



# MONITORING CONSUMER MARKETS IN THE EUROPEAN UNION 2017

## Final Report - Part II

*Specific contract No. 2016 8505  
implementing Framework contract No.  
EAHC/2013/CP/03 Lot 3  
Market Monitory Survey (MMS)  
GfK Belgium  
Revised Version  
22/01/2018*



**EUROPEAN COMMISSION**

Produced by Consumers, Health, Agriculture and Food Executive Agency (Chafea) on behalf of  
Directorate-General for Justice and Consumers

Unit 03 Economic analysis and evaluation

Contact: Unit 03

E-mail: [JUST-03@ec.europa.eu](mailto:JUST-03@ec.europa.eu)

*European Commission  
B-1049 Brussels*

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

***Europe Direct is a service to help you find answers  
to your questions about the European Union.***

**Freephone number (\*):**

**00 800 6 7 8 9 10 11**

(\*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

This report was produced under the EU Consumer Programme (2014-2020) in the frame of a service contract with the Consumers, Health, Agriculture and Food Executive Agency (Chafea) acting under the mandate from the European Commission.

The content of this report represents the views of the contractor and is its sole responsibility; it can in no way be taken to reflect the views of the European Commission and/or Chafea or other body of the European Union.

The European Commission and/or Chafea do not guarantee the accuracy of the data included in this report, nor do they accept responsibility for any use made by third parties thereof.

More information on the European Union is available on the Internet (<http://europa.eu>).

More information on the European Union is available on the Internet (<http://europa.eu>).

Luxembourg: Publications Office of the European Union, 2018

PDF	ISBN XXX-XX-XX-XXXXX-X	ISSN XXXX-XXXX	doi:XX.XXXX/XXXXXX	DS-AU-XX-XXX-EN-N
-----	------------------------	----------------	--------------------	-------------------

© European Union, 2018

Reproduction is authorised provided the source is acknowledged.

## TABLE OF CONTENTS

1.	INTRODUCTION TO THE MARKET REPORTS .....	10
	Goods Markets .....	12
2.	MARKET FOR MEAT AND MEAT PRODUCTS .....	12
	2.1. Overall Performance.....	12
	2.2. Country Analysis.....	13
	2.3. Socio-demographic Analysis.....	14
	2.4. General Conclusions.....	14
6.	MARKET FOR ALCOHOLIC DRINKS .....	15
	6.1. Overall Performance.....	15
	6.2. Country Analysis.....	16
	6.3. Socio-demographic Analysis.....	17
	6.4. General Conclusions.....	17
7.	MARKET FOR CLOTHING AND FOOTWEAR .....	18
	7.1. Overall Performance.....	18
	7.2. Country Analysis.....	19
	7.3. Socio-demographic Analysis.....	20
	7.4. General Conclusions.....	20
8.	MARKET FOR HOUSE AND GARDEN MAINTENANCE PRODUCTS.....	21
	8.1. Overall Performance.....	21
	8.2. Country Analysis.....	22
	8.3. Socio-demographic Analysis.....	23
	8.4. General Conclusions.....	23
9.	MARKET FOR FURNITURE AND FURNISHINGS.....	24
	9.1. Overall Performance.....	24
	9.2. Country Analysis.....	25
	9.3. Socio-demographic Analysis.....	26
	9.4. General Conclusions.....	26
10.	MARKET FOR ELECTRONIC PRODUCTS .....	27
	10.1. Overall Performance.....	27
	10.2. Country Analysis.....	28
	10.3. Socio-demographic Analysis.....	29
	10.4. General Conclusions.....	29
12.	MARKET FOR SMALL HOUSEHOLD APPLIANCES .....	30
	12.1. Overall Performance.....	30
	12.2. Country Analysis.....	31
	12.3. Socio-demographic Analysis.....	32
	12.4. General Conclusions.....	32
13.	MARKET FOR ICT PRODUCTS.....	33
	13.1. Overall Performance.....	33
	13.2. Country Analysis.....	34
	13.3. Socio-demographic Analysis.....	35
	13.4. General Conclusions.....	35
15.	MARKET FOR NEW CARS.....	36
	15.1. Overall Performance.....	36
	15.2. Country Analysis.....	37
	15.3. Socio-demographic Analysis.....	38
	15.4. General Conclusions.....	38

16.	MARKET FOR SECOND HAND CARS .....	39
	16.1. Overall Performance.....	39
	16.2. Country Analysis.....	40
	16.3. Socio-demographic Analysis.....	41
	16.4. General Conclusions.....	41
17.	MARKET FOR FUEL FOR VEHICLES .....	42
	17.1. Overall Performance.....	42
	17.2. Country Analysis.....	43
	17.3. Socio-demographic Analysis.....	44
	17.4. General Conclusions.....	44
19.	MARKET FOR PERSONAL CARE PRODUCTS .....	45
	19.1. Overall Performance.....	45
	19.2. Country Analysis.....	46
	19.3. Socio-demographic Analysis.....	47
	19.4. General Conclusions.....	47
48.	MARKET FOR NON-PRESCRIPTION MEDICINES .....	48
	48.1. Overall Performance.....	48
	48.2. Country Analysis.....	49
	48.3. Socio-demographic Analysis.....	50
	48.4. General Conclusions.....	50
53.	MARKET FOR SPECTACLES AND LENSES .....	51
	53.1. Overall Performance.....	51
	53.2. Country Analysis.....	52
	53.3. Socio-demographic Analysis.....	53
	53.4. General Conclusions.....	53
55.	MARKET FOR DAIRY PRODUCTS.....	54
	55.1. Overall Performance.....	54
	55.2. Country Analysis.....	55
	55.3. Socio-demographic Analysis.....	56
	55.4. General Conclusions.....	56
	Services Markets .....	57
20.	MARKET FOR REAL ESTATE SERVICES .....	57
	20.1. Overall Performance.....	57
	20.2. Country Analysis.....	58
	20.3. Socio-demographic Analysis.....	59
	20.4. General Conclusions.....	59
22.	MARKET FOR PERSONAL CARE SERVICES .....	60
	22.1. Overall Performance.....	60
	22.2. Country Analysis.....	61
	22.3. Socio-demographic Analysis.....	62
	22.4. General Conclusions.....	62
23.	MARKET FOR VEHICLE MAINTENANCE AND REPAIR SERVICES .....	63
	23.1. Overall Performance.....	63
	23.2. Country Analysis.....	64
	23.3. Socio-demographic Analysis.....	65
	23.4. General Conclusions.....	65
26.	MARKET FOR BANK ACCOUNTS .....	66
	26.1. Overall Performance.....	66

26.2.	Country Analysis.....	67
26.3.	Socio-demographic Analysis.....	68
26.4.	General Conclusions.....	68
28.	MARKET FOR INVESTMENT PRODUCTS, PRIVATE PERSONAL PENSIONS AND SECURITIES.....	70
28.1.	Overall Performance.....	70
28.2.	Country Analysis.....	71
28.3.	Socio-demographic Analysis.....	72
28.4.	General Conclusions.....	73
29.	MARKET FOR HOME INSURANCE.....	74
29.1.	Overall Performance.....	74
29.2.	Country Analysis.....	75
29.3.	Socio-demographic Analysis.....	76
29.4.	General Conclusions.....	76
30.	MARKET FOR VEHICLE INSURANCE.....	78
30.1.	Overall Performance.....	78
30.2.	Country Analysis.....	79
30.3.	Socio-demographic Analysis.....	80
30.4.	General Conclusions.....	81
31.	MARKET FOR POSTAL SERVICES.....	82
31.1.	Overall Performance.....	82
31.2.	Country Analysis.....	83
31.3.	Socio-demographic Analysis.....	84
31.4.	General Conclusions.....	84
32.	MARKET FOR FIXED TELEPHONE SERVICES.....	85
32.1.	Overall Performance.....	85
32.2.	Country Analysis.....	86
32.3.	Socio-demographic Analysis.....	87
32.4.	General Conclusions.....	87
33.	MARKET FOR MOBILE TELEPHONE SERVICES.....	89
33.1.	Overall Performance.....	89
33.2.	Country Analysis.....	90
33.3.	Socio-demographic Analysis.....	91
33.4.	General Conclusions.....	92
34.	MARKET FOR INTERNET PROVISION.....	93
34.1.	Overall Performance.....	93
34.2.	Country Analysis.....	94
34.3.	Socio-demographic Analysis.....	95
34.4.	General Conclusions.....	96
35.	MARKET FOR TRAM, LOCAL BUS, METRO, AND UNDERGROUND SERVICES.....	97
35.1.	Overall Performance.....	97
35.2.	Country Analysis.....	98
35.3.	Socio-demographic Analysis.....	99
35.4.	General Conclusions.....	99
36.	MARKET FOR TRAIN SERVICES.....	100
36.1.	Overall Performance.....	100
36.2.	Country Analysis.....	101
36.3.	Socio-demographic Analysis.....	102
36.4.	General Conclusions.....	102

37.	MARKET FOR AIRLINE SERVICES .....	103
	37.1. Overall Performance.....	103
	37.2. Country Analysis.....	104
	37.3. Socio-demographic Analysis.....	105
	37.4. General Conclusions.....	105
38.	MARKET FOR VEHICLE RENTAL SERVICES.....	106
	38.1. Overall Performance.....	106
	38.2. Country Analysis.....	107
	38.3. Socio-demographic Analysis.....	108
	38.4. General Conclusions.....	108
39.	MARKET FOR HOLIDAY ACCOMMODATION .....	109
	39.1. Overall Performance.....	109
	39.2. Country Analysis.....	110
	39.3. Socio-demographic Analysis.....	111
	39.4. General Conclusions.....	111
40.	MARKET FOR PACKAGED HOLIDAYS AND TOURS .....	112
	40.1. Overall Performance.....	112
	40.2. Country Analysis.....	113
	40.3. Socio-demographic Analysis.....	114
	40.4. General Conclusions.....	114
45.	MARKET FOR WATER SUPPLY .....	115
	45.1. Overall Performance.....	115
	45.2. Country Analysis.....	116
	45.3. Socio-demographic Analysis.....	117
	45.4. General Conclusions.....	117
46.	MARKET FOR ELECTRICITY SERVICES .....	118
	46.1. Overall Performance.....	118
	46.2. Country Analysis.....	119
	46.3. Socio-demographic Analysis.....	120
	46.4. General Conclusions.....	121
47.	MARKET FOR GAS SERVICES.....	122
	47.1. Overall Performance.....	122
	47.2. Country Analysis.....	123
	47.3. Socio-demographic Analysis.....	124
	47.4. General Conclusions.....	125
51.	MARKET FOR MORTGAGES .....	126
	51.1. Overall Performance.....	126
	51.2. Country Analysis.....	127
	51.3. Socio-demographic Analysis.....	128
	51.4. General Conclusions.....	129
52.	MARKET FOR PRIVATE LIFE INSURANCE .....	130
	52.1. Overall Performance.....	130
	52.2. Country Analysis.....	131
	52.3. Socio-demographic Analysis.....	132
	52.4. General Conclusions.....	133
54.	MARKET FOR TV-SUBSCRIPTIONS.....	134
	54.1. Overall Performance.....	134
	54.2. Country Analysis.....	135
	54.3. Socio-demographic Analysis.....	136



54.4. General Conclusions.....	137
58. MARKET FOR LOANS, CREDIT AND CREDIT CARDS .....	138
58.1. Overall Performance.....	138
58.2. Country Analysis.....	139
58.3. Socio-demographic Analysis.....	140
58.4. General Conclusions.....	141
59. MARKET FOR OFFLINE GAMBLING AND LOTTERY SERVICES .....	142
59.1. Overall Performance.....	142
59.2. Country Analysis.....	143
59.3. Socio-demographic Analysis.....	144
59.4. General Conclusions.....	144

## 1. INTRODUCTION TO THE MARKET REPORTS

In this second part of the 2017 report of the European Consumer Market monitoring survey, an analysis of the performance of the 40 markets surveyed is presented. The 40 markets are split into 15 goods and 25 services markets. Goods markets are presented first, followed by services markets.

This year, 30 markets surveyed in 2015 are surveyed again, while 10 markets not surveyed in 2015 were included again. These 10 markets were last surveyed in 2013 making 2017 and 2013 fully comparable in terms of the number of markets. The total number of markets surveyed in the current wave is 40 (from a total market pool of 52), compared to 42 in 2015. This change has specific implications for comparisons made throughout the report when it comes to differences between waves due to the different pool of markets that are comparable to the previous wave in 2015 (30 markets) and to the wave before conducted in 2013 (40 markets). In particular, it should be noted that the algebraic sum of differences between 2017-2015 (30 markets) and 2015-2013 (40 markets) for the aggregates on all markets, all goods markets and all services markets does not add up to the difference between 2017-2013 (40 markets), due to the difference in the number of comparable markets. This is consistent throughout the report.

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

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 individual market, a main graph displays the overall MPI scores for the EU28, the EU13, the EU15, and for each individual country included in the survey. The graph also displays the year-on-year changes in MPI scores from 2010 through to 2017.<sup>1</sup> In addition, the differences between market scores and all goods or services markets, where relevant, are indicated. Please note that the reported figures are rounded to one decimal point, which can lead to apparently inconsistent results. Following this graph, the overall performance of the market is described; this comprises:

- The overall MPI score for the market, including whether the market is low, middle to low, middle to high or high performing (based on the quartile to which the market belongs);
- The differences in MPI scores from 2015 to 2017 (for the 30 markets that were also surveyed in 2015) or from 2013 to 2017 (for the 10 markets that were not surveyed in 2015);
- The components driving the trend difference based on statistically significant changes from 2015 to 2017 or from 2013 to 2017, depending on the market;
- The market ranking across all goods/services markets;
- The market score and components score compared to the average goods/services score;
- The importance of components.

In addition to the overall market performance analysis, the results for each component are presented in a table. This includes the 2015 results, the year-on-year differences since 2010, the individual component's contribution to the overall change in the MPI, the difference between the

---

<sup>1</sup> It is important to note that only 30 of the 40 markets surveyed in 2017 were also surveyed in 2015. Therefore, trend comparisons with the previous wave are reported between 2017 and 2015 for 30 of the surveyed markets and between 2017 and 2013 for the remaining 10 markets that were not surveyed in 2015. This difference is reflected in the main graph.

market score and the EU28 average score, and the importance of this element. Following this table, a graph of component score versus importance is presented.

Subsequently, an analysis is completed by country; this comprises:

- The difference between best scoring and worst scoring countries;
- The differences in MPI scores for EU15 and EU13;
- The differences in MPI scores across regions;
- The highest and lowest performing countries;
- The countries where the market has improved the most, and the countries where the market has deteriorated the most;
- The top countries for each individual component.

Following this description, the best performing countries are listed in a table, as well as the best performing countries for each component. When reporting on the best performing countries, Norway and Iceland are excluded from the analysis and only EU28 countries were taken into account.

Higher scores for comparability, trust, expectations, choice and ease of switching mean that consumers rate these aspects positively. In contrast, lower proportions of persons who experienced problems, lower proportions of persons who complained as a result of the problems experienced, and lower detriment scores correspond to a good result for the market. The component which combines the proportion of persons who experienced problems and the level of detriment is configured so that a high score indicates a positive finding. It should be noted that since switching is only measured for a subset of the services markets surveyed, when reporting on the "average" for switching, it is referred to the average within the services markets where switching was measured.

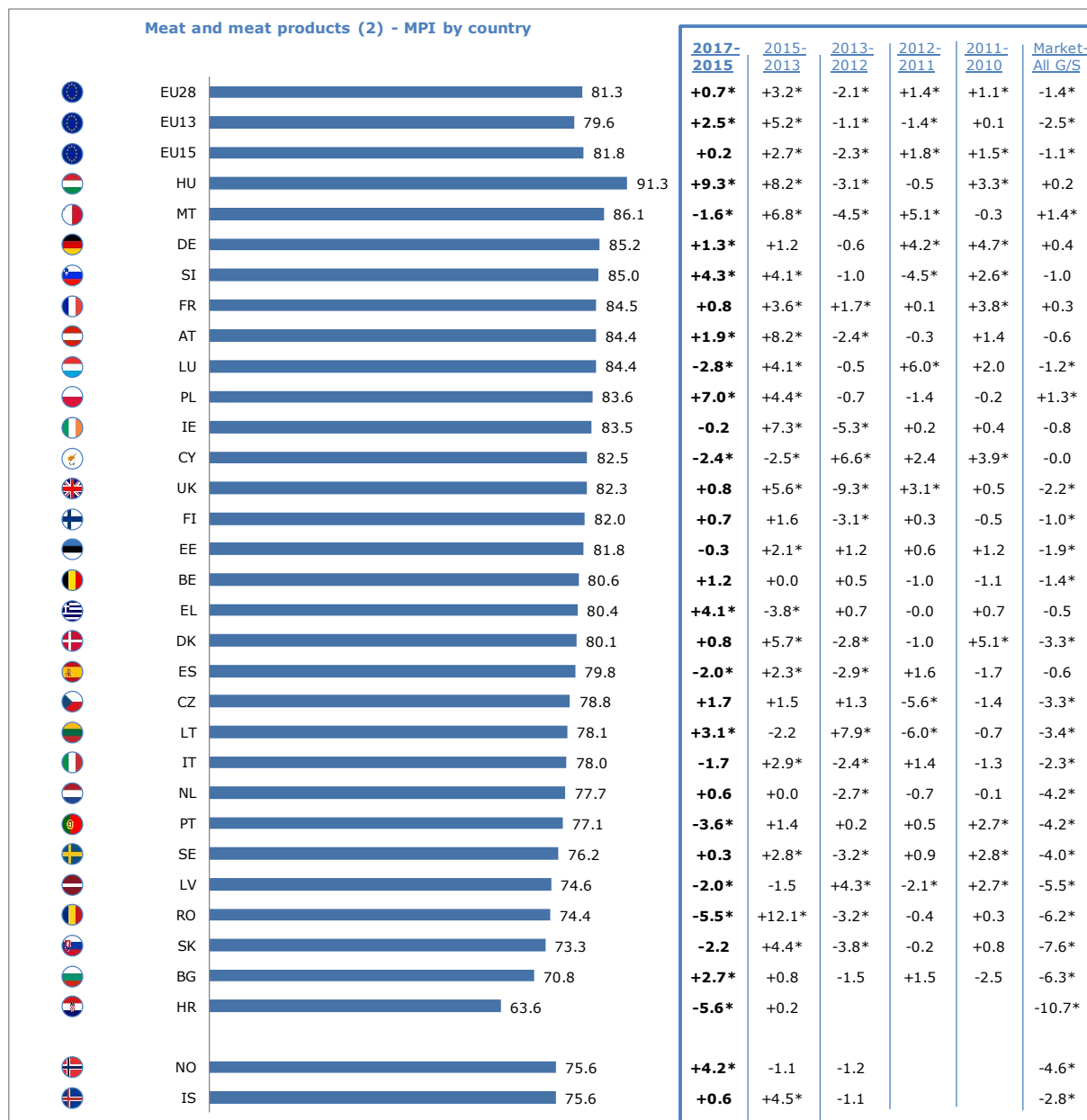
Asterisks (unless otherwise indicated) are used to signal the statistically significant differences between the goods or services markets average and the specific market score for each socio-demographic category. Statistical significance is calculated at the 95% confidence level, meaning that the null 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 large sample size for the survey, some differences could be statistically significant even if their absolute magnitude is very small.

Finally, the general conclusions for the market are described, highlighting the findings from the market analysis.

# Goods Markets

## 2. MARKET FOR MEAT AND MEAT PRODUCTS

**Market definition: Food – Meat, Lamb, Veal, Pork, Beef, Poultry, Goat, Mutton, Other.**



### 2.1. Overall Performance

The overall MPI score for the market for “Meat and meat products” at the EU28 level is 81.3, which is lower than the goods markets average (-1.4). This makes it a low performing market compared to the goods markets in general, ranking 13<sup>th</sup> out of the 15 goods markets.

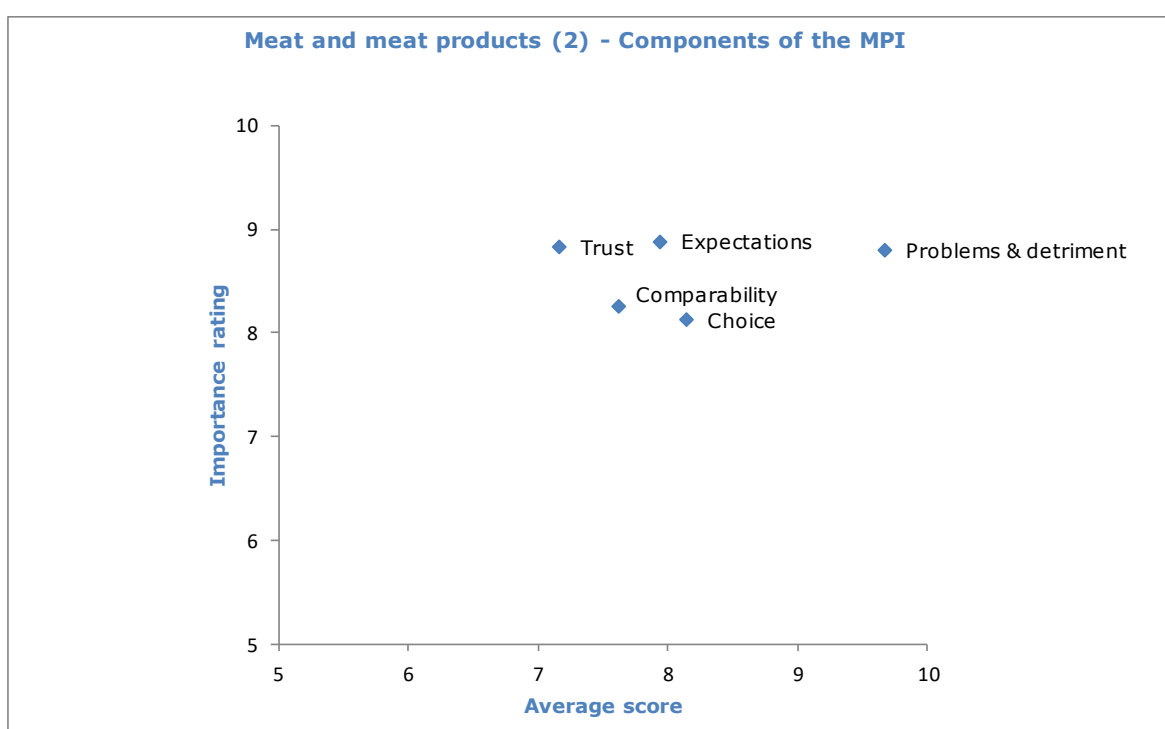
The overall MPI score for the market for “Meat and meat products” has increased by 0.7 points from 2015 to 2017. The drivers of this rise are increases in the comparability, trust, expectations and problems & detriment components. In addition, the proportion of persons who experienced problems and the proportion of persons who complained as a result of the problems experienced, as well as the level of detriment, have decreased from 2015 to 2017.

In comparison to the goods markets average, the “Meat and meat products” market scores lower in the comparability, trust and expectations components. However, slightly higher scores are shown

for the problems & detriment and choice components. In addition, a lower proportion of persons who complained as a result of the problems experienced and a lower level of detriment are reported for this market compared to the goods markets average.

Within this market, the trust, expectations and problems & detriment components have a relatively high importance score, although the scores in the expectations and trust components are below the goods markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.6	7.2	7.0	62.3	4.6	9.7	8.0	8.1
<b>Diff 2017-2015</b>	-0.1*	+0.1*	-3.4*	-17.7*	-0.5*	+0.2*	+0.1*	-0.0
<b>Diff 2015-2013</b>	+0.3*	+0.7*	+1.3*	+15.6*	N/A	N/A	+0.4*	N/A
<b>Diff 2013-2012</b>	-0.1*	-0.5*	+0.6	-1.6	N/A	N/A	-0.2*	N/A
<b>Diff 2012-2011</b>	+0.2*	+0.2*	+0.6	-9.7*	N/A	N/A	+0.1*	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.2*	+0.1	+5.6*	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	-0.2*	+0.2*	N/A		N/A	+0.4*	+0.2*	+0.0
<b>Diff Market - All G/S</b>	-0.2*	-0.3*	-0.1	-11.0*	-0.4*	+0.0*	-0.2*	+0.0*
<b>Importance (Avg)</b>	8.3	8.8	N/A	N/A	N/A	8.8	8.9	8.1



## 2.2. Country Analysis

There is a 27.7 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Meat and meat products” market. This is 10.8 greater than the EU28 goods markets range (16.9), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for “Meat and meat products” is assessed more favourably in the EU15 Member States (81.8) and less favourably in the EU13 Member States (79.6) than in the EU28 (81.3). At a regional level, the Western region is the only region to receive a higher score (83.6) than the EU28 average for this market, whereas the other regions all score below. Compared to the goods markets average, the market for “Meat and meat products” scores below the average in all regions.

The top three countries for this market are Hungary (91.3), Malta (86.1) and Germany (85.2), while Croatia (63.6), Bulgaria (70.8) and Slovakia (73.3) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+9.3), Poland (+7.0) and Slovenia (+4.3). The countries with the biggest decreases in the MPI score are Croatia (-5.6), Romania (-5.5) and Portugal (-3.6).

The top performing countries in the comparability component are Hungary (8.9), Slovenia (+8.4) and Malta (+8.2). The best performers for trust are Hungary (8.8), Malta and Germany (both 8.2). In the expectations component Hungary (9.0), Malta (8.4) and Finland (8.3) score the highest. Choice has the highest scores in Hungary (9.1), Poland (8.8) and Ireland (8.7). The lowest proportion of persons who experienced problems can be found in Austria (0.9%), Germany (1.4%) and Malta (2.3%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (24.4%), Latvia (36.2%) and Romania (36.8%). The level of detriment is lowest in Denmark (2.6), Finland (3.4) and the Netherlands (3.6). The best performing countries in terms of the problems & detriment component are Austria, Germany and Luxemburg (all 9.9), meaning that they are perceived to be the least problematic.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.3	HU	8.9	HU	8.8	AT	0.9	EE	24.4	DK	2.6	AT	9.9	HU	9.0	HU	9.1
MT	86.1	SI	8.4	MT	8.2	DE	1.4	LV	36.2	FI	3.4	DE	9.9	MT	8.4	PL	8.8
DE	85.2	MT	8.2	DE	8.2	MT	2.3	RO	36.8	NL	3.6	LU	9.9	FI	8.3	IE	8.7
SI	85.0	PL	8.2	FR	8.1	LU	2.3	MT	44.9	UK	3.6	IT	9.8	IE	8.3	EE	8.7
FR	84.5	DE	8.1	LU	8.1	CY	3.1	CY	48.4	BE	3.8	NL	9.8	SI	8.2	SI	8.6
<b>Avg</b>	<b>81.3</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>7.0</b>	<b>Avg</b>	<b>62.3</b>	<b>Avg</b>	<b>4.6</b>	<b>Avg</b>	<b>9.7</b>	<b>Avg</b>	<b>8.0</b>	<b>Avg</b>	<b>8.1</b>

## 2.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Meat and meat products" market, compared to the other socio-demographic factors analysed. A positive linear relationship is observed between the MPI score given on this market and the consumers' financial situation, such that the more favourable consumers rate their financial circumstances to be, the higher they tend to rate this market. In addition, men consider that the market for "Meat and meat products" performs worse than women do. Consumers aged 18-34 rate this market worse than those aged 35-54 or 55-64. Highly educated consumers consider this market to perform worse in comparison to those who have attained a low or medium level of education. The different occupational groups mainly score in line with each other with the exception of the other white-collar employees, who rate the "Meat and meat products" market lower in comparison to blue-collar employees and students. Consumers whose mother tongue is one of the official national languages of the region they reside in tend to rate this market higher than the rest of the population. The different internet usage groups have comparable scores, with the exception of those who use the internet weekly giving lower scores in comparison to those who never use the internet and those who use the internet daily or monthly.

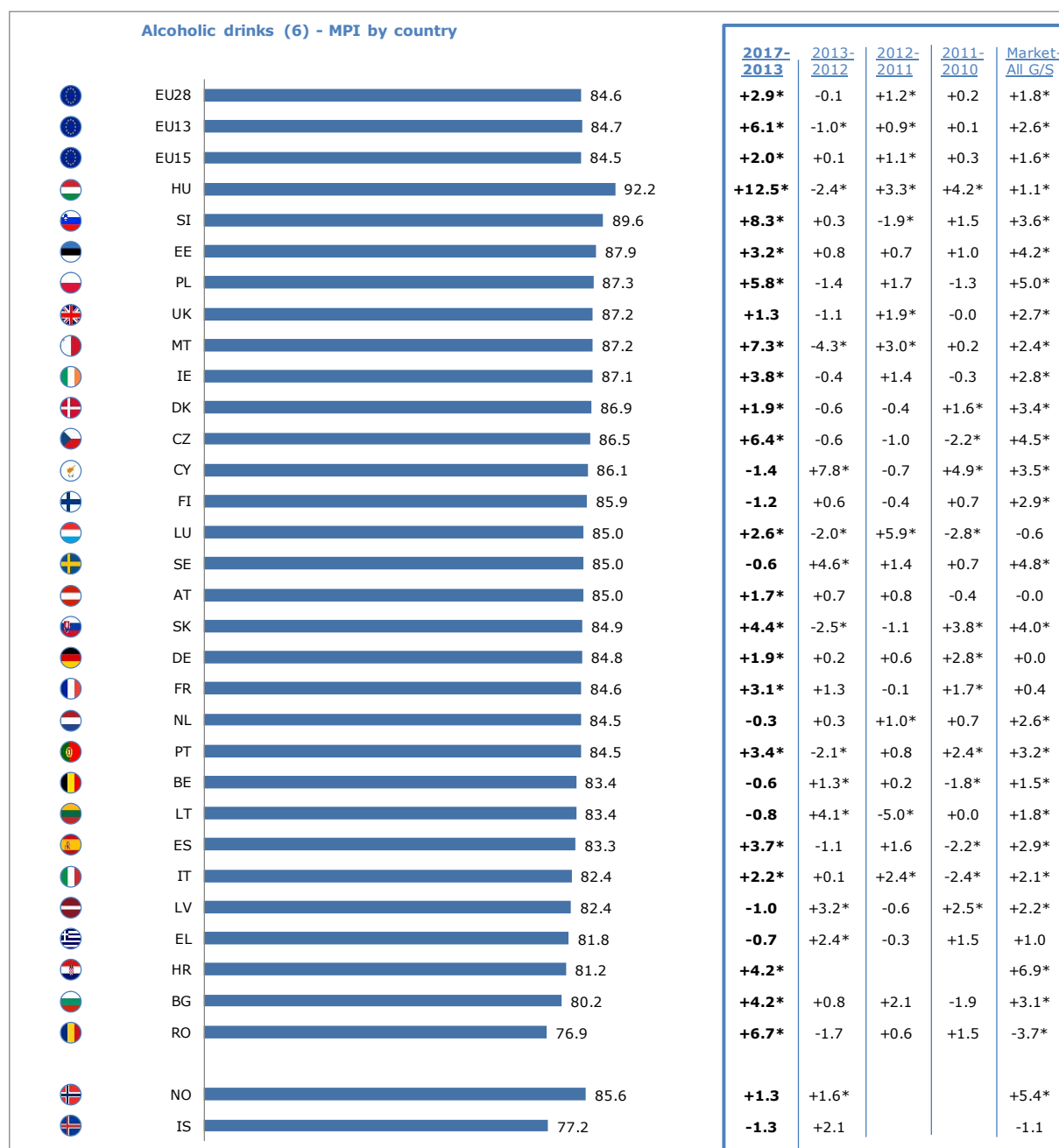
Meat and meat products											
Gender	Age				Education level			Mother tongue			
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	Official language	Not an official language
80.4	82.1	80.0 A	81.6 B	82.2 B	81.5 AB	82.3 A	81.5 A	80.6			
Occupation								Mother tongue			
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language		
81.2 AB	80.8 AB	80.9 A	82.0 B	82.7 B	81.9 AB	82.3 AB	81.0 AB	81.4	78.7		
Private internet use					Financial status						
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy		
81.3 B	79.8 A	82.6 B	80.7 AB	81.0 AB	82.8 B	77.9	80.0	81.9	83.7		

## 2.4. General Conclusions

The market for "Meat and meat products" is, with an MPI score of 81.3, a low performing goods market. It has risen by 0.7 points since 2015, driven in particular by increases in the trust and expectations components. There is a 27.7 point difference in the MPI between the top ranked country and the lowest ranked country in the EU, demonstrating that differences at country level need to be taken into account when evaluating this market. The "Meat and meat products" market scores higher in the EU15 Member States and lower in the EU13 Member states compared to the EU28 average, with especially high scores in Western European countries.

## 6. MARKET FOR ALCOHOLIC DRINKS

### Market definition: Alcohol drinks – Spirits, Wine, Beer.



### 6.1. Overall Performance

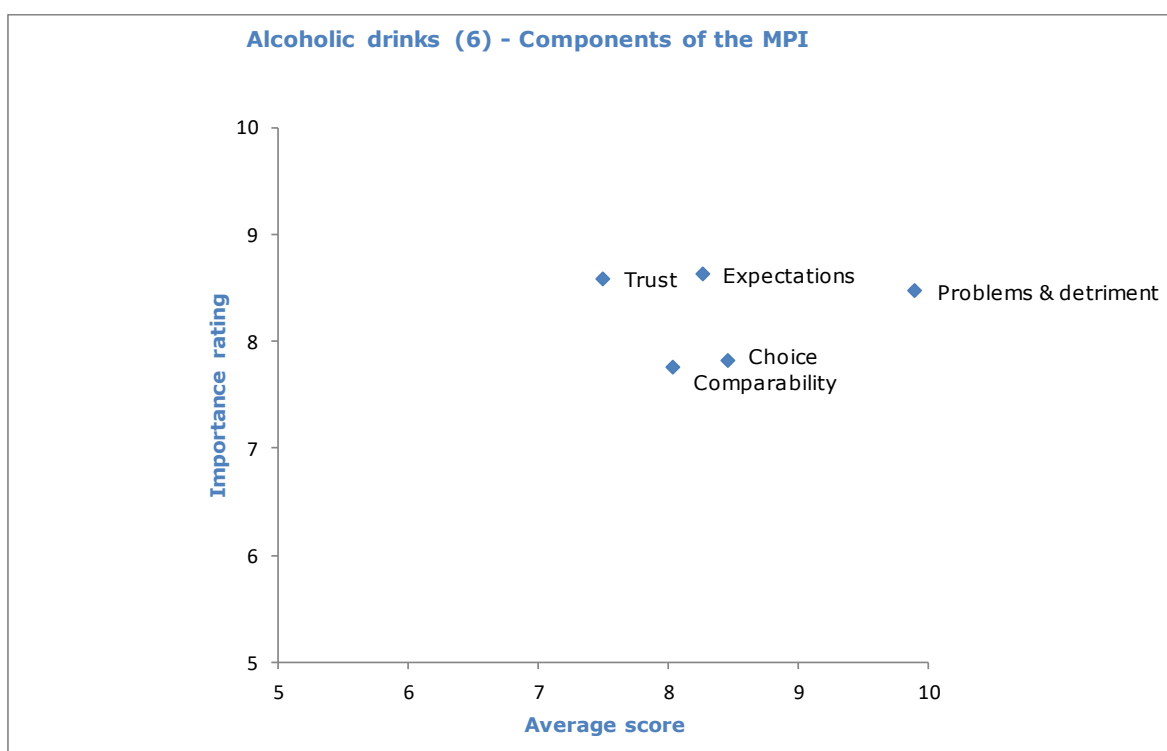
The overall MPI score for the market for “Alcoholic drinks” at the EU28 level is 84.6, which is higher than the goods markets average score (+1.8). This makes it a high performing goods market, ranking 4<sup>th</sup> out of the 15 goods markets.

The overall MPI score for the market “Alcoholic drinks” has increased by 2.9 points from 2013 to 2017. The drivers of this rise are increases in the comparability, trust and expectations components. In addition, the proportion of persons who experienced problems has decreased from 2013 to 2017.

In comparison to the goods markets average, the “Alcoholic drinks” market scores higher on choice, problems & detriment, expectations and comparability compared to the goods markets average. In addition, the “Alcoholic drinks” market has a lower proportion of persons who experienced problems, a lower proportion of persons who complained as a result of the problems experienced and a lower level of detriment in comparison to the goods markets average.

The trust and expectations components are rated as the most important components in the “Alcoholic drinks” market. In addition, the problems & detriment component is also given a relatively high importance score within this market.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	8.0	7.5	2.1	55.4	4.7	9.9	8.3	8.5
<b>Diff 2017-2013</b>	+0.2*	+0.6*	-1.3*	-5.0	N/A	N/A	+0.3*	N/A
<b>Diff 2015-2013</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Diff 2013-2012</b>	-0.1*	+0.0	+0.9*	-6.8*	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.2*	-1.8*	-14.3*	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	+0.1*	+0.1*	+1.2*	+14.2*	N/A	N/A	+0.0	N/A
<b>Component contribution to the change in MPI</b>	+0.5*	+1.4*	+0.2*		N/A	N/A	+0.8*	N/A
<b>Diff Market - All G/S</b>	+0.2*	+0.0	-5.1*	-17.9*	-0.4*	+0.3*	+0.2*	+0.3*
<b>Importance (Avg)</b>	7.8	8.6	N/A	N/A	N/A	8.5	8.6	7.8



## 6.2. Country Analysis

There is a 15.3 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Alcoholic drinks” market. This is 1.6 points less than the EU28 goods markets range (16.9).

At the regional level, Western (85.3) and Northern Europe (85.4) score better than the EU28 average of the “Alcoholic drinks” market (84.6). Only Southern Europe (82.9) scores below the EU28 average for this market. Compared to the goods markets average, all regions score better than the EU28 average.

The top three countries for this market are Hungary (92.2), Slovenia (89.6) and Estonia (87.9), while Romania (76.9), Bulgaria (80.2) and Croatia (81.2) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in the MPI score are Hungary (+12.5), Slovenia (+8.3) and Malta (+7.3). None of the countries show a decrease in the MPI.

The top performing countries in the comparability component are Hungary (9.0), Slovenia (8.9) and Poland (8.6). The best performers for trust are Hungary (8.8), Finland (8.6) and Sweden (8.4). For the expectations component Hungary (9.1), Slovenia (9.1) and Denmark (8.9) perform best. Choice has the highest scores in Hungary (9.3), Denmark (9.2) and Czech Republic (9.1). The lowest proportion of persons who experienced problems can be found in Austria (0.3%), Czech Republic (0.5%) and Belgium (1.0%), while the proportion of persons who complained as a result



of the problems experienced is lowest in Austria (0.0%), Germany (12.7%) and France (14.8%). The level of detriment is lowest in Sweden (0.5), Denmark (2.0) and the UK (2.2). The best performing countries for the problems & detriment component are Sweden, Austria and Denmark (all 10.0).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	92.2	HU	9.0	HU	8.8	AT	0.3	AT	0.0	SE	0.5	SE	10.0	HU	9.1	HU	9.3
SI	89.6	SI	8.9	FI	8.6	CZ	0.5	DE	12.7	DK	2.0	AT	10.0	SI	9.1	DK	9.2
EE	87.9	PL	8.6	SE	8.4	BE	1.0	FR	14.8	UK	2.2	DK	10.0	DK	8.9	CZ	9.1
PL	87.3	BG	8.5	MT	8.3	SI	1.0	EE	18.7	IE	2.6	CZ	10.0	FI	8.7	SI	9.1
UK	87.2	EE	8.4	AT	8.2	FR	1.0	LU	21.3	PT	3.5	BE	10.0	CZ	8.7	EE	9.0
<b>Avg</b>	<b>84.6</b>	<b>Avg</b>	<b>8.0</b>	<b>Avg</b>	<b>7.5</b>	<b>Avg</b>	<b>2.1</b>	<b>Avg</b>	<b>55.4</b>	<b>Avg</b>	<b>4.7</b>	<b>Avg</b>	<b>9.9</b>	<b>Avg</b>	<b>8.3</b>	<b>Avg</b>	<b>8.5</b>

### 6.3.Socio-demographic Analysis

The consumers' mother tongue has the highest impact on the MPI score given to the "Alcoholic drinks" market, compared to the other socio-demographic factors analysed. Consumers whose mother tongue is one of the official national languages of the region they reside in rate this market higher than the rest of the population. Consumers aged 55-64 also rate this market higher than those aged 18-34 or 35-54 do. House-persons rate this market lower than all other occupational groups except for other white-collar employees. In terms of private Internet use, those who use the internet daily rate the "Alcoholic drinks" market higher in comparison to those who use the internet weekly, hardly ever or never. Consumers for whom it is difficult (very and fairly difficult) to make ends meet rate this market lower than consumers for whom it is easy (fairly and very easy) to make ends meet do. The level of education does not have any impact on the MPI score given to this market.

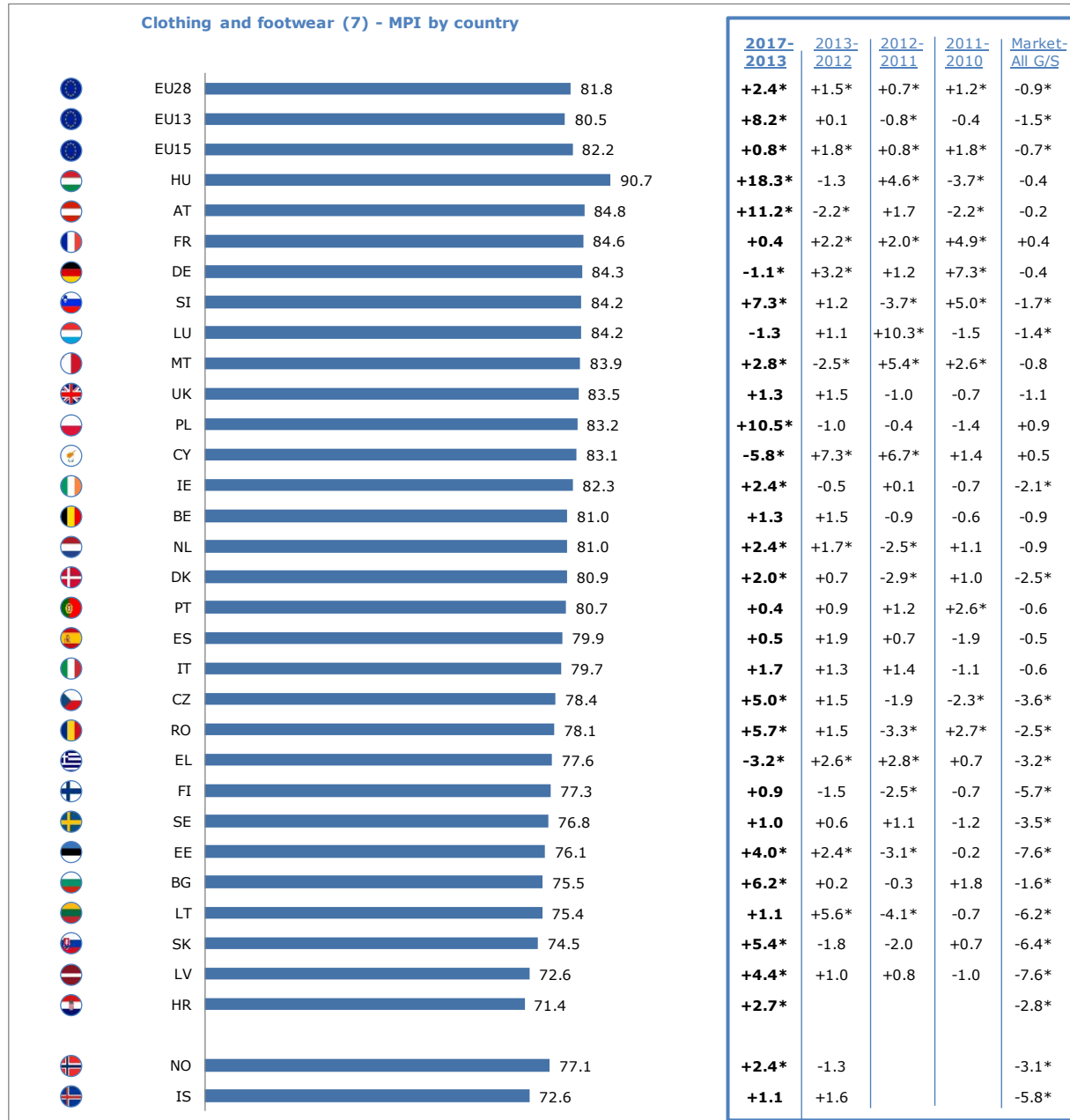
Alcoholic drinks										
2017	Gender		Age				Education level			Mother tongue
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	83.4	85.9	83.9 A	84.4 A	85.6 B	85.4 AB	84.1 A	84.4 A	85.1 A	
Occupation									Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
85.8 C	85.1 BC	83.9 AB	85.2 C	85.2 C	82.7 A	86.6 C	84.8 BC	84.8	80.5	
Private internet use						Financial status				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
85.0 B	82.9 A	84.2 AB	84.5 AB	81.4 A	83.0 A	82.2 A	83.6 A	85.6 B	85.0 B	

### 6.4.General Conclusions

The market for "Alcoholic drinks" is, with an MPI score of 84.6, a high performing goods market. It has risen by 2.9 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the Western and Northern regions and lower in the Southern countries, compared to the EU28 average.

## 7. MARKET FOR CLOTHING AND FOOTWEAR

**Market definition: Clothing (including tailor-made goods) and footwear - Children's clothing, Women's clothing, Men's clothing, Sportswear, Hats, Clothing material, Furs, Protective clothing, Handbags and accessories, Children's footwear, Women's footwear, Men's footwear, Sports footwear, Other.**



### 7.1. Overall Performance

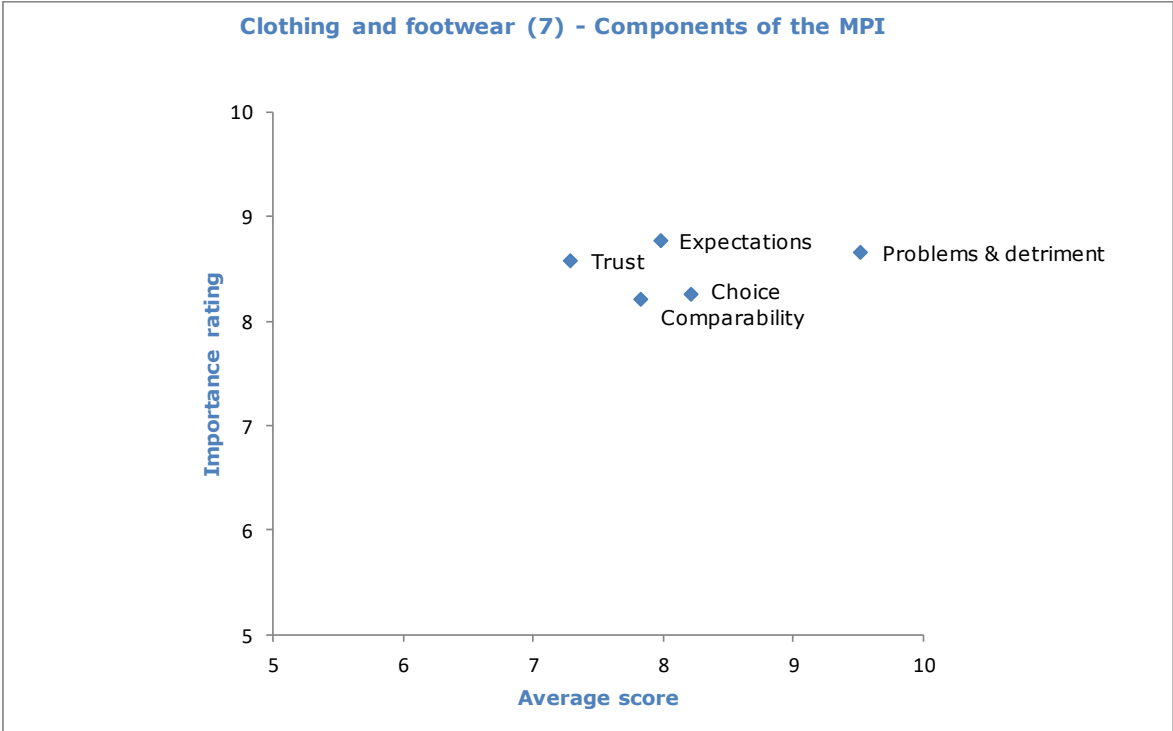
The overall MPI score for the market for "Clothing and footwear" at the EU28 level is 81.8, which is lower than the goods markets average (-0.9). This makes it a middle to low performing goods market, ranking 11<sup>th</sup> out of the 15 goods markets.

The overall MPI score for the market for "Clothing and footwear" has increased by 2.4 points from 2013 to 2017. The drivers of this rise are increases in the comparability, trust and expectations components. In addition, the proportion of persons who experienced problems has decreased between 2013 and 2017.

In comparison to the goods markets average, lower scores in the trust, problems & detriment and expectations components are noted for the "Clothing and footwear" market. In addition, the "Clothing and footwear" market has a higher proportion of persons who experienced problems.

Although the scores in the trust, expectations and problems & detriment components are below the goods markets average, these components are rated as the three most important components in the "Clothing and footwear" market.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.8	7.3	9.9	74.1	4.9	9.5	8.0	8.2
<b>Diff 2017-2013</b>	+0.3*	+0.2*	-2.5*	-1.5	N/A	N/A	+0.3*	N/A
<b>Diff 2015-2013</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Diff 2013-2012</b>	+0.2*	+0.2*	-0.9*	-2.5*	N/A	N/A	+0.2*	N/A
<b>Diff 2012-2011</b>	+0.2*	+0.2*	+2.8*	-3.7*	N/A	N/A	+0.1*	N/A
<b>Diff 2011-2010</b>	+0.1*	+0.3*	-0.0	+6.0*	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	+0.7*	+0.6*	+0.4*		N/A	N/A	+0.7*	N/A
<b>Diff Market - All G/S</b>	-0.0	-0.2*	+2.7*	+0.8	-0.1	-0.1*	-0.1*	+0.0
<b>Importance (Avg)</b>	8.2	8.6	N/A	N/A	N/A	8.7	8.8	8.2



### 7.2. Country Analysis

There is a 19.3 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Clothing and footwear" market. This is 2.4 points more than the EU28 goods markets range (16.9).

The market for "Clothing and footwear" performs worse in the EU13 Member States (80.5) compared to the overall EU28 score (81.8). At a regional level, the market performs better than the EU average in the Western region (83.8), while scoring below average in all other regions. In addition, all regions score below the goods markets average.

The three most highly ranked countries for this market are Hungary (90.7), Austria (84.8) and France (84.6), while Croatia (71.4), Latvia (72.6) and Slovakia (74.5) are at the other end of the scale.

Compared with 2013, the countries that have the most improved MPI scores are Hungary (+18.3), Austria (+11.2) and Poland (+10.5). By contrast, Cyprus (-5.8), Greece (-3.2) and Germany (-1.1) decreased in the MPI compared to 2013.

The top performing countries in the comparability component are Hungary (8.8), Slovenia (8.3) and Cyprus (8.2). The best performers for trust are Hungary (8.7), Austria (8.2) and Luxembourg (8.1). In the expectations component Hungary (9.0), Slovenia (8.4) and Austria (8.2) perform best. Choice has the highest scores in Hungary (9.3), Poland (8.7) and the UK (8.6). The lowest

proportion of persons who experienced problems can be found in France (0.5%), Germany (0.7%) and Austria (1.2%), while the proportion of persons who complained as a result of the problems experienced is lowest in Luxembourg (24.2%), Romania (36.6%) and Cyprus (45.4%). Detriment experienced by respondents is lowest in Denmark (2.9), Ireland (4.0) and the UK (4.1). The best performing countries for the problems & detriment component are France, Germany (both 10.0) and Austria (9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	90.7	HU	8.8	HU	8.7	FR	0.5	LU	24.2	DK	2.9	FR	10.0	HU	9.0	HU	9.3
AT	84.8	SI	8.3	AT	8.2	DE	0.7	RO	36.6	IE	4.0	DE	10.0	SI	8.4	PL	8.7
FR	84.6	CY	8.2	LU	8.1	AT	1.2	CY	45.4	UK	4.1	AT	9.9	AT	8.2	UK	8.6
DE	84.3	AT	8.1	DE	8.1	LU	3.7	EE	57.5	SE	4.2	EL	9.7	UK	8.2	SI	8.6
SI	84.2	LU	8.1	FR	8.1	EL	4.6	HR	58.5	BG	4.2	LU	9.7	DK	8.2	DK	8.5
<b>Avg</b>	<b>81.8</b>	<b>Avg</b>	<b>7.8</b>	<b>Avg</b>	<b>7.3</b>	<b>Avg</b>	<b>9.9</b>	<b>Avg</b>	<b>74.1</b>	<b>Avg</b>	<b>4.9</b>	<b>Avg</b>	<b>9.5</b>	<b>Avg</b>	<b>8.0</b>	<b>Avg</b>	<b>8.2</b>

### 7.3.Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Clothing and footwear" market, compared to the other socio-demographic factors analysed. A linear relationship is observed between the MPI score given on this market and the consumers' financial situation, such that the more favourable consumers consider their financial circumstances to be, the better they tend to rate the performance of this market. In addition, women rate the market for "Clothing and footwear" higher than men do. Consumers aged 35-54 rate this market higher than those aged 18-34 or 55-64. Consumers who have a low level of education rate the "Clothing and footwear" market higher in comparison to those who have attained a medium or high level of education. When looking at the occupational groups, the only difference observed is between the self-employed consumers and students, with students rating this market as performing better in comparison to self-employed consumers. The consumers' mother tongue, as well as their private internet use, are not related to the MPI score given to this market.

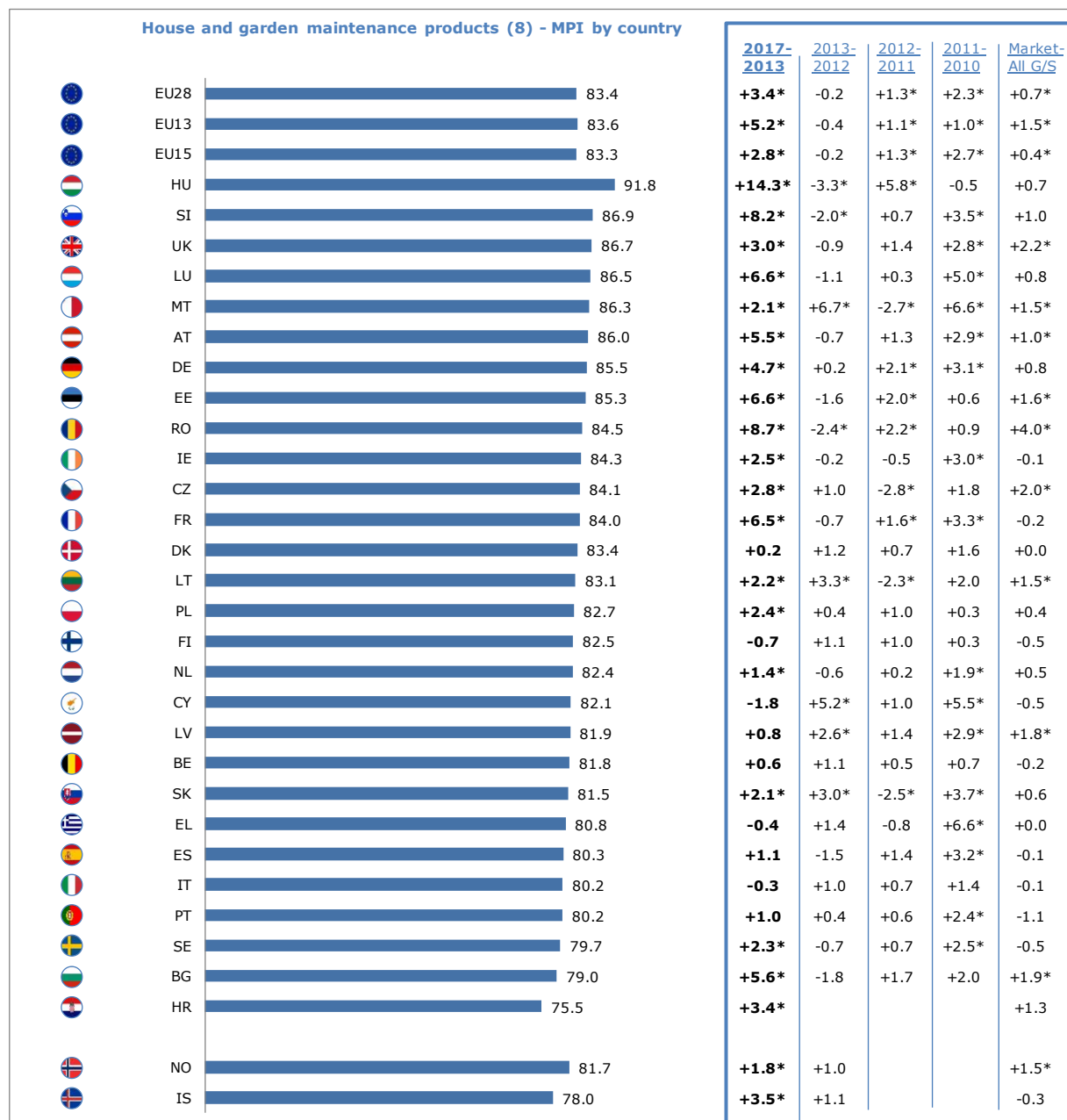
Clothing and footwear										
2017	Gender		Age				Education level			Mother tongue
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	81.3	82.4	81.4 A	82.4 B	81.4 A	81.8 AB	83.0	81.8 A	81.3 A	
Occupation								Mother tongue		
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
80.9 A	81.7 AB	81.6 AB	82.1 AB	82.8 B	81.8 AB	81.6 AB	82.2 AB	81.9 A	81.0 A	
Private internet use						Financial status				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
81.9 A	81.7 A	80.0 A	79.8 A	82.6 A	82.0 A	75.7	80.9	82.7	84.1	

### 7.4.General Conclusions

The market for "Clothing and footwear" is, with an MPI score of 81.8, a middle to low performing goods market. It has risen by 2.4 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the Western region and lower in the other countries, compared to the EU28 average. In addition, the market receives a lower score among the EU13 countries.

## 8. MARKET FOR HOUSE AND GARDEN MAINTENANCE PRODUCTS

**Market definition: House maintenance and improvement goods, DIY materials, Paint, Wall coverings, Fence, Shed, Power tools (e.g. drill chainsaw), Non electrical tools, Gardening equipment/tools (non-electrical), Lawn mowers, Others.**



### 8.1. Overall Performance

The overall MPI score for the market for “House and garden maintenance products” at the EU28 level is 83.4, which is 0.7 points higher than the goods markets average. This makes it a middle to high performing goods market, ranking 7<sup>th</sup> out of the 15 goods markets.

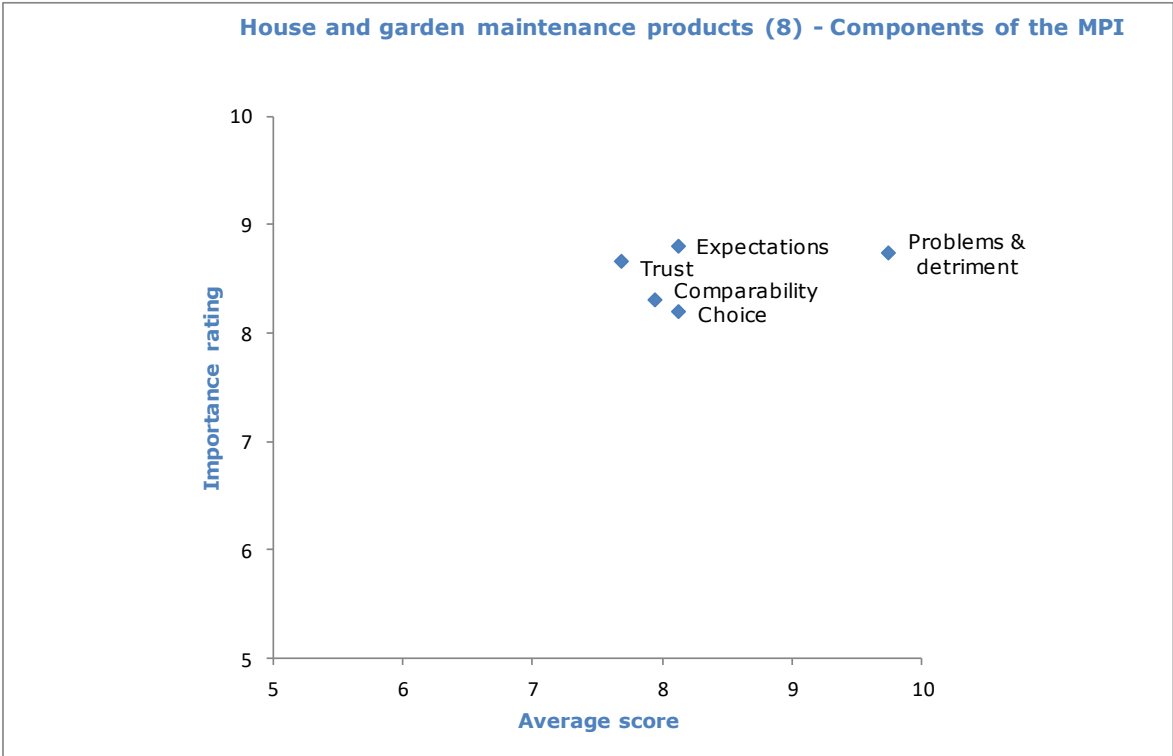
The overall MPI score for the market for “House and garden maintenance products” has increased by 3.4 points from 2013 to 2017. The drivers of this rise are increases in the comparability, trust and expectations components. In addition, the proportion of respondents who experienced a problem decreased from 2013 to 2017.

In comparison to the goods markets average, the “House and garden maintenance products” market scores higher in the comparability, trust and problems & detriment components compared

to the goods markets average. In addition, a lower proportion of persons who experienced problems and a lower level of detriment is observed.

Within this market, the expectations component is considered to be the most important, while the choice component is considered to be the least important.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.9	7.7	5.7	72.5	4.6	9.7	8.1	8.1
<b>Diff 2017-2013</b>	+0.3*	+0.5*	-0.9*	-0.7	N/A	N/A	+0.4*	N/A
<b>Diff 2015-2013</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Diff 2013-2012</b>	-0.1*	-0.0	-1.2*	-1.5	N/A	N/A	-0.0	N/A
<b>Diff 2012-2011</b>	+0.2*	+0.2*	-1.4*	-1.4	N/A	N/A	+0.1*	N/A
<b>Diff 2011-2010</b>	+0.3*	+0.3*	-2.2*	-1.5	N/A	N/A	+0.2*	N/A
<b>Component contribution to the change in MPI</b>	+0.8*	+1.4*	+0.2*		N/A	N/A	+1.0*	N/A
<b>Diff Market - All G/S</b>	+0.1*	+0.2*	-1.4*	-0.7	-0.4*	+0.1*	+0.0	-0.1*
<b>Importance (Avg)</b>	8.3	8.7	N/A	N/A	N/A	8.7	8.8	8.2



### 8.2. Country Analysis

There is a 16.3 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "House and garden maintenance products" market. This is 0.6 points lower than the EU28 goods markets range (16.9).

At the regional level, the market for "House and garden maintenance products" performs below the EU28 average in the Northern (81.9) and Southern (80.3) countries, while the market scores above average in the Western region (85.1). Compared to the goods markets average, the market for "House and garden maintenance products" scores above the average in the Eastern (+1.5) and the Western regions (+0.8).

The top three countries for this market are Hungary (91.8), Slovenia (86.9) and the UK (86.7), while Croatia (75.5), Bulgaria (79.0) and Sweden (79.7) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in the MPI score are Hungary (+14.3), Romania (+8.7) and Slovenia (+8.2). No countries showed a decrease in the MPI.

The top performing countries in the comparability component are Hungary (8.9), Luxembourg (8.4) and Slovenia (8.3). The best performers for trust are Hungary (8.9), Luxembourg and Austria (both 8.3). In the expectations component Hungary (9.1), Slovenia (8.7) and the UK (8.6) perform best.

Choice has the highest scores in Hungary (9.1), the Czech Republic (8.9) and Slovenia (8.7). The lowest proportion of persons who experienced problems can be found in Luxembourg, Germany (both 1.2%) and Austria (1.6%), while the proportion of persons who complained as a result of the problems experienced is lowest in Luxembourg (25.6%), France (35.3%) and Austria (43.5%). The level of detriment is lowest in the UK (3.1), Denmark (3.3) and Sweden (3.6). When problems and detriment are combined, the best performing countries are Germany (10.0), France and Austria (both 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.8	HU	8.9	HU	8.9	LU	1.2	LU	25.6	UK	3.1	DE	10.0	HU	9.1	HU	9.1
SI	86.9	LU	8.4	LU	8.3	DE	1.2	FR	35.3	DK	3.3	FR	9.9	SI	8.7	CZ	8.9
UK	86.7	SI	8.3	AT	8.3	AT	1.6	AT	43.5	SE	3.6	AT	9.9	UK	8.6	SI	8.7
LU	86.5	AT	8.3	DE	8.3	FR	1.7	EE	44.6	DE	3.7	LU	9.9	MT	8.6	RO	8.5
MT	86.3	UK	8.2	MT	8.2	HU	2.7	HR	54.2	EE	4.1	HU	9.8	EE	8.5	MT	8.5
<b>Avg</b>	<b>83.4</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>5.7</b>	<b>Avg</b>	<b>72.5</b>	<b>Avg</b>	<b>4.6</b>	<b>Avg</b>	<b>9.7</b>	<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>8.1</b>

### 8.3.Socio-demographic Analysis

The consumers' gender has the highest impact on the MPI score given to the "House and garden maintenance products" market, compared to the other socio-demographic factors analysed. Women rate this market as performing better than men do. In addition, older consumers (55-64 and 65+) rate this market higher than younger (18-34 and 35-54) consumers do. Looking at the occupational groups, housepersons and retired consumers rate the "House and garden maintenance products" market lower than do all other groups, except for in comparison to managers. Consumers who use the internet daily rate this market higher in comparison to those who use the internet monthly or less than monthly. The consumers' financial situation shows mixed results. Those who find making ends meet fairly easy rate this market as performing better in comparison to all other groups. No differences in the MPI score given are observed between the other groups. The consumers' educational background and their mother tongue do not have any impact on the perceptions of this market.

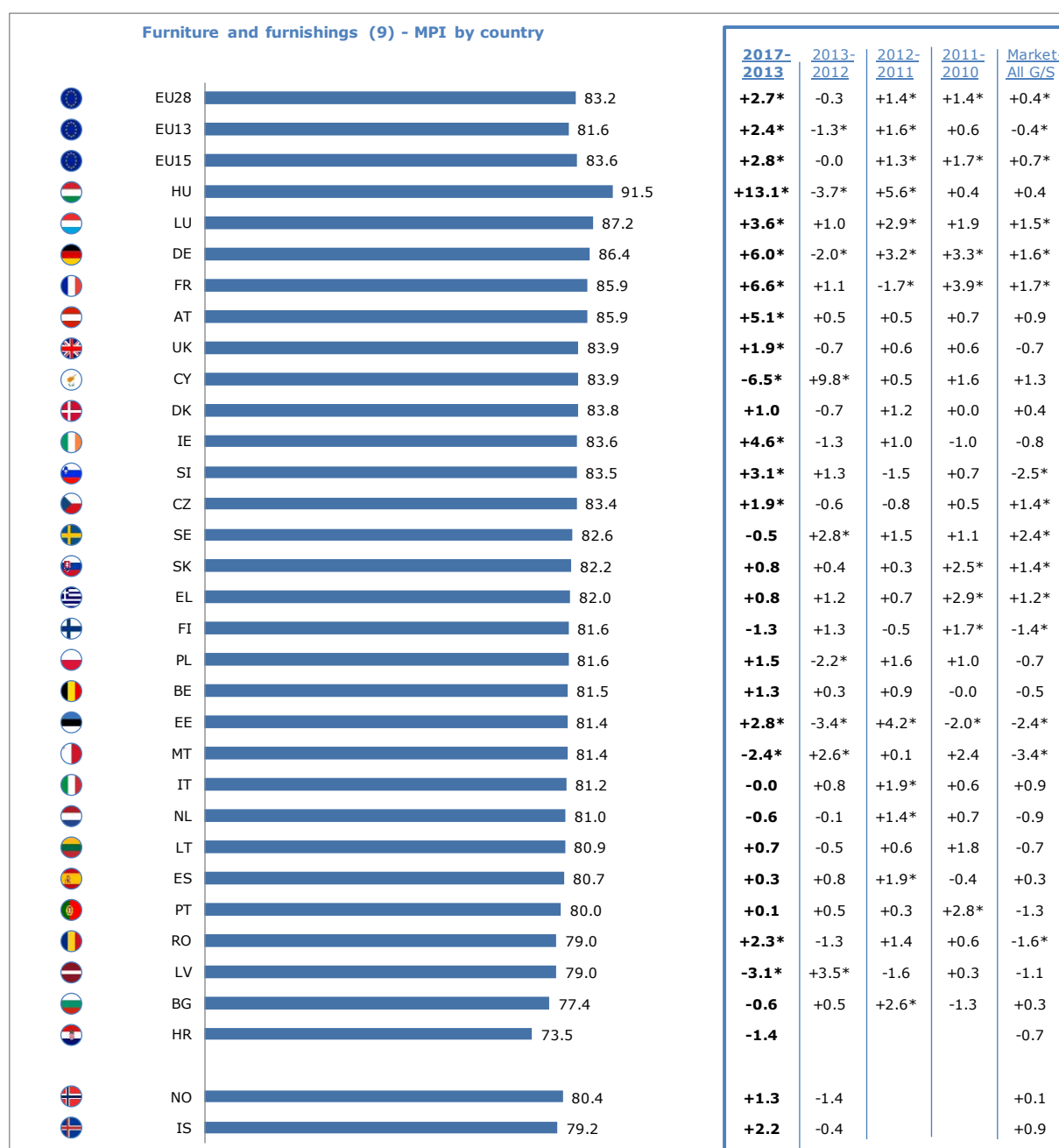
House and garden maintenance products										
2017	Gender		Age				Education level			Mother tongue
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	82.1	84.7	81.7 A	82.5 A	85.1 B	85.5 B	83.7 A	83.6 A	82.9 A	
Occupation									Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
84.0 B	83.3 AB	83.9 B	83.7 B	84.3 B	81.9 A	84.6 B	81.9 A	83.4 A	82.0 A	
Private internet use						Financial status				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
83.7 B	81.5 AB	80.9 A	79.4 A	81.4 AB	82.7 AB	81.9 A	83.2 A	84.1	82.4 A	

### 8.4.General Conclusions

The market for "House and garden maintenance products" is, with an MPI score of 83.4, a middle to high performing services market. It has risen by 3.4 points since 2013, driven in particular by increases in the comparability, trust and expectations components. It scores higher in the Western region and lower in the Southern and Northern countries, compared to the EU28 average.

