














# 2020 Market Monitoring Survey

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

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

## TECHNICAL NOTE

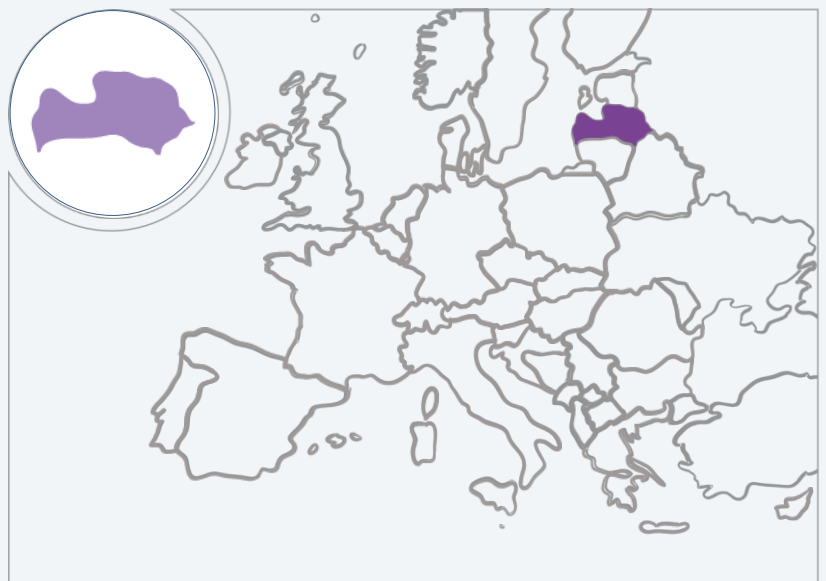
The MMS is conducted using CATI (Computer Assisted Telephone Interviews) and the target population is the general public aged 18 and older. Around 50,000 people are interviewed each wave across the 30 countries in scope. The 2020 wave of the survey was conducted between 27 July 2020 and 26 October 2020.

## FURTHER INFORMATION

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

**EC website:**  
[https://ec.europa.eu/info/policies/consumers/consumerprotection/evidence-based-consumer-policy/marketmonitoring\\_en](https://ec.europa.eu/info/policies/consumers/consumerprotection/evidence-based-consumer-policy/marketmonitoring_en)

**Email:** [JUST-E3@ec.europa.eu](mailto:JUST-E3@ec.europa.eu)



## OVERVIEW OF FINDINGS

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

In Latvia, levels of trust in the thirteen markets covered range from a high of 89% for the postal services market, to a low of 61% for the new cars market.

Between 87% (TV subscriptions market) and 97% (recreational services market) of consumers in Latvia report positive experiences of purchasing goods or services in the thirteen markets. Between 57% (gas services market) and 80% (insurance services market) find it easy to compare the offers of different retailers/providers/operators.

Between 4% and 14% of consumers in Latvia have experienced a problem in the thirteen markets that they feel gave cause for complaint – compared with 7%-14% across the EU27 as a whole. Of this group, between 16% and 58% have experienced financial loss as a result of the problem, while between 50% and 79% have experienced other, non-financial impacts, such as a loss of time, anger, frustration, stress or anxiety.

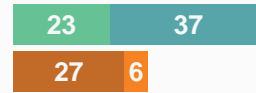
Of all those who have experienced problems in Latvia, between 12% (bank accounts market) and 51% (mobile telephone services market) went on to make a complaint.

