

2018 EDITION

Consumer Markets Scoreboard

Making markets work
for consumers



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Executive Summary

1. Executive Summary

Since 2008, the Consumer Scoreboards have looked at how the Single Market is delivering for consumers in the EU countries, Iceland and Norway. Scoreboard findings are of interest to consumers, business stakeholders, policy-makers and enforcers at both EU and national level. The Scoreboards¹ are published every year, alternating between a Consumer Conditions Scoreboard² (monitoring the consumer environment in the EU) and a Consumer Markets Scoreboard (tracking the performance of key markets from the consumers' perspective).

Consumer Markets Scoreboards monitor how consumers in the EU, Iceland and Norway assess the performance of key goods and services markets. The Scoreboards help identify markets that are not creating the expected benefits for consumers and that may therefore be malfunctioning. The main source of statistical data for the Scoreboard is a large-scale survey of consumers' experiences and perceptions on the functioning of key markets in the EU countries, Iceland and Norway. The 2018 edition presents the results of the survey³ carried out in 2017 for 40 markets⁴.

The Scoreboard is structured as outlined below.

Chapter 1 Executive summary.

Chapter 2 Explains the methodology.

Chapter 3 Provides the overall results of the survey, and highlights differences between countries and socio-demographic groups. It also analyses the results for different market clusters and the different components of the Market Performance Indicator.

Chapter 4 Looks into additional indicators, namely switching, complaints, prices, and consumer safety issues.

Annexes Include the list and definition of the markets covered by the Scoreboard. The annexes also include national country files in which the market performance in a given country is analysed in comparison to the EU-28 and previous editions.

Key findings

Consumers' assessment of markets in 2017 continues the positive trend observed since 2010, while adding little to the significant improvement observed in 2015.

A consumer's financial situation is still the personal characteristic that most influences their assessment of markets.

Although there has been a clear improvement for consumers overall since the last Scoreboard edition, the picture remains rather mixed across markets and countries. Problems remain in some areas.

In an improving economic context, efforts to enhance consumer protection in key sectors such as in financial services, utilities and telecoms might be bringing positive results for consumers. These however need to consolidate further and will require a consistent focus on enforcement.

1. The Scoreboard editions are all accessible at the EU Bookshop (<https://publications.europa.eu/en/web/general-publications/publications>) or the Commission's website (https://ec.europa.eu/info/strategy/consumers/consumer-protection/evidence-based-consumer-policy/consumer-scoreboards_en).

2. Latest edition: Consumer Conditions Scoreboard — 2017 edition; SWD (2017) 279.

3. GfK Monitoring consumer markets in the European Union 2017 — Final report; earlier waves are accessible at: https://ec.europa.eu/info/strategy/consumers/consumer-protection/evidence-based-consumer-policy/market-monitoring_en or the EU Bookshop.

4. The list of markets surveyed for the 2018 edition is included in the Annex.

Consumers' assessment of markets in 2017 continues the positive trend observed since 2010, while adding little to the significant improvement observed in 2015

Consumers' overall assessment of market performance in 2017 improved by 0.3 points on average compared to 2015 for all markets surveyed. The increase, albeit less pronounced and more contrasted, nonetheless sustains the important amelioration observed two years ago and continues the positive trend observed since 2010.

Markets in western Europe still perform better for consumers, who are less likely to report having encountered problems. However, looking across the EU, the greatest improvements have been in eastern Europe. Markets in Southern Europe still lag somewhat behind in terms of overall performance.

A consumer's financial situation is still the personal characteristic that most influences their assessment of markets

A multivariate analysis was carried out based on the socioeconomic characteristics of the respondents. It showed that a consumer's personal financial situation is the factor that most influences how they assess the different components that form the Market Performance Indicator (MPI). Consumers that are struggling to make ends meet tend to assess markets less favourably than other consumer groups, and they also find it more difficult to switch provider (they are however not significantly less inclined to switch). Other socioeconomic characteristics, such as age, gender or level of education also seem to play some role in consumers' assessment of markets, albeit a far smaller one. These findings are consistent with those of the previous Scoreboard edition, in which this type of analysis was performed for the first time.

Consumers across the EU also care in roughly equal measure about each of the five MPI components — 'comparability', 'trust', 'choice', 'expectations' and 'problems & detriment' — when assessing markets. Expressed as percentages, the weight given to each one of the components by consumers ranges between 19% and 21% at aggregated level, with 'trust', 'expectations' and 'problems & detriment' appearing to matter more (21%) than 'choice' and 'comparability' (19%). For services markets, 'trust' is on average slightly more important than it is in the goods markets. More pronounced differences between the importance attached by consumers to different MPI components appear when looking at individual countries and especially country and market pairs. Consumers in some northern countries tend to value trust significantly more than choice, especially in markets such as 'water

supply', 'train services', 'offline gambling and lottery services' and 'tram, local bus, metro and underground services'.

Although there has been a clear improvement for consumers overall since the last Scoreboard edition, the picture remains rather mixed across markets and countries. Problems remain in some areas

Although the markets overall appear to be performing better for consumers, a rather mixed picture emerges at the level of individual markets and market 'clusters'. The 'banking services' and 'utilities' clusters are again showing the most noticeable improvements, as was the case in the previous wave. However, they still remain in the lower performance quartiles in comparison to the other market groupings. Since the first Scoreboard edition, 'banking services' has been the worst-performing services cluster mainly due to the poor performance of the markets for 'mortgages' and 'investments, private personal pensions and securities', despite the improvements observed in 2017 for these two markets. Moreover, there are substantial differences in the performance of markets in the 'banking services' cluster across countries, e.g. a 25.6-point difference between the highest and lowest ranking for 'bank accounts' and a 25-point difference for 'mortgages'. The 'utilities' cluster remains in the middle-to-low-performing quartile, mainly due to the weak performance of the 'water supply' and 'electricity services' markets. Nonetheless both markets improved in 2017.

Out of all market clusters, 'telecoms' continues to have the highest proportion of consumers experiencing problems (16.9%). It also has the highest proportion of consumers complaining about these problems (85.3% of consumers complain when they experience problems). The four services markets that form this cluster are the four worst-performing for the 'problems' sub-component of the MPI.

Another market cluster that continues to dissatisfy consumers overall is the 'automotive goods' cluster, which scores poorly on 'trust', 'expectations', 'choice' and 'comparability'. Detriment in the 'automotive goods' cluster is also considerable. The individual markets that make up the 'automotive goods' cluster rank among the lowest of the 15 goods markets surveyed. The market for second-hand cars in particular is by far the lowest ranked goods market.

