

Market Monitoring Survey 2020



TV subscriptions





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THE IN-MARKET EXPERIENCE

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



TECHNICAL NOTE

The MMS is conducted using CATI (Computer Assisted Telephone Interviews) and the target population is the general public aged 18 and older. Around 50,000 people are interviewed each wave across the 30 countries in scope. The 2020 wave of the survey was conducted between 27 July 2020 and 26 October 2020. More detailed technical information about the survey can be found in the Annex to this report.



FURTHER INFORMATION

Survey website:

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

EC website:

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

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



New cars



Clothing and footwear



Bank accounts



Insurance services



Postal services



TV subscriptions



Mobile telephone services



Internet provision



Electricity services



Gas services



Recreational services



Vehicle rental services



Packaged holidays and tours



Overview of key findings

Trust

- Just over three-quarters of EU27 consumers – 77% – trust the TV subscriptions services market. This figure varies to an extent by Member State, from a high of 90% (in Czechia) to a low of 62% (in Denmark).
- A large majority of consumers – 88% – report positive experiences of making purchases in the market, though, again, the figure is notably lower in Denmark (78%).

Choosing goods and services

- Just over half (53%) of consumers who have purchased TV subscriptions services have done so online from providers' websites, while 30% have done so in person at a shop or other outlet. Twenty per cent have purchased services over the phone or by post.
- Just under seven in ten (68%) consumers report finding it easy to compare the services of different TV subscriptions providers – although the figure varies widely by Member State, from a high of 86% in Portugal to a low of 39% in Denmark. Among consumers who report finding it *difficult* to compare services, half (50%) say it is difficult to know how services compare on aspects other than price. Forty-one per cent say the total price of different services is not always clear, and a similar proportion (40%) say that service specifications are either not provided, are unclear or differ between providers.
- Eighty-seven per cent of consumers say that price is important to them when choosing TV subscriptions services. An almost equal proportion (86%) say the level of customer service offered by the provider is important.
- Twenty-three per cent of EU27 consumers have purchased TV subscriptions in combination with other, similar services (such as telephone services). This figure ranges from a high of 45% in Slovenia to a low of fourteen per cent in France, Italy and Sweden. Nine per cent of EU27 consumers have bought TV subscriptions in combination with other, non-similar products or services.

The in-market experience

- Thirteen per cent of EU27 consumers have experienced a problem with TV subscriptions services that they felt gave grounds for complaint. The figure is highest in Malta (39%) and lowest in Cyprus (6%). Looking at experience of problems more generally, whether or not these gave grounds for complaint, the most common is difficulties accessing support from providers (e.g., difficulties finding contact details), reported by 21% of consumers who have purchased TV subscriptions services.
- Of all those who have experienced a problem, approaching a third (30%) suffered financial detriment as a result and 73% suffered other, non-financial impacts. The non-financial impacts were most commonly a loss of time (82%) or anger/frustration (69%), though 38% also reported suffering stress or other negative mental health impacts.
- Fifty-nine per cent of all those who have experienced a problem in the market have gone on to make a complaint – most commonly to the service provider (51%). Sixty-one per cent of all those who have made a complaint report being satisfied with the outcome.
- Eleven per cent of consumers in the TV subscriptions services market have switched provider in the last year, most commonly to obtain a cheaper service (37%) or a higher quality service (28%). The main reason given for *not* switching provider is satisfaction with the existing provider, mentioned by 77% of those concerned.



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

A great deal/
A fair amount

Not very much/
Not at all

A great deal

A fair amount

Not very much

Not at all

EU27 AVERAGE

77

22

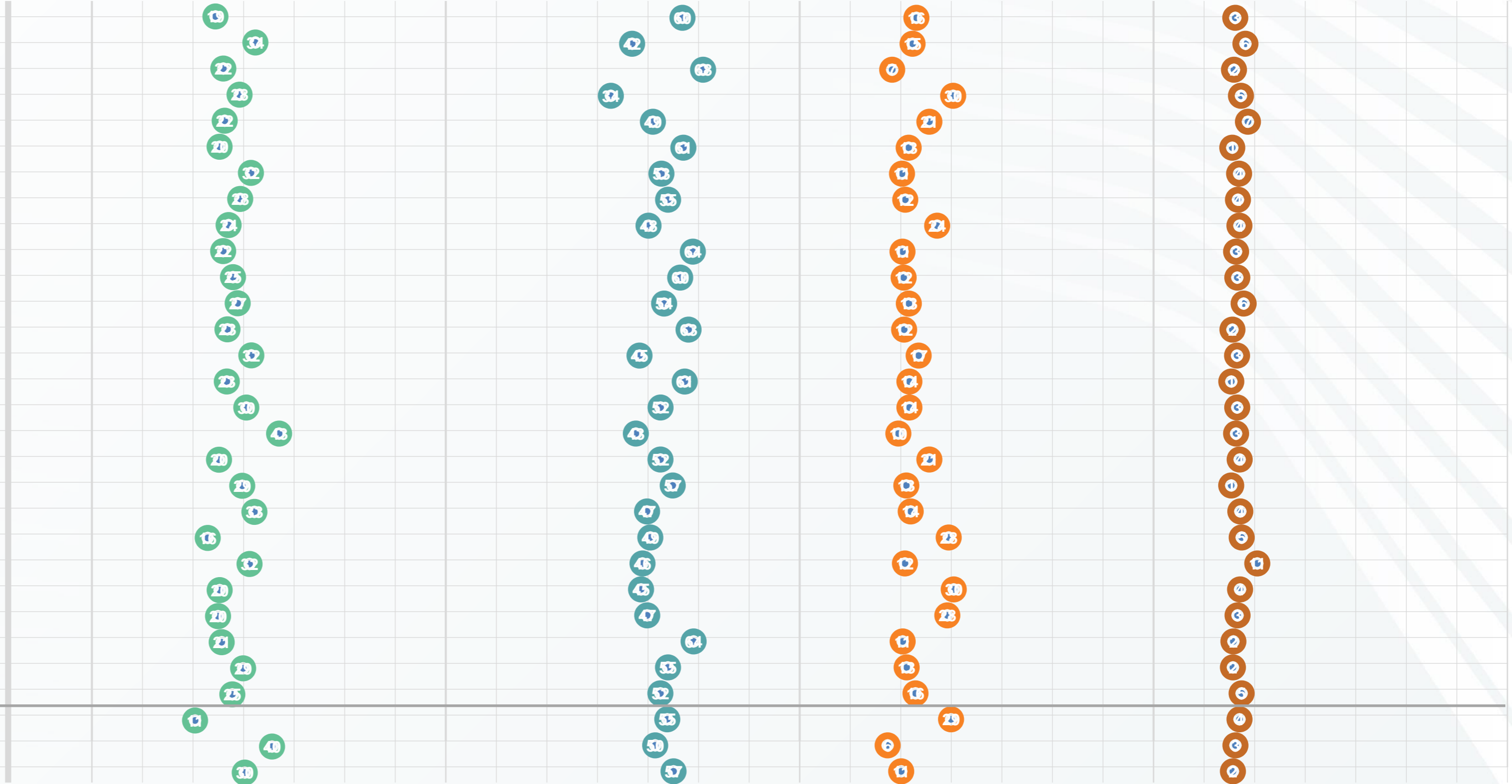
24

53

18

5

Country	A great deal/ A fair amount (%)	Not very much/ Not at all (%)
Belgium	79	19
Bulgaria	76	21
Czechia	90	9
Denmark	62	34
Germany	72	28
Estonia	81	15
Ireland	85	15
Greece	83	16
Spain	72	28
France	86	14
Croatia	85	15
Italy	81	19
Cyprus	86	13
Latvia	77	20
Lithuania	84	15
Luxembourg	83	17
Hungary	86	12
Malta	72	25
Netherlands	86	14
Austria	81	19
Poland	64	33
Portugal	77	23
Romania	65	34
Slovenia	67	31
Slovakia	86	13
Finland	84	14
Sweden	77	21
Iceland	66	33
Norway	90	8
United Kingdom	87	12



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



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

A great deal

A fair amount

Not very much

Not at all

EU27 AVERAGE

24

53

18

5

GENDER



A great deal/
A fair amount

Not very much/
Not at all

77

22

Men



Women



76

23

78

21

AGE



A great deal/
A fair amount

Not very much/
Not at all

77

22

81

18

78

22

75

24

71

27

18-34



35-54



55-64



65+



EDUCATION



A great deal/
A fair amount

Not very much/
Not at all

77

22

Low



Medium



High



75

24

76

24

79

20

EASE OF MANAGING FINANCIALLY



A great deal/
A fair amount

Not very much/
Not at all

77

22

77

22

79

20

75

24

73

26

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Very positive/
Mostly Positive

Mostly negative/
Very negative

Very positive

Mostly positive

Mostly negative

Very negative

EU27 AVERAGE

88

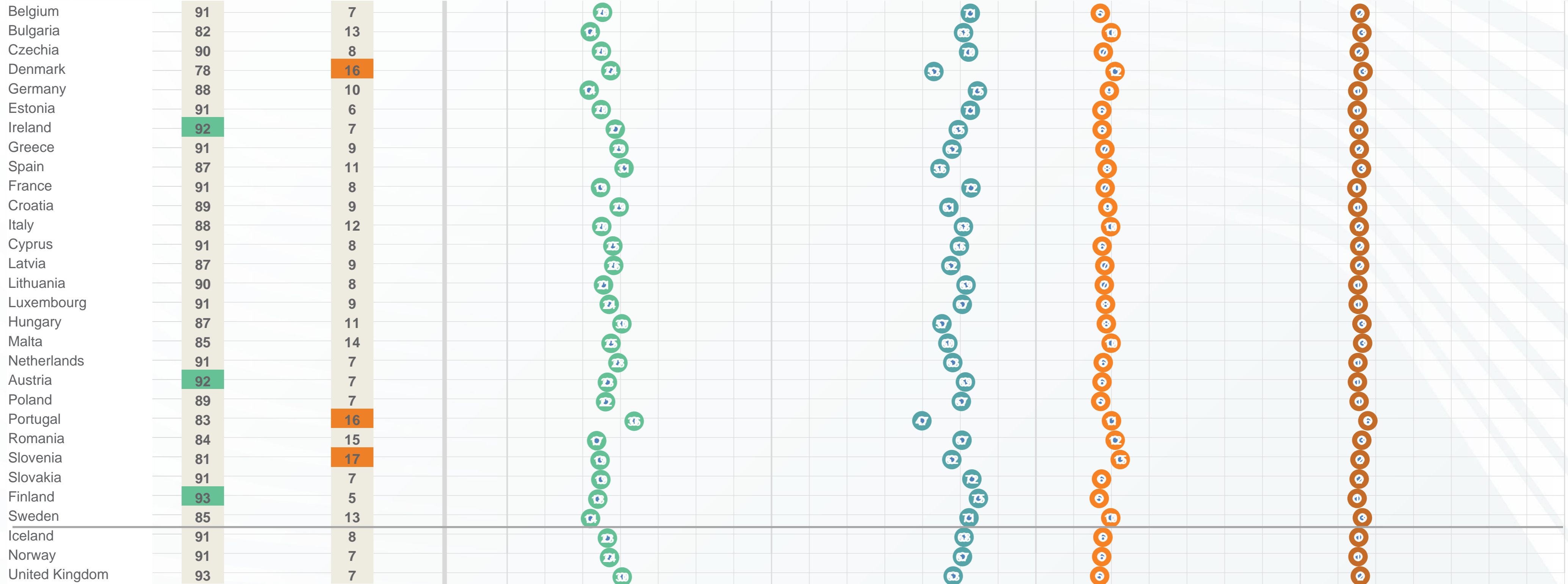
10

21

67

8

2



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



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

Very positive

Mostly positive

Mostly negative

Very negative

EU27 AVERAGE

21

67

8

2

GENDER



Very positive/
Mostly Positive

Mostly negative/
Very negative

88

10

Men



Women



AGE



Very positive/
Mostly Positive

Mostly negative/
Very negative

88

10

91

7

89

9

88

11

83

14

18-34



35-54



55-64



65+



EDUCATION



Very positive/
Mostly Positive

Mostly negative/
Very negative

88

10

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very positive/
Mostly Positive

Mostly negative/
Very negative

88

10

88

10

90

8

86

12

83

15

Very easy



Fairly easy



Fairly difficult



Very difficult





From where have you purchased products or services? (%)

In person at a shop or other outlet

Online, directly from the provider's website

Online through a platform specialising in discounts and offers, such as Groupon, VeePee or voyages privee

Over the phone or by post

From a salesperson who visited my home or work

Don't know/refused

EU27 AVERAGE

30

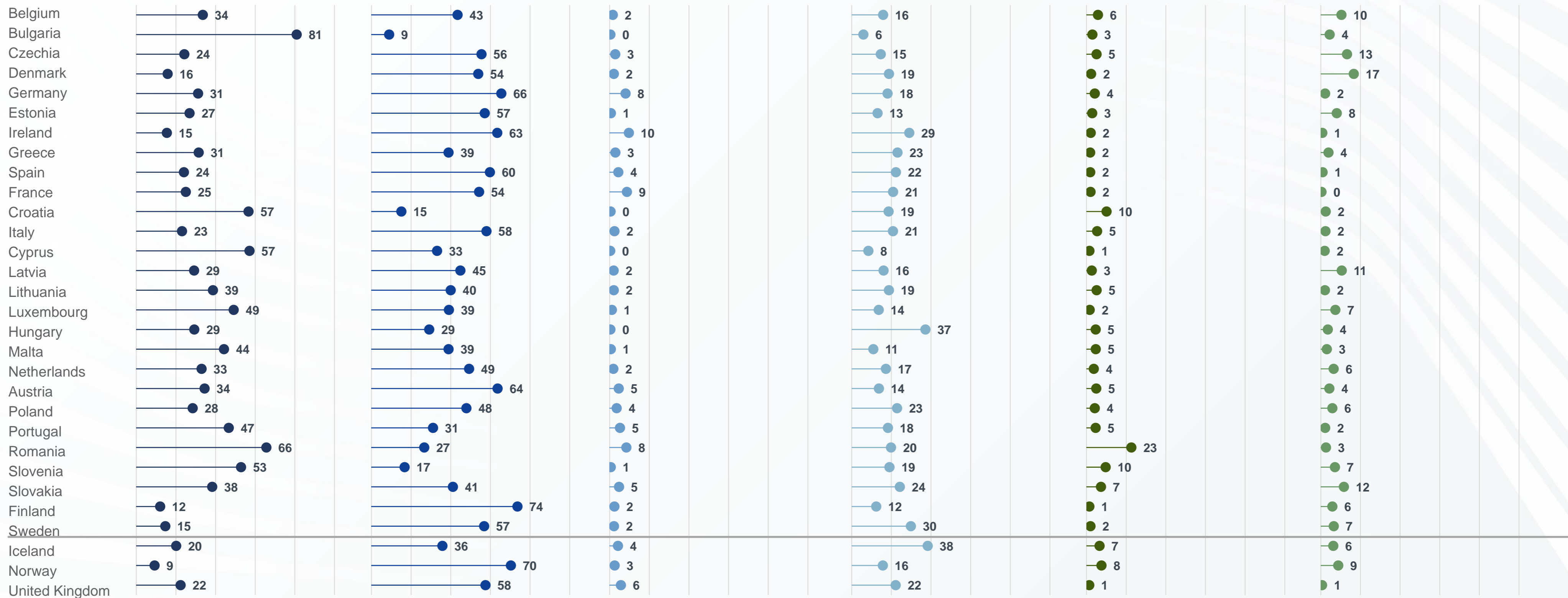
53

5

20

5

3



Adults (aged 18+)

'Don't know' responses for this question may include respondents who have been using the same service for a long time and thus have no recent experience of purchasing new services on which to comment.



