



Monitoring Consumer Markets in the European Union 2013

PART I

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Executive summary

The fourth wave of the European consumer markets monitoring survey was conducted in spring 2013. The survey tracks consumer conditions in 52 consumer markets across the EU28 Member States, Norway and Iceland. This survey provides data for the Consumer Markets Scoreboard, yielding information on consumer markets in terms of perceptions of comparability, trust, consumer problems and complaints, expectations, choice and (ease of) switching. A Market Performance Index (MPI) is calculated based on the first four aspects to provide a summary measure of each market's performance.

The overall assessment of market performance, as measured by the overall MPI, has improved slightly in 2013 (+0.3 on a 100-point scale), continuing the positive trend observed over the last three years. As in previous years, the goods markets (80.2) outperform the services markets (75.7). However, the performance gap between them is narrowing: the services markets have improved their performance by a statistically significant 0.5 percentage points compared to 2012, while no change was detected in the goods markets.

Although the goods markets have remained stable overall, the markets for meat and meat products; small household appliances; large household appliances; and fruits and vegetables registered decreases in MPI, while the scores for the clothing market and the new cars market increased from last year. The best performing market in this group is books, magazines and newspapers, with a MPI of 84.2. On the other hand, the worst performing is the market for second hand cars, with a score of 72.6.

There was a general positive shift in the assessment of the services markets since 2012, with 18 markets seeing improvements in scores, and only one statistically significant decrease from last year (for the cafés and restaurants market). In this group, the best performing market is personal care services, with a MPI score of 82.9, while the market with the worst performance is investments products with a score of 69.9.

At country level, the results show that Cyprus, Malta and Luxembourg are the countries with the highest MPI scores, while Croatia, Bulgaria and Spain show the lowest MPI scores. The biggest year-on-year improvements in performance can be found in Cyprus, Greece and Latvia; while the biggest deteriorations are in Hungary, Estonia and Spain. When comparing between country groups, EU15 reports a higher MPI (79.4) when compared to the EU13 (73.7).

Markets were clustered by broad sectors. 9 different clusters were distinguished. Across the market clusters, the recreational services cluster is the best performing. The banking services and automotive goods clusters remain the poorest performing.

Differences were found across the socio-demographic characteristics of the respondents. Women tend to give higher scores than men across most markets and people who are still studying in comparison with other education levels. Respondents between 35 and 54 years old show a tendency to rate the markets less favourably in comparison to younger or older respondents. The highest variability appears across occupations.

Regarding the penetration level of the markets¹, the highest penetrations are observed for the bread, cereal, rice and pasta; non-alcoholic drinks; and clothing and footwear markets, all with a score of 82%. The markets with the lowest level of penetration are online gambling (13% taking into account alternative recruitment procedures), lottery services (13%), vehicle rental services (14%) and real estate services (15%).

A correlation analysis was conducted on the MPI data and several other indexes. Small correlations were found between the MPI in level and the Harmonised Index for Consumer Prices (HICP) and Consumer Confidence Indicator (CCI), as well as between yearly changes in MPI and changes in the Harmonised Index for Consumer Prices. Some relationships between component scores and the HICP and CCI also appear in the data. However, the relationship between indexes remains limited.

Going in more details in the aspects measured for each market, the following conclusions can be made:

- Comparability has an overall score of 7.3, with a 0.01 increase from last year. Besides, it is better evaluated for the goods markets (7.7) than for the services markets (7.0).

Like comparability, trust is stable from last year with a score of 6.8. and a better evaluation in the goods markets (7.1) than the services markets (6.7).

The proportion of problems experienced decreased further in 2013 to reach 9.1%. The goods markets seem to cause consumers fewer problems (7.3%), while 10.4% of respondents reported problems with the services markets.

As in previous years, the number of consumers that did not complain after experiencing a problem increased. For 2013 this is 27%, compared to 24% in 2012.

While expectations remain higher for the goods markets than for the services markets, the figure remains stable across the past four years of the study. In 2013 the average score for this component was 7.5.

86% of the consumers did not switch provider nor service with the same provider in 2013.²

Nearly half of the consumers (49%) consider switching relatively easy.

¹ Measured as the percentage of the adult population who bought the product/service in the time span specific for each market.

² The figure refers to consumers who changed neither provider nor product/service with the same provider.

Introduction to the report

Introduction to the fourth wave of the EC market monitoring survey

This is the report of the fourth wave of the EU consumer market monitoring survey. The survey is carried out for the Directorate-General Health and Consumers of the European Commission DG SANCO (hereafter referred to as the 'European Commission') and the Executive Agency for Health and Consumers (EAHC) of the European Commission (hereafter referred to as the 'Executive Agency').

In recent years, the European Commission has created a comprehensive monitoring scheme for consumer markets in the European Union in the form of Consumer Markets Scoreboards. The scoreboards are used to indicate which consumer markets could be malfunctioning, meaning that these markets are not yielding the desired outcomes for consumers.

In 2010, the European Commission commissioned GfK to perform a large scale consumer market monitoring survey evaluating 50 goods and services markets in the 27 EU Member States, Norway and Iceland. This survey provides data for the Consumer Markets Scoreboard, yielding information on 50 consumer markets in terms of comparability, trust, consumer problems and complaints, expectations, choice and switching.

This report is based on the results of the fourth wave of the survey that was carried out in spring 2013 (on 52 markets and on the 28 Member States of the EU, plus Norway and Iceland). While the approach in this fourth wave is largely the same as in the previous waves, some changes have been made to certain aspects of the survey. In this introduction of the results of the fourth wave, we will firstly introduce the specific context of the study. Secondly, we will give a short description of the technicalities of the survey and indicate the main differences in comparison to the previous waves.

General background and objective of the survey

Well-functioning consumer markets are of great importance for achieving the fundamental objectives of the internal market of the European Union. Therefore, understanding EU citizens' perceptions of consumer markets and the problems they experience when purchasing goods and services through various studies and opinion surveys is one of the Commission's priorities, and particularly so for the Directorate-General Health and Consumers.

The aim of the survey is to assess consumer experiences and the perceived conditions of the consumer markets through an annual survey covering the 28 EU Member States, plus Norway and Iceland. The interviews are carried out by telephone on a sample of consumers with recent purchasing experience within one of the 52 most important consumers markets. Only consumers with purchasing experience are included in the survey in order to ensure that the results are based on concrete consumer experiences in the relevant market. The survey is carried out annually in order to allow regular monitoring across markets and countries.

The desired outcome of the survey is:

The monitoring survey must deliver statistically **reliable** and **comparable** results for markets in the 28 Member States, plus Norway and Iceland. The survey should allow the Commission to **identify markets** that are perceived and experienced as **not delivering the desired outcomes for consumers with purchasing experience**, as well as to identify socio-economic groups that are experiencing particular problems or in other ways diverge from the average consumer.

Survey description

Covered topics

The survey aims to provide information for the Consumer Markets Scoreboard of the European Commission and focuses on the main characteristics of the consumer markets.

The main characteristics of consumer markets can be captured through six main components which are covered by eight questions. The six components are:

“Comparability”, which reflects the ability of consumers to compare between products or services as they are offered by different suppliers or providers in the market. Comparability shows how easy/difficult it is for a consumer to compare goods or services in a market and implicitly includes a price and quality comparison. This topic is studied via one question in the questionnaire:

“On a scale from 0 to 10, how difficult or easy was it to compare the products/services sold by different retailers/offered by different service providers?”

“Trust”, which measures the extent to which consumers are confident that suppliers, or providers, respect the rules and regulations that protect the consumer. Trust measurement is based on one question:

“On a scale from 0 to 10, to what extent do you trust retailers/providers to respect the rules and regulations protecting consumers?”

“Expectations” is a dimension that measures the extent to which the market generally lives up to what consumer wants. This dimension is also measured via one question in the questionnaire:

“On a scale from 0 to 10, to what extent did the products/services on offer from different retailers/providers live up to what you wanted within the past year?”

The **“Problems & Complaints”** dimension incorporates the *occurrence* of problems and the *severity of the problem* as viewed by the proportion of consumers who *complain* about the experienced issues. The problems and complaints measurement is often considered a key metric to evaluate the functioning of a market: the *possibility* for consumers to voice a complaint (and hence express dissatisfaction) leads to an optimisation of the markets, even if it is, as such, also a sign that problems are truly *impacting* consumers (and is therefore a sign of an underperforming market). For the rating of the overall indicator (MPI), the complaint indicator is seen as a measure of the severity of the problem. This dimension is evaluated via two specific questions:

“Within the past <X> year(s), did you experience any problem with the product/services you purchased/paid for, either with the product or the retailer/the service or provider, where you thought you had a legitimate cause for complaint?”

And

“Have you complained about any of these problems?”

“Switching” applies only to 14 ‘switching markets’ (i.e. ‘continuous’ services markets where the consumer has an on-going contract with the supplier and where alternative suppliers are available) – see an overview of the covered markets in paragraph 2.2.4). Switching is an indicator of both the *level of choice* in a given market and the *ability* for consumers to *exercise this choice* (depending, for example, on market

transparency, obstacles for switching, 'inertia', etc.). "Switching" is evaluated through *actual* switching behaviour and the *perceived ease* of switching (both for consumers who have actually switched and for consumers who have not). This fifth component is studied via two questions:

"Have you switched service or provider in the past year?"

And

"On a scale from 0 to 10, how difficult or easy do you think it would have been/ was it to switch provider in the past year?"

The "**Choice**" component applies to 49 markets where alternative providers/suppliers are available. It measures if consumers are satisfied with the choice of different suppliers/retailers in a given market. This component was added to the market monitoring survey in 2011 and has been retained for the following waves. This dimension is evaluated via one question:

"On a scale from 0 to 10, would you say there are enough different retailers/providers you can choose from?"

The choice question has not been applied to the three markets which are monopolies in the majority of countries, i.e. tram, local bus, metro; water supply; and train services.

The questionnaire **structure** is identical for all 52 markets (6, 7 or 8 questions), even if the **formulation** of the questions has been adapted according to:

- Specific names used in certain markets: new car dealer, Internet provision, airline company, bank, fruit and vegetables retailer...
- The difference between goods and services: "offered by" for services and "sold by" for products;
- Time frame reference: some markets are used by consumers on a very frequent basis (e.g. food purchases) whilst others are used on a more occasional basis (e.g. real estate services). Each market has received a specific time frame: one year, two years or three years (see table in paragraph on surveyed markets)

Regarding the answer modes and scales:

- The rating of "comparability", "trust", "expectations", *perceived ease* of "switching" and "choice" is based on a scale of 0 to 10. Respondents were asked to indicate the strength of their attitude or opinion using a number between 0 and 10.
- For the rating of components of "problems and complaints" and "actual switching behaviour", other answer possibilities were provided, for instance :
 - For the "problem" question a "yes/no" answer mode has been applied.
 - For the "complaint" question five different answer possibilities were provided to indicate to whom the consumer had complained.
- For the "*actual* switching" question, three different answer possibilities were given, characterising the type of switching behaviour: (i) internal switch (switched services/products but staying with the same provider/supplier), (ii) external switch (changing from supplier/provider) or (iii) no switch.

It should be noted that there was no "I do not know" option because respondents who did not have experience with the market were filtered out in the initial screening. Only respondents who had experience of a given market received questions on this particular market.

The choice and switching components are not taken into account when calculating MPI as they do not apply to all markets. Notwithstanding, the results of the two components are described together with the analysis of the other components. Further

detailed information on the different components, the calculation of the MPI and the weighting of the components can be found in the annex of this report.

Surveyed Countries

This fourth wave of the survey was conducted in the 28 European Union Member States, plus Norway and Iceland. With the accession of Croatia to the European Union on the 1st of July, it was decided to include this country in the survey (however, to ensure comparability, EU27 results were used to calculate differences with the 2012 results). In comparison, the first wave in 2010 was conducted in the 27 European Union Member States plus Norway, the second wave in 2011 was conducted in the 27 European Union Member States only and the third wave in 2012 was conducted in the EU27 Member States, Norway and Iceland.

In this report, the findings are analysed according to the following subgroups: EU28, EU15 and EU13. The EU28 contains the current members of the European Union. The EU15 refers to the European Union in its pre-2004 formation. The EU13 refers to the Member States that joined the European Union after 2004.

Furthermore four European regions were defined, i.e. North, South, East and West. Scores for each region are based on the average score of all countries in that specific region. The below table gives an overview of which country belongs to which region:

Surveyed countries	EU28	EU15	EU13	Region North(1)	Region East(2)	Region South(3)	Region West(4)
1. Austria (AT)	X	X					X
2. Belgium (BE)	X	X					X
3. Bulgaria (BG)	X		X		X		
4. Cyprus (CY)	X		X			X	
5. Czech Republic (CZ)	X		X		X		
6. Denmark (DK)	X	X		X			
7. Estonia (EE)	X		X		X		
8. Finland (FI)	X	X		X			
9. France (FR)	X	X					X
10. Germany (DE)	X	X					X
11. Greece (EL)	X	X				X	
12. Hungary (HU)	X		X		X		
13. Ireland (IE)	X	X					X
14. Italy (IT)	X	X				X	
15. Latvia (LV)	X		X		X		
16. Lithuania (LT)	X		X		X		
17. Luxembourg (LU)	X	X					X
18. Malta (MT)	X		X			X	
19. Netherlands (NL)	X	X					X
20. Poland (PL)	X		X		X		
21. Portugal (PT)	X	X				X	

Surveyed countries	EU28	EU15	EU13	Region North(1)	Region East(2)	Region South(3)	Region West(4)
22. Romania (RO)	X		X		X		
23. Slovakia (SK)	X		X		X		
24. Slovenia (SI)	X		X		X		
25. Spain (ES)	X	X				X	
26. Sweden (SE)	X	X		X			
27. United Kingdom (UK)	X	X					X
28. Norway (NO)							
29. Iceland (IS)							
30. Croatia (HR)	x		x		x		

Surveyed Markets

This monitoring study was performed for 52 consumer markets, as listed in the table below. "Switching" and "choice" markets are also identified in the table. The reference period of purchase is also mentioned, as well as the priority order based on the average estimated incidence rates of the markets in the EU. Low penetration markets (i.e. markets with the lowest estimated incidence rates) are ranked highest on the market priority list. This means that these markets are programmed as the first markets to be screened in the survey.

Market ID	Consumer market	Timeframe	Switching market?	Choice market?	Market priority (based on estimated IR)	Goods (g)/ services (s) market
1	Fruit and vegetables	1 year	No	Yes	47	G
2	Meat and meat products	1 year	No	Yes	48	G
3	Bread, cereals, rice and pasta	1 year	No	Yes	49	G
5	Non-alcoholic drinks	1 year	No	Yes	51	G
6	Alcoholic drinks	1 year	No	Yes	43	G
7	Clothing and footwear	1 year	No	Yes	52	G
8	Maintenance products	2 year	No	Yes	19	G
9	Furniture and furnishings	1 year	No	Yes	27	G
10	Electronic products	1 year	No	Yes	25	G
11	Large household appliances	2 year	No	Yes	22	G
12	Small household appliances	1 year	No	Yes	24	G
13	ICT products	1 year	No	Yes	23	G
14	Entertainment goods	1 year	No	Yes	28	G
15	New cars	3 year	No	Yes	8	G
16	Second hand cars	3 year	No	Yes	13	G
17	Fuel for vehicles	1 year	No	Yes	38	G
18	Books, magazines and newspapers	1 year	No	Yes	36	G
19	Personal care products	1 year	No	Yes	41	G

Market ID	Consumer market	Timeframe	Switching market?	Choice market?	Market priority (based on estimated IR)	Goods (g)/ services (s) market
20	Real estate services	3 year	No	Yes	3	S
21	Maintenance services	2 year	No	Yes	9	S
22	Personal care services	1 year	No	Yes	33	S
23	Vehicle maintenance and repair	1 year	No	Yes	20	S
26	Bank accounts	2 year	Yes	Yes	42	S
28	Investment products, private pensions and securities	2 year	Yes	Yes	7	S
29	Home insurance	1 year	Yes	Yes	21	S
30	Vehicle insurance	1 year	Yes	Yes	29	S
31	Postal services	1 year	No	Yes	37	S
32	Fixed telephone services	1 year	Yes	Yes	32	S
33	Mobile telephone services	1 year	Yes	Yes	40	S
34	Internet provision	1 year	Yes	Yes	30	S
35	Tram, local bus, metro	1 year	No	No	31	S
36	Train services	1 year	No	No	14	S
37	Airline services	1 year	No	Yes	11	S
38	Vehicle rental services	2 year	No	Yes	2	S
39	Holiday accommodation	1 year	No	Yes	18	S
40	Packaged holidays & tours	1 year	No	Yes	5	S
41	Cafés, bars and restaurants	1 year	No	Yes	35	S
42	Commercial sport services	1 year	Yes	Yes	12	S
43	Culture and entertainment	1 year	No	Yes	17	S
45	Water supply	1 year	No	No	44	S
46	Electricity services	1 year	Yes	Yes	46	S
47	Gas services	1 year	Yes	Yes	34	S
48	Non prescription medicines	1 year	No	Yes	39	G
51	Mortgages	2 year	Yes	Yes	4	S
52	Private life insurance	2 year	Yes	Yes	15	S
53	Spectacles and lenses	1 year	No	Yes	16	G
54	TV-subscriptions	1 year	Yes	Yes	45	S
55	Dairy products	1 year	No	Yes	50	G
57	Legal and accountancy services	3 year	No	Yes	6	S
58	Loans, credit and credit cards	2 year	Yes	Yes	26	S
59	Off-line gambling and lottery services	1 year	No	Yes	10	S
60	On-line gambling and betting services	1year	No	Yes	1	S

It should be noted that it was not possible to conduct interviews for each market in every country as:

- Some markets do not exist in certain countries;
- In some countries, certain markets defined as “switching markets” are monopoly markets and therefore the questions of the switching component and the choice component were not asked for these specific markets.

An overview of these exceptions is given below:

Country	Not existing markets	Monopoly markets
Cyprus	Gas Train services	Electricity
Greece		Electricity
Lithuania		Gas
Malta	Gas Train services	Electricity
Sweden	Gas	Alcohol
Finland	Gas	Alcohol
Norway	Gas	Alcohol
Iceland	Gas Train services	Alcohol

Differences with last year's survey

One of the objectives of the survey is to allow regular monitoring across markets and countries. To ensure comparability of the data, changes to the survey from one wave to the next have been kept to the minimum.

Changes in coverage of the survey

In 2012 the survey covered the 27 EU Member States, Norway and Iceland. With the accession of Croatia to the European Union on 1st July 2013, it was decided to include this country in this fourth wave of the study. Important to note is that EU28 results are not comparable with results from last year, because of the extra country included. Therefore, all calculated differences and comparisons made with last year's results are based on EU27 instead of EU28 results.

Changes in markets to be surveyed

The coverage of markets stays largely the same as in the 2012 and 2011 waves. Only one change has been made to the list of markets to be surveyed. Following the decision taken by the Commission, the market for gambling and lottery services was further split up in two separate markets: the markets for on-line gambling and for off-line gambling. This makes a total of 52 markets surveyed in this 2013 wave of the study.

As mentioned in previous paragraph, certain markets defined as "switching markets" are monopoly markets and therefore the questions of the switching component as well as of the choice component were not asked for these specific markets. While in 2012 the electricity market in Estonia and Lithuania was still considered to be a monopoly market, this was no longer the case in this latest edition of the survey. Conversely, the markets for alcoholic drinks in this years' survey are considered as monopoly markets in Sweden, Finland, Norway and Iceland as the distribution of these goods is

made by one (state owned) retailer in these countries. Therefore, in these countries the question on choice is not asked for this market.

Changes to the questionnaire

No changes were made to the questionnaire. For each market, the incidence rate estimation was based on information collected from the different national agencies. The markets are programmed in the order of the estimated incidence rates. Those markets with the lowest incidence rates appear the first in the survey programme. This enables the screening of all participants on the low penetration markets (i.e. the markets with low incidence rates). The incidence rates were kept the same to the ones defined in 2011.

The incidence of the two new markets was calculated as low, especially for the on-line gambling and lottery services market. This market appeared as first market, with the lowest estimated incidence. The incidence of the market for off-line gambling and lottery services was estimated somewhat higher. This market was inserted in 10th position in the screener.

Changes to the reporting of the results

Differences in results between years or between different groups will be reported as important if they belong to the top or bottom quartile. Besides, it will be mentioned throughout the report if these differences are statistically significant. 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.

In previous waves of this study a simple cross-national population weight was applied. A new weighting of the results has been introduced in this fourth wave of the survey to ensure greater representativeness, based on the market penetration and the population figures per country³. It is important to note that as a result of the new weighting method, data for the year 2012 presented in this report might slightly differ from the data published in the 2012 report. Additionally, the new weight can only be applied to 2013 and 2012 data, which has led to a (small) break in the time series. To avoid any possible bias arising from this break, differences between 2013 and 2012 were calculated on data weighted using the new method, while differences between previous years (2012-2011 and 2011-2010) were calculated on data weighted using the old method (weight based on country size but not on gender or age).

³ More detailed information on the weighting procedure can be found in the Annex under Overall methodology/Weighting of data.

Concepts used in the report

MPI

The Market Performance Indicator (**MPI**) indicates **to what extent a given market brings the desired outcome to consumers**. It is a composite index incorporating four key components: “comparability”, “trust”, “problems & complaints” and “expectations”. Each component has an equal weight of $\frac{1}{4}$.

The scores for the “**comparability**”, “**trust**” and “**expectations**” components are calculated by taking the mean average of the answers of all respondents (based on a score of 0-10– the result is therefore always a number between 0 and 10).

The score of the “**problems & complaints**” component is calculated by simultaneously taking into account the answers to the question on problems experienced and to the question on complaint behaviour:

- When a respondent experienced no problems and therefore did not receive the complaint question, a score of 10 was assigned to the component.
- When a respondent experienced a problem but did not complain, a score of 5 was assigned to the component.
- When a respondent experienced a problem and complained to friends, family, relatives, etc., a score of 3 was assigned to the component.
- When a respondent experienced a problem and complained to a retailer/provider, a score of 2 was assigned to the component.
- When a respondent experienced a problem and complained to a manufacturer, a score of 2 was assigned to the component.
- When a respondent experienced a problem and complained to a “third-party company or complaints body”, a score of 0 was assigned to the component.

MPIs

The **MPIs** is the MPI supplemented with the “switching” component. The MPIs is used only for the 14 markets in which switching services and providers is possible. Each component has an equal weight of $\frac{1}{5}$.

The score for the “**switching**” question is calculated by simultaneously taking into account the answers to the two switching questions (*actual* switching and *perceived/experienced* ease of switching):

When a respondent **did switch** (revealed by the actual switching question) and indicated a certain level L (from 0 to 10) of perceived ease of switching (reflected in the perceived ease of switching question), the total score on this component will range between 5 and 10 (due to the positive answer on the actual switching question) and is equal to:

$$5 + 0.5L$$

When a respondent did **not** switch (revealed by the actual switching question) and indicated a certain level (from 0 to 10) of perceived ease of switching (revealed by the perceived ease of switching question), the maximum score on this component equals 5 (due to the negative answer to the actual switching question) and is equal to:

$$0.5 L$$

MPIc

The **MPIc** is the MPI supplemented with the "choice" component. Each component has an equal weight of 1/5.

The score for the "**choice**" question is calculated by taking the mean average of the answers of all respondents (based on a score of 0-10– the result is therefore always a number between 0 and 10).

As already mentioned, the MPIc is not calculated for three markets which are monopolies in the majority of Member States (tram, local bus, metro; water supply; and train services) and neither for the electricity and gas market in those countries where switching questions were not asked for these markets.

MPIsc

The **MPIsc** is the MPI supplemented with "switching" and "choice" components. The MPIsc is used only for the 14 markets in which switching services and providers are possible. Each component has an equal weight of 1/6.

The below table summarises the component composition of MPI, MPIS, MPIc and MPIsc:

		MPI	MPIS	MPIc	MPIsc
Comparability component	Comparability question => Average score 0-10	✓	✓	✓	✓
Trust component	Trust question => Average score 0-10	✓	✓	✓	✓
Problems and complaints component	Problems question AND Complaints question => Score 10 if no problems, score 5 if problems but no complaints, score 3 if problems and complained to friends and family, score 2 if problems and complained to retailer or manufacturer, score 0 if problems and complained to third party	✓	✓	✓	✓
Live up to what you wanted component	Live up to what you wanted question => Average score 0-10	✓	✓	✓	✓
Switching component	Actual switching question (score 10 if switch supplier or product, score 0 if no switch) Presumed switching question =>Average score 0-10	✗	✓	✗	✓
Choice component	Choice question => Average score 0-10	✗	✗	✓	✓

Structure of the report and online dashboards

EU 28 results – PART I

Firstly, results are reported at EU28 level. In addition to a general overview of market scores at EU level, each component of the MPI(sc) is also discussed. For each component, this year's results are compared with data of previous years. All data presented at EU28 level are weighted, unless explicitly stated otherwise.

The results of Norway and Iceland, which are not part of the EU, are not included in the analysis at EU28 level.

Besides the overall EU28 results for MPI, MPIs, MPIc, MPIsc and its different components, results are also analysed by different country groups/regions, socio-demographic groups and market clusters. In addition, an analysis is also presented on relations between the MPI and key economic indicators.

Market reports – PART II

Part II of this report consists of detailed reports for each of the 52 markets surveyed in this study. The reports compare the results of each market over time as well as across the countries and socio-demographic groups included in the survey.

All data presented at EU28 level are weighted data following the weighting procedure explained above, unless explicitly stated otherwise.

Country reports – PART III

Part III of the report consists of detailed country reports. For each country, market performance is analysed in comparison to the EU28 results and in comparison to the 2012 results. The 28 Member States are listed in protocol order, followed by Norway and Iceland.

Dashboards

In addition to the report, online dashboards are set up which enable user-friendly access to the data. The dashboards visualise the results of the market monitoring survey in a dynamic way, as the desired results can be easily found via drop-down menus and buttons.

The dashboard presentation consists of three parts. In Part I, the results are presented at EU28 level for each consumer market. Parts II and III focus on the data at country level.

The desired market can be chosen by the user by selecting the market in the drop-down menu at the top of the dashboard. The desired year can be chosen by the user by clicking on one of the four buttons (2010, 2011, 2012 and 2013) at top of the dashboard.

All MPI results on the dashboard are based on the original four components. Furthermore, results on the components of 'choice' and 'switching' are also shown on the dashboards, but these are not taken into account for the calculation of the MPI. An extra option is added to see also MPIc, MPIs and MPIsc results for the relevant markets.

Part I

The first dashboard focuses on:

MPI at country level

- The MPI of the selected consumer market is shown for each of the 30 countries participating in survey⁴.

The components

- For the selected market, the answers to each of the individual questions on which the MPI is based are presented in graphs.
- The questions and their respective answers can be viewed by clicking on one of the buttons (comparability, trust, problems, complaints, actual switching, perceived switching, 'expectations' and choice).

Part II

Part two focuses on component data at country level.

- For each market the results from the different components can be displayed for all countries. This part of the dashboard allows a comparison of the different components between the countries.
- The market can be chosen by a drop-down menu and the components displayed by clicking on one of the buttons (comparability, trust, problems, complaints, actual switching, perceived switching, 'expectations' and choice).

Part III

Part three focuses on **data at country level**.

- The right side of the dashboard gives an overview of the MPI ranking of all 52 consumer markets in a selected country.
- The left side can be modified to show the details of a specific consumer market. It allows in-depth information on comparability, trust, problems, complaints, actual switching, perceived switching, 'expectations' and choice.

⁴ For the 2010 results, data for the EU27 and Norway are included. For the 2011 results, only data for the EU27 are included. For the 2012 results, data for the EU27, Norway and Iceland are included.

Market Performance Index in the EU28

MPI results

Overall results⁵

	MPI			
	2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
All markets	77.4*	0.3*	0.9*	0.5*
Goods markets	80.1	0.0	0.9*	1.3*
Services markets	75.6*	0.5*	0.8*	-0.2*

The table above gives the average Market Performance Index results for all markets together. The EU28 MPI for 2013 is 77.4. When comparing the EU27 MPI with previous years, a positive trend can be noted, with a 0.3 point increase from 2012, continuing the positive trend observed over the past 3 years. However, it should be observed that while the performance of services markets increased by 0.5 point, that of goods markets remained stable.

The increase in MPI score is similar in the EU15 and EU12 (respectively +0.3 and +0.2 points), although the EU15 score remains 2.2 points above the EU12 one. In terms of regions, the average MPI scores for Western and Southern Europe are above average, with Eastern Europe scoring the lowest. Statistically significant increases from last year appear for Northern countries (+0.9 points) and Western countries (+0.4), an increase of 0.1 points was recorded in the two other regions.

⁵ Please note that the 2013 results concern EU28 data, while difference in results between years are based on EU27 data for comparability reasons.

The table below presents each component's contribution to changes in MPI from one year to the next⁶. The contribution of comparability has decreased in magnitude from one year to the next, as did the contributions of trust, and problems and complaints (although remaining positive in their sign). Conversely, the contribution of expectations has remained stable.

Comparison between the component contribution and change in MPI score									
Component contribution	All markets			Services markets			Goods markets		
	2013	2012	2011	2013	2012	2011	2013	2012	2011
Comparability	0.0	0.3	0.2	0.1	0.2	0.0	-0.1	0.4	0.4
Trust	0.1	0.2	0.2	0.2	0.1	-0.1	0.0	0.2	0.5
Problems & complaints	0.1	0.3	0.1	0.1	0.4	0.1	0.0	0.2	0.1
Expectations	0.1	0.1	0.1	0.1	0.0	-0.1	0.1	0.1	0.3
Overall change in MPI									
MPI	0.3	0.9	0.5	0.5	0.8	-0.2	0.0	0.9	1.3

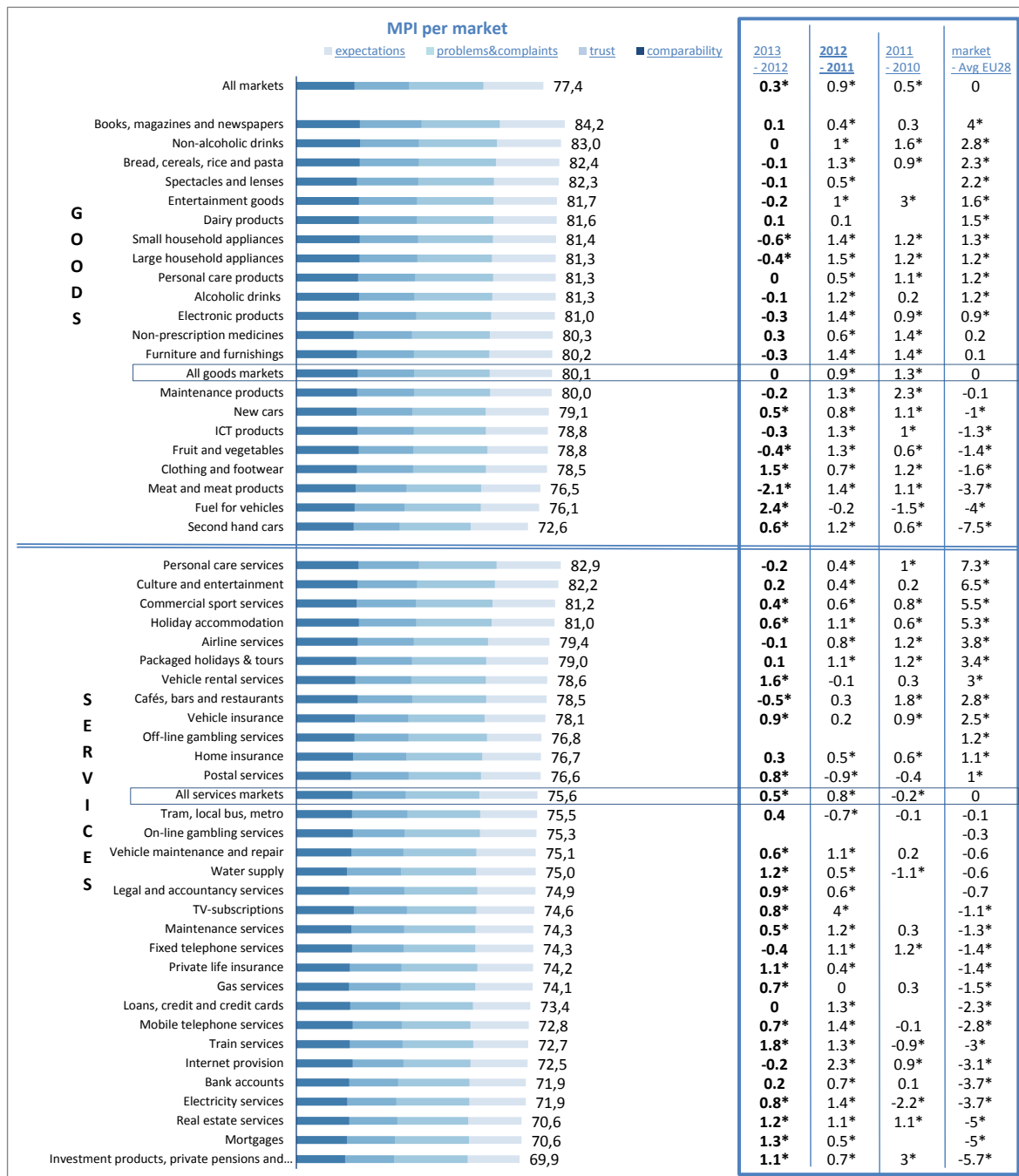
Overall trends are visible across socio-demographic categories⁷. Women are more positive than men in their market assessments. Younger people (18-34 year-olds) and older people (55+) are more positive than the middle age group (35-54 year-olds), both overall and for individual components. In terms of education, people with less than 15 years education give more negative ratings, mainly driven by lower than average trust scores. People who are still studying are more positive overall, while the most educated group (20+ years of education) scores higher on trust. The highest variability can be observed in the dimension of occupation. Blue collar workers and unemployed and self-employed people are less positive about the market performance while people with other occupations score higher overall.

Market assessments differ little overall between people with and without private internet usage. Differences across socio-demographic groups at market and component level are further discussed in the market and socio-demographic reports.

⁶ Component contribution is an indication of how much of the MPI change (in percentage points) from one year to the next can be attributed to each component. The sum of the contributions of all components is equal to the overall change in the MPI. It should also be considered that since components range from 0 to 10 while the MPI index ranges from 0 to 100 (meaning that components are multiplied by 10 when included in the calculation of the MPI), a component could have changed from one year to the next by 0.0 points (rounded figure), while having a contribution to the change in MPI of 0.1 point (rounded figure).

⁷ See the detailed analysis in the Market Performance per socio-demographic group chapter.

Market Results



The graph above presents the weighted MPI performance at EU level for the 21 goods and 31 services markets covered by the 2013 survey.

The table on the right of the graph indicates the difference in scores between successive years (first three columns) and the difference between each market and the average for all goods or services markets, as appropriate^{8/9}. Please note the

⁸ Please note that statistically significant differences at 5% probability level are indicated by asterisks.

market list has evolved throughout the years and the yearly differences are not available for all markets and columns.

Goods markets

4 goods markets saw a statistically significant increase in score from last year and 4 experienced a decrease.

The markets for books, magazines and newspapers; for non-alcoholic drinks; and for bread, cereals, rice and pasta record the best MPI performances again this year, with only minor changes in scores from 2012.

Second hand cars and fuel for vehicles are again at the bottom of the ranking, in spite of respectively 0.6 and 2.4 point increases in MPI. This latter change is linked to statistically significant improvements on the comparability, trust and expectations components. Furthermore, the proportion of complaints and problems dropped significantly.

In comparison with 2012, the third to last market is now meat and meat products instead of clothing and footwear. This change results from a 2.1 point decrease in MPI for the meat market and an increase of 1.5 points for the clothing market. For the meat market, this change in score is mainly linked to a decrease on the trust component in the context of the horsemeat scandal which affected most of the EU Member States during the fieldwork period. As for the clothing and footwear market, the improvement in MPI score is linked to increases in the comparability, trust and expectations components.

The markets for small household appliances; large household appliances; and fruits and vegetables also registered decreases in MPI, while the score for new cars increased from last year.

Five markets are in the top and bottom quartiles in terms of difference in MPI score with last year. Fuel for vehicles; clothing and footwear; second hand cars; new cars; and non-prescription medicines are in the top quartile. Meat and meat products; small household appliances; large household appliances; fruits and vegetables; and ICT products are in the bottom quartile.

Turning to differences between each market and the average MPI for all goods markets, most scores are statistically significantly different from the average, which highlights the wide variety of market situations and scores. This is also visible in the 11.6 point difference between the highest and lowest scoring markets, which is quite close to last year's range (12 points). The standard deviation observed in the MPI across all goods markets (14.7) is slightly higher than in the previous year, which means that the results vary more widely across respondents.

Services markets

Eighteen services markets saw their score increase in a statistically significant manner from 2012, while the score went down for one market.

As for all other years since 2010, the top three services markets are personal care services; culture and entertainment; and commercial sport services, with minor changes in MPI from last year for the top two, and a 0.4 point increase for commercial sports services.

Besides, the bottom three services markets are identical to last year, with investment products in last position, followed by mortgages and real estate services. This situation is stable in spite of all three markets recording increases in MPI score of more than 1 point. For investment products, this is linked to increases in the trust and expectations components, while the performance of the markets for mortgages and real estate services have seen improvements on all components.

⁹ Consequently, the last column shows the difference with the average for all goods markets for goods markets and the difference with the average for all services markets for services markets.

The cafés, bars and restaurants market saw a decrease in MPI from 2012, while increases were recorded for the markets for commercial sports services; holiday accommodation; vehicle rental services; vehicle insurance; postal services; vehicle maintenance and repair; water supply; legal and accountancy services; TV subscriptions; maintenance services; private life insurance; gas services; mobile telephone services; train services; electricity services; real estate services; mortgages; and investment products.

The two markets with the largest increases are train services (+1.8 points) and vehicle rental services (+1.6). The MPI score for trains increased following improvements in terms of comparability, trust, expectations and a decrease in the proportion of problems. Improvements in comparability, trust, expectations, and a decrease in the proportion of complaints are driving the performance of the vehicle rental market.

Packaged holidays & tours; loans, credit and credit cards; airline services; personal care services; internet provision; fixed telephone services; and cafés, bars and restaurants are all in the bottom quartile in terms of MPI scores.

As for goods services, almost all differences between each individual market's score and the services market average are statistically significant, with a 13 point difference between the highest and lowest scoring markets, which is slightly lower than last year's difference, 14.2. The standard deviation for the MPI across services markets is equal to 17.1, i.e. 2.4 points above the one observed across goods markets, indicating that the degree of variability in the markets' performance is higher for the services markets.

Components of MPI(sc)

The following sections present the results of individual components of the MPI(sc) at EU level, taking all markets and all countries together. They reflect the answers to questions asked with an 11-point scale unless stated otherwise. The scores on the scale are regrouped into three categories: score 8-10 which represents a high rating, score 5-7 which represents an average rating and score 0-4 which represents a low rating. Additionally, the average score for various categories is indicated where relevant.

Comparability

Overall results

	COMPARABILITY											
	2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.3	7.7	7.0	0.01	-0.03*	0.04*	0.11	0.14	0.09	0.07	0.17	-0.01
Score 0-4	10.3%	7.1%	12.4%	-0.8 pp*	-0.1 pp	-1.4 pp*	-0.9 pp	-1.2 pp	-0.7 pp	0.0 pp	-0.5 pp	0.5 pp
Score 5-7	34.5%	30.5%	37.3%	1.5 pp*	0.8 pp*	1.9 pp*	-1.7 pp	-1.8 pp	-1.6 pp	-2.1 pp	-3.4 pp	-1.1 pp
Score 8-10	55.2%	62.3%	50.3%	-0.7 pp*	-0.7 pp*	-0.6 pp*	2.6 pp	3.0 pp	2.3 pp	2.1 pp	3.9 pp	0.5 pp

The first component, 'comparability', reflects consumers' ability to compare products and services offered by different retailers and service suppliers. Taking all markets together, the average score for comparability is 7.3 in 2013. More than half of the consumers (55%) give a high score (8-10) on comparability, while only 10% gives a very low score (0-4) to this component.

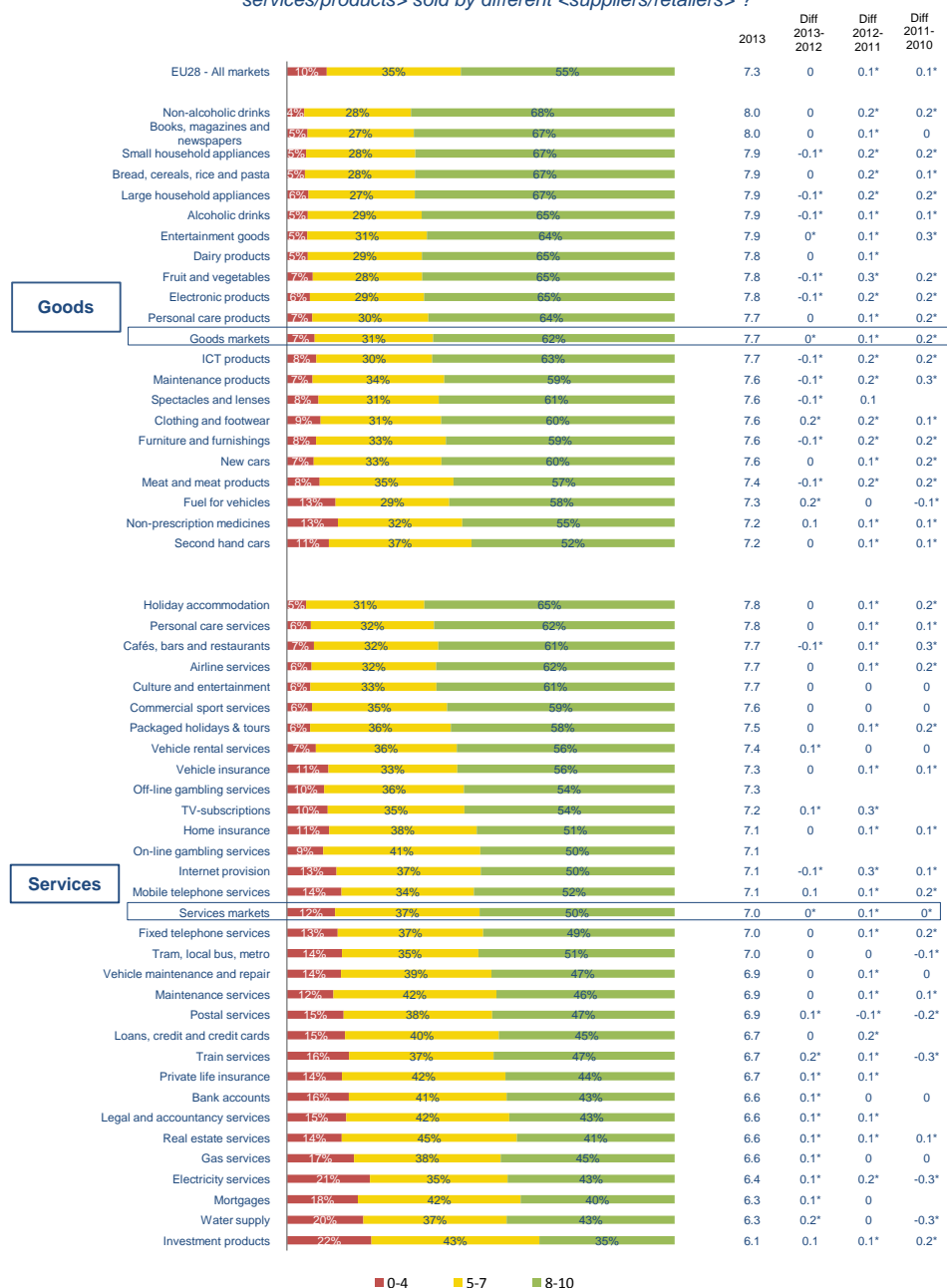
The 2013 average score only increased slightly (not statistically significantly) from 2012 (+0.01), but this corresponds to a +0.04 increase for services markets (significant) and a -0.03 decrease for goods markets. Consumers find comparing between services more difficult than comparing between goods, with average scores of 7.0 and 7.7, respectively. This could partly be explained by a greater complexity of service offers in comparison with goods, with commercial practices including complex tariff grids, contractual terms and bundles.

Market results

The graph below gives an overview of the scores on comparability for all markets, split between goods and services markets.

Comparability by market - EU28

On a scale from 0 to 10, how difficult or easy was it to compare <the services/products> sold by different <suppliers/retailers> ?



Goods markets

Two markets saw a statistically significant increase from 2012, while statistically significant decreases in scores were recorded for 10 markets.

The non-alcoholic drinks; books, magazines and newspapers; small household appliances; bread, cereal, rice and pasta; and large household appliances markets have the highest scores for the comparability component and belong to the top quartile. The bottom quartile includes the goods markets where comparison is most difficult, i.e. the markets for second hand cars; non-prescription medicines; fuel for vehicles; meat and meat products; and new cars. The worst scoring markets have stayed the same as in previous years.

For most markets, the average scores on comparability have slightly decreased or remained stable since 2012. The only statistically significant increases in score (of 0.2 points) are found in the markets for clothing and footwear; and fuel for vehicles.

Comparing the scores on comparability with the MPI scores, the markets for spectacles and lenses; and non-prescription medicines are assessed particularly poorly for this component, ranking respectively 10 and 8 places lower than for the MPI ranking. Conversely, the fruit and vegetables market ranks higher for comparability than for its overall market performance (8 places).

Services markets

Twelve markets registered statistically significant increases in score, while the scores for 2 markets decreased in a statistically significant manner.

The holiday accommodation; personal care services; cafés, bars and restaurants; airline services; culture and entertainment; commercial sport services; and packaged holidays & tours markets score in the top quartile for comparability in 2013. Comparison between services is most difficult in the bottom quartile markets: investment products; water supply; mortgages; electricity services; gas services; real estate services; legal and accountancy services; bank accounts; and private life insurance.

When comparing to 2012, the average scores on comparability have remained stable or increased for most markets. However, a small statistically significant decrease in comparability can be noted in both the markets for cafés, bars and restaurants; and internet provision (-0.1). This contrasts with the statistically significant increase in comparability for the internet provision market that was experienced in 2012 (+0.3). Meanwhile, the train services and water supply markets experience the biggest increase in comparability (+0.2).

In line with previous years, 1 respondent in 5 still finds it difficult to compare electricity services, water supply and investment products.

For the markets for water supply; postal services; and legal and accountancy services, comparability is evaluated poorly in comparison to their overall market evaluation (respectively 14, 8 and 8 places lower than for the MPI ranking). In contrast, the markets for TV-subscriptions; internet provision; and mobile telephone services are ranked higher for comparability than in terms of MPI (respectively 7, 12 and 9 places higher).

Socio-demographic and regional differences

Socio-demographic differences for the evaluation of comparability are found for different groups. House persons, younger people (18-34) and, to a lesser extent, blue-collar workers are more positive about this component. People who are retired, unemployed or self-employed, as well as people aged 35-54 are more negative than average.

Northern European consumers give a lower than average score to the comparability component.