As the economy improves, efforts to increase consumer protection in key sectors such as financial services, utilities and telecoms may bring benefits for consumers. However these developments need to consolidate further (also through ongoing legislative updates) and will require a consistent focus on enforcement in the years ahead

Legislative efforts in recent years aimed at strengthening consumer protection in areas like retail financial services, telecommunications and energy. A central part of these efforts has been to ensure that consumers have access to the right information in a clear and timely manner to make their choices. While part of this legislation still needs to be implemented, and the more favourable economic context may also play a role in consumers' judgment, the findings of this Scoreboard edition indicate (as did the findings of the 2015 Scoreboard) that markets are performing better overall for consumers.

'Trust' has been consistently improving since 2013, but in 2017 it improved only marginally compared to 2015. Only 10.1% of respondents expressed low levels of trust in suppliers/retailers respecting consumer-protection rules (this is 1.6 pp. less than in 2015). Two thirds of consumers are satisfied with the choice of products and services on offer, and fewer report encountering problems compared to 2015 (8.5% of respondents, a decline of 1.1 pp.). Consumers are more likely to encounter problems in the services markets than in the goods markets (9.3% vs 7.2% in goods markets). Fewer consumers may be switching, but this is mainly due to lack of interest (69% of respondents said they were not interested in switching). Many consumers opt for other service packages with the same provider. Only a small percentage of consumers renounce switching due to having encountered difficulties (5%).

Improvements can also be observed in markets that consumers tend to assess rather poorly. For instance, the market for 'mortgages' underperforms for consumers when compared to other services markets, but overall its performance has improved the most of any market since 2015 (by 2.0 points). There has also been a decline in the number of consumers that reported experiencing problems in the mortgage market (-1.9 pp. compared to 2015). The market for 'water supply' still ranks at the bottom of the markets surveyed, but it has also improved strongly (by 1.2 points) since 2015.

'Detriment' (i.e. financial or other loss) nonetheless remains sizeable in many markets, and even more so in services markets. Also, while many markets seem to meet consumers' expectations (to varying degrees), this does not necessarily mean that those markets are high-performing in terms of overall MPI.

There is therefore still room for improvement. A strong focus on implementation and effective enforcement of new consumer rules will also be essential to ensure that recent changes are effective and that consumers do not have to settle for less. The Commission presented a 'New Deal for Consumers' on 11 April 2018⁵ following an in-depth evaluation of key consumer legislation⁶. The two proposals for Directive modernise consumer rights and provide for new tools for consumers to defend their rights and get redress. These proposals also include measures to strengthen deterrence and improve compliance, such as stronger penalties to tackle the most serious cross-border infringements.

5. See 'A New Deal for Consumers: Commission strengthens EU consumer rights and enforcement'; http://europa.eu/rapid/press-release_IP-18-3041_en.htm.

6. A Fitness Check of consumer and marketing law and an evaluation of the Consumer Rights Directive, both published in May 2017, see: http://ec.europa.eu/newsroom/just/item-detail.cfm?item_id=59332, and a Report on the implementation of the 2013 Recommendation on Collective Redress, published on 25 January 2018: COM(2018) 40.



Measuring the performance
of consumer markets

2. Measuring the performance of consumer markets

2.1. MEASURING THE PERFORMANCE OF CONSUMER MARKETS

The Consumer Markets Scoreboards monitor how consumers in the EU, Iceland and Norway assess the performance of key markets for consumer goods and services. Market performance is assessed through five components: 'comparability', 'trust', 'problems & detriment', 'expectations' and 'choice'. The consumer experience is also monitored through questions on complaints and switching (in selected markets).

The main source of statistical data for the Scoreboards is the Market Monitoring Survey. The Market Monitoring Survey is a survey on consumers' experiences and perceptions on the functioning of consumer markets in all the EU countries, Iceland and Norway. The survey is carried out among consumers who recently purchased goods or services in the assessed markets. The 2018 Scoreboard edition is based on the survey carried out in 2017⁷. The questionnaire was not modified for the 2017 wave except for the question on switching, which was fine-tuned to distinguish decisions to change provider from those to change services with the same provider.

The Scoreboards monitor 52 consumer markets. Since 2015, the frequency of surveys has varied depending on the markets: 30 consumer markets (goods and services) were surveyed in both 2015 and 2017, while the remaining 22 were covered either by the 2015 or the 2017 survey. The list of markets covered in the 2018 edition is provided in the annex.

This change in the pool of markets surveyed has implications for the comparisons made throughout this Scoreboard between waves. It also has implications for comparisons with the 2013 survey that covered 40 markets. In particular, it should be noted that the algebraic sum of differences between 2017-2015 (30 markets) and between 2015 and 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 and 2013 (40 markets). This applies consistently throughout the Scoreboard.

2.2. THE MARKET PERFORMANCE INDICATOR

The Market Performance Indicator (MPI) is the central piece of the Consumer Markets Scoreboard. It is a composite indicator,

which measures how well a given market performs according to consumers on the basis of the components in the table below.

Table 1: Overview of the MPI components

Comparability	How easy/difficult is it to compare offers?
Trust	Do consumers trust that retailers/suppliers comply with consumer laws?
Problems & detriment	Proportion of consumers who encountered problems and extent of harm (including but not limited to financial loss)
Expectations	Does a given market live up to consumers' expectations?
Choice	Are consumers satisfied with the number of retailers/suppliers on the market?

The MPI ranges from 0 to 100 and allows consumers to rank the markets surveyed in the Scoreboard.

The methodology underpinning the calculation of the composite indicator was extensively reviewed in 2015 in cooperation with the Commission's Joint Research Centre⁸.

The review validated the robustness of the conceptual framework and the indicator's statistical structure. It also provided avenues for further refinement of the MPI. For instance, a fifth component, 'choice' was added to the calculation, as was a weighting of the different components based on respondents' ratings⁹.

7. The contractor's report 'Monitoring consumer markets in the European Union 2017' (thereinafter GfK — Market Monitoring Survey 2017) is published at the same time as the Scoreboard.

8. Marcos Dominguez-Torreiro, Stergios Athanasoglou, Pawel Stano (2015). Consumer Markets Scoreboards refinement, further development and analysis of micro-data. European Commission, Joint Research Centre. Available at: <http://publications.jrc.ec.europa.eu/repository/bitstream/JRC99640/kjna27724enn.pdf>.

9. A more comprehensive overview of the methodological changes introduced in 2015 is provided in the 2016 edition of the Consumer Markets Scoreboard.

