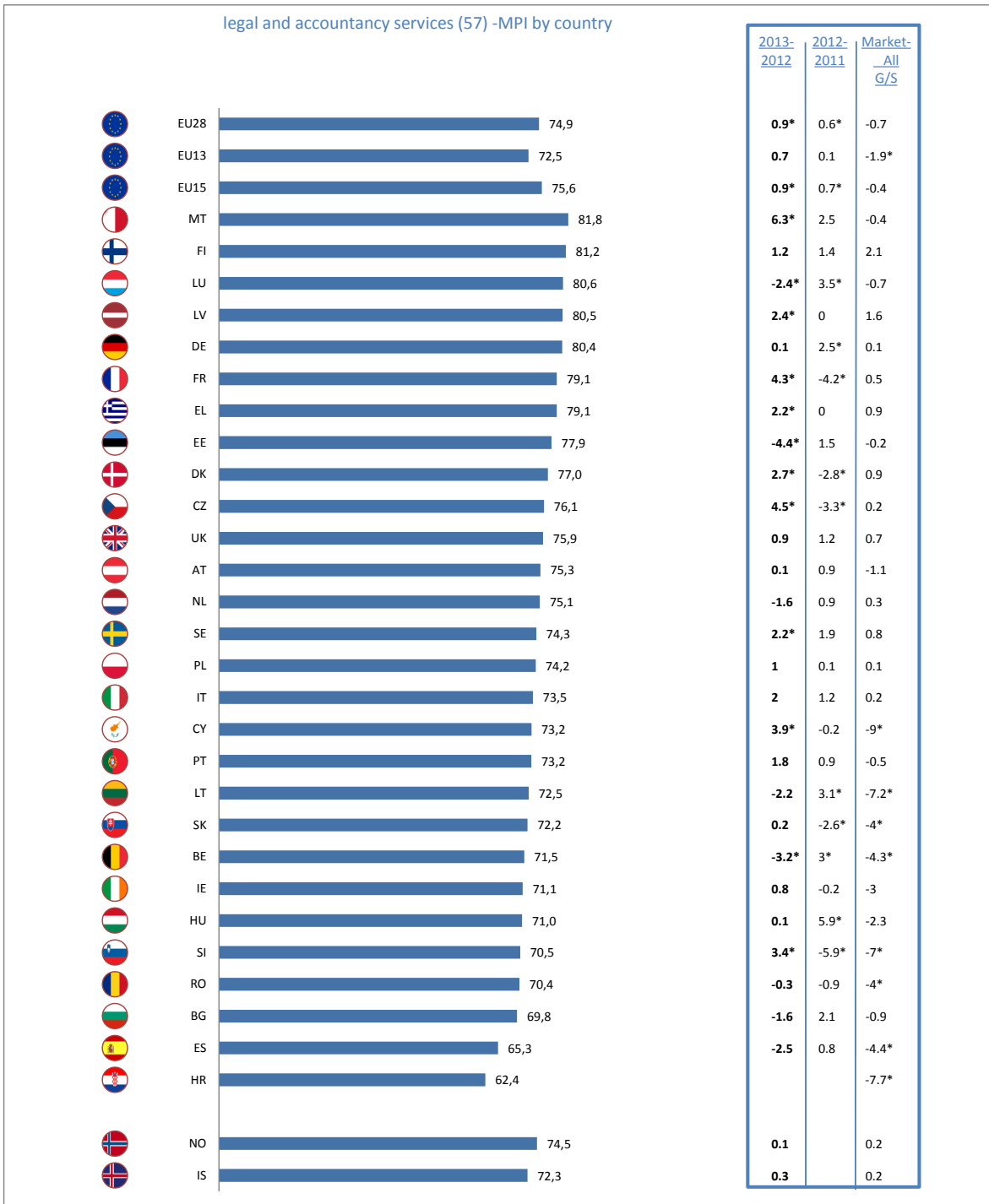
		Total						
			Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	74.6	71.8	74.3 (f)	75.7 (fg)	74.6	74.9 (k)	73.1	
diff 2013 EU28 Average		-3*	-1.2*	-0.1	-2.1*	-0.8*	-2.5*	

General Conclusions

The market for TV-subscriptions is, with a MPI score of 74.6, a mid to low performing market. The increase in score compared to 2012 is due to an increase in score in all components, except that of problems. The market is well evaluated in the Western European region in contrast to lower performance evaluation in all other regions. A regional dispersion in evaluation is noted. In addition, differences in market evaluations can be found across socio-demographic groups. Specifically, self-employed, unemployed and people with less than 15 years of education assess this market most negatively.