From where have you purchased products or services? (%)

In person at a shop or other outlet

Online, directly from the provider's website

Online through a platform specialising in discounts and offers, such as Groupon, VeePee or voyages privee

Over the phone or by post

From a salesperson who visited my home or work

Don't know/refused

EU27 AVERAGE

30

53

5

20

5

3

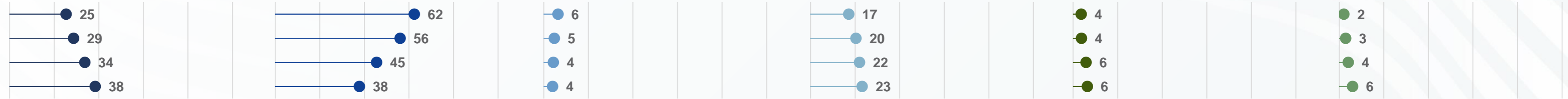
Gender

Male
Female



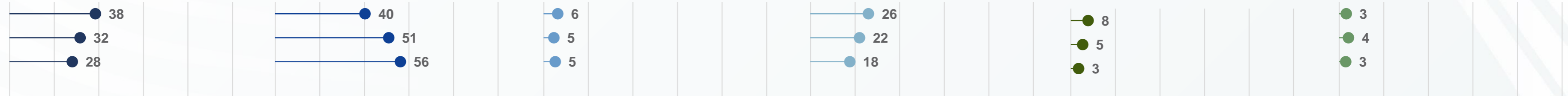
Age

18-34
35-54
55-64
65+



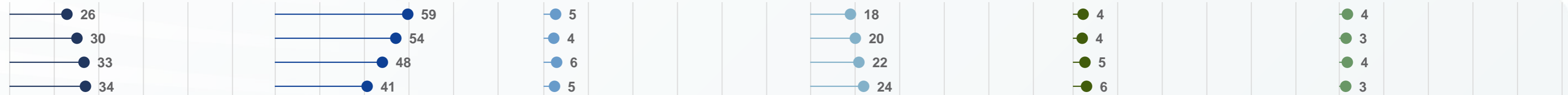
Education

Low
Medium
High



Ease of Managing Financially

Very easy
Fairly easy
Fairly difficult
Very difficult





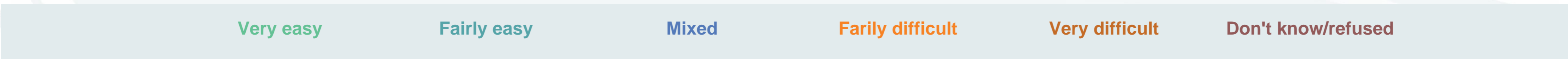
How easy or difficult was it to compare the products or services of different providers? (%)



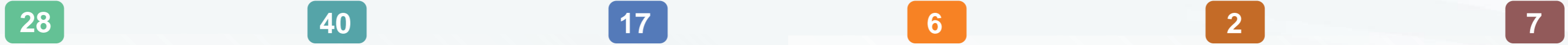
Iceland, Norway and the United Kingdom excluded from top 3 shading



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



EU27 AVERAGE



GENDER



Very easy/
Fairly easy

Fairly difficult/
Very difficult



Men



Women



71

8

66

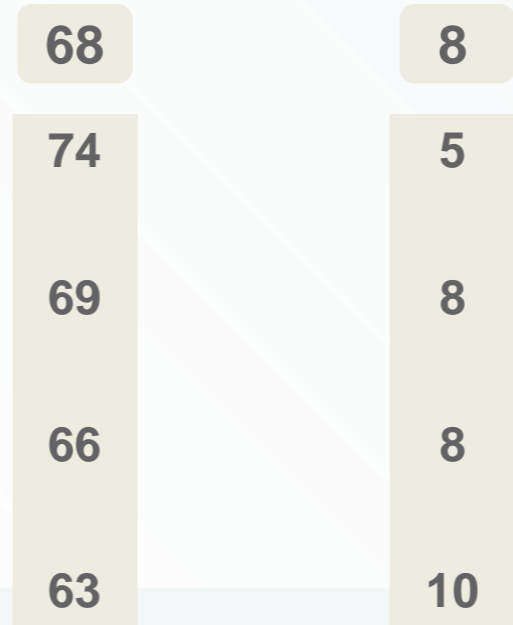
8

AGE



Very easy/
Fairly easy

Fairly difficult/
Very difficult



18-34



35-54



55-64



65+

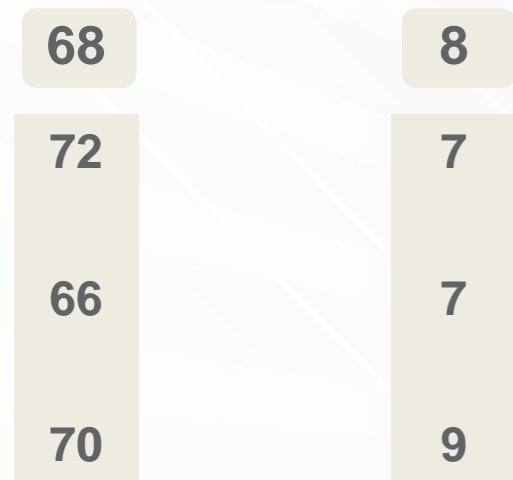


EDUCATION



Very easy/
Fairly easy

Fairly difficult/
Very difficult



Low



Medium



High

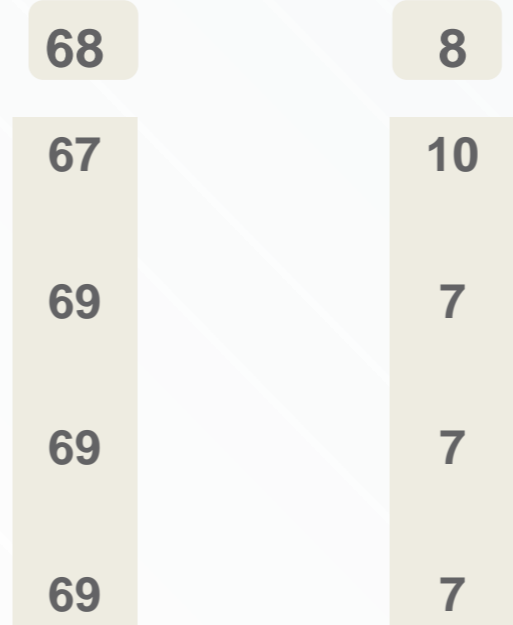


EASE OF MANAGING FINANCIALLY



Very easy/
Fairly easy

Fairly difficult/
Very difficult



Very easy



Fairly easy



Fairly difficult



Very difficult





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

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

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

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

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

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

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

Another reason

EU27 AVERAGE

41

40

50

39

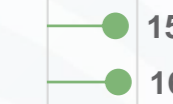
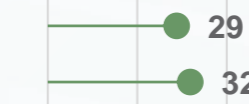
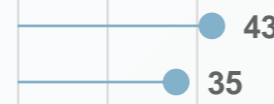
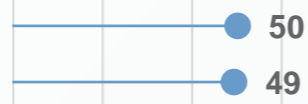
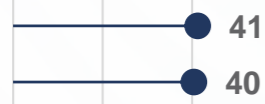
15

30

15

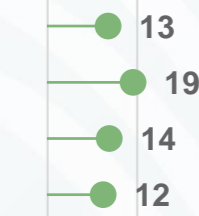
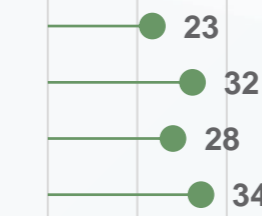
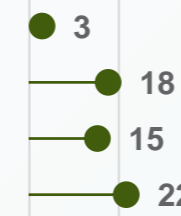
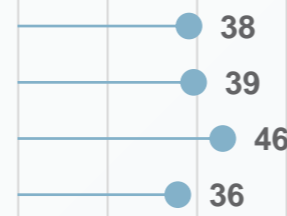
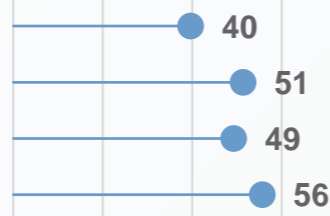
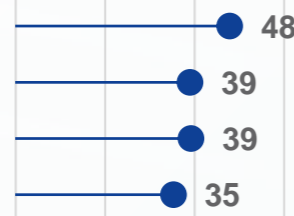
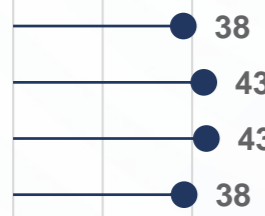
Gender

Male
Female



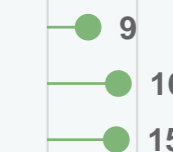
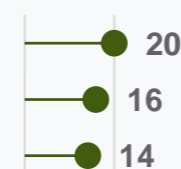
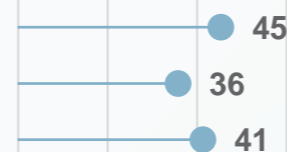
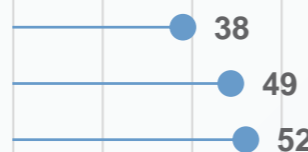
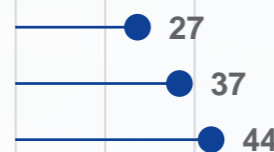
Age

18-34
35-54
55-64
65+



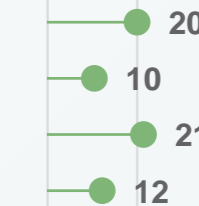
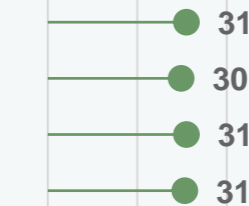
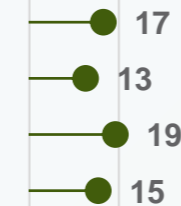
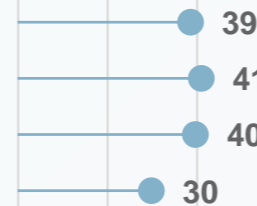
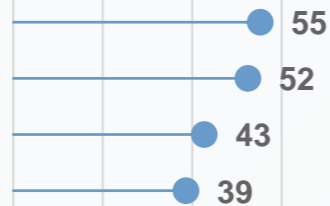
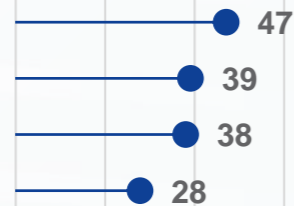
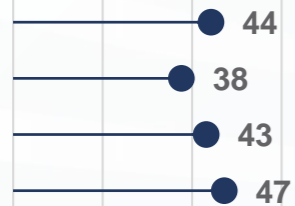
Education

Low
Medium
High



Ease of Managing Financially

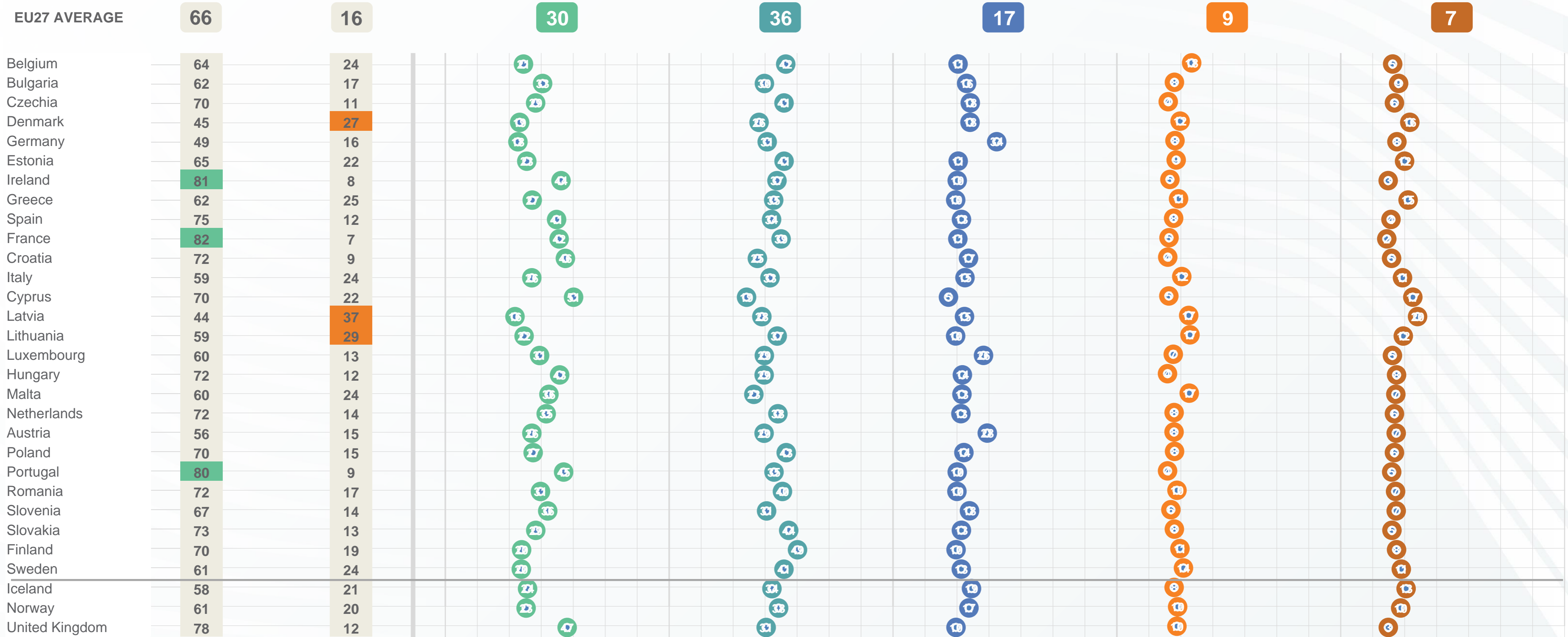
Very easy
Fairly easy
Fairly difficult
Very difficult





