European Commission

Ipsos

Croatia

2020 Market Monitoring Survey

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

MARKETS COVERED

- New cars
- Clothing and footwear
- Bank accounts
- Insurance services
- Postal services
- TV subscriptions
- Mobile telephone Services
- Internet provision
- Electricity services
- Gas services
- Recreational services
- Vehicle rental services
- Packaged holidays and tours



OVERVIEW OF FINDINGS

The MMS contains seven core indicators: trust in markets; ratings of purchasing experiences; ease of comparing products/services; experience of problems giving cause for complaint; experience of detriment; complaining; and satisfaction with complaint outcomes.

In Croatia, levels of trust in the thirteen markets covered range from a high of 97% for the recreational services market, to a low of 80% for the internet provision market.

Between 87% (internet provision market) and 99% (recreational services market) of consumers in Croatia report positive experiences of purchasing goods or services in the thirteen markets. Between 41% (gas services market) and 71% (new cars market) find it easy to compare the offers of different retailers/providers/operators.

Between 2% and 15% of consumers in Croatia have experienced a problem in the thirteen markets that they feel gave cause for complaint – compared with 7%-14% across the EU27 as a whole. Of this group, between 14% and 66% have experienced financial loss as a result of the problem, while between 50% and 86% have experienced other, non-financial impacts, such as a loss of time, anger, frustration, stress or anxiety.

Of all those who have experienced problems in Croatia, between 40% (bank accounts market) and 93% (insurance services market) went on to make a complaint.

TECHNICAL NOTE

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

FURTHER INFORMATION

Survey microsite:
https://public.tableau.com/views/ConsumerMarketMonitoringSurvey/Start?:showVizHome=no

EC website:
https://ec.europa.eu/info/policies/consumers/consumerprotection/evidence-based-consumer-policy/marketmonitoring_en

Email: JUST-E3@ec.europa.eu

European Commission

Croatia

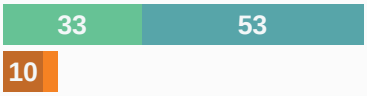
How much do you trust the providers/retailers/operators overall?

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



New cars

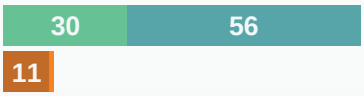




	HR	EU27
a great deal + a fair amount	86%	83%
not very much + not at all	13%	15%

Clothing and footwear





	HR	EU27
a great deal + a fair amount	86%	84%
not very much + not at all	12%	15%

Bank accounts

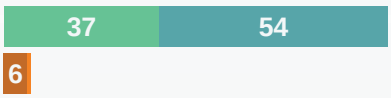




	HR	EU27
a great deal + a fair amount	91%	78%
not very much + not at all	9%	22%

Insurance services

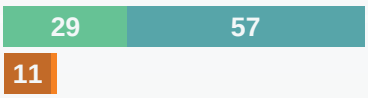




	HR	EU27
a great deal + a fair amount	91%	75%
not very much + not at all	7%	24%

Postal services

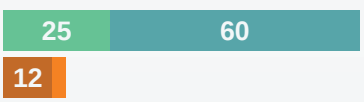




	HR	EU27
a great deal + a fair amount	86%	85%
not very much + not at all	13%	14%

TV subscriptions

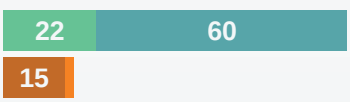




	HR	EU27
a great deal + a fair amount	85%	77%
not very much + not at all	15%	22%

Mobile telephone services

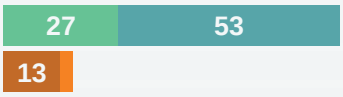




	HR	EU27
a great deal + a fair amount	82%	77%
not very much + not at all	17%	23%

Internet provision

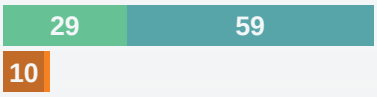




	HR	EU27
a great deal + a fair amount	80%	75%
not very much + not at all	17%	24%

Electricity services





	HR	EU27
a great deal + a fair amount	88%	77%
not very much + not at all	11%	21%

Gas services

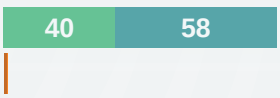




	HR	EU27
a great deal + a fair amount	91%	82%
not very much + not at all	7%	17%

Recreational services





	HR	EU27
a great deal + a fair amount	97%	87%
not very much + not at all	1%	12%

Vehicle rental services





	HR	EU27
a great deal + a fair amount	89%	86%
not very much + not at all	10%	14%

Packaged holidays and tours





	HR	EU27
a great deal + a fair amount	90%	81%
not very much + not at all	8%	16%

Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%

European Commission

Croatia

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

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

Very positive
Mostly positive
Mostly negative
Very negative

New cars

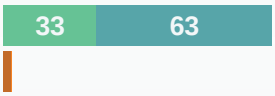




	HR	EU27
Very positive + Mostly positive	93%	94%
Mostly negative + Very negative	7%	5%