57. Market for legal and accountancy services

Market definition: Legal services & accountancy – Lawyers, Legal advice, Accountants, Tax advisors, Auditors, Other



Overall Performance

The market for legal and accountancy services is, with a MPI score of 74.9 at EU28 level, a mid to low performing market. Nevertheless, the market performance has increased by 0.9 points since 2012. This uptake in score since 2012 is driven by an increase in comparability (+0.1), trust (+0.1), expectations (+0.1) and by a decrease in the proportions of problems (-0.8) and complaints (-4.2).

It is now ranked in 17th place out of the 31 services markets, and scores lower (-0.7 points) than the average for services markets.

Comparing the components of this market with the EU28 average for all services markets, it scores poorer than average on comparability. It scores better than average on trust and choice.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.6	6.9	7.3	11.8	69.6	7.8
Diff 2013-2012	0.1*	0.1*	0.1*	-0.8*	-4.2*	0
Diff 2012-2011	0.1*	0	0	-1.4*	-2.3*	0
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	0.2*	0.3*	0.2*	0.2*		
Diff Market - EU28	-0.4*	0.2*	0	1.4*	-5.2*	0.2*

Country Analysis

There is a 19.4 point difference between the top and bottom ranked countries for the market for legal and accountancy services. This is 6.9 point higher than the services markets average.

The market for legal and accountancy services is evaluated more favourably in the EU15 countries (75.6) than in the EU13 countries (72.5). Market performance in the EU13 countries is below average (-3.1). In terms of regions, the market for legal and accountancy services scores best in Western Europe (77.9) and lowest in Southern Europe (71.1). In comparison to the services market average, the market for legal and accountancy services' score is lower in all regions except in Western and Northern Europe where it scores above average.

The best performing countries for this market are Malta (81.8), Finland (81.2) and Luxembourg (80.6) while the poorest performing countries are Croatia (62.4), Spain (65.3) and Bulgaria (69.8).

In comparison to 2012, the three countries experiencing the greatest improvement in market performance are Malta (+6.3*), the Czech Republic (+4.5*) and France (+4.3*). The three countries where the MPI decreased most are Estonia (-4.4*), Belgium (-3.2*) and Spain (-2.5) although this last change is not significant.



At component level, the top performing countries for comparability are Greece (7.6), Germany (7.5) and Malta (7.4). The best performers for trust are Finland (8.0), Denmark (7.9) and Malta / Luxembourg (7.8). In the expectations component, Finland (8.3) is leading again, followed by Latvia (8.1) and Denmark (8.0). The least problems are found in Malta (2.3%), France (4.6%) and Greece (6.3%) whilst the proportion of complaints is lowest in France (26.9%), Luxembourg (45.0%) and Germany (47.3%). Finally, choice is assessed most favourably in Hungary (9.0), Austria (8.9) and Finland / Denmark (both 8.6).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	81,8	EL	7,6	FI	8,0	FI	8,3	MT	2,3	FR	26,9	HU	9,0
FI	81,2	DE	7,5	DK	7,9	LV	8,1	FR	4,6	LU	45,0	AT	8,9
LU	80,6	MT	7,4	MT	7,8	DK	8,0	EL	6,3	DE	47,3	FI	8,6
LV	80,5	LU	7,3	LU	7,8	SE	7,8	DE	6,9	EE	52,1	DK	8,6
DE	80,4	LV	7,2	DE	7,6	NO	7,8	LU	7,0	LT	52,1	SI	8,5
Avg	74,9	Avg	6,6	Avg	6,9	Avg	7,3	Avg	11,8	Avg	69,6	Avg	7,8



Socio-demographic analysis

Women score the market for legal and accountancy services higher than men. On an occupational level, self-employed persons and managers rate the market higher compared to students. Other white collar workers, blue collar workers, students, house-persons and retired people give a higher score than those who are unemployed. Other white collar workers also score the market higher compared to those who are self-employed.

Persons who finished their education after the age of 20 and those still studying rate the market higher compared to those who ended their education before the age of 16. Furthermore, respondents who finished their education after the age of 20 also rate the market higher than those who finished education between the age 16 and 19. Consumers with private internet usage give a higher score than those without.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	74.9	74.1	75.9	75.2	74.5	75.2	
				(Ta)			
diff 2013 EU28 Average		-1.1*	-0.2	-1.1*	-0.4	-0.7*	

		Total							
		Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
		(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	74.9	74.2	75.5	76.0	74.5	75.5	74.5	69.8	75.2
		(p)	(p)	(Tr)	(r)	(r)	(r)		(r)
diff 2013 EU28 Average		0.4	-0.5	-0.1	-0.8	-1.3	-1.8*	-3.1*	-0.8*