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

30

36

17

9

7

GENDER



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

66

16

Men



Women



AGE



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

66

16

18-34



35-54



55-64



65+



EDUCATION



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

66

16

Low



Medium



High



EASE OF MANAGING FINANCIALLY



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

66

16

Very easy



Fairly easy



Fairly difficult



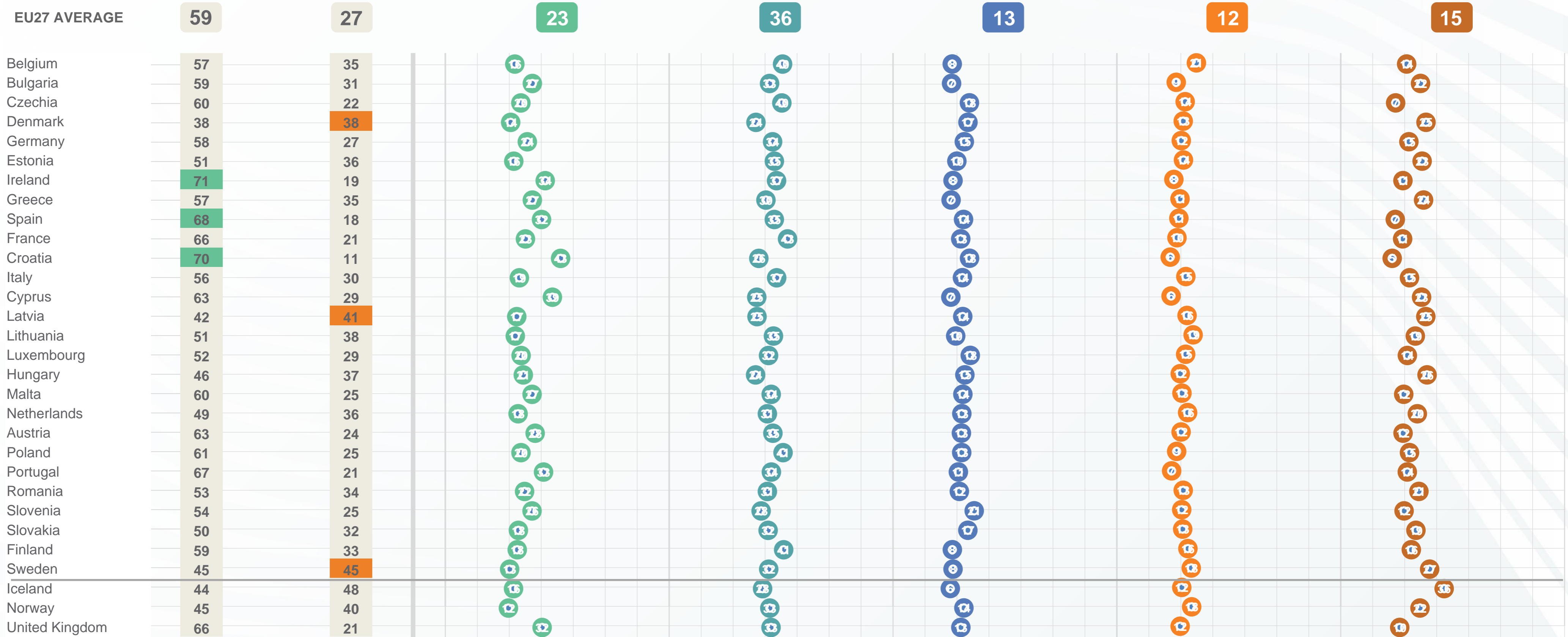
Very difficult





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

23

36

13

12

15

GENDER



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

59

27

Men



Women



AGE



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

59

27

18-34



35-54



55-64



65+



52

35

EDUCATION



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

59

27

Low



Medium



High



57

31

58

27

60

26

EASE OF MANAGING FINANCIALLY



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

59

27

Very easy



Fairly easy



Fairly difficult



Very difficult



57

30

60

25

59

27

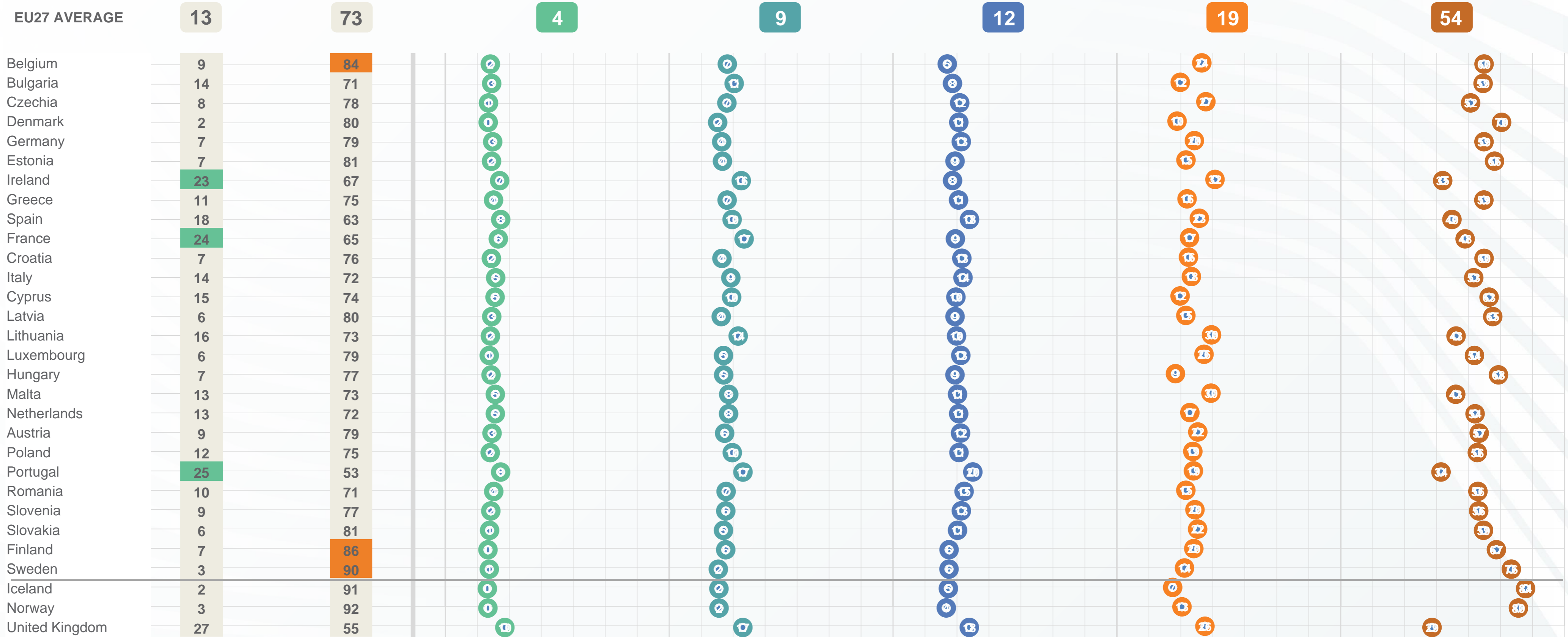
60

30



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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

