

Market Monitoring Survey 2020



Clothing and footwear





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



TECHNICAL NOTE

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



FURTHER INFORMATION

Survey website:

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

EC website:

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

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



New cars



Clothing and footwear



Bank accounts



Insurance services



Postal services



TV subscriptions



Mobile telephone services



Internet provision



Electricity services



Gas services



Recreational services



Vehicle rental services



Packaged holidays and tours



Overview of key findings

- A majority of EU27 consumers – 84% – trust the household appliances market. The figure is slightly lower among those whose mother tongue is not an official language of their country of residence (77%). It also varies to an extent by Member State, from a high of 94% (in Czechia) to a low of 72% (in Poland).
- A large majority of consumers – 95% – report positive experiences of making purchases in the market. A slightly lower majority (76%) report finding it easy to compare the offers of different retailers – and the figure varies widely by Member State, from a low of 38% in Lithuania, to a high of 85% in Cyprus.
- Ninety-five per cent of consumers say that durability is important in determining their choice of products, while 84% say repairability is important, and 78% the likely environmental impact of the product – this compared with the 90% who attach importance to price.
- Just under two-thirds (63%) of consumers say that, when buying household appliances online, they ‘always’ or ‘sometimes’ check where the seller is located. Here too there is wide variation by Member State, with the figure ranging from a high of 83% (in Greece and Cyprus) to a low of 51% (in Austria).
- Eight per cent of EU27 consumers have experienced a problem with a household appliance they have purchased where they felt they had grounds for complaint. Malta is the only Member State where the figure is notably above the EU27 average (at 23%).
- Of those who have experienced such a problem, 26% experienced financial detriment as a result and almost two-thirds (65%) experienced other, non-financial impacts; most commonly a loss of time (80%) or anger/frustration (67%) – though a third (33%) also reported suffering stress or other negative mental health impacts.
- Few consumers (typically around 1-2% per Member State) have experienced physical harm in using the products they have purchased. The notable exception is in Lithuania, where 19% report having experienced harm because a product had no or poor instructions.
- Just over half (51%) of all EU27 consumers who have experienced a problem have gone on to make a complaint – most commonly to the retailer (42% of those who complained). Comparatively few have complained to a consumer protection agency (6%), though the figure is higher than average in a small number of countries, namely Austria (14%), Spain (22%) and Lithuania (29%). The majority (59%) of all EU27 consumers who have made a complaint report being satisfied with the outcome, while 40% report being dissatisfied. In several Member states, however – including Belgium, Greece, Cyprus, Luxembourg, Malta, Austria, Romania and Slovenia – dissatisfaction exceeds satisfaction.



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

A great deal/
A fair amount

Not very much/
Not at all

A great deal

A fair amount

Not very much

Not at all

EU27 AVERAGE

84

15

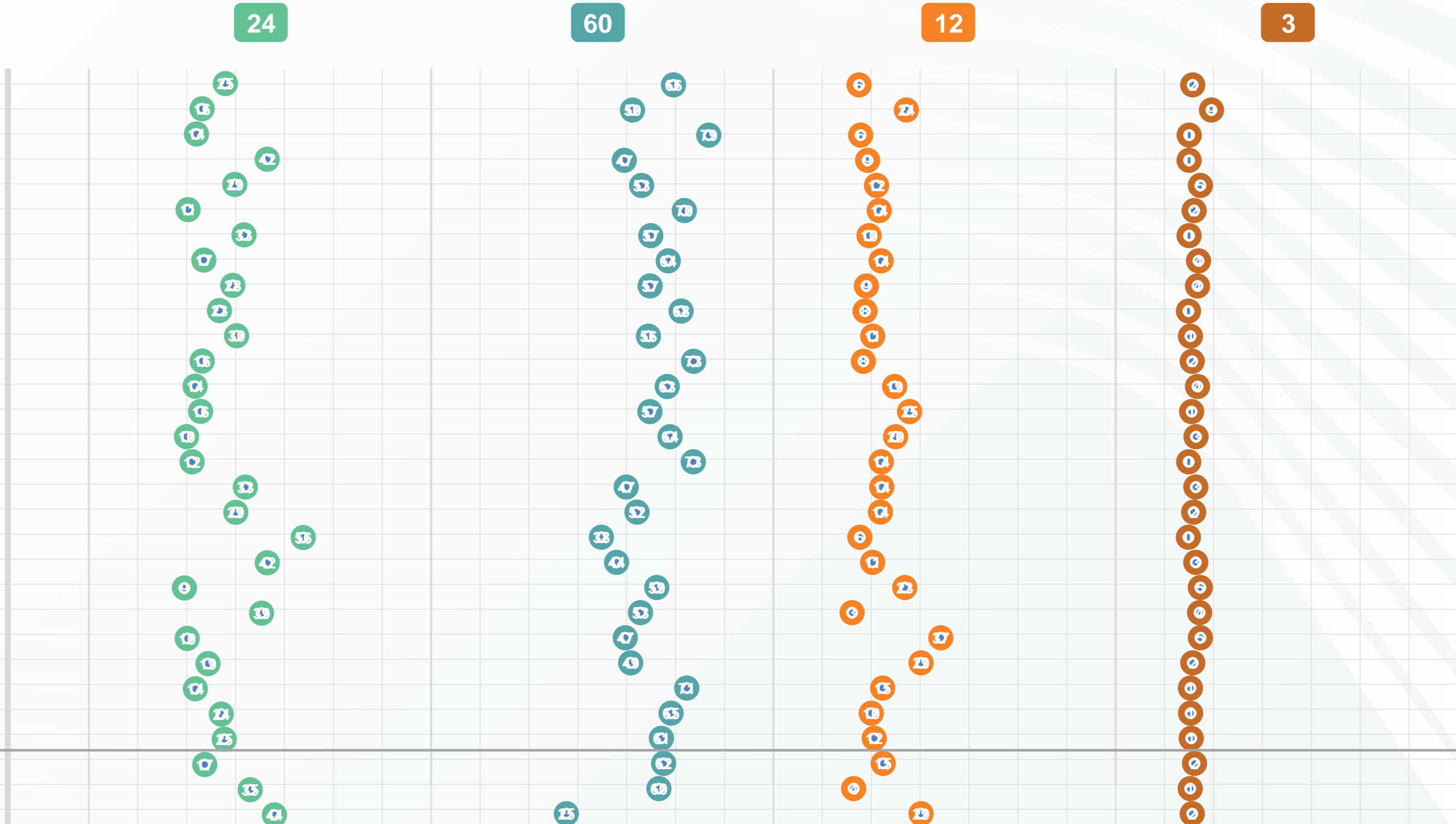
24

60

12

3

Country	A great deal/ A fair amount (%)	Not very much/ Not at all (%)
Belgium	91	8
Bulgaria	66	33
Czechia	93	7
Denmark	88	10
Germany	82	17
Estonia	80	16
Ireland	89	10
Greece	80	18
Spain	85	12
France	91	8
Croatia	86	12
Italy	89	9
Cyprus	77	23
Latvia	72	26
Lithuania	74	23
Luxembourg	85	15
Hungary	81	17
Malta	81	16
Netherlands	94	6
Austria	85	14
Poland	69	28
Portugal	92	8
Romania	58	42
Slovenia	68	31
Slovakia	84	16
Finland	88	12
Sweden	86	13
Iceland	79	18
Norway	95	5
United Kingdom	69	31



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



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

A great deal

A fair amount

Not very much

Not at all

EU27 AVERAGE

24

60

12

3

GENDER



A great deal/
A fair amount

Not very much/
Not at all

84

15

Men



Women



AGE



A great deal/
A fair amount

Not very much/
Not at all

84

15

18-34



35-54



55-64



65+



EDUCATION



A great deal/
A fair amount

Not very much/
Not at all

84

15

Low



Medium



High



EASE OF MANAGING FINANCIALLY



A great deal/
A fair amount

Not very much/
Not at all

84

15

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Very positive/
Mostly Positive

Mostly negative/
Very negative

Very positive

Mostly positive

Mostly negative

Very negative

EU27 AVERAGE

95

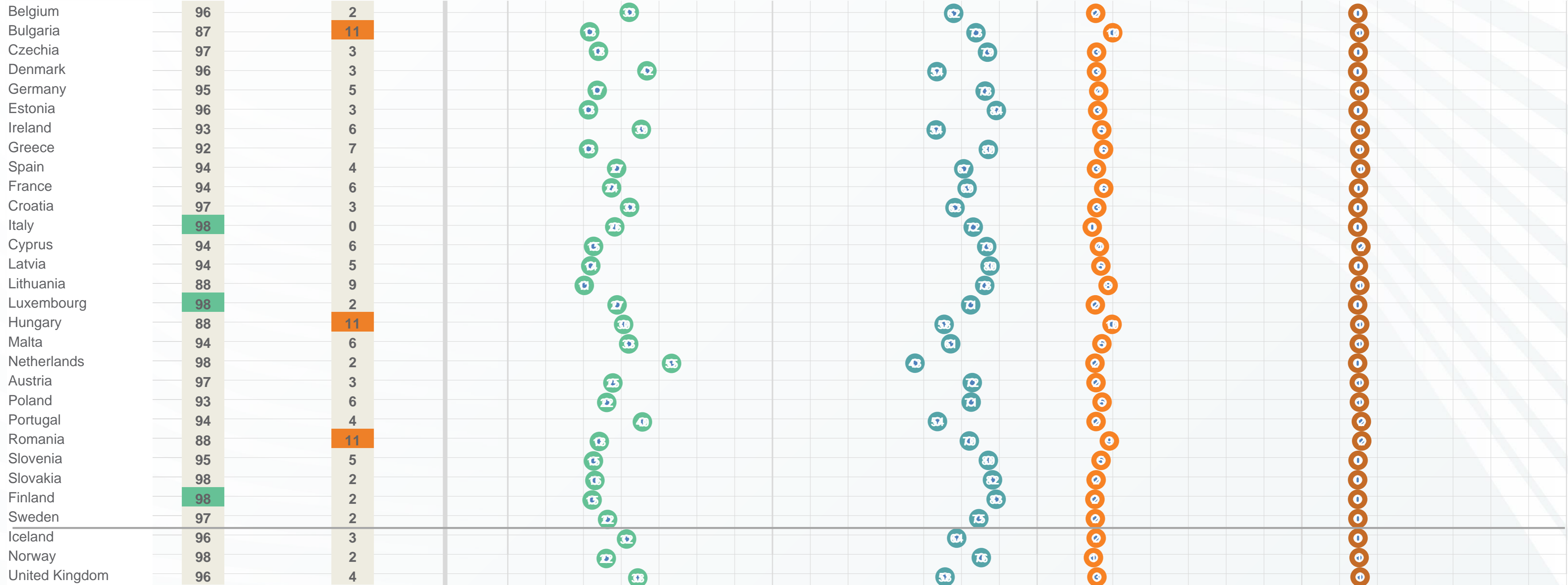
4

24

70

4

1



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



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

Very positive

Mostly positive

Mostly negative

Very negative

EU27 AVERAGE

24

70

4

1

GENDER



Very positive/
Mostly Positive

Mostly negative/
Very negative

95

4

Men



Women



AGE



Very positive/
Mostly Positive

Mostly negative/
Very negative

95

4

18-34



35-54



55-64



65+



EDUCATION



Very positive/
Mostly Positive

Mostly negative/
Very negative

95

4

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very positive/
Mostly Positive

Mostly negative/
Very negative

95

4

Very easy



Fairly easy



Fairly difficult



Very difficult





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

In person at a shop or other outlet

Online, directly from the retailer's website

Online, from a website where consumers sell to each other, such as E-bay, Airbnb

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

Online from a third party marketplace or a price comparison website

Over the phone or by post

From a salesperson who visited my home or work

Don't know/refused

EU27 AVERAGE

88

41

15

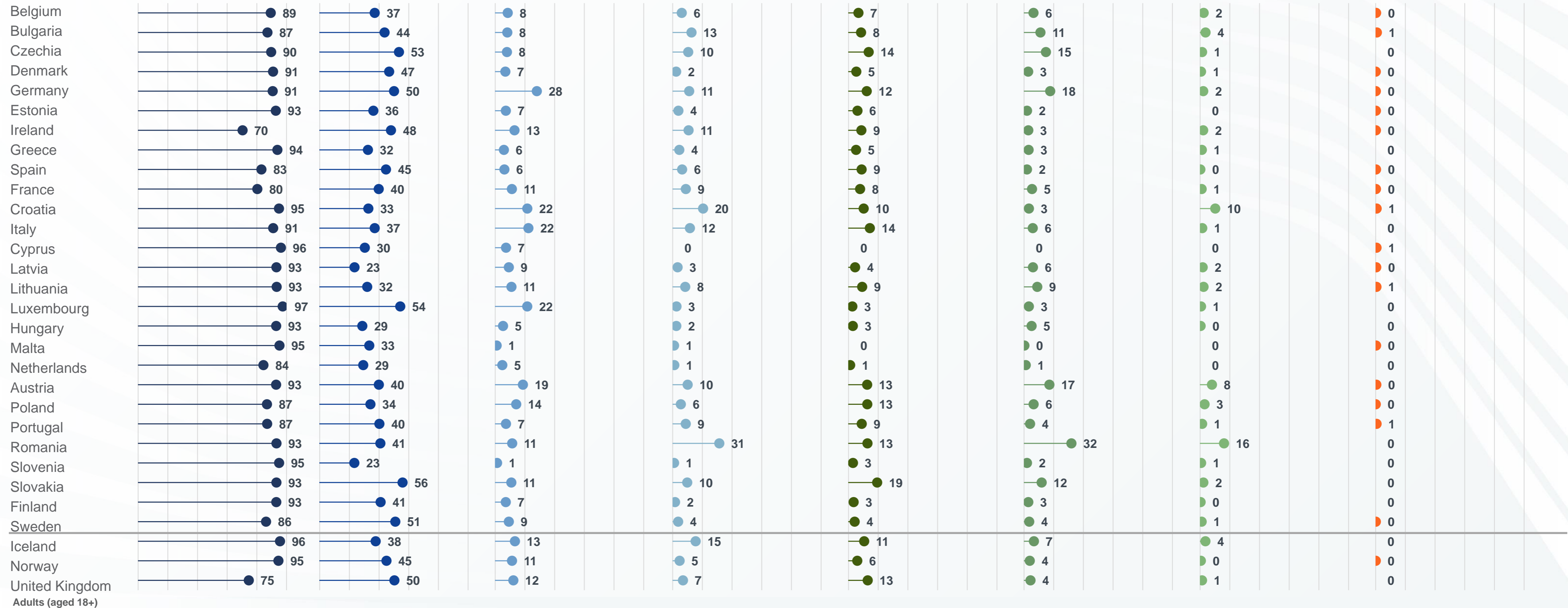
9

10

8

2

0





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

In person at a shop or other outlet

Online, directly from the retailer's website

Online, from a website where consumers sell to each other, such as E-bay, Airbnb

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

Online from a third party marketplace or a price comparison website

Over the phone or by post

From a salesperson who visited my home or work

Don't know/refused

EU27 AVERAGE

88

41

15

9

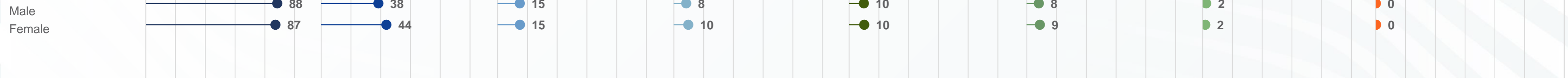
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8

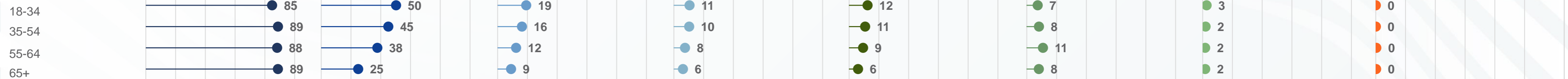
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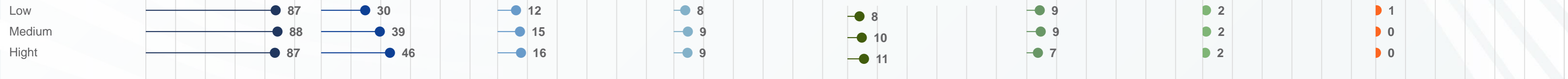
Gender