Clothing and footwear





	HR	EU27
Very positive + Mostly positive	97%	95%
Mostly negative + Very negative	3%	4%

Bank accounts

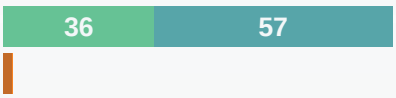




	HR	EU27
Very positive + Mostly positive	94%	89%
Mostly negative + Very negative	5%	9%

Insurance services

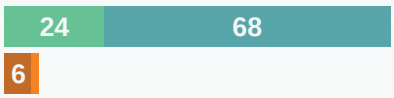




	HR	EU27
Very positive + Mostly positive	93%	89%
Mostly negative + Very negative	2%	9%

Postal services

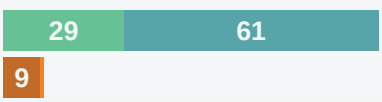




	HR	EU27
Very positive + Mostly positive	92%	91%
Mostly negative + Very negative	8%	7%

TV subscriptions

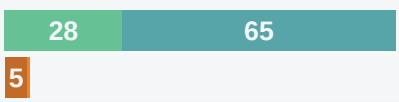




	HR	EU27
Very positive + Mostly positive	89%	88%
Mostly negative + Very negative	9%	10%

Mobile telephone services

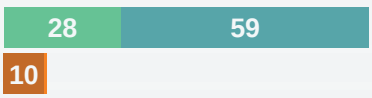




	HR	EU27
Very positive + Mostly positive	93%	89%
Mostly negative + Very negative	6%	10%

Internet provision

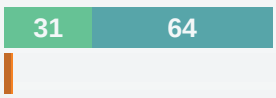




	HR	EU27
Very positive + Mostly positive	87%	87%
Mostly negative + Very negative	10%	11%

Electricity services

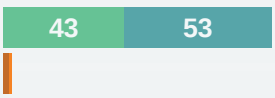




	HR	EU27
Very positive + Mostly positive	96%	86%
Mostly negative + Very negative	3%	10%

Gas services

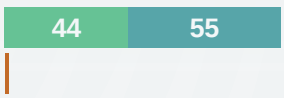




	HR	EU27
Very positive + Mostly positive	96%	89%
Mostly negative + Very negative	3%	9%

Recreational services





	HR	EU27
Very positive + Mostly positive	99%	96%
Mostly negative + Very negative	1%	3%

Vehicle rental services





	HR	EU27
Very positive + Mostly positive	92%	93%
Mostly negative + Very negative	6%	6%

Packaged holidays and tours





	HR	EU27
Very positive + Mostly positive	94%	91%
Mostly negative + Very negative	4%	6%

Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%

European Commission

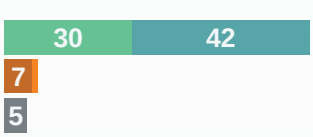
Croatia

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

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

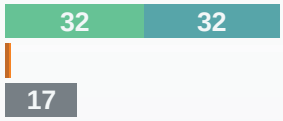


New cars



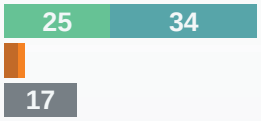
	HR	EU27
Very easy + Fairly easy	71%	75%
Fairly difficult	8%	6%
Don't know	5%	4%

Clothing and footwear



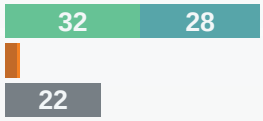
	HR	EU27
Very easy + Fairly easy	64%	79%
Fairly difficult	1%	4%
Don't know	17%	3%

Bank accounts



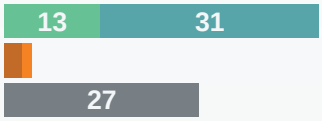
	HR	EU27
Very easy + Fairly easy	59%	57%
Fairly difficult	5%	11%
Don't know	17%	9%

