



# MONITORING CONSUMER MARKETS IN THE EUROPEAN UNION 2017

## Final Report - Part I

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# **Monitoring consumer markets in the European Union 2017**

Final Report – Part I

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## 1. EXECUTIVE SUMMARY

This report describes the results of the sixth wave of the consumer Market Monitoring Survey (MMS) carried out by GfK for the Consumers, Health, Agriculture and Food Executive Agency (CHAFAEA). The fieldwork took place in spring 2017, following up on previous waves between 2010 and 2015. It evaluates 40 consumer markets in the 28 EU Member States as well as in Norway and Iceland. The primary goal of this study is to measure the performance of a variety of markets, based on consumer experiences and to assess the evolution in market performance. A high degree of comparability between the 2017 and 2015 waves is ensured, because the core survey questionnaire remained the same.

Key to this monitoring is the Market Performance Indicator (MPI). It is a composite index, measuring the perceived performance of a given market. The five components are comparability, trust, problems & detriment, expectations, and choice. The MPI is calculated EU-wide, as well as for specific markets and regions.

For the EU28 the average MPI for 2017 is 80.2, with an increase of 0.3 points compared to 2015 and of 3.3 points compared to 2013. The improvement observed over the last two years is therefore less pronounced compared to that seen between 2013 and 2015. Nevertheless, the MPI showed an increase for both the goods market (+0.1) and services markets (+0.3) in the EU28. The MPI increase at EU level, between 2015 and 2017, is mainly driven by a better performance in the Eastern region of the EU (+1.5) while the remaining regions have been showing a stable performance. In absolute terms, however, the markets in the Western region performed better than the EU28 average, whereas they performed worse in all other regions.

The best performing goods markets in terms of MPI score are "Spectacles and lenses", "Small household appliances" and "Dairy products" – three sectors that were monitored in 2013, but not in the 2015 wave. Conversely, the poorest performing goods markets are "Second hand cars", "New cars" and "Meat and meat products". Two goods markets saw a decrease in performance compared to the previous wave. These concern the markets of "New cars" (-0.6) and "Electronic products" (-0.4). The majority of goods markets, nevertheless, gained in performance. The MPI score increased most prominently in the "Fuel for vehicles" market (+0.9), which was amongst the bottom three in the previous wave.

For the services markets, the top three markets in terms of MPI are "Personal Care Services", "Holiday accommodation", and "Packaged Holidays and Tours". The market of "Holiday accommodation" was also amongst the top three in 2015, whereas the "Personal Care Services" market was not monitored in 2015. The three poorest performing services markets are the same as those in 2013 and 2015. These are "Real estate services", "Investment products, private personal pensions and securities" and "Mortgages". In spite of this low score, the "Mortgages" market gained most in performance compared to 2015 (+2.0), together with "Water supply" (+1.2) and "Gas services" (+1.1). Whereas the performance of all services markets had advanced between 2013 and 2015, the MPI scores decreased for several services markets in the present wave. The sharpest decrease is found in the "Vehicle maintenance and repair services" (-0.9), "Real estate services" (-0.7) and "Vehicle insurance" (-0.5) markets.

The report furthermore elaborates on the five components of the MPI: comparability, trust, problems & detriment, expectations and choice. For each component, the respondents rated its importance. The difference in perceived importance amongst the five components is limited, as each component's importance varies between 19% and 21%. In terms of performance, certain components scored higher compared to 2015. A marginal increase in the satisfaction with choice (+0.03) is recorded, with approximately two-thirds of respondents being highly satisfied with the available choice (64%). Furthermore, a lower proportion of individuals faced a problem (-1.1pp) and fewer detriment was observed (-0.2) than in the 2015 wave. Other components changed only slightly compared to the previous wave, with marginal increases observed in the comparability (+0.03) and trust (+0.04) components.



In addition to the components of the MPI, aspects related to complaints and switching providers were investigated. In total 77% of the respondents who experienced a problem decided to complain, a 2.1pp decrease compared to 2015. As in previous waves, complaints are primarily directed at the seller or service provider (61%). When considering the proportion of consumers who switched providers, 9% of them indicated having switched, which is a 1.1pp decrease compared to the previous wave. In spite of the decrease in the proportion of consumers that had switched, the ease of switching (7.7) is higher than in 2015 (+0.1). As for the reasons why they did not switch, the respondents indicated primarily that they are not interested in it (69%).

Markets were further analysed by grouping them into nine market clusters. The ranking of these clusters is calculated based on the underlying scores and the performance is analysed in terms of quartiles. All six market clusters that are comparable to 2015 show an improvement in the average MPI score, except for the "Telecoms" market cluster, which shows a slight decrease. In total, five out of the six market clusters that contain comparable markets with respect to 2015 demonstrate a stable performance since 2015 with respect to the rest of the market clusters, remaining in the same respective quartiles. The only exception is the "Insurance services" market cluster, which has moved from the high performing quartile to a middle to high performing quartile. The "Telecoms" market cluster has remained in the middle to low performing quartile since 2010, while the "Automotive goods" and "Banking services" clusters have remained in the low performing quartile since 2010.

The socio-demographic characteristics of the respondents also relate to their MPI ratings. Consumers' financial status has the strongest link to all five components of the MPI. The more favourable financial circumstances consumers report to be in, the higher they tend to rate market performance. Across the different MPI components, financial status is linked most strongly to the trust component. Consumer's financial status is also the factor that shows the strongest link with the MPI in eight out of the nine clusters analysed.

Finally, the survey also investigated the market penetration, i.e., the proportion of the population who had bought a certain product or service during the reference period. The highest market penetration is found for "Dairy products" (91%), "Meat and meat products" (88%) and "Clothing and footwear" (87%). The lowest market penetration is recorded for "Real estate services" (21%), "New cars" (22%), and "Vehicle rental services" (24%) – which is in line with the results from 2015.

## 2. INTRODUCTION

### 2.1. Introduction to the sixth wave of the Market Monitoring Survey

This report presents results from the sixth wave of the consumer Market Monitoring Survey (MMS) carried out in 2017 for the Consumers, Health, Agriculture and Food Executive Agency (CHAFAEA).

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, GfK was commissioned by the European Commission (EC) to perform a large-scale consumer market monitoring survey evaluating 50 goods and services markets in all EU Member States, Norway and Iceland, representing the first wave of the study. The general aim of the survey is to provide data for the Consumer Markets Scoreboard, yielding information on a large number of consumer markets in terms of several dimensions that contribute to their performance and growth: comparability, trust, consumer problems, detriment, complaints, expectations, and choice.

The present report is based on the results of the sixth wave of the survey, which was carried out between April and July of 2017, evaluating 40 markets in the 28 Member States of the EU, as well as Norway and Iceland. While the approach in this sixth wave is largely comparable to the one taken in 2015, some minor changes have been made to certain aspects of the survey. This introductory section aims to outline the specific context in which the study was conducted. In addition, it provides a short description of the technical aspects of the survey and indicates the main survey and methodological differences in comparison to the previous wave of the study, which was conducted in 2015.

### 2.2. General background and objective of the survey

Well-functioning consumer markets are of crucial importance for achieving the fundamental objectives of the internal market of the European Union. Therefore, understanding EU citizens' perceptions of key 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.

The general aim of the Market Monitoring Survey is to assess consumer experiences and the perceived conditions of the consumer markets in all EU Member States, as well as Norway and Iceland. In order to ensure that the results are based on concrete consumer experiences in the relevant markets, only consumers with purchasing experience in one of the surveyed markets in a specific time frame are included in the survey.

The desired outcome of the survey is as follows:

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

## 2.3. Survey description

This section presents the survey in more detail, including the topics, markets and countries included in the 2017 wave of the survey, as well as differences with previous waves.

### 2.3.1. Screening

The target population includes all people aged 18 and above, resident in the country surveyed and having sufficient command of (one of) the respective national language(s) to answer the questionnaire. In addition, only persons "living in private households" are selected, excluding prisoners, as well as residents of retirement homes, etc. which are difficult to contact in a telephone survey.

Furthermore, a respondent is only identified as part of the target population if he or she qualifies for a specific market, fulfilling the following conditions:

- Purchase of the product or services for the relevant market based on a detailed market description – products or services provided for free are not included
- Purchase within a given time frame (1, 2 or 3 years depending on the market)
- Purchase in the domestic market, except for "Online gambling services" where cross-border purchases may be accepted given the difficulty for consumers to distinguish between the two types of purchases

The question wording is as follows:

- Goods markets: "*Thinking about <the market>, have you purchased a <product> in the past <X> year(s)?*"
- Services markets: "*Thinking about <the market>, have you paid for any such services in the past <X> year(s)?*"

The screening continued until a respondent reported having had an experience in a maximum of seven markets or until no markets remained in the screener list. As soon as 500/250<sup>1</sup> evaluations were reached for a given market, that market was automatically removed from the screening.

### 2.3.2. Covered topics

The questionnaire aims to provide information about the main characteristics of goods and services markets, taking into account attitudinal (trust, expectations) as well as behavioural dimensions (complaints, switching).

The main characteristics of consumer markets are captured through a core questionnaire of 8 questions, completed by a section on switching and socio-demographic characteristics. The 8 core questions are described below.

---

<sup>1</sup> In most of the EU countries and Norway, sample sizes were set at 500 responses per market. In Luxembourg, Cyprus, Malta and Iceland, 250 interviews per market were foreseen. In some countries, the number of respondents indicating experience in the several markets was very low, which necessitated a decrease of the goal for those markets within those countries. This was done in agreement with the contracting authority with the minimum sample size per market set at 150.

**"Comparability"** assesses how easy or difficult it is for consumers to compare goods or services as they are offered by different suppliers or providers in a market. This question remained the same as in previous editions of the survey.

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

**"Trust"** measures the extent to which consumers are confident that suppliers, or providers, respect the rules and regulations that protect the consumer. This question remained the same as in previous editions of the survey.

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

**"Problems"** measures the occurrence of problems and asks whether consumers experienced problems with the good or service they bought or its retailers/suppliers. This question remained the same as in previous editions of the survey.

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

**"Detriment"** assesses the extent to which consumers who experienced a problem suffered financial loss or other detriment as a result. This question remained the same as in the previous edition of the survey.

*"On a scale from 0 to 10, within the past <X> year(s), to what extent have you suffered detriment as a result of problems experienced either with the <product/service> or the <supplier/retailer>?"*

*By detriment, we mean financial loss or other types of harm (e.g. loss of time, stress, adverse health effect, etc)."*

**"Complaints"** measures the propensity to complain to the seller/provider and/or third parties if problems are experienced. This question remained the same as in previous editions of the survey.

*"Have you complained about any of these problems?"*

**"Expectations"** is a dimension that measures the extent to which the market meets consumers' expectations.

*"On a scale from 0 to 10, to what extent did <the services/products> on offer live up to your expectations within the past <X> year(s)?"<sup>2</sup>*

**"Choice"** measures the level of competition and the choice of retailers/providers in a given market. This question was added first to the questionnaire in 2011 but was not asked for monopoly markets. This question was changed considerably in 2015 so that monopoly situations are also applicable, and is therefore asked for all markets<sup>3</sup>. For the 2017 wave, the question remained the same as in 2015:

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<sup>2</sup> Up until the 2013 wave, this question was phrased as follows: "On a scale from 0 to 10, to what extent did <the services/products> on offer from different retailers/providers live up to what you wanted within the past <X> year(s)?"

<sup>3</sup> The question used in the previous edition of the survey was "On a scale from 0 to 10, would you say there are enough different <suppliers/retailers> you can choose from?"

*"On a scale from 0 to 10, to what extent are you satisfied with the number of <suppliers/retailers> you can choose from?"*

**"Importance"** gauges the importance of the components comparability, expectations, trust, problems & detriment, and choice for each assessed market. This question was added in 2015 and remained unchanged in the present wave.

*"You have assessed the performance of <the market> on some key aspects. On a scale from 0 to 10, how important do you consider the following 5 aspects for <the market>?"*

The answers to the above questions each represent a component score, which (weighted according to the importance that a respondent assigns to each component) is used to calculate the Market Performance Indicator (MPI – see section 2.4.1).

Aside from the core questionnaire to determine the MPI, a **"Switching"** section is included for some services markets as well. This section was changed considerably compared to the 2015 wave, and now is very similar again to the way the Switching questions were asked in 2013. The change means that now, as in 2013, respondents are asked whether they switched either a service (possibly with the same provider), or the provider of that service. The section contains 1 main question:

*"Have you switched your <service or provider> in the past <> years?"*

- *Yes, I switched service with the same provider*
- *Yes, I switched provider*
- *No, I didn't switch"*

Depending on the answer, this was followed up by one of the following questions:

*"On a scale from 0 to 10, how difficult or easy do you think it was to switch provider? A 0 means "very difficult" and a 10 means "very easy" and you may choose any value between"*

[if the answer to the main question was "Yes, I switched provider"]

*"Why didn't you switch provider?"*

- *Because you are not interested in switching provider*
- *Because you thought it might be too difficult*
- *You tried to switch but you gave up because of the obstacles you faced*
- *Because you found a better offer with the same provider*
- *For other reasons (voluntary response)"*

[If the answer to the main question was "Yes, I switched service with the same provider"]

*"Why didn't you switch provider?"*

- *Because you are not interested in switching*
- *Because you thought it might be too difficult*
- *You tried to switch but you gave up because of the obstacles you faced*
- *For other reasons (voluntary response)"*

[If the response to the main question was "No, I didn't switch".]

The core questionnaire is the same for all markets, although questions were adapted to the market name, the market's timeframe of reference (1, 2 or 3 years depending on the expected

purchase frequency in each market) and the market's type (services or goods, providers or retailers).

Most questions in the core questionnaire are based on 0 to 10 answer scales. Problems, complaints and switching provider have different answer modes:

- Problems: Yes/No
- Complaints: 4 possible answers depending on whom received the complaint (provider, third party, etc.) and a "No" option
- Switching provider: three different answer options, the first two of which could be answered both.
- Reasons for (not) switching: 3 possible answers and an option to indicate a spontaneous "Other" option

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

To conclude the questionnaire description, both at the beginning and the end of the questionnaire, **socio-demographic questions** were asked to each respondent. These questions were included for methodological, statistical and/or reporting purposes.

Before the core questions, the following questions were asked:

- Birthday rule question, i.e. alternately asking for the person who last had a birthday and the person who will next have a birthday among all those individuals that can be reached by the dialled number – aiming at selecting a respondent at random in the household for landline phones

*"Please can I speak to the person aged 18+ within your Household whose birthday it was most recently / whose birthday is next?"*

- Age

*"Can you please tell me your age?"*

- Gender

- Region of residence

*If country = Portugal: "Can you give me the postal code of your official place of residence?"*

*If country ≠ Portugal: "Please indicate the region you live in."*

*"Please indicate the region you live in."<sup>4</sup>*

- Having a mobile phone (for respondents called on a landline phone)

*"Do you have a mobile phone in the household?"*

- Having a landline phone (for respondents called on a mobile phone)

---

<sup>4</sup> Region was asked at the NUTS 2 or 3 level (except for Germany, where the NUTS 1 level was asked), and respondents who did not answer this question were excluded from the survey. For more information about the NUTS classification of regions, please refer to <http://ec.europa.eu/eurostat/web/nuts/overview>

*"Do you have a fixed phone in the household?"*

- Occupation

*"What is your current occupation?"*

- Mother tongue

*"What is your mother tongue?"*

After the market assessments were completed, the next socio-demographic questions were asked:

- Education<sup>5</sup>

*"What is the highest level of education you have successfully completed (usually by obtaining a certificate or diploma)?"*

- Internet usage<sup>6,7</sup>

*"How often do you use the Internet for private purposes?"*

- Household Financial status

*"Thinking about your household's financial status would you say that making ends meet every month is ... ?"*

Finally, the questionnaire also included, for three markets, several market-specific questions. These questions were asked in addition to the core component questions, again only to those respondents that reported experience in those markets.

In two markets – the Holiday Accommodation market and Packaged Holidays and Tours market – the same additional question as in the 2015 wave was asked:

*"Have you experienced unexpected differences in price between the initial offer and the price you had to pay for a <holiday accommodation / packaged holiday or tour > when/after booking on the internet in the <last 12 months>?"*

- f. *Yes, during the online booking process unexpected additional costs appeared (for example credit card fees, taxes, management costs, insurance fees)*
- g. *Yes, during the holidays or afterwards I had to pay unexpected additional costs*

---

<sup>5</sup> This question was slightly amended by adding an option for people that had completed their education abroad. These people were asked a follow-up question that asked their education level in more general terms, instead of using the local education levels of their country of residence. The change did not affect the comparability of this variable with the previous wave.

<sup>6</sup> The question used in the previous edition of the survey was *"Do you use Internet for private reasons?"* with the answer options *"Yes, at home"*, *"Yes, at place of work or education"*, *"Yes, at other places"*, and *"No"*.

<sup>7</sup> Throughout the report, following descriptions will be used to refer to the different answer options in the questionnaire: *"Daily"* refers to the answer *"Every day or almost every day"*; *"Weekly"* refers to the answer *"At least once a week (but not every day)"*; *"Monthly"* refers to the answer *"At least once a month (but not every week)"*; *"Less than monthly"* refers to the answer *"Less than once a month"*; *"Hardly ever"* refers to the answer *"Hardly ever"*; and *"Never"* refers to the answer *"Never"*.

- h. No, the price offered initially and the final price were clear; I had no surprises*
- i. No, I did not book holiday accommodation on the internet*
- j. Don't Know (don't read out)"*

In the Packaged Holidays and Tours market, a new extra question was added:

*"When booking such packaged holidays and/or tours from a tour operator, have you been clearly informed on the following:*

*Who is liable if something goes wrong during the holiday (yes/no)*

*Who to turn to if the organizer goes bankrupt? (yes/no)"*

In the Investment products, private personal pensions and securities markets, 4 new questions were asked in addition to the core questions:

- *"Have you purchased or opened an investment product in the past 12 months? If yes, through which channel(s) have you purchased the product? (multiple answers possible except if "No, I did not" is answered.)*

*No, I did not*

*Online*

*By telephone*

*In person*

*By mail"*

- *Which of the following investment products have you bought online in the past 12 months? (multiple answers possible)*

*Investment funds*

*Shares or stocks*

*Bonds*

*Structured deposits*

*Derivatives*

*Other (please specify)"*

- *"When receiving financial advice, do you prefer your experience to be...*

*Entirely with a human financial adviser*

*Mostly with a human financial adviser, but with a component of automation in the process through a use of an automated digital advice tool*

*Mostly via an automated digital advice tool, but with access to a financial adviser*

*Entirely digital or online, through and automated digital advice tool"*



- "Would you seek advice before deciding on an investment if you had to pay for this advice?"

*Yes, I would seek advice even if I had to pay for it*

*I would only seek advice if the amount I have to pay is justified in the light of the investment I intend to do*

*No, I would not seek advice if I have to pay for it"*

All other market-specific questions asked in the 2015 wave were not asked again in 2017.

The table below provides an overview of the questionnaire, with changes compared to previous waves of the MMS and its purpose.

<b>Socio-demographic questions</b>		
Birthday rule question	Screenener question	For methodological purposes
Age	Trend question	For statistical and reporting purposes
Gender	Trend question	For statistical and reporting purposes
Region of residence	Trend question	For statistical purposes
Having a mobile/landline phone	Trend question	For statistical purposes
Education	Trend question	For reporting purposes
Occupation	Trend question	For reporting purposes
Internet usage	Trend question	For reporting purposes
Mother tongue	Trend question	For reporting purposes
Household Financial status	Trend question	For reporting purposes
<b>Core questions</b>		
Comparability	Trend question	For reporting purposes
Trust	Trend question	For reporting purposes
Problems	Trend question	For reporting purposes
Detriment (if problem)	Trend question	For reporting purposes
Complaints (if problem)	Trend question	For reporting purposes
Expectations	Trend question	For reporting purposes
Choice	Trend question	For reporting purposes
Importance	Trend question	For reporting purposes
<b>Switching</b>		
Switching provider	Amended question	For reporting purposes
Ease of switching (if switched)	Amended question	For reporting purposes
Reason for not switching provider (if switching service with same provider)	New question	For reporting purposes
Reason for not switching provider (if switching neither service or provider)	New question	For reporting purposes
<b>Market-specific questions</b>		
Packaged Holidays and Tours: unexpected price differences	Trend question	For reporting purposes
Packaged Holidays and Tours: clear information	New question	For reporting purposes
Holiday Accommodation: unexpected price differences	Trend question	For reporting purposes
Investment products, private personal pensions and securities: purchase channels	New question	For reporting purposes

Investment products, private personal pensions and securities: types of products bought	New question	For reporting purposes
Investment products, private personal pensions and securities: means of advice	New question	For reporting purposes
Investment products, private personal pensions and securities: reasons for advice	New question	For reporting purposes

### 2.3.3. Surveyed countries

In 2017, the survey was conducted in the 28 EU Member States, Iceland and Norway. The table below lists all countries surveyed and indicates the definition of the country groupings used in the reporting. In the regional categorization, three minor changes have been made compared to the previous wave: the Baltic countries (Estonia, Latvia and Lithuania) have been moved from Region East to Region North. The amended categorization is shown in the table below:

Country	EU28	EU15	EU13	Region North	Region East	Region South	Region West
AT Austria	X	X					X
BE Belgium	X	X					X
BG Bulgaria	X		X		X		
CY Cyprus	X		X			X	
CZ Czech Republic	X		X		X		
DE Germany	X	X					X
DK Denmark	X	X		X			
EE Estonia	X		X	X			
EL Greece	X	X				X	
ES Spain	X	X				X	
FI Finland	X	X		X			
FR France	X	X					X
HU Hungary	X		X		X		
HR Croatia	X		X		X		
IE Ireland	X	X					X
IT Italy	X	X				X	
LT Lithuania	X		X	X			
LU Luxembourg	X	X					X
LV Latvia	X		X	X			
MT Malta	X		X			X	
NL Netherlands	X	X					X
PL Poland	X		X		X		
PT Portugal	X	X				X	
RO Romania	X		X		X		
SE Sweden	X	X		X			
SI Slovenia	X		X		X		
SK Slovakia	X		X		X		
UK United Kingdom	X	X					X
NO Norway							
IS Iceland							

### 2.3.4. Surveyed markets

40 markets were included in the 2017 survey, although the following market-country combinations were excluded from the survey, as these consumer markets are underdeveloped or inexistent:

- the “Train services” market in Cyprus, Malta and Iceland
- the “Gas services” market in Cyprus, Malta, Finland, Sweden, Iceland and Norway

The table below presents the 40 markets which were assessed in the 2017 edition of the survey, indicating the time frame used in the screening question and identifying “Switching” markets. This table also shows the market priority, which indicates the order of the markets in the questionnaire. The priority in the questionnaire is determined using the average estimated penetration rates of the markets in the EU, as observed in the 2013 wave of the MMS. More specifically, the markets with the lowest estimated incidence rates are ranked highest on the market priority list and appeared first in the screening list. This approach ensures that a maximum number of respondents were screened for the lowest penetration markets.

As for the market names and definitions, these remain the same for all markets, except for one. The 2015 (and earlier) market ‘Investment products, private personal pensions and securities’ was renamed ‘Investment products, private *personal* pensions and securities’, and its definition was amended as well. It now reads as follows: “Banking-Investments, Packaged investments, Portfolio and Fund management, Private Personal pensions, Stockbroking and derivatives”.

Market ID	Market	Switching market?	Timeframe	Market priority <sup>8</sup>	Goods (g) / Service (s) market
2	Meat and meat products	no	1 year	40	g
4	Dairy products	no	1 year	37	g
6	Alcoholic drinks	no	1 year	31	g
7	Clothing and footwear	no	1 year	38	g
8	House and garden maintenance products	no	2 years	21	g
9	Furniture and furnishings	no	1 year	11	g
10	Electronic products	no	1 year	10	g
12	Small household appliances	no	1 year	19	g
13	ICT products	no	1 year	22	g
15	New cars	no	3 years	1	g
16	Second hand cars	no	3 years	4	g
17	Fuel for vehicles	no	1 year	32	g
19	Personal care products	no	1 year	33	g
20	Real estate services	no	3 years	2	s
22	Personal care services	no	1 year	27	s
23	Vehicle maintenance and repair services	no	1 year	20	s

<sup>8</sup> The numbers in the “Market priority” column correspond to the respective priority ranking of each market, as far as the fieldwork is concerned. For example, “New cars” ranks first in terms of priority due to its low incidence rate, while “Meat and meat products” ranks 40<sup>th</sup> due to its high incidence rate. When interviewing a person, questions on markets with a low incidence rate are asked before those for markets with a higher incidence rate.

<b>26</b>	Bank accounts	yes	2 years	26	s
<b>27</b>	Loans, credit and credit cards	yes	2 years	17	s
<b>28</b>	Investment products, private personal pensions and securities <sup>9</sup>	yes	2 years	6	s
<b>29</b>	Home insurance	yes	1 year	18	s
<b>30</b>	Vehicle insurance	yes	1 year	28	s
<b>31</b>	Postal services	no	1 year	29	s
<b>32</b>	Fixed telephone services	yes	1 year	25	s
<b>33</b>	Mobile telephone services	yes	1 year	39	s
<b>34</b>	Internet provision	yes	1 year	30	s
<b>35</b>	Tram, local bus, metro and underground services	no	1 year	23	s
<b>36</b>	Train services	no	1 year	14	s
<b>37</b>	Airline services	no	1 year	12	s
<b>38</b>	Vehicle rental services	no	2 years	3	s
<b>39</b>	Holiday accommodation	no	1 year	15	s
<b>40</b>	Packaged holidays and tours	no	1 year	9	s
<b>45</b>	Water supply	no	1 year	34	s
<b>46</b>	Electricity services	yes	1 year	36	s
<b>47</b>	Gas services	yes	1 year	24	s
<b>48</b>	Non-prescription medicines	no	1 year	35	g
<b>51</b>	Mortgages	yes	2 years	5	s
<b>52</b>	Private life insurance	yes	2 years	7	s
<b>53</b>	Spectacles and lenses	no	1 year	16	g
<b>54</b>	TV-subscriptions	yes	1 year	13	s
<b>59</b>	Offline gambling and betting services	no	1 year	8	s

<sup>9</sup> The definition of this market has been slightly revised in 2017 to only include private personal pensions (meaning those for which consumers can make an individual choice).

### 2.3.5. Reporting of the results

All differences mentioned in the text are statistically significant unless otherwise mentioned. Statistically significant differences are indicated by asterisks. Statistical significance is calculated at the 95% confidence level, meaning that the null hypothesis of no difference has been rejected at a 5% probability level. It should be mentioned, however, that, especially for indicators referring to the whole EU, some differences could be statistically significant even if their absolute magnitude is very small, due to the very large sample sizes for which the differences and their statistical significance are calculated.

The weighting procedure for the 2017 wave of the MMS is identical to the procedure that had been introduced in the 2015 wave. It is again based on a design weighting and population figures per country – representing age, gender and phone type ownership (see section A1.1.6 Annex PART I). This allows full comparability with the 2015 data. For the comparison between 2017 and 2013, the data for both these waves were weighted according to the 2013 method, which took into account fewer variables. In the same way, differences between 2012 and 2011 and 2011 and 2010, respectively, were calculated on data weighted by population only, since this was the only weighting variable used in those waves. (The 2017 and 2015 waves are not compared directly to these waves.) An overview of the weighting used for each comparison of two waves is below:

- 2017-2015: Population, gender, age, mobile only/fixed only/mixed & design weighting
- 2017-2013: Population, gender & age weighting
- 2015-2013: Population, gender & age weighting
- 2013-2012: Population, gender & age weighting
- 2012-2011: Only population weighting
- 2011-2010: Only population weighting

Moreover, not all markets surveyed in previous waves were included in the 2017 questionnaire. In order to be able to compare aggregated results for “all markets”, “all goods markets” and “all services markets”, the differences between two waves were calculated based on only those markets included in both waves that are compared. The below table shows an overview of the markets included and the weighting used in each comparison of two waves:

Comparison	Markets included	Weighting
<b>2017-2015</b>	30 shared markets	population, gender, age, phone type, design weighting
<b>2017-2013</b>	all 40 markets from 2017 wave	population, gender and age
<b>2015-2013</b>	30 shared markets surveyed in 2017	population, gender and age
<b>2013-2012</b>	all 40 markets surveyed in the 2017 wave, except for the gambling markets	population, gender and age
<b>2012-2011</b>	all shared markets from the 2012 and 2011 waves	population <sup>10</sup>
<b>2011-2010</b>	all shared markets from the 2011 and 2010 waves	population

<sup>10</sup> As for the 2010 and 2011 waves, in the the computation of the EU aggregates the actual population of each Member State was taken into account. Conversely, for the computation of statistics either at country level or for the EU aggregates for these waves, no weights were applied to account for differences between the sample and the target population (in terms of distribution by gender, age). The additional weighting by gender and age was introduced starting from the 2012 wave, while design weights were added starting from the 2015 wave).

In the reporting and in the data tables added to the report, it will each time be made clear which markets are taken into account when the various waves are compared.

The table below presents an overview of the markets included in the current and previous waves of the survey. The markets in bold are those included in the 2017 analyses.

Market ID	Market	2017	2015	2013	2012	2011	2010
1	Fruit and vegetables		X	X	X	X	X
2	<b>Meat and meat products</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
3	Bread, cereals, rice and pasta		X	X	X	X	X
4	Dairy products (2010 definition)						X
5	Non-alcoholic drinks		X	X	X	X	X
6	<b>Alcohol drinks</b>	<b>X</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
7	<b>Clothing and footwear</b>	<b>X</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
8	<b>House and garden maintenance products</b>	<b>X</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
9	<b>Furniture and furnishings</b>	<b>X</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
10	<b>Electronic products</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
11	Large household appliances		X	X	X	X	X
12	<b>Small household appliances</b>	<b>X</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
13	<b>ICT products</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
14	Entertainment goods		X	X	X	X	X
15	<b>New cars</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
16	<b>Second hand cars</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
17	<b>Fuel for vehicles</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
18	Books, magazines and newspapers		X	X	X	X	X
19	<b>Personal care products</b>	<b>X</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
20	<b>Real estate services</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
21	House and garden maintenance services		X	X	X	X	X
22	<b>Personal care services</b>	<b>X</b>		<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
23	<b>Vehicle maintenance and repair services</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
24	Legal and accountancy services (2010 definition)						X
25	Funeral Services						X
26	<b>Bank accounts</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
27	Loans, credit and credit cards (2010 definition)						X
28	<b>Investment products, private personal pensions and securities</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
29	<b>Home insurance</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
30	<b>Vehicle insurance</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
31	<b>Postal Services</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
32	<b>Fixed telephone services</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
33	<b>Mobile telephone services</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
34	<b>Internet provision</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
35	<b>Tram, local bus, metro and underground services</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
36	<b>Train services</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
37	<b>Airline services</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>

Market ID	Market	2017	2015	2013	2012	2011	2010
38	<b>Vehicle rental services</b>	X	X	X	X	X	X
39	<b>Holiday accommodation</b>	X	X	X	X	X	X
40	<b>Packaged holidays and tours</b>	X	X	X	X	X	X
41	Cafés, bars and restaurants		X	X	X	X	X
42	Commercial sport services		X	X	X	X	X
43	Cultural and entertainment services		X	X	X	X	X
44	Gambling and lottery services				X	X	X
45	<b>Water supply</b>	X	X	X	X	X	X
46	<b>Electricity services</b>	X	X	X	X	X	X
47	<b>Gas services</b>	X	X	X	X	X	X
48	<b>Non-prescription medicines</b>	X	X	X	X	X	X
49	Dental services						X
50	Removal and storage services						X
51	<b>Mortgages</b>	X	X	X	X	X	
52	<b>Private life insurance</b>	X	X	X	X	X	
53	<b>Spectacles and lenses</b>	X		X	X	X	
54	<b>TV-subscriptions</b>	X	X	X	X	X	
55	<b>Dairy products</b>	X		X	X	X	
57	Legal and accountancy services		X	X	X	X	
58	<b>Loans, credit and credit cards</b>	X	X	X	X	X	
59	<b>Offline gambling and lottery services</b>	X		X			
60	Online gambling and lottery services		X	X			

Finally, when trend results for EU28 are shown, the results for 2013-2012, 2012-2011 and 2011-2010 are based on the EU27 countries since Croatia was not included in the survey in 2010, 2011 and 2012.



### 2.3.6. Differences with previous wave

In the 2015 wave, several important changes were made compared to the 2013 wave. In the 2017 wave, the changes are less intrusive, and full comparability between the 2017 and 2015 waves is ensured.

The changes made to the questionnaire for the 2017 wave have been mentioned in the separate sections above. For full clarity, a summarized overview is given here:

- This year, 30 markets surveyed in 2015 are surveyed again, while 10 markets not surveyed in 2015 were included again. These 10 markets were last surveyed in 2013 making 2017 and 2013 fully comparable in terms of the number of markets. The total number of markets surveyed in the current wave is 40 (from a total market pool of 52), compared to 42 in 2015. This change has specific implications for comparisons made throughout the report when it comes to differences between waves due to the different pool of markets that are comparable to the previous wave in 2015 (30 markets) and to the wave before conducted in 2013 (40 markets). In particular, it should be noted that the algebraic sum of differences between 2017-2015 (30 markets) and 2015-2013 (40 markets) for the aggregates on all markets, all goods markets and all services markets does not add up to the difference between 2017-2013 (40 markets), due to the difference in the number of comparable markets. This is consistent throughout the report.
- The core survey questionnaire (which asks about the MPI components) remained identical to the 2015 wave. The switching questions were revised considerably, and they now match again the 2013 questions.
- The way in which socio-demographic variables are analysed and reported on has changed. While in previous waves a bivariate approach was used, this was altered to a multivariate analysis in the 2017 wave – i.e., the link between the main indicators measured through the survey (including the MPI) and the different socio-demographic variables is analysed whilst taking into account their interaction. The change from bivariate to multivariate analysis was made everywhere where socio-demographic variables are discussed in the report.

## 2.4. Technical concepts and definitions

### 2.4.1. MPI

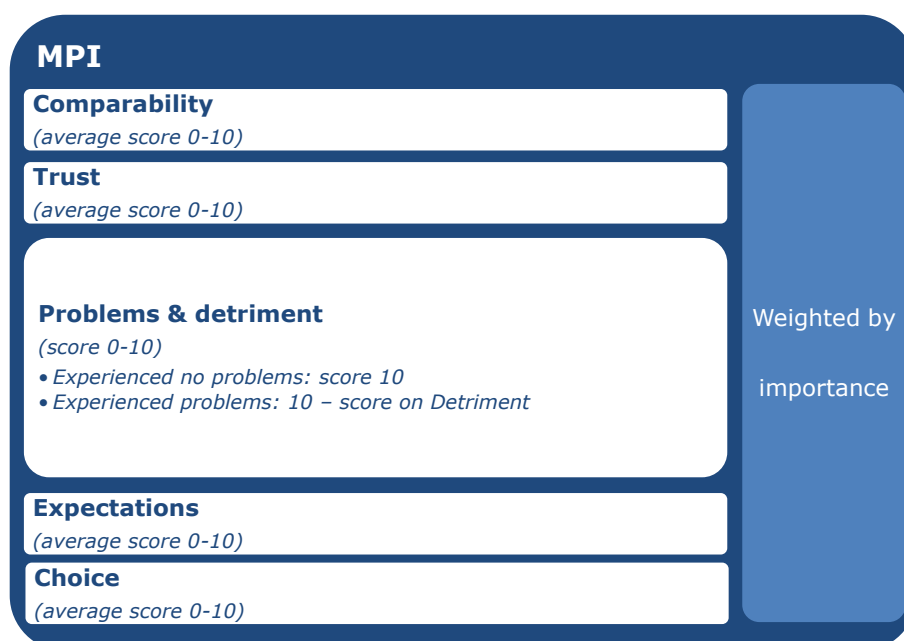
The Market Performance Indicator (MPI) is a composite index which indicates how well a given market performs, according to consumers.

The MPI in the 2017 wave of the MMS is calculated in exactly the same way as in the 2015 wave. It is based on the following components: comparability, trust, problems & detriment, expectations and choice. This calculation is computed for each market-respondent combination before being aggregated for reporting purposes.

A high MPI score indicates good market performance. Therefore, the component problems & detriment is configured so that the higher the score, the better the performance. More specifically, if no problem has been experienced a score of 10 is assigned to the component. If the respondent did encounter a problem, the problems & detriment component reflects the amount of detriment: the higher the detriment rating, the lower the problems & detriment score.

The components comparability, trust, expectations and choice correspond to the questions as they are asked in the core questionnaire.

Subsequently, the five components are weighted according to the importance they were given by the respondent. This weighting is applied at respondent-level. See section A1.1.7 Annex PART I for a numerical example of the calculation of the importance weights and the MPI.

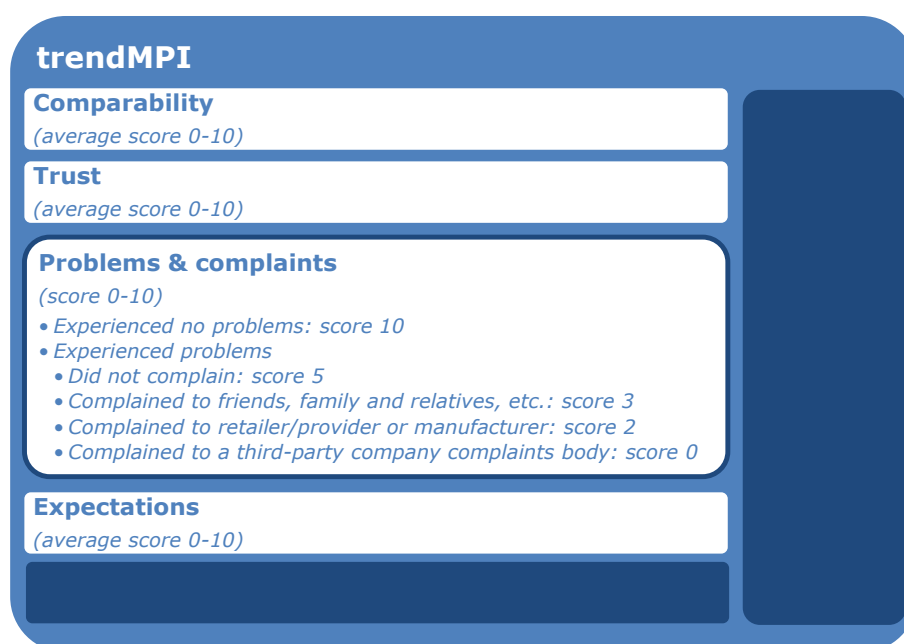


### 2.4.2. TrendMPI

In the 2015 wave, significant changes were made to the MPI calculation compared to previous waves. In contrast to the 2015 and 2017 waves, the 2013 MPI included only four components: comparability, trust, problems & complaints, and expectations, with an equal weight of 0.25 for each. The problems & complaints component was not based on direct questions, but calculated from the results of the problems and complaint behaviour question as follows: The problems & complaints component was calculated by taking both the problems question and the complaint behaviour into account:

- 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 MPI scores as they are calculated in the 2017 and 2015 waves of the MMS are not comparable to those in previous waves and so trend data cannot be provided by means of an overall indicator covering all waves in the same way. Firstly, this computation includes the detriment and choice questions, which were not asked in previous waves. Secondly, the scores are weighted by their importance as rated by the respondent, while the importance question was not included in previous waves. Therefore, an additional index was introduced in 2015: the trendMPI. The trendMPI is the calculation of the MPI using the same approach as in the pre-2015 waves. Whenever differences on the MPI scores are reported with waves other than the 2017 and 2015 waves involved, those differences are based on the trendMPI calculation.





## 2.5. Report structure

The report includes the following sections:

- Part I - EU28 results: overall survey results for the EU28, covering all core questions, socio-demographic characteristics, market clusters, market penetration, a comparison with other indicators and a section dedicated to trend results based on the trendMPI
- Part II - Market reports: detailed survey results for each of the 42 markets
- Part III - Country reports: detailed survey results for each of the 30 countries

### 2.5.1. EU 28 results – PART I

Firstly, results are reported at EU28 level. In addition to a general overview of market scores at EU level, each component of the MPI is also discussed. For each component, this year's results are compared with data from previous years. All data presented at EU28 level are weighted<sup>11</sup>, unless explicitly stated otherwise.

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

Besides the overall EU28 results for the MPI and its different components, results are also analysed by different country groups/regions, market clusters and socio-demographic groups. As for the socio-demographic analysis, the approach was amended compared to previous waves. In the 2017 waves, the link between socio-demographic variables (age, gender, education, region, financial status, internet use) and relevant indicators is calculated using a multivariate approach, rather than calculate each variable's link to the studied indicators separately in a bivariate analysis. Finally, an analysis is also presented on relations between the MPI and key economic indicators.

### 2.5.2. Market reports – PART II

Part II of this report consists of detailed reports for each of the 42 markets surveyed in this study. The reports compare the results of each market over time as well as across the countries and socio-demographic groups included in the survey. Here as well, a multivariate approach is taken to analyse the socio-demographic variables and their link with the MPI and its components.

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

### 2.5.3. Country reports – PART III

Part III of the report consists of detailed country reports. For each country, market performance is analysed in comparison to the EU28 results and in comparison to the 2015 and 2013 results.

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<sup>11</sup> See section A1.1.6 Annex PART I for more information about the weighting of the data.

### 3. MARKET PERFORMANCE INDEX IN THE EU28

#### 3.1.MPI results

##### 3.1.1. Overall Results

	2017	Difference 2017-2015	Difference 2017-2013	MPI			
				Difference 2015-2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
All markets	80.2	+0.3*	+3.3*	+3.2*	+0.4*	+0.9*	+0.4*
Goods markets	82.7	+0.1*	+2.9*	+2.8*	+0.1	+0.9*	+1.4*
Services markets	78.7	+0.3*	+3.5*	+3.4*	+0.7*	+0.8*	-0.1*

12,13,14

The average Market Performance Index (MPI) results are shown for all markets in the table above. The average EU28 MPI for 2017 is 80.2. This result continues the consistently upward trend observed for each wave since 2010, with an increase of 0.3 points compared to 2015 and an increase of 3.3, points compared to 2013. Despite the fact that the increase is smaller (relative to the change between 2015 and 2013), it is driven by increases in the average MPI for both goods markets (+0.1) and services markets (+0.3).

	2017	Difference 2017-2015	MPI	
			Difference 2017-2013	Difference 2015-2013
EU28	80.2	+0.3*	+3.3*	+3.2*
EU15	80.3	-0.0	+3.0*	+3.3*
EU13	79.8	+1.4*	+4.2*	+2.8*
Region North	79.8 A	-0.2	+1.3*	+1.7*
Region East	79.7 A	+1.5*	+4.4*	+3.0*
Region South	76.2	-0.2	+1.5*	+2.0*
Region West	82.5	+0.0	+3.8*	+4.1*

15

Since 2015, the MPI score showed a stable performance for the EU15 countries, while it slightly increased for the EU13 countries (+1.4). Looking at the four separate geographical regions, the average MPI score is above the EU28 average only for Western Europe (+2.3). The score for Southern Europe is 4.0 points under the EU28 average. Averages for the Northern and Eastern regions are also under the EU28 score (-0.4 and -0.5, respectively).

The table below presents each component's contribution to changes in the MPI from one wave to the next<sup>16</sup>. The contributions of comparability, trust, and problems and complaints all

<sup>12</sup> Please find an overview of the markets included in section 2.3.5 Reporting of the results.

<sup>13</sup> It should be noted that prior to 2013, aggregate results refer to the EU27, as Croatia is only covered since 2013.

<sup>14</sup> As explained in the introduction chapter, it should be noted that the algebraic sum of differences between 2017-2015 (30 markets) and 2015-2013 (40 markets) for the aggregates on all markets, all goods markets and all services markets does not add up to the difference between 2017-2013 (40 markets), due to the difference in the number of comparable markets. This is consistent throughout the report. In addition, the computation of the MPI used to compare data from 2017 and 2015 (MPI) differs from the computation used to compare data from 2015 and 2013 (trendMPI). These differences are explained in detail in section 2.4.

<sup>15</sup> Comparisons per column for 2017 across the different regions and the EU28 are labelled in the same way as comparisons reported for the sociodemographic breakdowns (although the former are computed with a bivariate tabular approach and the latter are computed with a model multivariate approach). These comparisons are also calculated and labelled in the same way for 2017 differences between all markets, the goods and services markets separately. See Footnote 18 on the following page for a detailed example.

<sup>16</sup> Component contribution is an indication of how much of the MPI change from one wave to the next can be attributed to each component. The sum of the contributions of all components is equal to the overall change in the MPI. It should also be considered that since components range from 0 to 10 while the MPI index ranges from 0 to 100 (meaning that components are

increased by 0.1 point since the previous wave, while that of the expectations component decreased by the same amount (-0.1).

Comparison between the component contribution and change in MPI score																		
Component contribution	All markets						Goods markets						Services markets					
	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010
Comparability	+0.1	+0.8	+0.8	+0.1	+0.3	+0.1	-0.0	+0.6	+0.7	-0.0	+0.3	+0.4	+0.1	+0.9	+0.8	+0.2	+0.2	-0.1
Trust	+0.1	+1.3	+1.3	+0.1	+0.1	+0.2	+0.1	+1.2	+1.3	+0.0	+0.2	+0.6	+0.1	+1.4	+1.3	+0.2	+0.1	-0.0
Problems & complaints	+0.1	+0.2	+0.0	+0.1	+0.4	+0.1	+0.2	+0.1	-0.1	+0.0	+0.2	+0.1	+0.2	+0.2	+0.1	+0.2	+0.5	+0.1
Expectations	-0.1	+1.0	+1.1	+0.1	+0.1	+0.0	-0.0	+0.9	+0.9	+0.1	+0.1	+0.3	-0.1	+1.1	+1.2	+0.2	+0.0	-0.1
<b>Overall change in trendMPI</b>																		
trendMPI	+0.3	+3.3	+3.2	+0.4	+0.9	+0.4	+0.1	+2.9	+2.8	+0.1	+0.9	+1.4	+0.3	+3.5	+3.4	+0.7	+0.8	-0.1

Results of the multivariate analysis on MPI								
<b>Gender</b>	<b>male</b>	<b>female</b>						
	79.3	81.1						
<b>Age</b>	<b>18-34y</b>	<b>35-54y</b>	<b>55-64y</b>	<b>65+y</b>				
	79.9	79.7	81.1 A	81.0 A				
<b>Education</b>	<b>Low</b>	<b>Medium</b>	<b>High</b>					
	81.1	80.4	79.7					
<b>Occupation</b>	<b>self employed</b>	<b>manager</b>	<b>other white collar</b>	<b>blue collar</b>	<b>student</b>	<b>houseperson and other not in employment</b>	<b>seeking a job</b>	<b>retired</b>
	79.8 A	80.5 DE	80.2 C	79.9 AB	80.8 E	80.3 CD	80.3 BCD	80.3 CD
<b>Private internet use</b>	<b>daily</b>	<b>weekly</b>	<b>monthly</b>	<b>less than monthly</b>	<b>hardly ever</b>	<b>never</b>		
	80.3 C	79.3 A	79.9 BC	79.1 AB	79.0 A	81.2		
<b>Mother tongue</b>	<b>official language</b>	<b>not an official language</b>						
	80.2	79.2						
<b>Financial status</b>	<b>Very difficult</b>	<b>Fairly difficult</b>	<b>Fairly easy</b>	<b>Very easy</b>				
	76.3	79.2	81.1	81.0				

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The socio-demographic variable that has the strongest link with the MPI is the consumers' financial status, followed by the consumers' gender. On the other hand, occupation has the weakest link with the MPI. Consumers who find it very difficult to make ends meet give lower MPI scores compared to consumers who find making ends meet fairly difficult, fairly easy, or very easy.

In general, the more favourable the financial circumstances consumers report to be in, the higher scores they tend to assign to market performance. The exception in this pattern is the

multiplied by 10 when included in the calculation of the MPI), a component could change from one year to the next by 0.0 points (rounded figure), while having a contribution to the change in the MPI of 0.1 point (rounded figure).

<sup>17</sup> For all sociodemographic results reported, the figures shown refer to the estimated averages of the model with the MPI (or other components) as dependent variable according to the different values of the independent variables (which do not necessarily match with the values computed through a simple cross-tabulation that does not take into account the interaction with the remaining independent variables). In addition, these averages should be considered statistically significantly different, except when the pair of categories shares one letter (see the column adjacent to the right). When a category is associated to a blank, it means that it is statistically significantly different from all the other categories. The letters used in the table have no meaning as they are only used for comparing categories. For example, the Market Performance Indicator (MPI) is 81.1 for women and 79.3 for men and this difference is statistically significant (both categories are associated to a blank). Conversely, the estimated average of the MPI is 80.5 ("DE") among managers and 80.3 ("CD") among the retired, but this difference is not statistically significant (they both have the letter "D"). Conversely, the MPI for consumers never using the internet (associated with a blank) is statistically significantly different from the MPI for all the other categories related to private internet use.

group of consumers who find making ends meet very easy, who score slightly lower on the MPI compared to those who find making ends meet fairly easy.

Overall, women also assess market performance more favourably compared to men.

The highest differences with respect to occupation are observed between both managers and students, who score highest in terms of the MPI and both the self-employed and blue-collar workers, who score the lowest.

Overall, younger consumers tend to give lower MPI scores, with the 35-54 year-old being linked to the lowest market performance assessment, while those aged 55+ are linked to the highest MPI scores overall.

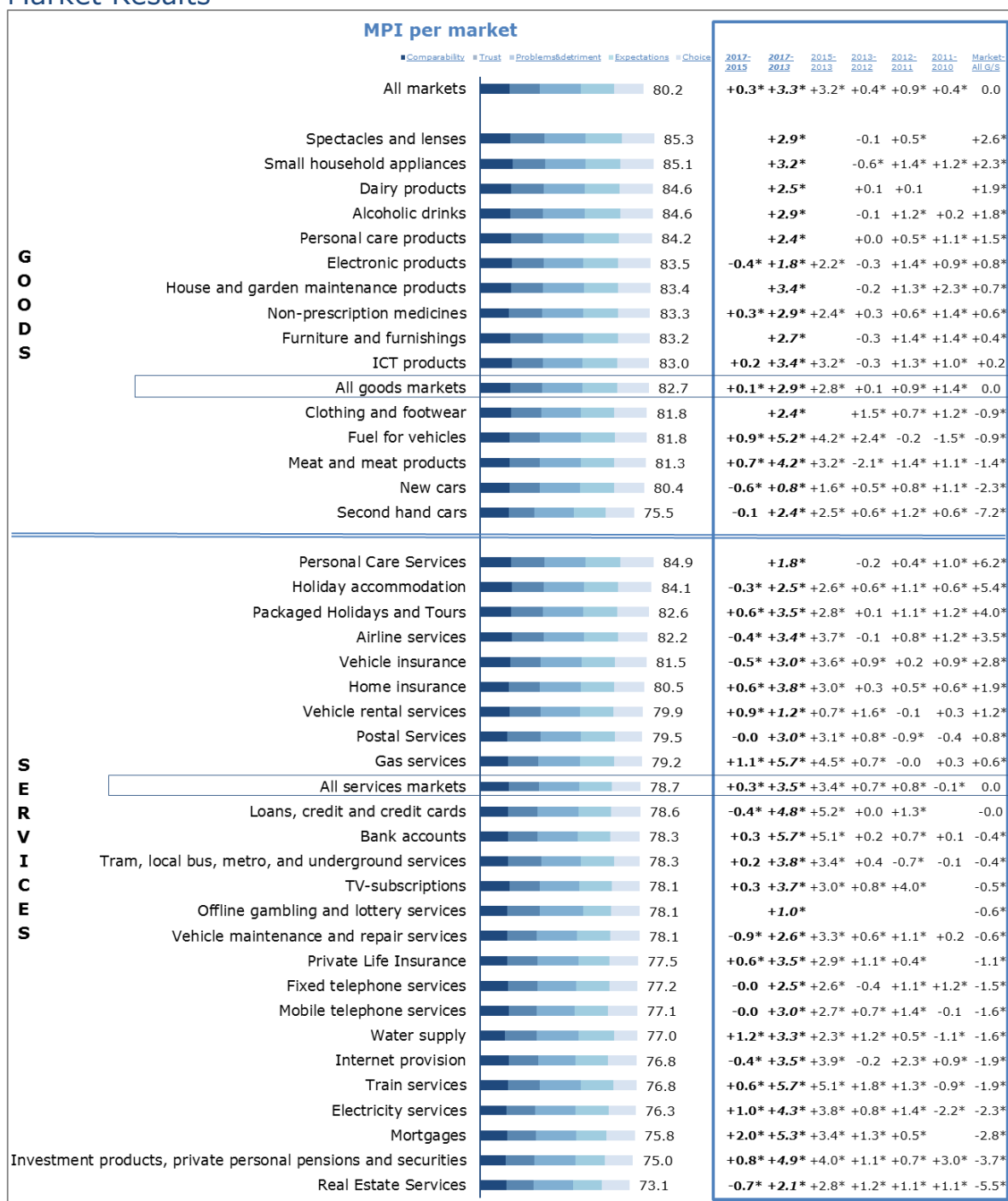
In addition, the higher the consumers' educational attainment, the lower their assessment of market performance in general with clear differences observed between consumers with low, medium and high education.

Consumers who have access to the internet hardly ever, less than monthly or weekly report the lowest MPI scores while those who never have access to private internet report the highest. Consumers who use private internet daily or monthly score in-between the aforementioned groups.

Lastly, those whose mother tongue is an official language in the country or region they live in rate the overall market performance higher than the rest of the population.



## Market Results



18,19

<sup>18</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>19</sup> Please note that the difference between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets does not necessarily add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.

The graph above presents the MPI performance at EU28 level for the fifteen goods and twenty-five services markets covered by the 2017 wave of the Market Monitoring Survey.

The table on the right of the graph indicates the difference in scores between successive waves (presented in the first six columns) and the difference between each market and the EU average for all goods or services markets, as appropriate<sup>20</sup>. Please note that the market list has evolved throughout the years and the differences between waves are not available for all markets for all waves.

## Goods markets

Compared to 2015, out of the seven markets surveyed, three goods markets increased their overall performance, two scores decreased and two scores remained the same<sup>21</sup>. Compared to 2013, all fifteen goods markets surveyed increased their overall performance.

The market for "Spectacles and lenses" performed best this year in terms of MPI score, with "Small household appliances" and "Dairy products" in second and third place respectively.

"Second hand cars", "New cars" and "Meat and meat products" are at the bottom of the ranking.

The largest increase in the MPI score from 2015 is recorded for "Fuel for vehicles" (+0.9), while the largest decrease is recorded for "New cars" (-0.6).

The largest increases in the MPI score from 2013 are observed for the "Fuel for vehicles" (+5.2) and "Meat and meat products" (+4.2) markets, while the smallest increases are observed for the "New cars" (+0.8) and "Electronic products" (+1.8) markets.<sup>22</sup>

Turning to differences between each market and the average MPI for all goods markets, the values observed vary between +2.6 and -7.2, meaning a range equal to 9.8 points, similar to the range observed in 2015 and 2013 (9.7 points).

The standard deviation observed in the MPI across all goods markets (10.7) is lower than in 2015 (11.9), which suggests that the results vary less across respondents.

## Services markets

Out of twenty-three services markets, ten markets increased their MPI scores compared to 2015, whereas seven decreased and six remained the same. Compared to 2013, all twenty-five services markets surveyed increased their MPI scores.

The top three services markets are "Personal Care Services", "Holiday accommodation", "Packaged Holidays and Tours".

The bottom three services markets are the same as those in 2013 and 2015, but in a different order, with "Real estate services" in last position, followed by "Investment products, private

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<sup>20</sup> Consequently, the last column shows the difference with the average for all goods markets for goods markets and the difference with the average for all services markets for services markets.

<sup>21</sup> Throughout the report, expressions such as "remained the same" or "showed a stable performance" refer to a situation in which differences are not statistically significant.

<sup>22</sup> When comparing the MPI scores from 2017 to those from 2013, the top and bottom 3 performing markets are mentioned, unless one or more markets have the same rounded score. In that case, the top and bottom 2 markets are reported.

personal pensions and securities" and "Mortgages", despite increases in the MPI scores for the latter two markets.

The "Mortgages" market has the highest increase in terms of MPI since 2015 (+2.0). The "Water supply" (+1.2) and the "Gas services" (+1.1) markets are second and third. "Vehicle maintenance and repair services" (-0.9), "Real estate services" (-0.7) and "Vehicle insurance" (-0.5) have the largest decreases in the MPI scores compared to 2015.

Compared to 2013, "Gas services", "Train services" and "Bank accounts" show the largest increases (all +5.7), whereas "Offline gambling and lottery services" (+1.0), "Vehicle rental services" (+1.2) and "Personal care services" (+1.8) have the smallest increases.











































Considering all differences between individual market scores and the services markets MPI average, an 11.8 point difference between the highest and lowest scoring markets can be observed, with values ranging between +6.2 and -5.5, which is slightly larger than in 2015 (10.6 points), but still smaller than in 2013 (13 points).











































































































































The standard deviation for the MPI across services markets is 12.1, 1.4 points above that observed across goods markets, indicating that the degree of variability in the markets' performance is higher for the services markets.

## Changes in market performance compared to the previous wave

## By market











The tables below provide an overview of the top three (left column) and bottom three (right column) countries, in terms of change in the MPI from 2015 to 2017, per market. For the goods markets, Hungary, Slovenia and Poland appear multiple times in the top three of the markets, which have seen an improvement. With regard to the bottom three markets in the MPI scores, no single Member State appears more than three times. The countries that showed a low MPI, in three markets, are Romania, Malta, and Latvia. In terms of the services markets, Slovenia and Hungary have the highest MPI in several markets. Malta, Italy and Sweden are among the countries, where most of the services markets have seen a decrease. Nonetheless, not all decreases, listed in the table, have statistical significance.

Goods markets	Top 3 countries based on the change in MPI from 2015 to 2017			Bottom 3 countries based on the change in MPI from 2015 to 2017		
Meat and meat products	 +9.3*	 +7.0*	 +4.3*	 -5.6*	 -5.5*	 -3.6*
Electronic products	 +6.0*	 +2.3*	 +1.9*	 -6.0*	 -2.0	 -1.8*
ICT products	 +5.5*	 +4.6*	 +3.1*	 -3.0*	 -2.2*	 -2.0*
New cars	 +4.1*	 +3.5*	 +3.3*	 -4.1*	 -2.6*	 -2.5*
Second hand cars	 +6.6*	 +3.6*	 +3.3*	 -3.6*	 -2.8*	 -2.7*
Fuel for vehicles	 +6.6*	 +5.2*	 +4.4*	 -2.2*	 -1.5*	 -1.3
Non-prescription medicines	 +4.8*	 +4.1*	 +4.1*	 -3.5*	 -1.9	 -1.9*

Services markets	Top 3 countries based on the change in MPI from 2015 to 2017			Bottom 3 countries based on the change in MPI from 2015 to 2017		
Real Estate Services	 +5.2*	 +3.8*	 +2.8*	 -3.6*	 -3.4*	 -2.6*
Vehicle maintenance and repair services	 +5.1*	 +3.9*	 +3.6*	 -5.4*	 -5.0*	 -4.1*
Bank accounts	 +9.4*	 +7.0*	 +5.3*	 -2.1*	 -1.8*	 -1.5
Investment products, private personal pensions and securities	 +9.0*	 +5.4*	 +4.7*	 -3.9*	 -2.9*	 -2.8*
Home insurance	 +8.2*	 +5.2*	 +4.5*	 -2.9*	 -2.6	 -2.4*
Vehicle insurance	 +4.4*	 +2.7*	 +1.1	 -10.2*	 -3.5*	 -2.7*
Postal Services	 +3.9*	 +3.8*	 +2.6*	 -8.7*	 -5.2*	 -4.7*
Fixed telephone services	 +6.3*	 +6.1*	 +2.9*	 -3.9*	 -3.6*	 -3.5*
Mobile telephone services	 +7.5*	 +5.9*	 +5.5*	 -8.2*	 -7.8*	 -5.5*
Internet provision	 +8.8*	 +5.0*	 +4.9*	 -4.2*	 -2.5*	 -2.3
Tram, local bus, metro, and underground services	 +6.2*	 +5.1*	 +4.5*	 -3.1*	 -2.9	 -2.7*
Train services	 +7.6*	 +7.0*	 +5.9*	 -4.8*	 -3.0*	 -2.5*
Airline services	 +3.3*	 +2.4*	 +2.0*	 -3.3*	 -1.7*	 -1.3
Vehicle rental services	 +4.6*	 +4.6*	 +4.1*	 -2.7*	 -2.3	 -1.8*
Holiday accommodation	 +4.6*	 +4.0*	 +1.6*	 -2.6*	 -2.6*	 -2.3*
Packaged Holidays and Tours	 +3.6*	 +2.6*	 +2.4*	 -2.5*	 -1.4*	 -1.4
Water supply	 +8.8*	 +5.6*	 +5.1*	 -4.1*	 -3.0*	 -1.6
Electricity services	 +10.0*	 +7.5*	 +6.4*	 -4.1*	 -3.6	 -3.0*
Gas services	 +6.7*	 +4.0*	 +3.9*	 -2.8*	 -1.7	 -1.0
Mortgages	 +14.4*	 +9.7*	 +4.9*	 -3.0	 -0.6	 -0.6
Private Life Insurance	 +9.8*	 +3.9*	 +3.2*	 -2.2*	 -2.1	 -2.1*
TV-subscriptions	 +5.6*	 +2.7*	 +2.5*	 -7.6*	 -5.9*	 -4.4*
Loans, credit and credit cards	 +9.0*	 +6.0*	 +3.9*	 -3.0*	 -2.5*	 -2.3*

## By country











The tables below present the top and bottom markets, by country, in terms of the changes in MPI between 2015 and 2017. The markets that appear most often in the top three are: "Mortgages", "Electricity services", "Fuel for vehicles", "Meat and meat products", "Mobile telephone services" and "Water supply". In the bottom three, the most frequently appearing markets are: "Vehicle maintenance and repair services", "Vehicle insurance", "Meat and meat products", "Mobile telephone services" and "Postal Services".

Country	Top 3 markets based on the change in MPI from 2015 to 2017		Bottom 3 markets based on the change in MPI from 2015 to 2017	
 Finland	Fixed telephone services	+2.1*	Postal Services	-5.2*
	TV-subscriptions	+1.8	Investment products, private personal pensions and securities	-2.8*
	Water supply	+1.7*	Vehicle insurance	-2.2*
 France	Vehicle rental services	+2.9*	Loans, credit and credit cards	-3.0*
	Mortgages	+2.2*	Bank accounts	-1.8*
	TV-subscriptions	+1.7*	Electronic products	-1.7*
 Croatia	Train services	+7.0*	Meat and meat products	-5.6*
	Mortgages	+3.4	Vehicle maintenance and repair services	-5.4*
	Electricity services	+3.0*	Postal Services	-4.1*
 Hungary	Mortgages	+14.4*	Vehicle insurance	+1.1
	Electricity services	+10.0*	Tram, local bus, metro, and underground services	+2.4*
	Private Life Insurance	+9.8*	Airline services	+3.3*
 Ireland	Water supply	+5.1*	Vehicle insurance	-10.2*
	Vehicle rental services	+2.7*	TV-subscriptions	-4.4*
	New cars	+2.3*	Train services	-3.0*
 Italy	Tram, local bus, metro, and underground services	+2.4	Mobile telephone services	-5.5*
	Train services	+1.8	Internet provision	-4.2*
	Mortgages	+0.8	Electricity services	-4.1*
 Lithuania	Water supply	+3.4*	Investment products, private personal pensions and securities	-3.9*
	Meat and meat products	+3.1*	Vehicle insurance	-2.4*
	Internet provision	+3.1*	Train services	-2.4*
 Luxembourg	Vehicle rental services	+1.9*	Water supply	-3.0*
	TV-subscriptions	+1.7	Meat and meat products	-2.8*
	Fixed telephone services	+1.6	Real Estate Services	-1.8
 Latvia	Tram, local bus, metro, and underground services	+5.1*	Mobile telephone services	-8.2*
	Electricity services	+3.5*	Second hand cars	-3.6*
	New cars	+3.3*	Real Estate Services	-3.4*
 Malta	Fuel for vehicles	+3.3*	TV-subscriptions	-7.6*
	Mobile telephone services	+1.3	Electronic products	-6.0*
	Mortgages	+1.0	New cars	-4.1*

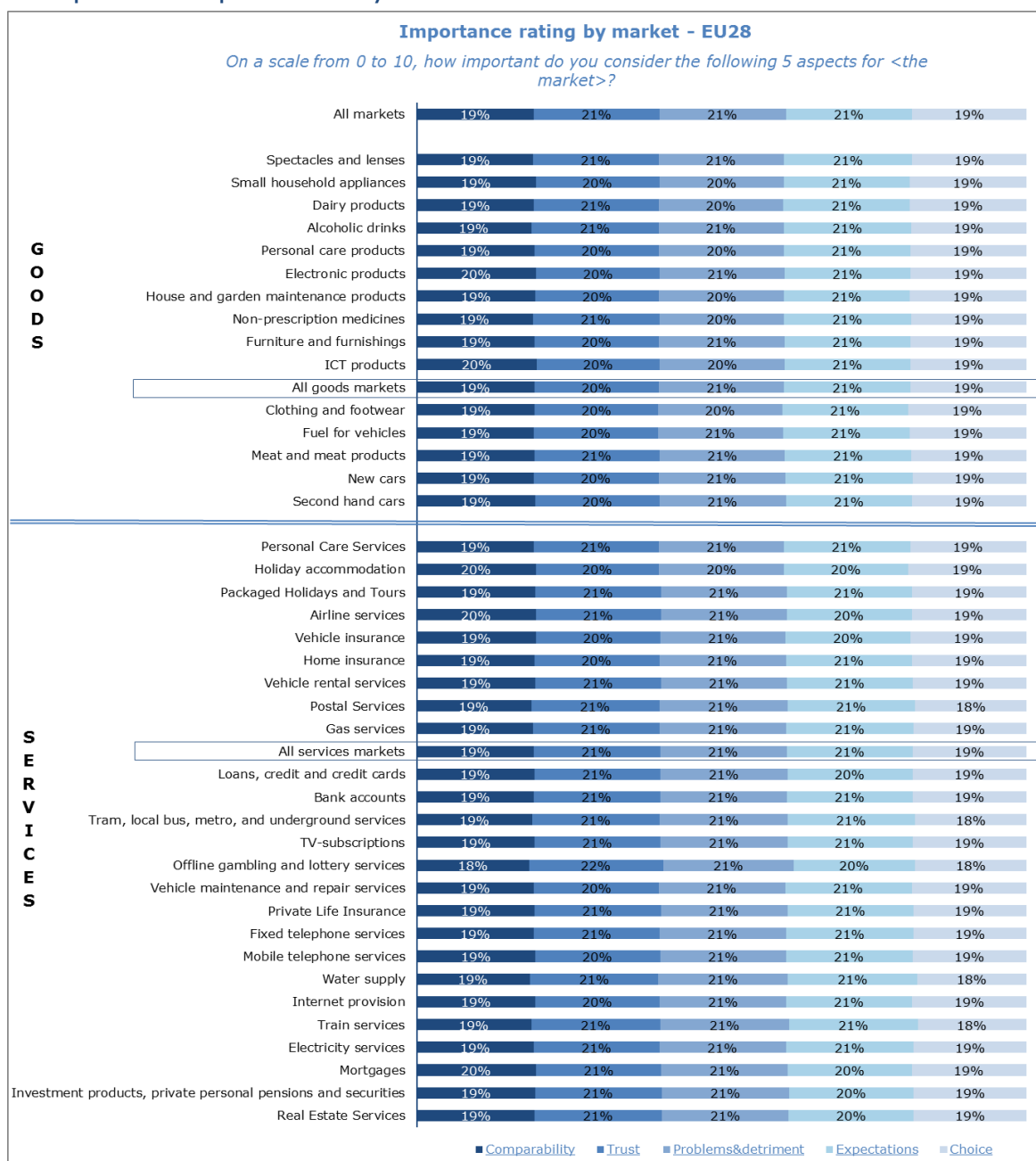
Goods markets

Services markets

Monitoring consumer markets in the European Union 2017

Country	Top 3 markets based on the change in MPI from 2015 to 2017	Bottom 3 markets based on the change in MPI from 2015 to 2017
 Netherlands	Mortgages +4.4*	ICT products -1.3
	Investment products, private personal pensions and securities +4.3*	Vehicle maintenance and repair services -0.6
	Gas services +2.8*	Postal Services -0.4
 Poland	Mobile telephone services +7.5*	Vehicle insurance -3.5*
	Electricity services +7.5*	Vehicle maintenance and repair services -3.5*
	Meat and meat products +7.0*	TV-subscriptions -3.1*
 Portugal	Train services +2.8*	Mobile telephone services -7.8*
	Fuel for vehicles +2.6*	TV-subscriptions -5.9*
	Mortgages +2.0	Vehicle maintenance and repair services -4.1*
 Romania	Loans, credit and credit cards +3.0*	Meat and meat products -5.5*
	ICT products +2.4*	Train services -4.8*
	Gas services +2.2	Postal Services -3.5*
 Sweden	Mobile telephone services +4.7*	Postal Services -8.7*
	Train services +3.6*	Vehicle insurance -2.7*
	Internet provision +0.8	Vehicle rental services -2.7*
 Slovenia	Bank accounts +7.0*	Mobile telephone services +1.6
	Electricity services +6.4*	TV-subscriptions +1.7
	Tram, local bus, metro, and underground services +6.2*	Electronic products +1.9*
 Slovakia	Second hand cars +2.7*	Electricity services -3.0*
	Fuel for vehicles +2.6*	Gas services -2.8*
	Mortgages +2.4*	Meat and meat products -2.2
 United Kingdom	Gas services +3.9*	Train services -2.5*
	Bank accounts +3.0*	Internet provision -2.3
	Investment products, private personal pensions and securities +2.9*	Mobile telephone services -2.2*
 Norway	Meat and meat products +4.2*	Vehicle maintenance and repair services -3.5*
	Water supply +2.8*	Loans, credit and credit cards -2.5*
	Mobile telephone services +2.2*	Electricity services -2.3*
 Iceland	Mobile telephone services +5.9*	Home insurance -2.9*
	Bank accounts +5.3*	Second hand cars -2.7*
	Tram, local bus, metro, and underground services +4.5*	Holiday accommodation -1.6
	Goods markets	
	Services markets	

## Component importance by market



Respondents were asked to rate the importance of five components (comparability, trust, problems & detriment, expectations and choice) for each market. In order to compare differences between components, components' relative importance was calculated as a percentage. The results are presented on the graph above.

