

Market Monitoring Survey

Overview Report 2019/2020



The Consumer Market Monitoring Survey (MMS) assesses the performance of a range of product and service markets across the European Union, Iceland, Norway and the United Kingdom. It looks at consumers' experiences and perceptions of the markets using a standard set of indicators to allow consistent and comparable monitoring across markets, countries and survey waves. The indicators include both 'core' items, asked for all markets, as well as market-specific indicators that are asked for selected markets only (and in varying combinations). This overview report presents results for the core items as well as a selection of market-specific items for all markets surveyed in the first two waves of the MMS, conducted over 2019 and 2020.



TECHNICAL NOTE

The MMS is conducted using CATI (Computer Assisted Telephone Interviews) and the target population is the general public aged 18 and older. Around 50,000 people are interviewed each wave across the 30 countries in scope. In each wave, a selection of consumer markets is surveyed. Wave one was conducted between 18 December 2019 and 19 May 2020, and wave 2 between 27 July 2020 and 26 October 2020. More detailed technical information about the survey can be found in the Annex to this report.



FURTHER INFORMATION

Visit the Market Monitoring Survey main [website](#) to access the different MMS reports:



Country factsheets







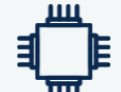

















Market factsheets



Market slide libraries

All MMS results can also be consulted and downloaded from the MMS survey [microsite](#).

THE FIRST TWO WAVES OF THE MMS COVERED A TOTAL OF 22 MARKETS:

Wave 1		Wave 2	
 Household appliances	 Furniture and furnishings	 New cars	 Internet provision
 Electronic products	 Holiday accommodation	 Clothing and footwear	 Electricity services
 Products for children	 Airline services	 Bank accounts	 Gas services
 Cosmetics	 Loan, credit and credit cards	 Insurance services	 Recreational services
 House and garden maintenance products		 Postal services	 Vehicle rental services
		 TV subscriptions	 Packaged holidays and tours
		 Mobile telephone services	



Overview of key findings

Trust in retailers/providers

- **On average across all surveyed markets, 81% of EU27 consumers trust providers/retailers/operators.** Trust is highest in the recreational services market (87%) and lowest in the loans, credit and credit cards market (73%). Looking at population subgroups, trust is somewhat higher among consumers with a high education level than among those with a low education level (82% versus 78%). It is also higher among consumers who find it fairly or very easy to manage financially (83%) compared to those who find this fairly difficult or very difficult (79% and 76%, respectively).
- **The vast majority of EU27 consumers (92%) report positive experiences of purchasing products/service in the surveyed markets.** The figure ranges from 86% (in the electricity services market) to 96% (in the recreational services market), though only in seven of the 22 surveyed markets does it fall below 90%. Differences between population subgroups are very small, though it can be noted that the consumers who find it very difficult to manage financially are somewhat less likely to report positive experiences compared to the EU27 average (88% versus 92%).

Comparing products/services

Around seven in ten (69%) EU27 consumers find it easy to compare products/services. The figure is highest in the clothes and footwear market (79%) and lowest in the bank accounts market (57%). Consumers aged 65 or over are less likely to find it easy to compare products/services than those aged 18 to 54 (65% versus 70%). Also, consumers who find it very difficult to manage financially are less likely to find it easy to compare products/services than those who find it fairly or very easy to do so (66% versus 70%)



Overview of key findings

The in-market experience

- **Across all surveyed markets, nine percent of EU27 consumers have experienced a problem** (either with the product/service bought or with the retailer/provider/operator) that they felt gave cause for complaint. The figure rises to 14% in the internet provision market but falls to 3% in the cosmetics market. Consumers with a low level of education are slightly less likely to report such a problem than those with a high level of education (7% versus 10%), and consumers aged 55 or over are slightly less likely to do so than those aged 18 to 34 (8% versus 11%).
- **Among consumers who experienced a problem, a third overall (33%) say this resulted in financial loss** – the figure ranged from 44% in the electricity services market to 19% in the furniture and furnishings market. Financial loss is markedly more common than average among consumers who find it very difficult to manage financially (41% versus 33%). Reports of financial loss are *less* common than average among consumers aged 65 or over (29% versus 33%).
- **Three-quarters (75%) of EU27 consumers who experienced a problem report having suffered some form of *non-financial* impact.** This is most common in the holiday accommodation market (81%) and least common in the cosmetics market (56%). Consumers with a low education level report notably less experience of non-financial impacts than those with a high level of education (70% versus 78%).
- **Among consumers who experienced a problem, 59% have made a complaint** (for instance to the retailer/provider/operator, to a consumer association or to a public authority). The incidence of complaining ranges from 69% in the electricity services market to 26% in the cosmetics market. Consumers aged 65 or over are slightly less likely to make a complaint than those aged 18 to 54 (57% versus 60%). Also, consumers who find it very (58%) or fairly difficult (57%) to manage financially are less likely to make a complaint than those who find this fairly easy (60%) or very easy (62%).
- **Of all consumers who complained, fewer than six in ten (57%) are satisfied with the outcome.** Consumers are most often satisfied with the complaint outcome in the clothing and footwear market (72%) and least often in the airline services market (43%). Consumers who find it very difficult to manage financially are less likely than average to be satisfied with the outcome of the complaint (52% versus 57% across the EU).
- **Around one in ten (11%) consumers have switched their service provider recently** (in the last 1, 2 or 3 years, depending on the market) - most often in the insurance services market (13%) and least often in the bank accounts market (7%). Consumers aged 65 or over are slightly less likely to have switched (9%) than those aged 18 to 34 (9% versus 12%).



Overview of key findings

Factors influencing purchases

Product features

- **In all surveyed *product* markets, the product feature that has the biggest impact on purchasing decisions is durability**, surpassing other features such as price, repairability and the look of the product. Price tends to be the second-most important feature – apart from in the clothing and footwear market where the look of the product generally emerges as more important.
- **In most of the surveyed *service* markets price generally emerges as having the biggest impact on purchasing decisions.** The exceptions are the bank accounts market, the insurance services market and the postal services market, where customer service generally emerges as a more important factor.
- While the **environmental impact** of products and services is not among the two most important factors influencing purchasing decisions, it is nonetheless deemed important by a majority of consumers in all markets - ranging from 62% in the airline services market to 81% in the new cars market.

External influences

Previous experiences of brands/retailers are found most often important in all markets where this factor was surveyed, in most markets followed **by recommendations from family or friends**. Advertisements (on TV, radio or social media) and recommendations from bloggers or influencers are most often found much less important.



Overview of key findings

Trends across indicators

Product markets

- The **clothing and footwear market** is among the highest scoring markets when it comes to trust (tied with the house and garden maintenance products, furniture and furnishings and household appliances markets), positive purchasing experiences (tied with the house and garden maintenance products and household appliances markets) and ease of comparison. With the exception of the new cars market, it is also the product market where consumers most often make a complaint when they experience a problem and where they are most often satisfied with the outcome of the complaint.
- The **cosmetics market** scores the lowest among products markets when it comes to trust, positive purchasing experiences and ease of comparison. It is also the market where consumers least commonly make a complaint when they experience a problem and, indeed, where they are the least satisfied with the outcome of any complaints they do make. On the other hand, of all products markets this is the market with the least reported experience of problems giving cause for complaint.

Service markets

- The **recreational services market** ranks highest with regards to trust, positive purchasing experiences and satisfaction with complaint outcomes, and second highest (behind the holiday accommodation market) when it comes to ease of comparison. It is also the market where the lowest percentage of consumers report having experienced a problem.
- The **internet provision market** scores second to lowest when it comes to trust as well as positive purchasing experiences. It is also the service market where consumers most often report experiencing a problem. At the same time however, it is the service market with among the lowest incidence of financial loss (behind only the holiday accommodation market).

Population subgroups

Looking at population subgroups, differences between these groups are generally small across the different indicators. However, **consumers who find it difficult to manage financially do tend to be somewhat less positive in the evaluation of their experiences in the different markets than those who find it easy to manage financially**. Specifically, they are less likely to trust providers/retailers/operators, report less positive purchasing experiences and find it less easy to compare products/services. These consumers are also more likely to have experienced financial loss as a result of problems experienced in markets, but they are less likely to make a complaint and also less often satisfied with the outcome of any complaints they do make.



How much do you trust the providers/retailers overall?

A great deal / a fair amount (%)

