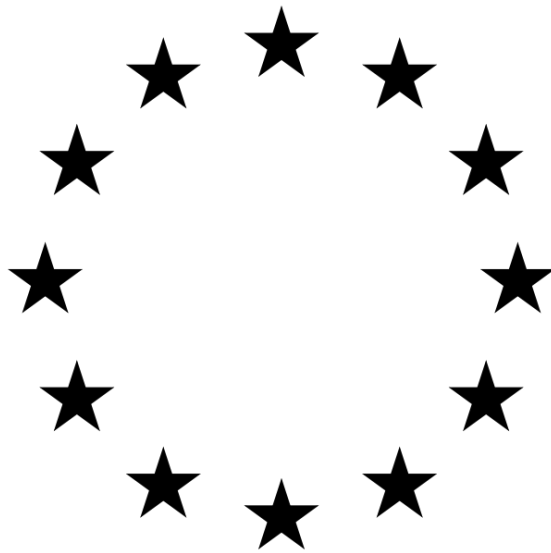


## Monitoring consumer markets in the European Union



GfK. Growth from Knowledge



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## **1. Executive Summary**

In 2011, the second wave of the European consumer markets monitoring survey asked consumers in the 27 EU member states about the performance of 51 consumer markets.

This survey is a key component of the Consumer Markets Scoreboard yielding information on consumer markets in terms of prices, trust, switching, consumer complaints, consumer safety and satisfaction.

The second wave of the consumer market monitoring survey was carried out during spring 2011. While the overall approach is largely the same as with the 2010 wave, some changes were made:

- Three markets were excluded from the survey (funeral services, dental services, and removal & storage),
- Four markets were added (TV-subscriptions, mortgages, private life insurance, and spectacles and lenses).
- A number of market definitions were changed slightly.
- Finally, Norway is not included in the 2011 survey.

The market performance of the 51 markets is analysed in this report at four different levels:

- the overall performance of the EU27,
- the performance of each market compared by country,
- the overall performance of the EU27 by socio-demographic groups,
- the performance of the 51 markets in each country.



Overall, the following conclusions can be drawn from the results presented in this report:

- At EU level, the results of the second wave of the survey are largely in line with those of 2010. The survey shows that very few changes have occurred in the way that European citizens perceive and experience the functioning of the most important services and goods markets in the EU.
- Two markets: the market for electricity services and the market for fuel for vehicles, can be considered as markets with a diminishing performance. The prevailing energy issues seem to continue to negatively influence consumer opinion.
- Overall, services markets are not performing as well as goods markets. A slight increase in the performance of the services markets can be noted as well as a minor decrease in the performance of the goods markets. This could be an indication that the perceived difference in performance between the services and the goods markets is decreasing. However, this hypothesis needs to be confirmed with the next wave of the survey, particularly as the shifts in performance are only minimal.
- Looking more closely at the different components, overall scores of comparability and trust have increased, whilst those relating to problems and complaints have decreased. However, it should be noted that changes are minimal at EU27 level. Scores relating to switching and 'live up to what you wanted' remain stable.
- Market performance assessments can differ significantly between countries. While some countries consistently appear in the highest positions of the ranking, other countries are scoring low across almost all markets.
- Markets can also be assessed very differently in the EU member states. It should be noted that the assessment of market performance also depends on specific local events, such as the emergence of fraud scandals or an overall difficult economic situation...
- The performance of goods markets is much more homogeneous among different socio-demographic groups than for services markets where significant differences are more likely to occur.

## **2. Introduction to the survey**

This is the report of the second 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 and Norway. This survey served as the basis for the 4<sup>th</sup> edition of the Consumer Markets Scoreboard, yielding information on 50 consumer markets in terms of prices, trust, switching, consumer complaints, consumer safety and satisfaction.

The second wave of the consumer market monitoring survey was carried out in spring 2011. While the approach is largely the same as with the 2010 wave, a number of changes were made to several aspects of the survey. In this introduction of the results of the second wave, we will firstly introduce the specific context of this second wave and the implications for the presentation of the results. Secondly, we will give a short description of the technicalities of the survey and indicate the main differences in comparison to the first wave.

### **2.1. Introduction to the Second Wave**

#### **2.1.1. Survey Rationale and Desired Outcome**

Consumer markets are of a great importance in 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 27 EU member states. The interviews are carried out by telephone on a sample of consumers with recent purchasing experience within one of the 51 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 27 member states. 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.

### 2.1.2. Economic Context in 2011

This second wave of the market monitoring survey allows comparisons between the data of two years and subsequently the detection of possible evolutions in the perceived performance of specific markets. Data comparison, however, requires some further thought on the possible influence of the wider economic context on the actual outcome. The market monitoring survey investigates consumer experiences in different markets. Consumer experiences are often subjective. The economic context could influence the fluctuations in the results in this respect. Therefore, it is necessary to look deeper into the changes in the economic situation of 2011 in comparison to 2010.

The economic situation in the 27 member states of the EU has gone through important changes since the previous wave of the market monitoring survey in April 2010. Looking at GDP and unemployment figures, considerable shifts in all directions can be observed in the different EU member states over the last year. GDP in Germany has shot up by 3.6%; the strongest rise recorded

since German reunification<sup>1</sup>. In comparison, GDP in France and the UK rose only by 1.6% and 1.8%, respectively, and in Spain even declined by 0.2%. Following the same trend, unemployment figures in Germany reduced in comparison to before the financial and economic crisis in 2007, while countries like Ireland and Spain have experienced a rise in unemployment figures.

Different studies have shown that consumer confidence levels are strongly correlated with macroeconomic variables like GDP and unemployment figures. Consumer confidence is positively correlated to GDP growth and negatively to interest rates and changes in unemployment<sup>2</sup>. Although the monitoring survey does not address consumer confidence, but instead looks at perception of market functioning, it is possible that large differences in unemployment rates and the level of GDP could influence the experienced market performance and partly explain changes in performance between the two waves of the market monitoring.

Given these important shifts and especially the divergence between the EU member states, it should be considered whether this economic context should be taken into account, in one way or another, in the analysis of the data of the second market monitoring survey. The objective of the survey is to identify how well different markets perform in the EU. This performance is measured on the basis of consumer perceptions and experiences in the specific markets, and therefore it cannot be ignored that consumer experiences are also influenced by the general opinion climate or - in simpler terms - by general consumer sentiment.

Overall, the results at the EU27 level show that Market Performance Index scores increased on average by 0.5 points. The markets for 'investment products, private pensions and securities', 'entertainment goods', and 'maintenance products' have the highest increase in MPI score. Only 7 out of the 51 surveyed markets show a decrease in MPI scores compared to the 2010 results. The strongest decrease in MPI scores are situated in the markets for electricity services, fuels for vehicles and water supply. It is important to note that the market for fuels for vehicles is the only goods market that has a decrease in MPI score.

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1 Bürl, R, Adlwarth, W, & Eisenblätter, M. (2011): Consumption in 2011 – Germany on the ascent – Outlook for Consumer behaviour in 2011. Press release February 3, 2011.

2 Berry, Stuart & Davey, Melissa (2004). How Should we Think about Consumer Confidence? In: Bank of England Quarterly Bulletin, Autumn 2004.

### 2.1.3. Normalisation of data

In order to take the economic changes throughout the EU into consideration in the comparison of the results of the two waves of the market monitoring survey, the data is first of all presented in a normalised way. In the 2010 wave a Market Performance Index (MPI) was calculated for each market at EU level and by country. The maximum score for a MPI was 100 and MPI-scores for markets were reported as scores out of 100.

For the presentation of this year's results, MPI-scores are calculated in the same way as in 2010 but, as a next step, they are normalised to the average score, whereby the average score equals 100. Consequently, markets performing better than the average of all markets, receive a score higher than 100 and markets performing under the average receive a score below 100. Similarly, the results of 2010 were recalculated by using normalisation. This form of normalisation allows for a relative comparison between the two years. The big advantage of presenting the data in this way is that, for each year, observed shifts in the performance of markets are relative to the average performance of a given year. If the perceived performance of a market has improved, this will be shown by an increase of points on the normalised 100-index.

***However, it must be emphasized that this way of presenting the results implies that results for an individual market of one country can differ depending on the perspective one takes of the data. The average score differs when comparing a specific market in different countries, when comparing different markets within one country and when comparing the different markets at EU-level. In each case the same market will receive a different normalised MPI score. Therefore, the reader of this report should note that the data of a specific market cannot be compared between the different chapters. Each chapter should be considered as a separate, stand-alone report of market performance in its specific context.***

Non-normalised data can be found in annex 4 and in the dashboard. These data allow for tailor-made comparisons, although comparison of non normalised data belonging to different waves should be done with care and should take into consideration the issues described above.



## 2.2. Survey Description

### 2.2.1. 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 market.

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

- **“Comparability”**, which reflects the ability of experienced 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.
- **“Trust”**, which measures the extent to which experienced consumers are confident that suppliers, or providers, respect the rules and regulations that protect the consumer. Trust measurement is based on one question.
- **“Live up to what you wanted”** is a dimension that gauges satisfaction whilst taking into account whether the market generally lives up to what consumer wants. This dimension is also measured via one question in the questionnaire.
- 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, as such, also is 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. Problems and complaints measurements should not be analysed in isolation but rather in conjunction with other key factors. This dimension is evaluated via two specific questions.



- “**Switching**” applies only to the so-defined ‘switching markets’ (14 markets – see an overview of the covered markets in paragraph 2.2.4). 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, 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 the experienced consumer who has actually switched and for consumers who have not). This fifth component is studied via two questions.

In the 2011 wave of the market monitoring survey, a sixth component was added to the evaluation.

- The “**Competition**” component measures the choice of retailers/providers in a given market. Different from the “comparability” component, the “competition” 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.

The competition component is not taken into account when calculating MPI in order to keep the index comparable between the two waves of the survey. Notwithstanding, the results of the component are described together with the analysis of the other components. Further analysis on the impact of the new component on the calculation of the Market Performance Index can be found in the Annex 3.

### 2.2.2. Questionnaire design

The questionnaire **structure** is identical for all 51 markets (6 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 experienced 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 2.2.4);

- frequency of usage and occurrence: problem occurrence for instance will either be based on the 'last occasion' (goods markets) or on 'how many times' over a given period of time (continuous service markets) or on 'how many times' problems occurred on 'last occasion' (non-continuous service markets).

Regarding the answer modes and scales:

- The rating of "comparability", "trust", "living up to what you wanted", "perceived ease of switching" and "competition" is based on a scale of 0 to 10. Respondents were asked to indicate the strength of their attitude or opinion by 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 as for the "fast moving products" markets and some services with a "short life cycle"<sup>3</sup>, while the exact number of problems in a given time frame was asked for most of the ongoing service markets and for the one-off service markets and some products with a "long life cycle"<sup>4</sup>.
  - 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.

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<sup>3</sup> Services with a short life cycle are e.g. Postal services, bars and restaurants, ...

<sup>4</sup> Products with a long life cycle are e.g. Electrical appliances, cars, ...



### 2.2.3. **Surveyed Countries**

The survey was conducted in the twenty-seven European Union member states. In the report, the findings are analysed according to the following subgroups: EU27, EU15 and EU12. The EU27 contains the current members of the European Union. The EU15 refers to the European Union in its pre-2004 formation. The EU12 refers to the Member States that joined the European Union in 2004 and 2007.



Surveyed countries	EU 27	EU15	EU12
1. Austria (AT)	X	X	
2. Belgium (BE)	X	X	
3. Bulgaria (BG)	X		X
4. Cyprus (CY)	X		X
5. Czech Republic (CZ)	X		X
6. Denmark (DK)	X	X	
7. Estonia (EE)	X		X
8. Finland (FI)	X	X	
9. France (FR)	X	X	
10. Germany (DE)	X	X	
11. Greece (EL)	X	X	
12. Hungary (HU)	X		X
13. Ireland (IE)	X	X	
14. Italy (IT)	X	X	
15. Latvia (LV)	X		X
16. Lithuania (LT)	X		X
17. Luxembourg (LU)	X	X	
18. Malta (MT)	X		X
19. Netherlands (NL)	X	X	
20. Poland (PL)	X		X
21. Portugal (PT)	X	X	
22. Romania (RO)	X		X
23. Slovakia (SK)	X		X
24. Slovenia (SI)	X		X
25. Spain (ES)	X	X	
26. Sweden (SE)	X	X	
27. United Kingdom (UK)	X	X	

#### 2.2.4. Surveyed markets

This monitoring study was performed for 51 consumer markets, listed below. “Switching” markets are also identified in the table. The reference period of purchase is also mentioned, as well as the priority order based on estimated incidence rates of the markets. For each market, an estimate is made on the average incidence rate of the market in the EU. It must be emphasized that these estimated

incidence rates are only used for composing a market priority list for all markets at the EU27 level. 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?	Market priority (based on estimated IR)	products (p)/ services (s) market
1	Food - Fruit and vegetables	1 year	no	49	p
2	Food – Meat and meat products	1 year	no	50	p
3	Food - Bread, Cereals, Rice and Pasta	1 year	no	51	p
5	Non-alcoholic drinks	1 year	no	53	p
6	Alcohol drinks	1 year	no	45	p
7	Clothing and footwear	1 year	no	54	p
8	House and Garden maintenance products	2 years	no	20	p
9	Furniture and furnishings	1 year	no	28	p
10	Other electronic products	1 year	no	26	p
11	Large household appliances	2 years	no	23	p
12	Small household appliances	1 year	no	25	p
13	ICT products	1 year	no	24	p
14	Entertainment goods	1 year	no	29	p
15	New cars	3 years	no	9	p
16	Second hand cars	3 years	no	13	p
17	Fuel for vehicles	1 year	no	40	p
18	Books, magazines and newspapers	1 year	no	38	p
19	Personal care products	1 year	no	43	p
20	Real Estate Services	3 years	no	3	s
21	House and garden maintenance services	2 years	no	10	s
22	Personal Care Services	1 year	no	35	s
23	Vehicle maintenance and repair services	1 year	no	21	s
26	Bank accounts	2 years	yes	44	s
28	Investment products, private pensions and securities	2 years	yes	8	s
29	Home insurance	1 year	yes	22	s
30	Vehicle insurance	1 year	yes	31	s
31	Postal Services	1 year	no	39	s
32	Fixed telephone services	1 year	yes	34	s
33	Mobile telephone services	1 year	yes	42	s
34	Internet provision	1 year	yes	32	s
35	Tram, local bus, metro, and underground services	1 year	no	33	s
36	Train services	1 year	no	14	s
37	Airline services	1 year	no	11	s
38	Vehicle rental services	2 years	no	2	s



Market ID	Consumer market	Timeframe	Switching market?	Market priority (based on estimated IR)	products (p)/ services (s) market
39	Holiday accommodation	1 year	no	18	s
40	Packaged Holidays and Tours	1 year	no	6	s
41	Cafés, bars and restaurants	1 year	no	37	s
42	Commercial sport services	1 year	yes	12	s
43	Cultural and entertainment services	1 year	no	17	s
44	Gambling and lottery services	1 year	no	19	s
45	Water supply	1 year	no	46	s
46	Electricity services	1 year	yes	48	s
47	Gas services	1 year	yes	36	s
48	Non prescription medicines	1 year	no	41	p
51	Mortgages	2 years	yes	5	s
52	Private Life Insurance	2 years	yes	15	s
53	Spectacles and lenses	1 year	no	16	p
54	TV-subscriptions	1 year	yes	47	s
55	Dairy products	1 year	no	52	p
57	Legal and accountancy services	2 years	no	7	s
58	Loans, credit and credit cards	3 year	yes	27	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 some markets defined as “switching markets” are monopoly markets and therefore the questions of the switching 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
Estonia		Electricity
Greece		Electricity
Lithuania		Electricity Gas
Malta	Gas Train services	Electricity
Slovakia		Gas
Sweden	Gas	
Finland	Gas	

#### 2.2.5. Differences with last year's survey

One of the objectives of the survey is to allow regular monitoring across markets and countries. Therefore, comparability of data is crucial and changes in the survey from one wave to the next should be minimised. However, it was decided to make some changes in the survey on several points.

##### **A. Changes in coverage and markets to be surveyed**

The first wave of the survey covered the 27 EU member states as well as Norway and screened 50 goods and services markets. In 2011, Norway was excluded from the survey; three markets were left out and four new markets were introduced to the survey as follows:

Added	Type	Reference period	Switching market
Banking - Mortgages	Ongoing service	2 years	Yes
Life-Insurance - Private life-insurances that provide financial benefits to a designated person upon the death of the insured - including Endowment insurance and Annuities	Ongoing service	2 years	Yes
Spectacles, glasses, lenses, sunglasses etc.	Goods	1 year	No
TV-subscriptions (not TV-license fees) - Cable TV-network-subscriptions, Satellite-TV-subscriptions, Digital Terrestrial Television subscriptions, Telephone network/modem/Internet TV-subscriptions and other such services with an on-going contract (subscription). Not including licensing fees for public service channels	Ongoing service	1 year	Yes
Removed			
Funeral Services			
Dentist			
Removals and Storage services (Freight & shipping)			

As mentioned in paragraph 2.2.4, in some countries certain markets do not exist or have a very low penetration. Because of the very low penetration of the market, the gas market in Sweden and Finland, surveyed last year, was not included.

## B. Changes to the questionnaire

The basic structure of the questionnaire remained unchanged as to ensure comparability of data, i.e. identical questions (6 or 8 questions) were asked for all 51 markets. Comparable to the 2010 survey, questionnaire adaptations were made according to the name and type of the market, reference period of purchase and frequency of purchase when it comes to perceived problems.

The 2011 questionnaire contains one new question (Q8):

“On a scale of 0 to 10, would you say there are enough <retailers/suppliers> you can choose from?”

The objective of the question is to measure competition and the choice of retailers/providers in a given market. It was placed at the end of the questionnaire so as not to distort the comparability of the results of 2010 and 2011.



The competition component is not taken into account in the calculation of the MPI in order to keep the index comparable between the two waves of the survey. Notwithstanding, the results of the component are described together with the analysis of the other components. Further analysis on the impact of the new component on the calculation of the Market Performance Index can be found in the Annex 3.

### C. Changes in market names, definitions and wording.

Besides the changes in the structure of the questionnaire, a number of modifications and amendments were made to the market names, definitions and wording of individual questions.

- The English master questionnaire was revised to ensure that expressions and wordings are fluent, such as replacing 'Internet service providers' by 'Internet provision'. Changes were kept minimal in order to ensure comparability with the 2010 survey.
- For four markets, an additional explanation was given in the screener in comparison to 2010:

Market ID	Market	Additional information
20	Real estate services	'In relation to either buying or selling property or finding or advertising property to rent'
34	Internet provision	'Internet provision means your connection to the Internet provided by an Internet service provider'
40	Packaged holidays and tours	'By tour operator we mean people who sell tours and packaged holidays'
43	Cultural and entertainment services	'By cultural and entertainment services we mean for example concerts, <u>sports events</u> , cinema and amusement parks'

A number of other changes were also implemented in the names of markets and their definitions, which may also potentially cause issues for comparisons between the 2010 and 2011 data. Due to the changes in the names of the markets, it was decided that three markets are no longer comparable with the 2010 markets. All the changes in market names are detailed in the table below.

ID	2011 Definition	2010 Definition	Change	Comparable YES/NO
4	<u>Dairy products</u> (milk, cheese, butter, yoghurt, cream etc.)	Food – Other fish, shellfish, dairy products (milk and cheese) eggs/egg products, oils and fats (butter, margarine, olive oil, edible oil) baby/infant foods ,herbs and spices, nuts/nut products, soups/sauces, readymade meals, spices, additives, sugar, jam, honey, chocolate and confectionery, cakes, dietary products, food supplements, other	Change of market definition	NO
5	Non-alcoholic <u>drinks</u> - coffee, tea, cacao, mineral waters, soft drinks, fruit and vegetable juices	Non-alcoholic beverages, coffee, tea, cacao mineral waters, soft drinks, fruit and vegetable juices	Wording change 2011	YES
6	Alcohol <u>drinks</u> , spirits, wine, beer	Alcohol beverages, spirits, wine, beer	Wording change 2011	YES
14	<u>Entertainment goods</u> - Musical instruments, toys, games (non-digital), CDs, DVDs, audio and video tapes, computer and video games, hobby goods (e.g. stamps, model cars, etc.). <u>Not including CD, DVD players , game-consoles etc.</u>	Entertainment goods (sports equipment, musical instruments, etc.) Camping equipment, sports equipment, musical instruments, toys, games (non-digital) CDs DVDs, audio and video tapes, computer and video games, hobby goods (e.g. stamps, model cars, etc.) suitcases, luggage	Wording change 2011	YES
17	Fuel for vehicles, petrol and diesel	Fuels and <u>lubricants</u> , petrol, diesel, <u>LPG auto gas, oil</u> , lubricants, other	Wording change 2011	YES
20	Real estate agents and letting agents; also added (in relation to either buying or selling property or finding or advertising property to rent)	Real Estate - Estate agents, <u>property managers</u> , letting agents, <u>house valuation, conveyance</u> , other	Wording change 2011	YES
22	Personal care services, hairdressers, diet clubs/centres, beauty treatments, hair therapy, cosmetic therapy, nail shop services, spa, sauna, hammams	Personal care services, hairdressers, sun studios diet clubs/centres, beauty treatments, hair therapy, cosmetic therapy, nail shop services spa, sauna, hammams, <u>tattoo, piercing services</u> , other	Wording change 2011	YES
24	Legal services & accountancy services, lawyers, legal advice, accountants, tax advisors, auditors, other	Legal services & accountancy, <u>notary services</u> , lawyers, legal advice, accountants, tax advisors, auditors, other	Wording change 2011	NO

ID	2011 Definition	2010 Definition	Change	Comparable YES/NO
26	Banking-current account, current account debit cards ( <u>excluding savings accounts</u> )	Banking-current account, current account debit cards	Wording change 2011	YES
27	Loans, banking-credit, credit cards, store cards, consumer credit, revolving credit	Banking-Credit, credit cards, store cards, consumer credit, <u>mortgages</u> , revolving credit	Wording change 2011	NO
28	Short: Bank investments Banking-Investments, <u>private</u> pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives	Investment products Banking-Investments, pensions and securities, packaged investments, portfolio and fund management, personal pensions, stock broking and derivatives	Wording change 2011	YES
31	Postal Services, correspondence packages, express mail, periodical publications, and issuance and sale of postage stamps	Postal services & <u>couriers</u> , correspondence, packages, express mail, periodical publications, <u>addressed advertising</u> , issuance and sale of postage stamps, <u>Telex service</u> , <u>couriers</u> , other	Wording change 2011	YES
34	<u>Internet Provision</u> Internet provision means your connection to the Internet provided by an internet service provider.	Internet services, internet provision, <u>chat rooms</u> , <u>news services</u> , <u>domain name services</u> , <u>pay-per-view services</u> , <u>e-mail account services</u> , other	Wording change 2011	YES
35	Tram, <u>local</u> bus, metro, and underground	Tram, local bus, metro, and underground services	Wording change 2011	YES
40	Packaged travel & tours, other; referring to <u>tour operators</u>	Packaged travel & tours, other; referring to <u>agencies</u>	Wording change 2011	YES
42	Commercial sport services, health clubs and gyms, sports facilities, sport instructors ( <u>not including "not-for profit", sports, clubs or activities run on a non-profit basis by volunteers and such</u> )	Commercial sport services, health clubs and gyms, sports facilities, sport instructors, music teacher, other	Wording change 2011	YES

ID	2011 Definition	2010 Definition	Change	Comparable YES/NO
43	Cultural and entertainment services, theatres, cinema, museums, zoos, amusement parks, ticket selling services, other; <u>By cultural and entertainment services we mean for example concerts, sport events, cinema and amusement parks</u>	Cultural and entertainment services, theatres, cinema, museums, zoos, amusement parks, ticket selling services, other	Wording change 2011	YES
45	Water <u>provision</u>	Water - Water <u>supply, sewerage collection, other services</u>	Wording change 2011	YES
51	Banking - Mortgages	Banking - Mortgages	NEW	
52	Life-Insurance - Private life-insurances that provides financial benefits to a designated person upon the death of the insured - including endowment insurance and annuities	Life-Insurance - Private life-insurances that provides financial benefits to a designated person upon the death of the insured - including endowment insurance and annuities	NEW	
53	Glasses, lenses, sunglasses etc.	Glasses and lenses - Glasses, lenses, sunglasses etc.	NEW	
54	TV-subscriptions (not TV-license fees) - cable TV-network-subscriptions, satellite-TV-subscriptions, Digital Terrestrial television subscriptions, telephone network/modem/internet TV-subscriptions and other such services with an on-going contract (subscription). Not including licensing fees for public service channels	TV-subscriptions (not TV-license fees) - cable TV-network-subscriptions, satellite-TV-subscriptions, Digital Terrestrial Television subscriptions, telephone network/modem/internet TV-subscriptions and other such services with an on-going contract (subscription). Not including licensing fees for public service channels	NEW	

## 2.3. Concepts Used in the Reporting

### 2.3.1. Market Performance Indicator (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 of the five key components: “comparability”, “trust”, “problems & complaints” and the extent to which a market lives up to what consumers who have experience in that market want”.

The **MPIS** is the MPI augmented with the fifth component, “switching”. The MPIS is used only for the 14 markets in which switching services and providers is possible.

#### A. MPI(S) content: Overview

The way of calculating the MPI and MPIS is specified in the table on the next page. The score of each component is based on the seven questions used in the survey. The weight of each component in calculating the MPI(S) is equal.

For the MPI, four components are taken into account: “comparability”, “trust”, “problems & complaints” and “live up to what you wanted”. Each component has an equal weight of 1/4. The MPIS consists of five components: “comparability”, “trust”, “problems & complaints”, “live up to what you wanted”, and “switching”. Each component has an equal weight of 1/5.

#### B. MPI(S) content: Calculation

The scores for the “**comparability**”, “**trust**” and “**live up to what you wanted**” 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 on the question on problems experienced and 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.

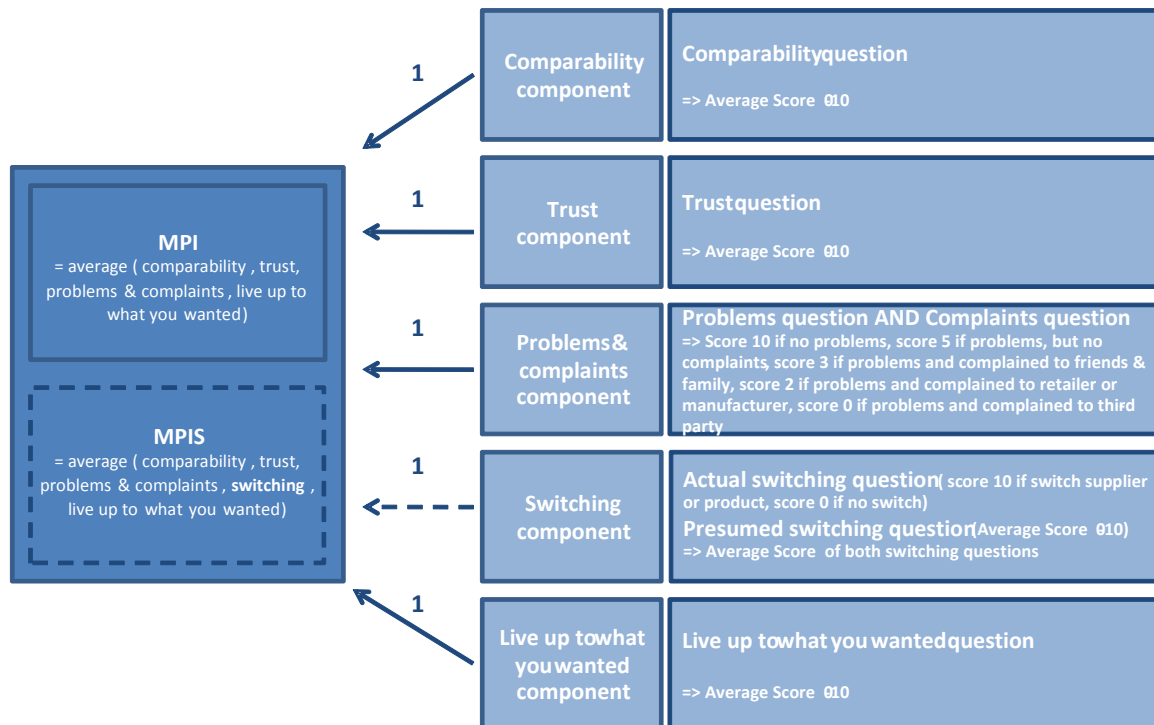
The score for the “**switching**” question is calculated by simultaneously taking into account the answers from the two switching questions (*actual* switching and *perceived/experienced* ease of switching):

- 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

$$0.5 L$$



### C. Normalised MPI Scores

As argued in paragraph 2.1.3, the MPI results will be presented with normalised scores in order to keep the data comparable with the 2010 results. The MPI results are recalculated by normalising them to the average MPI scores. Average scores are set to equal 100, which means that normalised MPI scores (nMPI) are calculated as a deviation from the mean using the following formula:

$$nMPI = MPI - \text{Average MPI} + 100.$$

It must be noted that the average scores depend on which aspect of market performance is examined and consequently normalised MPI scores can differ according to the view one takes on the data. When looking at the performance of a specific market in one country compared to all the other markets in this country, the normalised MPI score will be calculated on the average score of all markets in this country. If, on the other hand, the performance of a market in one country is compared to the other 26 countries, the normalised MPI score will be calculated on the average score of this market in all 27 countries (i.e. the EU27 market score).



## 2.4. Structure of the report and use of different reporting tools

Surveying 51 markets in the 27 EU member states generates an important amount of data. Therefore, structuring the presentation of results will be important in order to get a good grasp on the data. The results will be presented not only in this report, but additionally electronic dashboards are set up and tables are provided. A short overview of the different reporting tools is presented below.

### 2.4.1. EU27 results

At first instance, results are reported at EU27 level. As well as a general overview of market scores at EU level, each component of the MPI is also discussed. For each component, this year's results are compared with the 2010 data. Secondly, each market is discussed in detail, comparing the results of the different EU member states. Furthermore, an analysis of the MPI results at EU27 level split by socio-demographics is given. ***All data presented at EU27 level are weighted to the population of the member states, unless it is explicitly mentioned otherwise.***

### 2.4.2. Country reports

In a separate chapter, data are presented at country level. For each country, market performance is analysed in comparison to the EU27 ranking of the markets and in comparison to the 2010 rankings. The 27 member states are listed in protocol order.



### 2.4.3. Dashboard

The presentation of the data via a dashboard offers a user-friendly access to the data. By entering a username and a password on the dashboard-portal<sup>5</sup> the user obtains access to a dashboard. The dashboard visualises the results of the market monitoring survey in a dynamic way. 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 EU27 level for one specific consumer market. Parts II and III focus on the 27 different countries.

The desired market can be chosen by the user by simply selecting the market in the drop-down menu at the top of the dashboard. The desired year can be chosen by the user by simply clicking on one of the three buttons (2010, 2011 and 2012) at top of the dashboard<sup>6</sup>.

Unlike in the report, the MPI scores are presented by default as normalised MPI scores but can also be seen as non-normalised scores. This option can be chosen via a drop-down menu. Furthermore, results on the new component of 'competition' are also shown on the dashboards, but these are not taken into account for the calculation of the MPI. All MPI results on the dashboard are based on the original five components.

#### **Part I**

The first dashboard focuses on:

- **MPI at country level**

The MPI of the selected consumer market is shown for each of the member states<sup>7</sup>.

- **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, 'live up to what you wanted' and competition).

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<sup>5</sup> <https://insight.gfk.com> a website which serves as an entrance to the presentation of information

<sup>6</sup> Since this wave (2011) is the second wave of the survey, only the results of 2010 and 2011 are presented.

<sup>7</sup> For the 2010 results, data for Norway are included.

## ***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, 'live up to what you wanted' and competition).

## ***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 51 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, 'live up to what you wanted' and competition.

### **2.4.4. TABLES**

Since preferences for text, visualisation or tables differ between people, tables have been included in the portal website access. The set shows all (6 to 8) questions for each of the 51 markets by country, EU27, EU15, and EU12. Results are shown in regrouped scales (answer categories 0-4; 5-7; 8-10)

### 3. The results

#### 3.1. MPI results for the EU27 in general

		Normalised MPI by market - EU27			
		diff	2011	2010	
S E R V I C E S	personal care services	108,1	1,2	1	1
	culture and entertainment	107,0	0,4	2	2
	commercial sport services	105,6	1,0	3	3
	holiday accommodation	104,8	0,8	4	4
	cafés, bars and restaurants	104,3	2,0	5	9
	airline services	104,2	1,4	6	7
	packaged holidays & tours	103,4	1,4	7	11
	vehicle rental services	102,7	0,5	8	10
	vehicle insurance	102,7	1,1	9	13
	gambling and lottery services	102,4	0,8	10	12
	postal services	102,2	-0,2	11	8
	home insurance	101,5	0,8	12	15
	tram, local bus, metro	101,4	0,1	13	14
	water supply	99,3	-0,9	14	16
	legal and accountancy services	99,3		15	
	gas services	99,2	0,5	16	19
	vehicle maintenance and repair	99,2	0,3	17	18
	fixed telephone services	99,1	1,3	18	22
	maintenance services	98,5	0,5	19	21
	private life insurance	98,1		20	
loans, credit and credit cards	98,0		21		
bank accounts	96,9	0,2	22	24	
mobile telephone services	96,6	0,1	23	25	
internet provision	96,1	1,1	24	28	
electricity services	95,7	-2,0	25	23	
train services	95,2	-0,7	26	27	
TV-subscriptions	95,2		27		
mortgages	94,9		28		
real estate services	94,5	1,3	29	29	
investment products, private pensions and securities	93,7	3,2	30	30	
-					
G O O D S	books, magazines and newspapers	104,3	-1,0	1	1
	non-alcoholic drinks	102,8	0,3	2	3
	spectacles and lenses	102,4		3	
	dairy products	102,3		4	
	bread, cereals, rice and pasta	102,3	-0,4	5	2
	entertainment goods	101,5	1,7	6	11
	small household appliances	101,5	0,0	7	6
	personal care products	101,5	-0,2	8	5
	alcoholic drinks	101,0	-1,1	9	4
	large household appliances	101,0	-0,1	10	7
	electronic products	100,6	-0,3	11	8
	non prescription medicines	100,2	0,1	12	9
	furniture and furnishings	99,9	0,1	13	12
	maintenance products	99,8	1,0	14	15
	fruit and vegetables	99,0	-0,6	15	13
	ICT products	98,6	-0,3	16	14
	new cars	98,6	-0,2	17	16
	meat and meat products	98,4	-0,2	18	17
	clothing and footwear	97,4	0,0	19	19
	fuel for vehicles	95,0	-2,8	20	18
second hand cars	91,8	-0,7	21	20	

The graph above presents the weighted<sup>8</sup> results at EU-level for the 30 services and 21 goods markets covered by the 2011 survey. The MPI scores are normalised to the respective averages (=100) of the two groups of consumer markets. The table on the right of the graph indicates the difference between the normalised MPI scores of 2011 and 2010 as well as the full ranking of markets in 2011 and the ranking of comparable markets in 2010.

## **Services**

In 2011, the markets for personal care services, cultural and entertainment services and commercial sports services record the highest MPI scores within the EU, followed by holiday accommodation, cafés, bars and restaurants, and airline services all with relatively equal scores. Conversely, the markets for investment products, real estate services and mortgages<sup>9</sup> receive the lowest scores of all services markets.

The *ranking* of the services markets is nearly identical to that of the 2010 survey, implying that changes in the perceived performance of services markets are nearly non-existent between the two years. However, when looking at the absolute *differences of normalised scores*, some trends – albeit relatively weak – can be observed:

- Weak positive shifts can be observed for nearly all services markets, particularly for the markets for investment products<sup>10</sup> and cafés, bars and restaurants. This could reflect the impact of the slowly improving economic situation on consumer sentiment and thus on their perceptions of the performance of markets as argued in chapter 2. The hypothesis is further reinforced by the fact that broadly speaking the largest increases in MPI are observed for markets such as personal care services, cafés, bars and restaurants, packaged holidays and tours as well as airline services – all services that consumers would presumably use less when restricted by their finances.
- The market for electricity services shows the largest drop in the normalised MPI in comparison to 2010. This result is not surprising given the volatile electricity prices witnessed in Europe in recent years<sup>11</sup> accompanied with consumers experiencing difficulties with

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<sup>8</sup> The results are weighted according to the size of the population aged 18 years and over in each country as a proportion of the total EU population for that age group.

<sup>9</sup> New market in 2011

<sup>10</sup> Change of wording in 2011, see chapter 2.2.5.C.

<sup>11</sup> 'Household electricity prices in the EU27 rose by 5.1% and gas prices by 7.7%'

[http://epp.eurostat.ec.europa.eu/cache/ITY\\_PUBLIC/8-29062011-BP/EN/8-29062011-BP-EN.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_PUBLIC/8-29062011-BP/EN/8-29062011-BP-EN.PDF)



comparisons of various tariffs and providers in the electricity market as concluded by the report 'The functioning of the retail electricity market for consumers in the European Union'<sup>12</sup>. While consumers in the gas market have also been faced with higher consumer prices, no equivalent correlation is observed for this market. This may be explained by the fact that the countries that have been hit the hardest by the economic situation have a lower penetration of the gas market.

## **Products**

The market for books, magazines and newspapers receives the highest MPI rating among the goods markets in 2011. Furthermore, markets for non-alcoholic drinks, spectacles and lenses, dairy products and bread, cereals, rice and pasta score considerably above the EU average for all goods markets. At the other end of the ranking, a particularly low score in relation to other goods markets is observed for the market for second-hand cars, followed by fuel for vehicles.

As seen above for the services markets, only modest changes are detected in the ranking of goods markets in comparison to the 2010 results. The following observations can be made based on the differences in the normalised MPI scores between the two years:

- For the majority of goods markets, the shift in the MPI score is negligible, remaining at 0.5 points or below;
- A stronger decrease in the MPI is registered for the fuel market which is hardly unexpected in the context of soaring crude oil prices which translates into high increases in consumer fuel prices<sup>13</sup>.
- In turn, the market for entertainment goods<sup>14</sup> records the highest positive evolution since 2010.

In conclusion, this present survey shows that very few changes have occurred in the way citizens perceive and experience the functioning of the most important services and goods markets in the EU when looking at all countries taken together. The prevailing energy question – be it in the form of

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<sup>12</sup> [http://ec.europa.eu/consumers/consumer\\_research/market\\_studies/docs/retail\\_electricity\\_full\\_study\\_en.pdf](http://ec.europa.eu/consumers/consumer_research/market_studies/docs/retail_electricity_full_study_en.pdf)

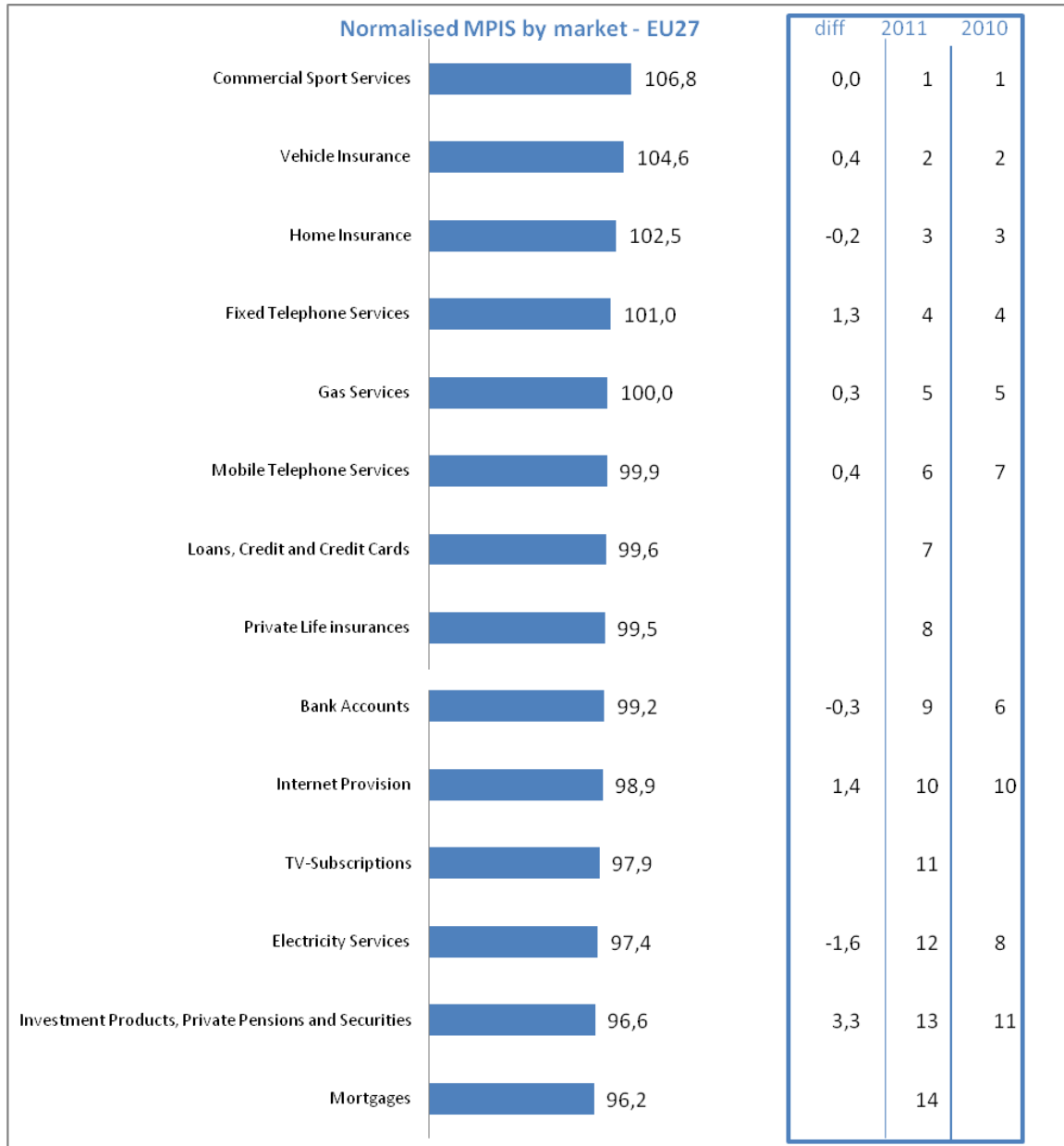
<sup>13</sup> See for example Eurostat 'HICP - annual average indices for transport prices' 17 June 2011 at [http://epp.eurostat.ec.europa.eu/portal/page/portal/product\\_details/dataset?p\\_product\\_code=TSDTR310](http://epp.eurostat.ec.europa.eu/portal/page/portal/product_details/dataset?p_product_code=TSDTR310)

<sup>14</sup> Change of wording in 2011, see chapter 2.2.5.C.



electricity or fuel – seems to continue to influence consumer perceptions negatively while for the majority of the other markets changes are negligible.

### 3.2. MPIS results at EU27 level



The graph above depicts the MPIS scores for the 14 services markets where switching services or the provider is possible. This additional component representing the 'switching' dimension is added to the calculation of the market performance index (MPIS)<sup>15</sup>.

In 2011, EU consumers give the highest ratings for performance in terms of MPIS to commercial sports services. Vehicle insurance, home insurance and fixed telephone services also receive a score above the EU average for all switching markets. At the other end of the scale, mortgages and investment products show the lowest MPIS scores among all switching markets.

Very few substantial changes have been recorded since 2010. The ranking of the switching markets is virtually identical to that of the 2010 survey, and the differences between the MPIS scores of the two years are modest with a few exceptions:

- The largest increase of all since 2010 is observed for the market for investment products<sup>16</sup>. Also the market for Internet provision<sup>17</sup> and fixed telephone services show a relatively higher MPIS score than in 2010.
- As already seen when analysing the MPI results above, the electricity market now receives a considerably lower rating than in 2010 when measured by MPIS scores.

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<sup>15</sup> For the exact calculation of the MPIS see chapter 2 and appendix 2

<sup>16</sup> Change of wording since 2010, see chapter 2.2.5.C

<sup>17</sup> Change of wording since 2010, see chapter 2.2.5.C





### **3.3. Components of MPI(S) at EU level**

The chapters that follow will present the results of individual components of the MPI(S) at EU level taking all markets and all countries together. The components reflect the answers of one question asked with an 11-point scale<sup>18</sup> unless stated otherwise. In order to make the presentation of the results intelligible, the scores on the scale are regrouped in 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. Furthermore, the average of all scores is reported and indicated in the graphs.

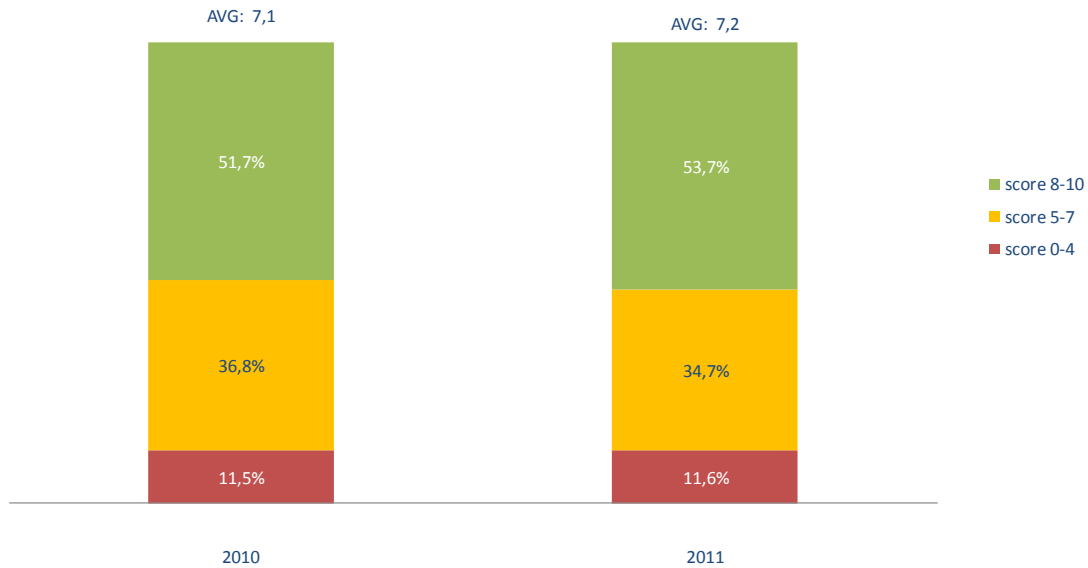
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<sup>18</sup> See full description of the calculation of MPI and MPIS in chapter 2 and appendix 2

### 3.3.1. Comparability

#### Comparability - EU27

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



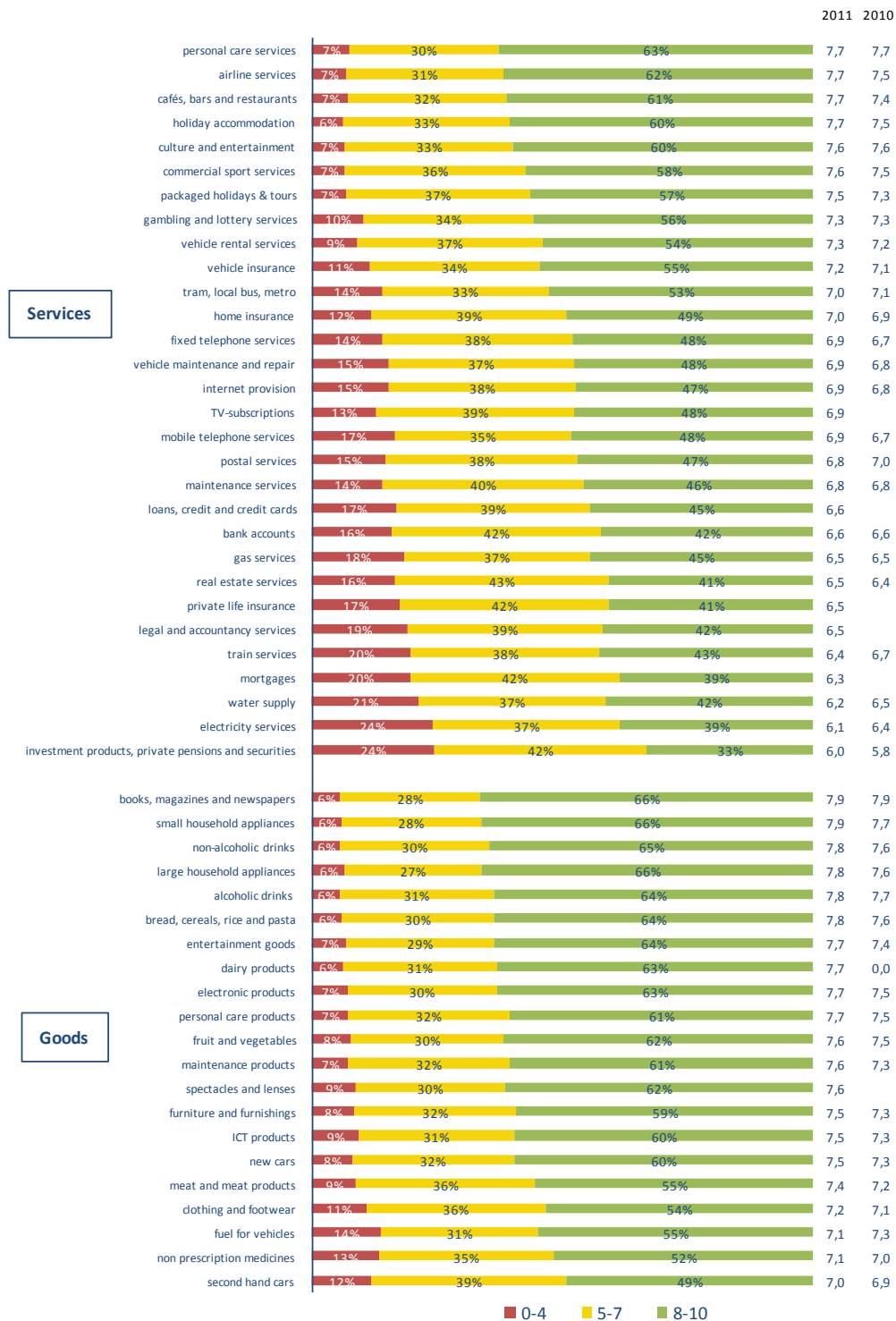
The first component, 'Comparability', reflects consumers' ability to compare products and services offered by different retailers and service suppliers. The scores presented above are based on all countries and all markets taken together.

The average score for comparability is 7,2. Just over half of EU citizens find it easy (score 8-10) to compare products and services between different retailers/providers while 1 consumer in 10 reports having experienced difficulties (score 0-4) in this respect.

A slight positive trend is observed in comparison to 2010 both in terms of the average score and in terms of the proportion of those who find it easy to compare products and services.

### Comparability by market - EU27

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





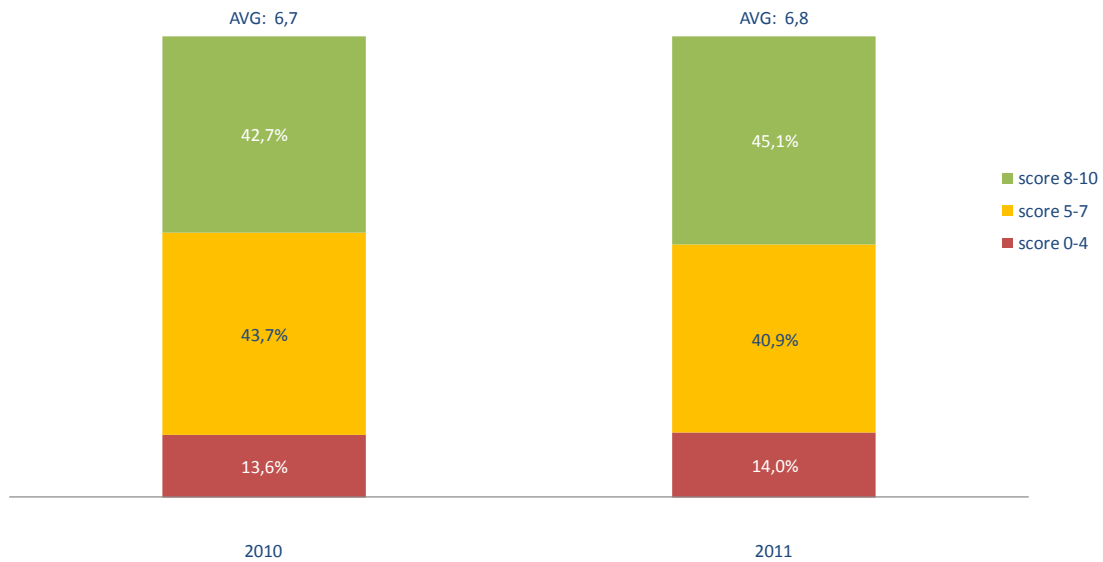
The relatively stable overall score at EU level conceals some variation at market level:

- In general, it seems that consumers find comparing **services** relatively harder than comparing products, as the complexity of offers in terms of tariffs, bundles and numerous contractual terms among other things hamper consumers' ability to make informed comparisons. A quarter of consumers report that it is hard to compare investment products and electricity services and 1 respondent in 5 finds it difficult to compare water provision, mortgages and train services. Some of these services have a relatively limited number of suppliers and making comparisons between offers requires specific knowledge.
- Conversely, around half or more consumers find it easy to compare products of all **goods** markets, particularly when it comes to books, magazines and newspapers and small and large household appliances. For these markets, a wide range of products provided by several retailers are readily available, and consequently both the product and the retailer can be easily substituted by another one.
- When comparing the average scores on comparability between 2010 and 2011, very few changes are observed at EU level, implying that for this component consumer perception has remained stable in the past year. In the services markets, the largest positive shift of 3 decimal points is observed for cafés, bars and restaurants reflecting the overall increase of the MPI score for this market, while an equally large negative change is recorded for train services, water provision and electricity services. Among the goods markets, entertainment goods and maintenance products record an increase of 3 decimal points.

### 3.3.2. Trust

#### Trust - EU27

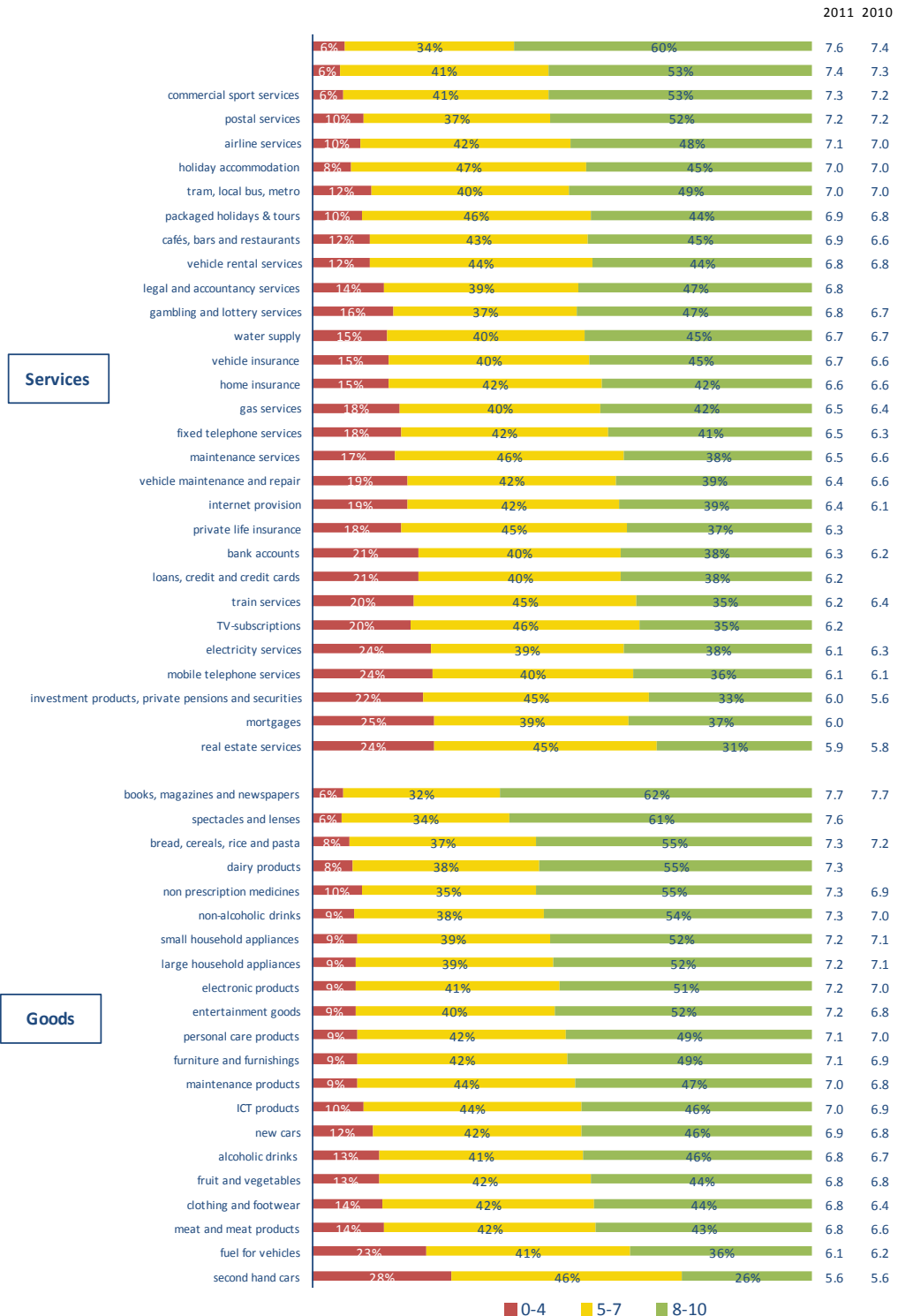
On a scale from 0 to 10, to what extent do you trust <suppliers/retailers> to respect the rules and regulations protecting consumers?



The 'Trust' component measures the extent to which consumers trust the supplier/retailer to comply with consumer protection rules. In 2011, the average 'trust' score is 6.8, with 45% of respondents expressing a high level of trust (score 8-10) and 14% not being confident (score 0-4) of suppliers/retailers respecting consumer protection rules and regulations. The results of this present survey are very close to those observed in 2010, although a slim increase among consumers expressing a high level of trust is observed reflected by a slight increase in the average of all scores.

Trust by market - EU27

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



Similarly to the component of comparability, services markets tend to receive a lower average score on trust than goods markets. This pattern can be assumed to be linked to the fact that the content of services is generally linked to contractual terms which may be obscure and hard to understand for consumers and could be reflected in trust levels.

- A quarter of European consumers give a score lower than 5 to the suppliers of real estate services, mortgages, mobile telephone services and electricity services when it comes to complying with consumer protection rules. In turn, the absolute majority of EU consumers have confidence in the markets for personal care services, culture and entertainment services and commercial sport services.
- When it comes to goods markets, fuel for vehicles and second-hand cars in particular score poorly on the trust component. In the latter market, consumers who express distrust (score 0-4) even outnumber those who trust (score 8-10) the suppliers of second-hand cars to respect consumer protection rules.
- Very few changes in terms of the average score on trust emerge between the two waves of the survey. Among services, at the highest level an increase of 4 decimal points in the average score is observed for the market for investment products<sup>19</sup>, followed by a positive shift of 0.3 points in the markets for cafés, bars and restaurants and internet provision<sup>20</sup>. Regarding goods markets, the average score on trust goes up by 0.4 points in the markets for non-prescription medicines, entertainment goods<sup>21</sup> and clothing and footwear, followed by an increase of 0.3 points in the market for non-alcoholic drinks market. For the remainder of the markets, the scores remain relatively unchanged.

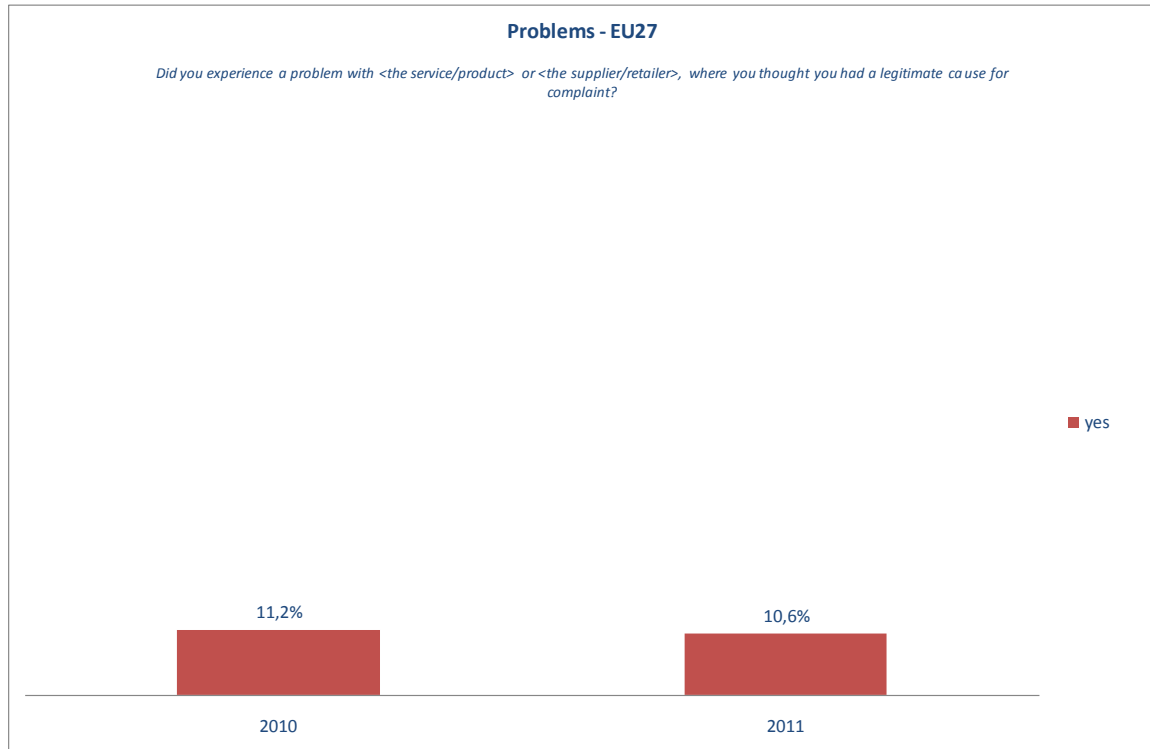
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19 Change of wording since 2010, see chapter 2.2.5.C

20 Change of wording since 2010, see chapter 2.2.5.C

21 Change of wording since 2010, see chapter 2.2.5.C

### 3.3.3. Problems



The 'Problem' component measures the occurrence of problems reported by consumers in case where they felt it was severe enough to cause a legitimate reason to complain. The period in which the problem occurred was defined according to the characteristics of a given market. As well as the one-off occurrence of problems, the number of problems experienced within the given time frame was also recorded.

In 2011, just over 1 consumer in 10 reports to have experienced a problem with a service/product or a supplier/retailer for which they thought they had a legitimate reason to complain. The reported occurrence of problems at EU level has remained virtually unchanged in comparison to 2010, with only a slim decrease observed between the two waves of the survey.

The graph and table on the following pages present the overall occurrence of problems in 2011 and 2010 for each market as well as the reported number of problems for each market in 2011.<sup>22</sup>

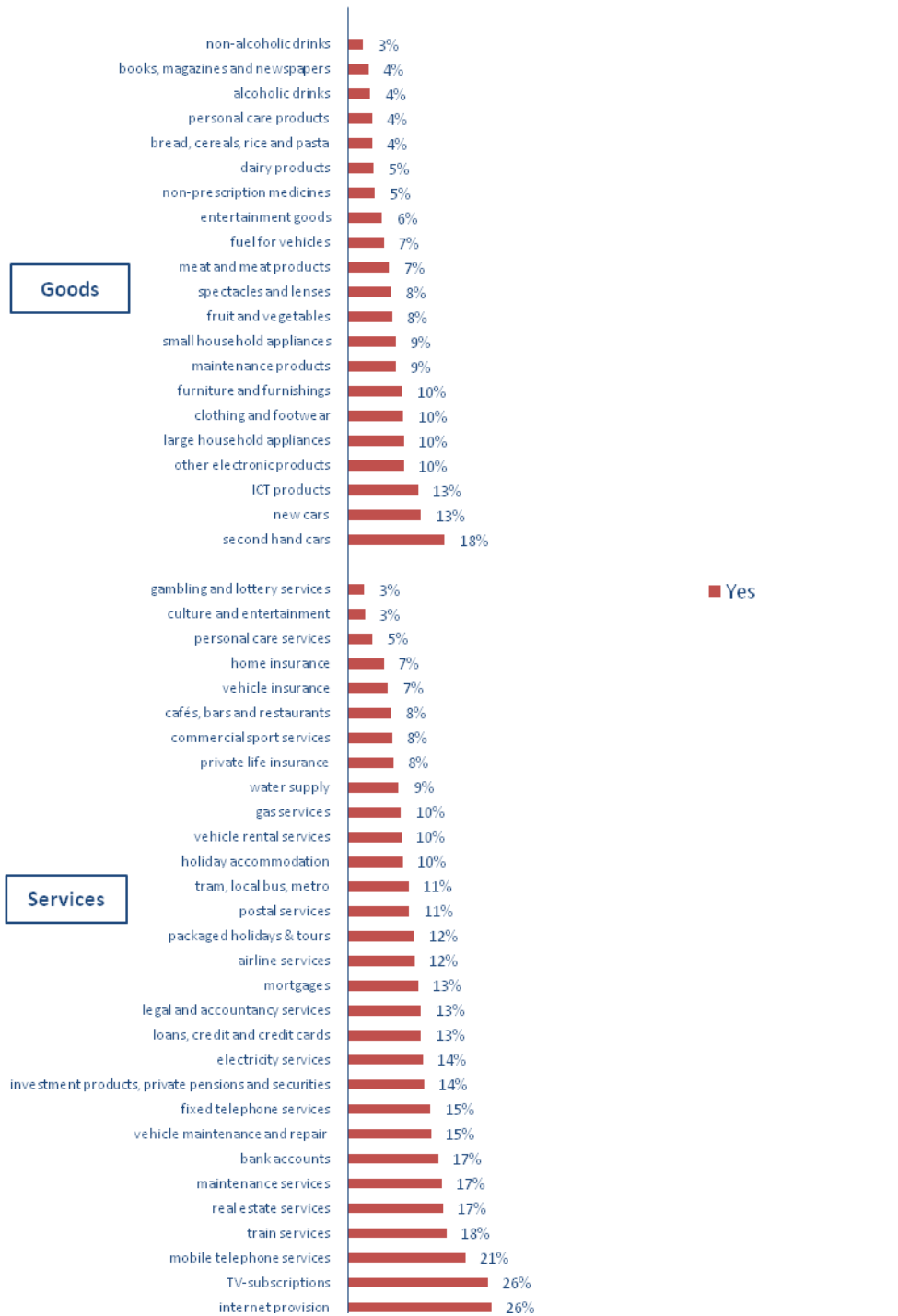
<sup>22</sup> For markets 1,2,3,4,5,6,7,17,18,19,22,31,41,43,44,48, and 53 respondents were asked to report if they experienced a problem with the product or retailer where they thought they had a legitimate cause for complaint during their last purchase. Consequently, for these markets the number of problems they experienced is not reported.





### Problems by market - EU27

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



#	Services market	Problems 2011		N° Problems 2011					Problems 2010	
		Yes	No	0	1	2	3	4+	Yes	No
34	internet provision	26%	74%	74%	11%	5%	3%	7%	26%	74%
54	TV-subscriptions	26%	74%	74%	12%	6%	3%	5%		
33	mobile telephone services	21%	79%	79%	11%	4%	2%	4%	19%	81%
36	train services	18%	82%	82%	10%	3%	2%	4%	21%	79%
20	real estate services	17%	83%	83%	9%	3%	2%	3%	21%	79%
21	maintenance services	17%	83%	83%	9%	4%	2%	3%	19%	81%
26	bank accounts	17%	83%	83%	8%	4%	2%	3%	17%	83%
23	vehicle maintenance and repair	15%	85%	85%	9%	3%	1%	2%	18%	82%
32	fixed telephone services	15%	85%	85%	8%	3%	2%	3%	17%	83%
28	investment products, private pensions and securities	14%	86%	86%	8%	3%	1%	2%	20%	80%
46	electricity services	14%	86%	86%	8%	2%	1%	2%	12%	88%
58	loans, credit and credit cards	13%	87%	87%	7%	3%	1%	2%		
57	legal and accountancy services	13%	87%	87%	8%	3%	1%	2%		
51	mortgages	13%	87%	87%	7%	3%	1%	2%		
37	airline services	12%	88%	88%	9%	2%	1%	1%	13%	87%
40	packaged holidays & tours	12%	88%	88%	8%	2%	1%	1%	13%	87%
31	postal services	11%	89%	89%	11%	n.a.	n.a.	n.a.	10%	90%
35	tram, local bus, metro	11%	89%	89%	6%	2%	1%	3%	12%	88%
39	holiday accommodation	10%	90%	90%	7%	2%	1%	1%	11%	89%
38	vehicle rental services	10%	90%	90%	7%	2%	1%	1%	11%	89%
47	gas services	10%	90%	90%	6%	2%	1%	1%	9%	91%
45	water supply	9%	91%	91%	5%	2%	1%	2%	10%	90%
52	private life insurance	8%	92%	92%	6%	1%	0%	1%		
42	commercial sport services	8%	92%	92%	5%	1%	1%	1%	9%	91%
41	cafés, bars and restaurants	8%	92%	92%	8%	n.a.	n.a.	n.a.	9%	91%
30	vehicle insurance	7%	93%	93%	6%	1%	0%	0%	9%	91%
29	home insurance	7%	93%	93%	5%	1%	0%	0%	8%	92%
22	personal care services	5%	95%	95%	5%	n.a.	n.a.	n.a.	4%	96%
43	culture and entertainment	3%	97%	97%	3%	n.a.	n.a.	n.a.	5%	95%
44	gambling and lottery services	3%	97%	97%	3%	n.a.	n.a.	n.a.	4%	96%

#	Goods markets	Problems 2011		N° Problems 2011					Problems 2010	
		Yes	No	0	1	2	3	4+	Yes2	No2
16	second hand cars	18%	82%	82%	10%	3%	2%	2%	19%	81%
15	new cars	13%	87%	87%	8%	3%	1%	2%	15%	85%
13	ICT products	13%	87%	87%	8%	2%	1%	1%	13%	87%
10	other electronic products	10%	90%	90%	7%	2%	1%	1%	9%	91%
11	large household appliances	10%	90%	90%	7%	2%	1%	1%	11%	89%
7	clothing and footwear	10%	90%	90%	10%	n.a.	n.a.	n.a.	10%	90%
9	furniture and furnishings	10%	90%	90%	7%	2%	1%	1%	11%	89%
8	maintenance products	9%	91%	91%	5%	1%	1%	1%	11%	89%
12	small household appliances	9%	91%	91%	6%	2%	1%	1%	11%	89%
1	fruit and vegetables	8%	92%	92%	8%	n.a.	n.a.	n.a.	8%	92%
53	spectacles and lenses	8%	92%	92%	8%	n.a.	n.a.	n.a.		
2	meat and meat products	7%	93%	93%	7%	n.a.	n.a.	n.a.	7%	93%
17	fuel for vehicles	7%	93%	93%	7%	n.a.	n.a.	n.a.	6%	94%
14	entertainment goods	6%	94%	94%	4%	1%	1%	1%	10%	90%
48	non-prescription medicines	5%	95%	95%	5%	n.a.	n.a.	n.a.	4%	96%
55	dairy products	5%	95%	95%	5%	n.a.	n.a.	n.a.		
3	bread, cereals, rice and pasta	4%	96%	96%	4%	n.a.	n.a.	n.a.	4%	96%
19	personal care products	4%	96%	96%	4%	n.a.	n.a.	n.a.	4%	96%
6	alcoholic drinks	4%	96%	96%	4%	n.a.	n.a.	n.a.	3%	97%
18	books, magazines and newspapers	4%	96%	96%	4%	n.a.	n.a.	n.a.	3%	97%
5	non-alcoholic drinks	3%	97%	97%	3%	n.a.	n.a.	n.a.	3%	97%

- Generally speaking, it seems that EU consumers experience fewer problems in the goods markets than in the service markets. This observation is well in line with the overall lower levels of MPI scores in services markets.
- When looking at the occurrence of problems in services markets, European consumers are most likely to experience problems in the markets for Internet provision, TV-subscriptions and mobile telephone services. All these markets also record an MPI score below the average of all services markets reflecting the link between the occurrence of problems and the perceived performance of these markets. Consumers are also more likely to record a higher number of problems for these services markets. The lowest level of problem occurrence is observed for the markets for cultural and entertainment services and gambling and lottery services.
- Regarding goods markets, the highest number of perceived problems is recorded for the markets for second-hand and new cars. Conversely, most goods markets with a short life cycle show relatively low levels of reported problems.
- The changes between the 2011 and 2010 results remain modest. However, a relatively distinct decrease (6 points) in the level of reported problems, and thus a positive development, is observed for the market for investment products<sup>23</sup> accompanied by less pronounced positive shifts in the markets for real estate services<sup>24</sup>, train services, fixed telephone services and vehicle maintenance and repair services. When it comes to goods markets, the market for entertainment goods<sup>25</sup> shows the largest decrease (4 points) in the reported occurrence of problems.
- Considering the number of problems consumers are encountering in the different services markets, the market for internet provision is scoring least well. In this market consumers encounter on average 0.9 problems. 7% of consumers in this market even encountered more than 4 problems in the surveyed period. Also in the markets for TV-subscriptions, mobile telephone services and train services consumers are faced with multiple problems.
- For the goods markets, the largest number of problems encountered by consumers can be found in the market for second-hand cars where consumers encounter on average 0.4 problems and 2% of consumer encountered more than 4 problems with their last purchase.

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23 Change of wording since 2010, see chapter 2.2.5.C

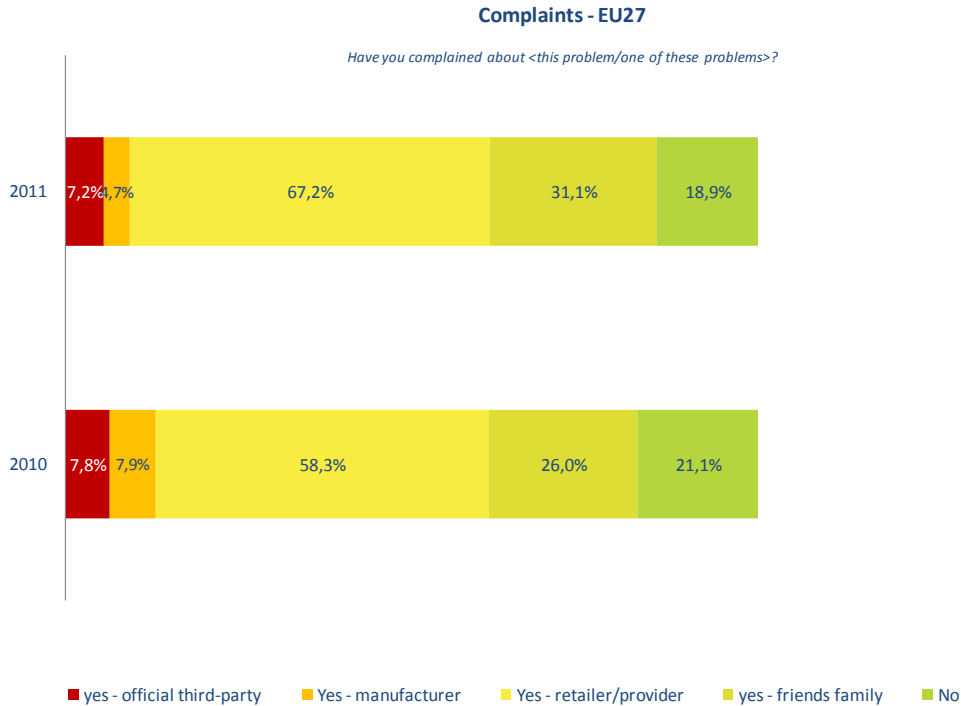
24 Change of wording since 2010, see chapter 2.2.5.C

25 Change of wording since 2010, see chapter 2.2.5.C



- Compared to 2010 results, one can note a small, although almost negligible, decrease in the number of problems encountered by consumers in the markets in which this question was asked. Despite the overall decrease, it is, however, worth mentioning that the market for mobile telephone services has the largest increase in the number of problems encountered.

### 3.3.4. Complaints



The possibility for consumers to complain in case of a problem is considered as one of the main feedback mechanisms in the optimisation of the functioning of markets. The base of the figures presented in the graph above represents those consumers who report to have experienced a problem and it depicts whether or not they complained and to which party they addressed their complaint.

In 2011, 19% of consumers who reported to have encountered a problem did not complain. Compared to the 2010 results, this percentage reflects a significant increase in the number of consumers complaining about problems they encountered. As indicated in the 2010 report, there are a number of possible reasons to explain this, the most likely being that the financial loss due to the problem is limited or the importance of the problem is deemed low. A further, 31% complained 'unofficially' to somebody close to them such as a family member or friend, implicating the importance of 'word of mouth' when sharing experiences of the performance of consumer markets.

Most European consumers – 67% - tend to complain directly to the retailer/provider when a problem occurs. This is not a surprising result as the retailer/provider is the concrete point of interaction when consumers purchase products/services and thus are expected to be able to give the quickest solution to the problem. A further 5% report to having complained to the manufacturer. It should be noted however that the possibility to address a complaint to the manufacturer is limited to those markets for which this party can be identified<sup>26</sup>.

Finally, just over 7% of consumers say they complained to a third party such as a public authority, consumer organisation or ombudsman.

The table in the page that follows presents, by market, the parties to which consumers complained. The following observations can be made based on the results<sup>27</sup>:

- When experiencing a problem with a legitimate cause of complaint, a large majority of at least two-thirds of consumers do complain at least to some party other than family and friends. For all goods and services markets the most likely party to be addressed is the seller of the product or the provider of the service – thus the immediate and known point of contact, followed by friends and family in second place.
- Compared to the 2010 results, a decrease in the percentage of consumers reporting to have complained about the problems encountered can be noted in 17 of the 51 surveyed markets (5 goods markets and 12 services markets). Complaints to retailers or providers have clearly increased. This applies as much for the goods markets as for the services markets.

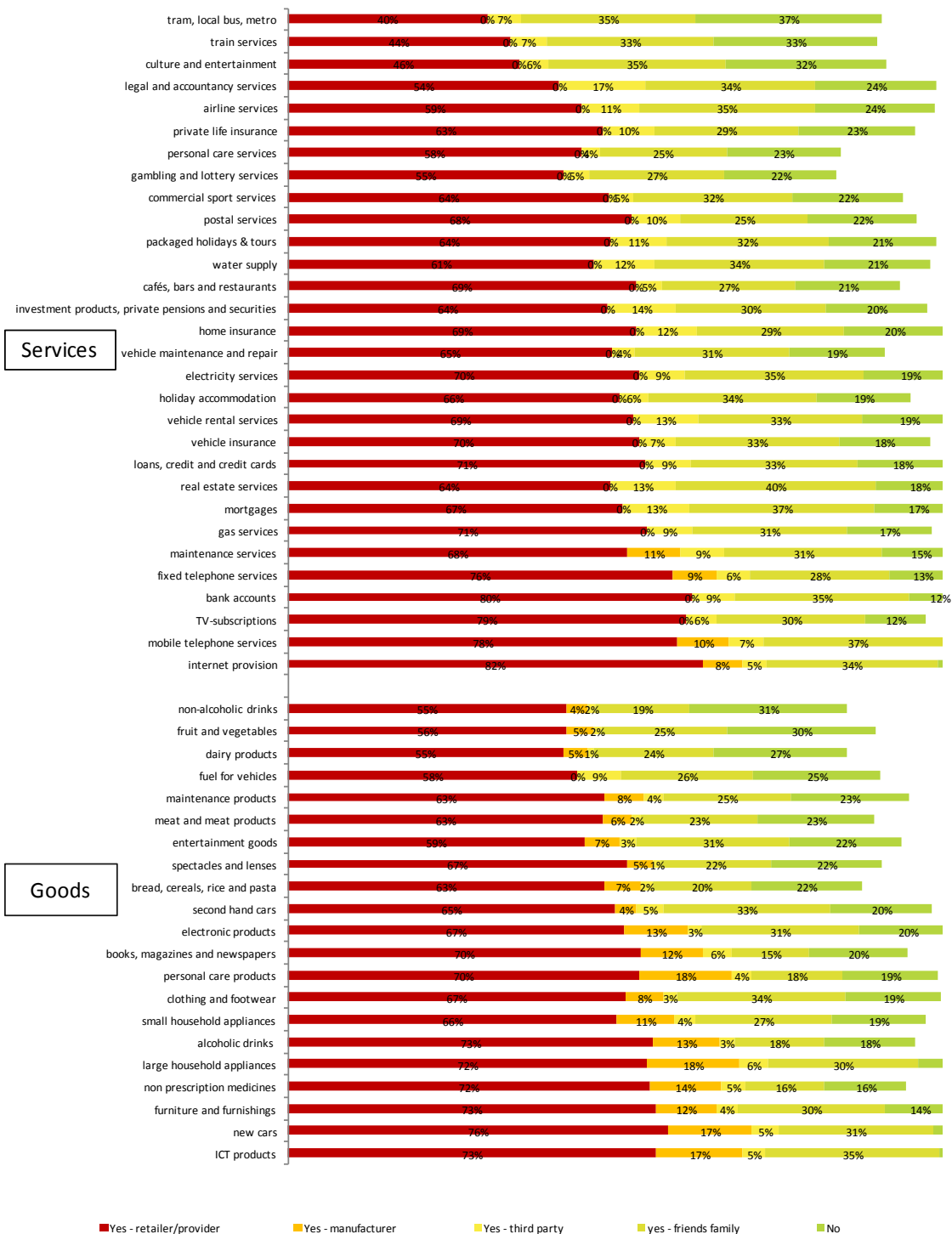
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26 The answer option 'to a manufacturer' was not possible for the following markets: 17,20,24,25,26,27,28,29,30,31,35,36,37,38,39,40,41,42,43,44,45,46,47,49,50,51,52,54. For an overview of the markets and their respective numbers see appendix 1. It must be noted that in 2010 the option for a complaint to the manufacturer was not excluded for these markets. However, in the analysis the answers for this option were taken together with the option 'to the retailer/provider'. Consequently, the results can be compared for the two waves of this study.

27 It should be noted that due to low bases of consumers who say they have experienced of problem in a given market, no comparisons are made between 2011 and 2010 regarding their complaint behaviour as the margin of error is too high.

### Complaints by market - EU27

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



#	Services market	TOTAL Complained	To a retailer /provider	To a manufacturer	To a third party company	To friends, family	Did not complain
34	internet provision	91%	82%	8%	5%	34%	9%
33	mobile telephone services	89%	78%	10%	7%	37%	11%
54	TV-subscriptions	88%	79%	N/A	6%	30%	12%
26	bank accounts	88%	80%	N/A	9%	35%	12%
32	fixed telephone services	87%	76%	9%	6%	28%	13%
21	maintenance services	85%	68%	11%	9%	31%	15%
47	gas services	83%	71%	N/A	9%	31%	17%
51	mortgages	83%	67%	N/A	13%	37%	17%
20	real estate services	82%	64%	N/A	13%	40%	18%
58	loans, credit and credit cards	82%	71%	N/A	9%	33%	18%
30	vehicle insurance	82%	70%	N/A	7%	33%	18%
38	vehicle rental services	81%	69%	N/A	13%	33%	19%
39	holiday accommodation	81%	66%	N/A	6%	34%	19%
46	electricity services	81%	70%	N/A	9%	35%	19%
23	vehicle maintenance and repair	81%	65%	N/A	4%	31%	19%
29	home insurance	80%	69%	N/A	12%	29%	20%
28	investment products, private pensions and securities	80%	64%	N/A	14%	30%	20%
41	cafés, bars and restaurants	79%	69%	N/A	5%	27%	21%
45	water supply	79%	61%	N/A	12%	34%	21%
40	packaged holidays & tours	79%	64%	N/A	11%	32%	21%
31	postal services	78%	68%	N/A	10%	25%	22%
42	commercial sport services	78%	64%	N/A	5%	32%	22%
44	gambling and lottery services	78%	55%	N/A	5%	27%	22%
22	personal care services	77%	58%	N/A	4%	25%	23%
52	private life insurance	77%	63%	N/A	10%	29%	23%
37	airline services	76%	59%	N/A	11%	35%	24%
57	legal and accountancy services	76%	54%	N/A	17%	34%	24%
43	culture and entertainment	68%	46%	N/A	6%	35%	32%
36	train services	67%	44%	N/A	7%	33%	33%
35	tram, local bus, metro	63%	40%	N/A	7%	35%	37%
#	Product market	TOTAL Complained	To a retailer /provider	To a manufacturer	To a third party company	To friends, family	Did not complain
13	ICT products	87%	73%	17%	5%	35%	13%
15	new cars	87%	76%	17%	5%	31%	13%
9	furniture and furnishings	86%	73%	12%	4%	30%	14%
48	non prescription medicines	84%	72%	14%	5%	16%	16%
11	large household appliances	84%	72%	18%	6%	30%	16%
6	alcoholic drinks	82%	73%	13%	3%	18%	18%
12	small household appliances	81%	66%	11%	4%	27%	19%
7	clothing and footwear	81%	67%	8%	3%	34%	19%
19	personal care products	81%	70%	18%	4%	18%	19%
18	books, magazines and newspapers	80%	70%	12%	6%	15%	20%
10	electronic products	80%	67%	13%	3%	31%	20%
16	second hand cars	80%	65%	4%	5%	33%	20%
3	bread, cereals, rice and pasta	78%	63%	7%	2%	20%	22%
53	spectacles and lenses	78%	67%	5%	1%	22%	22%
14	entertainment goods	78%	59%	7%	3%	31%	22%
2	meat and meat products	77%	63%	6%	2%	23%	23%
8	maintenance products	77%	63%	8%	4%	25%	23%
17	fuel for vehicles	75%	58%	N/A	9%	26%	25%
55	dairy products	73%	55%	5%	1%	24%	27%
1	fruit and vegetables	70%	56%	5%	2%	25%	30%
5	non-alcoholic drinks	69%	55%	4%	2%	19%	31%





## **Services**

- EU consumers who indicate they have encountered problems in a given market are the most likely to complain about telecom services and bank accounts. Conversely, they are the least likely to voice a complaint about transport (train, airline, local transport) and entertainment services.
- For all services markets, consumers address the retailer first when they have something to complain about. In second place, they turn to people close to them, namely family members or friends. When it comes to complaining to an 'official' party, markets for continuous financial services, such as mortgages and investment products as well as real estate and legal and accountancy services tend to induce the highest number of complaints to a third party.
- In comparison to the 2010 results, for the services markets an important increase of 5% point in complaints addressed to third parties can be noted.

## **Goods**

- Regarding the goods markets, consumers are the most likely to complain about one-off purchases such as ICT products followed by new cars. At the other end of the ranking, the fast moving consumer goods such as non-alcoholic drinks, fruit and vegetables and dairy products are the least likely to induce consumer complaints. This is also broadly in line with the reported occurrence of problems.
- As above, most consumers address the retailer with their complaint first, followed by friends and family. Unlike for the services markets, manufacturers play a role in the goods markets: nearly a fifth of consumers who say they encountered a problem in the markets for large household appliances, personal care products, ICT products and new cars addressed their complaint to the manufacturer.
- In only two markets, the markets for entertainment goods and the market for other electronic products a decrease of complaints made to retailers or providers is shown in comparison to the 2010 results. Noteworthy is the finding that the markets for non-prescription medicines, alcoholic drinks and personal care products recorded the largest increase in complaints to retailers, while in these markets the number of complaints to family and friends has decreased the most.

### 3.3.5. Switching

The component of switching reflects both the level of choice in a given market and the consumer's ability to make use of this opportunity. The component of switching is based on measuring the level of actual switching and the (perceived) ease of switching, and covers the 14 services markets in which switching is possible<sup>28</sup>.

#### Actual switching - EU27

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



#### **Actual switching**

The measurement of actual switching includes both switching services with the same provider and switching the provider. In 2011, 7% of European consumers reported to have switched services with the same provider and 9% changed the supplier. However, a large majority of consumers have not switched either the service or the provider in the reference period given for each market. These results are virtually identical in comparison to those recorded in 2010, implying that the inclination to switch has remained unchanged in the past year.

<sup>28</sup> See chapter 2.2.4 for an overview of the switching markets.



Several reasons can be assumed to explain the low level of switching, the most obvious being that consumers are satisfied with the current service/provider. More prominent for consumer policies are issues such as the possible lack of information and knowledge of switching and the (perceived) complexity and uncertainty of the benefits of changing the service or the provider felt by consumers.

### Actual switching question by market - EU27

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

Loans, credit and credit cards	6% 8%	87%
TV-subscriptions	10% 9%	82%
Private life insurance	4% 8%	89%
Investment and pension services	8% 12%	82%
2010	12% 16%	76%
Mobile telephone services	14% 11%	77%
2010	13% 10%	78%
Internet service provision	9% 11%	81%
2010	9% 10%	82%
Fixed telephone services	9% 9%	83%
2010	8% 9%	84%
Vehicle Insurance	5% 12%	83%
2010	4% 12%	85%
Commercial sport services	3% 11%	86%
2010	6% 10%	85%
Current accounts	6% 10%	86%
2010	6% 9%	86%
Mortgages	7% 6%	88%
2010	6% 9%	86%
Electricity services	6% 8%	87%
2010	5% 6%	89%
Gas services	5% 7%	89%
2010	4% 7%	89%
Home Insurance	3% 7%	90%
2010	3% 7%	90%

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

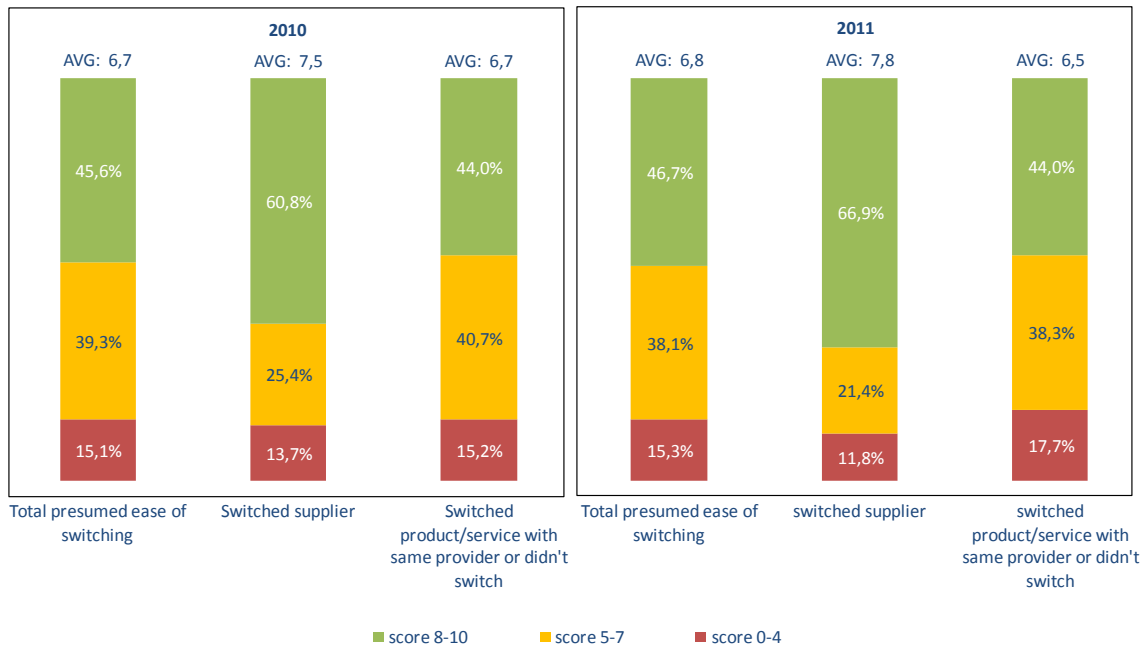
Some differences between switching behaviour can be observed between the markets:

- As with in 2010, consumers seem to be the most likely to switch their mobile telephone service or provider, followed by internet services, investment products, private pensions and securities and TV subscriptions<sup>29</sup>.
- It is also interesting to note that, regarding mobile telephone services, consumers are more likely to switch between services with the same provider than to change provider all together while for most of other services they are more likely to change their provider.
- Overall, levels of switching remain unchanged in comparison to 2010. It is only for investment products, private pensions and securities <sup>30</sup> that a decline in the proportions of consumers who have changed either their service or their provider can be observed.

### **Perceived ease of switching**

#### Perceived/actual ease of switching - EU27

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>?



<sup>29</sup> New market in 2011

<sup>30</sup> Change of wording since 2010, see chapter 2.2.5.C



Besides the actual switching behaviour, respondents were also asked to evaluate the ease of switching whether or not they had personal experience. Those who had switched within the reference period were asked to evaluate their experience whereas for those who had no prior experience, a question about perceived ease of switching was asked.

In 2011, 47% of consumers consider switching in general to be easy (score 8-10) while 15% rate this action as difficult (score 0-4). The average score for the ease of switching is 6.8.

However, when looking at the results of those who did switch their supplier within the reference period, it is clear that those who have concrete experience of switching find it considerably easier with two-thirds evaluating it with a score of 8-10. In other words, it may be argued that for some people who would potentially like to switch their supplier, the expected/perceived difficulties of switching may prevent them from doing so.

When looking at the results between the two years, once again, very few considerable changes are observed. However, it seems that those consumers who have switched the supplier within the past year now consider it to be easier than in 2010, marking a possible improvement in this respect in some service markets.

The perceived/experienced ease of switching varies considerably between the service markets as illustrated by the graph on the following page:

- Among the group of consumers who switched services with the same provider or did not switch at all, mortgages, electricity and gas services in particular are considered to be hard to manage in this respect;
- Regarding the group that switched providers, this is the case for internet provision and TV-subscriptions.
- European consumers assess that it is easiest to switch provider in the markets for insurance services and sports services with three-quarters of consumers rating these markets with a score of 8-10 when it comes to the ease of switching.
- Very few significant changes in terms of averages emerge between the two years: the highest difference in the average of the (perceived) ease is recorded for the market for home insurance by those who switched provider, with an increase of 5 decimal points of the average score.

The results show that scores given to the actual/perceived ease of switching vary significantly between the group of consumers that switched supplier and the group of consumers that did not.

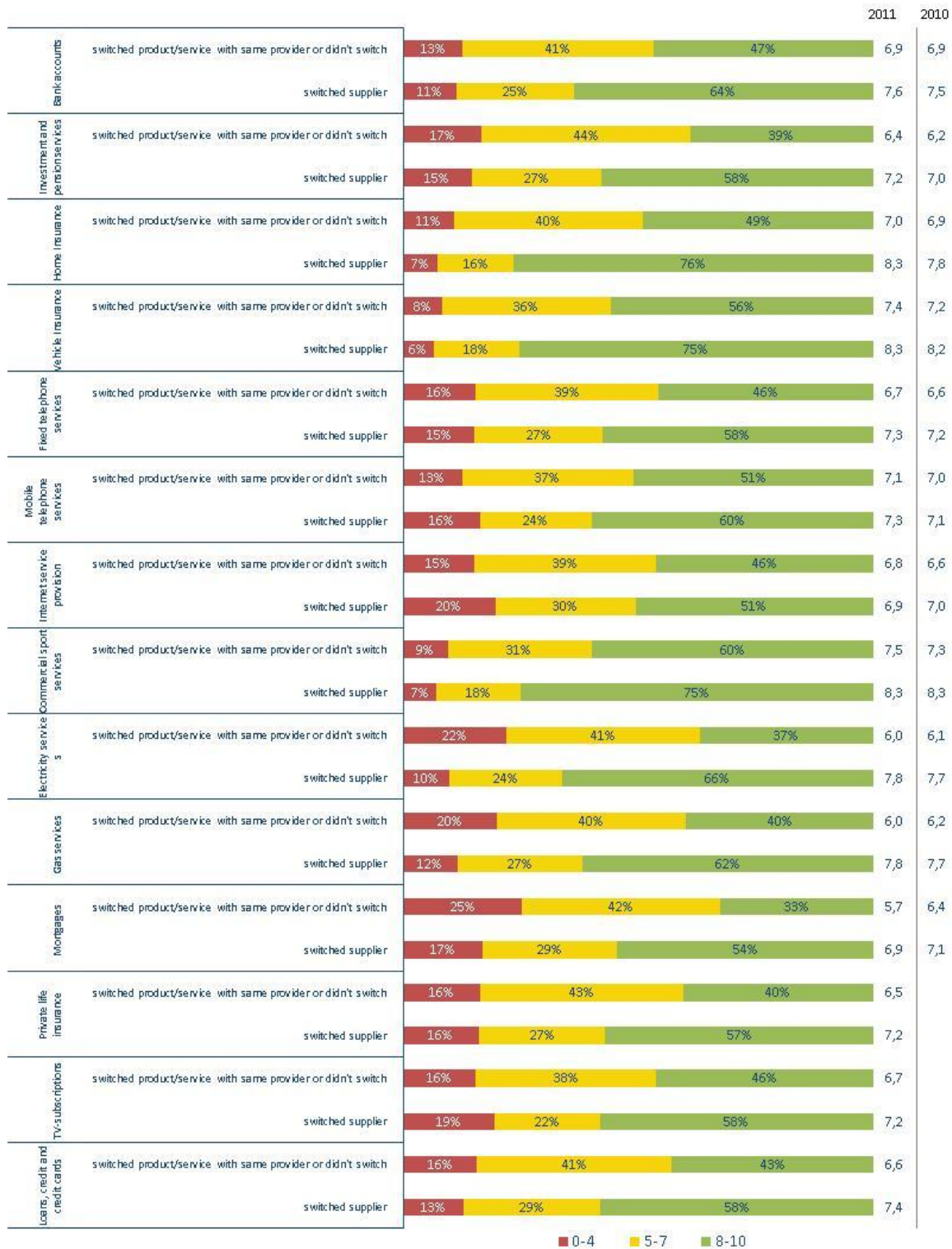


Among non-switchers, the markets for mortgages, electricity and gas services are perceived to be the most difficult markets for switching supplier, while the markets for internet provision and TV-subscription are seen as the most difficult markets by the consumers that actually did switch supplier. The difference in scores indicates that switching behaviour is often influenced rather by perceptions than factual information.

It is furthermore important to note that in the 14 switching markets the scores related to the ease of switching differ significantly between respondents that switched supplier and those who did not. However, the lowest scores on this difference are noted for the markets for mobile telephone services and Internet provision. In these two markets the perceived and the actual experienced ease of switching both receive low evaluations

Perceived/actual ease of switching by market - EU27

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

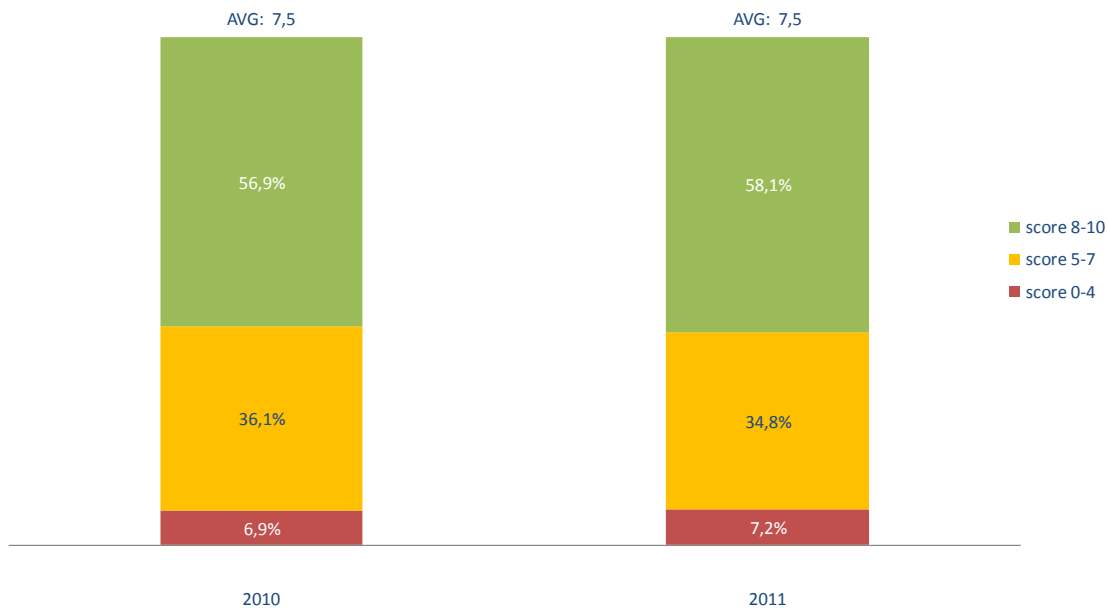


### 3.3.6. 'Live up to what you wanted'

The component 'Live up to what you wanted' measures to what extent the products and services offered by retailers/suppliers correspond to what consumers expect.

#### Live up to what you wanted - EU27

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>?



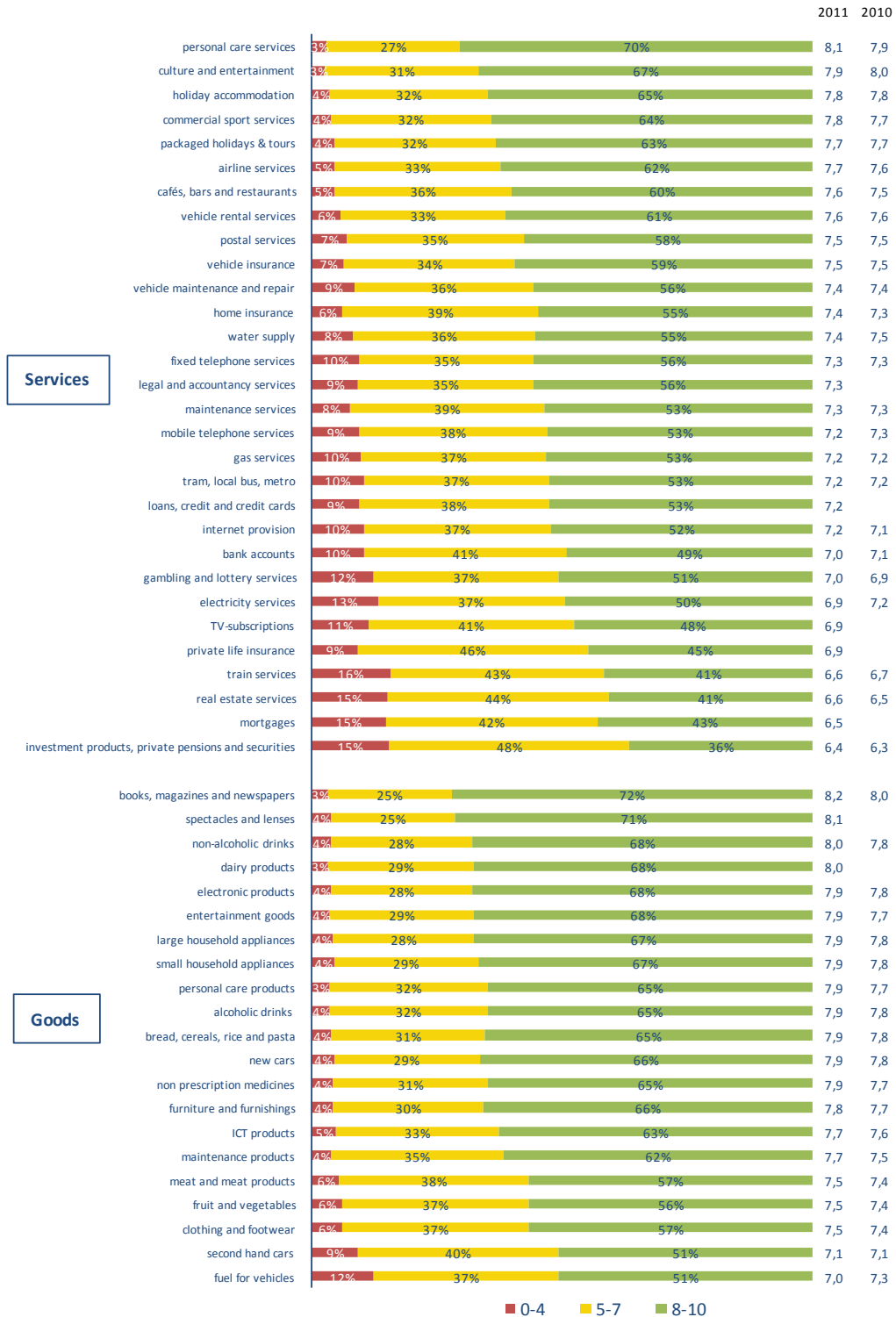
In 2011, 58% of EU consumers think that overall the 51 consumers markets surveyed this year deliver the services and products desired by EU consumers (score 8-10). Just over a third expresses a lukewarm evaluation in this respect while only 7% of consumers estimate that markets live up poorly to their expectations. The average rating of this component is 7.5, a score that is higher than those given for comparability, trust and perceived/actual switching. As witnessed for the other components, the changes in comparison to the 2010 survey are nearly non-existent with exactly the same average recorded in both years and only a fine increase observed for consumers who rate the market performance with the highest scores (8-10) in this respect.





Live up to what you wanted by market - EU27

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>?



The following findings can be observed at market level:

- As seen above, generally the scores of **goods markets** are higher than services markets. Furthermore, when looking at consumers who give the lowest scores (0-4), with two exceptions, only a small proportion falls into this group while the absolute majority rates all goods markets with the highest scores (8-10). The markets for books, magazines and newspapers as well as spectacles and lenses record the highest overall averages on this component in line with their MPI scores. The two exceptions mentioned above – fuel for vehicles and second hand cars – receive the lowest scores and also in line with the general ranking by MPI scores.
- The **services markets** show a wider variation of results. Over two thirds of consumers think the markets for personal care services and culture and entertainment services live well up to what they wanted. At the other end of the ranking, investment products, mortgages, real estate services and train services receive relatively higher proportions of low ratings. All these observations are in line with the general MPI scores and rankings, suggesting that this relatively general question about market performance correlates highly with the MPI scores and that the MPI captures well the overall experience of consumers.
- Very few significant evolutions are observed since 2011 at EU level. At the highest level, the market for entertainment goods<sup>31</sup> now scores higher on this component by 0.3 points than in 2011. For the remainder of the goods and services markets, the shifts remain between 0 and 0.2 points to either direction.

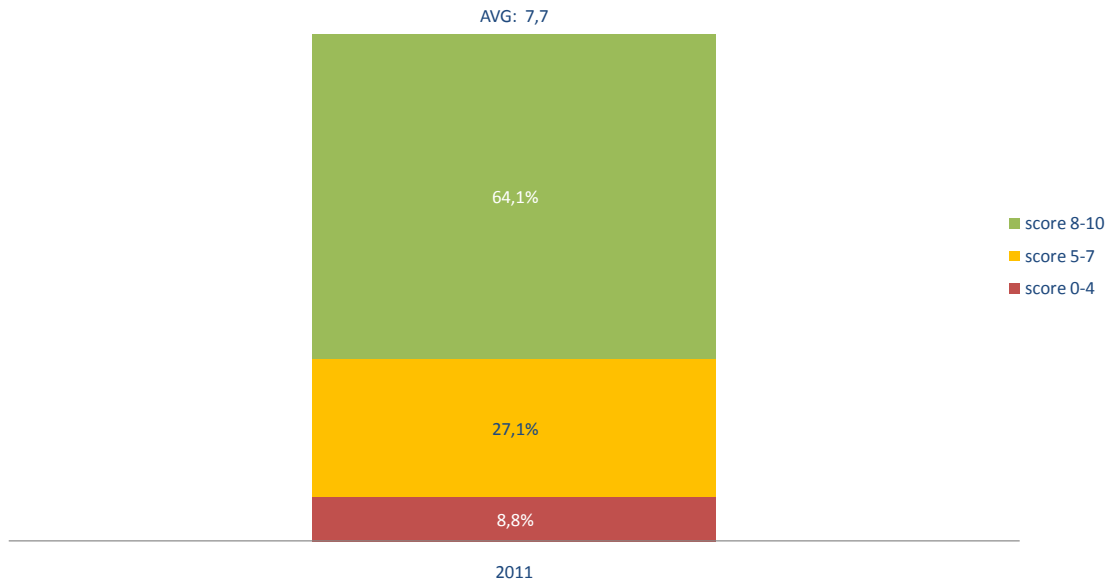
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<sup>31</sup> Change of wording since 2010, see chapter 2.2.5.C

### 3.3.7. Competition<sup>32</sup>

#### Competition - EU27

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



Consumers were asked whether they think that the choice of retailers/suppliers is sufficient in the EU by using an 11-point scale<sup>33</sup>.

In 2011, nearly two-thirds of EU consumers think that there is somewhat to definitely enough choice of retailers and suppliers (score 8-10) available in the 51 consumer markets while 9% express high dissatisfaction (score 0-4) in this respect. It is noteworthy that the competition component receives the highest average score (7.7) of all components considered in this survey, implying that broadly speaking consumers' demand for a variety of retailers and providers is met by the goods and services markets of the EU.

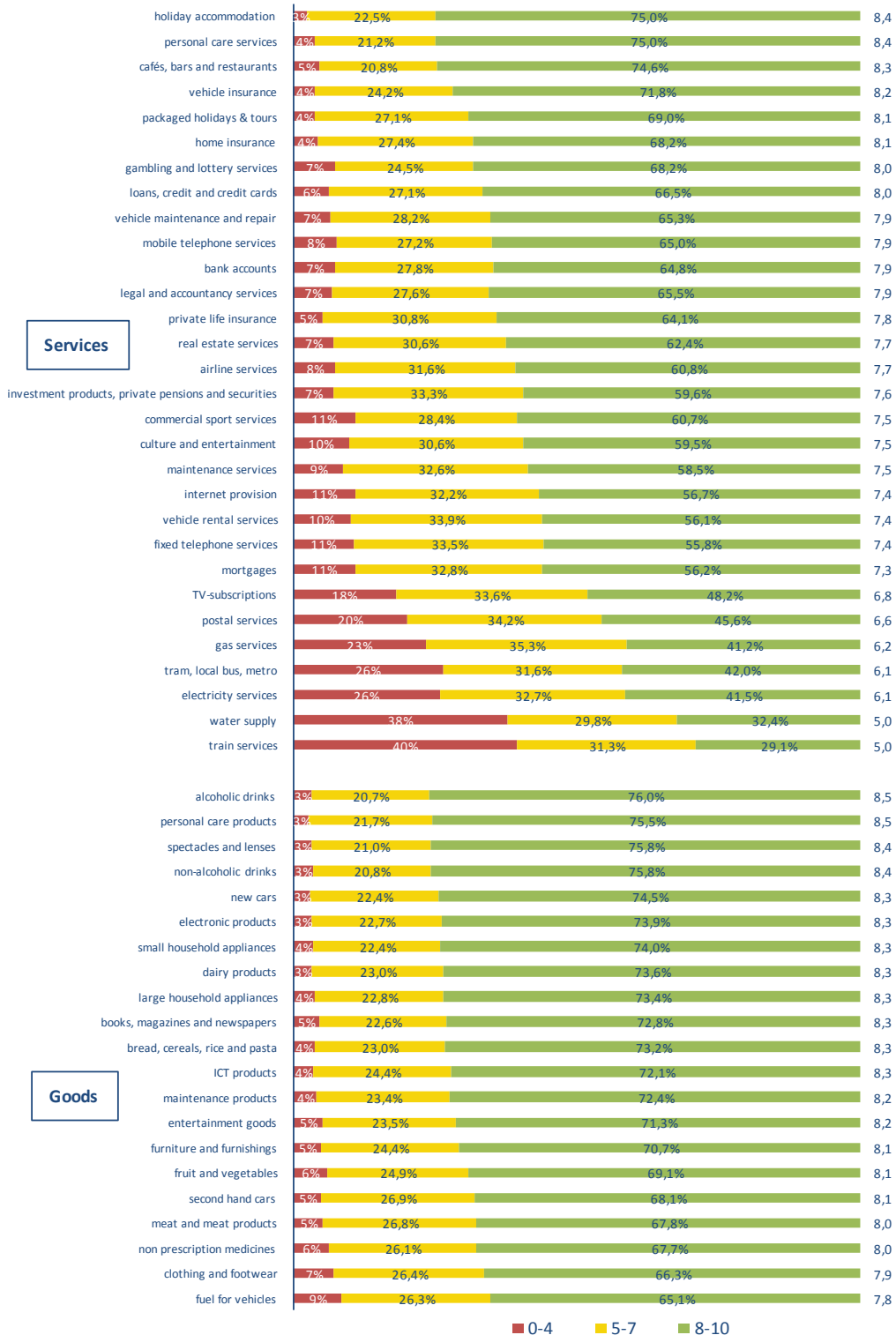
<sup>32</sup> Please note that this component was not included in the calculation of the MPI scores.

<sup>33</sup> 0 'Not enough choice' - 10 'Enough choice'



Competition by market - EU27

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 results at market level reveal interesting patterns:

- Firstly, when looking at **the services markets**, it is observed that for most markets the average ratings are relatively high (7.3 or above) with the absolute majority of consumers giving the highest scores (8-10) for most markets when rating the choice of providers. Particularly markets for holiday accommodations, personal care services and cafés, bars and restaurants are rated highly in this respect.
- However, at the other end of the ranking, a group of markets shows distinctly lower scores on the competition component, namely train services, water provision, electricity services, tram, local bus and metro, gas services, postal services and TV-subscriptions. The first characteristic describing these markets is that some of them have until recently been monopoly markets and are perhaps still largely dominated by one main supplier– rendering these results hardly surprising. However, the analysis also reveals that markets in which switching is possible and at least some choice exists between services providers, such as electricity and gas services and TV-subscriptions, the situation in terms of competition is perceived relatively poorly, calling for further attention on the liberalisation of these markets.
- **The goods markets** are rated very much in line with their basic characteristics: these markets provide 'easy to substitute' products offered by a wide range of providers. Consequently, over two thirds of consumers think there is enough choice of retailers in all goods markets. Therefore no distinct differences are observed between the goods markets in terms of competition and the variation of average scores between the markets remains low.

## 3.4. Market performance results split by market

### 3.4.1. Introduction to the chapter

In this chapter the results for market performance will be discussed for each of the 51 markets surveyed in 2011. For each market, a graph presents the performance of the specified market in the 27 member states as well as the overall performance in the EU12 member states and the EU15 member states. The reference point for the normalisation of the MPI scores is the EU27 average which consequently equates 100 in all markets. Furthermore, the difference of the normalised MPI score between 2011 and 2010 as well as the ranking of countries in 2011 and 2010 is given.

In addition to the graph, a short analysis provides more detail on the scores of the different components making up the MPI scores (comparability, trust, 'live up to what you wanted', problems, complaints and switching) at EU27 level as well as at country level. The newly added competition component is also discussed for each market. However one should bear in mind that this component is not added in the calculation of the MPI.<sup>34</sup> Therefore, the analysis of this last component is added in *italics* for each market. Furthermore, the main differences between countries and their changes in rankings compared to the 2010 results will be highlighted. The general rule for indicating important changes are a change in ranking of 10 places or more, or a change in normalised MPI scores of more than 5 points.

The markets are presented according to the two subgroups of goods markets and services markets. The order of appearance of the markets in this chapter follows the numbering which was given to the markets during the survey and which can be found in appendix 1.

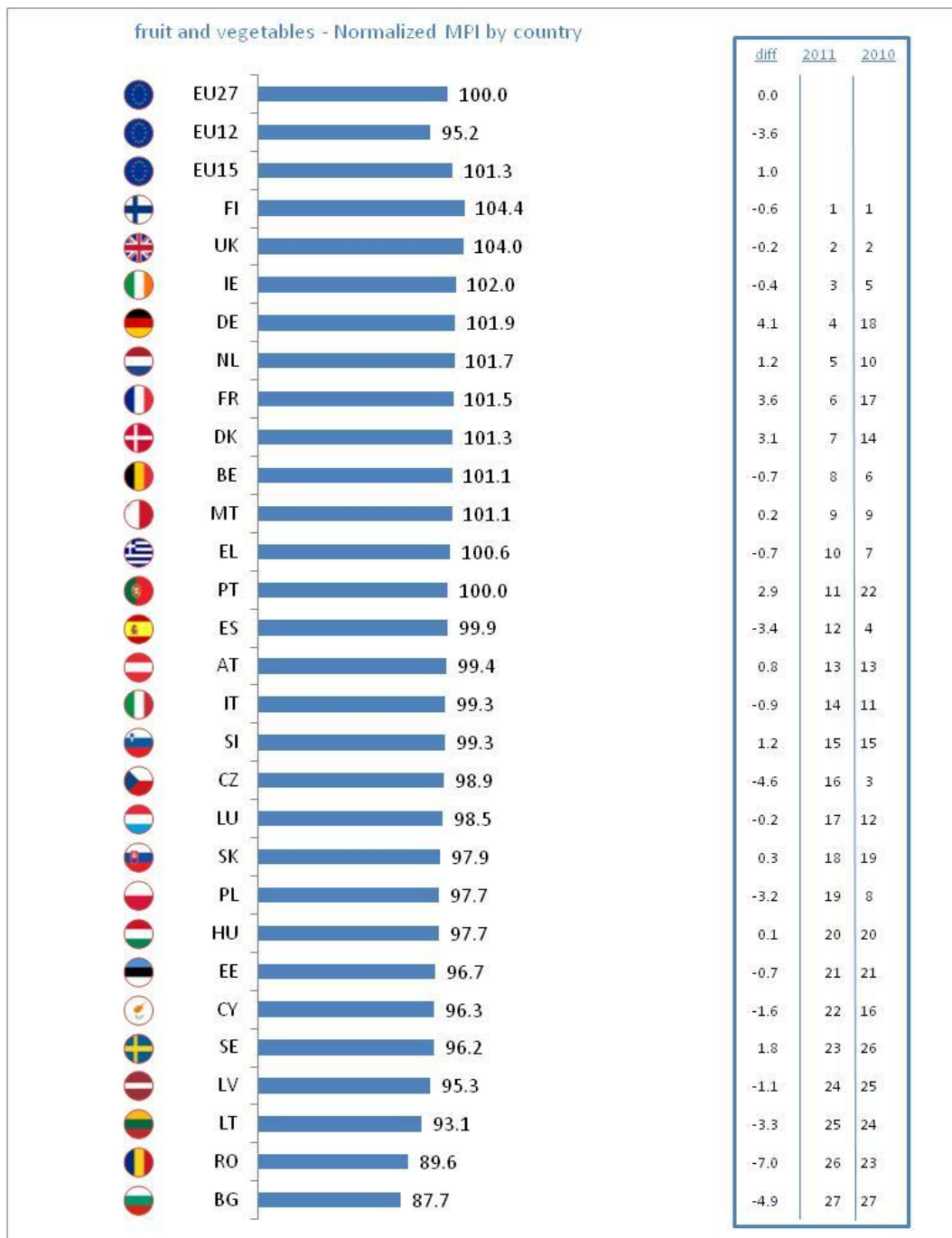
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<sup>34</sup> For more information on the calculation of the MPI including the new competition component see appendix 3.

### 3.4.2. The goods markets

#### i. Market for Fruit and Vegetables

The full description of the market is: Food - Fruit and vegetables.





## Overall and Relative Performance

At EU27 level, the market for fruit and vegetables is 14th in the ranking of goods markets. This makes the market for fruit and vegetables a relatively less well performing market, with a score under the average of all goods markets. Compared to the 2010 results, the market for fruit and vegetables has even dropped two places in the ranking, although this is mainly because two new markets, which are performing above the average, were introduced in the survey.

## Analysis per component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: With a score of 7.6, this market equals the average for goods markets, although a very small improvement of 0.1 can be observed in comparison to the 2010 results.
- Trust: Trust has an average score of 6.8 which is equal to the average score for goods markets. Noteworthy is that one can see a small increase in trust in comparison to last year's results.
- 'Live up to what you wanted': On this component the fruit and vegetables market is performing clearly under the average. This component has a score of 7.5 in comparison to a 7.8 score on average. Compared to last year's results, one can note a small increase of 0.1 points, which is in line with the overall increase in the goods markets for this component.
- Problems: 8% of consumers reported to have experienced problems in the market for fruit and vegetables. This is higher than the average score for all goods markets (7.6%). In comparison to 2010 there has been a slight increase of 0.2 points (from 7.8% to 8.0%).
- Complaints: 70.4% of consumer of fruit and vegetables who did experience problems also complained about these problems. This score is lower than the average score for the goods markets (72.5%). Notwithstanding, an increase of no less than 10 percentage points is observed in comparison with last year's results.

Out of consumers who complained, 55.5% complained to the retailer and 25.1% to friends, family and relatives.

- Competition: With a score of 8.1, the market for fruit and vegetables is perceived to enable competition through providing a sufficient choice of retailers. The average score on this



*component for this market is only 0.1 points under the overall average for the goods markets.*

## Country Analysis

Looking at the scores for EU27, EU15 and EU12, it is important to mention that the EU15 countries seem to be performing better in the market for fruit and vegetables, while the EU12 countries score below the average.

The countries with the highest scores are Finland, the UK, Ireland, Germany and the Netherlands. This top-5 of countries changed slightly compared to last year, although the results of the MPI scores are very close to each other.

The countries with the lowest scores are Bulgaria, Romania, Lithuania, Latvia and Sweden. As with last year, these countries are at the bottom of the ranking. In Romania, the index dropped by 7 points, indicating a decline in market performance for the fruit and vegetables market in this country. The Czech Republic (from 3 to 16) and Poland (from 8 to 19), the market dropped more than 10 positions in the ranking. On the other hand, Portugal (from 22 to 11) gained more than 10 positions. However, in all cases the changes in the MPI scores were negligible.

The gap between the best scoring and worst scoring country (Finland and Bulgaria) is 16.8 points. This is higher than the average gap in goods markets (13.9 points). This further shows that the market for fruit and vegetables is an underperforming market in the category of goods markets.

The different components:

- Comparability: Portugal, Spain, Finland, Austria, the UK and Greece (all 7.9) have the highest average score on this component. On the other hand, Bulgaria and Romania close the ranking with the scores of 6.8 and 7.0 respectively. The differences between 2010 and this year remain under a margin of 1 point.
- Trust: The highest average score on trust can be found in the UK (7.6), Germany and France (both 7.5). Again, Romania (4.7) and Bulgaria (4.6) are at the bottom of the ranking. In comparison to 2010, the score of Romania even drops by 1.4 points. The average score of Germany on this component increases by 1.0 points.



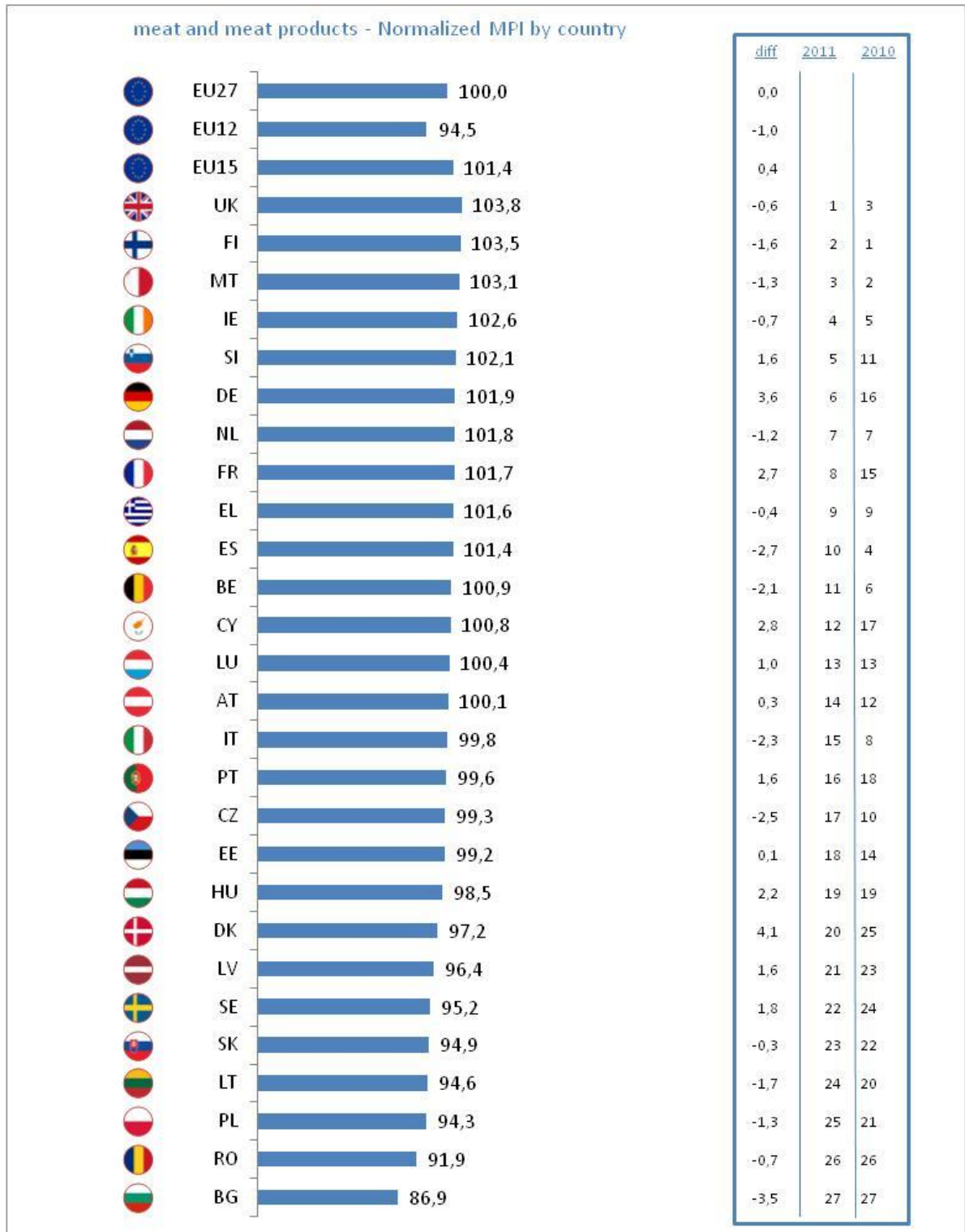
- 'Live up to what you wanted': The best scoring countries on this component for the fruit and vegetables market are Finland (8.1) and Malta (8.0). Romania and Bulgaria continue to be the least well performing countries. They close the ranking by the scores of 6.4 and 5.9 respectively.
- Problems: The most problems are reported in Lithuania (18.1%), Romania (14.4%) and Bulgaria (13.2%). In Slovenia (4.2%) and Finland (4.3%) less than 5% of consumer encountered problems. In comparison to 2010, the scores of Malta and Slovenia have decreased considerably (10.6% and 7.6% respectively).
- Complaints: In Malta, 100% of consumers who encountered problems complained while Denmark has the least complaints (48.1%). In comparison to 2010, important changes can be noted for this component. The number of consumers who complained in Finland, France and Estonia increased by more than 25 percentage points, whereas in Lithuania, the Czech Republic and Slovakia, the proportion decreased by more than 10 percentage points. It should be noted here, however, that the base of analysis is limited.
- Competition: *In Malta, the score of the competition component is the highest for the market for Fruit and Vegetables with an average of 9.0, followed by Finland and Cyprus (both 8.8). In Bulgaria, Estonia and Italy the score for competition is the lowest at 7.6.*

## General Conclusions

Based on the collected information, the overall conclusion is that the fruit and vegetables market is likely to be a rather underperforming market in the goods markets category. The fruit and vegetables market is scoring under the average. Especially the increase of complaints in some countries can be an indication of a growing concern of consumers in this market.

## ii. Market for Meat and Meat Products

The full description of the market is: Food – Meat, Lamb, Veal, Pork, Beef, Poultry, Goat, Mutton, Other



## Overall and Relative Performance

The meat and meat products market's performance is relatively mediocre compared to the other 20 surveyed goods markets. With a score of 98.4, the meat and meat products markets performs a lot better than the lowest ranked goods market (second hand cars – 91.8), but in the overall ranking this market is placed in the lowest range (18<sup>th</sup> out of 21).

The position of the meat and meat products market in 2011 is close to the position in 2010. The unchanged ranking is also a reflection of what is almost the status quo in the normalised MPI (-0.2 between 2010 and 2011).

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score for the meat and meat products market on the component of comparability is 7.4 in 2011. The score for this market is 0.2 points higher than in 2010, but at the same time it is 0.2 points lower than the average score of 7.6 for all the goods markets. Similarly, in 2010 the average score for the meat and meat products market was also 0.2 points lower than the average for all the goods markets.
- Trust: The average score of 6.8 on the trust-component is relatively good. Not only did the average score increase by 0.2 points compared to 2010, but also equals the overall average score for all the goods markets. In 2010, the average level of trust in the meat and meat products market when it comes to respecting the rules and regulations protecting consumers was 0.2 points lower than the average score for all the goods markets. Compared to the other surveyed markets, trust in the meat and meat products market definitely increased over the last year.
- 'Live up to what you wanted': Although the average score of 7.5 on this component increased by almost 0.1 points in comparison to 2010, this score is 0.3 points lower than the average score for all goods markets on this component. In 2010 the average score of 7.4 was 0.2 points lower than the average score for all products markets.
- Problems: The percentage of consumers encountering problems in 2011 with meat and meat products is very close to the percentage in 2010 (7.5% in 2011 versus 7.4% in 2010). The proportion of consumers encountering problems in this market is also comparable to the



overall average proportion of consumers encountering problems in the surveyed goods markets (7.6%).

- Complaints: About three-quarters (76.7%) of consumer encountering problems complained about their problem(s), mainly to the retailer or the provider (62.8%) and friends or family (23.3%). In 2010, 71% of consumers experiencing problems with the meat and meat products market complained, which is about 6 percentage points less than in 2011. Moreover, only 54% of the discontent consumers in 2010 complained to the retailer or the provider. The proportion of dissatisfied consumers complaining about the meat and meat products market is a little lower than the proportion of complaining consumers for all goods markets (76.7% versus 79.4%).
- Competition: *The market for meat and meat products gets an average score of 8.0 on the competition component. This is 0.2 points below the overall average for all goods markets on this component.*

## Country Analysis

The normalised MPI is considerably lower in the EU12 countries than in the EU15 countries (94.5 versus 101.4). In addition, the difference between the EU12 and the EU15 increased during last year. The MPI-score of the EU15 increased by 0.4 points and the score of the EU12 countries decreased by 1.0 points. The increase in the EU15 is due to an increase in a number of countries such as Denmark (+4.1), Germany (+3.6) and France (+2.7). The increase in Denmark in 2011 might be the result of a recovery of a recent discredit in the Danish meat and meat products market: frauds on the best before dates of meat were uncovered in Denmark in 2009 and 2010.