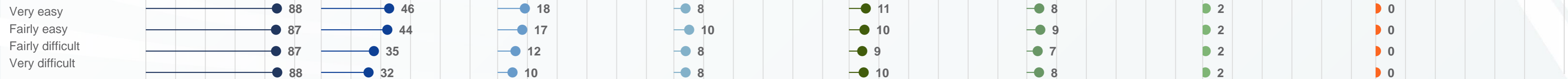
Age



Education



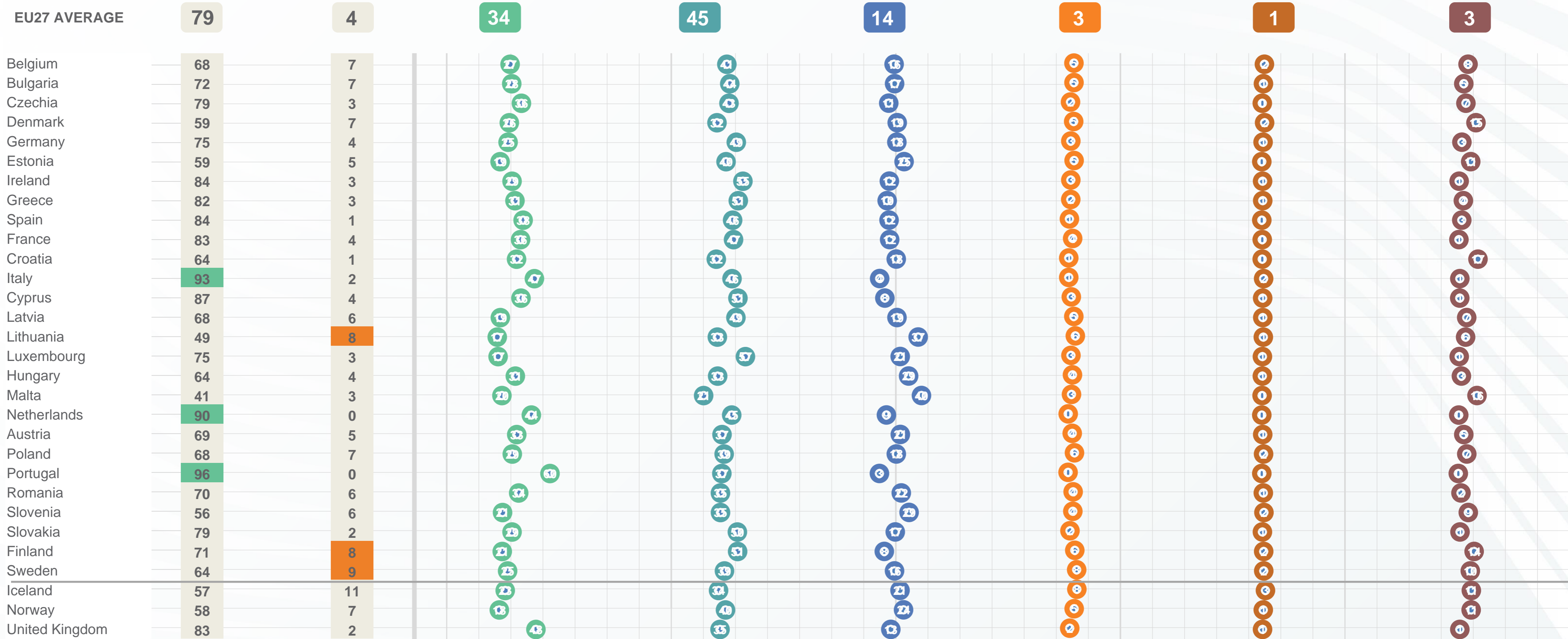
Ease of Managing Financially





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

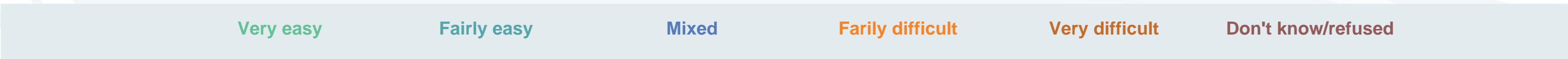
Very easy/
Fairly easy Fairly difficult/
Very difficult Very easy Fairly easy Mixed Fairly difficult Very difficult Don't know/refused



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



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



GENDER

Very easy/
Fairly easy

Fairly difficult/
Very difficult



79

4

Men



Women



AGE

Very easy/
Fairly easy

Fairly difficult/
Very difficult



79

4

79

4

81

3

77

4

78

4

18-34



35-54



55-64



65+



EDUCATION

Very easy/
Fairly easy

Fairly difficult/
Very difficult



79

4

77

5

79

4

80

4

Low



Medium



High



EASE OF MANAGING FINANCIALLY

Very easy/
Fairly easy

Fairly difficult/
Very difficult



79

4

80

3

80

3

80

5

75

5

Very easy



Fairly easy



Fairly difficult



Very difficult





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

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

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

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

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

Another reason

EU27 AVERAGE

55

26

22

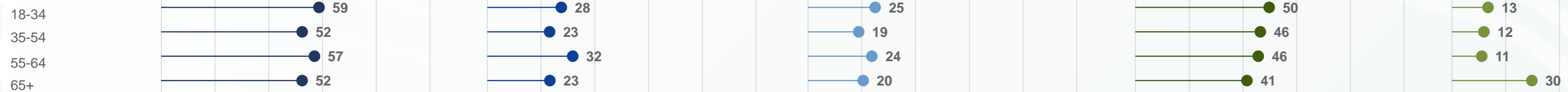
46

16

Gender



Age



Education



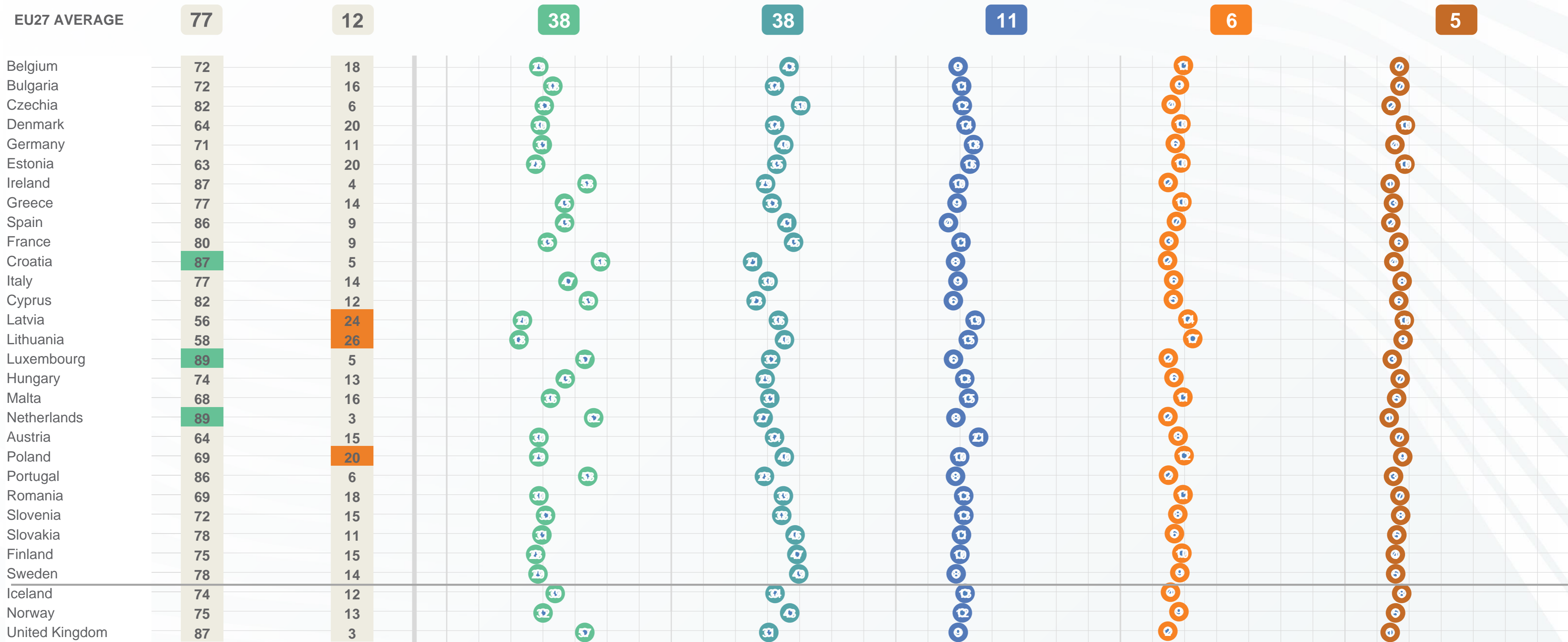
Ease of Managing Financially





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

38

38

11

6

5

GENDER



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

77

12

74

13

79

11

Men



Women



AGE



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

77

12

78

11

78

10

75

14

73

15

18-34



35-54



55-64



65+



EDUCATION



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

77

12

75

15

75

13

79

10

Low



Medium



High



EASE OF MANAGING FINANCIALLY



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

77

12

77

10

77

11

77

13

74

16

Very easy



Fairly easy



Fairly difficult



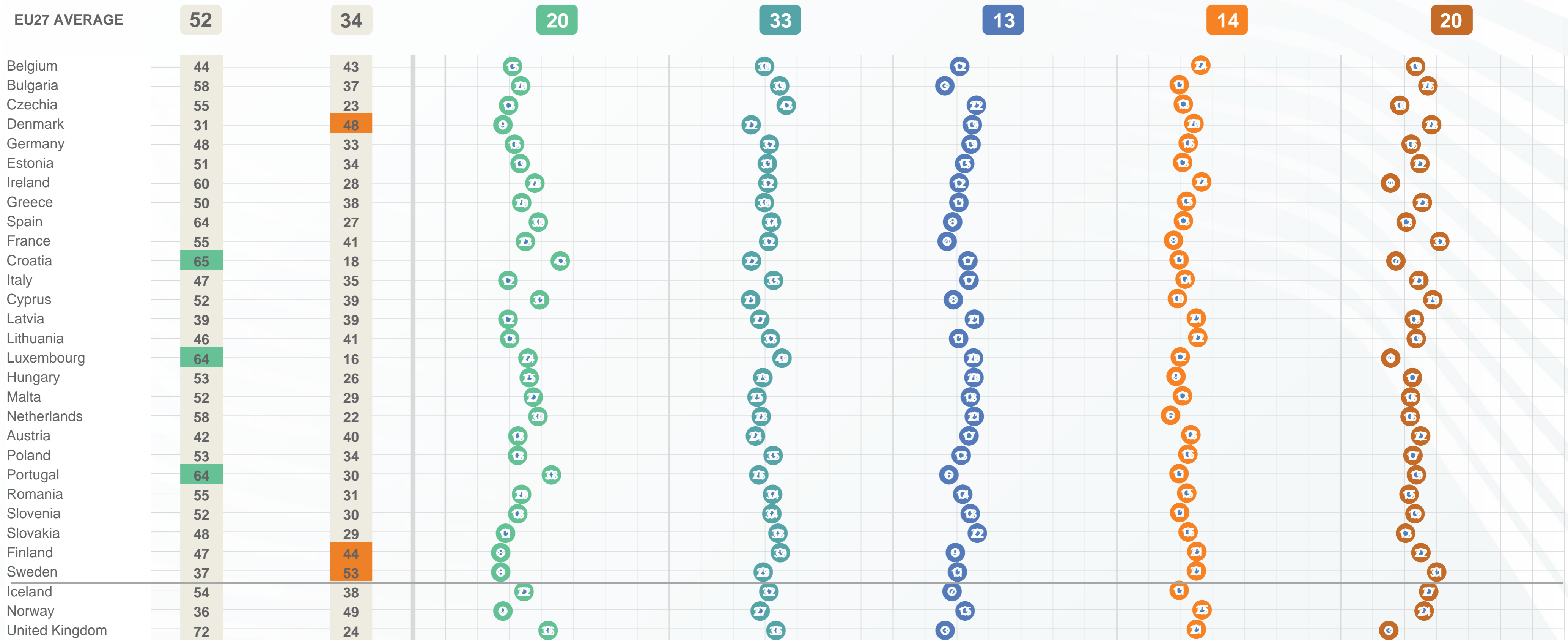
Very difficult





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

20

33

13

14

20

GENDER

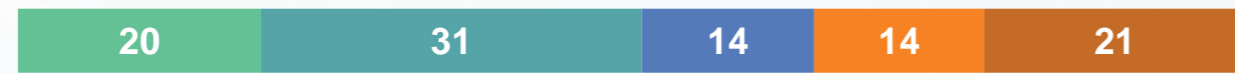


Very/Fairly important | Not very/Not at all important

52

34

Men



Women



AGE



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

52

34

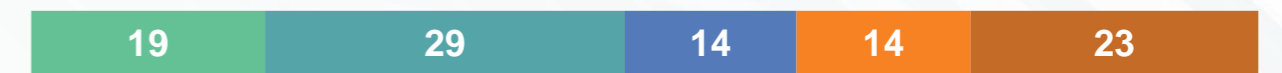
18-34



35-54



55-64



65+



56

30

54

33

48

37

50

38

EDUCATION



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

52

34

Low



Medium



High



52

35

53

33

52

34

EASE OF MANAGING FINANCIALLY



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

52

34

Very easy



Fairly easy



Fairly difficult



Very difficult



50

37

51

34

56

32

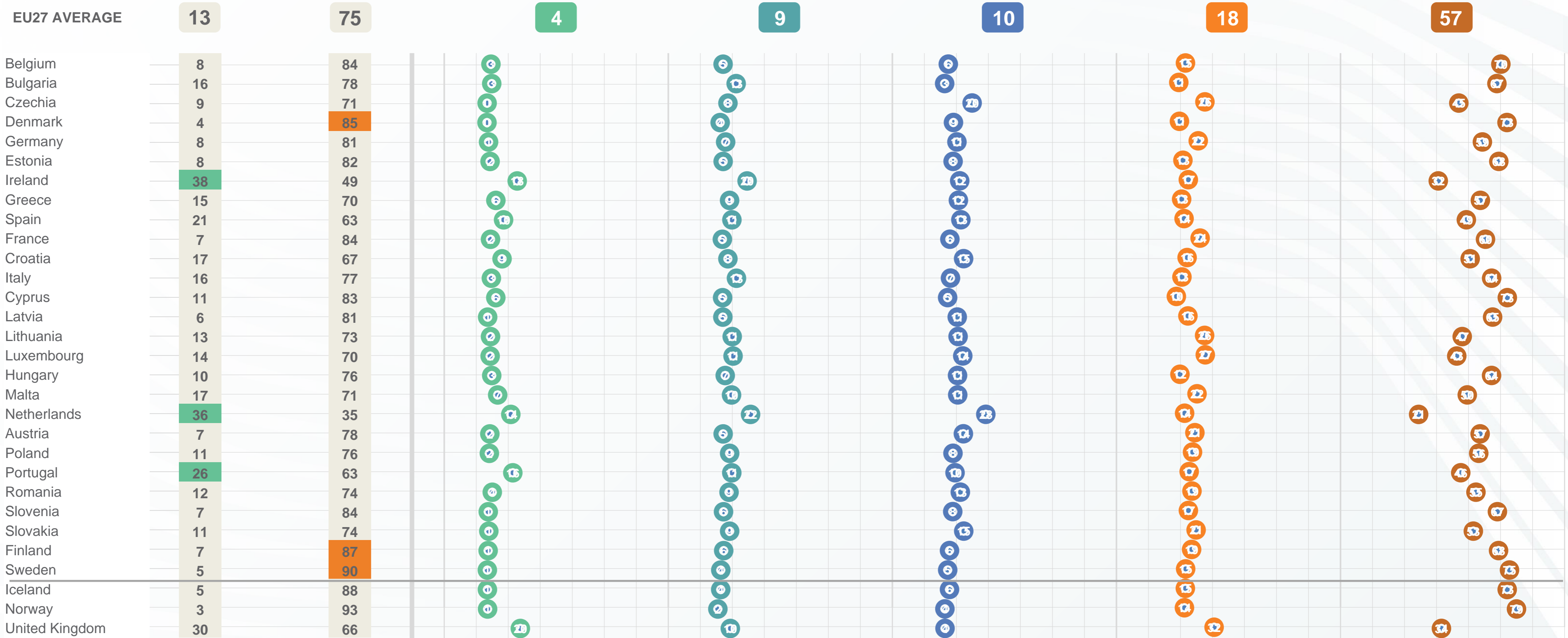
57

31



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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