EU27 all markets average

81

MARKETS



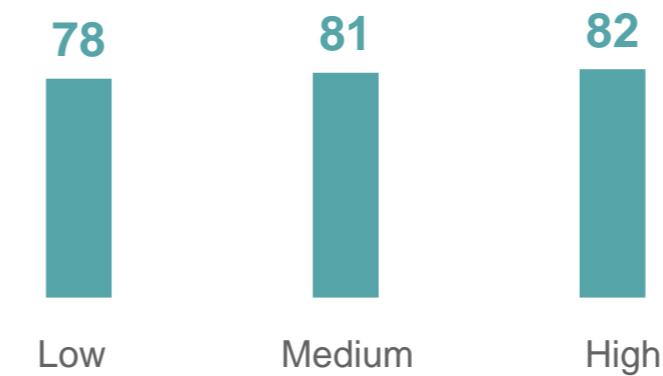
GENDER



AGE



EDUCATION



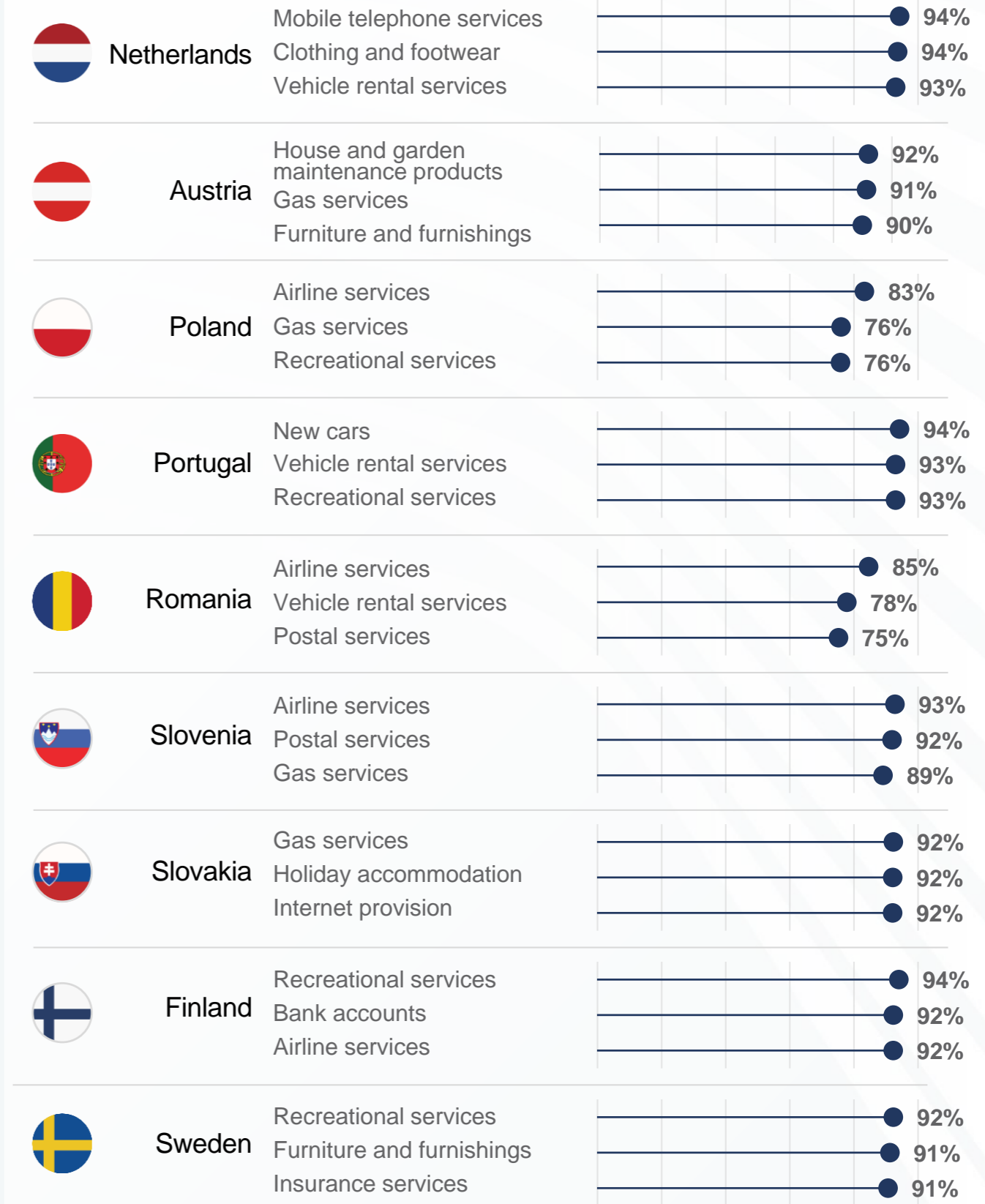
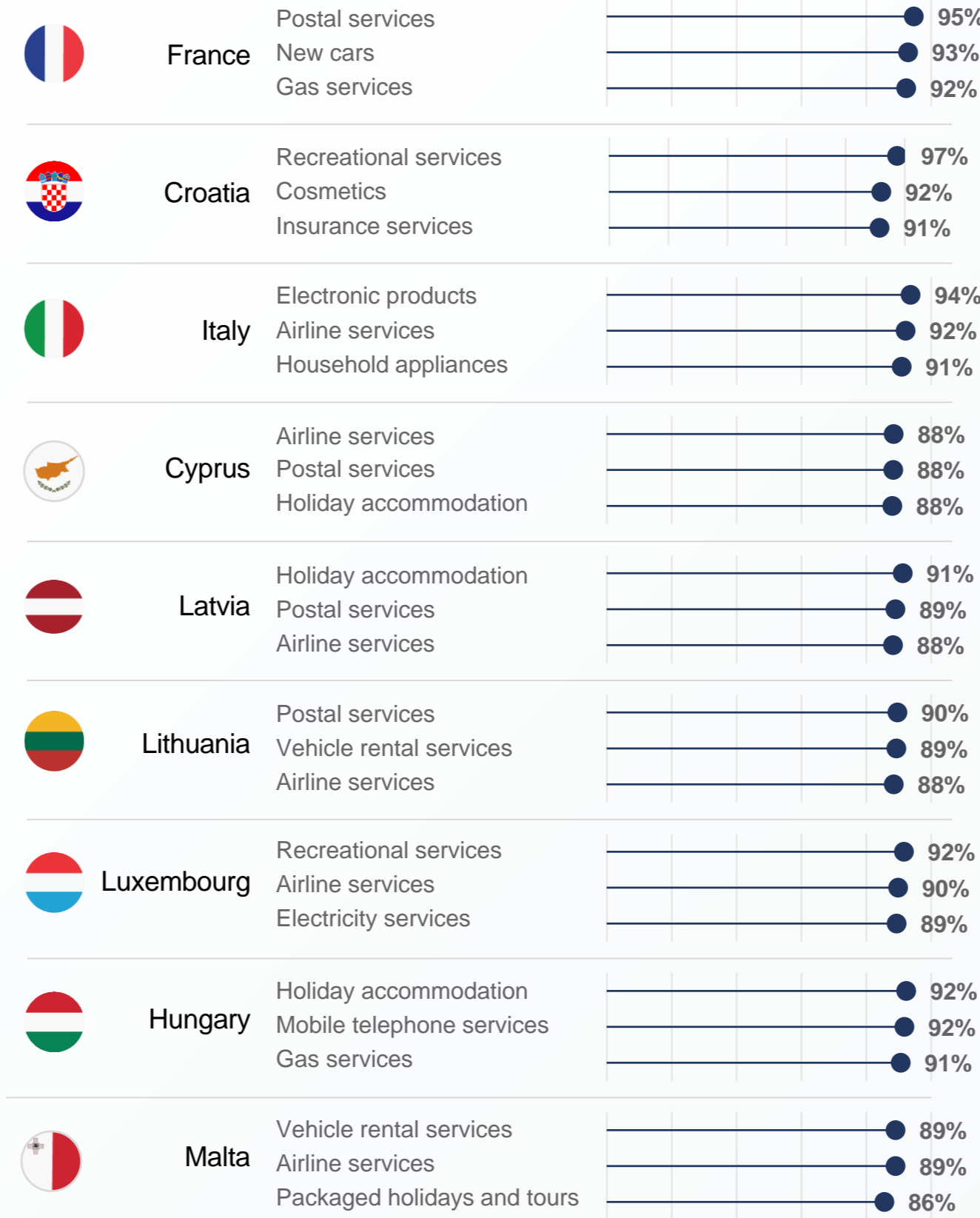
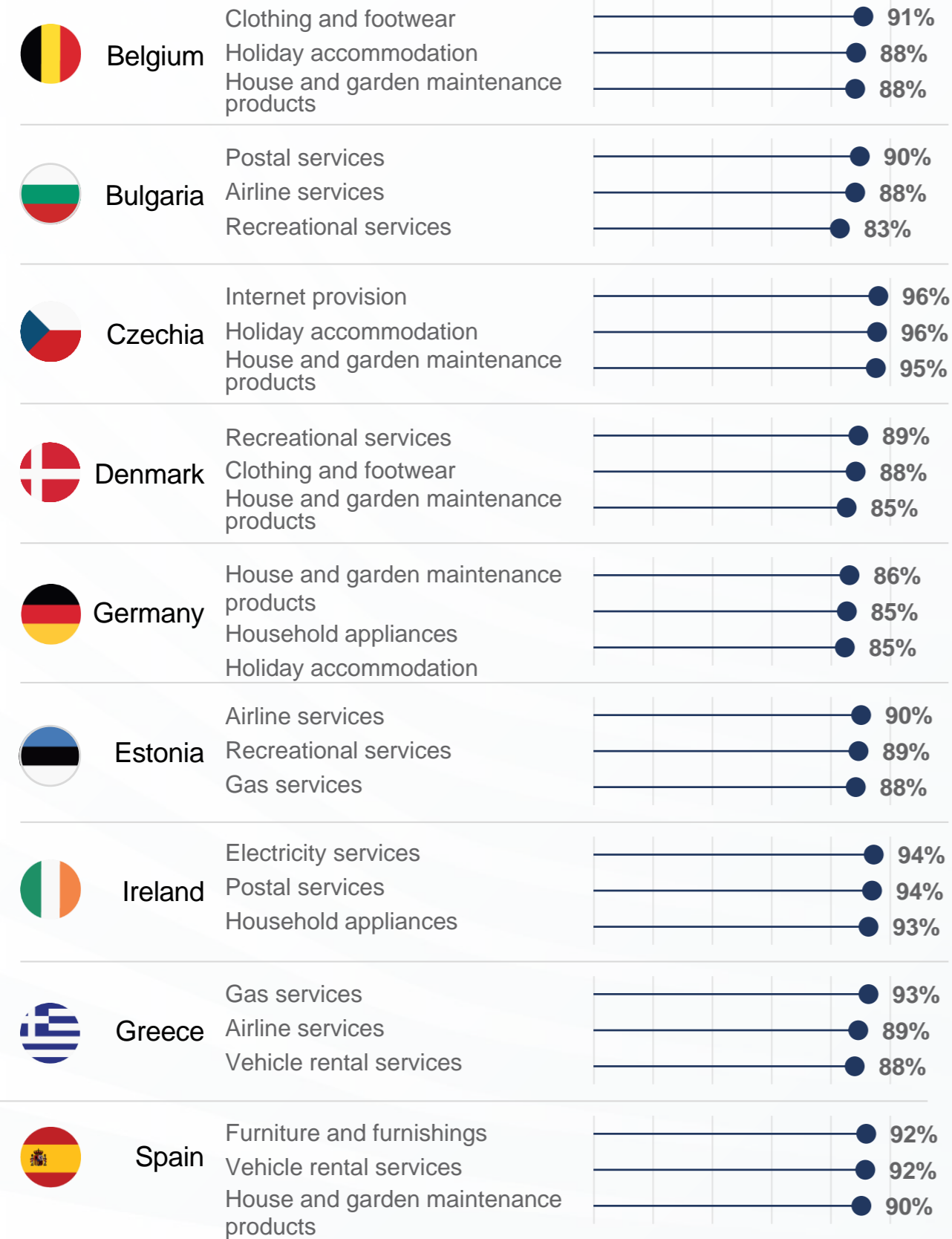
EASE OF MANAGING FINANCIALLY





How much do you trust the providers/retailers overall? (Top 3 markets)

A great deal / a fair amount (%)