The five best scoring countries in the meat and meat products market are the UK, Finland, Malta, Ireland and Slovenia. Especially for the latter the ranking jumped six places due to an increase in the normalised MPI by 1.6 points. Germany made the most significant upward movement in the ranking (from position 16 to 6). The five lowest scoring countries for the meat and meat products market are Bulgaria, Romania, Poland, Lithuania and Slovakia. None of the member states dropped more than 10 positions in the ranking. The difference between the best scoring country (the UK) and the worst scoring country (Bulgaria) is 16.9 points in the normalised MPI, which is way above the average difference of 13.1 for all goods markets. Noteworthy is that the score of Bulgaria is 5 points lower than Romania's second lowest score. This means that the differences between countries need to be

taken into account in the evaluation of overall performance of the market at EU27 level as the overall figure conceals considerable variation across the EU.

The different components:

- Comparability: Countries with the highest scores on the comparability component are Greece, Ireland, the UK (all 7.7), Austria, Finland and Germany (7.6). The countries with the lowest scores on this component are Denmark (6.9) and especially Bulgaria (6.3). In most of the countries, the average score for this component increased. Despite the low score in Denmark, the average score for this component saw the second highest increase (+0.8). In Cyprus the score for comparability increased the most (+1.2). Only in the Czech Republic (-0.5), Bulgaria (-0.4), Spain (-0.2) and Italy (-0.2) did the score drop slightly.
- Trust: Malta, France and Germany all have an average of more than 7.5 on this component. For the latter, this is an increase of 1.3 points compared to 2010. This is by far the highest increase across all countries. Bulgaria, Romania, Poland and Lithuania all have an average of below 5.5. A difference of more than 3 points is observed between the highest average score (Malta 7.7) and the lowest score (Bulgaria 4.5). This indicates that the differences between the EU27 countries for the trust component are very significant, even more than in 2010. Last year the difference between the highest score (also Malta with 7.8) and the lowest score (also Bulgaria with 5.1) was 2.7 points.
- 'Live up to what you wanted': Malta, Finland and the UK have an average of above 8.0 and are the countries with the highest scores on this scale. Bulgaria, Romania and Poland all have a score below 7.0 and are the countries with the lowest scores on this component. Between 2010 and 2011, the scores for this component remain very similar in most countries.
- Problems: The proportion of consumers encountering problems with the meat and meat product market is the highest in Romania (14.6%), Slovakia (14.5%), Bulgaria (12.0%), Poland (11.7%), Lithuania (10.5%) and Hungary (10.4%). With the exception of Poland, one can note a positive evolution for all these countries. The lowest proportions of consumers encountering problems can be found in the Netherlands (2.6%), Slovenia (3.2%), Spain (3.6%), Finland (3.7%) and the UK (3.7%). In comparison with 2010, the proportion of dissatisfied consumers decreased the most in Slovenia (-6.7), Denmark (-6.0), Latvia (-5.5)



and Cyprus (-5.4). The proportion of consumers encountering problems increased the most in Germany (+3.3).

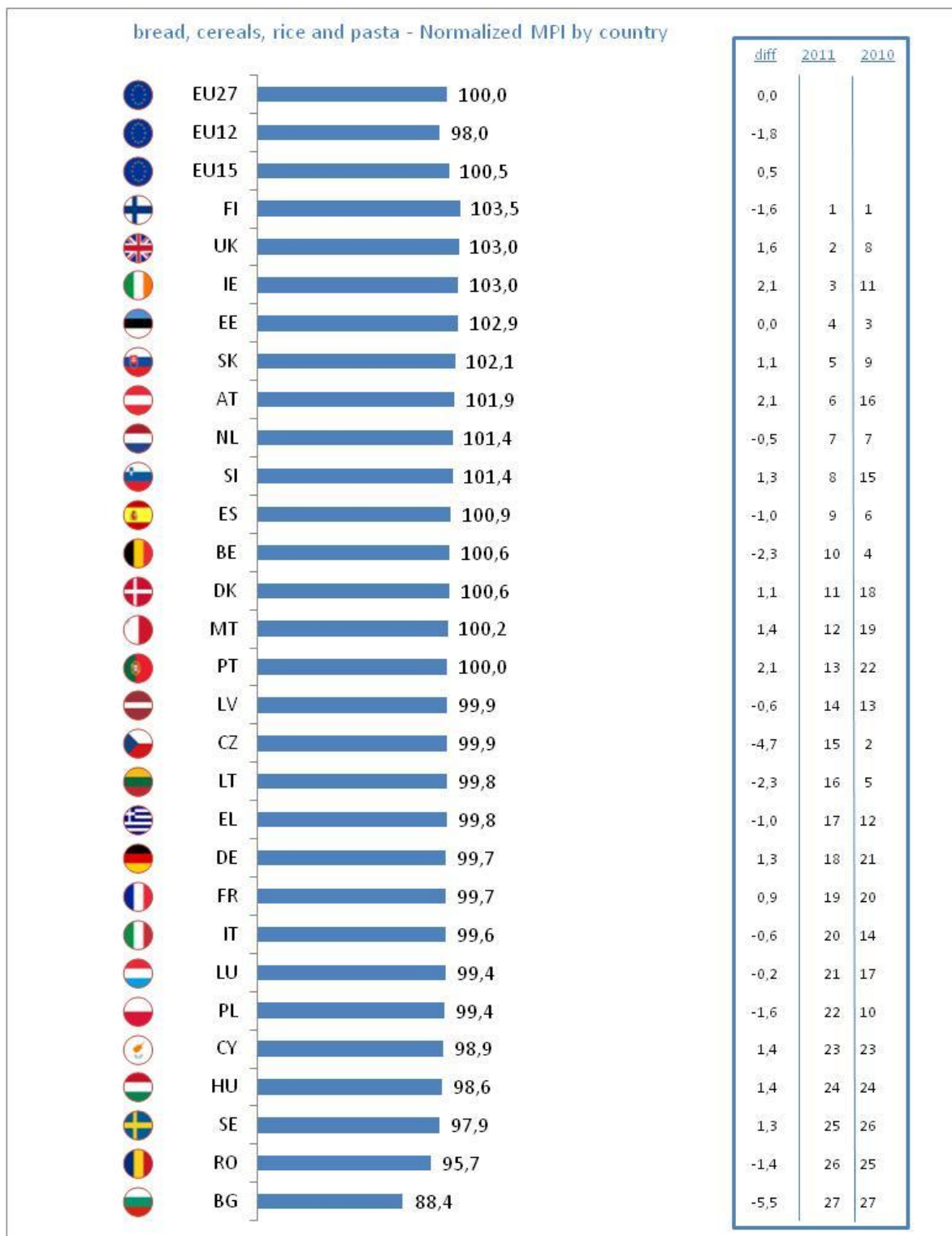
- Complaints: Although only 2.6% of Dutch consumers encountered problems with the meat and meat products market, they all complained about these problems. This is an important rise in complaints for the Netherlands (+52.2 points compared to 2010). Also in Malta (90.9%), Italy (88.5%), and Germany (85.7%), more than 85% of consumers encountering problems complained. In Greece (44.1%), Lithuania (54.7%) and Luxemburg (57.1%), less than 60% of dissatisfied consumers complained. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *Bulgaria and Italy (both 7.4) obtain the lowest score for choice of retailers for meat and meat products. In Malta (9.1), followed by Cyprus, Slovenia and Hungary (all 8.8), the consumers of this market give the highest rating for the choice in retailers.*

## General Conclusions

The meat and meat product market is one of the lower scoring and lower ranked goods markets, which was already the case in 2010. Despite the low score and ranking, the averages for the different components are very comparable to the averages for all the goods markets. The most important differences can be found between the countries. Especially for the trust component, regarding the proportion of consumers encountering problems and the proportion of complaining consumers, countries show very divergent scores.

### iii. Market for bread, cereals, rice and pasta

The full description of the market is: Food - Bread and Cereals, Rice, Flour, Bread, Bakery products, Pizza's, Pasta.







## Overall and Relative Performance

The market for bread, cereal, rice and pasta is ranked as the fifth of all goods markets. Taken into account that two markets that outperform this market in 2011 were not surveyed in 2010, the bread, cereal, rice and pasta market dropped one spot since last year. The normalised MPI of this market decreased 0.4 points.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score for the market for bread, cereal, rice and pasta on this component is 7.8, which is 0.2 points higher than the average for all goods markets. Compared to 2010's score, the average score for this market increased by 0.2 points.
- Trust: With an average score of 7.3, the market for bread, cereal, rice and pasta scores 0.5 points better than the average for all goods markets in 2011. Compared to 2010, the score for this component increased by 0.1 points.
- 'Live up to what you wanted': For this component, the average score for the market for bread, cereal, rice and pasta increased by 0.1 points between 2010 and 2011. The current score of 7.9 is just above the average for all the goods.
- Problems: Only 4.4% of consumers encountered problems with the goods in the market for bread, cereal, rice and pasta. The amount of consumers encountering problems is very similar to the amount of discontent consumers in 2010. Compared to the average amount of consumers encountering problems in all surveyed goods markets, the market for bread, cereal, rice and pasta stays 3.2 percentage points below the average.
- Complaints: 78% of dissatisfied consumers complain about their problems with the market for bread, cereal, rice and pasta. This is 4.5 percentage points more than in 2010, but 1.4 percentage points beneath the overall average proportion of complaining consumers. Complaints are mainly addressed to the retailer (63.0%), but also to family or friends (19.7%).
- Competition: *The average on the competition component for the market for bread, cereals, rice and pasta is 8.3 or 0.1 points above the overall average for all goods markets on this*

*component. This means that the choice of retailers is perceived to be higher for this market than for the average goods market.*

## Country Analysis

The difference in MPI between EU12 and EU15 is rather small. The EU12 countries have a normalised MPI score of 2.3 points lower than the EU15 countries.

The top five countries for the normalised MPI for the market for bread, cereal, rice and pasta are Finland, the UK, Ireland, Estonia and Slovakia. The bottom five countries are Bulgaria, Romania, Sweden, Hungary and Cyprus. Austria jumps 10 positions (from 16 to 6). Lithuania (from 5 to 16), Poland (from 10 to 22) and in particular the Czech Republic (from 2 to 15) registers an important fall in the market for bread, rice and pasta ranking.

Concerning the scores on normalised MPI, all countries except for Bulgaria stay in a range of + or – 5 points between 2010 and 2011. Only in Bulgaria, the MPI decreased by 5.5 points. Overall the difference between the highest and the lowest score (Finland and Bulgaria) is 15.14 points, which is about 2 points above the average range for all the markets, indicating that differences in performance exist between countries. However, it is particularly the low score of Bulgaria that is responsible for this large difference between the best and worst scoring country.

The different components:

- Comparability: With a score of 8.2, Poland has the highest score on this component, closely followed by Austria, Ireland, Lithuania and Slovakia all with an average score of 8.1. Bulgaria has by far the lowest score on this component (6.9), followed by Malta (7.3), Hungary (7.4) and Luxembourg (7.5). Between 2010 and 2011, changes in the average score on this component are minimal. The largest differences are observed in Cyprus (+0.8) and in Bulgaria (-0.7).
- Trust: Finland (7.9), Malta (7.8), the UK (7.8), Estonia (7.7), Germany (7.7) and France (7.7) have the highest scores on the trust-component. Bulgaria (5.3), Romania (6.4), Poland (6.8), Portugal (6.8) and Cyprus (6.9) are the only countries with an average score below 7.0. The differences between 2010 and 2011 are again rather small, with the highest decrease in Bulgaria (-0.8) and the highest increase in Germany (0.8).



- 'Live up to what you wanted': For this component, Finland (8.5), Austria (8.4), Ireland (8.4), Denmark (8.3) and Estonia (8.3) have the highest scores. Sweden (7.5), Romania (7.3) and especially Bulgaria (6.3) have the lowest scores. Leaving Bulgaria out of the analysis, the difference between the highest and the lowest score for this component is only 1.2 points. Over the last year we only observe minor changes, with the highest increase in Hungary (+0.9) and the highest decrease in Bulgaria (-0.6).
- Problems: Overall, in the EU27 countries only 4.4% consumers experienced problems with bread, cereal, rice and pasta goods. In Spain (1.4%), Estonia (1.8%) and Portugal (1.8%), the proportion of consumers that encountered problems with this market is even below 2%. The countries with the highest proportion of consumers encountering problems with this market are Romania (9.0%), Germany (8.2%) and Malta (8.0%). Compared to 2010, only Cyprus shows a difference of more than 5% (from 11% to 5.6%).
- Complaints: In Germany (92.7%), France (89.3%), Poland (88.9%), Ireland (85.7%) and Sweden (85.7%), more than 85% of discontent consumers complained. In the UK (30.0%), Portugal (44.4%) and the Czech Republic (47.6%) less than 50% of consumers encountering problems with the bread, cereal, rice and pasta market complained. Compared to 2010, large differences are observed in the proportion of complaining consumers in Portugal (-46.5), the UK (-36.7), Luxembourg (+31.8) and Finland (+27.2). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *Malta (9.2), Lithuania, Slovenia and Slovakia (all 9.0) have the highest scores on the competition component. Bulgaria, Germany and Italy (all with an average score below 8.0) have the lowest scores on this component.*

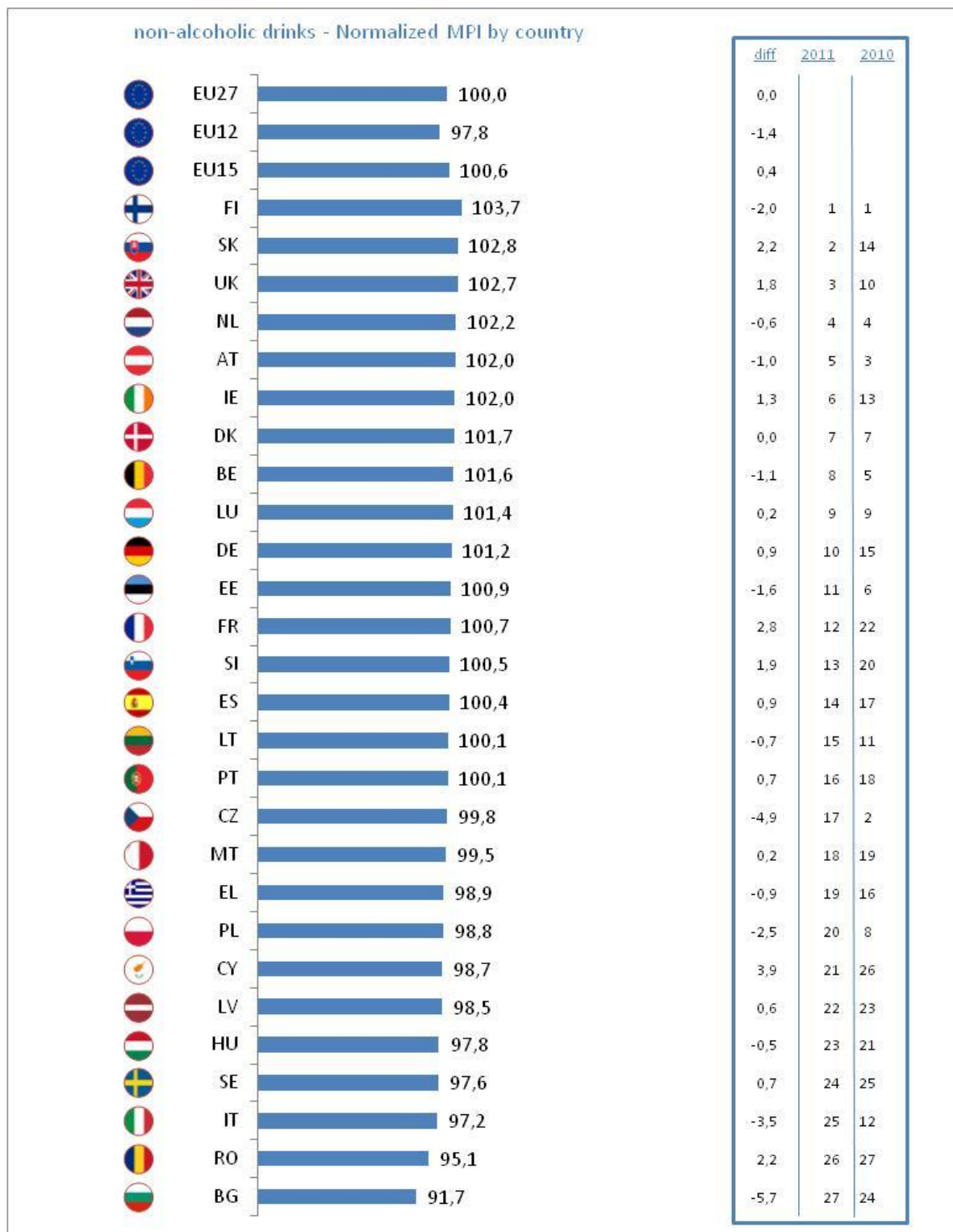
## General Conclusions

Overall, the market for bread, cereal, rice and pasta shows only minor differences between 2010 and 2011. The market is still ranked in the top 5 of all the surveyed goods markets and the normalised MPI only dropped by 0.4 points. On the level of the components, this market has average scores that are comparable to the average scores for all goods markets. Noteworthy is the low proportion of consumers encountering problems within this market.

Minor differences are noted between the countries, with only Bulgaria showing some divergent scores.

#### iv. Market for non-alcoholic drinks

The full description of the market is: Non-alcoholic drinks - Coffee, tea, cacao, Mineral waters, Soft drinks, Fruit and vegetable juices



## Overall and Relative Performance

The market for non-alcoholic drinks is the second ranked market, winning one position compared to 2010. On the level of the normalised MPI a small increase of 0.3 points can be noted. Although the definition of the non-alcoholic drinks changed slightly between 2010 and 2011, the ranking and the MPI score are almost identical.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score for the market for non-alcoholic drinks is 7.8 in 2011 and was 7.6 in 2010, marking an increase of 0.2 points compared to last year. The score is also 0.2 points higher than the overall average score of all surveyed goods markets on this component.
- Trust: The average score in 2011 on this component is 7.3 for the market for non-alcoholic drinks. This is 0.3 points more than last year and 0.5 above the average score of all goods markets on this component.
- 'Live up to what you wanted': Also for this component an increase of 0.2 points is observed compared to 2010. With an average score of 8.0, the market for non-alcoholic drinks is also 0.2 points above the average score of all goods markets.
- Problems: Only 2.7% of the consumers of this market encountered problems with non-alcoholic drinks. This is comparable with the figure of 2010 (2.6%) and is significantly lower than the overall proportion of consumers that experienced problems with all goods markets.
- Complaints: 68.6% of the discontent consumers also complained about their problem(s). This is slightly lower than the proportion of complaining consumers in 2010 (70.3%), but more than 10 percentage points below the overall proportion of complaining consumers in all goods markets.
- Competition: *The market for non-alcoholic drinks scores an average on the competition component of 8.4, which is 0.2 points higher than the overall average for the markets for goods.*



## Country Analysis

On the level of the normalised MPI for the EU27 countries, EU12 countries score 2.8 points lower than the EU15 countries. Worth mentioning is that the MPI of the EU12 decreased by 1.4 points between 2010 and 2011. In the EU15 countries, the MPI increased by 0.4 points.

Finland, Slovakia, the UK, the Netherlands and Austria are the highest ranked countries. At the bottom of the ranking are Bulgaria, Romania, Italy, Sweden and Hungary. Compared to 2010, Italy dropped 13 positions (from 12 to 25). Similarly, Poland (from 8 to 20) and the Czech Republic (from 2 to 17) fell in the ranking. On the other hand, Slovakia (from 14 to 2) and France (from 22 to 12) gained more than 10 positions.

Only the normalised MPI of Bulgaria decreased by more than 5 points (-5.7). For all other countries, the difference between 2010 and 2011 is in the range of 5 points. Overall the difference between the highest and the lowest MPI score (Finland versus Bulgaria) is 12.01 points, which is about 1 point lower than the average difference between the maximum and minimum scores of all goods markets taken together.

The different components:

- Comparability: With a score of 8.2 Lithuania and Slovakia have the highest scores on this component, while Malta (7.1) and Hungary (7.4) have the lowest scores. Compared to 2010 only Cyprus shows a difference of more than 1 point on the component. In this country the average score increased from 6.6 to 8.0.
- Trust: Germany, Finland, France and Malta (all 7.8) have the highest scores on the trust-component. Bulgaria (5.5) and Romania (6.0) have the lowest scores. In comparison with the scores of 2010 only, the average score of Germany increased by 1 point (from 6.8 to 7.8).
- 'Live up to what you wanted': With a score of 8.7 on this component Denmark and Finland have the highest scores for the market for non-alcoholic drinks. Bulgaria has the lowest score (6.8), 0.3 points lower than the second lowest score (7.1 for Romania) and 0.8 points lower than Italy and Cyprus (3<sup>th</sup> and 4<sup>th</sup> lowest). Compared to 2010 the average scores for all the countries show only very small differences.
- Problems: The consumers of the market for non-alcoholic drinks in Germany (5.6%) and Malta (6.0%) encountered the most problems. In Luxembourg (0.4%), Austria (0.6%),

Slovenia (0.6%) and Belgium (0.8%), less than 1% of consumers experienced problems with this market. Compared with last year, one can note some important differences in Romania (-5.9%), Cyprus (-5.3%) and Malta (-5.0%). In all these countries we observe an improvement.

- Complaints: In Poland (88.9%), Finland (87.5%), Estonia (85.7%) and the UK (85.7%), more than 85% of dissatisfied customers complained about their problem(s) with (retailers of) non-alcoholic drinks. In Austria all discontent customers complained (100%). In Italy (46.2%), Denmark (42.9%), Cyprus (40.0%), Hungary (40.0%), Romania (40.0%), Belgium (25.0%) and Luxembourg (0.0%) less than 50% of the customers encountering problems complained. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *With an average above 9.0 Slovakia (9.2), Austria, Finland, Malta, Slovenia (9.1) and Hungary (9.0) perceive the most choice in retailers in the market for non-alcoholic drinks. In Italy (7.8) consumers perceive the least choice in retailers.*

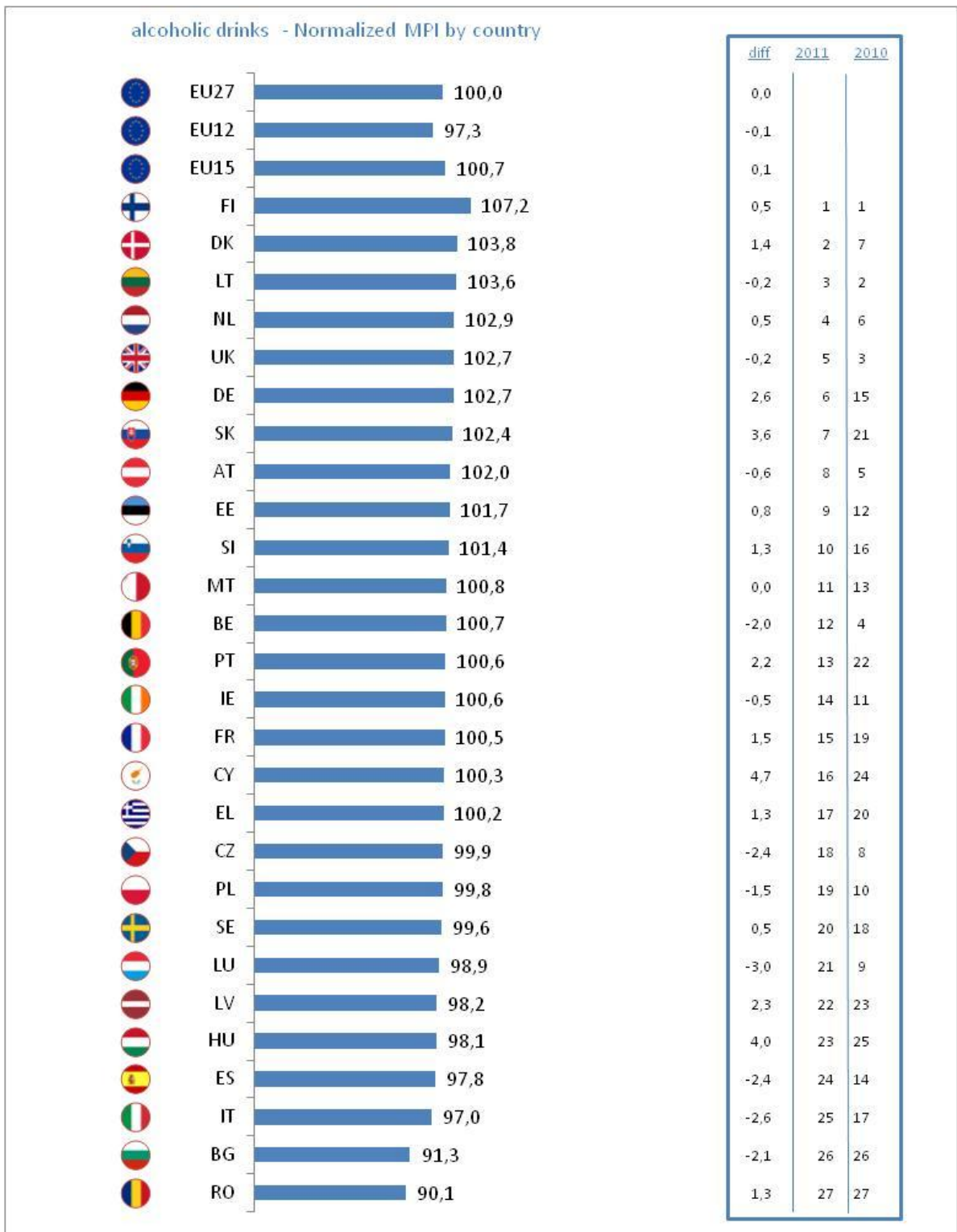
## General Conclusions

The market for non-alcoholic drinks is a high-ranked market. Both in 2010 and 2011 this market is ranked in the top-3. With a small increase of 0.3 points in the normalised MPI, the market for non-alcoholic drinks is the second highest ranked among all goods markets. On all the components, the average scores of this market are above the overall averages and only 2.7% of the customers of this market encountered problems.

On the level of the different countries some major shifts in the ranking can be pointed out. For Italy, Poland and the Czech Republic, the ranking of the country dropped significantly while in Slovakia and France the ranking improved significantly.

**v. Market for alcoholic drinks**

The full description of the market is: Alcohol drinks – Spirits, Wine, Beer.





## Overall and Relative Performance

In 2011, the market for alcoholic drinks is positioned in the middle of the ranking (9<sup>th</sup> place). This is 5 places lower than in 2010 (4<sup>th</sup> place). The fall in ranking is due to a decrease of 1.1 points in the normalised MPI. The wording in the definition of the market changed slightly, which could have an influence on the market performance score of this market.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: With an average score of 7.8 on this component, the market for alcoholic drinks improved by 0.1 points compared to 2010. This score is 0.2 points above the average for all surveyed goods markets.
- Trust: The current average score on this component for the market for alcoholic drinks is 6.8. This is exactly the same as the overall average score of all goods markets on this component and is 0.1 points higher than in 2010.
- 'Live up to what you wanted': The average score of the market for alcoholic drinks on this component is 7.9, which is 0.1 points higher than last year's score and also 0.1 points higher than the overall average of all goods markets.
- Problems: 4.0% of the consumers in this market encountered problems. In 2010, only 2.8% of consumers faced one or more problems with this market. Compared to the average proportion of consumers encountering problems within goods markets, the market for alcoholic drinks still does better with fewer consumers complaining than when looking at all goods markets taken together (-3.6 percentage points).
- Complaints: 81.8% of consumers encountering problems with the retailer or the goods of this market also complained, mainly to the retailer (72.8%), but also to friends or family (17.9%) and the manufacturer (13.2%). In comparison to 2010, consumers complained more to the retailer (44.9% in 2010), to the manufacturer (4.7% in 2010), but less to family or friends (25.2% in 2010).
- Competition: *With an average of 8.5, the market for alcoholic drinks has the highest score (together with the market for personal care products) on the competition component. This means that for this market consumers perceive the most choice in retailers.*

## Country analysis

The market for alcoholic drinks scores lower in the EU12 (97.3) than the EU15 countries (100.7) on the normalised MPI. The difference between the EU12 and the EU15 countries is about the same as in 2010. In 2011, the MPI increased by 0.1 points in the EU15 countries and decreased by 0.1 in the EU12 countries.

Finland (107.2), Denmark (103.8), Lithuania (103.6), the Netherlands (102.9) and the UK (102.7) compose the top-five countries with the highest scores for the market for alcoholic drinks. Romania (90.1), Bulgaria (91.3), Italy (97.0), Spain (97.8) and Hungary (98.1) have the lowest scores for this market. The score did not increase or decrease more than 5 points on the normalised MPI for any of the countries, except for one country, Slovakia, this market gained more than 10 positions in the ranking (from 21 to 7). In the Czech Republic (from 8 to 18), Spain (from 14 to 24) and Luxembourg (from 9 to 21), the market for alcoholic drinks lost 10 or more positions in the ranking.

With a difference of 17.1 points between the highest and the lowest score, the market for alcoholic drinks is 4.0 points above the average difference for all the surveyed goods markets, indicating that the market for alcoholic drinks is a heterogeneous market.

The different components:

- **Comparability:** Lithuania (8.4), Austria, Finland, Portugal and Slovakia (all 8.1) have the highest scores on this component. Sweden (7.1), Hungary (7.3) and Bulgaria (7.3) are the countries with the lowest scores on this component. In all countries but Cyprus, the differences in scores between 2010 and 2011 stay below 1 point. In Cyprus, the average score on this component increased by 1.7 points.
- **Trust:** For this component, only Finland (8.1) has a score above 8.0. Sweden (7.9) and Denmark (7.8) follow closely. Romania (4.9), Bulgaria (5.2) and Spain (5.7) have the lowest scores. Compared to 2010, the score on this component increased significantly in Germany (+1.1) and in France (+1.0) and decreased in Spain (-1.3).
- **'Live up to what you wanted':** Denmark (8.9), Finland (8.8), Austria (8.5), Lithuania (8.5) and the Netherlands (8.5) are the countries with the highest scores on this component for the market for alcoholic drinks. Romania (6.4), Bulgaria (6.8) and Sweden (7.0) have the lowest scores on this component. Compared to 2010, no differences above 1.0 point on this component can be observed.



- Problems: In Finland (0.0%), Sweden (0.4%), the Netherlands (0.6%) and Austria (0.8%) less than 1% of consumers of the market for alcoholic drinks encountered problems. In Romania (9.2%), Bulgaria (9.1%), France (8.5%) and Germany (7.5%) more than 5% of consumers experienced problems with the market for alcoholic drinks. In France (+6.2), Germany (+5.9), and Bulgaria (+4.4) there was an increase of more than 4 percentage points. In all other countries changes were minimal.
- Complaints: In Austria, Germany, Denmark, Luxembourg and Portugal, all (100%) of consumers encountering problems with the market for alcoholic drinks complained. In Finland (0%), Sweden (0%), Slovenia (33.3%), Estonia (36.4%) and Lithuania (42.1%) less than 50% of dissatisfied consumers complained. Compared to 2010 we observe some major differences in Sweden (-90.0), Finland (-83.3), Belgium (-50.0), Denmark (+50.0) and the Netherlands (+50.0). However, these scores are relative considering the fact that the number of respondents on which these scores are based is very small.
- Competition: *In Slovakia and Lithuania (both 9.5) consumers perceive the most choice in retailers for alcoholic drinks. This presents a large difference in contrast with Sweden (6.7) and Italy (7.5), where consumers perceive the least choice in retailers of alcoholic drinks.*

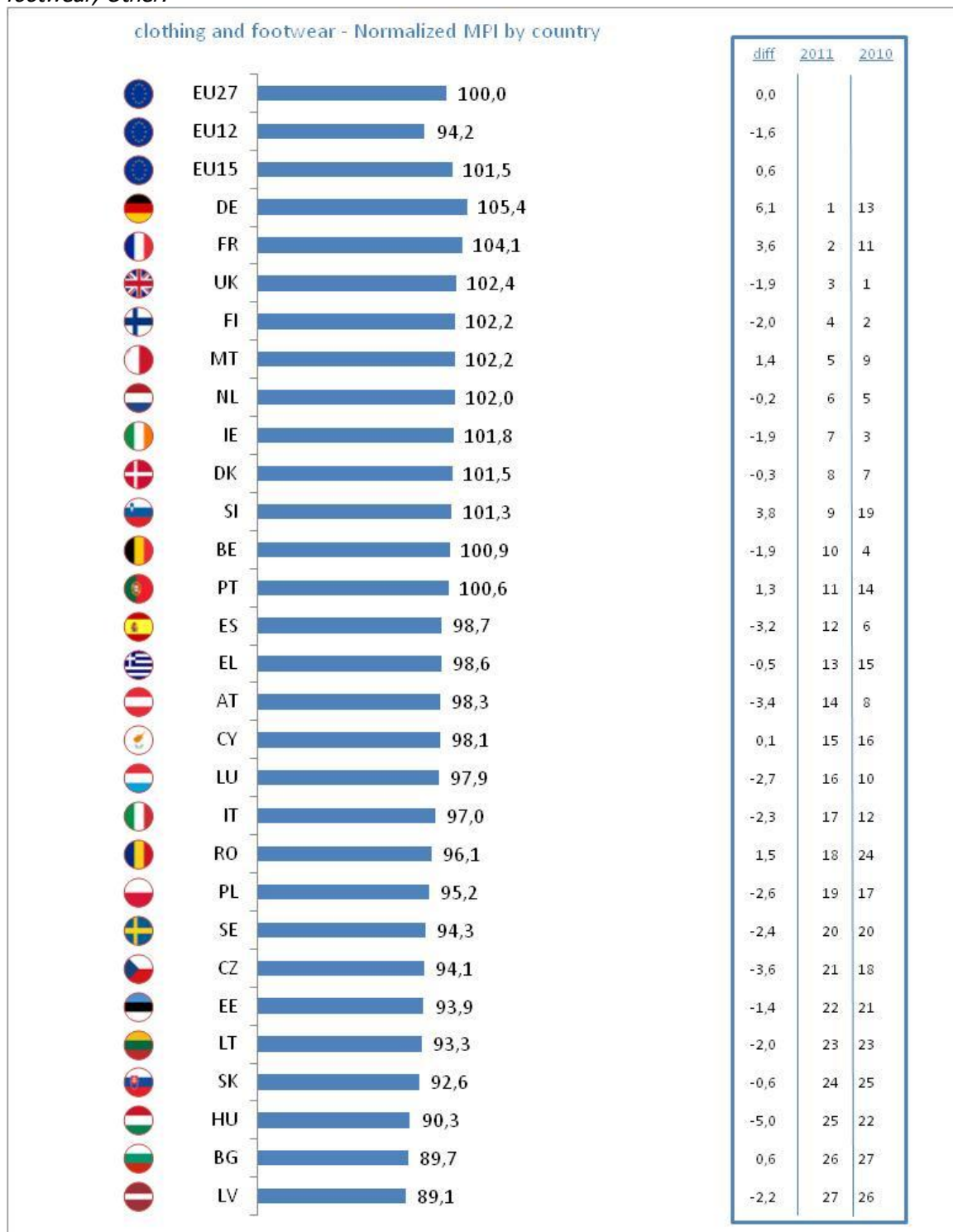
## General Conclusions

In 2010, the market for alcoholic drinks occupied the 4<sup>th</sup> place in the goods markets ranking. In 2011, this market dropped 5 positions and the MPI decreased by 1.1 points. The scores on the components for this market are very close to the average scores for all surveyed goods markets, but the proportion of consumers encountering problems with this market is considerably lower than the overall proportion of discontent consumers.

At EU27 level, the proportions of consumers encountering problems and the proportions of complaining dissatisfied consumers are very different between the countries and are also very sensitive to changes over the years due to the low base of respondents.

## vi. Market for clothing and footwear

The full description of the market is: Clothing (including tailor-made goods) and footwear - Children's clothing, Women's clothing, Men's clothing, Sportswear, Hats, Clothing material, Furs, Protective clothing, Handbags and accessories, Children's footwear, Women's footwear, Men's footwear, Sports footwear, Other.



## Overall and Relative Performance

The market for clothing and footwear is positioned in the lowest range of the ranking of the goods markets (19<sup>th</sup> position). This is the same position as last year, and the normalised MPI is also exactly the same as in 2010.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- **Comparability:** The average score for the market for clothes and footwear on this component is 7.2. This is an increase of 0.1 points in contrast to last year, but is still 0.4 points below the overall average for all surveyed goods markets.
- **Trust:** The average score on this market increased over the past year by 0.4 points (6.4 in 2010 versus 6.8 in 2011). This score is exactly the same as the average score of all goods markets. In 2010, the average score of this market on the trust-component was 0.4 points below the overall average.
- **'Live up to what you wanted':** In 2011, the score on this component increased by 0.1 points. The gap with the overall average score also amplified compared to 2010. In 2010, the average score of this market was 0.2 points below the overall average, while in 2011 the score is 0.3 points below the overall average.
- **Problems:** 10.1% of the consumers of the market for clothes and footwear encountered problems. This is exactly the same proportion as last year, but is 2.5 percentage points above the overall average for all goods markets.
- **Complaints:** In 2011, 81% of consumers encountering problems with clothes or footwear complained. This is 6 percentage points more than in 2010 and 1.6 percentage points above the overall average. Complaints are mainly directed to the retailer (67.2%) and friends or family (33.6%). In both cases, this presents an increase compared to 2010 (58.4% retailer/provider, 24.5% family/friends).
- **Competition:** *The average for the market for clothing and footwear on the competition component is 7.9. This is 0.3 points below the overall average and also one of the lowest average scores for the markets for goods. When compared to other goods markets, it*

*indicates that consumers perceive less choice in retailers for clothes and footwear than for other goods.*

## Country analysis

When comparing countries at EU27 level, one observes that the MPI score for the market for clothes and footwear is lower in the EU12 countries (94.2) than in the EU15 countries (101.5). Over the last year, the gap between the EU12 and the EU15 countries also increased. Compared to 2010, the MPI in the EU12 countries decreased by 1.6 points and increased by 0.6 points in the EU15 countries.

The countries with the highest scores for this market are Germany (105.4), France (104.1), the UK (102.4), Finland (102.2) and Malta (102.2). Compared to 2010, this is a new top-two as in 2010, the UK and Finland occupied the first two places. The market for clothes and footwear in Germany and France gained several positions in the ranking (Germany from 13 to 1 and France from 11 to 2). The MPI of Germany also increased significantly by 6.1 points. Also Slovenia jumped up in the ranking (from 19 to 9).

The lowest scoring countries for this market are Latvia (89.1), Bulgaria (89.7), Hungary (90.3), Slovakia (92.6) and Lithuania (93.3). None of the countries lost more than 10 positions in the ranking but the normalised MPI score of Hungary decreased more than 5 points. The difference between the highest and lowest MPI score is 16.3 points, which is 3.2 points more than the overall average.

The different components:

- Comparability: Germany (7.8), Malta (7.7), France, Cyprus (both 7.6), Ireland (7.5) and the UK (7.5) have the highest scores on this component. Hungary (5.8), Estonia (6.1), Latvia (6.1), Slovakia (6.4) and Lithuania (6.4) have the lowest scores on this component. Compared to 2010, the scores of none of the countries increased or decreased more than 1 point for this component.
- Trust: Germany (7.8), France (7.6), Malta (7.5), the UK (7.2), the Netherlands (7.1) and Denmark (7.0) are the countries with the highest scores on this component and are the only countries with an average score above 7.0. Bulgaria (4.7), Latvia (5.4), Hungary (5.5), Poland (5.9) and Slovakia (5.9) are the countries with the lowest scores and are the only countries with an average score below 6.0. Compared to 2010, we observe a significant change in the average score on this component in Germany alone (+1.6).



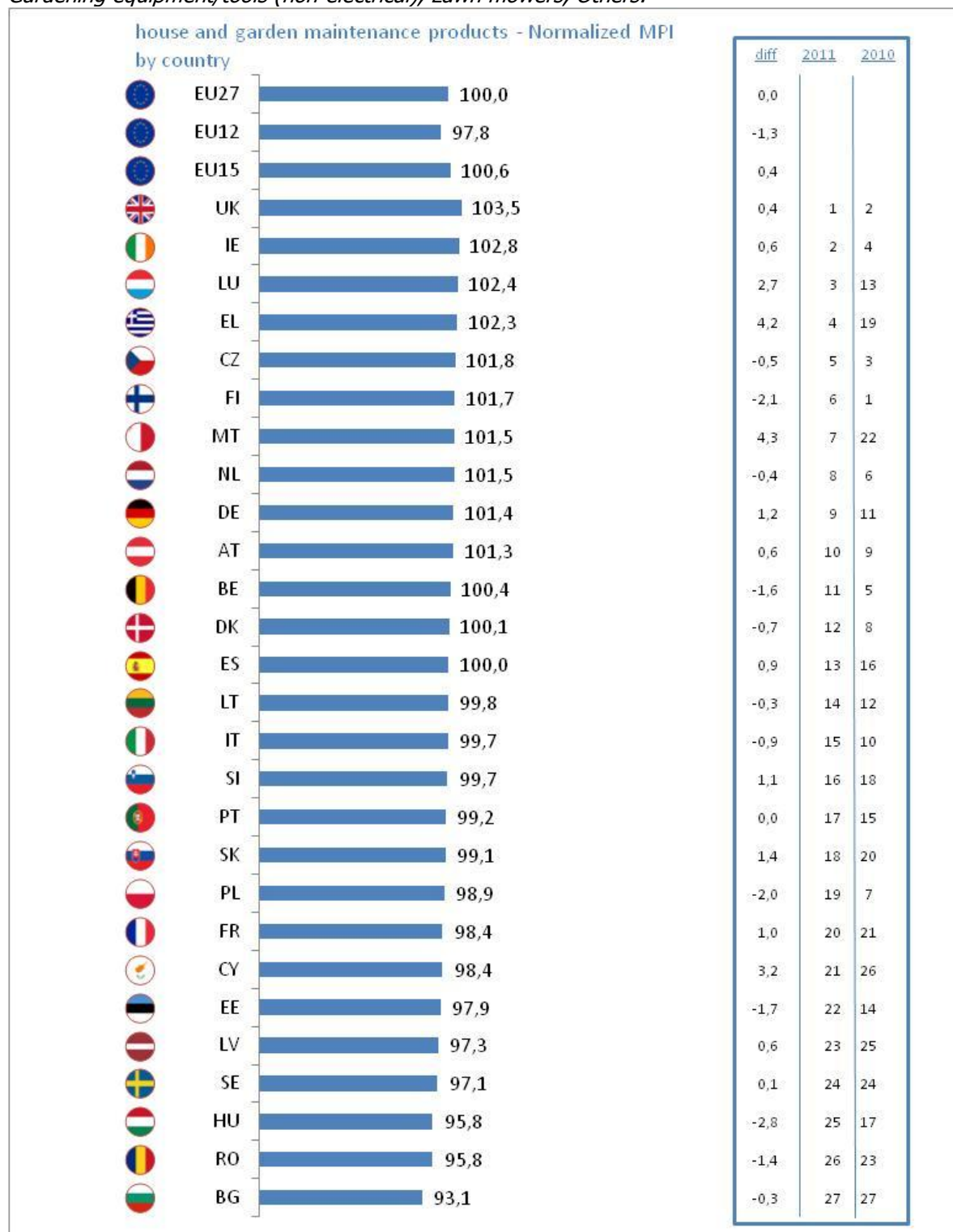
- 'Live up to what you wanted': In 2011, Denmark (8.2), Finland (8.0) and Malta (8.0) all have a score over 8.0 on this component. Bulgaria (6.2), Latvia (6.2), Hungary (6.7) and Estonia (6.9) are the countries with the lowest average scores. Compared to 2010, we observed no significant differences.
- Problems: In Malta (22.2%), Latvia (19.8%), Slovakia (19.5%), Lithuania (18.9%), the Czech Republic (18.5%) and Estonia (18.1%), more than 18% of the consumers of clothes and footwear experienced problems with this market. In the Netherlands, only 5% of the consumers of these goods encountered problems. Compared to 2010, the proportion of consumers encountering problems with this market changed in several countries. In Bulgaria (-8.6), Cyprus (-6.4), the Netherlands (-5.9) and Greece (-5.2), the differences are above 5 percentage points.
- Complaints: In the Netherlands (100%), Greece (91.1%) and Cyprus (90.5%), more than nine out of ten consumers encountering problems with clothes or footwear also complained. Only in Bulgaria (57.7%) and Luxembourg (57.7%), less than 60% of dissatisfied consumers complained. Compared to 2010, we observe the largest differences in Luxembourg (-23.3) and in Greece (+22.5). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *In Estonia (6.9) and especially in Latvia (6.3), consumers perceive the least choice in retailers of clothing and footwear. In Malta (9.2) consumers perceive the most choice in retailers for this market.*

## General Conclusions

Just as in 2010, the market for clothes and footwear is positioned third lowest in the ranking of goods markets. Combined with the same MPI as last year, we can conclude that the market has maintained a status quo since 2010. This conclusion can be confirmed by looking at the different components. Among the EU27 countries, we observe some noteworthy differences, especially in Germany and France.

## vii. Market for house and garden maintenance products

The full description of the market is: House maintenance and improvement goods, DIY materials, Paint, Wall coverings, Fences, Sheds, Power tools (e.g. drill chainsaw), Non electrical tools, Gardening equipment/tools (non-electrical), Lawn mowers, Others.





## Overall and Relative Performance

The market for house and garden maintenance products is situated in 14<sup>th</sup> place in the ranking of the goods markets. Compared to 2010, the normalised MPI increased 1 point and the market gained 1 position in the ranking (15<sup>th</sup> place in 2010).

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The score for this market on this component is 7.6, which is close to the overall average score for all goods markets. The score in 2011 is 0.3 points higher than in 2010.
- Trust: For the trust-component the house and garden maintenance market gained 0.2 points in comparison to 2010. The score of 7.0 in 2011 is also 0.2 points above the overall average for all goods markets.
- 'Live up to what you wanted': In 2011, the average score for this component is 7.7. This is 0.2 points higher than last year but 0.1 points below the overall average score for all goods markets on this component.
- Problems: 8.7% of consumers in this market encountered problems. This is 2.2 percentage points less than in 2010 (10.9%) but still 1.1% above the average proportion for all goods markets.
- Complaints: 76.5% of customers encountering problems with house and garden maintenance products also complained, mainly to the retailer (62.9%) and friends or family (25.3%).
- Competition: *With a score of 8.2, the market for house and garden maintenance products is perceived as enabling competition through providing sufficient choice of retailers. The average score on this component for this market is above the overall average for the goods markets.*

## Country analysis

When comparing countries at EU27 level, one observes a small difference for the normalised MPI score between the EU12 countries (97.8) and the EU15 countries (100.6). The difference between the EU12 and the EU15 countries is only 2.8 points but increased by 1.7 points over last year. The MPI of the EU12 countries decreased by 1.3 points and the MPI of the EU15 countries increased by 0.4 points. The difference between the highest score and the lowest score is 10.39, which is 2.7 points below the average difference of all goods markets.

The UK (103.5), Ireland (102.8), Luxembourg (102.4), Greece (102.3) and the Czech Republic (101.8) are the countries ranked in the top-five for the market for house and garden maintenance products. Luxembourg (from 13 to 3) and Greece (from 19 to 4) made a major upward jump compared to 2010. Another country that significantly jumped upward in the ranking is Malta (from 22 to 7).

At the bottom of the ranking are Bulgaria (93.1), Romania (95.8), Hungary (95.8), Sweden (97.1) and Latvia (97.3). Poland (from 7 to 19) dropped significantly in the ranking.

As regards the normalised MPI, none of the countries' scores increased or decreased more than 5 points. This clearly shows that changes in ranking are mainly due to the fact that the MPI scores are very close to each other.

The different components:

- Comparability: With a score of 8.1 on this component, the UK and Ireland are the only countries with a score over 8.0. Hungary (6.7) and Sweden (6.9) have the lowest scores on this component and are the only countries with an average score below 7.0. Compared to 2010, no major differences can be observed.
- Trust: For this component, the UK (7.8), Finland (7.6), Ireland (7.6) and Malta (7.5) have the highest average scores. Bulgaria (5.8), Romania (6.3), Latvia (6.4) and Hungary (6.6) have the lowest average scores. Again no major changes can be observed when comparing the average scores of 2010 and 2011 for this market.
- 'Live up to what you wanted': Austria (8.3), Malta (8.3), Denmark (8.2) and Finland (8.2) are the countries with the highest scores for this component. Bulgaria (7.1), Romania (7.2) and Sweden (7.2) are the countries with the lowest scores. As for the comparability and the



trust-components, no major differences can be observed for the 'live up to what you wanted' component between 2010 and 2011.

- **Problems:** In Romania (19.2%), Austria (15.7%) and Bulgaria (15.0%), more than 15% of the consumers of house and garden maintenance products encountered problems. In Greece (3.0%), the Netherlands (5.0%), Italy (5.2%), France (5.4%) and Luxembourg (5.6%), less than 6% of consumers experienced problems with these products. Especially in Greece (-15.7) one can note an important shift in the proportion of problems encountered. Also, in most of the other countries a positive shift can be seen.
- **Complaints:** In Malta (96.6%), Finland (92.6%), Italy (92.3%) and the Netherlands (92.0%) more than 90% of discontent consumers also complained. In Belgium only 36.4% of discontent consumers complained which is 21.2 percentage points less than last year. In Estonia more consumers complained in 2011 than in 2010 (+20.8 points). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Competition:** *The competition component for the market for house and garden maintenance products receives the highest score in Denmark (9.0), followed by Austria (8.9) and Slovakia (8.8). In Italy (7.6), Bulgaria (7.7), Latvia (7.8) and France (7.9) the scores for competition is the lowest, all below 8.0.*

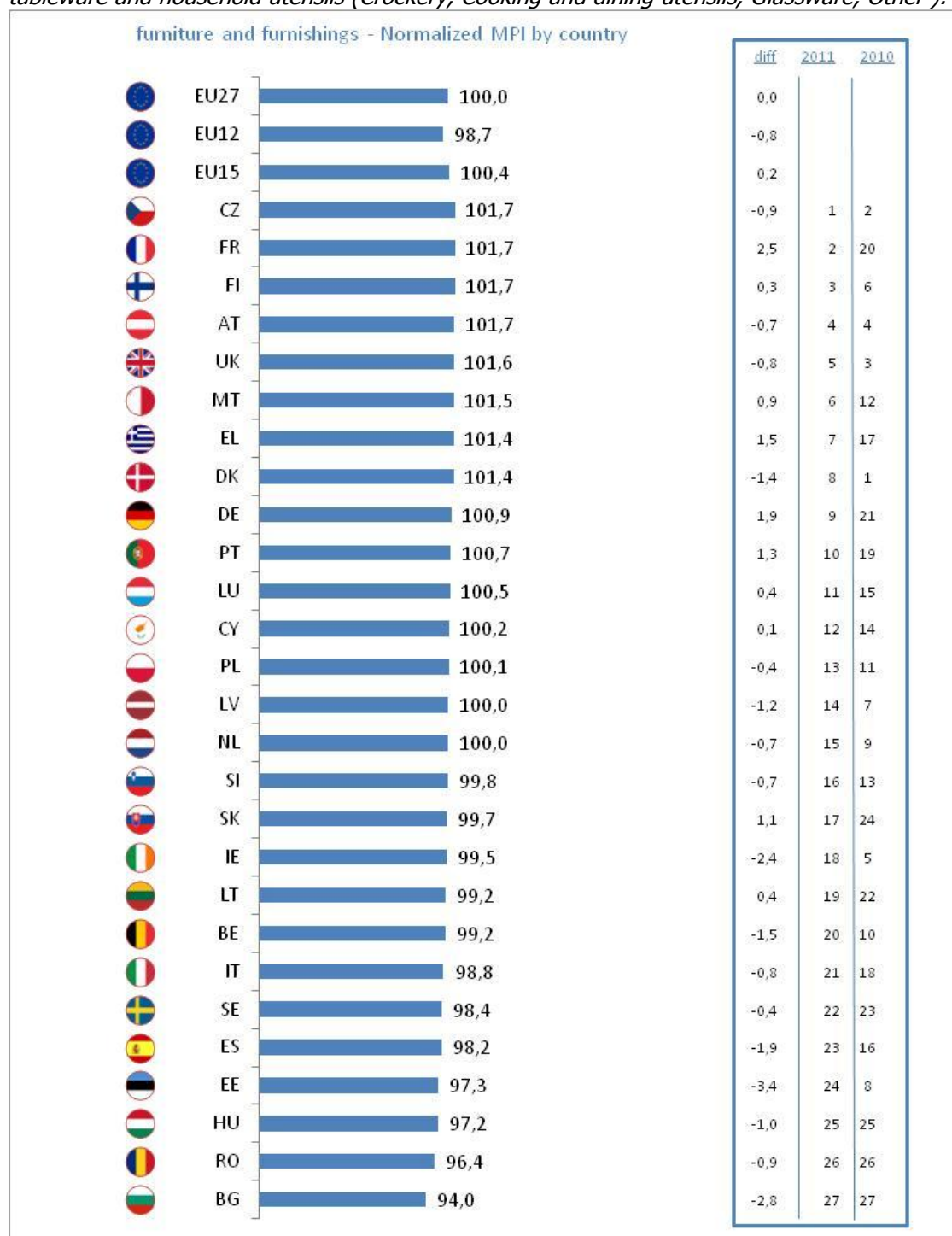
## General Conclusions

In 2011, the market for house and garden maintenance products gained one position in the ranking of the products markets and 1 point on the normalised MPI. For all the components one can also observe a positive evolution for this market.

Especially in the cases of Luxembourg and Greece, this market made an upward jump in the ranking. Also, one can observe in several countries positive evolutions between 2010 and 2011 concerning the proportion of consumers encountering problems with products of the house and garden maintenance market.

## viii. Market for furniture and furnishing

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



## Overall and Relative Performance

In 2011, the market for furniture and furnishing occupies the 13<sup>th</sup> place in the ranking of the goods markets. This is one position lower than in 2010, although the normalised MPI for this market increased by 0.1 points.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score for the market for furniture and furnishing on this component is 7.5. This is 0.2 points higher than in 2010 but is still 0.1 points below the overall average on this component for all goods markets.
- Trust: With an average score of 7.1 on this component, the score for the market does not only increase 0.2 points compared to 2010 but is also 0.3 points above the overall average for all goods markets.
- 'Live up to what you wanted': For this component the score in 2011 for the furniture and furnishing market is 7.8 which is 0.1 points higher than in 2010. This present score is also exactly the same as the overall average score for all goods markets on this component.
- Problems: In 2011, 9.9% of the consumers of this market encountered problems with furniture, furnishing products or retailers of these products. This is 0.9 points less than in 2010 but 2.3 percentage points more than the overall average proportion for all the markets.
- Complaints: 86.3% of consumers encountering problems with this market also complain, mainly to the retailer (73.2%) and friends or family (29.5%). In 2010, 85.7% of discontent consumers complained, 69.7% to the retailer and 25% to family and friends. One can thus note a slim increase of complaints in this market.
- Competition: *The average on the competition component for the market for Furniture and Furnishings is 8.1 which is 0.1 points below the overall average for all goods markets on this component. This means that the choice of retailers is perceived to be slightly more limited for this market than for the average goods.*

## Country analysis

At the EU27, the difference between EU12 countries (98.7) and the EU15 countries (100.4) is rather small. Compared to 2010, the normalised MPI decreased 0.8 points in the EU12 countries and increased 0.2 points in the EU15 countries.

In the ranking for the market for furniture and furnishing products, the Czech Republic (101.7), France (101.7), Finland (101.7), Austria (101.7) and the UK (101.6) occupy the top-five places. France (in second place) jumped 18 positions (from 20 to 2) over the last year. Greece (from 17 to 7) and Germany (from 21 to 9) also climbed up 10 positions.

Bulgaria (94.0), Romania (96.4), Hungary (97.2), Estonia (97.3) and Spain (98.2) have the lowest MPI-scores and are the bottom-five countries in the ranking for this market. Compared to 2010, Estonia fell 16 places (from 8 to 24), Ireland fell 13 places (from 5 to 18) and Belgium fell 10 places (from 10 to 20).

The normalised MPI did not increase or decrease more than 5 points for any of the 27 countries. The difference between the maximum score and the minimum score for this market is only 7.8 which is 5.4 below the average difference for all goods markets. This highlights the fact that large shifts in ranking are mirroring only small changes in the normalised MPI scores.

The different components:

- Comparability: Portugal (7.8), the UK (7.8), Cyprus (7.7), the Czech Republic (7.7) Greece (7.7) and Poland (7.7) have the highest scores for this component. Estonia (6.7), Hungary (7.0) and Bulgaria (7.1) are the countries with the lowest scores. Compared to 2010, no important changes can be notified for this component.
- Trust: France (7.6) Malta (7.5), Sweden (7.5), Germany (7.4), Denmark (7.4) Greece (7.4) and the UK (7.4) have the highest scores for the trust-component. Bulgaria (5.9), Romania (6.5), Spain (6.6), Italy (6.7) and Portugal (6.7) have the lowest scores. Again no important changes can be observed between 2010 and 2011.
- 'Live up to what you wanted': For this component Denmark (8.7), Austria (8.6) and Finland (8.5) are the countries with the highest scores. Bulgaria, Romania and Sweden (all 7.3) have the lowest scores.



- **Problems:** In Romania (15.9%) and Slovakia (15.9%) more than 15% of consumers in the market for furniture and furnishing products encountered problems. In France (5.0%), the Czech Republic (5.8%) and Germany (6.2%) less than 7% of consumers of these goods face problems. The largest shifts between 2010 and 2011 can be observed in the UK (+8.4), Ireland (+6.2), Germany (-6.2), Greece (-6.1) and Cyprus (-6.0).
- **Complaints:** In several countries more than 90% of discontent consumers also complain: in France (96.0%), Cyprus (95.2%), Austria (94.3%), Finland (94.1%), Malta (93.1%), Greece (91.9%), Sweden (91.5%) and Italy (90.7%). In Luxembourg (65.2%), Bulgaria (66.2%) and Romania (69.5%) less than 70% of consumers encountering problems complain. Compared to 2010, the highest shifts can be observed in Cyprus (+27.2), Luxemburg (-23.4) and Latvia (+22.2). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Competition:** *Cyprus (9.1), followed by Denmark, Finland and Slovakia (all 8.8) have the highest scores on the competition component. Germany, Estonia, Bulgaria, France and Italy (all with an average score below 8.0) have the lowest scores on this component.*

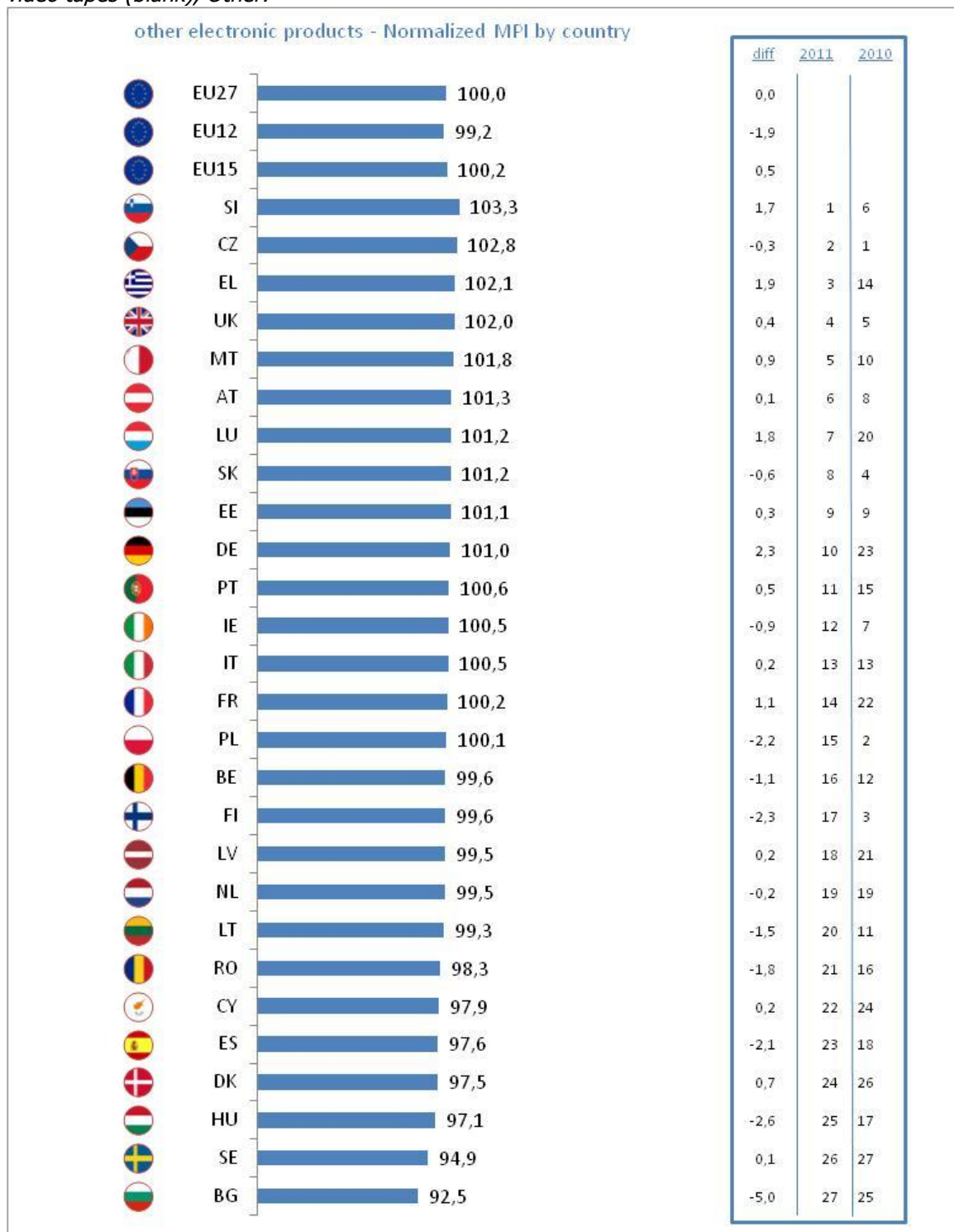
## General Conclusions

The performance of the furniture and furnishing market stayed stable between 2010 and 2011. The market still occupies a position in the middle of the ranking and the MPI increased by only 0.1 points. One can observe a positive evolution for all the components, although it is only minimal.

At EU27 level, the major upward movement of France on the ranking is worth mentioning. Only minor differences exist between 2010 and 2011 for the components at country level.

### ix. Market for (other) electronic products

The full description of the market is: Electronic goods (Non ICT/recreational) - DVD players-recorders, VCRs, TVs, CD, HI-FI, media players, non-portable CD, HI-FI, media players, portable Radios, Cameras, Video cameras, Photographic equipment, CDs (blank), DVDs (blank), Audio and video tapes (blank), Other.





## Overall and Relative Performance

In 2011, the market for electronic products occupies the 11<sup>th</sup> place in the ranking of the goods markets. This is three positions lower than in 2010, combined with a decrease of 0.3 points on the normalised MPI.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score for this component is 7.7 in 2011, 0.2 points higher than in 2010 and also 0.1 points above the overall average for all goods markets on this component.
- Trust: With an average score of 7.2 on the trust-component, the market for other electronic products does 0.2 points better than last year and 0.4 better than the overall average score for all goods markets.
- 'Live up to what you wanted': The 2011 average score for this market on this component is 7.9, which shows again an increase of 0.1 points compared to 2010. The current average score is also 0.1 points above the overall average score for all goods markets.
- Problems: 10.3% of consumers of the products of this market encountered problems in 2011. In 2010, the proportion of consumers encountering problems was 1.1 percentage points less. Compared to the overall proportion of consumers encountering problems, the current proportion for the market for other electronic products is 2.7 percentage points higher.
- Complaints: 80.4% of consumers encountering problems with products of this market also complain. This is 3.7 percentage points less than in 2010 and 1% more than the overall proportion of complaining consumers. If consumers complain they mainly direct their complaints to the retailer (66.9%), the manufacturer (12.7%) and friends or family (31.3%). Compared to 2010, friends or family are mentioned in 2011 more frequently than in 2010 (31.3% versus 21.5%)
- Competition: *The market for other electronic products scores an average of 8.3 on the competition component which is 0.1 points higher than the overall average for the markets for goods.*



## Country analysis

When comparing the EU27 countries a small nearly negligible difference between the EU12 countries (99.2) and the EU15 countries (100.2) exists. The best scoring countries for this market are Slovakia (103.3), the Czech Republic (102.8), Greece (102.1), the UK (102.0) and Malta (101.8). Greece entered the top-five in 2011 after gaining 11 positions over the last year (from 14 to 3). Also Luxembourg (from 20 to 7) and Germany (from 23 to 10) made a major upward jump during the last year. However, since scores do not differ largely between countries these changes in ranking do not reflect large changes in the perceived performance of the market for electronic products in these countries.

The worst-scoring countries are Bulgaria (92.5), Sweden (94.9), Hungary (97.1), Denmark (97.5) and Spain (97.6). Finland (from 3 to 17) and Poland (from 2 to 15) record a major downfall in 2011. The normalised MPI did not increase or decrease by more than 5 points during last year for any of the countries.

The different components:

- Comparability: The UK (8.2) and Portugal (8.0) are the two highest scoring countries on this component and are both the only countries scoring an average above 8.0. Denmark (6.8) is the lowest scoring country and is the only country with an average score below 7.0. When comparing the countries for average scores between 2010 and 2011, no real changes can be observed.
- Trust: Germany, Estonia, Greece, France, Malta and Slovenia (all 7.5) are the highest-scoring countries for this component. Bulgaria (5.8) is by far the lowest scoring country on this component. Again, no significant changes exist in the average scores of the countries between 2010 and 2011.
- 'Live up to what you wanted': For this component Austria, Finland and Slovenia (all 8.5) are the highest-scoring countries. Sweden (7.1) and Bulgaria (7.2) are the lowest-scoring countries
- Problems: In Bulgaria (16.8%), Romania (16.8%), Lithuania (16.3%) and Sweden (15.1%) more than 15% of consumers encountered problems with other electronic products. In Greece (4.0%) and the Czech Republic (5.0%) less than 5% of consumers experienced

problems with these products. In Greece one distinguishes the most important shift in the proportion of consumers with problems (-9.7 points).

- Complaints: In Sweden (94.8%), Italy (92.3%), Spain (91.4%) and Malta (90.0%) more than 90% of discontent consumers also complain. In Romania (60.0%) and Slovenia (65.8%) less than 70% of dissatisfied consumers complain. The most important changes can be observed in Greece (-20.4) and Luxembourg (-20.1). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *With an average above 9.0, Slovakia (9.2), the Czech Republic, Finland (both 9.1), Hungary and Slovenia (both 9.0) perceive the most choice in retailers for the market for other electronic products. In France (7.7) and Germany (7.9) consumers perceive the least choice in retailers for this market.*

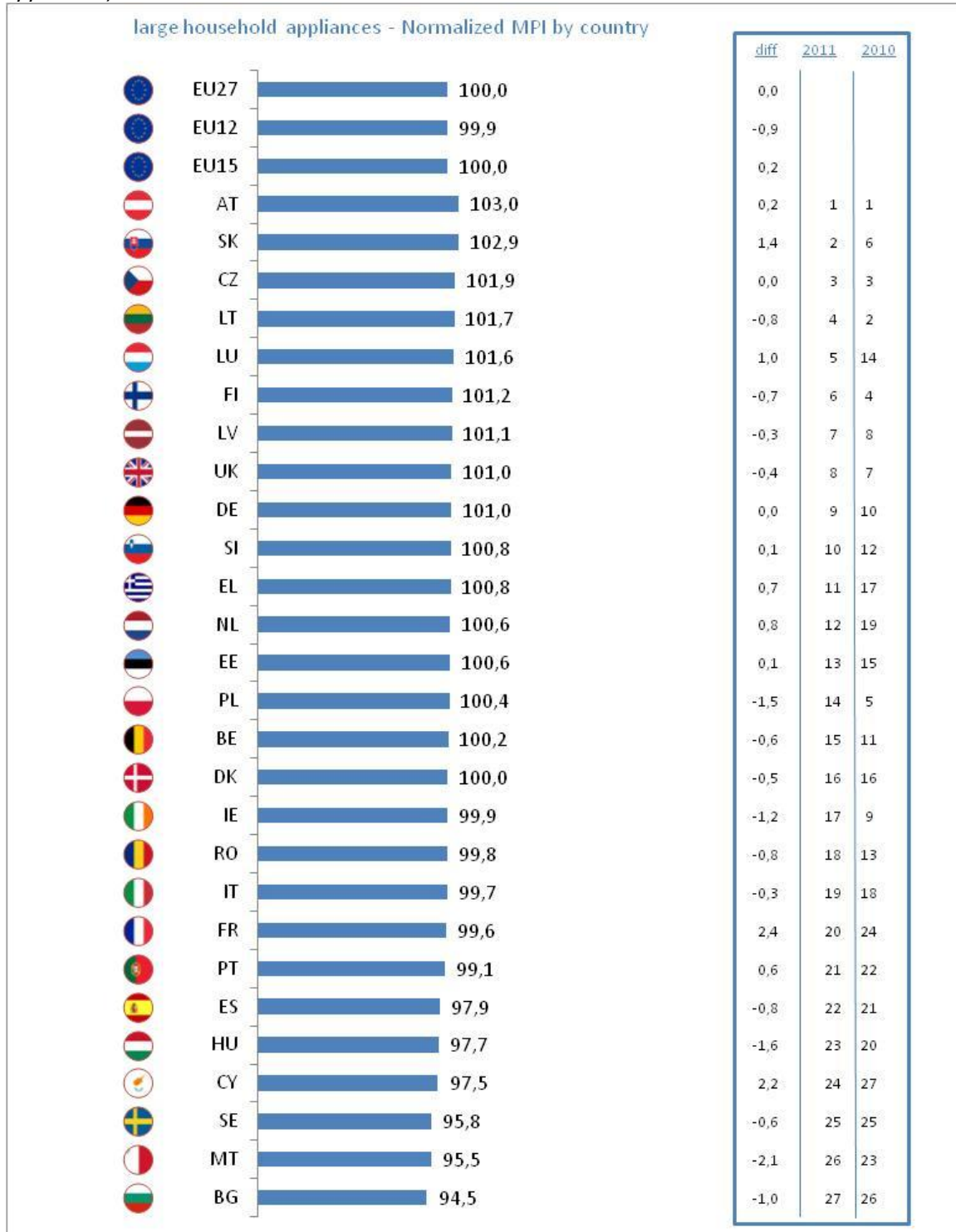
## General Conclusions

The market for (other) electronic products occupies a position in the middle of the ranking for the goods markets. During last year, this market fell 3 places and witnessed a decrease of 0.3 points in the normalised MPI. For all the components we observe an improvement during last year. For the proportion of consumers encountering problems we only observe a small increase.

The difference between best and worst scoring countries for this market is 10.9 points which is a couple of points below the average difference of 13.1 for all goods markets. This indicates that differences between countries are rather small. Consequently, the large changes in ranking of the countries reflect only small changes in the performance of the market. Therefore, in this market changes in ranking should be interpreted with care.

## x. Market for large household appliances

The full description of the market is: Large domestic appliances - Electronic cookers, Fridges and freezers, Washing machines, Tumble dryers, Washer-dryers (combined), Dishwashers, Space heaters, Fixed heaters, Vacuum cleaners, Microwave ovens, Sewing machines, Portable heating appliances, Other





## Overall and Relative Performance

In 2011, the market for large household appliances occupies the 10<sup>th</sup> place in the ranking of the goods markets. This is three positions lower than in 2010, with a decrease of 0.1 points for the normalised MPI.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- **Comparability:** The average score for the market for large household appliances is 7.8 which is 0.2 points higher than in 2010 and 0.2 above the overall average for all the goods markets on this component.
- **Trust:** For this component the average score in 2011 is 7.2. An increase of 0.1 points is observed compared to 2010 and the present figure is 0.4 points above the overall average score for all the goods markets.
- **'Live up to what you wanted':** The current average score on this component is 7.9 and an increase of 0.1 points is observed compared to 2010. The present figure is 0.1 point above the overall average score.
- **Problems:** In 2011, 10.2% of consumers of large household appliances encountered problems. This figure is 0.9 percentage point less than in 2010, but still 2.6 percentage points above the overall average.
- **Complaints:** 83.6% of consumers encountering problems with large household appliances complained, mainly to the retailer (71.6%), the manufacturer (18.2%) and friends or family (29.7%). In 2010, 65.4% of the complaints were directed to the retailer, 14.1% to the manufacturer and 19.9% to friends or family.
- **Competition:** *The average on the competition component for the market for large household appliances is 8.3 which is 0.1 points above the overall average for all goods markets on this component. This means that the choice of retailers is perceived to be slightly better for this market than for the average goods market.*

## Country analysis

When comparing the EU27 countries we observed almost no difference between the EU12 countries (99.9) and the EU15 countries (100.0). The difference between the best and worst scoring countries is also only 8.4 points, which is 4.7 points below the average difference of 16.6. This indicates that differences between countries are rather small.

The best ranked countries for this market are Austria (103.0), Slovakia (102.9), the Czech Republic (101.9), Lithuania (101.7) and Luxembourg (101.6). The lowest ranked countries for this market are Bulgaria (94.5), Malta (95.5), Sweden (95.8), Cyprus (97.5) and Hungary (97.7). Changes in ranking and/or normalised MPI are only minimal.

The different components:

- Comparability: The UK (8.3), Poland (8.2), the Czech Republic (8.1), Ireland (8.1) and Romania (8.1) are the countries with the highest average scores for this component. Hungary (7.3), Bulgaria, Denmark, Estonia and Malta (all 7.4) are the lowest scoring countries. The averages of all the countries are all in a range of 0.8 points.
- Trust: Austria (7.6), Germany, Estonia, Finland, Slovakia and the UK (all 7.5) are for this component the highest scoring countries. Bulgaria (6.1) is by far the lowest scoring country. None of the countries shows significant changes in the average score for this component between 2010 and 2011.
- 'Live up to what you wanted': Slovakia (8.7), Denmark (8.6), Austria (8.5) and Finland (8.5) are the countries with the highest average scores on this component. Sweden (7.0) is by far the lowest scoring country on this component, followed by Bulgaria (7.6) and France (7.6).
- Problems: In Malta (22.0%), Ireland (18.3%), Cyprus (16.8%) and the UK (15.7%) more than 15% of the consumers of large household appliances encountered problems. In Greece (5.4%), Germany (6.1%) and France (6.4%) less than 7% of consumers encountered problems with these products.
- Complaints: In Estonia (68.1%) less than 70% of the dissatisfied consumers complained. In Cyprus (95.2%), Sweden (93.8%), Slovakia (92.0%), Italy (91.8%), Ireland (91.3%), Hungary (90.7%), the Czech Republic (90.4%) and Finland (90.2%) more than 90% of consumers encountering problems complained. In Luxembourg we observe the largest shift

in the proportion of complaining consumers (-17.4%). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.

- *Competition: Slovakia (9.3), Cyprus, Denmark and Slovenia (all 9.1) have the highest scores on the competition component. Bulgaria, Germany, France and Italy (all with an average score below 8.0) have the lowest scores on this component.*

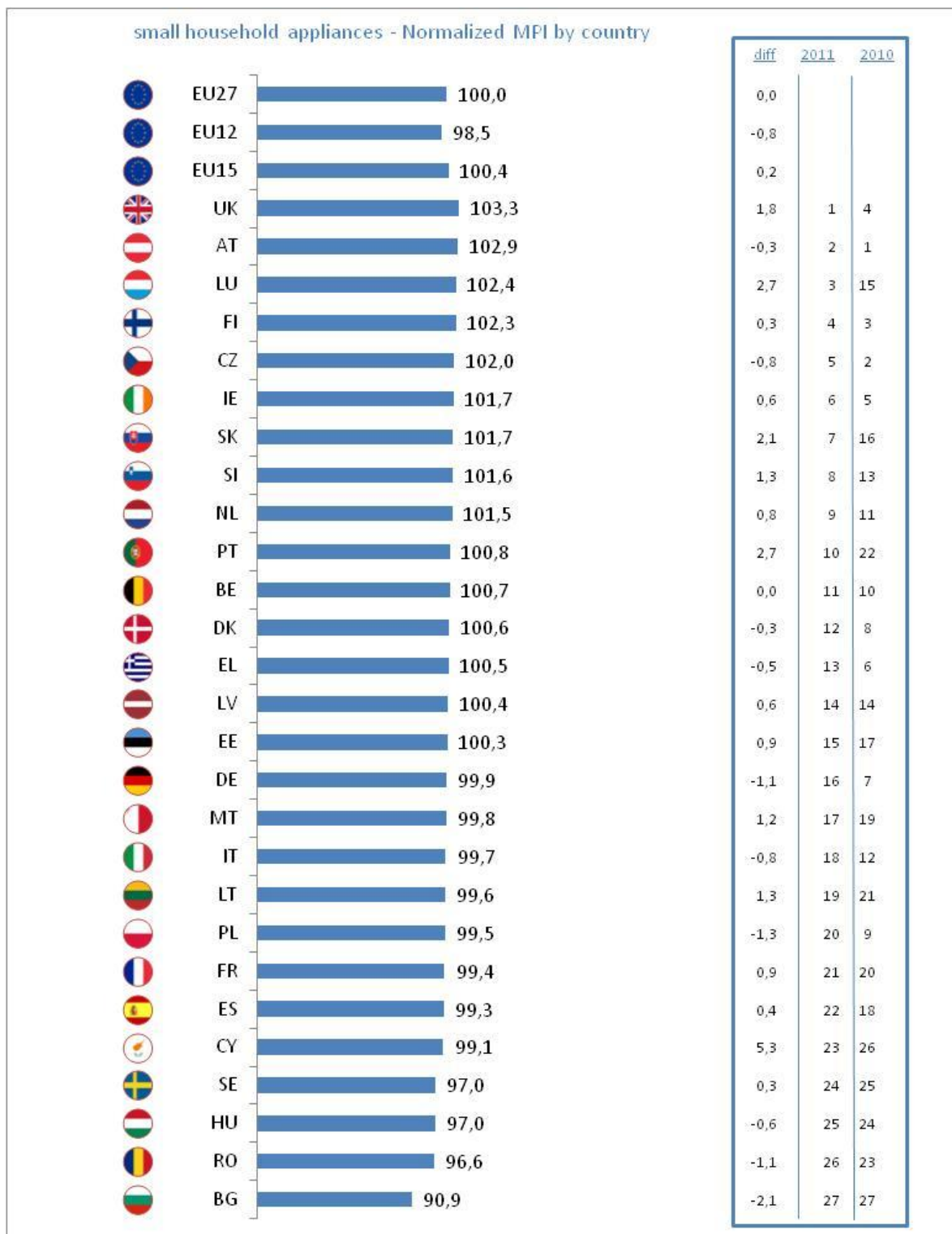
### **General Conclusions**

In 2011, the market for large household appliances fell three places in the ranking of the goods markets and the normalised MPI decreased by 0.1 points. Paradoxically, we observe only positive evolutions for all the components. This means that consumers in this market evaluate the performance slightly better than last year, but the relative performance of this market compared with the other goods markets decreased.

The difference between best and worst scoring countries is, for this market, only 8.4, which indicates that differences between countries are rather small and the performance is evaluated similarly in all countries.

## xi. Market for small household appliances

The full description of the market is: Small domestic household appliances - Food-processing appliances, Coffee machines, Irons, Toasters, Grills, Other.





## Overall and Relative Performance

In 2011, the market for small household appliances occupies the 7<sup>th</sup> place in the ranking of the goods markets. This is one position lower than in 2010, although the normalised MPI for this market is in 2011 exactly the same as in 2010.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: In 2011, the average score for this component is 7.9, which is 0.2 points higher than in 2010. This score is also 0.3 points higher than the overall average for all goods markets on this component.
- Trust: The average score for this market is 7.2. This is 0.4 points above the overall average and shows an increase of 0.1 points compared to 2010.
- 'Live up to what you wanted': For this component the average score for the market for small household appliances is 7.9. This means an increase of 0.1 points compared to last year and this present score is 0.1 points above the overall average for this component.
- Problems: In 2011, 8.7% of consumers encountered problems with small household appliances. This is 1.8 percentage points less than in 2010 but 1.1 percentage point above the overall average of consumers encountering problems with the surveyed goods markets in general.
- Complaints: 81.4% of consumers encountering problems with small household appliances directed complaints mainly to the retailer (65.5%), the manufacturer (11.3%) and friends or family (27.3%). In 2010, dissatisfied consumers directed their complaints to the retailer (61.3%), the manufacturer (7.6%) and family or friends (19.9%)
- Competition: *The market for small household appliances scores an average of 8.3 on the competition component, which is 0.1 points above the overall average for goods markets.*

## Country analysis

When considering the EU27 countries we observed a lower MPI for the EU12 countries (98.5) than for the EU15 countries (100.4). The difference between the EU12 and the EU15 countries is rather small and the difference between the highest and the lowest scoring countries is 12.4, which is 0.7 below the average difference for all goods markets. This could be an indication that the market for small household appliances is relatively homogeneous across the EU, especially if Bulgaria that scores considerably lower than the other countries is left out of the analysis.

The highest scoring countries for this market are the UK (103.3), Austria (102.9), Luxembourg (102.4), Finland (102.3) and the Czech Republic (102.0). Luxembourg appears in the top-five for this market after a major jump from position 15 to 3 during the last year. Portugal also made a major upward jump (from 22 to 10).

The lowest scoring countries for this market are Bulgaria (90.9), Romania (96.6), Hungary (97.0), Sweden (97.0) and Cyprus (99.1). Over the last year a major downward move was registered for Poland from position 9 to position 20 in the ranking. Although the MPI of Cyprus increased by 5.3 points, the ranking for this country only improved by 3 positions (from 26 to 23). This could be explained by the fact that at the lower end of the rankings, differences in scores are larger between the countries than in the middle and top of the ranking.

The different components:

- Comparability: The UK (8.4) and Ireland (8.3) are the countries with the highest averages on this component. Bulgaria (7.2), Denmark, Hungary and Sweden (all 7.4) have the lowest average scores on this component. When comparing the country averages between 2010 and 2011 for this component, we observe no major differences.
- Trust: The UK (7.8) and Austria (7.7) have the highest average scores for this component. Bulgaria (5.7) has by far the lowest average score on this component, followed by Romania (6.6). Again no important changes between 2010 and 2011 can be observed.
- 'Live up to what you wanted': For this component Austria (8.7) and Finland (8.6) are the countries with the highest average scores. Again, Bulgaria (7.0) is the lowest scoring country, followed by Sweden (7.3) and Romania (7.4).
- Problems: In Bulgaria (16.8%) and Romania (16.3%) more than 15% of the consumers of small household products encounter problems. In Greece (5.3%), Luxembourg (5.6%) and

France (5.8%) less than 6% of consumers encounter problems within this market. The most noteworthy change between 2010 and 2011 can be observed in Cyprus where the percentage dropped by 13.5 percentage points.

- Complaints: In Poland (94.5%), Malta (94.4%) and Spain (90.7%) more than 90% of discontent consumers have complained. In Romania (61.0%) less than 70% of consumers encountering problems complain. Considerable changes in the proportion of complaining consumers can be found in Germany (+16.6) and Estonia (+15.1). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: In Slovakia (9.2), followed by Denmark, Finland and Hungary, the score of the competition component is with an average of over 9.1 the highest for the market for small household appliances. In France (7.7), Bulgaria (7.8), Germany (7.8) and Italy (7.9) consumers perceive the smallest choice of retailers for the goods of this market.

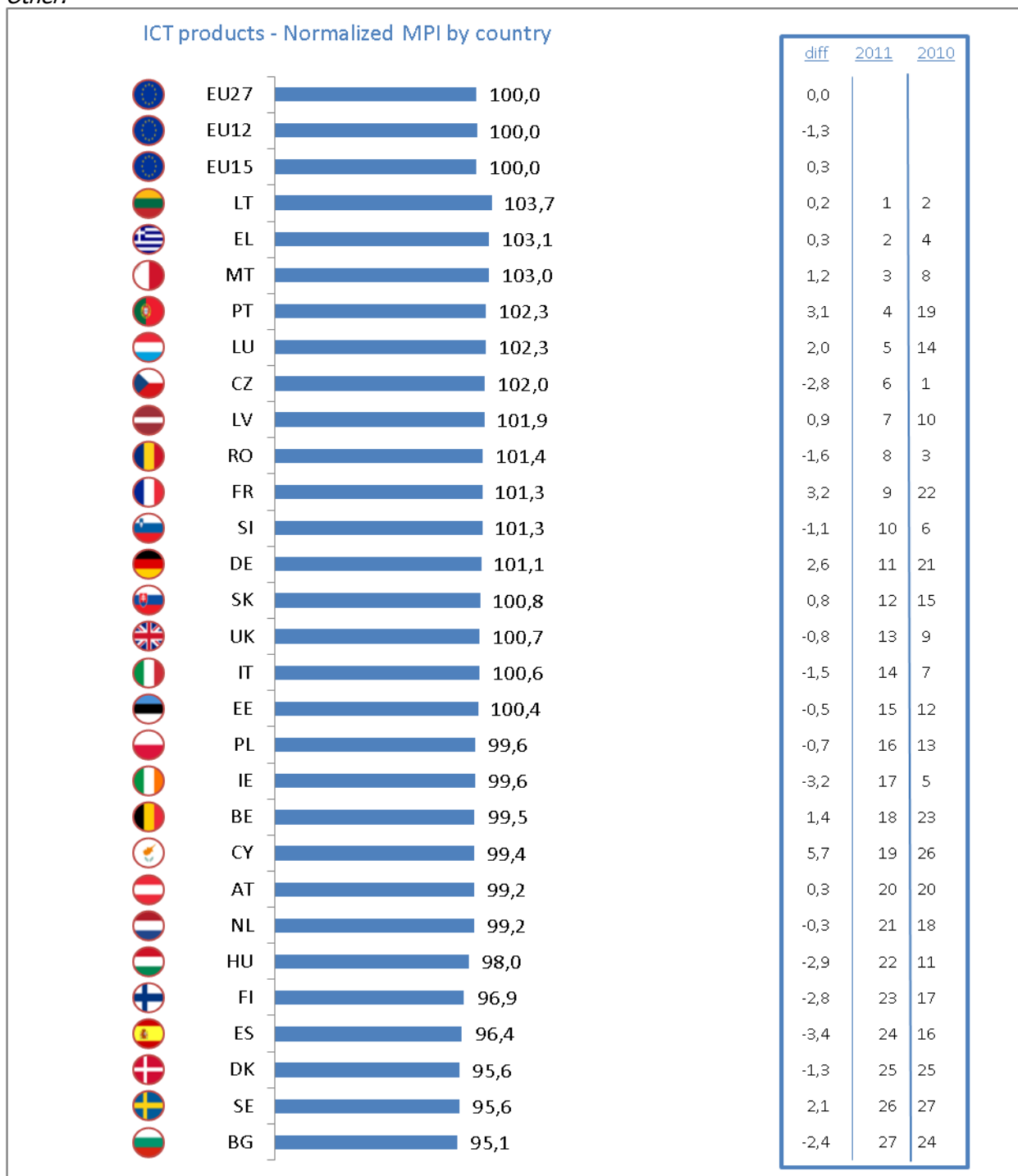
## General Conclusions

In 2011, the market for small household appliances occupies the 7<sup>th</sup> place in the ranking of the goods markets. This is 1 position lower than in 2010 although the MPI for this market remained unchanged. In the analysis of the components we observe only positive evolutions.

When comparing the EU27 countries we only observe minor differences and changes. The position of Bulgaria at the bottom of the ranking is, however, important to note, since the score for the market for small household appliances in this country is considerably lower than in any of the other countries.

## xii. Market for ICT products

The full description of the market is: Information Communication Technology Goods (ICT) - Personal computers, Self-built computers, Computer accessories, Printers and scanners, Games consoles, Portable Games players, Computer software, Computer software upgrades, Laptops, notebooks and tablet PCs, PDA's and smart phones, Mobile phone devices, Fixed phone devices, Modems, Decoders, Other.



## Overall and Relative Performance

At EU27-level, the ICT products market ranks 16<sup>th</sup> among the goods markets. It loses 2 places compared to last year and, as last year, scores below the average. The score of the normalised MPI has dropped by 0.3 points.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The market for ICT products scores 7.5 on average on this component, which is an increase of 0.2 in comparison to 2010. This present figure is also very close to the average score of all goods markets (7.6).
- Trust: The score on this component is 7.0, which is a slight increase of 0.1 points compared to last year. This score remains above the average score of 6.8 for all goods markets.
- 'Live up to what you wanted': Compared to 2010, there is a slight increase of 0.1 points (from 7.6 to 7.7) but the figure remains still below the average of 7.8.
- Problems: The proportion of consumers that experienced problems decreased slightly from 13.1% in 2010 to 12.9% in 2011. However, this proportion is still largely above the average of 7.6% of all goods markets.
- Complaints: 87.2% of consumers encountering problems with their ICT-products complained. This represents a small increase of 2.3% since 2010. The proportion of consumers complaining remains largely above the average of all goods markets (87.2% vs. 79.4%).
- Competition: *The market for ICT products scores an average of 8.3 on the competition component which is 0.1 points higher than the overall average for the markets for goods.*

## Country analysis

There is no difference in performance between EU27, EU15 or EU12. Worth noting is that the performance in EU15 has improved while the performance in EU12 has declined by 1.3 points.

The best performing countries are Lithuania, Greece, Malta, Portugal and Luxembourg. Portugal in particular shows an important upward jump in the ranking (from 19 to 4) with an increase of 3.1

points compared to last year. Other major shifts include France (from 22 to 9), Germany (from 21 to 11), Cyprus (an increase of 5.7 points on the MPI score), Ireland (down from the 5<sup>th</sup> to the 17<sup>th</sup> place in ranking) and Hungary (from 11 to 22).

The least performing countries are Finland, Spain, Denmark, Sweden and Bulgaria. Compared to last year, only Sweden shows a positive trend. The difference between the best and worst performing countries is 8.6 points, which is 4.5 points below the average difference of all goods markets.

At components level, one can observe:

- Comparability: Countries with the highest scores in comparability are Romania, the UK and Portugal (all with an average score over 8.0) while the countries with the lowest scores are Denmark, Finland and Hungary (all with an average score below 7.0). For this component we observe no major differences between 2010 and 2011.
- Trust: Greece and Malta have the highest scores (7.5) in the trust component while Bulgaria on the other hand scores the lowest with a score of 5.9. Generally the trust levels remains stable in comparison to last year.
- 'Live up to what you wanted': Lithuania is the country with the highest score (8.4) on the component 'Live up to what you wanted' replacing the Czech Republic in first position. The lowest score (7.2) is for Sweden (despite a slight increase in performance of 0.4 points).
- Problems: France, Germany, Greece and Italy (all less than 10%) show the lowest proportions of people who encountered a problem with ICT products. The highest proportions of people who encountered a problem are to be found in Sweden, Ireland, Finland, the UK and Denmark (all more than 20%). Compared to last year we observe considerable shifts for the UK (+14.9%), Cyprus (-14.8%) and Ireland (+12.4%).
- Complaints: Italians are the most likely to have complained (97.8%) about ICT products and they mostly complained to retailers. Conversely, Luxembourg (70.6%) and Romania (68.8%) have the lowest proportions of respondents complaining when they have a problem. Major shifts in the proportion of people complaining are measured in Luxembourg (-16.1%), Slovakia (+14.5%), Spain (+10.2%) and Denmark (+10.1%). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.



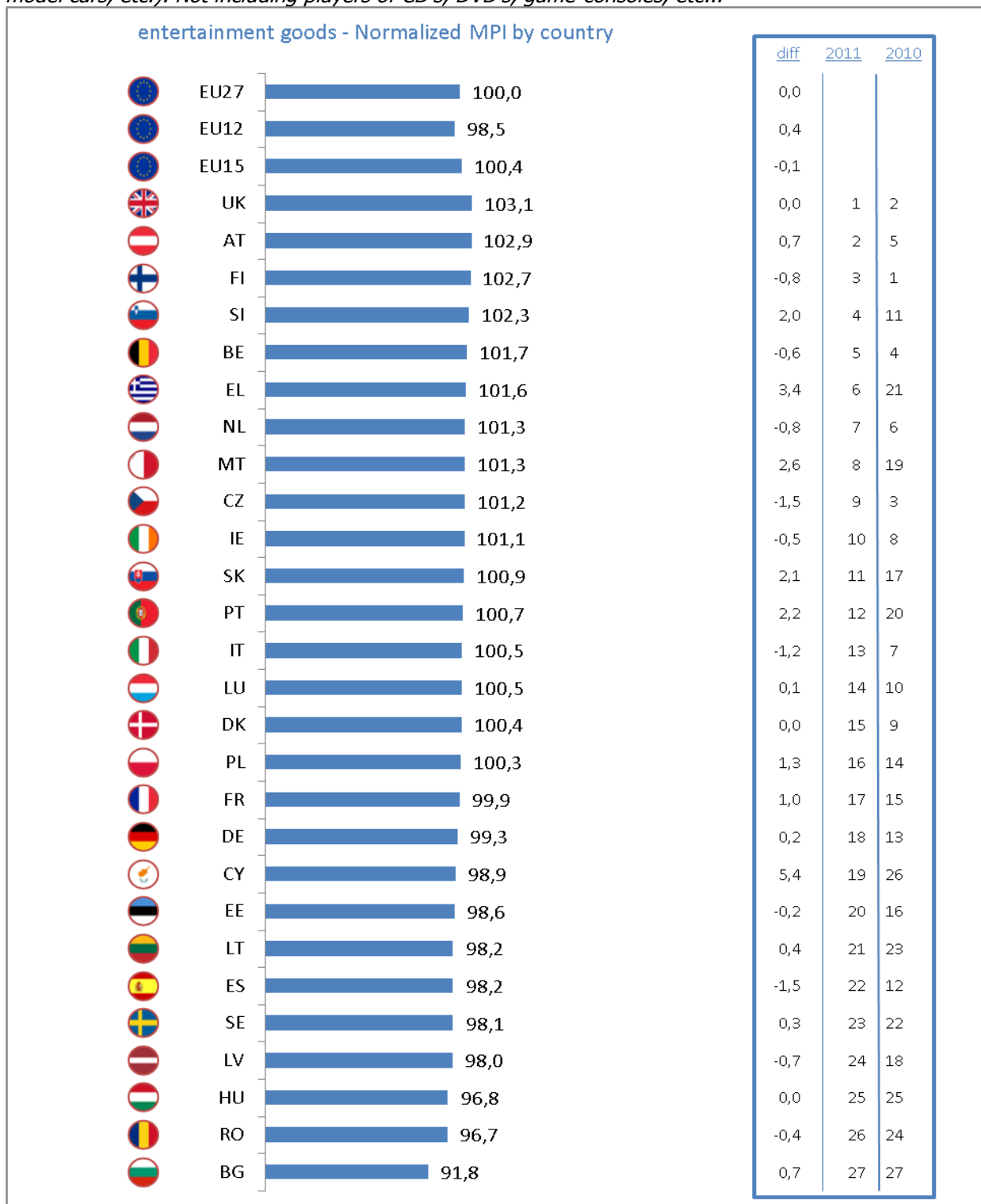
- *Competition: With an average above 9.0, Lithuania (9.2), Slovakia (9.1) and Denmark (9.0) perceive the most choice in retailers for the market for ICT products. In Bulgaria, Germany, and France (all 7.8) consumers perceive the least choice in retailers for these products.*

## **General Conclusions**

The ICT products market is scoring below the average of all goods markets and shows some decline in overall performance compared to 2010. However, in terms of comparability and trust, the ICT products market is above the average scores of all goods markets.

### xiii. Market for entertainment goods

The full description of the market is: Entertainment goods - Musical instruments, Toys, Games (non-digital), CDs, DVDs, Audio and video tapes, Computer and video games, Hobby goods (e.g. stamps, model cars, etc.). Not including players of CD's, DVD's, game-consoles, etc...





## Overall and Relative Performance

At EU27 level, the market for entertainment goods shows an increase in performance by 1.7 points making up a score of 101.5, bringing this market from the 11<sup>th</sup> to the 6<sup>th</sup> place in the ranking. It must be noted that the definition of the market for entertainment goods is slightly changed in comparison to 2010<sup>35</sup>. It is difficult to estimate the possible impact of this change of definition on the results for this market.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: In terms of comparability the entertainment goods market obtains a score of 7.7 (+0.3 points), slightly above the average for all goods markets.
- Trust: The score for trust has gone up as well from 6.8 to 7.2, which is also 0.4 points above the average of all goods markets.
- 'Live up to what you wanted': This component scores slightly above the average (+0.3 points) and the score increased from 7.7 to 7.9.
- Problems: There is a considerable decrease in the proportion of consumers encountering problems in the market for entertainment goods compared to last year (from 9.6% to 6.2%). This brings the score below the average level of problems encountered taking all goods markets together.
- Complaints: In terms of complaints, the proportion of consumers who effectively complain is somewhat down by 0.9 percentage points in comparison to last year. This proportion is below the average of all markets. Complaints are most often addressed to the retailers (59%).
- Competition: *With a score of 8.2 the market for entertainment goods is perceived as enabling competition through providing sufficient choice of retailers. The average score on this component for this market is comparable to the overall average for the goods markets.*

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<sup>35</sup> For the exact change in definition, see chapter 2.2.5.C

## Country analysis

The market for entertainment goods is performing better in the EU15 member states (100.4) than in the EU12 member states (98.5), even if the latter shows some improvement compared to last year.

The best scoring countries in the specific market are the UK, Austria, Finland, Slovenia and Belgium. In particular, Slovenia climbed from the 11<sup>th</sup> to the 4<sup>th</sup> place while the other countries were already in the top-five last year. Other countries that made a significant jump upwards in the ranking are Greece (from 21 to 6) and Malta (from 19 to 8). Cyprus won only 7 positions in the ranking (from 26 to 19) but the MPI score of this country for the entertainment market improved by 5.4 points.

The least well performing countries are Bulgaria, Romania, Hungary, Latvia and Sweden. Spain fell 10 places and dropped from position 12 to 22 in the ranking. The difference between worst and best performing countries is 11.2 which is below the average difference of all products market (13.1 points). Bulgaria has, compared to the other countries a very low score for performance in the market for entertainment goods.

The different components:

- Comparability: the UK (8.2), Slovenia (8.1), Austria (8.1), Romania (8.1) and Portugal (8.1) are the best performing countries in terms of comparability while Hungary (7.1), Bulgaria (7.2) and Denmark (7.3) are down in the list for this specific component. In comparison with last year Cyprus (8.0) shows a positive jump (+1.4 points).
- Trust: In terms of trust, Malta, the UK, Finland, France and Luxembourg (all over 7.5) are the best performing group while Bulgaria (5.6) and Romania (6.5) are the lowest scoring countries on this specific component. Compared to last year, Greece shows a clear improvement (+ 1 point up to 7.5).
- 'Live up to what you wanted': This component shows a range of results from 7.0 to 8.6 points. The performance measured on this component was good in Austria, Finland and Denmark while Bulgaria, Romania and Sweden were the least well performing countries.
- Problems: The proportion of consumers encountering problems with entertainment goods is over 10% in Romania, Ireland, Bulgaria and Latvia while Italians, Portuguese, Greek and Spanish consumers declared the fewest problems (less than 5%). Compared to 2010, Greece (-11.7%) and Cyprus (-14%) significantly improved their performance.



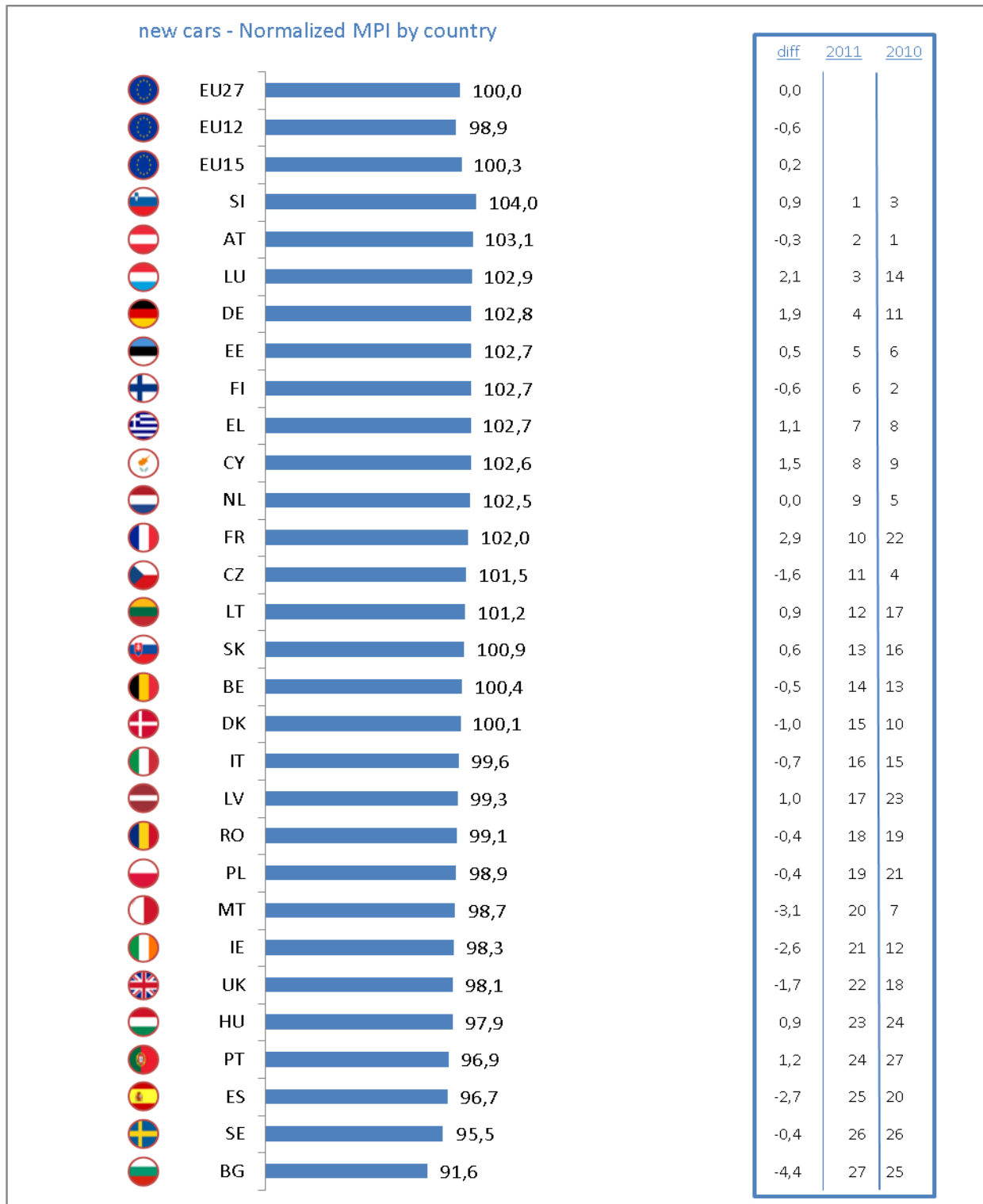
- Complaints: The countries where consumers complained most when they have a problem are Malta and the Czech Republic (+90%) while the UK, Slovenia, Estonia, Portugal and Greece showed the lowest proportion of complaints (-70%).
- Competition: In Finland the score of the competition component is with an average of 9.1 the highest for the market for entertainment goods, followed by Slovenia and Slovakia (both 8.9). In Latvia (7.6), Germany, France and Italy (all 7.8) the score for competition is the lowest with averages below 8.0.

### **General Conclusions**

The entertainment goods market is a well performing market with a score above the average of all goods markets and an upward trend compared to the year before. The proportion of problems encountered and reported is low while scores on trust and comparability are higher than the 2011 averages for the goods markets.

#### xiv. Market for new cars

The full description of the market is: New cars.



## Overall and Relative Performance

At EU27 level, the market for new cars ranks at 17<sup>th</sup> place and performs below the average of all goods markets. The MPI score of 2011 even decreased slightly by 0.2 points in comparison to 2010.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score in terms of comparability increased slightly compared to last year (from 7.3 to 7.5) and is close to the average of 7.6 of all goods markets.
- Trust: Concerning trust, the overall score increases slightly (from 6.8 to 6.9) compared to 2010 and is slightly above the average of 6.8.
- 'Live up to what you wanted': The score for this component increased 0.1 points from 7.8 to 7.9 and is also slightly above the average of 7.8 for all goods markets.
- Problems: There is a decrease in the proportion of consumers stating they faced a problem when buying a new car (down 1.2 percentage points to 13.4%) but this proportion still remains much higher than the average of all goods markets (7.6%).
- Complaints: Even if the proportion of consumers who complained decreased slightly by 0.7points in 2011 compared to last year, this proportion (87%) is still largely above the average of 79.4% of all goods markets.
- Competition: *The market for new cars scores an average of 8.3 on the competition component, which is 0.1 points higher than the overall average for the markets for goods.*

## Country analysis

The market for new cars scores a little bit better in the EU15 countries than in the EU12 countries (100.3 versus 98.9). The difference between the two groups did increase over the last year since the EU12 performance declined by 0.6 points while the EU15 performance improved slightly by 0.2 point.

The best scoring countries in the new cars market are Slovenia, Austria, Luxembourg, Germany and Estonia. In particular, Luxembourg jumped from 14<sup>th</sup> place in 2010 to 3<sup>rd</sup> place in 2011. France also climbed more than 10 places in the ranking moving from position 22 to the 10<sup>th</sup> place.

The least well performing countries are Bulgaria, Sweden, Spain, Portugal and Hungary. An important drop in the ranking is observed for Malta (from 7 to 20).

The difference between the worst and best scoring country is 12.5 points, which is close to the average difference for the products market (13.1 points). Similar to what has been noted in several other goods markets, the normalised MPI score for Bulgaria is considerably lower than that of the other countries.

The different components:

- Comparability: The results of the EU countries range in terms of comparability from 6.7 to 8.0 points with Austria (8.0 points), Cyprus (8.0 points), Luxembourg and Slovenia (both 7.9 points) with the highest scores and Bulgaria (6.7), Hungary (7.0), Malta, Sweden and Slovakia (all 7.1 points) coming in at the bottom of the ranking. Compared to last year, there were no important changes.
- Trust: Trust in the new cars market is highest in Germany, Finland and Estonia (all 7.4 points). The countries where the levels of trust are the lowest are Bulgaria (5.6 points), Portugal (6.1 points) and Spain (6.3 points).
- 'Live up to what you wanted': This component scores highest in Denmark (8.7), Cyprus (8.5), Slovakia (8.5) and Slovenia (8.5) while the least well performing countries are Sweden (6.8), Bulgaria (7.3), Spain and France (both 7.6). Compared with last year, only the score of Hungary increased for this specific component (+0.9 points) while the scores of the other countries remain in the same range as last year.
- Problems: The countries with the highest levels of reported problems are Ireland (25.7%), Bulgaria (24.8%) and the UK (21.5%) while France (4%), Greece (7.2%) Germany (8.5%)



and the Czech Republic (all below 10%) reported the lowest levels of incurred problems. In Ireland the proportion of consumers encountering problems increased by 13.6 points. In Greece (-11.1) and France (-10.6) the proportion of consumers experiencing problems decreased by more than 10 points.

- Complaints: When experiencing problems, citizens of Luxembourg (100%), Spain (98.7%) and the Czech Republic (95.5%) are the most likely to complain about it. This ranking is somewhat different from last year where the consumers who were the most likely to complain were in Sweden, Italy and Malta. The lowest levels of complaints made is reported in Estonia and Bulgaria (respectively 67.9% and 74.2%). In Luxembourg (+16.1) and Spain (+15.1) the proportion of consumers complaining increased considerably. In Poland (13.4), the Netherlands (-13.3), Malta (-12.3) and Italy (-10.7) the proportion of consumers that complained decreased.
- Competition: *With an average of 9.4 Austria, Slovakia and Finland perceive the most choice in retailers for the market for new cars. In France and Italy (both 7.7) consumers perceive the least choice in retailers.*

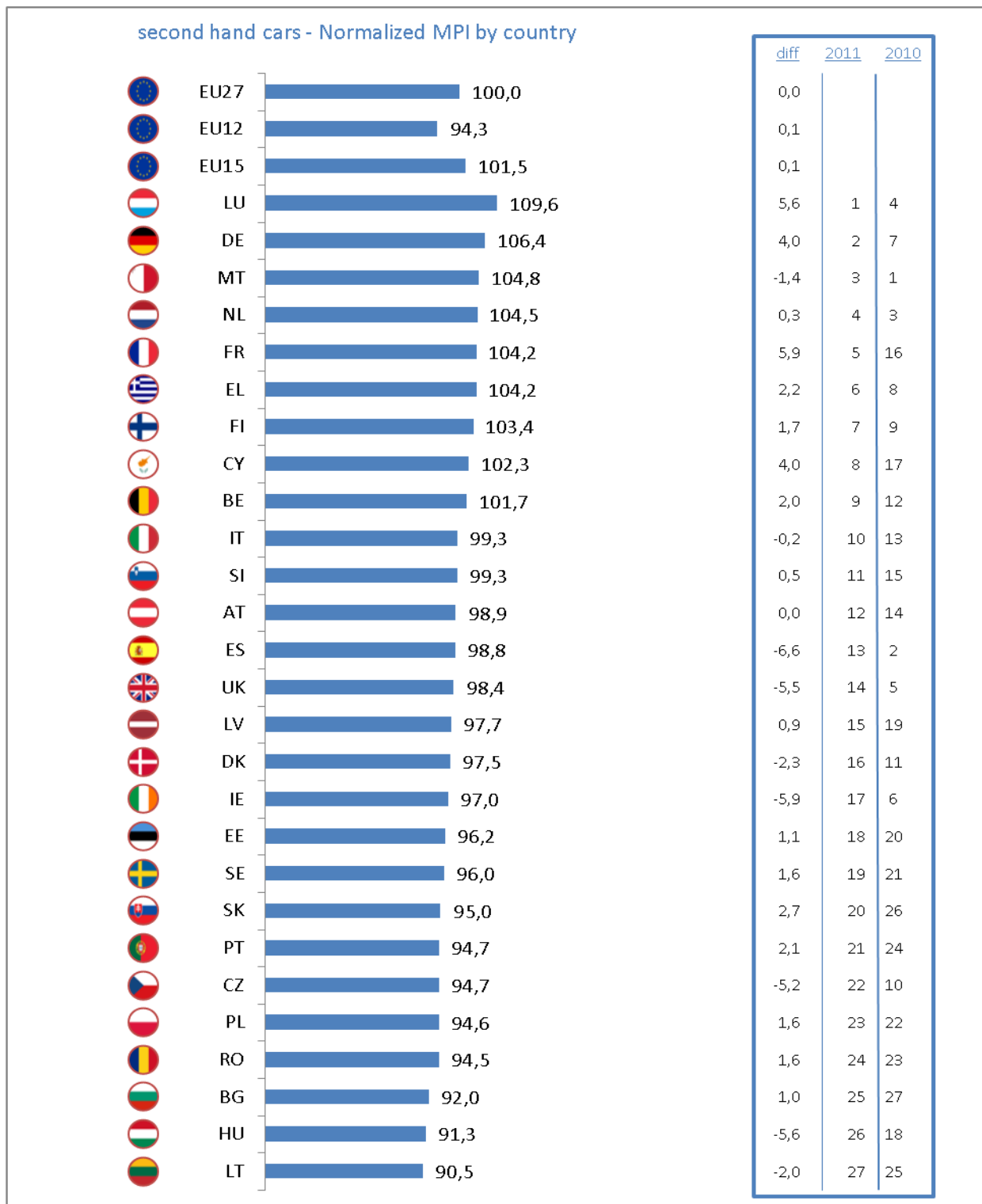
## General Conclusions

In general, the market for new cars is a relatively weakly performing market. The score of 98.6 points places this market in 17th place among all goods markets. In terms of components of the market, the scores for comparability and trust have slightly increased while the proportions of problems and complaints are somewhat lower than in 2011. At country level, Bulgaria has a considerably lower score than the other member states.



## xv. Market for second hand cars

The full description of the market is: Second hand cars.





## Overall and Relative Performance

The market for second hand cars is the least well performing market for all goods markets. In addition to this, the MPI score for the overall performance fell by 0.7 points compared to last year.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The score on comparability for the second hand cars increased slightly by 0.1 (from 6.9 to 7.0) points but still remains significantly below the overall average of 7.6 points of all goods markets.
- Trust: In terms of trust, the second hand cars market receives the same low score of 5.6 points as in 2010 which is considerably below the average of 6.8 for all goods markets.
- 'Live up to what you wanted': The score for this component remains unchanged in 2011 at 7.1, again considerably below the average for all goods markets (0.7).
- Problems: Even if the proportion of consumers who experienced a problem with the second hand cars market has decreased compared to 2010 (down 1 percentage point to 17.7%), this proportion remains more than 10 points above the average of all goods markets (7.6%).
- Complaints: Among those who had a problem, 79.7% complained. This represents a small increase in comparison to 2010 (+1.2%) and is in line with the average for all goods markets (79.4%).
- Competition: *The average score is 8.1 on the competition component for the market for second hand cars and 0.1 points below the overall average for all goods markets. This means that the choice of retailers is perceived to be slightly more limited for this market than for the average goods market.*

## Country analysis

EU15 is scoring significantly higher than EU12 (101.5 versus 94.3) in the second hand cars market (7.2 points difference). The best scoring countries are Luxembourg, Germany, Malta, the Netherlands and France. In particular, France shows a considerable improvement in the ranking compared to 2010 (from 16 to 5 with an increase of 5.9 points on the performance score). Although Luxembourg was already positioned in the top-five last year, the MPI-score for this country increased by 5.6 points.

The worst scoring countries for the second hand cars market are Latvia, Hungary, Bulgaria, Romania and Poland. Several countries experienced a significant drop in the ranking, namely Spain (from 2 to 13), Ireland (from 6 to 17) and the Czech Republic (from 10 to 22). Spain (-6.6), Ireland (-5.9), Hungary (-5.6), the UK (-5.5) and the Czech Republic (-5.2) also record an important drop in the normalised MPI scores.

The difference between the best and worst scoring countries is 19.1 points which is significantly above the average difference of 13.1. This difference implies a rather heterogeneous performance of this market across the member states.

The different components:

- **Comparability:** The countries that score high in comparability are Luxembourg (7.6), The Netherlands (7.6) and the UK (7.5). On the other hand, Hungary (5.4), Estonia (5.4) and Lithuania (5.9) have the lowest scores both in 2011 and 2010.
- **Trust:** The countries showing the highest levels of trust for this market are Luxembourg (7.2), France (6.7) and Germany (6.7) while on the other side Bulgaria (3.8), Poland (4.1) and Lithuania (4.1) record the lowest levels of trust.
- **'Live up to what you wanted':** The countries showing the highest scores on this component are Finland (8.0), Luxembourg (7.9) and Malta (7.9) while the lowest scores are observed in Bulgaria (6.2), Lithuania (6.3) and Romania (6.4).
- **Problems:** The countries with the highest levels of declared problems are Ireland, Denmark, Portugal, the UK and Austria (all with 25% or more consumers experiencing problems). The countries with the lowest levels of reported problems are Malta, Luxembourg and France, all with a proportion below 10%. Compared to last year, a major shift is noted in Ireland with a



decline of 14 percentage points and the UK with an increase of 12.2 percentage points of reported problems.

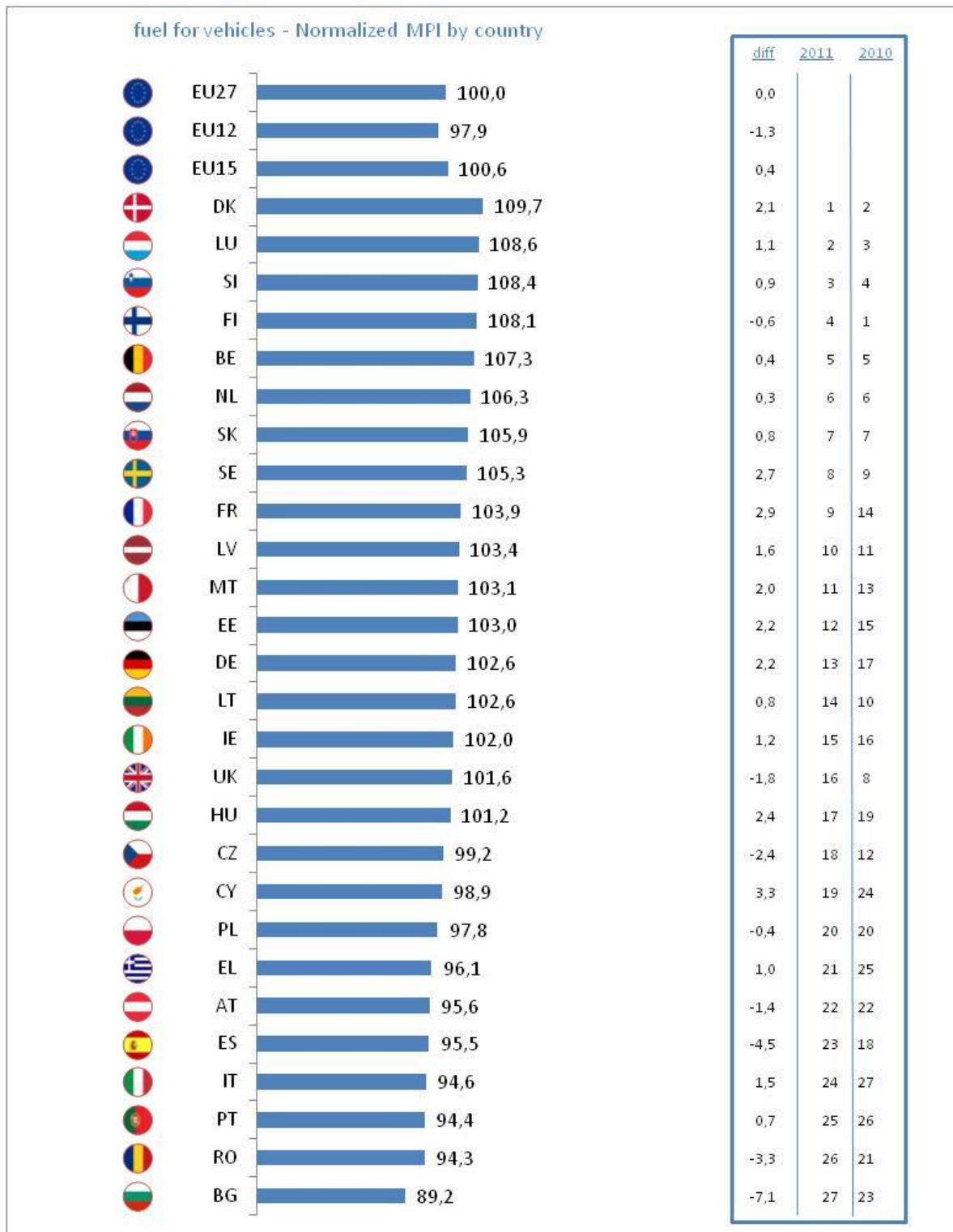
- Complaints: Most complaints were made in Luxembourg (100%), Italy (94.3%), Spain (92.1%) and Finland (91.2%), mostly towards retailers. On the other hand, countries where consumers are most likely not to complain are Bulgaria (54.3%) Estonia (62.4%) Romania (66.4%).
- Competition: *Finland (9.3), Cyprus (9.2), Austria, Denmark, Hungary and Malta (all 9.0) have the highest scores on the competition component. France and Italy (both 7.4), Spain (7.6) and Germany (7.9), all with an average score below 8.0, have the lowest scores on this component.*

## General Conclusions

The performance of the market for second hand cars is the weakest of all products markets and even declined compared to 2010. This market shows particularly weak scores on the trust and 'live up to what you wanted' components. However, scores tend to differ largely between countries. One can note a particularly strong difference in performance between the so-called new and old member states.

## xvi. Market for fuel for vehicles

The full description of the market is: Fuel for vehicles, petrol and diesel.



## Overall and Relative Performance

The market for fuel for vehicles occupies the second lowest position in the ranking of the goods markets. This is two positions lower than in 2010. The normalised MPI score for this market also dropped by 2.8 points. Between 2010 and 2011, the wording of the definition also changed slightly, but the definitions should be similar enough to allow comparisons of the scores of 2010 and 2011<sup>36</sup>. Another (probably more accurate) explanation for the changes is the fact that in many countries the prices of the products of this market went up.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The score for this component in 2011 is 7.1. This is 0.2 points less than in 2010 and 0.5 points below the overall average score for all the surveyed goods markets.
- Trust: In 2011 the score on this component is 6.1, which is a decrease of 0.1 points compared to 2010. The score is 0.7 points below the overall average score.
- 'Live up to what you wanted': The average score for the market for fuel for vehicles on this component is 7.0 in 2011. This is 0.3 points less than in 2010 and 0.8 points below the overall average for all goods markets on this component.
- Problems: Only 6.6% of the consumers of this goods market experienced problems. Although this is 1 percentage points more than last year, it is still 1 percentage point below the overall average of all goods markets.
- Complaints: 74.7% of consumers encountering problems with this product also complain. This figure is 13.3 points higher than last year, but 4.7 points below the overall average. If consumers complain, they direct their complaints to the retailer (57.7%) and friends or family (26.3%). In 2010, only 37.8% of the complaints were directed to the retailer.
- Competition: *With an average of 7.8 on the competition component the market for fuel for vehicles has the lowest score of all markets for goods. This is 0.4 points below the overall average which means that consumers perceive the lowest choice of retailers in this market compared to all other goods markets.*

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<sup>36</sup> For the exact change in definition, see chapter 2.2.5.C

## Country analysis

When comparing countries at EU27 level we observe a difference between the EU12 countries (97.9) and the EU15 countries (100.6). Over the last year we also observe a decrease of the MPI by 1.3 points in the EU12 countries and an increase of 0.4 points in the EU15 countries. The difference between the highest and the lowest normalised MPI scores for this market is 20.5 points, which is considerably above the average difference of 13.1. This indicates that differences between countries have to be taken into account in the evaluation of the overall performance of the market at EU27 level. Furthermore, important to note is the particularly low score in Bulgaria in comparison to the other countries.

The countries with the highest scores are Denmark, Luxembourg, Slovenia, Finland and Belgium. Those are also the countries that occupied the top-five in 2010, although in a slightly different order. The lowest ranked countries for the market for fuel for vehicles are Bulgaria, Romania, Portugal, Italy and Spain. None of the countries made a major up or downward jump in the ranking. However, in Bulgaria we observe an important decrease of 7.1 points in the normalised MPI.

The different components:

- Comparability: Lithuania, Luxembourg, Slovenia and Slovakia are the countries with the highest average scores on this component. They all have an average above 8. Malta (6.3) is the lowest scoring country followed by Spain, Italy and Austria. Compared to last year we observe a considerable improvement of the average score in Bulgaria (+1.5).
- Trust: For this component Luxembourg (7.5), Finland and Malta (7.3) have the highest average scores. Bulgaria (4.2), Portugal (4.4) and Austria (4.7) have the lowest scores, which are about 3 points below the highest scores. In comparison to last year we observe an important change in the average score of Bulgaria (-1.5) and Spain (-1.2).
- 'Live up to what you wanted': Denmark (8.9) has by far the highest average score on this component. It is followed by Finland, Luxembourg and the Netherlands (all with a score of 8.1). The lowest scoring country on this component by far is again Bulgaria (5.4) followed by Italy (6.2), Spain and Romania (both 6.5). Also in Bulgaria we observe a significant drop of 1.3 in the average score.
- Problems: In Romania (16.6%), Bulgaria, Germany and Greece more than 10% of the consumers of fuel for vehicles encounter problems. In Belgium, the Netherlands, Sweden and Slovenia less than 2% of consumers face problems with this product or its retailers. In



Germany we take note of a significant increase of 10.3 percentage points in the proportion of consumers encountering problems with fuel for vehicles.

- Complaints: Italy (95.5%) is the only country where more than 90% of dissatisfied consumers complain. The country with the second highest rate is Luxembourg (87.5%) followed by Germany. In Belgium and Slovenia less than 30% of unhappy consumers direct their complaints to an external party. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *In Austria, Denmark, Hungary and Slovakia (all 9.0) consumers perceive the most choice in retailers for fuel for vehicles. In Spain (7.4) and especially in Italy (6.8) consumers perceive the least choice in retailers for fuel for vehicles.*

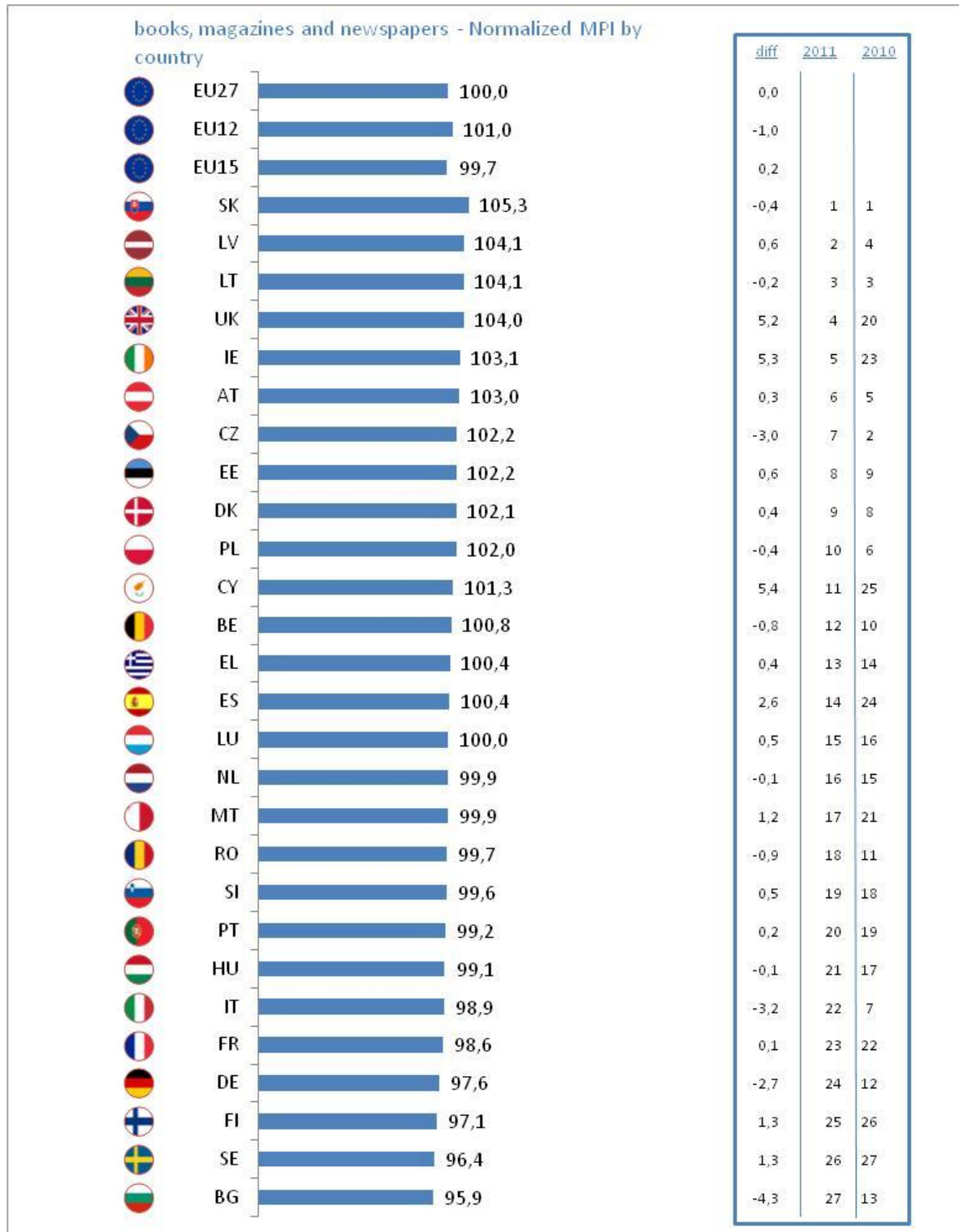
## General Conclusions

The market for fuel for vehicles is the second lowest ranked goods market. The current ranking is two positions lower than last year, which can be explained by a drop of 2.8 points in the normalised MPI. In the analyses of the components we also observe that for all components the average scores are below the scores of 2010.

At country level we need to emphasise that the difference between the highest and the lowest scoring country is more than 7 points higher than the average difference of all goods markets, which means that differences between countries need to be taken into account. Especially in Bulgaria the score for the performance of this market is low in comparison to the other member states.

## xvii. Market for books, magazines and newspapers

The full description of the market is: Books, magazines, newspapers, stationary (Excluding postal delivery) – Books, Magazines, Newspapers, Periodicals, Stationary.





## Overall and Relative Performance

In 2011 as well as in 2010 the market for books, magazines and newspapers is the highest ranked market. A decrease of 1 point in the normalised MPI score did not affect the leading position of this market.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The score on this component is 7.9, which is exactly the same as in 2010. This score is only 0.3 above the overall average, whereas in 2010 the score of this market was 0.5 points above the overall average.
- Trust: Also for this component the score for this market is the same as last year (7.7). This is 0.9 points above the average score for all goods markets.
- 'Live up to what you wanted': In 2011, the score for the market for books, magazines and newspapers is 8.2. This is 0.2 points higher than last year and 0.4 points higher than the overall average score for all goods markets.
- Problems: Only 3.8% of the consumers of books, magazines and newspapers encountered problems. Although this is a little bit more than last year (+0.3 percentage points), it is still 3.8 percentage points below the overall average of the proportion of consumers encountering problems with products.
- Complaints: If problems are encountered, 80.4% of consumers voice their complaints, mainly to the retailer (70.2%), the manufacturer (12.3%) and friends or family (15.2%). In 2010 dissatisfied consumers complained less and if they complained, they less often addressed their complaint to the retailer (51.3%), the manufacturer (9.7%) or family or friends (14.6%), but a slightly more frequently to third parties (9.9% in 2010 versus 6.0% in 2011).
- Competition: *The average score for the market for books, magazines and newspapers on the competition component is 8.3, which is 0.1 points above the overall average for the markets for goods.*

## Country analysis

When considering the EU27 countries we observe a small difference between the EU12 countries (101.0) and the EU15 countries (99.7). Although the score of the EU12 countries is a little bit higher, we need to mention a decrease of 1.0 in the normalised MPI score in comparison to last year. The difference between the highest scoring country and the lowest scoring country for the market for books, magazines and newspapers is 9.3, which is 3.8 points below the average difference of 13.1 for all goods markets. This means that the differences between countries are of a minor importance.