Results for the importance question show little variation on average across all markets, with the importance of each component varying between 19% and 21%. Overall, the trust, problems & detriment and expectations components achieve a higher importance rating (21%) than do comparability and choice (19%). The average importance scores of all goods and all services markets do not differ except on one aspect: trust has a rating of 20% for the all goods markets aggregate compared to 21% for the all services markets aggregate.

Differences from the average remain small for all goods markets. "Electronic products" and "ICT products" have a comparability rating of 20%, compared to the average rating of 19%. "Spectacles and lenses", "Dairy products", "Alcoholic drinks", "Non-prescription medicines", and



"Meat and meat products" have a trust rating of 21%, with the average being 20%. "Small household appliances", "Dairy products", "Personal care products", "House and garden maintenance products", "Non-prescription medicines", "ICT products" and "Clothing and footwear" markets have a problems & detriment rating of 20%, compared to the average rating of 21%.

Importance ratings for services products do not vary compared to the ratings for all markets. A limited number of markets differ from the all services markets average. "Offline gambling and lottery services" has a lower comparability rating (18%) compared to the average of 19%, while "Holiday accommodation", "Airline services" and "Mortgages" have a 20% score for this component. "Holiday accommodation", "Vehicle insurance", "Home insurance", "Vehicle maintenance and repair services", "Mobile telephone services" and "Internet provision" have a lower than average trust rating (20%), while the market for "Offline gambling and lottery services" has a higher score on this component (22%), in comparison to the 21% average. "Holiday accommodation" has a 20% problems & detriment importance rating, in comparison to the 21% average. "Holiday accommodation", "Airline services", "Vehicle insurance", "Loans, credit and credit cards", "Offline gambling and lottery services", "Mortgages", "Investment products, private personal pensions and securities" and "Real estate services" have a 20% expectations rating. "Postal services", "Tram, local bus, metro and underground services", "Offline gambling and lottery services", "Water supply" and "Train services" have a lower importance rating for choice (18%), in comparison to the 19% average. The overall importance rating varies from 8.7 for the problems & detriment component and from 8.6 for the trust and the expectations components to 8.0 for the comparability component and to 7.9 for the choice component. The importance rating is generally slightly higher for the goods markets in comparison with the services markets. This is the case for the expectations component (8.8 for the goods markets and 8.6 for the services markets), comparability component (8.2 for the goods markets and 8.0 for the services markets) and choice component (8.1 for the goods markets and 7.8 for the services markets). The importance rating for the goods and services markets is the same for the problems & detriment component (both 8.7) and for the trust component (both 8.6).

	Importance					
	All	Goods 2017	Services	All Difference 2017-2015	Goods 2017-2015	Services 2017-2015
<b>Comparability</b>	8.0	8.2	8.0	-0.0*	-0.1*	-0.0
<b>Trust</b>	8.6	8.6	8.6	-0.1*	-0.1*	-0.0*
<b>Problems &amp; detriment</b>	8.7	8.7	8.7	-0.1*	-0.1*	-0.1*
<b>Expectations</b>	8.6	8.8	8.6	-0.1*	-0.1*	-0.0*
<b>Choice</b>	7.9	8.1	7.8	-0.0*	-0.1*	+0.0

Compared to the previous wave, the differences in importance ratings do not exceed 0.1 points in absolute terms. For comparability and choice, the overall importance ratings decreased marginally between 2015 and 2017 (-0.02 for both<sup>23</sup>), while they decreased by 0.1 points for trust, problems & detriment and expectations. This decrease is primarily driven by decreased importance ratings in the goods markets. In these markets, a 0.1 point decrease is recorded for all of the components. In the services sector, marginally lower importance ratings are recorded for trust and expectations compared to 2015 (-0.05 for both), while problems & detriment decreased by 0.1 points over the same period. Comparability and choice both remained stable since 2015 for the services markets. A similar pattern of results is observed when considering differences in importance ratings between 2017 and 2015 expressed in proportions.

<sup>23</sup> It should be considered that given the very high sample sizes, even very small changes tend to be statistically significant.

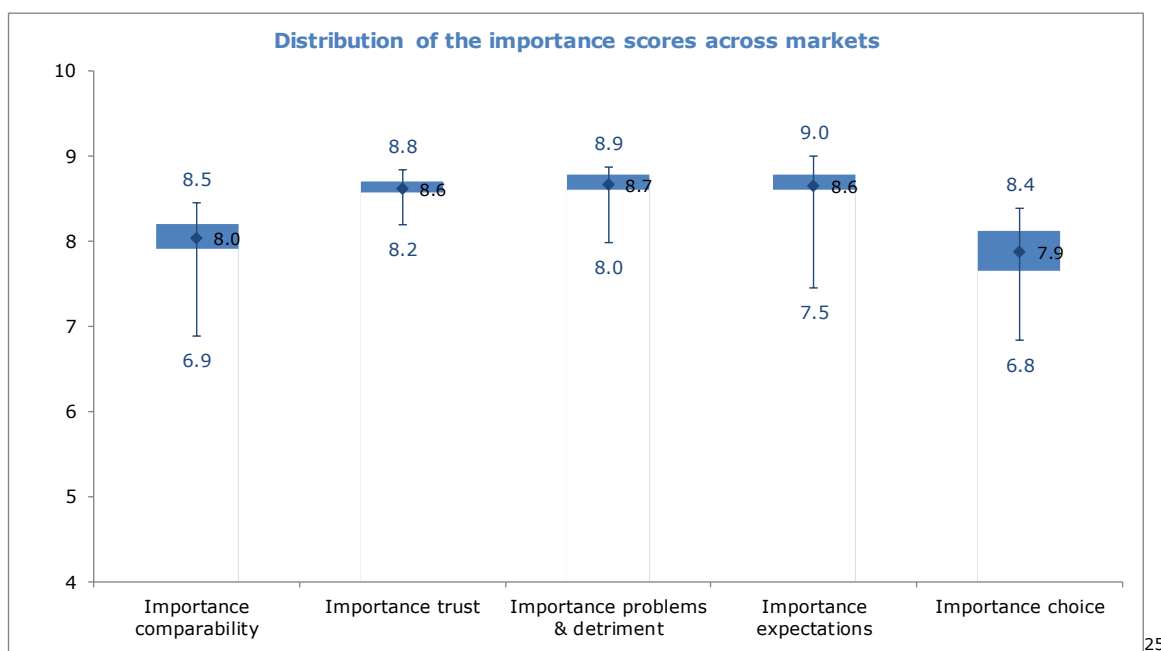
## Importance and component score by market

		Average score					MPI
		Comparability	Trust	Problems & detriment	Expectations	Choice	
	All markets	7.5	7.3	9.5	7.8	7.8	<b>80.2</b>
G O O D S	Spectacles and lenses	7.8	8.1	9.7	8.5	8.3	<b>85.3</b>
	Small household appliances	8.3	7.8	9.6	8.3	8.4	<b>85.1</b>
	Dairy products	8.1	7.6	9.8	8.3	8.5	<b>84.6</b>
	Alcoholic drinks	8.0	7.5	9.9	8.3	8.5	<b>84.6</b>
	Personal care products	7.9	7.6	9.8	8.2	8.4	<b>84.2</b>
	Electronic products	8.1	7.6	9.5	8.2	8.3	<b>83.5</b>
	House and garden maintenance products	7.9	7.7	9.7	8.1	8.1	<b>83.4</b>
	Non-prescription medicines	7.5	7.7	9.9	8.2	8.2	<b>83.3</b>
	Furniture and furnishings	7.8	7.7	9.6	8.2	8.1	<b>83.2</b>
	ICT products	8.0	7.6	9.4	8.2	8.2	<b>83.0</b>
	All goods markets	7.8	7.5	9.6	8.1	8.2	<b>82.7</b>
	Clothing and footwear	7.8	7.3	9.5	8.0	8.2	<b>81.8</b>
	Fuel for vehicles	7.7	7.2	9.8	8.0	8.1	<b>81.8</b>
	Meat and meat products	7.6	7.2	9.7	8.0	8.1	<b>81.3</b>
	New cars	7.5	7.2	9.5	7.9	7.9	<b>80.4</b>
Second hand cars	7.3	6.2	9.2	7.4	7.5	<b>75.5</b>	
S E R V I C E S	Personal Care Services	8.0	7.9	9.8	8.3	8.3	<b>84.9</b>
	Holiday accommodation	8.1	7.6	9.7	8.1	8.4	<b>84.1</b>
	Packaged Holidays and Tours	7.9	7.5	9.6	8.1	8.1	<b>82.6</b>
	Airline services	8.0	7.6	9.5	8.1	7.8	<b>82.2</b>
	Vehicle insurance	7.7	7.2	9.7	7.9	8.0	<b>81.5</b>
	Home insurance	7.4	7.3	9.7	7.8	7.8	<b>80.5</b>
	Vehicle rental services	7.6	7.2	9.4	7.9	7.7	<b>79.9</b>
	Postal Services	7.2	7.6	9.3	7.9	7.3	<b>79.5</b>
	Gas services	7.2	7.2	9.6	7.9	7.3	<b>79.2</b>
	All services markets	7.3	7.1	9.5	7.7	7.5	<b>78.7</b>
	Loans, credit and credit cards	7.2	7.0	9.6	7.7	7.7	<b>78.6</b>
	Bank accounts	7.2	6.9	9.5	7.6	7.7	<b>78.3</b>
	Tram, local bus, metro, and underground services	7.4	7.5	9.3	7.6	6.9	<b>78.3</b>
	TV-subscriptions	7.5	7.2	9.2	7.7	7.2	<b>78.1</b>
	Offline gambling and lottery services	7.4	7.0	9.9	6.8	7.6	<b>78.1</b>
	Vehicle maintenance and repair services	7.1	7.0	9.3	7.8	7.6	<b>78.1</b>
	Private Life Insurance	7.0	7.0	9.7	7.3	7.4	<b>77.5</b>
	Fixed telephone services	7.3	6.9	9.2	7.7	7.4	<b>77.2</b>
	Mobile telephone services	7.2	6.7	9.0	7.7	7.7	<b>77.1</b>
	Water supply	6.7	7.2	9.6	7.9	6.3	<b>77.0</b>
	Internet provision	7.4	6.9	8.9	7.6	7.5	<b>76.8</b>
	Train services	7.3	7.4	9.2	7.6	6.4	<b>76.8</b>
	Electricity services	6.8	6.7	9.4	7.7	7.1	<b>76.3</b>
Mortgages	6.8	6.8	9.5	7.3	7.3	<b>75.8</b>	
Investment products, private personal pensions and securities	6.5	6.8	9.6	7.1	7.2	<b>75.0</b>	
Real Estate Services	6.7	6.3	9.3	6.8	7.3	<b>73.1</b>	

Importance rating
0 - 4.49
4.5 - 6.49
6.5 - 7.49
7.5 - 8.49
8.5 - 10

24

<sup>24</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.



The table above illustrates the component scores (in numbers) and their relative importance per market (in colours). These component scores, weighted according to their importance rating, result in the MPI, which can be found in the outer right column. The graph above presents the distribution of the importance scores across all markets per component.

Overall, the trust, problems & detriment, and expectations components are rated higher in terms of their importance compared to comparability and choice. This tendency is observed for most of the goods and services markets.

When comparing component scores across the goods markets, it can be noted that "Second hand cars" is the lowest scoring market for all five components of the MPI. In terms of importance ratings, this market also has the lowest score for the expectations component, whereas for the trust component, it is the lowest scoring market together with "New cars". For the problems & detriment component, "Second hand cars" shares the lowest importance rating with both "New cars" and "Alcoholic drinks". In the latter market, however, the problems & detriment component has the highest score for this component (across all the goods markets), together with "Non-prescription medicines".

Looking more closely at the services markets, choice is least important in the markets for "Offline gambling and lottery services", "Water supply", "Train services" and "Real Estate services", while comparability is least important for "Offline gambling and lottery services". The "Private life insurance" market is characterised by the lowest deviations in importance ratings, with respondents rating all five components as equally important. The "Real estate services" market shows a similar pattern in component importance ratings (excluding choice, which is rated lower than the other four components in terms of importance), while it also scores lowest of all services markets in terms of overall market performance. Both the comparability and expectations components are rated as least important for the "Offline gambling and lottery services" market. The expectations component is also rated lowest in terms of component score for this market, together with the "Real estate services" market, where only choice shows a lower importance. For the problems & detriment component, "Offline gambling and lottery

<sup>25</sup> This box plot displays the distribution of data based on the five number summaries: minimum, first quartile, average, third quartile, and maximum. The central rectangle spans the first quartile to the third quartile (the interquartile range or IQR). The point inside the rectangle shows the average and "whiskers" above and below the box show the locations of the minimum and maximum. The quartiles shown in the boxplot are based on the aggregated EU28 results per market. However, the average shown is calculated on respondent-level data.

services” and “Private life insurance” score lowest in importance rating, in addition to the “Real estate services” market.

The boxplots indicate little variation in importance scores between markets. The biggest differences between markets can be found for the choice component, with a minimum value of 6.8 and a maximum value of 8.4. Trust, on the other hand, has the most consistent importance ratings across markets, with scores ranging from 8.2 to 8.8.

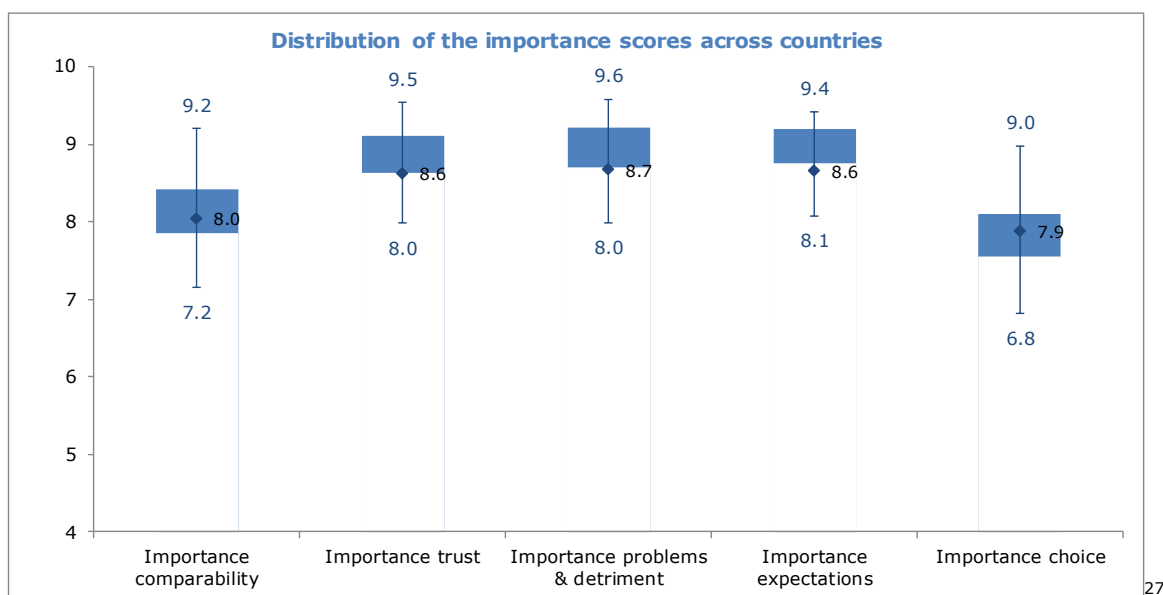
## Importance and component score by country

	Average score					MPI
	Comparability	Trust	Problems & detriment	Expectations	Choice	
EU28	7.5	7.3	9.5	7.8	7.8	<b>80.2</b>
Hungary	8.7	8.6	9.7	8.8	8.9	<b>89.6</b>
Slovenia	8.2	7.8	9.6	8.4	8.3	<b>85.0</b>
Luxembourg	8.1	8.2	9.9	8.1	8.1	<b>84.8</b>
Austria	8.0	8.1	9.9	8.0	8.1	<b>84.1</b>
Germany	8.0	8.1	9.9	8.0	8.0	<b>83.9</b>
France	8.0	8.0	9.9	7.9	8.0	<b>83.6</b>
Estonia	7.7	7.7	9.7	8.3	8.1	<b>83.6</b>
Malta	7.9	8.0	9.5	8.1	8.0	<b>83.2</b>
Lithuania	7.7	7.3	9.5	8.1	8.1	<b>81.6</b>
Finland	7.0	7.6	9.4	8.3	8.0	<b>81.3</b>
UK	7.3	7.4	9.3	8.1	7.9	<b>81.0</b>
Denmark	6.7	7.4	9.6	8.2	7.9	<b>80.4</b>
Slovakia	7.4	6.9	9.4	7.9	8.0	<b>79.7</b>
Czech Republic	7.4	6.9	9.5	7.8	8.0	<b>79.6</b>
Ireland	7.2	7.2	9.4	8.0	7.5	<b>79.5</b>
Latvia	7.3	7.0	9.6	8.0	7.7	<b>79.5</b>
Cyprus	7.4	7.1	9.5	7.8	7.7	<b>79.4</b>
Netherlands	7.2	7.0	9.6	7.9	7.5	<b>79.0</b>
Greece	7.5	7.1	9.6	7.6	7.5	<b>79.0</b>
Belgium	7.0	7.1	9.6	7.9	7.6	<b>79.0</b>
Poland	7.4	6.8	9.4	7.8	7.7	<b>78.9</b>
Romania	7.6	6.8	9.4	7.7	7.6	<b>78.7</b>
Portugal	7.5	6.5	9.4	7.8	7.7	<b>78.1</b>
Sweden	6.5	7.0	9.5	7.7	7.5	<b>77.5</b>
Italy	7.3	6.5	9.4	7.5	7.2	<b>76.4</b>
Bulgaria	7.5	6.1	9.2	7.3	7.3	<b>75.0</b>
Spain	6.9	6.4	9.1	7.4	7.3	<b>74.8</b>
Croatia	6.4	6.1	9.2	7.3	7.2	<b>73.2</b>
Norway	6.6	7.4	9.3	7.7	7.5	<b>78.2</b>
Iceland	6.5	6.6	9.5	7.8	7.1	<b>76.1</b>

Importance rating
0 - 4.49
4.5 - 6.49
6.5 - 7.49
7.5 - 8.49
8.5 - 10

26

<sup>26</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.



Looking at differences between countries, Hungary and Malta are the only countries with importance scores of 8.5 or higher for all components. Lithuania, Cyprus and Bulgaria complete the top five countries in terms of the importance of comparability. In contrast, the neighbouring countries Belgium and the Netherlands have the lowest importance scores for this component. Most countries have high importance ratings for trust and problems & detriment, whilst the expectations component is of highest importance in countries with higher MPI scores. Choice is given the highest importance in Malta, Cyprus and Hungary. Denmark, Czech Republic, Belgium, Sweden and the Netherlands are where the least importance is assigned to choice, although they do not necessarily have low component scores.

The boxplots show there is slightly more variation between countries than between markets. Again, the choice component is characterised by the largest difference between the lowest and highest importance scores, although the interquartile range is not very wide.

<sup>27</sup> The quartiles shown in the boxplot are based on the aggregated "all markets" results per country. However, the average shown is calculated on respondent-level data.

### 3.2. Discussion of components of the MPI

The following sections present the results of the individual components of the MPI at EU level, averaged across all markets and across all countries. Responses were collected on an 11-point scale with a 0-10 range, unless stated otherwise. The answers are combined into three categories: scores in the 8-10 range represent a high rating, scores in the 5-7 range represent an average rating and scores in the 0-4 range represent a low rating.

Top and bottom markets are reported based on quartiles. As such, the top and bottom three markets are listed for goods markets, while the top and bottom six markets are listed for services markets.

#### 3.2.1. Comparability

##### Overall results

	COMPARABILITY											
	2017			Difference 2017-2015			Difference 2017-2013			Difference 2015-2013		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.5	7.8	7.3	+0.0*	-0.0	+0.0*	+0.3*	+0.3*	+0.3*	+0.3*	+0.3*	+0.3*
Score 0-4	9.1%	6.4%	10.7%	-1.4*	-1.6*	-1.4*	-2.1*	-1.5*	-2.5*	-1.3*	-0.6*	-1.5*
Score 5-7	30.5%	27.4%	32.4%	+1.8*	+2.8*	+1.5*	-4.7*	-4.2*	-5.0*	-6.0*	-5.4*	-6.2*
Score 8-10	60.4%	66.2%	56.9%	-0.4	-1.1*	-0.2	+6.8*	+5.7*	+7.5*	+7.3*	+6.0*	+7.7*
Importance	8.0	8.2	8.0	-0.0*	-0.1*	-0.0						

	COMPARABILITY								
	Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	+0.0*	-0.0*	+0.1*	+0.1*	+0.1*	+0.1*	+0.0*	+0.2*	-0.0*
Score 0-4	-0.9*	-0.1	-1.5*	-0.9*	-1.2*	-0.7*	+0.1	-0.7*	+0.5*
Score 5-7	+1.3*	+0.8*	+1.5*	-1.6*	-1.7*	-1.5*	-1.7*	-3.1*	-0.8*
Score 8-10	-0.3	-0.6*	+0.0	+2.4*	+2.9*	+2.2*	+1.6*	+3.8*	+0.3
Importance									

Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.

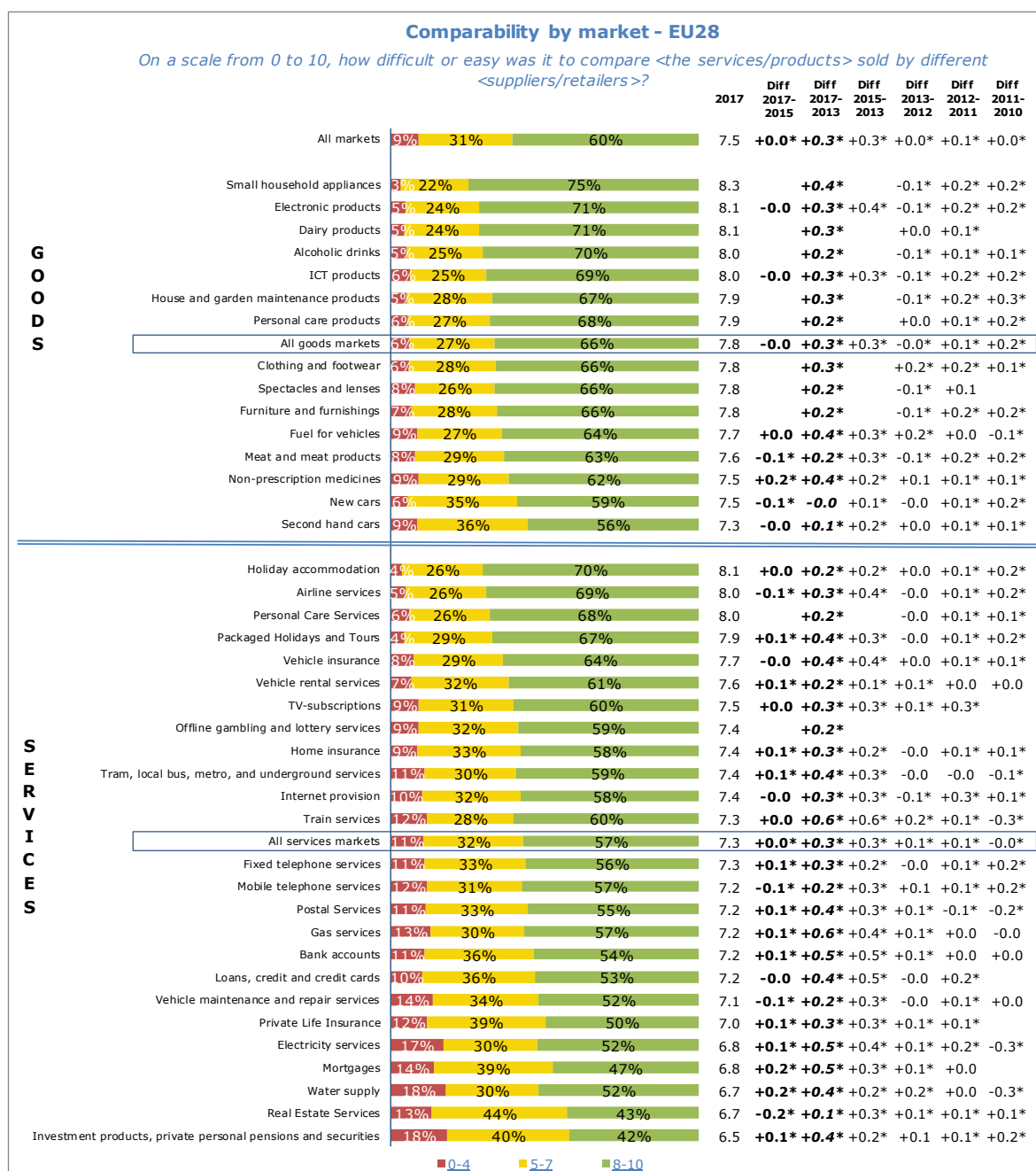
The comparability component measures consumers' ability to compare products and services offered by different retailers and service suppliers. The average comparability score across all markets is 7.5 in 2017. Only 9.1% of consumers give a low score (0-4) on comparability, while almost two-thirds (60.4%) give a high score (8-10).

The average score of comparability increased marginally compared to 2015 (+0.03), but went up by 0.3 points compared to 2013. The same applies to the overall comparability score for all services markets, which increased marginally by 0.04 points since 2015, but went up by 0.3 points overall since 2013. For all goods markets, the average comparability score remained stable since 2015, but increased by 0.3 points in comparison to 2013. On average, it can be observed that comparing services offers is more difficult for consumers than comparing goods offers: while 56.9% score high on comparability for all services markets, this is true for 66.2% of respondents for all goods markets. The average comparability score for all goods markets is 7.8 while the average for all services markets is 7.3. This difference can be consistently observed in previous waves and can be explained by the more complex nature of services compared to goods offers due to commercial practices involving complex contractual terms and service bundles.

<sup>28</sup> Please find an overview of the markets included in section 2.3.5 Reporting of the results.

## Market results

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

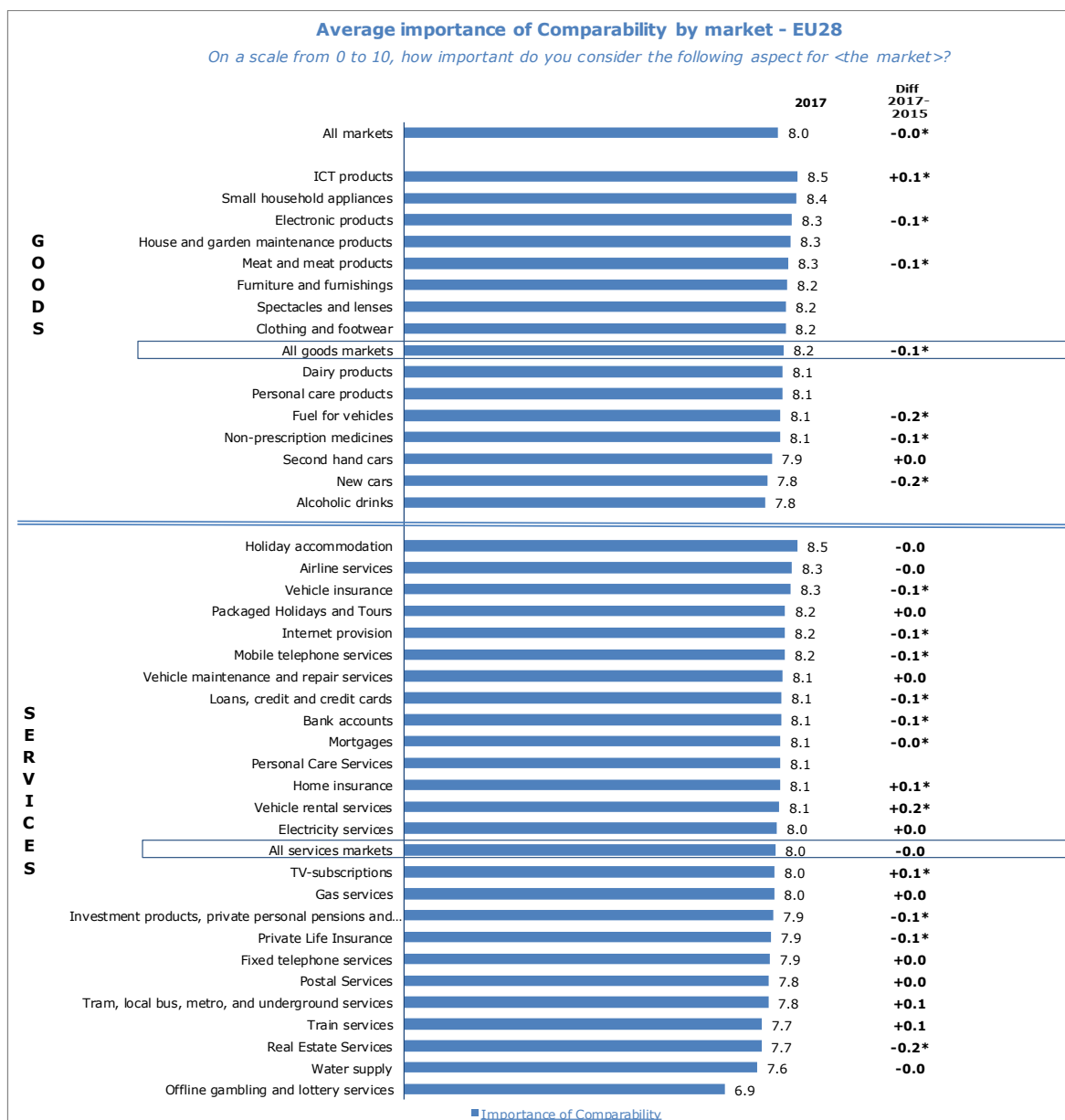


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<sup>29</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>30</sup> Please note that the difference between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets does not necessarily add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.

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





## Goods markets

Out of the seven goods markets surveyed, only one market increased its comparability score compared to 2015, while two markets slightly decreased it and four showed a stable performance. Compared to 2013, all but one of the fifteen goods markets increased their score.

The "Small household appliances", "Electronic products", "Dairy products" and "Alcoholic drinks" markets are in the top quartile in terms of comparability. The bottom quartile includes the markets for "Second hand cars", "New cars", "Non-prescription medicines" and "Meat and meat products". Apart from the latter, the worst scoring markets are the same compared to the previous wave.

Compared to 2015, the highest increase (+0.2) in the comparability score is observed for the "Non-prescription medicines" market. The lowest statistically significant changes are observed for the "New cars" and "Meat and meat products" markets (both -0.1). The scores for the remaining goods markets did not change compared to the previous wave.

The highest increases compared to 2013 are reported for "Small household appliances", "Fuel for vehicles" and "Non-prescription medicines" (all +0.4), while the smallest change is observed for the "Second hand cars" market (+0.1).

A high positive correlation is observed between the comparability component and the MPI ( $r=.68$ ) for the goods markets.<sup>31</sup> Looking at the average scores on comparability in the context of the MPI scores, there appears to be good consistency between the two measures. The market for "Spectacles and lenses" stands out ranking in first place in terms of the MPI score and in ninth place with respect to comparability. When comparing 2017 with 2013, comparability rankings show strong consistency across most goods markets with only one market ("New Cars") having shifted more than two spots (-3).<sup>32</sup>

The importance score of the comparability component is 8.2 out of 10, on average, across all goods markets. The top three markets where comparability is rated most important are "ICT products", "Small household appliances" and "Electronic products" (8.5, 8.4 and 8.3 respectively). In contrast, comparability is least important in the "Alcoholic drinks", "New cars" (both 7.8) and "Second hand cars" (7.9) markets. However, it should be noted that the differences across markets are small.

## Services markets

Thirteen services markets increased their scores for the comparability component compared to 2015, while four decreased their scores and six showed a stable performance. Compared to 2013, all services markets increased their scores.

The "Holiday accommodation", "Airline services", "Personal Care services", "Packaged holidays and tours", "Vehicle insurance" and "Vehicle rental services" markets score in the top quartile for comparability in 2017. Comparability between services is lowest (bottom quartile) in the markets for "Investment products, private personal pensions and securities", "Real Estate Services", "Water supply", "Mortgages", "Electricity services" and "Private life insurance".

Scores for comparability show little upward movement compared to 2015, with most markets either showing a stable performance or increasing/decreasing their score by 0.1. Only three markets deviate from these observed changes: "Mortgages" and "Water supply" are

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<sup>31</sup> All correlations between the MPI and its components reported in Chapter 3 are statistically significant unless explicitly specified. They are computed at respondent level based on the total EU28 sample, excluding Norway and Iceland.

<sup>32</sup> Due to the small number of comparable goods markets between current and previous waves, ranking comparisons are made only between 2017 and 2013 data. This applies to the entire report.

characterised by the biggest increases (both +0.2) and "Real estate services" by the largest decrease (-0.2).

Compared to 2013, the highest increases in scores for the comparability component are observed for the "Train services" and "Gas services" (both +0.6) markets, whereas the smallest increase is observed for the "Real estate services" (+0.1) market, with six markets following closely with increases of +0.2 points each.

In line with previous waves, approximately 1 in 5 respondents find it difficult to compare "Investment products, private personal pensions and securities", "Water supply" and "Electricity services", which all exhibit similar proportions of low (0-4) scores. The "Mortgages" market, which was considered difficult to compare in previous waves, improved in 2017 with a proportion of low scores equal to 14% compared to 18% in 2015.

A high positive correlation is observed between the comparability component and the MPI ( $r=.69$ ) for the services markets. The markets for "Loans, credit and credit cards", "Postal services" and "Gas services" are evaluated poorly on the comparability component in comparison to their overall market performance evaluation (respectively 8, 7 and 7 places lower than for the MPI ranking). In contrast, the markets for "Train services", "Internet Provision", "TV-subscriptions" and "Offline gambling and lottery services" are ranked higher for comparability than for the MPI (respectively 9, 9, 6 and 6 places higher). When comparing 2017 to 2013, it can be observed that comparability rankings show some consistency with the largest changes being reported for the "Train services", "Gas services" (both +5) and "Vehicle maintenance and repair services" (-5) markets.

Overall, all services markets have an average importance score for comparability of 8.0. Comparability received the highest importance ratings for the markets for "Holiday accommodation" (8.5), "Airline services" and "Vehicle insurance" (both 8.3). Compared to the other markets, the "Offline gambling and lottery services" market (6.9) stands out as the one with the lowest importance score for comparability, with "Water Supply" having the penultimate lowest importance score (7.6).

## Socio-demographic and regional differences

The comparability score is above the EU28 average for Western Europe (+0.2) and Eastern Europe (+0.1), while scores reported for the Northern (-0.6) and Southern (-0.3) regions are below average.

	COMPARABILITY	
	2017	Difference Region - EU28
EU28	7.5	
Region North	6.9	-0.6*
Region East	7.6	+0.1*
Region South	7.2	-0.3*
Region West	7.7	+0.2*

Results of the multivariate analysis on Comparability								
<b>Gender</b>	<b>male</b> 7.4	<b>female</b> 7.6						
<b>Age</b>	<b>18-34y</b> 7.5	<b>35-54y</b> 7.4	<b>55-64y</b> 7.6 A	<b>65+y</b> 7.6 A				
<b>Education</b>	<b>Low</b> 7.7	<b>Medium</b> 7.5	<b>High</b> 7.4					
<b>Occupation</b>	<b>self employed</b> 7.5 C	<b>manager</b> 7.5 BC	<b>other white collar</b> 7.5 AB	<b>blue collar</b> 7.5 ABC	<b>student</b> 7.5 A	<b>houseperson and other not in employment</b> 7.5 C	<b>seeking a job</b> 7.5 C	<b>retired</b> 7.5 C
<b>Private internet use</b>	<b>daily</b> 7.5 C	<b>weekly</b> 7.4 A	<b>monthly</b> 7.5 BC	<b>less than monthly</b> 7.3 A	<b>hardly ever</b> 7.4 AB	<b>never</b> 7.6		
<b>Mother tongue</b>	<b>official language</b> 7.5	<b>not an official language</b> 7.6						
<b>Financial status</b>	<b>Very difficult</b> 7.2	<b>Fairly difficult</b> 7.4	<b>Fairly easy</b> 7.6 A	<b>Very easy</b> 7.6 A				

In line with the results observed for the MPI, consumers' financial status has the strongest link with the comparability component. Consumers who find it very difficult to make ends meet award lower comparability scores compared to the remainder of the persons interviewed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial status and the score he or she gives on comparability, even if consumers who can make ends meet fairly easily and very easily give similar scores.

On average, women assess comparability higher in comparison to men.

As far as the age groups are concerned, persons aged between 35 and 54 years old award the lowest scores on comparability, while those aged 55 and more express the highest scores.

Highly educated consumers award lower scores to comparability than lower educated consumers, as was also reported for the MPI. The lower the consumers' educational background, the higher the score given to the comparability component.

Occupation has the lowest influence on comparability, with only subtle differences observed across the different occupational categories.

When looking at consumers' private internet use, those who never access the internet award the highest scores on comparability, while the other groups show mixed results on the same indicator.

Finally, consumers whose mother tongue is one of the official languages of the country or region they reside in award a slightly lower score to comparability than the rest of consumers.

### 3.2.2. Trust

#### Overall results

	TRUST											
	2017			Difference 2017-2015			Difference 2017-2013			Difference 2015-2013		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.3	7.5	7.1	+0.0*	+0.0*	+0.0*	+0.5*	+0.5*	+0.5*	+0.5*	+0.5*	+0.5*
Score 0-4	10.1%	8.0%	11.3%	-1.6*	-1.7*	-1.6*	-4.4*	-3.8*	-4.7*	-3.7*	-3.9*	-3.7*
Score 5-7	34.4%	33.2%	35.2%	+2.0*	+2.1*	+2.0*	-6.3*	-6.7*	-6.1*	-7.6*	-6.9*	-7.8*
Score 8-10	55.5%	58.8%	53.5%	-0.4*	-0.5	-0.4	+10.7*	+10.5*	+10.8*	+11.3*	+10.8*	+11.5*
Importance	8.6	8.6	8.6	-0.1*	-0.1*	-0.0*						

	TRUST								
	Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	+0.1*	+0.0	+0.1*	+0.1*	+0.1*	+0.0*	+0.1*	+0.2*	-0.0
Score 0-4	-0.5*	+0.0	-0.8*	-1.0*	-1.2*	-0.9*	+0.2	-1.1*	+1.0*
Score 5-7	-0.4*	-0.4	-0.5*	-0.1	-0.5*	+0.1	-2.9*	-4.3*	-2.0*
Score 8-10	+0.9*	+0.4	+1.3*	+1.1*	+1.7*	+0.8*	+2.7*	+5.5*	+1.0*
Importance									

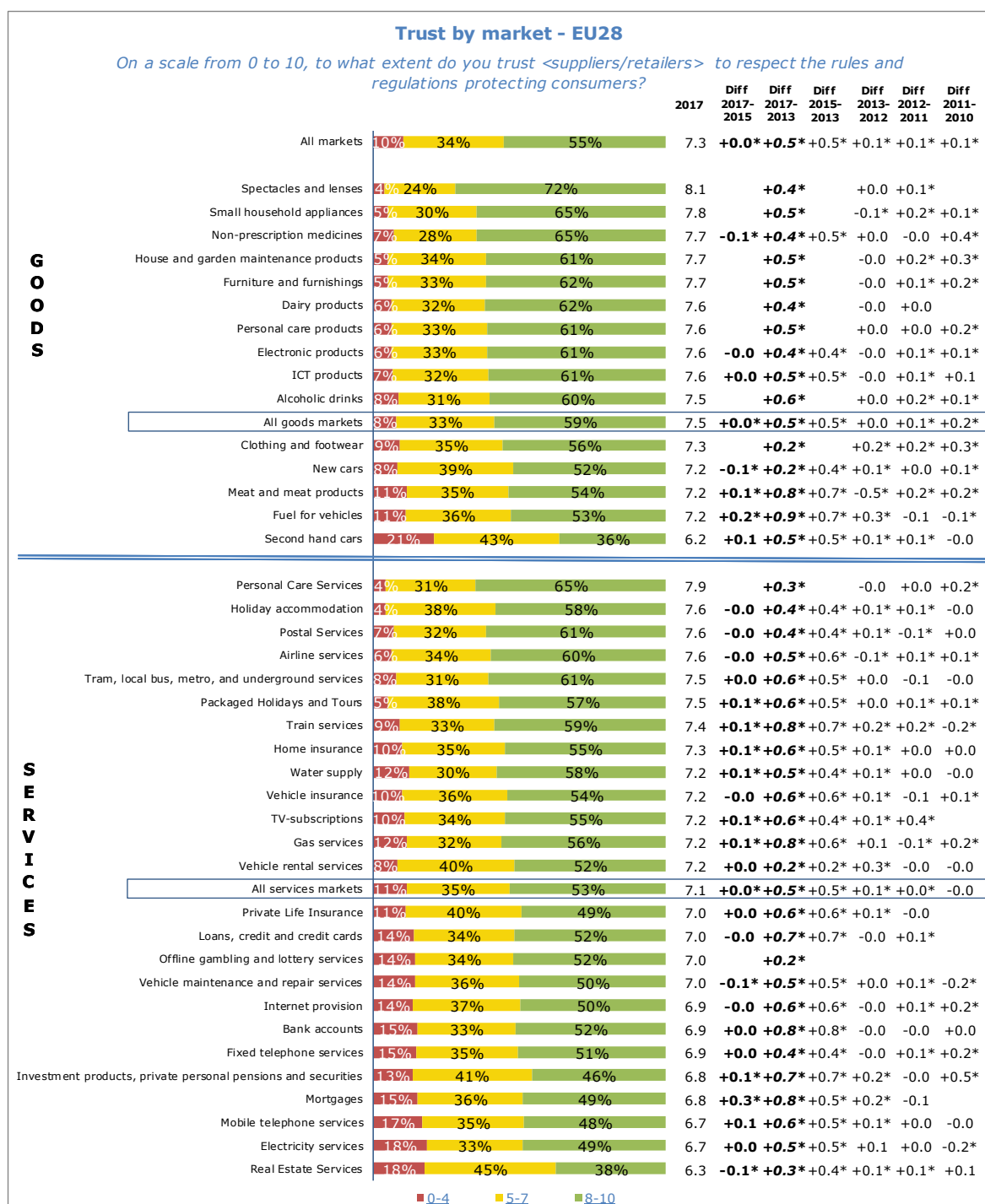
Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.

The trust component measures the extent to which consumers trust the suppliers/retailers to comply with consumer protection rules. The average trust score in 2017 is 7.3. This score has only marginally increased since 2015 (+0.04), but went up by 0.5 points since 2013. Only 10.1% of respondents express concerns that suppliers/retailers do not respect consumer protection rules and regulations (score 0-4), a proportion that decreased by 1.6 percentage points compared to 2015 and by 4.4 percentage points compared to 2013. Trust in suppliers of goods markets (7.5) remains higher than trust in services markets (7.1). It should be noted that trust in both goods and services markets only marginally increased compared to 2015 (by 0.03 and 0.04 points, respectively), while it increased by +0.5 points for both aggregates compared to 2013.

<sup>33</sup> Please find an overview of the markets included in section 2.3.5 Reporting of the results.

## Market results

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

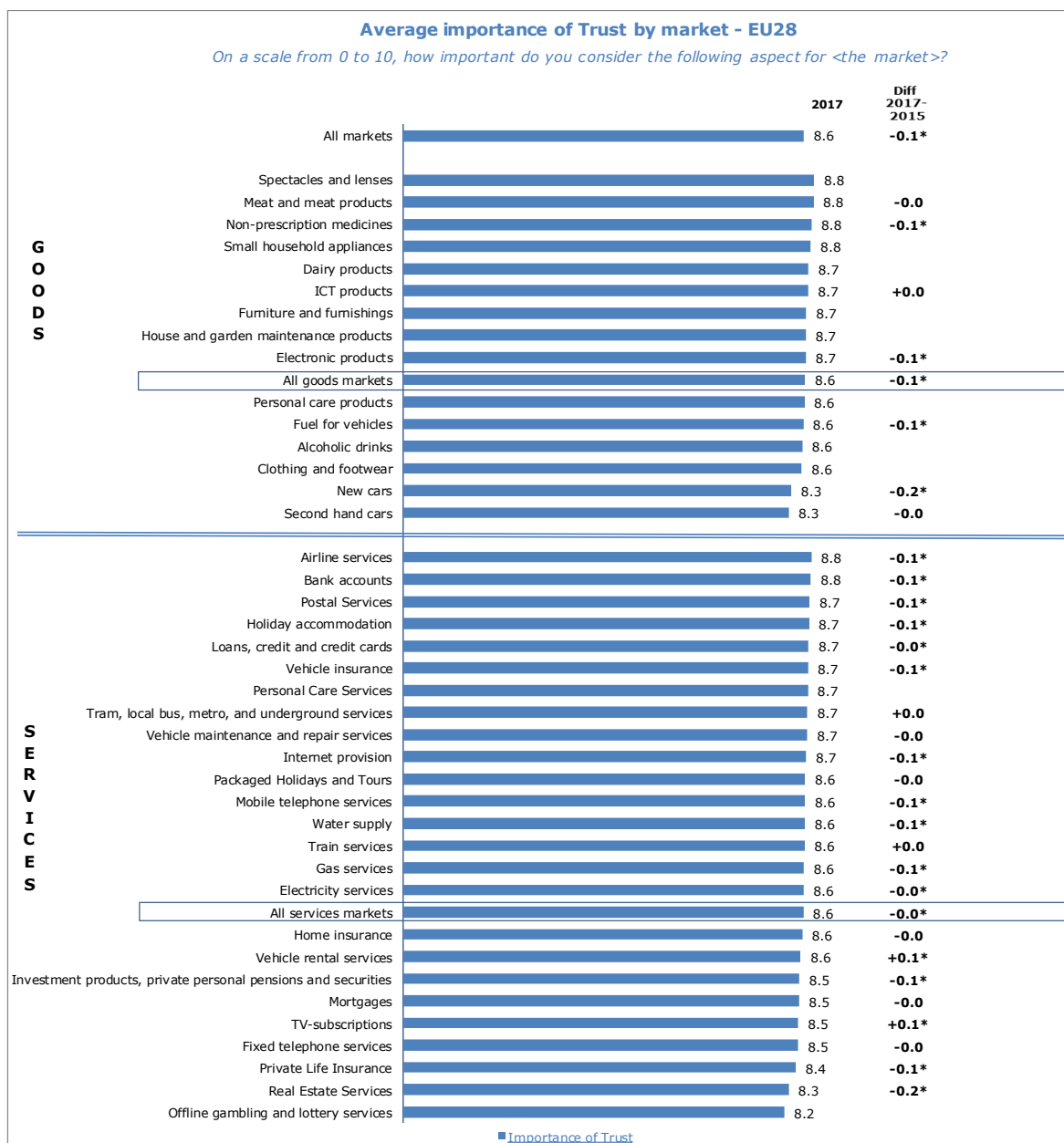


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<sup>34</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>35</sup> Please note that the difference between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets does not necessarily add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.

The graph below gives an overview of the importance rating of trust for all markets, split between goods and services markets.



## Goods markets

Trust scores showed a fairly stable performance for all goods markets since 2015, while they increased compared to 2013.

Across the goods markets, the highest scoring markets for trust (top quartile) are "Spectacles and lenses", "Small household appliances", "Non-prescription medicines" and "House and garden maintenance products". The lowest scores (bottom quartile) observed are for the "Second hand cars", "Fuel for vehicles", "Meat and meat products" and "New cars" markets.

Compared to 2015, the largest increase in trust scores is reported for the "Fuel for vehicles" (+0.2) market, while the largest decreases are observed for the "Non-prescription medicines" and "New cars" markets (both -0.1).

The highest increases compared to 2013 are observed for the "Fuel for vehicles" (+0.9), "Meat and meat products" (+0.8) and "Alcoholic drinks" (+0.6) markets, whereas the smallest increases occurred in the markets for "Clothing and footwear" and "New cars" (both +0.2).

A high positive correlation is observed between the trust component and the MPI ( $r=0.76$ ) for the goods markets. When comparing the ranking of results on trust with the overall MPI results, it should be noted that ten of the 15 markets are in roughly the same position both for the trust component and for the MPI.<sup>36</sup> The largest differences observed are for the "Alcoholic drinks" market, ranked 6 places lower for trust and for the "Non-prescription medicines" and "Furniture and furnishings" markets, which are respectively ranked 5 and 4 places higher than in the MPI ranking. When comparing rankings to 2013, it can be observed that only two markets moved more than two places: "House and garden maintenance products" ranked 4 places higher and "Electronic products" ranked 3 places lower.

There is little variation across the goods markets in the importance consumers attribute to trust. The goods markets overall score is 8.6. The markets for "Spectacles and lenses", "Meat and meat products", "Non-prescription medicines" and "Small household appliances" (all 8.8) have the highest importance scores for trust. The lowest, but still high, importance ratings are observed for the "Second hand cars", "New cars" (both 8.3), and "Clothing and footwear" (8.6) markets.

## Services markets

Eight services markets slightly increased their scores for the trust component compared to 2015, while two slightly decreased their scores and thirteen showed a stable performance. Compared to 2013, all services markets increased their scores for this component.

Markets in the top quartile across all services markets are "Personal Care services", "Holiday accommodation", "Postal services", "Airline services", "Tram, local bus, metro and underground services" and "Packaged holidays and tours". The lowest trust scores (bottom quartile) are observed in the markets for "Real estate services", "Electricity services", "Mobile telephone services", "Mortgages", "Investment products, private personal pensions, and securities" and "Fixed telephone services".

Trust in the suppliers of services showed a fairly stable performance for almost all services markets compared to 2015, with thirteen services markets showing no statistically significant change in trust, seven markets slightly increasing their scores (+0.1) and two markets slightly decreasing their scores (-0.1). Only one service market, "Mortgages", showed a larger increase in its trust score compared to 2015 (+0.3).

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<sup>36</sup> Changes in rankings for the goods markets between 2017 and 2015 are not reported (throughout the report) because of the limited number of markets (7) available for comparison.

Compared to 2013, the largest increases in trust scores are observed for the "Train services", "Gas services", "Bank accounts" and "Mortgages" markets (all +0.8). The smallest increases are observed for the markets "Offline gambling and lottery services" and "Vehicle rental services" (both +0.2).

A high positive correlation is observed between the trust component and the MPI ( $r=.79$ ) for the services markets. The markets for "Train services", "Water supply" and "Tram, local bus, metro and underground services" all rank higher in terms of trust than in the overall MPI ranking, by respectively 14, 10 and 7 places. In contrast, the following markets rank lower in the trust component compared to their MPI ranking: "Bank accounts" (by 8 places) and "Loans, credit and credit cards" (by 5 places).<sup>37</sup> When comparing rankings to 2013 for the services markets, less consistency is observed than for the goods markets. The largest changes are reported in the markets for "Offline Gambling and lottery services", "Vehicle Rental services" (both dropped 8 places in rankings), and "Train services" (ranked 6 places higher).

As seen for the goods markets, the overall importance score for the services markets is 8.6 and results are quite similar across all surveyed markets. The two markets for which the importance of trust is highest are the "Airline services" and "Bank accounts" markets (both 8.8), with the next 8 markets following closely (all 8.7). The markets where trust is rated as least important are "Offline gambling and lottery services" (8.2), "Real Estate services" (8.3), and "Private Life Insurance" (8.4).

## Socio-demographic and regional differences

Consumers in Western Europe (+0.5) assess trust more favourably than average, while scores are below average in the Eastern (-0.3) and Southern (-0.7) regions.

TRUST (2017)		
	2017	Difference Region - EU28
EU28	7.3 A	
Region North	7.3 A	+0.0
Region East	7.0	-0.3*
Region South	6.5	-0.7*
Region West	7.8	+0.5*

Results of the multivariate analysis on Trust								
<b>Gender</b>	<b>male</b>	<b>female</b>						
	7.1	7.4						
<b>Age</b>	<b>18-34y</b>	<b>35-54y</b>	<b>55-64y</b>	<b>65+y</b>				
	7.3	7.2	7.3A	7.4A				
<b>Education</b>	<b>Low</b>	<b>Medium</b>	<b>High</b>					
	7.4	7.3	7.2					
<b>Occupation</b>	<b>self employed</b>	<b>manager</b>	<b>other white collar</b>	<b>blue collar</b>	<b>student</b>	<b>houseperson and other not in employment</b>	<b>seeking a job</b>	<b>retired</b>
	7.1	7.3A	7.3A	7.3A	7.5	7.3A	7.3A	7.3A
<b>Private internet use</b>	<b>daily</b>	<b>weekly</b>	<b>monthly</b>	<b>less than monthly</b>	<b>hardly ever</b>	<b>never</b>		
	7.3C	7.2AB	7.3BC	7.3BC	7.1A	7.5		
<b>Mother tongue</b>	<b>official language</b>	<b>not an official language</b>						
	7.3A	7.2A						
<b>Financial status</b>	<b>Very difficult</b>	<b>Fairly difficult</b>	<b>Fairly easy</b>	<b>Very easy</b>				
	6.7	7.1	7.4A	7.4A				

Consistent with results for the MPI, consumers' financial status is the factor with the highest influence on their trust in retailers or service providers. Consumers who find it very difficult to

<sup>37</sup> For comparisons with the MPI, unless large consistency is observed, the top and bottom three changes are reported. If the third and fourth or more largest changes are equal, then only two are reported.



make ends meet award a considerably lower score on trust than other consumers. However, no difference in consumer trust is observed between consumers who find it fairly or very easy to make ends meet.

Gender has a relatively strong link with the trust component compared to the other sociodemographic variables analysed, with women placing higher trust in retailers or service providers compared to men.

There is a mixed pattern observed for the occupation variable, which has a relatively weak link with consumers' trust in retailers or service providers. The group of self-employed consumers award the lowest score to trust, while students award the highest. All other occupational groups score in the middle.

A mixed pattern is also observed as far as private internet use is concerned. Those who hardly ever or occasionally use the internet have the lowest level of trust, while consumers who never have access to the internet award the highest trust scores.

A negative correlation between education and trust is identified, suggesting that highly educated consumers are more selective and distrustful.

The scores across different age groups show mixed results, with 35-54 year-old consumers being the least trusting consumers and those aged 55-64 and 65+ years old being the most trusting consumers.

No difference in trust can be found between consumers whose mother tongue is one of the official languages of their country or region of residence and the remainder of interviewed consumers.

### 3.2.3. Problems

#### Overall results

	PROBLEMS											
	2017			Difference 2017-2015			Difference 2017-2013			Difference 2015-2013		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Yes	8.5%	7.2%	9.3%	-1.1*	-1.2*	-1.0*	-1.2*	-0.8*	-1.5*	-0.3*	+0.4*	-0.5*

	PROBLEMS								
	Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services
Yes	-0.6*	-0.1	-0.9*	-1.7*	-1.0*	-2.2*	-0.6*	-0.6*	-0.7*

Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.

The problems component measures the proportion of consumers who experienced at least one problem with the service/product or the supplier/retailer in a given market. Approximately 8.5% of respondents encountered problems, on average, across the forty markets. The proportion of people who encountered problems shows a statistically significant decrease compared to 2015 (-1.1pp<sup>39</sup>) and to 2013 (-1.2pp).

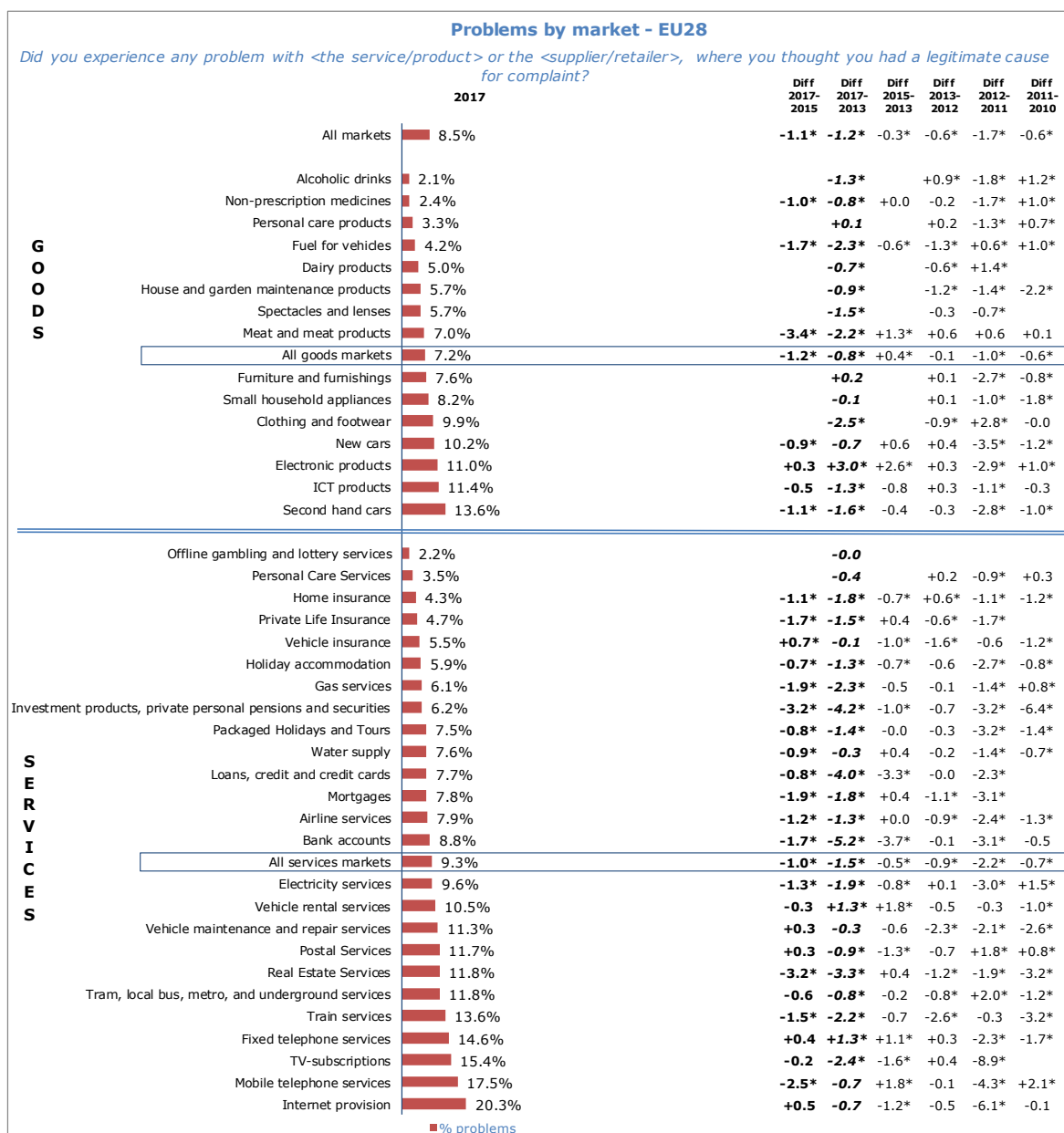
When comparing the two market aggregates, there is a consistent difference (also observed in previous waves) with a higher proportion of respondents experiencing problems in the services markets (9.3%) compared to the goods markets (7.2%). In addition, the proportion of respondents experiencing problems decreased in both the goods and services markets (-1.2pp

<sup>38</sup> Please find an overview of the markets included in section 2.3.5 Reporting of the results.

<sup>39</sup> Percentage points

and -1.0pp respectively compared to 2015 and -0.8pp and -1.5pp compared to 2013.). Market results

The graph below gives an overview of the results for problems for all markets, split between goods and services markets.



40,41

## Goods markets

Between 2015 and 2017, the proportion of people who reported having experienced problems showed a statistically significant decrease in five out of the seven goods markets surveyed in

<sup>40</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>41</sup> Please note that the difference between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets does not necessarily add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.

both waves, while it showed a stable performance in the remaining ones. Since 2013, out of the fifteen goods markets surveyed also in 2017, the incidence of problems experienced decreased in ten goods markets, while in one goods market it increased and in four goods markets it showed no statistically significant differences.

The markets with the lowest proportion of consumers experiencing problems are, "Alcoholic drinks", "Non-prescription medicines", "Personal care products" and "Fuel for vehicles". On the other hand, the "Second hand cars", "ICT products", "Electronic products" and "New cars" markets have the highest proportion of respondents experiencing problems.

Compared to 2015, no statistically significant increase is observed in the proportion of people who faced problems in any of the goods markets surveyed. The largest decrease is observed for the "Meat and meat products" market (-3.4pp), whereas the proportion remained the same for "Electronic products" and "ICT products".

Compared to 2013, the proportion of people facing problems decreased in 10 markets. The highest decreases are seen in the "Clothing and footwear" (-2.5pp), "Fuel for Vehicles" (-2.3pp) and "Meat and meat products" (-2.2pp) markets. The same indicator increased only for the "Electronic products" (+3.0pp) market while it showed a stable performance in the remaining four markets.

A moderate positive correlation is observed between the MPI and the likelihood that a person experienced a problem ( $r=.41$ ) for the goods markets.<sup>42</sup> When comparing the proportion of people having experienced problems to the average MPI scores across the goods markets, it should be noted that the "Small household appliances", "Electronic products" and "Spectacles and lenses" markets perform poorly in terms of problems experienced, ranking respectively 8, 7 and 6 places lower than their MPI score ranking. On the other hand, the markets for "Fuel for vehicles", "Non-prescription medicines" and "Meat and meat products" rank higher on the problems indicator (a lower incidence of problems experienced) compared to their MPI score (8, 6, and 5 places higher, respectively). Compared to 2013, rankings for the problems component is fairly consistent, with only the markets for "Electronic products" (-4) and "Meat and meat products" (+3) having changed more than 2 places.

## Services markets

Since 2015, the incidence of people who experienced problems increased in one service market, while it decreased in fifteen services markets. In addition, seven services markets experienced no statistically significant change in the reported incidence of problems between 2015 and 2017. Compared to 2013, the incidence of problems experienced decreased in sixteen services markets, it increased in two markets and it showed a stable performance in the other seven.

On average, the services markets showed a small decline in the proportion of consumers experiencing problems with respect to the previous editions of the survey. The lowest proportions of people reporting problems are observed in the markets for "Offline gambling and lottery services", "Personal Care Services", "Home insurance", "Private life insurance", "Vehicle insurance" and "Holiday accommodation". In contrast, the highest incidence of people who reported experiencing problems is observed in the markets for "Internet provision", "Mobile telephone services", "TV-subscriptions", "Fixed telephone services", "Train services" and "Tram, local bus, metro and underground services".

The only increase in the incidence of people encountering problems compared to 2015 is observed for "Vehicle insurance" (+0.7pp). In contrast, the following markets saw the largest

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<sup>42</sup> The correlation was computed between the MPI and the binary variable indicating whether a respondent experienced a problem or not.

decreases: "Real Estate Services", "Investment products, private personal pensions and securities" (both -3.2pp) and "Mobile Telephone services" (-2.5pp).

Compared to 2013, the proportion of people reporting problems increased only in the "Fixed telephone services" and "Vehicle rental services" markets (both +1.3pp), while the largest decreases are observed for the "Bank accounts" (-5.2pp), "Investment products, private personal pensions and securities" (-4.2pp) and "Loans, credits and credit cards" (-4.0pp) markets.

A moderate positive correlation is observed between the MPI and the likelihood that a person experienced a problem ( $r=.48$ ) for the services markets. When comparing the services markets rankings of problems experienced to those of overall market performance (MPI), it can be noted that the markets for "Investment products, private personal pensions and securities", "Offline gambling and lottery services", and "Private life insurance" rank higher on the problems indicator (lower proportion of persons who experienced problems) than in terms of overall market performance rating (with a difference of 16, 13 and 12 places respectively). On the other hand, the markets for "Postal services" and "TV-subscriptions" scored lower in terms of problems experienced (higher proportion of persons who experienced problems) compared to market performance (both 10 places higher in the MPI). When comparing the rankings of problems this year to those in 2013, it can be noted that the largest changes are reported for the "Bank accounts" and "Vehicle rental services" markets (6 places higher and 6 places lower, respectively).