The comparability of Scoreboards was preserved as much as possible. To allow for comparability with the 2013 data, the 2017 indicators have been recalculated using the old

methodology. When trends are shown they are based on fully comparable data.

2.3. PRESENTATION OF RESULTS

Results in the Scoreboard are presented by markets, aggregated for the EU or in country and/or market groupings. For the EU aggregate, data for the year 2017 (as well as data concerning changes between 2017 and 2015, between 2017 and 2013, and between 2015 and 2013) refer to the EU-28, while those for the changes between the year 2013 and previous years refer to the EU-27 (without Croatia). Results from Iceland and Norway are highlighted throughout the Scoreboard where they are particularly relevant.

Since some of the markets are surveyed in longer intervals (four years instead of two for a core list of markets), aggregate results are only compared for markets surveyed in both 2015 and 2017.

Overview of regional groupings

Where relevant, results are presented by regional groupings as defined in Table 2 below.

Statistically significant changes are indicated in the relevant tables¹⁰ (except in section 3.3) with an asterisk (*).

Table 2: Overview of the regional groupings

Northern EU countries/North	Denmark, Estonia, Latvia, Lithuania, Finland, Sweden
Southern EU countries/South	Greece, Spain, Italy, Cyprus, Malta, Portugal
Western EU countries/West	Belgium, Germany, Ireland, France, Luxembourg, Netherlands, Austria, United Kingdom
Eastern EU countries/East	Bulgaria, Czech Republic, Croatia, Hungary, Poland, Romania, Slovenia, Slovakia

Dissemination database

Most of the data underpinning the Consumers Markets Scoreboard is accessible via an online dissemination platform¹¹.

10. Except for section 3.3 where statistical significance is not reported. Where reported, statistical significance is calculated at the 95% confidence level, meaning that the null hypothesis of no difference has been rejected at 5% probability level. This implies that whenever a change is not statistically significant it has been considered equal to zero.

11. https://ec.europa.eu/info/policies/consumers/consumer-protection/evidence-based-consumer-policy/consumer-scoreboards_en#dissemination-database



Consumer assessments
of market performance

3. Consumer assessments of market performance

This section of the Scoreboard presents the overall results of the 2017 Market Monitoring Survey (in 28 EU countries, Iceland and Norway) and takes a closer look at the outcome by markets, countries and MPI components. The impact of socioeconomic characteristics is also analysed in a separate sub-section.

3.1. OVERALL RESULTS

Consumers' assessment of markets in 2017 continues the positive trend observed since 2010, while adding little to the significant improvement observed in 2015

Consumers' overall assessment of market performance has improved by 0.3 points on average for all the markets

surveyed¹² compared with 2015, and by 3.3 points compared with 2013. Although the increases in 2017 are more modest compared to the previous edition, the overall results sustain the significant improvement observed in 2015 and continue the positive trend observed since 2010.

Table 3: Market Performance Indicator (MPI) — EU-28, all markets¹³

	MPI						
	2017	Difference 2017-2015	Difference 2017-2013	Difference 2015-2013	Difference 2013-2012	Difference 2012-2011	Difference 2011-2010
All markets	80.2	+0.3*	+3.3*	+3.2*	+0.4*	+0.9*	+0.4*
Goods markets	82.7	+0.1*	+2.9*	+2.8*	+0.1	+0.9*	+1.4*
Services markets	78.7	+0.3*	+3.5*	+3.4*	+0.7*	+0.8*	-0.1*

Source: GfK — Market Monitoring Survey 2017

The 2017 survey shows greater contrasts between markets than in 2015, with the MPI for 'banking services' and 'utilities' experiencing the greatest improvements

Compared to 2015, the MPI increased by 0.1 points on aggregate in the seven goods markets surveyed, whereas it increased by 0.3 points in the 23 services markets surveyed in both 2017 and 2015. Some of the markets saw a deterioration compared to the previous edition. For example, 2 of 7 goods markets and 7 out of 23 services markets saw a deterioration between 2015 and 2017. However, compared to 2013, all 15 goods markets surveyed increased their overall performance in 2017, as did all of the 25 services markets surveyed.

Among the 15 goods markets, the best performance was reported for 'spectacles and lenses', followed by 'small household appliances' and 'dairy products' (none of these goods markets were surveyed in 2015). Conversely, the

market for 'second-hand cars' is at the bottom of the ranking (as it was in 2015), preceded by 'new cars' and 'meat and meat products'. However, although the 'meat and meat products' market has a relatively low ranking, it recorded the second-highest improvement in its MPI score among all goods markets surveyed in 2017 (an increase of 0.7 points against an average increase of 0.1 points). The highest increase in MPI score among the goods markets was for 'fuel for vehicles' (up 0.9 points since 2015 and 5.2 points since 2013). In contrast, the largest decrease in MPI was seen for 'new cars' (down 0.6 points). This decline could be linked to the 'Dieselgate' scandal¹⁴ that erupted in late 2015, putting this market in the second-lowest position of all goods markets in 2017. This market also recorded the smallest increase (up 0.8 points) since 2013 out of all 15 markets surveyed in these two waves.

Among the 25 services markets, the three best-performing markets are: 'personal care services' (not surveyed in 2015), 'holiday

12. As outlined in section 2.1, 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 surveyed in the last two surveys. The change in the markets' scope between 2015 and 2017 also results in possible discrepancies between the 2015-2013 differences shown in this edition of this Scoreboard with respect to those shown in the 2016 edition (12th Consumer Markets Scoreboard). This is the case throughout this Scoreboard. In addition, the computation of the MPI used to compare data from 2017 and 2015 (MPI) differs from the computation used to compare data from 2015 and 2013 (trend MPI). Statistically significant differences at 5% probability level are indicated by asterisks.