## 9. MARKET FOR FURNITURE AND FURNISHINGS

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



### 9.1. Overall Performance

The overall MPI score for the market for “Furniture and furnishings” at the EU28 level is 83.2, which is 0.4 points higher than the goods markets average. This makes it a middle to low performing goods market, ranking 9<sup>th</sup> out of the 15 goods markets.

The overall MPI score for the market for “Furniture and furnishings” has increased by 2.7 points from 2013 to 2017. The drivers of this rise are increases in the comparability, trust and

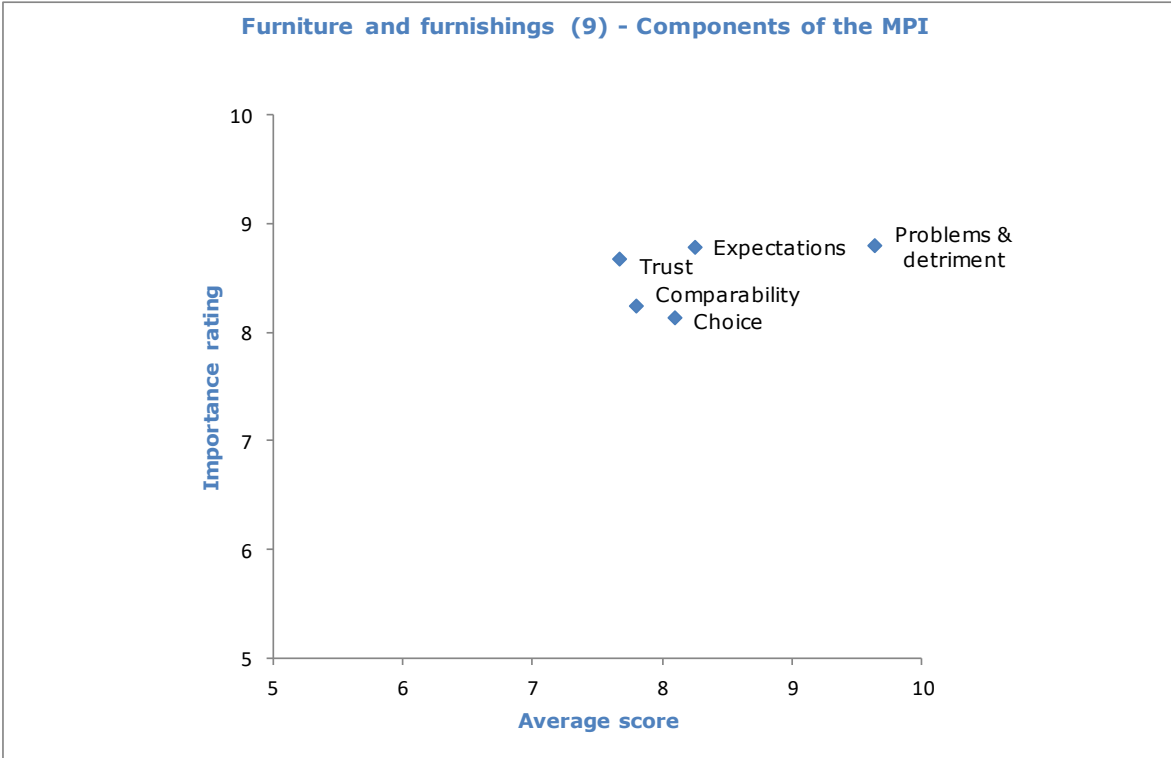


expectations components. In addition, the proportion of respondents who complained increased from 2013 to 2017.

In comparison to the goods markets average, the "Furniture and furnishings" market has higher scores in the trust and expectations components, while a lower score on choice is observed. In addition, the "Furniture and furnishings" market has a higher proportion of persons who complained as a result of the problems experienced in comparison to the goods markets average.

Within this market, the problems & detriment and expectations components are considered to be the most important, while choice is considered to be the least important.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.8	7.7	7.6	81.5	4.8	9.6	8.2	8.1
Diff 2017-2013	+0.2*	+0.5*	+0.2	+8.2*	N/A	N/A	+0.4*	N/A
Diff 2015-2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Diff 2013-2012	-0.1*	-0.0	+0.1	-0.4	N/A	N/A	+0.0	N/A
Diff 2012-2011	+0.2*	+0.1*	-2.7*	-13.1*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.2*	+0.2*	-0.8*	+0.6	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	+0.6*	+1.3*	-0.1		N/A	N/A	+0.9*	N/A
Diff Market - All G/S	-0.0	+0.2*	+0.4	+8.3*	-0.2*	-0.0	+0.1*	-0.1*
Importance (Avg)	8.2	8.7	N/A	N/A	N/A	8.8	8.8	8.1



### 9.2. Country Analysis

There is an 18.0 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Furniture and furnishings" market. This is 1.1 points greater than the EU28 goods markets range (16.9).

The market for "Furniture and furnishings" is assessed more favourably in the EU15 Member States (83.6) and less favourably in the EU13 Member States (81.6) compared to the EU28 average (83.2). At a regional level, the market performs below the EU28 average in the Northern (82.1), Eastern (81.7) and Southern (81.0) countries, while the market scores above average in the Western region (85.0). In the Western region, the "Furniture and furnishings" market also scores above the goods markets average (+0.8).

The top three countries for this market are Hungary (91.5), Luxembourg (87.2) and Germany (86.4), while Croatia (73.5), Bulgaria (77.4) and Latvia (79.0) are at the lower end of the scale.

Compared with 2013, the countries that have improved the most in the MPI score are Hungary (+13.1), France (+6.6) and Germany (+6.0). The only countries that show a decrease in the MPI score since 2013 are Cyprus (-6.5), Latvia (-3.1) and Malta (-2.4).

The top performing countries in the comparability component are Hungary (8.8), Luxembourg (8.5) and France (8.3). The best performers in terms of trust are Hungary (8.8), Luxembourg and Germany (both 8.5). In the expectations component, Hungary (9.1), Denmark (8.6) and Slovenia (8.5) perform best. Choice has the highest scores in Hungary (9.1), Slovakia and Luxembourg (both 8.5). The lowest proportion of persons who experienced problems can be found in Germany (1.3%), France (1.7%) and Greece (2.9%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (36.3%), Austria (38.5%) and Germany (44.3%). The level of detriment is lowest in the Netherlands (3.7), Belgium and Denmark (both 3.8). When problems and detriment are combined, the best performing countries are Germany, France (both 9.9) and Hungary (9.8).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.5	HU	8.8	HU	8.8	DE	1.3	EE	36.3	NL	3.7	DE	9.9	HU	9.1	HU	9.1
LU	87.2	LU	8.5	LU	8.5	FR	1.7	AT	38.5	BE	3.8	FR	9.9	DK	8.6	SK	8.5
DE	86.4	FR	8.3	DE	8.5	EL	2.9	DE	44.3	DK	3.8	HU	9.8	SI	8.5	LU	8.5
FR	85.9	DE	8.3	AT	8.4	HU	3.4	LU	44.5	FI	3.9	EL	9.8	IE	8.5	CY	8.4
AT	85.9	AT	8.2	FR	8.3	AT	4.5	RO	51.1	SI	3.9	BE	9.8	CZ	8.5	DK	8.4
<b>Avg</b>	<b>83.2</b>	<b>Avg</b>	<b>7.8</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>81.5</b>	<b>Avg</b>	<b>4.8</b>	<b>Avg</b>	<b>9.6</b>	<b>Avg</b>	<b>8.2</b>	<b>Avg</b>	<b>8.1</b>

### 9.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Furniture and furnishings" market, compared to the other socio-demographic factors analysed. Those who find it very easy to make ends meet rate the "Furniture and furnishings" market the highest and those who find it very difficult to make ends meet rate it the lowest. Consumers who find making ends meet fairly difficult and those who find it fairly easy score in the middle of the two extremes. In addition, women perceive this market as performing better than do men. Consumers aged 55-64 also rate this market higher than do those aged 18-34 or 35-54. Consumers with a low level of education rate this market higher in comparison to those who have attained a high level of education. The remaining sociodemographic variables (occupation, mother tongue and private internet use) have no influence on consumers' evaluations regarding the "Furniture and furnishings" market.

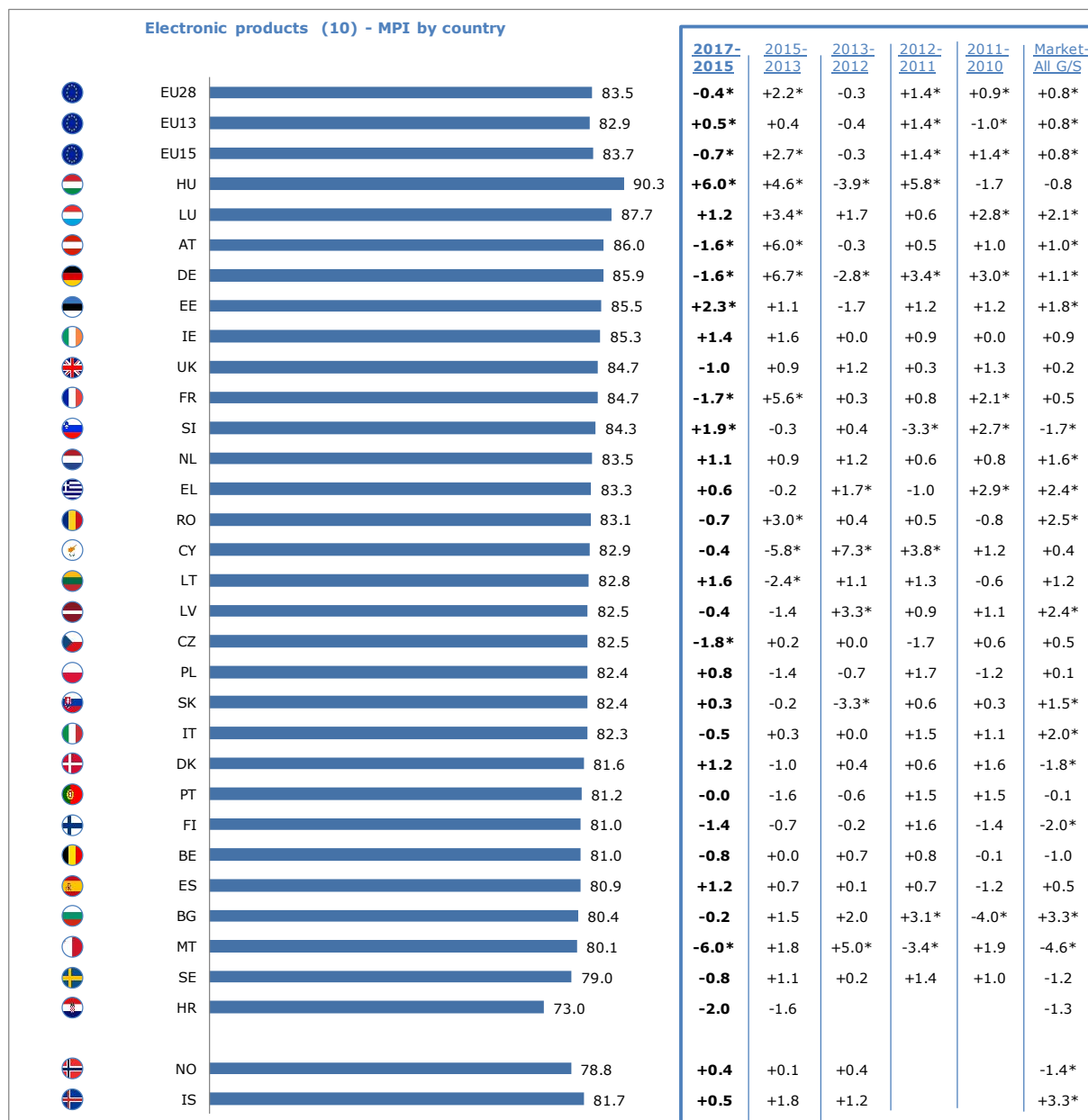
Furniture and furnishings										
2017	Gender		Age				Education level			
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	82.4	83.9	82.7 A	82.8 A	84.4 B	83.6 AB	84.2 B	83.3 AB	82.7 A	
2017	Occupation							Mother tongue		
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
	82.9 A	83.2 A	83.3 A	83.3 A	83.9 A	82.4 A	84.2 A	82.7 A	83.2 A	81.8 A
2017	Private internet use					Financial status				
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
	83.4 A	81.9 A	82.0 A	81.5 A	81.7 A	82.3 A	79.4	82.8 A	83.5 A	84.4

### 9.4. General Conclusions

The market for "Furniture and furnishings" is, with an MPI score of 83.2, a middle to low performing goods market. It has increased by 2.7 points since 2013, driven in particular by the comparability, trust and expectations components. It scores lower in the EU13 and higher in the EU15 compared to the EU28 average. Furthermore, the "Furniture and furnishings" market scores below the goods markets average in Northern, Eastern and Southern Europe and above average in Western Europe.

## 10. MARKET FOR ELECTRONIC PRODUCTS

**Market definition: Electronic goods (Non ICT/recreational) - DVD players-recorders, VCRs, TVs, CD, HI-FI, non-portable CD players, media players, portable Radios, Cameras, Video cameras, Photographic equipment, CDs (blank), DVDs (blank), Audio and video tapes (blank), Other.**



### 10.1. Overall Performance

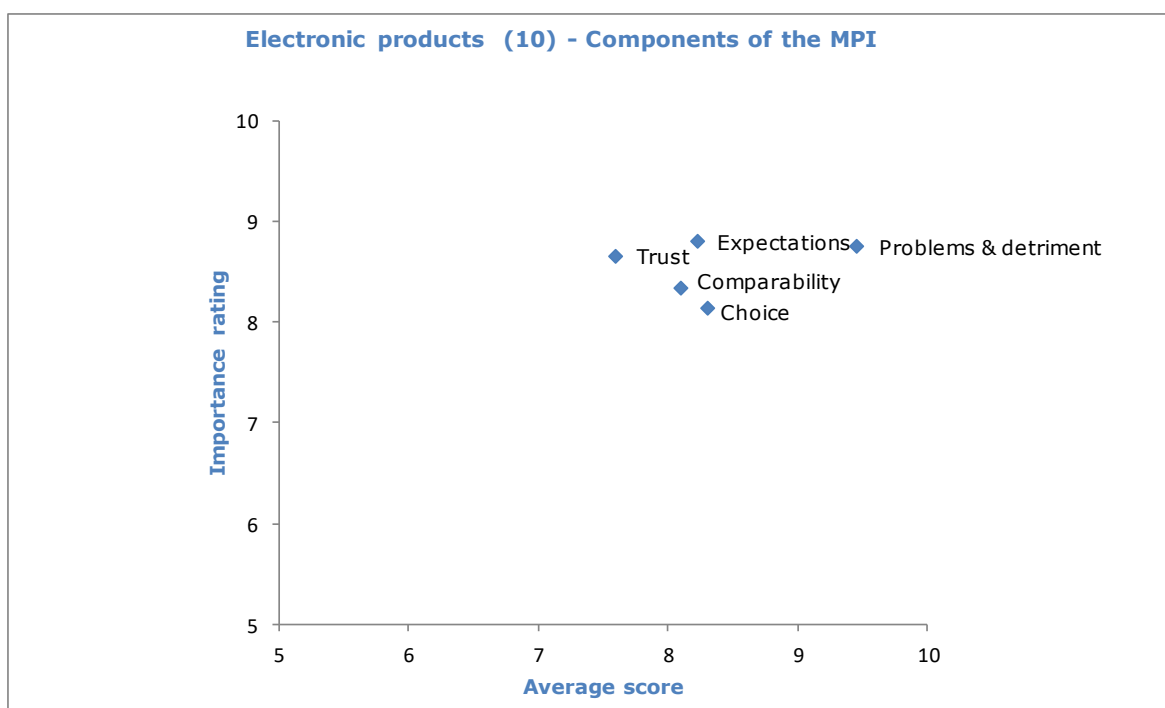
The overall MPI score for the market for “Electronic products” at the EU28 level is 83.5, which is higher than the goods markets average (+0.8). This makes it a middle to high performing goods market, ranking 6<sup>th</sup> out of the 15 goods markets.

The overall MPI score for the market for “Electronic products” has decreased by 0.4 points from 2015 to 2017. The only driver of this decline is a decrease in the expectations component. In addition, the level of detriment has also decreased since 2015.

In comparison to the goods markets average, the “Electronic products” market has a higher score on all components, except for the problems & detriment component, which scores lower instead. In addition, this market has a higher proportion of persons who experienced problems and a higher proportion of persons who complained as a result of the problems experienced in comparison to the goods markets average.

Although the score for the problems & detriment component is below the goods markets average, the component is rated as one of the most important components in the “Electronic products” market. In addition, the expectations and trust components are given relatively high importance scores within this market, while the choice component is given the lowest importance score.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	8.1	7.6	11.0	80.2	5.0	9.5	8.2	8.3
<b>Diff 2017-2015</b>	-0.0	-0.0	+0.3	-1.4	-0.4*	+0.0	-0.1*	-0.0
<b>Diff 2015-2013</b>	+0.4*	+0.4*	+2.6*	+7.2*	N/A	N/A	+0.3*	N/A
<b>Diff 2013-2012</b>	-0.1*	-0.0	+0.3	-6.8*	N/A	N/A	-0.0	N/A
<b>Diff 2012-2011</b>	+0.2*	+0.1*	-2.9*	+1.0	N/A	N/A	+0.1*	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.1*	+1.0*	-3.7*	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	-0.1	-0.0	N/A		N/A	+0.0	-0.2*	-0.1
<b>Diff Market - All G/S</b>	+0.3*	+0.1*	+3.9*	+6.9*	-0.1	-0.2*	+0.1*	+0.1*
<b>Importance (Avg)</b>	8.3	8.7	N/A	N/A	N/A	8.8	8.8	8.1



## 10.2. Country Analysis

There is a 17.4 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Electronic products” market. This is 0.5 points greater than the EU28 goods markets range (16.9).

The market for “Electronic products” is assessed less favourably in the EU13 Member States (82.9) compared to the overall EU28 score (83.5). At the regional level, the market performs better than the EU average in the Western region (84.9), while scoring below average in all other regions. Compared to the goods markets average, a different picture emerges: the market for “Electronic products” scores above the average in Southern (+1.3), Eastern (+0.8) and Western (+0.7) Europe, but below average in the Northern region (-0.8).

The three most highly ranked countries for this market are Hungary (90.3), Luxembourg (87.7) and Austria (86.0), while Croatia (73.0), Sweden (79.0) and Malta (80.1) are at the lower end of the scale.

Compared with 2015, the countries that have the most improved MPI scores are Hungary (+6.0), Estonia (+2.3) and Slovenia (+1.9). The countries with the largest decreases in the MPI are Malta (-6.0), the Czech Republic (-1.8) and France (-1.7).









The top performing countries for the comparability component are Hungary (8.8), Luxembourg and Ireland (both 8.4). The best performers for trust are Luxembourg, Hungary (both 8.5) and Austria (8.4). Hungary (9.1), Estonia (8.7) and Slovenia (8.6) perform best for the expectations

component. Choice has the highest scores in Hungary (9.0), Slovakia (8.9) and the Czech Republic (8.8). The lowest proportion of persons who experienced problems can be found in France (1.1%), Luxemburg (1.8%) and Austria (2.1%), while the proportion of persons who complained as a result of the problems experienced is lowest in Latvia (43.6%), Romania (53.9%) and Estonia (54.3%). Detriment experienced by respondents is lowest in Denmark (3.2), Sweden (3.7) and Ireland (4.1). The best performing countries for the problems & detriment component are France, Luxemburg and Germany (all 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	90.3	HU	8.8	LU	8.5	FR	1.1	LV	43.6	DK	3.2	FR	9.9	HU	9.1	HU	9.0
LU	87.7	LU	8.4	HU	8.5	LU	1.8	RO	53.9	SE	3.7	LU	9.9	EE	8.7	SK	8.9
AT	86.0	IE	8.4	AT	8.4	AT	2.1	EE	54.3	IE	4.1	DE	9.9	SI	8.6	CZ	8.8
DE	85.9	UK	8.3	DE	8.2	DE	2.4	LU	61.1	NL	4.1	AT	9.8	LU	8.5	EE	8.6
EE	85.5	PL	8.3	FR	8.1	EL	3.5	AT	63.4	CZ	4.3	HU	9.8	HU	8.5	LT	8.6
<b>Avg</b>	<b>83.5</b>	<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>11.0</b>	<b>Avg</b>	<b>80.2</b>	<b>Avg</b>	<b>5.0</b>	<b>Avg</b>	<b>9.5</b>	<b>Avg</b>	<b>8.2</b>	<b>Avg</b>	<b>8.3</b>

### 10.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Electronic products" market, compared to the other socio-demographic factors analysed. While no difference is observed between the consumers who find making ends meet very difficult and those who find it fairly difficult, the easier consumers find making ends meet, the higher this market is rated. In addition, women rate the "Electronic products" market as performing better than men do. Consumers aged 55-64 also rate this market higher than those aged 18-34 or 35-54 do. Managers and other white-collar employees rate this market higher in comparison to all other occupational groups, except for those who are seeking a job. The remaining socio-demographic variables (education, mother tongue and private internet use) are unrelated to consumers' evaluations regarding the "Electronic products" market.

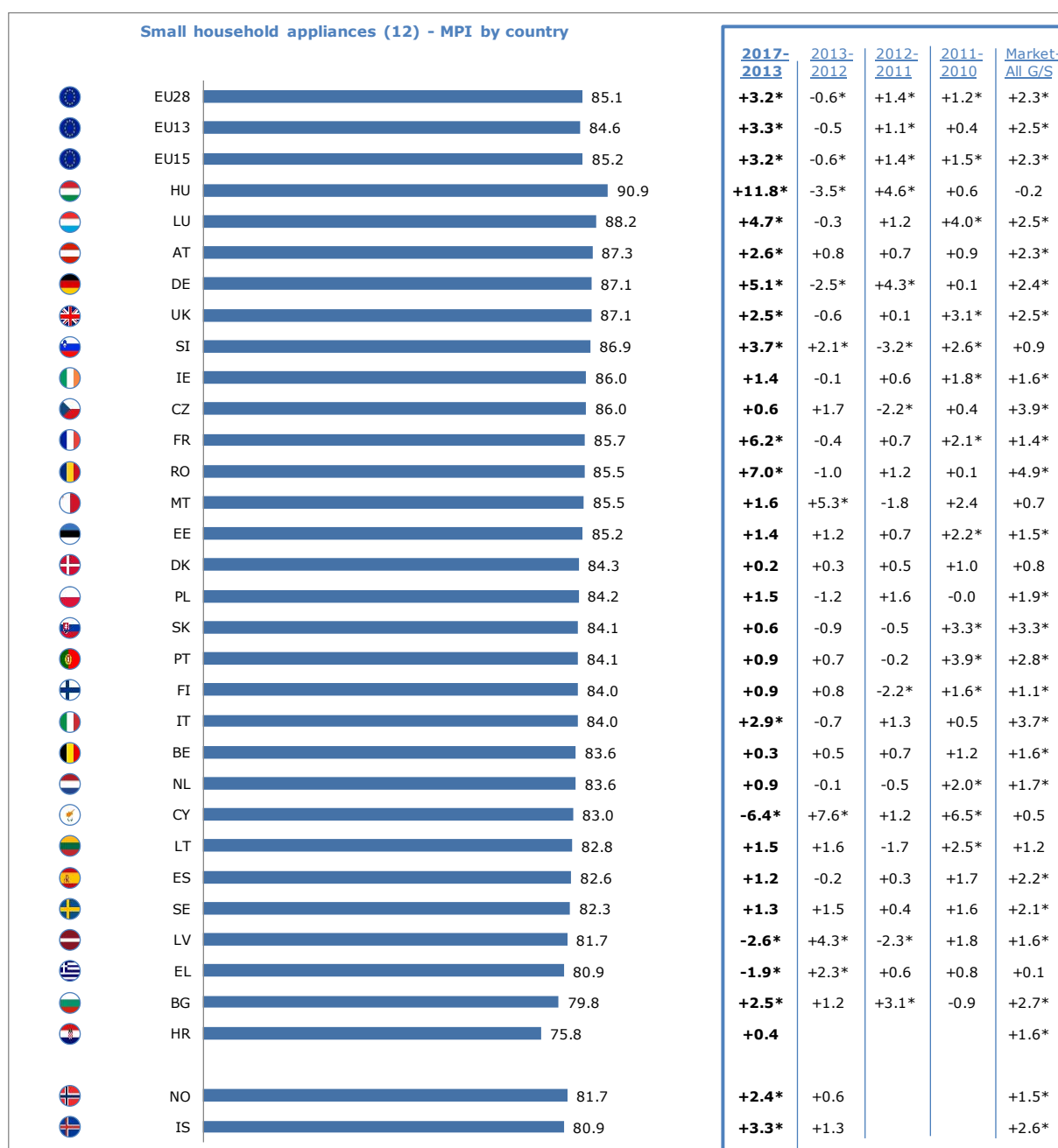
Electronic products											
2017	Gender 		Age 				Education level 			Mother tongue 	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High		
		83.2	84.0	83.3 A	83.1 A	84.9 B	83.3 AB	84.4 A	83.4 A	83.4 A	
Occupation 									Mother tongue 		
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language			Not an official language
	82.9 A	84.7 B	84.8 B	81.9 A	82.6 A	82.1 A	83.1 AB	82.8 A	83.5 A	84.0 A	
Private internet use 						Financial status 					
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy		
83.8 A	82.4 A	81.9 A	77.9 A	81.9 A	81.7 A	80.7 A	82.4 A	83.8	85.3		

### 10.4. General Conclusions

The market for "Electronic products" is, with an MPI score of 83.5, a middle to high performing goods market. It has decreased by 0.4 points since 2015, driven in particular by the expectations component. It scores lower in the EU13 compared to the EU28 average. Furthermore, the "Electronic products" market scores below the goods markets average in Northern Europe.

## 12. MARKET FOR SMALL HOUSEHOLD APPLIANCES

**Market definition: Small domestic household appliances - Food-processing appliances, Coffee machines, Irons, Toasters, Grills, Other.**



### 12.1. Overall Performance

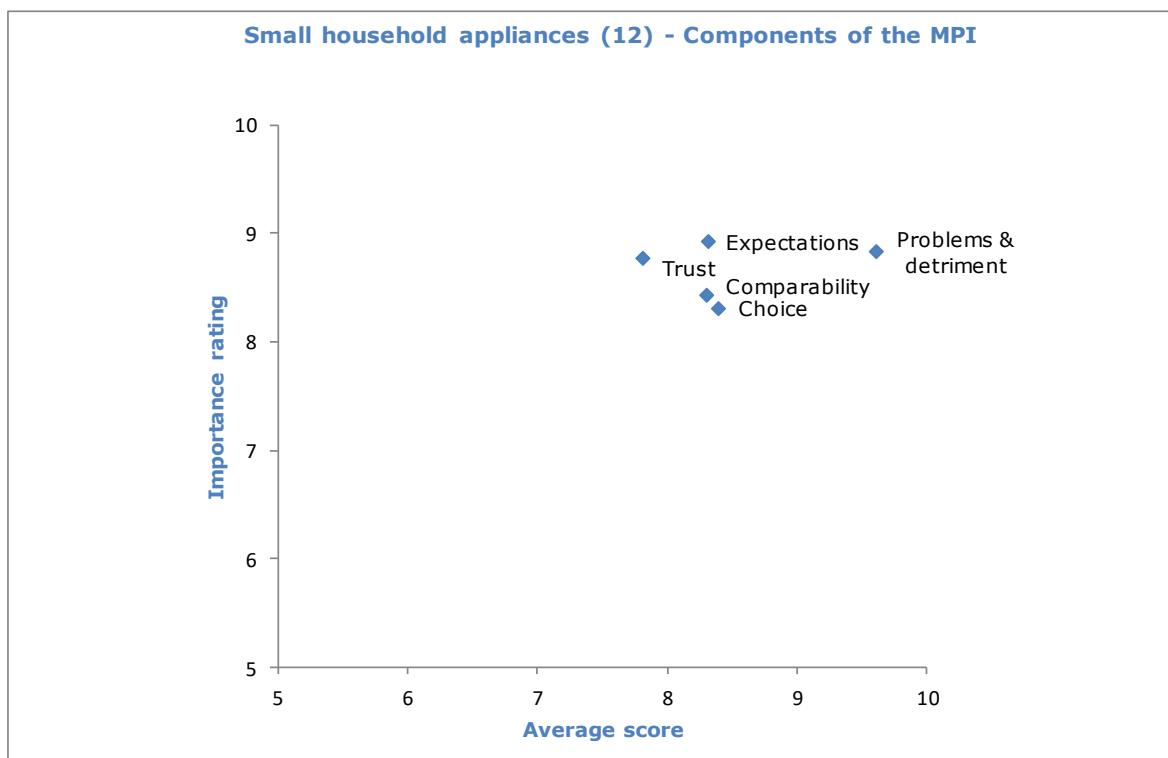
The overall MPI score for the market for “Small household appliances” at the EU28 level is 85.1, which is 2.3 points higher than the goods markets average. This makes it a high performing goods market, ranking 2<sup>nd</sup> out of the 15 goods markets.

The overall MPI score for the market for “Small household appliances” has increased by 3.2 points from 2013 to 2017. The drivers of this rise are increases in the comparability, trust and expectations components.

In comparison to the goods markets average, the “Small household appliances” market scores higher in the comparability, trust, expectations and choice components. However, a slightly lower score is shown for the problems & detriment component. In addition, this market has a higher proportion of persons who experienced problems, but a lower level of detriment in comparison to the goods markets average.

Within this market, the expectations component scores highest on importance, while choice scores the lowest. However, both components score equally higher in comparison to the goods markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	8.3	7.8	8.2	74.1	4.7	9.6	8.3	8.4
<b>Diff 2017-2013</b>	+0.4*	+0.5*	-0.1	+2.6	N/A	N/A	+0.4*	N/A
<b>Diff 2015-2013</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Diff 2013-2012</b>	-0.1*	-0.1*	+0.1	-6.9*	N/A	N/A	-0.1*	N/A
<b>Diff 2012-2011</b>	+0.2*	+0.2*	-1.0*	-3.3*	N/A	N/A	+0.1*	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.1*	-1.8*	+5.8*	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	+0.9*	+1.3*	-0.0		N/A	N/A	+1.0*	N/A
<b>Diff Market - All G/S</b>	+0.5*	+0.3*	+1.0*	+0.9	-0.3*	-0.0*	+0.2*	+0.2*
<b>Importance (Avg)</b>	8.4	8.8	N/A	N/A	N/A	8.8	8.9	8.3



## 12.2. Country Analysis

There is a 15.1 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Small household appliances" market. This is 1.8 points lower than the EU28 goods markets range (16.9).

The market for "Small household appliances" is assessed less favourably in the EU13 Member States (84.6) compared to the EU28 average (85.1). At the regional level, the market performs below the EU28 average in the Northern (83.2) and Southern (83.2) countries, while the market scores above the EU28 average in the Western region (86.4). Compared to the goods markets average, the "Small household appliances" market scores higher in all four regions.

The top three countries for this market are Hungary (90.9), Luxembourg (88.2) and Austria (87.3), while Croatia (75.8), Bulgaria (79.8) and Greece (80.9) are at the other end of the scale.

Compared with 2013, the countries with the biggest increase in the MPI score are Hungary (+11.8), Romania (+7.0) and France (+6.2). The only countries that show a decrease in the MPI score since 2013 are Cyprus (-6.4), Latvia (-2.6) and Greece (-1.9).









The top performing countries in the comparability component are Hungary (8.9), the UK and Romania (both 8.6). The best performers for trust are Hungary (8.6), Austria and Luxembourg (both 8.5). In the expectations component Hungary (9.1), Slovenia (8.7) and the Czech Republic (8.6) perform best. Choice has the highest scores in the Czech Republic, Hungary (both 9.1) and

Slovenia (9.0). The lowest proportion of persons who experienced problems can be found in Luxembourg (0.6%), France (0.8%) and Austria (1.0%), while the proportion of persons who complained as a result of the problems experienced is lowest in Austria (14.5%), France (37.6%) and Romania (45.1%). The level of detriment is lowest in Denmark (3.2), the Netherlands (3.4) and Slovakia (3.6). When problems and detriment are combined, the best performing countries are Luxembourg, France (both 10.0) and Austria (9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	90.9	HU	8.9	HU	8.6	LU	0.6	AT	14.5	DK	3.2	LU	10.0	HU	9.1	CZ	9.1
LU	88.2	UK	8.6	AT	8.5	FR	0.8	FR	37.6	NL	3.4	FR	10.0	SI	8.7	HU	9.1
AT	87.3	RO	8.6	LU	8.5	AT	1.0	RO	45.1	SK	3.6	AT	9.9	CZ	8.6	SI	9.0
DE	87.1	LU	8.5	DE	8.5	DE	1.7	LU	50.0	SE	3.7	DE	9.9	LU	8.5	SK	8.8
UK	87.1	AT	8.4	FR	8.3	HU	6.6	EE	51.5	UK	3.8	HU	9.7	EE	8.5	IE	8.7
<b>Avg</b>	<b>85.1</b>	<b>Avg</b>	<b>8.3</b>	<b>Avg</b>	<b>7.8</b>	<b>Avg</b>	<b>8.2</b>	<b>Avg</b>	<b>74.1</b>	<b>Avg</b>	<b>4.7</b>	<b>Avg</b>	<b>9.6</b>	<b>Avg</b>	<b>8.3</b>	<b>Avg</b>	<b>8.4</b>

### 12.3. Socio-demographic Analysis

The consumers' gender has the highest impact on the MPI score given to the "Small household appliances" market, compared to the other socio-demographic factors analysed. Women rate this market as performing better than men do. In addition, older consumers (55-64 and 65+) rate this market more highly than younger (18-34 and 35-54) consumers do. Those who use the internet daily rate this market more highly than the other internet usage groups, except those who use the internet monthly. The consumers' financial situation provides mixed results. While consumers who find making ends meet very difficult rate this market the lowest and those who find it fairly easy rate it the highest, no difference is found between the groups who find making ends meet fairly difficult and those that find it very easy. The remaining sociodemographic variables (education, occupation and mother tongue) have no influence on consumers' evaluations regarding the "Small household appliances" market.

Small household appliances											
2017	Gender 		Age 				Education level 			Mother tongue 	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High		
		84.0	86.1	84.0 A	84.4 A	86.7 B	86.6 B	85.8 A	85.1 A	84.7 A	
Occupation 									Mother tongue 		
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language			Not an official language
	85.4 A	86.3 A	85.2 A	84.6 A	85.3 A	85.0 A	85.0 A	84.9 A	85.1 A	84.2 A	
Private internet use 						Financial status 					
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy		
85.5 B	83.2 A	83.4 AB	80.2 A	82.4 A	83.6 A	83.1	84.6 A	85.8	84.8 A		

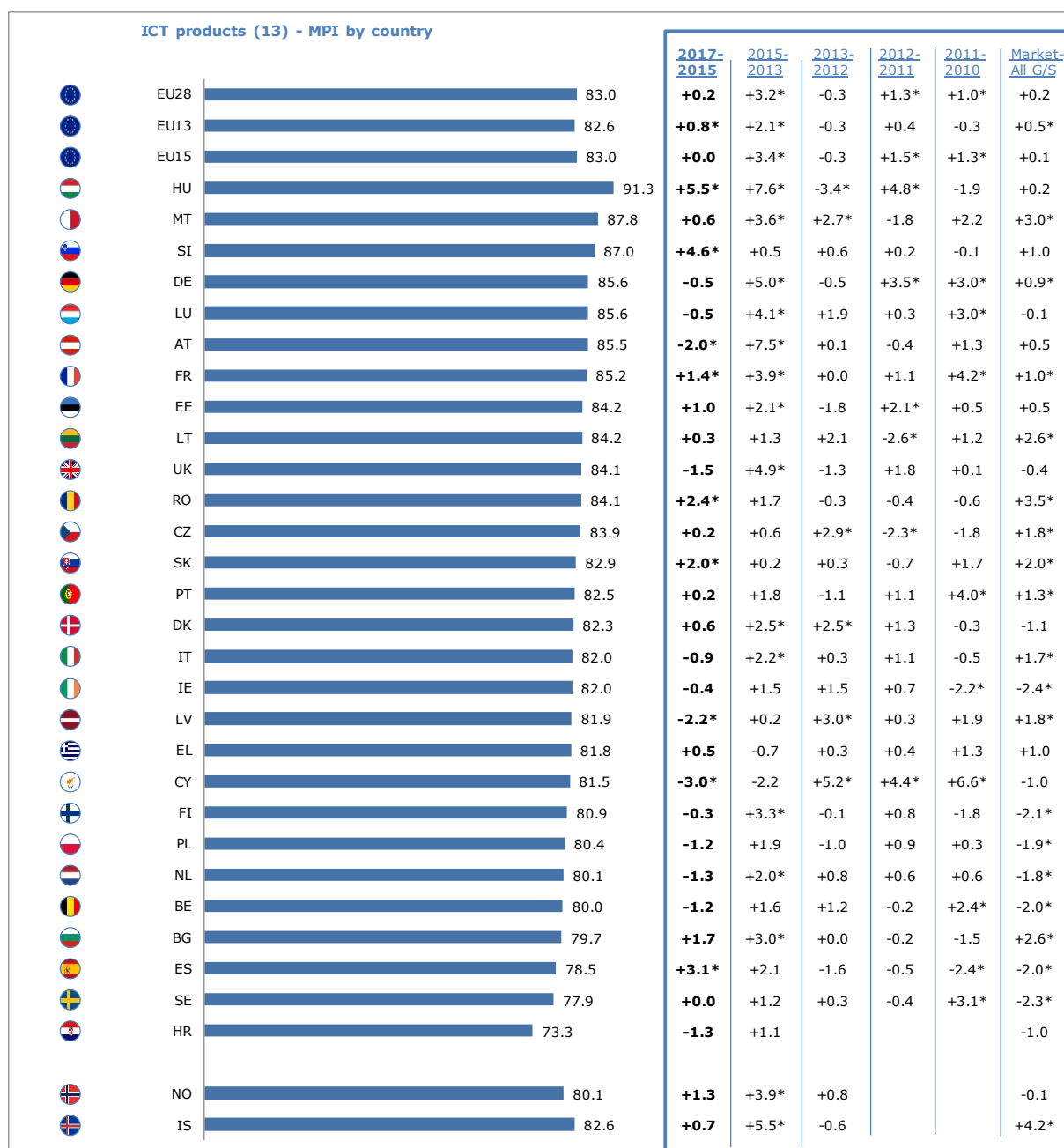
### 12.4. General Conclusions

The market for "Small household appliances" is, with an MPI score of 85.1, a high performing goods market. It has increased with 3.2 points since 2013. Compared to the EU28, Western European countries score higher, while Northern and Southern countries score lower. In addition, the market scores less favourably in the EU13 countries compared to the EU28 average.



## 13. MARKET FOR ICT PRODUCTS

**Market definition: Information Communication Technology Goods (ICT) - Personal computers, Self-built computers, Computer accessories, Printers and scanners, Games consoles, Portable Games players, Computer software, Computer software upgrades, Laptops, notebooks and tablet PCs, PDAs and smart phones, Mobile phone devices, Fixed phone devices, Modems, Decoders, Other.**



### 13.1. Overall Performance

The overall MPI score for the market for "ICT products" at the EU28 level is 83.0, making it a middle to low performing market in comparison to the goods markets average, ranking 10<sup>th</sup> out of the 15 goods markets.

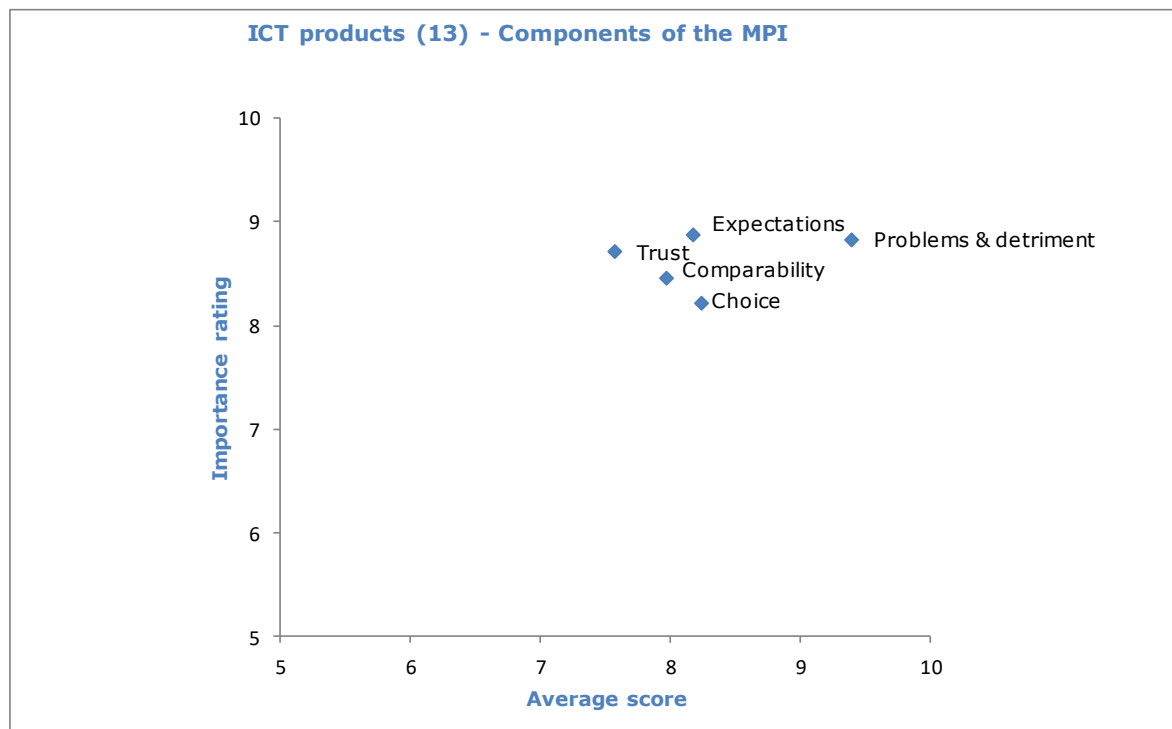
The overall MPI score for the market for "ICT products" shows no change from 2015 to 2017. Problems & detriment is the only component that showed an increase since 2015. In addition, the level of detriment has decreased over the same period of time.

In comparison to the goods markets average, the comparability, trust, expectations and choice components are evaluated better in the "ICT products" market. However, the "ICT products"

market has a higher proportion of persons who experienced problems, a higher proportion of persons who complained as a result of the problems experienced, and a higher level of detriment in comparison to the goods markets average. This also resulted in the lower problems & detriment component score in this market in comparison to the goods markets average

Although the problems & detriment component scores below the goods markets average, it is given a relatively high importance score. The importance of expectations – a component performing better than the goods markets average – is also high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	8.0	7.6	11.4	80.0	5.3	9.4	8.2	8.2
Diff 2017-2015	-0.0	+0.0	-0.5	-1.9	-0.4*	+0.1*	-0.0	-0.0
Diff 2015-2013	+0.3*	+0.5*	-0.8	-1.2	N/A	N/A	+0.4*	N/A
Diff 2013-2012	-0.1*	-0.0	+0.3	-1.5	N/A	N/A	-0.0	N/A
Diff 2012-2011	+0.2*	+0.1*	-1.1*	-3.3*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.2*	+0.1	-0.3	+2.3*	N/A	N/A	+0.1*	N/A
Component contribution to the change in MPI	-0.0	+0.1	N/A		N/A	+0.2*	-0.0	-0.1
Diff Market - All G/S	+0.1*	+0.1*	+4.3*	+6.8*	+0.2*	-0.2*	+0.1*	+0.0*
Importance (Avg)	8.5	8.7	N/A	N/A	N/A	8.8	8.9	8.2



### 13.2. Country Analysis

There is an 18.0 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “ICT products” market. This is 1.2 points greater than the EU28 goods markets range (16.9).

The market for “ICT products” is assessed as being similar to the overall MPI score of the EU28 (83.0) in both the EU13 and EU15 Member States. At the regional level, the market performs better than the EU28 average in the Western region (84.5), although it performs below average for the Northern and Southern regions. Compared to the goods markets average, the market for “ICT products” scores below average in Northern Europe (-1.0), while no differences are observed for the other regions.

The top three countries for this market are Hungary (91.3), Malta (87.8) and Slovenia (87.0), while Croatia (73.3), Sweden (77.9) and Spain (78.5) are at the bottom end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+5.5), Slovenia (+4.6) and Spain (+3.1). The only countries that show decreases in the MPI are Cyprus (-3.0), Latvia (-2.2) and Austria (-2.0).

The top performing countries for the comparability component are Hungary (8.8), Malta (8.6) and Slovenia (8.3). In terms of trust, Hungary (8.7), Malta (8.5) and Austria (8.3) scored the highest. For the expectations component Hungary (9.0), Slovenia (8.9) and Malta (8.8) perform best. Choice has the highest scores in Hungary (9.2), the Czech Republic and Slovenia (both 8.8). The lowest proportion of persons who experienced problems can be found in Germany, Austria (both 1.2%) and France (1.9%), while the proportion of persons who complained as a result of the problems experienced is lowest in Luxembourg (0.0%), Austria (15.2%) and Germany (35.2%). The level of detriment is lowest in Denmark (4.1), Belgium (4.2) and Sweden (4.3). When combining the proportion of persons who experienced problems and level of detriment, Germany, Austria and Hungary (all 9.9) are the best scoring countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.3	HU	8.8	HU	8.7	DE	1.2	LU	0.0	DK	4.1	DE	9.9	HU	9.0	HU	9.2
MT	87.8	MT	8.6	MT	8.5	AT	1.2	AT	15.2	BE	4.2	AT	9.9	SI	8.9	CZ	8.8
SI	87.0	SI	8.3	AT	8.3	FR	1.9	DE	35.2	SE	4.3	HU	9.9	MT	8.8	SI	8.8
DE	85.6	BG	8.3	FR	8.3	LU	2.1	FR	42.7	HU	4.5	FR	9.9	DK	8.5	SK	8.8
LU	85.6	LU	8.2	DE	8.3	HU	2.5	EE	43.6	EE	4.5	LU	9.8	UK	8.4	MT	8.7
<b>Avg</b>	<b>83.0</b>	<b>Avg</b>	<b>8.0</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>11.4</b>	<b>Avg</b>	<b>80.0</b>	<b>Avg</b>	<b>5.3</b>	<b>Avg</b>	<b>9.4</b>	<b>Avg</b>	<b>8.2</b>	<b>Avg</b>	<b>8.2</b>

### 13.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "ICT products" market, compared to the other socio-demographic factors analysed, albeit with some mixed results. Consumers who find making ends meet fairly difficult and those who find it fairly easy rate this market more highly than consumers who find making ends meet very difficult and those who find it very easy. In addition, consumers aged 55-64 also rate this market as performing better than those aged 18-34 or 35-54 do. Consumers who use the internet daily rate this market more highly in comparison to those who use the internet monthly. The remaining sociodemographic variables (gender, education, occupation and mother tongue) have no influence on consumers' evaluations regarding the "ICT products" market.

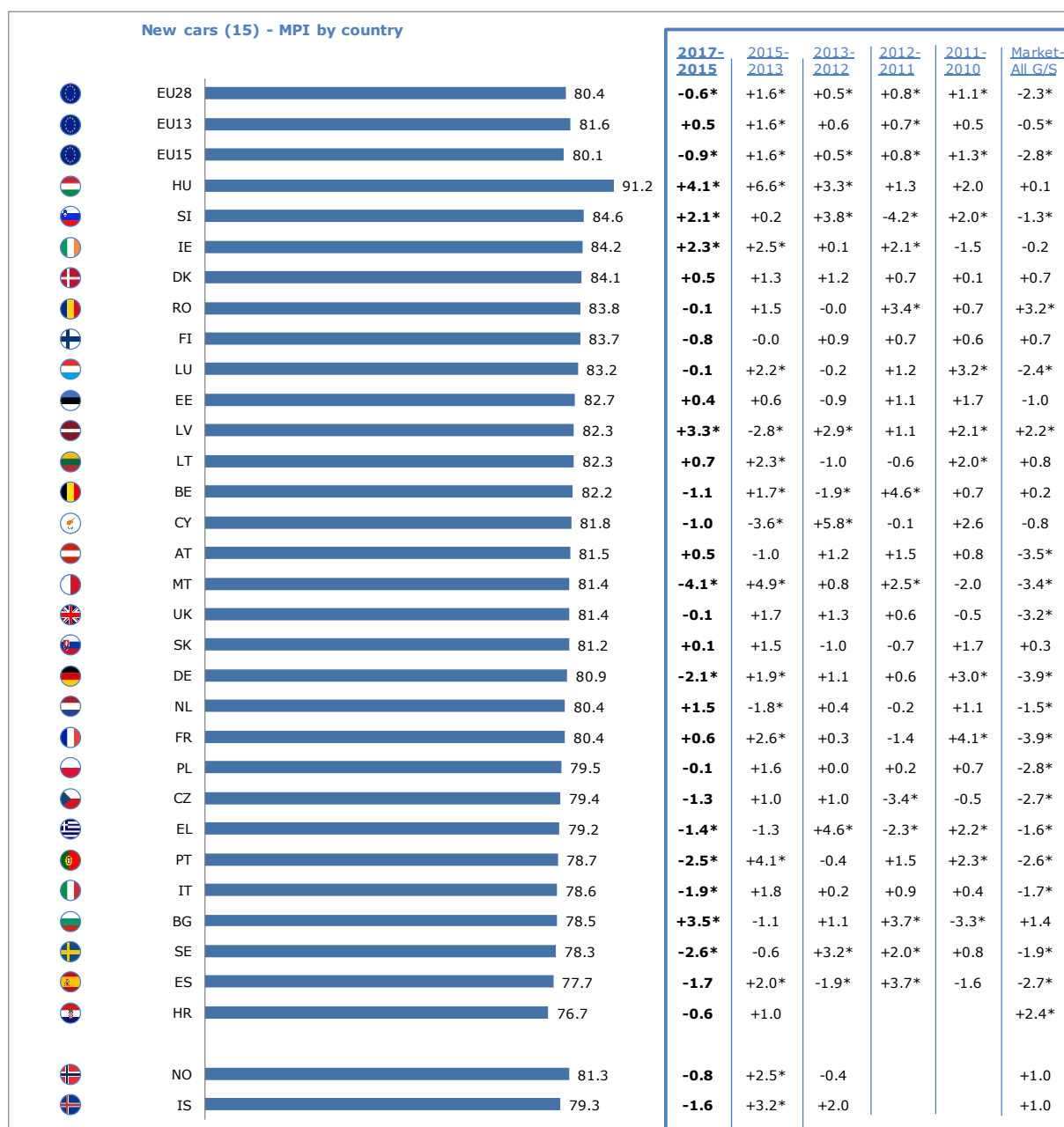
2017	ICT products									
	Gender		Age				Education level			
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	82.7 A	83.3 A	82.8 A	82.2 A	84.6 B	83.8 AB	83.3 A	83.0 A	82.8 A	
	Occupation								Mother tongue	
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
	83.2 A	83.9 A	83.5 A	82.2 A	83.5 A	82.9 A	82.0 A	82.1 A	83.0 A	82.7 A
	Private internet use						Financial status			
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
	83.3 B	81.0 AB	79.0 A	79.4 AB	80.5 AB	81.1 AB	80.2 A	83.1 B	83.9 B	81.9 A

### 13.4. General Conclusions

The market for "ICT products" is, with an MPI score of 83.0, a middle to low performing goods market. It has remained stable since 2015. Compared to the EU28, Western European countries score higher, while Northern and Southern countries score lower.

## 15. MARKET FOR NEW CARS

### Market definition: New cars.



### 15.1. Overall Performance

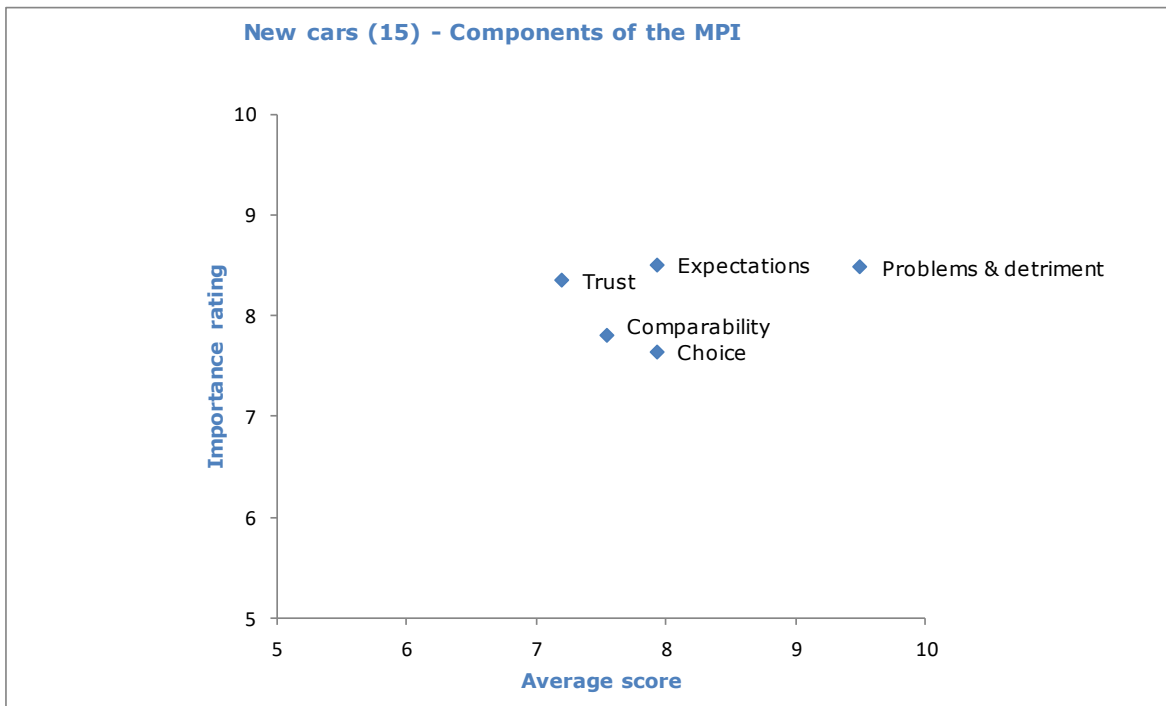
The overall MPI score for the market for “New cars” at the EU28 level is 80.4, which is lower than the goods markets average (-2.3). This makes it a low performing goods market, ranking 14<sup>th</sup> out of the 15 goods markets.

The overall MPI score for the market for “New cars” has decreased by 0.6 points from 2015 to 2017. The drivers of this fall are decreases in the comparability, trust and expectations components. In addition, a lower proportion of persons who experienced problems and a lower level of detriment can be observed.

In comparison to the goods markets average, the “New cars” market scores lower on all components. In addition, this market also has a higher proportion of persons who experienced problems and a higher proportion of persons who complained as a result of the problems experienced in comparison to the goods markets average.

Within this market, the expectations and problems & detriment components have a relatively high importance score, while the comparability and choice components are of lesser importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.5	7.2	10.2	79.6	5.0	9.5	7.9	7.9
<b>Diff 2017-2015</b>	-0.1*	-0.1*	-0.9*	-1.6	-0.3*	+0.1*	-0.2*	-0.0
<b>Diff 2015-2013</b>	+0.1*	+0.4*	+0.6	+0.5	N/A	N/A	+0.2*	N/A
<b>Diff 2013-2012</b>	-0.0	+0.1*	+0.4	-6.5*	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.0	-3.5*	-0.9	N/A	N/A	-0.0	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.1*	-1.2*	-0.7	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	-0.2*	-0.2*	N/A		N/A	+0.2*	-0.4*	-0.1
<b>Diff Market - All G/S</b>	-0.3*	-0.3*	+3.1*	+6.4*	-0.0	-0.1*	-0.2*	-0.3*
<b>Importance (Avg)</b>	7.8	8.3	N/A	N/A	N/A	8.5	8.5	7.6



## 15.2. Country Analysis

There is a 14.5 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "New cars" market. This is 2.4 points less than the EU28 goods markets range (16.9).

The market for "New cars" performs better in the EU13 (81.6) Member States than in the EU28 overall (80.4). At the regional level, the market for "New cars" scores below the goods markets average in Western (81.0), Southern (78.4) and Eastern Europe (81.6). The Southern region also scores below the EU28 average (-2.1), while the Northern, Eastern (both +1.1) and Western (+0.5) regions score above.

The top three countries for this market are Hungary (91.2), Slovenia (84.6) and Ireland (84.2), while Croatia (76.7), Spain (77.7) and Sweden (78.3) are at the other end of the scale.

Compared to 2015, the countries that have improved the most in the MPI score are Hungary (+4.1), Bulgaria (+3.5) and Latvia (+3.3). The countries that decreased the most in the MPI are Malta (-4.1), Sweden (-2.6) and Portugal (-2.5).

The top performing countries in the comparability component are Hungary (8.5), the Netherlands and Luxembourg (both 8.0). The best performers for trust are Hungary (8.8), Luxembourg (8.1) and Germany (7.9). In the expectations component Hungary (9.3), Slovenia and Denmark (both 8.8) perform best. Choice has the highest scores in Hungary (9.1), Lithuania and Finland (both 8.7). The lowest proportion of persons who experienced problems can be found in Hungary (1.7%), Luxembourg (5.1%) and France (5.8%), while the proportion of persons who complained as a result of the problems experienced is lowest in Romania (48.4%), Estonia (50.3%) and Greece

(61.3%). The level of detriment is lowest in Denmark (2.6), Sweden and Ireland (both 2.8). When problems and detriment are combined, Hungary (9.9), Luxembourg and Slovenia (both 9.7) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.2	HU	8.5	HU	8.8	HU	1.7	RO	48.4	DK	2.6	HU	9.9	HU	9.3	HU	9.1
SI	84.6	NL	8.0	LU	8.1	LU	5.1	EE	50.3	SE	2.8	LU	9.7	SI	8.8	LT	8.7
IE	84.2	LU	8.0	DE	7.9	FR	5.8	EL	61.3	IE	2.8	SI	9.7	DK	8.8	FI	8.7
DK	84.1	CY	7.8	AT	7.8	AT	5.8	PL	66.2	SI	3.7	DK	9.7	IE	8.7	SI	8.7
RO	83.8	BE	7.8	FR	7.7	CY	6.4	CY	67.9	UK	3.9	SE	9.7	SK	8.6	DK	8.6
<b>Avg</b>	<b>80.4</b>	<b>Avg</b>	<b>7.5</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>10.2</b>	<b>Avg</b>	<b>79.6</b>	<b>Avg</b>	<b>5.0</b>	<b>Avg</b>	<b>9.5</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>7.9</b>

### 15.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "New cars" market, compared to the other socio-demographic factors analysed. Consumers for whom it is difficult (very and fairly difficult) to make ends meet rate this market lower in comparison to consumers for whom it is easy (fairly and very easy) to make ends meet. In addition, women rate this market higher than men do. Older consumers (55-64 and 65+) evaluate this market as performing better than younger (18-34 and 35-54) consumers do. The different occupational groups show mixed results, with the greatest difference between managers, other white-collar employees and housepersons, showing a gradual decrease in the MPI score given to the "New cars" market over these groups respectively. When looking at the internet usage groups, the only difference observed is between the consumers who hardly ever use the internet and those who never use the internet, with those who never use the internet rating this market more highly than those who hardly ever use the internet. The consumers' educational background and their mother tongue do not have any impact on the score given to this market.

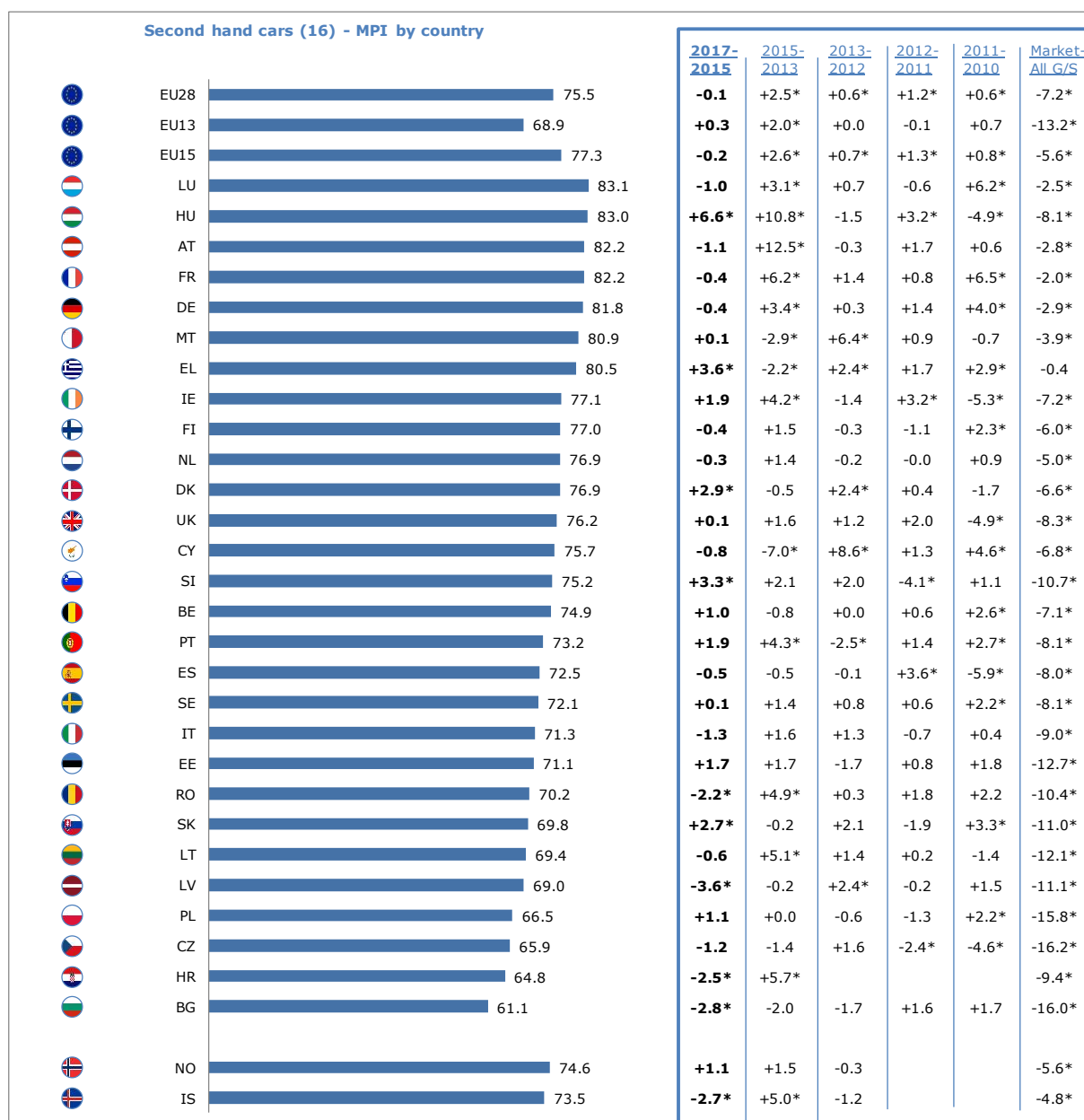
New cars									
Gender		Age				Education level			
Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
79.8	81.2	79.4 A	79.9 A	81.8 B	81.9 B	80.4 A	80.3 A	80.7 A	
Occupation								Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
82.1 CD	82.6 D	80.6 B	78.6 AB	78.4 AB	78.4 A	76.3 AB	80.8 BC	80.5 A	79.8 A
Private internet use					Financial status				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
80.5 AB	80.5 AB	80.1 AB	77.4 AB	75.7 A	81.6 B	77.1 A	79.2 A	81.0 B	81.3 B

### 15.4. General Conclusions

The market for "New cars" is, with an MPI score of 80.4, a low performing goods market. It has decreased by 0.6 points since 2015, driven in particular by decreases in the comparability, trust and expectations components. It scores higher for the EU13 Member States compared to the EU28 overall.

## 16. MARKET FOR SECOND HAND CARS

### Market definition: Second hand cars.



### 16.1. Overall Performance

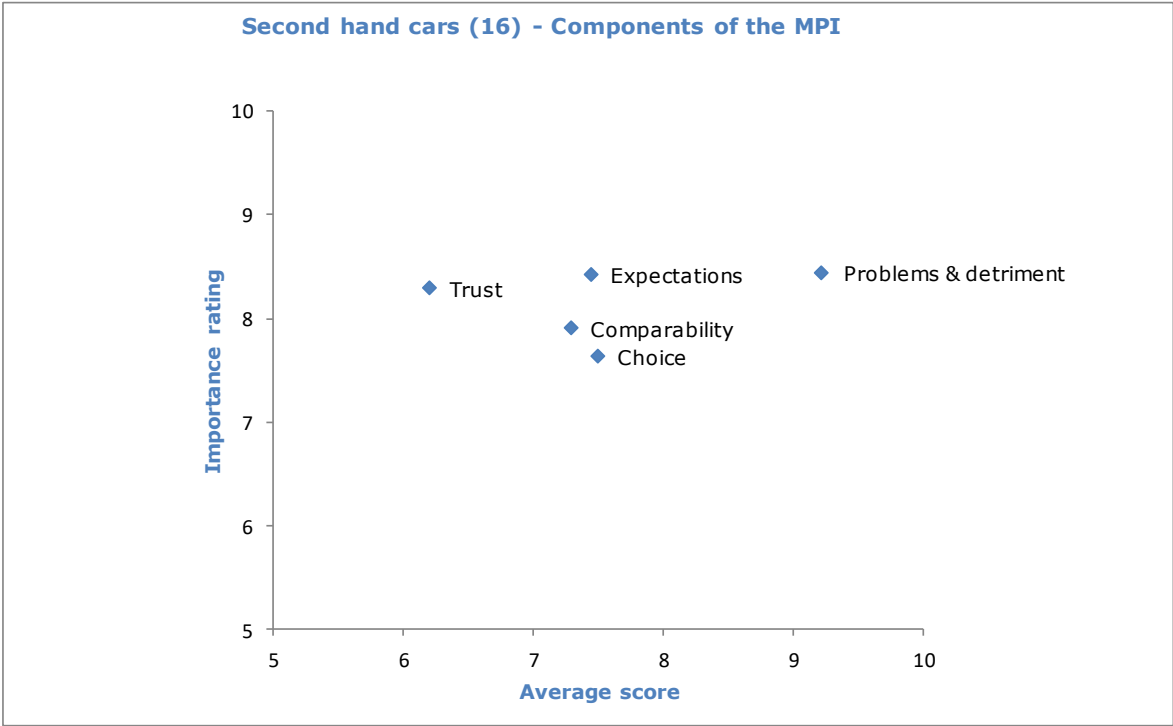
The overall MPI score for the market for "Second hand cars" at the EU28 level is 75.5, which is lower than the goods markets average (-7.2). This makes it the lowest performing goods market, ranking last of all 15 goods markets.