The highest scoring countries for this market are Slovakia, Latvia, Lithuania, the UK and Ireland. The UK and Ireland entered the top-five after a clear increase in ranking. The UK went from position 20 to 4<sup>th</sup> place and Ireland jumped from position 23 to 5<sup>th</sup> place. The MPI score of both countries also increased by more than 5 points. Other countries with a considerable upward movement in the ranking are Cyprus (from 25 to 11) and Spain (from 24 to 14). For Cyprus the MPI also improved by 5.4 points.

The lowest scoring countries are Bulgaria, Sweden, Finland, Germany and France. Germany and Bulgaria rank in the bottom 5 after a significant drop of more than 10 positions compared to 2010. In Germany, the market for books, magazines and newspapers fell 12 positions (from 12 to 24) and in Bulgaria 14 positions (from 13 to 27). Italy also fell a significant amount in the rankings (from 7 to 22).

The different components:

- Comparability: Lithuania (8.7) has the highest score for this component, followed by Latvia and the UK (8.5). The lowest scoring countries on his component are Hungary (7.5), Bulgaria, France, Malta and Sweden. Compared to 2010, we observe a significant increase in the average score in Cyprus (+1.8).
- Trust: The highest score is for Slovakia (8.4), followed by Denmark, Estonia, Lithuania, Latvia and the UK (all with a score of 8.1). The lowest scores are in Bulgaria and Finland (6.9). Between 2010 and 2011 we observe no important changes in the scores.
- 'Live up to what you wanted': With a score of 8.7 Austria, Denmark and Latvia are the highest scoring countries for his component. Sweden (7.4) and Bulgaria (7.5) are the lowest scoring countries. Again no important differences between 2010 and 2011 can be observed.



- **Problems:** In all countries the proportion of consumers encountering problems with the products or retailers of this market is below 10%. The country with the highest proportion of consumers encountering problems is Germany (9.2%). In Latvia only 0.6% of consumers encounter problems with books, magazines and newspapers. For almost all countries we also observe a decrease in the proportion of consumers encountering problems. The highest decrease can be found in Spain (-5.8%). In Germany, the increase is the highest with 6.8 percentage points.
- **Complaints:** In the Netherlands 100% of discontent consumers make a complaint when encountering problems in this market. Also in France and Austria more than 90% of consumers encountering problems complained. In Cyprus, Bulgaria, the UK and Malta less than 50% of dissatisfied consumers complained. In Malta we also observe a steep decrease in the proportion of complaining consumers (-44.8 points). Other considerable changes can be observed in the UK (-38.6), Portugal (+38.1), Lithuania (-30.0), Slovakia (+30.0) and several other countries. However, it must be noted, that these percentages only represent a small number of respondents. Consequently, these results should be only taken as indicative.
- **Competition:** *In Bulgaria (7.6), Italy and Luxembourg (both 7.8) consumers perceive the least choice of retailers of books, magazines and newspapers. In Finland (9.3) consumers perceive the most choice in retailers for this market.*

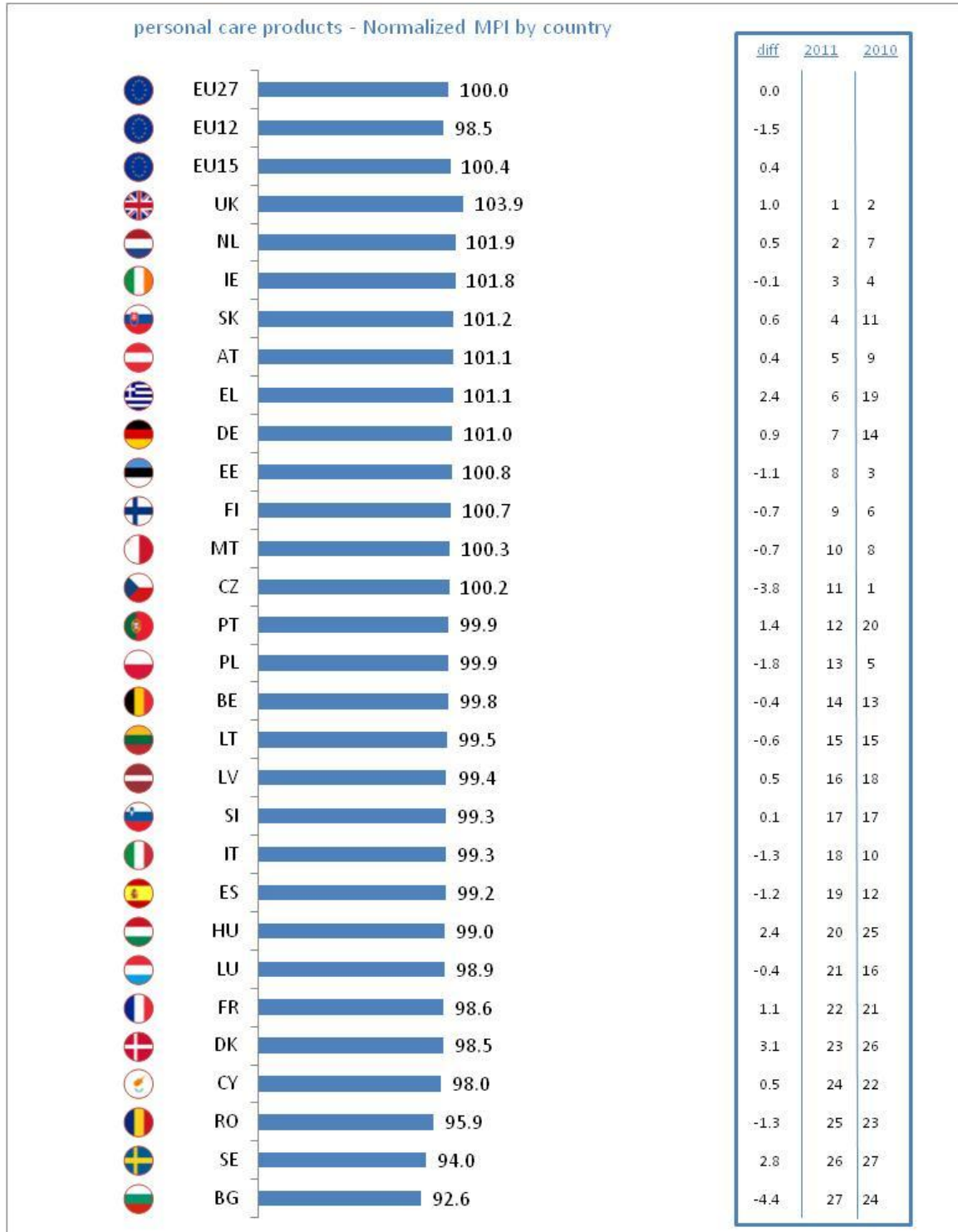
## General Conclusions

The market for books, magazines and newspapers is, just as in 2010, the highest ranked goods market, even after a decrease of 1 point in the normalised MPI. In the analysis of the components we observe almost a status quo compared to 2010. For all the components the market for books, magazines and newspapers scores above the overall average for the goods markets.

The differences between the countries are small, as shown in the difference in MPI between the highest and the lowest scoring countries.

**xviii. Market for personal care products**

The full description of the market is: Personal care - Toiletries & Electrical appliances, Cosmetics, Toiletries (including diapers), Wigs, Hair care products, Perfumes, Electric razors and hair trimmers, Hair dyers, curling tongs and styling combs, Other.



## Overall and Relative Performance

In 2011, the market for personal care products receives an MPI score that is above the average of all goods markets taken together and is ranked 8<sup>th</sup> among the 21 goods markets surveyed. There is hardly any difference between the results of this present survey and that of 2010 implying that the consumer perception regarding the market has remained stable in the past year.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The market for personal care products receives an average rating (7.7) when it comes to the comparability of products. This is in line with the EU average of 7.6 of all goods markets. The performance of the market appears to have slightly improved in this respect with an increase of 0.2 points observed in the average since 2010.
- Trust: The level of trust (7.1) that EU consumers attach to retailers in terms of respecting consumer protection rules is slightly above the EU average (6.8). Consumer confidence has slightly improved (0.1 points) in comparison to the results of 2010.
- 'Live up to what you wanted': The market for personal care products is rated in a mediocre way when it comes to consumers' general satisfaction with the market delivering what is expected. The average score of 7.9 is almost identical to the overall average score of all goods markets. Consumer perception has improved slightly (+0.2) since the 2010 survey.
- Problems: Just over 4% of consumers who have purchased personal care products in the past year say they have experienced problems for which they had a legitimate cause to complain – making the market for personal care products one of the markets with the lowest reported occurrence of problems. Compared to last year the proportion of consumers that experienced problems increased by 0.7%.
- Complaints: Four in five of those consumers (80.8%) who say they have encountered a problem voice their complaint to some party, mainly to the retailer (69.9%). The proportion of complaining consumers increased by 16.8 points compared to last year. In 2010 consumers were less likely to direct their complaints to the retailer (44%) and more likely to address friends or family (27.9% versus 18.1%)



- Competition: With an average of 8.5 the market for personal care products has the highest score (together with the market for alcoholic drinks) on the competition component. This means that for this market consumers perceive the most choice in retailers.

## Country analysis

When looking at the results across countries, it can be firstly observed that the MPI scores are similar across most countries with an 11-point difference detected between the UK with the highest score and Bulgaria where the lowest ratings are given to the market for personal care products. This is further reinforced by the fact that the average scores for the EU15 (100.4) and EU12 (98.5) countries are relatively equal, implying that the market for personal care goods is performing in a homogenous way across the EU. Notwithstanding, a slight decrease in the index is detected when looking at the average of those countries that joined the EU in 2004 or 2007.

Regarding the individual country results, it is in Bulgaria where a distinctly low MPI score is recorded in this present survey, followed by Sweden, Romania, Cyprus and Denmark. An important drop in the ranking is recorded in the number one country of 2010, namely the Czech Republic (from 1 to 11).

At the other end of the ranking, the highest MPI scores are recorded particularly in the UK, followed by the Netherlands, Ireland, Slovakia and Austria. A considerable positive shift in the ranking is observed in Greece (from 19 to 6).

The different components:

- Comparability: The results for the comparability component range from 8.1 in the UK and 6.6 in Sweden, followed closely by Denmark (6.8). Next to the UK, Lithuania also has an average score above 8.0.
- Trust: Bulgarian consumers express distinctly low levels of trust towards the retailers in the market for personal care goods, the average (5.7) being just over two points below the highest average recorded in the UK (7.8). It appears therefore that the overall negative views attached to the market in Bulgaria are linked to problems in the area of consumer protection.
- 'Live up to what you wanted': Results for the 'live up to what you wanted' component remain largely unchanged in comparison to the 2010 survey. The highest average scores are witnessed in Austria (8.3), Denmark (8.3), Finland, Ireland, Slovakia and the UK (all 8.2), while Swedish and Bulgarian consumers give the lowest evaluation of the market for



personal care products in this respect (both 7.0). At the highest level, a positive shift in the average score by 1 point is detected in Hungary (from 7.0 to 8.0).

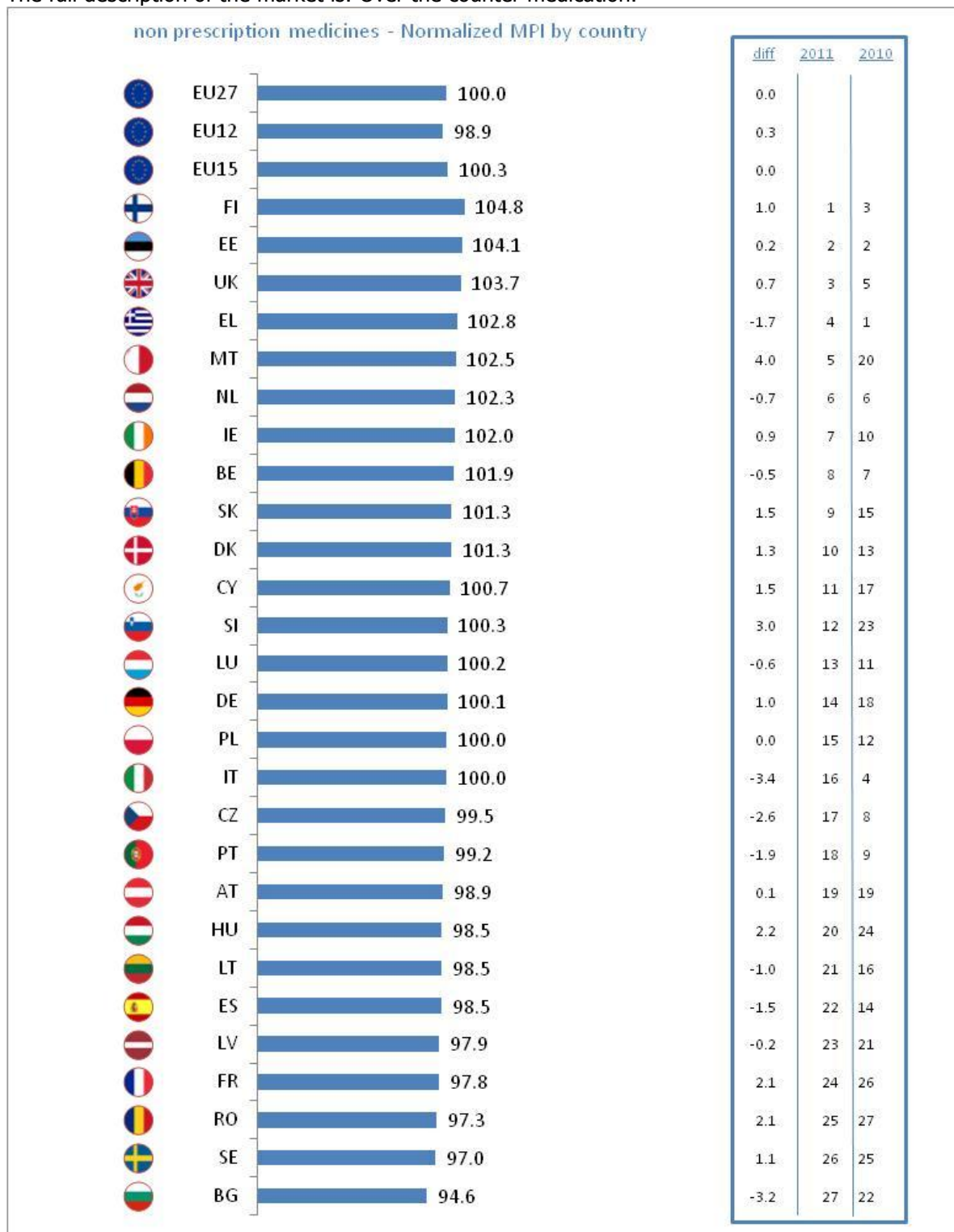
- Problems: Besides expressing failing trust in retailers, Bulgarian consumers (7.2%) are also more likely to report they have encountered problems in the market than the average EU consumer. However, the highest reported occurrence of problems in 2011 is recorded in Germany (9.1), accompanied with a considerable increase in the incidence by 7 percentage points.
- Complaints: When it comes to making a complaint about a problem encountered, virtually all Finnish, German and Spanish consumers voice their complaint while only a third of Dutch consumers (37.5%) who report they have encountered problems take a further action in this respect.
- Competition: *In Austria, Finland and Slovakia (all 9.2) consumers perceive the most choice in retailers for personal care products. In Italy (7.7) consumers perceive the least choice in personal care products retailers.*

## General Conclusions

At EU level, the market for personal care products shows average scores in comparison to other goods markets. Furthermore, scores given by consumers across the member states are relatively equal, indicating that the market is performing homogenously across the member states. Notwithstanding, a number of fluctuations both with regard to average scores and the ranking of countries are observed in comparison to the 2010 survey. Bulgaria in particular shows negative developments in the past year.

**xix. Market for non-prescription medicines**

The full description of the market is: Over the counter medication.





## Overall and Relative Performance

In 2011, at EU level the market for non-prescription medicines receives an MPI score that is very close to the average of all goods markets taken together and is ranked 12<sup>th</sup> among the 21 goods markets surveyed. There is hardly a difference between the results of this present survey and that of 2010 implying that consumer perception regarding the market has remained stable in the past year.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The market for non-prescription medicines is perceived in negative terms when it comes to the comparability of products. The average score of 7.1 is the lowest of all goods markets with the exception of the market for second hand cars. Notwithstanding, a slight improvement can be observed since 2010 with a 0.1-point increase in the average score of this present survey.
- Trust: The market receives a better evaluation on the trust component. With an average score of 7.3 it ranks fifth among all goods markets and is rated considerably higher than the average goods market in the EU (6.8). Furthermore, EU consumers now find the market more trustworthy in terms of retailers respecting consumer regulations with an increase of 0.4 observed for the average since 2010.
- 'Live up to what you wanted': Generally, EU consumers appear to be relatively satisfied with the market for non-prescription medicines fulfilling their expectations as they rate the market by the average score of 7.9. The rating has improved slightly since 2010 (7.7) and is now 0.3 percentage points above the average of 7.6 for all goods markets.
- Problems: Just over 5% of consumers who have purchased non-prescription medicines in the past year say they have experienced problems for which they had a legitimate cause to complain. This is significantly below the average occurrence of problems in the goods markets (8.3%). An increase (+1 point) in the reported occurrence of problem is detected since 2010 (4.2%).
- Complaints: A relatively high proportion of consumers who say they encountered a problem also take their complaint further (83.7%), which is 19.4 points more than last year. Those who act on the issue tend to disclose their complaint to the retailer or complain to their family members or friends. Furthermore, next to the retailer (72%) a relatively large

segment of consumers (14%) turn to the manufacturer in case a problem occurs. In 2010 consumers were less likely to direct their complaints to the retailer (41.4%) and the manufacturer (5.2%) and more likely to address friends and family (25.7% versus 15.7%).

- *Competition: The average for the competition component for the market for non prescription medicines is 8.0 which is 0.2 points lower than the overall average for all surveyed goods.*

## Country analysis

When looking at the results across countries, it can be firstly observed that the MPI scores are similar across most countries (10.2 points difference between the highest and the lowest scoring country) implying that the market for non-prescription medicines is functioning in a relatively homogenous manner across the EU. This is also reinforced by the fact that the average scores in the EU15 and EU12 countries are relatively equal (100.3 versus 98.9). The latter group of countries also shows a slight increase in the average MPI score since 2010, decreasing the differences between the member states in comparison to 2010.

Regarding the individual country scores, it is in Bulgaria where a distinctly low MPI score is recorded in this present survey. Other low scoring countries are Sweden, Romania, France and Latvia. At the other end of the ranking, the highest MPI scores are recorded in Finland, Estonia, the UK, Greece and Malta. These countries, except for Malta, were already in the top-five last year. Malta appears in the top-five after a significant jump from position 20 to the 5<sup>th</sup> place. Slovenia also made a remarkable jump in the ranking (from 23 to 12). Italy, on the other hand lost its position in the top-five dropping from the 4<sup>th</sup> place to the 16<sup>th</sup> position.

The different components:

- *Comparability*: The results for the comparability component range from 7.7 in Estonia and the Netherlands to 6.2 in Sweden and Hungary. Low scores are also recorded in Denmark and Austria. The results are relatively stable between the two years.
- *Trust*: Bulgarian respondents (6.0) express low levels of trust on the retailers in the market for non-prescription medicines, the figure being nearly two points below the highest average recorded in Estonia, the UK, Finland and Malta (all 7.9). It appears therefore that the negative views attached to the market in Bulgaria are linked to problems in the area of consumer protection.



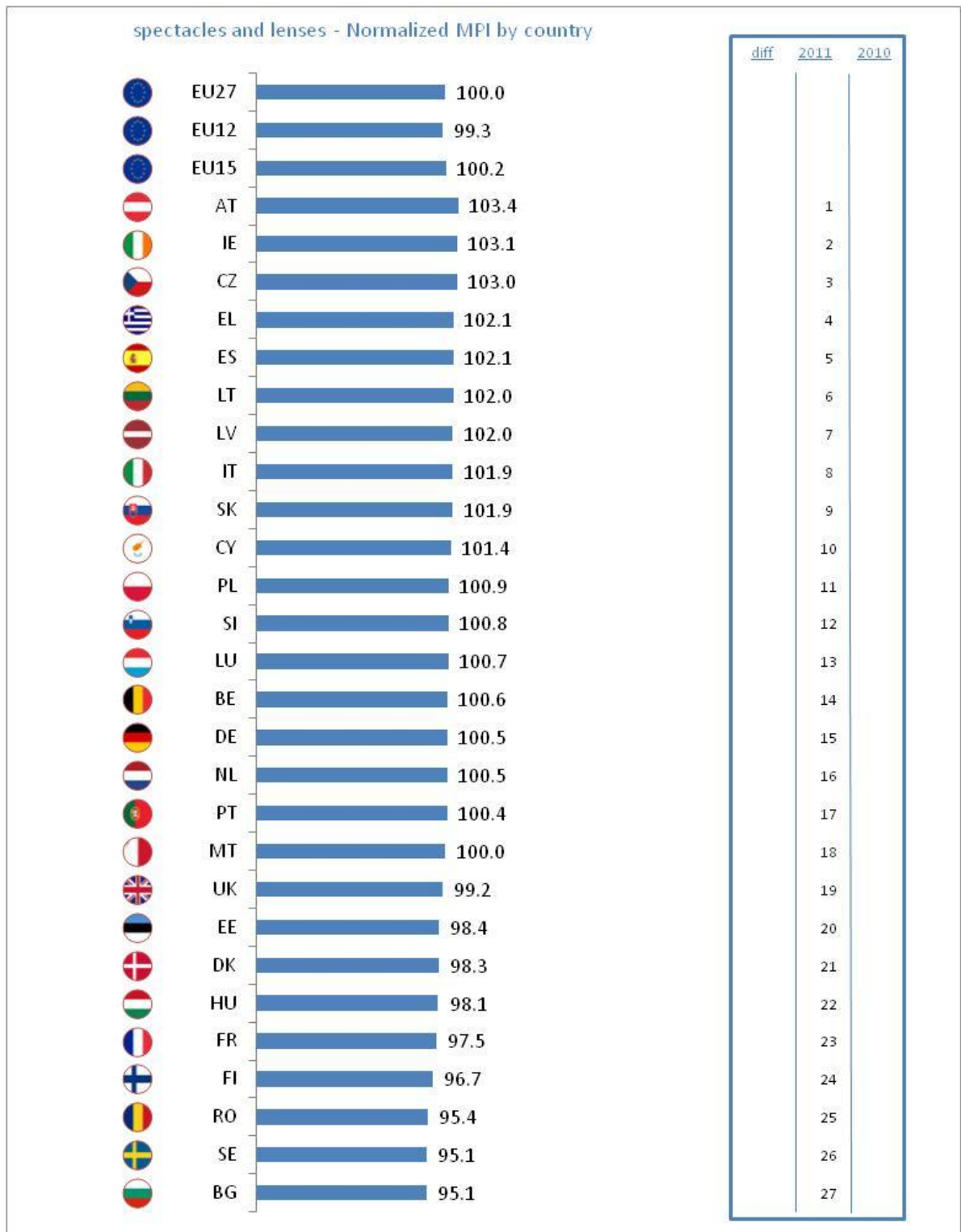
- 'Live up to what you wanted': Results for the live up to what you wanted component remain largely unchanged in comparison to the 2010 survey. The highest average score is witnessed in Belgium (8.3) while Romanian and Bulgarian (both 7.3) consumers give the lowest evaluation of the market for non-prescription medicines in this respect.
- Problems: This year German consumers experienced the most problems with the products of this market (13.6%). This is 8 points more than the second highest score which appears in Bulgaria (5.7%), but is also 9.4 points more than last year in Germany. In Denmark, Belgium, the Netherlands, Sweden, Slovenia and Greece less than 2% of consumers experienced problems with these goods.
- Complaints: When it comes to acting on problems by complaining, Danish, German and Luxembourgish consumers (all more than 90%) are the most likely to voice their complaint while fewer than half of those Austrian, Portuguese and Bulgarian consumers who report they have encountered problems take a further action in this respect.
- Competition: *In Cyprus (9.1), Hungary and Slovakia (both 9.0) consumers perceive the most choice in retailers for these goods. In Italy (7.1) consumers perceive by far the least choice in retailers of non prescription medicines.*

## General Conclusions

Overall, the market for non-prescription medicines receives a relatively average score for its performance in the context of all goods markets. Furthermore, ratings for the market are largely in line across the member states indicating that the market is functioning in a homogenous manner across the EU. The lukewarm evaluation of the market for non-prescription medicines appears to be linked to a perceived malfunctioning in terms of the comparability of products: EU consumers rate the market poorly on this component with only the market for second hand cars being placed below in the ranking of all 21 goods markets included in this current study.

**xx. Market for spectacles and lenses**

The full description of the market is: Spectacles, Glasses, lenses, sunglasses, etc...



## Overall and Relative Performance

The 2011 survey introduced a new one-off goods market for spectacles and lenses. At the EU level, the market for spectacles and lenses is assessed to be performing better than the average goods market and it ranks third among all goods markets.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details) shows that:

- Comparability: The average score on comparability of spectacles and lenses is 7.6 – a score equal to the EU average (7.6) of all goods markets, placing the market for spectacles and lenses in the 9th place among the 21 goods markets surveyed.
- Trust: The market for spectacles and lenses performs well when it comes to trusting the retailers to respect consumer regulations: with an average score of 7.7 the market ranks 2<sup>nd</sup> among the goods markets and records a significantly higher evaluation than the goods markets on average (6.8).
- 'Live up to what you wanted': EU consumers appear to be generally satisfied with the market for spectacles and lenses in fulfilling their expectations with the average score of 8.1 recorded for this component. This again places the market for spectacles and lenses in the 2<sup>nd</sup> place among all goods markets with a score considerably above the EU average of 7.8.
- Problems: 7.8% of consumers who have purchased spectacles or lenses in the past year report they have experienced problems for which they had a legitimate cause to complain – a figure that is slightly above the EU average of 7.6%.
- Complaints: A relatively high proportion of consumers who say they encountered a problem do not take their complaint any further (22.1%). Those who act on the issue tend to disclose their complaint to the retailer (67.4%) or complain to their family members or friends (22.1%) while only a marginal proportion addresses third parties (1.4%) in this respect. 5.4% turned to the manufacturer when a problem occurred.
- Competition: *The average for the competition component of 8.4 the market for spectacles and lenses is one of the best scoring markets. Compared to the other goods markets this market scores 0.2 points higher.*

## Country analysis

The MPI results across the countries are relatively similar indicating that the market for spectacles and lenses is performing relatively well in all member states. This is further reinforced by the fact that only marginal differences are observed between the EU15 (100.2) and the EU12 (99.3) groups.

The highest MPI scores are recorded in Austria, Ireland, the Czech Republic, Greece and Spain while Bulgaria, Sweden, Romania, Finland and France show the lowest results. However, the difference between the highest and lowest MPI score remains relatively modest at 8.3 points.

The different components:

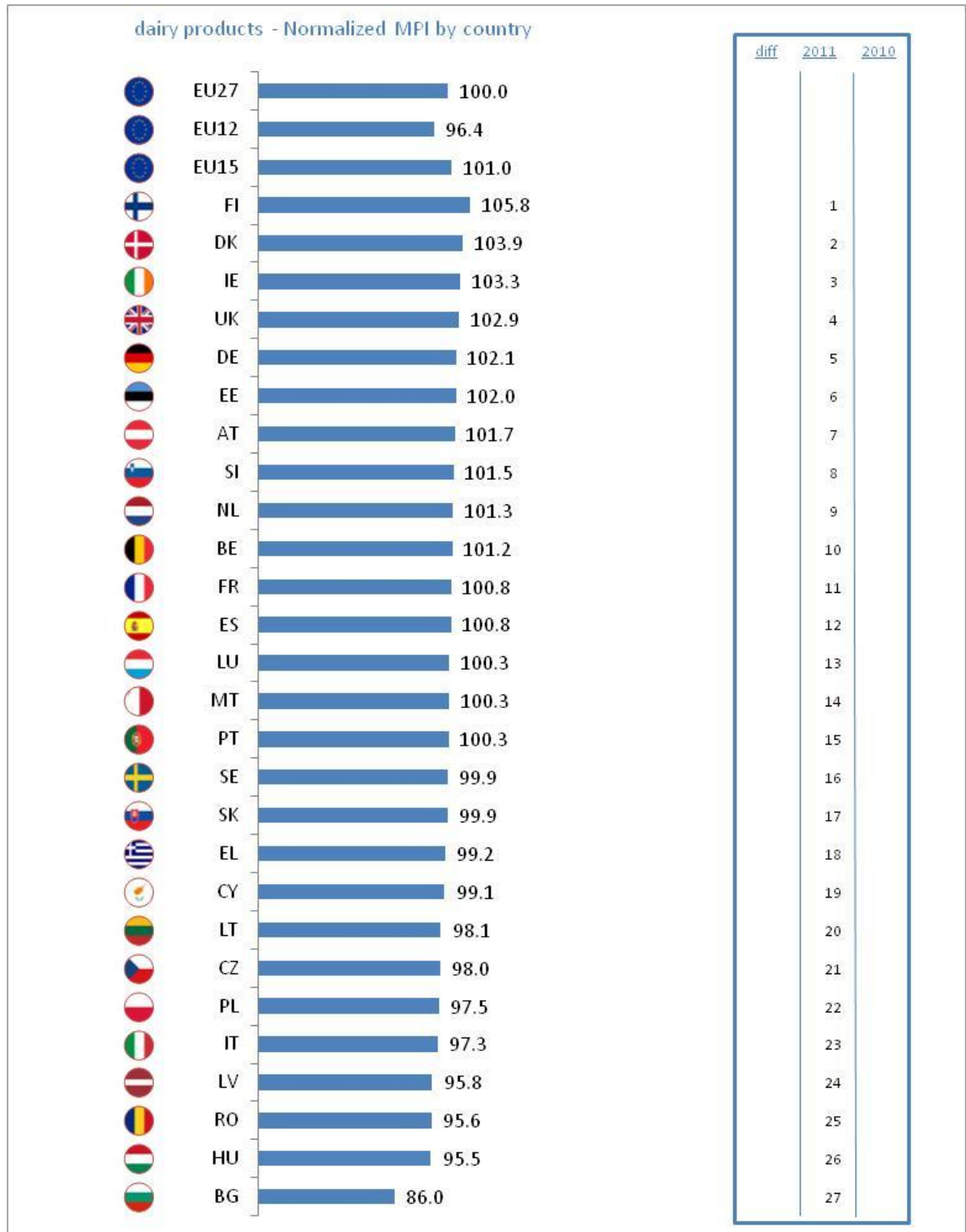
- Comparability: The score ranges from 6.6 in Denmark to 8.0 in Italy. Due to the fact that the market for spectacles and lenses is new to the study and no results for 2010 are available, no further comparison can be made.
- Trust: Romania (6.8) and Bulgaria (6.4) are the least well performing countries on trust, while Ireland is at the top of the ranking with a score of 8.3.
- 'Live up to what you wanted': In Sweden the market for spectacles and lenses performs the least well, obtaining a score of 7.2. Nevertheless this is not even 1 point below the average of all countries for the spectacle and lenses market. At the other end of the ranking, Austria ranks on top with a score of 8.9.
- Problems: Consumers in Romania experienced the most problems for the spectacles and lenses market, 13.0% of consumers have encountered a problem in 2011. On the contrary, in Greece only 3.6% of consumers report to have encountered problems in the past year.
- Complaints: The percentage of complaints is the highest in Italy and the Netherlands (both 92.3%). Bulgarian consumers (41.2%) are the least likely to complain.
- Competition: *With an average above 9.0, consumers in Austria (9.3), Hungary (9.2), Cyprus, Finland, Lithuania (all 9.1), the Czech Republic, Denmark, Sweden and Slovakia (all 9.0) perceive a lot of choice in retailers for the market for spectacles and lenses. In Italy (7.8) consumers perceive the least choice in retailers for these products.*

## **General Conclusions**

Overall, EU consumers evaluate the performance of the market for spectacles and lenses in positive terms. The market scores way above the average of all goods markets on the components of trust and living up to what is wanted. However, in terms of comparison and occurrence of problems the market is aligned with the average performance of all goods markets in the EU. There is little difference in the MPI scores between the member states indicating that the market for spectacles and lenses is not only performing in a satisfactory manner at the EU level but also across all member states.

## xxi. Market for dairy products

The full description of the market is: Food - Dairy products- milk, cheese, butter, yoghurt, cream, etc.





## Overall and Relative Performance

The 2011 survey introduced a new goods market for dairy products that replaced the more generic market for a number of food products (see chapter 2.2.5.C.) examined in 2010. At the EU level, the market for dairy products is assessed to be performing better than the average goods market and it ranks fourth among all goods markets.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score of comparability of dairy products is 7.7 – a score just above the EU average of 7.6 for all goods markets, placing the market for dairy products in the 8<sup>th</sup> place among the goods markets.
- Trust: The market for dairy products performs also relatively well when it comes to trusting the retailers to respect consumer regulations: with an average score of 7.3 (0.5 points more than the average) the market ranks 4<sup>th</sup> among the goods markets.
- 'Live up to what you wanted': EU consumers appear to be generally satisfied with the dairy market fulfilling their expectations as they rate the market by the average score of 8.0 when it comes to living up to what they want. This again places the market for dairy products in the 4<sup>th</sup> place among all goods markets.
- Problems: Just under 5% of consumers who have purchased dairy products in the past year report they have experienced problems for which they had a legitimate cause to complain. This is clearly below the average (-2.9 points lower) occurrence of problems in the goods markets and in line with the results of other food goods markets examined in this survey.
- Complaints: A relatively high proportion of consumers who say they encountered a problem do not take their complaint any further (27%). Those who act on the issue tend to disclose their complaint to the retailer (54.8%) or complain to their family members or friends (23.6%) while only a very marginal proportion addresses third parties (1.4%) in this respect.
- Competition: *The average score on the competition component for the market for dairy products is 8.3 which is 0.1 points above the overall average for all goods markets on this component. This means that the choice of retailers is perceived to be slightly wider for this market than for the average goods market.*



## Country analysis

When looking at the results across countries, a clear difference is observed between the EU15 and EU12 countries (101.0 versus 96.4): consumers in the member states that joined the EU in 2004 or 2007 tend to give lower scores to the performance of the dairy market than their counterparts in the EU15 countries. Out of the 12 recent member states, 9 record a MPI score that is below the average of all EU member states.

This is particularly the case in Bulgaria where the normalised MPI score is 14 points below the average of all countries. At the top of the ranking, Finland and Denmark record the highest MPI scores, followed by Ireland, the UK and Germany. Bulgaria, Hungary, Romania, Latvia and Italy have the lowest scores.

The different components:

- Comparability: The score ranges from 6.8 in Bulgaria and Malta to 8.2 in Finland. Due to the fact that the dairy products market is new this year, there are no results available for 2010 and no further comparisons can be made.
- Trust: Bulgaria and Romania are the least well performing countries on trust component with scores of only 4.9 and 6.2 respectively, whereas Finland (8.2), Malta and Germany (both 7.9) are at the top of the ranking.
- 'Live up to what you wanted': Both Finland and Denmark perform well on this component and with a score of 8.8 they are at the top of the ranking. With a score of only 6.0, Bulgaria is the least well performing country. There is a remarkable difference in the MPI score between the results of the second last country (Romania) and the last country (Bulgaria), namely 1.4 points.
- Problems: In Bulgaria the highest number of problems are encountered, 9.2% of consumers have reported a problem in the market for dairy products. At the other end of the ranking, only 1.8% of the Irish, Spanish and the UK consumers encountered problems.
- Complaints: Most complaints were reported further in the Netherlands (92.3%), whereas Belgians were the least likely to complain (43.8%).



- *Competition: In Italy (7.6) and Bulgaria (7.9) consumers perceive the least competition opportunities for dairy products. In Malta and Slovenia (both 9.1) consumers perceive the most choice in retailers for this market.*

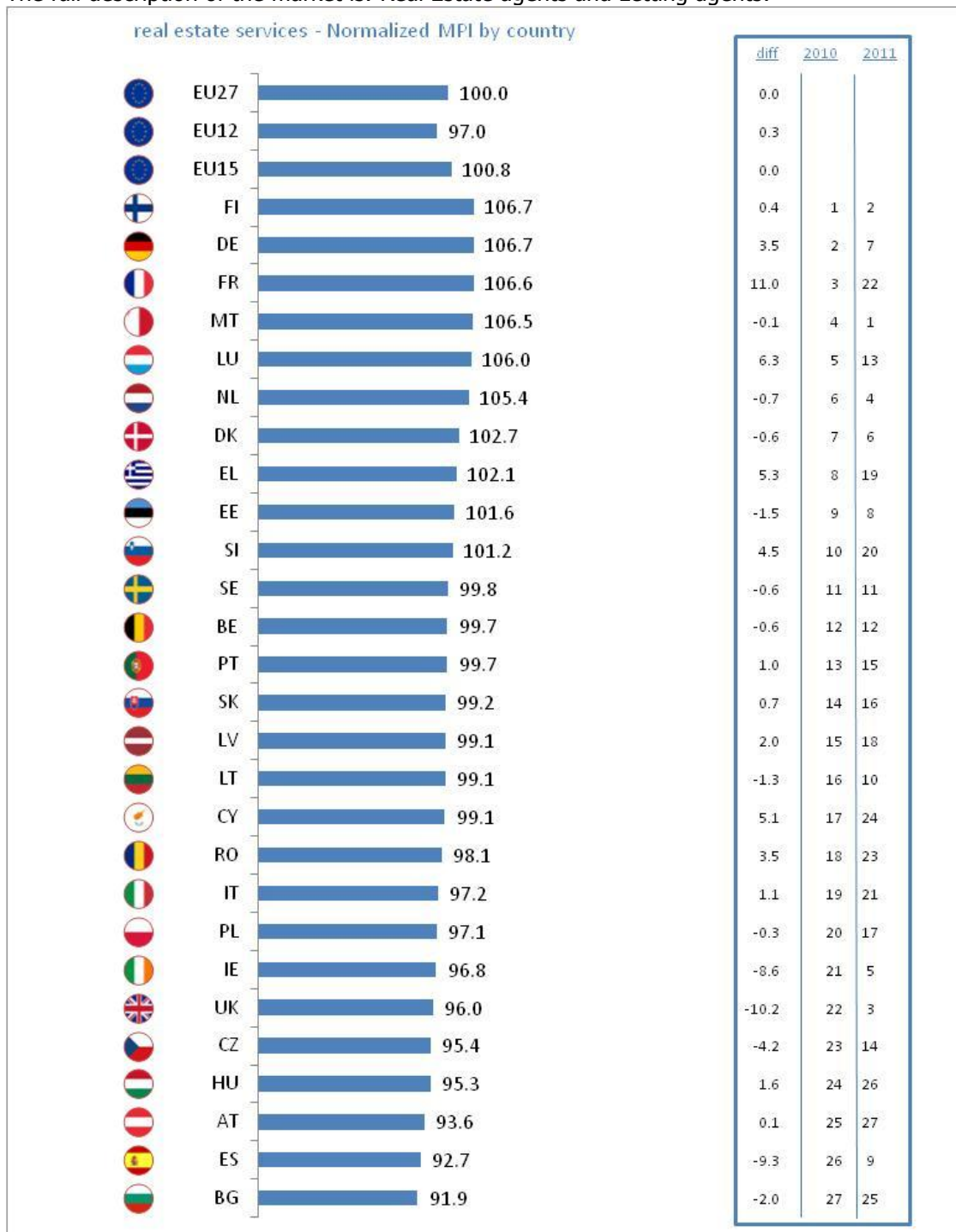
## **General Conclusions**

EU consumers perceive the functioning of the dairy products market in positive terms based on the analysis of all components. In comparison to all goods markets, they think particularly that the retailers are trustworthy when it comes to respecting consumer regulations and that the market delivers what is expected. This generally positive evaluation however conceals a range of results between the member states. The EU12 countries consistently record lower MPI results than the EU15 countries, and the difference between the highest MPI score observed in Finland and the lowest score seen in Bulgaria is 20 percentage points. This implies that there might be relatively pronounced differences in market conditions between the member states.

### 3.4.3. The Services Markets

#### i. Market for Real Estate Services

The full description of the market is: Real Estate agents and Letting agents.



## Overall and Relative Performance

The market for real estate services is one of the lowest ranked services markets at EU27 level. Ranked at 29<sup>th</sup> place, this market stays at the same position in the EU27-ranking as in 2010. This means that the market for real estate services is a strongly under-performing market.

## Analysis per component

A closer analysis of the components of this market (see dashboard for details) shows the following:

- Comparability: With a score of 6.5 the market for real estate services is scoring below the average (6.9), but performs slightly better than last year (6.4).
- Trust: Trust in real estate services is very low. With a score of 5.9 this market records the lowest levels of trust of all services markets on this particular component. Almost no changes can be seen in comparison to the score of last years on this component (+0.1).
- 'Live up to what you wanted': For this component the real estate market scores 6.6, which is also below the average score of the services markets (7.3). Again almost no changes in this component can be noted in comparison to last year's results (+0.1).
- Problems: 17.4% of consumers in this market experienced problems, which is a much higher proportion than the average of 12.5% for the services markets. However, this is an improvement to last year's results where 20.6% of consumers experienced problems.
- Complaints: Of those consumers experiencing problems with real estate services, 82.5% complained. 64.1% complained to the provider and 39.8% to family, friends and relatives. It is important to note that 13.1% complained to a formal third party. This indicates that, for problems encountered in this market, people are more likely to contact formal parties to complain. The share of consumers complaining about problems has increased slightly in comparison to 2010 (from 78.7% to 82.5%).
- Competition: *The average on the competition component for the market for real estate services is 7.7 which is 0.3 points higher than the overall average for the service markets. Consumers perceive more choice in providers of these services than for the average surveyed services market.*

## Country analysis

When comparing the different countries, it is interesting to note that the market for real estate services is performing slightly less well in the EU12 Member states than in the EU15 member states (97.0 versus 100.8).

The best scoring countries are Finland, Germany, France, Malta, and Luxembourg. In particular, France experienced a remarkable jump in the ranking from the 22<sup>nd</sup> to the 3<sup>th</sup> place. However, it has to be noted that this market's definition has changed and does not include property managers any longer. This could explain the higher score measured for France. Other countries that made a remarkable upward movement in the ranking are Greece (from 19 to 8) and Slovenia (from 20 to 10). For the performance score we observe a very significant improvement in France (+11 points) and also in Luxembourg (+6.3), Greece (+5.3) and Cyprus (+5.1)

The lowest scoring countries are Bulgaria, Spain, Austria, Hungary, and the Czech Republic. Large drops in performance scores can be noted in Spain (from 9 to 26), the UK (from 3 to 22), and Ireland (from 5 to 21). These countries are facing a real estate crisis, which can probably largely explain these low performance scores. In the UK, the MPI-score dropped 10.2 points, in Spain 9.3 points and in Ireland 8.6 points.

The difference between the worst scoring and best scoring countries is 14.8 points, which is below the average difference of all services markets (16.6). This shows that differences between countries are relatively weak and consequently the low average score at EU27 level represents a low performance in all EU27 member states.

The different components:

- Comparability: The best scoring countries on this component are the Netherlands and France (7.0), whereas Hungary and Bulgaria close the ranking with scores of 5.4 and 5.6 respectively. Except for Cyprus (+1.1), no remarkable changes can be noted.
- Trust: French and German consumers (both 6.9) have indicated that they trust the real estate market the most. In Austria and Bulgaria the score for trust is below 5.0. In comparison with the results of 2010, an increase of 1.5 points for France and a decrease of 1.4 points for Spain can be noted. Trust also decreased significantly in Ireland (-1.2 points) and the UK (-1.1 points).



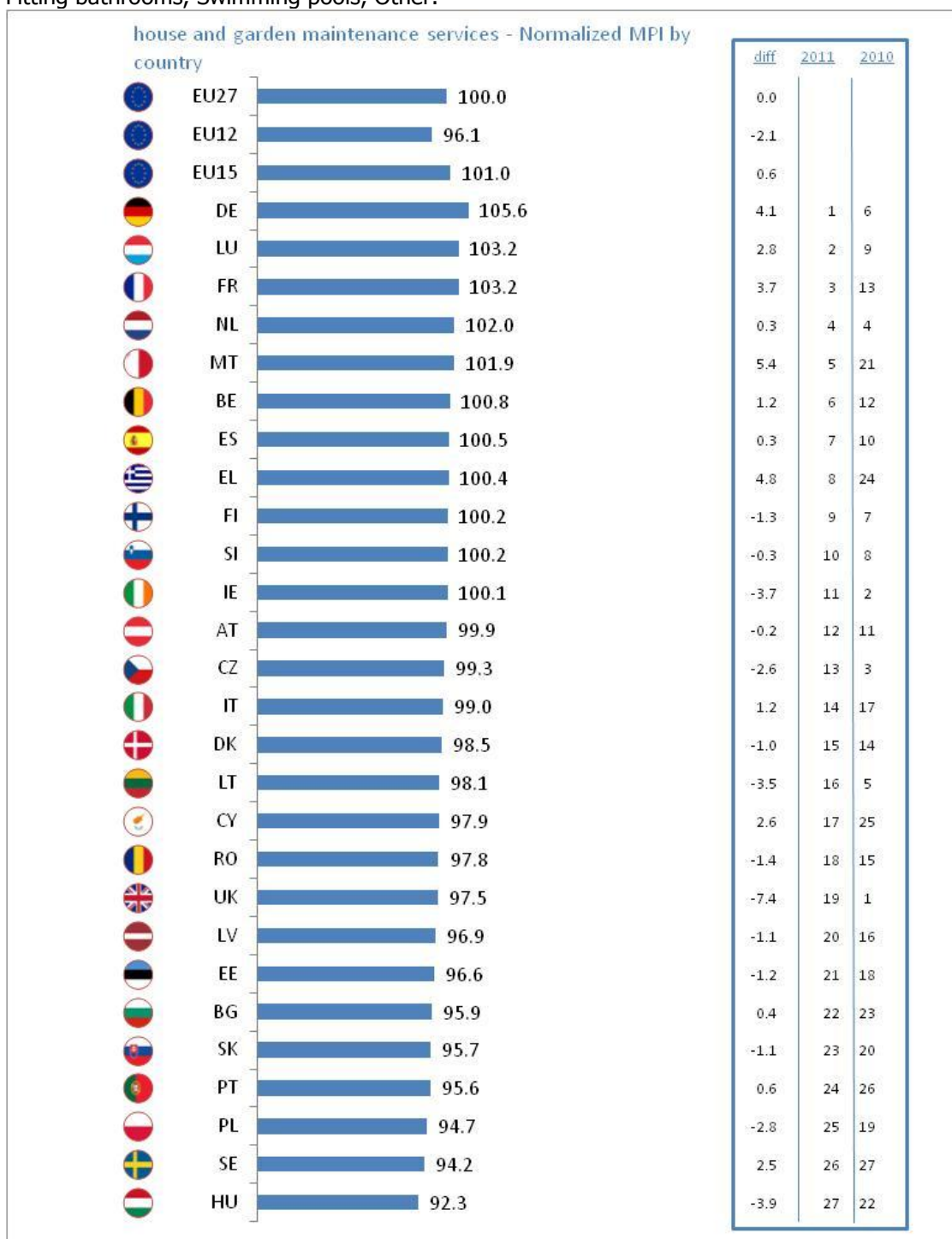
- 'Live up to what you wanted': Finland is at the top of the ranking with a score of 7.8, whereas Spain can be found at the bottom of the ranking with 5.7 points. Apart from France (+1.1), the differences between 2010 and this year lay well within the margin of +/- 1 point.
- Problems: The countries which encounter the most problems with the real estate market are the UK (31.7%) and Ireland (30.8%). They both experienced an increase of more than 15 percentage points. At the bottom of the ranking one can find Slovenia, Luxembourg, France and Germany with scores less than 10%. France even went down from 26.7% in 2010 to 9.2% in 2011.
- Complaints: Even though France was at the bottom of the ranking in terms of problems, the French consumers complain the most (91.3%), followed by Spain and Germany (90.5%). Estonia closes the ranking with 54.2%. In comparison with 2010 Latvia (+19.0) and Greece (-19.9) registered important changes. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *In Denmark, Finland and Malta (all 8.9) consumers perceive the most choice in providers of real estate services. In Italy (7.0), preceded by Latvia (7.3) and Poland (7.4) consumers perceive the least choice in providers for these services.*

## General Conclusions

The market for real estate services is clearly under-performing. It ranks at the bottom of the market list at EU27-level, and differences in scores between countries are limited. The levels of trust are very low in this particular market, and the increase in the proportion of consumer complaints shows that consumer satisfaction in this market is under pressure. However, it is interesting to note that the impact of the change of definition on the survey results is difficult to estimate.

## ii. Market for House and Garden Maintenance Services

The full description of the market is: House maintenance and improvement services – Roofing, Decorator services, Plumbers and plumbing, Floor covering/fitting, Central heating (Installation and service), Electrical services and installations, Bricklayers, Carpenters, Painters, Glaziers, Iron-mongers, Gardeners, tree-surgeons, Tarmacking and paving, Fitted Kitchens, Insulation, Burglar alarms, Wall coating, Damp proofing, Solar Heating, Guttering, Chimney sweeps, Replacing doors, Fitting bathrooms, Swimming pools, Other.





## Overall and Relative Performance

When comparing the market for house and garden maintenance services with the other services markets at EU27-level, this market is scoring below the average and its performance stayed more or less the same as in 2010.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows the following:

- Comparability: House and garden maintenance services score 6.8 on average on the comparability component. This is the same score as in 2010 and just below the average of 6.9 for all services markets.
- Trust: The score for the trust component has dropped by 0.1 point to 6.5. This is a score just below the average for all services markets.
- 'Live up to what you wanted': With a score of 7.3 this component scores as high as in 2010. This score is also equal to the overall average for all services markets in this component.
- Problems: 17.2% of consumers who bought this type of services encountered problems, which is largely above the average for services markets (12.5%). 14% of these consumers experienced more than one problem. Although the score is above the average, we can see a small 2-point drop in the proportion of consumers experiencing problems with house and garden maintenance services.
- Complaints: 84.6% of those consumers encountering problems with house and garden maintenance services also complain about these problems. They mainly complain to the service providers (67.6%) and to their family, friends and relatives (31.3%). However, 10.5% complain to the manufacturer instead of the provider. The percentage of consumers complaining stayed at the same level as in 2010, with a score largely above the average of 77% for all services markets.
- Competition: *With a score of 7.5 the market for house and garden maintenance services is perceived as enabling competition through providing sufficient choice of retailers. The average score on this component for this market is 0.1 points higher than the overall average for the service markets.*

## Country analysis

We can note that the market for garden and maintenance services scores somewhat the EU27 average in the new EU member states (EU12-96.1), while the old member states (EU15-101.0) are only performing slightly better than the EU27 average.

The gap between the best and worst scoring countries for this particular market is 13.3 points, which is below the average difference for all services markets. Besides the fact that the market for house and garden maintenance services is performing below the average in comparison to all services markets, we can also conclude that this pattern is more or less general in all EU27 countries.

The best scoring countries are Germany, Luxembourg, France, the Netherlands and Malta. At the top of the ranking, country rankings have changed widely in comparison with 2010. Malta moved from the 21<sup>st</sup> to the 5<sup>th</sup> place. The UK drops from the first to the 19<sup>th</sup> place in the ranking which is even more remarkable. The UK's market performance for real estate services also dropped (-7.4 points). The decline in both markets could be related and a possible explanation could be the current real estate crisis. Moreover, there has been some negative press coverage about some of the main property maintenance firms. Other countries that dropped significantly in the ranking are Ireland (from 2 to 11), the Czech Republic (from 3 to 13) and Lithuania (from 5 to 16).

The worst scoring countries this year are Hungary, Sweden, Poland, Portugal and Slovakia. Sweden and Portugal improved their performance in comparison with last year, while all other worst scoring countries underperformed in comparison to 2010. A couple of countries improved their ranking significantly, namely France (from 13 to 3), Malta (from 21 to 5) and Greece (from 24 to 8). For Malta the performance score also increased by 5.4 points for this market.

The different components:

- Comparability: In terms of comparability Germany (7.3) and Romania (7.2) are the best performing countries. On the other hand, Hungary (5.6) and Sweden (5.9) close the ranking. In comparison to 2010 no considerable changes can be noted.
- Trust: With a score of 7.2 Germany trusts the maintenance service market the most. Scoring only respectively 5.5 and 5.6, Hungary and Bulgaria end up last in the ranking for this component.
- 'Live up to what you wanted': Denmark (8.0), Austria and Finland (both 7.9) find themselves at the top of the ranking for this component. However Sweden (6.7), Romania and Hungary



(both 6.8) are the least well performing countries for this component. Again no remarkable changes between 2010 and 2011 can be noted.

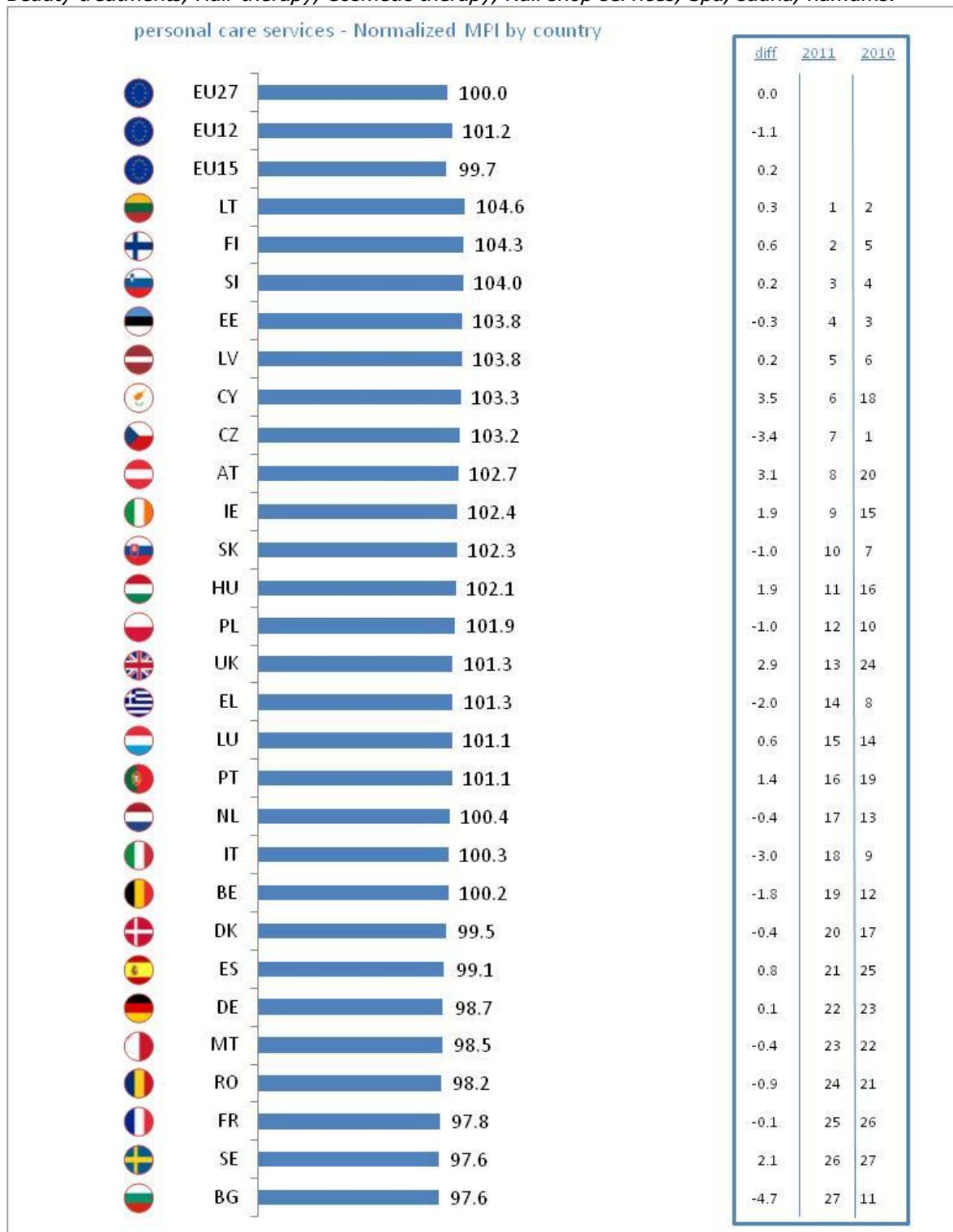
- **Problems:** Poland and Denmark have reported the most problems, scoring 31.1% and 29.5% respectively. French and German consumers came across fewer difficulties as they score respectively 8.6% and 9.4% on problems in the maintenance service market. In comparison with last year, the proportions of reported problems in the UK and Ireland have increased by more than 10 percentage points, whereas Malta, Luxembourg and Greece show a decrease of 10 points.
- **Complaints:** In Italy 94.7% of consumer having problems with maintenance services complained, while in Estonia nearly 63% of consumers complained. Especially France showed a noteworthy difference in comparison with last year (-15.1points). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Competition:** *In Denmark the score of the competition component is with an average of 8.7 the highest for the market for house and garden maintenance services, followed by Malta (8.2), the Netherlands and Austria (both 8.1). In Estonia (6.8) and Italy (6.9) the score for competition is the lowest, both with scores below 7.0.*

## General Conclusions

The market for house and garden maintenance services is a market that scores below the average of all services markets at EU27 level. All components are showing scores slightly below the average, but the scores of the problems and complaints components are the worst in this market. Furthermore, it is important to note that scores do not differ widely between countries, which indicates that the market for house and garden maintenance services is generally underperforming. While differences in the ranking between 2010 and 2011 are important, actual differences in scores between countries are only minimal.

### iii. Market for Personal Care Services

The full description of the market is: Personal Care Services - Hairdressers, Diet clubs/centres, Beauty treatments, Hair therapy, Cosmetic therapy, Nail shop services, Spa, sauna, hamams.



## Overall and Relative Performance

As in 2010, the market for personal care services is the best performing services market at EU27 level. The score for this market even increased by 1.4 points at EU27 level.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows the following:

- Comparability: With a score of 7.7 this market is the best scoring market on the comparability component. The score is the same as in 2010 and 0.8 higher than the average score for all services markets.
- Trust: On this component the score for the market for personal care services increased by 0.2 points from 7.4 in 2010 to 7.6 this year. The market for personal care services scores also for this component largely above the average score of 6.6 for all services markets.
- 'Live up to what you wanted': Similarly, the score on this component has gone up by 0.2 points from 7.9 to 8.1 points. This score is also well above the average score for the services markets.
- Problems: The percentage of consumers experiencing problems in the market for personal care services has gone up by 0.4 percentage points in comparison with 2010<sup>37</sup>. However, the proportion of consumers encountering problems in this market is only 4.6%. Compared to an average of 12.5% for all services markets, this score is very good.
- Complaints: 77% of consumers experiencing problems in the market for personal care services also complained about these problems. This score is on a par with the average score for complaints in the services markets. However, it is important to highlight the increase of complaints between 2010 and 2011. This figure has gone up by almost 9 percentage points. This could indicate that consumers in this particular market are more aware of complaint channels or that the problems they encountered have worsened.<sup>38</sup>

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<sup>37</sup> It must however be noted that there was a change in wording in the definition of this market, which could explain the small difference in score between 2010 and 2011.

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- Competition: With an average of 8.4 the market for personal care services has the highest score (together with the market for holiday accommodations) on the competition component. This means that for this market consumers perceive the most choice in providers.

## Country analysis

Looking at overall performance, the difference between the EU12 (101.2) and the EU15 (99.7) countries is negligible, but it must be noted that while in the EU15 countries scores have gone slightly up, they experienced a small decrease in the EU12 countries.<sup>39</sup>

The best scoring countries are Lithuania, Finland, Slovenia, Estonia and Latvia. The worst scoring countries are Bulgaria, Sweden, France, Romania, and Malta. Changes in scores between 2010 and 2011 are minimal, but a few countries made a major jump in the ranking. Cyprus jumped from the 18<sup>th</sup> to the 6<sup>th</sup> place, Austria from the 20<sup>th</sup> to the 8<sup>th</sup> place, the UK from the 24<sup>th</sup> to 13<sup>th</sup> place. On the other hand Bulgaria lost 16 positions in the ranking (from 11 to 27). The difference between the best and worst scoring countries is only 7.0 points. Therefore, large changes in rankings are mainly due to small differences in scores between the countries.

The different components:

- Comparability: Lithuania (8.5) and Latvia (8.4) score high in terms of comparability, whereas Malta closes the ranking with a score of 6.5. The differences between 2010 and 2011 lay within a margin of 1 point.
- Trust: Personal care services seem to be less trusted in Romania, where the component obtains a score of 6.9. The country where consumers appear to trust this market the most is the Czech Republic (8.3).
- 'Live up to what you wanted': Finland and Austria obtained the highest scores for this component, with scores of 8.8 points they are at the top of the ranking. Sweden, however, is at the bottom of the ranking, scoring a 7.5.
- Problems: The highest scoring country for problems is Germany (10.0%); however this is still below the average of all service markets in 2011. Estonia, Spain, Finland, Luxembourg and

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<sup>39</sup> The change in definition wording of this particular market could have mainly an influence on the score in the EU12 countries.

the Netherlands encountered the least problems as they obtained a score below 2%. The largest differences in comparison to 2010 can be observed for Germany (+6.2 points) and Spain (-4.3 points).

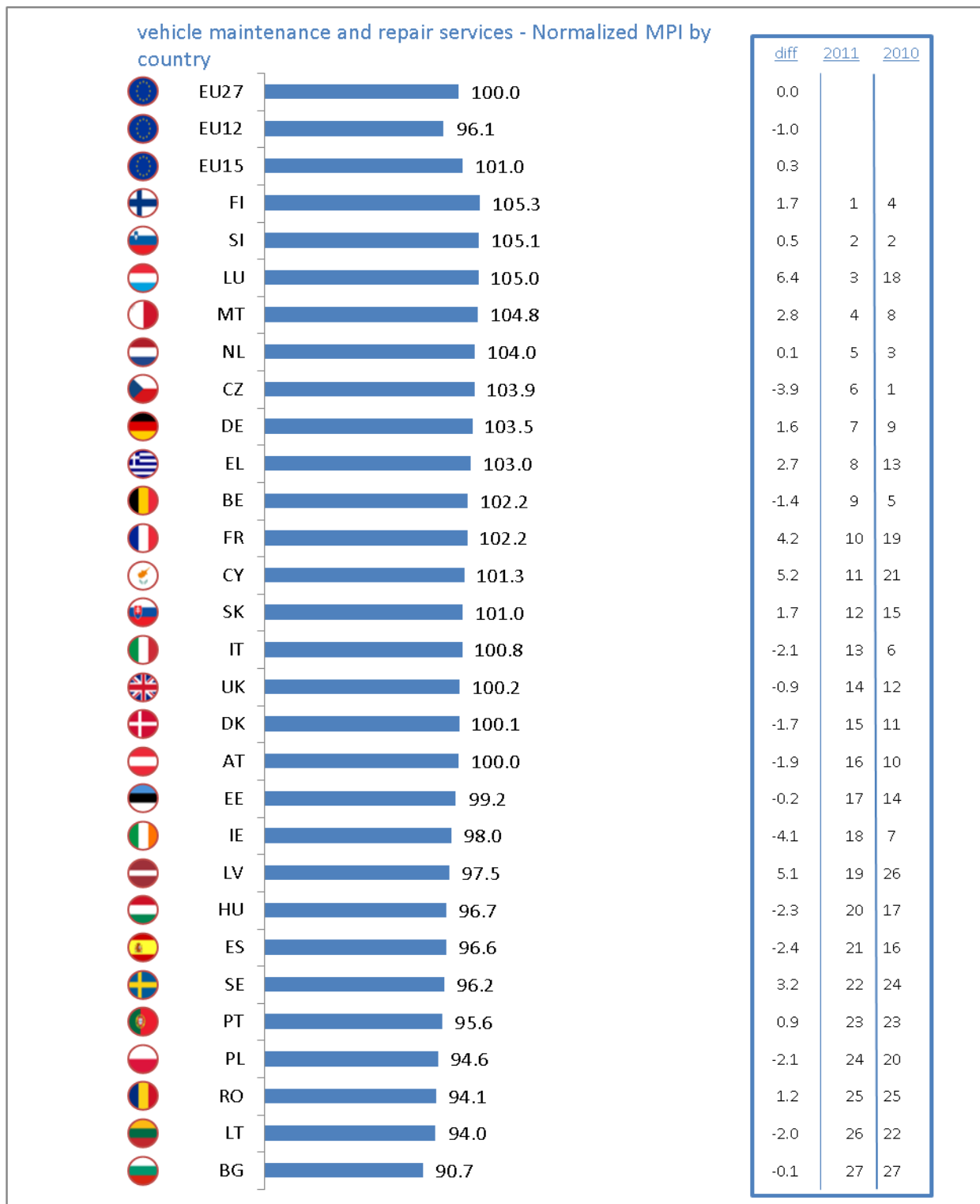
- Complaints: Almost 89% of the French and Swedish consumers encountering a problem also complained. In Malta, this percentage was down to 33.3%. In comparison to 2010 the proportion of complaints in Belgium and Finland increased by more than 30 percentage points, whereas the figure of Lithuania, Austria, the Netherlands and Malta decreased by more than 20 points. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *In Austria (9.3), Finland, Lithuania and Slovenia (all 9.2) consumers perceive the most choice in providers for personal care services. In Italy (7.8) and France (7.9) consumers perceive the least choice in providers of personal care services.*

## General Conclusions

The market for personal care services is functioning well in all EU27 countries. All components have high scores. One important finding in this market is the increase of the number of complaints in comparison to 2010. Although the definition of this market slightly changed in the 2011 survey, it is not clear if this could explain the differences found in this particular component of the MPI. Therefore, although this market is performing very well, this aspect could be monitored in the next waves of this survey.

#### iv. Market for vehicle maintenance and repair services

The full description of the market is: Maintenance and reparation of vehicles and other transport - Franchise garage/dealer, Independent garage, Road assistance, Other.





## Overall and Relative Performance

In the 17<sup>th</sup> position, the market for vehicle maintenance and repair services scores just below the average of all services markets. With this ranking, this market is performing as well as in 2010.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that the following:

- Comparability: On comparability, the market for vehicle maintenance and repair scores 6.9 which is on a par with the average score of all services markets. In comparison to 2010, the score for this component has gone up by 0.1 points.
- Trust: The trust score has gone down from 6.6 to 6.4 points. This market is now scoring below the average (6.6) for this particular component.
- 'Live up to what you wanted': the score on the component "live up to what you wanted", 7.4, is above the average for all services markets (7.3). This score did not change in comparison to 2010.
- Problems: The share of consumers experiencing problems decreased in comparison to 2010 by 2.6 percentage points (from 17.8% to 15.2%). However, the proportion of consumers experiencing problems, 15%, is still above average of all services markets (12.5%). 6.7% of consumers who encountered problems mentioned more than one problem.
- Complaints: In parallel to an increase in the proportion of problems, the proportion of consumers complaining about these problems has gone up by 2.9 points. No less than 81% of consumers who encountered problems complained, of which 64.6% complained to the service provider and 30.7% to family and friends.
- Competition: *The average for the market for vehicle maintenance and repair services on the competition component is 7.9, which is 0.5 points above the overall average for the markets for services.*



## Country analysis

The market for vehicle maintenance and repair services performs less well in the EU12 countries (96.1) than in the EU15 countries (101.0). This discrepancy has increased further in comparison with last year.

The best performing countries are Finland, Slovenia, Luxembourg, Malta and the Netherlands. The worst scoring countries are Bulgaria, Lithuania, Romania, Poland and Portugal. There are few changes at the bottom of the ranking, although Ireland lost 11 positions (from 7 to 18). At the top, Luxembourg has moved up the ranking significantly in comparison with 2010 (from 18 to 3). Cyprus also moved up for this market, although to a lesser extent (from 21 to 11). Regarding the MPI scores, a few countries performed considerably better this year compared to last year, namely Luxembourg (+6.4), Cyprus (+5.2) and Latvia (+5.1).

With a difference of 14.5 points between the best and worst scoring countries, differences between countries exist for this market, but are not of a major importance since the average difference for all services markets is 16.6 points.

The different components:

- Comparability: The highest scoring countries in terms of comparability are Slovenia and the Czech Republic (both 7.4). At the bottom of the ranking, one can find Hungary with a score of 5.9 points.
- Trust: With a score of 7.5 points Malta is at the top of the ranking, followed by Luxembourg (7.4) and Finland (7.2). Bulgaria and Portugal are at the bottom of the ranking, with scores of 5.1 and 5.3 respectively.
- 'Live up to what you wanted': For this component, Malta and Finland (both 8.4) are the most well performing countries. At the other end of the ranking, one can find Sweden and Bulgaria, both scoring 6.4 points.
- Problems: Romania (28.2%) encountered the most problems with vehicle maintenance and repair, while the Netherlands (8.1%) have had the fewest difficulties with this market. In comparison with 2010, the scores of Greece and Cyprus have decreased over 10 percentage points.

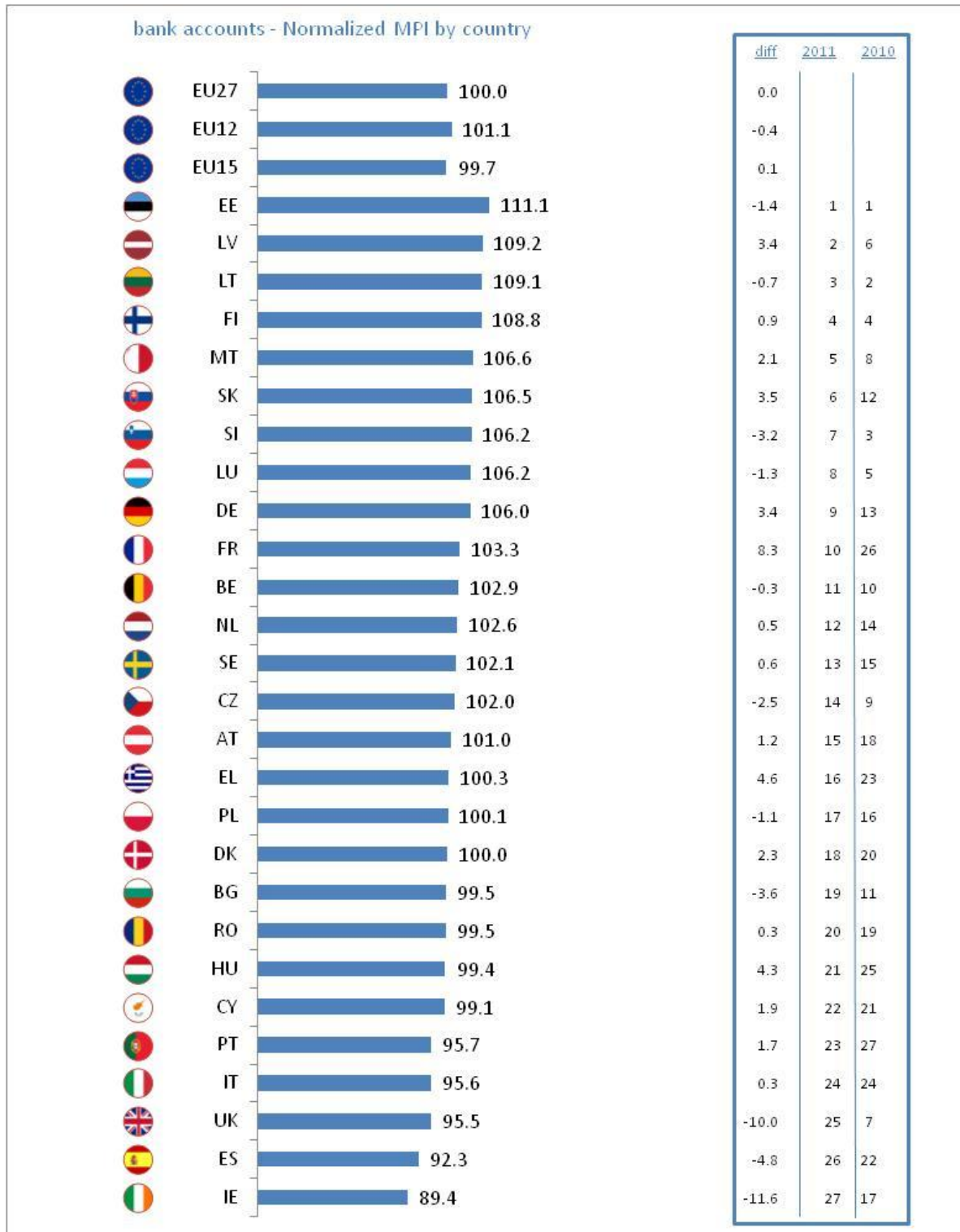
- Complaints: 92.3% of all Maltese consumers who have experienced problems with vehicle maintenance and repair services also complained about it. In Bulgaria this percentage is down to 59.3%. In comparison with the results of 2010, the scores of Poland, Portugal, Italy and Spain increased by more than 10 percentage points, whereas the result of Luxembourg decreased by more than 15 points. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *In Italy (7.2), Latvia (7.6), Bulgaria, France, Poland, Romania (all 7.7) and Estonia (7.8) the average on this component is below the average of 7.9 for this market. In Austria and Denmark (both 8.8) consumers perceive the most choice in providers for this market.*

## General Conclusions

Overall the market performance of the vehicle maintenance and repair services market is rated just below the average of all services markets. The key findings for this market are the decrease in the score for consumer trust and also, more importantly, an increase in the number of reported problems and complaints. The increasing gap between EU15 and EU12 results also needs to be monitored.

## v. Market for Bank Accounts

The full description of the market is: Banking - Current account, Debit cards



## Overall and Relative Performance

With a normalised MPI score of 96.9 at EU27 level, the bank account is only at the 22<sup>nd</sup> position in the services market ranking. The bank accounts market only improved its ranking slightly. The normalised MPI score has gone up by only 0.2 points at EU27 level, which means there is hardly any improvement in the performance of this particular market.<sup>40</sup>

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that the following:

- Comparability: The score on the comparability component is 0.3 points below the average score for the services market. The score on this component (6.6) remains unchanged in comparison to 2010.
- Trust: Trust scores 0.3 points below the average with a score of 6.3. However, there is a small improvement of 0.1 points in comparison with last years' results.
- 'Live up to what you wanted': Performance on this component has decreased by 0.1 points in comparison to 2010 (from 7.1 to 7.0). With this score, this component is 0.3 points below the average of all services markets.
- Problems: The share of consumers experiencing problems decreased by 0.5 percentage points from 17% in 2010 to 16.5% in 2011. However, this share is still above the average of 12.5% for all services markets.
- Complaints: The proportion of consumers complaining about these problems is 87.9%, compared with 86.9% in 2010. This is largely above the 77.3% measured in the services markets on average. A large majority of consumers experiencing problems complain directly to the bank (80.4%) or to family and friends (34.9%). Nevertheless, 8.5% involved third formal parties, such as consumer organisations.
- Switching: Only 14.4% of consumers in the bank account market switched bank account or bank account provider in the past two years. 6.2% switched bank accounts with the same provider and 9.6% switched provider. This is comparable to the 2010 results.

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<sup>40</sup> Please take note that minor changes were made to the definition of this market.



Switching is considered relatively easy, consumers gave an average score of 7.0 out of 10 when asked how difficult or easy it was to switch. This score is above the average for all switching markets (6.8).

- *Competition: The average on the competition component for the market for bank accounts is 7.9, a figure that is 0.5 point above the overall average for all service markets on this component. This means that the choice of providers is perceived higher for this market than for the average services market.*

### **Country analysis**

The bank account market performs better in the EU12 member states (101.1) than in the EU15 members states (99.7), although the gap is small and has narrowed since 2010.

The best scoring countries are Estonia, Latvia, Lithuania, Finland, and Malta. Ireland, Spain, the UK, Italy and Portugal are at the bottom of the ranking. The UK and Ireland dropped significantly in the ranking (the UK from 7 to 25 and Ireland from 17 to 27). In both countries the performance of this sector also declined considerably. In the UK the MPI-score decreased by 10.0 points, in Ireland even more by 11.6 points. The ongoing financial crisis in these countries could be a possible explanation for this drop. France, on the other hand, has gone up the ranking from position 26 to position 10. A partial recovery from the banking crisis could be an explanation for this particular change in the ranking.

The difference between the best and worst scoring countries is 21.7 points, which indicates that the performance of the bank account market is perceived differently across countries. Consequently, the average performance of this market at EU level masks polarised results in the different member states.



The different components:

- Comparability: Lithuania (8.0) is the best performing country when it comes to comparability, followed by Estonia (7.9). Denmark closes the ranking, scoring a 5.5. The differences between 2010 and 2011 lay within a margin of 1 point, except for Cyprus where the average score increased from 5.9 to 6.9.
- Trust: Finland (7.9), Malta and Estonia (both 7.7) trust the bank account market the most. Irish consumers show that they have partially lost their trust, giving a low score of 4.7, which is a considerable decline in comparison with the results of last year (-1.5). As mentioned above, in France trust in this sector improved (+1.1) over last year.
- 'Live up to what you wanted': Malta, Latvia and Lithuania score higher than 8.0 on average, and therefore they represent the top-three for this component. At the other end of the ranking Ireland scores a 6.3.
- Problems: Most problems occur in Ireland: 32% of consumers indicated to have encountered difficulties in the bank account market. The country with the least problems is Slovenia (5.8%). The most remarkable differences in comparison with 2010 can be noted in the UK (+21.3) and Ireland (+18.7).
- Complaints: In Finland 97.6% of consumers that encountered problems also complained, followed by Sweden (96.9%). At the rear end of the ranking, one can find Bulgaria (70.9%) and Estonia (72.1%). The score for Finland, Estonia and Denmark increased more than 10 percentage points, whereas proportions in Germany and Malta have dropped over 10 points compared to 2010. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Switching: Almost 30% of Romanian consumers have switched bank accounts, whereas Estonian consumers were the least tempted to switch (6.3%). Some countries have shifted in comparison to the results of 2010, for example Romania (+9.3) and Greece (-12.5). Switching is perceived or experienced to be the easiest in Lithuania, scoring 8.8 on the question of 'ease of switching'. Consumers in Sweden, Cyprus and Denmark give the lowest scores on this item. Especially in Sweden and Denmark this score dropped considerably compared to 2010 (-1.4).
- Competition: Lithuania (9.3) and Slovakia (9.0) have the highest scores on the competition component. Ireland (6.5) and Italy (6.7), both with an average score below 7.0, have by far the lowest scores on this component.

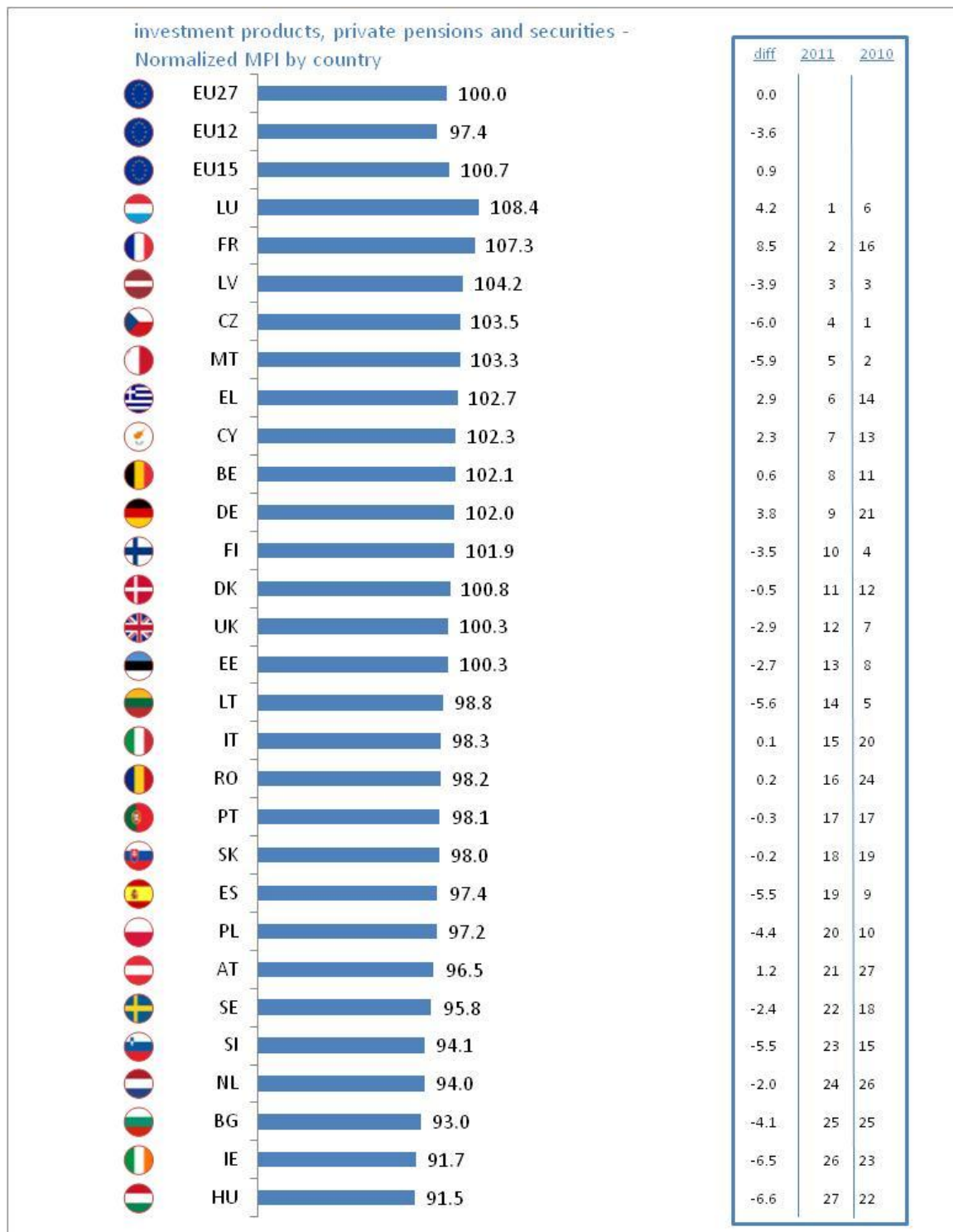
## **General Conclusions**

The market for bank accounts is in 22<sup>nd</sup> position in the services market ranking, clearly an underperforming market. Moreover this market stayed more or less stable in comparison with last year's results. There has been an increase in complaints made by customers who encountered problems. In contrast, there is no change in switching behaviour, although switching is not perceived as particularly difficult.



## vi. Market for Investment products, private pensions and securities

The full description of the market is: Banking-Investments, Private pensions and securities, Packaged investments, Portfolio and Fund management, Private Personal pensions, Stockbroking and derivatives.



## Overall and Relative Performance

The market for investment products, private pensions and securities is the worst performing market for all services markets. Although the ranking of this market did not change in comparison to last year, the normalised MPI score increased by 3.2 points, indicating that performance in this market has improved. However, it must be noted that the definition of this market changed and now leaves out non-private pensions<sup>41</sup>. This could have influenced this year's results.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that the following:

- Comparability: The market for investment products score 6.0 on average on this component, which represents an increase of 0.2 in comparison to 2010. However, the figure is largely below the average score of 6.9 for all services markets.
- Trust: With a score of 6.0 this market is not the worst scoring market on this particular component, although it stays far below the average score of 6.6 points. The score in 2011 however increased 0.4 points compared to 2010.
- 'Live up to what you wanted': The score on this component is 6.4 and increased by 0.1 points in comparison with 2010, but remains largely below the average score of 7.3 for all services markets.
- Problems: The proportion of consumers encountering problems within this market has dropped from 20.3% to 13.9%. This score now comes close to the average score for all services markets (12.5%).
- Complaints: 79.6% of consumers who experienced problems complained about these problems, mainly to the service provider itself (63.6%) and to family and friends (29.7%), but also to third party companies (13.7%). This is a market with one of the highest percentages of complaints made to third parties.
- Switching: 18.5% of consumers switched supplier or product in the last two years. This is higher than the average for all switching markets (15.0%). People tend to switch more

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<sup>41</sup> For the exact change in definition, see chapter 2.2.5.C

between different suppliers (12%) than between products offered by the same supplier (8.5%). However, it is important to note that switching has decreased since last year. In 2010, 24.5% of respondents indicated they had switched either supplier or product. While the proportion of consumers that switched has declined, the perception of the ease of switching has actually improved. The score given to the ease of switching is 6.5 in 2011, compared with 6.3 in 2010. However both scores are below the average score for this question (6.8 in 2011).

- *Competition: The market for investment products scores an average of 7.6 on the competition component, which is 0.3 points above the overall average for service markets.*

### Country analysis

When comparing countries at EU27 level we can see that EU12 member states (97.4) have lower scores than EU15 member states (100.7) for this market. Differences between the two groups are small, but the investment product market scores have gone down in the EU12 member states in comparison to 2010.

The best scoring countries are Luxembourg, France, Latvia, the Czech Republic, and Malta. France has gone up in the ranking (from 16 to 2, with an increase of 8.5 points in the normalised MPI score). This increase could however be linked to a change in market definition: pensions were more specifically defined as "private" pensions. Leaving out public pensions that represent a large share of the pension package in France, could have had an impact on the results for France. Another country making a significant upward movement in the ranking is Germany (from 21 to 9).

The worst scoring countries are Hungary, Ireland, Bulgaria, the Netherlands, and Slovenia. Poland (from 10 to 20) and Spain (from 9 to 19) also significantly dropped in the ranking. The difference between the best and worst scoring countries is 16.9 points, which is just above the average difference of 16.6. This indicates that differences between countries have to be taken into account in the evaluation of the overall performance of the market at EU27 level.

The different components:

- Comparability: countries with the highest scores on comparability are Luxembourg, France, Greece, Cyprus and the Czech Republic (all with a score over 6.5), while Sweden, Hungary, and Denmark (all below 5.0) have the lowest scores on this component. France has improved the most its score on this component, from 5.6 to 6.8 points.
- Trust: Luxembourg and France score particularly high on the trust component, with respective scores of 7.2 and 7.0. Both countries improved their scores on trust (by 0.9 and 1.5 points respectively). Germany also improved its performance on this component significantly (from 5.0 in 2010 to 6.4 in 2011), as did Austria (from 4.8 in 2010 to 5.9 in 2011). The worst performing countries on this component are Bulgaria, Hungary, Ireland and Slovenia.
- 'Live up to what you wanted': The best scoring countries are Malta, Luxembourg, Denmark and France (all with scores over 7.0). France improved by 1.1 points on this component during last year. The worst performing countries are Slovenia, Bulgaria and Ireland.
- Problems: The highest percentage of consumers encountering problems in the market for investment products and private pensions appears to be in Ireland (27%) and Hungary (24.8%). The lowest proportion of problems was mentioned in Luxembourg, Latvia and Sweden. In Cyprus and Greece the percentage of consumers encountering problems with these services increased by more than 15%.
- Complaints: Malta, Spain and Italy are the highest scoring countries in the percentage of consumers complaining about problems. No less than 90% of consumers experiencing problems complained, while in Bulgaria, the worst scoring country, only 58.2% complained. An important rise in complaints can be seen in Estonia (from 39.7% in 2010 to 74.6% in 2011) and Latvia (from 54.4% in 2010 to 80.6% in 2011). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Switching: Countries where consumers switched the most are Lithuania (27.8%) and Poland (27%). Countries where consumers switched the least often are France (only 7%), Cyprus (8.4%) and Greece (9.0%). In the latter three countries, there was an important decline in switching behaviour (-10.1 points for France, -12.1 for Cyprus and -16.2 for Greece).

France experienced an increase in the score on 'ease of switching' from 5.5 to 7.0 in 2011. However, switching is considered the easiest in Latvia, with a score of 7.7. Countries where



switching is considered more difficult are Cyprus and the Netherlands. The score for Cyprus particularly declined in comparison with 2010 (from 6.1 to 5.1).

- *Competition: In Finland, Hungary and Sweden (all 8.6) the score for the competition component is the highest for the market for investment products, private pensions and securities. In Bulgaria (6.4), Ireland (6.8) and Italy (6.9) consumers perceive the lowest choice of providers of the services of this market.*

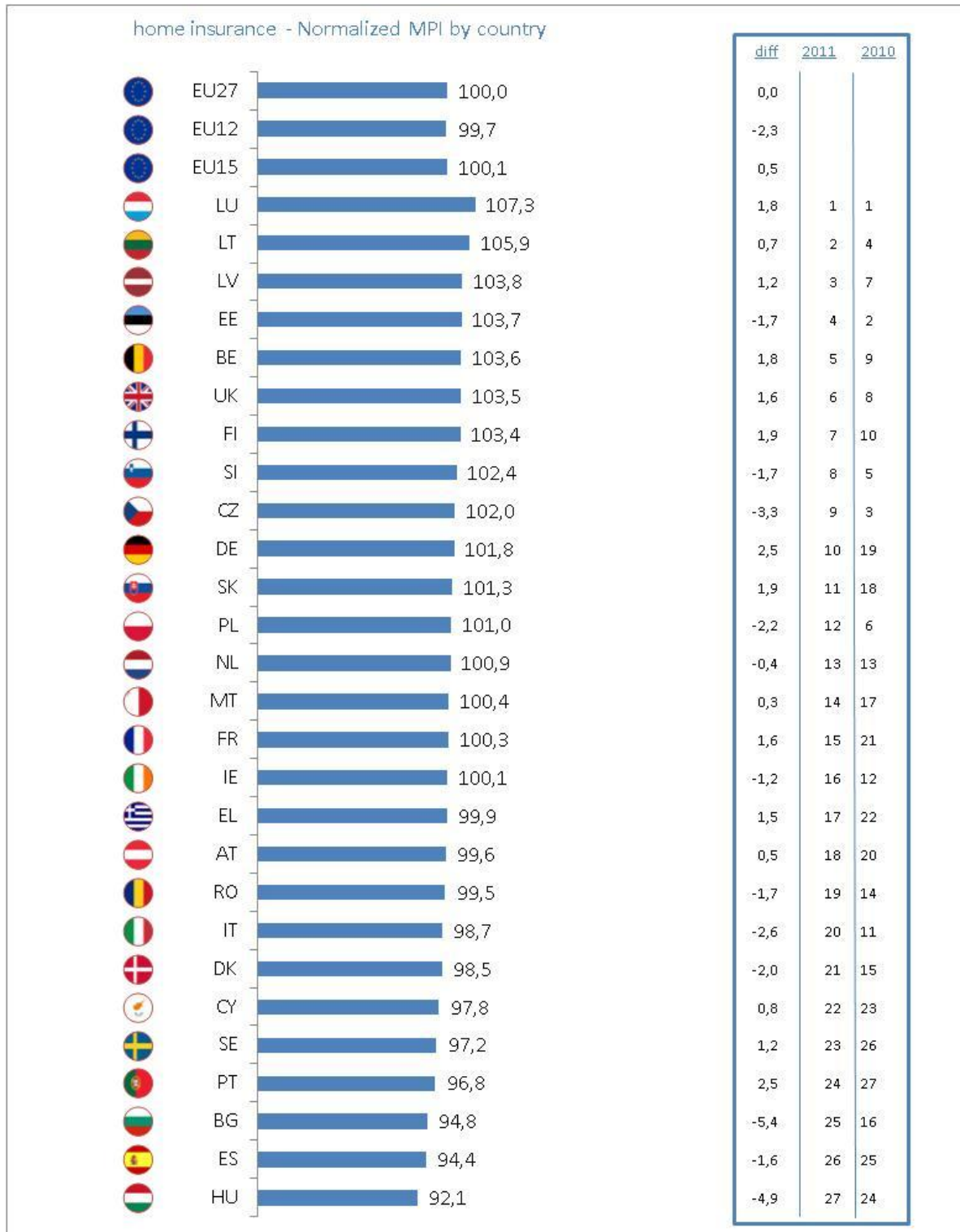
### **General Conclusions**

The market for investment products, private pensions and securities is the worst scoring market of all services markets. The market has particularly low scores on the components of trust, comparability and 'live up to what you wanted'. While the proportion of problems encountered in this market tends to be fairly low, the proportion of complaints is very high, especially to third party organisations. Moreover, while switching has declined in comparison to 2010, the ease of switching score has increased, meaning that consumers consider it as being easier to switch in comparison to 2010.

These findings may seem self-contradictory, but looking at country level, there are large differences in results on the different components which could explain the overall results.

## vii. Market for home insurance

The full description of the market is: Insurance-Dwelling.





## Overall and Relative Performance

The market for home insurance ranks 12<sup>th</sup> among the services markets and consequently performs above the average in this specific subgroup of markets. Performance of this market has slightly gone up, although the increase in score is nearly negligible.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- **Comparability:** With a score of 7.0 this market is performing just above the average (6.9) on the comparability component. The score of comparability of this market has slightly increased since 2010(0.1 points). Remarkable is that almost half of the respondents (49%) give a score between 8 and 10 on this component.
- **Trust:** The score on trust (6.6) is a bit lower than that on comparability, but equals the average score for services markets on this component. However, different from the average score of all services markets which dropped by 0.1 point, the score for the home insurance market stayed the same as in 2010.
- **'Live up to what you wanted':** The market for home insurance scores on this particular component slightly better than in 2010 (7.4 instead of 7.3 in 2010). With this score, this market is doing slightly better than the average in the services segment of markets (7.3).
- **Problems:** Only 6.6% of consumers in the home insurance market did encounter problems. This score is significantly below the average score of 12.5% in the services markets and did drop by 1.1% since last year.
- **Complaints:** Around 80% who did encounter problems did also complain about these problems, which is above the average score for the services markets (77.3%). 69.4% complained to the home insurance provider, 29.1% to family and friends, and even 12.2% complained to a third party. Although the proportion of complaints stayed more or less the same, there is an increase in complaints made to the home insurance provider (+10.8 points).
- **Switching:** Only 9.5% of consumers in the home insurance market did switch product or supplier in the last year, of which 6.8% did switch supplier. Switching happens less in the



home insurance market than in the switching markets on average (15.0%), and less than in 2010 (10.1%)

- *Competition: With an average score of 8.1 the market for home insurance scores 0.7 points higher than the overall average for service markets. This means that this market is perceived as enabling competition through providing sufficient choice of providers.*

## Country analysis

The home insurance market is scoring almost as good in the EU12 (99.7) as in the EU15 countries (100.1). The EU12 countries are just below the EU27 average, but the difference is negligible. Differences with the 2010 results are also minimal.

The difference between the best and worst scoring country is 15.2 points and below the average difference for services markets, indicating that the home insurance market is a relatively homogenous market across the EU27 member states.

The best scoring countries are Luxembourg, Lithuania, Latvia, Estonia and Belgium. The worst scoring countries are Hungary, Spain, Bulgaria, Portugal, and Sweden. While differences with last years' scores are minimal and changes in ranking are mainly due to the fact that scores are very close to each other, it is remarkable that the market performance of the home insurance market did decrease substantially in Bulgaria (-5.4).

The different components:

- Comparability: The best scoring countries on the comparability component are Lithuania, the UK, Latvia, and Luxembourg, while Hungary and Denmark are least performing countries on this component.
- Trust: The best performing countries are Luxembourg, Lithuania, and Finland. Scores did not change importantly since 2010 while Portugal and Bulgaria keep the lowest scores on this component.
- 'Live up to what you wanted': Scores on this component are ranging between 8.2 and 6.1 on a 10-point scale, with the highest score for Luxembourg and Finland (both 8.2) and the lowest score for Sweden (6.1). In comparison to the results of 2010, scores did not change significantly.



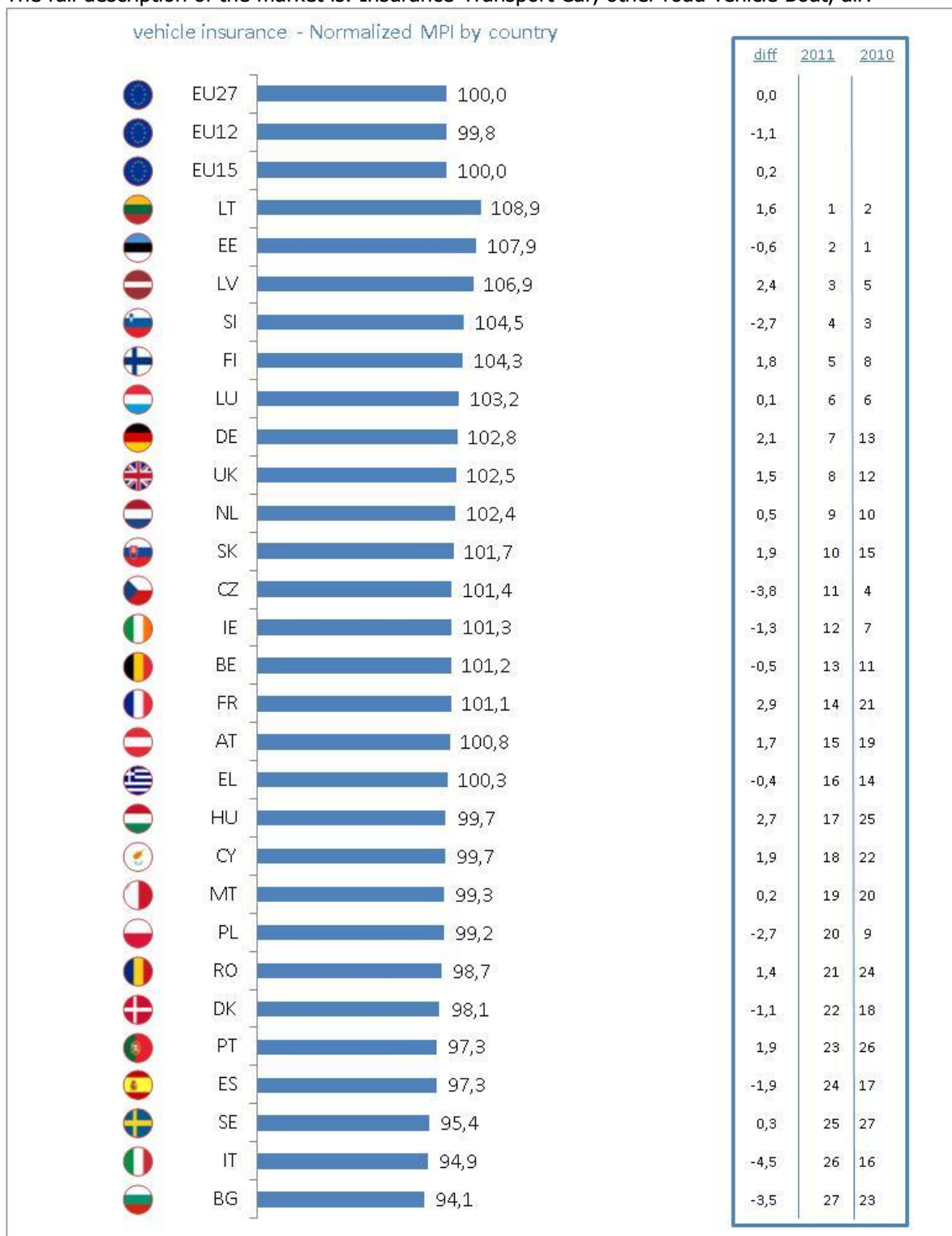
- **Problems:** While the average for the EU27 countries is 6.6%, one can note a large difference between the different countries. In Sweden, on the one hand, only 3% of consumers experienced problems in the home insurance market. In Spain, on the other hand, no less than 18.5% and in Hungary 16% of consumers encountered problems. Remarkable is that Greece shows an important decrease in the share of consumers experiencing problems (from 11.5% in 2010 to 4.8% in 2011).
- **Complaints:** There are also important differences in the proportion of consumers complaining about the problems they encountered. In Luxembourg all respondents who did experience a problem also complained. In the Netherlands, on the contrary, only 44.4% complained. The proportion of complainants dropped importantly in the Netherlands (-41.3 points) and Belgium (-28.0), while in Estonia (+31.6) and Latvia (+27.1) this share increased significantly. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Switching:** Ireland (22.6%) and the UK (17.2%) are the countries with the highest proportion of consumers who switched the product or supplier, while in Cyprus (4.4%) and the Czech Republic (3.4%) switching was relatively rare. At the same time, consumers in the Czech Republic do consider switching as being relatively easy, while the results of the other countries show that their perception of the difficulty of switching is in line with their switching behaviour.
- **Competition:** *In Lithuania (9.1) and Hungary the average score for the competition component is over 9.0. In Italy (7.1), Greece (7.3) Cyprus, France (both 7.8), Denmark, Bulgaria, the Netherlands (all 7.9) consumers perceive the least choice in providers for this market.*

## General Conclusions

No clear differences can be observed in terms of market performance between 2010 and 2011 in the market for home insurance. Home insurance is a market positioned in the middle of the ranking of the services markets, scoring slightly above the average of all services markets. Large differences can be found between the different EU member states especially in the proportion of consumers encountering problems and in the share of consumers complaining about these problems. This could be an indication that the level of performance of the home insurance market is not the same in all EU countries.

### viii. Market for Vehicle Insurance

The full description of the market is: Insurance-Transport Car, other road vehicle Boat, air.



## Overall and Relative Performance

At EU27 level the market for vehicle insurance ranks at the 9<sup>th</sup> place and is consequently a market which performs above the average of all services markets. Its performance did improved slightly, with 1.1 points in the normalised MPI in comparison to 2010 results.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The market for vehicle insurance scores 7.2 on comparability, which is a slight increase of 0.1 points to the results of 2010. With this score, this market scores above the average for all services markets (6.9).
- Trust: With a score of 6.7 the market for vehicle insurance scores 0.1 points above the average of all services markets. The score has increased by 0.1 points, while the average score on this component has decreased by 0.1 points, which indicates that on this component the performance of the vehicle insurance market has improved.
- 'Live up to what you wanted': The score on this component stayed stable in comparison to the 2010 data. The same score of 7.5 can be found for both years. This is a score above the average score on this component for all services markets (7.3).
- Problems: 7.4% of consumers in this market reported to have experienced problems with their insurance provider, which represents a decrease of 1.1 percentage points compared to 2010. This percentage is also considerably below the average percentage of 12.5% of encountered problems in the services markets.
- Complaints: 81.8% of consumers that encountered problems did also make a complaint about these problems. This figure represents a small decrease since 2010 (83.5%), but is still above the average percentage of 77.3%.
- Switching: 16.7% of consumers decided to switch either the supplier or tariff plan. This score is above the average of all services markets and has increased by 1.7 points when comparing it to last year's results (average and score of 2010 both 15.0%). Nearly one-third (4.9%) switched insurance within the same supplier, whereas more than two thirds (12.4%) switched supplier.

- Competition: The average for the market for vehicle insurance on the competition component is 8.2, which is 0.8 points above the overall average for the markets for goods. This means that this market is at the top of the services markets for this component (4<sup>th</sup> place).

## Country analysis

Firstly, we cannot distinguish clear differences between the EU15 (100.0) and the EU12 (99.8) member states in the performance of the market for vehicle insurance. The difference between the best and the worst scoring country in this market is only 14.8 points, which indicates that no large differences exist between the countries. The good performance index for this market moreover reflects an overall good performance in all EU member states.

The best scoring countries are Lithuania, Estonia, Latvia, Slovenia and Finland. Countries that score the least well are Bulgaria, Italy, Sweden, Spain and Portugal. Since the MPI scores are very close to each other, small differences in the index in comparison to 2010 cause large jumps in the ranking of the countries. For example, Poland dropped from the 9<sup>th</sup> to the 20<sup>th</sup> place, while this country only has a decrease of -2.7 points in the normalised MPI. In Italy the MPI dropped by 4.5 points which resulted in a drop in the ranking from position 16 to position 26.

The different components:

- Comparability: The score on comparability ranges from 5.7 for Denmark to 8.7 for Latvia. Changes in scores are only minimal, except for Cyprus where we see an increase of 1.1 points in the score on comparability.
- Trust: Bulgaria (5.5) and Portugal (5.6) are the least well scoring countries on trust, while Estonia (7.9) and Lithuania (7.8) are at the top of the ranking. Also for this component scores stayed more or less stable in comparison to 2010.
- 'Live up to what you wanted': In Sweden the market for vehicle services is performing the least well on this component, obtaining a score of 6.4. Like last year, with this score Sweden stays at the bottom of the ranking, despite the small increase of 0.3 points. The score of Hungary increased on this component from a score of 6.6 to 7.5. The market for vehicle insurance however, receives the highest score on this particular component in Lithuania.

- Problems:** Problems are the least frequent in the vehicle insurance market in Latvia, with only 3.4% of respondents reporting to have experienced problems. Maltese consumers of the vehicle insurance market are encountering the most problems with 13.6% reporting problems. We observe an important drop in the percentage of reported problems for France (-4.8 points) and Greece (-5.3 points).
- Complaints:** Most complaints on problems were reported in Austria (97.2%) and Malta (97.1%), while in Estonia 'only' 62.1% of consumers complained about their vehicle insurance. We see an important increase in complaints made by consumers especially in Latvia (+35.8%) and Slovenia (+21.0%). The largest drop in complaints can be observed in Italy (from 98.0% in 2010 to 81.3% in 2011). However, these results should be only taken as indicative, since bases of analysis are very small.
- Switching:** Switching is the most popular in Hungary, where 32.2% of consumers switched in the last year. With this score Hungary stays at the top of the ranking, although its percentage dropped slightly by -2.1 points. Especially in the UK switching has become more popular this year, with an increase of 11.1 points, ranking in the second place with a score of 27.9%. Luxembourg registers the lowest amount of switching consumers (5.7%).

Switching is perceived to be the easiest in Lithuania with a high score of 9.1, while in Cyprus consumers are less convinced about the possibility to switch easily their vehicle insurance provider. Cyprus scores only 5.4 on this item. No major changes compared to the results of 2010 can be distinguished.

- Competition:** *In Hungary (9.4), Lithuania (9.3) and Austria (9.2) consumers perceive the most choice in providers for vehicle insurance. In Italy (6.9) consumers perceive the least choice in providers for this market.*

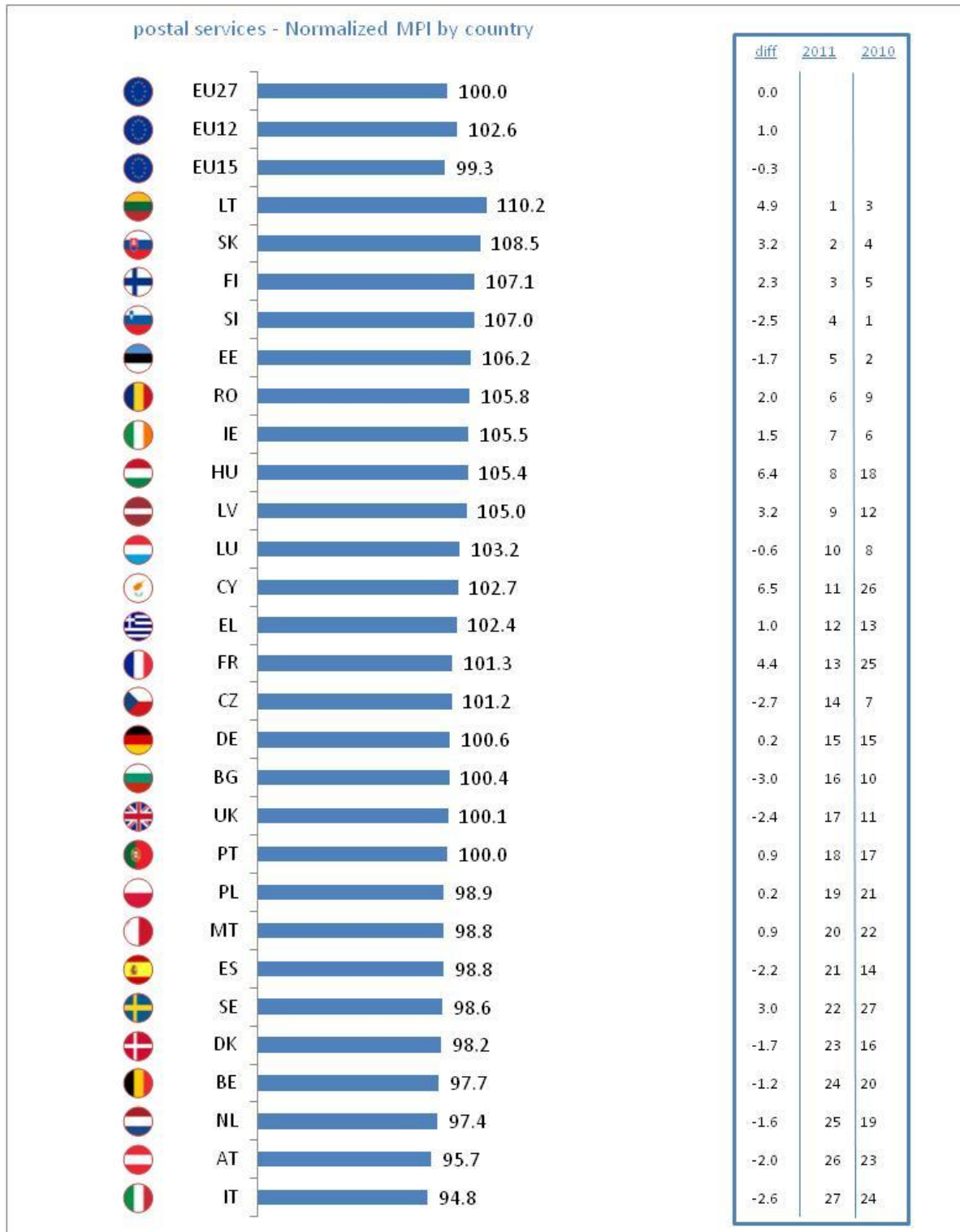
## General Conclusions

The market for vehicle insurance is a market that is performing well above the average performance of services markets. In 9<sup>th</sup> place in the ranking at EU27 level, consumers seem to be convinced about the well-functioning of this market. The scores on the normalised MPI for the different countries are close to each other, indicating that the good performance of this market counts for all member states. No major differences can be found between countries and the scores stayed more or less stable in comparison to 2010 results.



## ix. Market for Postal Services

The full description of the market is: Postal Services – Correspondence, Packages, Express mail and sale of postage stamps.





## Overall and Relative Performance

The market for postal services has a normalised MPI score of 102.2 at EU27 level, which indicates that this market is performing above the average of all services markets. This market declined slightly from the 8<sup>th</sup> to the 11<sup>th</sup> place in the ranking of markets, but this is only a relative drop, since the MPI scores in this ranking are very close to each other.<sup>42</sup>

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows the following:

- Comparability: The score on the comparability component dropped by 0.2 points from 7.0 in 2010 to 6.8 in 2011. This means that this component scores 0.1 points below the average of all services markets.
- Trust: Trust in the market for postal services is relatively good and did not change since last year. With a score of 7.2, this market scores well above the average for the services markets (6.6).
- 'Live up to what you wanted': Comparable to the trust component, the market for postal services also scores well on this component. The score of 7.5 did not change in comparison to last year's results and is well above the average score of 7.3 for all services markets.
- Problems: Fewer problems were experienced than in the services markets on average (11.3% compared to 12.5% on average). However, there is a small increase in the percentage of consumers experiencing problems in this market (from 10.5% in 2010 to 11.3% in 2011).
- Complaints: The percentage of consumers complaining about the problems they encountered has also risen from 77.6% in 2010 to 78.2% this year. This is above the average percentage for all services markets (77.3%) by 0.9 percentage points.
- Competition: *The average on the competition component for the market for postal services is 6.6, making it one of the lowest-scoring markets of all surveyed service markets. The score is 0.8 points below the overall average for the service markets, which means that the choice of*

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<sup>42</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.



*providers is perceived rather restricted for this market. For the Postal Services, this is logical due to the fact that this service is in most member states only recently liberalized.*

## Country analysis

When comparing the EU27 results with the results of the EU12 (102.6) and the EU15 (99.3) countries, the market for postal services scores better in the EU12 countries. The difference between the two groups of member states increased over the last year.

The best scoring countries are Lithuania, Slovakia, Finland, Slovenia and Estonia, which means that the countries in the top-five of the ranking stayed the same. Italy, Austria, the Netherlands, Belgium and Denmark are at the bottom of the ranking. These countries experienced a decrease in the scores. However, changes in the ranking are mainly due to some countries which increased their score, such as France (from 25 to 13 and +4.4 on MPI), Cyprus (from 26 to 13 and +6.6 points) and Hungary (from 18 to 8 and +6.4 points). Decreases in the market performance scores are only minimal.

The different components:

- Comparability: Scores on comparability range from 5.3 to 8.8, with Malta as the worst scoring country and Lithuania as the best scoring country. Important changes in scores can be found in Cyprus where this component was now evaluated a lot better than in 2010 (score of 7.0, instead of 4.4 in 2010) and on the contrary in the Czech Republic where the score on comparability decreased by 1.1 points.
- Trust: Also on the trust component, Lithuania is the best scoring country, with a score of 8.2. Italy can be found at the bottom of the ranking with a score of 6.5. No major changes in comparison to last year's results can be found.
- 'Live up to what you wanted': Again, Lithuania is the best scoring country on this component with a score of 8.5. For this component also Slovakia and Finland have the same score. The worst scoring countries for this component are Denmark and Italy, both with a score of 6.8. Hungary in particular improved its score on this component, from a score of 6.7 in 2010 to 8.1 this year.





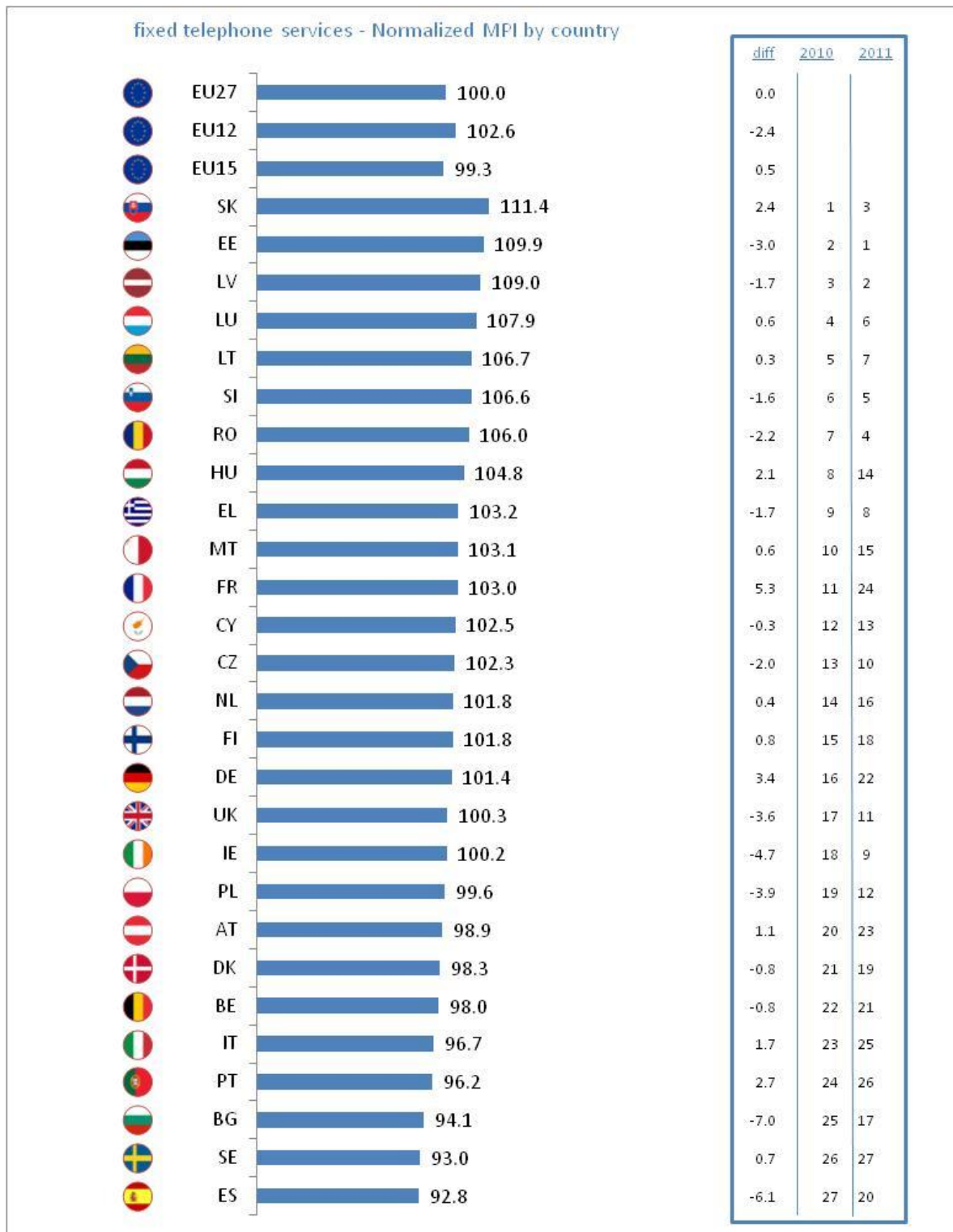
- **Problems:** Again Italy is the worst scoring country, with 15.8% of its consumers experiencing problems in this market. In Slovenia, on the other hand, only 3.6% of consumers reported problems. It is worth mentioning that the figure of the Czech Republic improved considerably for this market. While last year 21.4% of consumers encountered problems, this year only 12.2% reported problems in the postal services market.
- **Complaints:** The largest group of people complaining about problems in the postal services market can be found in Luxembourg (94.1%), while Italy is following in second place (92.4%). People that complain the least about problems in this market are the Bulgarians, with only 56.7% of complaints being made among consumers who encountered problems. Ireland also saw an increase in the proportion of complaints (from 54.5% in 2010 to 79.3% this year). In the UK (-25.7 points), Poland (-21.3) and Lithuania (-21.0) the proportion of complaining consumers dropped significantly. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Competition:** *Only in Hungary (8.2), Lithuania (7.9), France (7.5), Germany (7.4) and Sweden (7.3) the competition component has an average score over 7.0. In Ireland (5.3), Belgium (5.6), Italy (5.7) and especially Portugal (4.8) the average score does not exceed 6.0, which means that consumers in those member states perceive only a small choice in providers for this service.*

## General Conclusions

The postal services market scores above the average and as such can be considered a relatively well performing market. There is, however a decrease in the score on the comparability component and an increase in the proportion of consumers encountering problems. Comparing the different countries and their scores on different components, one can clearly see that Italy is not performing well in this market. It has the lowest scores in three of the four components, indicating that this market has room for improvement in this country.

## x. Market for Fixed Telephone Services

The full description of the market is: Fixed telephony services, Other.



## **Overall and Relative Performance**

At EU27-level the market for fixed telephone services is performing just below the average of all services markets. With an increase of 1.3 points in the normalised MPI score, this market stays in the middle of the ranking.

## **Analysis per Component**

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The fixed telephone services market obtains an average score of 6.9 on comparability. This is in line with the average score for this component within the services markets. In comparison to the 2010 results, the comparability component score has increased by 0.2 points, indicating an improvement in this particular aspect of market performance.
- Trust: With a 6.5 score, the fixed telephone services score just below the average in the group of services markets (6.6). However, the score on trust has gone up by 0.2 points in comparison to the 2010 results, which could indicate a growing trust in this type of services.
- 'Live up to what you wanted': The average score for this component is 7.3, which equals the average score for all services markets. Furthermore, there is no noticeable difference between the results of 2010 and 2011.
- Problems: 15% of the respondents experienced problems in this market in the past year, of which 8% experienced 2 or more problems. With the score the fixed telephone services market is scoring badly on this component, since the percentage of problems in the services markets only reaches 12.5% on average. The number of respondents experiencing problems has only slightly decreased since last year (-1.7 points). The market for fixed telephone services is clearly underperforming on this particular component.
- Complaints: 87% of the respondents faced with problems in the market for fixed telephone services also made a complaint about these problems, which is a high figure in comparison to the average of 77% for all services markets. 76.5% of this group complained to the provider, 8.9% to a manufacturer and 28% to friends, family and relatives. Especially complaints to providers rose in comparison to 2010 from 68.1% to 76.5%, indicating a growing discomfort with the services provided.



- **Switching:** 17% of the fixed telephone services consumers switched the provider or tariff plan in last year, which is an above average score for switching (average score=15%). In comparison to the 2010 results we see a small increase of 1.3 points, which means that consumers were slightly more likely to switch the provider or tariff plan. With a score of 6.8, the ease of switching in the market for fixed telephone services is scoring close to the average of all switching markets, but in comparison to 2010 this evaluation of switching has improved slightly by 0.2 points.
- **Competition:** *With a score of 7.4 in the market for fixed telephone services, the average score on this component for this market is just above the overall average for the service markets.*

## Country analysis

The EU12 member states (102.6) are scoring slightly better in this market than the EU15 member states (99.3), although the difference is minimal.

The best scoring countries are Slovakia, Estonia, Latvia, Luxembourg, and Lithuania. France climbed the ranking by 13 places, with an increase in the MPI-score of 5.4 points. This could be due to the fact that in 2010 the media coverage of the France Telecom suicides was at its height during the fieldwork period, which could have caused a low score for France in 2010.<sup>43</sup>

At the bottom of the ranking, we find Spain, Sweden, Bulgaria, Portugal and Italy as the least performing countries. Especially Spain (-6.1) and Bulgaria (-7.0) record a considerable drop in the MPI score. In the case of Spain, this could be explained by the economic situation. People try to cut expenses and are bound by loyalty contracts in case of which they have to pay to change their tariff plan or provider.

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<sup>43</sup> During the fieldwork period, a wave of employee suicides at France Télécom, one of the biggest telecommunication companies in France, received heavy media coverage. This may have had an impact on the market scores for fixed line telephony in France.

In the case of Bulgaria, it was mentioned that one of the main providers had problems with the billing system in the sense that customers did not receive invoices for more than 3 months and hence had to pay everything at once in the end.

With a difference of 18.6 points between the highest and lowest ranking country, the gap is slightly larger than the average of 16.6 for the services markets. Therefore, the cross-European performance of the market for fixed telephone services could be considered as rather heterogeneous.

The different components:

- Comparability: Lithuania and Slovakia are at the top of the ranking with a score of 8.3. At the other end, Denmark (5.5), Austria (5.8) and Sweden (5.8) close the ranking. The differences between the results of 2010 and this year are within a margin of 1 point, except for Cyprus (+1.2).
- Trust: Both Slovakia and Estonia score high on trust in the market for fixed telephone services. With a score of 8.0 share the first place of the ranking. Spain however, only scores 5.1 and closes the ranking at the other end.
- 'Live up to what you wanted': Again, Slovakia (8.6) is scoring well on this component in the fixed telephone market. The least well performing country for this component is Sweden (5.9). Differences between the results of 2010 and this year remain well within the margin of 1 point.
- Problems: Portuguese consumers experienced the most problems with the fixed telephone market (27.8%). Consumers in Luxembourg (6.3%) on the other hand, encountered considerably less problems. Ireland has had the biggest increase in the proportion of problems in the past year (+12.2), whereas French consumers encountered less problems than in 2010 (- 8.8 percentage points).
- Complaints: In Malta 95.1% of consumers that encountered a problem also complained. Estonia has the least complainants (65.8%). In Denmark the proportion complainants increased by 10.5 points, in Greece this proportion decreased by 11.3 points.
- Switching: Lithuania (28.5%), Poland (26.6%) and Portugal (25.6%) are the countries where consumers switched fixed telephone services the most in 2011. Less than 5% of consumers in Luxembourg and Cyprus switched the service or provider. . The biggest differences in



comparison to 2010 occur in Romania (+6.1), Ireland (+5.6), Spain (+5.5) and Portugal (-5.8).

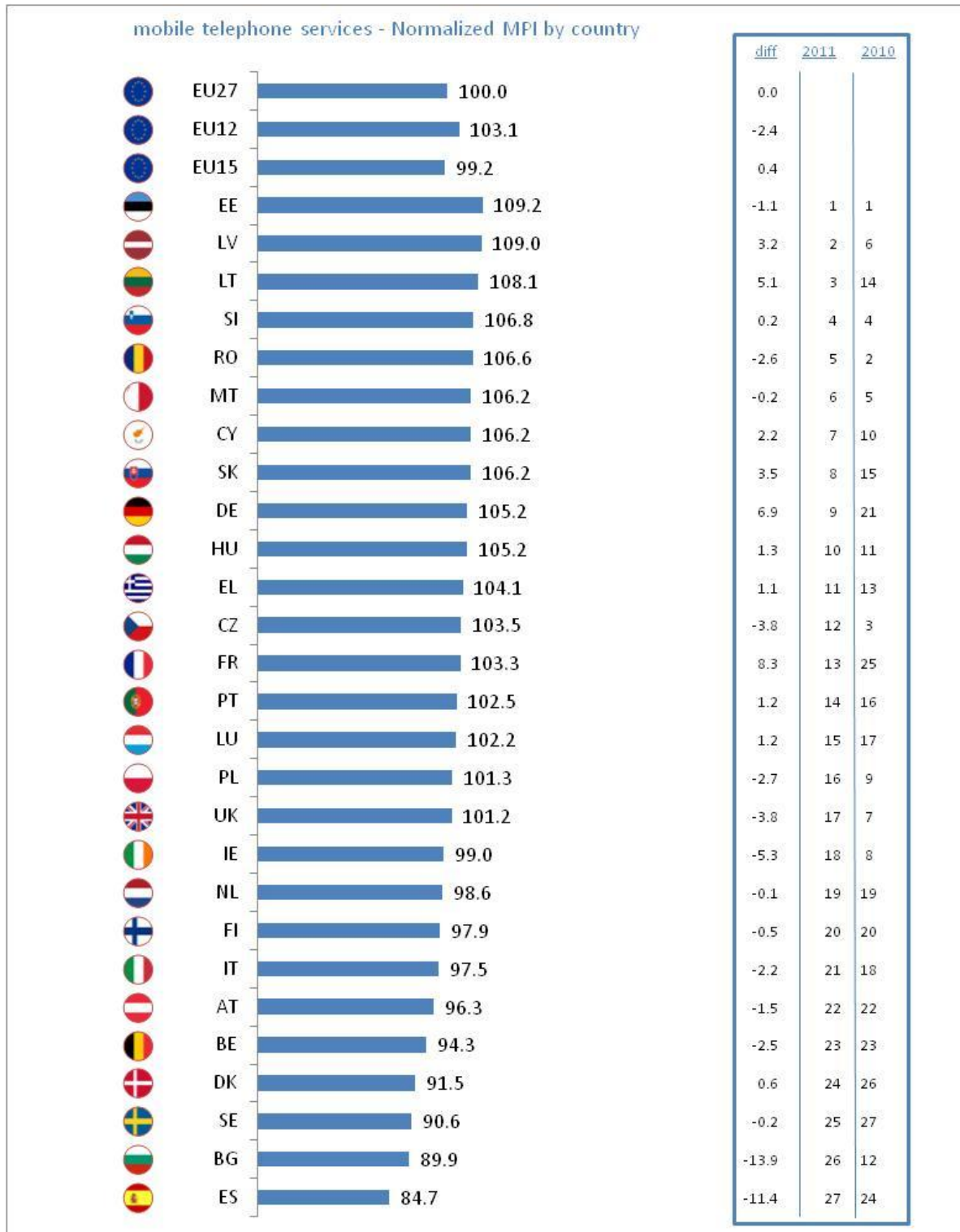
- *Competition: In Hungary the score for the competition component is with an average of 8.7 the highest for the market for fixed telephone services, followed by Sweden (8.4), Austria (8.1) and Slovenia (8.0). In Cyprus (6.0), Bulgaria (6.2) and the Czech Republic (6.8) the score for competition is the lowest, all with scores below 7.0.*

### **General Conclusions**

The market for fixed telephone services is in the middle of the ranking of all services markets and performs just below the average of all services markets at EU27 level. All components have a score which is in line with the average score of the services markets except for the components of problems and complaints. In these components we see consumers experiencing more problems in the market for fixed telephone services than the average consumer of services markets. Especially the number of complaints has increased in this specific market.

## xi. Market for Mobile Telephone Services

The full description of the market is: Mobile telephony services, Text messages, Other.



## Overall and Relative Performance

The market for mobile telephone services is ranking at the 23<sup>rd</sup> place in the overall ranking of the services markets at EU level. Its performance improved slightly in comparison to 2010. However, the increase in the MPI is almost negligible. The 23<sup>rd</sup> place in the ranking makes the market for mobile telephone services an underperforming market.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The score on the comparability component increased by 0.2 points from 6.7 in 2010 to 6.9 in 2011. With this score the mobile telephone services market is comparable to the average score for all services markets.
- Trust: The trust component in the market for mobile telephone services is scoring below the average (6.1 in comparison to an average score of 6.6 for the services markets). No improvement is to be discovered on this component, since the score stayed the same as last year.
- 'Live up to what you wanted': With a score of 7.2, the performance of the market for mobile telephone services on this component declined slightly in comparison to 2010, where a score of 7.3 was measured. The score is also 0.1 points below the average score for all services markets.
- Problems: 21.5% of consumers in the market for mobile telephone services encountered problems in the past year. This is one of the highest percentages over all services markets and increased in comparison to the 2010 result (19.4%). One can note that this is an important point of attention for the mobile telephone services market.
- Complaints: 88.6% of consumers complained about the problems they encountered, which is comparable to the percentage of 2010, but is clearly above the average percentage of complainants of 77.3% in all services markets. Complaints are mainly made to providers (77.6%) and family and friends (37.4%) but also to manufacturers (10.2%).
- Switching: The likelihood to switch in the market for mobile telephone services is relatively high. 22.6% of consumers switched the service or provider in last year. 13.5% switched tariff plan and 10.9% switched provider. As such, while in most markets switching happens



more often between providers, in this market we can see a preference to stay with the same provider and to switch the tariff plan. The perception of the ease of switching provider is, however, positive, scoring a 7.1, which is above the average of 6.8 for all switching markets.

- *Competition: The average for the market for mobile telephone services on the competition component is 7.9, which is 0.5 points above the overall average for the markets for services.*

## Country analysis

There is a clear difference to note in the performance between the EU12 (103.1) and the EU15 (99.2) countries. While the EU12 countries are scoring above the EU27 average, the EU15 countries are scoring below the average. However, the difference between the two groups of member states seems to decline, since performance of the EU12 member states declined in comparison to last year and performance of the EU15 group slightly improved.