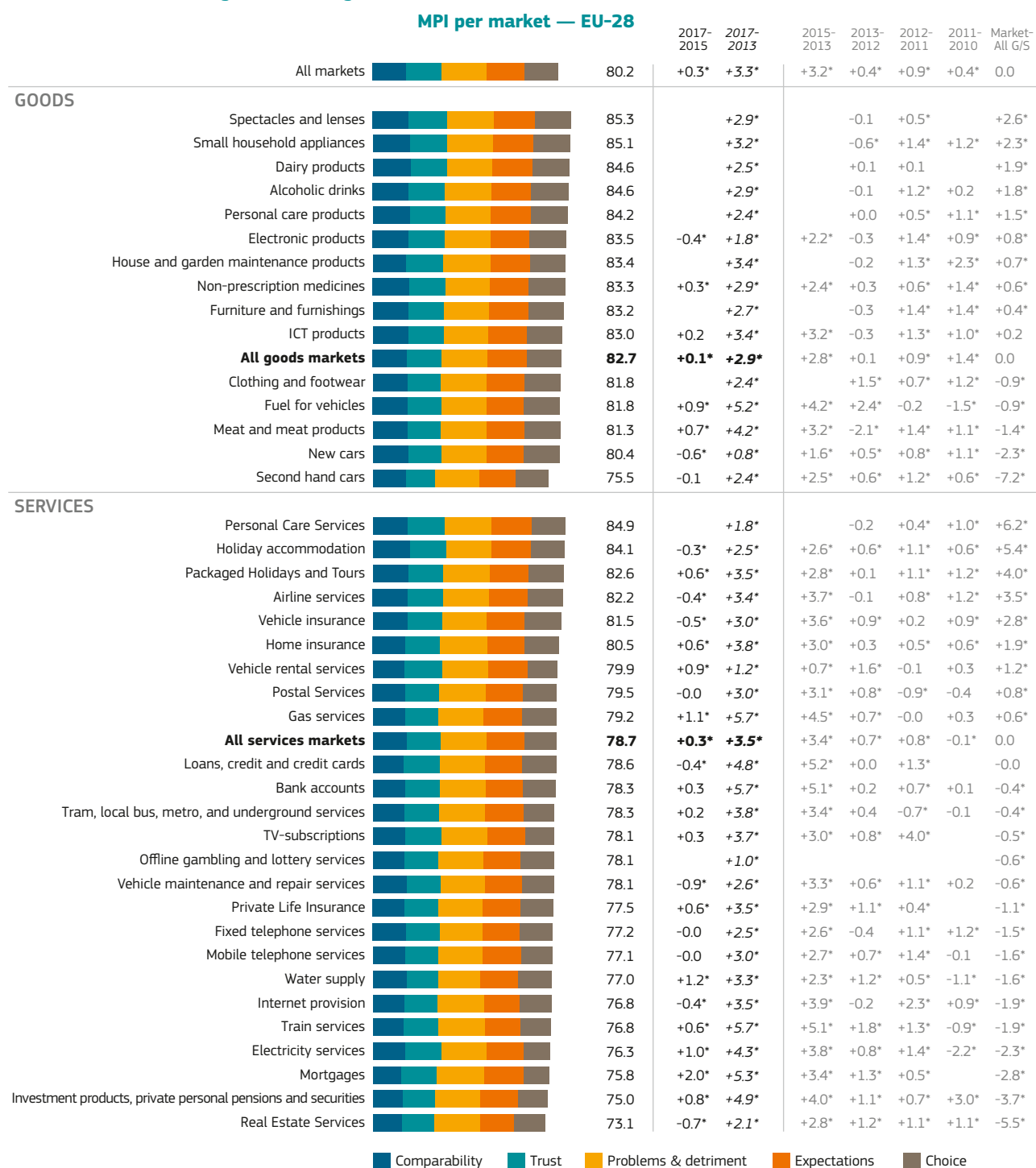
13. As for the EU aggregate (see also section 2.3), data for the year 2017, as well as for changes between 2017-2015, 2017-2013 and 2015-2013 refer to the EU-28, while those for the changes between the year 2013 and previous years refer to the EU-27 (EU-28 without Croatia).

14. The issue has been widely reported in the media, see for instance: <https://euobserver.com/dieselgate>

accommodation' (ranked first in 2015) and 'packaged holidays and tours'. The bottom three services markets in 2017 are the same as those in 2013 and 2015, but they are in a different order this time. 'Real estate services' is in the last position (as it was in 2015), followed by 'investment products, private personal pensions and securities' (third-last in 2015) and 'mortgages' (second-last in 2015), despite increases in the MPI scores for the latter two

markets. The 'mortgages' market recorded the highest increase in MPI among the services markets since 2015 (+2.0 points), followed by the 'water supply' (+1.2 points) and 'gas services' (+1.1 points) markets. On a negative note, 'vehicle maintenance and repair services' (-0.9 points), 'real estate services' (-0.7 points) and 'vehicle insurance' (-0.5 points) recorded the largest decreases in MPI scores compared to 2015 of all the services markets surveyed.

Figure 1: Ranking of markets based on the Market Performance Indicator¹⁵



Source: GfK — Market Monitoring Survey 2017

15. Due to the evolution of the pool of markets surveyed in different years the 2011-2010, 2012-2011, 2013-2012, 2015-2013 differences are not available for every market. For the same reason, it is not possible to directly compare the indicators from different Scoreboard editions. Throughout the Scoreboard, statistically significant differences at 5% probability level are indicated by asterisks.

Section 3.3 analyses in more depth the evolution over time of the MPI for nine market clusters and the main drivers of their performance.

The five MPI components ('comparability', 'trust', 'problems & detriment', 'expectations' and 'choice') are by and large equally important to consumers when assessing the performance of markets

Since 2015, respondents have been asked to rate, for each market, the importance of each of the five MPI components¹⁶ ('comparability', 'trust', 'problems & detriment', 'expectations' and 'choice'), with the aim of having a better understanding of the drivers behind consumers' assessment of market performance. For comparison, the relative importance of each component is expressed in percentages in Figures 2 and 3.

The results in 2017 are comparable to those observed in 2015. They show that the different components weigh in roughly equal terms in consumer assessments of market performance. At aggregate level, the variation of the importance attached to the five MPI components is relatively small, and ranges between 19% and 21%. Overall, the components 'trust', 'problems & detriment' and 'expectations' are seen as slightly more important (21%) than 'comparability' and 'choice' (both 19%).

However, some market-specific differences can be observed. For instance, compared to the average, consumers attach relatively less importance to 'choice' and 'comparability' (both 18%) in the 'offline gambling and lottery services' market, and more to 'trust' (22%). Similar to 2015, the only other markets where a relatively low importance score is given to a component (18% for 'choice') are the markets for 'train services' and 'tram, local bus, metro and underground services' (both under the 'transport cluster'), and for 'postal services' and 'water supply' (both under the 'utilities' cluster). This could be due to the largely monopolistic set-up of these markets in some countries, hence the lower weight given to 'choice'. However, consumers in 2017 appear to rate the importance of 'choice' slightly higher for the 'electricity' and 'gas' markets than in 2015, which could indicate increasing consumer engagement in the liberalised energy markets.