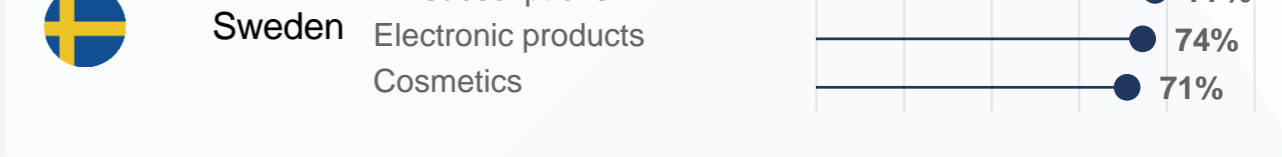
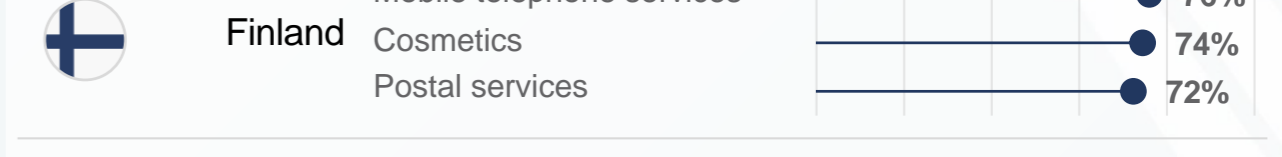
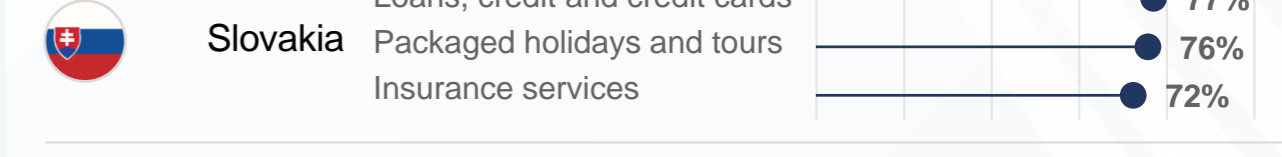
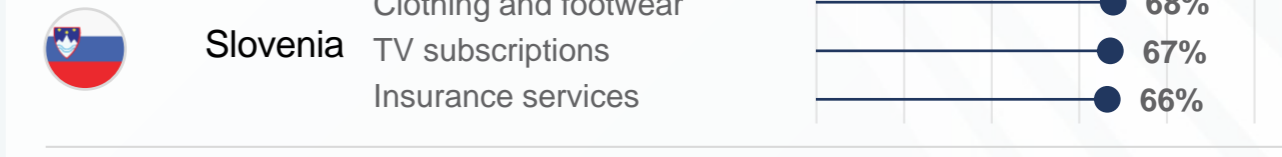
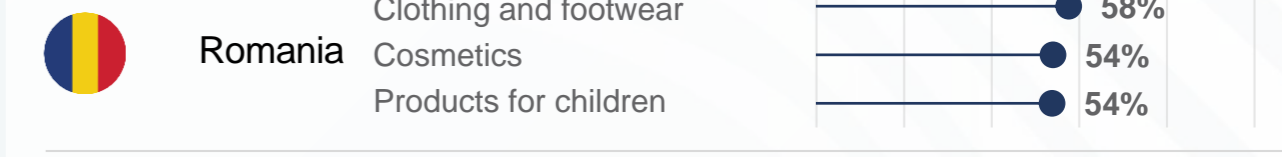
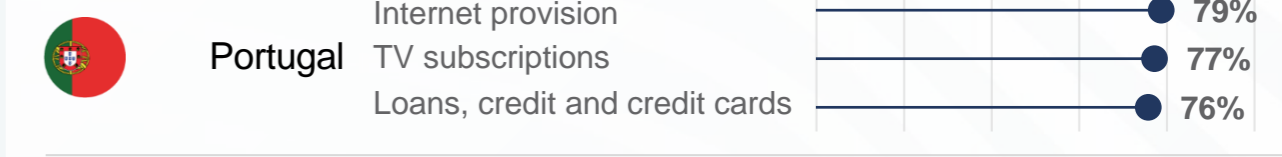
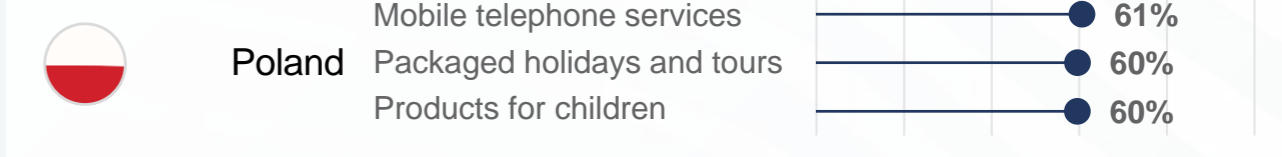
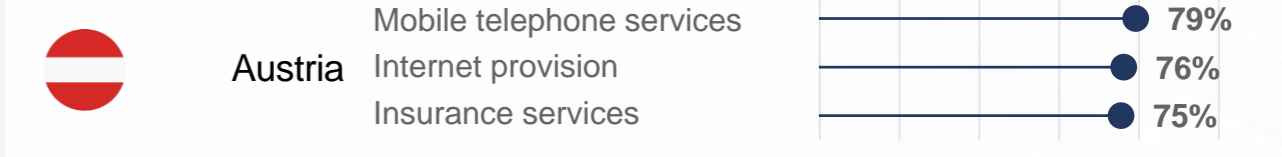
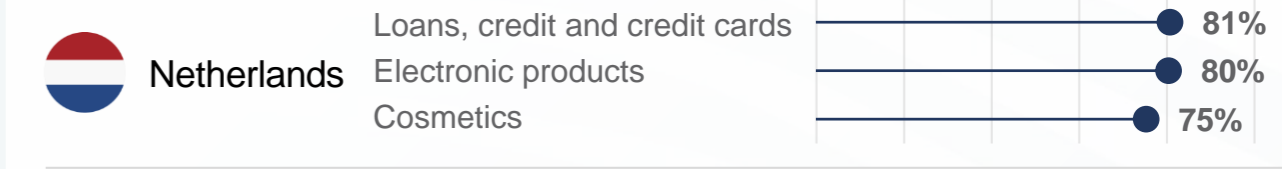
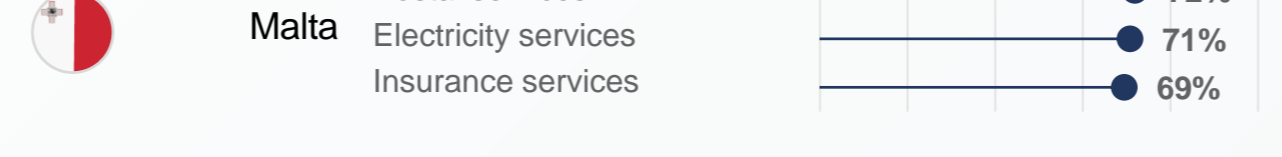
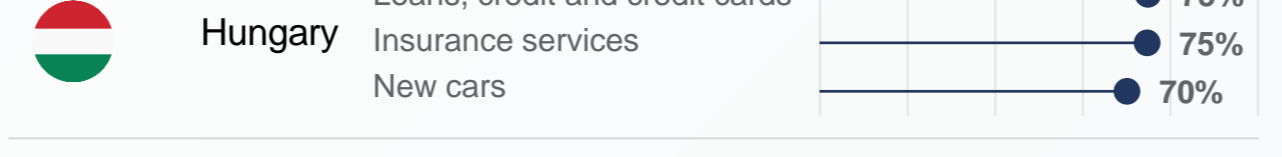
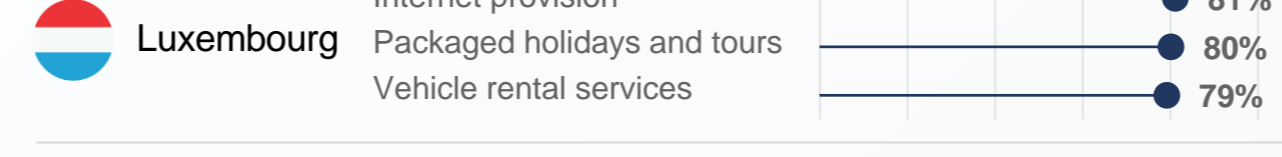
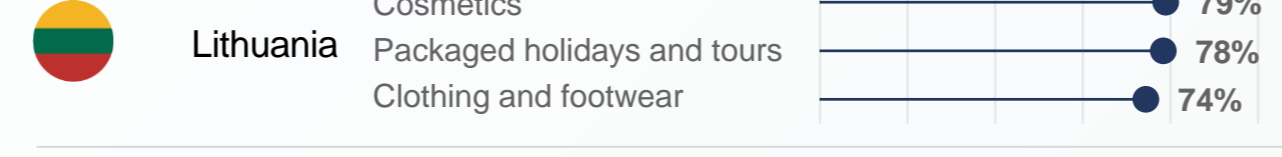
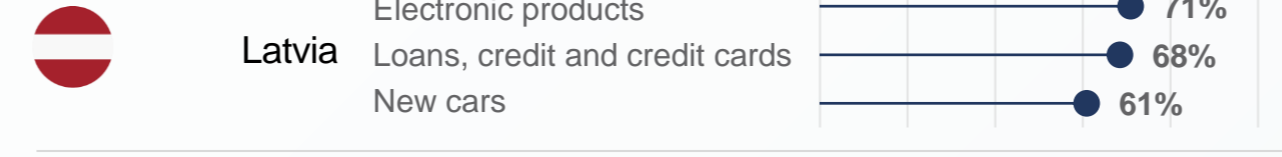
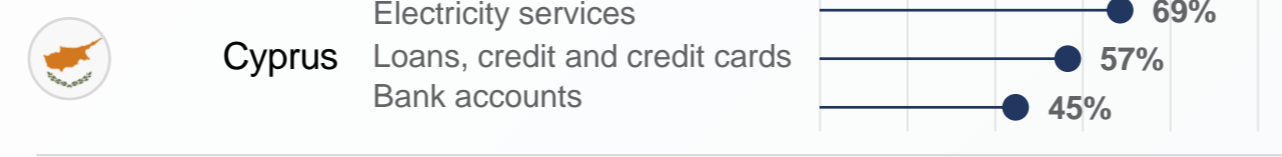
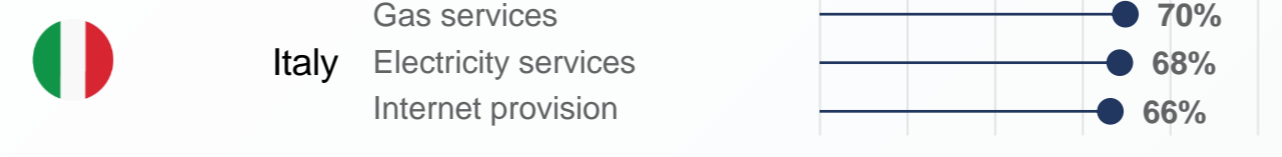
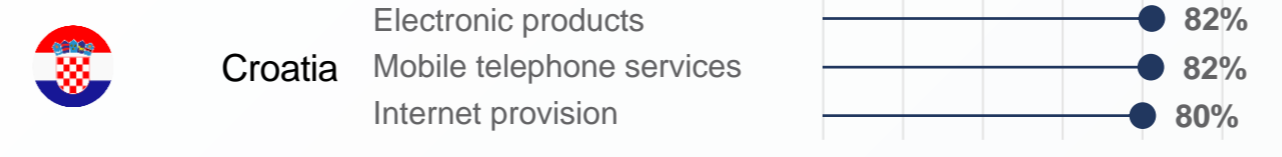
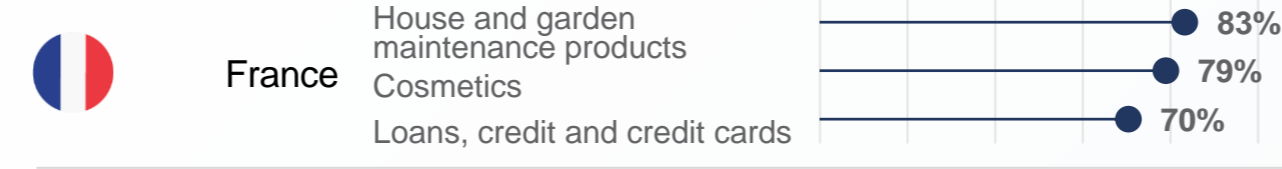
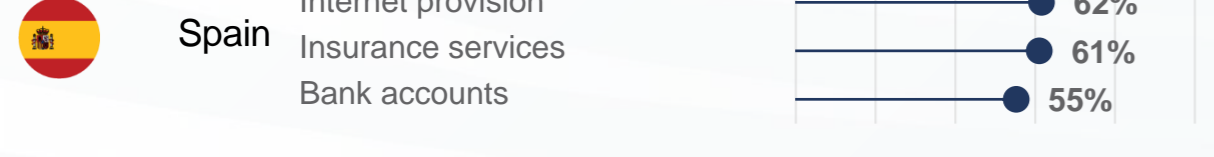
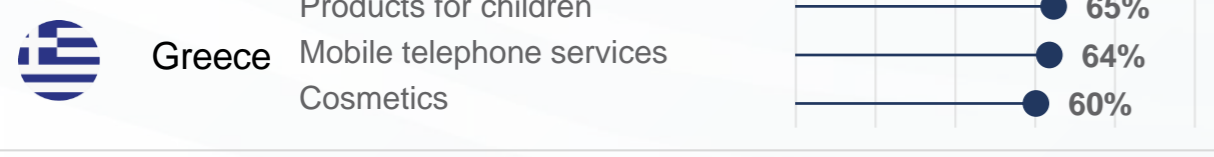
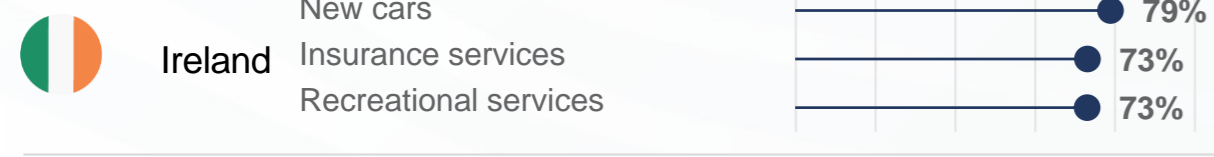
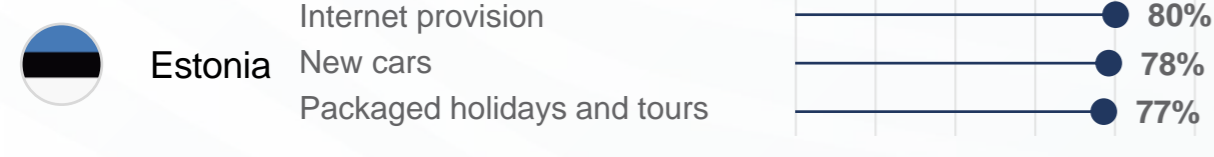
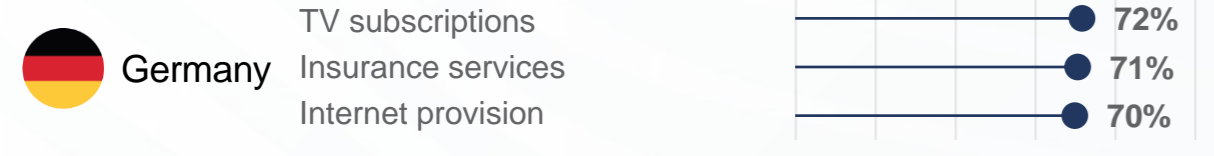
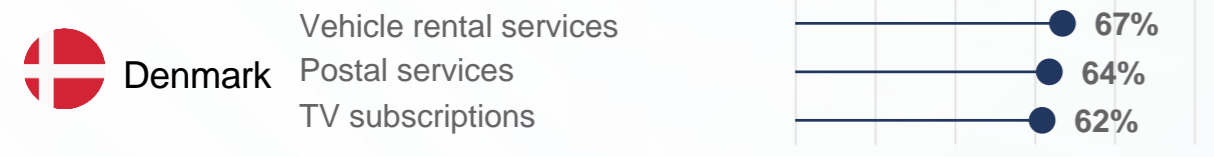
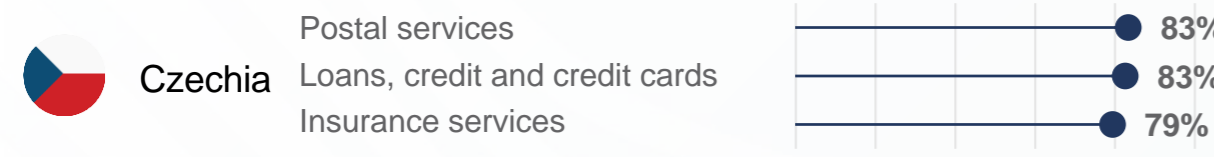
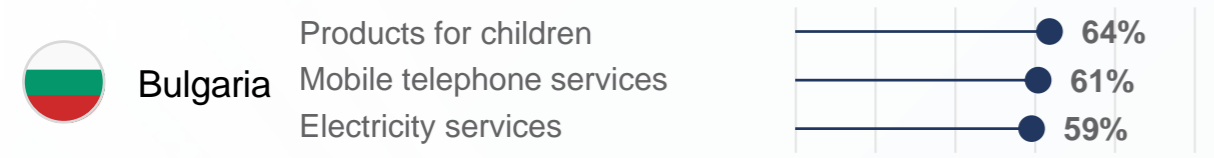
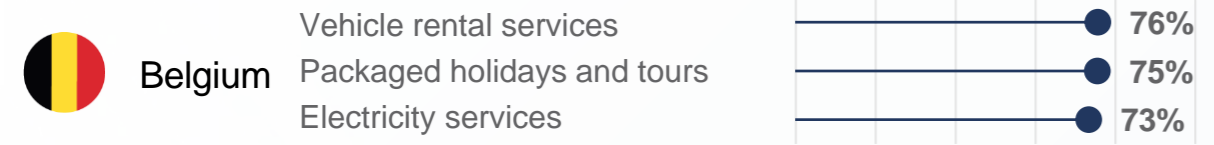