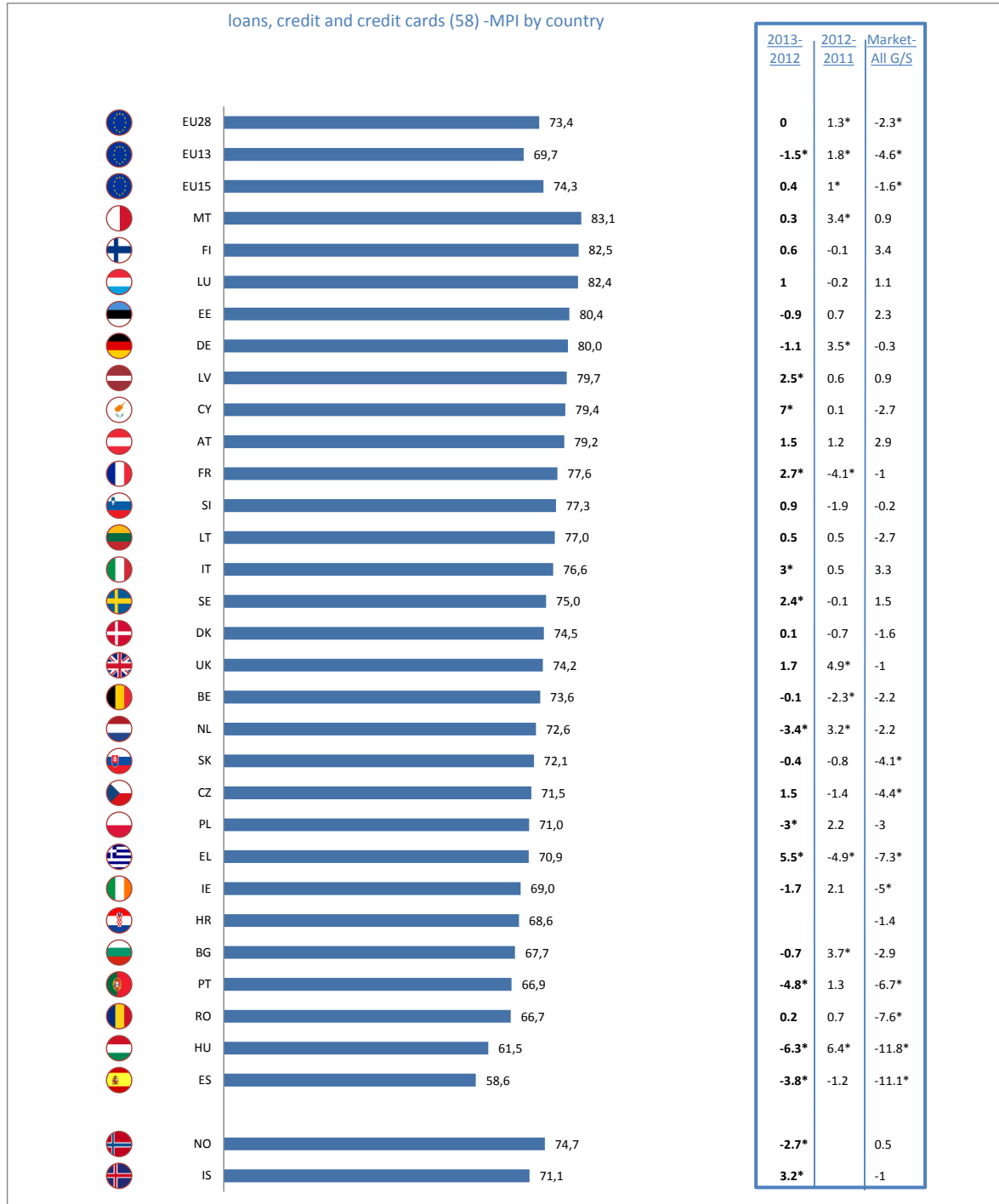
		Total					
		Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
		(f)	(g)	(h)	(i)	(j)	(k)
2013	74.9	72.9	74.5	75.6	76.5	75.1	73.4
				(fg)	(f)	(k)	
diff 2013 EU28 Average		-2*	-1.1*	-0.2	-0.2	-0.5*	-2.2*

General Conclusions

The market for legal and accountancy services is, with an MPI score of 74.9 at EU28 level, a mid to low performing market – even though this MPI score has increased by 0.9 points since 2012. This market is ranked in 17th place out of the 31 services markets. It performs best in Western and Northern Europe. Besides a regional dispersion, also strong socio-demographic differences can be observed. Unemployed respondents give the poorest assessments of this market.

58. Market for loans, credit and credit cards

Market definition: Loans, Banking-Credit, Credit Cards, Store Cards, Consumer credit, Revolving credit



Overall Performance

The market for loans, credit and credit cards has a MPI score of 73.4 at EU28 level, making it a mid to low performing market. The market performance score remains the same as in 2012. It is ranked in 23rd place out of the 31 services markets and scores lower (-2.3) than the services markets on average.