4

9

10

18

57

GENDER



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

13

75

12

76

14

74

Men



Women



AGE



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

13

75

15

73

15

73

11

78

10

78

18-34



35-54



55-64



65+



EDUCATION



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

13

75

13

75

14

74

13

75

Low



Medium



High



EASE OF MANAGING FINANCIALLY



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

13

75

10

78

13

75

15

72

14

74

Very easy



Fairly easy



Fairly difficult



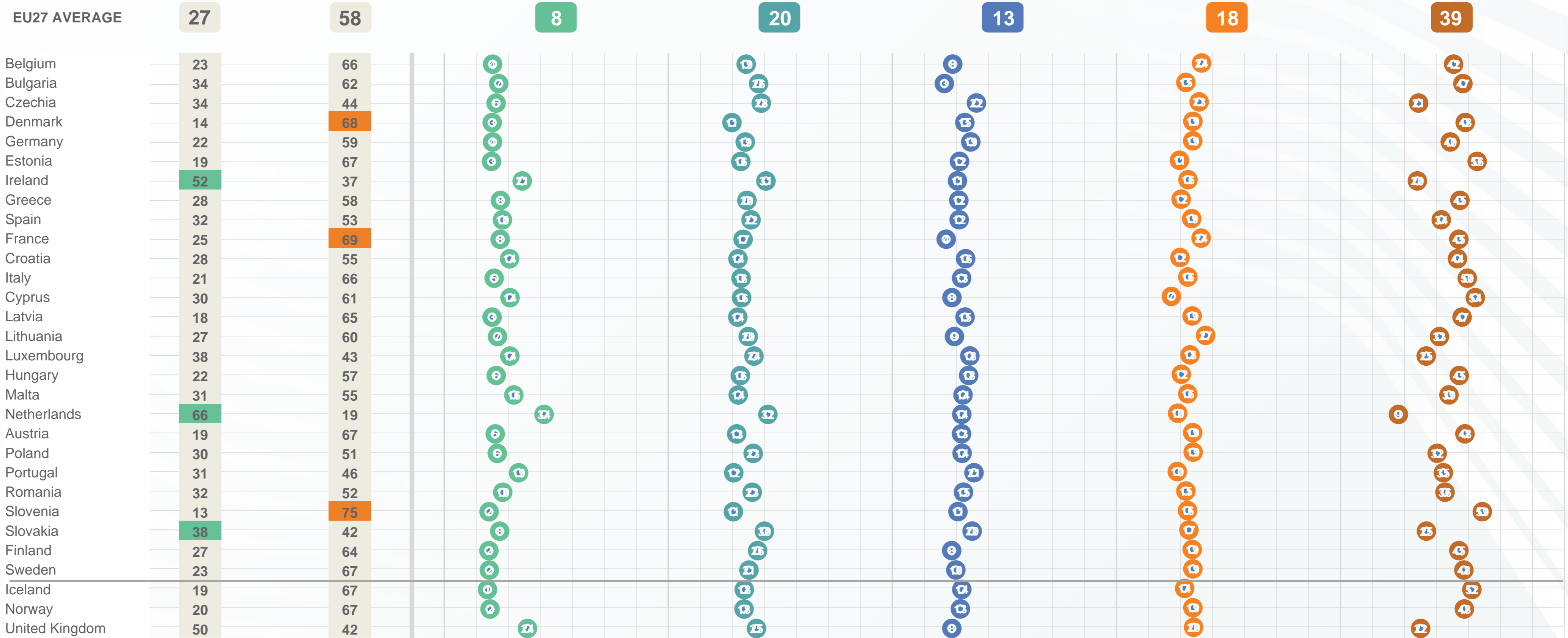
Very difficult





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

8

20

13

18

39

GENDER



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

27

58

27

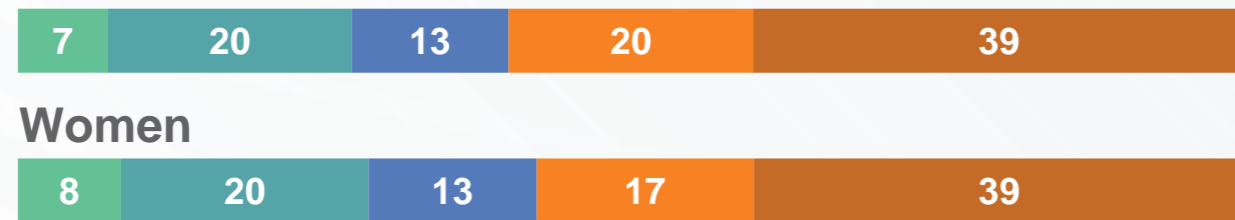
59

28

57

Men

Women



AGE



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

27

58

33

51

30

55

25

62

18

69

18-34



35-54



55-64



65+



EDUCATION



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

27

58

26

62

26

59

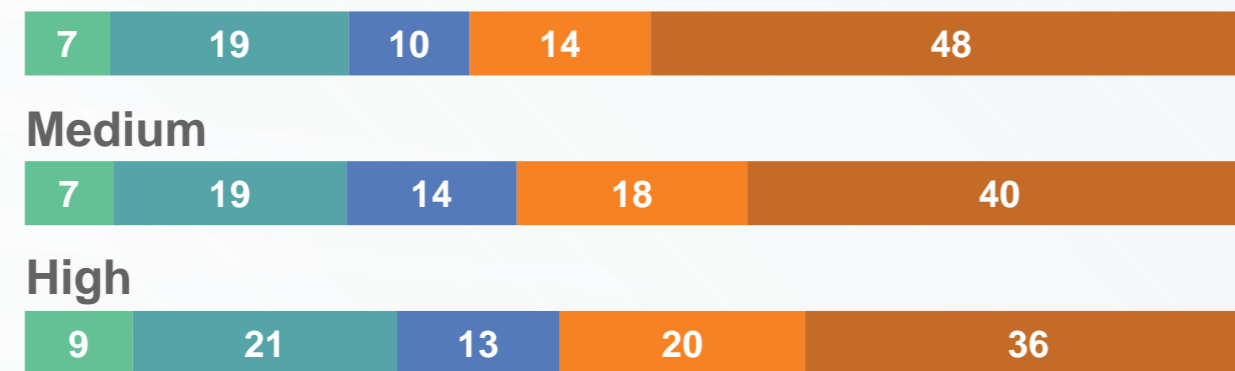
30

56

Low

Medium

High



EASE OF MANAGING FINANCIALLY



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

27

58

26

58

29

57

27

59

25

62

Very easy



Fairly easy



Fairly difficult



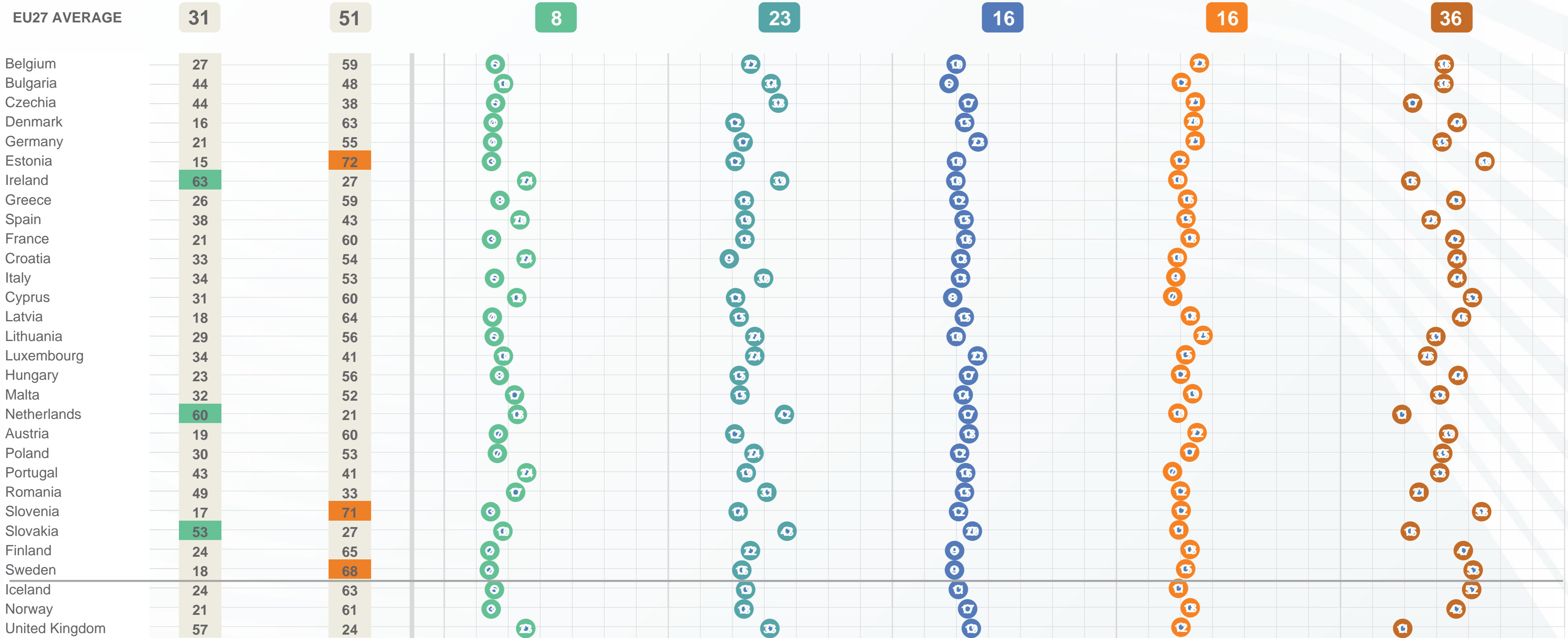
Very difficult





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

8

23

16

16

36

GENDER



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

31

51

Men



Women



AGE



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

31

51

18-34



35-54



55-64



65+



EDUCATION



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

31

51

Low



Medium



High



EASE OF MANAGING FINANCIALLY



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

31

51

Very easy



Fairly easy



Fairly difficult



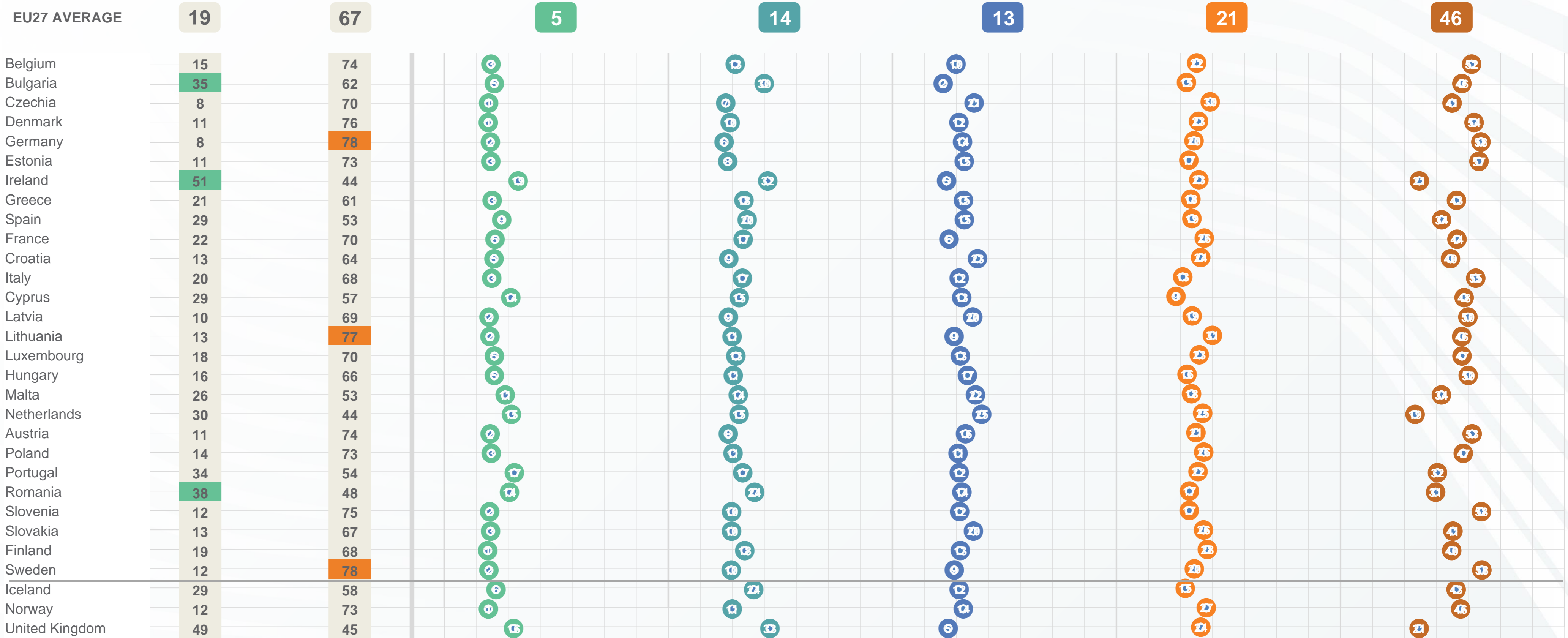
Very difficult





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

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



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



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

Very important

Fairly important

Neither important nor unimportant

Not very important

Not at all important

EU27 AVERAGE

5

14

13

21

46

GENDER



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

19

67

18

67

20

67

Men



Women



AGE



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

19

67

22

64

19

66

18

70

18

69

18-34



35-54



55-64



65+



EDUCATION



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

19

67

22

66

20

66

18

68

Low



Medium



High



EASE OF MANAGING FINANCIALLY



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

19

67

16

70

19

67

22

65

21

65

Very easy



Fairly easy



Fairly difficult



Very difficult





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

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

EU27 AVERAGE

87

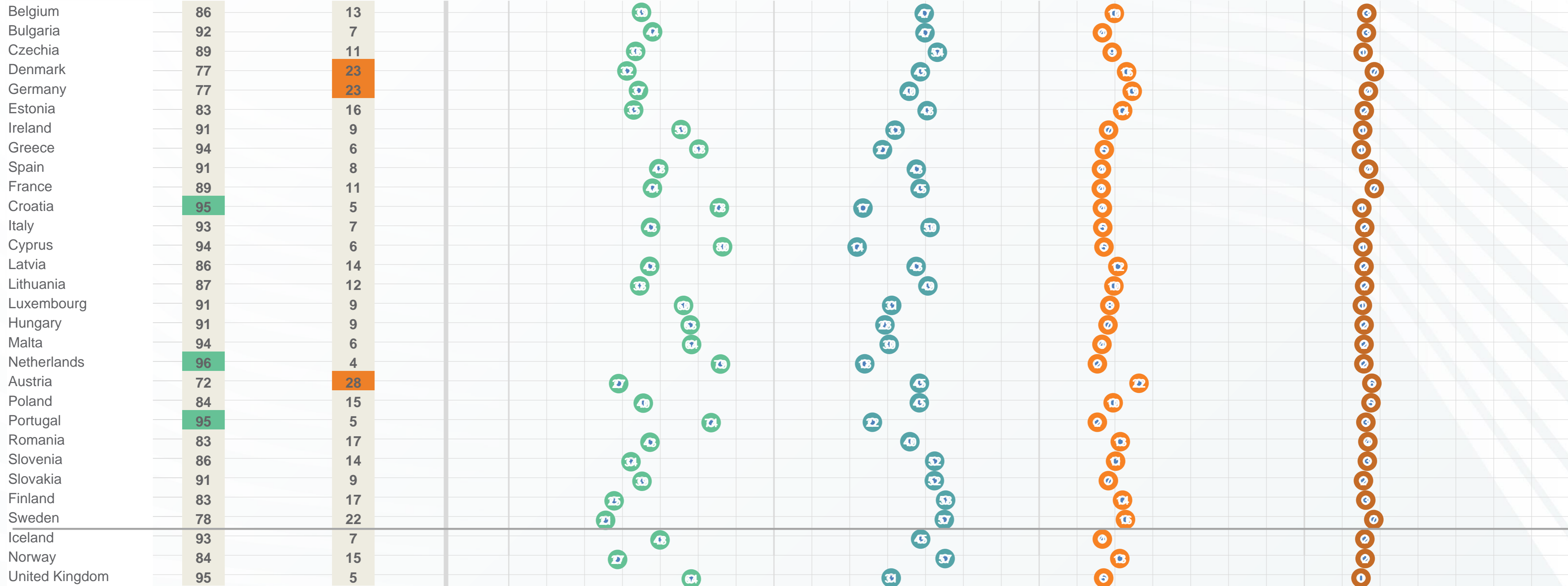
13

45

42

9

4



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



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

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

45

42

9

4

GENDER



Very/
Fairly important Not very/
Not at all important

87

13

Men



Women



86

14

88

12

AGE



Very/
Fairly important Not very/
Not at all important

87

13

18-34



86

14

35-54



88

12

55-64



88

12

65+



86

14

EDUCATION



Very/
Fairly important Not very/
Not at all important

87

13

Low



88

12

Medium



87

13

High



87

13

EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

87

13

Very easy



80

19

Fairly easy



87

13

Fairly difficult



91

8

Very difficult



89

11



And how important to you were each of the following?... The likely environmental impact of the product or service (%)