Base: adults (aged 18+) Only the top 3 markets are shown here. Full results per market for each country can be found in the MMS microsite and country factsheets.



How much do you trust the providers/retailers overall? (Bottom 3 markets)

A great deal / a fair amount (%)



Base: adults (aged 18+) Only the bottom 3 markets are shown here. Full results per market for each country can be found in the MMS microsite and country factsheets.



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

Very positive / mostly positive (%)

EU27 all markets average

92

MARKETS



GENDER



92 Men

92 Women

AGE



18-34 **93**

35-54 **92**

55-64 **92**

65+ **90**

EDUCATION



90

Low

92

Medium

92

High

EASE OF MANAGING FINANCIALLY



Very difficult **88**

Fairly difficult **91**

Fairly easy **93**

Very easy **92**



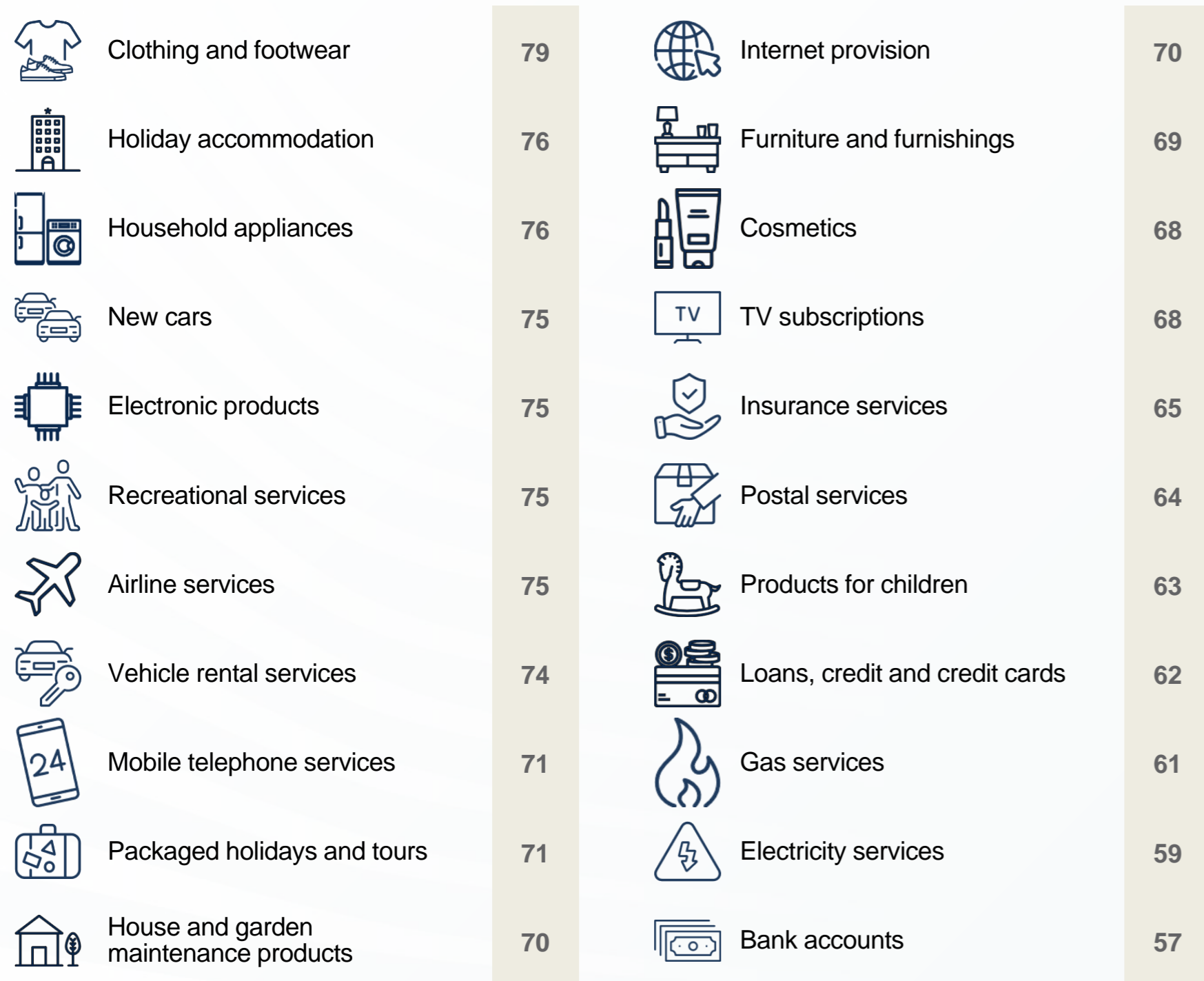
How easy or difficult was it to compare the products/services of different providers/retailers/operators?