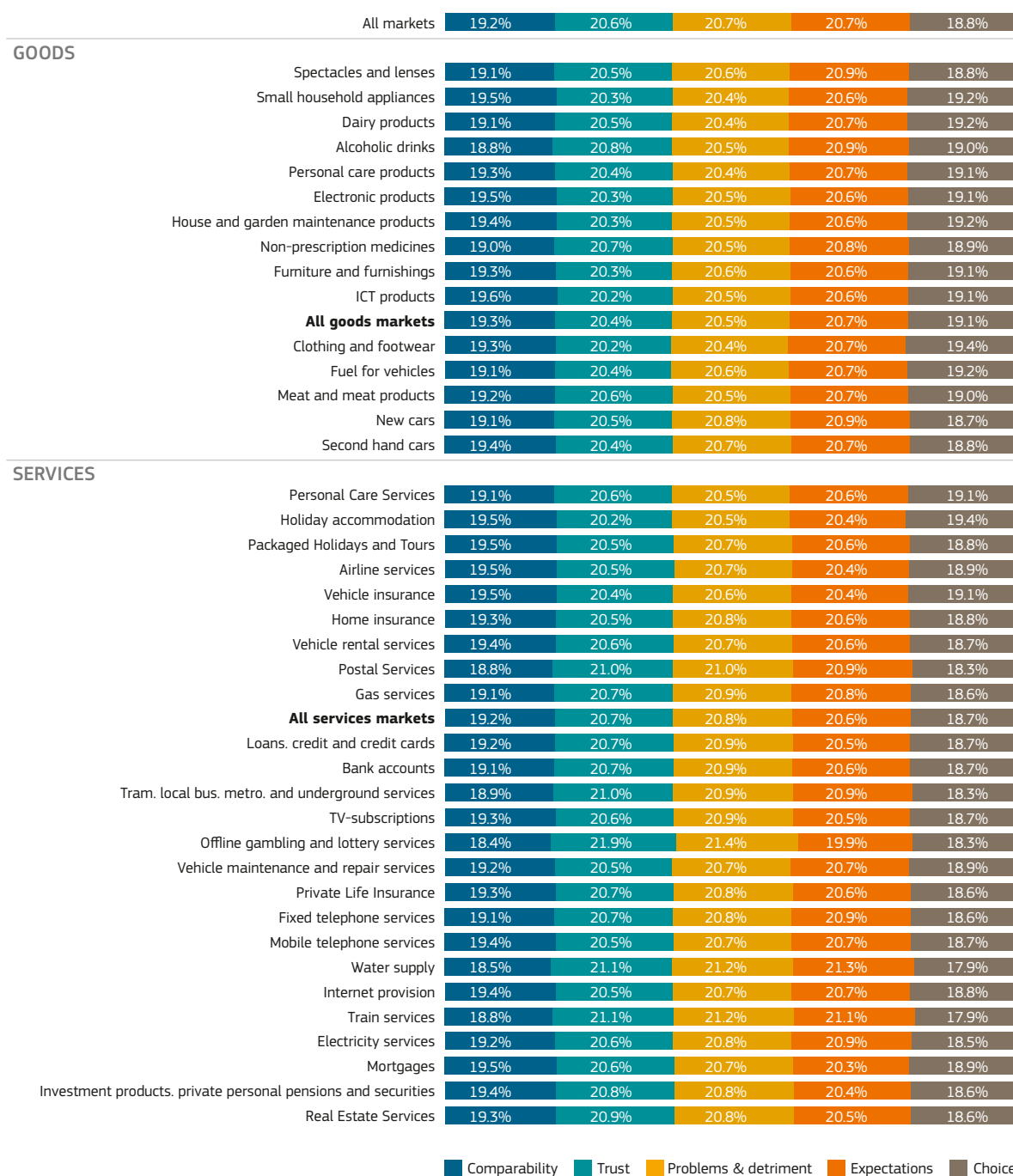
The correlations between the 'performance score' received by each component and its relative importance tend to be negligible. This shows that the assessment of the performance of each component and the relative importance assigned to it by the respondents measure different things¹⁷.

16. The importance assigned to each MPI component by individual respondents is then used for weighting the components in the aggregate MPI score.

17. Correlation indexes computed on the five components range between -0.024 and +0.125.

Figure 2: Importance rating by market — EU-28

On a scale from 0 to 10, how important do you consider the following 5 aspects for the market?



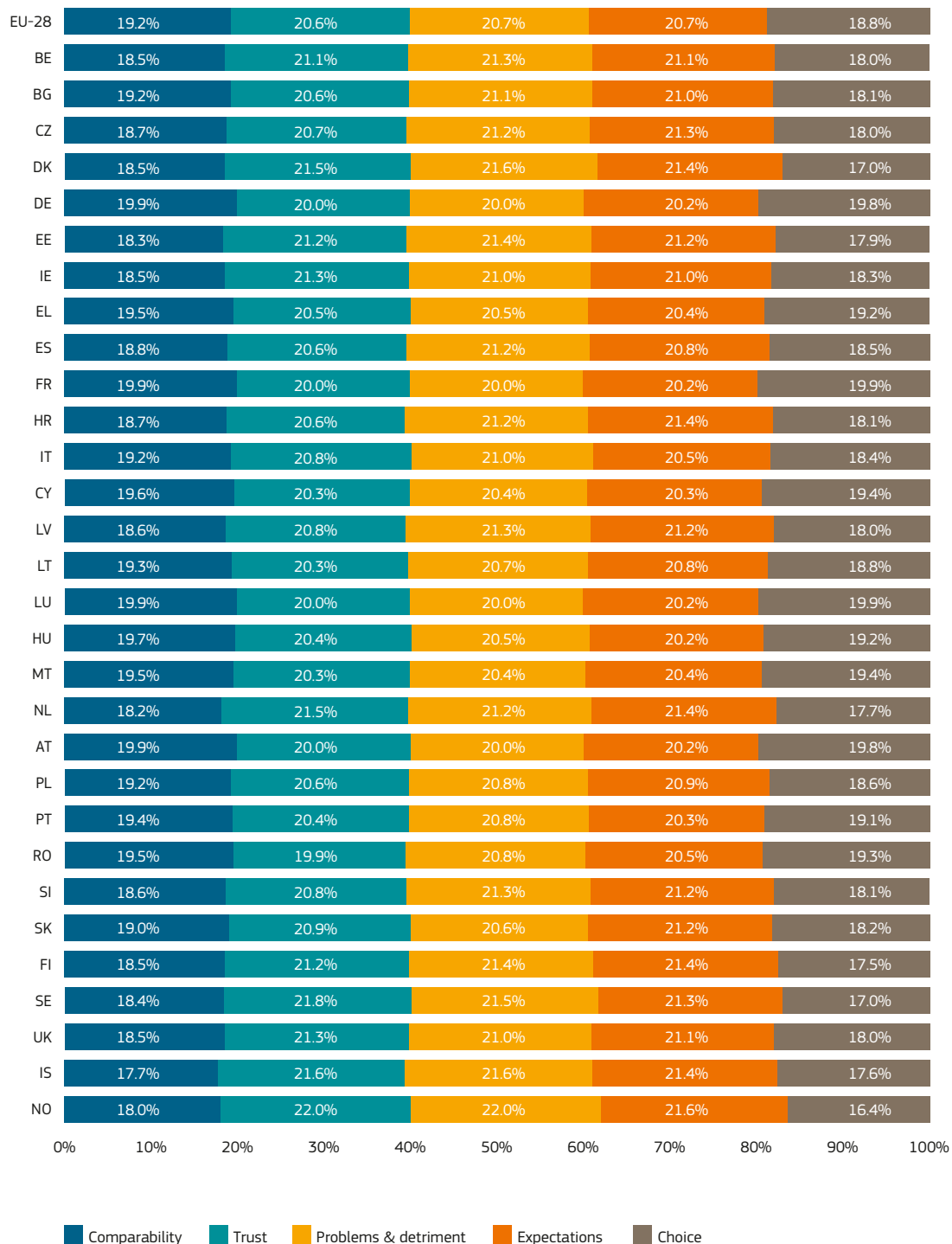
Source: GfK — Market Monitoring Survey 2017