Very/
Fairly important

Not very/
Not at all important

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

71

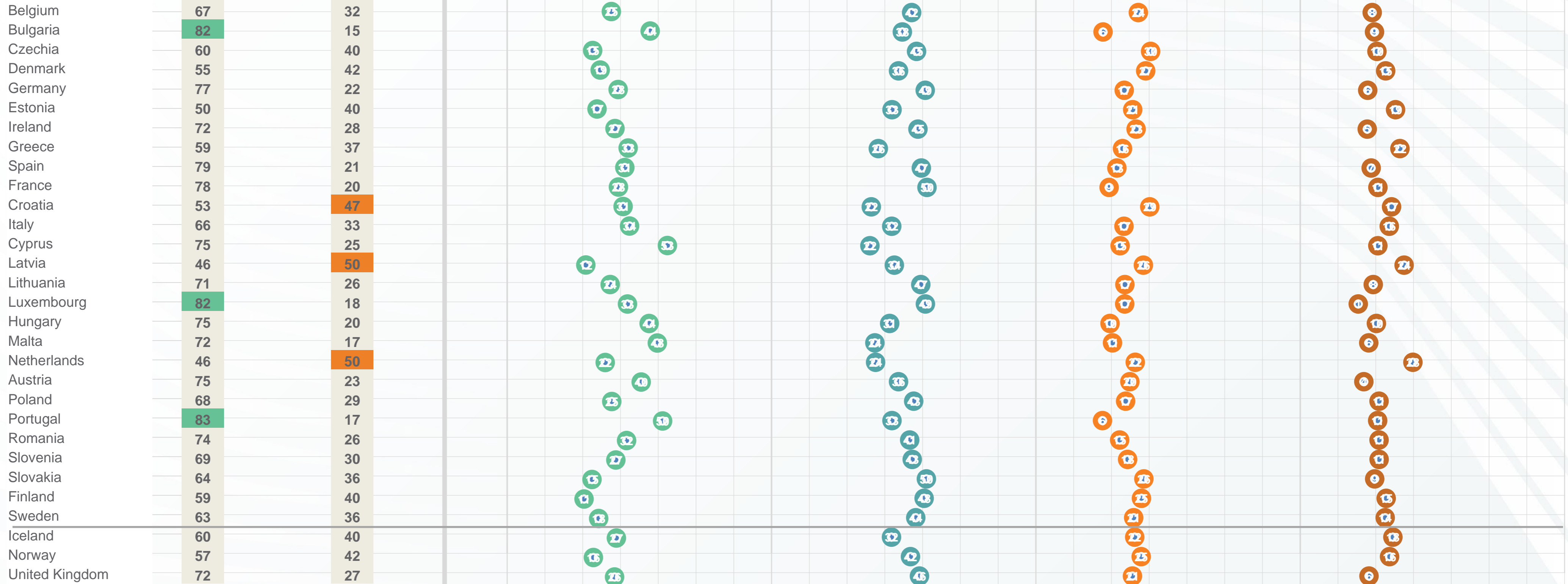
27

29

42

16

11



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



And how important to you were each of the following?... The likely environmental impact of the product or service (%)

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

29

42

16

11

GENDER



Very/
Fairly important Not very/
Not at all important

71 27

Men



Women



68 31

75 24

AGE



Very/
Fairly important Not very/
Not at all important

71 27

67 31

73 26

72 27

73 25

18-34



35-54



55-64



65+



EDUCATION



Very/
Fairly important Not very/
Not at all important

71 27

73 26

71 28

71 27

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

71 27

69 30

71 28

74 25

71 25

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Very/
Fairly important

Not very/
Not at all important

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

82

18

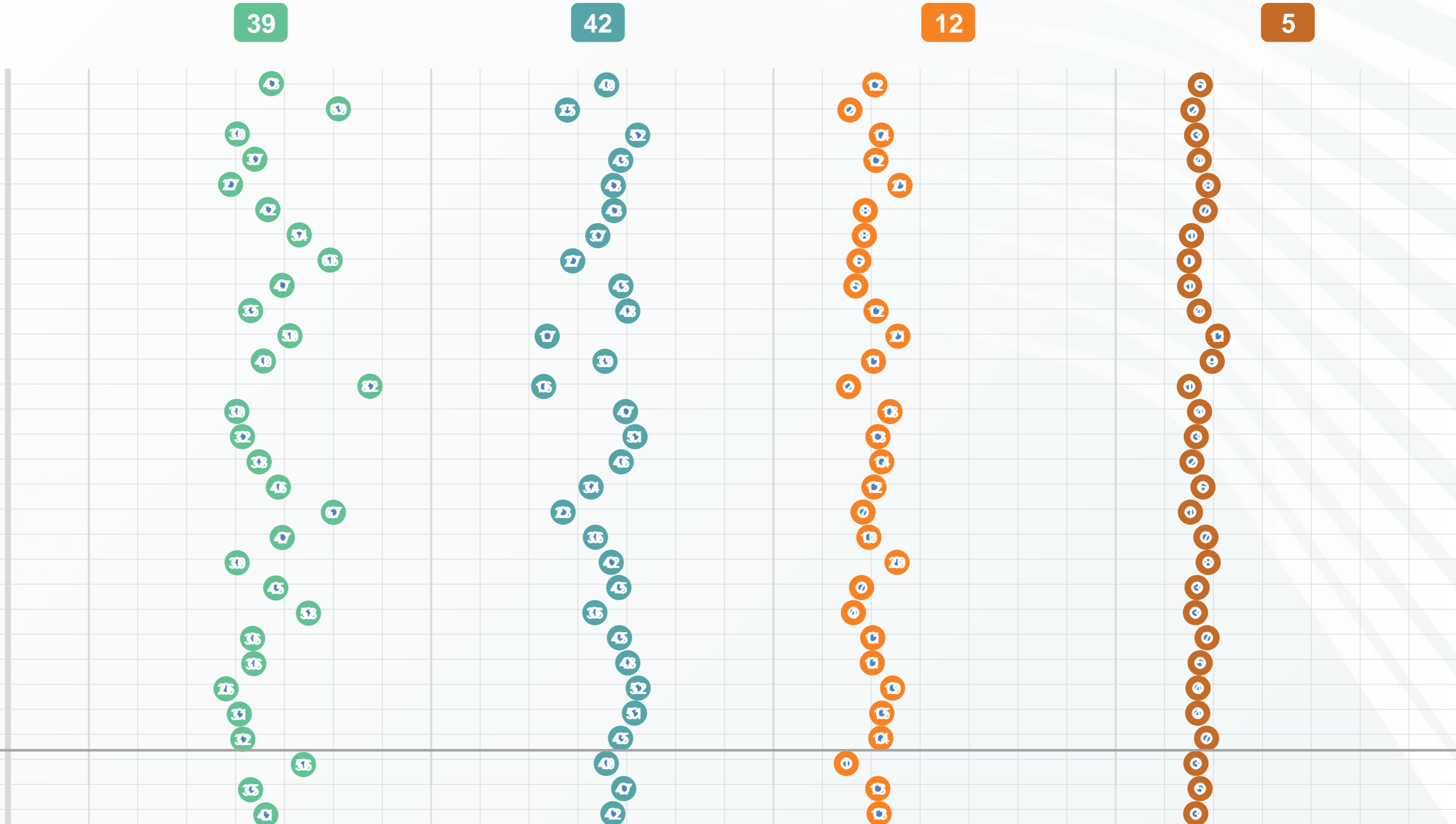
39

42

12

5

Country	Very/ Fairly important (%)	Not very/ Not at all important (%)
Belgium	83	17
Bulgaria	94	4
Czechia	82	18
Denmark	82	17
Germany	70	29
Estonia	85	15
Ireland	91	9
Greece	93	6
Spain	93	5
France	83	17
Croatia	68	32
Italy	79	21
Cyprus	98	2
Latvia	77	22
Lithuania	83	16
Luxembourg	84	16
Hungary	80	17
Malta	91	8
Netherlands	83	16
Austria	72	28
Poland	90	10
Portugal	93	7
Romania	81	18
Slovenia	84	16
Slovakia	78	22
Finland	81	18
Sweden	77	21
Iceland	96	4
Norway	82	18
United Kingdom	83	16



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



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

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

39

42

12

5

GENDER



Very/
Fairly important Not very/
Not at all important

82 18

Men



Women



AGE



Very/
Fairly important Not very/
Not at all important

82 18

79 20

82 17

83 16

83 16

18-34



35-54



55-64



65+



EDUCATION



Very/
Fairly important Not very/
Not at all important

82 18

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

82 18

78 22

82 17

85 15

82 17

Very easy



Fairly easy



Fairly difficult



Very difficult





And how important to you were each of the following?... The general look of the product (%)

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

EU27 AVERAGE

93

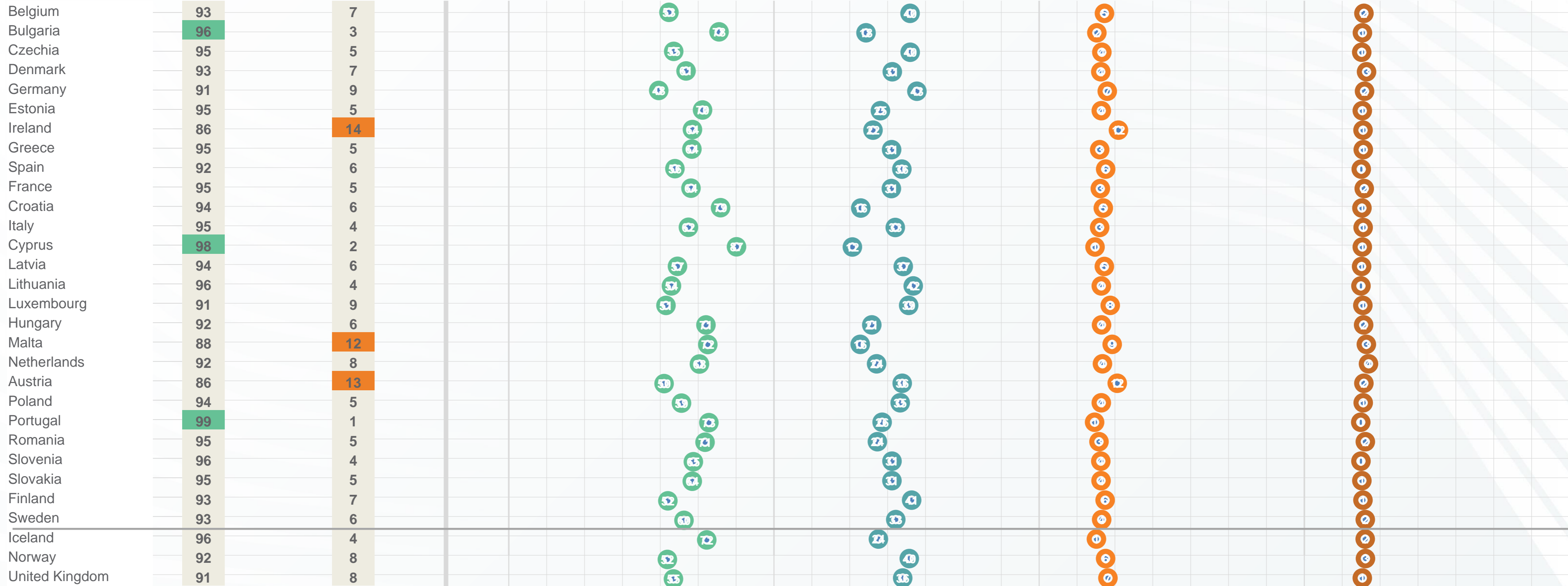
6

59

34

5

2



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



And how important to you were each of the following?... The general look of the product (%)

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

59

34

5

2

GENDER



Very/
Fairly important Not very/
Not at all important

93 6

Men



Women



93 7

94 6

AGE



Very/
Fairly important Not very/
Not at all important

93 6

93 7

95 5

93 6

91 9

18-34



35-54



55-64



65+



EDUCATION



Very/
Fairly important Not very/
Not at all important

93 6

Low



Medium



High



90 9

93 6

95 5

EASE OF MANAGING FINANCIALLY



Very/
Fairly important Not very/
Not at all important

93 6

93 6

94 6

94 6

92 8

Very easy



Fairly easy



Fairly difficult



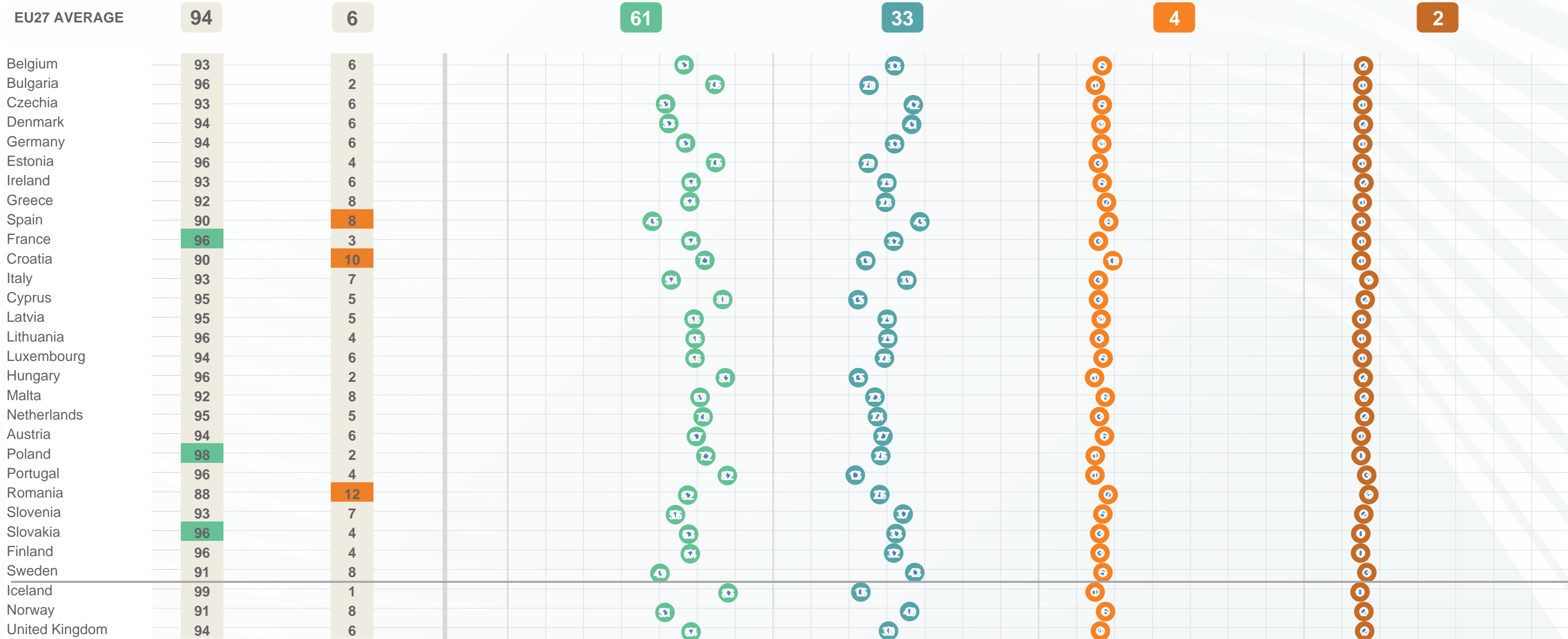
Very difficult





And how important to you were each of the following?... That the product will last a long time (%)