## Socio-demographic and regional differences

The Northern (+2.2pp), Eastern (+2.4pp) and Southern (+2.9pp) regions of Europe are characterised by higher than average proportions of problems experienced, while consumers residing in the Western region (-2.7pp) report lower than average proportion of persons who experienced problems.

PROBLEMS (2017)		
	2017	Difference Region - EU28
EU28	8.5%	
Region North	10.8% A	+2.2%*
Region East	11.0% AB	+2.4%*
Region South	11.5% B	+2.9%*
Region West	5.8%	-2.7%*

Results of the multivariate analysis on Problems								
<b>Gender</b>	<b>male</b>	<b>female</b>						
	8.9%	8.1%						
<b>Age</b>	<b>18-34y</b>	<b>35-54y</b>	<b>55-64y</b>	<b>65+y</b>				
	9.6%	8.8%	7.6%	6.8%				
<b>Education</b>	<b>Low</b>	<b>Medium</b>	<b>High</b>					
	7.8%	8.3%	9.0%					
<b>Occupation</b>	<b>self employed</b>	<b>manager</b>	<b>other white collar</b>	<b>blue collar</b>	<b>student</b>	<b>houseperson and other not in employment</b>	<b>seeking a job</b>	<b>retired</b>
	9.4% E	9.3% DE	7.9% A	8.7% CD	8.1% AB	8.8% CDE	8.9% CDE	8.5% BC
<b>Private internet use</b>	<b>daily</b>	<b>weekly</b>	<b>monthly</b>	<b>less than monthly</b>	<b>hardly ever</b>	<b>never</b>		
	8.6% A	8.4% A	8.7% A	10.8%	8.1% A	6.7%		
<b>Mother tongue</b>	<b>official language</b>	<b>not an official language</b>						
	8.4%	10.1%						
<b>Financial status</b>	<b>Very difficult</b>	<b>Fairly difficult</b>	<b>Fairly easy</b>	<b>Very easy</b>				
	12.0%	9.4%	7.5% A	7.9% A				

Consumers' financial status is the factor showing the strongest link with the probability of experiencing a problem. Persons in the worst financial situation are more likely to experience a problem than the rest of the population.

Gender does not seem to play a crucial role with men having a slightly higher probability of encountering problems than women.

Age is negatively correlated with the probability to experience problems with younger consumers being more likely to experience problems than older ones.

In addition, highly educated persons tend to be slightly more likely to experience problems. The higher the educational background of consumers, the more likely they are to experience a problem.

As for occupation, only small differences are observed. In most of the cases, these differences are not statistically significant. The groups least likely to experience a problem are students and other white-collar workers, while housepersons, those seeking a job, managers and self-employed individuals are most likely to experience a problem.

As far as internet use is concerned, while differences across the different categories are noticeable, a clear pattern cannot be observed. Consumers who never use the internet are least likely to experience a problem. On the other hand, those who use the internet less than monthly are associated with the highest probability to encounter a problem.

Consumers' mother tongue has a moderate link with the likelihood that a person experienced a problem, with consumers whose native language is one of the official languages of their country or region of residence being less likely to experience problems than the rest of the population.

### 3.2.4. Detriment<sup>43</sup>

#### Overall results

	DETRIMENT 2017			Diff 2017-2015		
	All	Goods	Services	All	Goods	Services
Average score	5.4	5.0	5.6	-0.2*	-0.3*	-0.2*
Score 0-4	33.9%	39.2%	31.5%	+3.2%*	+3.4%*	+3.1%*
Score 5-7	38.1% A	36.7%	38.8% A	-0.0%	-0.2%	+0.0%
Score 8-10	28.0%	24.1%	29.7%	-3.1%*	-3.2%*	-3.1%*

The detriment component of the MPI assesses the extent to which people suffered financial loss or other detriment as a result of experiencing a problem. The score reflects the level of detriment the respondent experienced<sup>45</sup>. Therefore, a high value indicates a negative experience<sup>46</sup>. The average score reported for all markets is 5.4. A bit over a fourth of respondents (28.0%) report that they suffered high detriment as a result of a problem (score 8-10), while a higher proportion (33.9%) report low detriment (score 0-4). Financial loss or other detriment suffered is higher for the services markets (5.6) than the goods markets (5.0). In terms of proportions, there is a difference of 5.6 percentage points between people who suffered high detriment (higher proportion in the services compared to goods markets) and 7.7 percentage points between people who suffered low detriment (higher proportion in the goods compared to services markets). Compared to 2015, detriment scores decreased slightly by 0.2 points (lower level of detriment reported). The proportion of people who report high levels of detriment (score 8-10) decreased (-3.1pp), whereas the proportion of people who report a low

<sup>43</sup> The detriment component was introduced in 2015, therefore, trend data are only available between 2017 and 2015 for this component.

<sup>44</sup> Please find an overview of the markets included in section 2.3.5 Reporting of the results.

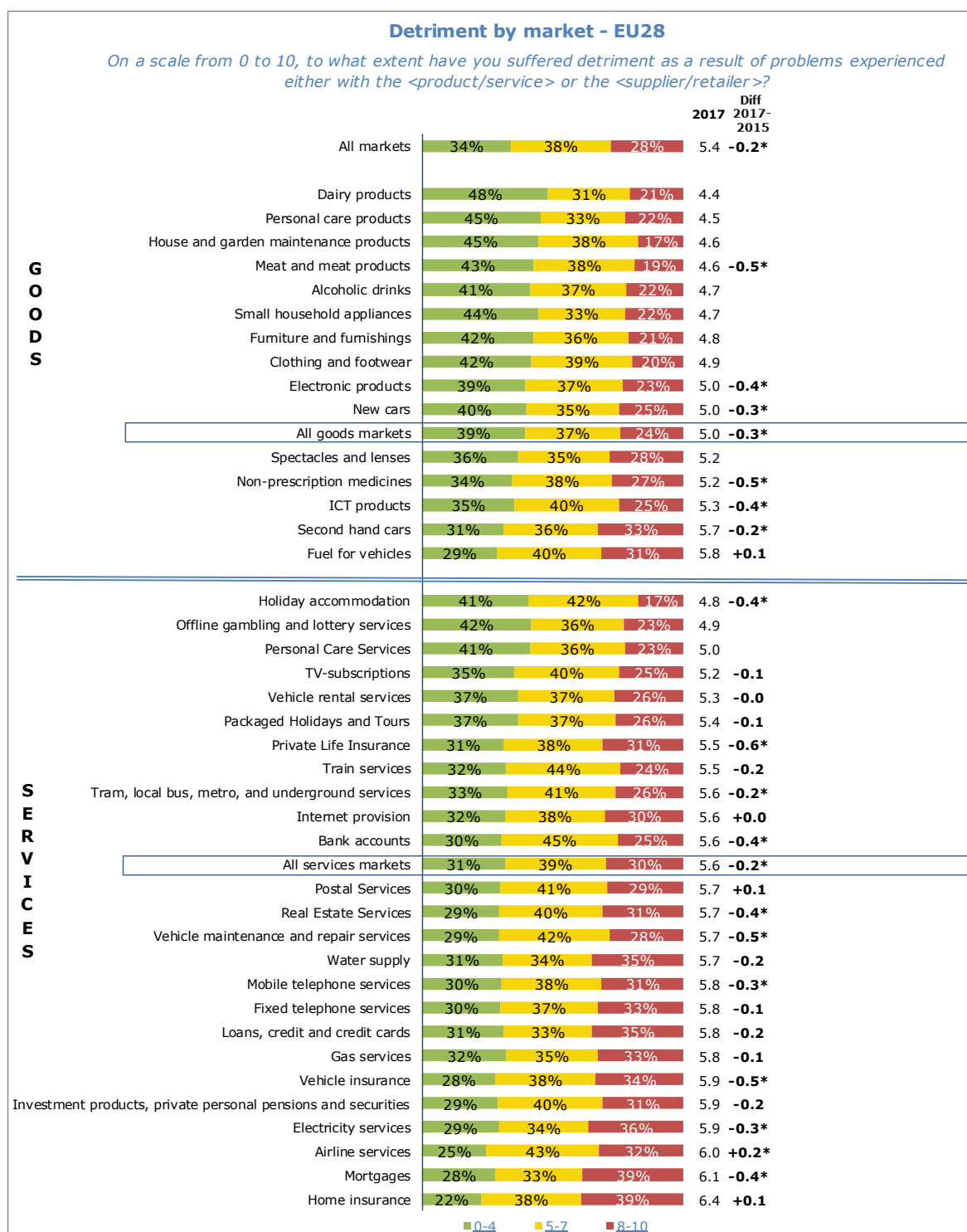
<sup>45</sup> The question asked was: "On a scale from 0 to 10, within the past <X> year(s), to what extent have you suffered detriment as a result of problems experienced either with the <product/service> or the <supplier/retailer>?"

<sup>46</sup> As a high MPI indicates a positive result, the problems & detriment component incorporated the detriment score by using the following formula: 10 – detriment score (if the respondent experienced a problem). See section 2.4.1 for further explanation about the computation of the MPI. It should also be considered that as the score on detriment is computed only on those persons who declared to experience a problem it is not a measure of overall detriment in the market (which also depends on incidence of consumers having experienced a problem).

level of detriment (score 0-4) increased (+3.2pp). The same tendency can be observed for both goods and services markets.

## Market results

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



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<sup>47</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.



## Goods Markets

The lowest level of consumer detriment is observed in the markets for "Dairy products", "Personal care products", and "House and garden maintenance products". Similarly to the previous wave, these results are consistent with the low average prices of the goods offered across these well-performing markets, where low levels of financial loss can be expected. In contrast, the highest level of financial loss or other detriment is observed for the "Fuel for vehicles", "Second hand cars" and "ICT products" markets. For these markets, it is unclear whether the high levels of detriment are related to higher than average price levels.

A moderate negative correlation is observed between the level of detriment suffered and the MPI ( $r=-.49$ ) for the goods markets. When comparing the ranking of detriment scores per market with market performance, it can be noticed that the "Meat and meat products", "New cars" and "House and garden maintenance products" markets rank higher on this component (low level of detriment suffered) compared to their MPI scores (9, 4 and 4 places lower in the MPI, respectively). Conversely, the markets for "Spectacles and lenses", "Small household appliances" and "Non-prescription medicines" rank lower in terms of detriment (high level of detriment suffered) compared to their average market performance (10, 4 and 4 places higher in the MPI, respectively).

In comparison with 2015, detriment by market decreased for most of the markets surveyed in both waves. Overall, detriment by market for the goods markets declined by 0.3. The decrease varies from -0.2 for the "Second hand cars" and -0.3 for "New cars" markets to -0.4 for "Electronic products" and "ICT products" and -0.5 for both the "Meat and meat products" and "Non-prescription medicines" markets.

## Services Markets

When comparing the services markets, it can be seen that the lowest average consumer detriment resulting from a problem is observed in the markets for "Holiday accommodation", "Offline gambling and lottery services", "Personal Care services", "TV-Subscriptions", "Vehicle rental services" and "Packaged Holidays and Tours". In contrast, the highest average level of detriment is seen in the "Home insurance", "Mortgages", "Airline services", "Electricity services", "Investment products, private personal pensions and securities" and "Vehicle insurance" markets. Comparable to the goods markets, these variations are likely to stem from the difference in average prices for services in these markets, which may translate into different degrees of financial loss in case of problems.

A moderate negative correlation is observed between the level of detriment suffered and the MPI ( $r=-.49$ ) for the services markets. Interestingly, several services markets where the level of detriment is low perform worse in terms of the MPI. In particular, the markets for "Train services", "Real Estate services", and "Offline gambling and lottery services" are lower in the MPI ranking than in the detriment ranking (13, 12, and 12 places lower on the MPI, respectively). On the other hand, the services markets for "Airline services", "Home insurance", and "Vehicle insurance" rank low in the detriment ranking (high level of detriment) but exhibit above average to high market performance, ranking respectively 19, 19, and 15 places higher in the MPI ranking than the detriment ranking.

Overall, the level of detriment reported by market for the services markets declined by 0.2. In comparison with 2015, detriment by market only increased for the "Airline services" market (+0.2). For all other markets surveyed in both waves, detriment decreased or remained stable, ranging from -0.2 for the "Tram, local bus, metro and underground services" and -0.3 for "Mobile telephone services" and "Electricity services" markets to -0.4 for the "Holiday accommodation", "Bank accounts", "Real estate services" and "Mortgages", -0.5 for "Vehicle maintenance and repair services" and "Vehicle insurance" markets and -0.6 for the "Private life insurance" market.

## Socio-demographic and regional differences

The reported levels of detriment are below average in Northern (-1.0), Eastern (-0.2) and Western (-0.3) Europe, while they are above average in the Southern region (+0.6).



DETRIMENT (2017)		
	2017	Difference Region - EU28
EU28	5.4	
Region North	4.4	-1.0*
Region East	5.2 A	-0.2*
Region South	6.0	+0.6*
Region West	5.2 A	-0.3*

Results of the multivariate analysis on Detriment								
Gender	male	female						
	5.4	5.5						
Age	18-34y	35-54y	55-64y	65+y				
	5.4 A	5.5 B	5.5 AB	5.5 AB				
Education	Low	Medium	High					
	5.5 A	5.4	5.5 A					
Occupation	self employed	manager	other white collar	blue collar	student	houseperson and other not in employment	seeking a job	retired
	5.6 C	5.6 BC	5.4 B	5.5 BC	5.2 A	5.5 BC	5.5 BC	5.4 AB
Private internet use	daily	weekly	monthly	less than monthly	hardly ever	never		
	5.5 AB	5.4 AB	5.6 B	5.8 B	5.4 AB	5.3 A		
Mother tongue	official language	not an official language						
	5.5 A	5.5 A						
Financial status	Very difficult	Fairly difficult	Fairly easy	Very easy				
	5.9	5.6	5.3	5.2				

Consistent with the results observed for the MPI, consumers' financial status has the strongest link with consumer detriment, followed by gender. The more consumers struggle to make ends meet, the greater the detriment reported. In addition, women report experiencing higher detriment than men do.

When it comes to age, the pattern observed is mixed with only minor differences between the different age groups.

Education is also characterised by mixed results. Persons with a medium educational background give lower detriment scores (lower detriment experienced) than those with a low or high educational background, while no difference is observed between persons with a low and persons with a high educational background.

Looking at the consumers' occupation, students experience less detriment compared to all other occupational groups, except when compared to the group of retired consumers. On the other hand, self-employed consumers experience the highest level of detriment, together with managers, blue-collar workers, housepersons and persons in search of a job.

Private internet use follows a mixed pattern, with persons who never use the internet giving lower detriment scores in comparison to occasional (less than monthly and monthly) internet users.

No difference in terms of detriment experienced is observed between consumers whose mother tongue is one of the official country or regional languages and those whose mother tongue is not one of the official languages of the country or region they reside in.

### 3.2.5. Problems & detriment

#### Overall results

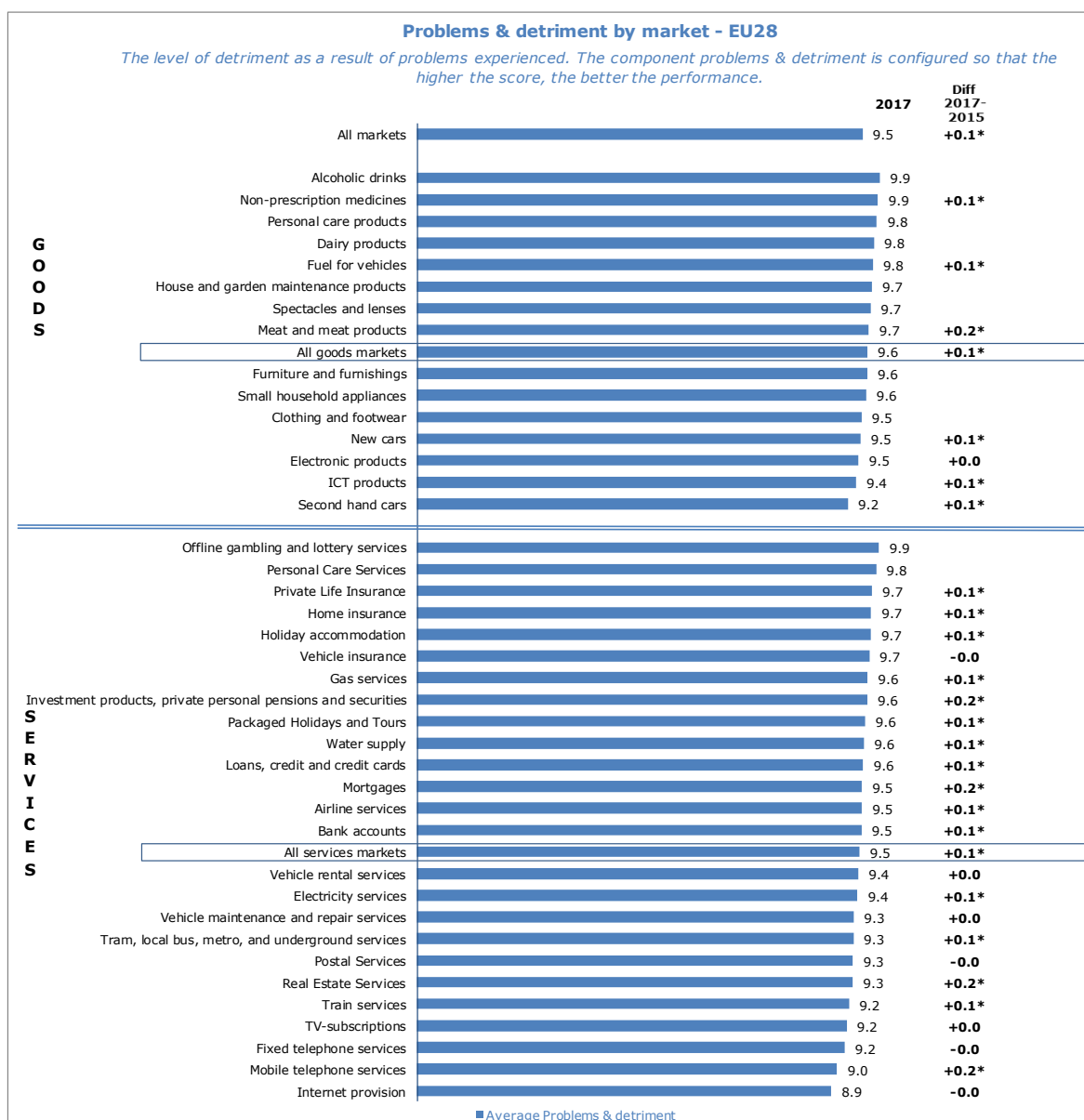
	PROBLEMS & DETRIMENT			Diff 2017-2015		
	2017					
	All	Goods	Services	All	Goods	Services
Average score	9.5	9.6	9.5	+0.1*	+0.1*	+0.1*
Importance	8.7	8.7	8.7	-0.1*	-0.1*	-0.1*

The problems & detriment component is computed based on the incidence of problems consumers experience and the level of detriment they report. The component is coded so that the higher the score, the better its overall performance. More specifically, if no problem has been experienced a score of 10 is assigned to the component. If the respondent did encounter a problem, the problems & detriment component reflects the amount of detriment: the higher the detriment rating, the lower the problems & detriment score. This section is dedicated to the problems & detriment component as defined here. Any results reported in this section refer to the component as a whole, where problems and detriment are combined. The incidence of problems and the level of detriment experienced are reported on separately in Section 3.2.3 and Section 3.2.4, respectively.

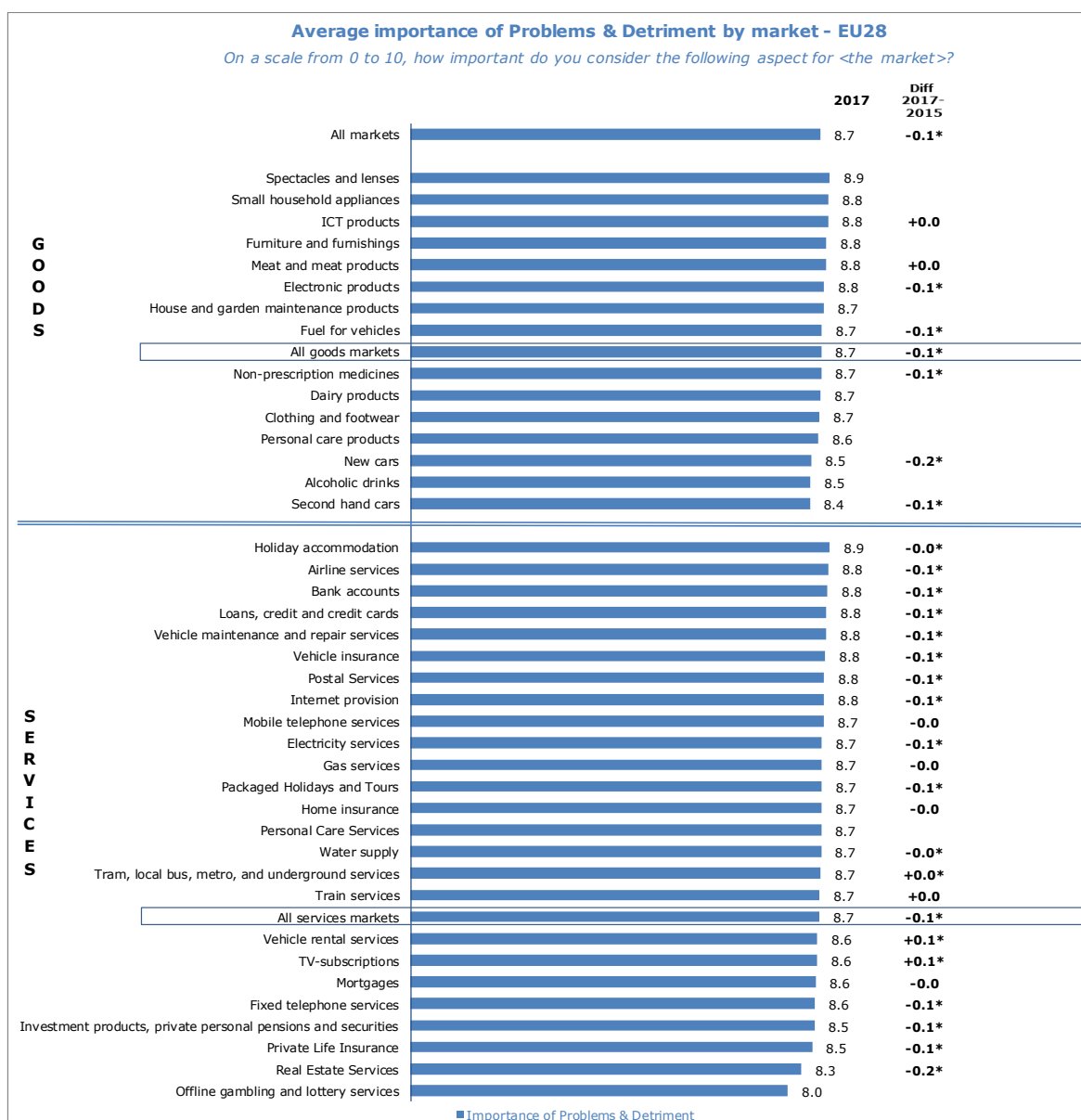
The average score reported on the problems & detriment component for all markets is 9.5, broken down to 9.6 for the goods markets and 9.5 for the services markets. Compared to the 2015 results, an increase of 0.1 is observed for both the goods and services markets aggregates, as well as overall for all markets. The average importance consumers assign to the problems & detriment component is 8.7. A slight decrease (-0.1) is observed in the importance of the problems & detriment component between 2017 and 2015: the decrease is consistently observed for all goods and all services markets.

#### Market results

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



The graph below gives an overview of the importance ratings of the problems & detriment component for all markets, split between goods and services markets.



## Goods Markets

The highest scores on the problems & detriment component are observed in the markets for "Alcoholic drinks", "Non-prescription medicines", and "Personal care products". Similarly to the previous wave, these results are consistent with the low average prices of the goods offered across these well-performing markets, where low levels of financial loss can be expected. In contrast, the lowest scores on the problems & detriment component are observed for the "Second hand cars", "ICT products" and "Electronic products" markets. For these markets, it is unclear whether the low scores observed are related to higher than average price levels.

A moderate positive correlation is observed between the problems & detriment component and the MPI ( $r=.44$ ) for the goods markets. When comparing the ranking of the problems & detriment component scores per market with market performance, it can be noticed that the "Fuel for vehicles", "Non-prescription medicines" and "Meat and meat products" markets rank higher on this component (low level of problems & detriment suffered) compared to their MPI

scores (7, 6 and 5 places lower in the MPI, respectively). Conversely, the markets for "Small household appliances", "Electronic products" and "Spectacles and lenses" rank lower in terms of scores on the problems & detriment component compared to their average market performance (8, 7 and 6 places higher in the MPI, respectively).

In comparison with 2015, the problems & detriment component scores by market increased slightly for six of the markets surveyed in both waves. Overall, the problems & detriment component score by market for the goods markets increased by 0.1. An increase of +0.2 is observed for the "Meat and meat products" market, while an increase of +0.1 is observed for the five other markets: "Non-prescription medicines", "Fuel for vehicles", "New cars", "ICT products" and "Second hand cars".

Looking at the market rankings in terms of detriment and the proportion of persons who experienced problems separately, the market for "Personal care products" is a well-performing market, ranked in third place of all goods markets for low proportions of problems and second place for low levels of detriment when problems do arise. In contrast, the "Second hand cars" market is ranked at the bottom: it has the highest proportion of persons who experienced problems of all goods markets, and the penultimate highest levels of detriment. Furthermore, although the markets for "Non-prescription medicines" and "Fuel for vehicles" perform well on the proportion of persons who experienced problems, they are both ranked among the bottom markets in terms of detriment levels (10 and 11 places lower on detriment respectively).

The importance given to the problems & detriment component varies little between markets. Overall, the goods markets score is 8.7, which represents a slight decrease (-0.1) since 2015. Importance scores for this component are highest for the "Spectacles and lenses" (8.9), "Small household appliances", "ICT products", "Furniture and furnishings", "Meat and meat products" and "Electronic products" markets (all 8.8). The markets for "Second hand cars" (8.4), "Alcoholic drinks" and "New cars" (both 8.5) score lowest.

## Services Markets

When comparing the services markets, it can be seen that the highest average problems & detriment component score is observed in the markets for "Offline gambling and lottery services", "Personal Care services", "Private Life insurance", "Home insurance", "Holiday accommodation", and "Vehicle insurance". In contrast, the lowest average problems & detriment component score is observed for the "Internet provision", "Mobile telephone services", "Fixed telephone services", "TV-subscriptions", "Train services" and "Real Estate services" markets.

A moderate positive correlation is observed between the problems & detriment component and the MPI ( $r=.51$ ) for the services markets. Interestingly, several services markets where the score for the problems & detriment component is high perform worse in terms of the MPI. In particular, the markets for "Investment products, private personal pensions and securities", "Offline gambling and lottery services" and "Private Life insurance" are lower in the MPI ranking than in the problems & detriment component ranking (16, 13, and 13 places lower on the MPI, respectively). On the other hand, the services markets for "Postal services", "Airline services" and "TV-subscriptions" rank low in the problems & detriment component ranking (high level of detriment) but exhibit above average to high market performance, ranking respectively 11, 9, and 9 places higher in the MPI ranking than the problems & detriment component ranking.

Overall, the problems & detriment component score reported by market for the services markets increased by 0.1. In comparison with 2015, no market shows a decrease in the score for the problems & detriment component. An increase is observed for sixteen markets, of which the markets for "Investment products, private personal pensions and securities", "Mortgages", "Real Estate services" and "Mobile telephone services" increased by 0.2, while the other twelve markets increased by 0.1.

When looking at the proportion of persons who experienced problems and the level of detriment separately, the markets for "Offline gambling and lottery services" and "Personal Care services" are ranked high among the services markets, both in terms of having a low proportion of persons who experienced problems (1<sup>st</sup> and 2<sup>nd</sup> place, respectively) and a low level of detriment (2<sup>nd</sup> and 3<sup>rd</sup> place, respectively). In contrast, the market for "Mobile telephone services" scores

low on both indicators. The largest discrepancies between rankings can be found for the "Home insurance", "TV-subscriptions" and "Internet provision" markets. Whereas the first market ranks 22 places lower in terms of detriment compared to the proportion persons who experienced problems; the latter two markets show the inverse pattern, being among the worst scoring markets regarding the proportion of respondents experiencing problems, but showing low levels of detriment when problems are experienced (19 and 15 places difference in ranking).

Similar to the goods markets, the problems & detriment component is important for all services markets, scoring overall 8.7. The markets with the highest importance scores for this component are those for "Holiday accommodation" (8.9), "Airline services", "Bank accounts", "Loan, credit and credit cards", "Vehicle maintenance and repair services", "Vehicle insurance", "Postal Services" and "Internet provision" (all 8.8). All remaining services markets have scores ranging from 8.3 to 8.7, except for the "Offline gambling and lottery services" market which has an importance score of 8.0.

## Socio-demographic and regional differences

The reported scores on the problems & detriment component are marginally below average in the Northern region (-0.01) and below average in Eastern (-0.1) and Southern (-0.2) Europe, while they are above average in the Western region (+0.2).

PROBLEMS & DETRIMENT (2017)		
	2017	Difference Region - EU28
EU28	9.5	
Region North	9.5	-0.0*
Region East	9.4	-0.1*
Region South	9.3	-0.2*
Region West	9.7	+0.2*

Results of the multivariate analysis on Problems & detriment								
Gender	male	female						
	9.5	9.6						
Age	18-34y	35-54y	55-64y	65+y				
	9.5	9.5	9.6	9.6				
Education	Low	Medium	High					
	9.6A	9.6A	9.5					
Occupation	self employed	manager	other white collar	blue collar	student	houseperson and other not in employment	seeking a job	retired
	9.5A	9.5AB	9.6DE	9.5C	9.6E	9.5BC	9.5ABC	9.5CD
Private internet use	daily	weekly	monthly	less than monthly	hardly ever	never		
	9.5A	9.5A	9.5A	9.4	9.6A	9.7		
Mother tongue	official language	not an official language						
	9.5	9.4						
Financial status	Very difficult	Fairly difficult	Fairly easy	Very easy				
	9.3	9.5	9.6A	9.6A				

Consistent with results observed for the MPI, consumers' financial status has the strongest link with the problems & detriment component. The more consumers struggle to make ends meet, the lower the overall score of the problems & detriment component, with the exception of the two groups in the most favourable financial status (those who find it fairly and very easy to make ends meet), between which no difference is observed.

Overall, men have slightly lower scores on the problems & detriment component compared to women.

Small differences are also observed across the different age groups, with younger consumers (18-34 and 35-54 year-old) having lower scores on problems & detriment in comparison to the two oldest groups (55-64 and 65+ year-old).

Consumers who attained a low or medium level of education have higher scores on the problems & detriment component compared to consumers with a high level of education.

Occupation is characterised by mixed results, with students and other white-collar workers having the highest scores on the problems & detriment component, while self-employed individuals, managers and those in search of a job rating this component least favourably across all occupational groups.

Private internet use also follows a mixed pattern, with only persons who never use the internet scoring highest on the problems & detriment component in comparison to occasional (less than monthly) internet users who score the lowest (highest proportion of persons who experienced problems/highest level of detriment experienced).

Lastly, consumers whose mother tongue is one of the official country or regional languages where they reside have higher scores on the problems & detriment component compared to the rest of the population.

### 3.2.6. Expectations

#### Overall results

	EXPECTATIONS											
	2017			Difference 2017-2015			Difference 2017-2013			Difference 2015-2013		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	7.8	8.1	7.7	-0.0*	-0.0*	-0.0*	+0.4*	+0.3*	+0.4*	+0.5*	+0.4*	+0.5*
Score 0-4	5.4%	3.3%	6.6%	-0.6*	-0.9*	-0.5*	-2.0*	-1.5*	-2.3*	-2.0*	-1.3*	-2.2*
Score 5-7	28.0%	24.9%	29.8%	+1.7*	+1.5*	+1.8*	-7.2*	-6.7*	-7.5*	-8.7*	-7.4*	-9.1*
Score 8-10	66.7%	71.8%	63.6%	-1.1*	-0.6*	-1.3*	+9.2*	+8.2*	+9.8*	+10.7*	+8.7*	+11.3*
Importance	8.6	8.8	8.6	-0.1*	-0.1*	-0.0*						

	EXPECTATIONS								
	Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services
Average score	+0.0*	+0.0*	+0.1*	+0.0*	+0.0*	+0.0*	+0.0*	+0.1*	-0.1*
Score 0-4	-0.6*	-0.4*	-0.8*	-0.2	-0.3*	-0.2	+0.3*	-0.4*	+0.7*
Score 5-7	-0.0	-0.1	-0.0	-0.5*	-0.9*	-0.3	-1.3*	-3.0*	-0.3
Score 8-10	+0.6*	+0.6*	+0.8*	+0.7*	+1.2*	+0.5*	+1.0*	+3.4*	-0.4
Importance									

Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.

The expectations component measures the extent to which the products/services purchased are in line with the consumers' expectations.

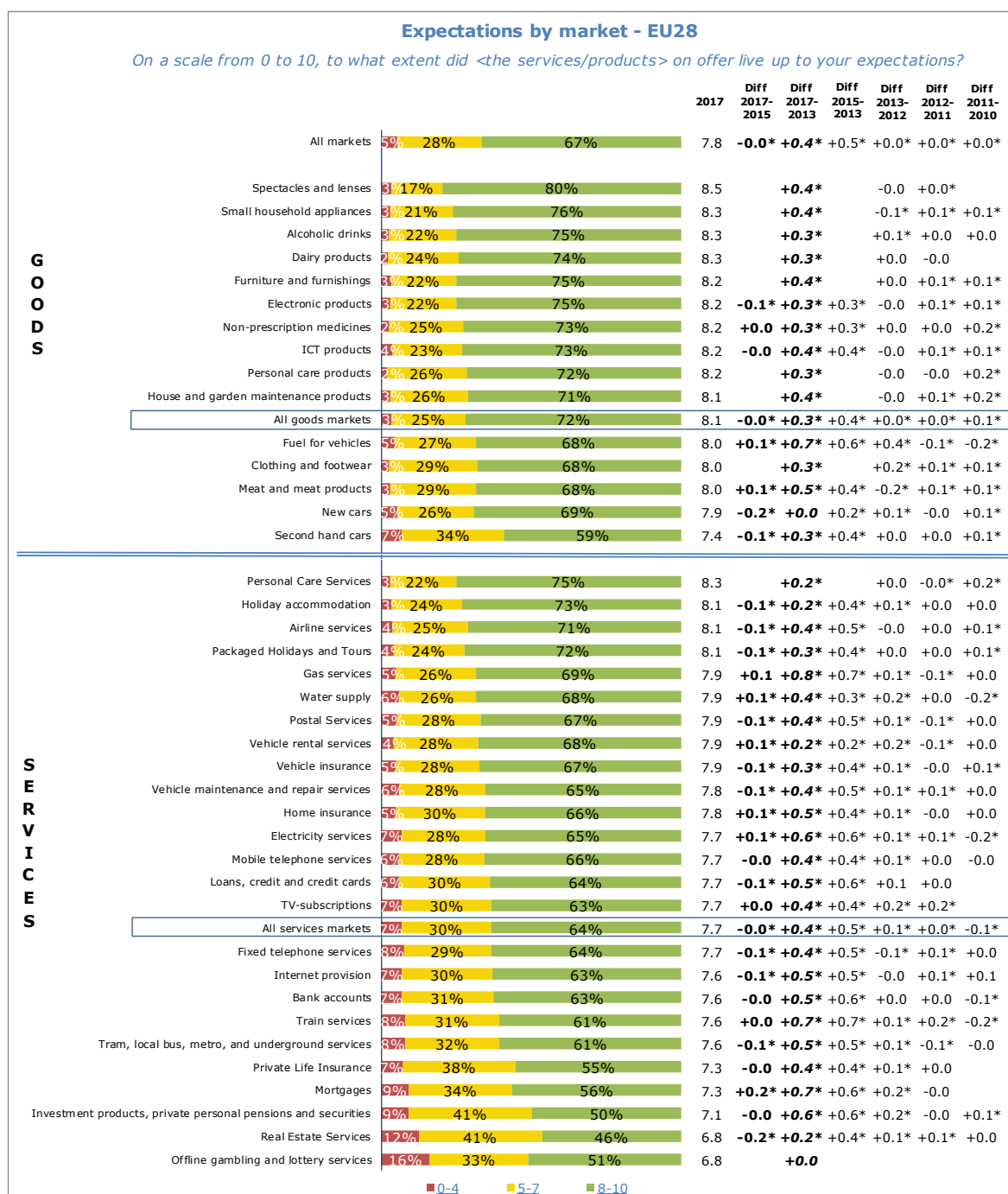
The expectations component (7.8 out of 10) decreased marginally compared to the previous wave of the study (-0.03), but increased by 0.4 points compared to 2013. In line with previous years, the score for all goods markets (8.1) is higher than for all services markets (7.7). Compared to the previous wave (2015), both goods markets and services markets also only decreased marginally (by -0.02 and -0.03 points, respectively). Compared to 2013, the goods markets increased by 0.3, on average, while the services markets increased by 0.4.

<sup>48</sup> Please find an overview of the markets included in section 2.3.5 Reporting of the results.



## Market results

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

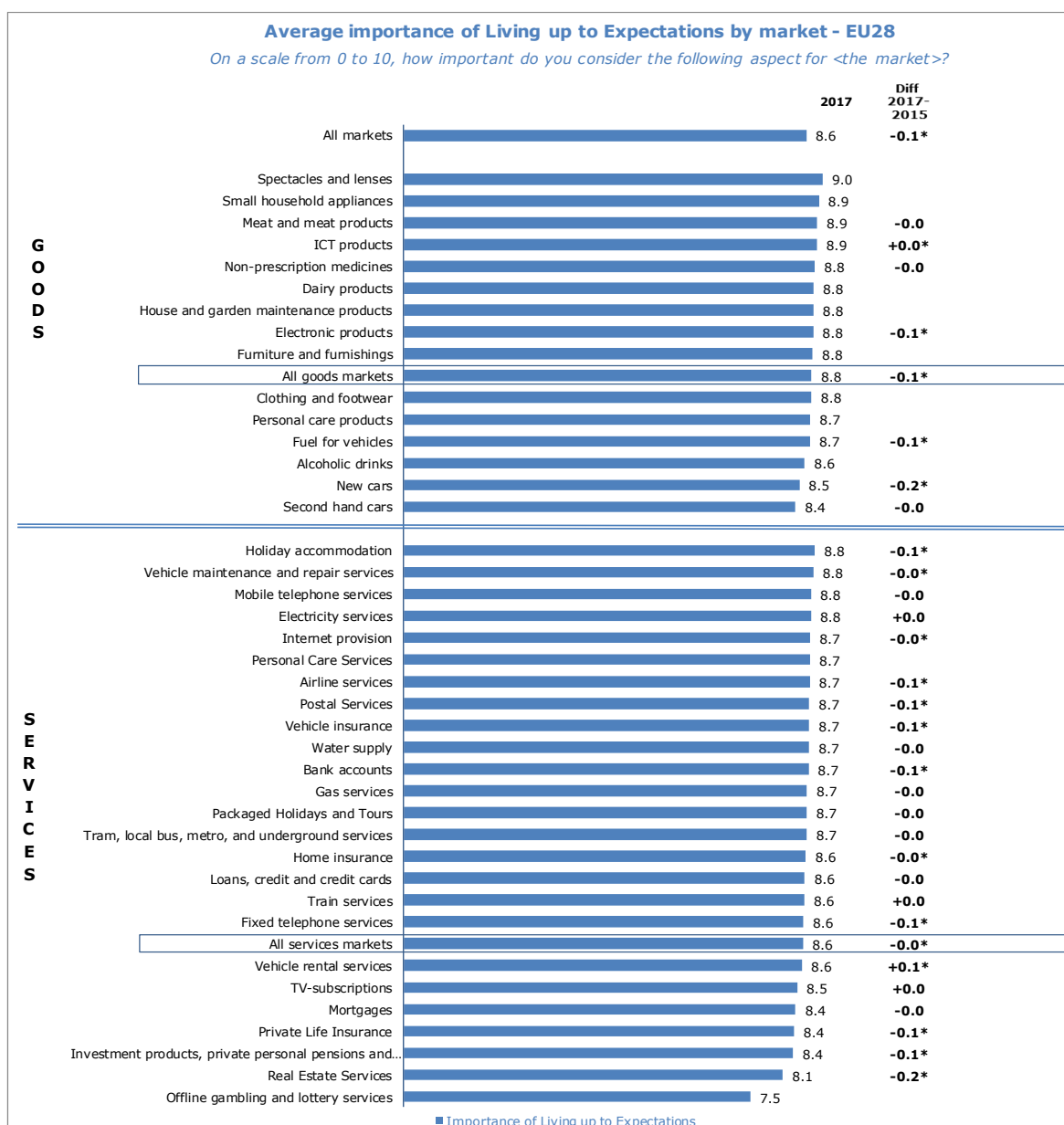


49,50

<sup>49</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>50</sup> Please note that the difference between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets does not necessarily add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.

The graph below gives an overview of the average importance rating of expectations for all markets, split between goods and services markets.



## Goods markets

Expectations scores across the goods markets showed a stable performance for two markets in comparison with 2015, while slight decreases for three markets and a slight increase for two markets are observed. Compared to 2013, all but one goods markets showed a statistically significant increase.

Expectations scores show little variability across markets, with thirteen out of fifteen markets scoring between 8.0 and 8.5. The top quartile for all goods markets is composed of a range of markets with very similar scores: "Spectacles and lenses", "Small household appliances", "Alcoholic drinks" and "Dairy products". The bottom quartile consists of the "Second hand cars", "New cars", "Meat and meat products" and "Clothing and footwear" markets.

Compared to 2015, the only statistically significant, albeit small, increases are observed for the "Fuel for vehicles" and "Meat and meat products" markets (both +0.1), while the largest decrease is observed for the "New cars" market (-0.2).

The largest increases in scores for the expectations component compared to 2013 are reported for the "Fuel for vehicles" (+0.7) and "Meat and meat products" (+0.5) markets. The "New cars" market showed a stable performance, while an increase of +0.3 (the smallest across all markets surveyed) is observed in 7 markets.

A high positive correlation is observed between the expectations component and the MPI ( $r=.76$ ) for the goods markets. "Furniture and furnishings" and "ICT products" have a higher ranking for expectations than in the overall MPI ranking, with a difference of 4 and 2 places respectively, while "Personal Care products" and "House and garden maintenance products" are respectively 4 and 3 places lower in the expectations ranking than the MPI one. All other goods markets are ranked fairly similarly to the overall MPI ranking. Compared to 2013, rankings showed mostly a stable performance, with some exceptions: the markets for "New cars" and "Electronic products" dropped 9 and 4 places in terms of their expectations component ranking, while "Small household appliances" ranked 4 places higher.

The importance ratings for the expectations component also vary little across markets, with scores of 11 markets ranging between 8.7 and 8.9. The goods markets overall have a score of 8.8 in terms of expectations importance. The "Spectacles and lenses" market scores higher with a 9.0 average and the "Second hand cars", "New cars" and "Alcoholic drinks" markets score below the range (8.4, 8.5 and 8.6 respectively).

## Services markets

Similar to the goods markets, the expectations scores for all the services markets showed a fairly stable performance in comparison with 2015 with changes not exceeding 0.2 in absolute terms. Compared to 2013, all but one services markets increased their expectations scores.

The top quartile markets for the expectations component are "Personal Care Services", "Holiday accommodation", "Airline services", "Packaged holidays and tours", "Gas services" and "Water Supply". The markets for "Offline gambling and lottery services", "Real estate services", "Investment products, private personal pensions and securities", "Mortgages", "Private life insurance" and "Tram, local bus, metro and underground services" belong to the bottom quartile for the expectations component.

Compared to 2015, "Real Estate Services" shows the largest decrease (-0.2), while "Mortgages" has the largest increase (+0.2). Ten markets decreased slightly (-0.1), whereas four markets increased by the same amount (+0.1) and 7 markets remained the same.

Compared to 2013, the largest increases are reported for "Gas services" (+0.8), "Mortgages" and "Train services" (both +0.7), while the "Offline gambling and lottery services" market showed a stable performance and four markets reported the lowest statistically significant increase (+0.2).

A high positive correlation is observed between the expectations component and the MPI ( $r=.77$ ) for the services markets. The markets for "Offline gambling and lottery services", "Tram, local bus, metro and underground services" and "Bank accounts" are ranked lower in terms of expectations than the overall MPI (with differences of 11, 8, and 7 places, respectively). The opposite is true for the "Water supply" and "Electricity services" markets (with respective differences of 13 and 10 places). Seven of the other services markets vary in ranking for the expectations component between 4 and 5 places higher or lower compared to the overall MPI scores, while the remainder of markets rank similarly to the MPI. Compared to 2013, most markets did not change ranking with more than 3 places, with the exception of three markets: "Gas services" and "Electricity services" ranked higher (by 11 and 6 places respectively), whereas "Fixed telephone services" ranked lower by 4 places.

In terms of the importance given to the expectations component, the markets with the highest ratings are those for "Holiday accommodation", "Vehicle maintenance and repair services", "Mobile telephone services" and "Electricity services" (all 8.8). The "Offline gambling and lottery services" market has the lowest importance score of all services markets (7.5). Overall, the services markets score 8.6 out of 10 on average in terms of the importance consumers assign to the expectations component, with 19 markets scoring within a range between 8.6 and 8.8.

## Socio-demographic and regional differences

Respondents in the Northern and Western regions rate the expectations component slightly more favourably than average (+0.2 and +0.1 respectively). Southern Europeans (-0.3) are less positive than average, while Eastern Europeans match the average expectations.

EXPECTATIONS (2017)		
	2017	Difference Region - EU28
EU28	7.8 A	
Region North	8.0	+0.2*
Region East	7.8 A	+0.0
Region South	7.5	-0.3*
Region West	8.0	+0.1*

Results of the multivariate analysis on Expectations								
Gender	male	female						
	7.7	8.0						
Age	18-34y	35-54y	55-64y	65+y				
	7.8 A	7.8 A	8.0 B	7.9 B				
Education	Low	Medium	High					
	7.9	7.8	7.8					
Occupation	self employed	manager	other white collar	blue collar	student	houseperson and other not in employment	seeking a job	retired
	7.8 A	7.9 BC	7.9 A	7.7	8.0 C	7.9 A	7.9 AB	7.9 AB
Private internet use	daily	weekly	monthly	less than monthly	hardly ever	never		
	7.9 BC	7.7	7.8 B	7.6 A	7.6 A	7.9 C		
Mother tongue	official language	not an official language						
	7.9	7.7						
Financial status	Very difficult	Fairly difficult	Fairly easy	Very easy				
	7.4	7.8	8.0	7.9				

Consumers' financial status exerts the biggest relative influence on their satisfaction with respect to expectations, which is also in line with what was observed for the MPI. The more favourable financial circumstances consumers report to be in, the higher scores they tend to assign to their satisfaction with respect to expectations. The exception in this pattern is the group of consumers who find making ends meet very easy, which scores lower on the expectations component compared to those who find making ends meet fairly easy.

Gender also has a moderate link with the expectations component with women awarding higher scores than men.

As for age, an interesting observation can be made: younger consumers (18-34 and 35-54 year-old) tend to express lower satisfaction with respect to expectations compared to consumers in the 55-64 or 65+ age groups.

In terms of education, lower educated consumers tend to provide slightly higher scores on expectations than consumers with a medium or high level of education. The lowest scores in terms of expectations are awarded by those with a medium level of education.<sup>51</sup>

The link between occupation and the expectations component shows an interesting pattern. The group of blue-collar workers award the lowest scores on expectations, while students and managers award the highest.

Another factor with higher, albeit mixed, influence on expectations is consumers' private internet use. Surprisingly, daily internet users award the same score to this component as those who never use the internet, whereas occasional internet users award the lowest score.

Consumers whose mother tongue is one of the official languages of the country or region they live in express higher satisfaction with respect to expectations than the rest of the population.

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<sup>51</sup> The results reported in the visual are rounded to the first decimal figure. As such, some differences reported in the text may not be clearly inferred from the visual.

3.2.7. Choice<sup>52</sup>

## Overall results

	CHOICE			Diff 2017-2015		
	All	2017 Goods	Services	All	Goods	Services
Average score	7.8	8.2	7.5	+0.0*	-0.0	+0.0*
Score 0-4	6.4%	3.1%	8.4%	-1.4%*	-1.5%*	-1.4%*
Score 5-7	29.3%	24.7%	32.0%	2.2%*	3.0%*	2.0%*
Score 8-10	64.3%	72.2%	59.6%	-0.8%*	-1.5%*	-0.6%*
Importance	7.9	8.1	7.8	-0.0*	-0.1*	+0.0

53

Choice measures the level of consumers' satisfaction with the number of retailers/providers in a given market. On average, consumers rate the goods markets (8.2) higher than the services markets (7.5) in terms of choice with an overall combined score of 7.8 for all markets. Approximately two-thirds of respondents (64.3%) are satisfied with choice (score 8-10); however, 6.4% are clearly dissatisfied (score 0-4). Consumers are more satisfied (and less dissatisfied) with the goods markets than the services markets, on average: 72.2% give a score in the high range (8-10) for the goods markets, while 59.6% give the highest satisfaction score for the services markets. Consistently, while 3.1% are dissatisfied with the goods markets in general (score 0-4), 8.4% of respondents are dissatisfied with the services markets overall.

Compared to 2015, the average score for the choice component showed a statistically significant, albeit marginal increase (+0.03)<sup>54</sup>. The goods markets showed a stable performance, while the services markets average increased marginally by 0.04 points. The proportion of people who scored the choice component low or high showed a statistically significant decrease for both the goods and services markets.

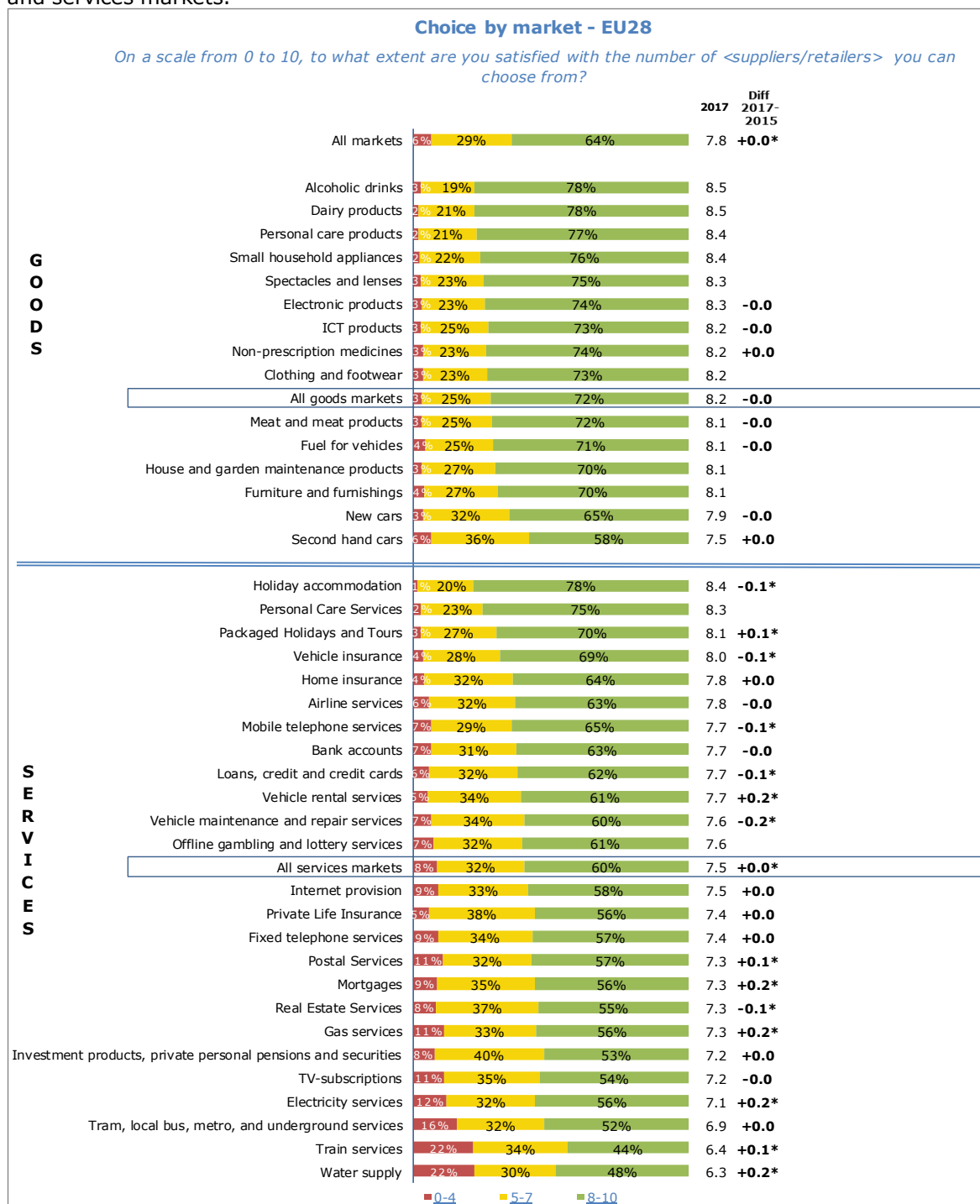
<sup>52</sup> The choice question changed from 2013, therefore, comparisons between waves are available only between 2017 and 2015 for this component.

<sup>53</sup> Please find an overview of the markets included in section 2.3.5 Reporting of the results.

<sup>54</sup> It should be considered that given the very high sample sizes, even very small changes tend to be statistically significant. In such cases, the indicator performance should be considered stable.

## Market results

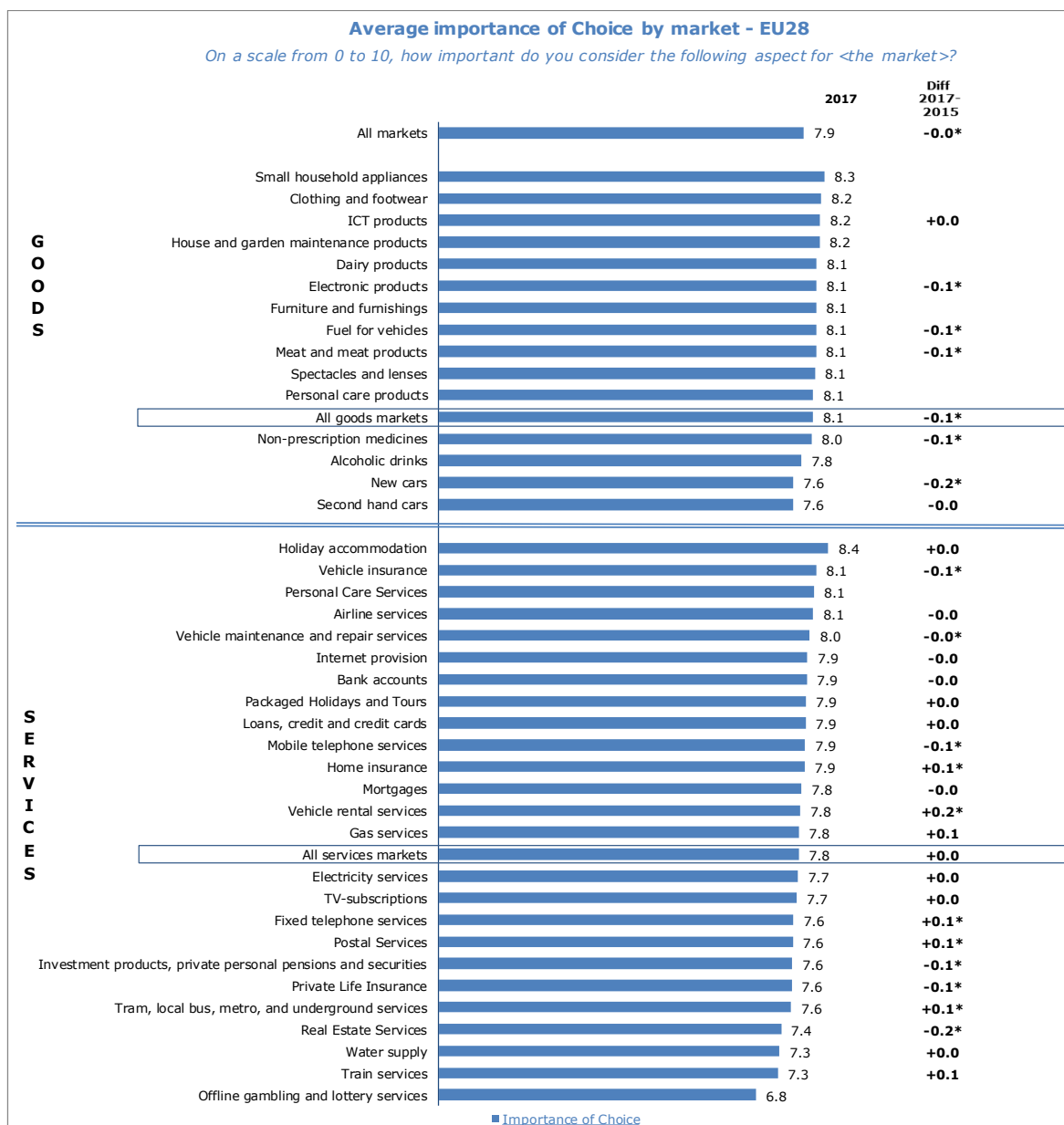
The graph below gives an overview of the scores on choice for all markets, split between goods and services markets.



55

<sup>55</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

The graph below provides market results on the average importance of choice split between goods and services markets.



56

<sup>56</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.



## Goods markets

Across the goods markets, "Alcoholic drinks", "Dairy products", "Personal care products" and "Small household appliances" perform in the top quartile for the choice component. Conversely, "Second hand cars", "New cars", "Furniture and furnishings" and "House and garden maintenance products" are in the bottom quartile with respect to consumers' satisfaction with choice.

A high positive correlation is observed between the choice component and the MPI ( $r=.68$ ) for the goods markets. When comparing the ranking of the choice component and the MPI, it can be noticed that the "House and garden maintenance products", "Furniture and furnishings" and "Spectacles and lenses" markets are ranked higher in terms of MPI than choice, by respectively 5, 4 and 4 places. The markets for "Alcoholic drinks", "Meat and meat products", and "ICT products," on the other hand, rank higher for choice than for the MPI (all 3 places higher). In comparison with 2015, no statistically significant differences are observed.

The overall result for the goods markets in terms of the importance given to the choice component is 8.1. The three highest scoring markets are the "Small household appliances" (8.3), "Clothing and footwear", "ICT products" and "House and garden maintenance products" markets (all 8.2). The markets for "Second hand cars" and "New cars" (both 7.6) have the lowest importance scores for choice.

## Services markets

The highest choice scores across the services markets are observed for "Holiday accommodation", "Personal Care Services", "Packaged Holidays and Tours", "Vehicle insurance", "Home insurance" and "Airline services". Conversely, the markets for "Water supply", "Train services", "Tram, local bus, metro and underground services", "Electricity services", "TV-subscriptions" and "Investment products, private personal pensions and securities" are at the bottom of the ranking.

A high positive correlation is observed between the choice component and the MPI ( $r=.70$ ) for the services markets. When comparing the MPI and choice component rankings, it can be noticed that the markets for "Mobile telephone services", "Real Estate Services", and "Internet provision" are ranked higher for choice than for the MPI (11, 7 and 7 places higher respectively). In contrast, the markets for "Tram, local bus, metro and underground services", "Gas services", "TV-subscriptions" and "Postal services" are ranked higher for the MPI than for choice (respectively 11, 10, 8 and 8 places higher).

In comparison with 2015, choice by market increased in eight markets, varying from +0.2 for the "Vehicle and rental services", "Mortgages", "Gas services", "Electricity services" and "Water supply" markets to +0.1 for the "Packaged holidays and tours", "Postal services" and "Train services" markets. Choice by market decreased in five markets: "Holiday accommodation", "Vehicle insurance", "Mobile telephone services", "Loans, credit and credit cards" and "Real estate services".

The services markets have an overall importance score of 7.8 for the choice component. Some variation in the importance scores can be noted (range between 6.8 and 8.4). The market for "Holiday accommodation" (8.4) has the highest importance rating for choice, followed by the markets for "Vehicle insurance", "Personal Care Services" and "Airline Services" (all 8.1). In contrast, the lowest importance scores are observed for the "Offline gambling and lottery services" (6.8), "Train services" and "Water supply" markets (both 7.3).

## Socio-demographic and regional differences

Choice scores are higher than average in Western (+0.2), Northern and Eastern (both +0.1) Europe and lower than average in Southern Europe (-0.4).

CHOICE (2017)		
	2017	Difference Region - EU28
EU28	7.8	
Region North	7.8	+0.1*
Region East	7.8	+0.1*
Region South	7.3	-0.4*
Region West	7.9	+0.2*

Results of the multivariate analysis on Choice								
Gender	male	female						
	7.6	7.9						
Age	18-34y	35-54y	55-64y	65+y				
	7.7 A	7.7 A	7.9	7.8				
Education	Low	Medium	High					
	7.9	7.8	7.7					
Occupation	self employed	manager	other white collar	blue collar	student	houseperson and other not in employment	seeking a job	retired
	7.7 AB	7.8	7.8 B	7.7 AB	7.7 A	7.8 B	7.8 AB	7.8 B
Private internet use	daily	weekly	monthly	less than monthly	hardly ever	never		
	7.8 C	7.6 A	7.7 AB	7.6 A	7.6 A	7.8 BC		
Mother tongue	official language	not an official language						
	7.8	7.6						
Financial status	Very difficult	Fairly difficult	Fairly easy	Very easy				
	7.4	7.7	7.8 A	7.9 A				

Consumers' financial status has the strongest link with the choice component, followed by consumers' gender. Consumers in a very difficult financial status award the lowest scores on the choice component, whereas no difference is observed between consumers who rate their financial status as fairly or very easy. In general, the better off a consumer is financially, the higher the score awarded to the choice component. In addition, women tend to give a higher score than men on the choice component, consistent with results observed for the MPI.

The link between age and the choice component follows a mixed pattern. Younger consumers (18-34 and 35-54 year-old) award scores below those expressed by older consumers (55-64), with the oldest consumers (65+) giving scores in the middle of the range.

Education also has an influence on the choice component with consumers' assessment being negatively correlated with the level of education, which is also consistent with the MPI results. This observation suggests that highly educated persons tend to be more attentive consumers and are likely to rate the choice component lower in comparison to less educated consumers.

Occupation shows small discrepancies between the lower and higher scoring groups of consumers on the choice component. Managers tend to assess market performance more favourably in terms of the choice component, compared to the other occupational groups.<sup>57</sup>

Private internet use follows a mixed pattern in terms of consumers' satisfaction with choice, as daily internet users rate the choice component similarly to those who never use the internet and more favourably with respect to other groups of internet users.

<sup>57</sup> Differences reported between certain categories may not be possible to identify in the graph due to the rounding applied.

Finally, persons whose mother tongue is one of the official languages of the country or region they live in award higher scores on the choice component than the rest of the population.

### 3.3. Discussion of components not included in the MPI

#### 3.3.1. Complaints

##### Overall results

	COMPLAINTS											
	All	2017		Difference 2017-2015			Difference 2017-2013			Difference 2015-2013		
		Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Yes - official third-party	8.3%	5.1%	9.7%	+0.1	+0.3	-0.0	+0.5*	+0.4	+0.6*	+0.4	+0.3	+0.5
Yes - retailer/provider	61.2%	56.5%	63.4%	-0.3	-2.5*	+0.3	+2.8*	+2.0*	+3.3*	+3.0*	+3.7*	+2.9*
Yes - manufacturer	5.0%	10.7%	2.3%	-0.1	+0.4	-0.2	+0.6*	+1.6*	+0.1	+0.6*	+1.3*	+0.2
Yes - friends/family	28.8% A	28.5% A	28.9% A	-6.2*	-6.2*	-6.2*	-2.5*	-2.2*	-2.6*	+3.6*	+4.4*	+3.4*
No	23.2%	26.8%	21.6%	+2.1*	+3.9*	+1.6*	-2.8*	-1.5*	-3.4*	-5.1*	-6.3*	-4.8*
<b>Yes (excluding friends/family)</b>	<b>67.2%</b>	<b>63.1%</b>	<b>69.1%</b>									

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	COMPLAINTS								
	Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services
Yes - official third-party	+0.5*	+0.6*	+0.4	-0.2	+0.1	-0.2	-0.5*	-0.5*	-0.5
Yes - retailer/provider	-2.9*	-4.6*	-2.2*	-6.8*	-8.4*	-6.1*	+8.3*	+6.9*	+8.9*
Yes - manufacturer	-0.0	+0.3	-0.2	-0.2	-1.2*	+0.1	-3.4*	+1.3*	-5.4*
Yes - friends/family	-0.8*	-0.4	-0.9*	-0.1	+2.5*	-1.1*	+5.6*	+4.2*	+6.1*
No	+2.4*	+3.8*	+1.8*	+5.3*	+5.6*	+5.1*	-2.1*	-2.9*	-1.8*
<b>Yes (excluding friends/family)</b>									

59

Base: consumers who experienced at least one problem with the service/product or the supplier/retailer in a given market. Differences are expressed in percentage points.

The complaints indicator is linked to the severity of the problem experienced and gives an indication of the consumer's capacity to obtain redress when a problem is experienced. The table above is based on consumers who report a problem and illustrates whether or not they complained, and to which party they addressed their complaint.

The majority of consumers who reported experiencing a problem decided to complain about it (76.8%)<sup>60</sup>. This represents a downward change since 2015 in the proportion of consumers who complain after experiencing a problem (-2.1pp<sup>61</sup>), but an upward change overall compared to 2013 (+2.8pp). The proportion of persons who complained decreased for both the goods (-3.9pp) and services (-1.6pp) markets in comparison to the previous wave and increased for both the goods (+1.5pp) and services (+3.4pp) markets compared to 2013. With some exceptions, the same pattern can be observed at market level, indicating that for most markets consumers are less likely to complain in 2017 compared to 2015, but more likely compared to complain compared to 2013.

Looking at the average for all markets, consumers are most likely to contact the seller or service provider to complain (61.2%), as observed in previous waves. The second most likely point of contact for complaint is friends and family (28.8%). Approximately 5.0% of respondents complained directly to a manufacturer, a proportion that showed a stable

<sup>58</sup> The extra row at the bottom of the table refers to the proportion of persons who complained, excluding those who only complained to friends or family. This refers to a stricter definition adopted for the complaints indicator, which has been used in the sociodemographic comparisons presented in this section. The figures presented in the last row of this table are based on this alternative definition of complaints. They are reported only for the current wave in order to avoid confusion with respect sociodemographic comparisons presented later in this section.

<sup>59</sup> Please find an overview of the markets included in section 2.3.5 Reporting of the results.

<sup>60</sup> Please find the total proportion of respondents who complained after experiencing a problem presented in the graph in the following section.