Insurance services



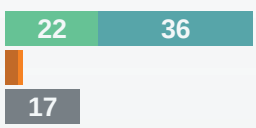
	HR	EU27
Very easy + Fairly easy	60%	65%
Fairly difficult	3%	11%
Don't know	22%	7%

Postal services



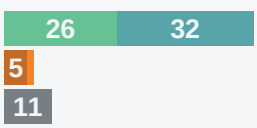
	HR	EU27
Very easy + Fairly easy	44%	64%
Fairly difficult	4%	6%
Don't know	27%	11%

TV subscriptions



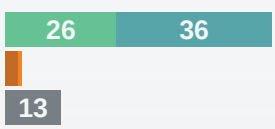
	HR	EU27
Very easy + Fairly easy	58%	68%
Fairly difficult	4%	8%
Don't know	17%	7%

Mobile telephone services



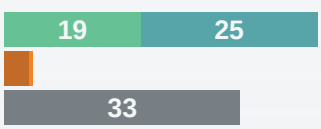
	HR	EU27
Very easy + Fairly easy	58%	71%
Fairly difficult	7%	7%
Don't know	11%	5%

Internet provision



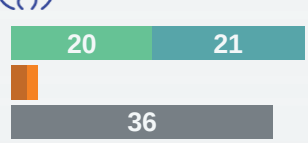
	HR	EU27
Very easy + Fairly easy	62%	70%
Fairly difficult	4%	8%
Don't know	13%	6%

Electricity services



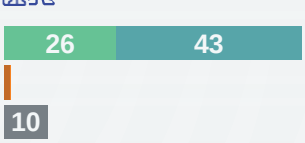
	HR	EU27
Very easy + Fairly easy	44%	59%
Fairly difficult	4%	11%
Don't know	33%	12%

Gas services



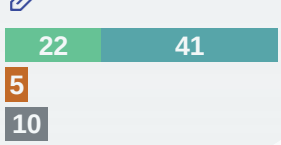
	HR	EU27
Very easy + Fairly easy	41%	61%
Fairly difficult	4%	11%
Don't know	36%	11%

Recreational services



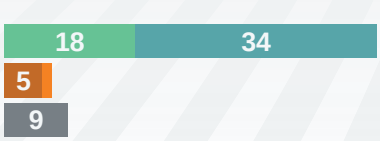
	HR	EU27
Very easy + Fairly easy	70%	75%
Fairly difficult	1%	5%
Don't know	10%	4%

Vehicle rental services



	HR	EU27
Very easy + Fairly easy	63%	74%
Fairly difficult	5%	5%
Don't know	10%	4%

Packaged holidays and tours



	HR	EU27
Very easy + Fairly easy	52%	71%
Fairly difficult	7%	6%
Don't know	9%	5%

Percentages for the response option "mixed" are not shown here. As a result, the figures generally do not add up to 100%

'Don't know' responses for this question may include respondents who have not made any comparison between services (e.g., because they have been using the same service/provider for a long time).

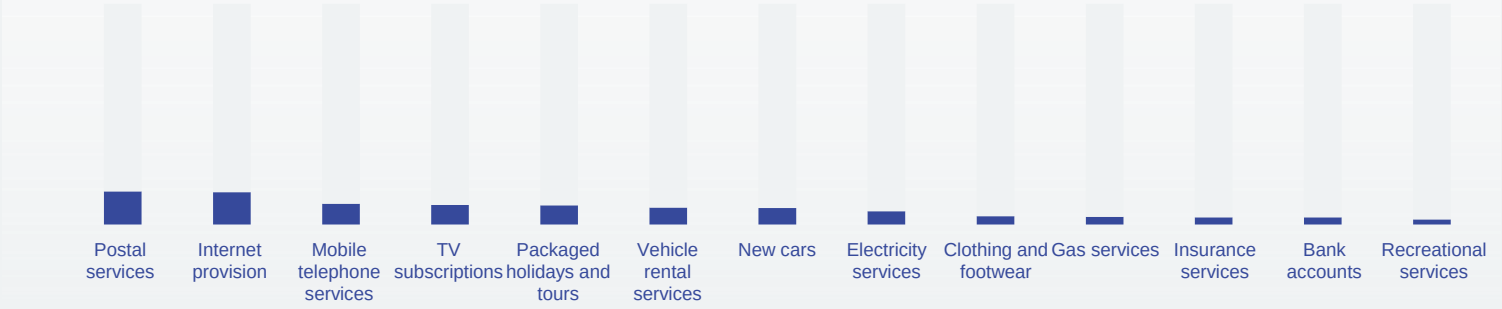
European Commission

Croatia

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

Base: Adults (aged 18+)