Trust

Overall results

	TRUST											
	2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	6.8	7.1	6.7	0.03*	0.00	0.06*	0.07	0.10	0.05	0.06	0.20	-0.03
0-4	13.4%	10.8%	15.1%	-0.3 pp*	0.1 pp	-0.7 pp*	-1.0 pp	-1.2 pp	-0.9 pp	0.8 pp	-0.7 pp	1.1 pp
5-7	40.4%	39.1%	41.2%	-0.2 pp	-0.3 pp	-0.2 pp	0.1 pp	-0.6 pp	-0.1 pp	-2.7 pp	-4.5 pp	-1.6 pp
8-10	46.2%	50.0%	43.7%	0.5 pp*	0.2 pp	0.9 pp*	0.9 pp	1.8 pp	1.0 pp	1.9 pp	5.3 pp	0.5 pp

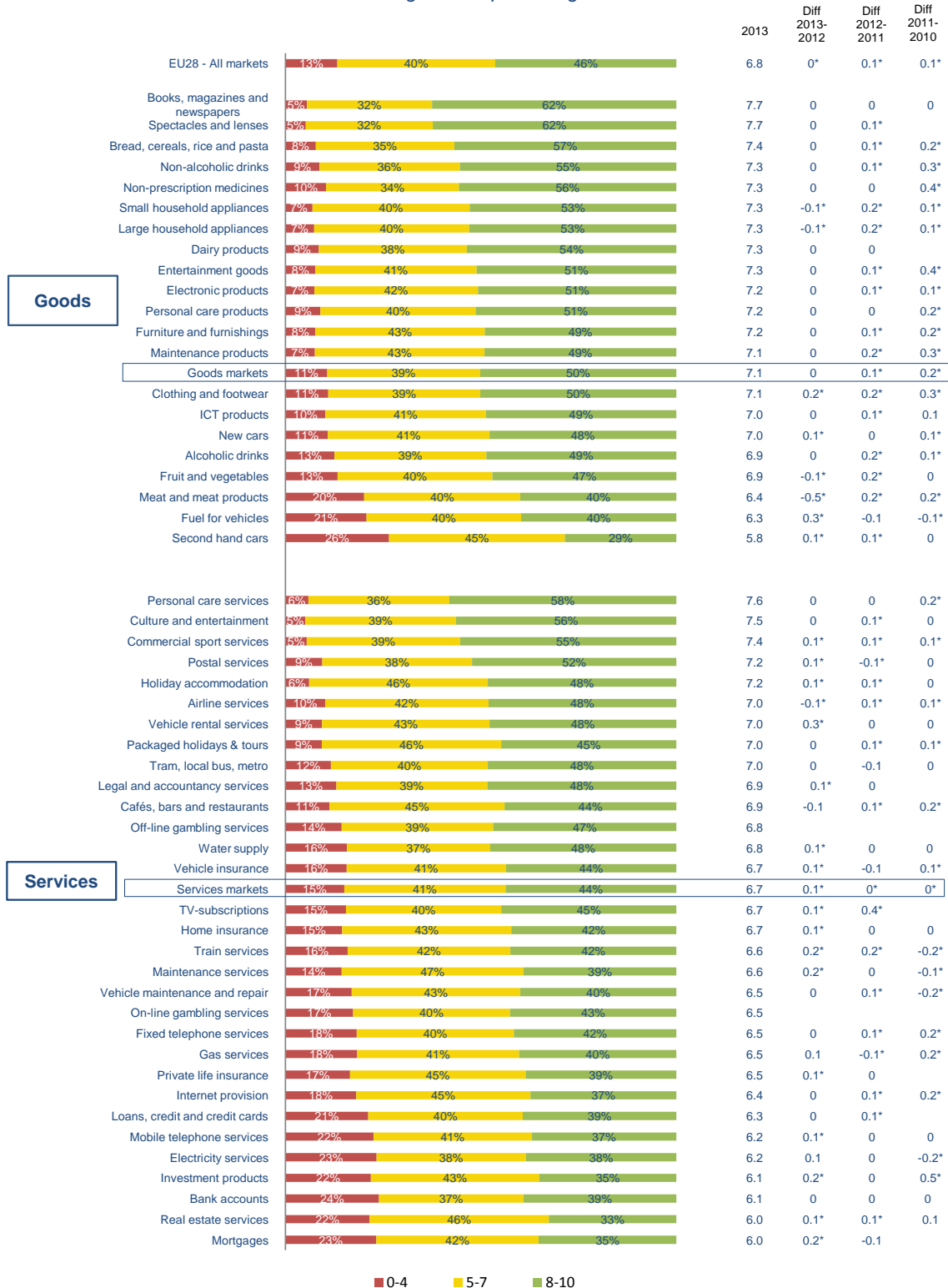
The 'trust' component measures the extent to which consumers trust the suppliers/retailers to comply with consumer protection rules. The average trust score is 6.8 in 2013, as in 2012. 13.4% of respondents express concerns that suppliers/retailers do not respect consumer protection rules and regulations (score 0-4), which is in line with previous years. When comparing market types, trust in suppliers of goods markets (7.1) remains higher than trust in service markets (6.7). Trust in services markets has increased slightly compared to 2012, from 6.6 to 6.7. On the other hand, the goods markets show a slight decrease of 0.001 when compared to 2012 (however, this difference is not statistically significant).

Market results

The graph below gives an overview of the results for trust for the 52 markets.

Trust by market - EU28

On a scale from 0 to 10, to what extent do you trust <suppliers/retailers> to respect the rules and regulations protecting consumers?



Goods markets

Four goods markets experienced a statistically significant decrease from last year, while trust increased statistically significantly for 4 markets.

Among the goods markets, the best evaluated markets in terms of trust (top quartile) are the books, magazines and newspapers; spectacles and lenses; bread, cereals, rice and pasta; non-alcoholic drinks; and non-prescription medicines markets. The lowest level of trust in suppliers (bottom quartile) can be noted in the markets for second hand cars; fuel for vehicles; meat and meat products; fruit and vegetables; and alcoholic drinks. One in 4 respondents does not trust suppliers in second hand cars markets. Nonetheless, trust in the second hand cars market has experienced a small but statistically significant increase from last year (+0.1) and the share of respondents who trust suppliers is higher than the share of respondents who do not.

Other markets where a statistically significant increase in trust has been observed are the markets for fuel and vehicles (+0.3), clothing and footwear (+0.2) and new cars (+0.1). Markets where the trust has statistically significantly decreased are meat and meat products (-0.5), small and large household appliances (-0.1) and fruit and vegetables (-0.1).

Comparing the results on trust with the overall MPI results, the market of alcoholic drinks is ranked 8 places lower for trust than for the overall MPI ranking. The opposite trend can be seen for the market of non-prescription medicines (which is ranked 7 places higher than in the MPI ranking).

Services markets

The suppliers are considered to be most trustworthy in the markets for personal care services; culture and entertainment; commercial sport services; postal services; holiday accommodation; airline services; and vehicle rental services (top quartile). Meanwhile, the mortgages; real estate services; bank accounts; investment products; electricity services; mobile telephone services; loans, credit and credit cards; internet provision; and private life insurance markets form the bottom quartile for trust. As in previous years, one-off services markets are generally assessed better than markets delivering continuous services. This pattern could be linked to the fact that the content of continuous services generally involves contractual terms which may be obscure and hard to understand for consumers.

In general, trust in the suppliers of services has experienced a small (+0.1) but statistically significant increase when compared to 2012, with statistically significant improvements in 16 markets. The largest difference is +0.3 points for the vehicle rental services market. Train services; maintenance services; investment products; and mortgages all increased by 0.2 points. Airline services is the only market which saw a statistically significant decrease in score (-0.1).

Two markets are ranked lower for trust than for the overall ranking: home insurance and online gambling services (respectively 5 and 6 places below MPI ranking). The opposite can be seen for four markets. This concerns the markets for postal services; legal and accountancy services; and train services (respectively 8, 7 and 7 above MPI ranking).

Regional and socio-demographic differences

Trust is evaluated better than average in Western Europe and worse in Southern and Eastern Europe.

Looking at different socio-demographic groups, trust is evaluated below average by unemployed and self-employed people, male respondents and respondents who use the internet privately. In contrast, it is better evaluated among women, respondents younger than 34, higher educated, white-collar workers who are not in a managerial position, students and house-persons.

Problems and complaints

Problems

Overall results

	PROBLEMS											
	2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Yes	9.2%	7.3%	10.4%	-0.3 pp*	-0.1 pp	-0.5 pp*	-1.5 pp	-0.8 pp	-2.0 pp	-0.5 pp	-0.4 pp	-0.5 pp

The problems component expresses the proportion of persons having experienced one or more problems with the service/product or the supplier/retailer. On average, 9.2% of respondents have encountered problems across the 52 markets. The incidence of persons having encountered problems shows a steady downward trend throughout the years.

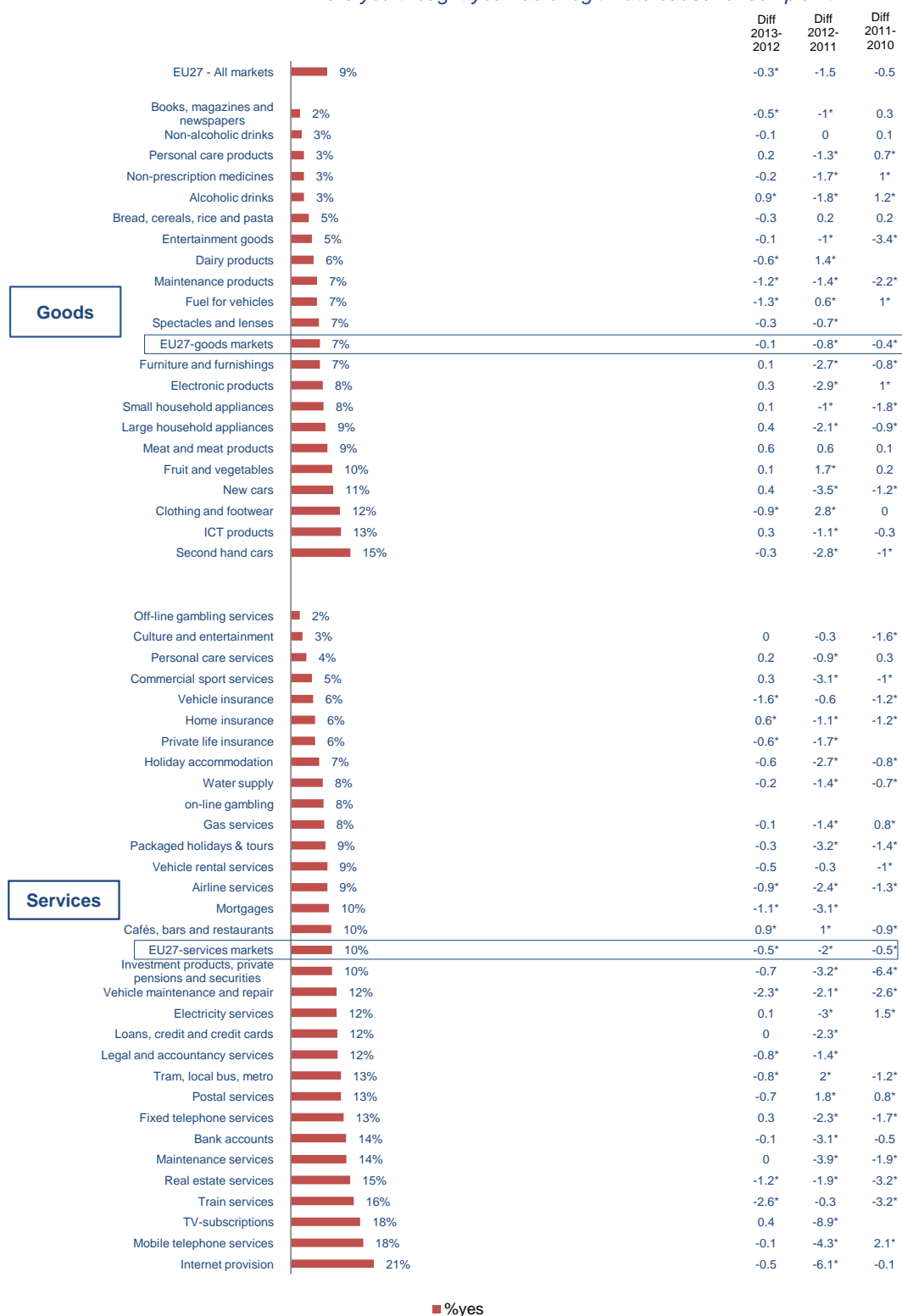
When comparing the two market aggregates, it can be noticed that in the service markets there is a higher incidence of persons having reported problems (10.4%) than in the goods markets (7.3%).

Market results

The graph below gives an overview of the results for problems for the 52 markets.

Problems by market - EU28

Did you experience a problem with <the service/product> or <the supplier/retailer>, where you thought you had a legitimate cause for complaint?



Goods markets

Five goods markets saw a statistically significant decrease from 2012 while only 1 market experienced a statistically significant increase in the percentage of persons having reported problems.

Among the goods markets, fewest respondents report problems in the markets for books, magazines and newspapers; non-alcoholic drinks; personal care products; non-prescription medicines; and alcoholic drinks. The second hand cars; ICT products; clothing and footwear; new cars; and fruit and vegetables markets are the markets for which consumers are most likely to experience problems.

The highest increase in the proportion of consumers reporting problems can be noted in the alcoholic drinks market (+0.9 percentage points), while the biggest decline in number of persons having encountered problems can be observed in the maintenance products (-1.2) and fuel for vehicles (-1.3) markets.

Comparing the share of persons having experienced problems with the MPI scores, the markets for spectacles and lenses; and small and large household appliances are assessed particularly poorly for this component (with higher proportions of problems) and all rank 7 places lower than in the MPI ranking. In contrast, the markets for vehicle fuels; non-prescription medicines; personal care products; and maintenance products rank better on problems (with lower proportions of problems) than for their overall market performance (respectively by 10, 8, 7, 5 places).

Services markets

Two markets experience a statistically significant improvement from 2012. Nine services markets experienced a statistically significant decline in score.

For the services markets as a general trend there has been a decline in number of persons experiencing problems since 2012. Fewest respondents report problems in the markets for offline gambling services; culture and entertainment; personal care services; commercial sports services; vehicle insurance; home insurance; private life insurance; holiday accommodation; and water supply. In contrast, the highest incidence of persons having reported problems can be found in the markets for Internet provision; mobile telephone services; TV-subscriptions; train services; real estate services; maintenance services; and bank accounts.

The largest increase in incidence of persons encountering problems can be noted in the market for cafés, bars and restaurants (+0.9 percentage points). In the vehicles' maintenance and repair (-2.3) and in train services (-2.6), the biggest declines in the incidence of persons having reported problems can be observed.

When comparing with the MPI rankings, four markets are ranked lower in the problem ranking than in the overall ranking (with higher proportions of problems): airline services; postal services; TV-subscriptions; and tram, local bus and metro (respectively by 11, 11, 11 and 9 places). The opposite is true for 6 markets: private life insurance; mortgages; investment products; gas services; electricity services; and offline gambling services; (respectively 14, 14, 14, 10, 9 and 9 places below the MPI scores).

Socio-demographic and regional differences

Self-employed and unemployed people, as well as blue-collar workers are more likely than average to report problems. Retired people, people above 55 and people who use the Internet for their private use are less likely to report problems.

Less Eastern European consumers report problems than average, while more Western European consumers report problems.

Complaints

Overall results

	COMPLAINTS											
	All	2013		Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
		Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Yes - official third - party	7.7%	4.4%	9.3%	0.3 pp*	0.4 pp*	0.3 pp*	-0.1 pp	-0.1 pp	0.0 pp	2.1 pp	-0.6 pp	-0.5 pp
Yes - retailer/provider	57.3%	53.3%	59.3%	-3.0 pp*	-3.9 pp*	-2.6 pp*	-5.7 pp	-9.3 pp	-5.8 pp	5.2 pp	7.2 pp	9.5 pp
Yes - manufacturer	4.5%	9.0%	2.3%	-0.1 pp	0.3 pp*	-0.3 pp*	-0.3 pp	-1.5 pp	0.1 pp	-4.4 pp	1.6 pp	-5.3 pp
Yes - friends family	31.3%	30.5%	31.7%	-0.7 pp*	-0.3 pp	-0.8 pp*	-0.1 pp	2.8 pp	-0.7 pp	5.1 pp	3.9 pp	5.7 pp
No	26.5%	29.2%	25.2%	2.6 pp*	3.4 pp*	2.2 pp*	4.5 pp	6.3 pp	4.6 pp	-0.7 pp	-3.1 pp	-1.8 pp

The complaints indicator captures the severity of the problem, given that more time and effort is needed to complain to an official body than to family and friends. At the same time, the possibility for consumers to complain in case of a problem is considered one of the main feedback mechanisms in the optimisation of the market functioning. The figures presented above are based on consumers who report a problem and depict whether or not they complained, and to which party they addressed their complaint.

In 2013, 27% of consumers who reported encountering a problem did not complain to the company, a complaint body, friend or family, compared to 24% in 2012 and 19% in 2011. Consumers' propensity to complain dropped for both goods and services markets in comparison to the past two years.

For all goods and services markets, the party most likely to be contacted is by far the seller of the product or the provider of the service (57%) – thus the immediate and known point of contact, followed by friends and family in second place (31%).

Only around 4% of consumers addressed their complaint to a manufacturer. However, it must be noted that the possibility to address a complaint to the manufacturer is limited to those markets for which this party can be identified.¹⁰

The results on the complaints component show a slight increase in complaints addressed to third party bodies such as a public authority, consumer organisation or ombudsman compared to the 2012 results.

¹⁰ Please note the base for this figure is all markets where this answer was available. The answer option 'to a manufacturer' was only possible for the following services markets: (House and garden maintenance services, Personal care services, Vehicle maintenance and repair services, Fixed telephone services, Mobile telephone services, Internet provision). Among goods markets, the question applied to all the markets except for vehicle fuels.

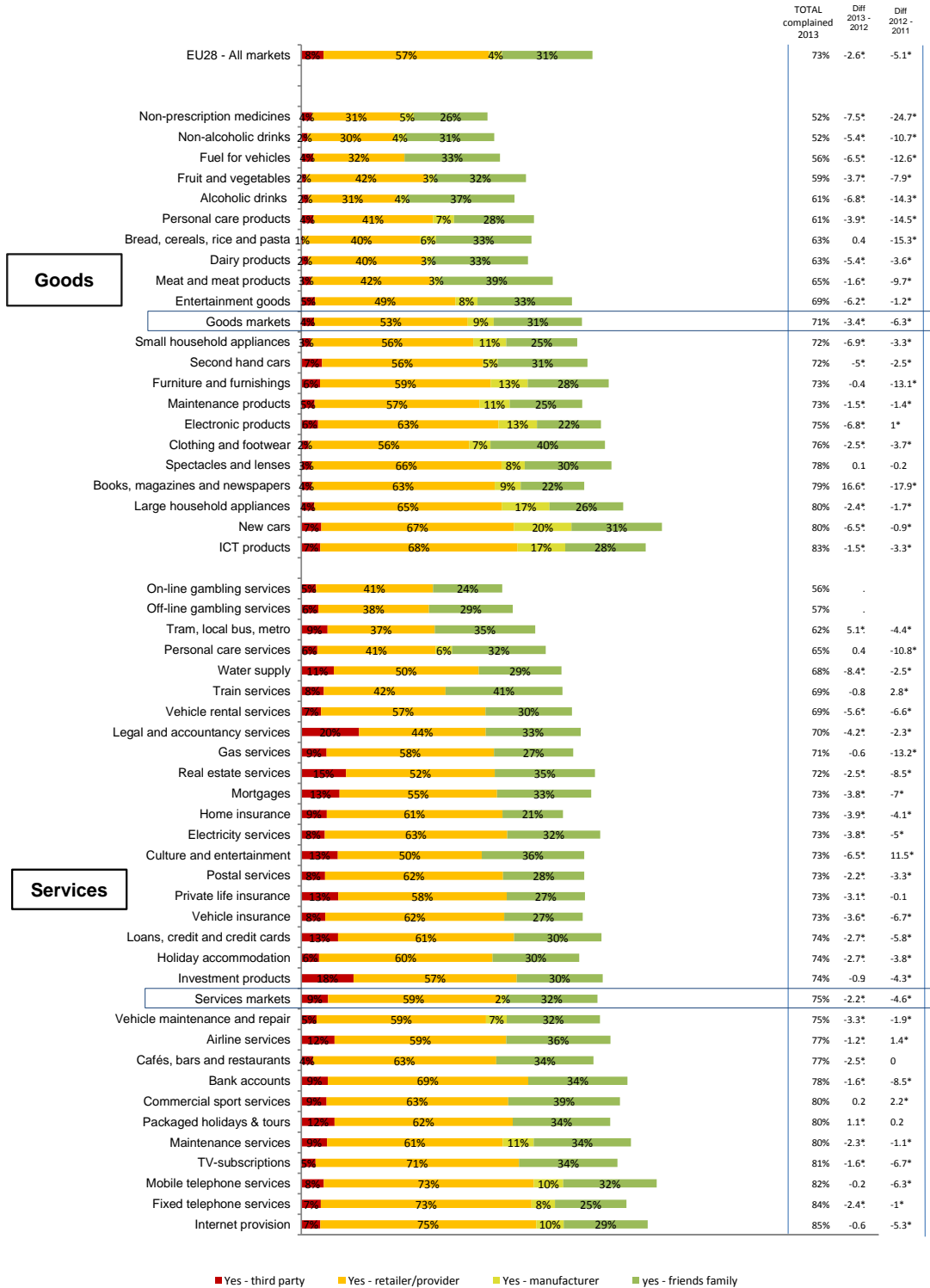
Market results

The table below presents, by market, the parties to which consumers complained.¹¹

¹¹ It should be noted that due to low bases of consumers who say they have experienced a problem in a given market, no comparisons are made between 2013 and 2012 regarding the party to which consumers addressed their complaint as the margin of error is too high.

Complaints by market - EU28

Have you complained about <this problem/one of these problems>?



The proportion of consumers who reported complaints decreased in a statistically significant manner from last year, both for goods (-3.4 percentage points) and services (-2.2) markets. This trend is also visible at market level, with most statistically significant changes indicating that consumers are less likely to complain in 2013 than in 2012.

Goods markets

Consumers are most likely to complain about ICT products and new cars. This is in line with 2012 results. Other markets such as large household appliances; books, magazines and newspapers; and spectacles and lenses have also a high proportion of complaints. Consumers are the least likely to complain about non-prescription medicines; non-alcoholic drinks; fuel for vehicles; fruit and vegetables; and alcoholic drinks.

17 goods markets experienced a statistically significant decrease in the proportion of people who complained compared to 2012. The largest decreases from 2012 in the proportion of complaints can be found in the non-prescription medicines (-7.5 percentage points), small household appliances (-6.9), electronic products (-6.8), and alcoholic drinks (-6.8) markets. Only one market shows a statistically significant increase: the market for books, magazines and newspapers. The MPI score of this market goes back to its 2011 level of complaints after a major decrease from 2011 to 2012 and a 16.6 point increase from 2012 to 2013.¹²

Comparing the ranking of the complaints component with the ranking of the MPI, results show that the markets for fuel for vehicles; non-prescription medicines; meat and meat products; and second-hand cars receive a higher ranking for the complaints component (corresponding to a lower proportion of complaints) than for their MPI results (respectively by 17, 11, 10 and 9 places). Books, magazines and newspapers; fruit and vegetables, spectacles and lenses; and large household appliances rank higher overall than in terms of complaints (respectively by 17, 13, 13 and 11 places).

The ranking of markets for complaints and problems were compared in order to assess to what extent they align. Markets for fruits and vegetables; second-hand cars; meat and meat products; and fuel for vehicles have high proportions of reported problems but lower proportions of complaints (with a difference of respectively 13, 9, 7 and 7 points in the two rankings), while books, magazines and newspapers; and spectacles and lenses have a low incidence of persons reporting problems but a high proportion of complaints (with a difference of respectively 17 and 6 points).

Services markets

Consumers are most likely to complain about the markets for Internet provision; fixed telephone services; mobile telephone services; TV-subscriptions; maintenance services; packaged holidays & tours; and commercial sport services. In contrast, online and offline gambling are least likely to lead to complaints, followed by tram, local bus, metro; personal care services; water supply; train services; vehicle rental services; legal and accountancy services; and gas services.

In terms of changes from last year, two markets saw a statistically significant increase in the proportion of complaints: tram, local bus, metro (+5.5 percentage points) and packaged holidays & tours (+1.1). Most markets experienced a statistically significant decrease from last year in the share of consumers who report complaining about a

¹² Please note this market has a low proportion of problems and therefore a limited base size for the complaints question which may explain changes in scores that are relatively higher than for other markets.

service. The most striking differences can be observed for water supply (-8.4 percentage points), culture and entertainment services (-6.5), vehicle rental services (-5.6), and legal and accountancy services (-4.2).

Comparing the ranking of the complaints component with the ranking of the MPI, results show that a number of leisure markets rank better (by more than 10 places) in terms of MPI than in the complaints ranking (due to relatively high proportions of complaints): commercial sports services; packaged holidays; airlines; cafés, bars and restaurants; holiday accommodation, culture and entertainment. The opposite is true for tram, local bus and metro market, which scores 10 places more in the overall MPI ranking than the complaints ranking (due to low proportion of complaints).

Looking into the difference between the market ranking for complaints and problems, some markets display discrepancies between these aspects. Few consumers report problems with commercial sports services but the market scores an above-average number of complaints with a 21-point difference in the two rankings). The opposite is true for train services; tram, local bus and metro; and real estate services (with a difference of 22, 19 and 17 points, respectively).

Socio-demographic and regional differences

Self-employed people, students and managers are more likely to complain than average, while blue-collar workers, other white-collar workers and people with private Internet usage are less likely to complain.

The proportion of complaints is higher in Northern and Southern Europe, and lower in Western and Eastern Europe.

Expectations

Overall results

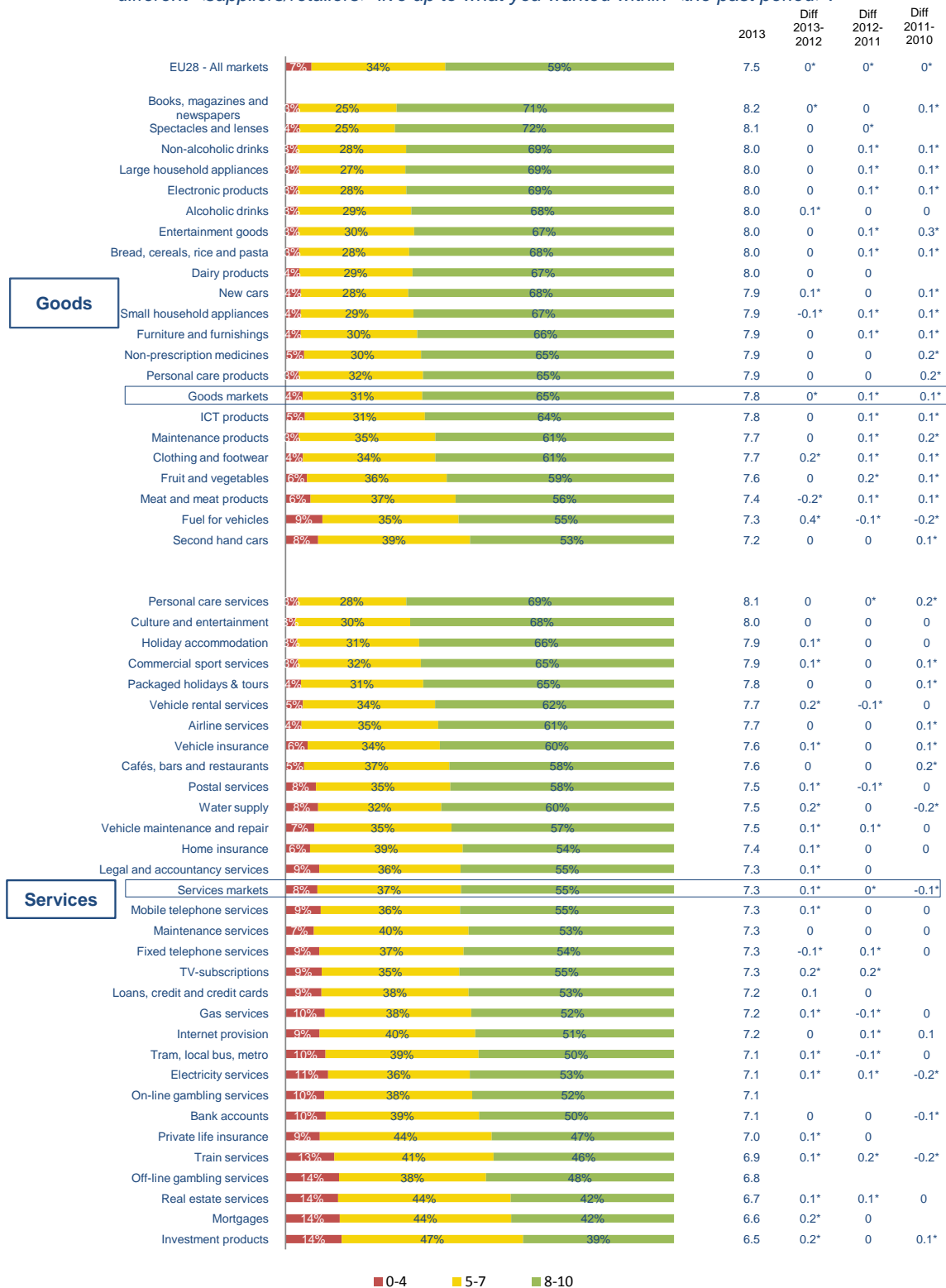
	EXPECTATIONS											
	2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.5	7.8	7.3	0.04*	0.02*	0.06*	0.03	0.06	0.02	0.02	0.13	-0.06
0-4	6.8%	4.5%	8.3%	-0.5 pp*	-0.3 pp*	-0.7 pp*	-0.4 pp	-0.4 pp	-0.2 pp	0.2 pp	-0.2 pp	0.7 pp
5-7	34.4%	30.8%	36.9%	0.1 pp	-0.1 pp	0.2 pp	0.1 pp	-0.9 pp	-0.4 pp	-2.1 pp	-3.2 pp	-0.1 pp
8-10	58.8%	64.7%	54.8%	0.4 pp*	0.4 pp	0.6 pp*	0.3 pp	1.3 pp	0.6 pp	1.9 pp	3.4 pp	-0.6 pp

The average score for the expectations component (7.5 out of 10) has remained stable across the past four years of the study. Also in line with previous years, the score for goods markets (7.8) is higher than for services markets (7.3). When the figures are compared to last year's, the goods market shows a slight but statistically significant increase of 0.02, while the services market shows a statistically significant increase of 0.06 when compared to 2012.

Market results

Expectations by market - EU28

On a scale from 0 to 10, to what extent did <the services/products> on offer from different <suppliers/retailers> live up to what you wanted within <the past period>?



■ 0-4 ■ 5-7 ■ 8-10

The previous graph presents the expectations component performance at EU level for the 21 goods and 31 services markets covered by the 2013 survey.

Goods markets

5 goods markets experienced a statistically significant increase in their expectation score in comparison with last year and 2 markets recorded a statistically significant decrease.

Expectation scores are particularly close across markets, with half of the markets scoring between 7.9 and 8.0 out of 10. This explains why the top quartile for goods markets brings together a range of markets with very similar scores: books, magazines and newspapers; spectacles and lenses; non-alcoholic drinks; large household appliances; and electronic products. The expectation score for books, magazines and newspapers registered a very small but statistically significant increase.

Second hand cars and fuel for vehicles remain at the bottom of the expectations ranking in spite of the latter market recording a statistically significant 0.4 point increase in score from 2012. Meat and meat products come third from the bottom, following a statistically significant decrease in score (-0.2). The bottom quartile is completed by the markets for clothing and footwear - which experienced 0.1 point (but statistically significant) increase from 2012 - and for fruits and vegetables.

The markets for alcoholic drinks and new cars saw a small, although statistically significant, improvement in score (+0.1), while the market for small household appliances recorded a statistically significant 0.1 point decrease from 2012.

The markets that score higher on expectations than in the overall MPI ranking include new cars and electronic products, with differences of 7 and 6 places, respectively.

Services markets

The expectations score showed a statistically significant increase in 19 services markets and a decrease in only 1 between 2012 and 2013.

In line with the overall MPI ranking for services markets, the top quartile markets for the expectation component are personal care services; culture and entertainment; holiday accommodation; commercial sport services; packaged holidays & tours; vehicle rental services; and airline services. Three of these markets have registered a small but statistically significant increase from last year: holiday accommodation, commercial sport services (both +0.1 point) and vehicle rental services (+0.2).

In spite of experiencing statistically significant increases in score, the markets for investment products, mortgages (both +0.2), real estate services, train services, private life insurance and electricity services (all +0.1) all belong to the bottom quartile for the expectations component.

The markets for offline gambling; online gambling; and tram, local bus and metro score lower on expectations than in the overall MPI ranking (with differences of 19, 10 and 9 places, respectively). The opposite is true for mobile telephone services and Internet provision (with respectively differences of 10 and 6 places).

Socio-demographic and regional differences

The expectation component is better evaluated in Western and Northern Europe, with respective average scores of 7.7 and 7.9. In comparison, the averages for Southern and Eastern Europe are both 7.3.

Unemployed and self-employed people evaluate the expectations component below average, while students give it higher than average ratings. As per the overall trend, women, 18-34 year-olds and people above 55 are also more positive about this component.

Switching

The switching component reflects both the level of choice in a given market and the consumer's ability to make use of this opportunity. The switching component is computed by measuring the level of actual switching and the (perceived) ease of switching, and covers the 14 services markets in which switching is possible. Both aspects will be discussed separately in the sections below. Furthermore, the switching component is also used to calculate the MPIs. The results for the MPIs will be also discussed further in this paragraph.

Actual switching

Overall results

	ACTUAL SWITCHING			
	2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
No	86.4%	-0.1 pp	2.2 pp	0.4 pp
Yes - products/service with same provider	5.6%	0.4 pp*	-1.9 pp	-0.1 pp
Yes - supplier	9.1%	-0.3 pp*	-0.4 pp	-0.4 pp

Two aspects of switching were measured and are presented in the table above: switching products or services with the same provider and switching supplier. The proportions of consumers who reported switching products or services or switching suppliers are fairly stable from last year: 6% for the first type of switching (up by 0.4pp from 2012) and 9% for the second (-0.3pp). As in previous years, a vast majority of consumers (86%) say they did not switch during the reference period.¹³ This is a 0.1 decrease over 2012, which is not statistically significant.

¹³ The reference period differs per market and is between one and three years.

Market results

The graph below presents the proportion of switchers and non-switchers per market.

Actual switching question by market - EU28

For <services>, have you switched <tariff plan> or <supplier> in <the past period>?

■ No ■ Yes - goods/services with same provider ■ Yes - supplier

Market	Year	No	Yes - goods/services with same provider	Yes - supplier
EU28- switching markets	2013	86%	6%	9%
	2012	87%	5%	9%
	2011	85%	7%	9%
mobile telephone services	2013	77%	13%	12%
	2012	78%	12%	12%
	2011	77%	14%	11%
internet provision	2013	81%	10%	11%
	2012	81%	8%	11%
	2011	81%	10%	11%
investments, private pensions and securities	2013	83%	8%	12%
	2012	82%	8%	12%
	2011	82%	9%	12%
fixed telephone services	2013	85%	8%	8%
	2012	86%	7%	9%
	2011	83%	9%	9%
vehicle insurance	2013	85%	3%	13%
	2012	84%	3%	14%
	2011	83%	5%	12%
TV-subscriptions	2013	86%	9%	7%
	2012	87%	7%	7%
	2011	82%	10%	9%
commercial sport services	2013	86%	3%	11%
	2012	86%	3%	12%
	2011	86%	3%	11%
banks accounts	2013	87%	4%	9%
	2012	87%	4%	10%
	2011	86%	6%	10%
loans, credit and credit cards	2013	89%	4%	8%
	2012	89%	3%	9%
	2011	87%	6%	8%
private life insurance	2013	90%	4%	8%
	2012	90%	3%	8%
	2011	89%	4%	8%
electricity services	2013	90%	4%	7%
	2012	89%	4%	8%
	2011	87%	6%	8%
gas services	2013	90%	3%	8%
	2012	91%	3%	6%
	2011	89%	5%	7%
home insurance	2013	91%	1%	8%
	2012	91%	1%	7%
	2011	91%	3%	7%
mortgages	2013	91%	5%	5%
	2012	91%	5%	5%
	2011	88%	7%	6%

Consumers are most likely to switch product or supplier in the markets for mobile telephone services; Internet provision; and investments, private pensions and securities. They are least likely to do so in the markets for mortgages; home insurance; and gas services.

The largest changes between 2012 and 2013 in terms of % of consumers who switched (either supplier or service within the same supplier) are seen for the following markets: vehicle insurance (-1.6%) and mobile telephone services (+1.3%). Besides, the proportion of product/services switchers increased by 2 points for home insurance services and the proportion of supplier switchers increased by 2 points for private life insurances. The proportion of supplier switchers is much higher than products/services switchers for several markets: home insurance, vehicle insurance, private life insurance, bank accounts, credit and credit cards; gas services, electricity services, commercial sports services; loans, This could be an indication that dissatisfied consumers in these markets are more likely to switch suppliers rather than change products or services.

When comparing the ranking for this specific variable with the one for the MPI, home insurance and commercial sports services score better in terms of MPIs than for the actual switching component, by 10 and 6 places respectively. The opposite is true for investment products and Internet provision, which score low overall but where switching is more common than in other markets.

Socio-demographic and regional differences

Consumers in Northern and Eastern Europe are more likely than average to report switching services or suppliers.

Turning to socio-demographic categories, unemployed and self-employed people are more likely to be switchers, while people who use the Internet privately, retired people and older people (above 55) are less likely than average to be switchers.

Perceived ease of switching

Overall results

PERCEIVED/ACTUAL EASE OF SWITCHING				
	2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
Average	6.8	0.06*	0.03	0.01
0-4	15.7%	-0.7 pp*	0.6 pp	0.2 pp
5-7	35.7%	-0.4 pp	-1.6 pp	-1.2 pp
8-10	48.6%	1.1 pp*	1.0 pp	1.0 pp

Aside from their actual switching behaviour, consumers were also asked to evaluate the ease of switching, whether or not they had personally experienced it. Those who had switched within the reference period were asked to evaluate their experience whereas those who had no prior experience were asked a question about the perceived ease of switching.

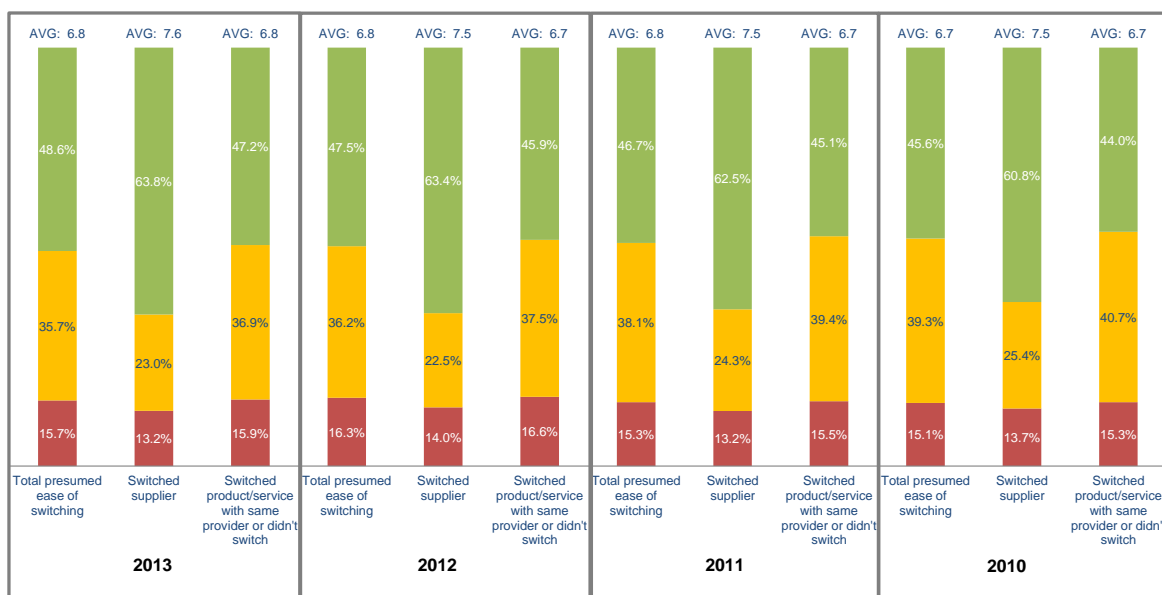
The proportion of consumers who give a score of 8-10 out of 10 has increased slightly from last year to reach 49%, although the average remains stable (6.8). 16% assign the lowest score (0-4).

The graph below shows the same picture as in previous years: switchers rate switching as easier than non-switchers, with respectively 64% and 47% in the 8-10 category for each consumer type, corresponding to respective average scores of 7.6 and 6.8.

Perceived/actual ease of switching - EU28

On a scale from 0 to 10, how difficult or easy <do you think it is/was it> to switch <supplier> in <the past period>?

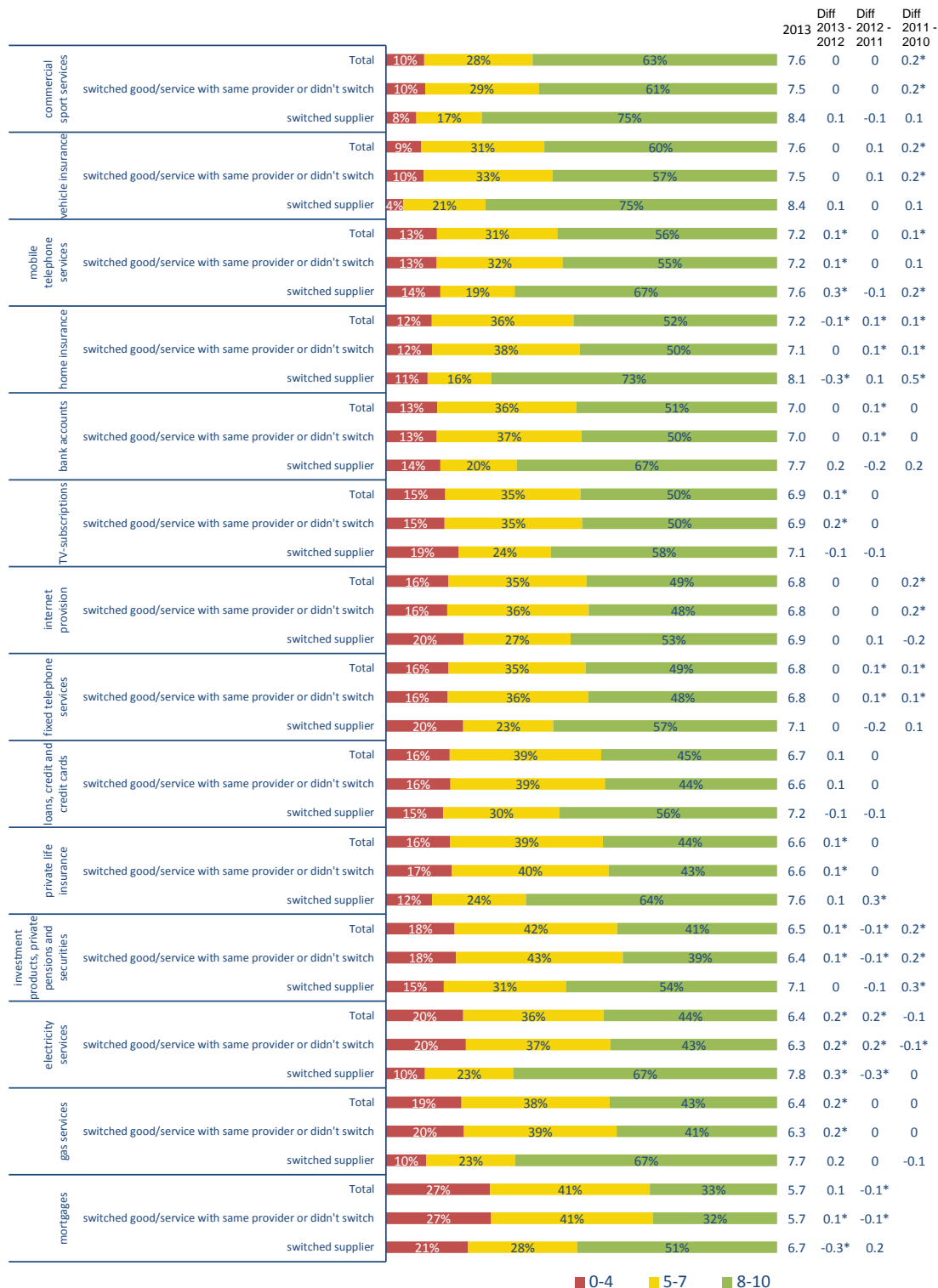
■ score 0-4 ■ score 5-7 ■ score 8-10



Market results

Perceived/actual ease of switching by market - EU28

On a scale from 0 to 10, how difficult or easy <do you think it was/was it> to switch <the past period>?



Switching is perceived as the easiest for the market for commercial sports services, with 63% giving a top score, resulting in an average score of 7.6. Vehicle insurance comes next with 60% giving a top score and also an average of 7.6. Mortgages have the lowest score for perceived ease of switching (average of 5.7), followed by gas and electricity services (both 6.4).

This pattern could be linked to some contracts needing renewal after a given period of time and therefore offering better opportunities to switch. In contrast, switching mortgages and utility services may be perceived as costlier and riskier. This is especially so for mortgages with the actual switching process potentially involving a heavy administrative burden and requiring specific skills for being able to compare offers.

The overall trend is for switchers to be more positive than non-switchers, and this holds true for all 14 switching markets. The difference between the assessment of switchers and non-switchers is least pronounced in the markets for fixed telephone, Internet provision, and TV subscriptions; in addition in these three markets consumers who switched services are more likely to give a low score (0-4) than non-switchers. This trend is stable in comparison with last year.

The average ease of switching score improved slightly but in a statistically significant manner from last year for gas services, electricity services (both +0.2), mobile telephones, TV subscriptions, private life insurance and investments (all +0.1 point). The only market to register a decrease is home insurance, with -0.1 point in comparison with last year.

When comparing year on year trends between switchers and non-switchers, four markets stand out as scores for switchers changed more than the overall average: mobile telephone and electricity services (both +0.3 point among switchers) and home insurances and mortgages (both -0.3 among switchers).

Socio-demographic and regional differences

Northern European consumers give higher than average ease of switching scores, while Eastern European and South European consumers evaluate this aspect less positively.

Younger consumers (18-34), people still studying and managers tend to perceive switching as easier. Unemployed, self-employed and retired people, as well as people who use Internet for their private usage, tend to give lower scores to this aspect.

MPIs results

Overall results

	MPIs			
	2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
All markets	67.4*	0.5*	0.7*	0.0

Based on the results of the switching component, it is possible to calculate the MPIs, the market performance index including switching. The MPIs score for the 4 years of the survey are presented above.

The 2013 EU28 MPIs is 67.4. The 2013 score represents a 0.5 point increase over 2012. Besides, the EU15 score is statistically significantly higher than average, while consumers in Northern Europe and to a lesser extent in Western Europe have statistically significantly higher MPIs scores than average.

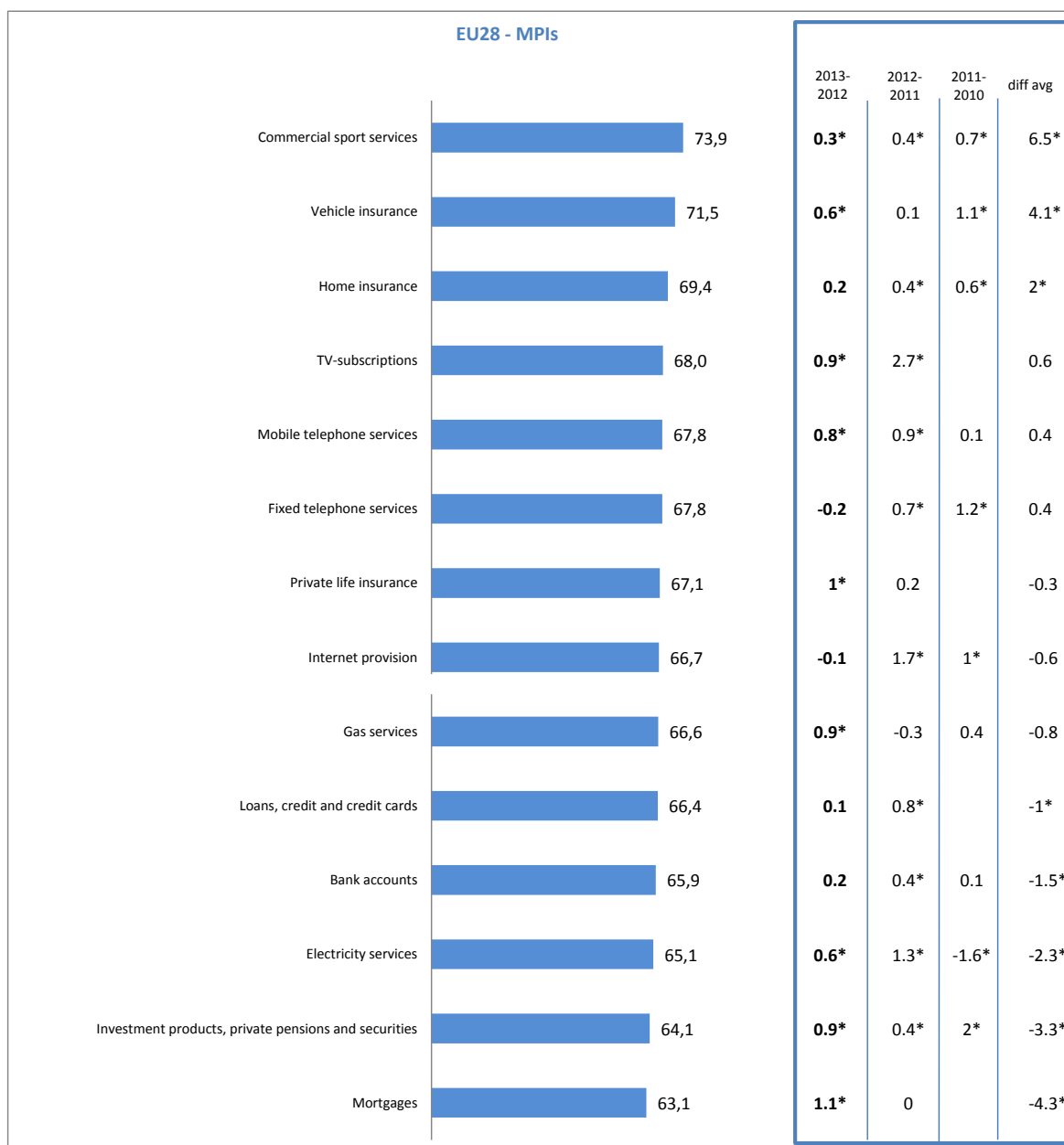
In terms of socio-demographic categories, students, younger consumers (18-34 year-olds) and managers have higher than average MPIs scores. At the other end of the spectrum, unemployed and self-employed people, and people with less than 15 years in education have a lower MPIs.