The overall MPI score for the market for "Second hand cars" did not change from 2015 to 2017. The problems & detriment component is the only component showing a higher score in comparison to 2015, while the expectations component is the only component showing a decrease. In addition, a lower proportion of persons who experienced problems and a lower level of detriment can be observed.

In the "Second hand cars" market, all the components are lower than the goods markets average. In addition, the "Second hand cars" market has a higher proportion of persons who experienced problems, a higher proportion of persons who complained as a result of the problems experienced, and a higher level of detriment.

Within this market, the importance of the problems & detriment, expectations and trust components are rather high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.3	6.2	13.6	76.9	5.7	9.2	7.4	7.5
<b>Diff 2017-2015</b>	-0.0	+0.1	-1.1*	+2.6	-0.2*	+0.1*	-0.1*	+0.0
<b>Diff 2015-2013</b>	+0.2*	+0.5*	-0.4	+2.1	N/A	N/A	+0.4*	N/A
<b>Diff 2013-2012</b>	+0.0	+0.1*	-0.3	-5.0*	N/A	N/A	+0.0	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.1*	-2.8*	-2.5*	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	+0.1*	-0.0	-1.0*	+1.1	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	-0.1	+0.1	N/A		N/A	+0.2*	-0.2*	+0.0
<b>Diff Market - All G/S</b>	-0.5*	-1.3*	+6.4*	+3.7*	+0.7*	-0.4*	-0.7*	-0.7*
<b>Importance (Avg)</b>	7.9	8.3	N/A	N/A	N/A	8.4	8.4	7.6



### 16.2. Country Analysis

There is a 22.0 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Second hand cars” market. This is 5.1 points greater than the EU28 goods markets range (16.9), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for “Second hand cars” is assessed more favourably in the EU15 Member States (77.3) and less well in the EU13 Member States (68.9) compared to the EU28 score (75.5). At a regional level, the market performs best in the Western region (79.8), scoring above the EU28 average, with scores below average in all other regions. Compared to the goods markets average, the market for “Second hand cars” scores consistently below the average in all regions.

The top three countries for this market are Luxembourg (83.1), Hungary (83.0) and Austria (82.2), while Bulgaria (61.1), Croatia (64.8) and the Czech Republic (65.9) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+6.6), Greece (+3.6) and Slovenia (+3.2). The countries that show the greatest decreases in the MPI are Latvia (-3.6), Bulgaria (-2.8) and Croatia (-2.5).

The top performing countries in the comparability component are Luxembourg (8.0), Germany and Austria (both 7.9). The best performers for trust are France, Luxembourg (both 7.9) and Austria (7.7). For the expectations component, Hungary (8.4), Malta and Ireland (both 8.0) perform best. Choice was most favourably evaluated in Hungary (8.6), Finland (8.2) and Malta (8.1). The lowest



proportion of persons who experienced problems can be found in Austria (2.4%), Luxembourg (2.7%) and France (2.8%), while the proportion of persons who complained as a result of the problems experienced is lowest in Romania (33.0%), Latvia (36.0%) and Lithuania (44.8%). The level of detriment is lowest in Hungary, Denmark (both 4.0), and the Netherlands (4.8). When problems and detriment are combined, the same three countries as those associated with fewer problems emerge on top: Austria (9.9), Luxembourg and France (both 9.8).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	83.1	LU	8.0	FR	7.9	AT	2.4	RO	33.0	HU	4.0	AT	9.9	HU	8.4	HU	8.6
HU	83.0	DE	7.9	LU	7.9	LU	2.7	LV	36.0	DK	4.0	LU	9.8	MT	8.0	FI	8.2
AT	82.2	AT	7.9	AT	7.7	FR	2.8	LT	44.8	NL	4.8	FR	9.8	IE	8.0	MT	8.1
FR	82.2	NL	7.8	DE	7.7	DE	3.9	HR	49.1	SE	4.9	DE	9.8	DK	8.0	DK	8.0
DE	81.8	FR	7.8	EL	7.4	EL	5.7	EE	50.3	IE	5.0	HU	9.7	SI	7.9	IE	8.0
<b>Avg</b>	<b>75.5</b>	<b>Avg</b>	<b>7.3</b>	<b>Avg</b>	<b>6.2</b>	<b>Avg</b>	<b>13.6</b>	<b>Avg</b>	<b>76.9</b>	<b>Avg</b>	<b>5.7</b>	<b>Avg</b>	<b>9.2</b>	<b>Avg</b>	<b>7.4</b>	<b>Avg</b>	<b>7.5</b>

### 16.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Second hand cars" market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easy and very easy give similar scores. In addition, women rate this market higher in comparison to men. Consumers aged 55-64 also rate this market higher than those aged 18-34 or 35-54 do. Consumers whose mother tongue is one of the official national languages of the region they reside in rate this market higher than the rest of the population. The remaining sociodemographic variables (education, occupation and private internet use) have no influence on consumers' evaluations regarding the "Second hand cars" market.

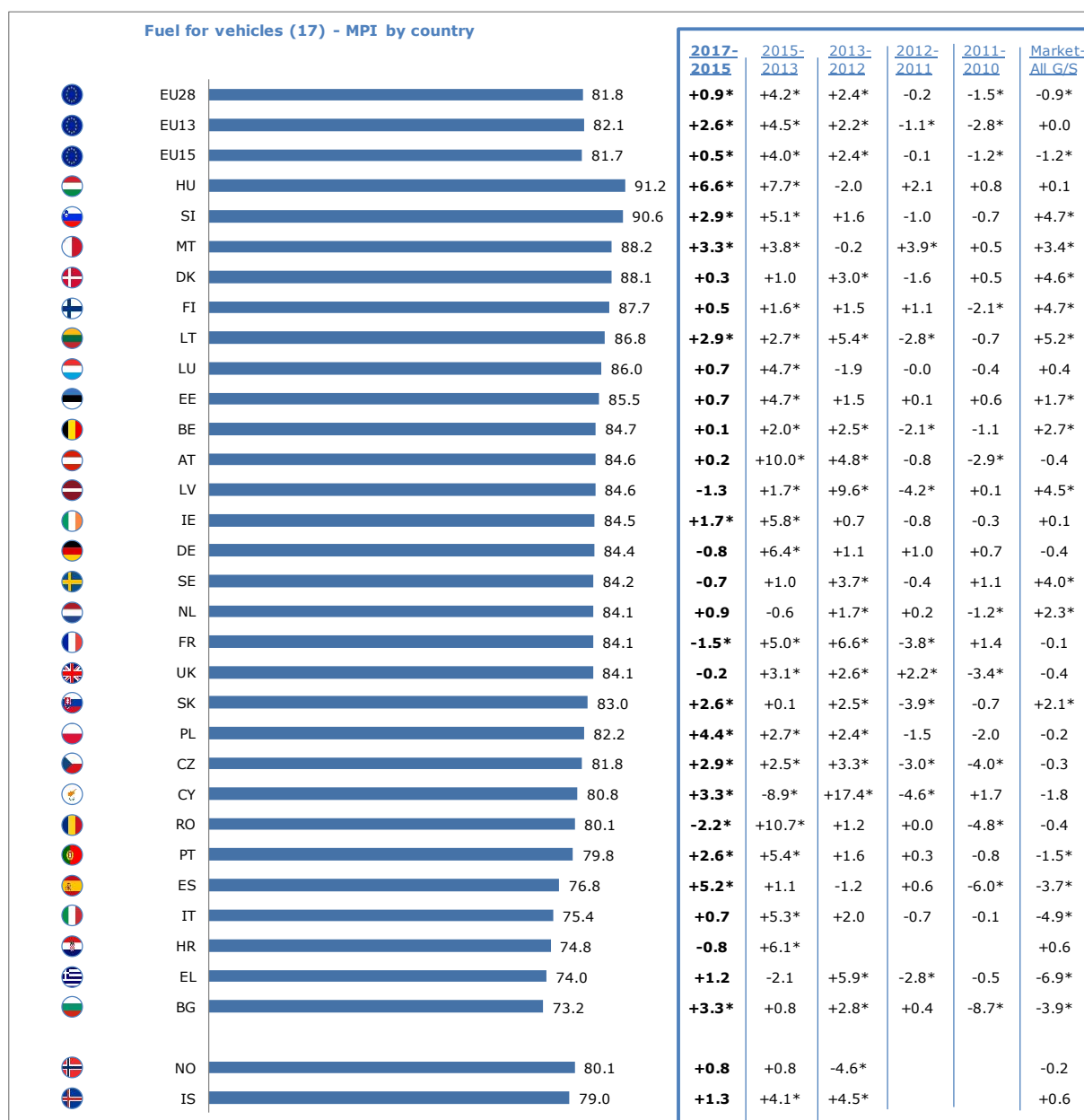
Second hand cars										
2017	Gender		Age				Education level			Mother tongue
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	74.7	76.5	75.1 A	75.2 A	76.7 B	77.0 AB	75.7 A	75.8 A	75.3 A	
Occupation								Mother tongue		
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
75.6 A	75.0 A	76.0 A	75.0 A	75.9 A	74.5 A	75.7 A	75.5 A	75.7	73.2	
Private internet use						Financial status				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
75.9 A	73.7 A	76.8 A	71.7 A	77.5 A	74.5 A	69.1	74.0	76.8 A	77.3 A	

### 16.4. General Conclusions

The market for "Second hand cars" is, with an MPI score of 75.5, the lowest performing goods market. The MPI score for this market has not changed since 2015. There is a 22.0 point difference in the MPI between the top ranked country and the lowest ranked country in the EU, indicating that there are considerable country level differences to be taken into account when evaluating the "Second hand cars" market. The market scores higher in the EU15 Member States and lower in the EU13 Member States compared to the EU28. Furthermore, the market scores below the goods markets average across all regions.

## 17. MARKET FOR FUEL FOR VEHICLES

### Market definition: Fuel for vehicles, petrol and diesel.



### 17.1. Overall Performance

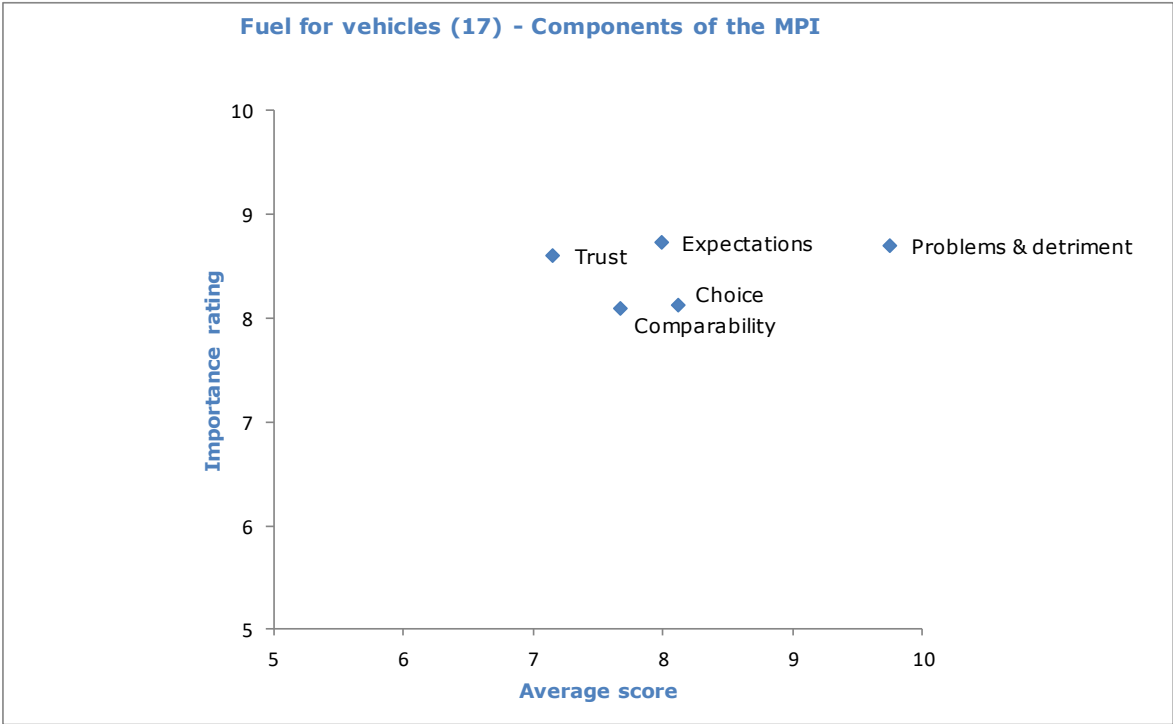
The overall MPI score for the market for “Fuel for vehicles” at the EU28 level is 81.8, which is lower than the goods markets average (-0.9). This makes it a low performing goods market, ranking 12<sup>th</sup> out of the 15 goods markets.

The overall MPI score for the market for “Fuel for vehicles” has increased by 0.9 points from 2015 to 2017. The drivers of this rise are increases in the trust, expectations and problems & detriment components. In addition, both the proportion of persons who experienced problems and the proportion of persons who complained as a result of the problems experienced have decreased.

In comparison to the goods markets average, the component scores in the “Fuel for vehicles” market for expectations, choice, trust and comparability are all lower. However, the problems & detriment score in this market is higher in comparison to the goods markets average, despite showing a higher level of detriment. In addition, the proportion of persons who experienced problems and the proportion of persons who complained as a result of the problems experienced are lower in the “Fuel for vehicles” market in comparison to the goods markets average.

Within this market, the importance of the trust, problems & detriment and expectations components is relatively high, with the trust and expectations components performing worse than the goods markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.7	7.2	4.2	57.8	5.8	9.8	8.0	8.1
<b>Diff 2017-2015</b>	+0.0	+0.2*	-1.7*	-14.6*	+0.1	+0.1*	+0.1*	-0.0
<b>Diff 2015-2013</b>	+0.3*	+0.7*	-0.6*	+17.1*	N/A	N/A	+0.6*	N/A
<b>Diff 2013-2012</b>	+0.2*	+0.3*	-1.3*	-6.5*	N/A	N/A	+0.4*	N/A
<b>Diff 2012-2011</b>	+0.0	-0.1	+0.6*	-12.6*	N/A	N/A	-0.1*	N/A
<b>Diff 2011-2010</b>	-0.1*	-0.1*	+1.0*	+13.3*	N/A	N/A	-0.2*	N/A
<b>Component contribution to the change in MPI</b>	+0.1	+0.4*	N/A		N/A	+0.2*	+0.2*	-0.0
<b>Diff Market - All G/S</b>	-0.2*	-0.3*	-3.0*	-15.5*	+0.8*	+0.1*	-0.1*	-0.1*
<b>Importance (Avg)</b>	8.1	8.6	N/A	N/A	N/A	8.7	8.7	8.1



### 17.2. Country Analysis

There is a 17.9 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Fuel for vehicles" market. This is 1.1 points greater than the EU28 goods markets range (16.9).

The market for "Fuel for vehicles" is assessed to be similar to the EU28 overall MPI score (81.8) in both the EU13 and EU15 Member States. At the regional level, the Northern (86.1) and Western (84.3) regions have scores above the EU28 average, with the Southern (76.2) region scoring below average. Compared to the goods markets average, the market for "Fuel for vehicles" scores below the average in Southern Europe (-4.3) and above the average in Northern Europe (+4.3).

The three highest ranked countries for this market are Hungary (91.2), Slovenia (90.6) and Malta (88.2); while Bulgaria (73.2), Greece (74.0) and Croatia (74.8) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+6.6), Spain (+5.2) and Poland (+4.4). The only countries where the MPI score decreased are Romania (-2.2) and France (-1.5).








The top performing countries in the comparability component are Slovenia (9.0), Hungary (8.8) and Lithuania (8.6). The best performers in terms of trust are Hungary (8.7), Malta (8.5) and Finland (8.3). For the expectations component Finland (9.4), Denmark (9.2) and Slovenia (9.1) perform best. Choice has the highest scores in Hungary (9.1), Slovenia (9.0) and Denmark (8.9). The lowest proportion of persons who experienced problems can be found in Germany, the

Netherlands (both 0.6%) and Austria (0.7%); while the proportion of persons who complained as a result of the problems experienced is lowest in the Netherlands (0.0%), France (15.9%) and Germany (17.1%). The level of detriment is lowest in Sweden (2.2), the Netherlands (2.9) and Hungary (3.9). When combining problems and detriment, The Netherlands, Germany and Austria (all 10.0) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.2	SI	9.0	HU	8.7	DE	0.6	NL	0.0	SE	2.2	NL	10.0	FI	9.4	HU	9.1
SI	90.6	HU	8.8	MT	8.5	NL	0.6	FR	15.9	NL	2.9	DE	10.0	DK	9.2	SI	9.0
MT	88.2	LT	8.6	FI	8.3	AT	0.7	DE	17.1	HU	3.9	AT	10.0	SI	9.1	DK	8.9
DK	88.1	MT	8.4	SI	8.2	LU	1.1	RO	22.8	DE	4.5	LU	9.9	HU	9.0	MT	8.8
FI	87.7	LU	8.3	LU	8.2	DK	1.4	AT	25.6	LT	4.5	SE	9.9	NL	8.9	SK	8.8
<b>Avg</b>	<b>81.8</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>4.2</b>	<b>Avg</b>	<b>57.8</b>	<b>Avg</b>	<b>5.8</b>	<b>Avg</b>	<b>9.8</b>	<b>Avg</b>	<b>8.0</b>	<b>Avg</b>	<b>8.1</b>

### 17.3. Socio-demographic Analysis

The consumers' gender has the highest impact on the MPI score given to the "Fuel for vehicles" market, compared to the other socio-demographic factors analysed. Women evaluate this market as performing better in comparison to men. In addition, older consumers (55-64 and 65+) rate this market more highly than younger (18-34 and 35-54) consumers do. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. The remaining sociodemographic variables (education, occupation, mother tongue and private internet use) have no influence on consumers' evaluations regarding the "Fuel for vehicles" market.

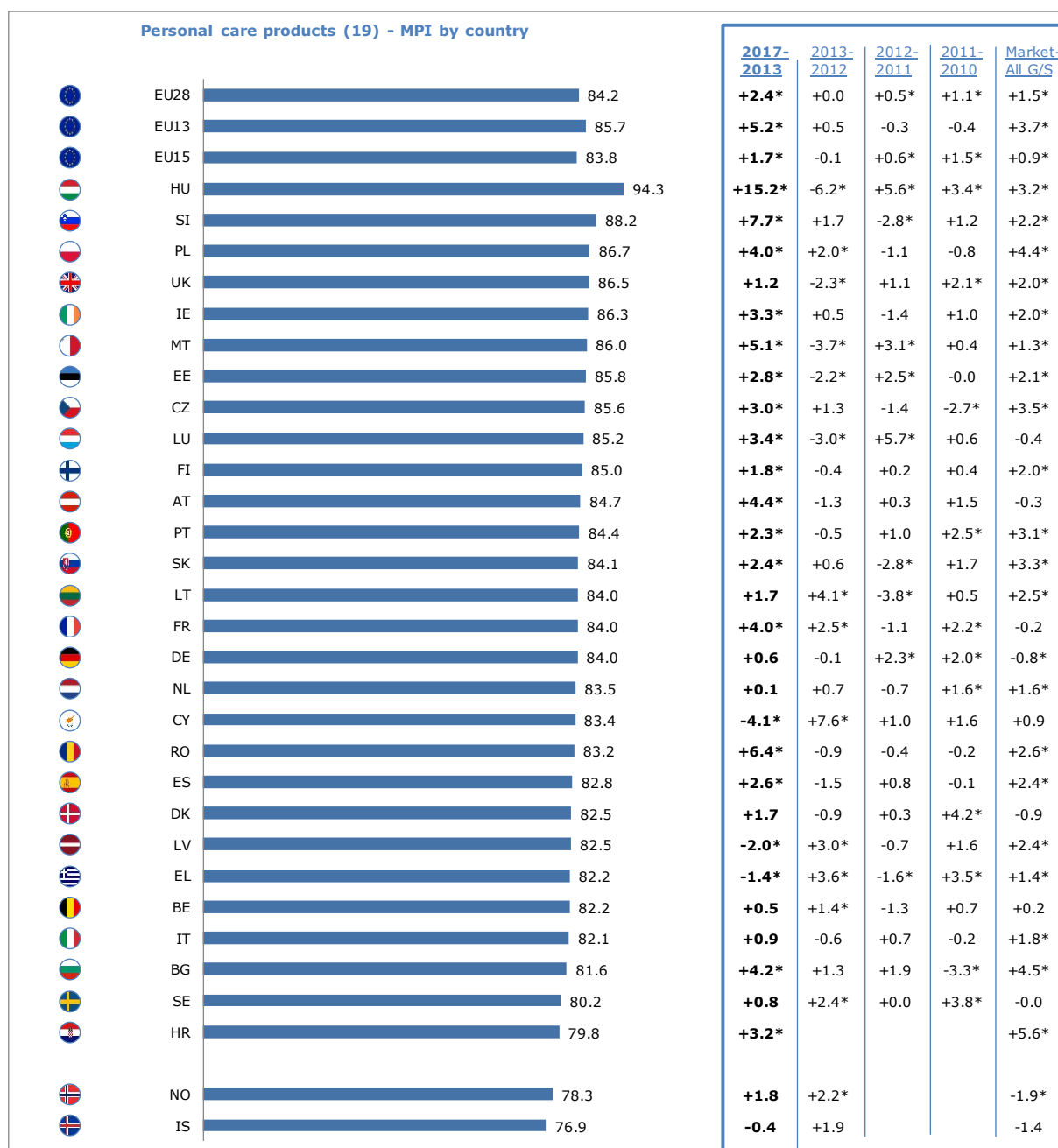
Fuel for vehicles										
2017	Gender 		Age 				Education level 			Mother tongue 
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	80.4	83.4	80.7 A	81.4 A	82.7 B	83.3 B	81.8 A	81.6 A	82.0 A	
Occupation 									Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
81.9 A	83.2 A	81.1 A	82.3 A	81.1 A	81.7 A	81.0 A	82.4 A	81.9 A	79.8 A	
Private internet use 						Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
81.8 A	81.2 A	81.0 A	78.7 A	81.7 A	82.5 A	78.1	80.6	82.8 A	82.7 A	

### 17.4. General Conclusions

The market for "Fuel for vehicles" is, with an MPI score of 81.8, a low performing goods market. It has increased in score by 0.9 points since 2015, driven by increases in the trust and expectations components. There is a 17.9 point difference in the MPI between the top ranked country and the lowest ranked country in the EU, which is close to the goods markets average (16.9). The market shows better regional performance in Western and Northern Europe and worse regional performance in Southern Europe.

## 19. MARKET FOR PERSONAL CARE PRODUCTS

**Market definition: Personal care - Electrical appliances, Cosmetics, Toiletries (including diapers), Wigs, Hair care products, Perfumes, Electric razors and hair trimmers, Hair dryers, curling tongs and styling combs, Other.**



### 19.1. Overall Performance

The overall MPI score for the market for “Personal care products” at the EU28 level is 84.2, which is higher than the goods markets average score (+1.5). This makes it a middle to high performing goods market, ranking 5<sup>th</sup> out of the 15 goods markets.

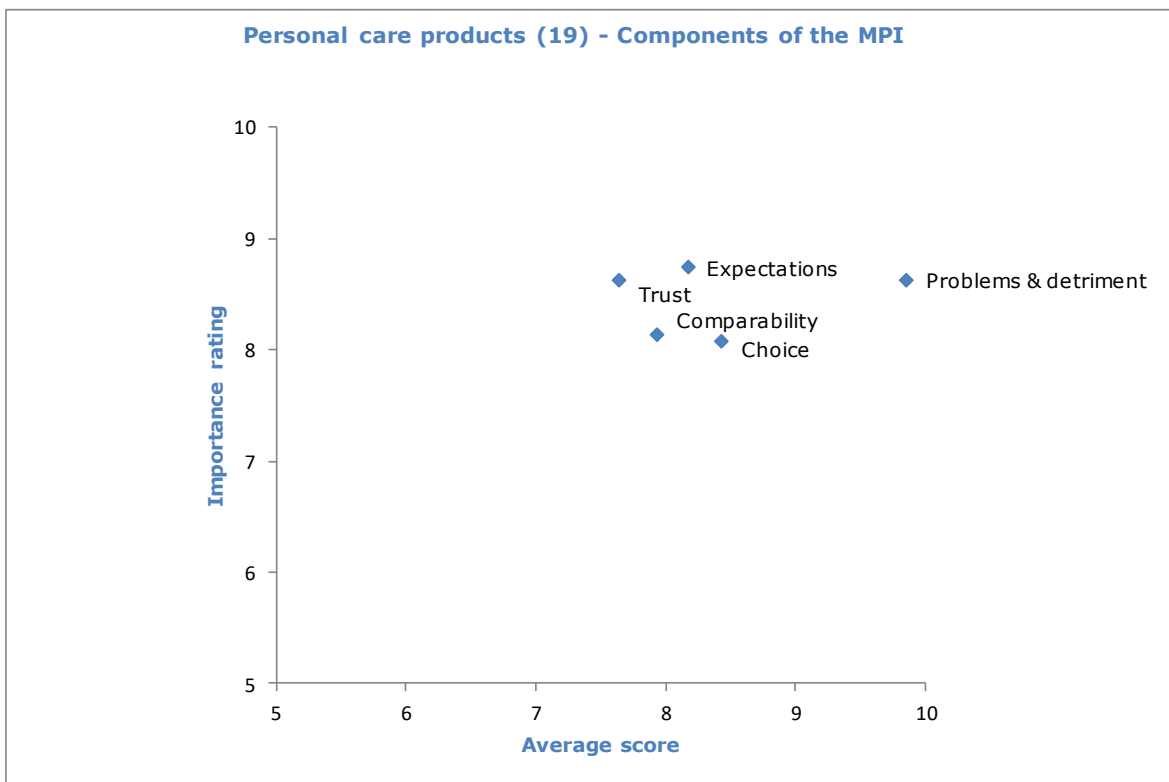
The overall MPI score for the market for “Personal care products” has increased by 2.4 points from 2013 to 2017. The drivers of this rise are increases in the comparability, trust and expectations components. In addition, the proportion of persons who complained as a result of the problems experienced has decreased since 2015.

In the “Personal care products” market, all components are higher than the goods markets average. In addition, in comparison to the goods markets average, this market has a lower

proportion of persons who experienced problems, a lower proportion of persons who complained as a result of the problems experienced and a lower level of detriment.

Within this market, the expectations component has the highest importance score. The importance score of the trust and problems & detriment components is also rather high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.9	7.6	3.3	55.7	4.5	9.8	8.2	8.4
<b>Diff 2017-2013</b>	+0.2*	+0.5*	+0.1	-6.7*	N/A	N/A	+0.3*	N/A
<b>Diff 2015-2013</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Diff 2013-2012</b>	+0.0	+0.0	+0.2	-3.9	N/A	N/A	-0.0	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.0	-1.3*	-14.5*	N/A	N/A	-0.0	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.2*	+0.7*	+16.8*	N/A	N/A	+0.2*	N/A
<b>Component contribution to the change in MPI</b>	+0.5*	+1.2*	+0.0		N/A	N/A	+0.7*	N/A
<b>Diff Market - All G/S</b>	+0.1*	+0.2*	-3.8*	-17.6*	-0.5*	+0.2*	+0.0*	+0.2*
<b>Importance (Avg)</b>	8.1	8.6	N/A	N/A	N/A	8.6	8.7	8.1



## 19.2. Country Analysis

There is a 14.5 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Personal care products" market. This range is 2.4 points lower than the EU28 goods markets range (16.9).

The market for "Personal care products" is assessed more favourably in the EU13 Member States (85.7) and less favourably in the EU15 Member States (83.8) than the EU28 average (84.2). At the regional level, Eastern (85.9) and Western Europe (84.6) score better than the EU average, while South (82.6) and Northern Europe (82.5) score below the EU28 average. Compared to the goods markets average, the market for "Personal care products" scores above average in Northern (+0.8), Eastern (+3.8) and Southern Europe (+2.1).

The top three countries for this market are Hungary (94.3), Slovenia (88.2) and Poland (86.7), while Croatia (79.8), Sweden (80.2) and Bulgaria (81.6) are at the other end of the scale.








Compared with 2013, the countries that have improved the most in the MPI score are Hungary (+15.2), Slovenia (+7.7) and Romania (+6.4). The countries showing a decrease in the MPI are Cyprus (-4.1), Latvia (-2.0) and Greece (-1.4).

The top performing countries in the comparability component are Hungary (9.2), Slovenia (8.5) and Poland (8.3). The most highly evaluated in terms of trust are Hungary (9.2), Luxembourg and Austria (both 8.1). For the expectations component Hungary (9.3), Slovenia (8.8) and Poland (8.6) perform best. Choice has the highest scores in Hungary (9.4), Slovenia and Poland (both 9.0). The lowest proportion of persons who experienced problems can be found in Austria (0.5%), Hungary and Germany (both 1.3%), while the proportion of persons who complained as a result of the problems experienced is lowest in France (0.0%), Luxembourg (24.5%) and Estonia (29.2%). The level of detriment is lowest in Sweden (2.8), the UK (3.2) and Belgium (3.5). When problems and detriment are combined, Austria (10.0), Hungary and Estonia (both 9.9) emerge as being the least problematic.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	94.3	HU	9.2	HU	9.2	AT	0.5	FR	0.0	SE	2.8	AT	10.0	HU	9.3	HU	9.4
SI	88.2	SI	8.5	LU	8.1	HU	1.3	LU	24.5	UK	3.2	HU	9.9	SI	8.8	SI	9.0
PL	86.7	PL	8.3	AT	8.1	DE	1.3	EE	29.2	BE	3.5	EE	9.9	PL	8.6	PL	9.0
UK	86.5	MT	8.2	MT	8.1	EE	1.5	SE	35.7	HR	3.6	DE	9.9	FI	8.6	CZ	9.0
IE	86.3	LU	8.2	UK	8.1	IT	2.1	AT	37.0	DK	3.9	NL	9.9	CZ	8.5	SK	8.9
<b>Avg</b>	<b>84.2</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>3.3</b>	<b>Avg</b>	<b>55.7</b>	<b>Avg</b>	<b>4.5</b>	<b>Avg</b>	<b>9.8</b>	<b>Avg</b>	<b>8.2</b>	<b>Avg</b>	<b>8.4</b>

### 19.3. Socio-demographic Analysis

The consumers' gender has the highest impact on the MPI score given to the "Personal care products" market, compared to the other socio-demographic factors analysed, with women rating this market more highly than men do. In addition, consumers aged 18-34 rate this market lower than those aged 35-54 or 55-64. Consumers with a low level of education rate this market higher in comparison to those who have attained a medium level of education. Within the occupational groups, the only difference is observed between those seeking a job and the other white-collar employees, who rate the "Personal care products" market lower. Daily internet users also rate this market higher than weekly internet users. No differences are shown between the other internet usage groups. Consumers' financial situation shows mixed results. Consumers who find making ends meet fairly easy rate this market higher in comparison to those who find making ends meet difficult (very and fairly difficult). However, no difference in the MPI score given is observed between those who find making ends very difficult and those finding it very easy. The consumers' mother tongue does not have any impact on the MPI score given to this market.

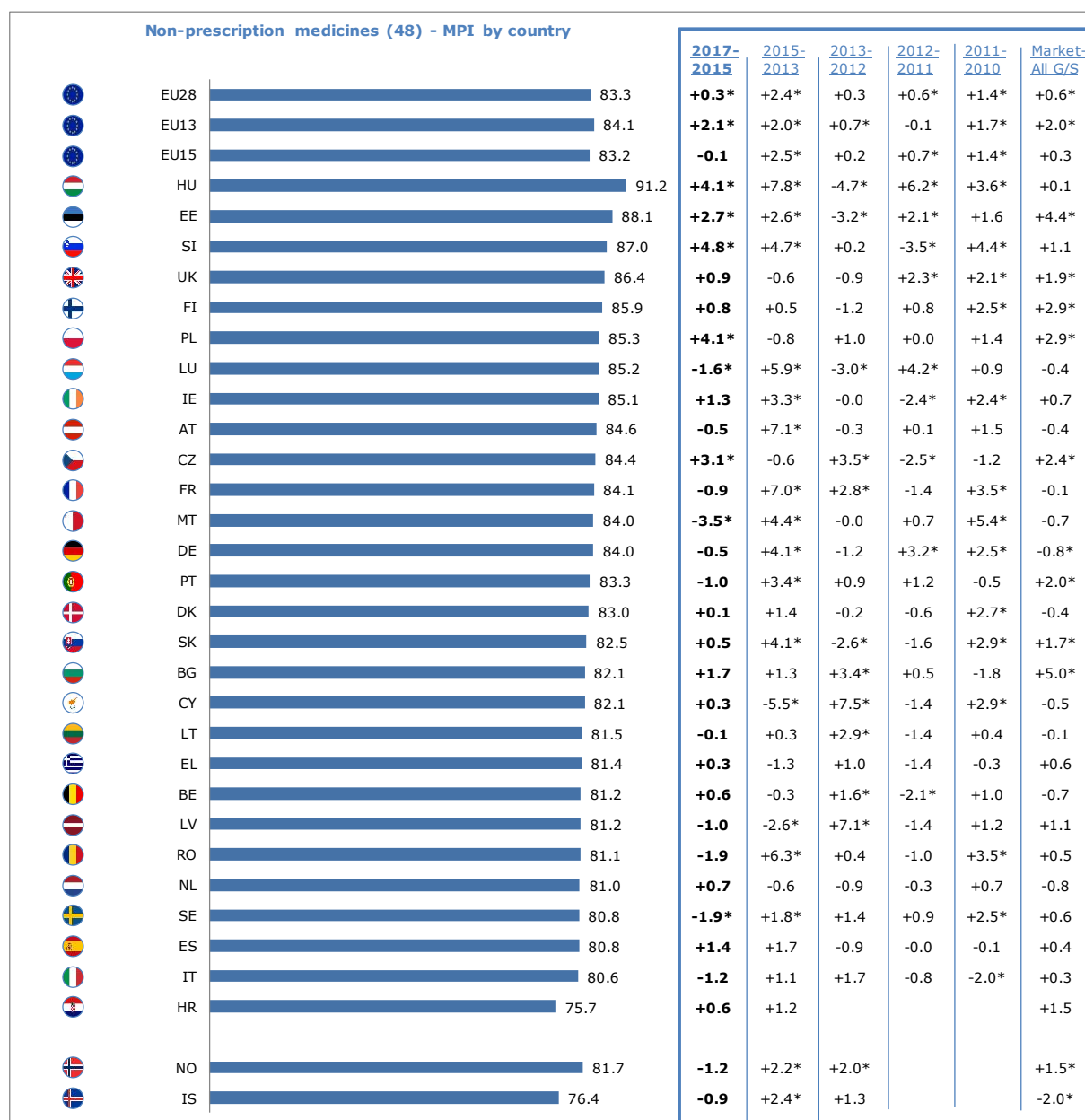
Personal care products									
Gender 	Age 					Education level 			
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High
83.0	85.2	83.3 A	84.2 B	84.9 B	84.8 AB	85.1 B	83.9 A	84.2 AB	
Occupation 								Mother tongue 	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
83.2 AB	85.0 BC	83.3 A	84.6 BC	84.8 BC	84.0 ABC	86.0 C	84.8 BC	84.2 A	83.0 A
Private internet use 					Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
84.4 B	83.2 A	84.4 AB	83.3 AB	83.9 AB	83.7 AB	82.7 AB	83.1 A	85.1 C	84.2 BC

### 19.4. General Conclusions

The market for "Personal care products" is, with an MPI score of 84.2, a middle to high performing goods market. It has increased in score by 2.4 points since 2013, driven in particular by increases in the comparability, trust and expectations components. There is a 14.5 point difference in the MPI between the top ranked country and the lowest ranked country in the EU, which is close to the goods markets average (16.9). The market shows better regional performance in Western and Eastern Europe and worse regional performance in Southern and Northern Europe. Furthermore, the market scores more favourably in the EU13 countries and less favourably in the EU15 countries.

## 48. MARKET FOR NON-PRESCRIPTION MEDICINES

### Market definition: Over the counter medication.



### 48.1. Overall Performance

The overall MPI score for the market for “Non-prescription medicines” at the EU28 level is 83.3, which is higher than the goods markets average (+0.6). This makes it a middle to high performing goods market, ranking 8<sup>th</sup> out of the 15 goods markets.

The overall MPI score for the market for “Non-prescription medicines” has risen by 0.3 points from 2015 to 2017, driven by increases in the comparability and problems & detriment components. The trust component, however, shows to have a negative effect on the MPI for this market. In addition, there is a decrease in the proportion of persons who experienced problems, the proportion of persons who complained as a result of the problems experienced, and in the level of detriment compared to 2015.

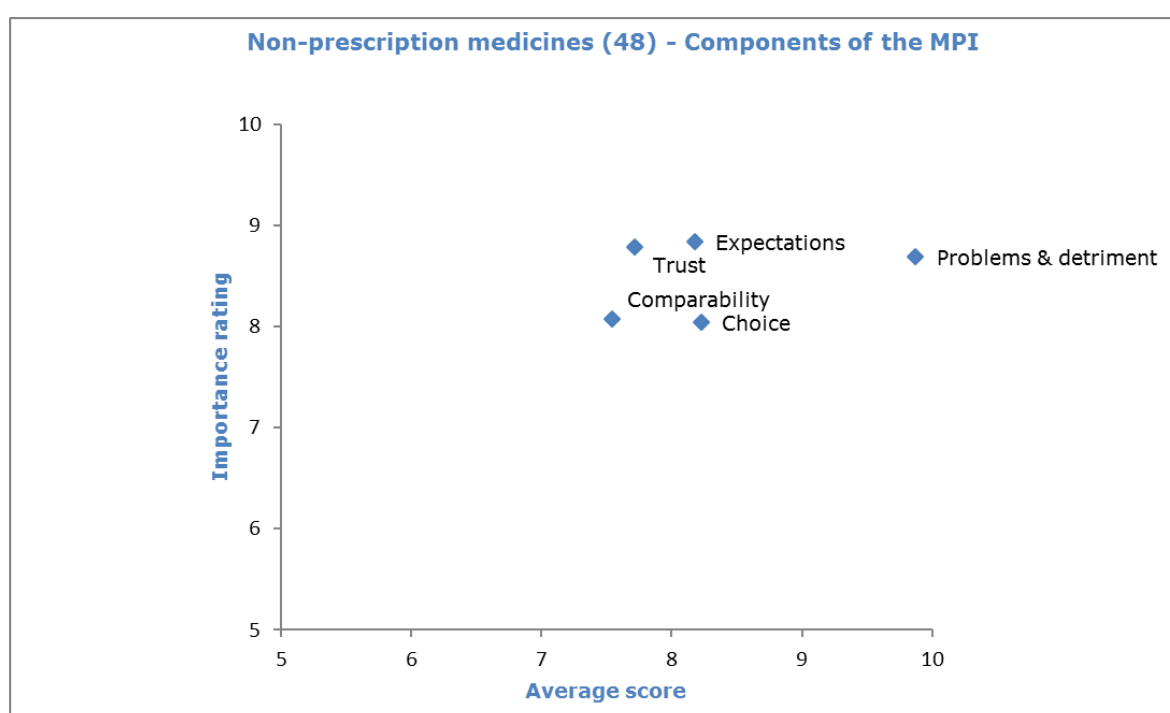
In comparison to the goods markets average, the “Non-prescription medicines” market has a lower score in the comparability component. Nevertheless, the market scores better in the trust, expectations and problems & detriment components. In addition, the “Non-prescription medicines” market has a lower proportion of persons who experienced problems and a lower proportion of



persons who complained as a result of the problems experienced in comparison to the goods markets average.

Within this market, choice is the component with the lowest importance score, but still performing in line with the goods markets average. In addition, the trust and expectations components are considered to be the most important.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detrim (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.5	7.7	2.4	52.4	5.2	9.9	8.2	8.2
<b>Diff 2017-2015</b>	+0.2*	-0.1*	-1.0*	-18.1*	-0.5*	+0.1*	+0.0	+0.0
<b>Diff 2015-2013</b>	+0.2*	+0.5*	+0.0	+17.3*	N/A	N/A	+0.3*	N/A
<b>Diff 2013-2012</b>	+0.1	+0.0	-0.2	-7.5*	N/A	N/A	+0.0	N/A
<b>Diff 2012-2011</b>	+0.1*	-0.0	-1.7*	-24.7*	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	+0.1*	+0.4*	+1.0*	+19.4*	N/A	N/A	+0.2*	N/A
<b>Component contribution to the change in MPI</b>	+0.3*	-0.1*	N/A		N/A	+0.1*	+0.1	+0.1
<b>Diff Market - All G/S</b>	-0.3*	+0.3*	-4.7*	-20.9*	+0.2	+0.2*	+0.1*	+0.0
<b>Importance (Avg)</b>	8.1	8.8	N/A	N/A	N/A	8.7	8.8	8.0



## 48.2. Country Analysis

There is a 15.4 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Non-prescription medicines” market. This is 1.4 points lower than the EU28 goods markets range (16.9).

The market for “Non-prescription medicines” is assessed more favourably in the EU13 Member States (84.1) compared to the overall EU28 result (83.3). At the regional level, the Western (84.3) and Eastern regions (84.2) score higher than the EU28 average, while the Southern (81.0) and Northern regions (82.8) score lower than the average. Compared to the goods markets average, the market for “Non-prescription medicines” scores above the goods markets average in Northern (+1.0) and Eastern (+2.1) Europe.

The top three ranked countries for this market are Hungary (91.2), Estonia (88.1) and Slovenia (87.0); while Croatia (75.7), Italy (80.6) and Spain (80.8) are at the other end of the scale.

Compared to 2015, the countries with the most improved MPI scores are Slovenia (+4.8), Poland and Hungary (both +4.1). The only countries that have decreased in the MPI score since 2015 are Malta (-3.5), Sweden (-1.9) and Luxembourg (-1.6).

The top performing countries in the comparability component are Slovenia (8.6), Hungary (8.5) and Luxembourg (8.2). The best performers for trust are Hungary (8.9), Estonia (8.5) and Finland

(8.4). For the expectations component Hungary (9.2), Finland (8.8) and Estonia (8.7) perform best. Choice is evaluated most highly in Hungary (9.1), Estonia (9.0) and Slovakia (8.8). The lowest proportion of persons who experienced problems can be found in Luxembourg (0.0%), France (0.4%) and Austria (0.6%), while the proportion of persons who complained as a result of the problems experienced is lowest in France, Austria (both 0.0%) and Germany (14.9%). The level of detriment is lowest in Italy, Finland (both 3.5) and Denmark (3.8). Taking problems and detriment together, Luxembourg, France and Estonia (all 10.0) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.2	SI	8.6	HU	8.9	LU	0.0	AT	0.0	IT	3.5	LU	10.0	HU	9.2	HU	9.1
EE	88.1	HU	8.5	EE	8.5	FR	0.4	FR	0.0	FI	3.5	FR	10.0	FI	8.8	EE	9.0
SI	87.0	LU	8.2	FI	8.4	AT	0.6	DE	14.9	DK	3.8	EE	10.0	EE	8.7	SK	8.8
UK	86.4	DE	8.0	UK	8.2	EE	0.9	EE	20.8	BE	4.0	AT	10.0	DK	8.6	UK	8.8
FI	85.9	AT	8.0	SI	8.2	HU	1.2	RO	36.1	CZ	4.0	IT	9.9	PL	8.5	CZ	8.8
<b>Avg</b>	<b>83.3</b>	<b>Avg</b>	<b>7.5</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>2.4</b>	<b>Avg</b>	<b>52.4</b>	<b>Avg</b>	<b>5.2</b>	<b>Avg</b>	<b>9.9</b>	<b>Avg</b>	<b>8.2</b>	<b>Avg</b>	<b>8.2</b>

### 48.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Non-prescription medicines" market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. In addition, women rate this market more highly in comparison to men. When looking at the age groups, the youngest age group (18-34) rates this market as being lower in comparison to all other age groups. No differences are shown between the other age groups. Blue-collar employees and housepersons rate this market higher in comparison to other white-collar employees. No differences are found between other occupational groups. Consumers who use the internet daily rate this market higher in comparison to those who use the internet weekly. No differences are found between other groups according to their internet usage. The consumers' education, as well as their mother tongue, do not have any impact on the MPI score given to this market.

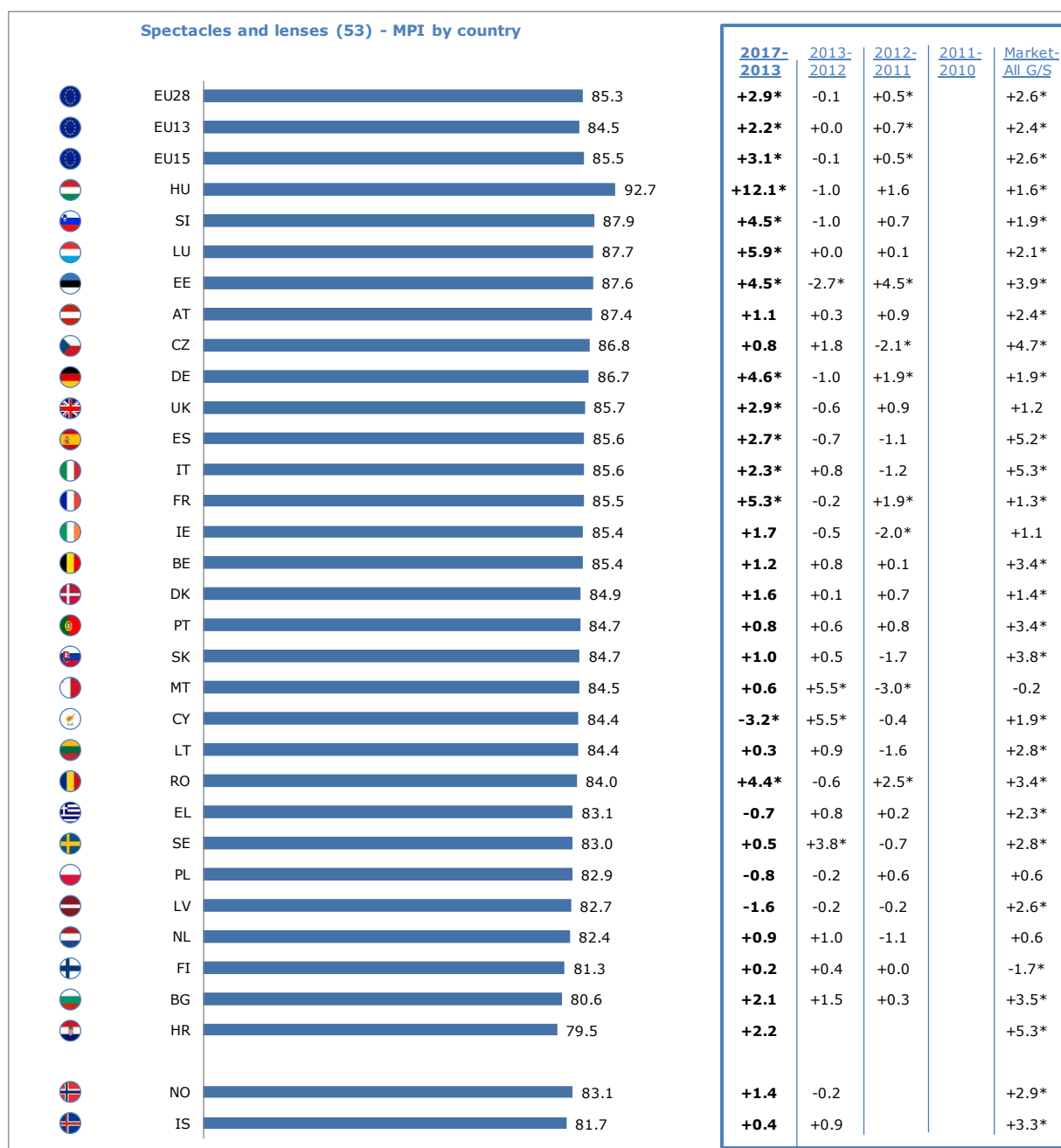
Non-prescription medicines										
2017	Gender		Age				Education level			Mother tongue
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	81.9	84.5	82.3	83.2 A	83.8 A	84.7 A	84.0 A	83.3 A	83.0 A	
2017	Occupation								Mother tongue	
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
	83.7 AB	83.6 AB	82.8 A	84.4 B	84.2 AB	84.4 B	82.4 AB	82.9 AB	83.3 A	83.1 A
2017	Private internet use						Financial status			
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
	83.6 B	82.3 A	82.5 AB	85.4 AB	81.1 AB	82.4 AB	79.2	82.5	84.5 A	84.3 A

### 48.4. General Conclusions

The market for "Non-prescription medicines" is, with an MPI score of 83.3, a middle to high performing goods market. It has risen by 0.3 points since 2015, driven in particular by an increase in the comparability component, but also a decrease in the trust component. It scores better in the EU13, with better regional performance in Western and Eastern Europe.

## 53. MARKET FOR SPECTACLES AND LENSES

### Market definition: Spectacles, Glasses, lenses, sunglasses, other.



### 53.1. Overall Performance

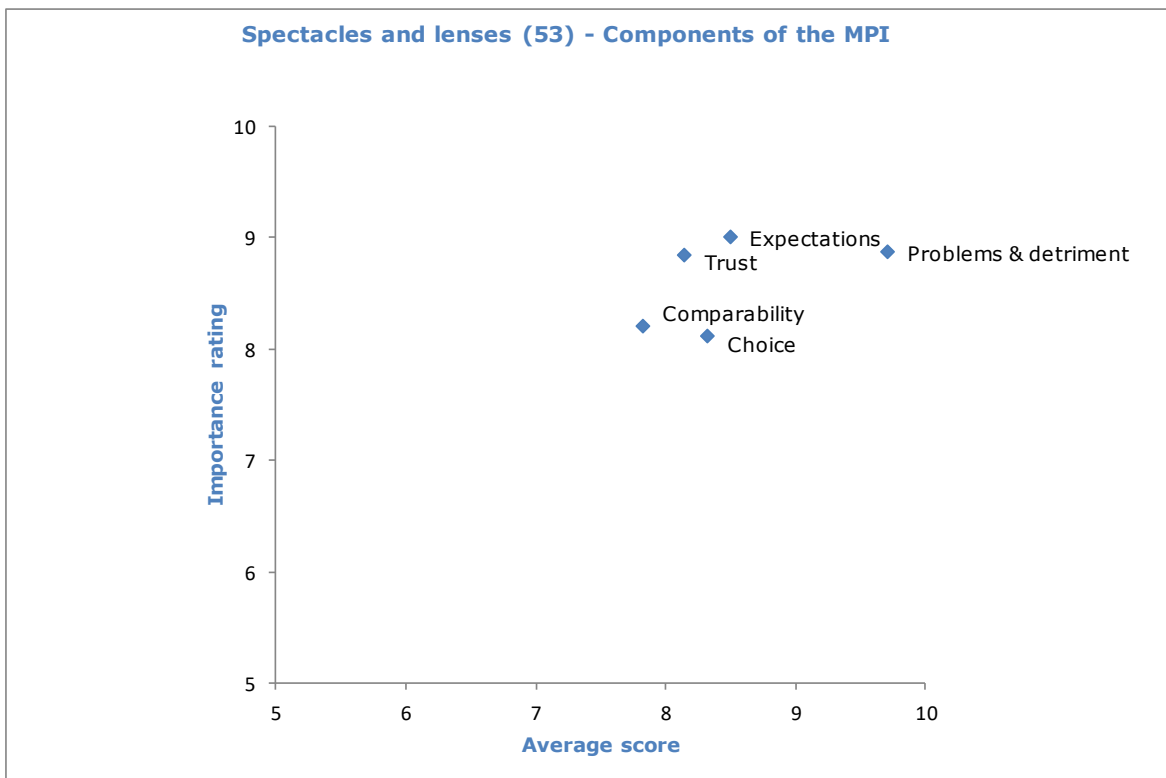
The overall MPI score for the market for “Spectacles and lenses” at the EU28 level is 85.3, which is higher than the goods markets average (+2.6). This makes it the highest performing of the 15 goods markets.

The overall MPI score for the market for “Spectacles and lenses” has risen by 2.9 points from 2013 to 2017, driven by increases in the comparability, trust and expectations components. In addition, there is a decrease in both the proportion of persons who experienced problems and the proportion of persons who complained as a result of the problems experienced since 2013.

In comparison to the goods markets average, the “Spectacles and lenses” market has higher scores all components, except for comparability. In addition, this market has a lower proportion of persons who experienced problems compared to the goods markets average.

Within this market, the expectations component is the component with the highest importance score. Although the choice component has the lowest importance score in this market, it scores higher than the goods markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.8	8.1	5.7	70.6	5.2	9.7	8.5	8.3
<b>Diff 2017-2013</b>	+0.2*	+0.4*	-1.5*	-7.0*	N/A	N/A	+0.4*	N/A
<b>Diff 2015-2013</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Diff 2013-2012</b>	-0.1*	+0.0	-0.3	+0.1	N/A	N/A	-0.0	N/A
<b>Diff 2012-2011</b>	+0.1	+0.1*	-0.7*	-0.2	N/A	N/A	+0.0*	N/A
<b>Diff 2011-2010</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Component contribution to the change in MPI</b>	+0.6*	+1.1*	+0.3*		N/A	N/A	+0.9*	N/A
<b>Diff Market - All G/S</b>	-0.0	+0.7*	-1.4*	-2.6	+0.1	+0.1*	+0.4*	+0.1*
<b>Importance (Avg)</b>	8.2	8.8	N/A	N/A	N/A	8.9	9.0	8.1



## 53.2. Country Analysis

There is a 13.2 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Spectacles and lenses" market. This is 3.7 points lower than the EU28 goods markets range (16.9).

The market for "Spectacles and lenses" is assessed less favourably in the EU13 Member States (84.5) compared to the overall EU28 result (85.3). At the regional level, the Western region (85.8) has scores above the EU28 average, while below average scores can be noted in the Northern (83.4) and Eastern (84.5) countries. Compared to the goods markets average, the market for "Spectacles and lenses" scores above the goods markets average in all regions.

The top three countries for this market are Hungary (92.7), Slovenia (87.9) and Luxembourg (87.7), while Croatia (79.5), Bulgaria (80.6) and Finland (81.3) are at the other end of the scale.

Compared with 2013, the countries with the most improved MPI scores are Hungary (+12.1), Luxembourg (+5.9) and France (+5.3). The only country that showed a decrease in the MPI for this market is Cyprus (-3.2).









The top performing countries in the comparability component are Hungary (8.8), Luxembourg (8.5) and Germany (8.4). The best performers for trust are Hungary (9.2), Ireland and the UK (both 8.6). In the expectations component Hungary (9.3), Estonia and Slovenia (both 8.9) perform best. Choice has the highest scores in Hungary (9.2), Slovenia and the Czech Republic (both 8.8). The

lowest proportion of persons who experienced problems can be found in Luxembourg (0.6%), Austria (0.9%) and Germany (1.6%), while the proportion of persons who complained as a result of the problems experienced is lowest in Luxembourg (0.0%), Germany (10.9%) and Estonia (18.8%). The level of detriment is lowest in Denmark (2.9), Ireland (3.7) and Estonia (3.9). Taking problems and detriment together, Luxembourg (10.0), Austria and Germany (both 9.9) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	92.7	HU	8.8	HU	9.2	LU	0.6	LU	0.0	DK	2.9	LU	10.0	HU	9.3	HU	9.2
SI	87.9	LU	8.5	IE	8.6	AT	0.9	DE	10.9	IE	3.7	AT	9.9	EE	8.9	SI	8.8
LU	87.7	DE	8.4	UK	8.6	DE	1.6	EE	18.8	EE	3.9	DE	9.9	SI	8.9	CZ	8.8
EE	87.6	AT	8.3	AT	8.5	EL	1.7	LV	28.0	SE	4.0	EL	9.9	CZ	8.9	EE	8.8
AT	87.4	FR	8.3	LU	8.5	CY	2.2	FR	37.6	BE	4.1	FR	9.9	UK	8.8	DK	8.6
<b>Avg</b>	<b>85.3</b>	<b>Avg</b>	<b>7.8</b>	<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>5.7</b>	<b>Avg</b>	<b>70.6</b>	<b>Avg</b>	<b>5.2</b>	<b>Avg</b>	<b>9.7</b>	<b>Avg</b>	<b>8.5</b>	<b>Avg</b>	<b>8.3</b>

### 53.3. Socio-demographic Analysis

The consumers' gender has the highest impact on the MPI score given to the "Spectacles and lenses" market, compared to the other socio-demographic factors analysed. Women rate this market more highly than men do. Consumers aged 35-54 rate this market lower in comparison to all other age groups. In addition, consumers aged 55-64 years-old rate this market higher in comparison to those aged 18-34 years-old. Consumers who find making ends meet very difficult rate this market lower in comparison to all other age groups. In addition, consumers finding it fairly difficult to make ends meet rate this market lower in comparison to those who find it fairly easy to make ends meet. The remaining sociodemographic variables (education, occupation, mother tongue and private internet use) have no influence on consumers' evaluations regarding the "Spectacles and lenses" market.

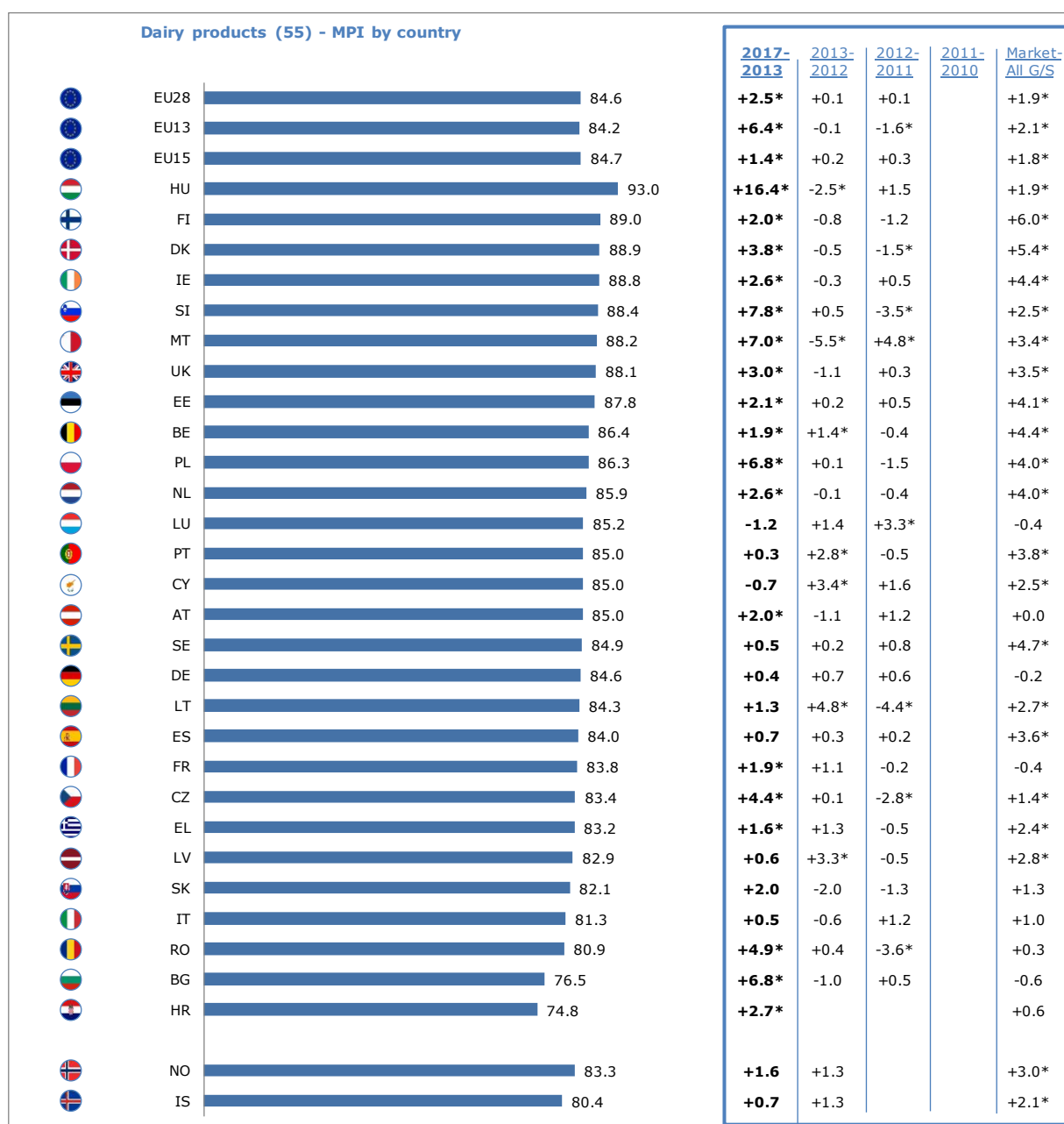
Spectacles and lenses											
2017	Gender 		Age 				Education level 			Mother tongue 	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	Official language	Not an official language
	84.3	86.2	85.4 A	84.1	86.8 B	85.6 AB	85.4 A	85.4 A	85.1 A	85.3 A	85.6 A
	Occupation 									Mother tongue 	
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
	85.5 A	84.6 A	85.0 A	85.1 A	86.3 A	85.2 A	86.0 A	85.7 A	85.3 A	85.6 A	
	Private internet use 						Financial status 				
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
	85.4 A	85.5 A	85.4 A	86.9 A	84.9 A	84.4 A	83.1	84.8 A	85.9 B	85.7 AB	

### 53.4. General Conclusions

The market for "Spectacles and lenses" is, with an MPI score of 85.3, the best performing goods market. It has increased by 2.9 points since 2013, driven by increases in the comparability, trust, expectations components. Compared to the EU28 average, it scores lower in the EU13 countries. In addition, the market has a higher score in the Western region and lower scores in the Eastern and Northern countries.

## 55. MARKET FOR DAIRY PRODUCTS

**Market definition: Food - Dairy products- milk, cheese, butter, yoghurt , cream, other.**



### 55.1. Overall Performance

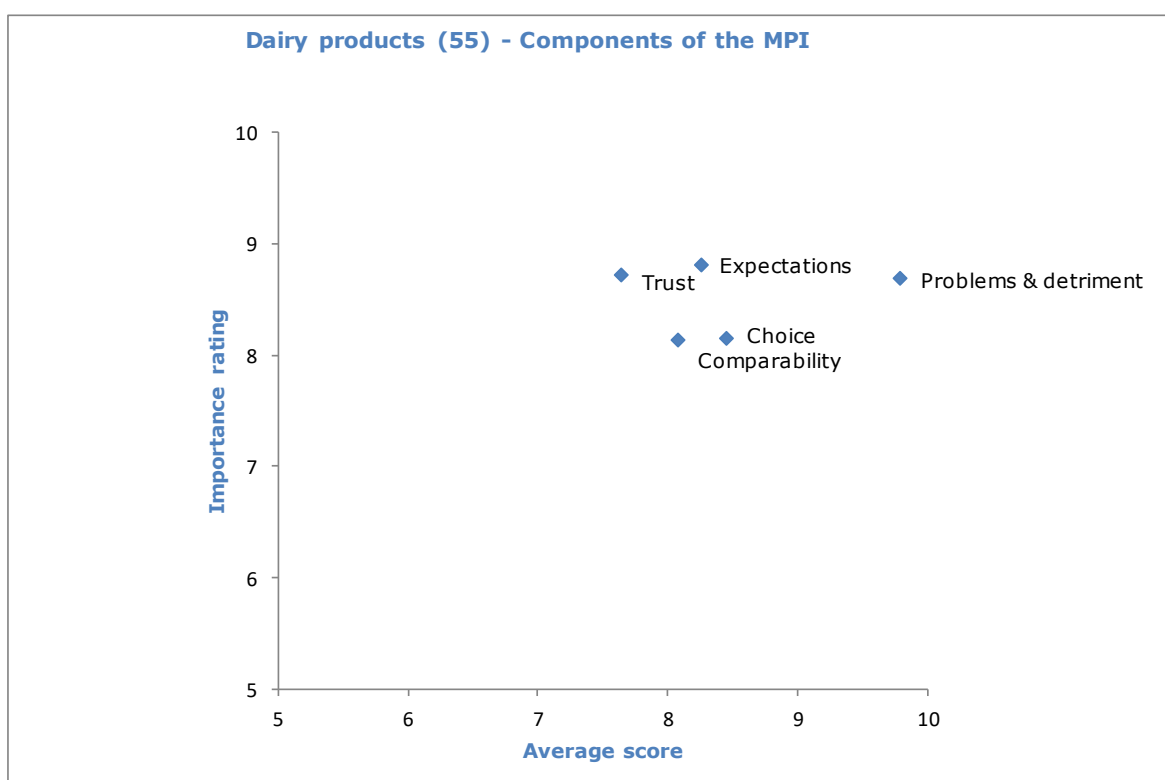
The overall MPI score for the market for "Dairy products" at the EU28 level is 84.6, which is 1.9 points higher than the goods markets average. This makes it a high performing goods market, ranking 3<sup>rd</sup> out of the 15 goods markets.

The overall MPI score for the market for "Dairy products" has increased by 2.5 points from 2013 to 2017. The drivers of this rise are increases in the comparability, trust and expectations components. In addition, there is a decrease in the proportion of persons who experienced problems since 2013.

In comparison to the goods markets average, the "Dairy products" market performs better than average on all components. In addition, this market has a lower proportion of persons who experienced problems, a lower proportion of persons who complained as a result of the problems experienced, and a lower level detriment in comparison to the goods markets average.

Within the “Dairy goods” market, the expectations component has a relatively high importance score, followed by the trust and problems & detriment components with slightly lower importance scores. The comparability and choice components have the lowest importance levels.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	8.1	7.6	5.0	65.4	4.4	9.8	8.3	8.5
<b>Diff 2017-2013</b>	+0.3*	+0.4*	-0.7*	+1.5	N/A	N/A	+0.3*	N/A
<b>Diff 2015-2013</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Diff 2013-2012</b>	+0.0	-0.0	-0.6*	-5.4*	N/A	N/A	+0.0	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.0	+1.4*	-3.6	N/A	N/A	-0.0	N/A
<b>Diff 2011-2010</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Component contribution to the change in MPI</b>	+0.6*	+1.0*	+0.1*		N/A	N/A	+0.8*	N/A
<b>Diff Market - All G/S</b>	+0.2*	+0.2*	-2.1*	-7.9*	-0.7*	+0.1*	+0.1*	+0.3*
<b>Importance (Avg)</b>	8.1	8.7	N/A	N/A	N/A	8.7	8.8	8.1



## 55.2. Country Analysis

There is an 18.2 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Dairy products” market. This is 1.3 points greater than the EU28 goods markets range (16.9).

At the regional level, the market for “Dairy products” scores higher in Northern (86.5) and Western (85.5) Europe, while the Southern (82.8) and Eastern (84.2) regions show lower scores compared to the EU28 average (84.6). In addition, when compared to the goods markets average, all four regions have higher than average scores.

The top three ranked countries for this market are Hungary (93.0), Finland (89.0) and Denmark (88.9), while Croatia (74.8), Bulgaria (76.5) and Romania (80.9) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in the MPI score are Hungary (+16.4), Slovenia (+7.8) and Malta (+7.0).

The top performing countries in the comparability component are Hungary (9.1), Slovenia (8.7) and Poland (8.5). The best performers for trust are Hungary (9.0), Malta (8.6) and Finland (8.5). In the expectations component Hungary (9.1), Finland (9.0) and Denmark (8.9) perform best. Choice has the highest scores in Hungary (9.3), Denmark and Finland (both 9.1). The lowest proportion of persons who experienced problems can be found in France (0.4%), Luxembourg (1.3%) and Germany (1.5%); while the proportion of persons who complained as a result of the

problems experienced is lowest in France (0.0%), Austria (23.8%) and Luxembourg (24.4%). The level of detriment is lowest in France (2.0), the Netherlands (2.7) and Ireland (3.1). The problems & detriment component scores are the highest for France (10.0), Luxembourg and Germany (both 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	93.0	HU	9.1	HU	9.0	FR	0.4	FR	0.0	FR	2.0	FR	10.0	HU	9.1	HU	9.3
FI	89.0	SI	8.7	MT	8.6	LU	1.3	AT	23.8	NL	2.7	LU	9.9	FI	9.0	DK	9.1
DK	88.9	PL	8.5	FI	8.5	DE	1.5	LU	24.4	IE	3.1	DE	9.9	DK	8.9	FI	9.1
IE	88.8	MT	8.4	DK	8.4	MT	2.3	EE	30.2	FI	3.1	HU	9.9	UK	8.8	EE	9.0
SI	88.4	IE	8.4	IE	8.3	ES	3.0	RO	37.4	BE	3.2	BE	9.9	SI	8.8	PL	9.0
<b>Avg</b>	<b>84.6</b>	<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>5.0</b>	<b>Avg</b>	<b>65.4</b>	<b>Avg</b>	<b>4.4</b>	<b>Avg</b>	<b>9.8</b>	<b>Avg</b>	<b>8.3</b>	<b>Avg</b>	<b>8.5</b>

### 55.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Dairy products" market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and how they evaluate the market, even if consumers who can make ends meet fairly easy and very easy give similar scores. In addition, women rate the "Dairy products" market more highly than men do. Looking at the occupational groups, only the other white-collar employees rate this market lower in comparison to the blue-collar employees, students, housepersons and those seeking a job. The relationship between consumers' private internet use and the MPI shows mixed results. Consumers who use the internet weekly rate this market lower than those who use the internet daily, less than monthly or never. In addition, those who never use the internet provide the highest score in comparison to all other groups, except for those who use the internet less than monthly or hardly ever. The consumers' education, as well as their mother tongue, do not have any impact on the MPI score given to the "Dairy products" market.