Although overall the score has remained the same, a decline in the proportion of complaints (-2.7) can be noted.

When comparing assessments of the loans, credit and credit cards market with the EU28 average for all services markets, we see that the components comparability, trust and expectations score significantly lower than average, while the proportion of problems is above average. The components choice, switching and ease of switching score significantly higher than average. Both higher and lower (than average) scores.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	6.7	6.3	7.2	11.8	74.2	7.9
Diff 2013-2012	0	0	0.1	0	-2.7*	0
Diff 2012-2011	0.2*	0.1*	0	-2.3*	-5.8*	0
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	0	-0.1	0.1	0		
Diff Market - EU28	-0.3*	-0.4*	-0.1*	1.4*	-0.6	0.3*

Results per component		
	Switching (%)	Ease of Switching (AVG)
2013	10.9	6.7
Diff 2013-2012	0.4	0.1
Diff 2012-2011	-2.7*	0
Diff 2011-2010		
Diff Market - EU28	-2,6*	-0,2*

Country Analysis

There is a 24.5 point difference between the top ranked country for the loans, credit and credit cards market, and the lowest ranked country. In addition, there is an 11.9 point difference with the services markets average, indicating that country differences need to be taken into account in the evaluation of this market at EU28 level.

The market for loans, credit and credit cards is assessed more favourably in the EU15 (74.3) countries than the EU13 countries (69.7). The market performance in the EU15 (-1.3) and in the EU13 (-5.9) countries is significantly below average. At regional level, only in the North- and West-European regions is performance in this market evaluated above the average for services markets. All other regions score below average.

Countries at the top of the ranking are Malta (83.1), Finland (82.5) and Luxembourg (82.4), while this market is evaluated least well in Spain (58.6), Hungary (61.5) and Romania (66.7).

The three countries where market performance has improved most since 2012 are Cyprus (+7.0*), Greece (+5.5*) and Italy (+3.0*). In contrast, the three countries where market performance has deteriorated most are Hungary (-6.3*), Portugal (-4.8*) and Spain (-3.8*).

The top performing countries in the comparative component are Luxembourg (7.7), Malta (7.6) and Lithuania (7.6). The best performers for trust are Malta (7.9), Finland (7.8) and Luxembourg (7.7). In the expectations component, Finland (8.6), Austria (8.1) and Luxembourg (7.9) perform best. The least problems are found in Malta (1.5%), Norway (3.2%) and Finland (4.1%), while the proportion of complaints is lowest in France (28.3%), Luxembourg (30.3%) and Germany (50.3%). Choice is assessed most favourably in Norway (9.1), Sweden (8.9) and Finland (8.9). The top performing countries in the switching component are Spain (18.8), the UK (18.0) and Denmark (17.8). Finally, ease of switching is evaluated most favourably in Luxembourg (7.8), Germany (7.4) and Malta (7.3).



Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	83,1	LU	7,7	MT	7,9	FI	8,6	MT	1,5	FR	28,3	NO	9,1
FI	82,5	MT	7,6	FI	7,8	AT	8,1	NO	3,2	LU	30,3	SE	8,9
LU	82,4	LT	7,6	LU	7,7	LU	7,9	FI	4,1	DE	50,3	FI	8,9
EE	80,4	DE	7,4	EE	7,4	SE	7,9	LV	4,5	NO	50,5	LT	8,7
DE	80,0	CY	7,4	CY	7,4	EE	7,8	EE	4,7	CY	53,9	SK	8,7
Avg	73,4	Avg	6,7	Avg	6,3	Avg	7,2	Avg	11,8	Avg	74,2	Avg	7,9
% Switching		Ease of Switching (Avg)											
Country	Score	Country	Score										
ES	18.8	LU	7.8										
UK	18.0	DE	7.4										
DK	17.8	MT	7.3										
PL	17.5	FI	7.1										
BG	17.1	CY	6.9										
Avg	10.9	Avg	6.7										


Socio-demographic analysis



Female respondents score the market for loans, credit and credit cards better than men. At the same time, respondents older than 55 years old assess this market better than people aged between 35 and 54.

Unemployed people score this market lower than any other type of occupation. Managers, other white collar and blue collar workers, students, house persons and retired assess the loans, credit and credit cards market better than self-employed people. Managers, other white collar, students and retired persons rate the market higher than blue collar workers.

People leaving education at +20 years, and current students, score this market higher than those leaving their education at an earlier age. Also respondents finishing their education at the age 16-19 rate the market higher than those ending their education before. People that use the internet privately score the market higher than those who do not.