Market results

The graph below presents the MPIs scores for the 14 'switching' markets.

Commercial sports and vehicle insurance services score the highest in terms of MPIs, with respectively 73.9 and 71.5. Mortgages (63.1) and investment products (64.1) come last in the ranking.

In comparison with last year, nine markets experienced statistically significant improvements in score with the largest increases in the mortgages (+1.1) and private life insurance (+1.0) markets.



Choice

Choice

Consumers were asked using an 11-point scale whether they think the choice of retailers/suppliers is sufficient for each market, apart from tram, local bus, and metro; train services; and water supply, where only one main provider is available in most countries. As this question does not apply to all markets, the choice component is not included in the calculation of the overall Market Performance Index, but for the relevant markets a separate Market Performance Index including Choice (MPIc) has been calculated.

Overall results

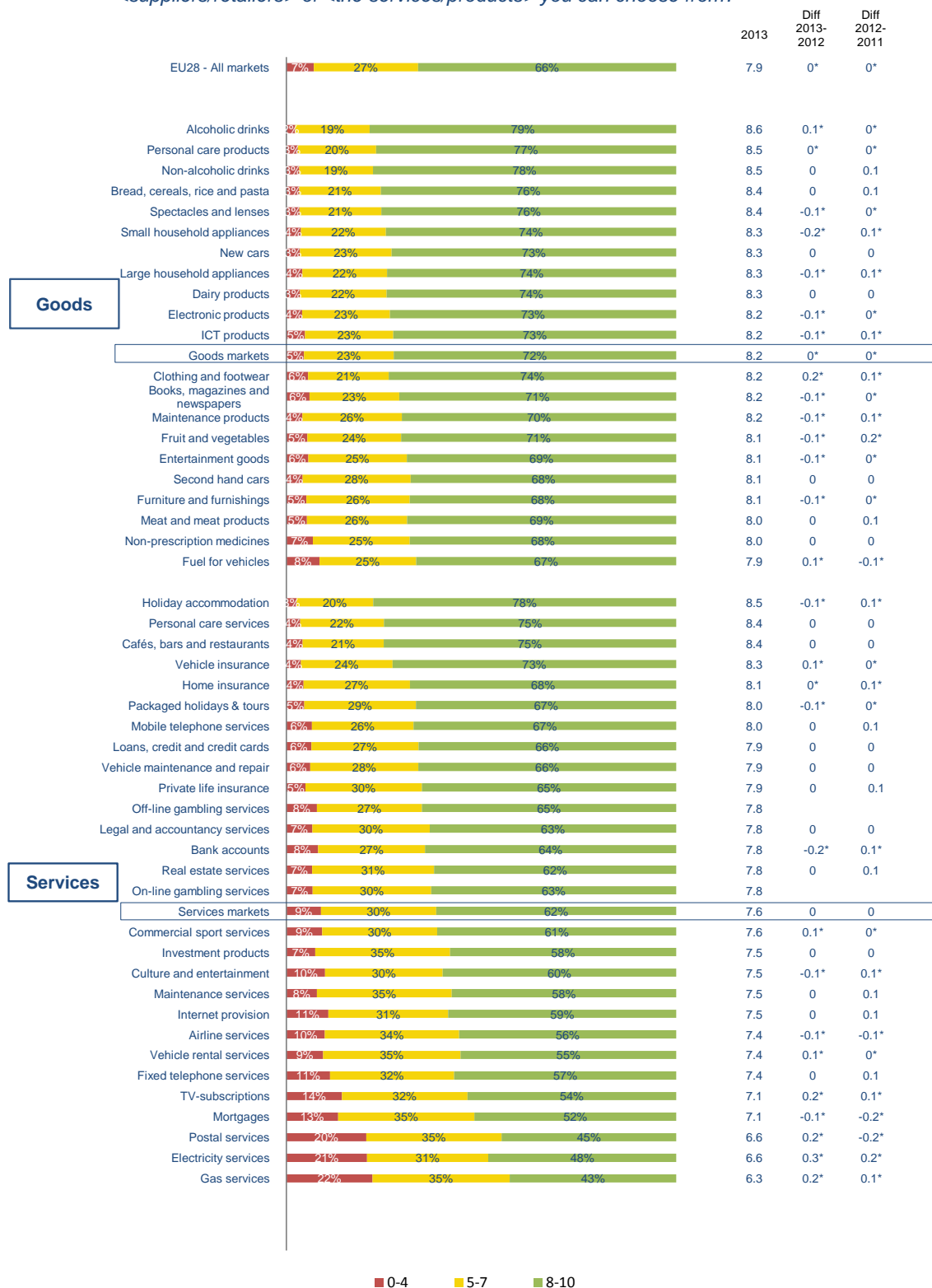
	CHOICE								
	2013			Difference 2013-2012			Difference 2012-2011		
	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.9	8.2	7.6	-0.02*	-0.04*	0.01	0.04	0.05	0.04
0-4	7.0%	4.5%	8.9%	-0.4 pp*	0 pp	-0.7 pp*	-0.2 pp	-0.2 pp	-0.2 pp
5-7	26.7%	23.0%	29.6%	1.4 pp*	1.1 pp*	1.6 pp*	-1.3 pp	-1.5 pp	-1.2 pp
8-10	66.3%	72.5%	61.6%	-1.1 pp*	-1.1 pp*	-0.9 pp*	1.5 pp	1.7 pp	1.4 pp

In line with previous years, around two thirds of respondents (66%) are satisfied with choice (score 8-10), while 7% are clearly dissatisfied (score 0-4). Consumers are more satisfied (and less dissatisfied) with goods markets than services markets. When comparing to the previous year, the goods market shows a statistically significant decrease of 0.04; while the services market decreased by only 0.01 (not statistically significant).

Market results

Choice by market - EU28

On a scale from 0 to 10, would you say there are enough different <suppliers/retailers> of <the services/products> you can choose from?



The previous graph presents the choice component performance at EU level for the 21 goods and 28 services markets covered by the 2013 survey.

Goods markets

Among goods markets, alcoholic drinks; personal care products; and non-alcoholic drinks perform the best in terms of choice, as per last year's results. Bread, cereals, rice and pasta; and spectacles and lenses complete the top quartile for this component.

Fuel for vehicles; non-prescription medicines; meat and meat products; second hand cars; and furniture and furnishings form the bottom quartile of goods markets for the choice component.

The market scores for the choice component are relatively stable again this year, with the largest differences from 2012 recorded for the markets for small household appliances (-0.2 points) and clothing and footwear (+0.2). Overall, three goods markets experienced a statistically significant increase in terms of choice from 2012, while 10 markets experienced a statistically significant decrease.

When comparing the choice component ranking with the MPIc ranking, entertainment goods and non-prescription medicines are both ranked 6 places better in terms of MPIc than choice. This is also striking for books, magazines and newspapers, which comes first in the MPIc ranking but is below average for the choice component (place 13). New cars; ICT products; and clothing and footwear, on the other hand, score better in terms of choice than MPIc, respectively 8, 5 and 5 places better.

Services markets

Turning to the services markets, the highest choice scores are measured for holiday accommodation; personal care services; and cafés, bars and restaurants, which were also the top three markets in 2012. The top quartile also includes vehicle insurance; home insurance; packaged holidays & tours; and mobile telephone services.

Gas; electricity; and postal services are once again at the bottom of the ranking. The other bottom quartile markets are mortgages, TV subscriptions and fixed telephone services.

Looking at changes from 2012, 7 markets have seen statistically significant increases and 6 markets – statistically significant decreases in score. Three markets, TV subscriptions, postal and gas services improved by 0.2 points, while one market, electricity services, improved by 0.3 points. The bank account market noted the largest decrease in score (-0.2 points).

When comparing the MPIc and choice component rankings, choice is ranked higher for bank accounts (9 places), investment products (9 places), loans, credit and credit cards (8 places), mobile telephone services (12 places), real estate services (10 places) and private life insurance (5 places).

In contrast, the markets for culture and entertainment; airline services; vehicle rental services; commercial sport services; and postal services are ranked higher for MPIc than in terms of choice (respectively 15, 13, 13, 12 and 8 places higher).

Socio-demographic and regional differences

Northern European consumers tend to give higher scores to the choice component, while Southern European consumers give lower scores to this aspect.

The choice component is rated more positively by women, house persons and blue-collar workers. In contrast, people who use the Internet privately, men, other white-collar workers and unemployed and self-employed people are slightly more negative¹⁴ about this component.

¹⁴ Differences are small in magnitude even if statistically significant.

MPIc**Overall results**

Based on the results of the choice component, it is possible to calculate the MPIc, the market performance index including choice. Please note the choice question was included in the survey in 2011.

	MPIc		
	2013	Difference 2013-2012	Difference 2012-2011
All markets	77.9*	0.1*	0.8*
Goods markets	80.5	-0.1	0.8*
Services markets	75.9*	0.4*	0.8*

The EU28 MPIc for 2013 is 77.9. Compared to 2012, the 2013 EU27 MPIc shows a small 0.1 point increase. As per previous years, goods markets score higher for the MPIc than services markets.

Looking at the results from a regional perspective, the MPIc is higher in Western European countries and lower in Southern European countries. Besides, the MPIc increased statistically significantly in Northern Europe in comparison with 2012 (+0.5 point) and decreased statistically significantly in Southern Europe (-0.4).

House persons and students score higher than other categories in terms of MPIc. In contrast, unemployed and self-employed people, and men, score lower than average for this indicator.

Market results

		MPlc per market			
		2013 -2012	2012 -2011	diff avg	
	All markets	77.9	0.1*	0.8*	2*
G O O D S	Books, magazines and newspapers	83.7	0	0.2	3.1*
	Non-alcoholic drinks	83.3	0	0.9*	2.8*
	Bread, cereals, rice and pasta	82.7	-0.2	1.4*	2.1*
	Spectacles and lenses	82.5	-0.2	0.4*	2*
	Alcoholic drinks	82.1	-0.1	1*	1.5*
	Personal care products	82.0	-0.1	0.5*	1.4*
	Dairy products	81.9	0.1	0	1.3*
	Small household appliances	81.7	-0.8*	1.3*	1.2*
	Large household appliances	81.6	-0.5*	1.4*	1.1*
	Entertainment goods	81.6	-0.4*	0.9*	1*
	Electronic products	81.3	-0.5*	1.2*	0.8*
	All goods markets	80.5	-0.1	0.8*	0
	Maintenance products	80.3	-0.4*	1.2*	-0.2
	Furniture and furnishings	80.3	-0.4*	1.1*	-0.2
	Non-prescription medicines	80.3	0.3	0.4*	-0.3
	New cars	79.9	0.4*	0.6*	-0.6
	ICT products	79.5	-0.5*	1.1*	-1*
	Clothing and footwear	79.3	1.5*	0.8*	-1.3*
	Fruit and vegetables	79.2	-0.6*	1.5*	-1.3*
Meat and meat products	77.2	-1.7*	1.3*	-3.3*	
Fuel for vehicles	76.6	2.1*	-0.3	-3.9*	
Second hand cars	74.2	0.5*	1*	-6.3*	
S E R V I C E S	Personal care services	83.1	-0.1	0.4*	7.2*
	Holiday accommodation	81.7	0.4*	1.1*	5.8*
	Culture and entertainment	80.8	0.1	0.5*	4.9*
	Commercial sport services	80.2	0.5*	0.5*	4.3*
	Cafés, bars and restaurants	79.6	-0.5*	0.3	3.7*
	Packaged holidays & tours	79.1	-0.2	0.9*	3.3*
	Vehicle insurance	79.1	0.8*	0.2	3.2*
	Airline services	78.3	-0.3	0.5*	2.4*
	Vehicle rental services	77.7	1.5*	-0.2	1.8*
	Home insurance	77.5	0.1	0.5*	1.7*
	Off-line gambling services	77.1			1.2*
	All services markets	75.9	0.4*	0.8*	0
	Vehicle maintenance and repair	75.9	0.5*	0.9*	0
	On-line gambling services	75.8			-0.1
	Legal and accountancy services	75.5	0.7*	0.5*	-0.3
	Private life insurance	75.2	0.8*	0.5*	-0.7
	Loans, credit and credit cards	74.5	0	1*	-1.3*
	Maintenance services	74.5	0.4	1.1*	-1.4*
	Postal services	74.4	1*	-1.1*	-1.5*
	Mobile telephone services	74.2	0.6*	1.3*	-1.7*
	Fixed telephone services	74.2	-0.3	1.1*	-1.7*
	TV-subscriptions	73.9	1.1*	3.5*	-2*
	Bank accounts	73.1	-0.2	0.8*	-2.7*
	Internet provision	72.9	-0.1	2*	-2.9*
	Real estate services	72.0	0.9*	1.1*	-3.9*
	Gas services	71.9	1*	0.2	-4*
	Investment products, private pensions and...	71.0	0.8*	0.5*	-4.9*
	Electricity services	70.8	1.1*	1.8*	-5.1*
Mortgages	70.6	0.9*	0.1	-5.3*	

The previous graph presents the results of the MPlc for the 21 goods and 28 services markets.

Goods markets

Nine goods markets saw a statistically significant decrease in MPIc from last year, and four an increase. Books, magazines and newspapers is the best scoring market in terms of MPIc, in line with the MPI ranking.

The top quartile is completed by non-alcoholic drinks; bread, cereals, rice and pasta; spectacles and lenses; and alcoholic drinks. The bottom quartile markets are second hand cars; fuel for vehicles; meat and meat products; fruits and vegetables; and clothing and footwear. This ranking is consistent with previous years' results.

In spite of being in the bottom quartile, the fuel market; and the clothing and footwear markets statistically significantly improved from 2012, respectively by 2.1 and 1.5 points. The largest statistically significant decrease from 2012 appears for the meat and meat products market (-1.7) – as for the MPI, this is linked to a decrease in trust due to recent scandals affecting this market Europe-wide.

Comparing the MPI and MPIc rankings, there are no large differences between the rankings for the goods markets.

Services markets

Fifteen markets saw a statistically significant increase from last year, with the largest changes recorded for the vehicle rental services (+1.5) and TV-subscriptions (+1.1) markets. The market for cafés, bars and restaurants registers the only significant decrease from 2012 (-0.5 points).

The top quartile for services markets includes the top three markets from 2012, personal care services; holiday accommodation; and culture and entertainment services, as well as commercial sport services; cafés, bars and restaurants; packaged holidays & tours; and vehicle insurance.

The bottom quartile is also consistent with previous years' results, with mortgages, electricity services and investment products ranking last. Gas services, real estate, trains, internet provision and bank accounts complete the bottom quartile list.

When comparing the MPI and the MPIc rankings for services markets, postal services stand out as being impacted negatively by a poor choice component score, as it ranks much higher in the MPI ranking. Loans, credit and credit cards; private life insurance; and real estate services on the other hand rank higher on MPIc than on MPI.

MPIsc**Overall results**

	MPIsc		
	2013	Difference 2013-2012	Difference 2012-2011
All markets	68.7*	0.5*	0.7*

The table above gives an overview of the results on the Market Performance Index including Switching and Choice (MPIsc) which is calculated for the 14 'switching' markets. With an overall score of 68.7 in 2013, this score is 0.5 points above the comparable 2012 score, continuing the positive trend observed from 2011 to 2012 (+0.7 point).

As per previous years, the MPIsc is higher than the MPIs, pointing towards a positive influence of the choice component on this score.

Western European consumers score higher than average in terms of MPIsc, while Southern European consumers score lower.

In line with the trends observed for the MPIs and the ease of switching component, students, managers and consumers aged 18-34 have a higher than average MPIsc. Similarly, unemployed and self-employed persons, as well as people with fewer than 15 years of education, get lower MPIsc scores.

Market Results



Four markets score statistically significantly higher than average in terms of MPIsc: commercial sport services, vehicle insurance, home insurance and mobile telephone services. At the other end of the ranking, four markets are statistically significantly below average: mortgages, electricity services, investment products and gas services. When comparing the MPIsc results with 2012, six markets saw statistically significant increases. The largest increases are recorded for gas services and TV subscriptions (respectively +1.1 and +1 point), followed by mobile telephone services; vehicle insurance; investment products; and commercial sports services. Comparing the results of the MPIsc with the results of the MPI, none of the markets displayed differences of more than 5 positions between the two rankings.

Market Performance per Market Cluster

Introduction

The previous chapter focussed on the overall results at the EU28 level, only making a distinction between goods and services. What follows, in this chapter, is an analysis of the data at market cluster level. For this analysis, the individual markets have been grouped thematically according to their comparability in their characteristics and the way they function. This results in a total of 10 market clusters, of which the first 3 groups concern goods markets and groups 4 to 10 services markets. Market cluster 10 groups together the remaining services markets and will not be reported on further.

1. Fast moving retail markets
2. (Semi-) Durable goods
3. Automotive goods
4. Telecom
5. Transport
6. Utilities
7. Banking services
8. Insurance services
9. Recreational services
10. Other

The table below gives an overview of the 52 markets and their division into 10 market clusters.

market cluster	m#	market
1. Fast moving retail	55	Dairy products
	48	Non-prescription medicines
	19	Personal care products
	18	Books, magazines and newspapers
	6	Alcoholic drinks
	5	Non-alcoholic drinks
	3	Bread, cereals, rice and pasta
	2	Meat and meat products
	1	Fruit and vegetables
	2. (Semi-)durable goods	53
14		Entertainment goods
13		ICT products
12		Small household appliances
11		Large household appliances
10		Electronic products
9		Furniture and furnishings
8		Maintenance products
7		Clothing and footwear

market cluster	m#	market
3. Automotive goods	17	Fuel for vehicles
	16	Second hand cars
	15	New cars
4. Telecoms	54	TV-subscriptions
	34	Internet provision
	33	Mobile telephone services
	32	Fixed telephone services
5. Transport	37	Airline services
	36	Train services
	35	Tram, local bus, metro
6. Utilities	47	Gas services
	46	Electricity services
	45	Water supply
	31	Postal services
7. Banking services	58	Loans, credit and credit cards
	51	Mortgages
	28	Investment products, private pensions and securities
	26	Bank accounts
8. Insurance services	52	Private life insurance
	30	Vehicle insurance
	29	Home insurance
9. Recreational services	60	On-line gambling
	59	Off-line gambling
	43	Culture and entertainment
	42	Commercial sport services
	41	Cafés, bars and restaurants
	40	Packaged holidays & tours
	39	Holiday accommodation
10. Other services	57	Legal and accountancy services
	22	Personal care services
	21	Maintenance services
	20	Real estate services
	38	Vehicle rental services
	23	Vehicle maintenance and repair

N.B. It is important to note that the division of the 52 markets into these 10 groups is purely based on a thematic division.¹⁵

This section will consequently focus on two questions:

Q1. How much do results differ across the market clusters?

¹⁵ An analysis was performed using the 2012 survey data, including a cluster analysis, attempting to group markets by statistical means; however, no clear outcome resulted. This analysis was not performed on the 2013 survey data.

Q2. How much do results differ within the market clusters?

Answering these questions will allow us to forge a better understanding as to whether performance is related to certain markets characteristics or whether it is purely specific to individual markets. Therefore, the objective of this section is to distinguish patterns in market performance between and within market clusters.

In order to have a manageable set of information to analyse, four categories are distinguished (high performing, middle to high performing, middle to low performing and low performing) to indicate whether market performance in general (i.e. MPI) or specific components are evaluated well or less well. The calculation of the categories is based on the quartiles of average MPI or component scores for either services or goods markets, depending on the type of markets included in the market cluster. The following colour scheme¹⁶ is used to distinguish the four categories:

Dark green = high performing. The score of the given market cluster is situated in the highest quartile (top 25% of the answers).

Light green = middle to high performing. The score of the given market cluster is above the median of the market(s) (groups) but below the top quartile (50-75% of the answers).

Orange = middle to low performing. The score of the given market cluster is below the median of the market(s) (groups) but above the bottom quartile (25-50% of the answers).

Red = low performing. The score of the given market cluster is situated in the lowest quartile (bottom 25% of the answers)¹⁷.

For MPI scores, the indicator used for the calculation is the average MPI score of a market cluster. All markets are considered of equal weight, no matter how many markets the market cluster is composed of.

For the components 'comparability', 'trust', 'expectations', 'choice' and 'ease of switching', the indicators are also the average scores of the market cluster for each component.

For the components 'problems' and 'complaints', the indicator is the percentage of consumers stating they had a problem or made a complaint. Finally, for the component 'actual switching', the indicator is the percentage of respondents indicating they switched either provider or product/service with the same provider.

¹⁶ Please note these colours were used as a convention to denote various levels of market performance. The highest quartile is the one with the best performance, for instance the highest MPI.

¹⁷ For example, the lowest quartile for goods markets in terms of MPI is equal to 78.9, the second one equal to 81 and the third one equal to 81.6. As a result, as it can be seen in the table shown in the following page, the automotive goods market MPI falls within the first quartile and it is assigned the red colour ($76 < 78.9$), the MPI for (semi)durable goods falls within the second quartile and it is assigned the orange colour ($78.9 < 80.6 < 81$) and finally the MPI for fast moving retail goods falls within the third quartile and it is assigned the light green colour ($81.0025 < 81.029 < 81.6$).

Overall results

		MPI 2013	Diff 2013-2012	Diff 2012-2011	Diff 2011-2010
Goods	Fast moving retail	81.0	-0.2	0.9	1.0
	(semi)-durable goods	80.6	-0.1	1.2	1.8
	Automotive goods	76.0	1.2	0.6	0.1
Services	Recreational services	79.1	-0.8	0.8	0.9
	Insurance services	76.3	0.7	0.4	-0.5
	Transport	75.8	0.7	0.4	0.1
	Utilities	74.4	0.9	0.2	-0.8
	Telecoms	73.5	0.2	2.2	0.1
	Banking services	71.5	0.7	0.8	2.2

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The above table sets out the overall results for each market cluster and their evolution over the past 4 years. Looking first at the goods market clusters a consistent picture emerges over the past 4 years: fast moving retail goods are assessed as middle to high performing and have remained so for the past 4 years; similarly, the (semi)-durable goods markets have remained middle to low performing; and, the automotive goods markets have continued to be low performing. However, all three goods markets clusters have slightly improved their scores compared to 2010.

Across the services market clusters, the picture is similarly stable. Recreational services remain a high performer, although it is the only market cluster within the services markets that shows a statistically significant drop in MPI (-0.8) from 2012 to 2013. Most markets in this group have seen at least a small increase in MPI. The market cluster's decrease in MPI could be partially linked to changes to the way the gambling and lottery services market is surveyed, as MPI scores for the split market (online and offline) in 2013 are lower than the MPI score for the overall market in 2012.¹⁹

Insurance services, Transport and Utilities all continue to be middle to high performers with stable MPI scores since 2010. The telecoms service market cluster moved from being a low, to a middle to high performing market from 2010 to 2011 (mainly due to a general lowering of scores across the other services); its score then moved up by 2 percentage points in 2012; and has remained stable in 2013. The banking services cluster continues to be a low performing market cluster; however its MPI points score has steadily increased over the past 4 years.

¹⁸ The colours indicated in the second to fourth column indicate to which quartile the market cluster MPI belonged in respectively 2012, 2011 and 2010.

¹⁹ The online and offline gambling markets differ in terms of market performance, component performance and market penetration, which may explain this change in score.

Component results

Focusing on the 2013 results, the table below illustrates the performance of each component for the goods and services market clusters, where such measurements are appropriate.²⁰

	Market clusters	MPI_2013	comparability (avg)	trust (avg)	problems (%)	complaints (%)	expectations (avg)	choice (avg)	switching (%)	ease of switching (avg)
Goods	Fast moving retail									
	(semi)-durable goods									
	Automotive goods									
Services	Recreational services									
	Insurance services									
	Transport									
	Utilities									
	Telecoms									
	Banking services									

Positive assessments of the fast moving retail goods market cluster are driven by middle to high scores in terms of comparability, problems, complaints. Also the choice component has been evaluated higher than the median. However, trust and expectations are assessed lower. Most (semi)-durable goods components are assessed as middle to low, with the exception of trust (which is rated higher) and complaints (which are relatively numerous in this market cluster). All automotive goods market cluster components are rated as poor, except for complaints.

Looking at the components within the service markets clusters, the recreation services cluster is rated as high, or middle to high performing across all components. The insurance services cluster shows similar consistence with the majority of components rated as middle to high performing, with even better scores on problems and choice. Transport is also rated as middle to high, or better, across all components, bar that of problems.

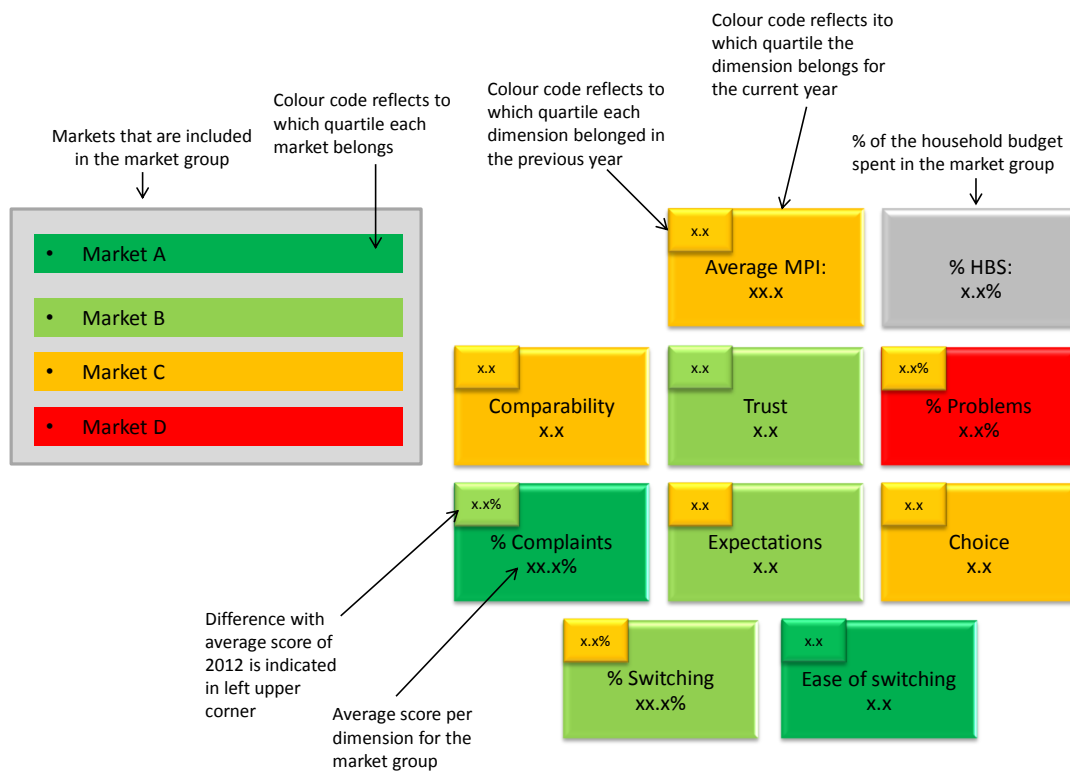
Whilst generally a middle to high performer, the telecoms cluster scores poorly on problems and complaints. Similarly, while on average a middle to high performer, the utilities market cluster scores low on certain components, namely: comparability, choice, switching and ease of switching. The source of poor assessments of banking services lies in poor comparability, trust, expectations and ease of switching; nonetheless, it does score middle to high for choice and switching.

²⁰ The same colour convention for high and low performing markets has been applied throughout this section.

Results per market cluster

Up to this point, the focus has been on differences **between** market clusters. As mentioned in the introduction to this chapter on market clusters, the division in 9 market clusters is based only on specific characteristics of the surveyed markets. Therefore, it is also interesting to see the extent to which differences exist **within** market clusters in terms of specific market performance and component performance overall. This will be the focus of the following sections.

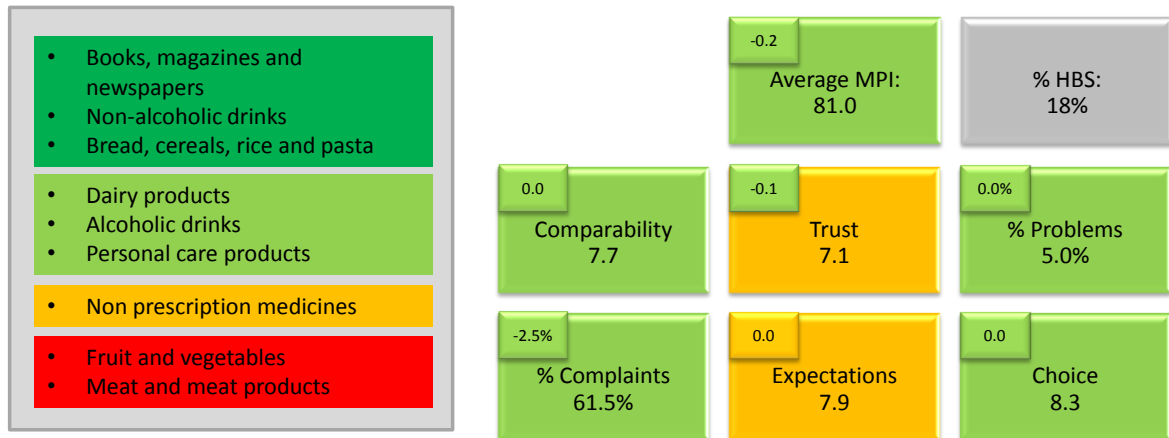
For each market cluster, a graph is presented, compiling the information on MPI and components scores of 2013 and 2012, as well as the market scores included in the specific market cluster. To give a broader view of the varying importance of consumer assessments, also included are figures on the share of the household budget spent on the specific market cluster.²¹ An example of how to interpret the graphs is given below.²²



²¹ Source: HBS data – Eurostat – Please note the most relevant product and services categories were selected to produce an overall estimate for each market cluster.

²² Please note the colours indicate in which quartile each result falls based on the data for all services or goods markets. For instance, a services market indicated in dark green is in the top quartile of all services markets results.

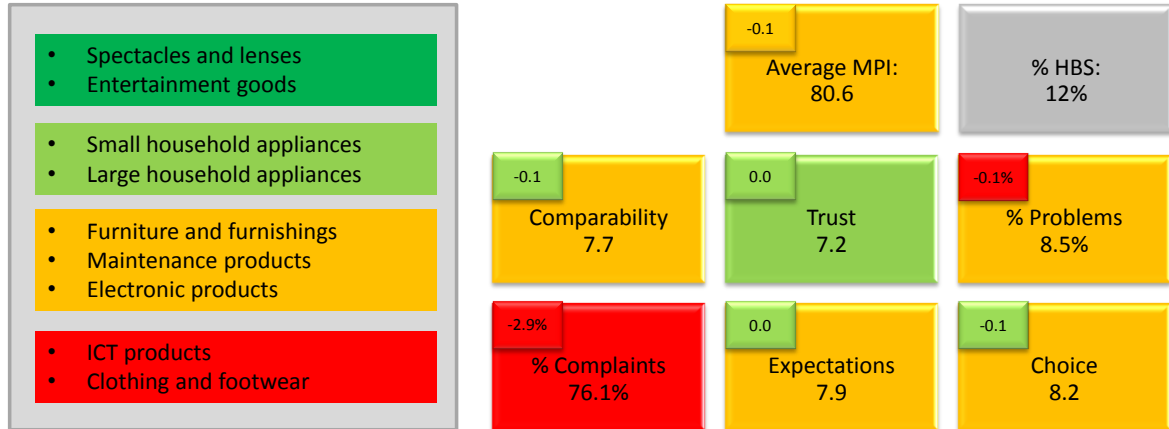
Fast moving retail



For the fast moving retail cluster the markets are characterised by a high use and purchase frequency. The markets show a high 'substitutability' between retailers either through their generic aspect (bread, meat, etc.) or through the presence of strong brands of well-known manufacturers. This market cluster is composed of 9 markets in total and covers 18% of the household budget.

The fast moving retail remains a middle to high performing market cluster and it is assessed above the median on all components, with the exception of trust and expectations. Few notable changes in components performance can be observed year-on-year, with the exception of trust which has moved from being assessed as middle/high to middle/low performing. The statistically significant drop observed in the percentage of complaints made by consumers (from 64.1% in 2012 to 61.5% in 2013) was not large enough to improve the cluster position (it remained in the middle/high performing group).

For consumers, the fast moving retail is an important market cluster accounting for, on average, 18% of household budget spending across the EU. It is therefore positive that this cluster is assessed as generally performing well.

(Semi-)durable goods

The (semi-)durable goods markets cluster is also composed of 9 markets. The common feature of these markets is that they are used on a daily or frequent basis, but are only purchased on an occasional basis and require more substantial spending, about 12% of the household budget. These markets are generally dominated by a few international brands, each having a very deep and broad offer responding to all types of consumer needs.

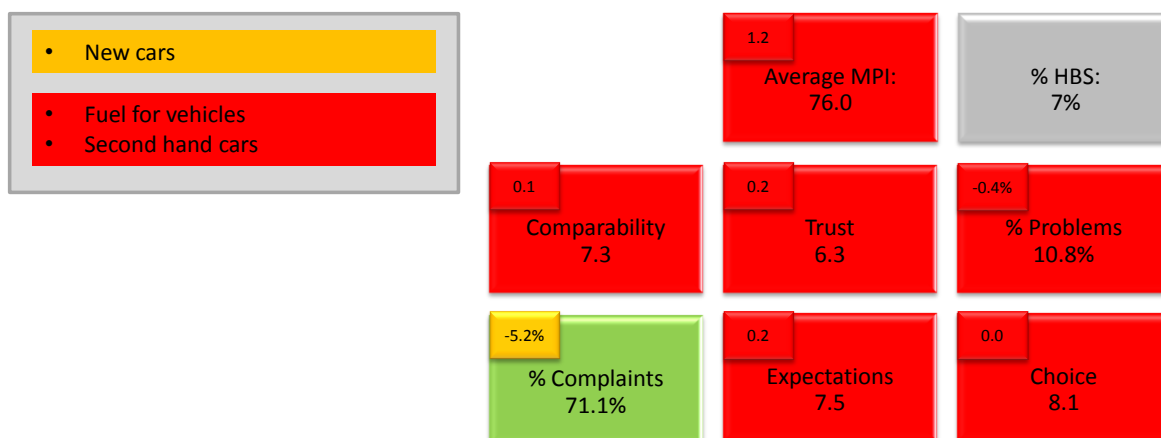
Most products sold in these markets have an 'after sales' component and retailers are required to offer a minimum legal guarantee on the products sold. Products in these markets are in general widely distributed and within reasonable distance for consumers.

Mirroring the overall MPI score for this market cluster, the majority of components are evaluated as middle to low performing; the exceptions are trust and complaints. Trust remains a higher performing component for this market cluster; and, while there has been a statistically significant 2.9 percentage point decrease from 79.1% in 2012 to 76.1% in 2013, complaints are still a low performing component.

Comparability, choice and expectations have a stable performance year-on-year, although they moved from the middle/high to middle/low performing category. Problems have moved from being a low to a middle/low performing component.

Not all markets in this cluster have a low MPI. The markets of spectacles and lenses and entertainment goods perform very high and are positioned in the top of all markets. On the other side, the markets of ICT products and clothing and footwear perform very low and are positioned in the bottom quartile.

Automotive goods

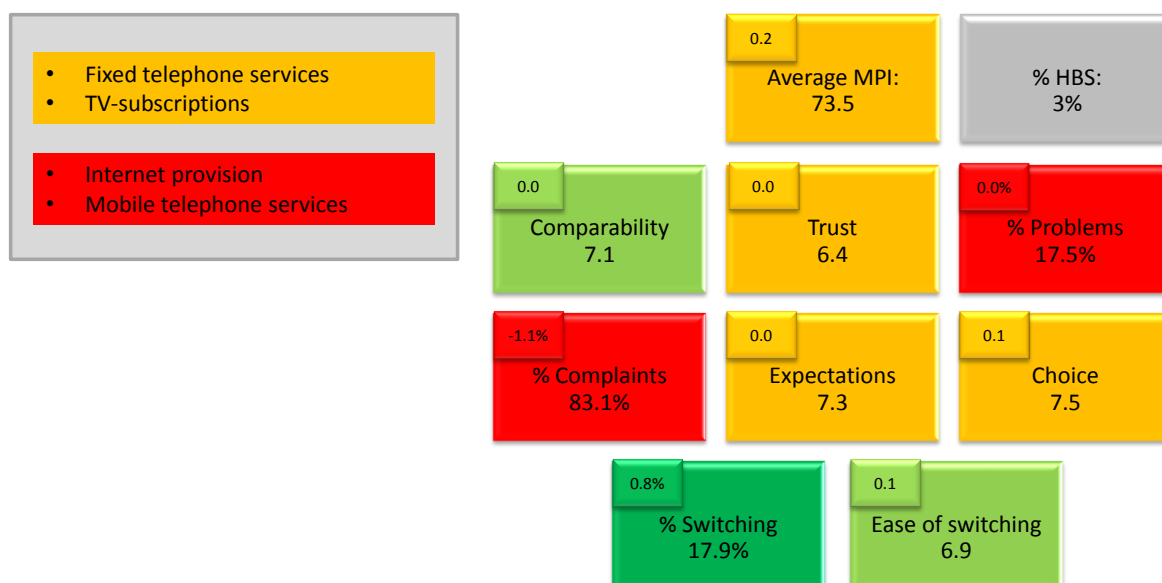


This market cluster contains 3 markets: new cars, second hand cars and fuel for vehicles, each of them linked to personal motorised transportation.

The automotive goods market cluster is low performing; the overall MPI score, and the majority of components are assessed as poor. Positive to note is, however, that the average MPI score has increased (+1.2 points) the most of all market clusters. This increase is mainly driven by an increase in expectations and trust, but also a slight increase in comparability (+0.1) and a not statistically significant decrease in proportion of problems (-0.4%) and a significant decrease in proportion of complaints (-5.2%).

Individually, the second hand cars market and fuel for vehicles markets remain poor performers, while the new car market is assessed as low/middle performing.

Telecoms

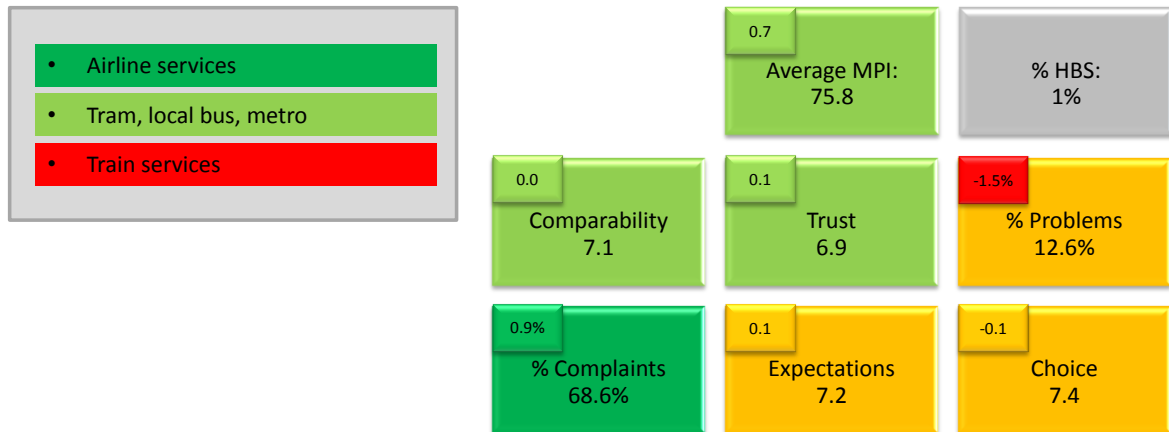


The telecom cluster includes all telecom markets. Besides the markets for fixed and mobile telephone services, this also includes the markets for internet provision and TV-subscription. The rationale for this is that, increasingly, providers of telephone services are often the same as internet and TV-subscriptions providers. Markets in this cluster are characterised by the availability of a limited number of potential suppliers. Services offered in this market cluster are generally used on a daily or frequent basis, whereas the decision on potential supplier is often made in a long term perspective, often through the signature of a contract. They cover 3% of the household budget on average.

This market cluster is rated as middle to low performing, both overall and for trust, expectations and choice. The exceptions are complaints and problems – both assessed as low performing –, comparability and ease of switching – both assessed as middle to high performing and switching – a high performing component.

For the last two years the market for TV-subscriptions shows a relative improvement from low performing to middle in 2012 and 2013.

Transport

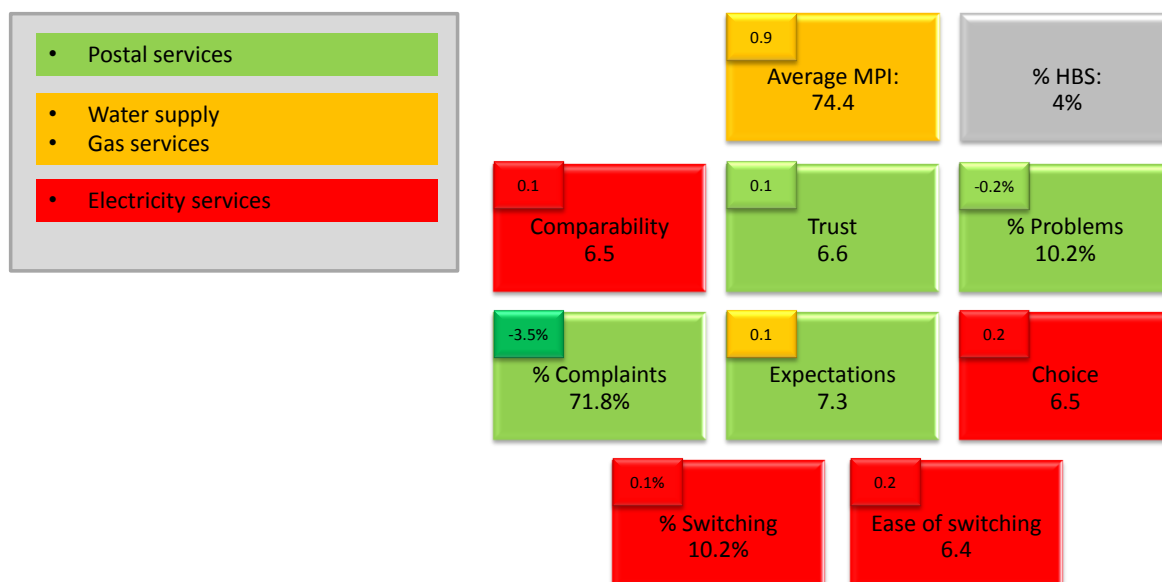


The transport cluster is composed of 3 markets: airline services; tram, local bus, metro services; and train services. It thus concerns only public transport services. All transport markets related to personal vehicles are categorised under the automotive cluster.

The MPI, comparability and trust are evaluated above the median with the proportion of complaints remains low, with a high rating for this component. Expectations, problems and choice are assessed middle to low performing. While improving year-on-year this market cluster still shows a high incidence level of persons experiencing problems.

In this market cluster the market of train services is consistently assessed as the least performing, separating it from the local public transport – performing above the median - and airline services, performing highly.

Utilities

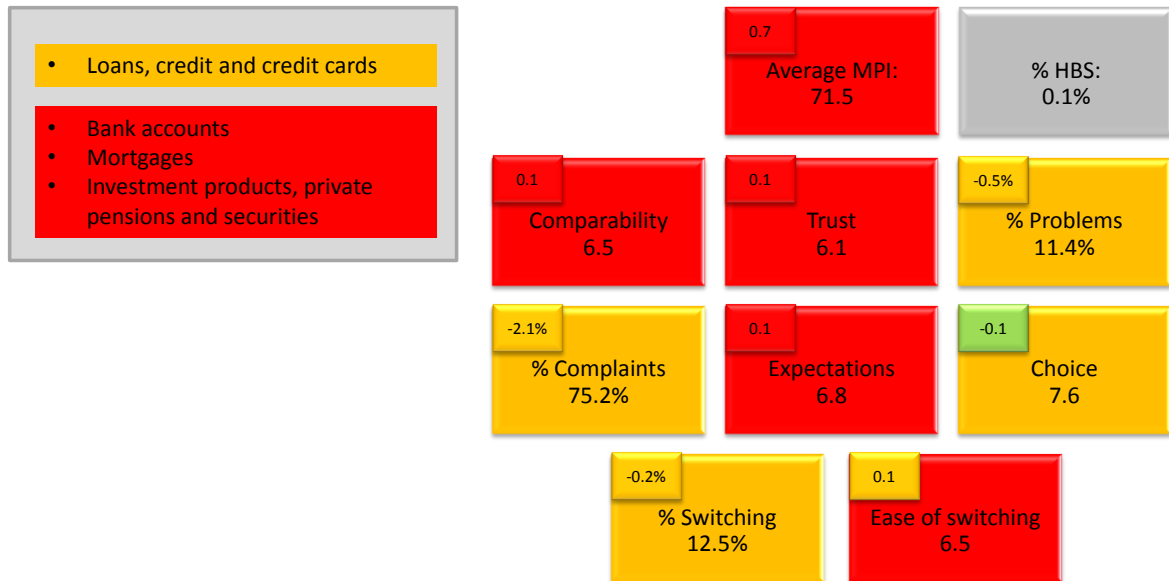


The utilities market cluster brings together the markets that provide public utilities. These markets are often characterised by the presence of a limited number of potential suppliers. Such services are used on a daily or frequent basis and they cover 4% of the household budget on average.

While assessed as a mid-low performer overall, the utilities market cluster shows a mixed performance across components. Trust, problems and expectations perform above the median and remain stable year-on-year. While complaints performs well (with a low proportion of complaints), this component has dropped statistically significantly – 3.5 per cent – since 2012. However, comparability, choice, switching and ease of switch continue to perform poorly, whilst showing no decline on 2012.

Driving poor performance in this market cluster are electricity services which are rated poorly overall. Water supply and gas services are middle to low performing. Postal services on the other hand is assessed as middle to high performing.

Banking services

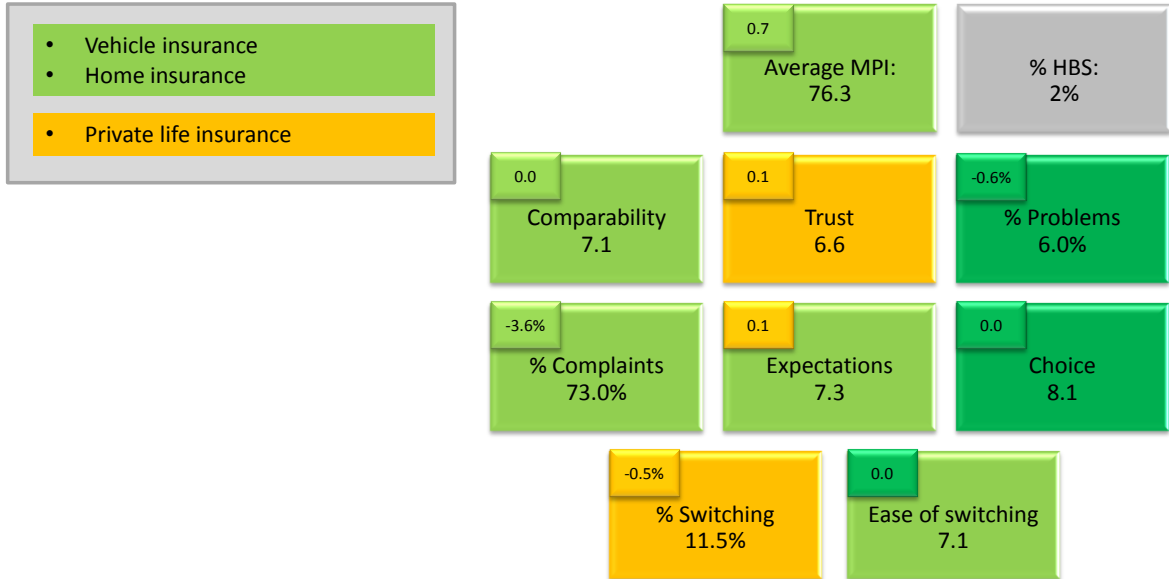


This market cluster contains the 4 financial markets: bank accounts; loans, credit and credit cards; mortgages; and investment products, private pensions and securities. This cluster contains one market with a middle to low performance and three markets with a low performance.

However, the MPI average for this market cluster remains in the bottom quartile but with a slight rise between 2012 and 2013 (+0.7). Poor performance is driven by low assessments of comparability, trust, expectation and ease of switching – almost no improvements (+0.1) are noted in these components. Choice and switching are rated middle to low performing, which corresponds to a move from mid-high to mid-low performing for choice. The components of complaints and problems show a relative decrease in proportion, but are still not performing well.

It should also be noted that despite the low importance in terms of household budget (which is computed based on costs incurred by consumers), this market cluster has an important impact on the general financial situation of households given its link with their financial assets and liabilities.