<sup>61</sup> Percentage points

performance compared to 2015, but increased by +0.6pp compared to 2013. It should be noted that the possibility to address a complaint to the manufacturer is limited to those markets for which this party can be identified.<sup>62</sup>

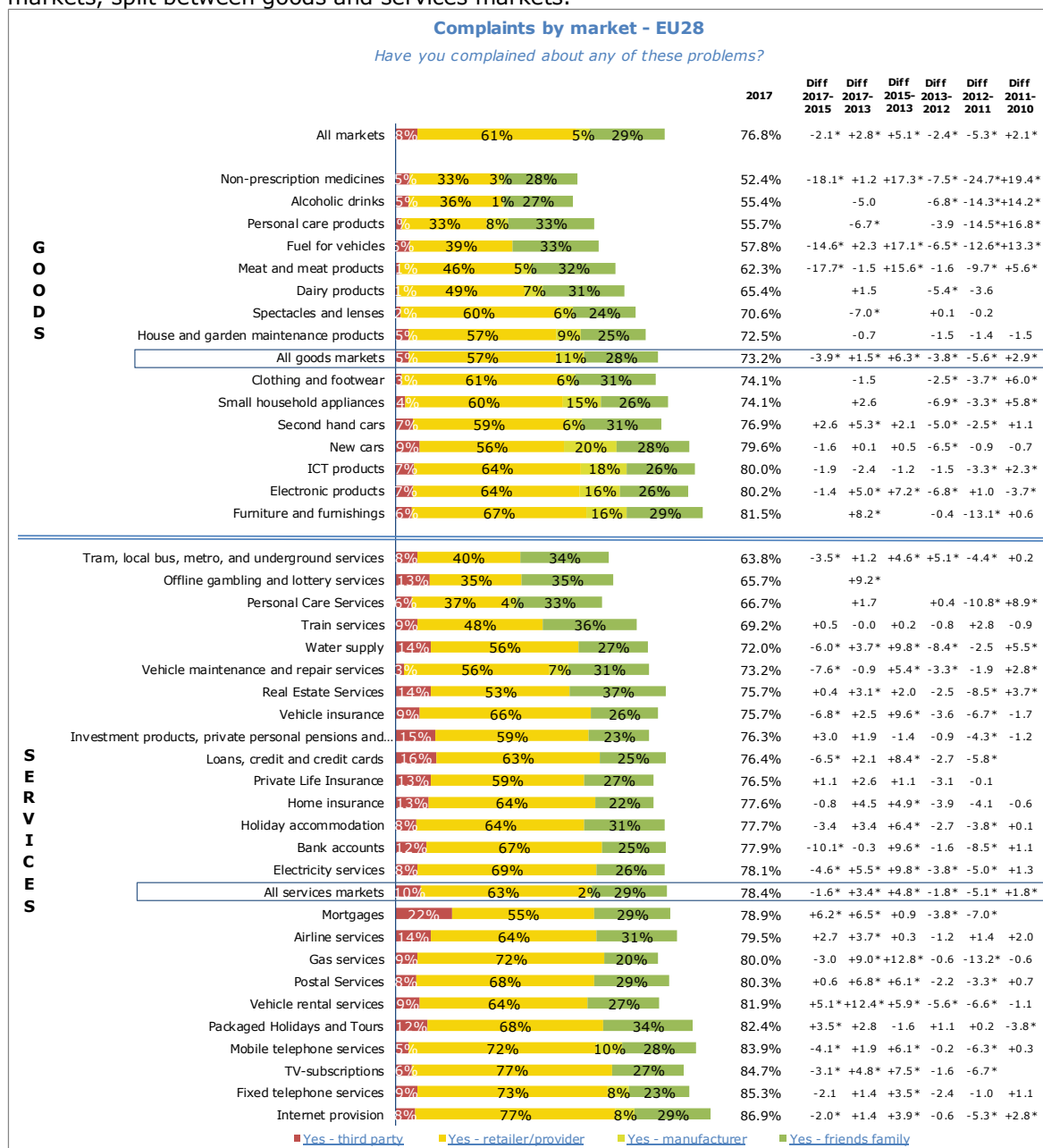
The proportion of persons who complained to third party bodies, such as a public authority, a consumer organisation or the ombudsman, also remained the same compared to the 2015 results, but increased by +0.5pp compared to 2013. The proportion of persons who complained to third party bodies is higher for the services markets (9.7%) compared to the goods markets (5.1%).

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<sup>62</sup> Please note the base for this figure is all markets where this answer was available. The answer option 'to a manufacturer' was only possible for the following services markets: "House and garden maintenance services", "Vehicle maintenance and repair services", "Fixed telephone services", and "Mobile telephone services", "Internet provision". Among goods markets, the question applied to all the markets except for "Fuel for vehicles".

## Market results

The graph below presents an overview of the parties to which consumers complained for all markets, split between goods and services markets.



63,64,65

<sup>63</sup> As multiple responses per respondent are allowed, the percentages on the different answer options do not necessarily sum up to the total percentage of respondents who complained.

<sup>64</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>65</sup> Please note that the difference between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets does not necessarily add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.

## Goods Markets

In three of the seven goods markets, the proportion of persons who complained showed a statistically significant decrease compared to 2015. No statistically significant changes were observed for the other four markets. Compared to 2013, ten goods markets showed a stable performance, while three increased and two showed a statistically significant decrease.

Consumers are most likely to complain about problems experienced in the "Furniture and furnishings", "Electronic products" and "ICT products" markets and least likely to complain for the "Non-prescription medicines", "Alcoholic drinks" and "Personal care products" markets.

Compared to 2015, the largest decreases in the proportion of persons who complained are observed for the three markets with the lowest proportions of persons who complained<sup>66</sup>, with the largest decrease observed for the "Non-prescription medicines" market.

Looking at the changes since 2013, the three markets in which the proportion of persons who complained increased are "Furniture and furnishings" (+8.2pp), "Second hand cars" (+5.3pp) and "Electronic products" (+5.0pp), while in the following two markets the same indicator went down: "Spectacles and lenses" (-7.0pp) and "Personal Care products" (-6.7pp).

When comparing the ranking of the complaints indicator to the overall market performance ranking for all goods markets, it can be noticed that the markets for "Meat and meat products", "Fuel for vehicles", and "Non-prescription medicines" are ranked higher for complaints (lower proportion of persons who complained) than with respect to their MPI scores (respectively by 8, 8 and 7 places). On the other hand, the markets for "Small household appliances" and "Electronic products" rank higher in terms of overall market performance than the proportion of persons who complained (both by 8 places). Compared to 2013, only two markets changed ranking with more than three places higher or lower: "Furniture and furnishings" dropped 6 places (a higher proportion of persons who complained), while "Spectacles and lenses" gained 6 places.

The rankings of markets based on the proportion of persons who experienced problems and the proportion who complained as a result of experiencing a problem were also compared in order to assess the extent to which they align. The markets for "Second hand cars" and "Meat and meat products" ranked lower for problems (higher proportion persons who experienced problems) compared to their ranking on the complaints indicator (with a difference of 4 and 3 places respectively). In contrast, the market for "Furniture and furnishings" ranks higher for problems (a lower proportion of persons who experienced problems) compared to complaints (a higher proportion of persons who complained) with a difference of 6 places.

In the "Furniture and furnishings" market there is a relatively high proportion of persons who complained compared to a lower level of detriment (8 places higher ranking on detriment than complaints). In contrast, the "Non-prescription medicines" and "Fuel for vehicles" markets are characterised by the opposite pattern, ranking high for complaints (low proportion of persons who complained) but low for detriment (signifying high detriment: both 11 places lower on the detriment indicator).

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<sup>66</sup> Considering only the subset of markets surveyed in 2015.

### **Overall comparison: problems, detriment and complaints across the goods markets**

No relevant correlation is observed between the likelihood that a person complains after experiencing a problem and the level of detriment experienced (not combined with problems).<sup>67</sup>

The markets for "Non-prescription medicines", "Alcoholic drinks" and "Personal care products" are the top performing goods markets with the lowest proportion of respondents who complained as a result of experiencing a problem. The same three markets are ranked highest for the problems & detriment component, albeit in a different order: for the problems & detriment component "Alcoholic drinks" is the top performing goods market while the market for "Non-prescription medicines" occupies the second place.

The markets for "Electronic products" and "ICT products" are within the bottom three goods markets both for complaints and for the problems & detriment component (high proportion of persons who complained, low score on the problems & detriment component). However, "Furniture and furnishings" is the market that ranks lowest in terms of the proportion persons who complained (high proportion of persons who complained), while it scores just below average on the problems & detriment component. The market for "Second hand cars" is ranked last for the problems & detriment component, but can be also found among the bottom five goods markets in terms of the the proportion of persons who complained.

## Services Markets

Compared to the previous wave in 2015, ten markets showed a statistically significant decrease in the proportion of persons who complained, whereas three markets showed an increase and ten showed a stable performance. Compared to 2013, ten markets showed a statistically significant increase while fifteen showed a stable performance.

The lowest proportions of consumers who complained after experiencing a problem are observed for the "Tram, local bus, metro, and underground services", "Offline gambling and lottery services", "Personal Care Services", "Train services", "Water Supply" and "Vehicle maintenance and repair services" markets. In contrast, the market for "Internet provision" has the highest proportion of persons who complained, followed by the "Fixed telephone services", "TV-subscriptions", "Mobile telephone services", "Packaged Holidays and Tours" and "Vehicle rental services" markets.

Only the markets for "Mortgages", "Vehicle rental services" and "Packaged Holidays and Tours" show a statistically significant increase since 2015 (+6.2pp, +5.1pp and +3.5pp respectively). The most notable decreases in the proportion of consumers who complained about a service can be observed for the following markets: "Bank accounts" (-10.1pp), "Vehicle maintenance and repair services" (-7.6pp) and "Vehicle insurance" (-6.8pp).

Compared to 2013, the largest increases in the proportion of persons who complained are observed for the "Vehicle rental services" (+12.4pp), "Offline gambling and lottery services" (+9.2pp) and "Gas services" (+9.0pp) markets.

Looking at the services markets rankings in terms of the proportion of persons who complained compared to market performance, large differences in rankings are observed for most markets. The largest differences identified are for the markets for "Real Estate services", "Train services" and "Investment products, private personal pensions and securities", ranking respectively 18, 17 and 15 places higher for complaints (lower proportion of persons who complained) compared to the MPI ranking. On the other hand, "Packaged holidays and tours" ranks 18 places lower on the complaints indicator (higher proportion of persons who complained) compared to its ranking on the MPI, followed by the markets for "Airline services" and "Vehicle rental services" (both 13 places lower). Compared to 2013, over a third of the services markets show a change in ranking

<sup>67</sup> Correlation coefficient  $r = .11$



of more than 4 places (higher or lower). The largest changes are observed for the "Gas services", "Vehicle rental services" and "Vehicle maintenance and repair services" markets, the first two of which dropped in ranking by 14 and 11 places respectively, while the latter gained 12 places.

When comparing the market rankings for complaints and to those for problems, large differences are also observed. The largest differences are reported for the "Tram, local bus, metro, and underground services", "Train services" and "Real estate services" markets, for which a lower proportion of persons complained relative to a higher proportion of persons who experienced problems (19, 17, and 12 places lower ranking on problems compared to complaints, respectively). The opposite pattern is observed for the "Packaged Holidays and Tours", "Gas services" and "Home insurance" markets, which are ranked respectively 12, 11 and 9 places lower on the proportion of persons who complained compared to the proportion of persons who experienced problems.

When comparing the complaints and detriment rankings, large differences are observed. For the "TV-subscriptions", "Internet provision", "Vehicle rental services" and "Packaged Holidays and Tours" markets, the detriment ranking is respectively 19, 15, 15 and 15 places higher (low level of detriment) compared to the ranking for complaints (high proportion of persons who complained). The reverse pattern is observed for "Home insurance", "Vehicle insurance" and "Investment products, private personal pensions and securities", which rank 13, 12 and 12 places lower on the detriment component (high level of detriment) compared to the proportion of persons who complained (low proportion of persons who complained).

#### **Overall comparison: problems, detriment and complaints across the services markets**

No relevant correlation is observed between the likelihood that a person complains after experiencing a problem and the level of detriment experienced (not combined with problems).<sup>68</sup>

The "Offline gambling and lottery services" and "Personal care services" markets rank among the top three services markets with regards to both the proportion of persons complained and the problems & detriment component (a low proportion of persons who complained, and a low level of problems & detriment). However, it is the "Tram, local bus, metro, and underground services" market that ranks highest in terms of the proportion of persons who complained whereas this market ranks low on the problems & detriment component (high level of problems and detriment).

The services market for "Internet provision" is the lowest ranking market both in terms of the proportion of persons who complained and the combined score on the problems & detriment component (high proportion of persons who complained, and high levels of problems & detriment experienced). The services markets for "Fixed telephone services", "Mobile telephone services" and "TV-subscriptions" follow the services market for "Internet provision" at the bottom of the list both in terms of the high proportion of persons who complained and in terms of the overall score for problems and detriment, albeit in a different order.

### Socio-demographic and regional differences

The proportion of persons who complained is lower than the EU28 average in Northern (-4.4pp), Eastern (-5.3pp) and Western (-2.0pp) Europe, while it is higher than average in Southern (+6.5pp) Europe.<sup>69</sup>

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<sup>68</sup> Correlation coefficient  $r=.17$

<sup>69</sup> Please note that the proportion of persons who complained used in the multivariate analysis presented in this section excludes those who only complained to friends or family.



COMPLAINTS (2017)		
	2017	Difference Region - EU28
EU28	76.8%	
Region North	72.4% A	-4.4%*
Region East	71.5% A	-5.3%*
Region South	83.3%	+6.5%*
Region West	74.8%	-2.0%*

Results of the multivariate analysis on Complaints								
<b>Gender</b>	<b>male</b>	<b>female</b>						
	67.1% A	67.4% A						
<b>Age</b>	<b>18-34y</b>	<b>35-54y</b>	<b>55-64y</b>	<b>65+y</b>				
	66.3% A	67.9% A	67.5% A	66.9% A				
<b>Education</b>	<b>Low</b>	<b>Medium</b>	<b>High</b>					
	67.0% AB	65.8% A	68.7% B					
<b>Occupation</b>	<b>self employed</b>	<b>manager</b>	<b>other white collar</b>	<b>blue collar</b>	<b>student</b>	<b>houseperson and other not in employment</b>	<b>seeking a job</b>	<b>retired</b>
	70.4% F	70.0% EF	67.6% CDE	66.1% BC	60.8% A	64.5% AB	65.7% BCD	68.9% DEF
<b>Private internet use</b>	<b>daily</b>	<b>weekly</b>	<b>monthly</b>	<b>less than monthly</b>	<b>hardly ever</b>	<b>never</b>		
	67.7% BC	69.1% C	60.4% A	62.1% ABC	62.9% AB	60.5% A		
<b>Mother tongue</b>	<b>official language</b>	<b>not an official language</b>						
	67.4%	64.3%						
<b>Financial status</b>	<b>Very difficult</b>	<b>Fairly difficult</b>	<b>Fairly easy</b>	<b>Very easy</b>				
	68.7% A	67.4% A	68.0% A	63.5%				

The consumers' mother tongue shows to have the strongest, albeit low, link with the probability that a person complains. Consumers whose native language is one of the official languages of the country or region they live in are more likely to complain in comparison to consumers whose native language is not the official language of their country or region of residence.

A weak relationship is observed between the likelihood that a consumer complains and the three educational groups. Consumers with a medium level of education are less likely to complain in comparison to highly educated consumers. However, consumers with a low educational background have a similar probability of experiencing problems in comparison to the other two groups.

In terms of financial status, only consumers who find it very easy to make ends meet are less likely to issue a complaint compared to the rest of the interviewed respondents.

A mixed pattern is observed in the different occupational groups, with students being the group with the lowest tendency to complain with respect to all the others except the housepersons (for which the difference is not statistically significant), whereas self-employed individuals, managers and retired consumers show the largest proportion of respondents who complain.

It is observed that in general the frequent internet users have a higher tendency to complain in comparison to those who use the internet less frequently. In particular, consumers who never use the internet or who use the internet monthly show a lower likelihood to complain compared to frequent (daily or weekly) internet users.

As for the results based on gender and age, no differences across the different groups are observed.

### 3.3.2. Switching

#### Overall results

	SWITCHING PROVIDER						
	2017	Difference 2017-2015	Difference 2017-2013	Difference 2015-2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
Switched provider in the past 1 / 2 years	9.4%	-1.1*	+0.5*	+1.7*	-0.3	-0.4*	-0.6*

Differences are expressed in percentage points.

The three questions related to switching capture the level of actual switching, the ease of switching, and reasons for not switching in thirteen services markets where switching is possible. All three aspects will be discussed separately in the sections below. The present section describing overall results is structured to capture separately the results for two groups of consumers: those who switched provider and those who switched service with the same provider.

Overall, 9.4% of all respondents in the thirteen services markets surveyed switched provider in 2017. This figure represents a decrease of 1.1pp<sup>71</sup> with respect to 2015, in line with the tendency observed between 2010 and 2013 but in contrast with the 1.7pp increase seen between 2013 and 2015. In addition, the same indicator went up by 0.5pp between 2013 and 2017.

	SWITCHING SERVICE WITH THE SAME PROVIDER						
	2017	Difference 2017-2015	Difference 2017-2013	Difference 2015-2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
Switched service with the same provider in the past 1 / 2 years	3.3%	N/A	-2.4*	N/A	N/A	N/A	N/A

Differences are expressed in percentage points.

Overall, 3.3% of all respondents switched service with the same provider in 2017. This figure decreased by 2.4pp in comparison with 2013.<sup>72</sup>

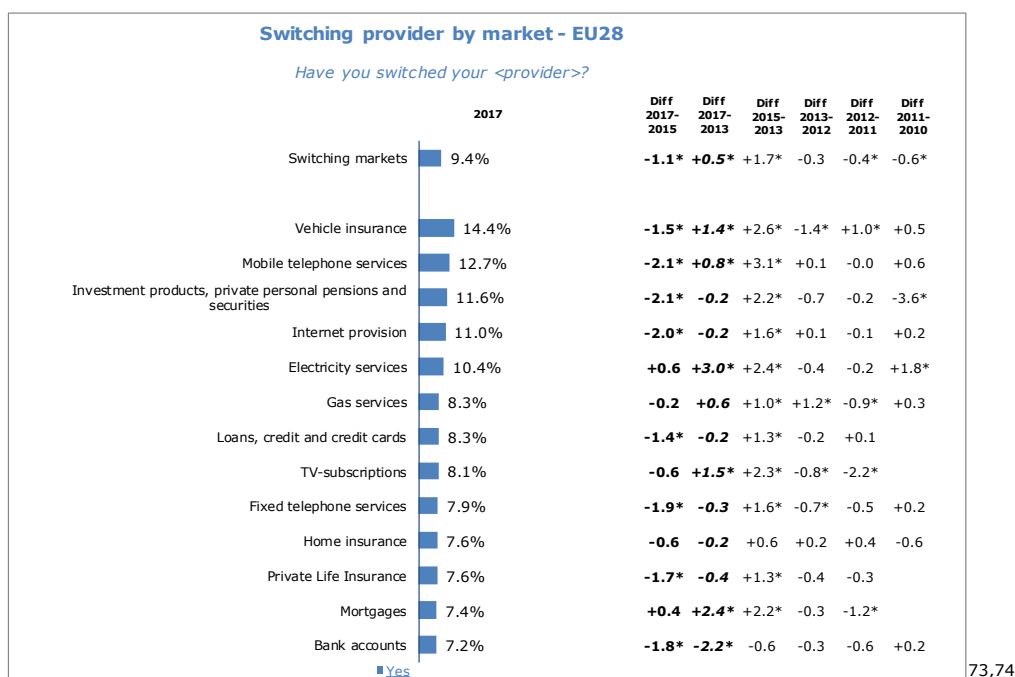
#### Market results

The graph on the next page presents the proportion of consumers who switched provider by market for all switching markets.

<sup>70</sup> Please find an overview of the markets included in section 2.3.4 Surveyed markets

<sup>71</sup> Percentage points

<sup>72</sup> The question referring to switching service with the same provider was asked only in 2013 and 2017.



Consumers are most likely to switch provider in the markets for "Vehicle insurance", "Mobile telephone services" and "Investment products, private personal pensions and securities" and least likely to switch provider in the markets for "Bank accounts", "Mortgages" and "Private Life insurance".

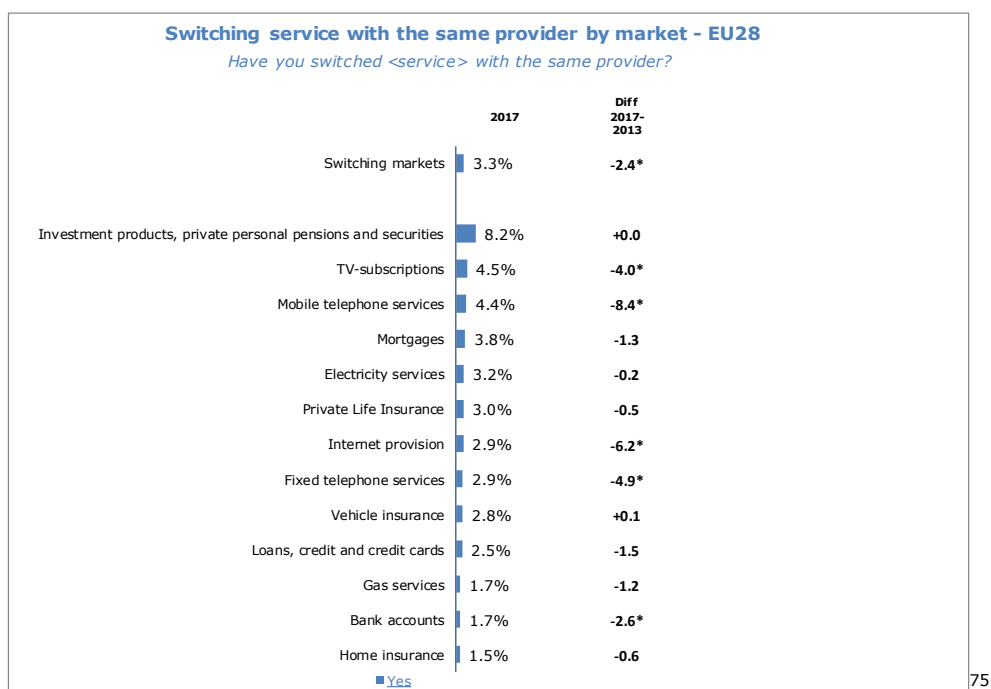
Compared to 2015, no statistically significant increases in the level of switching are observed, while for eight markets, a decrease is observed. The largest decreases are seen for the markets for "Mobile telephone services", "Investment products, private personal pensions and securities" (both -2.1pp) and "Internet provision" (-2.0pp). The markets where the level of switching increased most between 2013 and 2017 are "Electricity services" (+3.0pp), "Mortgages" (+2.4pp) and "TV-subscriptions" (+1.5pp).

When comparing how the markets rank in terms of the proportion of consumers who switched provider, it can be seen that the markets for "Investment products, private personal pensions and securities", "Mobile telephone services", "Internet provision", and "Electricity services" rank higher in terms of switching compared to market performance (10, 7, 6 and 6 places higher, respectively, across the 13 markets surveyed). The "Home insurance" and "Bank accounts" markets, on the other hand, both rank 8 places lower for switching compared to their MPI scores.

It is also interesting to look at markets where the level of switching and overall market performance as measured by the MPI do not differ in terms of ranking, especially for those markets with a relatively low switching rate and low MPI score. The "Mortgages" market fits these criteria ranking 12th with respect to switching as well as with the overall market performance. Low switching in this market is likely driven by complex terms and conditions, long-term contracts and costly switching barriers.

<sup>73</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>74</sup> Please note that the differences between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets do not add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.



Considering those who switched services with the same provider, consumers are most likely to switch service in the markets for “Investment products, private personal pensions and securities”, “TV-subscriptions” and “Mobile-telephone services”.

In contrast to what is observed between 2017 and 2013 for consumers who switched provider, when looking at consumers who switched service with the same provider, no markets showed a statistically significant increase in the level of switching. On the other hand, five markets showed a decrease in the proportion of consumers switching services with the same provider while the remaining markets showed a stable performance. The largest decreases since 2013 are observed for the markets for “Mobile telephone services” (-8.4pp), “Internet provision” (-6.2pp) and “Fixed telephone services” (-4.9pp).

Comparing the market rankings for switching service with the same provider to those based on the MPI scores, the market for “Investment products, private personal pensions and securities” stands out, ranking first in terms of switching service with the same provider, while ranking lowest among the 13 switching markets in terms of market performance.

## Socio-demographic and regional differences

	SWITCHING PROVIDER (2017)	
	2017	Difference Region - EU28
EU28	9.4%	
Region North	11.1%	+1.7%*
Region East	10.3%	+0.9%*
Region South	12.0%	+2.6%*
Region West	7.6%	-1.9%*

The proportion of respondents who switched to a different provider is higher than average in Northern (+1.7pp), Eastern (+0.9pp) and Southern (+2.6pp) Europe, but lower than average in Western Europe (-1.9pp).

<sup>75</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

SWITCHING SERVICES WITHIN THE SAME PROVIDER (2017)		
	2017	Difference Region - EU28
EU28	3.3% A	
Region North	4.1%	+0.8%*
Region East	4.5%	+1.2%*
Region South	3.4% A	+0.1%
Region West	2.8%	-0.6%*

The proportion of respondents who switched service with the same provider is higher than average in Northern (+0.8pp) and Eastern (+1.2pp) Europe, but lower than average in Western Europe (-0.6pp).

Results of the multivariate analysis on Switching provider								
Gender	male	female						
	9.8%	8.9%						
Age	18-34y	35-54y	55-64y	65+y				
	11.5%	9.5%	8.4%	7.5%				
Education	Low	Medium	High					
	9.1% A	9.4% A	9.5% A					
Occupation	self employed	manager	other white collar	blue collar	student	houseperson and other not in employment	seeking a job	retired
	10.2% D	11.7%	8.8% AB	9.5% CD	7.8% A	9.1% ABCD	8.7% ABC	9.6% BCD
Private internet use	daily	weekly	monthly	less than monthly	hardly ever	never		
	9.8% B	8.5% B	8.3% B	7.9% AB	8.5% B	6.5% A		
Mother tongue	official language	not an official language						
	9.4% A	9.3% A						
Financial status	Very difficult	Fairly difficult	Fairly easy	Very easy				
	10.8% B	9.5% A	8.8%	9.8% AB				

Age is the variable with the strongest, albeit small, link to the tendency of switching provider. The younger the consumers are, the higher the tendency is to switch to a different provider.

In addition, men are also more likely to switch provider in comparison to women.

When looking at the occupational status of consumers, managers have the highest tendency to switch provider. The other occupational groups show mixed results with only weak differences between them.

In addition, consumers who never use the internet are less likely to switch to a different provider in comparison to all other groups, except for in comparison to the group of users who use the internet less than monthly. No differences in the tendency to switch provider are seen between the other internet usage groups.

Consumers' financial status shows mixed results. Consumers who can make ends meet fairly easy show the lowest tendency to switch provider. Interestingly, the highest tendency to switch to a different provider is observed for the two extreme groups: consumers for whom making ends meet is very difficult and those for whom it is very easy.

The level of education, as well as the consumers' native language, does not play any role in the tendency to switch provider.

Results of the multivariate analysis on Switching service with the same provider								
<b>Gender</b>	<b>male</b>	<b>female</b>						
	3.5%	3.2%						
<b>Age</b>	<b>18-34y</b>	<b>35-54y</b>	<b>55-64y</b>	<b>65+y</b>				
	3.8% A	3.9% A	2.8%	2.1%				
<b>Education</b>	<b>Low</b>	<b>Medium</b>	<b>High</b>					
	3.4% A	3.2% A	3.4% A					
<b>Occupation</b>	<b>self employed</b>	<b>manager</b>	<b>other white collar</b>	<b>blue collar</b>	<b>student</b>	<b>houseperson and other not in employment</b>	<b>seeking a job</b>	<b>retired</b>
	3.5% BC	4.1% CD	3.0% A	2.8% AB	3.2% ABC	2.9% AB	3.9% CD	4.3% D
<b>Private internet use</b>	<b>daily</b>	<b>weekly</b>	<b>monthly</b>	<b>less than monthly</b>	<b>hardly ever</b>	<b>never</b>		
	3.4% B	3.5% B	2.8% AB	3.0% AB	1.9% A	2.3% A		
<b>Mother tongue</b>	<b>official language</b>	<b>not an official language</b>						
	3.3% A	3.0% A						
<b>Financial status</b>	<b>Very difficult</b>	<b>Fairly difficult</b>	<b>Fairly easy</b>	<b>Very easy</b>				
	3.2% A	3.2% A	3.2% A	3.8%				

Consumers' age has the highest, albeit low, link to the tendency to switch service with the same provider. When looking at the differences between age groups, the two youngest groups (18-34 and 35-54 year-old) have the highest tendency to switch service with the same provider, followed by the second oldest age group (55-64). The oldest persons (65+) show the lowest tendency to switch service with the same provider.

In addition, men have a slightly higher tendency to switch service with the same provider in comparison to women.

Persons who are retired, seeking a job or in a management function have a higher tendency to switch service with the same provider in comparison to other white-collar workers, blue-collar workers and housepersons.

In addition, persons who use the internet frequently (daily or weekly) have a higher tendency to switch service with the same provider in comparison to persons who never or hardly ever use the internet.

In line with the results for switching provider, the level of education and the consumers' mother tongue do not have a link with the tendency to switch service with the same provider.

### 3.3.3. Ease of switching

#### Overall results

EASE OF SWITCHING PROVIDER				
	2017	Difference 2017-2015	Difference 2017-2013	Difference 2015-2013
Average score	7.7	+0.1*	+0.2*	+0.1*
Score 0-4	11.5%	-0.5	-2.2*	-1.7*
Score 5-7	23.0%	-1.8*	-0.7	+1.6*
Score 8-10	65.5%	+2.3*	+3.0*	+0.1

EASE OF SWITCHING PROVIDER			
	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
Average score	+0.1	-0.0	+0.0
Score 0-4	-0.8	+0.6	-0.6
Score 5-7	+0.3	-1.5*	-0.7
Score 8-10	+0.5	+0.9	+1.4*

Differences for the proportion of scores 0-4, 5-7 and 8-10 are expressed in percentage points.

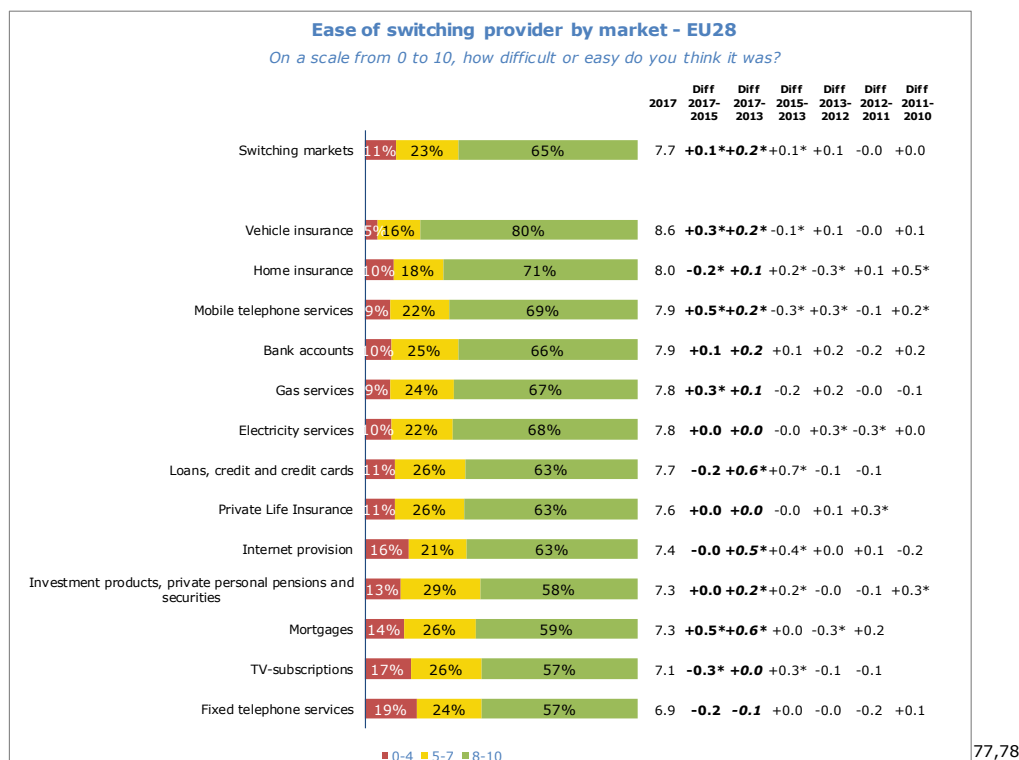
Aside from their switching behaviour, consumers who had actually switched provider within the reference period were asked to evaluate their experience and rate how easy it was to switch.

The average across all markets is 7.7, up by 0.1 since 2015 and by 0.2 since 2013. Approximately two-thirds (65.5%) of consumers find it easy to switch (score 8-10) while only 11.5% find it difficult. The proportion of those giving a score between 8 and 10 increased (+2.3) since 2015, while the proportion of those assessing the ease of switching with a score lower than 5 indicates no statistically significant change compared to 2015. However, compared to 2013, a decrease is observed (-2.2).

<sup>76</sup> Please find an overview of the markets included in section 2.3.4 Surveyed markets.

## Market results

The graph below gives an overview of the scores on ease of switching provider per market.



Consumers found it easiest to switch provider in the markets for "Vehicle insurance", "Home insurance" and "Mobile telephone services". The "Fixed telephone services", "TV-subscriptions" and "Mortgages" markets have the lowest ease of switching scores on average.

These results are consistent with previous waves and could be linked to the limited time duration of contracts in some of the top markets (e.g. "Vehicle insurance"), offering opportunities for consumers to switch. In contrast, switching between mortgages and utility services may be perceived as costlier and riskier. In addition, the "Mortgages" market ranks in the lower quartile of services markets in terms of comparability in both the current and previous wave: mortgages require a heavy administrative burden and specific knowledge in order to be able to compare offers.

Four of the services markets saw an increase in the ease of switching compared to 2015, while only two markets saw a decrease. Compared to 2013, six markets increased while no decreases were observed.

The ease of switching improved for "Mobile telephone services", "Mortgages" (both +0.5), "Vehicle insurance" and "Gas services" (both +0.3) in comparison to 2015, while it decreased for "Home insurance" (-0.2) and "TV-subscriptions" (-0.3). Compared to 2013, the largest improvement in ease of switching is observed for "Mortgages", "Loans, credits and credit cards" (both +0.6) and "Internet provision" (+0.5).

When comparing the ease of switching and the MPI rankings, several markets are ranked differently in the two lists. "Mobile telephone services" and "Electricity services" perform better

<sup>77</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>78</sup> Please note that the difference between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets does not necessarily add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.



in the ease of switching ranking (respectively 6 and 5 places higher than in the MPI ranking). The opposite is true for “TV-subscriptions” and “Fixed telephone services”, which are respectively 6 and 5 places lower in the ease of switching ranking than in the MPI ranking.

## Socio-demographic and regional differences

Respondents in Eastern (+0.5), Northern (+0.4) and Western (+0.1) Europe give higher ratings to the ease of switching than average, while Southern Europeans (-0.5) give lower ratings than average.

EASE OF SWITCHING		
	2017	Difference Region - EU28
EU28	7.7	
Region North	8.1 A	+0.4*
Region East	8.2 A	+0.5*
Region South	7.2	-0.5*
Region West	7.8	+0.1*

Results of the multivariate analysis on Ease of switching								
Gender	male	female						
	7.7 A	7.7 A						
Age	18-34y	35-54y	55-64y	65+y				
	7.7 A	7.7 A	7.6 A	7.6 A				
Education	Low	Medium	High					
	7.8 A	7.8 A	7.5					
Occupation	self employed	manager	other white collar	blue collar	student	houseperson and other not in employment	seeking a job	retired
	7.8 A	7.7 A	7.8 A	7.6 A	7.5 A	7.7 A	7.7 A	7.7 A
Private internet use	daily	weekly	monthly	less than monthly	hardly ever	never		
	7.7 ABC	7.5 AB	7.7 ABC	8.3 BC	7.1 A	7.9 C		
Mother tongue	official language	not an official language						
	7.7 A	7.6 A						
Financial status	Very difficult	Fairly difficult	Fairly easy	Very easy				
	7.4 A	7.5 A	7.8 B	7.9 B				

Consumers’ financial status has the strongest link with the ease of switching. Consumers for whom it is fairly easy or very easy to make ends meet find it easier to switch provider in comparison to consumers who find it fairly difficult or very difficult to make ends meet.

Consumers with a high educational background rate the ease of switching provider lower in comparison to the other two educational groups. No difference is observed between consumers who have a low or medium educational background.

Differences in private internet use reveal mixed results. Consumers who hardly ever use the internet rate the ease of switching lower in comparison to consumers who use the internet less than monthly or those who never use the internet.

The remaining sociodemographic variables (gender, occupation and mother tongue) have no influence on consumers’ evaluations regarding the ease of switching provider.

### 3.3.4. Reasons for not switching

This section analyses the reasons for not switching separately for two subgroups of consumers, namely those who did not switch neither the provider nor the service and those who switched only the service (but remained with the same provider).

#### Overall results

REASONS FOR NOT SWITCHING PROVIDER		2017
Because you are not interested in switching		68.7%
Because you thought it might be too difficult		9.2%
You tried to switch but you gave up because of the obstacles you faced		4.7%
For other reasons		17.3%

Base: Respondents who did not switch provider and did not switch service with the same provider.

When asked about the reason for not switching to a different provider, the majority of consumers who did not switch (68.7%) respond that they are not interested in switching. Almost one tenth of respondents think it would be too difficult (9.2%) and 1 in 20 respondents tried to switch but gave up because of obstacles (4.7%), while 17.3% list other reasons as most applicable.

In relation to the MPI, those who did not switch provider because they are not interested in switching, tend to give the market a higher MPI score (80.8) than those who did not switch for any of the other reasons (73.7). These respondents also award a higher MPI score than those who did switch provider (71.8).

REASONS FOR NOT SWITCHING PROVIDER (switched service with the same provider)		2017
Because you are not interested in switching		30.7%
Because you thought it might be too difficult		9.1%
You tried to switch but you gave up because of the obstacles you faced		6.4%
Because you got a better offer with the same provider		38.7%
For other reasons		15.0%

Base: Respondents who did not switch provider but did switch service with the same provider

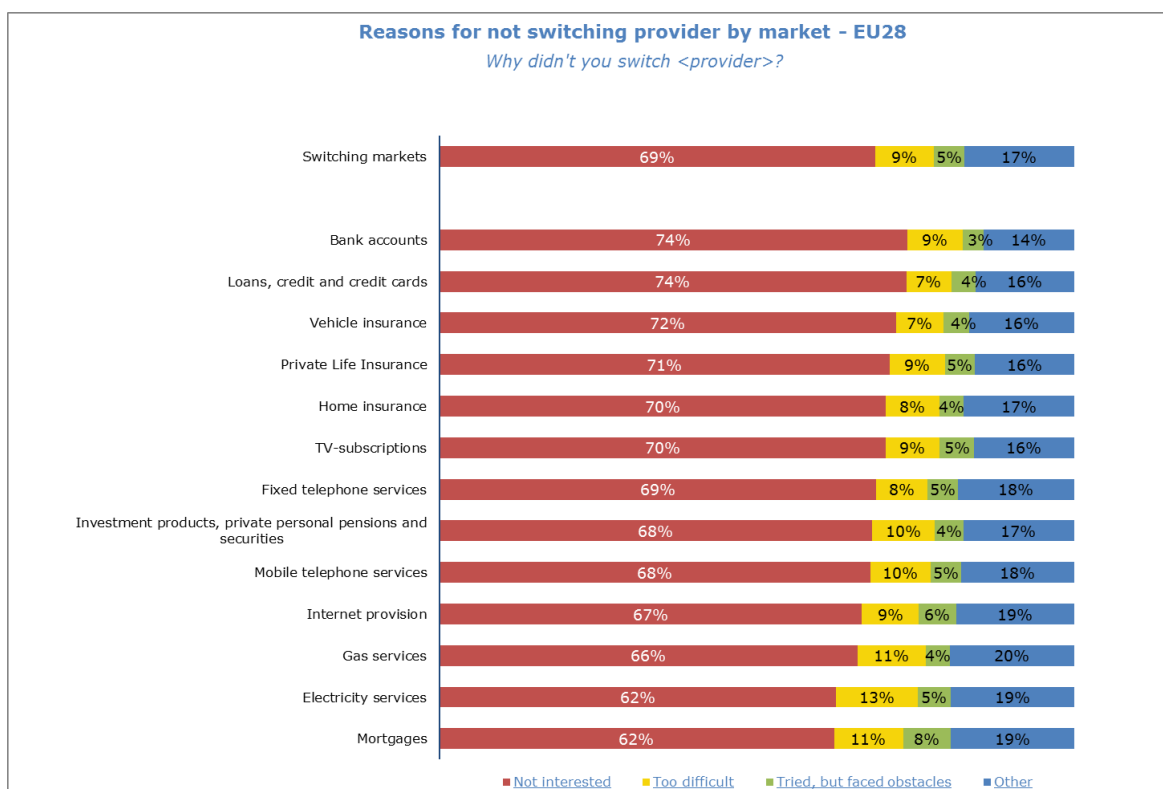
When asked about the reason for not switching to a different provider, 38.7% of the consumers who switched service with the same provider indicated that they got a better offer with the same provider, while 30.7% indicated that they are not interested in switching. Almost one tenth of this group of respondents indicated that they thought it might be too difficult (9.1%) and 6.4% reported that they tried to switch but they gave up because of the obstacles they faced, while 15.0% list other reasons as applicable.

#### Market results

The graph below gives an overview of reasons for not switching provider per market.

<sup>79</sup> Please find an overview of the markets included in section 2.3.4 Surveyed markets

<sup>80</sup> Please find an overview of the markets included in section 2.3.4 Surveyed markets



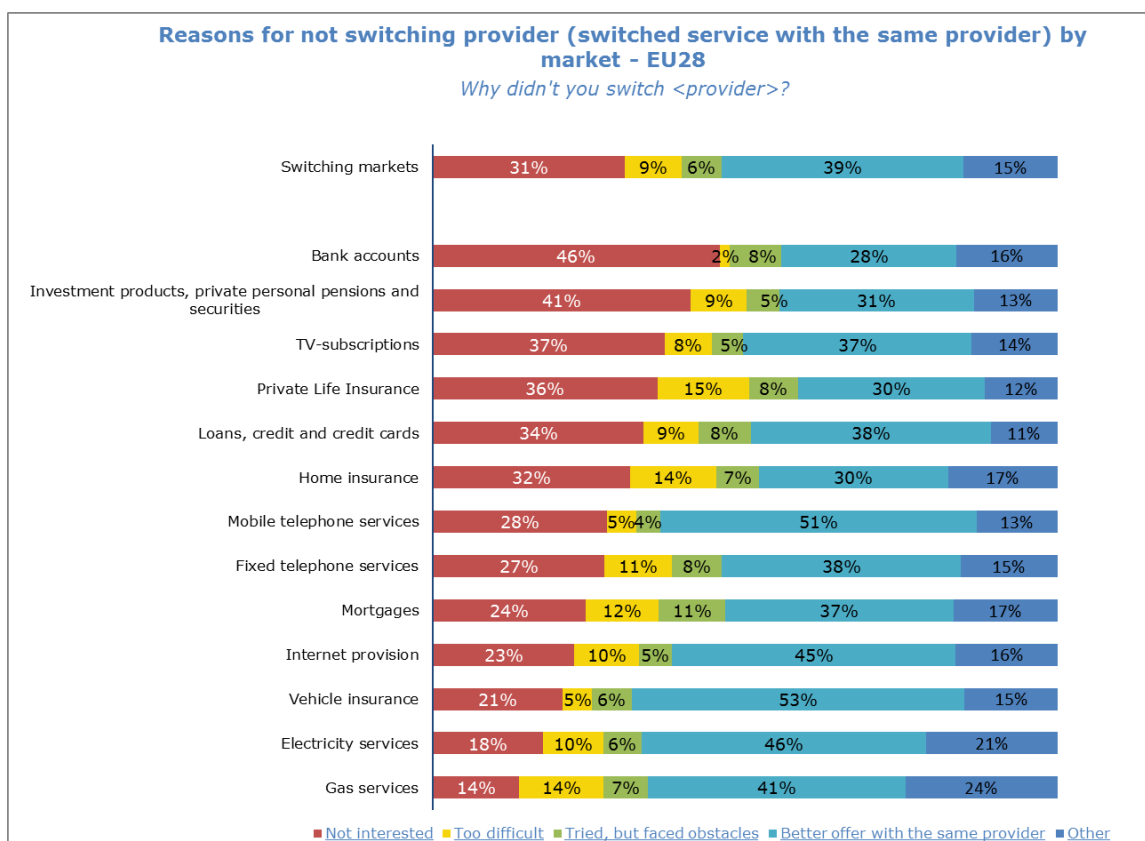
81

Base: Respondents who did not switch provider and did not switch service with the same provider.

When comparing consumers' reasons for not switching at market level, it can be noted that the markets where people are most likely to say they are not interested in switching are "Bank accounts", "Loans, credit and credit cards" (both 74%), "Vehicle insurance" (72%), and "Private life insurance" (all 71%). In contrast, lower proportions of consumers say they are not interested in switching provider in the markets for "Mortgages", "Electricity services" (both 62%), "gas services" (66%) and "Internet provision" (67%).

Consumers are more likely to mention that it is too difficult to switch for the "Mortgages", "Electricity services", and "gas services" markets. The largest proportion of consumers who say they tried to switch but faced obstacles is in the "Mortgages" market (8%). While both "Electricity services" and "Gas services" are markets where people perceive switching as too difficult (13% and 11% against an average of 9% for all markets surveyed), only 5% and 4% of respondents respectively appear to try switching but face obstacles (5% on average for all the markets surveyed).

<sup>81</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.



82

Base: Respondents who did not switch provider but did switch service with the same provider

When comparing the reasons for not switching provider at market level for consumers who switched service with the same provider, it can be noted that the markets where people are most likely to say they are not interested in switching provider are "Bank accounts" (46%), "Investment products, private personal pensions and securities" (41%), "TV-subscriptions" (37%), and "Private life insurance" (36%). In contrast, lower proportions of consumers say they are not interested in switching provider in the markets for "Gas services" (14%), "Electricity services" (18%), "Vehicle insurance" (21%) and "Internet provision" (23%).

Consumers are more likely to mention that it is too difficult to switch provider for the "Private Life insurance", "Home insurance", and "Gas services" markets. The largest proportion of consumers who say they tried to switch provider but faced obstacles is in the "Mortgages" market (11%).

Overall, the largest proportion within this group of respondents (39%) indicate a better offer with the same provider as the reason for not switching provider. The markets where people are most likely to say they received a better offer with the same provider are "Vehicle insurance" (53%), "Mobile telephone services" (51%), "Electricity services" (46%) and "Internet provision" (45%). In contrast, the lowest proportions of consumers say they received a better offer from the same provider in the markets for "Bank accounts" (28%), "Private Life insurance", "Home insurance" (both 30%), and "Investment products, private personal pensions and securities" (31%).

<sup>82</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

## Regional differences

	REASON FOR NOT SWITCHING PROVIDER							
	Not interested		Too difficult		Tried, but faced obstacles		Other	
	2017	Difference Region - EU28	2017	Difference Region - EU28	2017	Difference Region - EU28	2017	Difference Region - EU28
EU28	68.7%		9.2%		4.7%		17.3%	
Region North	78.6%	+9.9%*	5.0% A	-4.3%*	2.4%	-2.4%*	14.1%	-3.3%*
Region East	75.3% A	+6.6%*	5.3% A	-3.9%*	3.7% A	-1.0%*	15.7% A	-1.6%*
Region South	75.4% A	+6.7%*	5.2% A	-4.0%*	3.8% A	-0.9%*	15.6% A	-1.8%*
Region West	62.1%	-6.7%*	13.0%	+3.8%*	5.8%	+1.1%*	19.1%	+1.8%*

Northern Europeans are more likely than average to mention a lack of interest (+9.9pp<sup>83</sup>) as a reason for not switching provider, and less likely to mention trying to switch unsuccessfully (-2.4pp) and finding it too difficult (-4.3pp). Respondents in Eastern and Southern Europe are both less likely to report finding it too difficult (-3.9pp and -4.0pp) and facing obstacles (-1.0pp and -0.9pp) as reasons, but more likely to mention a lack of interest (+6.6pp and 6.7pp) as the reason for not switching provider. Western Europeans are more likely than average to mention facing obstacles when trying to switch (+1.1pp) or finding it too difficult(+3.8pp) and less likely to select a lack of interest (-6.7pp) as the reason for not switching provider.

	REASON FOR NOT SWITCHING PROVIDER									
	Not interested		Too difficult		Tried, but faced obstacles		Better offer with the same provider		Other	
	2017	Difference Region - EU28	2017	Difference Region - EU28	2017	Difference Region - EU28	2017	Difference Region - EU28	2017	Difference Region - EU28
EU28	30.7%		9.1% A		6.4%		38.7% A		15.0% A	
Region North	40.2% A	+9.5%*	4.6% B	-4.5%*	2.7% A	-3.7%*	27.9%	-10.9%*	24.6%	+9.5%*
Region East	27.8% B	-2.9%*	5.2% BC	-3.9%*	4.4% B	-2.0%*	49.9%	+11.2%*	12.6% B	-2.5%*
Region South	38.0% A	+7.3%*	7.1% AC	-1.9%	3.6% AB	-2.9%*	35.6% AB	-3.1%	15.6% AB	+0.6%
Region West	26.8% B	-3.9%*	13.2%	+4.2%*	9.9%	+3.4%*	35.3% B	-3.5%*	14.9% AB	-0.2%

Northern Europeans who switched service with the same provider are more likely than average to mention a lack of interest (+9.5pp) as a reason for not switching provider, and less likely to mention trying to switch but facing obstacles (-3.7pp), finding it too difficult (-4.5pp) or receiving a better offer with the same provider (-10.9pp). Respondents in Eastern Europe are less likely to report a lack of interest (-2.9pp), finding it too difficult (-3.9pp) and facing obstacles (-2.0pp), but more likely to mention receiving a better offer with the same provider (+11.2pp). South Europeans in this subgroup are more likely to mention a lack of interest (+7.3pp) as a reason for not switching provider and less likely to report trying to switch provider, but facing obstacles (-2.9pp). Western Europeans are more likely than average to mention trying but facing obstacles (+3.4pp) or finding it too difficult (+4.2pp) and less likely to mention a lack of interest (-3.9pp) or having received a better offer with the same provider (-3.5pp) as reasons for not switching.

<sup>83</sup> Percentage points

## 4. MARKET PERFORMANCE PER MARKET CLUSTER

### 4.1. Introduction

This section presents results at market cluster level and aims to understand general factors that affect whole sectors as well as the factors that are market-specific and lead to different results within the same cluster.

In order to clearly summarise and present the data, an approach based on quartiles was implemented.<sup>84</sup> All MPI and component scores are categorised in one of four groups: “high performing”, “middle to high performing”, “middle to low performing” and “low performing”. The thresholds between groups are the quartiles for all goods or services markets depending on the market type. For instance, a goods market categorised as low performing is in the lowest 25% of all goods markets scores, while a high performing services markets has a score falling in the top 25% for all services markets.

The four categories are reported on using the following colour scheme to distinguish them:

- **Dark green** – “high performing”: the score of the market cluster is in the highest quartile (top 25% of the answers).
- **Light green** – “middle to high performing”: the score of the market cluster is above the median but below the top quartile (50-75% of the answers).
- **Orange** – “middle to low performing”: the score of the market cluster is below the median but above the bottom quartile (25-50% of the answers).
- **Red** – “low performing”: the score of the market cluster is in the lowest quartile (bottom 25% of the answers).

For the MPI scores, the indicator used for the calculation is the average MPI score for a market cluster. All markets are given equal weight regardless of the number of markets included in the cluster.

For the comparability, trust, detriment, expectations, choice and ease of switching components, the indicators are the average scores for each component for this market cluster. For the problems, complaints and switching provider components, the indicator is the percentage of consumers stating they had a problem, made a complaint or switched provider. The problems and complaints components perform better when the proportion of persons who experienced problems or issued complaints decreases. In addition, a low score for the detriment component indicates results that are more positive.

The 40 markets surveyed in 2017 can be grouped together by broad sector, or Market Cluster (MC). 10 market clusters have been identified, although the market cluster for “Other services” will be excluded from the analysis:

- Fast moving retail
- (Semi-)durable goods
- Automotive goods
- Telecom
- Transport
- Utilities

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<sup>84</sup> The estimation of quartiles (for the MPI, its components and other indicators), as reported in the Market Monitoring Survey is done using the Quartile.INC function in Excel.

- Banking services
- Insurance services
- Recreational services
- Other services

Of these ten clusters, 6 are 'regular' clusters, which include regularly surveyed (2017-2015-2013) markets, and 4 are 'irregular' clusters, which include markets that have not been regularly surveyed in the past three waves. In each of these clusters, only two to three markets (varying from 22 to 50% of the cluster) have been surveyed both in 2017 and in 2015, making it impossible to calculate 2017-2015 differences for the clusters as a whole. However, as 2017-2013 differences can be calculated for each cluster all markets surveyed in 2017 can be taken into account.

The table below gives an overview of the 40 markets and the 10 market clusters to which they belong. Clusters 3 to 8 are 'regular' clusters, while clusters 1, 2, 9 and 10 are 'irregular' clusters. Markets in italic and dark grey have not been included in the 2017 wave, while markets in bold have been included in all three waves. The other markets were surveyed only in 2017 and 2013, but not in 2015.

Table 1. Overview of surveyed markets.

	2017 ID	2017 Market	2017 list	2015 list	2013 list
GOODS	<b>Cluster 1: Fast moving retail</b>				
		<i>Fruit and vegetables</i>	No	Yes	Yes
	2	<b>Meat and meat products</b>	Yes	Yes	Yes
		<i>Bread, Cereals, Rice and Pasta</i>	No	Yes	Yes
		<i>Non-alcoholic drinks</i>	No	Yes	Yes
	6	Alcoholic drinks	Yes	No	Yes
		<i>Books, magazines and newspapers</i>	No	Yes	Yes
	19	Personal care products	Yes	No	Yes
	48	<b>Non-prescription medicines</b>	Yes	Yes	Yes
	55	Dairy products	Yes	No	Yes
	<b>Cluster 2: (Semi-)durable goods</b>				
	7	Clothing and footwear	Yes	No	Yes
	8	House and garden maintenance products	Yes	No	Yes
	9	Furniture and furnishings	Yes	No	Yes
	10	<b>Electronic products</b>	Yes	Yes	Yes
		<i>Large household appliances</i>	No	Yes	Yes
	12	Small household appliances	Yes	No	Yes
	13	<b>ICT products</b>	Yes	Yes	Yes
		<i>Entertainment goods</i>	No	Yes	Yes
	53	Spectacles and lenses	Yes	No	Yes
	<b>Cluster 3: Automotive goods</b>				
	15	<b>New cars</b>	Yes	Yes	Yes
	16	<b>Second hand cars</b>	Yes	Yes	Yes
	17	<b>Fuel for vehicles</b>	Yes	Yes	Yes
	<b>Cluster 4: Telecom</b>				
	32	<b>Fixed telephone services</b>	Yes	Yes	Yes
	33	<b>Mobile telephone services</b>	Yes	Yes	Yes
	34	<b>Internet provision</b>	Yes	Yes	Yes
	54	<b>TV-subscriptions</b>	Yes	Yes	Yes
	<b>Cluster 5: Transport</b>				
	35	<b>Tram, local bus, metro and underground services</b>	Yes	Yes	Yes
	36	<b>Train services</b>	Yes	Yes	Yes
	37	<b>Airlines</b>	Yes	Yes	Yes
	<b>Cluster 6: Utilities</b>				
	31	<b>Postal services</b>	Yes	Yes	Yes
	45	<b>Water supply</b>	Yes	Yes	Yes
46	<b>Electricity services</b>	Yes	Yes	Yes	
47	<b>Gas services</b>	Yes	Yes	Yes	
<b>Cluster 7: Banking services</b>					
26	<b>Bank accounts</b>	Yes	Yes	Yes	
58	<b>Loans, credit and credit cards</b>	Yes	Yes	Yes	
28	<b>Investment products, private personal pensions and securities</b>	Yes	Yes	Yes	
51	<b>Mortgages</b>	Yes	Yes	Yes	
<b>Cluster 8: Insurance services</b>					
29	<b>Home insurance</b>	Yes	Yes	Yes	
30	<b>Vehicle insurance</b>	Yes	Yes	Yes	
52	<b>Private life insurance</b>	Yes	Yes	Yes	
<b>Cluster 9: Recreational services</b>					
39	<b>Holiday accommodation</b>	Yes	Yes	Yes	
40	<b>Packaged holidays and tours</b>	Yes	Yes	Yes	
	<i>Cafés, bars and restaurants</i>	No	Yes	Yes	
	<i>Commercial sport services</i>	No	Yes	Yes	
	<i>Cultural and entertainment services</i>	No	Yes	Yes	
59	Offline gambling and betting services	Yes	No	Yes	
	<i>Online gambling and lottery services</i>	No	Yes	Yes	
<b>Cluster 10: Other services</b>					
20	<b>Real estate services</b>	Yes	Yes	Yes	
	<i>House and garden maintenance services</i>	No	Yes	Yes	
22	Personal care services	Yes	No	Yes	
23	<b>Vehicle maintenance and repair services</b>	Yes	Yes	Yes	
38	<b>Vehicle rental services</b>	Yes	Yes	Yes	
	<i>Legal and accountancy services</i>	No	Yes	Yes	



## 4.2. Overall results

The table below presents the overall results for each market cluster and their evolution over the past waves.<sup>85,86</sup>

		MPI 2017	Diff 2017-2015	Diff 2017-2013	Diff 2015-2013	Diff 2013-2012	Diff 2012-2011	Diff 2011-2010
Goods	Fast moving retail	83.6		+3.0		-0.3	+0.7	+1.4
	(Semi-)durable goods	83.6		+2.8		-0.1	+1.1	+1.8
	Automotive goods	79.3	+0.1	+2.8	+2.8	+1.2	+0.6	+0.1
Services	Recreational services	81.6		+2.4		-0.7	+1.1	+0.9
	Insurance services	79.8	+0.2	+3.4	+3.2	+0.7	+0.4	-0.5
	Transport	79.1	+0.2	+4.3	+4.1	+0.7	+0.4	+0.1
	Utilities	78.0	+0.8	+4.1	+3.4	+0.9	+0.2	-0.8
	Telecoms	77.3	-0.1	+3.2	+3.0	+0.2	+2.2	+0.1
	Banking services	76.9	+0.7	+5.2	+4.4	+0.7	+0.8	+2.2

The analysis by quartile shows a stable performance for all clusters that are comparable to 2015, except for the "Insurances services" market cluster, which has moved from the high performing quartile to a middle to high performing quartile. Out of all nine clusters, four have remained stable since 2010. "Automotive goods" and "Banking services" remain in the lowest performing quartile for all waves. That "Recreational services" cluster remains unchanged in the high performing quartile and while the "Telecoms" cluster remains unchanged in the middle to low performing quartile since 2010. "Transport" remains in the middle to high performing quartile since 2011, while "Utilities" remains in the middle to poor performing quartile since 2012. "Semi-durable goods" remains unchanged in the middle to high performing quartile since 2011. "Fast moving retail" shows more variation over the years, changing from being in the highest performing quartile in 2010 to the middle to high and the middle to low performing quartile over the years and back to the middle to high performing quartile in 2017. The market performance for all market clusters did not change considerably compared to 2015, with only three out of six clusters showing a statistically significant change. The largest improvements are reported for "Utilities" and "Banking services" (+0.8 and +0.7 respectively). Compared to 2013, all clusters improved, with increases in the MPI score ranging from +2.4 ("Recreational services") to +5.2 points ("Banking services").

<sup>85</sup> The colours indicated in the trend columns indicate the quartile of the market cluster MPI in each respective year.

<sup>86</sup> For the three irregular clusters ["(Semi-)durable goods", "Fast moving retail" and "Recreational services"], no trend is reported between 2017-2013 and 2015-2013 as the markets surveyed in the current wave overlap only to a small extent with markets surveyed in 2015 for these three clusters.

### 4.3. Component results

The table below shows the performance of each component by market cluster in 2017.

		MPI 2017	Components of the MPI							Complaints (%)	Switching provider (%)	Ease of switching (Avg)
			Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Expectations (Avg)	Choice (Avg)				
Goods	Fast moving retail											
	(Semi-)durable goods											
	Automotive goods											
Services	Recreational services											
	Insurance services											
	Transport											
	Utilities											
	Telecoms											
	Banking services											

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For "Automotive goods", the poor performance observed is linked to the comparability, trust, expectations and choice components, which are all in the low performing quartile. In addition, this cluster is in the low performing quartile for level of detriment. Slightly better results are observed for problems and complaints separately, which are in the middle to low performing quartile. For the "Banking services" cluster, three components rank in the low performing quartile (comparability, trust and expectations). In addition, this cluster is in the low performing quartile for the level of detriment experienced. In contrast, it ranks in the middle to high performing quartile for choice and in the middle to high performing quartile for problems, complaints and switching provider. The "Banking services" market cluster ranks in the middle to high performing quartile for the proportion of respondents who switched provider, but in the middle to low performing quartile in terms of the ease of switching.

Both the "Utilities" and the "Telecoms" market clusters rank in the middle to low performing quartiles in terms of overall market performance. The "Utilities" market cluster ranks in the low performing quartile for comparability and choice, in the middle to low performing quartile for trust and in the middle to high performing quartile for expectations. In addition, the "Utilities" cluster ranks in the middle to low quartile for the proportion of persons who experienced problems and of complaints and the level of detriment, but in the middle to high performing quartile for the proportion of respondents who switched provider and the ease of switching. The "Telecoms" market cluster ranks in the low performing quartile only for the proportion of persons who experienced problems and of complaints separately. In terms of the trust, expectation and choice components, the "Telecoms" market cluster ranks in the middle to low performing quartile. Only for the comparability component, the "Telecoms" market cluster ranks in the middle to high performing quartile. In addition, the "Telecoms" market cluster ranks in the middle to high performing quartile for the proportion of respondents who switched provider, but in the middle to low performing quartile for the ease of switching.

Four clusters rank in the middle to high performing quartile, with "(Semi-)durable goods" ranking in the high performing quartile for the trust component and in the middle to high performing quartile for the comparability, expectations and choice components. The "Transport" market cluster ranks in the high performing quartile for the comparability and choice components and in the middle to high performing quartile for expectations. However, it ranks in the lowest performing quartile for the choice component. In addition, the "Transport" market cluster ranks in the high performing quartile in terms of the proportion of persons who complained. The "Fast moving retail" cluster performs well in terms of comparability and choice, ranking in the middle to high performing quartile. The "Fast moving retail" cluster also scores in the high performing quartile in terms of the proportion of persons who experienced problems and the level of detriment. "Insurance services" is ranked in the high performing quartile only for the choice component and for the proportion of persons who experienced problems. It is in the middle to high performing quartile for the comparability component and in the middle to low

<sup>87</sup> Please note that for the proportion of persons who experienced problems, level of detriment and the proportion of persons who complained, a low figure indicates a good result. For example, when a market cluster has a dark green colour on detriment, this means it belongs to the top quartile and has a low average detriment score.

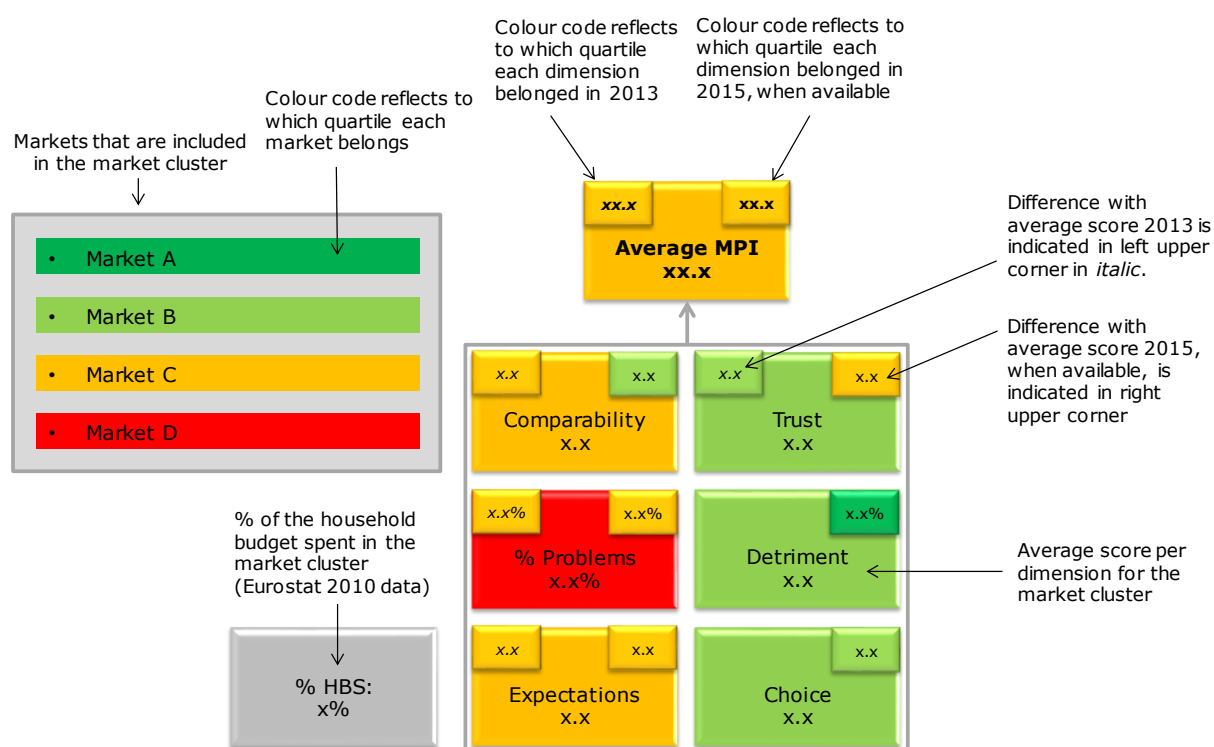
performing quartile for the trust and expectations components. In addition, “Insurances services” is the only market cluster ranking in the high performing quartile for the ease of switching.

The “Recreational services” cluster is the only cluster in the high performing quartile. It ranks in the high performing quartile for both comparability and choice, while it ranks in the middle to high performing quartile for trust and in the middle to low performing quartile for expectations.

## 4.4. Results per market cluster

The following sections present detailed results per market cluster, highlighting common trends and differences between the markets belonging to the same market cluster.