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



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



And how important to you were each of the following?... That the product will last a long time (%)

Very important

Fairly important

Not very important

Not at all important

EU27 AVERAGE

61

33

4

2

GENDER



Very/Fairly important Not very/Not at all important

94 6

Men



Women



AGE



Very/Fairly important Not very/Not at all important

94 6

94 6

95 5

95 5

92 7

18-34



35-54



55-64



65+



EDUCATION



Very/Fairly important Not very/Not at all important

94 6

92 7

94 5

94 5

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Very/Fairly important Not very/Not at all important

94 6

94 6

95 5

94 5

92 6

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Always/
Sometimes

Rarely/
Never

Always

Sometimes

Rarely

Never

EU27 AVERAGE

63

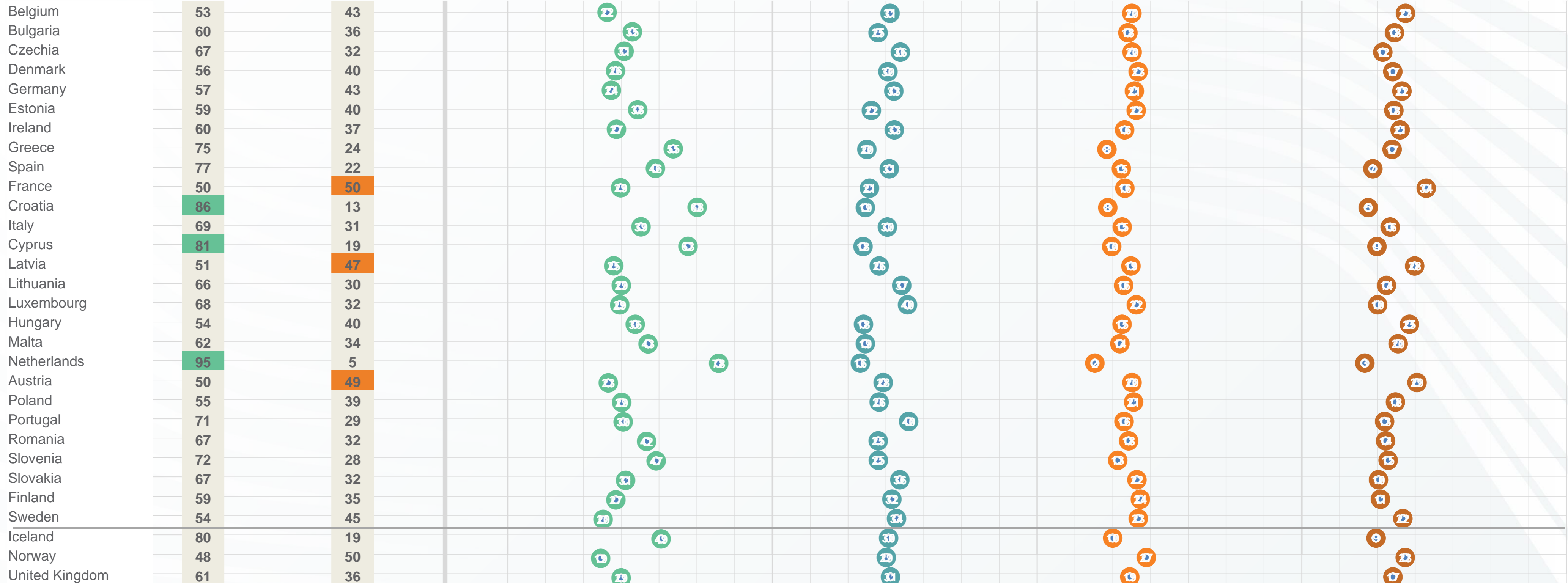
36

35

28

17

19



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



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

Always

Sometimes

Rarely

Never

EU27 AVERAGE

35

28

17

19

GENDER



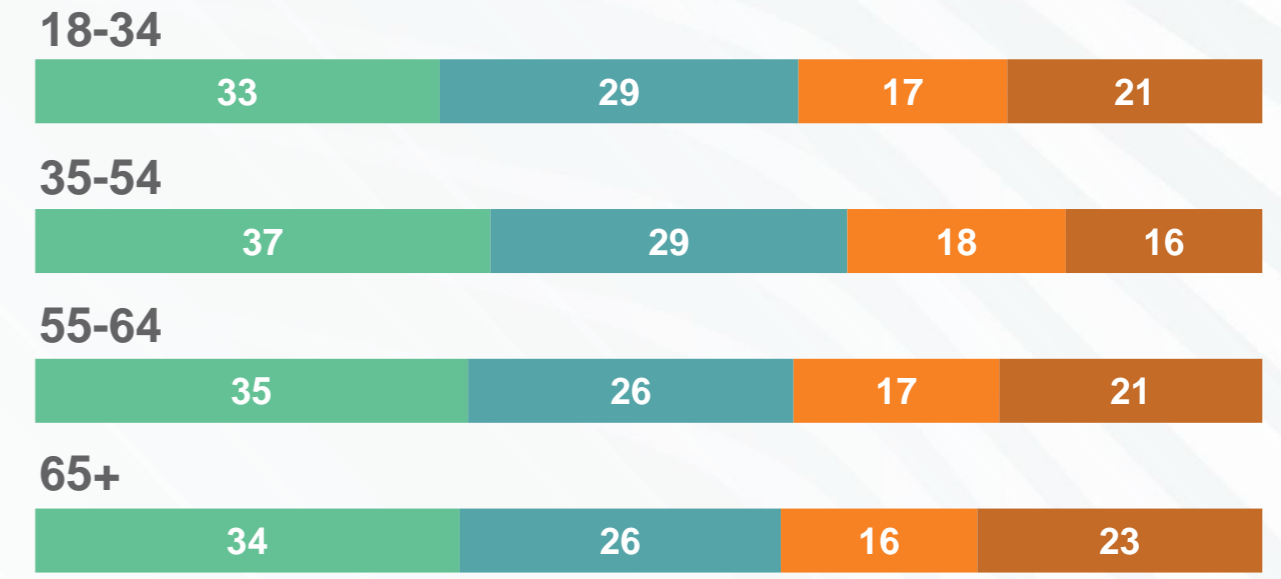
Always/ Sometimes	Rarely/ Never
63	36
64	35
62	37



AGE



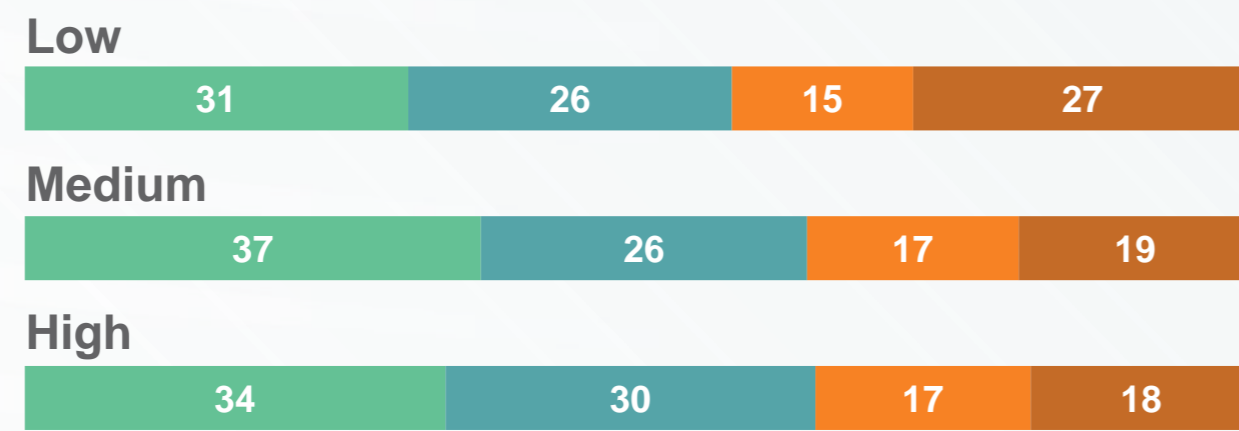
Always/ Sometimes	Rarely/ Never
63	36
62	38
66	34
61	38
59	38



EDUCATION



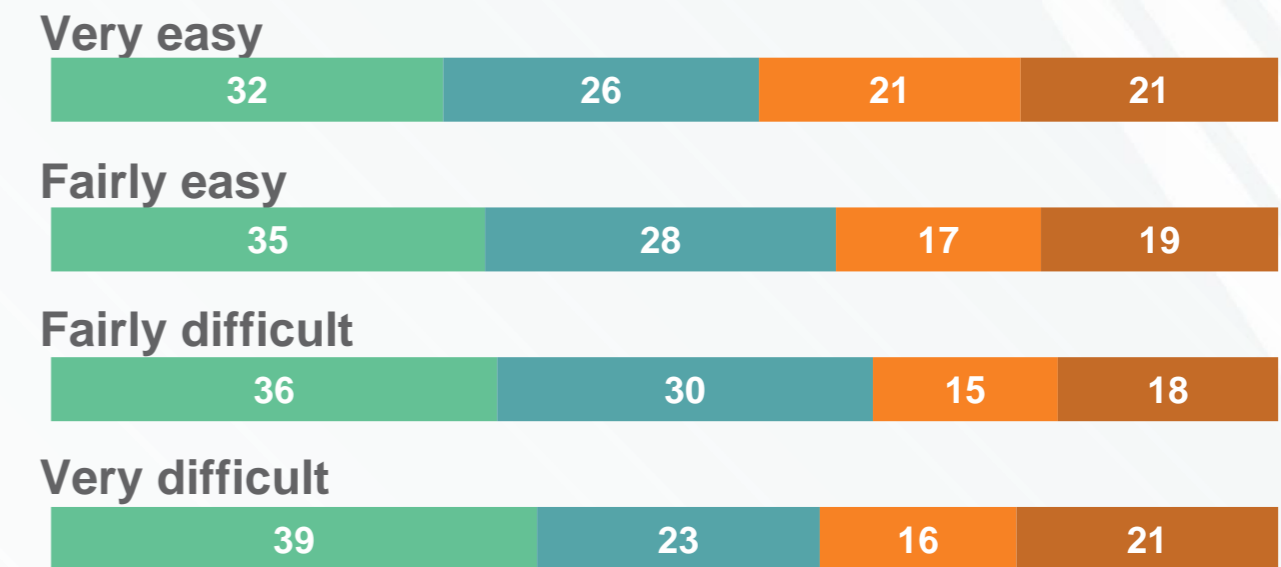
Always/ Sometimes	Rarely/ Never
63	36
57	42
63	36
64	35



EASE OF MANAGING FINANCIALLY



Always/ Sometimes	Rarely/ Never
63	36
57	42
64	36
66	33
62	37





When you are buying products or services online, how often, if at all, do you perform other checks on the seller - for example, reading reviews or checking if they belong to a professional body? (%)

Always/
Sometimes

Rarely/
Never

Always

Sometimes

Rarely

Never

EU27 AVERAGE

62

37

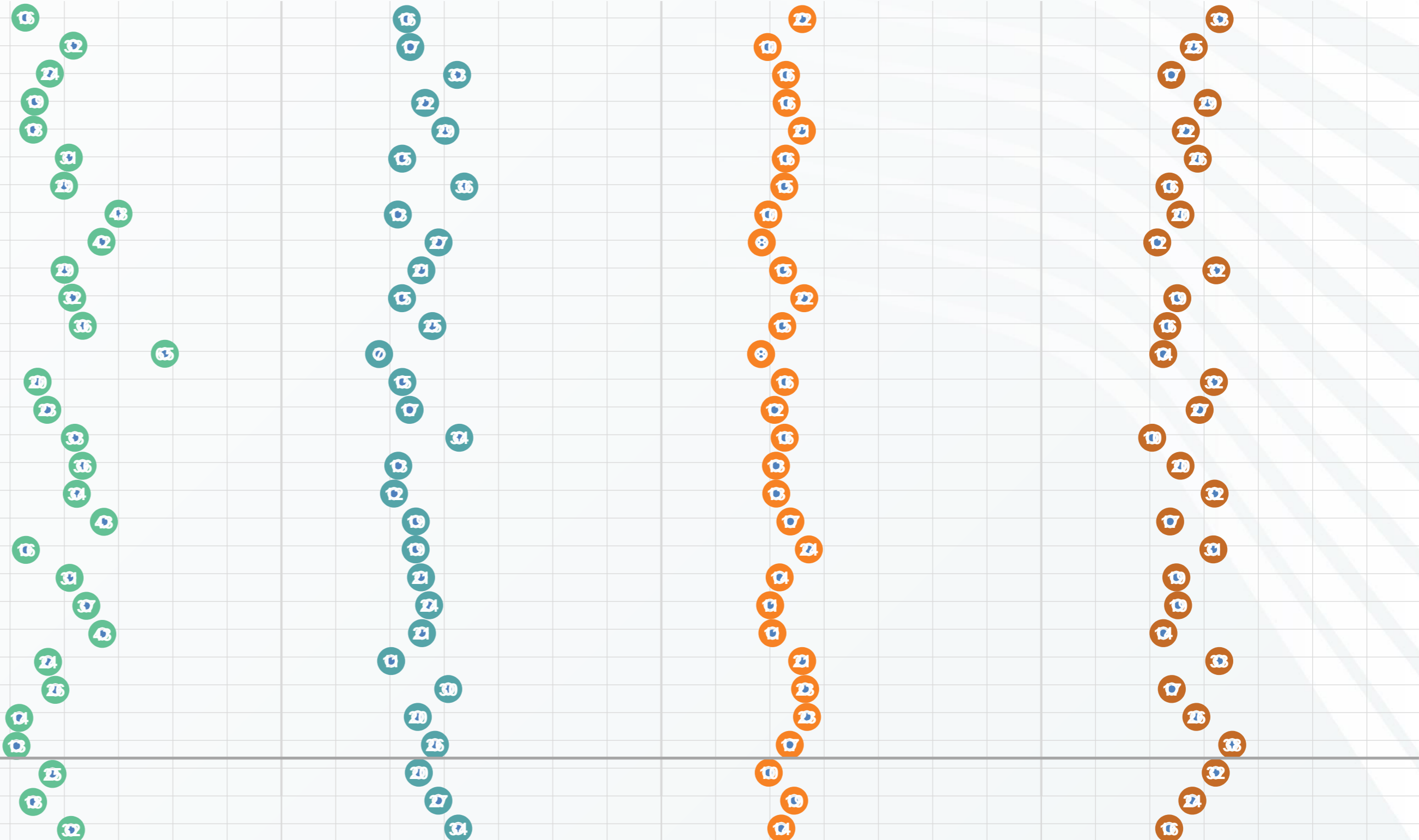
30

24

16

22

Country	Always/ Sometimes (%)	Rarely/ Never (%)
Belgium	42	55
Bulgaria	61	34
Czechia	67	33
Denmark	52	46
Germany	57	43
Estonia	57	42
Ireland	68	32
Greece	70	30
Spain	79	20
France	53	47
Croatia	58	41
Italy	70	30
Cyprus	78	22
Latvia	50	47
Lithuania	57	39
Luxembourg	74	26
Hungary	61	33
Malta	52	44
Netherlands	66	34
Austria	44	55
Poland	61	33
Portugal	70	30
Romania	74	26
Slovenia	45	55
Slovakia	60	40
Finland	45	49
Sweden	44	55
Iceland	57	42
Norway	55	43
United Kingdom	69	31



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



When you are buying products or services online, how often, if at all, do you perform other checks on the seller - for example, reading reviews or checking if they belong to a professional body? (%)