Very easy / fairly easy (%)

EU27 all markets average

69

MARKETS



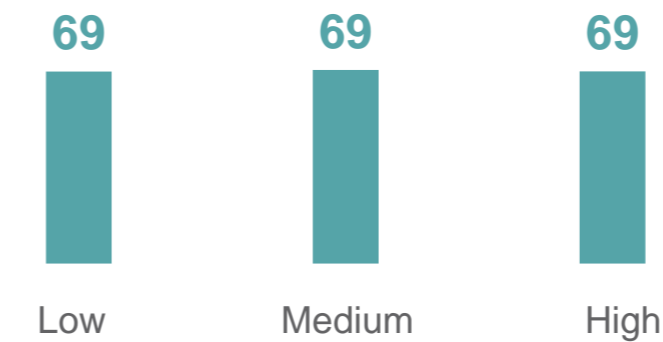
GENDER



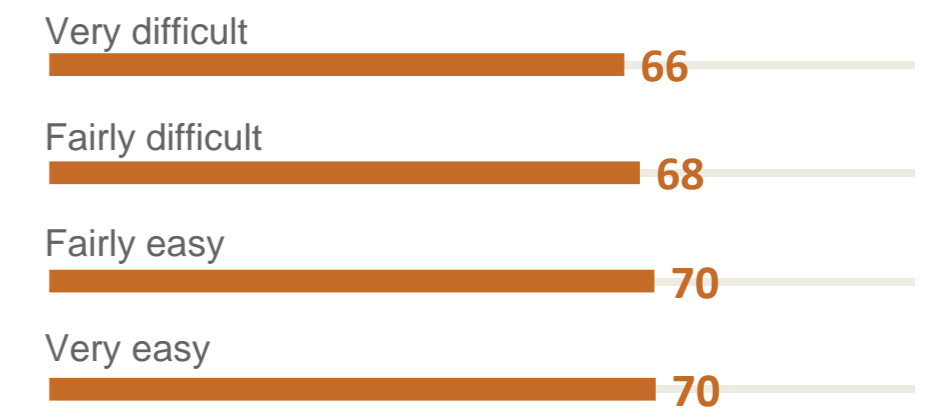
AGE



EDUCATION



EASE OF MANAGING FINANCIALLY





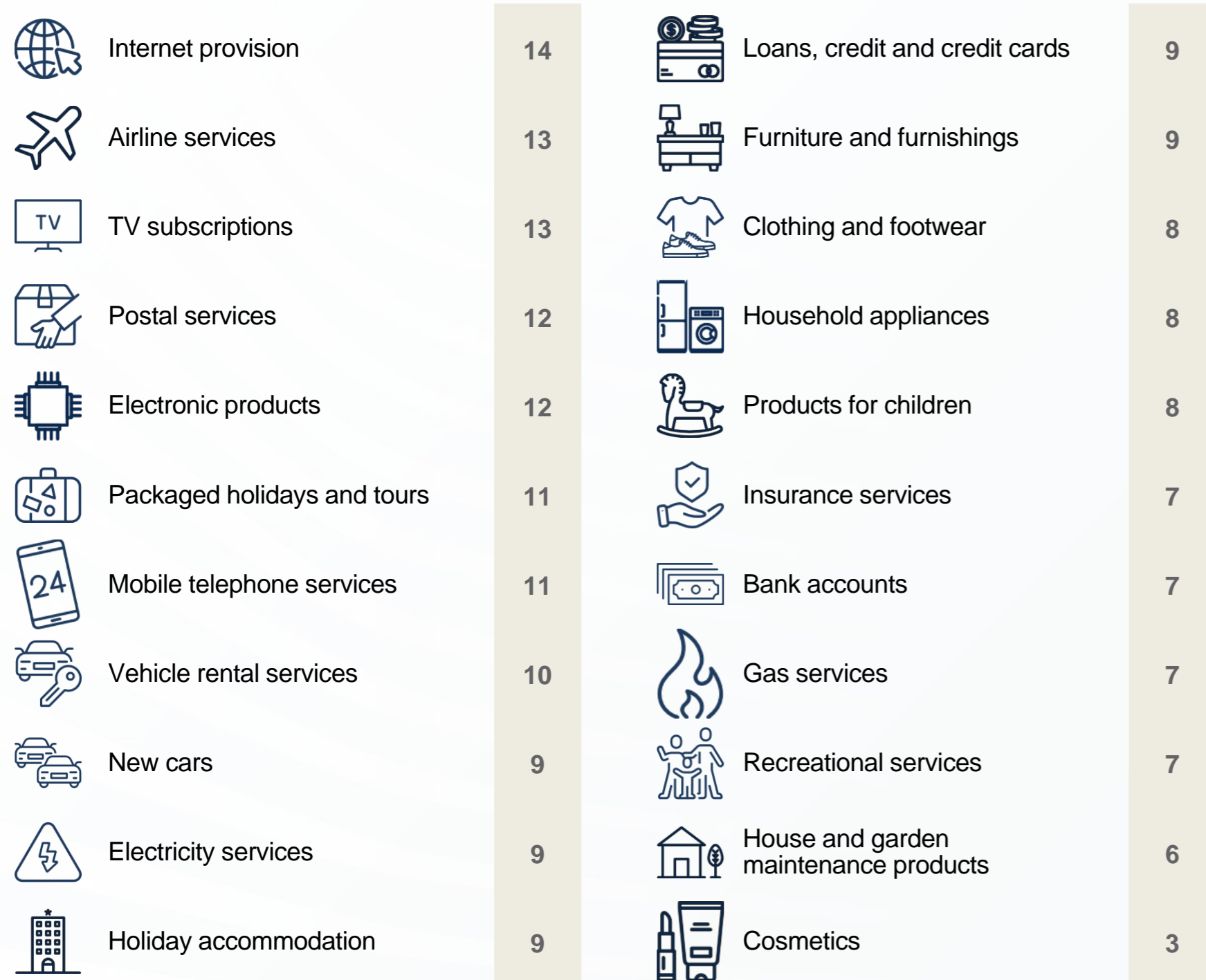
Have you experienced any problems with the products/services you purchased or with the provider/retailer/operator where you felt you had a legitimate cause to make a complaint?

yes (%)

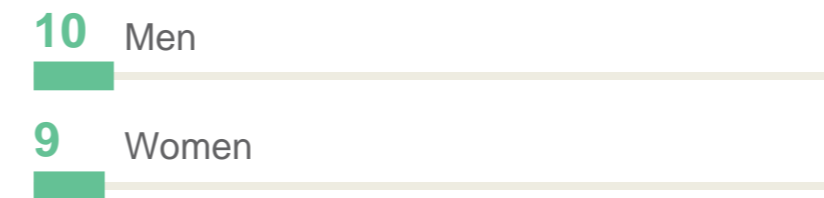
EU27 all markets average

9

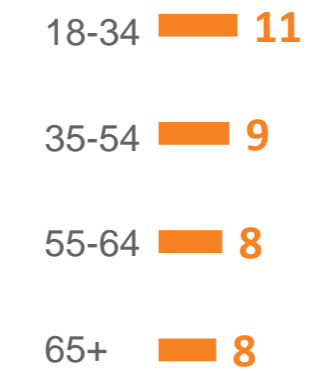
MARKETS



GENDER



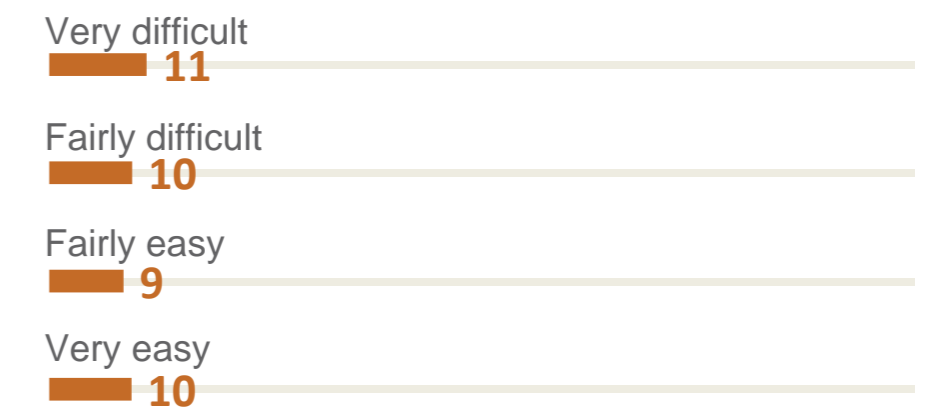
AGE



EDUCATION



EASE OF MANAGING FINANCIALLY





Thinking about the most recent problem, did you personally experience financial loss? yes (%)

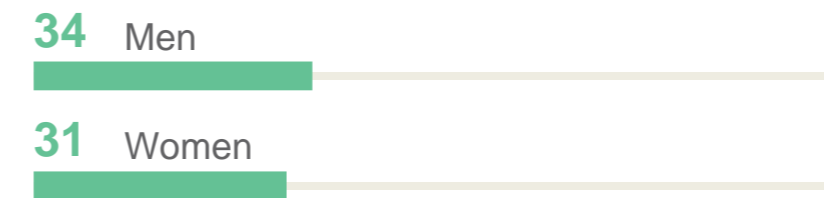
EU27 all markets average

33

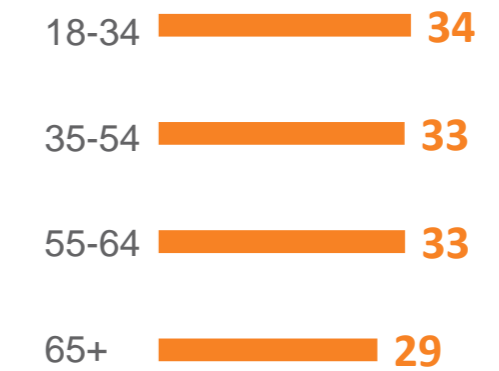
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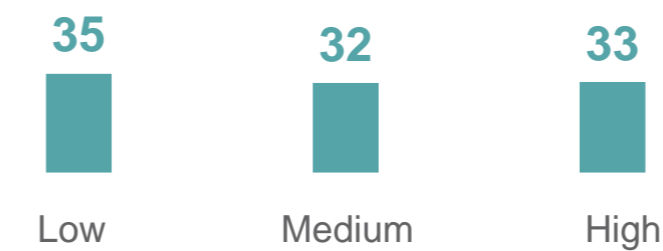
GENDER



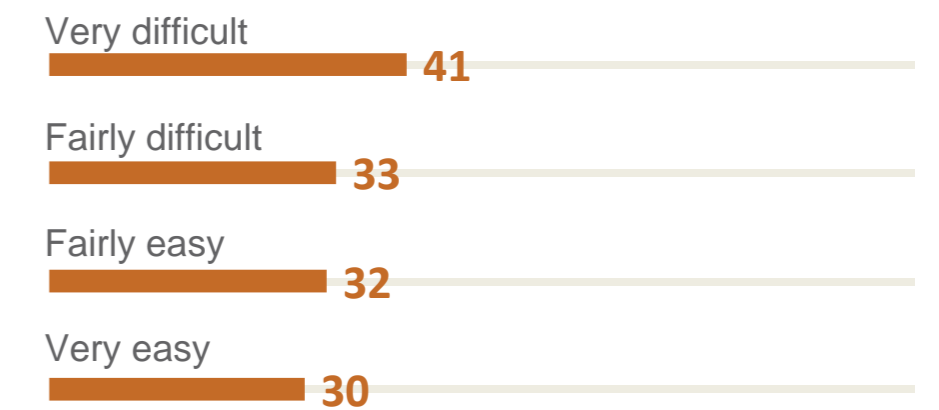
AGE



EDUCATION



EASE OF MANAGING FINANCIALLY





Thinking about the most recent problem, did you personally experience non-financial impacts? yes (%)