		Total					
			Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	73.4	72.9	73.9	73.6	72.6	74.2	
diff 2013 EU28 Average			-2.3*	-2.2*	-2.7*	-2.3*	-1.7*

		Total								
			Self em-employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2013	73.4	69.0	75.8	75.0	71.9	75.2	74.1	65.3	74.8	
diff 2013 EU28 Average			(r)	(lor)	(lor)	(lr)	(lor)	(lr)	(lor)	(lor)
diff 2013 EU28 Average			-4.7*	-0.2	-1*	-3.5*	-1.6*	-2.1*	-7.6*	-1.3*

		Total						
			Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	73.4	69.9	72.8	74.6	75.6	73.6	71.6	
diff 2013 EU28 Average			(f)	(fg)	(fg)	(k)		
diff 2013 EU28 Average			-4.9*	-2.8*	-1.2*	-1.2	-2*	-4*

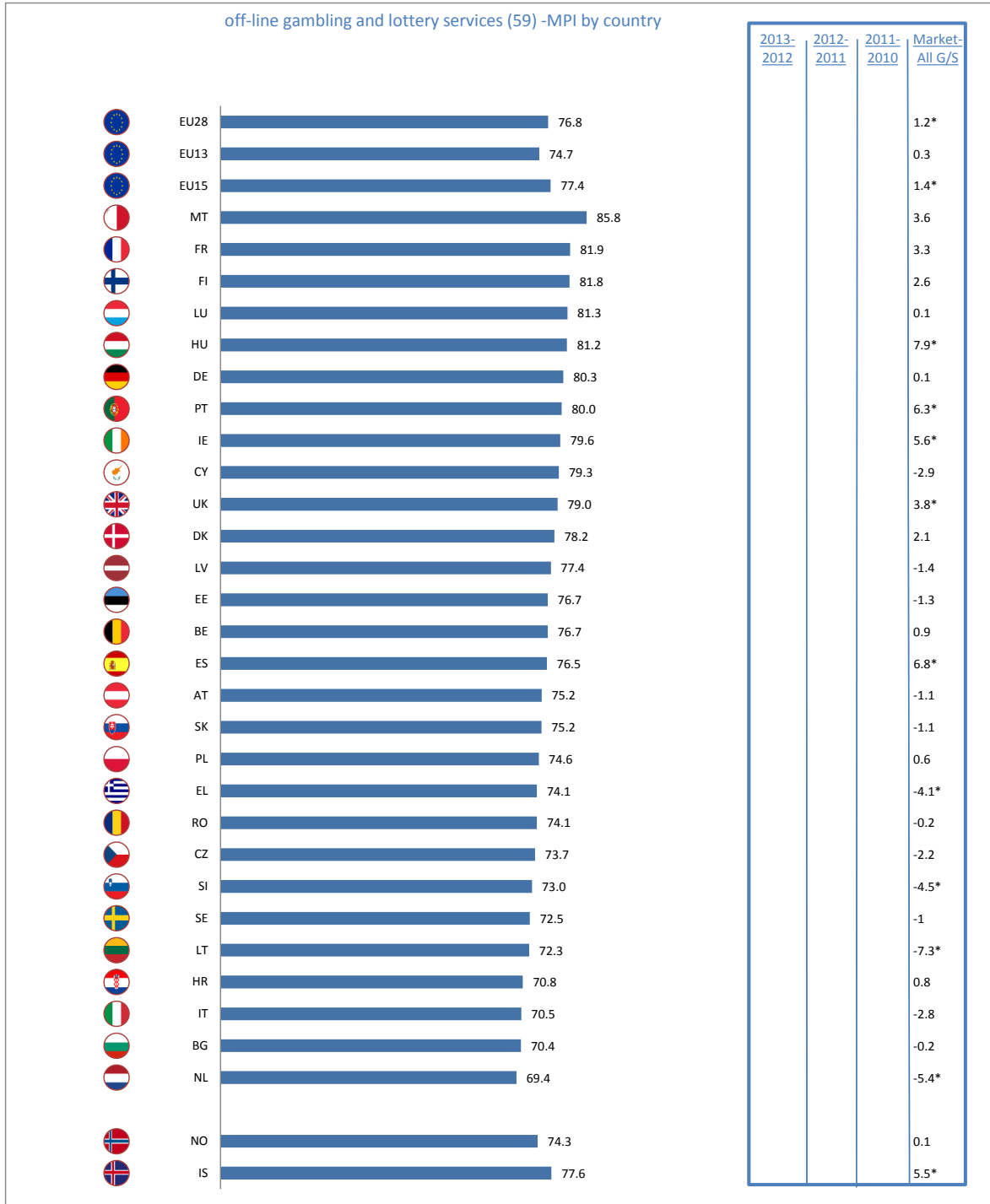
General Conclusions

The market for loans, credit and credit cards is, with an MPI score of 73.4, a mid to low performing market. No difference in the performance is observed compared to 2012. The market performs well in the Northern and Western European regions in contrast to lower performance evaluation in all other regions.

