



Monitoring Consumer Markets in the European Union

Part III - Country reports



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Introduction to the country reports¹

In this third chapter of the 2013 report of the European Consumer Market monitoring survey, an analysis of the market performance of the 52 markets surveyed is presented by country. Please refer to part I of the report for all methodological details, including the survey details, concept definitions and calculation of the MPI score.

For each country, a graph displays the overall MPI scores for all markets combined, for all goods and all services markets combined as well as for each of the 52 individual goods and services markets. The graph also displays the year-on-year changes in MPI scores from 2010 through to 2013. In addition, the difference between country scores and EU28 average scores is included.

It must be noted that comparing country results to EU28 results weighted for population size of each country would give a biased image of the performance of markets especially for small countries. Therefore the country results are compared to the EU28 results where all countries are given equal weight.² An overview of these results is presented in the graph on the next page.

Following the graph, the main findings are described. Initially reported is the overall country performance; this comprises:

- The overall country MPI score (including differences with the EU28 average, and since 2012);
- The combined scores for all goods markets and all services markets respectively (including differences with the EU28 average, and since 2012).

This is followed by a more detailed examination of the findings across the individual goods and services markets, respectively; this comprises:

- The top three and bottom three performing markets;
- The markets showing the highest increase and the highest decrease since 2012 based on a ranking of markets highlighting statistically significant changes from 2012;
- The markets performing considerably better and significantly worse than the EU28 average based on a ranking of markets highlighting statistically significant differences between country and EU28 results; and
- The individual component scores having an important impact on the overall MPI scores.

All differences mentioned in the text are statistically significant unless otherwise mentioned. Asterisks are used to signal the statistically significant differences in tables and charts (unless otherwise indicated). Statistical significance is calculated at the

¹ All country reports were checked by country experts who have added in some cases additional explanations to the findings.

² Equal weights mean that the results of all countries are given an equal weight, regardless of their population size. Population weights mean that each country counts towards the overall results according to its relative size within the European Union – for instance, a country with 7 million inhabitants will have a weight 7 times higher than a country with one million inhabitants.

95% confidence level meaning that the null hypothesis of no difference has been rejected at 5% probability level. It should also be mentioned that, especially for indicators referring to the whole EU, given the high sample size on which they are computed, some differences could be statistically significant from 0 even if their absolute magnitude is very small.

In addition, the potential causes of large year-on-year changes in the performance of individual markets are highlighted; these explanations for market fluctuations are based on the intelligence gathered on the country level.

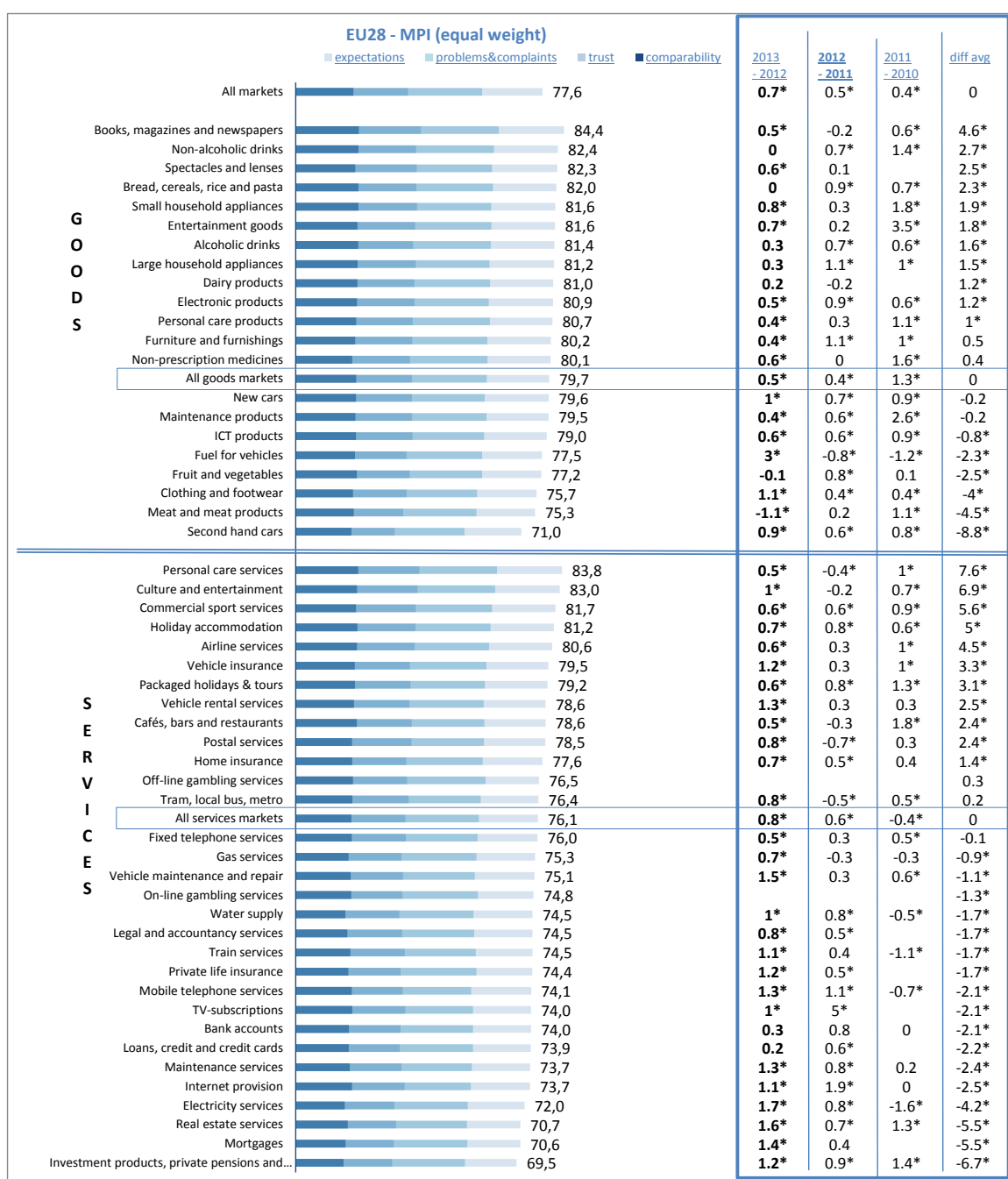
To get an overall idea on how market performance is evaluated in a country, the graph on page 8 presents the average score over all markets for each country. It should be noted that scores can differ between countries, not only because of actual differences in market performance, but also because of cultural differences, differences in consumption patterns and different consumer environments (e.g. well-informed and empowered consumers may be more critical and/or have higher expectations than consumers elsewhere). Economic differences may also play a role, with GDP³, price evolution and consumer confidence in the state of the economy all having a statistically significant, albeit small to modest, influence on how markets are evaluated. Economic, social and business statistics are regularly provided by Eurostat⁴. The latest overview of consumer conditions in EU Member States, plus Iceland and Norway, can be found in the July 2013 Consumer Conditions Scoreboard⁵.

³ In 2013, a small (but statistically significant) correlation was also found with the GDP.

⁴ <http://epp.eurostat.ec.europa.eu>

⁵

http://ec.europa.eu/consumers/consumer_research/editions/docs/9th_edition_scoreboard_en.pdf



Belgium

		MPI per market				
		expectations	problems&complaints	trust	comparability	
		2013 -2012	2012 -2011	2011 -2010	Country- EU28	
G O O D S	All markets	77,9	0.5*	0.5*	-0.3*	0.3
	Non-alcoholic drinks	84,4	0.7	-0.1	0.5	1.9
	Books, magazines and newspapers	84,3	-0.7	0.6	-0.5	-0.1
	Bread, cereals, rice and pasta	83,9	1.3*	0.4	-1.4	1.9
	Dairy products	83,8	1.4*	-0.4		2.8
	Spectacles and lenses	83,4	0.8	0.1		1.1
	Entertainment goods	82,9	0.5	-0.1	2.4*	1.3
	Alcoholic drinks	82,6	1.3*	0.2	-1.8*	1.3
	Small household appliances	82,3	0.5	0.7	1.2	0.7
	Fuel for vehicles	82,1	2.5*	-2.1*	-1.1	4.7*
	All goods markets	81,0	0.7*	0.1	0.5*	1.3*
	Non-prescription medicines	80,9	1.6*	-2.1*	1	0.8
	Electronic products	80,9	0.7	0.8	-0.1	0
	Large household appliances	80,8	-0.7	1.1	0.5	-0.4
	Personal care products	80,8	1.4*	-1.3	0.7	0
	New cars	80,6	-1.9*	4.6*	0.7	1
	Maintenance products	80,5	1.1	0.5	0.7	1
	Furniture and furnishings	79,5	0.3	0.9	0	-0.7
	Fruit and vegetables	79,3	0.1	-0.3	0	2.1
	ICT products	78,4	1.2	-0.2	2.4*	-0.5
	Clothing and footwear	78,2	1.5	-0.9	-0.6	2.5
	Meat and meat products	78,1	0.5	-1	-1.1	2.8
	Second hand cars	73,2	0	0.6	2.6*	2.3
S E R V I C E S	Culture and entertainment	83,4	0.6	0.1	0.7	0.4
	Personal care services	82,7	-1.2	1.2	-0.8	-1.1
	Holiday accommodation	81,5	0.6	1.1	0.1	0.3
	Commercial sport services	80,8	0.3	0.3	1	-0.9
	Packaged holidays & tours	79,7	-0.6	1.1	2.1*	0.4
	Airline services	79,1	-0.4	2.1*	0.3	-1.5
	Cafés, bars and restaurants	78,9	-0.8	-0.4	1.1	0.4
	Vehicle insurance	78,9	0.5	0.7	0.4	-0.6
	Home insurance	78,4	-0.1	-0.5	2.4*	0.8
	Vehicle rental services	77,7	-1	-0.3	0.6	-1
	Water supply	77,0	1.9	1.3	-2.9*	2.6
	Private life insurance	76,8	2*	-0.1		2.3
	Off-line gambling services	76,7				0.2
	Vehicle maintenance and repair	76,4	-0.3	1.9	-1.2	1.3
	All services markets	75,8	0.5*	0.7*	-0.9*	-0.4
	Gas services	75,7	6.7*	-1.1	-0.7	0.4
	Electricity services	75,6	7.4*	0.2	-5.1*	3.7
	Bank accounts	74,9	3.4*	-2.9*	-0.3	0.9
	Mortgages	74,6	-0.5	0.8		4*
	Fixed telephone services	73,9	-0.1	2.7*	0.4	-2.1
	Postal services	73,9	-0.5	-0.2	-1.5	-4.7*
	On-line gambling services	73,6				-1.2
	Loans, credit and credit cards	73,6	-0.1	-2.3*		-0.3
Maintenance services	73,6	-1.4	1.6	1.5	-0.1	
TV-subscriptions	72,6	0.8	5.7*		-1.4	
Tram, local bus, metro	72,5	-1.7	-0.9	-0.7	-3.9	
Internet provision	72,0	2.5*	2	-0.4	-1.6	
Legal and accountancy services	71,5	-3.2*	3*		-3	
Real estate services	71,4	0.2	2.5*	0.4	0.7	
Investment products, private pensions and...	71,0	0.2	0	3.6	1.6	
Mobile telephone services	70,7	3.7*	1.5	-2.6*	-3.3	
Train services	69,9	-0.4	1.2	-3*	-4.6*	

Overall Performance

The average performance of all consumer markets surveyed, as assessed by Belgian consumers is broadly in line with the one observed in the EU28 as a whole. The goods markets show a higher Market Performance Index than the EU28. No statistically significant difference is observed in terms of MPI for the services markets between the country and the whole EU.

The country's overall score has increased by 0.5 points compared to 2012, driven by improvements in both the goods and services markets.

Goods Markets

Overall, the top three goods markets in Belgium are the non-alcoholic drinks, books, magazines and newspapers and bread, cereals, rice and pasta markets. The bottom three goods markets are the second hand cars, meat and meat products and clothing and footwear markets.

Across the individual goods markets, largest increases in market performance scores can be found for the markets for fuel for vehicles and non-prescription medicines. The market with the highest decrease in score is the market for new cars.

The goods markets are performing considerably better than the EU28 average. The biggest difference in score is noted in the fuel for vehicles and meat and meat products markets. The difference with the EU28 score for the fuel for vehicles market, driven by statistically significant higher scores for trust, expectations, and a lower proportion of problems. Moreover, this market has also a higher score for choice. The furniture and furnishing and for ICT products markets receive a lower score than the EU28 average (although not significant so). These markets score particularly poorly on trust. For the furniture and furnishing market a lower score can be found for this trust component.

Services Markets

Overall, the top three services markets in Belgium are the culture and entertainment, personal care services and holiday accommodation markets. The bottom three services markets are the train services, mobile telephone services and investment products, private pensions and securities markets.

Across the individual services markets, the electricity services, gas services and mobile telephone services show the highest increase compared to 2012. The market for mobile telephone services shows an increase in comparability, trust and choice. In the electricity services and gas services markets, this increase is driven by increases for the comparability, trust, and expectations components. An important decrease in the proportion of problems is also noted, but only in the gas services market is this decrease statistically significant. Furthermore, these two markets also show an increase in scores for choice. The improvement of market performance in these markets follows a decrease from 2011 to 2012. The improvement could be linked to several measures taken by the Belgian government: a freeze of energy prices between the second and final quarters of 2012; a modification of the energy law making it easier to switch provider; a campaign organised together with local communes informing and assisting consumers in using comparison tools for comparing energy prices; and promotion of joint energy purchases in Wallonia and Brussels.

The markets with the highest decrease in score are those for legal and accountancy services (the only one with a statistically significant change); tram, local bus and metro services; and maintenance services. For the legal and accountancy services; and tram and local bus services markets, an important decrease can be found for comparability and expectations, as well as an increase in proportion of problems encountered. In the maintenance services market, an important decrease in score is noted for the trust component. This market also shows a decrease for the choice component.

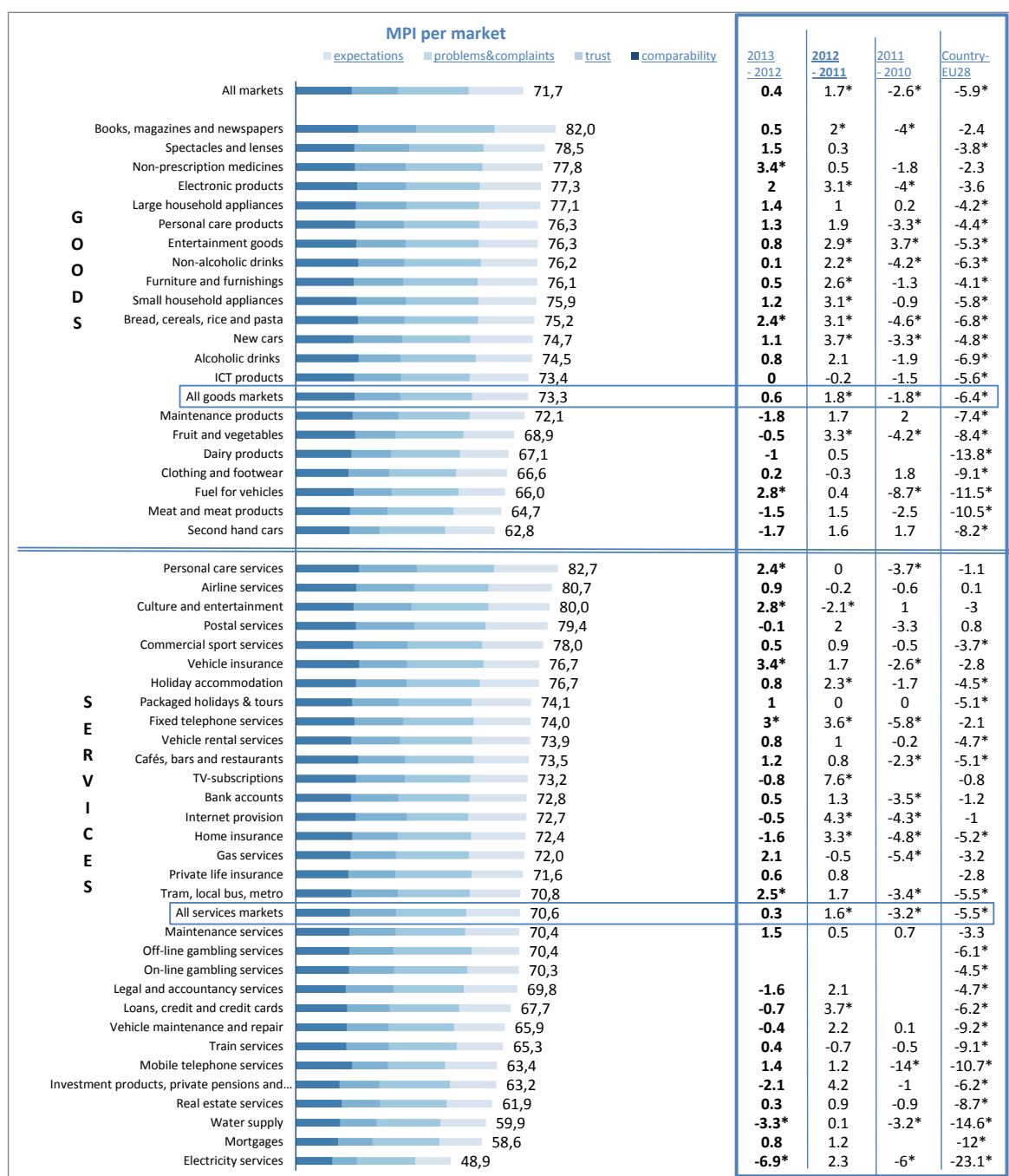
In comparison with the EU28 average, the assessment of the markets for mortgages, electricity services and water supply are most positive. For the market for mortgages this difference in score is statistically significant, and the evaluation is more positive for all components except that of complaints. In the electricity services market,

consumers are more likely to complain. Similarly, a comparatively high proportion of complaints can be found in the water supply market; yet this market also shows an improvement in scores for expectations and in the proportion of problems.

The markets for postal services, trains services and tram and local bus services are assessed the least positively in comparison to the EU28 average. For the postal services market, decreases in scores are noted for all components, while the proportions of problems and complaints increased.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	7.4*	1.1*	1.2*	0.5*	-2	2.1	0.7*
47	Gas services	6.7*	0.8*	0.9*	0.6*	-5.2*	13.7*	0.9*
33	Mobile telephone services	3.7*	0.6*	0.7*	0.2	0.1	-7*	0.7*
26	Bank accounts	3.4*	0.4*	0.7*	0.3*	-0.8	-11.3*	0.1
34	Internet provision	2.5*	0.4*	0.3*	0.3*	-0.4	2.1	0.3
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
57	Legal and accountancy services	-3.2*	-0.3	-0.1	-0.2	8.1*	1.4	0.1
15	New cars	-1.9*	-0.2	-0.2	-0.1	3.7	-10.2*	0.1
35	Tram, local bus, metro	-1.7	-0.1	0.1	-0.2	6.4*	9.2*	
21	Maintenance services	-1.4	-0.1	-0.2	0.1	4.3	4.3	-0.1
22	Personal care services	-1.2	-0.1	-0.2*	-0.1	0	42.2*	0.2*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	4.7*	0.1	0.6*	0.7*	-5.9*	-12.2*	0.5*
51	Mortgages	4*	0.3*	0.5*	0.6*	-4.3*	-2.6	0.4*
46	Electricity services	3.7	0.6*	0.2*	0.6*	-2.3	13.4*	1.7*
2	Meat and meat products	2.8	0	0.5*	0.4*	-2.8*	-9.7*	0.1
55	Dairy products	2.8	-0.1	0.5*	0.4*	-2.7*	-18.2*	0.1
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
31	Postal services	-4.7*	-0.7*	-0.4*	-0.3*	5.1*	4.3*	-0.7*
36	Train services	-4.6*	-0.3*	-0.3*	-0.5*	12.8*	-17*	
35	Tram, local bus, metro	-3.9	-0.5*	-0.1	-0.3*	9.7*	0.8	
33	Mobile telephone services	-3.3	-0.6*	-0.4*	-0.2*	2.6	-6.2*	-0.3*
57	Legal and accountancy services	-3	-0.5*	0	-0.1	6.2*	1.9	-0.1

Bulgaria



Overall Performance

Bulgaria is one of the worst performing countries in terms of MPI, with an overall Market Performance Index of 71.7. On an overall level, its performance in the goods markets is slightly better than in the services markets; however, Bulgaria's market performance is lower in both markets compared to the EU28 average.

Compared to 2012, the country's overall score has increased slightly (+0.4 percentage points), although this change is not statistically significant. The goods markets show a

somewhat larger increase compared to the services markets, although neither are statistically significant.

Goods Markets

Overall, the top three goods markets in Bulgaria are the books, magazines and newspapers, spectacles and lenses and non-prescription medicines markets. The bottom three goods markets are the second hand cars, meat and meat products markets and fuel for vehicles markets.

The Bulgarian non-alcoholic drinks; books, magazines and newspapers; furniture and furnishings; alcoholic drinks; electronic products; personal care products; clothing and footwear; fruit and vegetables; and ICT products markets are all ranked in 26th position across the EU28.

The spectacles and lenses; new cars; small household appliances; entertainment goods; large household appliances; maintenance products; dairy products; second hand cars; bread, cereals, rice and pasta; meat and meat products; and fuel for vehicles markets are all ranked in 27th position across the EU28.

Across the individual goods markets, the largest increase in market performance scores are noted in the non-prescription medicines; fuel for vehicles; and bread, rice and cereals markets compared to 2012. Increases in expectations are reported for the first two markets. And, in the fuel for vehicles market, trust and choice have also increased compared to 2012. The markets with the largest decrease in year-on-year scores are in the maintenance products and second hand cars markets: however, neither of these changes is statistically significant.

Overall, the goods markets are performing poorer than in the EU28. All markets perform worse than the EU28 average with the exception of three: the non-prescription medicines; the books, magazines and newspapers; and the electronic products markets. The dairy products and fuel for vehicles markets evaluated least positively in comparison to the EU28 average. In the dairy products market, this relative poor performance is driven by lower scores for comparability, trust and expectations. In the market for fuel for vehicles, the lower MPI score is driven by lower scores for both the trust and expectations components, as well as a higher proportion of problems.

Services Markets

Overall, the top three services markets in Bulgaria are the personal care services, airline services and culture and entertainment markets. The bottom three services markets are the electricity services, mortgages and water supply markets

The Bulgarian culture and entertainment; cafés, bars and restaurants; home insurance; legal and accountancy services; off-line gambling and lottery services; mobile telephone services; and vehicle rental services markets all ranked 26th across the EU28. The holiday accommodation; water supply; vehicle maintenance and repair; electricity services; packaged holidays & tours; commercial sport services; real estate services markets all ranked 27th across the EU28.

Across the individual services markets, the markets for vehicle insurance; fixed telephone services; culture and entertainment services; personal care services; and tram, metro and local bus show the highest increases compared to 2012 results. For the market of vehicle insurance an important increase can be found for comparability and trust and an important decrease in the proportion of problems encountered. For

the fixed telephone services market an important increase in score can be found for comparability, trust and expectations. This market also has an increase for the choice component. The market for culture and entertainment shows an important decrease in the proportion of problems. Surprisingly, there is also an increase in the proportion of complaints.

The services markets with the largest decrease in score compared to 2012 are those of electricity services and water supply. For the first market, this decrease can be explained by a decrease in the comparability and trust components; an increase in the proportion of problems; and, whilst not significant, an important decrease in the expectations component.

The deterioration in the performance of the electricity services could be put down to some issues faced by Bulgarian electricity consumers since the start of 2012. Price increases, incorrect and unclear electricity price calculations, and a lack of choice of supplier have been reported in this sector. This had potentially had an impact on market performance.

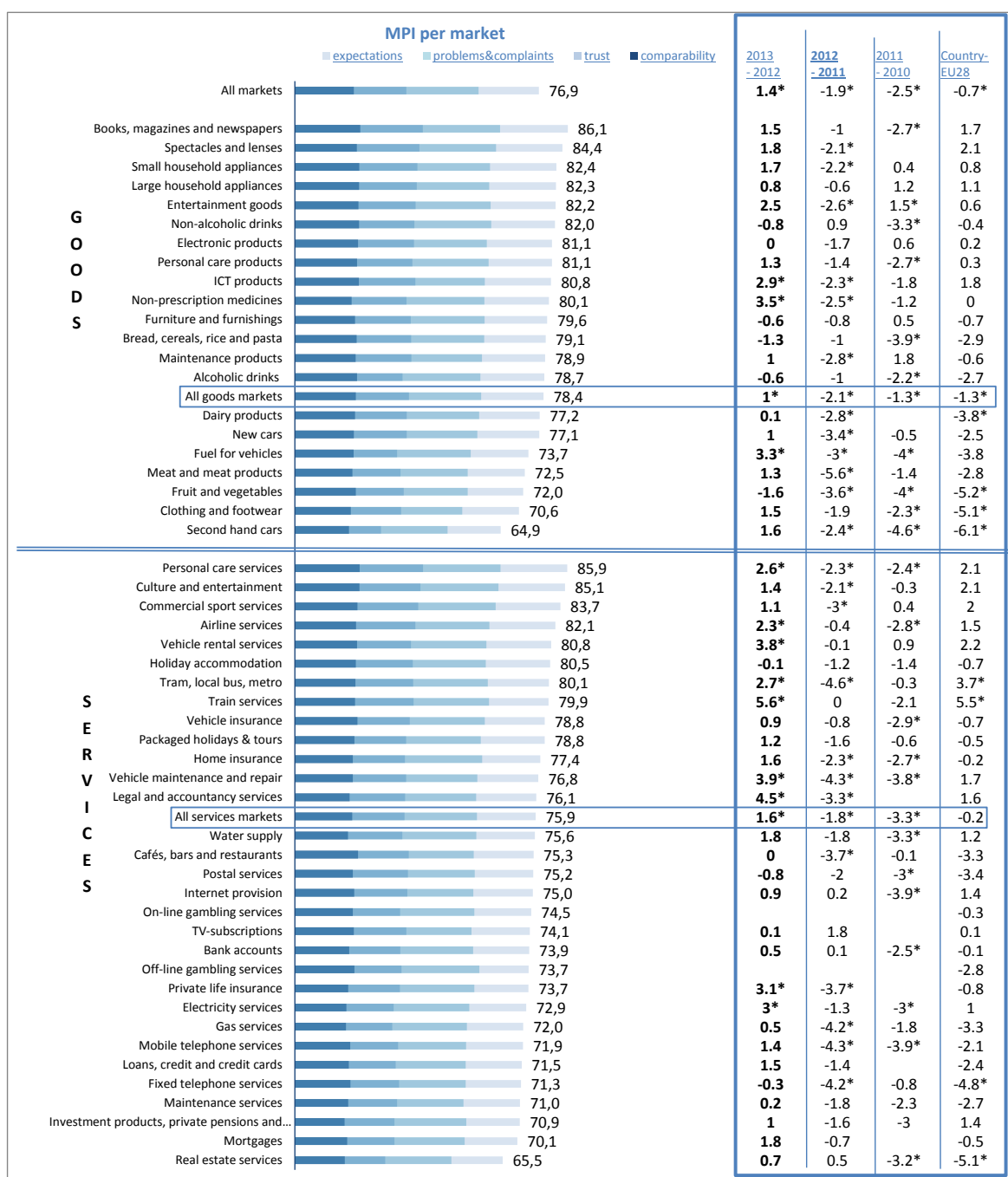
Compared to EU28, all but two services markets are assessed less positively in Bulgaria. Assessments of the postal services and airline services markets are more positive in Bulgaria than the EU28 as a whole; however these differences are not statistically significant. The evaluation of the postal services market is more positive for the comparability and choice components.

The electricity services, water supply and mortgages markets are assessed least positively compared to the EU28 average. Other differences in market performance can be found in the majority of services markets.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
30	Vehicle insurance	3.4*	0.3	0.5*	0.3	-4*	-2.2	0.2
48	Non-prescription medicines	3.4*	0.2	0.3	0.6*	-4*	-2.6	0.3
32	Fixed telephone services	3*	0.3*	0.4*	0.6*	2.5	1.5	0.6*
43	Culture and entertainment	2.8*	0.3	0.3*	0.4*	-2.3	9*	0.5*
17	Fuel for vehicles	2.8	-0.1	0.5*	0.5*	-0.6	-9.8*	0.5*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-6.9*	-0.7*	-0.9*	-0.4	11.1*	-9*	0
45	Water supply	-3.3*	-0.8*	-0.2	-0.1	3.2	-7.5*	
28	Investment products, private pensions and securities	-2.1	-0.5*	-0.3	-0.1	-0.1	-3.2	0.1
8	Maintenance products	-1.8	-0.2	-0.3*	-0.1	2	-4.9	0.3
16	Second hand cars	-1.7	0	-0.5*	0.1	3.6	1.8	0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	0.8	0.5*	-0.1	0.1	1.6	0.9	0.3*
37	Airline services	0.1	-0.1	0	0.1	-0.2	5.9*	-0.1
54	TV-subscriptions	-0.8	0.5*	-0.5*	0	4.3*	-5.2*	-0.5*
34	Internet provision	-1	0.4*	-0.2	-0.1	7.3*	2.1	-0.2
22	Personal care services	-1.1	0.1	-0.4*	-0.1	1.5	-4.7*	0
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-23.1*	-1.6*	-3.2*	-2.6*	25.8*	-1.7	-4.5*
45	Water supply	-14.6*	-0.7*	-2.2*	-1.7*	17.2*	3.3	
55	Dairy products	-13.8*	-0.8*	-2.2*	-1.8*	12.1*	-3.1	-0.4*
51	Mortgages	-12*	-0.9*	-1.8*	-1.3*	13*	-9.6*	0
17	Fuel for vehicles	-11.5*	-0.2	-1.7*	-1.7*	16.2*	1.9	0.1

Czech Republic



Overall Performance

On average, Czech consumers are less positive in their assessment of their markets performance than those of the whole EU28. The goods markets show a lower Market Performance Index with respect to the EU28 average. The MPI for the services markets is broadly in line with the one observed for the EU as a whole.

Compared to 2012, the overall score has increased by 1.4 points. Both the services and good markets show a yearly increase.

Goods Markets

Overall, the top three goods markets in the Czech Republic are the books, magazines and newspapers, spectacles and lenses and the small household appliances markets. The bottom three goods markets are the second hand cars, clothing and footwear and fruit and vegetables markets.

Across the individual goods markets, the largest increase in market performance scores can be found in the non-prescription medicines; fuel for vehicles; and ICT products markets. The markets with the largest decreases in scores are those of fruit and vegetables and bread, cereals, rice and pasta, although these changes are not statistically significant.

The Czech goods markets are performing poorer than in the EU28. This is especially so for the second hand cars and fruit and vegetables markets: both are MPI scores for these markets are lower than the EU28. This poor performance is driven by scores for trust and expectations, and higher proportions of problems and complaints. The second hand cars market also shows a slightly lower score for comparability (but not significantly so). Other goods markets that perform poorer than EU28 are that of clothing and footwear and dairy products.

A number of Czech goods markets that perform better than EU28. Whilst not significantly so, the spectacles and lenses market and market for ICT products markets have the highest differences in MPI scores when compared to the EU28 average. In the spectacle and lenses market, the higher MPI scores are driven by higher scores for comparability, and lower proportions of problems and complaints. The trust components for this market is also higher (but not statistically significantly) than the EU28 average. In the ICT products market, higher scores are noted for the comparability and expectations components.)

Services Markets

Overall, the top three services markets in the Czech Republic are the personal care services, culture and entertainment and commercial sport services markets. The bottom three services markets are the real estate services, mortgages and investment products, private pensions and securities markets.

Across the individual services markets, the scores for ten markets increased statistically significantly from 2012. The train services market shows the largest increase compared to 2012, driven by increases in comparability, trust and expectations combined with a decrease in the proportion of problems. A possible explanation for the positive evolutions in assessments of the train services market in the Czech Republic could be that a second provider has entered the market. As a consequence, prices have decreased and service quality is perceived to have increased.

Furthermore, the market for legal and accountancy services shows an increase in trust and expectations and an important decrease in the proportion of problems.