Dairy products											
2017	Gender		Age				Education level			Mother tongue	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	Official language	Not an official language
	83.5	85.6	83.7 A	85.0 B	84.7 B	85.0 AB	85.1 A	84.6 A	84.2 A		
Occupation									Mother tongue		
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language		
84.4 AB	84.5 AB	83.9 A	85.0 B	85.4 B	85.2 B	86.2 B	84.8 AB	84.6 A	83.7 A		
Private internet use						Financial status					
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy		
84.6 B	83.6 A	83.5 AB	86.2 BC	84.1 ABC	86.0 C	80.7	83.6	85.7 A	85.6 A		

### 55.4. General Conclusions

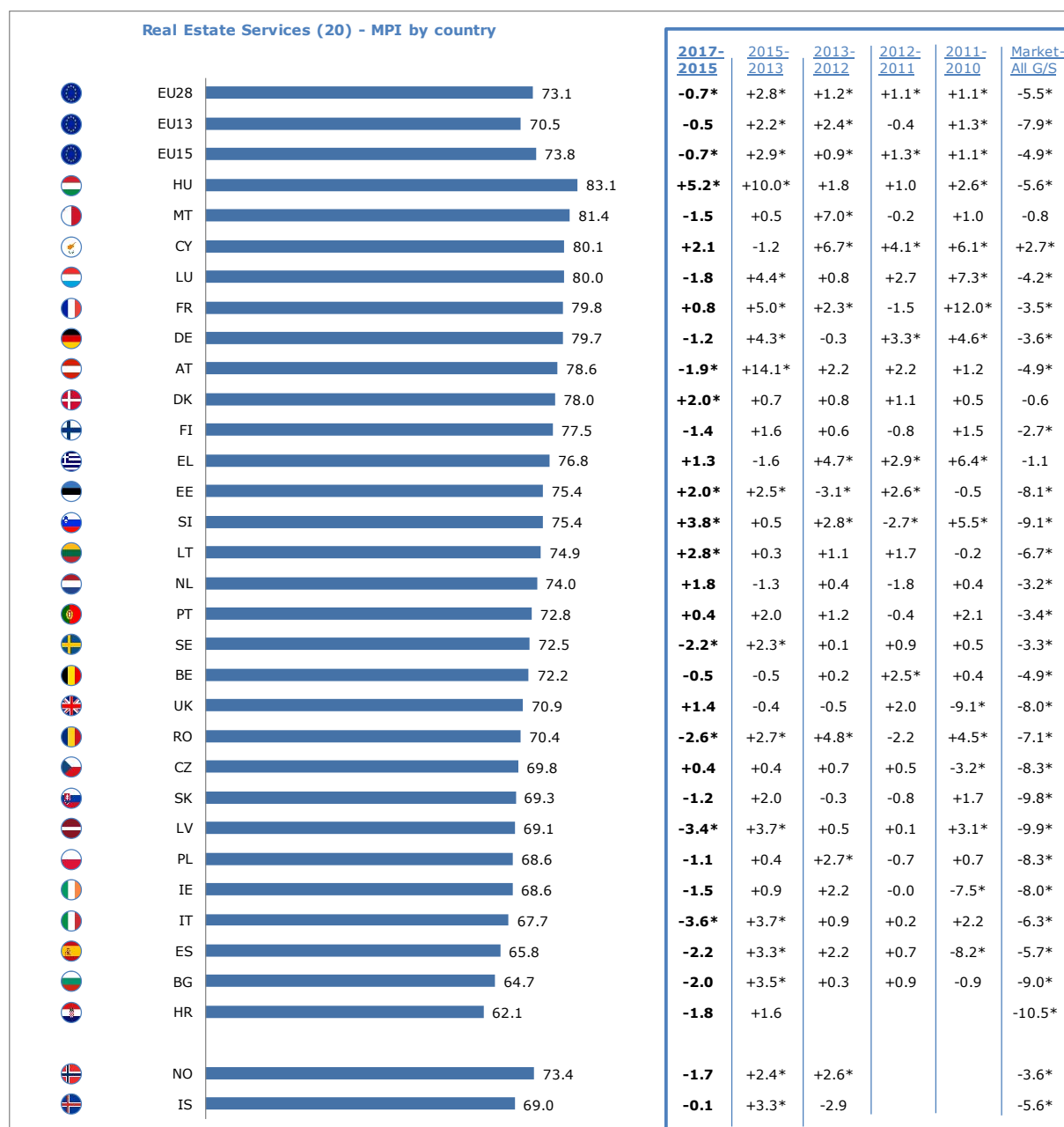
The market for "Dairy products" is, with an MPI score of 84.6, a high performing goods market. It has increased with 2.3 points since 2013, driven by increases in the comparability, trust, and expectations components. Compared to the EU28 average, it scores higher in the Northern and Western regions and lower in the Eastern and Southern countries.



# Services Markets

## 20. MARKET FOR REAL ESTATE SERVICES

### Market definition: Real estate agents and letting agents.



### 20.1. Overall Performance

The overall MPI score for the market for “Real estate services” at the EU28 level is 73.1, which is lower than the services markets average (-5.5). This makes it the lowest performing services market, ranking last of all 25 services markets.

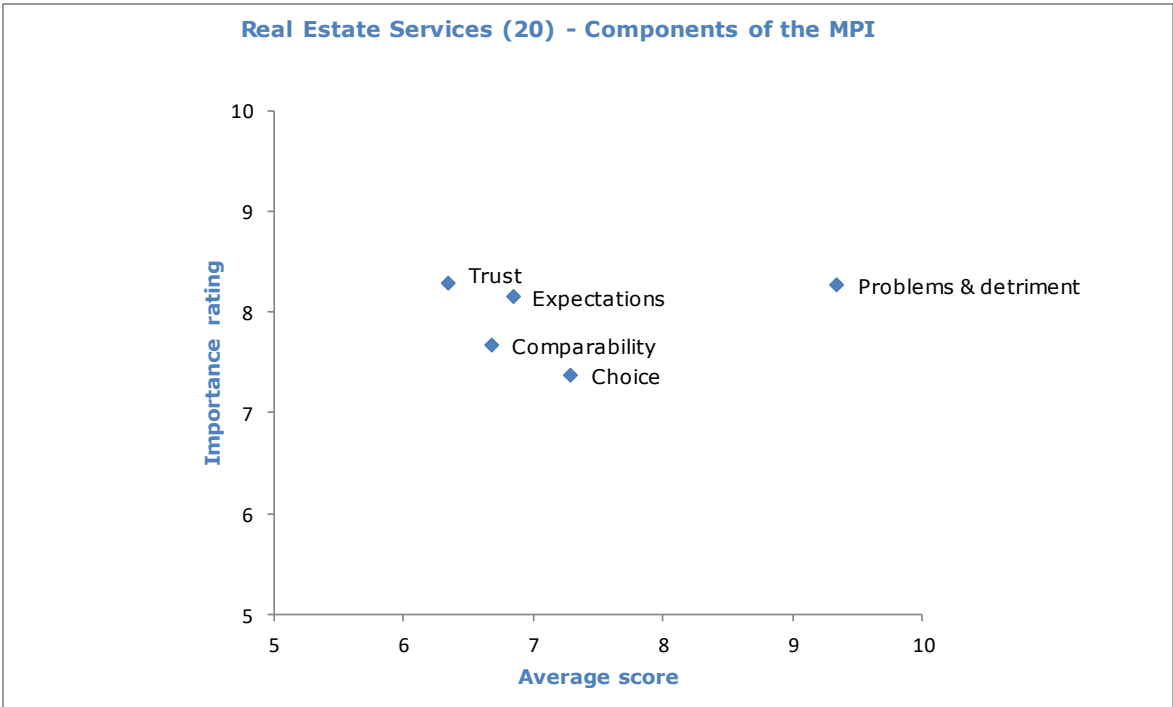
The overall MPI score for the market for “Real estate services” has decreased by 0.7 points from 2015 to 2017. The drivers of this decline are decreases in the comparability, trust, expectations and choice components. However, the proportion of persons who experienced problems and the level of detriment of this market have decreased since to 2015, resulting in the increase of the problems & detriment component.

In comparison to the services markets average, all components in the “Real estate services” are below average. This market also has a higher proportion of persons who experienced problems,

although also a lower proportion of persons who complained as a result of the problems experienced in comparison to the services markets average.

The importance scores for the trust and problems & detriment components are relatively high in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	6.7	6.3	11.8	75.7	5.7	9.3	6.8	7.3
<b>Diff 2017-2015</b>	-0.2*	-0.1*	-3.2*	+0.4	-0.4*	+0.2*	-0.2*	-0.1*
<b>Diff 2015-2013</b>	+0.3*	+0.4*	+0.4	+2.0	N/A	N/A	+0.4*	N/A
<b>Diff 2013-2012</b>	+0.1*	+0.1*	-1.2*	-2.5	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.1*	-1.9*	-8.5*	N/A	N/A	+0.1*	N/A
<b>Diff 2011-2010</b>	+0.1*	+0.1	-3.2*	+3.7*	N/A	N/A	+0.0	N/A
<b>Component contribution to the change in MPI</b>	-0.4*	-0.2*	N/A		N/A	+0.5*	-0.4*	-0.2*
<b>Diff Market - All G/S</b>	-0.6*	-0.8*	+2.4*	-2.7*	+0.1	-0.1*	-0.8*	-0.2*
<b>Importance (Avg)</b>	7.7	8.3	N/A	N/A	N/A	8.3	8.1	7.4



### 20.2. Country Analysis

There is a 21.0 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Real estate services" market. This is 3.8 points greater than the EU28 services markets range (17.2).

The market for "Real estate services" is assessed more favourably in the EU15 Member States (73.8) and less favourably in the EU13 Member States (70.5) than in the EU28 (73.1). At the regional level, this market scores higher in Western (76.6) and Northern (74.8) Europe, while scoring lower than average in the Southern (68.3) and Eastern (70.2) regions. In comparison with the services markets average, the market for "Real estate services" scores below average in all regions of Europe.

The top three countries for this market are Hungary (83.1), Malta (81.4) and Cyprus (80.1), while Croatia (62.1), Bulgaria (64.7) and Spain (65.8) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+5.2), Slovenia (+3.8) and Lithuania (+2.8). The countries that decreased the most in the MPI are Italy (-3.6), Latvia (-3.4) and Romania (-2.6).

The top performing countries in the comparability component are Hungary, Malta (both 7.6), and Cyprus (7.5). The best performers for trust are Luxembourg (7.8), Malta and Hungary (both 7.7). In the expectations component Hungary (8.0), Cyprus (7.7) and Malta (7.6) perform best. Choice

has the highest scores in Hungary (8.6), Malta (8.2) and Denmark (8.1). The lowest proportion of persons who experienced problems can be found in Austria, Luxembourg (both 3.8%) and Germany (4.6%), while the proportion of persons who complained as a result of the problems experienced is lowest in Luxembourg (29.6%), Romania (37.5%) and Estonia (43.2%). The level of detriment is lowest in Sweden (3.6), Estonia (4.1) and the Netherlands (4.6). Aggregating problems and detriment as into one score, Austria (9.8), Luxembourg and Cyprus (both 9.7) emerge on top, indicating that the market is considered to be less problematic in these countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	83.1	HU	7.6	LU	7.8	AT	3.8	LU	29.6	SE	3.6	AT	9.8	HU	8.0	HU	8.6
MT	81.4	MT	7.6	MT	7.7	LU	3.8	RO	37.5	EE	4.1	LU	9.7	CY	7.7	MT	8.2
CY	80.1	CY	7.5	HU	7.7	DE	4.6	EE	43.2	NL	4.6	CY	9.7	MT	7.6	DK	8.1
LU	80.0	FR	7.5	DE	7.6	CY	4.7	DE	49.0	DK	4.9	DE	9.7	FI	7.6	FI	7.8
FR	79.8	DE	7.4	FR	7.6	FR	6.7	LV	50.6	HU	5.1	SE	9.6	FR	7.5	FR	7.8
<b>Avg</b>	<b>73.1</b>	<b>Avg</b>	<b>6.7</b>	<b>Avg</b>	<b>6.3</b>	<b>Avg</b>	<b>11.8</b>	<b>Avg</b>	<b>75.7</b>	<b>Avg</b>	<b>5.7</b>	<b>Avg</b>	<b>9.3</b>	<b>Avg</b>	<b>6.8</b>	<b>Avg</b>	<b>7.3</b>

## 20.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Real estate services" market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. In addition, women rate this market higher than men do. Consumers who have attained a high level of education rate this market lower in comparison to those who have attained a medium level of education. Looking at the different occupational groups, it can be observed that blue-collar employees and housepersons rate this market lower in comparison to managers and other white-collar employees. No differences are observed between the other occupational groups. Those who use the internet daily rate the "Real estate services" market higher in comparison to those who use the internet less than monthly or never. No differences are observed between the other groups according to internet usage. The consumers' age, as well as their mother tongue, do not have any impact on the MPI score given to this market.

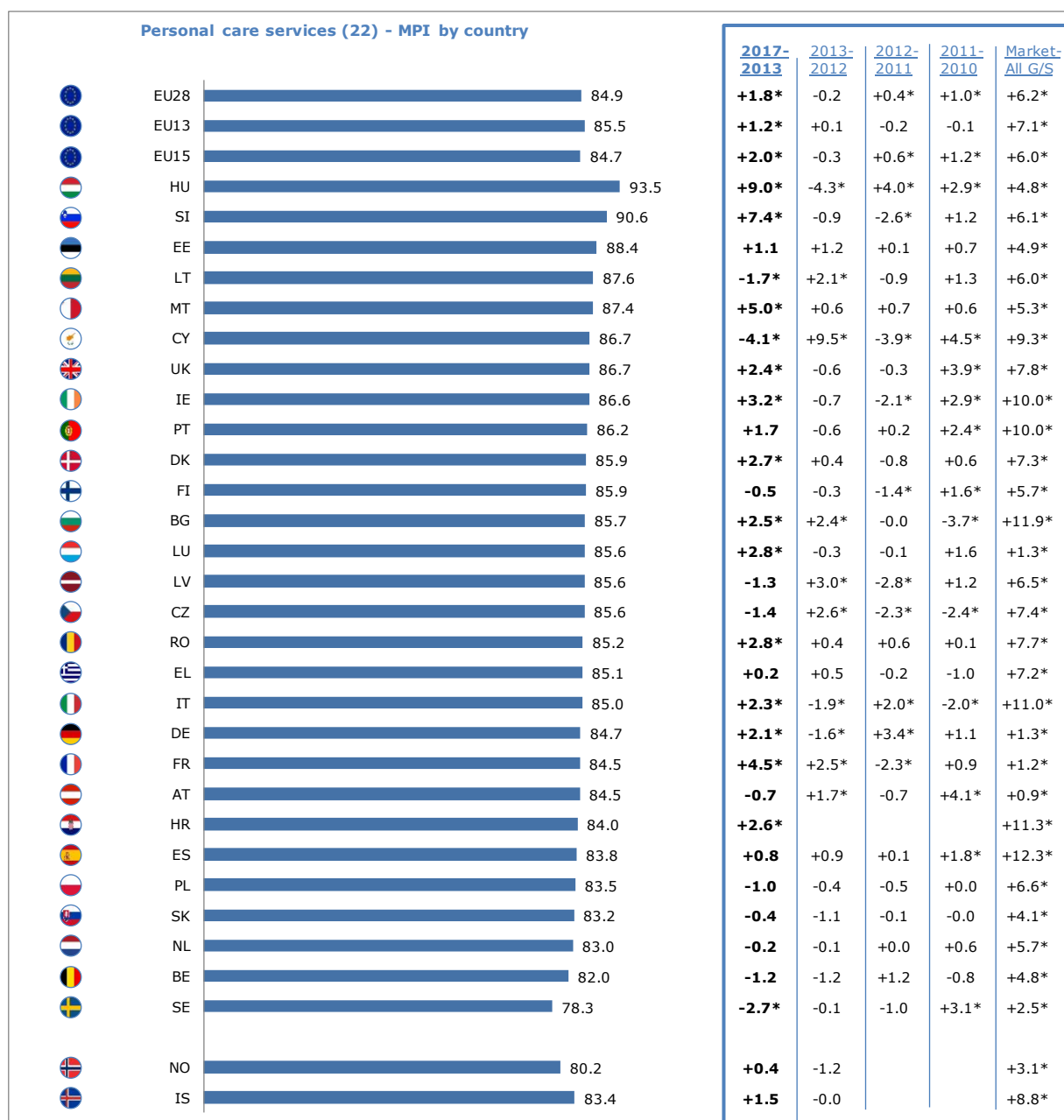
Real Estate Services									
Gender	Age				Education level			Mother tongue	
	Male	Female	18-34	35-54	55-64	65+	Low		
72.5	74.1	73.4 A	73.4 A	72.8 A	72.9 A	73.9 AB	73.9 B	72.5 A	
Occupation								Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
73.5 BC	73.7 C	74.0 C	70.6 A	73.4 BC	70.7 AB	71.2 ABC	74.2 BC	73.3 A	72.0 A
Private internet use					Financial status				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
73.5 C	72.4 BC	70.2 ABC	67.5 A	69.7 ABC	69.4 AB	64.7	72.2	74.1 A	74.1 A

## 20.4. General Conclusions

The market for "Real estate services" is, with an MPI score of 73.1, the lowest performing services market. It has dropped by 0.7 points since 2015, driven by decreases in the comparability, trust, expectations and choice components. It scores higher in the EU15 and lower in the EU13 compared to the EU28 average.

## 22. MARKET FOR PERSONAL CARE SERVICES

**Market definition: Personal Care Services - Hairdressers, Diet clubs/centres, Beauty treatments, Hair therapy, Cosmetic therapy, Nail shop services, Spa, sauna, hammams.**



### 22.1. Overall Performance

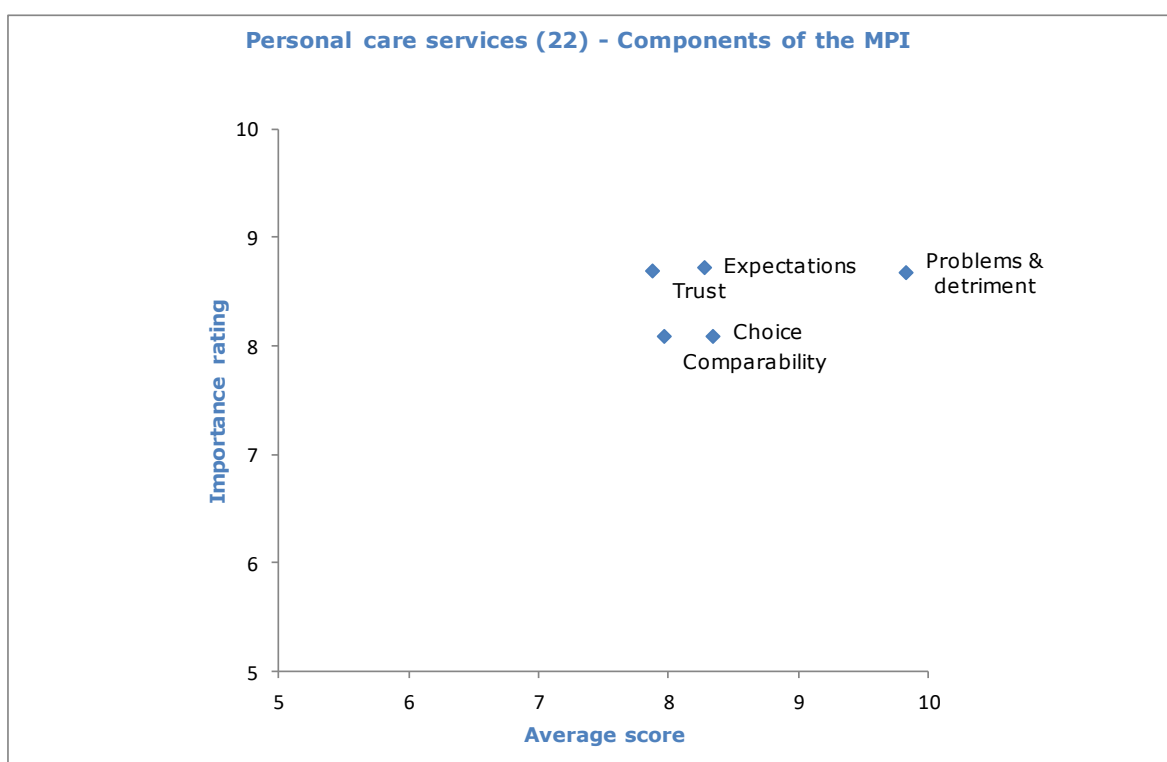
The overall MPI score for the market for “Personal care services” at the EU28 level is 84.9, which is 6.2 points higher than the services markets average. This makes it the highest performing of the 25 services markets.

The overall MPI score for the market for “Personal care services” has increased by 1.8 points from 2013 to 2017. The drivers of this rise are increases in the comparability, trust and expectations components.

In comparison to the services markets average, the “Personal care services” performs better than the services markets average on all components. In addition, this market has a lower proportion of persons who experienced problems, a lower proportion of persons who complained as a result of the problems experienced, and a lower level of detriment.

While the comparability and choice components have the lowest importance scores for this market; the trust, problems & detriment and expectations components share the first place in terms of importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	8.0	7.9	3.5	66.7	5.0	9.8	8.3	8.3
<b>Diff 2017-2013</b>	+0.2*	+0.3*	-0.4	+1.7	N/A	N/A	+0.2*	N/A
<b>Diff 2015-2013</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Diff 2013-2012</b>	-0.0	-0.0	+0.2	+0.4	N/A	N/A	+0.0	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.0	-0.9*	-10.8*	N/A	N/A	0.0*	N/A
<b>Diff 2011-2010</b>	+0.1*	+0.2*	+0.3	+8.9*	N/A	N/A	+0.2*	N/A
<b>Component contribution to the change in MPI</b>	+0.4*	+0.7*	+0.1		N/A	N/A	+0.6*	N/A
<b>Diff Market - All G/S</b>	+0.7*	+0.7*	-5.9*	-11.7*	-0.7*	+0.4*	+0.6*	+0.9*
<b>Importance (Avg)</b>	8.1	8.7	N/A	N/A	N/A	8.7	8.7	8.1



## 22.2. Country Analysis

There is a 15.2 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Personal care services" market. This is 2.0 points lower than the EU28 services markets range (17.2).

The market for "Personal care services" is assessed more favourably in the EU13 Member States (85.5) and less favourably in the EU15 Member States (84.7) compared to the EU28 average (84.9). At the regional level, Eastern Europe (85.4) performs better than average, while the Southern (84.7) and Northern (83.5) regions have lower scores. Compared to the services markets average, the market for "Personal care services" scores above average in all four regions.

The top three countries for this market are Hungary (93.5), Slovenia (90.6) and Estonia (88.4), while Sweden (78.3), Belgium (82.0) and the Netherlands (83.0) are at the other end of the scale.

Compared with 2013, the countries that have improved the most in the MPI score are Hungary (+9.0), Slovenia (+7.4) and Malta (+5.0). The countries that showed a decrease in the MPI are Cyprus (-4.1), Sweden (-2.7) and Lithuania (-1.7).








The top performing countries for the comparability component are Hungary (9.1), Slovenia (8.6) and Bulgaria (8.5). The best performers for trust are Hungary (9.1), Slovenia (8.7) and Malta (8.5). For the expectations component, Hungary (9.3), Slovenia (9.0) and Estonia (8.9) perform best. Choice has the highest scores in Hungary (9.4), Slovenia (9.0) and Lithuania (8.8). The

lowest proportion of persons who experienced problems can be found in Luxembourg (0.0%), France (0.5%) and Germany (1.8%), while the proportion of persons who complained as a result of the problems experienced is lowest in France (0.0%), Estonia (3.5%) and Romania (28.2%). The level of detriment is lowest in the Czech Republic, Belgium (both 3.3) and Denmark (3.6). The problems & detriment component scores are the highest for Luxembourg, France (both 10.0) and Germany (9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	93.5	HU	9.1	HU	9.1	LU	0.0	FR	0.0	CZ	3.3	LU	10.0	HU	9.3	HU	9.4
SI	90.6	SI	8.6	SI	8.7	FR	0.5	EE	3.5	BE	3.3	FR	10.0	SI	9.0	SI	9.0
EE	88.4	BG	8.5	MT	8.5	DE	1.8	RO	28.2	DK	3.6	DE	9.9	EE	8.9	LT	8.8
LT	87.6	PT	8.4	EE	8.4	EL	1.9	AT	28.4	UK	3.8	EE	9.9	LT	8.7	IE	8.8
MT	87.4	RO	8.3	LU	8.3	SI	1.9	BE	37.8	BG	4.3	BE	9.9	FI	8.7	FI	8.7
<b>Avg</b>	<b>84.9</b>	<b>Avg</b>	<b>8.0</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>3.5</b>	<b>Avg</b>	<b>66.7</b>	<b>Avg</b>	<b>5.0</b>	<b>Avg</b>	<b>9.8</b>	<b>Avg</b>	<b>8.3</b>	<b>Avg</b>	<b>8.3</b>

## 22.3. Socio-demographic Analysis

The consumers' mother tongue has the highest impact on the MPI score given to the "Personal care services" market, compared to the other socio-demographic factors analysed. Consumers whose mother tongue is one of the official national languages of the region they reside in tend to rate this market more highly than the rest of the population. In addition, women rate the "Personal care services" market higher than men do. Older consumers (55-64 and 65+) gave higher scores in terms of MPI compared to consumers aged 35-54 years-old. However, no difference in the MPI score given is shown between the youngest (18-34) and the oldest (65+) age group. Consumers' occupation shows mixed results. In particular, the other white-collar and blue-collar employees and students rate this market lower in comparison to managers and retired persons. The consumers' financial situation also shows mixed results, with both extreme groups (very difficult and very easy) giving similarly low scores, in comparison to the more moderate groups (fairly difficult and fairly easy), which also gave similar scores. The consumers' level of education, as well as frequency of private internet use, do not have any impact on the MPI score given to this market.

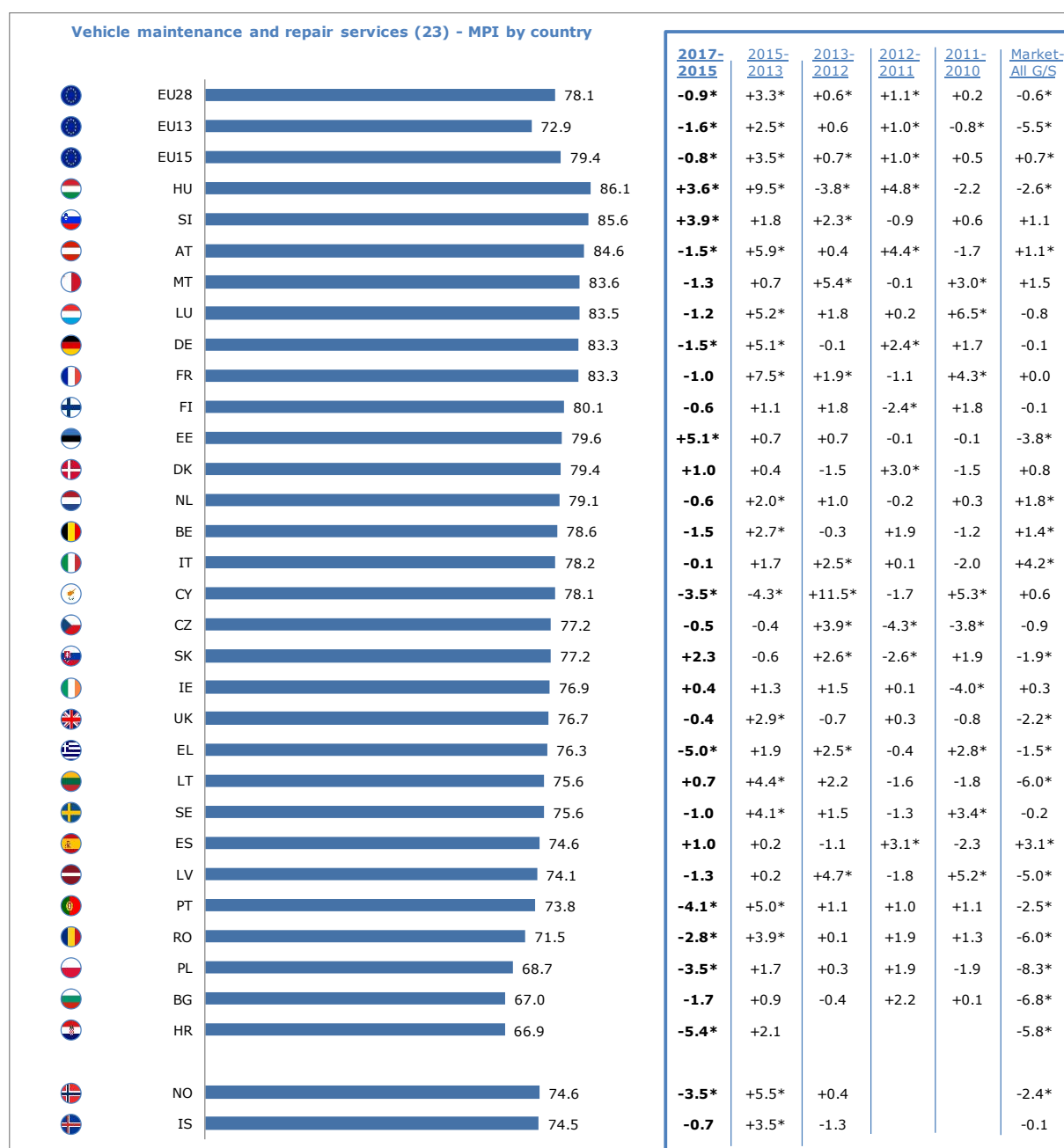
Personal Care Services											
2017	Gender 		Age 				Education level 				
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High		
		83.6	85.9	84.6 AB	83.9 A	86.3 C	85.9 BC	85.3 A	85.0 A	84.6 A	
	Occupation 									Mother tongue 	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language		
86.0 D	85.8 BCD	84.2 A	84.4 ABC	84.0 AB	85.0 ABCD	86.1 CD	86.0 D	85.0	81.8		
Private internet use 						Financial status 					
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy		
85.0 A	84.4 A	84.1 A	86.6 A	83.7 A	84.9 A	83.1 A	85.2 B	85.5 B	83.5 A		

## 22.4. General Conclusions

The market for "Personal care services" is, with an MPI score of 84.9, a high performing services market. It has increased by 1.8 points since 2013, driven by increases in the comparability, trust and expectations components. It scores higher in the EU13, higher in the Eastern countries and lower in the Northern region.

## 23. MARKET FOR VEHICLE MAINTENANCE AND REPAIR SERVICES

**Market definition: Maintenance and reparation of vehicles and other transport – Franchise garage/dealer, independent garage, road assistance, other.**



### 23.1. Overall Performance

The overall MPI score for the market for “Vehicle maintenance and repair services” at the EU28 level is 78.1, which is lower than the services markets average (-0.6). This makes it a middle to low performing services market, ranking 15<sup>th</sup> out of the 25 services markets.

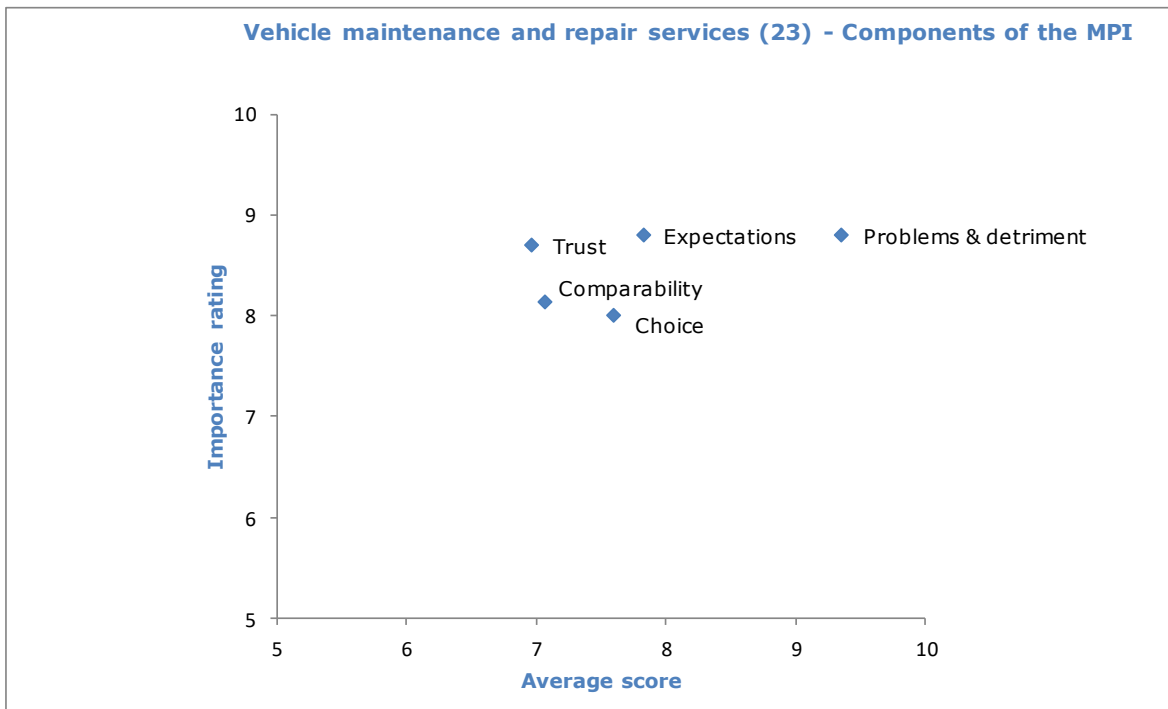
The overall MPI score for the market for “Vehicle maintenance and repair services” has decreased by 0.9 points from 2015 to 2017, driven by decreases in the comparability, trust, expectations and choice components. In addition, there has been a decrease in the proportion of persons who complained as a result of the problems experienced and in the level of detriment compared to 2015.

The expectations and choice component scores are higher for the “Vehicle maintenance and repair services” market in comparison to the services markets average. However, the problems & detriment, trust and comparability components score lower. In addition, in comparison to the

services markets average, the “Vehicle maintenance and repair services” market has a higher proportion of persons who experienced problems, but a lower proportion of persons who complained as a result of the problems experienced.

Within this market, the problems & detriment, expectations and trust components all have a relatively high importance score, while of these components only the expectations component performs better than the services markets average. In addition, the choice component in this market also performs better than the services markets average, while showing the lowest importance score in this market.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.1	7.0	11.3	73.2	5.7	9.3	7.8	7.6
Diff 2017-2015	-0.1*	-0.1*	+0.3	-7.6*	-0.5*	+0.0	-0.1*	-0.2*
Diff 2015-2013	+0.3*	+0.5*	-0.6	+5.4*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	-0.0	+0.0	-2.3*	-3.3*	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.1*	-2.1*	-1.9	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.0	-0.2*	-2.6*	+2.8*	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	-0.2*	-0.2*	N/A		N/A	+0.1	-0.3*	-0.4*
Diff Market - All G/S	-0.2*	-0.2*	+2.0*	-5.3*	+0.1	-0.1*	+0.1*	+0.1*
Importance (Avg)	8.1	8.7	N/A	N/A	N/A	8.8	8.8	8.0



### 23.2. Country Analysis

There is a 19.2 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Vehicle maintenance and repair services” market. This is 2.0 points greater than the EU28 services markets range (17.2).

The market for “Vehicle maintenance and repair services” is assessed more favourably in the EU15 Member States (79.4) and less well in the EU13 Member States (72.9) compared to the EU28 result (78.1). At the regional level, the market is evaluated most positively in Western Europe (81.1), but scores below the EU28 average in the Eastern (72.6), Southern (76.4) and Northern (77.4) regions. In comparison to the services markets average, the market for “Vehicle maintenance and repair services” scores below average in Northern (-1.2) and Eastern (-5.7) Europe and above average in Southern (+2.8) Europe.

The top three countries for this market are Hungary (86.1), Slovenia (85.6) and Austria (84.6), while Croatia (66.9), Bulgaria (67.0) and Poland (68.7) are at the other end of the scale.










Compared with 2015, only three countries show improvements in the MPI score, namely Estonia (+5.1), Slovenia (+3.9) and Hungary (+3.6). The countries that decreased the most in the MPI are Croatia (-5.4), Greece (-5.0) and Portugal (-4.1).

The top performing countries in the comparability component are Austria, Hungary (both 8.2) and Germany (8.0). The best performers for trust are Austria (8.2), France and Germany (both 8.0). In the expectations component Slovenia (8.8), Hungary (8.6) and Malta (8.4) perform best. Choice has the highest scores in Hungary (8.6), Denmark and Slovenia (both 8.4). The lowest proportion of persons who experienced problems can be found in Luxembourg, France (both 3.9%) and Germany (4.1%), while the proportion of persons who complained as a result of the problems experienced is lowest in Latvia (37.1%), Romania (37.7%) and Estonia (38.4%). The level of detriment is lowest in Sweden (4.3), Germany (4.5) and Denmark (4.6). Taking problems and detriment together, Germany, Luxembourg, and France (all 9.8) are the best performing countries.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	86.1	AT	8.2	AT	8.2	LU	3.9	LV	37.1	SE	4.3	DE	9.8	SI	8.8	HU	8.6
SI	85.6	HU	8.2	FR	8.0	FR	3.9	RO	37.7	DE	4.5	LU	9.8	HU	8.6	DK	8.4
AT	84.6	DE	8.0	DE	8.0	DE	4.1	EE	38.4	DK	4.6	FR	9.8	MT	8.4	SI	8.4
MT	83.6	SI	8.0	MT	8.0	AT	4.2	AT	41.5	HU	4.7	AT	9.8	DK	8.3	MT	8.3
LU	83.5	FR	8.0	LU	8.0	MT	6.7	FR	49.1	SI	5.0	MT	9.6	FI	8.3	FI	8.2
<b>Avg</b>	<b>78.1</b>	<b>Avg</b>	<b>7.1</b>	<b>Avg</b>	<b>7.0</b>	<b>Avg</b>	<b>11.3</b>	<b>Avg</b>	<b>73.2</b>	<b>Avg</b>	<b>5.7</b>	<b>Avg</b>	<b>9.3</b>	<b>Avg</b>	<b>7.8</b>	<b>Avg</b>	<b>7.6</b>

### 23.3. Socio-demographic Analysis

The consumers' age has the highest impact on the MPI score given to the "Vehicle maintenance and repair services" market, compared to the other socio-demographic factors analysed. A linear relationship is observed between the MPI score given and the consumers' age, such that the older the consumer is, the higher they tend to rate this market. In addition, women rate this market higher than men do. Consumers who have attained a high level of education rate the "Vehicle maintenance and repair services" market lower in comparison to those who have attained a low or medium level of education. Consumers who never use the internet rate the "Vehicle maintenance and repair services" market higher in comparison to those who use the internet daily or monthly. No differences are observed between the other internet usage groups. The consumers' financial situation shows mixed results. In general, the more favourable consumers report their financial circumstances to be, the higher they tend to rate this market. However, no difference is shown between consumers who find it fairly difficult to make ends meet and those who find it very easy to make ends meet. Consumers' occupation, as well as their mother tongue, do not have any impact on the MPI score given to this market.

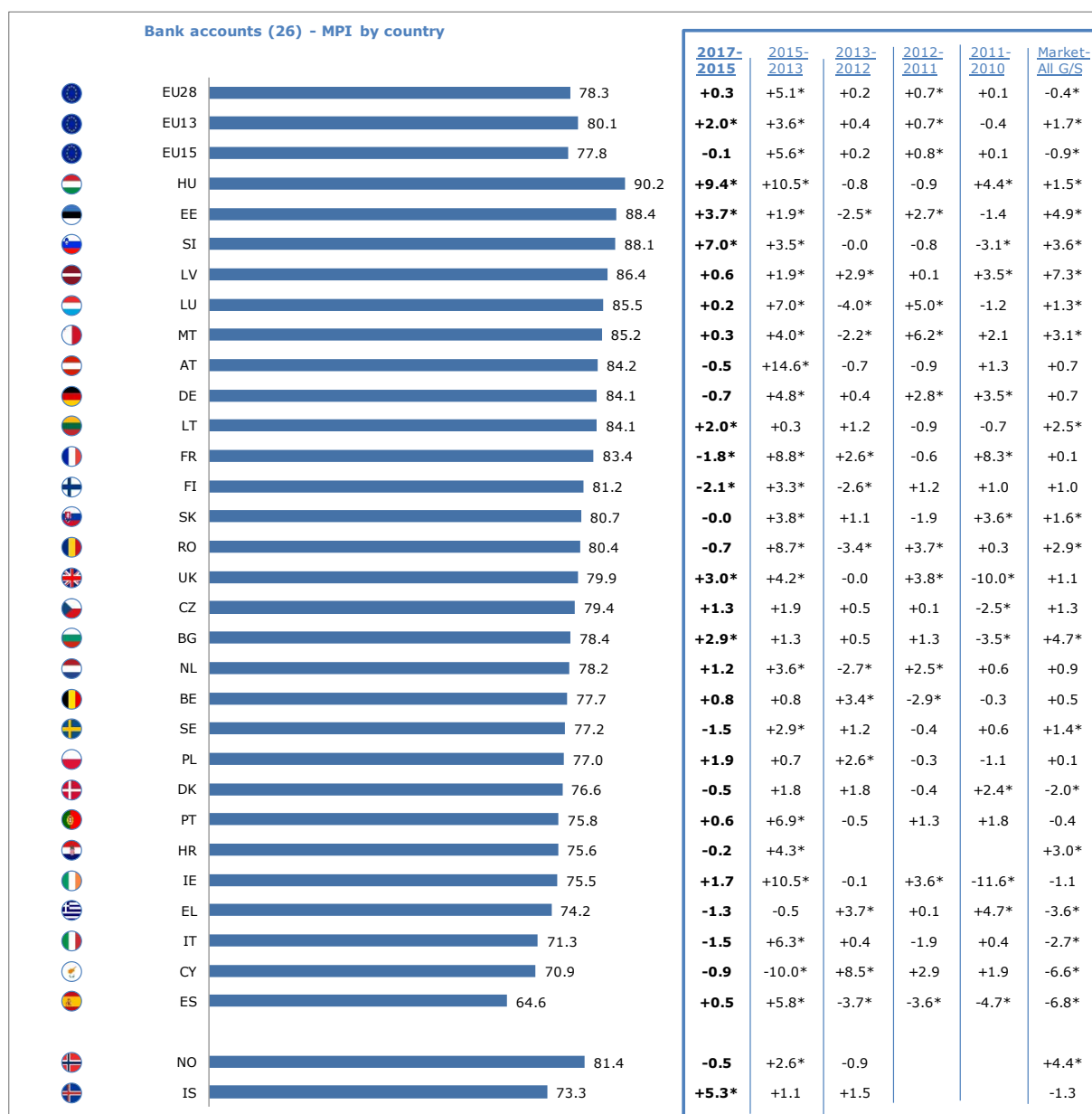
Vehicle maintenance and repair services										
Gender 	Age 				Education level 					
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
77.0	79.3	75.7	76.9	79.9	82.4	79.5 A	78.4 A	77.0		
2017	Occupation 						Mother tongue 			
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
77.8 A	77.1 A	78.5 A	77.3 A	77.8 A	77.8 A	75.9 A	78.9 A	78.1 A	75.3 A	
Private internet use 					Financial status 					
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
78.0 A	78.1 AB	75.2 A	78.1 AB	77.6 AB	80.5 B	75.0	77.5 A	79.1	77.9 A	

### 23.4. General Conclusions

The market for "Vehicle maintenance and repair services" is, with an MPI score of 78.1, a middle to low performing services market. It has dropped by 0.9 points since 2015, driven by decreases in the comparability, trust, expectations and choice components. It scores higher in the EU15 and lower in the EU13, with better regional performance in Western Europe.

## 26. MARKET FOR BANK ACCOUNTS

### Market definition: Banking – Current account, debit cards.



### 26.1. Overall Performance

The overall MPI score for the market for “Bank accounts” at the EU28 level is 78.3, which is lower than the services markets average by 0.4 points. This market is a middle to high performing services market, ranking 11<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Bank accounts” shows no change from 2015 to 2017. However, an increase in the comparability component is observed. In addition, the proportion of persons who experienced problems, the proportion of persons who complained as a result of the problems experienced, and the level of detriment for this market all decreased.

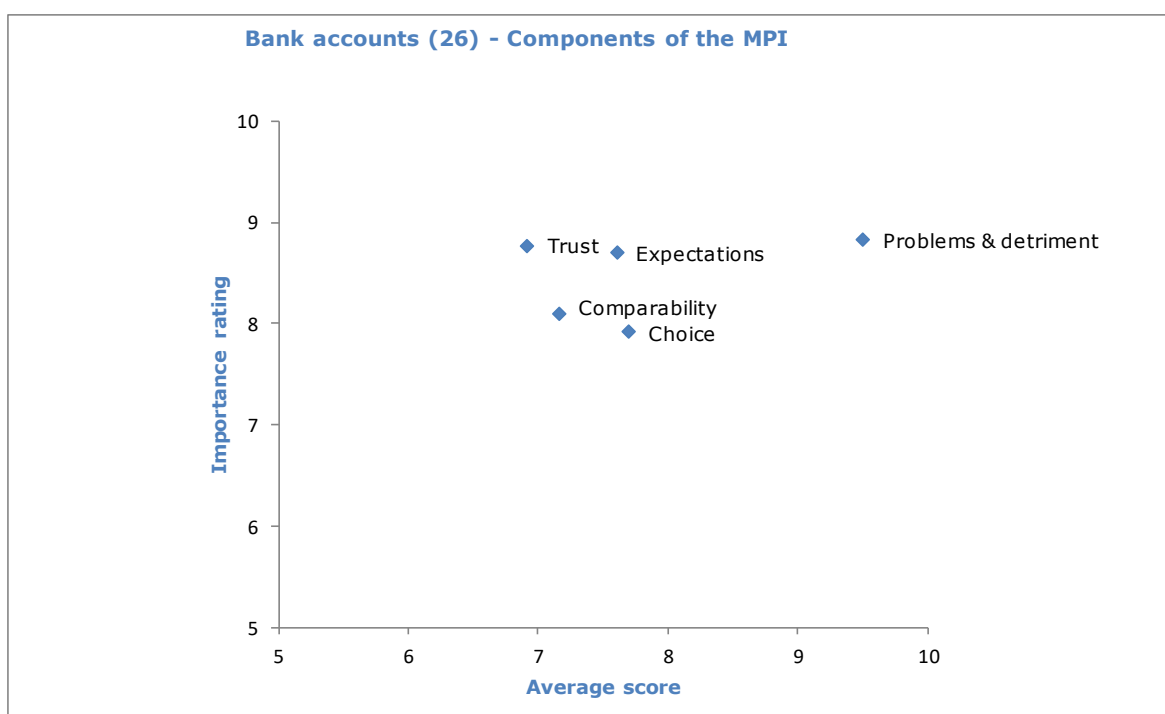
The expectations, comparability and trust components are all lower in the “Bank accounts” market in comparison to the services markets average, while the problems & detriment and choice components score higher. In addition, the “Bank accounts” market has a lower proportion of persons who experienced problems in comparison to the services markets average. Furthermore, a lower proportion of respondents switched provider in this market compared to the services markets average. Respondents who did not switch in this market are more likely than average to say they were not interested in switching and less likely to say they tried to switch but gave up or to say that they did not switch for other reasons.

In this market, the trust, problems & detriment and expectations components have the highest importance scores, while choice has the lowest importance score.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.2	6.9	8.8	77.9	5.6	9.5	7.6	7.7
<b>Diff 2017-2015</b>	+0.1*	+0.0	-1.7*	-10.1*	-0.4*	+0.1*	-0.0	-0.0
<b>Diff 2015-2013</b>	+0.5*	+0.8*	-3.7*	+9.6*	N/A	N/A	+0.6*	N/A
<b>Diff 2013-2012</b>	+0.1*	-0.0	-0.1	-1.6	N/A	N/A	+0.0	N/A
<b>Diff 2012-2011</b>	+0.0	-0.0	-3.1*	-8.5*	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	+0.0	+0.0	-0.5	+1.1	N/A	N/A	-0.1*	N/A
<b>Component contribution to the change in MPI</b>	+0.1*	+0.1	N/A		N/A	+0.3*	-0.1	-0.1
<b>Diff Market - All G/S</b>	-0.1*	-0.2*	-0.6*	-0.5	-0.0	+0.0*	-0.1*	+0.2*
<b>Importance (Avg)</b>	8.1	8.8	N/A	N/A	N/A	8.8	8.7	7.9

	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	7.2	7.9
<b>Diff 2017-2015</b>	-1.8*	+0.1
<b>Diff 2015-2013</b>	-0.6	+0.1
<b>Diff 2013-2012</b>	-0.3	+0.2
<b>Diff 2012-2011</b>	-0.6	-0.2
<b>Diff 2011-2010</b>	+0.2	+0.2
<b>Diff Market - All Services</b>	-2.2*	+0.2

Reason for not switching (%)	Diff Market - All Services
<b>Not interested in switching</b>	73.7
<b>Thought it might be too difficult</b>	8.8
<b>Tried to switch but gave up because of the obstacles faced</b>	3.3
<b>For other reasons</b>	14.3
	+5.0*
	-0.4
	-1.5*
	-3.1*



## 26.2. Country Analysis

There is a 25.6 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Bank accounts" market. This is 8.4 points greater than the EU28 services markets range (17.2), indicating that there are considerable country differences to be taken into account when evaluating this market.

Compared with the EU28 result (78.3), the EU15 scores lower (77.8), while the EU13 scores higher (80.1). At the regional level, the "Bank accounts" market scores higher than the EU28 average in Western (82.1), Eastern (79.8) and Northern (79.9) Europe, while performing below average in the Southern region (69.6). In comparison to the services markets average, the market for "Bank accounts" scores below the average in Southern Europe (-4.1), but above average in Northern (+1.3), Eastern (+1.5) and Western (+0.6) Europe.

The top three countries for this market are Hungary (90.2), Estonia (88.4) and Slovenia (88.1), while Spain (64.6), Cyprus (70.9) and Italy (71.3) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+9.4), Slovenia (+7.0) and Estonia (+3.7). The only two countries to record a decrease in the MPI are Finland (-2.1) and France (-1.8).









The top performing countries in the comparability component are Hungary (8.6), Slovenia (8.5) and Luxembourg (8.2). The best performers for trust are Estonia (8.7), Hungary (8.6) and Malta (8.5). In the expectations component Latvia, Hungary (both 8.8) and Estonia (8.7) perform best. Choice has the highest scores in Hungary (9.2), Slovenia (8.7) and Slovakia (8.5). The lowest proportion of persons who experienced problems can be found in Luxembourg (1.5%), Estonia (1.6%) and Hungary (2.4%), while the proportion of persons who complained as a result of the problems experienced is lowest in France (23.9%), Germany (25.1%) and Estonia (27.1%). The level of detriment is lowest in Luxembourg, Austria (both 3.2) and Poland (4.3). When problems and detriment are combined, Luxembourg, Estonia and Austria (both 9.9) perform best. The highest proportions of persons switching provider are recorded in Croatia (23.8%), Romania (17.9%) and Spain (15.7%). Malta (9.3), Estonia (9.0) and Lithuania (8.9) have the highest scores on the ease of switching.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	90.2	HU	8.6	EE	8.7	LU	1.5	FR	23.9	LU	3.2	LU	10.0	LV	8.8	HU	9.2
EE	88.4	SI	8.5	HU	8.6	EE	1.6	DE	25.1	AT	3.2	EE	9.9	HU	8.8	SI	8.7
SI	88.1	LU	8.2	MT	8.5	HU	2.4	EE	27.1	PL	4.3	AT	9.9	EE	8.7	SK	8.5
LV	86.4	EE	8.1	SI	8.3	FR	2.6	AT	30.2	SK	4.3	HU	9.9	SI	8.6	LV	8.5
LU	85.5	DE	8.0	LU	8.2	AT	3.0	RO	50.8	DE	4.4	FR	9.9	LT	8.4	EE	8.4
<b>Avg</b>	<b>78.3</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>6.9</b>	<b>Avg</b>	<b>8.8</b>	<b>Avg</b>	<b>77.9</b>	<b>Avg</b>	<b>5.6</b>	<b>Avg</b>	<b>9.5</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>7.7</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
HR	23.8	MT	9.3
RO	17.9	EE	9.0
ES	15.7	LT	8.9
SK	13.9	PL	8.9
BG	13.4	SI	8.6
<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>7.9</b>

## 26.3. Socio-demographic Analysis

Consumers' financial situation has the highest impact on the MPI score given to the "Bank accounts" market, compared to the other socio-demographic factors analysed. In general, the more favourable consumers report their financial circumstances to be, the higher they tend to rate this market. However, no difference is shown between consumers who find it fairly difficult to make ends meet and those who find it very easy to make ends meet. Women rate this market higher in comparison to men. The consumers' age shows mixed results. The group of 55-64 year-old consumers rates the "Bank accounts" market the highest compared to all other groups. In addition, the youngest age group (18-34) rates the market more highly than the 35-54 year-old consumers. Consumers who have a low level of education rate this market higher in comparison to those who have attained a high level of education. Students rate the "Bank accounts" market the highest. In addition, retired persons rate this market higher in comparison to self-employed persons. No other differences are observed between the other occupational groups. The consumers' mother tongue, as well as their internet use, do not have any impact on the MPI score given to this market.

Bank accounts											
2017	Gender 		Age 				Education level 			Mother tongue 	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High		
	76.9	79.7	78.5 B	77.2 A	80.2	78.2 AB	79.4 B	78.4 AB	77.7 A		
	Occupation 								Mother tongue 		
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
	76.7 A	78.6 AB	78.1 AB	77.9 AB	81.5	78.7 AB	76.3 AB	79.0 B	78.3 A	78.7 A	
	Private internet use 						Financial status 				
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
	78.2 A	77.8 A	79.4 A	78.6 A	80.4 A	80.0 A	73.3	77.7 A	79.8	78.3 A	

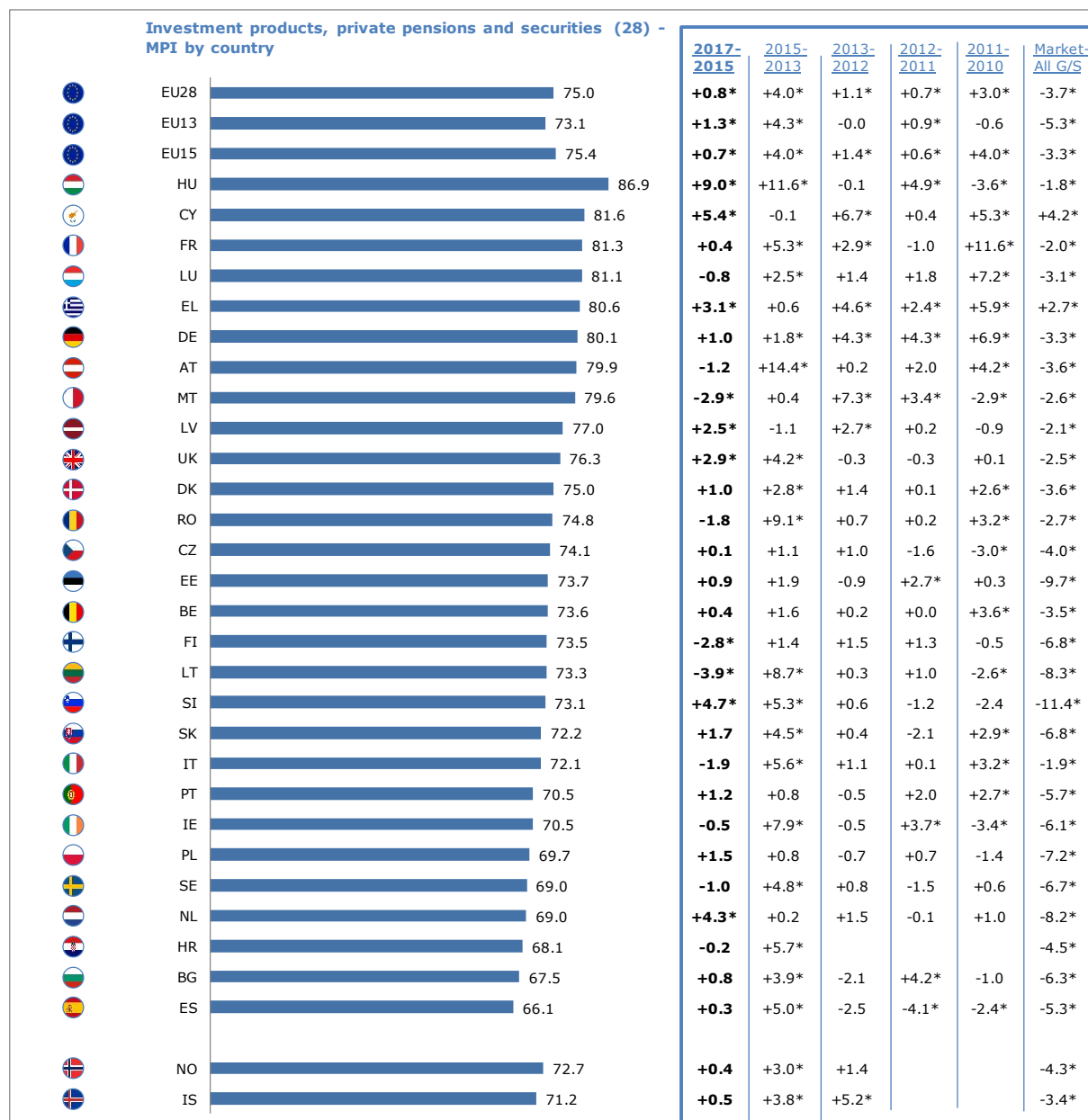
## 26.4. General Conclusions

The market for "Bank accounts" is, with an MPI score of 78.3, a middle to high performing services market. Its score is 0.4 points below the services markets average. It shows no change since 2015, although an increase in the comparability component can be noted. The market performs especially

well in Western, Northern and Eastern Europe. There is a 25.6 point difference in the MPI between the top ranked country and the lowest ranked country for the "Bank accounts" market, indicating that there are considerable country differences to be taken into account when evaluating this market.

## 28. MARKET FOR INVESTMENT PRODUCTS, PRIVATE PERSONAL PENSIONS AND SECURITIES

**Market definition: Banking – Investments and securities, packaged investments, portfolio and fund management, private personal pensions, stockbroking and derivatives.**



### 28.1. Overall Performance

The overall MPI score for the market for “Investment products, private personal pensions and securities” at the EU28 level is 75.0, which is lower than the services markets average score by 3.7 points. This makes it a low performing services market, ranking 24<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Investment products, private pensions and securities” has increased by 0.8 points from 2015 to 2017. The drivers of this rise are improvements in the comparability, trust and problems & detriment components. In addition, there has been a decrease in the proportion of persons who experienced problems compared to 2015. The proportion of respondents switching provider in this market has also decreased from 2015 to 2017, while the ease of switching remained stable.

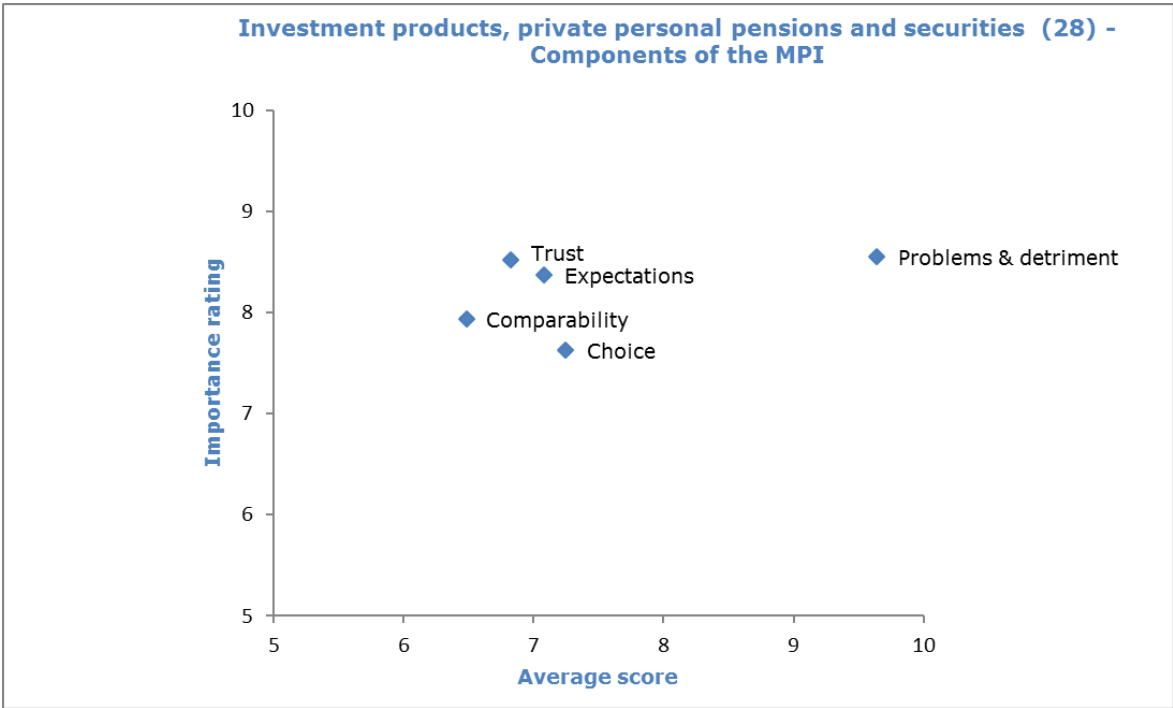
The “Investment products, private pensions and securities” market has a higher score in the problems & detriment component compared to the services markets average, but shows lower scores in the expectations, comparability, trust and choice components. In addition, in comparison to the services markets average, the “Investment products, private pensions and securities” market has a lower proportion of persons who experienced problems, but a higher level of detriment. Although the proportion of consumers who switch provider in this market is higher than the services markets average, their perceived ease of switching provider is below average. Compared to the services markets average, consumers who did not switch in this market are more likely to think it might be too difficult to do so.

Within this market, the problems & detriment, trust and expectations components all have high importance scores, although the trust and expectations components score below the services markets average, while the choice component is considered the least important.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	6.5	6.8	6.2	76.3	5.9	9.6	7.1	7.2
<b>Diff 2017-2015</b>	+0.1*	+0.1*	-3.2*	+3.0	-0.2	+0.2*	-0.0	+0.0
<b>Diff 2015-2013</b>	+0.2*	+0.7*	-1.0*	-1.4	N/A	N/A	+0.6*	N/A
<b>Diff 2013-2012</b>	+0.1	+0.2*	-0.7	-0.9	N/A	N/A	+0.2*	N/A
<b>Diff 2012-2011</b>	+0.1*	-0.0	-3.2*	-4.3*	N/A	N/A	-0.0	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.5*	-6.4*	-1.2	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	+0.3*	+0.1*	N/A		N/A	+0.4*	-0.1	+0.1
<b>Diff Market - All G/S</b>	-0.8*	-0.3*	-3.2*	-2.1	+0.2*	+0.2*	-0.6*	-0.2*
<b>Importance (Avg)</b>	7.9	8.5	N/A	N/A	N/A	8.5	8.4	7.6

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	11.6	7.3
<b>Diff 2017-2015</b>	-2.1*	+0.0
<b>Diff 2015-2013</b>	+2.2*	+0.2*
<b>Diff 2013-2012</b>	-0.7	-0.0
<b>Diff 2012-2011</b>	-0.2	-0.1
<b>Diff 2011-2010</b>	-3.6*	+0.3*
<b>Diff Market - All Services</b>	+2.2*	-0.4*

Results per component		
	Reason for not switching (%)	Diff Market - All Services
<b>Not interested in switching</b>	68.2	-0.5
<b>Thought it might be too difficult</b>	9.8	+0.6*
<b>Tried to switch but gave up because of the obstacles faced</b>	4.5	-0.3
<b>For other reasons</b>	17.5	+0.1



### 28.2. Country Analysis

There is a 20.8 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Investment products, private pensions and securities” market. This is 3.6 points greater than the EU28 services markets range (17.2).

The market for "Investment products, private pensions and securities" is assessed more favourably in the EU15 Member States (75.4) and less positively in the EU13 Member States (73.1) than in the EU28 (75.0). At the regional level, the market scores higher in Western Europe (78.3), but lower in the other regions, compared to the EU28 score. The market for "Investment products, private pensions and securities" scores below the services markets average in all European regions.

The top three countries for this market are Hungary (86.9), Cyprus (81.6) and France (81.3); while Spain (66.1), Bulgaria (67.5) and Croatia (68.1) are at the other end of the scale.

In comparison to 2015, the countries that have improved the most in the MPI score are Hungary (+9.0), Cyprus (+5.4) and Slovenia (+4.7). The only three countries that recorded a decrease in the MPI for this market are Lithuania (-3.9), Malta (-2.9) and Finland (-2.8).

The top performing countries in the comparability component are Cyprus (7.9), Hungary (7.8) and Greece (7.7). The best performers for trust are Hungary (8.4), France and Luxembourg (both 7.7), while Hungary (8.3), Cyprus (7.8) and Malta (7.7) score best for expectations. Choice has the highest scores in Hungary (9.0), Luxembourg (7.8) and France (7.7). The lowest proportion of persons who experienced problems can be found in France (2.1%), Luxembourg and Hungary (both 2.3%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (10.0%), Latvia (54.6%) and Romania (54.8%). The level of detriment is lowest in Cyprus (4.5), Lithuania and Sweden (both 4.6). France, Luxembourg and Austria (all 9.9) are the best performing countries for the problems & detriment component. Bulgaria (23.9%), Sweden (19.3%) and Estonia (17.7%) have the highest proportion of persons switching provider, while ease of switching is highest in Estonia (8.7), Bulgaria (8.4) and Lithuania (8.3).








Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	86.9	CY	7.9	HU	8.4	FR	2.1	EE	10.0	CY	4.5	FR	9.9	HU	8.3	HU	9.0
CY	81.6	HU	7.8	FR	7.7	LU	2.3	LV	54.6	LT	4.6	LU	9.9	CY	7.8	LU	7.8
FR	81.3	EL	7.7	LU	7.7	HU	2.3	RO	54.8	SE	4.6	AT	9.9	MT	7.7	FR	7.7
LU	81.1	FR	7.6	MT	7.7	AT	2.8	MT	56.3	DK	4.6	HU	9.8	FR	7.6	CY	7.7
EL	80.6	LU	7.6	EL	7.7	DE	2.8	DK	56.5	IE	4.9	DE	9.8	LU	7.6	MT	7.7
<b>Avg</b>	<b>75.0</b>	<b>Avg</b>	<b>6.5</b>	<b>Avg</b>	<b>6.8</b>	<b>Avg</b>	<b>6.2</b>	<b>Avg</b>	<b>76.3</b>	<b>Avg</b>	<b>5.9</b>	<b>Avg</b>	<b>9.6</b>	<b>Avg</b>	<b>7.1</b>	<b>Avg</b>	<b>7.2</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
BG	23.9	EE	8.7
SE	19.3	BG	8.4
EE	17.7	LT	8.3
UK	16.8	PL	8.3
ES	16.4	HU	8.0
<b>Avg</b>	<b>11.6</b>	<b>Avg</b>	<b>7.3</b>

## 28.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Investment products, private personal pensions and securities" market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. In addition, women rate this market higher than men do. Consumers aged 18-34 rate this market higher in comparison to consumers aged 55-64. No differences are shown between the other age groups. Consumers who have attained a medium level of education rate this market higher in comparison to those who have attained a high level of education. Looking at level of education, it is shown that managers and other and white-collar employees rate this market higher in comparison to self-employed persons, blue-collar employees and those seeking a job. Consumers who use the internet less than monthly rate this market lower in comparison to frequent internet users (daily, weekly and monthly). The consumers' mother tongue does not have any impact on the MPI score given to this market.



