

The Swedish Consumer Report 2013

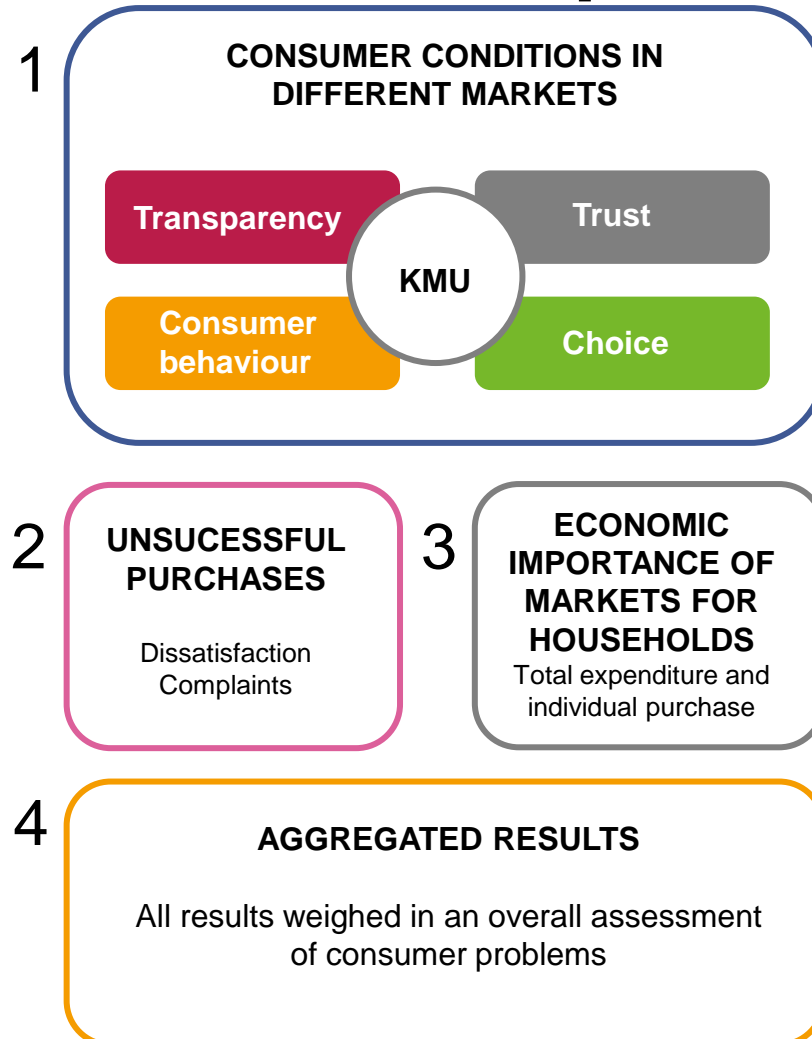
- Consumer Conditions in Sweden



Background

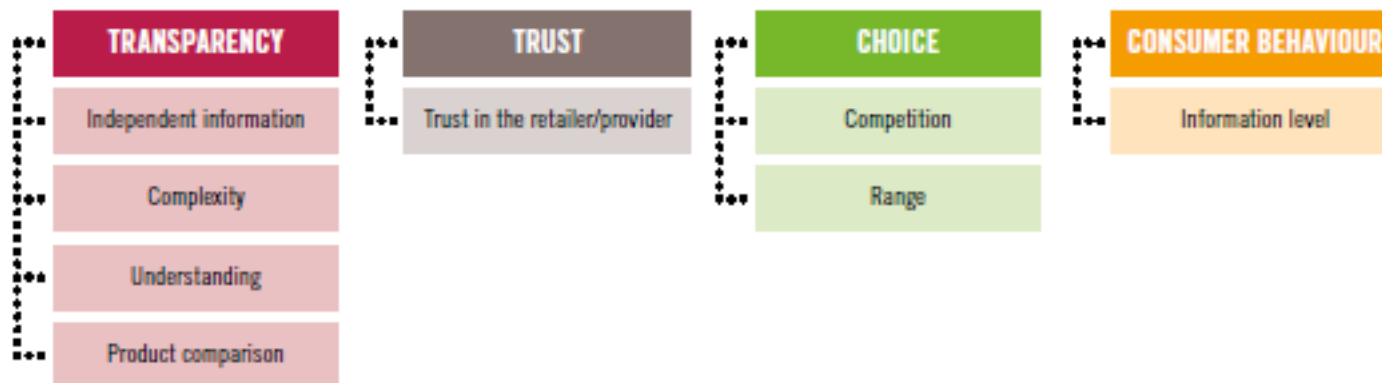
- The result from an assignment from the Swedish government
- The purpose is to identify and monitor problematic markets
 - Guidance for the need for in-depth analyses
 - Suggest policy measures
- The report is planned to be an annual report