3.2. MARKET ASSESSMENTS — DIFFERENCES BETWEEN COUNTRIES

When looking at the relative importance of the MPI components (on average for all markets) across the countries surveyed (summarised in Figure 3), we find that consumers in all EU countries attach roughly comparable importance to the different MPI components. However, they attach slightly more

importance to the components for 'trust', 'expectations' and 'problems & detriment'.

Figure 3: Relative importance of components by country



Source: GfK — Market Monitoring Survey 2017

However, there are some country-specific differences. For instance, the highest ‘dispersion’ across the relative weights (i.e. the difference between the component given the least importance and the component given the greatest importance) given by consumers to the different MPI components is found in a group of mainly northern EU countries, in particular in Sweden, (4.8 pp.), Denmark (4.5 pp.), Finland and the Netherlands (both 3.8 pp.), and Estonia (3.6 pp.). Norway (5.6 pp.) and Iceland (4.0 pp.) also show high dispersion. In these seven countries, consumers attach more importance to the components ‘trust’, ‘problems & detriment’

and ‘expectations’, and less to the components ‘choice’ and ‘comparability’ when compared to the EU-28 average.

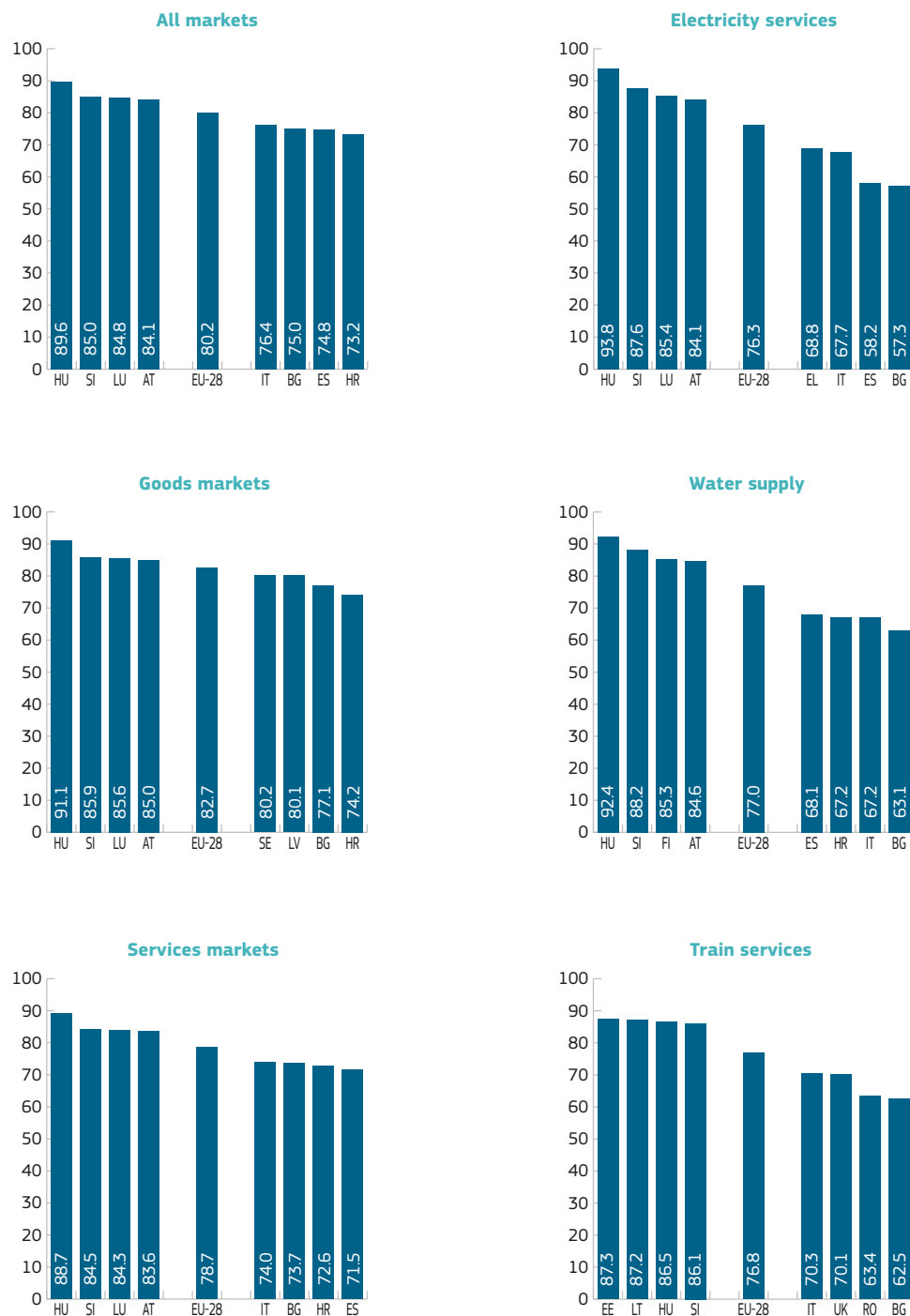
Further differences can be observed when country and market data are combined. For example, the ‘water supply’ market in Norway and Sweden stands out compared to other countries, with differences of 15 and 12 percentage points respectively between the relative importance attached to the components ‘trust’ and ‘choice’ (in both countries, consumers placed greater importance on ‘trust’ than on ‘choice’). And in Norway, for the markets ‘train

services', 'offline gambling and lottery services' and 'tram, local bus, metro and underground services', the importance attached to the different components spreads over a range of 10 pp., with the component 'choice' being the least important. For any other combination of country and market data, the difference between the maximum and minimum relative weights is less than 9 pp.