Across the individual services markets, an important decrease in scores are found in the postal services, fixed telephone services and holiday accommodation markets; however, these decreases are not statistically significant. These are the only markets that show a decrease in MPI score compared to 2012. For the postal and fixed telephone services markets, an increase was noted in the proportion of problems. For the postal services market, the change in expectations is also important. The holiday

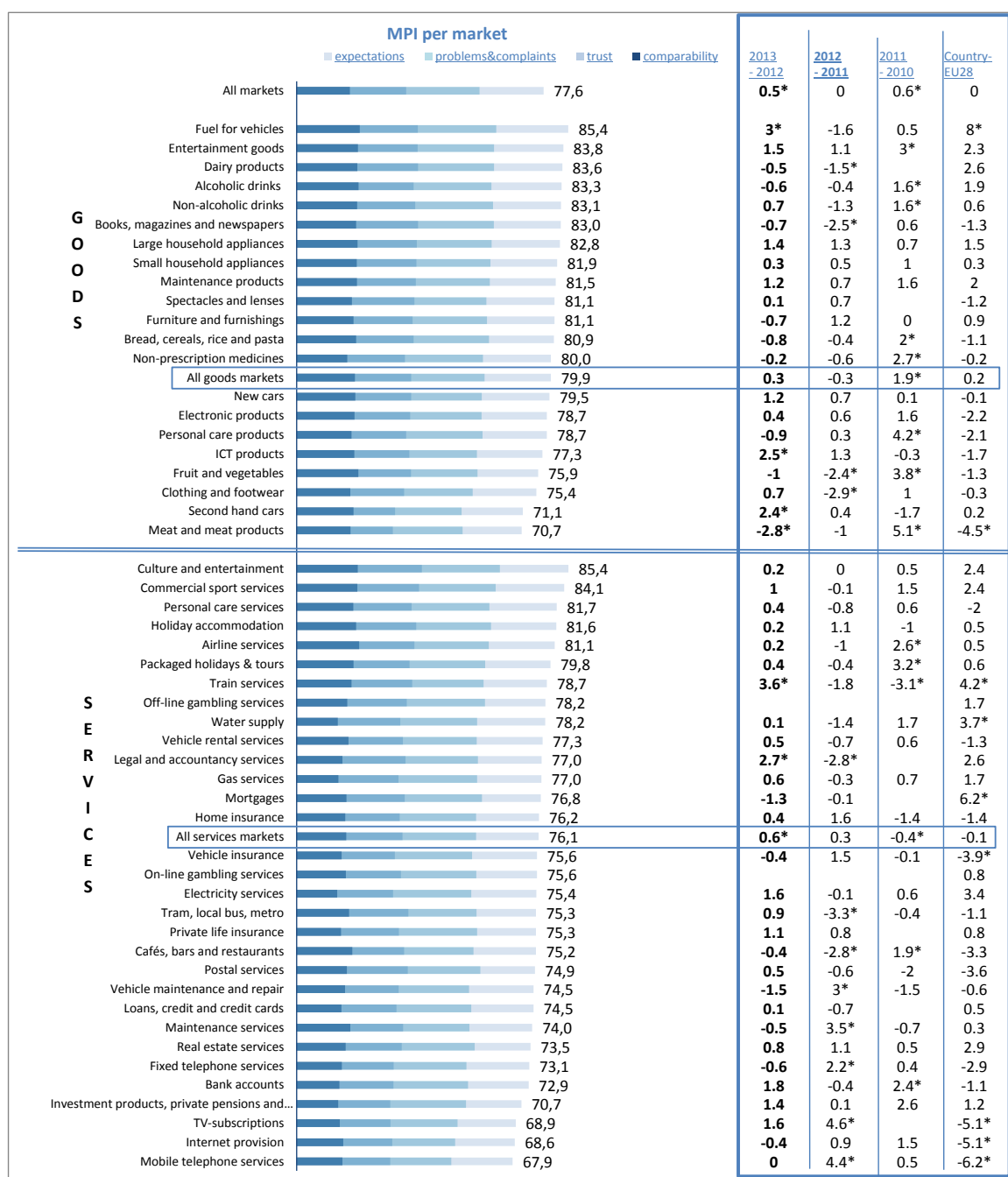
accommodation market also shows an important decrease for the comparability component.

Compared to the EU28, assessment of the train services, tram, local bus and metro and vehicle rental services markets are most positive. In the train services and tram, local bus and metro markets. For the train services market, the evaluation is more positive for all components except for complaints; whilst the proportion of complaints decreased, this change is not statistically significant. The tram, local bus and metro market performance market improved in terms of comparability, expectations and amount of problems encountered. For the vehicle rental services market, more positive evaluations are noted for comparability, as well as a lower proportion of problems. The proportion of complaints, on the contrary, is much higher than the EU28 average.

The real estate services, fixed telephone services and postal services markets are assessed least positively in comparison to the EU28 average. The first two of which are noted to be lower than average. In the real estate services market, decreases are noted for all components. The lower MPI score for fixed telephone services market is driven by a higher proportion of problems and lower score for expectations than 2012. The choice component also appears to be important and lower compared to EU28. As for postal services, it seems the most important difference is related to the proportion of problems, which is higher in the Czech Republic.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	5.6*	0.7*	0.6*	0.6*	-5*	-7.9*	
57	Legal and accountancy services	4.5*	0.4*	0.5*	0.6*	-2.9	-2.7	0.3*
23	Vehicle maintenance and repair	3.9*	0.5*	0.4*	0.5*	-2.3	-9.6*	0
38	Vehicle rental services	3.8*	0.4*	0.4*	0.6*	-1.1	20.6*	0.2
48	Non-prescription medicines	3.5*	0.4*	0.4*	0.5*	-1.2	2.1	0.5*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
1	Fruit and vegetables	-1.6	0.2	-0.1	-0.1	8.4*	-2.1	-0.2
3	Bread, cereals, rice and pasta	-1.3	0	-0.2	-0.2	2	14.1*	-0.1
5	Non-alcoholic drinks	-0.8	0.1	-0.1	-0.3*	0.5	25*	0
31	Postal services	-0.8	0.4*	-0.2	0	7.7*	-4.6*	0.3
9	Furniture and furnishings	-0.6	0	-0.2	-0.1	0.2	0.6	0
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	5.5*	0.7*	0.5*	0.4*	-8.3*	-0.8	
35	Tram, local bus, metro	3.7*	0.5*	0.2	0.4*	-4.9*	7.3*	
38	Vehicle rental services	2.2	0.5*	-0.2	0.4*	-3.3*	25.2*	-0.1
43	Culture and entertainment	2.1	0.4*	0.1	0.3*	-0.8	-6.6*	0.6*
53	Spectacles and lenses	2.1	0.3*	0.2	0.2	-2.5*	-9.3*	0.2*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
16	Second hand cars	-6.1*	-0.2	-1.4*	-0.4*	4.9*	9.5*	0.3*
1	Fruit and vegetables	-5.2*	0	-0.6*	-0.4*	14.3*	12.1*	-0.6*
20	Real estate services	-5.1*	-0.2*	-1*	-0.3*	7.4*	8.8*	0.3*
7	Clothing and footwear	-5.1*	-0.2	-0.4*	-0.3*	13.4*	15.4*	-0.6*
32	Fixed telephone services	-4.8*	0	-0.7*	-0.6*	8*	6.8*	-1.3*

Denmark



Overall Performance

Overall Danish consumers' assessments of market performance are in line with the EU28 average. The country's MPI score has increased by 0.5 points compared to 2012. While both the services and goods markets have shown improvements, this was only statistically significant in the case of the services markets.

Goods Markets

Overall, the top three goods markets in Denmark are the fuel for vehicles, entertainment goods and dairy products markets. The bottom three goods markets are meat and meat products, second hand cars and the clothing and footwear markets. The Danish fuel for vehicles market is rated as the best performing across the EU28.

Across the individual goods markets, only the fuel for vehicles market scores was higher than the EU28. The higher fuel for vehicles MPI score is driven by higher scores for comparability, trust, expectations, and a lower proportion of problems.

In addition, two markets have lower scores in Denmark than the EU28 average: the meat and meat products; and electronic products markets. The meat and meat products market shows higher levels of problems and lower levels of trust. The electronic products market is below the EU28 average, with lower scores for trust.

Compared to 2012, neither the goods markets nor the services markets show evolutions. The most noteworthy changes in the goods markets are an increase in positive assessments of the fuel for vehicles; ICT products; and second hand car markets. The meat and meat products markets also decreased from last year.

Services Markets

Overall, the top three services markets in Denmark are the culture and entertainment, commercial sport services and personal care services markets. The bottom three services markets are the mobile telephone services, internet provision and TV-subscriptions and internet provision markets. The commercial sport services and culture and entertainment markets are both assessed as the 3rd best performing across the EU28.

Across the individual services markets, the mortgages, train services and water supply stand are assessed more positively than the EU average. The high score for the mortgages market is driven by lower proportions of complaints and a higher score for trust. The water supply market scores high on trust and expectations, and has a lower proportion of complaints.

The mobile telephone service, internet provision and TV-subscription are the poorest performing services markets in comparison with the EU28. All these communication services have lower scores than the EU28 average. The comparatively low score overall for the TV-subscription market is driven by a lower score on comparability.

Across the services markets, the scores for the train services and the legal and accountancy services markets increased. The vehicle maintenance, mortgages and fixed telephone services markets decreased, although these changes are not statistically significant.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	3.6*	0.4*	0.3*	0.4*	-5.6*	5.2	
17	Fuel for vehicles	3*	0.4*	0.2	0.5*	-0.6	-23.9*	0.1
57	Legal and accountancy services	2.7*	0.2	0.4*	0.1	-4.8*	-3.3	0
13	ICT products	2.5*	0.3*	0.1	0.2	-5.5*	7*	0.3*
16	Second hand cars	2.4*	0.2	0.4*	0.2	-2.5	0	0.2
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-2.8*	-0.3*	-0.8*	-0.3*	-2.4	-14.3*	-0.2
23	Vehicle maintenance and repair	-1.5	-0.2	-0.2	-0.1	1.2	5.4*	0
51	Mortgages	-1.3	-0.2	-0.3	-0.1	-0.2	-5.4*	-0.2
1	Fruit and vegetables	-1	-0.1	-0.5*	-0.1	-2.7	-9.8*	-0.3*
19	Personal care products	-0.9	-0.1	0	-0.1	1.2	24.1*	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	8*	0.5*	0.8*	1.5*	-5.5*	8*	0.7*
51	Mortgages	6.2*	0	1.3*	0.8*	-6.1*	3.9	0.2
36	Train services	4.2*	0	0.8*	0.9*	-1	6.4*	
45	Water supply	3.7*	-1.1*	1.1*	1.1*	-4.8*	-7.1*	
46	Electricity services	3.4	-1.1*	0.8*	1*	-8.4*	4.2*	0.6*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
33	Mobile telephone services	-6.2*	-1.3*	-0.4*	0.2	12.2*	3.9*	0.9*
54	TV-subscriptions	-5.1*	-1.7*	-0.3*	0	0.7	2.1	-0.1
34	Internet provision	-5.1*	-1.2*	-0.4*	0.1	6.5*	-5.2*	0.4*
2	Meat and meat products	-4.5*	-0.5*	-0.9*	0	6.1*	-0.7	0.1
30	Vehicle insurance	-3.9*	-1.8*	-0.2*	0.4*	-1.5	16.8*	0

Germany

		MPI per market							
		expectations	problems&complaints	trust	comparability	2013 -2012	2012 -2011	2011 -2010	Country- EU28
	All markets	81,4				-0.1	2.6*	3*	3.8*
	Non-alcoholic drinks	86,6				1.4*	1.8*	2.5*	4.2*
	Clothing and footwear	86,3				3.2*	1.2	7.3*	10.6*
	Dairy products	85,0				0.7	0.6		4.1*
	Bread, cereals, rice and pasta	84,8				0.6	2.9*	2.1*	2.8
	Fruit and vegetables	84,6				1.5*	3.1*	4.7*	7.4*
G	Personal care products	84,1				-0.1	2.3*	2*	3.3*
O	Alcoholic drinks	83,8				0.2	0.6	2.8*	2.4
O	Large household appliances	83,6				-0.9	3.2*	1.2	2.4
	Spectacles and lenses	83,3				-1	1.9*		1
D	Books, magazines and newspapers	83,2				-1.5*	3.5*	-2.4*	-1.2
S	Meat and meat products	83,0				-0.6	4.2*	4.7*	7.7*
	All goods markets	83,0				-0.2	2.5*	3*	3.2*
	Small household appliances	82,8				-2.5*	4.3*	0.1	1.2
	New cars	82,5				1.1	0.6	3*	3
	Entertainment goods	81,9				-2.5*	4.2*	3.2*	0.4
	Maintenance products	81,9				0.2	2.1*	3.1*	2.4
	Non-prescription medicines	81,7				-1.2	3.2*	2.5*	1.5
	Furniture and furnishings	81,7				-2*	3.2*	3.3*	1.5
	ICT products	81,5				-0.5	3.5*	3*	2.5
	Electronic products	81,3				-2.8*	3.4*	3*	0.4
	Fuel for vehicles	79,2				1.1	1	0.7	1.8
	Second hand cars	79,2				0.3	1.4	4*	8.3*
	Culture and entertainment	83,7				0.4	1	-0.5	0.7
	Commercial sport services	83,2				-0.2	2.3*	3.8*	1.5
	Personal care services	83,2				-1.6*	3.4*	1.1	-0.6
	TV-subscriptions	82,9				0.7	5.1*		8.9*
	Water supply	82,0				0.6	1.4	3.8*	7.6*
	Airline services	81,8				-0.7	1.3	3.5*	1.1
	Vehicle rental services	81,7				1.7*	-0.4	3.2*	3.1
S	Cafés, bars and restaurants	81,5				-1.3	3.1*	2*	2.9
E	Electricity services	81,4				2.2*	3.1*	2.2*	9.4*
R	Packaged holidays & tours	81,4				-0.9	2.5*	3.6*	2.2
V	Holiday accommodation	81,3				-0.2	2.1*	1.3	0.1
I	Maintenance services	81,2				1	1.9*	4.2*	7.5*
C	On-line gambling services	81,1							6.3*
E	Vehicle insurance	81,1				-0.5	1.5	2.9*	1.6
S	Bank accounts	80,5				0.4	2.8*	3.5*	6.5*
	Legal and accountancy services	80,4				0.1	2.5*		5.9*
	Off-line gambling services	80,3							3.8*
	All services markets	80,3				0	2.7*	2.9*	4.1*
	Mortgages	80,0				1.1	-0.1		9.4*
	Loans, credit and credit cards	80,0				-1.1	3.5*		6.1*
	Vehicle maintenance and repair	80,0				-0.1	2.4*	1.7	4.9*
	Tram, local bus, metro	79,0				-1.7	2.1*	2.3*	2.6
	Internet provision	78,7				-0.7	4.3*	8.7*	5*
	Private life insurance	78,6				1.8*	1.3		4.2*
	Mobile telephone services	78,5				-1.5	3.7*	6.8*	4.5*
	Investment products, private pensions and...	78,5				4.3*	4.3*	6.9*	9*
	Real estate services	78,2				-0.3	3.3*	4.6*	7.5*
	Home insurance	78,1				-1.4	1.8*	2.9*	0.6
	Fixed telephone services	78,1				-1.6	4.7*	4.6*	2
	Postal services	77,8				-3*	3.4*	-0.2	-0.8
	Gas services	77,4				-1.6	2.7*	4.3*	2.1
	Train services	77,2				2.8*	4.6*	2.1	2.7

Overall Performance

In Germany, consumer assessments of market performance are above those observed in the EU28 as a whole; equally, both the goods markets and the services markets outperform the EU28 average. Taking into account the scores for 2012 in the services and goods markets, no statistically significant differences were found.

Goods Markets

Overall, the top three goods markets in Germany are the non-alcoholic drinks, clothing and footwear and dairy products markets. The bottom three goods markets are the second hand cars, fuel for vehicles and electronic products markets.

The German large household appliances, personal care products, non-alcoholic drinks, clothing and footwear markets are all rated as the 2nd best performing across the EU28. The meat and meat products and fruit and vegetables are both rated as the 3rd best.

Across the individual goods markets, a total of seven markets outperform the EU28 average. The top performers are clothing and footwear and the market of second hand cars – both outperforming the EU28 average on all components. The books, magazines and newspapers and electronic products are the only goods markets with a lower performance than average; however, these differences are not statistically significant.

Compared to 2012, across the goods markets, the clothing and footwear; non-alcoholic drinks; and fruits and vegetables markets improved performance. For the clothing and footwear market, this was driven by a statistically significant increase in comparability, trust, expectations and choice. The electronic products; small household appliances; entertainment goods; furniture and furnishing; and books, magazines and newspapers markets show a decline from last year.

Services Markets

Overall, the top three services markets in Germany are the culture and entertainment, commercial sport services and the personal care services markets. The bottom three services markets are the train services, gas services and postal services markets.

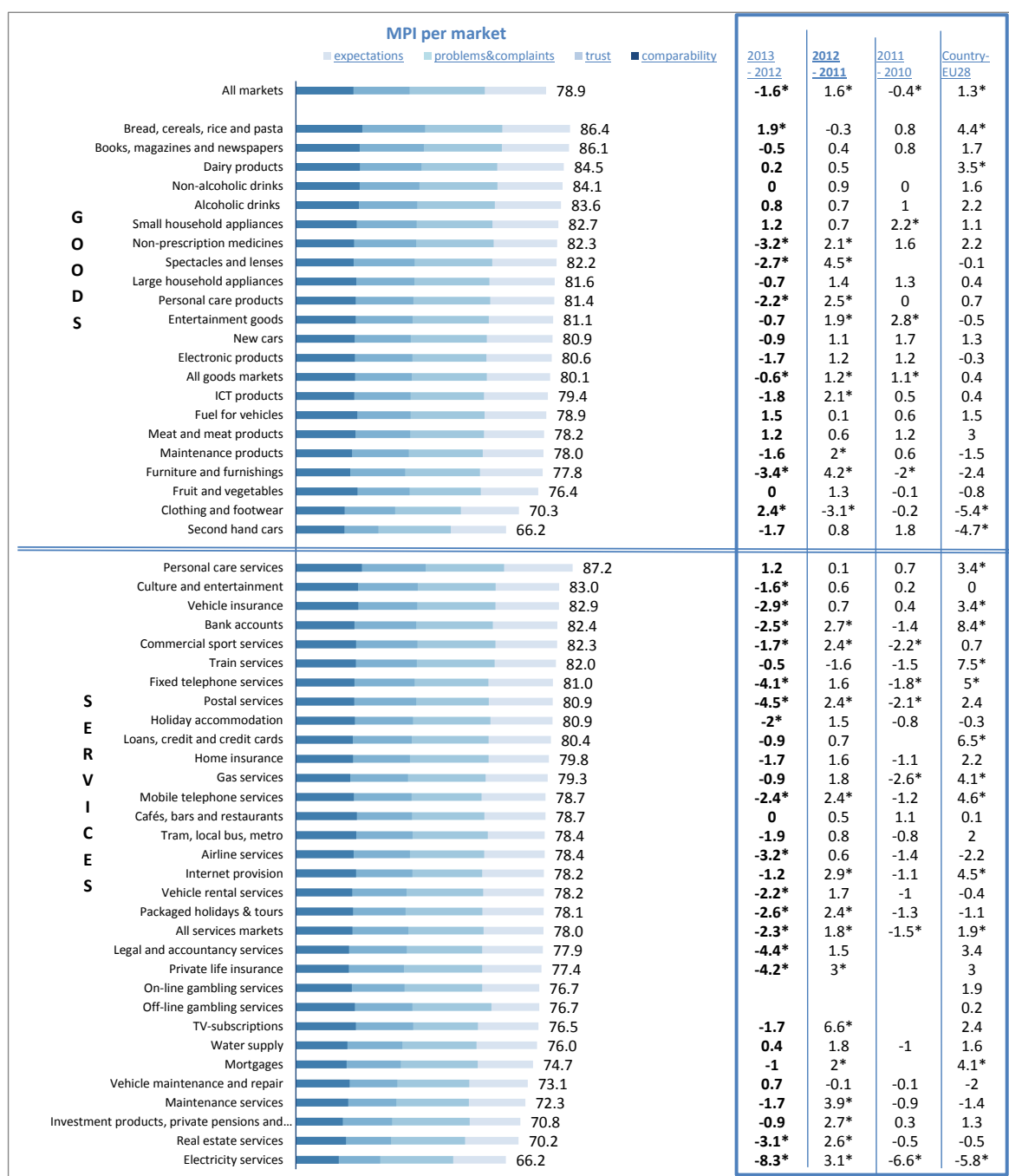
The German water supply and electricity services markets are all rated as the best performing across the EU28. The TV-subscriptions, on-line gambling and betting services and maintenance services markets are all assessed as the 2nd best performing across the EU28. While the investment products, private pensions and securities market is assessed as the 3rd best market across the EU28.

Across the individual services markets, a total of sixteen German services markets have a higher score than the average. Indeed, the markets of electricity services, mortgages and investment products score 9 points or higher than the EU28 average. Only the postal services and the personal care services score lower than the EU28 average, and then not significantly so.

Compared to 2012, across the services markets, the investment products; train services; electricity services; private life insurance; vehicle rental services markets all increased. The postal services market and the personal care services market both declined from last year.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
28	investment products, private pensions and securities	4.3*	0.5*	0.6*	0.3*	-3.3*	-23.5*	-0.5*
7	Clothing and footwear	3.2*	0.4*	0.7*	0.3*	1.7	5.1	0.3*
36	Train services	2.8*	0.3*	0.4*	0.1	-4.6*	15.4*	
46	Electricity services	2.2*	0.2	0.5*	0.1	-0.8	-29.7*	0.2
52	Private life insurance	1.8*	0.3*	0.2	0.2	-1.2	-15.3*	-0.5*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	-3*	-0.4*	-0.3*	-0.4*	2.2	-10.7*	-0.5*
10	Electronic products	-2.8*	-0.3*	-0.4*	-0.3*	1.4	-24.1*	-0.3*
14	Entertainment goods	-2.5*	-0.4*	-0.3*	-0.3*	0.4	-12.6*	-0.4*
12	Small household appliances	-2.5*	-0.5*	-0.4*	-0.3*	-2.3	-5.8*	-0.5*
9	Furniture and furnishings	-2*	-0.4*	-0.2*	-0.3*	-1.5	-22.2*	-0.4*
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7	Clothing and footwear	10.6*	1*	1.6*	0.9*	-9.3*	-19.1*	0.3*
46	Electricity services	9.4*	1.5*	1.2*	0.8*	-3.3*	-37.9*	2*
51	Mortgages	9.4*	1.1*	1.4*	0.9*	-4.2*	-28.1*	0.4*
28	investment products, private pensions and securities	9*	1*	1.2*	0.8*	-7.8*	-18.1*	0
54	TV-subscriptions	8.9*	0.7*	1.2*	0.7*	-12.2*	-52.7*	0.6*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
18	Books, magazines and newspapers	-1.2	-0.1	-0.1	-0.2*	-0.1	3	-0.4*
31	Postal services	-0.8	-0.2	-0.2*	-0.3*	-4.7*	-11.9*	0.4*
22	Personal care services	-0.6	0	-0.1	-0.2*	-0.6	0	-0.4*
39	Holiday accommodation	0.1	-0.1	0	0	-2.6*	-11.6*	-0.5*
10	Electronic products	0.4	-0.2*	0.2*	-0.2*	-3.8*	-20*	-0.5*

Estonia



Overall Performance

Estonian consumer market assessments are higher than the EU28 average – by 1.3 points. This is mainly driven by their assessments of the services markets which are better than average – by 1.9 points. The scores for goods markets have also improved (+0.4 points). Compared to 2012, there was a decline in the overall MPI performance (-1.6). The services markets score declined by 2.3 points and the goods one by -0.6 point.

Goods Markets

Overall, the top three goods markets in Estonia are the bread, cereals, rice and pasta, the books, magazines and newspapers and the dairy products markets. The bottom three goods markets are the second hand cars, clothing and footwear and fruit and vegetables markets. The Estonian bread, cereals, rice and pasta is rated 3rd best performing across the EU28.

Across the individual goods markets, two perform better than the EU28 average: the bread, cereal, rice and pasta and dairy products markets. While only the bread, cereal, rice and pasta market score higher than average on trust, both markets score higher score on comparability and expectations.

The clothing and footwear and second cars markets are the two markets that have lower scores than the EU28 average. Again both markets suffer from low scores on comparability, trust; and, in the case of the clothing and footwear, also a high proportion of problems. Surprisingly, the market of second hand cars has a lower level of complaints.

Compared to 2012, there has been a positive evolution in the goods markets of clothing and footwear and bread, cereals, rice and pasta. Both markets score higher than last year and profit from higher scores for expectations. The bread, cereals, rice and pasta market also has a higher score for comparability and trust, but again not statistically significantly. In contrast, the non-prescription medicines; furniture and furnishing; spectacles and lenses; and personal care products markets score lower than in 2012. The non-prescription medicines market shows low levels of expectations, while the furniture market scores lower on the comparability component.

Services Markets

Overall, the top three services markets in Estonia are the personal care services, culture and entertainment and vehicle insurance markets. The bottom three services markets are the electricity services, real estate services and investment products, private pensions and securities markets.

The Estonian train services and bank accounts markets are both assessed as the 2nd best performing across the EU28. The personal care services market is rated as the 3rd best.

Across the individual services markets, three markets have a higher score than the EU28 average. The bank accounts, train services and loans, credit and credit cards markets are assessed better by Estonian consumers than the EU28 as a whole. All three markets have a higher score on comparability. The bank accounts market also scores higher on trust and expectations and has a lower proportion of problems. The train services market has higher scores on trust, comparability and expectations and a lower proportion of problems compared to the EU28.

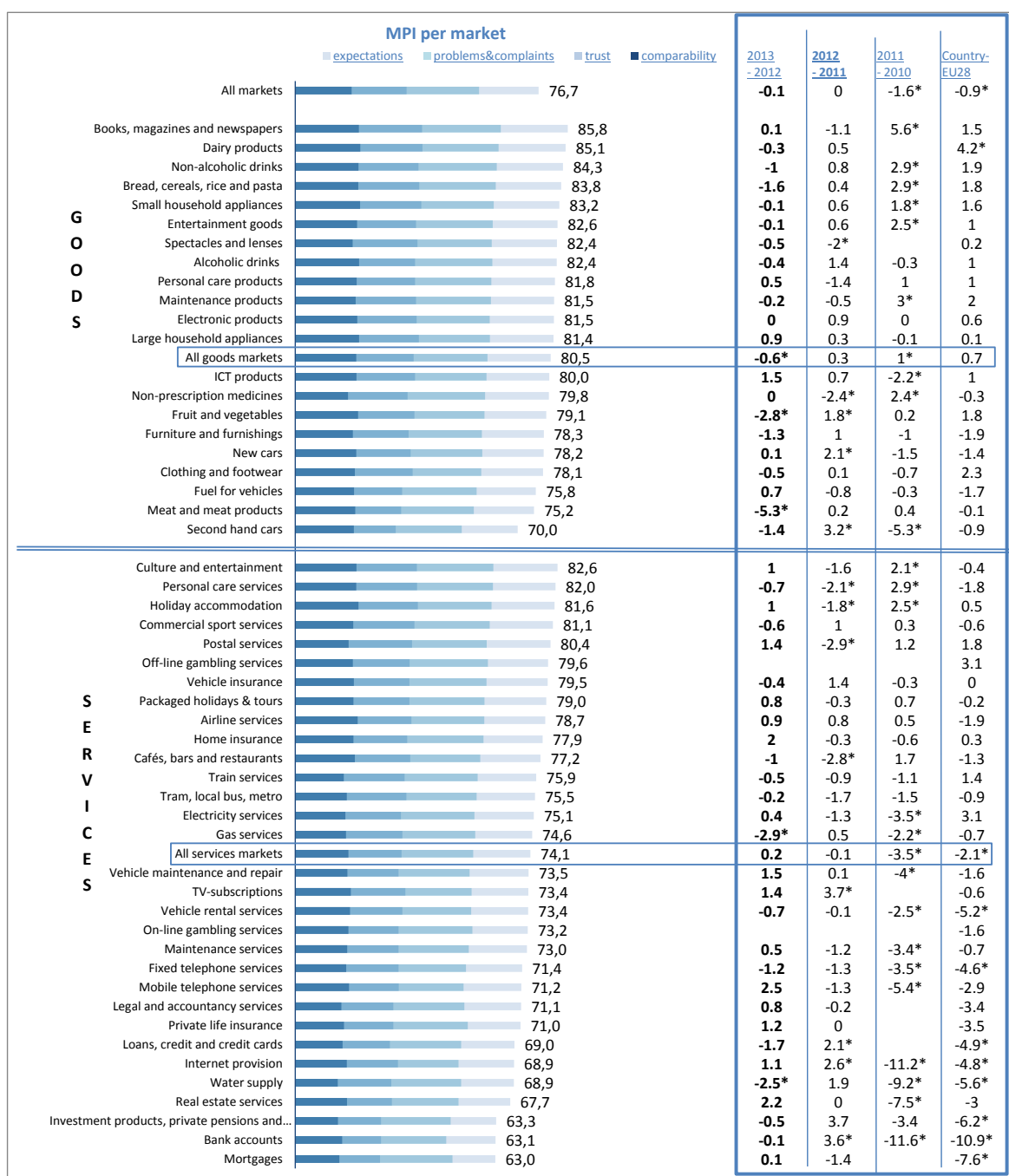
On the other hand, the airline service, vehicle maintenance and repair and maintenance services markets have a lower score than EU28 average. The airline market scores lower than average on comparability and expectations. The vehicle maintenance and repair market, scores lower on trust, while the maintenance services market shows lower scores of trust and expectations.

Year-on-year, across the services markets, only 3 increased: the water supply, personal care services; and the vehicle maintenance and repair markets; however, these differences are not statistically significant. The vast majority of services markets

deteriorated compared to 2012, with 15 markets declining year-on-year. The most substantial drops are in the electricity services, postal services and legal and accountancy services markets. Driving the decline in the first market are decreases in the comparability and trust components. This decline could be linked to the opening of the electricity market since 1st January 2013.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7	Clothing and footwear	2.4*	-0.1	0.2	0.7*	-3.2	16.6*	0.6*
3	Bread, cereals, rice and pasta	1.9*	0.2	0.2	0.2*	-2.5	32.5*	0.3*
17	Fuel for vehicles	1.5	0	0.5*	0.2	-0.1	29.6*	0.4*
22	Personal care services	1.2	0.2	0	0.2	-0.8	-23*	0.1
2	Meat and meat products	1.2	0.1	0.2	0	-3.3	12.4*	0.3*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-8.3*	-2.1*	-1.2*	-0.1	-1.7	-0.8	(note)
31	Postal services	-4.5*	-0.9*	-0.4*	-0.2	3.7	-5.1	0.3
57	Legal and accountancy services	-4.4*	-0.9*	-0.4*	-0.5*	-0.2	-6.7*	-0.2
52	Private life insurance	-4.2*	-1*	-0.5*	-0.2	-0.4	8.1*	-0.4*
32	Fixed telephone services	-4.1*	-0.7*	-0.6*	-0.2	2.4	-5.8*	0
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
26	Bank accounts	8.4*	0.7*	1.3*	0.8*	-7.2*	-13.6*	0.4*
36	Train services	7.5*	0.7*	0.8*	0.6*	-12.8*	-3.1	
58	Loans, credit and credit cards	6.5*	0.5*	1*	0.6*	-6.1*	-16.2*	0.2*
32	Fixed telephone services	5*	0.3*	0.8*	0.6*	-3.3*	-3.1	0
33	Mobile telephone services	4.6*	0.3*	0.9*	0.5*	-2.2	-4.3*	0.5*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-5.8*	-0.8*	-1*	-0.5*	1.4	-15.9*	0.6*
7	Clothing and footwear	-5.4*	-1.1*	-0.4*	-0.2	7.2*	7.8*	-0.8*
16	Second hand cars	-4.7*	-0.9*	-1.2*	-0.2	-2.9	-27.1*	0.3*
9	Furniture and furnishings	-2.4	-0.6*	-0.3*	-0.1	0.1	-2.2	-0.2
37	Airline services	-2.2	-0.4*	-0.2	-0.3*	0.1	-4.6*	-1.1*

Ireland



Overall Performance

Overall, Irish consumers' market performance assessments were, on average, stable compared to 2012. However, their market performance assessments are less positive than the EU28 (-0.9 percentage points).

While average assessments of the services markets have remained essentially stable in Ireland compared to 2012, the goods markets have declined. However, compared to

the EU28 as a whole, the Irish services markets are assessed less positively (a difference of -2.1 points).

Goods Markets

Overall, the top three goods markets in Ireland are the books, magazines and newspapers, dairy products and non-alcoholic drinks markets. The bottom three goods markets are the second hand cars, meat and meat products and fuel for vehicles markets.

Looking across individual goods markets, the highest increase in performance assessments was in the ICT products market which rose slightly, but not significantly, by 1.5 percentage points compared to 2012. Similarly the large household appliances market rose slightly.

However, there were decreases in assessments of the meat and meat products market compared to 2012. This could potentially be linked with the horsemeat scandal which had emerged in Europe before the fieldwork for the survey took place.⁶ The fruit and vegetables market also decreased by 2.8 percentage points, driven by a decrease in assessment of the trust and expectations components.

Compared to the EU28 average, the only Irish goods market which is rated as being different is that of dairy products. This market is assessed 4.2 percentage points higher than the EU28 average by Irish consumers. The clothing and footwear market is rated higher than the EU28 average; however this difference is not statistically significant.

Services Markets

Overall, the top three services markets in Ireland are the culture and entertainment, personal care services and holiday accommodation markets. The bottom three services markets are the mortgages, bank accounts and investment products, private pensions and securities markets. The Irish bank accounts market is rated in 26th position across the EU28. While the vehicle rental services market is assessed in 27th position.

Looking at individual services markets in Ireland, there were no statistically significant changes in assessment compared with 2012. There were some slight improvements in the mobile telephone services market, the real estate market and the home insurance markets. There were deteriorations in the gas services and water supply markets.

Overall, compared to the EU28 average, the markets assessed the best in Ireland are the dairy products, the off-line gambling services market and the electricity services market. The bank accounts market; the mortgages market and the investment products, private pensions and securities markets perform the worst against the EU28.