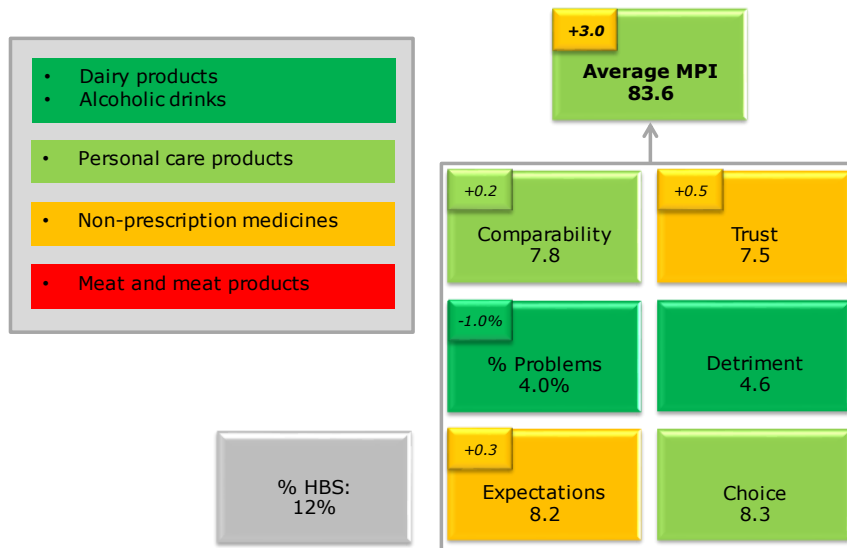
The main visual presents key results for each market cluster: the MPI and component scores in 2017, as well as the difference compared to 2013 (in italics in the left upper corner), and for the regular clusters (#3 and 5 to 9), as well as the difference compared to 2015 (in the right upper corner). For the irregular clusters (#1, 2 and 4), no changes with respect to 2015 are displayed, since they are non-meaningful due to only few markets in these clusters having been covered in both 2015 and 2017. The share of the household budget spent on each market cluster is provided as contextual information<sup>88</sup>. An example of how to interpret the visuals is provided below.<sup>89</sup>



<sup>88</sup> Source: Household Budget Survey data (Eurostat). The percentage of household budget is based on Eurostat 2010 data. Please note the most relevant product and services categories were selected to produce an overall estimate for each market cluster.

<sup>89</sup> The colours indicate in which quartile each result falls based on the data for all services or all goods markets. For instance, a services market presented in dark green is in the top quartile of all service markets results.

#### 4.4.1. Fast moving retail

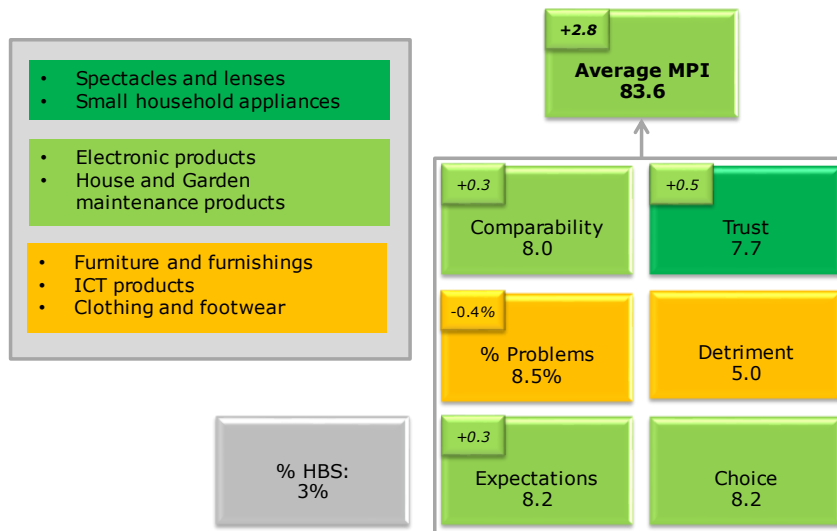


The “Fast moving retail” market cluster brings together 5 markets, all characterised by high purchase and usage/consumption frequencies, as well as the fairly generic character of the goods, which can easily be substituted across providers or brands. This market accounts for 12% of the average household budget.

This market cluster went up one quartile and is now in the middle to high performing quartile in terms of MPI, and shows an increase in score of 3.0 points since 2013. None of the components have changed quartile. Problems and detriment are in the high performing quartiles, while the expectations and trust components are in the middle to low performing quartile, and comparability and choice are in the middle to high performing quartile.

The results for the “Fast moving retail” market cluster reflect the average of widely varying markets. “Dairy products” and “Alcoholic drinks” are high performing, “Personal care products” is middle to high performing, “Non-prescription medicines” is middle to low performing, and “Meat and meat products” is low performing. The diversity of goods in this cluster may explain to some extent the heterogeneous results for this cluster.

#### 4.4.2. (Semi-)durable goods

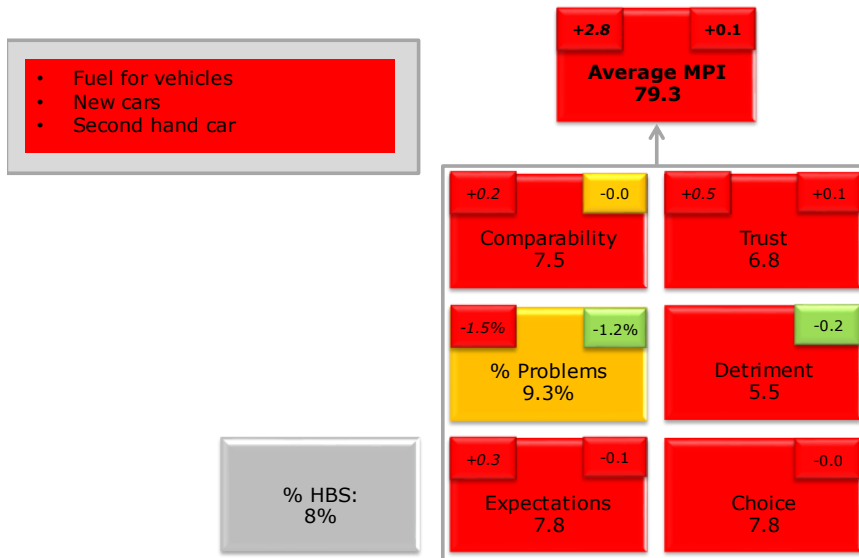


The “(Semi-)durable goods” market cluster includes 7 markets and represents 3% of consumers’ household budget. These markets tend to have a lower purchase frequency but a high usage frequency.

This cluster performs better than the median among the goods clusters, along with “Fast moving retail”, with an average MPI in the middle to high performing quartile, as in 2013, and a 2.8 point increase in score since 2013. It is a high performing market cluster in terms of trust and middle to high performing for comparability, expectations and choice. The score for trust went up one quartile since 2013. However, the “(Semi-) durable goods” market cluster is below the median for the components related to the proportion of persons who experienced problems.

The market cluster’s good performance is driven by the high performing “Spectacles and lenses” and “Small household appliances” markets. “Electronic products” and “House and garden maintenance products” are in the middle to high performing quartile while “Furniture and furnishings”, “ICT products” and “Clothing and footwear” are in the middle to low performing quartile.

### 4.4.3. Automotive goods

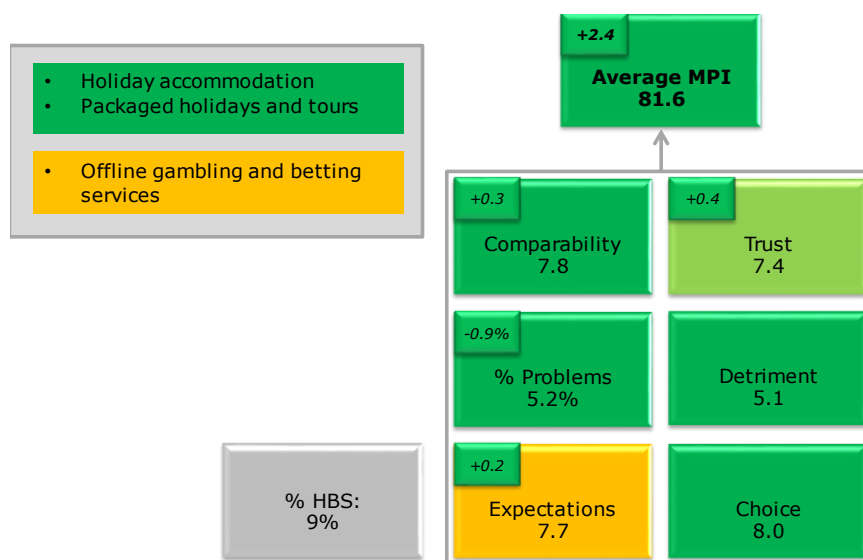


The “Automotive goods” market cluster includes 3 goods markets related to cars and corresponds to an average 8% of the household budget.

This cluster performs particularly poorly, with an average MPI of 79.3 and with comparability, trust, expectations, detriment and choice all in the lowest quartile. The latter was also the case in 2013 for comparability, trust and expectations. Compared to 2015, the scores for comparability and problems dropped one quartile, detriment dropped two quartiles while the others remained the same. Problems is in the middle to low performing quartile, which was in the low performing quartile in 2013. However, problems dropped one quartile compared to 2015

The market cluster results fully match the results at an individual market level with all three markets performing as poorly as the cluster as a whole.

## 4.4.4. Recreational services



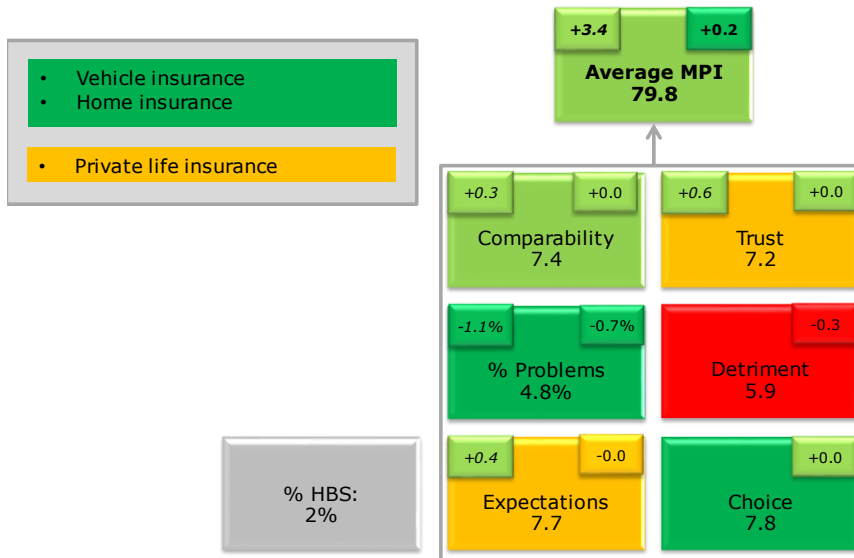
The "Recreational services" market cluster brings together three markets and accounts for 9% of the household budget. This cluster is characterised by high market performance, which may be linked to positive perceptions of consumers towards these services, associated with leisure and free time.

Most results fall in the high performing quartile in both 2013 and 2017: the average MPI, comparability and problems. Detriment and choice are also in the high performing quartile in 2017. Trust is in the middle to high performing quartile and dropped one quartile compared to 2013, while expectations is in the middle to low performing quartile, which means it dropped by two quartiles since 2013.

The performance of this market cluster is driven by two out of the three markets, with "Offline gambling and lottery services" affecting the overall scores. This market is in the middle to poor performing quartile, while the other two markets in this cluster are in the high performing quartile.



#### 4.4.5. Insurance services

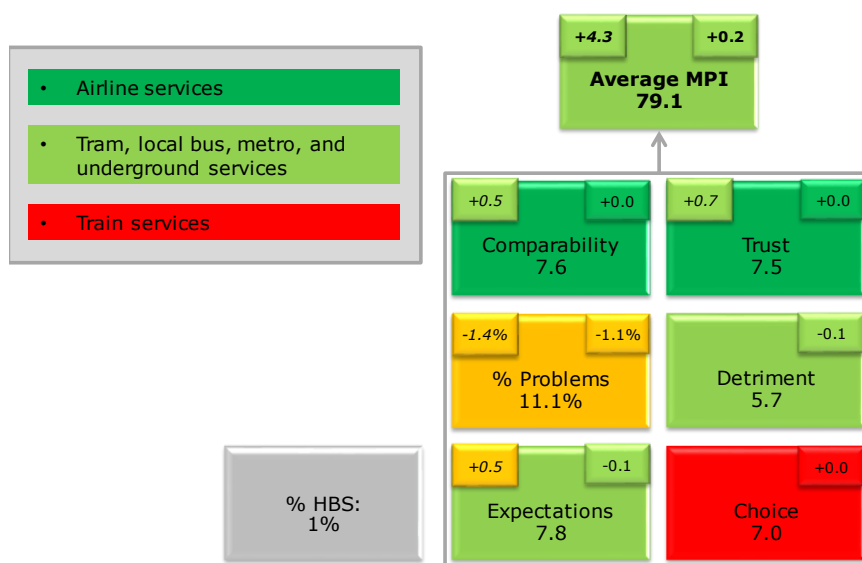


The “Insurance services” market cluster includes 3 markets and represents 2% of the household budget. This cluster is based on the need for consumers to manage risks and has a more utilitarian character than some of the other clusters.

This market cluster performs fairly well, with the average MPI falling in the middle to high performing quartile. Moreover, the problems and choice components fall in the high performing quartile and comparability falls in the middle to high performing quartile. Compared to both 2013 and 2015, most of these remained the same, with the exceptions of the average MPI and trust, which dropped a quartile compared to 2015. The component of detriment, however, performs in the lowest quartile in both 2017 and 2015. This observation may indicate that, although problems are rather rare, they can result in a high level of detriment in comparison to other services markets.

The generally good results for this cluster are driven by the high performing “Vehicle insurance” and “Home insurance” markets. In contrast, the “Private life insurance” market is middle to low performing.

## 4.4.6. Transport

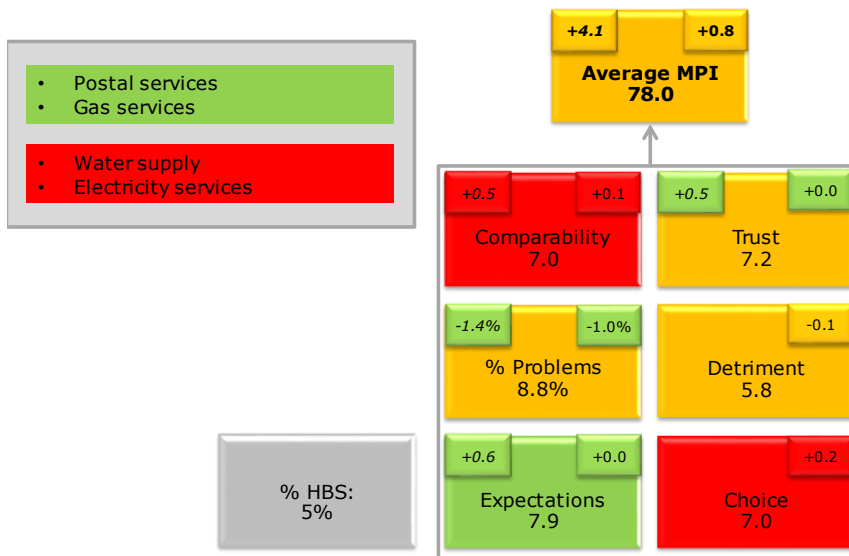


The "Transport" market cluster includes 3 markets, all linked to personal transportation and with varying usage frequencies. This market represents 1% of the household budget on average.

Results for this market cluster are varied, with components falling in all quartiles. As in 2013 and 2015, the average MPI is in the middle to high performing quartile. Comparability and trust both moved from the middle to high performing quartile to the high performing quartile since 2013 and showed a stable performance since 2015. The expectations component is in the middle to high performing category due to an improvement since 2013, when it was in the middle to low performing quartile. Detriment is also in the middle to high performing quartile, both for 2015 and 2017. The market cluster remains middle to low performing for problems. A potential issue for the "Transport" market cluster is choice, as the cluster is low performing for this component, like in 2015.

The variation in results for this market cluster reflects differences between the individual markets: "Airline services" is high performing, "Tram, local bus, metro and underground services" is middle to high performing and "Train services" is low performing.

#### 4.4.7. Utilities

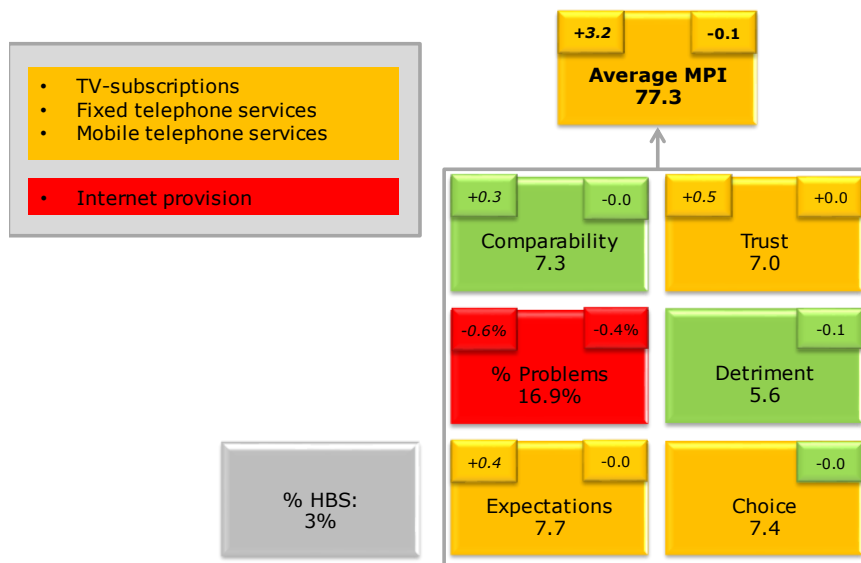


The “Utilities” market cluster brings together 4 markets representing 5% of the household budget. This cluster is characterised by necessity and in many countries by a limited number of providers.

This cluster’s performance is highly heterogeneous. Trust, problems and detriment fall in the middle to low performing quartile, with the first two components having dropped a quartile compared to 2013 and 2015. Expectations is ranked in the middle to high performing quartile. Two components (comparability and choice) are in the low performing quartile for 2015 and 2017, which may be linked to the limited number of providers or local monopoly situations experienced in some of these markets.

Individual market performances are polarised, with “Postal services” and “Gas services” falling in the middle to high performing quartile and “Water supply” and “Electricity services” falling in the low performing quartile.

#### 4.4.8. Telecoms

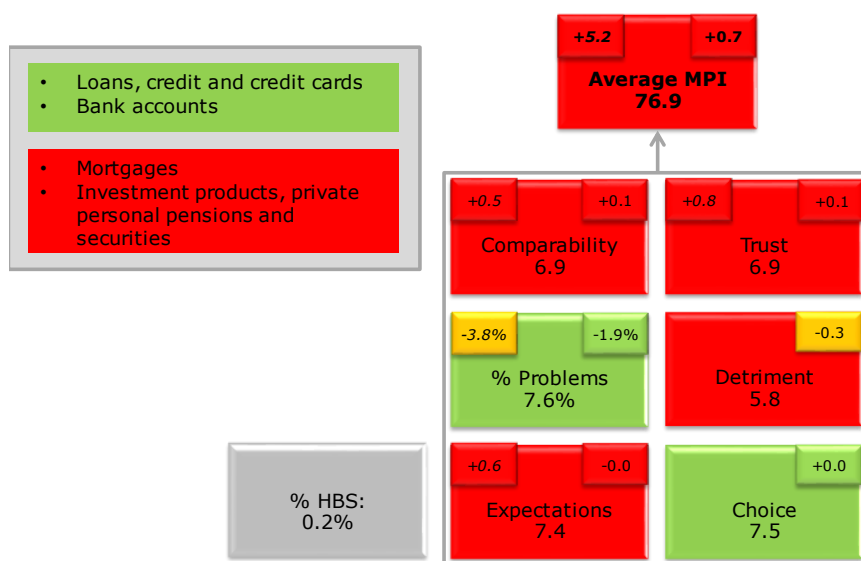


The “Telecoms” market cluster includes 4 markets, representing 3% of the household budget. This cluster is characterised by its subscription-based approach, a limited number of providers and a daily usage typically paid for via monthly fees.

This cluster is characterised by differing performances across components. The average MPI, trust, expectations and choice fall in the middle to low performing quartile in 2013, 2015 and 2017, with the exception of choice being ranked in the middle to high performing quartile for 2015. Comparability and detriment (middle to high performing quartile) both perform well and are in the same quartile as in 2013 and 2015. In contrast, problems is in the low performing quartile for all three past waves.

This cluster is fairly homogeneous in terms of performance, with three markets falling in the middle to low quartile and only “Internet provision” falling in the poor performing quartile.

## 4.4.9. Banking services



The “Banking services” market cluster represents only 0.2% of the average household budget and includes four markets. However, this cluster is directly linked to consumers’ finances and financial status and therefore plays a more important role than its budget share may suggest.

This cluster performs poorly on a number of aspects with the MPI as well as the comparability, trust and expectations components falling in the low performing quartile for in all three waves of 2013, 2015 and 2017. These poor results may be linked to negative perceptions of these markets due to the late 2000s financial market crisis. Problems and choice both fall in the middle to high performing quartile for 2017. Problems gained one quartile compared to 2013 while both problems and choice remained the same compared to 2015.

The poor performance for this cluster is driven by the “Mortgages” and “Investment products, private personal pensions and securities” markets, both in the low performing quartiles. The “Bank accounts” and “Loans, credit and credit cards” markets are both in the middle to high performing category.

## 5. MARKET PERFORMANCE PER SOCIO-DEMOGRAPHIC GROUP: MULTIVARIATE ANALYSIS

### 5.1. Introduction

This section of the report presents consumers' assessments of the MPI and its components analysed by sociodemographic group. It is based on a multivariate analysis rather than a bivariate analysis, as this is a more robust approach to exploring the link between sociodemographic factors and market performance.<sup>90</sup>

For clarity, we have summarised the dependent variables, which have been used in the multivariate analysis presented in this chapter as well as their respective scales.

Variables	Range
MPI	Scale from 0 to 100
Comparability (Avg)	Scale from 0 to 10
Trust (Avg)	Scale from 0 to 10
Problems & detriment (Avg)	Scale from 0 to 10
Expectations (Avg)	Scale from 0 to 10
Choice (Avg)	Scale from 0 to 10
Problems (%)	Binary (0 or 1)
Detriment (Avg)	Scale from 0 to 10
Complaints (%)	Binary (0 or 1)
Switching provider (%)	Binary (0 or 1)
Ease of switching provider (Avg)	Scale from 0 to 10

In the visuals included in this chapter market clusters are referred to by their number (MC1 to MC9). A list of the market clusters and their corresponding numbers can be found in the table below. For a detailed description of the market clusters and the markets included in each group, please refer to Chapter 4: "Market Performance per market cluster".

Market clusters	
<b>1</b>	Fast moving retail
<b>2</b>	(Semi-)durable goods
<b>3</b>	Automotive goods
<b>4</b>	Telecoms
<b>5</b>	Transport
<b>6</b>	Utilities

<sup>90</sup> While a bivariate analysis explores simple relationships (differences) between subgroups to present and compare results for a specific variable of interest (e.g. the MPI) across subgroups within one independent variable (e.g. across different age groups), a multivariate analysis explores the relationship between a specific independent variable (e.g. age) and a dependent variable (e.g. the MPI) while taking into account the effects of other independent variables (e.g. gender, education etc.). This type of analysis is considered more appropriate when exploring the link between sociodemographic variables and the MPI and its components due to the potential overlap (correlations) between different sociodemographic factors, which needs to be considered when measuring the extent to which one of these factors affects consumers' assessments of market performance.

- |          |                       |
|----------|-----------------------|
| <b>7</b> | Banking services      |
| <b>8</b> | Insurance services    |
| <b>9</b> | Recreational services |

## 5.2. Overall results: sociodemographic factors and the MPI per market cluster

	Clusters																	
	Fast moving retail		(Semi-)durable goods		Automotive goods		Telecoms		Transport		Utilities		Banking services		Insurance services		Recreational services	
<b>Gender</b>																		
Man	82.4		82.8		78.3		76.3		78.5		77.0		76.4		78.8		80.9	
Woman	84.7		84.4		80.4		78.3		79.7		78.9		77.6		81.0		82.3	
<b>Age</b>																		
18-34	82.7		83.1 A		78.4 A		77.3 B		78.5 A		77.1 A		77.7 B		80.0 AB		81.7 B	
35-54	83.7 A		83.1 A		78.9 A		76.6 A		78.4 A		77.0 A		76.4 A		79.6 A		81.1 A	
55-64	84.2 B		84.8 B		80.4 B		78.1 C		80.5 B		78.9		77.4 B		80.3 B		82.7	
65+	84.2 AB		84.4 B		80.8 B		77.6 ABC		80.7 B		80.1		77.0 AB		79.9 AB		81.1 AB	
<b>Education</b>																		
Low	84.2		84.3		79.3 A		78.6		80.9		79.5		77.4 AB		80.6 A		82.1 A	
Medium	83.6 A		83.7		79.2 A		77.5		79.4		78.3		77.2 B		80.3 A		81.5 A	
High	83.4 A		83.3		79.4 A		76.4		78.3		76.8		76.7 A		79.0		81.6 A	
<b>Occupation</b>																		
Self-employed	83.7 A		83.6 AB		79.9 CD		76.4 A		78.8 A		76.8 A		75.3 A		79.5 AB		81.7 B	
Manager	83.8 AB		84.0 B		80.5 D		76.7 ABC		79.2 AB		77.2 A		77.9 C		80.7 B		82.2 B	
Other white collar	82.9		83.9 B		79.3 ABC		77.0 AB		78.9 A		77.3 A		77.7 C		80.0 B		82.0 B	
Blue collar	84.2 AB		83.2 A		78.6 AB		77.8 C		78.7 A		79.1 B		75.7 A		79.1 A		80.6 A	
Student	84.4 AB		84.0 B		78.8 ABC		80.2		79.1 AB		79.7 BC		78.2 C		79.0 AB		81.4 AB	
House-person and other not in employment	83.8 AB		83.1 A		78.2 A		77.9 BC		79.5 AB		79.4 BC		76.5 AB		80.1 AB		81.4 AB	
Seeking a job	84.7 B		83.7 AB		77.8 AB		77.3 ABC		78.7 AB		80.9 C		73.1		79.4 AB		81.8 AB	
Retired	83.7 AB		83.2 A		79.6 BCD		77.2 ABC		80.2 B		77.8 A		77.6 BC		80.1 AB		81.3 AB	
<b>Interlanguage</b>																		
Every day or almost every day	83.8 B		83.9		79.4 C		77.3 B		79.2 B		77.5 A		77.0 AB		79.9 BC		81.9 B	
At least once a week	82.4 A		82.6 A		78.6 AB		76.1 A		77.8 A		77.1 A		76.8 AB		79.6 BC		80.4 A	
At least once a month	83.6 B		81.9 A		79.5 BC		76.2 AB		78.7 ABD		78.3 AB		78.1 B		80.8 C		82.2 B	
Less than once a month	84.0 B		81.2 A		75.7 A		76.6 AB		79.3 ABD		79.9 BC		74.9 A		77.4 AB		77.2 A	
Hardly ever	82.4 AB		82.4 A		78.4 ABC		76.8 AB		76.0 A		78.8 AB		76.2 AB		76.1 A		78.0 A	
Never	83.7 B		82.7 A		79.5 BC		79.6		80.7 D		81.9 C		76.8 AB		80.3 BC		79.4 A	
<b>Mother tongue</b>																		
Mother tongue is an official national or official regional language	83.7		83.6 A		79.4		77.3 A		79.0 A		77.9		77.0		79.9		81.7	
Mother tongue is other notable, other regional or other language	81.7		83.0 A		77.5		77.8 A		80.1 A		79.5		75.8		77.5		78.5	
<b>Financial status</b>																		
Very difficult	80.5		80.6		74.3		73.6		74.9		74.2		70.7		76.4		77.4	
Fairly difficult	82.6		83.1		77.8		76.4		78.3 A		76.8		75.3		78.8		80.7	
Fairly easy	84.6 A		84.2 A		80.3 A		78.2 A		80.1		79.4		78.3 A		80.9		82.2 A	
Very easy	84.6 A		84.1 A		80.6 A		78.1 A		79.1 A		78.4		78.4 A		80.2		82.6 A	

When looking at the link between the average assessment of market performance for different clusters of markets and the socio demographic characteristics of the persons interviewed, the following can be observed:

**The financial status is the factor that shows the strongest link with the MPI** in 8 out of the 9 clusters analysed. However, the variability across the different groups within the financial status variable is not homogeneous as the negative difference in the MPI between persons for whom making ends meet is very difficult and very easy ranges between -3.5 for semi-durable goods and -7.6 for banking services.

**Women tend to give a better assessment of consumer markets than men. This finding applies to all the market clusters.** Differences between the two genders range from the 2.2 observed for "Fast moving retail", "Automotive goods" and "Insurance services" to 1.2 for "Banking services" and "Transport" services.

**Consumers whose mother tongue is not one of the official language at country or regional level** express a lower MPI than the rest of consumers for 6 out of the 9 clusters considered, with the highest gap observed for the "Recreational services" cluster (-3.2). Conversely, persons whose mother tongue is not an official language of the country or region they live in express more positive views of overall market performance than the rest of the population within the "Utilities" cluster.

**There is a moderate link between the level of education and the MPI for most of the market clusters studied** with highly educated respondents rating market performance lower than those with lower education. Two market clusters where this link is not observed are those for "Automotive goods" and "Recreational services" where no link is observed between the level of consumers' education and market performance.

**Persons 55 years old and older** are associated with a higher MPI for the "Semi-durable goods", the "Automotive goods", the "Transport" and the "Utilities" clusters. In contrast, across the rest of the market clusters no clear conclusion can be drawn with respect to the relation between market performance and age.

**Internet usage does not seem to be correlated** with the assessment of market performance, for most of the clusters of markets. However, it should be pointed out that for the "(Semi)-durable goods" cluster daily internet users express a more favourable opinion than the rest of the population. A possible explanation for this finding is that daily internet use tends to be linked to a higher than average tendency to buy online.

**The link between the occupation** and the assessment of consumers markets is unclear for most of the clusters analysed. However, as it can be expected, persons seeking a job express more pessimistic views about the "Banking services" market cluster compared to the rest of the population.

The following section describes in more detail the overall link between specific sociodemographic factors and the MPI components, subcomponents and other relevant indicators. In addition, it explores these links more in-depth at market cluster level.

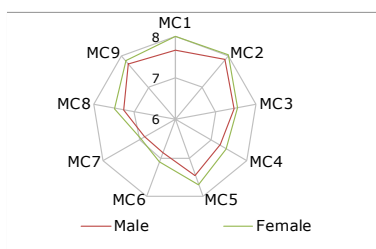
## 5.3. Socio-demographic results per component

### 5.3.1. Gender

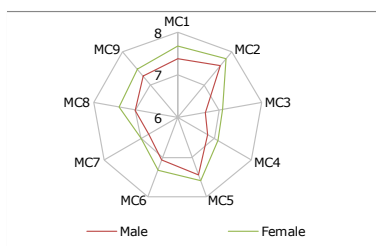
Gender	Predicted averages of consumers' assessments broken down by gender	
	Male	Female
MPI	79.3	81.1
Comparability (Avg)	7.4	7.6
Trust (Avg)	7.1	7.4
Problems & detriment (Avg)	9.5	9.6
Expectations (Avg)	7.7	8.0
Choice (Avg)	7.6	7.9
Problems (%)	8.9%	8.1%
Detriment (Avg)	5.4	5.5
Complaints (%)	67.1% A	67.4% A
Switching provider (%)	9.8%	8.9%
Ease of switching provider (Avg)	7.7 A	7.7 A

Gender has a stronger link with the MPI compared to the other socio-demographic factors analysed. On average, women assess the market performance slightly more favourable than men do: a difference of 1.8 points is observed between the two genders with respect to market performance evaluations. The same pattern is clear when looking at the components related to the MPI, with women awarding higher scores compared to men. The link between gender and the problems & detriment component is weaker in comparison to of its link with the other socio-demographic factors studied. Across all components of the MPI, consumers' gender has the strongest link with the trust component, with men expressing lower trust compared to women. A slight difference between men and women is also observed with respect to the tendency to switch provider, with men being more likely to switch provider compared to women. However, when it comes to the tendency to complain and the ease of switching provider, no differences are observed between the two genders.

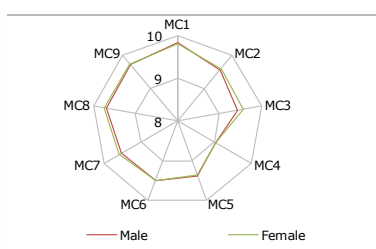




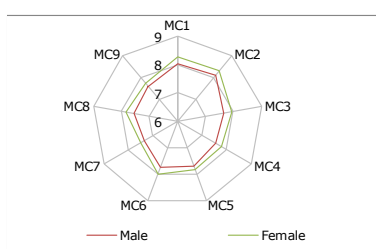
	Predicted comparability score per market cluster	
	Male	Female
MC1	7.7	8.0
MC2	7.9	8.0
MC3	7.5	7.5
MC4	7.3	7.4
MC5	7.5	7.7
MC6	6.9	7.1
MC7	6.9	7.0
MC8	7.3	7.5
MC9	7.7	7.9



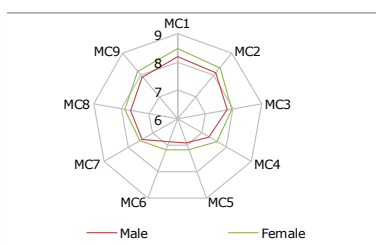
	Predicted trust score per market cluster	
	Male	Female
MC1	7.4	7.7
MC2	7.6	7.8
MC3	6.7	7.1
MC4	6.8	7.1
MC5	7.4	7.6
MC6	7.1	7.3
MC7	6.8	7.0
MC8	7.0	7.4
MC9	7.3	7.5



	Predicted problems & detriment per market cluster	
	Male	Female
MC1	9.8 A	9.8 A
MC2	9.6	9.6
MC3	9.4	9.6
MC4	9.1 A	9.1 A
MC5	9.4 A	9.4 A
MC6	9.5 A	9.5 A
MC7	9.5	9.6
MC8	9.7 A	9.7 A
MC9	9.7 A	9.7 A

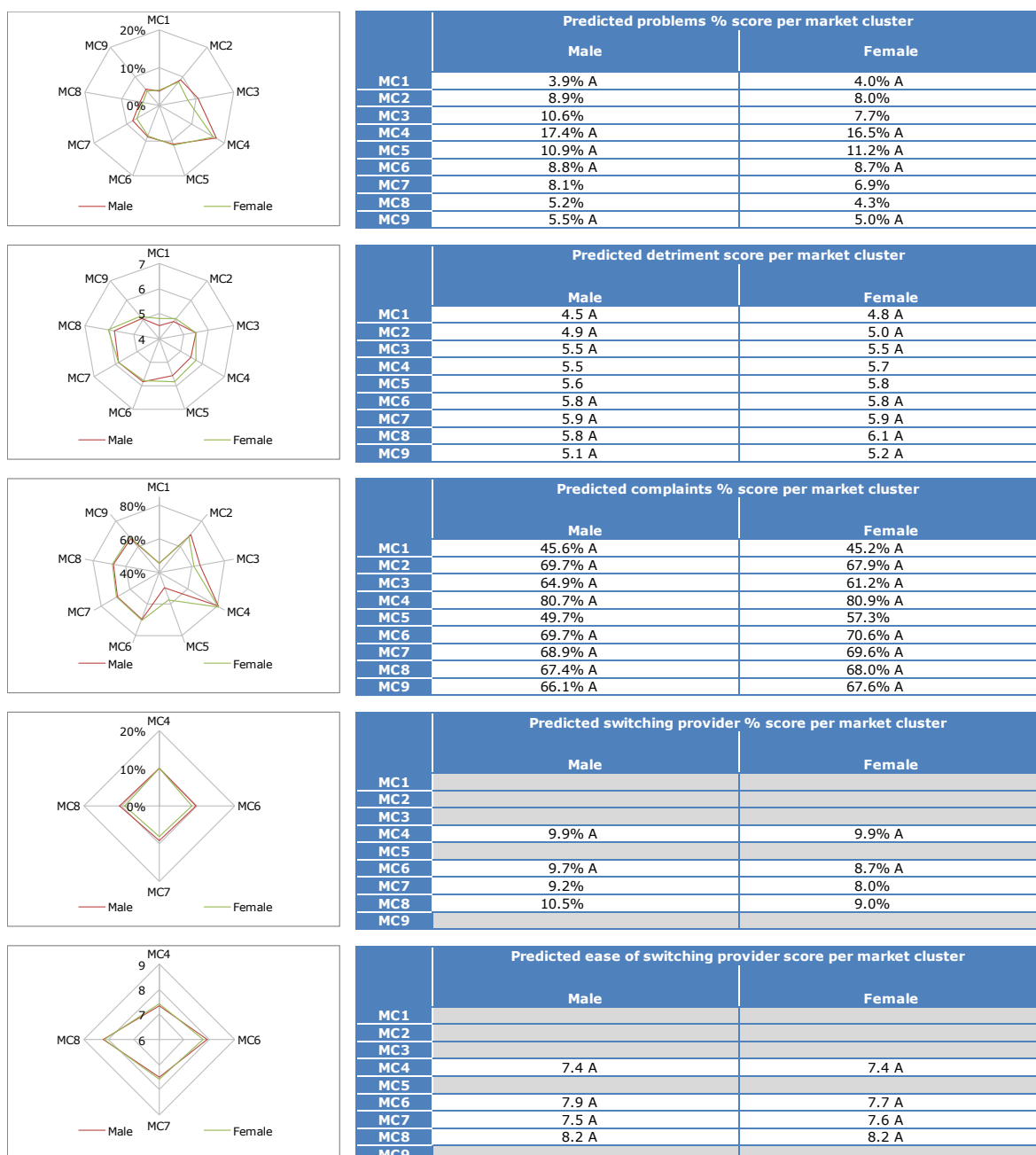


	Predicted expectations per market cluster	
	Male	Female
MC1	8.0	8.3
MC2	8.1	8.3
MC3	7.7	8.0
MC4	7.6	7.8
MC5	7.7	7.8
MC6	7.7	8.0
MC7	7.4	7.5
MC8	7.5	7.8
MC9	7.6	7.7



	Predicted choice score per market cluster	
	Male	Female
MC1	8.2	8.5
MC2	8.1	8.4
MC3	7.8	7.9
MC4	7.3	7.6
MC5	6.9	7.1
MC6	6.9	7.2
MC7	7.5	7.5
MC8	7.7	7.9
MC9	7.9	8.2

Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services



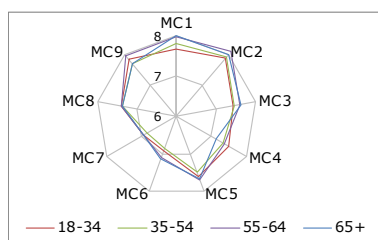
Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

As for the individual components of the MPI, women provide a more positive assessment of all components in all market clusters, except for problems & detriment. For the latter component, the differences between men and women are small ( $< 0.2$ ) and statistically significant only for 3 out of the 9 clusters considered. In contrast with the findings for the MPI components, the complaints component for "Transport" is higher overall for women than for men (+8%). For the other variables outside the MPI, the differences between men and women in terms of the tendency to complain are not statistically significant.

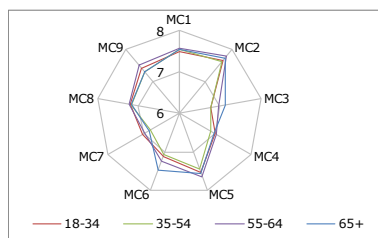
### 5.3.2. Age

Age	Predicted averages of consumers' assessments broken down by age			
	18-34	35-54	55-64	65+
MPI	79.9	79.7	81.1 A	81.0 A
Comparability (Avg)	7.5	7.4	7.6 A	7.6 A
Trust (Avg)	7.3	7.2	7.3 A	7.4 A
Problems & detriment (Avg)	9.5	9.5	9.6	9.6
Expectations (Avg)	7.8 A	7.8 A	8.0 B	7.9 B
Choice (Avg)	7.7 A	7.7 A	7.9	7.8
Problems (%)	9.6%	8.8%	7.6%	6.8%
Detriment (Avg)	5.4 A	5.5 B	5.5 AB	5.5 AB
Complaints (%)	66.3% A	67.9% A	67.5% A	66.9% A
Switching provider (%)	11.5%	9.5%	8.4%	7.5%
Ease of switching provider (Avg)	7.7 A	7.7 A	7.6 A	7.6 A

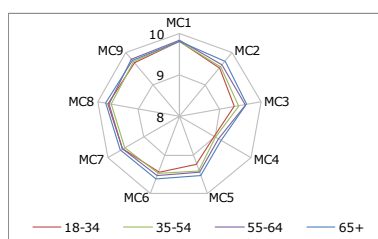
Age has a moderate link with the MPI compared to the other socio-demographic factors analysed. The main differences are observed between the first two (18-34 and 35-54 year-old) and last two (55-64 and 65+ year-old) age groups. The highest difference in the MPI score (1.4 points) is found between consumers in the 35-54 year-old group and those in the 55-64 year-old group. Middle-aged consumers (35-54 year-old) award the lowest scores to the MPI, followed by the youngest group (18-34 year-old), while both groups of 55-64 and 65+ year old consumers award the highest. The same pattern is seen for the comparability and trust components. Across the five MPI components, age has the strongest link with the expectations component. No link is observed between age and the likelihood that a consumer will complain after experiencing a problem. On the other hand, consumers' age is the socio-demographic factor with the strongest link to the tendency to switch provider. When looking at the link between age and the proportion of consumers who tend to switch provider, a linear relationship emerges: the younger the consumer, the higher the propensity to switch provider.



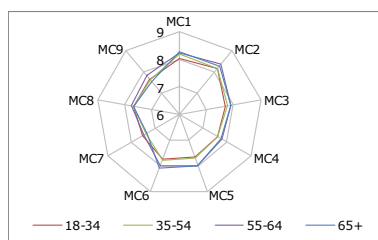
Market Cluster	Predicted comparability score per market cluster			
	18-34	35-54	55-64	65+
MC1	7.7	7.8	8.0 A	8.0 A
MC2	7.9 A	7.9 AB	8.1 C	8.0 BC
MC3	7.4 A	7.5 AB	7.6 C	7.6 BC
MC4	7.5	7.3 A	7.4 A	7.1
MC5	7.6 B	7.5 A	7.7 B	7.7 AB
MC6	6.9 A	6.9 A	7.1 B	7.1 B
MC7	7.0 B	6.9 A	7.0 B	7.0 AB
MC8	7.4 A	7.4 A	7.4 A	7.4 A
MC9	7.8 B	7.7 A	8.0	7.7 AB



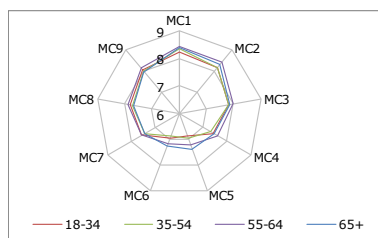
Market Cluster	Predicted trust score per market cluster			
	18-34	35-54	55-64	65+
MC1	7.5 A	7.5 AB	7.6 B	7.6 AB
MC2	7.6 AB	7.6 A	7.8 C	7.7 BC
MC3	6.8 A	6.8 A	7.0	7.1
MC4	7.0 B	6.9 A	7.0 B	7.0 AB
MC5	7.5 A	7.4 A	7.6 B	7.6 AB
MC6	7.1 A	7.1 A	7.2	7.5
MC7	7.0 B	6.8 A	7.0 B	6.8 AB
MC8	7.2 A	7.2 A	7.2 A	7.2 A
MC9	7.4 B	7.3 A	7.5	7.3 AB



Market Cluster	Predicted problems & detriment per market cluster			
	18-34	35-54	55-64	65+
MC1	9.8 A	9.8 A	9.8 A	9.8 A
MC2	9.5 A	9.6 A	9.6	9.7
MC3	9.4	9.5	9.6 A	9.7 A
MC4	9.0 A	9.0 AB	9.1 B	9.2 B
MC5	9.2	9.4 A	9.4 AB	9.5 B
MC6	9.4 A	9.5 AB	9.5 BC	9.6 C
MC7	9.6 A	9.5	9.6 A	9.6 A
MC8	9.7 B	9.7 A	9.7 AB	9.8 B
MC9	9.7 A	9.7 A	9.8 B	9.8 AB

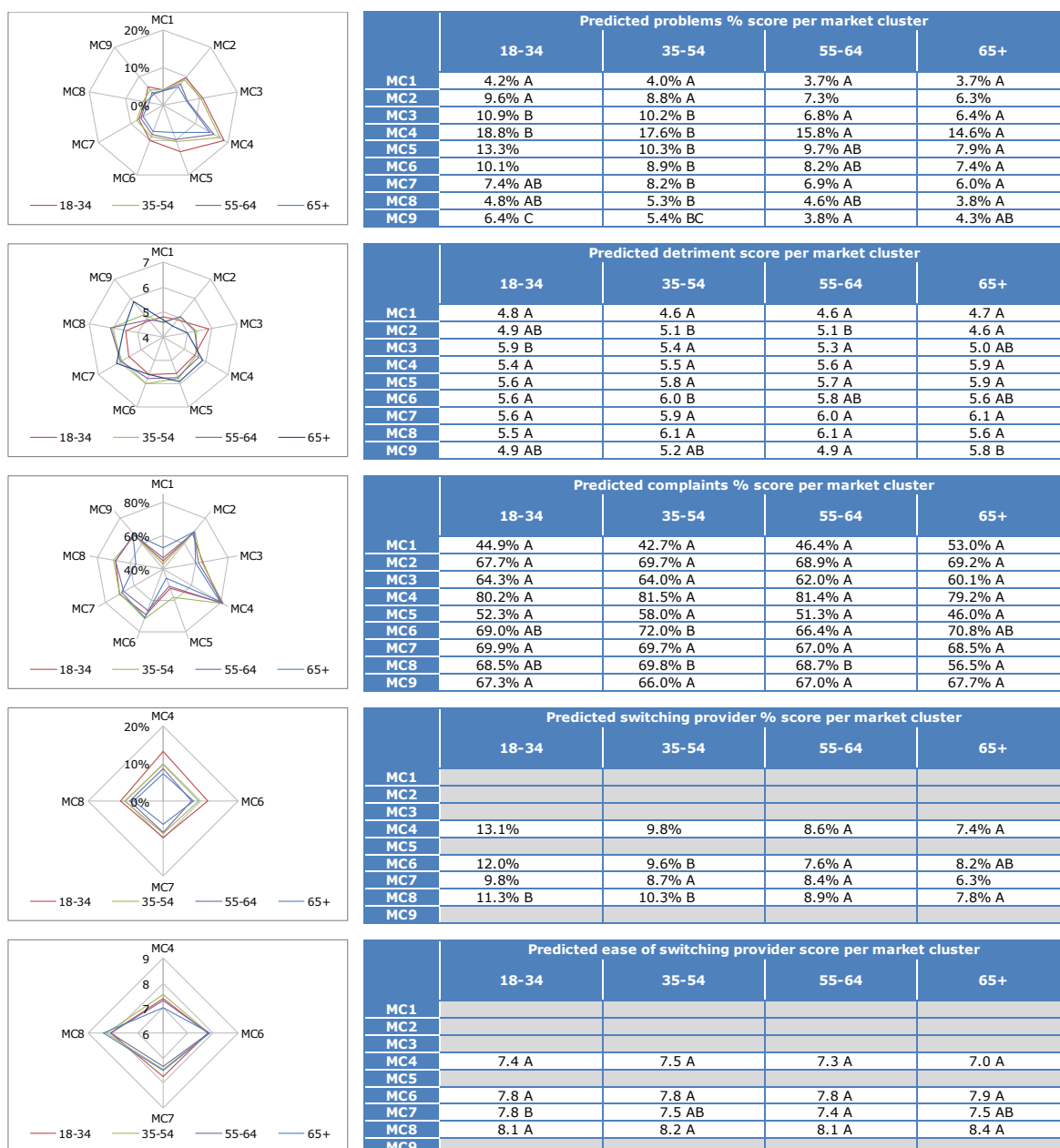


Market Cluster	Predicted expectations per market cluster			
	18-34	35-54	55-64	65+
MC1	8.0	8.2 A	8.2 A	8.3 A
MC2	8.2 A	8.2 A	8.4	8.3
MC3	7.7 A	7.8 AB	7.9 C	7.9 BC
MC4	7.6 AB	7.6 A	7.8 C	7.8 BC
MC5	7.7 A	7.7 A	8.0 B	8.0 B
MC6	7.7 A	7.8 A	8.0 B	8.1 B
MC7	7.5 C	7.4 A	7.5 BC	7.3 AB
MC8	7.7 AB	7.7 A	7.8 B	7.7 AB
MC9	7.7 A	7.6 A	7.8	7.6 A



Market Cluster	Predicted choice score per market cluster			
	18-34	35-54	55-64	65+
MC1	8.2	8.4 A	8.4 A	8.4 A
MC2	8.2 A	8.2 A	8.4	8.3
MC3	7.8 A	7.8 A	8.0 B	7.9 AB
MC4	7.4 A	7.3	7.6 B	7.5 AB
MC5	6.9 A	7.0 A	7.2 B	7.4 B
MC6	6.9 A	6.9 A	7.1 B	7.2 B
MC7	7.6 B	7.4 A	7.6 B	7.5 AB
MC8	7.8 AB	7.7 A	7.9 B	7.7 A
MC9	8.1 A	8.0 A	8.1	8.0 A

Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

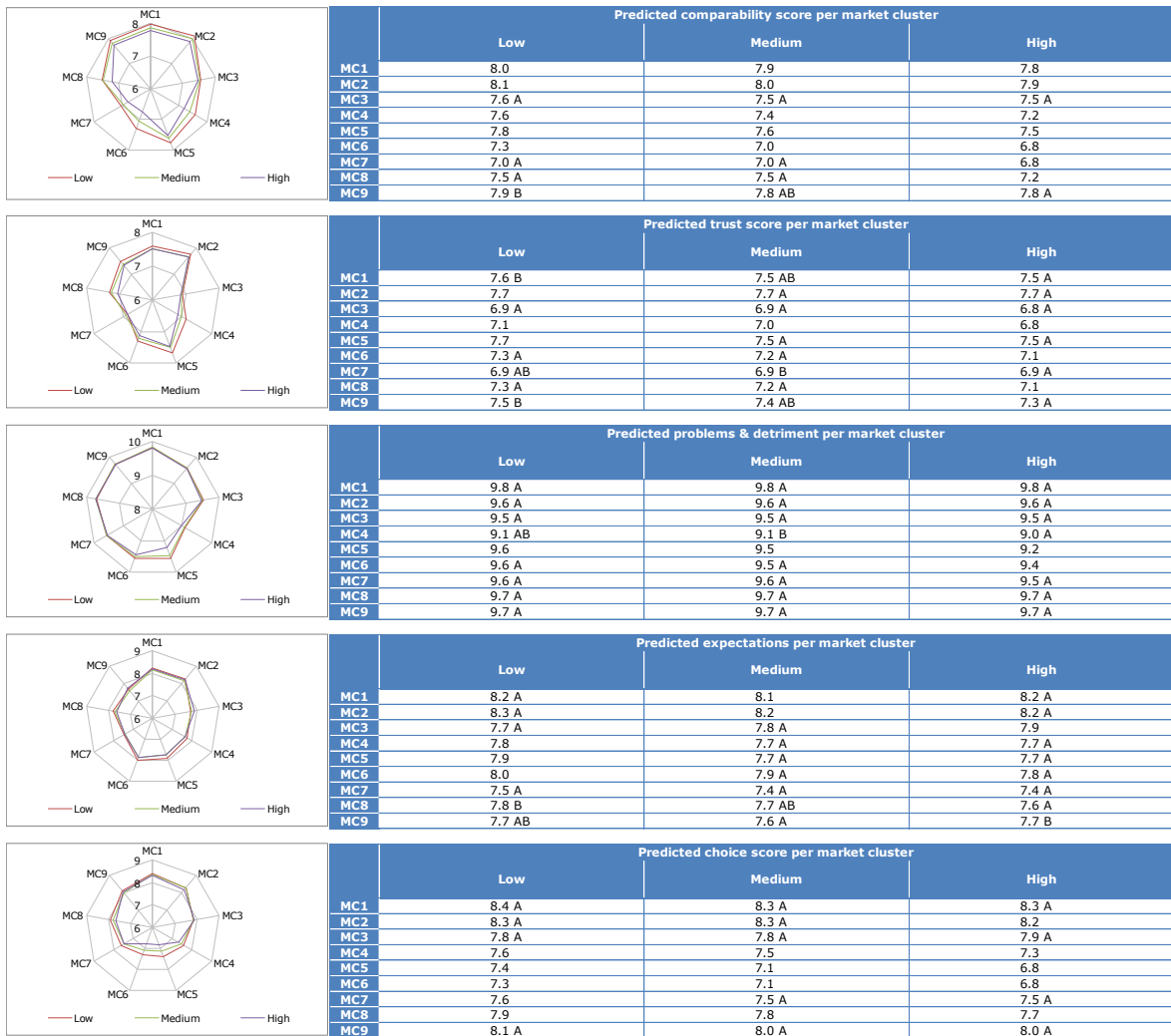
Considering the individual components of the MPI, slight deviations from the market performance findings are observed. For instance, persons who are 55 years old or older award higher scores on the comparability component for the "Fast moving retail" cluster compared to the other age groups. Furthermore, regarding comparability, expectations and choice, the positive association with age is not observed for the "Automotive goods" cluster.

### 5.3.3. Education

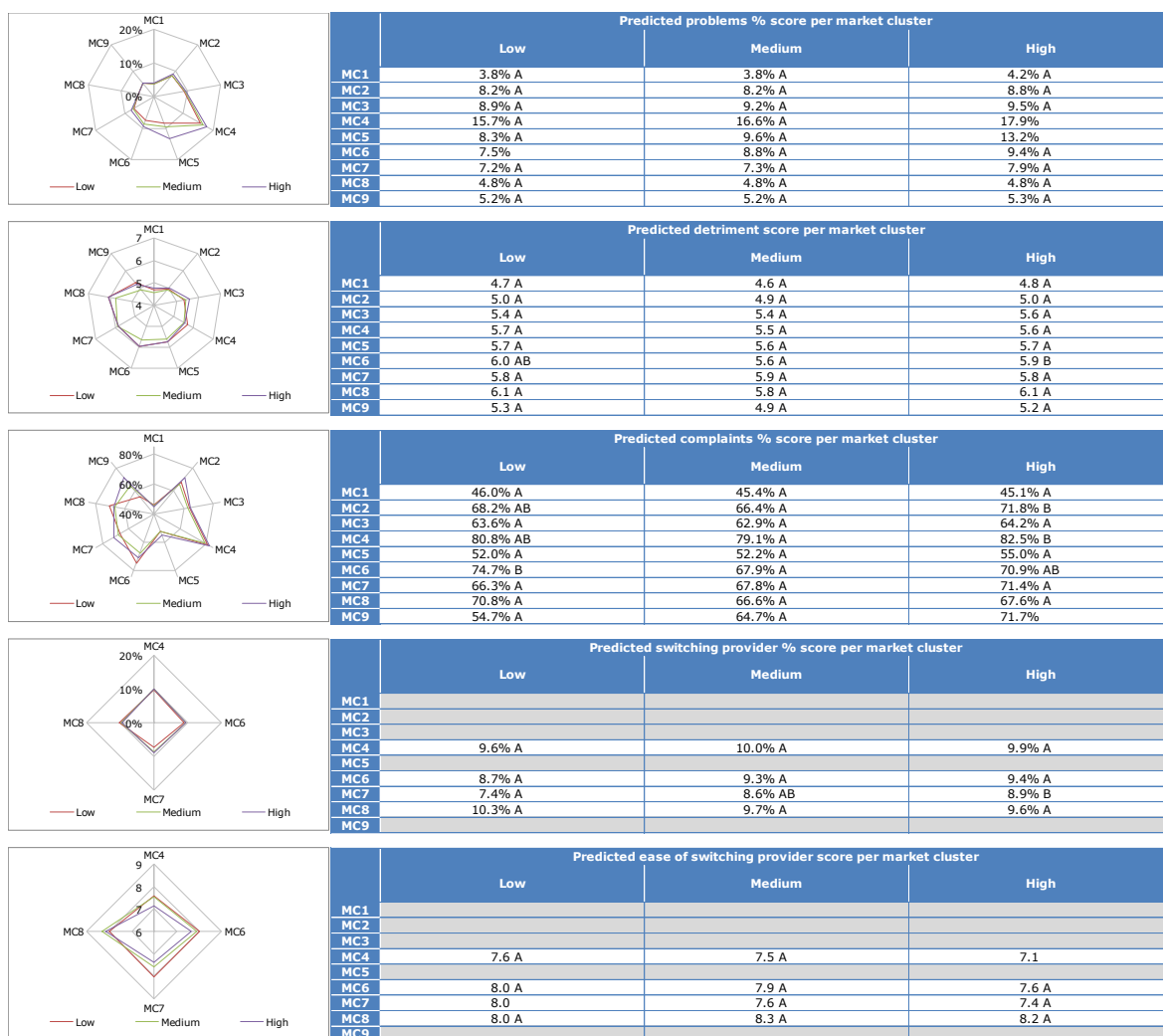
Education	Predicted averages of consumers' assessments broken down by education		
	Low	Medium	High
MPI	81.1	80.4	79.7
Comparability (Avg)	7.7	7.5	7.4
Trust (Avg)	7.4	7.3	7.2
Problems & detriment (Avg)	9.6 A	9.6 A	9.5
Expectations (Avg)	7.9	7.8	7.8
Choice (Avg)	7.9	7.8	7.7
Problems (%)	7.8%	8.3%	9.0%
Detriment (Avg)	5.5 A	5.4	5.5 A
Complaints (%)	67.0% AB	65.8% A	68.7% B
Switching provider (%)	9.1% A	9.4% A	9.5% A
Ease of switching provider (Avg)	7.8 A	7.8 A	7.5

Consumers' educational background has a moderate link with the MPI compared to the other socio-demographic factors analysed. The higher educated consumers are, the lower their assessments of market performance, with a difference of 1.4 points on the MPI between consumers with low compared to those with high education. The same pattern is observed consistently for all components of the MPI, except for expectations and problems & detriment. Highly educated consumers have slightly higher expectations compared to those with a medium level of education. In addition, there is no statistically significant difference observed for the problems & detriment component between consumers with low and medium level of education. Across all the components of the MPI, education has the strongest link with the comparability component. In contrast, consumers' educational background has a relatively weak link to the likelihood to issue a complaint. No difference is observed across the three groups when it comes to the tendency to switch provider. However, consumers who have attained a high level of education rate the ease of switching provider lower in comparison to the rest of the population.

## Monitoring consumer markets in the European Union 2017



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

Studying the individual MPI components, additional links are found between specific components and education for certain market clusters. For instance, choice is evaluated more positively by persons with a low level of education compared to those with a high level of education for the "Insurance" (+0.3) and "Banking" clusters (+0.1). Furthermore, individuals with a low level of education tend to give the highest ratings on trust for the "Telecoms" cluster (+0.3) compared to highly educated consumers. As for the components that are not part of the MPI, ease of switching is rated more positively by individuals with a low level of education for the "Telecoms" cluster (+0.6) compared to highly educated consumers.

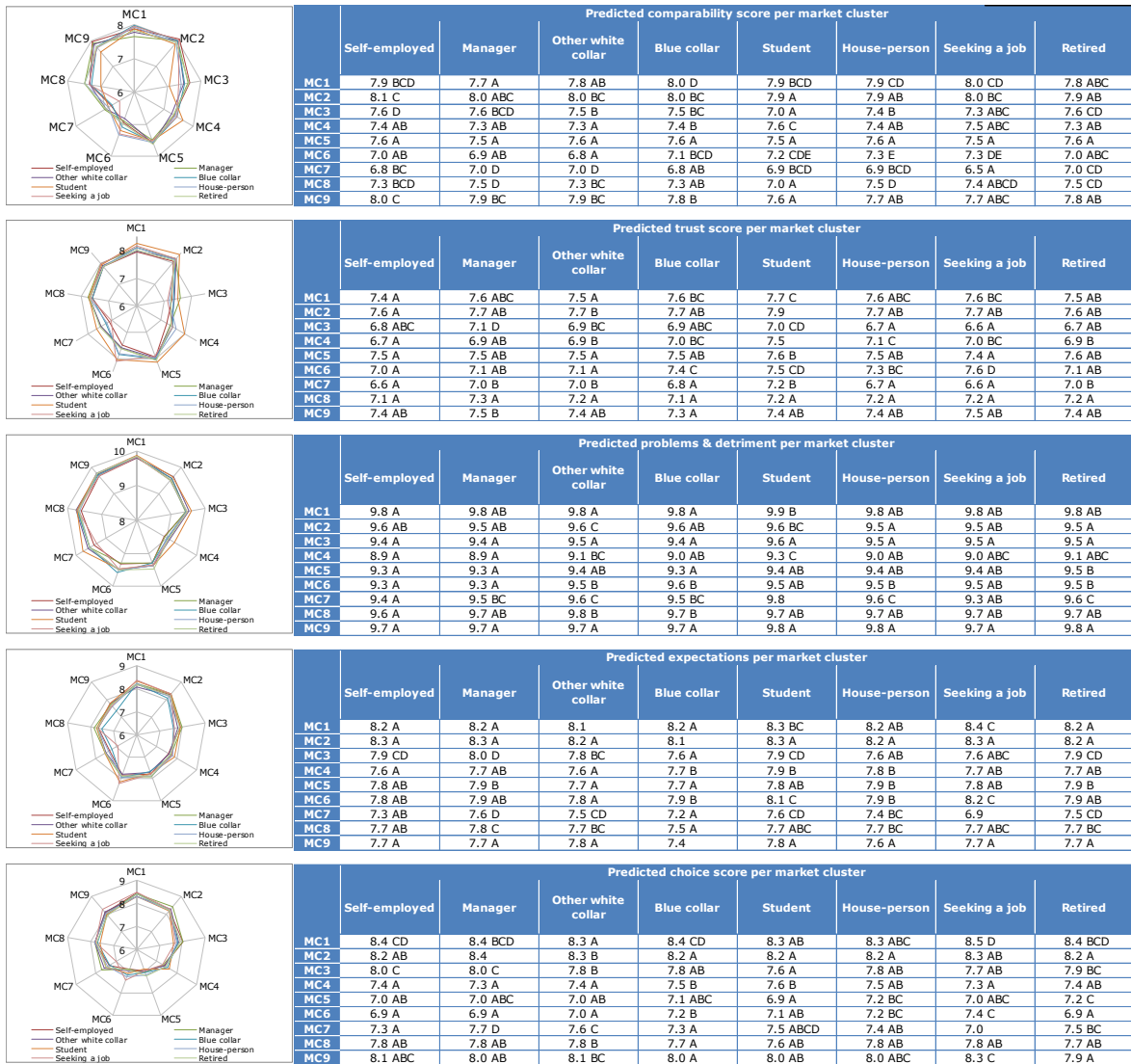


## 5.3.4. Occupation

Occupation	Predicted averages of consumers' assessments broken down by occupation							
	Self employed	Manager	Other white collar	Blue collar	Student	Houseperson and other not in employment	Seeking a job	Retired
MPI	79.8 A	80.5 DE	80.2 C	79.9 AB	80.8 E	80.3 CD	80.3 BCD	80.3 CD
Comparability (Avg)	7.5 C	7.5 BC	7.5 AB	7.5 ABC	7.5 A	7.5 C	7.5 C	7.5 C
Trust (Avg)	7.1	7.3 A	7.3 A	7.3 A	7.5	7.3 A	7.3 A	7.3 A
Problems & detriment (Avg)	9.5 A	9.5 AB	9.6 DE	9.5 C	9.6 E	9.5 BC	9.5 ABC	9.5 CD
Expectations (Avg)	7.8 A	7.9 BC	7.9 A	7.7	8.0 C	7.9 A	7.9 AB	7.9 AB
Choice (Avg)	7.7 AB	7.8	7.8 B	7.7 AB	7.7 A	7.8 B	7.8 AB	7.8 B
Problems (%)	9.4% E	9.3% DE	7.9% A	8.7% CD	8.1% AB	8.8% CDE	8.9% CDE	8.5% BC
Detriment (Avg)	5.6 C	5.6 BC	5.4 B	5.5 BC	5.2 A	5.5 BC	5.5 BC	5.4 AB
Complaints (%)	70.4% F	70.0% EF	67.6% CDE	66.1% BC	60.8% A	64.5% AB	65.7% BCD	68.9% DEF
Switching provider (%)	10.2% D	11.7%	8.8% AB	9.5% CD	7.8% A	9.1% ABCD	8.7% ABC	9.6% BCD
Ease of switching provider (Avg)	7.8 A	7.7 A	7.8 A	7.6 A	7.5 A	7.7 A	7.7 A	7.7 A

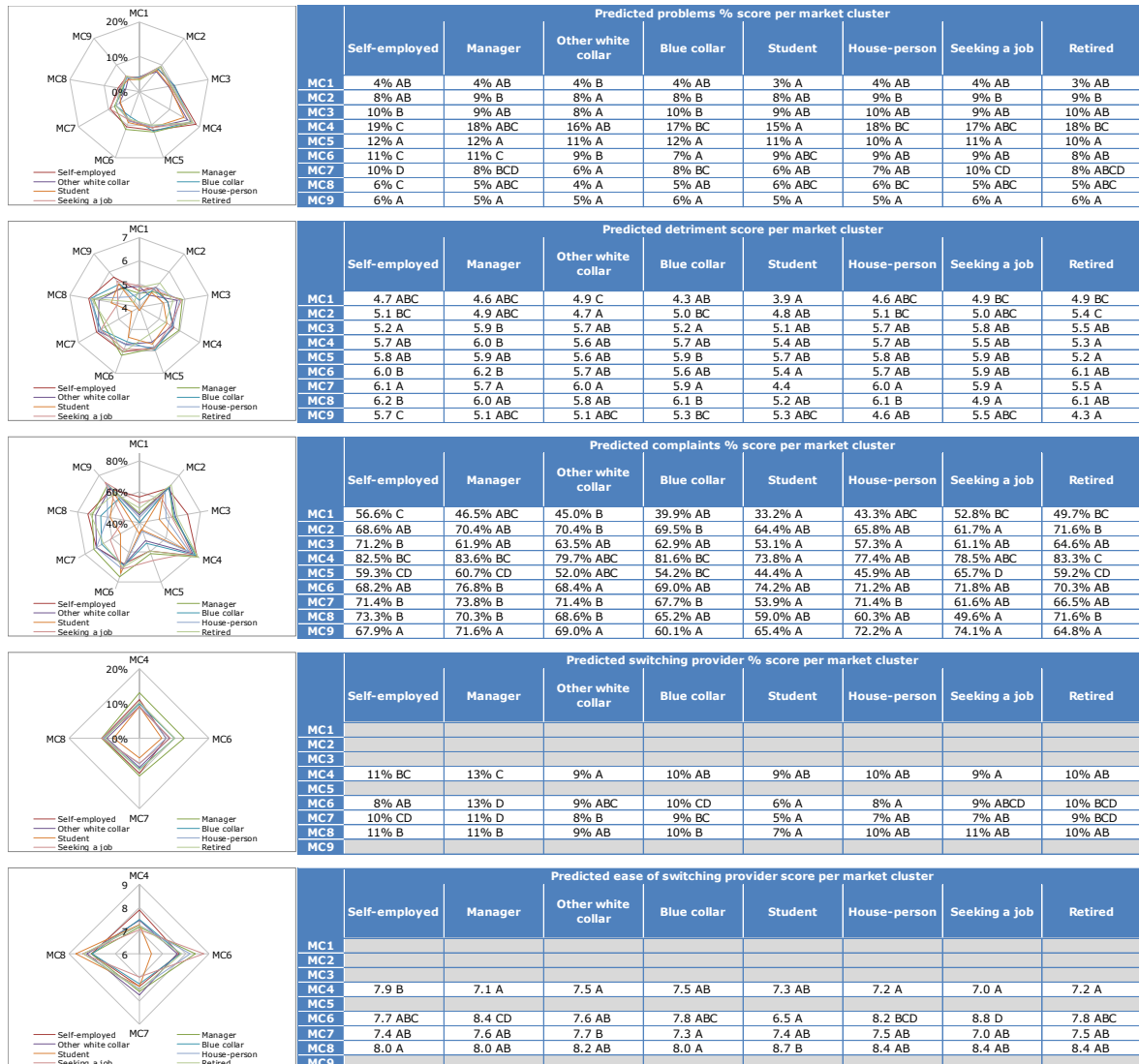
Occupation is characterised by a weak link with the MPI compared to the other socio-demographic factors analysed. Consumers' occupation also has a weak link with the separate components of the MPI. Across all MPI components, occupation has the strongest link with consumers' trust in retailers or service providers, for which the highest difference is observed between self-employed consumers and students. Self-employed respondents appear to be the most selective and distrustful in comparison to all other occupational groups. On the other hand, students seem to have the highest level of trust in comparison to all other occupational groups. Overall, mixed results are observed across the MPI components with students often scoring highest in comparison to most other occupational groups. Occupation has a relatively strong link to the tendency to complain and the tendency to switch provider. Students are more likely to complain in comparison to all other groups, except for housepersons. On the other hand, managers switch provider the most in comparison to all other occupational groups. No differences are observed across the different groups in terms of the ease of switching provider.