The best scoring countries are Estonia, Latvia, Lithuania, Slovenia, and Romania, while Spain, Bulgaria, Sweden, Denmark and Belgium are the worst scoring countries. Lithuania (from 14 to 3), France (from 25 to 13) and Germany (from 21 to 9) made an important jump upward in the ranking.

Bulgaria (from 12 to 26), Ireland (from 8 to 18) and the UK (from 7 to 17) dropped significantly in the ranking, partly because their scores decreased considerably, but also because small changes in scores caused an important change in ranking. The MPI-score for Bulgaria decreased by 13.9 points, the score for Ireland dropped by 5.3 points but the score for the UK dropped by only 3.8 points. The normalised MPI score of Spain decreased also significantly (-11.4) and pushed this country further down the ranking.

Especially due to the economic crisis in Spain, consumers who wish to change their mobile telephone subscription to a cheaper alternative to better meet their financial situation, have been faced by loyalty contracts which require extra payments in case of changes. This could have caused a decrease in the market performance score for this particular country.

The difference between the best and the worst scoring country equals 24.5 points, which is largely above the average difference of 16.6 for all services markets. This is a clear indication that the performance of the market for mobile telephone services is very heterogeneous over the EU27.



The different components:

- Comparability: The best scoring countries on comparability are Romania (8.3), Lithuania (8.2) and Latvia (8.0), while Denmark (4.6) and Sweden (5.2) are closing the ranking at the bottom. In Bulgaria the score for this component decreased by 1.0 points (from 7.7 to 6.7). In Cyprus the score increased by 1.1 points (from 6.1 to 7.2).
- Trust: The highest score on trust equals 7.5 points for Estonia. The lowest scores on trust are for Bulgaria (4.3) and Spain (3.8). The low score on trust for Spain reflects the explanation given above on the overall performance of the market in Spain. Worth mentioning is that the trust score has increased considerably in France (+1.2) and Germany (+1.3) and decreased considerably in Bulgaria (-2.1) and Spain (-1.8).
- 'Live up to what you wanted': Spain (5.8), Sweden (6.0) and Bulgaria (6.2) are scoring the least well on this component, while Latvia (8.2), Estonia (8.1), and Lithuania (8.0) are the leading countries. Hungary made important progress since last year on this aspect (6.7 in 2010 and 7.7 in 2011). On the other hand, the score for this component decreased significantly for Bulgaria (-1.3).
- Problems: In Hungary the fewest problems were reported by the consumers in the market for mobile telephone services, while Spain has the highest percentage of problems encountered by consumers. Percentages range from 8.4% to 42.8%. In France there is an important decrease in the percentage of complaints compared to 2010 (24.8% in 2010 and only 12.6% in 2011), as well as in Lithuania (33.7% in 2010 and 25.8% in 2011). The UK and Ireland, on the other hand register an increase in the number of problems (the UK went from 11.1% in 2010 and 24.6% in 2011 and Ireland went from 14.8% in 2010 to 29.8% in 2011). The same happened in Spain (+17.2 points) and Bulgaria (+15.9).
- Complaints: In Malta, Luxembourg and Italy consumers complained the most about the problems they encountered in the market for mobile telephone services. Romania and Estonia are the countries where consumers complained the least, although also there 75.9% and 77.9% of consumers respectively did complain.
- Switching: 47.6% of consumers in Denmark switched the provider or tariff plan in the last year, while only 8.9% of Slovenian consumers did the same. Also in Spain the occurrence of switching behaviour is one of the highest (37.4%) and increased considerably in comparison to 2010. In Lithuania, on the other hand, consumers stayed more loyal than in 2010 (-12.2 points).



In Latvia (8.5) and Lithuania (8.4) the perception of the ease of switching is the most positive, while in Cyprus (5.2), Sweden (5.5), and Bulgaria (5.9) switching is perceived as difficult. Important changes in the evaluation of switching are to be noted in Bulgaria (-1.6), Sweden (-1.1) and Cyprus (-1.0).

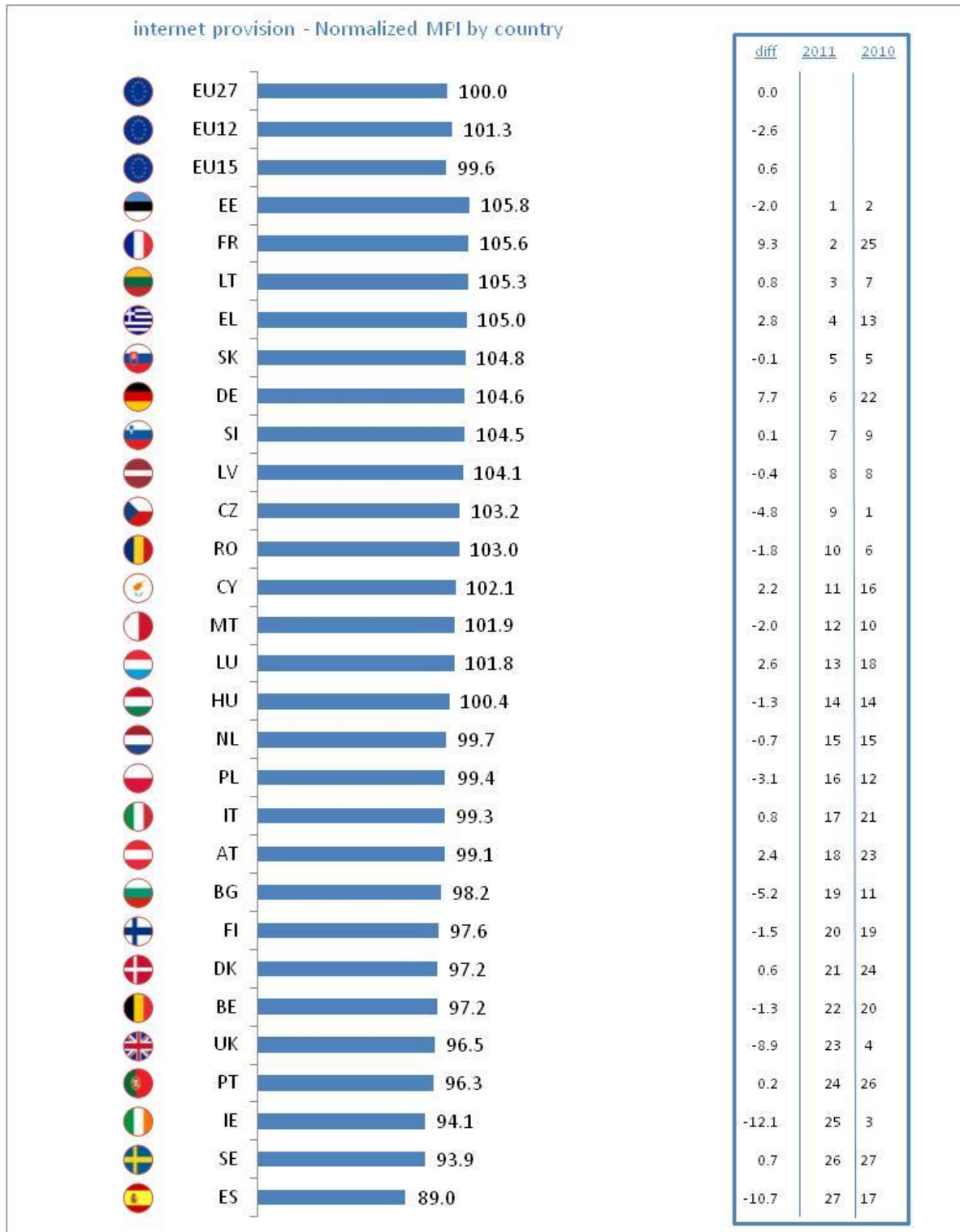
- *Competition: In Cyprus (6.5), Bulgaria (6.7) and Belgium (7.2) the scores for this component are the lowest. In Austria (9.2), Lithuania, Hungary (both 9.1), Finland and Denmark (both 9.0) consumers perceive the most choice in providers for this market.*

### General Conclusions

With the 23<sup>rd</sup> place in the ranking the mobile telephone services market is clearly a market performing below the average of the services markets. One can distinguish issues in the components of trust and problems. The trust score is clearly below the average and the share of consumers experiencing problems is high in this market. However, the heterogeneity of this market seems to be high, considering the fact that differences in scores are large between the best and worst scoring countries.

## xii. Market for Internet Provision

The full description of the market is: Internet Provision.



## **Overall and Relative Performance**

With a normalised MPI score of 96.1 at EU27 level, the market for Internet provision is scoring well below the average of all service markets. Consequently, this market only ranks at the 24<sup>th</sup> place. An increase in the score can be noted compared to 2010 results, identifying a slight improvement.

The definition of the Internet provision was slightly changed since 2010 as it was deemed necessary to better ensure that respondents understand exactly what they are evaluating. While the change remains limited, it should be kept in mind when analysing the results.<sup>44</sup>

## **Analysis per Component**

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The score on comparability increased by 0.1 points resulting in a score of 6.9 for this market. This score equals the average score for all services markets on the comparability component.
- Trust: On the trust component we see a relatively large increase of 0.3 points in the score to 6.4 in 2011. This is, however, still below the average score for trust in services markets (6.6).
- 'Live up to what you wanted': Also, on this component the score of the market for Internet provision increased by 0.1 points (7.2 in 2011 compared to 7.1 in 2010). However, this score is still below the average score of 7.3 for all services markets.
- Problems: A large share of consumers experienced problems in the market for Internet provision. No less than 26.2% reported to have encountered problems. This is in line with the percentage in 2010, but largely above the average of 12.5% in the services markets.
- Complaints: No less than 91.1% of consumers experiencing problems also complained about these problems. Complainants focus mainly on the Internet provider (82.5%) and family and friends (34.2%), but also manufacturers get their share of complaints (7.9%). The number of consumers complaining about their problems has increased considerably since 2010. While in 2010 'only' 88.3% complained, this increased to 91.1% in 2011. This result is considerably above the average percentage of complainants in the services markets (77.3%).

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<sup>44</sup> For the changes in definition, see chapter 2.2.5.C.



- **Switching:** Consumers in the market for Internet provision are more likely to switch (18.9%) in comparison to other switching markets (15.0%). Switching between providers (10.5%) or between products with the same provider (9.5%) is equally popular. The perception of how difficult or easy it is to switch Internet providers has increased in a positive sense. With a higher score of 6.8 compared to 2010 (6.6), European consumers in the market for internet provision evaluate switching providers to be easier.
- **Competition:** *With an average score of 7.4 the market for Internet provision gets the same score as the overall average for all service markets.*

### Country analysis

The market for the Internet provision receives a better performance score in the EU12 member states (101.3), compared to the EU15 member states (99.6). However, the difference between the two groups of member states declined in comparison to 2010.

Estonia, France, Lithuania, Greece and Slovakia are the best scoring countries in this market. At the bottom of the ranking we find Spain, Sweden, Ireland, Portugal and the UK. The difference between the best and worst scoring countries is 16.8 points, equalling more or less the average difference for services markets (16.6).

For some countries the differences between 2011 and 2010 results are relatively big, causing large jumps and falls in the ranking of the countries. Particularly German (from 22 to 6 and +7.7 points in MPI) and French (from 25 to 2 and +9.3 points in MPI) consumers tend to rate the performance higher in the 2011 survey, while consumers in Spain (from 17 to 27 and -10.7 point in MPI), the UK from 4 to 23 and -8.9 points in MPI) and Ireland (from 3 to 20 and -12.1 points in MPI) are now inclined to give lower scores than in 2010.

As already referred to on several occasions, the overall developments of the economic situation undoubtedly play a role in the results of this study. On the one hand, the cautious improvement in consumer confidence in France<sup>45</sup> and Germany<sup>46</sup> can be linked to the overall positive developments of the economy in these two countries. Spain, on the other hand, is still going through one of the

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<sup>45</sup> See for example <http://www.insee.fr/en/themes/info-rapide.asp?id=20&date=20110526>

<sup>46</sup> See for example Consumption in 2011 – Germany on the ascent in [http://www.gfk.com/group/press\\_information/press\\_releases/007256/index.en.html](http://www.gfk.com/group/press_information/press_releases/007256/index.en.html)

worst economic slumps of its history with little change observed in the past 12 months<sup>47</sup>. Particularly in Spain, consumer satisfaction of Internet provision has possibly been hampered by the fact that, as the deteriorating economic situation calls consumers for cutting expenses, many have observed that they are bound by a loyalty contract to a single provider and are not able to switch to another Internet service provider or terminating their contract without paying extra.

The different components:

- Comparability: Scores on comparability range between 8.0 and 5.4 with Lithuania as best scoring and Denmark as worst scoring country. An important increase in the score can be distinguished in Cyprus (up by 1.2 points).
- Trust: Especially in Spain this component is scoring badly (4.6). In this country the score dropped by 1.5 points since 2010. On this component we can note important changes going all directions for all countries. Particularly in France (+1.2) and in Germany (+1.5), we see a clear increase in the scores. The best scoring country on this component, however, is Lithuania (7.4).
- 'Live up to what you wanted': The best scoring country on this component is Slovakia (7.9), followed by Lithuania (7.8), while Sweden (6.0) and Spain (6.2) are at the bottom of the ranking. No large differences can be noted with last year's results.
- Problems: The share of consumers experiencing problems in the market for Internet provision ranges from 12.0% in Germany to 43.8% in Ireland. Especially in Ireland (+30.9 points), the UK (+25.9), and Spain (+16.4) this share has gone up considerably in comparison to the 2010 results, while in Germany (-15.0) and France (-19.6) this percentage has decreased importantly. This is in line with the possible explanations on the evolutions in this market given in the previous section.
- Complaints: Consumers in Cyprus (98.6%) and Malta (97.5%) complained the most about the problems they faced in the market for Internet provision, while Estonian consumers complained the least, which is relative considering that also 80.2% of Estonians encountering problems did complain. In Finland the proportion of consumers complaining increased the most by 10.5 points.

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47 See for example [http://ec.europa.eu/economy\\_finance/articles/eu\\_economic\\_situation/pdf/2011-03-01-interim\\_forecast\\_en.pdf](http://ec.europa.eu/economy_finance/articles/eu_economic_situation/pdf/2011-03-01-interim_forecast_en.pdf)



- **Switching:** Lithuania (28.7%), Poland (28.5%), and Finland (28.3%) have the most consumers that switched, while in Luxembourg actual switching is the least popular (6.8%). Especially in Ireland (+12.6%) one can note an increased number of consumers that switched the Internet provider or tariff plan. Scores on the ease of switching range from 5.4 to 7.6 points. In Romania, consumers consider it the easiest to switch, while consumers in Sweden consider it the most difficult. In France we see a clear increase in the score of 5.5 to 7.1 points, indicating that consumers consider it easier to switch than in 2010.
- **Competition:** *In Austria (8.5), Denmark (8.4), Hungary and Sweden the average score for the competition component is over 8.0. In Ireland (6.4), Cyprus (6.6), Belgium (6.8) and Poland (6.9) the average score for this component is below 7.0 and consumers of these member states perceive the least choice in providers for this market.*

## General Conclusions

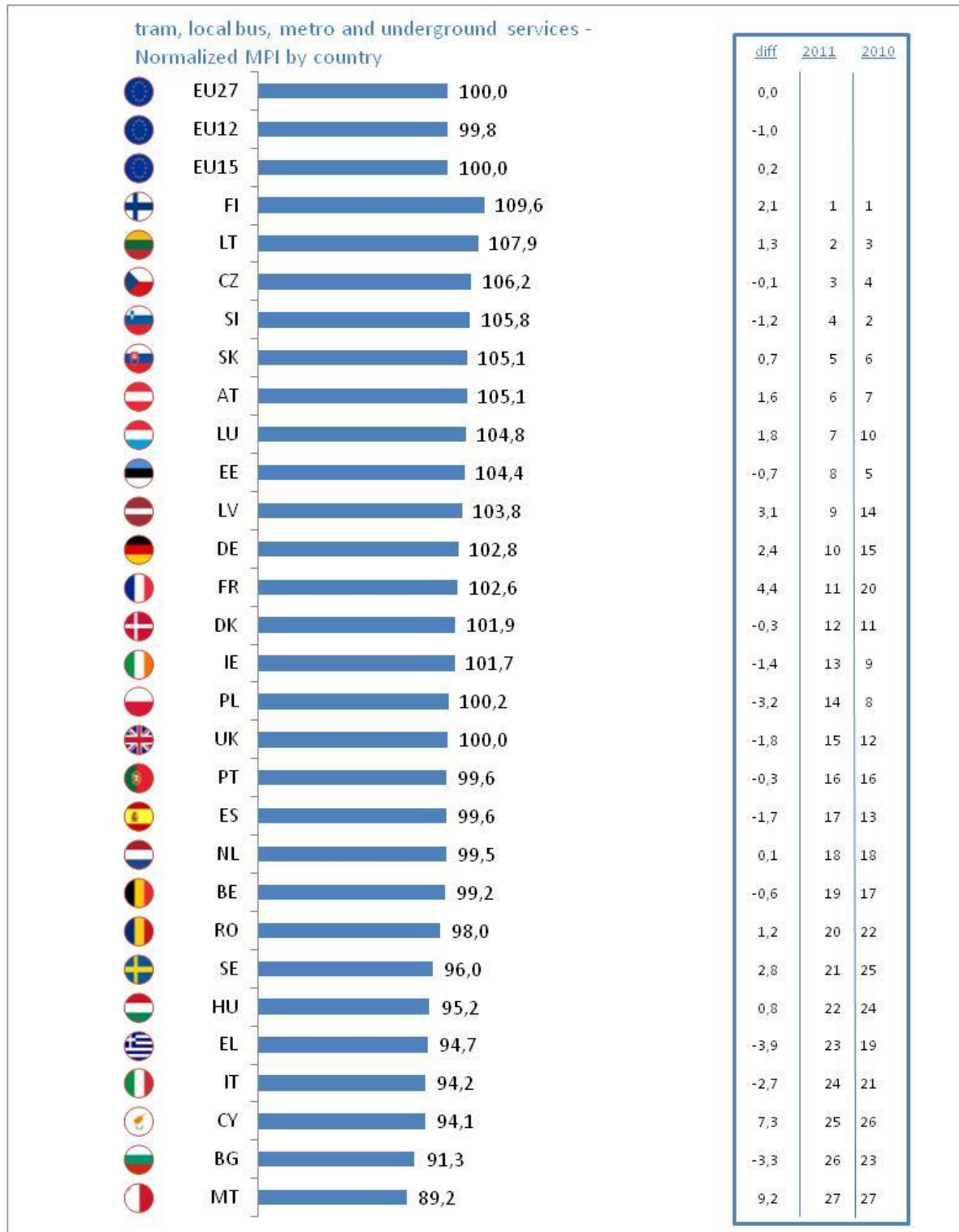
At 24<sup>th</sup> place in the ranking, the market for Internet provision clearly performs below the average of the services markets. Overall, we see small improvements in the market, but there are clear divergences between the countries. The performance of the market in Spain has decreased, while Germany and France show a considerable increase in their performance. Looking at the different components, Lithuania and Estonia have steadily high scores on all components.

The percentage of problems encountered in the market for internet provision is high and also the percentage of complaints made about these problems is one of the highest of all markets. This could be an indication that this market is very diverse, still developing and not fulfilling consumers' expectations.



### xiii. Market for tram, local bus, metro and underground services

The full description of the market is: Tram, local bus, metro, and underground.



## Overall and Relative Performance

The market for trams, local buses, metro and underground services occupies the 13<sup>th</sup> place in the ranking of the services markets. This is one position lower than in 2010, although the normalised MPI score of the market increased by 0.1 points. The wording of the definition changed slightly between 2010 and 2011 but is still considered to be comparable. <sup>48</sup>

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score of 7.0 for this component is 0.1 points lower than in 2010, but is still 0.1 points above the overall average for the service markets.
- Trust: With an average score of 7.0, this market has the same score as in 2010, which is 0.4 points above the overall average score for the service markets.
- 'Live up to what you wanted': The market for trams, local buses, metros and other underground services has an average score of 7.2 on this component. This is the same score as in 2010, which is still 0.1 points below the overall average of the service markets.
- Problems: In 2011, 11.1% of the consumers of this service encountered problems. This is 1.2 percentage points less than last year and 1.4 points below the overall average of the service markets.
- Complaints: 62.8% of the discontent consumers complained in 2011. This is just a little bit more than in 2010 (+0.3points), but still a lot less than the average proportion of complaining consumers for all service markets (-14.5%). Complaints are mainly directed to the provider (39.7%) and friends or family (34.5%).
- Competition: *Comparable to the postal services, the average on the competition component for the market for local transportation is with a score of 6.1 one of the lowest-scoring markets of all surveyed services markets. The score is 1.3 points below the overall average for the services markets, which means that the choice of providers is perceived rather restricted for this market. For the local transportation services, as well as for a few other*

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<sup>48</sup> For the changes in definition, see chapter 2.2.5.C.

*services like postal services, this is not illogic due to the fact that this service is in most member states (semi-) governmentally organised.*

## Country analysis

When comparing countries at EU27 level, it is observed that the scores of the EU12 member states (99.8) and the EU15 countries (100.0) are almost equal. Although the differences between the two groups of countries are small, it is noted that the MPI score of the market for trams, local buses, metro and underground services decreased by 1.0 point in the EU12 countries. The difference between the highest scoring country and the lowest scoring country is for this market 20.4, which is 3.8 points above the average difference in the services markets. This indicates that differences between countries have to be taken into account in the evaluation of the overall performance of the market at EU27 level.

The highest scoring countries in this market are Finland, Lithuania, the Czech Republic, Slovenia and Slovakia. Almost the same countries occupied the top-five last year. The only switch in the top-five is between Slovakia and Estonia. No countries lost or gained more than 10 positions in the ranking over the last year. The lowest scoring countries for this market are Malta, Bulgaria, Cyprus, Italy and Greece, although we observe in Cyprus (+7.3) and in Malta (+9.2) a significant increase in the MPI score.

The different components:

- Comparability: The highest scoring countries for this component are Lithuania and Finland. Both countries register an average of more than 8.0 on this component. The lowest scoring countries are Malta and Cyprus, both with an average score below 6.0. Positively, compared to 2010 we observe a significant difference in the average score for the same low scoring countries, Cyprus (+1.3) and Malta (+1.5).
- Trust: For this component the highest scoring country is Finland (8.1), followed by the Czech Republic and Austria. The lowest scoring country is by far Bulgaria (5.5). Other low scoring countries are Malta, Hungary, Greece and Italy. Compared to 2010 a significant difference in the average score for Cyprus (+1.1) is observed.

- 'Live up to what you wanted': The countries with the highest average scores for this component are Finland (8.5), Austria and Lithuania (8.0). The lowest scoring country is again Bulgaria (6.0), followed by Italy (6.3), Greece, Romania and Sweden.
- Problems: In Malta, Cyprus and Sweden more than 20% of consumers of trams, local buses, metro and other underground services encountered problems. Noteworthy is that in Malta improvements in the performance of the market can be expected in the future. Between 2010 and 2011 the differences are rather small. The highest change can be found in France (-6.6) and Malta (-8.7). At this point no underground services are available in Malta. In the near future a new private operator will be taking over the local bus transportation system in Malta which is currently operated by the Maltese government. This is expected to significantly improve the functioning of local transport in Malta.
- Complaints: In Spain and Cyprus more than 85% of consumers encountering problems complained. In France, Bulgaria, Denmark, Poland, Romania, Belgium and Austria less than 50% of the discontent consumers complained. Compared to last year the most noteworthy changes can be observed in Spain (+26), the UK (-22.2) and Austria (-20.1). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *Only in Luxembourg, Lithuania (both 7.4), Finland, France, Austria (all 7.2) and Germany (7.0) the competition component has an average score of 7.0 or more. In Spain (4.6), Ireland (4.8), Greece, Bulgaria (both 4.9) and especially in Cyprus (3.6) the average score does not exceed 5.0, which means that consumers in those member states perceive only a small choice in providers for this service.*

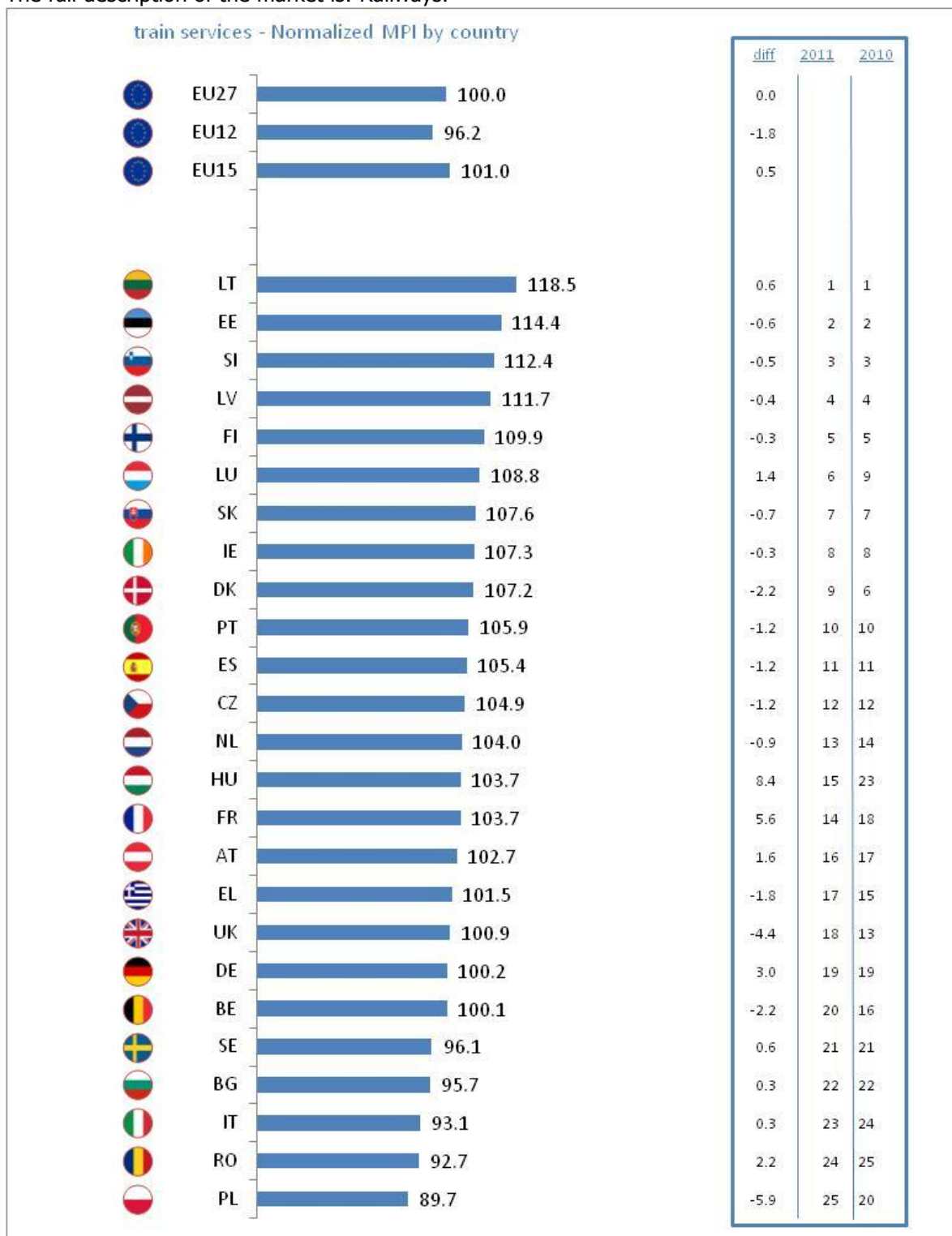
## General Conclusions

Between 2010 and 2011, the market for trams, local buses, metro and underground services did not change very much in terms of ranking, the MPI scores and component scores.

The most important aspects for this market are the differences between the countries and the future changes that can be expected in the market for trams, local buses, metro's and other underground services.

#### xiv. Market for train services

The full description of the market is: Railways.



## Overall and Relative Performance

In 2011, the market for train services occupies the 26<sup>th</sup> (out of 30) place in the ranking of the service markets. This is one position higher than in 2010, although the normalised MPI score for this market decreased by 0.7 points.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details) shows that:

- Comparability: The average score of train services on this component is 6.4, 0.3 points less than in 2010. Furthermore, the current average score for comparability is 0.5 points below the overall average for all service markets on this component.
- Trust: The market for train services has an average score of 6.2 on the trust-component in 2011. In 2010, the average score was 0.2 points higher (6.4). The score of 2011 is 0.4 points below the overall average for all service markets.
- 'Live up to what you wanted': With an average score of 6.6 this markets scores 0.1 points less than last year. The average score of this market is also 0.6 points below the overall average score for all service markets on this component.
- Problems: The proportion of consumers encountering problems with train services is 18.1% in 2011. Although this is 3.2 percentage points less than last year, it is still 5.6 percentage points higher than the overall average for the service markets.
- Complaints: 67.3% of the consumers encountering problems with the train services complain, mainly to the provider (44.2%) and friends or family (33.2%). The proportion of consumers who complain for this market is this year 1 percentage point lower than in 2010 and 10% below the overall average.
- Competition: *Comparable to the postal and the local transportation services, the average on the competition component for the market for train services is with a score of 5.0 the lowest of all surveyed service markets (together with water supply). The score is 2.4 points below the overall average for the service markets, which means that the choice of providers is perceived very restricted for this market. The reason for this score can be found in the fact that in most member states this service is (semi-) governmentally organised.*

## Country analysis

When comparing the EU27 countries, it should be first and foremost emphasised that Malta and Cyprus do not have a train service. The difference between the EU12 countries (96.2) and the EU15 countries (101.0) is more than 5 points. It is also observed that since last year the MPI of the EU12 countries went down by 1.8 points. The difference between the highest and the lowest scoring countries is for this market 28.8 points, which is not only the second highest difference for all service markets but also 12.2 points higher than the average difference. This means that differences between countries have to be taken into account in the evaluation of overall performance of the market at EU27 level.

The highest scoring countries for the market for train services are Lithuania, Estonia, Slovenia, Latvia and Finland. This top-five is exactly the same as in 2010. On the level of the normalised MPI we observe a significant increase in the scores of Hungary (+8.4) and France (+5.6). On the other hand we observe a significant decrease in the MPI score of Poland (-5.9). The latter might be explained by a big scandal in Poland in December 2010. Changing the railway guide resulted in overall chaos and finally punishment for train services.<sup>49</sup> This might also explain the lowest ranking of Poland, preceded by Romania, Italy, Bulgaria and Sweden.

The different components:

- Comparability:** For this component, Lithuania (8.6) has the highest score, followed by Latvia and Finland, all with a score of more than 8.0 or above. Poland (5.4) has the lowest score on this component, probably due to the problems of December 2010 described above. The second lowest average score is registered in Bulgaria (5.9). Compared to last year significant drops in the averages are observed for Spain and Italy (-1.0)
- Trust:** For this component Lithuania and Greece are the only countries with an average score over 8.0. Poland (4.7) has again the lowest average score, preceded by Italy, Romania, Bulgaria and Hungary, all with an average score below 6.0.

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<sup>49</sup> On 12th December 2010 a new train schedule was launched but this happened with some difficulties. Information for passengers was insufficient, some ticket offices and information desks were closed without prior notice and rights to complain for passengers were not guaranteed. The issue got large media attention. In the end, two railway transport companies were imposed an administrative penalty of over 1 Mio PLN (ca. 250K Euro) for violating passenger rights.



- 'Live up to what you wanted': Again Lithuania (8.7) has by far the highest score on this component, followed by Denmark (8.1) and Slovenia (8.0). The countries with the lowest scores are Romania (5.2), Poland (5.4), Italy (5.8) and Sweden (5.9).
- Problems: In Romania (27.5%) and Belgium (27.4%) more than a quarter of consumers of train services indicate that they encountered problems. In Lithuania, Slovenia and Estonia less than 5% of consumers experienced problems with the train services in their country. Compared to last year a significant decrease in the proportion of consumers encountering problems in France (-13.6 percentage points) is registered.
- Complaints: In Spain, the Czech Republic, Sweden and especially in Italy (88.1%) more than 75% of consumers encountering problems also complained. In Portugal, Denmark and Slovakia less than half of customers who reported having had problems directed complaints to some party.
- Competition: *With an average score of 6.8, Luxembourg has the highest score on this component, followed by France (6.6) and Lithuania (6.5). Especially in Bulgaria (1.6) the score for this market is extremely low for the competition component. Other countries with a very low score are Ireland (3.0), Romania (3.3), Spain (3.4), Slovenia (3.5), Italy (3.6), Greece and Slovakia (both 3.8).*

## General Conclusions

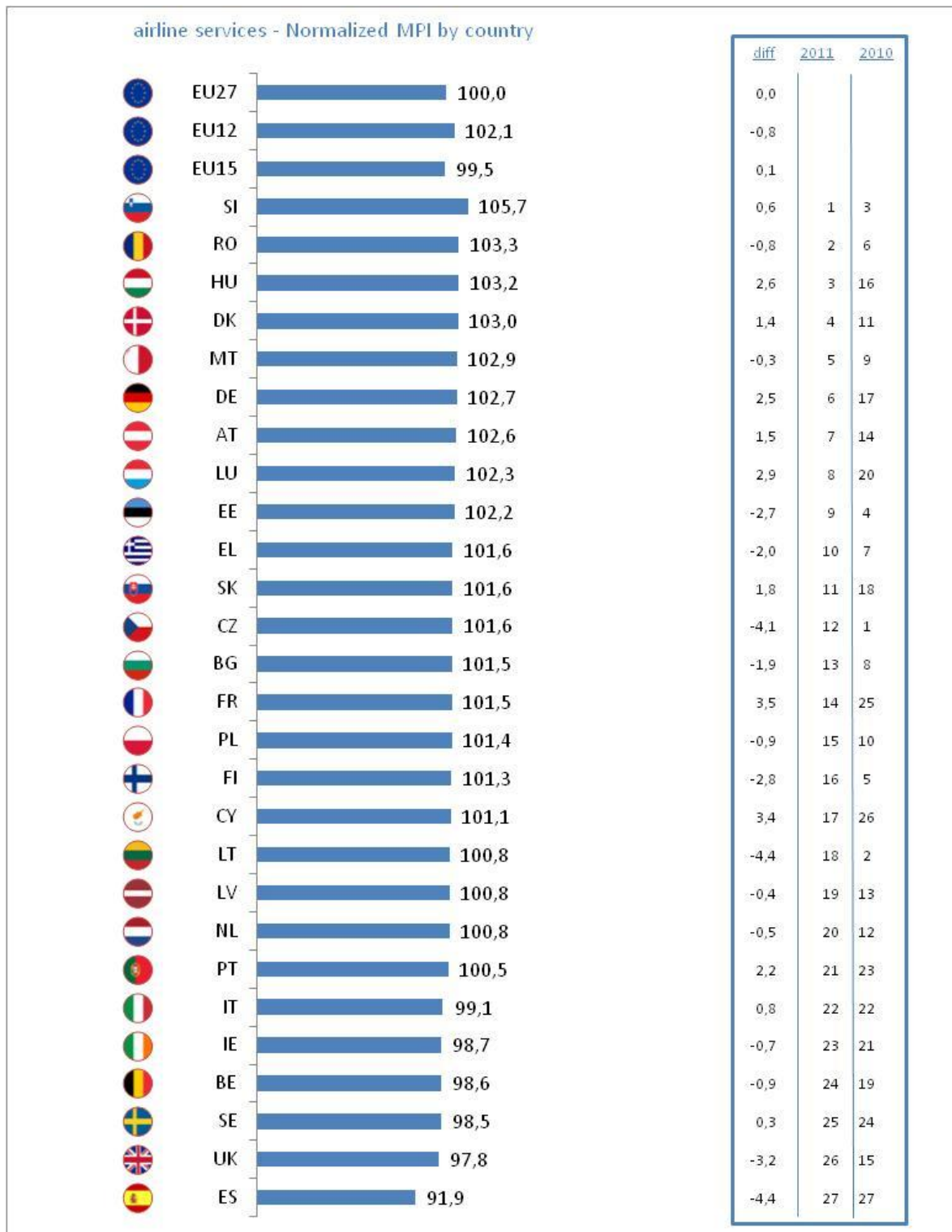
The market for train services is ranked in the bottom-five of the service markets. This was already the case in 2010, but the MPI for this market decreased 0.7 points this year and in the EU12 countries even 1.2 points. Very important for this market is the difference between the highest and the lowest scoring countries. With a gap of more than 28 points it is necessary to take the country differences into account.

This is clear when we analyse the components for the different countries: Differences of 3 points or even more are observed between the highest and the lowest scoring countries. Also important is the level of reported problems with the train service that occur in the countries.



## xv. Market for airline services

The full description of the market is: Airlines.



## Overall and Relative Performance

In 2011, the market for airline services occupies the 6<sup>th</sup> place in the ranking of the service markets. This is one position higher than in 2010 and the normalised MPI score of the market increased by 1.4 points.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score for this component is 7.7. This represents an increase of 0.2 points compared to 2010 and is 0.8 points above the overall average of all service markets.
- Trust: This market records in 2011 an average score of 7.1 on the trust-component, which is 0.1 points more than last years' average and 0.5 points over the overall average for this component.
- 'Live up to what you wanted': Also, an increase of 0.1 points on this component is observed in the market for airline services. With an average score of 7.7 the market score is 0.4 above the overall average of the service markets on this component.
- Problems: 12.2% of consumers of this service experienced problems. This is 1.3 percentage points less than last year and nearly equal to the overall average of the surveyed service markets.
- Complaints: 76.1% of consumers encountering problems complained, mainly to the provider (58.6%), friends or family (35.1%) and to a third party/company (11.2%). In 2010, 74.2% discontent consumers complained, mainly to the provider (48.2%), friends or family (25.2%) and to a third party/company (8.3%).
- Competition: *The average on the competition component for the market for airline services is 7.7 which is 0.3 points higher than the overall average for the service markets. Consumers perceive more choice in providers of these services than for the average surveyed service market.*



## Country analysis

When comparing the EU27 countries, a difference of 2.6 points is observed between the EU12 member states (102.1) and the EU15 member states (99.5). The difference between the highest and the lowest score of this market is 13.8 points and 2.8 points below the average range observed for the service markets.

The countries with the highest MPI scores in this market are Slovenia, Romania, Hungary, Denmark and Malta. A number of countries made a significant upward jump in the ranking. That is the case for Hungary (from 16 to 3), Germany (from 17 to 6), Luxembourg (from 20 to 8), Cyprus (from 26 to 17) and France (from 25 to 14).

The bottom-five countries are Spain, the UK, Sweden, Belgium and Ireland. The Czech Republic lost its first place of 2010 after a drop of 11 positions. Other countries with a major drop in the ranking of the market for airline services are Finland (from 5 to 16), Lithuania (from 2 to 18) and the UK (from 15 to 26). None of the MPI scores at country level increased or decreased more than 5 points.

The different components:

- **Comparability:** Romania (8.2) has the highest score on this component, followed closely by Latvia, Slovenia, Lithuania, Ireland and Cyprus (all with an average score of 8 or more). The lowest scoring countries are Spain, Finland, Hungary, and Sweden, all with an average score of 7.4, which is only 0.8 points below the highest score.
- **Trust:** For this component Slovenia and Hungary (7.9) have the highest scores, followed by Romania and Malta. The country with the lowest score is by far Spain (5.5), followed by Ireland (6.6) and Italy (6.7). Spain is also the only country with a significant decrease in the average for this component (-1.2).
- **'Live up to what you wanted':** The highest scoring countries on this component are Denmark (8.4), Slovenia (8.4), Austria, Finland and Malta (8.3). The lowest scoring countries are again Spain (7.2), Sweden and the UK.
- **Problems:** Spain also has the highest proportion of consumers encountering problems with the airline services (21.8%). Other countries with more than 15% consumers encountering problems are Cyprus, Belgium, Ireland, the UK, Lithuania and Romania. In Luxemburg, Germany and Slovenia less than 7% consumers encountered problems.

- **Complaints:** In Spain, Cyprus and Italy, more than 90% of consumers encountering problems with airline services also complained. In Portugal (58.1%) and Denmark the proportion is below 60%. Compared to 2010, the largest increase in the proportion of consumers who complained can be observed in Estonia (+19.5). The highest decrease can be observed in Romania (-15.6). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Competition:** In Austria (8.6), Denmark (8.5), Hungary and Sweden (both 8.3) consumers perceive the most choice in providers of real estate services. In Slovakia (6.3), Lithuania (6.6) and Greece (6.9) consumers perceive the least choice in providers for these services.

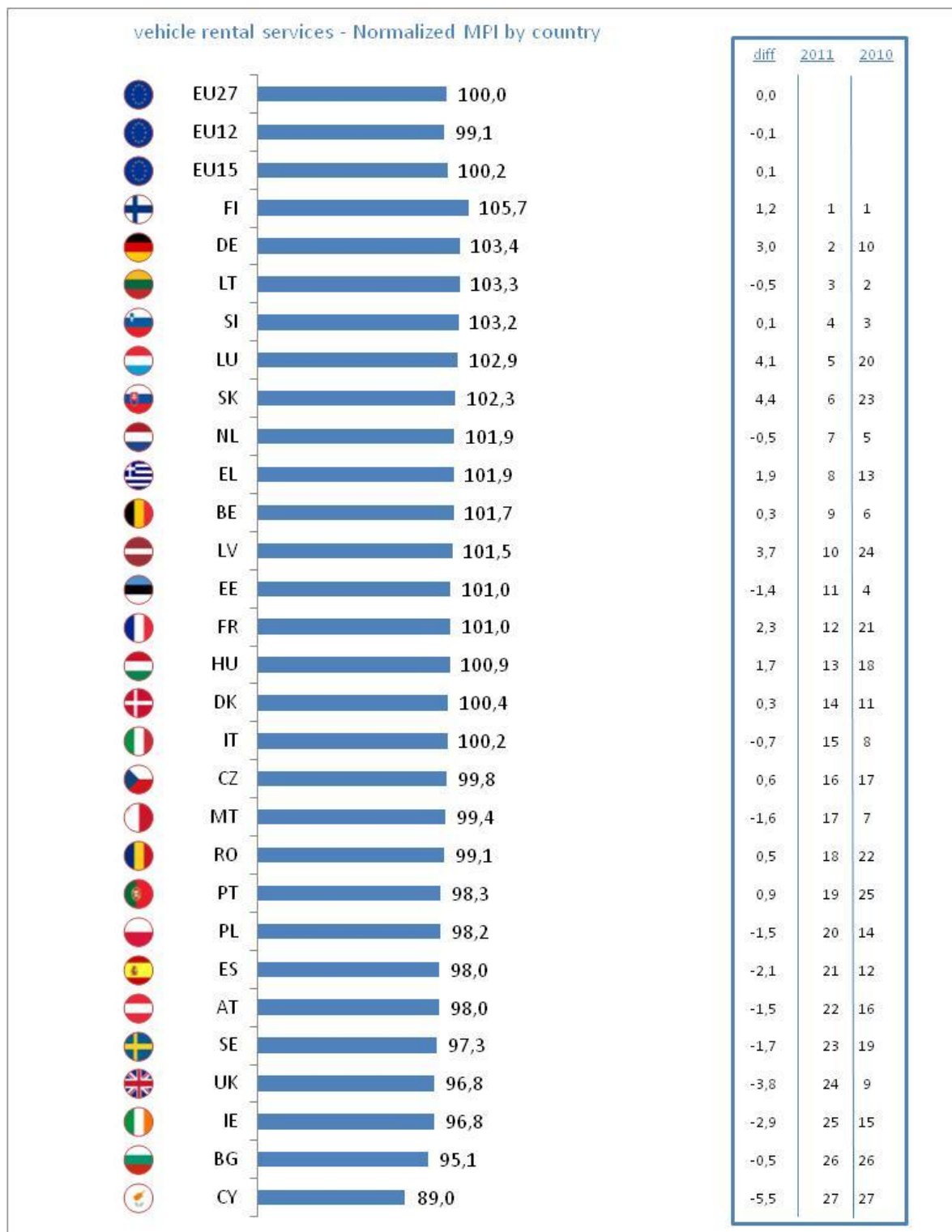
## General Conclusions

The market for airline services occupies the 6<sup>th</sup> place in the ranking of the service markets. This is one position higher than in 2010. An increase of 1.4 points in the normalised MPI since 2010 gives the indication that the performance of this service improved over the last year. The analysis of the individual components confirms this assumption.

At the level of the EU27 countries, a difference of 13.8 is observed between the highest and the lowest score which is 2.8 points below the average difference measured for the service markets. This indicates that the differences between the member states are of a minor importance in the evaluation of the overall performance of the market at EU27 level.

## xvi. Market for vehicle rental services

The full description of the market is: Rental services - Car rental, Motorcycle rental, Van rental, Caravan rental, Boat rental, Other rental.



## Overall and Relative Performance

In 2011, the market for vehicle rental services occupies the 8<sup>th</sup> place in the ranking of the service markets. This is two positions higher than in 2010 and the normalised MPI score of this market increased by 0.5 points.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: With an average score of 7.3 in 2011, this market shows 0.1 points higher result than last year. This average score is 0.4 points higher than the overall average score for all service markets.
- Trust: The average score of this year on the trust-component is 6.8, which is exactly the same as in 2010. This year the average score of this market is 0.2 points higher than the overall average score for all service markets while in 2010 this market scored 0.1 points higher than the average score of all markets.
- 'Live up to what you wanted': The average score of this market is 7.6, which is again the same as in 2010. In 2010 as well as this year, the average score of this market is 0.3 points higher than the overall average score of the service markets.
- Problems: 9.9% of consumers of vehicle rental services encountered problems with this service in 2011. In 2010, 10.9% consumers of the service experienced problems. The current proportion of consumers encountering problems with these services is 2.6 percentage points below the average occurrence of problems in all service markets.
- Complaints: Of all the consumers encountering problems with vehicle rental services, 81.3% complain, mainly to the provider (68.7%), friends or family (32.7%) and third parties (13.0%). In 2010, an equal proportion of 82.5% of unhappy consumers complained.
- Competition: *The average on the competition component for the market for vehicle rental services is 7.4, which is just above the overall average for the service markets.*

## Country analysis

On the level of the EU27 member states, only a small difference is observed between the EU12 countries (99.1) and the EU15 countries (100.2). Compared to 2010, these scores barely changed. The difference between the highest and the lowest scoring countries is 16.7 for the market for vehicle rental services which is almost equal to the average range recorded for all service markets (16.6)

The countries with the highest scores are Finland, Germany, Lithuania, Slovenia and Luxembourg. Germany and Luxembourg are newcomers in the top-five compared to 2010. Especially the ranking of Luxembourg (from 20 to 5) made a significant jump since last year. Other countries that made a major upward movement in the ranking of this market are Slovakia (from 23 to 6) and Latvia (from 24 to 10).

The countries at the bottom of the ranking are Cyprus, Bulgaria, Ireland, the UK and Sweden. Ireland (from 25 to 15) and the UK (from 9 to 24) both show a major downfall in the ranking after losing more than 10 positions compared to 2010. Next to these countries, Malta (from 17 to 7) also lost more than 10 positions in the ranking. Cyprus, the country at the bottom of the ranking, also registers a decrease of 5.5 points in the normalised MPI score.

The different components:

- Comparability: Lithuania (7.9), Greece and Slovenia are the countries with the highest average scores on this component. Cyprus (6.5), Sweden and Malta have the lowest average scores on this component. Compared to last year no significant changes can be observed in the average scores for this component.
- Trust: Finland (7.5), Germany, France, Luxemburg and Greece (7.1) have the highest average scores for the trust-component. Bulgaria (6.1), Cyprus, Portugal and Poland (6.3) are the countries with the lowest average scores on this component. Again, no noteworthy changes can be observed between 2010 and 2011.
- 'Live up to what you wanted': Finland (8.6), Denmark, Belgium, Lithuania and Latvia are the countries with the highest average scores (all above 8.0) for this component. Cyprus (6.7) is by far the country with the lowest average score. Other countries at the bottom of this component are Bulgaria (7.0) and Sweden.

- **Problems:** For this component one country has an eye-catching score. In Cyprus, 34% of consumers encountered problems. The country with the second highest proportion of consumers encountering problems is the UK (20%). The countries with less than 6% of consumers encountering problems are Slovenia, Luxemburg, Slovakia and Germany. Compared to 2010, we observe a significant difference in the proportion of consumers encountering problems in Cyprus (+17%).
- **Complaints:** In Finland and Malta, more than 90% of the discontent consumers complained. In Slovenia and Bulgaria less than 60% of consumers encountering problems complained. Compared to 2010, a noteworthy difference is observed in Estonia (+26.8%) and Belgium (-23.3%). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Competition:** *In Malta, Finland (both 8.2), Denmark (8.1), Austria, Sweden and Germany (all 8.0), the market for vehicle rental services has the highest scores for the competition component. In Bulgaria (6.2), Poland (6.3), Romania (6.6) and Italy (6.7) consumers perceive the least competition opportunities for vehicle rental services.*

## General Conclusions

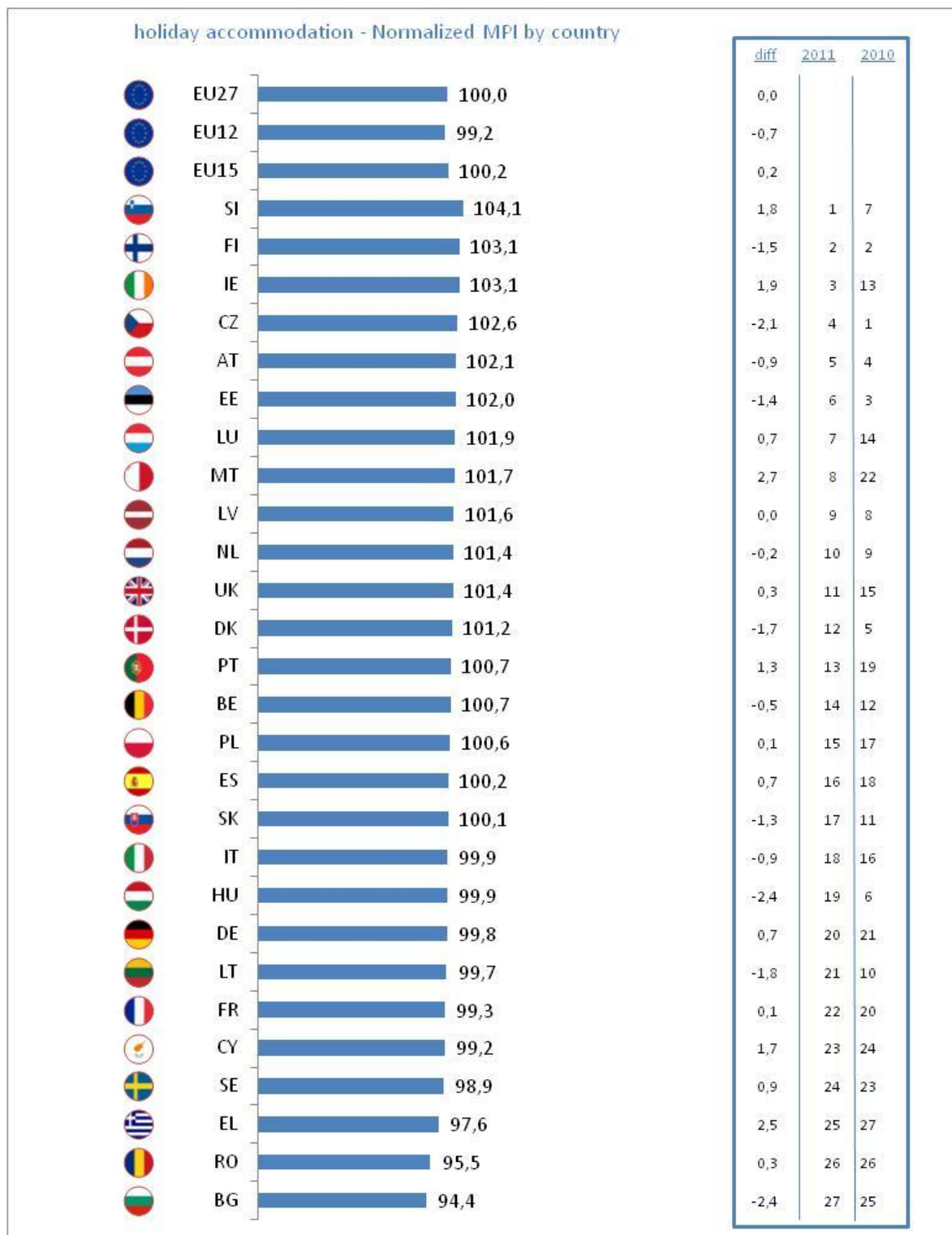
The market for vehicle rental services occupies the 8<sup>th</sup> place in the ranking of the service markets, which is two positions higher than in 2010. The normalised MPI score of this market also increased by 0.5 points over the last year. In the analysis of the components a status quo prevails over the last year.

Between the EU27 countries the differences are also rather small and only minor changes can be observed compared to 2010.



## xvii. Market for holiday accommodation

The full description of the market is: Hotels and other holiday accommodation – Hotels, Other holiday accommodation (e.g. bed & breakfast, youth hostel), Caravan sites, Camp sites.



## Overall and Relative Performance

In 2011, the market for holiday accommodation occupies the 4<sup>th</sup> place in the ranking of the service markets, which is the same position as in 2010. Over the last year, an increase of 0.8 points in the normalised MPI score is observed for this market.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- **Comparability:** The average score of this market on this component is 7.7 in 2011. This is 0.2 points better than in 2010. This average score is 0.8 points higher than the overall average score for all service markets.
- **Trust:** The average score for this market on the trust-component is 7.0, which is exactly the same as in 2010. This year the average score is 0.4 points higher than the overall average score.
- **'Live up to what you wanted':** The average score for this market is 7.8, the same as in 2010. In 2010 as well as this year, the average score of this market is 0.5 points higher than the overall average score for the service markets.
- **Problems:** For this market 10.1% of consumers encountered problems in 2011. In 2010 10.9% consumers of these services experienced problems. The current proportion of consumers encountering problems with these services is 2.4 percentage points below the overall average proportions.
- **Complaints:** Of all the consumers encountering problems with holiday accommodations, 81.2% complained, mainly to the provider (65.9%), a third party (5.8%) and friends or family (33.6%). In 2010, the same proportion of consumers complained, 62.6% to the provider, 6.1% to the manufacturer, 8.1% to a third party and 24.1% to family or friends.
- **Competition:** *With an average of 8.4, the market for holiday accommodations has the highest score (together with the market for personal care services) on the competition component. The average score of this market is exactly 1 point higher than the overall average for the surveyed service markets. This means that for this market consumers perceive the more choice in providers than for the average service market.*

## Country analysis

When comparing countries at EU27 level, only a small difference can be observed between the EU12 countries (99.2) and the EU15 countries (100.2). Compared to 2010, the MPI score of the EU12 countries decreased by 0.7 points. The difference between the highest and the lowest scoring countries for the market for holiday accommodations is 9.7 which is 7.1 points below the average difference of the service markets (16.6)

The countries with the highest scores are Slovenia, Finland, Ireland, the Czech Republic and Austria. Ireland (from 13 to 3) is a newcomer in the top-five, winning 10 positions compared to last year. Another country with a major upward jump is Malta (from 22 to 8).

The countries at the bottom of the ranking are Bulgaria, Romania, Greece, Sweden and Cyprus. Most of these countries were already at the bottom of the ranking last year. The only member state that dropped more than 10 positions is Lithuania (from 10 to 21).

The different components:

- **Comparability:** Ireland (8.3) and Cyprus are the countries with the highest average scores on this component. Both countries are also the only countries with an average score of 8.0 or more. The difference with the lowest average score for this market is rather small (0.9). The countries with the lowest scores are Lithuania (7.2), Denmark, France, and Sweden. Compared to last year no significant changes can be observed in the average scores for this component.
- **Trust:** The countries with the highest average scores are Malta (7.7), Finland and Ireland. The country with the lowest average score is by far Bulgaria (6.0), followed by Romania (6.4). Again no noteworthy changes can be observed between 2010 and 2011.
- **'Live up to what you wanted':** For this component Slovenia (8.5), Finland and Austria have the highest average scores. Romania (7.2) is the lowest scoring country. Also at the bottom of the ranking of this component are Bulgaria (7.3) and Greece (7.4).
- **Problems:** In Romania (20.9%), Cyprus, Bulgaria, Ireland and the UK more than 15% of the consumers of holiday accommodations encountered problems. In Slovenia (5.4%) and Latvia (5.6%) less than 6% of consumers experienced problems with the services of this market. Compared to 2010, the only country with a significant difference in the proportion of consumers encountering problems is Greece (-12.7 points).



- Complaints: In Luxembourg, Malta, Italy, Ireland and Spain more than 90% of consumers encountering problems also complained. In Lithuania and Estonia less than 70% of the dissatisfied consumers complained. Compared to 2010, we observe a noteworthy difference in Luxembourg (+31.4 points) in the proportion of consumers who encountered a problem and complained. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *Except for France (7.6), the market for holiday accommodations has in every member state a score above 8.0. Besides France, the lowest scores can be found in Germany, Italy and Latvia (all 8.1). In Austria, Cyprus and Hungary (all 9.2) consumers perceive the most choice in providers for holiday accommodations.*

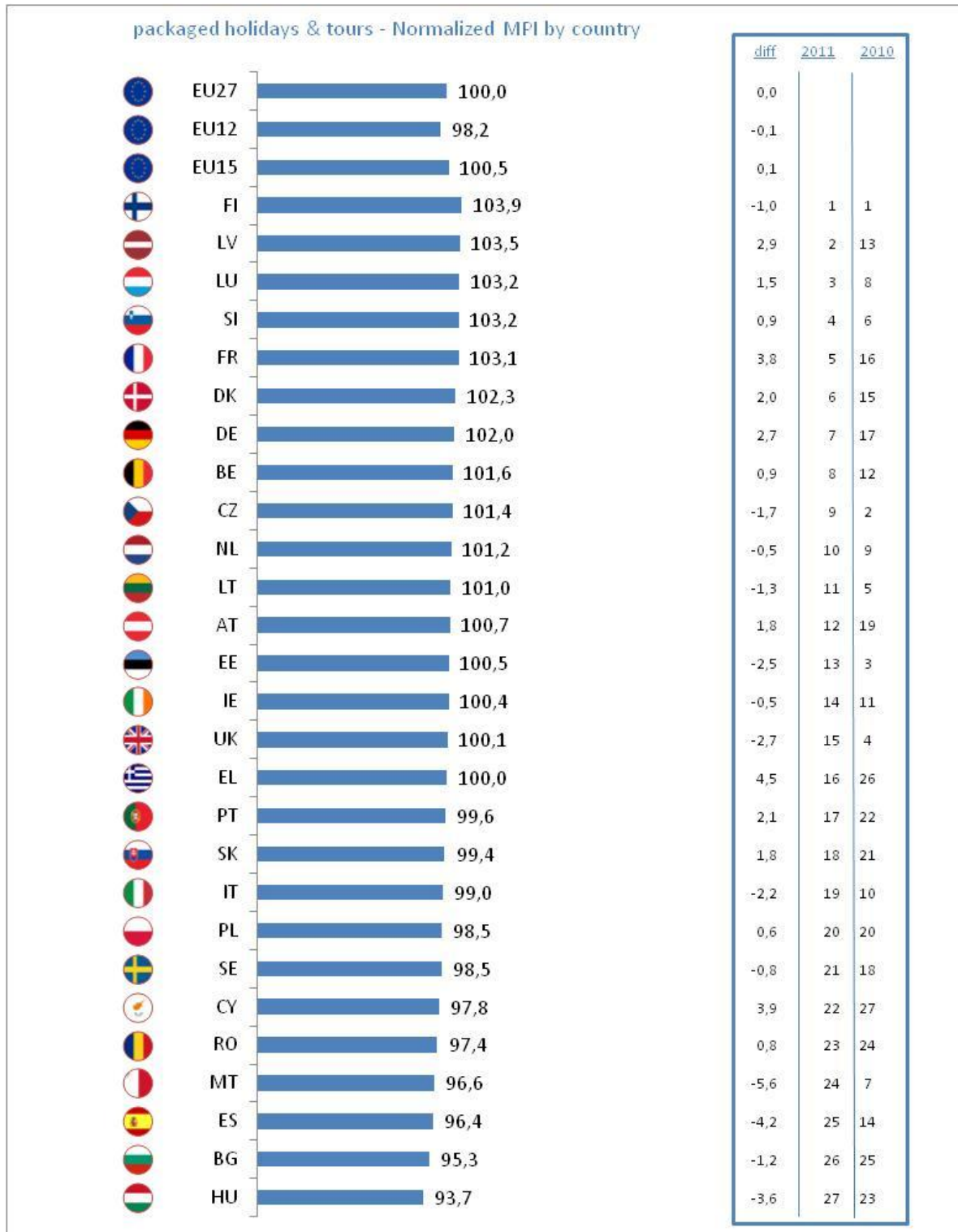
## General Conclusions

The market for holiday accommodation occupies the 4<sup>th</sup> place in the ranking of the service markets, which is the same position as in 2010. In the analysis of the components, the status quo in this market over the last years is mainly confirmed.

On the level of the EU27 member states, the difference between the highest and the lowest scoring countries is way below the average difference recorded for all services markets. This indicates that the differences between the countries are rather small.

### xviii. Market for packaged holidays & tours

The full description of the market is: Packaged travel & Tours, Other.



## Overall and Relative Performance

In 2011, the market for packaged holidays and tours occupies the 7<sup>th</sup> place in the ranking of the service markets. This ranking is 4 positions higher than in 2010, with an increase of 1.4 points in the normalised MPI score. However, the improvement might be a result of a change in the formulation of the definition – although minor- of this market. Notwithstanding, the results of both years are considered to be comparable in the analysis presented below. <sup>50</sup>

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score in 2011 of this market is 7.5, which is 0.2 better than last year. This average score is 0.6 points higher than the overall average score for all service markets.
- Trust: The average score for the trust-component is 6.9, which is 0.1 points higher than last year's average score. This year the average score of this market is 0.3 points higher than the overall average score.
- 'Live up to what you wanted': The average score of the market for packaged holidays and tours is 7.7, which is the same as in 2010 and 0.4 points above the overall average score for the services markets.
- Problems: 12.1% of the consumers of packaged holidays and tours encountered problems. This is 1.4 percentage points less than last year and 0.4 percentage points less than the overall average of all services markets.
- Complaints: 78.6% of the consumers encountering problems with packaged holidays and tours complained, mainly to the provider (64.2%), friends or family (32.3%) and third parties (11.0%). In 2010, the proportion of consumers who complained about their problems was 3.7 points higher.
- Competition: *The average on the competition component for the market for packaged holidays and tours is 8.1 and is 0.8 points above the overall average for all service markets*

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<sup>50</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

*on this component. This average score is among the highest of all surveyed service markets, which means that the choice of providers is perceived higher than for most service markets.*

## Country analysis

When comparing the EU27 member states, only a small difference is observed between the EU12 countries (98.2) and the EU15 countries (100.5). Compared to 2010, the scores of both country groups barely change. The difference between the highest and the lowest scoring countries for the market for packaged holidays and tours is 10.2 which is 4.2 points lower than the average range observed for the service markets.

The countries with the highest scores are Finland, Latvia, Luxemburg, Slovenia and France. Latvia (from 13 to 2) and France (from 16 to 5) now rank in the top-five, both countries moved up by 11 positions. Other countries that moved up more than 10 positions in the ranking of 2011 are Germany (from 17 to 7) and Greece (from 26 to 6).

The countries at the bottom of the ranking are Hungary, Bulgaria, Spain, Malta and Romania. Malta (from 7 to 24) ends up in the bottom-five after a drop of 17 positions compared to 2010, combined with a decrease of 5.6 points in the MPI. Next to Malta, the UK (from 15 to 4) and Estonia (from 3 to 13) also lose more than 10 positions in the ranking.

The different components:

- Comparability: Latvia, Finland, Slovenia and the UK (all with an average score of 7.7) are the highest scoring countries for this component. Hungary (6.4) and Malta (6.8) are the lowest scoring countries. Compared to last year, no significant changes can be observed in the average scores for this component.
- Trust: Finland (7.6) and France (7.6) have the highest average scores for this component. Bulgaria (5.9), Hungary (6.0) and Spain (6.3) are the countries with the lowest average scores on this component. No significant changes between 2010 and 2011 are observed in terms of trust.
- 'Live up to what you wanted': Austria (8.5), Denmark, Finland and Slovenia are the countries with the highest average scores for this component. Hungary (7.1), Bulgaria and Sweden are the countries with the lowest average scores.

- **Problems:** In Romania (20.9%), Cyprus, Spain, the UK, Lithuania and Ireland more than 15% of users of packaged holidays and tours were confronted with problems. In France (5.4%) and Luxemburg less than 6% experienced problems with the services of this market. In Greece the proportion of consumers encountering problems with these services decreased by 13.4 points.
- **Complaints:** In Malta, Latvia and Poland more than 90% of the discontent consumers complained while in Portugal and Hungary less than 65% of the consumers encountering problems complained. Compared to 2010, some changes occurred in the proportion of complaining consumers in Latvia (+19.7 points), the UK (-18.1), Luxemburg (+16.0), Hungary (-15.4), Lithuania (-14.9) and Sweden (-13.0). However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Competition:** *In Austria (9.2) and Slovenia (9.0), the average score equals 9.0 or more. Ireland (7.3), Italy (7.6), France (7.7) and Spain (7.9) (all with an average score below 8.0) have the lowest scores on this component.*

## General Conclusions

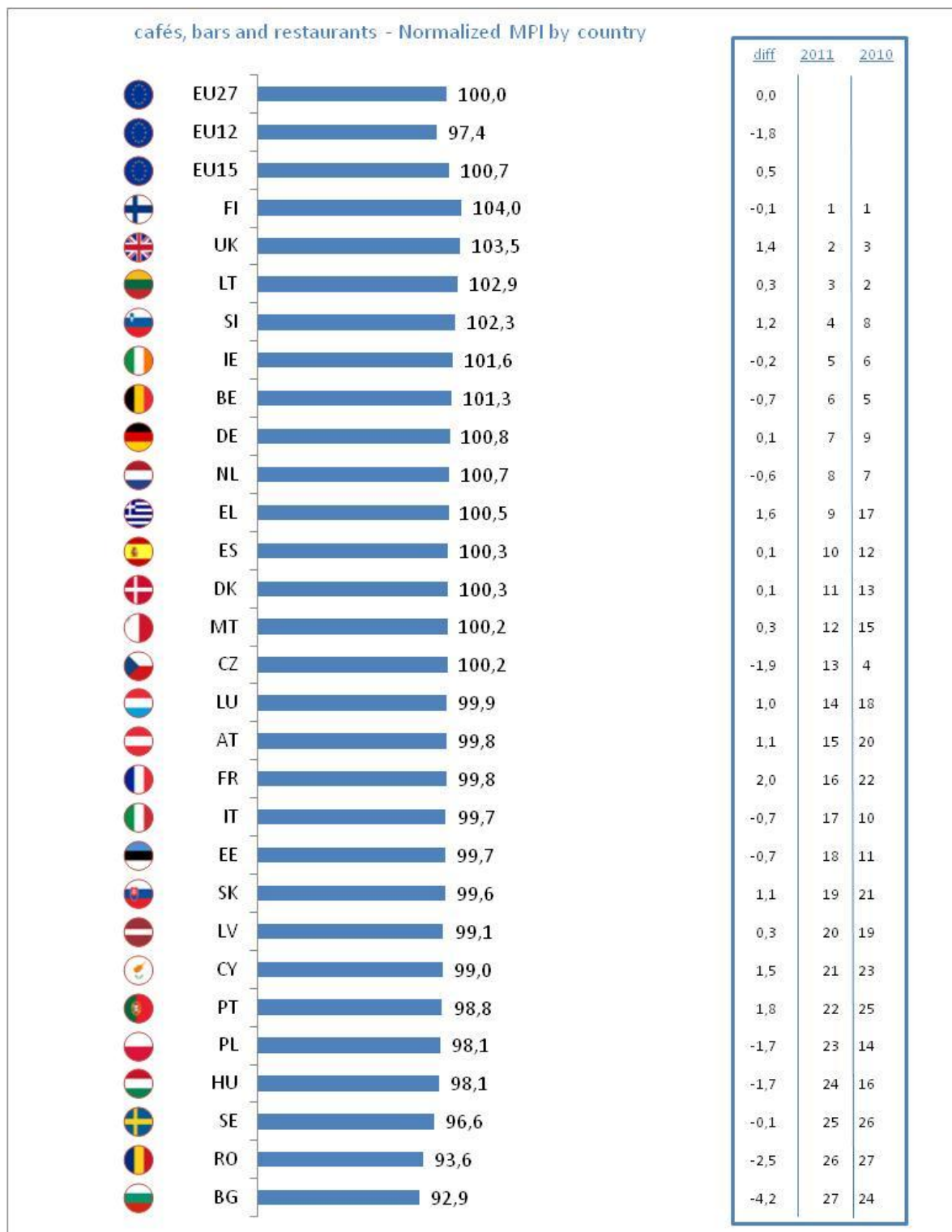
The market for packaged holidays and tours occupies the 7<sup>th</sup> place in the ranking of the service markets, which is 4 positions higher than in 2010. The MPI score of the market also increased by 1.4 points. Both observations are indications that the market improved its performance considerably during the last year.

When comparing the EU27 member states, the differences between countries are rather small. This can be confirmed by the range of scores between the highest and the lowest scoring countries, which is 10.2 and 4.2 points lower than the average range of scores of the service markets.



## xix. Market for cafés, bars and restaurants

The full description of the market is: Restaurants and bars - Cafe, brasserie, Caterers, Takeaways, Pub Mobile food vendors, Night clubs, Discotheques, Bars, Other.



## Overall and Relative Performance

In 2011, the market for cafés, bars and restaurants occupies the 5<sup>th</sup> place in the ranking of the service markets. This is 4 positions higher than in 2010 and the normalised MPI score increased by 2.0 points.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score of the market on this component is 7.7, 0.3 points more than in 2010 and 0.8 points above the overall average for the service markets on this component.
- Trust: The market for cafés, bars and restaurants has an average score of 6.9 on the trust-component in 2011. Again, this is 0.3 points higher than in 2010 and also 0.3 points higher than the overall average of all service markets.
- 'Live up to what you wanted': With an average score of 7.6, this market scores 0.1 points more than last year. The average score of this market is also 0.3 points above the overall average score for all service markets on this component.
- Problems: The proportion of consumers encountering problems with café, bar and restaurant services is 7.8%. This is 1 percentage points less than last year and 4.7 percentage points below the overall average for the service markets.
- Complaints: 79.0% of the consumers encountering problems with the café, bar and restaurant services complain, mainly to the provider (69.2%) and friends or family (26.6%). The proportion of consumers who complain of this market is in 2011 2.9 points lower than in 2010 and 1.7 points above the overall average.
- Competition: *With an average score of 8.3 on the competition component, the market for cafes, bars and restaurants has the 3<sup>rd</sup> highest score of all surveyed service markets. A score that is 0.9 points above the overall average also indicates that consumers perceive a lot of choice in providers for these services.*



## Country analysis

A difference between the EU12 countries (97.4) and the EU15 countries (100.7) is observed. Furthermore, it can be observed that since last year the MPI of the EU12 countries went down by 1.8 points. The difference between the highest and the lowest scoring countries is 11.1 points which is 5.5 points below the average difference recorded for all service markets.

The highest scoring countries for the performance of cafés, bars and restaurants are Finland, the UK, Lithuania, Slovenia and Ireland. The top-three of the ranking for this market consists of the same countries as last year.

The lowest ranked countries are Bulgaria, Romania, Sweden, Hungary and Poland.

The different components:

- Comparability: For this component, Lithuania (8.4), Cyprus and the UK register the highest average scores, scoring all 8 or above. With the exception of Sweden (6.9), all other member states have an average score between 7.0 and 7.9.
- Trust: For this component, Finland (7.5), the UK, Germany and Malta are the countries with the highest average scores. Romania (5.3) and Bulgaria have by far the lowest average scores on the trust-component. Both of these latter countries are the only member states with an average score below 6.
- 'Live up to what you wanted': Finland (8.3), Denmark, Ireland and the UK all have an average score of 8 or above on this component. Again Poland and Romania have the lowest average scores, both below 7.0.
- Problems: In Cyprus (15.2%), Malta, Bulgaria, Germany, Romania, Slovakia, Austria and Greece more than 10% of consumers of cafés, bars and restaurant services indicate that they encountered problems. In Slovenia, Finland, Belgium and Spain less than 5% of consumers of the services of this market experienced problems. Compared to last year, a significant decrease is observed in the proportion of consumers encountering problems in Greece (-11.8%).
- Complaints: In Latvia, Italy, Luxemburg and the Czech Republic more than 85% of consumers encountering problems also complained. Romania (55.2%) has the lowest



proportion of complaining consumers, but even in this country more than half of the discontent consumers voiced their complaints.

- *Competition: In Cyprus, Slovakia (both 9.2), followed by Spain (9.1), Malta and Portugal (9.0) the score on the competition component is at least 9.0. In France (7.6), Italy and Latvia (both 7.8) consumers perceive the least competition opportunities for the services of this market.*

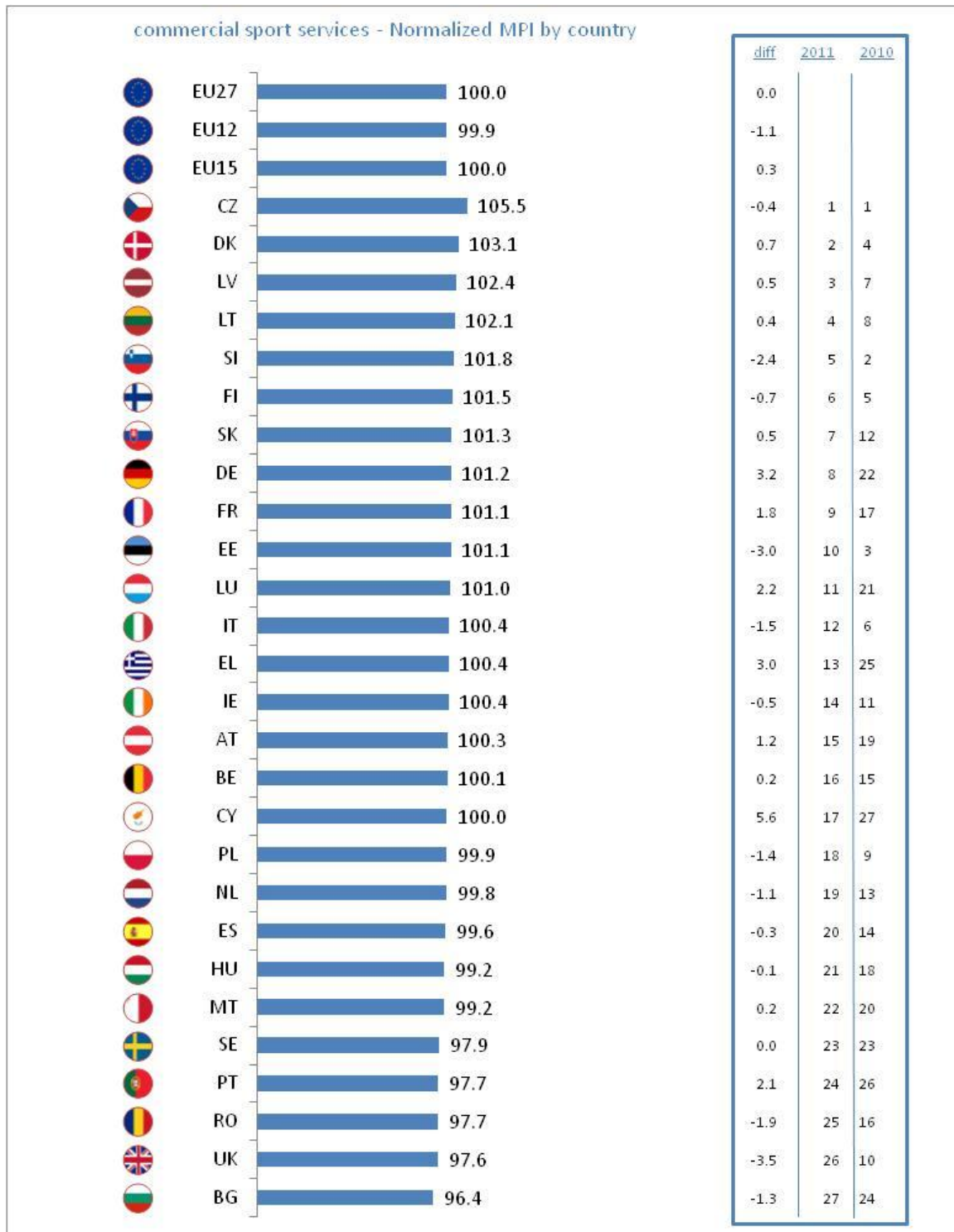
## **General Conclusions**

The market for cafés, bars and restaurants is ranked in the top-five of the service markets. This is an improvement of 4 positions over the last year and goes together with an increase of 2 points in the normalised MPI score. The analysis of the components confirms that the market for cafés, bars and restaurants performs significantly above the average of all services markets.

The difference between the highest and the lowest scoring countries is rather small and 5.5 points below the average difference of all services markets. This is an indication that the differences between the member states have a minor influence in the evaluation of the overall performance of the market at EU27 level.

## xx. Market for Commercial Sport Services

The full description of the market is: Sport and leisure services - Health clubs and Gyms, Sports facilities, Sport instructors (not including "not-for profit", sportsclubs or activities run on a non-profit basis by volunteers and such).



## Overall and Relative Performance

At EU27 level, the market for commercial sport services is ranked third with a normalised MPI score of 105.6, making the market one of the best performing service markets. In comparison to the 2010 results, an increase of 1.0 point in the normalised MPI score is seen but this does not change its position in the ranking. However, it should be noted that the definition of this market changed slightly in comparison to last year with the word 'commercial' added to the definition. It is not clear if this change caused changes in the results of 2011.<sup>51</sup>

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The average score on comparability of the market for commercial sport services is 7.6 points, which is 0.1 points higher than in 2010 and largely above the average score for all services markets (6.9).
- Trust: With a score of 7.3, an increase of 0.1 points on this component is noted since 2010. This result is significantly above the average score of all services markets (6.6).
- 'Live up to what you wanted': Similarly to the trust and comparability component, an increase of 0.1 points is observed in comparison to 2010, resulting in a score of 7.8 for this component. This score is also considerably above (+0.5) the EU average of all services markets.
- Problems: With 8.1% of consumers encountering problems in this market, the reported amount of problems is relatively low (even 1 point lower than in 2010), scoring below the average of 12.5% for all services markets.
- Complaints: 77.9% of consumers encountering problems complained about these problems, which is just above the EU average (77.3%), but 0.3 points below last years' score.
- Switching: 14.0% of consumers in the market for commercial sport services switched either the service or provider, which is lower than the average percentage of switching for all switching markets (15.0%). The results for switching are in line with the results of 2010. Regarding the score on ease of switching, an increase of 0.2 points to 7.6 is registered,

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<sup>51</sup> For the exact change in definition see chapter 2.2.5.C.



which is considerably above the average of all switching markets (6.8), indicating that switching in this market is perceived to be easy.

- *Competition: With an average score of 7.5 the market for commercial sports services gets almost the same score as the overall average for service markets (7.4).*

## Country analysis

Differences between the EU12 and EU15 member states are minimal. The difference between the best and worst scoring country only counts for 9.1 points, indicating that the performance of this market is highly homogeneous across the EU27 member states, i.e. consumers in all countries give a high MPI score for this particular market.

The Czech Republic, Denmark, Latvia, Lithuania and Slovenia can be identified as the best scoring countries. The worst scoring countries are Bulgaria, the UK, Romania, Portugal and Sweden. Changes in the normalised MPI scores at market level are minimal. Only in Cyprus the score increased considerably with 5.6 points. Therefore changes in the ranking of countries should be analysed carefully: a small difference in a score can have an important impact on the ranking of the country. Nevertheless, Germany (from 22 to 8), Luxembourg (from 21 to 11) and Greece (from 25 to 13) all made an upward jump of more than 10 positions in the ranking. The UK (from 10 to 26) lost more than 15 positions compared to last year.

The different components:

- Comparability: The scores on comparability range from 7.1 in Malta to 8.2 points observed in the Czech Republic. Changes in scores are minimal in comparison to last year.
- Trust: Bulgaria and Portugal record the lowest scores on this component with a score of 6.7. The Czech Republic, again, is the best performing country on trust (8.0). The scores are largely comparable to the 2010 results.
- 'Live up to what you wanted': Overall, scores on this component have gone up and are ranging between 6.8 points in Sweden and 8.7 points in Denmark.
- Problems: The lowest proportion of problems are experienced in Latvia (4.0%) and France (4.2%) while the largest percentage of consumers encountering problems live in the UK

(15.0%) and Romania (15.0%). The results of Greece (-12.2 points) and Cyprus (-9.1) show an important decrease in problems.

- Complaints: The Dutch, Luxembourgish and Maltese consumers are the most likely to complain about the problems they face (more than 90%). Romanians, Estonians and Bulgarians, on the other hand are the least likely to take a further action (less than 65%).
- Switching: In Romania (31.7%), the highest percentage of consumers switching service or provider in the market for commercial sport services is observed. Germany records the lowest level of switching (8.2%). Especially in Finland, an increase in switching behaviour is noted (from 9.3% in 2010 to 15.7% in 2011). The scores on the ease of switching range from 6.1% in Cyprus to 8.8% in Lithuania. Especially in Cyprus and Sweden the score dropped considerably.
- Competition: In Denmark (8.6), Sweden, Cyprus, Austria (all 8.5), the Czech Republic (8.1), the Netherlands and Finland (both 8.0) the average score for the competition component is at least 8.0. In Poland (6.7), Romania and Bulgaria (both 6.8) the average score for this component is below 7.0 and consumers of these member states perceive the least choice in providers for this market.

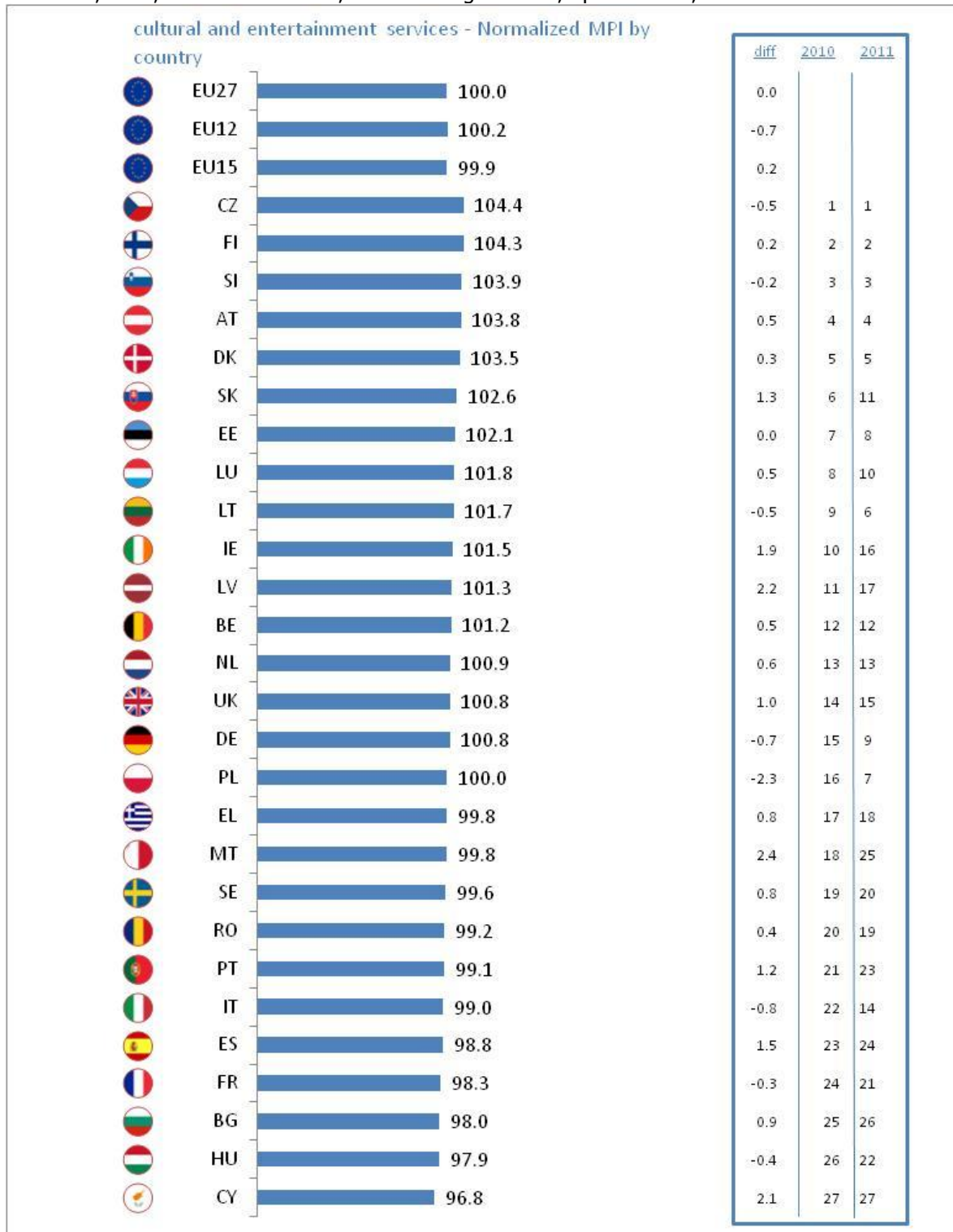
## General Conclusions

The market for commercial sport services is a well-performing market ranking third in the overall ranking of services markets at EU27 level. Changes in comparison to the 2010 results are minimal and differences between countries are limited. This indicates that the market for commercial sport services is performing well in all EU27 member states.



## xxi. Market for Cultural and Entertainment Services

The full description of the market is: Cultural and entertainment services – Theatres, Cinema, Museums, Zoos, Amusement Parks, Ticket selling services, Sport Events, Other.



## Overall and Relative Performance

The market for cultural and entertainment services scores on the normalised MPI 107.0, which is the second best score obtained by a service market. One can note a very small increase of 0.4 points in the MPI score since 2010. However, this is a negligible increase and did not have any effect on the place of the market in the ranking of the services markets.

Important to note is that the definition of this market changed slightly in comparison to 2010. It seems that this change did not have an impact on the results. It is, however, unclear if this change could be responsible for changes in scores at country level. <sup>52</sup>

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The market for cultural and entertainment services scores high on the component of comparability. With a score of 7.6, this market scores 0.7 points higher than the average score of the services markets for this component. However, the score did not change in comparison to 2010, which indicates that evaluation of EU consumers stayed stable between the two surveys.
- Trust: While the average score for all services markets decreased by 0.1 points in comparison to 2010, the score on trust for the market for cultural and entertainment services increased by 0.1 points, obtaining a score of 7.4 at EU level. This is again largely above the average score for all services markets of 6.6.
- 'Live up to what you wanted': Comparable to the other components, the market for cultural and entertainment services scores considerably higher than the average service market. This market obtains a score of 7.9 in comparison to an average score of 7.3. However, one can note a decrease of 0.1 points since 2010.
- Problems: The share of consumers encountering problems in the market for cultural and entertainment services has decreased to 3.1% (4.7% in 2010). This is significantly below the average result of 12.5% in services markets.

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<sup>52</sup> For the exact change in definition see chapter 2.2.5.C.



- **Complaints:** The percentage of European consumers complaining about encountered problems is low compared to the average of 77.3% of all service markets. Only 67.9% of consumers complain about problems. This score also dropped since 2010 by 3.9 percentage points.
- **Competition:** *The average score on the competition component for the market for cultural and entertainment services is 7.5 which is just 0.1 points higher than the overall average for the service markets.*

### Country analysis

With a maximum difference in scores of 7.6, one can state that market performance of cultural and entertainment services is evaluated relatively equally in all EU member states. No clear difference between the EU12 (100.2) and the EU15 (99.9) member states can be noted.

The best scoring countries are the Czech Republic, Finland, Slovenia, Austria and Denmark. The worst scoring countries are Cyprus, Hungary, Bulgaria, France and Spain. However, this difference between best and worst scoring countries is relative, since differences in scores are small.

If one looks at differences in ranking between the 2011 and 2010 results, one cannot note large shifts in the ranking. Largest differences in the normalised MPI scores do not exceed 2.5 points. All these findings indicate that the performance of the market for cultural and entertainment services is very stable.

The different components:

- **Comparability:** Scores on comparability range from 7.1 to 8.1, which means that scores are very close to each other. At the top we find Lithuania, the Czech Republic and Finland (all scoring 8.1). The score for Hungary dropped by 0.4 points which brought it to the bottom of the ranking (7.1).
- **Trust:** The best score for trust one can find in Slovenia. In this country, the market for cultural and entertainment goods receives a score of 8.0, while in Portugal consumers trust the least service providers in this market (6.9). Scores are comparable to 2010 scores.
- **'Live up to what you wanted':** In France, consumers' expectations are the least fulfilled in the market for cultural and entertainment services. Consumers give in this country a score of 7.5



on this particular component. At the other end, Danish consumers are the most enthusiastic on this item, giving a score of 8.7. Again, scores are stable compared to 2010.

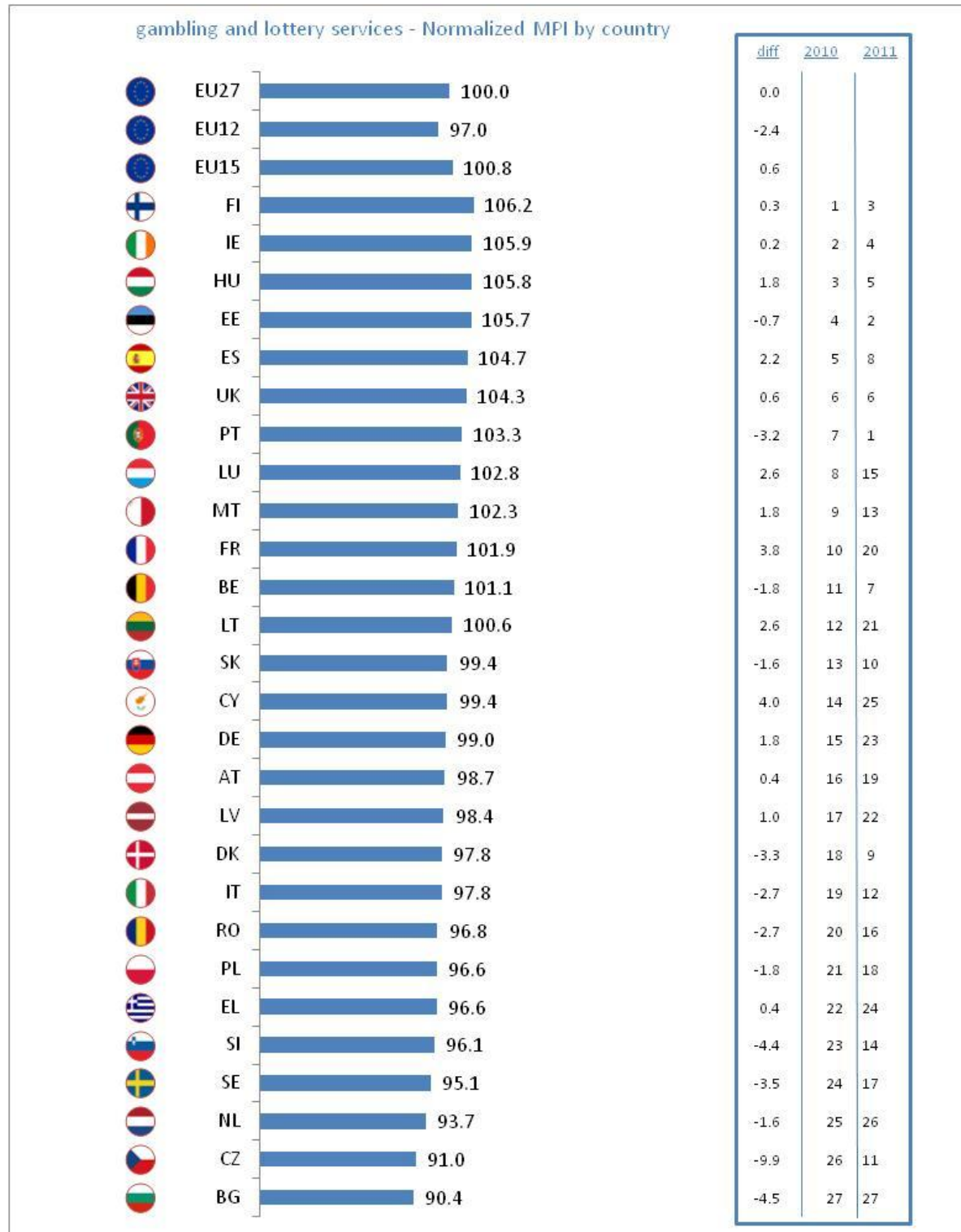
- Problems: As already mentioned in the general overview, the percentage of problems encountered in this market is very low. At country level we see percentages ranging from 1.6% to 8.4%. The highest percentage we can find in Malta, while Swedish and Dutch consumers did encounter the least problems. Especially in Spain (-6.3points), Cyprus (-5.5), the UK (-5.5), and Greece (-4.8), we see a decrease in the percentage of encountered problems. However, again, we could consider these as minimal changes in comparison to 2010 results.
- Complaints: One can note a large difference in the percentage of consumers complaining about the problems they faced in the market for cultural and entertainment services. In Slovenia, only 33.3% complained, while this percentage rises in Malta to 90.5%. The percentage of consumers complaining about problems did also change considerably in most countries. However, these changes go in all directions. The highest rise in complaints one can note in Sweden (+34.2 points), while in the Czech Republic the percentage dropped with almost the same figure (-31.5). It must be noted that that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- Competition: *In Austria, Finland (8.5), Denmark (8.4), the Czech Republic (8.3) and Belgium (8.2) consumers perceive the most choice in providers of cultural and entertainment services. In Cyprus, Romania (both 6.6) and Bulgaria (6.7) consumers perceive the least choice in providers for these services.*

## General Conclusions

The market for cultural and entertainment services appears to be a very stable market. The market is ranked at second place and seems to be very well positioned there. The normalised MPI scores of the different countries are very close to each other, indicating that this market is performing well in all countries. Performance on the various components changed only slightly in comparison to 2010. The only changes worth mentioning can be noted on the percentage of complaints made in different countries.

## xxii. Market for Gambling and Lottery Services

The full description of the market is: Gambling, lotteries, Betting services - Lotteries Casinos Internet/Mobile gambling, Other.



## Overall and Relative Performance

Ranked at 10<sup>th</sup> place, the market for gambling and lottery services is performing above the average of all services markets. It obtains a normalised MPI score of 102.4 at EU27 level which represents only a very small increase compared to 2010.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- **Comparability:** The market for gambling and lottery services scores 7.3 on the component of comparability. This is significantly above the average of 6.9. However, this score did not change in comparison to 2010, indicating no improvement on this component.
- **Trust:** A small increase of 0.1 points in the score of the trust component can be noted. This gives the market a score of 6.8, which is just 0.2 points above the average score of all services markets on this component.
- **'Live up to what you wanted':** As seen for the score on the trust component, this year's score on the 'live up to what you wanted' component also increased by 0.1, resulting in a score of 7.0. This score is however below the average score of 7.3 points of all service markets.
- **Problems:** The number of problems encountered in this market is very low. Only 3% of consumers mentioned that they have experienced problems in comparison to the average of 12.5% of all services markets. Moreover, the proportion of experienced problems in this market dropped in comparison to 2010 (4.2% in 2010).
- **Complaints:** The segment of consumers that complained about their problems in the market for gambling and lottery services dropped from 79.5% in 2010 to 77.7% in 2011. The 2011 result is around the average score for this item in all services markets.
- **Competition:** *With an average on the competition component of 8.0, the market for gambling and lottery services is among the top markets of all services markets. The score is 0.6 points above the overall average which means that the choice of providers is perceived better for this market compared to all other services markets.*



## Country analysis

Looking at the performance of the EU12 and EU15 member states in comparison to EU27 overall performance in the market for gambling and lottery services, a clear difference in performance is noted. The market is performing less well in the EU12 countries (97.0) in comparison to the EU15 countries (110.8). The score for performance dropped on average by -2.4 points in the EU12 member states.

An important factor in the declining performance of the market for gambling and lottery services in the EU12 member states is the significant decrease of the MPI in the Czech Republic (from 11 to 26 and -9.9 MPI) and the difference between the 2010 and 2011 results could be explained by an important event in the country. In the end of March 2011, the biggest lottery company Sazka in the Czech Republic was declared insolvent and the lottery license of the company was suspended in mid-May 2011.

The difference between the best and worst scoring country in the market is 15.9 points, which is just below the average difference for the services markets. This could indicate that some differences exist in the evaluation of the performance of this market between the countries but that the differences would be limited.

The best scoring countries are Finland, Ireland, Hungary, Estonia and Spain maintaining more or less the ranking at the top. However, Portugal, being number one in 2010, falls back to the 7<sup>th</sup> place in the ranking of 2011. France, on the contrary won 10 positions (from 20 to 10)

The worst scoring countries are Bulgaria, the Czech Republic, the Netherlands, Sweden and Slovenia. In all these countries, the scores decreased in comparison to the 2010 results. However, as already mentioned above, the largest decrease can be found in the Czech Republic.

The different components:

- Comparability: The scores on comparability range from 6.1 in Denmark to 8.4 in Estonia. In Cyprus, a considerable increase in the score on this component (from 6.1 to 7.1) is observed, while in the Czech Republic the score dropped by 1.0 point to a score of 7.0.
- Trust: The lowest score on trust is registered in the Czech Republic (4.6) which represents a drop of -1.9 points in comparison to the 2010 results. This is comprehensible considering the events described above. The highest score can be found in Estonia and Finland (7.7). The



scores on trust increased considerably in Luxembourg and France, where an increase of 0.8 points in the scores is observed.

- 'Live up to what you wanted': The 'live up to what you wanted' component scores between 5.4 points in Slovenia and 8.2 points in Ireland. Especially in the Czech Republic and Slovenia, the scores on this component dropped (by 0.7 points), while in Spain the highest rise in score (+0.8) is registered.
- Problems: As mentioned above, the percentage of problems encountered in this market is very low ranging from 0.4% in Ireland to 6.9% in the Netherlands. The largest drop in the percentages of problems encountered can be found in the UK (-6.2 percentage points).
- Complaints: The percentage of consumers complaining about problems ranges from 33.3% in Portugal and Estonia to 100% in Malta. However, it has to be noted that answers on this question were only given by consumers that experienced problems. Given the fact that only a very small percentage of consumers did experience problems, these percentages represent only a very small base of respondents. Consequently, one should be careful in interpreting these results.
- Competition: In Lithuania, Sweden (both 9.2), Austria and Hungary (both 9.0), consumers perceive the most choice in providers for gambling and lottery services. In Bulgaria (6.7) and Greece (6.9) consumers perceive the least choice in providers for these services.

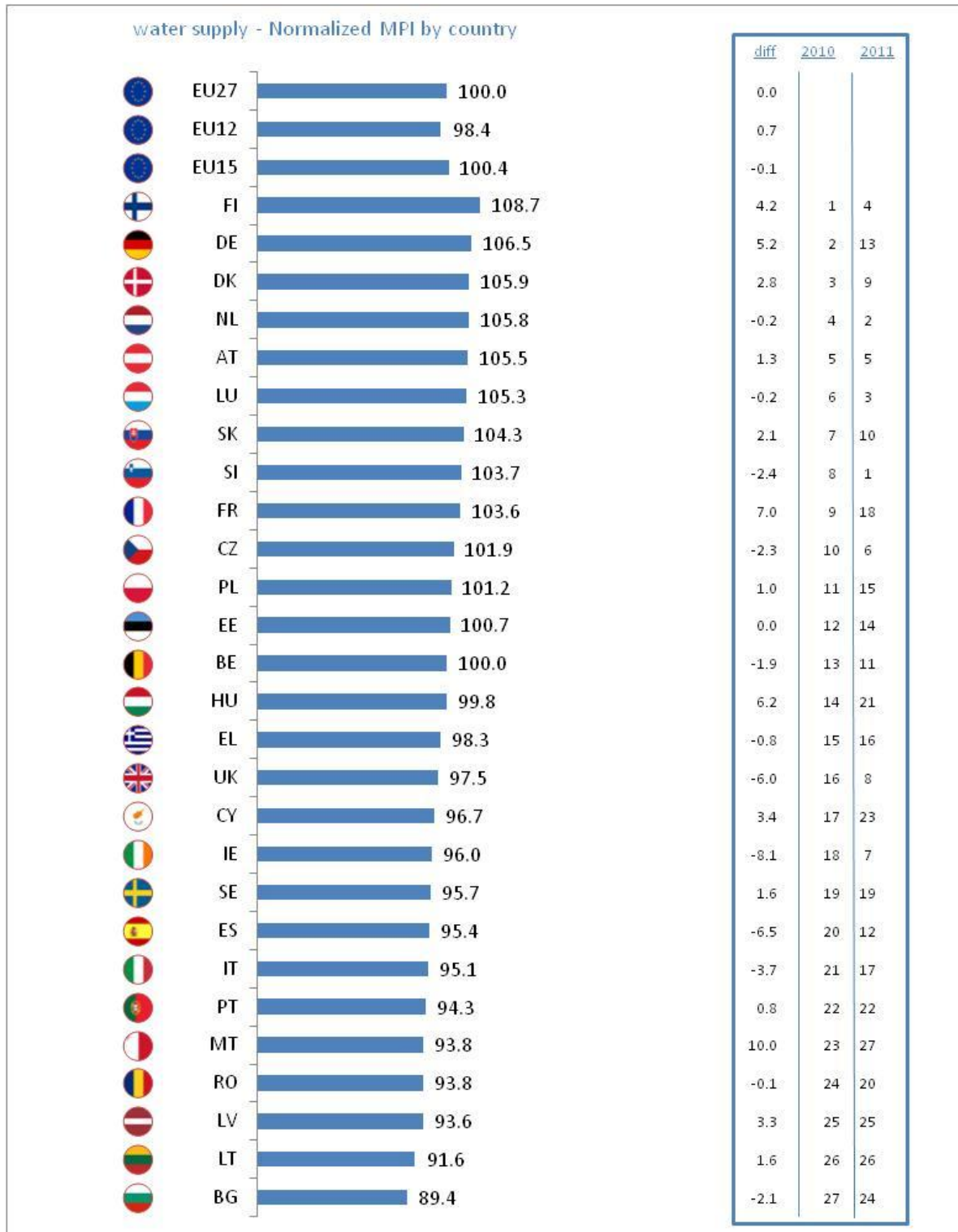
## General Conclusions

The market for gambling and lottery services is performing above the average, obtaining 10<sup>th</sup> place in the ranking of all services markets at EU27 level. While at EU27 level, the performance of this market has stayed stable, a clear drop in overall performance in the EU12 member states is observed. The recent events in the Czech Republic could have had an impact on the results of 2011. The next wave of the survey will provide more information regarding the market, clarifying if the decline in performance is only temporary or structural.



### xxiii. Market for Water Supply

The full description of the market is: Water supply.





## Overall and Relative Performance

The market for water supply obtains a normalised MPI score of 99.3 at EU27 level. This means that the market is scoring just below the average of all service markets, which is also reflected in its 14<sup>th</sup> position in the ranking. With this score, the market for water supply is at an equal level with the market for legal and accountancy services and scoring just below the market for tram, local bus and metro. The definition of the market for water supply was changed slightly in comparison to 2010.<sup>53</sup> This change appears to have no impact at EU27 level but could have an impact on the results at country level.

Only a small difference of -0.9 points can be noted in comparison to the score of 2010, which indicates that the market for water supply is stable in its performance at EU27 level. Consequently, the ranking of this market did not change significantly. It moved up by two places in the ranking. This shift is, however, mainly due to the fact that two markets that were ranked higher in 2010 were left out in this years' survey.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The market for water supply scores a 6.2 on the comparability component which is a considerable decrease compared to 2010 (6.5). Moreover, the average score for services markets stayed stable between the two surveys at 6.9. This could be an indication that the market for water supply has some issues on comparability. Given the fact that in most countries a factual liberalisation of the market for water supply does not exist yet, this result should, however, not be very surprising.
- Trust: For the component of trust, the market for water supply stayed stable at a score of 6.7. This is just above the average score of 6.6 of all services markets. Considering the fact that the overall average score did decrease in comparison to 2010 by 0.1 points, one could suggest that the market for water supply is scoring well on trust.
- 'Live up to what you wanted': For the component 'live up to what you wanted', the score of the market for water supply decreased by 0.1 points ending at a score of 7.4. This is still

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<sup>53</sup> For the exact change in definition see chapter 2.2.5.C.

above the average score of 7.3 of all services markets but indicates that on this component the market for water supply is less well-performing compared to 2010.

- **Problems:** 9.2% of the respondents mentioned to have experienced problems in the last year. This score is more or less comparable to the score of 2010 and still below the average score of 12.5% of all services markets.
- **Complaints:** With a proportion of 78.8% of consumers complaining about the problems they experienced, the number of complainants in this market has increased compared to 2010. In 2010 'only' 73.3% of consumers complained. Moreover, with this percentage, the water supply is scoring better than the average percentage of complaints of 77.3% in all services markets, while in 2010 the percentage of complainants in this market was still considerably below the average percentage of all service markets. This increase in the number of complainants could be an indication that problems in the market for water supply are perceived to be more severe than in 2010. In this market complainants tend to address their complaint also more easily to third party organisations (12%).
- **Competition:** *Comparable to the postal, train and the local transportation services, the average on the competition component for the market for water supply is with a score of 5.0 the lowest of all surveyed service markets (together with train services). The score (2.4 points below the overall average for the service markets) indicates that the choice of providers is perceived very restricted for this market. Again, the reason for this score can be found in the fact that in most member states this service is (semi-) governmentally organised.*

## Country analysis

Consumers in the EU12 member states (98.4) tend to evaluate the performance of the market for water supply in more negative terms than consumers in the EU15 member states (110.4). However, comparing the results with the 2010 results, it is seen that the performance in the EU12 member states has slightly improved, while in the EU15 countries there is a very small, almost negligible, decrease to note.

Finland, Germany, Denmark, the Netherlands and Austria rank at the top of the countries' list of this market while Bulgaria, Lithuania, Latvia, Romania and Malta are found at the bottom. In several countries, the MPI scores increased: Malta (+10.0), France (+7.0), Hungary (+6.2) and Germany (+5.2). Elsewhere, other countries registered a considerable decrease in the score compared to



2010: Ireland (-8.1), Spain (-6.5), and the UK (-6.0). With the decline in the MPI score, Ireland also lost 11 positions in the ranking (from 7 to 18). Germany, on the other hand won 11 positions, (from 13 to 2)

There are no clear explanations to be found for such increases or decreases in scores. However, it can be suggested that there is a relation between the increase/decrease in a score with the improvement/decline in economic situation in a country. Moreover, it should be also noted that there was a slight change in definition compared to 2010, which could also have an impact on these changes. It is clear that these changes in scores of MPI also have influenced the changes in the ranking of the countries.

The different components:

- Comparability: The comparability scores range from 4.8 to 7.5. Cyprus has the lowest score while Slovakia scores the highest. Changes in the scores are considerable. The score of Malta went up by 2.2 points and scores in Cyprus, France and Finland went up by more than 1.0 point. In a considerable number of countries, scores went down by more than 1 point: the UK, Spain, Ireland, Italy, Estonia, and Slovenia.
- Trust: The worst scoring country on trust is Bulgaria (5.1 points) while the best scoring country is Denmark (7.9). Overall, the scores are more or less stable compared to 2010, with the exception of Spain where a decline of -1.2 points on trust is recorded.
- 'Live up to what you wanted': The market for water supply scores the best on this component in Austria (8.9) while in Sweden and Bulgaria, both scoring 6.1, the lowest scores are observed. The scores are stable in comparison to 2010, with the exception of Hungary where the score increased by 1.1 points.
- Problems: The percentages of problems encountered by consumers range from 3% in the Netherlands to 29.2% in Ireland. While in most countries slight decreases are detected, Ireland shows a large increase of 22 percentage points compared to 2010.
- Complaints: Italian consumers who experienced a problem complained the most about problems in the market for water supply (97.7%). The least complainants can be found in Denmark, where less than half of consumers encountering problems in the market for water supply also complained about these problems (47.4%). This percentage in Denmark decreased considerably compared to 2010 (-16.6 points). In France the percentage



decreased by 11.5 percentage points. On the other hand, strong increases can be noted in Cyprus, Slovenia, Italy, Estonia, Romania, Finland, Bulgaria, Latvia, and the Czech Republic. In all these countries there was an increase of at least 10 percentage points. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.

- *Competition: With an average score of 7.1, France has the highest score on this component, followed by Germany (6.8), Hungary (6.5) and Finland (6.4). Especially in Cyprus (1.4) and Bulgaria (1.8), the score for this market is extremely low for the competition component. Other countries with a very low score are Portugal (2.5) and Greece (2.8).*

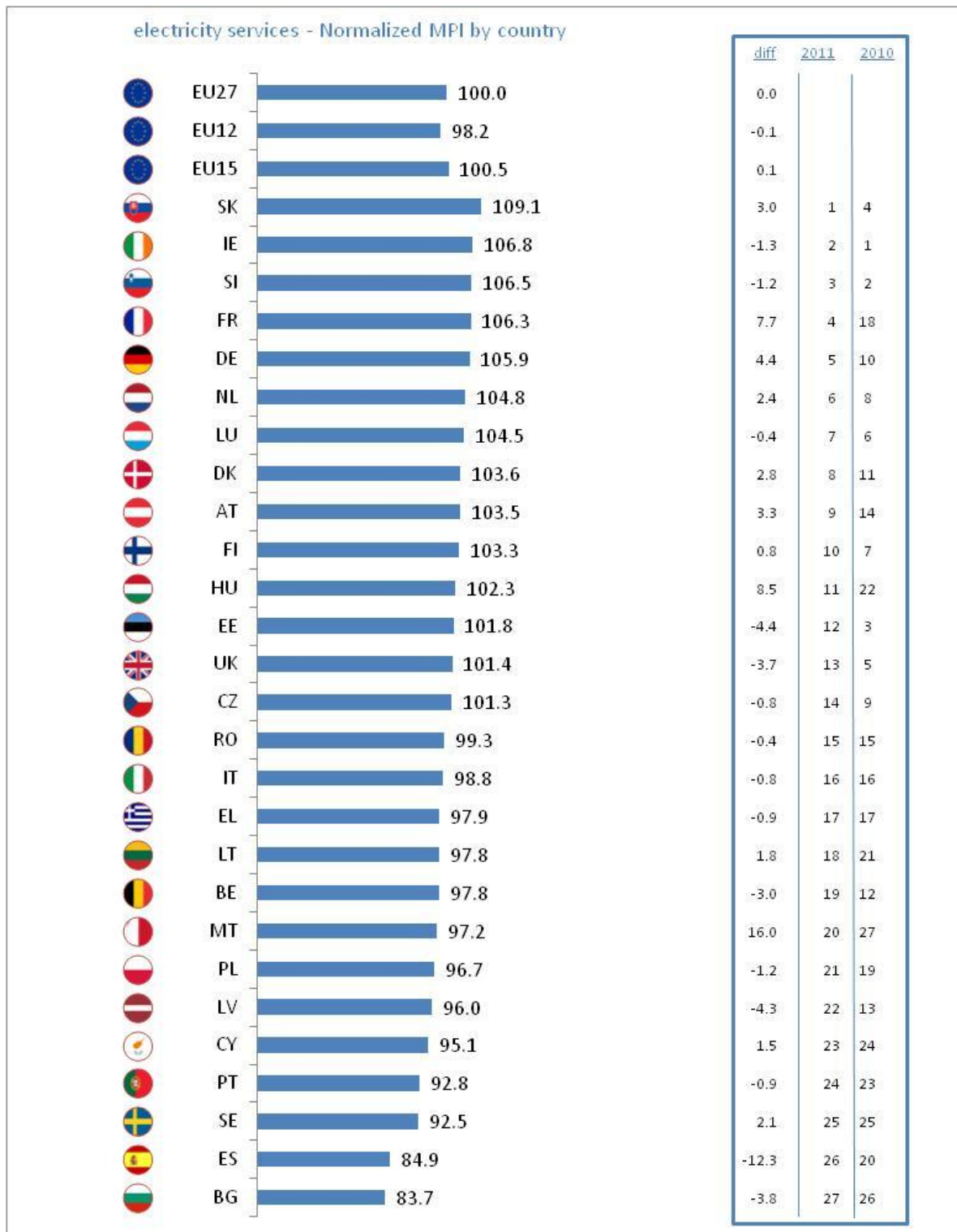
## General Conclusions

The market for water supply stayed at EU27 level more or less in the same position in the ranking of services markets. The market is still performing slightly below the average of this group. An important aspect to note for this market is that the comparability component is scoring badly. The fact that in most countries this market is not de facto liberalised yet, could explain this low score. Another concern in this market could be the increase in the number of complaints. Although the number of problems encountered by consumers is relatively low, the increase in complaints could indicate that problems are more severe in comparison to 2010.

A comparison of performance between the countries shows that although at EU level the score stays stable, there are important changes at country level. In most countries, either an increase or a decrease of the MPI score is observed which eventually equals out the EU level score.

## xxiv. Market for Electricity Services

The full description of the market is: Electricity.



## Overall and Relative Performance

The market for electricity services obtains a normalised MPI score of 95.7 at the EU27 level. This places the market for electricity services at the 25<sup>th</sup> place in the ranking. In comparison to 2010, this market's performance decreased by 2.0 points.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that the following:

- **Comparability:** The comparability score dropped by 0.3 points in comparison to last year's result, ending at a score of 6.1 for this component. This means that the market for electricity services performs well below the average (6.9) with regard comparability.
- **Trust:** On the trust component, the score dropped by 0.2 points to 6.1 this year. This is also far below the average score of 6.6 of all service markets.
- **'Live up to what you wanted':** Comparable to the previous two components, the score on the component 'Live up to what you wanted' dropped by 0.3 points ending below the average (7.3) with a score of 6.9.
- **Problems:** 13.7% of consumers experienced problems in the electricity services market, which is a score above the average of 12.5% for all services markets. This percentage increased in comparison to 2010 (12.2%).
- **Complaints:** 81.1% of consumers complained about the problems they experienced. This score is above the average of 77.3% for all services markets and also increased in comparison to the 2010 results (79.8%)
- **Switching:** 13% of consumers switched the supplier or tariff plan for electricity services. This is below the average for all switching markets (15.0%) but represents an increase in comparison to 2010 (10.8%). The ease of switching gets a score of 6.2, which is equal to last year's score and below the average score for all services markets.
- **Competition:** *The choice of providers of electricity services is in most member states rather restricted which is proven by the low score of 6.1 on the competition component. The score is 1.3 points below the overall average for all service markets.*

## Country analysis

Compared to the EU27 score in this market, the EU12 countries (98.2) perform below the average and their score declined in comparison to 2010. The EU15 countries (100.5) on the other hand, experienced a very small increase in the score compared to 2010.

The best scoring countries are Slovakia, Ireland, Slovenia, France, and Germany. Bulgaria, Spain, Sweden, Portugal and Cyprus are at the bottom of the ranking. A large increase in the normalised MPI scores can be found in Malta (+16.0), Hungary (+8.5) and France (+7.7), while in Spain (-12.3) the normalised MPI score dropped considerably. For Hungary (from 22 to 11) and France (from 18 to 4) this resulted in an upward jump of more than 10 positions in the ranking.

A possible explanation for the increase in the score of Hungary could be that in 2010 one of the major suppliers had temporary supply issues which could have influenced the low score of 2010. The drop in the score for Spain could be due to the continuing economic crisis in this country.

The difference between the maximum and minimum score in this market equals 25.4, which is a clear indication that the performance of this market is highly country-dependent. However, it is important to note that two countries in particular are scoring very low in this market, namely Bulgaria and Spain, in comparison to the other member states.

The different components:

- **Comparability:** The best scoring country on comparability is Slovakia (7.2) while Spain is the worst performing country on this aspect (4.4). The score of Malta (+2.1) and Cyprus (+1.0) has gone up considerably, while the score in Spain (-1.9), Estonia (-1.3), Bulgaria (-1.2) and the Czech Republic (-1.0) decreased significantly.
- **Trust:** On this component, Slovakia is again the best scoring country (7.4), while Bulgaria is closing the ranks with a score of 3.9. Especially Latvia (-1.6) and Bulgaria (-1.8) have seen a decrease in the score on this component.
- **'Live up to what you wanted':** Again, Bulgaria can be found at the bottom of the ranking (with a score of 5.0) while in Denmark electricity services get the best score for living up to what consumers want (8.5). Important changes in scores can be noted for Malta (+1.2) and Hungary (+1.2) which both record a much better score than in 2010. In Spain the average score decreased by 1.0 point.
- **Problems:** Consumers were the least likely to encounter problems in Luxembourg (4.4%), while in Spain 29% of consumers had problems in the electricity services market. In Malta,





the share of consumers having problems in this market decreased considerably from 38.6% to 17.2%, while an important increase can be noted in the UK, from 8.5% in 2010 to 17.4% in 2011 and in Spain (+11.6 points).

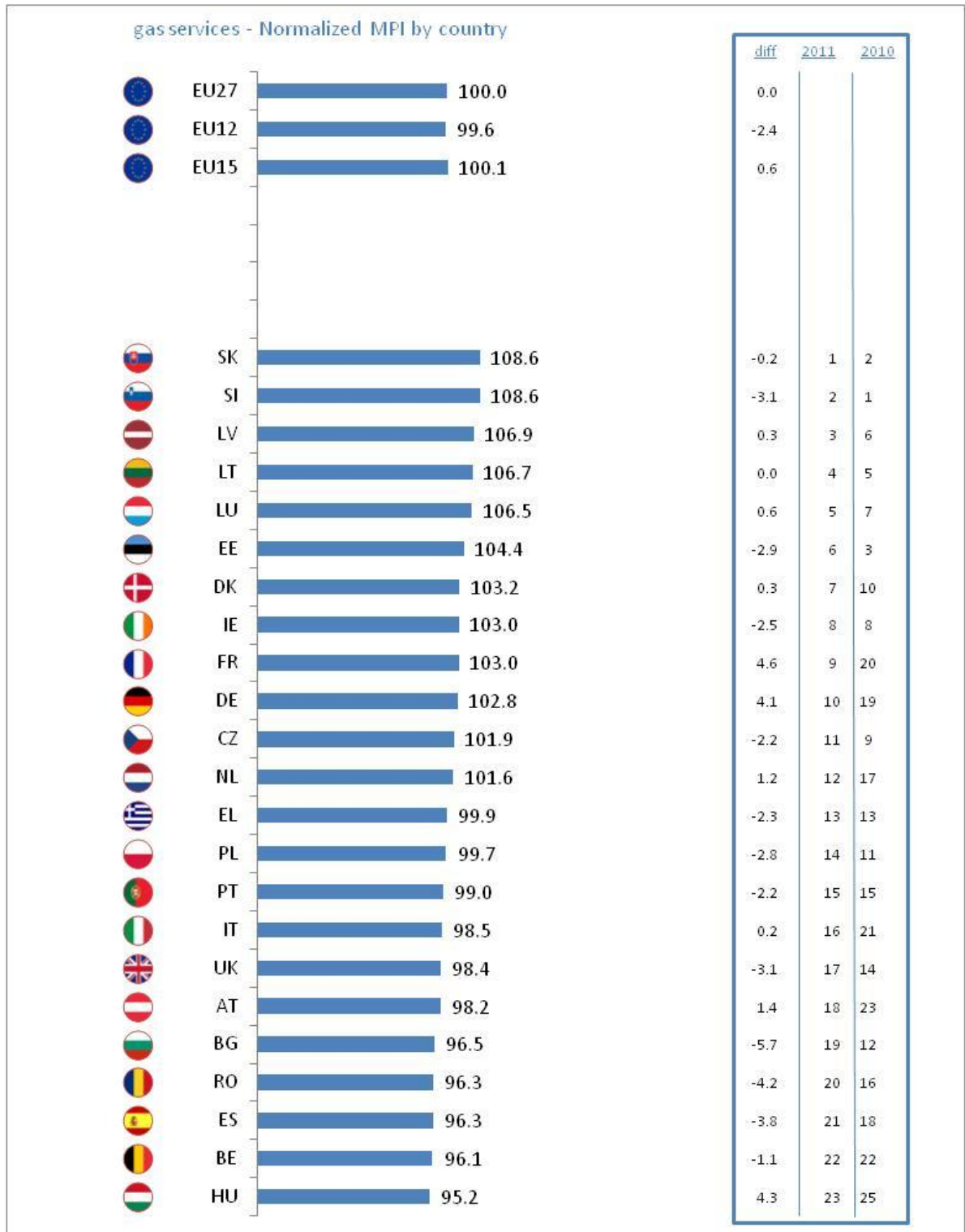
- Complaints: In Spain (95.2%) and Italy (93.1%), consumers complained the most about their problems, while in Poland only 56.5% complained in 2011. The percentage of complainants went up considerably in Cyprus (+30.7 points) and Luxembourg (+22.5). The percentage of complainants went down considerably in Slovenia (-20.8), Ireland (-15.1), and Poland (-15.1). These changes are, however, only indicative, since the basis for analysis is low for this item.
- Switching: In Ireland, consumers switched the most (33.1%) while in Bulgaria only 0.8% of consumers switched the tariff plan or provider. It is also in Ireland that switching is perceived the easiest (7.8). In Latvia, consumers consider switching as very difficult, only giving a score of 2.7 to 'ease of switching'.
- Competition: *In Finland and the Netherlands (both 7.9), consumers perceive at least some choice in providers of electricity services. The same is true for the UK and Sweden (7.6), both countries with an average above 7.5. In all other member states the average is below 7.5. Especially in Cyprus (1.1), Bulgaria (1.6), Portugal and Latvia (both 2.1), the score for this market is extremely low for the competition component, which means that consumers perceive almost no choice in provider for this service.*

## General Conclusions

In 25<sup>th</sup> place in the overall ranking of services markets at EU27 level, the market for electricity services can hardly be considered a well-performing market. The scores on all components decreased in comparison to 2010. Furthermore, differences between countries are important which indicates that the perceived performance of the electricity services market is highly dependent on the country. Country specific contexts can also play an important role in this sometimes politically sensitive market. Elections but also the economic situation can have an important influence on the market performance scores in each country.

## xxv. Market for Gas Services

The full description of the market is: Gas.



## Overall and Relative Performance

The normalised MPI score for the market for gas services at EU27 level is 99.2 which means that this market is performing just below the average level of all services markets. The gas services market is ranked as the 16<sup>th</sup> market and increased its performance slightly by 0.5 points in normalised MPI score in comparison to the 2010 results.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The score for comparability is 6.5 and stayed at the same level as in 2010. The market for gas services is perceived to be functioning below the average performance of all services market on this component (average score is 6.9).
- Trust: The score for trust increased by 0.1 points in comparison to the 2010 results, resulting in a score of 6.5 which is just below the average score on this component (6.6) for all service markets.
- 'Live up to what you wanted': Also, on this component the market for gas services is showing a score just below the average of all services markets. A score of 7.2 still represents a mediocre evaluation and did not change in comparison to the 2010 results.
- Problems: 9.7% of consumers of gas services experienced problems with their provider. The figure increased in comparison to 2010 (8.8%) but is still below the average of all services markets (12.5%) which means that the market for gas services is scoring well on this item.
- Complaints: 83.0% of consumers experiencing problems also complained about it. This percentage stayed stable and is still above the average percentage of complaints in the services markets (77.3%).
- Switching: 11.5% of consumers in the gas services market switched the supplier or tariff plan in the last year. We can note an increase in switching behaviour. In 2010, only 10.6% of consumers switched their supplier. However, switching is still less popular in this market compared to all services markets taken together (average switching percentage is 15.0%). Switching is not considered as very easy by the European consumers of gas services. The question on 'ease of switching' receives a score of 6.3, while the average score on this item is 6.8. The score on this item did not change in comparison to the 2010 results.



- Competition: Comparable to the market for electricity services, the choice of providers of gas services is in most member states rather restricted. An average score of 6.2 on the competition component is for this reason no surprise. The score is 1.2 points below the overall average for all service markets.

## Country analysis

Only small differences can be noted between the EU12 (99.6) and the EU15 (100.1) member states. The EU12 countries seem to show slightly lower scores on performance in this market than the EU15 countries.

The best scoring countries are Slovakia, Slovenia, Latvia, Lithuania and Luxembourg while the countries with the lowest perceived performance are Hungary, Belgium, Spain, Romania, and Bulgaria. Compared to last year, Bulgaria's performance score went down by 5.7 points and France won 11 positions in the ranking (from 20 to 9). The difference in the normalised MPI scores between the best and worst scoring countries amounts to 13.4 points, which is below the average difference for services markets (16.6 points). This is an indication that scores of the different countries in the market for gas services are close to each other. Consequently, large changes in ranking are not necessarily reflecting real changes in market performance in the different countries.

The different components:

- Comparability: Scores on comparability range from 5.3 points for Denmark to 8.4 points for Lithuania. There are no major changes in scores in comparison to 2010 on this component.
- Trust: The highest score on trust is observed in Luxembourg, Denmark and Ireland (all 7.5), while Bulgaria shows the lowest performance on this component (5.6). Trust in the market for gas services increased particularly in Germany (5.9 in 2010, 6.8 in 2011).
- 'Live up to what you wanted': The best scoring country on this component is Denmark (8.3), while Bulgaria is again found at the bottom of the ranking (6.6). No major changes can be distinguished in the results in comparison to the 2010 results.
- Problems: The proportion of consumers experiencing problems in the market for gas services ranges from only 2% in Luxembourg to 20.8% in Romania. No important changes in performance on this item can be noted.



- **Complaints:** The percentage of consumers complaining about problems is relatively high in all countries, ranging from 60% in Luxembourg to 96% in Slovakia. Especially in Latvia, Estonia and Slovenia, there is an increase in complaints of over 30 percentage points. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Switching:** Only 1.8% of Greek gas services consumers switched the supplier or tariff plan in the last year, while Ireland has most switchers in this market (22.5%). In Greece, there has been a large drop of -9.1 percentage points in switching, while in Ireland there was a rise of 11.1 percentage points in switching behaviour. Another country that shows an important change in switching behaviour is Bulgaria where the percentage of consumers who switched dropped by 10.3 points.

Ireland has the highest proportions of consumers who switch and these consumers also consider switching to be the easiest of all European consumers, with a score of 7.5. In turn, the Greek consumers consider switching as the most difficult, giving it a score of 4.1. Especially Czech consumers evaluated switching to be easier in 2011, giving it a score of 7.0 in comparison to the score of 5.3 in 2010.

- **Competition:** *In the UK (7.6), the Netherlands (7.4), France (7.3) and Germany (7.1), consumers perceive the most choice in providers of gas services. In Greece (3.0) and Romania (3.5), consumers perceive only a very restricted choice in providers for these services. In Cyprus, Finland, Malta and Sweden, the market for gas services was not surveyed.*

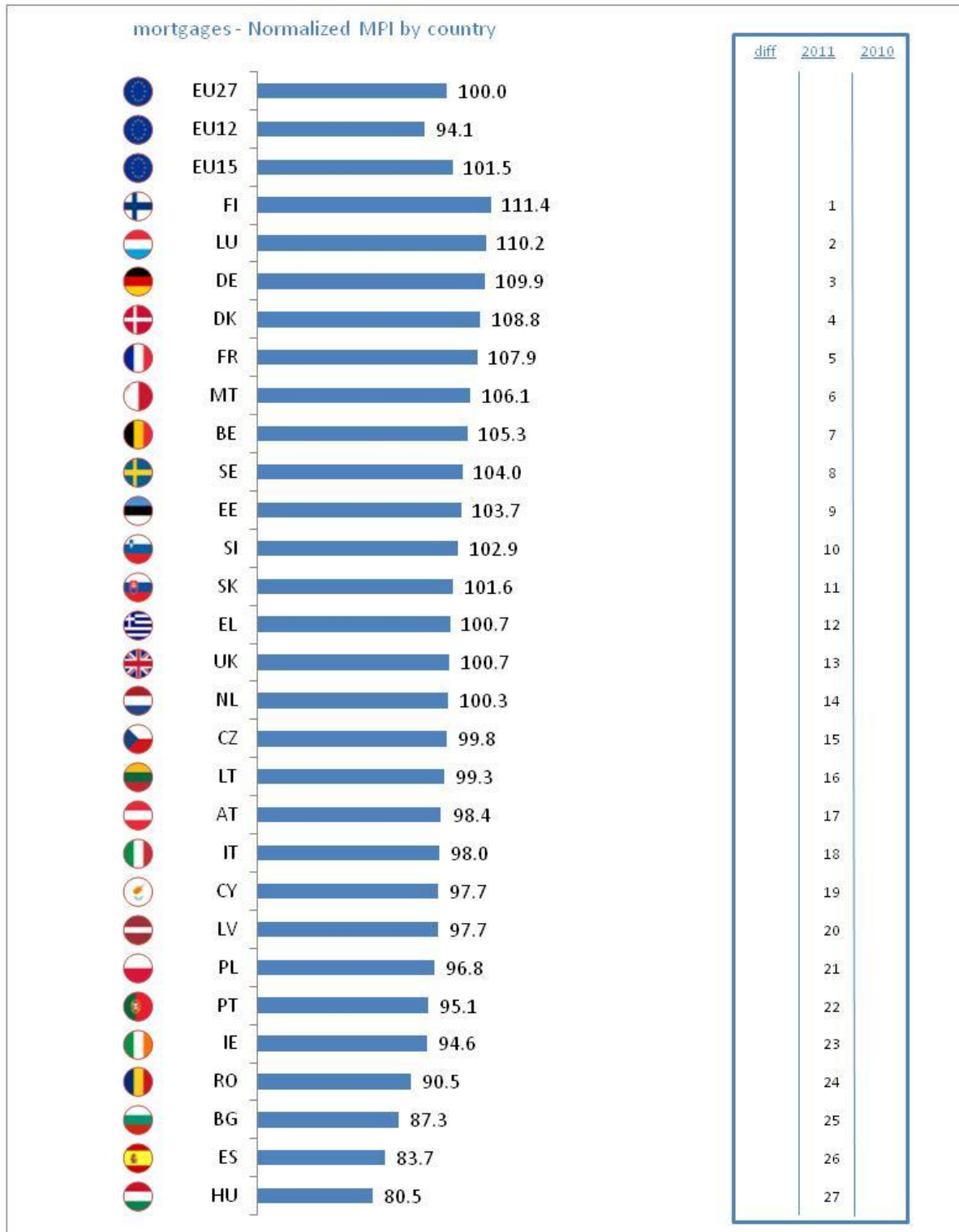
## General Conclusions

The market for gas services is in 16<sup>th</sup> place in the ranking performing just below the average of the services markets. The performance of this market stayed stable on most of the components. No real improvements could be distinguished in the different components.