⁶ <http://ec.europa.eu/food/food/horsemeat/>

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
33	Mobile telephone services	2.5	0.2	0.4*	0.1	-3.4	1.4	0
20	Real estate services	2.2	0.2	0.3*	0.3*	0	-7.8*	-0.1
29	Home insurance	2	0.2	0.2	0.2	-3.2*	13.4*	0.1
23	Vehicle maintenance and repair	1.5	0.1	0.3	0.1	-1.4	-0.6	-0.1
13	ICT products	1.5	-0.1	0.2	0.2	-4.3	0.7	0.2
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-5.3*	-0.1	-1.6*	-0.3*	1.2	0.1	0
47	Gas services	-2.9*	-0.4*	-0.2	-0.3*	4*	-5.4*	-0.2
1	Fruit and vegetables	-2.8*	-0.2	-0.4*	-0.1	4.4*	18.4*	-0.3*
45	Water supply	-2.5*	-0.3	-0.1	-0.7*	-0.9	-5.3	
58	Loans, credit and credit cards	-1.7	-0.1	-0.1	-0.2	3.4	-2.5	-0.2
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
55	Dairy products	4.2*	0.4*	0.6*	0.5*	-1.7	12.4*	0.2*
59	Off-line gambling services	3.1	0	0.4*	0.9*	-0.1	7.2*	-0.1
46	Electricity services	3.1	0.2	0.7*	0.3*	-1.3	18.2*	0.1
7	Clothing and footwear	2.3	0.3*	0.5*	0.3*	1.9	5.7*	-0.1
8	Maintenance products	2	0.1	0.5*	0.2*	-1.2	5.6*	-0.4*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
26	Bank accounts	-10.9*	-0.8*	-1.6*	-1.1*	10.6*	6*	-1.7*
51	Mortgages	-7.6*	-0.7*	-1*	-1.2*	1.7	2.8	-2*
28	Investment products, private pensions and securities	-6.2*	-0.6*	-0.7*	-0.8*	4.8*	2.1	-1.1*
45	Water supply	-5.6*	-0.9*	-0.1	-0.8*	7.4*	-9.5*	
38	Vehicle rental services	-5.2*	-0.4*	-0.4*	-0.6*	8.6*	10.3*	-0.2

Greece

		MPI per market							
		expectations	problems&complaints	trust	comparability	2013 -2012	2012 -2011	2011 -2010	Country- EU28
	All markets	79,7				2.6*	-0.3*	1.6*	2.1*
	Spectacles and lenses	84,8				0.8	0.2		2.6
	Books, magazines and newspapers	84,4				1.8*	-1.5*	0.7	0
	Personal care products	83,7				3.6*	-1.6*	3.5*	3
	Small household appliances	83,6				2.3*	0.6	0.8	2
	Non-alcoholic drinks	83,4				1.3	1	0.7	0.9
G	Bread, cereals, rice and pasta	83,1				1.8*	-0.1	-0.1	1.1
O	Electronic products	82,9				1.7*	-1	2.9*	2
O	Entertainment goods	82,9				2.1*	-1.8*	6.4*	1.3
	New cars	82,6				4.6*	-2.3*	2.2*	3
	Alcoholic drinks	82,6				2.4*	-0.3	1.5	1.2
S	Furniture and furnishings	82,4				1.2	0.7	2.9*	2.2
	Large household appliances	82,2				2.9*	-1.3	1.8*	0.9
	ICT products	82,0				0.3	0.4	1.3	3.1
	All goods markets	81,9				2.1*	-0.4	2*	2.1*
	Non-prescription medicines	81,7				1	-1.4	-0.3	1.6
	Maintenance products	81,5				1.4	-0.8	6.6*	2
	Dairy products	81,5				1.3	-0.5		0.5
	Clothing and footwear	80,9				2.6*	2.8*	0.7	5.2*
	Fruit and vegetables	80,7				1.2	0.6	-0.1	3.5
	Meat and meat products	79,8				0.7	0	0.7	4.5*
	Second hand cars	79,7				2.4*	1.7	2.9*	8.8*
	Fuel for vehicles	73,0				5.9*	-2.8*	-0.5	-4.4*
	Personal care services	85,1				0.5	-0.2	-1	1.3
	Vehicle rental services	82,5				4*	-0.2	2.2*	3.9*
	Commercial sport services	82,0				0.7	0.4	3.8*	0.3
	Culture and entertainment	82,0				1.7*	-1.3	1	-1
	Airline services	82,0				0.8	0.3	-0.7	1.3
	Packaged holidays & tours	81,9				4.5*	-0.8	5.6*	2.7
	TV-subscriptions	81,6				3.1*	4.4*		7.6*
S	Cafés, bars and restaurants	81,2				1.9*	-0.8	3.4*	2.7
	Fixed telephone services	81,0				3.1*	1	-0.6	5*
	Postal services	80,5				2.1*	-0.5	0.7	2
R	Holiday accommodation	80,0				2.4*	0	3.2*	-1.2
V	On-line gambling services	79,7							4.9*
	Vehicle insurance	79,3				1.8*	-0.3	0.5	-0.2
I	Vehicle maintenance and repair	79,3				2.5*	-0.4	2.8*	4.2*
C	Legal and accountancy services	79,1				2.2*	0		4.6*
E	Gas services	78,5				1.9	2.9*	-2*	3.2
S	Home insurance	78,4				6.3*	-3.5*	2.2*	0.8
	Internet provision	78,4				0.9	1.5	3.7*	4.7*
	Mobile telephone services	78,3				3.4*	-0.1	1	4.3*
	All services markets	78,2				3.1*	-0.3	1.3*	2.1*
	Real estate services	77,8				4.7*	2.9*	6.4*	7.1*
	Investment products, private pensions and...	77,6				4.6*	2.4*	5.9*	8.2*
	Maintenance services	76,8				4.1*	-1.9	5.1*	3.1
	Tram, local bus, metro	76,4				1.9	3.5*	-4*	0
	Train services	76,3				4.5*	-0.1	-2.6*	1.9
	Private life insurance	76,2				5.2*	-2		1.8
	Bank accounts	75,8				3.7*	0.1	4.7*	1.8
	Off-line gambling services	74,1							-2.3
	Mortgages	73,5				6.7*	-3*		2.9
	Water supply	72,6				2.6*	-2.2	-1.9	-1.9
	Loans, credit and credit cards	70,9				5.5*	-4.9*		-3
	Electricity services	65,2				4.2*	-6.8*	-3.1*	-6.8*

Overall Performance

The assessment of consumer markets is on average higher in Greece than in the whole EU28. This is the case for both goods and services markets (+2.1 difference, for each of the two). In addition, both markets show higher than average scores for comparability and trust.

When comparing to the score from 2012, both markets show improvements (goods markets, +2.1; services markets, +3.1). Overall, the markets in Greece show an improvement of 2.6 when compared to last year.

Goods Markets

Overall, the top three goods markets in Greece are the spectacles and lenses, the books, magazines and newspapers and the personal care products markets. The bottom three goods markets are the fuel for vehicles, the second hand cars and the meat and meat products markets. The Greek new cars and spectacles and lenses markets are both rated as the 3rd best performing across the EU28.

Across the individual goods markets, the second hand cars (4th) and clothing and footwear (6th) have higher scores than the EU28 average. Both markets show low level of problems and high scores for comparability and expectations. The second hand cars market also scores relatively high for trust. The fuel for vehicles is lower than the EU28 average; however this is the only Greek goods market to be under the EU average. The fuel for vehicles scores relatively lowly for expectations, comparability and trust, but has relatively low proportions of problems and complaints.

Compared to 2012, the fuel for vehicles market showed the largest increase. The improvement in this market was driven by higher levels of trust and lower levels of problems. Another 12 markets showed positive changes.

Services Markets

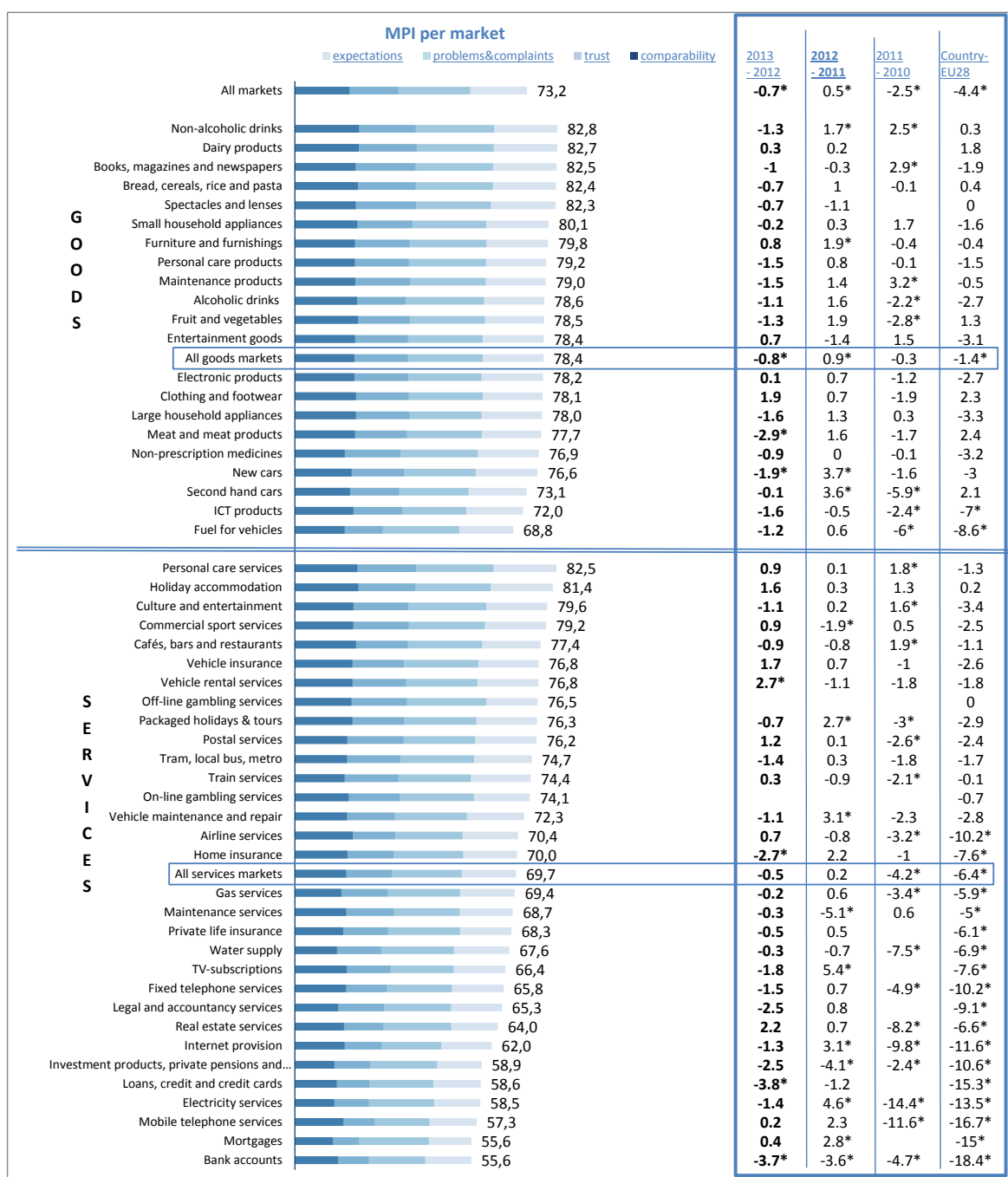
Overall, the top three services markets in Greece are the personal care services, vehicle rental services and commercial sport services markets. The bottom three services markets are the electricity services, loans, credit and credit cards and water supply markets. The vehicle rental services market is rated as the 2nd best performing across the EU28. While the on-line gambling and betting services and TV-subscriptions are assessed as the 3rd best performing across the EU28.

Across the individual services markets, investment products, TV-subscriptions and real estate services score higher when compared to the EU28 average. The investment products, private pensions and securities market scores highly for comparability and expectations, and has a low proportion of complaints. The TV-subscriptions market has relatively low levels of problems and relatively high levels of trust and expectations. The real estate services market scores higher on trust and expectations. The electric services market is the single market that performs more poorly than the EU28 average. Nevertheless, the loans, credit and credit cards, the off-line gambling services markets both score relatively poorly.

Compared to 2012, across the services markets, the largest increases appear for the mortgages; home insurance; and the loans, credit and credit cards markets. Another 20 markets show a positive increase in score. The increase of the market of mortgages is driven by high scores for the trust and expectations components and a low level of problems. The market of home insurance increased in terms of trust, expectations and comparability.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	6.7*	0.5*	0.9*	0.9*	-6*	7.6*	0.4*
29	Home insurance	6.3*	0.7*	0.9*	0.7*	-2.9*	7.2*	0.5*
17	Fuel for vehicles	5.9*	0.3*	1.2*	0.4*	-6*	-0.9	-0.3*
58	Loans, credit and credit cards	5.5*	0.5*	0.9*	0.5*	-4.6*	10.1*	-0.1
52	Private life insurance	5.2*	0.6*	0.6*	0.6*	-4.7*	9.9*	0.3*
Improved the least since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
13	ICT products	0.3	0	0.1	-0.1	-0.8	-5.6*	-0.3*
22	Personal care services	0.5	-0.1	0.1	0.1	-1.7	51.3*	-0.3*
42	Commercial sport services	0.7	0	0.1	0.2	0.5	0.7	0.1
2	Meat and meat products	0.7	0.1	0.3*	0	1.4	-11.8*	-0.6*
53	Spectacles and lenses	0.8	0.2	0.2	-0.1	-0.3	-13.7*	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
16	Second hand cars	8.8*	0.7*	1.5*	0.4*	-12.2*	2.5	-0.7*
28	investment products, private pensions and securities	8.2*	1.4*	0.7*	0.6*	-6.7*	-6.7*	-0.4*
54	TV-subscriptions	7.6*	0.7*	0.9*	0.5*	-13.3*	13.2*	-0.4*
20	Real estate services	7.1*	0.8*	0.9*	0.6*	-7.2*	-3.7	-0.4*
7	Clothing and footwear	5.2*	0.6*	0.6*	0.1	-10.3*	9*	-0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	-6.8*	-0.5*	-0.9*	-1.4*	-1	19.6*	
17	Fuel for vehicles	-4.4*	-0.1	-0.2*	-1.2*	3.6*	15.7*	-0.9*
58	Loans, credit and credit cards	-3	0.4*	-0.8*	-0.6*	2.8	14.3*	-1.2*
59	Off-line gambling services	-2.3	-0.5*	-0.3*	-0.1	-0.4	12.9*	-1.5*
45	Water supply	-1.9	-0.1	-0.1	-0.6*	-2	25.2*	

Spain



Overall Performance

The average performance of consumer markets in Spain is much lower than in the EU28 as a whole – 4.4 points below. This is largely driven by a very low comparative score for the services markets – 6.4 points below. The average score for the goods markets is also in Spain lower than in the EU28 – 1.4 points below.

When comparing to 2012, the overall of the markets have declined, driven by a lowering of assessments in the goods markets and a marginal – but not significant – drop in assessments of the services markets.

Goods Markets

Overall, the top three goods markets in Spain are the non-alcoholic drinks, dairy products and books, magazines and newspapers markets. The bottom three goods markets are the fuel for vehicles, ICT products and second hand cars markets. The Spanish new cars, large household appliances and fuel for vehicles markets all rank in 26th position across the EU28. The ICT products market is ranked in 27th place.

Across the individual goods markets, no market statistically significantly outperforms the EU28 average; although the meat and meat products and clothing and footwear markets both have a slightly higher score. Only two goods markets have a lower score than the average: the fuel for vehicles and ICT products markets. The market for fuel for vehicles scores lower for trust, comparability and expectations; the ICT products market also scores lower for trust, and has a higher proportion of complaints.

Across the goods markets, no statistically significant differences can be reported compared to 2012; nevertheless the largest increases in positive assessments are found in the clothing and footwear and furniture and furnishings markets. The most notable declines are in the meat and meat products and the new cars market. The meat and meat products market suffered lower score for trust and expectations and a high proportion of problems; this is likely driven by the horse-meat scandal which was reported widely across Europe just prior to fieldwork in January 2013. The new cars market is marked by a low score for comparability.

Services Markets

Overall, the top three services markets in Spain are the personal care services, holiday accommodation and culture and entertainment markets. The bottom three services markets are the bank accounts, mortgages and mobile telephone services markets. The Spanish TV-subscriptions, real estate services, electricity services and mortgages markets are all rated in the 26th position across the EU28.

The investment products, private pensions and securities; maintenance services; fixed telephone services; legal and accountancy services; internet provision; airline services; mobile telephone services; bank accounts; home insurance; private life insurance; loans, credit and credit cards; ICT products; and culture and entertainment markets are all rated in 27th position across the EU28.

Across the individual services markets, almost all markets have a lower score in Spain than the EU28 average with a total of 17 services markets scoring lower than average.

The bank accounts, mobile telephone services and the loans, credit and credit cards markets all score more than 15 percentage points lower than the EU28 average. All three markets are marked by very high levels of problems (bank accounts -23 points; mobile telephone services -21; and loans, credit and credit cards -14), but also relatively low scores for the trust, expectations and comparability components. The only markets that score at parity with the EU28 are those of holiday accommodation, off-line gambling and lottery services and train services.

There was a positive change in the vehicle rental services score, as well as negative changes in the loans, credit and credit cards, bank accounts and home insurance markets. The vehicle rental service enjoyed increases in trust, comparability and expectations. The loans, credit and credit cards suffered lower levels of trust and expectations, combined with higher levels of problems.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
38	Vehicle rental services	2.7*	0.3*	0.4*	0.3*	-0.2	-3.7*	0
20	Real estate services	2.2	0.3*	0.1	0.2	-3.4	-0.6	0.1
7	Clothing and footwear	1.9	0.2	0.2	0	-3.5	-5*	-0.2
30	Vehicle insurance	1.7	-0.1	0.4*	0.2	-2.7	-10.2*	0
39	Holiday accommodation	1.6	0.1	0.1	0.1	-2.9	-16.4*	0
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
58	Loans, credit and credit cards	-3.8*	-0.2	-0.8*	-0.3	3.3	-5*	0
26	Bank accounts	-3.7*	-0.1	-0.7*	-0.1	8.1*	1.3	-0.6*
2	Meat and meat products	-2.9*	0	-0.6*	-0.2	4.2*	-20.2*	0
29	Home insurance	-2.7*	-0.4*	-0.1	-0.3	4.3*	-3.2	-0.2
28	Investment products, private pensions and securities	-2.5	-0.5*	-0.4*	0.1	2.2	-1.8	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	2.4	0.3*	0.3*	0.1	-3.4*	-8*	0
7	Clothing and footwear	2.3	0.5*	-0.1	0.1	-7.2*	5.4*	0.1
16	Second hand cars	2.1	0	0.7*	0.2	-1.3	19.4*	-0.3*
55	Dairy products	1.8	0.3*	0.1	0.1	-3.3*	24.9*	0.1
1	Fruit and vegetables	1.3	0.3*	-0.1	0	-5.4*	4.2	0.2*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
26	Bank accounts	-18.4*	-1.3*	-2.6*	-1.5*	23.4*	18*	-0.8*
33	Mobile telephone services	-16.7*	-0.9*	-2.5*	-1.6*	20.5*	9.3*	-0.7*
58	Loans, credit and credit cards	-15.3*	-1.4*	-2.3*	-1.3*	13.5*	15.3*	-0.8*
51	Mortgages	-15*	-1.5*	-2.8*	-1.3*	4.8*	15.5*	-1.6*
46	Electricity services	-13.5*	-1.2*	-1.9*	-1.3*	12.3*	5.9*	-1.4*

France

		MPI per market							
		expectations	problems&complaints	trust	comparability	2013 -2012	2012 -2011	2011 -2010	Country- EU28
	All markets	79,7				1.9*	-0.8*	4.3*	2.1*
	Clothing and footwear	85,2				2.2*	2*	4.9*	9.5*
	Bread, cereals, rice and pasta	83,7				2.1*	0.6	1.8*	1.7
	Non-alcoholic drinks	83,6				0.5	0.4	4.4*	1.1
	Books, magazines and newspapers	83,3				3.2*	-2.2*	0.4	-1.1
	Dairy products	83,2				1.1	-0.2		2.2
	Alcoholic drinks	82,1				1.3	-0.1	1.7*	0.7
	Fuel for vehicles	81,5				6.6*	-3.8*	1.4	4.1*
	All goods markets	81,2				1.3*	-0.1	3.4*	1.4*
	Spectacles and lenses	81,1				-0.2	1.9*		-1.1
	Electronic products	81,1				0.3	0.8	2.1*	0.2
	Meat and meat products	80,9				1.7*	0.1	3.8*	5.7*
	Personal care products	80,9				2.5*	-1.1	2.2*	0.2
	Large household appliances	80,8				-0.3	1.1	3.6*	-0.5
	Fruit and vegetables	80,8				1.9*	-1	4.2*	3.6*
	Entertainment goods	80,7				-0.2	-0.2	4*	-0.8
	Small household appliances	80,6				-0.4	0.7	2.1*	-1
	ICT products	80,4				0	1.1	4.2*	1.5
	Furniture and furnishings	80,3				1.1	-1.7*	3.9*	0.1
	Non-prescription medicines	78,9				2.8*	-1.4	3.5*	-1.2
	New cars	78,9				0.3	-1.4	4.1*	-0.7
	Maintenance products	78,6				-0.7	1.6*	3.3*	-0.9
	Second hand cars	77,7				1.4	0.8	6.5*	6.7*
	Off-line gambling services	81,9							5.4*
	Commercial sport services	81,5				0.5	-0.4	2.6*	-0.2
	Airline services	81,2				0.4	0.5	4.7*	0.5
	Personal care services	80,7				2.5*	-2.3*	0.9	-3
	Packaged holidays & tours	80,7				0.5	-1	4.9*	1.4
	Holiday accommodation	80,6				0.4	1.5*	0.7	-0.5
	Culture and entertainment	80,5				-1.3*	1.8*	-0.1	-2.5
	TV-subscriptions	80,3				8.2*	-2.9*		6.3*
	Water supply	80,1				4.3*	-1.9*	5.9*	5.6*
	Vehicle rental services	79,4				3.2*	-2.1*	2.6*	0.8
	Maintenance services	79,2				-0.1	3.4*	4*	5.5*
	Electricity services	79,2				4*	-1.8*	5.5*	7.2*
	Legal and accountancy services	79,1				4.3*	-4.2*		4.6*
	Cafés, bars and restaurants	79,1				2.7*	-2.5*	3.8*	0.5
	Tram, local bus, metro	79,0				3.9*	-4.3*	4.3*	2.6
	On-line gambling services	78,9							4.1*
	Train services	78,6				0.3	4.6*	4.8*	4.2*
	All services markets	78,6				2.3*	-1.2*	4.8*	2.5*
	Postal services	77,8				4.2*	-4.9*	4*	-0.7
	Loans, credit and credit cards	77,6				2.7*	-4.1*		3.7
	Gas services	77,6				4.6*	-3.9*	4.9*	2.3
	Home insurance	77,3				0.2	0.6	2.3*	-0.2
	Vehicle insurance	77,2				0	-1.2	3.8*	-2.2
	Investment products, private pensions and...	77,1				2.9*	-1	11.6*	7.6*
	Bank accounts	77,0				2.6*	-0.6	8.3*	3
	Mobile telephone services	77,0				4.7*	-2.7*	8.2*	3
	Vehicle maintenance and repair	76,9				1.9*	-1.1	4.3*	1.8
	Fixed telephone services	76,8				1.1	-1.3	6.5*	0.7
	Private life insurance	76,6				1.6	-0.2		2.2
	Mortgages	76,6				3.7*	-4.2*		5.9*
	Internet provision	76,2				0.5	-0.8	10.2*	2.5
	Real estate services	75,9				2.3*	-1.5	12*	5.2*

Overall Performance

Overall, consumer markets are assessed more positively in France than in the EU28 as a whole (a 2.1 point increase), overall and for goods and services markets separately. In addition, all three indicators have increased from 2012.

Goods Markets

Overall, the top three goods markets in France are the clothing and footwear, bread, cereals, rice and pasta and non-alcoholic drinks markets. The bottom three goods markets are the second hand cars, maintenance products and new cars market.

Across the individual goods markets, five markets statistically outperform the EU28; the clothing and footwear and second hand cars are the top performing markets in this regard. The clothing and footwear market scores comparatively highly for the trust, comparability and expectations components, with a comparatively lower proportion of problems. The second hand cars markets scores higher for trust, and has a lower proportion of problems.

No individual French goods market showed a score that was lower than the EU28 average; nevertheless, the lowest comparative scores are observed in the non-prescription medicines and the spectacles and lenses markets.

Compared to 2012, 8 goods markets improved, with the largest increase in the fuel for vehicles market. Another notable improvement was in the books, magazines and newspapers markets. This last increase is driven by high scores on the components expectations, trust and comparability in 2013. Maintenance products and small household appliances markets decreased from last year, although these changes are not statistically significant.

Services Markets

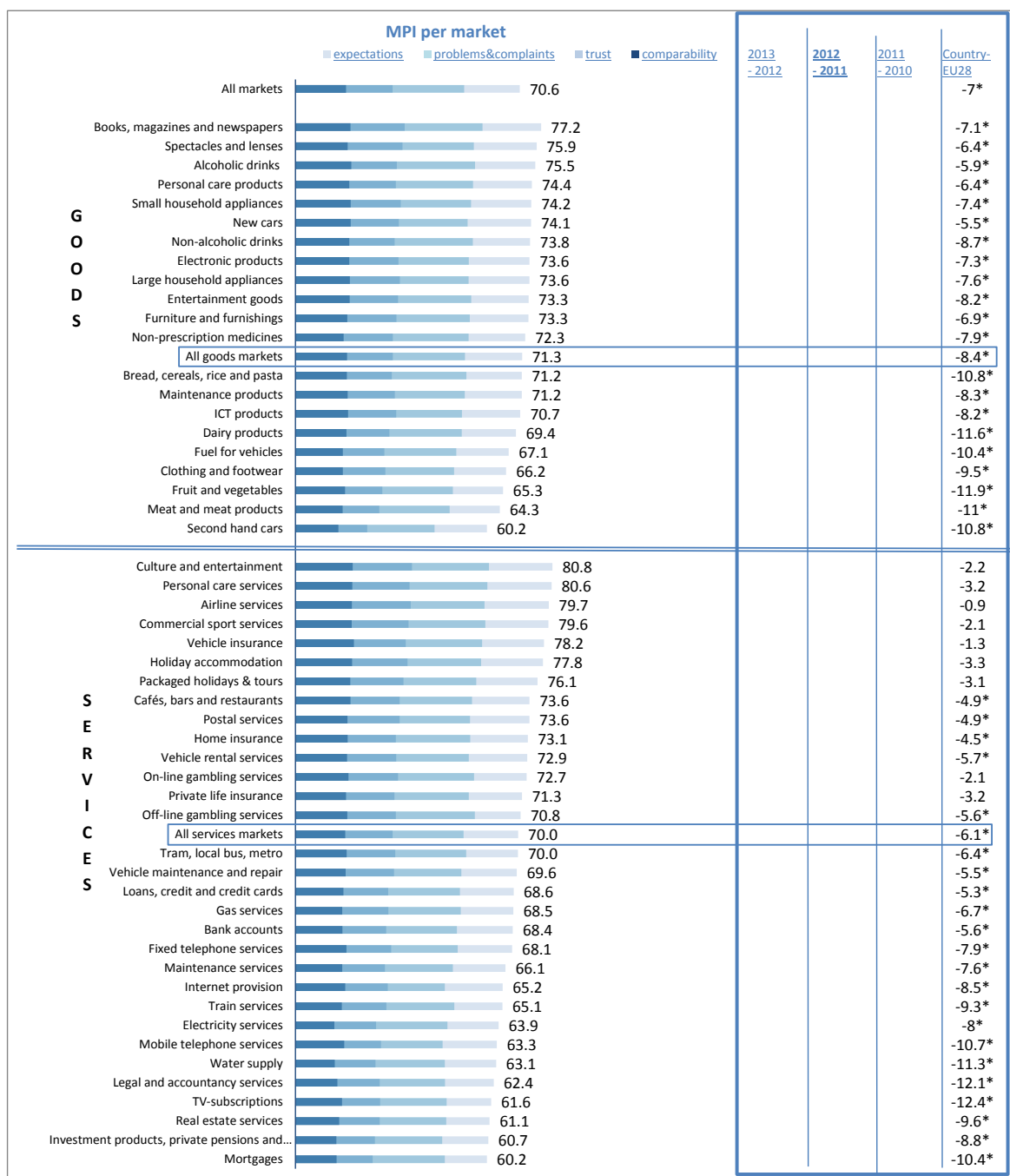
Overall, the top three services markets in France are the off-line gambling and lottery services, commercial sport services and airline services markets. The bottom three services markets are the real estate services, internet provision and mortgages markets. The French offline gambling and lottery services market is rated as the 2nd best performing across the EU28. The personal care services market is assessed in 26th position across the EU28.

Across the individual services markets, a total of eleven markets are assessed higher by French consumers than by the EU28 consumers. The most notable higher scores can be found in the investment products, private pensions and securities, the electricity services and the TV-subscriptions markets. The investment market shows a higher score for the components trust, comparability and expectations. The electricity services market scores relatively highly for comparability and trust; while the TV-subscriptions market has a relatively low proportion of problems and complaints.

No individual service market in France scores lower than the EU28 average; nevertheless, the personal care services, culture and entertainment and vehicle insurance markets all score somewhat lower than average.

Compared to 2012, across the services markets, the largest year-on-year difference is an increase in positive assessments of the TV-subscriptions market; this market shows increases in trust, comparability and expectations, combined with a decrease in the proportion of problems. Scores increased for another 17 services markets. On the negative side, the culture and entertainment market decreased compared to 2012.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
54	TV-subscriptions	8.2*	0.9*	1.2*	0.8*	-5.8*	-9*	0.9*
17	Fuel for vehicles	6.6*	0.6*	0.9*	1*	-1.3	-30.3*	0.7*
33	Mobile telephone services	4.7*	0.6*	0.8*	0.4*	-0.8	-9.9*	0.3*
47	Gas services	4.6*	0.6*	0.6*	0.6*	-0.5	-1.7	0.8*
57	Legal and accountancy services	4.3*	0.5*	0.5*	0.5*	-1.6	-20.3*	0.3*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
43	Culture and entertainment	-1.3*	0	-0.2*	-0.2*	1.2	-4.4	0
8	Maintenance products	-0.7	-0.3*	0.2	-0.1	0.6	8.3*	-0.2*
12	Small household appliances	-0.4	0	0	-0.1	1.2	-31*	0.1
11	Large household appliances	-0.3	-0.1	0	0	0.7	-3.4	0.1
14	Entertainment goods	-0.2	0	0	0	0.6	-18.1*	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
7	Clothing and footwear investment products, private pensions and securities	9.5*	1*	1.3*	0.6*	-10.4*	-39.7*	0.2*
28	Electricity services	7.6*	0.9*	1*	0.6*	-6.2*	-34.9*	-0.3*
46	Second hand cars	7.2*	1.1*	1.1*	0.3*	-4.3*	-34.2*	1.3*
16	TV-subscriptions	6.7*	0.3*	1.5*	0	-12.5*	-33.8*	-0.8*
54	TV-subscriptions	6.3*	0.4*	0.9*	0.3*	-11*	-47.5*	0.5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
22	Personal care services	-3	-0.4*	-0.2*	-0.6*	-0.2	-18.9*	-0.7*
43	Culture and entertainment	-2.5	-0.2*	-0.2*	-0.6*	-0.4	-22.5*	-0.1
30	Vehicle insurance	-2.2	-0.4*	-0.1	-0.5*	0.4	-39.9*	-0.4*
48	Non-prescription medicines	-1.2	0.1	-0.1	-0.5*	1.9	-33.6*	-0.5*
53	Spectacles and lenses	-1.1	-0.1	-0.2*	-0.5*	-4.1*	-38.7*	-0.6*

Croatia⁷

Overall Performance

On average, the performance of consumer markets in Croatia is lower than the EU28 average, with a difference of 7.0 points. The overall score for goods markets in Croatia is 8.4 points lower than the EU28 average, and the overall score for services markets is 6.1 points below the EU28 average.

⁷ Please note Croatia was not included in the survey before 2013 – no trend data is available.

Goods Markets

Overall, the top three goods markets in Croatia are the books, magazines and newspapers, spectacles and lenses and alcoholic drinks markets. The bottom three goods markets are the second hand cars, meat and meat products and fruit and vegetables markets.

The alcoholic drinks market is rated in 26th position across the EU28. The fuel for vehicles, dairy products and clothing and footwear are assessed in 27th place. While the second hand cars; non-alcoholic drinks; new cars; non-prescription medicines; maintenance products; meat and meat products; spectacles and lenses; books, magazines and newspapers; fruit and vegetables; furniture and furnishings; ICT products; entertainment goods; large household appliances; electronic products; small household appliances; bread, cereals, rice and pasta; and personal care products market are all assessed in 28th position across the EU28.

Considering goods markets at an individual level, all goods markets in Croatia have a worse performance than the EU28 average, with the market for fruit and vegetables and the market for dairy products both performing particularly poorly. These two markets also score lowest for trust and expectations. In terms of performance components, every goods market in Croatia shows a lower score compared to the EU28 average in terms of comparability and trust. In addition, the majority of goods markets in Croatia score worse than average in terms of expectations and the levels of problems and complaints. The markets for ICT products and maintenance products have the highest proportion of consumer complaints.

Services Markets

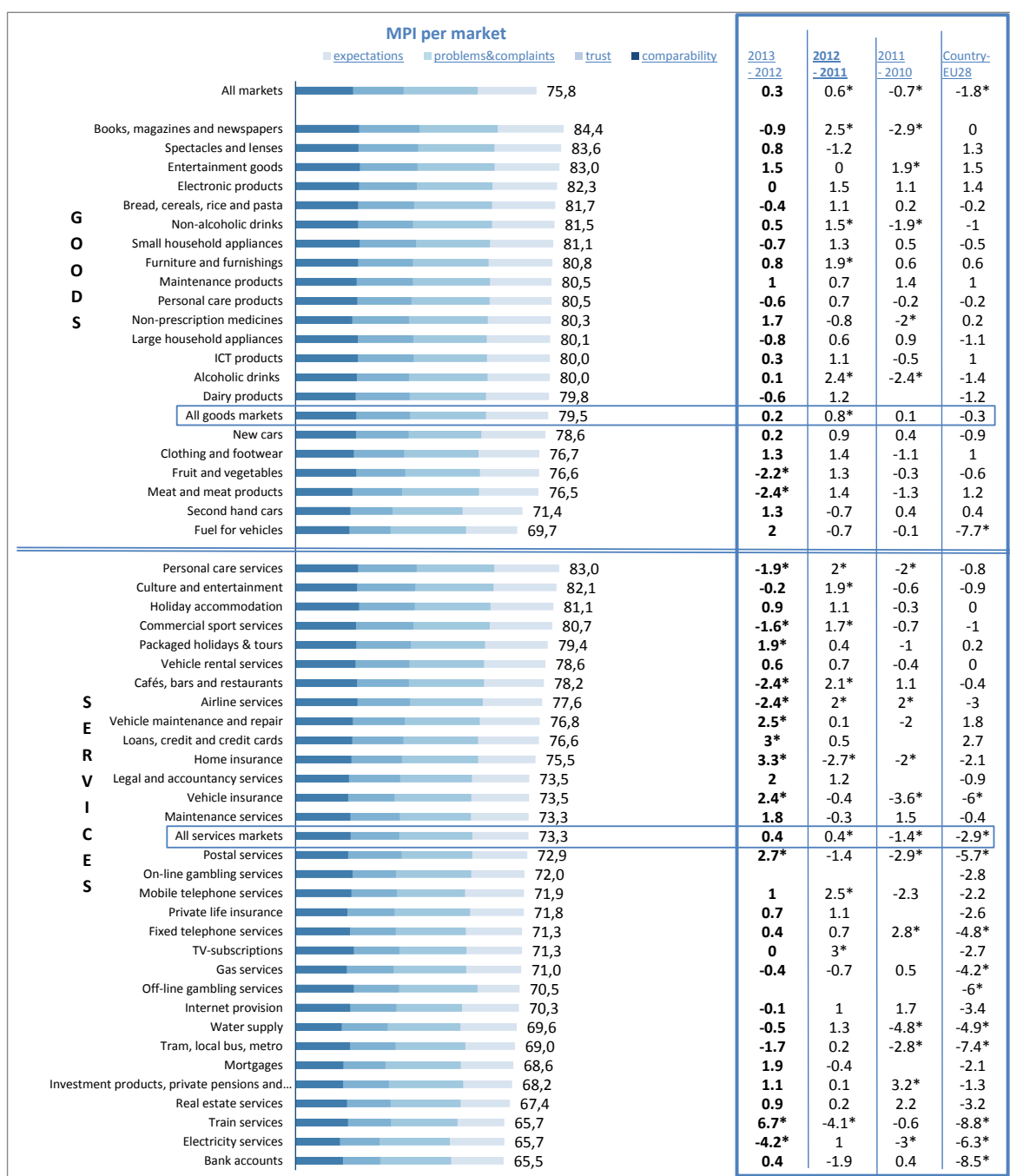
Overall, the top three services markets in Croatia are the culture and entertainment, personal care services and airline services markets. The bottom three services markets are the mortgages, investment products, private pensions and securities and real estate services markets.