# Monitoring consumer markets in the European Union 2017



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

## Monitoring consumer markets in the European Union 2017



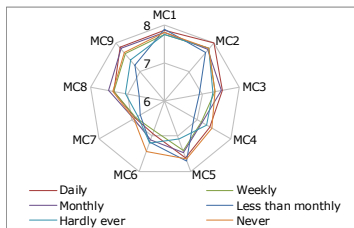
Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

With regard to the individual components, no further relevant findings emerge for the different occupational groups.

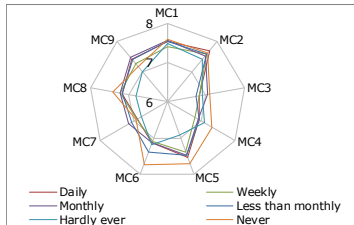
## 5.3.5. Internet usage

Private internet use	Predicted averages of consumers' assessments broken down by private internet use					
	daily	weekly	monthly	less than monthly	hardly ever	never
MPI	80.3 C	79.3 A	79.9 BC	79.1 AB	79.0 A	81.2
Comparability (Avg)	7.5 C	7.4 A	7.5 BC	7.3 A	7.4 AB	7.6
Trust (Avg)	7.3 C	7.2 AB	7.3 BC	7.3 BC	7.1 A	7.5
Problems & detriment (Avg)	9.5 A	9.5 A	9.5 A	9.4	9.6 A	9.7
Expectations (Avg)	7.9 BC	7.7	7.8 B	7.6 A	7.6 A	7.9 C
Choice (Avg)	7.8 C	7.6 A	7.7 AB	7.6 A	7.6 A	7.8 BC
Problems (%)	8.6% A	8.4% A	8.7% A	10.8%	8.1% A	6.7%
Detriment (Avg)	5.5 AB	5.4 AB	5.6 B	5.8 B	5.4 AB	5.3 A
Complaints (%)	67.7% BC	69.1% C	60.4% A	62.1% ABC	62.9% AB	60.5% A
Switching provider (%)	9.8% B	8.5% B	8.3% B	7.9% AB	8.5% B	6.5% A
Ease of switching provider (Avg)	7.7 ABC	7.5 AB	7.7 ABC	8.3 BC	7.1 A	7.9 C

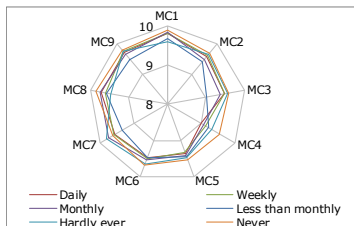
Consumers' internet usage has an unclear link with the MPI as no linear pattern can be observed between the two variables. The highest difference in the MPI score (2.2 points) can be seen between consumers who hardly ever use the internet and those who never use the internet. When looking at the individual MPI components, the pattern observed is similar with respect to the different internet usage groups. Consumers' internet usage has the strongest link with the expectations component. Consistently with the MPI results, those who never use the internet award the highest scores on all the MPI components, except for expectations and choice. Interestingly, consumers who never use the internet score in line with consumers who use the internet daily on both the expectations and choice components as well as on level of detriment and the ease of switching provider. There is no linear relationship observed between the different internet usage groups. Internet usage also has a moderate link with the ease of switching and tendency to complain, while its link with the tendency to switch provider is unclear. Looking at the tendency to complain separately, daily and weekly internet users are more likely to complain in comparison to monthly internet users and those who never use the internet. With respect to detriment, however, the difference between consumers who use the internet less than monthly and those who never use the internet is the highest. While consumers who never use the internet are the least likely to switch provider in comparison to all other groups (except for those who use the internet less than monthly), these consumers score in the upper range for ease of switching.



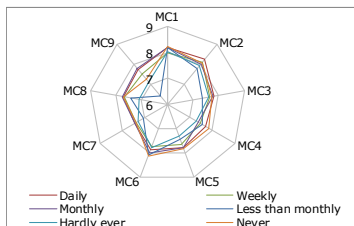
	Predicted comparability score per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1	7.9 B	7.7 A	7.8 AB	7.9 AB	7.8 AB	7.8 AB
MC2	8.0 B	7.8 A	7.8 A	7.7 A	7.8 AB	7.8 A
MC3	7.5 B	7.4 AB	7.5 B	6.9 A	7.3 AB	7.4 AB
MC4	7.4 BC	7.1 A	7.2 AB	6.9 A	7.3 ABC	7.4 C
MC5	7.6 C	7.4 AB	7.5 ABC	7.7 BC	7.1 A	7.6 C
MC6	6.9 AB	6.8 A	7.1 B	7.2 ABC	7.2 BC	7.4 C
MC7	6.9 A	6.9 A	7.0 A	6.8 A	6.8 A	7.0 A
MC8	7.4 BC	7.4 BC	7.5 C	6.7 A	7.1 AB	7.4 BC
MC9	7.8 C	7.6 AB	7.8 BC	7.2 A	7.4 AB	7.7 ABC



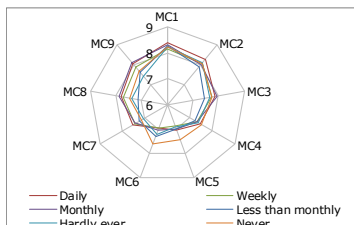
	Predicted trust score per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1	7.5 B	7.4 A	7.6 B	7.5 AB	7.5 AB	7.6 B
MC2	7.7 B	7.6 A	7.5 A	7.6 AB	7.4 A	7.6 AB
MC3	6.8 A	6.8 A	7.1 AB	6.8 AB	6.9 AB	7.1 B
MC4	6.9 A	6.8 A	6.9 A	6.9 AB	7.1 AB	7.3 B
MC5	7.5 C	7.4 B	7.5 BC	7.5 ABC	6.9 A	7.7 C
MC6	7.1 A	7.1 A	7.1 A	7.4 AB	7.2 A	7.7 B
MC7	6.9 A	6.9 A	7.1 A	7.1 A	6.8 A	6.9 A
MC8	7.2 AB	7.2 BC	7.2 ABC	7.2 ABC	6.8 A	7.4 C
MC9	7.4 C	7.3 AB	7.5 BC	7.4 ABC	7.0 A	7.2 ABC



	Predicted problems & detriment per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1	9.8 B	9.8 B	9.8 BC	9.7 AB	9.6 A	9.9 C
MC2	9.6 A	9.6 AB	9.5 A	9.4 AB	9.7 AB	9.7 B
MC3	9.5 A	9.5 A	9.4 A	9.0 A	9.6 A	9.6 A
MC4	9.0 A	9.1 B	9.1 AB	9.2 AB	9.3 BC	9.6 C
MC5	9.4 A	9.3 A	9.4 AB	9.4 AB	9.5 AB	9.5 B
MC6	9.5 A	9.5 AB	9.5 AB	9.5 AB	9.6 AB	9.7 B
MC7	9.5 A	9.6 A	9.7 B	9.3 A	9.8 B	9.6 AB
MC8	9.7 A	9.6 A	9.8 AB	9.6 AB	9.5 A	9.8 B
MC9	9.7 A	9.8 A	9.7 A	9.5 A	9.8 A	9.8 A

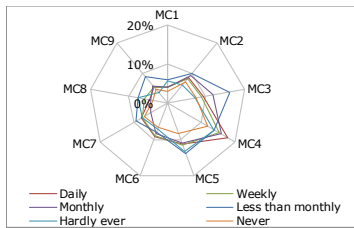


	Predicted expectations per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1	8.2 BC	8.0 A	8.2 BC	8.2 ABC	8.0 AB	8.2 C
MC2	8.3	8.1 A	8.0 A	7.8 A	7.9 A	8.1 A
MC3	7.8 B	7.7 AB	7.8 AB	7.4 A	7.6 AB	7.7 AB
MC4	7.7 B	7.5 A	7.4 A	7.6 AB	7.3 A	7.9 B
MC5	7.8 C	7.6 B	7.8 BC	7.4 ABC	7.3 A	7.8 BC
MC6	7.9 B	7.7 A	8.0 BC	8.1 BC	7.8 AB	8.1 C
MC7	7.4 A	7.4 A	7.4 A	7.1 A	7.3 A	7.4 A
MC8	7.7 B	7.7 B	7.7 B	7.4 AB	7.1 A	7.7 B
MC9	7.7 C	7.5 B	7.8 C	6.4 A	7.1 AB	7.3 B

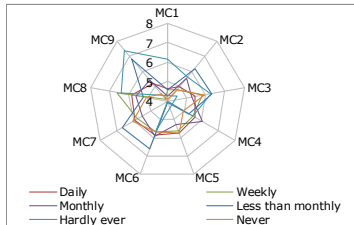


	Predicted choice score per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1	8.4 C	8.2 A	8.3 BC	8.3 ABC	8.2 ABC	8.2 AB
MC2	8.3	8.1 A	8.0 A	7.9 A	8.1 A	8.1 A
MC3	7.9 AB	7.7 AB	7.9 B	7.4 A	7.6 AB	7.7 AB
MC4	7.5 B	7.3 A	7.3 AB	7.2 AB	7.4 AB	7.5 B
MC5	7.0 B	6.9 A	7.0 AB	7.0 ABC	6.9 AB	7.4 C
MC6	6.9 A	7.0 A	7.0 A	7.3 AB	7.2 A	7.6 B
MC7	7.5 B	7.4 B	7.4 AB	7.2 AB	7.1 A	7.2 A
MC8	7.8 C	7.7 B	7.9 BC	7.2 A	7.4 A	7.5 A
MC9	8.1 D	7.9 BC	8.1 CD	7.6 AB	7.4 A	7.7 AB

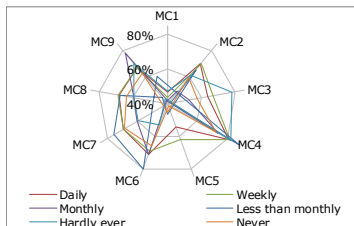
Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services



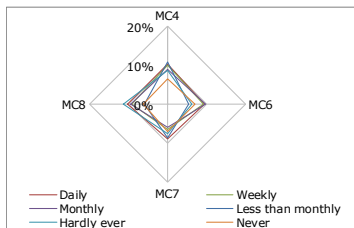
	Predicted problems % score per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1	4.0% B	3.9% B	3.9% AB	6.0% B	5.8% B	2.9% A
MC2	8.6% C	7.9% ABC	9.2% BC	9.8% ABC	6.2% A	7.1% AB
MC3	9.4% B	8.9% AB	11.9% B	16.2% AB	7.3% AB	7.4% A
MC4	17.8% C	15.4% B	15.9% BC	13.9% ABC	13.9% AB	11.9% A
MC5	11.1% B	11.6% B	10.9% AB	13.9% AB	13.2% AB	8.4% A
MC6	9.1% B	8.9% B	8.4% AB	7.9% AB	7.3% AB	6.7% A
MC7	7.6% B	7.3% B	4.9% A	9.2% AB	7.5% AB	6.8% AB
MC8	4.7% AB	5.9% B	4.4% AB	7.5% AB	7.6% B	3.7% A
MC9	5.3% A	5.4% A	5.8% A	8.7% A	3.4% A	4.5% A



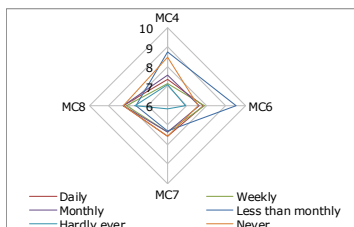
	Predicted detriment score per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1	4.7 A	4.6 A	4.3 A	4.6 A	6.1	4.1 A
MC2	5.0 A	4.8 A	5.5 AB	6.2 B	5.6 AB	4.8 A
MC3	5.4 A	5.8 A	5.3 A	6.3 A	6.3 A	6.0 A
MC4	5.6 B	5.5 AB	6.1 B	5.3 AB	5.5 AB	5.0 A
MC5	5.7 B	5.6 B	5.3 AB	4.1 A	4.0 A	5.7 B
MC6	5.8 A	5.7 A	5.9 A	6.6 A	5.6 A	5.7 A
MC7	5.9 A	5.8 A	5.5 A	6.7 A	3.4	6.0 A
MC8	5.9 AB	6.6 B	5.6 AB	5.2 AB	6.4 AB	5.1 A
MC9	5.2 B	4.2 A	5.4 ABC	6.8 C	7.4 C	4.5 AB



	Predicted complaints % score per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1	46.8% B	43.5% AB	41.9% AB	33.8% AB	47.4% AB	35.3% A
MC2	69.8% B	70.3% B	49.2% A	65.4% AB	61.6% AB	59.6% A
MC3	63.8% AB	66.5% AB	52.3% A	42.0% A	77.7% B	57.7% AB
MC4	81.3% BC	81.7% BC	73.8% AB	87.7% C	82.3% ABC	72.5% A
MC5	54.0% BC	61.8% C	38.1% AB	23.0% A	36.5% AB	41.5% AB
MC6	71.0% BC	69.0% ABC	70.9% ABC	80.3% C	52.8% A	65.9% AB
MC7	69.4% A	69.5% A	59.9% A	75.4% A	59.5% A	68.6% A
MC8	68.2% A	69.1% A	59.8% A	67.4% A	59.8% A	64.1% A
MC9	66.9% A	66.8% A	77.8% A	44.8% A	70.2% A	62.7% A



	Predicted switching provider % score per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1						
MC2						
MC3						
MC4	10.2% B	10.0% B	9.0% AB	10.9% AB	8.5% AB	6.5% A
MC5						
MC6	9.6% A	9.2% A	9.7% A	5.5% A	6.3% A	7.2% A
MC7	9.0% B	6.5% A	6.0% A	8.6% AB	7.6% AB	7.0% A
MC8	10.3% C	9.1% C	9.3% BC	5.8% ABC	11.3% C	6.2% AB
MC9						



	Predicted ease of switching provider score per market cluster					
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never
MC1						
MC2						
MC3						
MC4	7.4 A	7.1 A	7.6 AB	8.7 B	7.1 AB	8.5 B
MC5						
MC6	7.9 A	7.9 A	7.6 A	9.5	6.9 A	7.6 A
MC7	7.6 A	7.4 A	7.3 A	7.3 A	6.2 A	7.6 A
MC8	8.2 A	8.1 A	8.3 A	7.6 A	7.7 A	8.3 A
MC9						

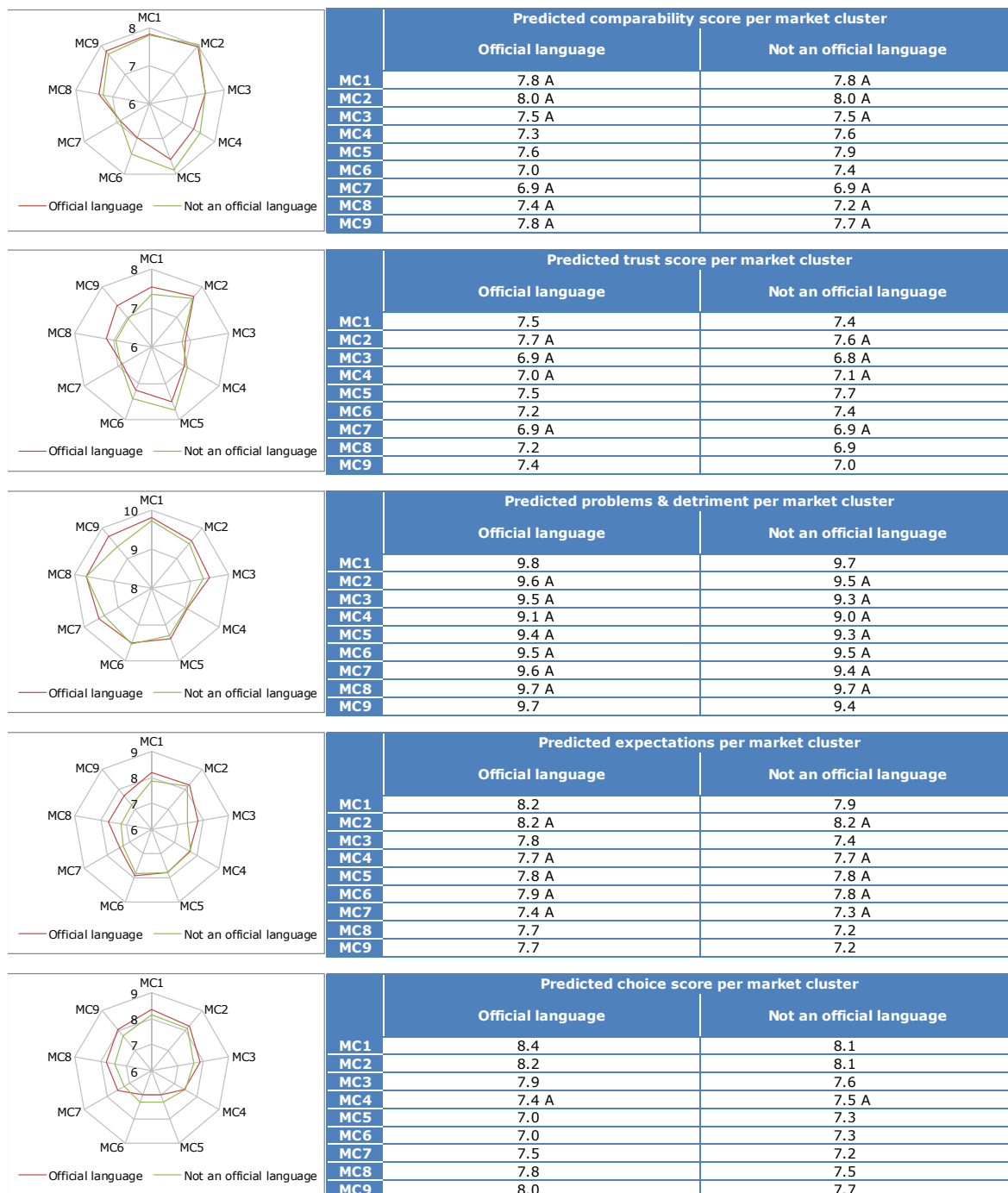
Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

When considering the individual components, the results are in line with the findings observed for overall market performance. Nevertheless, the link between daily internet usage and market performance is not found for comparability, trust and problems & detriment in any of the individual clusters considered.

### 5.3.6. Mother tongue

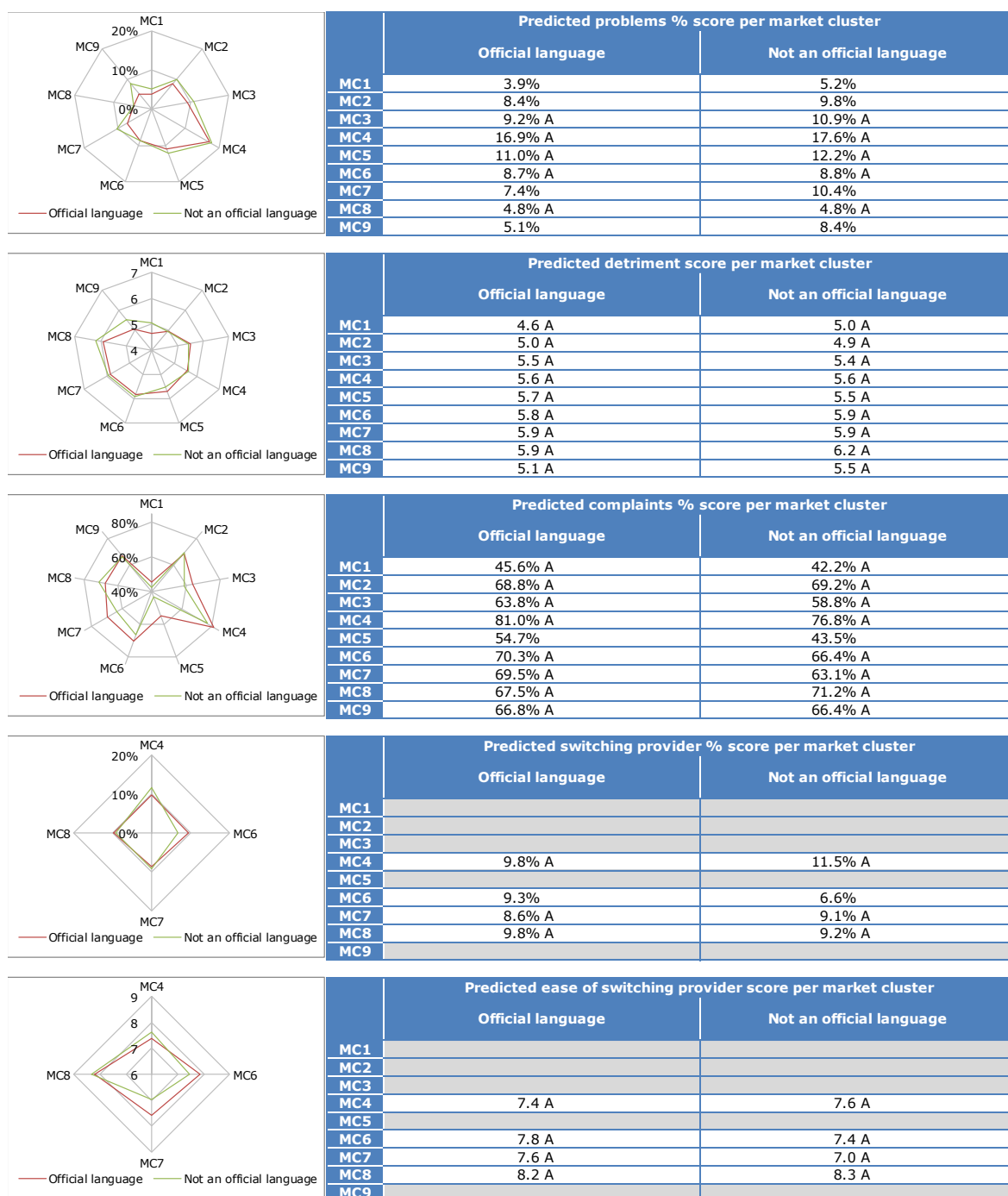
Mother tongue	Predicted averages of consumers' assessments broken down by language	
	Official language	Not an official language
MPI	80.2	79.2
Comparability (Avg)	7.5	7.6
Trust (Avg)	7.3 A	7.2 A
Problems & detriment (Avg)	9.5	9.4
Expectations (Avg)	7.9	7.7
Choice (Avg)	7.8	7.6
Problems (%)	8.4%	10.1%
Detriment (Avg)	5.5 A	5.5 A
Complaints (%)	67.4%	64.3%
Switching provider (%)	9.4% A	9.3% A
Ease of switching provider (Avg)	7.7 A	7.6 A

Mother tongue has a moderate link with market performance in comparison to the other socio-demographic factors analysed. In general, consumers whose mother tongue is one of the official languages of the country or region they reside in assess market performance slightly higher than the rest of the population. The same pattern is observed across the five MPI components, except for trust and comparability. While mother tongue has no link to consumers' trust in retailers or service providers, those whose mother tongue is one of the official languages of the country or region they reside in award lower scores on comparability in comparison to the rest of the population. Mother tongue also has a strong link with the tendency to complain compared to the other socio-demographic variables analysed. Consumers whose mother tongue is one of the official languages of the country or region they reside in have a higher tendency to complain in comparison to the rest of the population. Finally, the link between mother tongue and the tendency to switch provider or the ease of switching provider is unclear.



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services





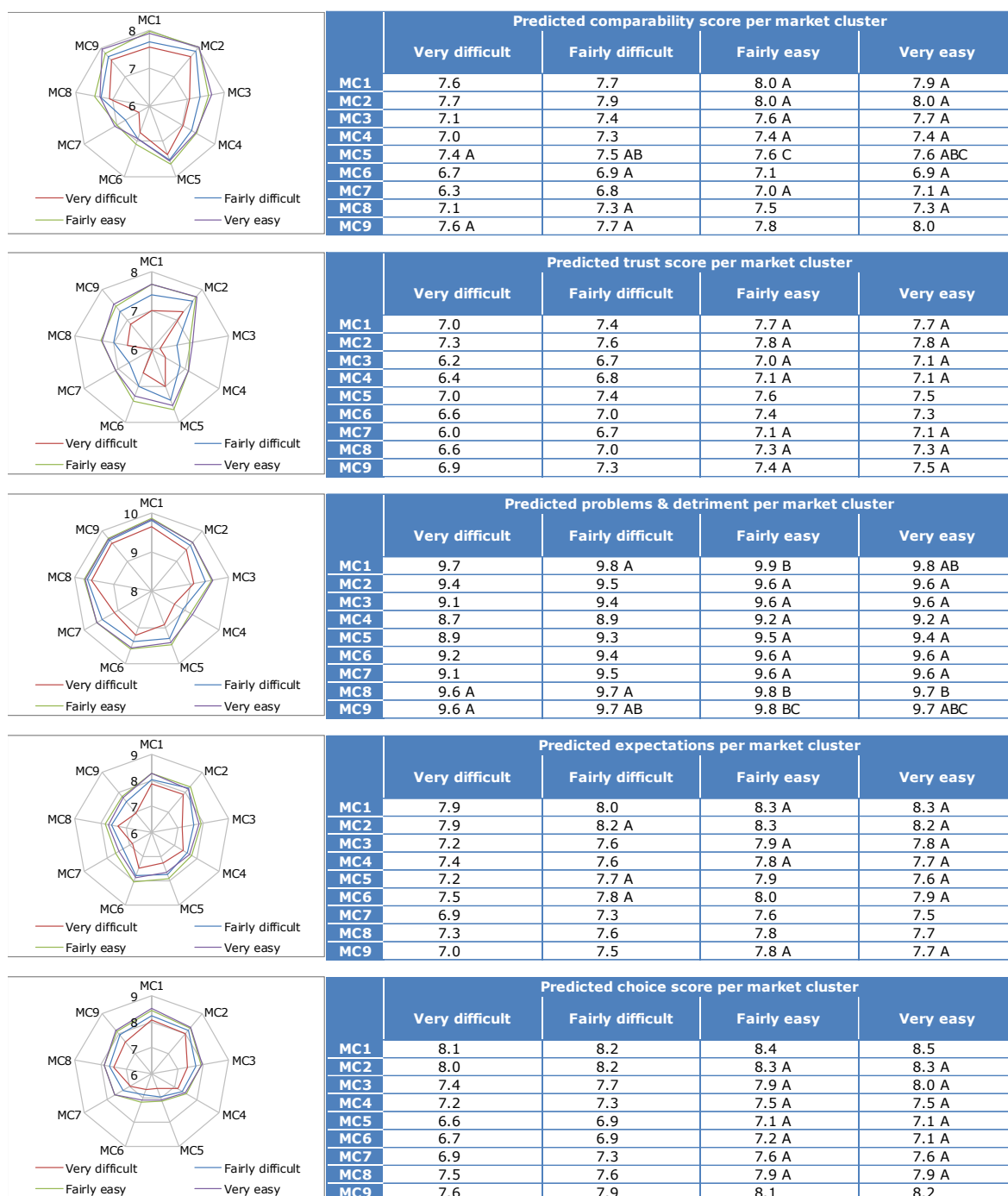
Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

The MPI components measuring consumer trust, expectations, problems & detriment and choice follow a similar pattern for the studied clusters to the one observed for overall market performance, with those whose mother tongue is an official language in the country or region they reside in rating these components higher than the rest of the population for most market clusters where differences are observed. An exception is the comparability component, which is rated higher by those whose mother tongue is not an official language in the country or region they reside in for the "Utilities" (+0.5) and "Transport" (+0.3) and "Telecoms" (+0.3) clusters compared to the remaining proportion of consumers. Furthermore, the tendency to complain is lower (-11%) for the same group within the "Transport" cluster compared to the rest of the population.

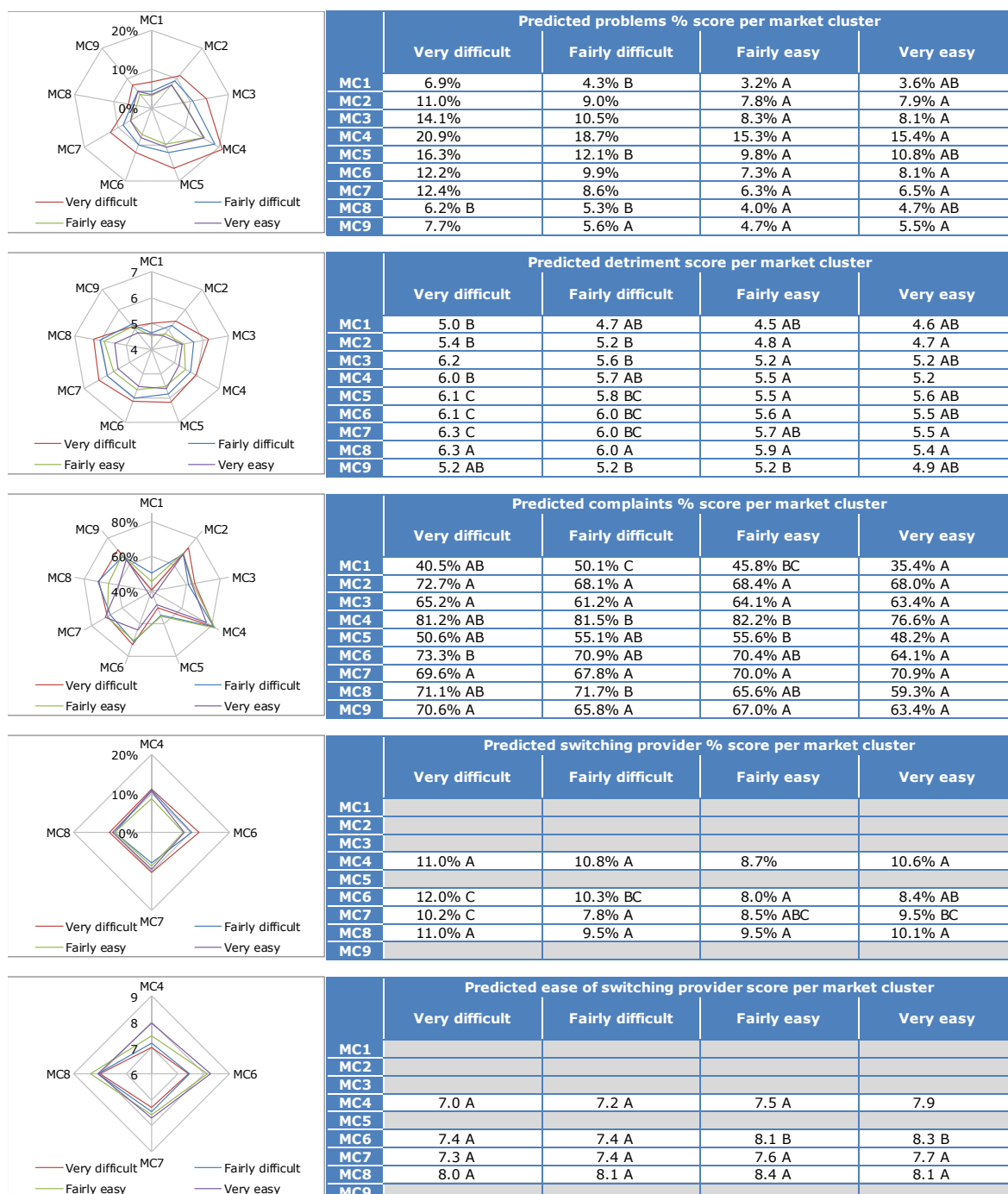
## 5.3.7. Financial Status (difficulty to make ends meet)

Financial status	Predicted averages of consumers' assessments broken down by financial status			
	Very difficult	Fairly difficult	Fairly easy	Very easy
MPI	76.3	79.2	81.1	81.0
Comparability (Avg)	7.2	7.4	7.6 A	7.6 A
Trust (Avg)	6.7	7.1	7.4 A	7.4 A
Problems & detriment (Avg)	9.3	9.5	9.6 A	9.6 A
Expectations (Avg)	7.4	7.8	8.0	7.9
Choice (Avg)	7.4	7.7	7.8 A	7.9 A
Problems (%)	12.0%	9.4%	7.5% A	7.9% A
Detriment (Avg)	5.9	5.6	5.3	5.2
Complaints (%)	68.7% A	67.4% A	68.0% A	63.5%
Switching provider (%)	10.8% B	9.5% A	8.8%	9.8% AB
Ease of switching provider (Avg)	7.4 A	7.5 A	7.8 B	7.9 B

Consumers' financial status has the strongest link to the MPI compared to the other socio-demographic factors analysed. In addition, financial status has the strongest link to all five components of the MPI. Across the different MPI components, financial status is linked most strongly to the trust component. The more favourable financial circumstances consumers report to be in, the higher they tend to rate market performance. The exception in this pattern is the group of consumers who find making ends meet very easy score slightly lower on the MPI compared to those who find making ends meet fairly easy. A similar pattern is evident across the five MPI components, with no differences observed between the two groups in most favourable financial circumstances on any of the MPI components except for expectations. Consumers' financial status has an unclear link to the tendency to complain, as well as to the tendency to switch provider.



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services



Key: MC1: Fast moving retail; MC2: (Semi-)durable goods; MC3: Automotive goods; MC4: Telecoms; MC5: Transport; MC6: Utilities; MC7: Banking services; MC8: Insurance services; MC9: Recreational services

Considering each individual component of the MPI, the overall pattern observed for market performance remains the same for all market clusters. One exception is the problems & detriment component, for which the difference between the two groups in most and least favourable financial circumstances is not statistically significant for the "Insurance services" and "Recreational services" clusters. Furthermore, for expectations, the largest differences between individuals in a very difficult and very easy financial status are found for the "Recreational services" (-0.8) cluster. For the problems & detriment component, this is the case for the

“Telecoms” cluster.<sup>91</sup> Furthermore, with regard to the ease of switching, the differences between the above Financial status groups are the largest in the “Utilities” and “Telecoms” (both -0.9) clusters.

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<sup>91</sup> The size of the reported differences are smaller in the MPI components compared to the total MPI. This observation is due to the different measurement scales. For this reason, the reported differences cannot be directly compared between the MPI components and total MPI.

## 6. MPI AND OTHER INDICATORS

The Market Monitoring Survey's trendMPI has evaluated consumer perceptions and experiences with a range of markets since 2010, which allows for comparisons of yearly results and yearly differences with other indicators.

For this purpose, the trendMPI for 2010-2013, 2015, and 2017<sup>92</sup> is compared with the GDP (as collected by Eurostat), the Harmonised Index of Consumer Prices (HICP), Purchasing Power Parities and the Consumer Confidence Indicator (CCI) via correlation analyses. These indicators are/have been selected for their relevance to consumer issues as they assess the general economic performance of a country, price levels and consumer confidence, providing a broad view of the economic context of the study.

Each analysis is conducted first on yearly scores, than on yearly differences, both for the MPI and component scores, unless otherwise indicated. Yearly changes in HICP and CCI scores are calculated as percentage changes:  $\text{yearly changes} = (\text{score year } n - \text{score year } n-1) / \text{score year } n-1$ . This approach takes into account the proportional change, instead of the simple difference  $\text{year } n+1 - \text{year } n$ , and avoids the effect of differences in scales.

As no MMS results are available for, both, 2014 and 2016, the change in trendMPI, component scores, and external indicators are calculated for a two-year period (2013-2015 and 2015-2017), in order to obtain comparable figures. The sample size is indicated for each analysis and depends on the number of countries, years and data points for which data are available from both data sources.

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<sup>92</sup> The 2017, 2015, 2013 and 2012 data weighted on age and gender (i.e., the weighting method introduced in the 2013 wave of the MMS) were used in order to maximise the comparability of the data across waves.

## 6.1. Market performance and GDP<sup>93</sup>

The Gross Domestic Product (GDP) at market prices as collected by Eurostat is used for this comparison. We present relationships computed based on all available data points as well as those computed based on data only from the latest wave.

### 6.1.1. MPI and GDP

No relationship can be found between the trendMPI scores and the GDP per capita in Purchasing Power Parities (PPS) when analysing all available data points. In addition, no link is observed between the MPI and the GDP when looking at data from the current wave only. However, there is a weak positive relationship between the changes in trendMPI. scores and in GDP per capita PPS. These correlation results are reported in the following tables:

<b>Correlation between the trendMPI score and the GDP index (all waves)</b>	
Pearson correlation	0.091
N <sup>94</sup>	145
<i>Correlation is not statistically significant at the 0.05 level (2-tailed).</i>	
<b>Correlation between the MPI and the GDP index (current wave)</b>	
Pearson correlation	0.274
N	28
<i>Correlation is not statistically significant at the 0.05 level (2-tailed).</i>	

<b>Correlation between the change in trendMPI score and the change in the GDP index (all waves)</b>	
Pearson correlation	0.257*
N <sup>95</sup>	114
<i>*. Correlation is statistically significant at the 0.05 level (2-tailed).</i>	

Generally, the analysis conducted on all the available data until 2017 shows no link between the overall economic performance of a country, and the way consumers evaluate markets. However, there is a link between the change in the trendMPI score and the change in the GDP index, which could be linked to more positive consumer evaluations when the economic context is improving.

### 6.1.2. Component scores and GDP

Turning to the component scores of the MMS, several relations with the GDP index can be examined.

<sup>93</sup> Data are available for 30 countries over 6 years (2010-2015). Eurostat's Gross domestic product at market prices in PPS (variable nama\_gdp\_c in Purchasing Power Standard per inhabitant) is used for the GDP in PPS comparison and the GDP in volume terms (percentage change compared to the corresponding period of the previous year for the first quarter of the year) for the comparison of the yearly changes. Eurostat GDP data for 2017 were not yet available during the preparation of this report.

<sup>94</sup> Data available for most country x year combinations.

<sup>95</sup> Data available for most country x year combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010.

When considering the relations between the GDP index and the component scores, they are minor (less than +.20 or -.20) and never statistically significant. There is no relationship to report when considering the correlations between the GDP index and the component results. However, when analysing data only from the latest wave, we observe moderate positive correlations between the GDP index and consumer trust (.40) and between the GDP index and the problems & detriment component (.40) of the MPI. These relationships suggest that consumers residing in countries with better performing economies are likely to have higher trust in market performance and to suffer lower levels of detriment as a result of experiencing a problem.

<b>Correlation between the component scores and the GDP index (all waves)</b>		
Comparability (average)	Pearson correlation	0.078
	N <sup>96</sup>	145
Trust (average)	Pearson correlation	0.060
	N	145
Problems (%)	Pearson correlation	-0.015
	N	145
Detriment (average)	Pearson correlation	0.025
	N	31
Complaints (%)	Pearson correlation	-0.108
	N	145
Expectations (average)	Pearson correlation	0.116
	N	145
Choice (average)	Pearson correlation	0.134
	N	31
Switching (%)	Pearson correlation	0.073
	N	145
Ease of switching (average)	Pearson correlation	0.012
	N	145
<i>None of the correlations are significant at the 0.05 level (2-tailed).</i>		

<sup>96</sup> Data available for most country x year combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010.



<b>Correlation between the component scores and the GDP index (current wave)</b>		
Comparability (average)	Pearson correlation	0.043
	N	28
Trust (average)	Pearson correlation	0.404*
	N	28
Problems & detriment (average)	Pearson correlation	0.400*
	N	28
Complaints - yes (%)	Pearson correlation	-0.048
	N	28
Expectations (average)	Pearson correlation	0.176
	N	28
Choice (average)	Pearson correlation	0.101
	N	28
Switching provider (%)	Pearson correlation	-0.204
	N	28
Switching service (%)	Pearson correlation	-0.193
	N	28
Ease of switching (average)	Pearson correlation	-0.354
	N	28
<i>If * is present, the correlation is significant at the 0.05 level (2-tailed).</i>		

When looking at the correlations between the change in component scores, and the change in GDP index, a weak, but statistically significant, positive differences could be found in the Trust and Expectations components. Increases in the GDP index can, to a limited extent, be related to increases in trust and expectations scores, and vice versa.

<b>Correlations between the change in component scores and the change in GDP index (all waves)</b>		
Comparability (change)	Pearson correlation	0.116
	N <sup>97</sup>	114
Trust (change)	Pearson correlation	0.209*
	N	114
Problems (change)	Pearson correlation	-0.099
	N	114
Detriment (change)	N/A <sup>98</sup>	
Complaints (change)	Pearson correlation	0.106
	N	114
Expectations (change)	Pearson correlation	0.364*
	N	114
Choice (change)	N/A <sup>99</sup>	
Switching (change)	Pearson correlation	-0.047
	N	114
Ease of switching (change)	Pearson correlation	0.133
	N	114
<i>If * is present the correlation is statistically significant at the 0.05 level (2-tailed).</i>		

## 6.2. Market performance and prices indices

One hypothesis on consumer markets is that prices have a negative impact on market performance assessment by consumers. This section compares first the Harmonised Index for Consumer Prices (HICP) of Eurostat with the MPI results. The HICP gives comparable measures of inflation in the EU and other European countries, calculated according to a harmonised approach and a single set of definitions. The MPI is then compared with purchasing power parities, which indicate price level differences across countries.

<sup>97</sup> Data available for most country x year combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010.

<sup>98</sup> No MMS detriment (change) data available for previous years.

<sup>99</sup> No MMS choice (change) data available for previous years.

### 6.2.1. Mapping the COICOP categories

HCIP data are available for different categories of goods and services, following the COICOP classification<sup>100</sup>. The markets surveyed in the Market Monitoring Survey can be mapped against the COICOP classification, although there is not a full match between categories. The following rules were followed:

- If more than one COICOP category corresponds to a market, the average score for the COICOP categories is calculated. For example, the market for fruit and vegetables is covered in the COICOP list by two separate categories.
- If more than one market corresponds to a COICOP category, the average MPI score is used to compare the MPI and price index. This is, for example, the case for the markets for new and second hand cars, which are covered in the HICP by one category - motor cars.
- Finally, markets, for which no HICP data are available, were excluded from the analysis (real estate services for instance).

The table below presents the 40 markets surveyed in 2017 with the corresponding COICOP/HICP categories.

market ID	market name	COICOP/HICP ID	COICOP/HICP category
2	Meat and meat products	01.1.2	Meat
6	Alcoholic drinks	**** Excluded****	**** Excluded****
7	Clothing and footwear	**** Excluded****	**** Excluded****
8	House and garden maintenance products	**** Excluded****	**** Excluded****
		**** Excluded****	**** Excluded****
9	Furniture and furnishings	**** Excluded****	**** Excluded****
		**** Excluded****	**** Excluded****
		**** Excluded****	**** Excluded****
		**** Excluded****	**** Excluded****
		**** Excluded****	**** Excluded****
10	Electronic products	09.1.1	Equipment for the reception, recording and reproduction of sound and pictures
		**** Excluded****	**** Excluded****
		**** Excluded****	**** Excluded****
12	Small household appliances	**** Excluded****	**** Excluded****
13	ICT products	8.2	Telephone and telefax equipment
		**** Excluded****	**** Excluded****
15	New cars		
16	Second hand cars	07.1.1	Motor cars
17	Fuel for vehicles	07.2.2	Fuels and lubricants for personal transport equipment
19	Personal care products	**** Excluded****	**** Excluded****
20	Real estate services	**** Excluded****	**** Excluded****
22	Personal care services	**** Excluded****	**** Excluded****

<sup>100</sup> The COICOP/HICP is the United Nations Classification of individual consumption by purpose, adapted to the compilation of the Harmonized index of consumer prices in the European Union. For more information on this classification, see: [http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:COICOP\\_HICP](http://ec.europa.eu/eurostat/statistics-explained/index.php/Glossary:COICOP_HICP)

market ID	market name	COICOP/HICP ID	COICOP/HICP category
23	Vehicle maintenance and repair	07.2.3	Maintenance and repair of personal transport equipment
26	Bank accounts		
28	Investment products, private personal pensions and securities	12.6.2	Financial services n.e.c.
51	Mortgages		
58	Loans, credit and credit cards		
29	Home insurance	12.5.2	Insurance connected with the dwelling
30	Vehicle insurance	12.5.4	Insurance connected with transport
31	Postal services	08.1.0	Postal services
32	Fixed telephone services		
33	Mobile telephone services	08.3	Telephone and telefax services
34	Internet provision		
35	Tram, local bus, metro and underground services	**** Excluded****	**** Excluded****
36	Train services	07.3.1	Passenger transport by railway
37	Airline services	07.3.3	Passenger transport by air
38	Vehicle rental services	07.2.4	Other services in respect of personal transport equipment
39	Holiday accommodation	11.2	Accommodation services
40	Packaged holidays and tours	09.6	Package holidays
45	Water supply	04.4.1	Water supply
46	Electricity services	04.5.1	Electricity
47	Gas services	04.5.2	Gas
48	Non-prescription medicines	06.1.1	Pharmaceutical products
52	Private life insurance	**** Excluded****	**** Excluded****
53	Spectacles and lenses	**** Excluded****	**** Excluded****
54	TV-subscriptions	**** Excluded****	**** Excluded****
55	Dairy products	**** Excluded****	**** Excluded****
59	Offline gambling and lottery services	**** Excluded****	**** Excluded****

### 6.2.2. MPI and HICP

Negative correlations are present between the trendMPI and HICP scores, and between the change in the trendMPI score and the change in HICP score. However, the correlation coefficients point to very weak relationships. High/low levels of the Harmonised Index for Consumer Prices are only very weakly linked to lower/higher trendMPI scores: i.e. an increase in one indicator is only slightly associated with a decrease in the other.

Correlation between the trendMPI scores and HICP	
Pearson correlation	-0.138*
N <sup>101</sup>	3395
*. Correlation is statistically significant at the 0.05 level (2-tailed).	

Correlation between the change in the trendMPI scores and the change in HICP	
Pearson correlation	-0.092*
N <sup>102</sup>	2768
*. Correlation is statistically significant at the 0.05 level (2-tailed).	

Prices are related to market evaluations, as more favourable consumer assessments go together with lower price levels and perceptions that are more negative go together with higher price levels. This result could be explained by higher consumer expectations when prices are high, leading more easily to dissatisfaction with the product or service. However, a causal relationship cannot be derived using solely correlation results; further exploration and analysis would be necessary in order to determine the nature of the relationship between the trendMPI scores and HICP.

### 6.2.3. Component scores and price indices

Looking at component scores, negative correlations appear between the HICP index and the components of choice, expectations, complaints, comparability, and trust. The correlation coefficients are, however, very low, pointing to weak relationships. Only for the choice component, a moderately negative relationship is present with the HICP index. Only for the expectations component, a weak negative relationship is present with the HICP index. Small, positive correlations appear between the HICP index and the detriment, switching, and ease of switching components.

<sup>101</sup> Data available for most country x year x market combinations.

<sup>102</sup> Data available for most country x year combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010.

Correlations between the component scores and HICP		
Comparability (average)	Pearson correlation	-0.179*
	N <sup>103</sup>	3395
Trust (average)	Pearson correlation	-0.095*
	N	3395
Problems (%)	Pearson correlation	-0.063*
	N	3395
Detriment (average)	Pearson correlation	0.083*
	N <sup>104</sup>	1188
Complaints (%)	Pearson correlation	-0.158*
	N	3393
Expectations (average)	Pearson correlation	-0.197*
	N	3395
Choice (average)	Pearson correlation	-0.334*
	N <sup>105</sup>	1189
Switching (%)	Pearson correlation	0.109*
	N <sup>106</sup>	921
Ease of switching (average)	Pearson correlation	0.086*
	N <sup>107</sup>	917
<i>If * is present the correlation is statistically significant at the 0.05 level (2-tailed).</i>		

These results indicate that high price levels correspond to some extent to higher detriment scores and lower comparability, trust, expectations and choice scores, and a lower complaint proportion. However, the strength of these relationships remains limited.

In terms of changes, a small positive correlation between the change in HICP and the change in switching provider. The increase in consumers switching provider can thus be discussed in relation with increases in price levels. In addition, small negative correlations are identified between the change in HICP and the change in comparability, trust and expectations. Increases in price levels can, to a limited extent, be related to decreases in the comparability, trust and expectations scores, and vice versa.

<sup>103</sup> Data available for most country x year x market combinations.

<sup>104</sup> Data only available for 2017 and 2015.

<sup>105</sup> Data only available for 2017 and 2015.

<sup>106</sup> Data only available for the switching markets.

<sup>107</sup> Data only available for the switching markets and not for 4 country x year x market combinations with 0% switching rate resulting in no ease of switching average.

Correlations between the change in component scores and the change in HICP		
Comparability (change)	Pearson correlation	-0.060*
	N <sup>108</sup>	2768
Trust (change)	Pearson correlation	-0.084*
	N	2768
Problems (change)	Pearson correlation	-0.011
	N	2768
Detriment (change)	N/A <sup>109</sup>	
Complaints (change)	Pearson correlation	0.012
	N	2764
Expectations (change)	Pearson correlation	-0.128*
	N	2768
Choice (change)	N/A <sup>110</sup>	
Switching (change)	Pearson correlation	0.081*
	N <sup>111</sup>	728
Ease of switching (change)	Pearson correlation	-0.061
	N <sup>112</sup>	721
<i>If * is present the correlation is statistically significant at the 0.05 level (2-tailed).</i>		

<sup>108</sup> Data available for most country x year combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010.

<sup>109</sup> No MMS detriment (change) data available for previous years.

<sup>110</sup> No MMS choice (change) data available for previous years.

<sup>111</sup> Data only available for the switching markets.

<sup>112</sup> Data only available for the switching markets and not for 4 country x year x market combinations with 0% switching rate resulting in no ease of switching average.

#### 6.2.4. MPI and HICP per market cluster

The correlation analysis between the MPI and HICP has also been conducted at market cluster level.

For four out of the nine market clusters, the correlation between the trendMPI and HICP scores is statistically significant. There is a small negative relationship between trendMPI and HICP scores for the "Fast moving retail", "Insurance services" and "Utilities" market clusters. There is one small positive relationship between the trendMPI and HICP scores for "Automotive goods".

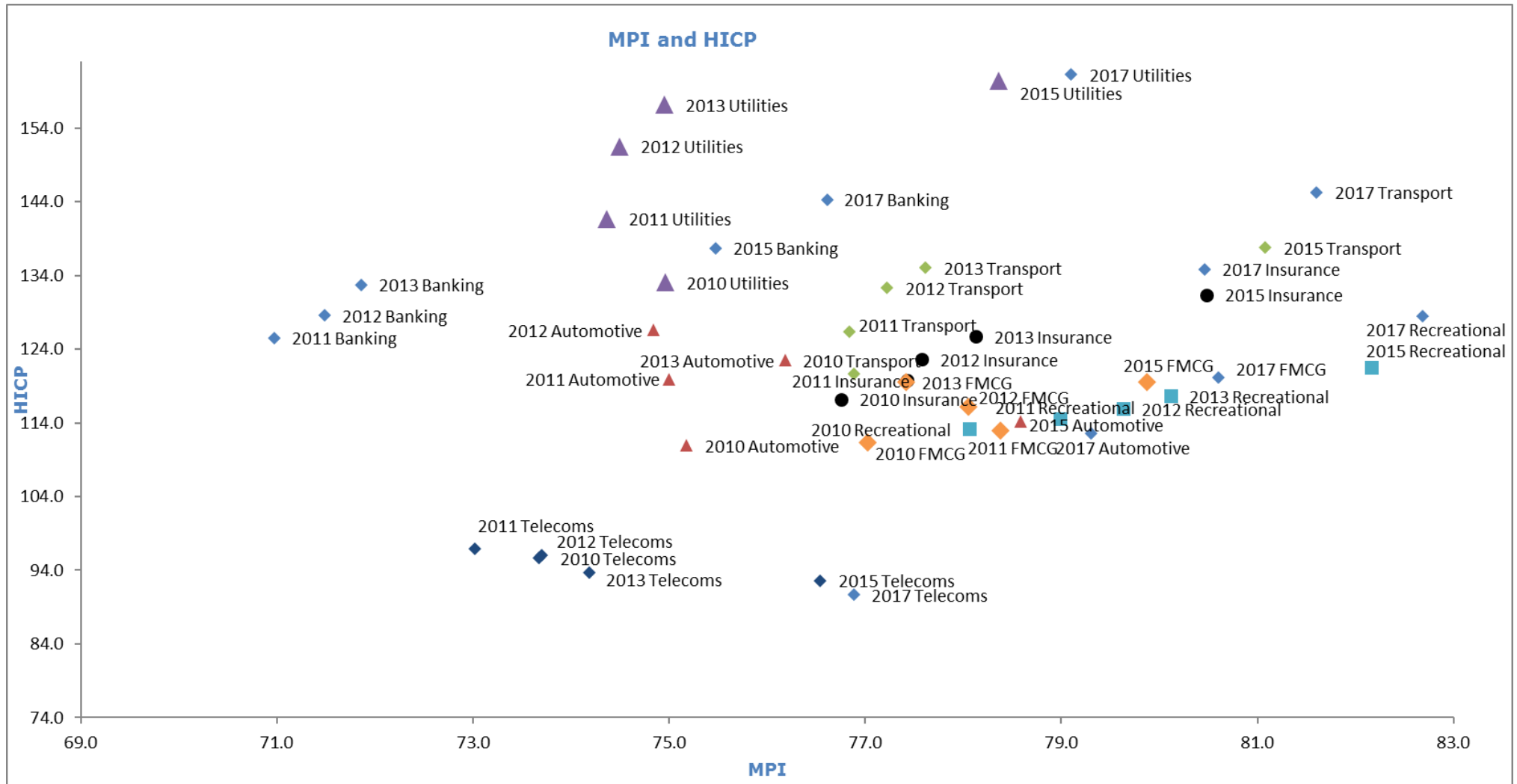
<b>Correlations between the trendMPI and HICP scores per market cluster<sup>113</sup></b>		
Automotive goods	Pearson Correlation	0.126*
	N	350
Banking services	Pearson Correlation	-0.113
	N	176
Fast moving retail	Pearson Correlation	-0.119*
	N	352
Insurance services	Pearson Correlation	-0.132*
	N	329
Recreational services	Pearson Correlation	0.013
	N	352
(Semi-)durable goods	Pearson Correlation	-0.021
	N	350
Telecoms	Pearson Correlation	-0.057
	N	128
Transport	Pearson Correlation	-0.011
	N	336
Utilities	Pearson Correlation	-0.087*
	N	670
<i>If * is present the correlation is statistically significant at the 0.05 level (2-tailed).</i>		

Higher price levels correspond to negligible lower market performance evaluations for the "Fast moving retail", "Insurance services" and "Utilities" market clusters. In contrast, higher price levels are linked to negligibly more favourable market evaluations for "Automotive goods".

The following figure charts the relationship between the trendMPI and HICP per market cluster and shows the heterogeneity of market clusters' evolutions in terms of trendMPI and HICP.

<sup>113</sup> Sample sizes vary with the number of markets included in each market cluster.





## 6.3. Market performance and the Consumer Confidence Indicator

The third indicator analysed here is the Consumer Confidence Indicator developed by DG ECFIN as part of the Business and Consumer Survey and aimed at measuring consumer confidence in the state of the economy.<sup>114</sup>

### 6.3.1. MPI scores and Consumer Confidence Indicator

#### 6.3.1.1. Results based on all available data<sup>115</sup>

A moderate positive correlation of 0.33 appears between the MPI and Consumer Confidence Indicator scores. No statistically significant link is present between the yearly changes in the MPI and the Consumer Confidence Indicator scores.

Correlation between the MPI and the Consumer Confidence Indicator scores (all years)	
Pearson correlation	0.333*
N <sup>116</sup>	168
*. Correlation is statistically significant at the 0.05 level (2-tailed).	

Correlation between the change in the MPI and the change in the Consumer Confidence Indicator (all years)	
Pearson correlation	-0.105
N <sup>117</sup>	139
Correlation is not statistically significant at the 0.05 level (2-tailed).	

Higher consumer confidence is correlated with more positive consumer evaluations of markets, or vice versa. This relationship implies no causality, therefore the effect could be both ways: consumers that are more confident potentially assess markets more favourably or markets that are more efficient potentially contribute positively to consumer confidence.

#### 6.3.1.2. Results based on the current wave

No significant correlation ( $r=.18$ ) is observed between the MPI and the Consumer Confidence Indicator when looking only at the latest wave data available. No statistically significant link ( $r=-.06$ ) is present between the change in the MPI and the Consumer Confidence Indicator scores based on the same data.

<sup>114</sup> For more information on the BCS programme see:

[http://ec.europa.eu/economy\\_finance/db\\_indicators/surveys/index\\_en.htm](http://ec.europa.eu/economy_finance/db_indicators/surveys/index_en.htm)

<sup>115</sup> The analysis includes figures for 28 Member States over 6 years (2010, 2011, 2012, 2013, 2015 and 2017), aside from Croatia, which was only included in 2013 and 2015. No change data are available for 2010. The Consumer Confidence Indicator is calculated as the arithmetic average of the balances (in percentage points) of the answers to questions on the financial situation of households, the general economic situation, unemployment expectations (reversed) and savings, all over the next 12 months. The balances used in the Consumer Confidence Indicator are seasonally adjusted.

<sup>116</sup> Data available for most country x year combinations.

<sup>117</sup> Data available for most country x year combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010.

<b>Correlation between the MPI and Consumer Confidence Indicator (current wave)</b>	
Pearson correlation	0.179
N	28
<i>Correlation is not statistically significant at the 0.05 level (2-tailed).</i>	
<b>Correlation between the change in MPI and the change in the Consumer Confidence Indicator scores (current wave)</b>	
Pearson correlation	-0.058
N	28
<i>Correlation is not statistically significant at the 0.05 level (2-tailed).</i>	

### 6.3.2. Component scores and the Consumer Confidence Indicator

#### 6.3.2.1. Results based on all available data

Looking at the link between component scores and the Consumer Confidence Indicator, statistically significant correlations are identified between the Consumer Confidence Indicator and five components: choice, expectations and trust are moderately and positively related to the Consumer Confidence Indicator score, while comparability shows a slightly weaker positive correlation. The percentage of problems is weakly negatively related to the Consumer Confidence Indicator score.

<b>Correlations between the component scores and Consumer Confidence Indicator (all waves)</b>		
Comparability (average)	Pearson correlation	0.223*
	N <sup>118</sup>	168
Trust (average)	Pearson correlation	0.320*
	N	168
Problems (%)	Pearson correlation	-0.234*
	N	168
Detriment (average)	Pearson correlation	0.046
	N <sup>119</sup>	58
Complaints (%)	Pearson correlation	-0.102
	N	168
Expectations (average)	Pearson correlation	0.324*
	N	168
Choice (average)	Pearson correlation	0.303*
	N	58
Switching (%)	Pearson correlation	-0.146
	N	168
Ease of switching (average)	Pearson correlation	0.018
	N	168
<i>If * is present, the correlation is statistically significant at the 0.05 level (2-tailed).</i>		

These results indicate that higher levels of consumer confidence are linked to higher satisfaction with choice, expectations and trust in goods and services markets, as well as a lower proportion of persons who experienced problems.

No statistically significant correlations are present between changes in component scores and changes in the Consumer Confidence Indicator.

<sup>118</sup> Data available for most country x year combinations.

<sup>119</sup> MMS detriment data only available for 2017 and 2015.

<b>Correlations between the change in component scores and the change in Consumer Confidence Indicator (all waves)</b>		
Comparability (change)	Pearson correlation	-0.055
	N <sup>120</sup>	139
Trust (change)	Pearson correlation	-0.130
	N	139
Problems (change)	Pearson correlation	0.051
	N	139
Detriment (change)	N/A <sup>121</sup>	
Complaints (change)	Pearson correlation	-0.082
	N	139
Expectations (change)	Pearson correlation	-0.097
	N	139
Choice (change)	N/A <sup>122</sup>	
Switching (change)	Pearson correlation	0.057
	N	139
Ease of switching (change)	Pearson correlation	-0.086
	N	139
<i>None of the correlations are statistically significant at the 0.05 level (2-tailed).</i>		

### 6.3.2.2. Results based on the current wave

Examining the link between MPI component scores and the Consumer Confidence Indicator based on data available only from the latest wave, statistically significant correlations are identified between the Consumer Confidence Indicator and three MPI components. Trust is moderately and positively related to the Consumer Confidence Indicator score, while expectations and the problems & detriment component show a slightly weaker positive correlation. No negative links are observed between the Consumer Confidence Indicator and the rest of the MPI components.

In line with the results based on all available data, no statistically significant correlations are observed between changes in component scores and changes in the Consumer Confidence Indicator.

<sup>120</sup> Data available for most country x year combinations for differences between 2015-2013, 2013-2012, 2012-2011 and 2011-2010.

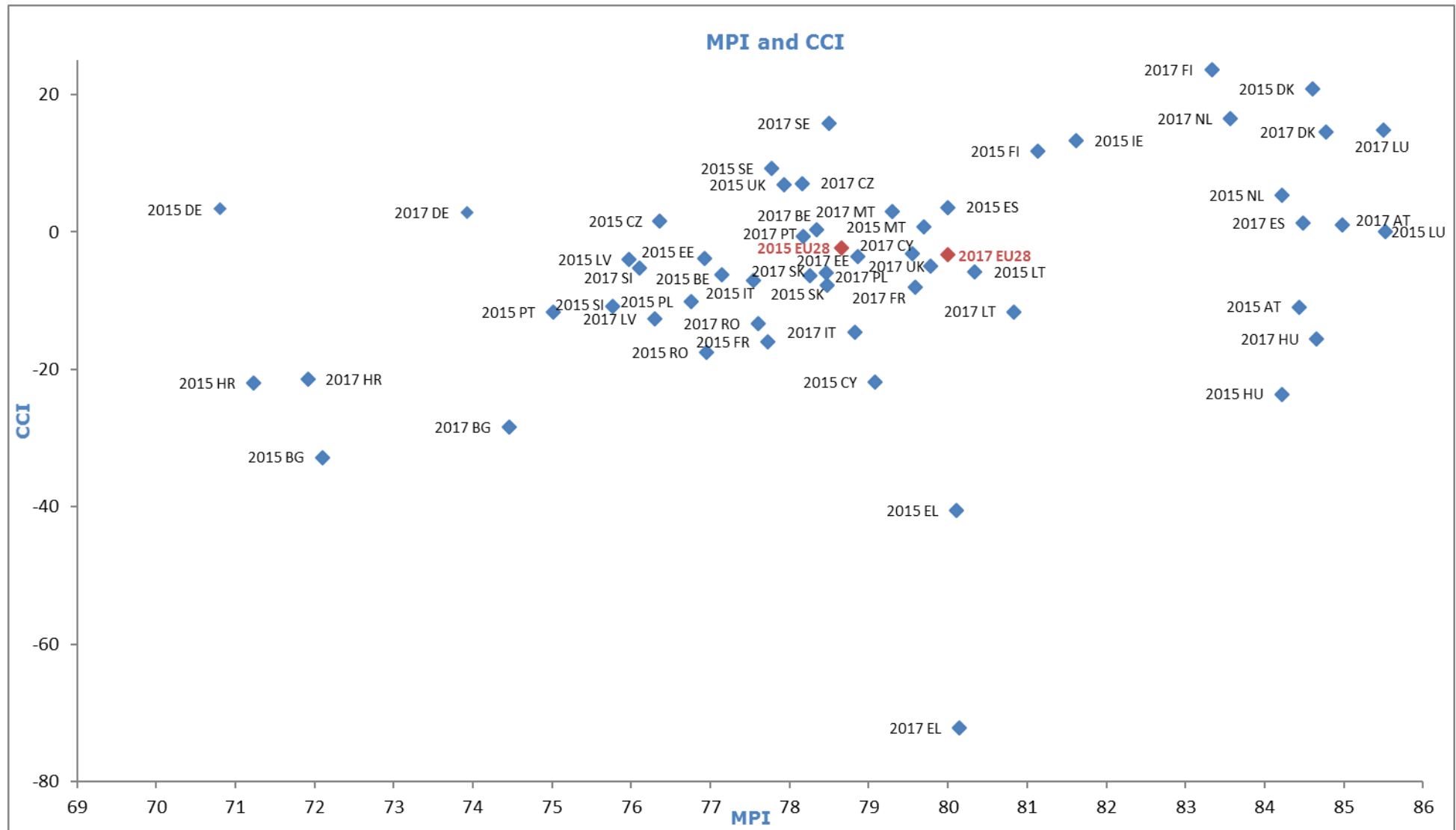
<sup>121</sup> No MMS detriment (change) data available for previous years.

<sup>122</sup> No MMS choice (change) data available for previous years.

<b>Correlations between the component scores and Consumer Confidence Indicator (current wave)</b>		
Comparability (average)	Pearson correlation	-0.172
	N	28
Trust (average)	Pearson correlation	0.228
	N	28
Problems & detriment (average)	Pearson correlation	0.083
	N	28
Complaints - yes (%)	Pearson correlation	0.072
	N	28
Expectations (average)	Pearson correlation	0.295
	N	28
Choice (average)	Pearson correlation	0.188
	N	28
Switching provider (%)	Pearson correlation	0.148
	N	28
Switching service (%)	Pearson correlation	0.172
	N	28
Ease of switching (average)	Pearson correlation	-0.069
	N	28
<i>None of the correlations are statistically significant at the 0.05 level (2-tailed).</i>		

### 6.3.3. Results per country based on all available data

The figure below charts the MPI and the Consumer Confidence Indicator per country for 2017 and 2015. The slight positive correlation between the two indicators can be seen in the fact that higher MPI scores tend to correspond with higher levels of the Consumer Confidence Indicator.



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## 7. MARKET PENETRATION AT EU LEVEL

The penetration of a market is the percentage of the population who bought a product/service during the reference period. This was calculated as the proportion of consumers who were selected for a specific market in relation to all consumers who were asked the screening question for this market.