Always

Sometimes

Rarely

Never

EU27 AVERAGE

30

24

16

22

GENDER



Always/
Sometimes

Rarely/
Never

62

37

Men



Women



63

36

61

38

AGE



Always/
Sometimes

Rarely/
Never

62

37

64

35

62

37

60

39

58

40

18-34



35-54



55-64



65+



EDUCATION



Always/
Sometimes

Rarely/
Never

62

37

Low



Medium



High



59

40

63

36

61

38

EASE OF MANAGING FINANCIALLY



Always/
Sometimes

Rarely/
Never

62

37

60

39

60

39

65

33

64

35

Very easy



Fairly easy



Fairly difficult



Very difficult





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

Always/
Sometimes

Rarely/
Never

Always

Sometimes

Rarely

Never

EU27 AVERAGE

71

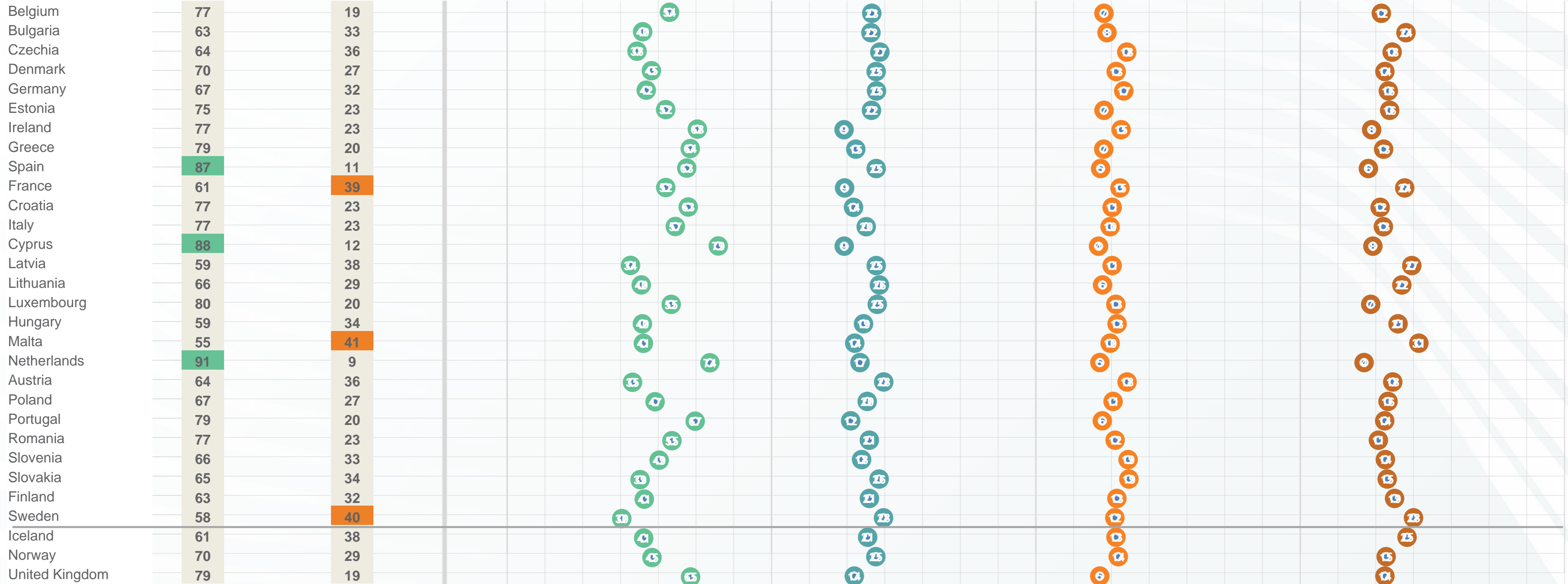
27

52

20

12

15



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



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

Always

Sometimes

Rarely

Never

EU27 AVERAGE

52

20

12

15

GENDER



Always/
Sometimes

Rarely/
Never

71

27

Men



Women



AGE



Always/
Sometimes

Rarely/
Never

71

27

73

26

74

25

69

29

65

33

18-34



35-54



55-64



65+



EDUCATION



Always/
Sometimes

Rarely/
Never

71

27

Low



Medium



High



EASE OF MANAGING FINANCIALLY



Always/
Sometimes

Rarely/
Never

71

27

72

27

72

27

71

27

66

32

Very easy



Fairly easy



Fairly difficult

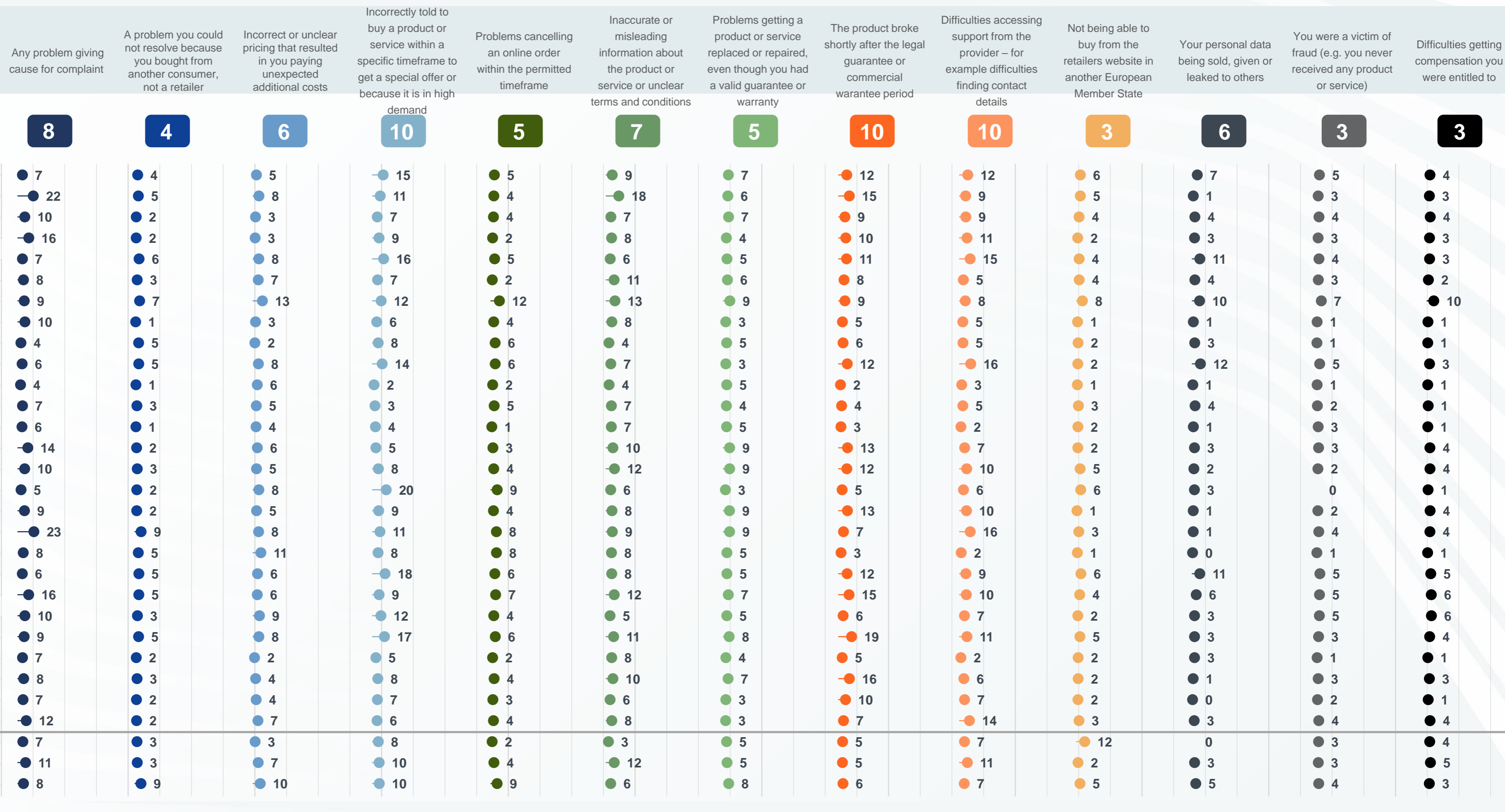


Very difficult



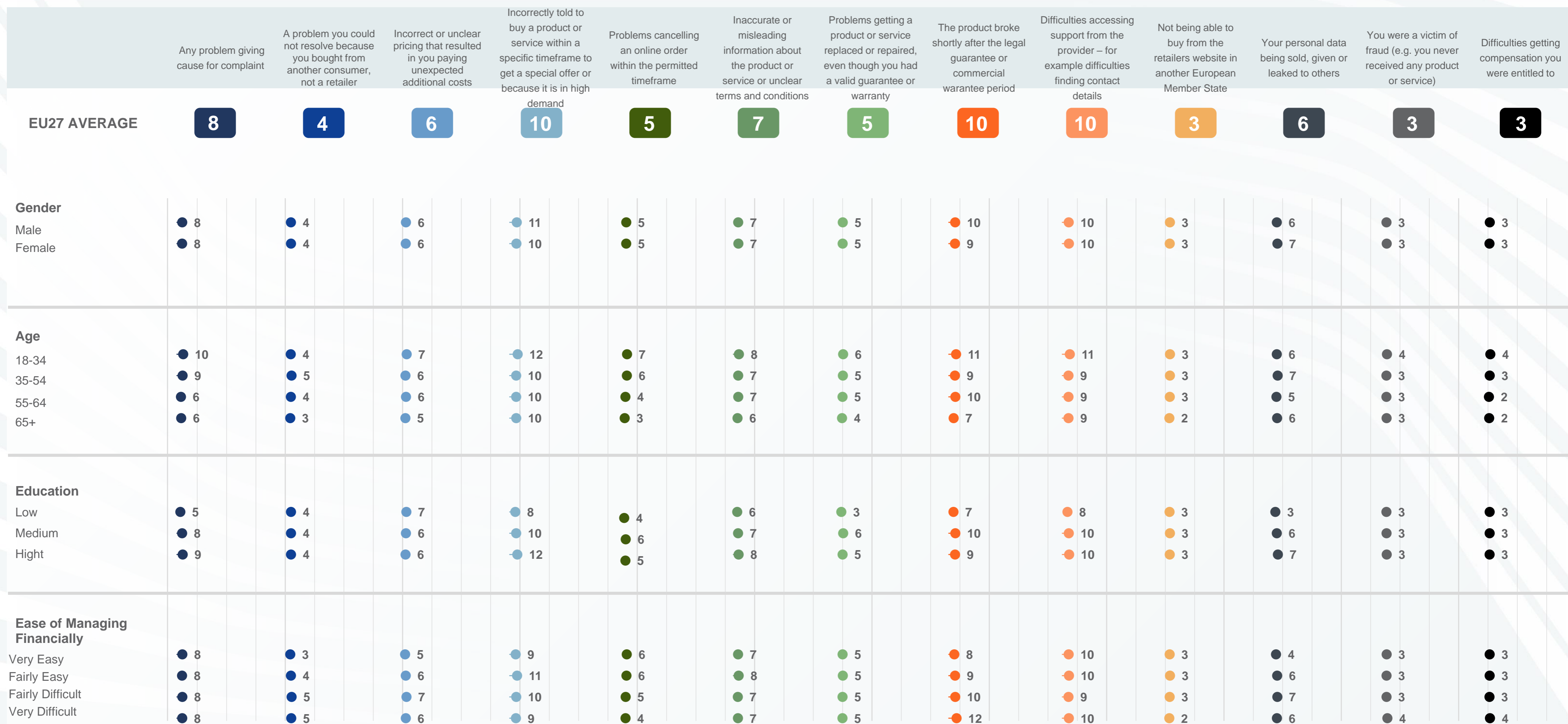


Did you personally experience any of the following with products or services you purchased? (%)





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





Have you experienced any of the following with products you purchased? (%)

You or someone else in your household was harmed because the product was unsafe

You or someone else in your household was harmed because the product had no or poor instructions of use

You or someone else in your household was harmed because the product wasn't used correctly or carefully enough

You or someone else in your household was harmed (any reason)

A product was recalled on safety grounds

EU27 AVERAGE

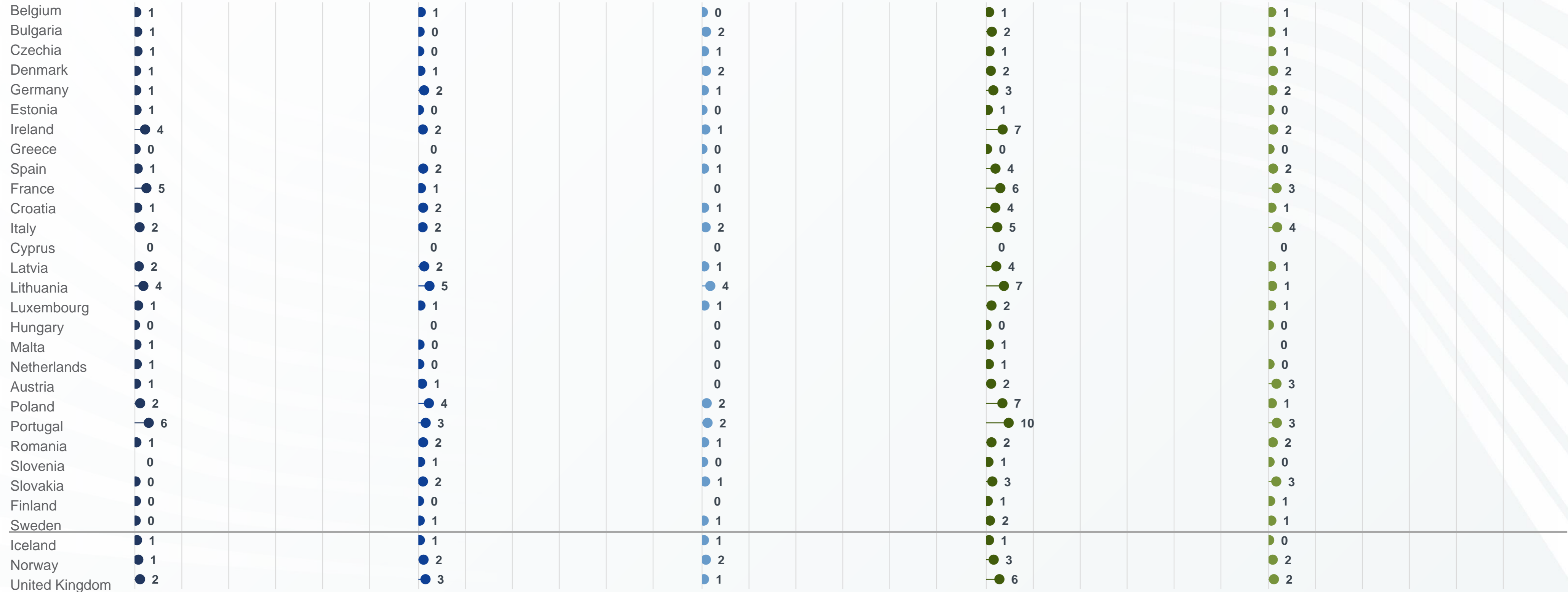
2

2

1

4

2



Adults (aged 18+)



Have you experienced any of the following with products you purchased? (%)

You or someone else in your household was harmed because the product was unsafe

You or someone else in your household was harmed because the product had no or poor instructions of use

You or someone else in your household was harmed because the product wasn't used correctly or carefully enough

You or someone else in your household was harmed (any reason)

A product was recalled on safety grounds

EU27 AVERAGE

2

2

1

4

2

Gender



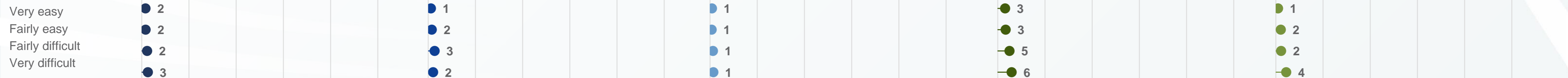
Age



Education



Ease of Managing Financially





Which of the following best describes the type of harm? (%)

An injury, such as a cut, fracture or broken bone

A chemical reaction, such as a burn or skin irritation

Strangulation or choking

Another type of harm

EU27 AVERAGE

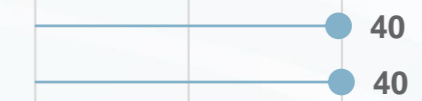
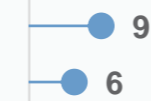
20

23

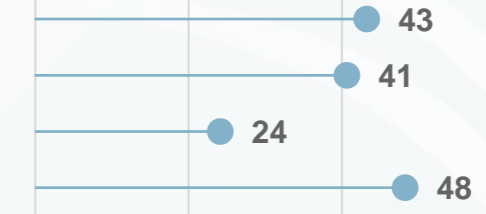
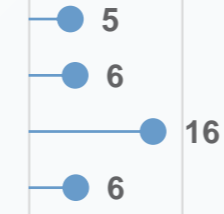
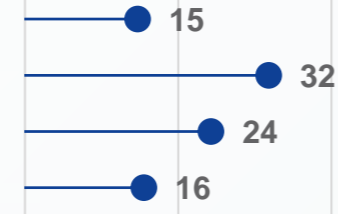
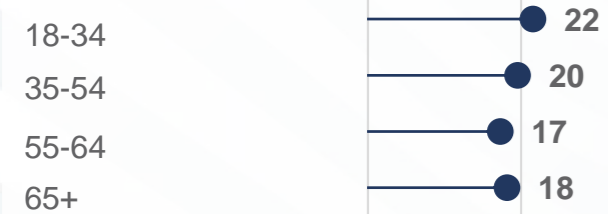
8