Considering the fact that the normalised MPI scores do not differ largely between countries, one could consider the market for gas services to be performing overall just below the average service market in the EU. Important to note is, however, that while on average the number of consumers encountering problems and the number of consumers switching the provider or tariff plan is below the average of all services markets, important differences are seen between the countries in scores on these items.

## xxvi. Market for Mortgages

The full description of the market is: Banking - Mortgages.



## Overall and Relative Performance

At EU27 level, the market for mortgages is one of the least-performing markets, ranking at the 28<sup>th</sup> place of all services markets. It is a new market in the 2011 survey and as such we cannot compare the data to last year's data to see if there has been a shift in the performance of this market.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: With a score of 6.3, the market for mortgages is scoring below the average of all services markets (6.9) on the comparability component
- Trust: The trust component receives a score of 6.0. This is largely below the average score of 6.6 of all service markets for this component.
- 'Live up to what you wanted': This component scores a 6.5, which is 0.8 points below the average score for all service markets.
- Problems: 12.9% of consumers in the market for mortgages experienced problems in the last two years. This percentage is slightly above the average percentage for all services markets (12.5%).
- Complaints: 82.5% of those consumers encountering problems did also complain about these problems. 66.8% complained to the mortgage provider, 36.8% to family and friends, and 13.2% did even complain to a third formal party, such as consumer organisations.
- Switching: 12.5% of the consumers in the market for mortgages switched provider or mortgage in the last two years. This is below the average score of switching behaviour of consumers in switching markets (15.0%). Consumers tend to switch slightly more their mortgage within the same supplier (7.3%) than switch the supplier (6.2%). Overall, consumers don't feel that it is easy to switch (5.8), which is 0.9 points below the average for this component.
- Competition: *With an average score of 7.3, the market for mortgages gets almost the same score as the overall average for the service markets (7.4).*

## Country analysis

Comparing the EU15 (100.5) and the EU12 (94.1) countries to the overall EU27 average, we can see that the market for mortgages is under-performing in the EU12 countries.

The best scoring countries are Finland, Luxembourg, Germany, Denmark and France. The worst scoring countries in this market are Hungary, Spain, Bulgaria, Romania and Ireland. It should not be surprising to see Spain and Ireland in this list of worst scoring countries taking into account the current economic crisis in these countries.

The difference between the scores of the best and worst scoring countries counts 30.9 points, which clearly indicates that the market for mortgages is very heterogeneous in Europe (average score in difference for services markets is 16.6 points). The divergent economic situations in the EU countries and more specifically the banking crisis that hit the EU countries differently could have an influence on the market performance of this specific market. Therefore, the results of the next wave of the survey may well show further changes driven by financial and economic developments in individual countries.

The different components:

- Comparability: The scores on comparability range from 3.8 to 7.3 points, with Hungary as the worst and Luxembourg as the best scoring country.
- Trust: The average score for trust is 6.0, while the lowest score is for Hungary (3.5) and the highest score is for Denmark and Luxembourg (7.5). Remarkable is that Denmark is scoring very high on this component, while for comparability it is only positioned in the middle of the ranking.
- 'Live up to what you wanted': Again, Hungary is the lowest scoring country on this component, scoring only 4.9 while Finland is the best scoring country on this component with a score of 8.3. Worth mentioning is that Sweden is situated in the middle of the ranking on this component, while for the other two components presented above, the Swedish result is among the highest scores.
- Problems: The percentage of problems encountered ranges from 4% in Sweden to 32% in Hungary. This makes Hungary once more the lowest performing country on this component for the market for mortgages.



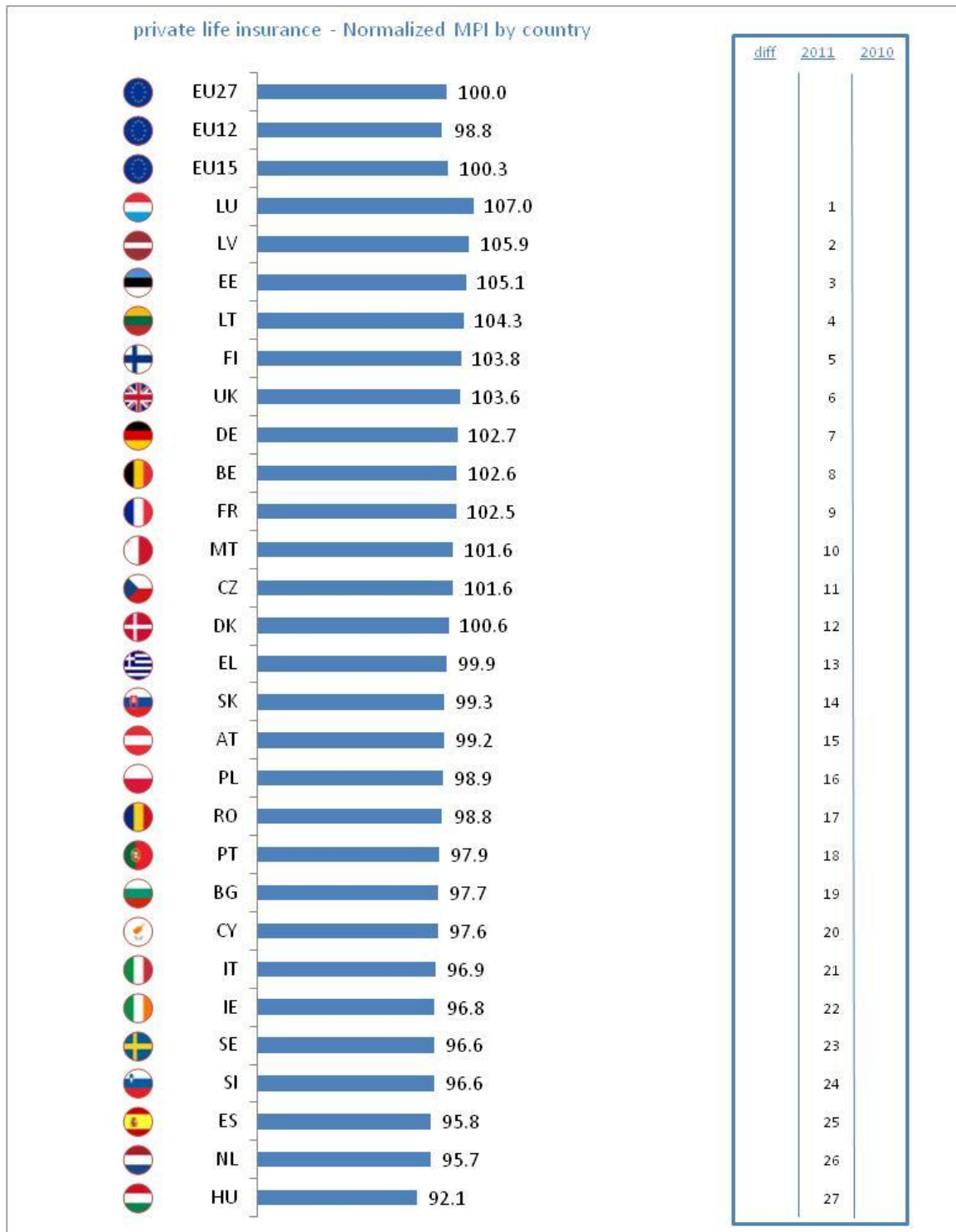
- **Complaints:** The largest share of consumers complaining about their problems can be found in Spain (93.3%) and Italy (90.0%), while Slovenia registers the lowest proportion of complainants (55.2%). In Hungary, we observe that 'only' 71.3% complained, a low figure in comparison to the average, but also in relation to the bad scores the market for mortgages gets on the other components in this country. However, it should be noted that the base of analysis (consumers who have experienced problems) is low and therefore the results should be taken as indicative.
- **Switching:** Danish consumers have switched the most in the market for mortgages (24.6%). Slovenians have switched the least, with only 4.4% of consumers switching either the provider or mortgage plan. Switching is perceived the most difficult in Ireland (3.9 points) and Spain (4.2 points), while in France (7.2), Germany (7.1) and Finland (6.8) consumers evaluate switching as easier.
- **Competition:** *In Finland (8.7), Slovakia (8.5), Sweden (8.3), Denmark and the Czech Republic (both 8.1), the average score for the competition component is above 8.0. In Estonia (6.6), Italy (6.3), Spain (6.2) and especially Ireland (5.4), the average score for this component is below 7.0 and consumers of these member states perceive the least choice in providers for this market.*

## General Conclusions

The market for mortgages is ranked at 28<sup>th</sup> place in the list of services markets, which makes it one of the least performing markets for services. The performance is weak on almost all components. However, we can note large differences in the evaluation of the performance of the market between the EU member states. In general, the EU12 countries are performing not as well as the EU15 countries. Furthermore, we can clearly see an influence of the current economic instability in some countries on the evaluation of the performance of this particular market. The low normalised MPI scores for Ireland and Spain points in this direction. Therefore, it will be interesting to monitor developments in this market in next waves of the survey.

## xxvii. Market for Private Life Insurance

The full description of the market is: Life-Insurance - Private life-insurances that provides financial benefits to a designated person upon the death of the insured - including Endowment insurance and Annuities.



## Overall and Relative Performance

The market for private life insurance is ranked the 20<sup>th</sup> in the overall ranking at EU27 level of all services markets. It obtains a normalised MPI score of 98.1 which clearly indicates that this market is performing below the average. The market for private life insurance is a new market in the 2011 survey and therefore no data are available for comparison.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: With a score of 6.5 for comparability, this market is scoring below the average of 6.9 points of all service markets.
- Trust: The market for private life insurance is also underperforming on the component of trust. It obtains a score of 6.3, whereas the average score equals 6.6 for all services markets.
- 'Live up to what you wanted': The average score for all services markets on this component is 7.3. The market for private life insurance only obtains 6.9 for the 'live up to what you wanted' component.
- Problems: 8.3% of the consumers in the market for private life insurance encountered problems. Despite the low score on the components above, we observe that in this particular market, there are fewer problems experienced than on average in the services markets (12.5%).
- Complaints: The share of consumers complaining about problems is also lower than the average (76.7% with an average for all services markets of 77.3%) which is in line with the problems component.
- Switching: 11.2% of consumers switched in the private life insurance market. This is 3.8 percentage points below the average for all service markets (15.0%). When switching, consumers seem to prefer to switch products from different suppliers (8.2%) over products within the same supplier (4.1%).
- Competition: *The average score for the market for private life insurances on the competition component is 7.8, which is 0.4 points above the overall average for the markets for services.*

## Country analysis

The EU12 countries seem to score lower on performance in the market for private life insurances than the EU27 overall performance. The best scoring countries are Luxembourg, Latvia, Estonia, Lithuania and Finland. At the bottom of the ranking, we find Hungary, the Netherlands, Spain, Slovenia and Sweden.

The difference between the best and worst scoring countries totals 14.9 points, which is below the average difference for services markets (16.6 points). This indicates that scores for performance in this market in the different countries are close to each other and implies that the market for private life insurance is fairly homogeneous across the 27 member states.

The different components:

- Comparability: The scores on comparability range from 5.1 to 7.4. The worst scoring countries are Hungary (5.1), Denmark (5.3), and Sweden (5.6). The best scoring countries are Lithuania (7.4), Latvia (7.3) and Estonia (7.1).
- Trust: The trust scores go from 5.4 to 7.4, with Hungary again at the bottom of the ranking. The best scoring country is Luxembourg. Denmark is scoring well on this component, while its score for comparability was one of the lowest.
- 'Live up to what you wanted': Sweden is the worst scoring country on this particular component (6.0), while its score on trust was relatively high. The best scoring country, with a score of 7.8, is – again - Luxembourg.
- Problems: Hungarian consumers faced the most problems (16.2%), while in Sweden only 3.7% experienced problems in this market.
- Complaints: Austrians are the most likely to complain when problem occurs, with 100% of consumers encountering problems also complaining about these problems. In Estonia, at the other end of the ranking, 'only' 55.6% of consumers complained. Dutch consumers are the most likely to complain to a third party formal organisation when encountering problems in the market for private life insurance. No less than 31.4% addressed their complaints to these types of organisations.
- Switching: In Spain (16%) and Hungary (15.4%), we see the largest share of consumers that switched the insurance plan or insurance provider. In Malta only 5.6% switched. While



in Cyprus the number of consumers that switched the insurance plan or insurance provider is relatively high (14.6%), Cyprus is scoring the worst on the question on 'ease of switching' (4.4). In Latvia, we can find the highest score on this question (7.8), indicating that in this country switching is considered the easiest.

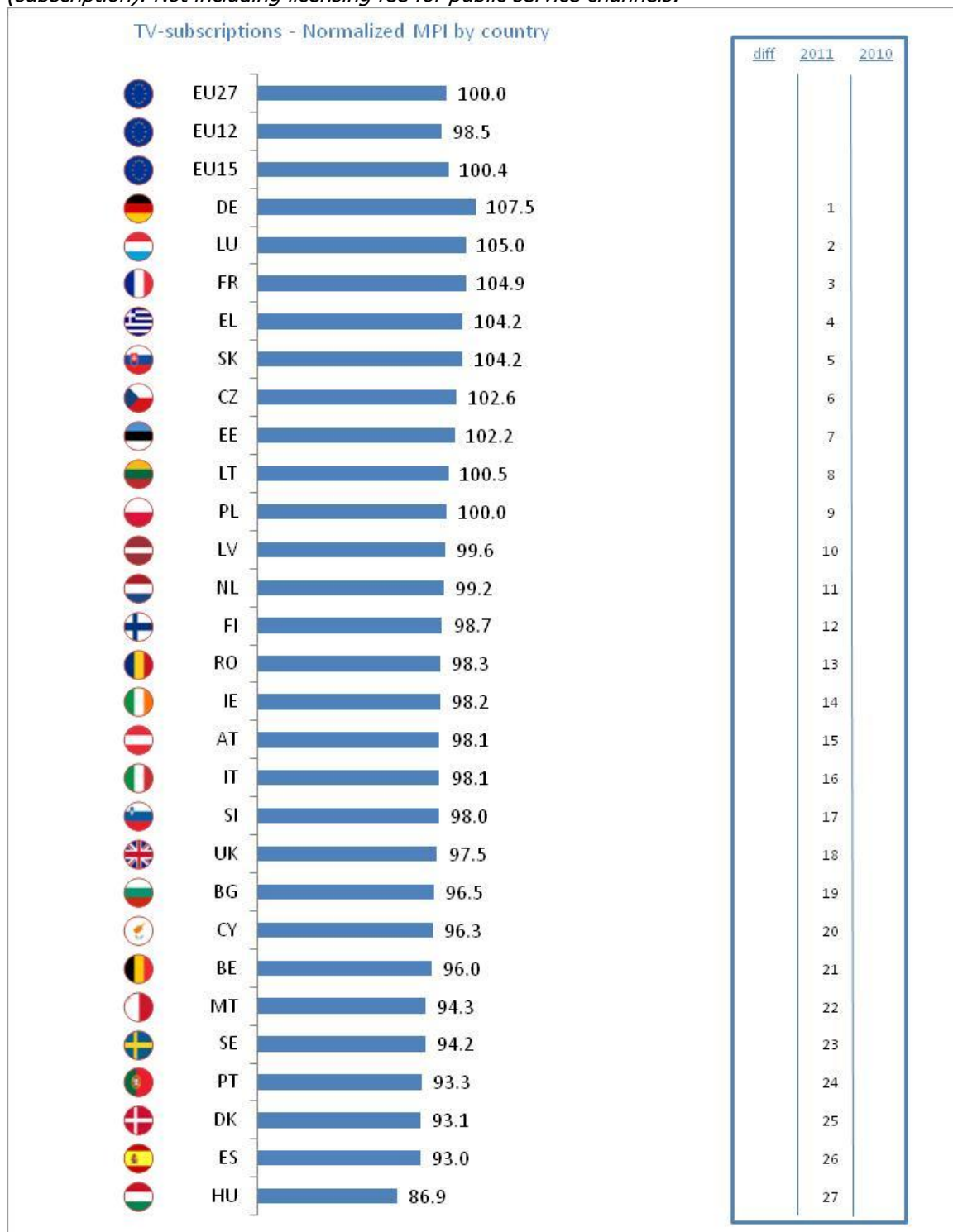
- *Competition: In Italy (6.8) consumers perceive by far the least competition opportunities for private life insurances, followed by France (7.4), Ireland (7.5) and the Netherlands (7.6). In Hungary (9.0), Slovakia (8.9), Austria and Lithuania (both 8.8), consumers perceive the most choice in providers for this market.*

### **General Conclusions**

As a new market in the 2011 survey, the market for private life insurance is ranked at 20<sup>th</sup> place, indicating that it is a market performing clearly below the average. The scores in all the countries are relatively homogeneous and not one country is scoring consistently low on all components.

## xxviii. Market for TV-subscriptions

The full description of the market is: TV-subscriptions (not TV-license fee's) - Cable TV-network-subscriptions, Satellite-TV-subscriptions, Digital Terrestrial Television subscriptions, Telephone network/modem/Internet, TV-subscriptions and other such services with an on-going contract (subscription). Not including licensing fee for public service channels.



## Overall and Relative Performance

The market for TV-subscriptions is ranked at 27<sup>th</sup> place in the overall ranking of services markets at EU27 level. With a normalised MPI score of 95.2, this market is clearly underperforming at EU27 level. The market for TV-subscriptions is a new market in the survey of 2011, and as such, no data are available for further comparison.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), demonstrate that:

- Comparability: With a score of 6.9, this equals the average score for all services markets on this component.
- Trust: The market for TV-subscriptions scores only 6.2 on the trust component, which is 0.4 points below the average score on this component.
- 'Live up to what you wanted': Similarly to the trust component, this component scores 0.4 points below the average score. We observe a score of 6.9, while the average score for all services markets is 7.3.
- Problems: One quarter (25.6%) of consumers in the market for TV-subscriptions experienced problems last year. This is almost twice as much as the average percentage of 12.5% for all service markets.
- Complaints: 88.2% of consumers complained about their problems, of which over three-quarters complained directly to the TV-subscription provider. This is a very high proportion on the complaint component, where on average only 77.3% of consumers make a complaint.
- Switching: 17.6% of consumers in the market for TV-subscriptions switched the provider or TV-package in the last year. Switching behaviour in this market is slightly more frequent than the average of 15.0%. Switching is perceived as not really easy, since only a score of 6.7 was given on the question on 'ease of switching', which is 0.1 points below the average score of 6.8 for the switching markets.
- Competition: *The average score of 6.8 for the market for TV-subscription on the competition component is rather low. This score is 0.6 points below the overall average for all surveyed service markets, which indicates that in some countries the choice of providers for these services is perceived as restricted.*

## Country analysis

The market for TV-subscription is on average underperforming in the EU12 member states (98.5) compared to the EU15 member states (100.4). However, the difference between the two groups is rather low.

The best scoring countries are Germany, Luxembourg, France, Greece, and Slovakia, while Hungary, Spain, Denmark, Portugal and Sweden are the worst scoring countries.

The difference between the best and worst scoring countries amounts to 20.6 points, which indicates at first glance that there is a big gap in the MPI scores between the different countries. However, it is important to note that the market for TV-subscriptions scores very low especially in Hungary. The difference in score between the best scoring and the second to last country decreases to 14.5 points if Hungary is not taken into account, which is below the average of services markets (16.6). We could state here that the market for TV-subscriptions in Hungary seems to be clearly underperforming in comparison to the other countries.

The different components:

- Comparability: Denmark (5.0) has the lowest score on comparability for the market for TV-subscriptions. Lithuania, on the other hand is the best scoring country on this component with a score of 7.8.
- Trust: Trust scores range from 4.7 for Hungary to 7.2 for Germany.
- 'Live up to what you wanted': Hungary is again the worst scoring country on this component with a score of 5.8. The best scoring countries are Malta and Germany, both scoring 7.5. Malta is particularly scoring well on this component when compared with the components of comparability and trust.
- Problems: The lowest number of problems encountered in this market is observed in Germany, with only 11.7% of consumers reporting problems. However, this lowest score of 11.7% is still very high in comparison with other services markets. The highest share of consumers encountering problems in this market is recorded in Malta (51.4%).
- Complaints: As mentioned in the overall component analysis, the number of consumers complaining about their problems is very high in this market (88.2%). We can definitely state





that in all countries this percentage is high, with the lowest score found in Slovakia (70.8%) and the highest proportion of complainants (97.7%) in Malta.

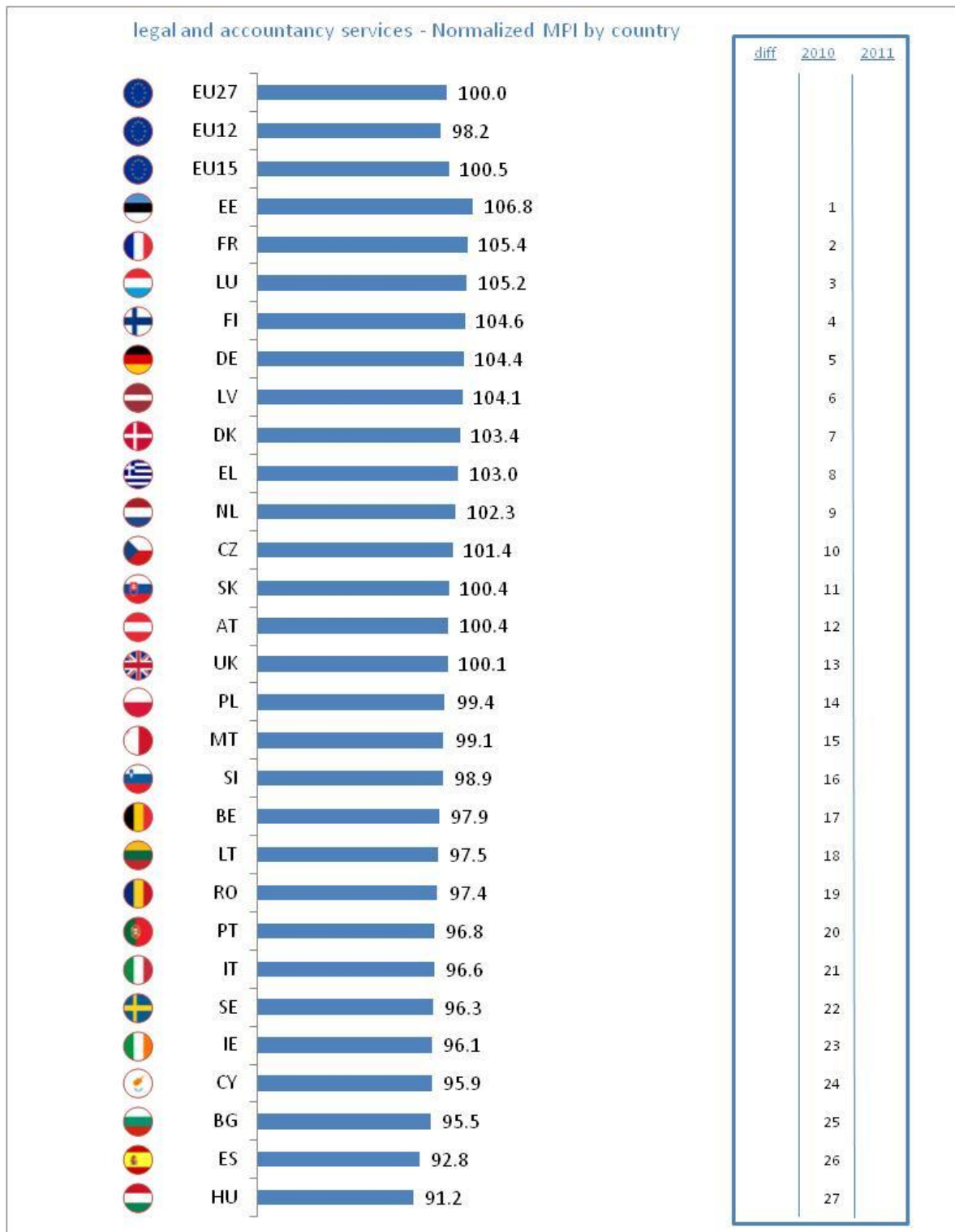
- **Switching:** Portugal (31.6%) and Poland (29.6%) are scoring very high on the number of consumers that switched either the supplier and/or TV-subscription package. The Czech Republic has the lowest percentage of consumers switching (8.7%). The scores on switching range from 5.7 to 7.4 points, with Romania having the highest score and Denmark the lowest.
- **Competition:** *As mentioned earlier, we observe in some member states rather low scores for the competition component for the market for TV-subscriptions. This is the case in Ireland (5.2), Malta, Spain (both 5.8), the UK and Italy (both 5.9) where consumers perceive the least competition opportunities for TV-subscriptions. In Finland (8.1), Slovakia (8.0), Sweden (7.9) and Lithuania (7.8) consumers perceive the most choice in providers for this market.*

## General Conclusions

As a new market in this market monitoring survey, the TV-subscription market entered the ranking of services markets at the lower end, only at the 27<sup>th</sup> place. The low performance is noticeable in all countries. However, it is important to note that Hungary is scoring particularly badly in this market. It is not clear if this is only a phenomenon due to a temporary factor playing a role in this country or if this market is consistently functioning badly in this country.

## xxix. Market for Legal and Accountancy Services

The full description of the market is: Legal services & accountancy - Lawyers, Legal advice, Accountants, Tax advisors, Auditors, Other.





## Overall and Relative Performance

The market for legal and accountancy services receives a normalised MPI score of 99.3 points at EU27 level. The score places the market for legal and accountancy services at the 15<sup>th</sup> place in the ranking of all 30 services markets. The score of 99.3 points shows that this market is performing just below the average and places this market at the same level of the market for water supply. The definition of this market was adjusted to the extent that this market is no longer comparable to the market surveyed in 2010. In the previous wave of the market monitoring, the definition of this market included notary services<sup>54</sup>. Consequently, the market for legal and accountancy services is considered as a new market in the presentation of the results of 2011.

## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The market for legal and accountancy services is scoring clearly below the average. This market only gets a score of 6.5 while the average score for the services markets equals to 6.9.
- Trust: European consumers have considerable trust in the market for legal and accountancy services. The trust component obtains a score of 6.8, which is 0.2 points above the average.
- 'Live up to what you wanted': This component receives a score of 7.3 which equals the average score for all service markets.
- Problems: 13.4% of European consumers encountered problems with legal and/or accountancy services. This is 0.9 points above the average percentage of problems encountered in the surveyed service markets.
- Complaints: Three out of four (75.8%) of those consumers encountering problems with legal and accountancy services also complained about these problems. This percentage is below the average percentage of 77.3% for the service markets. Remarkable, however, is that this market scores the highest on complaints addressed to third party companies (17.1%), which could be an indication that problems encountered in this market are often perceived as serious.

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<sup>54</sup> For the exact change in definition see chapter 2.2.5.C.



- Competition: The average score for the market for legal and accountancy services on the competition component is 7.9, which is 0.5 points above the overall average for the markets for services.

## Country analysis

While the EU15 member states (100.5) show an equal level of performance to the overall average in EU27 member states, we see an underperformance of this market in the EU12 member states (98.2). However, the best scoring country in this market is a EU12 member state, Estonia. This country is followed by France, Luxembourg, Finland and Germany.

At the bottom of the ranking, we find Hungary with a score on normalised MPI of 91.2 which represents a 15.6-point difference with Estonia. This difference is rather small and indicates that scores on normalised MPI are relatively close to each other and that the performance of the market for legal and accountancy services is more or less comparable between the countries.

Besides Hungary, we also find Spain, Bulgaria, Cyprus and Ireland at the lowest end of the ranking.

The different components:

- Comparability: The market for legal and accountancy services in Hungary is scores especially badly on the component of comparability. In this country, a score of only 4.7 was given to this component. The best scoring country is Estonia, with a score of 7.4.
- Trust: Lawyers and accountants appear to be the least trusted in Cyprus, where the market obtains a score of 5.7 points. In Denmark, on the other hand, the highest score equalling 7.8 points was given on trust.
- 'Live up to what you wanted': In Finland and Denmark, the market for legal and accountancy services is obtaining a score of 8.2 on this particular component, while their neighbouring country Sweden closes the ranks with a score of 6.3. Remarkable is that Sweden scores the lowest on this component, while on the trust component Sweden is among the best performing countries.
- Problems: German consumers have been faced with the fewest problems in the market for legal and accountancy services. Only 5.7% of consumers encountered problems in this market. The most problems were faced in Ireland, where 24.3% of consumers reported



problems with legal and accountancy services. Again, we see a different ranking of countries for this component in comparison with the other components.

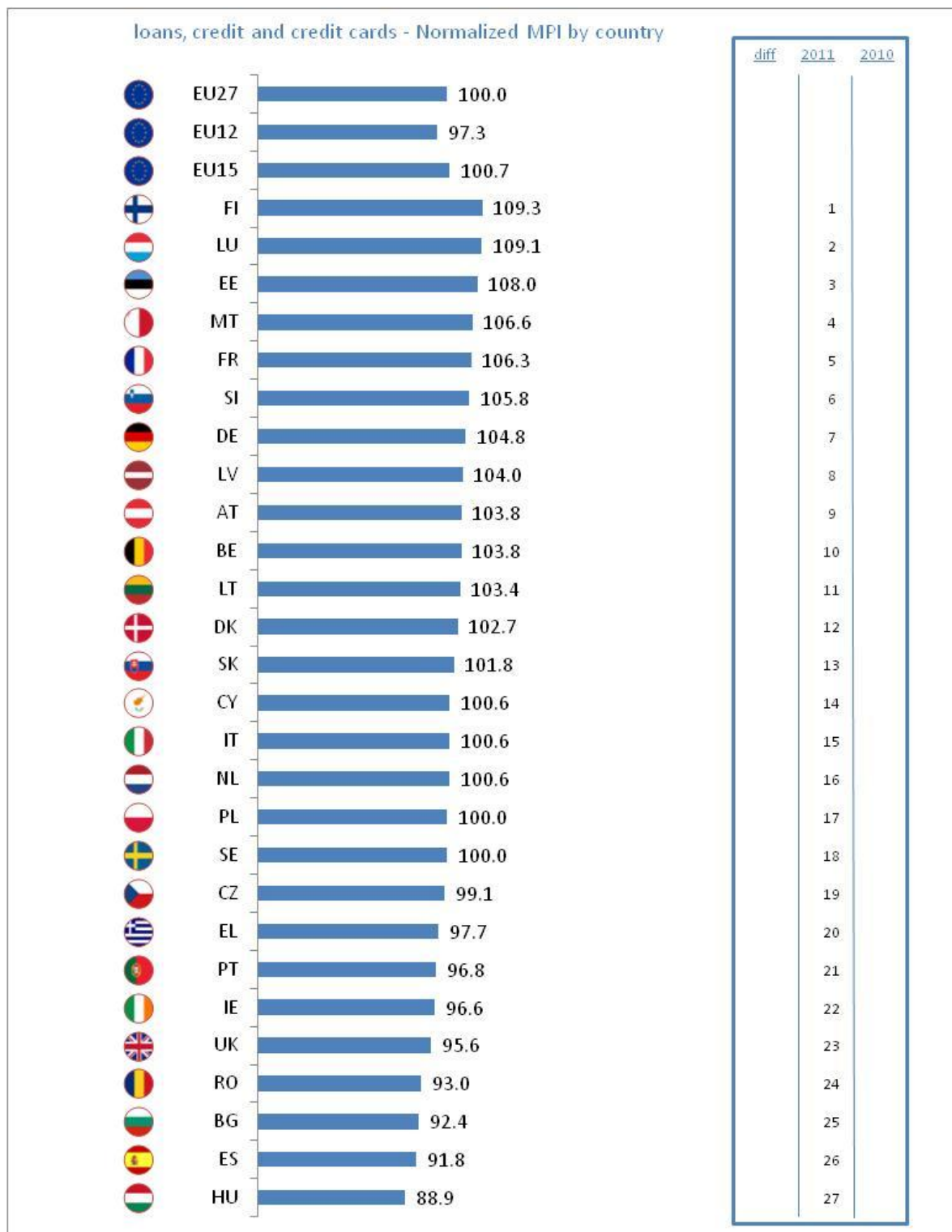
- Complaints: The highest proportion of complainants are observed in Malta, where 92.5% of consumers experiencing problems also complained about these problems. The smallest share of complaining consumers we can find in Portugal where only 59.0% of consumers complained. Luxembourg registers the largest group of consumers complaining to third party companies. No less than 46.7% addressed a complaint to such institutions. The high proportion in Luxembourg does not alone explain why the overall percentage of complaints directed to this type of instances is high in the market for legal and accountancy services. In 24 of the 27 member states, more than 10% of complaints are made to third party organisations.
- Competition: *In Cyprus (9.1), Austria and Hungary (both 8.9), the market for legal and accountancy services have the highest scores for the competition component. In Italy (7.0), Poland (7.2) and France (7.5), consumers perceive the least competition opportunities for this market.*

## General Conclusions

The market for legal and accountancy services is ranked at 15<sup>th</sup> place in the ranking of services markets at EU27 level. The differences between countries are minimal, and scores on the components differ from country to country, which makes it difficult to identify specific countries where this market is clearly underperforming as a whole. Looking at the components composing the MPI, we see that the comparability of the services provided and the number of problems encountered are an issue in this market. Furthermore, it is also remarkable that the number of complaints addressed to third party companies is high in this market. This indicates that there is still some room for improvement in the performance of this particular market.

### xxx. Market for Loans, Credit and Credit Cards

The full description of the market is: Loans, Banking-Credit, Credit Cards, Store Cards, Consumer credit, Revolving credit.



## Overall and Relative Performance

At EU27 level, the market for loans, credit and credit cards gets a score of 98.0, which places it in the 21<sup>st</sup> place in the ranking of services markets. With this score this market is performing below the average of all service markets.

The market for loans, credit and credit cards is a new market taken up in the survey in 2011. In 2010, the market for loans, mortgages and credit cards was surveyed, but considering the important change in the definition, it was decided not to compare the data of 2010 with the results of this year.

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## Analysis per Component

A closer analysis of the components of this market (see dashboard for details), shows that:

- Comparability: The market for loans, credits and credit cards gets a score of 6.6 on comparability. This is 0.3 points below the average score for services markets.
- Trust: With a score of 6.2, the market for loans, credits and credit cards scores significantly below the average of 6.6 for all services markets.
- 'Live up to what you wanted': The score for this component is 7.2, which is just slightly below the average score of 7.3.
- Problems: The share of consumers experiencing problems equals to 13.4%. This is just above the average percentage of 12.5% for all services markets.
- Complaints: Four out of five (82.1%) of consumers complained about their encountered problems. This is considerably above the average of 77.3% for services markets. Most complaints are directed to the providers (71.3%).
- Switching: 12.9% of consumers switched the provider or type of loan in the last year. This is below the average frequency of switching behaviour in the switching markets (15.0%). The ease of switching in the market for loans, credits and credit cards gets a score of 6.6. This is 0.2 points below the average score on this item, which indicates that switching in this market is perceived as more difficult.



- Competition: With an average score on the competition component of 8.0, the market for loans, credit and credit cards is ranked in the top 10 of the surveyed service markets.

## Country analysis

The market for loans, credits and credit cards performs less well in the EU12 member states (97.3) than in the EU15 countries (100.7). The difference between the best and worst scoring countries amounts to 20.4 points, which indicates that there exists quite large differences in the performance of this market between the different member states.

The countries at the top of the ranking are Finland, Luxembourg, Estonia, Malta and France. At the bottom, we find Hungary, Spain, Bulgaria, Romania, and the UK. Considering the fact that the banking crisis hit hard countries like Spain and the UK, it is not surprising to find these countries at the bottom of the ranking.

The different components:

- Comparability: The results for comparability are ranging from 4.9 for Hungary up to 7.5 for Estonia. Important to note is that the Hungarian score is considerably lower than those of other countries, since the second lowest score for Denmark is 5.6.
- Trust: Hungary and Spain are the lowest scoring countries on this component, obtaining a score of 5.1. The highest scoring country is Malta (7.8) next to Finland (7.7), Luxembourg (7.3) and Estonia (7.5).
- 'Live up to what you wanted': The scores on this component are higher in comparison to trust and comparability. The lowest scoring countries are Hungary, Bulgaria and Romania, all receiving a score of 6.2. The highest scoring countries are Finland (8.5) and Luxembourg (8.3).
- Problems: The fewest problems are reported in France, where only 4.5% of consumers mentioned to have experienced problems in the market for loans, credits and credit cards. The UK shows a distinct pattern in the reporting of problems, with 28.6% of consumers having encountered problems in this market. Hungary is the country ranking the second worst on this component with 23.4% of consumers reporting problems.





- **Complaints:** While Hungary is scoring high on the number of consumers having experienced problems, this country is scoring the lowest on complaining about these problems. Only 67.5% of Hungarian consumers did actually complain about the problems they faced in the market for loans, credits and credit cards. Most complainants we find in Spain (96.7%), Finland (95.9%) and Luxembourg (94.4%).
- **Switching:** The most consumers that switched can be found in the UK (18.6%), while in Malta (5.6%) consumers were the least tempted to switch the provider or the type of loan. In Cyprus, switching provider is perceived as the most difficult, where only a score of 5.2 was given on the item 'ease of switching'. Finland, on the other hand, scores the best on this item with a score of 7.4 points.
- **Competition:** *In Finland (9.1), Sweden and Slovakia (both 9.0), the market for loans, credit and credit cards have the highest scores for the competition component. In Italy (7.0) and Ireland (7.5) consumers perceive the least competition opportunities for the services of this market.*

## General Conclusions

The market for loans, credits and credit cards is ranking at the 21<sup>st</sup> place in the overall ranking of services markets at EU27 level. Differences between countries do exist, but these differences go in all directions. No clear pattern can be found in the results on the different components.

The market for loans, credits and credit cards is scoring particularly badly on the components of comparability and trust. We can also state that consumers in this market are active complainants about the problems they encounter in the services provided by loan, credit and credit card providers.



## **3.5. MARKET PERFORMANCE RESULTS SPLIT BY SOCIO-DEMOGRAPHICS**

### **3.5.1. Introduction to the chapter**

In this chapter the MPI results according to socio-demographic dimensions will be analysed. The main objective of the analysis is to explore if 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 based on survey data can be provided as the survey is meant to detect the performance of the market and not to explain the performance of the market. The latter is done via in-depth surveys of individual markets carried out by DG SANCO.

The five socio-demographic variables discussed are gender, age, education, occupation and Internet-usage.

For the analysis, rules were established in order to distinguish significant and important differences.

Firstly, significant differences between the groups and the overall average scores of the markets are calculated following standard statistical procedures.

Secondly, considering the fact that the analysis is based on a very large dataset and that the power of a large sample size strongly influences the significance of results, a second rule was added. Differences are considered important when they are statistically significant and when the absolute difference between the overall average of the MPI and the average MPI of the specific socio-demographic group is equal or larger than 1. In order to mark the most important differences, the markets that have an absolute difference of over 2 points are further highlighted in the text.

The results of these findings for each socio-demographic group are summarised in a table as follows:

- 'sign' indicating that the group shows a significant difference in comparison to the overall average;;
- 'sign\*' indicating an important difference
- 'sign\*\*' indicating a very important difference

In order to show in which direction this difference is, a '+' is added for a positive difference, indicating that the specific socio-demographic group is evaluating the performance more positively than the total sample of the market, and a '-' for a negative difference, demonstrating a more negative evaluation of market performance by the specific socio-demographic group.

### 3.5.2. **Gender**

Overall, it can be noted that female respondents evaluate market performance better than male respondents. This tendency appears for a large majority of markets. In only 5 of the 51 surveyed markets, men gave on average a better MPI score than women, and in none of these cases, the difference is even significant.

Compared to the overall mean, men do not give a significantly higher MPI score for any of the 51 markets. However, in 7 markets an importantly lower MPI score is given by men, namely six services markets (bank accounts, packaged holidays & tours, cultural & entertainment services, electricity services, gas services and legal and accountancy services) and one goods market, the market for non-prescription medicines.

Women are thus more positive in their evaluation of the performance of consumer markets. However, we can only distinguish two markets where women record an importantly higher MPI score than average: the market for bank accounts and gas services.

As a consequence, the results of the survey show that a real and important difference exists in how men and women evaluate the market for bank accounts and gas services.

market ID	consumer market	Man	Woman
3	bread, cereals, rice and pasta		+ sign
9	furniture and furnishings	- sign	+ sign
12	small household appliances	- sign	+ sign
16	second hand cars	- sign	+ sign
18	books, magazines and newspapers	- sign	+ sign
19	personal care products	- sign	+ sign
20	real estate services	- sign	+ sign
23	vehicle maintenance and repair services		+ sign
26	bank accounts	- sign*	+ sign*
28	investment products, private pensions and securities		+ sign
30	vehicle insurance	sign	+ sign
39	holiday accommodation		+ sign
40	packaged holidays & tours	- sign*	+ sign
41	cafés, bars and restaurants	- sign	+ sign
42	commercial sport services	- sign	+ sign
43	cultural and entertainment services	- sign*	+ sign
46	electricity services	- sign*	+ sign
47	gas services	- sign*	+ sign*
48	non prescription medicines	- sign*	+ sign
55	dairy products	- sign	+ sign
57	legal and accountancy services	- sign*	+ sign
58	loans, credit and credit cards		+ sign

### 3.5.3. Age

The respondents were divided in three age-groups: the 18 to 34 year olds, the 35 to 54 year olds and 55 year olds and over.

For all age groups significant differences in MPI-scores were found for various markets. The group of 35 to 54 year old consumers shows preferences that are the closest to the average consumer. It is indeed in this age group that one can find fewest significant differences when compared to the overall MPI scores. Only five markets show an important difference: real estate service and Internet provision are evaluated more positively, bank accounts, water supply and gas services have more negative evaluations. Furthermore, four markets can be distinguished with significant but not important differences in MPI score: the markets for loans, credit and credit cards, postal services,



gambling and lottery services and mortgages. The first two have a slightly more negative evaluation while the latter two are more positively evaluated.

The youngest age group counts 14 markets with an important difference against the average MPI scores: 9 markets are evaluated more positively than the average while 5 markets are evaluated more negatively. Besides the 14 markets with important differences, another 7 markets show a significant difference (2 positive and 5 negative). Large differences in terms of the absolute MPI score are measured specifically for 3 markets: the vehicle maintenance and repair services market (+3.1) is evaluated considerably more positively by the youngest age group, while mortgages (-2.5) and bank accounts (-2.0) are perceived to be performing below average.

In the oldest age group, the group of persons aged 55 years or older, 13 markets with important differences are encountered and a further three markets are identified with significant differences. The older age group tends to evaluate the markets more positively since, in 9 of the 13 importantly differing markets, the market is evaluated more positively than the average. Large absolute differences in the MPI scores are measured in the market for investment products, private pensions & securities (with a difference of -2.1 points) and in the market for vehicle maintenance & repair services (+2.6 points).

Overall, the group of young consumers aged 18-24 appears to be the one evaluating the different markets most positively with the highest MPI scores on average.

market ID	consumer market	Age 18 - 34	Age 35 - 54	Age 55+
3	bread, cereals, rice and pasta	+ sign*		
5	non-alcoholic drinks	+ sign		- sign
6	alcoholic drinks	+ sign*		
7	clothing and footwear	+ sign		
9	furniture and furnishings	+ sign		
14	entertainment goods	+ sign*		- sign*
15	new cars	- sign*		+ sign*
16	second hand cars	- sign*		+ sign*
17	fuel for vehicles			+ sign*
20	real estate services	- sign*	+ sign*	
22	personal care services			+ sign
23	vehicle maintenance and repair services	- sign**		+ sign**
26	bank accounts	+ sign**	- sign*	
28	investment products, private pensions and securities	+ sign*		- sign**
30	vehicle insurance	- sign		+ sign
31	postal services		- sign	
33	mobile telephone services	+ sign*		
34	internet provision		+ sign*	- sign*
35	tram, local bus, metro and underground services	- sign		+ sign*
40	packaged holidays & tours	- sign		
44	gambling and lottery services	+ sign*	+ sign	- sign*
45	water supply		- sign*	+ sign*
47	gas services		- sign*	+ sign*
51	mortgages	- sign**	+ sign	
52	private life insurance	+ sign		
53	spectacles and lenses	+ sign*		
54	TV-subscriptions	+ sign*		- sign*
58	loans, credit and credit cards		- sign	+ sign*



#### 3.5.4. Education

The education level is defined according to the age until which a respondent has been involved in full-time education. Four levels of education are determined: stayed in full-time education up to the age of 15; 16-19 years; 20+ years and respondents still in education.

The results of the survey indicate that people with lower levels of education tend to evaluate market performance less positively overall than respondents with a higher level of education. The group of respondents who stayed in full-time education at least to the age of 20 (in other words, the most educated group), have the most similar profile in comparison to the average consumer of all markets since this group shows the fewest significant differences in MPI scores compared to the average MPI scores.

In the group of the least educated people (till the age of 15), an important difference in the evaluation is observed for 22 markets and another 2 markets show a significant difference. 10 markets even show a very important difference, having an absolute difference in the MPI score of more than 2 points when comparing to the average MPI score of these markets. These markets are the markets for mortgages; real estate services; vehicle rental services; legal and accountancy services; internet provision; loans, credit and credit cards; TV-subscriptions; airline services; investment products; bank accounts. All the markets are evaluated in considerably more negative terms.

Respondents who studied full-time till the age of 16 to 19 years give MPI scores that are importantly different from the average for 9 markets and significantly different for another 5 markets. All the 9 markets with an important difference are evaluated in less positive terms than the average. No market shows a very important difference in MPI score compared to the average MPI scores of all respondents.

In the group of respondents with the highest education level, the lowest number of markets with significant or important differences in MPI scores can be found. 6 markets can be identified with important and another 5 markets with significant differences. All these markets, with the exception of the market for personal care services, are given a higher MPI score than the average. The market for mortgages is the only market with a very important difference. This market is evaluated in clearly better terms in this group of respondents.

The group of students is the most positive group of respondents. For instance, 13 markets are evaluated in importantly more positive terms than the average MPI score. Out of these, 7 markets have a difference of more than 2 points in MPI score (the markets for bank accounts; fuel for vehicles; entertainment goods; furniture and furnishings; fixed telephone services; water supply; electricity services). Another 5 markets record an importantly lower MPI score, of which 4 markets have an MPI score that is at least 2 points lower than the average score (markets for mortgages; vehicle maintenance and repair services; house and garden maintenance services; real estate services). However, it should be taken into account that the number of students that are consumers in these markets is relatively low.

Comparing the results of the different education groups, 2 markets are identified as having important differences in terms of evaluation: mortgages and the market for real estate services. Higher educated persons evaluate these markets more positively, while the other education groups are giving lower MPI scores for these markets.

Market ID	Consumer market	up to 15 yrs	16 - 19 yrs	>20 yrs	still studying
1	fruit and vegetables		- sign		
2	meat and meat products	+ sign*			
3	bread, cereals, rice and pasta				+ sign*
5	non-alcoholic drinks				+ *
6	alcoholic drinks		- sign*	+ sign	+ sign*
7	clothing and footwear		- sign*		
9	furniture and furnishings	- sign*			+ Sign**
12	small household appliances	+ sign			
13	ICT products		- sign		
14	entertainment goods	- Sign*			+ Sign**
15	new cars	- Sign*		+ sign	
16	second hand cars	- Sign*			
17	fuel for vehicles		- sign*	+ sign	+ sign**
18	books, magazines and newspapers				+ Sign*
19	personal care products	+ sign*	- sign		
20	real estate services	- Sign**	- sign*	- sign*	- sign**
21	house and garden maintenance services				- sign**
22	personal care services	+ sign*		- sign	
23	vehicle maintenance and repair services	+ sign*			- sign**
26	bank accounts	- sign**			+ sign**
28	investment products, private pensions and securities	- sign**			- *



29	home insurance	+ sign			+ *
30	vehicle insurance		-sign		
31	postal services				+ sign*
32	fixed telephone services				- sign**
33	mobile telephone services				- *
34	internet provision	- sign**		+ sign*	
35	tram, local bus, metro and underground services	- sign*		+ sign	
36	train services				- *
Market ID	Consumer market	up to 15 yrs	16 - 19 yrs	>20 yrs	still studying
37	airline services	- sign**	+ sign		+ sign*
38	vehicle rental services	- sign**	- sign*	+ sign*	
39	holiday accommodation	+ sign*			- *
40	packaged holidays & tours	- sign*			- sign*
41	cafés, bars and restaurants				+ sign*
42	commercial sport services				+ sign*
43	cultural and entertainment services				+ sign*
44	gambling and lottery services		- sign*	+ sign	+ *
45	water supply				+ sign**
46	electricity services				+ sign**
48	non prescription medicines				+ sign*
51	mortgages	- sign**	- sign*	- sign**	- sign**
53	spectacles and lenses				+ *
54	TV-subscriptions	- sign**		+ sign	+ *
55	dairy products	+ sign*	- sign*		+ *
57	legal and accountancy services	- sign**		+ sign*	+ *
58	loans, credit and credit cards	- sign**	- sign*	+ sign*	+ *

### 3.5.5. Occupation

The survey distinguishes 8 occupation groups: self-employed, managers, other white collar workers, blue collar workers, students, house-persons, unemployed and retired persons.

Unemployed respondents and, to a lesser extent, self-employed persons tend to give lower MPI scores for the different surveyed markets than the average consumer.

In turn, house-persons and students tend to be the most positive about the performance of the different markets.

The fewest significant differences in MPI scores in comparison to the average can be found in the group of blue collar workers, closely followed by the groups of managers and other white collar workers.

In the group of self-employed persons, 19 markets obtain an MPI score that is importantly lower than the average MPI scores of these markets. Of those 19 markets, 10 markets show an absolute difference of more than 2 points in the MPI. These markets are loans, credit and credit cards; gas services; electricity services; local transport; mobile and fixed telephone services; postal services; vehicle insurance; bank accounts; and vehicle maintenance services.

Managers evaluate 7 markets with an importantly more positive score than the average, of which the market for TV-subscriptions records even a very important difference. On the other hand, this group gives importantly lower scores to 5 markets. Three out of these five markets have an absolute score of at least two points lower than the average MPI score, namely postal services, vehicle maintenance and repair services, and personal care services.

The group of other white collar workers gives scores with an important positive difference to 2 markets and with a significant positive difference to another 5 markets. MPI scores with an important negative difference can be found in 4 markets and with a significant negative difference in another 2 markets. None of the surveyed markets are evaluated in a way that the absolute difference in MPI scores in comparison to the average MPI exceeds two points.

The blue collar workers give importantly higher scores for 3 markets, while for 5 markets scores are importantly lower. The market for train services is particularly well-evaluated by this group of respondents, with a score of MPI that is 2.7 points above the average MPI score for this market.

As mentioned above, students tend to evaluate the market performance more positively than the average consumer. An important positive difference in MPI scores can be noted for 16 markets, out of which 10 markets have an MPI score that is at least 2 points higher than average: the markets for loans, credit and credit cards; electricity services; water supply; fixed telephone services; bank accounts; fuel for vehicles; entertainment goods; furniture and furnishings; and clothing and footwear. On the other hand, 4 markets get importantly lower scores than the average, out of which two have a score of at least 2 points lower than the average: the market for mortgages and the market for real estate services.

The most positive consumers can be found among the house-persons, who give an importantly higher MPI score for 13 markets. An importantly lower score is observed only for 3 markets. Six markets can be identified with a score that is at least 2 points higher than the average MPI scores for those markets. These markets are the gas services; mobile telephone services; postal services; vehicle insurance, investment products; and real estate services.

As already mentioned, the unemployed group is the least satisfied group of consumers: they evaluate no less than 32 markets with an importantly lower MPI score than the average consumer. 28 out of these 32 markets have a difference of more than 2 points in MPI score. Especially the market for mortgages shows a large difference in score (10.5 points). The following markets have also a difference of more than 5 points: loans, credit and credit cards; legal and accountancy services; electricity services; water supply; internet provision; real estate services.

Retired respondents evaluate 13 markets importantly more positively, and an additional 2 markets significantly more positively. Out of these 13 markets, 3 markets have a difference of at least 2 points or more in MPI score. These are the markets for loans, credit and credit cards; vehicle maintenance services; and new cars. On the other hand, 6 markets are given an importantly lower MPI score. Particularly the market for gambling and lottery services gets a much lower score than average.

Market ID	Consumer market	Self employed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
1	fruit and vegetables	- Sign*						- Sign*	
2	meat and meat products	- Sign*					+ Sign*	- *	+ Sign
3	bread, cereals, rice and pasta					+ Sign*			
5	non-alcoholic drinks		+ Sign*				- Sign*		
6	alcoholic drinks		+ Sign*		+ Sign*	+ Sign*	- Sign*	- Sign**	
7	clothing and footwear	- Sign*				+ Sign**	- Sign*	- Sign**	
8	house and garden maintenance products							- *	
9	furniture and furnishings	- *				+ Sign**		- Sign**	
10	other electronic products	- *					+ *		
11	large household appliances							- sign**	
12	small household appliances	- *							
13	ICT products		- *						
14	entertainment goods		+ Sign*			+ sign**		- *	- sign*
15	new cars				- sign*			- sign**	+ sign**
16	second hand cars	- *	- Sign*	+ sign				- Sign**	+ sign*
17	fuel for vehicles	- Sign*	+ Sign*		- Sign*	sign**		- sign**	+ sign*
18	books, magazines and newspapers		- *	- sign**			+ Sign*		
19	personal care products		+ *	- sign*			+ Sign*		
20	real estate services		- *	+ sign*		+ sign**	+ Sign**	- sign**	- Sign*
21	house and garden maintenance services		- *				+ *	- Sign**	
22	personal care services		- Sign**	- sign*					+ Sign*
23	vehicle maintenance and repair services	- Sign**	- Sign**			- *		- Sign**	+ Sign**
26	bank accounts	- Sign**				+ sign**	+ Sign*	- Sign**	
28	investment products, private pensions and securities	- *		+ sign		+ **	+ Sign**	- Sign**	- Sign*
29	home insurance	- *			- Sign*			- Sign**	+ sign
30	vehicle insurance	- Sign**					+ Sign**	- Sign**	+ Sign*
31	postal services	- Sign**	- Sign**	- sign*		+ Sign*	+ Sign**		+ Sign*
32	fixed telephone services	- Sign**				+ sign**		- Sign**	+ Sign*

Market ID	Consumer market	Self employed	Manager	Other white collar	Blue collar	Student	House-person	Unemployed	Retired
33	mobile telephone services	- Sign**				+ *	+ Sign**	- Sign**	
34	internet provision			+ sign			+ Sign*	- Sign**	
35	tram, local bus, metro and underground services	- Sign**		- sign				- Sign*	+ Sign*
36	train services	- *			+ Sign**				
37	airline services							- Sign**	
38	vehicle rental services			+ sign			+ *	- Sign**	- Sign*
39	holiday accommodation					- Sign*	+ Sign*		
40	packaged holidays & tours					- Sign*	+ *	- Sign**	
41	cafés, bars and restaurants	- Sign*	- *			+ Sign*	+ *		
42	commercial sport services					+ Sign*		- *	
43	cultural and entertainment services	- Sign*				+ Sign*		- Sign*	
44	gambling and lottery services	- Sign*	+ sign*			+ *			- Sign**
45	water supply	- Sign*	- *			+ sign**		- Sign**	+ Sign*
46	electricity services	- Sign**			- *	+ sign**	+ *	- Sign**	+ Sign*
47	gas services	- Sign**	- *				+ Sign**	- Sign**	+ Sign*
48	non prescription medicines			- sign	+ Sign*	- *	+ Sign*	- *	
51	mortgages	- *	+ sign*	+ sign*	- Sign*	- sign**		- Sign**	
52	private life insurance					+ *	+ *	- Sign**	
53	spectacles and lenses		- Sign*			+ *		- *	
54	TV-subscriptions		+ sign**	+ sign		+ *	- *	- Sign**	- Sign*
55	dairy products	- Sign*				+ Sign*		- Sign*	
57	legal and accountancy services					+ *		- Sign**	
58	loans, credit and credit cards	- Sign**			- Sign*	+ sign**		- Sign**	+ Sign**

### 3.5.6. Internet

The respondents are divided in two groups, one group using the Internet for private reasons and the other group who does not use the Internet for private reasons. Differences in the evaluation of market performance can be mainly noted in the second group. Consumers that use the Internet for private reasons give a significantly different score for 6 markets only; 3 markets are evaluated more positively and 3 less positively.

Consumers that do not use the Internet for private reasons show important differences for 21 markets<sup>56</sup>. Out of the 21 markets, 7 markets are given a higher MPI score than the average and 14 markets receive a lower MPI score. Regarding the 14 markets that have a lower MPI score, an absolute difference in the score of more than 2 points can be found in 8 markets: legal and accountancy services; mortgages; cultural and entertainment services; commercial sport services; vehicle rental services; internet provision; real estate services; and alcoholic drinks. In only one market this group of consumers gives a higher MPI score of more than 2 points, namely the market for postal services.

Market ID	Consumer market	Internet usage for private reasons	no internet usage for private reasons
5	non-alcoholic drinks	+ sign	- sign*
6	alcoholic drinks	+ sign	- sign**
7	clothing and footwear		- sign*
9	furniture and furnishings		- sign*
14	entertainment goods		- sign*
15	new cars		- sign*
20	real estate services		- sign**
22	personal care services	- sign	+ sign*
23	vehicle maintenance and repair services		+ sign*
31	postal services	- sign	+ sign**
33	mobile telephone services		+ sign*
34	internet provision		- sign**
38	vehicle rental services		- sign**
39	holiday accommodation		+ sign*
42	commercial sport services		- sign**
43	cultural and entertainment services		- sign**
44	gambling and lottery services		- sign*
46	electricity services		+ sign*
47	gas services	- sign	+ sign*

<sup>56</sup> It must be noted, however, that the group of non-internet users is considerably smaller. This could have an influence on the significance results.



Market ID	Consumer market	Internet usage for private reasons	no internet usage for private reasons
51	mortgages	+ sign	- sign**
52	private life insurance		- *
57	legal and accountancy services		- sign**

### 3.5.7. General findings on results of different socio-demographic groups

Overall, two main findings can be derived from the socio-demographic analysis:

- Some socio-demographic groups tend to evaluate markets more positively: women and younger people (especially students). Some groups are much more critical than the average, namely the unemployed and the self-employed respondents.
- The performance of the goods markets is much more homogeneous among the different socio-demographic groups than that of the service markets where significant differences are much more likely to occur.

## **3.6. MARKET PERFORMANCE RESULTS SPLIT BY COUNTRY**

### **3.6.1. Introduction to the country reports**

In this sixth sub-chapter, an analysis of the market performance of the 51 markets surveyed will be presented by country. The normalised MPI scores of the 51 markets are calculated at country level for service markets and products markets separately.

For each country, a graph is shown with the normalised MPI scores, the difference between 2011 and 2010 scores and the ranking in 2011 and 2010 for each market. In addition to the graph, the country results are compared to the overall EU27 results. Markets with at least a five place difference in the ranking since 2010 are mentioned in the analysis. Furthermore, a short description is given of the performance of the markets in each country, highlighting the main changes in scores and in ranking.

The EU27 results as they are presented in chapter 3.4 are weighted to the size of population of each country. Comparing country results to these results would give a biased image of the performance of markets especially for small countries. Therefore the country results are compared to the unweighted EU27 results where all countries were given equal weight. An overview of these results is presented here below.

For the presentation of the results, the 27 member states are listed in EU protocol order.



		Normalised MPI by market - EU27 unweighted			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	108.8	1.4	1	1
	culture and entertainment	107.4	1.0	2	2
	commercial sport services	105.5	1.3	3	3
	holiday accommodation	104.8	0.9	4	4
	airline services	104.8	1.3	5	7
	postal services	103.7	0.6	6	8
	cafés, bars and restaurants	103.7	2.1	7	10
	vehicle insurance	103.2	1.3	8	9
	packaged holidays & tours	103.0	1.6	9	13
	vehicle rental services	102.2	0.7	10	11
	gambling and lottery services	101.7	0.3	11	12
	home insurance	101.5	0.7	12	14
	tram, local bus, metro	101.4	0.9	13	15
	fixed telephone services	100.5	0.9	14	17
	gas services	100.2	0.0	15	16
	vehicle maintenance and repair	98.6	0.9	16	22
	legal and accountancy services	98.6		17	
	train services	98.5	-0.8	18	18
	loans, credit and credit cards	98.4		19	
	bank accounts	98.3	0.4	20	21
	water supply	98.3	-0.1	21	20
	private life insurance	97.8		22	
	mobile telephone services	97.2	-0.4	23	24
	maintenance services	96.9	0.6	24	27
	internet provision	96.1	0.3	25	28
	electricity services	95.0	-1.3	26	26
	mortgages	94.2		27	
	real estate services	93.9	1.6	28	29
	TV-subscriptions	93.3		29	
	investment products, private pensions and securities	92.6	1.7	30	30
<b>G O O D S</b>	books, magazines and newspapers	105.2	-0.6	1	1
	non-alcoholic drinks	103.0	0.1	2	3
	spectacles and lenses	102.7		3	
	bread, cereals, rice and pasta	102.4	-0.6	4	2
	dairy products	102.2		5	
	small household appliances	101.8	0.5	6	7
	entertainment goods	101.7	2.2	7	12
	alcoholic drinks	101.4	-0.7	8	4
	personal care products	101.2	-0.2	9	5
	large household appliances	101.1	-0.3	10	6
	non prescription medicines	100.7	0.3	11	9
	electronic products	100.6	-0.7	12	8
	furniture and furnishings	99.9	-0.3	13	10
	maintenance products	99.7	1.3	14	17
	new cars	98.9	-0.3	15	13
	ICT products	98.8	-0.4	16	15
	fruit and vegetables	97.9	-1.2	17	16
	meat and meat products	97.6	-0.2	18	18
	fuel for vehicles	96.7	-2.5	19	14
	clothing and footwear	95.5	-0.9	20	19
second hand cars	90.8	-0.5	21	20	

**BELGIUM**

		Belgium	diff	2011	2010
<b>S E R V I C E S</b>	personal care services	108.1	0.2	1	1
	culture and entertainment	108.1	1.6	2	2
	commercial sport services	105.5	1.9	3	7
	cafés, bars and restaurants	105.5	2.0	4	8
	holiday accommodation	105.3	1.0	5	5
	home insurance	105.0	3.3	6	12
	packaged holidays & tours	104.8	3.0	7	11
	vehicle rental services	104.3	1.5	8	9
	vehicle insurance	103.7	1.3	9	10
	gambling and lottery services	103.3	-0.3	10	6
	airline services	102.7	1.2	11	14
	loans, credit and credit cards	101.6		12	
	vehicle maintenance and repair	101.3	-0.3	13	13
	private life insurance	100.5		14	
	tram, local bus, metro	100.4	0.2	15	18
	mortgages	100.0		16	
	postal services	99.7	-0.6	17	17
	bank accounts	99.6	0.6	18	20
	water supply	99.2	-2.0	19	15
	maintenance services	99.1	2.5	20	24
	legal and accountancy services	97.0		21	
	fixed telephone services	96.9	1.3	22	25
	investment products, private pensions and securities	95.6	4.6	23	30
	gas services	95.2	0.2	24	26
	train services	95.2	-2.1	25	22
	real estate services	94.0	1.4	26	27
	electricity services	93.4	-4.2	27	21
	internet provision	93.2	0.5	28	28
	TV-subscriptions	91.1		29	
	mobile telephone services	90.8	-1.7	30	29
<b>G O O D S</b>	books, magazines and newspapers	104.1	-1.0	1	1
	non-alcoholic drinks	103.4	0.0	2	3
	dairy products	102.5		3	
	entertainment goods	102.3	1.9	4	9
	spectacles and lenses	102.0		5	
	bread, cereals, rice and pasta	101.9	-1.9	6	2
	fuel for vehicles	101.3	-1.6	7	5
	small household appliances	101.2	0.7	8	8
	non prescription medicines	101.2	0.5	9	7
	alcoholic drinks	100.7	-2.2	10	4
	personal care products	100.3	0.2	11	11
	large household appliances	100.2	0.0	12	10
	electronic products	99.3	-0.6	13	12
	maintenance products	99.2	0.2	14	15
	fruit and vegetables	99.2	-0.5	15	14
	meat and meat products	98.3	-1.5	16	13
	furniture and furnishings	98.1	-0.5	17	16
	new cars	98.0	0.2	18	18
	clothing and footwear	97.3	-1.1	19	17
	ICT products	97.1	1.9	20	19
second hand cars	92.5	2.1	21	20	

The markets with the highest ranking among products and services are similar in Belgium and in the EU. Still, a number of service markets fare better in Belgium than they do overall: a range of financial services including home insurances, loans and credits, private life insurance, mortgages and investment products<sup>57</sup>, but also vehicle rental services. This contrasts with airline services, postal services, fixed and mobile telephone, gas and train services that rank lower in Belgium than in the overall ranking. Among goods markets, fuel for vehicles<sup>58</sup> is ranked higher in Belgium than in the overall ranking.

In comparison with 2010, the normalised MPI scores have increased for home insurances (+3.3), packaged holidays (+3.0) and investment products<sup>59</sup> (+4.6). The score for the electricity market (-4.2) is down from last year. Overall, the 2011 ranking of the services and products is consistent with that of last year's.

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57 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

58 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

59 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**BULGARIA**

		<b>Bulgaria</b>			
			<u>diff</u>	<u>2011</u>	<u>2010</u>
<b>S E R V I C E S</b>	airline services	111.4	2.6	1	2
	personal care services	111.3	-0.5	2	1
	culture and entertainment	110.7	4.2	3	4
	postal services	108.3	-0.1	4	3
	commercial sport services	107.7	2.7	5	6
	holiday accommodation	104.8	1.5	6	9
	packaged holidays & tours	104.3	3.2	7	17
	vehicle rental services	103.5	3.1	8	18
	cafés, bars and restaurants	102.9	0.9	9	13
	vehicle insurance	102.4	0.7	10	14
	bank accounts	102.1	-0.3	11	12
	home insurance	102.0	-1.6	12	8
	private life insurance	101.5		13	
	gas services	101.4	-2.1	14	7
	legal and accountancy services	100.5		15	
	maintenance services	100.1	3.9	16	21
	internet provision	100.0	-1.1	17	16
	fixed telephone services	98.8	-2.6	18	15
	gambling and lottery services	98.4	-0.6	19	19
	tram, local bus, metro	98.4	-0.2	20	20
	TV-subscriptions	97.4		21	
	train services	96.6	2.7	22	25
	loans, credit and credit cards	96.0		23	
	vehicle maintenance and repair	95.6	3.3	24	27
	water supply	94.4	0.0	25	24
	investment products, private pensions and securities	92.3	2.2	26	28
	mobile telephone services	92.2	-10.8	27	10
	real estate services	92.0	2.3	28	29
	mortgages	87.8		29	
	electricity services	85.1	-2.7	30	30
<b>G O O D S</b>	books, magazines and newspapers	108.6	-2.2	1	1
	spectacles and lenses	105.9		2	
	large household appliances	103.9	2.0	3	6
	non prescription medicines	103.2	0.0	4	5
	non-alcoholic drinks	102.9	-2.4	5	2
	personal care products	102.4	-1.5	6	3
	furniture and furnishings	102.2	0.4	7	8
	ICT products	102.1	0.3	8	9
	entertainment goods	101.7	5.5	9	17
	electronic products	101.5	-2.2	10	4
	maintenance products	101.2	3.8	11	16
	small household appliances	100.8	0.9	12	13
	alcoholic drinks	100.6	-0.1	13	10
	bread, cereals, rice and pasta	99.0	-2.9	14	7
	new cars	98.5	-1.5	15	11
	dairy products	96.7		16	
	clothing and footwear	95.5	3.6	17	19
	fruit and vegetables	95.0	-2.5	18	15
	meat and meat products	93.6	-0.7	19	18
	fuel for vehicles	92.6	-6.9	20	14
	second hand cars	92.2	3.5	21	20

In Bulgaria, airline services is positioned first in the ranking of the service markets. This is 4 positions higher than in the general EU ranking for service markets and is the only difference in the top of the ranking. Five markets rank much higher in Bulgaria than in the EU: bank accounts, private life insurances, house and garden services, Internet services and TV subscriptions. In turn, gambling, local transport and vehicle maintenance fare worse in Bulgaria.

In terms of goods markets, large household appliances are in the top-three of the national ranking and rank 7 positions higher than in the EU ranking. Other markets ranked higher in Bulgaria are non-prescription medicines, furniture and ICT products while small household appliances, alcoholic drinks, bread and dairy products rank lower.

In comparison with last year, some changes can be observed in the rankings of the service and goods markets. Three markets have gone up the ranking: packaged holidays (+10 positions), vehicle rentals (+10 positions) and entertainment goods<sup>60</sup> (+8 positions). Mobile telephone services (-17 positions and -10.8 points) rank lower in 2011 than in 2010 and the MPI score decreased sharply from 2010.

On the other hand, the normalised MPI scores for cultural and entertainment services<sup>61</sup> (+4.2), maintenance services (+3.9), vehicle maintenance and repair (+3.3), packaged holidays and tours (+3.2) and vehicle rental services (+3.1) have increased in 2011. This positive trend is more visible among goods markets, where scores have increased for entertainment goods<sup>62</sup> (+5.5), house and garden products (+3.8), clothing and footwear (+3.6) and second hand cars (+3.5). The exception is the fuel for vehicles market<sup>63</sup> (-6.9) with a declining score in 2011.

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60 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

61 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

62 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

63 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

## THE CZECH REPUBLIC

		Czech Republic	diff	2011	2010
<b>S E R V I C E S</b>	culture and entertainment	109.8	3.0	1	2
	personal care services	109.7	0.9	2	1
	commercial sport services	109.5	3.7	3	3
	tram, local bus, metro	106.0	3.1	4	8
	holiday accommodation	105.7	1.9	5	5
	airline services	104.2	0.5	6	6
	packaged holidays & tours	103.1	2.8	7	15
	cafés, bars and restaurants	102.9	3.3	8	16
	vehicle insurance	102.4	0.5	9	9
	home insurance	101.9	0.6	10	13
	postal services	101.8	0.3	11	12
	vehicle maintenance and repair	101.5	-0.4	12	10
	vehicle rental services	101.0	4.3	13	25
	fixed telephone services	99.8	2.5	14	22
	water supply	99.6	0.0	15	17
	gas services	99.5	1.5	16	20
	legal and accountancy services	99.1		17	
	train services	98.5	1.3	18	23
	mobile telephone services	98.5	-0.6	19	18
	private life insurance	98.1		20	
	internet provision	97.8	-0.5	21	19
	bank accounts	97.3	0.9	22	26
	TV-subscriptions	96.2		23	
	maintenance services	96.2	1.0	24	28
	investment products, private pensions and securities	95.6	0.4	25	27
	loans, credit and credit cards	95.5		26	
	electricity services	95.5	0.3	27	29
	mortgages	93.1		28	
	gambling and lottery services	91.8	-5.9	29	21
	real estate services	88.3	0.2	30	30
<b>G O O D S</b>	books, magazines and newspapers	106.3	-1.4	1	1
	spectacles and lenses	105.3		2	
	small household appliances	103.3	1.7	3	7
	electronic products	103.2	1.9	4	8
	large household appliances	102.8	2.5	5	11
	entertainment goods	102.6	2.8	6	12
	non-alcoholic drinks	102.4	-2.0	7	3
	bread, cereals, rice and pasta	102.0	-2.6	8	2
	personal care products	101.5	-1.4	9	4
	furniture and furnishings	101.4	1.8	10	13
	maintenance products	101.4	3.1	11	16
	alcoholic drinks	100.8	-0.9	12	5
	ICT products	100.4	-0.5	13	9
	dairy products	100.2		14	
	new cars	99.9	0.8	15	15
	non prescription medicines	99.6	0.1	16	14
	fruit and vegetables	97.8	-2.7	17	10
	meat and meat products	97.5	-0.1	18	17
	fuel for vehicles	94.0	-2.7	19	18
	clothing and footwear	91.3	-1.0	20	19
second hand cars	86.3	-3.3	21	20	

The top-three of the service markets in the Czech Republic is no different than the general EU ranking. Overall, several services markets, namely local transports, water supply, mobile telephone, investment products and TV subscriptions, rank higher in the Czech Republic than in the EU on average. Postal services, loans and gambling and lottery services are ranked lower. Among goods markets, small household appliances are ranked in the top of the ranking, which is a couple positions higher than in the EU ranking. Large household appliances and other electronic products are also higher in the Czech ranking. As for non-alcoholic drinks, non prescription medicines and dairy products<sup>64</sup>, they rank lower in the national ranking than in the EU ranking.

On the national level, the ranking and score for vehicle rental services (+12 positions and +4.3 points) has improved from 2010. The MPI scores for commercial sports<sup>65</sup> (+3.7), cafes, bars and restaurants (+3.3), house and garden maintenance products (+3.1) and culture and entertainment services (+3.0) are also up compared to last year.

Gambling services rank lower in the Czech Republic than in the EU and also see a sharp decrease in the MPI score (-5.9) from last year. The fact that the main Czech lottery service provider experienced major financial issues in early 2011 might explain this shift<sup>66</sup>.

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66 End of March Czech biggest lottery company Sazka was declared insolvent. Sazka has run into problems due to the repayment of finances linked to the construction of the O2 hall in Prague. The lottery license of Sazka was suspended in May 2011.

**DENMARK**

		Denmark			
			diff	2011	2010
<b>S E R V I C E S</b>	culture and entertainment	109.6	0.9	1	1
	commercial sport services	107.9	1.9	2	2
	personal care services	106.8	1.0	3	4
	airline services	106.4	2.9	4	8
	holiday accommodation	105.1	-0.7	5	3
	packaged holidays & tours	104.8	3.6	6	15
	water supply	104.3	2.0	7	10
	cafés, bars and restaurants	103.8	2.3	8	12
	mortgages	102.8		9	
	tram, local bus, metro	102.5	-0.1	10	9
	vehicle rental services	102.2	0.9	11	13
	legal and accountancy services	101.8		12	
	gas services	101.6	1.0	13	17
	train services	101.6	-2.7	14	6
	vehicle insurance	99.9	0.2	15	19
	loans, credit and credit cards	99.9		16	
	postal services	99.6	-1.7	17	14
	gambling and lottery services	99.4	-2.3	18	11
	home insurance	99.2	-1.1	19	18
	electricity services	98.5	1.0	20	23
	vehicle maintenance and repair	98.4	-1.1	21	20
	private life insurance	97.9		22	
	fixed telephone services	96.6	0.8	23	25
	real estate services	96.3	0.8	24	26
	bank accounts	96.1	2.8	25	27
	maintenance services	96.1	-0.3	26	24
	investment products, private pensions and securities	93.6	2.9	27	29
	internet provision	92.5	1.8	28	28
	TV-subscriptions	87.5		29	
	mobile telephone services	87.2	0.8	30	30
<b>G O O D S</b>	books, magazines and newspapers	105.8	-1.3	1	1
	dairy products	105.6		2	
	alcoholic drinks	104.2	-0.3	3	3
	fuel for vehicles	104.1	-1.4	4	2
	non-alcoholic drinks	103.9	-0.3	5	4
	bread, cereals, rice and pasta	102.2	0.1	6	7
	small household appliances	101.5	-0.9	7	6
	entertainment goods	101.3	1.1	8	9
	non prescription medicines	100.9	0.8	9	10
	furniture and furnishings	100.7	-1.9	10	5
	large household appliances	100.3	-1.2	11	8
	spectacles and lenses	100.1		12	
	fruit and vegetables	99.7	1.9	13	16
	personal care products	99.3	2.3	14	17
	maintenance products	99.3	-0.3	15	12
	clothing and footwear	98.3	-0.9	16	13
	new cars	98.0	-1.8	17	11
	electronic products	97.6	-0.3	18	15
	meat and meat products	94.9	3.2	19	20
	ICT products	93.6	-2.2	20	18
second hand cars	88.7	-3.6	21	19	



The top of the Danish ranking for services is very similar to the general EU ranking for services.

Four Danish markets rank higher than in the EU services ranking: water supply, electricity, bank accounts and mortgage services. However, gambling and lottery, fixed and mobile telephone, vehicle and home insurance, vehicle maintenance and repair and postal services all rank lower than in the EU on average.

The top of the ranking of goods markets differs somewhat from the general EU ranking. The first market, namely books, magazines and newspapers is also highly ranked in the EU in general but the market for alcoholic drinks on the 3<sup>rd</sup> position is ranked considerably higher. There are fewer differences for goods markets, with fuel for vehicles<sup>67</sup> faring better in Denmark and spectacles and lenses, electronic and personal care products faring worse than in the EU on average.

The ranking and the normalised MPI score of packaged holiday services (+9 positions and +3.6 points) have both improved from last year. Over the same period, the ranking of train and gambling and lottery services worsened and the MPI score for the second hand cars market (-3.6) has gone down. The MPI score for the meat and meat products market (+3.2) is higher in 2011 than in 2010. Frauds on the best before dates for meat were uncovered in Denmark in 2009 and 2010, which could explain the lower score measured last year.

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<sup>67</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**GERMANY**

		Germany	diff	2011	2010
<b>S E R V I C E S</b>	culture and entertainment	104.6	-3.4	1	1
	personal care services	103.7	-1.8	2	2
	airline services	103.5	0.5	3	6
	commercial sport services	103.4	0.9	4	10
	vehicle rental services	102.8	0.3	5	9
	water supply	102.4	0.9	6	14
	vehicle insurance	102.3	0.0	7	11
	packaged holidays & tours	102.0	0.7	8	15
	cafés, bars and restaurants	102.0	-1.0	9	7
	mortgages	101.6		10	
	holiday accommodation	101.4	-1.6	11	5
	tram, local bus, metro	101.1	-0.7	12	12
	maintenance services	100.7	1.3	13	19
	legal and accountancy services	100.5		14	
	home insurance	99.9	0.0	15	17
	bank accounts	99.7	0.6	16	21
	postal services	99.7	-3.1	17	8
	loans, credit and credit cards	99.6		18	
	TV-subscriptions	99.6		19	
	vehicle maintenance and repair	99.6	-1.2	20	16
	gas services	98.7	1.4	21	24
	mobile telephone services	98.7	3.9	22	27
	electricity services	98.5	-0.7	23	20
	gambling and lottery services	98.3	-0.5	24	22
	real estate services	98.0	1.7	25	25
	private life insurance	97.7		26	
	internet provision	97.6	5.8	27	29
	fixed telephone services	97.3	1.7	28	26
	investment products, private pensions and securities	92.5	4.0	29	30
	train services	92.3	-0.8	30	28
<b>G O O D S</b>	dairy products	103.1		1	
	non-alcoholic drinks	102.6	-0.5	2	2
	alcoholic drinks	102.3	-0.2	3	4
	spectacles and lenses	101.6		4	
	clothing and footwear	101.4	4.4	5	19
	personal care products	101.1	-0.9	6	6
	large household appliances	100.6	-1.8	7	5
	bread, cereals, rice and pasta	100.6	-0.8	8	7
	books, magazines and newspapers	100.5	-5.4	9	1
	electronic products	100.1	0.1	10	9
	new cars	100.0	0.0	11	8
	small household appliances	100.0	-2.8	12	3
	fruit and vegetables	99.6	1.8	13	16
	entertainment goods	99.5	0.3	14	13
	furniture and furnishings	99.4	0.3	15	14
	maintenance products	99.4	0.1	16	12
	non prescription medicines	99.0	-0.5	17	11
	meat and meat products	98.9	1.7	18	18
	ICT products	97.8	0.1	19	17
	fuel for vehicles	96.3	-2.2	20	15
	second hand cars	96.2	1.1	21	20

The top service markets in Germany are also highly ranked markets in the EU27, namely culture and entertainment, personal care services and airline services. The following service markets rank higher in Germany than in the overall EU ranking: vehicle rental, water supply, mortgages, house and garden maintenance and TV subscriptions. At the other end of the spectrum, holiday accommodations, gas services, the train, gambling, fixed telephone and postal services markets are lower in the German ranking.

For the goods markets Germany and EU27 are basically comparable, although the market for alcoholic drinks (3th) scores a little higher in Germany compared to the EU27. The other high scoring markets in Germany are dairy products and non-alcoholic drinks. Among the goods markets, clothing and footwear and small household appliances rank higher in Germany, while books and magazines, entertainment goods, non prescription medicines rank lower.

None of the product or services markets made major movements in the ranking. Looking at the normalised MPI scores for the service markets, the highest increase can be found for the market for Internet provision (+5.8), investment services (+4.0) and mobile telephone services (+3.9). The most significant decreases can be observed for culture and entertainment (-3.4) and postal services (-3.1).

For the goods markets, scores for clothing and footwear (+4.4) are up from 2010 and the score for books and magazines (-5.4) is down.

**ESTONIA**

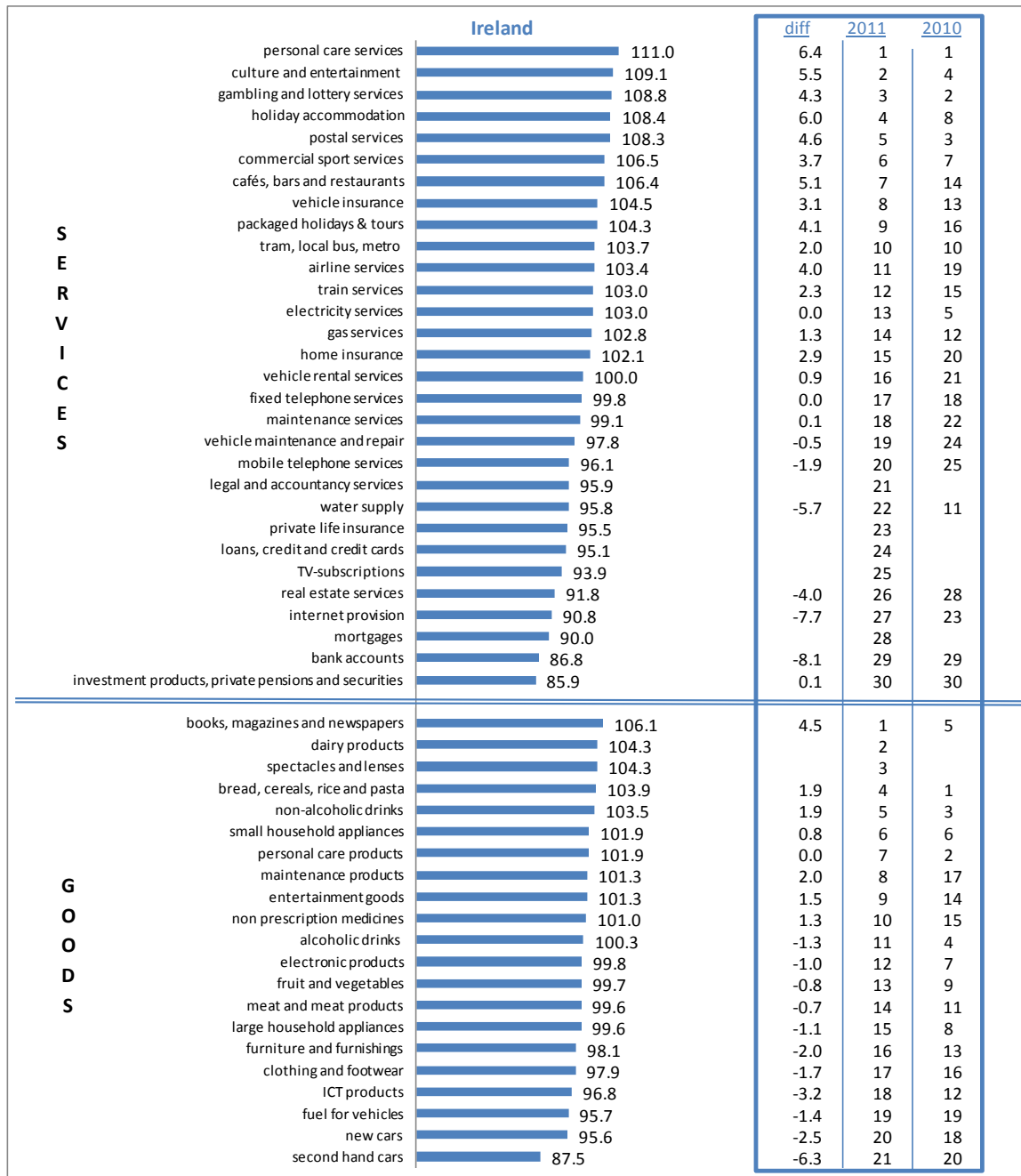
		Estonia			
		diff	2011	2010	
<b>S E R V I C E S</b>	personal care services	107.9	2.2	1	1
	vehicle insurance	106.5	1.9	2	5
	train services	105.6	0.0	3	2
	culture and entertainment	105.1	1.7	4	8
	fixed telephone services	105.0	-0.3	5	3
	postal services	104.4	-0.6	6	4
	gambling and lottery services	104.1	1.4	7	10
	bank accounts	104.0	0.1	8	7
	holiday accommodation	102.8	0.7	9	12
	commercial sport services	102.6	-0.7	10	9
	airline services	102.3	0.1	11	11
	legal and accountancy services	102.1		12	
	loans, credit and credit cards	101.9		13	
	mobile telephone services	101.8	0.3	14	13
	tram, local bus, metro	101.7	0.7	15	15
	home insurance	101.2	0.4	16	16
	cafés, bars and restaurants	100.0	2.6	17	24
	packaged holidays & tours	99.9	0.2	18	20
	vehicle rental services	99.7	0.4	19	21
	gas services	99.6	-1.1	20	17
	private life insurance	99.2		21	
	internet provision	97.9	0.4	22	23
	water supply	96.0	0.5	23	26
	mortgages	94.5		24	
	vehicle maintenance and repair	94.4	1.4	25	27
	electricity services	93.5	-5.1	26	22
	TV-subscriptions	93.3		27	
	real estate services	92.1	1.0	28	28
	maintenance services	91.0	0.6	29	29
	investment products, private pensions and securities	89.9	1.8	30	30
<b>G O O D S</b>	books, magazines and newspapers	106.4	-0.3	1	1
	bread, cereals, rice and pasta	105.1	-0.3	2	2
	dairy products	104.3		3	
	non prescription medicines	104.3	0.5	4	4
	non-alcoholic drinks	103.7	-1.1	5	3
	alcoholic drinks	102.7	-0.1	6	6
	personal care products	102.2	-1.1	7	5
	electronic products	101.7	0.1	8	7
	small household appliances	101.7	1.1	9	10
	large household appliances	101.6	0.2	10	8
	new cars	101.3	0.5	11	9
	spectacles and lenses	100.8		12	
	entertainment goods	100.1	1.7	13	15
	ICT products	98.9	-0.6	14	13
	fuel for vehicles	98.0	-0.5	15	14
	maintenance products	97.6	-0.5	16	16
	meat and meat products	97.5	0.1	17	17
	furniture and furnishings	97.2	-3.1	18	11
	fruit and vegetables	95.7	-1.2	19	18
	clothing and footwear	91.2	-1.3	20	19
	second hand cars	88.0	0.7	21	20

Compared to the EU ranking for service markets, the top of the Estonian ranking is very different. The top-three of the service markets in Estonia consists of personal care services, vehicle insurance and train services. The latter two are much higher ranked than in the EU in general. Other markets ranked higher in Estonia are fixed and mobile telephone, bank account, legal and accountancy, loans and gas services. Holiday accommodations, commercial sport, airline, cafes, bars and restaurants, packaged holidays and tours, vehicle rental, vehicle maintenance and repair and house and garden maintenance are lower-ranked than in the EU on average. Looking at goods markets, spectacles and lenses are not in the top of the national Estonian ranking and thus ranked much lower in Estonia than in the EU (12<sup>th</sup> versus 3<sup>rd</sup>). Entertainment goods and furniture and furnishing are also ranked lower.

Although the rankings in Estonia differ from the EU ranking, no real changes can be observed in ranking and performance scores compared to last year. The highest improvements in ranking are for the markets for gambling and lottery and holiday accommodations (both +3 positions). The market for furniture and furnishing (-7 positions) records the highest drop in the ranking. For the normalised MPI score, personal care services goods (+2.2) and cafés, bars and restaurants services (+2.6) are the only markets that improved by more than 2 points.

In contrast, the MPI scores for furniture and furnishings (-3.1) and electricity services (-5.1) are down from last year. For the latter, this could be linked to price increases and to the partial opening of the electricity market to competition in Estonia.

**IRELAND**



Personal care services and culture and entertainment services the two highest ranked service markets the two highest ranked service markets both in Ireland and in the EU27. Gambling and lottery services, in third position, as well as train services, maintenance services and electricity services rank higher in Ireland than in the EU overall. Airline services, vehicle rental, loans, credit and credit cards and bank accounts score lower.

The financial crises may have had an impact on results of the bank account market, as it ranks lower in Ireland than in the EU and has seen a sharp decrease in the normalised MPI score (-8.1). It needs to be pinpointed that the MPI-scores of a lot of services markets changed over the last year. Next to the bank accounts the scores of Internet provision (-7.7)<sup>68</sup> and water supply (-5.7) also decreased. The markets for personal care<sup>69</sup> (+6.4), holiday accommodations (+6.0), culture and entertainment (+5.5), cafe, bar and restaurant (+5.1), postal service (+4.6), gambling and lottery (+4.3), packaged holidays and tours (+4.1), airline service (+4.0), commercial sport (+3.7) and vehicle insurance (+3.1) improved considerably.

In comparison with 2010, airline services (+8 positions) have gone up in the Irish ranking and electricity services (-8 positions) and water supply<sup>70</sup> (-11 positions) have gone down.

In terms of goods markets, the top markets are comparable to the EU27 results, namely books, magazines and newspapers, dairy products and spectacles and lenses. Maintenance products fare better than in 2010 and large household appliances and new cars fare worse.

The biggest positive changes in normalised MPI scores can be seen for second hand cars (-6.3), books, magazines and newspapers (+4.5) and ICT products (-3.2).

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68 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

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**GREECE**

		Greece			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	108.7	-2.2	1	1
	culture and entertainment	106.1	-0.3	2	4
	commercial sport services	105.3	2.5	3	9
	airline services	105.1	-2.0	4	3
	cafés, bars and restaurants	104.1	2.1	5	10
	postal services	103.9	-0.6	6	5
	vehicle rental services	103.9	1.0	7	8
	packaged holidays & tours	102.6	4.4	8	21
	vehicle insurance	102.2	-0.8	9	7
	holiday accommodation	101.7	1.9	10	18
	fixed telephone services	101.6	-1.8	11	6
	vehicle maintenance and repair	101.6	1.6	12	16
	legal and accountancy services	101.5		13	
	home insurance	100.7	0.9	14	19
	internet provision	100.5	2.4	15	22
	mobile telephone services	100.0	-0.2	16	14
	TV-subscriptions	98.7		17	
	gas services	98.4	-3.2	18	11
	gambling and lottery services	98.4	-0.3	19	20
	maintenance services	98.2	3.9	20	26
	private life insurance	97.3		21	
	water supply	96.9	-3.2	22	15
	bank accounts	96.5	3.4	23	27
	train services	96.0	-3.9	24	17
	real estate services	95.8	5.1	25	29
	investment products, private pensions and securities	95.7	4.6	26	28
	tram, local bus, metro	95.4	-5.2	27	13
	loans, credit and credit cards	95.0		28	
	mortgages	94.9		29	
	electricity services	93.0	-4.3	30	24
<b>G O O D S</b>	books, magazines and newspapers	103.8	-1.3	1	1
	spectacles and lenses	103.6		2	
	entertainment goods	102.1	4.4	3	16
	non prescription medicines	102.0	-2.3	4	2
	electronic products	101.8	0.9	5	8
	personal care products	101.6	1.5	6	13
	maintenance products	101.1	4.6	7	17
	bread, cereals, rice and pasta	101.1	-2.1	8	3
	small household appliances	101.1	-1.2	9	4
	large household appliances	100.9	-0.2	10	7
	ICT products	100.7	-0.7	11	6
	non-alcoholic drinks	100.7	-1.2	12	5
	dairy products	100.5		13	
	furniture and furnishings	100.4	1.0	14	15
	alcoholic drinks	100.3	-0.5	15	10
	new cars	100.3	0.2	16	14
	meat and meat products	99.0	-1.3	17	12
	fruit and vegetables	98.7	-2.1	18	11
	clothing and footwear	95.1	-1.2	19	18
	second hand cars	95.0	0.9	20	19
	fuel for vehicles	90.2	-2.5	21	20



On the top of the ranking of service markets in Greece, we observe the same markets as in the EU countries in general, namely personal care, culture and entertainment and commercial sports services. Compared to the EU ranking for service markets, the markets for Internet provision, mobile telephone services and TV subscriptions are ranked higher in Greece. The markets for holiday accommodations, gambling and lottery, train service, public transport and loans are ranked lower than in the EU on average.

There are a few differences in terms of goods markets compared to the ranking in the EU countries. The markets for non-prescription medicines, electronic products, house and garden maintenance products and ICT products are ranked higher in Greece. On the contrary, the markets for non-alcoholic drinks, alcoholic drinks and dairy products are ranked much lower in Greece than in the EU on average.

In the national ranking of services, we observe a notable upward movement for the markets for packaged holidays and tours (+13 positions), holiday accommodations (+8 positions) and Internet provision (+7 positions). On the other hand, the markets for gas services (-7 positions), water supply (-7 positions) and especially public transport (-14 positions) register a significant drop in the ranking. In the ranking of goods markets, we notify important changes for markets for entertainment goods (+13 positions), maintenance goods (-10 positions), non-alcoholic drinks (-7 positions), personal care products (+7 positions) and fruit and vegetables (-7 positions).

The MPI scores for the service markets for real estate services<sup>71</sup> (+5.1 points), investment products<sup>72</sup> (+4.6), packaged holidays and tours (+4.4), maintenance services (+3.9) and bank accounts (+3.4) are up from 2010, while for the public transport services (-5.2), electricity services (-4.3), train services (-3.9), water supply (-3.2) and gas services (-3.2) the score is down from 2010.

In the goods markets, we observe changes in the MPI-score for entertainment goods<sup>73</sup> (+4.4) and house and garden products (+4.6) in 2011.

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**SPAIN**

		Spain	diff	2011	2010
<b>S E R V I C E S</b>	personal care services	111.7	6.1	1	1
	gambling and lottery services	111.7	7.2	2	3
	culture and entertainment	110.4	6.0	3	4
	commercial sport services	109.8	4.8	4	2
	holiday accommodation	109.5	5.6	5	5
	cafés, bars and restaurants	109.2	6.2	6	9
	tram, local bus, metro	105.6	2.5	7	8
	postal services	105.6	1.7	8	6
	vehicle rental services	105.3	2.6	9	12
	train services	105.2	2.3	10	10
	vehicle insurance	104.5	3.3	11	15
	packaged holidays & tours	104.2	1.3	12	11
	maintenance services	103.5	4.9	13	19
	airline services	100.6	1.2	14	17
	home insurance	100.4	3.4	15	23
	vehicle maintenance and repair	100.4	2.0	16	20
	gas services	100.1	0.9	17	18
	water supply	99.3	-3.2	18	13
	private life insurance	98.4		19	
	legal and accountancy services	96.6		20	
	fixed telephone services	96.4	-0.6	21	22
	investment products, private pensions and securities	95.6	1.9	22	29
	loans, credit and credit cards	94.3		23	
	bank accounts	93.7	-0.4	24	28
	TV-subscriptions	92.7		25	
	real estate services	91.7	-3.9	26	24
	internet provision	89.7	-5.4	27	26
	mobile telephone services	85.8	-7.2	28	30
	electricity services	85.2	-10.1	29	25
	mortgages	83.1		30	
<b>G O O D S</b>	books, magazines and newspapers	105.7	3.2	1	2
	spectacles and lenses	105.5		2	
	non-alcoholic drinks	104.3	2.8	3	7
	bread, cereals, rice and pasta	104.2	0.2	4	1
	dairy products	104.2		5	
	small household appliances	101.8	2.0	6	10
	personal care products	101.6	0.3	7	8
	maintenance products	100.8	3.6	8	19
	meat and meat products	100.8	-1.3	9	4
	entertainment goods	100.7	1.9	10	14
	large household appliances	99.9	0.7	11	12
	fruit and vegetables	99.9	-2.4	12	3
	alcoholic drinks	99.8	-1.9	13	6
	non prescription medicines	99.8	0.2	14	11
	electronic products	99.2	-0.8	15	9
	furniture and furnishings	99.1	-0.1	16	13
	clothing and footwear	97.1	-1.6	17	15
	new cars	96.3	-1.3	18	17
	ICT products	96.0	-2.1	19	16
	second hand cars	91.6	-5.6	20	20
fuel for vehicles	91.6	-5.7	21	18	

The market for gambling and lottery is positioned in the top of the ranking of services in Spain. Other high-ranked markets (personal care and culture and entertainment) are the same as in the EU in general. Public transport, train services, house and garden maintenance and investment products all have a higher ranking in Spain. Airline services and fixed and mobile telephone services have a lower ranking compared to the EU in general.

Turning to goods markets, the top of the ranking does not show any differences compared to the general EU ranking. The markets for maintenance products and meat and meat products rank higher in Spain than in the EU on average. The market for alcoholic drinks has a lower ranking in Spain.

On the national level, the service markets for home insurance (+8 positions), maintenance (+6 positions) and investment services (+9 positions) rank higher this year. Among the goods markets ranking, the market for home and garden maintenance products (+11 positions) have gone up the ranking while fruits and vegetables (-9 positions), alcoholic drinks<sup>74</sup> (-7 positions) and electronic products (-6 positions) have gone down.

In terms of normalised MPI scores, gambling and lottery (+7.2 points), personal care services<sup>75</sup> (+6.1), culture and entertainment<sup>76</sup> (+6.0) and cafés, bars and restaurants services (+6.2), holiday accommodations (+5.6), house and garden maintenance services (+4.9), commercial sports services (+4.8) and vehicle insurance (+3.3) have seen an improvement from last year. In contrast, scores for electricity (-10.1), mobile telephone (-7.2), Internet provision (-5.4), real estate (-3.9) and water supply (-3.2) services have gone down. Regarding the goods markets, the house and garden maintenance products (+3.6 points) and books, magazines and newspapers (+3.2) improved compared to last year. The MPI-score for fuel for vehicles (-5.7) and second hand cars (-5.6) decreased.

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**FRANCE**

		France	diff	2011	2010
<b>S E R V I C E S</b>	commercial sport services	103.8	-2.3	1	3
	packaged holidays & tours	103.6	0.1	2	6
	personal care services	103.0	-3.9	3	2
	airline services	102.8	-0.1	4	9
	culture and entertainment	102.4	-4.9	5	1
	legal and accountancy services	101.7		6	
	loans, credit and credit cards	101.4		7	
	gambling and lottery services	101.4	-0.3	8	13
	cafés, bars and restaurants	101.2	-1.0	9	11
	holiday accommodation	101.1	-4.1	10	5
	tram, local bus, metro	101.1	-0.5	11	14
	vehicle insurance	100.9	-1.0	12	12
	vehicle rental services	100.8	-2.2	13	7
	postal services	100.6	-0.8	14	16
	water supply	100.0	1.1	15	20
	mortgages	99.9		16	
	gas services	99.4	0.1	17	18
	fixed telephone services	99.2	1.7	18	22
	electricity services	99.1	0.7	19	21
	home insurance	98.9	-2.6	20	15
	internet provision	98.8	5.4	21	28
	maintenance services	98.7	-0.8	22	17
	vehicle maintenance and repair	98.5	-0.5	23	19
	real estate services	98.2	7.2	24	30
	investment products, private pensions and securities	98.0	6.8	25	29
	private life insurance	97.7		26	
	bank accounts	97.3	3.5	27	26
	TV-subscriptions	97.2		28	
	mobile telephone services	97.0	3.4	29	27
	train services	96.1	-0.1	30	23
<b>G O O D S</b>	non-alcoholic drinks	103.0	1.0	1	4
	dairy products	102.6		2	
	books, magazines and newspapers	102.3	-2.9	3	1
	bread, cereals, rice and pasta	101.3	-1.6	4	2
	furniture and furnishings	101.0	0.6	5	8
	alcoholic drinks	101.0	-1.6	6	3
	clothing and footwear	101.0	1.5	7	13
	entertainment goods	100.8	0.7	8	10
	small household appliances	100.3	-1.2	9	6
	electronic products	100.3	-1.3	10	5
	large household appliances	100.0	0.2	11	12
	new cars	100.0	0.7	12	14
	fruit and vegetables	99.9	0.8	13	15
	meat and meat products	99.5	0.4	14	16
	personal care products	99.5	-1.2	15	7
	spectacles and lenses	99.4		16	
	ICT products	99.3	0.8	17	17
	fuel for vehicles	98.4	-2.0	18	9
	maintenance products	97.6	-0.1	19	18
	non prescription medicines	97.5	0.2	20	19
	second hand cars	95.4	3.2	21	20

The top service markets in France are also high-ranked markets in the EU27 countries overall, namely commercial sport services, packaged holidays and tours and personal care services. A number of service markets rank higher in France than in the EU overall: legal and accountancy services, loans and credits, water supply, electricity, mortgages and investment products. In contrast, holiday accommodations, postal services, home insurance, vehicle maintenance and repair, bank accounts, mobile telephone service, and train services fare worse in France.

In terms of goods markets, the top markets in France are non-alcoholic drinks, dairy products and books, magazines and newspapers, all markets that are also highly ranked in the EU member states. On the other hand, important differences are observed in the ranking for the markets for the clothing and footwear and furniture markets which are higher in the French ranking, while personal care products, maintenance products, non-prescription medicines and spectacles and lenses are lower ranked.

Fuel for vehicles<sup>77</sup> has gone down in the ranking from 2010 to 2011. This could be linked to the global fuel for vehicles<sup>78</sup> price increases at the beginning of 2011.

Turning to the MPI scores for services, they have increased for the Internet provision (+5.4), investments (+6.8), real estate<sup>79</sup> markets (+7.2), bank accounts (+3.5) and mobile telephone services (+3.4), while the scores for personal care services (-3.9), holiday accommodation (-4.1) and cultural and entertainment services<sup>80</sup> (-4.9) are down from 2010. Scores for goods markets did not change in the same proportion, although the score for second hand cars (+3.2) improved in 2011.

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**ITALY**

		Italy			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	110.4	-0.7	1	1
	commercial sport services	108.1	0.7	2	2
	culture and entertainment	108.1	0.7	3	3
	holiday accommodation	106.8	1.1	4	5
	cafés, bars and restaurants	106.1	2.4	5	9
	airline services	105.4	3.3	6	13
	vehicle rental services	105.0	1.0	7	8
	packaged holidays & tours	104.5	0.3	8	7
	home insurance	102.3	-0.6	9	11
	gambling and lottery services	102.3	-0.7	10	10
	vehicle maintenance and repair	102.1	-0.6	11	12
	loans, credit and credit cards	100.6		12	
	gas services	99.8	1.9	13	20
	vehicle insurance	99.7	-2.3	14	14
	maintenance services	99.6	2.8	15	23
	postal services	99.1	-1.6	16	15
	legal and accountancy services	98.0		17	
	fixed telephone services	97.9	4.2	18	26
	tram, local bus, metro	97.6	-1.5	19	18
	internet provision	97.5	3.1	20	25
	private life insurance	97.1		21	
	electricity services	96.6	-1.6	22	19
	water supply	96.5	-3.4	23	17
	mobile telephone services	96.1	-0.9	24	22
	TV-subscriptions	95.4		25	
	mortgages	94.9		26	
	bank accounts	94.6	1.7	27	27
	investment products, private pensions and securities	94.0	4.5	28	30
	real estate services	93.8	3.5	29	28
	train services	90.4	0.7	30	29
<b>G O O D S</b>	spectacles and lenses	105.3		1	
	books, magazines and newspapers	104.2	-3.0	2	1
	entertainment goods	103.0	1.8	3	8
	bread, cereals, rice and pasta	102.8	0.1	4	4
	small household appliances	102.2	0.4	5	6
	electronic products	102.0	1.0	6	9
	personal care products	101.7	-0.3	7	5
	large household appliances	101.7	0.8	8	10
	non prescription medicines	101.2	-2.1	9	2
	non-alcoholic drinks	100.9	-2.0	10	3
	dairy products	100.5		11	
	maintenance products	100.5	1.3	12	14
	ICT products	100.1	-0.6	13	11
	furniture and furnishings	99.6	0.6	14	15
	fruit and vegetables	99.3	-0.4	15	13
	new cars	99.1	0.3	16	17
	meat and meat products	99.1	-1.3	17	12
	alcoholic drinks	98.9	-2.5	18	7
	clothing and footwear	95.3	-1.2	19	18
	second hand cars	92.0	0.3	20	19
	fuel for vehicles	90.6	-0.1	21	20

In Italy, the top of the national ranking of services consists of the same three markets as the general EU ranking, namely personal care, commercial sport and culture and entertainment services. The markets for vehicle maintenance and repairs, loans, maintenance and Internet provision are ranked higher. Postal service, public transport, bank accounts and train services are ranked lower in the Italian ranking than in the overall EU ranking.

On the top of the ranking for goods markets, we also observe the same markets as in the EU27 with the exception of the markets for alcoholic and non-alcoholic drinks that are ranked considerably lower than in the EU in general. The market for other electronic products is ranked higher while the market for dairy products is ranked lower than the EU-ranking.

In the national ranking of services, no big changes occur since 2010. The highest upward movements are registered for the markets for airline services (+7 positions), gas services (+7 positions), house and garden maintenance services (+8 positions), fixed telephone services (+8 positions). On the other hand, no remarkable drops are witnessed in the ranking. In the national ranking of goods markets, the only noteworthy changes are observed for non-alcoholic drinks (dropped 7 positions) and alcoholic drinks (-11 positions).

Investment products (+4.5 points), fixed telephone (+4.2), real estate<sup>81</sup> (+3.5), airline services (+3.3) and Internet provision<sup>82</sup> (+3.1) have seen an increase in the MPI scores since 2010. The market for water supply<sup>83</sup> (-3.4) is the only service market with a considerable drop in the MPI score. This latter change could be linked to a debate in Italy about the liberalisation of the water supply sector. In the goods markets, the only large drop in the normalised MPI score can be notified in the market for books, magazines and newspapers (-3.0)

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81 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

82 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

83 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**CYPRUS**

		Cyprus			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	112.3	-2.4	1	1
	commercial sport services	106.5	-0.4	2	10
	airline services	106.1	-2.2	3	7
	postal services	105.8	-0.7	4	12
	holiday accommodation	104.9	-4.6	5	3
	culture and entertainment	104.7	-4.6	6	4
	cafés, bars and restaurants	104.2	-3.5	7	8
	mobile telephone services	103.6	-4.8	8	6
	vehicle insurance	103.2	-4.0	9	9
	gambling and lottery services	102.7	-2.2	10	14
	fixed telephone services	102.5	-6.0	11	5
	packaged holidays & tours	102.1	-1.8	12	18
	vehicle maintenance and repair	101.4	-1.6	13	19
	home insurance	100.2	-5.5	14	13
	loans, credit and credit cards	99.4		15	
	internet provision	99.1	-3.7	16	20
	maintenance services	97.2	-4.0	17	23
	bank accounts	96.9	-5.0	18	21
	water supply	96.9	-4.5	19	22
	investment products, private pensions and securities	96.8	-1.5	20	26
	private life insurance	96.6		21	
	tram, local bus, metro	96.4	0.3	22	27
	legal and accountancy services	96.0		23	
	real estate services	94.4	-0.7	24	28
	mortgages	93.5		25	
	vehicle rental services	92.6	-12.1	26	15
	TV-subscriptions	92.4		27	
	electricity services	91.7	-7.6	28	24
<b>G O O D S</b>	books, magazines and newspapers	106.2	1.8	1	1
	spectacles and lenses	104.4		2	
	non-alcoholic drinks	102.0	1.6	3	11
	dairy products	101.9		4	
	alcoholic drinks	101.8	1.0	5	8
	new cars	101.7	-1.3	6	3
	bread, cereals, rice and pasta	101.7	-1.7	7	2
	non prescription medicines	101.5	-1.1	8	5
	small household appliances	101.1	2.6	9	15
	entertainment goods	100.9	4.4	10	18
	furniture and furnishings	100.6	-2.4	11	4
	personal care products	100.0	-2.4	12	6
	meat and meat products	99.7	-0.1	13	12
	electronic products	99.1	-2.8	14	7
	large household appliances	99.0	-0.6	15	13
	maintenance products	98.8	1.5	16	16
	ICT products	98.5	2.7	17	19
	clothing and footwear	96.1	-2.6	18	14
	fruit and vegetables	95.9	-5.0	19	9
	second hand cars	94.6	0.7	20	20
fuel for vehicles	94.5	-2.2	21	17	



The top-ranking service markets in Cyprus are comparable to the top markets in the EU in general. Nevertheless, several markets rank higher in Cyprus than in the EU, namely the service markets for mobile telephone, Internet<sup>84</sup> and maintenance and investment<sup>85</sup> services. In contrast, legal and accountant services, vehicle rental services and local transport services rank lower in Cyprus than in the EU in general. This could be linked to the relatively limited availability of these services in the country.

For goods markets, the national ranking is also comparable to the EU ranking. Among goods markets, new cars rank higher in the Cypriot ranking while the markets for meat and meat products and large household appliances are ranked lower.

Most normalised MPI scores for service markets have declined from last year, most notably vehicle rentals (-12.1), electricity (-7.6), fixed telephone services (-6.0), home insurance (-5.5), bank accounts (-5.0), mobile telephone services (-4.8), holiday accommodations (-4.6), culture and entertainment (-4.6), water supply (-4.5), vehicle insurance (-4.0), maintenance service (-4.0), internet provision (-3.7) and cafes, bars and restaurants (-3.5). The decrease led to a drop of most of these markets in the ranking. Consequently, the markets with only a small decrease in the MPI-score, such as commercial sport services (+8 positions, -0.4 points) and postal services (+8 positions, -0.7 points) won several positions. Markets with a considerable drop in the ranking are fixed telephone services (-6 positions) and especially the market for vehicle rentals (-11 positions).

As for the goods markets, changes in the MPI-score are not as pronounced. The highest increase in the score can be observed in the market for entertainment goods (+4.4) and the largest decrease in the market for fruit and vegetables (-5.0). In the national ranking of goods markets, non-alcoholic drinks and entertainment goods (both +8 positions) made the biggest upward jump. The markets for furniture and furnishings (-7 positions), electronic products (-7 positions), personal care products (-6 positions) and fruit and vegetables (-10 positions) experienced the largest drop.

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84 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

85 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**LATVIA**

		Latvia	diff	2011	2010
<b>S E R V I C E S</b>	personal care services	109.2	0.5	1	1
	vehicle insurance	106.9	2.5	2	5
	culture and entertainment	105.6	1.6	3	6
	fixed telephone services	105.5	-1.3	4	2
	commercial sport services	105.4	0.6	5	4
	postal services	104.6	2.1	6	11
	train services	104.2	-2.0	7	3
	packaged holidays & tours	104.1	3.4	8	14
	holiday accommodation	103.7	-0.1	9	7
	gas services	103.5	-0.1	10	8
	bank accounts	103.4	2.7	11	15
	mobile telephone services	102.9	2.4	12	16
	home insurance	102.7	1.1	13	13
	tram, local bus, metro	102.5	2.3	14	17
	airline services	102.3	0.1	15	12
	vehicle rental services	101.6	3.3	16	21
	private life insurance	101.3		17	
	cafés, bars and restaurants	100.7	1.4	18	20
	legal and accountancy services	100.7		19	
	loans, credit and credit cards	99.3		20	
	gambling and lottery services	98.1	0.9	21	23
	internet provision	97.5	-0.2	22	22
	investment products, private pensions and securities	95.2	-1.6	23	24
	vehicle maintenance and repair	94.0	4.5	24	28
	maintenance services	92.7	-1.6	25	27
	TV-subscriptions	92.1		26	
	real estate services	90.9	2.3	27	30
	water supply	90.3	1.5	28	29
	mortgages	89.9		29	
	electricity services	89.1	-7.2	30	25
<b>G O O D S</b>	books, magazines and newspapers	109.6	-0.8	1	1
	spectacles and lenses	105.6		2	
	bread, cereals, rice and pasta	103.3	-1.4	3	2
	large household appliances	103.3	-0.8	4	3
	small household appliances	103.1	0.1	5	4
	non-alcoholic drinks	102.5	0.5	6	7
	personal care products	102.0	-0.1	7	6
	ICT products	101.7	0.2	8	9
	electronic products	101.3	-0.6	9	8
	furniture and furnishings	101.1	-1.4	10	5
	entertainment goods	100.7	0.6	11	11
	alcoholic drinks	100.4	0.8	12	13
	fuel for vehicles	99.7	-1.6	13	10
	non prescription medicines	99.3	-0.5	14	12
	dairy products	99.3		15	
	new cars	99.0	0.4	16	14
	maintenance products	98.3	1.2	17	17
	meat and meat products	95.9	1.0	18	18
	fruit and vegetables	95.5	-2.2	19	16
	second hand cars	90.7	-0.1	20	19
clothing and footwear	87.7	-2.6	21	20	

Different from the EU ranking for service markets, the market for vehicle insurance is positioned in the top-three in Latvia. A number of other service markets rank also higher in Latvia than in the EU: fixed and mobile telephone, private life insurance, train, gas, investment products and bank account services. This contrasts with holiday accommodations, Airline services, vehicle rental, vehicle maintenance, water supply, cafés and gambling and lottery services that rank lower.

For the goods markets, the only difference in the top of the ranking is a lower ranking for non-alcoholic drinks in Latvia. Further among goods markets, dairy products are ranked lower in Latvia. Large household appliances, ICT-products and fuel for vehicles are ranked higher in Latvia than in the EU on average.

The Latvian ranking has seen very little change from 2010 to 2011. However, several normalised MPI scores have moved: scores for vehicle maintenance (+4.5), packaged holidays and tours (+3.4) and vehicle rental (+3.3) services are up from 2010. The score for electricity services (-7.2) decreased remarkably. This last change takes place after heavy media coverage of price increases in the electricity sector in Latvia.

**LITHUANIA**

		Lithuania			
			diff	2011	2010
<b>S</b> <b>E</b> <b>R</b> <b>V</b> <b>I</b> <b>C</b> <b>E</b> <b>S</b>	train services	110.8	0.1	1	1
	personal care services	109.7	1.6	2	2
	postal services	109.5	4.9	3	7
	vehicle insurance	108.7	2.9	4	4
	tram, local bus, metro	106.3	1.5	5	6
	culture and entertainment	105.8	0.0	6	3
	commercial sport services	104.8	1.6	7	10
	home insurance	104.5	1.6	8	12
	cafés, bars and restaurants	104.3	2.4	9	15
	vehicle rental services	103.1	0.1	10	11
	gas services	103.0	0.7	11	14
	bank accounts	103.0	-0.3	12	9
	fixed telephone services	102.8	1.8	13	17
	airline services	102.1	-2.9	14	5
	mobile telephone services	101.7	5.3	15	24
	holiday accommodation	101.5	-0.8	16	13
	packaged holidays & tours	101.4	0.2	17	16
	gambling and lottery services	100.1	3.6	18	21
	private life insurance	99.5		19	
	internet provision	98.5	2.1	20	22
loans, credit and credit cards	98.4		21		
legal and accountancy services	93.9		22		
maintenance services	93.6	-2.8	23	23	
TV-subscriptions	92.7		24		
mortgages	91.3		25		
real estate services	90.6	0.1	26	29	
electricity services	90.6	-0.1	27	28	
vehicle maintenance and repair	90.3	-1.5	28	27	
investment products, private pensions and securities	89.5	-2.3	29	26	
water supply	88.0	0.8	30	30	
<b>G</b> <b>O</b> <b>O</b> <b>D</b> <b>S</b>	books, magazines and newspapers	109.3	-0.7	1	1
	alcoholic drinks	105.5	-0.7	2	2
	spectacles and lenses	105.3		3	
	non-alcoholic drinks	103.8	0.1	4	5
	large household appliances	103.6	-0.4	5	4
	ICT products	103.1	0.5	6	6
	bread, cereals, rice and pasta	102.9	-2.1	7	3
	small household appliances	101.9	1.8	8	9
	personal care products	101.8	-0.2	9	8
	dairy products	101.3		10	
	electronic products	100.7	-1.3	11	7
	new cars	100.6	1.3	12	13
	entertainment goods	100.6	2.7	13	16
	maintenance products	100.5	1.3	14	14
	furniture and furnishings	99.9	1.1	15	15
	non prescription medicines	99.6	-0.4	16	11
	fuel for vehicles	98.5	-1.5	17	10
	meat and meat products	93.8	-1.4	18	18
	fruit and vegetables	92.9	-3.4	19	17
	clothing and footwear	91.5	-1.5	20	19
second hand cars	83.1	-2.1	21	20	

Except for the market for personal care services, the top of the ranking in Lithuania looks completely different from the EU27 ranking. Train services are in the first position in the Lithuanian ranking and fare better than in the overall EU ranking (18<sup>th</sup>). Also in the top-three in Lithuania are the postal services, which are in the 6<sup>th</sup> position in the EU ranking. Other markets higher-ranked in Lithuania are local transport, bank account, mobile telephone, Internet and TV provision. Airline service, holiday accommodation, packaged holidays, gambling and lottery services, legal and accountancy services, vehicle maintenance and repair, and water supply<sup>86</sup>, fare worse than in the EU on average.

Among goods markets, alcoholic drinks (2<sup>nd</sup>) appear in the top-three of the ranking, which is 6 positions higher than in the EU-ranking. Furthermore large household appliances and ICT products rank higher in the Lithuanian ranking, while the dairy products, entertainment goods and non-prescription medicines are ranked lower.

In the national rankings, no major shifts can be observed. Airline services have gone down the most (-9 positions) in the national ranking from 2010 and now fare worse in the Lithuanian ranking than in the EU on average. Fuel for vehicles market<sup>87</sup> (-7 positions) has also gone down the ranking in comparison with last year.

Mobile telephone services have seen the highest increase in the normalised MPI score and in the ranking in comparison with 2010 (+9 positions and +5.3 points).

Other important positive changes in the normalised MPI scores can be seen for two service markets, namely postal (+4.9) and gambling and lottery services (+3.6). In contrast, the score for the fruit and vegetable market (-3.4) has gone down from 2010.

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<sup>86</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

<sup>87</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**LUXEMBOURG**

		<b>Luxembourg</b>			
			<u>diff</u>	<u>2011</u>	<u>2010</u>
<b>S E R V I C E S</b>	personal care services	104.6	-0.5	1	3
	home insurance	104.3	0.4	2	4
	culture and entertainment	104.2	-1.4	3	1
	loans, credit and credit cards	102.5		4	
	fixed telephone services	102.4	-0.2	5	9
	holiday accommodation	102.1	-0.7	6	8
	packaged holidays & tours	102.0	0.6	7	14
	commercial sport services	102.0	1.0	8	15
	airline services	101.9	2.1	9	19
	tram, local bus, metro	101.6	-0.4	10	12
	vehicle insurance	101.3	-1.0	11	10
	gas services	101.1	-1.1	12	11
	vehicle rental services	101.1	2.3	13	23
	postal services	100.8	-3.0	14	5
	gambling and lottery services	100.7	1.2	15	20
	mortgages	100.6		16	
	private life insurance	100.5		17	
	water supply	100.0	-3.3	18	6
	legal and accountancy services	99.9		19	
	cafés, bars and restaurants	99.7	0.8	20	21
	vehicle maintenance and repair	99.6	4.5	21	27
	train services	99.5	-1.5	22	16
	bank accounts	98.5	-3.3	23	13
	investment products, private pensions and securities	97.5	5.2	24	28
	maintenance services	97.0	1.1	25	24
	real estate services	95.9	5.3	26	30
	electricity services	95.7	-4.6	27	17
	TV-subscriptions	95.6		28	
	mobile telephone services	94.2	-1.0	29	26
	internet provision	93.4	1.5	30	29
<b>G O O D S</b>	books, magazines and newspapers	103.0	-1.2	1	2
	non-alcoholic drinks	102.8	-0.2	2	4
	small household appliances	102.5	2.0	3	7
	fuel for vehicles	102.3	-2.4	4	1
	spectacles and lenses	101.8		5	
	dairy products	101.3		6	
	large household appliances	101.2	0.2	7	6
	maintenance products	100.8	3.0	8	16
	entertainment goods	100.7	1.1	9	11
	electronic products	100.5	0.8	10	10
	bread, cereals, rice and pasta	100.3	-1.3	11	5
	new cars	100.1	1.2	12	14
	second hand cars	100.0	4.2	13	20
	ICT products	99.5	1.0	14	15
	non prescription medicines	99.1	-1.1	15	9
	furniture and furnishings	99.0	-0.1	16	13
	personal care products	99.0	-1.3	17	8
	alcoholic drinks	98.6	-4.7	18	3
	meat and meat products	97.4	0.1	19	19
	fruit and vegetables	96.2	-1.5	20	17
clothing and footwear	94.0	-3.4	21	18	

The top service markets in Luxembourg are quite different from those of the EU27. Personal care (1<sup>st</sup>) and culture and entertainment (3<sup>th</sup>) are both in Luxembourg and EU27 ranked in the top 3, but the service of home insurance (2<sup>nd</sup>) is ranked much higher in Luxembourg. Next to this, other financial services markets like loans, private life insurance, investment products and credits and mortgages, rank higher in Luxembourg than in the EU as a whole, followed by fixed telephone services. In contrast, commercial sport services, postal services, cafés, bars and restaurants, vehicle maintenance, Internet and mobile telephone services rank lower in the national ranking.

The goods market ranking is comparable with the EU ranking, with the exception of fuel for vehicles<sup>88</sup> that is ranked much higher in Luxembourg (4<sup>th</sup>). The other higher-ranked goods markets are books, magazines and newspapers, non-alcoholic drinks and small household appliances. In Luxembourg, also the markets for maintenance products and second hand cars are higher-ranked. The market for bread, cereals, rice and pasta, personal care products and alcoholic drinks are ranked lower than in the EU on average.

The normalised MPI score for alcoholic drinks<sup>89</sup> (-4.7) has gone down from last year, resulting in a lower position than in the 2010 in the Luxembourg ranking and the 2011 EU ranking. Also the clothing market (-3.4) shows a decrease in the MPI. For the goods markets, second hand cars (+4.2) and maintenance products (+3.0) have improved since 2010.

In comparison with last year, airline (+10 positions), postal (+9 positions) and vehicle rental services (+10 positions) have gone up the ranking. The opposite trend is visible for water<sup>90</sup> (-12 positions and -3.3 points in MPI) and electricity services (-10 positions and -4.6 points in MPI). Other trends in MPI scores can be observed for vehicle maintenance (+4.5), investment (+5.2) and real estate services<sup>91</sup> (+5.3), all on the increase from 2010, and postal (-3.0) and bank account services (-3.3), which have decreased over the same period.

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88 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

89 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

90 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

91 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

## HUNGARY

		Hungary			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	113.1	3.6	1	1
	gambling and lottery services	111.1	3.1	2	3
	postal services	110.5	6.7	3	9
	airline services	110.4	4.5	4	6
	cultural and entertainment	107.8	0.5	5	4
	commercial sport services	107.7	1.4	6	5
	holiday accommodation	107.6	-1.1	7	2
	fixed telephone services	106.8	3.9	8	11
	vehicle rental services	106.5	2.7	9	10
	cafés, bars and restaurants	105.3	0.8	11	7
	vehicle insurance	105.3	4.3	10	14
	mobile telephone services	104.7	1.9	12	12
	water supply	102.1	5.8	13	23
	electricity services	100.9	7.0	14	25
	packaged holidays & tours	100.0	-1.7	15	13
	tram, local bus, metro	99.5	1.4	16	20
	internet provision	99.5	0.3	17	18
	bank accounts	99.2	5.1	18	24
	vehicle maintenance and repair	98.8	-1.5	19	16
	gas services	97.4	5.3	20	27
	home insurance	96.6	-3.5	21	17
	train services	94.7	1.0	22	26
	maintenance services	93.7	-2.9	23	22
	legal and accountancy services	93.5		24	
	private life insurance	93.2		25	
	real estate services	92.7	3.3	26	29
	loans, credit and credit cards	89.8		27	
	investment products, private pensions and securities	88.1	-2.9	28	28
TV-subscriptions	85.1		29		
mortgages	78.3		30		
<b>G O O D S</b>	books, magazines and newspapers	106.2	-0.6	1	1
	bread, cereals, rice and pasta	103.6	1.4	2	5
	non-alcoholic drinks	103.4	0.3	3	2
	spectacles and lenses	103.3		4	
	personal care products	103.2	2.6	5	9
	alcoholic drinks	102.0	3.4	6	16
	non prescription medicines	101.5	2.8	7	15
	large household appliances	101.5	-1.2	8	4
	small household appliances	101.3	-0.2	9	7
	entertainment goods	101.2	2.2	10	13
	dairy products	100.6		11	
	electronic products	100.5	-2.5	12	3
	furniture and furnishings	99.9	-0.4	13	10
	meat and meat products	99.7	2.5	14	18
	fruit and vegetables	99.5	-0.1	15	12
	ICT products	99.4	-2.7	16	6
	new cars	99.3	1.2	17	17
	fuel for vehicles	99.0	0.0	18	14
	maintenance products	98.4	-1.3	19	11
	clothing and footwear	90.5	-4.5	20	19
	second hand cars	85.9	-5.7	21	20



Compared to the general ranking for service markets in the EU, the market for gambling and lottery is ranked much higher in Hungary (2nd). The other services in the top-three are personal care and postal services. The latter is also higher-ranked in Hungary than in the EU overall. Other service markets ranked higher in Hungary than in the EU overall are fixed and mobile telephone, water supply, electricity and Internet provision services. Packaged holidays and tours, gas, home insurance, legal and accountancy and loans rank lower. The goods market ranking is very similar to the overall one, with the exception of dairy products and maintenance products that are ranked slightly lower in Hungary.

Electricity services (+11 positions and +7.0 points) rank higher in Hungary than in the EU after an improvement both in the ranking and the normalised MPI score in 2011. This could be due to a lower score caused by parliamentary elections and supply issues last year. The MPI score and ranking of water supply services<sup>92</sup> (+10 positions and +5.8 points) also improved in 2011. Further we observe improvements in the MPI-score of service markets for postal services (+6.7), gas service (+5.3), bank accounts (+5.1), airline services (+4.5), vehicle insurance (+4.3), fixed telephone (+3.9), personal care service (+3.6), real estate (+3.3) and gambling and lottery (+3.1). The MPI-score of the market for home insurance (-3.5) declined over last year.

In the ranking for goods markets, alcoholic drinks<sup>93</sup> rank higher than last year (+10 positions and +3.4 points on MPI-score), while ICT products (-10 positions and -2.7 points), other electronic products (-9 positions and -2.5 points) and house and garden maintenance products (-8 positions) rank lower than in 2010.

Turning to the normalised MPI scores of the goods markets, the MPI scores of second hand cars (-5.7) and clothing and footwear (-4.5) decreased the most.

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92 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

93 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**MALTA**

		Malta			
			diff	2011	2010
<b>S E R V I C E S</b>	airline services	106.1	-5.3	1	1
	culture and entertainment	105.8	-3.7	2	5
	personal care services	105.6	-5.7	3	2
	holiday accommodation	105.5	-3.0	4	8
	commercial sport services	103.8	-5.3	5	6
	gambling and lottery services	103.7	-3.8	6	11
	loans, credit and credit cards	103.6	-4.1	7	10
	cafés, bars and restaurants	103.6		8	
	vehicle maintenance and repair	103.0	-3.3	9	16
	bank accounts	102.5	-4.1	10	14
	mobile telephone services	101.8	-6.6	11	9
	fixed telephone services	101.3	-4.5	12	20
	vehicle rental services	101.2	-7.5	13	7
	vehicle insurance	101.0	-5.2	14	18
	home insurance	101.0	-5.4	15	17
	postal services	100.1	-5.7	16	19
	mortgages	100.1		17	
	real estate services	100.1	-5.3	18	21
	maintenance services	99.4	-0.5	19	25
	packaged holidays & tours	99.1	-10.7	20	3
	private life insurance	98.8		21	
	legal and accountancy services	97.4		22	
	internet provision	97.0	-7.4	23	23
	investment products, private pensions and securities	96.1	-9.1	24	22
	water supply	92.2	2.6	25	26
	electricity services	92.0	7.5	26	28
	tram, local bus, metro	89.7	2.8	27	27
	TV-subscriptions	88.5		28	
<b>G O O D S</b>	books, magazines and newspapers	103.2	-0.3	1	1
	entertainment goods	101.8	3.8	2	18
	non prescription medicines	101.8	3.6	3	16
	dairy products	101.6		4	
	bread, cereals, rice and pasta	101.5	0.5	5	8
	spectacles and lenses	101.5		6	
	electronic products	101.4	0.1	7	5
	non-alcoholic drinks	101.3	0.0	8	6
	alcoholic drinks	100.8	-1.6	9	3
	personal care products	100.7	-1.4	10	4
	ICT products	100.6	0.4	11	9
	meat and meat products	100.5	-2.1	12	2
	furniture and furnishings	100.4	0.5	13	12
	maintenance products	100.4	4.8	14	20
	small household appliances	100.3	0.6	15	13
	fruit and vegetables	99.1	-0.9	16	11
	clothing and footwear	98.6	0.8	17	19
	fuel for vehicles	97.1	-1.3	18	14
	new cars	96.2	-3.8	19	10
	second hand cars	95.6	-2.5	20	17
large household appliances	95.5	-2.8	21	15	

The top-three of the service markets in Malta differs somewhat from the top-three in the EU in general. This is mainly because the market for airline services is positioned in the first place in Malta, while this market is ranked 5<sup>th</sup> in general. Otherwise, the ranking of Malta is comparable to that of the EU in general.

The following service markets rank higher in Malta than in the EU overall: gambling and lottery , vehicle maintenance, loans and credits, bank accounts, mobile telephone, mortgages, maintenance, investment and real estate. In contrast, vehicle rental, vehicle insurance, postal services, packaged holidays, legal and accountancy services, and local transport rank lower in Malta. Regarding local transport, it is important to note that no trams and underground services are available in the country.

Compared to the EU ranking for products in general, the major difference in the top of the ranking in Malta is the high position of the market for non-prescription medicine and the lower ranking of non-alcoholic drinks. On the product side, household appliances, both small and large, rank lower in Malta. Other electronic products, ICT and meat and meat products are ranked higher than in the EU on average.