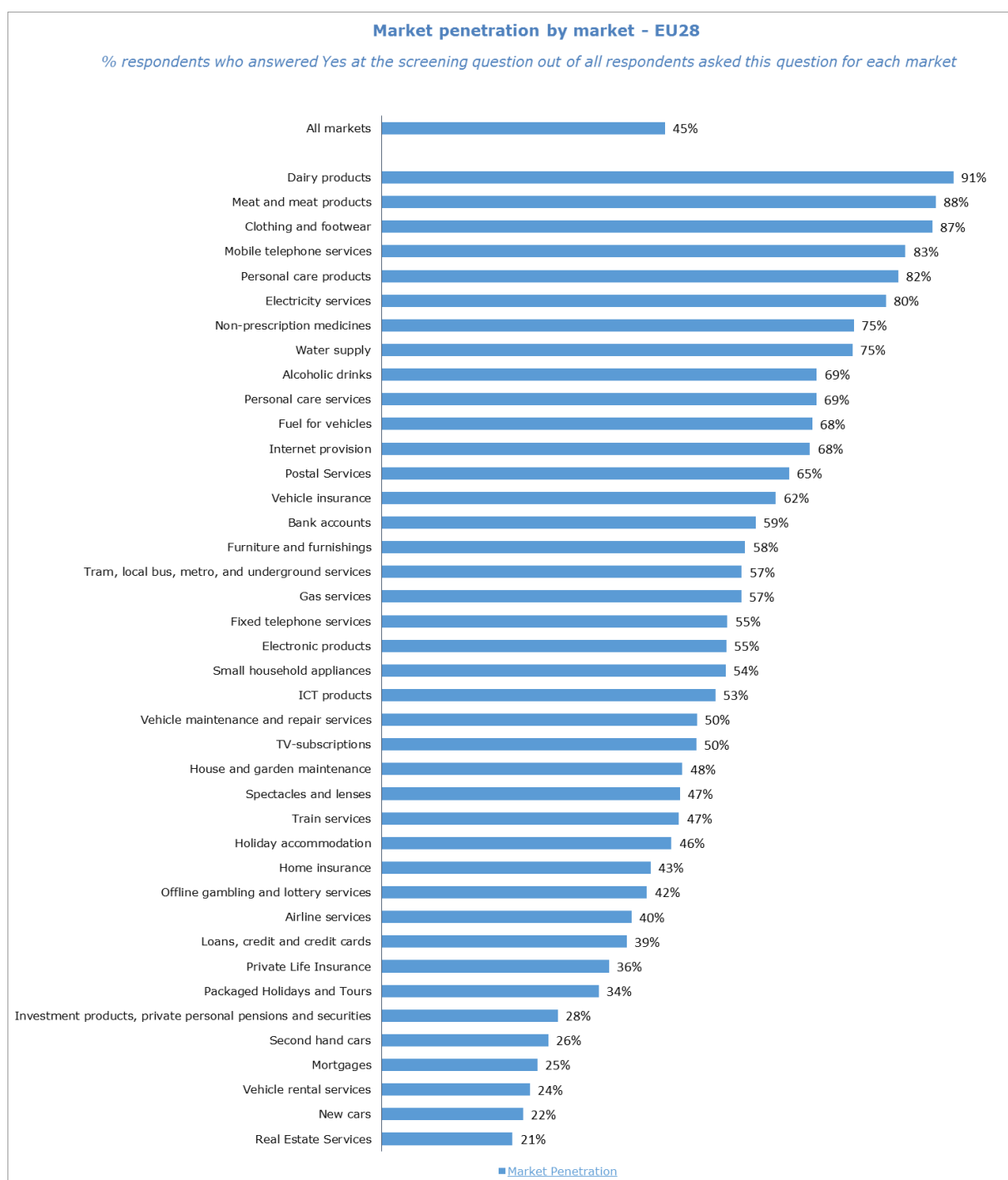
This section analyses the market penetration data at EU28 level. Country-level tables are available in section A1.2 Annex PART I.

### 7.1. Market penetration in the EU28

The graph below presents the 2017 market penetration in the EU28 by market. "Dairy products" (91%), "Meat and meat products" (88%) and "Clothing and footwear" (87%) have the highest penetration rates overall. "Real estate services" (21%), "New cars" (22%), and "Vehicle rental services" (24%) have the lowest market penetration.

Generally, "Fast moving retail" and "Utilities" markets tend to have higher market penetrations, while "Financial services" and "Automotive goods" markets can generally be found in the second half of the ranking. The relative market penetrations are driven by factors such as the purchase frequency and the necessary budget (for instance, for "Mortgages" in comparison with "Fruit and vegetables"), but also the relative necessity of each product or service. As such, food markets cover a primary need and have a higher market penetration than markets addressing more specialised needs.





## 7.2. Market penetration and MPI in the EU28

This section compares the market penetration in 2017 with the market penetration in 2015 and 2013 per market, together with changes in the MPI scores over the same periods. The findings include 40 comparable markets for 2017 and 2013, but only 30 comparable markets for 2015.

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	91%		+10pp	84.6		+2.5
Meat and meat products	88%	+2pp	+8pp	81.3	+0.7	+4.2
Clothing and footwear	87%		+5pp	81.8		+2.4
Mobile telephone services	83%	+1pp	+12pp	77.1	0.0	+3.0
Personal care products	82%		+9pp	84.2		+2.4
Electricity services	80%	0pp	+5pp	76.3	+1.0	+4.3
Non-prescription medicines	75%	+2pp	+9pp	83.3	+0.3	+2.9
Water supply	75%	+2pp	+6pp	77.0	+1.2	+3.3
Alcoholic drinks	69%		+3pp	84.6		+2.9
Personal care services	69%		+8pp	84.9		+1.8
Fuel for vehicles	68%	+3pp	+6pp	81.8	+0.9	+5.2
Internet provision	68%	+5pp	+14pp	76.8	-0.4	+3.5
Postal Services	65%	+4pp	+6pp	79.5	0.0	+3.0
Vehicle insurance	62%	+1pp	+11pp	81.5	-0.5	+3.0
Bank accounts	59%	+1pp	+1pp	78.3	+0.3	+5.7
Furniture and furnishings	58%		+16pp	83.2		+2.7
Tram, local bus, metro, and underground services	57%	+4pp	+9pp	78.3	+0.2	+3.8
Gas services	57%	+3pp	+9pp	79.2	+1.1	+5.7
Fixed telephone services	55%	-2pp	+4pp	77.2	0.0	+2.5
Electronic products	55%	+5pp	+14pp	83.5	-0.4	+1.8
Small household appliances	54%		+9pp	85.1		+3.2
ICT products	53%	+2pp	+6pp	83.0	+0.2	+3.4
Vehicle maintenance and repair services	50%	0pp	+2pp	78.1	-0.9	+2.6
TV-subscriptions	50%	+8pp	+4pp	78.1	+0.3	+3.7
House and garden maintenance	48%		-3pp	83.4		+3.4
Spectacles and lenses	47%		+2pp	85.3		+2.9
Train services	47%	+2pp	+5pp	76.8	+0.6	+5.7
Holiday accommodation	46%	+1pp	+9pp	84.1	-0.3	+2.5
Home insurance	43%	-5pp	+2pp	80.5	+0.6	+3.8
Offline gambling and lottery services	42%		+9pp	78.1		+1.0
Airline services	40%	-2pp	+9pp	82.2	-0.4	+3.4
Loans, credit and credit cards	39%	-8pp	+6pp	78.6	-0.4	+4.8
Private Life Insurance	36%	+2pp	+8pp	77.5	+0.6	+3.5
Packaged Holidays and Tours	34%	-2pp	+9pp	82.6	+0.6	+3.5
Investment products, private personal pensions and securities	28%	-4pp	+1pp	75.0	+0.8	+4.9

Second hand cars	26%	+1pp	+6pp	75.5	-0.1	+2.4
Mortgages	25%	-1pp	+4pp	75.8	+2.0	+5.3
Vehicle rental services	24%	+3pp	+10pp	79.9	+0.9	+1.2
New cars	22%	+1pp	+7pp	80.4	-0.6	+0.8
Real Estate Services	21%	0pp	+6pp	73.1	-0.7	+2.1

When comparing the market penetration of the markets in 2017 with the numbers of 2015 and 2013 shows interesting findings. Compared to 2015, the market penetrations of the financial and insurance markets "Loans, credit and credit cards" (-8pp<sup>123</sup>), "Home insurance" (-5pp), "Investment products, private personal pensions and securities" (-4pp) and "Mortgages" (-1pp) decreased. It is noticeable that despite their decrease, the market penetrations for these four markets are still relatively higher than in 2013 (respectively +6pp, +2pp, +1pp and +4pp). In addition, the markets of "Fixed telephone services" (-2pp) and "Packaged Holidays and Tours" (-2pp) show a lower market penetration compared to 2015. Compared to 2013, market penetration only decreased for the "House and garden maintenance" market (-3pp).

All other penetrations showed a stable performance or increased their scores. Compared to 2015, the most noticeable increase occurred for TV subscriptions (+8pp). Compared to 2013, 7 markets increased their penetration by 10 percentage points or more: "Furniture and furnishing" (+16pp), "Internet provision" (+14pp), "Electronic products" (+14pp), "Mobile telephone service" (+12pp), "Vehicle insurance" (+11pp), "Dairy products" (+10pp) and "Vehicle rental service" (+10pp).

### 7.3. Correlation between the market penetration and MPI results

Using a similar approach to the comparison between the MPI data and external indicators, a correlation analysis is conducted on the market penetration and the MPI data for the EU28 for each of the 42 markets. The data are analysed as a score and in terms of change from 2013 to 2017 and from 2015 to 2017.

A moderate positive correlation appears between the market penetration and the MPI scores. A negligible and statistically insignificant relationship is identified between the 2017-2015 changes and the 2017-2013 changes in the market penetration and the MPI scores.

<b>Correlation between the market penetration scores and the MPI scores</b>	
Pearson correlation	0.351*
N	40
*. Correlation is statistically significant at the 0.05 level (2-tailed).	

<b>Correlation between the 2017-2015 changes in market penetration and changes in the MPI</b>	
Pearson correlation	-0.024
N	30
*. Correlation is statistically significant at the 0.05 level (2-tailed).	

<sup>123</sup> Percentage points

Correlation between the 2015-2013 changes in market penetration and changes in the MPI	
Pearson correlation	-0.307
N	40
*. Correlation is statistically significant at the 0.05 level (2-tailed).	

Markets with a broader consumer base are related to higher MPI scores, and vice versa.

#### 7.4. Dispersion in market penetration

The range of the market penetration across countries was calculated for each market<sup>124</sup>. This measure gives an indication of the dispersion of market penetration figures within each market and therefore of the extent of cross-country variations.

Some markets have a narrower range and have a high penetration rate in all countries, particularly markets that meet basic needs, for instance food markets. For example, the market penetration of "Dairy products" ranges between 85% and 96% with a range of only 11%.

In contrast, some other markets have a much wider range. This includes "luxury" products or services, where consumption tends to vary with the level of disposable Financial status consumers have in different countries (e.g. "Airline services") and markets that depend on technological trends in a country (e.g. the use of "Fixed telephone lines").

The local context also plays a role: "Gas services" has a larger dispersion because consumers in some countries often do not pay for this service directly, while in others they do.

ID	Market	Top	Bottom	Range
2	Meat and meat products	94%	80%	14%
6	Alcoholic drinks	76%	53%	23%
7	Clothing and footwear	93%	75%	18%
8	House and garden maintenance	58%	32%	26%
9	Furniture and furnishings	64%	34%	31%
10	Electronic products	61%	36%	25%
12	Small household appliances	53%	36%	18%
13	ICT products	59%	37%	22%
15	New cars	28%	9%	19%
16	Second hand cars	35%	18%	17%
17	Fuel for vehicles	89%	49%	40%
19	Personal care products	87%	67%	20%
20	Real Estate Services	22%	12%	10%
22	Personal care services	82%	55%	26%
23	Vehicle maintenance and repair services	68%	33%	35%

<sup>124</sup> Since lower penetration markets were included at the beginning of the screening questionnaire, which may have an impact on the penetration rate, outliers were removed by calculating per market the range between the 5th country from the top of the ranking and the 5th country from the bottom of the ranking rather than between the maximum and minimum.

26	Bank accounts	78%	36%	43%
28	Investment products, private personal pensions and securities	38%	14%	24%
29	Home insurance	62%	26%	36%
30	Vehicle insurance	72%	43%	29%
31	Postal Services	77%	40%	37%
32	Fixed telephone services	66%	24%	42%
33	Mobile telephone services	90%	74%	16%
34	Internet provision	77%	50%	28%
35	Tram, local bus, metro, and underground services	61%	37%	24%
36	Train services	50%	23%	27%
37	Airline services	62%	16%	46%
38	Vehicle rental services	22%	10%	11%
39	Holiday accommodation	57%	28%	29%
40	Packaged Holidays and Tours	36%	16%	20%
45	Water supply	92%	54%	38%
46	Electricity services	93%	67%	26%
47	Gas services	66%	21%	45%
48	Non-prescription medicines	80%	56%	23%
51	Mortgages	37%	12%	25%
52	Private Life Insurance	47%	24%	23%
53	Spectacles and lenses	48%	28%	21%
54	TV-subscriptions	70%	32%	38%
55	Dairy products	96%	85%	11%
58	Loans, credit and credit cards	58%	24%	34%
59	Offline gambling and lottery services	63%	18%	45%

## 8. GENERAL DISCUSSION AND CONCLUSIONS

The general objective of the market monitoring survey is to assess consumer experiences in consumer markets. The sixth wave of this survey took place during spring-summer 2017 and covers the EU28 Member States, Norway and Iceland.

The overall market performance is measured by the market performance indicator. This composite index is based on the components of comparability, trust, problems and detriment, expectations and choice, and is weighted by the importance given to these different components. The composite index is computed in the same way as it was in the previous wave so comparisons to 2015 are based on the updated methodology. However, comparisons between 2017 and 2013 are still based on the MPI as computed in 2013 (trendMPI) for reasons of comparability. This means that the comparability, trust, problems & complaints, and expectations components are used. Choice is not included as a component and detriment is replaced by complaints in the component regarding problems. Furthermore, no weighting by importance is applied.

### 8.1. Overall market performance

In line with the improvements in market performance measured from 2010 to 2015, but less pronounced, market performance increased from 2015 to 2017 (+0.3). However, when interpreting the overall results, it is important to note that the situation differs greatly from market to market and from country to country.

Overall, goods markets continue to perform better than services markets. The performance gap between them is relatively stable and is currently 4 MPI points, compared to 3.9 in the previous wave.

#### 8.1.1. Goods markets

The overall assessment of the goods markets performance increased by 0.1 points since 2015 and by 2.9 points since 2013. Compared to 2015, out of the seven markets surveyed, three goods markets scores increased, while two scores decreased. Compared to 2013, scores for all fifteen goods markets surveyed increased. The largest increase since both 2015 and 2013 is recorded for the market "Fuel for vehicles" (+0.9 and +5.2 respectively). The largest decrease is observed for the market "New cars", which decreased by -0.6 since 2015, but increased by +0.8 since 2013.

Two of the lowest three scoring markets, "Second hand cars" (75.5) and "Meat and meat products" (81.3), remained the same, while the "New cars" market (80.4) replaced the "Fuel for vehicles" market (81.8) in the bottom three markets. The highest scoring market is "Spectacles and lenses" (85.3), followed by "Small household appliances" (85.1) and "Dairy products" (84.6). None of these markets were part of the previous wave.

#### 8.1.2. Services markets

The overall assessment of the services markets performance increased by 0.3 points. Out of twenty-three services markets, ten MPI scores increased compared to 2015, whereas seven scores decreased. Compared to 2013, scores for all twenty-five services markets surveyed increased. The largest increase since 2015 is recorded for the "Mortgages" market (+2.0), while the largest decrease is recorded for the "Vehicle maintenance and repair services" market (-0.9). Compared to 2013, "Train services", "Gas services" and "Bank accounts" show the largest increases (all +5.7), whereas "Offline gambling and lottery services" (+1.0) has the smallest increase.

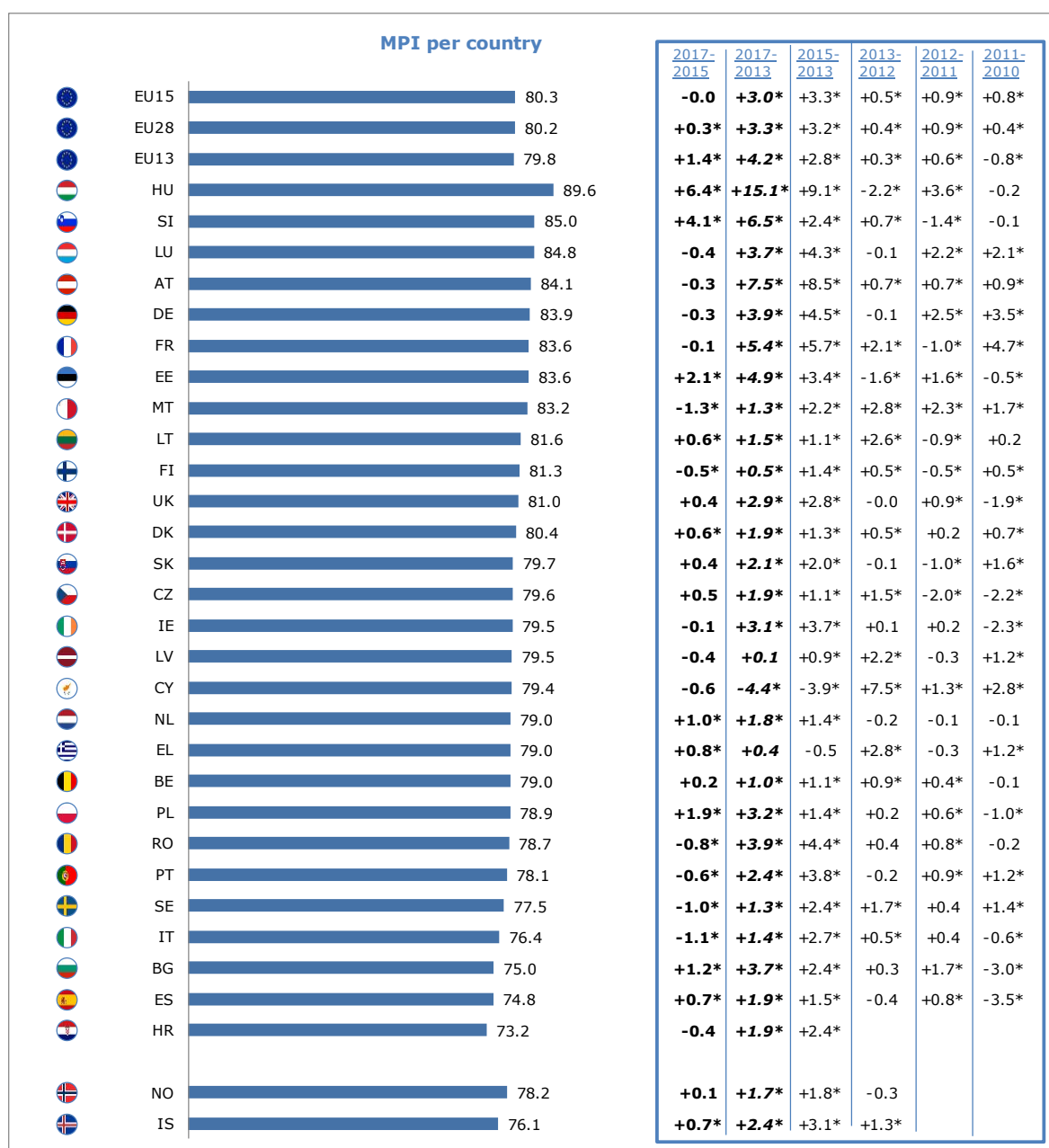
The strongest performing market is "Personal Care services" (84.9), followed by "Holiday accommodation" (84.1) and "Packaged Holidays and Tours", of which the second market was positioned first in the previous wave.

The bottom three services markets are the same as those in 2013 and 2015, but in a different order, with "Real estate services" (73.1) in last position (as in 2015), followed by "Investment products, private personal pensions and securities" (75.0) and "Mortgages" (75.8), despite increases in the MPI scores for the latter two markets.

### 8.1.3. Market clusters

The MPI scores for all market clusters did not change substantially compared to 2015, with four of the six comparable clusters not changing more than 0.2 points. "Telecoms" are the only cluster decreasing (-0.1), while the largest improvements are reported for "Utilities" and "Banking services" (+0.8 and 0.7 respectively). Compared to 2013, all clusters improved, with changes from +2.4 ("Recreational services") to +5.2 points ("Banking services"). The "(Semi-)durable goods" and "Fast moving retail" market clusters are the best performing goods market cluster, whilst the "Automotive goods" market cluster is the worst performing one. Across the services market clusters, the "Recreational services" cluster remains the best performing market cluster and "Banking services" remains the poorest performing market cluster. This latter market cluster is, however, closing the gap with the other market clusters with a more pronounced increase in market performance compared to both 2013 (+5.2) and 2015 (+0.7) compared to the other market clusters. Compared to the previous wave, five out of six market clusters remain in the same quartile, with the exception of the "Insurance services" market cluster, which dropped one quartile since 2015 when it was in the high performing quartile.

## 8.1.4. Member States



125,126

Overall, market performance is assessed the highest in Hungary (89.6), Slovenia (85.0), Luxembourg (84.8), Austria (84.1), Germany (83.9) and France (83.6). Of these countries, the market performance increase since both 2015 and 2013 is especially high in Hungary (+6.4 and +15.1 respectively) and Slovenia (+4.1 and +6.5 respectively), while for Austria (+7.5) and France (+5.4) it is only high compared to 2013. The market performance showed a stable performance for almost half of the Member States, while 10 increased and 6 decreased their scores since 2015.

<sup>125</sup> Please note that the reported figures are rounded to one decimal figure, which can lead to apparently inconsistent results.

<sup>126</sup> Please note that the difference between 2017-2015 and 2015-2013 for all markets, all goods markets and all services markets does not necessarily add up to the difference between 2017-2013 for the same aggregates. For more information, please refer to Section 2.3.6.



Compared to 2013, all Member States increased the market performance except for Cyprus (-4.4). The lowest performing Member States are Croatia (73.2) and Spain (74.8).

### 8.1.5. EU13 and EU15

An increase is recorded only in the EU13 (+1.4) countries, although the EU15 still leads the EU13 by 0.5 points. The assessment in both EU regions is much higher in 2017 when compared to 2013.

### 8.1.6. Socio-demographic groups

To be updated in the next revision.

## 8.2. Components

The components of the market performance index of 2017, 2015 and 2013, as well as other components, were considered separately.

### 8.2.1. Comparability

With an overall score of 7.5, this component scores highly. The score for comparability showed a stable performance since 2015, but increased by 0.3 points since 2013. Comparability is evaluated better for goods markets than for services markets, with respective average scores of 7.8 and 7.3.

Across goods markets, the market of "Small household appliances" has the highest score (8.3) for the comparability component. Three in four consumers (75%) score the comparability component of the market "Small household appliances" between 8 and 10. The market for "Second hand cars" is the poorest performer, with a score of 7.3. The proportion of consumers scoring the market between 0 and 4 is highest in the market of "Non-prescription medicines", "Fuel for vehicles" and "Second hand cars" (all 9%). The comparability scores of all goods markets showed a stable performance since 2015, with only small changes for the "Non-prescription medicines" (+0.2), "New cars" and "Meat and meat products" (both -0.1) markets. Compared to 2013, scores are also mostly stable with the largest changes being for the "Non-prescription medicines", "Small household appliances" and "Fuel for vehicles" markets (all +0.4).

Across the services markets, the market of "Holiday accommodation" scores highest for comparability (score of 8.1). The poorest performer for comparability is the "Investment products, private personal pensions and securities" market (score of 6.5). In this market as well as in the market for "Water Supply", the proportion of consumers scoring the market comparability between 0 and 4 is largest (both 18%). Thirteen services markets increased their scores for the comparability component compared to 2015, while four decreased their scores and six showed a stable performance. Compared to 2013, all services markets increased their scores.

### 8.2.2. Trust

The average trust score is 7.3 and increased compared to 2013 (+0.5), but showed a stable performance since 2015. Again, as with the component of comparability, trust in suppliers of goods markets (7.5) is higher than trust in services markets (7.1).

Across the goods markets, the best-evaluated market for trust is the "Spectacles and lenses" market (8.1). 72% of the consumers score trust between 8 and 10 for this market. The lowest level of trust in suppliers can be noted in the market for "Second hand cars" (6.2). Only 36% of the consumers score trust between 8 and 10 in this market, while 21% score it between 0 and 4.

Overall, there is a positive difference in all goods markets for trust between 2013 and 2017, while it showed a stable performance compared to 2015.

Across the services markets, the most trustworthy market is "Personal Care services" (7.9). In contrast, "Real estate services" is the least trusted services market (6.3). For this market, along with the "Electricity services" market, 18% of consumers score trust between 0 and 4. Overall, there is a positive difference in all services markets for trust between 2013 and 2017, while it showed a stable performance compared to 2015.

### 8.2.3. Problems, complaints and detriment

Overall, 9% of all respondents report encountering problems with a specific service or product. Higher proportions of persons having experienced problems are seen in the services markets (9%) compared to the goods markets (7%).

Across the goods markets, the lowest percentage of people reporting problems can be observed for the following markets: "Alcoholic drinks", "Non-prescription medicines" and "Personal care products". In contrast, the highest percentage of people reporting problems can be seen in the "Second hand cars" market. In five of the seven goods markets, there was a decrease in the proportion of persons who experienced problems in comparison to 2015. Since 2013, from the fifteen goods markets, ten have decreased, while one increased and four showed no significant differences.

Across services markets, the lowest proportion of people reporting problems can be seen in the "Offline gambling and lottery services" market. In contrast, the highest proportion of people reporting problems can be found in the "Internet provision" market. There is wide variation in the changes in proportions between both 2013 and 2015 compared to 2017, but the trend is slightly more positive (decreased proportions of problems).

Complaints (together with problems) form a component of the trendMPI that is composed to compare the MPI of 2017 with that of 2015 and 2013. Over one in five consumers who reported encountering a problem did not complain to the retailer or provider, the manufacturer, an official third-party complaint body, friends or family (23%). This proportion is lower in the previous wave of the Market Monitoring Survey (+2.1pp<sup>127</sup>) but is higher in the 2013 wave, indicating that people are less likely to complain in 2017 compared to 2015, but more likely to complain compared to 2013. Furthermore, consumers' propensity to complain decreased for both goods and services markets in comparison to 2015, while it increased for both compared to 2013.

In terms of goods markets, consumers are most likely to complain about the "Furniture and furnishings" market (82%) and least likely to complain about the "Non-prescription medicines" market (52%). Three goods markets saw a decrease in complaints compared to 2015, while compared to 2013 most markets remained stable.

In services markets, consumers are most likely to complain about the market for "Internet provision" (87%). Consumers are least likely to complain about the "Tram, local bus, metro, and underground services" market (64%). For ten services markets, a decrease in complaints compared to 2015 is observed, while three report an increase and twelve remained stable. Compared to 2013, ten markets have increased while fifteen remained stable.

Detriment forms (together with problems) a component of the MPI since 2015. In 2017, the average detriment score was 5.4, with goods markets (5.0) scoring somewhat lower (and thus better performing) than services markets (5.6).

Across the goods markets, the best performing market is "Dairy products" (4.4). A high proportion of 48% of consumers evaluated detriment between 0 and 4 and thus suffered low detriment as a result of problems experienced in this market. This is in contrast to the "Fuel for vehicles" (5.8)

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<sup>127</sup> Percentage points

market where only 29% of consumers experience low detriment, but 31% experience high detriment when there are problems.

Across the services markets, the best performing market is "Holiday Accommodation" with a low detriment score of 4.8. On the contrary, the market of "Home insurance" has the highest average score of 6.4 for detriment. Only one in five consumers (22%) evaluate detriment to be low (between 0 and 4) in this services market.

#### 8.2.4. Expectations

The average score for the expectations component is 7.8, which is stable compared to 2015, but corresponds to an increase of 0.4 points compared to the score in 2013. Expectations are higher for goods (8.1) than for services markets (7.7).

Across the goods markets, the best performer for expectations is the "Spectacles and lenses" market (8.5) where 4 in 5 of the consumers have high expectations: scores between 8 and 10 account for 80% of respondents. The poorest performer for expectations is the "Second hand cars" market (7.4). Expectations scores for goods markets have remained relatively stable in comparison with 2015. Compared to 2013, all but one goods markets increased.

Across the services markets, the top performing market for the expectations component is "Personal care services" (8.3). The poorest performers are the "Real estate services" and "Offline gambling and lottery services" markets (both 6.8). Only 46% and 51% of consumers have high expectations scores regarding these markets (scores between 8 and 10), while 12% and 16% have low expectations (scores between 0 and 4). Similar to goods markets, the expectations scores for all the services markets remained fairly stable in comparison with 2015. Compared to 2013, all but one services markets increased expectations scores.

#### 8.2.5. Choice

In 2017, the component of choice was part of the Market Performance Index for the second time since it was introduced in 2015. On average, consumers were satisfied with the choice in the 40 markets under study: on a scale from 0 to 10, the average score was 7.8. Satisfaction with the choice component was higher in goods markets (8.2) than in services markets (7.5).

Across the goods markets, the top performing market was "Alcoholic drinks" and "Dairy products" (both 8.5), while the poorest performing market was "Second hand cars" (7.5). The proportion of "Second hand cars" consumers giving a high score for choice was only 58%, while for the second lowest scoring market of "New cars", 65% gave a high score for choice.

Across the services markets, the top performing market was "Holiday accommodation" (8.4), while the poorest performing market was "Water supply" (6.3). Together with the "Train services" market, this latter market had a high proportion of consumers evaluating choice as less satisfactory (for both, 22% scored choice in these markets between 0 and 4).

#### 8.2.6. Switching and perceived ease of switching

A total of 9% of consumers in switching markets reported switching supplier in 2015, which is a decrease compared to 2015 (-1.1), but an increase compared to 2013 (+0.5). Across the switching markets, consumers are most likely to switch suppliers in the market for "Vehicle insurance". In this market, 14% of the consumers switched in 2017. Consumers are least likely to switch suppliers in the "Bank accounts" and "Mortgages" markets (only 7% of consumers switched in 2017 for both these markets).

Ease of switching was investigated and the overall perception of the ease of switching (7.7) has remained rather stable over the years since 2011, although an increase from both 2015 and 2013 was noted (+0.1 and +0.2 respectively). Some markets are considered easier to switch within than others are. Switching is perceived as easiest in the "Vehicle insurance" market (8.6) and most difficult for "Fixed telephone services" (6.9).

### 8.3. General findings on results of MPI and other indicators

Similarly to 2015, weak links are observed between the trendMPI and the three indicators selected for this comparison. However, the change in market performance seems to be positively linked to the overall change in economic performance of a country and to consumer confidence. A negative link is observed between price levels and market performance. While no causal link can be inferred from these findings, the analysis shows that upward changes in the market performance are weakly related to a better overall economic performance, higher consumer confidence and lower price levels.

No links can be found between the components of the MPI and better economic performance. However, higher consumer confidence and lower price levels are linked to more positive assessments of comparability, trust, problems, choice and expectations. In addition, lower price levels are linked to a lower likelihood to switch provider, higher ease of switching and lower detriment. These links are, however, very weak. Lastly, higher levels of consumer confidence are linked to lower proportions of problems.

## 9. ANNEX PART I - EU28 RESULTS

### A1.1 Fieldwork and analytical methodology

#### A1.1.1 Overview

The methodological specifications of the survey are summarised in the table below.

SUMMARY OF TECHNICAL SPECIFICATIONS	
<b>Project</b>	Market Monitoring Survey 2017
<b>Coverage</b>	28 EU Member States + Iceland and Norway
<b>Topic/Markets</b>	Monitor how the most important goods/services markets are functioning from a consumer perspective within the EU and for particular socio-economic groups. 40 markets were addressed in the MMS 2017.
<b>Target Respondent</b>	General public aged 18 or over with experience of the market in question within a certain period
<b>Sample Size</b>	500 per goods/services market in each country except 250 in LU, CY, MT and IS. As each respondent can answer to a maximum of 7 markets, the <u>minimum</u> number of interviews per country was 3000/1500 interviews. (Due to difficulties finding eligible respondents for the Mortgages market in Croatia, the sample size goal for this market was lowered to 150)
<b>Sampling</b>	A representative sample of national population 18+ in terms of key socio-demographic variables and telephone ownership.
<b>Interview method</b>	CATI (Computer Assisted Telephone Interviewing)
<b>Programming</b>	Central script was used in all countries
<b>Quota</b>	Quotas were set for the markets (N=500 or 250/150).
<b>Follow-up</b>	The data of each interview were directly stored in the central database of GfK Belgium and were checked throughout the fieldwork by the central coordination team. Each national agency was able to follow their progress (number of interviews, number of evaluations per market, relevant socio-demographics) through a real time monitoring tool accessible via the Internet.
<b>Screening</b>	Respondents were selected based on their age and experience in the markets. As in previous years, low penetration markets appeared first in the screening list. One respondent could be interviewed on a maximum of 7 markets.
<b>Questionnaire length</b>	10 core questions + "switching" question (for selected markets) + additional questions (for selected markets) <sup>128</sup> + socio-demographic questions
<b>Timing pilot period</b>	<b>Start: 27/03/2017</b> <b>End: 31/03/2017</b>
<b>Timing fieldwork</b>	<b>Start: 13/04/2015</b> <b>End: 12/07/2015</b>

<sup>128</sup> In the 2015 wave of the MMS, market-specific additional questions were asked for a selection of markets. The results of those questions have not been analysed and are not included in the report.

### A1.1.2 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. For some countries, suitable telephone number register(s) were available for both fixed and mobile lines, whilst for other countries only register(s) for either fixed or mobile lines could be used or even no register existed at all. In case no register was available, RDD<sup>129</sup>-numbers were generated. The following variables for stratification were used: age, region and level of urbanisation, as far as the information was available in the sample frame(s).

For the MMS 2017, the same dual sampling frame approach as in 2015 was retained:

- **Mobile sample:** potential respondents within a given country that can be reached via a mobile line (regardless of whether they can also be reached via a fixed line). As such, this sample includes respondents from both the mobile only and mixed population.

$$\% \text{ Mobile sample} = \frac{\text{Proportion of mobile lines}}{\text{Total population of phone numbers}} = \frac{M + MF}{(M + MF) + (F + MF)}$$

- **Fixed sample:** potential respondents within a given country that can be reached via a fixed line (regardless of whether they can also be reached via mobile line). As such, this sample includes respondents from both the fixed line only and mixed population.

$$\% \text{ Fixed line sample} = \frac{\text{Proportion of fixed lines}}{\text{Total population of phone numbers}} = \frac{F + MF}{(M + MF) + (F + MF)}$$

*F = fixed only; M = mobile only; and MF = mobile and fixed*

For example, Germany was set to have following proportions in the study: 83% mixed, 9% fixed only, 8% mobile only. Therefore the local teams composed a gross sample of 50% fixed numbers, defined as:  $((83\%+9\%)/(83\%+9\%)+(83\%+8\%))$  and 50% mobile numbers  $((83\%+8\%)/(83\%+9\%)+(83\%+8\%))$ .

In order to further guarantee the representativeness of the sample, the time of calling was predominantly weekday evenings, with interviewing before only authorised upon specific request with a motivated rationale. In case of interviews conducted during the weekend or appointments set up upon respondent request, calls could take place all day long. In addition, the birthday rule question was included for landlines to ensure a random selection procedure and minimise potential bias related to the person who would answer the call.

### A1.1.3 Interview Method

Computer Assisted Telephone Interviewing (CATI) was chosen as the method of surveying because the overall telephone penetration in the EU28 countries, Iceland and Norway is high and therefore guarantees representativeness of the results.

CATI interviews were conducted by national interviewers making use of a central programme. Controlled by GfK Belgium at the centre, the CATI system ensured the collection of highly accurate consumer data.

<sup>129</sup> Random Digit Dialling. With RDD, 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.

#### A1.1.4 Quotas

No quota was set for socio-demographic variables, but the overall sample intake was monitored daily, to follow up on the overall composition of the sample on gender, age, region and the possession of a mobile and/or a fixed phone in accordance with the sampling approach adopted.

#### A1.1.5 Data control and cleaning

All data processing and analyses were centralised at GfK Belgium in order to ensure the quality of the data and analyses. The need for data editing was minimised by the preliminary measures implemented during the fieldwork, such as automatic controls on the responses and warnings on the screen for the interviewers to prevent incorrect answers being stored. In addition, a variable per market was automatically calculated in the script to indicate if all questions for the market were completed. Even if the respondent did not finish the entire interview, the responses could then easily be recuperated for those markets that were completed.

The main stage of the data cleaning process consists of thorough quality controls on the data, including consistency and missing answers checks. In order to maximise the response in more difficult markets, interviews with missing values on the socio-demographic questions asked at the end of the survey were also included.

Following the data cleaning stage, the raw data were processed for the analysis and reporting stages. The Market Performance Indicator and all breaks were computed in order to produce the various data files required for the analyses.

#### A1.1.6 Weighting

##### Overall weighting approach

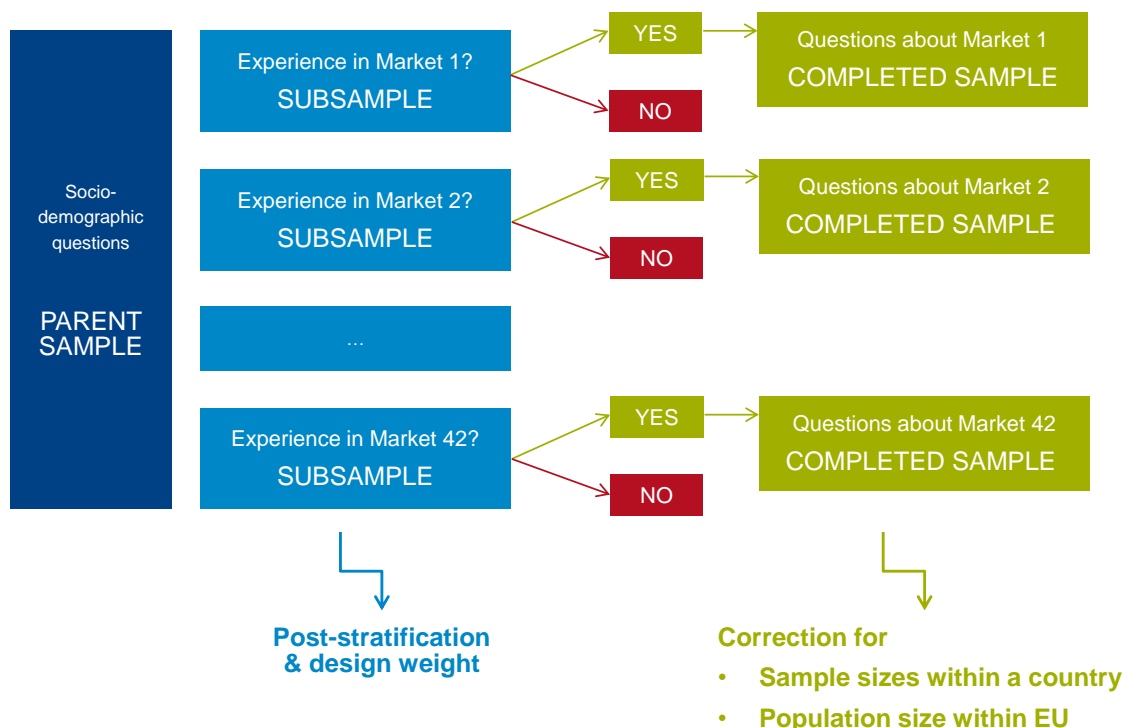
The weighting process consists of the following three steps:

- Post-stratification weight, taking into account: age, gender, phone type and design weight
- Factor to correct for different sample sizes per market within a country
- Factor representing the population distribution across countries

##### Terminology

The term **parent sample** refers to the total sample of respondents surveyed in a given country, regardless of the market. The term **subsampling** is used to refer to the sample per market that consists of all respondents per country who were asked whether they had recent experience in the market ('Yes' or 'No'). This subsample was weighted to be representative of the country population. The **completed sample** is the sample of respondents who answered 'Yes' to the question on recent experience in the given market in a given country. This sample corresponds to the main data file analysed in the reporting phase. The weighting used in the analysis is the weighting of the subsample. An overview of the three different samples is shown in the figure below.





### Post-stratification & design weighting

Weighting is most effective when reliable and accurate universe information is available. Unfortunately, these data are not available for this study as consumer profiles for each of the 40 markets are not known.

The subsample was weighted in each country and market using a post-stratification weight. As in 2015, gender, age, mobile and/or a fixed phone ownership and a design weight was applied. The target distributions<sup>130</sup> per country can be found in the table below.

Country	Gender		Age			Type of phone(s) in possession		
	Male	Female	18-34	35-54	55+	Fixed only	Mobile only	Mixed
Austria	48%	52%	27%	36%	37%	9%	61%	30%
Belgium	49%	51%	27%	35%	38%	6%	29%	65%
Bulgaria	48%	52%	25%	34%	41%	8%	59%	32%
Cyprus	48%	52%	34%	34%	32%	4%	36%	60%
Czech Republic	49%	51%	26%	36%	38%	1%	88%	11%
Germany	49%	51%	24%	35%	41%	8%	10%	82%
Denmark	49%	51%	26%	35%	39%	2%	63%	35%
Estonia	46%	54%	28%	33%	39%	3%	60%	37%
Greece	48%	52%	24%	36%	40%	9%	17%	74%
Spain	49%	51%	24%	39%	37%	7%	27%	66%
Finland	49%	51%	26%	32%	42%	1%	87%	12%

<sup>130</sup> Sources: Eurostat 2016 for gender and age. Eurobarometer 2015 (Household Communication study) data regarding phone possession were available for all EU countries. The figures for Norway originate from the Norwegian Communications Authority, whilst both Statistics Iceland and the Post and Telecom Administration (PTA) were found to be the relevant sources for the figures for Iceland.



France	48%	52%	26%	34%	40%	9%	15%	76%
Hungary	47%	53%	26%	35%	39%	5%	55%	40%
Croatia	48%	52%	26%	34%	40%	8%	25%	67%
Ireland	49%	51%	29%	39%	32%	3%	37%	60%
Italy	48%	52%	22%	37%	41%	6%	44%	49%
Lithuania	45%	55%	27%	34%	39%	2%	69%	29%
Luxembourg	50%	50%	29%	39%	32%	3%	15%	82%
Latvia	45%	55%	27%	33%	40%	1%	70%	29%
Malta	50%	50%	29%	32%	39%	6%	4%	90%
Netherlands	49%	51%	26%	35%	39%	3%	14%	83%
Poland	48%	52%	30%	33%	37%	4%	72%	24%
Portugal	47%	53%	23%	36%	40%	5%	30%	65%
Romania	48%	52%	27%	36%	38%	4%	59%	37%
Sweden	50%	50%	28%	33%	39%	1%	38%	61%
Slovenia	49%	51%	25%	36%	39%	4%	27%	69%
Slovakia	48%	52%	30%	36%	34%	4%	76%	20%
United Kingdom	49%	51%	29%	34%	37%	7%	20%	73%
Norway	50%	50%	29%	35%	36%	1%	59%	40%
Iceland	50%	50%	32%	34%	33%	0%	11%	89%

In case a very low weighting efficiency<sup>131</sup> was observed, constraints on the possession of a mobile and/or a fixed phone could be adjusted, but only without affecting the corresponding MPI score.

The use of a design weight has become common in telephone surveys when calling on both mobile and fixed lines (dual frame) as there is an overlap between frames with respondents who could be sampled from both. This means that the probability to be selected equals the probability of being called on one's fixed line plus the probability of being called on one's mobile line minus the probability of being called both on one's fixed and mobile line.

$$\pi_i = \pi_i(FN) + \pi_i(MF) - \pi_i(FN \cap MF),$$

The latter term, however, is generally very small and can be excluded from the analysis:

$$\pi_i = \pi_i(FN) + \pi_i(MF) - \cancel{\pi_i(FN \cap MF)},$$

Another aspect to take into account is that a mobile line is typically used by an individual, while a fixed line is typically a household device, and is thus shared by several (eligible) persons; however, only one person in the household will answer the phone, which means that his/her selection probability will be lower. A full calculation of the selection probability should therefore rely on data on the number of phone lines per respondent as well as the number of people per line.

<sup>131</sup> The weighting efficiency indicates the effective sample size after the weighting. The formula to calculate the weighting efficiency, in which  $w_i$  represents the weighting coefficients is as follows:

$$\text{weighting efficiency} = \frac{\sum w_i}{\sum w_i^2} = \frac{\text{effective sample size}}{\text{sample size}}$$

This is taken into account in the following formula:

$$\pi_i \approx \frac{n_F}{N_F} * \frac{F_i}{Z_i} + \frac{n_M}{N_M} * \frac{M_i}{Z_i}$$

$n_F$  = sample size fixed numbers;  $N_F$  = population size fixed numbers ;  $n_M$ =sample size mobile numbers;  $N_M$ =population size mobile numbers

$F_i$  = number of fixed lines the respondent can be reached on,  $Z_i$  = number of persons that can be reach via these fixed lines

$M_i$  = number of mobile lines the respondent can be reached on,  $Z_m$  = number of persons that can be reach via these mobile lines

However, this theory has come under pressure over the past years due to several flaws:

- Having several people using the same fixed line in a household lowers their probability to be selected, but chances are also higher that at least one person is at home, which increases the selection probability.
- If someone uses several mobile lines, their selection probability increases, although it is unlikely that this person will have both mobile phones with them and switched on at all times.

Based on these comments and the need to include several additional questions for the full approach, a different approach was selected. The expected number of people available per line was set to 1 for both fixed and mobile lines, resulting in the following formula:

$$\pi_i \approx \frac{n_F}{N_F} * F_i + \frac{n_M}{N_M} * M_i$$

In this formula, the terms  $F_i$  and  $M_i$  are equal to 1 if the respondent owns respectively a fixed/mobile line, regardless of the number of fixed/mobile lines they can be reached on.

### Combination of completed (or analysed) samples per market within a country

This is the sample of all respondents who answered 'Yes' to the question on recent experience in a given market in a specific country. An extra factor was applied on these country samples to ensure each market has the same weight in the combined results for all markets, goods markets and services markets per country. This factor is necessary, because the obtained sample sizes were not equal for all markets within a given country (500 or 250). The post-stratification weighting per country was used as a basis for this factor.

### Combination of completed (or analysed) samples per market for the EU

This is the sample of respondents who answered 'Yes' to the question on recent experience in the given market for all EU 28 countries together. An extra weighting was applied on this EU sample, namely a population weighting.

The post-stratification weighting – multiplied by the factor per country described in the section above– was used as a basis for the population weighting. The population distribution across the countries in the EU was included in this weight, based on population data from Eurostat which can be found in the table below.

Country name	Population 18+ (n)	Population 18+ (%)
Austria	7 178 253	1.7%
Belgium	9 010 981	2.2%

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Bulgaria	5 963 555	1.4%
Cyprus	679 284	0.2%
Czech Republic	8 657 263	2.1%
Germany	68 833 508	16.4%
Denmark	4 538 733	1.1%
Estonia	1 068 825	0.3%
Greece	8 900 414	2.1%
Spain	38 082 332	9.1%
Finland	4 413 489	1.1%
France	51 910 613	12.4%
Hungary	8 113 046	1.9%
Ireland	3 509 852	0.8%
Italy	50 638 753	12.1%
Lithuania	2 370 008	0.6%
Luxembourg	461 646	0.1%
Latvia	1 616 500	0.4%
Malta	358 875	0.1%
Netherlands	13 560 438	3.2%
Poland	31 114 999	7.4%
Portugal	8 534 847	2.0%
Romania	16 036 543	3.8%
Sweden	7 824 044	1.9%
Slovenia	1 701 748	0.4%
Slovakia	4 425 726	1.1%
United Kingdom	51 561 844	12.3%
Norway	4 082 763	1.0%
Iceland	252 937	0.1%
Croatia	3 443 736	0.8%

### Factor to correct aggregated sample size

As in 2013 and 2015, a factor was applied to aggregated sample sizes in order to reflect the actual number of respondents and not the number of market answers. Each respondent was assigned a factor as follows: number of markets answered by the respondent / average number of markets answered for this country. This approach ensures the number of markets answered is taken into account in the analysis. For example, if two respondents respectively answered questions on 7 and 3 markets and their country's average number of markets is 5, the ratio for respondent 1 is then  $7/5 = 1.4$  and  $3/5 = 0.6$  for respondent 2. Thus, the sum of the 2 respondents is  $1.4+0.6=2$ . This factor will be applied to the following aggregates: all country and geographical aggregates, as well as the "all markets", "goods markets" and "services markets" aggregates.

## Weight trimming

Weight trimming is used to dampen any large variance in the weights: to maximise weighting efficiency while minimising potential non-response bias. After consulting Eurostat, the following approach was chosen. Any computed non-response weights outside the following limits are recoded to the boundary of these limits:

$$\frac{1}{3} \leq \frac{E(w^{HD}) / (w_i^{HD})}{E(w^{HN}) / (w_i^{HN})} \leq 3$$

$w_i^{HD}$  = household design weight

$w_i^{HN}$  = the weight determined after adjustment (non-response or calibration)

$E(w^{HD})$  and  $E(w^{HN})$  = their respective mean values

This approach does not rely on an absolute threshold, but offers a relative threshold based on the data.

### A1.1.7 Numerical example of the calculation of the MPI

The importance weights used in the MPI were calculated by taking the average importance score 0-10 per component and then re-scaling them to sum up to 1 (per market). The table below shows two numerical examples illustrating how the scores given by the respondent were weighted by the importance rating in order to calculate the MPI.

Example 1				
Component	Component score	Importance score	Importance weight	Component score weighted by importance
Comparability	8	8	0.27 (= 8/30)	2.13 (= 8*0.27)
Trust	7	7	0.23 (= 7/30)	1.63 (= 7*0.23)
Problems & detriment	10	8	0.27 (= 8/30)	2.67 (= 10*0.27)
Expectations	8	2	0.07 (= 2/30)	0.53 (= 8*0.07)
Choice	9	5	0.17 (= 5/30)	1.50 (= 9*0.17)
<b>TOTAL</b>		<b>30</b>	<b>1</b>	<b>8.47</b>
<b>MPI</b>				<b>84.7</b>
Example 2				
Component	Component score	Importance score	Importance weight	Component score weighted by importance
Comparability	8	10	0.20 (= 10/50)	1.60 (= 8*0.20)
Trust	7	10	0.20 (= 10/50)	1.40 (= 7*0.20)
Problems & detriment	10	10	0.20 (= 10/50)	2.00 (= 10*0.20)
Expectations	8	10	0.20 (= 10/50)	1.60 (= 8*0.20)
Choice	9	10	0.20 (= 10/50)	1.80 (= 9*0.20)
<b>TOTAL</b>		<b>50</b>	<b>1</b>	<b>8.40</b>
<b>MPI</b>				<b>84.0</b>

## A1.2 Market penetration per country

### A1.2.1 Austria

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Water supply	98%	8%	32%	84.6	-0.2	6.5
Electricity services	97%	3%	20%	84.1	0.1	7.6
Personal care products	96%		16%	84.7		4.4
Meat and meat products	96%	2%	18%	84.4	1.9	10.3
Postal Services	95%	10%	26%	84.7	0.0	13.5
Non-prescription medicines	95%	9%	31%	84.6	-0.5	7.0
Fuel for vehicles	94%	9%	24%	84.6	0.2	11.0
Alcoholic drinks	94%		23%	85.0		1.7
Dairy products	94%		10%	85.0		2.0
Clothing and footwear	93%		9%	84.8		11.2
Internet provision	92%	9%	38%	85.4	1.8	14.2
Bank accounts	91%	3%	18%	84.2	-0.5	14.3
Personal care services	91%		20%	84.5		-0.7
Vehicle insurance	91%	7%	29%	85.4	0.6	6.2
Mobile telephone services	90%	1%	17%	84.5	-0.2	16.7
Electronic products	88%	14%	46%	86.0	-1.6	5.2
Tram, local bus, metro, and underground services	81%	7%	25%	84.9	-1.4	3.4
Furniture and furnishings	80%		35%	85.9		5.1
ICT products	79%	18%	29%	85.5	-2.0	8.7
Small household appliances	79%		29%	87.3		2.6
Gas services	75%	12%	45%	85.6	0.9	12.3
Spectacles and lenses	74%		28%	87.4		1.1
Train services	74%	2%	24%	85.3	0.1	6.1
House and garden maintenance	72%		13%	86.0		5.5
Vehicle maintenance and repair services	71%	1%	15%	84.6	-1.5	7.2
Airline services	67%	-6%	32%	85.1	-0.8	5.7
Offline gambling and lottery services	66%		66%	80.9		6.8
Packaged Holidays and Tours	65%	-18%	33%	83.4	-1.4	5.0
TV-subscriptions	60%	14%	26%	87.5	1.0	15.5
Loans, credit and credit cards	60%	-12%	20%	84.0	-1.6	5.4
Holiday accommodation	59%	-7%	15%	84.8	-2.6	2.5
Private Life Insurance	47%	-1%	6%	79.7	-2.2	9.8
Fixed telephone services	44%	-6%	0%	83.5	2.9	10.0
Home insurance	42%	-2%	-12%	81.9	-1.2	5.1
Vehicle rental services	40%	2%	28%	81.9	0.8	5.6
Investment products, private personal pensions and securities	38%	-16%	-5%	79.9	-1.2	13.5
New cars	36%	3%	14%	81.5	0.5	-1.6
Second hand cars	35%	-4%	14%	82.2	-1.1	11.9
Mortgages	32%	-5%	18%	79.9	1.8	10.4
Real Estate Services	32%	-1%	19%	78.6	-1.9	12.7

## A1.2.2 Belgium

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	85%		5%	86.4		1.9
Clothing and footwear	85%		3%	81.0		1.3
Meat and meat products	84%	5%	8%	80.6	1.2	1.4
Mobile telephone services	77%	-2%	6%	74.2	0.7	1.6
Electricity services	73%	0%	2%	77.4	1.7	0.7
Personal care products	70%		3%	82.2		0.5
Water supply	67%	2%	1%	74.9	0.9	-0.2
Fuel for vehicles	64%	0%	2%	84.7	0.1	1.8
Fixed telephone services	63%	-1%	16%	75.8	-0.6	1.3
Personal care services	62%		7%	82.0		-1.2
Vehicle insurance	60%	-5%	10%	78.7	-0.8	-0.2
Bank accounts	60%	-6%	-7%	77.7	0.8	1.5
Internet provision	59%	0%	9%	74.0	0.0	0.7
House and garden maintenance	58%		2%	81.8		0.6
Alcoholic drinks	58%		-10%	83.4		-0.6
Non-prescription medicines	55%	-6%	-3%	81.2	0.6	0.3
TV-subscriptions	55%	4%	-11%	74.3	0.2	1.4
Home insurance	51%	-3%	4%	79.5	-0.6	1.0
Postal Services	48%	-2%	-6%	77.2	0.3	2.7
ICT products	41%	0%	1%	80.0	-1.2	-0.2
Vehicle maintenance and repair services	41%	-3%	-4%	78.6	-1.5	1.8
Small household appliances	39%		-2%	83.6		0.3
Tram, local bus, metro, and underground services	37%	1%	0%	73.9	1.6	2.0
Holiday accommodation	36%	-2%	5%	84.1	1.3	1.1
Gas services	36%	3%	-4%	77.2	-0.6	0.7
Electronic products	36%	-3%	-1%	81.0	-0.8	-1.0
Investment products, private personal pensions and securities	36%	-1%	-1%	73.6	0.4	2.0
Furniture and furnishings	33%		-1%	81.5		1.3
Train services	31%	-2%	-5%	74.0	3.2	5.5
Private Life Insurance	30%	1%	2%	76.6	-0.4	0.6
Airline services	28%	-5%	-2%	80.9	-0.4	0.9
Loans, credit and credit cards	28%	-9%	-3%	78.8	0.8	4.4
New cars	28%	0%	6%	82.2	-1.1	0.7
Spectacles and lenses	28%		-9%	85.4		1.2
Mortgages	26%	-1%	-1%	77.9	0.1	3.5
Packaged Holidays and Tours	18%	-7%	-6%	81.1	-0.1	1.3
Offline gambling and lottery services	18%		18%	77.2		-0.8
Second hand cars	18%	-1%	-2%	74.9	1.0	0.7
Vehicle rental services	16%	5%	6%	76.7	0.0	-1.8
Real Estate Services	16%	2%	3%	72.2	-0.5	0.3

## A1.2.3 Bulgaria

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	87%		-1%	76.5		6.8
Meat and meat products	84%	-7%	1%	70.8	2.7	4.4
TV-subscriptions	82%	3%	10%	77.8	-1.0	4.0
Mobile telephone services	81%	-5%	6%	72.6	5.0	8.7
Electricity services	80%	-7%	-5%	57.3	5.5	10.0
Water supply	78%	-8%	-6%	63.1	4.6	6.4
Clothing and footwear	75%		0%	75.5		6.2
Non-prescription medicines	68%	-8%	-5%	82.1	1.7	3.6
Personal care products	67%		-4%	81.6		4.2
Internet provision	54%	-9%	2%	78.6	1.4	4.5
Alcoholic drinks	54%		-6%	80.2		4.2
Furniture and furnishings	50%		18%	77.4		-0.6
Personal care services	49%		-5%	85.7		2.5
Small household appliances	47%		9%	79.8		2.5
Bank accounts	47%	-5%	5%	78.4	2.9	5.0
Fuel for vehicles	46%	-3%	-4%	73.2	3.3	5.2
House and garden maintenance	44%		-8%	79.0		5.6
Tram, local bus, metro, and underground services	42%	-13%	-7%	71.6	-2.7	3.0
Vehicle insurance	41%	-4%	1%	81.2	0.3	3.7
Electronic products	40%	2%	13%	80.4	-0.2	1.1
Postal Services	40%	-5%	-3%	84.6	1.0	5.6
Holiday accommodation	39%	-1%	3%	79.8	0.9	1.0
ICT products	39%	-8%	1%	79.7	1.7	4.6
Offline gambling and lottery services	38%		38%	66.7		-4.1
Vehicle maintenance and repair services	37%	-2%	-1%	67.0	-1.7	0.1
Fixed telephone services	35%	-4%	-14%	76.2	0.7	1.2
Spectacles and lenses	34%		-5%	80.6		2.1
Second hand cars	30%	2%	8%	61.1	-2.8	-3.6
Loans, credit and credit cards	25%	-8%	0%	74.3	1.7	5.2
Packaged Holidays and Tours	22%	1%	2%	79.6	0.1	4.3
Train services	19%	-5%	-10%	62.5	-0.1	0.9
Airline services	17%	2%	5%	84.3	1.5	4.4
Private Life Insurance	16%	0%	2%	74.7	0.9	2.9
Gas services	16%	-3%	-5%	74.2	0.9	4.1
Home insurance	15%	-3%	0%	77.4	0.6	4.5
Real Estate Services	15%	0%	2%	64.7	-2.0	2.0
Mortgages	12%	1%	2%	65.3	3.2	6.3
Investment products, private personal pensions and securities	11%	0%	-4%	67.5	0.8	4.7
Vehicle rental services	9%	1%	2%	78.7	2.4	5.7
New cars	9%	1%	3%	78.5	3.5	3.2

## A1.2.4 Cyprus

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	89%		-7%	85.0		-0.7
Clothing and footwear	81%		-16%	83.1		-5.8
Meat and meat products	80%	2%	-16%	82.5	-2.4	-4.7
Mobile telephone services	74%	6%	-14%	82.7	1.1	-2.2
Vehicle maintenance and repair services	72%	7%	-7%	78.1	-3.5	-7.5
Vehicle insurance	70%	-11%	-4%	79.3	-2.7	-5.9
Personal care products	66%		-10%	83.4		-4.1
Fuel for vehicles	66%	-11%	-21%	80.8	3.3	-5.9
Electricity services	61%	-3%	-20%	69.6	-3.6	1.4
Water supply	59%	-2%	-20%	72.7	-4.1	-1.7
Alcoholic drinks	59%		-21%	86.1		-1.4
Personal care services	58%		-16%	86.7		-4.1
Internet provision	57%	4%	-6%	79.2	-1.9	-7.2
Airline services	53%	5%	-12%	82.6	-0.1	-3.9
Non-prescription medicines	49%	-2%	-29%	82.1	0.3	-5.1
Offline gambling and lottery services	48%		48%	74.7		-5.4
Fixed telephone services	47%	2%	-27%	81.8	-0.9	-2.5
Spectacles and lenses	46%		-19%	84.4		-3.2
ICT products	43%	9%	-18%	81.5	-3.0	-5.5
Small household appliances	41%		-20%	83.0		-6.4
Bank accounts	40%	5%	-21%	70.9	-0.9	-10.4
TV-subscriptions	38%	10%	-12%	78.1	-0.9	-7.6
Holiday accommodation	37%	-1%	-18%	84.4	-0.2	-3.2
Electronic products	36%	10%	-3%	82.9	-0.4	-7.0
Private Life Insurance	35%	5%	2%	73.5	-0.8	-2.4
Home insurance	33%	-1%	1%	76.3	-2.6	-2.5
Postal Services	32%	3%	-15%	80.4	2.3	-3.8
Loans, credit and credit cards	30%	-15%	-9%	68.7	-1.0	-11.1
Furniture and furnishings	29%		-19%	83.9		-6.5
House and garden maintenance	29%		-8%	82.1		-1.8
Second hand cars	23%	6%	-3%	75.7	-0.8	-8.1
Packaged Holidays and Tours	23%	5%	-31%	82.4	0.0	-1.2
Mortgages	23%	6%	-12%	59.5	-3.0	-15.0
Tram, local bus, metro, and underground services	21%	5%	21%	74.1	-2.9	-9.2
New cars	15%	1%	-14%	81.8	-1.0	-4.4
Real Estate Services	13%	1%	-12%	80.1	2.1	1.4
Investment products, private personal pensions and securities	10%	4%	-5%	81.6	5.4	4.8
Vehicle rental services	10%	2%	-5%	83.3	4.6	1.2



## A1.2.5 Czech Republic

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Water supply	62%	-7%	14%	74.2	-1.5	1.4
Vehicle rental services	12%	0%	1%	80.4	1.6	-0.4
Vehicle maintenance and repair services	40%	0%	6%	77.2	-0.5	-1.4
Vehicle insurance	45%	-3%	14%	81.7	1.1	1.7
TV-subscriptions	32%	3%	0%	74.8	0.1	-0.2
Tram, local bus, metro, and underground services	60%	-3%	14%	83.7	1.8	4.5
Train services	50%	-1%	8%	81.3	-0.4	2.4
Spectacles and lenses	31%		-5%	86.8		0.8
Small household appliances	48%		13%	86.0		0.6
Second hand cars	20%	-4%	1%	65.9	-1.2	-3.0
Real Estate Services	15%	0%	3%	69.8	0.4	1.1
Private Life Insurance	41%	-8%	7%	75.5	0.6	0.2
Postal Services	68%	-6%	14%	76.6	0.8	1.3
Personal care services	56%		14%	85.6		-1.4
Personal care products	75%		14%	85.6		3.0
Packaged Holidays and Tours	27%	-2%	5%	84.0	1.3	3.3
Offline gambling and lottery services	27%		27%	76.3		0.1
Non-prescription medicines	76%	2%	20%	84.4	3.1	3.2
New cars	12%	1%	1%	79.4	-1.3	-0.2
Mortgages	14%	0%	3%	76.9	2.3	5.1
Mobile telephone services	81%	-4%	29%	73.2	-2.4	0.4
Meat and meat products	90%	3%	22%	78.8	1.7	4.1
Loans, credit and credit cards	27%	-18%	7%	76.8	0.4	3.0
Investment products, private personal pensions and securities	36%	-8%	4%	74.1	0.1	1.9
Internet provision	54%	-6%	20%	76.1	-0.5	0.9
ICT products	45%	-5%	9%	83.9	0.2	0.3
House and garden maintenance	44%		-6%	84.1		2.8
Home insurance	42%	-8%	13%	79.3	0.3	1.3
Holiday accommodation	35%	-2%	4%	84.5	0.3	1.8
Gas services	40%	-2%	11%	77.8	1.1	4.8
Furniture and furnishings	49%		12%	83.4		1.9
Fuel for vehicles	54%	0%	8%	81.8	2.9	6.0
Fixed telephone services	12%	-3%	-6%	74.0	2.0	2.5
Electronic products	44%	-2%	13%	82.5	-1.8	-1.9
Electricity services	70%	-6%	16%	77.1	1.5	3.5
Dairy products	92%		18%	83.4		4.4
Clothing and footwear	86%		10%	78.4		5.0
Bank accounts	51%	-7%	7%	79.4	1.3	3.8
Alcoholic drinks	70%		13%	86.5		6.4
Airline services	16%	0%	2%	83.1	-0.3	0.1

## A1.2.6 Germany

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Electricity services	99%	7%	9%	83.6	0.4	2.8
Water supply	98%	8%	7%	83.9	-0.2	3.1
Personal care products	98%		9%	84.0		0.6
Dairy products	97%		3%	84.6		0.4
Clothing and footwear	97%		1%	84.3		-1.1
Non-prescription medicines	97%	12%	15%	84.0	-0.5	3.2
Meat and meat products	96%	5%	5%	85.2	1.3	2.8
Alcoholic drinks	96%		10%	84.8		1.9
Mobile telephone services	95%	8%	12%	84.9	0.8	7.2
Fuel for vehicles	95%	11%	12%	84.4	-0.8	5.9
Postal Services	93%	11%	9%	84.0	0.4	7.4
Internet provision	92%	14%	17%	84.6	0.3	6.7
Vehicle insurance	90%	13%	26%	84.4	-0.2	4.0
Personal care services	89%		4%	84.7		2.1
Bank accounts	86%	5%	7%	84.1	-0.7	4.2
Furniture and furnishings	86%		22%	86.4		6.0
Tram, local bus, metro, and underground services	86%	17%	22%	84.4	-0.2	6.5
Electronic products	86%	15%	23%	85.9	-1.6	5.2
Small household appliances	84%		14%	87.1		5.1
Fixed telephone services	81%	1%	6%	84.0	0.5	7.2
Gas services	80%	17%	14%	85.0	0.4	8.7
ICT products	75%	14%	10%	85.6	-0.5	5.1
Train services	75%	6%	17%	84.3	-0.1	8.1
Spectacles and lenses	75%		12%	86.7		4.6
Vehicle maintenance and repair services	73%	7%	13%	83.3	-1.5	4.0
Packaged Holidays and Tours	66%	-13%	-3%	84.1	0.1	3.5
House and garden maintenance	66%		4%	85.5		4.7
Offline gambling and lottery services	64%		64%	82.8		3.2
TV-subscriptions	63%	16%	-4%	86.2	1.5	4.4
Holiday accommodation	63%	3%	17%	84.4	-2.3	4.0
Airline services	62%	-10%	0%	83.6	-1.7	2.9
Loans, credit and credit cards	58%	-10%	11%	83.1	-1.9	3.5
Private Life Insurance	54%	5%	10%	80.6	-1.4	2.8
Home insurance	45%	0%	1%	81.9	-0.3	4.9
Vehicle rental services	44%	6%	9%	81.9	-0.1	1.0
Investment products, private personal pensions and securities	41%	-13%	-19%	80.1	1.0	2.1
New cars	39%	2%	10%	80.9	-2.1	-0.9
Second hand cars	36%	1%	0%	81.8	-0.4	3.6
Mortgages	34%	-2%	2%	81.1	0.8	1.9
Real Estate Services	34%	1%	10%	79.7	-1.2	2.5