An analysis in four steps



Data sources

- **KMU – Consumer Markets Survey**
 - 45 of the most important markets, survey with 500 respondents per market
- **KMI – Consumer Markets Index**
 - An overview of consumer conditions, calculated as the average score from 8 questions in KMU
- **Data on consumer complaints**
 - Konstat (data from municipal consumer advisors)
 - ARN (The National Board for Consumer Disputes)
 - Market specific consumer advice bureaus
 - ECC Sweden (European Consumer Centre in Sweden)
- **Data on household expenditure (SCB)**



1. Consumer Markets Index

Least problematic

Packaged holidays and tours	3.96
Holiday accommodation	3.96
Dairy products	3.91
Books/Newspapers	3.89
Large household appliances	3.87
Culture and entertainment	3.86
Fruit/Vegetables	3.85
Restaurants/Cafés/Bars	3.82
Spectacles/Lenses	3.80
Personal care services	3.79

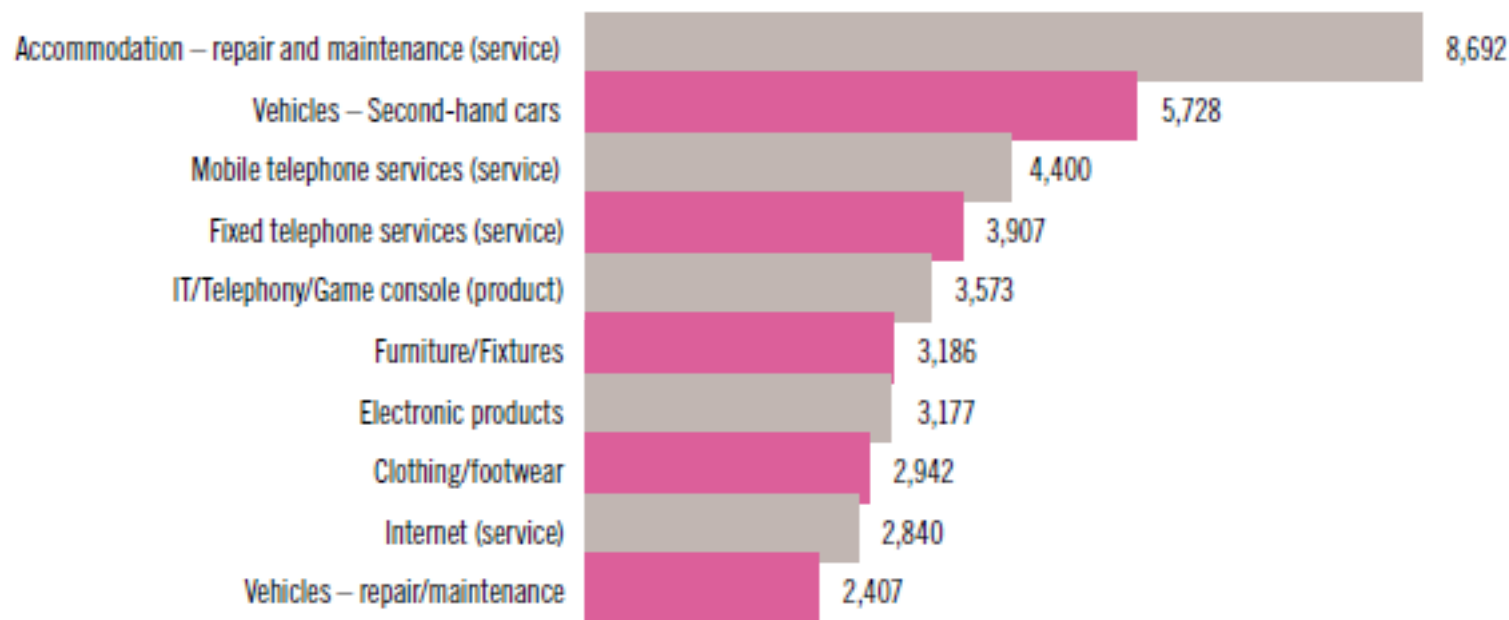
Most problematic

Electricity	3.36
Home Insurance	3.35
Train services	3.34
Investments/Pensions	3.30