Overall, the results described above mirror those of the previous Scoreboard edition. This suggests that, while consumers in

different countries may care more for one or another aspect of market performance (which in itself is interesting to note), such differences are not the reason for the differences in the MPI scores observed across markets and countries. Hence, the dispersion in the MPI scores across countries shown in Figure 4 reflects actual differences in how consumers assess markets' performance along the various MPI components, and not a statistical effect of diverse consumer preferences for the specific components.

Figure 4: Best-performing and worst-performing countries in terms of MPI¹⁸



Source: GfK — Market Monitoring Survey 2017

18. The markets shown in the graphs (in addition to the market aggregates) are those for which the MPI variance across countries is the highest.

Links with competitiveness and consumer conditions

Putting the 2015 scoreboard results in a broader perspective suggested that market performance was linked to competitiveness and general consumer conditions. Albeit possibly less pronounced than in the previous edition, similar correlations can be identified when analysing the 2017 results.

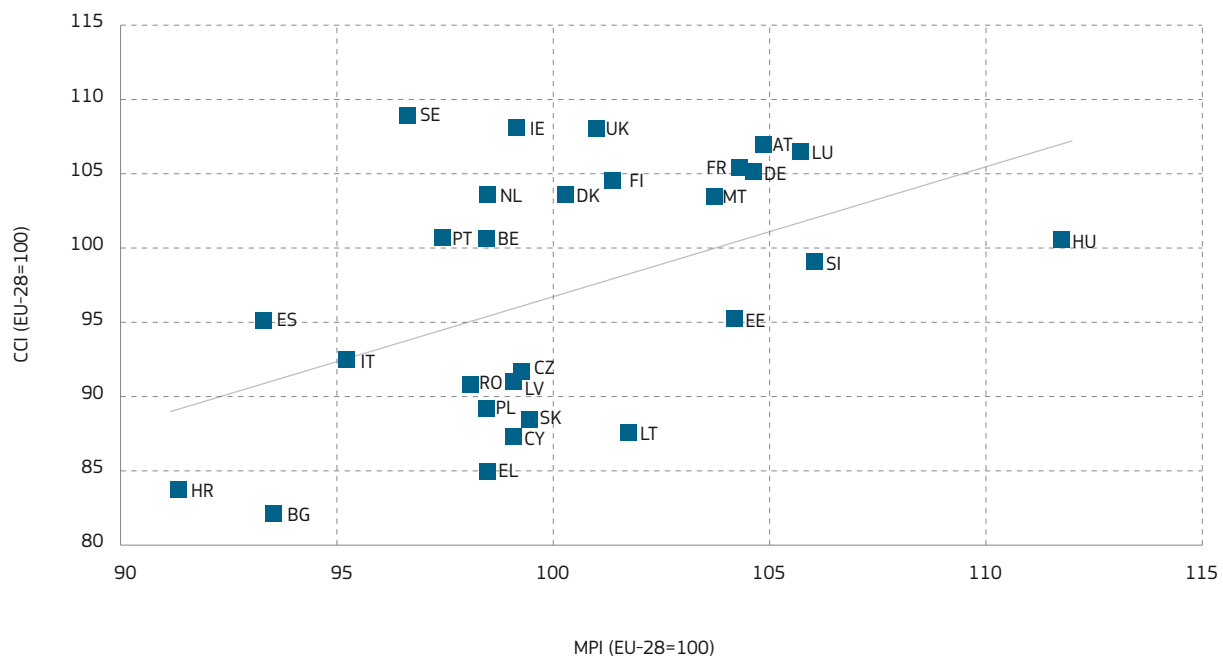
For instance, there is a modest correlation between Gross Domestic Product (GDP) per capita at country level¹⁹ and two of the MPI components, namely 'trust' and 'problems & detriment' (+0.4 for both components). This correlation might reflect a mutually reinforcing link, where on the one hand a more affluent economy caters better to consumers, and on the other hand consumers who are confident that their rights

are guaranteed are (more) likely to fully play their role as economic agents, thus contributing to economic growth.

Also, a modest negative correlation can be observed between the Product Market Regulation Indicator (OECD)²⁰ and the 'expectation' component (-0.37). Product Market Regulation Indicators measure the extent to which national rules foster competition. The negative correlation suggests that in countries where markets are more open to competition and entrepreneurship, businesses appear to somewhat better satisfy consumer expectations.

Finally, markets seem to perform better where the environment is favourable for consumers. This can be seen in the positive correlation (0.49) between the MPI and the Consumer Conditions Index²¹.

Figure 5: Consumer Conditions Index (2016) and Market Performance Indicator (2017)



Source: Consumer Conditions Scoreboard 2016 for the Consumer Conditions Index (2016) and GfK Market Monitoring Survey 2017 for the calculation of the Market Performance Indicator (2017)

Markets perform better for consumers in the western region compared to the rest of the EU, but the gap with the eastern countries is decreasing

from eastern Europe (+1.5 points). Strong increases for eastern Europe were also noted in previous editions of the Scoreboard. In the western, southern and northern countries, the MPI remained roughly stable.

Looking at regional differences across the EU, one can see that over the last two years the MPI increased most for consumers

19. Source: Eurostat. In the analysis, GDP per capita in Purchasing Parities Standard was used to take into account differences in the costs of living across the EU. GDP data are from 2016.

20. The Product Market Regulation Indicators (OECD) are a comprehensive and internationally-comparable set of indicators that measure the degree to which policies promote or inhibit competition in areas of the product market where competition is viable. They measure the economy-wide regulatory and market environment. The indicator used in this analysis (2015) is a composite one which covers the following areas: state control, barriers to entrepreneurship and barriers to trade and investment.

21. Source: Consumer Conditions Scoreboard. The Consumer Conditions Index is a composite indicator, calculated at country level, which benchmarks national consumer environments based on three pillars: Knowledge and Trust, Compliance and Enforcement, and Complaints and Dispute Resolution. The analysis above is based on the CCI for 2016 and the MPI for 2017.