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

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



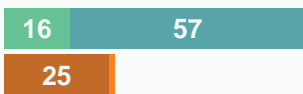
### New cars



	LV	EU27
a great deal	61%	83%
a fair amount	32%	15%



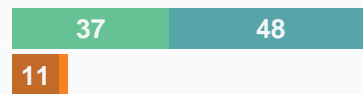
### Clothing and footwear



	LV	EU27
a great deal	72%	84%
a fair amount	26%	15%



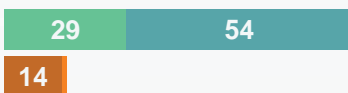
### Bank accounts



	LV	EU27
a great deal	86%	78%
a fair amount	13%	22%



### Insurance services



	LV	EU27
a great deal	83%	75%
a fair amount	15%	24%



### Postal services



	LV	EU27
a great deal	89%	85%
a fair amount	11%	14%



### TV subscriptions



	LV	EU27
a great deal	77%	77%
a fair amount	20%	22%



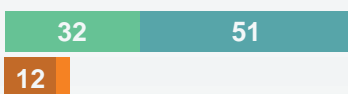
### Mobile telephone services



	LV	EU27
a great deal	86%	77%
a fair amount	14%	23%



### Internet provision



	LV	EU27
a great deal	83%	75%
a fair amount	16%	24%



### Electricity services



	LV	EU27
a great deal	82%	77%
a fair amount	16%	21%



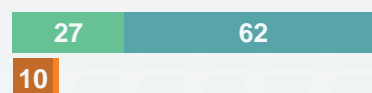
### Gas services



	LV	EU27
a great deal	88%	82%
a fair amount	11%	17%



### Recreational services



	LV	EU27
a great deal	88%	87%
a fair amount	11%	12%



### Vehicle rental services



	LV	EU27
a great deal	82%	86%
a fair amount	15%	14%



### Packaged holidays and tours



	LV	EU27
a great deal	75%	81%
a fair amount	19%	16%



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

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



### New cars



LV	EU27
89%	94%
5%	5%



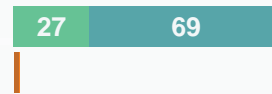
### Clothing and footwear



LV	EU27
94%	95%
5%	4%



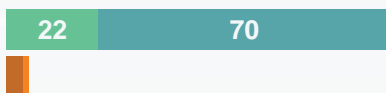
### Bank accounts



LV	EU27
96%	89%
2%	9%



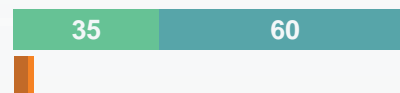
### Insurance services



LV	EU27
91%	89%
5%	9%



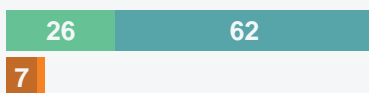
### Postal services



LV	EU27
95%	91%
5%	7%



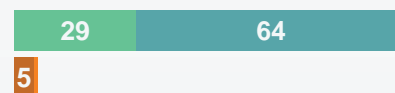
### TV subscriptions



LV	EU27
87%	88%
9%	10%



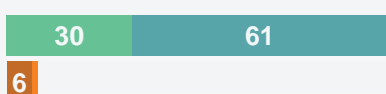
### Mobile telephone services



LV	EU27
93%	89%
6%	10%



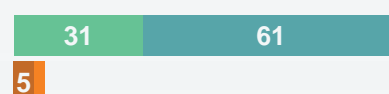
### Internet provision



LV	EU27
91%	87%
8%	11%



### Electricity services



LV	EU27
92%	86%
7%	10%



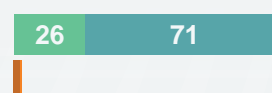
### Gas services



LV	EU27
93%	89%
5%	9%



### Recreational services



LV	EU27
97%	96%
3%	3%



### Vehicle rental services



LV	EU27
93%	93%
6%	6%



### Packaged holidays and tours



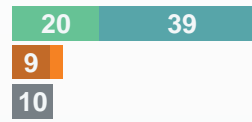
LV	EU27
90%	91%
6%	6%

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

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



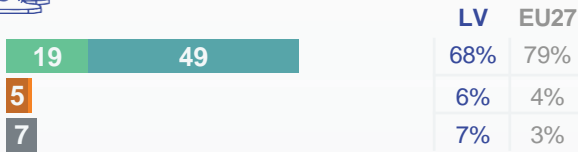
## New cars



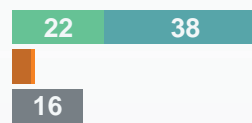
	LV	EU27
Very easy	59%	75%
Fairly easy	12%	6%
Fairly difficult	10%	4%



## Clothing and footwear



## Bank accounts



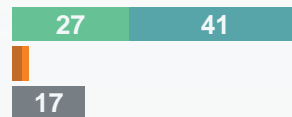
	LV	EU27
Very easy	59%	57%
Fairly easy	5%	11%
Don't know	16%	9%