Across the socio-demographic groups, unemployed people and people who have less than 15 years of education evaluate this market the poorest.

59. Market for off-line gambling services

Market definition: Off-line gambling and lottery services



Overall Performance

The market for off-line gambling services has a MPI score of 76.8 at EU28 level, making it a mid to high performing market. This market was introduced into the survey in 2013 and therefore no year-on-year trend data is available

The off-line gambling services market is ranked in 10th place out of the 31 services markets and scores higher (+1.2) than average.

When comparing assessments of the off-line services market with the EU28 average for all services markets, we see that the components comparability, trust and choice score higher than average. In addition, the proportions of problems and complaints are lower than average. In contrast, the expectations component scores lower than average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,3	6,8	6,8	2,2	57,1	7,8
Diff 2013-2012	0,0	0,0	0,0	0,0	0,0	0,0
Diff 2012-2011	0	0	0	0	0	0
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	0%	0%	0%	0		
Diff Market - EU28	0.3*	0.1*	-0.5*	-8.2*	-17.7*	0.2*

Country Analysis

There is a 16.5 point difference between the top ranked country for the off-line gambling services market, and the lowest ranked country. Also, there is a 3.9 point difference with the services markets average.

The market for off-line gambling services is assessed more favourably in the EU15 countries (77.4) than in the EU13 countries (74.7). The market performance in the EU15 countries is above average (+1.7). At regional level, in the West-European region (79.3) is performance evaluated above average for services markets, in a manner. In contrast, the South-European region scores below average (-1.8).

Countries at the top of the ranking are Malta (85.8), France (81.9) and Finland (81.8), while this market is assessed least well in the Netherlands (69.4), Bulgaria (70.4) and Italy (70.5).

The top performing countries in the comparative component are Malta (8.2), Luxembourg (7.7) and Slovakia (7.7). Trust is assessed most favourably in Malta (8.1), Finland (7.7) and France (7.6). The best performers for expectations are Malta (8.0), France (7.6) and Denmark (7.6). The least problems are found in Spain (0.0%), Malta (0.3%) and Slovenia (0.4%), while the proportion of complaints is lowest in France (27.3%), Germany (27.4%) and Luxembourg (39.1%). Finally, choice is evaluated most favourably in Hungary (8.8), Austria (8.8) and Lithuania (8.7).


Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	85,8	MT	8,2	MT	8,1	MT	8,0	ES	0,0	FR	27,3	HU	8,8
FR	81,9	LU	7,7	FI	7,7	FR	7,6	MT	0,3	DE	27,4	AT	8,8
FI	81,8	SK	7,7	FR	7,6	DK	7,6	SI	0,4	LU	39,1	LT	8,7
LU	81,3	FR	7,7	LU	7,5	IE	7,6	EE	0,6	IS	45,3	FI	8,6
HU	81,2	PT	7,6	CY	7,5	HU	7,6	HR	0,9	SI	50,0	SK	8,6
Avg	76,8	Avg	7,3	Avg	6,8	Avg	6,8	Avg	2,2	Avg	57,1	Avg	7,8


Socio-demographic analysis



Women rate the off-line gambling service market higher than man. Respondents between the ages of 18 and 34 rate the market higher than older respondents.

Managers, other white collar workers, blue collar workers and students score the market higher than unemployed respondents. Additionally, managers and students evaluate the market better than self-employed or retired respondents. Also, students rate this market higher than other white collar workers, blue collar workers or housepersons. Furthermore, respondents who left education at the age of 16 or older and students assess the market higher than those ending education at the age of 15 or younger.

In addition, respondents ending education at the age of 20 or older and students rate the market higher than those who left education between the ages of 16 and 19. Finally, respondents who use the internet privately evaluate the market higher than those who do not.