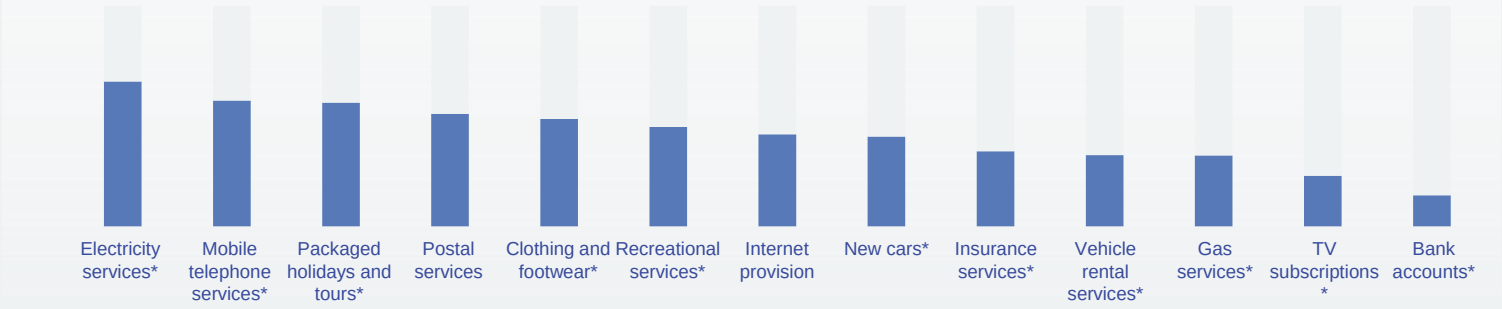
	Postal services	Internet provision	Mobile telephone services	TV subscriptions	Packaged holidays and tours	Vehicle rental services	New cars	Electricity services	Clothing and footwear	Gas services	Insurance services	Bank accounts	Recreational services
EU27	12%	14%	11%	13%	11%	10%	9%	9%	8%	7%	7%	7%	7%
HR	15%	15%	9%	9%	9%	8%	7%	6%	4%	3%	3%	3%	2%



Did you personally experience financial loss? (% yes)

Base: Adults (aged 18+) who experienced a problem

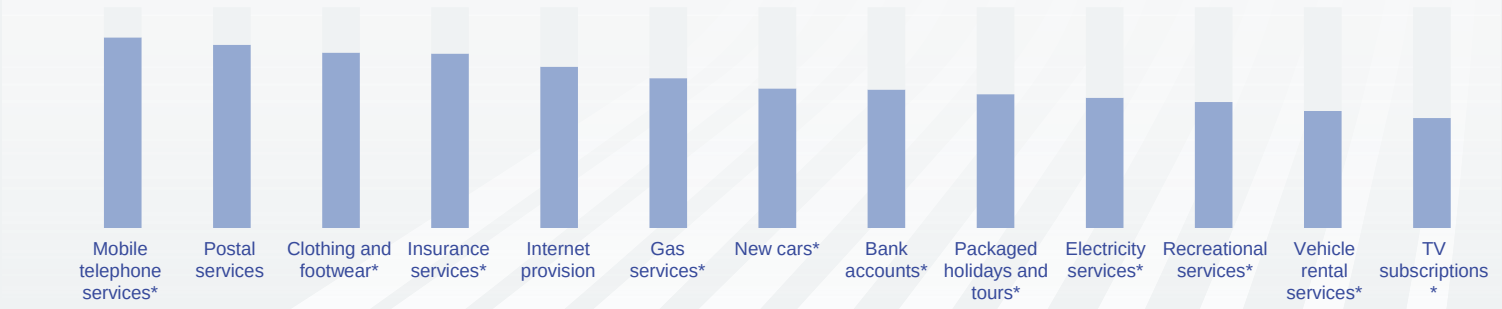
	Electricity services*	Mobile telephone services*	Packaged holidays and tours*	Postal services	Clothing and footwear*	Recreational services*	Internet provision	New cars*	Insurance services*	Vehicle rental services*	Gas services*	TV subscriptions *	Bank accounts*
EU27	44%	38%	40%	31%	25%	36%	26%	26%	39%	42%	31%	30%	38%
HR	66%	57%	56%	51%	49%	45%	42%	41%	34%	32%	32%	23%	14%