4

9

12

19

54

GENDER



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

13

73

13

74

14

72

Men



Women



AGE



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

13

73

14

71

14

73

14

71

11

77

18-34



35-54



55-64



65+



EDUCATION



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

13

73

15

67

13

71

13

75

Low



Medium



High



EASE OF MANAGING FINANCIALLY



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

13

73

12

77

13

73

14

70

16

69

Very easy



Fairly easy



Fairly difficult



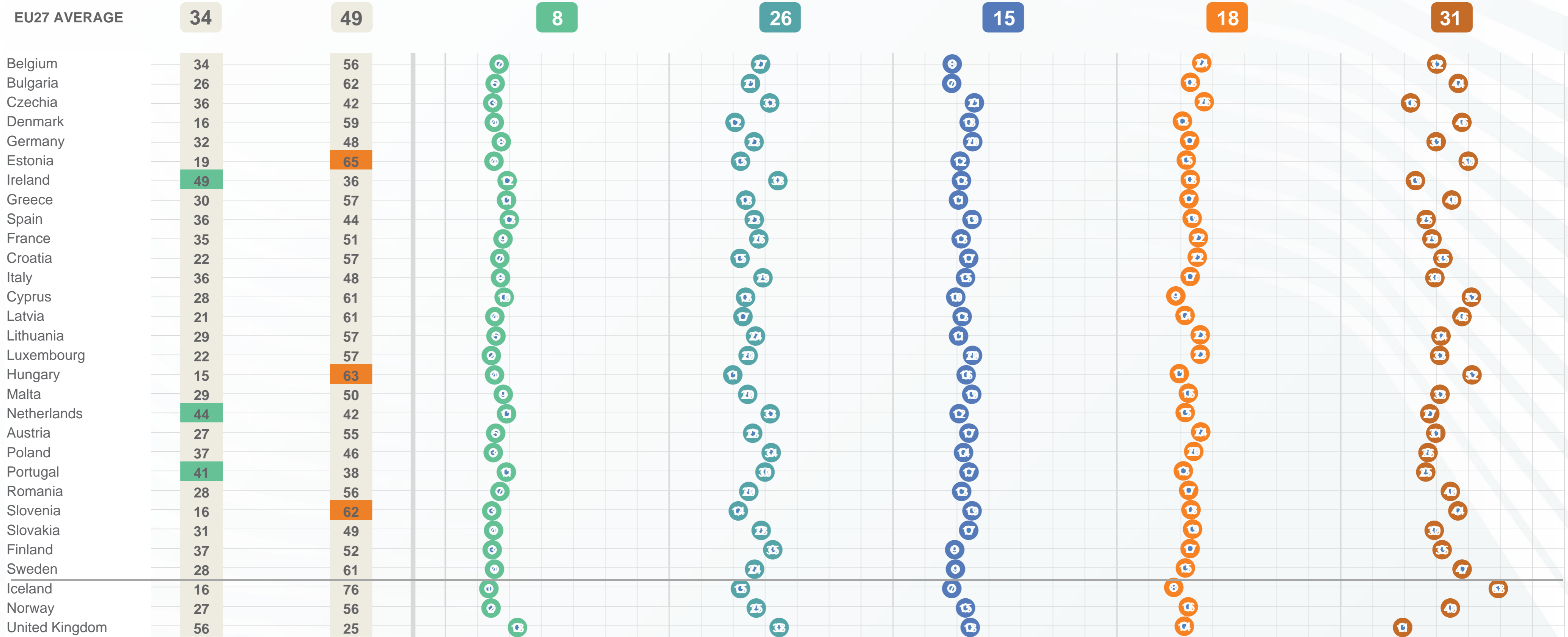
Very difficult





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

8

26

15

18

31

GENDER



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

34

49

34

50

33

49

Men



Women



AGE



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

34

49

41

41

33

49

32

52

24

61

18-34



35-54



55-64



65+



EDUCATION



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

34

49

29

56

34

49

34

49

Low



Medium



High



EASE OF MANAGING FINANCIALLY



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

34

49

33

50

34

49

32

49

35

52

Very easy



Fairly easy



Fairly difficult



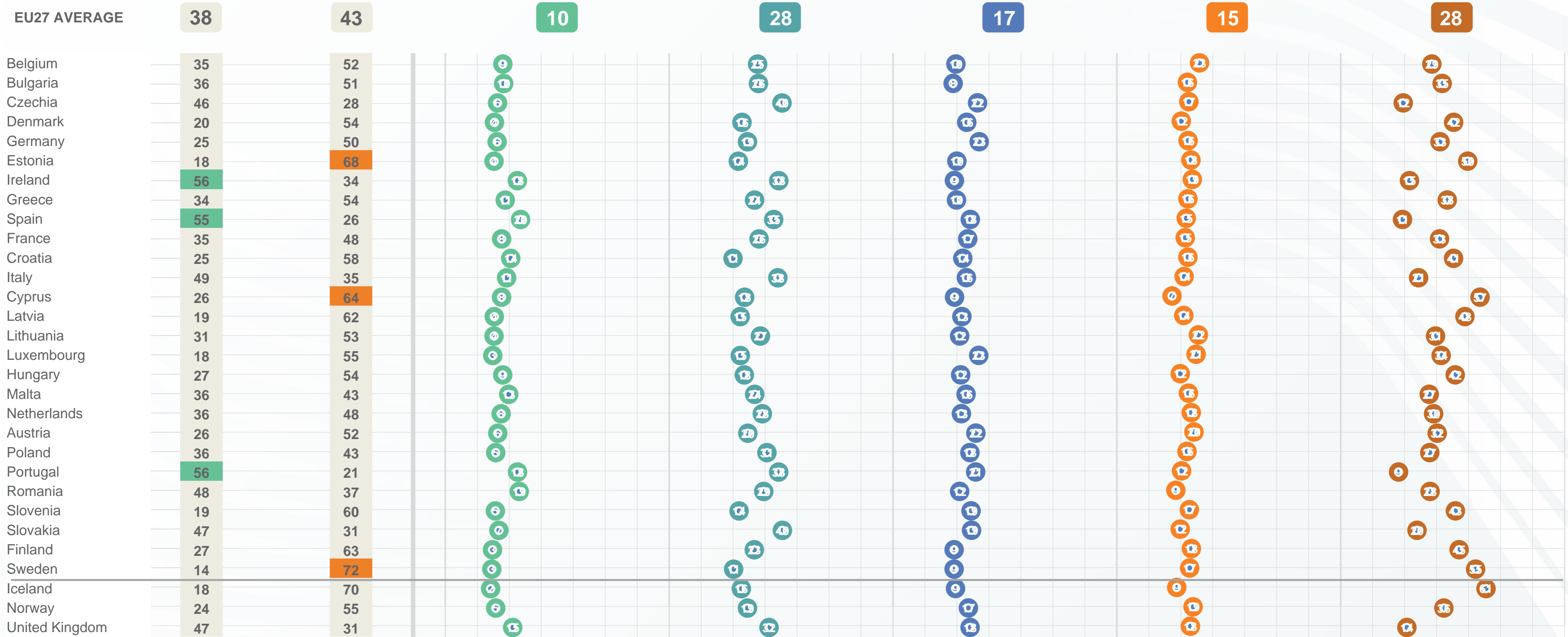
Very difficult





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

10

28

17

15

28

GENDER



Very/
Fairly important Not very/
Not at all important

38

43

Men



Women



37

44

38

43

AGE



Very/
Fairly important Not very/
Not at all important

38

43

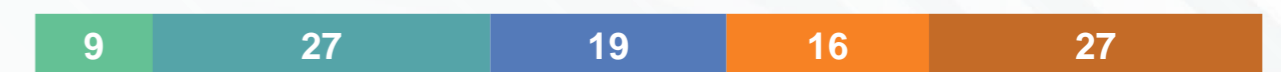
18-34



35-54



55-64



65+



43

38

37

44

36

43

31

51

EDUCATION



Very/
Fairly important Not very/
Not at all important

38

43

Low



Medium



High



37

44

40

41

36

45

EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

38

43

Very easy



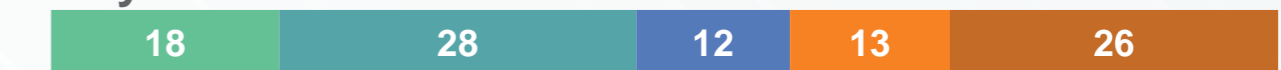
Fairly easy



Fairly difficult



Very difficult



31

50

38

42

39

41

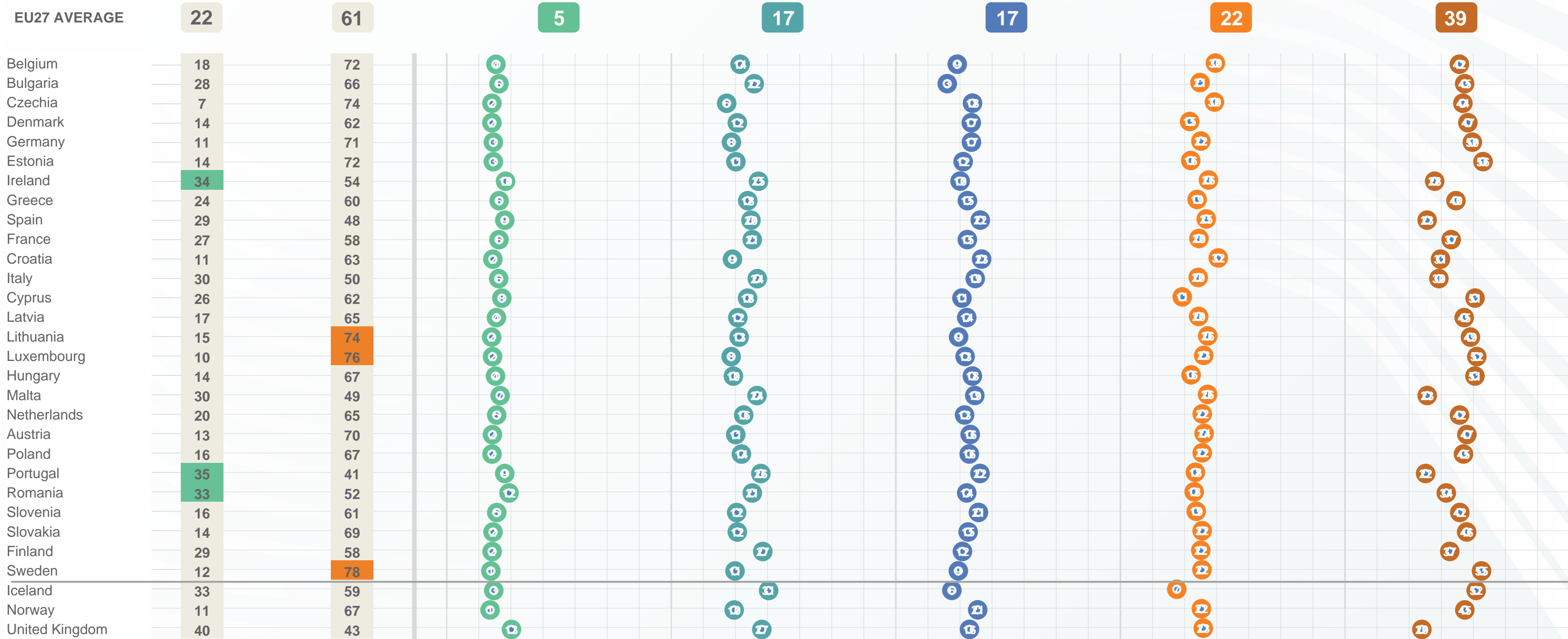
46

39



Overall, how important to you were each of the following when choosing products or services?... Advertisements on TV, radio or on social media sites like Facebook or Instagram (%)

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



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



Overall, how important to you were each of the following when choosing products or services?... Advertisements on TV, radio or on social media sites like Facebook or Instagram (%)

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

5

17

17

22

39

GENDER



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

22

61

Men



Women



AGE



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

22

61

23

58

22

60

22

61

19

66

18-34



35-54



55-64



65+



EDUCATION



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

22

61

Low



Medium



High



EASE OF MANAGING FINANCIALLY



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

22

61

17

66

22

60

22

58

30

56

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Very/
Fairly important

Not very/
Not at all important

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

87

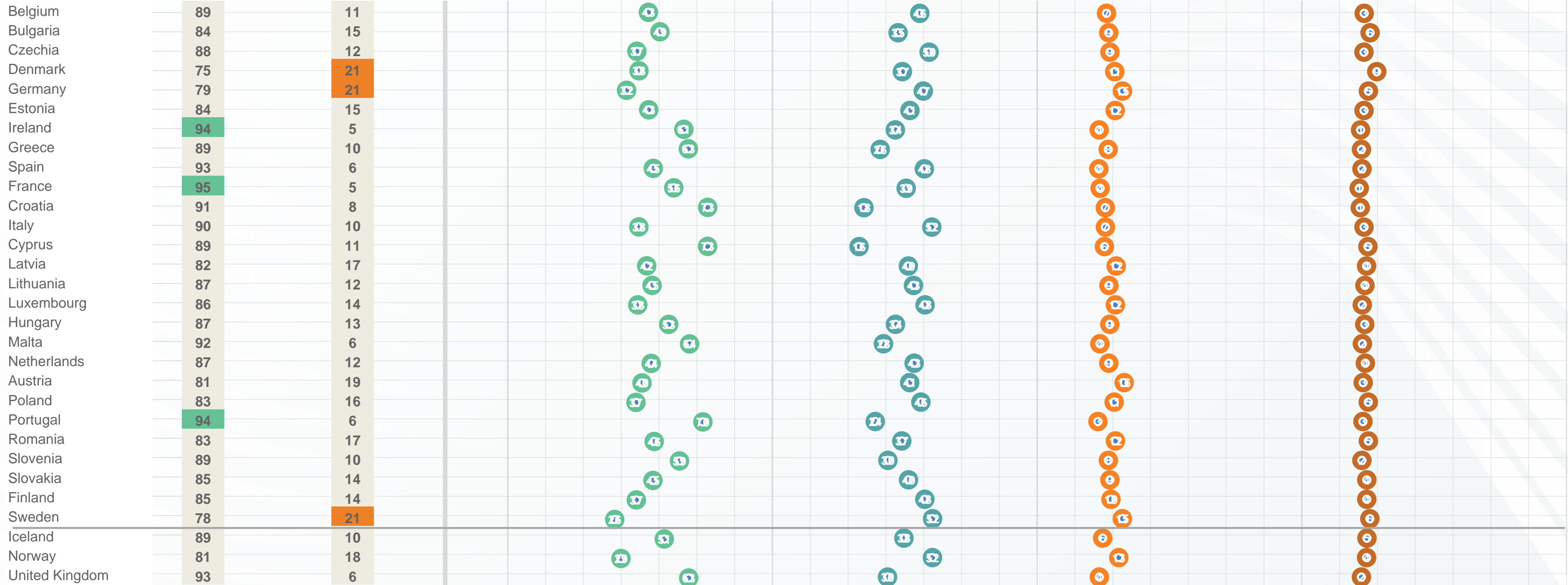
12

44

44

9

3



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



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

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

44

44

9

3

GENDER



Very/
Fairly important Not very/
Not at all important

87

12

Men



Women



86

14

89

11

AGE



Very/
Fairly important Not very/
Not at all important

87

12

87

13

89

11

88

12

84

15

18-34



35-54



55-64



65+



EDUCATION



Very/
Fairly important Not very/
Not at all important

87

12

Low



Medium



High



87

13

87

13

88

12

EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

87

12

82

18

88

12

90

10

91

9

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Very/
Fairly important

Not very/
Not at all important

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

86

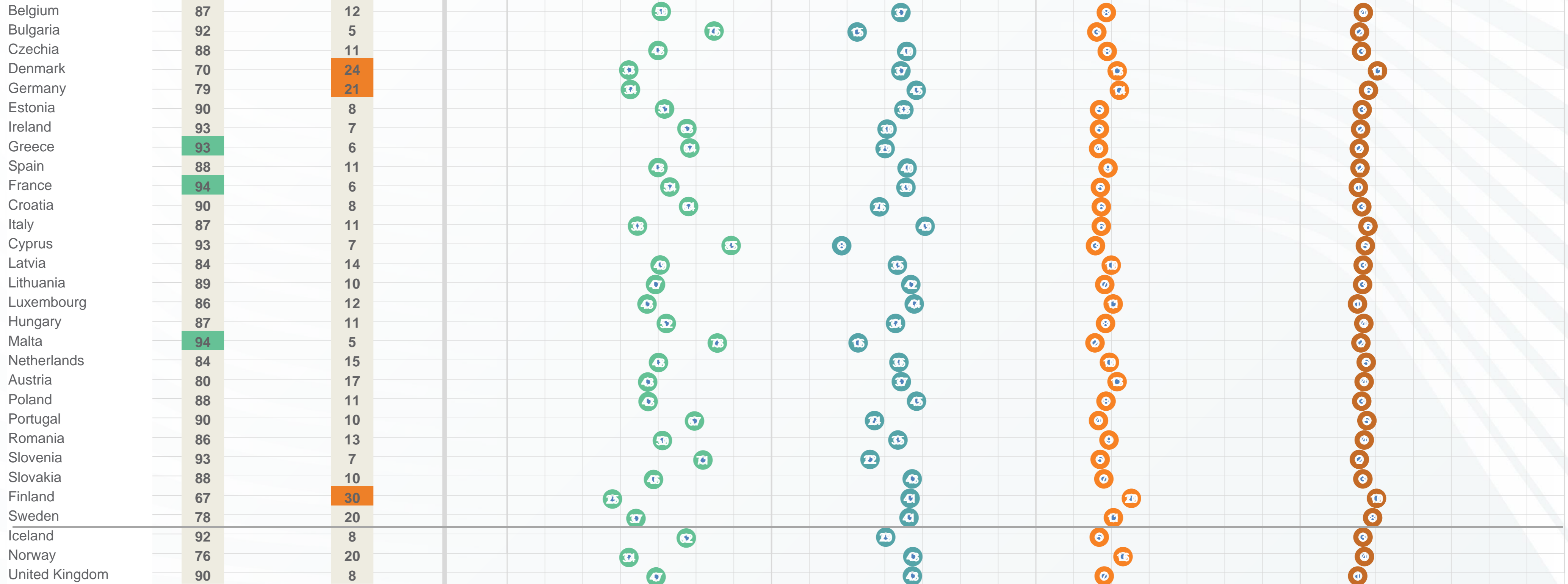
13

46

40

9

4



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



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

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

46

40

9

4

GENDER



Very/
Fairly important Not very/
Not at all important

86 13

Men



Women



84 15

88 11

AGE



Very/
Fairly important Not very/
Not at all important

86 13

86 14

85 14

90 9

86 12

18-34



35-54



55-64



65+



EDUCATION



Very/
Fairly important Not very/
Not at all important

86 13

85 14

86 13

87 12

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

86 13

81 17

88 12

88 11

89 9

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Always/
Sometimes

Rarely/
Never

Always

Sometimes

Rarely

Never

EU27 AVERAGE

45

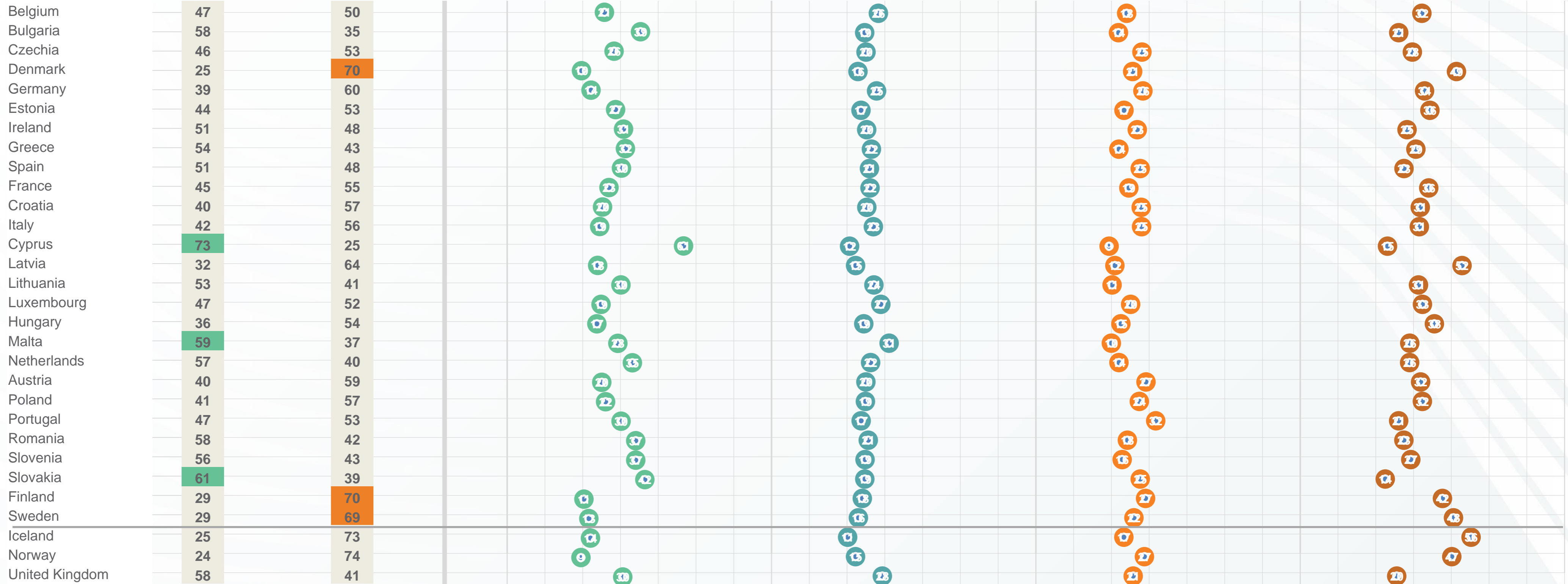
54

23

22

23

31



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



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

Always

Sometimes

Rarely

Never

EU27 AVERAGE

23

22

23

31

GENDER



Always/
Sometimes

Rarely/
Never

45

54

Men



Women



44

55

45

53

AGE



Always/
Sometimes

Rarely/
Never

45

54

42

57

45

54

47

51

45

52

18-34



35-54



55-64



65+



EDUCATION



Always/
Sometimes

Rarely/
Never

45

54

Low



Medium



High



41

58

46

53

44

55

EASE OF MANAGING FINANCIALLY



Always/
Sometimes

Rarely/
Never

45

54

38

61

46

53

47

52

45

52

Very easy



Fairly easy



Fairly difficult

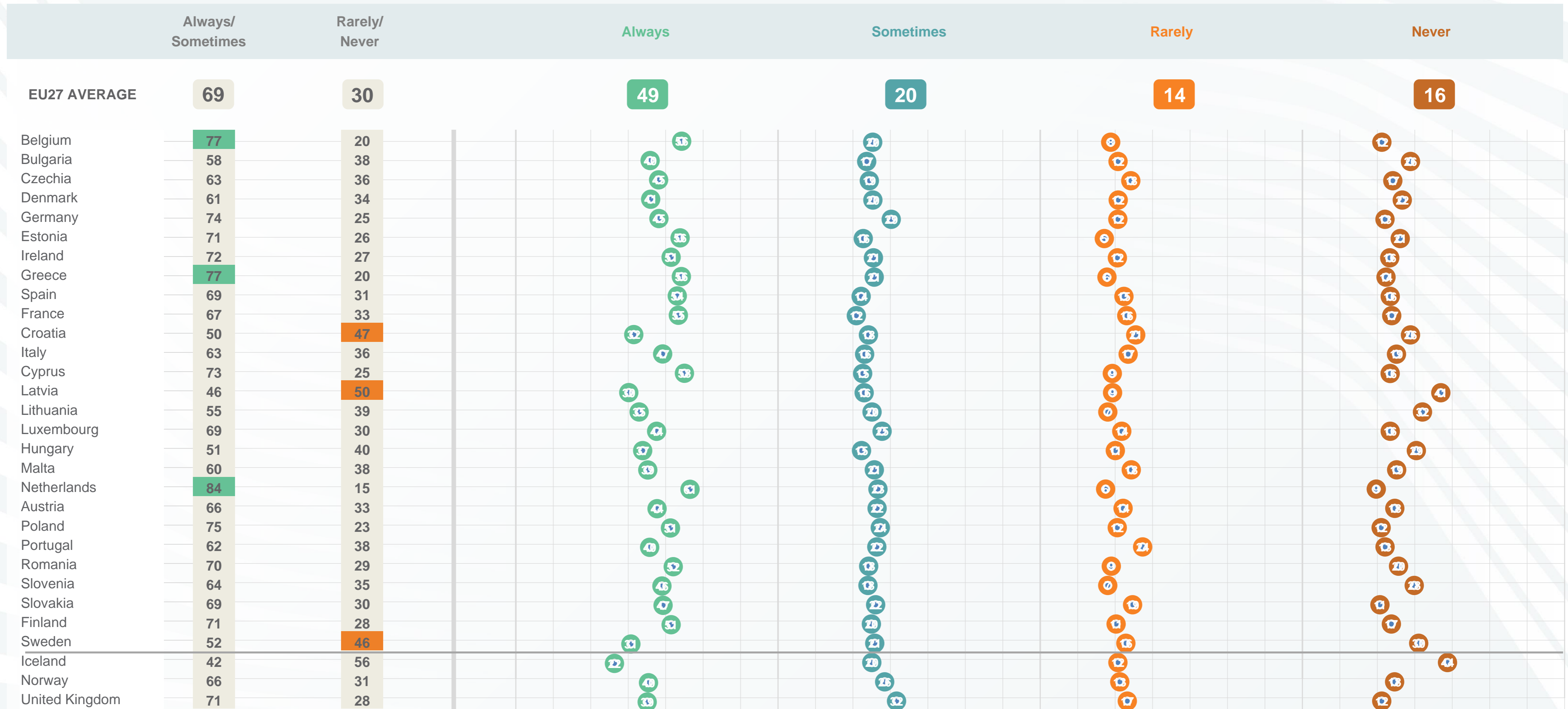


Very difficult





When you are buying products or services online, how often, if at all, check whether websites you are buying from are secured and safe to visit? (%)