The normalised MPI score for all the service markets (except for the market for house and garden maintenance) changed significantly since 2010. The biggest negative changes are observed for packaged holidays and tours (-10.7 points), investment, private pensions and securities<sup>94</sup> (-9.1) and Internet provision<sup>95</sup> (-7.4). Only for three service markets the MPI increased, namely electricity (+7.5), public transport (+2.8) and water supply (+2.6). Despite the changes in the MPI-score, the national ranking did not change drastically. The only major shift in the ranking is the drop of the market for packaged holidays (-17 positions).

In the goods markets, changes are not as pronounced. The MPI-score increased for home and garden maintenance products (+4.8 points), entertainment goods<sup>96</sup> (+3.8) and non-prescription medicines (+3.6). The score decreased for the market of new cars (-3.8).

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94 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

95 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

96 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

## THE NETHERLANDS

		The Netherlands			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	107.7	1.4	1	1
	culture and entertainment	107.1	1.6	2	2
	holiday accommodation	105.4	1.3	3	4
	commercial sport services	104.6	0.5	4	5
	water supply	104.4	-0.5	5	3
	vehicle insurance	104.3	2.3	6	12
	cafés, bars and restaurants	104.2	2.1	7	11
	airline services	104.2	1.5	8	9
	vehicle rental services	103.9	0.7	9	8
	packaged holidays & tours	103.8	1.5	10	10
	vehicle maintenance and repair	102.5	1.1	11	14
	home insurance	101.6	1.1	12	16
	legal and accountancy services	100.8		13	
	fixed telephone services	100.1	2.4	14	24
	gas services	100.1	2.3	15	23
	tram, local bus, metro	100.1	0.8	16	19
	electricity services	99.8	1.0	17	20
	maintenance services	99.7	1.4	18	21
	real estate services	99.1	1.2	19	22
	postal services	98.8	-1.2	20	17
	bank accounts	98.7	1.4	21	25
	train services	98.5	-0.9	22	18
	loans, credit and credit cards	97.8		23	
	gambling and lottery services	95.4	-0.1	24	27
	internet provision	95.0	1.1	25	28
	mortgages	94.4		26	
	mobile telephone services	94.4	0.6	27	29
	TV-subscriptions	93.7		28	
	private life insurance	93.1		29	
	investment products, private pensions and securities	86.9	1.8	30	30
<b>G O O D S</b>	non-alcoholic drinks	103.4	-0.1	1	1
	books, magazines and newspapers	102.5	-0.9	2	2
	alcoholic drinks	102.3	-0.4	3	4
	bread, cereals, rice and pasta	102.0	-0.8	4	3
	dairy products	102.0		5	
	personal care products	101.7	0.4	6	7
	small household appliances	101.4	0.9	7	8
	spectacles and lenses	101.2		8	
	entertainment goods	101.2	1.1	9	9
	non prescription medicines	100.8	-0.4	10	6
	large household appliances	100.0	0.9	11	13
	fuel for vehicles	99.7	-2.3	12	5
	maintenance products	99.7	0.8	13	14
	new cars	99.4	0.0	14	12
	fruit and vegetables	99.1	0.7	15	17
	meat and meat products	98.5	-1.2	16	11
	electronic products	98.5	-0.4	17	15
	furniture and furnishings	98.2	-0.5	18	16
	clothing and footwear	97.8	-0.1	19	18
	ICT products	96.2	-0.5	20	19
	second hand cars	94.6	-0.2	21	20

In the Netherlands, the top-four ranked services markets are the same as in the EU27. On the 5<sup>th</sup> position water supply services are much higher ranked in the Netherlands compared to the overall EU ranking. Other service markets that are ranked higher in the Netherlands than in the overall EU ranking are vehicle maintenance, electricity, house and garden maintenance and real estate services<sup>97</sup>. The opposite is true for postal, private life insurance and gambling and lottery services, which are ranked lower in the Netherlands.

In terms of goods markets, the top markets in the Netherlands are comparable to the ranking in the EU overall. Markets that are ranked higher are alcoholic drinks and fuel for vehicles. Lower ranked are the markets for spectacles, electronics, furniture and furnishings.

In the national services and products ranking, the fixed telephone services (+10 positions) improved. As for the MPI score we observe the highest improvements for the markets for fixed telephone services (+2.4), gas services (+2.3), vehicle insurance (+2.3), cafe, bar and restaurant (+2.1). The highest decrease in the MPI-score can be observed in the markets for fuel for vehicles (-2.3).<sup>98</sup> The latter can be linked to an increase in fuel for vehicles prices in the Netherlands.

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<sup>97</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

<sup>98</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**AUSTRIA**

		Austria	diff	2011	2010
<b>S E R V I C E S</b>	culture and entertainment	110.7	0.3	1	1
	personal care services	110.6	3.8	2	4
	holiday accommodation	106.7	-0.6	3	2
	airline services	106.7	2.4	4	7
	tram, local bus, metro	106.3	1.1	5	5
	commercial sport services	105.7	1.7	6	8
	water supply	104.6	-0.1	7	6
	cafés, bars and restaurants	103.9	2.6	8	10
	packaged holidays & tours	103.9	2.6	9	11
	vehicle insurance	103.3	2.3	10	15
	loans, credit and credit cards	101.6		11	
	gambling and lottery services	101.0	0.7	12	17
	home insurance	101.0	0.8	13	19
	vehicle rental services	100.6	-1.5	14	9
	legal and accountancy services	99.5		15	
	electricity services	99.1	0.8	16	21
	vehicle maintenance and repair	99.0	-2.0	17	14
	maintenance services	98.2	-0.2	18	20
	fixed telephone services	97.9	1.9	19	25
	train services	97.8	0.4	20	23
	bank accounts	97.7	1.0	21	24
	postal services	97.7	-2.6	22	16
	gas services	97.3	1.5	23	26
	private life insurance	97.2		24	
	internet provision	95.1	3.0	25	28
	TV-subscriptions	93.1		26	
	mortgages	93.1		27	
	mobile telephone services	92.7	-1.9	28	27
	investment products, private pensions and securities	90.0	3.9	29	30
	real estate services	87.9	0.9	30	29
<b>G O O D S</b>	books, magazines and newspapers	106.2	-0.8	1	1
	spectacles and lenses	104.7		2	
	non-alcoholic drinks	103.8	-0.9	3	2
	entertainment goods	103.4	2.3	4	11
	small household appliances	103.4	-0.5	5	3
	bread, cereals, rice and pasta	103.1	1.6	6	6
	dairy products	103.0		7	
	large household appliances	102.9	-0.1	8	5
	alcoholic drinks	101.9	-1.8	9	4
	personal care products	101.6	0.1	10	7
	electronic products	100.9	-0.4	11	9
	new cars	100.7	-0.6	12	8
	furniture and furnishings	100.5	-0.7	13	10
	maintenance products	100.1	1.5	14	13
	non prescription medicines	98.1	0.1	15	15
	meat and meat products	97.5	0.0	16	16
	fruit and vegetables	97.4	0.1	17	17
	ICT products	96.8	-0.1	18	18
	clothing and footwear	94.6	-3.6	19	14
	second hand cars	89.6	-0.8	20	20
fuel for vehicles	89.6	-4.3	21	19	

The ranking of goods markets in Austria is consistent with the overall EU ranking, with only small differences observed. However, there are noticeable differences between the EU27 and Austrian rankings of service markets. The five service markets scoring the highest in the EU are also in the Austrian top five, but public transport, water supply, loans and credits, electricity and maintenance services rank higher in Austria. Conversely, fixed telephone services, mobile telephone services and postal and gas services rank much lower in Austria than in the EU.

The normalised MPI scores have increased slightly for a majority of services and goods markets in Austria from 2010 to 2011. The normalised MPI scores for investment products<sup>99</sup> (+3.9), personal care<sup>100</sup> (+3.8) and Internet services<sup>101</sup> (+3.0) have improved over 2010, while the scores for clothing (-3.6) and fuel for vehicles<sup>102</sup> (-4.3) have decreased from last year. Overall the 2011 ranking of the services and goods markets is consistent with last year's ranking. The three highest MPI scores for services markets are still to be found in the cultural and entertainment services<sup>103</sup>, personal care services<sup>104</sup> and holiday accommodation markets, while real estate<sup>105</sup> and investment products<sup>106</sup> are at the bottom of the ranking. Books and magazines, spectacles and lenses and non-alcoholic drinks are the top-three goods markets, while fuel for vehicles, second hand cars and clothing and footwear have the lowest scores.

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99 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

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**POLAND**

		Poland			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	111.3	2.0	1	1
	culture and entertainment	108.3	-0.1	2	2
	airline services	106.9	2.3	3	5
	commercial sport services	106.8	1.4	4	3
	holiday accommodation	106.7	2.7	5	8
	home insurance	103.9	0.4	6	9
	cafés, bars and restaurants	103.8	2.0	7	11
	packaged holidays & tours	103.2	3.7	8	20
	vehicle insurance	103.2	0.1	9	10
	tram, local bus, metro	102.9	-1.4	10	7
	postal services	102.4	1.8	11	15
	vehicle rental services	102.3	0.7	12	12
	water supply	101.8	1.9	13	18
	gambling and lottery services	100.4	0.8	14	19
	gas services	100.2	-0.5	15	14
	fixed telephone services	100.0	-0.8	16	13
	legal and accountancy services	100.0		17	
	loans, credit and credit cards	99.3		18	
	mobile telephone services	99.2	-0.9	19	17
	private life insurance	98.3		20	
	bank accounts	98.3	0.8	21	21
	internet provision	96.8	-0.3	22	22
	TV-subscriptions	96.5		23	
	vehicle maintenance and repair	95.1	0.0	24	25
	maintenance services	94.4	-0.6	25	26
	electricity services	93.8	-1.4	26	24
	mortgages	92.9		27	
	real estate services	92.9	2.7	28	30
investment products, private pensions and securities	92.1	0.5	29	28	
train services	86.2	-4.8	30	29	
<b>G O O D S</b>	books, magazines and newspapers	107.5	-0.4	1	1
	spectacles and lenses	104.5		2	
	entertainment goods	103.0	4.1	3	15
	non-alcoholic drinks	102.8	-1.1	4	2
	bread, cereals, rice and pasta	102.8	-1.0	5	3
	large household appliances	102.6	-0.5	6	7
	personal care products	102.5	-1.0	7	4
	small household appliances	102.2	-0.3	8	8
	alcoholic drinks	101.9	-1.6	9	5
	electronic products	101.9	-1.5	10	6
	non prescription medicines	101.4	1.2	11	11
	furniture and furnishings	101.2	0.8	12	10
	dairy products	101.0		13	
	maintenance products	99.9	0.1	14	13
	ICT products	99.4	0.1	15	14
	new cars	98.7	0.5	16	16
	fruit and vegetables	97.9	-2.8	17	9
	fuel for vehicles	94.0	-2.2	18	17
	meat and meat products	93.8	-0.4	19	19
	clothing and footwear	93.8	-1.6	20	18
	second hand cars	87.5	2.0	21	20





In Poland, the top of the ranking for service markets does not show big differences in comparison to the EU-ranking. The only difference is a slightly higher ranking of airline services (3<sup>rd</sup> in Poland versus 5<sup>th</sup> in the EU). Home insurance, water services and TV provision rank higher in Poland than in the EU, while postal service, vehicle maintenance and train service rank lower than in the EU on average.

For the top of the ranking of goods markets, no real differences with the EU-ranking can be observed. The market for dairy products is the only market with a considerably lower ranking.

On the level of the national ranking, we observe an upward jump for the market for packaged holidays and tours (+11 positions) and entertainment goods (+12 positions). On the other hand, the market for fruits and vegetables lost the most positions (-8 positions).

There was a decrease in the MPI scores for train services (-4.8 points) which are now in the last position in Poland, lower than in the EU ranking. This could be linked to major issues with Polish railways at the end of 2010.

Packaged holidays (+3.7) and entertainment goods<sup>107</sup> (+4.1) have seen an increase in the MPI score and an improvement in their ranking in comparison with 2010.

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<sup>107</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**PORTUGAL**

		Portugal			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	111.0	2.1	1	2
	culture and entertainment	108.0	1.0	2	3
	gambling and lottery services	107.6	-2.9	3	1
	holiday accommodation	107.4	1.5	4	5
	airline services	106.6	3.1	5	9
	commercial sport services	105.2	2.5	6	10
	cafés, bars and restaurants	105.0	3.3	7	15
	packaged holidays & tours	104.8	2.9	8	14
	postal services	104.1	0.2	9	7
	train services	103.0	-2.4	10	6
	tram, local bus, metro	102.9	-0.8	11	8
	vehicle rental services	102.9	0.9	12	13
	vehicle insurance	101.8	2.5	13	17
	mobile telephone services	100.9	0.7	14	16
	home insurance	100.2	2.8	15	19
	gas services	100.1	-2.2	16	12
	legal and accountancy services	97.9		17	
	private life insurance	97.9		18	
	fixed telephone services	97.2	3.5	19	26
	vehicle maintenance and repair	96.7	0.7	20	22
	loans, credit and credit cards	96.7		21	
	real estate services	96.0	1.7	22	24
	maintenance services	95.9	0.6	23	23
	water supply	95.5	-0.6	24	21
	bank accounts	94.4	1.4	25	29
	internet provision	94.3	0.7	26	28
	investment products, private pensions and securities	93.6	2.4	27	30
	mortgages	91.8		28	
electricity services	90.4	-3.4	29	25	
TV-subscriptions	90.4		30		
<b>G O O D S</b>	books, magazines and newspapers	104.0	-2.2	1	1
	non-alcoholic drinks	103.4	-0.4	2	2
	spectacles and lenses	103.4		3	
	dairy products	103.1		4	
	entertainment goods	102.8	2.5	5	11
	small household appliances	102.8	1.2	6	9
	bread, cereals, rice and pasta	102.8	0.2	7	5
	alcoholic drinks	102.1	-0.3	8	6
	personal care products	101.9	-0.2	9	7
	electronic products	101.8	-1.2	10	4
	ICT products	101.4	1.3	11	12
	furniture and furnishings	101.1	0.1	12	10
	large household appliances	100.7	-0.9	13	8
	non prescription medicines	100.0	-3.2	14	3
	maintenance products	99.6	-0.3	15	13
	fruit and vegetables	99.5	0.8	16	15
	clothing and footwear	98.5	-0.1	17	16
	meat and meat products	98.5	0.0	18	17
	new cars	96.0	-0.4	19	18
	fuel for vehicles	90.0	-3.6	20	19
second hand cars	86.9	0.0	21	20	

Just as for the EU ranking for service markets in general, personal care and culture and entertainment are the top-two services in the Portuguese national ranking. On the third place, however one can find gambling and lottery, a market that in the EU is ranked only in the 11<sup>th</sup> place. Other services that are ranked higher in Portugal are train services, mobile telephones and real estate. Markets that are ranked lower are vehicle insurance, fixed telephone and bank accounts. In the goods markets the top of the ranking is the same as in the EU in general. The market for ICT products is the only market with a slightly higher ranking in Portugal.

Compared to last year, no real changes can be observed in the national rankings of service or goods markets. The only market with a considerable movement in the ranking is the market for non-prescribed medicines that lost 11 positions from the 3<sup>rd</sup> place to the 14<sup>th</sup>. The cafés, bars and restaurants (+3.3), Airline services (+3.1) and fixed telephone (+3.5) markets have seen an improvement in the MPI score, followed by a small improvement in their ranking. The market for electricity services (-3.4) and fuel for vehicles<sup>108</sup> (-3.6) and the non-prescription medicines among the goods markets went down the ranking reflecting a decrease in their normalised MPI score.

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108 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**ROMANIA**

		Romania		
		diff	2011	2010
<b>S E R V I C E S</b>	postal services	109.9	1	2
	airline services	109.3	2	1
	personal care services	108.1	3	3
	culture and entertainment	108.0	4	6
	fixed telephone services	106.9	5	4
	commercial sport services	105.1	6	7
	mobile telephone services	105.0	7	5
	vehicle rental services	103.7	8	11
	vehicle insurance	103.2	9	16
	home insurance	102.8	10	8
	packaged holidays & tours	102.6	11	17
	holiday accommodation	102.0	12	15
	tram, local bus, metro	101.2	13	19
	gambling and lottery services	101.0	14	10
	internet provision	101.0	15	12
	cafés, bars and restaurants	99.8	16	18
	private life insurance	98.7	17	
	legal and accountancy services	98.5	18	
	bank accounts	98.1	19	22
	maintenance services	98.0	20	21
	gas services	97.3	21	14
	electricity services	96.8	22	20
	TV-subscriptions	95.3	23	
	vehicle maintenance and repair	95.1	24	25
	water supply	94.9	25	23
	real estate services	94.4	26	29
	investment products, private pensions and securities	93.7	27	28
	loans, credit and credit cards	92.7	28	
	train services	89.8	29	30
	mortgages	87.2	30	
<b>G O O D S</b>	books, magazines and newspapers	108.0	1	1
	large household appliances	104.9	2	3
	ICT products	104.0	3	2
	electronic products	102.9	4	4
	entertainment goods	102.2	5	10
	small household appliances	102.1	6	6
	bread, cereals, rice and pasta	102.0	7	5
	non-alcoholic drinks	102.0	8	14
	dairy products	102.0	9	
	spectacles and lenses	101.9	10	
	new cars	101.7	11	8
	non prescription medicines	101.6	12	15
	personal care products	101.4	13	7
	furniture and furnishings	100.3	14	9
	maintenance products	99.7	15	12
	clothing and footwear	97.5	16	17
	alcoholic drinks	95.2	17	19
	meat and meat products	94.3	18	18
	fuel for vehicles	93.4	19	13
	fruit and vegetables	92.6	20	11
	second hand cars	90.3	21	20

In Romania the market for personal care services is ranked in 3rd position. It is preceded by the markets for postal services and airline services. Other differences for the service markets compared to the EU27 ranking are as follows: fixed and mobile telephone, private insurance and TV and Internet services rank higher in Romania than in the overall ranking, while holiday accommodations, cafes, vehicle maintenance, train, gas services rank lower.

Compared to the EU-ranking for goods markets, large household appliances (2<sup>nd</sup>) and ICT-products (3<sup>rd</sup>) are much higher-ranked in Romania. The market for electronic products also scores higher in Romania than in the EU. In contrast, non-alcoholic and alcoholic drinks<sup>109</sup> and spectacles and lenses rank lower.

In comparison with last year, vehicle insurance (+7 positions), packaged holidays (+6 positions) and local transport services<sup>110</sup> (+6 positions) rank higher in 2011. Gas services (-7 positions) personal care products (-6 positions) and fuel<sup>111</sup> for vehicles (-6 positions) rank lower than last year.

In terms of the MPI scores, the score for the market for fuel for vehicles (-5.4) decreased compared to last year. The same trend can be seen for fruits and vegetables, which could be linked to a decline in domestic production.

The score and the ranking of non-alcoholic drinks<sup>112</sup> (+6 positions and +3.2 points) has improved from 2010, and the MPI-score for investment products (+3.5) also increased.

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112 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**SLOVENIA**

		Slovenia			
			diff	2011	2010
<b>S E R V I C E S</b>	personal care services	108.6	2.1	1	2
	culture and entertainment	107.5	0.9	2	3
	airline services	106.5	2.7	3	9
	postal services	105.9	-2.0	4	1
	holiday accommodation	105.4	3.4	5	12
	gas services	104.4	-1.9	6	4
	train services	104.2	-0.4	7	7
	commercial sport services	104.0	-0.7	8	5
	tram, local bus, metro	103.8	-0.4	9	8
	vehicle insurance	103.8	-0.9	10	6
	cafés, bars and restaurants	103.3	3.9	11	19
	packaged holidays & tours	103.1	3.0	12	18
	vehicle rental services	102.5	1.3	13	16
	fixed telephone services	102.3	0.5	14	14
	vehicle maintenance and repair	100.9	1.5	15	20
	home insurance	100.6	-0.1	16	17
	loans, credit and credit cards	100.4		17	
	mobile telephone services	100.0	1.0	18	21
	bank accounts	99.7	-2.2	19	13
	water supply	99.6	-2.5	20	11
	electricity services	98.8	-2.4	21	15
	internet provision	97.2	1.9	22	25
	maintenance services	95.2	1.0	23	27
	gambling and lottery services	95.1	-2.8	24	22
	legal and accountancy services	94.8		25	
	mortgages	94.4		26	
	real estate services	92.3	6.4	27	30
private life insurance	91.3		28		
TV-subscriptions	89.8		29		
investment products, private pensions and securities	84.3	-1.5	30	29	
<b>G O O D S</b>	electronic products	102.7	0.2	1	4
	books, magazines and newspapers	102.6	-1.7	2	2
	entertainment goods	102.5	2.6	3	13
	dairy products	102.5		4	
	bread, cereals, rice and pasta	102.3	-0.3	5	3
	fuel for vehicles	102.1	-3.1	6	1
	non-alcoholic drinks	101.9	1.0	7	10
	spectacles and lenses	101.9		8	
	small household appliances	101.8	0.1	9	7
	new cars	101.3	-0.5	10	6
	alcoholic drinks	101.0	-1.0	11	5
	large household appliances	100.5	-1.2	12	8
	personal care products	99.5	-1.3	13	11
	non prescription medicines	99.2	2.0	14	17
	meat and meat products	99.1	0.2	15	14
	ICT products	98.6	-2.6	16	9
	furniture and furnishings	98.4	-1.7	17	12
	maintenance products	98.2	1.0	18	18
	clothing and footwear	97.4	2.5	19	19
	fruit and vegetables	96.9	-0.6	20	16
	second hand cars	89.7	-1.3	21	20

The top of the ranking for service markets in Slovenia is very similar to the EU-ranking. Nevertheless we observe a few differences in the ranking. Train, local transport, mobile telephone, electricity and gas services rank higher in Slovenia than in the overall ranking, while commercial sport services, gambling and lottery services, private life insurance and legal and accountancy services rank lower.

For the goods markets, the top of the ranking is different from the EU-ranking. Electronic products (1<sup>st</sup>) and entertainment goods (3<sup>rd</sup>) are higher-ranked than in the EU in general. Furthermore, the fuel for vehicles<sup>113</sup> market ranks higher while non-alcoholic drinks, spectacles and lenses, new cars are ranked lower.

In comparison with last year, cafés, bars and restaurants (+8 positions and +3.9 points), holiday accommodation (+7 positions and +3.4) and packaged holidays (+6 positions and +3.0) have seen an increase both in their ranking and their MPI scores. In contrast, the ranking of water<sup>114</sup>, electricity and bank account services has worsened.

Some goods markets moved position as well, with entertainment goods<sup>115</sup> (+10 positions) faring better than in last year's ranking, and ICT products (-7 positions) and alcoholic drinks<sup>116</sup> (-6 positions) faring worse.

Of all the services and products markets, the MPI score for real estate<sup>117</sup> (+6.4 points) has improved the most compared to last year, while the score for fuel for vehicles<sup>118</sup> (-3.1) has decreased the most but in both cases with only minor consequences for their ranking.

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113 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

114 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

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118 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**SLOVAKIA**

		Slovakia			
			diff	2011	2010
<b>S E R V I C E S</b>	postal services	107.9	1.8	1	3
	fixed telephone services	107.7	2.6	2	5
	personal care services	107.6	-1.1	3	1
	culture and entertainment	106.7	0.5	4	2
	gas services	105.1	-0.9	5	4
	commercial sport services	104.1	0.2	6	8
	tram, local bus, metro	103.7	-0.5	7	6
	airline services	103.0	2.0	8	13
	vehicle rental services	102.2	3.7	9	18
	holiday accommodation	102.0	-1.6	10	9
	electricity services	102.0	-0.2	11	12
	vehicle insurance	101.6	1.8	12	16
	cafés, bars and restaurants	101.1	1.9	13	17
	water supply	100.8	0.0	14	15
	bank accounts	100.5	2.6	15	22
	home insurance	100.0	1.5	16	19
	train services	100.0	-2.6	17	11
	packaged holidays & tours	99.9	2.0	18	21
	mobile telephone services	99.9	2.4	19	23
	gambling and lottery services	99.0	-1.9	20	14
	internet provision	98.1	-0.2	21	20
	vehicle maintenance and repair	97.4	0.9	22	24
	loans, credit and credit cards	96.9		23	
	legal and accountancy services	96.9		24	
	TV-subscriptions	96.6		25	
	private life insurance	94.6		26	
	mortgages	93.7		27	
	maintenance services	91.4	-1.9	28	28
	real estate services	90.8	0.7	29	29
	investment products, private pensions and securities	88.9	1.8	30	30
<b>G O O D S</b>	books, magazines and newspapers	109.1	-2.5	1	1
	non-alcoholic drinks	105.2	1.5	2	3
	spectacles and lenses	103.9		3	
	bread, cereals, rice and pasta	103.8	-0.5	4	2
	large household appliances	103.5	0.2	5	6
	alcoholic drinks	102.9	1.4	6	9
	small household appliances	102.7	1.0	7	8
	personal care products	102.2	-0.7	8	7
	entertainment goods	102.0	2.8	9	14
	dairy products	101.7		10	
	electronic products	101.3	-2.1	11	5
	non prescription medicines	101.1	0.5	12	10
	fuel for vehicles	100.4	-3.1	13	4
	furniture and furnishings	99.1	0.2	14	15
	new cars	99.0	-0.6	15	12
	ICT products	98.9	-0.7	16	13
	maintenance products	98.4	1.3	17	17
	fruit and vegetables	96.4	-1.5	18	16
	meat and meat products	92.8	-1.6	19	18
	clothing and footwear	89.5	-1.7	20	19
	second hand cars	86.3	0.9	21	20



With postal services and fixed telephone services in the top three of the ranking of the service markets, the top of the Slovakian ranking looks different from the overall EU ranking for these markets.

A number of other services also rank higher in Slovakia than in the whole of the EU: local transport, gas, water supply, electricity and bank accounts. Packaged holidays, holiday accommodations, cafes, bars and restaurants, vehicle maintenance, legal and accountancy services and gambling and lottery services, however, rank lower.

The top of the ranking of goods markets in Slovakia is similar to the EU-ranking. Two goods markets, large household appliances and fuel for vehicles<sup>119</sup>, fare better in Slovakia than in the overall ranking. Dairy product market is the only market scoring considerably lower in Slovakia.

Although the fuel for vehicles market fares better in Slovakia (-9 positions and -3.1 points), this market has experienced a decrease both in the MPI score and the ranking in comparison with last year. Other markets that dropped in the ranking are train service (-6 positions), gambling and lottery services (-6 positions) and electronic products (-6 positions).

Vehicle rental (+9 positions and +3.7 points) and bank account services (+7 positions and +2.6) have both seen an increase in the MPI score and in the ranking from 2010. Train services (-6 positions and -2.6 points) experienced an opposite trend, with a decrease in the ranking and score.

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<sup>119</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

**FINLAND**

		Finland		diff	2011	2010
<b>S E R V I C E S</b>	personal care services	107.9		1.8	1	2
	culture and entertainment	106.9		0.5	2	1
	tram, local bus, metro	106.5		2.1	3	5
	postal services	104.9		2.1	4	8
	gambling and lottery services	104.2		1.1	5	7
	vehicle rental services	104.0		1.6	6	11
	cafés, bars and restaurants	103.8		1.9	7	13
	water supply	103.6		3.3	8	17
	holiday accommodation	103.5		-0.7	9	6
	packaged holidays & tours	102.8		0.3	10	9
	loans, credit and credit cards	102.8			11	
	commercial sport services	102.6		0.3	12	12
	vehicle insurance	102.5		2.9	13	20
	mortgages	101.9			14	
	bank accounts	101.3		1.1	15	19
	airline services	101.1		-1.4	16	10
	train services	100.6		-1.0	17	14
	home insurance	100.4		2.6	18	23
	vehicle maintenance and repair	100.1		2.0	19	22
	legal and accountancy services	99.5			20	
	private life insurance	97.5			21	
	real estate services	96.7		1.6	22	25
	fixed telephone services	96.4		2.1	23	27
	electricity services	94.6		-1.2	24	24
	maintenance services	94.2		-0.8	25	26
	investment products, private pensions and securities	91.2		-0.4	26	28
	mobile telephone services	90.0		-0.5	27	29
	TV-subscriptions	89.5			28	
internet provision	89.2		-0.5	29	30	
<b>G O O D S</b>	alcoholic drinks	105.9		0.4	1	1
	dairy products	105.8			2	
	non-alcoholic drinks	104.2		-0.8	3	2
	bread, cereals, rice and pasta	103.4		-1.1	4	3
	non prescription medicines	102.6		2.1	5	7
	entertainment goods	101.8		1.9	6	10
	small household appliances	101.5		1.2	7	9
	fruit and vegetables	101.1		-0.4	8	6
	fuel for vehicles	100.7		-2.5	9	4
	large household appliances	99.8		0.1	10	11
	personal care products	99.8		0.0	11	12
	meat and meat products	99.5		-0.9	12	8
	furniture and furnishings	99.2		1.3	13	17
	maintenance products	99.1		-0.1	14	14
	books, magazines and newspapers	99.0		1.2	15	18
	new cars	98.9		0.2	16	15
	electronic products	97.8		-1.7	17	13
	clothing and footwear	97.2		-1.1	18	16
	spectacles and lenses	96.8			19	
	ICT products	93.1		-2.2	20	19
	second hand cars	92.8		1.9	21	20

Compared to the general ranking of service markets, the top of the ranking in Finland looks slightly different. In the 3<sup>rd</sup> position in Finland, one can find local transport services. In the EU ranking this service is situated in the 13<sup>th</sup> position. Several other service markets also fare better in Finland than in the EU: gambling and lottery, water supply, loans and credits, bank accounts, real estate and mortgages. Holiday accommodations, fixed telephone, commercial sports, home insurance and airline services, however, rank lower in Finland. Turning to goods markets, again the top of the ranking is different from the EU ranking. In the top-three we observe both drink markets, alcoholic in 1<sup>st</sup> place and non-alcoholic in the 3<sup>rd</sup> place. The markets for non-prescription medicines, fuel for vehicles<sup>120</sup>, meat and meat products and fruits and vegetables markets rank higher than in the EU on average, while the books and magazines and spectacles and lenses markets are lower in the Finnish ranking.

On the national ranking, we observe only minor changes over the past year. Water supply services<sup>121</sup> (from 17 to 8 and +3.3 points) have seen an improvement in terms of ranking and normalised MPI scores over 2010, and consequently rank much higher in Finland than in the EU as a whole in 2011. The MPI scores for vehicle and home insurances have also improved in comparison with 2010, while the scores for the market for fuel for vehicles<sup>122</sup> have declined. It is worth noting that fuel for vehicles<sup>123</sup> prices have increased in Finland over the same period.

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**SWEDEN**

		Sweden	diff	2011	2010
<b>S E R V I C E S</b>	culture and entertainment	109.7	0.3	1	1
	personal care services	108.9	2.4	2	2
	holiday accommodation	106.8	0.9	3	4
	commercial sport services	106.6	0.2	4	3
	airline services	105.9	0.8	5	7
	packaged holidays & tours	105.0	-0.2	6	5
	cafés, bars and restaurants	104.1	1.1	7	10
	postal services	103.9	2.0	8	13
	vehicle rental services	103.2	-2.0	9	6
	bank accounts	102.1	0.0	10	12
	mortgages	102.1		11	
	home insurance	101.8	1.2	12	15
	vehicle insurance	101.2	0.6	13	16
	loans, credit and credit cards	101.1		14	
	gambling and lottery services	100.7	-3.5	15	9
	tram, local bus, metro	100.5	2.0	16	19
	legal and accountancy services	98.7		17	
	vehicle maintenance and repair	98.6	2.7	18	23
	water supply	98.2	-0.1	19	20
	private life insurance	97.9		20	
	real estate services	97.4	-0.2	21	21
	maintenance services	95.8	2.2	22	26
	fixed telephone services	95.3	1.2	23	25
	train services	94.5	-0.9	24	24
	internet provision	93.2	0.9	25	28
	investment products, private pensions and securities	92.6	0.0	26	27
	TV-subscriptions	92.6		27	
	electricity services	91.4	-0.7	28	29
mobile telephone services	90.3	-0.9	29	30	
<b>G O O D S</b>	dairy products	105.3		1	
	books, magazines and newspapers	103.7	-0.6	2	3
	alcoholic drinks	103.6	-1.4	3	1
	non-alcoholic drinks	103.5	0.2	4	4
	fuel for vehicles	103.3	-1.0	5	2
	bread, cereals, rice and pasta	103.1	0.0	6	5
	entertainment goods	102.7	1.2	7	8
	small household appliances	101.5	-0.5	8	7
	furniture and furnishings	101.2	-1.1	9	6
	spectacles and lenses	100.6		10	
	non prescription medicines	100.3	0.4	11	11
	maintenance products	99.9	0.3	12	13
	large household appliances	99.8	-1.5	13	9
	electronic products	98.6	-1.1	14	12
	personal care products	98.5	1.7	15	17
	fruit and vegetables	98.2	0.3	16	16
	ICT products	97.2	1.0	17	18
	new cars	97.1	-1.3	18	14
	meat and meat products	96.6	0.7	19	19
	clothing and footwear	94.7	-3.3	20	15
	second hand cars	90.8	0.1	21	20

The top of the ranking of service markets in Sweden is comparable to the general EU ranking, consisting of culture and entertainment, personal care and holiday accommodation services. The service markets that are higher-ranked in Sweden are bank account, mortgage, loans and real estate services while fixed and mobile telephone and train services rank lower than in the EU on average.

Among goods markets, the top position in Sweden is taken by dairy products<sup>124</sup>, followed by books, magazines and newspapers and alcoholic drinks<sup>125</sup>. This is different from the EU ranking as dairy products and especially alcoholic drinks are ranked higher. Another goods market that is ranked higher is fuel for vehicles<sup>126</sup> while spectacle and lenses and personal care products fare worse than in the EU overall.

We observe only minor movements in the ranking of the Swedish service and the goods markets since 2010. Postal services (+5 positions) and the market for clothing and footwear (-5 positions) are the markets with the biggest changes in the ranking. Parallel to the ranking, we observe only minor changes in the MPI-scores of the markets. The most noteworthy changes are observed for vehicle maintenance and repair services (+2.7), personal care services (+2.4), house and garden maintenance services (+2.2) and postal services (+2.0) that fare better than in 2010. Gambling and lottery (-3.5), clothing and footwear (-3.3) and vehicle rental services (-2.0) fare worse than last year.

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## THE UNITED KINGDOM

		United Kingdom			
		diff	2011	2010	
<b>S E R V I C E S</b>	personal care services	109.6	7.1	1	5
	cafés, bars and restaurants	108.1	6.4	2	10
	culture and entertainment	108.1	4.4	3	1
	gambling and lottery services	107.0	4.4	4	4
	holiday accommodation	106.4	4.1	5	6
	vehicle insurance	105.4	5.6	6	19
	home insurance	105.3	5.4	7	18
	packaged holidays & tours	103.7	1.6	8	9
	commercial sport services	103.5	0.5	9	3
	postal services	102.6	0.5	10	7
	airline services	102.3	1.2	11	11
	private life insurance	102.0		12	
	tram, local bus, metro	101.6	1.3	13	13
	vehicle rental services	99.7	-0.3	14	16
	vehicle maintenance and repair	99.7	2.4	15	28
	fixed telephone services	99.7	0.7	16	22
	legal and accountancy services	99.6		17	
	mobile telephone services	98.0	-0.7	18	23
	gas services	97.8	0.4	19	27
	electricity services	97.3	-2.7	20	15
	water supply	97.1	-3.9	21	12
	train services	96.4	-2.0	22	24
	maintenance services	96.2	-3.9	23	14
	mortgages	95.8		24	
	investment products, private pensions and securities	94.2	3.3	25	30
	loans, credit and credit cards	93.8		26	
	TV-subscriptions	92.9		27	
	internet provision	92.9	-4.8	28	25
	bank accounts	92.6	-6.8	29	21
	real estate services	90.7	-5.9	30	29
<b>G O O D S</b>	books, magazines and newspapers	106.1	4.4	1	3
	non-alcoholic drinks	103.4	2.3	2	6
	personal care products	103.2	1.0	3	2
	bread, cereals, rice and pasta	103.1	1.4	4	4
	dairy products	103.0		5	
	small household appliances	102.6	2.0	6	8
	entertainment goods	102.4	1.9	7	10
	non prescription medicines	101.8	1.0	8	7
	alcoholic drinks	101.6	-1.1	9	1
	maintenance products	101.1	1.7	10	15
	fruit and vegetables	100.9	-0.6	11	5
	electronic products	100.5	0.2	12	12
	meat and meat products	100.0	-0.6	13	9
	large household appliances	99.9	-0.3	14	13
	spectacles and lenses	99.5		15	
	furniture and furnishings	99.3	-0.5	16	14
	clothing and footwear	97.7	-1.8	17	16
	ICT products	97.1	-0.9	18	18
	new cars	94.5	-1.6	19	19
	fuel for vehicles	94.5	-4.5	20	17
second hand cars	88.0	-6.0	21	20	

Personal care services, cafés, bars and restaurants and culture and entertainment are the top-three ranked services in the UK. These results are comparable to the overall EU27 ranking, except for the cafés, bars and restaurants which are ranked higher (the 2<sup>nd</sup> in the UK and the 7<sup>th</sup> in the EU). Other service markets that are ranked higher in the UK are gambling and lottery services, private life insurance, home insurance, mobile telephone services, electricity and investment services. Commercial sport services, Airline services, loans and bank accounts rank lower than in the EU on average.

For the goods markets, the top-two markets (books, magazines and newspapers and non-alcoholic drinks) are the same in the UK as in the EU ranking. On the 3<sup>rd</sup> position we can find the market for personal care products which is higher than in the EU27 overall ranking (9<sup>th</sup> position). Other goods markets ranked higher in the UK are fruit and vegetables and meat and meat products. The only goods market that is ranked considerably lower in the UK than in the EU27 is the market for spectacles and lenses.

The cafés, bars and restaurants market (+8 positions and +6.4 on MPI-score) has seen an improvement in the MPI score and in the ranking of 2010 and it now ranks higher in the UK than in the EU27. Other service markets that improved their ranking and MPI-score considerably over last year are the markets for vehicle insurance (+13 positions and +5.6 points) and home insurance (+11 positions and 5.4 points). The market for personal care services recorded the most significant improvement of 7.1 points. Next to these service markets, we also observe an improvement in the score of the market for culture and entertainment (+4.4), gambling and lottery services (+4.4), holiday accommodations (+4.1) and investment products (+3.3).

In contrast, the scores for real estate services<sup>127</sup> (-5.9), Internet provision (-4.8), water supply<sup>128</sup> (-3.9), house and garden maintenance (-3.9) and the bank account market (-6.8) have gone down from last year. The drop of the score of bank account services could be linked to the financial crisis and its impact on the banking sector.

Two goods markets, maintenance products (-5 positions) and alcoholic drinks<sup>129</sup> (-8 positions), have gone down the ranking from last year.

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128 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.

129 Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.



In terms of normalised MPI scores, we observe an improvement for the market for books, magazines and newspapers (+4.4) and the scores for second hand cars (-6.0), while for the market for fuel for vehicles<sup>130</sup> (-4.5) have worsened.

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<sup>130</sup> Please note that the wording was slightly modified in comparison to 2010. See the list of exact wording changes in chapter 2.2.5.C.



## **4. General conclusions & recommendations**

### **4.1. Overview**

The second wave of the EU market monitoring survey interviewed consumers EU-wide on the perceived performance of 51 consumer markets, out of which 21 are classified as goods markets and 30 as service markets. For each market, questions linked to five or six components were asked (comparability, trust, problems, complaints, switching behaviour, and 'live up to what you wanted'). On the basis of the scores on these components, a market performance index is calculated for each market.

The market performance of the 51 markets is analysed in this report at four different levels:

- the EU27 overall performance,
- the performance of each market compared by country,
- the EU27 overall performance by socio-demographic groups,
- the performance of the 51 markets in each country.

Overall, the following conclusions can be drawn from the results presented in this report:

- At EU level, the results of this second wave of the survey are largely in line with those of 2010. The survey shows that very few changes have occurred in the way citizens perceive and experience the functioning of the most important services and goods markets in the EU.
- Two markets, the market for electricity services and the market for fuel for vehicles, can be considered as markets with a decreasing performance. The prevailing energy question seems here to continue to influence the consumer opinion negatively.
- Overall, the services markets are performing less well than the goods markets. A slight increase in the performance of the services markets can be noted as well as a very small decrease in the performance of the goods markets. This could be an indication that the observed difference in the performance between the services and the goods markets is decreasing. However, this hypothesis needs to be confirmed with the next wave of the survey considering that the shifts in performance in this present survey remain minimal.



- Comparing the market performance of specific markets in the different EU member states, one general conclusion can be formulated: market performance evaluations can differ largely between countries. While some countries appear very often in the highest positions of the ranking, other countries are scoring low in many, if not all markets. The fact that in some countries the markets are underperforming quite systematically compared to other countries might be explained by two elements:

(i) the overall market performance *is* weaker in these countries or

(ii) consumers in some countries evaluate the market performance in a more critical way in general than in other countries.

This latter point should be taken into account when evaluating market performance at country level.

- The performance of the goods markets is much more homogeneous among the different socio-demographic groups than that of the service markets where significant differences are more likely to occur.
- Finally, studying market performance at country level shows that markets can be evaluated very differently in the EU member states. Often, one can note that the evaluation of market performance depends also on specific events or on the overall economic situation in a given country. One can note for example in Spain the strong influence of the continuing economic crisis on the evaluation of the performance of financial, energy and telecom markets. Another striking example is the performance of the meat and meat products market in Denmark which improved importantly this year, after the market recovered from a fraud scandal that was disclosed in 2010.

## 4.2. Key components analysis

The overall MPI score per market is a combination of different individual dimensions which have been incorporated in this survey. Key lessons learned on each individual component are as follows:

### 4.2.1. Comparability

Comparability is a key component in the market performance indication as it captures how easy or difficult it is for a consumer to compare products or services in a given market and implicitly covers price and quality comparisons.

Just over half of the EU citizens find it easy to compare products or services. The overall high score of 7.2 on this component shows a slight increase in comparison to 2010. This small growth is mainly due to an improved perception of comparability in the goods markets, while for service markets the comparability score remains stable compared to 2010. It should be noted that there is an important difference in the perception of comparability between the goods markets (7.6) and service markets (6.9).

Markets that are scoring particularly low on comparability are investment products, electricity services, water provision, mortgages, train services and legal and accountancy services. A possible explanation of the lower scores on comparability in these service markets could be that most of these services have a relatively limited number of suppliers and require specific knowledge in order to make comparisons between offers.

Goods markets that perform well on this component are the markets for books and magazines; small household appliances; and for the services markets personal care services, airline services, cafés, bar and restaurants and holiday accommodation.

Comparability correlates highly with the overall MPI score, which means that good performance in comparability generally also means a good overall market performance.

The analysis of the comparability component demonstrates that transparency on the products and services on offer is important. Making it easier for consumers to compare products or services in a simple, objective and reliable way is a dimension that needs to be further elaborated at the European and national levels.

#### 4.2.2. **Trust**

Trust measures the extent to which experienced consumers feel confident that suppliers or providers of products and services respect the rules and regulations protecting the consumer.

Trust obtains the lowest rating of all key components with a score of 6.8 on a 10-point scale. However, this score has increased slightly in comparison to 2010, which indicates that trust in the 51 markets surveyed has slightly grown.

As for comparability, services markets score lower on this component than goods markets. Especially the ongoing services are scoring low on trust, while the one-off services are performing better. A possible explanation could be that the ongoing services are generally linked to contractual terms which may be difficult to understand for consumers.

Markets that receive the lowest scores on trust are the same as in 2010: real estate services and the investment products<sup>131</sup>. The market for mortgages, a new market in 2011, receives also a low score on trust. However, the lowest scores of all markets are for two goods markets: the market for second hand cars and the market for fuel for vehicles.

Trust correlates highly with the MPI score, indicating that if trust is high in a market, the overall performance of that market is likely to be positive as well.

Increasing trust among consumers and ensuring that retailers or suppliers/providers in reality respect rules and regulations is a key priority for the EC. The investment in these rules and regulations seems to pay off, considering the fact that scores on trust are slightly increasing.

#### 4.2.3. **Problems**

The problem component measures the occurrence of problems, i.e. the proportion of consumers (with purchasing experience) who experienced a problem and thought they had a legitimate cause for complaint.

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<sup>131</sup> Change of wording in 2011, see chapter 2.2.5.C.

The percentage of consumers experiencing problems in the surveyed markets remains stable compared to 2010. Just over 1 consumer in 10 reports that they experienced a problem with a service or product or a supplier/retailer.

Also regarding this component, goods markets are scoring better than the services markets. Fewer problems are encountered in the goods markets. European consumers are most likely of all to experience problems in the markets for internet provision, TV-subscriptions and mobile telephone services.

#### 4.2.4. **Complaints**

The possibility for consumers to complain when a problem occurs is considered as one of the main feedback mechanisms in the optimisation of the functioning of markets.

Almost one European consumer in five does not complain although they feel that they have a legitimate reason to complain. This proportion is almost identical to the 2010 results.

There are probably different reasons to explain the large proportion of consumers who do not complain when encountering a problem. The most likely reason is that the financial impact of the problem is limited or the importance of the problem is deemed low.

In five markets, we observe a particularly large discrepancy between the number of consumers encountering problems and the number of consumers actually complaining about these problems. These markets are train services, local transport services, airline services, legal and accountancy services and second hand cars. This could be an indication of potential suboptimal functioning of these markets.

#### 4.2.5. **Switching**

The component of switching reflects both the level of choice in a given market and the ability of the consumer to make use of this opportunity. The component of switching is based on measuring the level of actual switching and the (perceived) ease of switching, and covers those 14 services markets where switching is possible<sup>132</sup>.

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<sup>132</sup> See chapter 2.2.4 for an overview of the switching markets.

The results on switching are largely comparable to the results of 2010. Less than 1 consumer out of 10 did indicate having switched supplier. This low percentage could reflect two possible explanations: either consumers are largely satisfied by their supplier which makes switching a non-issue or switching is perceived as too complex. In this context, one observes that 47% of consumer consider switching as easy while 15% indicate that they think this is difficult.

It is important to note that while the overall percentage is in line with the 2010 percentage, the 2011 results show shifts in the results split up between consumers that did switch supplier and consumers that did not switch supplier. The group of consumers that did not switch supplier is more convinced that switching is difficult. These results indicate that the group of non-switchers also includes a group of consumers that does not switch even if they would like to because they think it is too difficult. Moreover, the 2011 results show that this group has even increased compared to 2010.

Generally, one can conclude that mechanisms set in place to increase actual and perceived ease of switching can only contribute positively to a fairer and more open competition in the switching markets.

#### 4.2.6. **Live up to what you wanted**

The component 'live up to what you wanted' measures to what extent the products and services offered by retailers and suppliers correspond to what consumers expect.

In 2011, the majority of consumers indicate to have received the services or products as they desired. With an overall score of 7.5, the live up to what you wanted component obtains the highest score of all components included in the calculation of the MPI.

In the goods markets as well as in the services markets this component receives high scores. In the group of goods markets, scores range between 7.0 and 8.2, indicating only small differences in the evaluation of this component. In the group of the services markets, on the other hand, the differences are larger between the markets. Low scores are especially observed for the markets for investment products, mortgages, real estate services and train services.

Correlation of this component with the MPI score is high, indicating that a high score on this component generally also means a good overall market performance.

#### 4.2.7. Competition

In 2011, it was considered valuable to include an additional component in the consumer market monitor that would assess the extent to which markets are perceived as enabling competition through providing sufficient choice of retailers/providers in a given market. Open and fair competition should lead to an augmented choice for the consumer between a larger number of alternatives that are usually more efficient, more affordable and consumer-friendly<sup>133</sup>. Perception of sufficient choice can thus be considered a direct indicator of competition as perceived by the consumer. The 2011 questionnaire contains one question to measure this new dimension.

The results on this new added question show that nearly two-thirds of EU consumers think that there is somewhat to definitely enough choice of retailers and suppliers. The competition component receives the highest average score (7.7) of all components considered in this survey, implying that broadly speaking consumers' demand for a variety of retailers and providers is met by the goods and services markets of the EU.

While in the goods markets scores on this component are high, lower scores can be found in particular services markets such as train services, water provision, electricity services, tram, local bus and metro, gas services, postal services and TV-subscriptions. The first characteristic describing these markets is that some of them have until recently been monopoly markets and are perhaps still largely dominated by one main supplier— rendering these results hardly surprising. However, the analysis also reveals that markets where switching is possible and at least some choice exists between services providers, such as electricity and gas services and TV-subscriptions, the situation in terms of competition is perceived relatively poorly, calling for further attention on the liberalisation of these markets.

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<sup>133</sup> Source: [http://ec.europa.eu/competition/publications/consumer\\_en.pdf](http://ec.europa.eu/competition/publications/consumer_en.pdf)

## ATTACHMENTS

# 1. Overall methodology of the survey

## 1.1. Overview

The methodology of the second wave of the market monitoring survey is summarised in the table below. A more detailed description of the methodology is given in the pages that follow.

<b>SUMMARY OF TECHNICAL SPECIFICATIONS</b>					
<b>Coverage:</b>	27 EU Member States				
<b>Topic/Markets:</b>	The objective of the survey is to monitor whether the most important goods/services markets are functioning well from a consumer perspective within the EU. In 2011, 51 markets were examined. In comparison to the 2010 survey, four new markets were introduced to the survey (mortgages (separated from the market for credit in 2010), life insurance, glasses and lenses, TV-subscriptions) and three markets were left out (funeral services, removal and storages, dentists).				
<b>Interview method:</b>	Centralised WebCATI (Computer Assisted Telephone Interview via Web) was used. GfK Belgium provided the script for each country through online links and all survey data were directly saved into a central data base after an interview was completed.				
<b>Target Respondent:</b>	The survey targeted general public aged 18 or over with experience of the market in question within a certain period.				
<b>Sample Size:</b>	The sample size was 500 evaluations for a goods/services market in each country, except 250 in LU, MT and CY. As each respondent could answer to a maximum of 8 markets, the minimum number of interviews per country was 3188/1594.				
<b>Sampling:</b>	A nationally representative sample of the population aged 18+ was drawn in each country. Random dialling or random digit dialling (RDD) was used.				
<b>Screening:</b>	Respondents were screened by age and for their experience of the markets within a given period. Low penetration markets appeared first in the screening and one respondent could be interviewed on a maximum of 8 markets.				
<b>Quota:</b>	Quotas were set for the proportion of respondents using only a mobile phone where applicable.				
<b>Questionnaire length:</b>	8 questions (one new question about competition compared to 2010) as well as socio-demographic questions.				
<b>Timing fieldwork</b>	<table border="0"> <tr> <td style="text-align: right;"><b>main</b></td> <td><b>Start: 28/03/2011</b></td> </tr> <tr> <td></td> <td><b>End: 30/05/2011</b></td> </tr> </table>	<b>main</b>	<b>Start: 28/03/2011</b>		<b>End: 30/05/2011</b>
<b>main</b>	<b>Start: 28/03/2011</b>				
	<b>End: 30/05/2011</b>				



## **1.2. Interview method**

Telephone interviewing was chosen as the method of surveying because the overall telephone penetration in the EU27 countries is high and therefore guarantees representativeness of the results.

The second wave of the market monitoring 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 Belgium 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.

In order to be able to follow up and control the fieldwork in real time, a comprehensive software system for conducting and managing all kinds of telephone, auto administered and mixed-mode surveys, was used. Besides the system, a web-based online monitoring tool was set up which allowed GfK Belgium and the participating countries to have a constant real-time overview of the number of successfully completed evaluations per market, complete interviews and the mobile only quota.

## **1.3. Sample size**

For each market the sample size was set at 500 respondents per country with the exception of Malta, Cyprus and Luxembourg where the required number of responses was 250. The sample size of 500 respondents (250 for the smaller countries) is representative for the users or experienced consumers per market.

## 1.4. Sampling

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. A more detailed description can be found in sub-chapter 1.6.

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)**<sup>134</sup> was used - for fixed numbers or mobile numbers or for both.

Summarising the sampling methodology:

- If a list with all telephone numbers was available, one sample was drawn out of this list and the respondent was randomly selected by using random dialling.

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<sup>134</sup> With 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.

- If a list was available for fixed line or mobile numbers only, two separate samples were used simultaneously during the whole fieldwork with a mix of random dialling in case of a register-based sample frame and random digit dialling in case of no register was available.
- If no register(s) were available, one sample was generated by random digit dialling while ensuring that the seed numbers represented the prefixes according to their distribution in the country.

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 5 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.

## **1.5. 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 51 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 in the page that follows presents the order in which the markets were introduced to respondents in the 2011 survey.

ID	priority	Market
38	1	Rental services Car rental Motorcycle rental Van rental Caravan rental Boat rental Other rental
20	2	Real Estate agents and Letting agents
51	3	Banking - Mortgages
54	4	TV-subscriptions (not TV-license fee's) - Cable TV-network-subscriptions, Satellite-TV-subscriptions, Digital Terrestrial Television subscriptions, Telephone network/modem/Internet TV-subscriptions and other such services with an on-going contract (subscription). Not including licensing fee for public service channels
40	5	Packaged travel & Tours Other
24	6	Legal services & accountancy Notary services Lawyers Legal advice Accountants Tax advisors Auditors Other
28	7	Banking-Investments, Private pensions and securities, Packaged investments, Portfolio and Fund management, Private Personal pensions, Stockbroking and derivatives
15	8	New cars
21	9	House maintenance and improvement services Roofing Decorator services Plumbers and plumbing Floor covering/fitting Central heating (Installation and service) Electrical services and installations Bricklayers Carpenters Painters Glaziers Iron-mongers Gardeners, tree-surgeons Tarmacking and paving Fitted Kitchens Insulation Burglar alarms Wall coating Damp proofing Solar Heating Guttering Chimney sweeps Replacing doors Fitting bathrooms Swimming pools Other
37	10	Airlines
42	11	Sport and leisure services, Health clubs and Gyms, Sports facilities, Sport instructors (not including "not-for profit", sportsclubs or activities run on a non-profit basis by volunteers and such)
16	12	Second hand cars
36	13	Railways
52	14	Life-Insurance - Private life-insurances that provides financial benefits to a designated person upon the death of the insured - including Endowment insurance and Annuities
53	15	Glasses, lenses, sunglasses etc.
43	16	Cultural and entertainment services Theatres Cinema Museums Zoos Amusement Parks Ticket selling services Other
39	17	Hotels and other holiday accomodation Hotels Other holidays accommodation (e.g. bed & breakfast, youth hostel) Caravan sites Camp sites
44	18	Gambling, lotteries Betting services Lotteries Casinos Internet/Mobile gambling Other
8	19	House maintenance and improvement goods DIY materials (excluding paint and wall coverings) Paint Wall coverings Fence Shed Power tools(e.g. drill chainsaw) Non electrical tools Gardening equipment/tools (non-electrical) Lawn movers Others
23	20	Maintenance and repairation of vehicles and other transport Franchise garage/dealer Independent garage Road assistance Other
29	21	Insurance-Dwelling
11	22	Large domestic appliances Electronic cookers Fridges and freezers Washing machines Tumble dryers Washer-dryers (combined) Dishwashers Space heaters Fixed heaters Vacuum cleaners Microwave ovens Sewing machines Portable heating appliances Other
13	23	Information Communication Technology Goods (ICT) Personal computers Self-built computers Computer accessories Printers and scanners Games consoles Portable Games players Computer software Computer software upgrades Laptops, notebooks and tablet PCs, PDA's and smart phones Mobile phone devices Fixed phone devices Modems
12	24	Small domestic household appliances Food-processing appliances Coffee machines Irons Toasters Grills Other
10	25	Electronic goods (Non ICT/recreational) DVD players-recorders VCRs TVs CD HI-FI media players non-portable CD, HI-FI, media players portable Radios Cameras Video cameras Photographic equipment CDs (blank) DVDs (blank) Audio and video tapes (blank) Other
27	26	Loans, Banking-Credit, Credit Cards, Store Cards, Consumer credit, Revolving credit
9	27	Furnishings Furniture (Upholstered furniture Non-upholstered furniture Beds and mattresses Kitchen furniture Fitted furniture Bathroom fittings Antiques Leather furniture Cots High chairs Other nursery furniture Garden furniture Other) Floor Coverings (Carpets Mats and rugs Laminates Ceramics Wood Linoleum Underlay Other) Household textiles (Bedding Cushions Curtains and blinds Furniture fabrics Other) Glassware,tableware and household utensils (Crockery Cooking and dining utensils Glassware Other)
14	28	Entertainment goods - Musical instruments, Toys Games (non-digital), CDs, DVDs, Audio and video tapes, Computer and video games, Hobby goods (e.g. stamps, model cars, etc.). Not including players of CD's, DVD's, game-consols etc.
49	29	Dentist
30	30	Insurance-Transport Car, other road vehicle Boat, air
34	31	Internet Provision
35	32	Tram, local bus,metro, and underground
32	33	Fixed telephony services Telecom provision Other
22	34	Personal Care Services, Hairdressers, Diet clubs/centres, Beauty treatments, Hair therapy, Cosmetic therapy, Nail shop services, Spa, sauna, hamams
47	35	Network gas
41	36	Restaurants and bars, Cafe, brasserie Caterers Takeaways Pub Mobile food vendors Night clubs Discotheques Bars Other
18	37	Books, magazines, newspapers, stationary (Excluding postal delivery) Books Magazines Newspapers Periodicals Stationary
31	38	Postal Services, Correspondence Packages, Exprese mail, Periodical publications, and Issuance and sale of postage stamps
17	39	Fuel for vehicles, petrol and diesel
48	40	Over the counter medication
33	41	Mobile telephony services Telephone provision Text messages Other
19	42	Personal care - Toiletries & Electrical appliances Cosmetics Toiletries (including diapers) Wigs Hair care products Perfumes Electric razors and hair trimmers Hair dyers curling tongs and styling combs Other
26	43	Banking-Current account Current account Debit cards
6	44	Alcohol drinks, Spirits, Wine, Beer
45	45	Water Provision
46	46	Electricity
1	47	Food - Fruit and vegetables
2	48	Food - Meat Lamb Veal Pork Beef Poultry Goat Mutton Other
3	49	Food - Bread and Cereals Rice Flour Bread Bakery products Pizza's Pasta
4	50	Dairy products (milk, cheese, butter, yoghurt, cream etc.)
5	51	Non-alcoholic drinks - Coffee, tea, cacao, Mineral waters, Soft drinks, Fruit and vegetable juices
7	52	Clothing (including tailor-made goods) and footwear Children's clothing Women's clothing Men's clothing Sports wear Hats Clothing material Furs Protective clothing Handbags and accessories Children's footwear Women's footwear Men's footwear Sports footwear Other

## **1.6. 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 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).



Country	Any Tel. %	Landline %	Mobile Only %	Landline Only %	LL & Mobile %
Austria	99	51	48	11	40
Belgium	99	65	34	11	54
Bulgaria	92	60	32	14	46
Czech Republic	98	24	74	3	21
Denmark	100	68	31	6	62
Estonia	98	53	45	7	46
Finland	99	27	72	3	24
France	99	89	10	16	73
Germany	100	89	10	16	73
Greece	99	80	20	17	63
Hungary	95	49	46	11	38
Ireland	99	71	27	5	66
Italy	99	69	30	5	64
Latvia	97	47	50	5	42
Lithuania	94	39	55	6	33
Luxembourg	100	91	9	8	83
Malta	100	98	2	11	87
Netherlands	100	90	10	5	85
Poland	95	52	43	13	39
Portugal	93	53	40	11	42
Republic of Cyprus	100	94	16	10	84
Romania	86	44	42	11	33
Slovakia	97	39	58	6	33
Slovenia	100	93	17	7	86
Spain	98	69	29	10	59
Sweden	100	99	1	6	93
United Kingdom	99	80	19	12	68

## **1.7. Data control and cleaning**

The first measures to ensure correct and complete data were taking during the data collection process: automatic controls on the responses and warnings on screen for the interviewers were programmed in the script. 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 could only be saved if it is complete, i.e. if all questions of a given market were unanswered; the evaluation was never saved into the central 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 is:

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;

Extreme values (Outliers): it is worthwhile examining the probability of some responses that appear either very high or low in comparison with the typical answer; e.g. a respondent indicating that he/she has experienced a problem "80000" (or any other improbable number of) times within a certain market during the last year.

Shows very little variance: for example, a respondent always ticks the same number on the 11-point scales used for each market. If this happens, the respondent was withdrawn from the survey.

The checks and instructions programmed in the CATI script together with a thorough briefing that was given to the interviewers in each county minimised the occurrence of the inconsistencies described above and less than 1% of the evaluations were removed from the database after the analysis of data.

Furthermore, no missing responses were observed. This was 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.

## 1.8. Weighting of data

On two occasions, the data is weighted when presenting the results at EU27 level:

- **Population weighting:** In order to present representative results of EU consumers, the data of each country was weighted according to its population aged 18+ as a proportion of all EU consumers aged 18+. In other words, the largest countries in terms of population aged 18+ received the highest weights.
- **Equal weighting:** In order to present the results so that each country is considered to have equal weighting, the data was weighted as to have an equal sample size (=500) in each country.

## 1.9. Confidence levels, confidence intervals and significant differences

The confidence interval (also called the margin of error) is the plus-or-minus figure reported often in newspaper or television opinion poll results. For example, if a confidence interval of 4 is used and 47% percent of the sample gives a certain answer, the confidence interval indicates that if the question had been asked to the entire relevant population, between 43% (47-4) and 51% (47+4) would have picked that answer.

The confidence level is expressed as a percentage and represents how often the true percentage of the population who would pick an answer lies within the confidence interval. The 95% confidence level means that in 95 out of 100 cases this is the case.

When adding up the confidence level and the confidence interval together, it can be said that 'with a 95% certainty, the true percentage in the population is between 43% and 51%.

### **Factors that Affect Confidence Intervals**

There are three factors that determine the size of the confidence interval for a given confidence level:



- Sample size
- Population size
- Percentage selecting a given answer

### Sample Size

The larger the sample size is the more likely it is that the answers reflect those of the population. This indicates that for a given confidence level, the larger your sample size is, the smaller your confidence interval becomes. However, the relationship is not linear, i.e. doubling the sample size does not halve the confidence interval.

### Percentage

The accuracy also depends on the percentage of the sample that picks a particular answer. If 99% of your sample said "Yes" and 1% said "No," the scope for error is low, irrespective of sample size. However, if the percentages are 51% and 49%, the likelihood of error is significantly higher. In other words, it is easier to be sure of extreme answers than the middle-range answers.

When determining the sample size needed for a given level of accuracy, the percentage (50%) that is the most likely to yield error, should be used. One should also use this percentage if one wants to determine a general level of accuracy for a sample one already has. To determine the confidence interval for a specific answer the sample has given, one can use the percentage picking that answer and get a smaller interval.

### Population Size

Finally the size of the target population should be discussed here. The population may be the number of people in a country, the number of people who buy new cars, etc. Quite frequently the exact population size is not known but this does not constitute a problem. The mathematics of probability have proven that the size of population is irrelevant unless the size of the sample exceeds a few percent of the total population you are examining. This means that a sample of 500 people is equally useful in examining the opinions of a country of 15.000.000 inhabitants as it would be for a country of 100.000 inhabitants. Population size is only likely to be a factor when you work with a relatively small and known group of people (e.g., the members of an association).

The confidence interval calculations assume you have a genuine random sample of the relevant population. If your sample is not random, the confidence intervals will not be reliable. Non-

random samples usually result from some flaw in the sampling procedure. An example of such a flaw is to only call people during the working hours and miss almost everyone who works. For most purposes, the non-working population cannot be assumed to accurately represent the entire (working and non-working) population.

Hereafter, one can find an indication of the confidence levels for 4 scenarios:

- 1 market EU27 (e.g. fruit and vegetables)
- All markets EU 27 (e.g. comparability indicator)
- 1 market for 1 country (e.g. fruit and vegetables in Belgium)
- All markets for 1 country (e.g. Belgium)

	Percentages				Averages			
	1 market EU27	indicator EU27	1 market BE	indicator BE	1 market EU27	indicator EU27	1 market BE	indicator BE
<b>Result unw.</b>	50%	50%	50%	50%	77,84	76,08	79,66	77,46
<b>Base</b>	13215	99790	505	3999	13215	99790	505	3999
<b>sd</b>					14,69	11,17	11,75	10,37
<b>CI (+/-)</b>	-0,85%	-0,31%	-4,36%	-1,55%	-,25	-,07	-1,02	-,32

This means that if e.g. 50% of the people give a score from 8 to 10 on comparability of fruit and vegetables, in the total population, it might also be 50.85% or 49.15% who give this score.

If the average MPI score for fruit and vegetables is 77.84, it might as well be 78.09 or 77.59.

The formulas used to calculate the confidence intervals are:

- $p - 1,96 \cdot \sqrt{(p \cdot (1-p) / n)} < p < p + 1,96 \cdot \sqrt{(p \cdot (1-p) / n)}$
- $avg - 1,96 \cdot sd / \sqrt{n} < avg < avg + 1,96 \cdot sd / \sqrt{n}$

If one would like to know whether or not two results are **significantly different**, one can apply following formula:

$$t = \frac{p1 - p2}{\sqrt{\left[ \frac{p1 \cdot (1-p1)}{n1} + \frac{p2 \cdot (1-p2)}{n2} \right]}}$$

$$t = \frac{m1 - m2}{\sqrt{\left[ \frac{std1^2}{n1} + \frac{std2^2}{n2} \right]}}$$

n=sample size (n=500 or n=250 for Luxembourg, Cyprus and Malta); p=Percentage; m=mean; sd=standard deviation

The 1st formula is used to detect if 2 independent proportions vary significantly from one another. The second formula compares 2 mean figures.

If the result “t” is lower than -1.96 or higher than 1.96, we can say that there are significant differences at a level of 95% confidence.

## **2. Calculation of MPI and MPIS**

### **2.1. Overview**

For the evaluation of the market performance two 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 ‘live up to what you want’. A second index is developed for the so-called ‘switching markets’. These are the markets that provide ongoing 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.

In order to compare the results of this second wave of the survey with the results of the 2010 study, it was opted to calculate a normalised market performance index (normalised MPI). This normalised MPI is calculated always in respect to a considered average, either it is EU27 performance overall, or EU27 performance in a specific market, or overall market performance in a specific country.

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

### **2.2. Calculation of the different components of the MPI(S)**

As mentioned in the previous paragraph, the Market Performance Index is composed of 4 components and the Market Performance Index for Switching markets is composed of 5 components. These 5 components are: comparability, trust in respect for rules and regulations;

problems and complaints; switching behaviour; and living up to what you wanted. A description of each component can be found here.

## **i. Comparability**

“Comparability” reflects the ability of experienced 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” or a good “well-functioning” of the market, 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.

## **ii. Trust in respect for rules and regulations**

“Trust” measures the extent to which the experienced 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” or a good “well-functioning” of the market, 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.

### iii. **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 experienced issues. 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 treats the occurrence of problems while the second question is focused on the possibility to complain about the problems experienced in the market.

#### *Problems*

Depending on the type of market (goods markets, one-off service markets and ongoing service markets) one of the 3 following problem questions is asked:

- For the goods markets with a short life cycle it is difficult to calculate the actual number of problems as purchases occur too often. Consequently a “Yes” – “No” question is asked in these markets. The markets for which this question was asked are listed in the table on the next page, column Q3a:

*“Thinking about your last purchase in the market. Did you experience a problem with the product or service of this market where you thought you had a legitimate cause for complaint?”*

- In markets with fewer purchases (and a thus a longer life cycle) consumers can estimate the number of problems they experienced. An additional difference is made between the 15 ongoing services markets and the other markets. The specific question (Q3b) for most of the one-off service markets and the goods markets with a long lifecycle was:

*“Thinking about your last purchase in the market. How many times did you experience a problem with the product or service of this market where you thought you had a legitimate cause for complaint?”.*



The markets for which this question was asked are listed in the table on the next page, column Q3b.

- For the ongoing service markets (Q3c), see the list of 13 markets in the table on the next page, the question was:

*"How many times did you experience a problem with services/products with the market within specific timeframe (1/2/3 years), where you thought you had a legitimate cause for complaint?"*

Consequently, for the service markets and the goods markets with a long life cycle (and implicitly fewer purchases) data exists on the actual number of problems. However, in the calculation of the MPI the number of problems is not taken into account.

Market ID	Market	Question 3a	Question 3b	Question 3c
1	Fruit and vegetables	X		
2	Meat and meat products	X		
3	Bread, cereals, rice and pasta	X		
5	Non-Alcoholic drinks	X		
6	Alcoholic drinks	X		
7	Clothing and footwear	X		
8	House and garden maintenance products		X	
9	Furniture and furnishings		X	
10	Other electronic products		X	
11	Large household appliances		X	
12	Small household appliances		X	
13	ICT products		X	
14	Entertainment goods		X	
15	New cars		X	
16	Second hand cars		X	
17	Fuel for vehicles	X		
18	Books, magazines, newspapers	X		
19	Personal care products	X		
20	Real estate services		X	
21	House and garden maintenance		X	
22	Personal care services	X		
23	Vehicle maintenance and repair services		X	
26	Bank accounts			X
28	Investment products, private pensions and securities			X
29	Home Insurance			X
30	Vehicle insurance			X
31	Postal services	X		
32	Fixed telephony			X
33	Mobile telephone services			X
34	Internet provision			X
35	Tram, local bus, metro and underground services		X	
36	Train services		X	
37	Airline services		X	
38	Vehicle rental service		X	
39	Holiday accommodation		X	
40	Packaged holidays & tours		X	
41	Cafés, bars and restaurants	X		
42	Commercial sport services			X
43	Culture and entertainment	X		
44	Gambling and lottery services	X		



Market ID	Market	Question 3a	Question 3b	Question 3c
45	Water supply			X
46	Electricity			X
47	Gas services			X
48	Non-prescription medicines	X		
51	mortgages			X
52	private life insurance			X
53	spectacles and lenses	X		
54	TV-subscriptions			X
55	dairy products	X		
57	legal and accountancy services		X	
58	loans, credit and credit cards			X

### *Complaints*

Respondents answering the problems question positively, receive an extra question:

*Have you complained about this problem?"*

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, experienced consumers who have the possibility to complain to a retailer, a manufacturer<sup>135</sup> 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-

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<sup>135</sup> 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.



functioning” market as a final result. So the manifestation of complaints in the market has a positive effect on the overall market.

In the calculation of the MPI, the first calculation has been taken into account. Raising a complaint is negatively linked with a high 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.

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.

#### iv. **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 for the experienced consumer who has actually switched and for consumers who have not).

Switching markets are markets of ongoing services. 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 switching behaviour was not questioned when the national situation is a monopoly or the penetration of the market was considered too low.<sup>136</sup>

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

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

The switching questions are:

- *"Have you switched the type of product or supplier in the market specific timeframe?"*
- *"On a scale from 0 to 10, how difficult or easy do you think it is/was it to switch the specific supplier in the market specific timeframe?"*

The switch capacity of a market is captured in these 2 separated questions. In order to limit the weight of these 2 questions in comparison with the other components both questions are

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<sup>136</sup> For details on these exceptions see chapter 2.2.4

summarized in 1 component. The question on actual switching behaviour and the (perceived) ease of switching are aggregated.

The actual switching behaviour is taken into account on 3 different levels. The experienced consumers who actually changed their current provider for the service market are attributed a score of "10" on switching behaviour. Experienced consumers who actually switched products or services with the same provider receive a score "10" on actual switching behaviour. Experienced consumers who did not switch are attributed a score "0".

As for the ease of switching, we look at the question: "On a scale from 0 to 10, how difficult or easy is it to switch services in the market?". The response is measured in on scale from 0 to 10.<sup>137</sup>

The unweighted average of both scores is taken into account as a score for switching behaviour. As a high score on "switching behaviour" is positively linked with a high overall "Market Performance Indicator" or a good "well-functioning" of the market, 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 "switching behaviour" correspond with a better result for the market.

## v. Living up to what you wanted

The "Live up to what you wanted" is a dimension that gauges satisfaction whilst taking into account whether 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 live up to what you wanted component is calculated.

As a high score on "Living up to consumer needs" is positively linked with a high overall "Market Performance Indicator" or a good "well-functioning" of the market, higher scores are selected for more positive answers and lower scores for more negative answers in the recoding process. It is

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<sup>137</sup> In the MPI calculation no difference is made between those who switched supplier and those who didn't switch supplier.

presumed that higher scores on “Living up to consumer needs” correspond with a better result for the market.

## 2.3. 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 live up to what you wanted) this implies that this question has an equal contribution of respectively 1/4<sup>th</sup> to the general MPI (switching component excluded) or 1/5<sup>th</sup> to the additional MPI (switching 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 (Switching component excluded) =**

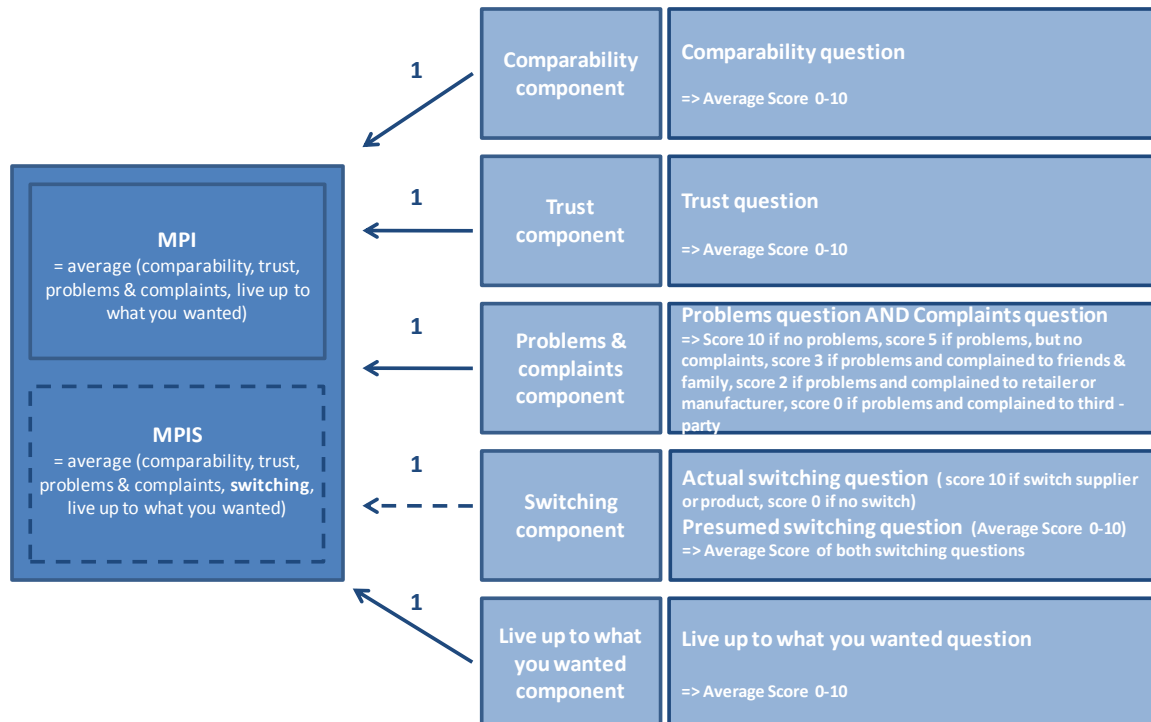
AVERAGE (component1, component2, component3, component4)

**Additional Market performance Indicator (Switching component included) =**

AVERAGE (component1, component2, component3, component4, component5)

The MPI and the MPIS 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.

## 2.4. Summary of the components and calculation of MPI(S)



## 2.5. Strength of the Market Performance Index

The Market Performance Index, as it is developed for this study, was extensively tested on its strength during the 2010 wave. The results for the component reliability analysis performed at that time demonstrated that the MPI(S) has a strong reliability in measuring the actual performance of consumer markets. For further details on this analysis we refer to the report of 2010.

In addition, in 2010 a bad experience index (BEI) was calculated. The BEI can be described as the average number of bad experiences (score of 0 to 4 for problems encountered) people have when evaluating a market on following 4 aspects: compare, trust, problems, live up to what you want. The purpose for calculating this BEI was to see if the method used in calculating the MPI

(i.e. by using the means) is actually reflecting the bad experiences of consumers in specific markets.

This means that there should be great similarity between the low MPI scores and high BEI scores<sup>138</sup>. The results on the 2010 data indeed showed this similarity between the BEI and MPI scores.

For extra control purposes, the calculation of the BEI was also done for the 2011 data. Similar to the 2010 results, a large similarity is seen between the BEI and MPI scores for this year's results.

## **2.6. Normalised Market Performance Index**

This second wave of the market monitoring survey allows making comparisons between the data of two years and seeing possible evolutions in the perceived performance of specific markets. Comparison of data, however, requires some further thought on the possible influence of context factors on the actual outcome. Since the economic context in the European Union has been very unstable, with certain countries experiencing an economic boom, while other countries saw their economic situation further decline, one way to filter out these economic fluctuations is to normalise the MPI scores.

MPI scores are calculated on a maximum of 100. For the normalisation of the MPI scores, the average of the group under scrutiny was taken and equalled to 100 and the MPI scores were recalculated in reference to this average score. This means that normalised MPI scores are not limited to the score 100, but will be somewhere around this score of 100. Higher scores indicate that the market is performing above average whereas lower scores indicate that the market is performing below average. Following formula is used to calculate the normalised MPI:

$$\text{Normalised MPI} = \text{MPI} - \text{Average MPI} + 100.$$

The big advantage of presenting the data in this way is that, for each year, observed shifts in the performance of markets are relative to the average performance of a given year. If the perceived performance of a market has improved, this will be shown by an increase of points on the normalized 100-index. However, It must be noted that the average scores depend on which

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<sup>138</sup> More specific information on the calculation of the BEI can be found in the report of the 2010 market monitoring survey.



aspect of market performance is examined and consequently normalised MPI scores can differ according to the view one takes on the data.

### 3. Calculation of MPI(S) including competition

#### 3.1. THE 'COMPETITION' COMPONENT

The central goal of the European Union is to install a highly competitive European economy. Open competition in the EU brings potential benefits of lower prices and increased choice to the consumer. To ensure free competition, the European Commission acts as a watchdog to detect illegal business practices or mergers that restrict competition, and to ascertain that competition is introduced in markets with a history as a state-owned monopoly.

The market monitoring survey until 2010 included essential elements in the well-functioning of the markets such as comparability of goods or services, consumer trust, problems and complaints and receiving the goods or services that were wanted. In 2011, it was considered valuable to include an additional component in the consumer market monitor that would assess the extent to which markets are perceived as enabling competition through providing sufficient choice of retailers/providers in a given market. Open and fair competition should lead to an augmented choice for the consumer between a larger number of alternatives that are usually more efficient, more affordable and consumer-friendly<sup>139</sup>. The perception of sufficient choice can thus be considered a direct indicator of competition as perceived by the consumer.

Tracking evolutions and tapping into new trends or needs are essential features of a consumer monitoring survey,. As responding to new trends usually implies including additional questions, the impact of these new questions on the results, more particularly so on the calculation of composite indices such as the MPI, needs to be investigated. In this chapter, the impact of this new dimension on the MPI(S) is discussed.

The 2011 questionnaire contains one question to measure this new dimension (Q8):

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

Not enough choice										Enough choice
0	1	2	3	4	5	6	7	8	9	10

<sup>139</sup> Source: [http://ec.europa.eu/competition/publications/consumer\\_en.pdf](http://ec.europa.eu/competition/publications/consumer_en.pdf)



It was placed at the end of the questionnaire to preserve the comparability of the results of 2010 and 2011.

To enhance comparability between countries and markets, the use of normalised scores has been introduced to the consumer market monitor survey in 2011. The normalisation seeks to increase comparability from one member state to the average of EU27, or of one market to the average of all markets.

In some instances however, raw scores may still be useful when the aim is to detect absolute change in country or market performance over time rather than a performance that has been transformed relatively to EU27 of that year of analysis.

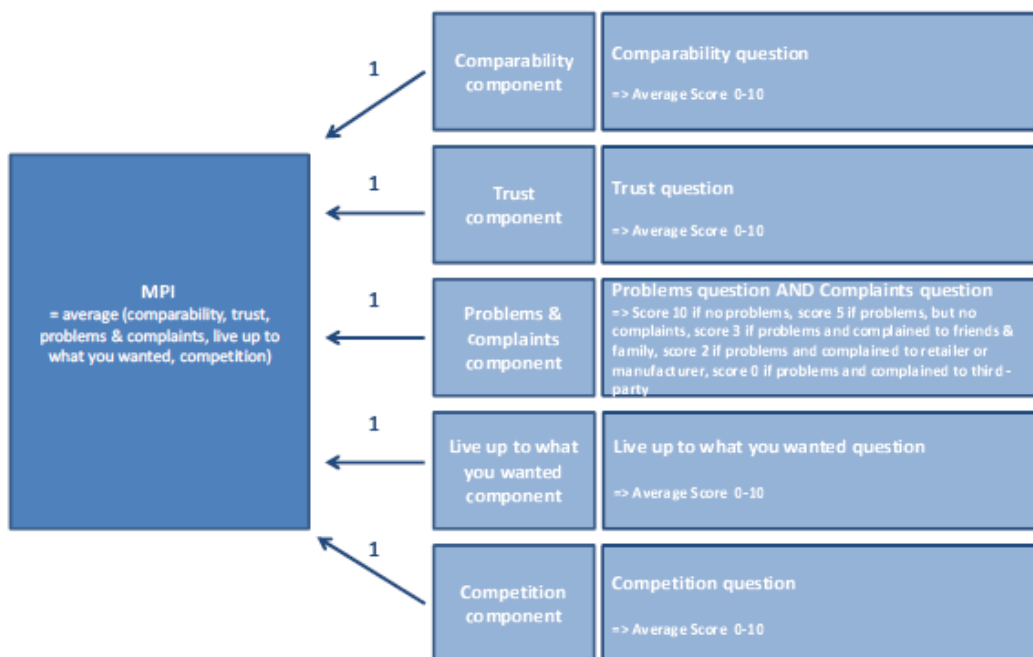
To examine the impact of the new dimension by looking at the differences between the MPI and the modified MPI calculation for each market, absolute scores can at this stage also be considered more useful than comparing normalised scores. Comparing normalised scores between the two calculations would give an impression of how much the position of this market has changed relative to all markets whether competition was taken into account or not. It would not highlight the change in absolute performance within this market caused by the addition of a new component. Considering the current objective in this chapter, absolute MPI scores will be presented rather than normalised scores.

It should thus be noted that this component is also not taken into account in the regular MPI calculations reported throughout this report, as to ensure comparability between the two waves of the survey. The main part of the analysis is conducted using the same calculation as in 2010. Modified MPI calculations including the competition component are presented in this appendix under section 3.4. *For future waves, calculating a normalised modified MPI score may/will be needed.*

The following section presents MPI and MPIS results incorporating this dimension of competition. The way the indexes were modified is also reviewed and special attention is given to the impact of the new component on the MPI results of the different markets.

### 3.2. Modified calculation of MPI(S)

Two ways of calculating the MPI based on 6/8 questions were considered. The first calculation assumes an equal weight for each component whereas the second approach assumes that Q1 on the comparability of products/services provided by different retailers/providers and Q8 on choice of retailers/providers are correlated and therefore represent partly the same component and should receive a weight of 0.5 each.



Analysis based on the correlation of Q1 and Q8 of the data shows that the competition component seems to represent a distinct aspect of the market performance index and it was therefore decided to use the equal weighting approach for the index based on the average/mean of the scales as presented in the chart above. The calculation of the MPIS also uses an equal weighting of all dimensions, comprised of the 5 dimensions mentioned above plus the sixth dimension of 'ease of switching'.

### 3.3. Modified MPI results

MPI including competition - EU27 (weighted data)		diff	MPI+	MPI	
S E R V I C E S	personal care services	82,9	0,2	1	1
	culture and entertainment	80,4	-1,3	2	2
	holiday accommodation	80,4	0,9	3	4
	cafés, bars and restaurants	79,9	0,9	4	5
	commercial sport services	79,3	-1,0	5	3
	packaged holidays & tours	78,6	0,5	6	7
	airline services	78,4	-0,5	7	6
	vehicle insurance	78,3	1,0	8	9
	gambling and lottery services	77,7	0,5	9	10
	home insurance	77,1	0,9	10	12
	vehicle rental services	76,7	-0,7	11	8
	vehicle maintenance and repair	74,9	1,0	12	17
	legal and accountancy services	74,9	0,9	13	15
	postal services	74,7	-2,2	14	11
	loans, credit and credit cards	74,0	1,4	15	21
	private life insurance	74,0	1,1	16	20
	fixed telephone services	73,7	0,0	17	18
	maintenance services	73,6	0,4	18	19
	tram, local bus, metro	73,2	-2,9	19	13
	bank accounts	73,0	1,4	20	22
	mobile telephone services	72,8	1,5	21	23
	gas services	71,5	-2,4	22	16
	internet provision	71,5	0,6	23	24
	real estate services	70,8	1,7	24	29
	mortgages	70,3	0,7	25	28
	investment products, private pensions and securities	69,9	1,6	26	30
	TV-subscriptions	69,4	-0,4	27	27
	water supply	69,3	-4,7	28	14
	electricity services	68,5	-1,9	29	25
	train services	65,9	-4,1	30	26
G O O D S	books, magazines and newspapers	83,6	-0,2	1	1
	non-alcoholic drinks	82,6	0,3	2	2
	spectacles and lenses	82,3	0,4	3	3
	dairy products	82,0	0,2	4	4
	bread, cereals, rice and pasta	81,9	0,2	5	5
	personal care products	81,6	0,7	6	8
	small household appliances	81,4	0,4	7	7
	alcoholic drinks	81,4	0,9	8	9
	entertainment goods	81,1	0,1	9	6
	large household appliances	81,0	0,5	10	10
	electronic products	80,7	0,6	11	11
	maintenance products	79,8	0,6	12	14
	non prescription medicines	79,8	0,1	13	12
	furniture and furnishings	79,7	0,4	14	13
	new cars	79,1	1,1	15	17
	ICT products	79,0	0,9	16	16
	fruit and vegetables	78,9	0,4	17	15
	meat and meat products	78,3	0,5	18	18
	clothing and footwear	77,3	0,5	19	19
	fuel for vehicles	75,3	0,8	20	20
	second hand cars	73,1	1,9	21	21

There are, in general, few significant differences between the MPI as it was calculated before and the MPI including the newly added competition question.

All significant differences can be found in the services markets and more specifically in the public utility services. The largest significant differences are found (ranked by size of significant difference) in the markets for 'water supply services', 'train services', 'tram, local bus and metro

services', 'gas services' and 'postal services'. The differences between the MPI and modified MPI in the 'electricity services' market is close to reaching statistical significance.

With competition added as a dimension, these markets invariably perform worse than if this aspect is not taken into account. Most of these significant differences occur in markets that are already poor performers, such as 'train services' and 'electricity services' (MPI < 73.5) or receive at best a middle to low rating (MPI 73.5 – 76.49) such as 'gas services', 'water supply', 'tram, local bus and metro services'. The only exception here is the postal services market which is performing just above average.

Taking competition into account thus significantly reduces the perceived functioning of these already poor performing markets.

The low rating of sufficient choice in the public utility markets seems to indicate a need for more choice and differentiation according to the customer's mentality. Furthermore these services have in the past often been treated as commodities, as a basic resource, where no differentiation was considered necessary or possible. This observation strengthens the plea for liberalisation in these markets.

As mentioned above in section 3.1, the low ratings for competition in these public utility services raise questions about the extent to which liberalisation in these markets has already been executed in a way that the benefits can be felt by the consumers. Many of these markets that have recently been liberalised, amongst which postal and transport services, electricity and telecommunications market, have undergone drastic organisational changes and are experiencing difficulties in the competitive market.<sup>140</sup>

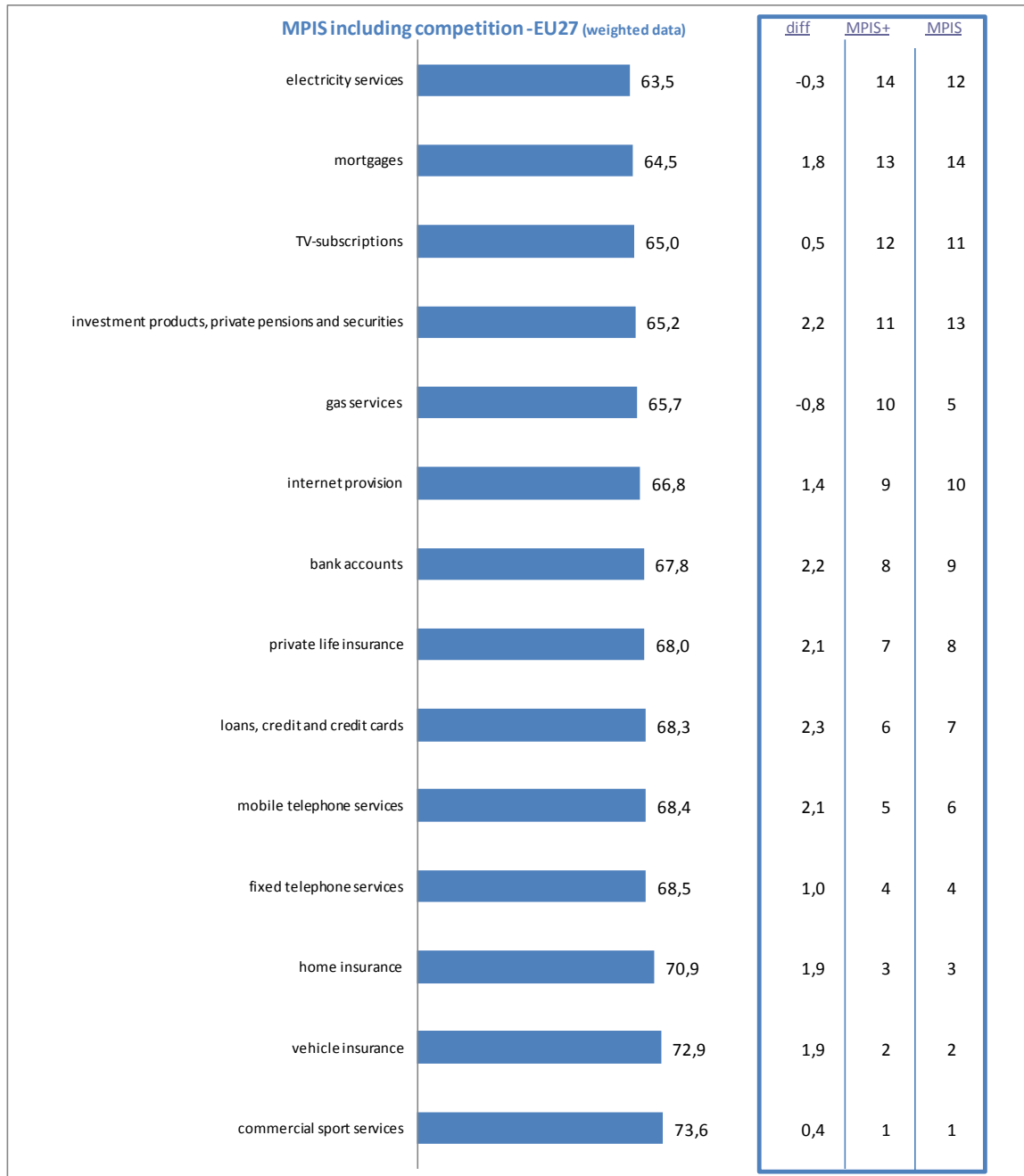
Since the telecommunications market, which was in many countries in the past also a state-run monopoly, does not seem to suffer from a low perception of competition, it may be worthwhile investigating the differences between these markets in the past process of liberalisation.

For the sake of comprehensiveness, we also note that in one goods market, namely 'second hand cars', there is an improvement in MPI score when Competition is added, that is close to reaching statistical significance.

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<sup>140</sup> Source: [http://ec.europa.eu/competition/publications/consumer\\_en.pdf](http://ec.europa.eu/competition/publications/consumer_en.pdf)

### 3.4. Modified MPIS results



For around one third of the markets where the switching component is asked, the modified MPIS is significantly different than the MPIS calculated without the competition component. These are in order of size of statistical difference: 'investment products, private pensions and securities', 'loans, credits and credit cards', 'private life insurance', 'bank accounts' and 'mobile telephone services'.

Contrary to what was found for the MPI, all changes in MPIS caused by the competition component were positive: the modified MPIS was significantly higher.

Because the 'ease of switching' dimension is evaluated rather negatively across markets, the MPIS that takes this dimension into account is in general quite a bit lower than the MPI, which does not include the switching dimension. In fact, all MPIS scores receive a low rating (<73.5). In some markets this is now however somewhat offset by the feeling of having sufficient choice of providers.

Again public utility services show a slight (and non-significant) decrease in MPIS when the Competition component is taken into account. However, this decrease reflects an important shift in the ranking of these markets.

The markets in which the competition component has a significant positive effect on the MPIS are mainly banking and insurance markets. Other markets where the difference nearly reaches statistical significance are also part of the banking and insurance branch: 'home insurance', 'vehicle insurance' and 'mortgages'.

In the banking and insurance industry it seems that consumers feel there is ample choice of providers, but this still does not seem to sufficiently enable switching or consumer mobility. All of these markets still score low on the MPIS. It may be that other barriers to switching exist regardless of having another provider available, such as product tying or high inconvenience of changing a current account<sup>141</sup>.

### 3.5. Conclusion

In conclusion, the analysis of the differences in results between the MPI and the MPI including the competition component demonstrates that the competition component does bring some additional information on the performance of consumer markets. The new MPI including competition seems to have significant influence in particular for public utility services markets.

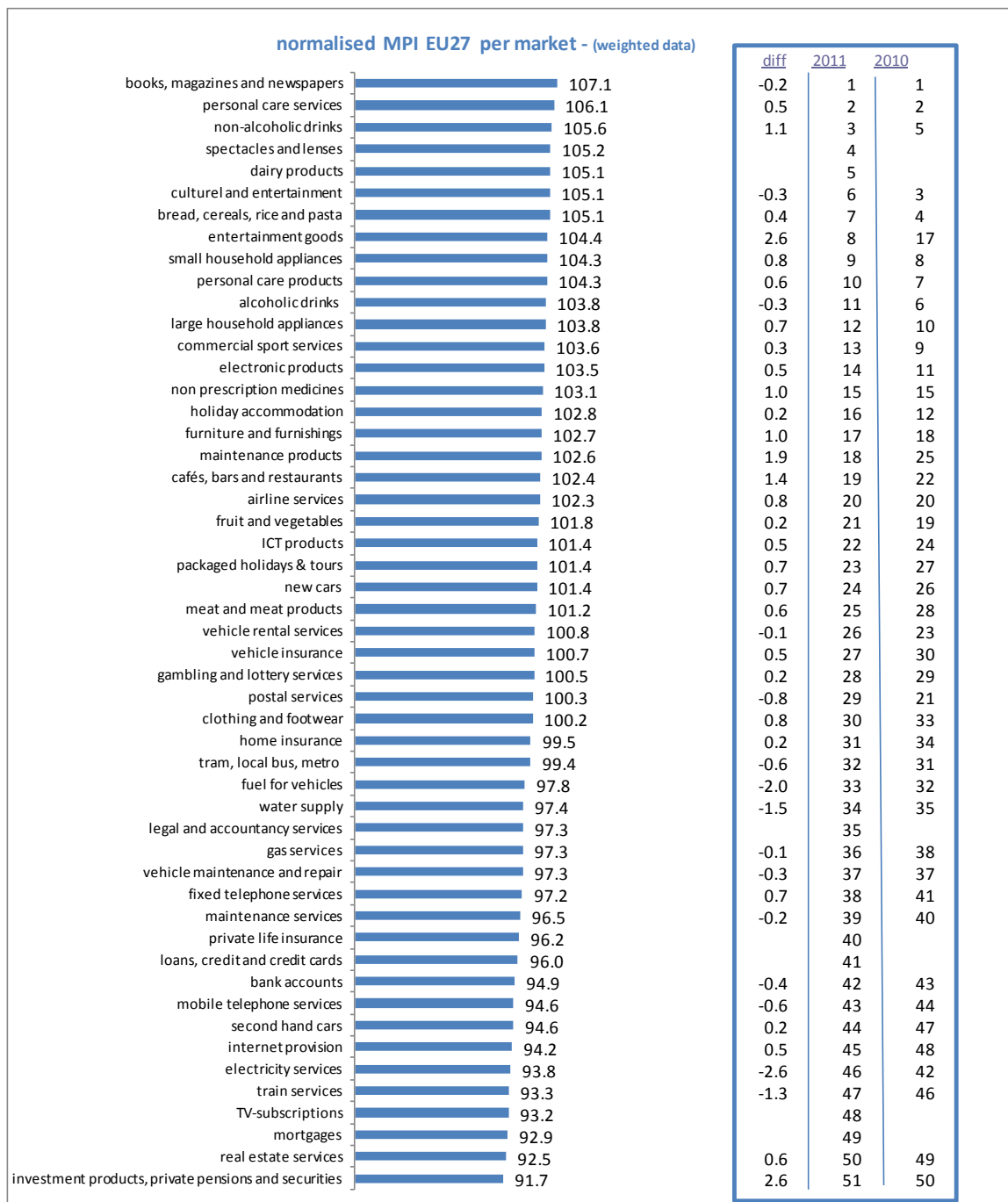
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<sup>141</sup> Source: [http://ec.europa.eu/competition/sectors/financial\\_services/inquiries/index.html](http://ec.europa.eu/competition/sectors/financial_services/inquiries/index.html)

## 4. Additional graphs

The following pages provide some additional graphs which could be useful for further analyses, but were not used in the main report.

### 1.1. EU27 graphs

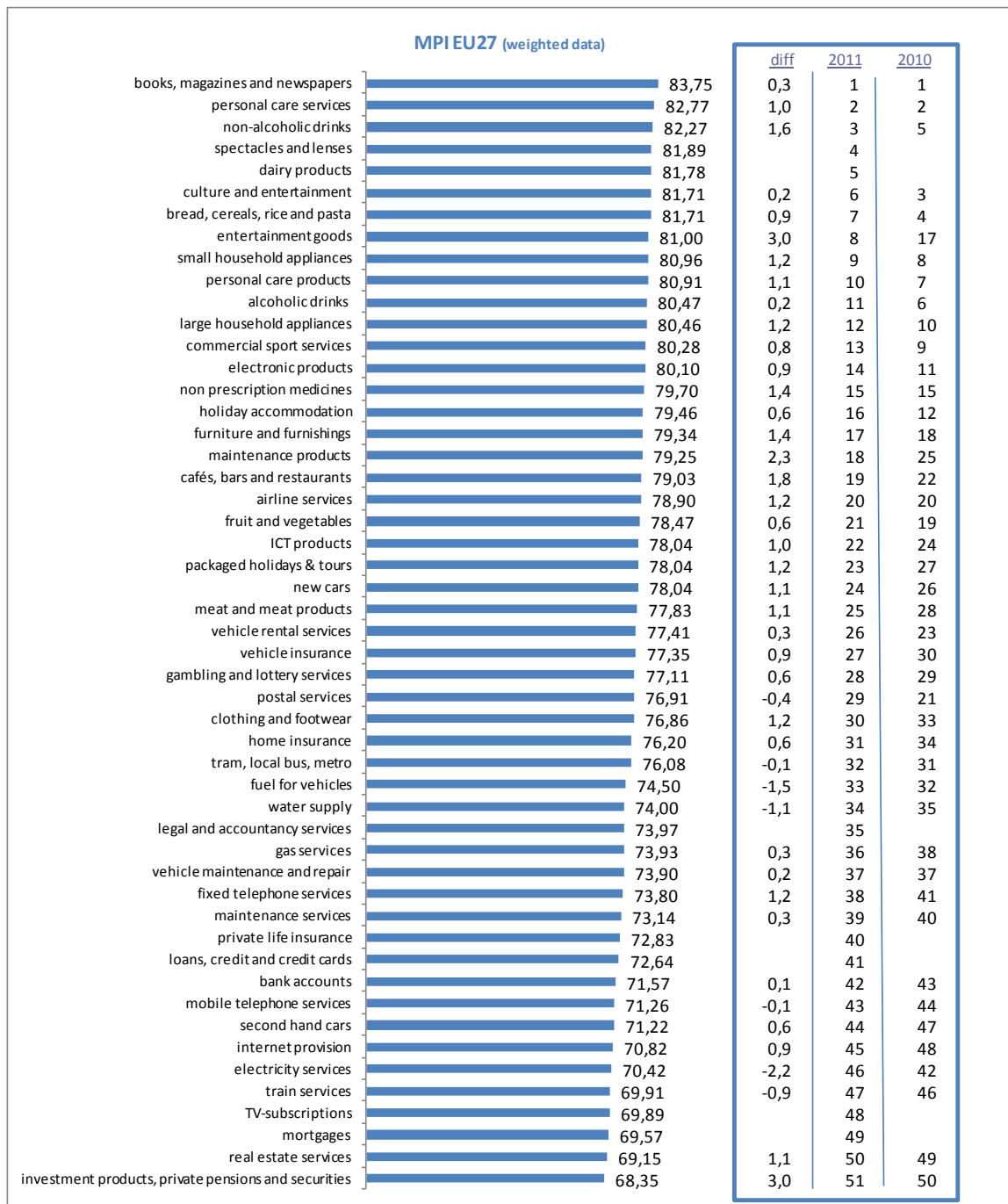




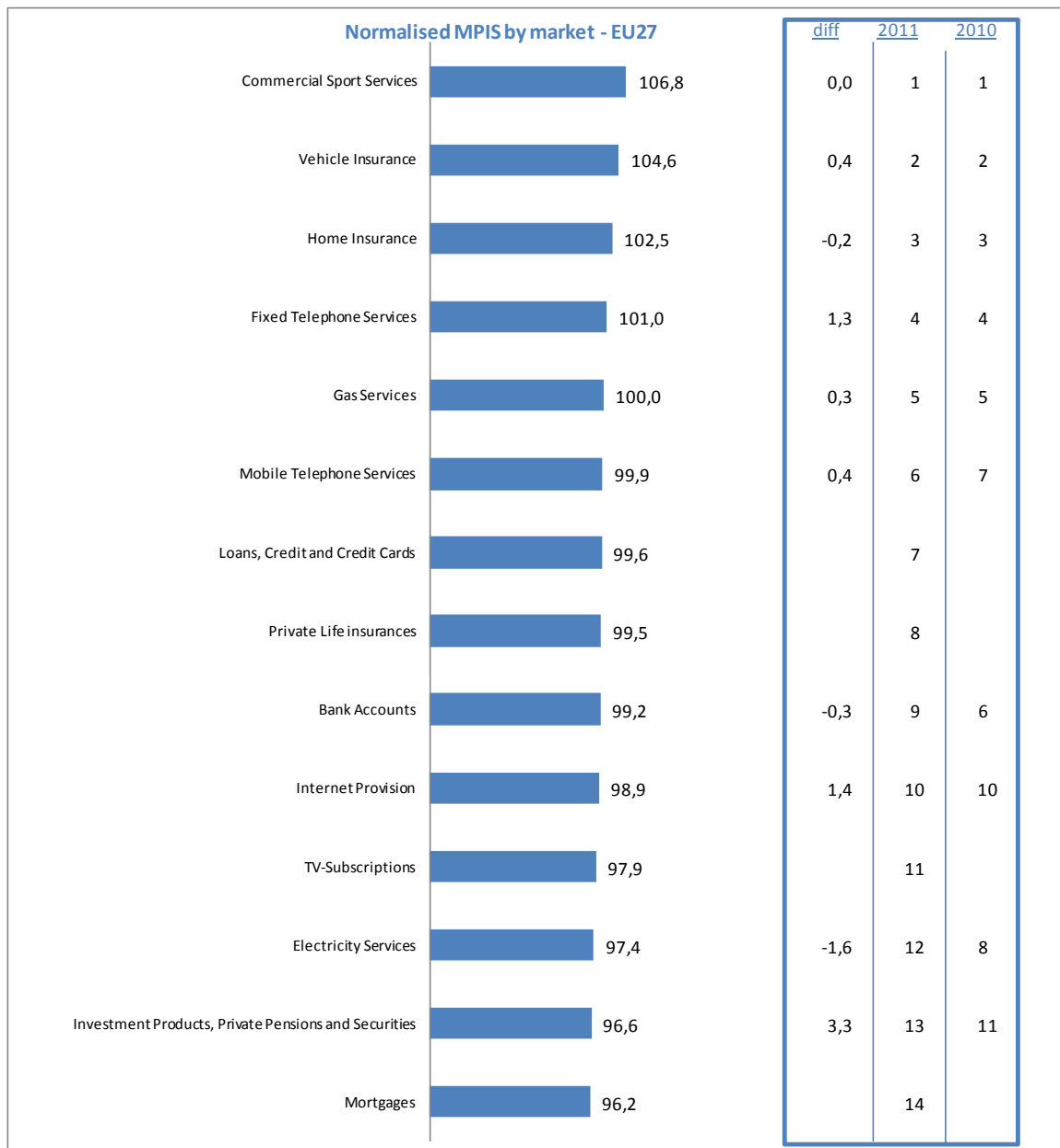
**normalised MPI EU27 per market (All countries equal weighting)**

		diff	2011	2010
books, magazines and newspapers	107.6	0.3	1	1
personal care services	107.1	0.6	2	2
culture and entertainment	105.7	0.3	3	3
non-alcoholic drinks	105.4	1.1	4	5
spectacles and lenses	105.1		5	
bread, cereals, rice and pasta	104.8	0.3	6	4
dairy products	104.6		7	
small household appliances	104.2	1.4	8	11
entertainment goods	104.1	3.2	9	20
alcoholic drinks	103.9	0.3	10	6
commercial sport services	103.8	0.6	11	7
personal care products	103.6	0.7	12	9
large household appliances	103.5	0.7	13	10
holiday accommodation	103.1	0.2	14	8
non prescription medicines	103.1	1.3	15	17
airline services	103.1	0.6	16	15
electronic products	103.0	0.3	17	12
furniture and furnishings	102.3	0.7	18	18
maintenance products	102.1	2.2	19	30
postal services	102.0	-0.1	20	16
cafés, bars and restaurants	102.0	1.4	21	26
vehicle insurance	101.5	0.6	22	21
new cars	101.4	0.6	23	22
packaged holidays & tours	101.3	0.9	24	29
ICT products	101.2	0.5	25	24
vehicle rental services	100.5	0.0	26	27
fruit and vegetables	100.3	-0.2	27	25
meat and meat products	100.1	0.7	28	33
gambling and lottery services	100.0	-0.4	29	28
home insurance	99.8	0.0	30	31
tram, local bus, metro	99.8	0.2	31	32
fuel for vehicles	99.1	-1.6	32	23
fixed telephone services	98.8	0.2	33	35
gas services	98.5	-0.7	34	34
clothing and footwear	97.9	0.1	35	38
vehicle maintenance and repair	97.0	0.2	36	41
legal and accountancy services	96.9		37	
train services	96.8	-1.5	38	36
loans, credit and credit cards	96.7		39	
bank accounts	96.6	-0.3	40	40
water supply	96.6	-0.8	41	39
private life insurance	96.1		42	
mobile telephone services	95.5	-1.1	43	43
maintenance services	95.2	-0.1	44	46
internet provision	94.4	-0.4	45	47
electricity services	93.3	-2.0	46	45
second hand cars	93.2	0.4	47	48
mortgages	92.5		48	
real estate services	92.2	0.9	49	49
TV-subscriptions	91.6		50	
investment products, private pensions and securities	90.9	1.0	51	50





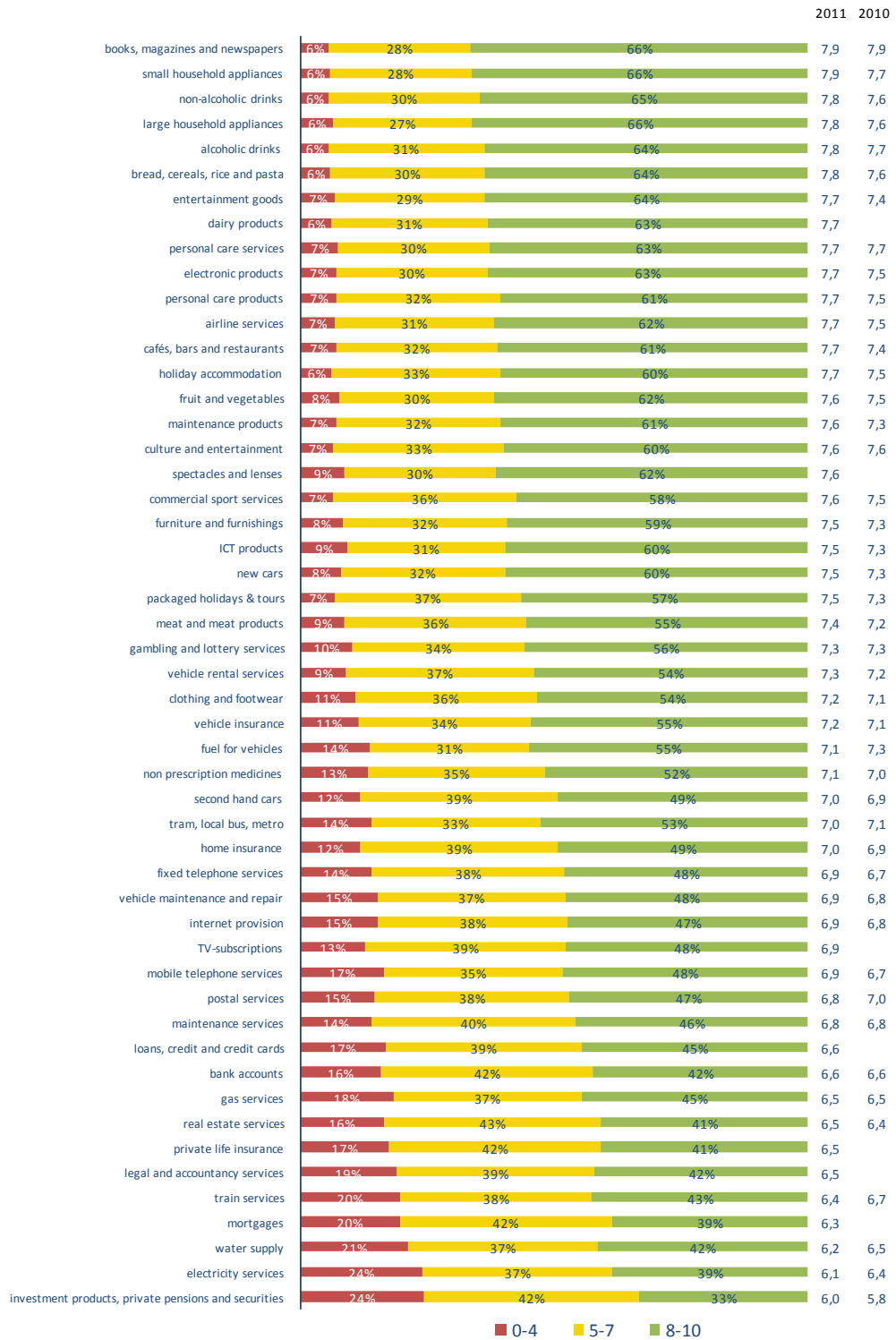
		MPI EU27 (weighted data)	diff	2011	2010
S E R V I C E S	personal care services	82,77	1,0	1	1
	culture and entertainment	81,71	0,2	2	2
	commercial sport services	80,28	0,8	3	3
	holiday accommodation	79,46	0,6	4	4
	cafés, bars and restaurants	79,03	1,8	5	9
	airline services	78,90	1,2	6	7
	packaged holidays & tours	78,04	1,2	7	11
	vehicle rental services	77,41	0,3	8	10
	vehicle insurance	77,35	0,9	9	13
	gambling and lottery services	77,11	0,6	10	12
	postal services	76,91	-0,4	11	8
	home insurance	76,20	0,6	12	15
	tram, local bus, metro	76,08	-0,1	13	14
	water supply	74,00	-1,1	14	16
	legal and accountancy services	73,97		15	
	gas services	73,93	0,3	16	19
	vehicle maintenance and repair	73,90	0,2	17	18
	fixed telephone services	73,80	1,2	18	22
	maintenance services	73,14	0,3	19	21
	private life insurance	72,83		20	
	loans, credit and credit cards	72,64		21	
	bank accounts	71,57	0,1	22	24
	mobile telephone services	71,26	-0,1	23	25
	internet provision	70,82	0,9	24	28
	electricity services	70,42	-2,2	25	23
	train services	69,91	-0,9	26	27
	TV-subscriptions	69,89		27	
	mortgages	69,57		28	
	real estate services	69,15	1,1	29	29
	investment products, private pensions and securities	68,35	3,0	30	30
G O O D S	books, magazines and newspapers	83,75	0,3	1	1
	non-alcoholic drinks	82,27	1,6	2	3
	spectacles and lenses	81,89		3	
	dairy products	81,78		4	
	bread, cereals, rice and pasta	81,71	0,9	5	2
	entertainment goods	81,00	3,0	6	11
	small household appliances	80,96	1,2	7	6
	personal care products	80,91	1,1	8	5
	alcoholic drinks	80,47	0,2	9	4
	large household appliances	80,46	1,2	10	7
	electronic products	80,10	0,9	11	8
	non prescription medicines	79,70	1,4	12	9
	furniture and furnishings	79,34	1,4	13	12
	maintenance products	79,25	2,3	14	15
	fruit and vegetables	78,47	0,6	15	13
	ICT products	78,04	1,0	16	14
	new cars	78,04	1,1	17	16
	meat and meat products	77,83	1,1	18	17
	clothing and footwear	76,86	1,2	19	19
	fuel for vehicles	74,50	-1,5	20	18
second hand cars	71,22	0,6	21	20	





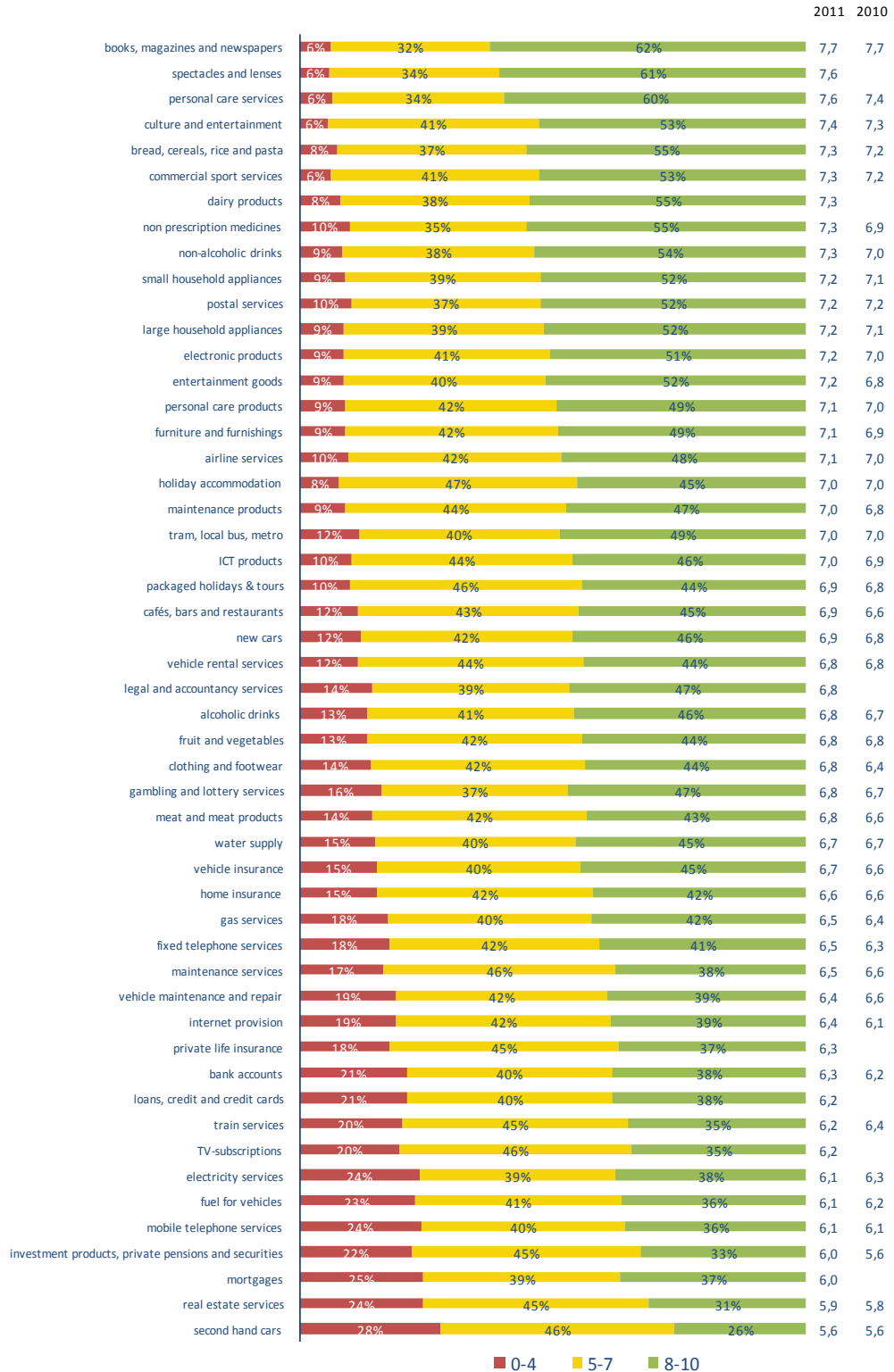
**Comparability by market - EU27**

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



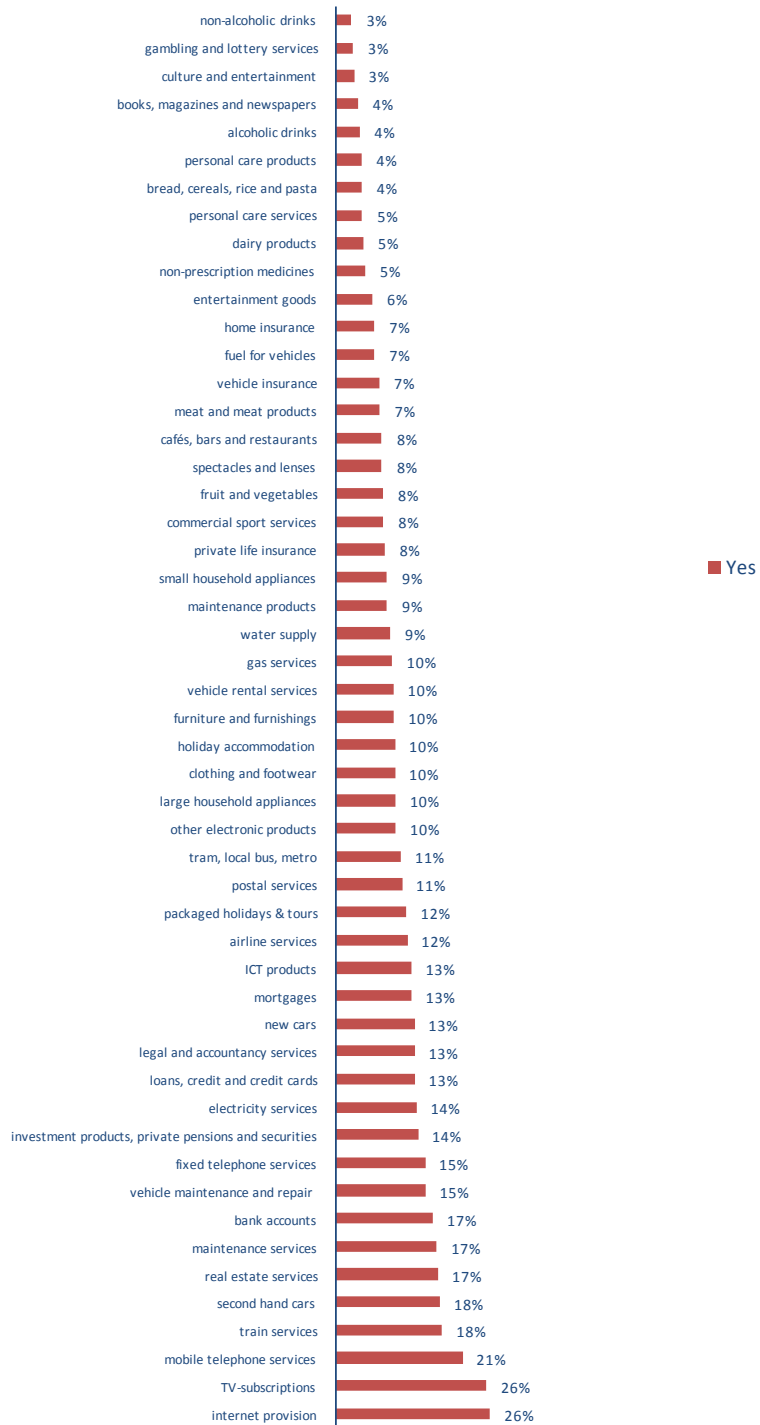
**Trust by market - EU27**

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



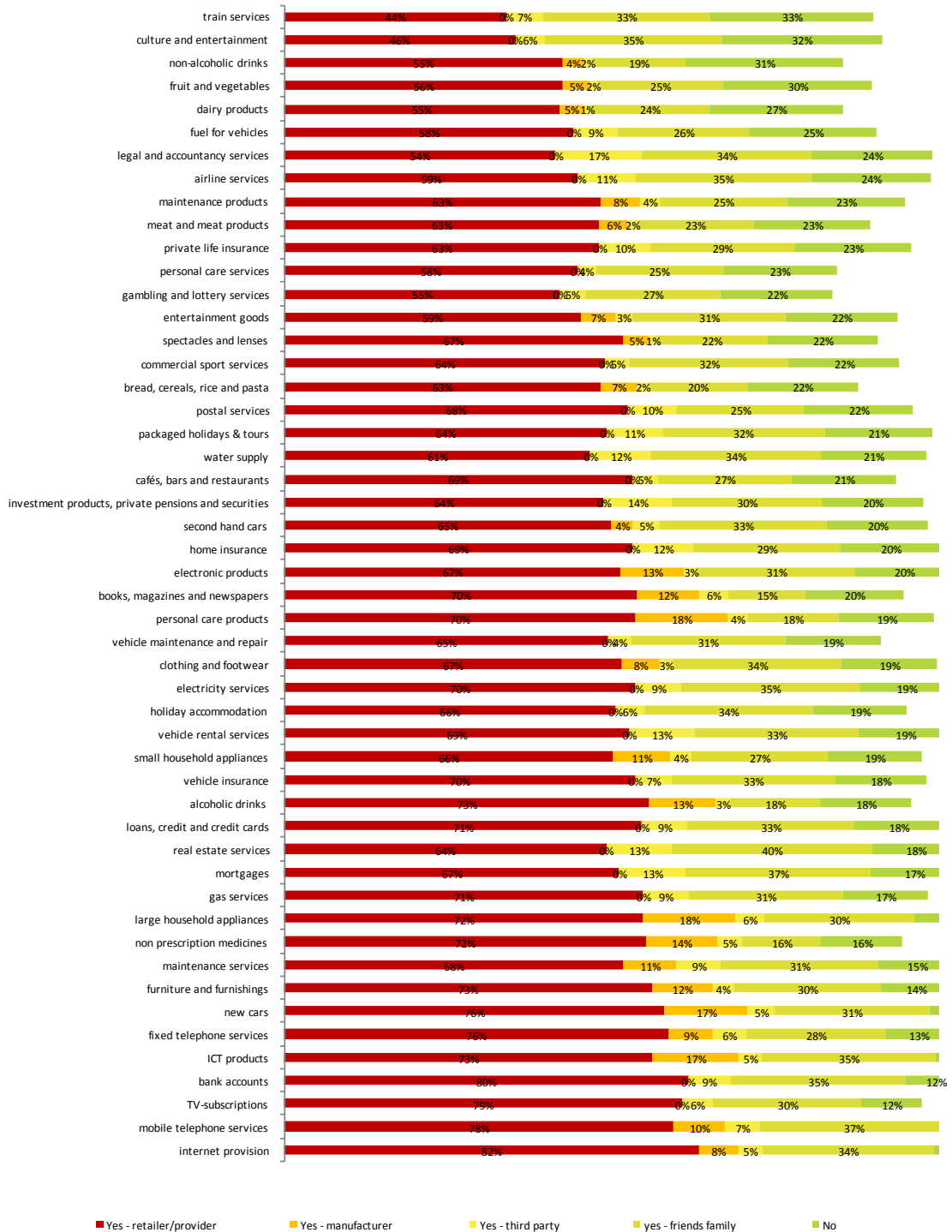
**Problem question EU27 per market**

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



### Complaints by market - EU27

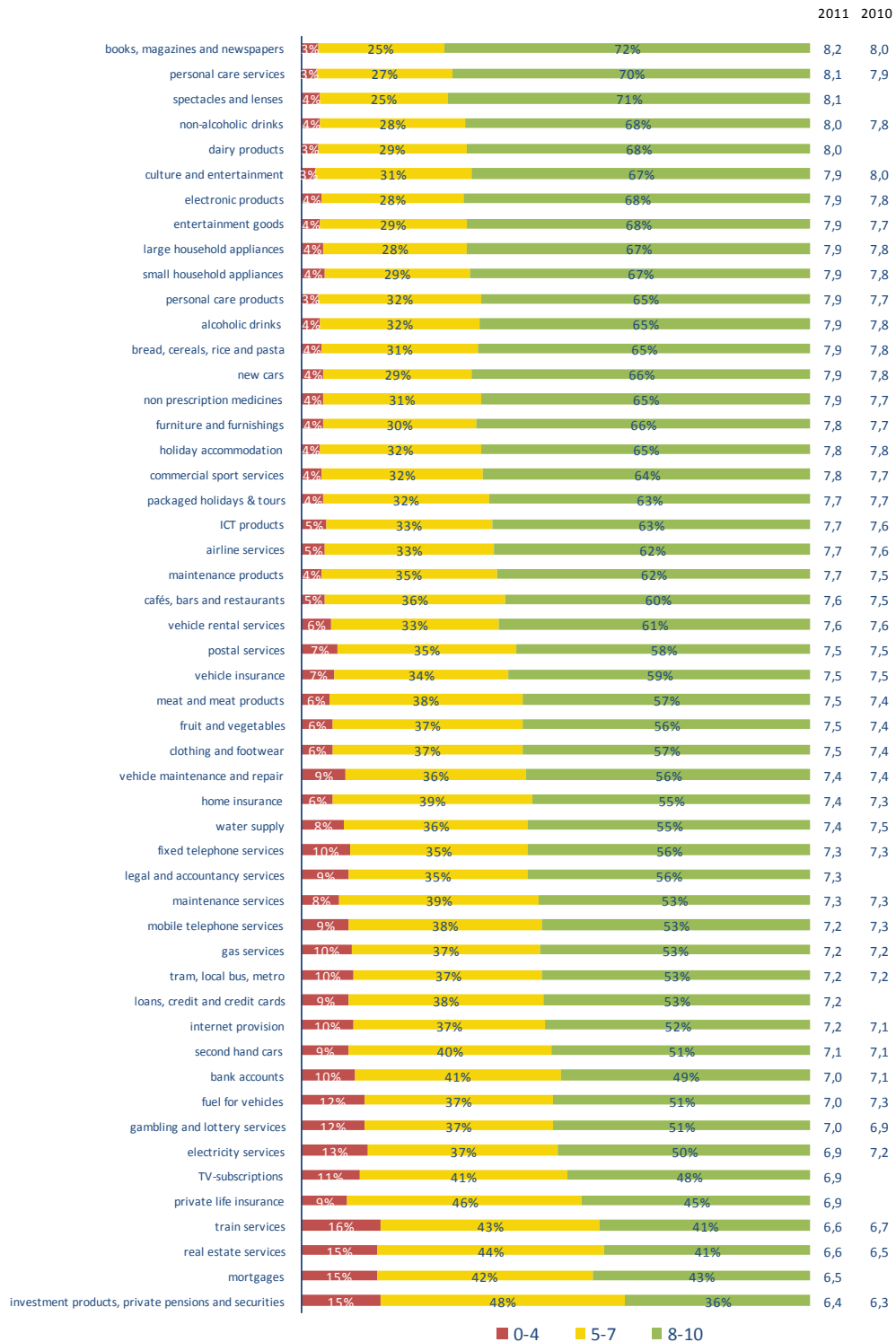
Have you complained about <this problem/one of these problems>?



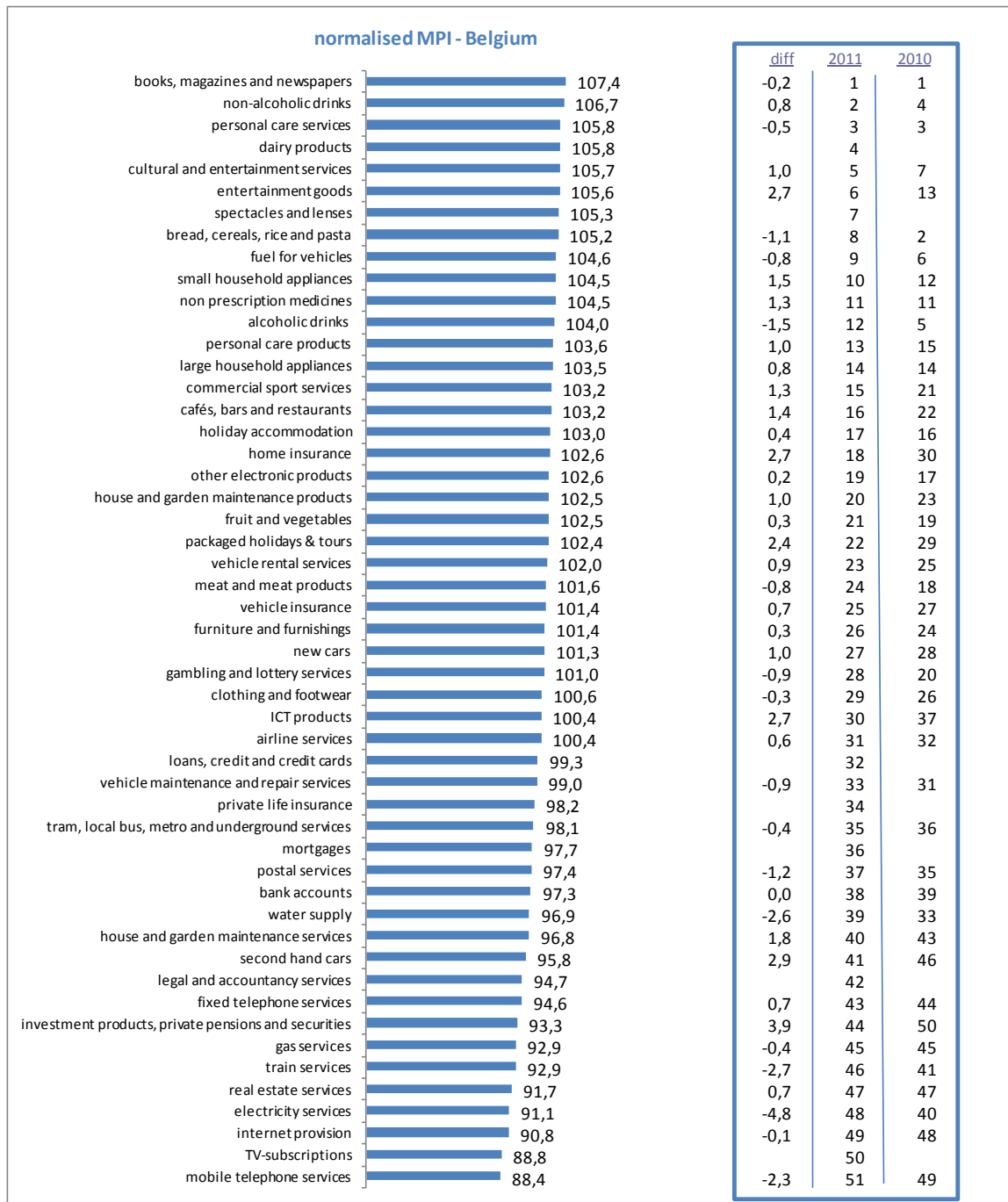


**Live up to what you wanted by market - EU27**

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>?