EU27 all markets average

75

MARKETS



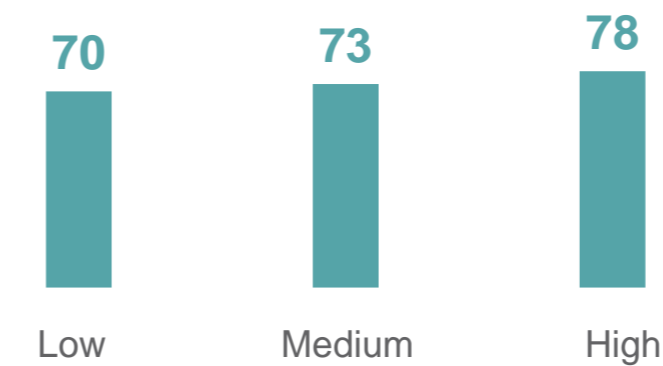
GENDER



AGE



EDUCATION



EASE OF MANAGING FINANCIALLY



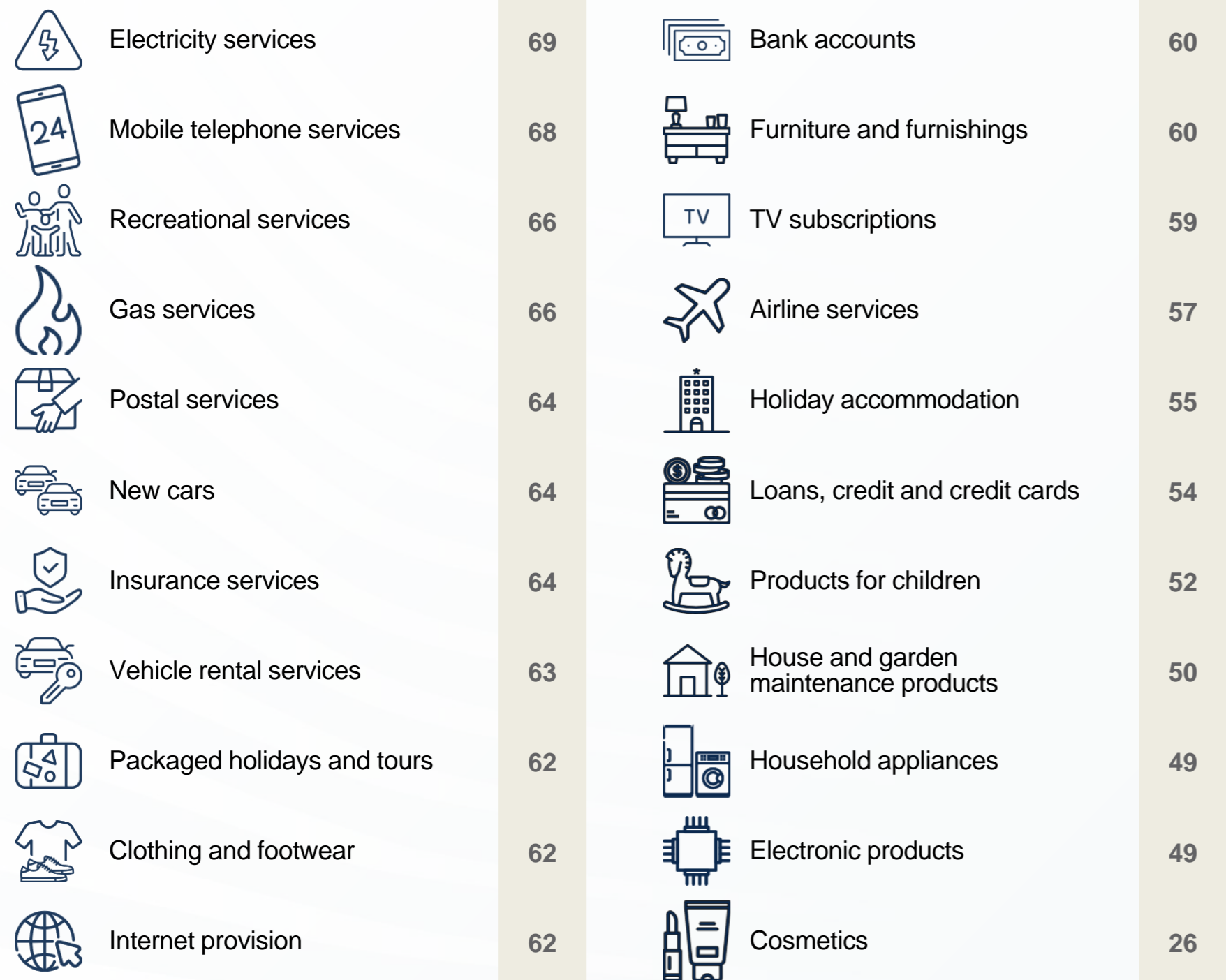


Thinking about the most recent problem, did you make a complaint? yes (%)

EU27 all markets average

59

MARKETS



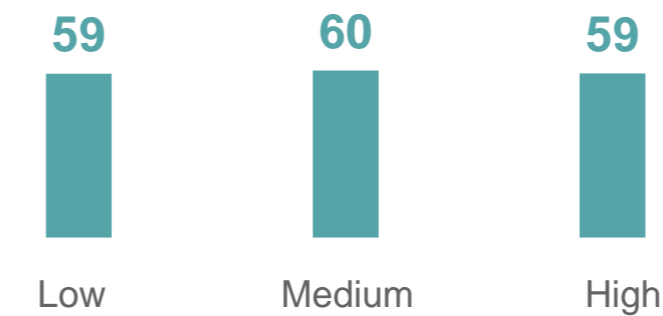
GENDER



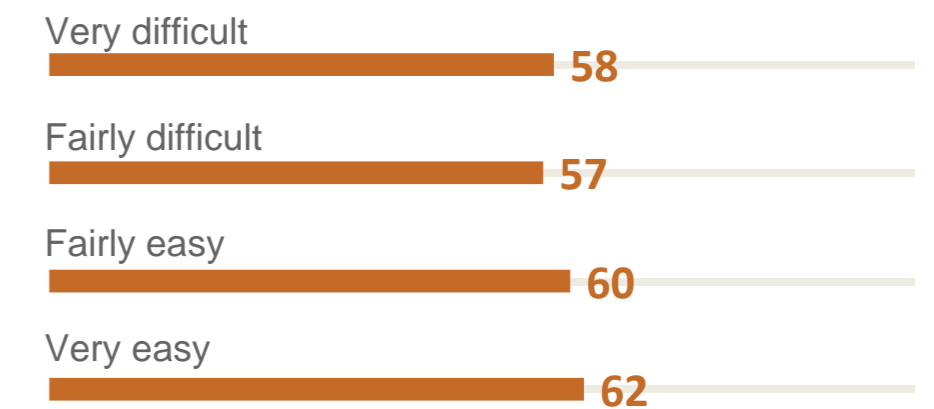
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EDUCATION



EASE OF MANAGING FINANCIALLY





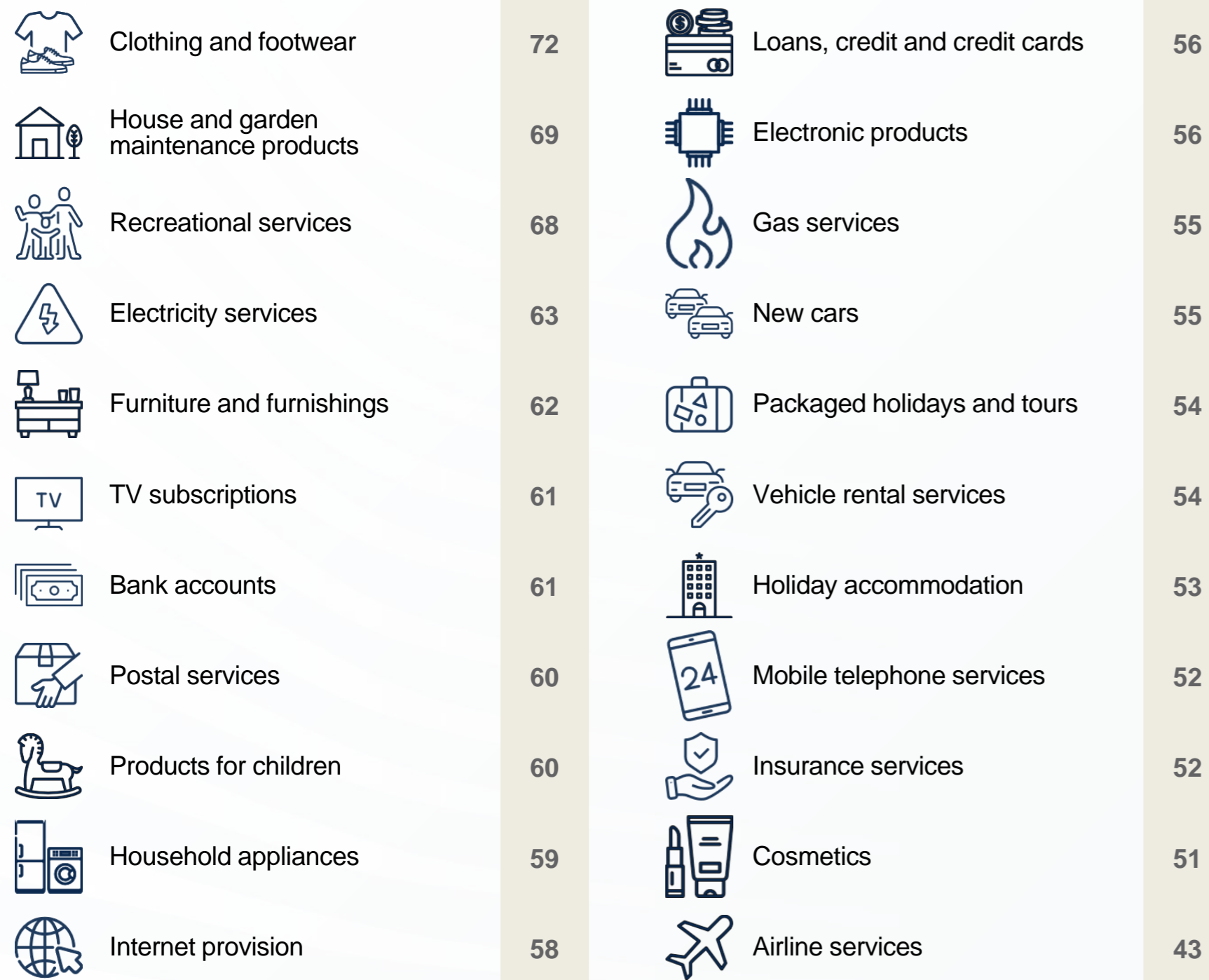
How satisfied were you with the complaint outcome?