		Total					
			Male	Female	18-34	35-54	55+
			(a)	(b)	(c)	(d)	(e)
2013	76.8	76.7	76.9	77.9	76.5	76.0	
diff 2013 EU28 Average			1.5*	0.8*	1.6*	1.6*	0

		Total								
			Self em-ployed	Manager	Other white collar	Blue collar	Student	House-person	Unem-ployed	Retired
			(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)
2013	76.8	75.9	78.4	77.1	77.0	78.9	76.4	74.5	76.0	
diff 2013 EU28 Average			2.2*	2.4*	1*	1.6*	2.1*	0.1	1.5*	-0.1

		Total						
			Up to 15 yrs	16-19 yrs	>20 yrs	Student	Private usage	No private usage
			(f)	(g)	(h)	(i)	(j)	(k)
2013	76.8	74.9	76.4	77.4	78.2	77.3	73.5	
diff 2013 EU28 Average			0.1	0.9*	1.7*	1.5*	1.7*	-2.1*

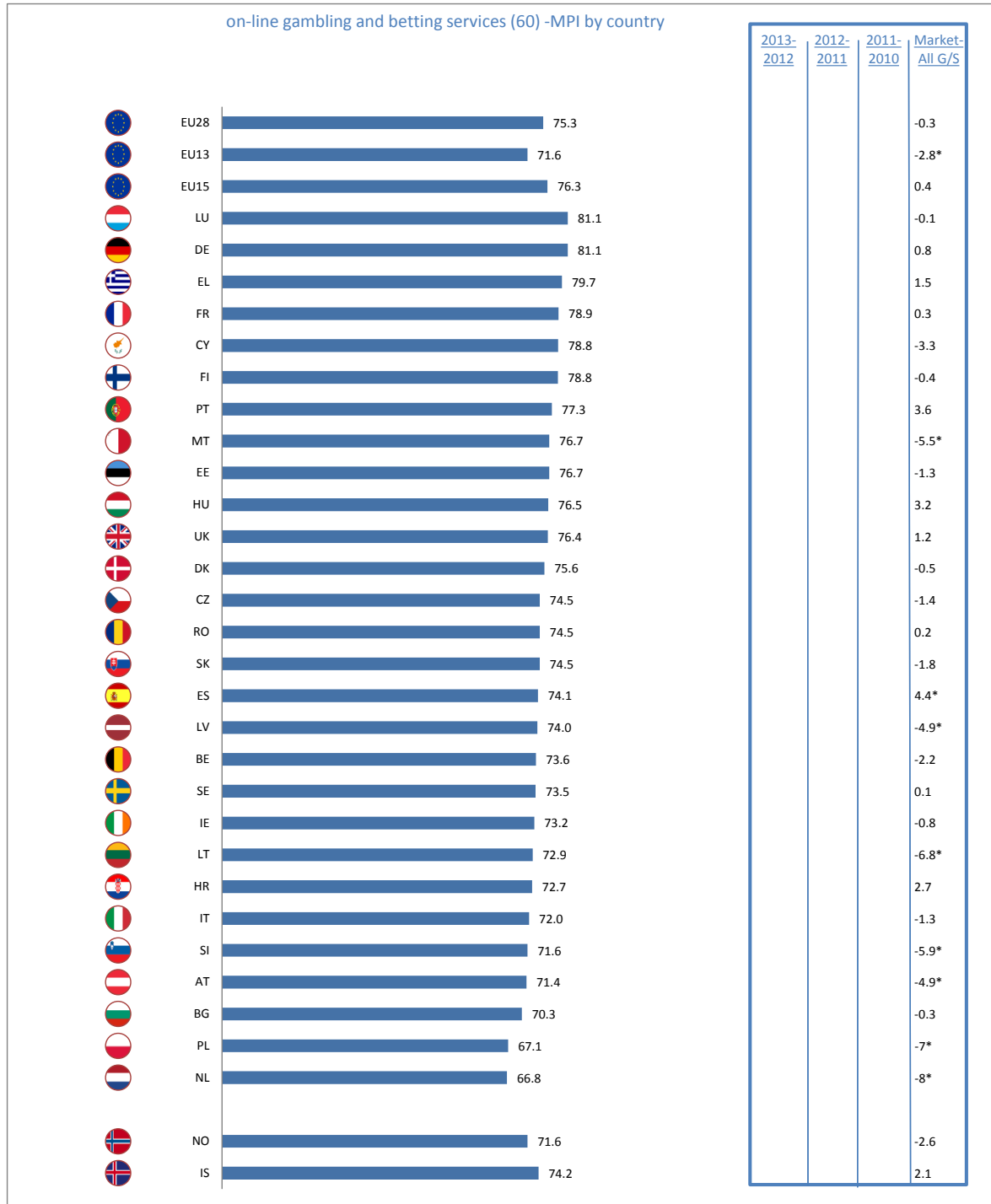
General Conclusions

The market for off-line gambling services is, with a MPI score of 76.8, a mid to high performing market. The market is well evaluated in the Western European region in contrast to lower performance evaluation in the Southern European region. Differences in market evaluations can be found across socio-demographic groups.

Respondents younger than 35 years old and students give the highest evaluation to this market. Also managers provide the market with a high score.

60. Market for on-line gambling services

Market definition: On-line gambling and betting services



Overall Performance

The Market for on-line gambling services has a MPI score of 75.3 at EU28 level making it a mid to high performing market. It is ranked in 14th place out of the 31 service markets and scores slightly lower (-0.3) than the service markets on average.