The electricity services; holiday accommodation; internet provision; cafés, bars and restaurants; and postal services markets are all rated in 26th position across the EU28. The water supply; investment products, private pensions and securities; fixed telephone services; mobile telephone services; tram, local bus, metro; and personal care services are all assessed as in 27th position. While the real estate services; legal and accountancy services; TV-subscriptions; vehicle rental services; and maintenance services markets are all assessed in 28th position across the EU28.

The majority of services markets in Croatia show a worse performance than the EU28 average, and the remaining services markets in Croatia perform slightly worse than average. In particular, the services markets for TV subscriptions, legal and accountancy services, and water supply perform particularly poorly. The market for TV subscriptions has very low scores for the trust and expectations components in particular. The services markets with the highest volume of problems are internet provision, mobile telephone services, and legal and accountancy services.

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
37	Airline services	-0.9	-0.6*	0.2	0.1	1.4	-12.6*	-0.9*
30	Vehicle insurance	-1.3	-0.1	-0.4*	0	0.5	-15.8*	0.2*
60	On-line gambling services	-2.1	-0.3*	-0.2	-0.4*	-1.2	6*	-0.1
42	Commercial sport services	-2.1	-0.5*	-0.4*	0	0	-32.8*	-0.5*
43	Culture and entertainment	-2.2	-0.5*	-0.2	-0.1	1.6	-11.3*	-1*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
54	TV-subscriptions	-12.4*	-1.3*	-1.9*	-1.7*	2.4	-3.5	-0.5*
57	Legal and accountancy services	-12.1*	-1.2*	-1.5*	-1.2*	12.3*	-9.5*	-0.4*
1	Fruit and vegetables	-11.9*	-1.4*	-2*	-1.1*	4.5*	-14.2*	-0.4*
55	Dairy products	-11.6*	-1.3*	-1.8*	-1.1*	5.9*	-2.7	-0.3*
45	Water supply	-11.3*	-1.3*	-1.7*	-1*	8.5*	-3.2	

Italy



Overall Performance

On average, consumer markets' performance, as assessed by Italian consumers should be considered as stable, as the minor increase of 0.3 percentage points compared to 2012 is not statistically significant. However, this average assessment is worse in Italy than in the EU28 as a whole (-1.8 percentage points).

Assessments of all goods markets and all services markets were also, on average, fairly stable in Italy compared to 2012.

While the Italian services markets are assessed less positively than the EU28 as a whole, the goods markets are broadly in line with the average.

Goods Markets

Overall, the top three goods markets in Italy are the books, magazines and newspapers, spectacles and lenses and entertainment goods markets. The bottom three goods markets are the fuel for vehicles, second hand cars and meat and meat products markets.

Looking across individual goods markets, the highest increase in performance assessments was in the fuel for vehicles market which rose slightly, but not significantly, compared to 2012. However, this market is still rated -7.7 percentage points lower than the EU28 average and is, comparatively speaking, the poorest performing market. The non-prescription medicines market improved by 2.7 year-on-year, although this change is not statistically significant, with an increase in the expectation component.

There were decreases in assessments of the meat and meat products market and the fruit and vegetables market compared to 2012. Indeed, the meat and meat products suffered a fall in the comparability and trust components. This can potentially be linked with the horsemeat scandal which was widely reported across Europe just prior to fieldwork completion.

The entertainment and electronic goods are the markets in Italy which are assessed most positively in Italy compared to the EU average. On the other hand, assessments of the fuel for vehicles market in Italy are more negative than the EU28 average.

Services Markets

Overall, the top three services markets in Italy are the personal care services, culture and entertainment and holiday accommodation markets. The bottom three services markets are the bank accounts, electricity services and train services markets. The Italian postal services and airline services markets are both rated in 26th position across the EU28. The vehicle insurance and tram, local bus, metro markets are assessed in 27th position.

The train services market shows an improvement in assessments since 2012, with an increase of 6.7 percentage points. This increase could have been influenced by the entering of a new operator (Nuovo Trasporto Viaggiatori) into the high speed railway transport market (with a positive impact in terms of prices and quality of the service offered driven by augmented competition)⁸. Despite this increase in positive assessments, the train services market remains the poorest performing service market in Italy compared to the EU28 average (23rd position out of 26).

Other services markets which have shown improvements since 2012 are the home insurance; packaged holidays; vehicle maintenance; vehicle insurance; postal services; and the loans, credit and credit cards markets. On the other hand, the electricity services, the airline services; personal care services; commercial sports

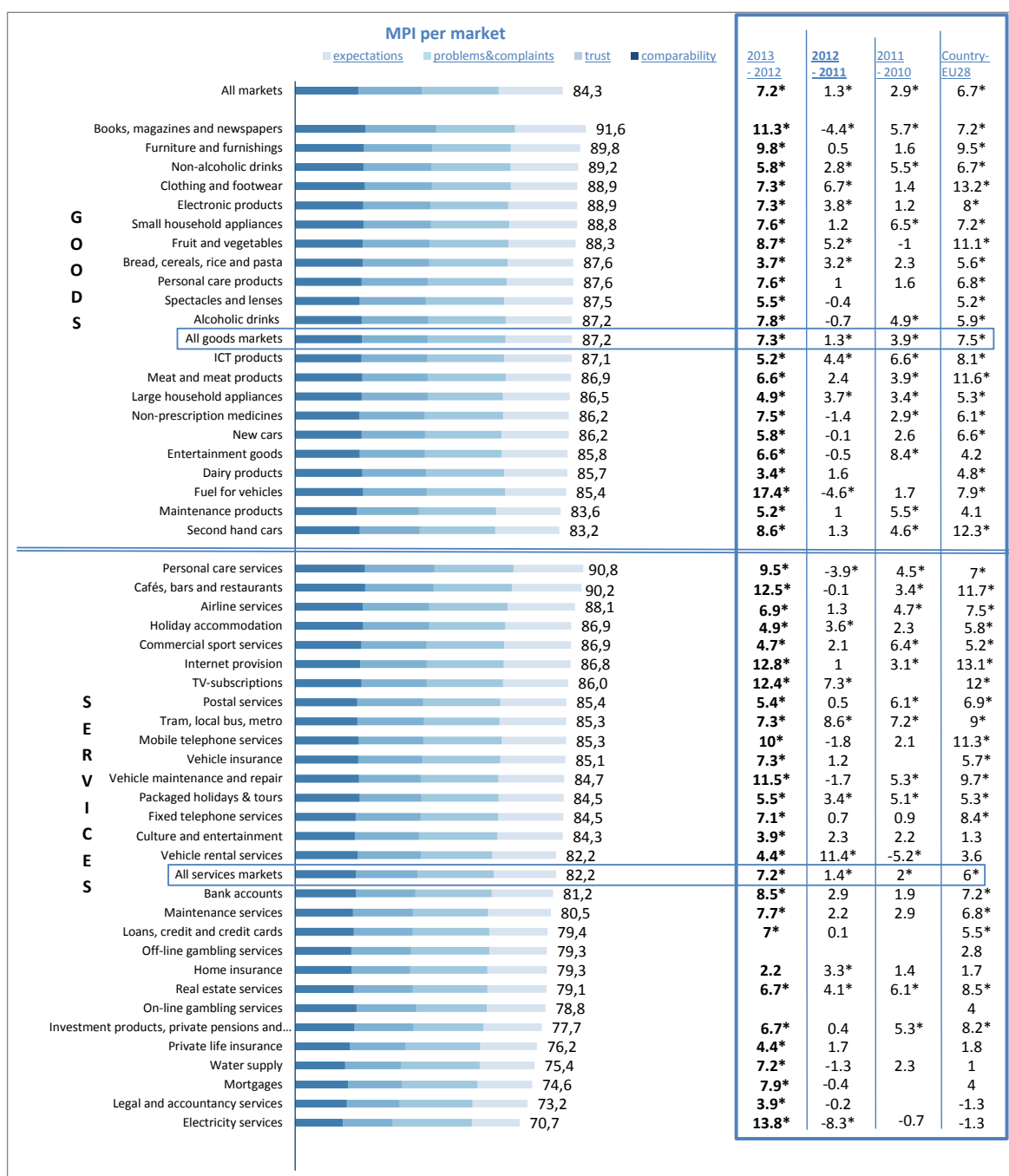
⁸ Il Sole (2012) Alta velocità e concorrenza: parte la sfida. Retrieved from: <http://www.ilsole24ore.com/art/impresa-e-territori/2012-04-24/alta-velocita-concorrenza-parte-160359.shtml?uuid=AbHufzSF>

services; and the cafés, bars and restaurants markets assessments have deteriorated since 2012.

Compared to the EU28 average, in Italy, the service markets which perform comparatively the best are the loans, credit and credit cards and the vehicle maintenance and repair services markets; however none are more positive than the EU28. A number of services markets in Italy are assessed more negatively than the EU28 average: the train services, bank accounts and tram, local bus, metro and underground services markets.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	6.7*	1.1*	0.5*	0.4*	-8.7*	-7.1*	
29	Home insurance	3.3*	0.4*	0.7*	0.1	-0.8	-11.3*	0
58	Loans, credit and credit cards	3*	0.3	0.4*	0.3*	-2.4	-2.4	0
31	Postal services	2.7*	0.4*	0.2	0.2	-3.4	9.5*	0.7*
23	Vehicle maintenance and repair	2.5*	0.1	0.2	0.1	-7*	2.6	0
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	-4.2*	-0.8*	-0.6*	0	3.7	5.6*	-0.1
37	Airline services	-2.4*	-0.2	-0.4*	-0.2	2.1	5.7	-0.3*
2	Meat and meat products	-2.4*	-0.5*	-0.6*	0	-1.9	15.4*	-0.1
41	Cafés, bars and restaurants	-2.4*	-0.4*	-0.2	-0.1	2.9	2.2	-0.2
1	Fruit and vegetables	-2.2*	-0.5*	-0.4*	0	0.6	0.1	-0.3*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
58	Loans, credit and credit cards	2.7	0.4*	0	0.4*	-3*	10.4*	-0.9*
23	Vehicle maintenance and repair	1.8	0.3*	0	0	-6*	7.9*	-0.7*
14	Entertainment goods	1.5	0.3*	0	0.1	-2.3*	13.7*	-0.4*
10	Electronic products	1.4	0.3*	0	0.1	-2.4*	7.4*	-0.6*
53	Spectacles and lenses	1.3	0.4*	-0.2*	0.2*	-2.1*	-0.1	-0.9*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	-8.8*	-0.3*	-1.4*	-1.2*	7.3*	-2.8	
26	Bank accounts	-8.5*	-0.7*	-1.8*	-0.7*	2.1	6.9*	-1.8*
17	Fuel for vehicles	-7.7*	-0.7*	-1.3*	-1.1*	-0.2	4	-1.7*
35	Tram, local bus, metro	-7.4*	-0.3*	-1.3*	-1.1*	3.4*	1.7	
46	Electricity services	-6.3*	-0.6*	-1.2*	-0.3*	4*	13.2*	-0.1

Cyprus



Overall Performance

Cypriot consumer markets, on average, score higher than the EU28 – by 6.7 percentage points; in addition, there has been a sharp rise in market performance since 2012 – by 7.2 points. Cyprus performs better for the goods markets and the services markets – both compared to 2012 and to the EU28 average.

Goods Markets

Overall, the top three goods markets in Cyprus are books, magazines and newspapers, furniture and furnishings and non-alcoholic drinks. The bottom three goods markets are the second hand cars, maintenance products markets and fuel for vehicles.

The Cypriot non-prescription medicines; non-alcoholic drinks; books, magazines and newspapers; furniture and furnishings; electronic products; personal care products; clothing and footwear; fruit and vegetables; ICT products; spectacles and lenses; new cars; small household appliances; entertainment goods; large household appliances; second hand cars; bread, cereals, rice and pasta; and meat and meat products are all rated as the best performing across the EU28.

The alcoholic drinks, dairy products and maintenance products markets are all assessed as the 2nd best performing across the EU28. While the fuel for vehicles market is assessed as the 3rd best performing across the EU28.

Across the individual goods markets, all have improved their market performance compared to 2012. The largest increase can be found in the markets for fuel for vehicles and books, magazines and newspapers, driven by increases in comparability and expectations in both market. Additionally, the fuel market also shows an increase in trust and decrease in the proportion of problems.

Other increases can be found in various other goods markets, notably: furniture and furnishings; fruit and vegetables; second hand cars; alcoholic drinks; small household appliances; personal care products; non-prescription medicines; clothes and footwear; electronic products; and meat and meat products. The two markets that have increased their MPI score the least are the markets for dairy products and bread, cereals, rice and pasta.

All goods markets score higher than the EU28 average, with the exception of the maintenance products and entertainment goods markets; nevertheless, these two markets still show the highest scores compared to EU28, but the difference is not statistically significant. The top performing markets in this regard are those of clothing and footwear and second hand cars. In the market for clothing and footwear, this difference in performance is driven by a better performance on all the components.

Services Markets

Overall, the top three services markets in Cyprus are the personal care services, cafés, bars and restaurants and the airline services markets. The bottom three services markets are electricity services, the legal and accountancy services and mortgages markets.

The Cypriot airline services; internet provision; TV-subscriptions; fixed telephone services; personal care services; tram, local bus, metro; cafés, bars and restaurants; mobile telephone services; holiday accommodation; vehicle maintenance and repair; packaged holidays & tours; and commercial sport services markets are all rated as the best performing across the EU28. The postal services and real estate services markets are both assessed as the 2nd best performing across the EU28. While the maintenance services, vehicle insurance and vehicle rental services markets are assessed as the 3rd best performing across the EU28.

Across the individual services markets, again, almost all score higher compared to 2012. The markets for electricity services, internet provision and cafés, bars and

restaurants show the highest increases compared to 2012 results. Other markets that show an improvement are the TV-subscriptions, vehicle maintenance and repair, mobile telephone services, personal care services, bank accounts, maintenance services, tram, local bus, metro, vehicle insurance, fixed telephone services and airline services markets. The home insurance market is the only one that shows a not statistically significant increase.

In comparison with the EU28 results, almost all services markets are assessed more positively in Cyprus. A total of 19 out of the 29 services markets have a higher market performance than the EU28 average. The three highest performing markets are those for internet provision, TV-subscriptions and cafés, bars and restaurants. The higher MPI of the internet provision market is driven by better scores for trust, expectations and a lower proportion of problems. For the TV-subscriptions market, a higher comparability score and a lower proportion of problems are the main differences between Cyprus and the EU28.

The markets for legal and accountancy services, electricity services and water supply are assessed least positively in comparison to the EU28 average; however, none of these differences are statistically significant, and the market for water supply still outperforms the EU28.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	17.4*	1.7*	3*	1.6*	-8.5*	-26.8*	0.6*
46	Electricity services	13.8*	2*	1.6*	0.9*	-13.2*	1.9*	
34	Internet provision	12.8*	1.7*	1.7*	1.1*	-8.3*	5*	2.1*
41	Cafés, bars and restaurants	12.5*	1.1*	1.9*	1.4*	-9*	5.3	0.2
54	TV-subscriptions	12.4*	1.7*	1.6*	0.9*	-9.7*	-19.4*	0.9*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
29	Home insurance	2.2	0.6*	0.4*	0	1.5	-21.3*	0.1
55	Dairy products	3.4*	0.7*	0.6*	0.1	-0.3	-16.8*	0.3*
3	Bread, cereals, rice and pasta	3.7*	0.5*	0.7*	0.2	-0.3	-18.1*	0.1
57	Legal and accountancy services	3.9*	0.8*	0.7*	0.2	0.3	6.9	-0.4*
43	Culture and entertainment	3.9*	0.1	0.7*	0.5*	-3.5*	28*	0.6*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
7	Clothing and footwear	13.2*	1.5*	1.7*	0.9*	-15.3*	-44.9*	0.7*
34	Internet provision	13.1*	1.1*	1.8*	1*	-18.3*	13.6*	0.8*
16	Second hand cars	12.3*	1.1*	2.1*	0.9*	-10.5*	6.6*	0.2*
54	TV-subscriptions	12*	1.2*	1.5*	0.9*	-14.7*	-4.5	0.9*
41	Cafés, bars and restaurants	11.7*	1.1*	1.7*	1.1*	-10.4*	3.3	0.5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
57	Legal and accountancy services	-1.3	0	-0.2	-0.4*	-1.6	-3	0
46	Electricity services	-1.3	-0.2	0	-1.1*	-10.4*	26.4*	
45	Water supply	1	0	0.3*	-0.5*	-8.3*	5.7*	
43	Culture and entertainment	1.3	-0.2	0.5*	0.2	-1.5	26.8*	0.2
29	Home insurance	1.7	0	0.6*	0	-1.8	-18.1*	-0.2*

Latvia

		MPI per market							
		expectations	problems&complaints	trust	comparability	2013 -2012	2012 -2011	2011 -2010	Country- EU28
	All markets	79,6				2.1*	-0.3	1.1*	2.1*
	Books, magazines and newspapers	86,2				0.7	-2.5*	0.9	1.8
	Fuel for vehicles	83,7				9.6*	-4.2*	0.1	6.2*
	Electronic products	83,7				3.3*	0.9	1.1	2.8
	Non-prescription medicines	83,7				7.1*	-1.4	1.2	3.5*
	Bread, cereals, rice and pasta	83,3				1.3	0.4	0.3	1.3
	Spectacles and lenses	83,3				-0.2	-0.2		1
	Small household appliances	83,2				4.3*	-2.3*	1.8	1.6
	ICT products	83,2				3*	0.3	1.9	4.2*
	Large household appliances	83,1				0.5	1.2	0.8	1.9
	Personal care products	83,1				3*	-0.7	1.6	2.3
	Non-alcoholic drinks	82,8				1.1	0.5	2.2*	0.4
	Entertainment goods	82,1				4.5*	-1.5	2.3*	0.5
	New cars	81,4				2.9*	1.1	2.1*	1.8
	Alcoholic drinks	81,4				3.2*	-0.6	2.5*	0
	Furniture and furnishings	81,3				3.5*	-1.6	0.3	1.1
	Dairy products	80,9				3.3*	-0.5		-0.1
	All goods markets	80,9				3.1*	-0.6*	1.7*	1.1*
	Maintenance products	80,5				2.6*	1.4	2.9*	1
	Fruit and vegetables	76,7				3.6*	-0.5	-0.5	-0.5
	Meat and meat products	76,0				4.3*	-2.1*	2.7*	0.7
	Second hand cars	71,4				2.4*	-0.2	1.5	0.4
	Clothing and footwear	67,5				1	0.8	-1	-8.2*
	Vehicle insurance	87,7				3.4*	0.1	3.3*	8.3*
	Personal care services	86,5				3*	-2.8*	1.2	2.7
	Mobile telephone services	84,4				4*	0.1	3.1*	10.3*
	Home insurance	84,3				2.7*	1.4	1.8	6.7*
	Bank accounts	84,0				2.9*	0.1	3.5*	10*
	Commercial sport services	84,0				1.7*	-0.3	1.3	2.3
	Culture and entertainment	82,9				0.9	-0.8	2.3*	-0.1
	Holiday accommodation	82,3				2.2*	-1	0.7	1.1
	Airline services	82,2				1.4	1.5	0.8	1.6
	Cafés, bars and restaurants	81,9				3.1*	0.9	2.1*	3.4
	Private life insurance	81,5				1.7	0.9		7*
	Fixed telephone services	80,7				-1.7	-0.4	-0.6	4.6*
	Legal and accountancy services	80,5				2.4*	0		6*
	Internet provision	80,3				4.8*	0.8	0.5	6.6*
	Postal services	80,3				1.6	-3.4*	2.9*	1.8
	Packaged holidays & tours	80,1				-1.4	-0.5	4.1*	0.8
	Train services	79,8				-2.5*	1	-1.3	5.3*
	Loans, credit and credit cards	79,7				2.5*	0.6		5.8*
	Vehicle rental services	79,2				1.6	-1.3	4*	0.6
	Tram, local bus, metro	79,1				-1.8	1.1	3*	2.8
	All services markets	78,8				1.5*	-0.1	0.7*	2.7*
	Off-line gambling services	77,4							0.9
	TV-subscriptions	76,4				3.1*	3.4*		2.4
	Gas services	75,4				-2.2	-3.6*	0.7	0.2
	Investment products, private pensions and...	75,3				2.7*	0.2	-0.9	5.8*
	Maintenance services	74,4				5.4*	-1.1	-0.8	0.7
	Vehicle maintenance and repair	74,3				4.7*	-1.8	5.2*	-0.8
	On-line gambling services	74,0							-0.8
	Mortgages	73,6				3.6*	2.6*		2.9
	Real estate services	69,0				0.5	0.1	3.1*	-1.7
	Electricity services	68,6				0.8	1.1	-6.5*	-3.4
	Water supply	64,6				-2.4	-0.9	2.2	-9.8*

Overall Performance

On average, the market performance assessments of Latvian consumers improved since 2012 – showing a rise of 2.1 percentage points. Furthermore, Latvian markets are rated more positive than overall market EU28 markets average (+2.1 percentage points).

Assessments of all goods markets were also more positive than in 2012 with an increase of 3.1 percentage point year-on-year. Latvian goods markets are, in addition, more positive than the EU28 average. Overall assessments of the services markets

show an improvement in assessments compared to 2012 (+1.5), as well as being higher than the EU28 average (+2.7).

Goods Markets

Overall, the top three goods markets in Latvia are the books, magazines and newspapers, fuel for vehicles and electronic products markets. The bottom three goods markets are the clothing and footwear, second hand cars and meat and meat products markets. The ICT products market is rated as the 2nd best performing across the EU28. While the electronic products market is assessed as the 3rd best performing.

Looking across the individual goods markets, the biggest increases in performance assessments from 2012 are for the fuel for vehicles and the non-prescription medicines markets, with another 13 markets showing an improvement from last year. Both of these markets show a more positive assessment than the EU28 average. In addition, the ICT product market is rated more positively in Latvia than the EU28.

Only the spectacles and lenses market showed a decrease when compared to 2012, although this was not statistically significant. The only goods market in Latvia that is assessed less positively than the EU28 average is that of clothing and footwear.

Services Markets

Overall, the top three services markets in Latvia are the vehicle insurance, personal care services and mobile telephone services markets. The bottom three services markets are the water supply, electricity services and real estate services markets.

The vehicle insurance, home insurance and bank accounts markets are all rated as the best performing across the EU28. The private life insurance and mobile telephone services are both assessed as the 2nd best performing. While the internet provision market is assessed as the 3rd best performing. However, the water supply market is assessed in 26th position across the EU28.

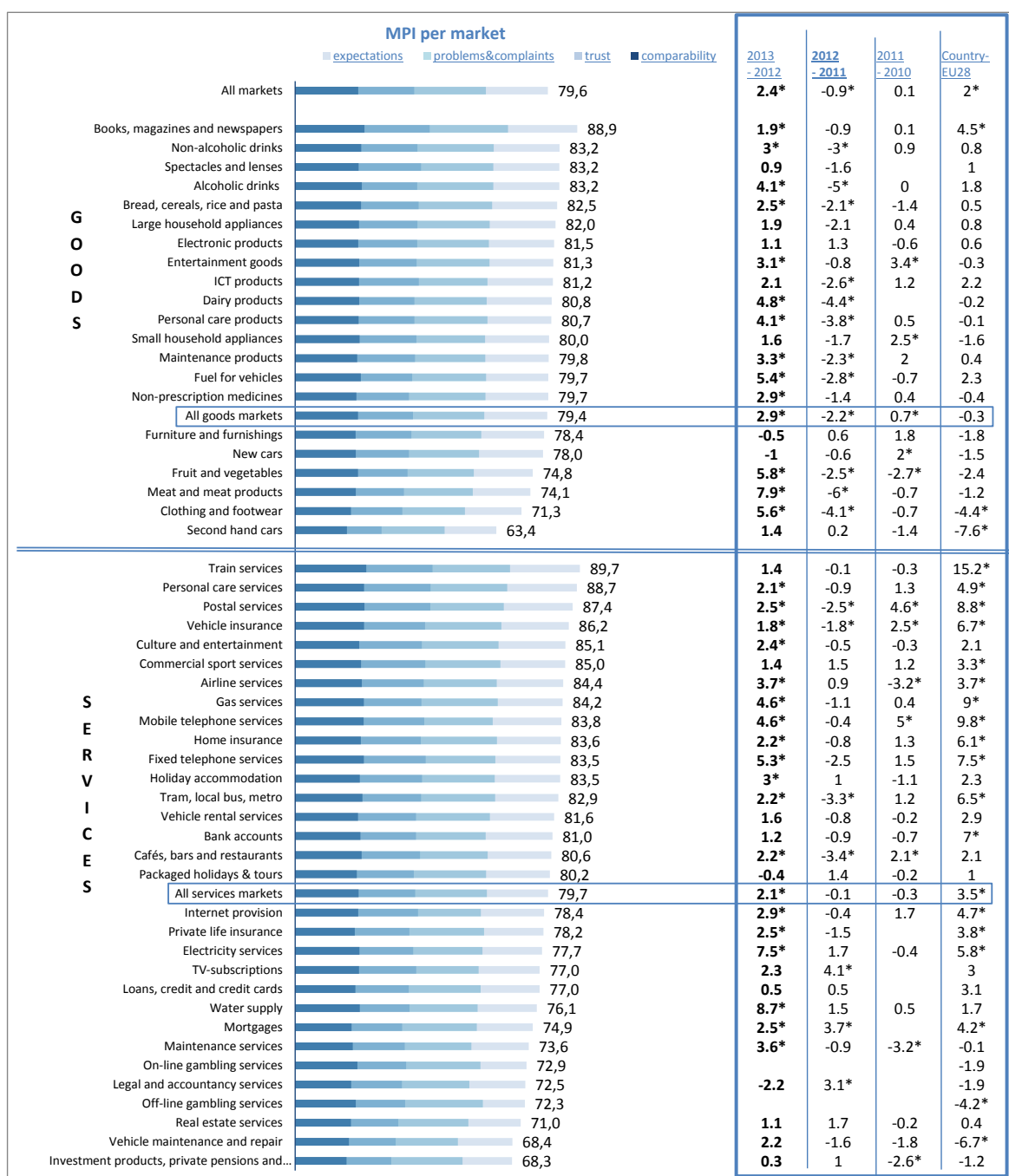
Across individual services markets in Latvia, there were statistically significant improvements in assessments compared to 2012 in 16 markets. The biggest increases were noted of the maintenance services, the internet provision, and vehicle maintenance and repair services. The only statistically significant decrease in assessments was noted in the train services market.

Overall, the Latvian services markets are assessed more positively than the EU28 as a whole. 11 services markets in Latvia are rated more positively than the EU28 average. The top rated are the mobile telephone services, bank accounts and vehicle insurance markets.

Overall, only the water supply market is rated less positively in Latvia than the EU average. Other relative poor performers were the electricity services and real estate services markets.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	9.6*	0	2*	1.3*	-6.9*	-37.6*	0.3
48	Non-prescription medicines	7.1*	0.5*	1.5*	0.6*	-3.5*	-43.8*	0.5*
21	Maintenance services	5.4*	0	0.6*	0.6*	-10.8*	-27.8*	0.4*
34	Internet provision	4.8*	0.1	0.8*	0.4*	-7.1*	-24*	0.2
23	Vehicle maintenance and repair	4.7*	0	0.9*	0.3*	-9.2*	-23.5*	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	-2.5*	-1.1*	0	0	-0.6	-62*	
45	Water supply	-2.4	-2.1*	0.7*	-0.1	-6.6*	-13.7*	
47	Gas services	-2.2	-1.7*	0.7*	0	-1.9	-31.6*	-0.9*
35	Tram, local bus, metro	-1.8	-0.8*	0.2	-0.1	0	-22.5*	
32	Fixed telephone services	-1.7	-1*	0.3*	-0.3	-2.7	-16.7*	-1.4*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
33	Mobile telephone services	10.3*	1*	1.6*	1*	-7.2*	-18.6*	0.5*
26	Bank accounts	10*	1*	1.5*	1.1*	-6*	-2.8	0.2
30	Vehicle insurance	8.3*	1.1*	1.1*	0.8*	-2.6*	-55.9*	0.2*
52	Private life insurance	7*	0.6*	1*	0.9*	-3.9*	-14.8*	-0.1
29	Home insurance	6.7*	0.6*	1.1*	0.7*	-3.9*	-16.2*	0
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
45	Water supply	-9.8*	-2.2*	-0.5*	-0.7*	8.5*	0	
7	Clothing and footwear	-8.2*	-1*	-0.5*	-1.1*	10.6*	-9.6*	-1.3*
46	Electricity services	-3.4	-2.2*	0.4*	0.2	-1.9	-17.7*	-4.1*
20	Real estate services	-1.7	-0.4*	-0.1	-0.3*	-1.6	-6.8*	-0.7*
60	On-line gambling services	-0.8	-0.5*	0	0.1	-1.2	16*	-0.4*

Lithuania



Overall Performance

On average, the markets' performance as assessed by Lithuanian consumers has improved since 2012 – showing rise of 2.4 percentage points. Furthermore, Lithuanian markets are rated above what can be observed in the whole EU28 (+2 percentage points).

Assessments of all goods markets were also more positive than in 2012, with an increase of 2.9 points year-on-year. This puts the goods market in Lithuania broadly in line with the EU28 average. Overall, assessments of the services markets show an improvement compared to 2012 (a difference of 2.1 percentage points,) as well as being more positively than the EU28 as a whole (a difference of 3.5 percentage points).

Goods Markets

Overall, the top three goods markets in Lithuania are the books, magazines and newspapers, non-alcoholic drinks and spectacles and lenses markets. The bottom three goods markets are the second hand cars, clothing and footwear and meat and meat products markets.

The Lithuanian books, magazines and newspapers market is rated as the 2nd best performing across the EU28. While the second hand cars market is assessed in 26th position.

Looking across individual goods markets, 13 market scores increased from last year, while none decreased in a statistically significant manner. The highest increase in performance assessments was in the meat and meat products market (+7.9) and the fruit and vegetables market (+5.8) Assessments of no individual goods market decreased in compared to 2012. However there were non-statistically significant declines in the new cars (-1) (led by a decline in the trust component), and the furniture and furnishings (-0.5).

Compared to the EU28 average, the books, magazines and newspapers market is the only goods market in Lithuania scoring more positively than the EU28 average. The fuel for vehicles markets is also assessed comparatively less positively. However, the second hand cars and the clothing and footwear are assessed more negatively than the EU28 average.

Services Markets⁹

Overall, the top three services markets in Lithuania are the train services, personal care services and postal services markets. The bottom three services markets are the investment products, private pensions and securities, vehicle maintenance and repair and real estate services.

The Lithuanian train services and postal services are both rated as the best performing across the EU28. The personal care services; commercial sport services; gas services; fixed telephone services; vehicle insurance; and tram, local bus, metro markets are all assessed as the 2nd best performing across the EU28. While the holiday accommodation, mobile telephone services, home insurance markets and airline services market are assessed as the 3rd best performing. However, the vehicle maintenance and repair market is assessed in 26th position across the EU28.

The water supply, electricity services and fixed telephone services are the services markets that have showed the highest improvement since 2012, while another 15 services markets saw an improvement in score. With regard to the increase in positive assessments of the electricity market in Lithuania, it is to be noted that from 2015 there will be no monopoly in electricity supply in Lithuania and consumers will be able to select their energy provider. This will be thanks to the fuel processing ship

⁹ Please note that it is illegal to offer on-line gambling services to Lithuanian consumers. Therefore, the results for this market should be interpreted with care.

“Independence” that will be in charge of processing deliveries of liquefied gas into fuel for homes and businesses, providing an alternative to the energy monopoly hold by Gazprom¹⁰. Currently the largest supplier of electricity in Lithuania is preparing for this change and is working on its image: communications campaigns have been run in the media promoting its image; as well as more investment made in educational programs, such as efficient electricity usage among consumers. The addition of an alternative to the electricity market could be a potential source of growing satisfaction of electricity market in Lithuania, due to the increase of offer and the expected benefits of this change for consumers.

No service market in Lithuania showed a deterioration year-on-year. However, there were non-statistically significant decreases in positive assessments of the legal and accountancy services and packaged holidays & tours markets.