Very satisfied / fairly satisfied (%)

EU27 all markets average

57

MARKETS



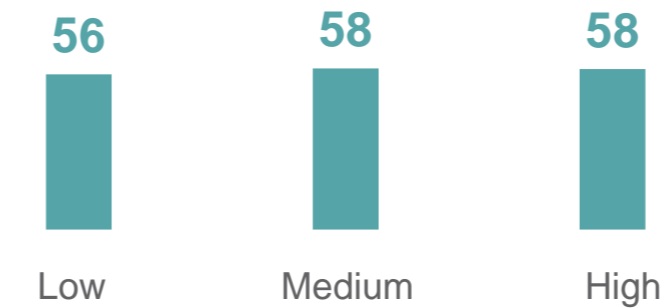
GENDER



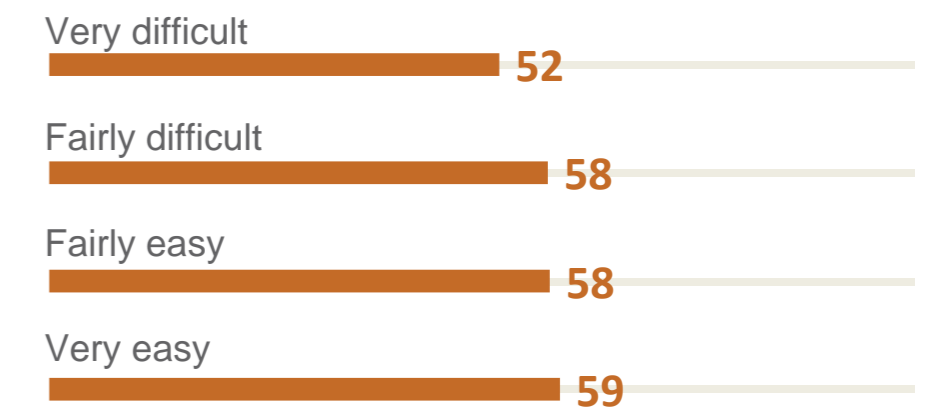
AGE



EDUCATION



EASE OF MANAGING FINANCIALLY





Have you switched your provider in the last 1/2/3 years? yes (%)

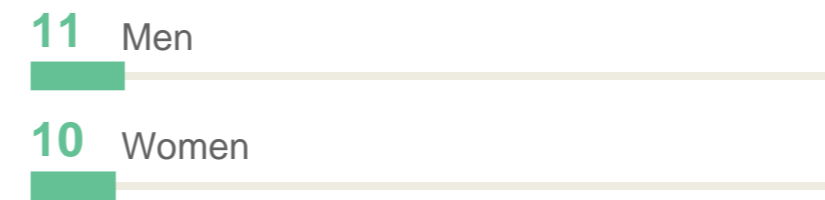
EU27 all markets average

11

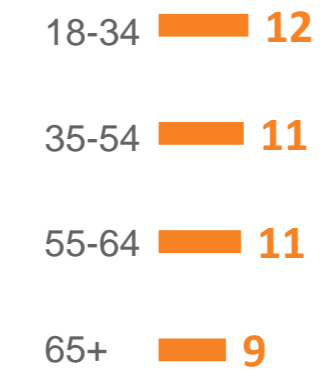
MARKETS



GENDER



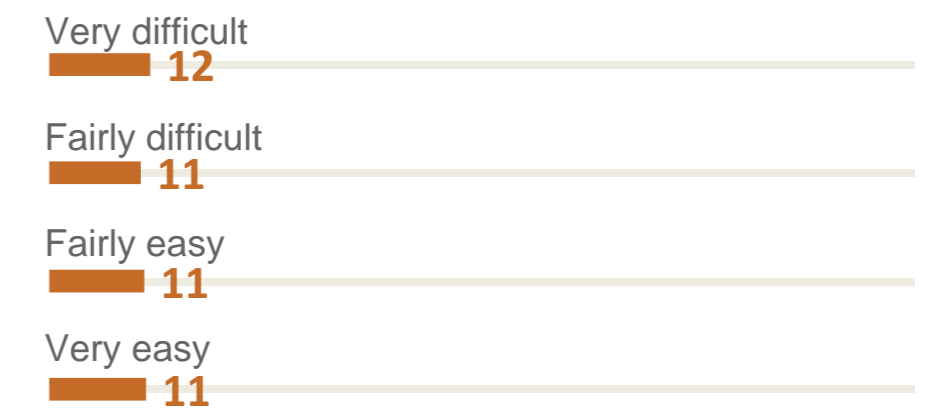
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EDUCATION



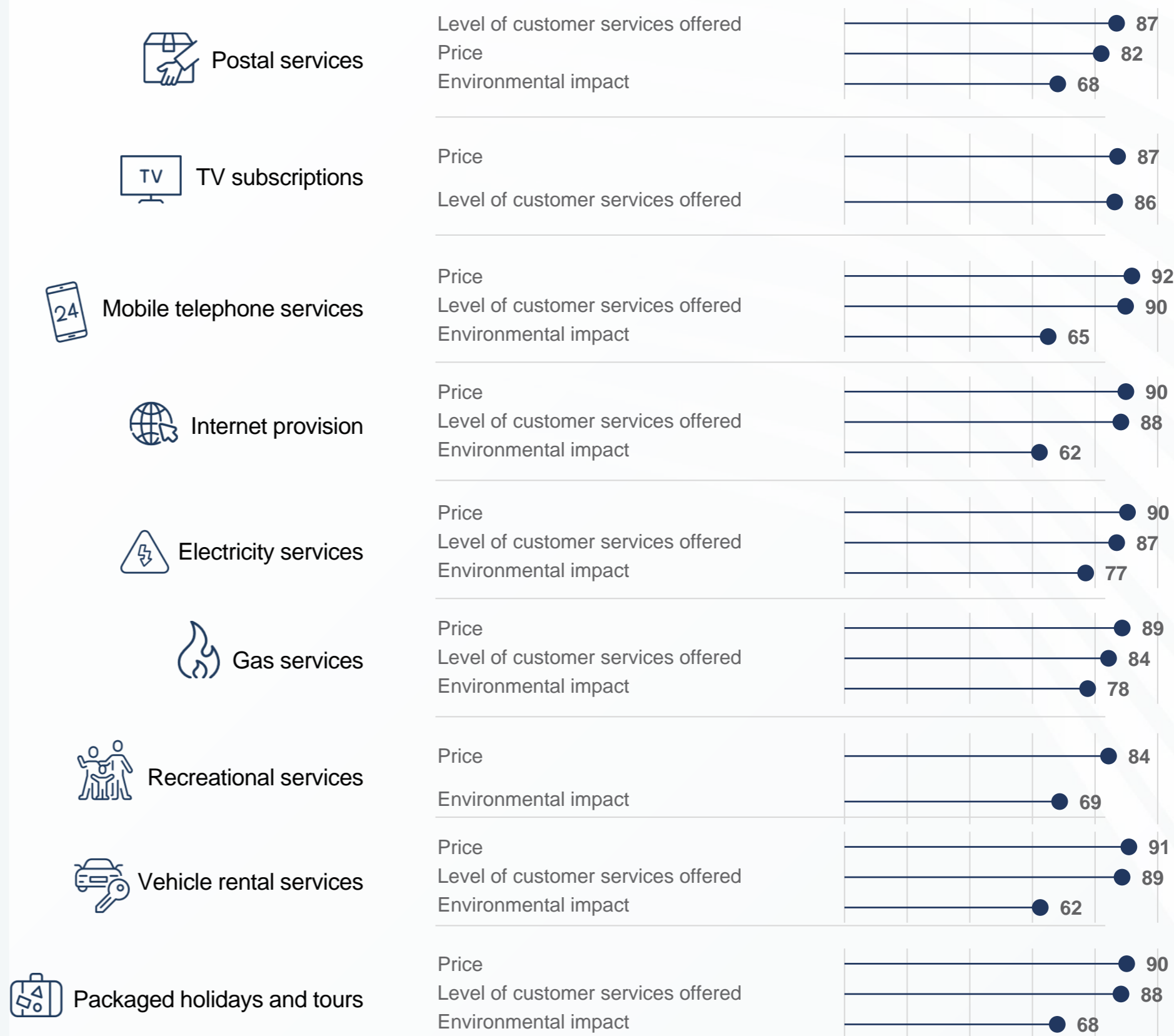
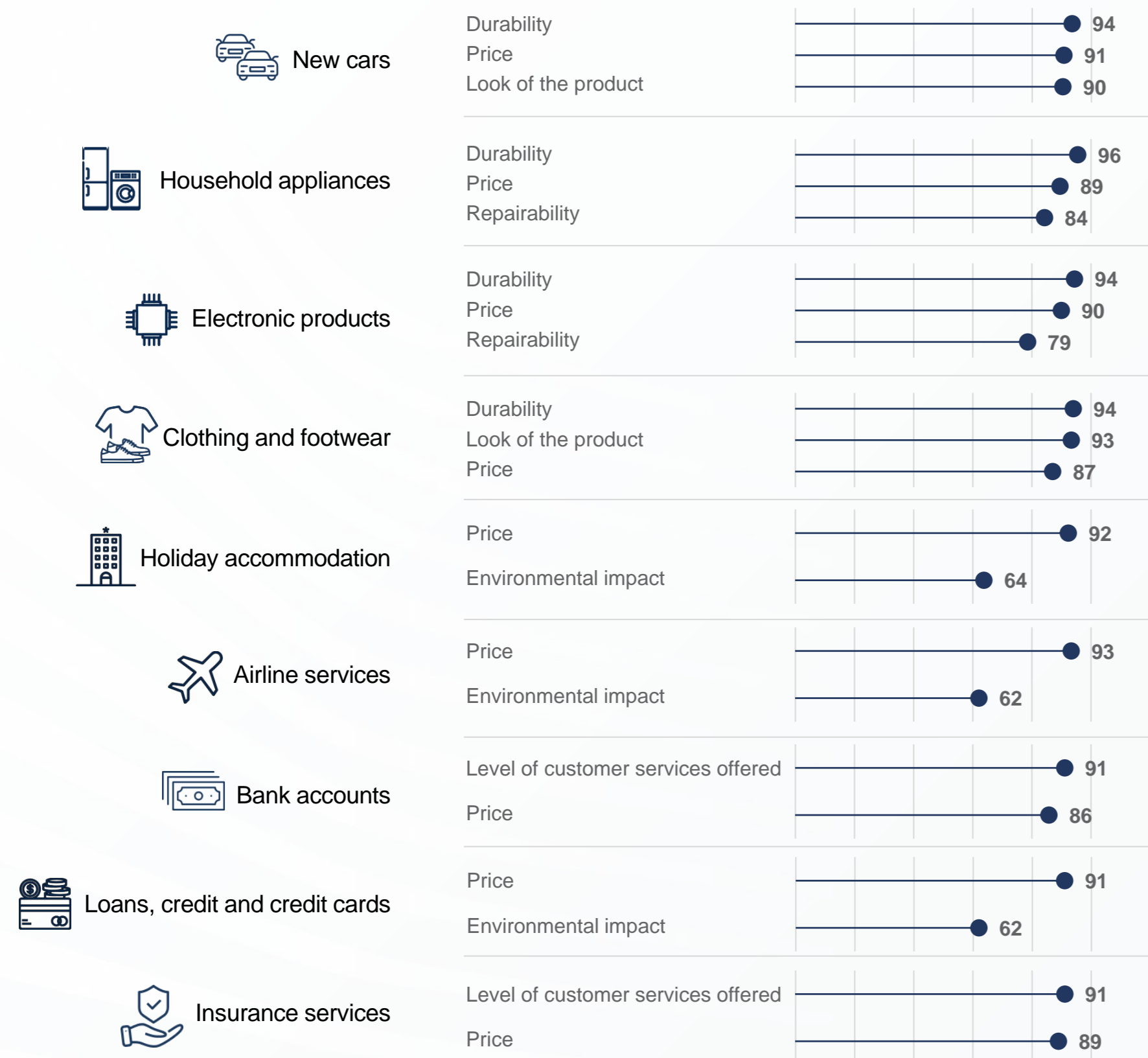
EASE OF MANAGING FINANCIALLY





Overall, how important to you were each of the following when choosing products or services?