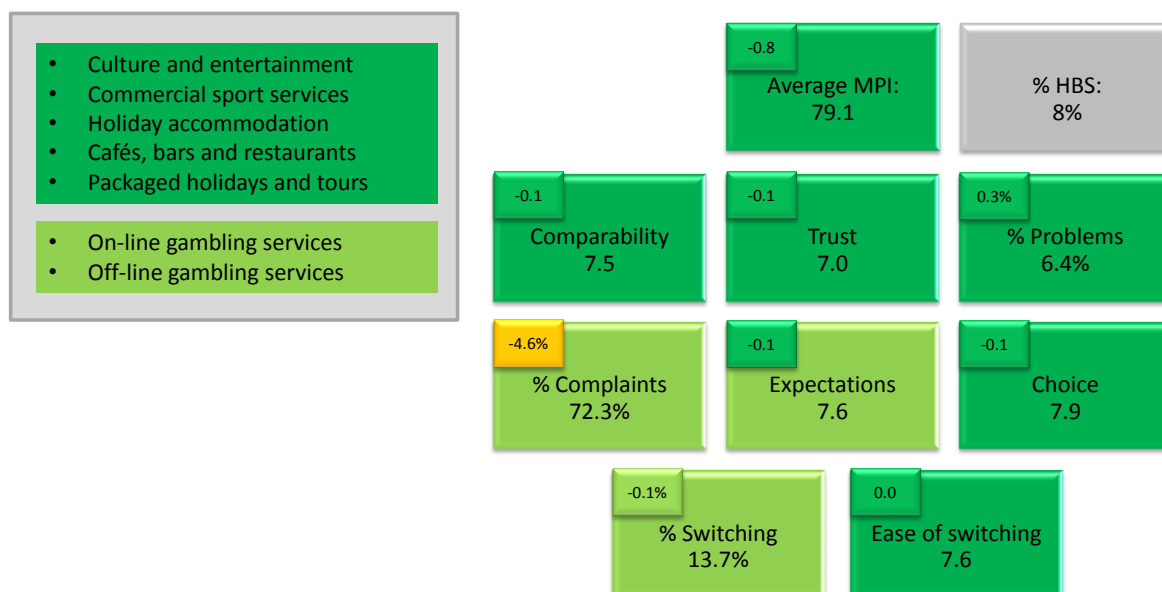
Insurance services



The insurance services cluster contains all the insurance markets surveyed.

Compared to last year this cluster shows a very consistent picture of evaluations on the different components. All the markets, except private life insurance have a performance score in the middle to high quartile. All components are assessed as mid-high or high performing, except trust and switching which are assessed as middle to low. The proportion of complaints has dropped by 3.6% year-on-year. Component scores have remained largely consistent year-on year, although ease of switching moved from high to mid-high performing and expectations from the mid-low to the mid-high category.

Recreational services



The recreational services cluster brings together all markets that offer services used by consumers in their leisure time. They cover 8% of the household budget. Due to the nature of the services offered in this market cluster, consumers often have a positive connotation of these services and are therefore often scored highly. It is therefore interesting to see how services in this market cluster differ from each other.

Overall, the recreational services market cluster is very high performing. All of the individual markets are assessed above the median for their performance and 5 out of 7 markets are even situated in the top quartile. Only on-line and off-line gambling services (respectively) do not figure in this top quartile.

As for the components we see the same picture, the majority lie in the top quartile while the remainder are still mid-high performers. Complaints have improved year-on-year (-4.6), and are now assessed as mid-high performing, while expectations moved from the high to the mid-high performing category.

General findings on results of different market clusters

The overall picture for goods market clusters has remained consistent over the past 4 years, with fast moving retail goods being assessed as middle to high performing, (semi)-durable goods as middle to low performing and automotive goods as low performing. For services markets, recreational services remain high performing in spite of a 0.8 point decrease in MPI from 2012. The results for Insurance services and Transport are stable in comparison with 2012, with a middle to high performance, while Utilities and Telecoms remained in the middle to low category. The MPI score for Banking services has steadily increased over the past 4 years but this market cluster remains low performing.

Some notable changes occurred from 2012 to 2013 for goods and services markets.

Fast moving retail is still assessed above the median on almost all components, although trust moved from being assessed as middle/high to middle/low performing. The percentage of complaints made by consumers also dropped statistically significantly from 64.1% in 2012 to 61.5% in 2013. While complaints remain high for the (semi-) durable goods market cluster, there has been a statistically significant 3 percentage point decrease from 79.1% in 2012 to 76.1% in 2013. Problems also moved from low to mid-low performing. Besides, although the automotive goods market cluster remains low performing, the average MPI score has increased (+1.2 points) the most of all market clusters. This increase is mainly driven by an increase in expectations and trust, but also a slight increase in comparability and a decline in proportion of problems & complaints. However, the decline in proportion of problems is not statistically significant.

The transport market cluster has also improved year-on-year but still shows a high incidence level of persons encountering problems. Complaints perform well for the utilities market cluster and have dropped by 3.5 per cent since 2012. The MPI average for the banking services market cluster remains in the bottom quartile but with a slight rise year-on-year (+0.7). Poor performance is driven by low assessments of comparability, trust, expectation and ease of switching – almost no improvements are noted in these components. The insurance services and telecoms clusters both have a fairly stable performance, the first one in the mid to high category and the second one in the mid to low category. The utilities market cluster shows a stable performance from last year, although complaints are now a middle to high performing component following a 3.5% decrease. Finally, complaints in the recreational services market cluster have improved year-on-year (-4.6%), and are now assessed as mid-high performing.

Market Performance per Socio-demographic group

Introduction

In this chapter the MPI results according to socio-demographic dimensions will be analysed. The main objective of the analysis is to explore if statistically significant differences exist in the evaluation of market performance between different socio-demographic groups.

The market performance of particular markets can be evaluated differently by different socio-economic groups because these groups experience them differently, they use them in a different way or because they encounter different problems. The data generated by the market monitoring survey enables us to identify these differences. However, no explanations on the reasons behind these differences can be provided as the survey is meant to measure consumers' assessment of the performance of the markets and not to explain the determinants of these performances. The latter is done via in-depth studies of individual markets carried out by DG SANCO.

The five socio-demographic variables discussed are gender, age, education, occupation and internet usage. For each socio-demographic variable, a short description is given on the overall results for the specific socio-demographic variable, followed by an overview of the results per market-clusters. Finally, the markets where statistically significant differences can be noted between the groups are also included. Please note that the markets for which no statistically significant differences between the groups are present are not shown in the table.

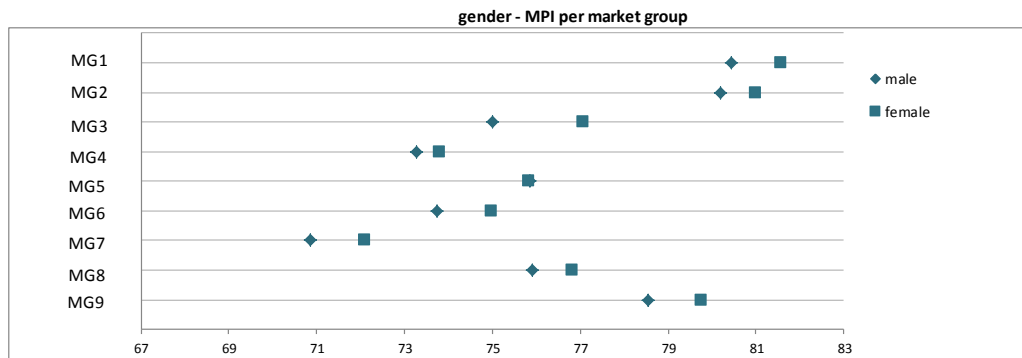
In the tables included in this chapter market clusters are referred to by their number (MG1 – MG9). A list of the market clusters and their corresponding numbers can be found in the table below. For a detailed description of the market clusters and the markets included in each group we refer to the chapter on "Market performance per market cluster".

Market clusters	
1	Fast moving retail
2	(Semi-)durable goods
3	Automotive goods
4	Telecoms
5	Transport
6	Utilities
7	Banking services
8	Insurance services
9	Recreational services

In this chapter, all results comparing sub-groups and totals have been tested for statistical significance. Comparisons have also been made between sub-groups; for example between males and females. Such comparisons remain indicative and have not undergone statistical significance testing.

Gender²³

Gender	Average score per component								
	MPI	Comparability	Trust	Problems	Complaints	Switching	Ease of switching	Expectations	Choice
total	77.44	7.28	6.83	9.15	73.49	13.58	6.82	7.52	7.89
male (n=52513)	76.90	7.24	6.74	9.60	72.24	14.14	6.88	7.47	7.82
female (n=58828)	77.98	7.32	6.92	8.70	74.87	13.02	6.76	7.58	7.96
diff male - total	-0.54*	-0.04*	-0.09*	0.45*	-1.25*	0.56*	0.06*	-0.06*	-0.07*
diff female - total	0.54*	0.04*	0.09*	-0.45*	1.38*	-0.56*	-0.06*	0.06*	0.07*



Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

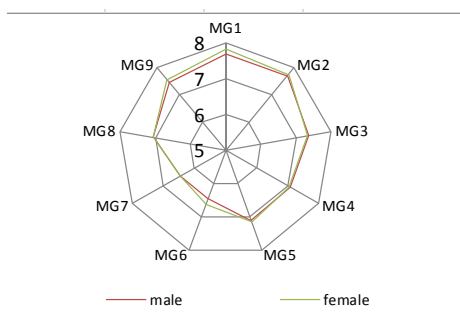
Overall, females assess the markets more positively, and males less positively, than average. This picture is true for most market components. From the chart above, we see that females are more positive about all but one market clusters than males, with the gender differences greatest for automotive goods (MG3). However, these differences cannot be said to be statistically significant.

Looking at the gender differences in components ratings for each individual market cluster, we see that females rate the trust, expectation and choice components higher than average for the majority of market clusters; and, equally, males rate these components lower than average. This pattern can be clearly observed in the case of trust, where females rate all market clusters (except for the transport market cluster) higher than average, and males rate all market clusters (except for the transport market cluster) lower than average. Women also report a lower proportion of problems than men.

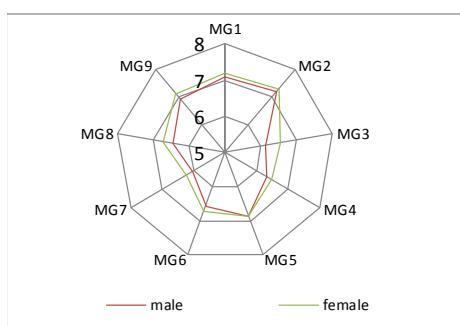
However, this trend is reversed for the complaints and ease of switching component. Males make fewer complaints than average in the fast moving retail, telecoms, utilities and banking services market clusters, while females complain more than average in these market clusters as well as in the automotive goods cluster. Males switch providers or tariff plans more often than average in the utilities and banking services market clusters. Females are less satisfied about the ease of switching than men in the telecoms, insurance services and recreational services markets groups.

Looking at the individual markets, females rate the bank accounts markets more positively than average. No significant differences between males and females were noted for the other markets.

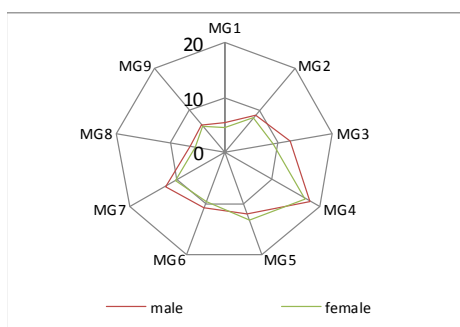
²³ Please note that statistically significant differences at 5% probability level are indicated by asterisks.



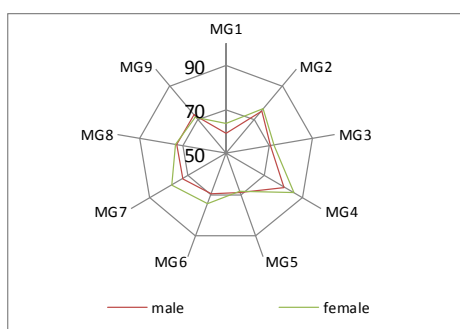
Average comparability score per market group			
	male	female	total
MG1	7.7*	7.8*	7.7
MG2	7.7	7.7	7.7
MG3	7.3	7.3	7.3
MG4	7.1	7.1	7.1
MG5	7.1	7.1	7.1
MG6	6.4*	6.6*	6.5
MG7	6.4	6.5	6.5
MG8	7.1	7	7.1
MG9	7.5*	7.6*	7.5



Average trust score per market group			
	male	female	total
MG1	7.1*	7.2*	7.1
MG2	7.2*	7.3*	7.2
MG3	6.1*	6.5*	6.3
MG4	6.3*	6.5*	6.4
MG5	6.9	6.9	6.9
MG6	6.6*	6.7*	6.6
MG7	6*	6.2*	6.1
MG8	6.5*	6.7*	6.6
MG9	6.9*	7.1*	7.0

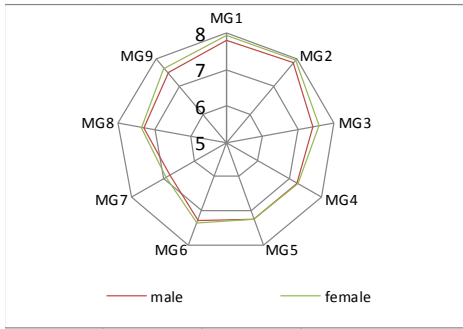


Average problems % per market group			
	male	female	total
MG1	5.5*	4.5*	5.0
MG2	8.8	8.2	8.5
MG3	12.2*	9.1*	10.8
MG4	18	17.1	17.5
MG5	12	13.1	12.6
MG6	10.9*	9.6*	10.2
MG7	12.5*	10.3*	11.4
MG8	6.4	5.5	6.0
MG9	6.6	6.2	6.4

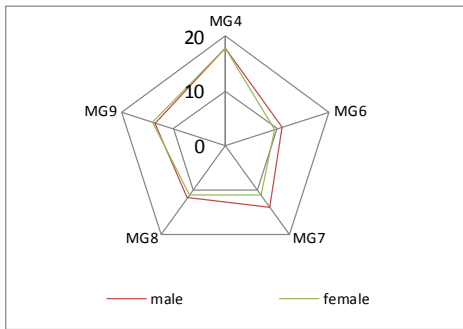


Average complaints % per market group			
	male	female	total
MG1	59.4*	63.7*	61.5
MG2	75.5	76.6	76.1
MG3	70.5	72.2*	71.1
MG4	80.5*	85.8*	83.1
MG5	69	68.3	68.6
MG6	69.5*	74.2*	71.8
MG7	72.6*	78.5*	75.2
MG8	72.6	73.5	73.0
MG9	72.8	71.7	72.3

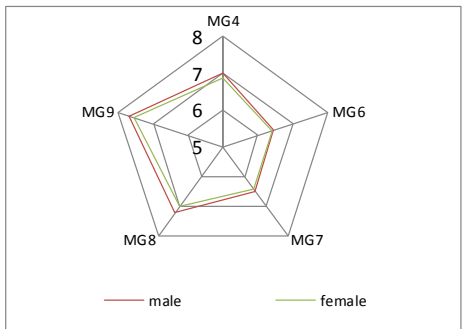
Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.



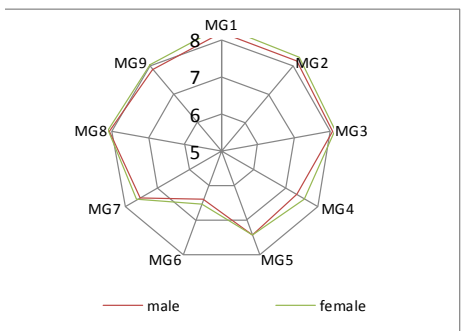
Average expectations score per market group			
	male	female	total
MG1	7.8*	7.9*	7.9
MG2	7.8*	8*	7.9
MG3	7.4*	7.6*	7.5
MG4	7.2	7.3	7.3
MG5	7.2	7.2	7.2
MG6	7.3*	7.4*	7.3
MG7	6.8*	6.9*	6.8
MG8	7.3	7.4	7.3
MG9	7.5*	7.7*	7.6



Average switching % per market group			
	male	female	total
MG1			
MG2			
MG3			
MG4	17.9	17.9	17.9
MG5			
MG6	10.9*	9.5*	10.2
MG7	13.8*	11*	12.5
MG8	11.8	11.1	11.5
MG9	13.5	13.9	13.7



Average ease of switching score per market group			
	male	female	total
MG1			
MG2			
MG3			
MG4	7*	6.9*	6.9
MG5			
MG6	6.5	6.4	6.4
MG7	6.5	6.4	6.5
MG8	7.2*	7*	7.1
MG9	7.7*	7.5*	7.6



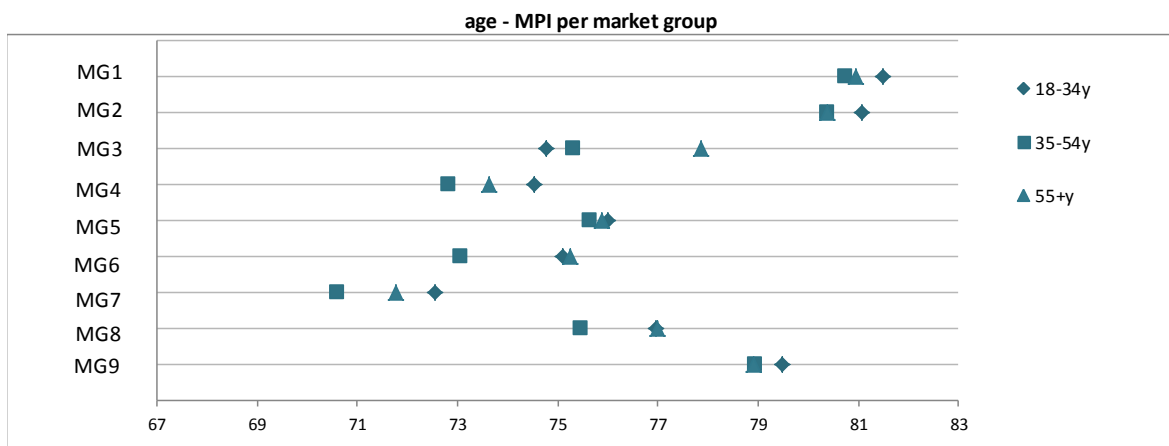
Average choice score per market group			
	male	female	total
MG1	8.2*	8.3*	8.3
MG2	8.2*	8.3*	8.2
MG3	8.1	8.1	8.1
MG4	7.4*	7.6*	7.5
MG5	7.4	7.4	7.4
MG6	6.4*	6.5*	6.5
MG7	7.5*	7.6*	7.6
MG8	8.1	8.1	8.1
MG9	7.9*	8*	7.9

Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

Market performance 2013			
Markets	male	female	Total
26 Bank accounts	70,6	73,2*	71,9

Age

Age	Average score per component								
	MPI	Comparability	Trust	Problems	Complaints	Switching	Ease of switching	Expectations	Choice
Total	77.44	7.28	6.83	9.15	73.49	13.58	6.82	7.52	7.89
18-34y (n=29429)	77.95	7.40	6.94	9.99	74.78	15.79	6.96	7.57	7.92
35-54y (n=45429)	76.82	7.23	6.74	9.76	73.08	14.01	6.77	7.46	7.86
55+y (n=36483)	77.73	7.24	6.84	7.68	72.61	11.42	6.78	7.56	7.89
diff 18-34y- total	0.51*	0.11*	0.11*	0.84*	1.29*	2.21*	0.14*	0.04*	0.03*
diff 35-54y- total	-0.62*	-0.05*	-0.09*	0.61*	-0.41	0.44*	-0.05*	-0.07*	-0.03*
diff 55+y- total	0.29*	-0.04*	0.01	-1.47*	-0.88*	-2.16*	-0.04*	0.04*	0.00



Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

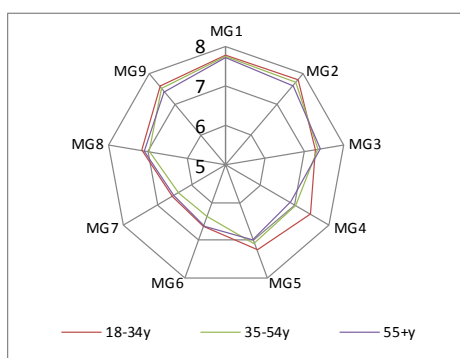
Market assessments vary by age. Younger people (aged 18-34 years) and older people (55+ years) rate the markets more positively than average; while those aged 34-54 assess the markets less positively than average. The pattern largely holds across the component assessments; however, older people score lower than average on switching, ease of switching and comparability. These findings are slightly different from previous years, where people aged 34-54 years in general evaluated the performance close to the average and older people were more negative about market performance in general.

Younger people rate the following markets groups more positively than the older age groups: fast moving retail (MG1); (semi-)durable goods (MG2); telecoms (MG4); banking services (MG7); and recreational services (MG9). While the oldest age group rates automotive goods (MG3) very much higher than the two younger age groups. Indeed, ratings of automotive groups seem to improve with age: this is the only market cluster that the middle age group rated higher than the youngest age group.

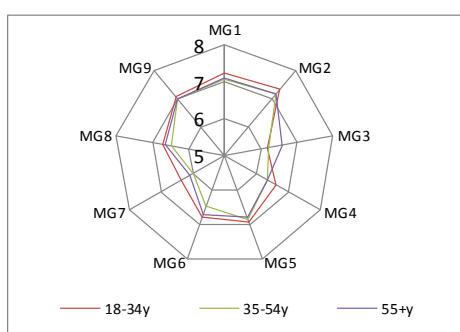
Analysis of the market clusters per component shows a similar picture. Young people assess comparability in general higher than average, middle aged people lower, while for older people this depends on the market cluster. Older people find automotive goods and utilities easier to compare and tend to trust retailers in these markets more.

Young and middle aged people tend to report having encountered more problems than older people. This is a general trend across all market clusters. Ease of switching is evaluated lower by 55+ people in the telecoms and recreational markets. In the banking market clusters, however, they rate the ease of switching more positively. In this market cluster, the middle aged people evaluate ease of switching less well. This could be due to the fact that the proportion of people in this age group with long-term loans and credits are more represented. This type of contracts could make switching more difficult.

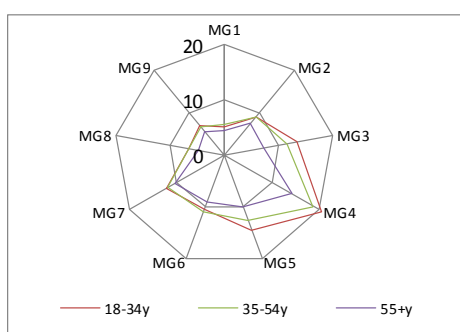
Looking at the individual markets, younger people are more positive than average about the bank accounts; the investment products, private pensions and securities; and the private life insurance markets; in contrast, this age group rates the new cars; and vehicle maintenance and repair markets lower than average. The middle age group rate the bank accounts and water supply markets lower than average. Persons belonging to the older age group, on the other hand, rate no market lower than average, while they rate the new cars; vehicle maintenance and repair; and gas services markets higher than average.



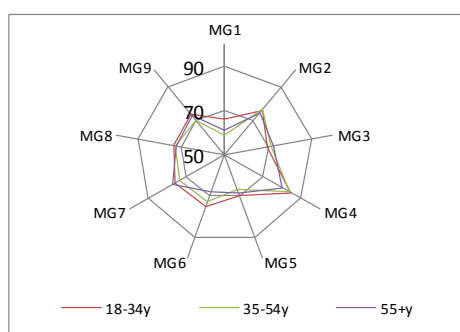
	18-34y	35-54y	55+y	total
MG1	7.8	7.7	7.7	7.7
MG2	7.8*	7.7	7.6*	7.7
MG3	7.3	7.3	7.4*	7.3
MG4	7.4*	7*	6.9*	7.1
MG5	7.3*	7.1	7*	7.1
MG6	6.6*	6.4*	6.6*	6.5
MG7	6.6*	6.4*	6.5*	6.5
MG8	7.2*	7*	7.1	7.1
MG9	7.6*	7.5	7.4*	7.5



	18-34y	35-54y	55+y	total
MG1	7.2*	7.1*	7.1*	7.1
MG2	7.3*	7.2*	7.2*	7.2
MG3	6.2*	6.2*	6.6*	6.3
MG4	6.6*	6.3*	6.4*	6.4
MG5	6.9*	6.9	6.8*	6.9
MG6	6.8*	6.5*	6.7*	6.6
MG7	6.4*	6*	6.1	6.1
MG8	6.7*	6.5*	6.7*	6.6
MG9	7.1*	7	7	7.0

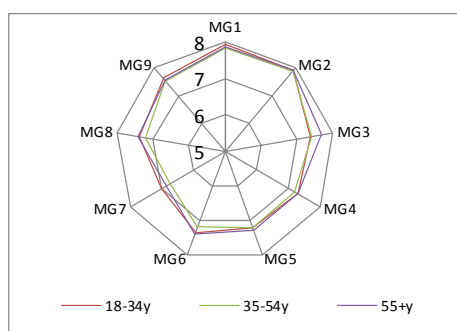


	18-34y	35-54y	55+y	total
MG1	5	5.5*	4.4*	5.0
MG2	9*	8.9	7.4*	8.5
MG3	13.3*	11.7*	7.2*	10.8
MG4	20.5*	18.7*	14.1*	17.5
MG5	14.6*	12.6	10.1*	12.6
MG6	10.5	11*	9.1*	10.2
MG7	12.1	11.8	10.4*	11.4
MG8	6.6	6.7*	4.9*	6.0
MG9	6.9*	6.6	5.4*	6.4

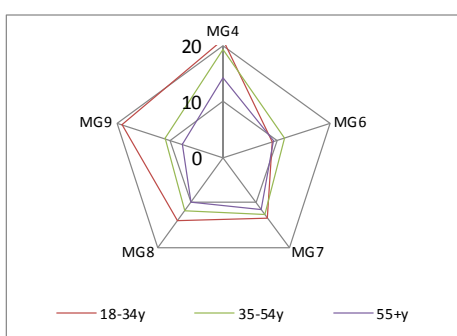


	18-34y	35-54y	55+y	total
MG1	66*	58.7*	61.1	61.5
MG2	76.4	76.7	74.8*	76.1
MG3	69.6*	71.6	72.8*	71.1
MG4	85*	83.9*	80.2*	83.1
MG5	70.1*	66.7*	68.8	68.6
MG6	75.1*	72.9*	67.9*	71.8
MG7	76.1*	73.5*	77.1*	75.2
MG8	73.6	73.2	72.4	73.0
MG9	74.2*	70*	72.9	72.3

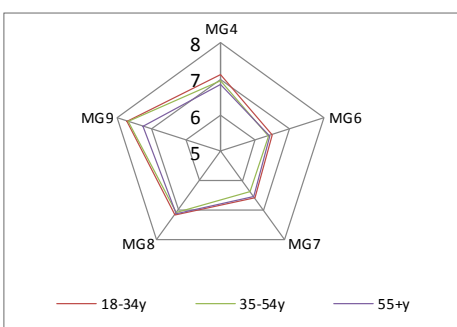
Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.



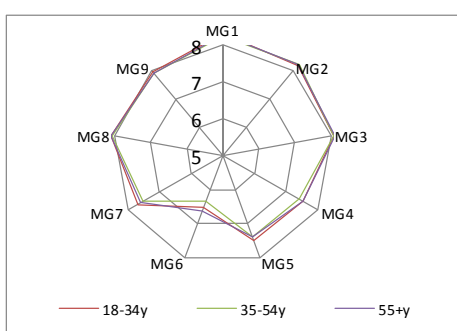
Average expectations score per market group				
	18-34y	35-54y	55+y	total
MG1	7.9*	7.8*	7.9	7.9
MG2	7.9	7.9	7.9	7.9
MG3	7.4*	7.4*	7.7*	7.5
MG4	7.3	7.2*	7.3	7.3
MG5	7.2	7.2	7.3*	7.2
MG6	7.4	7.2*	7.4*	7.3
MG7	7*	6.7*	6.9	6.8
MG8	7.4	7.2*	7.4*	7.3
MG9	7.6*	7.5*	7.5	7.6



Average switching % per market group				
	18-34y	35-54y	55+y	total
MG1				
MG2				
MG3				
MG4	21.0*	19.2*	14.2*	17.9
MG5				
MG6	9.1*	11.5*	9.5*	10.2
MG7	13.4*	12.6	11.5*	12.5
MG8	14.0*	11.9	9.8*	11.5
MG9	19.1*	11.0*	7.8*	13.7



Average ease of switching score per market group				
	18-34y	35-54y	55+y	total
MG1				
MG2				
MG3				
MG4	7.1*	6.9	6.8*	6.9
MG5				
MG6	6.5	6.4	6.4	6.4
MG7	6.6*	6.4*	6.5*	6.5
MG8	7.2	7.1	7.1	7.1
MG9	7.7*	7.7*	7.3*	7.6



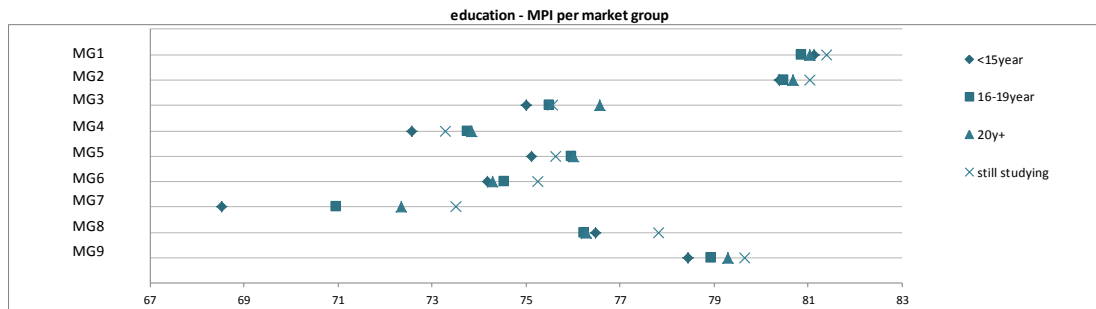
Average choice score per market group				
	18-34y	35-54y	55+y	total
MG1	8.3	8.3	8.3	8.3
MG2	8.2	8.2	8.2	8.2
MG3	8.1	8.1	8.1	8.1
MG4	7.5	7.4*	7.5*	7.5
MG5	7.5*	7.4	7.4	7.4
MG6	6.5	6.3*	6.6*	6.5
MG7	7.7*	7.5*	7.6	7.6
MG8	8.1	8.1	8.1	8.1
MG9	8	7.9	7.9*	7.9

Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

Market performance 2013					
	Markets	18-34y	35-54y	55+y	Total
26	Bank accounts	73.7*	70.2*	72.5	71.9
28	Investment products, private pensions and securities	72.2*	69.3	68.9	69.9
52	Private life insurance	76.2*	73.4	73.9	74.2
15	New cars	76.7*	79	80.9*	79.1
23	Vehicle maintenance and repair	72.3*	74	78.1*	75.1
45	Water supply	76.5	73*	76.1	75
47	Gas services	74	72.7	75.5*	74.1

Education

Education	Average score per component								
	MPI	Comparability	Trust	Problems	Complaints	Switching	Ease of switching	Expectations	Choice
Total	77.44	7.28	6.83	9.15	73.49	13.58	6.82	7.52	7.89
<15year (n=18369)	77.06	7.30	6.69	8.70	76.82	14.09	6.73	7.48	7.86
16-19year (n=34775)	77.33	7.30	6.80	9.67	72.30	13.52	6.79	7.53	7.95
20y+ (n=51224)	77.50	7.26	6.87	9.00	72.49	13.31	6.87	7.52	7.87
still studying (n=6973)	78.39	7.34	7.07	9.09	78.02	14.75	6.95	7.62	7.88
diff <15year-total	-0.38*	0.01	-0.14*	-0.45*	3.33*	0.51	-0.09*	-0.04*	-0.03*
diff 16-19year-total	-0.11	0.02*	-0.03*	0.52*	-1.19*	-0.06	-0.04*	0.00	0.06*
diff 20+y -total	0.06	-0.02*	0.04*	-0.15	-1.00*	-0.27	0.04*	0.00	-0.02*
diff still studying - total	0.95*	0.05*	0.24*	-0.06	4.54*	1.17*	0.13*	0.10*	-0.01



Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

Consumers with the lowest educational attainment (less than 15 years) assess the markets slightly less positively than average. Consumers having studied for between 16-19 and 20+ years rate the markets in line with the average. Those still studying are more positive than average.

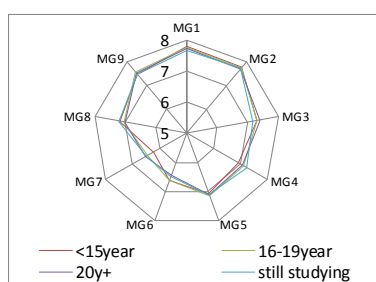
Lower than average assessments of the markets among less educated people are mainly driven by a slightly lower than average rating of trust; this group also reports slightly fewer problems and more complaints than average. Those most educated (20+ years) and those still studying have higher levels of trust than average.

The low education group rate banking services (MG7) far lower than all other education groups. Indeed, for banking services, as years of education increase, so do assessments.

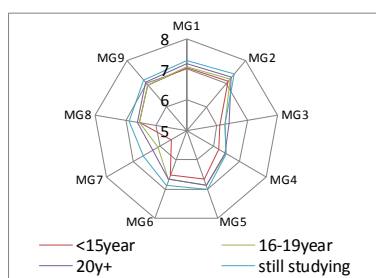
Those still studying rate the majority of market clusters more positively than the other education groups. The exceptions are: Transport (MG5); Telecoms (MG4); and automotive goods (MG3). These positive assessments amongst current students perhaps are driven by their age: they are more likely to be young, and, as we have seen from the previous section, young people are more likely to rate the markets higher than all other age groups.

While comparability is assessed differently by the different educational groups depending on the market cluster, trust is more clearly evaluated among the different groups with low educated people giving lower scores on trust across all market clusters and higher educated and students giving higher scores.

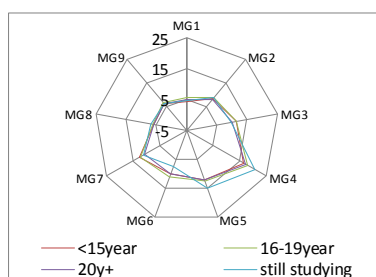
The least educated group rate six markets – the bank accounts; investment products; private pensions and securities; airline services; mortgages; TV-subscriptions; and loans, credit and credit cards markets – less positively than average. The higher educated group assess the mortgages market more positively than average. While those still studying rate the investment products; private pensions and securities; and private life insurance markets higher than average.



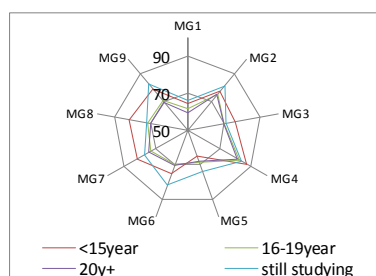
	<15year	16-19year	20y+	still studying	total
MG1	7.8*	7.8	7.7*	7.7*	7.7
MG2	7.8*	7.7	7.7*	7.7	7.7
MG3	7.3	7.3	7.4*	7.1*	7.3
MG4	6.9*	7.1*	7.1	7.2*	7.1
MG5	7.1	7.1	7.1	7.1	7.1
MG6	6.6*	6.6*	6.5*	6.5	6.5
MG7	6.2*	6.4	6.5*	6.5	6.5
MG8	7.2*	7	7*	7.2*	7.1
MG9	7.5*	7.6*	7.5	7.5	7.5



	<15year	16-19year	20y+	still studying	total
MG1	7*	7.1*	7.2*	7.3*	7.1
MG2	7.1*	7.2*	7.3*	7.4*	7.2
MG3	6.1*	6.3	6.4*	6.3	6.3
MG4	6.2*	6.5*	6.5*	6.5	6.4
MG5	6.7*	6.9	6.9	7*	6.9
MG6	6.5*	6.7	6.7	6.9*	6.6
MG7	5.6*	6.1*	6.3*	6.6*	6.1
MG8	6.6	6.5	6.6	6.9*	6.6
MG9	6.9*	7*	7.1*	7.2*	7.0

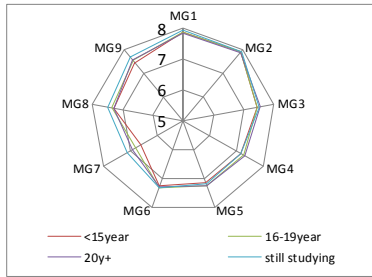


	<15year	16-19year	20y+	still studying	total
MG1	4.2*	5.8*	4.9	4.7	5.0
MG2	8.5	9*	8.1	9	8.5
MG3	11.5	11.5*	10.2*	9.7	10.8
MG4	16.4*	17.9	17.4	20.6*	17.5
MG5	12.1	12.7	12.1	15*	12.6
MG6	10	11.1*	10	7.6*	10.2
MG7	12.8*	12.3*	10.6*	11	11.4
MG8	5.7	6.3	5.8	6.7	6.0
MG9	6.1	6.7	6.3	6.4	6.4

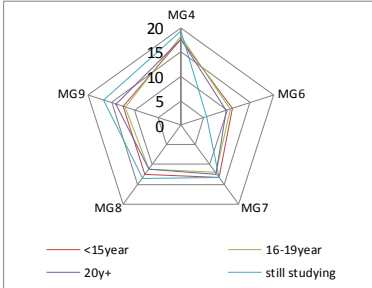


	<15year	16-19year	20y+	still studying	total
MG1	64.6*	61.6	59.5*	66.3*	61.5
MG2	77.4*	75.3*	75*	81.4*	76.1
MG3	76.1*	70.3	69.9*	71.4	71.1
MG4	87.2*	82.9	81.6*	83.8	83.1
MG5	64.8*	68.4	68.2	74.2*	68.6
MG6	75.1*	69.9*	70.7*	82*	71.8
MG7	81.2*	73.2*	74.3*	77.1	75.2
MG8	82.3*	71.9*	70*	72.6	73.0
MG9	78.9*	70.7*	69.6*	82.5*	72.3

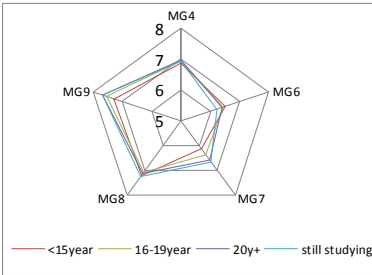
Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.



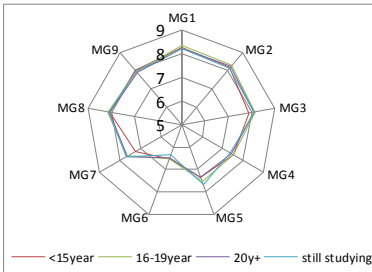
Average expectations score per market group					
	<15year	16-19year	20y+	still studying	total
MG1	7.9	7.9	7.8	7.9*	7.9
MG2	7.9	7.9	7.9	7.9	7.9
MG3	7.4	7.4*	7.5*	7.5	7.5
MG4	7.2*	7.3	7.3*	7.1*	7.3
MG5	7.1*	7.3	7.3	7.2	7.2
MG6	7.3	7.3	7.3	7.3	7.3
MG7	6.6*	6.8*	6.9*	7.1*	6.8
MG8	7.3	7.4	7.3	7.5*	7.3
MG9	7.5*	7.5	7.6	7.7*	7.6



Average switching % per market group					
	<15year	16-19year	20y+	still studying	total
MG1					
MG2					
MG3					
MG4	17.6	18.3	17.6	19.3	17.9
MG5					
MG6	11.1*	10.8*	9.7	5.5*	10.2
MG7	13.3	12.1	12.4	13.2	12.5
MG8	12.5*	11.1	11.2	13.5*	11.5
MG9	12.4*	12*	14.1	16.6*	13.7



Average ease of switching score per market group					
	<15year	16-19year	20y+	still studying	total
MG1					
MG2					
MG3					
MG4	6.9*	7	7	6.9	6.9
MG5					
MG6	6.5	6.4	6.4	6.2*	6.4
MG7	6.1*	6.4*	6.6*	6.6*	6.5
MG8	7.2*	7.1	7.1	7.2	7.1
MG9	7.3*	7.5*	7.7*	7.7*	7.6



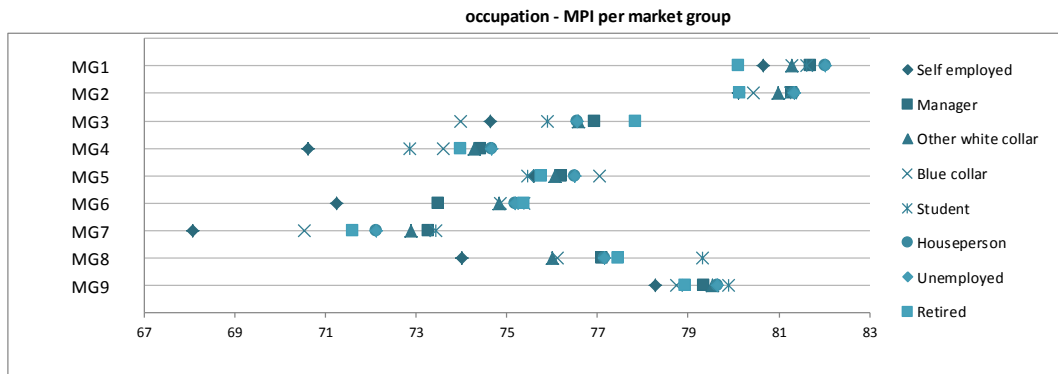
Average choice score per market group					
	<15year	16-19year	20y+	still studying	total
MG1	8.3	8.4*	8.2*	8.2	8.3
MG2	8.2*	8.3*	8.2	8.1*	8.2
MG3	7.9*	8.2*	8.1	8.1	8.1
MG4	7.6*	7.5	7.4*	7.4*	7.5
MG5	7.4	7.5*	7.3*	7.7*	7.4
MG6	6.5	6.5	6.5	6.3*	6.5
MG7	7.3*	7.6	7.6*	7.7*	7.6
MG8	8.1	8.2*	8.1*	8.1	8.1
MG9	8*	8	7.9*	7.9	7.9

Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

Market performance 2013					
Markets	<15year	16-19year	20y+	still studying	Total
26 Bank accounts	69.3*	72.2	72.4	74.3	71.9
28 Investment products, private pensions and securities	67.3*	69.5	70.3	73.7*	69.9
37 Airline services	76.3*	80.3	79.2	81.3	79.4
51 Mortgages	67*	69.1	72.4*	66	70.6
54 TV-subscriptions	71.8*	74.3	75.7	74.6	74.6
58 Loans, credit and credit cards	69.9*	72.8	74.6	75.6	73.4
52 Private life insurance	73.3	73.3	74.7	78.1*	74.2

Occupation

Occupation	Average score per component								
	MPI	Comparability	Trust	Problems	Complaints	Switching	Ease of switching	Expectations	Choice
total	77.44	7.28	6.83	9.15	73.49	13.58	6.82	7.52	7.89
Self employed (n=60551)	75.85	7.22	6.58	11.48	80.19	16.70	6.70	7.40	7.84
Manager (n=44022)	77.70	7.28	6.89	9.18	77.92	15.24	6.94	7.59	7.94
Other white collar (n=199301)	77.78	7.28	6.93	8.75	68.40	12.35	6.88	7.52	7.85
Blue collar (n=102039)	77.23	7.34	6.77	10.27	71.62	14.81	6.94	7.51	7.96
Student (n=42122)	78.59	7.34	7.11	9.13	79.06	15.02	6.94	7.66	7.91
Houseperson (n=44488)	78.42	7.46	6.90	8.49	75.67	12.76	6.82	7.63	7.99
Unemployed (n=50156)	75.50	7.22	6.49	11.45	76.85	17.22	6.59	7.34	7.80
Retired (n=156500)	77.61	7.22	6.80	7.38	73.93	11.63	6.71	7.56	7.91
diff self employed - total	-1.59*	-0.07*	-0.25*	2.33*	6.70*	3.13*	-0.12*	-0.12*	-0.05*
diff manager - total	0.26*	0.00	0.06*	0.03	4.44*	1.66*	0.12*	0.06*	0.05*
diff other white collar - total	0.34*	0.00	0.10*	-0.40*	-5.09*	-1.23*	0.06*	-0.01	-0.04*
diff blue collar - total	-0.21*	0.06*	-0.06*	1.12*	-1.87*	1.23*	0.12*	-0.01	0.07*
diff student - total	1.15*	0.06*	0.28*	-0.02	5.57*	1.45*	0.12*	0.13*	0.02
diff houseperson - total	0.98*	0.17*	0.07*	-0.67	2.18*	-0.82*	-0.01	0.10*	0.10*
diff unemployed - total	-1.94*	-0.06*	-0.34*	2.30*	3.36*	3.64*	-0.23*	-0.19*	-0.09*
diff retired - total	0.17*	-0.07*	-0.03*	-1.77*	0.44	-1.95*	-0.11*	0.04*	0.02*



Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

Blue collar workers, unemployed and self-employed people are less positive than average about the market performance, while all other groups score higher than average. Unemployed and self-employed persons are very much more likely to rate markets lower, which is likely to stem from the varying challenges posed by their personal and professional situations. This pattern remains largely consistent across the market components, even if it is particularly visible in the levels of trust (lower than average for these two groups). Managers rate most components higher than average.

As for the different market clusters, house-persons rate the fast moving retail (MG1), (semi-)durable goods (MG2) and telecoms markets (MG5) higher than the overall average. Retired people rate the automotive goods (MG3) and other services (MG10) markets higher than average, and the fast moving retail (MG1) and (semi-)durable goods (MG2) markets lower than average. Blue collar workers rate transport (MG5) higher than average and automotive goods (MG4) lower than average. While students assess insurance services (MG8) very much higher than any other occupation group. Students also rate recreational services (MG9) and banking services (MG7) higher than average but by a smaller margin compared to the other subgroups.

The unemployed rate 14 markets lower than average: the markets for second hand cars; bank accounts; investment products; water supply; electricity services; loans, credit and credit cards; mortgages; large household appliances; fuel for vehicles; real estate services; internet provision; tram, local bus, metro; TV-subscriptions; and legal and accountancy services.

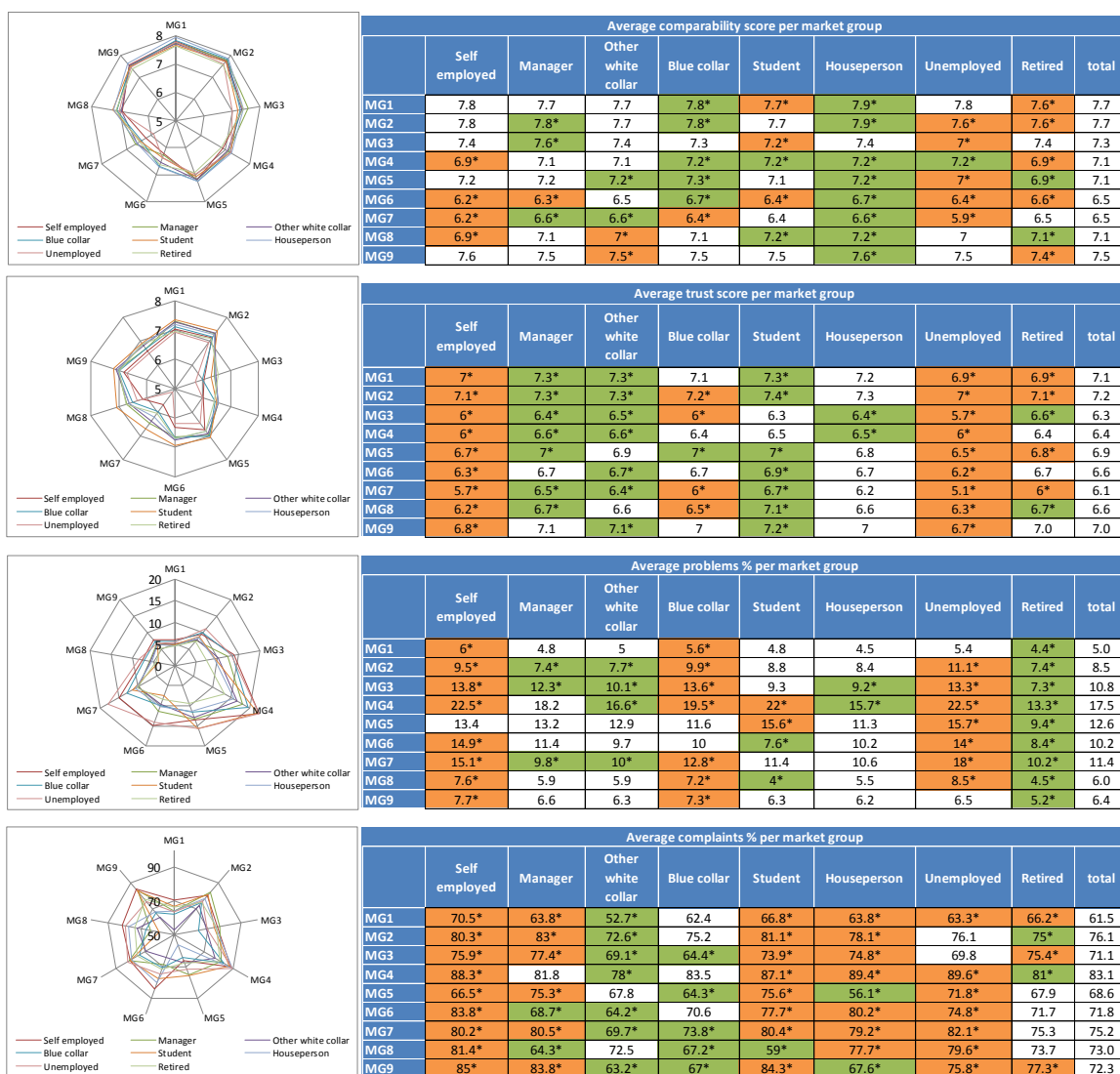
The self-employed rate 8 markets lower than average: the markets for second hand cars; bank accounts; investment products; postal services; mobile telephone services; water supply; electricity services; and loans, credit and credit cards.