In over 10 services markets in Lithuania are rated more positive than the EU28 average. The top rated are train services, mobile telephone services and the gas services markets. Only two services markets are rated less positively than the EU28 average: the vehicle maintenance and repair services and the off-line gambling and lottery services.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
45	Water supply	8.7*	1.6*	0.6*	0.6*	-7.5*	-22.7*	
2	Meat and meat products	7.9*	0.9*	0.9*	0.5*	-10.9*	-23.8*	0.4*
46	Electricity services	7.5*	1.7*	0.8*	0.1	-4.5	-12.4*	
1	Fruit and vegetables	5.8*	0.8*	0.7*	0.5*	-3.4	-20.4*	0.2
7	Clothing and footwear	5.6*	0.5*	0.7*	0.4*	-7*	-17.9*	0.3*
Deteriorated most since 2012								
	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
57	Legal and accountancy services	-2.2	-0.2	-0.2	-0.5*	2.5	-29.9*	-0.1
15	New cars	-1	0	-0.6*	-0.1	-1.6	-31*	0
9	Furniture and furnishings	-0.5	0.1	-0.2	0.1	3.8	-12*	0.1
40	Packaged holidays & tours	-0.4	0.1	-0.1	-0.1	1.5	-16.7*	0.3*
28	Investment products, private pensions and securities	0.3	0.1	0	-0.1	-1.2	-14.6*	0.2
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	15.2*	2.1*	1.5*	1.7*	-11.9*	-11.2*	
33	Mobile telephone services	9.8*	1.6*	1.2*	1.1*	1.8	-18.8*	1.2*
47	Gas services	9*	2*	0.6*	0.8*	-2.5*	-3.6	
31	Postal services	8.8*	1.7*	0.8*	0.9*	-1.5	-3.8	1.7*
32	Fixed telephone services	7.5*	1.6*	1*	0.7*	4.4*	-13.3*	0.2
5 Bottom markets (compared to EU28 Average)								
	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
16	Second hand cars	-7.6*	-0.5*	-1.1*	-0.6*	15.8*	-17*	-0.2
23	Vehicle maintenance and repair	-6.7*	-0.1	-0.7*	-0.7*	17.9*	-10.7*	0.1
7	Clothing and footwear	-4.4*	-0.2	-0.3*	-0.4*	14.8*	-5.8*	-0.3*
59	Off-line gambling services	-4.2*	0.4*	-0.6*	-1.4*	1.1	0.8	0.6*
1	Fruit and vegetables	-2.4	0.2*	-0.4*	0	12.7*	-5.8*	0.1

¹⁰ “At Anchor Off Lithuania, Its Own Energy Supply” - NYTimes.com, by James Kanter. Retrieved from: <http://www.nytimes.com/2013/07/05/business/energy-environment/lithuania-aims-for-energy-independence.html?adxnml=1&pagewanted=all&adxnmlx=1377093851-gXEuYSPXFm6Fka1U7cbOIA>

Luxembourg

		MPI per market							
		expectations	problems&complaints	trust	comparability	2013 -2012	2012 -2011	2011 -2010	Country- EU28
	All markets	82,1				-0.2	2.4*	2*	4.5*
	Bread, cereals, rice and pasta	86,9				1.3	4.5*	0.6	5*
	Dairy products	86,8				1.4	3.3*		5.9*
	Clothing and footwear	86,1				1.1	10.3*	-1.5	10.4*
	Non-alcoholic drinks	85,6				0.2	2*	1.7	3.2
	Fruit and vegetables	85,2				-0.2	8.3*	0.4	8*
G	Small household appliances	84,1				-0.3	1.2	4*	2.5
O	Entertainment goods	84,0				0.5	2.1*	3.1*	2.5
O	Furniture and furnishings	83,8				1	2.9*	1.9	3.6
D	Meat and meat products	83,8				-0.5	6*	2	8.5*
S	Electronic products	83,7				1.7	0.6	2.8*	2.8
	All goods markets	83,5				-0.3	2.9*	2*	3.8*
	Alcoholic drinks	83,3				-2*	5.9*	-2.8*	2
	Large household appliances	83,2				-0.8	2	2.1	2
	Books, magazines and newspapers	82,9				-2.7*	1.8*	0.8	-1.5
	Spectacles and lenses	82,8				0	0.1		0.6
	ICT products	82,8				1.9	0.3	3*	3.9
	Personal care products	82,5				-3*	5.7*	0.6	1.8
	New cars	82,1				-0.2	1.2	3.2*	2.5
	Fuel for vehicles	81,2				-1.9	0	-0.4	3.7
	Non-prescription medicines	81,1				-3*	4.2*	0.9	0.9
	Second hand cars	81,0				0.7	-0.6	6.2*	10*
	Maintenance products	80,7				-1.1	0.3	5*	1.2
	Culture and entertainment	84,0				-1	1.5	0.7	1
	Personal care services	83,6				-0.3	-0.1	1.6	-0.1
	Commercial sport services	83,1				0	1.5	3*	1.4
	Packaged holidays & tours	83,1				1	0.4	2.6*	3.8
	Airline services	82,7				0.3	1.2	4.1*	2.1
	Fixed telephone services	82,7				0.6	0.4	1.8	6.6*
	Internet provision	82,7				3.4*	6.6*	3.5*	9*
S	Vehicle insurance	82,6				1.7	0.5	1.1	3.2
E	Cafés, bars and restaurants	82,6				0.4	3*	2.9*	4
R	Loans, credit and credit cards	82,4				1	-0.2		8.4*
	Train services	81,7				1.3	1.4	0.5	7.2*
V	Tram, local bus, metro	81,3				-0.5	0.9	1.6	5*
I	Off-line gambling services	81,3							4.8
C	All services markets	81,2				-0.1	2*	2*	5.1*
E	Vehicle rental services	81,2				1	0	4.4*	2.6
S	Holiday accommodation	81,2				-0.3	0.1	1.4	0
	Postal services	81,1				0.2	0.8	-1	2.6
	On-line gambling services	81,1							6.3*
	Vehicle maintenance and repair	80,9				1.8	0.2	6.5*	5.8*
	Legal and accountancy services	80,6				-2.4*	3.5*		6.1*
	Water supply	80,5				-2.9*	4.2*	-1.3	6.1*
	TV-subscriptions	80,5				-0.3	6.1*		6.5*
	Private life insurance	80,4				1.6	-1		6*
	Electricity services	80,3				-1.4	6.5*	-2.6	8.3*
	Mobile telephone services	80,2				-1.7	8.5*	1	6.2*
	Investment products, private pensions and...	80,2				1.4	1.8	7.2*	10.7*
	Mortgages	80,2				-0.4	0.6		9.5*
	Home insurance	79,7				0.1	-3.8*	2.4*	2.2
	Gas services	79,7				-1.6	1	0.9	4.4
	Maintenance services	79,4				-0.7	2.6	3.1*	5.7*
	Bank accounts	78,8				-4*	5*	-1.2	4.8
	Real estate services	78,4				0.8	2.7	7.3*	7.7*

Overall Performance

On average, Luxembourg consumers' market performance assessments were stable compared to 2012, with a minor decrease of 0.2 percentage points. However, market performance assessments are more positive in Luxembourg than the EU28 average (an increase of +4.5 percentage points,).

Assessments of all goods markets were also largely stable in Luxembourg, with a non-statistically significant decrease of 0.3 percentage points compared to 2012; in addition, they are assessed more positively than the EU28 average (an increase of

+3.8 points,). Overall assessments of the services markets remain stable in comparison to 2012 (-0.1 percentage points). However, Luxembourgish services markets are rated more positively than the EU28 as a whole (+5.1 percentage points).

Goods Markets

Overall, the top three goods markets in Luxembourg are the bread, cereals, rice and pasta, dairy products and clothing and footwear markets. The bottom three goods markets are the maintenance products, second hand cars and non-prescription medicines markets.

The dairy products market is rated as the best performing across the EU28. The electronic products; bread, cereals, rice and pasta; meat and meat products; furniture and furnishings; and fruit and vegetables are all assessed as the 2nd best performing. While the ICT products; non-alcoholic drinks; clothing and footwear; small household appliances; and second hand cars markets are assessed as the 3rd best performing.

Looking across individual goods markets, there were some statistically significant changes in assessments compared to 2012. The personal care services, alcoholic drinks and the non-prescription medicines markets showed a decrease.

In Luxembourg, the clothing and footwear market and the second hand cars market are rated more positively than the EU28 average. Only the books, magazines and newspapers market is rated lower than the EU28 average.

Services Markets

Overall, the top three services markets in Luxembourg are the culture and entertainment, personal care services and commercial sport services markets. The bottom three services markets are the real estate services, bank accounts and maintenance services markets.

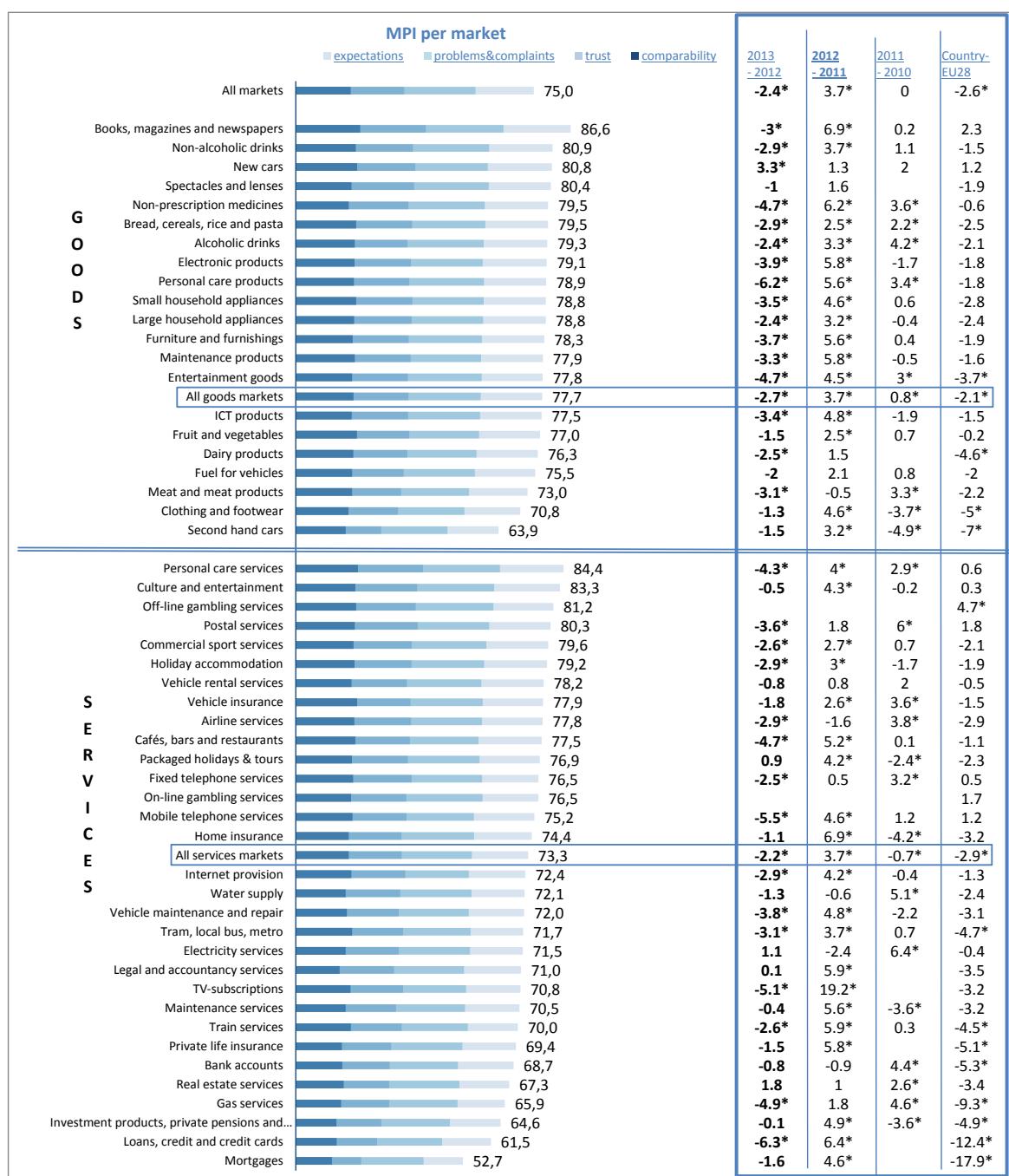
The on-line gambling and betting services market is rated as the best performing across the EU28. The internet provision and investment products, private pensions and securities markets are both assessed as the 2nd best performing across the EU28. While the gas services; fixed telephone services; private life insurance; electricity services; cafés, bars and restaurants; packaged holidays & tours; mortgages; loans, credit and credit cards; real estate services; legal and accountancy services; and vehicle maintenance and repair are assessed 3rd best performing markets across the EU28.

Across individual services markets, there were some statistically significant changes in assessments compared to 2012. An increase was noted in positive assessments of the internet provision market. Some decreases in positive assessments were noted in the bank accounts, water supply and legal and accountancy services markets.

A total of 17 services markets in Luxembourg are assessed more positively than the EU average. The top performing markets in this regard are the investment products private pensions and securities, mortgages and internet provision markets. No service market in Luxembourg was assessed more poorly than the EU28 average. The personal care services ranks lowest in this regard, but is still in line with the EU28 average.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
34	Internet provision	3.4*	0.6*	0.6*	0	-2.2	14.2*	0.3
13	ICT products	1.9	0.3	0.1	0.1	-3.7	-10.7*	-0.2
23	Vehicle maintenance and repair	1.8	0	0.2	0	-7.1*	-17.9*	-0.3*
10	Electronic products	1.7	0.3*	0.1	0	-3.3	-34.9*	-0.1
30	Vehicle insurance	1.7	0.6*	0.3	-0.3*	-2.1	14.6*	-0.3
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
26	Bank accounts	-4*	-0.6*	-0.5*	-0.4*	1.9	2.2	-0.5*
19	Personal care products	-3*	-0.4*	-0.4*	-0.5*	-0.8	-28.6*	-0.3*
48	Non-prescription medicines	-3*	-0.4*	-0.5*	-0.4*	-0.5	-35.5*	-0.3*
45	Water supply	-2.9*	-0.2	-0.6*	-0.3*	1.2	-13*	
18	Books, magazines and newspapers	-2.7*	-0.3*	-0.3	-0.5*	0.5	-22*	-0.5*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
28	Investment products, private pensions and securities	10.7*	1.2*	1.5*	1*	-8.4*	28.5*	0.3*
7	Clothing and footwear	10.4*	1*	1.2*	0.9*	-14.1*	-62.3*	0.5*
16	Second hand cars	10*	0.7*	1.9*	0.6*	-11*	-15.8*	-0.3*
51	Mortgages	9.5*	1.1*	1.4*	1*	-2.6	-41.3*	0.3*
34	Internet provision	9*	0.7*	1.1*	0.4*	-18.6*	13.6*	0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
18	Books, magazines and newspapers	-1.5	-0.2*	0	-0.3*	1.3	-42.3*	-0.4*
22	Personal care services	-0.1	0	0.1	-0.3*	-1.5	9.9*	-0.6*
39	Holiday accommodation	0	-0.2	0	-0.1	-2.9*	-8.4*	-0.4*
53	Spectacles and lenses	0.6	0.2*	0.1	-0.2*	-2.3	9.2*	-0.4*
48	Non-prescription medicines	0.9	0.4*	0.2	-0.1	1.2	-25.1*	-0.2*

Hungary



Overall Performance

Overall, Hungarian consumers are less positive in assessing their markets' performance with a decrease of 2.4 points compared to 2012 after the sharp increase which had been seen between 2011 to 2012 (+3.7 percentage points). Their assessment of the markets' performance is also on average below what is measured in the EU28, with a gap equal to 2.6 percentage points.

Assessments of all goods markets showed on average a decrease of 2.7 percentage points compared to 2012. The Hungarian goods markets show, on average a performance index below the levels of the EU28 (a gap equal to 2.1 percentage points). Overall, in the services markets, there was a decrease in the assessments (-2.2 percentage points). The Hungarian services markets are assessed less positively than in the EU28 as a whole (-2.9 percentage points).

Goods Markets

Overall, the top three goods markets in Hungary are the books, magazines and newspapers and non-alcoholic drinks and new cars markets. The bottom three goods markets are the second hand cars, clothing and footwear and meat and meat products markets.

The Hungarian books, magazines and newspapers market is rated as the 3rd best performing across the EU28. The entertainment goods market is assessed in 26th position across the EU28.

Looking at individual goods markets, 15 markets saw a decrease in score from last year. The largest decrease in performance assessments was in the personal care products market, which fell by 6.2 percentage points compared to 2012. This was followed by a decrease in the non-prescription medicines market (-4.7 points).

On the positive side, there was an increase in assessments of the new cars market. However, within this market there were improvements in the comparability, trust and expectations components.

When looking at Hungarian goods markets against the EU28, we see that the vast majority of markets are assessed less positively. 19 Hungarian goods markets were assessed less positively than the EU28 average. The most poorly assessed in this regard were the second hand cars; and the clothing and footwear markets. There were, however, two markets – the books, magazines and newspapers and new cars which outperformed the EU28 average; although not significantly.

Services Markets

Overall, the top three services markets in Hungary are personal care services, culture and entertainment and off-line gambling and lottery services markets. The bottom three services markets are the mortgages, loans, credit and credit cards and investment products, private pensions and securities markets. The loans, credit and credit cards is rated as in 26th position across the EU28. While the mortgages market is assessed in 27th position.

A general decline in assessments can be noted in almost all services markets in comparison to 2012, with 15 statistically significant decreases in score. The biggest decreases were noted in the loans, credit and credit cards; the mobile telephone services; and the TV-subscriptions markets. On the positive side, we can see non-statistically significant improvements in the real estate services, electricity services and packaged holidays & tours markets.

While not showing a decrease from 2012, the mortgages market – the worst performing of all markets in Hungary – again deteriorated by 1.6 percentage points, now making it -17.9 points lower than the EU28 average for this market. The loans, credit and credit cards market is also far below the EU28 average. Gas services is another Hungarian services market that compares particularly poorly in comparison to the EU28 average.

Focusing on the largest improvements and deteriorations across all markets, the new cars market has improved the most year-on-year; while the loans, credit and credit cards market has shown the greatest deterioration.

In comparison the EU28, we see that the off-line gambling services market as the only market assessed more positively than the average. The mortgages market compares the most negatively against the EU28 average.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
15	New cars	3.3*	0.4*	0.4*	0.3*	-1.2	-11.3*	-0.2*
20	Real estate services	1.8	0.1	0.2	0.1	-3.7	-16.7*	-0.2
46	Electricity services	1.1	0.3	0	0	-1	-15.3*	-0.5
40	Packaged holidays & tours	0.9	0.2	0.5*	-0.1	3.9	-9.3*	0
57	Legal and accountancy services	0.1	-0.2	0.3	-0.1	-1.2	-2.5	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
58	Loans, credit and credit cards	-6.3*	-1.1*	-0.5*	-0.7*	4.8	-13.2*	-0.3*
19	Personal care products	-6.2*	-0.8*	-0.7*	-0.8*	4.4*	-17.5*	-0.1
33	Mobile telephone services	-5.5*	-0.6*	-0.5*	-0.5*	7.2*	-0.3	-0.3
54	TV-subscriptions	-5.1*	-0.5*	-0.5*	-0.8*	3.4	-8.9*	-0.6*
47	Gas services	-4.9*	-0.7*	-0.2	-0.7*	5.5*	-9.5*	-1*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
59	Off-line gambling services	4.7*	0.4*	0.7*	0.8*	0.8	6.7*	0.8*
18	Books, magazines and newspapers	2.3	0.2	0.5*	0.3*	0	-4.4*	0.4*
31	Postal services	1.8	0.4*	0.4*	0	1.9	-7.7*	0.9*
60	On-line gambling services	1.7	0	0.5*	0.1	-1.5	1.6	0.5*
15	New cars	1.2	0.1	0.3*	0	0.9	-11.1*	0.5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	-17.9*	-1.7*	-2.4*	-1.7*	19.9*	0	0.4*
58	Loans, credit and credit cards	-12.4*	-1.5*	-1.3*	-1.1*	15.1*	-7.8*	0.6*
47	Gas services	-9.3*	-0.9*	-0.6*	-1.4*	12.5*	-6.4*	-0.4*
16	Second hand cars	-7*	-0.7*	-1*	-0.7*	7.5*	-12.6*	0.6*
26	Bank accounts	-5.3*	-0.8*	-0.5*	-0.3*	7.2*	-6.4*	0.7*

Malta

		MPI per market							
		expectations	problems&complaints	trust	comparability	2013 -2012	2012 -2011	2011 -2010	Country- EU28
	All markets	82,3				2.5*	2.1*	1.6*	4.7*
	Spectacles and lenses	84,0				5.5*	-3*		1.7
	Small household appliances	83,9				5.3*	-1.8	2.4	2.2
	Maintenance products	83,8				6.7*	-2.7*	6.6*	4.3
	Furniture and furnishings	83,5				2.6*	0.1	2.4	3.3
G	Books, magazines and newspapers	83,5				-0.6	-0.3	1.5	-0.9
O	Non-prescription medicines	83,4				0	0.7	5.4*	3.3
O	Electronic products	83,3				5*	-3.4*	1.9	2.4
O	Second hand cars	83,1				6.4*	0.9	-0.7	12.1*
D	Large household appliances	82,9				4.6*	2.6*	-1	1.7
S	ICT products	82,7				2.7*	-1.8	2.2	3.7
	Entertainment goods	82,6				3*	-3.2*	5.6*	1
	Non-alcoholic drinks	82,4				-4.5*	5.5*	1.8	0
	All goods markets	82,3				0.3	1.6*	1.8*	2.6*
	Meat and meat products	81,8				-4.5*	5.1*	-0.3	6.5*
	Fuel for vehicles	81,6				-0.2	3.9*	0.5	4.2
	Dairy products	81,4				-5.5*	4.8*		0.4
	Bread, cereals, rice and pasta	81,3				-6.1*	5.3*	2.3*	-0.7
	Clothing and footwear	81,2				-2.5*	5.4*	2.6*	5.5*
	Fruit and vegetables	80,9				-5.2*	6*	0.9	3.7
	Personal care products	80,8				-3.7*	3.1*	0.4	0
	New cars	80,2				0.8	2.5*	-2	0.7
	Alcoholic drinks	79,9				-4.3*	3*	0.2	-1.5
	Off-line gambling services	85,8							9.3*
	Airline services	85,4				3.9*	0.1	1	4.8*
	Maintenance services	85,1				10.2*	0.2	5.7*	11.4*
	Vehicle maintenance and repair	84,7				5.4*	-0.1	3*	9.6*
S	Culture and entertainment	84,3				5.5*	-1.8	2.6*	1.3
E	Holiday accommodation	84,3				3.2*	0.2	3.3*	3.1
R	Private life insurance	84,2				4.3*	5.6*		9.8*
	Home insurance	83,8				4.9*	1.2	0.9	6.2*
V	Postal services	83,8				5.4*	1.5	0.5	5.2*
I	Cafés, bars and restaurants	83,7				1.6	3.7*	2.2	5.1*
C	Commercial sport services	83,6				2*	2	1	1.9
	Packaged holidays & tours	83,5				4.1*	4.8*	-4.4*	4.3
E	Vehicle insurance	83,1				6.3*	0.9	1.1	3.7
S	Loans, credit and credit cards	83,1				0.3	3.4*		9.2*
	Mortgages	83,0				4.4*	2.4		12.3*
	Investment products, private pensions and...	82,6				7.3*	3.4*	-2.9*	13.1*
	Real estate services	82,5				7*	-0.3	1	11.9*
	Personal care services	82,3				0.6	0.7	0.6	-1.4
	All services markets	82,3				4.2*	2.5*	1.3*	6.1*
	Mobile telephone services	82,2				1.3	3*	-0.3	8.2*
	Fixed telephone services	81,9				3.4*	1.4	1.8	5.9*
	Legal and accountancy services	81,8				6.3*	2.5		7.3*
	Bank accounts	81,7				-2.2*	6.2*	2.1	7.7*
	TV-subscriptions	81,5				7.2*	9.7*		7.5*
	Water supply	81,4				2.8*	10.1*	8.9*	6.9*
	Vehicle rental services	81,2				1.2	3.1*	-1.3	2.6
	Internet provision	80,1				5.9*	3.1*	-1.1	6.4*
	On-line gambling services	76,7							1.9
	Electricity services	76,1				0.8	8.5*	13.8*	4.1
	Tram, local bus, metro	71,4				7.8*	-1.1	9*	-5

Overall Performance

In Malta, the markets' performance, as assessed by consumers, has improved since 2012 – showing a rise of 2.5 percentage points, on average. Furthermore, Maltese markets are rated more positively than those of the EU28 as a whole (+4.7 percentage points).

The assessment of all goods markets, on average, remained stable compared to 2012 and well below the levels seen in the EU28 as a whole (difference equal to 2.6 percentage points). Overall assessments of the services markets show an improvement compared to 2012 (+4.2 percentage points); they are also rated more positively than the EU28 average (+6.1 percentage points).

Goods Markets

Overall, the top three goods markets in Malta are the spectacles and lenses, small household appliances and maintenance products markets. The bottom three goods markets are the alcoholic drinks, new cars, and personal care products markets. The Maltese maintenance products market is rated as the best performing across the EU28. The second hand cars market is assessed as the 2nd best performing. While the furniture and furnishings market is the 3rd best performing across the EU28.

Several goods market showed a change between 2012 and 2013. Nine markets improved from last year. The biggest increases were in the maintenance products and second hand cars markets. On the negative side, eight markets worsened, including sizeable deteriorations in assessments of the bread, cereals, rice and pasta and the dairy products markets.

The second hand cars, the meat and meat products, and the clothing and footwear markets are the only Maltese goods markets that are assessed most positively than the EU average.

Services Markets

Overall, the top three services markets in Malta are the off-line gambling and lottery services, airline services and maintenance services markets. The bottom three services markets are the tram, local bus, metro, electricity services and on-line gambling and betting services markets.

The private life insurance; legal and accountancy services; loans, credit and credit cards; investment products, private pensions and securities; maintenance services; off-line gambling and lottery services; mortgages and real estate services are all rated as the best performing across the EU28.

The home insurance; cafés, bars and restaurants; airline services; holiday accommodation; packaged holidays & tours; vehicle maintenance and repair markets are assessed as the 2nd best performing. While the bank accounts, postal services and water supply markets are assessed as the 3rd best in the EU28.

Assessments improved for 20 markets, with the largest increases in the maintenance services; tram, local bus, metro and underground services; and investment products, private pensions and securities markets.

Across all services markets in Malta, only the bank accounts market has declined in comparison to 2012 (-2.2 percentage points).

Comparing individual services markets in Malta with the EU28 as a whole, we see that a total of 19 markets are assessed more positively than average. The top performing services markets in this regard are the investment products, private pensions and securities, mortgages and the real estate services.

On the negative side, only the tram, local bus, metro and underground services and personal care services markets are assessed more negatively than the EU28; however, again, neither of these results are statistically significant¹¹.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
21	Maintenance services	10.2*	1.2*	0.9*	1.2*	-10.2*	16*	0.4*
35	Tram, local bus, metro	7.8*	0.9*	0.3	0.5*	-17.4*	8*	
28	Investment products, private pensions and securities	7.3*	1.1*	0.4*	0.5*	-10.1*	7*	0
54	TV-subscriptions	7.2*	0.9*	0.1	0.6*	-13.7*	1	0.8*
20	Real estate services	7*	0.9*	0.3	1.1*	-6.4*	5.6*	-0.3
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
3	Bread, cereals, rice and pasta	-6.1*	-0.5*	-1*	-1*	-1.2	-51.7*	-1.1*
55	Dairy products	-5.5*	-0.4*	-0.9*	-0.8*	0.9	(note)	-1.1*
1	Fruit and vegetables	-5.2*	-0.6*	-0.8*	-0.8*	-2.6*	35.6*	-0.9*
5	Non-alcoholic drinks	-4.5*	-0.5*	-0.6*	-0.7*	-0.6	(note)	-1*
2	Meat and meat products	-4.5*	-0.4*	-0.9*	-0.7*	-2.8*	39.5*	-1*
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
28	Investment products, private pensions and securities	13.1*	1.4*	1.7*	1.5*	-9.9*	28.5*	-0.1
51	Mortgages	12.3*	1.2*	1.8*	1.3*	-8.7*	28.7*	0.3*
16	Second hand cars	12.1*	0.8*	2.3*	0.7*	-14.3*	31.2*	0.1
20	Real estate services	11.9*	1*	1.8*	1*	-13*	27.6*	-0.1
21	Maintenance services	11.4*	1*	1.7*	0.8*	-13.7*	20.5*	0.7*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
35	Tram, local bus, metro	-5	-0.2	-0.4*	-0.5*	8.7*	28.8*	
6	Alcoholic drinks	-1.5	-0.6*	0.6*	-0.8*	-2.8*	-60.5*	-1*
22	Personal care services	-1.4	-0.4*	0.2	-0.6*	-3.4*	33.7*	-0.6*
18	Books, magazines and newspapers	-0.9	-0.3*	0.2	-0.3*	-1.5*	-76*	-0.4*
3	Bread, cereals, rice and pasta	-0.7	-0.5*	0.4*	-0.5*	-5.1*	-62.7*	-0.8*

¹¹ Please note these values are not displayed due to a very low base size of fewer than 5 people.

Netherlands

		MPI per market				
		2013	2012	2011	Country-	
		-2012	-2011	-2010	EU28	
	All markets	77,3	-0.3	0	0	-0.3
	Alcoholic drinks	84,3	0.3	1*	0.7	3
	Books, magazines and newspapers	84,1	0.8	-0.3	0.2	-0.3
	Non-alcoholic drinks	84,0	0.8	-1.1*	1*	1.5
	Bread, cereals, rice and pasta	83,1	0.2	-0.2	0.3	1.1
	Personal care products	83,0	0.7	-0.7	1.6*	2.2
G	Fuel for vehicles	82,8	1.7*	0.2	-1.2*	5.4*
O	Entertainment goods	82,7	-0.2	0.5	2.3*	1.2
O	Dairy products	82,4	-0.1	-0.4		1.4
D	Small household appliances	81,8	-0.1	-0.5	2*	0.1
S	Spectacles and lenses	81,3	1	-1.1		-1
	Large household appliances	81,2	0.1	0.7	2*	-0.1
	Electronic products	81,1	1.2	0.6	0.8	0.2
	All goods markets	81,0	0.3	-0.2	1.1*	1.3*
	Maintenance products	81,0	-0.6	0.2	1.9*	1.5
	Non-prescription medicines	80,8	-0.9	-0.3	0.7	0.6
	Furniture and furnishings	80,3	-0.1	1.4*	0.7	0.1
	New cars	80,2	0.4	-0.2	1.1	0.6
	Fruit and vegetables	79,9	0.8	-1.2	1.8*	2.6
	ICT products	78,6	0.8	0.6	0.6	-0.4
	Clothing and footwear	77,5	1.7*	-2.5*	1.1	1.8
	Meat and meat products	76,2	-2.7*	-0.7	-0.1	0.9
	Second hand cars	74,5	-0.2	0	0.9	3.5
	Personal care services	82,8	-0.1	0	0.6	-1
	Culture and entertainment	82,1	-0.5	-0.3	0.8	-0.9
	Holiday accommodation	82,1	1.3*	0.1	0.5	0.9
	Commercial sport services	80,1	0.6	-0.2	-0.3	-1.6
	Airline services	79,5	0.1	0	0.7	-1.1
	Cafés, bars and restaurants	79,2	0.4	-0.8	1.3*	0.7
	Vehicle insurance	78,3	-1.3	-0.1	1.5*	-1.2
S	Packaged holidays & tours	78,1	-0.7	-0.2	0.7	-1.2
E	Home insurance	77,7	-0.4	0.2	0.3	0.1
R	Vehicle rental services	77,4	-0.9	-1.1	-0.1	-1.2
V	Water supply	77,4	-3.6*	0.7	-1.3	2.9
I	Vehicle maintenance and repair	77,1	1	-0.2	0.3	2
C	Electricity services	76,3	0.3	0.6	0.2	4.3*
E	Maintenance services	76,1	0.7	1.1	0.6	2.4
S	Gas services	75,8	-0.2	0.6	1.5	0.5
	Legal and accountancy services	75,1	-1.6	0.9		0.7
	All services markets	74,8	-0.6*	0.1	-0.8*	-1.3*
	Fixed telephone services	74,5	-0.1	-0.9	1.6*	-1.5
	Postal services	73,7	1.9	-2.4*	-2*	-4.9*
	Bank accounts	73,4	-2.7*	2.5*	0.6	-0.6
	Real estate services	72,8	0.4	-1.8	0.4	2.1
	TV-subscriptions	72,8	1.6	2.1*		-1.2
	Loans, credit and credit cards	72,6	-3.4*	3.2*		-1.3
	Tram, local bus, metro	71,8	-0.2	-2.8*	0	-4.6*
	Internet provision	71,2	1.5	-0.1	0.3	-2.5
	Mobile telephone services	71,2	1.6	0.3	-0.2	-2.9
	Private life insurance	70,4	-0.3	1.5		-4
	Off-line gambling services	69,4				-7.1*
	Mortgages	69,3	-2.8*	1.5		-1.4
	Train services	68,9	-0.3	-2.9*	-1.7*	-5.6*
	On-line gambling services	66,8				-8*
	Investment products, private pensions and...	64,6	1.5	-0.1	1	-4.9*

Overall Performance

In the Netherlands, the performance of consumer markets was in 2013, on average, stable compared to 2012, with a minor decrease of 0.3 percentage points. This is broadly in line with the stability observed in the same year, in the EU28 (-0.3 percentage points).

Assessments of all goods markets were also largely stable in the Netherlands, with a minor increase of 0.3 percentage points compared to 2012. However, the goods

market in the Netherlands is assessed more positively than the EU28 average (+1.3 points). The services markets in the Netherlands have shown a year-on-year decline.

On the other hand, the services markets show a decrease of -1.3 when compared to the EU28. There is also a decrease of the score when compared to last year, but this difference is not statistically significant.