Mobile telephone services	3.26
Bus/Tram/Subway services	3.24
Internet	3.23
Life insurance	3.22
TV subscriptions	3.18
Fixed telephone services	3.18

Airline services	3.78
Commercial sport services	3.77
New cars	3.76
Bread/Grain products	3.74
Small household appliances	3.74
Maintenance products	3.73
Second-hand cars	3.68
Non-prescription medicines	3.67
Meat	3.66
Entertainment goods	3.65
Non-alcoholic drinks	3.62
Vehicle rental services	3.61
Electronic products	3.60
Personal care products	3.58
Furniture/Furnishings	3.55
Mortgages	3.54
Vehicle insurance	3.50
Current accounts	3.48
Fuel for vehicles	3.47
Personal loans/credit	3.45
Clothing/Footwear	3.44
Estate agents	3.44
Legal and accountancy services	3.41
Vehicle maintenance and repair	3.41
Tradesmen	3.37

2. Complaints and dissatisfaction

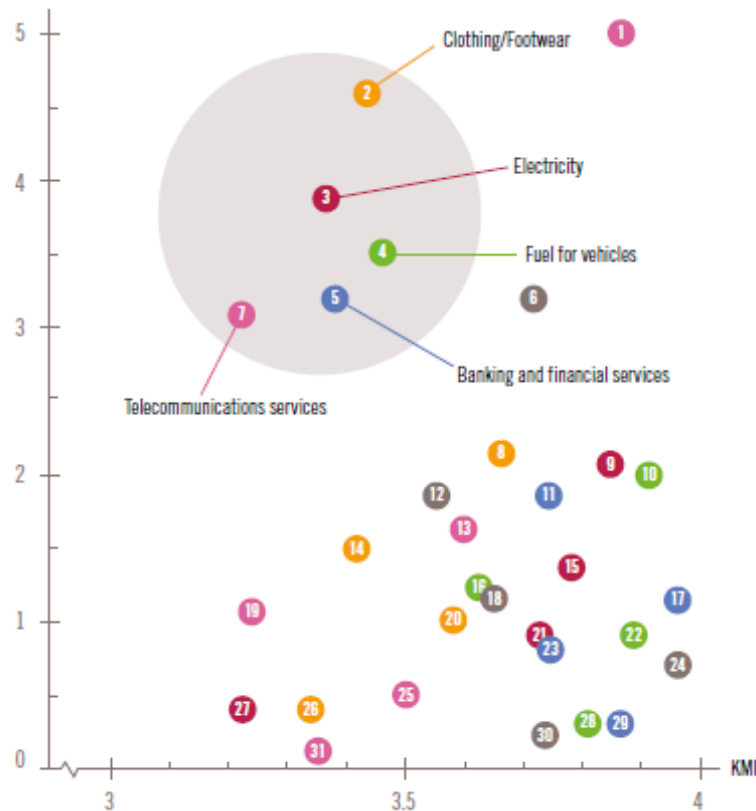
Top ten complaints to municipal consumer advisors



3. Economic importance

KMI in relation to total household expenditure on different markets

Share of total household expenditure (%)