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



When you are buying products or services online, how often, if at all, check whether websites you are buying from are secured and safe to visit? (%)

Always

Sometimes

Rarely

Never

EU27 AVERAGE

49

20

14

16

GENDER



Always/
Sometimes

Rarely/
Never

69

30

Men



Women



70

29

68

31

AGE



Always/
Sometimes

Rarely/
Never

69

30

73

27

71

28

62

37

63

35

18-34



35-54



55-64



65+



EDUCATION



Always/
Sometimes

Rarely/
Never

69

30

Low



Medium



High



59

39

68

31

71

29

EASE OF MANAGING FINANCIALLY



Always/
Sometimes

Rarely/
Never

69

30

67

32

70

29

69

30

66

33

Very easy



Fairly easy



Fairly difficult



Very difficult





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

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

In combination with other non-similar products and services

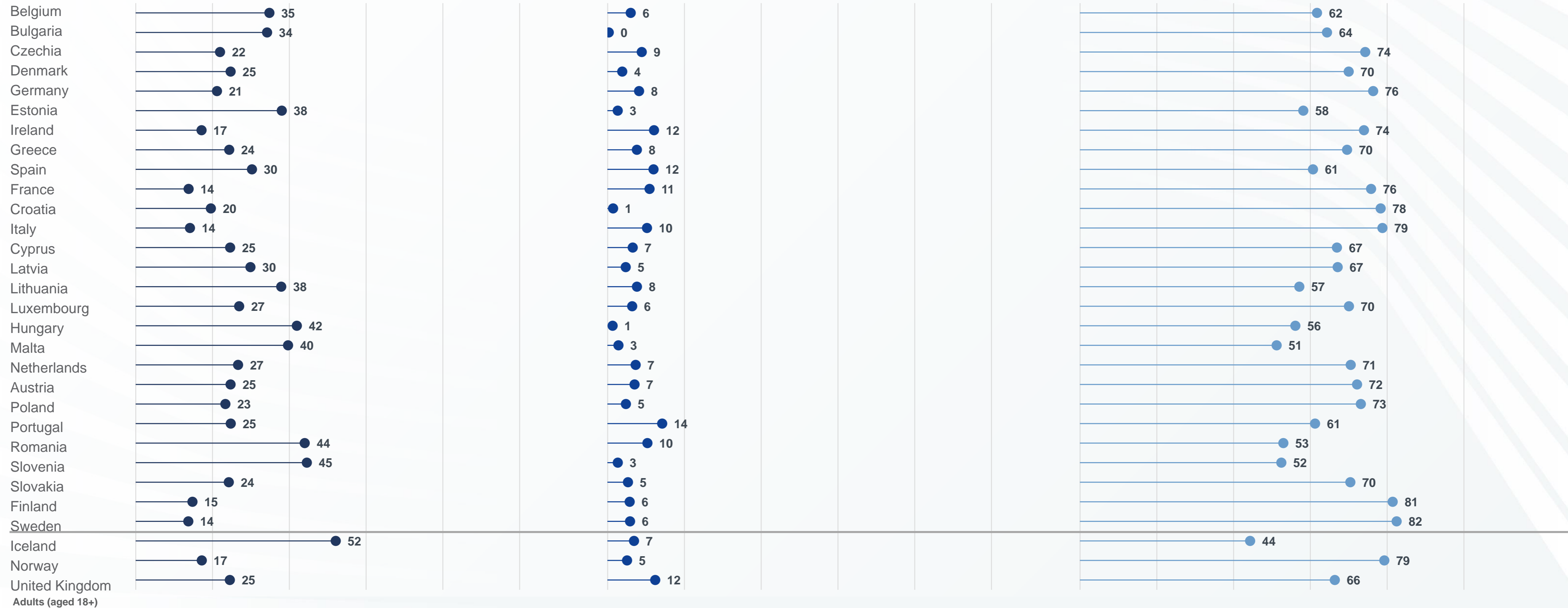
No

EU27 AVERAGE

23

9

71





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

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

In combination with other non-similar products and services

No

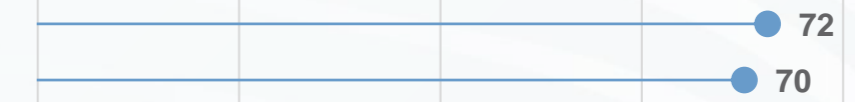
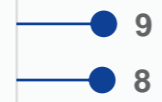
EU27 AVERAGE

23

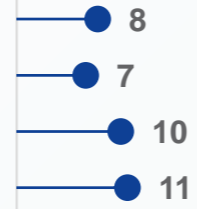
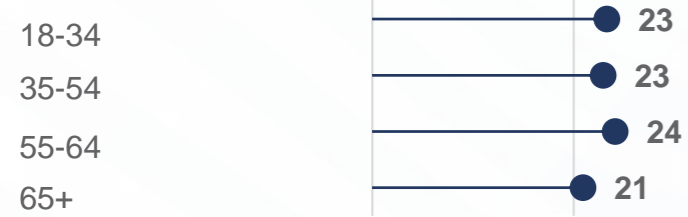
9

71

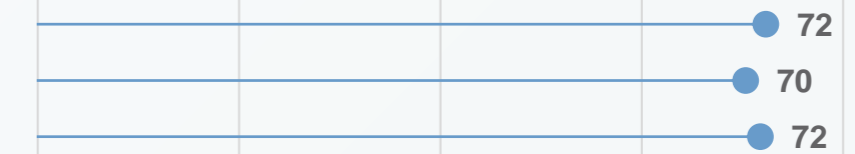
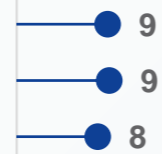
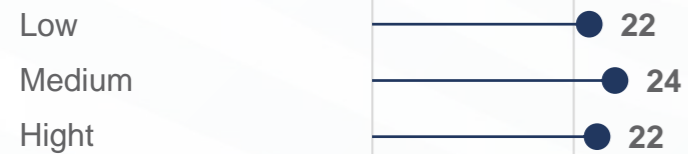
Gender



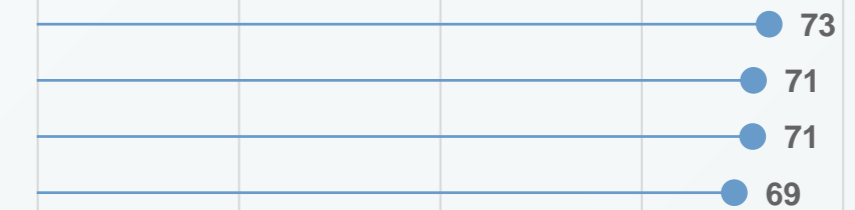
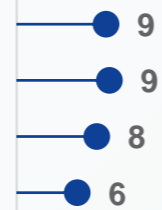
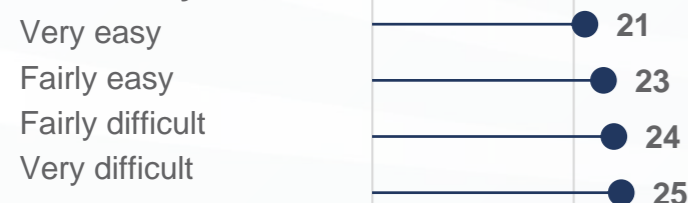
Age



Education



Ease of Managing Financially





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

Any problem giving cause for complaint Incorrect or unclear pricing that resulted in you paying unexpected additional costs Incorrectly told to buy a product or service within a specific timeframe to get a special offer or because it is in high demand Problems withdrawing from the contract within the permitted timeframe Inaccurate or misleading information about the product or service or unclear terms and conditions Difficulties accessing support from the provider – for example difficulties finding contact details Not being able to buy from the provider's website in another European Member State Your personal data being sold, given or leaked to others You were a victim of fraud (e.g. you never received any product or service) Difficulties getting compensation you were entitled to

EU27 AVERAGE

13

13

14

8

14

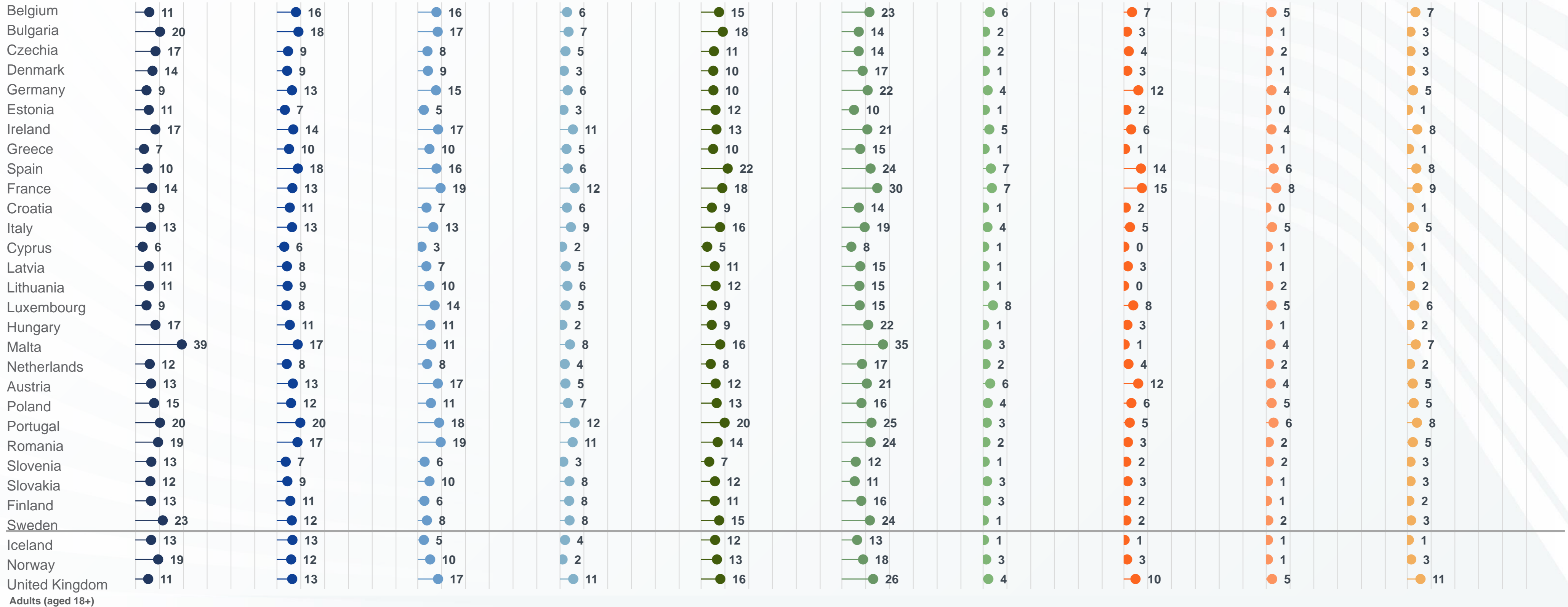
21

4

8

5

5





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

Any problem giving cause for complaint Incorrect or unclear pricing that resulted in you paying unexpected additional costs Incorrectly told to buy a product or service within a specific timeframe to get a special offer or because it is in high demand Problems withdrawing from the contract within the permitted timeframe Inaccurate or misleading information about the product or service or unclear terms and conditions Difficulties accessing support from the provider – for example difficulties finding contact details Not being able to buy from the provider's website in another European Member State Your personal data being sold, given or leaked to others You were a victim of fraud (e.g. you never received any product or service) Difficulties getting compensation you were entitled to