40

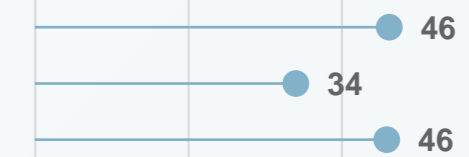
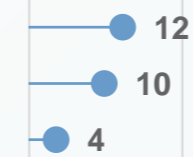
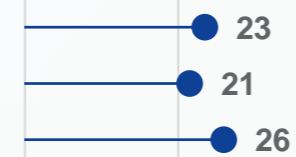
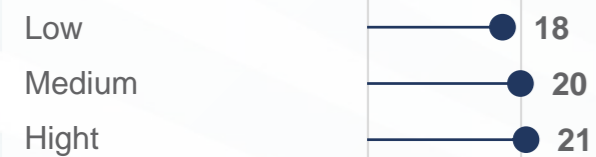
Gender



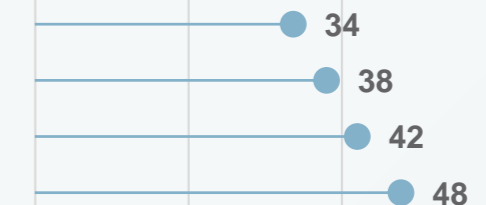
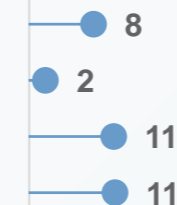
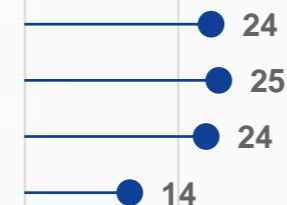
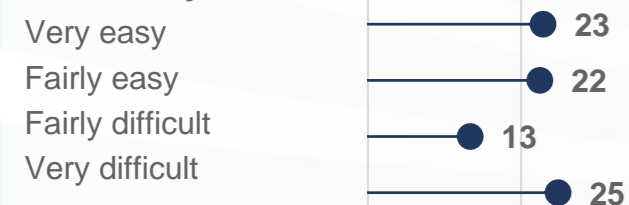
Age



Education



Ease of Managing Financially





And how serious was this harm? (%)

Not very serious, did not require medical assistance

Affected normal functioning for less than 6 months

Affected normal functioning for more than 6 months or resulted in permanent physical harm

EU27 AVERAGE

60

22

3

Gender

Male
Female



Age

18-34
35-54
55-64
65+



Education

Low
Medium
High



Ease of Managing Financially

Very easy
Fairly easy
Fairly difficult
Very difficult





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

Financial loss

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

EU27 AVERAGE

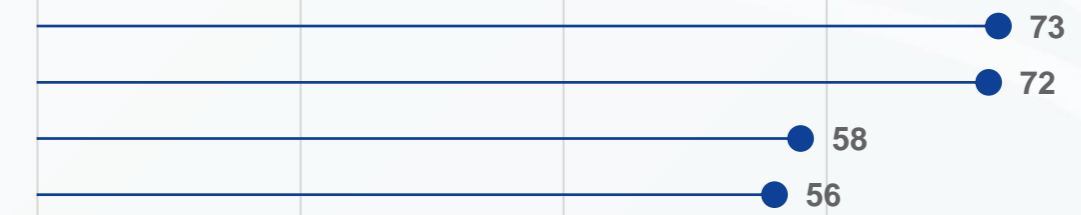
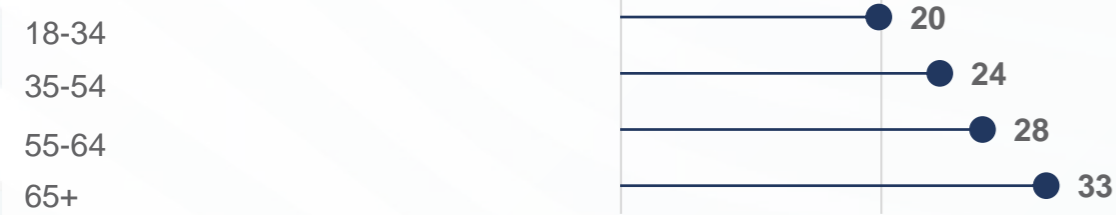
25

68

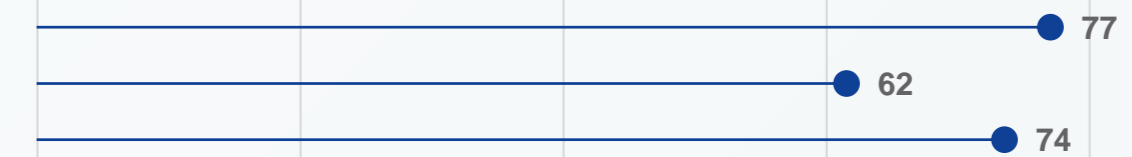
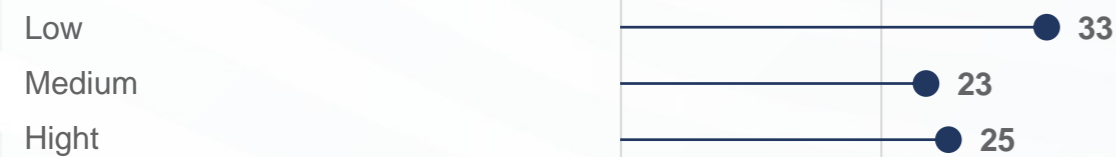
Gender



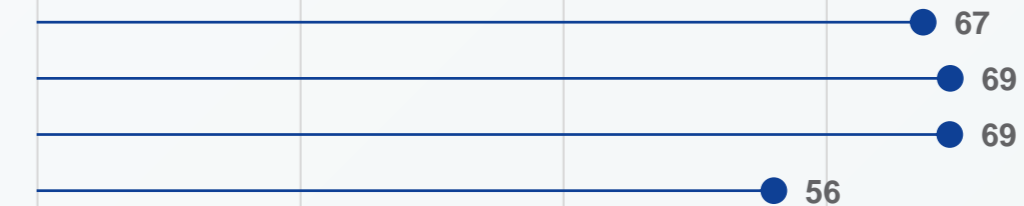
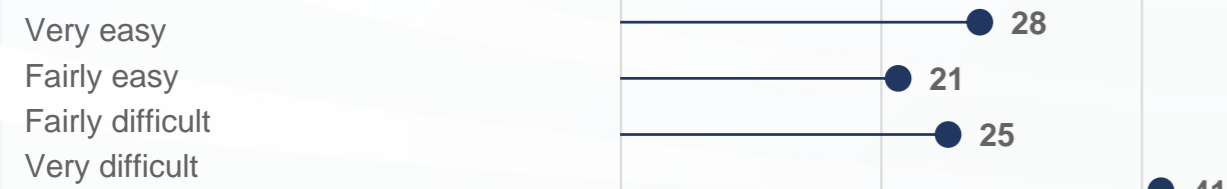
Age



Education



Ease of Managing Financially





What was the total financial loss? (%)

Total median in EUR

EU27 AVERAGE

51

Gender



Age



Education



Ease of Managing Financially





What was the non-financial impact? (%)

Loss of time

Anger or frustration

Stress, anxiety or other negative impacts on your mental health

A negative effect on your physical health

Something else

EU27 AVERAGE

81

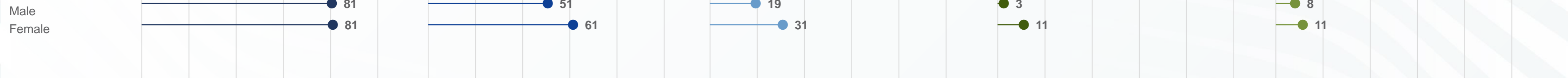
56

25

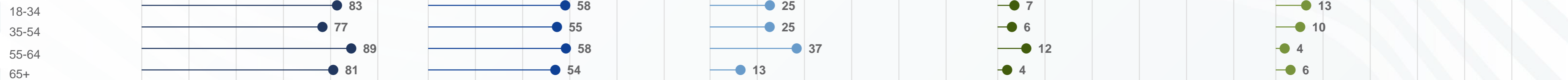
7

10

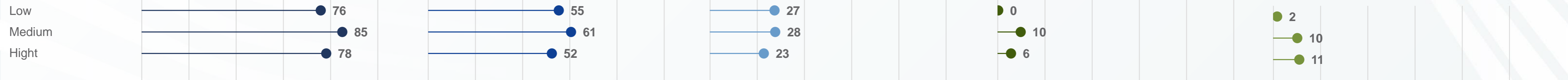
Gender



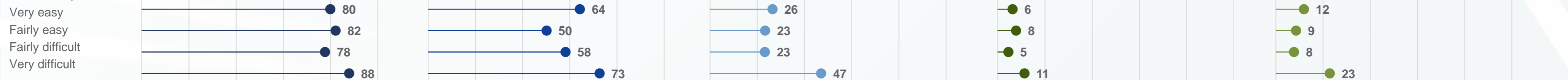
Age



Education



Ease of Managing Financially





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

Yes, to the provider, retailer, supplier, manufacturer

Yes, to a consumer protection authority, agency or other public authority

Yes, to a consumer association or organisation

Yes, to an ombudsman, arbitration or mediation body

Yes, took the provider to court

No, did not make a complaint

EU27 AVERAGE

50

5

7

3

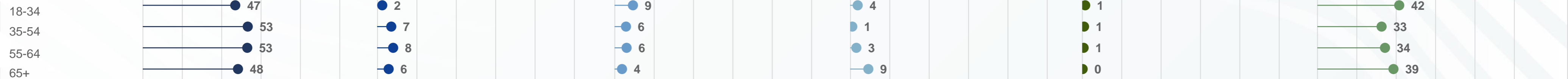
1

37

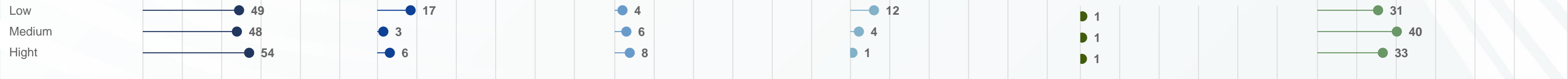
Gender



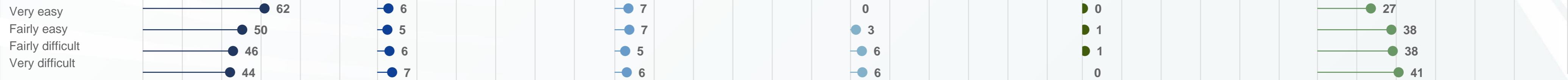
Age



Education



Ease of Managing Financially





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

Very satisfied

Fairly satisfied

Fairly dissatisfied

Very dissatisfied

EU27 AVERAGE

31

41

15

12

GENDER



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

72

27

Men



Women



72

27

71

26

AGE



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

72

27

66

33

76

21

81

18

61

39

18-34



35-54



55-64



65+



EDUCATION



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

72

27

Low



Medium



High



61

39

66

33

78

19

EASE OF MANAGING FINANCIALLY



Very satisfied/
Fairly satisfied Fairly dissatisfied/
Very dissatisfied

72

27

63

32

73

26

79

21

66

32

Very easy



Fairly easy



Fairly difficult



Very difficult

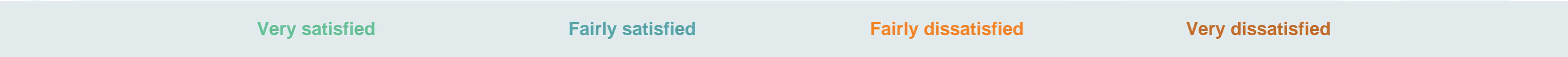


Adults (aged 18+) who made a complaint

For the following sociodemographic groups, results are based on sample sizes below 50, and so should be interpreted with caution: People with a low level of education (n=46), those who find it very difficult to manage financially (n=36)



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

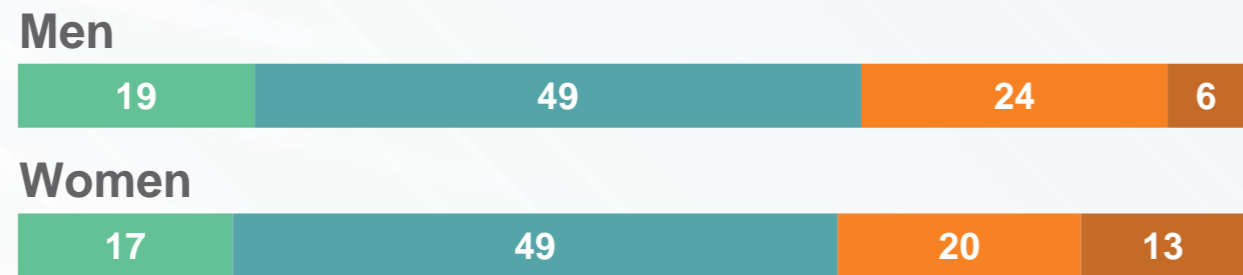
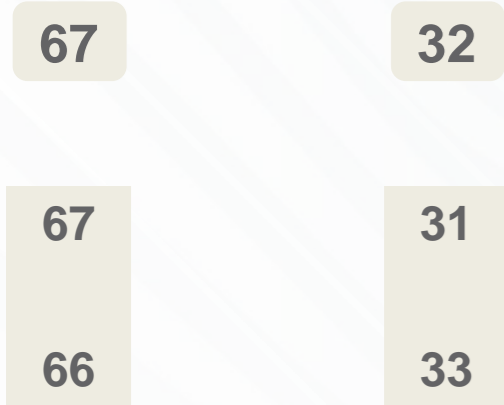


GENDER



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

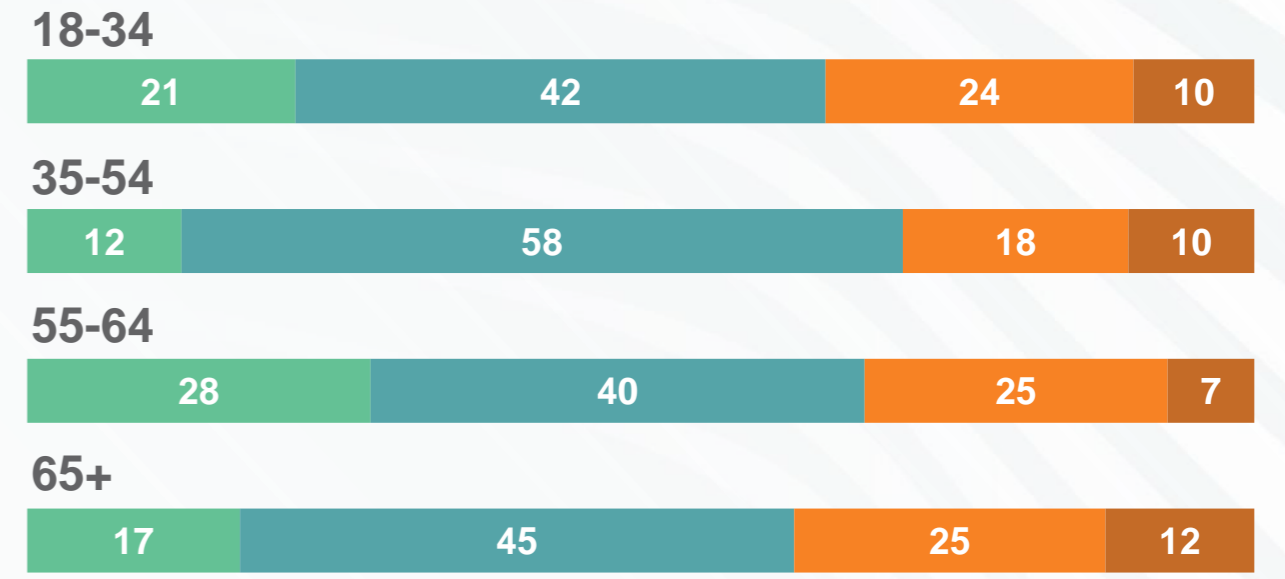
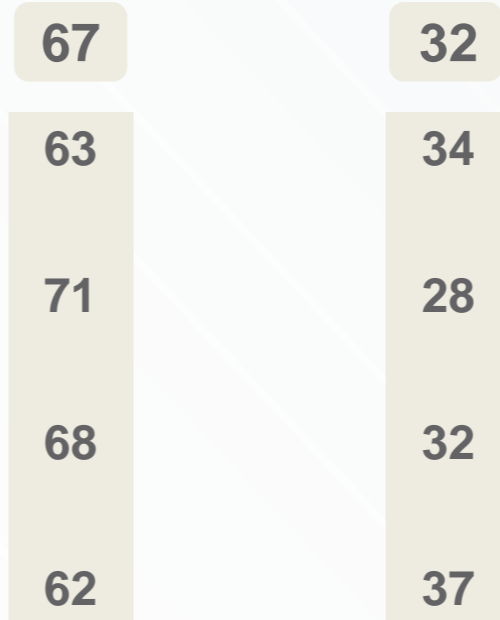