Goods Markets

Overall, the top three goods markets in the Netherlands are the alcoholic drinks, books, magazines and newspapers and the non-alcoholic drinks markets. The bottom three goods markets are the second hand cars, meat and meat products and clothing and footwear markets.

Looking across individual goods markets, there were some changes in assessments compared to 2012. The biggest increases were observed in clothing and footwear and fuel for vehicles markets. On the negative side, the meat and meat products market deteriorated somewhat year-on-year. This is in parallel to a decline in the trust component for this market.

The fuel for vehicles market, which is assessed 5.4 percentage points higher in the Netherlands than across the EU, is the only goods market that shows a difference with the EU28 average. The second hand car market also is assessed most positively in comparison with the EU28. On the other hand, the spectacles and lenses and ICT products are assessed the least positively in comparison with the EU28 average.

Services Markets¹²

Overall, the top three services markets in the Netherlands are the personal care services, culture and entertainment and holiday accommodation markets. The bottom three services markets are the investment products, private pensions and securities, on-line gambling and betting services and train services markets. The off-line gambling and lottery services and on-line gambling and betting services markets are both rated in 27th position across the EU28.

Focusing on the services markets in the Netherlands, assessments remain broadly stable in comparison to 2012. An increase was noted in the assessments of the holiday accommodation market. The water supply, loans, credit and credit cards, and mortgages, and bank accounts markets are assessed more negatively compared to 2012.

Only the electricity services market in the Netherlands is assessed more positively than the EU28 average, in a manner. The water supply and the maintenance services markets are also among the top scoring markets in comparison with the EU28 average; however, neither result is statistically significant. On the other hand, online gambling (-8 points), offline gambling (-7.1) and train services (-5.6) show the worst scores in services markets.

¹² Please note that it is currently illegal to offer on-line gambling services to Dutch consumers. Therefore, the results for this market should be interpreted with care.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
31	Postal services	1.9*	0.3*	0	0.2	-2.7	-5.3	0.1
7	Clothing and footwear	1.7*	0.2	0	0.1	-3.7	-3.8	0.2
17	Fuel for vehicles	1.7*	0.3*	0.2	0.2*	0.8	-7.5*	-0.1
54	TV-subscriptions	1.6	0.3	0.3*	0.1	0.2	2.3	0.5*
33	Mobile telephone services	1.6	0.1	0.2	0	-5.5*	8.2*	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
45	Water supply	-3.6*	-1*	-0.3*	-0.2	-0.1	-26.9*	
58	Loans, credit and credit cards	-3.4*	-0.5*	-0.4*	-0.3*	1.7	2.3	-0.2
51	Mortgages	-2.8*	-0.4*	-0.3*	-0.3*	1.3	-10.2*	-0.2
2	Meat and meat products	-2.7*	-0.1	-1*	-0.1	-0.8	-14.4*	0
26	Bank accounts	-2.7*	-0.4*	-0.5*	-0.3*	0.9	-21.4*	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	5.4*	0.3*	0.6*	0.9*	-5.7*	6*	0.1
46	Electricity services	4.3*	0.4*	0.4*	0.8*	-2.1	10.3*	2.2*
16	Second hand cars	3.5	0.7*	0.6*	0.2*	0.1	5.5*	0.2*
6	Alcoholic drinks	3	0.1	0.5*	0.4*	-2.3*	11.6*	-0.2*
45	Water supply	2.9	-0.8*	0.6*	0.8*	-7.4*	-18.9*	
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
60	On-line gambling services	-8*	-1*	-1.4*	-0.8*	-0.3	18.7*	-0.6*
59	Off-line gambling services	-7.1*	-0.8*	-1.1*	-0.7*	4.2*	7.7*	-0.1
36	Train services	-5.6*	-0.8*	-0.4*	-0.3*	9.5*	9.3*	
28	Investment products, private pensions and securities	-4.9*	-0.4*	-0.6*	-0.7*	2.7	2	-0.4*
31	Postal services	-4.9*	-0.6*	-0.7*	-0.3*	5*	1.7	0

Austria

		MPI per market				
		expectations	problems&complaints	trust	comparability	
		2013 -2012	2012 -2011	2011 -2010	Country- EU28	
	All markets	78,2	0.4	0.6*	0.9*	0.6*
	Spectacles and lenses	86,6	0.3	0.9		4.3*
	Books, magazines and newspapers	86,1	1.3	-2*	0.6	1.7
	Non-alcoholic drinks	85,4	-0.8	2.1*	0.5	3
	Small household appliances	85,1	0.8	0.7	0.9	3.5*
	Entertainment goods	84,6	0.4	-0.1	3.7*	3
	Alcoholic drinks	84,0	0.7	0.8	-0.4	2.7
	New cars	83,7	1.2	1.5	0.8	4.2*
	Dairy products	83,5	-1.1	1.2		2.6
	Large household appliances	83,1	-0.3	0.1	1.3	1.9
	Bread, cereals, rice and pasta	82,7	-1.7*	0.8	3*	0.7
	Furniture and furnishings	81,8	0.5	0.5	0.7	1.6
	Electronic products	81,6	-0.3	0.5	1	0.7
	Maintenance products	81,2	-0.7	1.3	2.9*	1.7
	Personal care products	81,2	-1.3	0.3	1.5	0.5
	All goods markets	80,9	-0.1	0.5*	1.4*	1.2*
	Non-prescription medicines	78,6	-0.3	0.1	1.5	-1.6
	ICT products	77,7	0.1	-0.4	1.3	-1.3
	Fruit and vegetables	76,1	-1.7	-0.1	1.5	-1.1
	Meat and meat products	75,2	-2.4*	-0.3	1.4	-0.1
	Clothing and footwear	74,6	-2.2*	1.7	-2.2*	-1.1
	Fuel for vehicles	74,5	4.8*	-0.8	-2.9*	-3
	Second hand cars	71,4	-0.3	1.7	0.6	0.5
	Culture and entertainment	86,4	0.9	-0.1	0.6	3.4*
	Personal care services	86,1	1.7*	-0.7	4.1*	2.3
	Holiday accommodation	82,8	-0.5	1.9*	-0.2	1.6
	Tram, local bus, metro	82,2	2.3*	-1.1	1.4	5.8*
	Commercial sport services	82,0	1.8	-0.5	2*	0.3
	Airline services	80,6	0.5	-1.4	2.7*	-0.1
	Train services	80,0	2.6*	5*	0.7	5.5*
	Vehicle insurance	79,9	2.5*	-0.3	2.6*	0.5
	Packaged holidays & tours	79,6	0.6	0.3	3*	0.4
	Water supply	79,3	0.1	0	0.2	4.9*
	Loans, credit and credit cards	79,2	1.5	1.2		5.2*
	Cafés, bars and restaurants	79,0	0.5	0.1	2.9*	0.4
	Home insurance	78,2	0.7	2	1.1	0.7
	Vehicle maintenance and repair	78,0	0.4	4.4*	-1.7	2.9
	Electricity services	77,0	2.8*	0.4	1.1	5.1*
	Vehicle rental services	76,8	1.7	-0.3	-1.2	-1.8
	All services markets	76,3	0.9*	0.7*	0.3	0.2
	Legal and accountancy services	75,3	0.1	0.9		0.8
	Off-line gambling services	75,2				-1.2
	Fixed telephone services	74,9	2	0.6	2.2	-1.1
	Maintenance services	74,5	0.2	1.8	0.2	0.8
	Gas services	74,0	2.2*	-0.4	1.8	-1.2
	TV-subscriptions	72,8	1.9	2.4*		-1.2
	Postal services	72,0	1.9	-2.3	-2.3*	-6.5*
	Internet provision	71,9	0.5	1.1	3.3*	-1.8
	On-line gambling services	71,4				-3.4
	Private life insurance	71,3	-0.7	0		-3.1
	Bank accounts	71,0	-0.7	-0.9	1.3	-3
	Mortgages	70,8	0.6	2.3*		0.2
	Mobile telephone services	69,0	0.5	0.5	-1.6	-5.1*
	Investment products, private pensions and...	67,2	0.2	2	4.2*	-2.2
	Real estate services	67,0	2.2	2.2	1.2	-3.7

Overall Performance

Overall, Austrian consumers are more positive in their average assessment of markets' performance than those in the whole EU28. This difference of 0.6 percentage points can mainly be attributed to the goods markets which show a performance well above that of the EU28 (+1.2). In contrast, the difference between Austria and EU28 for the services market is not statistically significant. Compared to 2012, the change in average for all markets was not statistically significant – the same is true for the

changes in goods markets. However, this is contrasted by the improvements in assessments of the services markets.

Goods Markets

Overall, the top three goods markets in Austria are the spectacles and lenses, the books, magazines and newspapers and the non-alcoholic drinks markets. The bottom three goods markets are the second hand cars, fuel for vehicles and clothing and footwear markets.

The Austrian spectacles and lenses, new cars, and small household appliances markets are all rated as the 2nd best performing across the EU28. The entertainment goods are assessed as the 3rd best performing across the EU28.

Statistically significant evolutions on 2012 were recorded in some of the individual goods markets. The only statistically significant increase in market performance scores can be found in the fuel for vehicles market. The increase in MPI score in the fuel for vehicles market is driven by increases in the comparability, trust and expectations components. This increase can, potentially, be linked to the introduction of a new law by the Austrian Government which implements fixed prices corridors in the vehicle fuel market during holidays and vacations. Furthermore in 2011 an online 'fuel calculator' was established which enabled consumers to compare prices of different gas stations. Since then the prices for fuel can just be raised once a day at noon, afterward gas stations can exclusively lower the prices. As these improvements appear to be effective, the Austrian Government has decided in December 2013 to extend these activities until 2016.

The markets with the highest decrease in scores are the meat and meat products; breads, cereals, rice and pasta; and clothing and footwear markets. In the market for meat, a decrease was found in the trust component, probably linked to the horsemeat scandal which was widely covered in the media across Europe just prior to the fieldwork taking place. In the clothing and footwear market, comparability and expectations show important declines, with the decrease in comparability statistically significant.

The goods markets are performing better than in the EU28. The spectacles and lenses and new cars markets are evaluated comparatively more positively in Austria than on average in the EU28. For both markets, the difference with the EU28 score is statistically significant. The difference in performance in the spectacles and lenses market is linked to a higher score for comparability and a lower proportion of problems, in spite of a higher than average proportion of complaints. In the new cars market, the difference is driven by an increase in comparability. In addition, the market for small household appliances has a higher MPI score than the EU28 average.

The fuel for vehicles and non-prescription medicine markets receive the lowest scores in comparison with the EU28 average. The fuel for vehicles market scores particularly low in comparison with the EU28 average on the expectations and trust components. In the market for non-prescription medicines, a difference can be found for comparability. Other sizeable differences can be found for expectations and complaints, which are higher in Austria than in EU28.

Services Markets

Overall, the top three services markets in Austria are the culture and entertainment, personal care services, holiday accommodation markets. The bottom three services

markets are the real estate services, investment products, private pensions and securities and mobile telephone services markets.

The Austrian culture and entertainment is rated as the 2nd best performing across the EU28, while the tram, local bus, metro market is rated as 3rd best. However, the Austrian postal services market is assessed in 27th position across the EU28.

Across the services markets, the electricity services; train services; tram, local bus and metro; personal care services; gas services; and vehicle insurance markets show increases compared to 2012 results. Some increases for the comparability component are observed in the train services and vehicle insurance markets. In the market for electricity services, there has been a decrease in the proportion of complaints; on the other hand, the score for trust in this market has increased.

The only (although non-statistically significant) decreases can be found in the bank accounts, private life insurance and holiday accommodation markets. For these three markets, changes can be found in the complaints component. However, for the bank accounts market there is a decrease in the proportion of complaints; whereas for the private life insurance and holiday accommodation markets there was an increase in this proportion. Other sizeable decreases can be found in the expectations component in the market for bank accounts and holiday accommodation; and for trust in the private life insurance market.

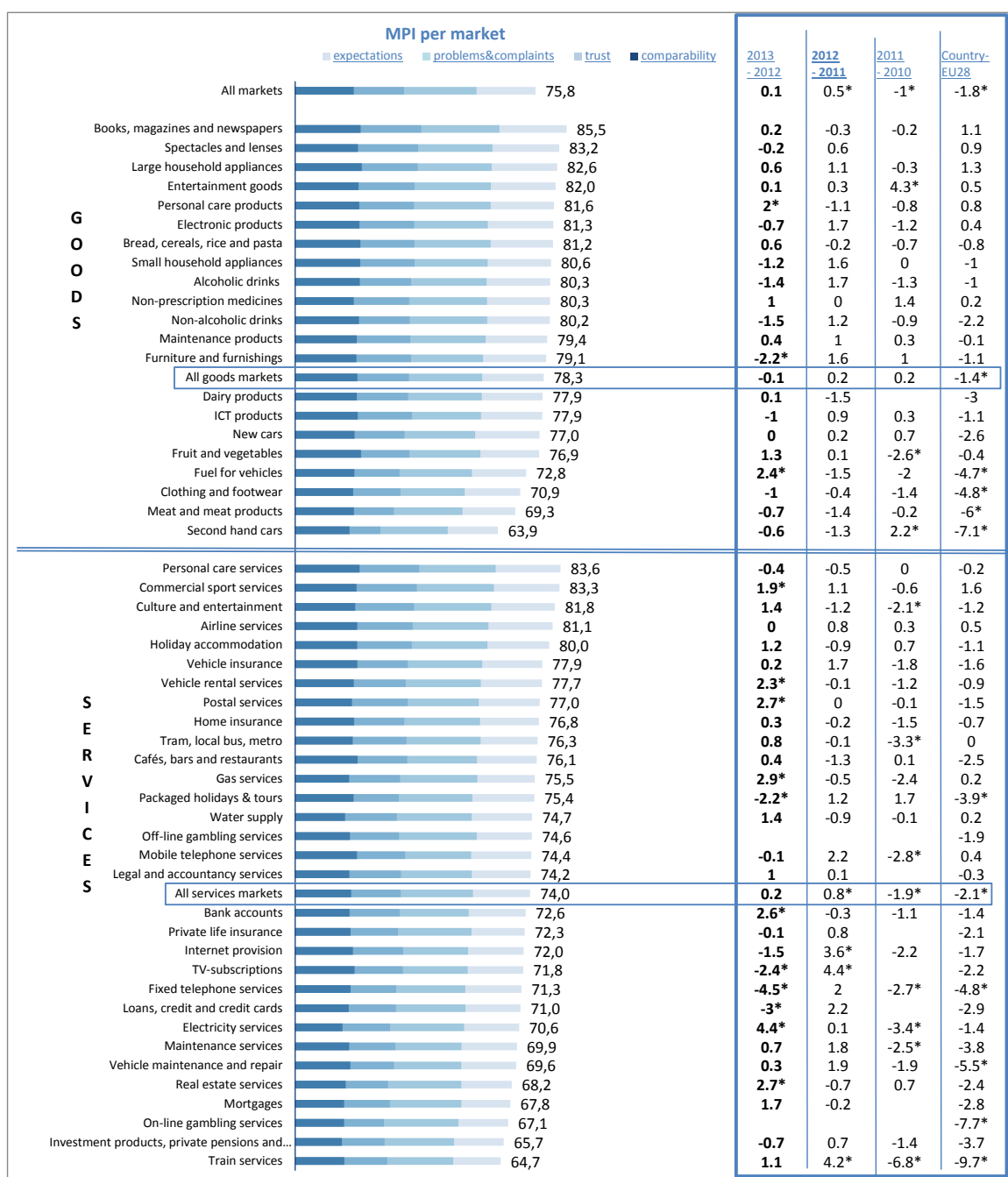
In comparison with the EU28 average, the assessment of the markets for tram, local bus, metro, train services and loans, credit and credit cards markets are more positive. Compared to the EU average, more positive evaluations are noted for the trust and expectations components in the tram, local bus and metro market. However, the proportion of complaints has also increased. In the market of train services all components except for problems and including the proportion of complaints, are higher compared to EU28.

The markets for postal services, mobile telephone services and real estate services are assessed least positively compared with the EU28 average but the difference is only statistically significant for the first two markets.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	4.8*	0.5*	0.9*	0.6*	0.9	-11.2*	0.2
46	Electricity services	2.8*	0.3	0.4*	0.2	-0.4	-28.9*	0.1
36	Train services	2.6*	0.7*	0.1	0.2	-2.2	0.2	
30	Vehicle insurance	2.5*	0.5*	0.3	0.2	-0.2	2.9	0.2
35	Tram, local bus, metro	2.3*	0.2	0.2	0.3*	-3.2	3.9	
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-2.4*	-0.3	-0.7*	-0.1	-1.4	9.8*	0
7	Clothing and footwear	-2.2*	-0.3*	-0.2	-0.2	0.9	7.9*	-0.2
1	Fruit and vegetables	-1.7	-0.3*	-0.4*	-0.2	-2.5	-19.7*	-0.3*
3	Bread, cereals, rice and pasta	-1.7*	0	-0.3*	-0.2	1.9	19.8*	-0.1
19	Personal care products	-1.3	-0.2	0	-0.1	3.1*	29.2*	0

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
35	Tram, local bus, metro	5.8*	0.2	1.2*	0.8*	-2.7	11.7*	
36	Train services	5.5*	0.8*	0.8*	0.7*	-0.7	13.7*	
58	Loans, credit and credit cards	5.2*	0.2	0.9*	0.9*	-2.7*	18.4*	0.5*
46	Electricity services	5.1*	-0.2	0.7*	1.1*	-5.6*	-16.4*	0.9*
45	Water supply	4.9*	-0.7*	0.8*	1.4*	-5.4*	-0.1	
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	-6.5*	-1.2*	-0.5*	-0.1	10.4*	7.8*	-0.1
33	Mobile telephone services	-5.1*	-1.2*	-0.5*	0	3.2	10.9*	0.4*
20	Real estate services	-3.7	-0.8*	-0.5*	0	1.4	15.1*	0.2
60	On-line gambling services	-3.4	-0.6*	-0.3*	-0.3*	0.9	30.3*	0.8*
52	Private life insurance	-3.1	-0.6*	-0.2	-0.2*	2.8*	6.2*	0.7*

Poland



Overall Performance

Compared to 2012, the overall MPI score for Poland has remained stable. While the goods markets show a small decrease, the services markets show a minor increase; neither change is, however, statistically significant.

The average performance of consumer markets in Poland is below what can be seen in the EU28 (-1.8% percentage points). The same applies to both the goods markets (-1.4 percentage points) and the services markets (-2.1 percentage points).

When compared to 2012, the scores for all goods markets and all services markets show a slight, but not statistically significant, change (-0.1 and +0.2, respectively).

Goods Markets

Overall, the top three goods markets in Poland are the books, magazines and newspapers, spectacles and lenses and large household appliances markets. The bottom three goods markets are the second hand cars, meat and meat products and clothing and footwear markets.

For the goods markets, year-on-year increases in performance scores can be found for the markets for fuel for vehicles and personal care products. The only market showing a statistically significant decrease is furniture and furnishings.

Comparing the individual goods markets with the EU28, the markets for large household appliances and books, magazines and newspapers are assessed higher than average; although, again these differences are not significant. The market for large household appliances scores higher than the EU28 average in the comparability, and choice components. The market for books, magazines and newspapers scores higher than average for the expectations and complaints components.

In comparison with the EU28 average, the markets for meat and meat products and second hand cars are evaluated most negatively in Poland. Both the meat and meat products and second hand cars markets score are lower for trust and expectations. The proportion of problems is higher than the EU average for the meat and meat product market. The deterioration in assessments of the meat and meat product market could be linked to the horse meat scandal which was reported widely in Europe prior to fieldwork in January 2013.¹³

Services Markets¹⁴

Overall, the top three services markets in Poland are the personal care services, commercial sport services and culture and entertainment markets. The bottom three services markets are the train services, investment products, private pensions and securities and on-line gambling and betting services markets. The packaged holidays & tours and on-line gambling and betting services markets are all rated in 26th position across the EU28.

Across the individual services markets, the electricity services, gas services and postal services markets show the highest increase compared to 2012 results, with another 4 markets increasing from last year. For electricity services market, scores have improved for the comparability, trust, expectations, complaints and choice components. For the gas services market, scores have increased for comparability and choice.

The services markets with the largest decrease in scores are those for TV-subscriptions; loans, credit and credit cards; packaged holidays; and fixed telephone services. In the TV-subscriptions market, an important decrease is observed in expectations and choice. For the market for loans, credit and credit cards a decrease can be found for comparability. In the fixed telephone services market, scores have decreased for comparability and trust, combined with an increase in the proportion of problems.

¹³ <http://ec.europa.eu/food/food/horsemeat/>

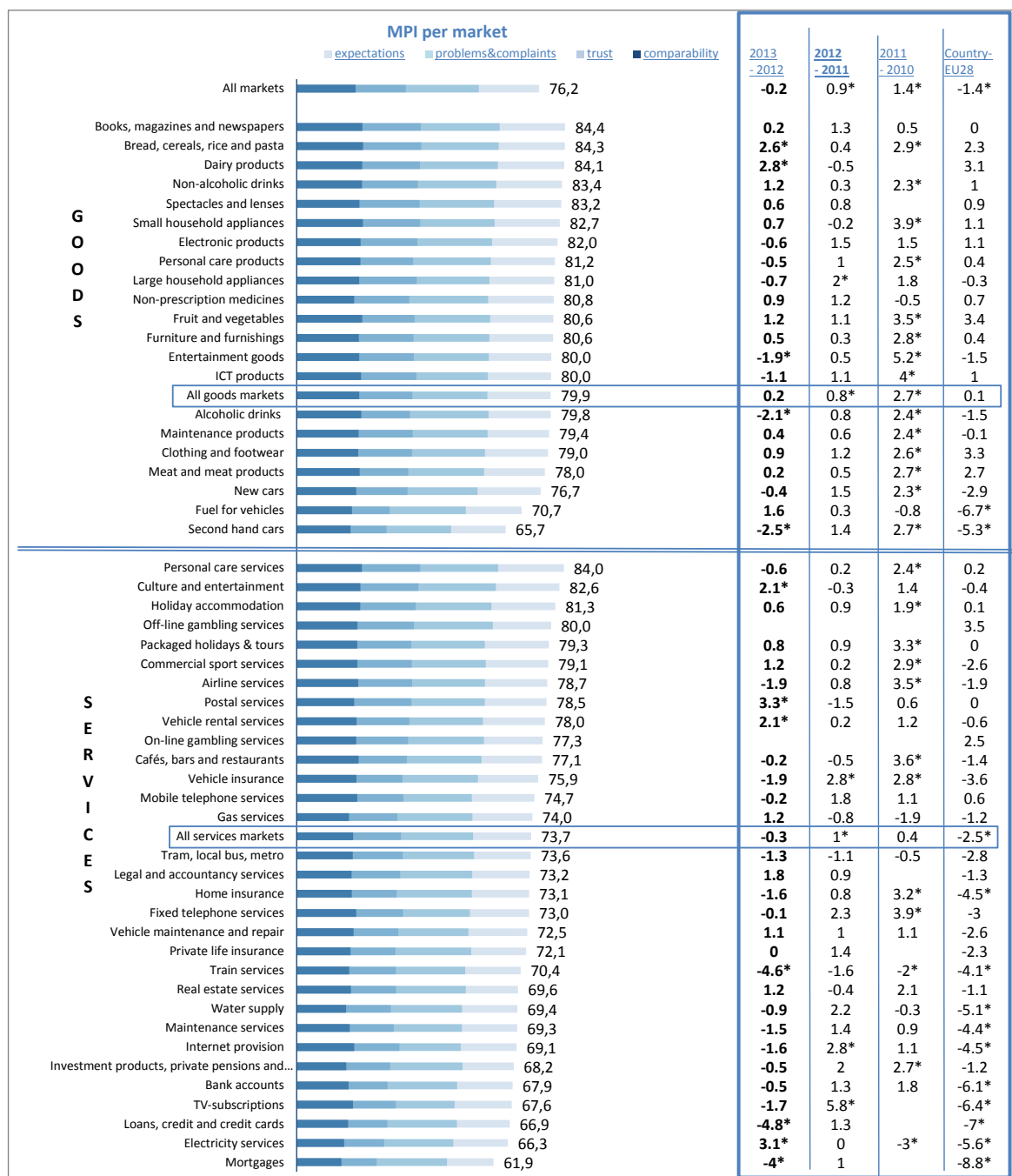
¹⁴ Please note that it is currently illegal to offer on-line gambling services to Polish consumers. Therefore, the results for this market should be interpreted with care.

In comparison with the EU28, the assessment of the commercial sport services, airline services and mobile telephone services markets are most positive; however, none of these increases are statistically significant. In the commercial sport services market, assessments of the expectations component have increased. In the mobile telephone services market assessments of comparability and choice show an improvement.

The vehicle maintenance and repair, on-line gambling and betting services, and train services markets show a negative difference compared to the EU28 average. In the vehicle maintenance and repair market, differences can be found for expectations (below average) and for the proportion of problems (above average). For the market for on-line gambling and betting services we see that scores are below average with a difference in comparability, trust, expectations and choice. For the market for train services all components are below average, except for the choice component.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
46	Electricity services	4.4*	0.5*	0.5*	0.6*	-1.1	-6.4*	0.8*
47	Gas services	2.9*	0.5*	0.2	0.3	-2.5	-0.5	0.5*
31	Postal services	2.7*	0.2	0.3*	0.3*	-2.8	-2.9	0
20	Real estate services	2.7*	0.2	0.3	0.3*	-4.1*	14.7*	0.3
26	Bank accounts	2.6*	0.2	0.4*	0.3*	-1.5	12.2*	0.2
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
32	Fixed telephone services	-4.5*	-0.3*	-0.7*	-0.3	5.6*	10.9*	0
58	Loans, credit and credit cards	-3*	-0.6*	-0.3	-0.1	2.8	1.7	-0.1
54	TV-subscriptions	-2.4*	0	-0.3	-0.2	6.4*	0.2	-0.2
9	Furniture and furnishings	-2.2*	-0.2	-0.2	-0.1	3.7*	9.6*	0
40	Packaged holidays & tours	-2.2*	-0.2	-0.7*	0	-0.4	6.7*	-0.5*
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
42	Commercial sport services	1.6	0.2	0.1	0.3*	-1.9*	10.3*	-0.3*
11	Large household appliances	1.3	0.6*	-0.3*	0.2*	-0.9	2	0.5*
18	Books, magazines and newspapers	1.1	0.3*	-0.1	0.2*	-0.8	-14.1*	0.2
53	Spectacles and lenses	0.9	0.4*	-0.2	0.2*	1.1	-1	0.2*
19	Personal care products	0.8	0.5*	-0.2*	0.1	0.1	20.4*	0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	-9.7*	-0.7*	-1.5*	-1.1*	7.1*	17.3*	
60	On-line gambling services	-7.7*	-0.8*	-1.4*	-0.8*	1	9.8*	-0.9*
16	Second hand cars	-7.1*	-0.2	-1.5*	-0.8*	3.3	13*	0.1
2	Meat and meat products	-6*	0.1	-1.2*	-0.7*	7.3*	16.1*	0.2
23	Vehicle maintenance and repair	-5.5*	0	-1.1*	-0.6*	6.3*	8.3*	-0.4*

Portugal



Overall Performance

Portugal's overall MPI score has remained largely stable, with a very slight decrease of 0.2 points compared to 2012. Indeed, both the goods markets (+0.2 percentage points) and services markets (-0.3) in Portugal are broadly stable year-on-year. The socio-economic and financial difficulties that Portugal has gone through do not seem to have affected negatively the performance of the markets evaluated.

The average MPI on all the markets is in Portugal 1.4 percentage points below what seen in the EU28. The difference is mainly to be attributed to the services markets for which the country shows a negative gap of 2.5 percentage points with respect to the whole EU. Conversely, the average MPI for the goods markets is in Portugal basically in line with what measured in the EU28. All goods markets show a slight – but not statistically significant – increase in comparison to 2012 (0.2 points) while all services markets decreased 0.1 points when compared to 2012.

Goods Markets

Overall, the top three goods markets in Portugal are books, magazines and newspapers; bread, cereals, rice and pasta; and dairy products markets. The bottom three goods markets are the second hand cars, fuel for vehicles and new cars markets. Problems related to quality of after-sales services, as well as compliance with the legal guarantees or non-conformities related to repairs could be at the base of this low evaluation.

Across the individual goods markets the largest increase in market performance scores are found in the dairy products and bread, cereals, rice and pasta markets. The markets with the highest decrease in scores are those for alcoholic drinks, entertainment goods and second hand cars.

The markets for fruit and vegetables and clothing and footwear are the markets best evaluated in Portugal in comparison with the EU average; however, these differences are not statistically significant. However, differences between the country and the EU are recorded for some MPI components: the market for fruit and vegetables has higher scores for comparability and expectations, and a lower proportion of problems while the clothing and footwear market scores higher than the EU28 average on expectations and choice. The second hand cars and fuel for vehicles markets have the lowest assessments in comparison with the EU28. These markets score worse than the EU as a whole on trust and expectations.

Services Markets

Overall, the top three services markets in Portugal are the personal care services, culture and entertainment and holiday accommodation markets. The bottom three services markets are the mortgages, electricity services and loans, credit and credit cards markets. The commercial sport services market is rated in 26th position across the EU28. The low performance of the mortgages market could be related to the socio-economic conditions of the population and the high unemployment rate. The electricity market, while still among the poorest performing markets, has seen a considerable increase in score, which could be linked to the recent liberalisation.

Across the individual services markets, the postal services; electricity services; vehicle rental services; and culture and entertainment markets show the largest increases compared to 2012 results. In the postal services and electricity services markets, the scores have increased for comparability and choice. For the vehicle rental services market an increase in trust is also observed.

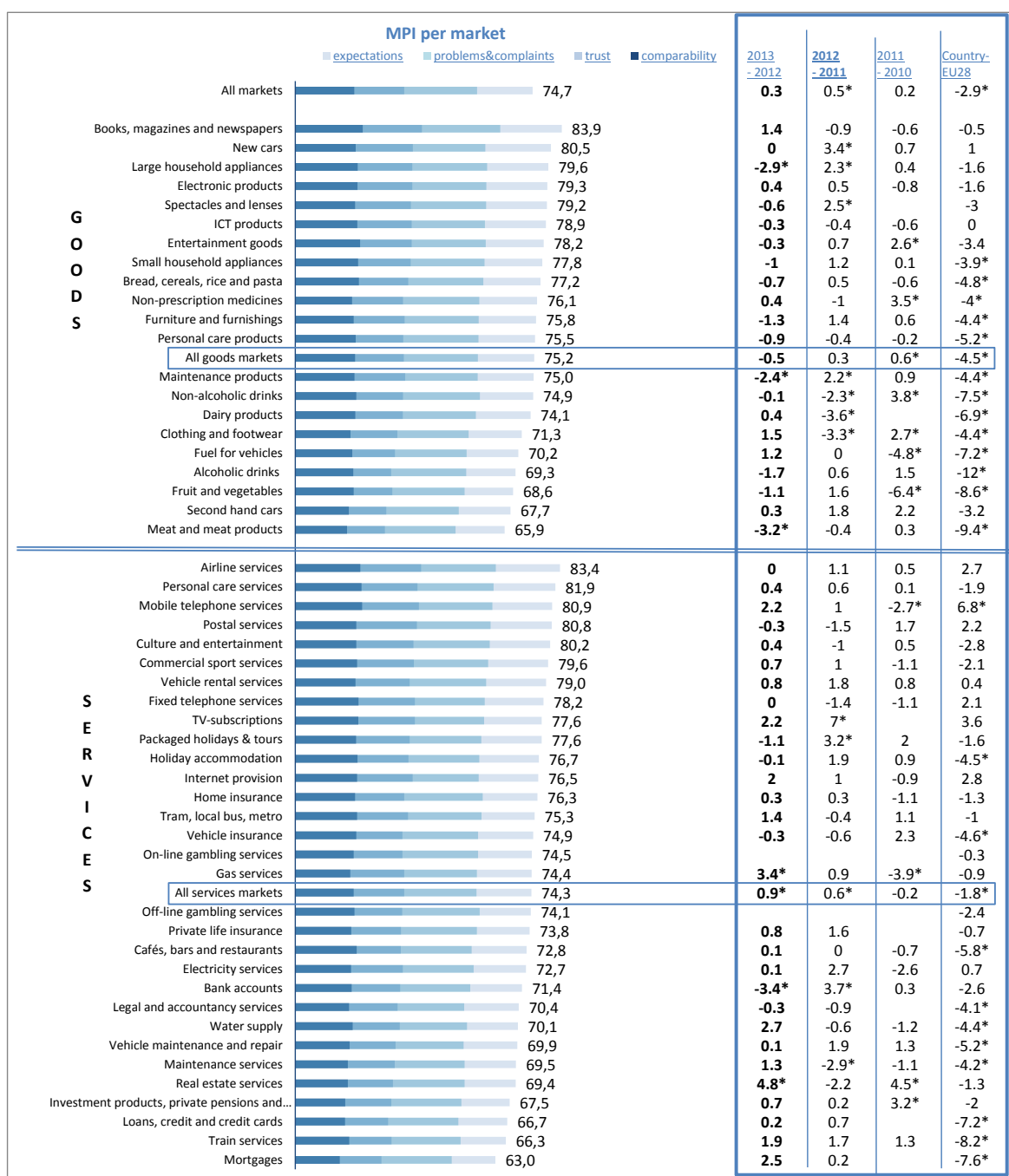
The markets with the highest decrease in scores from 2012 are those for mortgages, train services and loans, credit and credit cards. For these markets a decrease is observed for trust and expectations. The markets for train services and loans, credit and credit cards also show increases for the proportion of problems. Furthermore, in the mortgages market a decrease is noted for comparability.

When comparing to the EU28, the assessment of the markets for off-line gambling and lottery services, on-line gambling and betting services and mobile telephone services are more positive; however, these differences in score are not statistically significant. In the off-line gambling and lottery services market, the assessment is above the average for all components, except for the problems component. The on-line gambling and betting services market are higher than average for comparability and expectations. In the mobile telephone services market, an increase is noted for comparability and expectations components, while a decrease is seen in the score for complaints.