EU27 AVERAGE

13

13

14

8

14

21

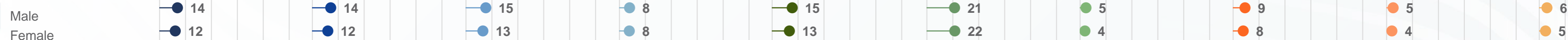
4

8

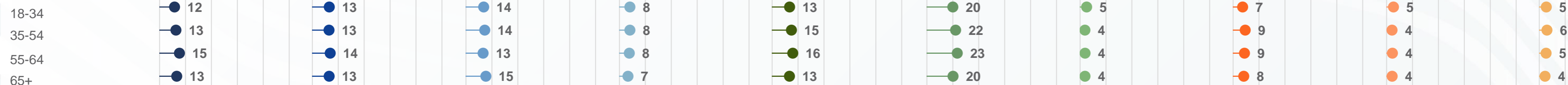
5

5

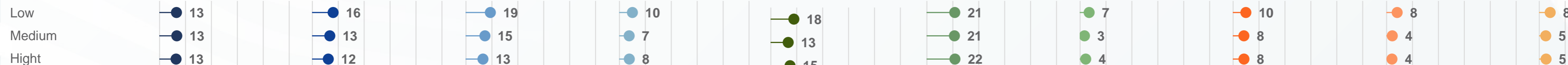
Gender



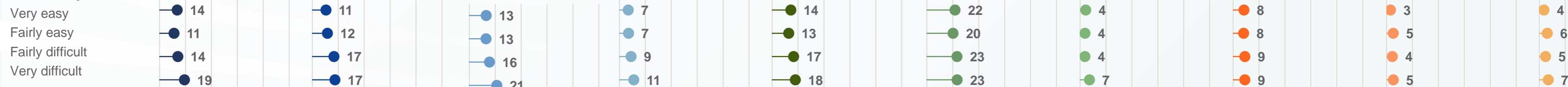
Age



Education



Ease of Managing Financially





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

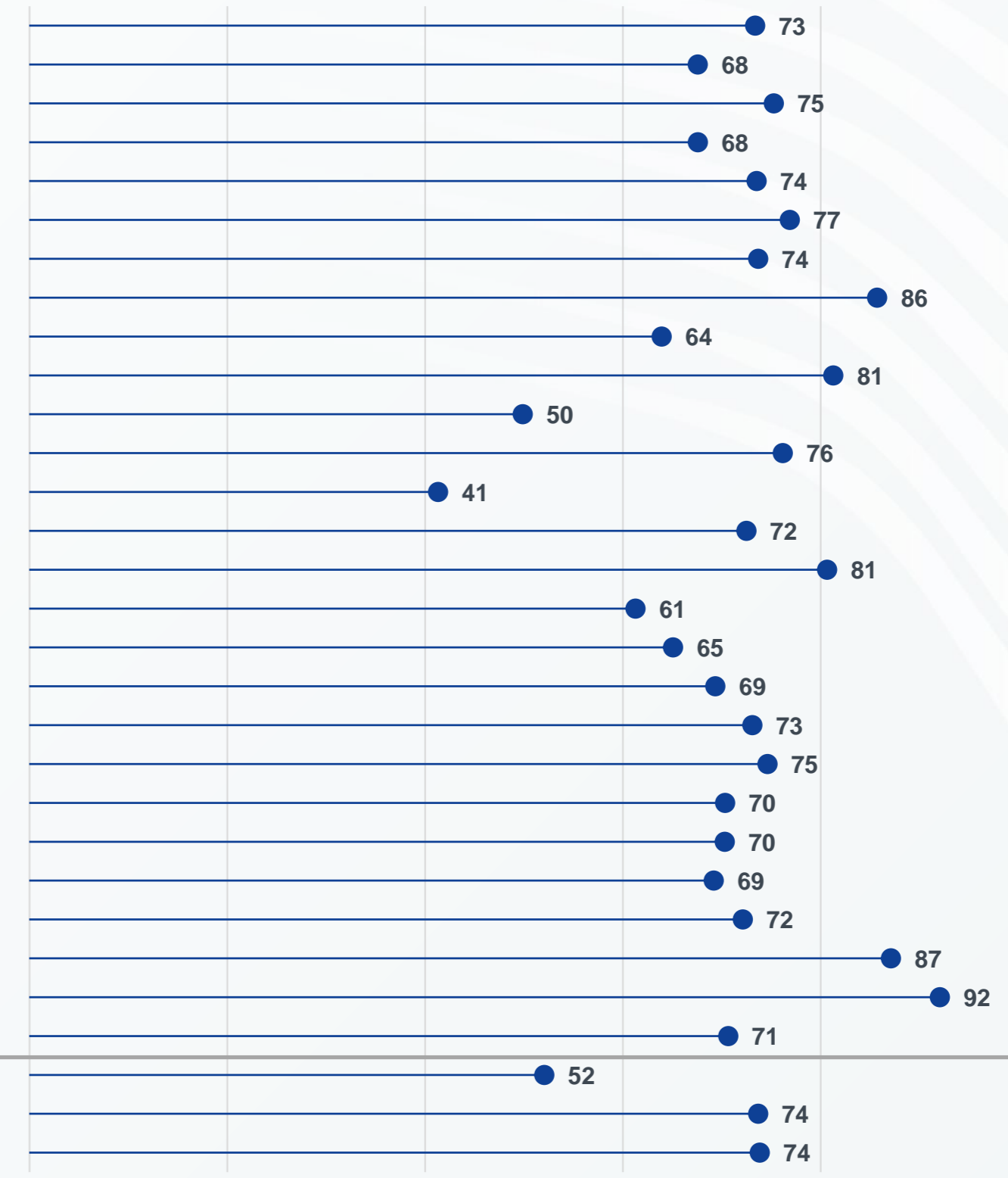
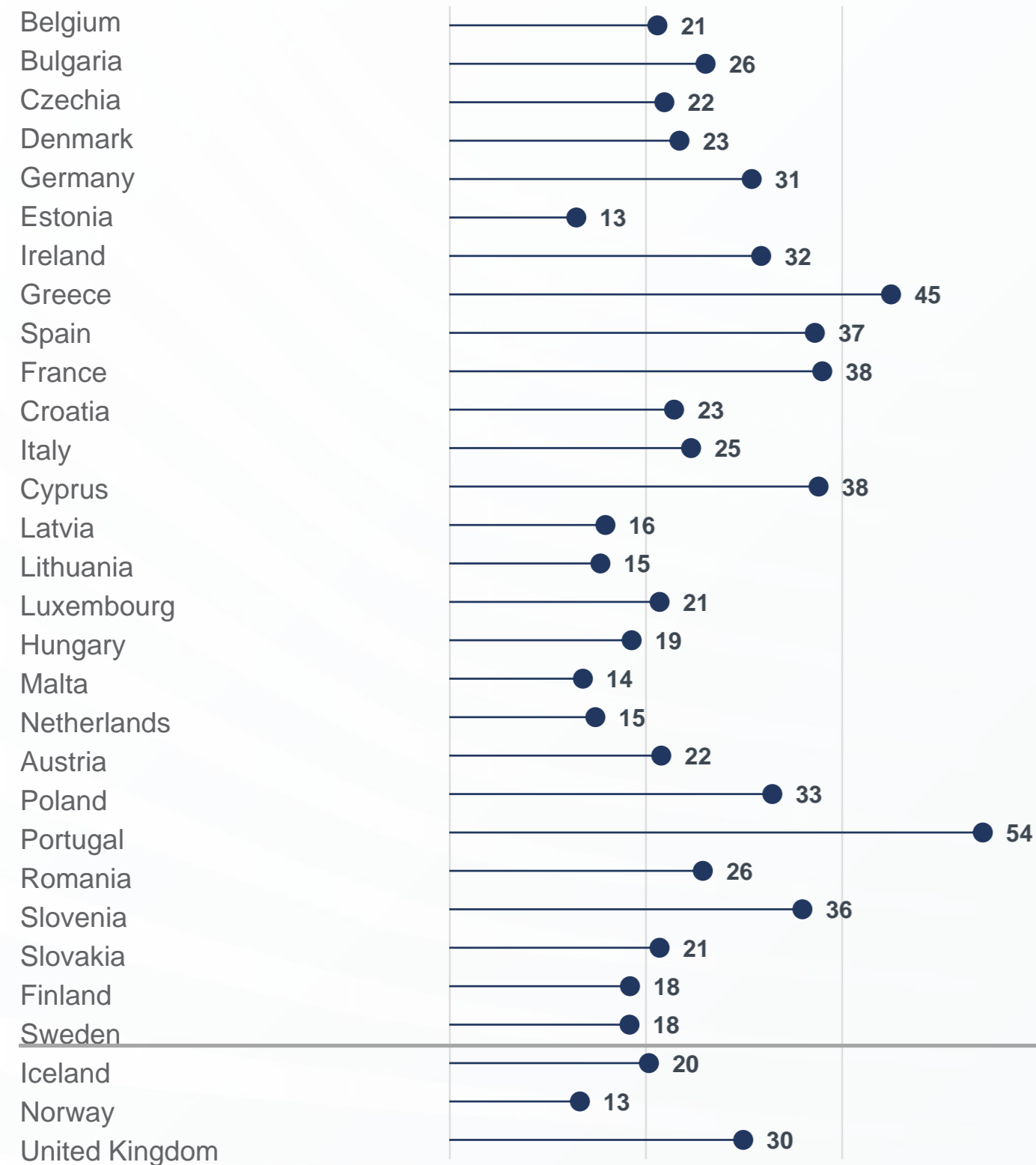
Financial loss

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

EU27 AVERAGE

30

73



Adults (aged 18+) who have experienced a problem

In the following countries results are based on sample sizes below 50, and so should be interpreted with caution: EL (n=38), HR (n=47), CY (n=16), LU (n=23), IS (n=35)



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

Financial loss

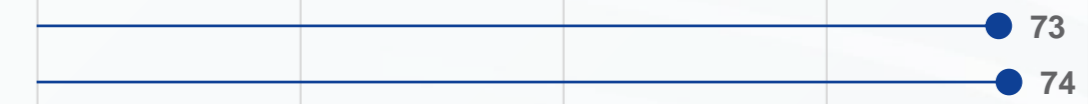
Other, non-financial impacts such as loss of time, anger, frustration, stress, anxiety

EU27 AVERAGE

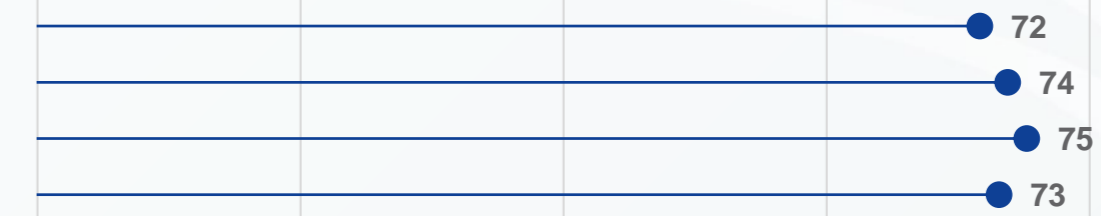
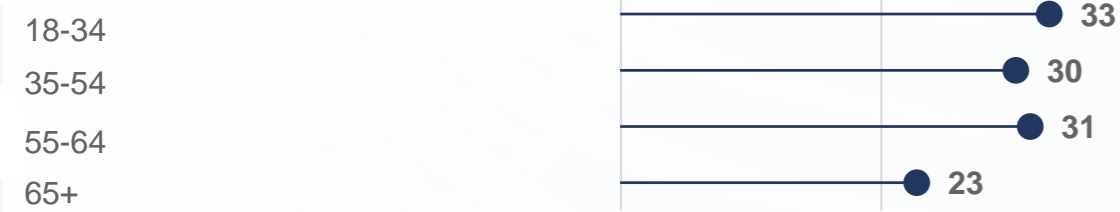
30

73

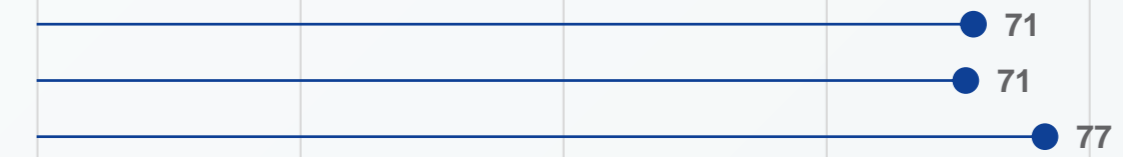
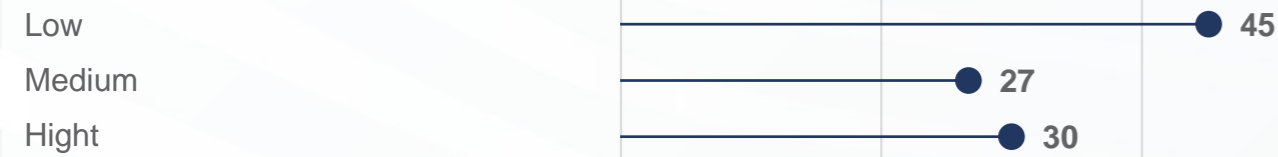
Gender



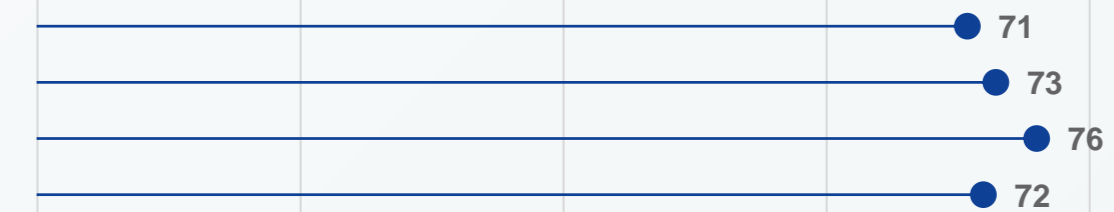
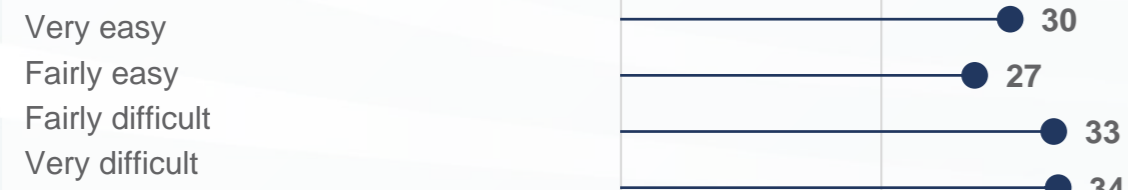
Age



Education



Ease of Managing Financially





What was the total financial loss? (%)

Total median in EUR

EU27 AVERAGE

90

Gender



Age



Education



Ease of Managing Financially





What was the non-financial impact? (%)

Loss of time

Anger or frustration

Stress, anxiety or other negative impacts on your mental health

A negative effect on your physical health

Something else

EU27 AVERAGE

82

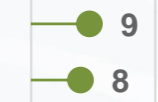
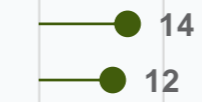
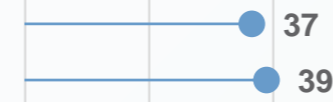
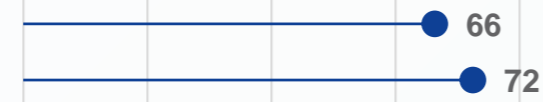
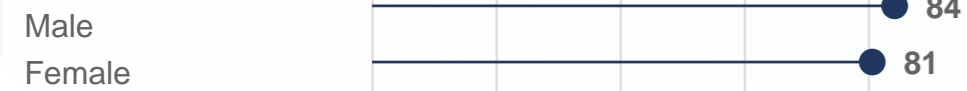
69

38

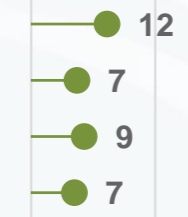
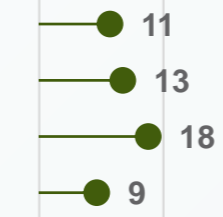
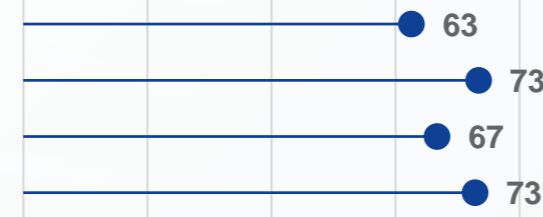
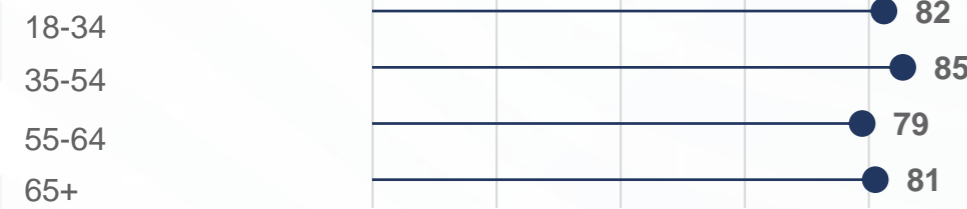
13