## 1.2. Belgium

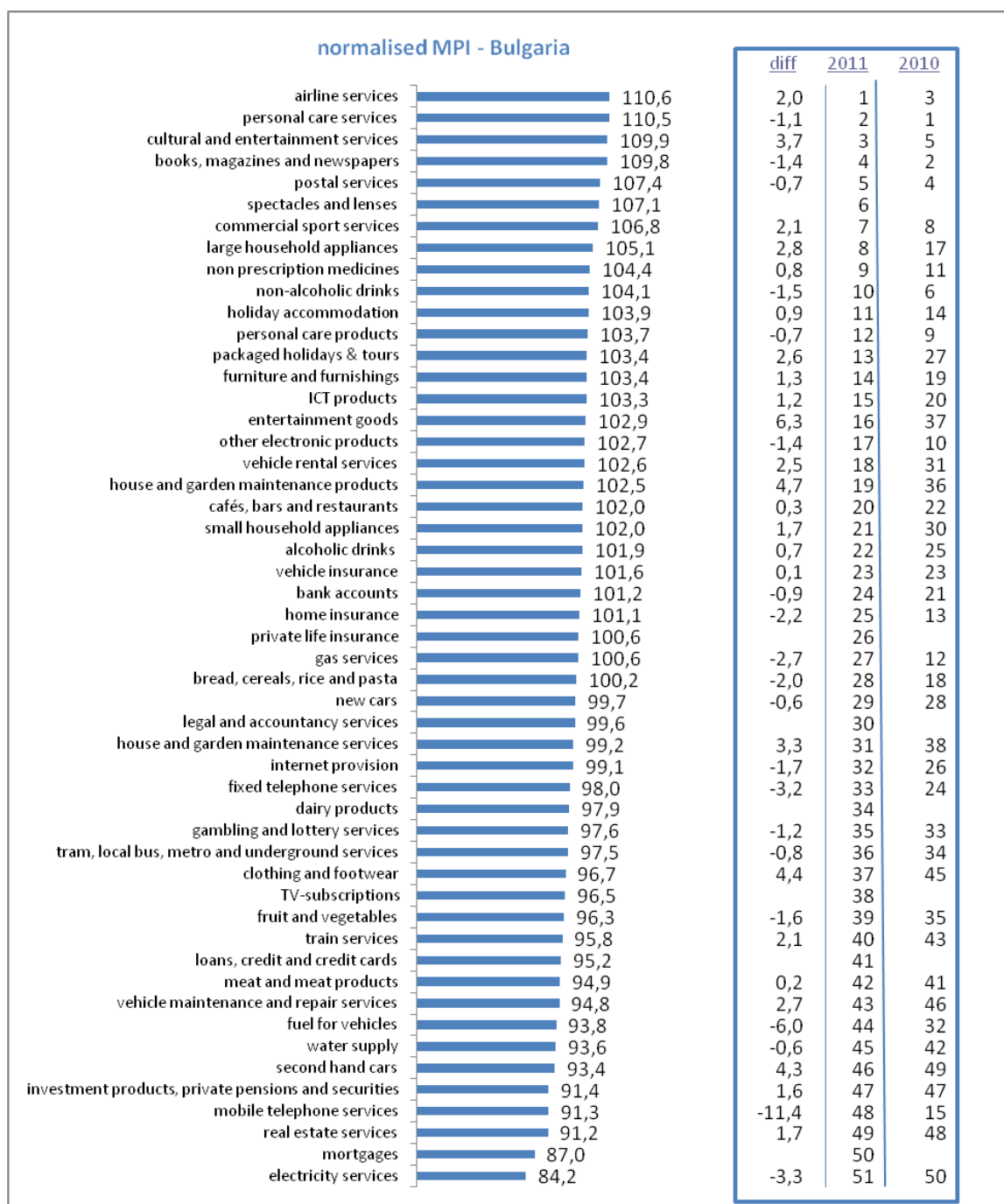


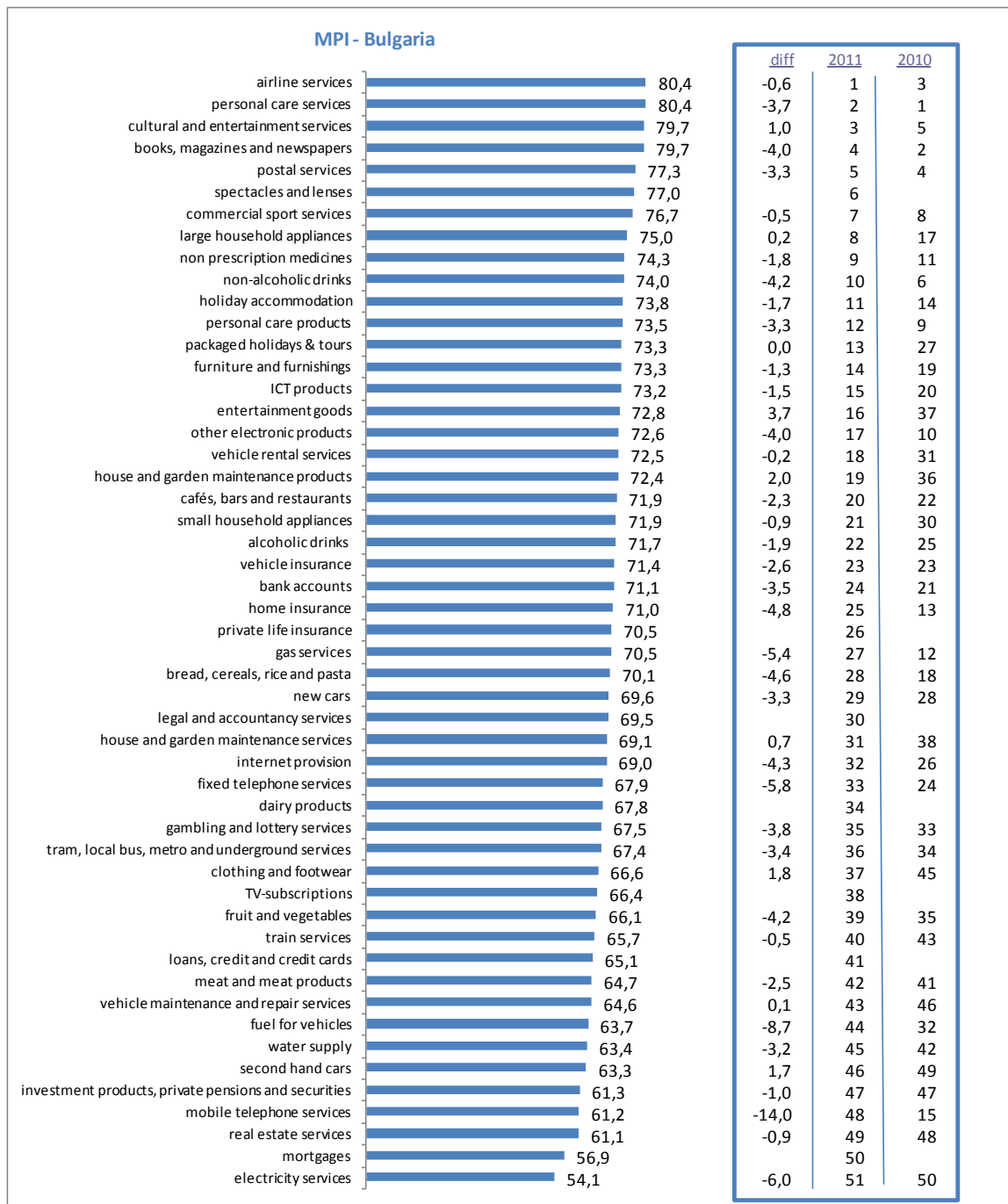
**MPI - Belgium**

		diff	2011	2010
books, magazines and newspapers	84,5	-0,5	1	1
non-alcoholic drinks	83,9	0,5	2	4
personal care services	83,0	-0,8	3	3
dairy products	82,9		4	
cultural and entertainment services	82,9	0,7	5	7
entertainment goods	82,7	2,4	6	13
spectacles and lenses	82,5		7	
bread, cereals, rice and pasta	82,3	-1,4	8	2
fuel for vehicles	81,8	-1,1	9	6
small household appliances	81,7	1,2	10	12
non prescription medicines	81,6	1,0	11	11
alcoholic drinks	81,2	-1,8	12	5
personal care products	80,8	0,7	13	15
large household appliances	80,6	0,5	14	14
commercial sport services	80,3	1,0	15	21
cafés, bars and restaurants	80,3	1,1	16	22
holiday accommodation	80,2	0,1	17	16
home insurance	79,8	2,4	18	30
other electronic products	79,7	-0,1	19	17
house and garden maintenance products	79,6	0,7	20	23
fruit and vegetables	79,6	0,0	21	19
packaged holidays & tours	79,6	2,1	22	29
vehicle rental services	79,1	0,6	23	25
meat and meat products	78,8	-1,1	24	18
vehicle insurance	78,6	0,4	25	27
furniture and furnishings	78,5	0,0	26	24
new cars	78,5	0,7	27	28
gambling and lottery services	78,2	-1,2	28	20
clothing and footwear	77,7	-0,6	29	26
ICT products	77,5	2,4	30	37
airline services	77,5	0,3	31	32
loans, credit and credit cards	76,4		32	
vehicle maintenance and repair services	76,1	-1,2	33	31
private life insurance	75,4		34	
tram, local bus, metro and underground services	75,3	-0,7	35	36
mortgages	74,9		36	
postal services	74,6	-1,5	37	35
bank accounts	74,4	-0,3	38	39
water supply	74,0	-2,9	39	33
house and garden maintenance services	73,9	1,5	40	43
second hand cars	72,9	2,6	41	46
legal and accountancy services	71,9		42	
fixed telephone services	71,8	0,4	43	44
investment products, private pensions and securities	70,5	3,6	44	50
gas services	70,1	-0,7	45	45
train services	70,0	-3,0	46	41
real estate services	68,9	0,4	47	47
electricity services	68,2	-5,1	48	40
internet provision	68,0	-0,4	49	48
TV-subscriptions	65,9		50	
mobile telephone services	65,6	-2,6	51	49

		diff		2011	2010
<b>MPI - Belgium</b>					
	personal care services	83,0	-0,8	1	1
	cultural and entertainment services	82,9	0,7	2	2
	commercial sport services	80,3	1,0	3	7
	cafés, bars and restaurants	80,3	1,1	4	8
	holiday accommodation	80,2	0,1	5	5
	home insurance	79,8	2,4	6	12
	packaged holidays & tours	79,6	2,1	7	11
	vehicle rental services	79,1	0,6	8	9
<b>S</b>	vehicle insurance	78,6	0,4	9	10
<b>E</b>	gambling and lottery services	78,2	-1,2	10	6
<b>R</b>	airline services	77,5	0,3	11	14
<b>V</b>	loans, credit and credit cards	76,4		12	
<b>V</b>	vehicle maintenance and repair services	76,1	-1,2	13	13
<b>t</b>	private life insurance	75,4		14	
<b>j</b>	tram, local bus, metro and underground services	75,3	-0,7	15	18
<b>C</b>	mortgages	74,9		16	
<b>E</b>	postal services	74,6	-1,5	17	17
<b>S</b>	bank accounts	74,4	-0,3	18	20
	water supply	74,0	-2,9	19	15
	house and garden maintenance services	73,9	1,5	20	24
	legal and accountancy services	71,9		21	
	fixed telephone services	71,8	0,4	22	25
	investment products, private pensions and securities	70,5	3,6	23	30
	gas services	70,1	-0,7	24	26
	train services	70,0	-3,0	25	22
	real estate services	68,9	0,4	26	27
	electricity services	68,2	-5,1	27	21
	internet provision	68,0	-0,4	28	28
	TV-subscriptions	65,9		29	
	mobile telephone services	65,6	-2,6	30	29
<b>€</b>					
	books, magazines and newspapers	84,5	-0,5	1	1
	non-alcoholic drinks	83,9	0,5	2	3
	dairy products	82,9		3	
	entertainment goods	82,7	2,4	4	9
	spectacles and lenses	82,5		5	
	bread, cereals, rice and pasta	82,3	-1,4	6	2
	fuel for vehicles	81,8	-1,1	7	5
<b>G</b>	small household appliances	81,7	1,2	8	8
<b>O</b>	non prescription medicines	81,6	1,0	9	7
<b>O</b>	alcoholic drinks	81,2	-1,8	10	4
<b>D</b>	personal care products	80,8	0,7	11	11
<b>S</b>	large household appliances	80,6	0,5	12	10
	other electronic products	79,7	-0,1	13	12
	house and garden maintenance products	79,6	0,7	14	15
	fruit and vegetables	79,6	0,0	15	14
	meat and meat products	78,8	-1,1	16	13
	furniture and furnishings	78,5	0,0	17	16
	new cars	78,5	0,7	18	18
	clothing and footwear	77,7	-0,6	19	17
	ICT products	77,5	2,4	20	19
	second hand cars	72,9	2,6	21	20

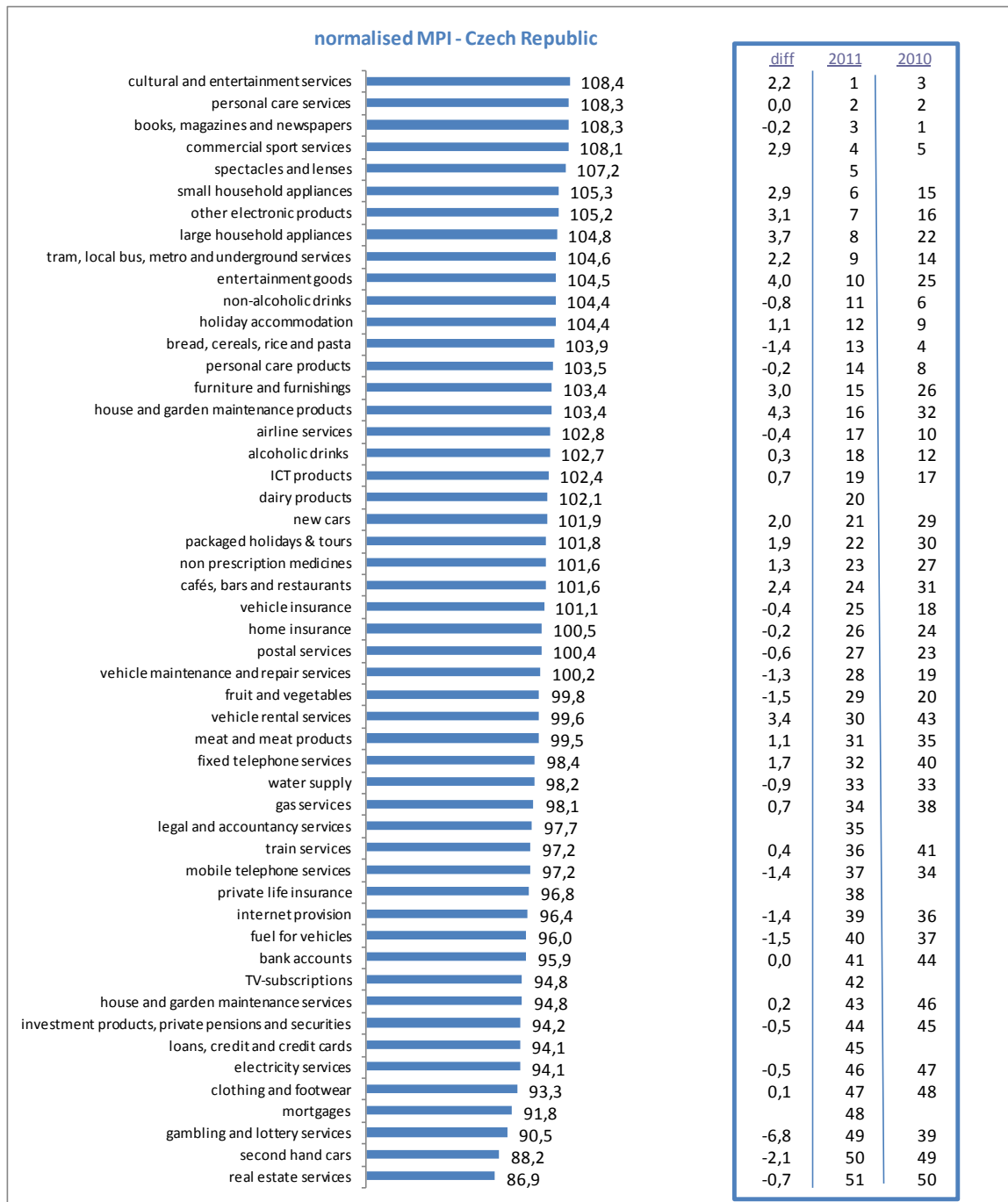
### 1.3. Bulgaria





		diff		2011	2010
<b>MPI - Bulgaria</b>					
	airline services	80,4	-0,6	1	2
	personal care services	80,4	-3,7	2	1
	cultural and entertainment services	79,7	1,0	3	4
	postal services	77,3	-3,3	4	3
	commercial sport services	76,7	-0,5	5	6
	holiday accommodation	73,8	-1,7	6	9
	packaged holidays & tours	73,3	0,0	7	17
	vehicle rental services	72,5	-0,2	8	18
<b>S</b>	cafés, bars and restaurants	71,9	-2,3	9	13
<b>E</b>	vehicle insurance	71,4	-2,6	10	14
<b>R</b>	bank accounts	71,1	-3,5	11	12
<b>V</b>	home insurance	71,0	-4,8	12	8
<b>I</b>	private life insurance	70,5		13	
<b>C</b>	gas services	70,5	-5,4	14	7
<b>E</b>	legal and accountancy services	69,5		15	
<b>S</b>	house and garden maintenance services	69,1	0,7	16	21
<b>E</b>	internet provision	69,0	-4,3	17	16
<b>T</b>	fixed telephone services	67,9	-5,8	18	15
	gambling and lottery services	67,5	-3,8	19	19
	tram, local bus, metro and underground services	67,4	-3,4	20	20
	TV-subscriptions	66,4		21	
	train services	65,7	-0,5	22	25
	loans, credit and credit cards	65,1		23	
	vehicle maintenance and repair services	64,6	0,1	24	27
	water supply	63,4	-3,2	25	24
	investment products, private pensions and securities	61,3	-1,0	26	28
	mobile telephone services	61,2	-14,0	27	10
	real estate services	61,1	-0,9	28	29
	mortgages	56,9		29	
	electricity services	54,1	-6,0	30	30
<b>G</b>					
	books, magazines and newspapers	79,7	-4,0	1	1
	spectacles and lenses	77,0		2	
	large household appliances	75,0	0,2	3	6
	non prescription medicines	74,3	-1,8	4	5
	non-alcoholic drinks	74,0	-4,2	5	2
	personal care products	73,5	-3,3	6	3
	furniture and furnishings	73,3	-1,3	7	8
<b>O</b>	ICT products	73,2	-1,5	8	9
<b>O</b>	entertainment goods	72,8	3,7	9	17
<b>D</b>	other electronic products	72,6	-4,0	10	4
<b>S</b>	house and garden maintenance products	72,4	2,0	11	16
	small household appliances	71,9	-0,9	12	13
	alcoholic drinks	71,7	-1,9	13	10
	bread, cereals, rice and pasta	70,1	-4,6	14	7
	new cars	69,6	-3,3	15	11
	dairy products	67,8		16	
	clothing and footwear	66,6	1,8	17	19
	fruit and vegetables	66,1	-4,2	18	15
	meat and meat products	64,7	-2,5	19	18
	fuel for vehicles	63,7	-8,7	20	14
	second hand cars	63,3	1,7	21	20

## 1.4. Czech Republic



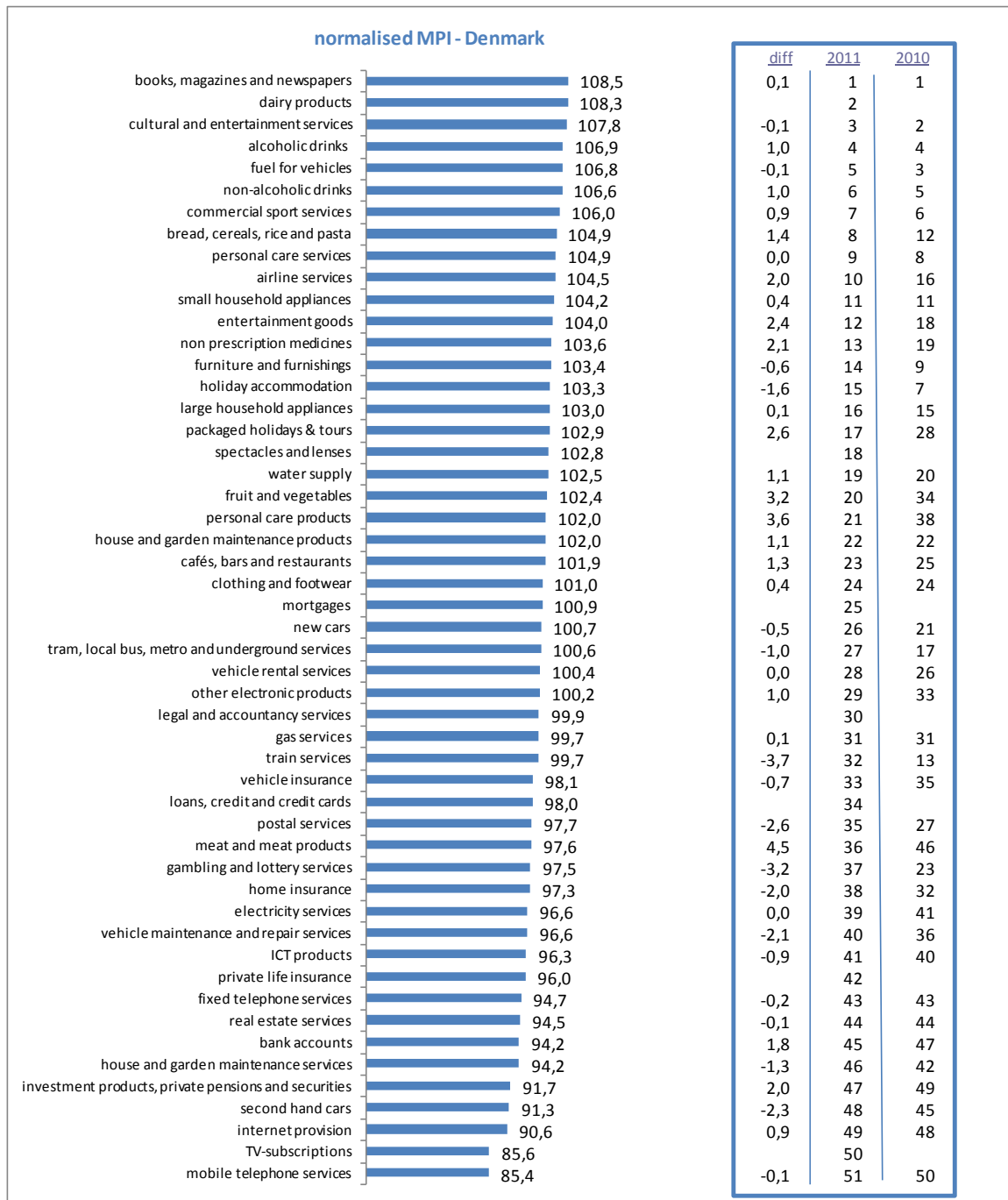


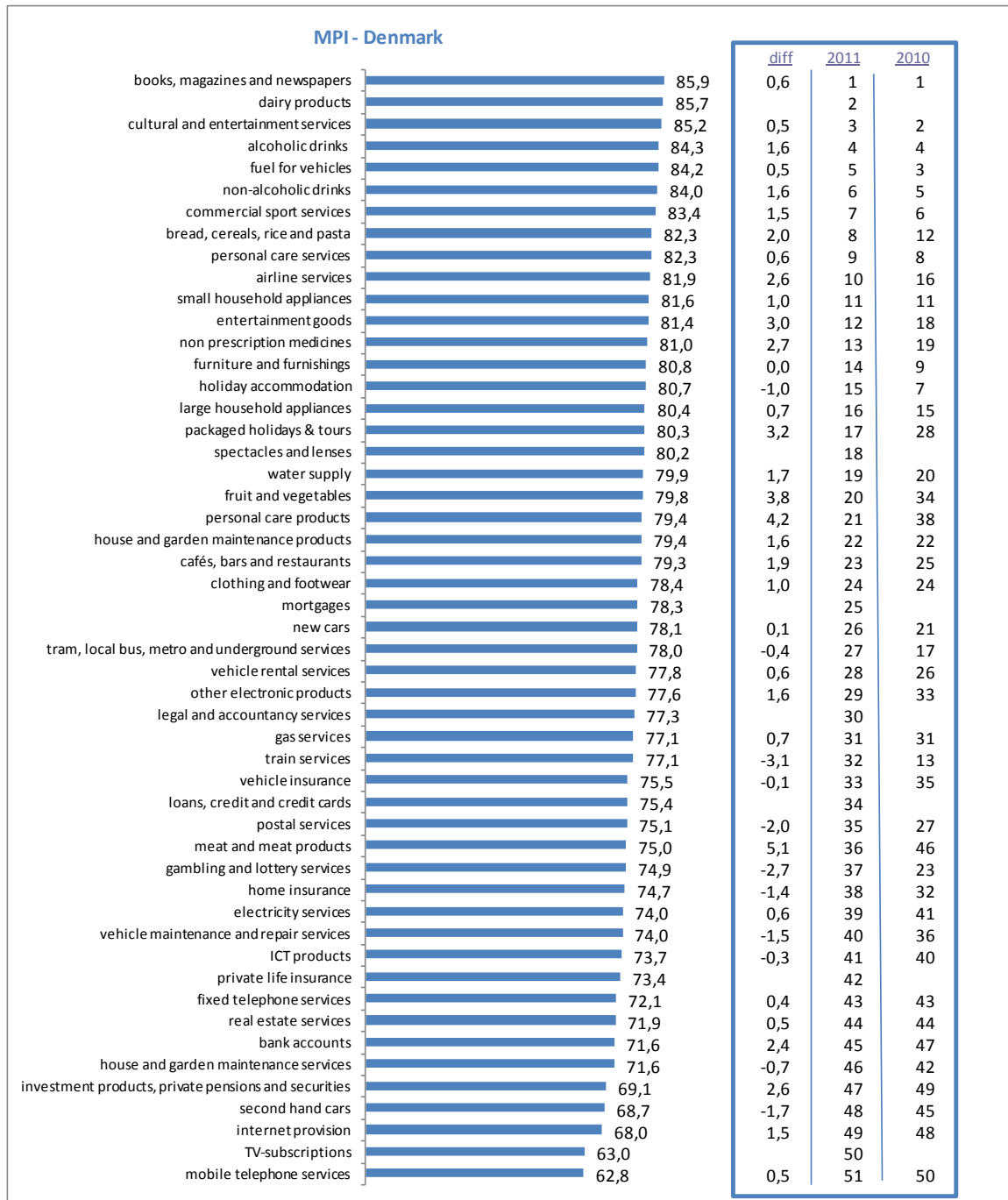
**MPI - Czech Republic**

		diff	2011	2010
cultural and entertainment services	86,1	-0,3	1	3
personal care services	86,0	-2,4	2	2
books, magazines and newspapers	85,9	-2,7	3	1
commercial sport services	85,7	0,4	4	5
spectacles and lenses	84,9		5	
small household appliances	82,9	0,4	6	15
other electronic products	82,9	0,6	7	16
large household appliances	82,4	1,2	8	22
tram, local bus, metro and underground services	82,2	-0,3	9	14
entertainment goods	82,2	1,5	10	25
non-alcoholic drinks	82,1	-3,3	11	6
holiday accommodation	82,0	-1,4	12	9
bread, cereals, rice and pasta	81,6	-3,9	13	4
personal care products	81,2	-2,7	14	8
furniture and furnishings	81,1	0,5	15	26
house and garden maintenance products	81,0	1,8	16	32
airline services	80,5	-2,8	17	10
alcoholic drinks	80,4	-2,2	18	12
ICT products	80,0	-1,8	19	17
dairy products	79,8		20	
new cars	79,5	-0,5	21	29
packaged holidays & tours	79,4	-0,6	22	30
non prescription medicines	79,2	-1,2	23	27
cafés, bars and restaurants	79,2	-0,1	24	31
vehicle insurance	78,7	-2,9	25	18
home insurance	78,1	-2,7	26	24
postal services	78,1	-3,0	27	23
vehicle maintenance and repair services	77,8	-3,8	28	19
fruit and vegetables	77,4	-4,0	29	20
vehicle rental services	77,2	0,9	30	43
meat and meat products	77,1	-1,4	31	35
fixed telephone services	76,1	-0,8	32	40
water supply	75,9	-3,3	33	33
gas services	75,8	-1,8	34	38
legal and accountancy services	75,3		35	
train services	74,8	-2,1	36	41
mobile telephone services	74,8	-3,9	37	34
private life insurance	74,4		38	
internet provision	74,0	-3,9	39	36
fuel for vehicles	73,7	-4,0	40	37
bank accounts	73,5	-2,5	41	44
TV-subscriptions	72,5		42	
house and garden maintenance services	72,5	-2,3	43	46
investment products, private pensions and securities	71,9	-3,0	44	45
loans, credit and credit cards	71,8		45	
electricity services	71,8	-3,0	46	47
clothing and footwear	70,9	-2,3	47	48
mortgages	69,4		48	
gambling and lottery services	68,1	-9,3	49	39
second hand cars	65,9	-4,6	50	49
real estate services	64,6	-3,2	51	50

		diff		2011	2010
<b>MPI - Czech Republic</b>					
	cultural and entertainment services	86,1	-0,3	1	2
	personal care services	86,0	-2,4	2	1
	commercial sport services	85,7	0,4	3	3
	tram, local bus, metro and underground services	82,2	-0,3	4	8
	holiday accommodation	82,0	-1,4	5	5
	airline services	80,5	-2,8	6	6
	packaged holidays & tours	79,4	-0,6	7	15
	cafés, bars and restaurants	79,2	-0,1	8	16
<b>S</b>	vehicle insurance	78,7	-2,9	9	9
<b>E</b>	home insurance	78,1	-2,7	10	13
<b>R</b>	postal services	78,1	-3,0	11	12
<b>V</b>	vehicle maintenance and repair services	77,8	-3,8	12	10
<b>I</b>	vehicle rental services	77,2	0,9	13	25
<b>C</b>	fixed telephone services	76,1	-0,8	14	22
<b>E</b>	water supply	75,9	-3,3	15	17
<b>S</b>	gas services	75,8	-1,8	16	20
	legal and accountancy services	75,3		17	
	train services	74,8	-2,1	18	23
	mobile telephone services	74,8	-3,9	19	18
	private life insurance	74,4		20	
	internet provision	74,0	-3,9	21	19
	bank accounts	73,5	-2,5	22	26
	TV-subscriptions	72,5		23	
	house and garden maintenance services	72,5	-2,3	24	28
	investment products, private pensions and securities	71,9	-3,0	25	27
	loans, credit and credit cards	71,8		26	
	electricity services	71,8	-3,0	27	29
	mortgages	69,4		28	
	gambling and lottery services	68,1	-9,3	29	21
	real estate services	64,6	-3,2	30	30
<b>G</b>					
	books, magazines and newspapers	85,9	-2,7	1	1
	spectacles and lenses	84,9		2	
	small household appliances	82,9	0,4	3	7
	other electronic products	82,9	0,6	4	8
	large household appliances	82,4	1,2	5	11
	entertainment goods	82,2	1,5	6	12
	non-alcoholic drinks	82,1	-3,3	7	3
<b>O</b>	bread, cereals, rice and pasta	81,6	-3,9	8	2
<b>D</b>	personal care products	81,2	-2,7	9	4
<b>S</b>	furniture and furnishings	81,1	0,5	10	13
	house and garden maintenance products	81,0	1,8	11	16
	alcoholic drinks	80,4	-2,2	12	5
	ICT products	80,0	-1,8	13	9
	dairy products	79,8		14	
	new cars	79,5	-0,5	15	15
	non prescription medicines	79,2	-1,2	16	14
	fruit and vegetables	77,4	-4,0	17	10
	meat and meat products	77,1	-1,4	18	17
	fuel for vehicles	73,7	-4,0	19	18
	clothing and footwear	70,9	-2,3	20	19
	second hand cars	65,9	-4,6	21	20

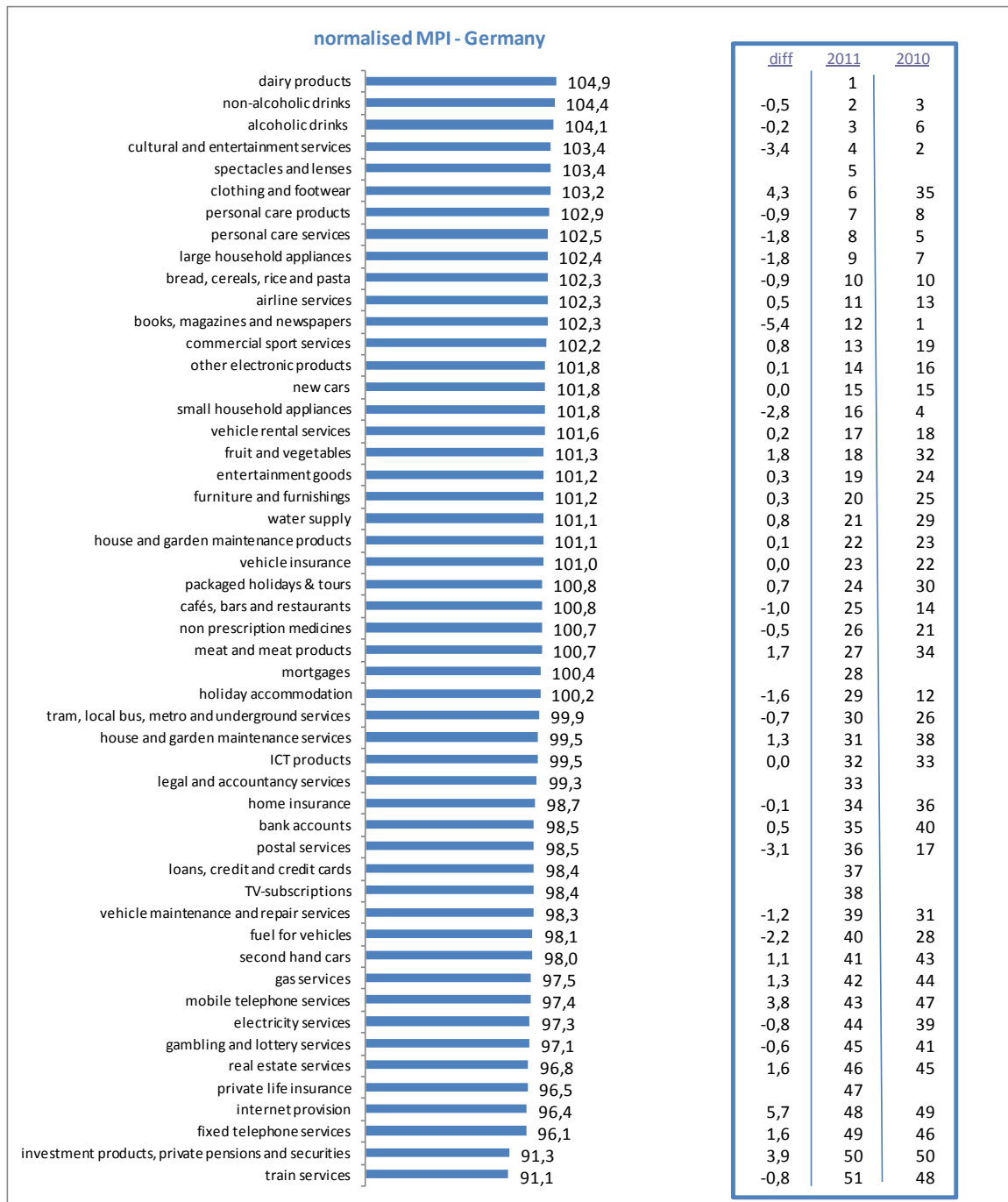
## 1.5. Denmark

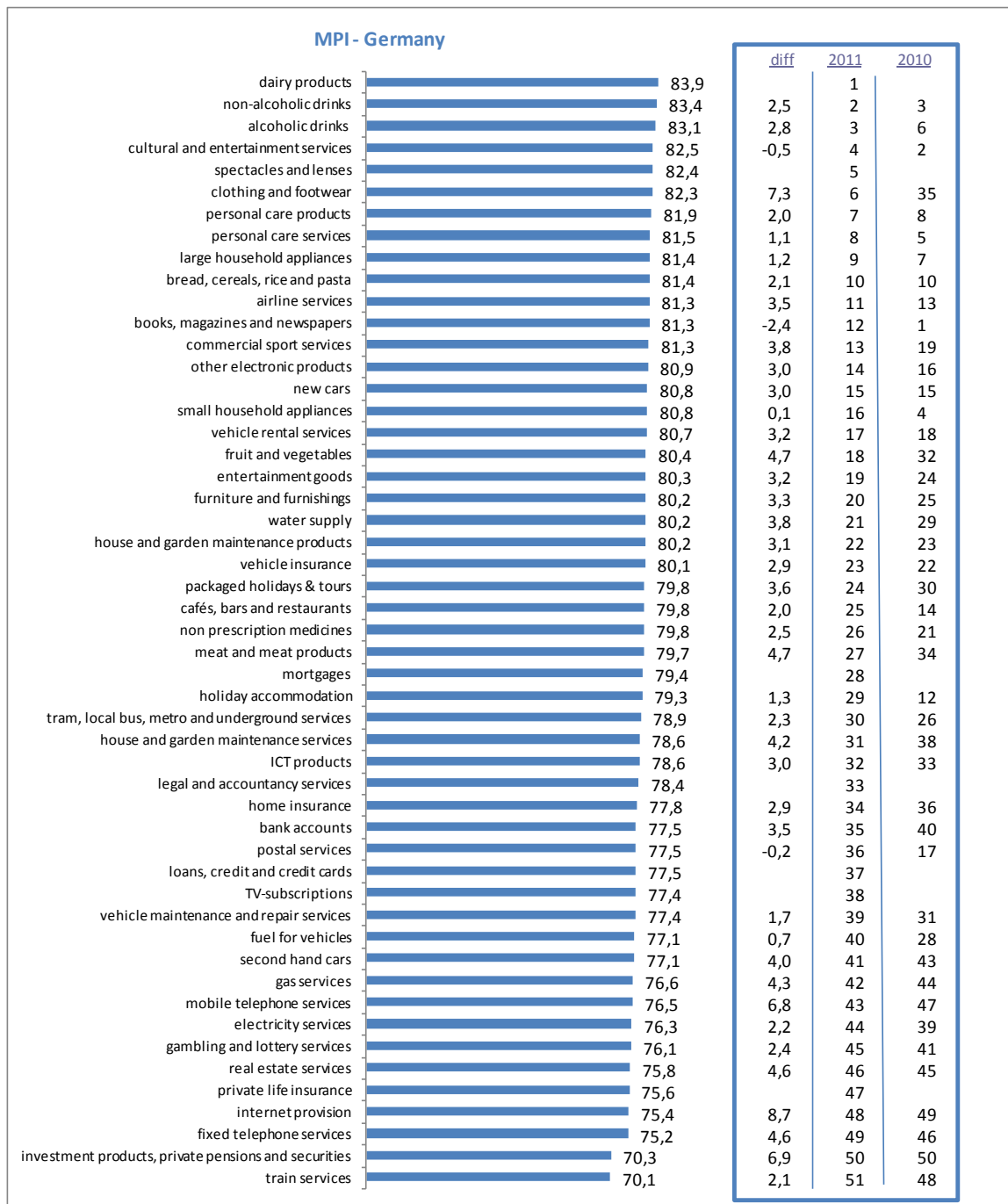




		MPI - Denmark			
			diff	2011	2010
	cultural and entertainment services	85,2	0,5	1	1
	commercial sport services	83,4	1,5	2	2
	personal care services	82,3	0,6	3	4
	airline services	81,9	2,6	4	8
	holiday accommodation	80,7	-1,0	5	3
	packaged holidays & tours	80,3	3,2	6	15
	water supply	79,9	1,7	7	10
	cafés, bars and restaurants	79,3	1,9	8	12
<b>S</b>	mortgages	78,3		9	
<b>E</b>	tram, local bus, metro and underground services	78,0	-0,4	10	9
<b>R</b>	vehicle rental services	77,8	0,6	11	13
<b>V</b>	legal and accountancy services	77,3		12	
<b>I</b>	gas services	77,1	0,7	13	17
<b>C</b>	train services	77,1	-3,1	14	6
<b>E</b>	vehicle insurance	75,5	-0,1	15	19
<b>S</b>	loans, credit and credit cards	75,4		16	
	postal services	75,1	-2,0	17	14
	gambling and lottery services	74,9	-2,7	18	11
	home insurance	74,7	-1,4	19	18
	electricity services	74,0	0,6	20	23
	vehicle maintenance and repair services	74,0	-1,5	21	20
	private life insurance	73,4		22	
	fixed telephone services	72,1	0,4	23	25
	real estate services	71,9	0,5	24	26
	bank accounts	71,6	2,4	25	27
	house and garden maintenance services	71,6	-0,7	26	24
	investment products, private pensions and securities	69,1	2,6	27	29
	internet provision	68,0	1,5	28	28
	TV-subscriptions	63,0		29	
	mobile telephone services	62,8	0,5	30	30
<b>G</b>					
	books, magazines and newspapers	85,9	0,6	1	1
	dairy products	85,7		2	
	alcoholic drinks	84,3	1,6	3	3
	fuel for vehicles	84,2	0,5	4	2
	non-alcoholic drinks	84,0	1,6	5	4
	bread, cereals, rice and pasta	82,3	2,0	6	7
	small household appliances	81,6	1,0	7	6
	entertainment goods	81,4	3,0	8	9
	non prescription medicines	81,0	2,7	9	10
	furniture and furnishings	80,8	0,0	10	5
	large household appliances	80,4	0,7	11	8
	spectacles and lenses	80,2		12	
	fruit and vegetables	79,8	3,8	13	16
	personal care products	79,4	4,2	14	17
	house and garden maintenance products	79,4	1,6	15	12
	clothing and footwear	78,4	1,0	16	13
	new cars	78,1	0,1	17	11
	other electronic products	77,6	1,6	18	15
	meat and meat products	75,0	5,1	19	20
	ICT products	73,7	-0,3	20	18
	second hand cars	68,7	-1,7	21	19

## 1.6. Germany

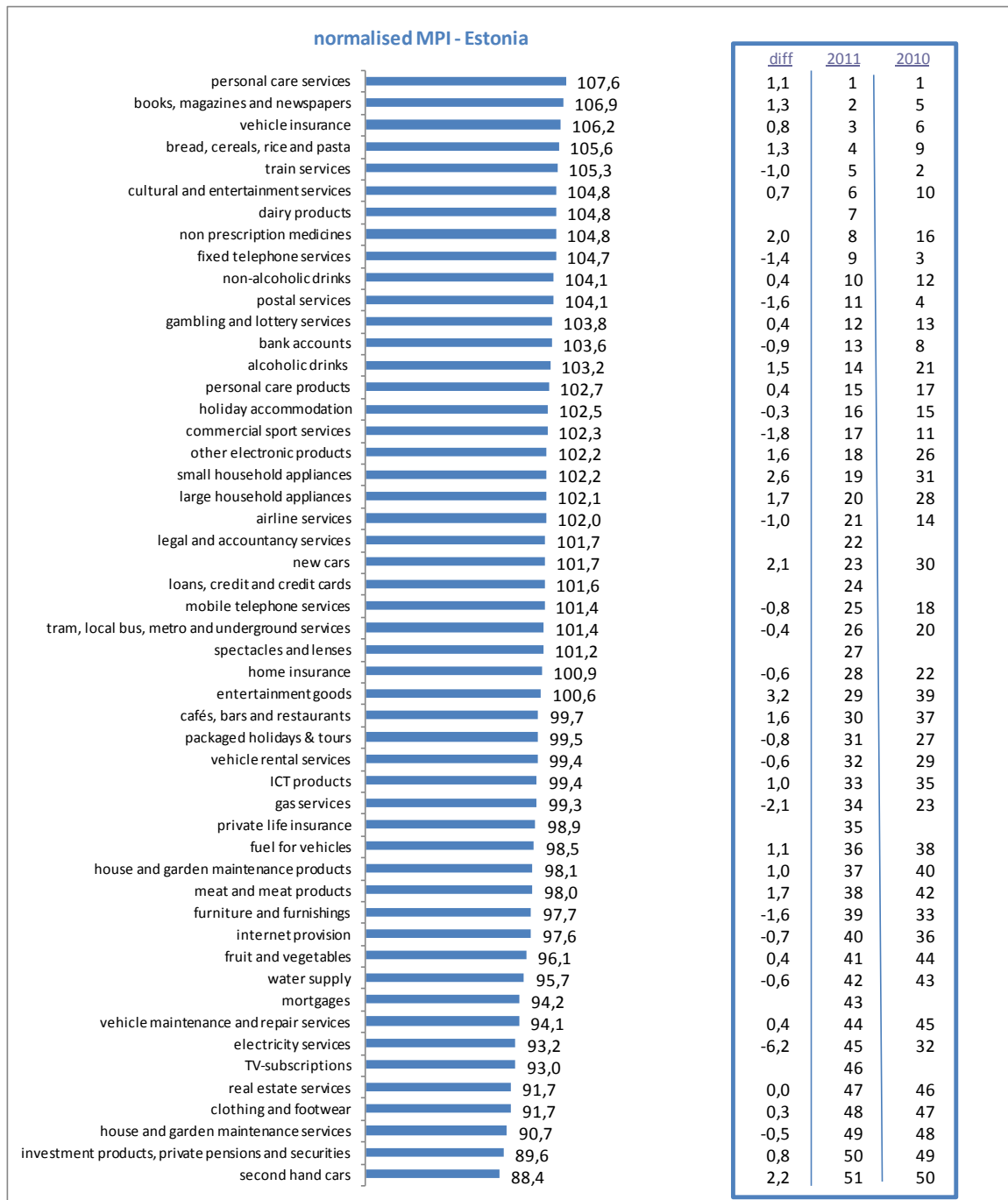




		MPI - Germany			
			diff	2011	2010
	cultural and entertainment services	82,5	-0,5	1	1
	personal care services	81,5	1,1	2	2
	airline services	81,3	3,5	3	6
	commercial sport services	81,3	3,8	4	10
	vehicle rental services	80,7	3,2	5	9
	water supply	80,2	3,8	6	14
	vehicle insurance	80,1	2,9	7	11
	packaged holidays & tours	79,8	3,6	8	15
<b>S</b>	cafés, bars and restaurants	79,8	2,0	9	7
	mortgages	79,4		10	
<b>E</b>	holiday accommodation	79,3	1,3	11	5
<b>T</b>	tram, local bus, metro and underground services	78,9	2,3	12	12
<b>V</b>	house and garden maintenance services	78,6	4,2	13	19
	legal and accountancy services	78,4		14	
<b>I</b>	home insurance	77,8	2,9	15	17
<b>C</b>	bank accounts	77,5	3,5	16	21
<b>E</b>	postal services	77,5	-0,2	17	8
	loans, credit and credit cards	77,5		18	
<b>S</b>	TV-subscriptions	77,4		19	
	vehicle maintenance and repair services	77,4	1,7	20	16
	gas services	76,6	4,3	21	24
	mobile telephone services	76,5	6,8	22	27
	electricity services	76,3	2,2	23	20
	gambling and lottery services	76,1	2,4	24	22
	real estate services	75,8	4,6	25	25
	private life insurance	75,6		26	
	internet provision	75,4	8,7	27	29
	fixed telephone services	75,2	4,6	28	26
	investment products, private pensions and securities	70,3	6,9	29	30
	train services	70,1	2,1	30	28
F					
	dairy products	83,9		1	
	non-alcoholic drinks	83,4	2,5	2	2
	alcoholic drinks	83,1	2,8	3	4
	spectacles and lenses	82,4		4	
	clothing and footwear	82,3	7,3	5	19
	personal care products	81,9	2,0	6	6
	large household appliances	81,4	1,2	7	5
<b>G</b>	bread, cereals, rice and pasta	81,4	2,1	8	7
<b>O</b>	books, magazines and newspapers	81,3	-2,4	9	1
<b>O</b>	other electronic products	80,9	3,0	10	9
	new cars	80,8	3,0	11	8
<b>D</b>	small household appliances	80,8	0,1	12	3
	fruit and vegetables	80,4	4,7	13	16
<b>S</b>	entertainment goods	80,3	3,2	14	13
	furniture and furnishings	80,2	3,3	15	14
	house and garden maintenance products	80,2	3,1	16	12
	non prescription medicines	79,8	2,5	17	11
	meat and meat products	79,7	4,7	18	18
	ICT products	78,6	3,0	19	17
	fuel for vehicles	77,1	0,7	20	15
	second hand cars	77,1	4,0	21	20



## 1.7. Estonia

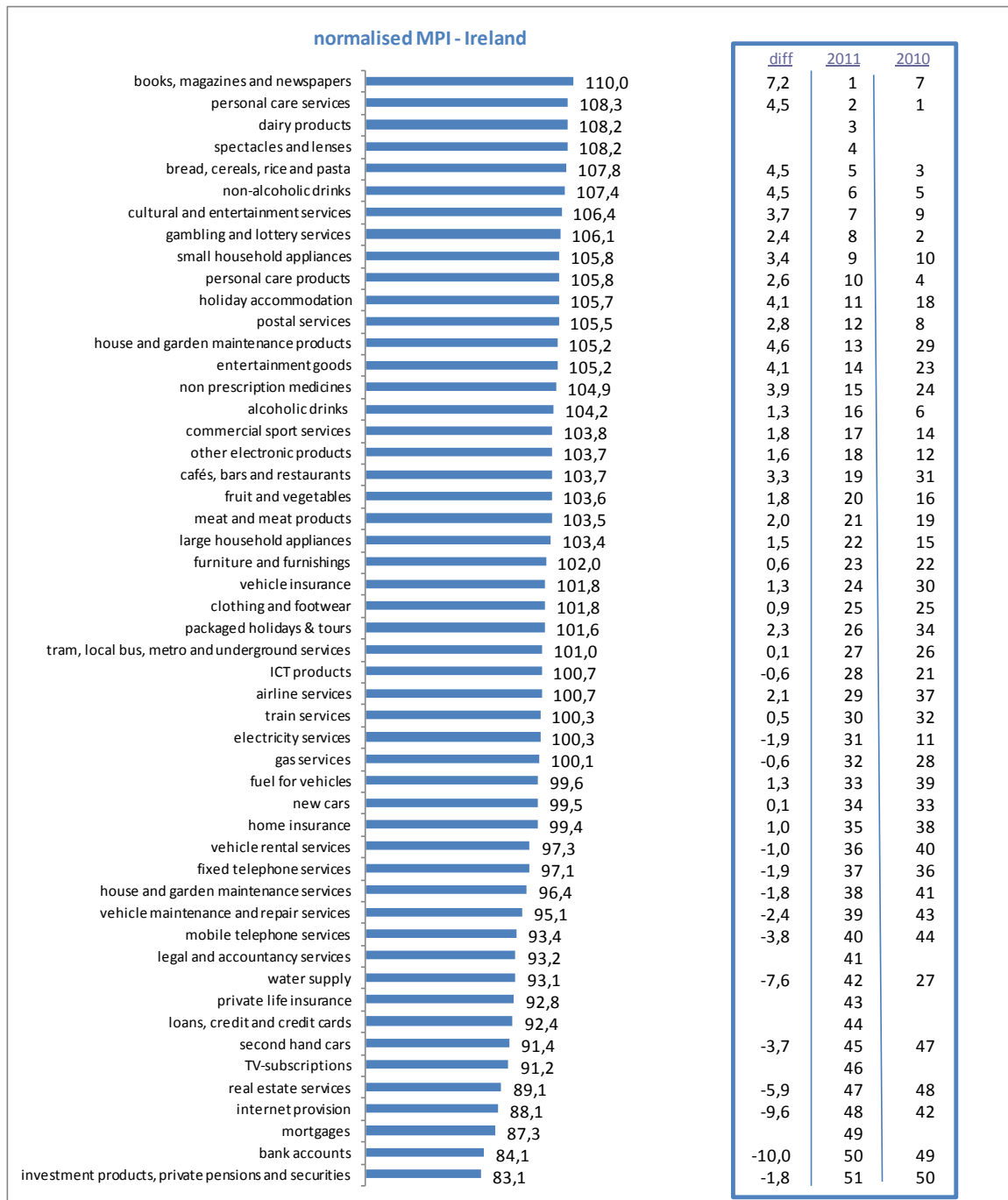


**MPI - Estonia**

		diff	2011	2010
personal care services	86,6	0,7	1	1
books, magazines and newspapers	85,9	0,8	2	5
vehicle insurance	85,2	0,4	3	6
bread, cereals, rice and pasta	84,6	0,8	4	9
train services	84,3	-1,5	5	2
cultural and entertainment services	83,8	0,2	6	10
dairy products	83,8		7	
non prescription medicines	83,8	1,6	8	16
fixed telephone services	83,7	-1,8	9	3
non-alcoholic drinks	83,2	0,0	10	12
postal services	83,1	-2,1	11	4
gambling and lottery services	82,8	-0,1	12	13
bank accounts	82,7	-1,4	13	8
alcoholic drinks	82,2	1,0	14	21
personal care products	81,7	0,0	15	17
holiday accommodation	81,5	-0,8	16	15
commercial sport services	81,3	-2,2	17	11
other electronic products	81,2	1,2	18	26
small household appliances	81,2	2,2	19	31
large household appliances	81,1	1,3	20	28
airline services	81,1	-1,4	21	14
legal and accountancy services	80,8		22	
new cars	80,8	1,7	23	30
loans, credit and credit cards	80,7		24	
mobile telephone services	80,5	-1,2	25	18
tram, local bus, metro and underground services	80,4	-0,8	26	20
spectacles and lenses	80,3		27	
home insurance	79,9	-1,1	28	22
entertainment goods	79,6	2,8	29	39
cafés, bars and restaurants	78,7	1,1	30	37
packaged holidays & tours	78,6	-1,3	31	27
vehicle rental services	78,4	-1,0	32	29
ICT products	78,4	0,5	33	35
gas services	78,3	-2,6	34	23
private life insurance	77,9		35	
fuel for vehicles	77,5	0,6	36	38
house and garden maintenance products	77,1	0,6	37	40
meat and meat products	77,0	1,2	38	42
furniture and furnishings	76,7	-2,0	39	33
internet provision	76,6	-1,1	40	36
fruit and vegetables	75,2	-0,1	41	44
water supply	74,7	-1,0	42	43
mortgages	73,2		43	
vehicle maintenance and repair services	73,1	-0,1	44	45
electricity services	72,2	-6,6	45	32
TV-subscriptions	72,0		46	
real estate services	70,8	-0,5	47	46
clothing and footwear	70,7	-0,2	48	47
house and garden maintenance services	69,7	-0,9	49	48
investment products, private pensions and securities	68,6	0,3	50	49
second hand cars	67,4	1,8	51	50

		diff		2011	2010
<b>MPI - Estonia</b>					
	personal care services	86,6	0,7	1	1
	vehicle insurance	85,2	0,4	2	5
	train services	84,3	-1,5	3	2
	cultural and entertainment services	83,8	0,2	4	8
	fixed telephone services	83,7	-1,8	5	3
	postal services	83,1	-2,1	6	4
	gambling and lottery services	82,8	-0,1	7	10
	bank accounts	82,7	-1,4	8	7
<b>S</b>	holiday accommodation	81,5	-0,8	9	12
<b>E</b>	commercial sport services	81,3	-2,2	10	9
	airline services	81,1	-1,4	11	11
<b>R</b>	legal and accountancy services	80,8		12	
<b>V</b>	loans, credit and credit cards	80,7		13	
	mobile telephone services	80,5	-1,2	14	13
<b>t</b>	tram, local bus, metro and underground services	80,4	-0,8	15	15
<b>C</b>	home insurance	79,9	-1,1	16	16
	cafés, bars and restaurants	78,7	1,1	17	24
<b>E</b>	packaged holidays & tours	78,6	-1,3	18	20
<b>S</b>	vehicle rental services	78,4	-1,0	19	21
	gas services	78,3	-2,6	20	17
	private life insurance	77,9		21	
	internet provision	76,6	-1,1	22	23
	water supply	74,7	-1,0	23	26
	mortgages	73,2		24	
	vehicle maintenance and repair services	73,1	-0,1	25	27
	electricity services	72,2	-6,6	26	22
	TV-subscriptions	72,0		27	
	real estate services	70,8	-0,5	28	28
	house and garden maintenance services	69,7	-0,9	29	29
	investment products, private pensions and securities	68,6	0,3	30	30
<b>G</b>					
	books, magazines and newspapers	85,9	0,8	1	1
	bread, cereals, rice and pasta	84,6	0,8	2	2
	dairy products	83,8		3	
	non prescription medicines	83,8	1,6	4	4
	non-alcoholic drinks	83,2	0,0	5	3
	alcoholic drinks	82,2	1,0	6	6
	personal care products	81,7	0,0	7	5
<b>G</b>	other electronic products	81,2	1,2	8	7
<b>O</b>	small household appliances	81,2	2,2	9	10
<b>O</b>	large household appliances	81,1	1,3	10	8
	new cars	80,8	1,7	11	9
<b>D</b>	spectacles and lenses	80,3		12	
	entertainment goods	79,6	2,8	13	15
<b>S</b>	ICT products	78,4	0,5	14	13
	fuel for vehicles	77,5	0,6	15	14
	house and garden maintenance products	77,1	0,6	16	16
	meat and meat products	77,0	1,2	17	17
	furniture and furnishings	76,7	-2,0	18	11
	fruit and vegetables	75,2	-0,1	19	18
	clothing and footwear	70,7	-0,2	20	19
	second hand cars	67,4	1,8	21	20

## 1.8. Ireland

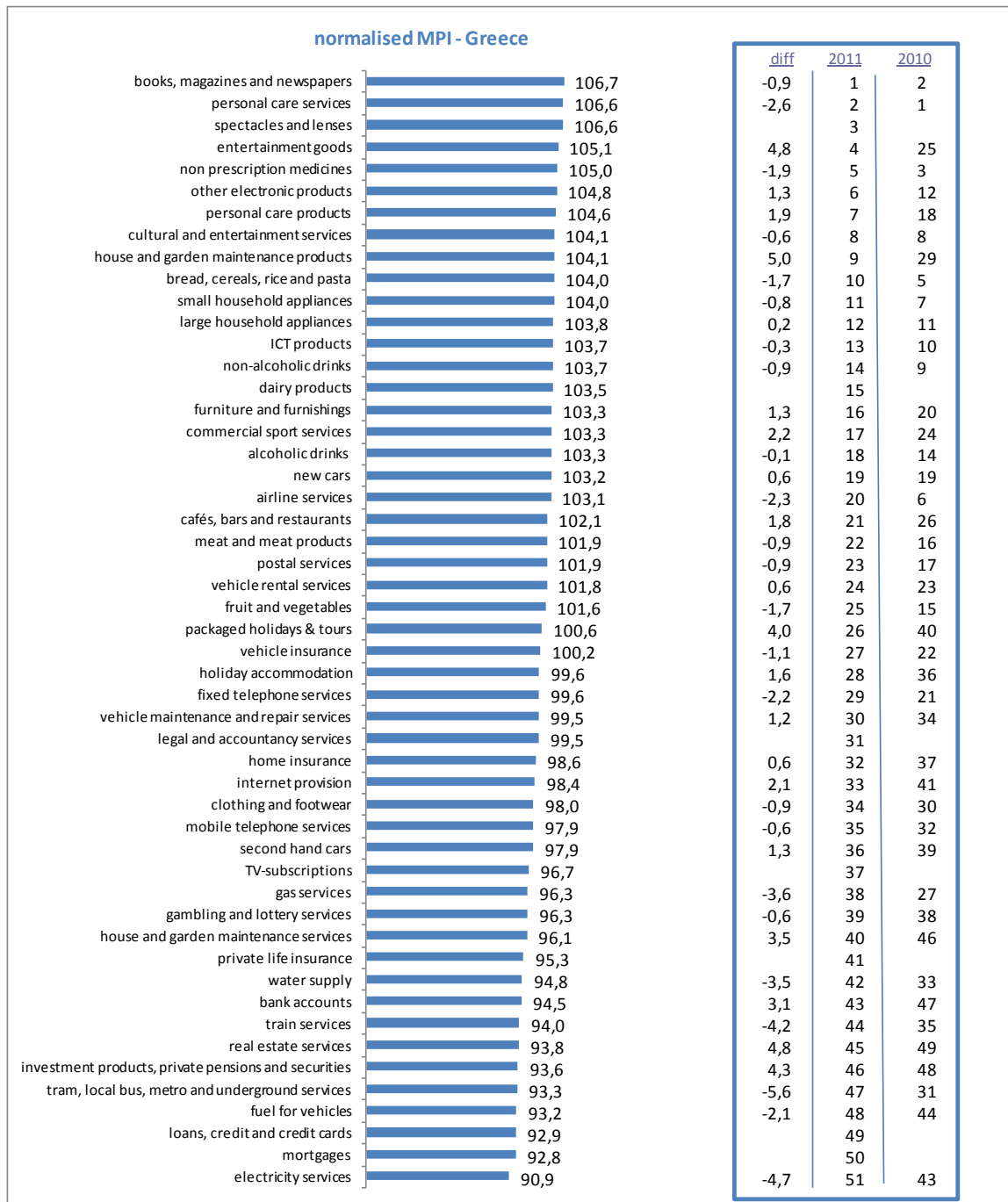


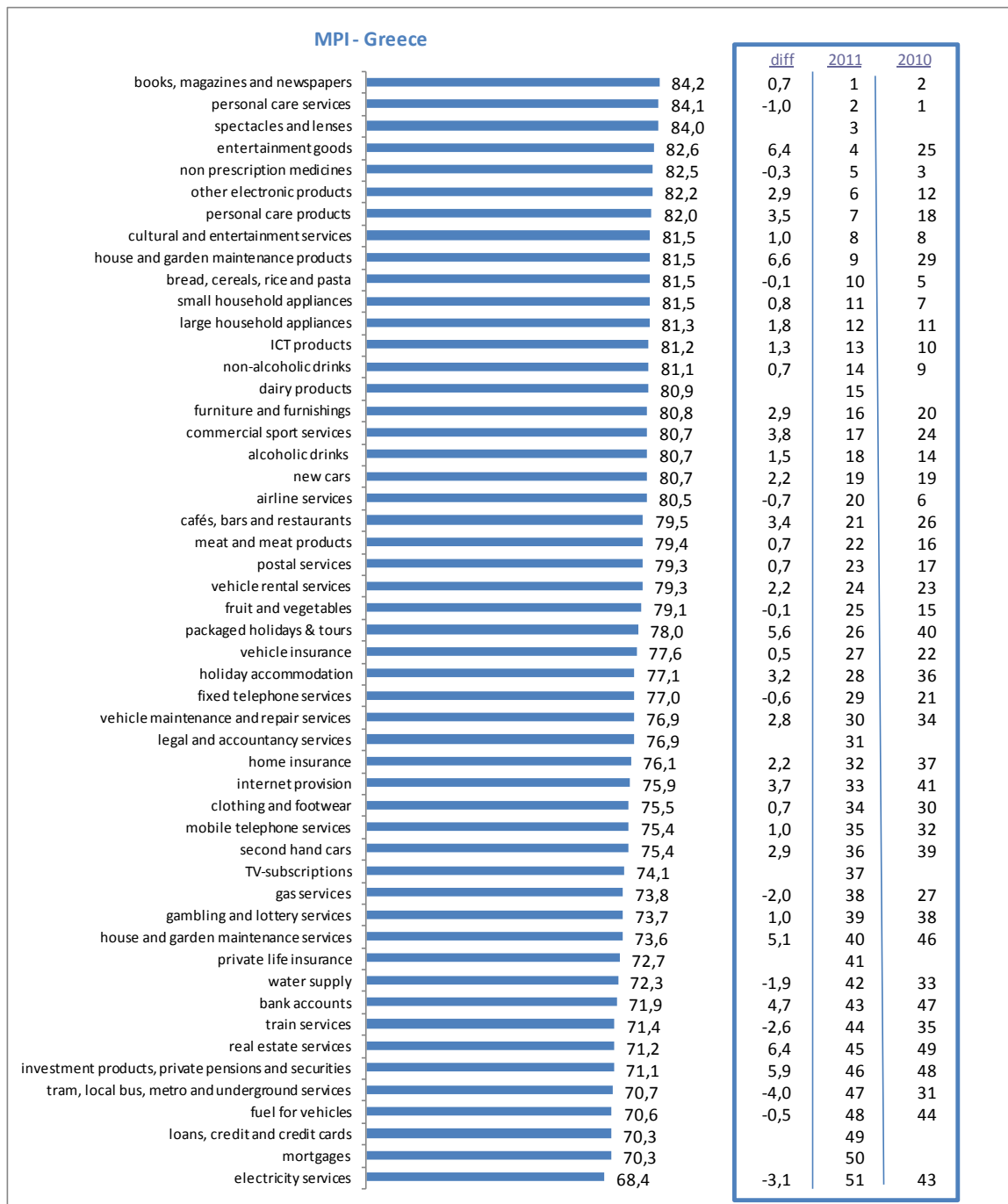
**MPI - Ireland**

		diff	2011	2010
books, magazines and newspapers	86,9	5,6	1	7
personal care services	85,2	2,9	2	1
dairy products	85,1		3	
spectacles and lenses	85,0		4	
bread, cereals, rice and pasta	84,7	2,9	5	3
non-alcoholic drinks	84,2	2,9	6	5
cultural and entertainment services	83,2	2,1	7	9
gambling and lottery services	83,0	0,8	8	2
small household appliances	82,7	1,8	9	10
personal care products	82,7	1,0	10	4
holiday accommodation	82,6	2,5	11	18
postal services	82,4	1,2	12	8
house and garden maintenance products	82,1	3,0	13	29
entertainment goods	82,1	2,5	14	23
non prescription medicines	81,7	2,4	15	24
alcoholic drinks	81,1	-0,3	16	6
commercial sport services	80,7	0,3	17	14
other electronic products	80,6	0,0	18	12
cafés, bars and restaurants	80,6	1,7	19	31
fruit and vegetables	80,5	0,2	20	16
meat and meat products	80,4	0,4	21	19
large household appliances	80,3	-0,1	22	15
furniture and furnishings	78,8	-1,0	23	22
vehicle insurance	78,7	-0,3	24	30
clothing and footwear	78,6	-0,7	25	25
packaged holidays & tours	78,5	0,7	26	34
tram, local bus, metro and underground services	77,8	-1,5	27	26
ICT products	77,6	-2,2	28	21
airline services	77,6	0,5	29	37
train services	77,2	-1,1	30	32
electricity services	77,2	-3,5	31	11
gas services	77,0	-2,2	32	28
fuel for vehicles	76,5	-0,3	33	39
new cars	76,4	-1,5	34	33
home insurance	76,3	-0,6	35	38
vehicle rental services	74,2	-2,5	36	40
fixed telephone services	74,0	-3,5	37	36
house and garden maintenance services	73,3	-3,4	38	41
vehicle maintenance and repair services	72,0	-4,0	39	43
mobile telephone services	70,2	-5,4	40	44
legal and accountancy services	70,1		41	
water supply	70,0	-9,2	42	27
private life insurance	69,6		43	
loans, credit and credit cards	69,3		44	
second hand cars	68,3	-5,3	45	47
TV-subscriptions	68,1		46	
real estate services	65,9	-7,5	47	48
internet provision	65,0	-11,2	48	42
mortgages	64,2		49	
bank accounts	61,0	-11,6	50	49
investment products, private pensions and securities	60,0	-3,4	51	50

		MPI - Ireland			
			diff	2011	2010
	personal care services	85,2	2,9	1	1
	cultural and entertainment services	83,2	2,1	2	4
	gambling and lottery services	83,0	0,8	3	2
	holiday accommodation	82,6	2,5	4	8
	postal services	82,4	1,2	5	3
	commercial sport services	80,7	0,3	6	7
	cafés, bars and restaurants	80,6	1,7	7	14
	vehicle insurance	78,7	-0,3	8	13
<b>S</b>	packaged holidays & tours	78,5	0,7	9	16
<b>E</b>	tram, local bus, metro and underground services	77,8	-1,5	10	10
<b>R</b>	airline services	77,6	0,5	11	19
<b>V</b>	train services	77,2	-1,1	12	15
<b>I</b>	electricity services	77,2	-3,5	13	5
<b>C</b>	gas services	77,0	-2,2	14	12
<b>E</b>	home insurance	76,3	-0,6	15	20
<b>S</b>	vehicle rental services	74,2	-2,5	16	21
	fixed telephone services	74,0	-3,5	17	18
	house and garden maintenance services	73,3	-3,4	18	22
	vehicle maintenance and repair services	72,0	-4,0	19	24
	mobile telephone services	70,2	-5,4	20	25
	legal and accountancy services	70,1		21	
	water supply	70,0	-9,2	22	11
	private life insurance	69,6		23	
	loans, credit and credit cards	69,3		24	
	TV-subscriptions	68,1		25	
	real estate services	65,9	-7,5	26	28
	internet provision	65,0	-11,2	27	23
	mortgages	64,2		28	
	bank accounts	61,0	-11,6	29	29
	investment products, private pensions and securities	60,0	-3,4	30	30
<b>G</b>					
	books, magazines and newspapers	86,9	5,6	1	5
	dairy products	85,1		2	
	spectacles and lenses	85,0		3	
	bread, cereals, rice and pasta	84,7	2,9	4	1
	non-alcoholic drinks	84,2	2,9	5	3
	small household appliances	82,7	1,8	6	6
	personal care products	82,7	1,0	7	2
<b>O</b>	house and garden maintenance products	82,1	3,0	8	17
<b>O</b>	entertainment goods	82,1	2,5	9	14
<b>D</b>	non prescription medicines	81,7	2,4	10	15
<b>S</b>	alcoholic drinks	81,1	-0,3	11	4
	other electronic products	80,6	0,0	12	7
	fruit and vegetables	80,5	0,2	13	9
	meat and meat products	80,4	0,4	14	11
	large household appliances	80,3	-0,1	15	8
	furniture and furnishings	78,8	-1,0	16	13
	clothing and footwear	78,6	-0,7	17	16
	ICT products	77,6	-2,2	18	12
	fuel for vehicles	76,5	-0,3	19	19
	new cars	76,4	-1,5	20	18
	second hand cars	68,3	-5,3	21	20

## 1.9. Greece

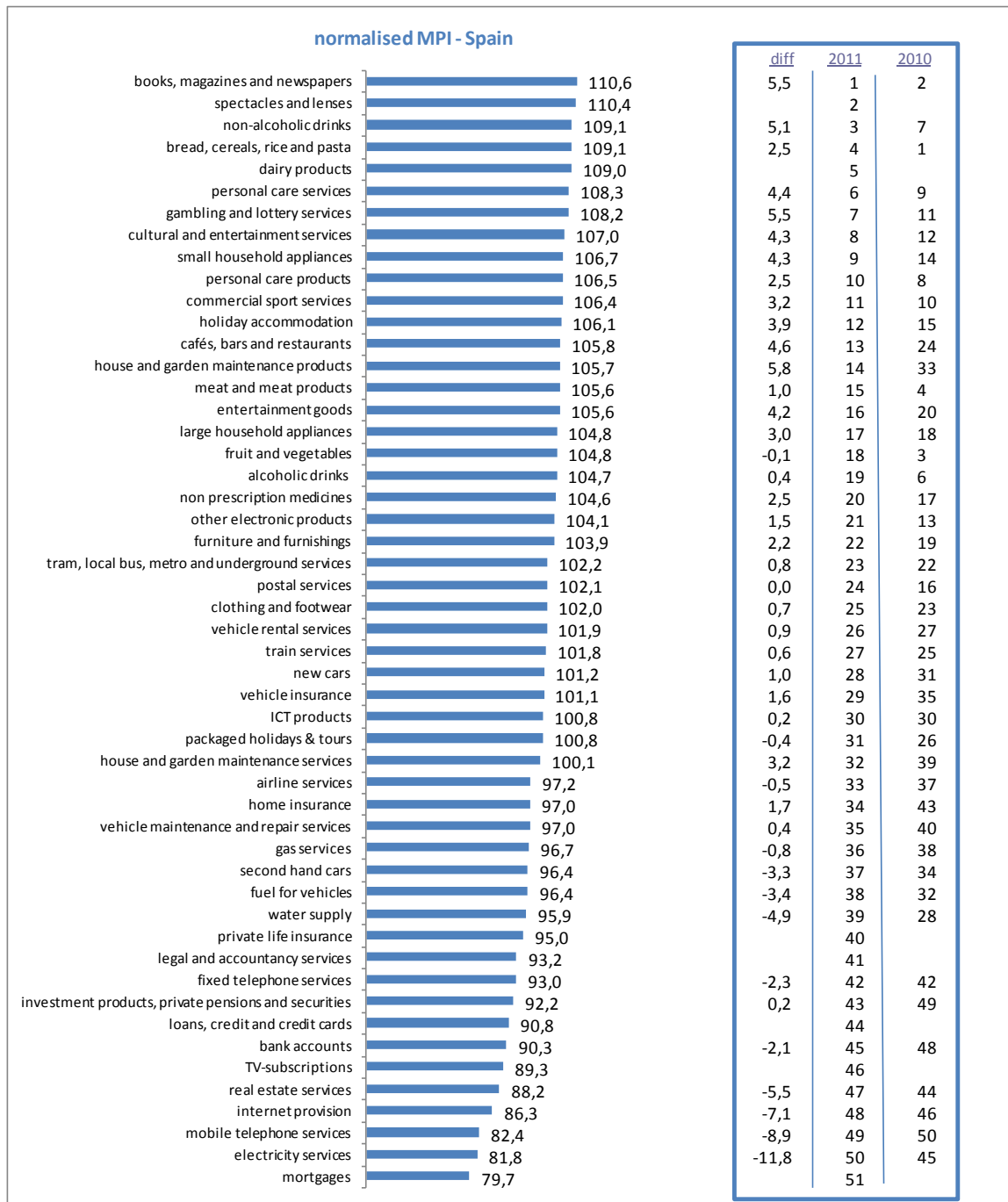


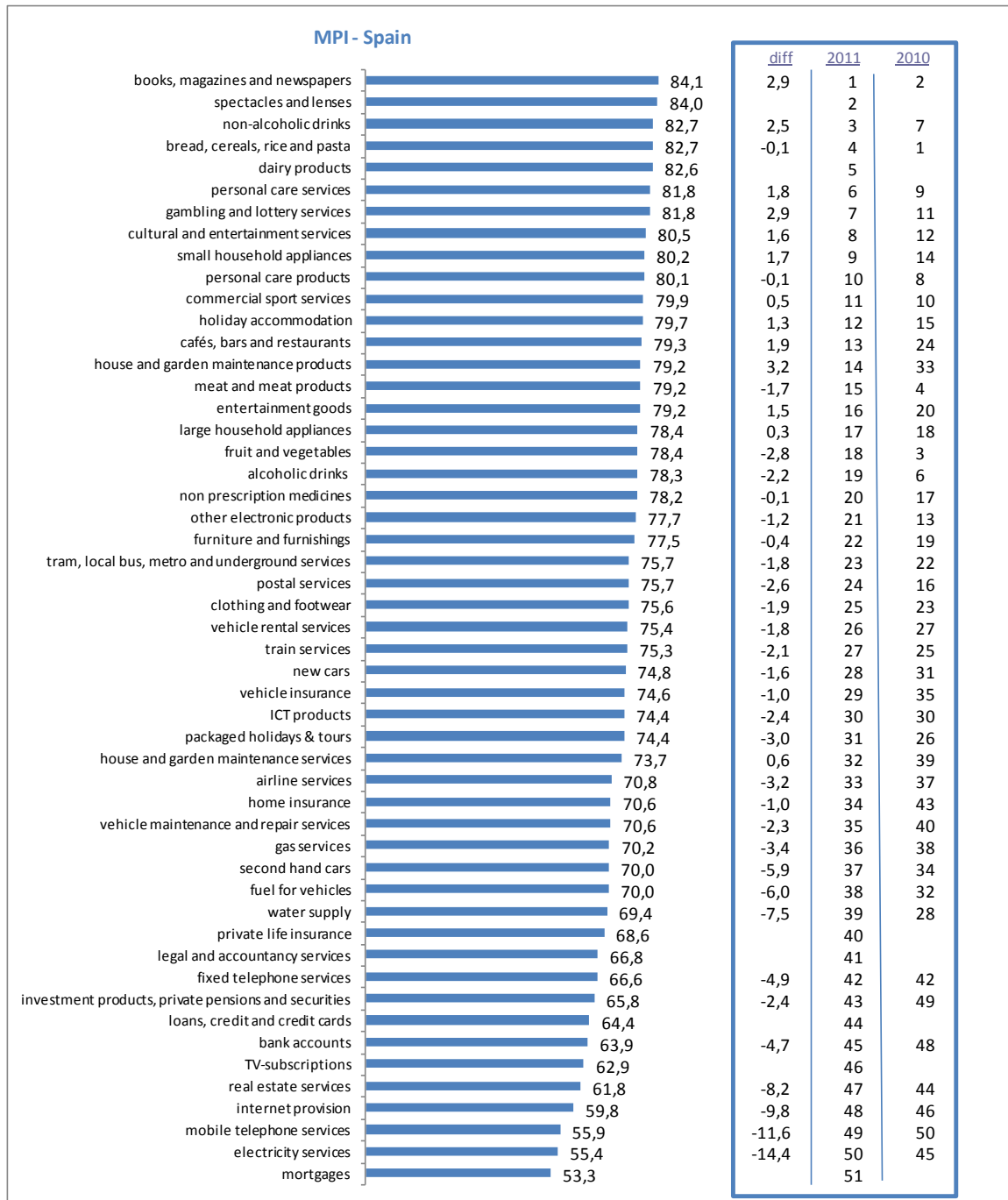




		diff		2011	2010
<b>MPI - Greece</b>					
	personal care services	84,1	-1,0	1	1
	cultural and entertainment services	81,5	1,0	2	4
	commercial sport services	80,7	3,8	3	9
	airline services	80,5	-0,7	4	3
	cafés, bars and restaurants	79,5	3,4	5	10
	postal services	79,3	0,7	6	5
	vehicle rental services	79,3	2,2	7	8
	packaged holidays & tours	78,0	5,6	8	21
<b>S</b>	vehicle insurance	77,6	0,5	9	7
<b>E</b>	holiday accommodation	77,1	3,2	10	18
<b>R</b>	fixed telephone services	77,0	-0,6	11	6
<b>V</b>	vehicle maintenance and repair services	76,9	2,8	12	16
<b>I</b>	legal and accountancy services	76,9		13	
<b>C</b>	home insurance	76,1	2,2	14	19
<b>E</b>	internet provision	75,9	3,7	15	22
<b>S</b>	mobile telephone services	75,4	1,0	16	14
	TV-subscriptions	74,1		17	
	gas services	73,8	-2,0	18	11
	gambling and lottery services	73,7	1,0	19	20
	house and garden maintenance services	73,6	5,1	20	26
	private life insurance	72,7		21	
	water supply	72,3	-1,9	22	15
	bank accounts	71,9	4,7	23	27
	train services	71,4	-2,6	24	17
	real estate services	71,2	6,4	25	29
	investment products, private pensions and securities	71,1	5,9	26	28
	tram, local bus, metro and underground services	70,7	-4,0	27	13
	loans, credit and credit cards	70,3		28	
	mortgages	70,3		29	
	electricity services	68,4	-3,1	30	24
<b>Goods</b>					
	books, magazines and newspapers	84,2	0,7	1	1
	spectacles and lenses	84,0		2	
	entertainment goods	82,6	6,4	3	16
	non prescription medicines	82,5	-0,3	4	2
	other electronic products	82,2	2,9	5	8
	personal care products	82,0	3,5	6	13
	house and garden maintenance products	81,5	6,6	7	17
<b>G</b>	bread, cereals, rice and pasta	81,5	-0,1	8	3
<b>O</b>	small household appliances	81,5	0,8	9	4
<b>O</b>	large household appliances	81,3	1,8	10	7
<b>D</b>	ICT products	81,2	1,3	11	6
<b>S</b>	non-alcoholic drinks	81,1	0,7	12	5
	dairy products	80,9		13	
	furniture and furnishings	80,8	2,9	14	15
	alcoholic drinks	80,7	1,5	15	10
	new cars	80,7	2,2	16	14
	meat and meat products	79,4	0,7	17	12
	fruit and vegetables	79,1	-0,1	18	11
	clothing and footwear	75,5	0,7	19	18
	second hand cars	75,4	2,9	20	19
	fuel for vehicles	70,6	-0,5	21	20

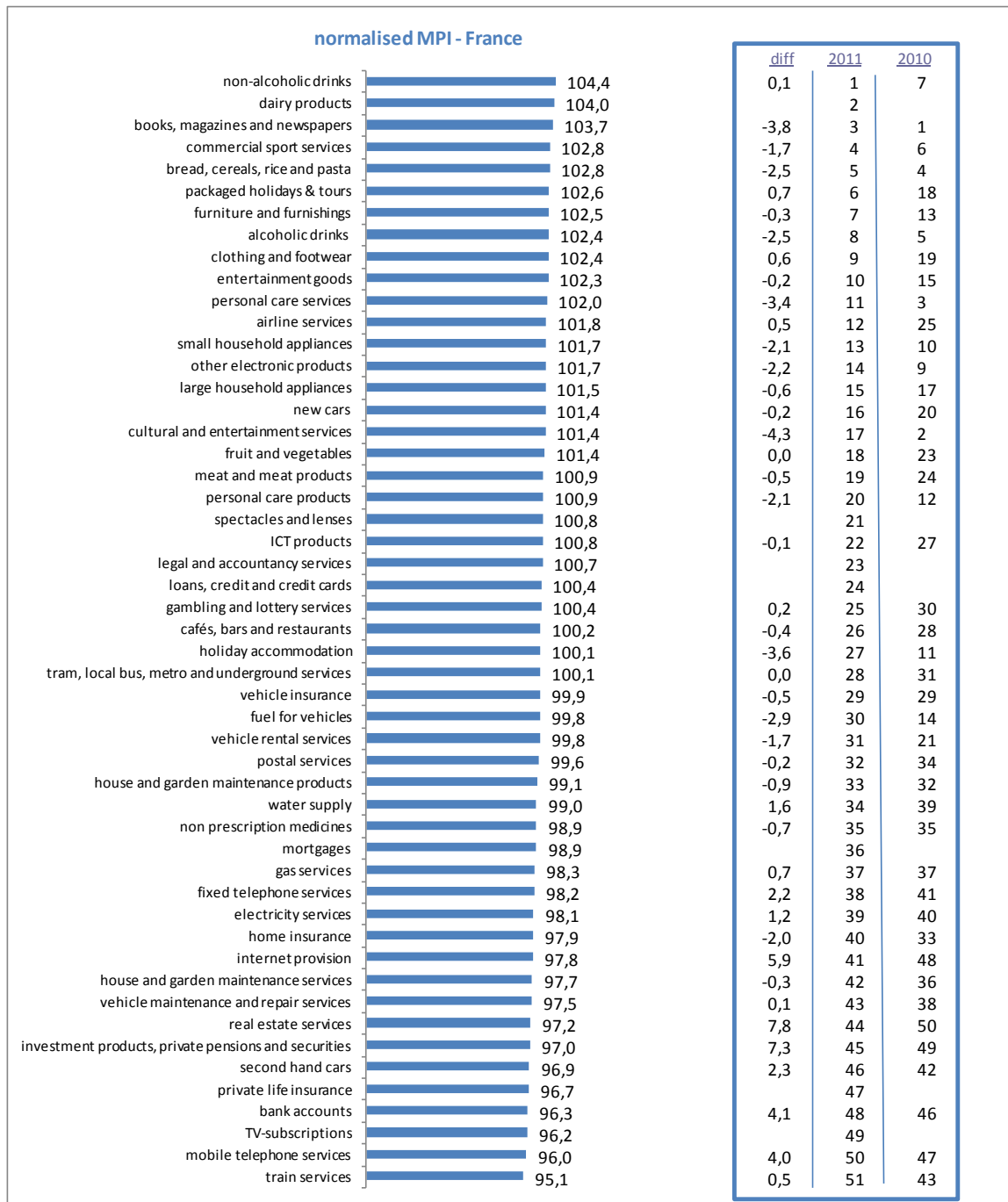
## 1.10. Spain

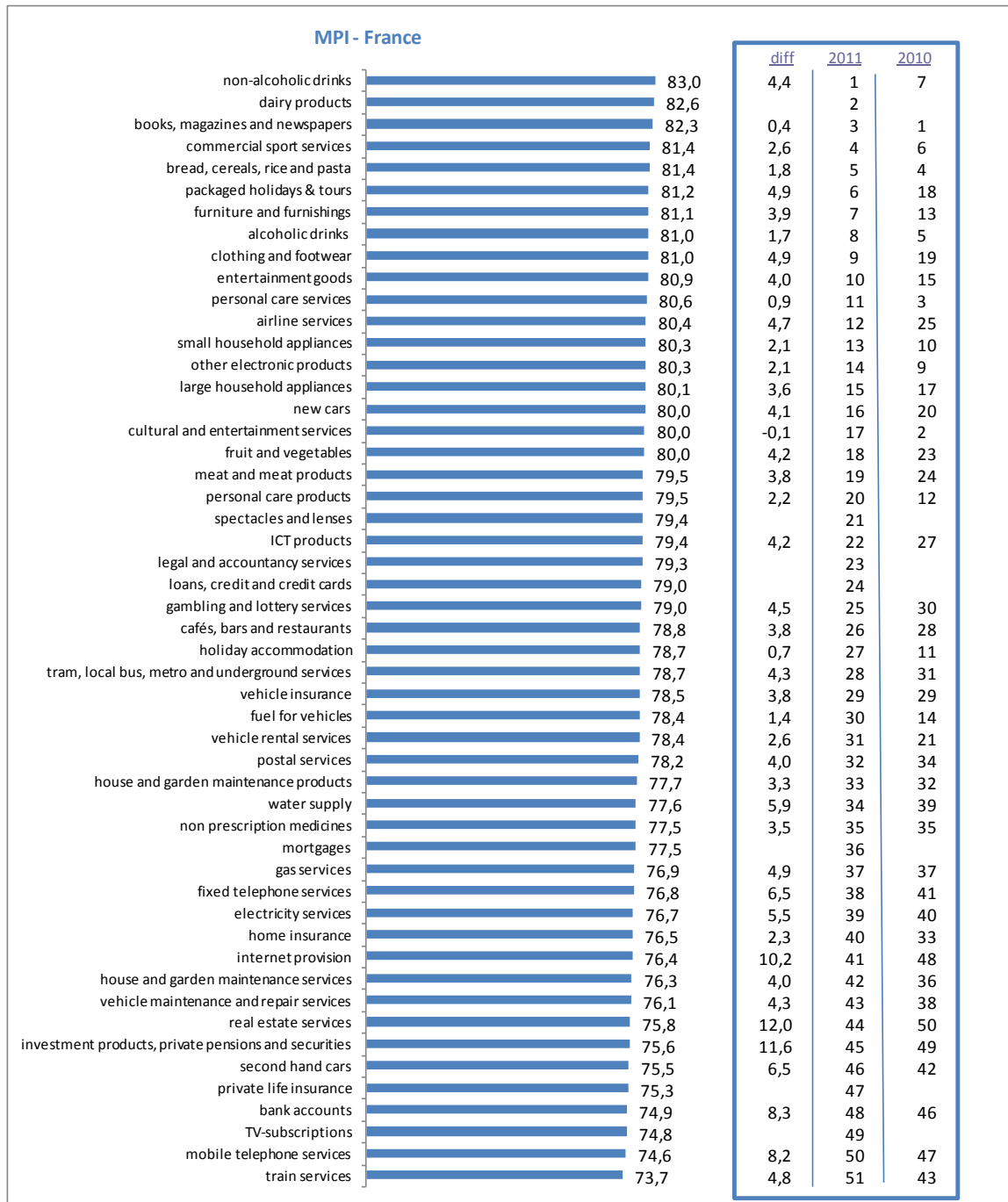




		diff		2011	2010
<b>MPI - Spain</b>					
	personal care services	81,8	1,8	1	1
	gambling and lottery services	81,8	2,9	2	3
	cultural and entertainment services	80,5	1,6	3	4
	commercial sport services	79,9	0,5	4	2
	holiday accommodation	79,7	1,3	5	5
	cafés, bars and restaurants	79,3	1,9	6	9
	tram, local bus, metro and underground services	75,7	-1,8	7	8
	postal services	75,7	-2,6	8	6
<b>S</b>	vehicle rental services	75,4	-1,8	9	12
<b>E</b>	train services	75,3	-2,1	10	10
<b>R</b>	vehicle insurance	74,6	-1,0	11	15
<b>V</b>	packaged holidays & tours	74,4	-3,0	12	11
<b>I</b>	house and garden maintenance services	73,7	0,6	13	19
<b>C</b>	airline services	70,8	-3,2	14	17
<b>E</b>	home insurance	70,6	-1,0	15	23
<b>S</b>	vehicle maintenance and repair services	70,6	-2,3	16	20
	gas services	70,2	-3,4	17	18
	water supply	69,4	-7,5	18	13
	private life insurance	68,6		19	
	legal and accountancy services	66,8		20	
	fixed telephone services	66,6	-4,9	21	22
	investment products, private pensions and securities	65,8	-2,4	22	29
	loans, credit and credit cards	64,4		23	
	bank accounts	63,9	-4,7	24	28
	TV-subscriptions	62,9		25	
	real estate services	61,8	-8,2	26	24
	internet provision	59,8	-9,8	27	26
	mobile telephone services	55,9	-11,6	28	30
	electricity services	55,4	-14,4	29	25
	mortgages	53,3		30	
<b>F</b>					
	books, magazines and newspapers	84,1	2,9	1	2
	spectacles and lenses	84,0		2	
	non-alcoholic drinks	82,7	2,5	3	7
	bread, cereals, rice and pasta	82,7	-0,1	4	1
	dairy products	82,6		5	
	small household appliances	80,2	1,7	6	10
	personal care products	80,1	-0,1	7	8
<b>G</b>	house and garden maintenance products	79,2	3,2	8	19
<b>O</b>	meat and meat products	79,2	-1,7	9	4
<b>O</b>	entertainment goods	79,2	1,5	10	14
<b>D</b>	large household appliances	78,4	0,3	11	12
<b>S</b>	fruit and vegetables	78,4	-2,8	12	3
	alcoholic drinks	78,3	-2,2	13	6
	non prescription medicines	78,2	-0,1	14	11
	other electronic products	77,7	-1,2	15	9
	furniture and furnishings	77,5	-0,4	16	13
	clothing and footwear	75,6	-1,9	17	15
	new cars	74,8	-1,6	18	17
	ICT products	74,4	-2,4	19	16
	second hand cars	70,0	-5,9	20	20
	fuel for vehicles	70,0	-6,0	21	18

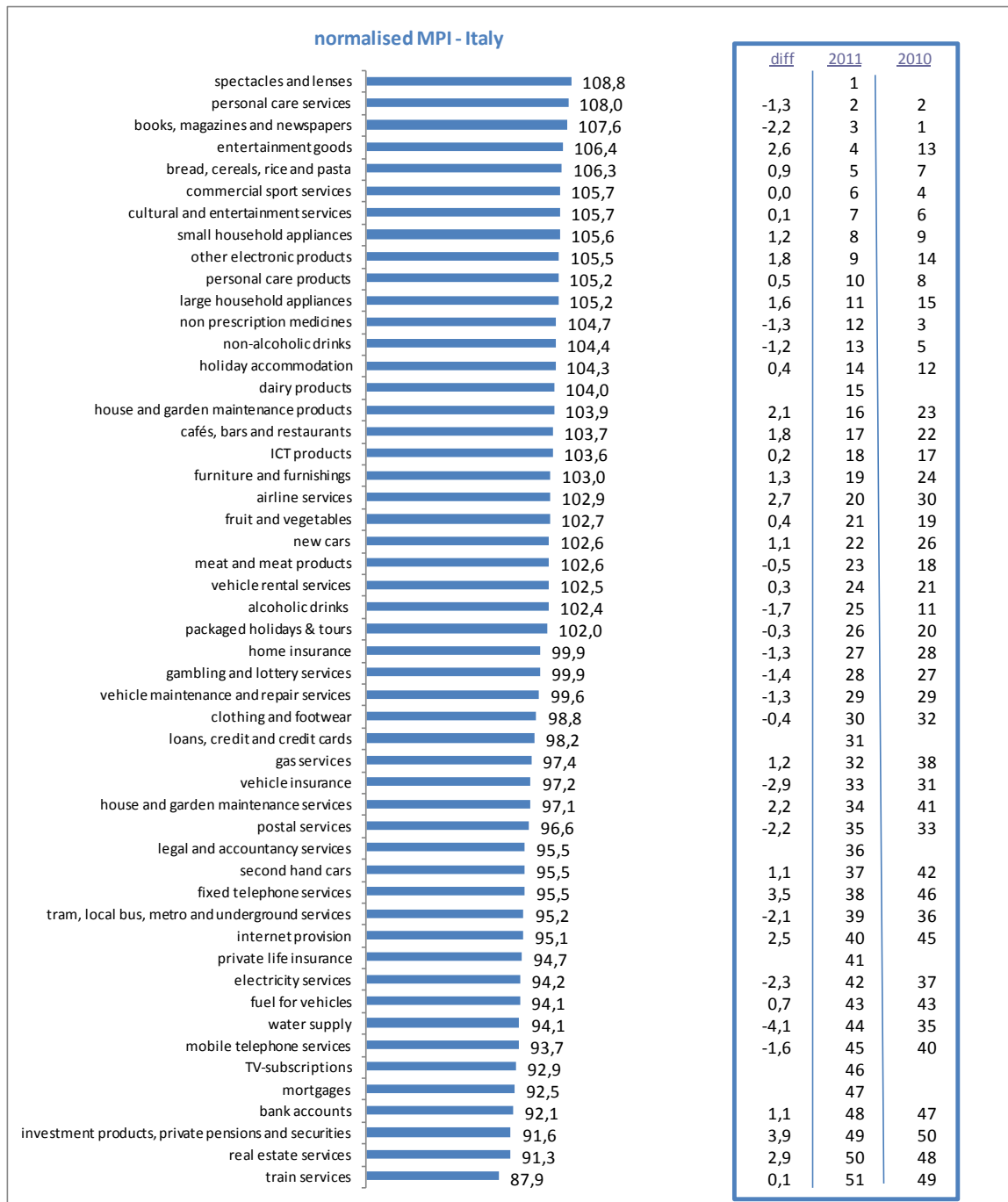
## 1.11. France



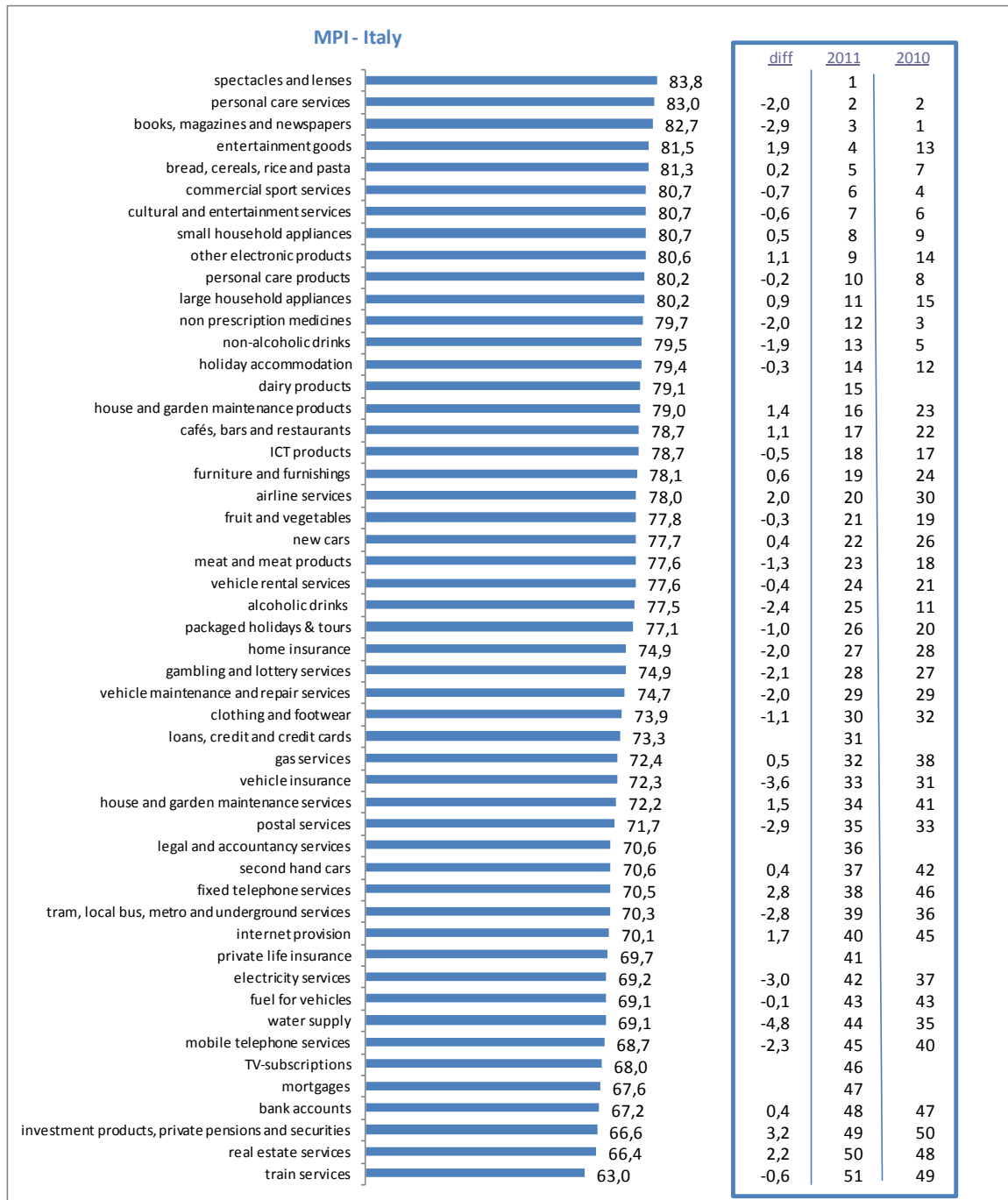


		MPL - France			
			diff	2011	2010
	commercial sport services	81,4	2,6	1	3
	packaged holidays & tours	81,2	4,9	2	6
	personal care services	80,6	0,9	3	2
	airline services	80,4	4,7	4	9
	cultural and entertainment services	80,0	-0,1	5	1
	legal and accountancy services	79,3		6	
	loans, credit and credit cards	79,0		7	
	gambling and lottery services	79,0	4,5	8	13
<b>S</b>	cafés, bars and restaurants	78,8	3,8	9	11
	holiday accommodation	78,7	0,7	10	5
<b>E</b>	tram, local bus, metro and underground services	78,7	4,3	11	14
<b>R</b>	vehicle insurance	78,5	3,8	12	12
<b>V</b>	vehicle rental services	78,4	2,6	13	7
	postal services	78,2	4,0	14	16
<b>I</b>	water supply	77,6	5,9	15	20
	mortgages	77,5		16	
<b>C</b>	gas services	76,9	4,9	17	18
<b>E</b>	fixed telephone services	76,8	6,5	18	22
<b>S</b>	electricity services	76,7	5,5	19	21
	home insurance	76,5	2,3	20	15
	internet provision	76,4	10,2	21	28
	house and garden maintenance services	76,3	4,0	22	17
	vehicle maintenance and repair services	76,1	4,3	23	19
	real estate services	75,8	12,0	24	30
	investment products, private pensions and securities	75,6	11,6	25	29
	private life insurance	75,3		26	
	bank accounts	74,9	8,3	27	26
	TV-subscriptions	74,8		28	
	mobile telephone services	74,6	8,2	29	27
	train services	73,7	4,8	30	23
<b>F</b>					
	non-alcoholic drinks	83,0	4,4	1	4
	dairy products	82,6		2	
	books, magazines and newspapers	82,3	0,4	3	1
	bread, cereals, rice and pasta	81,4	1,8	4	2
	furniture and furnishings	81,1	3,9	5	8
	alcoholic drinks	81,0	1,7	6	3
	clothing and footwear	81,0	4,9	7	13
<b>G</b>	entertainment goods	80,9	4,0	8	10
<b>O</b>	small household appliances	80,3	2,1	9	6
<b>O</b>	other electronic products	80,3	2,1	10	5
<b>O</b>	large household appliances	80,1	3,6	11	12
<b>D</b>	new cars	80,0	4,1	12	14
<b>S</b>	fruit and vegetables	80,0	4,2	13	15
	meat and meat products	79,5	3,8	14	16
	personal care products	79,5	2,2	15	7
	spectacles and lenses	79,4		16	
	ICT products	79,4	4,2	17	17
	fuel for vehicles	78,4	1,4	18	9
	house and garden maintenance products	77,7	3,3	19	18
	non prescription medicines	77,5	3,5	20	19
	second hand cars	75,5	6,5	21	20

## 1.12. Italy

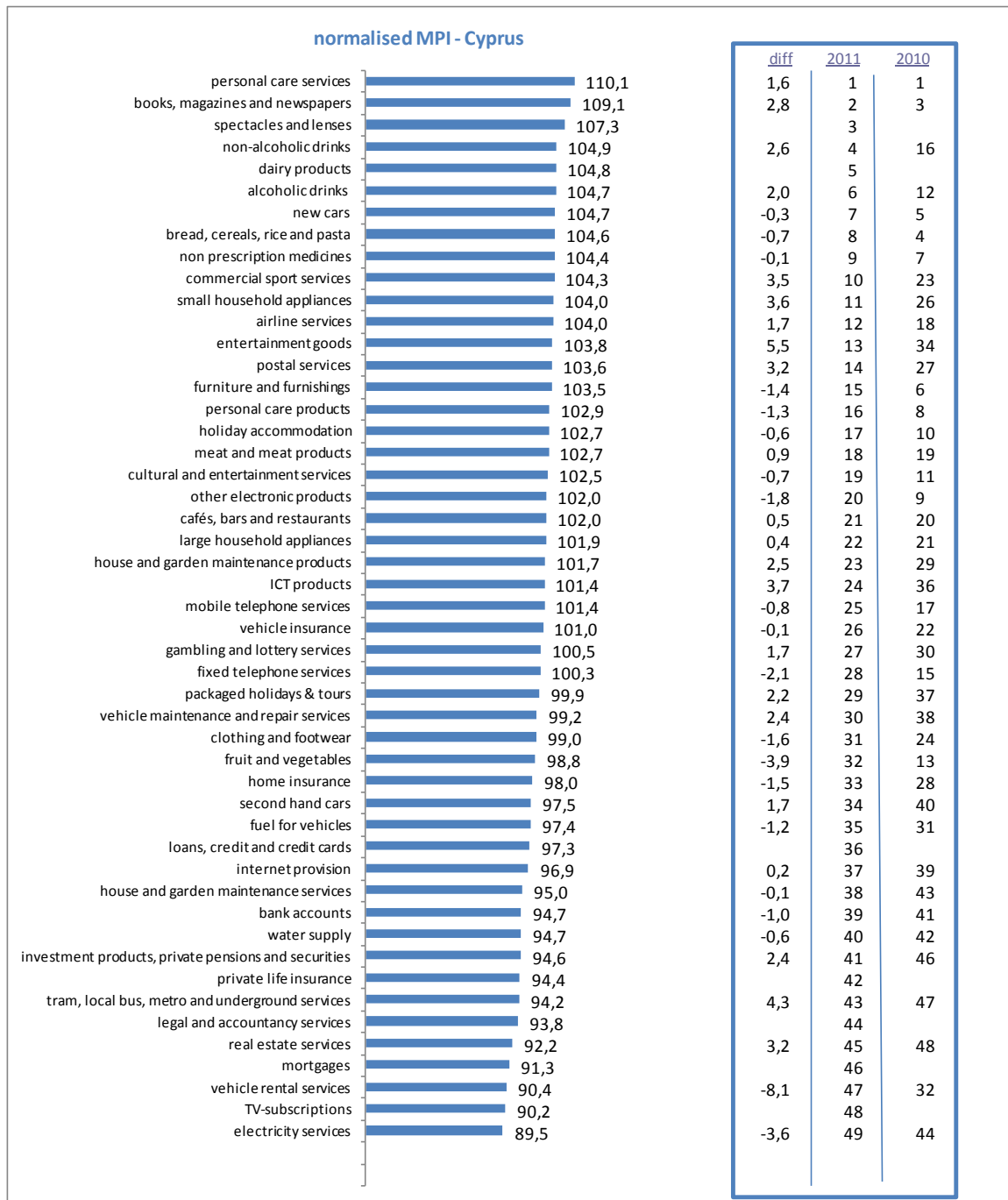




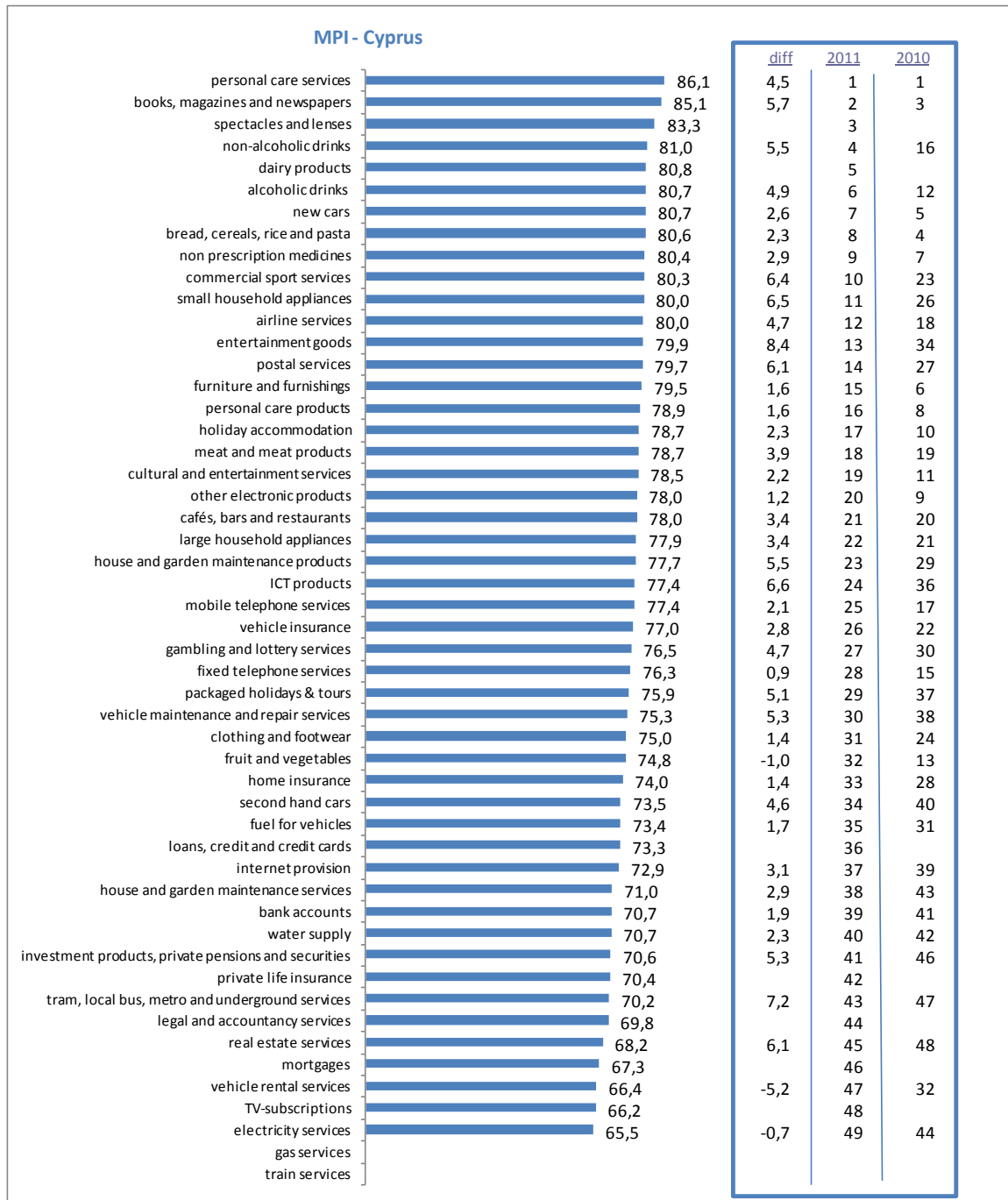


		diff		2011	2010
<b>MPI - Italy</b>					
	personal care services	83,0	-2,0	1	1
	commercial sport services	80,7	-0,7	2	2
	cultural and entertainment services	80,7	-0,6	3	3
	holiday accommodation	79,4	-0,3	4	5
	cafés, bars and restaurants	78,7	1,1	5	9
	airline services	78,0	2,0	6	13
	vehicle rental services	77,6	-0,4	7	8
	packaged holidays & tours	77,1	-1,0	8	7
<b>S</b>	home insurance	74,9	-2,0	9	11
<b>E</b>	gambling and lottery services	74,9	-2,1	10	10
<b>R</b>	vehicle maintenance and repair services	74,7	-2,0	11	12
<b>V</b>	loans, credit and credit cards	73,3		12	
<b>I</b>	gas services	72,4	0,5	13	20
<b>C</b>	vehicle insurance	72,3	-3,6	14	14
<b>E</b>	house and garden maintenance services	72,2	1,5	15	23
<b>S</b>	postal services	71,7	-2,9	16	15
	legal and accountancy services	70,6		17	
	fixed telephone services	70,5	2,8	18	26
	tram, local bus, metro and underground services	70,3	-2,8	19	18
	internet provision	70,1	1,7	20	25
	private life insurance	69,7		21	
	electricity services	69,2	-3,0	22	19
	water supply	69,1	-4,8	23	17
	mobile telephone services	68,7	-2,3	24	22
	TV-subscriptions	68,0		25	
	mortgages	67,6		26	
	bank accounts	67,2	0,4	27	27
	investment products, private pensions and securities	66,6	3,2	28	30
	real estate services	66,4	2,2	29	28
	train services	63,0	-0,6	30	29
<b>G</b>					
	spectacles and lenses	83,8		1	
	books, magazines and newspapers	82,7	-2,9	2	1
	entertainment goods	81,5	1,9	3	8
	bread, cereals, rice and pasta	81,3	0,2	4	4
	small household appliances	80,7	0,5	5	6
	other electronic products	80,6	1,1	6	9
	personal care products	80,2	-0,2	7	5
<b>O</b>	large household appliances	80,2	0,9	8	10
<b>O</b>	non prescription medicines	79,7	-2,0	9	2
<b>D</b>	non-alcoholic drinks	79,5	-1,9	10	3
<b>S</b>	dairy products	79,1		11	
	house and garden maintenance products	79,0	1,4	12	14
	ICT products	78,7	-0,5	13	11
	furniture and furnishings	78,1	0,6	14	15
	fruit and vegetables	77,8	-0,3	15	13
	new cars	77,7	0,4	16	17
	meat and meat products	77,6	-1,3	17	12
	alcoholic drinks	77,5	-2,4	18	7
	clothing and footwear	73,9	-1,1	19	18
	second hand cars	70,6	0,4	20	19
	fuel for vehicles	69,1	-0,1	21	20

### 1.13. Cyprus

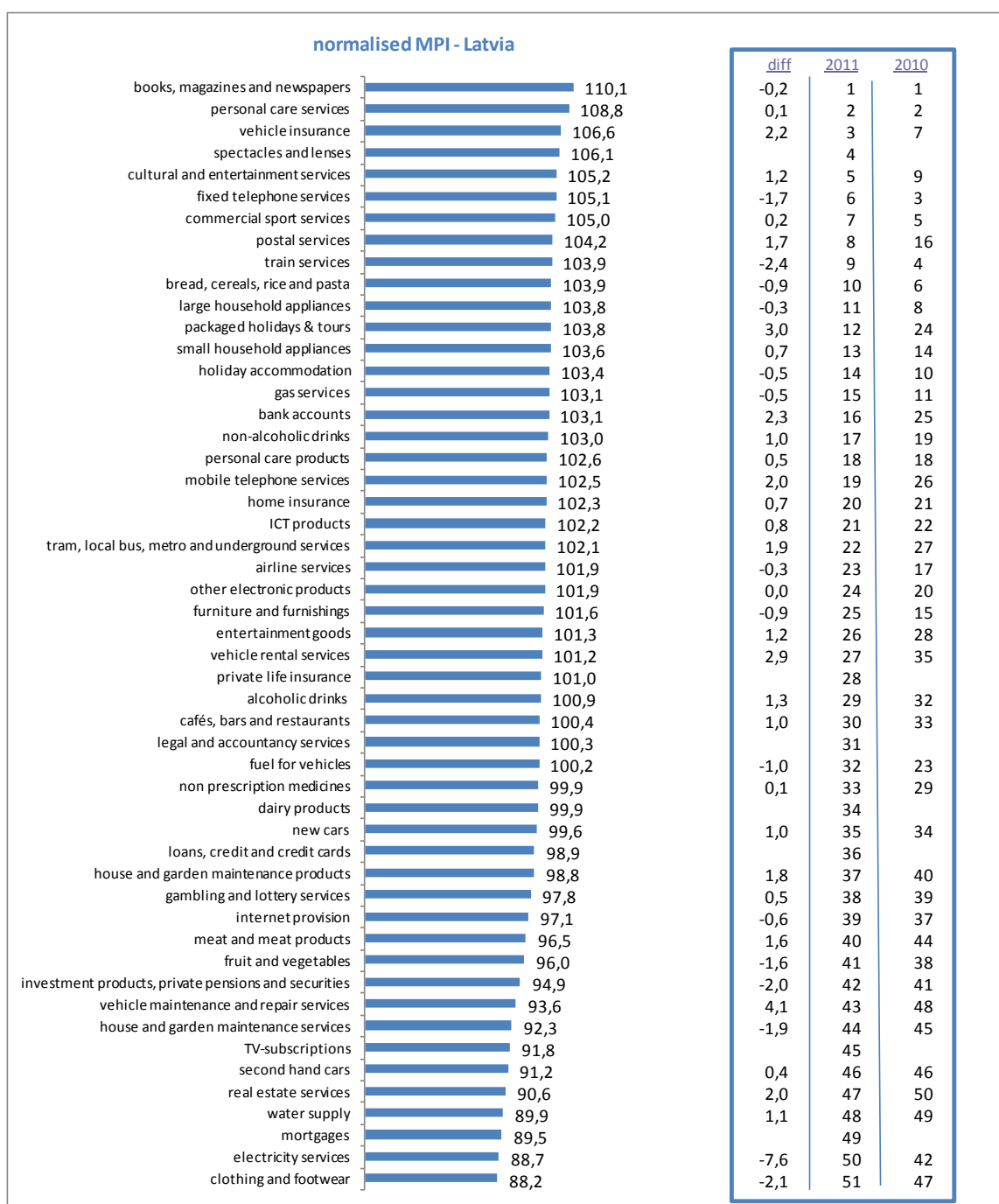


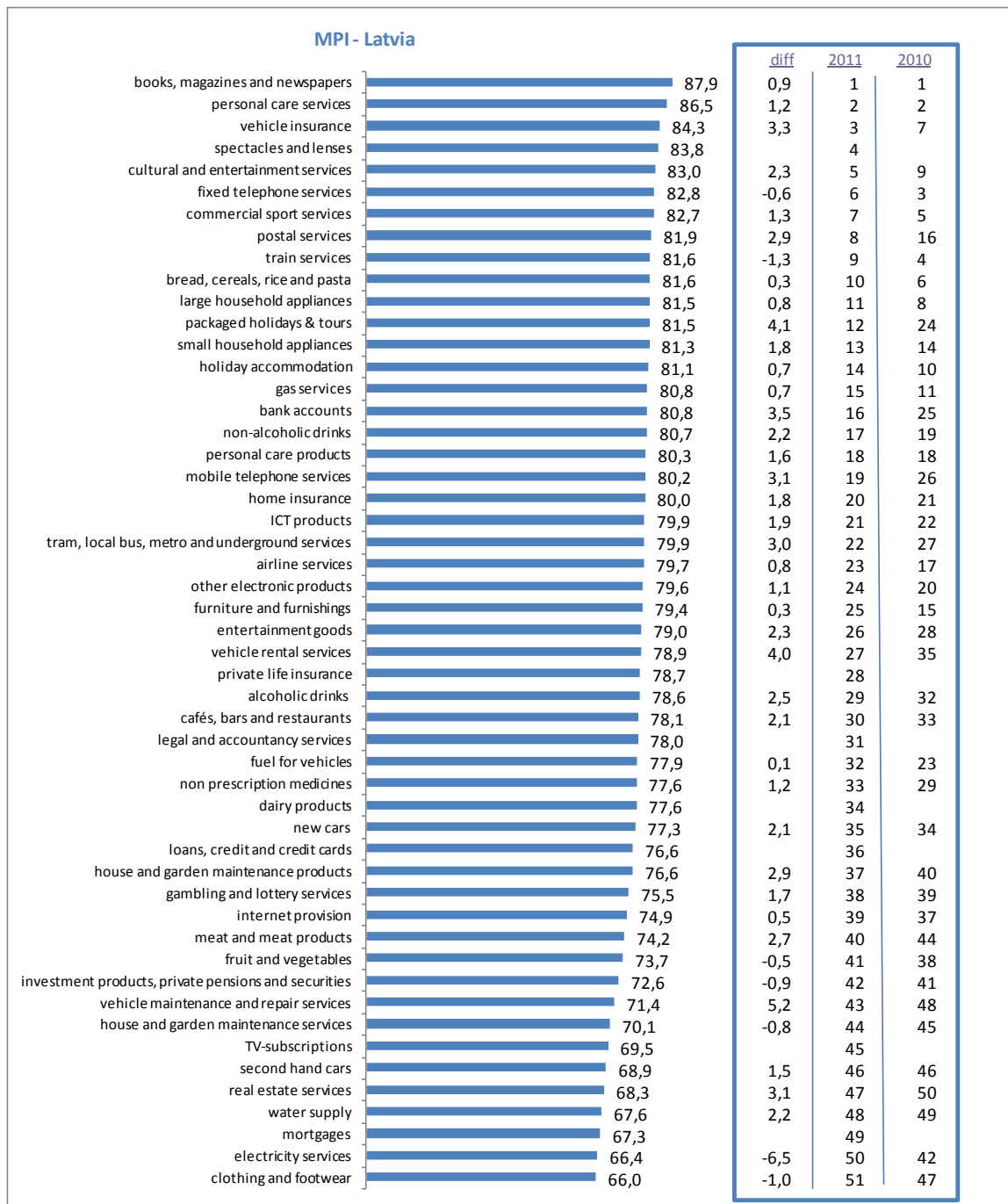
**MPI - Cyprus**



		MPL - Cyprus			
			diff	2011	2010
	personal care services	86,1	4,5	1	1
	commercial sport services	80,3	6,4	2	10
	airline services	80,0	4,7	3	7
	postal services	79,7	6,1	4	12
	holiday accommodation	78,7	2,3	5	3
	cultural and entertainment services	78,5	2,2	6	4
	cafés, bars and restaurants	78,0	3,4	7	8
	mobile telephone services	77,4	2,1	8	6
<b>S</b>	vehicle insurance	77,0	2,8	9	9
<b>E</b>	gambling and lottery services	76,5	4,7	10	14
<b>R</b>	fixed telephone services	76,3	0,9	11	5
<b>V</b>	packaged holidays & tours	75,9	5,1	12	18
<b>I</b>	vehicle maintenance and repair services	75,3	5,3	13	19
<b>C</b>	home insurance	74,0	1,4	14	13
<b>E</b>	loans, credit and credit cards	73,3		15	
<b>S</b>	internet provision	72,9	3,1	16	20
<b>E</b>	house and garden maintenance services	71,0	2,9	17	23
<b>S</b>	bank accounts	70,7	1,9	18	21
<b>E</b>	water supply	70,7	2,3	19	22
<b>S</b>	investment products, private pensions and securities	70,6	5,3	20	26
	private life insurance	70,4		21	
	tram, local bus, metro and underground services	70,2	7,2	22	27
	legal and accountancy services	69,8		23	
	real estate services	68,2	6,1	24	28
	mortgages	67,3		25	
	vehicle rental services	66,4	-5,2	26	15
	TV-subscriptions	66,2		27	
	electricity services	65,5	-0,7	28	24
p					
	books, magazines and newspapers	85,1	5,7	1	1
	spectacles and lenses	83,3		2	
	non-alcoholic drinks	81,0	5,5	3	11
	dairy products	80,8		4	
	alcoholic drinks	80,7	4,9	5	8
	new cars	80,7	2,6	6	3
	bread, cereals, rice and pasta	80,6	2,3	7	2
<b>G</b>	non prescription medicines	80,4	2,9	8	5
<b>O</b>	small household appliances	80,0	6,5	9	15
<b>O</b>	entertainment goods	79,9	8,4	10	18
<b>D</b>	furniture and furnishings	79,5	1,6	11	4
<b>S</b>	personal care products	78,9	1,6	12	6
	meat and meat products	78,7	3,9	13	12
	other electronic products	78,0	1,2	14	7
	large household appliances	77,9	3,4	15	13
	house and garden maintenance products	77,7	5,5	16	16
	ICT products	77,4	6,6	17	19
	clothing and footwear	75,0	1,4	18	14
	fruit and vegetables	74,8	-1,0	19	9
	second hand cars	73,5	4,6	20	20
	fuel for vehicles	73,4	1,7	21	17

## 1.14. Latvia

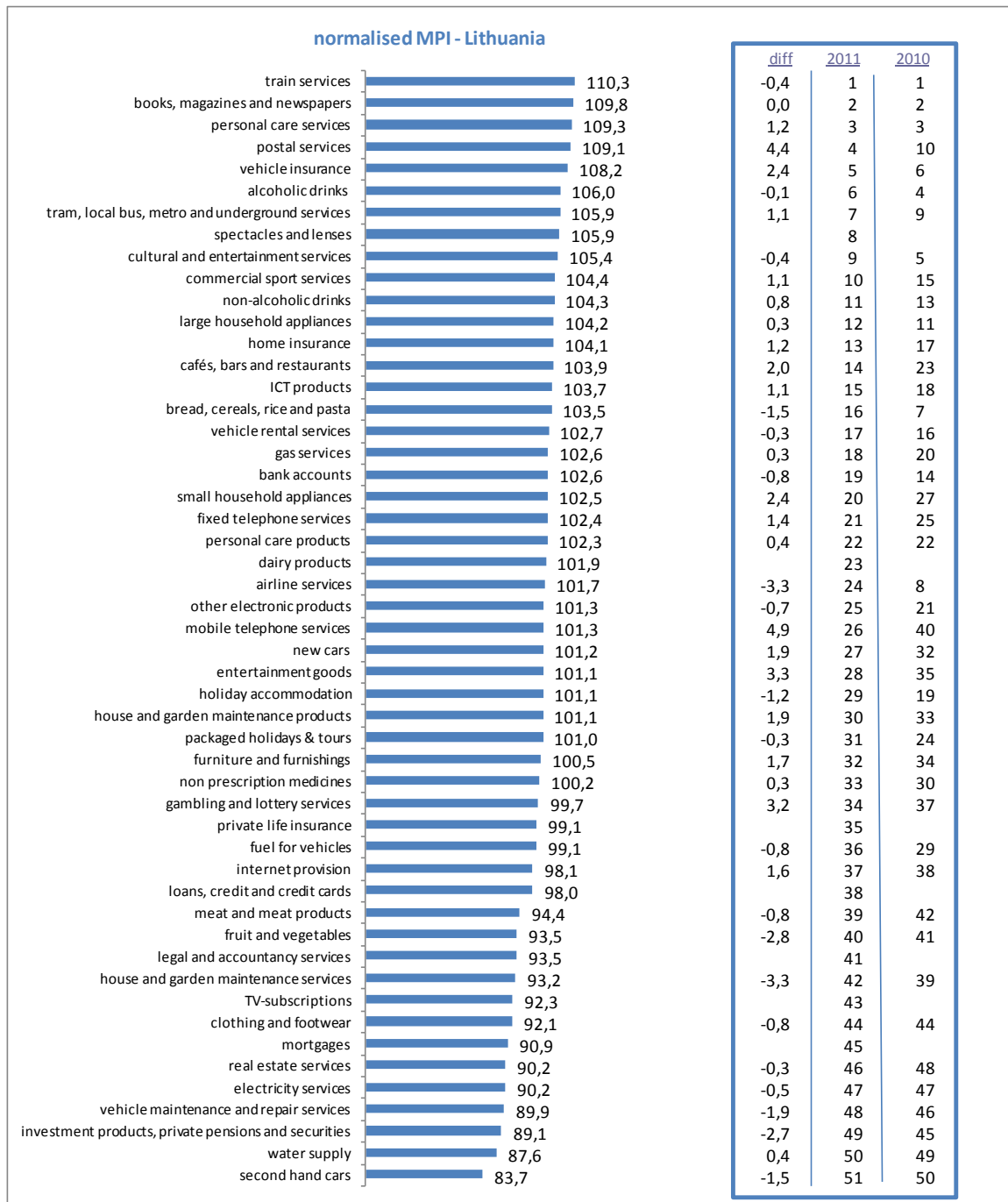


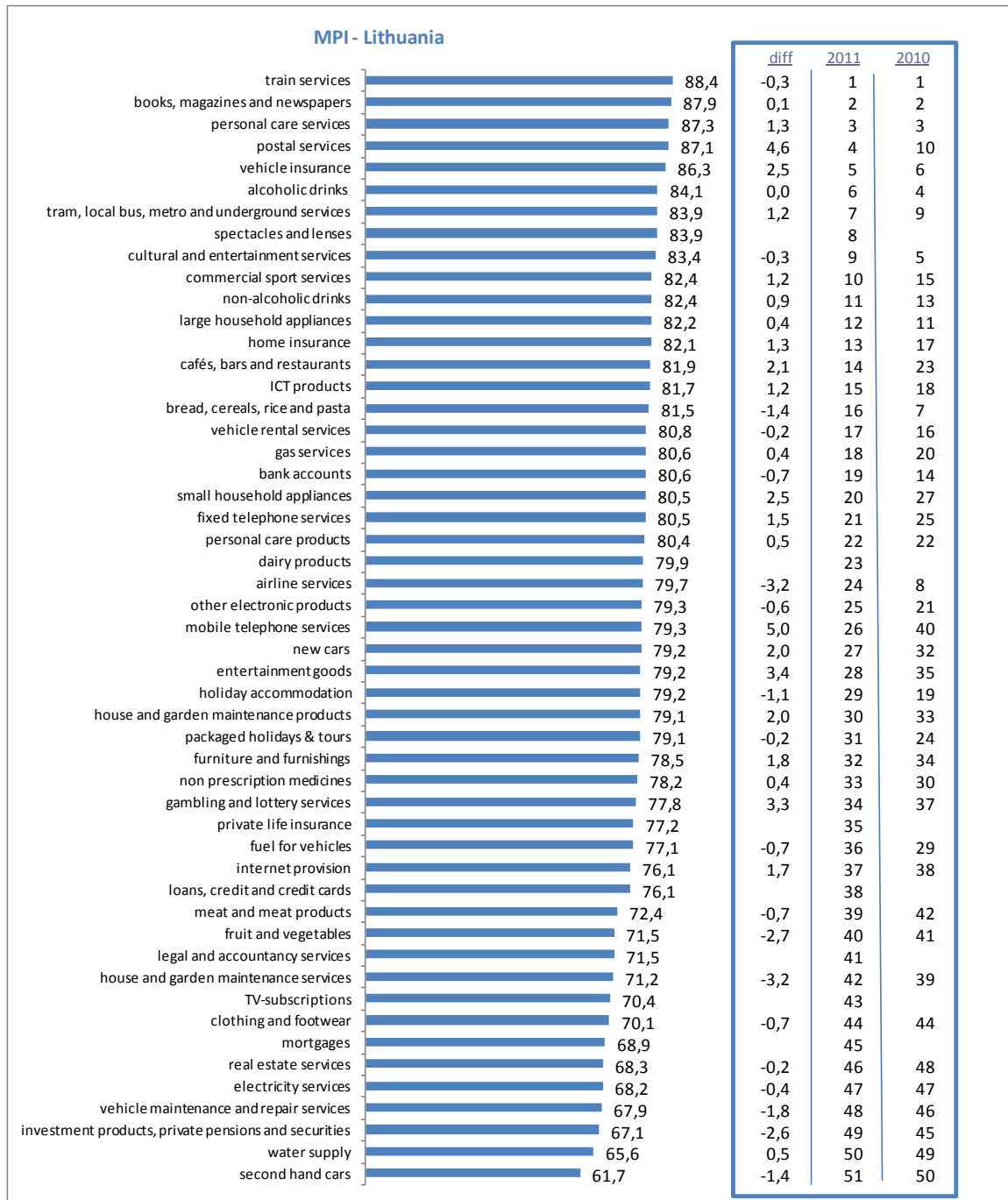


		diff		2011	2010
<b>MPI - Latvia</b>					
	personal care services	86,5	1,2	1	1
	vehicle insurance	84,3	3,3	2	5
	cultural and entertainment services	83,0	2,3	3	6
	fixed telephone services	82,8	-0,6	4	2
	commercial sport services	82,7	1,3	5	4
	postal services	81,9	2,9	6	11
	train services	81,6	-1,3	7	3
	packaged holidays & tours	81,5	4,1	8	14
<b>S</b>	holiday accommodation	81,1	0,7	9	7
<b>E</b>	gas services	80,8	0,7	10	8
<b>R</b>	bank accounts	80,8	3,5	11	15
<b>Y</b>	mobile telephone services	80,2	3,1	12	16
<b>I</b>	home insurance	80,0	1,8	13	13
<b>C</b>	tram, local bus, metro and underground services	79,9	3,0	14	17
<b>E</b>	airline services	79,7	0,8	15	12
<b>S</b>	vehicle rental services	78,9	4,0	16	21
	private life insurance	78,7		17	
	cafés, bars and restaurants	78,1	2,1	18	20
	legal and accountancy services	78,0		19	
	loans, credit and credit cards	76,6		20	
	gambling and lottery services	75,5	1,7	21	23
	internet provision	74,9	0,5	22	22
	investment products, private pensions and securities	72,6	-0,9	23	24
	vehicle maintenance and repair services	71,4	5,2	24	28
	house and garden maintenance services	70,1	-0,8	25	27
	TV-subscriptions	69,5		26	
	real estate services	68,3	3,1	27	30
	water supply	67,6	2,2	28	29
	mortgages	67,3		29	
	electricity services	66,4	-6,5	30	25
<b>G</b>					
	books, magazines and newspapers	87,9	0,9	1	1
	spectacles and lenses	83,8		2	
	bread, cereals, rice and pasta	81,6	0,3	3	2
	large household appliances	81,5	0,8	4	3
	small household appliances	81,3	1,8	5	4
	non-alcoholic drinks	80,7	2,2	6	7
	personal care products	80,3	1,6	7	6
<b>O</b>	ICT products	79,9	1,9	8	9
<b>O</b>	other electronic products	79,6	1,1	9	8
<b>D</b>	furniture and furnishings	79,4	0,3	10	5
<b>S</b>	entertainment goods	79,0	2,3	11	11
	alcoholic drinks	78,6	2,5	12	13
	fuel for vehicles	77,9	0,1	13	10
	non prescription medicines	77,6	1,2	14	12
	dairy products	77,6		15	
	new cars	77,3	2,1	16	14
	house and garden maintenance products	76,6	2,9	17	17
	meat and meat products	74,2	2,7	18	18
	fruit and vegetables	73,7	-0,5	19	16
	second hand cars	68,9	1,5	20	19
	clothing and footwear	66,0	-1,0	21	20