## Insurance services



## Postal services



	LV	EU27
Very easy	68%	64%
Fairly easy	4%	6%
Don't know	17%	11%



## TV subscriptions



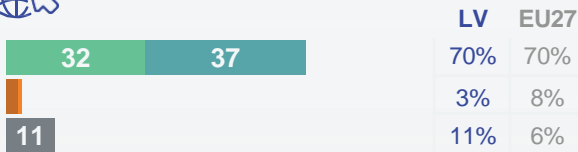
## Mobile telephone services



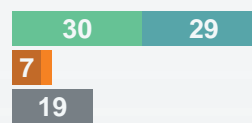
	LV	EU27
Very easy	70%	71%
Fairly easy	5%	7%
Don't know	10%	5%



## Internet provision



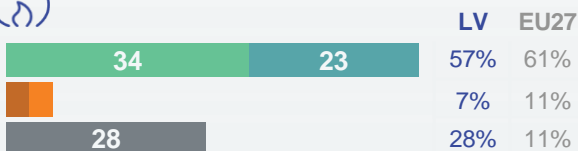
## Electricity services



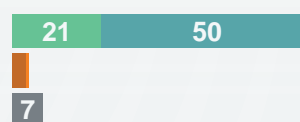
	LV	EU27
Very easy	59%	59%
Fairly easy	9%	11%
Fairly difficult	19%	12%



## Gas services



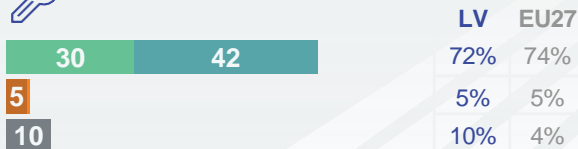
## Recreational services



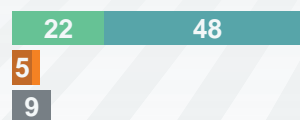
	LV	EU27
Very easy	70%	75%
Fairly easy	4%	5%
Don't know	7%	4%