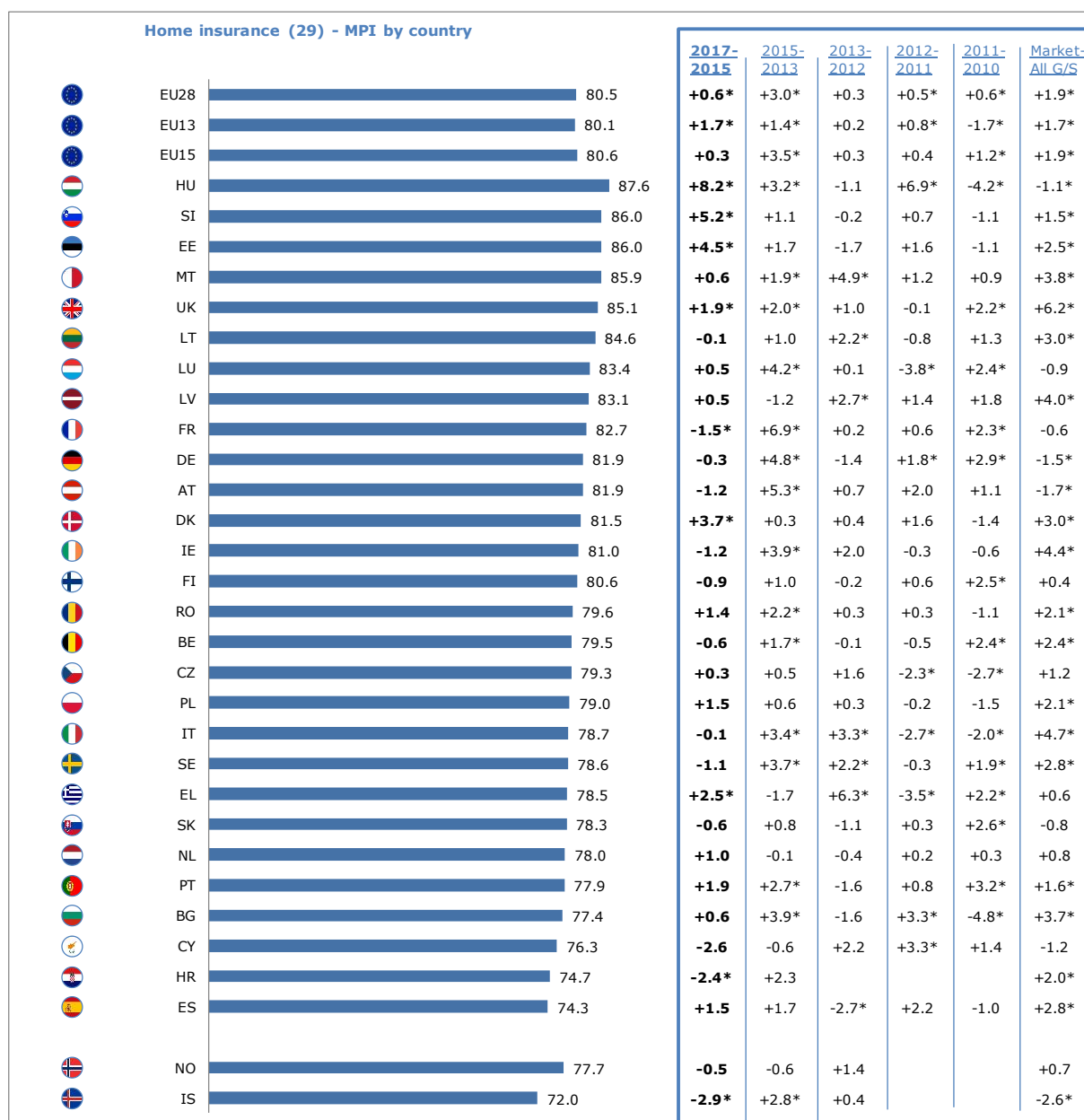
Investment products, private personal pensions and securities										
Gender 		Age 				Education level 				
Male	Female	18-34	35-54	55-64	65+	Low	Medium	High		
75.1 A	75.0 A	76.1 B	75.0 AB	74.4 A	74.4 AB	75.4 AB	75.6 B	74.5 A		
Occupation 								Mother tongue 		
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
74.1 AB	75.9 C	75.7 C	74.1 AB	75.1 ABC	76.1 BC	71.3 A	74.1 ABC	75.0 A	75.5 A	
Private internet use 					Financial status 					
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
75.2 BC	75.0 BC	76.8 CD	69.9 A	74.3 ABC	72.2 AB	70.1	73.0	75.7 A	76.6 A	

## 28.4. General Conclusions

The market for “Investment products, private pensions and securities” is a low performing services market, with an MPI score of 75.0, which is 3.7 points below the services markets average. It has, however, risen by 0.8 points since 2015, driven in particular by improvements in the comparability, trust and problems components. It scores higher in the EU15 and lower in the EU13 compared to the EU28 result. The market performs below the services markets average in all European regions.

## 29. MARKET FOR HOME INSURANCE

### Market definition: Insurance – Dwelling.



### 29.1. Overall Performance

The overall MPI score for the market for “Home insurance” at the EU28 level is 80.5, which is higher than the services markets average score by 1.9 points. This makes it a high performing services market, ranking 6<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Home insurance” has increased by 0.6 points from 2015 to 2017. The drivers of this rise are improvements in the comparability, trust, expectations and problems & detriment components. In addition, the proportion of persons who experienced problems has decreased from 2015 to 2017. The proportion of respondents who switched provider in this market has remained stable, while the ease of switching score is lower compared to 2015.

The “Home insurance” market has higher scores on all components compared to the services markets average. In addition, in comparison to the services markets average, the “Home insurance” market has a lower proportion of persons who experienced problems, but a higher level of detriment. The proportion respondents who switched provider is below the average of all services markets, although this market does perform better than average on the ease of switching. Respondents who did not switch in this market are more likely than average to say they were not

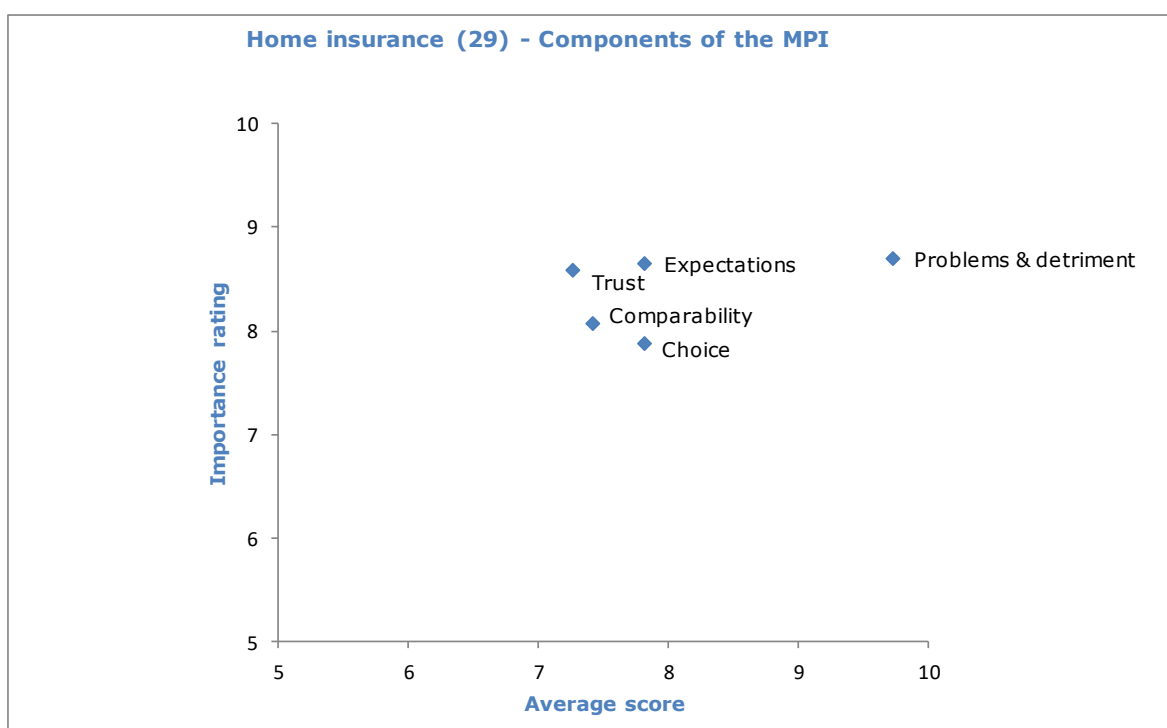
interested in switching, less likely to think it might be too difficult and less likely to say they tried to switch but gave up.

In this market, the expectations, problems & detriment and trust components have the highest importance scores, while choice has the lowest. Nevertheless, choice still scores above the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.4	7.3	4.3	77.6	6.4	9.7	7.8	7.8
<b>Diff 2017-2015</b>	+0.1*	+0.1*	-1.1*	-0.8	+0.1	+0.1*	+0.1*	+0.0
<b>Diff 2015-2013</b>	+0.2*	+0.5*	-0.7*	+4.9*	N/A	N/A	+0.4*	N/A
<b>Diff 2013-2012</b>	-0.0	+0.1*	+0.6*	-3.9	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.0	-1.1*	-4.1	N/A	N/A	-0.0	N/A
<b>Diff 2011-2010</b>	+0.1*	+0.0	-1.2*	-0.6	N/A	N/A	+0.0	N/A
<b>Component contribution to the change in MPI</b>	+0.1*	+0.2*	N/A		N/A	+0.1*	+0.1*	+0.1
<b>Diff Market - All G/S</b>	+0.1*	+0.1*	-5.0*	-0.8	+0.8*	+0.3*	+0.1*	+0.3*
<b>Importance (Avg)</b>	8.1	8.6	N/A	N/A	N/A	8.7	8.6	7.9

	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	7.6	8.0
<b>Diff 2017-2015</b>	-0.6	-0.2*
<b>Diff 2015-2013</b>	+0.6	+0.2*
<b>Diff 2013-2012</b>	+0.2	-0.3*
<b>Diff 2012-2011</b>	+0.4	+0.1
<b>Diff 2011-2010</b>	-0.6	+0.5*
<b>Diff Market - All Services</b>	-1.8*	+0.3*

Reason for not switching (%)	Diff Market - All Services
<b>Not interested in switching</b>	70.3
<b>Thought it might be too difficult</b>	8.4
<b>Tried to switch but gave up because of the obstacles faced</b>	3.9
<b>For other reasons</b>	17.4
	+1.6*
	-0.8*
	-0.9*
	+0.1



## 29.2. Country Analysis

There is a 13.3 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Home insurance" market. This is 3.9 points less than the EU28 services markets range (17.2), indicating that there is little variation between countries.

There are no differences observed compared to the EU28 result for either the EU15 or EU13 Member States. At the regional level, the Western region (82.5) shows a higher market score compared to the EU28, while Southern (77.1) and Eastern (79.9) Europe have below average scores. Compared to the services markets average, the market for "Home insurance" scores above average in all regions of Europe.

The top three countries for this market are Hungary (87.6), Slovenia and Estonia (both 86.0), while Spain (74.3), Croatia (74.7) and Cyprus (76.3) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+8.2), Slovenia (+5.2) and Estonia (+4.5). The only two countries that showed a decrease in the MPI are Croatia (-2.4) and France (-1.5).

The top performing countries in the comparability component are Slovenia, Malta and Hungary (all 8.2). The best performers for trust are Hungary, Estonia (both 8.3) and Malta (8.2). In the expectations component Hungary (8.7), Slovenia (8.6) and Malta (8.5) perform best. Choice has the highest scores in Hungary (9.0), the UK (8.6) and Slovenia (8.4). The lowest proportion of persons who experienced problems can be found in France (1.2%), Romania (1.7%) and Denmark (1.8%), while the proportion of persons who complained as a result of the problems experienced is lowest in Romania (38.3%), Denmark (40.4%) and Latvia (43.7%). The level of detriment is lowest in Romania (3.1), Finland (4.5) and Hungary (4.6). When problems and detriment are combined, Romania, France and Denmark (all 9.9) are the best performing countries. The proportion of consumers switching provider are highest in Spain (17.8%), the UK (14.8%) and Ireland (13.1%), while ease of switching is rated most favourably in the UK, the Netherlands (both 9.2) and Romania (9.1).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	87.6	SI	8.2	HU	8.3	FR	1.2	RO	38.3	RO	3.1	RO	9.9	HU	8.7	HU	9.0
SI	86.0	MT	8.2	EE	8.3	RO	1.7	DE	40.4	FI	4.5	FR	9.9	SI	8.6	UK	8.6
EE	86.0	HU	8.2	MT	8.2	DK	1.8	LV	43.7	HU	4.6	DK	9.9	MT	8.5	SI	8.4
MT	85.9	EE	8.1	LU	8.0	LV	2.3	FR	52.5	DK	4.7	EE	9.9	UK	8.4	LT	8.4
UK	85.1	LT	8.0	FR	7.9	EE	2.3	AT	56.2	CZ	4.8	LV	9.9	LT	8.4	MT	8.3
<b>Avg</b>	<b>80.5</b>	<b>Avg</b>	<b>7.4</b>	<b>Avg</b>	<b>7.3</b>	<b>Avg</b>	<b>4.3</b>	<b>Avg</b>	<b>77.6</b>	<b>Avg</b>	<b>6.4</b>	<b>Avg</b>	<b>9.7</b>	<b>Avg</b>	<b>7.8</b>	<b>Avg</b>	<b>7.8</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
ES	17.8	UK	9.2
UK	14.8	NL	9.2
IE	13.1	RO	9.1
FI	10.9	DK	9.0
SE	10.7	EE	9.0
<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>8.0</b>

### 29.3. Socio-demographic Analysis

The consumers' gender has the highest impact on the MPI score given to the "Home insurance" market, compared to the other socio-demographic factors analysed. Women rate this market higher in comparison to men. Consumers aged 65+ rate this market higher than those aged 18-34 or 35-54 do. Consumers who have attained a high level of education rate the "Home insurance" market lower in comparison to those who have a low or medium level of education. The consumers' occupation shows mixed results. Managers and housepersons rate the "Home insurance" market higher in comparison to blue-collar employees and those seeking a job. No differences are observed between the other occupational groups. The consumers' financial situation also provides mixed results. While consumers who find making ends meet very difficult rate this market the lowest and those who find it fairly easy rate it the highest, no difference is found between the groups who find making ends meet fairly difficult and those that find it very easy. The consumers' mother tongue, as well as their internet use, do not have any impact on the MPI score given to this market.

Home Insurance											
2017	Gender		Age				Education level			Mother tongue	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	Official language	Not an official language
	79.1	81.9	79.4 A	80.1 A	80.6 AB	81.8 B	81.5 A	81.1 A	79.1	80.6 A	78.9 A
	Occupation									Mother tongue	
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
	79.5 AB	82.4 C	80.9 ABC	79.6 A	82.0 ABC	81.6 BC	78.7 A	80.4 ABC	80.6 A	78.9 A	
	Private internet use						Financial status				
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
	80.4 A	80.4 A	81.2 A	80.5 A	79.2 A	81.5 A	76.6	80.0 A	81.7	79.8 A	

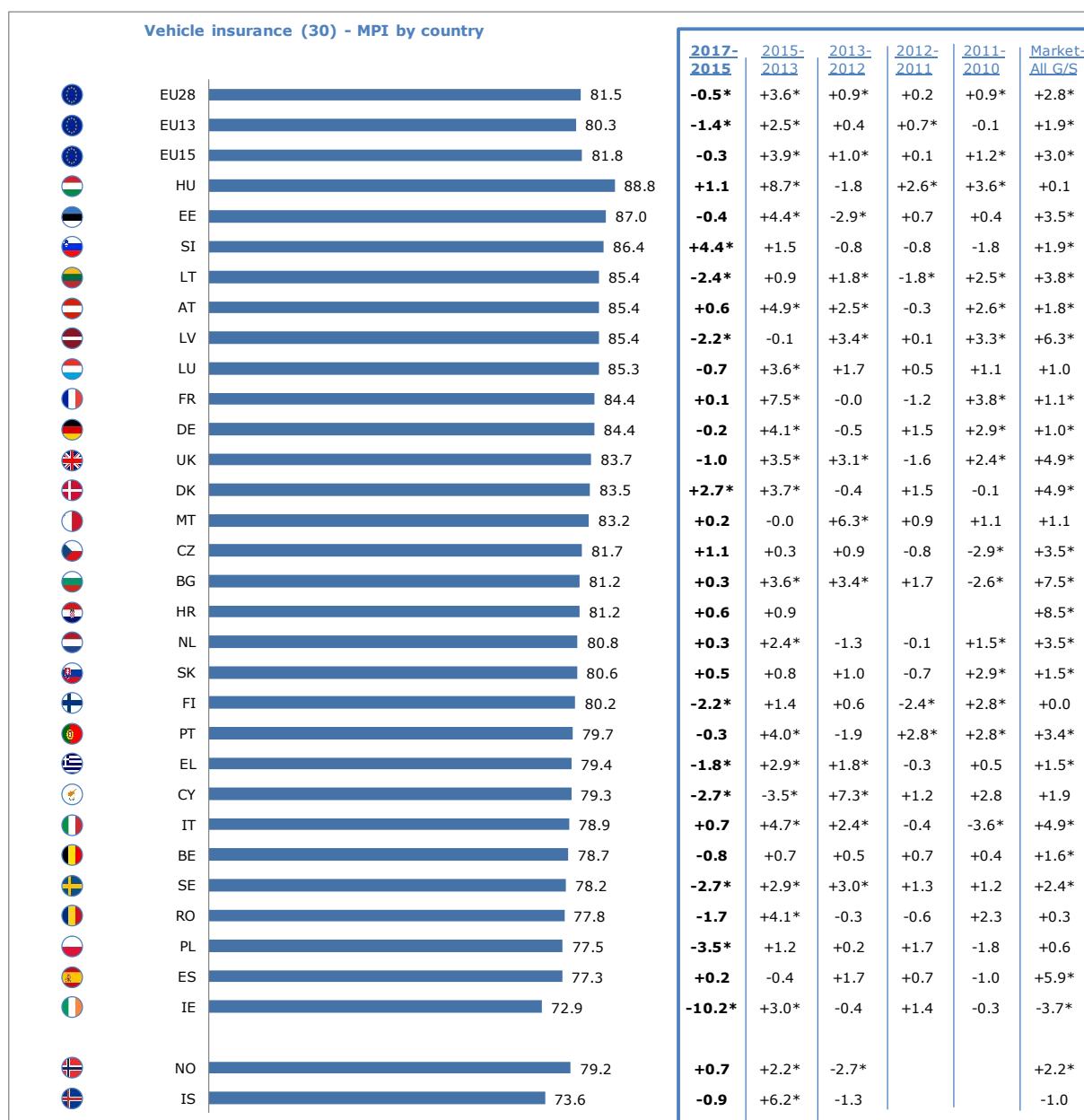
### 29.4. General Conclusions

The market for "Home insurance" is a high performing services market with an MPI score of 80.5, which is 1.9 points above the services markets average. It has risen by 0.6 points since 2015,

driven in particular by increases in the comparability, trust and expectations components. It scores consistently higher than the services markets average across all regions.

## 30. MARKET FOR VEHICLE INSURANCE

**Market definition: Insurance – Transport car, other road vehicle, boat, air.**



### 30.1. Overall Performance

The overall MPI score for the market for “Vehicle insurance” at the EU28 level is 81.5, which is higher than the services markets average by 2.8 points. This makes it a high performing services market, ranking 5<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Vehicle insurance” has decreased by 0.5 points from 2015 to 2017. The drivers of this decline are decreases in the expectations and choice components. In addition, there has been an increase in the proportion of persons who experienced problems, while the proportion of persons who complained as a result of the problems experienced decreased since 2015. The proportion of consumers to switch provider in this market decreased, although the ease of switching is rated higher than in 2015.

All components in the “Vehicle insurance” market score higher in comparison to the services markets average. In addition, in comparison to the services markets average, the “Vehicle insurance” market has a lower proportion of persons who experienced problems. The proportion of respondents who switched provider in this market and the ease of switching are also higher than the services markets average. Consumers who did not switch in this market are more likely to say

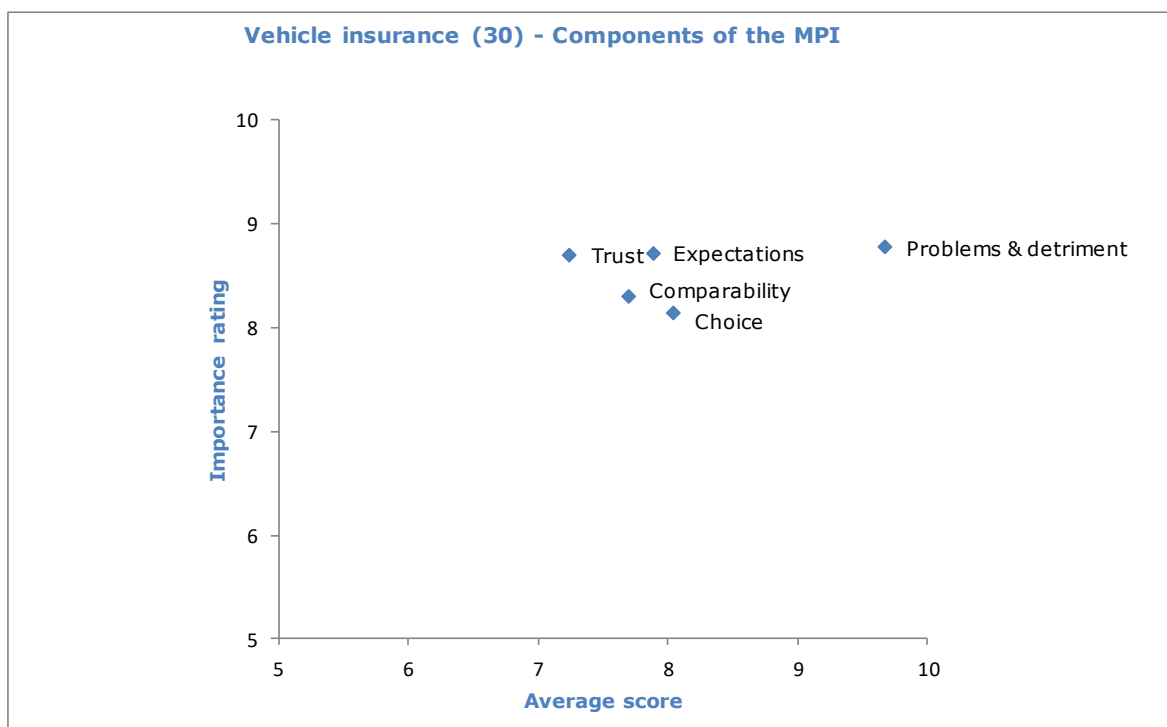
they are not interested in switching and are less likely to mention any of the other three reasons for not switching.

The problems & detriment, expectations and trust components have a relatively high importance score compared to the importance of the comparability and choice components, while all perform better than the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.7	7.2	5.5	75.7	5.9	9.7	7.9	8.0
<b>Diff 2017-2015</b>	-0.0	-0.0	+0.7*	-6.8*	-0.5*	-0.0	-0.1*	-0.1*
<b>Diff 2015-2013</b>	+0.4*	+0.6*	-1.0*	+9.6*	N/A	N/A	+0.4*	N/A
<b>Diff 2013-2012</b>	+0.0	+0.1*	-1.6*	-3.6	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	+0.1*	-0.1	-0.6	-6.7*	N/A	N/A	-0.0	N/A
<b>Diff 2011-2010</b>	+0.1*	+0.1*	-1.2*	-1.7	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	-0.1	-0.1	N/A		N/A	-0.0	-0.3*	-0.1*
<b>Diff Market - All G/S</b>	+0.4*	+0.1*	-3.9*	-2.7	+0.2	+0.2*	+0.2*	+0.6*
<b>Importance (Avg)</b>	8.3	8.7	N/A	N/A	N/A	8.8	8.7	8.1

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	14.4	8.6
<b>Diff 2017-2015</b>	-1.5*	+0.3*
<b>Diff 2015-2013</b>	+2.6*	-0.1*
<b>Diff 2013-2012</b>	-1.4*	+0.1
<b>Diff 2012-2011</b>	+1.0*	-0.0
<b>Diff 2011-2010</b>	+0.5	+0.1
<b>Diff Market - All Services</b>	+5.0*	+0.9*

Results per component		Diff Market - All Services
Reason for not switching (%)		
<b>Not interested in switching</b>		+3.2*
<b>Thought it might be too difficult</b>		-1.7*
<b>Tried to switch but gave up because of the obstacles faced</b>		-0.6*
<b>For other reasons</b>		-0.9*



## 30.2. Country Analysis

There is a 15.9 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Vehicle insurance" market. This is 1.3 points less than the EU28 services markets range (17.2), indicating that this market is evaluated rather similarly across countries.

Compared to the EU28 result (81.5), the EU13 Member States (80.3) perform below average. At the regional level, Western Europe (83.6) receives a higher than average market score, while the Southern (78.5) and Eastern (80.0) regions perform worse than the average. Compared to the services markets average, the market for "Vehicle insurance" scores above the average in all regions.

The top three countries for this market are Hungary (88.8), Estonia (87.0) and Slovenia (86.4); while Ireland (72.9), Spain (77.3) and Poland (77.5) are at the other end of the scale.

In comparison to 2015, the only countries that have improved are Slovenia (+4.4) and Denmark (+2.7). The countries that decreased the most in the MPI are Ireland (-10.2), Poland (-3.5) and Sweden (-2.7).

The top performing countries in the comparability component are Latvia (8.7), Hungary (8.6) and Estonia (8.5). The best performers for trust are Hungary (8.4), Austria and Luxembourg (both 8.2). For expectations, Hungary (8.8), Denmark and Slovenia (both 8.6) perform best. Choice has the highest scores in Hungary (9.0), Latvia and Lithuania (both 8.8). The lowest proportion of persons who experienced problems can be found in France, Germany (both 1.2%), and Austria (1.8%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (27.4%), Germany (40.6%) and Sweden (43.7%). The level of detriment is lowest in Denmark, Sweden (both 4.5) and Austria (4.6). The best performing countries for the problems & detriment component are Denmark, Austria and France (all 9.9). Latvia (31.0%), Poland (29.7%) and the UK (28.4%) have the highest proportion of consumers switching provider. The greatest perceived ease of switching can be found in Latvia (9.5), Malta (9.1) and Slovenia (9.1).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	88.8	LV	8.7	HU	8.4	FR	1.2	EE	27.4	DK	4.5	DE	9.9	HU	8.8	HU	9.0
EE	87.0	HU	8.6	AT	8.2	DE	1.2	DE	40.6	SE	4.5	AT	9.9	DK	8.6	LV	8.8
SI	86.4	EE	8.5	LU	8.2	AT	1.8	SE	43.7	AT	4.6	FR	9.9	SI	8.6	LT	8.8
LT	85.4	BG	8.5	DE	8.1	LU	2.2	RO	45.0	FI	5.0	DK	9.9	FI	8.4	UK	8.7
AT	85.4	SI	8.4	FR	8.1	HR	2.3	AT	46.9	UK	5.1	LU	9.9	EE	8.4	EE	8.6
<b>Avg</b>	<b>81.5</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>5.5</b>	<b>Avg</b>	<b>75.7</b>	<b>Avg</b>	<b>5.9</b>	<b>Avg</b>	<b>9.7</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>8.0</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
LV	31.0	LV	9.5
PL	29.7	MT	9.1
UK	28.4	SI	9.1
RO	26.3	EE	9.1
EE	25.2	LT	9.0
<b>Avg</b>	<b>14.4</b>	<b>Avg</b>	<b>8.6</b>

### 30.3. Socio-demographic Analysis

The consumers' private internet usage has the highest impact on the MPI score given to the "Vehicle insurance" market, compared to the other socio-demographic factors analysed. Consumers who frequently use the internet rate this market higher than to those who hardly ever use the internet or who use it less than monthly. However, no difference is observed between frequent internet users and those who never use the internet. Women rate this market higher in comparison to men. Consumers aged 55-64 also rate this market higher than those aged 18-34 or 35-54 do. When looking at the consumers' occupation, between both the groups of other white-collar employees and housepersons rate this market higher when compared to the group of consumers in search of a job. There seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on the "Vehicle insurance" market, even if consumers who can make ends meet fairly easily and very easily give similar scores. The consumers' educational level, as well as their mother tongue, do not have any impact on the MPI score given to this market.

Vehicle insurance											
2017	Gender		Age				Education level			Mother tongue	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	Official language	Not an official language
	80.2	83.0	81.1 A	81.2 A	82.7 B	81.1 AB	82.2 A	81.5 A	81.1 A		
	Occupation									Mother tongue	
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
	81.9 AB	82.3 AB	80.5 A	82.1 AB	79.8 AB	80.3 A	83.4 B	82.4 AB	81.5 A	79.6 A	
	Private internet use						Financial status				
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
	81.6 C	81.7 C	82.7 C	76.0 AB	73.9 A	81.5 BC	78.4	80.6	82.6 A	81.9 A	

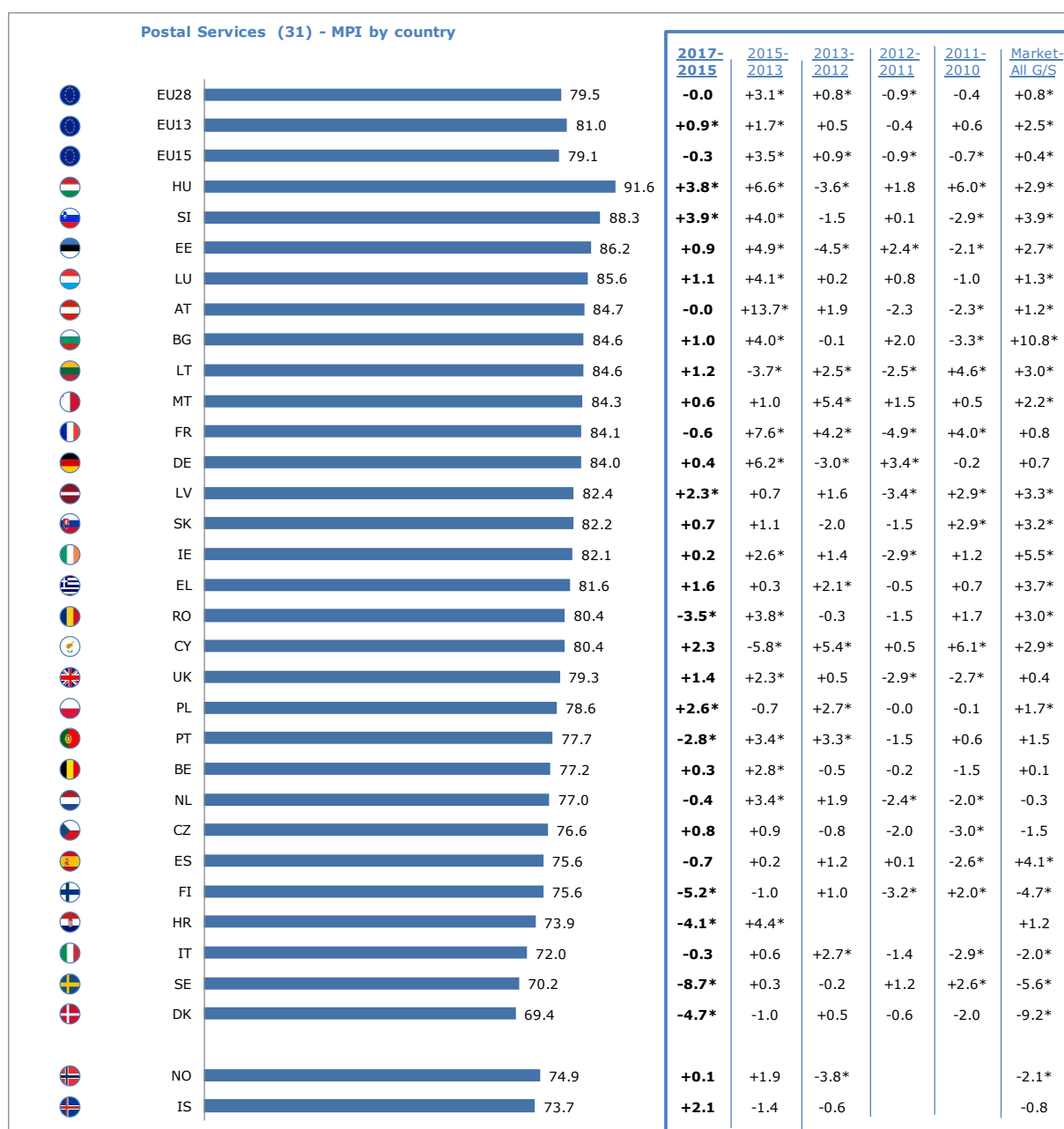


## 30.4. General Conclusions

The market for "Vehicle insurance" has an MPI score of 81.5 and is a high performing services market. This market has declined by 0.5 points since 2015, driven in particular by decreases in the expectations and choice components. However, the proportion of persons who experienced problems decreased from 2015 to 2017. The proportion of consumers switching provider is lower than in 2015, while the ease of switching has increased. This market is assessed more favourably than the services markets average across all regions.

## 31. MARKET FOR POSTAL SERVICES

**Market definition: Postal Services – Correspondence, packages, express mail and sale of postage stamps.**



### 31.1. Overall Performance

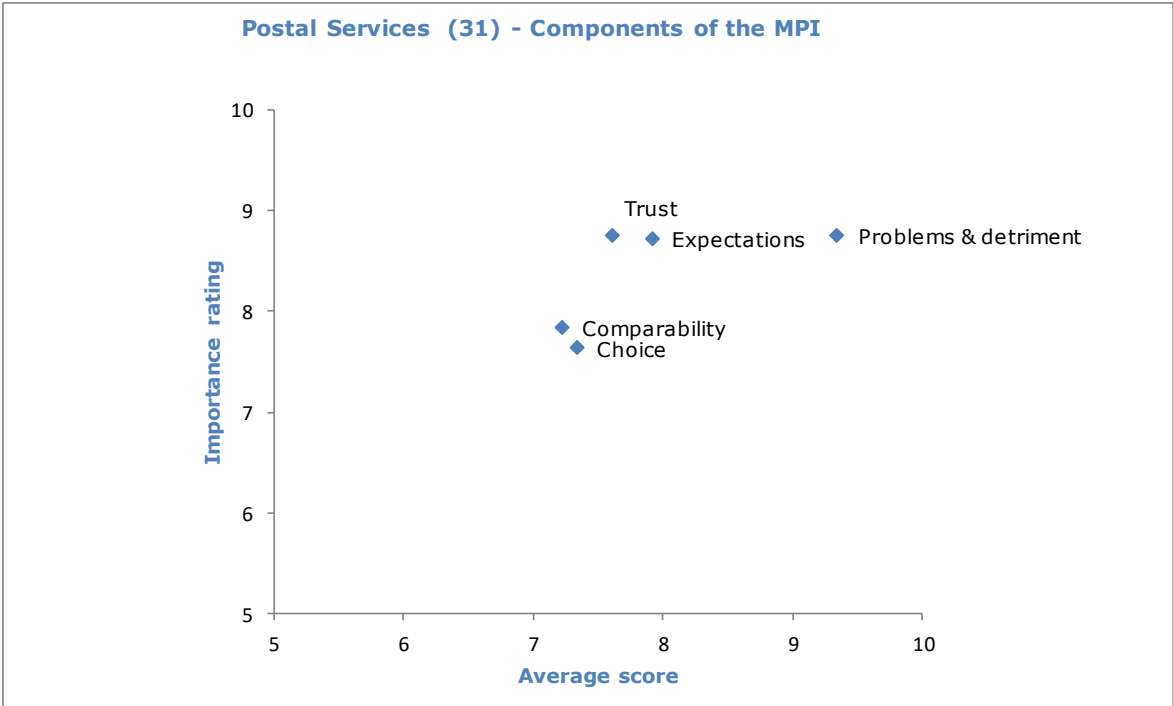
The overall MPI score for the market for “Postal services” at the EU28 level is 79.5, which is higher than the services markets average (+0.8). This makes it a middle to high performing services market, ranking 8<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Postal services” has remained the same from 2015 to 2017. However, an increase in the comparability and choice components is observed, while the expectations component score decreased.

In the “Postal services” market, the trust and expectations components are above the services markets average, while the problems & detriment, choice and comparability components for “Postal services” are below. In addition, in comparison to the services markets average, the “Postal services” market has a higher proportion of persons who experienced problems.

The problems & detriment, trust and expectations components have relatively high importance scores, while only the latter two perform better than the services markets average. Choice and comparability, on the other hand, have a rather low importance score and perform below the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.2	7.6	11.7	80.3	5.7	9.3	7.9	7.3
Diff 2017-2015	+0.1*	-0.0	+0.3	+0.6	+0.1	-0.0	-0.1*	+0.1*
Diff 2015-2013	+0.3*	+0.4*	-1.3*	+6.1*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	+0.1*	+0.1*	-0.7	-2.2	N/A	N/A	+0.1*	N/A
Diff 2012-2011	-0.1*	-0.1*	+1.8*	-3.3*	N/A	N/A	-0.1*	N/A
Diff 2011-2010	-0.2*	+0.0	+0.8*	+0.7	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.2*	-0.1	N/A		N/A	-0.0	-0.1*	+0.3*
Diff Market - All G/S	-0.1*	+0.5*	+2.4*	+1.8	+0.0	-0.1*	+0.2*	-0.2*
Importance (Avg)	7.8	8.7	N/A	N/A	N/A	8.8	8.7	7.6



### 31.2. Country Analysis

There is a 22.3 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Postal services” market. This is 5.0 points greater than the EU28 services markets range (17.2), indicating large variations are observed for scores across different countries.

The market for “Postal services” is assessed more favourably in the EU13 Member States (81.0) compared to the EU28 result (79.5). At the regional level, the market for “Postal services” scores above the EU28 average in Western (82.1) and Eastern (80.7) Europe, but below average in the Southern (74.6) and Northern (74.4) regions. In comparison to the services markets average, this market performs below average in Northern Europe (-4.2) and above average for all other regions.

The top three countries for this market are Hungary (91.6), Slovenia (88.3) and Estonia (86.2); while Denmark (69.4), Sweden (70.2) and Italy (72.0) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Slovenia (+3.9), Hungary (+3.8) and Poland (+2.6). The countries that decreased the most in the MPI are Sweden (-8.7), Finland (-5.2) and Denmark (-4.7).








The top performing countries in the comparability component are Hungary (9.1), Slovenia (8.9) and Lithuania (8.3). The best performers for trust are Hungary (9.1), Slovenia (8.6) and Estonia (8.5). In the expectations component Hungary (9.0), Slovenia (8.8) and Estonia (8.7) perform best. Choice has the highest scores in Hungary (8.9), Bulgaria (8.2) and Luxembourg (8.1). The lowest proportion of persons who experienced problems can be found in Austria (2.1%), France

(2.2%) and Luxembourg (2.3%), while the proportion of persons who complained as a result of the problems experienced is lowest in Cyprus (48.2%), Germany (57.5%) and Romania (58.1%). The level of detriment is lowest in Belgium (4.1), Sweden (4.4) and Denmark (4.5). Taking problems and detriment together, the same three countries as those who perform best for the problems component emerge on top: Austria, France and Luxembourg (all 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.6	HU	9.1	HU	9.1	AT	2.1	CY	48.2	BE	4.1	AT	9.9	HU	9.0	HU	8.9
SI	88.3	SI	8.9	SI	8.6	FR	2.2	DE	57.5	SE	4.4	FR	9.9	SI	8.8	BG	8.2
EE	86.2	LT	8.3	EE	8.5	LU	2.3	RO	58.1	DK	4.5	LU	9.9	EE	8.7	LU	8.1
LU	85.6	BG	8.3	MT	8.4	DE	2.5	AT	60.6	SK	4.6	DE	9.9	IE	8.6	FR	8.1
AT	84.7	LU	8.3	LU	8.4	MT	5.0	FR	62.5	AT	4.7	HU	9.7	BG	8.6	AT	8.1
<b>Avg</b>	<b>79.5</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>11.7</b>	<b>Avg</b>	<b>80.3</b>	<b>Avg</b>	<b>5.7</b>	<b>Avg</b>	<b>9.3</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>7.3</b>

### 31.3. Socio-demographic Analysis

The consumers' gender has the highest impact on the MPI score given to the "Postal services" market, compared to the other socio-demographic factors analysed. Women rate this market higher in comparison to men. Consumers aged 55-64 also rate this market higher than those aged 18-34 or 35-54 do. Consumers who have a low level of education rate this market higher in comparison to those who have attained a high level of education. Students rate the "Postal services" market the highest. Consumers who are seeking a job rate the "Postal services" market higher in comparison to the self-employed, managers and other white-collar employees. No differences are observed between the other occupational groups. Consumers who never use the internet rate this market higher in comparison to those who use the internet daily or weekly. In addition, those who use the internet daily rate this market higher in comparison to those who use the internet weekly. No differences are observed between the other internet usage groups. The consumers' financial situation shows mixed results. Consumers who find it fairly easy to make ends meet rate this market higher in comparison to those who find making ends meet very or fairly difficult. However, those who find making ends meet very easy rate this market higher in comparison to only those who find making ends meet very difficult. The consumers' mother tongue does not have any impact on the MPI score given to this market.

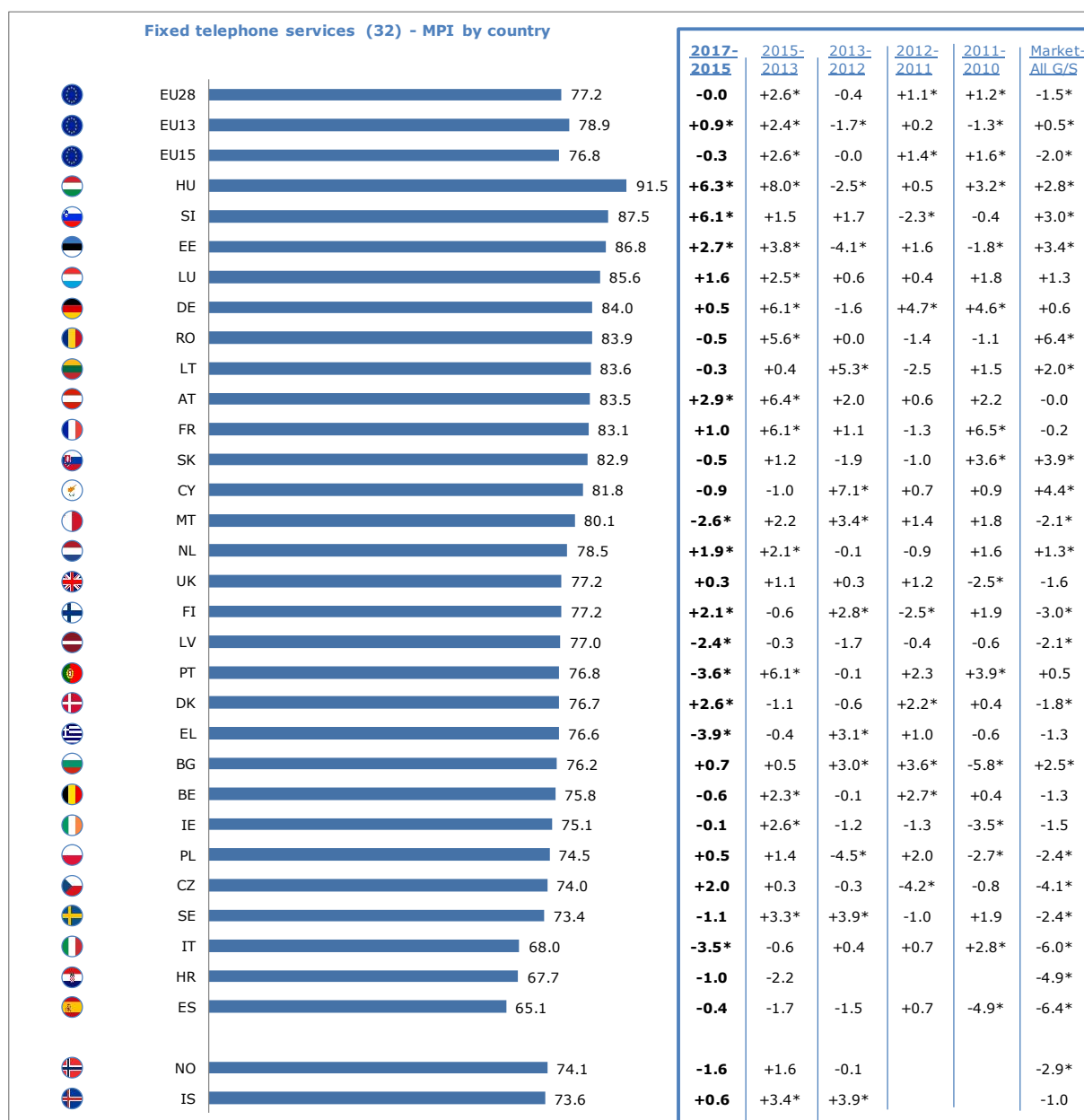
Postal Services										
2017	Gender 		Age 				Education level 			
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	78.2	80.7	79.0 A	78.7 A	81.2 B	80.2 AB	80.9 B	79.7 AB	78.8 A	
Occupation 								Mother tongue 		
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
78.6 A	78.1 A	78.6 A	80.3 AB	80.5 AB	79.7 AB	82.6 B	80.1 AB	79.5 A	80.3 A	
Private internet use 						Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
79.4 B	77.8 A	80.4 ABC	81.2 ABC	78.6 ABC	82.1 C	77.1 A	78.6 AB	80.4 C	79.5 BC	

### 31.4. General Conclusions

The market for "Postal services" is, with an MPI score of 79.5, a middle to high performing services market. It has remained stable since 2015. This market scores above the EU28 average for the EU13 Member States and scores below the services markets average for the Northern region, but above the average for all other regions.

## 32. MARKET FOR FIXED TELEPHONE SERVICES

### Market definition: Fixed telephony services, other.



### 32.1. Overall Performance

The overall MPI score for the market for “Fixed telephone services” at the EU28 level is 77.2, which is lower than the services markets average by 1.5 points. This makes it a middle to low performing services market, ranking 17<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Fixed telephone services” has remained stable since 2015. However, an increase in the comparability component and a decrease in the expectations component is observed. The proportion of respondents who switched provider in this market has also decreased compared to 2015, while the ease of switching remained stable.

In comparison to the services markets average, the “Fixed telephone services” market has lower scores in the problems & detriment, choice and trust components. In addition, This market has a higher proportion of persons who experienced problems and a higher proportion of persons who complained as a result of the problems experienced in comparison to the services markets average. The “Fixed telephone services” market also has a lower than average proportion of respondents who switched provider and a lower ease of switching score. Respondents who did not switch in this

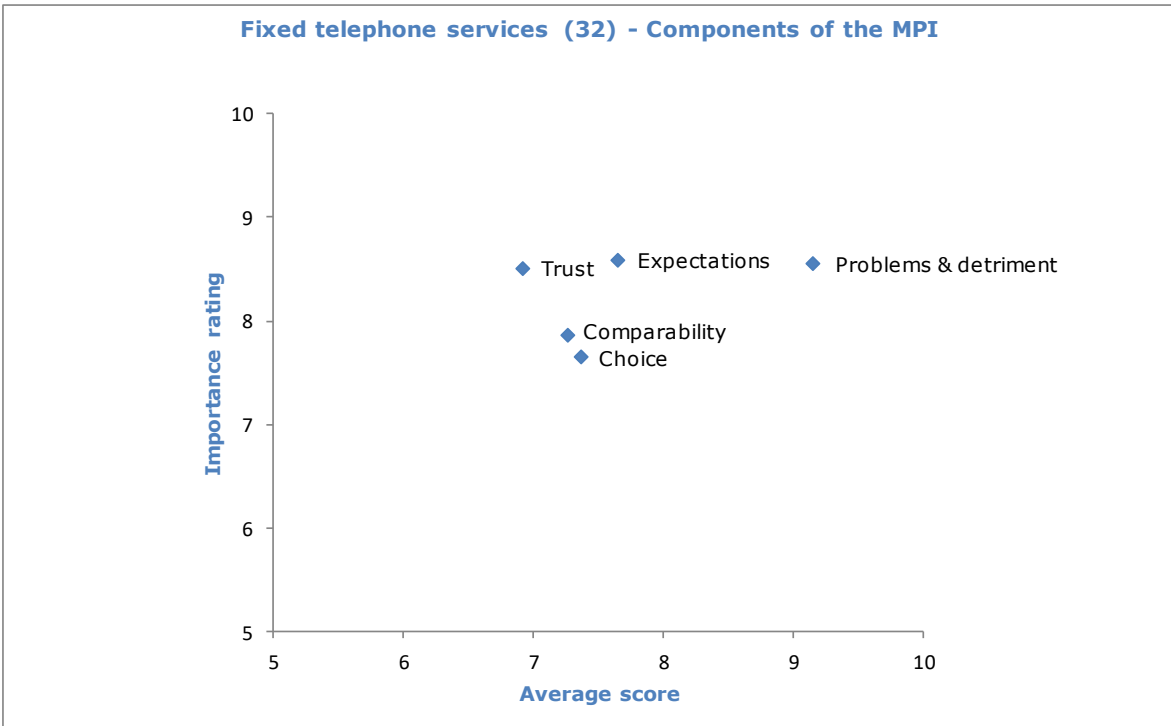
market are less likely than average to think that it might be too difficult to switch, and more likely to report that they did not try switching for other reasons.

The expectations, problems & detriment and trust components have the highest importance scores, with the latter two components performing below the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.3	6.9	14.6	85.3	5.8	9.2	7.7	7.4
<b>Diff 2017-2015</b>	+0.1*	+0.0	+0.4	-2.1	-0.1	-0.0	-0.1*	+0.0
<b>Diff 2015-2013</b>	+0.2*	+0.4*	+1.1*	+3.5*	N/A	N/A	+0.5*	N/A
<b>Diff 2013-2012</b>	-0.0	-0.0	+0.3	-2.4	N/A	N/A	-0.1*	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.1*	-2.3*	-1.0	N/A	N/A	+0.1*	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.2*	-1.7*	+1.1	N/A	N/A	+0.0	N/A
<b>Component contribution to the change in MPI</b>	+0.1*	+0.1	N/A		N/A	-0.0	-0.1*	+0.1
<b>Diff Market - All G/S</b>	-0.0	-0.2*	+5.3*	+6.9*	+0.1	-0.3*	-0.0	-0.1*
<b>Importance (Avg)</b>	7.9	8.5	N/A	N/A	N/A	8.6	8.6	7.6

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	7.9	6.9
<b>Diff 2017-2015</b>	-1.9*	-0.2
<b>Diff 2015-2013</b>	+1.6*	+0.0
<b>Diff 2013-2012</b>	-0.7*	-0.0
<b>Diff 2012-2011</b>	-0.5	-0.2
<b>Diff 2011-2010</b>	+0.2	+0.1
<b>Diff Market - All Services</b>	-1.6*	-0.8*

Results per component		
Reason for not switching (%)		Diff Market - All Services
<b>Not interested in switching</b>	68.8	+0.1
<b>Thought it might be too difficult</b>	8.2	-1.0*
<b>Tried to switch but gave up because of the obstacles faced</b>	4.8	+0.0
<b>For other reasons</b>	18.3	+0.9*



### 32.2. Country Analysis

There is a 26.5 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Fixed telephone services” market. This is 9.3 points greater than the EU28 services markets range (17.2), indicating large variations across countries for this market.

The market for “Fixed telephone services” is assessed more favourably in the EU13 Member States (78.9) than in the EU28 (77.2). At the regional level, the market scores below the EU28 average in Southern (68.5) Europe, and higher in Western (81.2) and Eastern (78.8) Europe. In comparison to the services markets average, the Northern (-1.6) and Southern (-5.1) regions have a lower than average market score.

The top three ranked countries for this market are Hungary (91.5), Slovenia (87.5) and Estonia (86.8), while Spain (65.1), Croatia (67.7) and Italy (68.0) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+6.3), Slovenia (+6.1) and Austria (+2.9). The countries that decreased the most in the MPI score are Greece (-3.9), Portugal (-3.6) and Italy (-3.5).









The top performing countries in the comparability component are Hungary (8.9), Slovenia (8.4) and Luxembourg (8.3). The best performers for trust are Hungary (9.0), Estonia (8.4) and Slovenia (8.3). For expectations, Hungary (9.2), Estonia (8.8) and Slovenia (8.7) perform best. Choice has the highest scores in Hungary (8.8), Slovenia (8.6) and Luxembourg (8.2). The lowest proportion of persons who experienced problems can be found in Luxembourg (1.1%), Austria (2.0%) and Germany (2.1%), while the proportion of persons who complained as a result of the problems experienced is lowest in Luxembourg (0.0%), Austria (5.9%) and Germany (34.9%). The level of detriment is lowest in Slovakia (3.9), Slovenia and Denmark (both 4.0). When taking problems and detriment together, Luxembourg, Germany and Austria (all 9.9) have the highest scores. The switching proportion is highest in Italy (17.9%), Spain (17.0%) and Croatia (15.3%), while the highest ease of switching scores can be found in Lithuania (9.0), Hungary (8.8) and Estonia (8.6).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.5	HU	8.9	HU	9.0	LU	1.1	LU	0.0	SK	3.9	LU	9.9	HU	9.2	HU	8.8
SI	87.5	SI	8.4	EE	8.4	AT	2.0	AT	5.9	SI	4.0	DE	9.9	EE	8.8	SI	8.6
EE	86.8	LU	8.3	SI	8.3	DE	2.1	DE	34.9	DK	4.0	AT	9.9	SI	8.7	LU	8.2
LU	85.6	RO	8.2	LU	8.2	FR	3.5	LV	48.4	HU	4.0	FR	9.8	SK	8.4	RO	8.1
DE	84.0	LT	8.1	AT	8.1	HU	4.6	RO	55.9	RO	4.3	HU	9.8	RO	8.3	AT	8.0
<b>Avg</b>	<b>77.2</b>	<b>Avg</b>	<b>7.3</b>	<b>Avg</b>	<b>6.9</b>	<b>Avg</b>	<b>14.6</b>	<b>Avg</b>	<b>85.3</b>	<b>Avg</b>	<b>5.8</b>	<b>Avg</b>	<b>9.2</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>7.4</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
IT	17.9	LT	9.0
ES	17.0	HU	8.8
HR	15.3	EE	8.6
IE	13.8	IE	8.4
BE	13.5	MT	8.3
<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>6.9</b>

### 32.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Fixed telephone services" market, compared to the other socio-demographic factors analysed. Consumers who find making ends meet very difficult rate this market lower in comparison to all other age groups. In addition, "Those who find it very difficult to make ends meet gave the lowest rating of all groups divided by their financial situation. Women rate this market higher in comparison to men. Consumers aged 55-64 also rate this market higher than those aged 18-34 or 35-54 do. Consumers with a low level of education rate this market higher in comparison to those who have attained a high level of education. Consumers who never use the internet rate the "Fixed telephone services" market higher in comparison to all other internet usage groups. No other differences are observed between the different internet usage groups. The consumers' occupation and mother tongue do not have any impact on the MPI score given to this market.

Fixed telephone services										
2017	Gender 		Age 				Education level 			Mother tongue 
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	76.3	77.9	76.3 A	76.3 A	79.0 B	77.2 AB	78.3 B	77.2 AB	76.5 A	
Occupation 									Mother tongue 	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
76.0 A	78.5 A	76.7 A	76.6 A	78.5 A	76.8 A	76.0 A	78.1 A	77.1 A	80.1 A	
Private internet use 						Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
76.8 A	75.9 A	77.3 A	76.4 A	76.3 A	80.8	73.8	76.4 A	78.4 B	77.1 AB	

### 32.4. General Conclusions

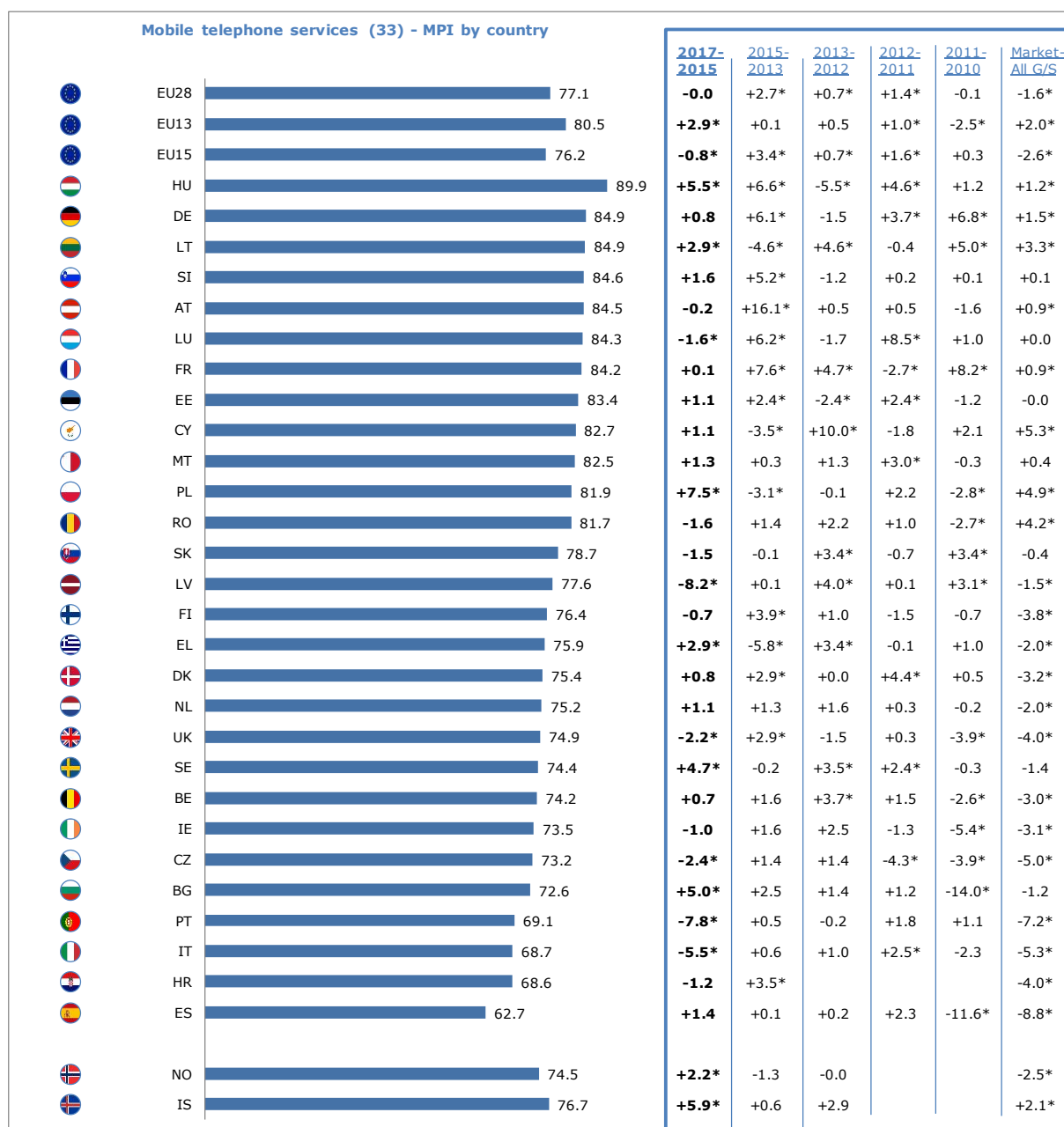
The market for "Fixed telephone services" is, with an MPI score of 77.2, a middle to low performing services market. Its MPI score is 1.5 points below the services markets average and has remained stable since 2015. The proportion of switching, however, has decreased since 2015. The market performs better than average in the EU13 Member States compared to the EU28 average and

scores well below average for the Southern European region, both compared to the overall EU result for the market and to the services markets average within the Southern region.



### 33. MARKET FOR MOBILE TELEPHONE SERVICES

#### Market definition: Mobile telephony services, text messages, other.



#### 33.1. Overall Performance

The overall MPI score for the market for “Mobile telephone services” at the EU28 level is 77.1, which is lower than the services markets average score by 1.6 points. This makes it a middle to low performing services market, ranking 18<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Mobile telephone services” has remained stable from 2015 to 2017. An increase in the problems & detriment component is observed, while the comparability and choice components have decreased. In addition, the proportion of persons who experienced problems, the proportion of persons who complained as a result of the problems experienced, and the level of detriment all decreased from 2015 to 2017. The proportion of respondents who switched provider in this market has decreased, while the score on the ease of switching has increased.

In comparison to the services markets average, the “Mobile telephone services” market has a higher score in the choice component, but lower than average scores in the comparability, trust and problems & detriment components. In addition, a higher proportion of persons who

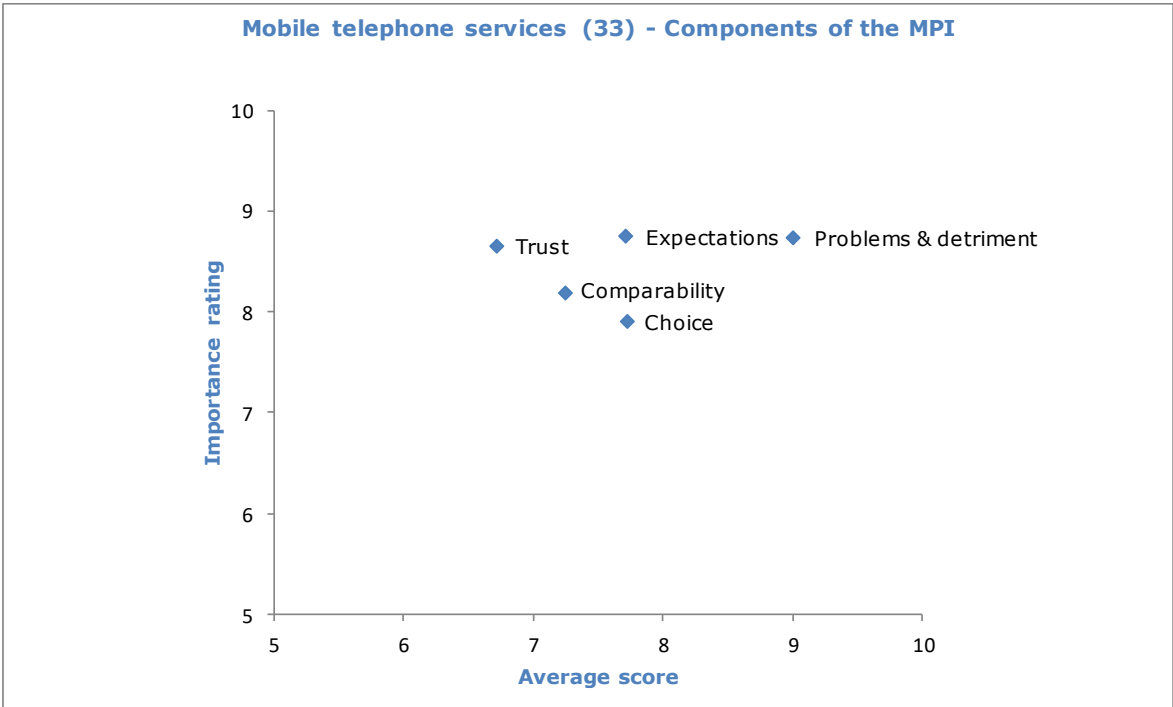
experienced problems and a higher proportion of persons who complained as a result of the problems experienced is shown. In terms of switching, this market has a higher than average proportion of respondents switching provider and a higher ease of switching score. Consumers who did not switch in this market show no tendency to be more or less likely to choose any of the four options for the reason for not switching.

In this market, the expectations component has the highest importance score, scoring in line with the services markets average. On the other hand, choice has the lowest importance score, although it performs above the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.2	6.7	17.5	83.9	5.8	9.0	7.7	7.7
Diff 2017-2015	-0.1*	+0.1	-2.5*	-4.1*	-0.3*	+0.2*	-0.0	-0.1*
Diff 2015-2013	+0.3*	+0.5*	+1.8*	+6.1*	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.1	+0.1*	-0.1	-0.2	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	+0.0	-4.3*	-6.3*	N/A	N/A	+0.0	N/A
Diff 2011-2010	+0.2*	-0.0	+2.1*	+0.3	N/A	N/A	-0.0	N/A
Component contribution to the change in MPI	-0.3*	+0.1	N/A		N/A	+0.4*	-0.0	-0.2*
Diff Market - All G/S	-0.1*	-0.4*	+8.1*	+5.5*	+0.1	-0.5*	+0.0	+0.2*
Importance (Avg)	8.2	8.6	N/A	N/A	N/A	8.7	8.8	7.9

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	12.7	7.9
Diff 2017-2015	-2.1*	+0.5*
Diff 2015-2013	+3.1*	-0.3*
Diff 2013-2012	+0.1	+0.3*
Diff 2012-2011	-0.0	-0.1
Diff 2011-2010	+0.6	+0.2*
Diff Market - All Services	+3.2*	+0.2*

Results per component		Diff Market - All Services
Reason for not switching (%)		
Not interested in switching		67.9
Thought it might be too difficult		9.5
Tried to switch but gave up because of the obstacles faced		4.7
For other reasons		17.9



### 33.2. Country Analysis

There is a 27.2 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Mobile telephone services” market. This is 10.0 points greater than the EU28 services markets range (17.2), indicating that there are considerable country differences to be taken into account when evaluating this market.

The EU15 Member States (76.2) perform below average while the EU13 Member States (80.5) perform above average compared to the EU28 result (77.1). At the regional level, the market for “Mobile telephone services” scores below the EU28 average in Southern (67.3) Europe, with a higher than average performance in the Western (80.9) and Eastern (80.3) regions. Compared to

the services markets average, the market for “Mobile telephone services” performs above average in the Eastern region (+2.1) and below average in all other regions.

The top three ranked countries for this market are Hungary (89.9), Germany and Lithuania (both 84.9), while Spain (62.7), Croatia (68.6) and Italy (68.7) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Poland (+7.5), Hungary (+5.5) and Bulgaria (+5.0). The countries that decreased the most in the MPI are Latvia (-8.2), Portugal (-7.8) and Italy (-5.5).








The top performing countries in the comparability component are Hungary (8.5), Slovenia (8.4) and Romania (8.3). The best performers for trust are Hungary (8.7), Germany (8.2) and Luxembourg (8.1). In the expectations component, Hungary (8.9) Lithuania and Estonia (both 8.5) perform best. Choice has the highest scores in Hungary (9.0), Lithuania (8.8) and Slovenia (8.7). The lowest proportion of persons who experienced problems can be found in Germany (0.8%), Austria (1.3%) and Luxembourg (2.4%), while the proportion of persons who complained as a result of the problems experienced is lowest in Austria (24.8%), Luxembourg (54.5%) and Latvia (55.4%). The level of detriment is lowest in Germany (3.7), Hungary (4.2) and Sweden (4.5). Germany (10.0), Austria and Luxembourg (both 9.9) have the highest problems & detriment component scores. Italy (26.7%), Denmark (24.5%) and Belgium (22.7%) have the highest proportion of persons switching provider. The highest ease of switching scores can be found in Slovenia (9.1), Slovakia (9.0) and Latvia (8.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	89.9	HU	8.5	HU	8.7	DE	0.8	AT	24.8	DE	3.7	DE	10.0	HU	8.9	HU	9.0
DE	84.9	SI	8.4	DE	8.2	AT	1.3	LU	54.5	HU	4.2	AT	9.9	LT	8.5	LT	8.8
LT	84.9	RO	8.3	LU	8.1	LU	2.4	LV	55.4	SE	4.5	LU	9.9	EE	8.5	SI	8.7
SI	84.6	LT	8.2	AT	8.1	FR	3.2	RO	58.8	DK	4.7	FR	9.8	SI	8.4	PL	8.5
AT	84.5	CY	8.1	FR	8.0	HU	6.5	EE	60.6	SK	4.7	HU	9.7	CY	8.3	EE	8.4
<b>Avg</b>	<b>77.1</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>6.7</b>	<b>Avg</b>	<b>17.5</b>	<b>Avg</b>	<b>83.9</b>	<b>Avg</b>	<b>5.8</b>	<b>Avg</b>	<b>9.0</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>7.7</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
IT	26.7	SI	9.1
DK	24.5	SK	9.0
BE	22.7	LV	8.9
SI	21.2	FI	8.6
FI	18.4	BE	8.5
<b>Avg</b>	<b>12.7</b>	<b>Avg</b>	<b>7.9</b>

### 33.3. Socio-demographic Analysis

The consumers’ financial situation has the highest impact on the MPI score given to the “Mobile telephone services” market, compared to the other socio-demographic factors analysed. A linear relationship is observed between the MPI score given on this market and the consumers’ financial situation. The more favourably consumers report their financial circumstances to be, the higher they tend to rate this market. In addition, women rate this market higher than men do. Highly educated consumers rate this market lower in comparison to those who have a low or medium level of education. Students rate the “Mobile telephone services” market higher in comparison to all other occupational groups. In addition, housepersons rate this market higher in comparison to the self-employed and retired consumers. Retired consumers also show a lower rating on this market in comparison to blue-collar employees. Consumers who never use the internet rate the “Mobile telephone services” market higher in comparison to all other internet usage groups. The consumers’ age and mother tongue do not have any impact on the MPI score given to this market.