- 1 Restaurants/Cafés/Bars
- 2 Clothing/Footwear
- 3 Electricity
- 4 Fuel for vehicles
- 5 Banking and financial services (current accounts and investments/pensions)
- 6 Cars (new and second-hand)
- 7 Telecommunications services (fixed and mobile telephone services as well as internet)
- 8 Meat
- 9 Fruit/Vegetables
- 10 Dairy products
- 11 Bread/Grain products
- 12 Furniture/Furnishings
- 13 Electronic products
- 14 Vehicle maintenance and repair
- 15 Personal care services
- 16 Non-alcoholic drinks
- 17 Packaged holidays and tours
- 18 Entertainment goods
- 19 Bus/Tram/Metro
- 20 Personal care products
- 21 Maintenance products
- 22 Books/Newspapers
- 23 Airlines services
- 24 Holiday accommodation
- 25 Vehicle insurance
- 26 Train services
- 27 Life insurance
- 28 Spectacles/Lenses
- 29 Large household appliances
- 30 Small household appliances
- 31 Home insurance

4. Most problematic markets

- Telecommunications (subscriptions for internet, TV and mobile services)
- Insurance
- Banking and financial services
- Travel by public transport
- Electricity
- Tradesmen
- Vehicle maintenance services
- Clothing and footwear
- Second-hand cars



Young KMU

Most problematic markets

- Train
- Mobile phones
- Insurance
- Private banking
- Clothing and footwear



Telecommunications

- Complex market, difficult to understand offers
- Low trust in advertising and sales persons
- Most complaints/reports to the Swedish Consumer Agency
- Most complaints/reports to the municipal consumer advisors



Insurance

- Difficult to compare products
- Difficult to understand the products/offers
- Complex market
- Most complaints to the Swedish Consumer's Insurance Bureau

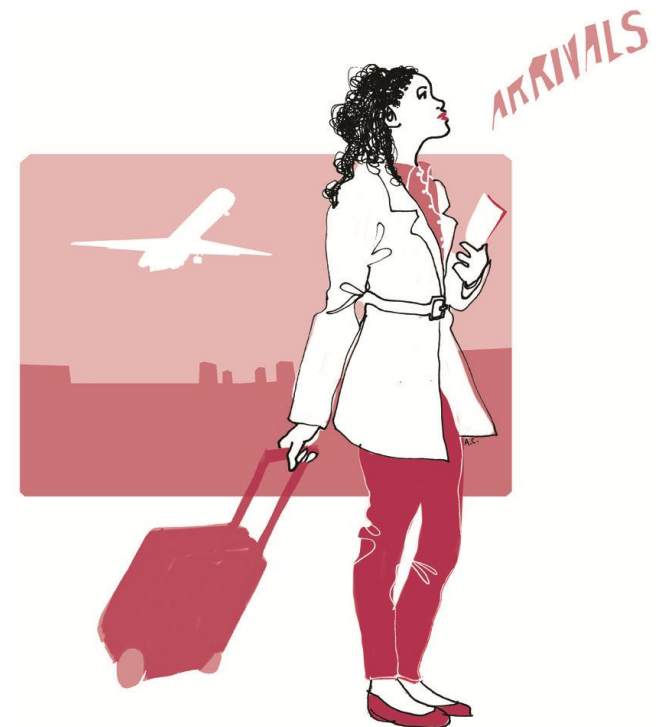


Banking and financial services

- Low trust in advertising
- Many reports to the Swedish Consumer Agency
- Few customers switch bank
- 5 percent extremely dissatisfied
- Purchase is of economic importance for households

Less problematic markets

- Package holidays and tours
- Holiday accommodation
- Dairy products
- Books and newspapers
- Large household appliances
- Culture and entertainment
- Fruit and vegetables
- Restaurants, cafés and bars
- Glasses and lenses
- Personal care services



How we use the results

In dialogue with

- Bransch organisations
- Consumer agencies and consumer organisations
- Politicians
- Other authorities



The next steps

- Work with the 2014 edition is progressing
 - Will be published in the end of april 2014
 - Theme on telephone marketing and sales
- The KMU is constantly developed
 - Adress new issues
 - Keep comparability over time
- Improve the use of the report as an analytical tool for improving consumer policy measures

**Thank you for
listening!**

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