## Vehicle rental services



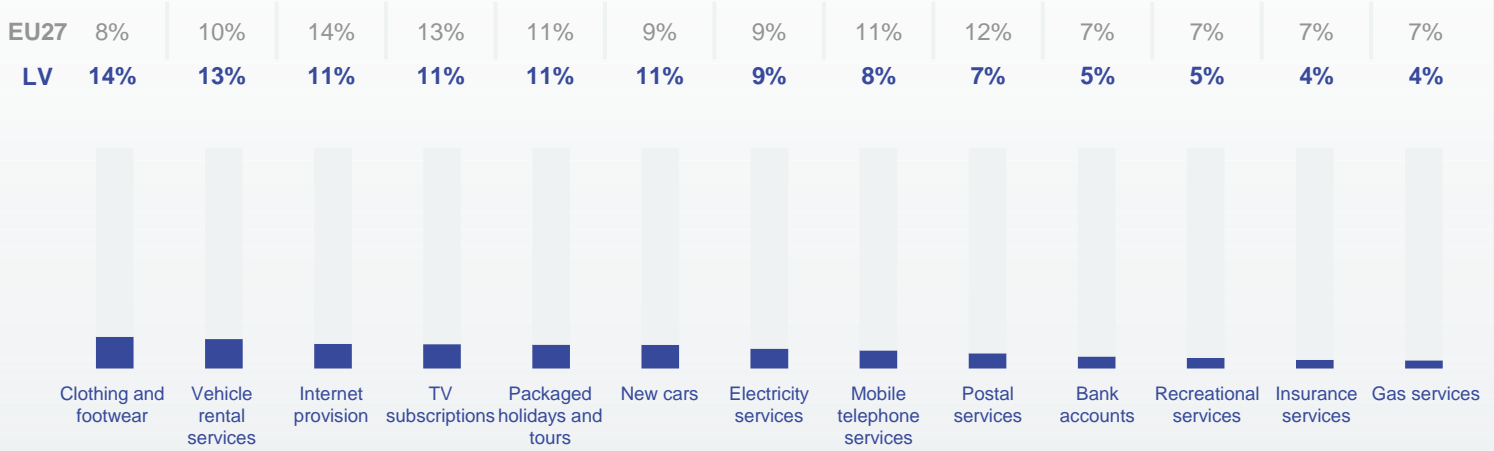
## Packaged holidays and tours



	LV	EU27
Very easy	70%	71%
Fairly easy	6%	6%
Fairly difficult	9%	5%

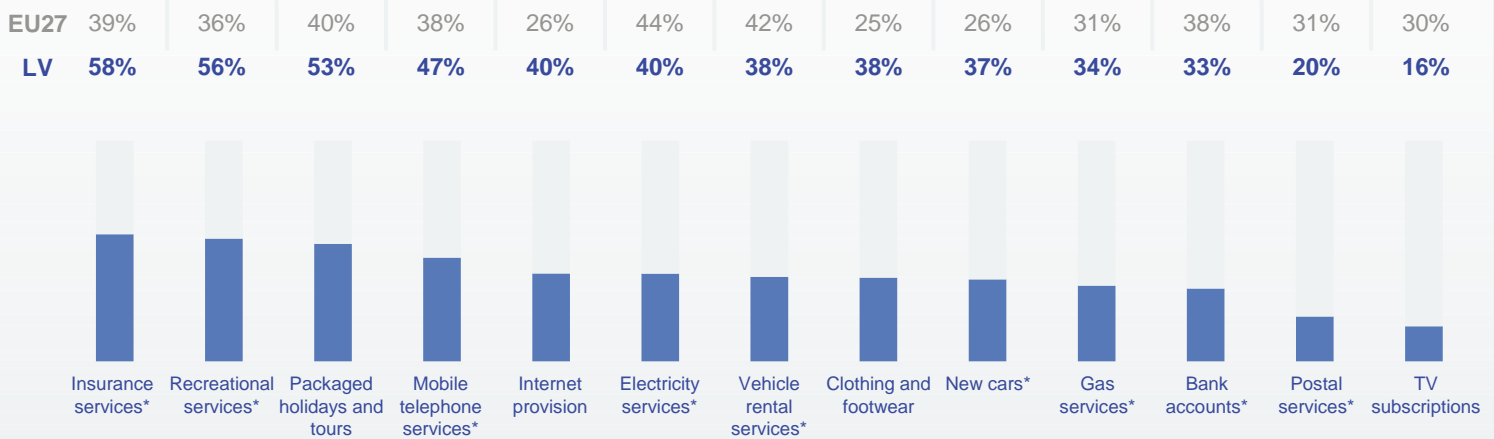
## Have you experienced problems with the products or services you purchased? (% yes)

Base: Adults (aged 18+)



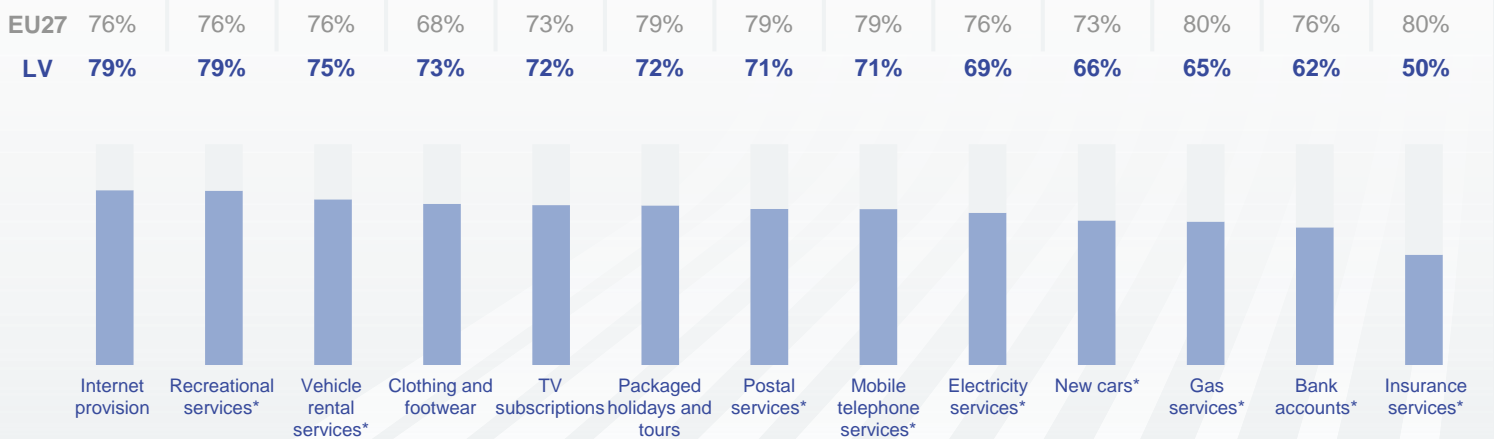
## Did you personally experience financial loss? (% yes)