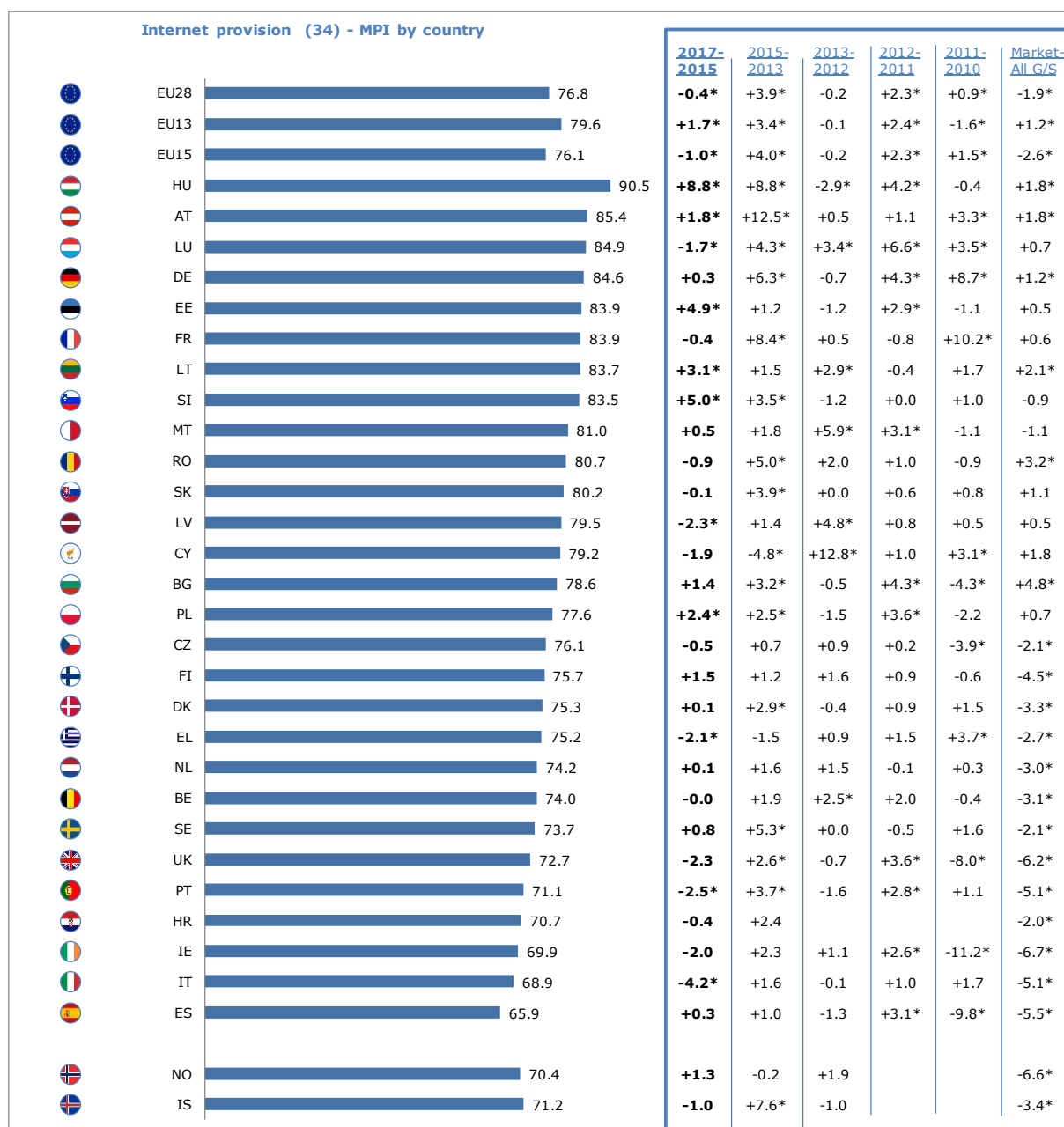
Mobile telephone services									
Gender 		Age 				Education level 			
Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
76.4	77.7	76.8 A	77.1 A	76.7 A	78.0 A	78.5 A	77.8 A	75.5	
Occupation 								Mother tongue 	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
75.9 AB	76.6 ABC	76.9 ABC	77.7 BC	82.5	78.4 C	77.9 ABC	75.2 A	77.1 A	76.8 A
Private internet use 					Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
76.8 A	76.5 A	74.3 A	75.3 A	77.7 A	82.0	72.7	75.3	78.0	79.6

### 33.4. General Conclusions

The market for “Mobile telephone services” is, with an MPI score of 77.1, a middle to low performing services market, scoring 1.6 points below the services markets average. This market has remained stable since 2015. The proportion of persons who complained as a result of the problems experienced, problems and switching decreased from 2015 to 2017, while the ease of switching score increased. This market is assessed less favourably in the EU15 and more favourably in the EU13 Member States compared to the EU28 average. The Southern region scores below average both compared to the EU28 result and the services markets average for this market, while the opposite is true for the Eastern region. There is a 27.2 point difference in the MPI between the top ranked and the lowest ranked EU country for the “Mobile telephone services” market, indicating that there are considerable country differences to be taken into account when evaluating this market.

## 34. MARKET FOR INTERNET PROVISION

### Market definition: Internet provision.



### 34.1. Overall Performance

The overall MPI score for the market for “Internet provision” at the EU28 level is 76.8, which is 1.9 points lower than the services markets average. This makes it a low performing services market, ranking 20<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Internet provision” has decreased by 0.4 points from 2015 to 2017. The only driver of this fall is a decrease in the expectations component. However, the proportion of persons who complained as a result of the problems experienced has decreased since 2015. The proportion of consumers switching provider in this market has also decreased, while the score on the ease of switching has remained stable.

In the “Internet provision” market, the comparability score is higher than the services markets average, but the trust, problems & detriment and expectations components show lower scores. In addition, in comparison to the services markets average, this market has a higher proportion of persons who experienced problems and a higher proportion of persons who complained as a result of the problems experienced. The proportion of respondents switching provider is higher in the

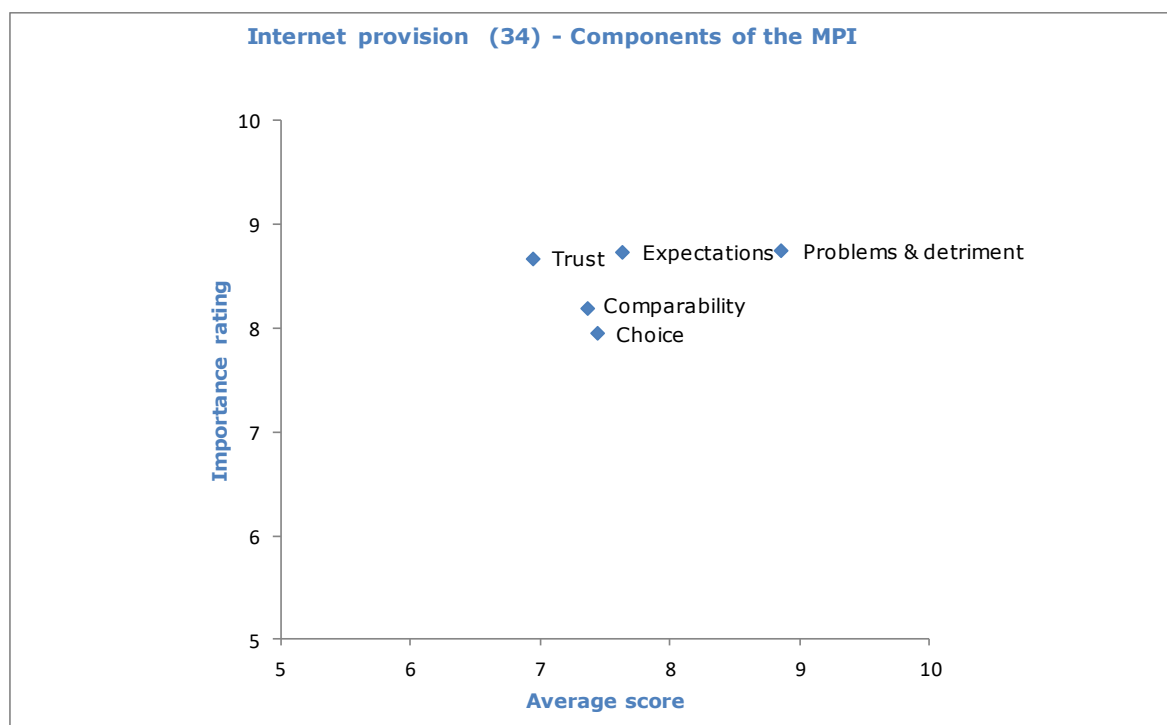
“Internet provision” market compared to the services markets average, although the ease of switching score is below average. Consumers who did not switch in this market are less likely than average to say they were not interested in switching, more likely to say they tried but had to give up, and more likely to not have tried switching for other reasons.

Within this market, the problems & detriment, expectations and trust components have the highest importance scores, although these components score below the services markets average. Choice is indicated as the least important component, while still scoring in line with the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.4	6.9	20.3	86.9	5.6	8.9	7.6	7.5
Diff 2017-2015	-0.0	-0.0	+0.5	-2.0*	+0.0	-0.0	-0.1*	+0.0
Diff 2015-2013	+0.3*	+0.6*	-1.2*	+3.9*	N/A	N/A	+0.5*	N/A
Diff 2013-2012	-0.1*	-0.0	-0.5	-0.6	N/A	N/A	-0.0	N/A
Diff 2012-2011	+0.3*	+0.1*	-6.1*	-5.3*	N/A	N/A	+0.1*	N/A
Diff 2011-2010	+0.1*	+0.2*	-0.1	+2.8*	N/A	N/A	+0.1	N/A
Component contribution to the change in MPI	-0.0	-0.1	N/A		N/A	-0.1	-0.2*	+0.0
Diff Market - All G/S	+0.1*	-0.2*	+10.9*	+8.5*	-0.0	-0.6*	-0.0*	-0.0
Importance (Avg)	8.2	8.7	N/A	N/A	N/A	8.8	8.7	7.9

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	11.0	7.4
Diff 2017-2015	-2.0*	-0.0
Diff 2015-2013	+1.6*	+0.4*
Diff 2013-2012	+0.1	+0.0
Diff 2012-2011	-0.1	+0.1
Diff 2011-2010	+0.2	-0.2
Diff Market - All Services	+1.6*	-0.3*

Results per component		
Reason for not switching (%)		Diff Market - All Services
Not interested in switching	66.6	-2.1*
Thought it might be too difficult	9.0	-0.2
Tried to switch but gave up because of the obstacles faced	5.9	+1.2*
For other reasons	18.6	+1.2*



## 34.2. Country Analysis

There is a 24.6 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Internet provision” market. This is 7.3 points greater than the EU28 services markets range (17.2), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for “Internet provision” is assessed more favourably in the EU13 Member States (79.6) and less favourably in the EU15 Member States (76.1) compared to the EU28 (76.8). At the regional level, the market for “Internet provision” scores higher than the EU28 average in Western

(80.1) and Eastern (79.4) Europe, but lower in the Southern region (68.7). Compared to the services markets average, this market performs above average in Eastern Europe (+1.2) and below average in all other regions.

The top three ranked countries for this market are Hungary (90.5), Austria (85.4) and Luxembourg (84.9), while Spain (65.9), Italy (68.9) and Ireland (69.9) are at the other end of the scale.

In comparison to 2015, the countries that have improved the most in the MPI score are Hungary (+8.8), Slovenia (+5.0) and Estonia (+4.9). The countries that decreased the most in the MPI are Italy (-4.2), Portugal (-2.5) and the UK (-2.3).








The top performing countries in the comparability component are Hungary (9.1), Slovenia (8.3) and Lithuania (8.2). The best performers for trust are Hungary (8.9), Austria and Luxembourg (both 8.2). In the expectations component Hungary (9.0), Lithuania (8.4) and Estonia (8.3) perform best. Choice has the highest scores in Hungary (8.8), Slovenia (8.4) and Lithuania (8.3). The lowest proportion of persons who experienced problems can be found in Germany (0.9%), Austria (1.0%) and France (2.2%), while the proportion of persons who complained as a result of the problems experienced is lowest in Germany (11.4%), France (47.9%) and Austria (50.1%). The level of detriment is lowest in Austria (3.1), Sweden (3.7) and Denmark (3.9). The countries with the highest problems & detriment component scores are Austria (10.0), Germany and France (both 9.9). The proportion of consumers switching provider are highest in Italy (21.5%), Denmark (19.3%) and Finland (17.9%), while ease of switching receives the highest ratings in Hungary (9.0), Cyprus (8.8) and Sweden (8.6).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	90.5	HU	9.1	HU	8.9	DE	0.9	DE	11.4	AT	3.1	AT	10.0	HU	9.0	HU	8.8
AT	85.4	SI	8.3	AT	8.2	AT	1.0	FR	47.9	SE	3.7	DE	9.9	LT	8.4	SI	8.4
LU	84.9	LT	8.2	LU	8.2	FR	2.2	AT	50.1	DK	3.9	FR	9.9	EE	8.3	LT	8.3
DE	84.6	BG	8.1	DE	8.1	LU	3.3	EE	52.0	SK	4.0	LU	9.8	SK	8.3	LU	8.2
EE	83.9	AT	8.1	FR	8.0	EE	9.8	RO	62.4	SI	4.2	EE	9.6	SI	8.3	DE	8.2
<b>Avg</b>	<b>76.8</b>	<b>Avg</b>	<b>7.4</b>	<b>Avg</b>	<b>6.9</b>	<b>Avg</b>	<b>20.3</b>	<b>Avg</b>	<b>86.9</b>	<b>Avg</b>	<b>5.6</b>	<b>Avg</b>	<b>8.9</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>7.5</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
IT	21.5	HU	9.0
DK	19.3	CY	8.8
FI	17.9	SE	8.6
ES	17.8	LT	8.6
HR	17.6	FI	8.5
<b>Avg</b>	<b>11.0</b>	<b>Avg</b>	<b>7.4</b>

### 34.3. Socio-demographic Analysis

The consumers' gender has the highest impact on the MPI score given to the "Internet provision" market, compared to the other socio-demographic factors analysed. Women rate this market higher in comparison to men. Looking at the consumers' age, only a difference can be observed for the 55-64 year-old consumers, who rate this market higher in comparison to all other age groups. Consumers who have attained a low level of education rate this market higher in comparison to those who have attained a medium or high level of education. Managers rate the "Internet provision" market lower in comparison to blue-collar employees, students and retired consumers. No differences are observed between the other occupational groups. Consumers who find making ends meet very difficult rate this market lower in comparison to the rest of the population. In addition, consumers who find it fairly difficult to make ends meet rate this market lower in comparison to those who find it fairly easy to make ends meet. The consumers' mother tongue and private internet use do not have any impact on the MPI score given to this market.

Internet provision									
Gender 		Age 				Education level 			
Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
75.4	78.2	76.5 A	75.9 A	79.0	76.6 A	79.0	76.5 A	76.4 A	
Occupation 									Mother tongue 
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
76.5 AB	74.6 A	76.3 AB	77.4 B	78.1 B	77.2 AB	77.8 AB	77.4 B	76.8 A	76.5 A
Private internet use 					Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
77.1 A	75.3 A	74.2 A	76.5 A	75.9 A	72.0 A	73.2	76.5 A	77.7 B	76.7 AB


































## 34.4. General Conclusions

The market for "Internet provision" is, with an MPI score of 76.8, a low performing services market. This market has declined by 0.4 points since 2015, driven in particular by a decrease in the expectations component. In addition, the proportion of persons who complained as a result of the problems experienced decreased, as has the proportion of consumers switching provider. There is a 24.6 point difference in the MPI between the top ranked country and the lowest ranked EU country, indicating that there are considerable country differences to be taken into account when evaluating this market. The market performs better than average in the EU13 Member States, but lower than average in the EU15. Also, the Southern region scores below average both compared to the EU28 result and the services markets average, while the opposite is true for the Eastern region.



## 35. MARKET FOR TRAM, LOCAL BUS, METRO, AND UNDERGROUND SERVICES

### Market definition: Tram, local bus, metro, and underground.

Tram, local bus, metro, and underground services (35) - MPI by country		2017-2015	2015-2013	2013-2012	2012-2011	2011-2010	Market-All G/S	
	EU28	78.3	+0.2	+3.4*	+0.4	-0.7*	-0.1	-0.4*
	EU13	78.9	+0.2	+4.0*	+0.9*	-0.2	-1.1*	+0.4
	EU15	78.1	+0.3	+3.3*	+0.2	-0.9*	+0.1	-0.6*
	SI	88.8	+6.2*	+3.8*	+1.0	-1.8	-1.3	+4.3*
	EE	85.9	+2.6*	+6.6*	-1.9	+0.8	-0.8	+2.5*
	AT	84.9	-1.4*	+3.5*	+2.3*	-1.1	+1.4	+1.3*
	LU	84.4	-1.6	+5.8*	-0.5	+0.9	+1.6	+0.2
	DE	84.4	-0.2	+5.7*	-1.7	+2.1*	+2.3*	+1.0*
	FR	84.3	+1.1	+4.6*	+3.9*	-4.3*	+4.3*	+1.0*
	HU	84.0	+2.4*	+10.2*	-3.1*	+3.7*	+0.7	-4.7*
	CZ	83.7	+1.8	+3.2*	+2.7*	-4.6*	-0.3	+5.6*
	FI	83.2	-0.5	+3.1*	-0.7	-3.1*	+2.0*	+3.0*
	LT	82.2	-0.6	+1.2	+2.2*	-3.3*	+1.2	+0.5
	SK	82.0	+1.8	+1.9	+0.4	-1.5	+0.5	+2.9*
	LV	81.8	+5.1*	-1.2	-1.8	+1.1	+3.0*	+2.7*
	PL	79.4	+0.7	+4.3*	+0.8	-0.1	-3.3*	+2.5*
	EL	76.6	-2.0*	+3.2*	+1.9	+3.5*	-4.0*	-1.3
	ES	76.2	+1.1	+1.3	-1.4	+0.3	-1.8	+4.8*
	NL	75.9	-0.1	+3.7*	-0.2	-2.8*	-0.0	-1.3*
	DK	75.7	-1.2	+1.1	+0.9	-3.3*	-0.4	-2.9*
	PT	75.5	-0.6	+4.9*	-1.3	-1.1	-0.5	-0.8
	UK	75.3	-1.8	+2.9*	+2.7*	-3.3*	-1.9	-3.6*
	SE	74.8	-0.6	+4.1*	+0.4	-2.5*	+2.6*	-1.0
	IE	74.7	-2.3*	+3.2*	-0.2	-1.7	-1.5	-1.9*
	CY	74.1	-2.9	-6.0*	+7.3*	+8.6*	+7.2*	-3.3*
	BE	73.9	+1.6	+0.6	-1.7	-0.9	-0.7	-3.3*
	RO	73.7	-3.1*	+2.5*	+1.4	-0.4	+1.1	-3.8*
	HR	72.4	-1.1	+4.4*				-0.2
	BG	71.6	-2.7*	+4.2*	+2.5*	+1.7	-3.4*	-2.1*
	MT	71.5	+0.8	-0.4	+7.8*	-1.1	+9.0*	-10.6*
	IT	69.0	+2.4	+0.8	-1.7	+0.2	-2.8*	-5.0*
	NO	76.0	-0.8	+4.5*	-1.6			-1.0
	IS	75.2	+4.5*	+0.1	+1.2			+0.6

### 35.1. Overall Performance

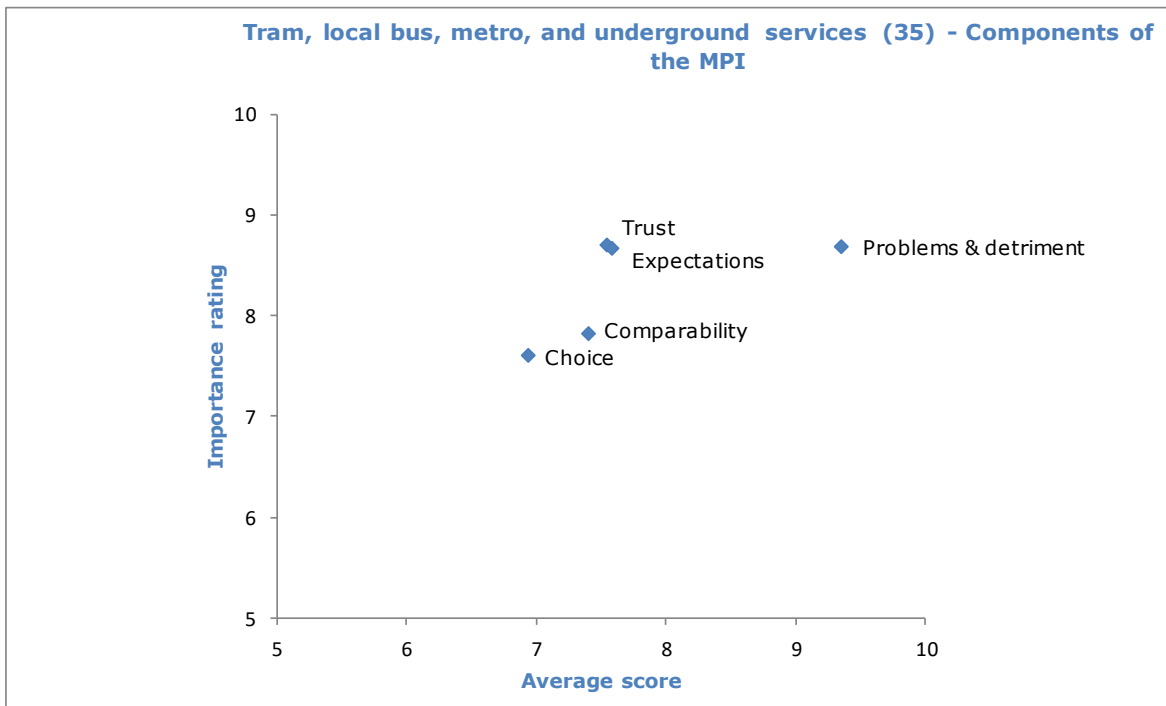
The overall MPI score for the market for “Tram, local bus, metro and underground services” at the EU28 level is 78.3, which is lower than the services markets average score (-0.4). This makes it a middle to high performing services market, ranking 12<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Tram, local bus, metro and underground services” has remained stable from 2015 to 2017. While the score in the expectations component declined, increased scores are shown in the comparability and problems & detriments components. In addition, the proportion of persons who complained as a result of the problems experienced and the level of detriment have decreased from 2015 to 2017. Decreased

In comparison to the services markets average, the “Tram, local bus, metro and underground services” market scores better than the services markets average in the comparability and trust components, but is below average for the problems & detriment, expectations and choice components. Accordingly, the market has a lower proportion of persons who complained as a result of the problems experienced, but a higher proportion of persons who experienced problems in comparison to the services markets average.

Within this market, the trust, expectations and problems & detriment components have relatively high importance, while choice is the component with the lowest importance level.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.4	7.5	11.8	63.8	5.6	9.3	7.6	6.9
<b>Diff 2017-2015</b>	+0.1*	+0.0	-0.6	-3.5*	-0.2*	+0.1*	-0.1*	+0.0
<b>Diff 2015-2013</b>	+0.3*	+0.5*	-0.2	+4.6*	N/A	N/A	+0.5*	N/A
<b>Diff 2013-2012</b>	-0.0	+0.0	-0.8*	+5.1*	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	-0.0	-0.1	+2.0*	-4.4*	N/A	N/A	-0.1*	N/A
<b>Diff 2011-2010</b>	-0.1*	-0.0	-1.2*	+0.2	N/A	N/A	-0.0	N/A
<b>Component contribution to the change in MPI</b>	+0.1*	+0.1	N/A		N/A	+0.1*	-0.1*	+0.1
<b>Diff Market - All G/S</b>	+0.1*	+0.4*	+2.5*	-14.6*	-0.1	-0.1*	-0.1*	-0.6*
<b>Importance (Avg)</b>	7.8	8.7	N/A	N/A	N/A	8.7	8.7	7.6



## 35.2. Country Analysis

There is a 19.8 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Tram, local bus, metro and underground services” market. This is 2.5 points greater than the EU28 services markets range (17.2), indicating a moderate level of variation in scores across countries for this market.

The market for “Tram, local bus, metro and underground services” is assessed more favourably in the EU13 Member States (78.9) than in the EU28 (78.3). At the regional level, the market for “Tram, local bus, metro and underground services” scores above the EU28 average in the Western region (80.9), but below average in Southern Europe (72.8). In addition, when compared to the services markets average, the Southern (-0.9) and Western (-0.5) regions have a lower score.

The top three ranked countries for this market are Slovenia (88.8), Estonia (85.9) and Austria (84.9); while Italy (69.0), Malta (71.5) and Bulgaria (71.6) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Slovenia (+6.2), Latvia (+5.1) and Estonia (+2.6). The countries that decreased the most in the MPI score are Romania (-3.1), Bulgaria (-2.7) and Ireland (-2.3).








The top performing countries in the comparability component are Slovenia, Hungary (both 8.8) and Estonia (8.5). The best performers for trust are Slovenia (8.6), Finland and Luxembourg (both 8.3). In the expectations component Slovenia (8.9), Finland (8.6) and Estonia (8.4) perform best. Choice has the highest scores in Austria, Hungary (both 8.1) and Luxembourg (8.0). The lowest proportion of persons who experienced problems can be found in Austria (1.2%), Luxembourg (1.4%) and Germany (1.5%), while the proportion of persons who complained as a result of the

problems experienced is lowest in Austria (24.9%), France (27.4%) and Denmark (28.9%). The level of detriment is lowest in Austria (4.1), Denmark and Slovenia (both 4.2). The best performing countries for the problems & detriment component are Austria (10.0), Germany and Luxembourg (both 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
SI	88.8	SI	8.8	SI	8.6	AT	1.2	AT	24.9	AT	4.1	AT	10.0	SI	8.9	AT	8.1
EE	85.9	HU	8.8	FI	8.3	LU	1.4	FR	27.4	DK	4.2	DE	9.9	FI	8.6	HU	8.1
AT	84.9	EE	8.5	LU	8.3	DE	1.5	DE	28.9	SI	4.2	LU	9.9	EE	8.4	LU	8.0
LU	84.4	SK	8.4	AT	8.3	FR	1.8	RO	37.6	NL	4.4	FR	9.9	CZ	8.3	FR	8.0
DE	84.4	LT	8.2	DE	8.3	EE	3.2	LU	44.3	SE	4.6	SI	9.9	LV	8.2	DE	8.0
<b>Avg</b>	<b>78.3</b>	<b>Avg</b>	<b>7.4</b>	<b>Avg</b>	<b>7.5</b>	<b>Avg</b>	<b>11.8</b>	<b>Avg</b>	<b>63.8</b>	<b>Avg</b>	<b>5.6</b>	<b>Avg</b>	<b>9.3</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>6.9</b>

### 35.3. Socio-demographic Analysis

The consumers' age has the highest impact on the MPI score given to the "Tram, local bus, metro, and underground services" market, compared to the other socio-demographic factors analysed. In general, a linear relationship is observed between the MPI score given on this market and the consumers' age, even if the consumers aged 55-64 and 65+ give similar scores. The older the consumer is, the higher they tend to rate this market. In addition, a negative linear relationship is observed between the MPI score given on the "Tram, local bus, metro, and underground services" market and the consumers' education level. The higher the consumers' educational background, the lower the "Tram, local bus, metro, and underground services" market is rated. Looking at the consumers' occupation, blue-collar employees rate this market lower in comparison to students and retired persons. No differences are observed between the other occupational groups. Consumers who never use the internet rate this market higher than all other groups, except for those who use the internet less than monthly. The consumers' gender, as well as their mother tongue, does not have any impact on the MPI score given to this market.

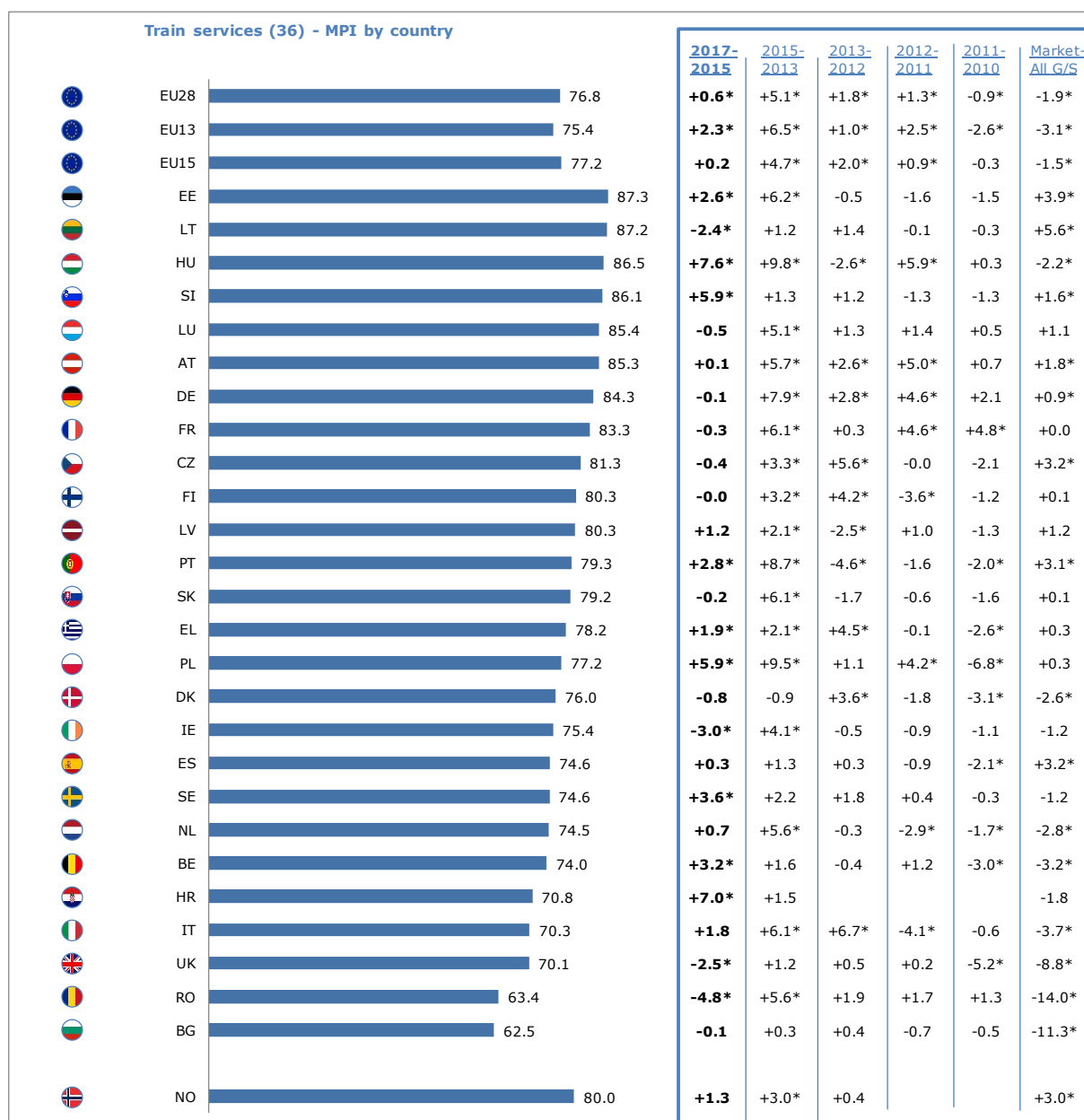
Tram, local bus, metro, and underground services											
2017	Gender 		Age 				Education level 			Mother tongue 	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High		
		77.9 A	78.6 A	76.2	77.9	80.7 A	81.0 A	80.3	78.4	77.4	
	Occupation 									Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language		
78.0 AB	78.8 AB	78.0 AB	77.1 A	79.1 B	78.4 AB	78.6 AB	79.1 B	78.2 A	80.0 A		
Private internet use 						Financial status 					
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy		
78.2 AB	77.6 AB	75.3 A	81.7 BC	75.4 AB	80.3 C	74.7	77.6 A	79.8	77.0 A		

### 35.4. General Conclusions

The market for "Tram, local bus, metro and underground services" is, with an MPI score of 78.3, a middle to high performing services market. It has remained stable since 2015. However, an increase in the comparability and a decrease in the expectations components is observed. This market generally performs worse than average in the Southern region.

## 36. MARKET FOR TRAIN SERVICES

### Market definition: Railways.



### 36.1. Overall Performance

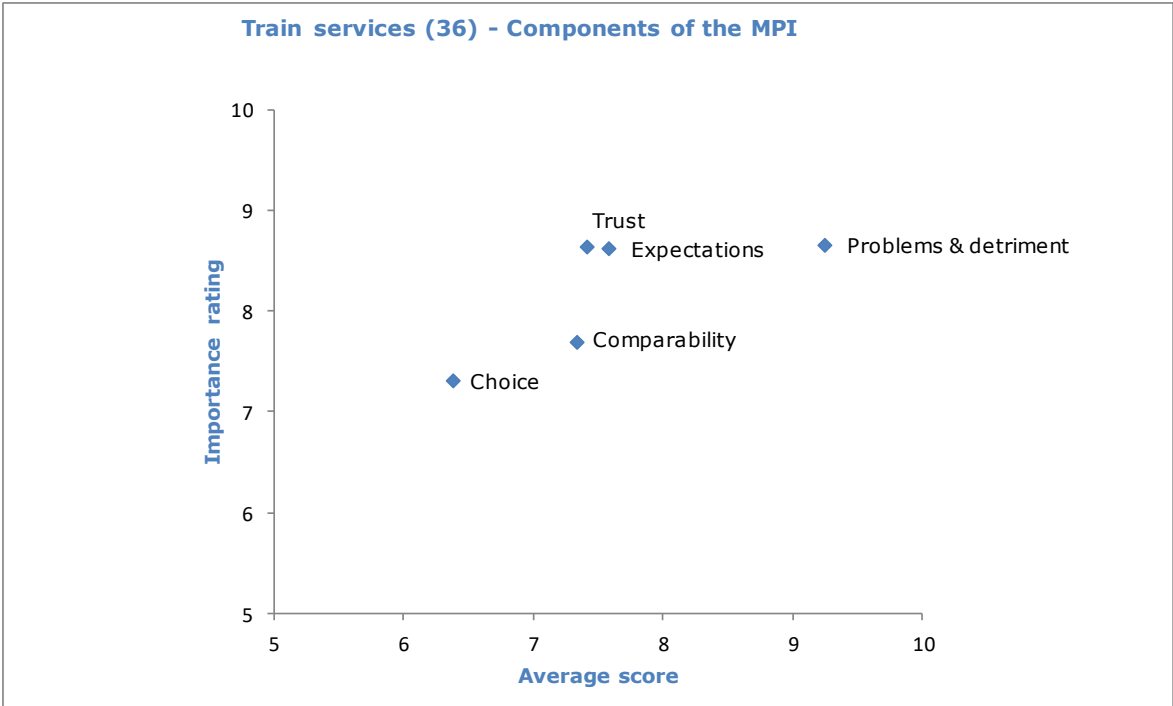
The overall MPI score for the market for “Train services” at the EU28 level is 76.8, which is lower than the services markets average (-1.9). This makes it a low performing services market, ranking 21<sup>st</sup> of the 25 services markets.

The overall MPI score for the market for “Train services” has increased by 0.6 points from 2015 to 2017. The drivers of this rise are increases in the trust, problems & detriment and choice components. In addition, the proportion of persons who experienced problems has decreased since 2015.

The “Train services” market scores below the services markets average for the problems & detriment, expectations and choice components, although this market performs better on trust. In addition, in comparison to the services markets average, the “Train services” market has a lower proportion of persons who complained as a result of the problems experienced, but higher proportion of persons who experienced problems.

Within this market, the problems & detriment, expectations and trust components have the highest importance scores. Although, the market performs below the services markets average for the first two components, and only performs better than average for the trust component. The comparability and choice components have relatively low levels of importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.3	7.4	13.6	69.2	5.5	9.2	7.6	6.4
<b>Diff 2017-2015</b>	+0.0	+0.1*	-1.5*	+0.5	-0.2	+0.1*	+0.0	+0.1*
<b>Diff 2015-2013</b>	+0.6*	+0.7*	-0.7	+0.2	N/A	N/A	+0.7*	N/A
<b>Diff 2013-2012</b>	+0.2*	+0.2*	-2.6*	-0.8	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.2*	-0.3	+2.8	N/A	N/A	+0.2*	N/A
<b>Diff 2011-2010</b>	-0.3*	-0.2*	-3.2*	-0.9	N/A	N/A	-0.2*	N/A
<b>Component contribution to the change in MPI</b>	+0.1	+0.2*	N/A		N/A	+0.2*	+0.0	+0.2*
<b>Diff Market - All G/S</b>	+0.0	+0.3*	+4.3*	-9.2*	-0.1	-0.2*	-0.1*	-1.1*
<b>Importance (Avg)</b>	7.7	8.6	N/A	N/A	N/A	8.7	8.6	7.3



### 36.2. Country Analysis

There is a 24.8 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Train services" market. This is 7.6 points greater than the EU28 services market range (17.2).

The market for "Train services" is assessed less favourably in the EU13 Member States (75.4) compared to the EU28 (76.8). At the regional level, Western (79.3) and Northern (78.4) Europe have a score above the EU28 average, while Eastern (74.7) and Southern (73.2) Europe show lower than average scores. Compared to the services markets average, the "Train services" market scores below average in Eastern and Western regions.

The top three ranked countries for this market are Estonia (87.3), Lithuania (87.2) and Hungary (86.5), while Bulgaria (62.5), Romania (63.4) and the UK (70.1) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+7.6), Croatia (+7.0) and Slovenia (+5.9). The countries that decreased the most in the MPI score are Romania (-4.8), Ireland (-3.0) and the UK (-2.5).

The top performing countries in the comparability component are Hungary (8.9), Slovenia (8.8) and Estonia (8.6). The best performers for trust are Estonia (8.8), Hungary and Lithuania (both 8.5). In the expectations component Lithuania (9.0), Estonia (8.9) and Slovenia (8.7) perform best. Choice has the highest scores in Luxembourg, Hungary and Austria (all 8.0). The lowest proportion of persons who experienced problems can be found in Estonia, Lithuania (both 2.1%)

and Luxembourg (2.3%), while the proportion of persons who complained as a result of the problems experienced is lowest in Romania (35.1%), Estonia (36.8%) and Slovenia (44.4%). The level of detriment is lowest in Denmark (3.7), Austria (4.2) and Germany (4.5). The best performing countries for the problems & detriment component are Austria, Lithuania and Estonia (all 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	87.3	HU	8.9	EE	8.8	EE	2.1	RO	35.1	DK	3.7	AT	9.9	LT	9.0	LU	8.0
LT	87.2	SI	8.8	HU	8.5	LT	2.1	EE	36.8	AT	4.2	LT	9.9	EE	8.9	HU	8.0
HU	86.5	EE	8.6	LT	8.5	LU	2.3	SI	44.4	DE	4.5	EE	9.9	SI	8.7	AT	8.0
SI	86.1	SK	8.4	SI	8.5	AT	2.6	HR	48.5	FI	4.7	LU	9.9	LV	8.7	DE	7.9
LU	85.4	LT	8.3	LU	8.3	FR	2.6	LV	48.9	SE	4.7	FR	9.9	FI	8.3	FR	7.8
<b>Avg</b>	<b>76.8</b>	<b>Avg</b>	<b>7.3</b>	<b>Avg</b>	<b>7.4</b>	<b>Avg</b>	<b>13.6</b>	<b>Avg</b>	<b>69.2</b>	<b>Avg</b>	<b>5.5</b>	<b>Avg</b>	<b>9.2</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>6.4</b>

### 36.3. Socio-demographic Analysis

The consumers' mother tongue has the highest impact on the MPI score given to the "Train services" market, compared to the other socio-demographic factors analysed. Consumers whose mother tongue is one of the official national languages of the region they reside in tend to rate this market lower than others. In addition, women rate this market higher than men do. Older consumers (55-64 and 65+) rate this market higher than younger (18-34 and 35-54) consumers do. A negative linear relationship is observed between the MPI score given on the "Train services" market and the consumers' education level. The higher the consumers' educational background, the lower the "Train services" market is rated. The consumers' private internet use provides mixed results. Consumers who use the internet weekly rate this market lower in comparison to those who use the internet daily or never. Consumers who never use the internet also rate this market higher in comparison to those who hardly ever use the internet. There seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on the "Train services" market, even if consumers who can make ends meet fairly easily and very easily give similar scores. The consumers' private internet use does not have any impact on the MPI score given to this market.

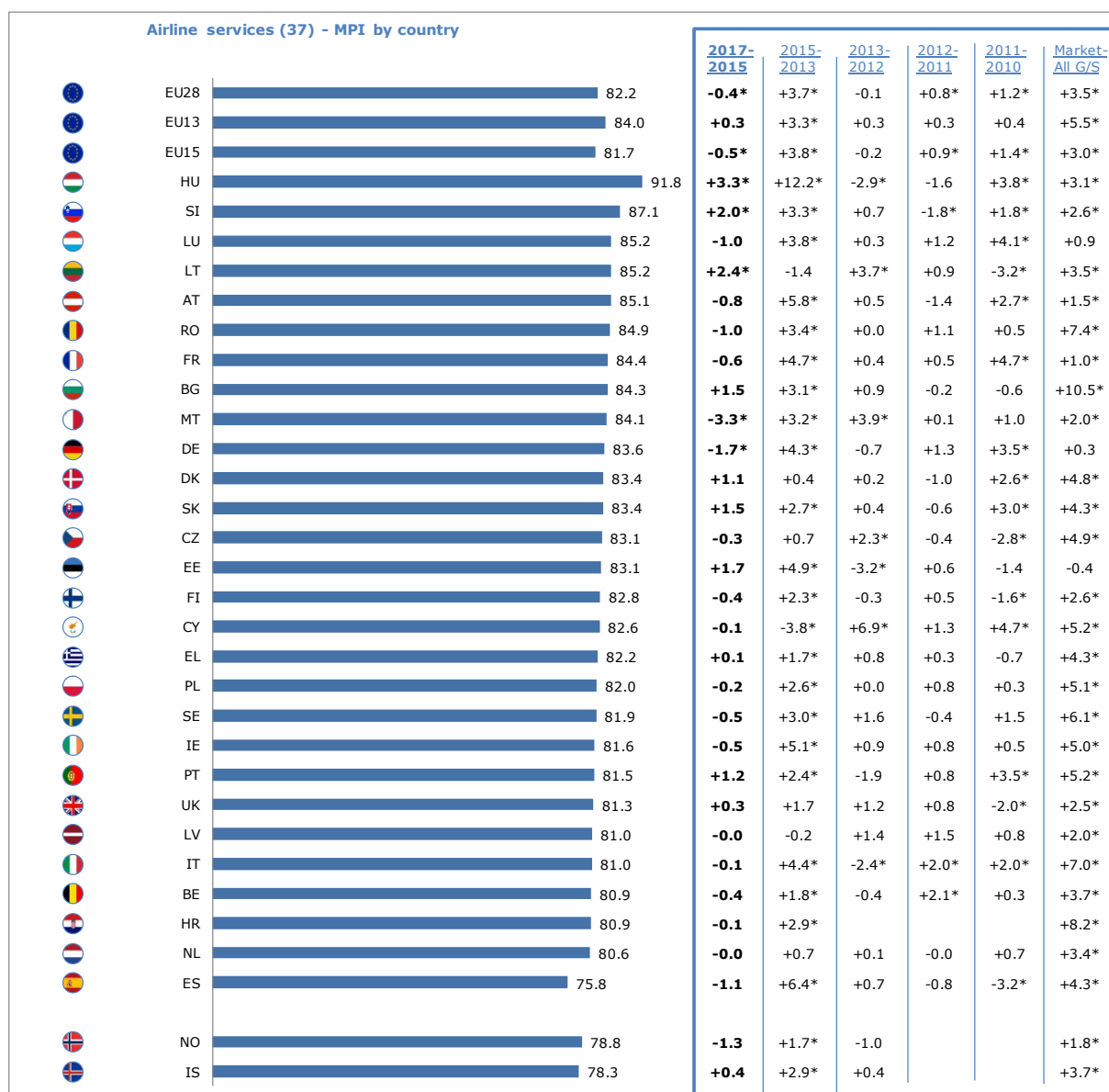
Train services										
2017	Gender		Age				Education level			Mother tongue
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	76.2	77.5	76.3 A	76.2 A	78.0 B	78.7 B	79.6	77.4	75.4	
Occupation									Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
76.2 A	76.0 A	76.4 A	77.3 A	76.9 A	77.5 A	75.7 A	78.2 A	76.7	80.4	
Private internet use						Financial status				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
77.0 BC	74.9 A	77.4 ABC	75.8 ABC	74.3 AB	79.0 C	72.2	75.7	77.8 A	77.7 A	

### 36.4. General Conclusions

The market for "Train services" is, with an MPI score of 76.8, a low performing services market. It has risen by 0.6 points since 2013, driven in particular by increases in the trust and choice components. This market is assessed less favourably in the EU13 Member States compared to the EU28. In addition, the Eastern region performs lower than average both compared to the services markets average as well as to the E28 average.

## 37. MARKET FOR AIRLINE SERVICES

### Market definition: Airlines.



### 37.1. Overall Performance

The overall MPI score for the market for "Airline services" at the EU28 level is 82.2, which is higher than the services markets average (+3.5). This makes it a high performing services market, ranking 4<sup>th</sup> out of the 25 services markets.

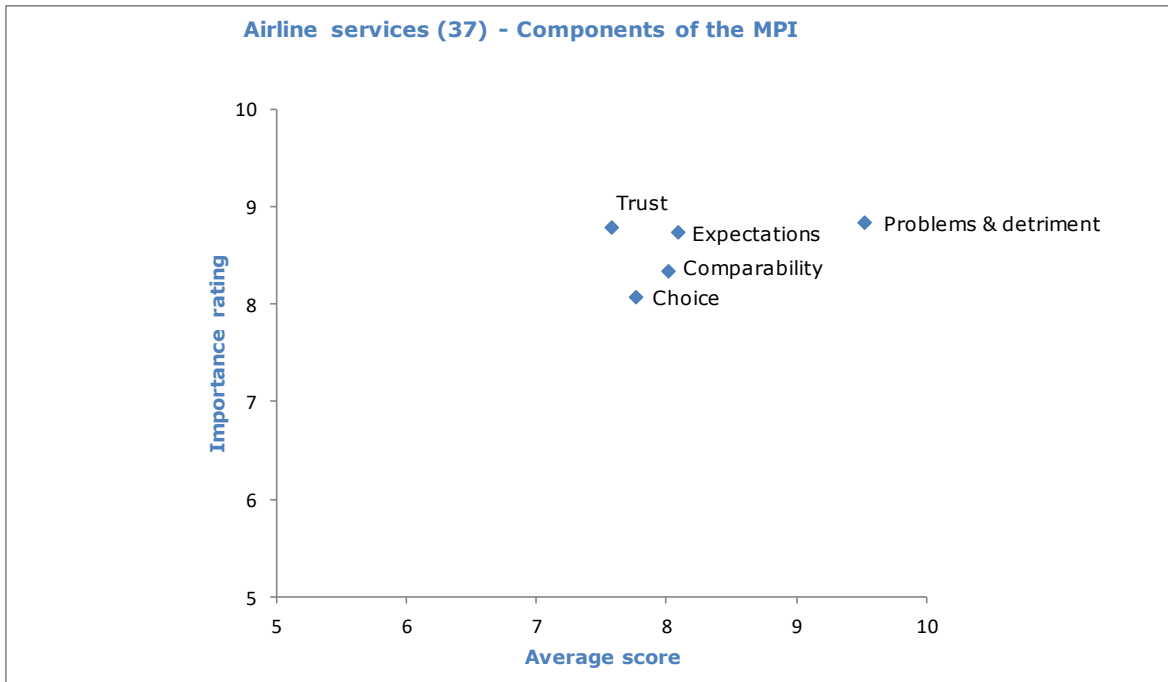
The overall MPI score for the market for "Airline services" has declined by 0.4 points from 2015 to 2017, driven by decreases in the comparability and expectations components. The problems & detriment component, however, shows an increase in comparison to 2015. In addition, an increase in the level of detriment is shown, while the proportion of persons who experienced problems has decreased since 2015.

In comparison to the services markets average, the "Airline services" market has a lower proportion of persons who experienced problems and a lower proportion of persons who complained as a result of the problems experienced, but a higher level of detriment.

The "Airline services" market scores above average on all components in comparison to the services markets average. In addition, in comparison to the services markets average, the "Airline services" market has a lower proportion of persons who experienced problems, but a higher level of detriment.

Within this market, the trust, problems & detriment and expectations components have the highest importance scores in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	8.0	7.6	7.9	79.5	6.0	9.5	8.1	7.8
<b>Diff 2017-2015</b>	-0.1*	-0.0	-1.2*	+2.7	+0.2*	+0.1*	-0.1*	-0.0
<b>Diff 2015-2013</b>	+0.4*	+0.6*	+0.0	+0.3	N/A	N/A	+0.5*	N/A
<b>Diff 2013-2012</b>	-0.0	-0.1*	-0.9*	-1.2	N/A	N/A	-0.0	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.1*	-2.4*	+1.4	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.1*	-1.3*	+2.0	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	-0.1*	-0.1	N/A		N/A	+0.1*	-0.2*	-0.0
<b>Diff Market - All G/S</b>	+0.7*	+0.4*	-1.5*	+1.1	+0.4*	+0.1*	+0.4*	+0.3*
<b>Importance (Avg)</b>	8.3	8.8	N/A	N/A	N/A	8.8	8.7	8.1



### 37.2. Country Analysis

There is a 16.0 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Airline services” market. This is 1.2 points less than the EU28 services markets range (17.2).

The market for “Airline services” is assessed more favourably in the EU13 Member States (84.0) and less favourably in the EU15 Member States (81.7) compared to the EU28 (82.2). At the regional level, the market for “Airline services” scores below the EU28 average in the Southern region (79.3), but above average in all other regions. In comparison to the services markets average, this market performs above average in all regions.

The top three countries for this market are Hungary (91.8), Slovenia (87.1) and Luxembourg (85.2), while Spain (75.8), the Netherlands (80.6) and Croatia (80.9) are at the other end of the scale.

Compared with 2015, the only three countries that have improved in the MPI score are Hungary (+3.3), Lithuania (+2.4) and Slovenia (+2.0). The only two countries that decreased in the MPI are Malta (-3.3) and Germany (-1.7).

The top performing countries in the comparability component are Hungary (8.9), Cyprus (8.5) and Slovenia (8.4). The best performers for trust are Hungary (9.1), Slovenia and Austria (both 8.3). For the expectations component Hungary (9.1), Slovenia (8.9) and Lithuania (8.7) perform best. Choice has the highest scores in Hungary (8.9), Denmark (8.4) and Finland (8.2). The lowest proportion of persons who experienced problems can be found in Germany, France (both 1.1%) and Austria (1.2%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (51.9%), Greece (53.1%) and Latvia (53.4%). The level of










detriment is lowest in France (4.1), Denmark (4.5) and Luxembourg (4.6). The best performing countries for the problems & detriment component are France (10.0), Austria and Germany (both 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	91.8	HU	8.9	HU	9.1	DE	1.1	EE	51.9	FR	4.1	FR	10.0	HU	9.1	HU	8.9
SI	87.1	CY	8.5	SI	8.3	FR	1.1	EL	53.1	DK	4.5	AT	9.9	SI	8.9	DK	8.4
LU	85.2	SI	8.4	AT	8.3	AT	1.2	LV	53.4	LU	4.6	DE	9.9	LT	8.7	FI	8.2
LT	85.2	BG	8.4	LU	8.2	HU	2.9	RO	60.6	AT	4.9	LU	9.8	FI	8.6	LU	8.1
AT	85.1	PT	8.4	RO	8.2	LU	3.7	FR	61.9	SE	5.0	HU	9.8	PL	8.5	CZ	8.1
<b>Avg</b>	<b>82.2</b>	<b>Avg</b>	<b>8.0</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>79.5</b>	<b>Avg</b>	<b>6.0</b>	<b>Avg</b>	<b>9.5</b>	<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>7.8</b>

### 37.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Airline services" market, compared to the other socio-demographic factors analysed. Consumers who find making ends meet very difficult rate this market lower in comparison to the rest of the population. In addition, the consumers finding it fairly difficult to make ends meet rate this market lower in comparison to those finding it fairly easy to make ends meet. Looking at the consumers' gender, women rate this market higher than men do. Consumers aged 35-54 rate this market lower than those aged 18-34 or 55-64 do. No differences are found between the other age groups. Consumers who have attained a medium level of education rate the "Airline services" market higher in comparison to those who have attained a high level of education. No differences are found between the other educational groups. The remaining socio-demographic variables (occupation, mother tongue and private internet use) have no influence on consumers' evaluations regarding the "Airline services" market.

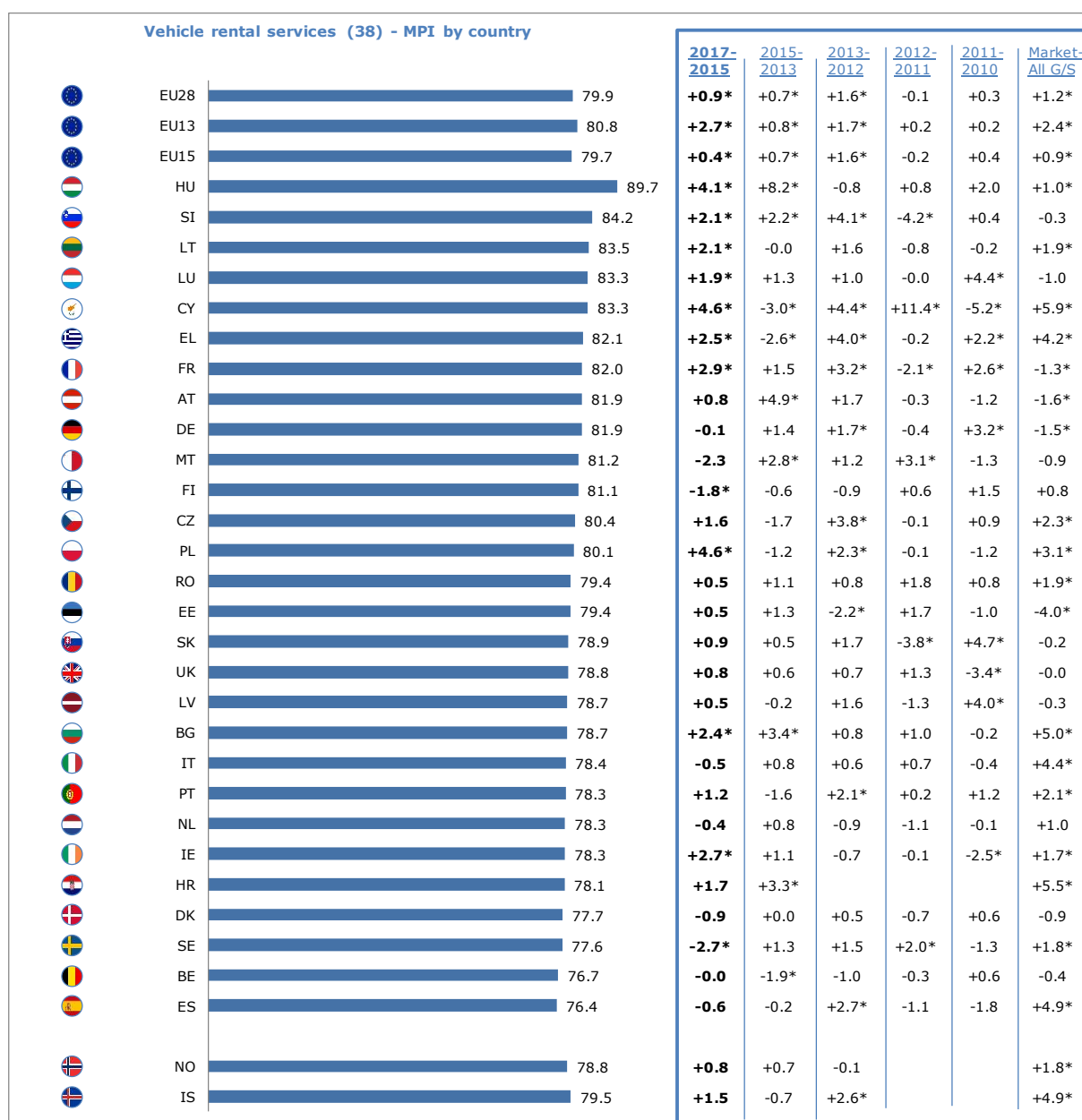
Airline services										
2017	Gender 		Age 				Education level 			Mother tongue 
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	81.5	82.9	82.5 B	81.4 A	82.7 B	83.1 AB	82.6 AB	82.7 B	81.6 A	
Occupation 									Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
81.8 A	82.1 A	82.3 A	82.1 A	82.5 A	82.6 A	82.1 A	82.1 A	82.3 A	80.3 A	
Private internet use 						Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
82.3 A	81.3 A	83.2 A	81.1 A	79.1 A	81.4 A	77.8	81.6 A	82.6 B	82.5 AB	

### 37.4. General Conclusions

The market for "Airline services" is, with an MPI score of 82.2, a high performing services market. It has declined by 0.4 points since 2015, driven in particular by decreases in the comparability and expectations components. Scores are lower for the EU15 Member states and higher for the EU13 Member states compared to the EU28 average. In addition, the market has especially high ratings in Eastern and Western Europe and scores consistently higher than the services markets average in all regions.

## 38. MARKET FOR VEHICLE RENTAL SERVICES

**Market definition: Rental services – Car rental, motorcycle rental, van rental, caravan rental, boat rental, other rental.**



### 38.1. Overall Performance

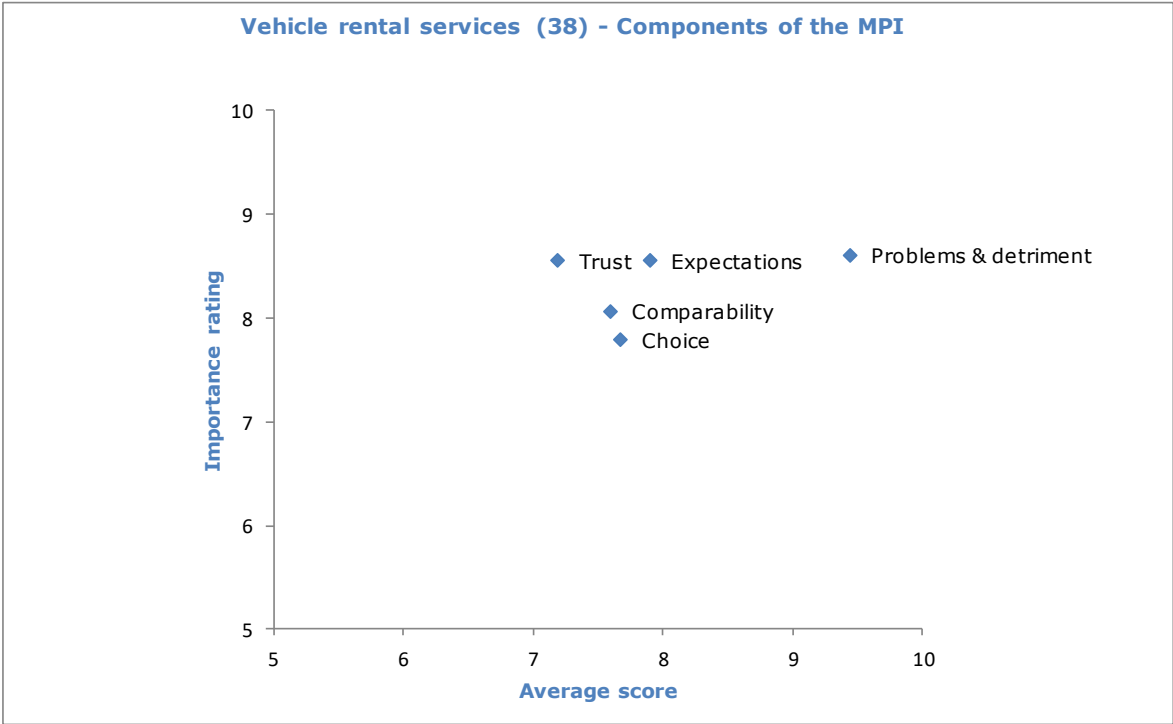
The overall MPI score for the market for “Vehicle rental services” at the EU28 level is 79.9, which is higher than the services markets average (+1.2). This makes it a middle to high performing services market, ranking 7<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Vehicle rental services” has risen by 0.9 points from 2015 to 2017, driven by increases in the comparability, expectations and choice components. However, the proportion of persons who complained as a result of the problems experienced has increased from 2015 to 2017.

In comparison to the services markets average, the “Vehicle rental services” market has higher scores in the comparability, trust, expectations and choice components. In addition, this market has a lower level of detriment, but shows a higher proportion of persons who experienced problems and a higher proportion of persons who complained as a result of the problems experienced in comparison to the services markets average.

Within this market, the problems & detriment, expectations and trust components have a relatively high importance score in comparison to the comparability and choice components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.6	7.2	10.5	81.9	5.3	9.4	7.9	7.7
<b>Diff 2017-2015</b>	+0.1*	+0.0	-0.3	+5.1*	-0.0	+0.0	+0.1*	+0.2*
<b>Diff 2015-2013</b>	+0.1*	+0.2*	+1.8*	+5.9*	N/A	N/A	+0.2*	N/A
<b>Diff 2013-2012</b>	+0.1*	+0.3*	-0.5	-5.6*	N/A	N/A	+0.2*	N/A
<b>Diff 2012-2011</b>	+0.0	-0.0	-0.3	-6.6*	N/A	N/A	-0.1*	N/A
<b>Diff 2011-2010</b>	+0.0	-0.0	-1.0*	-1.1	N/A	N/A	+0.0	N/A
<b>Component contribution to the change in MPI</b>	+0.3*	+0.1	N/A		N/A	+0.0	+0.2*	+0.4*
<b>Diff Market - All G/S</b>	+0.3*	+0.0*	+1.1*	+3.5*	-0.3*	-0.0	+0.2*	+0.2*
<b>Importance (Avg)</b>	8.1	8.6	N/A	N/A	N/A	8.6	8.6	7.8



### 38.2. Country Analysis

There is a 13.3 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Vehicle rental services” market. This is 3.9 points less than the EU28 service market range (17.2), indicating the market is assessed comparably across countries.

The market for “Vehicle rental services” is assessed more favourably in the EU13 Member States (80.8) compared to the EU28 score (79.9). At the regional level, the market scores above the EU28 average in Eastern (80.8) and Western (80.6) Europe, but below average in the Northern (79.1) and Southern (78.0) regions. Compared to the services markets average, the “Vehicle rental services” market scores below average in Western Europe (-0.8) and above average in the other three regions.

The top three ranked countries for this market are Hungary (89.7), Slovenia (84.2) and Lithuania (83.5), while Spain (76.4), Belgium (76.7) and Sweden (77.6) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Cyprus, Poland (both +4.6) and Hungary (+4.1). The only countries that decreased in the MPI score are Sweden (-2.7) and Finland (-1.8).








The top performing countries in the comparability component are Hungary (8.7), Slovenia (8.3) and Lithuania (8.0). The best performers for trust are Hungary (8.6), Luxembourg and France (both 7.9). In the expectations component Hungary (8.9), the Czech Republic (8.6) and Lithuania (8.5) perform best. Choice has the highest scores in Hungary (8.7), Slovenia (8.3) and Cyprus (8.1). The lowest proportion of persons who experienced problems can be found in Luxembourg

(1.6%), Hungary (2.5%) and Germany (4.0%), while the proportion of persons who complained as a result of the problems experienced is lowest in Croatia (59.4%), Slovakia (59.5%) and Romania (62.2%). The level of detriment is lowest in Hungary (3.2), Sweden (3.5) and the Netherlands (4.0). The best performing countries for the problems & detriment component are Hungary, Luxembourg (both 9.9) and Cyprus (9.7).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	89.7	HU	8.7	HU	8.6	LU	1.6	HR	59.4	HU	3.2	HU	9.9	HU	8.9	HU	8.7
SI	84.2	SI	8.3	LU	7.9	HU	2.5	SK	59.5	SE	3.5	LU	9.9	CZ	8.6	SI	8.3
LT	83.5	LT	8.0	FR	7.9	DE	4.0	RO	62.2	NL	4.0	CY	9.7	LT	8.5	CY	8.1
LU	83.3	CY	8.0	EL	7.9	AT	4.7	LV	64.1	CZ	4.1	AT	9.7	SI	8.5	FI	8.0
CY	83.3	EL	7.9	CY	7.8	CY	4.9	EL	66.9	FI	4.1	DE	9.7	FI	8.5	LT	8.0
<b>Avg</b>	<b>79.9</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>10.5</b>	<b>Avg</b>	<b>81.9</b>	<b>Avg</b>	<b>5.3</b>	<b>Avg</b>	<b>9.4</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>7.7</b>

### 38.3. Socio-demographic Analysis

The consumers' educational background has the highest impact on the MPI score given to the "Vehicle rental services" market, compared to the other socio-demographic factors analysed. A negative linear relationship is observed between the MPI score given on the "Vehicle rental services" market and the consumers' education level. The higher the consumers' educational background, the lower the "Vehicle rental services" market is rated. In addition, women rate this market higher than men do. Blue-collar employees rate this market lower in comparison to other white-collar employees and housepersons. No differences are observed between the other occupational groups. Consumers who use the internet daily rate this market higher in comparison to those who use the internet less than monthly or hardly ever. No differences are observed between the other internet usage groups. Consumers who report making ends meet to be very easy rate this market higher in comparison to those who find it difficult (very and fairly difficult) to make ends meet. The consumers' age, as well as their mother tongue, does not have any impact on the MPI score given to this market.

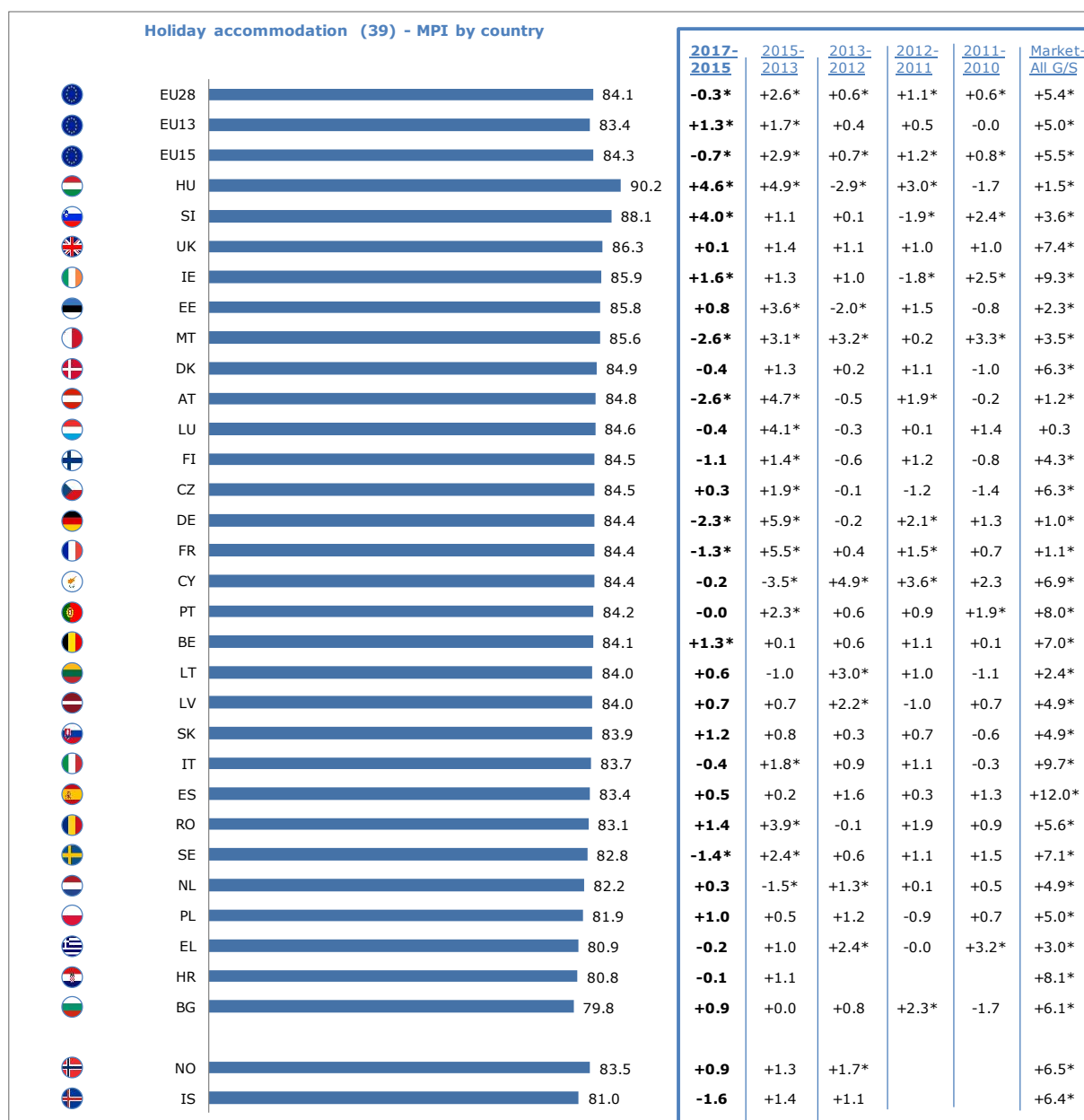
Vehicle rental services									
Gender 	Age 					Education level 			
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High
79.5	80.5	79.7 A	79.8 A	80.0 A	81.5 A	82.1	80.2	79.3	
Occupation 									Mother tongue 
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
79.1 AB	79.8 AB	80.4 B	78.7 A	80.5 AB	81.0 B	78.6 AB	79.8 AB	79.9 A	78.9 A
Private internet use 						Financial status 			
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
80.2 B	77.7 AB	78.6 AB	72.7 A	74.7 A	76.3 AB	77.4 A	79.2 AB	80.0 BC	80.8 C

### 38.4. General Conclusions

The market for "Vehicle rental services" is, with an MPI score of 79.9, a middle to high performing services market. It has risen by 0.9 points since 2015, driven in particular by increases in the comparability, expectations and choice components. The market scores higher in Eastern and Western Europe, but lower in Northern and Southern Europe compared to the EU average. Compared to the services markets average, Western Europe scores lower, while the other three regions score higher.