The TV-subscriptions, loans, credit and credit cards and mortgages markets show the lowest MPI scores in comparison with the EU28. In the loans, credit and credit cards and mortgages markets, the scores for trust and expectations are below average. Furthermore, the mortgages market also shows lower comparability scores, while the TV-subscriptions market has a higher proportion of problems.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	3.3*	0.7*	0.3	0.1	-3.9	12*	1*
46	Electricity services	3.1*	0.7*	0.2	0.7*	3.7	1.4	2.7*
55	Dairy products	2.8*	0.4*	0.3	0.4*	-1.5	-10.6*	-0.2
3	Bread, cereals, rice and pasta	2.6*	0.2	0.4*	0.3*	-1.3	0.4	0
38	Vehicle rental services	2.1*	0.3*	0.3*	0.1	-2.3	7.5*	0.3
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
58	Loans, credit and credit cards	-4.8*	-0.3	-0.7*	-0.5*	5.2*	12.2*	-0.1
36	Train services	-4.6*	-0.2	-0.6*	-0.4*	8.3*	17.6*	
51	Mortgages	-4*	-0.4*	-0.6*	-0.3*	3.1	1.5	-0.2
16	Second hand cars	-2.5*	-0.3*	-0.4*	-0.3	0.5	2.6	0
6	Alcoholic drinks	-2.1*	-0.1	-0.3*	-0.3*	0.1	31.7*	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
59	Off-line gambling services	3.5	0.4*	0.3*	0.6*	-0.6	-7.6*	-0.3*
1	Fruit and vegetables	3.4	0.6*	-0.1	0.5*	-6*	1.6	0.3*
7	Clothing and footwear	3.3	0.5*	0	0.4*	-3.9*	-14.5*	0.4*
55	Dairy products	3.1	0.5*	0.1	0.4*	-4.1*	-12.9*	0.1
2	Meat and meat products	2.7	0.6*	-0.1	0.3*	-4.2*	-11.3*	0.3*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
51	Mortgages	-8.8*	-0.6*	-1.7*	-0.8*	5.1*	2.6	-0.3*
58	Loans, credit and credit cards	-7*	-0.2	-1.5*	-0.6*	5.2*	7.8*	-0.1
17	Fuel for vehicles	-6.7*	-0.5*	-1.7*	-0.5*	-1.2	4.8*	-0.4*
54	TV-subscriptions	-6.4*	0	-1.3*	-0.1	13.5*	1.7	0.2
26	Bank accounts	-6.1*	-0.2	-1.6*	-0.3*	4.8*	-3.1	0

Romania



Overall Performance

Romania's overall score has remained stable, with a slight increase of 0.3 points percentage points compared to 2012. Whilst the goods markets declined slightly, but not statistically significantly, the services markets improved in a statistically significant manner..

Romania is in the worst performing quartile of all countries with an overall Market Performance Index of 74.7. Both the goods markets and the services markets show an average MPI which is well below that of the EU28. When compared to 2012, only all

services markets show a sizeable change, with an increase of 0.9 points when compared to the same period.

Goods Markets

Overall, the top three goods markets in Romania are the books, magazines and newspapers, new cars and large household appliances markets. The bottom three goods markets are the meat and meat products, second hand cars and fruit and vegetables.

The bread, cereals, rice and pasta; dairy products; meat and meat products; small household appliances; spectacles and lenses and maintenance products markets are all rated in 26th position across the EU28. While the fruit and vegetables; non-prescription; medicines; non-alcoholic drinks; personal care products; furniture and furnishings; alcoholic drinks markets are all assessed in 27th position.

Across the individual goods markets, the largest increase in market performance scores can be found in the clothing and footwear and books, magazines and newspapers markets, although neither of these are statistically significant changes. While the highest decrease in scores are observed in the large household appliances; meat and meat products; and maintenance products markets.

The meat and meat products and alcoholic drinks markets show a difference in terms of MPI with respect to the EU28. For the meat and meat products market, a lower score is observed for comparability, trust, expectations, complaints and choice. This market also shows a higher proportion of problems encountered. In the alcoholic drinks market, a decrease in comparability and trust is noted.

Services Markets

Overall, the top three services markets in Romania are the airline services, personal care services and mobile telephone services markets. The bottom three services markets are the mortgages, train services and loans, credit and credit cards markets. The holiday accommodation and vehicle insurance are both rated in 26th position across the EU28. The cafés, bars and restaurants market is assessed in 27th position.

Across the individual services markets, real estate services and gas services markets show the highest increase compared to 2012. For these markets the scores have showed differences for trust. The real estate services market also shows increases in scores for comparability and expectations, as well as decreases in the proportion of problems. In the gas services market, an increase is noted for comparability.

The services market with the highest decrease in score compared to 2012 is the bank accounts market. This market scores particularly poorly on trust and expectations with a decrease for these components year-on-year.

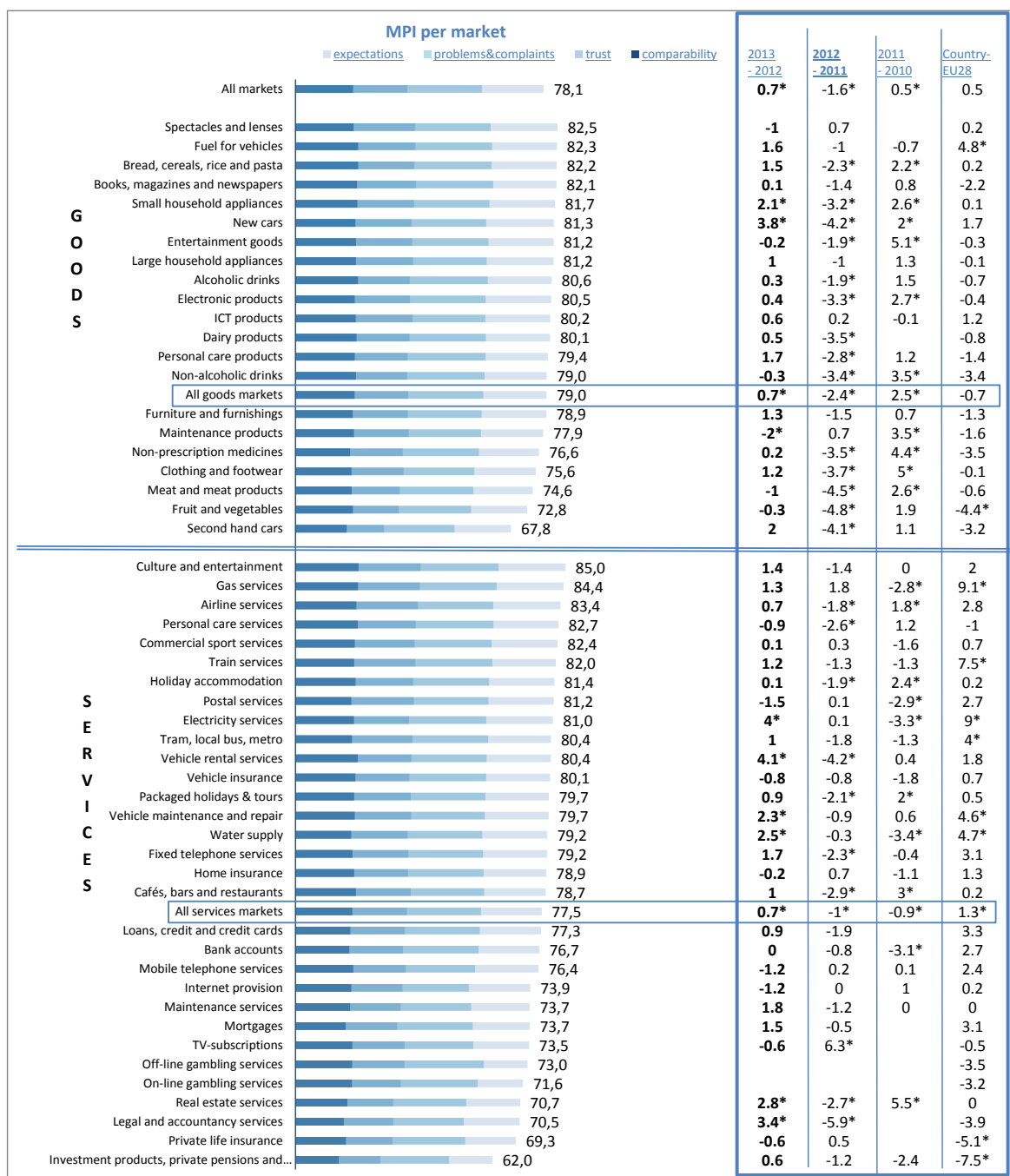
In comparison with the EU28 results, the mobile telephone services, TV-subscriptions and internet provision markets are assessed the best. The mobile telephone services market is, indeed, higher than the EU28 average. For this market, more positive scores are observed for all components, except for the expectations component.

The markets for loans, credit and credit cards, mortgages and train services are assessed least positively in comparison to the EU28 average. For these markets a lower score can be found for the expectations component. The loans, credit and credit cards and mortgages markets are also lower than average for the comparability

component. Finally, in the trains services market a lowering in score is also noted for the trust component.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
20	Real estate services	4.8*	0.3*	0.4*	0.6*	-7.9*	2.6	0.2
47	Gas services	3.4*	0.5*	0.7*	0.2	0.1	2.5	-0.2
45	Water supply	2.7	0.2	0.4*	0.1	-3.6	-5.8	
51	Mortgages	2.5	0.2	0.3	0.2	-4.7	4.6	0.1
33	Mobile telephone services	2.2	0.1	0.3	0.1	-6*	0.4	0
Deteriorated most since 2012								
	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
26	Bank accounts	-3.4*	-0.2	-0.4*	-0.4*	3.9	5.4	-0.2
2	Meat and meat products	-3.2*	-0.8*	-0.5*	-0.2	-2.8	-0.5	-0.2
11	Large household appliances	-2.9*	-0.4*	-0.5*	-0.3*	0.7	-30.5*	-0.2
8	Maintenance products	-2.4*	-0.4*	-0.3*	-0.4*	-3.4	9.8*	-0.4*
6	Alcoholic drinks	-1.7	-0.4*	-0.2	-0.2	-2.7	5.2	0
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
33	Mobile telephone services	6.8*	1.4*	0.7*	0	-7.3*	-21.5*	0.4*
54	TV-subscriptions	3.6	0.8*	0.4*	0	-1.7	-13.7*	0.4*
34	Internet provision	2.8	0.7*	0.4*	0.1	1.6	-14.2*	-0.4*
37	Airline services	2.7	0.5*	0.4*	0.1	0	-20.2*	0
31	Postal services	2.2	0.6*	0.1	0	-1.3	-14.6*	0.4*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
6	Alcoholic drinks	-12*	-0.5*	-2.1*	-1.8*	4.8*	-6.2*	-0.2
2	Meat and meat products	-9.4*	-0.8*	-1.5*	-1.2*	5.2*	-11.4*	-0.3*
1	Fruit and vegetables	-8.6*	-0.3*	-1.8*	-1.3*	0.9	-9.3*	-0.3*
36	Train services	-8.2*	-0.1	-1.5*	-1.4*	5.4*	-19.3*	
51	Mortgages	-7.6*	-0.6*	-0.8*	-1.1*	6*	0.4	-0.3*

Slovenia



Overall Performance

Overall market performance is slightly, but not statistically significantly, higher in Slovenia than the EU28 average. Slovenia's overall score has increased by 0.7 points since 2012, to some extent counteracting the 1.6 point decrease in score observed between 2011 and 2012. At an overall group level, services markets in Slovenia score higher than the EU28 average, whilst goods markets score slightly lower than the EU28 average. In comparison to 2012, in Slovenia, both the goods and services markets showed year-on-year increases.

Goods Markets

Overall, the top three goods markets in Slovenia are the spectacles and lenses, fuel for vehicles and bread, cereals, rice and pasta markets. The bottom three goods markets are the second hand cars fruit and vegetables and meat and meat products markets.

In comparison to 2012, some of Slovenia's goods markets have shown a change in their MPI. The goods markets that have improved the most in since 2012 are the markets for new cars and small household appliances. All three of these markets have experienced a reduction in the number of complaints; whilst the market for new cars also experienced an improvement scores for trust, expectations and complaints. The market with the largest score decrease is the maintenance products market. In comparison to 2012, maintenance products in Slovenia experienced a rise in the percentage of problems and a lower comparability score.

When comparing Slovenia's goods markets to the EU28 average, the only statistically significant differences are observed for the fuel for vehicles market (positive) and for the fruit and vegetables market (negative). The Slovenian market for fruit and vegetables scores worse than average in terms of comparability, trust and expectations.

Services Markets

Overall, the top three services markets in Slovenia are culture and entertainment, gas services and airline services markets. The bottom three services markets are the investment products, private pensions and securities, private life insurance and legal and accountancy services markets.

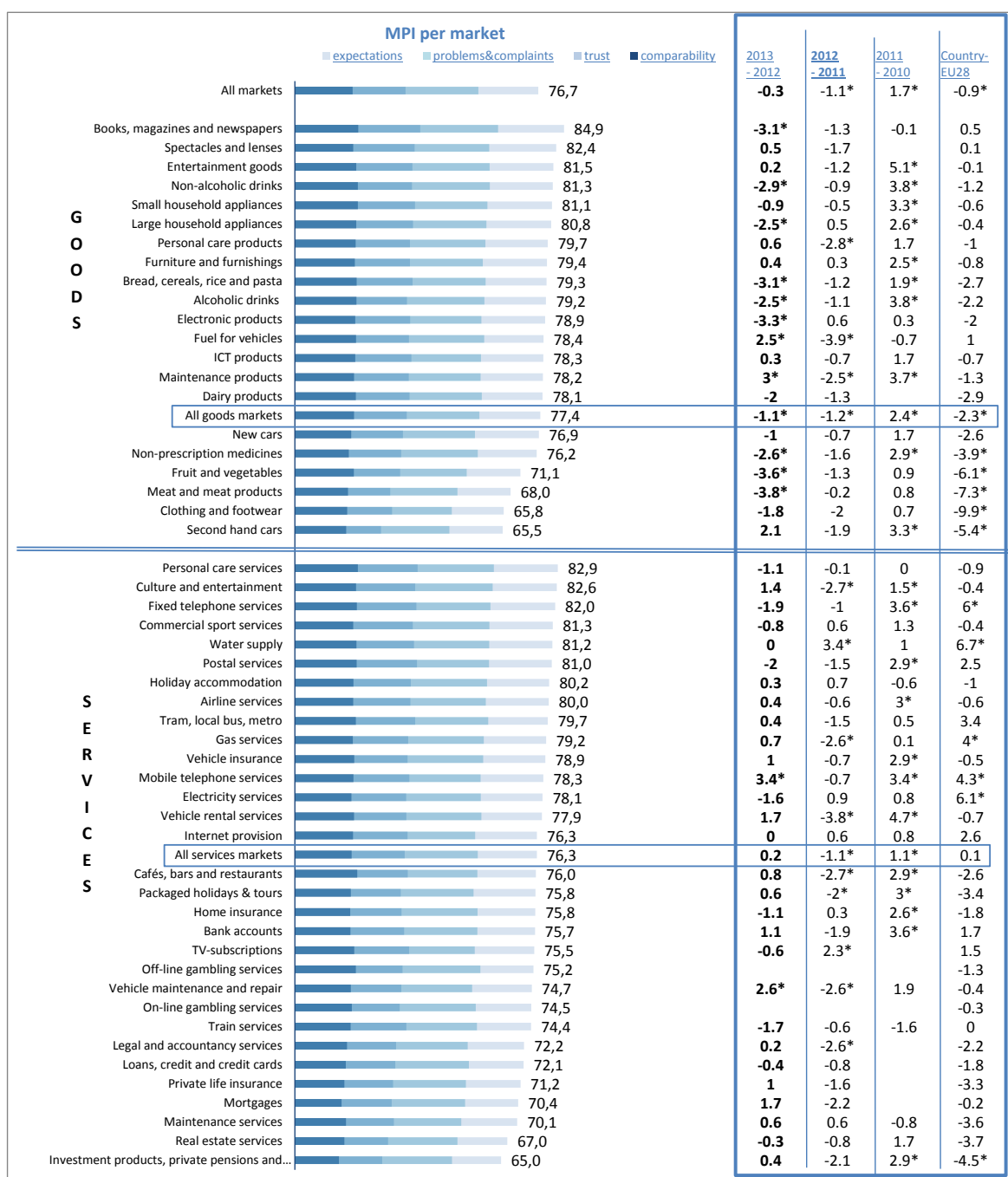
The gas services market is all rated as the best performing across the EU28. While the electricity services market is assessed as the 2nd best, and the train services market the 3rd best. However, the private life insurance and the investment products, private pensions and securities markets are assessed in 26th position across the EU28.

Some of the Slovenian services markets experienced changes in terms of market performance since 2012. Increases are seen in the markets for vehicle rental services; electricity services; legal and accountancy services; real estate services; water supply; and vehicle maintenance. The first three services markets have experienced increased competition in the past year, which has led to lower prices and consumers switching service provider. There are non-statistically significant declines in performance in the markets for postal services, internet provision, and mobile telephone services. Looking at component level, the market for vehicle rental services improved in terms of comparability and expectations, with a lower proportion of problems, and the market for electricity services increased its score for comparability, trust and expectations.

In comparison to the EU28 average, Slovenia shows an improvement in the markets for gas services, electricity services, train services, water supply, vehicle maintenance and repair, and tram, local bus and metro services. At component level, all of these high performing services markets score higher than the EU28 average for expectations and trust. On the other hand, the markets for investment products and private life insurance perform worse for Slovenia than in terms of the EU28 average. These two poorly performing services markets have lower than average scores for comparability, trust and expectations, and a higher proportion of problems.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
38	Vehicle rental services	4.1*	0.5*	0.2	0.3*	-8.7*	-4.5	0.9*
46	Electricity services	4*	0.7*	0.4*	0.4*	-1.5	5.2	0.2
15	New cars	3.8*	0.3	0.3*	0.5*	-5.9*	-5.6*	0.4*
57	Legal and accountancy services	3.4*	0.2	0.2	0.4*	-7*	-6.8*	0.4*
20	Real estate services	2.8*	0.4*	0.2	0.3	-3.4	-6.6*	0.5*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
8	Maintenance products	-2*	-0.4*	-0.1	0	4.6*	0.2	-0.1
31	Postal services	-1.5	-0.3	0	-0.2	2.5	-1.4	-0.1
34	Internet provision	-1.2	0.1	-0.1	-0.1	4.9*	-0.2	0.2
33	Mobile telephone services	-1.2	-0.1	-0.1	0.1	4.2	10*	0.1
53	Spectacles and lenses	-1	-0.4*	0.1	-0.2	-0.9	-15.3*	0
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
47	Gas services	9.1*	1.2*	1.1*	1.1*	-2.5*	-15*	1.6*
46	Electricity services	9*	1.2*	0.7*	1.3*	-6.5*	-7.7*	1.4*
36	Train services	7.5*	0.5*	0.9*	0.9*	-10.6*	-17.4*	
17	Fuel for vehicles	4.8*	0.4*	0.7*	0.6*	-2.1*	-13.9*	-0.2
45	Water supply	4.7*	0.7*	0.3*	0.7*	-0.4	-13.7*	
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
28	Investment products, private pensions and securities	-7.5*	-0.6*	-0.9*	-1*	7.4*	-1	0.4*
52	Private life insurance	-5.1*	-0.3*	-0.7*	-0.7*	5.6*	-6.4*	0.6*
1	Fruit and vegetables	-4.4*	-0.5*	-0.9*	-0.4*	-0.1	-3.5	0.2*
57	Legal and accountancy services	-3.9	-0.4*	-0.7*	-0.3*	2.6	-0.3	0.5*
59	Off-line gambling services	-3.5	-0.1	-0.2	-1.2*	-1.7*	-15.9*	-0.1

Slovakia



Overall Performance

Overall market performance in Slovakia is below the EU28 average, with a difference of 0.9 points. There has been a slight decline by 0.3 points in terms of overall Slovakian market performance since 2012, which follows on from declines observed from 2011 to 2012. In terms of goods markets as a whole, Slovakia experienced a decline in the performance in comparison to 2012, so that Slovakian goods markets are currently 2.3 points below the EU28 average and 1.1 points below 2012's score. The average MPI on services markets in Slovakia is relatively unchanged since 2012 and it is currently close to the one observed for the EU28.

Goods Markets

Overall, the top three goods markets in Slovakia are the books, magazines and newspapers, spectacles and lenses and entertainment goods markets. The bottom three goods markets are the second hand cars, clothing and footwear and meat and meat products markets. The non-prescription medicines market is rated in 26th position across the EU28. The clothing and footwear market is assessed in 27th position.

In comparison to 2012, 9 markets saw a decline in scores, while the Slovakian goods markets for maintenance products, and fuel for vehicles increased. Both markets increased their expectations scores and have a smaller percentage of problems compared to last year. Conversely, the biggest decline in performance was for the markets for meat and meat products, fruit and vegetables, and electronic products. Component scores for trust and expectations for all three of these markets have decreased since 2012.

When comparing goods markets to the EU28 average, Slovakia performs best in terms of fuel for vehicles, and worst in the markets for clothing and footwear, meat and meat products, fruit and vegetables, second hand cars, and non-prescription medicines. All of these markets have lower component scores for comparability, trust and expectations.

Services Markets

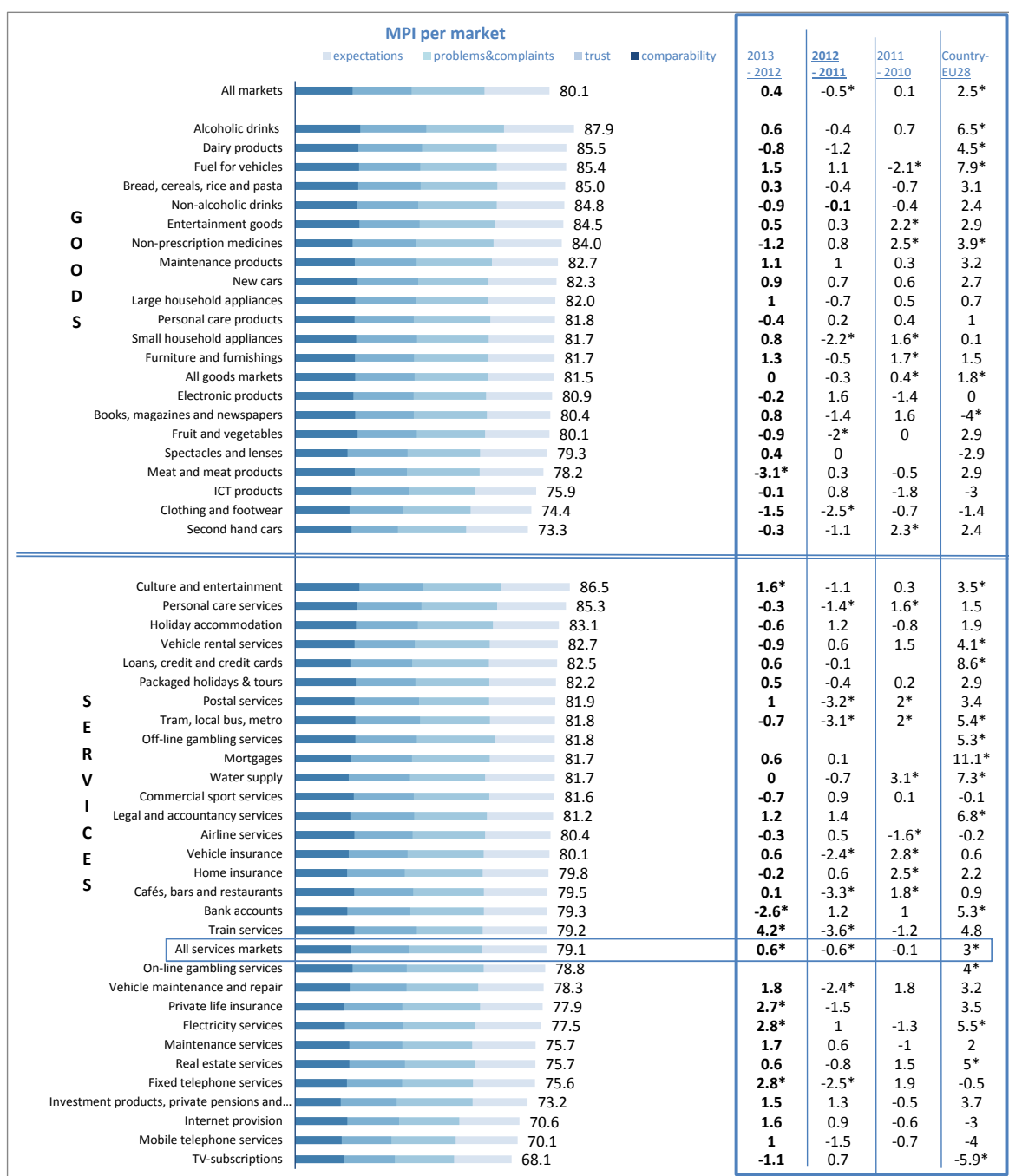
Overall, the top three services markets in Slovakia are the personal care services, culture and entertainment and fixed telephone services markets. The bottom three services markets are the investment products, private pensions and securities, real estate services and maintenance services markets.

Looking at Slovakia's services markets since 2012, there has been an increase in the performance for mobile telephone services, vehicle maintenance and repair. Conversely, the markets for postal services, and fixed telephone services have declined non-statistically significantly in performance since 2012. At component level, the market for mobile telephone services shows an increase in its trust score and experienced a reduction in the percentage of consumer problems.

In comparison to services markets at EU28 level, Slovakia shows a positive gap in the markets for water supply, electricity services, fixed telephone services, mobile telephone services and gas services. These five services markets all perform better than the EU28 average for comparability, trust and expectations. Conversely, Slovakia performs the worst in comparison with the EU28 average for investment products, real estate services and maintenance services but the difference is statistically significant only for the first of the three markets.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
33	Mobile telephone services	3.4*	0	0.5*	0.3	-7.1*	2.8	0.1
8	Maintenance products	3*	0.3*	0.3	0.3*	-4.6*	14.1*	0.2
23	Vehicle maintenance and repair	2.6*	0.1	0.3	0.3	-3.9	-8.6*	0
17	Fuel for vehicles	2.5	0.2	0.2	0.4*	-4.4*	19.1*	-0.3*
16	Second hand cars	2.1	0.1	0.4*	0	-4.9	3	-0.1
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-3.8*	-0.4	-0.8*	-0.4*	-0.2	-2.7	-0.6*
1	Fruit and vegetables	-3.6*	-0.3	-0.4*	-0.4*	4.5	4.2	-0.3
10	Electronic products	-3.3*	-0.2	-0.5*	-0.4*	2.7	8.4*	-0.1
3	Bread, cereals, rice and pasta	-3.1*	-0.2	-0.4*	-0.4*	2.4	5.6	-0.3*
18	Books, magazines and newspapers	-3.1*	-0.4*	-0.5*	-0.3*	0	-4.3	-0.6*
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
45	Water supply	6.7*	1.5*	0.5*	0.5*	-2.6*	10.3*	
46	Electricity services	6.1*	1*	0.7*	0.6*	-2.7*	3.9*	0.8*
32	Fixed telephone services	6*	0.8*	0.7*	0.6*	-4.2*	9.3*	0.3*
33	Mobile telephone services	4.3*	0.3*	0.6*	0.4*	-4.9*	6.1*	0.2
47	Gas services	4*	0.7*	0.3*	0.5*	-1.4	9.2*	0.6*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7	Clothing and footwear	-9.9*	-0.6*	-1.1*	-1*	16.3*	10.6*	-0.3*
2	Meat and meat products	-7.3*	-0.6*	-0.9*	-0.7*	9.9*	7.8*	0
1	Fruit and vegetables	-6.1*	-0.3*	-0.8*	-0.7*	10.4*	4.7	0.1
16	Second hand cars	-5.4*	-0.5*	-1*	-0.4*	2.2	3.7	0.3*
28	Investment products, private pensions and securities	-4.5*	-0.4*	-0.7*	-0.3*	4.5*	10.2*	0.4*

Finland



Overall Performance

The average MPI on all consumer markets in Finland is above the one seen in the EU28 as a whole (2.5 percentage points) and the same applies to the goods markets (+1.8 percentage points) and the services markets (+3 percentage points). Compared to 2012, the goods markets remained stable while the services markets improved.

Goods Markets

Overall, the top three goods markets in Finland are the alcoholic drinks, dairy products and fuel for vehicles markets. The bottom three goods markets are the second hand cars, clothing and footwear and ICT products markets.

The Finnish alcoholic drinks market is rated as the best performing across the EU28. While the fuel for vehicles market is assessed as the 2nd best performing. And, the dairy products and non-prescription medicines are both assessed as the 3rd best. However, the books, magazines and newspapers market is rated in 27th position.

Across the individual goods markets, the fuel for vehicles, alcoholic drinks markets, dairy products and non-prescription medicines market all have higher scores than the EU28 average. The fuel for vehicles market scores particularly highly for the trust and expectations components combined with a relatively low proportion of problems. However, this market scores highly for complaints compared to the EU28 average. The alcoholic drinks market also scores highly on trust, expectations and comparability compared to average.

In Finland the only goods market to score below the EU28 average is that of books, magazines and newspapers; this is driven by relatively high level of problems and a lower score for trust and expectations. The ICT-products market is also one of the worst-scoring in comparison with the EU28 average, but the difference is not statistically significant.

Compared to 2012, across the goods markets, the highest increase is found in the markets of fuel for vehicles and furniture and furnishing; however, neither differences are statistically significant. The only statistically significant decrease in goods markets from 2012 is in the meat and meat products market. The decrease in this market is driven by a higher proportion of problems and a lower score for trust; such scores are likely to be a result of the horsemeat scandal with was widely reported in Europe just prior to fieldwork in January 2013.

Services Markets

Overall, the top three services markets in Finland are culture and entertainment, personal care services and holiday accommodation markets. The bottom three services markets are the TV-subscriptions, mobile telephone services and internet provision markets.

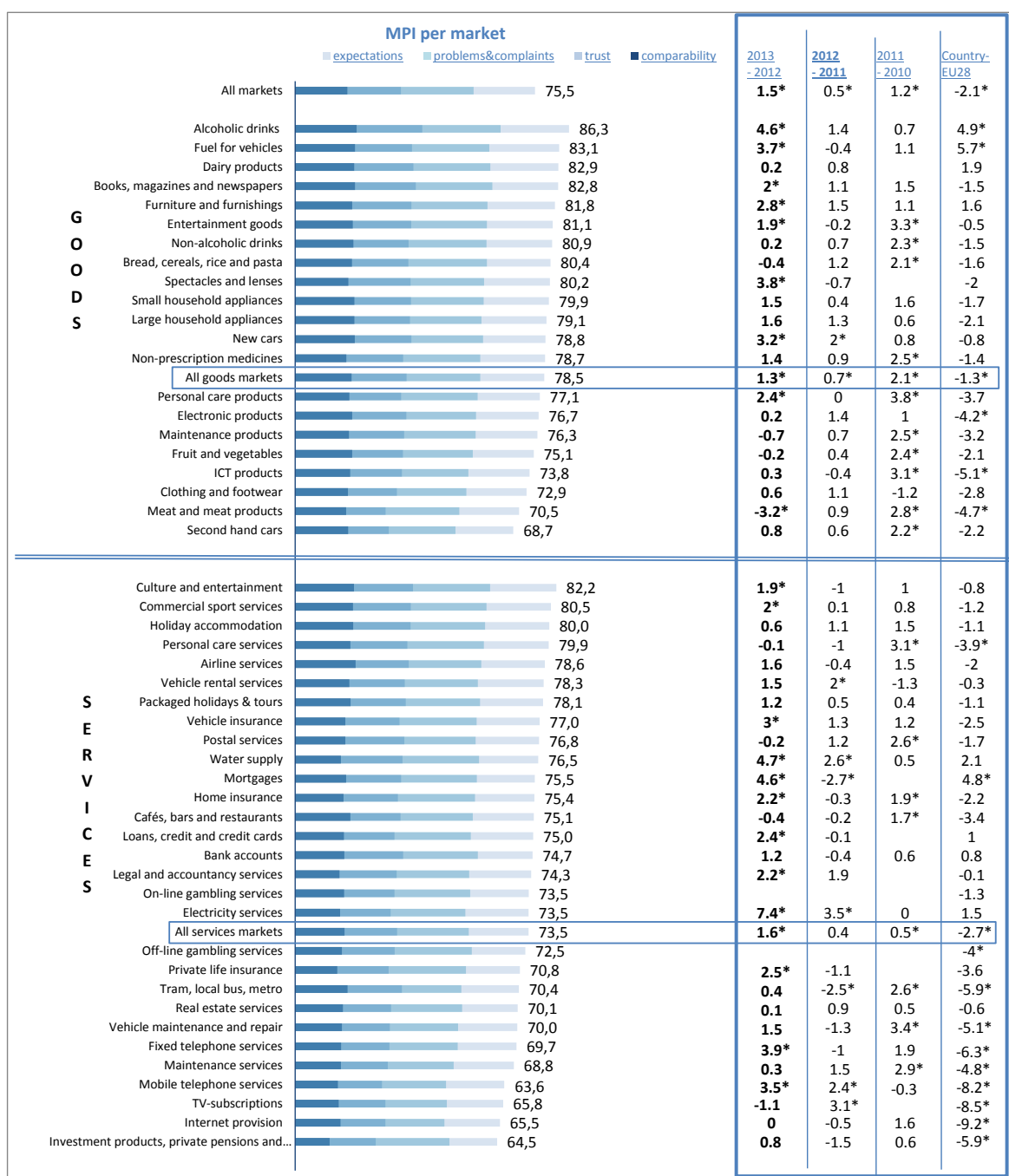
The Finnish vehicle rental services and culture and entertainment are both rated as the best performing across the EU28. The water supply, mortgages, legal and accountancy services markets and loans, credit and credit cards are all assessed as the 2nd best performing across the EU28. While the off-line gambling and lottery services market is assessed as the 3rd best.