The on-line gambling services market was introduced into the survey in 2013 and therefore no year-on-year trend data is available.

Compared to the EU28, the trust (-0.2) and expectations (-0.2) components are both lower in the on-line gambling services market; however, the comparability (+0.1) and choice (+0.1) components perform better and the proportions of problems (-2.1) and complaints (-18.8) are below average.

Results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2013	7,1	6,5	7,1	8,3	55,9	7,8
Diff 2013-2012	0,0	0,0	0,0	0,0	0,0	0,0
Diff 2012-2011	0	0	0	0	0	0
Diff 2011-2010	0	0	0	0	0	
Component contribution to the change in MPI	0%	0%	0%	0		
Diff Market - EU28	0.1*	-0.2*	-0.2*	-2.1*	-18.8*	0.1*

Country Analysis

There is a 14.3 point difference between the top ranked country for the on-line gambling services market, and the lowest ranked country. There is a 1.7 point difference with the service markets average, indicating that differences are not significant at EU28 level.

This market is assessed lower than average in the EU13 countries (-4.0). At regional level, the Eastern-European region (-4.1) the on-line gambling services market is evaluated lower than average for service markets. Additionally, Iceland and Norway (combined) score lower than average.

The top performing countries in this market are Luxembourg (81.1), Germany (81.1) and Greece (79.7); while the markets performing least well are in the Netherlands (66.8), Poland (67.1) and Bulgaria (70.3).



For the comparability component, the best performing countries in are Lithuania (7.9), Greece (7.7) and Cyprus (7.7). The best performers for trust are Germany (7.7), Luxembourg (7.5) and Cyprus (7.5).


In the expectations component, Finland (7.8) Germany (7.8), Luxembourg (7.7) perform best. The least problems are found in Malta (0.9%), Iceland (1.8%) and Estonia (2.9%), while the proportion of complaints is lowest in Malta (0.0%), Germany (14.2%) and Cyprus (18.6%). Finally, choice is assessed most favourably in Finland (9.2), Norway (8.8) and Austria (8.7).

Best Performing Countries													
MPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	81,1	LT	7,9	DE	7,7	FI	7,8	MT	0,9	MT	0,0	FI	9,2
DE	81,1	EL	7,7	LU	7,5	DE	7,8	IS	1,8	DE	14,2	NO	8,8
EL	79,7	CY	7,7	CY	7,5	LU	7,7	EE	2,9	CY	18,6	AT	8,7
FR	78,9	LU	7,7	FR	7,4	DK	7,6	BE	4,3	LU	26,8	SE	8,7
CY	78,8	DE	7,7	EL	7,2	IS	7,6	SI	4,4	FR	44,3	DK	8,6
Avg	75,3	Avg	7,1	Avg	6,5	Avg	7,1	Avg	8,3	Avg	55,9	Avg	7,8

Socio-demographic analysis

Men assess this market more positively than females. Similarly, 18-34 year-olds are more likely to be positive than the older age groups. Other white collar workers and students are also more positive in their assessments of the on-line gambling services market than the self-employed, blue collar workers, the unemployed and retired people. Managers also rate this market higher than blue collar workers, the unemployed and retired people. People that finished their education at the age of 20+, and those currently studying, assess this market more positively than those finishing their education between the age of 16 and 19. In addition, people still studying also assess this market more positively compared to those who left education before the age of 16. Respondents using the internet privately are more positive towards this market than those who do not.

	Total					
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)
2013	75.3	75.7 (b)	74.7	75.9 (de)	74.9	74.6
diff 2013 EU28 Average		0.5*	-1.4*	-0.4	0.1	-1.3*

	Total								
		Self em-ployed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2013	75.3	73.9	75.8 (ors)	76.7 (lors)	73.7	77.1 (lors)	74.8	72.5	73.2
diff 2013 EU28 Average		0.2	-0.2	0.6*	-1.6*	0.2	-1.5	-0.4	-2.9*

	Total						
		Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	Private usage (j)	No private usage (k)
2013	75.3	74.5	74.1	75.9 (g)	76.6 (fg)	75.6 (k)	69.1
diff 2013 EU28 Average		-0.3	-1.5*	0.1	-0.1	0	-6.5*

General Conclusions

The on-line gambling services market is mid- to high performing, with a MPI score of 75.3 at EU28 level. This market is assessed lower than average in the EU13 countries. The top performing countries in this market are Luxembourg, Germany and Greece; the market is performing least well in the Netherlands, Poland and Bulgaria. Males, young people, other white collar workers and students score the on-line gambling services market higher than their comparative sub-groups.