9

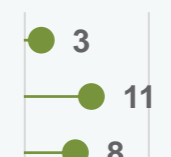
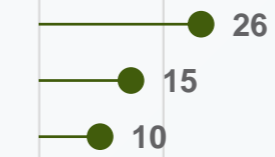
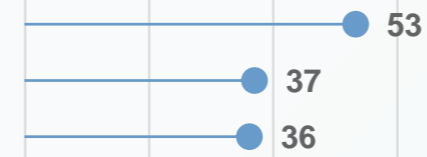
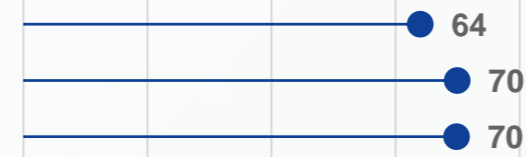
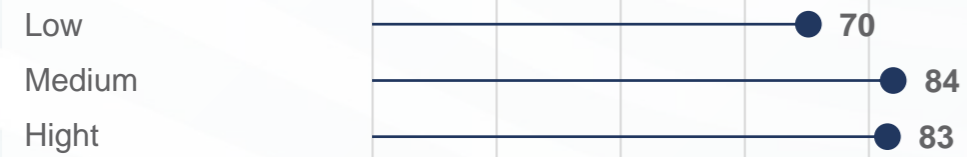
Gender



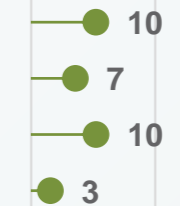
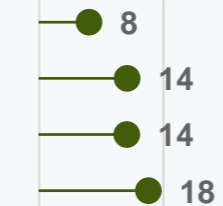
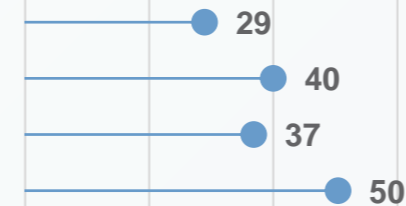
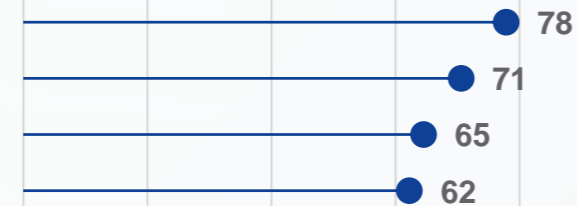
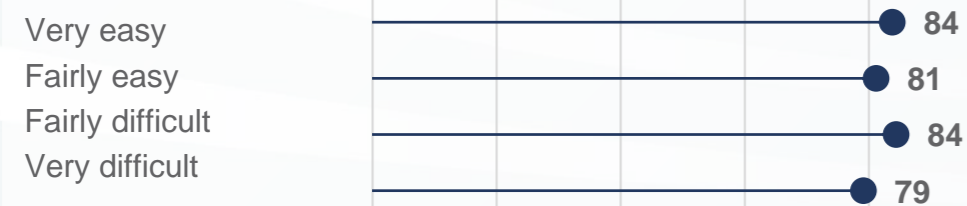
Age



Education



Ease of Managing Financially

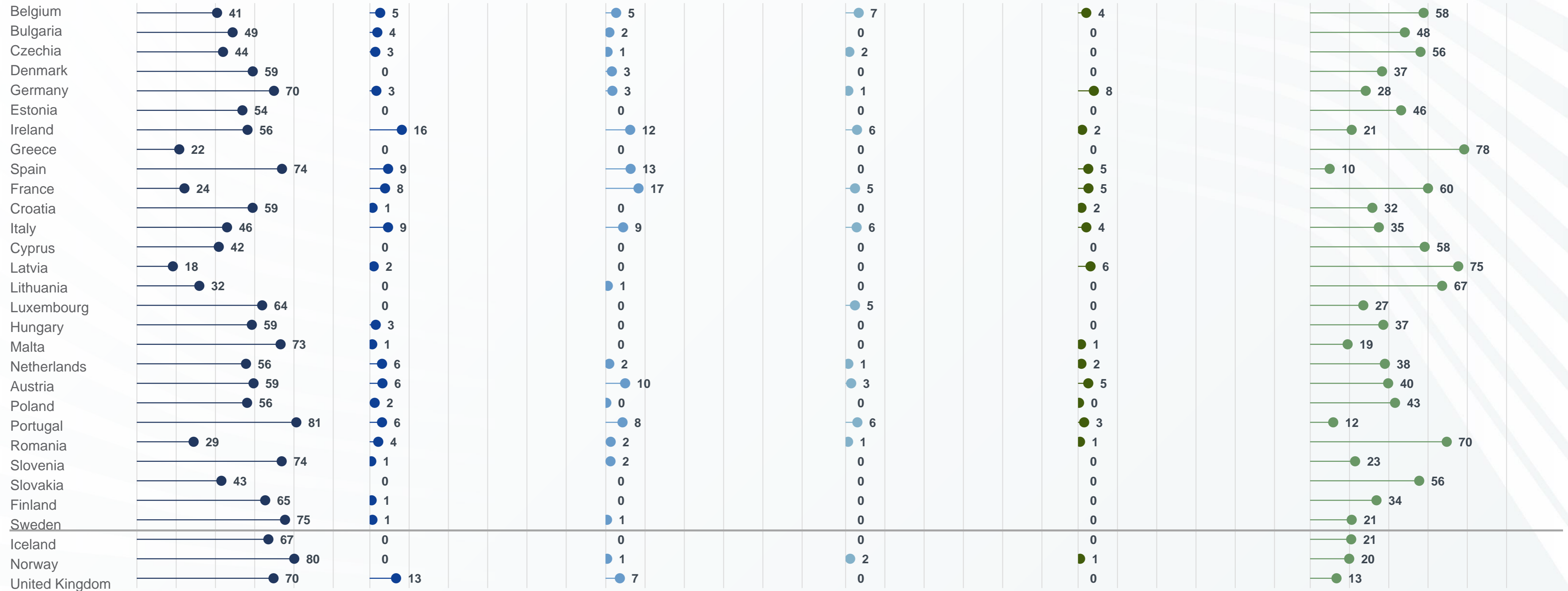




Thinking about the most recent problem, did you make a complaint? (%)

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

EU27 AVERAGE

51**5****6****2****3****40**

Adults (aged 18+) who experienced a problem

In the following countries results are based on sample sizes below 50, and so should be interpreted with caution: EL (n=38), HR (n=47), CY (n=16), LU (n=23), IS (n=35)



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

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

EU27 AVERAGE

51

5

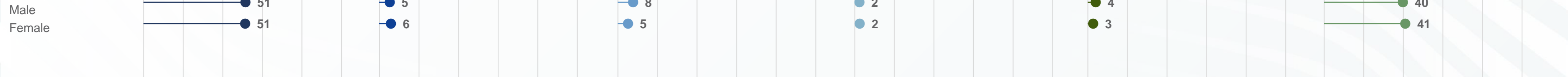
6

2

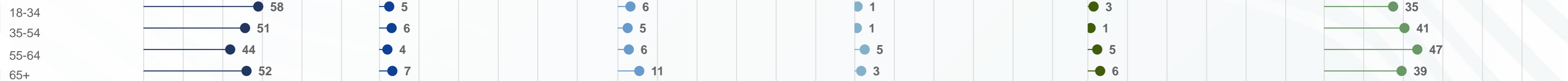
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40

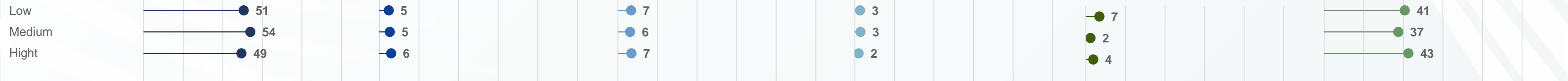
Gender



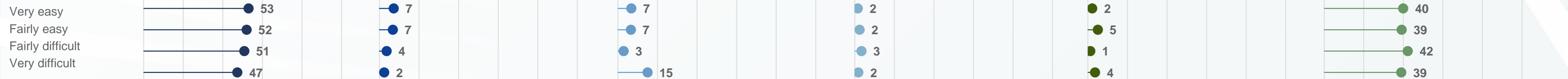
Age



Education



Ease of Managing Financially





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

Very satisfied

Fairly satisfied

Fairly dissatisfied

Very dissatisfied

EU27 AVERAGE

17

44

16

21

GENDER



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

61

37

Men



Women



57

42

66

31

EDUCATION



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

61

37

Low



Medium



High



50

49

67

31

58

40

AGE



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

61

37

64

36

59

39

67

31

57

40

18-34



35-54



55-64



65+



EASE OF MANAGING FINANCIALLY



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

61

37

63

36

62

38

65

33

46

48

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Very satisfied

Fairly satisfied

Fairly dissatisfied

Very dissatisfied

EU27 AVERAGE

16

39

25

18

GENDER



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

55 43

Men



Women



AGE



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

55 43

58 41

51 48

60 39

53 42

18-34



35-54



55-64



65+



EDUCATION



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

55 43

48 51

60 38

52 46

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

55 43

60 37

56 42

50 49

49 48

Very easy



Fairly easy



Fairly difficult



Very difficult





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

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

EU27 AVERAGE

36

5

1

5

8

19

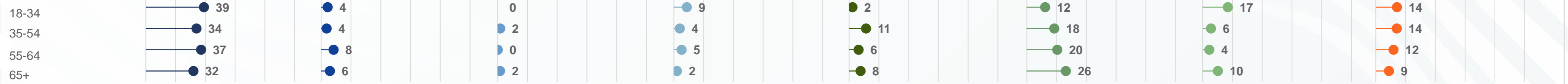
9

13

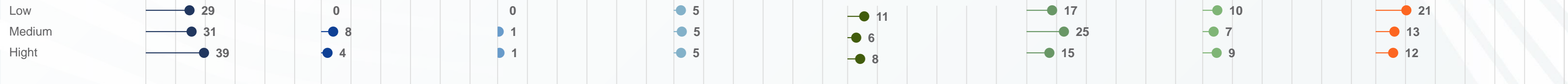
Gender



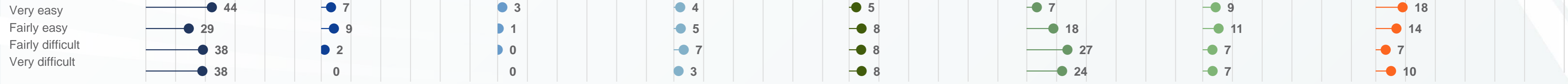
Age



Education



Ease of Managing Financially





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

Yes

The new provider is cheaper

The new provider offers a higher quality of service

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

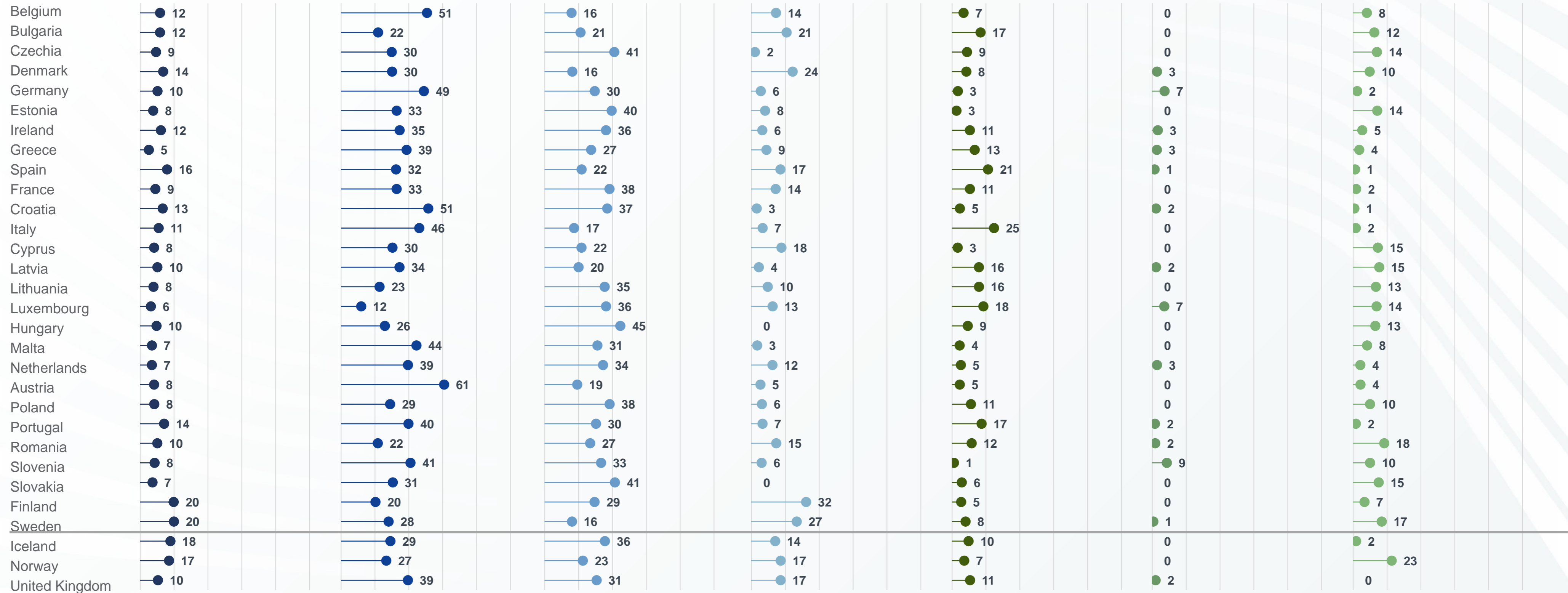
I lost trust in my previous provider

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

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

EU27 AVERAGE

11 **37** **28** **11** **13** **2** **5**



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



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

Yes

The new provider is cheaper

The new provider offers a higher quality of service

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

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

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EU27 AVERAGE

11

37

28

11

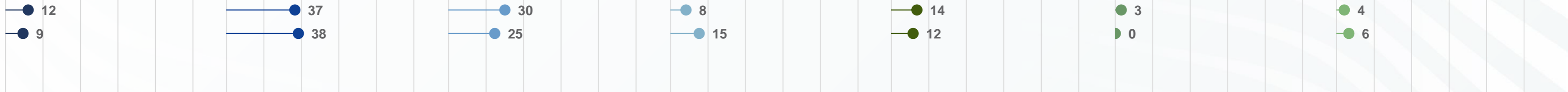
13

2

5

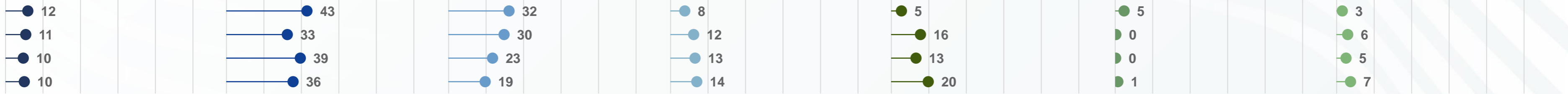
Gender

Male
Female



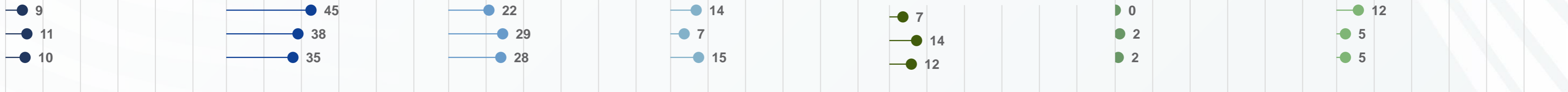
Age

18-34
35-54
55-64
65+



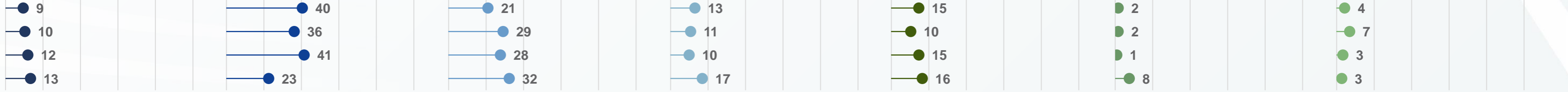
Education

Low
Medium
High



Ease of Managing Financially

Very easy
Fairly easy
Fairly difficult
Very difficult





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

No

I'm happy with my current provider

I want to switch but have not got round to it yet

I do not have enough information on other offers, or I don't know where to find such information