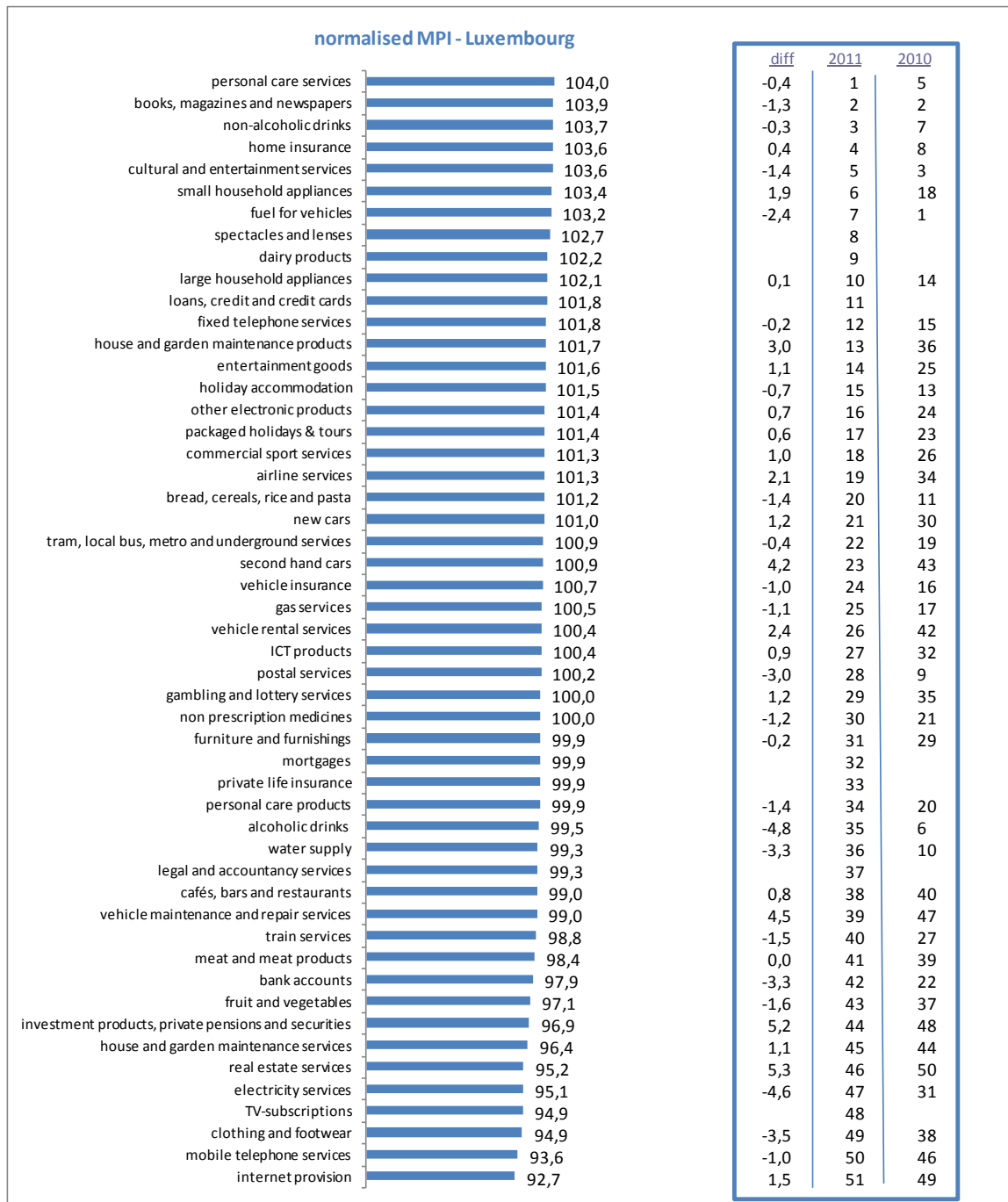
## 1.15. Lithuania





		diff		2011	2010
<b>MPI - Lithuania</b>					
	train services	88,4	-0,3	1	1
	personal care services	87,3	1,3	2	2
	postal services	87,1	4,6	3	7
	vehicle insurance	86,3	2,5	4	4
	tram, local bus, metro and underground services	83,9	1,2	5	6
	cultural and entertainment services	83,4	-0,3	6	3
	commercial sport services	82,4	1,2	7	10
	home insurance	82,1	1,3	8	12
<b>S</b>	cafés, bars and restaurants	81,9	2,1	9	15
<b>E</b>	vehicle rental services	80,8	-0,2	10	11
<b>R</b>	gas services	80,6	0,4	11	14
<b>V</b>	bank accounts	80,6	-0,7	12	9
<b>I</b>	fixed telephone services	80,5	1,5	13	17
<b>C</b>	airline services	79,7	-3,2	14	5
<b>E</b>	mobile telephone services	79,3	5,0	15	24
<b>S</b>	holiday accommodation	79,2	-1,1	16	13
	packaged holidays & tours	79,1	-0,2	17	16
	gambling and lottery services	77,8	3,3	18	21
	private life insurance	77,2		19	
	internet provision	76,1	1,7	20	22
	loans, credit and credit cards	76,1		21	
	legal and accountancy services	71,5		22	
	house and garden maintenance services	71,2	-3,2	23	23
	TV-subscriptions	70,4		24	
	mortgages	68,9		25	
	real estate services	68,3	-0,2	26	29
	electricity services	68,2	-0,4	27	28
	vehicle maintenance and repair services	67,9	-1,8	28	27
	investment products, private pensions and securities	67,1	-2,6	29	26
	water supply	65,6	0,5	30	30
<b>G</b>					
	books, magazines and newspapers	87,9	0,1	1	1
	alcoholic drinks	84,1	0,0	2	2
	spectacles and lenses	83,9		3	
	non-alcoholic drinks	82,4	0,9	4	5
	large household appliances	82,2	0,4	5	4
	ICT products	81,7	1,2	6	6
	bread, cereals, rice and pasta	81,5	-1,4	7	3
<b>O</b>	small household appliances	80,5	2,5	8	9
<b>D</b>	personal care products	80,4	0,5	9	8
<b>S</b>	dairy products	79,9		10	
	other electronic products	79,3	-0,6	11	7
	new cars	79,2	2,0	12	13
	entertainment goods	79,2	3,4	13	16
	house and garden maintenance products	79,1	2,0	14	14
	furniture and furnishings	78,5	1,8	15	15
	non prescription medicines	78,2	0,4	16	11
	fuel for vehicles	77,1	-0,7	17	10
	meat and meat products	72,4	-0,7	18	18
	fruit and vegetables	71,5	-2,7	19	17
	clothing and footwear	70,1	-0,7	20	19
	second hand cars	61,7	-1,4	21	20

## 1.16. Luxembourg

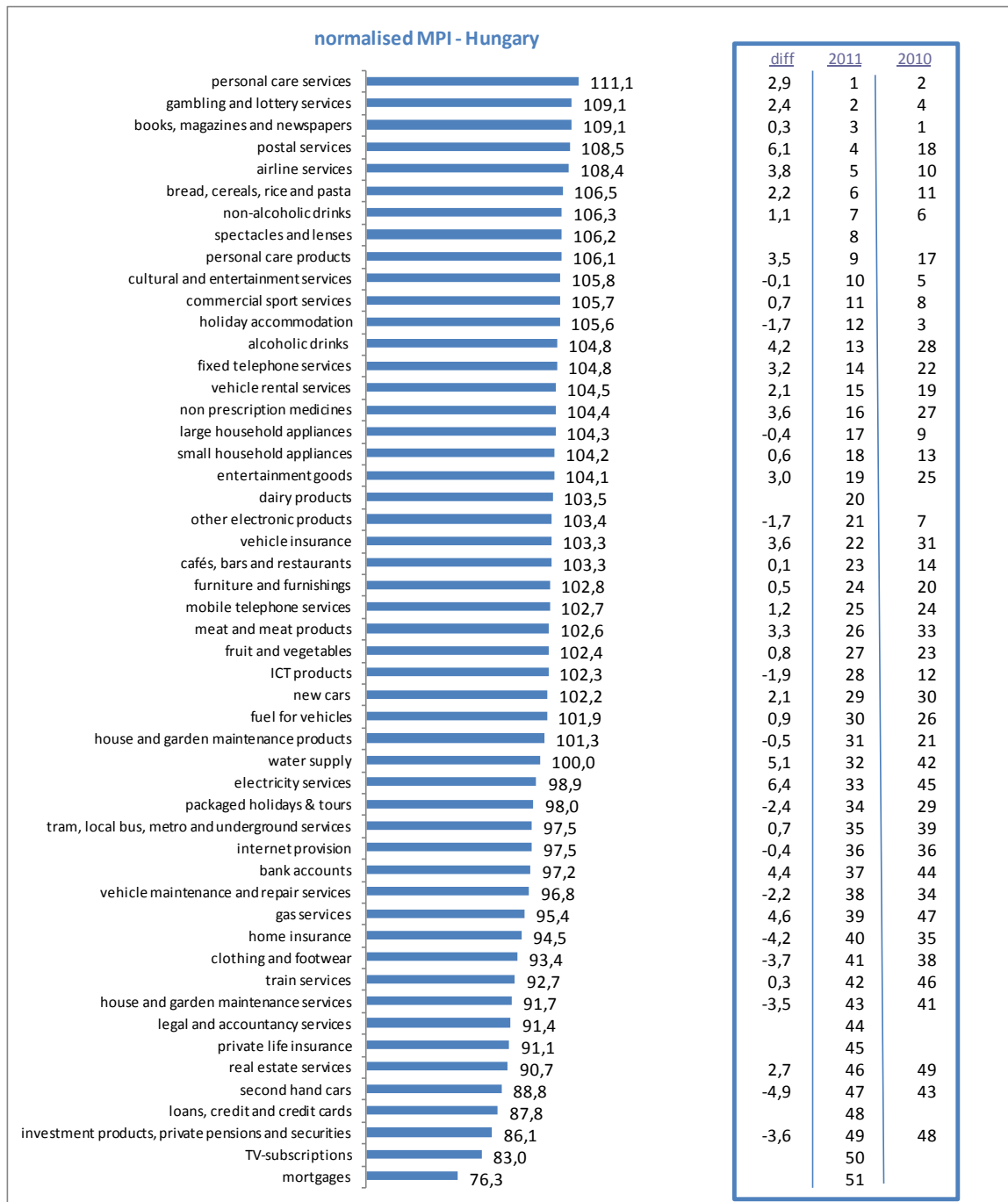


**MPI - Luxembourg**

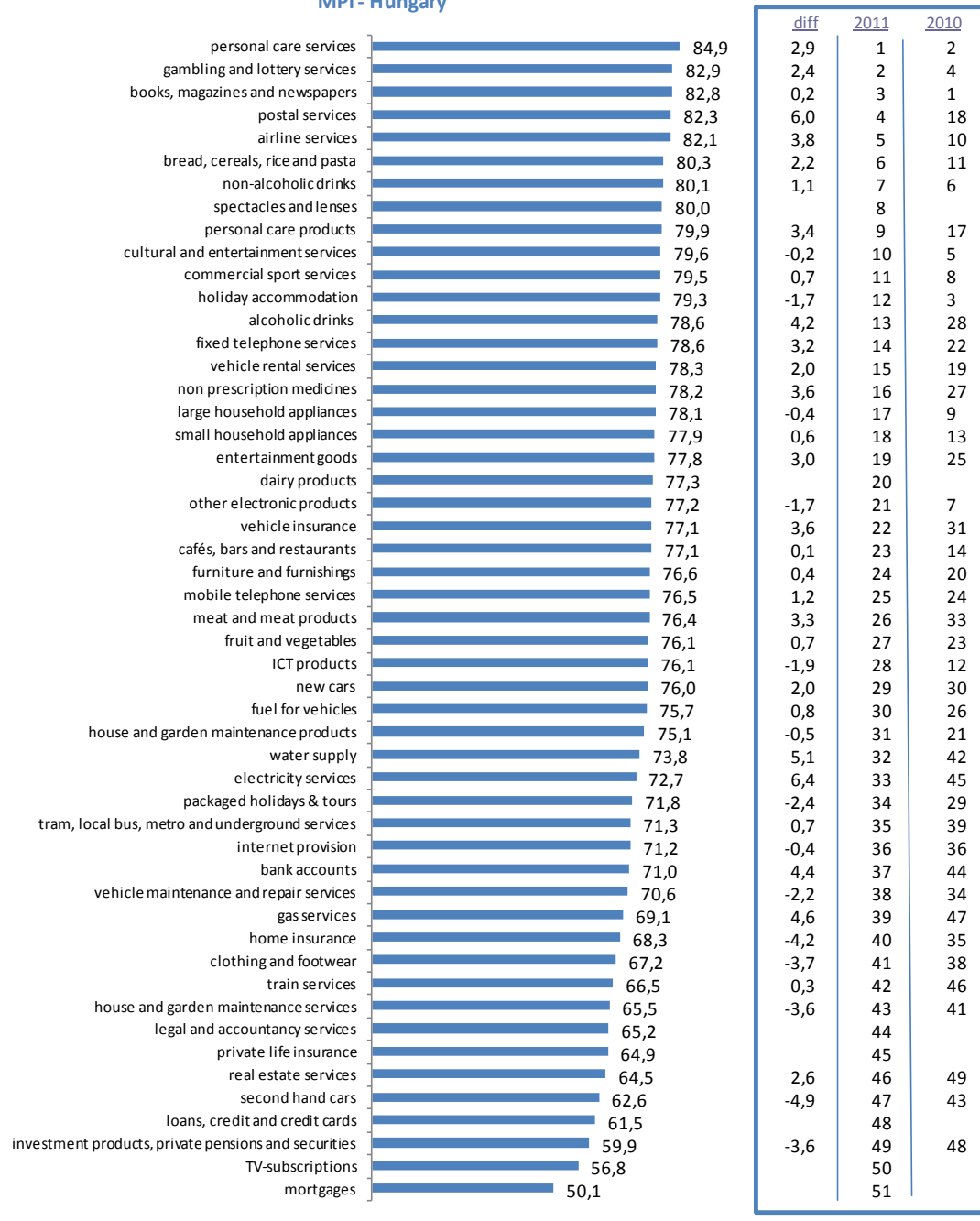
		diff	2011	2010
personal care services	83,9	1,6	1	5
books, magazines and newspapers	83,8	0,8	2	2
non-alcoholic drinks	83,7	1,7	3	7
home insurance	83,5	2,4	4	8
cultural and entertainment services	83,5	0,7	5	3
small household appliances	83,3	4,0	6	18
fuel for vehicles	83,1	-0,4	7	1
spectacles and lenses	82,6		8	
dairy products	82,1		9	
large household appliances	82,0	2,1	10	14
loans, credit and credit cards	81,7		11	
fixed telephone services	81,7	1,8	12	15
house and garden maintenance products	81,7	5,0	13	36
entertainment goods	81,5	3,1	14	25
holiday accommodation	81,4	1,4	15	13
other electronic products	81,3	2,8	16	24
packaged holidays & tours	81,3	2,6	17	23
commercial sport services	81,2	3,0	18	26
airline services	81,2	4,1	19	34
bread, cereals, rice and pasta	81,1	0,6	20	11
new cars	81,0	3,2	21	30
tram, local bus, metro and underground services	80,8	1,6	22	19
second hand cars	80,8	6,2	23	43
vehicle insurance	80,6	1,1	24	16
gas services	80,4	0,9	25	17
vehicle rental services	80,3	4,4	26	42
ICT products	80,3	3,0	27	32
postal services	80,1	-1,0	28	9
gambling and lottery services	79,9	3,3	29	35
non prescription medicines	79,9	0,9	30	21
furniture and furnishings	79,8	1,9	31	29
mortgages	79,8		32	
private life insurance	79,8		33	
personal care products	79,8	0,6	34	20
alcoholic drinks	79,4	-2,8	35	6
water supply	79,3	-1,3	36	10
legal and accountancy services	79,2		37	
cafés, bars and restaurants	78,9	2,9	38	40
vehicle maintenance and repair services	78,9	6,5	39	47
train services	78,7	0,5	40	27
meat and meat products	78,3	2,0	41	39
bank accounts	77,8	-1,2	42	22
fruit and vegetables	77,0	0,4	43	37
investment products, private pensions and securities	76,8	7,2	44	48
house and garden maintenance services	76,3	3,1	45	44
real estate services	75,2	7,3	46	50
electricity services	75,0	-2,6	47	31
TV-subscriptions	74,9		48	
clothing and footwear	74,8	-1,5	49	38
mobile telephone services	73,5	1,0	50	46
internet provision	72,6	3,5	51	49

		MPI - Luxembourg			
			diff	2011	2010
	personal care services	83,9	1,6	1	3
	home insurance	83,5	2,4	2	4
	cultural and entertainment services	83,5	0,7	3	1
	loans, credit and credit cards	81,7		4	
	fixed telephone services	81,7	1,8	5	9
	holiday accommodation	81,4	1,4	6	8
	packaged holidays & tours	81,3	2,6	7	14
	commercial sport services	81,2	3,0	8	15
S	airline services	81,2	4,1	9	19
E	tram, local bus, metro and underground services	80,8	1,6	10	12
R	vehicle insurance	80,6	1,1	11	10
V	gas services	80,4	0,9	12	11
I	vehicle rental services	80,3	4,4	13	23
C	postal services	80,1	-1,0	14	5
E	gambling and lottery services	79,9	3,3	15	20
S	mortgages	79,8		16	
	private life insurance	79,8		17	
	water supply	79,3	-1,3	18	6
	legal and accountancy services	79,2		19	
	cafés, bars and restaurants	78,9	2,9	20	21
	vehicle maintenance and repair services	78,9	6,5	21	27
	train services	78,7	0,5	22	16
	bank accounts	77,8	-1,2	23	13
	investment products, private pensions and securities	76,8	7,2	24	28
	house and garden maintenance services	76,3	3,1	25	24
	real estate services	75,2	7,3	26	30
	electricity services	75,0	-2,6	27	17
	TV-subscriptions	74,9		28	
	mobile telephone services	73,5	1,0	29	26
	internet provision	72,6	3,5	30	29
F					
	books, magazines and newspapers	83,8	0,8	1	2
	non-alcoholic drinks	83,7	1,7	2	4
	small household appliances	83,3	4,0	3	7
	fuel for vehicles	83,1	-0,4	4	1
	spectacles and lenses	82,6		5	
	dairy products	82,1		6	
	large household appliances	82,0	2,1	7	6
G	house and garden maintenance products	81,7	5,0	8	16
O	entertainment goods	81,5	3,1	9	11
O	other electronic products	81,3	2,8	10	10
	bread, cereals, rice and pasta	81,1	0,6	11	5
D	new cars	81,0	3,2	12	14
S	second hand cars	80,8	6,2	13	20
	ICT products	80,3	3,0	14	15
	non prescription medicines	79,9	0,9	15	9
	furniture and furnishings	79,8	1,9	16	13
	personal care products	79,8	0,6	17	8
	alcoholic drinks	79,4	-2,8	18	3
	meat and meat products	78,3	2,0	19	19
	fruit and vegetables	77,0	0,4	20	17
	clothing and footwear	74,8	-1,5	21	18

## 1.17. Hungary



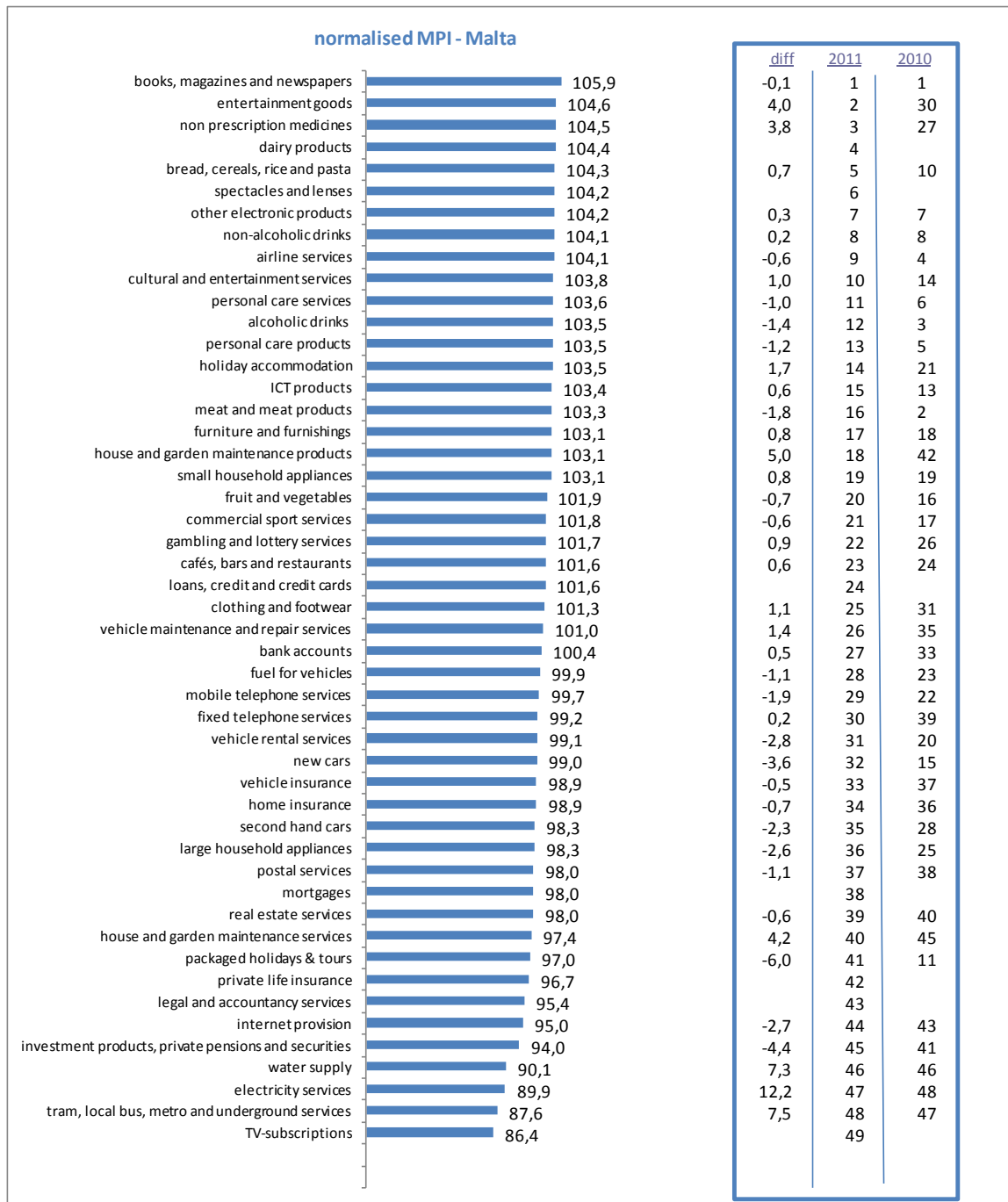
**MPI - Hungary**

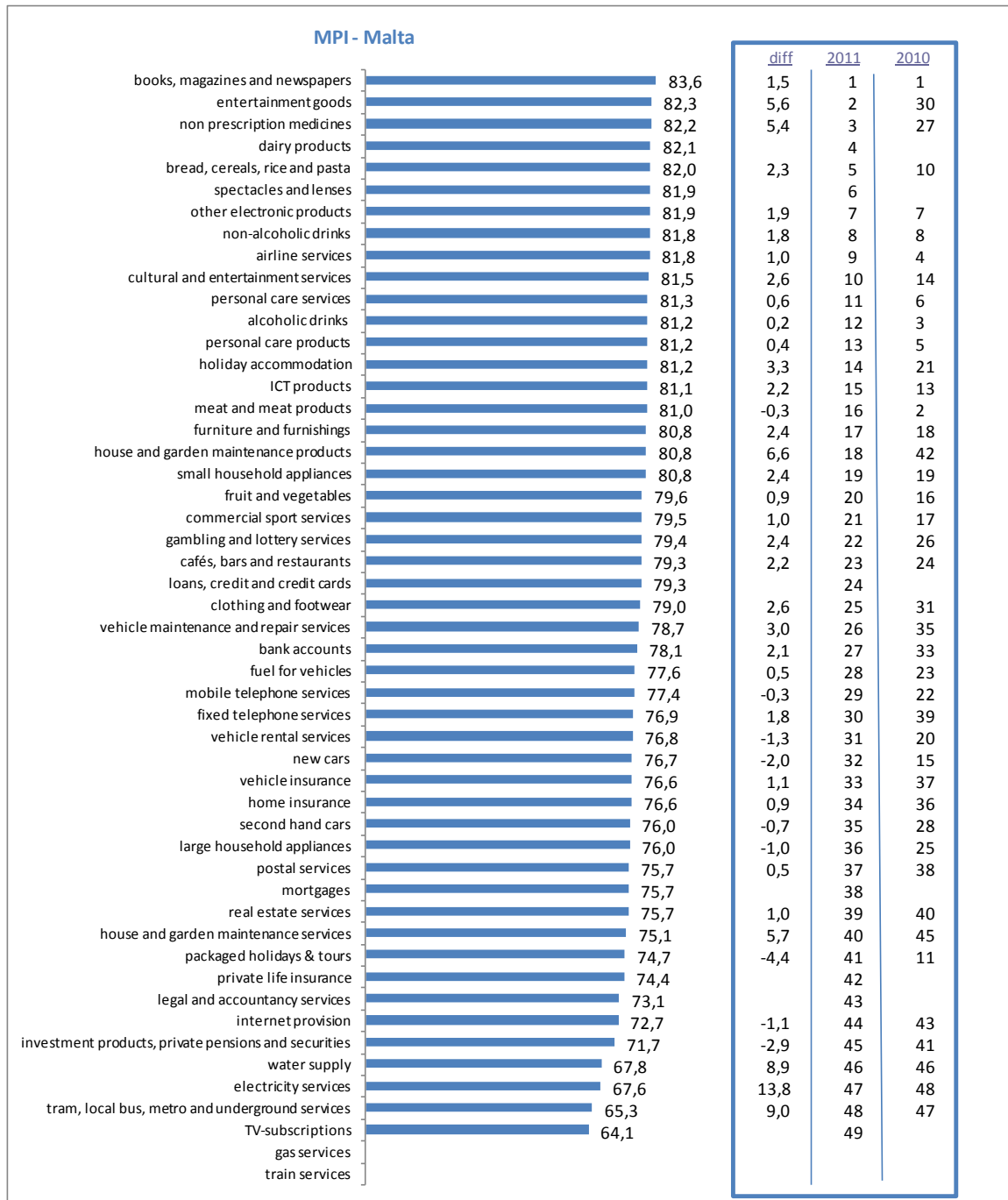




		MPI - Hungary			
			diff	2011	2010
	personal care services	84,9	2,9	1	1
	gambling and lottery services	82,9	2,4	2	3
	postal services	82,3	6,0	3	9
	airline services	82,1	3,8	4	6
	cultural and entertainment services	79,6	-0,2	5	4
	commercial sport services	79,5	0,7	6	5
	holiday accommodation	79,3	-1,7	7	2
	fixed telephone services	78,6	3,2	8	11
<b>S</b>	vehicle rental services	78,3	2,0	9	10
<b>E</b>	vehicle insurance	77,1	3,6	10	14
<b>R</b>	cafés, bars and restaurants	77,1	0,1	11	7
<b>V</b>	mobile telephone services	76,5	1,2	12	12
<b>I</b>	water supply	73,8	5,1	13	23
<b>C</b>	electricity services	72,7	6,4	14	25
<b>E</b>	packaged holidays & tours	71,8	-2,4	15	13
<b>S</b>	tram, local bus, metro and underground services	71,3	0,7	16	20
	internet provision	71,2	-0,4	17	18
	bank accounts	71,0	4,4	18	24
	vehicle maintenance and repair services	70,6	-2,2	19	16
	gas services	69,1	4,6	20	27
	home insurance	68,3	-4,2	21	17
	train services	66,5	0,3	22	26
	house and garden maintenance services	65,5	-3,6	23	22
	legal and accountancy services	65,2		24	
	private life insurance	64,9		25	
	real estate services	64,5	2,6	26	29
	loans, credit and credit cards	61,5		27	
	investment products, private pensions and securities	59,9	-3,6	28	28
	TV-subscriptions	56,8		29	
	mortgages	50,1		30	
<b>F</b>					
	books, magazines and newspapers	82,8	0,2	1	1
	bread, cereals, rice and pasta	80,3	2,2	2	5
	non-alcoholic drinks	80,1	1,1	3	2
	spectacles and lenses	80,0		4	
	personal care products	79,9	3,4	5	9
	alcoholic drinks	78,6	4,2	6	16
	non prescription medicines	78,2	3,6	7	15
<b>G</b>	large household appliances	78,1	-0,4	8	4
<b>O</b>	small household appliances	77,9	0,6	9	7
<b>O</b>	entertainment goods	77,8	3,0	10	13
<b>D</b>	dairy products	77,3		11	
<b>S</b>	other electronic products	77,2	-1,7	12	3
	furniture and furnishings	76,6	0,4	13	10
	meat and meat products	76,4	3,3	14	18
	fruit and vegetables	76,1	0,7	15	12
	ICT products	76,1	-1,9	16	6
	new cars	76,0	2,0	17	17
	fuel for vehicles	75,7	0,8	18	14
	house and garden maintenance products	75,1	-0,5	19	11
	clothing and footwear	67,2	-3,7	20	19
	second hand cars	62,6	-4,9	21	20

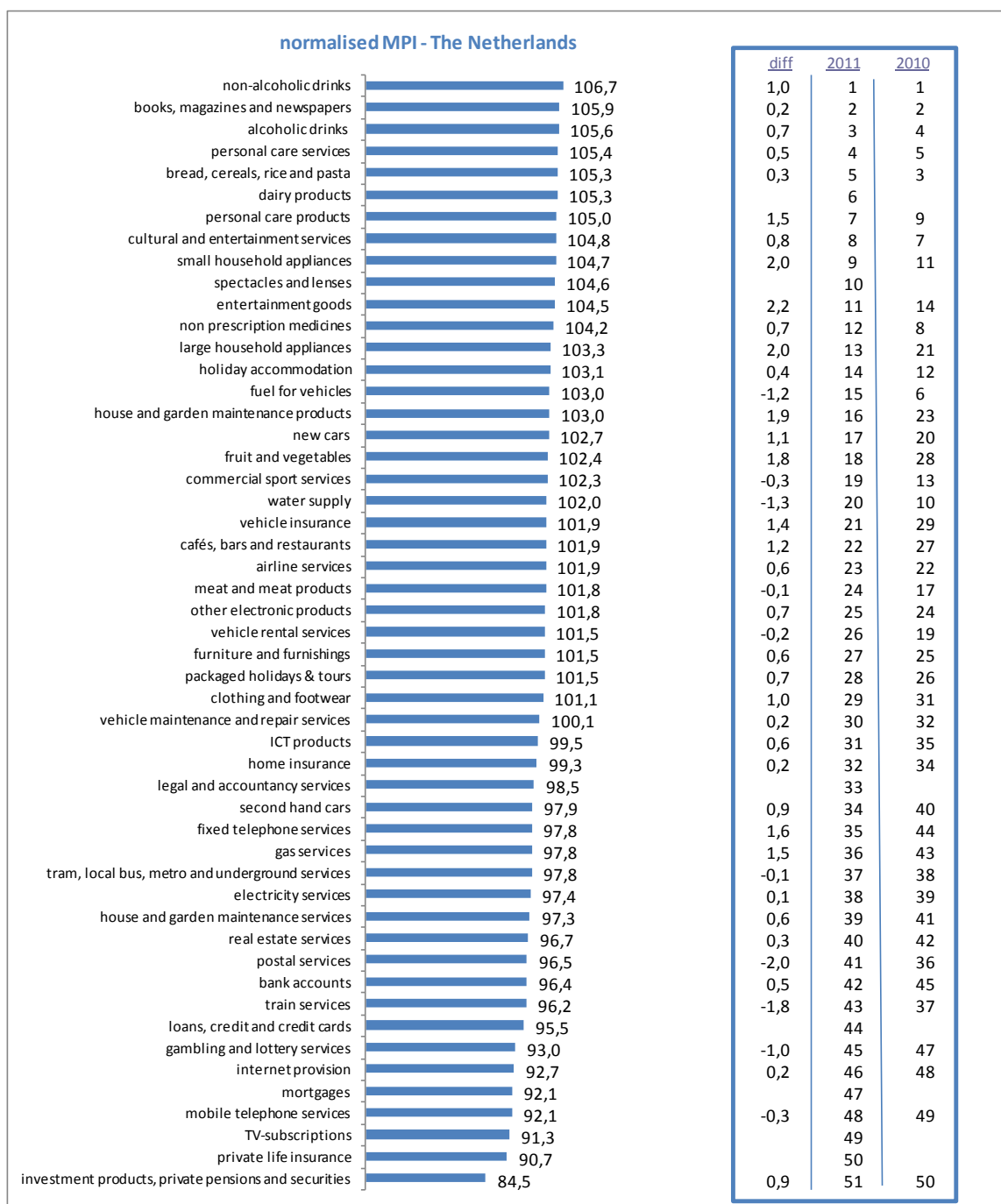
## 1.18. Malta



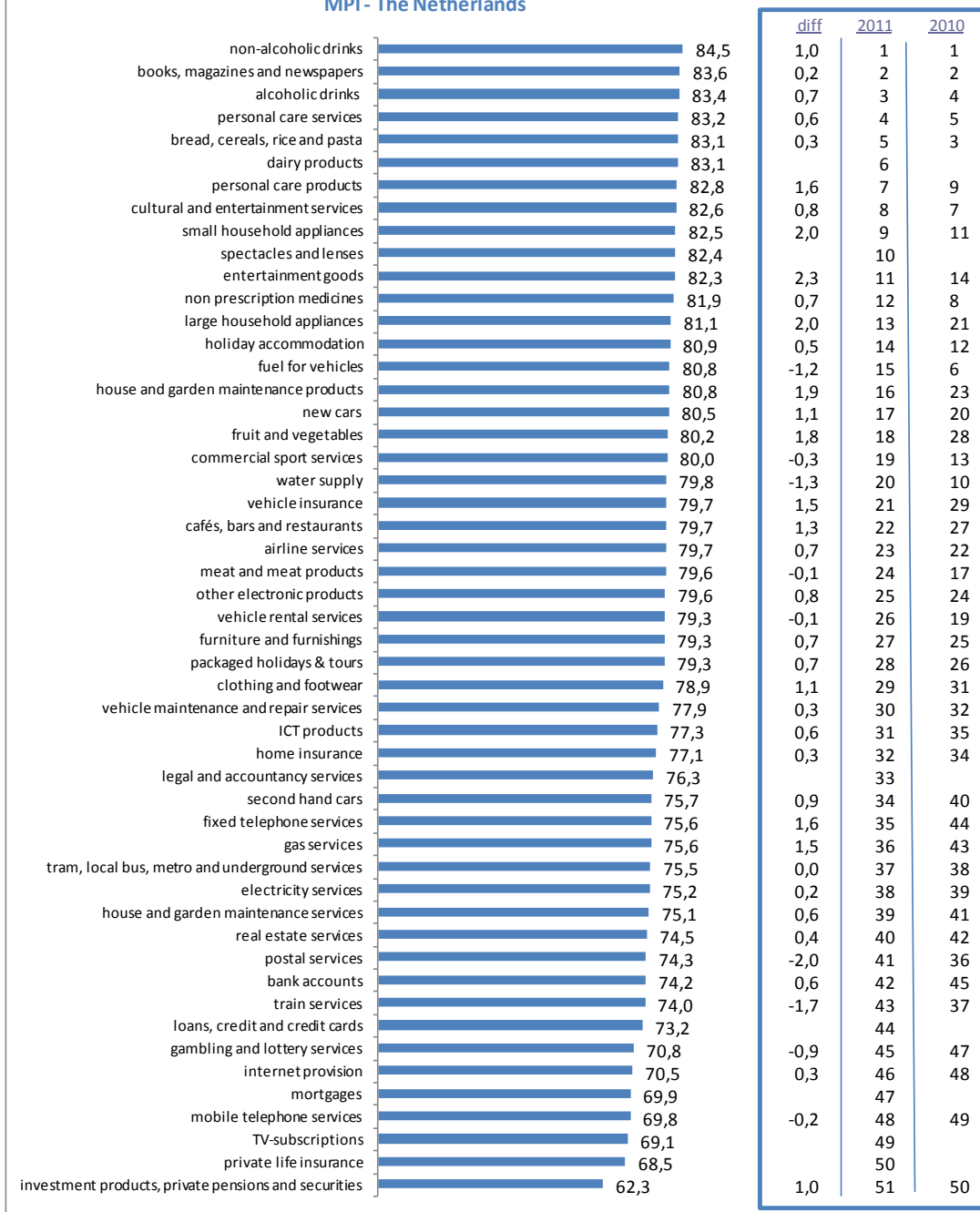


		MPI - Malta			
			diff	2011	2010
	airline services	81,8	1,0	1	1
	cultural and entertainment services	81,5	2,6	2	5
	personal care services	81,3	0,6	3	2
	holiday accommodation	81,2	3,3	4	8
	commercial sport services	79,5	1,0	5	6
	gambling and lottery services	79,4	2,4	6	11
	cafés, bars and restaurants	79,3	2,2	7	10
	loans, credit and credit cards	79,3		8	
<b>S</b>	vehicle maintenance and repair services	78,7	3,0	9	16
	bank accounts	78,1	2,1	10	14
<b>E</b>	mobile telephone services	77,4	-0,3	11	9
<b>R</b>	fixed telephone services	76,9	1,8	12	20
<b>V</b>	vehicle rental services	76,8	-1,3	13	7
	vehicle insurance	76,6	1,1	14	18
<b>I</b>	home insurance	76,6	0,9	15	17
<b>C</b>	postal services	75,7	0,5	16	19
	mortgages	75,7		17	
<b>E</b>	real estate services	75,7	1,0	18	21
<b>S</b>	house and garden maintenance services	75,1	5,7	19	25
	packaged holidays & tours	74,7	-4,4	20	3
	private life insurance	74,4		21	
	legal and accountancy services	73,1		22	
	internet provision	72,7	-1,1	23	23
	investment products, private pensions and securities	71,7	-2,9	24	22
	water supply	67,8	8,9	25	26
	electricity services	67,6	13,8	26	28
	tram, local bus, metro and underground services	65,3	9,0	27	27
	TV-subscriptions	64,1		28	
€					
	books, magazines and newspapers	83,6	1,5	1	1
	entertainment goods	82,3	5,6	2	18
	non prescription medicines	82,2	5,4	3	16
	dairy products	82,1		4	
	bread, cereals, rice and pasta	82,0	2,3	5	8
	spectacles and lenses	81,9		6	
	other electronic products	81,9	1,9	7	5
<b>G</b>	non-alcoholic drinks	81,8	1,8	8	6
<b>O</b>	alcoholic drinks	81,2	0,2	9	3
<b>O</b>	personal care products	81,2	0,4	10	4
	ICT products	81,1	2,2	11	9
<b>D</b>	meat and meat products	81,0	-0,3	12	2
	furniture and furnishings	80,8	2,4	13	12
<b>S</b>	house and garden maintenance products	80,8	6,6	14	20
	small household appliances	80,8	2,4	15	13
	fruit and vegetables	79,6	0,9	16	11
	clothing and footwear	79,0	2,6	17	19
	fuel for vehicles	77,6	0,5	18	14
	new cars	76,7	-2,0	19	10
	second hand cars	76,0	-0,7	20	17
	large household appliances	76,0	-1,0	21	15

## 1.19. The Netherlands

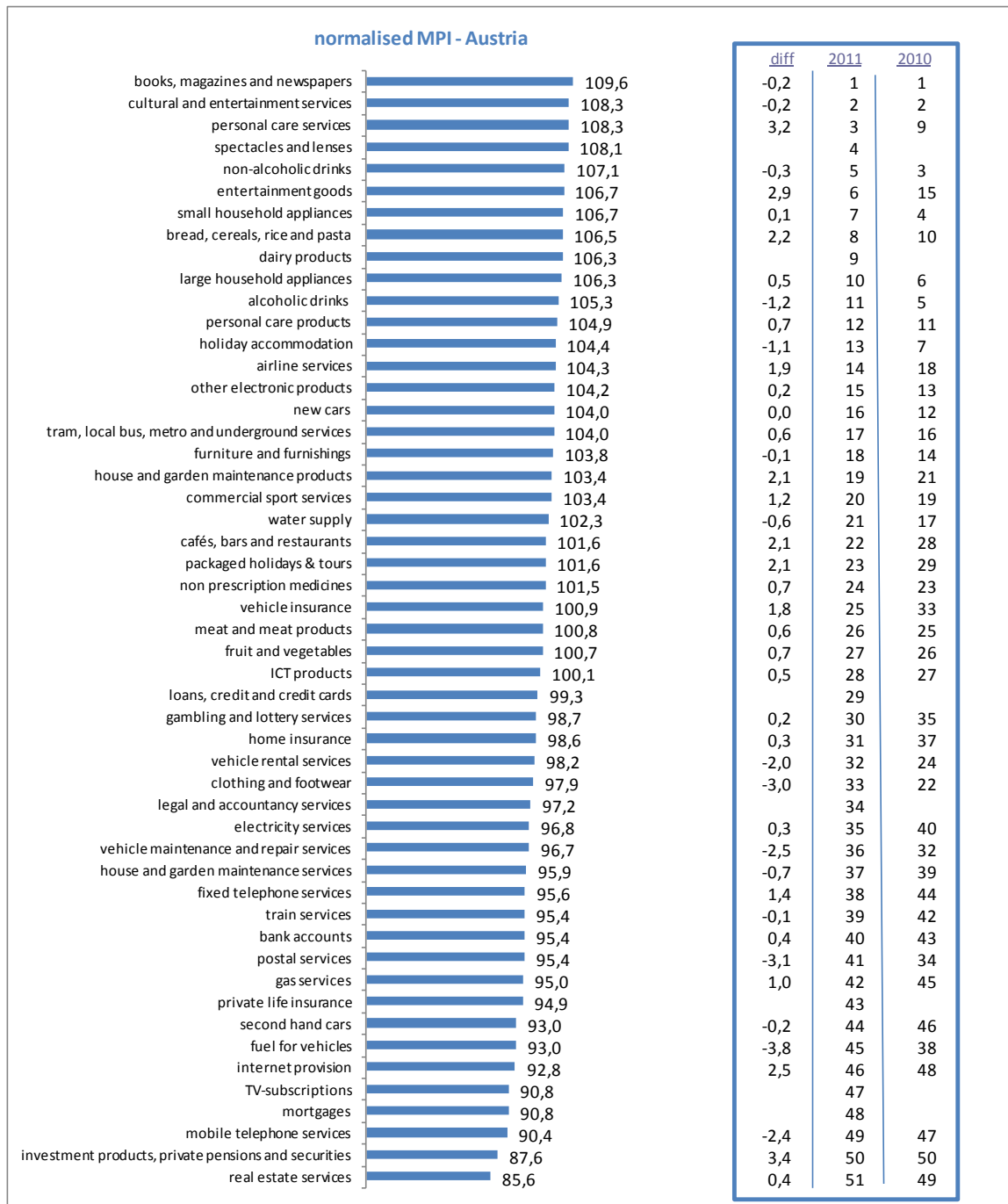


**MPI - The Netherlands**



		MPI - The Netherlands			
			diff	2011	2010
	personal care services	83,2	0,6	1	1
	cultural and entertainment services	82,6	0,8	2	2
	holiday accommodation	80,9	0,5	3	4
	commercial sport services	80,0	-0,3	4	5
	water supply	79,8	-1,3	5	3
	vehicle insurance	79,7	1,5	6	12
	cafés, bars and restaurants	79,7	1,3	7	11
	airline services	79,7	0,7	8	9
<b>S</b>	vehicle rental services	79,3	-0,1	9	8
	packaged holidays & tours	79,3	0,7	10	10
<b>E</b>	vehicle maintenance and repair services	77,9	0,3	11	14
<b>R</b>	home insurance	77,1	0,3	12	16
<b>V</b>	legal and accountancy services	76,3		13	
	fixed telephone services	75,6	1,6	14	24
<b>I</b>	gas services	75,6	1,5	15	23
<b>tram, local bus, metro and underground services</b>		75,5	0,0	16	19
<b>C</b>	electricity services	75,2	0,2	17	20
<b>E</b>	house and garden maintenance services	75,1	0,6	18	21
	real estate services	74,5	0,4	19	22
<b>S</b>	postal services	74,3	-2,0	20	17
	bank accounts	74,2	0,6	21	25
	train services	74,0	-1,7	22	18
	loans, credit and credit cards	73,2		23	
	gambling and lottery services	70,8	-0,9	24	27
	internet provision	70,5	0,3	25	28
	mortgages	69,9		26	
	mobile telephone services	69,8	-0,2	27	29
	TV-subscriptions	69,1		28	
	private life insurance	68,5		29	
	investment products, private pensions and securities	62,3	1,0	30	30
€					
	non-alcoholic drinks	84,5	1,0	1	1
	books, magazines and newspapers	83,6	0,2	2	2
	alcoholic drinks	83,4	0,7	3	4
	bread, cereals, rice and pasta	83,1	0,3	4	3
	dairy products	83,1		5	
	personal care products	82,8	1,6	6	7
	small household appliances	82,5	2,0	7	8
<b>G</b>	spectacles and lenses	82,4		8	
	entertainment goods	82,3	2,3	9	9
<b>O</b>	non prescription medicines	81,9	0,7	10	6
<b>O</b>	large household appliances	81,1	2,0	11	13
	fuel for vehicles	80,8	-1,2	12	5
<b>D</b>	house and garden maintenance products	80,8	1,9	13	14
	new cars	80,5	1,1	14	12
<b>S</b>	fruit and vegetables	80,2	1,8	15	17
	meat and meat products	79,6	-0,1	16	11
	other electronic products	79,6	0,8	17	15
	furniture and furnishings	79,3	0,7	18	16
	clothing and footwear	78,9	1,1	19	18
	ICT products	77,3	0,6	20	19
	second hand cars	75,7	0,9	21	20

## 1.20. Austria



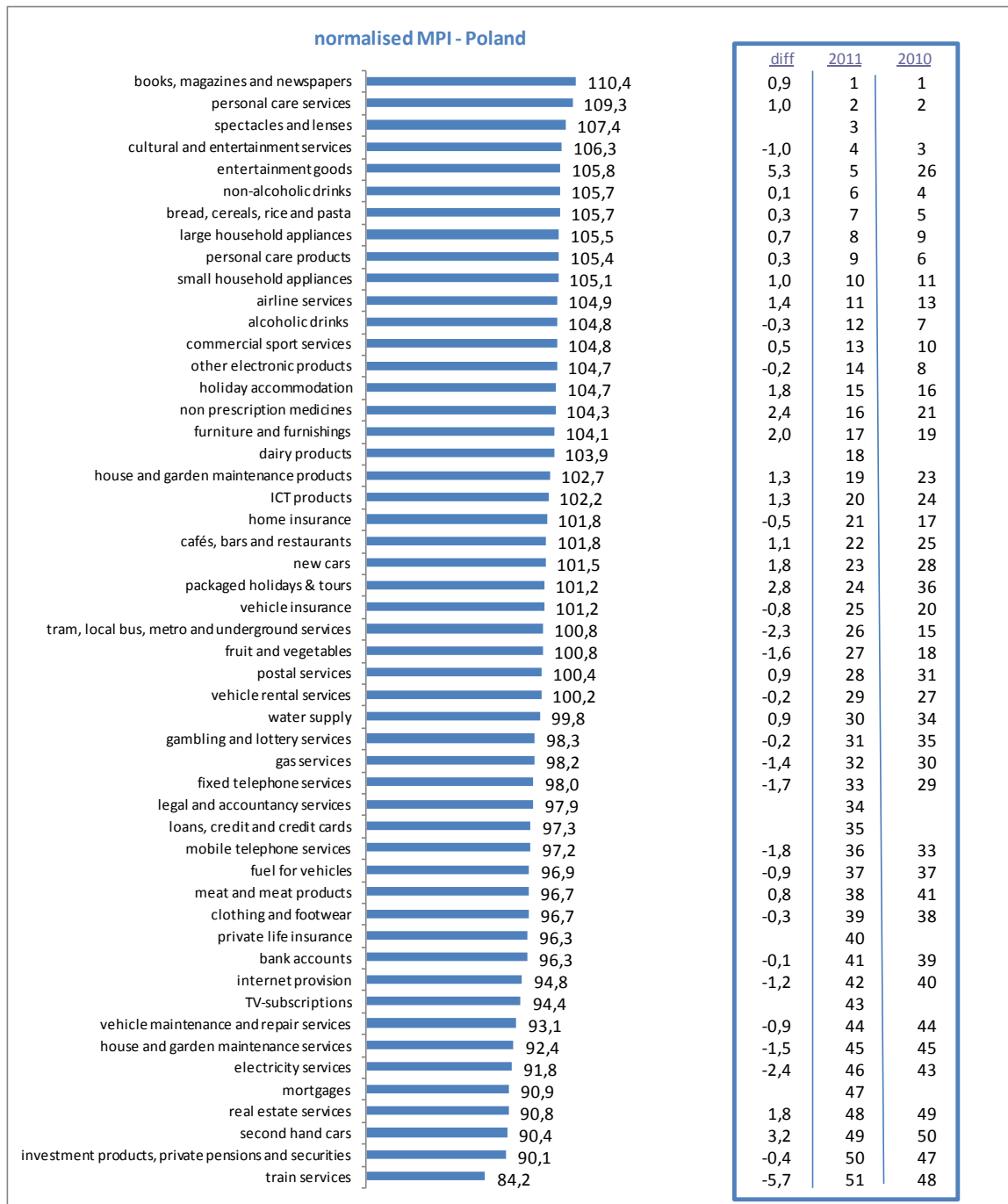


**MPI - Austria**

		diff	2011	2010
books, magazines and newspapers	86,7	0,6	1	1
cultural and entertainment services	85,5	0,6	2	2
personal care services	85,5	4,1	3	9
spectacles and lenses	85,2		4	
non-alcoholic drinks	84,3	0,5	5	3
entertainment goods	83,9	3,7	6	15
small household appliances	83,9	0,9	7	4
bread, cereals, rice and pasta	83,6	3,0	8	10
dairy products	83,5		9	
large household appliances	83,4	1,3	10	6
alcoholic drinks	82,4	-0,4	11	5
personal care products	82,1	1,5	12	11
holiday accommodation	81,6	-0,2	13	7
airline services	81,5	2,7	14	18
other electronic products	81,4	1,0	15	13
new cars	81,2	0,8	16	12
tram, local bus, metro and underground services	81,2	1,4	17	16
furniture and furnishings	81,0	0,7	18	14
house and garden maintenance products	80,6	2,9	19	21
commercial sport services	80,5	2,0	20	19
water supply	79,5	0,2	21	17
cafés, bars and restaurants	78,8	2,9	22	28
packaged holidays & tours	78,8	3,0	23	29
non prescription medicines	78,6	1,5	24	23
vehicle insurance	78,1	2,6	25	33
meat and meat products	78,0	1,4	26	25
fruit and vegetables	77,9	1,5	27	26
ICT products	77,3	1,3	28	27
loans, credit and credit cards	76,4		29	
gambling and lottery services	75,9	1,0	30	35
home insurance	75,8	1,1	31	37
vehicle rental services	75,4	-1,2	32	24
clothing and footwear	75,1	-2,2	33	22
legal and accountancy services	74,3		34	
electricity services	74,0	1,1	35	40
vehicle maintenance and repair services	73,9	-1,7	36	32
house and garden maintenance services	73,1	0,2	37	39
fixed telephone services	72,7	2,2	38	44
train services	72,6	0,7	39	42
bank accounts	72,6	1,3	40	43
postal services	72,6	-2,3	41	34
gas services	72,2	1,8	42	45
private life insurance	72,0		43	
second hand cars	70,1	0,6	44	46
fuel for vehicles	70,1	-2,9	45	38
internet provision	70,0	3,3	46	48
TV-subscriptions	68,0		47	
mortgages	68,0		48	
mobile telephone services	67,6	-1,6	49	47
investment products, private pensions and securities	64,8	4,2	50	50
real estate services	62,7	1,2	51	49

		MPI - Austria			
			diff	2011	2010
	cultural and entertainment services	85,5	0,6	1	1
	personal care services	85,5	4,1	2	4
	holiday accommodation	81,6	-0,2	3	2
	airline services	81,5	2,7	4	7
	tram, local bus, metro and underground services	81,2	1,4	5	5
	commercial sport services	80,5	2,0	6	8
	water supply	79,5	0,2	7	6
	cafés, bars and restaurants	78,8	2,9	8	10
<b>S</b>	packaged holidays & tours	78,8	3,0	9	11
	vehicle insurance	78,1	2,6	10	15
<b>E</b>	loans, credit and credit cards	76,4		11	
<b>R</b>	gambling and lottery services	75,9	1,0	12	17
	home insurance	75,8	1,1	13	19
<b>V</b>	vehicle rental services	75,4	-1,2	14	9
<b>I</b>	legal and accountancy services	74,3		15	
	electricity services	74,0	1,1	16	21
<b>C</b>	vehicle maintenance and repair services	73,9	-1,7	17	14
<b>E</b>	house and garden maintenance services	73,1	0,2	18	20
	fixed telephone services	72,7	2,2	19	25
<b>S</b>	train services	72,6	0,7	20	23
	bank accounts	72,6	1,3	21	24
	postal services	72,6	-2,3	22	16
	gas services	72,2	1,8	23	26
	private life insurance	72,0		24	
	internet provision	70,0	3,3	25	28
	TV-subscriptions	68,0		26	
	mortgages	68,0		27	
	mobile telephone services	67,6	-1,6	28	27
	investment products, private pensions and securities	64,8	4,2	29	30
	real estate services	62,7	1,2	30	29
f					
	books, magazines and newspapers	86,7	0,6	1	1
	spectacles and lenses	85,2		2	
	non-alcoholic drinks	84,3	0,5	3	2
	entertainment goods	83,9	3,7	4	11
	small household appliances	83,9	0,9	5	3
	bread, cereals, rice and pasta	83,6	3,0	6	6
	dairy products	83,5		7	
<b>G</b>	large household appliances	83,4	1,3	8	5
	alcoholic drinks	82,4	-0,4	9	4
<b>O</b>	personal care products	82,1	1,5	10	7
<b>O</b>	other electronic products	81,4	1,0	11	9
	new cars	81,2	0,8	12	8
<b>D</b>	furniture and furnishings	81,0	0,7	13	10
<b>S</b>	house and garden maintenance products	80,6	2,9	14	13
	non prescription medicines	78,6	1,5	15	15
	meat and meat products	78,0	1,4	16	16
	fruit and vegetables	77,9	1,5	17	17
	ICT products	77,3	1,3	18	18
	clothing and footwear	75,1	-2,2	19	14
	second hand cars	70,1	0,6	20	20
	fuel for vehicles	70,1	-2,9	21	19

## 1.21. Poland

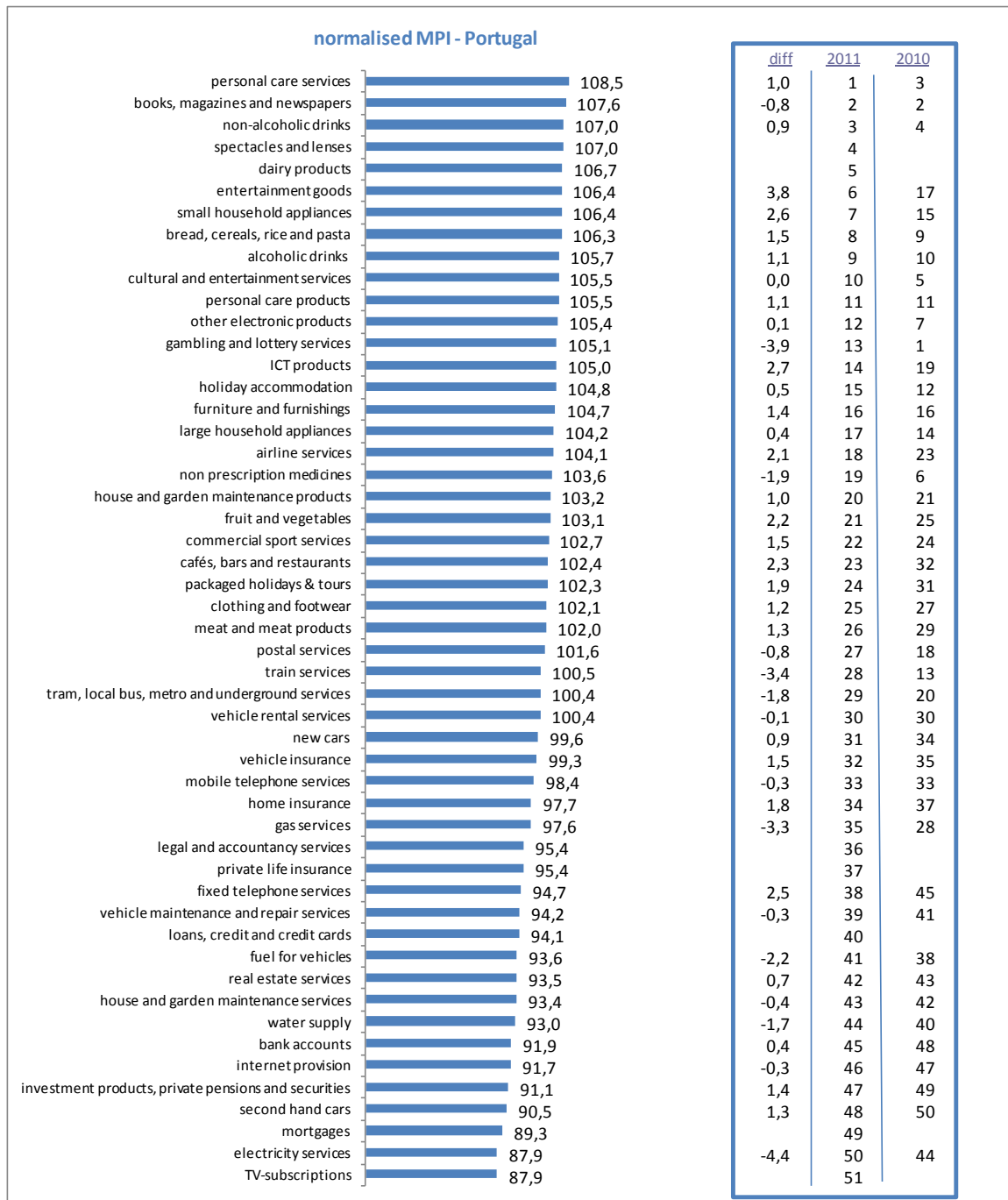


**MPI - Poland**

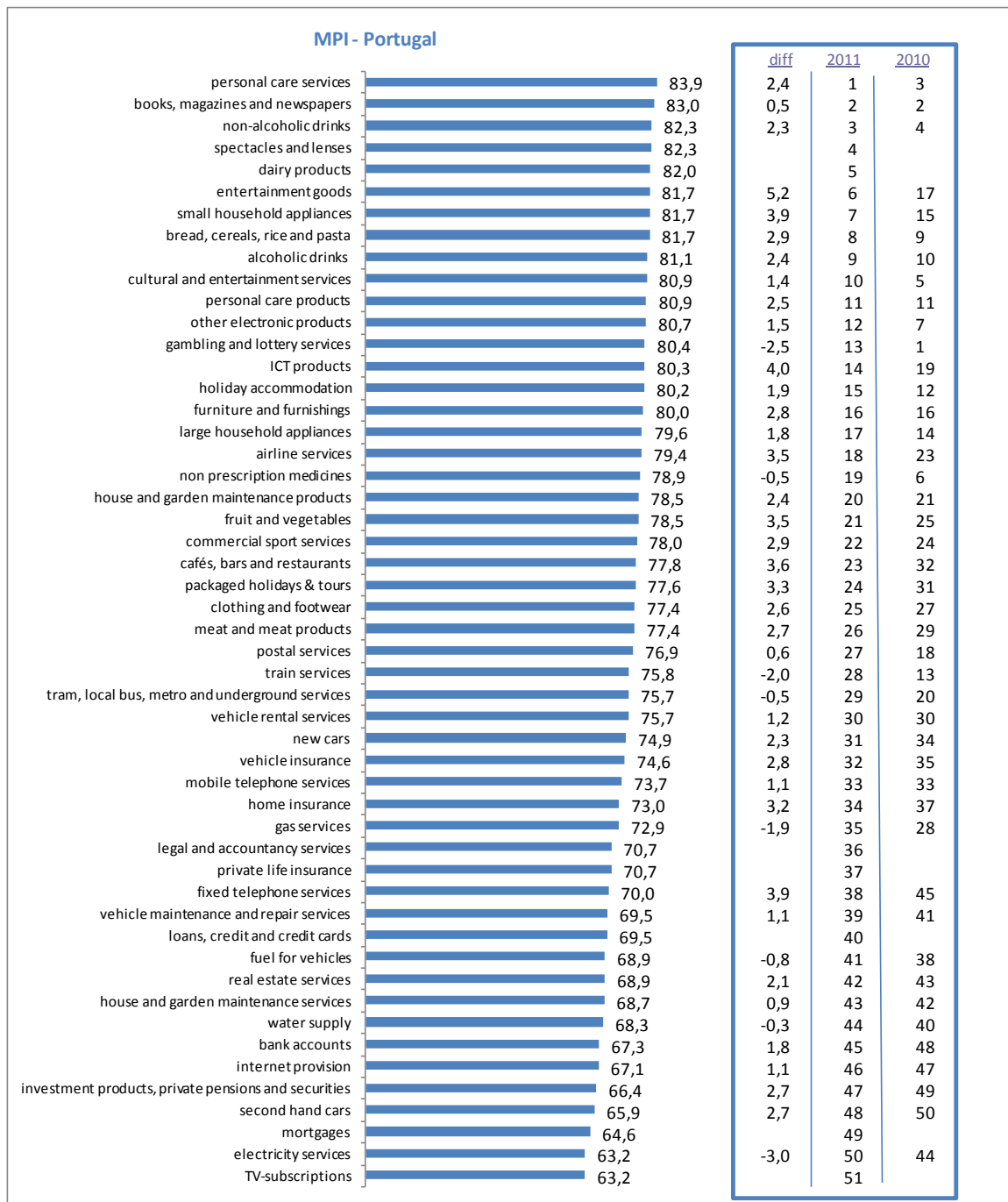
		diff	2011	2010
books, magazines and newspapers	85,8	-0,2	1	1
personal care services	84,7	0,0	2	2
spectacles and lenses	82,8		3	
cultural and entertainment services	81,7	-2,1	4	3
entertainment goods	81,3	4,3	5	26
non-alcoholic drinks	81,1	-0,9	6	4
bread, cereals, rice and pasta	81,1	-0,7	7	5
large household appliances	80,9	-0,3	8	9
personal care products	80,8	-0,8	9	6
small household appliances	80,5	0,0	10	11
airline services	80,3	0,3	11	13
alcoholic drinks	80,2	-1,3	12	7
commercial sport services	80,2	-0,6	13	10
other electronic products	80,2	-1,2	14	8
holiday accommodation	80,1	0,7	15	16
non prescription medicines	79,7	1,4	16	21
furniture and furnishings	79,5	1,0	17	19
dairy products	79,3		18	
house and garden maintenance products	78,2	0,3	19	23
ICT products	77,7	0,3	20	24
home insurance	77,2	-1,5	21	17
cafés, bars and restaurants	77,2	0,1	22	25
new cars	77,0	0,7	23	28
packaged holidays & tours	76,6	1,7	24	36
vehicle insurance	76,6	-1,8	25	20
tram, local bus, metro and underground services	76,3	-3,3	26	15
fruit and vegetables	76,2	-2,6	27	18
postal services	75,8	-0,1	28	31
vehicle rental services	75,7	-1,2	29	27
water supply	75,2	-0,1	30	34
gambling and lottery services	73,8	-1,2	31	35
gas services	73,6	-2,4	32	30
fixed telephone services	73,4	-2,7	33	29
legal and accountancy services	73,3		34	
loans, credit and credit cards	72,7		35	
mobile telephone services	72,6	-2,8	36	33
fuel for vehicles	72,3	-2,0	37	37
meat and meat products	72,1	-0,2	38	41
clothing and footwear	72,1	-1,4	39	38
private life insurance	71,7		40	
bank accounts	71,7	-1,1	41	39
internet provision	70,2	-2,2	42	40
TV-subscriptions	69,8		43	
vehicle maintenance and repair services	68,5	-1,9	44	44
house and garden maintenance services	67,8	-2,5	45	45
electricity services	67,2	-3,4	46	43
mortgages	66,3		47	
real estate services	66,2	0,7	48	49
second hand cars	65,8	2,2	49	50
investment products, private pensions and securities	65,5	-1,4	50	47
train services	59,6	-6,8	51	48

		MPL - Poland			
			diff	2011	2010
	personal care services	84,7	0,0	1	1
	cultural and entertainment services	81,7	-2,1	2	2
	airline services	80,3	0,3	3	5
	commercial sport services	80,2	-0,6	4	3
	holiday accommodation	80,1	0,7	5	8
	home insurance	77,2	-1,5	6	9
	cafés, bars and restaurants	77,2	0,1	7	11
	packaged holidays & tours	76,6	1,7	8	20
<b>S</b>	vehicle insurance	76,6	-1,8	9	10
<b>E</b>	tram, local bus, metro and underground services	76,3	-3,3	10	7
	postal services	75,8	-0,1	11	15
<b>R</b>	vehicle rental services	75,7	-1,2	12	12
<b>V</b>	water supply	75,2	-0,1	13	18
<b>I</b>	gambling and lottery services	73,8	-1,2	14	19
<b>C</b>	gas services	73,6	-2,4	15	14
	fixed telephone services	73,4	-2,7	16	13
<b>E</b>	legal and accountancy services	73,3		17	
	loans, credit and credit cards	72,7		18	
<b>S</b>	mobile telephone services	72,6	-2,8	19	17
	private life insurance	71,7		20	
	bank accounts	71,7	-1,1	21	21
	internet provision	70,2	-2,2	22	22
	TV-subscriptions	69,8		23	
	vehicle maintenance and repair services	68,5	-1,9	24	25
	house and garden maintenance services	67,8	-2,5	25	26
	electricity services	67,2	-3,4	26	24
	mortgages	66,3		27	
	real estate services	66,2	0,7	28	30
	investment products, private pensions and securities	65,5	-1,4	29	28
	train services	59,6	-6,8	30	29
<b>€</b>					
	books, magazines and newspapers	85,8	-0,2	1	1
	spectacles and lenses	82,8		2	
	entertainment goods	81,3	4,3	3	15
	non-alcoholic drinks	81,1	-0,9	4	2
	bread, cereals, rice and pasta	81,1	-0,7	5	3
	large household appliances	80,9	-0,3	6	7
	personal care products	80,8	-0,8	7	4
<b>G</b>	small household appliances	80,5	0,0	8	8
<b>O</b>	alcoholic drinks	80,2	-1,3	9	5
<b>O</b>	other electronic products	80,2	-1,2	10	6
	non prescription medicines	79,7	1,4	11	11
<b>D</b>	furniture and furnishings	79,5	1,0	12	10
	dairy products	79,3		13	
<b>S</b>	house and garden maintenance products	78,2	0,3	14	13
	ICT products	77,7	0,3	15	14
	new cars	77,0	0,7	16	16
	fruit and vegetables	76,2	-2,6	17	9
	fuel for vehicles	72,3	-2,0	18	17
	meat and meat products	72,1	-0,2	19	19
	clothing and footwear	72,1	-1,4	20	18
	second hand cars	65,8	2,2	21	20

## 1.22. Portugal



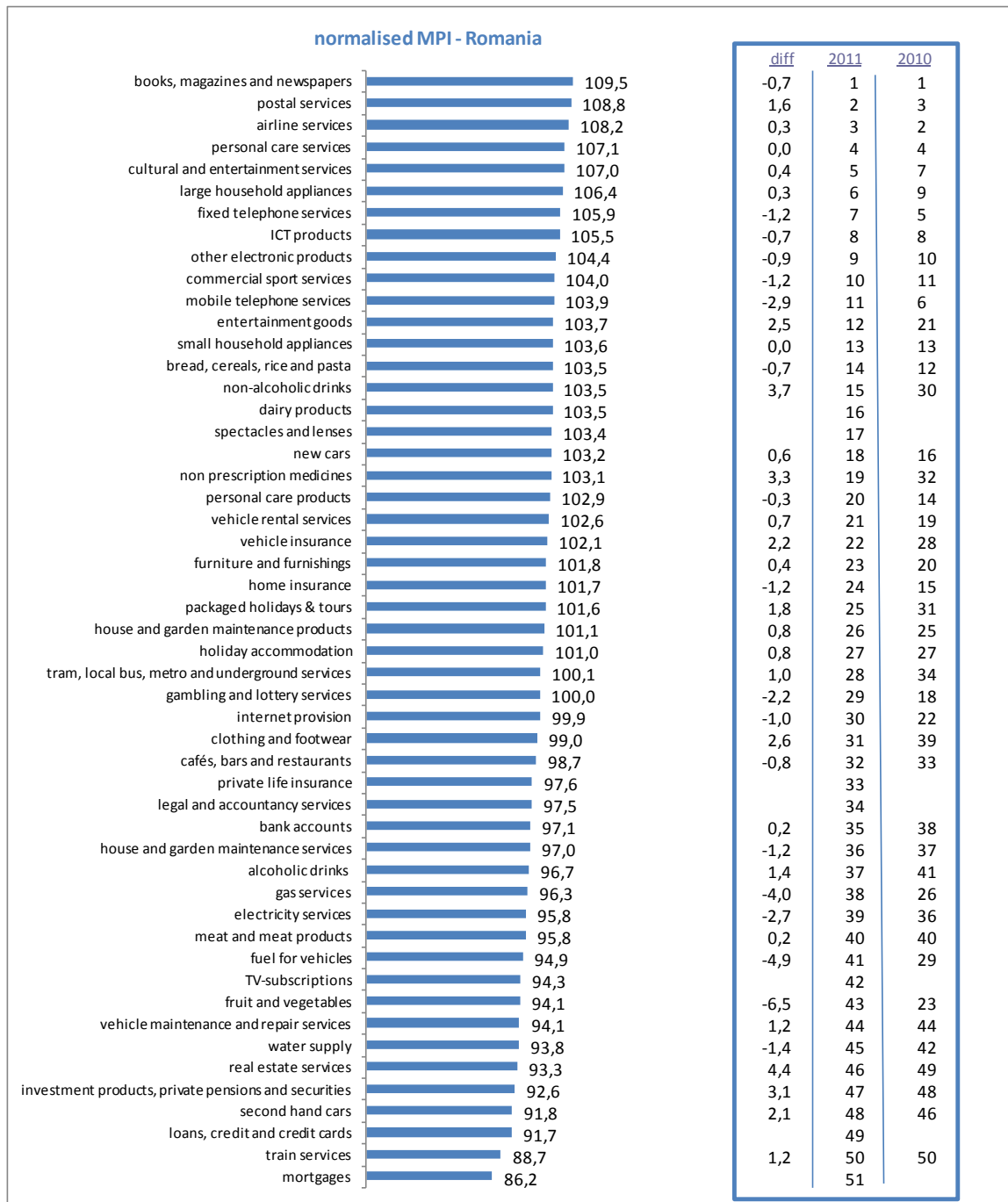
**MPI - Portugal**



		MPI - Portugal			
			diff	2011	2010
	personal care services	83,9	2,4	1	2
	cultural and entertainment services	80,9	1,4	2	3
	gambling and lottery services	80,4	-2,5	3	1
	holiday accommodation	80,2	1,9	4	5
	airline services	79,4	3,5	5	9
	commercial sport services	78,0	2,9	6	10
	cafés, bars and restaurants	77,8	3,6	7	15
	packaged holidays & tours	77,6	3,3	8	14
<b>S</b>	postal services	76,9	0,6	9	7
	train services	75,8	-2,0	10	6
<b>F</b>	tram, local bus, metro and underground services	75,7	-0,5	11	8
<b>R</b>	vehicle rental services	75,7	1,2	12	13
<b>V</b>	vehicle insurance	74,6	2,8	13	17
<b>I</b>	mobile telephone services	73,7	1,1	14	16
	home insurance	73,0	3,2	15	19
<b>C</b>	gas services	72,9	-1,9	16	12
	legal and accountancy services	70,7		17	
<b>E</b>	private life insurance	70,7		18	
	fixed telephone services	70,0	3,9	19	26
<b>S</b>	vehicle maintenance and repair services	69,5	1,1	20	22
	loans, credit and credit cards	69,5		21	
	real estate services	68,9	2,1	22	24
	house and garden maintenance services	68,7	0,9	23	23
	water supply	68,3	-0,3	24	21
	bank accounts	67,3	1,8	25	29
	internet provision	67,1	1,1	26	28
	investment products, private pensions and securities	66,4	2,7	27	30
	mortgages	64,6		28	
	electricity services	63,2	-3,0	29	25
	TV-subscriptions	63,2		30	
<hr/>					
	books, magazines and newspapers	83,0	0,5	1	1
	non-alcoholic drinks	82,3	2,3	2	2
	spectacles and lenses	82,3		3	
	dairy products	82,0		4	
	entertainment goods	81,7	5,2	5	11
	small household appliances	81,7	3,9	6	9
	bread, cereals, rice and pasta	81,7	2,9	7	5
<b>G</b>	alcoholic drinks	81,1	2,4	8	6
<b>O</b>	personal care products	80,9	2,5	9	7
<b>O</b>	other electronic products	80,7	1,5	10	4
	ICT products	80,3	4,0	11	12
<b>D</b>	furniture and furnishings	80,0	2,8	12	10
	large household appliances	79,6	1,8	13	8
<b>S</b>	non prescription medicines	78,9	-0,5	14	3
	house and garden maintenance products	78,5	2,4	15	13
	fruit and vegetables	78,5	3,5	16	15
	clothing and footwear	77,4	2,6	17	16
	meat and meat products	77,4	2,7	18	17
	new cars	74,9	2,3	19	18
	fuel for vehicles	68,9	-0,8	20	19
	second hand cars	65,9	2,7	21	20



## 1.23. Romania

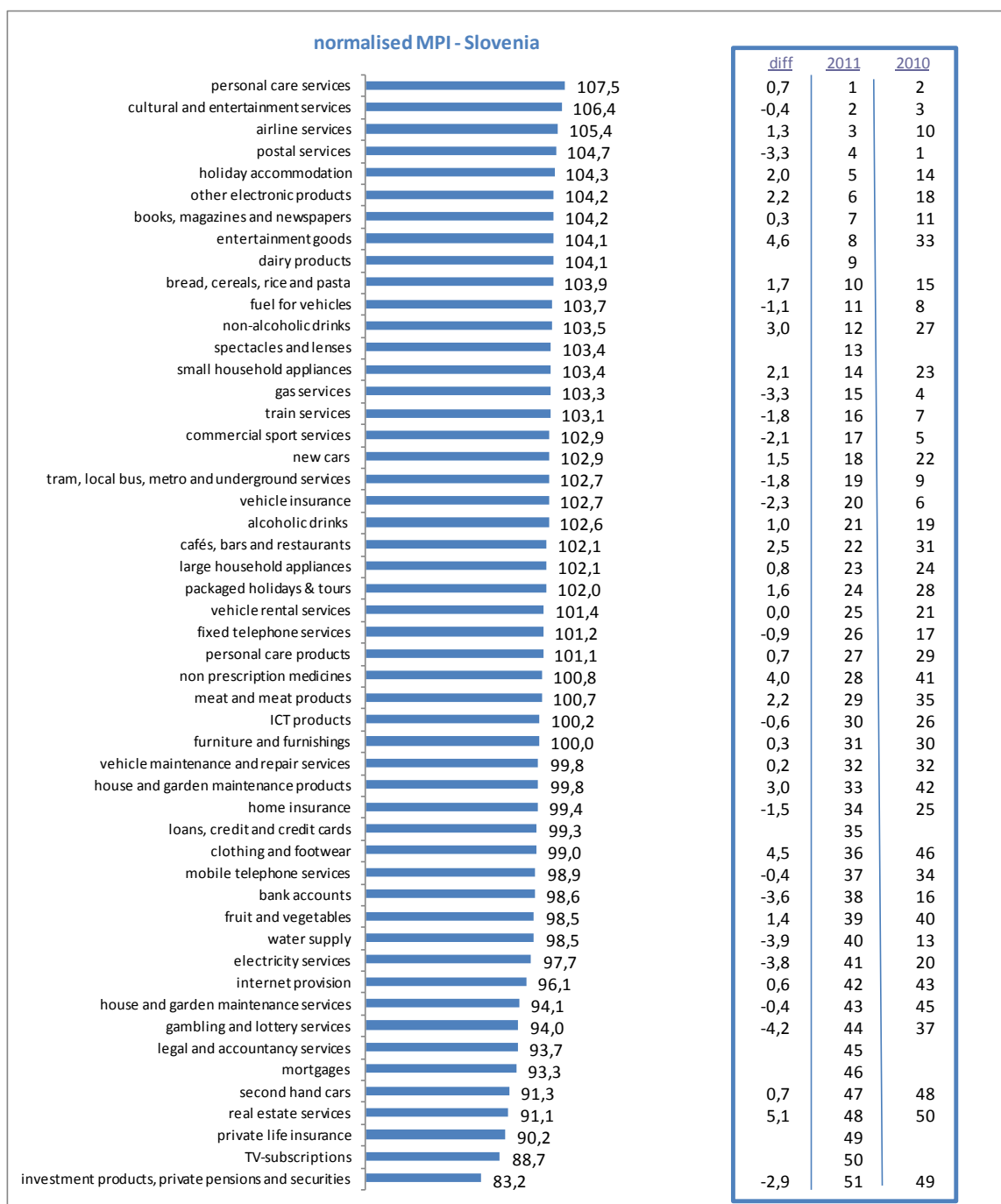


**MPI - Romania**

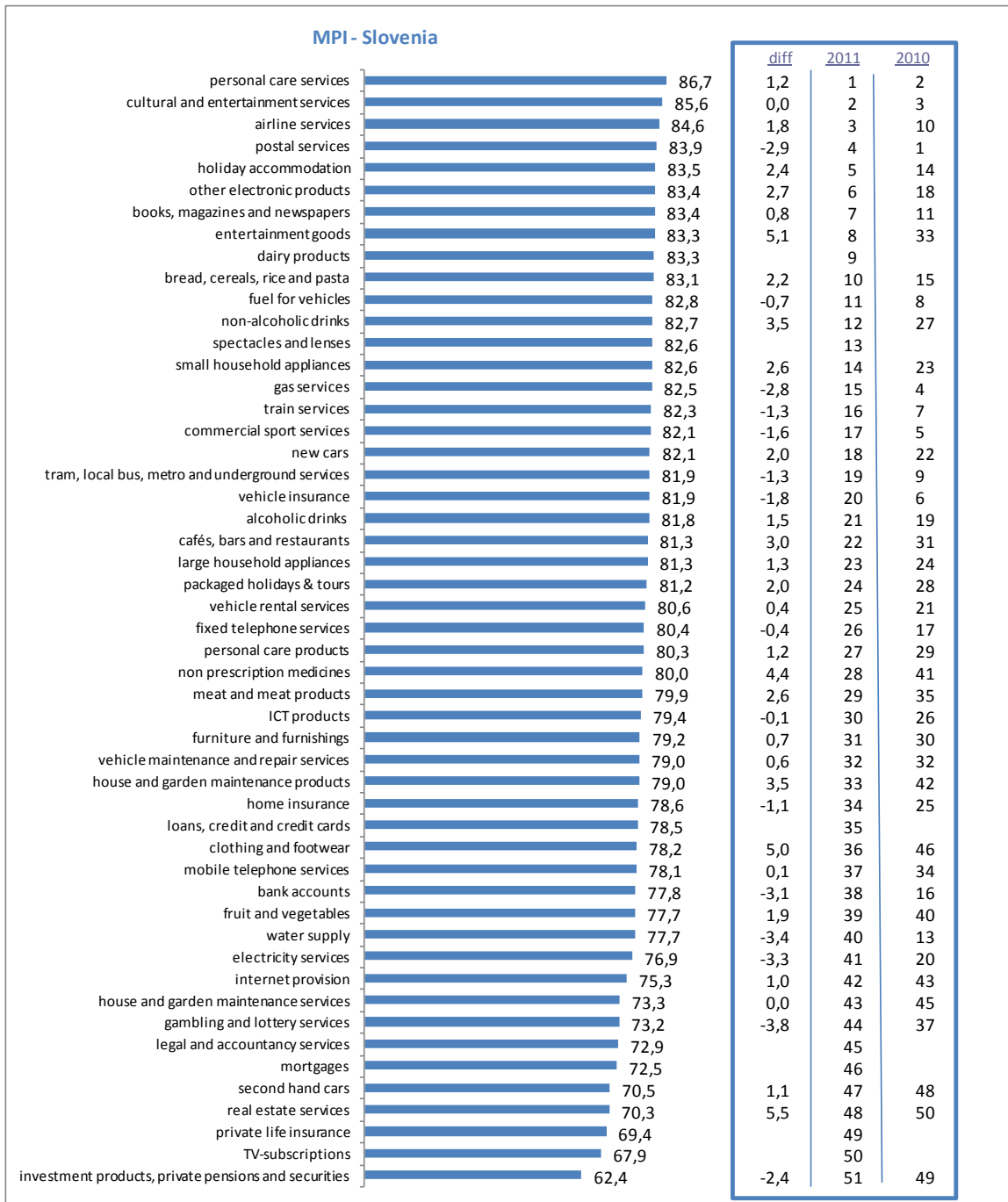
		diff	2011	2010
books, magazines and newspapers	83,4	-0,6	1	1
postal services	82,8	1,7	2	3
airline services	82,2	0,5	3	2
personal care services	81,0	0,1	4	4
cultural and entertainment services	80,9	0,5	5	7
large household appliances	80,3	0,4	6	9
fixed telephone services	79,8	-1,1	7	5
ICT products	79,5	-0,6	8	8
other electronic products	78,4	-0,8	9	10
commercial sport services	78,0	-1,1	10	11
mobile telephone services	77,9	-2,7	11	6
entertainment goods	77,7	2,6	12	21
small household appliances	77,6	0,1	13	13
bread, cereals, rice and pasta	77,4	-0,6	14	12
non-alcoholic drinks	77,4	3,8	15	30
dairy products	77,4		16	
spectacles and lenses	77,3		17	
new cars	77,1	0,7	18	16
non prescription medicines	77,0	3,5	19	32
personal care products	76,8	-0,2	20	14
vehicle rental services	76,6	0,8	21	19
vehicle insurance	76,1	2,3	22	28
furniture and furnishings	75,7	0,6	23	20
home insurance	75,7	-1,1	24	15
packaged holidays & tours	75,5	2,0	25	31
house and garden maintenance products	75,1	0,9	26	25
holiday accommodation	74,9	0,9	27	27
tram, local bus, metro and underground services	74,0	1,1	28	34
gambling and lottery services	73,9	-2,1	29	18
internet provision	73,8	-0,9	30	22
clothing and footwear	73,0	2,7	31	39
cafés, bars and restaurants	72,7	-0,7	32	33
private life insurance	71,6		33	
legal and accountancy services	71,4		34	
bank accounts	71,0	0,3	35	38
house and garden maintenance services	70,9	-1,1	36	37
alcoholic drinks	70,6	1,5	37	41
gas services	70,2	-3,9	38	26
electricity services	69,7	-2,6	39	36
meat and meat products	69,7	0,3	40	40
fuel for vehicles	68,8	-4,8	41	29
TV-subscriptions	68,2		42	
fruit and vegetables	68,1	-6,4	43	23
vehicle maintenance and repair services	68,0	1,3	44	44
water supply	67,8	-1,2	45	42
real estate services	67,3	4,5	46	49
investment products, private pensions and securities	66,6	3,2	47	48
second hand cars	65,8	2,2	48	46
loans, credit and credit cards	65,6		49	
train services	62,7	1,3	50	50
mortgages	60,1		51	

		MPI - Romania			
			diff	2011	2010
	postal services	82,8	1,7	1	2
	airline services	82,2	0,5	2	1
	personal care services	81,0	0,1	3	3
	cultural and entertainment services	80,9	0,5	4	6
	fixed telephone services	79,8	-1,1	5	4
	commercial sport services	78,0	-1,1	6	7
	mobile telephone services	77,9	-2,7	7	5
	vehicle rental services	76,6	0,8	8	11
<b>S</b>	vehicle insurance	76,1	2,3	9	16
<b>E</b>	home insurance	75,7	-1,1	10	8
<b>R</b>	packaged holidays & tours	75,5	2,0	11	17
<b>V</b>	holiday accommodation	74,9	0,9	12	15
<b>I</b>	tram, local bus, metro and underground services	74,0	1,1	13	19
<b>C</b>	gambling and lottery services	73,9	-2,1	14	10
<b>E</b>	internet provision	73,8	-0,9	15	12
<b>S</b>	cafés, bars and restaurants	72,7	-0,7	16	18
	private life insurance	71,6		17	
	legal and accountancy services	71,4		18	
	bank accounts	71,0	0,3	19	22
	house and garden maintenance services	70,9	-1,1	20	21
	gas services	70,2	-3,9	21	14
	electricity services	69,7	-2,6	22	20
	TV-subscriptions	68,2		23	
	vehicle maintenance and repair services	68,0	1,3	24	25
	water supply	67,8	-1,2	25	23
	real estate services	67,3	4,5	26	29
	investment products, private pensions and securities	66,6	3,2	27	28
	loans, credit and credit cards	65,6		28	
	train services	62,7	1,3	29	30
	mortgages	60,1		30	
<b>F</b>					
	books, magazines and newspapers	83,4	-0,6	1	1
	large household appliances	80,3	0,4	2	3
	ICT products	79,5	-0,6	3	2
	other electronic products	78,4	-0,8	4	4
	entertainment goods	77,7	2,6	5	10
	small household appliances	77,6	0,1	6	6
	bread, cereals, rice and pasta	77,4	-0,6	7	5
<b>G</b>	non-alcoholic drinks	77,4	3,8	8	14
<b>O</b>	dairy products	77,4		9	
<b>O</b>	spectacles and lenses	77,3		10	
<b>D</b>	new cars	77,1	0,7	11	8
<b>S</b>	non prescription medicines	77,0	3,5	12	15
	personal care products	76,8	-0,2	13	7
	furniture and furnishings	75,7	0,6	14	9
	house and garden maintenance products	75,1	0,9	15	12
	clothing and footwear	73,0	2,7	16	17
	alcoholic drinks	70,6	1,5	17	19
	meat and meat products	69,7	0,3	18	18
	fuel for vehicles	68,8	-4,8	19	13
	fruit and vegetables	68,1	-6,4	20	11
	second hand cars	65,8	2,2	21	20

## 1.24. Slovenia

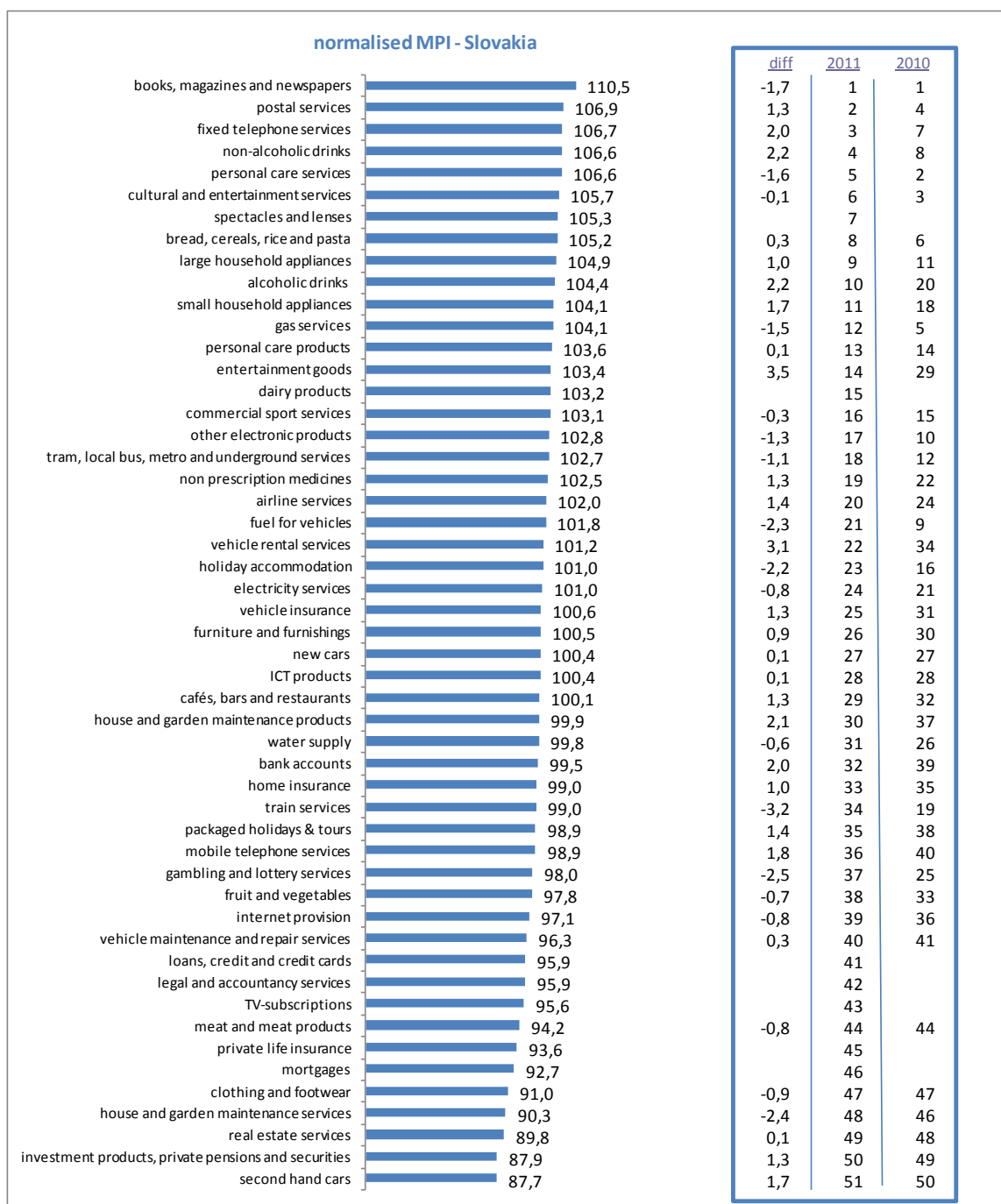


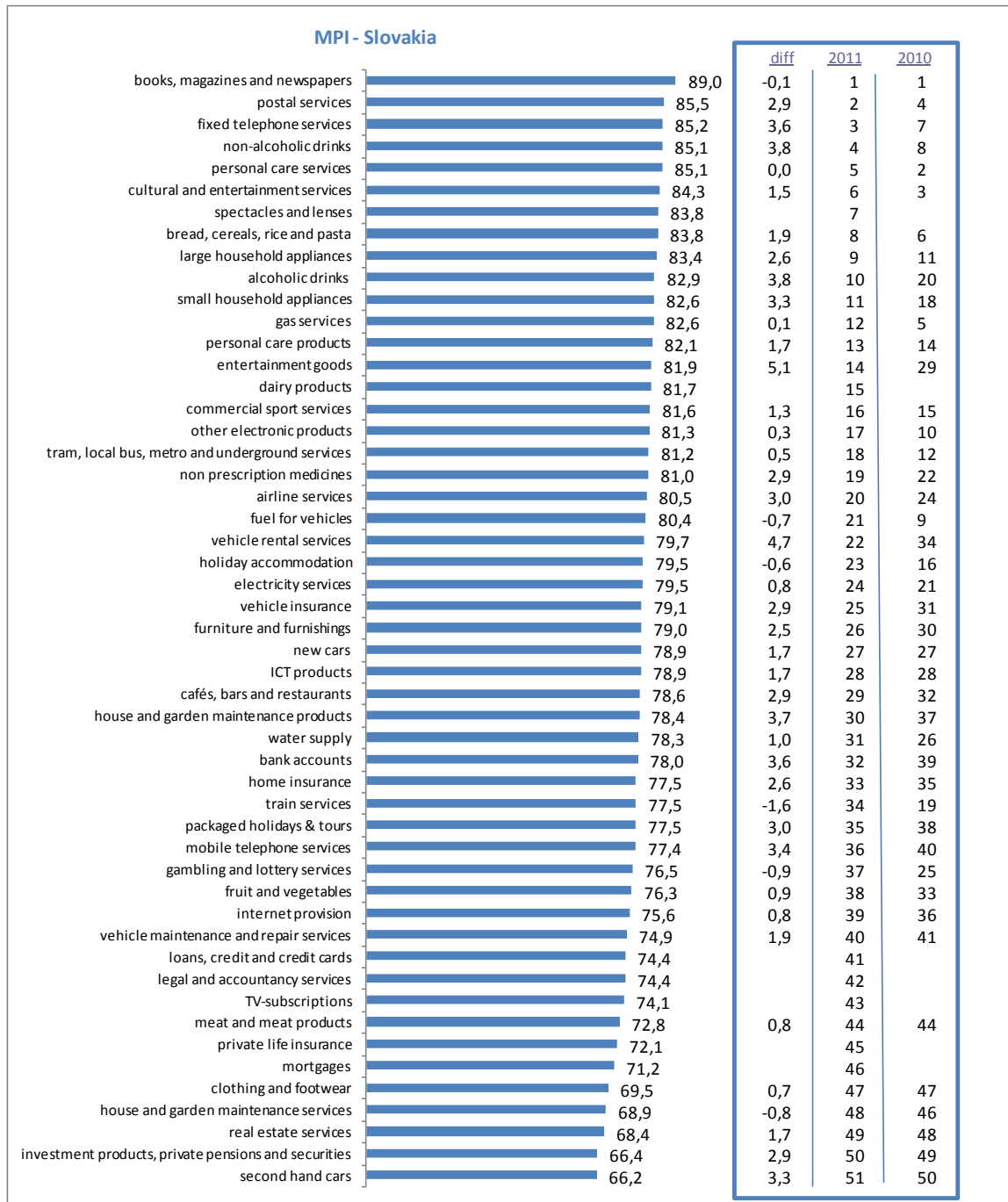
**MPI - Slovenia**



		MPI - Slovenia			
			diff	2011	2010
	personal care services	86,7	1,2	1	2
	cultural and entertainment services	85,6	0,0	2	3
	airline services	84,6	1,8	3	9
	postal services	83,9	-2,9	4	1
	holiday accommodation	83,5	2,4	5	12
	gas services	82,5	-2,8	6	4
	train services	82,3	-1,3	7	7
	commercial sport services	82,1	-1,6	8	5
	tram, local bus, metro and underground services	81,9	-1,3	9	8
	vehicle insurance	81,9	-1,8	10	6
<b>E</b>	cafés, bars and restaurants	81,3	3,0	11	19
<b>R</b>	packaged holidays & tours	81,2	2,0	12	18
<b>V</b>	vehicle rental services	80,6	0,4	13	16
<b>I</b>	fixed telephone services	80,4	-0,4	14	14
	vehicle maintenance and repair services	79,0	0,6	15	20
<b>C</b>	home insurance	78,6	-1,1	16	17
	loans, credit and credit cards	78,5		17	
<b>E</b>	mobile phone services	78,1	0,1	18	21
<b>S</b>	bank accounts	77,8	-3,1	19	13
	water supply	77,7	-3,4	20	11
	electricity services	76,9	-3,3	21	15
	internet provision	75,3	1,0	22	25
	house and garden maintenance services	73,3	0,0	23	27
	gambling and lottery services	73,2	-3,8	24	22
	legal and accountancy services	72,9		25	
	mortgages	72,5		26	
	real estate services	70,3	5,5	27	30
	private life insurance	69,4		28	
	TV-subscriptions	67,9		29	
	investment products, private pensions and securities	62,4	-2,4	30	29
<b>G</b>					
	other electronic products	83,4	2,7	1	4
	books, magazines and newspapers	83,4	0,8	2	2
	entertainment goods	83,3	5,1	3	13
	dairy products	83,3		4	
	bread, cereals, rice and pasta	83,1	2,2	5	3
	fuel for vehicles	82,8	-0,7	6	1
	non-alcoholic drinks	82,7	3,5	7	10
<b>G</b>	spectacles and lenses	82,6		8	
<b>O</b>	small household appliances	82,6	2,6	9	7
<b>O</b>	new cars	82,1	2,0	10	6
<b>O</b>	alcoholic drinks	81,8	1,5	11	5
<b>D</b>	large household appliances	81,3	1,3	12	8
<b>S</b>	personal care products	80,3	1,2	13	11
	non prescription medicines	80,0	4,4	14	17
	meat and meat products	79,9	2,6	15	14
	ICT products	79,4	-0,1	16	9
	furniture and furnishings	79,2	0,7	17	12
	house and garden maintenance products	79,0	3,5	18	18
	clothing and footwear	78,2	5,0	19	19
	fruit and vegetables	77,7	1,9	20	16
	second hand cars	70,5	1,1	21	20

## 1.25. Slovakia

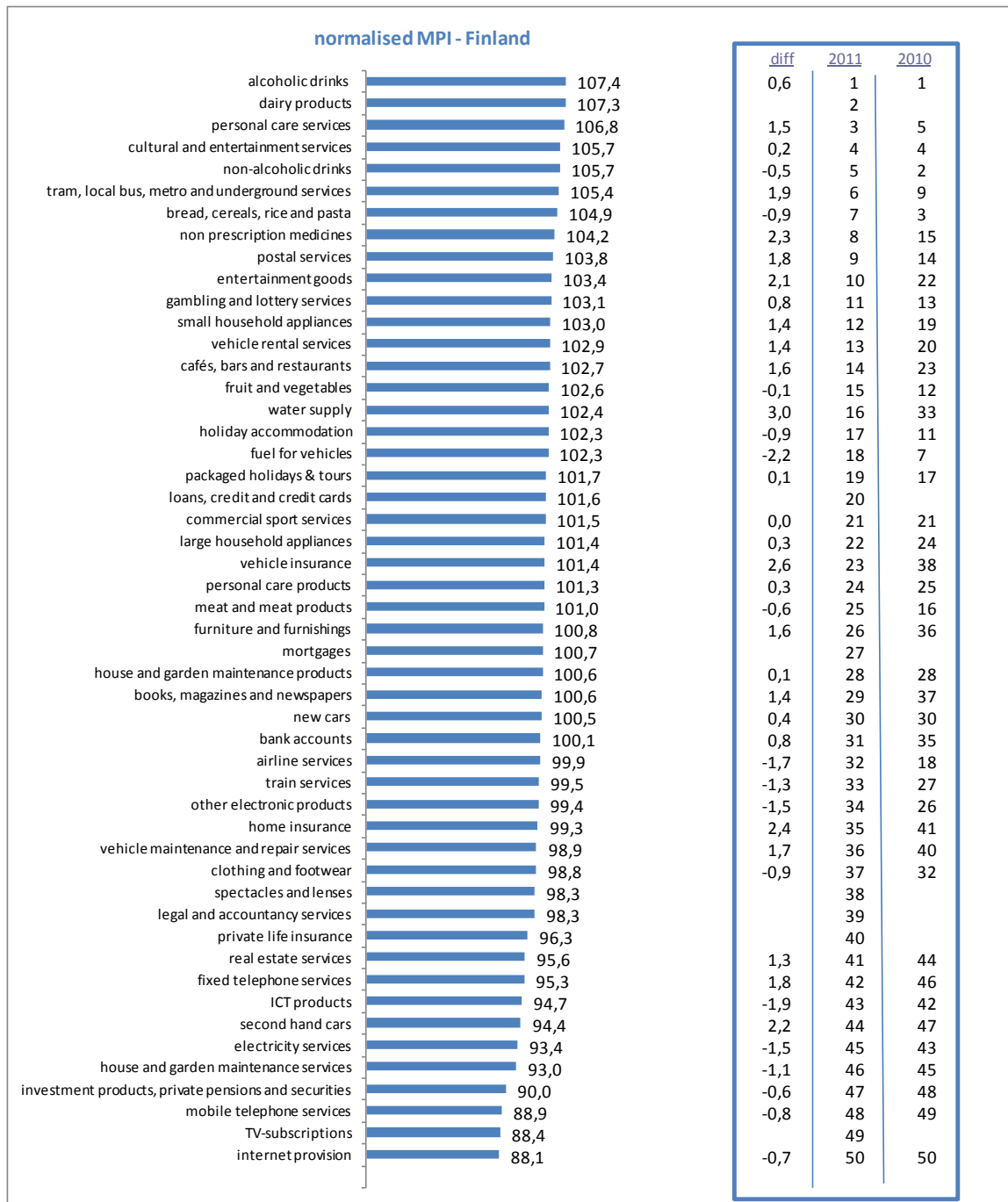






		MPI - Slovakia			
			diff	2011	2010
	postal services	85,5	2,9	1	3
	fixed telephone services	85,2	3,6	2	5
	personal care services	85,1	0,0	3	1
	cultural and entertainment services	84,3	1,5	4	2
	gas services	82,6	0,1	5	4
	commercial sport services	81,6	1,3	6	8
	tram, local bus, metro and underground services	81,2	0,5	7	6
	airline services	80,5	3,0	8	13
<b>S</b>	vehicle rental services	79,7	4,7	9	18
<b>E</b>	holiday accommodation	79,5	-0,6	10	9
<b>R</b>	electricity services	79,5	0,8	11	12
<b>V</b>	vehicle insurance	79,1	2,9	12	16
<b>I</b>	cafés, bars and restaurants	78,6	2,9	13	17
<b>C</b>	water supply	78,3	1,0	14	15
<b>E</b>	bank accounts	78,0	3,6	15	22
<b>S</b>	home insurance	77,5	2,6	16	19
	train services	77,5	-1,6	17	11
	packaged holidays & tours	77,5	3,0	18	21
	mobile telephone services	77,4	3,4	19	23
	gambling and lottery services	76,5	-0,9	20	14
	internet provision	75,6	0,8	21	20
	vehicle maintenance and repair services	74,9	1,9	22	24
	loans, credit and credit cards	74,4		23	
	legal and accountancy services	74,4		24	
	TV-subscriptions	74,1		25	
	private life insurance	72,1		26	
	mortgages	71,2		27	
	house and garden maintenance services	68,9	-0,8	28	28
	real estate services	68,4	1,7	29	29
	investment products, private pensions and securities	66,4	2,9	30	30
f					
	books, magazines and newspapers	89,0	-0,1	1	1
	non-alcoholic drinks	85,1	3,8	2	3
	spectacles and lenses	83,8		3	
	bread, cereals, rice and pasta	83,8	1,9	4	2
	large household appliances	83,4	2,6	5	6
	alcoholic drinks	82,9	3,8	6	9
<b>G</b>	small household appliances	82,6	3,3	7	8
<b>O</b>	personal care products	82,1	1,7	8	7
<b>O</b>	entertainment goods	81,9	5,1	9	14
<b>D</b>	dairy products	81,7		10	
<b>S</b>	other electronic products	81,3	0,3	11	5
	non prescription medicines	81,0	2,9	12	10
	fuel for vehicles	80,4	-0,7	13	4
	furniture and furnishings	79,0	2,5	14	15
	new cars	78,9	1,7	15	12
	ICT products	78,9	1,7	16	13
	house and garden maintenance products	78,4	3,7	17	17
	fruit and vegetables	76,3	0,9	18	16
	meat and meat products	72,8	0,8	19	18
	clothing and footwear	69,5	0,7	20	19
	second hand cars	66,2	3,3	21	20

## 1.26. Finland

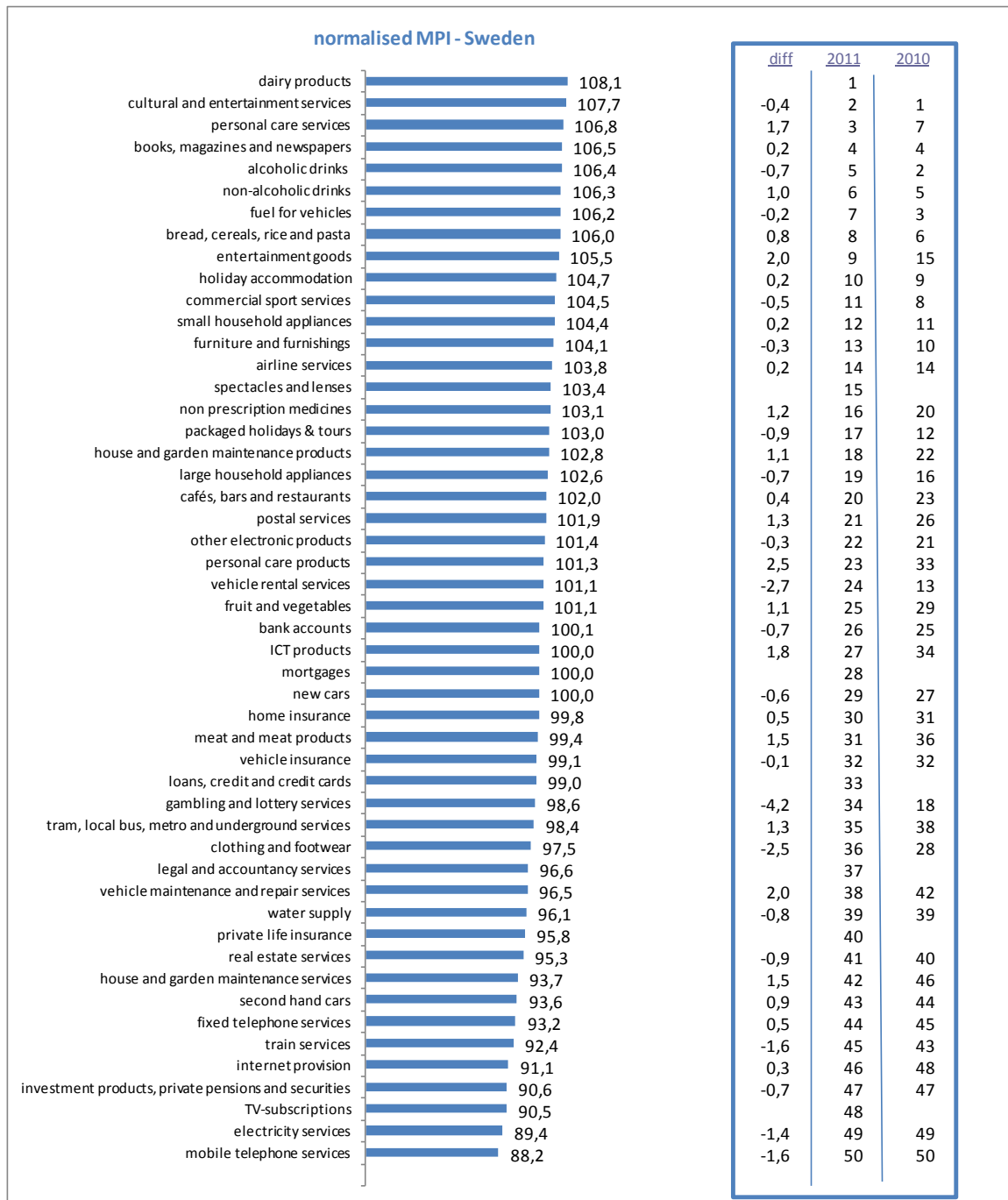


**MPI - Finland**

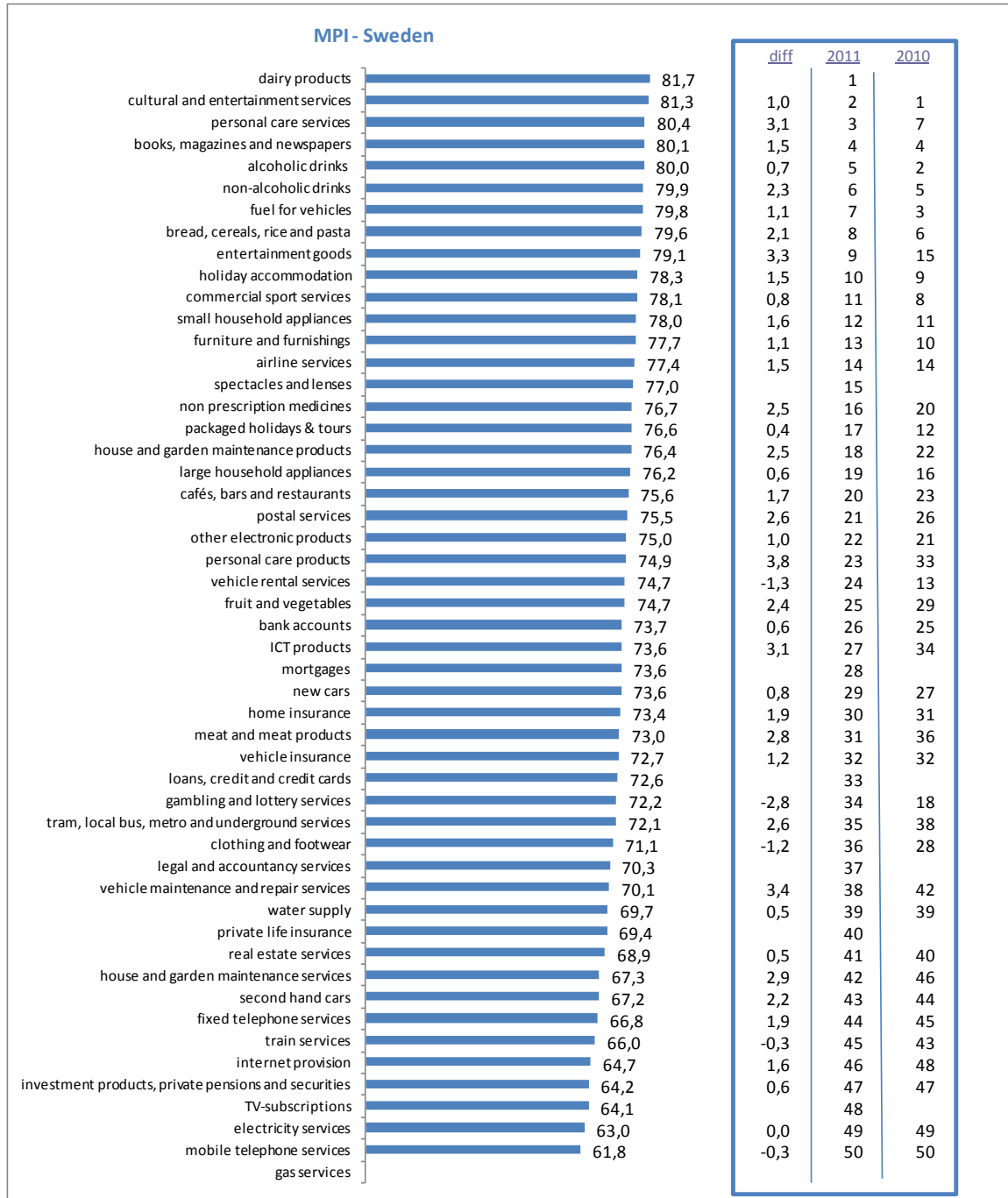
		diff	2011	2010
alcoholic drinks	87,7	0,7	1	1
dairy products	87,6		2	
personal care services	87,0	1,6	3	5
cultural and entertainment services	86,0	0,3	4	4
non-alcoholic drinks	86,0	-0,4	5	2
tram, local bus, metro and underground services	85,7	2,0	6	9
bread, cereals, rice and pasta	85,2	-0,7	7	3
non prescription medicines	84,5	2,5	8	15
postal services	84,0	2,0	9	14
entertainment goods	83,7	2,2	10	22
gambling and lottery services	83,3	0,9	11	13
small household appliances	83,3	1,6	12	19
vehicle rental services	83,1	1,5	13	20
cafés, bars and restaurants	83,0	1,8	14	23
fruit and vegetables	82,9	0,0	15	12
water supply	82,7	3,1	16	33
holiday accommodation	82,6	-0,8	17	11
fuel for vehicles	82,6	-2,1	18	7
packaged holidays & tours	82,0	0,2	19	17
loans, credit and credit cards	81,9		20	
commercial sport services	81,8	0,1	21	21
large household appliances	81,7	0,5	22	24
vehicle insurance	81,6	2,8	23	38
personal care products	81,6	0,4	24	25
meat and meat products	81,3	-0,5	25	16
furniture and furnishings	81,0	1,7	26	36
mortgages	81,0		27	
house and garden maintenance products	80,9	0,3	28	28
books, magazines and newspapers	80,8	1,6	29	37
new cars	80,8	0,6	30	30
bank accounts	80,4	1,0	31	35
airline services	80,2	-1,6	32	18
train services	79,8	-1,2	33	27
other electronic products	79,7	-1,4	34	26
home insurance	79,6	2,5	35	41
vehicle maintenance and repair services	79,2	1,8	36	40
clothing and footwear	79,1	-0,7	37	32
spectacles and lenses	78,6		38	
legal and accountancy services	78,6		39	
private life insurance	76,6		40	
real estate services	75,8	1,5	41	44
fixed telephone services	75,6	1,9	42	46
ICT products	74,9	-1,8	43	42
second hand cars	74,7	2,3	44	47
electricity services	73,7	-1,3	45	43
house and garden maintenance services	73,3	-1,0	46	45
investment products, private pensions and securities	70,3	-0,5	47	48
mobile telephone services	69,1	-0,7	48	49
TV-subscriptions	68,6		49	
internet provision	68,4	-0,6	50	50
gas services				

		MPI - Finland			
			diff	2011	2010
	personal care services	87,0	1,6	1	2
	cultural and entertainment services	86,0	0,3	2	1
	tram, local bus, metro and underground services	85,7	2,0	3	5
	postal services	84,0	2,0	4	8
	gambling and lottery services	83,3	0,9	5	7
	vehicle rental services	83,1	1,5	6	11
	cafés, bars and restaurants	83,0	1,8	7	13
	water supply	82,7	3,1	8	17
<b>S</b>	holiday accommodation	82,6	-0,8	9	6
<b>E</b>	packaged holidays & tours	82,0	0,2	10	9
<b>R</b>	loans, credit and credit cards	81,9		11	
<b>V</b>	commercial sport services	81,8	0,1	12	12
<b>I</b>	vehicle insurance	81,6	2,8	13	20
<b>C</b>	mortgages	81,0		14	
<b>E</b>	bank accounts	80,4	1,0	15	19
<b>S</b>	airline services	80,2	-1,6	16	10
	train services	79,8	-1,2	17	14
	home insurance	79,6	2,5	18	23
	vehicle maintenance and repair services	79,2	1,8	19	22
	legal and accountancy services	78,6		20	
	private life insurance	76,6		21	
	real estate services	75,8	1,5	22	25
	fixed telephone services	75,6	1,9	23	27
	electricity services	73,7	-1,3	24	24
	house and garden maintenance services	73,3	-1,0	25	26
	investment products, private pensions and securities	70,3	-0,5	26	28
	mobile telephone services	69,1	-0,7	27	29
	TV-subscriptions	68,6		28	
	internet provision	68,4	-0,6	29	30
€					
	alcoholic drinks	87,7	0,7	1	1
	dairy products	87,5		2	
	non-alcoholic drinks	86,0	-0,4	3	2
	bread, cereals, rice and pasta	85,2	-0,7	4	3
	non prescription medicines	84,5	2,5	5	7
	entertainment goods	83,7	2,2	6	10
	small household appliances	83,3	1,6	7	9
<b>G</b>	fruit and vegetables	82,9	0,0	8	6
<b>O</b>	fuel for vehicles	82,6	-2,1	9	4
<b>O</b>	large household appliances	81,7	0,5	10	11
<b>D</b>	personal care products	81,6	0,4	11	12
<b>S</b>	meat and meat products	81,3	-0,5	12	8
	furniture and furnishings	81,0	1,7	13	17
	house and garden maintenance products	80,9	0,3	14	14
	books, magazines and newspapers	80,8	1,6	15	18
	new cars	80,8	0,6	16	15
	other electronic products	79,7	-1,4	17	13
	clothing and footwear	79,1	-0,7	18	16
	spectacles and lenses	78,6		19	
	ICT products	74,9	-1,8	20	19
	second hand cars	74,7	2,3	21	20

## 1.27. Sweden

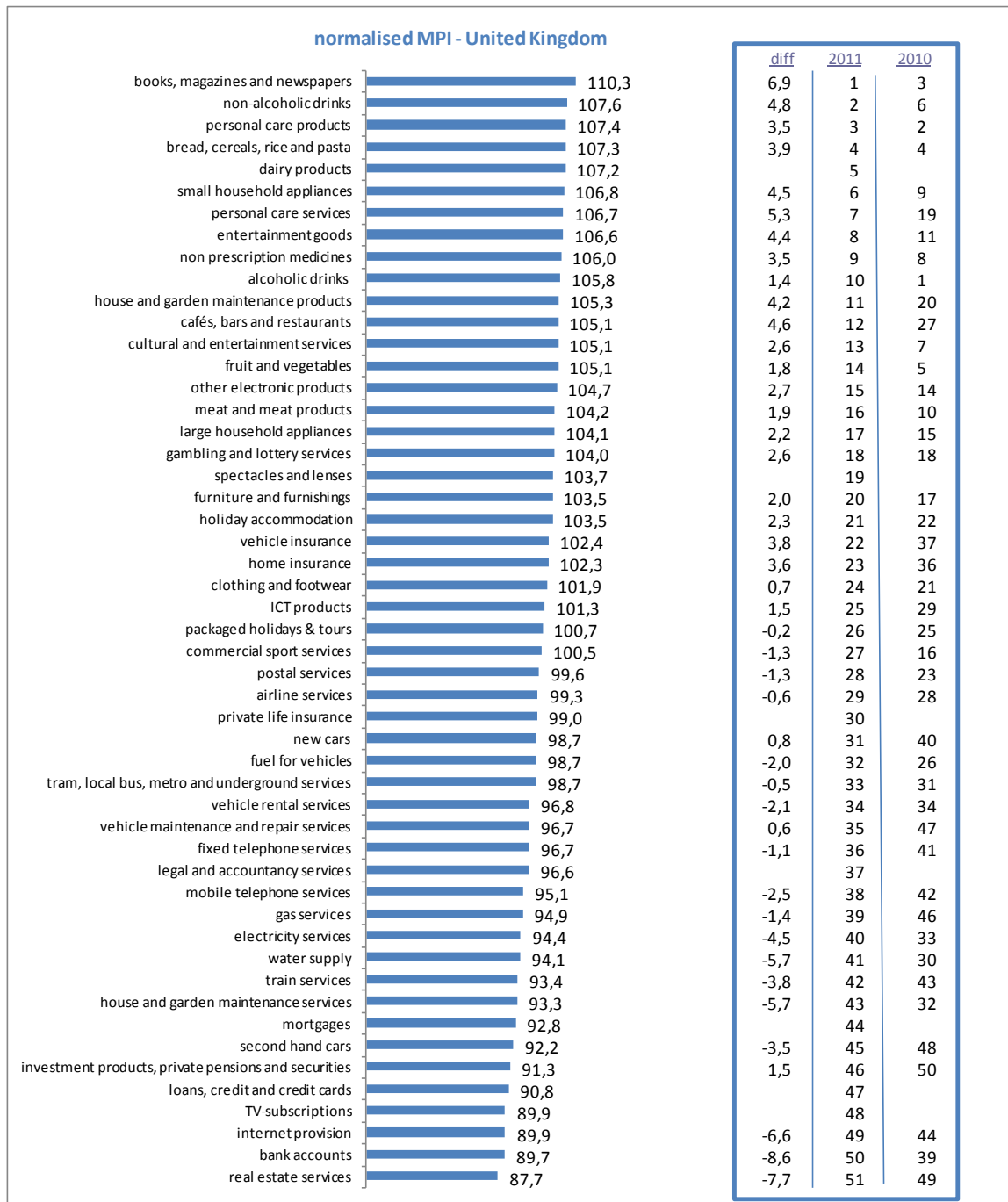


**MPI - Sweden**



		MPI - Sweden		
		diff	2011	2010
	cultural and entertainment services	81,3	1,0	1
	personal care services	80,4	3,1	2
	holiday accommodation	78,3	1,5	3
	commercial sport services	78,1	0,8	4
	airline services	77,4	1,5	5
	packaged holidays & tours	76,6	0,4	6
	cafés, bars and restaurants	75,6	1,7	7
	postal services	75,5	2,6	8
<b>S</b>	vehicle rental services	74,7	-1,3	9
<b>E</b>	bank accounts	73,7	0,6	10
	mortgages	73,6		11
<b>R</b>	home insurance	73,4	1,9	12
<b>V</b>	vehicle insurance	72,7	1,2	13
<b>I</b>	loans, credit and credit cards	72,6		14
<b>C</b>	gambling and lottery services	72,2	-2,8	15
	tram, local bus, metro and underground services	72,1	2,6	16
<b>E</b>	legal and accountancy services	70,3		17
<b>S</b>	vehicle maintenance and repair services	70,1	3,4	18
	water supply	69,7	0,5	19
	private life insurance	69,4		20
	real estate services	68,9	0,5	21
	house and garden maintenance services	67,3	2,9	22
	fixed telephone services	66,8	1,9	23
	train services	66,0	-0,3	24
	internet provision	64,7	1,6	25
	investment products, private pensions and securities	64,2	0,6	26
	TV-subscriptions	64,1		27
	electricity services	63,0	0,0	28
	mobile telephone services	61,8	-0,3	29
€				
	dairy products	81,7		1
	books, magazines and newspapers	80,1	1,5	2
	alcoholic drinks	80,0	0,7	3
	non-alcoholic drinks	79,9	2,3	4
	fuel for vehicles	79,8	1,1	5
	bread, cereals, rice and pasta	79,6	2,1	6
	entertainment goods	79,1	3,3	7
<b>G</b>	small household appliances	78,0	1,6	8
<b>O</b>	furniture and furnishings	77,7	1,1	9
<b>O</b>	spectacles and lenses	77,0		10
<b>D</b>	non prescription medicines	76,7	2,5	11
<b>S</b>	house and garden maintenance products	76,4	2,5	12
	large household appliances	76,2	0,6	13
	other electronic products	75,0	1,0	14
	personal care products	74,9	3,8	15
	fruit and vegetables	74,7	2,4	16
	ICT products	73,6	3,1	17
	new cars	73,6	0,8	18
	meat and meat products	73,0	2,8	19
	clothing and footwear	71,1	-1,2	20
	second hand cars	67,2	2,2	21

## 1.28. United Kingdom





**MPI - United Kingdom**

		diff	2011	2010
books, magazines and newspapers	87,7	5,5	1	3
non-alcoholic drinks	85,0	3,4	2	6
personal care products	84,8	2,1	3	2
bread, cereals, rice and pasta	84,7	2,5	4	4
dairy products	84,6		5	
small household appliances	84,2	3,1	6	9
personal care services	84,1	3,9	7	19
entertainment goods	84,1	3,0	8	11
non prescription medicines	83,4	2,1	9	8
alcoholic drinks	83,2	0,0	10	1
house and garden maintenance products	82,7	2,8	11	20
cafés, bars and restaurants	82,6	3,2	12	27
cultural and entertainment services	82,5	1,2	13	7
fruit and vegetables	82,5	0,4	14	5
other electronic products	82,1	1,3	15	14
meat and meat products	81,6	0,5	16	10
large household appliances	81,5	0,8	17	15
gambling and lottery services	81,4	1,2	18	18
spectacles and lenses	81,1		19	
furniture and furnishings	80,9	0,6	20	17
holiday accommodation	80,9	1,0	21	22
vehicle insurance	79,8	2,4	22	37
home insurance	79,7	2,2	23	36
clothing and footwear	79,3	-0,7	24	21
ICT products	78,8	0,1	25	29
packaged holidays & tours	78,1	-1,5	26	25
commercial sport services	77,9	-2,7	27	16
postal services	77,1	-2,7	28	23
airline services	76,7	-2,0	29	28
private life insurance	76,4		30	
new cars	76,1	-0,5	31	40
fuel for vehicles	76,1	-3,4	32	26
tram, local bus, metro and underground services	76,1	-1,9	33	31
vehicle rental services	74,2	-3,4	34	34
vehicle maintenance and repair services	74,1	-0,8	35	47
fixed telephone services	74,1	-2,5	36	41
legal and accountancy services	74,1		37	
mobile telephone services	72,5	-3,9	38	42
gas services	72,3	-2,8	39	46
electricity services	71,8	-5,9	40	33
water supply	71,5	-7,0	41	30
train services	70,8	-5,2	42	43
house and garden maintenance services	70,7	-7,1	43	32
mortgages	70,2		44	
second hand cars	69,6	-4,9	45	48
investment products, private pensions and securities	68,7	0,1	46	50
loans, credit and credit cards	68,2		47	
TV-subscriptions	67,3		48	
internet provision	67,3	-8,0	49	44
bank accounts	67,1	-10,0	50	39
real estate services	65,1	-9,1	51	49

		diff		2011	2010
<b>MPI - United Kingdom</b>					
	personal care services	84,1	3,9	1	5
	cafés, bars and restaurants	82,6	3,2	2	10
	cultural and entertainment services	82,5	1,2	3	1
	gambling and lottery services	81,4	1,2	4	4
	holiday accommodation	80,9	1,0	5	6
	vehicle insurance	79,8	2,4	6	19
	home insurance	79,7	2,2	7	18
	packaged holidays & tours	78,1	-1,5	8	9
<b>S</b>	commercial sport services	77,9	-2,7	9	3
	postal services	77,1	-2,7	10	7
<b>E</b>	airline services	76,7	-2,0	11	11
<b>R</b>	private life insurance	76,4		12	
<b>V</b>	tram, local bus, metro and underground services	76,1	-1,9	13	13
	vehicle rental services	74,2	-3,4	14	16
<b>I</b>	vehicle maintenance and repair services	74,1	-0,8	15	28
<b>C</b>	fixed telephone services	74,1	-2,5	16	22
	legal and accountancy services	74,1		17	
<b>E</b>	mobile telephone services	72,5	-3,9	18	23
<b>S</b>	gas services	72,3	-2,8	19	27
	electricity services	71,8	-5,9	20	15
	water supply	71,5	-7,0	21	12
	train services	70,8	-5,2	22	24
	house and garden maintenance services	70,7	-7,1	23	14
	mortgages	70,2		24	
	investment products, private pensions and securities	68,7	0,1	25	30
	loans, credit and credit cards	68,2		26	
	TV-subscriptions	67,3		27	
	internet provision	67,3	-8,0	28	25
	bank accounts	67,1	-10,0	29	21
	real estate services	65,1	-9,1	30	29
<b>G</b>					
	books, magazines and newspapers	87,7	5,5	1	3
	non-alcoholic drinks	85,0	3,4	2	6
	personal care products	84,8	2,1	3	2
	bread, cereals, rice and pasta	84,7	2,5	4	4
	dairy products	84,6		5	
	small household appliances	84,2	3,1	6	8
	entertainment goods	84,1	3,0	7	10
<b>O</b>	non prescription medicines	83,4	2,1	8	7
	alcoholic drinks	83,2	0,0	9	1
<b>O</b>	house and garden maintenance products	82,7	2,8	10	15
	fruit and vegetables	82,5	0,4	11	5
<b>D</b>	other electronic products	82,1	1,3	12	12
	meat and meat products	81,6	0,5	13	9
<b>S</b>	large household appliances	81,5	0,8	14	13
	spectacles and lenses	81,1		15	
	furniture and furnishings	80,9	0,6	16	14
	clothing and footwear	79,3	-0,7	17	16
	ICT products	78,8	0,1	18	18
	new cars	76,1	-0,5	19	19
	fuel for vehicles	76,1	-3,4	20	17
	second hand cars	69,6	-4,9	21	20