While retired people rate the investment products markets lower than average, they rate the postal services; new cars; vehicle maintenance and repair; and gas services markets higher than average.

Blue collar workers rate the new cars market lower than average but the train services market higher than average.

White collar workers who are not in a managerial position rate higher than average the investment products; electricity services; loans, credit and credit cards; and mortgages markets. Students also rate the investment products market higher than average, as well as the private life insurance market.

House persons rate the mobile telephone services markets higher than average; while managers do the same for the mortgages market.



Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

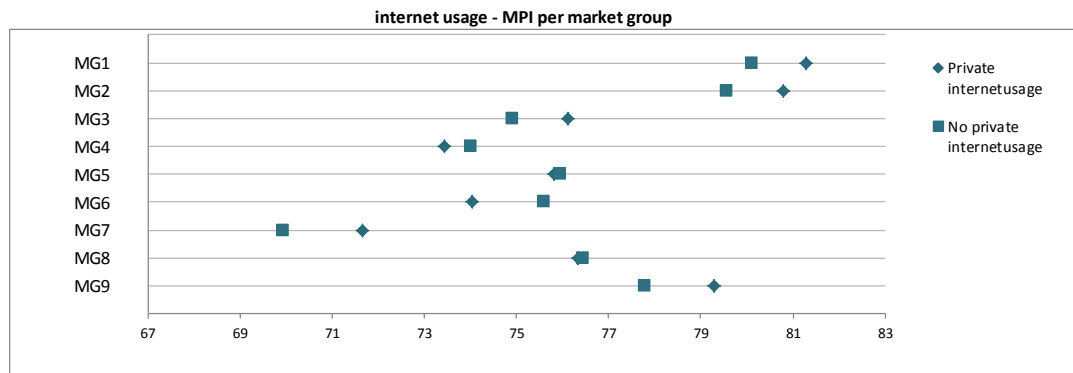


Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

Market performance 2013									
Markets	Self-employed	Manager	Other white collar	Blue collar	Students	House-person	Unemployed	Retired	Total
16 Second hand cars	69.7*	72.4	73.7	71.5	75.4	73.4	69.1*	73.4	72.6
26 Bank accounts	67.8*	73.4	72.9	71.1	73.8	73.5	66.2*	73.1	71.9
28 Investment products, private pensions and	66.6*	70.3	71.5*	70.1	74.3*	70.3	65.9*	67.7*	69.9
31 Postal services	73.4*	73.9	76.3	78.1	76	77.5	75.8	78.3*	76.6
33 Mobile telephone services	69.4*	72.6	72.9	73.2	72.7	75.7*	71.8	73.5	72.8
45 Water supply	71.5*	74.7	75.3	75.8	76.4	76.1	71.6*	75.8	75
46 Electricity services	68.5*	72	73.8*	72.2	73.8	72.4	66.9*	71.6	71.9
58 Loans, credit and credit cards	69*	75.8	75*	71.9	75.2	74.1	65.3*	74.8	73.4
51 Mortgages	68.9	74.2*	72.3*	69	64.9	70.2	61.5*	69.3	70.6
36 Train services	71.6	71.6	72.1	75.1*	72.6	75.7	71	72.7	72.7
15 New cars	79.3	79.5	79	76.8*	77	80.5	76.6	81*	79.1
52 Private life insurance	71.9	75.7	74.3	73.2	79.7*	76	72.1	74.3	74.2
11 Large household appliances	80.8	82.5	81.9	81.5	81.1	81	78.3*	81.5	81.3
17 Fuel for vehicles	74.3	77.8	77	74.7	75.8	76.3	72.6*	77.4	76.1
20 Real estate services	68.6	72.1	71.9	69.2	69.4	72.1	64.7*	70.7	70.6
34 Internet provision	69.9	74.1	73.8	72.5	71.6	73.6	69.4*	72.5	72.5
35 Tram, local bus, metro	74	75.6	76.3	76.7	73.5	75	72.5*	76.8	75.5
54 TV-subscriptions	71.9	76.4	75.6	75	73.9	74.9	71.4*	74.1	74.6
57 Legal and accountancy services	74.2	75.5	76	74.5	75.5	74.5	69.8*	75.2	74.9
23 Vehicle maintenance and repair	72.5	74.2	74.3	73.5	73.2	76.2	73.7	78.8*	75.1
47 Gas services	71.5	73.5	73.8	73.5	74.8	75.4	71.2	76*	74.1

Internet usage

Internet	Average score per component								
	MPI	Comparability	Trust	Problems	Complaints	Switching	Ease of switching	Expectations	Choice
Total	77.44	7.28	6.83	9.15	73.49	13.58	6.82	7.52	7.89
Private internetusage (n=91300)	77.47	7.29	6.85	9.49	73.81	14.22	6.86	7.54	7.91
No private internetusage (n=20041)	77.27	7.27	6.71	7.37	71.35	10.41	6.65	7.45	7.78
diff private internetusage - total	0.03	0.00	0.02*	0.34*	0.32	0.64*	0.03*	0.01*	0.02*
diff no private internetusage - total	-0.17	-0.01	-0.12*	-1.78*	-2.14*	-3.17*	-0.17*	-0.08*	-0.11*

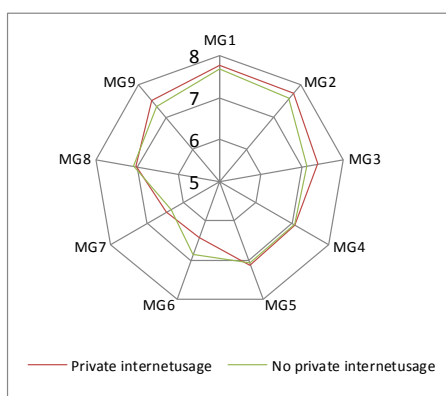


Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

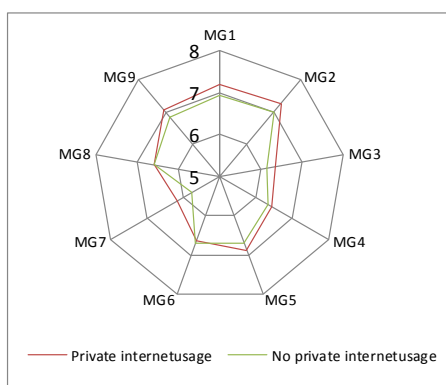
Compared to average, there is little difference between those with private internet usage and those without private internet usage in their market assessments. However, this conceals differences in components: people with internet access have higher levels of trust, switching, ease of switching, expectations, choices and problems than average.

Across the market clusters, there is a mixed picture. Consumers with private internet access rate the fast moving retail (MG1), (semi-)durable goods (MG2), automotive goods (MG3), banking services (MG7) and recreational services (MG9) higher than those without private internet usage. There is little difference between these subgroups on transport and insurance services. Those without private internet usage rate the telecoms, utilities and other services markets higher than those with.

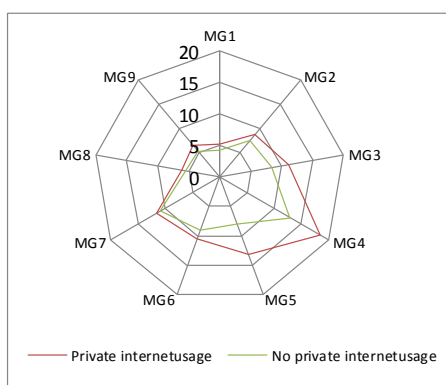
People without private internet usage rate 3 markets higher than average: the vehicle maintenance and repair; postal services; and mobile telephone services markets. However, this subgroup rates 9 markets lower than average: the markets for non-alcoholic drinks; alcoholic drinks; clothing and footwear; entertainment goods; internet provision; culture and entertainment; mortgages; on-line gambling services; and off-line gambling services.



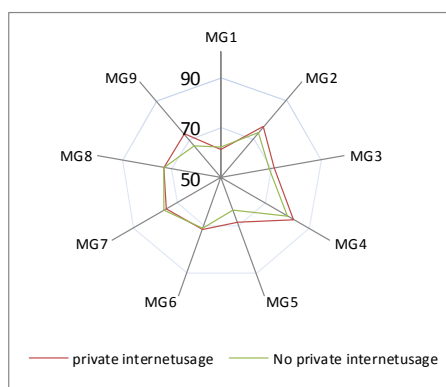
Average comparability score per market group			
	Private internetusage	No private internetusage	total
MG1	7.8*	7.7	7.7
MG2	7.7*	7.6*	7.7
MG3	7.4*	7.1*	7.3
MG4	7.1	7.1	7.1
MG5	7.1	7.1	7.1
MG6	6.4*	6.9*	6.5
MG7	6.5*	6.3	6.5
MG8	7	7.1	7.1
MG9	7.5*	7.3	7.5



Average trust score per market group			
	Private internetusage	No private internetusage	total
MG1	7.2*	6.9*	7.1
MG2	7.3*	7*	7.2
MG3	6.3*	6.2	6.3
MG4	6.4*	6.3	6.4
MG5	6.9*	6.7	6.9
MG6	6.6	6.7	6.6
MG7	6.2*	5.8*	6.1
MG8	6.6	6.6	6.6
MG9	7.1*	6.8	7.0

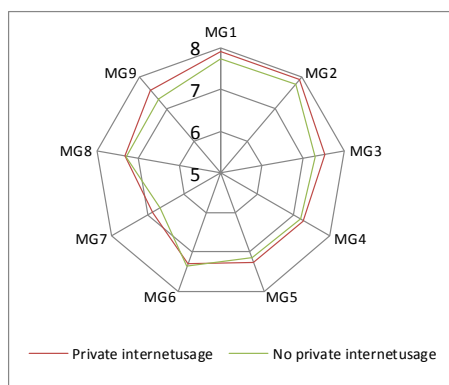


Average problems % per market group			
	Private internetusage	No private internetusage	total
MG1	5.2*	4.3	5.0
MG2	8.7*	7.6	8.5
MG3	11.1*	8.4	10.8
MG4	18.5*	13*	17.5
MG5	13.3*	7.9*	12.6
MG6	10.5*	9.1	10.2
MG7	11.5	10.8	11.4
MG8	6	5.6	6.0
MG9	6.5*	5.4	6.4

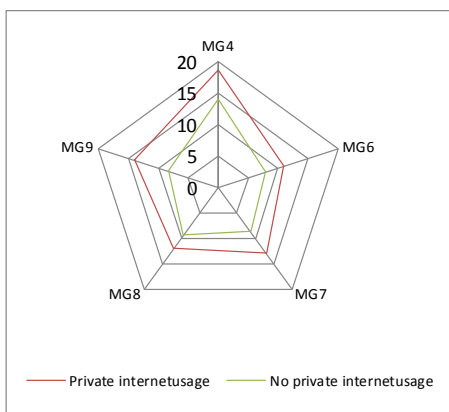


Average complaints % per market group			
	Private internetusage	No private internetusage	total
MG1	61.3	62.1	61.5
MG2	76.5*	73.1	76.1
MG3	71.3	69.6	71.1
MG4	83.5*	80.8	83.1
MG5	69.1*	63.9	68.6
MG6	71.9	71.5	71.8
MG7	75*	76.4	75.2
MG8	73	73	73.0
MG9	72.9*	66.3*	72.3

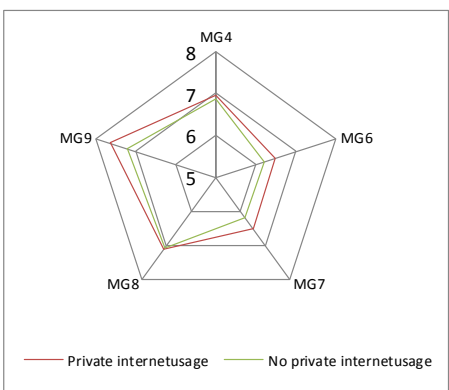
Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.



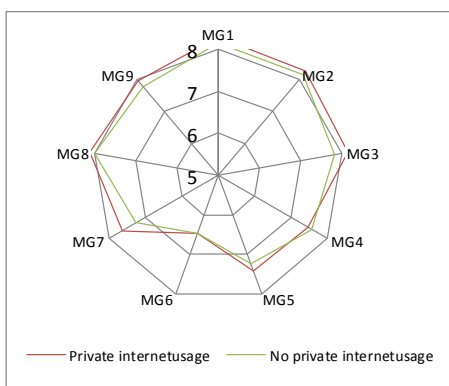
Average expectations score per market group			
	Private internet usage	No private internet usage	total
MG1	7.9*	7.7*	7.9
MG2	7.9*	7.8*	7.9
MG3	7.5*	7.3*	7.5
MG4	7.3*	7.2	7.3
MG5	7.2*	7.2	7.2
MG6	7.3	7.3	7.3
MG7	6.9*	6.7	6.8
MG8	7.3	7.3	7.3
MG9	7.6*	7.3*	7.6



Average switching % per market group			
	Private internet usage	No private internet usage	total
MG1			
MG2			
MG3			
MG4	18.7*	14.1*	17.9
MG5			
MG6	10.9*	7.9*	10.2
MG7	13.0*	8.7*	12.5
MG8	12	9.4*	11.5
MG9	14.1	8.4*	13.7



Average ease of switching score per market group			
	Private internet usage	No private internet usage	total
MG1			
MG2			
MG3			
MG4	7*	6.9	6.9
MG5			
MG6	6.5*	6.2*	6.4
MG7	6.5*	6.2*	6.5
MG8	7.1	7.1	7.1
MG9	7.6*	7.2	7.6



Average choice score per market group			
	Private internet usage	No private internet usage	total
MG1	8.3*	8.2*	8.3
MG2	8.2*	8.2	8.2
MG3	8.1*	7.8*	8.1
MG4	7.5*	7.6	7.5
MG5	7.4*	7.2	7.4
MG6	6.5	6.5	6.5
MG7	7.6*	7.3*	7.6
MG8	8.1*	8.0	8.1
MG9	8*	7.8	7.9

Key: MG1: Fast moving retail; MG2: (Semi-)durable goods; MG3: Automotive goods; MG4: Telecoms; MG5: Transport; MG6: Utilities; MG7: Banking services; MG8: Insurance services; MG9: Recreational services.

Market performance 2013				
	Markets	Private internetusage	No private internetusage	Total
23	Vehicle maintenance and repair	74.3	78.7*	75.1
31	Postal services	76	79.3*	76.6
33	Mobile telephone services	72.2	75.1*	72.8
5	Non-alcoholic drinks	83.4	81.1*	83
6	Alcoholic drinks	82	78.4*	81.3
7	Clothing and footwear	79	76.1*	78.5
14	Entertainment goods	82	79.7*	81.7
34	Internet provision	72.7	69.3*	72.5
43	Culture and entertainment	82.4	79.9*	82.2
51	Mortgages	71.1	66.2*	70.6
59	Off-line gambling services	77.3	73.5*	76.8
60	On-line gambling services	75.6	69.1*	75.3

General findings on different socio-demographics groups

The analysis of the results broken down by socio-demographic groups gives a very mixed picture.

The highest variability can be observed in the dimension of occupation. Blue collar workers and unemployed and self-employed people are less positive about the market performance while people with other occupations score higher overall.

Similarly to the results of previous years, women evaluate market performance in general better than men. This difference appears for almost all markets and almost all components, except for the ease of switching and the complaints component. Namely, women's reported satisfaction about the ease of switching is below the average, and they complain more than average in comparison to the male respondents.

Young people and older consumers are still more positive than average and 35-54 year-olds are less positive in their market performance evaluation. The pattern largely holds across market clusters and components.

The results from 2013 show that market assessment appear to be positively affected by the level of education, with the highest scores among those still studying. However, other socio-demographic variables seem to be more important in predicting market performance evaluation than the level of education.

Overall, few differences are noted between consumers with private internet usage and those without private internet usage. Therefore, internet usage does not have a clear impact on evaluations of market performance.

MPI and other indexes

This fourth wave of the market monitoring survey allows comparisons between the data over the past four years and subsequently the detection of possible evolutions in the perceived performance of specific markets. Data comparison, however, requires some further thoughts on the possible influence of the wider economic context on the actual outcome. The market monitoring survey investigates consumer perceptions and experiences in different markets, which may be influenced by the economic cycle.

The consumer monitoring survey studies the consumer perceptions of market performance. It could be assumed that the turbulent economic situation since 2008 could have some influence on the consumer perceptions of market performance and partly explain changes in performance between the different waves of the market monitoring.

Therefore, particular attention is given in this chapter to possible relations between the market performance index and key economic indicators such as GDP, Harmonised Index of Consumer Prices and Consumer Confidence Index.

Market performance and GDP

Firstly, the correlation between the market performance index and GDP per capita in PPS was tested through an analysis of data at country level from 2010 to 2012²⁴.

The analysis which is based on 81 cases (27 MS for 3 years) shows a mild yet statistically significant correlation with the GDP per capita in PPS -EU27=100 (0.40).

While this kind of cross-sectional analysis does not allow for establishing any clear cause effect relation, it is plausible to assume that the relation between the two variables works in both ways, meaning that on one hand consumer perceptions on market functioning are influenced by the general economic conditions in the country and from the other the functioning of consumer markets is also influencing economic growth and therefore countries where markets work better are also richer (because businesses tend to be more efficient).

		GDP_PPS
MPI	Pearson Correlation	.389
	Sig. (2-tailed)	.000
	N	81

²⁴ GDP per capita in PPS (index number EU27=100). Source: Eurostat (national accounts). Data on the GDP per capita in PPS for the year 2012 were not yet available when this report was under preparation.

The same analysis was conducted for all MPI components. The trust and expectations scores are positively correlated with the GDP at the 0.01 level, while problems shows a negative correlation index. The correlation index is not significant at 0.01 for the remainder of the indexes.

Variable	Persons correlation	Sig. (2-tailed)	N
Comparability	-0.124	0.272	81
Trust	0.480	0.000	81
Expectations	0.348	0.000	81
Problems	-0.448	0.000	81
Complaints	0.229	0.040	81
Choice	0.120	0.338	54
Switching	0.270	0.015	81

A further assumption concerning the relation between GDP and market performance which can be tested is whether changes in GDP have an influence on changes in market performance evaluations. In order to test this assumption, the option is chosen to use the GDP at market prices in volume terms and more precisely the percentage change compared to the corresponding period of the previous year. This allows including all four years' results in the analysis. Also here, data are used for the first quarter of the year.

Data of the year on year change in the quarterly GDP (meaning with respect to the same quarter of the previous year) are used. Given that the change in MPI results also reflect a year on year change, this is the most obvious choice to make. Changes in MPI results are calculated as percentage changes (i.e. $MPI\% \text{ changes} = (MPI_{\text{year } n} - MPI_{\text{year } n-1}) / MPI_{\text{year } n-1}$). In this way the difference is expressed proportionally. It is indeed important to take into account the proportional change instead of the simple difference (i.e. $MPI_{\text{year } n+1} - MPI_{\text{year } n}$) in order to avoid the effect of differences in scales.

Given that we look at changes between years, no MPI data are available for Norway and Iceland for 2011 and 2012 and Croatia is fully excluded from this analysis. This gives a total of 86 cases.

The table below gives an overview of the results of this test. The results show clearly that the correlation between change in GDP and change in MPI are not statistically significant at the 0.01 level. Therefore, the conclusion can be drawn there is no relation between the changes for these two indexes.

MPI MPI % changes		GDP GDP % change Q1
	Pearson Correlation	-.084
	Sig. (2-tailed)	.440
	N	86

Turning to the relation between changes in component scores and the change in GDP, no correlations at the 0.01 level appear.

<i>All base sizes N = 86 apart from Choice (N=58) – Pearson correlation</i>	Change in GDP
Change in Complaints score	0.163
Change in Problems score	0.123
Change in Expectations score	0.033
Change in Choice score	-0.025
Change in Trust score	-0.075
Change in Comparability score	-0.083
Change in Problems and Complaints score	-0.139
Change in Switching score	-0.178

Market performance and prices indexes

Consumer Price Indexes are economic indicators constructed to measure the changes over time in the prices of consumer goods and services acquired, used or paid for by households. It is often assumed that price fluctuations have an influence on how market performance is evaluated by consumers. While between 2000 and 2007 the EU was characterised by price stability and a pace of price increases settled at around 2% per annum, prices and inflation rates have been more volatile since the autumn of 2007 (Eurostat, 2012). The data of the market monitoring survey are therefore an interesting case to test whether the assumption of the link between prices and market performance is correct. If this assumption is correct, one expects to find a negative correlation between the MPI scores and the price indexes.

Different price indexes exist, but in the light of this study, it is opted to use the Harmonised Index for Consumer Prices (HICP). The HICP has been developed by Eurostat and is set up to provide the best measure for international comparisons of household inflation within the euro-zone and the EU. It gives comparable measures of inflation in the euro-zone, the EU, the European Economic Area and for other countries, including accession and candidate countries. They are calculated according to a harmonised approach and a single set of definitions.

The key role of the HICP is measuring price stability. Data are available not only on an aggregate level, but also for a whole range of goods and services. The categories available are largely following the COICOP classification²⁵. The markets surveyed in the EC market monitoring survey are in general based on the same classification. However, not all markets can be directly linked to an exact COICOP category. In order to make data comparable, following rules were followed:

- If more than one COICOP/HICP category exists for a market covered in the market monitoring survey, the average score for the different COICOP/HICP categories is calculated. An example here is the market for fruit and vegetables which is covered in the COICOP/HICP list by two separate categories.

²⁵ The COICOP/HICP is the United Nations Classification of individual consumption by purpose, adapted to the compilation of the Harmonized index of consumer prices of the European Union and the euro area. For more information on this classification, see: http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Glossary:COICOP/HICP

- If more than one market exists in the monitoring survey for a category in the COICOP/HICP classification, the average MPI score is used to compare the MPI and price index. This is for example the case for the markets for new and second hand cars which are covered in the HICP by one category, i.e. cars.
- Finally, if no HICP data are available for a market surveyed in the market monitoring, as for example is the case for the market for real estate services, this market is excluded from the analysis.

Below a full list of the 52 markets and corresponding COICOP/HICP categories can be found.

M#	Market name	Coicop/hicp id	Coicop/hicp category
1	Fruit and vegetables	01.1.6	Fruit
		01.1.7	Vegetables
2	Meat and meat products	01.1.2	Meat
3	Bread, cereals, rice and pasta	01.1.1	Bread and cereals
5	Non-alcoholic drinks	01.2	Non-alcoholic beverages
6	Alcoholic drinks	02.1	Alcoholic beverages
7	Clothing and footwear	03	Clothing and footwear ²⁶
8	Maintenance products	04.3.1	Materials for the maintenance and repair of the dwelling
		05.6.1	Non-durable household goods
9	Furniture and furnishings	05.1.1	Furniture and furnishings
		05.1.2	Carpets and other floor coverings
		05.2	Household textiles
		05.4	Glassware, tableware and household utensils
		05.5	Tools and equipment for house and garden
10	Electronic products	09.1.1	Equipment for the reception, recording and reproduction of sound and pictures
		09.1.2	Photographic and cinematographic equipment and optical instruments
		09.1.4	Recording media
11	Large household appliances	05.3.1/2	Major household appliances whether electric or not and small electric household appliances
12	Small household appliances		
13	ICT products	08.2	Telephone and telefax equipment
		09.1.3	Information processing equipment
14	Entertainment goods	09.2.1/2	Major durables for indoor and outdoor recreation including musical instruments
		09.3.1	Games, toys and hobbies
		09.3.2	Equipment for sport, camping and open-air recreation
15	New cars	07.1.1	Motor cars
16	Second hand cars		
17	Fuel for vehicles	07.2.2	Fuels and lubricants for personal transport equipment
18	Books, magazines and newspapers	09.5	Newspapers, books and stationery
19	Personal care products	12.1.2/3	Electrical appliances for personal care; other appliances, articles and products for personal care
20	Real estate services	****	****
21	Maintenance services	04.3.2	Services for the maintenance and repair of the dwelling
22	Personal care services	12.1.1	Hairdressing salons and personal grooming establishments
23	Vehicle maintenance and repair	07.2.3	Maintenance and repair of personal transport equipment

²⁶ The COICOP/HICP clothing and footwear category also includes repair and hire of clothing and footwear, which is not included in the market description of the market monitoring survey. It was opted to compare these two categories since it is not possible to exclude this category from the COICOP/HICP data.

M#	Market name	Coicop/ hicip id	Coicop/hicip category
26	Bank accounts		
28	Investment products, private pensions and securities		
51	Mortgages	12.6	Other financial services n.e.c.
58	Loans, credit and credit cards		
29	Home insurance	12.5.2	Insurance connected with the dwelling
30	Vehicle insurance	12.5.4	Insurance connected with transport
31	Postal services	08.1.0	Postal services
32	Fixed telephone services	08.3	Telephone and telefax services
33	Mobile telephone services		
34	Internet provision		
35	Tram, local bus, metro	***	***
36	Train services	07.3.1	Passenger transport by railway
37	Airline services	07.3.3	Passenger transport by air
38	Vehicle rental services	07.2.4	Other services in respect of personal transport equipment
39	Holiday accommodation	11.2	Accommodation services
40	Packaged holidays & tours	09.6	Package holidays
41	Cafés, bars and restaurants	11.1.1	Restaurants, cafés and the like
42	Commercial sport services	09.4.1	Recreational and sporting services
43	Culture and entertainment	09.4.2	Cultural services
45	Water supply	04.4.1	Water supply
46	Electricity services	04.5.1	Electricity
47	Gas services	04.5.2	Gas
48	Non-prescription medicines	06.1.1	Pharmaceutical products
52	Private life insurance	****	****
53	Spectacles and lenses	****	****
54	Tv-subscriptions	****	****
55	Dairy products	01.1.4	Milk, cheese and eggs
57	Legal and accountancy services	****	****
59	Off-line gambling services	****	****
60	On-line gambling services	****	****

HICP data are published on a monthly base, while MPI data only exist on a yearly base. Therefore, the choice has been made to take the HICP data of the month which covers the largest period of the fieldwork, i.e. April.

For each market in each country, the MPI scores and the corresponding HICP scores²⁷ are taken into consideration in order to calculate correlations on data in as much detail as possible. Unfortunately data are not available for all years and countries. A total of 4278 cases are included in the analysis.

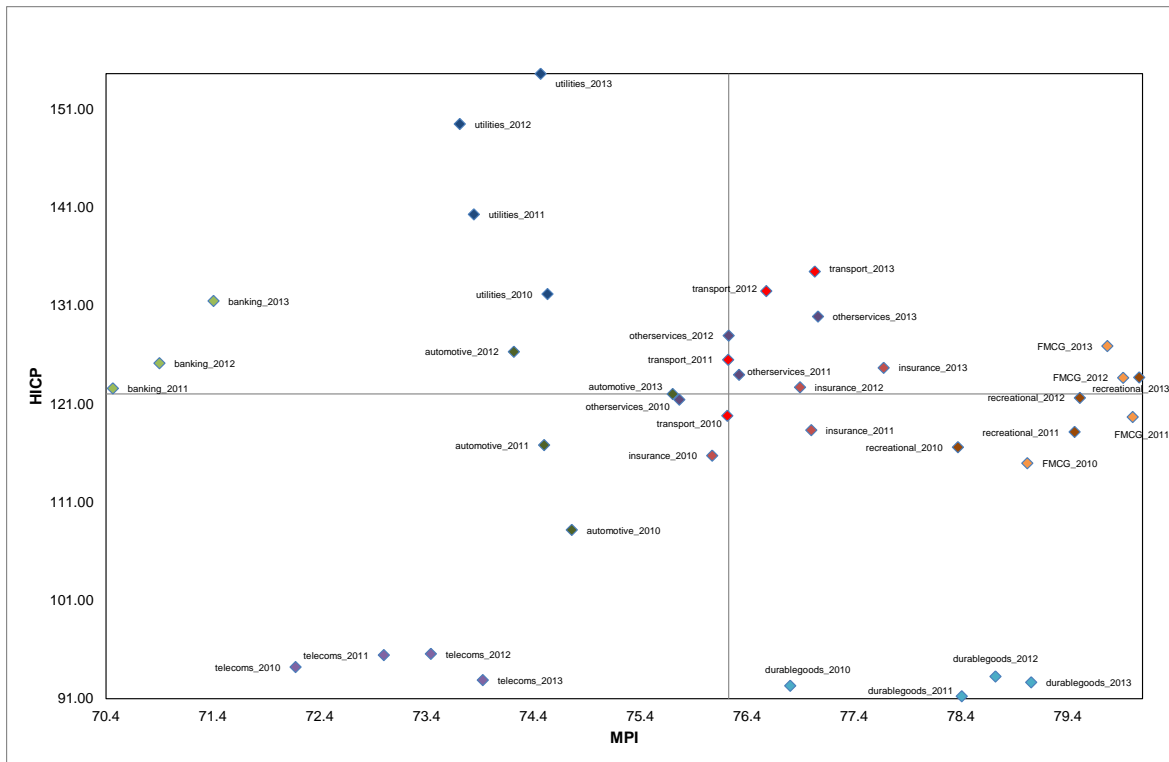
The results for the calculation show a very low (but statistically significant at the 0.01 level) negative correlation between MPI and HICP data. Consequently, one can conclude that evaluation of market performance is modestly influenced by the evolution of prices in a specific market in a given country.

²⁷ The HICP is an index measuring price changes in relation to a base year. Price differential across countries is not measured by this indicator.

Correlations			
HICP	Pearson Correlation	-.165**	1
	Sig. (2-tailed)	,000	
	N	4278	4278

** . Correlation is statistically significant at the 0.01 level (2-tailed).

Although correlation between MPI scores and HICP data is low, further analysis can be done to see whether correlations differ between market clusters. The graph below shows the results for the four years for each market cluster (each market cluster is plotted in a different colour).



The graph clearly shows that relations between MPI scores and HICP data differ largely between market clusters. Analysis of correlations per market clusters shows that none of the results are statistically significant at market cluster level. Market cluster performance evaluations are not related to prices consumer pay for products.

However, when conducting the same analysis on component scores, a link appears for several components. The comparability, trust, expectations, choice and complaints scores are negatively correlated with the HICP index at the 0.01 level.

		HICP
Comparability	Pearson Correlation	-.162**
	N	4241
Trust	Pearson Correlation	-.182**
	N	4241
Problems and complaints	Pearson Correlation	0.018
	N	1130
Expectations	Pearson Correlation	-.255**
	N	4241
Switching	Pearson Correlation	-.073*
	N	720
Choice	Pearson Correlation	-.272**
	N	3052
Problems	Pearson Correlation	-0.008
	N	4236
Complaints	Pearson Correlation	-.180**
	N	4232

To look further into the issue, it is also interesting to study whether fluctuations in MPI results are influenced by changes in prices over the same period. In order to study this, the changes in MPI and HICP figures are calculated between 2010 and 2011, 2011 and 2012, and 2012 and 2013, and correlations between these MPI and HICP results are calculated. Therefore, instead of considering price fluctuations with respect to a base year (as was done in the analysis above), this analysis looks at yearly changes. For the changes in HICP as well as for the changes in MPI the proportional change is calculated (i.e. $HICP_diff = (HICP_year\ n - HICP_year\ n-1)/HICP_year\ n-1$) in order to take differences in scales into account. For the HICP the data of April for each year are used to calculate the percentage change.

The table below presents the results of this correlation. The results for the calculation show a statistically significant, but low, negative correlation between MPI and HICP data. This correlation is even lower than the one found between the actual MPI and HICP figures. Consequently, one can conclude that changes in the evaluation of market performance is modestly influenced by changes in prices in a specific market

Correlations			
		mpi_perc	hicip_perc
hicip_perc	Pearson Correlation	-,124**	1
	Sig. (2-tailed)	,000	
	N	3077	3077
**. Correlation is statistically significant at the 0.01 level (2-tailed).			

At component level, the changes in comparability, trust and expectations scores are negatively correlated with the change in HICP, while a positive correlation appears for choice. No significant relationship appears with other components.

		Change in HICP
Change in Comparability score	Pearson Correlation	-.066**
	Sig. (2-tailed)	.000
	N	3077
Change in Trust score	Pearson Correlation	-.122**
	Sig. (2-tailed)	.000
	N	3077
Change in Problems and Complaints score	Pearson Correlation	-.003
	Sig. (2-tailed)	.885
	N	2056
Change in Expectations score	Pearson Correlation	-.128**
	Sig. (2-tailed)	.000
	N	3076
Change in Switching score	Pearson Correlation	.004
	Sig. (2-tailed)	.928
	N	518
Change in Choice score	Pearson Correlation	.066**
	Sig. (2-tailed)	.003
	N	1992
Change in Problems score	Pearson Correlation	.027
	Sig. (2-tailed)	.131
	N	3074
Change in Complaints score	Pearson Correlation	.033
	Sig. (2-tailed)	.067
	N	3056

Market performance and Consumer confidence index

The last index to which market performance is compared in this report is the Consumer Confidence Indicator (CCI). The objective of this indicator is to measure consumer confidence in the state of the economy. This indicator is developed by DG ECFIN in the framework of the business and consumer survey programme (BCS programme)²⁸.

While price indexes and GDP figures are based on factual data, the CCI is measured by surveying consumers' expectations and is therefore more subjective in nature. The consumer confidence indicator is calculated as the arithmetic average of the balances (in percentage points) of the answers to the questions on the financial situation of households, the general economic situation, unemployment expectations (with inverted sign) and savings, all over the next 12 months. The balances used in the CCI are seasonally adjusted.

²⁸ For more information on the BCS programme see:
http://ec.europa.eu/economy_finance/db_indicators/surveys/index_en.htm

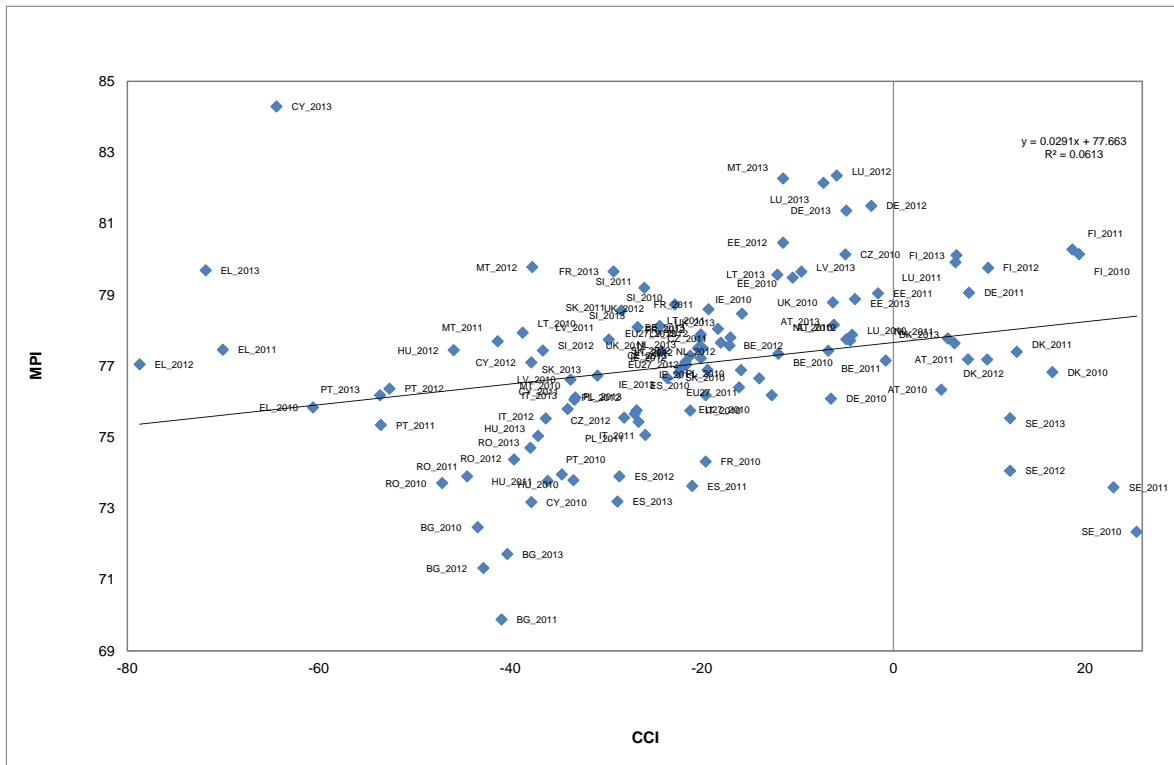
Since the market performance index is also measured based on consumers' subjective experiences, it could be that these two indexes are related to each other. The assumption would then be that the fluctuation in market performance evaluation is influenced by changes in the economic situation as it is perceived by consumers. Consumer confidence is measured at national level and is not market specific.

Therefore it is less useful to calculate correlations between CCI and MPI at market level, but better to calculate an overall MPI average based on all surveyed markets in each country. This overall MPI score is used to calculate correlations with CCI data for the 4 years for which MPI data are available. This gives a total of 112 cases that are taken into consideration.

CCI data are published on a monthly basis, while MPI results are gathered on a yearly basis. Therefore, the choice has been made to take the CCI data of the month which covers the largest period of the fieldwork, i.e. April.

Correlations			
CCI		MPI	CCI
	Pearson Correlation	,254**	1
	Sig. (2-tailed)	,007	
	N	112	112
** . Correlation is statistically significant at the 0.01 level (2-tailed).			

The results show that there is indeed a statistically significant but modest positive correlation between MPI and CCI. This confirms the hypothesis that consumer confidence has an influence on market performance evaluation. However, the extent to which market performance evaluation is explained by consumer confidence is rather limited ($R^2=0.06$). The results are visualised in the graph below.



Turning to components, the expectations score is positively correlated with the CCI at the 0.01 level, while the Problems score is negatively correlated at the same level.

All base sizes N = 111 – Pearson correlation	CCI
Comparability	-.213*
Trust	.242*
Problems and Complaints	.216*
Expectations	.407**
Switching	0.068
Choice	-0.054
Problems	-.251**
Complaints	0.144

Again, it could be interesting to investigate whether fluctuations in MPI results are influenced by changes in consumer confidence over the same period. For this analysis, the percentage change for year on year MPI results are used, as well as the percentage change for year on year consumer confidence results for the month of April (i.e. $CCI_diff = (CCI\ year\ n - CCI_year\ n-1)/CCI\ year\ n-1$)²⁹.

The analysis of the correlation between changes in CCI and changes in MPI show, as indicated in the below table, that changes in MPI figures are not statistically significantly correlated with changes in consumer confidence.

²⁹ Please note this first analysis applies to CCI data at a given point in time, while the second analysis applies to changes in the CCI over time.

Correlations			
CCI_perc		mpi_perc	CCI_perc
	Pearson Correlation	-,086	1
	Sig. (2-tailed)	,438	
	N	83	83

Besides, yearly changes in component scores are not correlated at the 0.05 level with changes in CCI.

<i>All base sizes N = 82 – Pearson correlation</i>	Change in CCI
Change in Comparability	-0.013
Change in Trust	-0.13
Change in Problems and Complaints	-0.109
Change in Expectations	-0.021
Change in Switching	0.09
Change in Choice	0.04
Change in Problems	0.114
Change in Complaints	-0.078

From the correlation analyses illustrated above, it appears that countries with higher than average consumer confidence tend also to show higher than average market performance³⁰ while there is no evidence that countries for which consumer confidence is increasing also show soaring market performance. This confirms findings of last year.

General findings on results of MPI and other indexes

This is the second year an analysis on the correlation of MPI results with other indexes is made and the findings are very similar to the ones of 2012. Correlations between MPI and GDP, HICP and CCI are either not statistically significant or only statistically significant at a very modest level, with the highest correlations found for the HICP and CCI. Besides, some relationships with specific components can be evidenced. The confirmation of these findings could be considered as an indication that the market performance index is indeed measuring a different dimension of consumers' awareness of different markets. Furthermore the results also illustrate that consumer evaluation of market performance is less influenced by external economic factors than usually assumed.

³⁰ Similarly, countries with lower than average consumer confidence tend to show lower than average market performance.

Market penetration at EU level

This chapter presents the market penetration data, defined as the percentage of the population who bought a product/service during the reference period. This share was calculated by looking at consumers who were selected for a specific market as a proportion of all consumers who were asked if they qualified for this market. This section will first present overall results, then a comparison with MPI trends and country results.

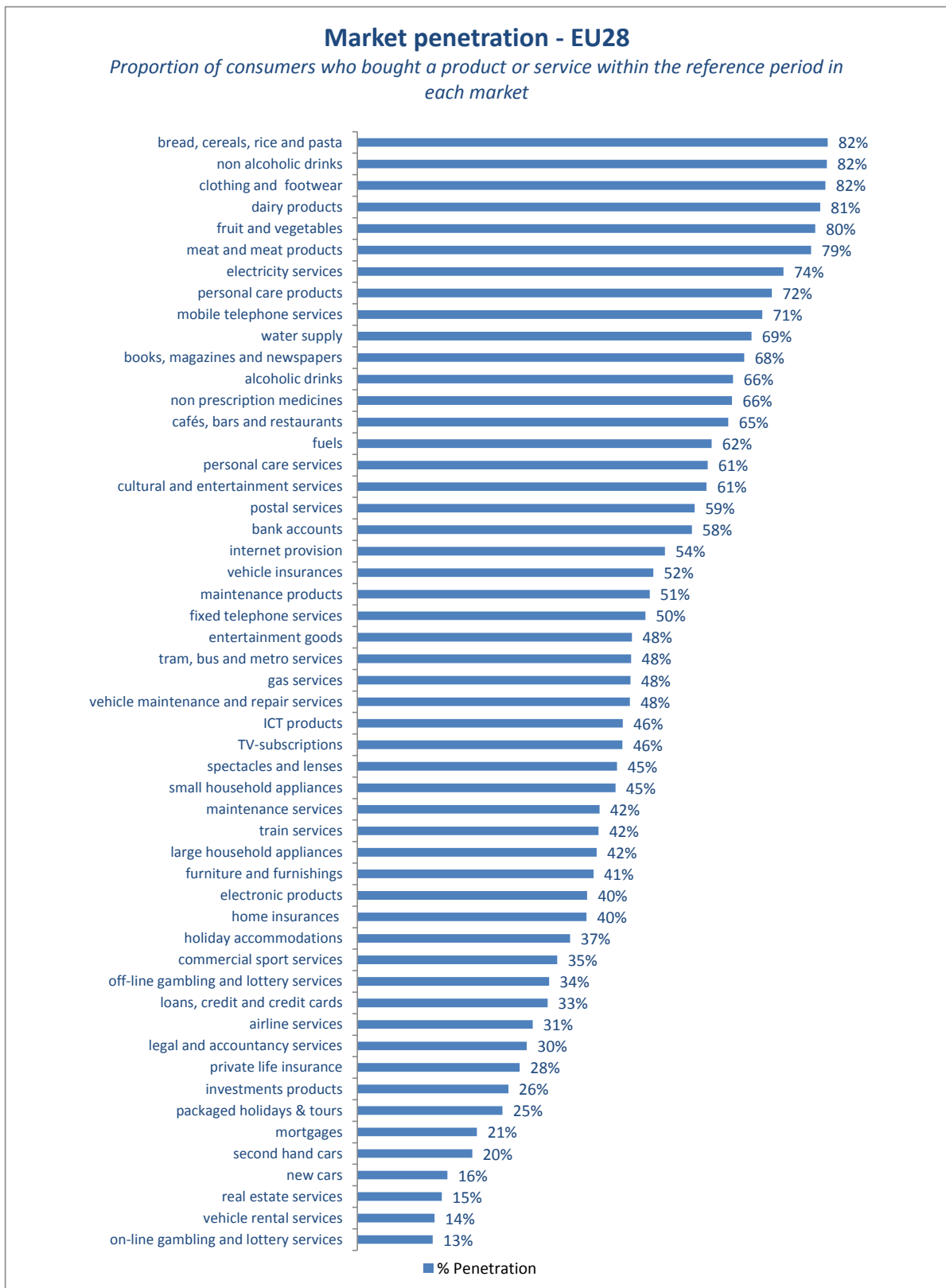
Market penetration in the EU28

The graph below presents the penetration in the EU28 in 2013 by market. It varies between 82% for bread, cereals, rice and pasta and 13% for online gambling.

As could be expected, food products represent a large proportion of the top quartile markets (bread, cereals, rice and pasta, non-alcoholic drinks, dairy products, fruits and vegetables, meat and meat products and alcoholic drinks). Several utilities markets are also represented: electricity services, mobile telephones, and water supply. Among goods, the markets for clothing and footwear, personal care products, books, magazines and newspapers, and non-prescription medicines also belong to the top quartile. Among services markets, cafés, bars and restaurants complete the first quartile.

The bottom quartile markets in terms of penetration are mostly services markets, and particularly finance and travel-related markets. Online gambling has the lowest penetration³¹, followed by a range of financial markets: mortgages, investment products, private life insurance and the market for loans, credit and credit cards. Travel markets in the bottom quartile are vehicle rental, packaged holidays and tours, and airline services. The real estate services market and the legal and accountancy services market also belong to this category. In terms of goods markets, the lowest penetrations are for new and second hand cars.

³¹ Please note additional online recruitment was conducted for this market in some countries, which indicates that the actual penetration is even lower.



Market penetration and MPI in the EU27

This part of the chapter is focused on comparing the changes in market penetration in the EU27 between 2012 and 2013, in comparison with differences in MPI score. Please note this data is based on 27 Member States as no data is available for Croatia for 2012 and may differ slightly from EU28 trends.

Market	Level of market penetration 2013	Difference in market penetration 2013-2012	MPI 2013	Difference in MPI 2013-2012
TV-subscriptions	47,2%	8%	74.7	0.8
house and garden maintenance services	42.4%	3%	74.4	0.5
non prescription medicines	64,5%	1%	80.4	0.3
alcoholic beverages, excluding drinks in	62,5%	-1%	81.4	-0.1
other electronic products	34,8%	-1%	81.1	-0.3
small household appliances	40,3%	-1%	81.5	-0.6
personal care products	70,6%	-1%	81.4	0.0
mobile telephone services	69,5%	-1%	72.9	0.7
tram, bus and metro services	45,0%	-1%	75.5	0.4
private life insurance	27,3%	-1%	74.2	1.1
fruit and vegetables	79,2%	-2%	78.9	-0.4
meat and meat products	78,8%	-2%	76.6	-2.1
bread, cereals, rice and pasta	82,4%	-2%	82.5	-0.1
house and garden maintenance products	50,0%	-2%	80.1	-0.2
second hand cars	18,5%	-2%	72.7	0.6
real estate services	12,8%	-2%	70.7	1.2
non alcoholic beverages, excluding drinks	81,3%	-3%	83.0	0.0
furniture and furnishings	36,5%	-3%	80.3	-0.3
ICT products	42,7%	-3%	78.9	-0.3
internet services	50,2%	-3%	72.6	-0.2
dairy products	81,4%	-3%	81.7	0.1
clothing and footwear	80,0%	-4%	78.7	1.5
large household appliances	37,7%	-4%	81.4	-0.4
books, magazines and newspapers	63,3%	-4%	84.2	0.1
personal care services	56,5%	-4%	82.9	-0.2
vehicle maintenance and repair services	43,8%	-4%	75.1	0.6
current bank accounts incl. debit cards	53,5%	-4%	72.0	0.2

bank investments, pensions and securities	21,4%	-4%	70.0	1.1
vehicle insurances	46,7%	-4%	78.1	0.9
packaged holidays & tours	20,5%	-4%	79.0	0.1
sport and leisure services	29,8%	-4%	81.2	0.4
cultural and entertainment services	58,7%	-4%	82.2	0.2
electricity services	71,9%	-4%	72.0	0.8
mortgages	17,0%	-4%	70.6	1.3
legal and accountancy services	23,4%	-4%	75.0	0.9
loans, credit and credit cards	29,1%	-4%	73.4	*
new cars	12,3%	-5%	79.2	0.5
home insurances	36,3%	-5%	76.7	0.3
postal services	53,5%	-5%	76.6	0.8
vehicle rental services	10,6%	-5%	78.7	1.6
spectacles and lenses	40,5%	-5%	82.3	-0.1
train services	35,5%	-6%	72.7	1.8
holiday accommodations	33,3%	-6%	81.0	0.6
cafes, bars and restaurants	58,1%	-6%	78.5	-0.5
water services	62,6%	-6%	75.1	1.2
fuels	56,6%	-7%	76.2	2.4
airline services	22,5%	-7%	79.4	-0.1
leisure goods	40,4%	-10%	81.8	-0.2
gas services	34,8%	-10%	74.1	0.7
fixed telephone services	40,9%	-14%	74.3	-0.4
loans, credit and credit cards	33.2%		73.4	*
off-line gambling and lottery services	33.5%	*	76.9	*
on-line gambling and lottery services	13.2%	*	75.3	*

**Data not available*

When comparing the differences in market penetration among the EU27 countries, it can be noted that the market for TV-subscriptions, small household appliances and electronic products experience the biggest increase. In parallel, the fixed telephone services, dairy products, clothing and footwear markets have declined in market penetration the most.