Switching would mean having to make other changes (e.g., to standing orders for bank account)

The costs linked to switching are not always clear

I don't want to switch because it is too complex or too time-consuming

I don't see enough difference between providers to make switching worthwhile

I don't know how to change my provider

I'm not able to change providers (for instance because it needs approval by the landlord)

Other or no particular reason

EU27 AVERAGE

88

77

4

2

1

1

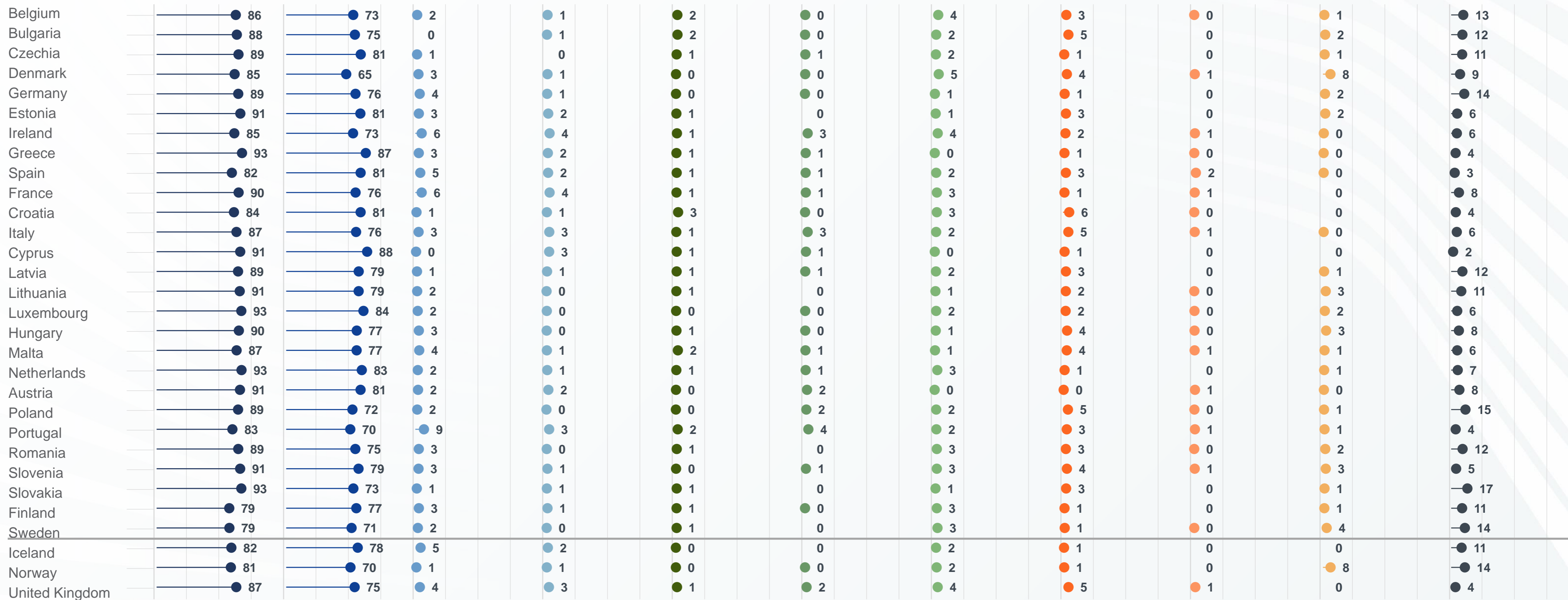
2

3

1

1

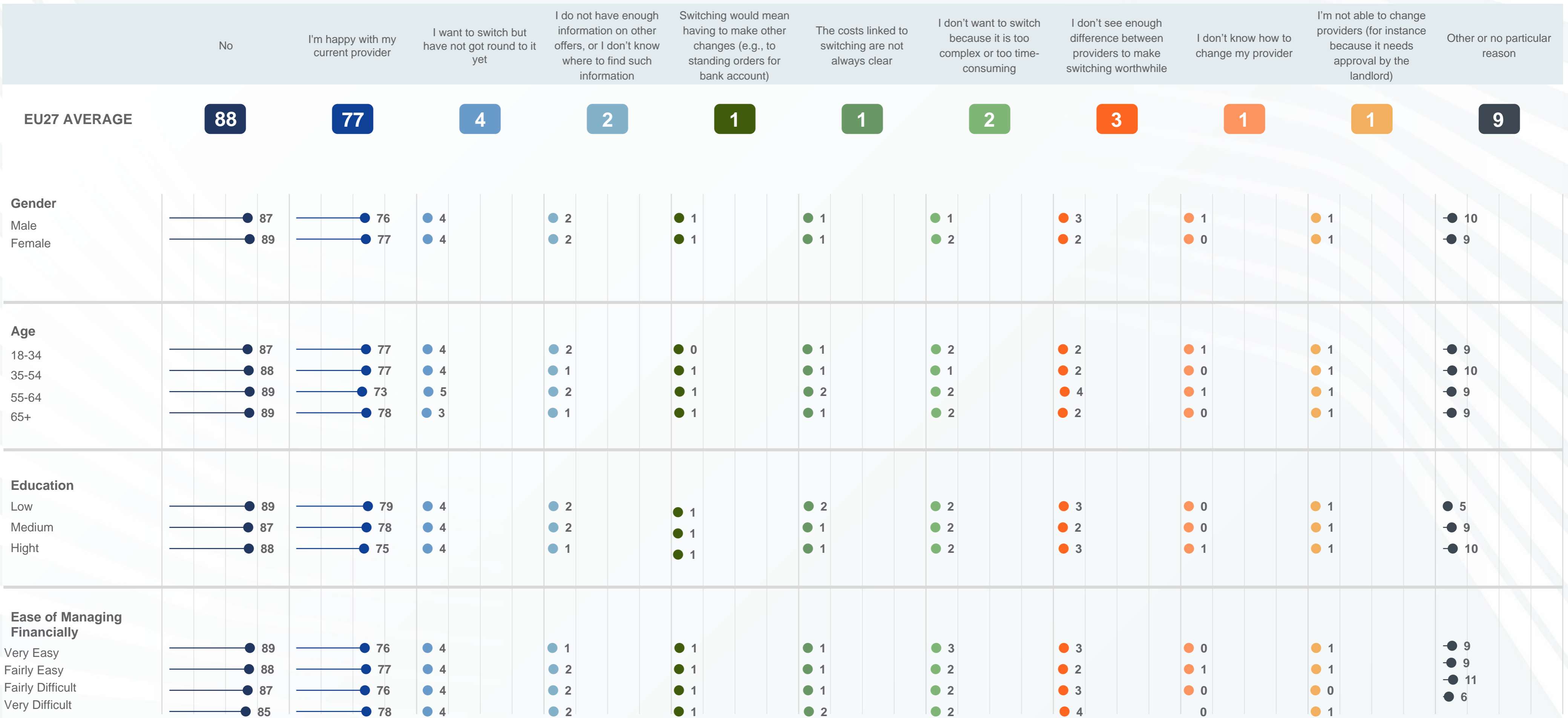
9



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



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



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



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

Yes

No

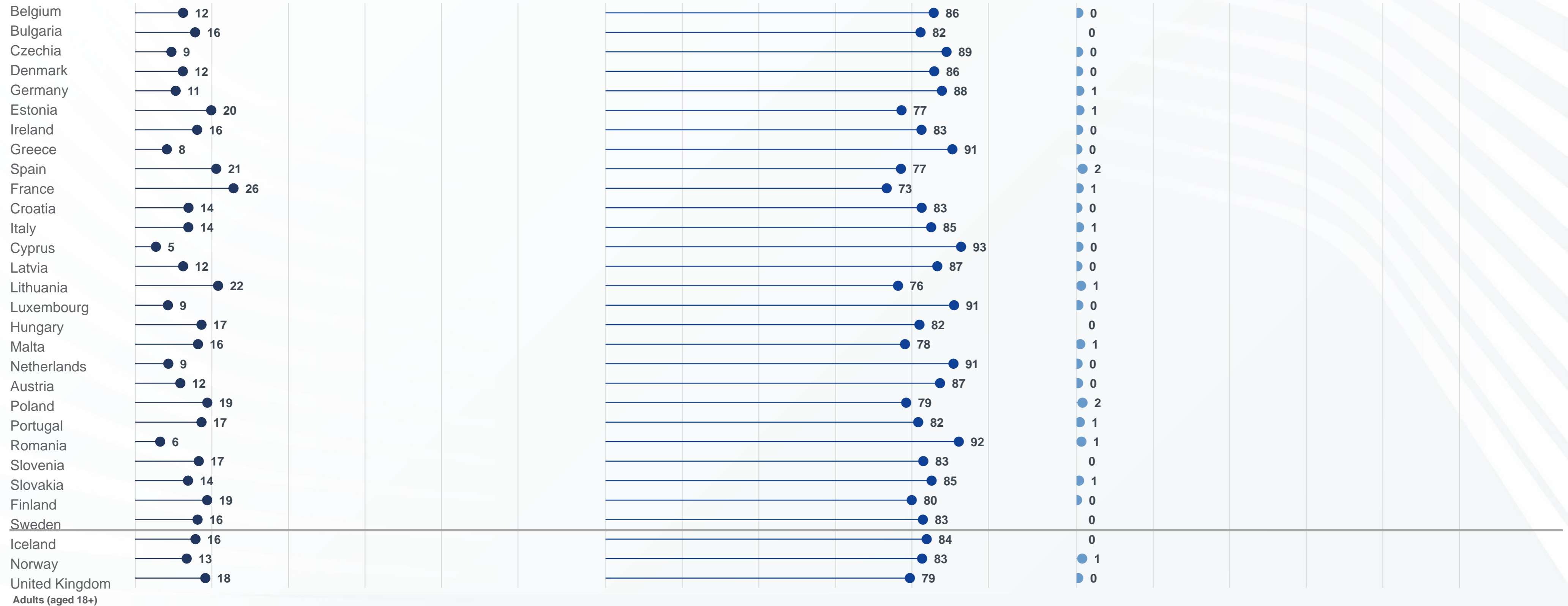
I did not know it was possible to switch between services

EU27 AVERAGE

16

83

1





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

Yes

No

I did not know it was possible to switch between services

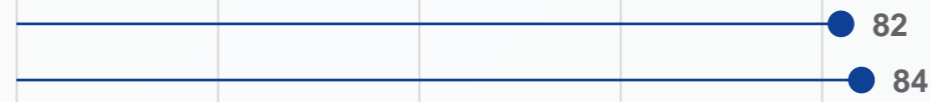
EU27 AVERAGE

16

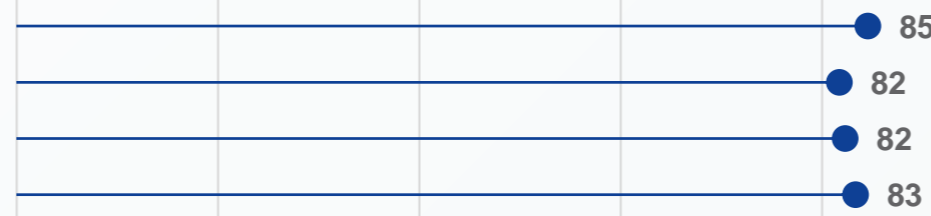
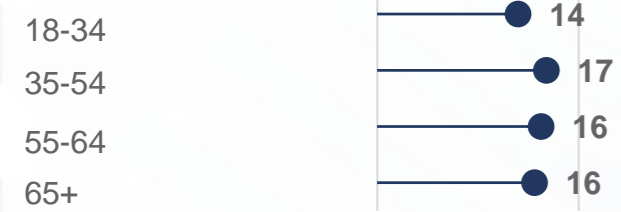
83

1

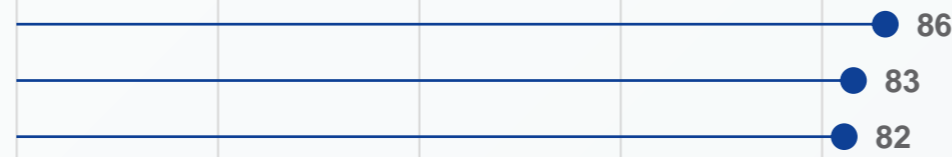
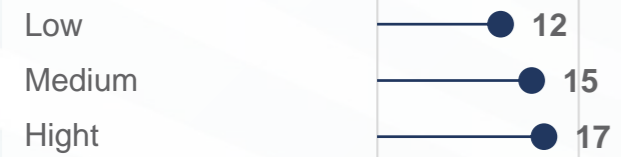
Gender



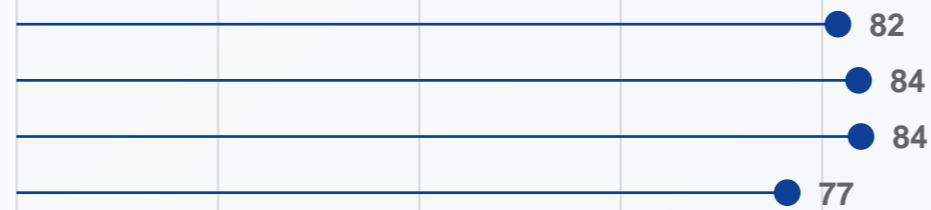
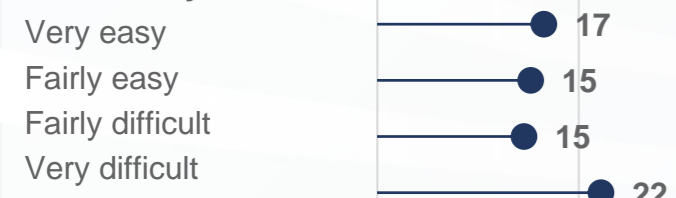
Age



Education



Ease of Managing Financially



Annex





TARGET POPULATION

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



MARKET REFERENCE PERIODS

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



New cars

2 years



Clothing and footwear

1 year



Bank accounts

2 years



Insurance services

1 year



Postal services

1 year



TV subscriptions

1 year



Mobile telephone services

1 year



Internet provision

1 year



Electricity services

1 year



Gas services

1 year



Recreational services

1 year



Vehicle rental services

2 years



Packaged holidays and tours

1 year



WEIGHTING

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

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



OTHER NOTES ON INTERPRETING THE DATA AND CHARTS

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