Across the individual services markets, a total of 12 markets show positive differences with respect to the values for EU28. The mortgages market, the loans, credit and credit cards market and the water supply market score highest compared to the EU average. The comparability, trust and expectations components for all three markets scored better than the EU average, with lower proportions of problems. Only one service market in Finland – the TV-subscription's market – scored lower than the EU28 average. Also scoring the lowest in comparison with the EU28 average, but without a statistically significant difference, are the mobile telephone services, internet provision, fixed telephone services and airline services markets.

Compared to 2012, across the services markets, increases are seen for the fixed telephone services, electricity services; train services; culture and entertainment; ad private life insurance markets. Only the bank accounts market has decreased in a statistically significant manner when compared to 2012.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
36	Train services	4.2*	0.2	0.7*	0.4*	-7.3*	7.9*	0,0
32	Fixed telephone services	2.8*	0.5*	0.1	0.2	-3.5	-7.5*	-0.5*
46	Electricity services	2.8*	0.2	0.3*	0.3*	-4.7*	12.3*	
52	Private life insurance	2.7*	0.2	0.2	0.2*	-6.2*	-3.8	0.2
23	Vehicle maintenance and repair	1.8	0.1	0.1	0.2	-3.4	2.2	0.2
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-3.1	-0.2	-0.7*	0	4.3*	9.1*	0.1
26	Bank accounts	-2.6	-0.2	-0.2	-0.3*	4*	5*	-0.1
7	Clothing and footwear	-1.5	-0.1	-0.2	-0.2	1.8	1.1	0.2
48	Non-prescription medicines	-1.2	-0.1	-0.3*	0	0.5	0.9	-0.1
54	TV-subscriptions	-1.1	-0.1	0	0.1	4	2.9	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	11.1*	0.8*	1.6*	1.5*	-6.8*	3.2	1.3*
58	Loans, credit and credit cards	8.6*	0.3*	1.4*	1.3*	-6.7*	25.7*	0.8*
17	Fuel for vehicles	7.9*	0.6*	1.2*	1.2*	-2.9*	36.2*	0.2*
45	Water supply	7.3*	0.5*	0.9*	1.3*	-2.8*	23.8*	
57	Legal and accountancy services	6.8*	0.4*	1.2*	1*	-2.1	26.6*	0.6*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
54	TV-subscriptions	-5.9*	-0.9*	-0.3*	0	12.7*	11.2*	1.1*
18	Books, magazines and newspapers	-4*	-0.4*	-0.4*	-0.2*	7.5*	18.6*	0.5*
33	Mobile telephone services	-4	-1.2*	-0.1	0.3*	6.5*	9.8*	0.6*
13	ICT products	-3	-0.5*	0.1	-0.2	8.6*	11.7*	0.4*
34	Internet provision	-3	-0.5*	-0.1	0.1	9.2*	8*	0.3*

Sweden



Overall Performance

Consumers in Sweden give a lower assessment of overall market performance than the EU28 average, with a difference of 2.1 points. This is despite a 1.5 point increase in overall market performance in Sweden in 2013 compared to 2012. Considering the average MPI on goods markets and the services markets, both have increased in score since 2012 (goods markets, 1.3; services markets, 1.6) but both are still below the EU28 average (goods markets, -1.3, services markets, -2.7).

Goods Markets

Overall, the top three goods markets in Sweden are the alcoholic drinks, fuel for vehicles and dairy products markets. The bottom three goods markets are the second hand cars, meat and meat products and clothing and footwear markets. The alcoholic drinks market is rated as the 3rd best performing across the EU28. While the electronic products market is assessed in 27th position.

Considering goods markets in comparison to 2012, 7 markets improved, with the largest increases in performance for the markets for alcoholic drinks; spectacles and lenses; and fuel for vehicles. On the other hand the only statistically significant decrease in performance was for the market for meat and meat products. The markets for alcoholic drinks and fuel for vehicles have a higher score for expectations than in 2012. The market for meat and meat products declined in terms of its trust score since 2012, which may be as a result of the widely publicised horsemeat scandal in Sweden and the rest of Europe.

In comparison to the EU28 average, the goods markets which show positive difference in Sweden are fuel for vehicles and alcoholic drinks, whilst the goods markets performing the poorest in Sweden are ICT products, meat and meat products, and electronic products. The markets for fuel for vehicles and alcoholic drinks show higher scores than the EU28 average for all components, except comparability. The markets for ICT products and electronic products have a higher proportion of problems in Sweden than the EU28 average.

Services Markets

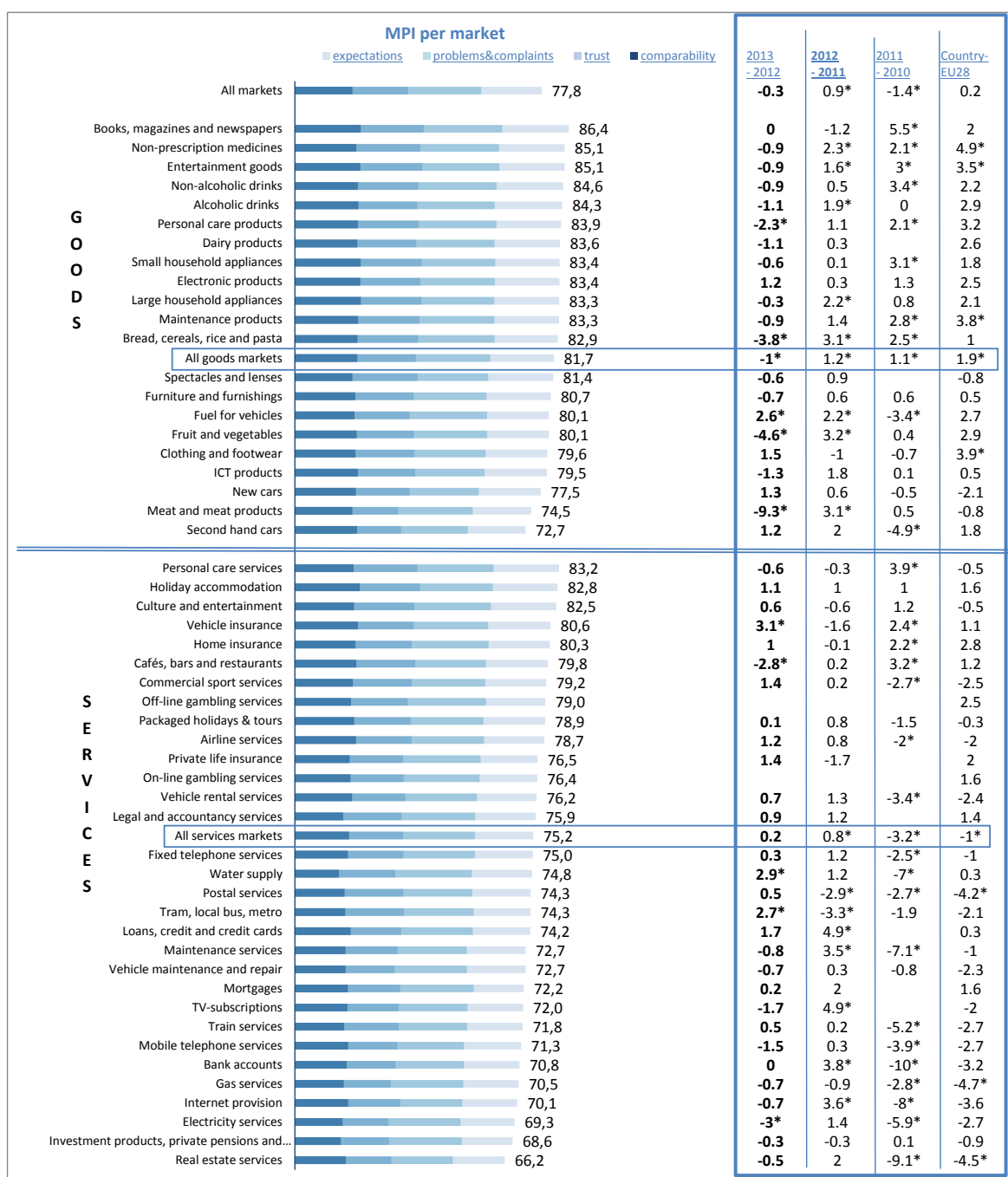
Overall, the top three services markets in Sweden are the culture and entertainment, commercial sport services and holiday accommodation markets. The bottom three services markets are the investment products, private pensions and securities, internet provision and TV-subscriptions markets. The internet provision; fixed telephone services; tram, local bus, metro; and maintenance services are all rated in 26th position across the EU28. The TV-subscriptions and personal care services markets are both rated in 27th position.

Considering the Swedish services markets, 12 markets saw an improvement in score from last year. The largest increases are for the electricity services; water supply; and mortgages markets. All three of these markets posted increases in their scores for trust and expectations since 2012, whilst the electricity services markets also received a higher score for comparability and a lower percentage of complaints than in 2012. No services markets showed a statistically significant decrease in terms of performance, though the market for TV subscriptions did decrease by 1.1 points overall, decreasing in its comparability score and having a higher percentage of complaints than in 2012.

The Swedish services markets generally score lower than the EU28 average, with mortgages being the only service market that is above the EU28. In contrast the markets for internet provision, TV subscriptions, mobile telephone services, train services, fixed telephone services, tram, local bus and metro, investment products, vehicle maintenance and repair, offline gambling and personal care services all show lower MPI scores in Sweden than the EU28 average. All of these services markets score lower than the EU28 average in terms of comparability, and almost all of these markets score lower than the EU28 for trust and have higher proportions of problems and complaints.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	7.4*	0.3	0.8*	1.8*	-2	0.4	0.5*
45	Water supply	4.7*	0.1	0.4*	1.3*	-1	-2.2	
51	Mortgages	4.6*	-0.1	0.4*	1.5*	0	5.7*	0.3*
6	Alcoholic drinks	4.6*	0.1	0.2	1.5*	-0.1	-0.7	
32	Fixed telephone services	3.9*	0.1	0	1.7*	1.7	-0.1	0
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-3.2*	-0.5*	-1.1*	0.2	-2.5	3.5	0
54	TV-subscriptions	-1.1	-0.4*	-0.1	0.5*	6.6*	-5.3*	0.2
8	Maintenance products	-0.7	-0.3	-0.2	0.5*	4.2*	-1.6	0
3	Bread, cereals, rice and pasta	-0.4	-0.4*	-0.2	0.2*	-2.5*	-11.2*	-0.1
41	Cafés, bars and restaurants	-0.4	-0.2	-0.2	0.2*	-0.1	-8.1*	0.6*
Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	5.7*	0.1	0.7*	1.3*	-4.1*	12.9*	0.1
6	Alcoholic drinks	4.9*	-0.1	1.4*	0.6*	-1.4*	30.9*	
51	Mortgages	4.8*	0.2	0.9*	0.7*	-4*	25.4*	0.8*
45	Water supply	2.1	-0.5*	1*	0	-4.5*	5.2*	
55	Dairy products	1.9	-0.3*	0.3*	0.6*	-3.1*	10.1*	0.2
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
34	Internet provision	-9.2*	-1.4*	-1*	-0.5*	11.6*	1.7	0.3*
54	TV-subscriptions	-8.5*	-1.6*	-0.8*	-0.2	9.9*	5.8*	0.7*
33	Mobile telephone services	-8.2*	-1.7*	-0.8*	-0.2*	6.3*	10.8*	0.7*
36	Train services	-6.4*	-0.6*	-0.4*	-0.1	18.9*	12.9*	
32	Fixed telephone services	-6.3*	-1.3*	-0.7*	-0.1	5.3*	11.4*	0.6*

UK



Overall Performance

The UK is close to the EU28 in terms of average performance for all the consumer markets. UK overall markets' performance slightly declined by 0.3 points since 2012, which represents a stabilisation in comparison to the declines experienced in the two preceding years. The UK goods markets as a whole show a better than the EU28 average, with a difference of 1.9 percentage points, but UK goods markets have declined by 1.0 point in comparison with the 2012 market performance. In terms of UK services markets as a whole, the MPI observed in the UK is below the one of the EU28 (1 percentage point) and it has remained essentially stable since 2012.

Goods Markets

Overall, the top three goods markets in the UK are the books, magazines and newspapers; non-prescription medicines; and entertainment goods markets. The bottom three goods markets are the second hand cars; meat and meat products; and new cars markets.

The entertainment goods and non-prescription medicines markets are both rated as the 2nd best performing across the EU28. The large household appliances, personal care products and maintenance products markets are assessed as the 3rd best performing across the EU28.

Considering the UK goods markets in comparison with 2012 scores, there has been an increase in the performance of the market for fuel for vehicles. Conversely, the markets for meat and meat products; fruit and vegetables; personal care products; and bread, cereals, rice and pasta have deteriorated in performance. The meat and meat products and fruits and vegetables markets have both experienced declines in comparability, trust and expectations. There has been a particularly steep decline in trust in the market for meat and meat products, which can be attributed to the extensive media coverage of the horsemeat scandal in the past year.

The UK goods markets that are outperforming the EU28 average are non-prescription medicines, clothing and footwear, maintenance products, and entertainment goods. These markets all perform better than average in terms of comparability, trust and expectations. On the other hand, the market for new cars performs worse in the UK in comparison with the EU28 average.

Services Markets

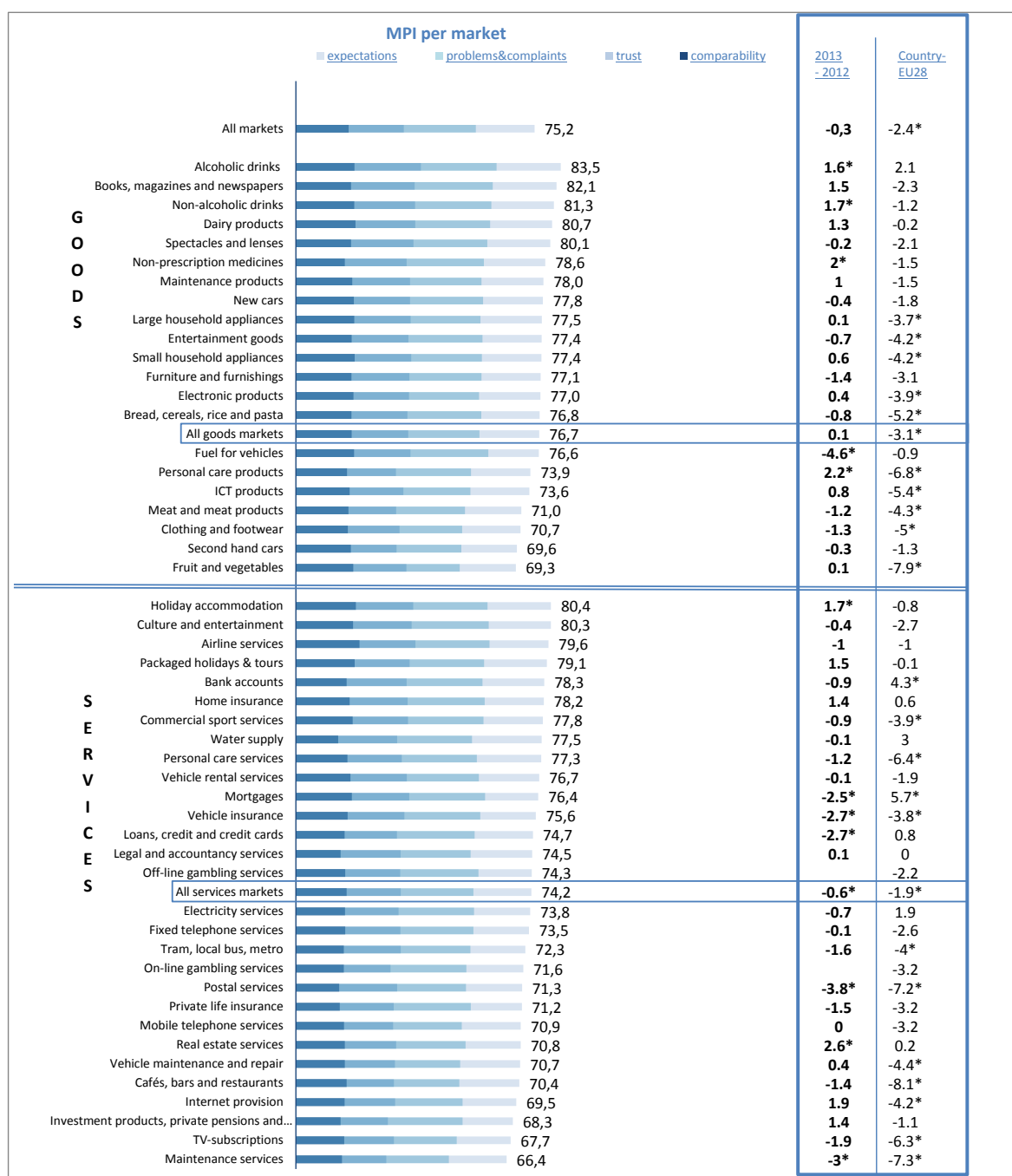
Overall, the top three services markets in the UK are the personal care services, holiday accommodation and culture and entertainment markets. The bottom three services markets are the real estate services; investment products, private pensions and securities; and electricity services markets.

In terms of UK services markets, there has been an increase in performance since 2012 in the markets for vehicle insurance, water supply, and tram, local bus and metro. These three markets have all experienced increases in the consumer trust component. The largest decreases in performance have been for electricity services, and cafés, bars and restaurants. The performance deterioration in the market for electricity services may reflect consumer dissatisfaction that electricity prices are rising but electricity providers are still posting strong profits.

In comparison to the EU28 average, the UK services markets that are performing slightly better are home insurance, offline gambling, and private life insurance. However, the UK is performing worse than the EU28 average in the markets for gas services, real estate services and postal services. These three services markets all experience a higher than average percentage of problems, and the gas services market also performs worse than average in terms of comparability, trust and expectations.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
30	Vehicle insurance	3.1*	0.3	0.4*	0.4*	-1.8	-4.7	0.2*
45	Water supply	2.9*	0.4	0.4*	0.1	-3	-18.6*	
35	Tram, local bus, metro	2.7*	0.2	0.3*	0.3*	-3.1	0.6	
17	Fuel for vehicles	2.6*	0.2	0.3	0.4*	-2.9*	24.2*	0.3*
58	Loans, credit and credit cards	1.7	0.3	0.1	0.1	-1.9	-1.6	0.1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
2	Meat and meat products	-9.3*	-0.7*	-1.9*	-0.9*	2.6	7.3*	-0.4*
1	Fruit and vegetables	-4.6*	-0.4*	-0.6*	-0.5*	2.9	12*	-0.4*
3	Bread, cereals, rice and pasta	-3.8*	-0.3*	-0.5*	-0.6*	1.7	19.4*	-0.2
46	Electricity services	-3*	-0.4	-0.6*	-0.3	-1.5	18.7*	-0.3
41	Cafés, bars and restaurants	-2.8*	-0.3*	-0.2	-0.1	6.3*	1.4	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
48	Non-prescription medicines	4.9*	0.6*	0.8*	0.4*	-2.4*	43.8*	0.5*
7	Clothing and footwear	3.9*	0.4*	0.7*	0.3*	-2.1	2	0.2
8	Maintenance products	3.8*	0.5*	0.6*	0.3*	-1.6	-0.4	0
14	Entertainment goods	3.5*	0.5*	0.6*	0.2*	-2.1*	7.8*	-0.3*
19	Personal care products	3.2	0.3*	0.6*	0.3*	-1.4	2.4	0.3*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
47	Gas services	-4.7*	-0.5*	-0.7*	-0.4*	3.7*	0.9	1.6*
20	Real estate services	-4.5*	-0.1	-0.3*	-0.2	14.7*	6.9*	0.3*
31	Postal services	-4.2*	-0.8*	-0.1	-0.4*	4.9*	1.8	-0.4*
34	Internet provision	-3.6	-0.4*	0	-0.5*	6.3*	2.5	0.1
26	Bank accounts	-3.2	-0.2	-0.3*	-0.3*	5.7*	4.8*	-0.2

Norway



Overall Performance

Overall market performance in Norway is lower than the EU28 average, with a 2.4 point difference. In comparison to 2012, overall market performance decreased in a non-statistically significant manner by 0.3 points. In terms of goods markets as a whole, Norway has a market performance score that is 3.1 points below the EU28 average, though it has not changed since 2012. Norway's overall services markets score is 1.9 points below the EU28 average, and also decreased in comparison to its 2012 market performance.

Goods Markets

Overall, the top three goods markets in Norway are the alcoholic drinks, books, magazines and newspapers and non-alcoholic drinks markets. The bottom three goods markets are the fruit and vegetables, second hand cars and clothing and footwear markets.

Compared to the EU28, the Norwegian books, magazines and newspapers; fruit and vegetables; furniture and furnishings; ICT products; entertainment goods; large household appliances; electronic products; small household appliances; bread, cereals, rice and pasta; personal care products markets are all ranked as low performing.

In terms of goods markets, some markets in Norway changed in comparison to 2012. The largest performance increases are in the markets for personal care products; non-prescription medicines; alcoholic drinks; and non-alcoholic drinks, whilst the largest decrease was in fuel for vehicles. The market for fuel for vehicles experienced a particularly large decline in its consumer expectation score, which may be a reflection of the steep rise in fuel prices in Norway.

In comparison to the EU28 average, the only Norwegian goods market performing slightly better than average is the market for alcoholic drinks. Conversely, in Norway there are a large number of goods markets showing a negative difference with respect to the EU as a whole, notably the markets for fruit and vegetables, personal care products, ICT products, breads, cereals, rice and pasta, and clothing and footwear. All of these markets perform worse than average in terms of comparability and trust, and have higher proportions of problems.

Services Markets

Overall, the top three services markets in Norway are the holiday accommodation, culture and entertainment and airline services markets. The bottom three services markets are the maintenance services, TV-subscriptions and investment products, private pensions and securities markets. Compared to the EU28, the Norwegian commercial sport services; cafés, bars and restaurants; postal services; personal care services; and maintenance services markets are all ranked as low performing.

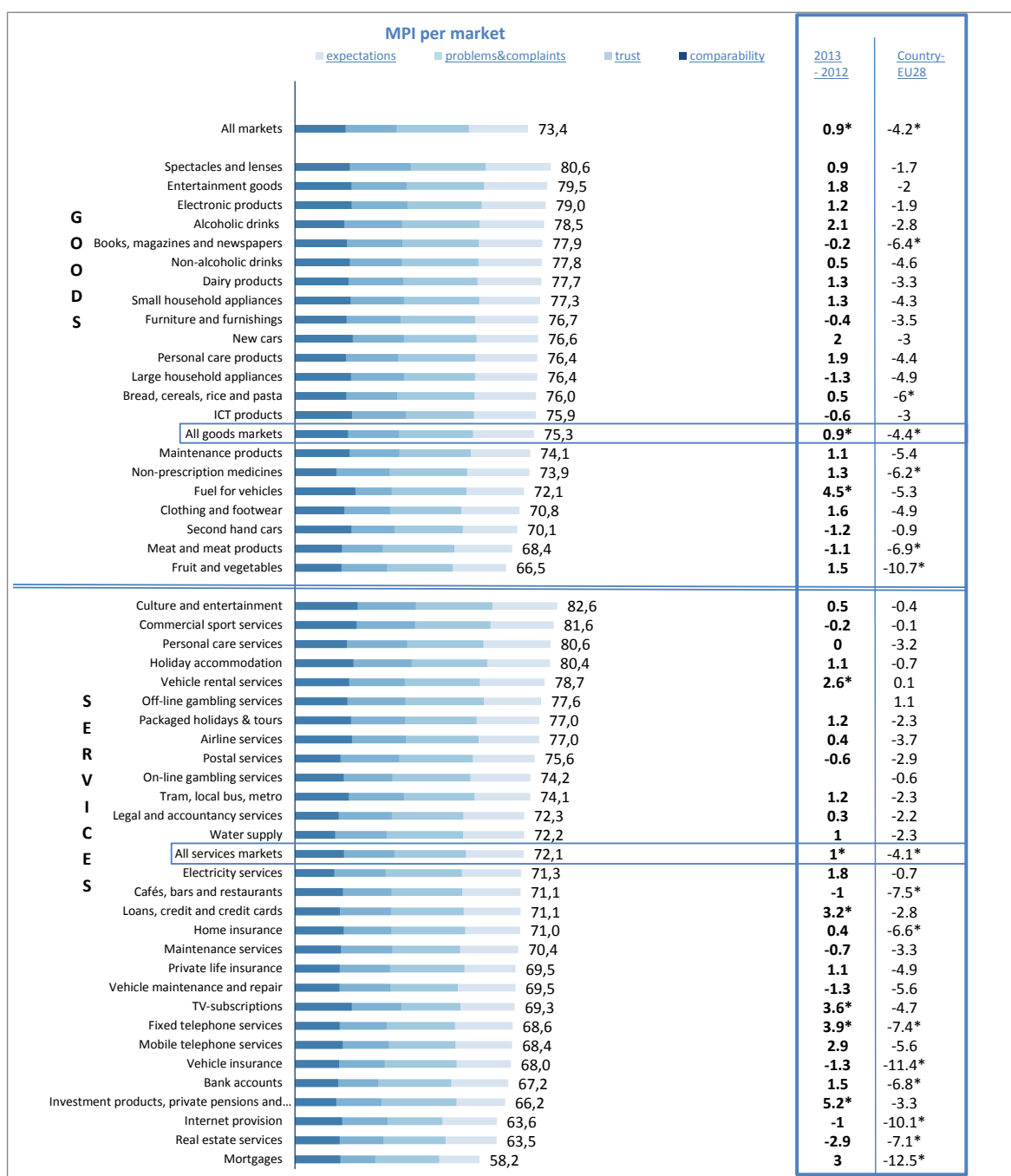
Considering the services markets in Norway, there are some markets that have changed since 2012. The largest increases are in the real estate services and holiday accommodation markets, and the largest decreases are in the postal services; maintenance services; mortgages; vehicle insurance; and loans, credit and credit cards markets. The deteriorated postal services' score may be a reaction to Posten Norge's announcement in January 2013 that they plan to close 149 postal offices.¹⁵

When comparing its services markets to the EU28 average, Norway performs the best in the markets for mortgages and bank accounts. These two markets score highly in terms of comparability and trust, and have a low percentage of consumer problems. However, Norway performs the worst in comparison with the EU28 average in ten services markets, most notably cafés, bars and restaurants, maintenance services, and postal services. These services markets perform worse than average in terms of comparability, and have a higher than average percentage of complaints.

¹⁵“Norway Post to shut down almost all post offices.” Retrieved from: <http://postandparcel.info/48297/news/companies/norway-post-to-shut-down-almost-all-post-offices/>

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
20	Real estate services	2.6*	0.2	0.5*	0.1	-1.8	-24*	0.6*
19	Personal care products	2.2*	0.2	0.4*	0.3*	0.2	-9.8*	-0.3*
48	Non-prescription medicines	2*	0	0.8*	-0.1	-0.1	-24.7*	0
34	Internet provision	1.9	0	0	-0.5*	-16*	-12.9*	-0.3
5	Non-alcoholic drinks	1.7*	0	0.8*	-0.2*	-3.6*	37.9*	0.4*
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
17	Fuel for vehicles	-4.6*	0.2	0.3*	-2.3*	0.3	-11.4*	-0.4*
31	Postal services	-3.8*	-0.6*	-0.2	-0.6*	0.8	-5.1	0
21	Maintenance services	-3*	-0.3	-0.4*	-0.1	5.7*	-4.9*	-0.1
58	Loans, credit and credit cards	-2.7*	-0.4*	-0.3*	-0.7*	-3.5*	-16.2*	0.3*
30	Vehicle insurance	-2.7*	-0.1	0.3	-1.1*	0.6	1	-0.1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	5.7*	0.8*	1.1*	0.1	-3.6*	-6.9*	0.8*
26	Bank accounts	4.3*	-0.3*	1.1*	0.5*	-6.2*	-2	0.4*
45	Water supply	3	-0.9*	0.6*	1.3*	-1	-26.7*	
36	Train services	2.2	-0.1	0.7*	0	-1.4	-22.2*	
6	Alcoholic drinks	2.1	-0.5*	1.5*	0.1	3.3*	4.9*	
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
41	Cafés, bars and restaurants	-8.1*	-1.3*	-0.9*	-0.1	12*	3.4	-0.7*
1	Fruit and vegetables	-7.9*	-0.5*	0.1	-0.4*	36.4*	-5.8	0.2*
21	Maintenance services	-7.3*	-1*	-0.9*	-0.1	12.2*	6.3*	-0.1
31	Postal services	-7.2*	-1.6*	-0.2	-0.7*	6.4*	0	-0.5*
19	Personal care products	-6.8*	-1.2*	-0.9*	-0.4*	3.6*	-3.2	0

Iceland



Overall Performance

Overall market performance in Iceland is 4.2 points worse than the EU28 average. However, year-on-year, there has been an improvement in overall market performance. This overall trend is reflected in both Iceland's goods and services market groupings: both are more than 4 points below the EU28 average score, yet both have also improved their performance score since 2012.

Goods Markets

Overall, the top three goods markets in Iceland are the spectacles and lenses, entertainment goods and electronic products markets. The bottom three goods markets are the fruit and vegetables, meat and meat products and second hand cars markets.

Compared to the EU28, the Icelandic alcoholic drinks; non-alcoholic drinks; new cars; furniture and furnishings; personal care products; maintenance products; small household appliances; bread, cereals, rice and pasta; non-prescription medicines; books, magazines and newspapers; fruit and vegetables; and large household appliances markets are all ranked as low performing.

In comparison to 2012, only one goods market in Iceland shows a statistically significant difference in score: the market for fuel for vehicles has experienced an improvement in MPI score and in the consumer trust component since 2012.

Iceland performs the worst in comparison with the EU28 average for all goods markets, this difference is statistically significant in the markets for fruit and vegetables, meat and meat products, books, magazines and newspapers, non-prescription medicines, and bread, cereals, rice and pasta. In terms of performance components, in almost all goods markets, Iceland scores lower than the EU28 average for comparability and trust, and has a higher proportion of complaints.

Services Markets¹⁶

Overall, the top three services markets in Iceland are the culture and entertainment, commercial sport services and personal care services markets. The bottom three services markets are the mortgages, real estate services and internet provision markets.

Compared to the EU28, the Icelandic mortgages; vehicle maintenance and repair; real estate services; home insurance; airline services; fixed telephone services; internet provision; personal care services; vehicle insurance; and cafés, bars and restaurants markets are all ranked as low performing.

In comparison to 2012, several services markets in Iceland have changed. The services markets with the largest improvements are investment products, fixed telephone services; TV subscriptions; vehicle rental; and loans, credits and credit cards. There are no statistically significant decreases from 2012. The market for investment products may have improved in the past year as a result of the gradual stock market recovery since Iceland's previous financial crisis. In terms of performance components for the market for investment products, there is an increase in score for expectations and trust, and a decrease in the percentage of problems. The performance improvement for fixed telephone services and TV subscriptions could be potentially driven by the rise of competitively priced 'bundles', selling home internet, fixed telephone and TV subscription in a single package. Recent research has found that bundling products can help strengthen and differentiate companies within the same market, bringing economic benefits to consumers.¹⁷

¹⁶ Please note that it is currently illegal to offer on-line gambling services to Icelandic consumers. Therefore, the results for this market should be interpreted with care.

¹⁷ "Analysis of the retail market for access to the public telephone network provided at a fixed location for residential and non-residential customers. Retrieved from: http://www.pfs.is/upload/files/M1_ESA%20consultation_Appendix%20A_Public%20version.pdf

The only services market where Iceland performs slightly better than the EU28 average is the market for offline gambling services. However, Iceland performs worse than the EU28 average in the markets for mortgages, vehicle insurance, internet provision, cafés, bars and restaurants, fixed telephone services, real estate services, bank accounts, and home insurance. In terms of components, these markets all perform worse than the EU28 average for comparability, trust and expectations, and has higher than average proportions of complaints.

Difference with 2012								
Improved most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
28	Investment products	5.2*	0,2	0,8	0,6	-5,3	-5,3	0,4
17	Fuel for vehicles	4.5*	0,4	0,9	0,4	-2,5	-2,5	0,0
32	Fixed telephone services	3.9*	0,1	0,4	0,5	-7,1	-7,1	0,2
54	TV-subscriptions	3.6*	0,6	0,3	0,4	-1,9	-1,9	0,3
58	Loans, credit and credit cards	3.2*	0,0	0,5	0,5	-3,5	-3,5	0,1
Deteriorated most since 2012	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
20	Real estate services	-2,9	-0,1	-0,2	-0,2	9,2	9,2	-0,1
23	Vehicle maintenance and repair	-1,3	-0,2	0,0	-0,1	0,7	0,7	-0,3
11	Large household appliances	-1,3	-0,2	0,1	-0,2	2,1	2,1	0,2
30	Vehicle insurance	-1,3	-0,3	0,0	0,1	4,6	4,6	0,4
16	Second hand cars	-1,2	-0,2	0,1	-0,1	3,3	3,3	0,1
Difference with EU28								
5 Top markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
59	Off-line gambling services	1,1	-0,6*	0,5*	0,5*	-0,8	-20,6*	-1*
38	Vehicle rental services	0,1	-0,5*	0	0,4*	-2,2	16*	-0,3*
42	Commercial sport services	-0,1	0,2	-0,2	0	0,9	14,5*	0,1
43	Culture and entertainment	-0,4	0,2	-0,3*	0,1	2,1	4,7	0,2
60	On-line gambling services	-0,6	-0,8*	-0,3	0,6*	-5,6*	38*	-1,5*
5 Bottom markets (compared to EU28 Average)	MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)	
51	Mortgages	-12,5*	-0,5*	-1,7*	-1,6*	14,4*	19,4*	-2,2*
30	Vehicle insurance	-11,4*	-1,9*	-1,2*	-1*	6,8*	21,1*	-2*
1	Fruit and vegetables	-10,7*	-1,8*	-0,9*	-0,7*	13,3*	-3,4	-1,8*
34	Internet provision	-10,1*	-1,2*	-0,9*	-0,6*	17,2*	9,6*	-1,6*
41	Cafés, bars and restaurants	-7,5*	-1,6*	-0,8*	-0,3*	2	12,1*	-0,2