Interestingly, while the clothing and footwear has slightly declined in terms of market penetration, there has been an increase in MPI score (+1.5). The same can be observed for the fuel market, with the highest increase in MPI score among all markets (+2.4). Even though the market penetration of fuel and clothes is lower, consumers are still rating these markets' performance quite high.

Some financial services markets have experienced a slight increase in market penetration as well as an increase in MPI score. This is the case for the market for investment products, mortgages and private life insurance.

Correlation between the market penetration and MPI results

A correlation analysis was conducted on the market penetration and MPI data per market for the EU27, both in level for 2013 and in terms of changes from 2012 to 2013. All markets for which data was available in 2013 or for both years are included in this analysis.

A correlation at the 0.05 level was found between the market penetrations and the MPI scores in 2013.

		MPI score in the EU27 - 2013
Market penetration in the EU27 – 2013	Pearson Correlation	.339
	Sig. (2-tailed)	.014
	N	52

In contrast, no correlation at the 0.05 level was found between the difference in MPI score and market penetration between 2012 and 2013.

		MPI score in the EU27 – Difference 2012-2013
Market penetration in the EU27 – Difference 2012-2013	Pearson Correlation	-.011
	Sig. (2-tailed)	.940
	N	49

A relationship can be evidenced between market penetration and MPI scores, although their yearly changes seem unrelated.

Dispersion³² in market penetration

A dispersion analysis was conducted deducting the market penetration of the country with the lowest penetration from the market penetration of the country with the highest market penetration³³, for each of the 52 markets surveyed in 2013. The hypothesis to conduct this analysis was: "Identify markets which show the highest/lowest dispersion of market penetration. Are high dispersion markets, the 'luxury' markets (package travel, hotel, airlines, bars and restaurants) and the low dispersion markets, 'basic necessities' (utilities, food markets)?"

The results presented below, only partially supports this hypothesis whereby one can conclude that low penetration of especially commodity/basic services, such as water supply and TV-subscription are due to the way countries organise the supply. Certain parts of the population, more specifically vulnerable consumers or inhabitants employed with a certain employer can benefit the service without payment linked to it, which consequently has an effect on the market penetration and the dispersion analysis.

³² The range (maximum – minimum) is used as a measure of dispersion.

³³ Given the aim of this study is not market penetration but consumer experiences and the perceived conditions of the consumer markets and the approach taken to "push" and bring upfront the screening questions of in advance perceived lower penetration markets, the decision was taken to exclude outliers. A general rule was introduced whereby the penetration per market was ranked on country level; the 5th country at the top and the 5th country at the bottom were deducted from one another.

In line with the above, also differences in regulation (and perhaps surveillance and enforcement) among the Member States can cause a higher dispersion. Possible examples in this regards are the second hand cars market and gambling.

Pointing out the exact reason for a certain penetration and related dispersion however requires a different study.

Goods market

Market ID	Consumer market	minimum	maximum	range
14	Entertainment goods	31.4%	58.0%	26.6%
17	Fuel for vehicles	46.1%	72.1%	26.1%
18	Books, magazines and newspapers	54.4%	78.3%	24.0%
55	Dairy products	71.9%	95.9%	24.0%
2	Meat and meat products	68.4%	92.2%	23.8%
1	Fruit and vegetables	70.7%	94.1%	23.3%
6	Alcoholic drinks	54.0%	76.2%	22.2%
48	Non prescription medicines	56.4%	78.1%	21.7%
16	Second hand cars	12.9%	33.8%	21.0%
13	ICT products	36.4%	56.7%	20.3%
3	Bread, cereals, rice and pasta	74.0%	94.0%	20.0%
19	Personal care products	60.5%	80.2%	19.7%
8	Maintenance products	42.1%	61.3%	19.2%
7	Clothing and footwear	73.1%	91.2%	18.1%
5	Non-alcoholic drinks	75.4%	93.2%	17.8%
10	Electronic products	28.1%	45.4%	17.3%
15	New cars	8.1%	24.0%	15.9%
53	Spectacles and lenses	35.9%	50.8%	15.0%
12	Small household appliances	34.8%	49.3%	14.5%
9	Furniture and furnishings	33.6%	47.6%	14.0%
11	Large household appliances	33.0%	44.7%	11.7%

Services market

Market ID	Consumer market	minimum	maximum	range
37	Airline services	13.3%	61.5%	48.2%
32	Fixed telephone services	33.7%	71.7%	38.0%
54	TV-subscriptions	34.2%	71.7%	37.6%
59	Off-line gambling and lottery services	18.4%	55.9%	37.6%
29	Home insurance	27.2%	62.4%	35.2%

Market ID	Consumer market	minimum	maximum	range
45	Water supply	48.8%	83.4%	34.6%
41	Cafés, bars and restaurants	48.9%	82.3%	33.4%
26	Bank accounts	43.5%	73.5%	30.0%
28	Investment products, private pensions and securities	13.8%	43.4%	29.6%
47	Gas services	26.8%	56.3%	29.5%
31	Postal services	42.2%	69.5%	27.3%
22	Personal care services	48.2%	72.9%	24.7%
46	Electricity services	60.4%	85.1%	24.7%
40	Packaged holidays & tours	14.3%	38.9%	24.6%
52	Private life insurance	19.4%	43.6%	24.2%
23	Vehicle maintenance and repair	35.4%	59.4%	24.0%
51	Mortgages	10.4%	34.4%	24.0%
42	Commercial sport services	23.2%	47.2%	23.9%
30	Vehicle insurance	40.0%	63.5%	23.6%
39	Holiday accommodation	25.0%	48.0%	22.9%
35	Tram, local bus, metro	36.5%	59.3%	22.7%
34	Internet provision	40.8%	63.4%	22.6%
43	Culture and entertainment	51.2%	73.6%	22.4%
36	Train services	28.3%	50.5%	22.1%
33	Mobile telephone services	63.5%	83.4%	19.9%
21	Maintenance services	28.7%	48.1%	19.4%
58	Loans, credit and credit cards	24.8%	41.5%	16.7%
57	Legal and accountancy services	17.9%	34.4%	16.5%
20	Real estate services	10.2%	21.9%	11.7%
60	On-line gambling and betting services	8.1%	18.0%	10.0%
38	Vehicle rental services	7.8%	15.1%	7.3%

General conclusions

The general objective of the market monitoring survey is to assess consumer experiences in 52 consumer markets on an annual basis. The fourth wave of this survey took place during spring 2013 and covers the EU28 Member States, Norway and Iceland.

Overall market performance

In line with the improvements in market performance measured from 2010 to 2012, the market performance has increased again from 2012 to 2013 (+0.3). However, when interpreting the overall results, it is important to note that the situation differs heavily from market to market and from country to country.

Overall, goods markets are still performing much better than services markets. However, the performance gap between them is narrowing, with the service markets improving by 0.5 points since 2012, while the goods markets remained stable.

Goods markets

The overall assessment of goods markets performance has remained stable. In comparison with 2012, the third to last market is now meat and meat products instead of clothing and footwear. This change results from a 2.1 point decrease in MPI for the meat market and an increase of 1.5 points for the clothing market. The markets for small household appliances; large household appliances; and fruits and vegetables also registered decreases in MPI, while the score for new cars increased from last year.

Looking at the overall rankings, the markets for books, magazines and newspapers; for non-alcoholic drinks; and for bread, cereals, rice and pasta remain the top performing goods markets; with only minor changes in scores from 2012. Both the second hand cars and fuel for vehicles markets are again at the bottom of the ranking

Service markets

There was a general positive shift in the assessment of the services markets since 2012, with 18 markets seeing improvements in scores, and only one statistically significant decrease from last year (for the cafés and restaurants market).

Looking at the overall rankings a constant picture emerges. As for all other years of the survey since 2010, the top three services markets are: personal care services; culture and entertainment; and commercial sport services, with only minor changes in MPI from last year. Additionally, in spite of statistically significant improvements, the bottom three services markets are identical to 2012, with investment products in the last position, preceded by mortgages and real estate services.

Market clusters

Across the market clusters, the recreational services cluster is the best performing. The banking services and automotive goods clusters remain the poorest performing.

Members States³⁴

Overall, market performance is assessed the highest in Cyprus (1st), Malta (2nd) and Luxembourg (3rd), and the lowest in Croatia (28th), Bulgaria (27th) and Spain (26th).

³⁴ Data commented in this section are not weighted by the population.

The biggest year-on-year improvements in performance can be found in Cyprus, Greece and Latvia; while the biggest deteriorations are in Hungary, Estonia and Spain.

EU15 & EU13

Market performance is assessed more positively in the EU15 Member States (79.4) compared to the EU13 (73.7). However, both blocs improved slightly year-on-year with the EU15 increasing by 0.3 points, and the EU13 by 0.2 points.

Socio-demographic groups

Although females do rate the markets higher than males, market assessments vary most heavily across occupation. People of middle age rate the markets lower than younger and older people. Across occupations, blue collar workers and unemployed and self-employed people are less positive about the market performance while people with other occupations score higher overall. Finally, private internet usage is not an important factor impacting market assessments.

Components

Comparability

With an overall score of 7.3, this component scores highly. After increasing from 2011 to 2012 the score for comparability has stabilised showing the same score as last year (7.3). Comparability is better evaluated for goods markets than for services markets, with respective average scores of 7.7 and 7.0.

Across goods markets, the non-alcoholic drinks; books, magazines and newspapers; small household appliances; bread, cereal, rice and pasta; and large household appliances markets have the highest scores for the comparability component. The markets for second hand cars; non-prescription medicines; fuel for vehicles; meat and meat products; and new cars perform poorest.

Across the services markets, holiday accommodation; personal care services; and cafés, bars and restaurants, score highest for comparability in 2013. Poorest performers for comparability were investment products, water supply and mortgages.

Trust

The average trust score is 6.8 in 2013; this remains the same as in 2012. Trust in suppliers of goods markets (7.1) is higher than trust in service markets (6.7).

Across the goods markets, the best evaluated markets for trust are the books, magazines and newspapers; spectacles and lenses; and bread, cereals, rice and pasta, markets. The lowest level of trust in suppliers can be noted in the markets for second hand cars, fuel for vehicles and meat and meat products markets.

Across the services markets, the most trustworthy markets are the personal care services; culture and entertainment; and commercial sport services markets. In contrast, the mortgages, real estate services and bank accounts markets are trusted the least.

Problems

In 2013, 9.1% of respondents reported to have encountered problems with a specific service or product from the 52 markets. Positively, a trend of decreasing proportions of problems continues year-on-year. More problems are encountered in the services markets (10.4%) compared to the goods markets (7.3%).

Across the goods markets, the lowest percentage of persons having reported to have encountered problems can be observed for the following markets: books, magazines and newspapers; non-alcoholic drinks; and personal care products. In contrast, the highest incidence of persons having declared to have encountered problems can be seen in the following markets: hand cars; ICT products; and clothing and footwear markets.

Across services markets, the lowest incidence of persons having encountered problems are seen in the offline gambling services; culture and entertainment; and personal care services markets. In contrast, the highest incidence of persons having encountered problems can be found in the Internet provision, mobile telephone services and TV-subscriptions markets.

Complaints

In 2013, 27% of consumers who reported encountering a problem did not complain to the company, a complaint body, friend or family, compared to 24% in 2012 and 19% in 2011. Consumers' propensity to complain dropped for both goods and services markets in comparison to the past two years.

In terms of goods markets, consumers are most likely to complain about ICT products and new cars, in line with 2012 results. Consumers are least likely to complain in the non-prescription medicines; non-alcoholic drinks; fuel for vehicles; fruit and vegetables; and alcoholic drinks markets. In services markets, consumers are most likely to complain about the markets for Internet provision; fixed telephone services; mobile telephone services; TV-subscriptions; maintenance services; packaged holidays & tours; and commercial sport services. Online and offline gambling are least likely to lead to complaints, followed by tram, local bus, metro; personal care services; water supply; train services; vehicle rental services; legal and accountancy services; and gas services.

Expectations

The average score for the expectations component is 7.5; a score which has remained stable across the past four years of the study. Expectations are higher for goods (7.8) than for services markets (7.3).

Across the goods markets, the best performers for expectations are the books, magazines and newspapers; spectacles and lenses; and non-alcoholic drinks markets. The poorest performers for expectations are second hand cars and fuel for vehicles.

Across the service markets, the top performing markets for the expectation component are personal care services; culture and entertainment; and holiday accommodation. The poorest performers are the investment products, mortgages and real estate services markets.

Switching

A total of 9% of consumers reported switching supplier in 2013 compared to 6% who switched product/services with the same supplier. A total of 86% did not switch suppliers or products/services.

Across the switching markets, consumers are most likely to switch suppliers or products in the markets for mobile telephones services; Internet provision; and investments and, least likely to do so in the markets for mortgages; home insurance; and gas services.

Perceived ease of switching

While the overall perception of the ease of switching has remained stable since 2011 (6.8), there has been a slight increase in the proportion of those who assign it the highest score.

Switching is perceived as the easiest for the market for commercial sports services and vehicle insurance. Mortgages have the lowest score for perceived ease of switching followed by gas and electricity services.

Annex

Overall methodology of the survey

Overview

This present survey is the fourth wave of the Consumer Market Monitoring survey, and the set-up process was largely the same as in 2010, 2011 and 2012. Notwithstanding, a number of changes were made on various aspects which are elaborated on further in this report. The methodological specifications of the survey are summarised in the table below.

SUMMARY OF TECHNICAL SPECIFICATIONS	
Project	EC Market Monitoring IV/2013
Coverage:	28 EU Member States + Norway and Iceland
Topic/Markets:	Monitor how the most important goods/service markets are functioning from a consumer perspective within the EU and for particular socio-economic groups. 52 markets, including 2 new markets, the markets for off-line and for on-line gambling, replacing the market for gambling services.
Target Respondent:	General public aged 18 or over with experience of the market in question within a certain period
Sample Size:	500 per goods/services market in each country except 250 in LU, MT, CY and IS. As each respondent can answer to a maximum of 8 markets, the <u>minimum</u> number of interviews per country was 3250/1625 interviews.
Sampling:	A representative sample of national population 18+ in terms of key socio-demographic variables and telephone ownership. Sampling occurs via random dialing/RDD;
Interview method:	WebCATI (Computer Aided Telephone Interviews over the Internet) GfK Significant provided online links to national scripts that were integrated to the local CATI system.
Programming	Central script was used in all countries
Quota	Quotas were set for the proportion of respondents having only a mobile phone where applicable.
Follow-up	The data of each interview were directly stored in the central data base of GfK Significant and checked every morning by the central coordination team; Each national agency was able to follow their progress (number of interviews, number of evaluations per market, mobile only quota) through a real time monitoring tool accessible via the Internet.
Screening:	Respondents were screened by age and for their experience of the markets. As in previous years, low penetration markets appeared first in the screening, and one respondent could be interviewed on a maximum of 8 markets.
Questionnaire length:	8 questions + socio-demographic questions
Timing pilot period	Start: 25/02/2012 End: 04/03/2012
Timing fieldwork	Start: 06/03/2013 End: 28/04/2013

Sampling

In each of the 28 EU countries and Norway sample sizes were set at 500 consumers per market. In Malta, Cyprus, Luxembourg and Iceland, 250 consumers were interviewed per market.

In every country, a random sample representative of the national population aged 18 or over was drawn, i.e. each person belonging to the target universe had a chance to participate in the survey. Two criteria were applied to ensure the representativeness:

- **Representativeness by socio-demographic variables** (gender, age, region and level of urbanisation) as far as the information was available in the sample frame(s);
- **Representativeness by telephone ownership** by including both fixed line and mobile numbers proportionally to the share of fixed line telephones and mobile phones in each country. If the fixed line telephone penetration rate was 90% or higher, only fixed line telephone numbers were included in the sample. In case mobile telephone numbers were included in the sample, a quota was set for mobile only respondents, i.e. for people who have a mobile phone and no fixed line telephone. The target of 'mobile only' respondents was set according to the national mobile only penetration in each country.

The chosen sampling method in each country depended on the availability of sufficient sample frames in terms of quality and coverage. **Random dialling** was used in case suitable telephone number register(s) exist. For example, if a register of mobile telephone numbers only includes post-paid numbers, it was deemed insufficient as sample frame due to non-coverage of pre-paid mobile numbers. While drawing the sample, besides the criteria presented above, it was ensured that all prefixes were covered according to their distribution.

In a number of countries, only fixed line numbers are available on lists and in some countries no lists are available at all. In this case, **Random Digit Dialling (RDD)**³⁵ was used - for fixed numbers or mobile numbers or for both.

In order to further guarantee the representativeness of the sample, the time of calling was predominantly evenings during the week and all day long during the weekend. Furthermore, in case the interviewer did not reach the respondent, the number was redialled a minimum of 4 times on different days of the week including the weekend and different times of the day.

All these measures taken together, guarantee that for each market a net sample that is representative for the buyers (of products) / the users (of services) of that market is achieved. Furthermore, as all countries used Computer Assisted Telephone Interviewing, the interviewer had no impact or influence on the selection of the respondents or questions.

Interview Method

Telephone interviewing was chosen as the method of surveying because the overall telephone penetration in the EU28 countries is high and therefore guarantees representativeness of the results.

³⁵With RDD (Random Digit Dialling), software is used to generate new telephone numbers, starting from a list of starting numbers. New telephone numbers are created and used by adding and subtracting digits in the existing telephone number. The composition of the starting number is important here for obtaining sufficient geographical spread.

The survey was conducted by using WebCATI-method (computer aided telephone interview over the web). Questionnaire programming, data storage and the cleaning and analyses of data were centralised at GfK EU3C so as to maximise a homogenous approach across countries, to enable a constant quality control and to minimise potential errors occurring in data storage and cleaning in the countries.

GfK Belgium provided online links to the interviewers in all the surveyed countries. In order to start the interview the interviewer had to click on a link (for each interview an individual link was foreseen). After the interview was completed, the results were immediately stored to a central data base.

Screening

The screening of respondents consisted of questions on their experience of the markets within the predefined time frame and the socio-demographic questions.

After a respondent had agreed to participate to the survey, the selection of the markets was carried out. For a given market the respondent was asked whether they had purchased goods/services of that market within the given timeframe (the past year / 2 years / 3 years).

The 52 markets were ranked according to their incidence rates so that the markets with the lowest incidence appeared first. This maximised the number of respondents who were screened for the low penetration markets. The screening continued until a respondent had had experience in the maximum number of markets (8) foreseen for the interview or, in case of fewer markets being selected, no markets remained in the screener. As soon as 500/250 evaluations had been reached for a given market, it was automatically removed from the screening part.

The table below that follows presents the order in which the markets were introduced to respondents in the 2013 survey.

Market priority (based on estimated IR)	market ID	official name
1	60	on-line gambling and betting services
2	38	Vehicle rental services
3	20	Real Estate Services
4	51	Mortgages
5	40	Packaged Holidays and Tours
6	57	Legal and accountancy services
7	28	Investment products, private pensions and securities
8	15	New cars
9	21	House and garden maintenance services
10	59	off-line gambling and lottery services
11	37	Airline services
12	42	Commercial sport services
13	16	Second hand cars
14	36	Train services

Market priority (based on estimated IR)	market ID	official name
15	52	Private Life Insurance
16	53	Spectacles and lenses
17	43	Cultural and entertainment services
18	39	Holiday accommodation
19	8	House and Garden maintenance products
20	23	Vehicle maintenance and repair services
21	29	Home insurance
22	11	Large household appliances
23	13	ICT products
24	12	Small household appliances
25	10	Other electronic products
26	58	Loans, credit and credit cards
27	9	Furniture and furnishings
28	14	Entertainment goods
29	30	Vehicle insurance
30	34	Internet provision
31	35	Tram, local bus, and metro
32	32	Fixed telephone services
33	22	Personal Care Services
34	47	Gas services
35	41	Cafés, bars and restaurants
36	18	Books, magazines and newspapers
37	31	Postal Services
38	17	Fuel for vehicles
39	48	Non-prescription medicines
40	33	Mobile telephone services
41	19	Personal care products
42	26	Bank accounts
43	6	Alcohol drinks
44	45	Water supply
45	54	TV-subscriptions
46	46	Electricity services
47	1	Food - Fruit and vegetables
48	2	Food – Meat and meat products
49	3	Food - Bread, Cereals, Rice and Pasta
50	55	Dairy products
51	5	Non-alcoholic drinks
52	7	Clothing and footwear

Quotas

A distinction was made between fixed line telephone numbers and mobile phone numbers. A quota was set for exclusive mobile phone users in each country where the proportion of mobile phones only exceeded 10% of the target population.

If the survey had been carried out only by sampling fixed line telephone numbers, the risk of coverage error would have increased as in many countries a statistically significant segment of the population cannot be reached via a fixed line. Furthermore, the segments of the population with only a mobile phone, both a fixed line and a mobile phone and fixed line only may differ considerably from one another, and excluding any of these would distort the representativeness of the sample.

A quota was set for those respondents who only use a mobile telephone. The rationale for this is linked to the design bias caused by respondents with both a fixed line and a mobile phone having a double chance of being sampled in the survey.

Therefore, in order to guarantee a representative sample, a mix of fixed lines and mobile phones – “mobile only” - was necessary and therefore we set a mobile only penetration target per country (see table in the page that follows).

No quota was set for socio-demographic variables such as gender or age. Since the socio-demographic profile of each market is an unknown factor in this study, any quota on socio-demographic variables could cause a bias in the results per market. However, during fieldwork the overall sample intake was monitored daily, to keep an eye on the overall composition of the sample on gender and age.

Mobile telephone access only (%)	
AT	47
BE	34
BG	41
CY	15
CZ	81
DE	12
DK	44
EE	48
EL	15
ES	20
FI	85
FR	13
HU	47
IE	35
IT	34
LT	58
LU	10
LV	51
MT	3
NL	11
PL	49
PT	34
RO	47
SE	10
SI	16
SK	59
UK	17
NO	42
IS	4.5
HR	16

(sources: Special Eurobarometer 362, except for Spain, Sweden, Norway, Iceland and Croatia, where data from the national statistics offices were used and Finland where data from the Web&Mobile tracking 2012 survey of Taloustutkimus were applied.)

Data control and cleaning

The first measures to ensure correct and complete data were taken during the fieldwork, such as automatic controls on the responses and warnings on screen for the interviewers to prevent incorrect answers being stored. For example, if respondents were being asked to rate on a scale of 0 to 10 to what extent they find it easy to compare the products in a market, data values other than 0 to 10 are out of line activated an error message. Using CATI also ensures that only eligible respondents are being selected and they receive questions for those markets that were selected at the screening stage. In addition, a questionnaire was only saved for those markets that

were complete, i.e. if an interview was interrupted in the middle of a market, the incomplete market was not saved in the data base.

A second step in data cleaning includes consistency checks and treatment of missing responses. Consistency checks are done, using frequency distributions, to identify data that are:

- Out of range; e.g. answers on the question “how old are you when you stopped full-time education” such as 10 or 70 years are probably wrong and need to be corrected (if possible) or dismissed
- Logically inconsistent: Given the consistency of the questionnaire and the clarity of the questions we assume that this type of answers will not occur.
- Normally, the first two types of inconsistencies are minimised since the interviewers are briefed to notice such anomalies and to ask respondents to revise their answer.
- In the data gathered, only a minimum number of missing responses were observed (3 cases in total). This is due to the methodology where only consumers with experience are selected to participate and therefore they are able to answer all questions. Also a “don’t know” was omitted from the study. If a respondent insisted on having a “don’t know”, the interviewer stopped the interview and the incomplete evaluations were never saved to the database. Missing data that did occur were due to minor technical issues.

Weighting of data

Weighting is used to adjust a sample so that it better represents a known population profile. In previous years of this study GfK Belgium opted to limit the weighting of the results to only calculate aggregate weights at EU27 level (i.e. taking into account population sizes of each country). The main reason for this is the fact that consumer profiles for each of the 52 markets are unknown. Weighting is most effective when you have reliable, precise information about what the actual numbers should look like and these data are not available for this study. A new weighting of the results has been introduced in this fourth wave of the survey.

Considering the set-up of the study, it could be assumed that the sample screened for each market should be representative for the overall population. Two factors could cause a deviation in the screening of people on each market. Firstly, the higher refusal rate of some groups in the population will have the effect that the sample that is screened for a market will not fully reflect the overall population. Secondly, the study combines 52 markets and the screening is done in order of penetration of the markets, with the markets with lowest penetration screened first. It could be possible that the screening does not run equally over all markets. One could presume that at a certain moment a market gets filled up with a specific profile, which at that moment is not screened for other markets. Weighting the sample of people that have been screened for a market to the overall population on gender and age would be therefore an option to correct for this.

The new weight applied in this wave includes a first weight calculated, taking the full sample for which information is available on gender, age and screened markets. This includes the completed interviews and the non-completed interviews (i.e. screened-out people and people who refuse to continue after being screened for specific markets). For each respondent of each market a weight is calculated so that the sample that has been screened for the specific market reflects the overall population on gender and age. In a second stage, a second weight is calculated to reflect population figures across countries. Figures used for the calculation of this weight can be found in the table below.

			EU28		EU27	
			# pop	% pop	# pop	% pop
European countries)	Union	(28)	412.554.636	100,00%		
European countries)	Union	(27)			408.963.964	100,00%
Austria			6.933.029	1,68%	6.933.029	1,70%
Belgium			8.833.129	2,14%	8.833.129	2,16%
Bulgaria			6.145.788	1,49%	6.145.788	1,50%
Cyprus			684.689	0,17%	684.689	0,17%
Czech Republic			8.668.769	2,10%	8.668.769	2,12%
Germany			68.624.472	16,63%	68.624.472	16,78%
Denmark			4.378.227	1,06%	4.378.227	1,07%
Estonia			1.093.316	0,27%	1.093.316	0,27%
Greece			9.337.904	2,26%	9.337.904	2,28%
Spain			37.886.477	9,18%	37.886.477	9,26%
Finland			4.319.501	1,05%	4.319.501	1,06%
France			50.796.493	12,31%	50.796.493	12,42%
Hungary			8.185.745	1,98%	8.185.745	2,00%
Ireland			3.422.607	0,83%	3.422.607	0,84%
Italy			50.588.147	12,26%	50.588.147	12,37%
Lithuania			2.447.378	0,59%	2.447.378	0,60%
Luxembourg			415.783	0,10%	415.783	0,10%
Latvia			1.690.965	0,41%	1.690.965	0,41%
Malta			340.893	0,08%	340.893	0,08%
Netherlands			13.243.578	3,21%	13.243.578	3,24%
Poland			31.391.896	7,61%	31.391.896	7,68%
Portugal			8.652.654	2,10%	8.652.654	2,12%
Romania			17.475.017	4,24%	17.475.017	4,27%
Sweden			7.563.649	1,83%	7.563.649	1,85%
Slovenia			1.702.224	0,41%	1.702.224	0,42%
Slovakia			4.385.503	1,06%	4.385.503	1,07%
United Kingdom			49.756.131	12,06%	49.756.131	12,17%
Norway			3.867.645		3.867.645	
Iceland			239.724		239.724	
Croatia			3.590.672	0,87%	3.590.672	

Source: Eurostat (dome_pjan) extracted on 06.05.2013

In order to keep the comparability of the data while introducing a new weight, the following methodology was applied:

- 2013 data is weighted according to the new methodology
- 2012, 2011 and 2010 data is weighted according to the previous methodology
- Yearly differences between 2010 and 2011, and 2011 and 2012 are based on the previous methodology.
- Yearly differences between 2012 and 2013 are computed based on 2012 data weighted using the new methodology and on 2013 data for the EU27 (given that no EU28 figure is available for 2012).

Calculation of MPI, MPIs, MPIc, and MPIsc

Overview

For the evaluation of the market performance four indexes are developed. One Market Performance Indicator is calculated for all markets in all countries and is based on 4 items: comparability, trust, problems & complaints, and expectations. A second index is developed for the so-called 'switching markets'. These are the markets that provide on-going services and where consumers have to take some active steps to change service provider. For these markets an additional index was calculated based on the 4 items also included in the MPI supplemented with an item on switching. This second index is further referred to as the MPIs.

Since 2011 two additional indexes are calculated, based on the calculation of MPI and MPIs, but including also the choice component. These indexes are further referred to as MPIc and MPIsc. These two indexes are not calculated for markets where choice is limited: the markets for tram, local bus and metro, for train services, and for water supply. Furthermore this index is also not calculated for the markets for electricity and gas in those countries where the switching questions for this market were not asked either.

In this Chapter a detailed overview of the composition and the calculations of the different indexes is given.

Calculation of the different components of the MPI(sc)

As mentioned in the previous paragraph, the Market Performance Index is composed of 4 components, the Market Performance Index for Switching markets is composed of 5 components and the Market Performance Indexes including choice are composed of 6 components. These 6 components are: comparability, trust in respect for rules and regulations; problems and complaints; switching behaviour; expectations, and choice. A description of each component can be found here.

Comparability

"Comparability" reflects the ability of consumers to compare between products or services as they are offered by different suppliers or providers in the market. Comparability shows how easy/difficult it is for a consumer to compare goods or services in a market and implicitly includes a price and quality comparison.

Comparability is measured through the following question:

"On a scale from 0 to 10, how difficult or easy was it to compare services/products in a specific market?"

This question is asked in each market. The response is measured on a scale of 0 to 10. By taking the average of this full scale from 0 to 10 the score on the comparability component is calculated.

As a high score on "comparability" is positively linked with a high overall "Market Performance Indicator", we selected higher scores for more positive answers and

lower scores for more negative answers in the recoding process. We do believe that higher scores on “comparability” correspond with a better result for the market.

Trust in respect for rules and regulations

“Trust” measures the extent to which the consumers are confident that suppliers or providers respect the rules and regulations that protect the consumer. Trust measurement is based on one question:

“On a scale from 0 to 10, to what extent do you trust the different players in the market to respect the rules and regulations protecting consumers?”

This question is asked in each market. The response is measured in an ordinal scale from 0 to 10. By taking the average of this full scale the score on the trust component is calculated.

As a high score on “trust in respect for rules and regulations” is positively linked with a high overall “Market Performance Indicator”, higher scores are selected for more positive answers and lower scores for more negative answers in the recoding process. It is presumed that higher scores on “trust in respect for rules and regulations” correspond with a better result for the market.

Problems and Complaints

The “**Problems & Complaints**” dimension incorporates *occurrence* of problems and the *severity of the problem* as viewed by the proportion of consumers who *complain* about the issues experienced. Problems and complaints measurement is often considered a key metric to evaluate the functioning of a market: the *possibility* for consumers to voice a complaint (and hence express dissatisfaction) leads to an optimisation of the markets, even if it as such is also a sign that problems are truly *impacting* consumers (and is therefore a sign of an underperforming market).

For the rating in the overall indicator (MPI) the complaint indicator is seen as a measure of the severity of the problem. Problems and complaints measurement should not be analysed in isolation but rather in conjunction with other key factors. This dimension is evaluated via two specific questions. The first question relates to the occurrence of problems while the second question is focused on whether consumers complain about the problems experienced in the market.

Problems

In 2010 and 2011 three different formulations existed for this question. A “yes/no” answer mode was applied to the “fast moving products” markets, while the exact number of problems was asked for the other markets. Furthermore a distinction existed in the timeframe to which the question was related. For the goods markets and some services with a “short life cycle” the question related to the last purchase, while for the on-going service markets the question referred to a specific timeframe. This difference in time frame could have had an influence on the outcome of the results (i.e. an underestimation of the number of problems).

It was therefore opted in the 2012 survey to reformulate this question to one type of question for all different markets applying a “yes/no” answer mode and a reference to the time frame which is defined for each market.

The general formulation of the problems question is kept in the 2013 survey similar as in the 2012 survey:

"Within the past <x>year(s), did you experience any problem with the <product/services> you purchased/you paid for, either with the product or the retailer/the service or provider, where you thought you had a legitimate cause for complaint?"

Complaints

Respondents answering the problems question positively, receive an extra question, measuring whether they complained about this problem and to which party. Because of the change in the problem question, the question on complaints was also adapted slightly. While in 2011 the question was adapted to the response given on the problem-question, this was no longer necessary in 2012. In 2011 the question was formulated as "Have you complained about this problem/one of these problems?" The question in 2012 was formulated as follows and kept the same in 2013:

"Have you complained about any of these problems?"

The integration of complaints into the index is a rather complicated issue. If consumers actually complain about their problems, this might indicate that the problems have a higher impact on the consumers and that the market is underperforming. However, consumers who have the possibility to complain to a retailer, a manufacturer³⁶ or a third party in the market and who can express their feelings of dissatisfaction (even to friends and family) are optimizing the market. Complaints will be taken into account by retailers, manufactures and will be treated with a better "well-functioning" market as a final result. So the manifestation of complaints in the market has a positive effect on the overall functioning of the market.

In the calculation of the MPI, the first calculation has been taken into account. Raising a complaint is negatively linked with the overall "Market Performance indicator" and reflects a potential "malfunctioning market". This approach is laying the emphasis on the "severity" of the problem – which would lead a consumer to complain. However both of the effects mentioned above in the bullet points are important and figures - especially national ones - should be seen in the context of the given Member State.

Although the complaints and problems are asked in 2 separated questions, both questions are summarized in 1 combining parameter. The data are aggregated to limit the weight of these 2 questions in comparison with the other components of the indicator.

The score on the combining component is determined by firstly looking at the answer of the respondent on the problem question and secondly looking at the answer of the respondent on the complaint question, while still taking into account the answer on the problem question.

³⁶ For certain service markets, the option of addressing a complaint to a manufacturer was left out. Therefore, the scores of retailer/provider and manufacturer have been grouped. The markets for which this applies are: Postal services & couriers, Real estate services, Legal services, accountancy & notary services, Tram, local bus, metro and underground services, Train services, Airline, Holiday accommodation, Packaged travel & tour, Cafés, bars and restaurants, Commercial sport services, Cultural and entertainment, Gambling and lotteries services, Banking account, Loans, Credit cards and credits, Investment products, home insurance, vehicle insurance, , Fuels for vehicles, Vehicle rental services, Water provision, Electricity, Gas services, legal and accountancy services, TV-subscriptions, private life insurances, mortgages.

The scores are determined by using the assumption that the experience of problems and complaints in a market has a negative correlation with the “well-functioning” of a market. When a respondent did not experience a problem and logically did not complain, a score of 10 is assigned to the combining parameter. When a respondent experienced a problem, but did not complain, a score of 5 is assigned to the combining parameter. When a respondent experienced a problem and complained about it to friends, family and relatives, etc., a score of 3 is assigned to the combining parameter. When the respondent complained about it to a retailer/provider or a manufacturer, a score of 2 is assigned and finally a score of 0 is assigned to the combining parameter if the respondent complained about it to a third-party company complaints body such as public authorities, a consumer organisation, an ombudsman, a regulator, etc.

A high score on problem and complaints therefore reflects an absence of problems or problems not “worth” talking about to others. A problem that leads to a formal complaint is seen as a severe problem and thus a possible sign of malfunctioning of a market.

Expectations

“Expectations” is a dimension that measures the extent to which the market generally lives up to what consumer wants. This dimension is also measured via one question in the questionnaire:

“On a scale from 0 to 10, to what extent did products/services on offer from different suppliers live up to what you wanted within the market?”

This question is asked in each market. The response is measured on an ordinal scale from 0 to 10. By taking the average of this full scale from 0 to 10 the score on the expectations component is calculated.

As a high score on “expectations” is positively linked with a high overall “Market Performance Indicator”, higher scores are selected for more positive answers and lower scores for more negative answers in the recoding process. It is presumed that higher scores on “expectations” correspond with a better result for the market.

Switching behaviour

“Switching” applies only to the so-defined ‘switching markets’ (14 markets – see overview of covered markets below). Switching is another key indicator of both the *level of choice* in a given market and the *ability* for consumers to *exercise this choice* (depending on, for example, market transparency, obstacles for switching, ‘inertia’, etc). “Switching” is evaluated through *actual* switching behaviour and *perceived ease* of switching (both by consumers who have actually switched and by those who have not). The questions are formulated as follows:

“Have you switched service or provider in the past year?”

“On a scale from 0 to 10, how difficult or easy do you think it would have been/ was it to switch provider in the past <x> year(s)?”

The switching component is calculated as follows:

- Actual switching question: score 10 if one switches supplier or product, score 0 if no switch has been made.
- Perceived ease of switching: a score between 0 and 10.
- The scores of the two questions are summed up and divided by 2.

Switching markets are markets of ongoing services where the consumer has an ongoing contract with the supplier and where alternative suppliers are available. However, switching behaviour was not surveyed in all ongoing service markets. The market for water supply is not considered as a switching market, considering the fact that in most countries only one supplier exists. Moreover, for some markets in some countries the question on switching behaviour was not asked when the national situation is a monopoly or the penetration of the market was considered too low.³⁷

The markets, for which switching behaviour is measured, are captured in the below table:

Market ID	Consumer market
26	Bank accounts
28	Investment products, private pensions and securities
29	Home insurance
30	Vehicle insurance
32	Fixed telephone services
33	Mobile telephone services
34	Internet provision
42	Commercial sport services
46	Electricity services
47	Gas services
51	Mortgages
52	Private Life Insurance
54	TV-subscriptions
58	Loans, credit and credit cards

Choice

The "Choice" component measures the choice of retailers/providers in a given market. Different from the "comparability" component, the "choice" dimension looks not so much at the offer provided by different suppliers/retailers but measures if consumers are satisfied with the choice of different suppliers/retailers. This dimension is evaluated via one question:

"On a scale of 0 to 10, would you say there are enough <fruit and vegetable retailers / airline / etc.> you can choose from?"

³⁷ For details on these exceptions see the introductory chapter

This question is asked only for 48 markets, leaving out the markets for train services, tram, local bus, metro and water supply since these markets are characterized by a low number of suppliers or even monopoly markets.

As a high score on “Choice” is positively linked with a high overall “Market Performance Indicator”, higher scores are selected for more positive answers and lower scores for more negative answers in the recoding process. It is presumed that higher scores on “Choice” correspond with a better result for the market.

Weighting of the components

The components of the indicator and eventually the indicator itself could be calculated in several different ways. In the set-up of the first wave of this market monitoring different calculations were considered and tested. The conclusion was that the calculation of the MPI components and the MPI itself was best done by using the average/means of the scales.

In the calculations of the index itself the method of equal weighting is adopted, which means that every component of the indicator has the same weight. For the components which are measured by only one question (comparability, trust and expectations) this implies that this question has an equal contribution of respectively 1/4th to the general MPI (switching component excluded), 1/5th to the MPIs (switching component included) and MPIc (choice component included), and 1/6th to the MPIsc (switching and choice component included). The problems and complaint component and the switching component however form an exception to this, since both components are measured by asking 2 questions, therefore the answers of these two questions are combined in order to reduce the effect of double counting.

Market Performance Indicator (MPI) =
AVERAGE (component1, component2, component3, component4)

Market Performance Indicator Switching (MPIs) =
AVERAGE (component1, component2, component3, component4, component5)

Market Performance Indicator Choice (MPcs) =
AVERAGE (component1, component2, component3, component4, component6)

Market Performance Indicator Switching and Choice (MPIsc) =
AVERAGE (component1, component2, component3, component4, component5, component6)

The MPI, MPIs, MPIc and MPIsc are calculated on a maximum of 100. A score of 100 means that all components did receive the maximum score and the market is performing perfectly.

Summary of the components and calculation of MPI(sc)

		MPI	MPIS	MPIC	MPISc
Comparability component	Comparability question => Average score 0-10	✓	✓	✓	✓
Trust component	Trust question => Average score 0-10	✓	✓	✓	✓
Problems and complaints component	Problems question AND Complaints question => Score 10 if no problems, score 5 if problems but no complaints, score 3 if problems and complained to friends and family, score 2 if problems and complained to retailer or manufacturer, score 0 if problems and complained to third party	✓	✓	✓	✓
Live up to what you wanted component	Live up to what you wanted question => Average score 0-10	✓	✓	✓	✓
Switching component	Actual switching question (score 10 if switch supplier or product, score 0 if no switch) Presumed switching question =>Average score 0-10	✗	✓	✗	✓
Choice component	Choice question => Average score 0-10	✗	✗	✓	✓

Strength of the Market Performance Index

The market performance index was extensively tested during the 2010 wave of this study. A component reliability analysis performed at that time demonstrated that the MPI(s) score is highly reliable in measuring the actual performance of consumer markets included in the market monitoring study. For this analysis we hence refer to the report of 2010.

Also assessing the correlation between the different MPI scores and the components included in this study show that MPI scores are trustworthy indicators. The table below gives a clear indication of this.

Correlations				
	MPI	MPIS	MPIC	MPISC
comparability	.722	.727	.714	.709
trust	.800	.771	.766	.742
problems&complaints	.566	.514	.507	.472
switching	.140	.418	.182	.417
expectations	.775	.753	.767	.746
choice	.397	.414	.628	.626

One can see that the components of 'comparability', 'trust' and 'expectations' have a high correlation with all different MPI scores. Also the 'Choice' component is correlating relatively high with the MPIC and MPISC. A reasonable high positive correlation can be found between the 'problems & complaints' component and the different MPI scores. The switching component overall shows the lowest correlations with all MPI's. This can be seen as normal whereas the switching component is not included for all markets and only applies for a small segment of consumers.

Correlations					
	comparability	trust	problems&complaints	switching	expectations
trust	.452				
problems&complaints	.140	.262			
switching	.195	.101	-.092		
expectations	.427	.544	.275	.198	
choice	.348	.299	.101	.216	.383

All components are positively correlated with each other, with the exception of the relation between 'problems and complaints' and switching, which have a small negative correlation. The switching component comprises of two measurements (actual switching and ease of switching). It is not unlogic that actual switching is negatively correlated to problems and complaints: consumers tend to switch more if they encounter problems with their provider. Looking into the rest of the correlations one can say that correlations with the components trust and expectations are higher. The correlation between trust and expectations is reasonably high (.544) which suggests that consumers' trust in the market is related to the way they think a market matches their needs. Moreover, we can conclude from this that consumers feel confident that suppliers/providers of products/services in a given market respect the rules and regulations protecting consumers, the more this market is able in delivering the consumer what he/she actually wants and the more consumers are able to

compare between products or services as they are offered by different suppliers or providers in the market. Based on the overall results one can conclude that the different components capture different aspects of the market performance well.

Furthermore, the analyses elaborated on in the chapter “MPI and other indexes” where the correlation of the MPI with different types of other indexes was assessed, demonstrate clearly that the market performance index is capturing the performance of a market, independent of the price of the products or services, the purchasing power of consumers or the consumer confidence in the economic situation.

Market penetration per country

In this section, differences in market penetration and MPI score from 2013 to 2012 will be discussed by country with a focus on the top and bottom three markets in terms of market penetration. Statistically significant differences in MPI measured in these markets will also be indicated.

In order to give a more clear perspective of the data in comparison to the observed EU28 average, differences regarding the level of market will be commented. A threshold of 25% of difference will be used to highlight only the highest and lowest values.

Belgium

Market		Belgium			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-7%	0.1	79.3	76,8%
2	Meat and meat products	-6%	0.5	78.1	75,3%
3	Bread, cereals, rice and pasta	-6%	1.3	83.9	78,9%
5	Non-alcoholic drinks	-6%	0.7	84.4	80,2%
6	Alcoholic drinks	-6%	1.3	82.6	67,8%
7	Clothing and footwear	-5%	1.5	78.2	81,6%
8	Maintenance products	-14%	1.1	80.5	56,0%
9	Furniture and furnishings	-3%	0.3	79.5	34,4%
10	Electronic products	-1%	0.7	80.9	36,2%
11	Large household appliances	-5%	-0.7	80.8	37,2%
12	Small household appliances	-5%	0.5	82.3	41,3%
13	ICT products	-5%	1.2	78.4	40,1%
14	Entertainment goods	-8%	0.5	82.9	47,4%
15	New cars	-4%	-1.9	80.6	21,4%
16	Second hand cars	1%	0.0	73.2	19,2%
17	Fuel for vehicles	-8%	2.5	82.1	61,5%
18	Books, magazines and newspapers	-6%	-0.7	84.3	62,8%
19	Personal care products	-8%	1.4	80.8	66,6%
20	Real estate services	-1%	0.2	71.4	12,3%
22	Personal care services	-8%	-1.2	82.7	55,1%
23	Vehicle maintenance and repair	-11%	-0.3	76.4	44,2%
26	Bank accounts	-6%	3.4	74.9	66,4%
28	Investment products	2%	0.2	71.0	36,7%
29	Home insurance	-13%	-0.1	78.4	47,1%
30	Vehicle insurance	-7%	0.5	78.9	50,1%
31	Postal services	-10%	-0.5	73.9	54,1%
32	Fixed telephone services	-1%	-0.1	73.9	47,3%
33	Mobile telephone services	-4%	3.7	70.7	70,4%
34	Internet provision	-5%	2.5	72.0	50,1%
35	Tram, local bus and metro	-3%	-1.7	72.5	37,6%
36	Train services	-6%	-0.4	69.9	36,3%

Market		Belgium			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
37	Airline services	0%	-0.4	79.1	30,7%
38	Vehicle rental services	-3%	-1.0	77.7	10%
39	Holiday accommodation	-9%	0.6	81.5	31,4%
40	Packaged holidays & tours	0%	-0.6	79.7	24,2%
41	Cafés, bars and restaurants	-4%	-0.8	78.9	61,7%
42	Commercial sport services	-2%	0.3	80.8	29,5%
43	Culture and entertainment	-14%	0.6	83.4	51,2%
45	Water supply	-5%	1.9	77.0	66%
46	Electricity services	-3%	7.4	75.6	70,9%
47	Gas services	-3%	6.7	75.7	39,9%
48	Non-prescription medicines	-9%	1.6	80.9	58,3%
51	Mortgages	-2%	-0.5	74.6	26,9%
52	Private life insurance	-5%	2.0	76.8	28,9%
53	Spectacles and lenses	-5%	0.8	83.4	36,8%
54	TV-subscriptions	4%	0.8	72.6	66,3%
55	Dairy products	-6%	1.4	83.8	80,2%
57	Legal and accountancy services	-2%	-3.2	71.5	21,9%
58	Loans, credit and credit cards	-3%	-0.1	73.6	30,5%

Overall, most markets in Belgium are experiencing a decline in market penetration in comparison to 2012. Nevertheless, the markets for TV-subscriptions, investment products and second hand cars have improved most in terms of market penetration. The biggest decline can be noted for the cultural and entertainment services, maintenance products and home insurances markets.

Bulgaria

Market		Bulgaria			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-3%	-0.5	68.9	83,5%
2	Meat and meat products	-4%	-1.5	64.7	83,7%
3	Bread, cereals, rice and pasta	-3%	2.4	75.2	91,1%
5	Non-alcoholic drinks	-2%	0.1	76.2	84,2%
6	Alcoholic drinks	-2%	0.8	74.5	59,9%
7	Clothing and footwear	-6%	0.2	66.6	74,6%
8	Maintenance products	-2%	-1.8	72.1	52,1%
9	Furniture and furnishings	-7%	0.5	76.1	31,1%
10	Electronic products	2%	2.0	77.3	27,6%
11	Large household appliances	-2%	1.4	77.1	38,9%
12	Small household appliances	-3%	1.2	75.9	38,2%
13	ICT products	-1%	0.0	73.4	37,8%
14	Entertainment goods	1%	0.8	76.3	32,6%
15	New cars	-5%	1.1	74.7	6,1%
16	Second hand cars	0%	-1.7	62.8	22,4%
17	Fuel for vehicles	-4%	2.8	66.0	50,2%
18	Books, magazines and newspapers	-6%	0.5	82.0	67%
19	Personal care products	5%	1.3	76.3	71,1%
20	Real estate services	-3%	0.3	61.9	13,2%
22	Personal care services	-1%	2.4	82.7	54,1%
23	Vehicle maintenance and repair	-2%	-0.4	65.9	37,7%
26	Bank accounts	-1%	0.5	72.8	41,7%
28	Investment products	-3%	-2.1	63.2	15,4%
29	Home insurance	0%	-1.6	72.4	15,8%
30	Vehicle insurance	-5%	3.4	76.7	40,3%
31	Postal services	-2%	-0.1	79.4	43,1%
32	Fixed telephone services	-11%	3.0	74.0	49,1%
33	Mobile telephone services	-9%	1.4	63.4	75%
34	Internet provision	-2%	-0.5	72.7	52,1%
35	Tram, local bus and metro	-5%	2.5	70.8	48,5%
36	Train services	-5%	0.4	65.3	29,1%
37	Airline services	-2%	0.9	80.7	12,1%
38	Vehicle rental services	-3%	0.8	73.9	7,2%
39	Holiday accommodation	-2%	0.8	76.7	35,8%
40	Packaged holidays & tours	-1%	1.0	74.1	19,9%
41	Cafés, bars and restaurants	-6%	1.2	73.5	56,7%
42	Commercial sport services	-5%	0.5	78.0	23,2%
43	Culture and entertainment	-4%	2.8	80.0	51,6%
45	Water supply	-2%	-3.3	59.9	83,4%
46	Electricity services	-2%	-6.9	48.9	85,1%
47	Gas services	-3%	2.1	72.0	20,8%

Market		Bulgaria			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
48	Non-prescription medicines	-3%	3.4	77.8	72,4%
51	Mortgages	-3%	0.8	58.6	9,4%
52	Private life insurance	0%	0.6	71.6	14,3%
53	Spectacles and lenses	-3%	1.5	78.5	38,5%
54	TV-subscriptions	0%	-0.8	73.2	71,7%
55	Dairy products	-2%	-1.0	67.1	88,1%
57	Legal and accountancy services	-3%	-1.6	69.8	34,4%
58	Loans, credit and credit cards	0%	-0.7	67.7	25,4%

The biggest increase in market penetration in comparison to 2012 can be noted for the personal care products, electronic products and entertainment goods markets. The markets for fixed telephone services, mobile telephone services and furniture and furnishings have experienced the biggest decline.