AGE



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

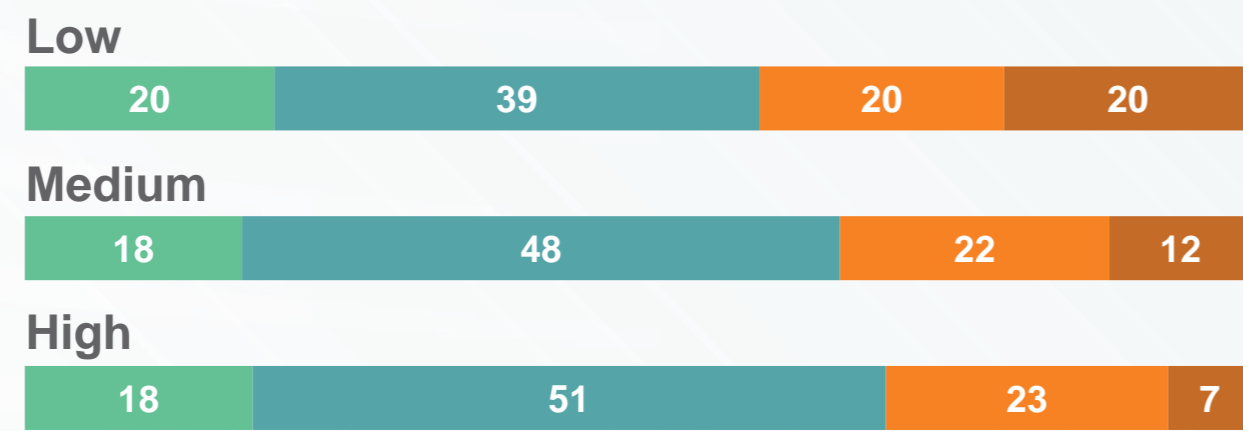
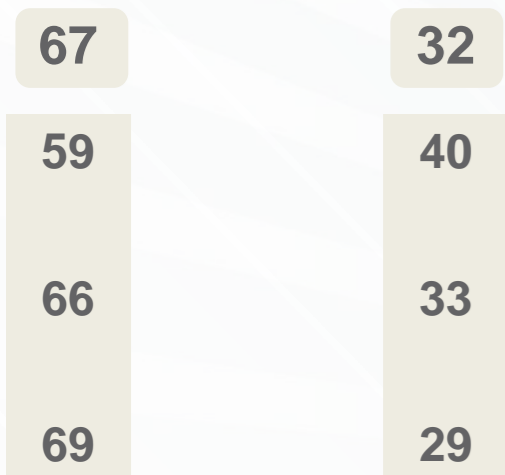


EDUCATION



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied

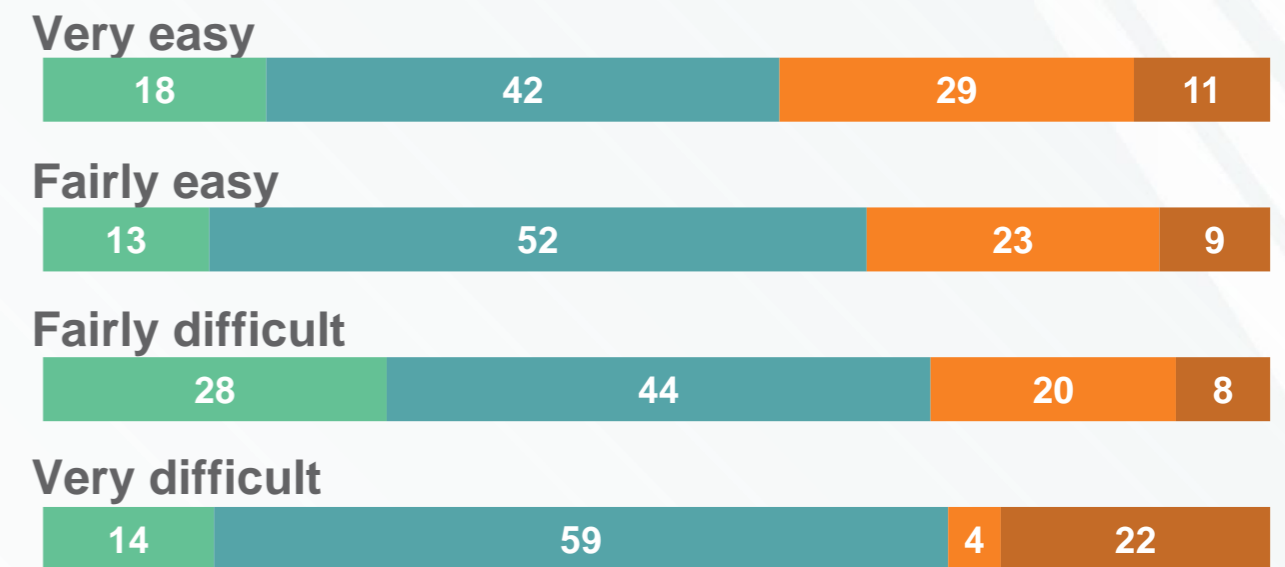
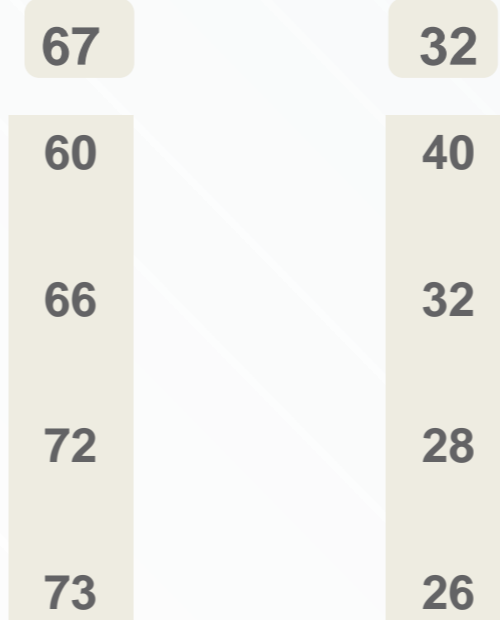


EASE OF MANAGING FINANCIALLY



Very satisfied/
Fairly satisfied

Fairly dissatisfied/
Very dissatisfied



Adults (aged 18+) who made a complaint

For the following sociodemographic groups, results are based on sample sizes below 50, and so should be interpreted with caution: People with a low level of education (n=46), those who find it very difficult to manage financially (n=36)



Why did you not make a complaint? (%)

Resolved or fixed the problem yourself

Did not think the problem was serious enough

Did not think the complaint would be taken seriously

Couldn't be bothered or didn't have time

Didn't know how to complain/who to complain to

Have made complaints before and it wasn't worth it

Feel you're not good at complaining

EU27 AVERAGE

31

22

16

31

12

13

11

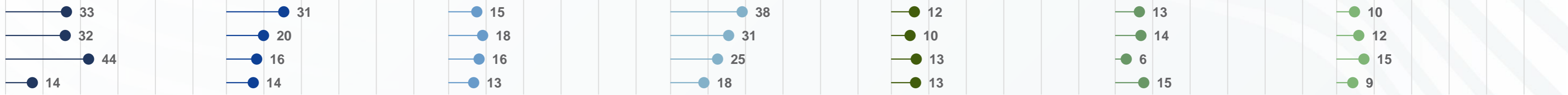
Gender

Male
Female



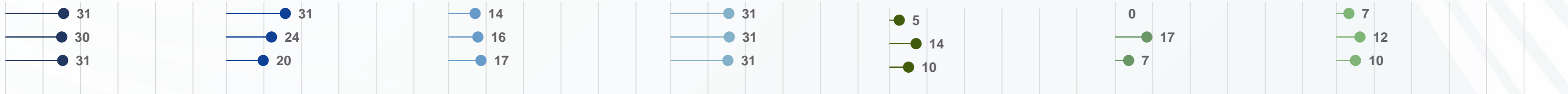
Age

18-34
35-54
55-64
65+



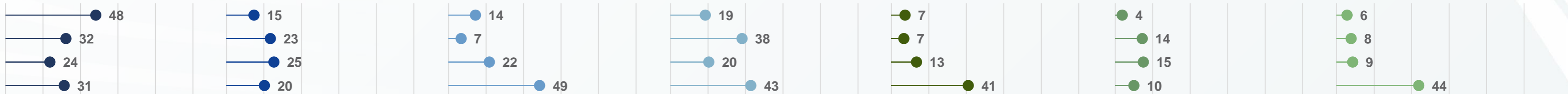
Education

Low
Medium
High



Ease of Managing Financially

Very easy
Fairly easy
Fairly difficult
Very difficult





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

Approach a consumer association or organisation

Approach a public authority such as government or a local council

Approach an elected official such as a member of parliament or a local councillor

Approach an ombudsman, arbitration or mediation body

Try to take the provider to court

Nothing, as it wouldn't make any difference

Nothing, as I wouldn't know what to do

Something else

EU27 AVERAGE

33

3

0

5

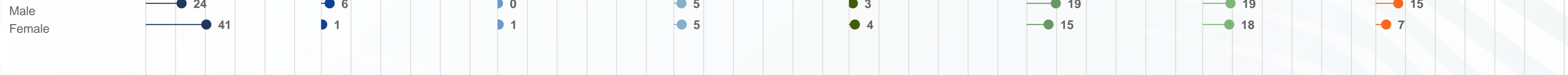
3

17

18

11

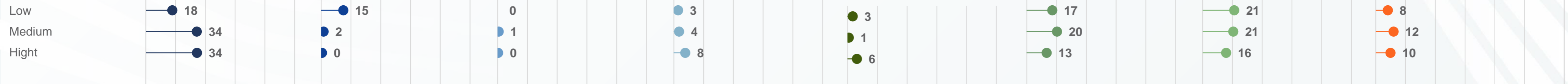
Gender



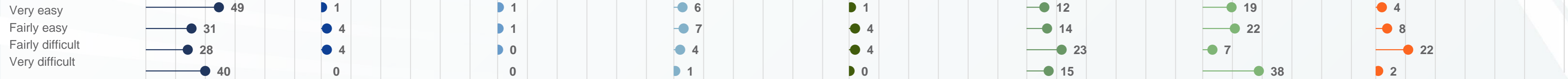
Age



Education



Ease of Managing Financially



Adults (aged 18+) who did not make a complaint

For the following sociodemographic groups, results are based on sample sizes below 50, and so should be interpreted with caution: People with a low level of education (n=46), those who find it very difficult to manage financially (n=45)



You said you have bought a product that was recalled because of safety concerns. Thinking about your last such experience, what action(s) did you take in response to the recall? (%)

You contacted the manufacturer/seller to have the product repaired, replaced or reimbursed

You continued using the product but with extra caution

You threw the product away

You told others about the recall

You took no action

EU27 AVERAGE

36

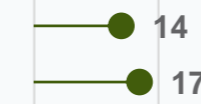
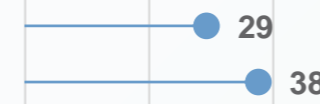
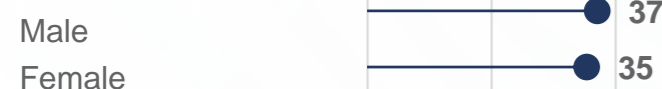
17

34

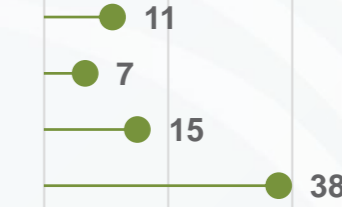
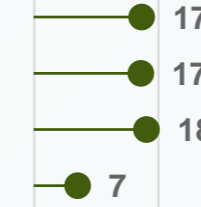
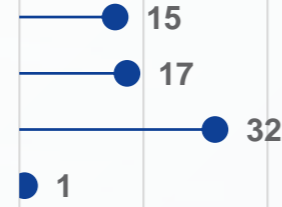
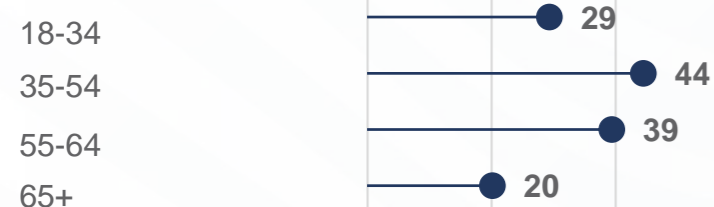
16

14

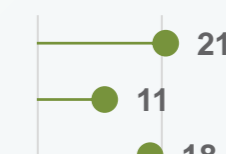
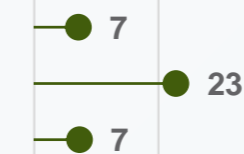
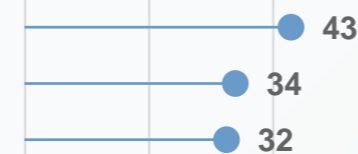
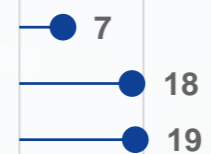
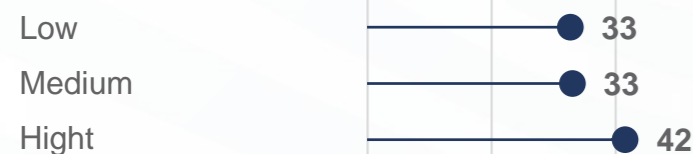
Gender



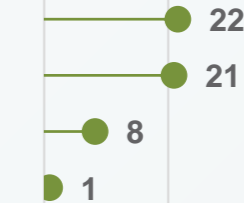
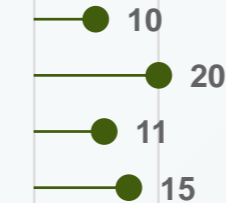
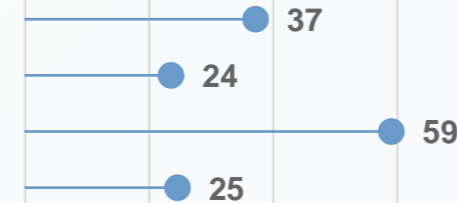
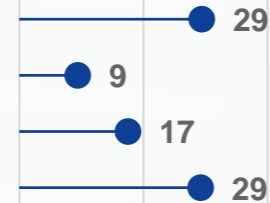
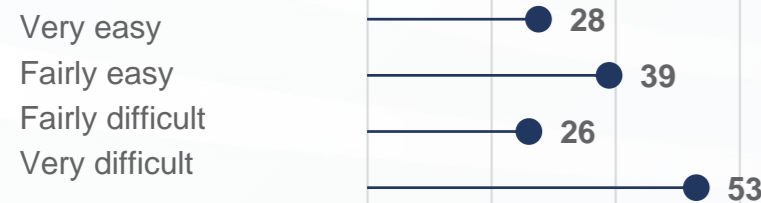
Age



Education



Ease of Managing Financially



Annex





TARGET POPULATION

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



MARKET REFERENCE PERIODS

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



New cars

2 years



Clothing and footwear

1 year



Bank accounts

2 years



Insurance services

1 year



Postal services

1 year



TV subscriptions

1 year



Mobile telephone services

1 year



Internet provision

1 year



Electricity services

1 year



Gas services

1 year



Recreational services

1 year



Vehicle rental services

2 years



Packaged holidays and tours

1 year



WEIGHTING

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

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



OTHER NOTES ON INTERPRETING THE DATA AND CHARTS

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