Very important / fairly important (%)

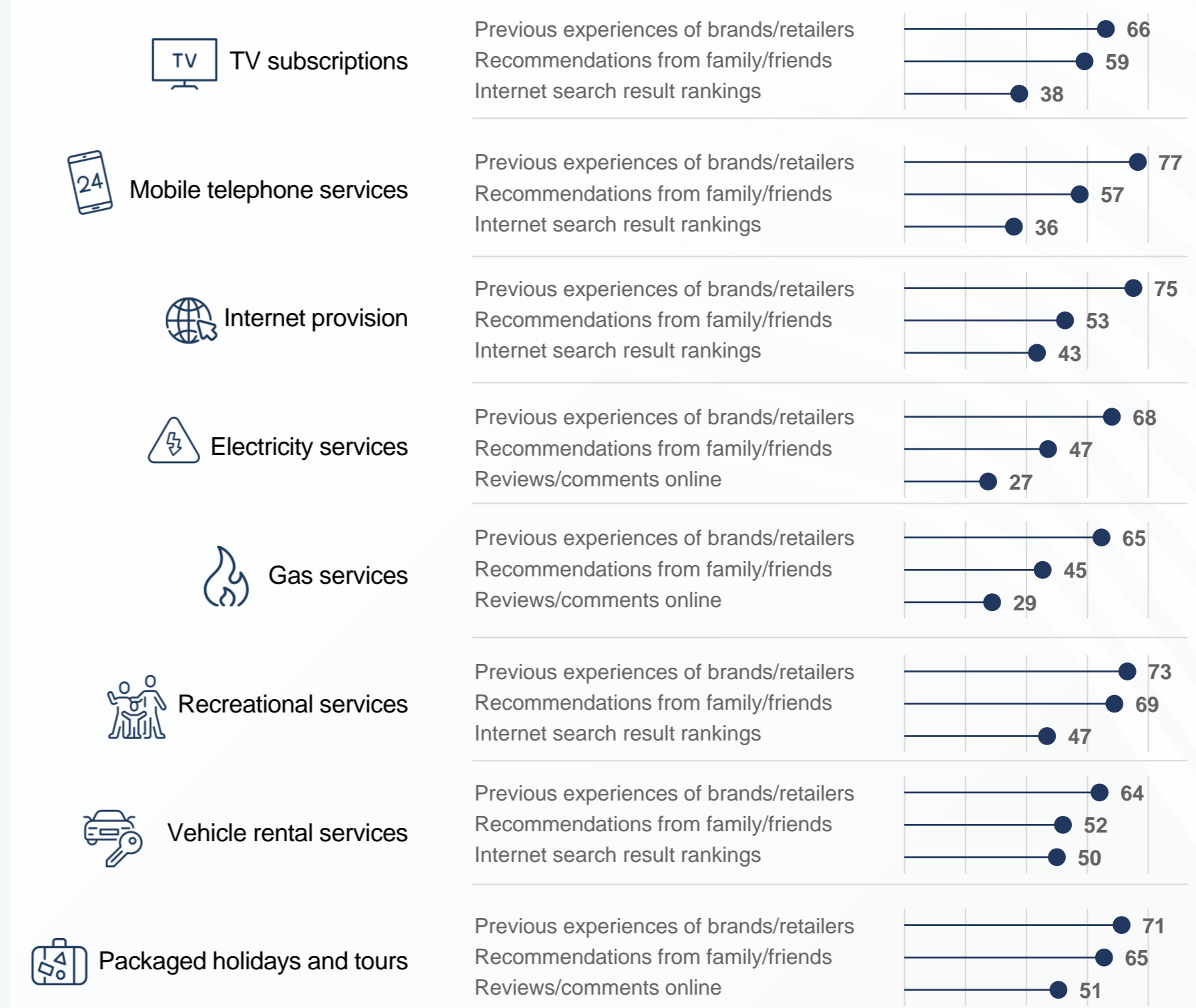
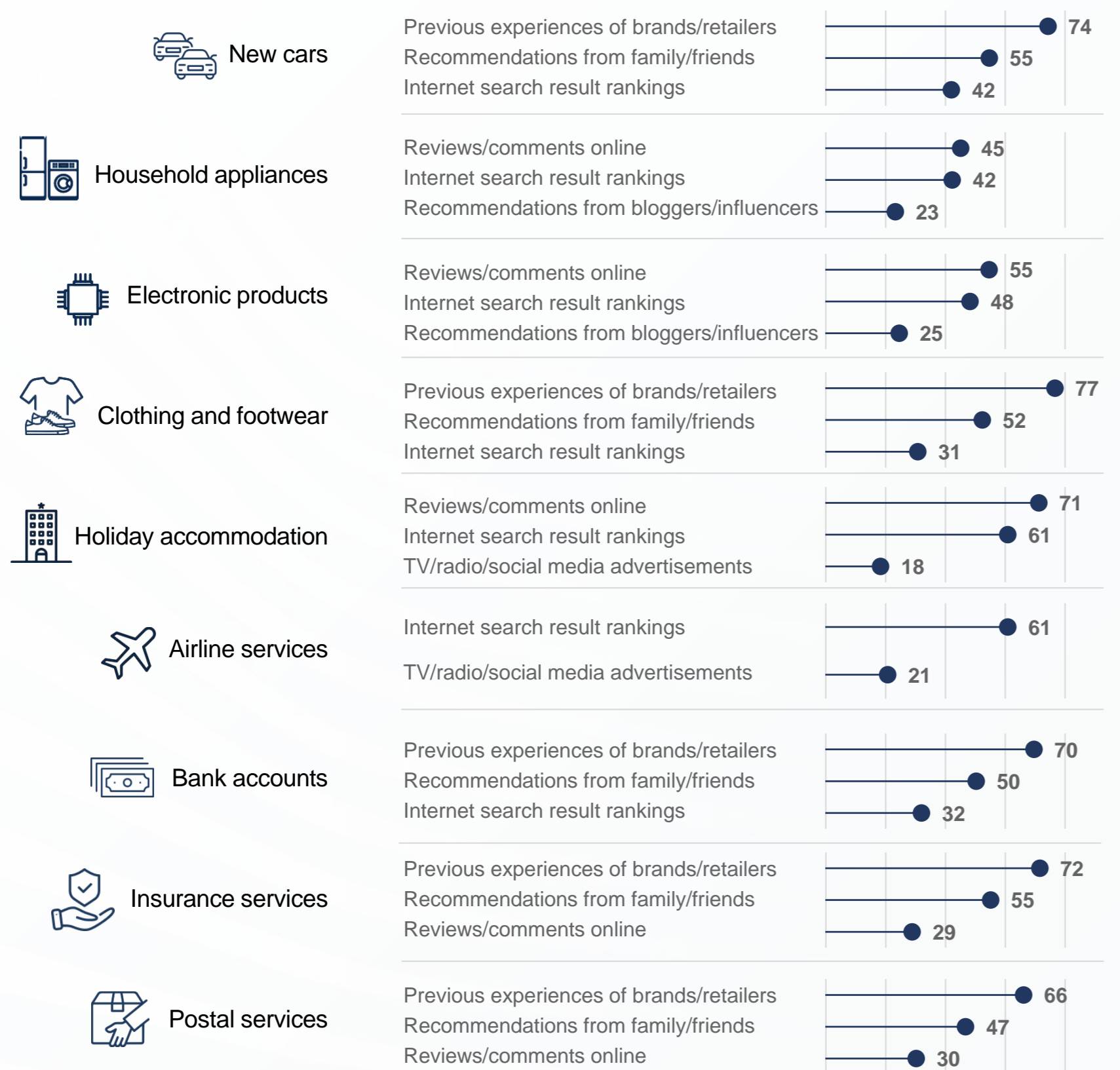


Base: adults (aged 18+)
 This question was not surveyed in the following markets: products for children, cosmetics, House and garden maintenance products, furniture and furnishings.
 Only the top 3 factors (or top 2 if only 2 factors were surveyed) are shown here. Full results per market and per factor can be found in the MMS microsite and market slide libraries.



And how important to you were each of the following?

Very important / fairly important (%)



Base: adults (aged 18+)
 This question was not surveyed in the following markets: products for children, cosmetics, house and garden maintenance products, furniture and furnishings, loans, credit and credit cards.
 Only the top 3 factors (or top 2 if only 2 factors were surveyed) are shown here. Full results per market and per factor can be found in the MMS microsite and market slide libraries.

Annex





TARGET POPULATION

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



MARKET REFERENCE PERIODS

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



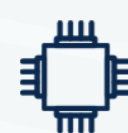
New cars

2 years



Household appliances

2 years



Electronic products

1 year



Clothing and footwear

1 year



Products for children

3 years



Cosmetics

1 year



House and garden maintenance products

2 years



Furniture and furnishings

1 year



Holiday accommodation

1 year



Airline services

1 year



Bank accounts

2 years



Loan, credit and credit cards

2 year



Insurance services

1 year



Postal services

1 year



TV subscriptions

1 year



Mobile telephone services

1 year



Internet provision

1 year



Electricity services

1 year



Gas services

1 year



Recreational services

1 year



Vehicle rental services

2 years



Packaged holidays and tours

1 year

WEIGHTING

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

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

NOTE ON INTERPRETING THE DATA AND CHARTS

This slide deck presents indicator results and allows for the comparison of differences between markets and sociodemographic groups. It should be noted that survey results are subject to sampling tolerances meaning that not all apparent differences between groups may be statistically significant. For reasons of legibility and accessibility, indications of statistical significance are not included in this slide deck.