Did you personally experience other non-financial impacts such as loss of time, anger, frustration, stress, anxiety? (% yes)

Base: Adults (aged 18+) who experienced a problem

	Mobile telephone services*	Postal services	Clothing and footwear*	Insurance services*	Internet provision	Gas services*	New cars*	Bank accounts*	Packaged holidays and tours*	Electricity services*	Recreational services*	Vehicle rental services*	TV subscriptions *
EU27	79%	79%	68%	80%	76%	80%	73%	76%	79%	76%	76%	76%	73%
HR	86%	83%	80%	79%	73%	68%	63%	63%	61%	59%	57%	53%	50%



*Base size < 50

Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%

European Commission

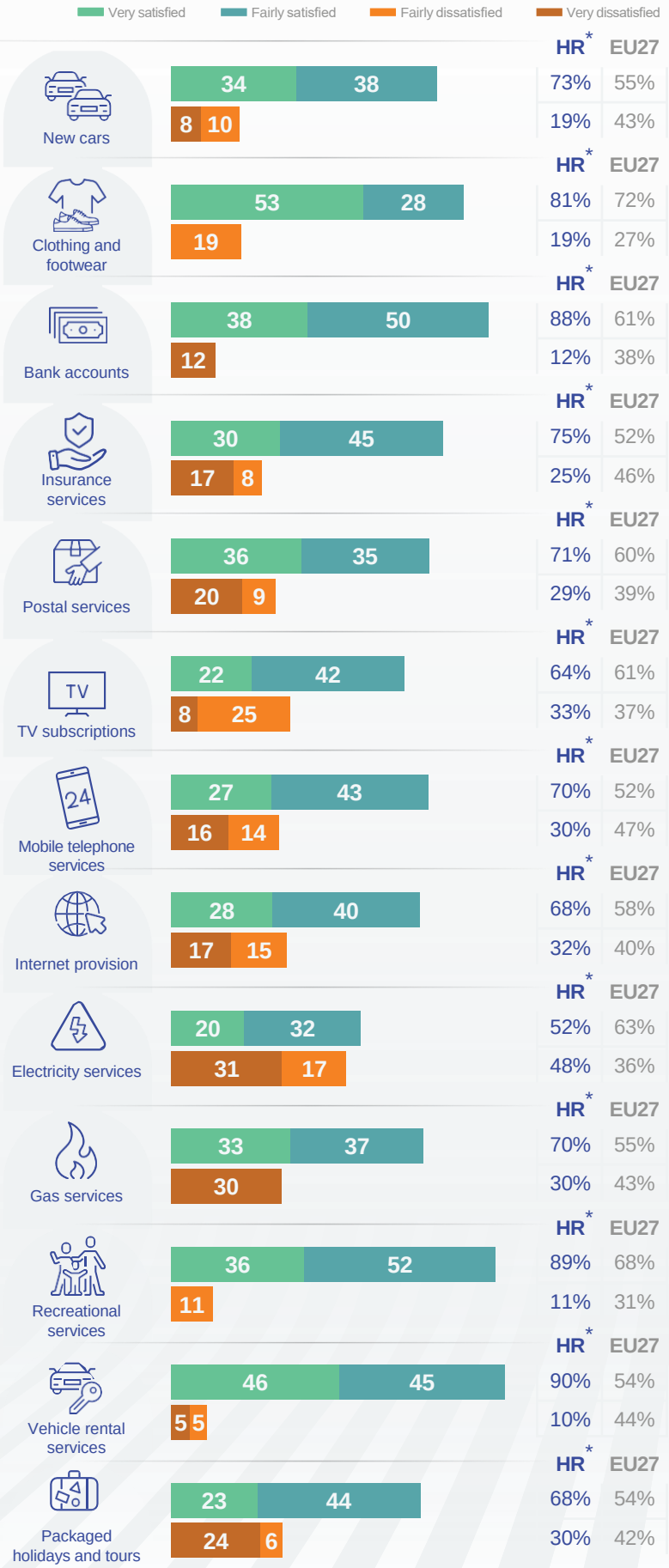
Croatia

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

Base: Adults (aged 18+) who experienced a problem

How satisfied were you with the complaint outcome?

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



*Base size < 50

Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%