## 39. MARKET FOR HOLIDAY ACCOMMODATION

**Market definition: Hotels and other holiday accommodation – Hotels, other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites.**



### 39.1. Overall Performance

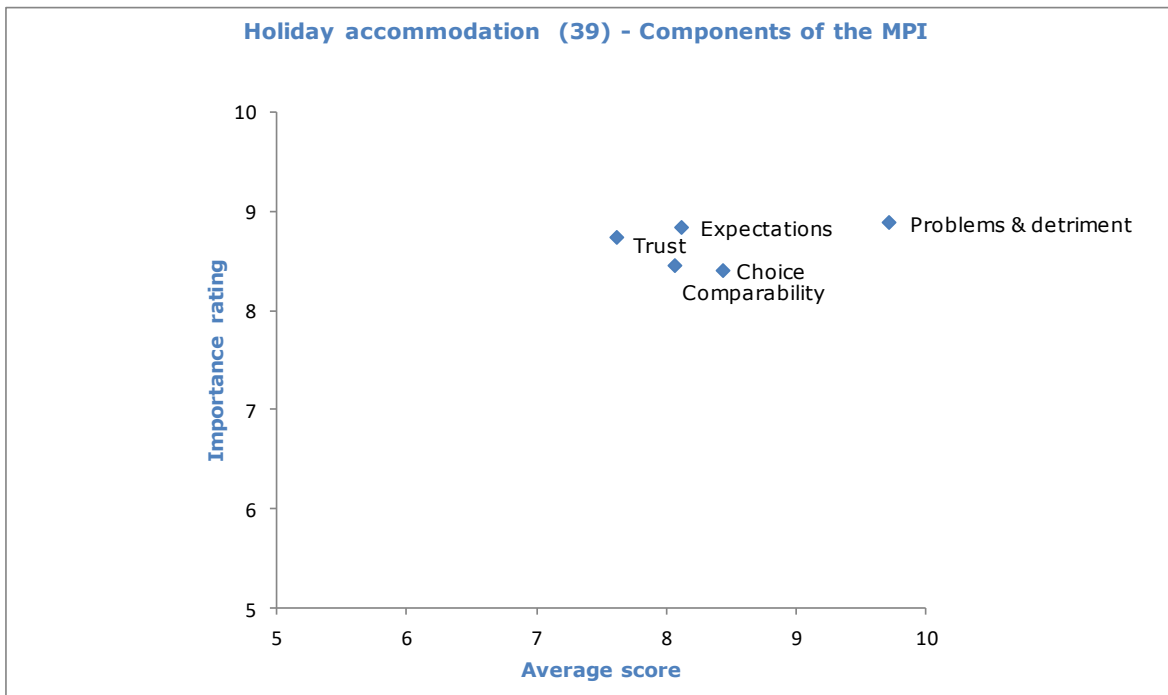
The overall MPI score for the market for "Holiday accommodation" at the EU28 level is 84.1, which is higher than the services markets average (+5.4). This makes it a high performing services market, ranking 2<sup>nd</sup> out of the 25 services markets.

The overall MPI score for the market for "Holiday accommodation" has decreased by 0.3 points from 2015 to 2017. The drivers of this decline are decreases in the expectations and choice components. However, in addition, the proportion of persons who experienced problems and the level of detriment and have decreased from 2015 to 2017, leading to an increase of the problems & detriment component score.

In comparison to the services markets average, the "Holiday accommodation" market scores higher on all components. In addition, this market has a lower proportion of persons who experienced problems and a lower detriment score in comparison to the services markets average.

Within this market, the importance of the problems & detriment component is the highest, followed closely by the expectations and trust components.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	8.1	7.6	5.9	77.7	4.8	9.7	8.1	8.4
<b>Diff 2017-2015</b>	+0.0	-0.0	-0.7*	-3.4	-0.4*	+0.1*	-0.1*	-0.1*
<b>Diff 2015-2013</b>	+0.2*	+0.4*	-0.7*	+6.4*	N/A	N/A	+0.4*	N/A
<b>Diff 2013-2012</b>	+0.0	+0.1*	-0.6	-2.7	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.1*	-2.7*	-3.8*	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	+0.2*	-0.0	-0.8*	+0.1	N/A	N/A	+0.0	N/A
<b>Component contribution to the change in MPI</b>	+0.1	-0.0	N/A		N/A	+0.1*	-0.3*	-0.2*
<b>Diff Market - All G/S</b>	+0.8*	+0.5*	-3.4*	-0.7	-0.8*	+0.2*	+0.4*	+1.0*
<b>Importance (Avg)</b>	8.5	8.7	N/A	N/A	N/A	8.9	8.8	8.4



### 39.2. Country Analysis

There is a 10.4 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Holiday accommodation" market. This is 6.8 points less than the EU28 services markets range (17.2), indicating the market is evaluated rather similarly across countries.

The market for "Holiday accommodation" is assessed less favourably in the EU13 Member States (83.4) compared to the EU28 score (84.1). At the regional level, market performance is above average in the Western European region (84.7), but below average in the Eastern (83.3) and Southern (83.4) regions. In comparison to the services markets average, the market for "Holiday accommodation" scores above the average in all regions.

The top three ranked countries for this market are Hungary (90.2), Slovenia (88.1) and the UK (86.3), while Bulgaria (79.8), Croatia (80.8) and Greece (80.9) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+4.6), Slovenia (+4.0) and Ireland (+1.6). The countries that decreased the most in the MPI are Austria, Malta (both -2.6) and Germany (-2.3).








The top performing countries in the comparability component are Hungary (8.7), Cyprus (8.4) and Malta (8.3). The best performers for trust are Hungary (8.5), France and Austria (both 8.2). In the expectations component Hungary (9.0), Slovenia (8.8) and the Czech Republic (8.5) perform best. Choice has the highest scores in Hungary (9.2), Slovenia (9.1) and the UK (9.0). The lowest proportion of persons who experienced problems can be found in Luxembourg (0.3%), Austria (1.3%) and Germany (1.4%), while the proportion of persons who complained as a result of the problems experienced is lowest in Germany (26.1%), Latvia (28.8%) and Estonia (45.6%). The

level of detriment is lowest in Luxembourg (2.0), Denmark (2.9) and Sweden (3.0). The best performing countries for the problems & detriment component are Luxembourg (10.0), France and Germany (both 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	90.2	HU	8.7	HU	8.5	LU	0.3	DE	26.1	LU	2.0	LU	10.0	HU	9.0	HU	9.2
SI	88.1	CY	8.4	FR	8.2	AT	1.3	LV	28.8	DK	2.9	FR	9.9	SI	8.8	SI	9.1
UK	86.3	MT	8.3	AT	8.2	DE	1.4	EE	45.6	SE	3.0	DE	9.9	CZ	8.5	UK	9.0
IE	85.9	UK	8.3	MT	8.1	FR	1.7	RO	48.5	FR	3.2	AT	9.9	UK	8.4	DK	9.0
EE	85.8	IE	8.2	DE	8.1	IT	4.4	FR	56.1	SK	3.6	IT	9.8	LV	8.4	IE	8.9
<b>Avg</b>	<b>84.1</b>	<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>5.9</b>	<b>Avg</b>	<b>77.7</b>	<b>Avg</b>	<b>4.8</b>	<b>Avg</b>	<b>9.7</b>	<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>8.4</b>

### 39.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Holiday accommodation" market, compared to the other socio-demographic factors analysed. Consumers who find making ends meet very difficult rate this market lower in comparison to the rest of the population. In addition, consumers who find it fairly difficult to make ends meet rate this market lower in comparison to those who find it fairly easy to make ends meet. Looking at the consumers' gender, women rate this market higher than men do. Consumers aged 55-64 rate this market higher than those aged 18-34 or 35-54 do. Blue-collar employees rate the "Holiday accommodation" market lower in comparison to self-employed persons and managers. In addition, managers rate this market higher in comparison to other white-collar employees and those seeking a job. Consumers who use the internet daily rate this market higher in comparison to those who use the internet weekly or hardly ever. In addition, those who use the internet monthly also rate this market higher in comparison to those who never use the internet. The consumers' education, as well as their mother tongue, do not have any impact on the MPI score given to this market.

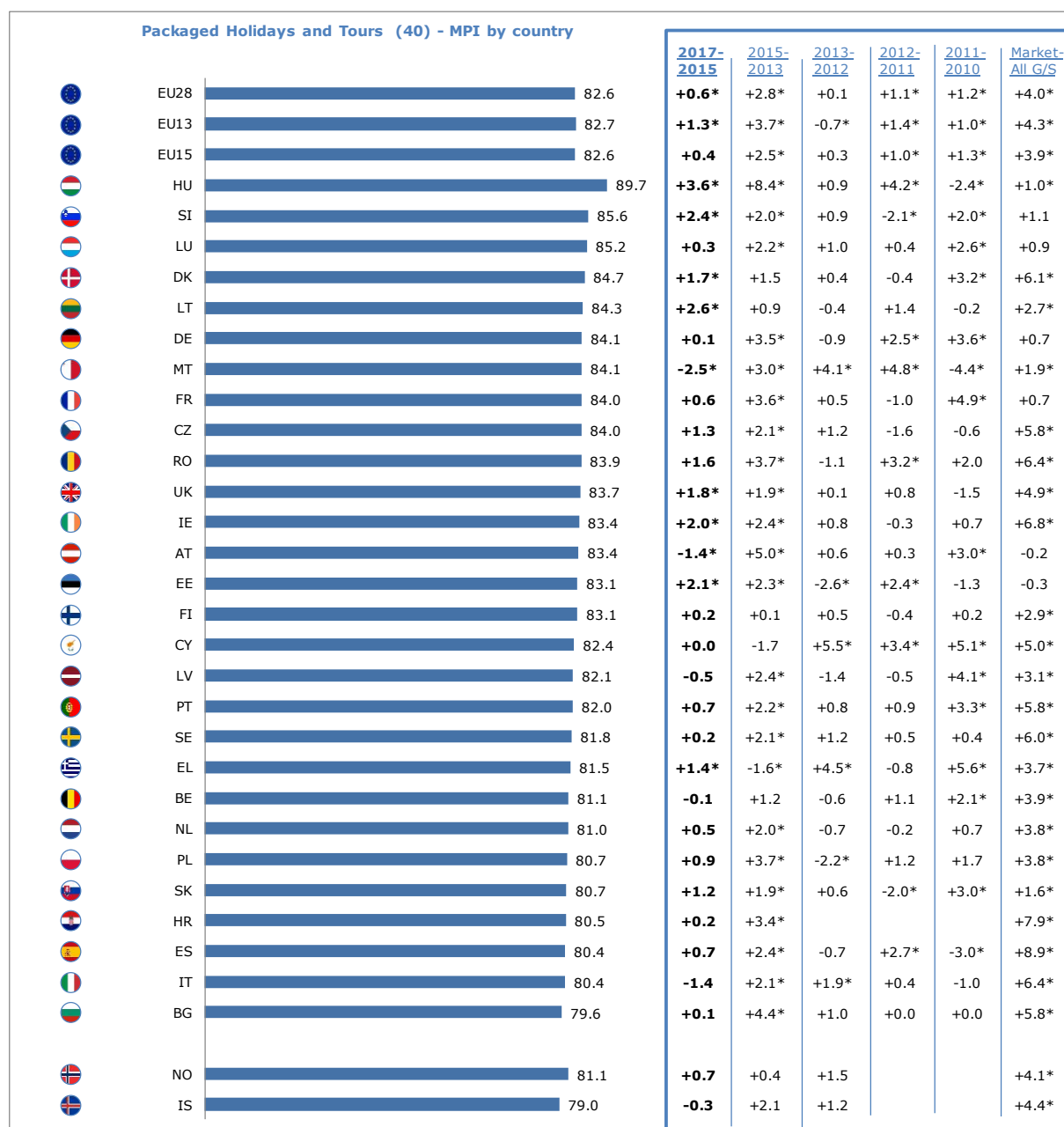
Holiday accommodation										
2017	Gender 		Age 				Education level 			Mother tongue 
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	83.3	84.8	84.0 A	83.4 A	85.5 B	84.4 AB	84.9 A	83.9 A	84.1 A	
Occupation 									Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
84.7 BC	85.5 C	84.0 AB	83.2 A	84.4 ABC	84.5 ABC	82.7 AB	84.4 ABC	84.2 A	81.6 A	
Private internet use 						Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
84.2 C	83.2 AB	84.9 BC	83.5 ABC	80.3 A	83.8 ABC	80.9	83.3 A	84.7 B	84.3 AB	

### 39.4. General Conclusions

The market for "Holiday accommodation" is, with an MPI score of 84.1, a high performing services market. It has dropped by 0.3 points since 2015, driven in particular by decreases in the expectations and choice components. The market scores lower in the EU13 compared to the EU28 average. Compared with the EU28 average, the market scores lower in Eastern and Southern Europe and higher in Western Europe.

## 40. MARKET FOR PACKAGED HOLIDAYS AND TOURS

### Market definition: Packaged travel & tours, other.



### 40.1. Overall Performance

The overall MPI score for the market for “Packaged holidays and tours” at the EU28 level is 82.6, which is higher than the services markets average (+4.0). This makes it a high performing services market, ranking 3<sup>rd</sup> out of the 25 services markets.

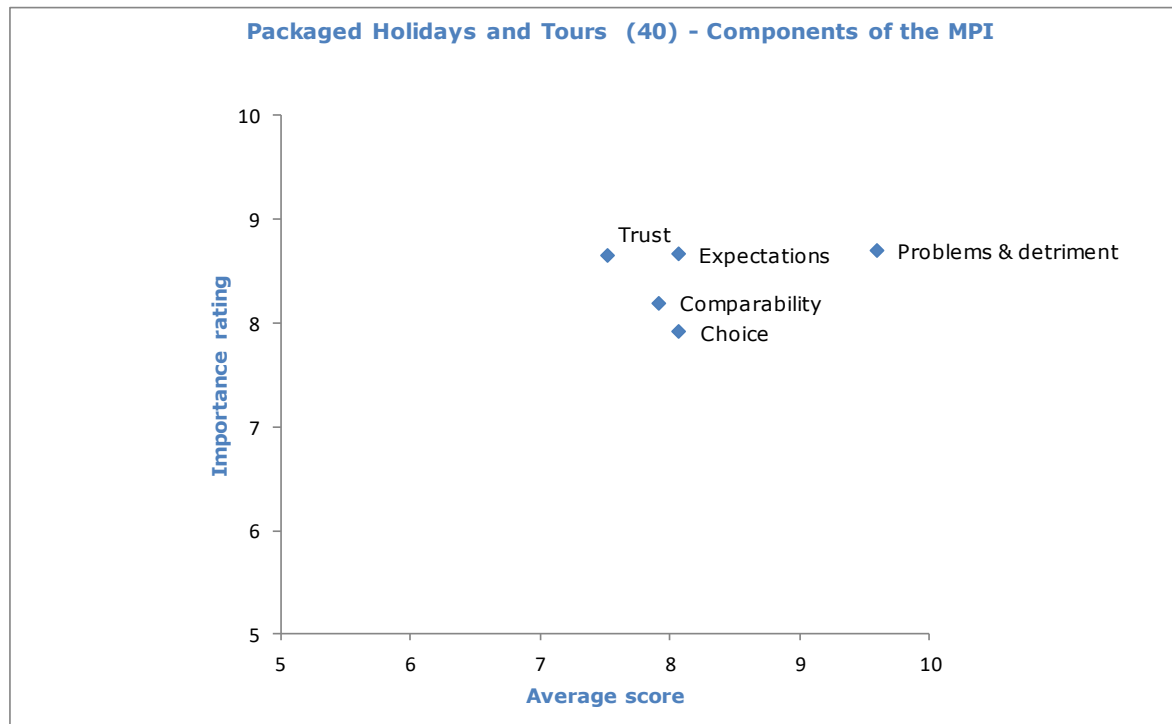
The overall MPI score for the market for “Packaged holidays and tours” has increased by 0.6 points from 2015 to 2017. The drivers of this rise are increases in the comparability, trust, problems & detriment and choice components. In addition, the proportion of persons who experienced problems has decreased, while the proportion of persons who complained as a result of the problems experienced has increased.

In the “Packaged holidays and tours” market all components are higher in comparison to the services markets average. In addition, in comparison to the services markets average, the “Packaged holidays and tours” market has a lower proportion of persons who experienced problems and a lower level of detriment, although a higher proportion of persons who complained as a result of the problems experienced is observed.



Within this market, the highest importance ratings are recorded for the problems & detriment and expectations components. The choice component scores the lowest on importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.9	7.5	7.5	82.4	5.4	9.6	8.1	8.1
<b>Diff 2017-2015</b>	+0.1*	+0.1*	-0.8*	+3.5*	-0.1	+0.1*	-0.1*	+0.1*
<b>Diff 2015-2013</b>	+0.3*	+0.5*	-0.0	-1.6	N/A	N/A	+0.4*	N/A
<b>Diff 2013-2012</b>	-0.0	+0.0	-0.3	+1.1	N/A	N/A	+0.0	N/A
<b>Diff 2012-2011</b>	+0.1*	+0.1*	-3.2*	+0.2	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	+0.2*	+0.1*	-1.4*	-3.8*	N/A	N/A	+0.1*	N/A
<b>Component contribution to the change in MPI</b>	+0.3*	+0.2*	N/A		N/A	+0.1*	-0.1*	+0.1*
<b>Diff Market - All G/S</b>	+0.6*	+0.4*	-1.8*	+4.0*	-0.3*	+0.1*	+0.4*	+0.6*
<b>Importance (Avg)</b>	8.2	8.6	N/A	N/A	N/A	8.7	8.7	7.9



## 40.2. Country Analysis

There is a 10.2 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Packaged holidays and tours” market. This is 7.0 points less than the EU28 services markets range (17.2), indicating the market is evaluated rather similarly across countries.

At the regional level, the market for “Packaged holidays and tours” has a score above the EU28 average (82.6) in the Western region (83.6), while the Southern countries (80.6) have scores below average. Compared to the services markets average, the market for “Packaged holidays and tours” scores above the average in all four regions.

The top three ranked countries for this market are Hungary (89.7), Slovenia (85.6) and Luxembourg (85.2); while Bulgaria (79.6), Italy and Spain (both 80.4) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+3.6), Lithuania (+2.6) and Slovenia (+2.4). The only countries that decreased in the MPI are Malta (-2.5) and Austria (-1.4).









The highest scoring countries in the comparability component are Hungary (8.6), Luxembourg and Cyprus (both 8.2). The best performers for trust are Hungary (8.6), Luxembourg (8.2) and France (8.1). In the expectations component Hungary (8.9), Slovenia (8.7) and Denmark (8.6) perform best. Choice has the highest scores in Hungary (9.0), Denmark (8.7) and Slovenia (8.6). The lowest proportion of persons who experienced problems can be found in Luxembourg (0.5%),

France (2.7%) and Greece (3.0%), while the proportion of persons who complained as a result of the problems experienced is lowest in Latvia (41.5%), Romania (42.3%) and Estonia (50.2%). The level of detriment is lowest in Luxembourg (1.0), Denmark (2.8) and the Netherlands (3.9). When problems and detriment combined, Luxembourg (10.0), Germany (9.9) and France (9.8) emerge on top.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	89.7	HU	8.6	HU	8.6	LU	0.5	LV	41.5	LU	1.0	LU	10.0	HU	8.9	HU	9.0
SI	85.6	LU	8.2	LU	8.2	FR	2.7	RO	42.3	DK	2.8	DE	9.9	SI	8.7	DK	8.7
LU	85.2	CY	8.2	FR	8.1	EL	3.0	EE	50.2	NL	3.9	FR	9.8	DK	8.6	SI	8.6
DK	84.7	MT	8.2	AT	8.1	DE	3.0	AT	57.1	SI	4.2	EL	9.8	LT	8.5	CZ	8.6
LT	84.3	UK	8.1	MT	8.1	CY	4.5	SE	57.9	IE	4.3	DK	9.8	FI	8.5	LT	8.5
<b>Avg</b>	<b>82.6</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>7.5</b>	<b>Avg</b>	<b>7.5</b>	<b>Avg</b>	<b>82.4</b>	<b>Avg</b>	<b>5.4</b>	<b>Avg</b>	<b>9.6</b>	<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>8.1</b>

### 40.3. Socio-demographic Analysis

The consumers' frequency of private internet usage has the highest impact on the MPI score given to the "Packaged holidays and tours" market, compared to the other socio-demographic factors analysed. Consumers who use the internet less than monthly rate this market lower than those who frequently use the internet. In addition, daily internet users rate this market higher in comparison to those who hardly ever use the internet. However, no difference is observed between frequent internet users and those who never use the internet. Women also rate this market higher than men do. Consumers aged 55-64 rate this market higher than those aged 18-34 or 35-54 do. Consumers who have attained a low level of education rate the "Packaged holidays and tours" market higher in comparison to those who have attained a high level of education. Looking at the consumers' occupation, blue-collar employees rate this market lower in comparison to self-employed persons, other white-collar employees and retired persons. No other differences are observed between the different occupational groups. Consumers for whom it is difficult (very and fairly difficult) to make ends meet rate this market lower in comparison to consumers for whom it is easy (fairly and very easy) to make ends meet. The consumers' mother tongue does not have any impact on the MPI score given to this market.

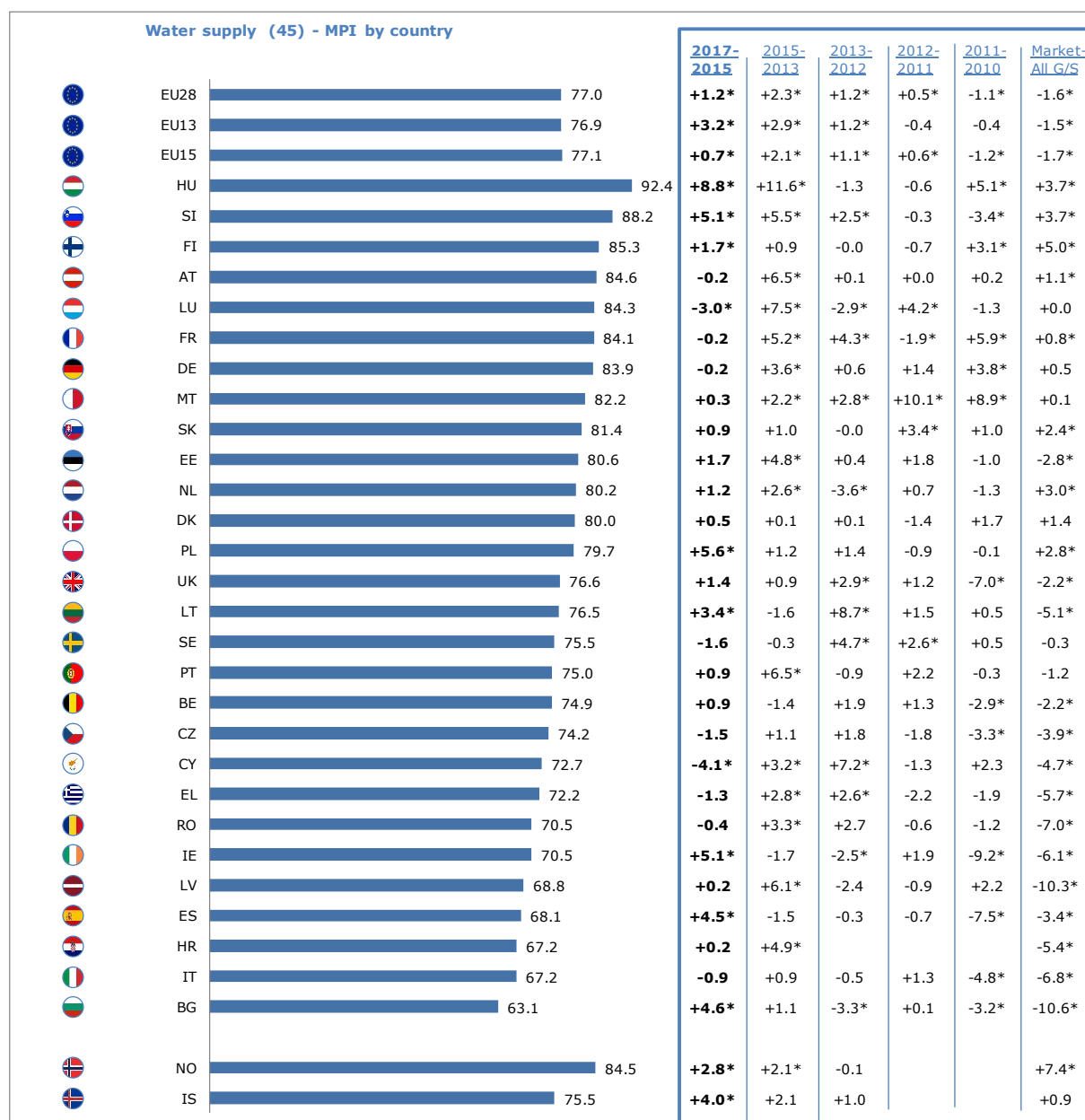
Packaged Holidays and Tours											
2017	Gender 		Age 				Education level 			Mother tongue 	
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High		
		82.0	83.1	82.3 A	82.3 A	83.8 B	82.3 AB	83.7 B	82.8 AB	82.1 A	
Occupation 										Mother tongue 	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language		
	83.3 B	82.4 AB	83.0 B	80.9 A	81.8 AB	82.6 AB	83.4 AB	83.2 B	82.7 A	80.8 A	
Private internet use 						Financial status 					
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy		
82.9 C	81.7 BC	83.1 BC	72.7 A	78.7 AB	80.3 BC	79.1 A	81.5 A	82.9 B	83.7 B		

### 40.4. General Conclusions

The market for "Packaged holidays and tours" is, with an MPI score of 82.6, a high performing services market. It has risen by 0.6 points since 2015, driven by increases in the comparability, trust and choice components. Compared to the EU28 average, it scores higher only in the Western countries, while scoring lower in Southern Europe.

## 45. MARKET FOR WATER SUPPLY

### Market definition: Water supply.



### 45.1. Overall Performance

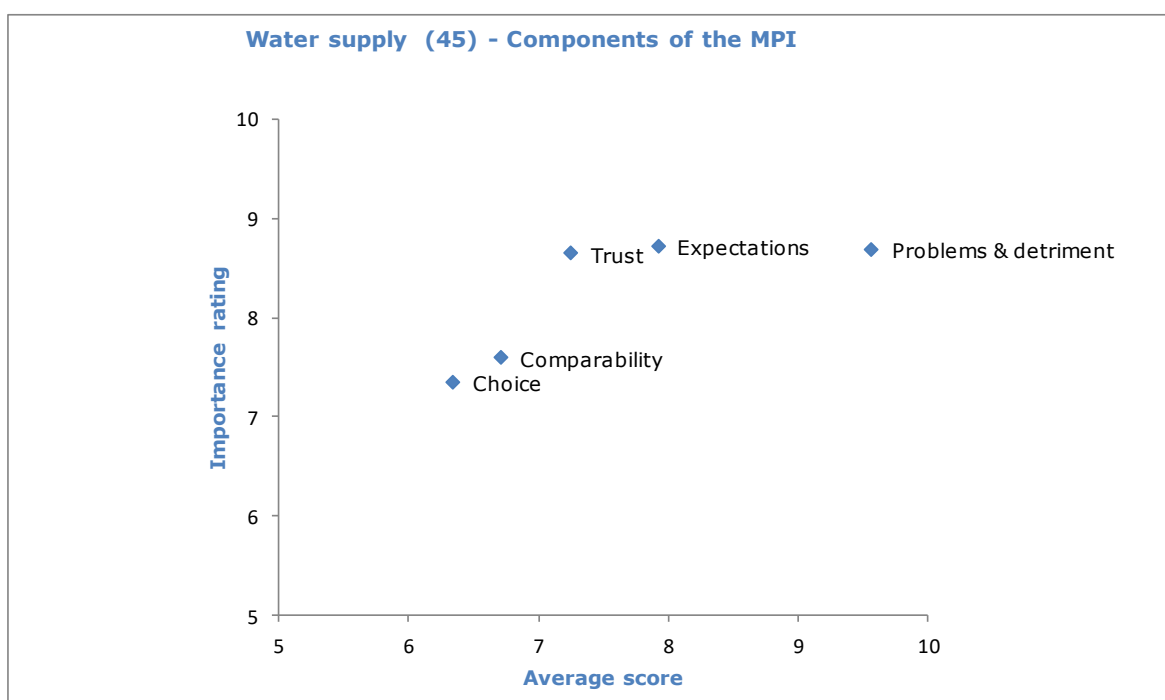
The overall MPI score for the market for “Water supply” at the EU28 level is 77.0, which is lower than the services markets average by 1.6 points. This makes it a middle to low performing services market, ranking 19<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Water supply” has increased by 1.2 points from 2015 to 2017. The drivers of this rise are increases in the comparability, trust, problems & detriment, expectations and choice components. In addition, the proportion of persons who experienced problems and the proportion of persons who complained as a result of the problems experienced both decreased from 2015 to 2017.

In comparison to the services markets average, the “Water supply” market receives higher scores in the trust, problems & detriment and expectations components, but lower scores in the comparability and choice components. In addition this market has a lower proportion of persons who experienced problems and a lower proportion of persons who complained as a result of the problems experienced in comparison to the services markets average.

The importance of the expectations and problems & detriment components are high in comparison to the comparability and choice components. Components that perform better in comparison to the services markets average, also perform better in terms of importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	6.7	7.2	7.6	72.0	5.7	9.6	7.9	6.3
<b>Diff 2017-2015</b>	+0.2*	+0.1*	-0.9*	-6.0*	-0.2	+0.1*	+0.1*	+0.2*
<b>Diff 2015-2013</b>	+0.2*	+0.4*	+0.4	+9.8*	N/A	N/A	+0.3*	N/A
<b>Diff 2013-2012</b>	+0.2*	+0.1*	-0.2	-8.4*	N/A	N/A	+0.2*	N/A
<b>Diff 2012-2011</b>	+0.0	+0.0	-1.4*	-2.5	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	-0.3*	-0.0	-0.7*	+5.5*	N/A	N/A	-0.2*	N/A
<b>Component contribution to the change in MPI</b>	+0.3*	+0.2*	N/A		N/A	+0.1*	+0.2*	+0.4*
<b>Diff Market - All G/S</b>	-0.6*	+0.1*	-1.8*	-6.4*	+0.1	+0.1*	+0.2*	-1.1*
<b>Importance (Avg)</b>	7.6	8.6	N/A	N/A	N/A	8.7	8.7	7.3



## 45.2. Country Analysis

There is a 29.3 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Water supply” market. This is 12.0 points greater than the EU28 services markets average (17.2), indicating that there are considerable country differences to be taken into account when evaluating this market.

At the regional level, the “Water supply” market performs better than the EU28 average in Western (81.3) and Northern (78.3) Europe, while scoring below average in the Southern countries (68.6). In comparison to the services markets average, the market for “Water supply” scores below average in Southern (-5.0) and Eastern (-1.2) Europe.

The top three ranked countries for this market are Hungary (92.4), Slovenia (88.2) and Finland (85.3), while Bulgaria (63.1), Italy and Croatia (both 67.2) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+8.8), Poland (+5.6) and Ireland (+5.1). The only countries that noted a decrease in the MPI are Cyprus (-4.1) and Luxembourg (-3.0).

The top performing countries in the comparability component are Hungary (9.3), Slovenia (9.0) and Luxembourg (8.0). The best performers for trust are Hungary (9.3), Slovenia and Finland (both 8.4). In the expectations component, Finland, Hungary (both 9.2) and Slovenia (8.9) perform best. Choice has the highest scores in Hungary (8.5), Luxembourg (8.1) and France (8.0). The lowest proportion of persons who experienced problems can be found in France (0.2%), Austria (1.3%) and Germany (1.4%), while the proportion of persons who complained as a result

of the problems experienced is lowest in France (0.0%), Luxembourg (13.7%) and Austria (27.4%). The level of detriment is lowest in France (2.0), Estonia (3.9) and Sweden (4.1). The problems & detriment component scores are highest in France (10.0), Austria and Germany (both 9.9).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	92.4	HU	9.3	HU	9.3	FR	0.2	FR	0.0	FR	2.0	FR	10.0	FI	9.2	HU	8.5
SI	88.2	SI	9.0	SI	8.4	AT	1.3	LU	13.7	EE	3.9	AT	9.9	HU	9.2	LU	8.1
FI	85.3	LU	8.0	FI	8.4	DE	1.4	AT	27.4	SE	4.1	DE	9.9	SI	8.9	FR	8.0
AT	84.6	AT	7.9	DK	8.2	LU	1.8	RO	41.3	IE	4.6	LU	9.9	DK	8.8	AT	7.9
LU	84.3	DE	7.9	AT	8.2	NL	3.0	SE	41.8	FI	4.7	NL	9.8	NL	8.8	DE	7.8
<b>Avg</b>	<b>77.0</b>	<b>Avg</b>	<b>6.7</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>72.0</b>	<b>Avg</b>	<b>5.7</b>	<b>Avg</b>	<b>9.6</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>6.3</b>

### 45.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Water supply" market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. Women rate this market higher than men do. In general, a linear relationship is observed between the MPI score given on this market and the consumers' age, even if the consumers aged 18-34 and 35-54 give similar scores. The older the consumer is, the higher they tend to rate this market. A negative linear relationship is observed between the MPI score given on the "Water supply" market and the consumers' education level. The higher the consumers' educational background, the lower the "Water supply" market is rated. The consumers' occupation shows mixed results. Self-employed persons rate this market lower in comparison to other white-collar and blue-collar employees, students and those seeking a job. In addition, those seeking a job rate this market higher in comparison to managers and retired persons. Consumers whose mother tongue is one of the official national languages of the region they reside in tend to rate this market lower than others. Consumers who never use the internet rate this market the highest compared to all other internet usage groups, except for those who use the internet less than monthly. In addition, those who use the internet less than monthly rate this market higher in comparison to those who use the internet weekly.

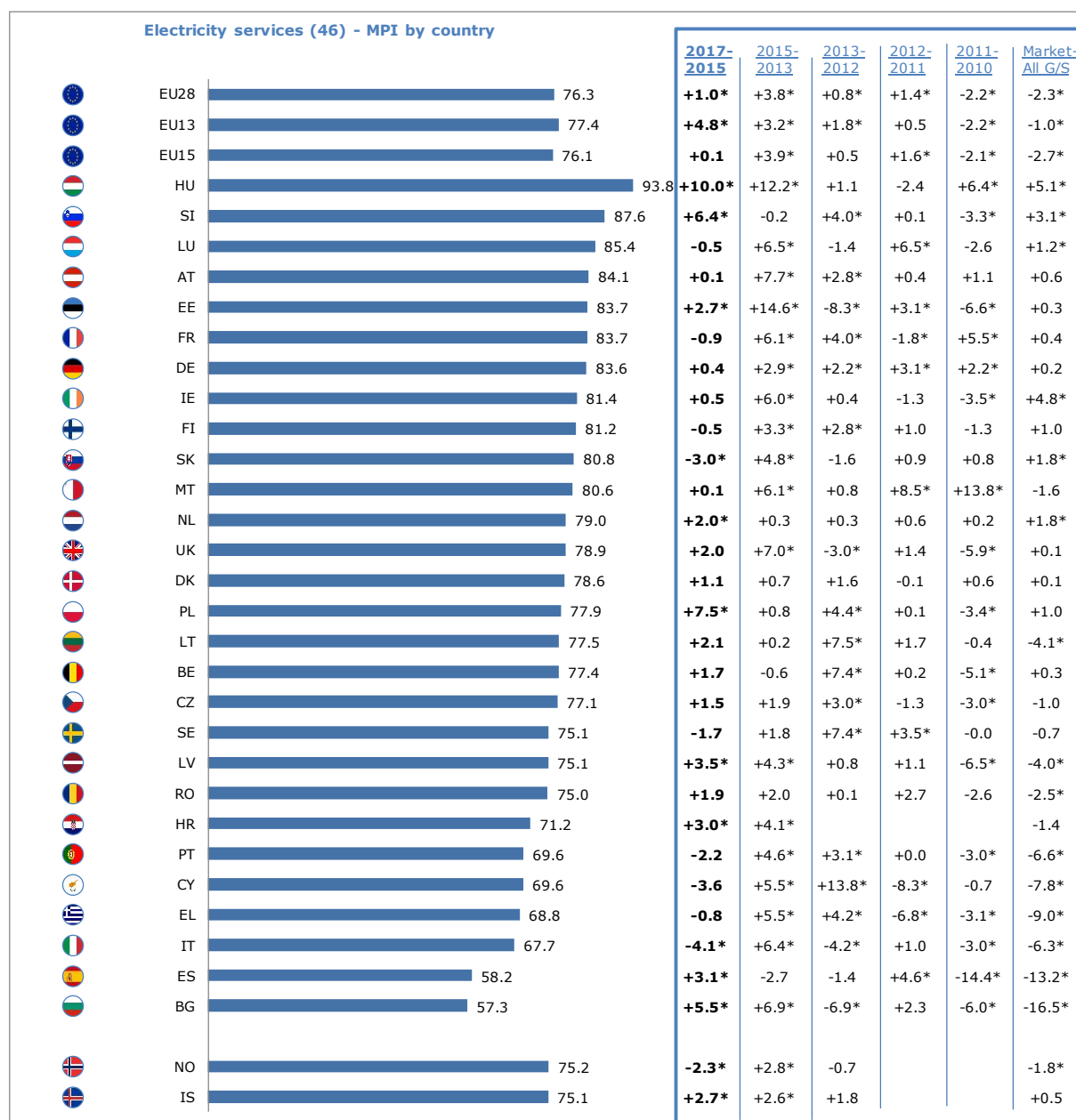
Water supply										
2017	Gender		Age				Education level			Mother tongue
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	76.0	77.8	75.7 A	75.7 A	77.1	80.6	78.8	77.3	75.6	
Occupation									Mother tongue	
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language	
74.1 A	75.3 AB	76.7 BC	78.4 D	79.3 DE	78.7 CDE	81.4 E	76.5 ABCD	76.9	80.2	
Private internet use						Financial status				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
76.1 AB	75.9 A	77.4 AB	79.9 BC	78.1 AB	83.2 C	71.7	75.3	78.6 A	79.2 A	

### 45.4. General Conclusions

The market for "Water supply" is, with an MPI score of 77.0, a middle to low performing goods market. It has risen by 1.2 points since 2015, driven by increases in the comparability, trust, expectations and choice components. Compared to the EU28 average, the market scores better in the Northern and Western regions and lower in the Southern countries.

## 46. MARKET FOR ELECTRICITY SERVICES

### Market definition: Electricity.



### 46.1. Overall Performance

The overall MPI score for the market for “Electricity services” at the EU28 level is 76.3, which is 2.3 points lower than the services markets average. This makes it a low performing services market, ranking 22<sup>nd</sup> of the 25 services markets.

The overall MPI score for the market for “Electricity services” has increased by 1.0 points from 2015 to 2017. The drivers of this rise are increases in the comparability, problems & detriment, expectations and choice components. In addition, there is a decrease in the level of detriment, the proportion of persons who experienced problems and in the proportion of persons who complained as a result of the problems experienced from 2015 to 2017.

In comparison to the services markets average, the “Electricity services” market scores slightly higher in the expectations component, but lower in the comparability, trust, problems & detriment and choice components. In addition, the market shows a higher level of detriment. Furthermore, the proportion of consumers switching provider in this market is higher in comparison to the services markets average, while the score on the ease of switching is equal to the services markets average. The proportion of respondents who say they did not switch because they are not

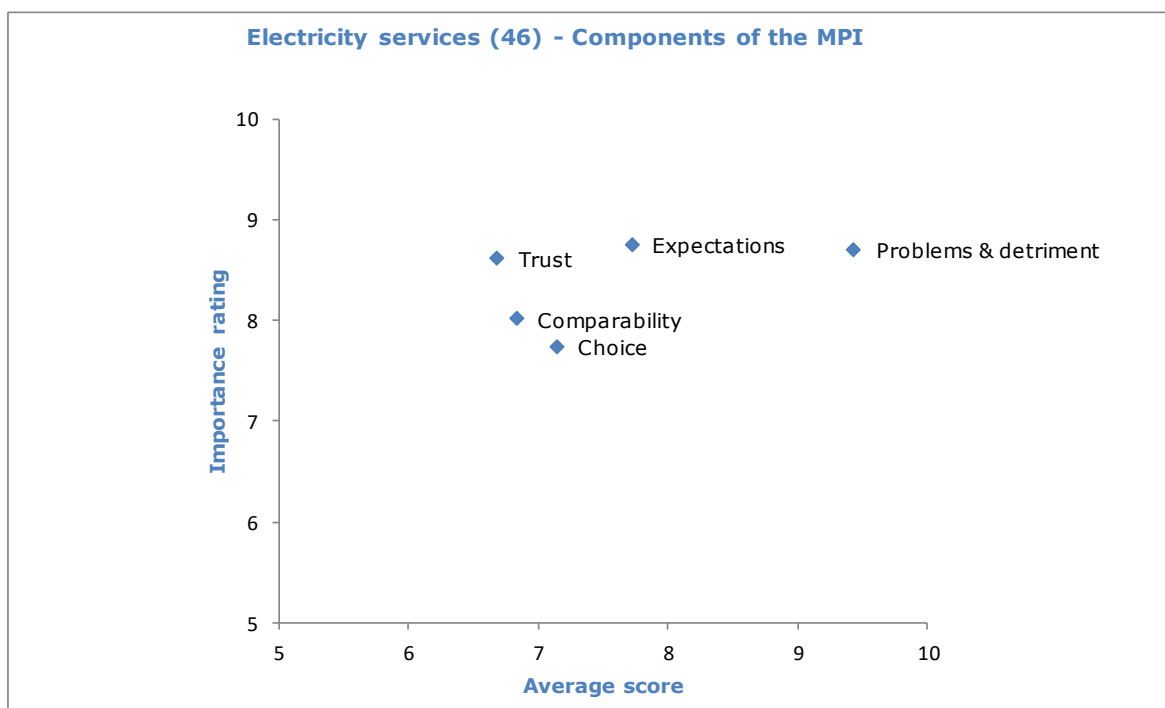
interested in switching is lower than average for the “Electricity services” market in comparison to the services market average, while a higher than average proportion of respondents either thought it might be too difficult or chose not to switch due to other reasons.

In this market, the expectations component scores highest in terms of importance, closely followed by the problems & detriment and trust components. Choice has the lowest importance score in this market.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	6.8	6.7	9.6	78.1	5.9	9.4	7.7	7.1
<b>Diff 2017-2015</b>	+0.1*	+0.0	-1.3*	-4.6*	-0.3*	+0.1*	+0.1*	+0.2*
<b>Diff 2015-2013</b>	+0.4*	+0.5*	-0.8*	+9.8*	N/A	N/A	+0.6*	N/A
<b>Diff 2013-2012</b>	+0.1*	+0.1	+0.1	-3.8*	N/A	N/A	+0.1*	N/A
<b>Diff 2012-2011</b>	+0.2*	+0.0	-3.0*	-5.0*	N/A	N/A	+0.1*	N/A
<b>Diff 2011-2010</b>	-0.3*	-0.2*	+1.5*	+1.3	N/A	N/A	-0.2*	N/A
<b>Component contribution to the change in MPI</b>	+0.2*	+0.0	N/A		N/A	+0.2*	+0.1*	+0.4*
<b>Diff Market - All G/S</b>	-0.5*	-0.5*	+0.2	-0.4	+0.3*	-0.0*	+0.0*	-0.3*
<b>Importance (Avg)</b>	8.0	8.6	N/A	N/A	N/A	8.7	8.8	7.7

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	10.4	7.8
<b>Diff 2017-2015</b>	+0.6	+0.0
<b>Diff 2015-2013</b>	+2.4*	-0.0
<b>Diff 2013-2012</b>	-0.4	+0.3*
<b>Diff 2012-2011</b>	-0.2	-0.3*
<b>Diff 2011-2010</b>	+1.8*	+0.0
<b>Diff Market - All Services</b>	+1.0*	+0.1

Results per component		
Reason for not switching (%)		Diff Market - All Services
<b>Not interested in switching</b>	62.4	-6.3*
<b>Thought it might be too difficult</b>	12.9	+3.7*
<b>Tried to switch but gave up because of the obstacles faced</b>	5.2	+0.4
<b>For other reasons</b>	19.5	+2.1*



## 46.2. Country Analysis

There is a 36.5 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Electricity services” market. This is 19.3 points greater than the EU28 services markets range (17.2), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for “Electricity services” is assessed more favourably in the EU13 Member States (77.4) than the EU28 average (76.3). At the regional level, the market is evaluated better than the EU28 average in the Eastern (77.4), Western (81.9) and Northern (77.8) regions, but worse in Southern (64.6) Europe. Compared to the services markets average, the market for “Electricity services” scores below average in Southern (-9.0), Northern and Eastern (both -0.8) Europe. On the other hand, the “Electricity services” market scores higher than average in Western (+0.4) Europe.

The top three ranked countries for this market are Hungary (93.8), Slovenia (87.6) and Luxembourg (85.4), while Bulgaria (57.3), Spain (58.2) and Italy (67.7) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+10.0), Poland (+7.5) and Slovenia (+6.4). The countries that registered a decrease in the MPI are Italy (-4.1) and Slovakia (-3.0).

The top performing countries in the comparability component are Hungary (9.3), Slovenia (8.7) and Luxembourg (8.1). The same countries are also the best performers for trust (scores 9.3 for Hungary, 8.2 for Luxembourg and 8.1 for Slovenia). In the expectations component, Hungary (9.3), Slovenia and Estonia (both 8.8) perform best. Choice has the highest scores in Hungary (9.0), Slovenia (8.4) and Luxembourg (8.2). The lowest proportion of persons who experienced problems can be found in Luxembourg (0.8%), France (0.9%) and Hungary (1.8%), while the proportion of persons who complained as a result of the problems experienced is lowest in France (30.0%), Malta (45.0%) and Romania (45.3%). The level of detriment is lowest in Luxembourg (3.0), Denmark (3.7) and Slovenia (4.4). Luxembourg, France (both 10.0) and Hungary (9.9) have the highest problems & detriment component scores. The proportions of consumers switching provider are the highest in Belgium (33.9%), Slovenia (22.2%) and Finland (21.6%). The highest ease of switching scores can be found in Slovenia (9.1), Finland and Hungary (both 9.0).








Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	93.8	HU	9.3	HU	9.3	LU	0.8	FR	30.0	LU	3.0	LU	10.0	HU	9.3	HU	9.0
SI	87.6	SI	8.7	LU	8.2	FR	0.9	MT	45.0	DK	3.7	FR	10.0	SI	8.8	SI	8.4
LU	85.4	LU	8.1	SI	8.1	HU	1.8	RO	45.3	SI	4.4	HU	9.9	EE	8.8	LU	8.2
AT	84.1	AT	8.1	AT	8.0	DE	2.3	EE	49.4	AT	4.5	DE	9.9	DK	8.7	FI	8.1
EE	83.7	DE	8.0	FR	8.0	AT	3.0	EL	53.5	DE	4.7	AT	9.9	IE	8.7	AT	8.0
<b>Avg</b>	<b>76.3</b>	<b>Avg</b>	<b>6.8</b>	<b>Avg</b>	<b>6.7</b>	<b>Avg</b>	<b>9.6</b>	<b>Avg</b>	<b>78.1</b>	<b>Avg</b>	<b>5.9</b>	<b>Avg</b>	<b>9.4</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>7.1</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
BE	33.9	SI	9.1
SI	22.2	FI	9.0
FI	21.6	HU	9.0
NL	19.5	BE	8.6
UK	19.1	DK	8.6
<b>Avg</b>	<b>10.4</b>	<b>Avg</b>	<b>7.8</b>

### 46.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Electricity services" market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. Women rate this market higher than men do. Looking at the consumers' age, the only difference observed is between the group of 35-54 year-old consumers and those aged 65+, who rate this market higher. A negative linear relationship is observed between the MPI score given on the "Electricity services" market and the consumers' education level. The higher the consumers' educational background, the lower the "Electricity services" market is rated. Self-employed persons, managers, other white-collar employees and retired persons rate this market lower in comparison to blue-collar employees, students, housepersons, and those seeking a job. Looking at the consumers' internet usage, it can be observed that frequent internet users, who use the internet at least on a monthly basis, rate this market lower in comparison to those who hardly ever or never use the internet. The consumers' mother tongue does not have any impact on the MPI score given to this market.



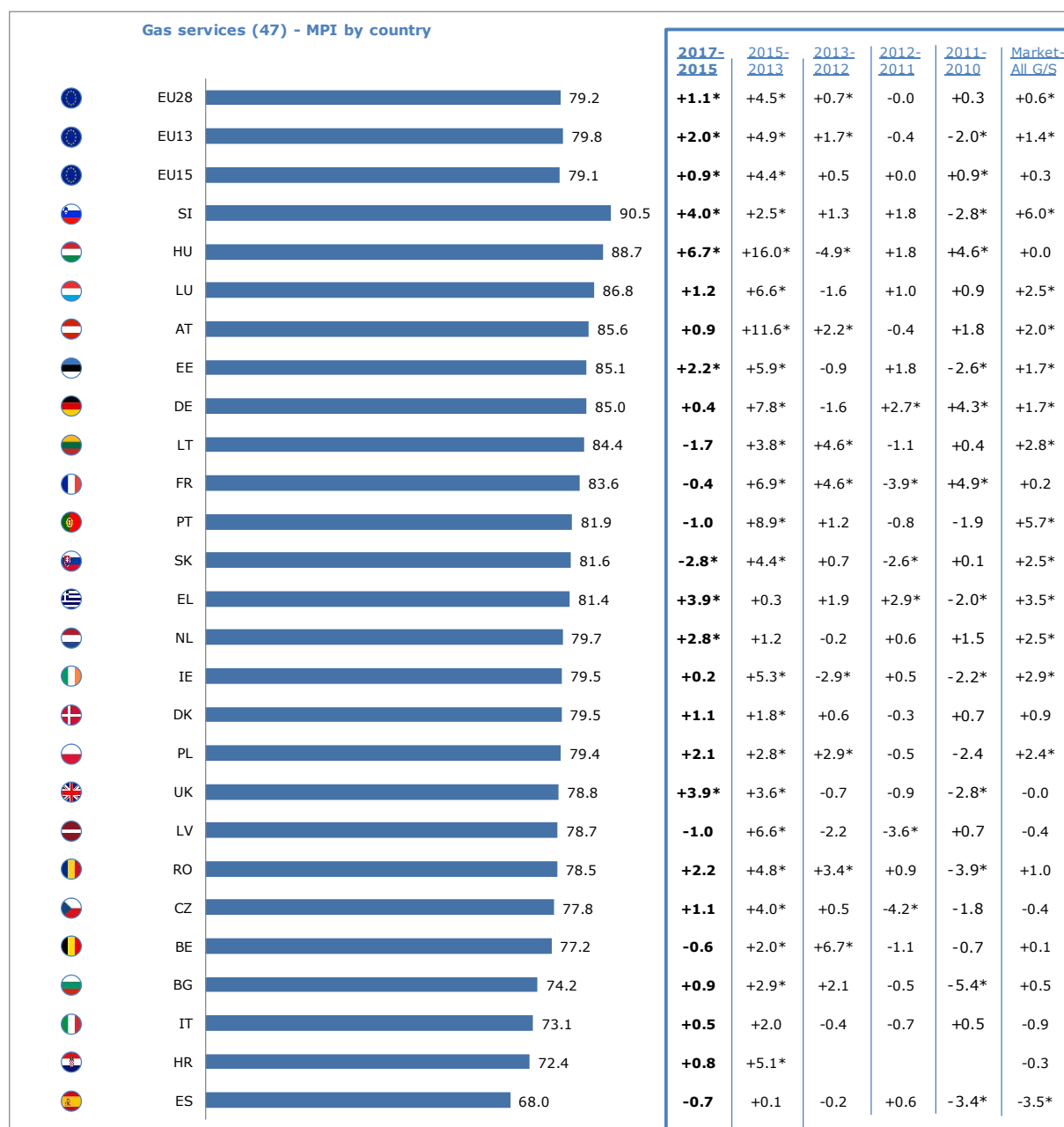
Electricity services									
Gender 		Age 				Education level 			
Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
75.5	77.0	76.0 AB	75.7 A	76.4 AB	77.8 B	78.3	76.3	75.2	
Occupation 									Mother tongue 
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
74.3 A	75.1 A	75.1 A	78.4 C	78.3 BC	79.4 C	79.9 C	75.9 AB	76.3 A	77.2 A
Private internet use 					Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
75.7 A	75.2 A	74.7 A	78.3 AB	79.3 B	81.1 B	71.5	74.7	77.9 A	77.6 A

## 46.4. General Conclusions

The market for "Electricity services" is, with an MPI score of 76.3, a low performing services market. It has risen by 1.0 points since 2015, driven in particular by increases in the comparability, expectations and choice components. There is a 36.5 point difference in the MPI between the top ranked country and the lowest ranked country, indicating that there are considerable country differences to be taken into account when evaluating this market. The market scores lower in the EU13 compared to the EU28, while performing especially well in the Western and Northern regions.

## 47. MARKET FOR GAS SERVICES

### Market definition: Gas.



### 47.1. Overall Performance

The overall MPI score for the market for "Gas services" at the EU28 level is 79.2, which is higher than the services markets average score by 0.6 points. This makes it a middle to high performing services market, ranking 9<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for "Gas services" has increased by 1.1 points from 2015 to 2017. The drivers of this rise are increases in the comparability, trust, problems & detriment and choice components. In addition, the proportion of persons who experienced problems decreased compared to 2015. While the score on the ease of switching has increased since 2015, the proportion of respondents who switched provider in this market has remained stable.

In comparison to the services markets average, the comparability and choice components are lower, while the expectations, trust and problems & detriment components score higher than average in the "Gas services" market. In addition, in comparison to the services market average, the "Gas services" market has a lower proportion of persons who experienced problems. The proportion of consumers switching provider in this market is lower in comparison to the services

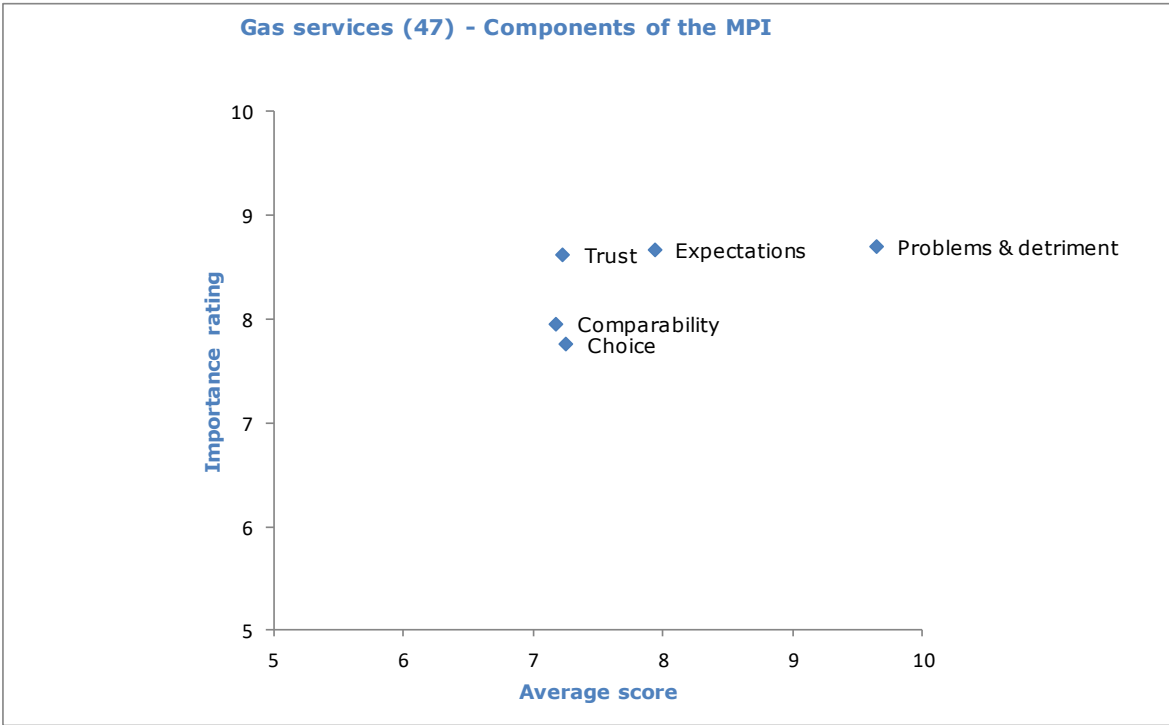
markets average. Consumers who did not switch in this market are less likely than average to say they are not interested or that they tried to switch but gave up. However, they are more likely than average to say that they thought it might be too difficult to switch, or that they had not tried to switch due to other reasons.

The expectations and problems & detriment components share the highest score in terms of importance for this market, while the market also tends to perform better in these components than the services markets average. Choice and comparability have the lowest importance scores within this market, also showing lower component scores compared to the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.2	7.2	6.1	80.0	5.8	9.6	7.9	7.3
Diff 2017-2015	+0.1*	+0.1*	-1.9*	-3.0	-0.1	+0.1*	+0.1	+0.2*
Diff 2015-2013	+0.4*	+0.6*	-0.5	+12.8*	N/A	N/A	+0.7*	N/A
Diff 2013-2012	+0.1*	+0.1	-0.1	-0.6	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.0	-0.1*	-1.4*	-13.2*	N/A	N/A	-0.1*	N/A
Diff 2011-2010	-0.0	+0.2*	+0.8*	-0.6	N/A	N/A	+0.0	N/A
Component contribution to the change in MPI	+0.3*	+0.2*	N/A		N/A	+0.2*	+0.1	+0.4*
Diff Market - All G/S	-0.1*	+0.1*	-3.3*	+1.5	+0.2	+0.2*	+0.3*	-0.2*
Importance (Avg)	8.0	8.6	N/A	N/A	N/A	8.7	8.7	7.8

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	8.3	7.8
Diff 2017-2015	-0.2	+0.3*
Diff 2015-2013	+1.0*	-0.2
Diff 2013-2012	+1.2*	+0.2
Diff 2012-2011	-0.9*	-0.0
Diff 2011-2010	+0.3	-0.1
Diff Market - All Services	-1.1*	+0.1

Results per component		
Reason for not switching (%)		Diff Market - All Services
Not interested in switching	65.9	-2.8*
Thought it might be too difficult	10.7	+1.5*
Tried to switch but gave up because of the obstacles faced	3.8	-0.9*
For other reasons	19.5	+2.2*



### 47.2. Country Analysis

There is a 22.5 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Gas services" market. This is 5.3 points greater than the EU28 services markets range (17.2).

The market for "Gas services" is assessed more favourably in the EU13 Member States (79.8) compared to the EU28 average (79.2). At the regional level, the "Gas services" market scores higher than the EU28 average (79.2) in the Western (82.4) and Northern regions (81.2), and lower

than average in the Southern region (72.7). In comparison to the services markets average, the market for “Gas services” scores below average in Southern Europe (-1.0) and above average in Eastern (+1.4), Northern (+2.6) and Western (+0.9) Europe.

The top three ranked countries for this market are Slovenia (90.5), Hungary (88.7) and Luxembourg (86.8), while Spain (68.0), Croatia (72.4) and Italy (73.1) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+6.7), Slovenia (+4.0) and the UK (+3.9). The only country that registered a decrease in the MPI is Slovakia (-2.8).








The top performing countries in the comparability component are Slovenia (8.9), Hungary (8.7) and Luxembourg (8.3). The best performers for trust are Slovenia, Hungary (both 8.7) and Luxembourg (8.4). In the expectations component, Slovenia (9.1), Estonia (8.9) and Lithuania (8.7) perform best. Choice has the highest scores in Slovenia, Luxembourg (both 8.4) and Hungary (8.2). The lowest proportion of persons who experienced problems can be found in Luxembourg, Estonia (both 0.8%) and Germany (1.1%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (0.0%), Austria (11.1%) and Germany (38.5%). The level of detriment is lowest in Latvia (3.2), Hungary (3.6) and Germany (3.7). When problems and detriment are combined, the same three countries as those having the lowest proportion of persons who experienced problems emerge on top: Estonia, Germany (both 10.0) and Luxembourg (9.9). The proportion of switching provider is the highest in Belgium (28.0%), the Netherlands (18.9%) and the UK (17.8%). Romania (10.0), Slovenia (9.4) and Poland (9.3) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
SI	90.5	SI	8.9	SI	8.7	LU	0.7	EE	0.0	LV	3.2	EE	10.0	SI	9.1	SI	8.4
HU	88.7	HU	8.7	HU	8.7	EE	0.7	AT	11.1	HU	3.6	DE	10.0	EE	8.9	LU	8.4
LU	86.8	LU	8.3	LU	8.4	DE	1.1	DE	38.5	DE	3.7	LU	9.9	LT	8.7	HU	8.2
AT	85.6	AT	8.1	AT	8.3	FR	2.0	FR	39.7	BG	4.2	LV	9.9	HU	8.7	AT	8.2
EE	85.1	DE	8.1	DE	8.2	PL	2.7	EL	41.5	DK	4.2	FR	9.9	SK	8.6	DE	8.1
<b>Avg</b>	<b>79.2</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>6.1</b>	<b>Avg</b>	<b>80.0</b>	<b>Avg</b>	<b>5.8</b>	<b>Avg</b>	<b>9.6</b>	<b>Avg</b>	<b>7.9</b>	<b>Avg</b>	<b>7.3</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
BE	28.0	RO	10.0
NL	18.9	SI	9.4
UK	17.8	PL	9.3
CZ	13.4	IE	9.0
IE	13.0	HR	9.0
<b>Avg</b>	<b>8.3</b>	<b>Avg</b>	<b>7.8</b>

## 47.3. Socio-demographic Analysis

The consumers’ age has the highest impact on the MPI score given to the “Gas services” market, compared to the other socio-demographic factors analysed. Older consumers (55-64 and 65+) rate this market higher in comparison to younger (18-34 and 35-54) consumers. In addition, women rate this market higher in comparison to men. Consumers who have attained a high level of education also rate the “Gas services” market higher in comparison to the rest of the population. Looking at the consumers’ internet use, the only difference observed is between those who use the internet daily and those who never use the internet; the latter of whom rate this market more highly. The consumers’ financial situation shows mixed results. Consumers who find making ends meet fairly easy rate the “Gas services” market the highest. In addition, those who find making ends meet fairly difficult rate this market higher in comparison to those who find making ends meet very difficult. However, no difference is observed between those who find making ends meet very easy and those who find making ends meet very or fairly difficult. The consumers’ occupation, as well as their mother tongue, does not have any impact on the MPI score given to this market.

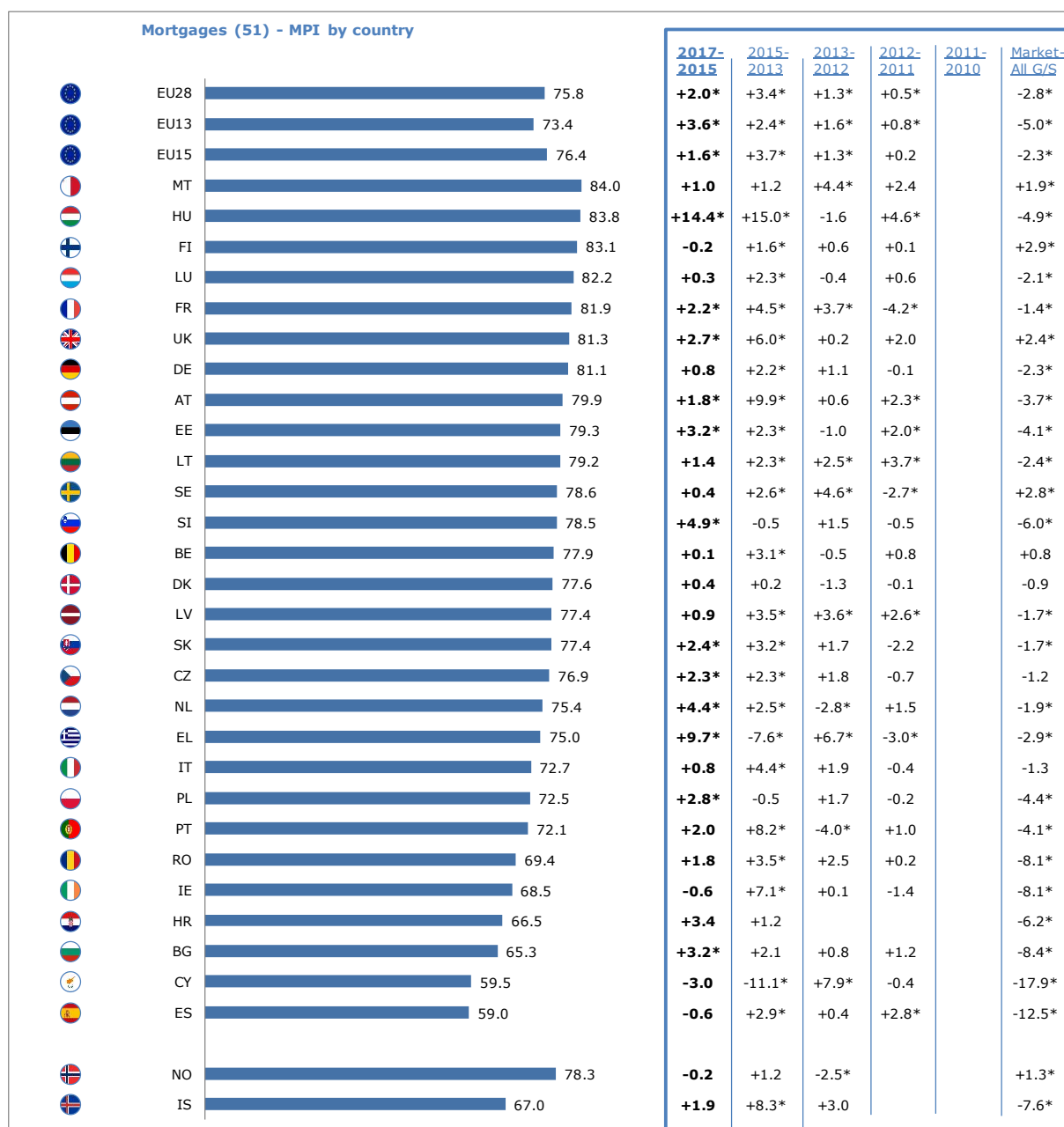
Gas services									
Gender 		Age 				Education level 			
Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
78.3	80.1	77.3 A	77.8 A	81.0 B	81.5 B	80.2 A	80.1 A	77.4	
Occupation 									Mother tongue 
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
80.1 A	80.7 A	79.0 A	79.1 A	81.1 A	80.2 A	79.4 A	78.6 A	79.2 A	80.8 A
Private internet use 					Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
78.8 A	79.3 AB	81.1 AB	80.6 AB	79.3 AB	81.6 B	76.7 A	78.8 B	80.8	77.3 AB

## 47.4. General Conclusions

The market for "Gas services" is, with an MPI score of 79.2, a middle to high performing services market. It has risen by 1.1 points since 2015, driven in particular by increases in the comparability, trust and choice components. This market scores lower than the EU28 average in Southern Europe and higher than average in Western and Northern Europe.

## 51. MARKET FOR MORTGAGES

### Market definition: Banking – Mortgages.



### 51.1. Overall Performance

The overall MPI score for the market for “Mortgages” at the EU28 level is 75.8, which is lower than the services markets average by 2.8 points. This makes it a low performing services market, ranking 23<sup>rd</sup> out of the 25 services markets.