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



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

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



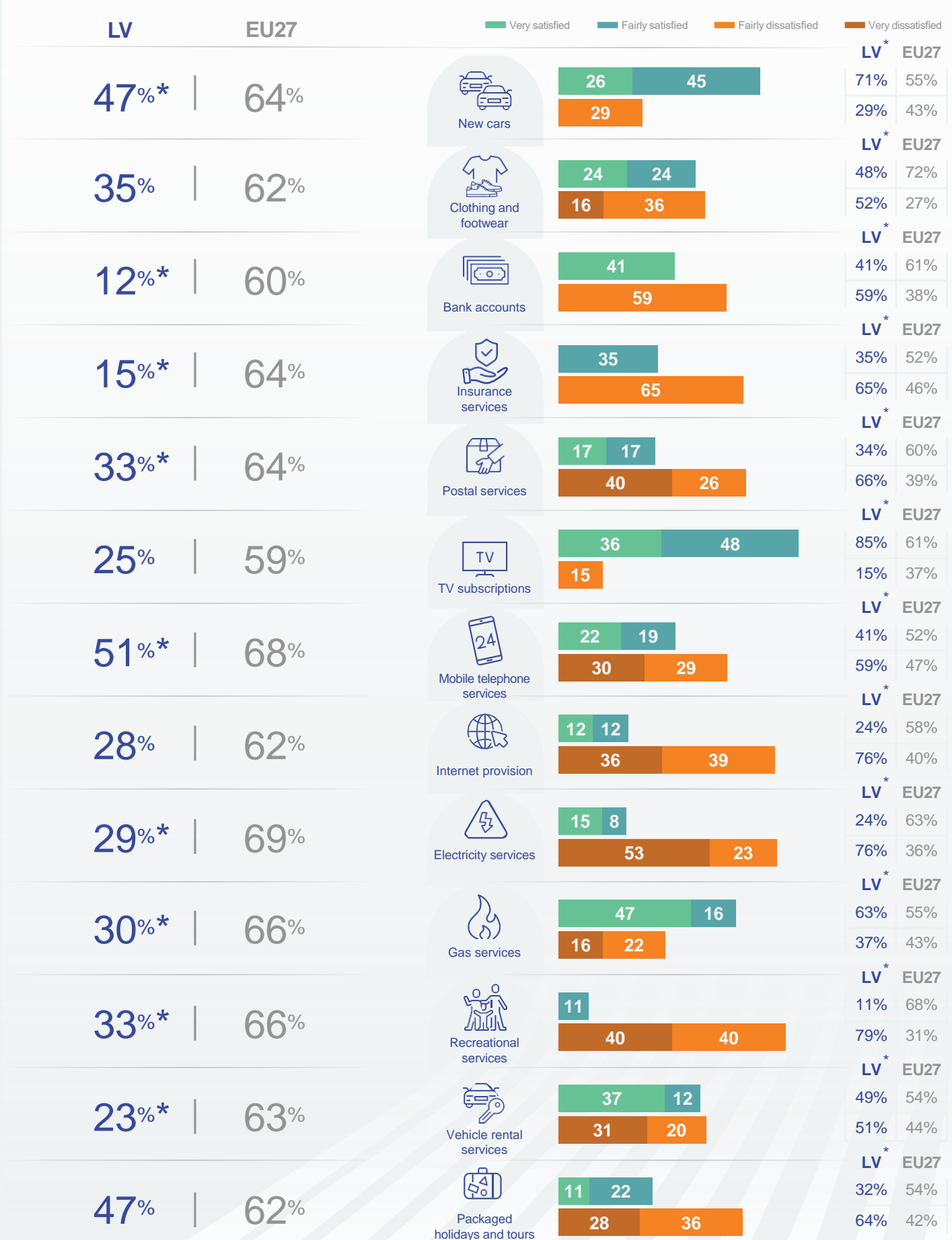
\*Base size < 50  
Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%

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

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

## How satisfied were you with the complaint outcome?

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



\*Base size < 50  
Percentages of 'don't know' responses are not shown here. As a result, the figures generally do not add up to 100%