## A1.2.7 Denmark

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Airline services	37%	5%	-3%	83.4	1.1	1.1
Alcoholic drinks	75%		-1%	86.9		1.9
Bank accounts	53%	5%	-6%	76.6	-0.5	2.0
Clothing and footwear	89%		2%	80.9		2.0
Dairy products	97%		4%	88.9		3.8
Electricity services	82%	6%	2%	78.6	1.1	1.3
Electronic products	47%	8%	1%	81.6	1.2	0.9
Fixed telephone services	34%	-1%	-16%	76.7	2.6	2.4
Fuel for vehicles	71%	9%	4%	88.1	0.3	1.5
Furniture and furnishings	49%		2%	83.8		1.0
Gas services	20%	3%	-4%	79.5	1.1	2.9
Holiday accommodation	51%	9%	-2%	84.9	-0.4	1.0
Home insurance	66%	5%	1%	81.5	3.7	4.3
House and garden maintenance	48%		-8%	83.4		0.2
ICT products	49%	6%	-8%	82.3	0.6	3.0
Internet provision	70%	14%	19%	75.3	0.1	3.3
Investment products, private personal pensions and securities	41%	1%	-5%	75.0	1.0	3.3
Loans, credit and credit cards	27%	-4%	-7%	78.0	0.1	2.8
Meat and meat products	94%	3%	5%	80.1	0.8	6.6
Mobile telephone services	84%	1%	35%	75.4	0.8	4.4
Mortgages	37%	2%	-1%	77.6	0.4	1.0
New cars	22%	2%	1%	84.1	0.5	1.9
Non-prescription medicines	80%	9%	2%	83.0	0.1	1.6
Offline gambling and lottery services	36%		36%	80.2		0.6
Packaged Holidays and Tours	29%	4%	-10%	84.7	1.7	3.0
Personal care products	83%		6%	82.5		1.7
Personal care services	69%		4%	85.9		2.7
Postal Services	63%	9%	-5%	69.4	-4.7	-5.8
Private Life Insurance	42%	6%	-1%	78.7	1.5	3.4
Real Estate Services	13%	0%	0%	78.0	2.0	2.5
Second hand cars	21%	-4%	-6%	76.9	2.9	3.1
Small household appliances	45%		-2%	84.3		0.2
Spectacles and lenses	34%		-1%	84.9		1.6
Train services	48%	5%	-7%	76.0	-0.8	-2.1
Tram, local bus, metro, and underground services	58%	11%	0%	75.7	-1.2	-0.1
TV-subscriptions	65%	18%	-6%	73.0	0.0	3.3
Vehicle insurance	64%	9%	7%	83.5	2.7	6.9
Vehicle maintenance and repair services	49%	6%	-5%	79.4	1.0	1.8
Vehicle rental services	17%	7%	3%	77.7	-0.9	-1.1
Water supply	71%	6%	-5%	80.0	0.5	1.9

## A1.2.8 Estonia

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Meat and meat products	93%	3%	2%	81.8	-0.3	2.3
Dairy products	91%		-1%	87.8		2.1
Clothing and footwear	82%		-5%	76.1		4.0
Non-prescription medicines	80%	-1%	1%	88.1	2.7	4.9
Mobile telephone services	79%	-4%	-1%	83.4	1.1	3.9
Personal care products	79%		-1%	85.8		2.8
Personal care services	76%		8%	88.4		1.1
Electricity services	73%	-6%	-13%	83.7	2.7	17.5
Alcoholic drinks	67%		-6%	87.9		3.2
TV-subscriptions	64%	7%	-9%	83.1	2.7	7.5
Internet provision	64%	5%	9%	83.9	4.9	6.2
Postal Services	61%	12%	3%	86.2	0.9	5.8
Water supply	61%	1%	-9%	80.6	1.7	6.1
Bank accounts	56%	1%	-9%	88.4	3.7	6.3
Fuel for vehicles	55%	3%	-4%	85.5	0.7	5.5
Furniture and furnishings	51%		14%	81.4		2.8
House and garden maintenance	50%		-9%	85.3		6.6
Tram, local bus, metro, and underground services	47%	5%	-5%	85.9	2.6	8.6
Vehicle insurance	46%	4%	2%	87.0	-0.4	4.0
ICT products	42%	-1%	-6%	84.2	1.0	4.0
Vehicle maintenance and repair services	42%	4%	0%	79.6	5.1	5.2
Small household appliances	41%		3%	85.2		1.4
Electronic products	38%	3%	2%	85.5	2.3	4.0
Offline gambling and lottery services	37%		37%	82.0		5.3
Holiday accommodation	36%	11%	6%	85.8	0.8	3.7
Spectacles and lenses	36%		-1%	87.6		4.5
Home insurance	35%	2%	2%	86.0	4.5	6.6
Train services	34%	9%	6%	87.3	2.6	8.4
Loans, credit and credit cards	33%	-4%	4%	86.8	3.9	6.8
Fixed telephone services	31%	0%	-9%	86.8	2.7	5.9
Private Life Insurance	26%	4%	2%	82.1	1.7	4.9
Second hand cars	26%	-2%	2%	71.1	1.7	2.4
Airline services	23%	3%	-2%	83.1	1.7	6.4
Investment products, private personal pensions and securities	21%	-4%	-3%	73.7	0.9	3.2
Packaged Holidays and Tours	20%	2%	-3%	83.1	2.1	4.5
Gas services	18%	-2%	-4%	85.1	2.2	7.5
Mortgages	16%	1%	-3%	79.3	3.2	5.4
Real Estate Services	15%	0%	-2%	75.4	2.0	4.3
New cars	10%	1%	-1%	82.7	0.4	0.3
Vehicle rental services	10%	2%	-2%	79.4	0.5	1.9

## A1.2.9 Greece

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Meat and meat products	94%	6%	6%	80.4	4.1	0.2
Electricity services	93%	4%	8%	68.8	-0.8	4.1
Dairy products	93%		5%	83.2		1.6
Water supply	92%	8%	7%	72.2	-1.3	2.0
Mobile telephone services	84%	8%	11%	75.9	2.9	-2.7
Non-prescription medicines	79%	10%	20%	81.4	0.3	-0.5
Clothing and footwear	79%		6%	77.6		-3.2
Fixed telephone services	78%	-11%	6%	76.6	-3.9	-4.4
Personal care products	72%		12%	82.2		-1.4
Alcoholic drinks	67%		13%	81.8		-0.7
Personal care services	60%		9%	85.1		0.2
Electronic products	59%	24%	33%	83.3	0.6	1.3
Offline gambling and lottery services	59%		59%	78.3		5.0
Internet provision	59%	2%	11%	75.2	-2.1	-3.3
Fuel for vehicles	58%	0%	-5%	74.0	1.2	0.1
Vehicle insurance	57%	-5%	-4%	79.4	-1.8	0.0
Furniture and furnishings	56%		33%	82.0		0.8
Vehicle maintenance and repair services	51%	-2%	-1%	76.3	-5.0	-3.0
Small household appliances	49%		14%	80.9		-1.9
Tram, local bus, metro, and underground services	48%	0%	5%	76.6	-2.0	1.8
Spectacles and lenses	47%		6%	83.1		-0.7
Postal Services	46%	9%	8%	81.6	1.6	1.5
TV-subscriptions	41%	18%	22%	79.5	2.0	-0.3
Airline services	41%	7%	13%	82.2	0.1	2.1
ICT products	39%	-2%	3%	81.8	0.5	0.3
Holiday accommodation	37%	2%	6%	80.9	-0.2	0.7
Packaged Holidays and Tours	36%	17%	21%	81.5	1.4	1.0
Bank accounts	36%	5%	7%	74.2	-1.3	-1.7
Private Life Insurance	34%	16%	18%	79.5	3.9	4.1
House and garden maintenance	32%		-2%	80.8		-0.4
Mortgages	32%	10%	16%	75.0	9.7	2.1
Loans, credit and credit cards	31%	4%	2%	70.6	-2.3	0.0
Second hand cars	30%	14%	18%	80.5	3.6	1.5
Train services	23%	4%	0%	78.2	1.9	4.0
Vehicle rental services	22%	6%	11%	82.1	2.5	0.5
Gas services	20%	1%	4%	81.4	3.9	4.7
Home insurance	18%	0%	-1%	78.5	2.5	0.7
New cars	15%	0%	3%	79.2	-1.4	-2.5
Investment products, private personal pensions and securities	14%	1%	3%	80.6	3.1	4.0
Real Estate Services	14%	-1%	3%	76.8	1.3	-0.2

## A1.2.10 Spain

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	92%		39%	84.0		0.7
Clothing and footwear	86%		33%	79.9		0.5
Meat and meat products	84%	-2%	33%	79.8	-2.0	1.3
Personal care products	81%		32%	82.8		2.6
Water supply	74%	0%	25%	68.1	4.5	1.6
Mobile telephone services	74%	-3%	27%	62.7	1.4	3.0
Electricity services	73%	1%	23%	58.2	3.1	-1.3
Offline gambling and lottery services	64%		64%	78.3		0.9
Personal care services	58%		12%	83.8		0.8
Fuel for vehicles	57%	-3%	12%	76.8	5.2	6.5
Alcoholic drinks	57%		11%	83.3		3.7
Non-prescription medicines	56%	-8%	11%	80.8	1.4	3.5
Internet provision	56%	7%	17%	65.9	0.3	2.0
Fixed telephone services	54%	-3%	15%	65.1	-0.4	-2.5
Vehicle insurance	52%	-5%	8%	77.3	0.2	-0.5
Furniture and furnishings	48%		12%	80.7		0.3
Tram, local bus, metro, and underground services	48%	-1%	11%	76.2	1.1	2.5
Home insurance	43%	-8%	3%	74.3	1.5	3.0
ICT products	42%	-6%	3%	78.5	3.1	4.6
Bank accounts	40%	-3%	0%	64.6	0.5	6.7
Electronic products	39%	2%	9%	80.9	1.2	0.7
Vehicle maintenance and repair services	39%	-5%	-4%	74.6	1.0	0.9
Small household appliances	36%		2%	82.6		1.2
Postal Services	36%	1%	3%	75.6	-0.7	-1.2
Gas services	35%	-7%	-3%	68.0	-0.7	-1.3
Holiday accommodation	35%	0%	3%	83.4	0.5	1.0
Spectacles and lenses	33%		-5%	85.6		2.7
House and garden maintenance	31%		-13%	80.3		1.1
Train services	29%	1%	-2%	74.6	0.3	2.2
Airline services	26%	-1%	1%	75.8	-1.1	5.4
Private Life Insurance	25%	-3%	1%	72.9	2.3	3.4
Loans, credit and credit cards	25%	-9%	0%	68.8	1.6	8.7
TV-subscriptions	24%	5%	0%	70.7	2.5	3.7
Mortgages	24%	-4%	-2%	59.0	-0.6	2.3
Packaged Holidays and Tours	20%	-2%	-3%	80.4	0.7	3.3
Investment products, private personal pensions and securities	17%	-2%	-3%	66.1	0.3	6.0
Vehicle rental services	15%	2%	5%	76.4	-0.6	-1.7
New cars	15%	3%	-1%	77.7	-1.7	-0.3
Real Estate Services	14%	3%	3%	65.8	-2.2	1.2
Second hand cars	12%	3%	2%	72.5	-0.5	-1.2

## A1.2.11 Finland

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Airline services	28%	-6%	-7%	82.8	-0.4	1.6
Alcoholic drinks	61%		-15%	85.9		-1.2
Bank accounts	60%	-7%	-16%	81.2	-2.1	0.2
Clothing and footwear	83%		-11%	77.3		0.9
Dairy products	93%		-1%	89.0		2.0
Electricity services	79%	2%	-2%	81.2	-0.5	2.9
Electronic products	29%	-14%	-8%	81.0	-1.4	-1.8
Fixed telephone services	11%	-2%	-6%	77.2	2.1	0.8
Fuel for vehicles	63%	-13%	-10%	87.7	0.5	2.2
Furniture and furnishings	33%		-23%	81.6		-1.3
Holiday accommodation	25%	-6%	-12%	84.5	-1.1	0.0
Home insurance	62%	-17%	-6%	80.6	-0.9	0.1
House and garden maintenance	37%		-23%	82.5		-0.7
ICT products	40%	-12%	-10%	80.9	-0.3	2.6
Internet provision	58%	-6%	0%	75.7	1.5	3.1
Investment products, private personal pensions and securities	32%	3%	-1%	73.5	-2.8	-1.7
Loans, credit and credit cards	32%	-20%	-10%	83.1	0.2	-0.6
Meat and meat products	87%	-3%	-6%	82.0	0.7	2.6
Mobile telephone services	85%	-1%	0%	76.4	-0.7	3.3
Mortgages	32%	-2%	-3%	83.1	-0.2	1.3
New cars	13%	-1%	0%	83.7	-0.8	-0.9
Non-prescription medicines	72%	-9%	-9%	85.9	0.8	1.5
Offline gambling and lottery services	30%		30%	80.5		-2.5
Packaged Holidays and Tours	18%	-9%	-9%	83.1	0.2	0.3
Personal care products	80%		-5%	85.0		1.8
Personal care services	57%		-12%	85.9		-0.5
Postal Services	63%	-10%	-13%	75.6	-5.2	-6.0
Private Life Insurance	34%	-9%	-8%	77.8	-2.0	-0.9
Real Estate Services	17%	1%	0%	77.5	-1.4	0.0
Second hand cars	29%	0%	0%	77.0	-0.4	0.9
Small household appliances	31%		-10%	84.0		0.9
Spectacles and lenses	22%		-16%	81.3		0.2
Train services	32%	-11%	-11%	80.3	0.0	3.0
Tram, local bus, metro, and underground services	42%	-10%	-10%	83.2	-0.5	1.7
TV-subscriptions	20%	-6%	-10%	75.6	1.8	6.2
Vehicle insurance	50%	-6%	-8%	80.2	-2.2	-1.2
Vehicle maintenance and repair services	38%	-10%	-14%	80.1	-0.6	0.3
Vehicle rental services	14%	3%	4%	81.1	-1.8	-3.2
Water supply	51%	4%	-3%	85.3	1.7	2.4

## A1.2.12 France

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	95%		7%	83.8		1.9
Electricity services	95%	7%	13%	83.7	-0.9	5.6
Clothing and footwear	95%		7%	84.6		0.4
Meat and meat products	93%	5%	6%	84.5	0.8	4.3
Personal care products	93%		19%	84.0		4.0
Water supply	92%	9%	19%	84.1	-0.2	5.2
Internet provision	92%	14%	29%	83.9	-0.4	8.4
Non-prescription medicines	91%	13%	23%	84.1	-0.9	6.4
Fuel for vehicles	91%	13%	25%	84.1	-1.5	3.6
Postal Services	91%	13%	21%	84.1	-0.6	7.0
Alcoholic drinks	91%		17%	84.6		3.1
Mobile telephone services	89%	2%	17%	84.2	0.1	8.0
Personal care services	87%		23%	84.5		4.5
Bank accounts	86%	6%	14%	83.4	-1.8	7.1
Vehicle insurance	86%	7%	29%	84.4	0.1	8.0
Furniture and furnishings	84%		42%	85.9		6.6
Electronic products	83%	13%	37%	84.7	-1.7	4.7
Tram, local bus, metro, and underground services	82%	21%	32%	84.3	1.1	6.6
Small household appliances	79%		29%	85.7		6.2
Fixed telephone services	78%	5%	15%	83.1	1.0	7.1
Gas services	77%	18%	24%	83.6	-0.4	7.2
ICT products	76%	17%	30%	85.2	1.4	5.9
House and garden maintenance	72%		13%	84.0		6.5
Spectacles and lenses	71%		23%	85.5		5.3
Offline gambling and lottery services	70%		70%	82.7		2.0
Packaged Holidays and Tours	69%	6%	30%	84.0	0.6	4.4
Vehicle maintenance and repair services	68%	1%	19%	83.3	-1.0	7.6
Loans, credit and credit cards	66%	0%	26%	82.9	-3.0	6.4
Airline services	65%	3%	22%	84.4	-0.6	4.3
Train services	64%	6%	19%	83.3	-0.3	6.1
Holiday accommodation	63%	1%	24%	84.4	-1.3	4.9
TV-subscriptions	60%	10%	3%	85.5	1.7	6.2
Home insurance	60%	-2%	8%	82.7	-1.5	6.3
Private Life Insurance	58%	5%	19%	81.3	1.1	5.9
Vehicle rental services	43%	-1%	16%	82.0	2.9	3.6
Second hand cars	42%	1%	12%	82.2	-0.4	5.7
Investment products, private personal pensions and securities	39%	-17%	5%	81.3	0.4	5.2
Mortgages	37%	-3%	12%	81.9	2.2	6.4
New cars	36%	-2%	12%	80.4	0.6	2.5
Real Estate Services	35%	-5%	13%	79.8	0.8	4.6



## A1.2.13 Croatia

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Airline services	13%	1%	-1%	80.9	-0.1	2.5
Alcoholic drinks	56%		-11%	81.2		4.2
Bank accounts	18%	-1%	-32%	75.6	-0.2	5.2
Clothing and footwear	81%		2%	71.4		2.7
Dairy products	88%		-1%	74.8		2.7
Electricity services	74%	-1%	-6%	71.2	3.0	6.3
Electronic products	37%	3%	-3%	73.0	-2.0	-4.4
Fixed telephone services	56%	-22%	-14%	67.7	-1.0	-2.5
Fuel for vehicles	54%	1%	-13%	74.8	-0.8	4.8
Furniture and furnishings	53%		12%	73.5		-1.4
Gas services	44%	8%	-2%	72.4	0.8	5.6
Holiday accommodation	24%	4%	-1%	80.8	-0.1	1.3
Home insurance	18%	0%	-4%	74.7	-2.4	-0.1
House and garden maintenance	43%		-20%	75.5		3.4
ICT products	39%	3%	-7%	73.3	-1.3	0.3
Internet provision	46%	2%	-6%	70.7	-0.4	1.9
Investment products, private personal pensions and securities	15%	4%	-2%	68.1	-0.2	6.7
Loans, credit and credit cards	33%	0%	-5%	74.1	2.8	3.6
Meat and meat products	84%	6%	1%	63.6	-5.6	-4.0
Mobile telephone services	69%	1%	-7%	68.6	-1.2	2.4
Mortgages	3%	0%	-2%	66.5	3.4	6.7
New cars	7%	-1%	-3%	76.7	-0.6	1.2
Non-prescription medicines	63%	4%	-8%	75.7	0.6	1.5
Offline gambling and lottery services	28%		28%	69.9		-1.3
Packaged Holidays and Tours	17%	1%	3%	80.5	0.2	3.6
Personal care products	82%		3%	79.8		3.2
Personal care services	58%		-7%	84.0		2.6
Postal Services	54%	11%	-6%	73.9	-4.1	1.0
Private Life Insurance	20%	1%	-5%	71.4	-1.7	-2.0
Real Estate Services	9%	-1%	-1%	62.1	-1.8	0.9
Second hand cars	26%	8%	10%	64.8	-2.5	2.4
Small household appliances	48%		1%	75.8		0.4
Spectacles and lenses	37%		-5%	79.5		2.2
Train services	24%	3%	-9%	70.8	7.0	7.2
Tram, local bus, metro, and underground services	39%	5%	-6%	72.4	-1.1	3.7
TV-subscriptions	49%	13%	-11%	66.6	0.7	1.5
Vehicle insurance	47%	3%	-6%	81.2	0.6	1.7
Vehicle maintenance and repair services	42%	6%	-13%	66.9	-5.4	-3.5
Vehicle rental services	15%	9%	7%	78.1	1.7	4.4
Water supply	64%	2%	-10%	67.2	0.2	4.1

## A1.2.14 Hungary

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	97%		25%	93.0		16.4
Meat and meat products	89%	9%	22%	91.3	9.3	17.1
Water supply	86%	16%	27%	92.4	8.8	22.2
TV-subscriptions	85%	31%	32%	85.9	5.6	15.2
Electricity services	83%	7%	23%	93.8	10.0	23.2
Mobile telephone services	82%	10%	24%	89.9	5.5	13.4
Clothing and footwear	72%		-1%	90.7		18.3
Internet provision	66%	19%	31%	90.5	8.8	17.7
Personal care products	64%		7%	94.3		15.2
Offline gambling and lottery services	63%		63%	89.4		7.5
Home insurance	62%	12%	21%	87.6	8.2	11.7
Electronic products	61%	29%	38%	90.3	6.0	11.2
Personal care services	60%		23%	93.5		9.0
Gas services	59%	19%	25%	88.7	6.7	23.1
Non-prescription medicines	56%	-3%	9%	91.2	4.1	11.6
Bank accounts	54%	7%	5%	90.2	9.4	20.9
Alcoholic drinks	52%		5%	92.2		12.5
Postal Services	51%	1%	9%	91.6	3.8	11.3
Small household appliances	50%		23%	90.9		11.8
Spectacles and lenses	46%		15%	92.7		12.1
Furniture and furnishings	45%		23%	91.5		13.1
Holiday accommodation	43%	19%	20%	90.2	4.6	10.2
Fixed telephone services	41%	6%	10%	91.5	6.3	15.3
House and garden maintenance	37%		-2%	91.8		14.3
ICT products	37%	5%	12%	91.3	5.5	13.4
Fuel for vehicles	37%	-6%	-4%	91.2	6.6	15.1
Private Life Insurance	36%	9%	6%	86.9	9.8	16.5
Train services	36%	9%	4%	86.5	7.6	17.0
Vehicle insurance	35%	-1%	5%	88.8	1.1	10.2
Vehicle maintenance and repair services	32%	6%	4%	86.1	3.6	13.1
Tram, local bus, metro, and underground services	29%	-6%	1%	84.0	2.4	12.4
Second hand cars	22%	3%	10%	83.0	6.6	17.4
Airline services	21%	8%	12%	91.8	3.3	14.5
Investment products, private personal pensions and securities	19%	3%	6%	86.9	9.0	21.1
Loans, credit and credit cards	17%	-3%	-1%	84.7	9.0	21.7
Vehicle rental services	15%	3%	7%	89.7	4.1	11.8
Real Estate Services	15%	-3%	6%	83.1	5.2	14.6
Packaged Holidays and Tours	14%	-1%	5%	89.7	3.6	12.4
Mortgages	14%	-4%	-4%	83.8	14.4	29.6
New cars	14%	3%	6%	91.2	4.1	10.4

## A1.2.15 Ireland

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	93%		12%	88.8		2.6
Clothing and footwear	92%		17%	82.3		2.4
Meat and meat products	89%	10%	13%	83.5	-0.2	6.5
Mobile telephone services	82%	4%	11%	73.5	-1.0	-0.5
Electricity services	80%	5%	8%	81.4	0.5	7.0
Personal care products	77%		10%	86.3		3.3
Postal Services	73%	9%	5%	82.1	0.2	2.4
Alcoholic drinks	69%		9%	87.1		3.8
Personal care services	67%		8%	86.6		3.2
Non-prescription medicines	67%	8%	8%	85.1	1.3	4.5
Internet provision	67%	10%	12%	69.9	-2.0	-1.2
Bank accounts	67%	8%	8%	75.5	1.7	11.5
Fuel for vehicles	66%	7%	1%	84.5	1.7	7.9
Vehicle insurance	64%	4%	7%	72.9	-10.2	-7.0
Holiday accommodation	57%	2%	7%	85.9	1.6	2.6
Airline services	56%	-3%	-2%	81.6	-0.5	3.5
House and garden maintenance	52%		2%	84.3		2.5
Home insurance	49%	-1%	2%	81.0	-1.2	3.0
Fixed telephone services	48%	2%	-4%	75.1	-0.1	2.5
ICT products	48%	-4%	1%	82.0	-0.4	0.6
Tram, local bus, metro, and underground services	47%	5%	8%	74.7	-2.3	1.0
Water supply	40%	2%	8%	70.5	5.1	2.9
Vehicle maintenance and repair services	38%	-11%	-12%	76.9	0.4	2.2
Small household appliances	38%		-8%	86.0		1.4
Private Life Insurance	33%	3%	3%	74.9	-1.0	4.4
Furniture and furnishings	33%		-1%	83.6		4.6
Gas services	33%	0%	-1%	79.5	0.2	5.8
TV-subscriptions	32%	-17%	-22%	71.6	-4.4	-1.5
Loans, credit and credit cards	30%	-18%	-8%	77.5	1.7	8.2
Second hand cars	30%	-1%	2%	77.1	1.9	4.7
Electronic products	29%	-18%	-15%	85.3	1.4	2.1
Train services	28%	-8%	-11%	75.4	-3.0	2.0
Spectacles and lenses	28%		-11%	85.4		1.7
Investment products, private personal pensions and securities	27%	7%	5%	70.5	-0.5	6.9
Offline gambling and lottery services	23%		23%	79.0		-0.7
Mortgages	23%	3%	0%	68.5	-0.6	6.4
Packaged Holidays and Tours	21%	-4%	-7%	83.4	2.0	4.1
New cars	19%	2%	3%	84.2	2.3	3.5
Vehicle rental services	19%	6%	7%	78.3	2.7	2.8
Real Estate Services	16%	2%	4%	68.6	-1.5	-1.4

## A1.2.16 Iceland

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	96%		0%	80.4		0.7
Meat and meat products	90%	-2%	-3%	75.6	0.6	4.8
Fuel for vehicles	89%	-1%	3%	79.0	1.3	5.3
Clothing and footwear	85%		-2%	72.6		1.1
Mobile telephone services	82%	-5%	-1%	76.7	5.9	5.4
Personal care services	82%		9%	83.4		1.5
Bank accounts	78%	-9%	-1%	73.3	5.3	5.9
Postal Services	77%	4%	11%	73.7	2.1	-1.3
Electricity services	74%	-10%	-1%	75.1	2.7	3.0
Alcoholic drinks	73%		4%	77.2		-1.3
Personal care products	72%		-2%	76.9		-0.4
Vehicle insurance	72%	-2%	0%	73.6	-0.9	4.6
Airline services	71%	2%	2%	78.3	0.4	1.2
Internet provision	71%	-3%	2%	71.2	-1.0	5.5
Water supply	70%	-3%	5%	75.5	4.0	2.7
Home insurance	69%	-4%	3%	72.0	-2.9	-0.2
Non-prescription medicines	67%	-6%	-6%	76.4	-0.9	1.8
Fixed telephone services	62%	-6%	-3%	73.6	0.6	3.4
Vehicle maintenance and repair services	60%	-1%	-5%	74.5	-0.7	1.8
ICT products	59%	0%	2%	82.6	0.7	6.4
Loans, credit and credit cards	58%	-7%	6%	72.6	-1.5	1.9
TV-subscriptions	58%	12%	1%	72.4	1.4	1.9
House and garden maintenance	57%		1%	78.0		3.5
Electronic products	56%	9%	16%	81.7	0.5	1.8
Furniture and furnishings	56%		13%	79.2		2.2
Small household appliances	53%		11%	80.9		3.3
Offline gambling and lottery services	50%		50%	74.9		-3.8
Private Life Insurance	49%	0%	5%	72.9	-0.5	2.8
Mortgages	48%	-6%	10%	67.0	1.9	9.4
Investment products, private personal pensions and securities	45%	-6%	8%	71.2	0.5	4.1
Tram, local bus, metro, and underground services	44%	1%	8%	75.2	4.5	3.9
Second hand cars	42%	1%	6%	73.5	-2.7	1.8
Holiday accommodation	37%	-4%	-11%	81.0	-1.6	-0.4
Spectacles and lenses	35%		-7%	81.7		0.4
Packaged Holidays and Tours	26%	2%	8%	79.0	-0.3	1.3
Real Estate Services	22%	-2%	0%	69.0	-0.1	3.6
New cars	20%	5%	10%	79.3	-1.6	1.1
Vehicle rental services	18%	4%	4%	79.5	1.5	-0.9

## A1.2.17 Italy

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	89%		3%	81.3		0.5
Clothing and footwear	88%		2%	79.7		1.7
Meat and meat products	87%	3%	2%	78.0	-1.7	0.9
Mobile telephone services	82%	-1%	2%	68.7	-5.5	-5.4
Non-prescription medicines	79%	1%	7%	80.6	-1.2	0.2
Personal care products	78%		0%	82.1		0.9
Fuel for vehicles	75%	4%	5%	75.4	0.7	4.9
Personal care services	72%		6%	85.0		2.3
Electricity services	67%	-9%	-10%	67.7	-4.1	1.0
Vehicle insurance	65%	-3%	3%	78.9	0.7	5.3
Gas services	63%	0%	3%	73.1	0.5	2.4
Water supply	62%	0%	-9%	67.2	-0.9	-0.7
Alcoholic drinks	62%		-3%	82.4		2.2
Internet provision	57%	1%	10%	68.9	-4.2	-3.1
Bank accounts	57%	3%	-9%	71.3	-1.5	5.0
Vehicle maintenance and repair services	56%	5%	-1%	78.2	-0.1	1.4
Postal Services	55%	3%	-2%	72.0	-0.3	0.0
Tram, local bus, metro, and underground services	49%	4%	6%	69.0	2.4	3.1
ICT products	49%	1%	6%	82.0	-0.9	1.1
Spectacles and lenses	48%		-3%	85.6		2.3
Holiday accommodation	48%	9%	11%	83.7	-0.4	1.8
Small household appliances	47%		12%	84.0		2.9
Train services	47%	5%	6%	70.3	1.8	7.7
Furniture and furnishings	46%		7%	81.2		0.0
Fixed telephone services	44%	-3%	-1%	68.0	-3.5	-4.8
House and garden maintenance	42%		-2%	80.2		-0.3
Electronic products	38%	0%	5%	82.3	-0.5	-0.4
Airline services	35%	0%	3%	81.0	-0.1	4.6
Loans, credit and credit cards	35%	-6%	2%	76.7	-1.5	-0.2
TV-subscriptions	32%	5%	-8%	73.6	-0.5	4.3
Home insurance	29%	-2%	1%	78.7	-0.1	3.2
Investment products, private personal pensions and securities	27%	5%	7%	72.1	-1.9	3.7
Private Life Insurance	24%	2%	7%	74.6	-0.8	2.8
Mortgages	21%	1%	-2%	72.7	0.8	4.8
New cars	21%	3%	2%	78.6	-1.9	-0.4
Second hand cars	17%	2%	4%	71.3	-1.3	-0.5
Offline gambling and lottery services	16%		16%	72.1		0.6
Packaged Holidays and Tours	16%	0%	0%	80.4	-1.4	1.2
Vehicle rental services	16%	4%	6%	78.4	-0.5	0.3
Real Estate Services	13%	1%	1%	67.7	-3.6	0.5

## A1.2.18 Lithuania

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Meat and meat products	92%	5%	6%	78.1	3.1	2.4
Dairy products	89%		2%	84.3		1.3
Mobile telephone services	89%	3%	13%	84.9	2.9	-1.5
Electricity services	86%	2%	3%	77.5	2.1	1.7
Clothing and footwear	85%		2%	75.4		1.1
Personal care products	82%		5%	84.0		1.7
Non-prescription medicines	75%	4%	5%	81.5	-0.1	0.2
Water supply	69%	5%	-3%	76.5	3.4	2.8
Alcoholic drinks	64%		-14%	83.4		-0.8
Personal care services	62%		0%	87.6		-1.7
Internet provision	59%	8%	5%	83.7	3.1	3.8
Fuel for vehicles	58%	4%	2%	86.8	2.9	6.3
Bank accounts	57%	1%	-5%	84.1	2.0	2.6
Furniture and furnishings	50%		5%	80.9		0.7
Postal Services	50%	2%	-5%	84.6	1.2	-2.3
TV-subscriptions	49%	6%	-8%	79.4	-1.0	1.2
Vehicle insurance	48%	1%	-3%	85.4	-2.4	-1.6
Gas services	47%	2%	-6%	84.4	-1.7	1.6
Small household appliances	41%		-3%	82.8		1.5
House and garden maintenance	41%		-20%	83.1		2.2
Tram, local bus, metro, and underground services	39%	-6%	-10%	82.2	-0.6	0.3
Vehicle maintenance and repair services	37%	0%	-9%	75.6	0.7	5.3
Electronic products	36%	1%	-2%	82.8	1.6	-1.1
Second hand cars	35%	4%	-2%	69.4	-0.6	4.7
ICT products	33%	-8%	-10%	84.2	0.3	1.5
Spectacles and lenses	32%		-11%	84.4		0.3
Investment products, private personal pensions and securities	30%	0%	9%	73.3	-3.9	4.8
Private Life Insurance	30%	2%	3%	80.7	-1.9	1.8
Fixed telephone services	29%	2%	-9%	83.6	-0.3	-0.1
Home insurance	27%	-2%	0%	84.6	-0.1	0.8
Offline gambling and lottery services	25%		25%	72.3		-0.8
Holiday accommodation	24%	1%	-2%	84.0	0.6	-0.6
Airline services	23%	2%	2%	85.2	2.4	1.2
Loans, credit and credit cards	22%	-8%	-4%	81.3	-1.8	3.8
Packaged Holidays and Tours	18%	0%	1%	84.3	2.6	2.9
Train services	18%	1%	-2%	87.2	-2.4	-0.7
Vehicle rental services	12%	-1%	1%	83.5	2.1	2.0
Real Estate Services	12%	-2%	-1%	74.9	2.8	2.7
Mortgages	11%	1%	1%	79.2	1.4	4.1
New cars	6%	0%	-4%	82.3	0.7	2.1

## A1.2.19 Luxembourg

Market	Market penetration			2017	MPI Diff 2017- 2015	Diff 2017- 2013
	2017	Diff 2017 - 2015	Diff 2017- 2013			
Dairy products	99%		2%	85.2		-1.2
Clothing and footwear	99%		2%	84.2		-1.3
Mobile telephone services	98%	4%	4%	84.3	-1.6	4.7
Electricity services	97%	1%	1%	85.4	-0.5	5.7
Meat and meat products	97%	2%	1%	84.4	-2.8	1.2
Fuel for vehicles	95%	4%	1%	86.0	0.7	5.5
Non-prescription medicines	94%	2%	6%	85.2	-1.6	4.8
Personal care products	94%		-3%	85.2		3.4
Postal Services	94%	3%	7%	85.6	1.1	5.6
Personal care services	93%		3%	85.6		2.8
Alcoholic drinks	92%		-1%	85.0		2.6
Water supply	92%	0%	-2%	84.3	-3.0	4.4
Vehicle insurance	91%	11%	25%	85.3	-0.7	3.1
Internet provision	91%	3%	5%	84.9	-1.7	2.9
Bank accounts	88%	-3%	3%	85.5	0.2	7.1
Small household appliances	88%		12%	88.2		4.7
Furniture and furnishings	85%		18%	87.2		3.6
Electronic products	84%	8%	17%	87.7	1.2	4.4
Gas services	83%	7%	14%	86.8	1.2	7.8
Fixed telephone services	81%	8%	-3%	85.6	1.6	3.8
Tram, local bus, metro, and underground services	81%	2%	10%	84.4	-1.6	4.2
ICT products	78%	12%	7%	85.6	-0.5	3.9
Spectacles and lenses	76%		14%	87.7		5.9
House and garden maintenance	75%		14%	86.5		6.6
Train services	73%	8%	16%	85.4	-0.5	4.7
Airline services	72%	1%	8%	85.2	-1.0	3.3
TV-subscriptions	70%	15%	-2%	86.7	1.7	7.0
Vehicle maintenance and repair services	68%	-1%	4%	83.5	-1.2	3.3
Packaged Holidays and Tours	61%	-17%	-6%	85.2	0.3	3.2
Loans, credit and credit cards	58%	-15%	2%	83.8	-1.5	2.4
Offline gambling and lottery services	58%		58%	82.7		2.1
Holiday accommodation	57%	-2%	7%	84.6	-0.4	4.4
Private Life Insurance	55%	-1%	8%	82.1	-0.3	1.8
New cars	45%	6%	11%	83.2	-0.1	1.7
Home insurance	44%	1%	-5%	83.4	0.5	4.1
Vehicle rental services	41%	-1%	7%	83.3	1.9	2.8
Investment products, private personal pensions and securities	38%	-19%	-14%	81.1	-0.8	1.5
Mortgages	37%	-2%	5%	82.2	0.3	3.0
Real Estate Services	34%	-4%	7%	80.0	-1.8	2.5
Second hand cars	33%	-2%	-2%	83.1	-1.0	2.8

## A1.2.20 Latvia

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Meat and meat products	96%	7%	7%	74.6	-2.0	-2.5
Dairy products	95%		5%	82.9		0.6
Mobile telephone services	90%	0%	8%	77.6	-8.2	-6.9
Electricity services	88%	2%	1%	75.1	3.5	7.1
Clothing and footwear	88%		4%	72.6		4.4
Personal care products	87%		8%	82.5		-2.0
Non-prescription medicines	78%	2%	5%	81.2	-1.0	-3.5
TV-subscriptions	73%	-5%	2%	76.1	-0.5	0.7
Personal care services	71%		11%	85.6		-1.3
Water supply	71%	4%	-3%	68.8	0.2	7.9
Bank accounts	68%	5%	9%	86.4	0.6	1.8
Internet provision	67%	3%	13%	79.5	-2.3	-0.7
Alcoholic drinks	67%		1%	82.4		-1.0
Furniture and furnishings	64%		29%	79.0		-3.1
Tram, local bus, metro, and underground services	61%	-4%	-7%	81.8	5.1	4.0
Gas services	57%	-7%	-4%	78.7	-1.0	6.3
Postal Services	55%	1%	6%	82.4	2.3	2.7
Fuel for vehicles	55%	3%	15%	84.6	-1.3	0.1
House and garden maintenance	53%		-3%	81.9		0.8
Small household appliances	48%		10%	81.7		-2.6
Vehicle insurance	47%	2%	15%	85.4	-2.2	-3.2
ICT products	45%	2%	5%	81.9	-2.2	-2.2
Vehicle maintenance and repair services	42%	5%	10%	74.1	-1.3	-1.3
Electronic products	41%	7%	13%	82.5	-0.4	-2.1
Spectacles and lenses	40%		0%	82.7		-1.6
Holiday accommodation	32%	7%	14%	84.0	0.7	0.6
Home insurance	30%	2%	10%	83.1	0.5	-1.1
Train services	30%	0%	-5%	80.3	1.2	4.5
Second hand cars	30%	0%	11%	69.0	-3.6	-4.2
Loans, credit and credit cards	30%	-1%	4%	82.0	1.4	2.2
Private Life Insurance	29%	3%	9%	80.2	-1.5	-1.1
Airline services	28%	0%	9%	81.0	0.0	0.4
Fixed telephone services	27%	3%	-8%	77.0	-2.4	-3.6
Investment products, private personal pensions and securities	20%	-3%	6%	77.0	2.5	1.2
Offline gambling and lottery services	18%		18%	73.4		-4.7
Packaged Holidays and Tours	18%	1%	3%	82.1	-0.5	1.4
Mortgages	12%	-1%	-2%	77.4	0.9	3.8
Vehicle rental services	11%	-2%	-1%	78.7	0.5	-0.7
Real Estate Services	10%	-3%	-2%	69.1	-3.4	0.2
New cars	6%	-2%	-1%	82.3	3.3	-0.2



## A1.2.21 Malta

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Meat and meat products	83%	9%	-14%	86.1	-1.6	5.0
Dairy products	82%		-16%	88.2		7.0
Water supply	72%	13%	-23%	82.2	0.3	2.5
Clothing and footwear	68%		-23%	83.9		2.8
Electricity services	66%	-2%	22%	80.6	0.1	5.9
Mobile telephone services	64%	6%	-23%	82.5	1.3	1.1
Fuel for vehicles	60%	22%	-10%	88.2	3.3	6.2
Fixed telephone services	59%	10%	-32%	80.1	-2.6	-0.2
Non-prescription medicines	58%	16%	-32%	84.0	-3.5	1.1
Alcoholic drinks	55%		-18%	87.2		7.3
Personal care services	55%		-26%	87.4		5.0
Personal care products	54%		-25%	86.0		5.1
Electronic products	51%	24%	6%	80.1	-6.0	-3.9
Tram, local bus, metro, and underground services	48%	15%	-14%	71.5	0.8	2.1
Vehicle insurance	48%	14%	-25%	83.2	0.2	0.4
Internet provision	46%	7%	-29%	81.0	0.5	1.9
Airline services	46%	19%	6%	84.1	-3.3	-0.5
Postal Services	43%	15%	-29%	84.3	0.6	1.3
Vehicle maintenance and repair services	41%	15%	-33%	83.6	-1.3	-1.4
TV-subscriptions	39%	11%	-37%	72.0	-7.6	-8.2
Small household appliances	38%		-2%	85.5		1.6
ICT products	38%	9%	-14%	87.8	0.6	5.1
Spectacles and lenses	38%		-25%	84.5		0.6
Holiday accommodation	36%	16%	-6%	85.6	-2.6	1.1
Bank accounts	35%	14%	-12%	85.2	0.3	3.9
House and garden maintenance	34%		-39%	86.3		2.1
Furniture and furnishings	34%		-3%	81.4		-2.4
Loans, credit and credit cards	27%	1%	-16%	84.9	-1.3	2.7
Packaged Holidays and Tours	26%	7%	1%	84.1	-2.5	1.0
Offline gambling and lottery services	25%		25%	81.9		-3.1
Second hand cars	22%	4%	-2%	80.9	0.1	-2.9
Home insurance	22%	8%	-6%	85.9	0.6	2.5
New cars	21%	6%	5%	81.4	-4.1	1.3
Investment products, private personal pensions and securities	19%	7%	0%	79.6	-2.9	-2.6
Private Life Insurance	19%	3%	-10%	82.7	-2.1	-1.1
Mortgages	18%	3%	3%	84.0	1.0	2.0
Vehicle rental services	18%	5%	3%	81.2	-2.3	0.6
Real Estate Services	18%	4%	-3%	81.4	-1.5	-1.5

## A1.2.22 Netherlands

Market	Market penetration			2017	MPI	
	2017	Diff 2017 - 2015	Diff 2017- 2013		Diff 2017- 2015	Diff 2017- 2013
Dairy products	96%		10%	85.9		2.6
Clothing and footwear	93%		6%	81.0		2.4
Meat and meat products	90%	-3%	8%	77.7	0.6	1.1
Personal care products	82%		10%	83.5		0.1
Water supply	81%	-3%	9%	80.2	1.2	3.1
Mobile telephone services	80%	-2%	11%	75.2	1.1	2.6
Electricity services	78%	-6%	4%	79.0	2.0	2.5
Bank accounts	77%	-5%	5%	78.2	1.2	5.0
Internet provision	77%	0%	19%	74.2	0.1	1.3
Personal care services	76%		14%	83.0		-0.2
Alcoholic drinks	76%		9%	84.5		-0.3
Fuel for vehicles	70%	-3%	7%	84.1	0.9	0.6
Non-prescription medicines	67%	-1%	6%	81.0	0.7	0.0
Postal Services	67%	3%	7%	77.0	-0.4	2.5
Fixed telephone services	66%	-5%	5%	78.5	1.9	3.7
Gas services	66%	-7%	9%	79.7	2.8	3.8
Vehicle insurance	64%	-4%	13%	80.8	0.3	2.4
TV-subscriptions	62%	3%	-8%	74.9	-0.2	1.7
Home insurance	57%	-13%	7%	78.0	1.0	0.7
Furniture and furnishings	53%		11%	81.0		-0.6
Holiday accommodation	53%	-6%	7%	82.2	0.3	-1.2
Small household appliances	52%		8%	83.6		0.9
ICT products	50%	-6%	4%	80.1	-1.3	0.7
Electronic products	49%	-1%	14%	83.5	1.1	2.4
Vehicle maintenance and repair services	48%	-4%	1%	79.1	-0.6	0.8
Train services	46%	1%	2%	74.5	0.7	5.4
House and garden maintenance	46%		-5%	82.4		1.4
Tram, local bus, metro, and underground services	45%	-3%	4%	75.9	-0.1	3.4
Airline services	37%	-4%	4%	80.6	0.0	1.1
Spectacles and lenses	36%		-1%	82.4		0.9
Offline gambling and lottery services	34%		34%	71.1		0.6
Second hand cars	31%	1%	4%	76.9	-0.3	1.3
Loans, credit and credit cards	30%	-13%	5%	78.8	1.7	6.3
Private Life Insurance	27%	-3%	-2%	72.6	2.0	3.3
Mortgages	23%	3%	-6%	75.4	4.4	6.4
Packaged Holidays and Tours	22%	0%	-3%	81.0	0.5	2.6
Investment products, private personal pensions and securities	18%	-5%	-9%	69.0	4.3	4.0
Vehicle rental services	17%	6%	6%	78.3	-0.4	-0.7
Real Estate Services	17%	1%	4%	74.0	1.8	-0.2
New cars	16%	1%	1%	80.4	1.5	-0.3

## A1.2.23 Norway

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	96%		11%	83.3		1.6
Meat and meat products	93%	5%	10%	75.6	4.2	2.8
Clothing and footwear	90%		6%	77.1		2.4
Personal care products	83%		15%	78.3		1.8
Electricity services	75%	-1%	4%	75.2	-2.3	-0.8
Non-prescription medicines	74%	15%	10%	81.7	-1.2	1.5
Alcoholic drinks	72%		2%	85.6		1.3
Mobile telephone services	71%	1%	7%	74.5	2.2	1.5
Bank accounts	71%	-3%	-3%	81.4	-0.5	1.8
Fuel for vehicles	70%	16%	5%	80.1	0.8	2.3
Home insurance	63%	1%	0%	77.7	-0.5	-1.7
Personal care services	62%		4%	80.2		0.4
Postal Services	61%	21%	2%	74.9	0.1	2.4
Internet provision	60%	19%	4%	70.4	1.3	0.2
Vehicle insurance	57%	15%	-1%	79.2	0.7	2.4
Airline services	56%	-7%	-13%	78.8	-1.3	0.5
Furniture and furnishings	52%		6%	80.4		1.3
Tram, local bus, metro, and underground services	49%	14%	-5%	76.0	-0.8	4.0
TV-subscriptions	47%	12%	-15%	70.9	-1.8	2.3
House and garden maintenance	43%		-19%	81.7		1.8
Mortgages	43%	2%	-14%	78.3	-0.2	1.4
Train services	42%	16%	-10%	80.0	1.3	4.1
Vehicle maintenance and repair services	42%	11%	-10%	74.6	-3.5	2.0
ICT products	41%	12%	-13%	80.1	1.3	5.7
Electronic products	41%	15%	1%	78.8	0.4	0.0
Water supply	36%	8%	-1%	84.5	2.8	3.7
Offline gambling and lottery services	34%		34%	77.8		1.3
Small household appliances	32%		-6%	81.7		2.4
Private Life Insurance	31%	9%	-2%	74.2	2.2	2.3
Holiday accommodation	28%	8%	-5%	83.5	0.9	1.6
Spectacles and lenses	27%		-9%	83.1		1.4
Loans, credit and credit cards	25%	3%	-2%	75.9	-2.5	-0.2
Fixed telephone services	24%	-3%	-13%	74.1	-1.6	0.3
Investment products, private personal pensions and securities	22%	7%	-1%	72.7	0.4	3.3
Packaged Holidays and Tours	22%	-2%	-9%	81.1	0.7	1.3
Second hand cars	18%	2%	0%	74.6	1.1	2.2
Real Estate Services	18%	0%	-1%	73.4	-1.7	0.3
New cars	18%	-2%	-6%	81.3	-0.8	1.4
Vehicle rental services	14%	3%	2%	78.8	0.8	0.9

## A1.2.24 Poland

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Meat and meat products	87%	0%	5%	83.6	7.0	13.2
Mobile telephone services	85%	2%	9%	81.9	7.5	5.4
Dairy products	83%		-1%	86.3		6.8
Clothing and footwear	80%		-2%	83.2		10.5
Personal care products	75%		1%	86.7		4.0
Non-prescription medicines	72%	-7%	0%	85.3	4.1	3.9
Electricity services	69%	-8%	0%	77.9	7.5	7.6
Water supply	62%	-7%	-5%	79.7	5.6	6.6
Personal care services	60%		-2%	83.5		-1.0
Postal Services	56%	-5%	-7%	78.6	2.6	1.1
Alcoholic drinks	53%		-9%	87.3		5.8
Internet provision	50%	-3%	0%	77.6	2.4	5.2
Fuel for vehicles	48%	-6%	-4%	82.2	4.4	7.5
Gas services	46%	-11%	-2%	79.4	2.1	4.6
TV-subscriptions	45%	4%	-8%	73.8	-3.1	1.0
Furniture and furnishings	43%		9%	81.6		1.5
Vehicle insurance	42%	-3%	-3%	77.5	-3.5	-2.3
Electronic products	41%	-1%	4%	82.4	0.8	-1.0
ICT products	40%	-5%	-5%	80.4	-1.2	0.7
Tram, local bus, metro, and underground services	40%	-9%	-6%	79.4	0.7	4.4
House and garden maintenance	38%		-14%	82.7		2.4
Small household appliances	36%		-3%	84.2		1.5
Bank accounts	33%	-8%	-10%	77.0	1.9	2.2
Home insurance	33%	-15%	-6%	79.0	1.5	1.8
Train services	32%	3%	-1%	77.2	5.9	14.2
Vehicle maintenance and repair services	31%	-4%	-9%	68.7	-3.5	-2.4
Holiday accommodation	31%	-1%	-1%	81.9	1.0	0.9
Private Life Insurance	30%	-1%	-1%	73.9	1.8	1.4
Second hand cars	30%	2%	4%	66.5	1.1	1.0
Spectacles and lenses	29%		-5%	82.9		-0.8
Fixed telephone services	23%	-3%	-11%	74.5	0.5	1.8
Loans, credit and credit cards	22%	-12%	-4%	75.9	1.0	3.8
Investment products, private personal pensions and securities	18%	-1%	-2%	69.7	1.5	3.6
Airline services	16%	-2%	1%	82.0	-0.2	2.3
Packaged Holidays and Tours	14%	-1%	-2%	80.7	0.9	5.0
Real Estate Services	14%	-1%	3%	68.6	-1.1	-0.4
Offline gambling and lottery services	14%		14%	71.8		-3.4
Mortgages	12%	-1%	2%	72.5	2.8	4.1
Vehicle rental services	11%	0%	5%	80.1	4.6	2.9
New cars	11%	1%	4%	79.5	-0.1	1.4

## A1.2.25 Portugal

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	84%		15%	85.0		0.3
Meat and meat products	78%	12%	15%	77.1	-3.6	-2.0
Clothing and footwear	78%		4%	80.7		0.4
Mobile telephone services	75%	9%	9%	69.1	-7.8	-7.7
Electricity services	71%	6%	13%	69.6	-2.2	3.2
Personal care products	70%		9%	84.4		2.3
Water supply	66%	8%	12%	75.0	0.9	7.5
Non-prescription medicines	63%	8%	10%	83.3	-1.0	2.0
Gas services	61%	2%	33%	81.9	-1.0	8.0
Personal care services	59%		8%	86.2		1.7
TV-subscriptions	57%	10%	12%	67.5	-5.9	-2.6
Fuel for vehicles	56%	8%	10%	79.8	2.6	7.8
Alcoholic drinks	52%		3%	84.5		3.4
Vehicle insurance	51%	6%	8%	79.7	-0.3	2.9
Fixed telephone services	50%	7%	18%	76.8	-3.6	3.3
Internet provision	49%	16%	11%	71.1	-2.5	0.9
Bank accounts	49%	11%	3%	75.8	0.6	6.8
Offline gambling and lottery services	43%		43%	78.0		-2.0
Vehicle maintenance and repair services	42%	7%	-3%	73.8	-4.1	1.2
Postal Services	35%	10%	5%	77.7	-2.8	0.2
Furniture and furnishings	34%		10%	80.0		0.1
Home insurance	34%	0%	-1%	77.9	1.9	3.8
Small household appliances	34%		4%	84.1		0.9
Tram, local bus, metro, and underground services	32%	0%	-4%	75.5	-0.6	2.7
ICT products	32%	0%	2%	82.5	0.2	1.2
Spectacles and lenses	30%		-4%	84.7		0.8
Private Life Insurance	29%	7%	1%	73.9	0.6	1.7
Train services	27%	6%	-5%	79.3	2.8	12.2
Electronic products	27%	4%	3%	81.2	0.0	-2.0
Holiday accommodation	24%	6%	3%	84.2	0.0	1.9
House and garden maintenance	24%		-9%	80.2		1.0
Loans, credit and credit cards	23%	-5%	0%	75.7	0.8	7.6
Airline services	21%	5%	3%	81.5	1.2	2.4
Second hand cars	16%	2%	3%	73.2	1.9	6.1
Mortgages	16%	2%	1%	72.1	2.0	9.9
Packaged Holidays and Tours	15%	5%	4%	82.0	0.7	2.4
New cars	12%	4%	3%	78.7	-2.5	0.6
Real Estate Services	12%	4%	2%	72.8	0.4	2.2
Investment products, private personal pensions and securities	11%	3%	-1%	70.5	1.2	1.8
Vehicle rental services	11%	4%	4%	78.3	1.2	-0.4

## A1.2.26 Romania

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Meat and meat products	80%	-2%	13%	74.4	-5.5	6.9
Mobile telephone services	80%	6%	15%	81.7	-1.6	0.0
Electricity services	80%	1%	12%	75.0	1.9	3.6
TV-subscriptions	78%	5%	11%	79.4	-1.7	1.6
Clothing and footwear	75%		5%	78.1		5.7
Dairy products	74%		5%	80.9		4.9
Personal care products	66%		7%	83.2		6.4
Non-prescription medicines	64%	-9%	5%	81.1	-1.9	4.1
Water supply	54%	-9%	2%	70.5	-0.4	2.2
Internet provision	48%	2%	7%	80.7	-0.9	3.3
Electronic products	46%	11%	17%	83.1	-0.7	2.2
Furniture and furnishings	43%		7%	79.0		2.3
Alcoholic drinks	41%		-2%	76.9		6.7
Small household appliances	38%		4%	85.5		7.0
Personal care services	38%		4%	85.2		2.8
Tram, local bus, metro, and underground services	37%	-7%	-7%	73.7	-3.1	-0.2
ICT products	37%	-3%	1%	84.1	2.4	3.6
Fuel for vehicles	37%	-3%	-1%	80.1	-2.2	8.3
Gas services	36%	0%	2%	78.5	2.2	6.2
House and garden maintenance	35%		-11%	84.5		8.7
Postal Services	33%	-6%	-3%	80.4	-3.5	0.2
Fixed telephone services	32%	-7%	-9%	83.9	-0.5	4.6
Bank accounts	32%	-9%	1%	80.4	-0.7	7.8
Spectacles and lenses	31%		-11%	84.0		4.4
Vehicle insurance	30%	-2%	2%	77.8	-1.7	2.4
Holiday accommodation	29%	2%	4%	83.1	1.4	5.1
Loans, credit and credit cards	27%	-8%	1%	76.3	3.0	8.8
Home insurance	26%	-14%	-19%	79.6	1.4	3.6
Vehicle maintenance and repair services	25%	0%	-2%	71.5	-2.8	1.1
Train services	19%	-2%	-7%	63.4	-4.8	-0.4
Private Life Insurance	16%	-1%	2%	77.4	-0.8	4.5
Airline services	15%	0%	3%	84.9	-1.0	2.0
Packaged Holidays and Tours	15%	-1%	4%	83.9	1.6	5.8
Offline gambling and lottery services	14%		14%	75.8		0.4
Investment products, private personal pensions and securities	13%	-2%	2%	74.8	-1.8	7.7
Real Estate Services	10%	-3%	2%	70.4	-2.6	0.2
Mortgages	9%	-3%	2%	69.4	1.8	5.2
Vehicle rental services	7%	-4%	1%	79.4	0.5	1.0
Second hand cars	7%	-4%	0%	70.2	-2.2	2.4
New cars	6%	-4%	-1%	83.8	-0.1	2.5

## A1.2.27 Sweden

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	86%		-5%	84.9		0.5
Clothing and footwear	74%		-14%	76.8		1.0
Meat and meat products	71%	-20%	-15%	76.2	0.3	4.0
Personal care products	69%		-14%	80.2		0.8
Non-prescription medicines	67%	-15%	-11%	80.8	-1.9	0.8
Mobile telephone services	65%	-21%	-14%	74.4	4.7	6.0
Electricity services	61%	-17%	-12%	75.1	-1.7	0.9
Home insurance	60%	-22%	-17%	78.6	-1.1	2.5
Alcoholic drinks	60%		-11%	85.0		-0.6
Fuel for vehicles	56%	-14%	-12%	84.2	-0.7	0.1
Internet provision	56%	-13%	-7%	73.7	0.8	7.3
Personal care services	52%		-14%	78.3		-2.7
Postal Services	48%	-23%	-20%	70.2	-8.7	-8.3
Bank accounts	47%	-25%	-10%	77.2	-1.5	1.5
Vehicle insurance	46%	-16%	-8%	78.2	-2.7	0.6
Tram, local bus, metro, and underground services	44%	-16%	-15%	74.8	-0.6	3.1
Train services	42%	-6%	-9%	74.6	3.6	6.8
Mortgages	41%	-7%	-9%	78.6	0.4	2.6
Furniture and furnishings	40%		-7%	82.6		-0.5
TV-subscriptions	40%	-9%	-22%	72.8	-0.7	5.6
Fixed telephone services	39%	-21%	-24%	73.4	-1.1	1.8
Electronic products	38%	-2%	-4%	79.0	-0.8	0.1
ICT products	37%	-16%	-18%	77.9	0.0	2.5
Private Life Insurance	37%	-8%	-16%	72.1	-2.1	1.0
Investment products, private personal pensions and securities	37%	-12%	-16%	69.0	-1.0	4.1
Water supply	33%	-7%	-11%	75.5	-1.6	-2.7
Loans, credit and credit cards	33%	-19%	0%	77.5	-1.5	1.5
House and garden maintenance	32%		-23%	79.7		2.3
Vehicle maintenance and repair services	32%	-17%	-19%	75.6	-1.0	3.7
Holiday accommodation	30%	-9%	-9%	82.8	-1.4	0.5
Small household appliances	30%		-13%	82.3		1.3
Airline services	29%	-7%	-6%	81.9	-0.5	2.5
Offline gambling and lottery services	27%		27%	72.6		-2.1
Spectacles and lenses	26%		-12%	83.0		0.5
Second hand cars	25%	-4%	-9%	72.1	0.1	2.2
Packaged Holidays and Tours	23%	-7%	-9%	81.8	0.2	3.0
Vehicle rental services	20%	4%	4%	77.6	-2.7	-2.6
Real Estate Services	17%	0%	-4%	72.5	-2.2	0.8
New cars	16%	3%	2%	78.3	-2.6	-2.5

## A1.2.28 Slovenia

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Mobile telephone services	91%	8%	20%	84.6	1.6	6.5
Electricity services	86%	10%	6%	87.6	6.4	6.7
Dairy products	85%		2%	88.4		7.8
Clothing and footwear	84%		3%	84.2		7.3
Meat and meat products	83%	10%	1%	85.0	4.3	9.0
Water supply	83%	9%	7%	88.2	5.1	10.9
Personal care products	81%		5%	88.2		7.7
TV-subscriptions	70%	13%	-4%	78.2	1.7	4.0
Personal care services	68%		5%	90.6		7.4
Bank accounts	66%	-2%	-1%	88.1	7.0	11.1
Fuel for vehicles	65%	-3%	-1%	90.6	2.9	8.3
Vehicle insurance	62%	-2%	0%	86.4	4.4	6.1
Non-prescription medicines	60%	-4%	-4%	87.0	4.8	10.6
Internet provision	58%	1%	6%	83.5	5.0	8.0
Fixed telephone services	53%	-1%	-1%	87.5	6.1	7.7
Postal Services	52%	-11%	-13%	88.3	3.9	8.0
Home insurance	50%	-3%	-4%	86.0	5.2	6.3
Alcoholic drinks	50%		-15%	89.6		8.3
Vehicle maintenance and repair services	46%	-3%	-9%	85.6	3.9	5.7
Private Life Insurance	46%	2%	-4%	76.0	3.2	5.9
Holiday accommodation	41%	-3%	-7%	88.1	4.0	5.1
House and garden maintenance	39%		-23%	86.9		8.2
ICT products	37%	-1%	-5%	87.0	4.6	5.4
Furniture and furnishings	37%		1%	83.5		3.1
Small household appliances	36%		-6%	86.9		3.7
Spectacles and lenses	32%		-13%	87.9		4.5
Electronic products	32%	1%	-5%	84.3	1.9	2.1
Tram, local bus, metro, and underground services	29%	-6%	-8%	88.8	6.2	9.4
Offline gambling and lottery services	28%		28%	78.3		5.0
Packaged Holidays and Tours	27%	-7%	-9%	85.6	2.4	5.0
Loans, credit and credit cards	24%	-9%	-2%	85.9	6.0	8.3
Second hand cars	23%	0%	0%	75.2	3.3	5.7
Train services	22%	1%	-7%	86.1	5.9	7.2
Gas services	21%	-7%	-6%	90.5	4.0	7.0
New cars	19%	1%	-1%	84.6	2.1	1.4
Airline services	17%	-3%	-2%	87.1	2.0	4.4
Investment products, private personal pensions and securities	16%	0%	-8%	73.1	4.7	10.2
Real Estate Services	12%	-1%	0%	75.4	3.8	3.4
Vehicle rental services	11%	-5%	-2%	84.2	2.1	3.3
Mortgages	11%	-1%	0%	78.5	4.9	3.9



## A1.2.29 Slovakia

Market	Market penetration			MPI		
	2017	Diff 2017 - 2015	Diff 2017- 2013	2017	Diff 2017- 2015	Diff 2017- 2013
Dairy products	95%		18%	82.1		2.0
Clothing and footwear	90%		15%	74.5		5.4
Meat and meat products	89%	5%	13%	73.3	-2.2	2.9
Personal care products	83%		10%	84.1		2.4
Mobile telephone services	82%	8%	11%	78.7	-1.5	-2.2
Electricity services	74%	-3%	6%	80.8	-3.0	1.7
Non-prescription medicines	72%	7%	8%	82.5	0.5	4.2
Water supply	65%	-1%	3%	81.4	0.9	1.8
Postal Services	62%	5%	2%	82.2	0.7	1.4
Alcoholic drinks	60%		3%	84.9		4.4
Internet provision	58%	6%	8%	80.2	-0.1	2.0
Fuel for vehicles	57%	6%	7%	83.0	2.6	2.6
Bank accounts	55%	3%	1%	80.7	0.0	2.4
TV-subscriptions	55%	13%	14%	75.0	-1.5	-1.8
Personal care services	50%		2%	83.2		-0.4
Private Life Insurance	47%	9%	4%	75.8	1.9	4.1
Gas services	44%	1%	-1%	81.6	-2.8	2.7
Furniture and furnishings	44%		9%	82.2		0.8
Vehicle insurance	43%	5%	3%	80.6	0.5	0.4
Small household appliances	41%		-2%	84.1		0.6
Electronic products	40%	1%	7%	82.4	0.3	-0.4
ICT products	39%	-3%	-3%	82.9	2.0	2.1
Tram, local bus, metro, and underground services	37%	-4%	-11%	82.0	1.8	4.2
House and garden maintenance	36%		-16%	81.5		2.1
Home insurance	34%	-7%	-12%	78.3	-0.6	1.0
Vehicle maintenance and repair services	33%	2%	-3%	77.2	2.3	0.4
Investment products, private personal pensions and securities	32%	15%	12%	72.2	1.7	5.9
Train services	30%	-1%	-9%	79.2	-0.2	7.5
Holiday accommodation	30%	0%	1%	83.9	1.2	2.2
Spectacles and lenses	28%		-14%	84.7		1.0
Loans, credit and credit cards	24%	-10%	-1%	77.6	-0.8	3.7
Second hand cars	24%	1%	8%	69.8	2.7	2.1
Mortgages	23%	2%	5%	77.4	2.4	6.0
Packaged Holidays and Tours	22%	1%	4%	80.7	1.2	3.5
Offline gambling and lottery services	19%		19%	73.5		-2.3
Fixed telephone services	19%	3%	-15%	82.9	-0.5	-0.3
Real Estate Services	16%	2%	7%	69.3	-1.2	1.1
Airline services	16%	0%	4%	83.4	1.5	4.1
New cars	14%	2%	3%	81.2	0.1	1.9
Vehicle rental services	7%	-2%	-1%	78.9	0.9	1.5

## A1.2.30 United Kingdom

Market	Market penetration			2017	MPI Diff 2017- 2015	Diff 2017- 2013
	2017	Diff 2017 - 2015	Diff 2017- 2013			
Dairy products	87%		19%	88.1		3.0
Clothing and footwear	84%		7%	83.5		1.3
Meat and meat products	80%	1%	8%	82.3	0.8	6.2
Personal care products	75%		10%	86.5		1.2
Mobile telephone services	74%	-2%	10%	74.9	-2.2	0.6
Electricity services	66%	-5%	-1%	78.9	2.0	8.3
Postal Services	62%	0%	5%	79.3	1.4	3.6
Water supply	60%	-3%	-5%	76.6	1.4	2.1
Internet provision	59%	0%	11%	72.7	-2.3	0.4
Personal care services	55%		6%	86.7		2.4
Non-prescription medicines	55%	0%	4%	86.4	0.9	0.1
Alcoholic drinks	55%		-2%	87.2		1.3
Fixed telephone services	52%	-7%	-1%	77.2	0.3	1.6
Gas services	50%	-5%	-3%	78.8	3.9	7.4
Fuel for vehicles	49%	-5%	-2%	84.1	-0.2	3.3
Tram, local bus, metro, and underground services	48%	0%	5%	75.3	-1.8	0.6
Vehicle insurance	46%	-6%	1%	83.7	-1.0	1.4
Furniture and furnishings	46%		12%	83.9		1.9
Small household appliances	46%		2%	87.1		2.5
Train services	45%	-4%	-4%	70.1	-2.5	-1.0
Home insurance	44%	-11%	-2%	85.1	1.9	4.0
TV-subscriptions	43%	2%	9%	76.0	-0.6	3.0
ICT products	43%	-8%	0%	84.1	-1.5	2.8
Bank accounts	43%	3%	-9%	79.9	3.0	7.9
Electronic products	41%	-4%	2%	84.7	-1.0	0.3
Holiday accommodation	41%	-7%	2%	86.3	0.1	1.7
Airline services	40%	-4%	0%	81.3	0.3	2.2
Vehicle maintenance and repair services	37%	-6%	-3%	76.7	-0.4	2.6
House and garden maintenance	36%		-6%	86.7		3.0
Spectacles and lenses	35%		-5%	85.7		2.9
Loans, credit and credit cards	33%	-9%	2%	80.5	-1.6	5.2
Offline gambling and lottery services	29%		29%	80.5		0.9
Second hand cars	25%	-4%	0%	76.2	0.1	1.6
Investment products, private personal pensions and securities	24%	0%	3%	76.3	2.9	7.1
Private Life Insurance	24%	-1%	3%	80.0	0.9	3.3
Packaged Holidays and Tours	23%	-4%	-1%	83.7	1.8	3.5
Mortgages	20%	-2%	-1%	81.3	2.7	8.8
New cars	19%	1%	4%	81.4	-0.1	2.0
Real Estate Services	18%	3%	5%	70.9	1.4	2.1
Vehicle rental services	17%	2%	5%	78.8	0.8	1.1

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