Croatia

Market		Croatia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables			65.3	85.4%
2	Meat and meat products			64.3	82.5%
3	Bread, cereals, rice and pasta			71.2	90.6%
5	Non-alcoholic drinks			73.8	89.2%
6	Alcoholic drinks			75.5	67.1%
7	Clothing and footwear			66.2	79.0%
8	Maintenance products			71.2	62.1%
9	Furniture and furnishings			73.3	40.4%
10	Electronic products			73.6	39.3%
11	Large household appliances			73.6	46.3%
12	Small household appliances			74.2	47.4%
13	ICT products			70.7	45.8%
14	Entertainment goods			73.3	43.3%
15	New cars			74.1	10.4%
16	Second hand cars			60.2	15.6%
17	Fuel for vehicles			67.1	66.6%
18	Books, magazines and newspapers			77.2	71.1%
19	Personal care products			74.4	78.1%
20	Real estate services			61.1	10.2%
22	Personal care services			80.6	65.4%
23	Vehicle maintenance and repair			69.6	54.7%
26	Bank accounts			68.4	49.6%
28	Investment products			60.7	17.0%
29	Home insurance			73.1	21.4%
30	Vehicle insurance			78.2	52.7%
31	Postal services			73.6	59.4%
32	Fixed telephone services			68.1	70.3%
33	Mobile telephone services			63.3	75.9%
34	Internet provision			65.2	52.1%
35	Tram, local bus and metro			70.0	45.1%
36	Train services			65.1	32.8%
37	Airline services			79.7	13.3%
38	Vehicle rental services			72.9	8.7%
39	Holiday accommodation			77.8	24.4%
40	Packaged holidays & tours			76.1	13.9%
41	Cafés, bars and restaurants			73.6	65.8%
42	Commercial sport services			79.6	22.0%
43	Culture and entertainment			80.8	60.6%
45	Water supply			63.1	74.6%
46	Electricity services			63.9	79.7%
47	Gas services			68.5	45.5%
48	Non-prescription medicines			72.3	71.4%
51	Mortgages			60.2	4.7%

Market		Croatia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance			71.3	25.5%
53	Spectacles and lenses			75.9	41.4%
54	TV-subscriptions			61.6	59.3%
55	Dairy products			69.4	89.4%
57	Legal and accountancy services			62.4	20.8%
58	Loans, credit and credit cards			68.6	37.8%

Croatia was first surveyed in 2013. Consequently not differences could be calculated between 2013 and 2012.

When comparing the EU28 countries and Croatia, the highest difference in market penetration was found for airline services, home insurance and mortgages, with a higher level for the EU28 countries. In contrast, the market penetration score for fixed telephone services was higher in Croatia.

Czech Republic

Market		Czech Republic			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	2%	-1.6	72.0	69,8%
2	Meat and meat products	0%	1.3	72.5	68,4%
3	Bread, cereals, rice and pasta	1%	-1.3	79.1	96,8%
5	Non-alcoholic drinks	-2%	-0.8	82.0	75,9%
6	Alcoholic drinks	2%	-0.6	78.7	56,9%
7	Clothing and footwear	-2%	1.5	70.6	76,3%
8	Maintenance products	9%	1.0	78.9	50,9%
9	Furniture and furnishings	3%	-0.6	79.6	36,2%
10	Electronic products	4%	0.0	81.1	31%
11	Large household appliances	4%	0.8	82.3	36,6%
12	Small household appliances	4%	1.7	82.4	34,8%
13	ICT products	2%	2.9	80.8	36,3%
14	Entertainment goods	-2%	2.5	82.2	39,7%
15	New cars	0%	1.0	77.1	11,3%
16	Second hand cars	-1%	1.6	64.9	18,6%
17	Fuel for vehicles	1%	3.3	73.7	46,1%
18	Books, magazines and newspapers	-1%	1.5	86.1	55,1%
19	Personal care products	4%	1.3	81.1	60,3%
20	Real estate services	0%	0.7	65.5	12,4%
22	Personal care services	-1%	2.6	85.9	42,4%
23	Vehicle maintenance and repair	-1%	3.9	76.8	33,5%
26	Bank accounts	-7%	0.5	73.9	43,5%
28	Investment products	-2%	1.0	70.9	32,5%
29	Home insurance	-6%	1.6	77.4	28,7%
30	Vehicle insurance	-4%	0.9	78.8	31,2%
31	Postal services	1%	-0.8	75.2	54%
32	Fixed telephone services	-1%	-0.3	71.3	17,2%
33	Mobile telephone services	-9%	1.4	71.9	52,1%
34	Internet provision	-8%	0.9	75.0	33,5%
35	Tram, local bus and metro	0%	2.7	80.1	45,7%
36	Train services	3%	5.6	79.9	42,3%
37	Airline services	-1%	2.3	82.1	13,3%
38	Vehicle rental services	0%	3.8	80.8	10,2%
39	Holiday accommodation	1%	-0.1	80.5	30,4%
40	Packaged holidays & tours	-2%	1.2	78.8	21,9%
41	Cafés, bars and restaurants	1%	0.0	75.3	49,9%
42	Commercial sport services	-2%	1.1	83.7	29,2%
43	Culture and entertainment	9%	1.4	85.1	58,9%
45	Water supply	-7%	1.8	75.6	48,2%
46	Electricity services	-9%	3.0	72.9	53,9%
47	Gas services	-8%	0.5	72.0	29,4%

Market		Czech Republic			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
48	Non-prescription medicines	4%	3.5	80.1	56,4%
51	Mortgages	-1%	1.8	70.1	11,4%
52	Private life insurance	0%	3.1	73.7	33,7%
53	Spectacles and lenses	4%	1.8	84.4	35,9%
54	TV-subscriptions	3%	0.1	74.1	31,9%
55	Dairy products	-1%	0.1	77.2	73,6%
57	Legal and accountancy services	1%	4.5	76.1	19,3%
58	Loans, credit and credit cards	-3%	1.5	71.5	20,7%

The cultural and entertainment services, maintenance products and personal care products markets have experienced the biggest improvement in market penetration in comparison to 2012, while the markets for electricity services, mobile telephone services and gas services have declined the most.

In Czech Republic, the market of furniture and furnishing shows a level of penetration that is much higher than the level observed at EU28 level (+27,7%).

Denmark

Market		Denmark			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	2%	-1.0	75.9	91%
2	Meat and meat products	-1%	-2.8	70.7	89,1%
3	Bread, cereals, rice and pasta	0%	-0.8	80.9	90,9%
5	Non-alcoholic drinks	6%	0.7	83.1	89,1%
6	Alcoholic drinks	1%	-0.6	83.3	76,2%
7	Clothing and footwear	-1%	0.7	75.4	87,1%
8	Maintenance products	-2%	1.2	81.5	55,9%
9	Furniture and furnishings	0%	-0.7	81.1	47,4%
10	Electronic products	5%	0.4	78.7	46,2%
11	Large household appliances	-1%	1.4	82.8	40,4%
12	Small household appliances	3%	0.3	81.9	46,9%
13	ICT products	1%	2.5	77.3	56,8%
14	Entertainment goods	-2%	1.5	83.8	60,1%
15	New cars	1%	1.2	79.5	20,7%
16	Second hand cars	0%	2.4	71.1	26,3%
17	Fuel for vehicles	-5%	3.0	85.4	67,2%
18	Books, magazines and newspapers	-2%	-0.7	83.0	76,4%
19	Personal care products	0%	-0.9	78.7	77,1%
20	Real estate services	0%	0.8	73.5	13,2%
22	Personal care services	2%	0.4	81.7	65,5%
23	Vehicle maintenance and repair	-2%	-1.5	74.5	53,9%
26	Bank accounts	-2%	1.8	72.9	59,2%
28	Investment products	-4%	1.4	70.7	46%
29	Home insurance	0%	0.4	76.2	65,7%
30	Vehicle insurance	-1%	-0.4	75.6	56,9%
31	Postal services	-4%	0.5	74.9	67,4%
32	Fixed telephone services	-2%	-0.6	73.1	49,5%
33	Mobile telephone services	1%	0.0	67.9	48,3%
34	Internet provision	-11%	-0.4	68.6	50,4%
35	Tram, local bus and metro	3%	0.9	75.3	58,1%
36	Train services	-2%	3.6	78.7	54,5%
37	Airline services	1%	0.2	81.1	39,9%
38	Vehicle rental services	-1%	0.5	77.3	13,5%
39	Holiday accommodation	-2%	0.2	81.6	52,5%
40	Packaged holidays & tours	1%	0.4	79.8	38,9%
41	Cafés, bars and restaurants	-1%	-0.4	75.2	79,4%
42	Commercial sport services	-2%	1.0	84.1	49,1%
43	Culture and entertainment	-3%	0.2	85.4	78,6%
45	Water supply	1%	0.1	78.2	76,7%
46	Electricity services	-4%	1.6	75.4	80,6%
47	Gas services	-1%	0.6	77.0	24%

Market		Denmark			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
48	Non-prescription medicines	2%	-0.2	80.0	77,9%
51	Mortgages	3%	-1.3	76.8	38%
52	Private life insurance	-2%	1.1	75.3	42,6%
53	Spectacles and lenses	-2%	0.1	81.1	35,4%
54	TV-subscriptions	0%	1.6	68.9	71,3%
55	Dairy products	1%	-0.5	83.6	92,8%
57	Legal and accountancy services	-1%	2.7	77.0	17,9%
58	Loans, credit and credit cards	2%	0.1	74.5	33,6%

The biggest improvement in market penetration was observed for the markets for non-alcoholic drinks, electronic products and small household appliances. The internet provision, fuel for vehicles and postal services on the other hand are experiencing the biggest decline in comparison to 2012.

The Danish market for home insurance shows a level of penetration that is distinctively higher in comparison to the average level of penetration observed at EU28 level (+29,4%).

Germany

Market		Germany			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	0%	1.5	84.6	92,3%
2	Meat and meat products	-2%	-0.6	83.0	90,8%
3	Bread, cereals, rice and pasta	0%	0.6	84.8	94%
5	Non-alcoholic drinks	0%	1.4	86.6	94,7%
6	Alcoholic drinks	3%	0.2	83.8	85,5%
7	Clothing and footwear	1%	3.2	86.3	95,9%
8	Maintenance products	4%	0.2	81.9	61,3%
9	Furniture and furnishings	6%	-2.0	81.7	64,2%
10	Electronic products	13%	-2.8	81.3	62,8%
11	Large household appliances	7%	-0.9	83.6	61,5%
12	Small household appliances	14%	-2.5	82.8	70%
13	ICT products	6%	-0.5	81.5	64,8%
14	Entertainment goods	2%	-2.5	81.9	70,5%
15	New cars	5%	1.1	82.5	28,5%
16	Second hand cars	4%	0.3	79.2	35,4%
17	Fuel for vehicles	1%	1.1	79.2	82,9%
18	Books, magazines and newspapers	4%	-1.5	83.2	86,4%
19	Personal care products	0%	-0.1	84.1	88,4%
20	Real estate services	5%	-0.3	78.2	24,1%
22	Personal care services	2%	-1.6	83.2	85,1%
23	Vehicle maintenance and repair	5%	-0.1	80.0	59,4%
26	Bank accounts	9%	0.4	80.5	79,5%
28	Investment products	12%	4.3	78.5	59,9%
29	Home insurance	3%	-1.4	78.1	44,5%
30	Vehicle insurance	10%	-0.5	81.1	63,5%
31	Postal services	11%	-3.0	77.8	83,8%
32	Fixed telephone services	-4%	-1.6	78.1	75,4%
33	Mobile telephone services	2%	-1.5	78.5	83,4%
34	Internet provision	12%	-0.7	78.7	75%
35	Tram, local bus and metro	5%	-1.7	79.0	64%
36	Train services	3%	2.8	77.2	58%
37	Airline services	12%	-0.7	81.8	61,5%
38	Vehicle rental services	9%	1.7	81.7	35,3%
39	Holiday accommodation	-3%	-0.2	81.3	45,9%
40	Packaged holidays & tours	16%	-0.9	81.4	69,5%
41	Cafés, bars and restaurants	6%	-1.3	81.5	85,8%
42	Commercial sport services	4%	-0.2	83.2	59%
43	Culture and entertainment	-2%	0.4	83.7	74,5%
45	Water supply	4%	0.6	82.0	91,1%
46	Electricity services	0%	2.2	81.4	90,1%
47	Gas services	13%	-1.6	77.4	66,1%

Market		Germany			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
48	Non-prescription medicines	8%	-1.2	81.7	81,9%
51	Mortgages	8%	1.1	80.0	32%
52	Private life insurance	4%	1.8	78.6	43,6%
53	Spectacles and lenses	7%	-1.0	83.3	62,7%
54	TV-subscriptions	27%	0.7	82.9	66,9%
55	Dairy products	0%	0.7	85.0	94,3%
57	Legal and accountancy services	14%	0.1	80.4	49,5%
58	Loans, credit and credit cards	0%	-1.1	80.0	46,7%

In Germany, the biggest improvement in market penetration can be noted for the TV-subscriptions, packaged holidays & tours and legal and accountancy services markets. The biggest decline on the other hand was experienced in the markets for fixed telephone services, holiday accommodations and meat and meat products. When compared to the EU28 average, several German markets exhibit a level of penetration that is clearly higher. Among these, the highest difference of penetration are the packaged holidays & tours market (+49%), the airline services (+39%) and the market of bank investments, pensions and securities products (+38,5%).

Estonia

Market		Estonia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	1%	0.0	76.4	89,4%
2	Meat and meat products	1%	1.2	78.2	91,4%
3	Bread, cereals, rice and pasta	1%	1.9	86.4	93,5%
5	Non-alcoholic drinks	4%	0.0	84.1	92,8%
6	Alcoholic drinks	-1%	0.8	83.6	73,5%
7	Clothing and footwear	3%	2.4	70.3	86,5%
8	Maintenance products	-11%	-1.6	78.0	58,2%
9	Furniture and furnishings	-4%	-3.4	77.8	37,5%
10	Electronic products	7%	-1.7	80.6	36,3%
11	Large household appliances	-1%	-0.7	81.6	38,7%
12	Small household appliances	1%	1.2	82.7	37,8%
13	ICT products	3%	-1.8	79.4	48,4%
14	Entertainment goods	-5%	-0.7	81.1	41%
15	New cars	0%	-0.9	80.9	11,3%
16	Second hand cars	2%	-1.7	66.2	23,5%
17	Fuel for vehicles	-1%	1.5	78.9	58,9%
18	Books, magazines and newspapers	-1%	-0.5	86.1	67,3%
19	Personal care products	-2%	-2.2	81.4	80,2%
20	Real estate services	3%	-3.1	70.2	16,4%
22	Personal care services	-3%	1.2	87.2	67,4%
23	Vehicle maintenance and repair	-1%	0.7	73.1	41,7%
26	Bank accounts	2%	-2.5	82.4	65,1%
28	Investment products	6%	-0.9	70.8	24,4%
29	Home insurance	1%	-1.7	79.8	33,2%
30	Vehicle insurance	-1%	-2.9	82.9	44,6%
31	Postal services	1%	-4.5	80.9	58,3%
32	Fixed telephone services	-4%	-4.1	81.0	40%
33	Mobile telephone services	1%	-2.4	78.7	80,1%
34	Internet provision	-3%	-1.2	78.2	54,7%
35	Tram, local bus and metro	-7%	-1.9	78.4	52,1%
36	Train services	0%	-0.5	82.0	27,9%
37	Airline services	6%	-3.2	78.4	25,3%
38	Vehicle rental services	-1%	-2.2	78.2	11,8%
39	Holiday accommodation	3%	-2.0	80.9	29,7%
40	Packaged holidays & tours	5%	-2.6	78.1	22,2%
41	Cafés, bars and restaurants	-1%	0.0	78.7	57,8%
42	Commercial sport services	-7%	-1.7	82.3	39,1%
43	Culture and entertainment	-4%	-1.6	83.0	70,6%
45	Water supply	3%	0.4	76.0	69,3%
46	Electricity services	6%	-8.3	66.2	86,1%

Market		Estonia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
47	Gas services	1%	-0.9	79.3	22%
48	Non-prescription medicines	-1%	-3.2	82.3	78,1%
51	Mortgages	1%	-1.0	74.7	18,1%
52	Private life insurance	2%	-4.2	77.4	23,8%
53	Spectacles and lenses	-4%	-2.7	82.2	36,6%
54	TV-subscriptions	10%	-1.7	76.5	72,9%
55	Dairy products	-1%	0.2	84.5	92,3%
57	Legal and accountancy services	4%	-4.4	77.9	22,2%
58	Loans, credit and credit cards	0%	-0.9	80.4	29,4%

In Estonia, the markets for TV-subscriptions, electronic products and airline services have experienced the biggest improvement in terms of market penetration. The maintenance products, tram, bus and metro services and commercial sport services on the other hand declined the most.

The market for TV-subscriptions show the highest difference when compared with the average at EU28 level (+25,7%) regarding the level of penetration.

Ireland

Market		Ireland			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-7%	-2.8	79.1	77,5%
2	Meat and meat products	-6%	-5.3	75.2	76,3%
3	Bread, cereals, rice and pasta	-5%	-1.6	83.8	79,5%
5	Non-alcoholic drinks	-17%	-1.0	84.3	64,9%
6	Alcoholic drinks	-10%	-0.4	82.4	59,8%
7	Clothing and footwear	-11%	-0.5	78.1	75,6%
8	Maintenance products	-2%	-0.2	81.5	58,2%
9	Furniture and furnishings	-2%	-1.3	78.3	33,6%
10	Electronic products	7%	0.0	81.5	44,4%
11	Large household appliances	-1%	0.9	81.4	38,3%
12	Small household appliances	3%	-0.1	83.2	46,2%
13	ICT products	0%	1.5	80.0	47%
14	Entertainment goods	2%	-0.1	82.6	55,7%
15	New cars	0%	0.1	78.2	16,5%
16	Second hand cars	-2%	-1.4	70.0	27,5%
17	Fuel for vehicles	-2%	0.7	75.8	64,6%
18	Books, magazines and newspapers	-4%	0.1	85.8	72,1%
19	Personal care products	-6%	0.5	81.8	66,8%
20	Real estate services	-1%	2.2	67.7	12%
22	Personal care services	-2%	-0.7	82.0	59%
23	Vehicle maintenance and repair	-5%	1.5	73.5	50,6%
26	Bank accounts	-6%	-0.1	63.1	58,2%
28	Investment products	-4%	-0.5	63.3	21,8%
29	Home insurance	-3%	2.0	77.9	47%
30	Vehicle insurance	-1%	-0.4	79.5	57%
31	Postal services	-5%	1.4	80.4	67,4%
32	Fixed telephone services	0%	-1.2	71.4	51,9%
33	Mobile telephone services	-3%	2.5	71.2	70,5%
34	Internet provision	-2%	1.1	68.9	54,5%
35	Tram, local bus and metro	-5%	-0.2	75.5	39,6%
36	Train services	-1%	-0.5	75.9	38,7%
37	Airline services	-2%	0.9	78.7	58,1%
38	Vehicle rental services	-3%	-0.7	73.4	11,8%
39	Holiday accommodation	-2%	1.0	81.6	49,7%
40	Packaged holidays & tours	-1%	0.8	79.0	27,9%
41	Cafés, bars and restaurants	-4%	-1.0	77.2	69%
42	Commercial sport services	-2%	-0.6	81.1	30%
43	Culture and entertainment	-6%	1.0	82.6	65,6%
45	Water supply	-10%	-2.5	68.9	31,4%
46	Electricity services	-5%	0.4	75.1	71,7%
47	Gas services	-5%	-2.9	74.6	33,6%

Market		Ireland			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
48	Non-prescription medicines	-4%	0.0	79.8	59,6%
51	Mortgages	-4%	0.1	63.0	23,3%
52	Private life insurance	-3%	1.2	71.0	29,6%
53	Spectacles and lenses	-1%	-0.5	82.4	39%
54	TV-subscriptions	-1%	1.4	73.4	54,3%
55	Dairy products	-3%	-0.3	85.1	81,7%
57	Legal and accountancy services	-2%	0.8	71.1	27,8%
58	Loans, credit and credit cards	-3%	-1.7	69.0	38,5%

In Ireland, most of the markets have experienced a decline in market penetration in comparison to 2012. Nevertheless, the markets for electronic products, small household appliances and entertainment goods are experiencing the biggest increase among all markets. In contrast, the non-alcoholic drinks, clothing and footwear and water supply markets are experiencing the biggest decline in market penetration. When comparing to the EU28 levels of penetration, the Irish markets of airlines services and water services show the biggest differences (+35,6% and -31,2%, respectively).

Greece

Market		Greece			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	1%	1.2	80.7	86,2%
2	Meat and meat products	1%	0.7	79.8	87,4%
3	Bread, cereals, rice and pasta	2%	1.8	83.1	89,8%
5	Non-alcoholic drinks	-6%	1.3	83.4	78,4%
6	Alcoholic drinks	-6%	2.4	82.6	54%
7	Clothing and footwear	-7%	2.6	80.9	72,8%
8	Maintenance products	0%	1.4	81.5	34,5%
9	Furniture and furnishings	-4%	1.2	82.4	23,4%
10	Electronic products	-1%	1.7	82.9	25,8%
11	Large household appliances	-4%	2.9	82.2	31,7%
12	Small household appliances	-3%	2.3	83.6	35%
13	ICT products	-2%	0.3	82.0	35,1%
14	Entertainment goods	-4%	2.1	82.9	22,3%
15	New cars	-2%	4.6	82.6	11,9%
16	Second hand cars	-1%	2.4	79.7	11,4%
17	Fuel for vehicles	-1%	5.9	73.0	62,3%
18	Books, magazines and newspapers	-5%	1.8	84.4	54,4%
19	Personal care products	-2%	3.6	83.7	60,5%
20	Real estate services	0%	4.7	77.8	11,4%
22	Personal care services	-6%	0.5	85.1	50,9%
23	Vehicle maintenance and repair	-5%	2.5	79.3	51,9%
26	Bank accounts	-9%	3.7	75.8	28,8%
28	Investment products	-1%	4.6	77.6	11,6%
29	Home insurance	1%	6.3	78.4	18,7%
30	Vehicle insurance	5%	1.8	79.3	61,1%
31	Postal services	1%	2.1	80.5	38,7%
32	Fixed telephone services	-2%	3.1	81.0	71,7%
33	Mobile telephone services	5%	3.4	78.3	73%
34	Internet provision	0%	0.9	78.4	48,4%
35	Tram, local bus and metro	-4%	1.9	76.4	43,1%
36	Train services	2%	4.5	76.3	22,9%
37	Airline services	0%	0.8	82.0	27,7%
38	Vehicle rental services	-1%	4.0	82.5	10,5%
39	Holiday accommodation	-6%	2.4	80.0	30,2%
40	Packaged holidays & tours	1%	4.5	81.9	14,7%
41	Cafés, bars and restaurants	1%	1.9	81.2	62,1%
42	Commercial sport services	0%	0.7	82.0	23,2%
43	Culture and entertainment	-1%	1.7	82.0	49,8%
45	Water supply	5%	2.6	72.6	84,6%
46	Electricity services	3%	4.2	65.2	84,7%
47	Gas services	-3%	1.9	78.5	16%
48	Non-prescription medicines	-4%	1.0	81.7	59,2%
51	Mortgages	2%	6.7	73.5	15,8%

Market		Greece			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	0%	5.2	76.2	16%
53	Spectacles and lenses	-4%	0.8	84.8	41,3%
54	TV-subscriptions	-2%	3.1	81.6	19,8%
55	Dairy products	0%	1.3	81.5	87,4%
57	Legal and accountancy services	7%	2.2	79.1	54,5%
58	Loans, credit and credit cards	0%	5.5	70.9	28,2%

Looking at market penetration in Greece, the markets for legal and accountancy services, water supply and vehicle insurances have experienced the biggest improvement. The bank accounts, clothing and footwear and alcoholic drinks markets on the other hand have declined the most.

When comparing to the EU28 average of market penetration, there are three markets that show the highest differences: the legal and accountancy market (+31,1%), the fixed telephone services market (+30,8%) and the TV-subscription market (-27,4%).

Spain

Market		Spain			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-17%	-1.3	78.5	51%
2	Meat and meat products	-19%	-2.9	77.7	51,5%
3	Bread, cereals, rice and pasta	-19%	-0.7	82.4	52,9%
5	Non-alcoholic drinks	-23%	-1.3	82.8	52,8%
6	Alcoholic drinks	-11%	-1.1	78.6	45,8%
7	Clothing and footwear	-22%	1.9	78.1	52,9%
8	Maintenance products	-2%	-1.5	79.0	44,2%
9	Furniture and furnishings	-6%	0.8	79.8	36,2%
10	Electronic products	-4%	0.1	78.2	30,5%
11	Large household appliances	-4%	-1.6	78.0	30,8%
12	Small household appliances	0%	-0.2	80.1	34,4%
13	ICT products	-4%	-1.6	72.0	39,3%
14	Entertainment goods	-10%	0.7	78.4	37,6%
15	New cars	4%	-1.9	76.6	15,9%
16	Second hand cars	-1%	-0.1	73.1	9,8%
17	Fuel for vehicles	-10%	-1.2	68.8	45,1%
18	Books, magazines and newspapers	-8%	-1.0	82.5	44,7%
19	Personal care products	-16%	-1.5	79.2	49,2%
20	Real estate services	-1%	2.2	64.0	10,8%
22	Personal care services	-7%	0.9	82.5	46,4%
23	Vehicle maintenance and repair	-3%	-1.1	72.3	42,5%
26	Bank accounts	-13%	-3.7	55.6	40,2%
28	Investment products	-3%	-2.5	58.9	19,9%
29	Home insurance	-3%	-2.7	70.0	39,2%
30	Vehicle insurance	-4%	1.7	76.8	43,9%
31	Postal services	-7%	1.2	76.2	33,5%
32	Fixed telephone services	-2%	-1.5	65.8	39,3%
33	Mobile telephone services	-17%	0.2	57.3	47%
34	Internet provision	-4%	-1.3	62.0	38,5%
35	Tram, local bus and metro	-7%	-1.4	74.7	37,2%
36	Train services	-2%	0.3	74.4	30,9%
37	Airline services	-4%	0.7	70.4	24,8%
38	Vehicle rental services	-3%	2.7	76.8	10,7%
39	Holiday accommodation	-7%	1.6	81.4	31,9%
40	Packaged holidays & tours	-2%	-0.7	76.3	22,6%
41	Cafés, bars and restaurants	-8%	-0.9	77.4	48,9%
42	Commercial sport services	-5%	0.9	79.2	30,4%
43	Culture and entertainment	-2%	-1.1	79.6	52,3%
45	Water supply	-12%	-0.3	67.6	48,8%
46	Electricity services	-11%	-1.4	58.5	50,5%
47	Gas services	-5%	-0.2	69.4	38,5%

Market		Spain			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
48	Non-prescription medicines	-10%	-0.9	76.9	45,2%
51	Mortgages	-4%	0.4	55.6	25,8%
52	Private life insurance	-1%	-0.5	68.3	24,2%
53	Spectacles and lenses	-1%	-0.7	82.3	38,4%
54	TV-subscriptions	0%	-1.8	66.4	24,5%
55	Dairy products	-20%	0.3	82.7	53,1%
57	Legal and accountancy services	-1%	-2.5	65.3	24,6%
58	Loans, credit and credit cards	-4%	-3.8	58.6	25,5%

In Spain, only the new cars market has improved its market penetration (+0.4). All other market penetrations remain the same or have declined in comparison to 2012. The biggest decline can be noted for the market for non-alcoholic drinks, clothing and footwear and dairy products.

The Spanish markets that show the highest levels of difference with the EU28 average, regarding the penetration, are: the off-line gambling and lottery services market (+35,4%), the fruits and vegetables market (-28,2%) and the bread, cereals, rice and pasta market (-29,5%), among others.

France

Market		France			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	10%	1.9	80.8	88,2%
2	Meat and meat products	13%	1.7	80.9	87,1%
3	Bread, cereals, rice and pasta	11%	2.1	83.7	89%
5	Non-alcoholic drinks	13%	0.5	83.6	89,3%
6	Alcoholic drinks	13%	1.3	82.1	73,9%
7	Clothing and footwear	10%	2.2	85.2	88,1%
8	Maintenance products	0%	-0.7	78.6	58,6%
9	Furniture and furnishings	8%	1.1	80.3	42,1%
10	Electronic products	9%	0.3	81.1	46,1%
11	Large household appliances	0%	-0.3	80.8	44,7%
12	Small household appliances	6%	-0.4	80.6	49,6%
13	ICT products	4%	0.0	80.4	45,7%
14	Entertainment goods	4%	-0.2	80.7	52,1%
15	New cars	-3%	0.3	78.9	24,4%
16	Second hand cars	0%	1.4	77.7	29,1%
17	Fuel for vehicles	3%	6.6	81.5	66,1%
18	Books, magazines and newspapers	11%	3.2	83.3	72%
19	Personal care products	9%	2.5	80.9	73,7%
20	Real estate services	-4%	2.3	75.9	21,9%
22	Personal care services	8%	2.5	80.7	63,7%
23	Vehicle maintenance and repair	4%	1.9	76.9	48,7%
26	Bank accounts	14%	2.6	77.0	71,9%
28	Investment products	4%	2.9	77.1	33,5%
29	Home insurance	-10%	0.2	77.3	52,2%
30	Vehicle insurance	4%	0.0	77.2	56,2%
31	Postal services	9%	4.2	77.8	69,5%
32	Fixed telephone services	0%	1.1	76.8	63,3%
33	Mobile telephone services	10%	4.7	77.0	71,8%
34	Internet provision	8%	0.5	76.2	63%
35	Tram, local bus and metro	9%	3.9	79.0	49,9%
36	Train services	0%	0.3	78.6	45,1%
37	Airline services	0%	0.4	81.2	42,8%
38	Vehicle rental services	0%	3.2	79.4	27%
39	Holiday accommodation	1%	0.4	80.6	39%
40	Packaged holidays & tours	-2%	0.5	80.7	39,2%
41	Cafés, bars and restaurants	9%	2.7	79.1	68,4%
42	Commercial sport services	3%	0.5	81.5	45,5%
43	Culture and entertainment	-5%	-1.3	80.5	60,3%
45	Water supply	5%	4.3	80.1	73,7%
46	Electricity services	5%	4.0	79.2	81,8%
47	Gas services	11%	4.6	77.6	52,9%
48	Non-prescription medicines	11%	2.8	78.9	68,6%
51	Mortgages	1%	3.7	76.6	24,8%

Market		France			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	1%	1.6	76.6	39,7%
53	Spectacles and lenses	-7%	-0.2	81.1	47,4%
54	TV-subscriptions	16%	8.2	80.3	57,7%
55	Dairy products	10%	1.1	83.2	88,3%
57	Legal and accountancy services	1%	4.3	79.1	30,6%
58	Loans, credit and credit cards	7%	2.7	77.6	39,6%

The markets for TV-subscriptions, bank accounts and alcoholic drinks have experienced the biggest improvement in market penetration in comparison to 2012. In contrast, the home insurance, spectacles and lenses, and cultural and entertainment services markets have declined most.

A similar improvement can be noted for the market penetration (+16%) and MPI score (a statistically significant increase of 8.2) for the market for TV subscriptions.

Italy

Market		Italy			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-4%	-2.2	76.6	84,9%
2	Meat and meat products	-2%	-2.4	76.5	85,5%
3	Bread, cereals, rice and pasta	-2%	-0.4	81.7	88,7%
5	Non-alcoholic drinks	-1%	0.5	81.5	86,1%
6	Alcoholic drinks	12%	0.1	80.0	64,8%
7	Clothing and footwear	-2%	1.3	76.7	86%
8	Maintenance products	-1%	1.0	80.5	43,8%
9	Furniture and furnishings	8%	0.8	80.8	39%
10	Electronic products	4%	0.0	82.3	33,1%
11	Large household appliances	2%	-0.8	80.1	34,8%
12	Small household appliances	3%	-0.7	81.1	35,1%
13	ICT products	3%	0.3	80.0	42,4%
14	Entertainment goods	0%	1.5	83.0	43,1%
15	New cars	-4%	0.2	78.6	18,3%
16	Second hand cars	-2%	1.3	71.4	13,2%
17	Fuel for vehicles	1%	2.0	69.7	70,3%
18	Books, magazines and newspapers	6%	-0.9	84.4	70%
19	Personal care products	12%	-0.6	80.5	78,1%
20	Real estate services	0%	0.9	67.4	12,8%
22	Personal care services	6%	-1.9	83.0	66,7%
23	Vehicle maintenance and repair	5%	2.5	76.8	57%
26	Bank accounts	6%	0.4	65.5	65,5%
28	Investment products	3%	1.1	68.2	20,5%
29	Home insurance	3%	3.3	75.5	27,4%
30	Vehicle insurance	-5%	2.4	73.5	61,9%
31	Postal services	6%	2.7	72.9	56,2%
32	Fixed telephone services	-8%	0.4	71.3	45,3%
33	Mobile telephone services	2%	1.0	71.9	79,5%
34	Internet provision	-2%	-0.1	70.3	46,6%
35	Tram, local bus and metro	6%	-1.7	69.0	43,1%
36	Train services	3%	6.7	65.7	40,6%
37	Airline services	4%	-2.4	77.6	31,7%
38	Vehicle rental services	-3%	0.6	78.6	10%
39	Holiday accommodation	1%	0.9	81.1	36,7%
40	Packaged holidays & tours	1%	1.9	79.4	15,2%
41	Cafés, bars and restaurants	0%	-2.4	78.2	70,6%
42	Commercial sport services	3%	-1.6	80.7	32,5%
43	Culture and entertainment	6%	-0.2	82.1	60,6%
45	Water supply	-2%	-0.5	69.6	71,4%
46	Electricity services	-5%	-4.2	65.7	77%
47	Gas services	-3%	-0.4	71.0	60,4%
48	Non-prescription medicines	5%	1.7	80.3	72%
51	Mortgages	1%	1.9	68.6	22,9%

Market		Italy			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	-2%	0.7	71.8	17,6%
53	Spectacles and lenses	3%	0.8	83.6	50,8%
54	TV-subscriptions	7%	0.0	71.3	39,6%
55	Dairy products	-4%	-0.6	79.8	85,3%
57	Legal and accountancy services	8%	2.0	73.5	41,1%
58	Loans, credit and credit cards	5%	3.0	76.6	32,8%

The markets for personal care products, alcoholic drinks, and legal and accountancy services note the biggest increase in market penetration among all markets in Italy, while the biggest decline can be noted in the fixed telephone services, vehicle insurances and electricity services markets.

The only Italian market that shows a high difference of penetration level, when compared to the EU28 average, is the gas services market (+25,6%).

Cyprus

Market		Cyprus			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	21%	8.7	88.3	96,6%
2	Meat and meat products	22%	6.6	86.9	95,8%
3	Bread, cereals, rice and pasta	19%	3.7	87.6	96,8%
5	Non-alcoholic drinks	26%	5.8	89.2	97,7%
6	Alcoholic drinks	18%	7.8	87.2	79,6%
7	Clothing and footwear	17%	7.3	88.9	96,3%
8	Maintenance products	1%	5.2	83.6	37,3%
9	Furniture and furnishings	17%	9.8	89.8	48%
10	Electronic products	2%	7.3	88.9	38,1%
11	Large household appliances	0%	4.9	86.5	38,7%
12	Small household appliances	18%	7.6	88.8	61,6%
13	ICT products	14%	5.2	87.1	60,9%
14	Entertainment goods	-5%	6.6	85.8	31,4%
15	New cars	2%	5.8	86.2	29,3%
16	Second hand cars	0%	8.6	83.2	25,8%
17	Fuel for vehicles	8%	17.4	85.4	86,5%
18	Books, magazines and newspapers	20%	11.3	91.6	83,7%
19	Personal care products	11%	7.6	87.6	75,8%
20	Real estate services	10%	6.7	79.1	25,7%
22	Personal care services	12%	9.5	90.8	74%
23	Vehicle maintenance and repair	9%	11.5	84.7	79,4%
26	Bank accounts	7%	8.5	81.2	60,7%
28	Investment products	1%	6.7	77.7	15,5%
29	Home insurance	1%	2.2	79.3	32,5%
30	Vehicle insurance	-1%	7.3	85.1	73,4%
31	Postal services	7%	5.4	85.4	47,2%
32	Fixed telephone services	11%	7.1	84.5	74,6%
33	Mobile telephone services	16%	10.0	85.3	88,4%
34	Internet provision	11%	12.8	86.8	63,4%
35	Tram, local bus and metro	1%	7.3	85.3	25,6%
37	Airline services	17%	6.9	88.1	65%
38	Vehicle rental services	3%	4.4	82.2	15,1%
39	Holiday accommodation	14%	4.9	86.9	54,9%
40	Packaged holidays & tours	24%	5.5	84.5	53,7%
41	Cafés, bars and restaurants	24%	12.5	90.2	88,1%
42	Commercial sport services	9%	4.7	86.9	36%
43	Culture and entertainment	18%	3.9	84.3	66,9%
45	Water supply	7%	7.2	75.4	79,1%
46	Electricity services	7%	13.8	70.7	81,4%
48	Non-prescription medicines	23%	7.5	86.2	77,4%
51	Mortgages	12%	7.9	74.6	34,1%

Market		Cyprus			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	1%	4.4	76.2	32,7%
53	Spectacles and lenses	15%	5.5	87.5	65,1%
54	TV-subscriptions	13%	12.4	86.0	50,6%
55	Dairy products	16%	3.4	85.7	96,5%
57	Legal and accountancy services	9%	3.9	73.2	32,7%
58	Loans, credit and credit cards	0%	7.0	79.4	39,2%

Overall in Cyprus most markets have remained stable or increased in terms of market penetration. The biggest improvement can be observed for the market for non-alcoholic drinks, packaged holidays & tours and cafés, bars and restaurants. In contrast, the entertainment goods and vehicle insurances markets are the only markets that have declined in comparison to 2012.

Similar to the improvement in market penetration for the cafés, bars and restaurants market, its MPI score is also among the biggest statistically significant improvements across all markets (+12.5). As stated, the vehicle insurance market has decreased in market penetration and also experienced a statistically significant increase in MPI score (+7.3).

There are several Cypriot markets that show a highly different penetration when compared to the EU28 average score. These are: airline services (+42,5%), vehicle repair and maintenance service (+35,6%) and fixed telephone service (+33,7%).

Latvia

Market		Latvia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	4%	3.6	76.7	87%
2	Meat and meat products	1%	4.3	76.0	88,1%
3	Bread, cereals, rice and pasta	3%	1.3	83.3	93,2%
5	Non-alcoholic drinks	4%	1.1	82.8	91%
6	Alcoholic drinks	-2%	3.2	81.4	66,1%
7	Clothing and footwear	-2%	1.0	67.5	84,2%
8	Maintenance products	-8%	2.6	80.5	55,2%
9	Furniture and furnishings	-5%	3.5	81.3	35,2%
10	Electronic products	2%	3.3	83.7	28,1%
11	Large household appliances	0%	0.5	83.1	34,3%
12	Small household appliances	3%	4.3	83.2	37,5%
13	ICT products	-3%	3.0	83.2	40,3%
14	Entertainment goods	-2%	4.5	82.1	31,6%
15	New cars	0%	2.9	81.4	6,8%
16	Second hand cars	6%	2.4	71.4	18,7%
17	Fuel for vehicles	-9%	9.6	83.7	40,3%
18	Books, magazines and newspapers	1%	0.7	86.2	64%
19	Personal care products	1%	3.0	83.1	78,2%
20	Real estate services	0%	0.5	69.0	11,5%
22	Personal care services	0%	3.0	86.5	59,9%
23	Vehicle maintenance and repair	-2%	4.7	74.3	32,7%
26	Bank accounts	-2%	2.9	84.0	59%
28	Investment products	0%	2.7	75.3	13,8%
29	Home insurance	-3%	2.7	84.3	20,6%
30	Vehicle insurance	-7%	3.4	87.7	31,7%
31	Postal services	1%	1.6	80.3	48,8%
32	Fixed telephone services	-7%	-1.7	80.7	34,7%
33	Mobile telephone services	3%	4.0	84.4	82,1%
34	Internet provision	3%	4.8	80.3	54,7%
35	Tram, local bus and metro	11%	-1.8	79.1	68%
36	Train services	1%	-2.5	79.8	34,8%
37	Airline services	-1%	1.4	82.2	18,7%
38	Vehicle rental services	-1%	1.6	79.2	11,3%
39	Holiday accommodation	1%	2.2	82.3	18,7%
40	Packaged holidays & tours	1%	-1.4	80.1	14,3%
41	Cafés, bars and restaurants	-6%	3.1	81.9	45,4%
42	Commercial sport services	-5%	1.7	84.0	23,2%
43	Culture and entertainment	-5%	0.9	82.9	62%
45	Water supply	8%	-2.4	64.6	74%
46	Electricity services	3%	0.8	68.6	87%
47	Gas services	18%	-2.2	75.4	61,3%
48	Non-prescription medicines	5%	7.1	83.7	72,8%
51	Mortgages	-1%	3.6	73.6	13,8%

Market		Latvia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	-2%	1.7	81.5	19,4%
53	Spectacles and lenses	3%	-0.2	83.3	39,6%
54	TV-subscriptions	12%	3.1	76.4	71,3%
55	Dairy products	5%	3.3	80.9	90,1%
57	Legal and accountancy services	-3%	2.4	80.5	18,6%
58	Loans, credit and credit cards	0%	2.5	79.7	25,9%

While the gas services, TV-subscriptions and tram, bus and metro services markets have most increased in terms of market penetration, the markets for fuel for vehicles, maintenance products and fixed telephone services have experienced the biggest decline in market penetration.

While the biggest decline in market penetration was experienced for the fuel market, its MPI score (+9.6) has experienced a statistically significant increase.

In Latvia, the market for gas services shows the highest difference of penetration (+26,5%) when compared to the EU28 average score.

Lithuania

Market		Lithuania			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-2%	5.8	74.8	85,2%
2	Meat and meat products	0%	7.9	74.1	86,6%
3	Bread, cereals, rice and pasta	1%	2.5	82.5	90,7%
5	Non-alcoholic drinks	3%	3.0	83.2	90%
6	Alcoholic drinks	-1%	4.1	83.2	77,7%
7	Clothing and footwear	-1%	5.6	71.3	83,7%
8	Maintenance products	-8%	3.3	79.8	60,7%
9	Furniture and furnishings	-7%	-0.5	78.4	44,8%
10	Electronic products	0%	1.1	81.5	38,4%
11	Large household appliances	-5%	1.9	82.0	40,9%
12	Small household appliances	0%	1.6	80.0	44,3%
13	ICT products	-11%	2.1	81.2	43,4%
14	Entertainment goods	-4%	3.1	81.3	40,8%
15	New cars	0%	-1.0	78.0	10,5%
16	Second hand cars	8%	1.4	63.4	36,8%
17	Fuel for vehicles	-6%	5.4	79.7	55,8%
18	Books, magazines and newspapers	-6%	1.9	88.9	65,8%
19	Personal care products	-4%	4.1	80.7	76,9%
20	Real estate services	1%	1.1	71.0	12,3%
22	Personal care services	-10%	2.1	88.7	62%
23	Vehicle maintenance and repair	1%	2.2	68.4	46,3%
26	Bank accounts	1%	1.2	81.0	62,2%
28	Investment products	5%	0.3	68.3	20,8%
29	Home insurance	0%	2.2	83.6	27,2%
30	Vehicle insurance	3%	1.8	86.2	50,8%
31	Postal services	-2%	2.5	87.4	55%
32	Fixed telephone services	-2%	5.3	83.5	37,6%
33	Mobile telephone services	-5%	4.6	83.8	76,1%
34	Internet provision	0%	2.9	78.4	54,6%
35	Tram, local bus and metro	-11%	2.2	82.9	48,5%
36	Train services	-5%	1.4	89.7	19,8%
37	Airline services	2%	3.7	84.4	21,1%
38	Vehicle rental services	1%	1.6	81.6	10,8%
39	Holiday accommodation	-2%	3.0	83.5	26,3%
40	Packaged holidays & tours	2%	-0.4	80.2	17,3%
41	Cafés, bars and restaurants	-7%	2.2	80.6	50,7%
42	Commercial sport services	-1%	1.4	85.0	25,5%
43	Culture and entertainment	-7%	2.4	85.1	63%
45	Water supply	4%	8.7	76.1	71,6%
46	Electricity services	4%	7.5	77.7	82,9%
47	Gas services	-4%	4.6	84.2	53,2%

Market		Lithuania			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
48	Non-prescription medicines	-5%	2.9	79.7	70,5%
51	Mortgages	0%	2.5	74.9	10,4%
52	Private life insurance	-2%	2.5	78.2	26,9%
53	Spectacles and lenses	-11%	0.9	83.2	42,5%
54	TV-subscriptions	4%	2.3	77.0	57%
55	Dairy products	2%	4.8	80.8	86,9%
57	Legal and accountancy services	-10%	-2.2	72.5	20,5%
58	Loans, credit and credit cards	-1%	0.5	77.0	26%

For the second hand cars, investment products and water supply markets the biggest increase in market penetration can be noted. The biggest decline can be observed for the markets for spectacles and lenses, ICT products, and tram, bus and metro services.

For the water supply market, both the market penetration and MPI score increase, the latter with a statistically significant increase of 8.7 points. The same applies to the electricity services market with a statistically significant increase in MPI of 7.5 points.

The Lithuanian market for furniture and furnishing shows the biggest difference of penetration when compared to the observed EU28 average (+30,7%).

Luxembourg

Market		Luxembourg			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	3%	-0.2	85.2	97,7%
2	Meat and meat products	1%	-0.5	83.8	95,8%
3	Bread, cereals, rice and pasta	-2%	1.3	86.9	96,6%
5	Non-alcoholic drinks	0%	0.2	85.6	97,3%
6	Alcoholic drinks	7%	-2.0	83.3	93,6%
7	Clothing and footwear	-2%	1.1	86.1	96,3%
8	Maintenance products	4%	-1.1	80.7	60,7%
9	Furniture and furnishings	9%	1.0	83.8	67,2%
10	Electronic products	14%	1.7	83.7	67%
11	Large household appliances	6%	-0.8	83.2	64,1%
12	Small household appliances	14%	-0.3	84.1	75,7%
13	ICT products	4%	1.9	82.8	70,6%
14	Entertainment goods	10%	0.5	84.0	78,8%
15	New cars	-1%	-0.2	82.1	33,9%
16	Second hand cars	7%	0.7	81.0	34,9%
17	Fuel for vehicles	3%	-1.9	81.2	93,7%
18	Books, magazines and newspapers	6%	-2.7	82.9	92,5%
19	Personal care products	6%	-3.0	82.5	97%
20	Real estate services	6%	0.8	78.4	27,3%
22	Personal care services	3%	-0.3	83.6	89,4%
23	Vehicle maintenance and repair	8%	1.8	80.9	64,1%
26	Bank accounts	10%	-4.0	78.8	85,4%
28	Investment products	3%	1.4	80.2	52,1%
29	Home insurance	1%	0.1	79.7	49,5%
30	Vehicle insurance	6%	1.7	82.6	66,3%
31	Postal services	8%	0.2	81.1	86,7%
32	Fixed telephone services	6%	0.6	82.7	84,3%
33	Mobile telephone services	3%	-1.7	80.2	94,6%
34	Internet provision	16%	3.4	82.7	86,6%
35	Tram, local bus and metro	9%	-0.5	81.3	70,8%
36	Train services	5%	1.3	81.7	56,8%
37	Airline services	5%	0.3	82.7	63,9%
38	Vehicle rental services	9%	1.0	81.2	34,3%
39	Holiday accommodation	-7%	-0.3	81.2	50%
40	Packaged holidays & tours	6%	1.0	83.1	66,9%
41	Cafés, bars and restaurants	7%	0.4	82.6	92,1%
42	Commercial sport services	1%	0.0	83.1	59%
43	Culture and entertainment	-2%	-1.0	84.0	78,6%
45	Water supply	6%	-2.9	80.5	93,6%
46	Electricity services	0%	-1.4	80.3	95,6%
47	Gas services	11%	-1.6	79.7	69,4%
48	Non-prescription medicines	9%	-3.0	81.1	88,5%
51	Mortgages	8%	-0.4	80.2	32,6%

Market		Luxembourg			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	10%	1.6	80.4	47,3%
53	Spectacles and lenses	0%	0.0	82.8	62,6%
54	TV-subscriptions	22%	-0.3	80.5	72%
55	Dairy products	-1%	1.4	86.8	97,3%
57	Legal and accountancy services	11%	-2.4	80.6	42%
58	Loans, credit and credit cards	4%	1.0	82.4	56,6%

In Luxembourg, the markets for TV-subscriptions, internet provision and small household appliances are experiencing the biggest increase in market penetration since 2012. The holiday accommodations, clothing and footwear and bread, cereals, rice and pasta markets have declined most in terms of market penetration.