The overall MPI score for the market for “Mortgages” has increased by 2 points from 2015 to 2017. The drivers of this rise are increases in all five MPI components. In addition, the proportion of persons who experienced problems decreased, but the proportion of persons who complained as a result of the problems experienced increased compared to 2015. While the score on the ease of switching has increased since 2015, the proportion of respondents who switched provider in this market has remained stable.

In comparison to the services markets average, the “Mortgages” market scores higher in the problems & detriment component, but lower in the comparability, trust, expectations and choice components. In addition, a lower proportion of persons who experienced problems is shown in comparison to the services markets average, while the level of detriment is higher. The proportion

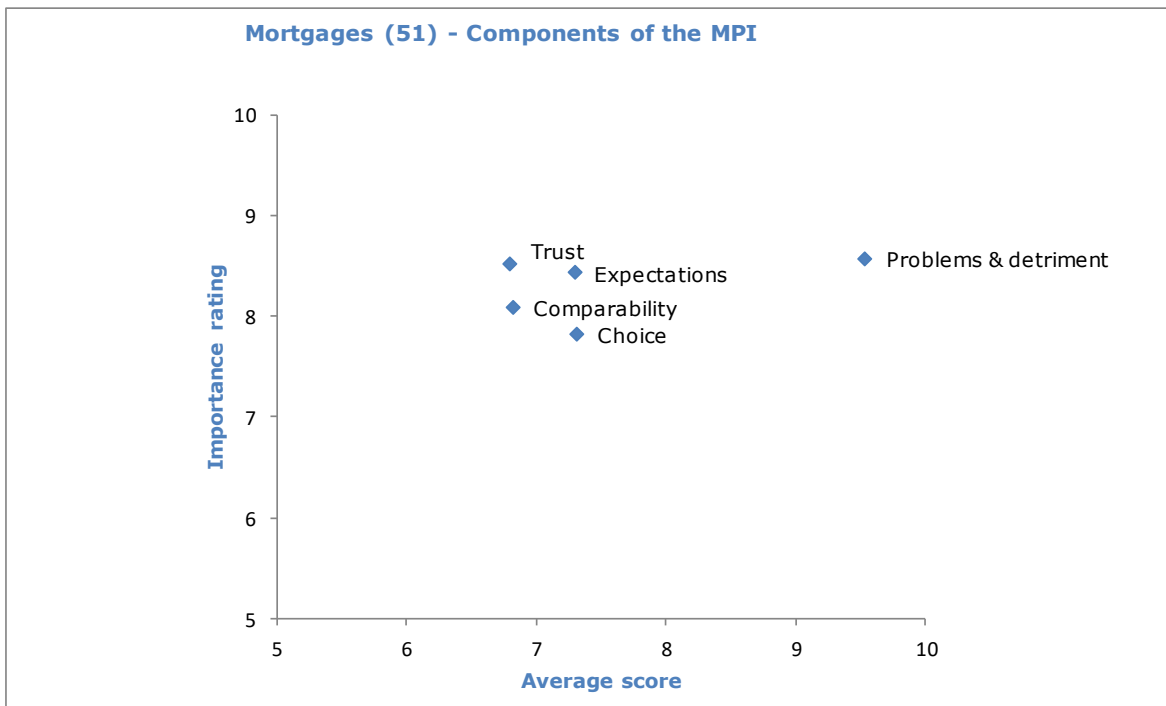
of consumers switching provider in this market is lower in comparison to the services markets average. In addition, the perceived ease of switching for the “Mortgages” market is also below the services markets average. The proportion of consumers who say they did not switch because they were not interested is lower than the services markets average, with a higher proportion of respondents choosing any of the other three options for not switching.

The problems & detriment component has the highest importance level in this market, followed closely by the trust and expectations components, while choice is rated the lowest for importance.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	6.8	6.8	7.8	78.9	6.1	9.5	7.3	7.3
Diff 2017-2015	+0.2*	+0.3*	-1.9*	+6.2*	-0.4*	+0.2*	+0.2*	+0.2*
Diff 2015-2013	+0.3*	+0.5*	+0.4	+0.9	N/A	N/A	+0.6*	N/A
Diff 2013-2012	+0.1*	+0.2*	-1.1*	-3.8*	N/A	N/A	+0.2*	N/A
Diff 2012-2011	+0.0	-0.1	-3.1*	-7.0*	N/A	N/A	-0.0	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+0.4*	+0.6*	N/A		N/A	+0.3*	+0.4*	+0.4*
Diff Market - All G/S	-0.5*	-0.4*	-1.6*	+0.4	+0.5*	+0.1*	-0.4*	-0.2*
Importance (Avg)	8.1	8.5	N/A	N/A	N/A	8.6	8.4	7.8

	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	7.4	7.3
Diff 2017-2015	+0.4	+0.5*
Diff 2015-2013	+2.2*	+0.0
Diff 2013-2012	-0.3	-0.3*
Diff 2012-2011	-1.2*	+0.2
Diff 2011-2010	N/A	N/A
Diff Market - All Services	-2.1*	-0.4*

Reason for not switching (%)	Diff Market - All Services
Not interested in switching	62.2
Thought it might be too difficult	10.9
Tried to switch but gave up because of the obstacles faced	7.5
For other reasons	19.4
	+2.1*



## 51.2. Country Analysis

There is a 25.0 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Mortgages” market. This is 7.7 points greater than the EU28 services markets range (17.2), indicating that there are considerable country differences to be taken into account when evaluating this market.

The market for “Mortgages” is assessed more favourably in the EU15 Member States (76.4) and less favourably in the EU13 Member States (73.4) compared to the EU28 average (75.8). At the regional level, the market performs above average in Northern (79.3) and Western (80.6) Europe, while lower scores are found in Southern (67.9) and Eastern (73.1) Europe. Compared to the services markets average, the market for “Mortgages” only scores above average in Northern Europe (+0.8) and below average in Eastern (-5.1), Southern (-5.7) and Western (-0.9) Europe.

The top three ranked countries for this market are Malta (84.0), Hungary (83.8) and Finland (83.1), while Spain (59.0), Cyprus (59.5) and Bulgaria (65.3) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+14.4), Greece (+9.7) and Slovenia (+4.9). None of the countries registered a decrease in the MPI.

The top performing countries in the comparability component are Malta (7.9), Luxembourg (7.8) and France (7.7). The best performers for trust are Malta (8.2), Hungary (8.1) and Finland (7.9). In the expectations component, Finland (8.4), Malta (8.3) and Lithuania (8.0) perform best. Choice has the highest scores in Hungary (8.8), Finland and the Czech Republic (both 8.0). The lowest proportion of persons who experienced problems can be found in Luxembourg (1.6%), Finland (2.3%) and France (2.4%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (21.1%), Luxembourg (50.6%) and Latvia (50.9%). The level of detriment is lowest in Sweden (3.0), Denmark (4.2) and Finland (4.4). The problems & detriment component scores are the highest in Finland, Luxembourg and France (all 9.9). The proportion of persons switching provider is the highest in the Czech Republic (15.2%), the UK (14.3%) and Slovakia (12.4%), while Portugal (8.3), the UK (8.2) and Finland (8.0) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	84.0	MT	7.9	MT	8.2	LU	1.6	EE	21.1	SE	3.0	FI	9.9	FI	8.4	HU	8.8
HU	83.8	LU	7.8	HU	8.1	FI	2.3	LU	50.6	DK	4.2	LU	9.9	MT	8.3	FI	8.0
FI	83.1	FR	7.7	FI	7.9	FR	2.4	LV	50.9	FI	4.4	FR	9.9	LT	8.0	CZ	8.0
LU	82.2	DE	7.6	LU	7.9	AT	2.7	FR	55.8	BE	4.8	SE	9.9	UK	8.0	SK	7.9
FR	81.9	HU	7.5	FR	7.8	DE	2.9	HR	59.9	UK	4.9	AT	9.8	HU	8.0	FR	7.9
<b>Avg</b>	<b>75.8</b>	<b>Avg</b>	<b>6.8</b>	<b>Avg</b>	<b>6.8</b>	<b>Avg</b>	<b>7.8</b>	<b>Avg</b>	<b>78.9</b>	<b>Avg</b>	<b>6.1</b>	<b>Avg</b>	<b>9.5</b>	<b>Avg</b>	<b>7.3</b>	<b>Avg</b>	<b>7.3</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
CZ	15.2	PT	8.3
UK	14.3	UK	8.2
SK	12.4	FI	8.0
NL	12.0	LT	7.8
BG	9.2	DK	7.8
<b>Avg</b>	<b>7.4</b>	<b>Avg</b>	<b>7.3</b>

### 51.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Mortgages" market, compared to the other socio-demographic factors analysed. A linear relationship is observed between the MPI score given on this market and the consumers' financial situation. The more favourable consumers reported their financial circumstances to be, the higher they tend to rate this market. Consumers aged 18-34 rate this market higher in comparison to the rest of the population. Self-employed persons, blue-collar employees and those seeking a job rate the "Mortgages" market lower in comparison to managers, other white-collar employees and retired persons. No differences are observed between the other occupational groups. The remaining sociodemographic variables (gender, education and private internet use) have no influence on consumers' evaluations regarding the "Mortgages" market.

2017	Mortgages									
	Gender		Age				Education level			
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	76.0 A	75.8 A	77.9	75.6 A	74.8 A	74.6 A	75.9 A	75.8 A	76.0 A	
	Occupation								Mother tongue	
	Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
	73.7 A	76.9 B	77.1 B	73.3 A	76.0 AB	75.4 AB	72.0 A	76.8 B	76.0 A	73.4 A
	Private internet use					Financial status				
	Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
	75.9 A	75.9 A	75.5 A	75.2 A	72.7 A	75.6 A	69.2	72.5	77.3	78.5

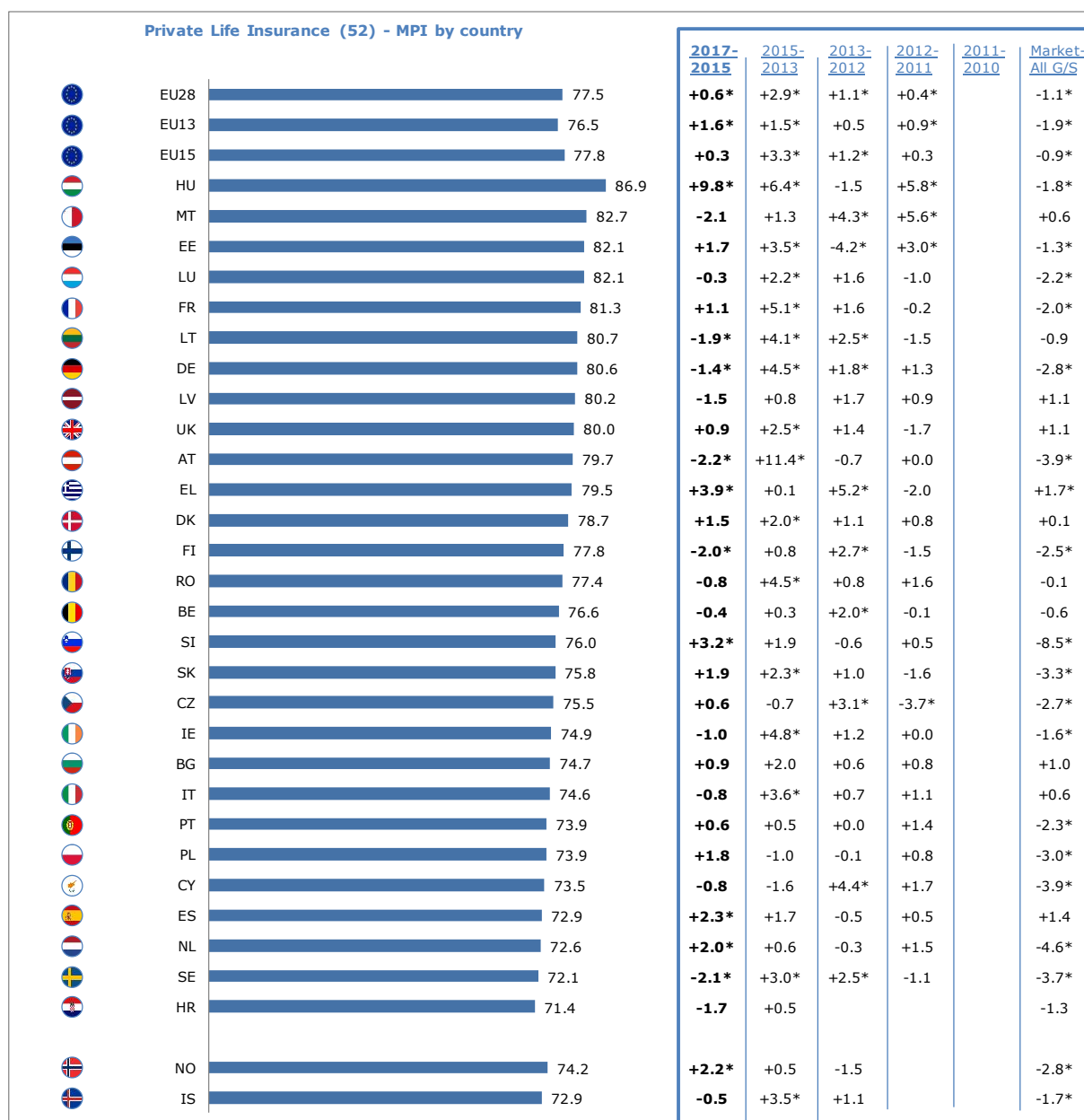


## 51.4. General Conclusions

The market for “Mortgages” is, with an MPI score of 75.8, a low performing services market. It has risen by 2.0 points since 2015, driven by improvements in the comparability, trust, expectations and choice components. The ease of switching provider has also increased from 2015. When evaluating this market at the EU level, there are considerable country differences to be taken into account. The “Mortgages” market scores higher than the EU28 average in the EU15 and lower in the EU13, with especially high scores in Western and Northern Europe.

## 52. MARKET FOR PRIVATE LIFE INSURANCE

**Market definition: Life-Insurance – Private life-insurances that provides financial benefits to a designated person upon the death of the insured - including endowment insurance and annuities.**



### 52.1. Overall Performance

The overall MPI score for the market for “Private life insurance” at the EU28 level is 77.5, which is 1.1 points lower than the services markets average. This makes it a middle to low performing services market, ranking 16<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Private life insurance” has increased by 0.6 points from 2015 to 2017. The drivers of this rise are increases in the comparability and problems & detriment components. In addition, a decrease in the level of detriment and the proportion of persons who experienced problems is observed in comparison to 2015. While the score on the ease of switching has remained stable, the proportion of respondents who switched provider in this market has declined since 2015.

In comparison to the services markets average, the “Private life insurance” market has a higher score in the problems & detriment component, but lower scores in the comparability, trust, expectations and choice components. In addition, in comparison to the services markets average,

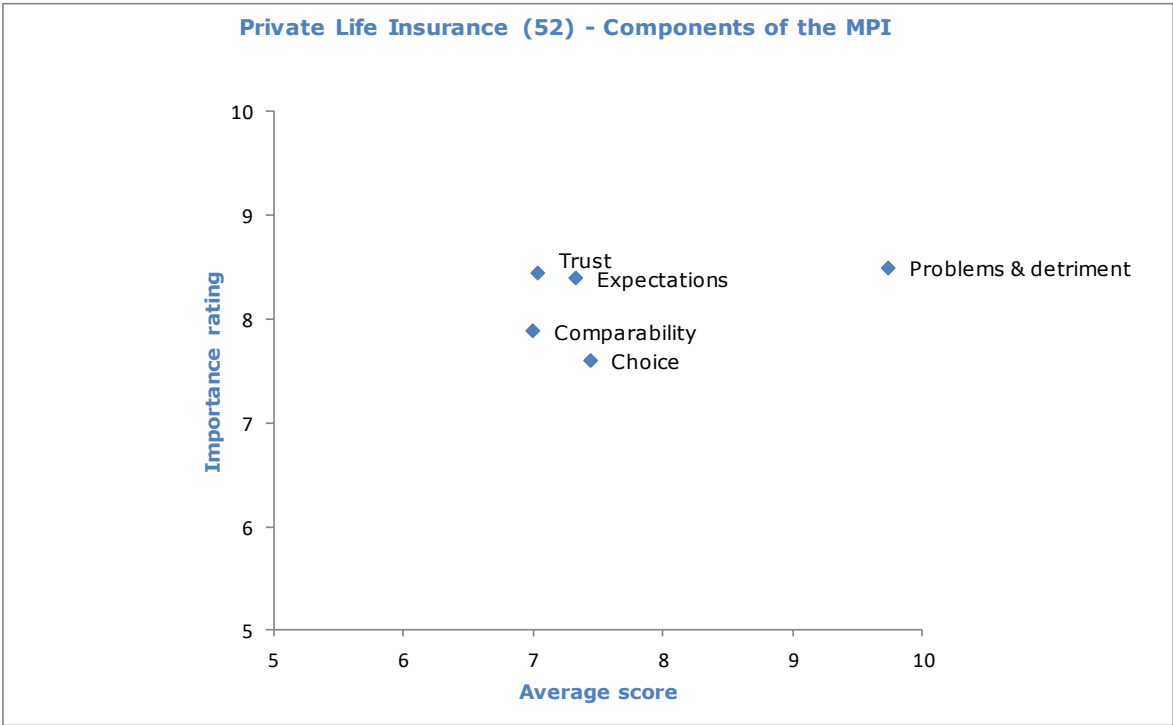
the proportion of persons who experienced problems in this market is lower. The proportion of consumers switching provider in the "Private life insurance" market is lower in comparison to the services markets average. The proportion of consumers that did not switch provider due to having no interest in switching provider is higher in comparison to the services markets average, while the proportion of consumers that did not switch provider because they think it might be too difficult or because of other reasons is lower.

In this market, the problems & detriment component is rated as the most important, also scoring above the services market average, closely followed by the trust and expectations components. Choice is considered the least important component in this market.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.0	7.0	4.7	76.5	5.5	9.7	7.3	7.4
Diff 2017-2015	+0.1*	+0.0	-1.7*	+1.1	-0.6*	+0.1*	-0.0	+0.0
Diff 2015-2013	+0.3*	+0.6*	+0.4	+1.1	N/A	N/A	+0.4*	N/A
Diff 2013-2012	+0.1*	+0.1*	-0.6*	-3.1	N/A	N/A	+0.1*	N/A
Diff 2012-2011	+0.1*	-0.0	-1.7*	-0.1	N/A	N/A	+0.0	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+0.1*	+0.1	N/A		N/A	+0.3*	-0.0	+0.1
Diff Market - All G/S	-0.3*	-0.1*	-4.7*	-1.9	-0.1	+0.3*	-0.3*	-0.0*
Importance (Avg)	7.9	8.4	N/A	N/A	N/A	8.5	8.4	7.6

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	7.6	7.6
Diff 2017-2015	-1.7*	+0.0
Diff 2015-2013	+1.3*	-0.0
Diff 2013-2012	-0.4	+0.1
Diff 2012-2011	-0.3	+0.3*
Diff 2011-2010	N/A	N/A
Diff Market - All Services	-1.9*	-0.1

Results per component		Diff Market - All Services
Reason for not switching (%)		
Not interested in switching		71.0
Thought it might be too difficult		8.7
Tried to switch but gave up because of the obstacles faced		4.7
For other reasons		15.6



### 52.2. Country Analysis

There is a 15.5 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the "Private life insurance" market. This is 1.7 points lower than the EU28 services markets range (17.2).

The market for "Private life insurance" is assessed less favourably in the EU13 Member States (76.5) compared to the EU28 average (77.5). At the regional level, Western Europe (79.8) performs better than average, while the Southern (74.4), Northern (76.6) and Eastern (76.2)

regions have lower scores. Compared to the services markets average, the market for “Private life insurance” scores below average in Northern (-1.9), Eastern (-2.0) and Western (-1.7) Europe, while it scores above average in the Southern countries (+0.7).

The top three ranked countries for this market are Hungary (86.9), Malta (82.7) and Estonia (82.1), while Croatia (71.4), Sweden (72.1) and the Netherlands (72.6) are at the other end of the scale.

Compared to 2015, the countries that have improved the most in the MPI score are Hungary (+9.8), Greece (+3.9) and Slovenia (+3.2). The countries that decreased in the MPI are Austria (-2.2), Sweden (-2.1) and Finland (-2.0).








The top performing countries in the comparability component are Hungary, Luxembourg (both 7.8) and Malta (7.7). The best performers for trust are Hungary (8.3), Malta (7.9) and Luxembourg (7.8). In the expectations component, Hungary (8.6), Malta (8.0) and Estonia (7.9) perform best. Choice has the highest scores in Hungary (8.8), Lithuania and Luxembourg (both 8.1). The lowest proportion of persons who experienced problems can be found in Denmark (0.9%), Estonia (2.1%) and Hungary (2.4%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (30.7%), Latvia (40.1%) and Finland (50.1%). The level of detriment is lowest in the UK (3.9), Sweden (4.2) and Hungary (4.3). The problems & detriment component scores are the highest for Denmark, Estonia and Hungary (all 9.9). Denmark (14.2%), Poland (14.1) and Finland (12.0%) have the highest proportion of consumers switching provider. Poland (8.9), Denmark and Bulgaria (both 8.7) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	86.9	HU	7.8	HU	8.3	DK	0.9	EE	30.7	UK	3.9	DK	9.9	HU	8.6	HU	8.8
MT	82.7	LU	7.8	MT	7.9	EE	2.1	LV	40.1	SE	4.2	EE	9.9	MT	8.0	LT	8.1
EE	82.1	MT	7.7	LU	7.8	HU	2.4	FI	50.1	HU	4.3	HU	9.9	EE	7.9	LU	8.1
LU	82.1	FR	7.7	FR	7.7	DE	2.6	MT	53.0	RO	4.5	DE	9.9	LV	7.8	MT	7.9
FR	81.3	DE	7.5	EE	7.7	AT	2.8	BE	54.4	EE	4.6	BE	9.9	DK	7.8	EE	7.8
<b>Avg</b>	<b>77.5</b>	<b>Avg</b>	<b>7.0</b>	<b>Avg</b>	<b>7.0</b>	<b>Avg</b>	<b>4.7</b>	<b>Avg</b>	<b>76.5</b>	<b>Avg</b>	<b>5.5</b>	<b>Avg</b>	<b>9.7</b>	<b>Avg</b>	<b>7.3</b>	<b>Avg</b>	<b>7.4</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
DK	14.2	PL	8.9
PL	14.1	DK	8.7
FI	12.0	BG	8.7
SI	11.9	EE	8.6
SK	11.7	RO	8.6
<b>Avg</b>	<b>7.6</b>	<b>Avg</b>	<b>7.6</b>

## 52.3. Socio-demographic Analysis

The consumers’ mother tongue has the highest impact on the MPI score given to the “Private life insurance” market, compared to the other socio-demographic factors analysed. Consumers whose mother tongue is one of the official national languages of the region they reside in tend to rate this market higher than the rest of the population. Women also rate this market higher in comparison to men. Consumers aged 65+ rate the “Private life insurance” market the lowest, while consumers aged 18-34 rate this market the highest. No difference is observed between the middle age groups. Consumers who have attained a medium level of education rate this market higher in comparison to those who have attained a high level of education. Blue-collar employees rate this market lower in comparison to managers, other white-collar employees and housepersons. No differences are observed between the other occupational groups. Consumers who use the internet less than monthly rate this market lower in comparison to those who use the internet daily or monthly. No differences are observed between the other internet usage groups. Consumers for whom it is difficult (very and fairly difficult) to make ends meet rate this market lower than consumers for whom it is easy (fairly and very easy) to make ends meet.

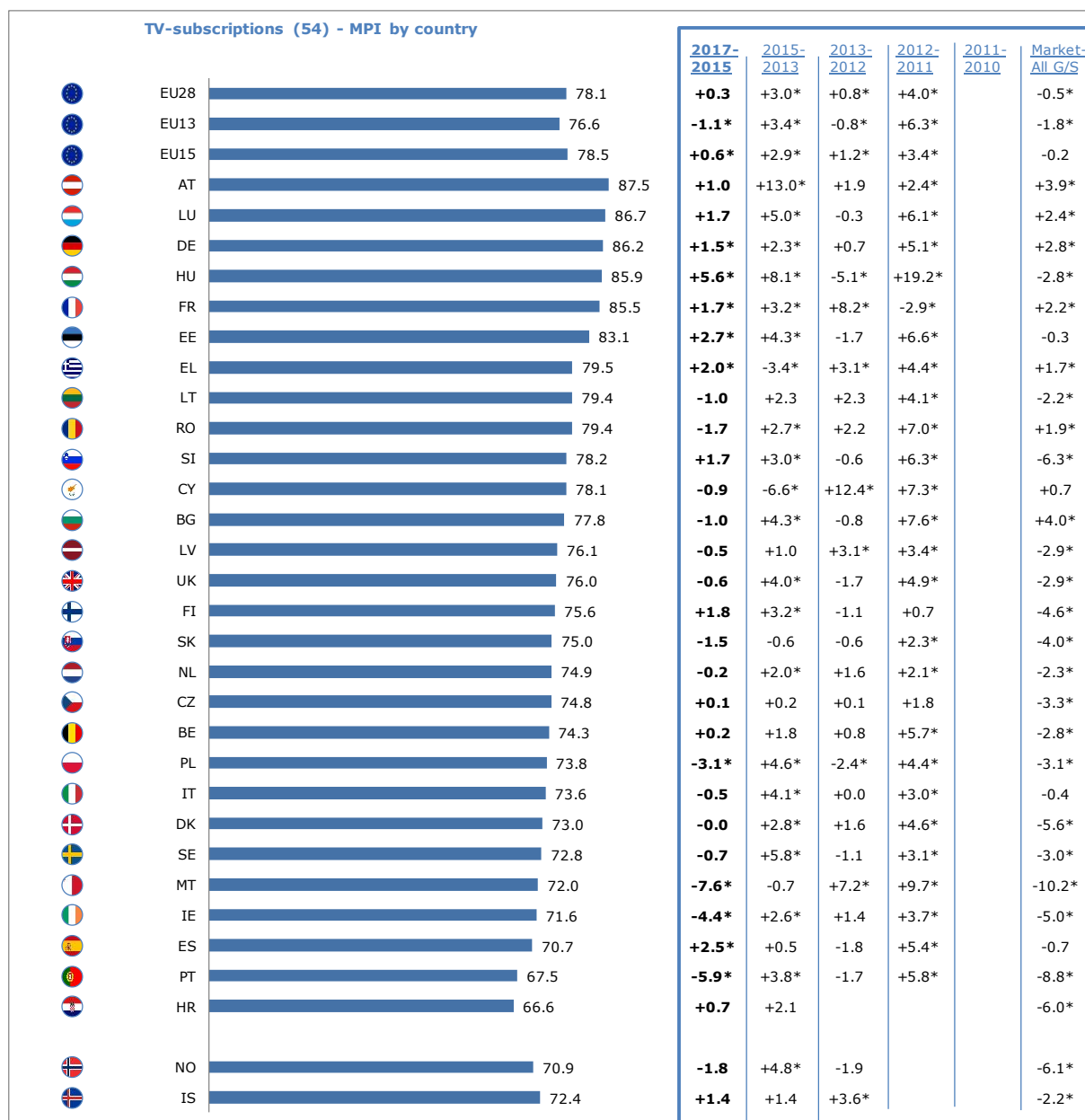
Private Life Insurance									
Gender 		Age 				Education level 			
Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
77.1	78.1	79.1	77.5 A	77.4 A	75.2	77.9 AB	78.3 B	76.6 A	
Occupation 									Mother tongue 
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
77.0 AB	77.7 B	78.5 B	75.7 A	76.6 AB	78.8 B	75.9 AB	77.3 AB	77.7	74.2
Private internet use 					Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
77.7 B	76.7 AB	78.6 B	74.0 A	74.8 AB	77.1 AB	74.2 A	75.7 A	78.4 B	79.0 B

## 52.4. General Conclusions

The market for “Private life insurance” is, with an MPI score of 77.5, a middle to low performing services market. It has risen by 0.6 points since 2015, driven in particular by an increase in the comparability component. This market scores lower in the EU13 compared to the EU28 overall, with generally higher scores in Western European countries and lower scores in all other regions.

## 54. MARKET FOR TV-SUBSCRIPTIONS

**Market definition: TV-subscriptions (not TV-license fees) – Cable TV-network-subscriptions, satellite-TV-subscriptions, digital terrestrial television subscriptions, telephone network/modem/Internet/TV-subscriptions and other such services with an on-going contract (subscription). Not including licensing fee for public service channels.**



### 54.1. Overall Performance

The overall MPI score for the market for “TV-subscriptions” at the EU28 level is 78.1, which is 0.5 points lower than the services markets average. This makes it a middle to high performing services market, ranking 13<sup>th</sup> out of the 25 services markets.

There is no difference in the overall MPI score for the market for “TV-subscriptions” compared to 2015. Since 2015, only the trust component has increased. In addition, the proportion of persons who complained as a result of the problems experienced has decreased. Furthermore, the the score on the ease of switching provider has decreased compared to 2015, but the proportion of respondents who switched provider in this market has remained stable.

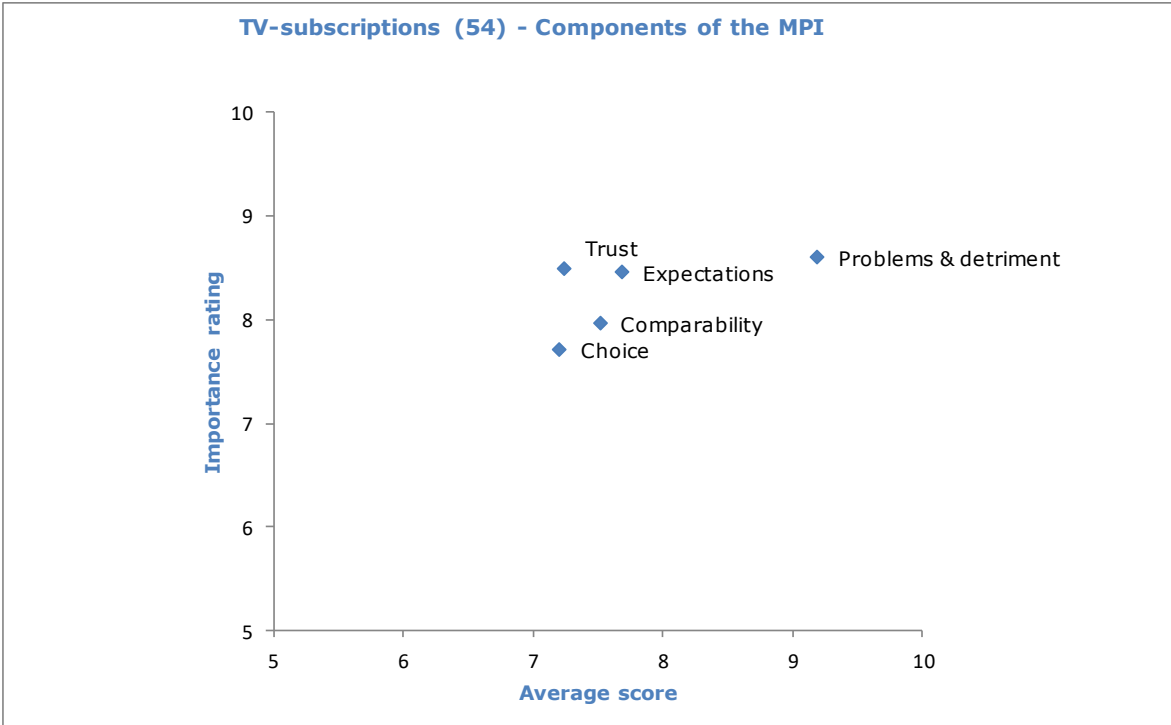
In comparison to the services markets average, the “TV-subscriptions” market has lower scores in the problems & detriment and choice components. However, the trust and comparability

components show higher scores. In addition, a lower level of detriment is shown, while the proportion of persons who experienced problems and the proportion of persons who complained as a result of the problems experienced are both higher in comparison to the services markets average. The proportion of consumers switching provider in the “TV-subscriptions” market is lower in comparison to the services markets average. In addition, the perceived ease of switching for this market is also below the services markets average. Consumers who did not switch in this market are less likely than average to think that it might be too difficult to switch, and to report that they did not try switching for other reasons. Such consumers are more likely to say they tried to switch but gave up or that they are not interested in switching.

In this market, the problems & detriment component has the highest score, while the choice component has the lowest. However, both components score below the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.5	7.2	15.4	84.7	5.2	9.2	7.7	7.2
<b>Diff 2017-2015</b>	+0.0	+0.1*	-0.2	-3.1*	-0.1	+0.0	+0.0	-0.0
<b>Diff 2015-2013</b>	+0.3*	+0.4*	-1.6*	+7.5*	N/A	N/A	+0.4*	N/A
<b>Diff 2013-2012</b>	+0.1*	+0.1*	+0.4	-1.6	N/A	N/A	+0.2*	N/A
<b>Diff 2012-2011</b>	+0.3*	+0.4*	-8.9*	-6.7*	N/A	N/A	+0.2*	N/A
<b>Diff 2011-2010</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Component contribution to the change in MPI</b>	+0.0	+0.2*	N/A		N/A	+0.1	+0.0	-0.0
<b>Diff Market - All G/S</b>	+0.2*	+0.1*	+6.0*	+6.3*	-0.4*	-0.3*	+0.0	-0.3*
<b>Importance (Avg)</b>	8.0	8.5	N/A	N/A	N/A	8.6	8.5	7.7

	Switching provider (%)	Ease of switching (Avg)	Reason for not switching (%)		Diff Market - All Services
<b>2017</b>	8.1	7.1			
<b>Diff 2017-2015</b>	-0.6	-0.3*	<b>Not interested in switching</b>		+1.6*
<b>Diff 2015-2013</b>	+2.3*	+0.3*	<b>Thought it might be too difficult</b>		-0.7*
<b>Diff 2013-2012</b>	-0.8*	-0.1	<b>Tried to switch but gave up because of the obstacles faced</b>		+0.7*
<b>Diff 2012-2011</b>	-2.2*	-0.1	<b>For other reasons</b>		-1.6*
<b>Diff 2011-2010</b>	N/A	N/A			
<b>Diff Market - All Services</b>	-1.3*	-0.6*			



### 54.2. Country Analysis

There is a 20.9 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “TV-subscriptions” market. This is 3.6 points greater than the EU28 services markets range (17.2).

The market for “TV-subscriptions” is assessed less favourably in the EU13 Member States (76.6) compared to the EU28 result (78.1). At the regional level, the Western region (82.0) has scores

above the EU28 average (78.1), while the Southern (72.6), Eastern (76.4) and Northern (74.9) regions have lower scores. Compared to the services markets average, the market for “TV-subscriptions” scores below the average in Northern (-3.7), Eastern (-1.8) and Southern (-1.0) Europe and above average in Western Europe (+0.5).

The top three ranked countries for this market are Austria (87.5), Luxembourg (86.7) and Germany (86.2), while Croatia (66.6), Portugal (67.5) and Spain (70.7) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+5.6), Estonia (+2.7) and Spain (+2.5). The countries that showed a decrease in the MPI are Malta (-7.6), Portugal (-5.9) and Ireland (-4.4).

The top performing countries in the comparability component are Hungary (8.6), Austria (8.5) and Luxembourg (8.4). The best performers for trust are Austria (8.6), Germany and Luxembourg (both 8.5). In the expectations component Hungary (8.5), Luxembourg and Austria (both 8.4) perform best. Choice has the highest scores in Austria, Luxembourg and Hungary (all 8.3). The lowest proportion of persons who experienced problems can be found in Austria (0.5%), Germany (1.1%) and France (2.3%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (34.3%), Germany (36.5%) and Latvia (56.3%). The level of detriment is lowest in Estonia, Denmark (both 4.0) and the Czech Republic (4.1). When problems and detriment are combined, the same three countries as those who scored lowest for the proportion of persons who experienced problems emerged on top: Austria, Germany (both 10.0) and France (9.9). In terms of switching provider, Finland (21.6%), Portugal (13.5%) and Spain (13.2%) have the highest proportion of persons switching provider. The greatest ease of switching provider can be found in Cyprus (8.8), Hungary and Lithuania (both 8.0).








Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	87.5	HU	8.6	AT	8.6	AT	0.5	EE	34.3	EE	4.0	AT	10.0	HU	8.5	AT	8.3
LU	86.7	AT	8.5	DE	8.5	DE	1.1	DE	36.5	DK	4.0	DE	10.0	LU	8.4	LU	8.3
DE	86.2	LU	8.4	LU	8.5	FR	2.3	LV	56.3	CZ	4.1	FR	9.9	AT	8.4	HU	8.3
HU	85.9	FR	8.3	HU	8.3	LU	3.6	AT	59.0	SE	4.2	LU	9.8	EE	8.3	FR	8.2
FR	85.5	DE	8.2	FR	8.2	EL	7.3	RO	60.3	DE	4.3	EE	9.5	DE	8.3	DE	8.2
<b>Avg</b>	<b>78.1</b>	<b>Avg</b>	<b>7.5</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>15.4</b>	<b>Avg</b>	<b>84.7</b>	<b>Avg</b>	<b>5.2</b>	<b>Avg</b>	<b>9.2</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>7.2</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
FI	21.6	CY	8.8
PT	13.5	HU	8.0
ES	13.2	LT	8.0
HR	13.0	BG	8.0
SK	13.0	DE	7.9
<b>Avg</b>	<b>8.1</b>	<b>Avg</b>	<b>7.1</b>

### 54.3. Socio-demographic Analysis

The consumers’ financial situation has the highest impact on the MPI score given to the “TV-subscriptions” market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer’s self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. Women rate this market higher in comparison to men. Looking at the consumers’ age, the only difference observed is between the consumers aged 18-34 and those aged 35-54, the latter of whom rate the “TV-subscriptions” market lower. Consumers who have attained a medium level of education rate this market higher in comparison to those who have attained a high level of education. Students rate this market higher in comparison to self-employed persons, managers, other white-collar employees and those seeking a job. In addition, those seeking a job rate this market lower in comparison to housepersons. Looking at the consumers’ internet use, the only difference observed is between those who use the internet daily and those who use the internet weekly, who rate this market lower. The consumers’ mother tongue does not have any impact on the MPI score given to this market.



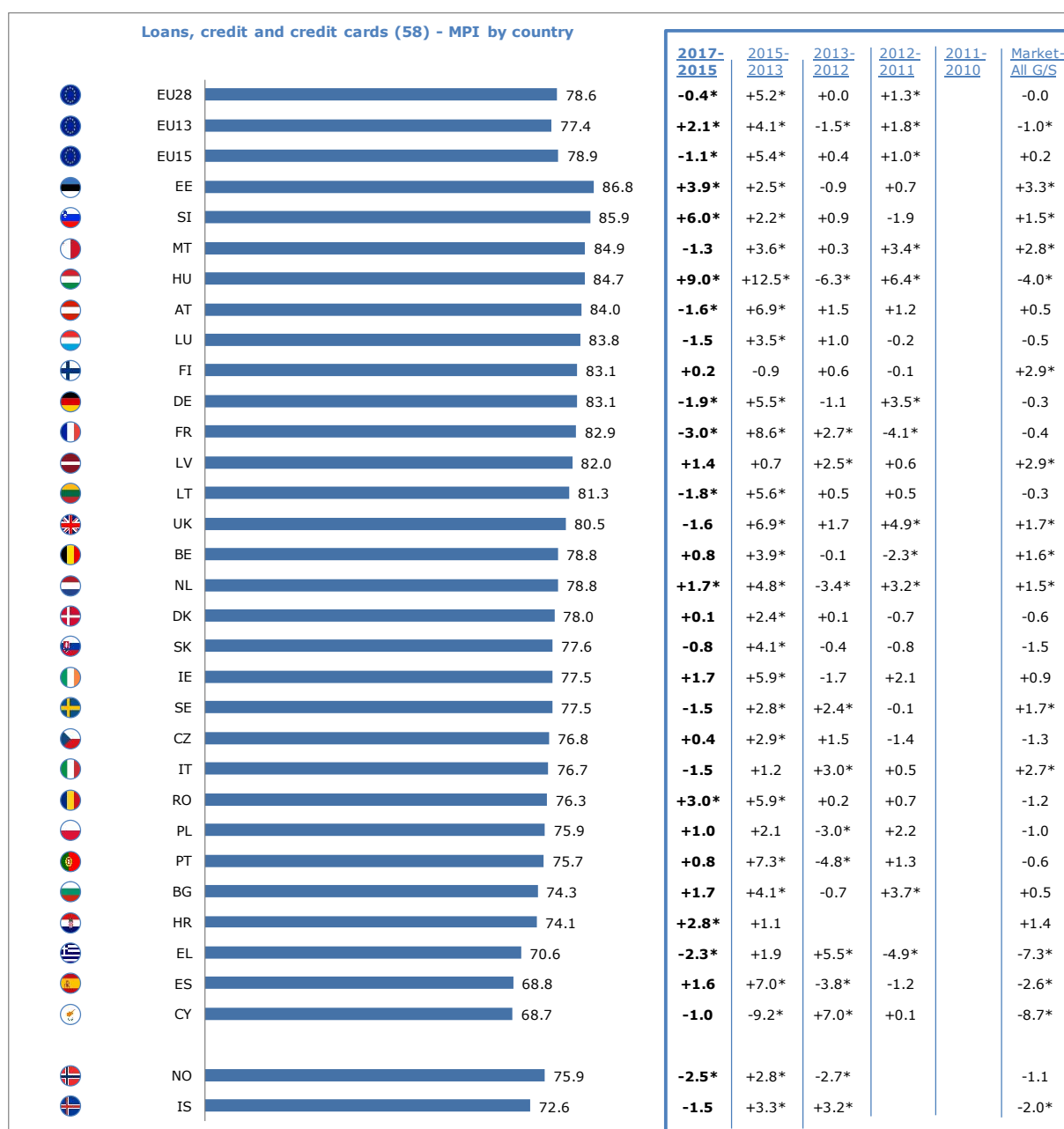
TV-subscriptions									
Gender 		Age 				Education level 			
Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
77.1	79.2	79.0 B	77.4 A	78.2 AB	78.5 AB	78.4 AB	78.6 B	77.5 A	
Occupation 									Mother tongue 
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
77.0 A	77.3 AB	77.9 AB	78.8 ABC	80.1 C	79.9 BC	76.4 A	78.1 ABC	78.1 A	79.3 A
Private internet use 					Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
78.4 B	76.8 A	78.7 AB	78.4 AB	76.9 AB	77.7 AB	74.8	77.3	78.7 A	79.2 A

## 54.4. General Conclusions

The market for “TV-subscriptions” is, with an MPI score of 78.1, a middle to high performing services market. The ease of switching score has decreased from 2015 to 2017. The “TV-subscriptions” market has the lowest scores in Northern, Eastern and Southern Europe, performing both below the EU average and the services markets average within the region.

## 58. MARKET FOR LOANS, CREDIT AND CREDIT CARDS

**Market definition: Loans, Banking – Credit, credit cards, store cards, consumer credit, revolving credit.**



### 58.1. Overall Performance

The overall MPI score for the market for “Loans, credit and credit cards” at the EU28 level is 78.6, which is equal to the services markets average. This makes it a middle to high performing services market, ranking 10<sup>th</sup> out of the 25 services markets.

The overall MPI score for the market for “Loans, credit and credit cards” has decreased by 0.4 points from 2015 to 2017. The drivers of this decline, despite an increase in the problems & detriment component, are decreases in the expectations and choice components. In addition, the proportion of persons who experienced problems and the proportion of persons who complained as a result of the problems experienced decreased. The proportion of consumers switching provider in this market has also decreased since 2015, while the score on the ease of switching has remained stable.

In comparison to the services markets average, the “Loans, credit and credit cards” market has higher than average problems & detriment and choice component scores, but performs below

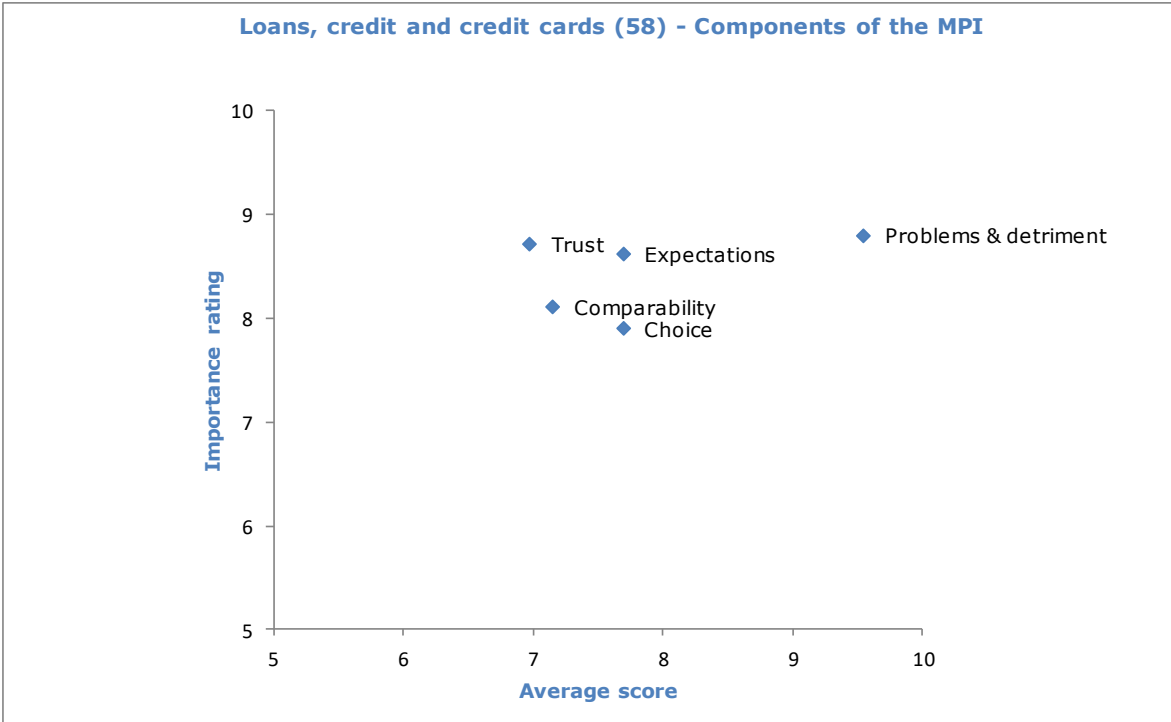
average in the comparability and trust components. In addition, in comparison to the services markets average, a lower proportion of persons who experienced problems is shown. The proportion of consumers switching provider in this market is lower in comparison to the services markets average. Consumers who did not switch in this market are more likely than average to say that they are not interested in switching, and less likely to have picked any of the other three reasons for not switching.

Within the “Loans, credit and credit cards” market, the problems & detriment component has a relatively high importance score, while choice has the lowest importance level. Trust also has a high importance score, although the market performs below the services markets average on this component.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.2	7.0	7.7	76.4	5.8	9.6	7.7	7.7
<b>Diff 2017-2015</b>	-0.0	-0.0	-0.8*	-6.5*	-0.2	+0.1*	-0.1*	-0.1*
<b>Diff 2015-2013</b>	+0.5*	+0.7*	-3.3*	+8.4*	N/A	N/A	+0.6*	N/A
<b>Diff 2013-2012</b>	-0.0	-0.0	-0.0	-2.7	N/A	N/A	+0.1	N/A
<b>Diff 2012-2011</b>	+0.2*	+0.1*	-2.3*	-5.8*	N/A	N/A	+0.0	N/A
<b>Diff 2011-2010</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Component contribution to the change in MPI</b>	-0.1	-0.0	N/A		N/A	+0.1*	-0.3*	-0.2*
<b>Diff Market - All G/S</b>	-0.1*	-0.2*	-1.6*	-2.0	+0.1	+0.1*	+0.0	+0.2*
<b>Importance (Avg)</b>	8.1	8.7	N/A	N/A	N/A	8.8	8.6	7.9

Results per component		
	Switching provider (%)	Ease of switching (Avg)
<b>2017</b>	8.3	7.7
<b>Diff 2017-2015</b>	-1.4*	-0.2
<b>Diff 2015-2013</b>	+1.3*	+0.7*
<b>Diff 2013-2012</b>	-0.2	-0.1
<b>Diff 2012-2011</b>	+0.1	-0.1
<b>Diff 2011-2010</b>	N/A	N/A
<b>Diff Market - All Services</b>	-1.1*	+0.0

Results per component		
Reason for not switching (%)		Diff Market - All Services
<b>Not interested in switching</b>	73.6	+4.8*
<b>Thought it might be too difficult</b>	7.1	-2.1*
<b>Tried to switch but gave up because of the obstacles faced</b>	3.8	-0.9*
<b>For other reasons</b>	15.6	-1.8*



### 58.2. Country Analysis

There is an 18.1 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Loans, credit and credit cards” market. This is 0.8 points greater than the EU28 services markets range (17.2).

The market for “Loans, credit and credit cards” is assessed “less favourably in the EU13 Member States (77.4) compared to the EU28 result (78.6). At the regional level, this market scores higher

in Western (81.8) and Northern (79.9) Europe, while the Southern (73.3) and Eastern (77.1) regions have lower scores. In addition, when compared to the services markets average, the Western (+0.4) and Northern (+1.4) regions have higher than average scores. The Southern (-0.4) and Eastern European countries (-1.1) have a lower than average score.

The top three countries for this market are Estonia (86.8), Slovenia (85.9) and Malta (84.9), while Cyprus (68.7), Spain (68.8) and Greece (70.6) are at the other end of the scale.

Compared with 2015, the countries that have improved the most in the MPI score are Hungary (+9.0), Slovenia (+6.0) and Estonia (+3.9). The countries that decreased the most in the MPI are France (-3.0), Greece (-2.3) and Germany (-1.9).








The top performing countries in the comparability component are Austria (8.1), Estonia (8.0) and Luxembourg (7.9). The best performers for trust are Malta (8.5), Estonia (8.4) and Austria (8.1). In the expectations component Slovenia (8.7), Finland (8.6) and Estonia (8.5) perform best. Choice has the highest scores in Hungary (8.9), Slovenia (8.4) and Finland (8.3). The lowest proportion of persons who experienced problems can be found in Estonia (0.6%), France (2.2%) and Luxembourg (2.8%), while the proportion of persons who complained as a result of the problems experienced is lowest in Estonia (14.5%), Latvia (31.6%) and Germany (43.2%). The level of detriment is lowest in Estonia (2.3), Sweden (3.2) and Finland (3.7). The problems & detriment component scores are the highest for Estonia (10.0), France and Finland (both 9.9). The proportion of persons switching provider are the highest in the Czech Republic (17.4%), Bulgaria (17.2%) and Poland (16.9%); while Malta (9.1), the UK (8.7) and Lithuania (8.6) have the highest ease of switching scores.

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	86.8	AT	8.1	MT	8.5	EE	0.6	EE	14.5	EE	2.3	EE	10.0	SI	8.7	HU	8.9
SI	85.9	EE	8.0	EE	8.4	FR	2.2	LV	31.6	SE	3.2	FR	9.9	FI	8.6	SI	8.4
MT	84.9	LU	7.9	AT	8.1	LU	2.8	DE	43.2	FI	3.7	FI	9.9	EE	8.5	FI	8.3
HU	84.7	SI	7.9	SI	8.0	DE	3.6	LU	48.3	NL	4.3	NL	9.8	MT	8.4	EE	8.2
AT	84.0	MT	7.9	LU	8.0	NL	3.7	FR	48.4	SK	4.5	LU	9.8	UK	8.1	AT	8.1
<b>Avg</b>	<b>78.6</b>	<b>Avg</b>	<b>7.2</b>	<b>Avg</b>	<b>7.0</b>	<b>Avg</b>	<b>2.7</b>	<b>Avg</b>	<b>76.4</b>	<b>Avg</b>	<b>5.8</b>	<b>Avg</b>	<b>9.6</b>	<b>Avg</b>	<b>7.7</b>	<b>Avg</b>	<b>7.7</b>

Best Performing Countries			
Switching provider (%)		Ease of switching (Avg)	
Country	Score	Country	Score
CZ	17.4	MT	9.1
BG	17.2	UK	8.7
PL	16.9	LT	8.6
RO	15.9	CY	8.6
SK	15.5	BG	8.5
<b>Avg</b>	<b>8.3</b>	<b>Avg</b>	<b>7.7</b>

### 58.3. Socio-demographic Analysis

The consumers' financial situation has the highest impact on the MPI score given to the "Loans, credit and credit cards" market, compared to the other socio-demographic factors analysed. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. Women rate this market higher in comparison to men. Consumers aged 55-64 also rate this market higher than those aged 18-34 or 35-54 do. Consumers' occupation shows mixed results. Managers, other white-collar employees and retired persons rate this market higher in comparison to self-employed persons, housepersons and those seeking a job. In addition, students also rate this market higher in comparison to housepersons and those seeking a job. Consumers whose mother tongue is one of the official national languages of the region they reside in tend to rate this market higher than the rest of the population. The consumers' education level, as well as their private internet use, do not have any impact on the MPI score given to this market.

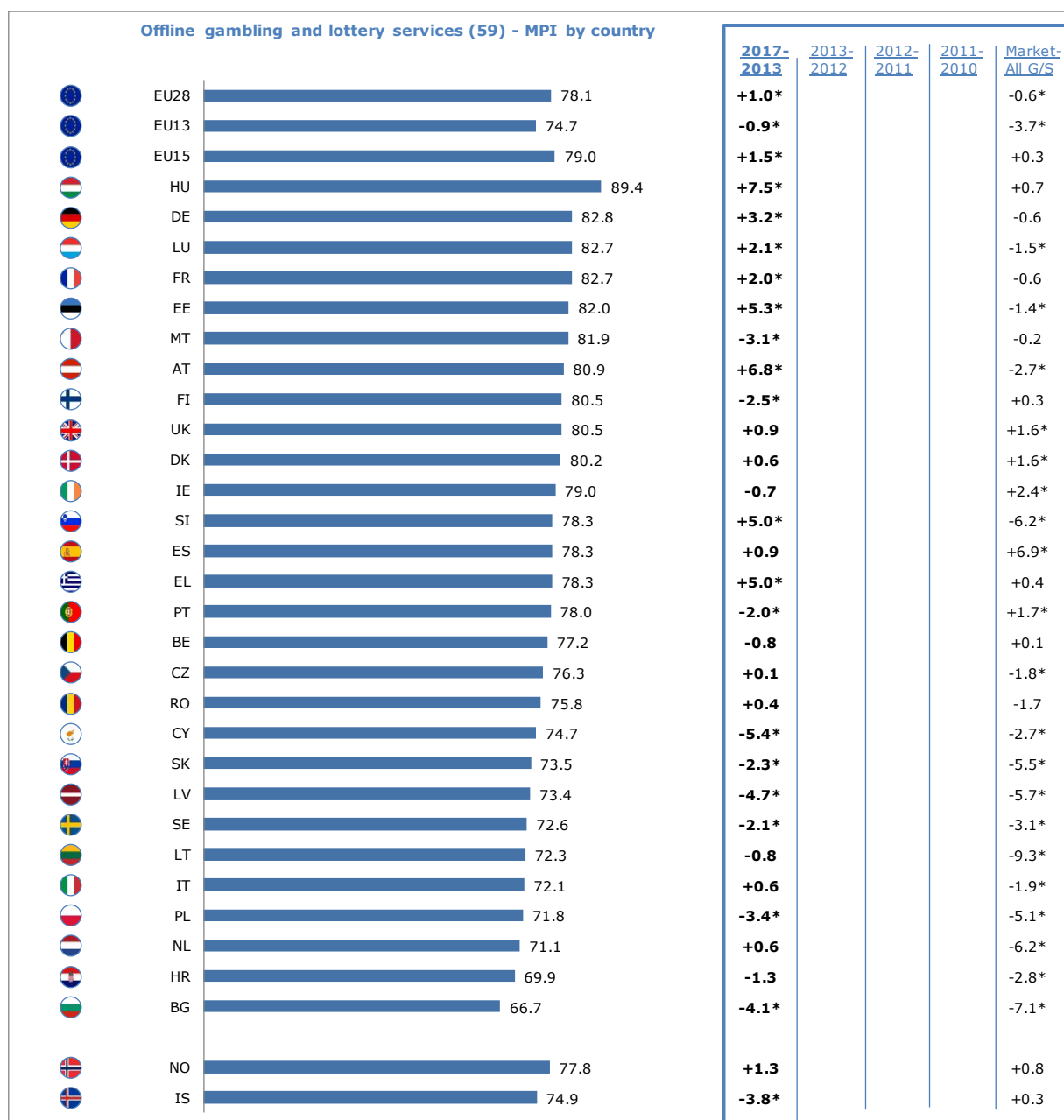
Loans, credit and credit cards									
2017	Gender 		Age 				Education level 		
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High
	77.7	79.7	78.2 A	77.5 A	80.3 B	80.8 B	79.3 A	78.8 A	78.2 A
Occupation 									Mother tongue 
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Official language	Not an official language
76.7 ABC	79.2 DE	79.9 E	77.6 BCD	79.3 CDE	76.1 AB	72.9 A	79.3 DE	78.8	76.5
Private internet use 					Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy
78.8 A	78.4 A	79.7 A	75.8 A	76.5 A	77.3 A	72.3	77.7	80.1 A	79.8 A

## 58.4. General Conclusions

The market for “Loans, credit and credit cards” is, with an MPI score of 78.6, a middle to high performing services market. It has dropped by 0.4 point since 2015, driven in particular by decreases in the expectations and choice components. The market scores lower in the EU13 compared to the EU28. In addition, the market scores below the services markets average in the Eastern and Southern regions and above the average in the Northern and Western countries.

## 59. MARKET FOR OFFLINE GAMBLING AND LOTTERY SERVICES

**Market definition: Gambling and betting involving monetary value provided at a physical location – lotteries, casino games, poker games, bingo, sports betting (including horse and dog racing).**



### 59.1. Overall Performance

The overall MPI score for the market for “Offline gambling and lottery services” at the EU28 level is 78.1, which is lower than the services markets average (-0.6). This makes it a middle to low performing services market, ranking 14<sup>th</sup> out of the 25 services markets.

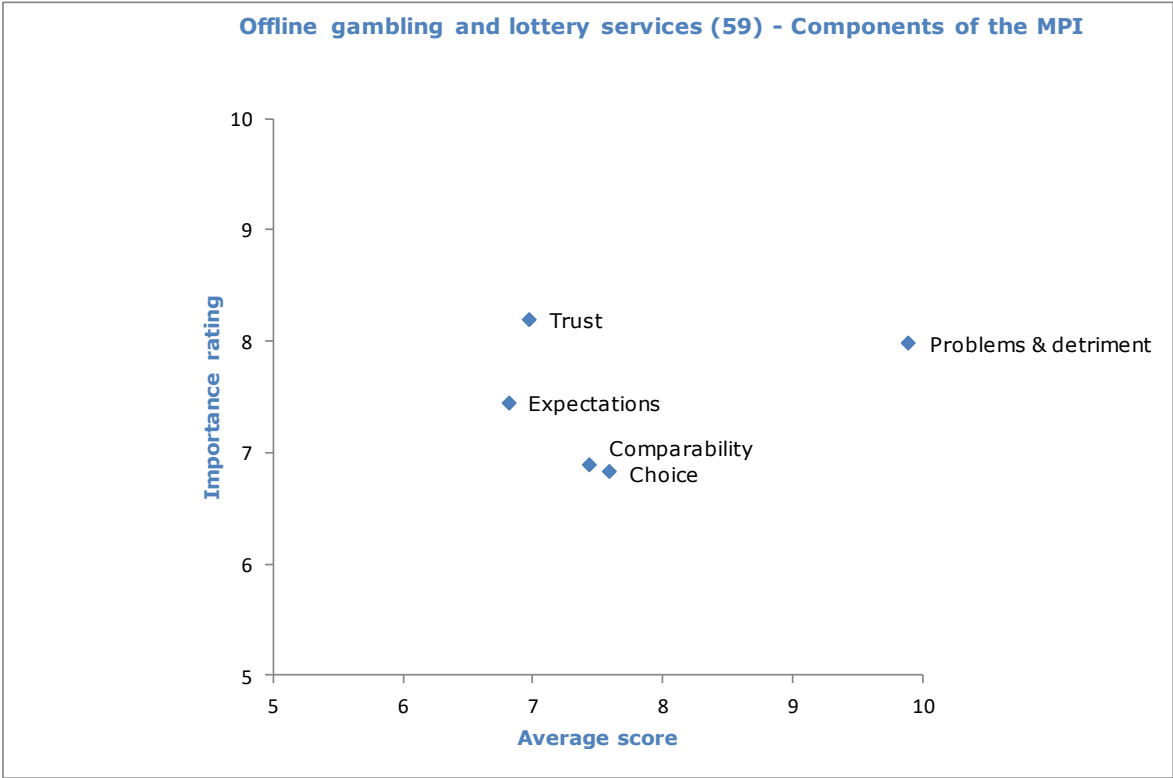
The overall MPI score for the market for “Offline gambling and lottery services” has increased by 1.0 point from 2013 to 2017. The drivers of this rise are increases in the comparability and trust components. In addition, the proportion of persons who complained as a result of the problems experienced has increased from 2013 to 2017.

The “Offline gambling and lottery services” market performs better than the services markets average in the comparability, problems & detriment and choice components. However, the expectations and trust components score lower in the “Offline gambling and lottery services” market compared to the services markets average. In addition, the “Offline gambling and lottery

services” market shows a lower proportion of persons who experienced problems, a lower proportion of persons who complained as a result of the problems experienced, and a lower level of detriment.

Within this market, trust is the component with the highest importance score. Comparability and choice have a relatively low importance score for this market. However, the “Offline gambling and lottery services” market has higher scores in these components compared to the services markets average.

Results per component								
	Comparability (Avg)	Trust (Avg)	Problems (%)	Complaints (%)	Detriment (Avg)	Problems & detriment (Avg)	Expectations (Avg)	Choice (Avg)
<b>2017</b>	7.4	7.0	2.2	65.7	4.9	9.9	6.8	7.6
Diff 2017-2013	+0.2*	+0.2*	-0.0	+9.2*	N/A	N/A	+0.0	N/A
Diff 2015-2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Diff 2013-2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Diff 2012-2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Diff 2011-2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Component contribution to the change in MPI	+0.4*	+0.5*	-0.0		N/A	N/A	+0.1	N/A
Diff Market - All G/S	+0.1*	-0.2*	-7.1*	-12.8*	-0.7*	+0.4*	-0.9*	+0.1*
Importance (Avg)	6.9	8.2	N/A	N/A	N/A	8.0	7.5	6.8



### 59.2. Country Analysis

There is a 22.7 point difference in the MPI between the top ranked country and the lowest ranked country in the EU for the “Offline gambling and lottery services” market. This is 5.5 points greater than the EU28 services markets range (17.2).

The market for “Offline gambling and lottery services” is assessed more favourably in the EU15 Member States (79.0) and less favourably in the EU13 Member States (74.7) compared to the EU28 score (78.1). At the regional level, Northern (76.3), Eastern (74.7) and Southern (75.3) Europe have lower than average scores, while the Western European countries (81.1) evaluate the market more positively than average. In addition, when compared to the services markets average, the Northern (-2.3), Eastern (-3.5) and Western (-0.4) regions have lower than average scores, whereas the Southern countries (+1.7) have higher than average scores.

The top three countries for this market are Hungary (89.4), Germany (82.8) and Luxembourg (82.7), while Bulgaria (66.7), Croatia (69.9) and the Netherlands (71.1) are at the other end of the scale.








Compared with 2013, the countries that have improved the most in the MPI score are Hungary (+7.5), Austria (+6.8) and Estonia (+5.3). The countries that decreased the most in the MPI are Cyprus (-5.4), Latvia (-4.7) and Bulgaria (-4.1).

The top performing countries in the comparability component are Hungary (9.2), Estonia (8.5) and Slovenia (8.4). The best performers for trust are Hungary (9.0), Luxembourg and Germany (both 8.0). In the expectations component Denmark (7.8), Malta (7.7) and France (7.6) perform best. Choice has the highest scores in Hungary (9.1), Estonia (8.1) and Luxembourg (8.0). The lowest proportion of persons who experienced problems can be found in Estonia (0.5%), Lithuania (0.9%) and Spain (1.0%), while the proportion of persons who complained as a result of the problems experienced is lowest in Lithuania (21.4%), Estonia (22.6%) and Latvia (23.0%). The level of detriment is lowest in Hungary (2.1), Estonia (2.3) and Latvia (2.4). When problems and detriment are combined, Estonia, Hungary and Italy emerge as the best performers (all 10.0).

Best Performing Countries																	
MPI		Comparability (Avg)		Trust (Avg)		Problems (%)		Complaints (%)		Detriment (Avg)		Problems & detriment (Avg)		Expectations (Avg)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	89.4	HU	9.2	HU	9.0	EE	0.5	LT	21.4	HU	2.1	EE	10.0	DK	7.8	HU	9.1
DE	82.8	EE	8.5	LU	8.0	LT	0.9	EE	22.6	EE	2.3	HU	10.0	MT	7.7	EE	8.1
LU	82.7	SI	8.4	DE	8.0	ES	1.0	LV	23.0	LV	2.4	IT	10.0	FR	7.6	LU	8.0
FR	82.7	LU	8.0	EE	8.0	IT	1.2	RO	26.6	SK	2.9	LT	10.0	FI	7.6	DE	8.0
EE	82.0	FR	8.0	FR	8.0	PT	1.3	HU	27.7	PL	3.1	LV	10.0	UK	7.6	DK	7.9
<b>Avg</b>	<b>78.1</b>	<b>Avg</b>	<b>7.4</b>	<b>Avg</b>	<b>7.0</b>	<b>Avg</b>	<b>2.2</b>	<b>Avg</b>	<b>65.7</b>	<b>Avg</b>	<b>4.9</b>	<b>Avg</b>	<b>9.9</b>	<b>Avg</b>	<b>6.8</b>	<b>Avg</b>	<b>7.6</b>

### 59.3. Socio-demographic Analysis

The consumers' mother tongue has the highest impact on the MPI score given to the "Offline gambling and lottery services" market, compared to the other socio-demographic factors analysed. Consumers whose mother tongue is one of the official national languages of the region they reside in tend to rate this market higher than the rest of the population. Women rate this market higher in comparison to men. The consumers' age shows mixed results. Both the groups of consumers aged 18-34 and those aged 55-64 rate this market higher in comparison to the groups of consumers aged 35-54 and those aged 65+. Other white-collar employees rate this market higher in comparison to self-employed persons, blue-collar employees and retired persons. No differences are observed between the other occupational groups. In general, there seems to be a positive linear relationship between a consumer's self-reported financial situation and the score he or she gives on this market, even if consumers who can make ends meet fairly easily and very easily give similar scores. The consumers' education level, as well as their private internet use, does not have any impact on the MPI score given to this market.

Offline gambling and lottery services										
2017	Gender 		Age 				Education level 			
	Male	Female	18-34	35-54	55-64	65+	Low	Medium	High	
	77.5	78.8	79.0 B	77.6 A	78.8 B	76.2 A	78.3 A	77.8 A	78.4 A	
	Occupation 									
Self employed	Manager	Other white collar	Blue collar	Student	House-person and other not in employment	Seeking a job	Retired	Mother tongue 		
76.9 A	78.7 AB	79.1 B	77.6 A	77.8 AB	77.5 AB	79.0 AB	76.5 A	78.2	73.3	
Private internet use 						Financial status 				
Daily	Weekly	Monthly	Less than monthly	Hardly ever	Never	Very difficult	Fairly difficult	Fairly easy	Very easy	
78.5 A	76.3 A	78.3 A	74.6 A	75.2 A	76.2 A	73.5	77.4	78.8 A	79.9 A	

### 59.4. General Conclusions

The market for "Offline gambling and lottery services" is, with an MPI score of 78.1, a middle to low performing services market. It has risen by 1.0 point since 2013, driven in particular by increases in the trust and comparability components. The market scores higher in the EU15 and lower in the EU13 compared to the EU28, while scoring below the services markets average in all regions, except for the Western countries.



## HOW TO OBTAIN EU PUBLICATIONS

### Free publications:

- one copy:  
via EU Bookshop (<http://bookshop.europa.eu>);
- more than one copy or posters/maps:  
from the European Union's representations  
([http://ec.europa.eu/represent\\_en.htm](http://ec.europa.eu/represent_en.htm));  
from the delegations in non-EU countries  
([http://eeas.europa.eu/delegations/index\\_en.htm](http://eeas.europa.eu/delegations/index_en.htm));  
by contacting the Europe Direct service  
([http://europa.eu/europedirect/index\\_en.htm](http://europa.eu/europedirect/index_en.htm)) or calling 00 800 6 7 8 9  
10 11 (freephone number from anywhere in the EU) (\*).

(\* ) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

### Priced publications:

- via EU Bookshop (<http://bookshop.europa.eu>).

### Priced subscriptions:

- via one of the sales agents of the Publications Office of the European Union ([http://publications.europa.eu/others/agents/index\\_en.htm](http://publications.europa.eu/others/agents/index_en.htm)).