When it comes to observed differences between the local markets and the EU28 average, and their level of penetration, there are several markets that show the clear differences. Among these, the highest are packaged holidays & tours (+46,4%), fixed telephone services (+43,4%) and airline services (+41,4%).

Hungary

Market		Hungary			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-8%	-1.5	77.0	64,8%
2	Meat and meat products	-9%	-3.1	73.0	66,2%
3	Bread, cereals, rice and pasta	-7%	-2.9	79.5	70,7%
5	Non-alcoholic drinks	-10%	-2.9	80.9	73%
6	Alcoholic drinks	-9%	-2.4	79.3	47,4%
7	Clothing and footwear	-9%	-1.3	70.8	72,3%
8	Maintenance products	-8%	-3.3	77.9	39,3%
9	Furniture and furnishings	-10%	-3.7	78.3	21,7%
10	Electronic products	-4%	-3.9	79.1	22,2%
11	Large household appliances	-5%	-2.4	78.8	22,8%
12	Small household appliances	-6%	-3.5	78.8	26,7%
13	ICT products	-8%	-3.4	77.5	25%
14	Entertainment goods	-9%	-4.7	77.8	23,3%
15	New cars	-2%	3.3	80.8	8,1%
16	Second hand cars	-1%	-1.5	63.9	11,6%
17	Fuel for vehicles	-9%	-2.0	75.5	40,6%
18	Books, magazines and newspapers	-15%	-3.0	86.6	41,2%
19	Personal care products	-13%	-6.2	78.9	56,8%
20	Real estate services	-2%	1.8	67.3	9%
22	Personal care services	-15%	-4.3	84.4	37,4%
23	Vehicle maintenance and repair	-5%	-3.8	72.0	27,9%
26	Bank accounts	-13%	-0.8	68.7	49%
28	Investment products	0%	-0.1	64.6	12,9%
29	Home insurance	-6%	-1.1	74.4	41,5%
30	Vehicle insurance	-7%	-1.8	77.9	30,1%
31	Postal services	-17%	-3.6	80.3	42,2%
32	Fixed telephone services	-15%	-2.5	76.5	30,7%
33	Mobile telephone services	-10%	-5.5	75.2	58,4%
34	Internet provision	-17%	-2.9	72.4	34,8%
35	Tram, local bus and metro	-12%	-3.1	71.7	28,3%
36	Train services	-9%	-2.6	70.0	32%
37	Airline services	-2%	-2.9	77.8	9,2%
38	Vehicle rental services	-2%	-0.8	78.2	7,8%
39	Holiday accommodation	-4%	-2.9	79.2	23,4%
40	Packaged holidays & tours	-2%	0.9	76.9	9,4%
41	Cafés, bars and restaurants	-10%	-4.7	77.5	32,6%
42	Commercial sport services	-4%	-2.6	79.6	23,4%
43	Culture and entertainment	-8%	-0.5	83.3	43,7%
45	Water supply	-5%	-1.3	72.1	58,8%
46	Electricity services	-7%	1.1	71.5	60,4%
47	Gas services	-14%	-4.9	65.9	34,8%
48	Non-prescription medicines	-11%	-4.7	79.5	47,2%
51	Mortgages	-4%	-1.6	52.7	18%

Market		Hungary			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	-5%	-1.5	69.4	30,1%
53	Spectacles and lenses	-7%	-1.0	80.4	31,2%
54	TV-subscriptions	-3%	-5.1	70.8	52,6%
55	Dairy products	-9%	-2.5	76.3	71,9%
57	Legal and accountancy services	-1%	0.1	71.0	19%
58	Loans, credit and credit cards	-8%	-6.3	61.5	18%

While the market penetration for the investment products market has remained stable, all other markets have declined in market penetration in comparison to 2012, with the biggest decline measured in the markets for internet provision, postal services and personal care services.

The market for personal care services also experienced a statistically significant decrease in MPI (-4.3).

In Hungary, the market for cafés, bars and restaurants shows a strong difference when compared to the EU28 average for the same market (-25,5%) regarding the level of penetration.

Malta

Market		Malta			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	16%	-5.2	80.9	99,2%
2	Meat and meat products	11%	-4.5	81.8	97,3%
3	Bread, cereals, rice and pasta	12%	-6.1	81.3	99,4%
5	Non-alcoholic drinks	12%	-4.5	82.4	99,3%
6	Alcoholic drinks	21%	-4.3	79.9	73,8%
7	Clothing and footwear	10%	-2.5	81.2	91,2%
8	Maintenance products	26%	6.7	83.8	72,5%
9	Furniture and furnishings	17%	2.6	83.5	37,1%
10	Electronic products	13%	5.0	83.3	45,4%
11	Large household appliances	9%	4.6	82.9	44,9%
12	Small household appliances	12%	5.3	83.9	39,7%
13	ICT products	16%	2.7	82.7	52,1%
14	Entertainment goods	13%	3.0	82.6	43,5%
15	New cars	2%	0.8	80.2	15,9%
16	Second hand cars	8%	6.4	83.1	24,8%
17	Fuel for vehicles	18%	-0.2	81.6	69,4%
18	Books, magazines and newspapers	25%	-0.6	83.5	74,4%
19	Personal care products	20%	-3.7	80.8	78,2%
20	Real estate services	7%	7.0	82.5	21%
22	Personal care services	25%	0.6	82.3	80,8%
23	Vehicle maintenance and repair	20%	5.4	84.7	73,6%
26	Bank accounts	5%	-2.2	81.7	47,5%
28	Investment products	3%	7.3	82.6	18,6%
29	Home insurance	2%	4.9	83.8	28,7%
30	Vehicle insurance	12%	6.3	83.1	73,2%
31	Postal services	19%	5.4	83.8	71,7%
32	Fixed telephone services	14%	3.4	81.9	91,4%
33	Mobile telephone services	15%	1.3	82.2	86,7%
34	Internet provision	14%	5.9	80.1	74,6%
35	Tram, local bus and metro	10%	7.8	71.4	62,3%
37	Airline services	9%	3.9	85.4	39,9%
38	Vehicle rental services	1%	1.2	81.2	14,4%
39	Holiday accommodation	15%	3.2	84.3	42,5%
40	Packaged holidays & tours	8%	4.1	83.5	24,8%
41	Cafés, bars and restaurants	18%	1.6	83.7	82,3%
42	Commercial sport services	8%	2.0	83.6	24,1%
43	Culture and entertainment	20%	5.5	84.3	65,7%
45	Water supply	23%	2.8	81.4	94,2%
46	Electricity services	-33%	0.8	76.1	43,8%
48	Non-prescription medicines	27%	0.0	83.4	89,4%
51	Mortgages	0%	4.4	83.0	14,8%
52	Private life insurance	7%	4.3	84.2	28,8%

Market		Malta			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
53	Spectacles and lenses	18%	5.5	84.0	63%
54	TV-subscriptions	22%	7.2	81.5	76%
55	Dairy products	11%	-5.5	81.4	98,5%
57	Legal and accountancy services	5%	6.3	81.8	33,5%
58	Loans, credit and credit cards	13%	0.3	83.1	43%

The biggest improvement in market penetration appears for the markets for non-prescription medicines, maintenance products and books, magazines and newspapers. Overall, all markets experience an increase in market penetration, except for the market for electricity services.

When it comes to levels of penetration, there are several markets that show a difference over 25% when compared to the EU28 average. Among them, the highest differences are held by: the market for fixed telephone lines (+50,5%), the maintenance products market (+33,8%) and the TV-subscriptions market (+28,8%).

Netherlands

Market		Netherlands			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-11%	0.8	79.9	82,6%
2	Meat and meat products	-9%	-2.7	76.2	82,2%
3	Bread, cereals, rice and pasta	-11%	0.2	83.1	84,2%
5	Non-alcoholic drinks	-10%	0.8	84.0	85,4%
6	Alcoholic drinks	-19%	0.3	84.3	67,1%
7	Clothing and footwear	-9%	1.7	77.5	86,9%
8	Maintenance products	-13%	-0.6	81.0	51,3%
9	Furniture and furnishings	-11%	-0.1	80.3	41,2%
10	Electronic products	-8%	1.2	81.1	35%
11	Large household appliances	-13%	0.1	81.2	35,4%
12	Small household appliances	-5%	-0.1	81.8	44%
13	ICT products	-10%	0.8	78.6	45,3%
14	Entertainment goods	-15%	-0.2	82.7	52,1%
15	New cars	-3%	0.4	80.2	14,8%
16	Second hand cars	-6%	-0.2	74.5	26,4%
17	Fuel for vehicles	-18%	1.7	82.8	63,6%
18	Books, magazines and newspapers	-20%	0.8	84.1	61,1%
19	Personal care products	-15%	0.7	83.0	72,6%
20	Real estate services	-4%	0.4	72.8	12,7%
22	Personal care services	-17%	-0.1	82.8	62,5%
23	Vehicle maintenance and repair	-13%	1.0	77.1	47%
26	Bank accounts	-12%	-2.7	73.4	72,6%
28	Investment products	-9%	1.5	64.6	26,8%
29	Home insurance	-8%	-0.4	77.7	49,4%
30	Vehicle insurance	-8%	-1.3	78.3	50,4%
31	Postal services	-18%	1.9	73.7	60,4%
32	Fixed telephone services	-17%	-0.1	74.5	61,1%
33	Mobile telephone services	-10%	1.6	71.2	68,9%
34	Internet provision	-14%	1.5	71.2	57,6%
35	Tram, local bus and metro	-10%	-0.2	71.8	40,9%
36	Train services	-13%	-0.3	68.9	44,5%
37	Airline services	-9%	0.1	79.5	33%
38	Vehicle rental services	-6%	-0.9	77.4	11,3%
39	Holiday accommodation	-15%	1.3	82.1	45,5%
40	Packaged holidays & tours	-2%	-0.7	78.1	25,5%
41	Cafés, bars and restaurants	-18%	0.4	79.2	62,5%
42	Commercial sport services	-7%	0.6	80.1	39,8%
43	Culture and entertainment	-18%	-0.5	82.1	61,2%
45	Water supply	-14%	-3.6	77.4	71,5%
46	Electricity services	-14%	0.3	76.3	74,1%
47	Gas services	-17%	-0.2	75.8	56,3%
48	Non-prescription medicines	-16%	-0.9	80.8	61,4%

Market		Netherlands			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
51	Mortgages	-4%	-2.8	69.3	29,4%
52	Private life insurance	-3%	-0.3	70.4	28,4%
53	Spectacles and lenses	-13%	1.0	81.3	37,1%
54	TV-subscriptions	-11%	1.6	72.8	69,4%
55	Dairy products	-9%	-0.1	82.4	85,7%
57	Legal and accountancy services	-8%	-1.6	75.1	26,1%
58	Loans, credit and credit cards	-13%	-3.4	72.6	24,5%

For the Netherlands, the biggest decline in market penetration was observed for the markets for books, magazines and newspapers, alcoholic drinks and postal services. Overall, all markets have experienced a decrease in market penetration in comparison to 2012. The smallest decline in market penetration can be noted for the packaged holidays & tours, new cars, and private life insurances markets.

Austria

Market		Austria			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-9%	-1.7	76.1	80,2%
2	Meat and meat products	-10%	-2.4	75.2	77,7%
3	Bread, cereals, rice and pasta	-8%	-1.7	82.7	82,1%
5	Non-alcoholic drinks	-9%	-0.8	85.4	82,7%
6	Alcoholic drinks	-7%	0.7	84.0	70,7%
7	Clothing and footwear	-7%	-2.2	74.6	84,4%
8	Maintenance products	-9%	-0.7	81.2	58,7%
9	Furniture and furnishings	-3%	0.5	81.8	45,9%
10	Electronic products	1%	-0.3	81.6	42,2%
11	Large household appliances	-5%	-0.3	83.1	43,2%
12	Small household appliances	4%	0.8	85.1	49,3%
13	ICT products	-3%	0.1	77.7	49,9%
14	Entertainment goods	-11%	0.4	84.6	53,2%
15	New cars	0%	1.2	83.7	21,7%
16	Second hand cars	0%	-0.3	71.4	20,8%
17	Fuel for vehicles	-3%	4.8	74.5	70,4%
18	Books, magazines and newspapers	-5%	1.3	86.1	75,4%
19	Personal care products	-8%	-1.3	81.2	80%
20	Real estate services	-1%	2.2	67.0	12,8%
22	Personal care services	-8%	1.7	86.1	70,2%
23	Vehicle maintenance and repair	-4%	0.4	78.0	55,5%
26	Bank accounts	-5%	-0.7	71.0	73,1%
28	Investment products	-3%	0.2	67.2	43,4%
29	Home insurance	-1%	0.7	78.2	54,1%
30	Vehicle insurance	5%	2.5	79.9	61,4%
31	Postal services	-4%	1.9	72.0	69,2%
32	Fixed telephone services	-11%	2.0	74.9	43,6%
33	Mobile telephone services	-6%	0.5	69.0	72,9%
34	Internet provision	-3%	0.5	71.9	54,6%
35	Tram, local bus and metro	-7%	2.3	82.2	56%
36	Train services	2%	2.6	80.0	50%
37	Airline services	1%	0.5	80.6	35,7%
38	Vehicle rental services	-1%	1.7	76.8	12,6%
39	Holiday accommodation	1%	-0.5	82.8	44,6%
40	Packaged holidays & tours	0%	0.6	79.6	31,9%
41	Cafés, bars and restaurants	-6%	0.5	79.0	75,6%
42	Commercial sport services	-1%	1.8	82.0	34,3%
43	Culture and entertainment	-3%	0.9	86.4	71,8%
45	Water supply	0%	0.1	79.3	65,3%
46	Electricity services	-2%	2.8	77.0	76,5%
47	Gas services	1%	2.2	74.0	30,3%
48	Non-prescription medicines	-4%	-0.3	78.6	63,9%

Market		Austria			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
51	Mortgages	0%	0.6	70.8	13,8%
52	Private life insurance	-3%	-0.7	71.3	41,1%
53	Spectacles and lenses	2%	0.3	86.6	46,1%
54	TV-subscriptions	6%	1.9	72.8	34,2%
55	Dairy products	-7%	-1.1	83.5	84%
57	Legal and accountancy services	1%	0.1	75.3	26,8%
58	Loans, credit and credit cards	1%	1.5	79.2	40,1%

The market for TV subscriptions, vehicle insurances and small household appliances have experienced the biggest improvement in market penetration in comparison to 2012. In contrast, the fixed telephone services, entertainment goods and meat and meat products markets have seen their market penetration decline.

Poland

Market		Poland			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	2%	1.3	76.9	78,7%
2	Meat and meat products	3%	-0.7	69.3	81,6%
3	Bread, cereals, rice and pasta	4%	0.6	81.2	84%
5	Non-alcoholic drinks	4%	-1.5	80.2	83,4%
6	Alcoholic drinks	-1%	-1.4	80.3	62%
7	Clothing and footwear	0%	-1.0	70.9	81,5%
8	Maintenance products	-2%	0.4	79.4	52,6%
9	Furniture and furnishings	-3%	-2.2	79.1	34,5%
10	Electronic products	4%	-0.7	81.3	37,3%
11	Large household appliances	-5%	0.6	82.6	40,7%
12	Small household appliances	0%	-1.2	80.6	38,9%
13	ICT products	-3%	-1.0	77.9	45,8%
14	Entertainment goods	-6%	0.1	82.0	44,2%
15	New cars	-5%	0.0	77.0	6,3%
16	Second hand cars	0%	-0.6	63.9	25,5%
17	Fuel for vehicles	-4%	2.4	72.8	52,8%
18	Books, magazines and newspapers	-3%	0.2	85.5	68,2%
19	Personal care products	-1%	2.0	81.6	74,6%
20	Real estate services	-2%	2.7	68.2	11,1%
22	Personal care services	-2%	-0.4	83.6	61,6%
23	Vehicle maintenance and repair	-4%	0.3	69.6	40,5%
26	Bank accounts	1%	2.6	72.6	43,8%
28	Investment products	-3%	-0.7	65.7	19,9%
29	Home insurance	-3%	0.3	76.8	38,1%
30	Vehicle insurance	-4%	0.2	77.9	45,1%
31	Postal services	-4%	2.7	77.0	63,2%
32	Fixed telephone services	-18%	-4.5	71.3	34,7%
33	Mobile telephone services	0%	-0.1	74.4	75,5%
34	Internet provision	-6%	-1.5	72.0	49,4%
35	Tram, local bus and metro	-4%	0.8	76.3	46,2%
36	Train services	-2%	1.1	64.7	32,7%
37	Airline services	-1%	0.0	81.1	15,1%
38	Vehicle rental services	-5%	2.3	77.7	6,1%
39	Holiday accommodation	-2%	1.2	80.0	32,2%
40	Packaged holidays & tours	0%	-2.2	75.4	15,9%
41	Cafés, bars and restaurants	-3%	0.4	76.1	49,7%
42	Commercial sport services	-4%	1.9	83.3	25,4%
43	Culture and entertainment	-4%	1.4	81.8	56,1%
45	Water supply	4%	1.4	74.7	67,3%
46	Electricity services	1%	4.4	70.6	69,2%
47	Gas services	0%	2.9	75.5	47,7%
48	Non-prescription medicines	1%	1.0	80.3	72,2%

Market		Poland			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
51	Mortgages	-2%	1.7	67.8	10%
52	Private life insurance	-2%	-0.1	72.3	30,8%
53	Spectacles and lenses	-4%	-0.2	83.2	33,3%
54	TV-subscriptions	0%	-2.4	71.8	52,5%
55	Dairy products	5%	0.1	77.9	84,4%
57	Legal and accountancy services	0%	1.0	74.2	32,3%
58	Loans, credit and credit cards	-3%	-3.0	71.0	26,4%

For Poland, the biggest improvement in market penetration can be observed for the markets for dairy products, water supply and bread, cereals, rice and pasta, while the biggest decline was noted for the fixed telephone services, internet provision and entertainment goods markets.

Portugal

Market		Portugal			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-4%	1.2	80.6	64,4%
2	Meat and meat products	-5%	0.2	78.0	63,5%
3	Bread, cereals, rice and pasta	-5%	2.6	84.3	68,4%
5	Non-alcoholic drinks	-7%	1.2	83.4	70,9%
6	Alcoholic drinks	-3%	-2.1	79.8	48,8%
7	Clothing and footwear	-5%	0.9	79.0	73,1%
8	Maintenance products	0%	0.4	79.4	32,1%
9	Furniture and furnishings	-1%	0.5	80.6	24,3%
10	Electronic products	-1%	-0.6	82.0	23,4%
11	Large household appliances	-2%	-0.7	81.0	29,4%
12	Small household appliances	-1%	0.7	82.7	29,9%
13	ICT products	-2%	-1.1	80.0	30%
14	Entertainment goods	-5%	-1.9	80.0	27,7%
15	New cars	-3%	-0.4	76.7	8,7%
16	Second hand cars	-2%	-2.5	65.7	12,9%
17	Fuel for vehicles	-6%	1.6	70.7	46,1%
18	Books, magazines and newspapers	-7%	0.2	84.4	46,1%
19	Personal care products	1%	-0.5	81.2	61,3%
20	Real estate services	-1%	1.2	69.6	9,7%
22	Personal care services	-4%	-0.6	84.0	50,2%
23	Vehicle maintenance and repair	0%	1.1	72.5	44,6%
26	Bank accounts	1%	-0.5	67.9	45,4%
28	Investment products	-3%	-0.5	68.2	12,6%
29	Home insurance	-1%	-1.6	73.1	34,9%
30	Vehicle insurance	-2%	-1.9	75.9	43%
31	Postal services	-6%	3.3	78.5	30,7%
32	Fixed telephone services	-4%	-0.1	73.0	32,7%
33	Mobile telephone services	2%	-0.2	74.7	66,4%
34	Internet provision	-3%	-1.6	69.1	37,8%
35	Tram, local bus and metro	1%	-1.3	73.6	36,1%
36	Train services	0%	-4.6	70.4	32,8%
37	Airline services	-4%	-1.9	78.7	18,1%
38	Vehicle rental services	-3%	2.1	78.0	6,7%
39	Holiday accommodation	-2%	0.6	81.3	20,7%
40	Packaged holidays & tours	-2%	0.8	79.3	10,8%
41	Cafés, bars and restaurants	-5%	-0.2	77.1	54,8%
42	Commercial sport services	-1%	1.2	79.1	25%
43	Culture and entertainment	-3%	2.1	82.6	43%
45	Water supply	-4%	-0.9	69.4	54,7%
46	Electricity services	-5%	3.1	66.3	57,3%
47	Gas services	1%	1.2	74.0	27,5%
48	Non-prescription medicines	-1%	0.9	80.8	52,9%

Market		Portugal			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
51	Mortgages	1%	-4.0	61.9	15,2%
52	Private life insurance	0%	0.0	72.1	27,8%
53	Spectacles and lenses	-3%	0.6	83.2	33,1%
54	TV-subscriptions	3%	-1.7	67.6	45,3%
55	Dairy products	-6%	2.8	84.1	68,7%
57	Legal and accountancy services	-2%	1.8	73.2	22,4%
58	Loans, credit and credit cards	-1%	-4.8	66.9	23,4%

The markets for TV-subscriptions, mobile telephone services and tram, bus and metro services have experienced the biggest improvement in market penetration in comparison to 2012. In contrast, the non-alcoholic drinks, books, magazines and newspapers and dairy products have declined the most.

Romania

Market		Romania			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-1%	-1.1	68.6	70,7%
2	Meat and meat products	-4%	-3.2	65.9	67,7%
3	Bread, cereals, rice and pasta	-3%	-0.7	77.2	77,9%
5	Non-alcoholic drinks	-5%	-0.1	74.9	76,1%
6	Alcoholic drinks	-3%	-1.7	69.3	43,2%
7	Clothing and footwear	-4%	1.5	71.3	70,3%
8	Maintenance products	-5%	-2.4	75.0	46,3%
9	Furniture and furnishings	-2%	-1.3	75.8	35,8%
10	Electronic products	1%	0.4	79.3	29,4%
11	Large household appliances	-3%	-2.9	79.6	39,6%
12	Small household appliances	0%	-1.0	77.8	34,5%
13	ICT products	-4%	-0.3	78.9	36,4%
14	Entertainment goods	-4%	-0.3	78.2	29,1%
15	New cars	-3%	0.0	80.5	06,3%
16	Second hand cars	-4%	0.3	67.7	06,0%
17	Fuel for vehicles	-3%	1.2	70.2	38,1%
18	Books, magazines and newspapers	-6%	1.4	83.9	48,0%
19	Personal care products	-5%	-0.9	75.5	58,5%
20	Real estate services	-3%	4.8	69.4	07,9%
22	Personal care services	-4%	0.4	81.9	33,5%
23	Vehicle maintenance and repair	-4%	0.1	69.9	27,3%
26	Bank accounts	-5%	-3.4	71.4	30,3%
28	Investment products	-3%	0.7	67.5	11,2%
29	Home insurance	-7%	0.3	76.3	45,7%
30	Vehicle insurance	-4%	-0.3	74.9	28,2%
31	Postal services	-5%	-0.3	80.8	36,0%
32	Fixed telephone services	-6%	0.0	78.2	41,0%
33	Mobile telephone services	-2%	2.2	80.9	65,2%
34	Internet provision	-4%	2.0	76.5	40,8%
35	Tram, local bus and metro	0%	1.4	75.3	44,0%
36	Train services	0%	1.9	66.3	25,6%
37	Airline services	-1%	0.0	83.4	11,6%
38	Vehicle rental services	-3%	0.8	79.0	05,8%
39	Holiday accommodation	-1%	-0.1	76.7	25,0%
40	Packaged holidays & tours	-1%	-1.1	77.6	10,9%
41	Cafés, bars and restaurants	-4%	0.1	72.8	33,9%
42	Commercial sport services	-1%	0.7	79.6	13,7%
43	Culture and entertainment	-2%	0.4	80.2	41,8%
45	Water supply	-1%	2.7	70.1	51,6%
46	Electricity services	-3%	0.1	72.7	67,9%
47	Gas services	-3%	3.4	74.4	34,6%
48	Non-prescription medicines	-3%	0.4	76.1	59,7%

Market		Romania			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
51	Mortgages	-4%	2.5	63.0	07,0%
52	Private life insurance	-3%	0.8	73.8	13,7%
53	Spectacles and lenses	0%	-0.6	79.2	41,8%
54	TV-subscriptions	2%	2.2	77.6	66,7%
55	Dairy products	-3%	0.4	74.1	68,7%
57	Legal and accountancy services	1%	-0.3	70.4	21,7%
58	Loans, credit and credit cards	-4%	0.2	66.7	26,0%

Most markets have remained stable or declined in terms of market penetration. However, the markets for TV-subscriptions, legal and accountancy services and electronic products have experienced the biggest improvement. The biggest decline can be noted for the home insurances, fixed telephone services and books, magazines and newspapers markets.

Slovenia

Market		Slovenia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-9%	-0.3	72.8	80,7%
2	Meat and meat products	-7%	-1.0	74.6	81,9%
3	Bread, cereals, rice and pasta	-7%	1.5	82.2	85,7%
5	Non-alcoholic drinks	-8%	-0.3	79.0	84,5%
6	Alcoholic drinks	-3%	0.3	80.6	64,6%
7	Clothing and footwear	-9%	1.2	75.6	81,4%
8	Maintenance products	-4%	-2.0	77.9	62,3%
9	Furniture and furnishings	-5%	1.3	78.9	35,7%
10	Electronic products	-4%	0.4	80.5	36,2%
11	Large household appliances	-4%	1.0	81.2	40,4%
12	Small household appliances	0%	2.1	81.7	42,1%
13	ICT products	-7%	0.6	80.2	42,2%
14	Entertainment goods	-6%	-0.2	81.2	40,1%
15	New cars	-5%	3.8	81.3	19,8%
16	Second hand cars	-2%	2.0	67.8	22,7%
17	Fuel for vehicles	-14%	1.6	82.3	65,8%
18	Books, magazines and newspapers	-8%	0.1	82.1	65,1%
19	Personal care products	-9%	1.7	79.4	75,2%
20	Real estate services	-2%	2.8	70.7	11,6%
22	Personal care services	-10%	-0.9	82.7	63,1%
23	Vehicle maintenance and repair	-6%	2.3	79.7	55,9%
26	Bank accounts	-7%	0.0	76.7	67,8%
28	Investment products	-5%	0.6	62.0	23,7%
29	Home insurance	-4%	-0.2	78.9	54,0%
30	Vehicle insurance	-7%	-0.8	80.1	62,2%
31	Postal services	-9%	-1.5	81.2	64,6%
32	Fixed telephone services	-11%	1.7	79.2	53,4%
33	Mobile telephone services	-10%	-1.2	76.4	70,7%
34	Internet provision	-6%	-1.2	73.9	52,6%
35	Tram, local bus and metro	-4%	1.0	80.4	36,5%
36	Train services	-4%	1.2	82.0	28,3%
37	Airline services	-2%	0.7	83.4	19,6%
38	Vehicle rental services	-1%	4.1	80.4	12,8%
39	Holiday accommodation	-2%	0.1	81.4	48,0%
40	Packaged holidays & tours	-1%	0.9	79.7	35,7%
41	Cafés, bars and restaurants	-4%	1.0	78.7	62,6%
42	Commercial sport services	-3%	0.1	82.4	31,0%
43	Culture and entertainment	-5%	1.4	85.0	60,7%
45	Water supply	-7%	2.5	79.2	76,5%
46	Electricity services	-8%	4.0	81.0	79,3%
47	Gas services	-6%	1.3	84.4	26,8%
48	Non-prescription medicines	-9%	0.2	76.6	64,0%

Market		Slovenia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
51	Mortgages	-2%	1.5	73.7	11,3%
52	Private life insurance	-5%	-0.6	69.3	50,0%
53	Spectacles and lenses	-3%	-1.0	82.5	44,9%
54	TV-subscriptions	-2%	-0.6	73.5	73,8%
55	Dairy products	-9%	0.5	80.1	82,9%
57	Legal and accountancy services	-4%	3.4	70.5	15,6%
58	Loans, credit and credit cards	-5%	0.9	77.3	26,2%

All markets have decreased in terms of market penetration in comparison to 2012, except for the market for small household appliances, which has remained stable in Slovenia. The biggest decline in market penetration can be noted for the fuel for vehicles, fixed telephone services and mobile telephone services markets.

The Slovenian market for TV-subscriptions is the market with the highest difference with the EU28 average, regarding the level of penetration (+26,6%).

Slovakia

Market		Slovakia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	-6%	-3.6	71.1	74,0%
2	Meat and meat products	-7%	-3.8	68.0	75,1%
3	Bread, cereals, rice and pasta	-7%	-3.1	79.3	78,9%
5	Non-alcoholic drinks	-8%	-2.9	81.3	78,1%
6	Alcoholic drinks	-3%	-2.5	79.2	56,5%
7	Clothing and footwear	-11%	-1.8	65.8	75,3%
8	Maintenance products	2%	3.0	78.2	52,3%
9	Furniture and furnishings	2%	0.4	79.4	34,5%
10	Electronic products	1%	-3.3	78.9	33,4%
11	Large household appliances	1%	-2.5	80.8	42,4%
12	Small household appliances	5%	-0.9	81.1	42,0%
13	ICT products	4%	0.3	78.3	42,2%
14	Entertainment goods	-2%	0.2	81.5	38,3%
15	New cars	-3%	-1.0	76.9	10,1%
16	Second hand cars	-2%	2.1	65.5	15,4%
17	Fuel for vehicles	-3%	2.5	78.4	50,0%
18	Books, magazines and newspapers	-4%	-3.1	84.9	64,1%
19	Personal care products	0%	0.6	79.7	73,1%
20	Real estate services	-4%	-0.3	67.0	9,5%
22	Personal care services	-1%	-1.1	82.9	48,2%
23	Vehicle maintenance and repair	-1%	2.6	74.7	35,4%
26	Bank accounts	-6%	1.1	75.7	54,3%
28	Investment products	-1%	0.4	65.0	20,0%
29	Home insurance	4%	-1.1	75.8	45,6%
30	Vehicle insurance	2%	1.0	78.9	40,0%
31	Postal services	-1%	-2.0	81.0	60,2%
32	Fixed telephone services	-7%	-1.9	82.0	33,7%
33	Mobile telephone services	1%	3.4	78.3	71,1%
34	Internet provision	5%	0.0	76.3	50,0%
35	Tram, local bus and metro	0%	0.4	79.7	48,1%
36	Train services	2%	-1.7	74.4	39,2%
37	Airline services	-2%	0.4	80.0	12,5%
38	Vehicle rental services	-4%	1.7	77.9	8,4%
39	Holiday accommodation	0%	0.3	80.2	28,4%
40	Packaged holidays & tours	0%	0.6	75.8	18,2%
41	Cafés, bars and restaurants	-2%	0.8	76.0	48,1%
42	Commercial sport services	0%	-0.8	81.3	28,2%
43	Culture and entertainment	-1%	1.4	82.6	54,5%
45	Water supply	-3%	0.0	81.2	61,3%
46	Electricity services	-2%	-1.6	78.1	68,4%
47	Gas services	-6%	0.7	79.2	45,3%
48	Non-prescription medicines	-2%	-2.6	76.2	63,3%

Market		Slovakia			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
51	Mortgages	0%	1.7	70.4	18,1%
52	Private life insurance	1%	1.0	71.2	43,0%
53	Spectacles and lenses	2%	0.5	82.4	41,5%
54	TV-subscriptions	1%	-0.6	75.5	40,6%
55	Dairy products	-9%	-2.0	78.1	76,7%
57	Legal and accountancy services	-1%	0.2	72.2	21,4%
58	Loans, credit and credit cards	1%	-0.4	72.1	24,8%

In Slovakia, the internet provision, small household appliances markets experience the biggest increase in market penetration. The markets for clothing and footwear, non-alcoholic drinks and dairy products on the contrary experienced the biggest decline in market penetration.

Finland

Market		Finland			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	2%	-0.9	80.1	94,1%
2	Meat and meat products	3%	-3.1	78.2	92,2%
3	Bread, cereals, rice and pasta	1%	0.3	85.0	94%
5	Non-alcoholic drinks	1%	-0.9	84.8	93,2%
6	Alcoholic drinks	0%	0.6	87.9	76%
7	Clothing and footwear	1%	-1.5	74.4	93,8%
8	Maintenance products	0%	1.1	82.7	59,9%
9	Furniture and furnishings	1%	1.3	81.7	55,7%
10	Electronic products	-1%	-0.2	80.9	37,4%
11	Large household appliances	-3%	1.0	82.0	41,2%
12	Small household appliances	1%	0.8	81.7	40,2%
13	ICT products	-2%	-0.1	75.9	49,5%
14	Entertainment goods	-2%	0.5	84.5	58%
15	New cars	1%	0.9	82.3	13,5%
16	Second hand cars	2%	-0.3	73.3	29,2%
17	Fuel for vehicles	0%	1.5	85.4	72,1%
18	Books, magazines and newspapers	-5%	0.8	80.4	78,3%
19	Personal care products	5%	-0.4	81.8	84,1%
20	Real estate services	0%	0.6	75.7	17,1%
22	Personal care services	-2%	-0.3	85.3	69,4%
23	Vehicle maintenance and repair	-2%	1.8	78.3	51,9%
26	Bank accounts	8%	-2.6	79.3	76,1%
28	Investment products	-1%	1.5	73.2	32,9%
29	Home insurance	-1%	-0.2	79.8	68,3%
30	Vehicle insurance	-3%	0.6	80.1	57,3%
31	Postal services	-2%	1.0	81.9	75,6%
32	Fixed telephone services	-4%	2.8	75.6	17,2%
33	Mobile telephone services	4%	1.0	70.1	85,3%
34	Internet provision	-4%	1.6	70.6	58,5%
35	Tram, local bus and metro	0%	-0.7	81.8	51,5%
36	Train services	1%	4.2	79.2	43,3%
37	Airline services	2%	-0.3	80.4	34,7%
38	Vehicle rental services	-2%	-0.9	82.7	10,4%
39	Holiday accommodation	-2%	-0.6	83.1	37,2%
40	Packaged holidays & tours	-4%	0.5	82.2	27,2%
41	Cafés, bars and restaurants	0%	0.1	79.5	83,9%
42	Commercial sport services	0%	-0.7	81.6	46,1%
43	Culture and entertainment	-5%	1.6	86.5	70,1%
45	Water supply	3%	0.0	81.7	54,3%
46	Electricity services	9%	2.8	77.5	80,9%
48	Non-prescription medicines	3%	-1.2	84.0	81,3%
51	Mortgages	-2%	0.6	81.7	34,4%

Market		Finland			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	-4%	2.7	77.9	42%
53	Spectacles and lenses	-3%	0.4	79.3	37,5%
54	TV-subscriptions	2%	-1.1	68.1	30%
55	Dairy products	1%	-0.8	85.5	94%
57	Legal and accountancy services	0%	1.2	81.2	15%
58	Loans, credit and credit cards	-3%	0.6	82.5	41,5%

The markets for electricity services, bank accounts and personal care products have improved most in terms of market penetration in comparison to 2012. While the cultural and entertainment services, books, magazines and newspapers and internet provision markets have experienced the biggest decline.

When observing the Finish markets, off-line gambling and lottery services and home insurance show the highest differences of penetration when comparing to the EU28 average score (+34,3% and +32% respectively).

Sweden

Market		Sweden			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	2%	-0.2	75.1	87,5%
2	Meat and meat products	2%	-3.2	70.5	85,6%
3	Bread, cereals, rice and pasta	0%	-0.4	80.4	88,2%
5	Non-alcoholic drinks	1%	0.2	80.9	91,6%
6	Alcoholic drinks	0%	4.6	86.3	71,3%
7	Clothing and footwear	-2%	0.6	72.9	88,4%
8	Maintenance products	8%	-0.7	76.3	54,4%
9	Furniture and furnishings	4%	2.8	81.8	47,6%
10	Electronic products	7%	0.2	76.7	41,5%
11	Large household appliances	3%	1.6	79.1	38,0%
12	Small household appliances	5%	1.5	79.9	42,6%
13	ICT products	7%	0.3	73.8	55,5%
14	Entertainment goods	4%	1.9	81.1	57,3%
15	New cars	0%	3.2	78.8	14,2%
16	Second hand cars	4%	0.8	68.7	33,8%
17	Fuel for vehicles	-1%	3.7	83.1	68,8%
18	Books, magazines and newspapers	-1%	2.0	82.8	79,7%
19	Personal care products	3%	2.4	77.1	82,8%
20	Real estate services	-1%	0.1	70.1	20,1%
22	Personal care services	1%	-0.1	79.9	65,6%
23	Vehicle maintenance and repair	6%	1.5	70.0	50,2%
26	Bank accounts	-4%	1.2	74.7	56,6%
28	Investment products	5%	0.8	63.6	52,6%
29	Home insurance	8%	2.2	75.4	77,8%
30	Vehicle insurance	-4%	3.0	77.0	54,0%
31	Postal services	3%	-0.2	76.8	67,1%
32	Fixed telephone services	-3%	3.9	69.7	63,2%
33	Mobile telephone services	1%	3.5	65.8	79,5%
34	Internet provision	1%	0.0	64.5	62,5%
35	Tram, local bus and metro	9%	0.4	70.4	59,3%
36	Train services	6%	1.8	68.0	50,5%
37	Airline services	3%	1.6	78.6	35,2%
38	Vehicle rental services	-1%	1.5	78.3	16,3%
39	Holiday accommodation	0%	0.6	80.0	38,4%
40	Packaged holidays & tours	5%	1.2	78.1	31,4%
41	Cafés, bars and restaurants	7%	-0.4	75.1	80,7%
42	Commercial sport services	5%	2.0	80.5	47,2%
43	Culture and entertainment	3%	1.9	82.2	73,1%
45	Water supply	0%	4.7	76.5	44,1%
46	Electricity services	-2%	7.4	73.5	73,1%
48	Non-prescription medicines	3%	1.4	78.7	77,7%
51	Mortgages	5%	4.6	75.5	50,0%

Market		Sweden			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	7%	2.5	70.8	52,3%
53	Spectacles and lenses	3%	3.8	80.2	37,6%
54	TV-subscriptions	5%	-1.1	65.5	61,9%
55	Dairy products	2%	0.2	82.9	90,7%
57	Legal and accountancy services	-1%	2.2	74.3	13,6%
58	Loans, credit and credit cards	-2%	2.4	75.0	33,5%

In Sweden, the markets for tram, bus and metro services, maintenance products and home insurances have experienced the biggest improvement in terms of market penetration. In contrast, the vehicle insurances, bank accounts and fixed telephone services markets have declined the most.

Among the Swedish markets with the highest differences when compared to the EU28 average, three can be mentioned: home insurances shows the highest level of difference (+41,5%), followed by the mortgages market (+33%) and the bank investments market (+31,2%).

UK

Market		UK			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	1%	-4.6	80.1	74,0%
2	Meat and meat products	-3%	-9.3	74.5	72,4%
3	Bread, cereals, rice and pasta	-7%	-3.8	82.9	74,0%
5	Non-alcoholic drinks	-3%	-0.9	84.6	75,4%
6	Alcoholic drinks	-1%	-1.1	84.3	57,1%
7	Clothing and footwear	-1%	1.5	79.6	77,3%
8	Maintenance products	-4%	-0.9	83.3	42,1%
9	Furniture and furnishings	1%	-0.7	80.7	33,8%
10	Electronic products	5%	1.2	83.4	39,6%
11	Large household appliances	2%	-0.3	83.3	39,6%
12	Small household appliances	3%	-0.6	83.4	43,5%
13	ICT products	1%	-1.3	79.5	43,1%
14	Entertainment goods	-3%	-0.9	85.1	50,2%
15	New cars	-1%	1.3	77.5	14,4%
16	Second hand cars	-2%	1.2	72.7	24,8%
17	Fuel for vehicles	-1%	2.6	80.1	51,7%
18	Books, magazines and newspapers	-5%	0.0	86.4	64,5%
19	Personal care products	3%	-2.3	83.9	65,1%
20	Real estate services	-1%	-0.5	66.2	12,6%
22	Personal care services	1%	-0.6	83.2	49,4%
23	Vehicle maintenance and repair	-3%	-0.7	72.7	39,9%
26	Bank accounts	1%	0.0	70.8	51,2%
28	Investment products	-3%	-0.3	68.6	20,7%
29	Home insurance	-4%	1.0	80.3	46,1%
30	Vehicle insurance	1%	3.1	80.6	45,0%
31	Postal services	-4%	0.5	74.3	56,9%
32	Fixed telephone services	-2%	0.3	75.0	52,9%
33	Mobile telephone services	1%	-1.5	71.3	64,6%
34	Internet provision	1%	-0.7	70.1	47,8%
35	Tram, local bus and metro	-1%	2.7	74.3	42,9%
36	Train services	1%	0.5	71.8	49,3%
37	Airline services	-3%	1.2	78.7	39,4%
38	Vehicle rental services	-2%	0.7	76.2	11,9%
39	Holiday accommodation	0%	1.1	82.8	39,1%
40	Packaged holidays & tours	-1%	0.1	78.9	23,8%
41	Cafés, bars and restaurants	-2%	-2.8	79.8	65,4%
42	Commercial sport services	1%	1.4	79.2	27,0%
43	Culture and entertainment	-2%	0.6	82.5	58,2%
45	Water supply	3%	2.9	74.8	64,4%
46	Electricity services	0%	-3.0	69.3	67,2%
47	Gas services	3%	-0.7	70.5	53,6%
48	Non-prescription medicines	0%	-0.9	85.1	50,6%

Market		UK			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
51	Mortgages	-1%	0.2	72.2	21,6%
52	Private life insurance	0%	1.4	76.5	20,7%
53	Spectacles and lenses	-1%	-0.6	81.4	40,3%
54	TV-subscriptions	-3%	-1.7	72.0	34,2%
55	Dairy products	-10%	-1.1	83.6	68,1%
57	Legal and accountancy services	0%	0.9	75.9	21,5%
58	Loans, credit and credit cards	-1%	1.7	74.2	30,3%

When comparing the market penetration in the UK with data from 2012, it can be noted that the markets for electronic products, small household appliances and water supply has improved most. In contrast, the dairy products, bread, cereals, rice and pasta and books, magazines and newspapers markets have decreased the most.

Norway

Market		Norway			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	0%	0.1	69.3	82,6%
2	Meat and meat products	-1%	-1.2	71.0	83,3%
3	Bread, cereals, rice and pasta	-1%	-0.8	76.8	82,9%
5	Non-alcoholic drinks	-1%	1.7	81.3	81,8%
6	Alcoholic drinks	0%	1.6	83.5	69,3%
7	Clothing and footwear	2%	-1.3	70.7	83,6%
8	Maintenance products	9%	1.0	78.0	62,6%
9	Furniture and furnishings	1%	-1.4	77.1	45,5%
10	Electronic products	-1%	0.4	77.0	39,5%
11	Large household appliances	1%	0.1	77.5	39,5%
12	Small household appliances	-3%	0.6	77.4	38,0%
13	ICT products	3%	0.8	73.6	53,6%
14	Entertainment goods	-5%	-0.7	77.4	54,9%
15	New cars	5%	-0.4	77.8	24,0%
16	Second hand cars	-12%	-0.3	69.6	17,7%
17	Fuel for vehicles	-6%	-4.6	76.6	64,8%
18	Books, magazines and newspapers	-20%	1.5	82.1	60,6%
19	Personal care products	-5%	2.2	73.9	67,9%
20	Real estate services	-4%	2.6	70.8	19,0%
22	Personal care services	-5%	-1.2	77.3	57,5%
23	Vehicle maintenance and repair	0%	0.4	70.7	51,7%
26	Bank accounts	13%	-0.9	78.3	73,5%
28	Investment products	-7%	1.4	68.3	23,2%
29	Home insurance	2%	1.4	78.2	62,4%
30	Vehicle insurance	-2%	-2.7	75.6	57,9%
31	Postal services	-9%	-3.8	71.3	58,4%
32	Fixed telephone services	-6%	-0.1	73.5	37,1%
33	Mobile telephone services	-10%	0.0	70.9	63,5%
34	Internet provision	-6%	1.9	69.5	55,3%
35	Tram, local bus and metro	-1%	-1.6	72.3	53,6%
36	Train services	4%	0.4	76.6	51,9%
37	Airline services	6%	-1.0	79.6	69,5%
38	Vehicle rental services	-8%	-0.1	76.7	12,1%
39	Holiday accommodation	-22%	1.7	80.4	33,2%
40	Packaged holidays & tours	-4%	1.5	79.1	30,9%
41	Cafés, bars and restaurants	-7%	-1.4	70.4	69,9%
42	Commercial sport services	4%	-0.9	77.8	39,5%
43	Culture and entertainment	2%	-0.4	80.3	73,6%
45	Water supply	-14%	-0.1	77.5	37,2%
46	Electricity services	-4%	-0.7	73.8	71,3%
48	Non-prescription medicines	-7%	2.0	78.6	64,2%
51	Mortgages	7%	-2.5	76.4	57,8%

Market		Norway			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
52	Private life insurance	-7%	-1.5	71.2	32,4%
53	Spectacles and lenses	-3%	-0.2	80.1	36,6%
54	TV-subscriptions	-5%	-1.9	67.7	61,2%
55	Dairy products	0%	1.3	80.7	84,9%
57	Legal and accountancy services	-2%	0.1	74.5	14,8%
58	Loans, credit and credit cards	-26%	-2.7	74.7	26,3%

The markets for bank accounts, maintenance products and mortgages have increased most with regard to market penetration, when compared to 2012. The loans, credit and credit cards, holiday accommodations and books, magazines and newspapers markets on the contrary have decreased the most.

Iceland

Market		Iceland			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
1	Fruit and vegetables	0%	1.5	66.5	94,2%
2	Meat and meat products	1%	-1.1	68.4	92,6%
3	Bread, cereals, rice and pasta	-1%	0.5	76.0	94,3%
5	Non-alcoholic drinks	-2%	0.5	77.8	92,4%
6	Alcoholic drinks	-10%	2.1	78.5	69,4%
7	Clothing and footwear	-3%	1.6	70.8	87,2%
8	Maintenance products	-10%	1.1	74.1	56,1%
9	Furniture and furnishings	1%	-0.4	76.7	42,4%
10	Electronic products	-2%	1.2	79.0	40,3%
11	Large household appliances	-2%	-1.3	76.4	33,0%
12	Small household appliances	-1%	1.3	77.3	42,4%
13	ICT products	-3%	-0.6	75.9	56,7%
14	Entertainment goods	-13%	1.8	79.5	61,9%
15	New cars	1%	2.0	76.6	10,2%
16	Second hand cars	-1%	-1.2	70.1	35,6%
17	Fuel for vehicles	-7%	4.5	72.1	86,4%
18	Books, magazines and newspapers	-15%	-0.2	77.9	65,7%
19	Personal care products	-4%	1.9	76.4	74,5%
20	Real estate services	3%	-2.9	63.5	22,5%
22	Personal care services	-8%	0.0	80.6	72,9%
23	Vehicle maintenance and repair	-7%	-1.3	69.5	64,5%
26	Bank accounts	2%	1.5	67.2	78,9%
28	Investment products	-8%	5.2	66.2	37,1%
29	Home insurance	-5%	0.4	71.0	66,8%
30	Vehicle insurance	-8%	-1.3	68.0	71,8%
31	Postal services	-9%	-0.6	75.6	65,7%
32	Fixed telephone services	-2%	3.9	68.6	65,4%
33	Mobile telephone services	-2%	2.9	68.4	83,3%
34	Internet provision	-6%	-1.0	63.6	68,1%
35	Tram, local bus and metro	-5%	1.2	74.1	35,6%
37	Airline services	1%	0.4	77.0	68,3%
38	Vehicle rental services	-3%	2.6	78.7	13,4%
39	Holiday accommodation	0%	1.1	80.4	47,3%
40	Packaged holidays & tours	-3%	1.2	77.0	17,7%
41	Cafés, bars and restaurants	-5%	-1.0	71.1	81,6%
42	Commercial sport services	-2%	-0.2	81.6	62,0%
43	Culture and entertainment	-6%	0.5	82.6	83,8%
45	Water supply	-6%	1.0	72.2	65,1%
46	Electricity services	-6%	1.8	71.3	74,7%
48	Non-prescription medicines	-2%	1.3	73.9	73,0%
51	Mortgages	-3%	3.0	58.2	37,8%
52	Private life insurance	-3%	1.1	69.5	44,1%

Market		Iceland			
		Difference in market penetration 2013-2012	Difference in MPI 2013-2012	MPI level 2013	Level of market penetration 2013
53	Spectacles and lenses	3%	0.9	80.6	41,4%
54	TV-subscriptions	-7%	3.6	69.3	56,4%
55	Dairy products	0%	1.3	77.7	95,9%
57	Legal and accountancy services	1%	0.3	72.3	29,7%
58	Loans, credit and credit cards	-1%	3.2	71.1	52,1%

The markets for spectacles and lenses, real estate services and bank accounts have increased most in terms of market penetration. The largest decline on the other hand can be noted for the books, magazines and newspapers, entertainment goods and alcoholic drinks markets.



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