Table 4: Market Performance Indicator (MPI) by EU region, all markets

	MPI				
	2017		Difference 2017-2015	Difference 2017-2013	Difference 2015-2013
EU-28	80.2		+0.3*	+3.3*	+3.2*
Region North	79.8	A	-0.2	+1.3*	+1.7*
Region East	79.7	A	+1.5*	+4.4*	+3.0*
Region South	76.2		-0.2	+1.5*	+2.0*
Region West	82.5		+0.0	+3.8*	+4.1*

Source: GfK — Market Monitoring Survey 2017

Nonetheless, the average scores for northern, eastern and especially southern Europe are all below the EU-28 average. Although the south continues to lag behind the rest of the EU, the east-west gap appears to be subsiding.

Similar regional differences can be seen when looking at different market clusters. The MPI is systematically higher in

western Europe than in all the other regions, with lower values generally being observed in southern Europe. On average the difference in MPI between the western and the southern region is 6.3 points, but this gap widens to more than 10 points for the ‘telecoms’, ‘utilities’ and ‘banking services’ clusters.

Table 5: Regional differences in market assessment (2017) ²²

	EU-28		North		East		South		West	
All Markets	80.2		79.8	A	79.7	A	76.2		82.5	
(Semi-)durable goods	83.6		81.4	A	83.0		81.7	A	85.1	
Fast moving retail	83.6	A	83.1		83.7	A	81.6		84.7	
Automotive goods	79.3		80.4		77.4		75.8		81.7	
Recreational services	81.6		81.1		80.2	A	79.8	A	83.1	
Insurance services	79.8	A	79.7	A	78.7		76.6		82.0	
Transport	79.1	A	79.9	B	79.1	AB	75.1		81.1	
Utilities	78.0		77.4		78.7		70.1		81.9	
Telecoms	77.3		76.3		78.7		69.3		81.0	
Banking services	76.9		77.9		75.7		70.4		80.7	
Other services	79.0	A	78.7	A	77.3	B	76.9	B	80.8	

Source: GfK — Market Monitoring Survey 2017

As already observed in the previous Scoreboard, the dispersion in market performance is higher for services markets than for goods markets. This could be linked to the lower cross-border tradability of services, which might result in comparably lower competitive pressure. This holds particularly true for the ‘banking services’ and network services clusters.

A closer look at individual markets shows that the EU-wide MPI variance is the highest for ‘electricity services’, ‘water supply’, ‘train services’, ‘mortgages’ and ‘mobile telephone

services’²³. The EU-wide MPI variance is lowest for ‘holiday accommodation’, ‘packaged holidays and tours’, ‘spectacles and lenses’, ‘personal care services’ and ‘airline services’.

22. Letters denote statistical significance for comparison across regions and the EU-28. Averages should be considered statistically significantly different, except when the pair of categories shares one letter (in the column adjacent to the right). For example ‘all markets’ North (79.8) is not statistically significant from East (79.7) since they share the same letter (A).

23. MPI variance is taken as a measure of spread (variance of the MPI for a given market and measured across the Member States of the EU) and it is computed as follows:

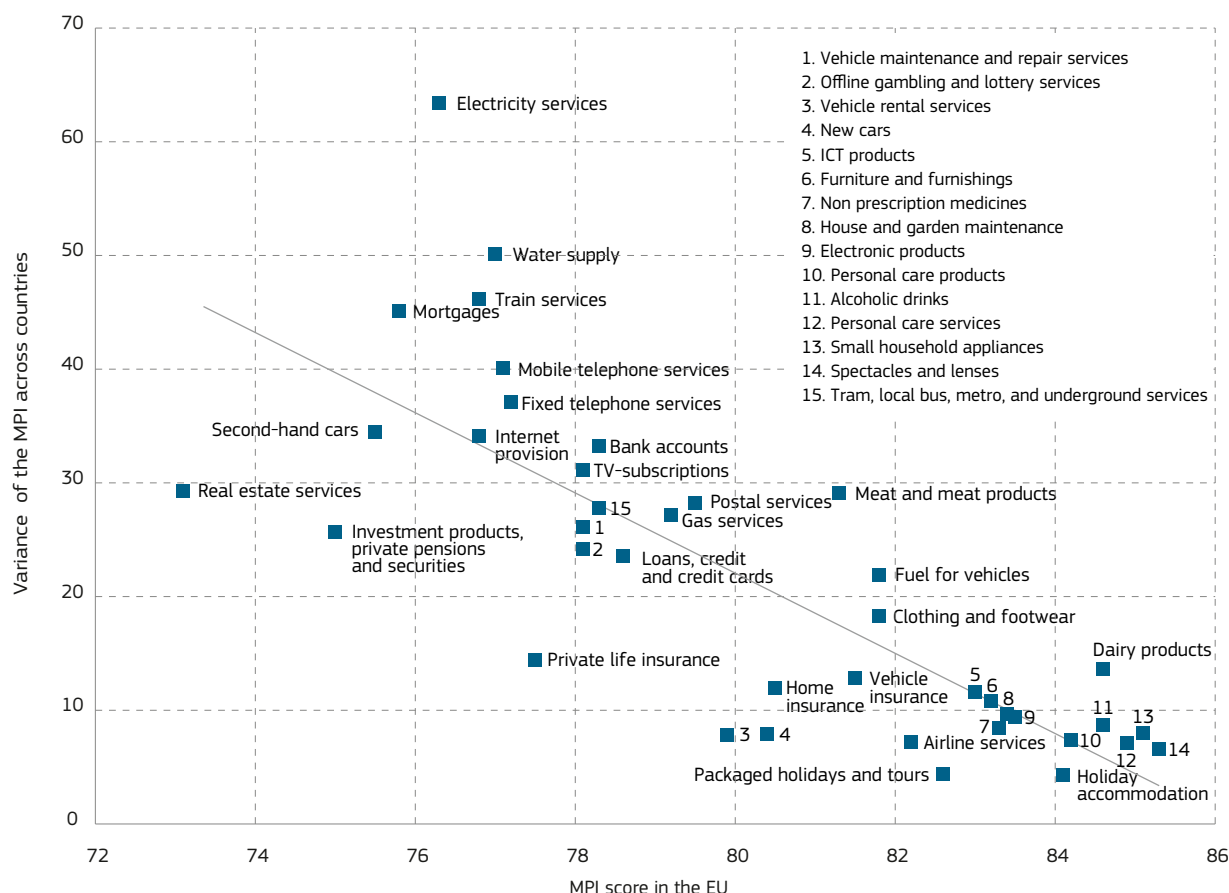
$$\sum_{i=1}^{28} \frac{[MPI(J)_i - MPI(J)_{EU}]^2}{28}$$

where $MPI(J)_i$ is the MPI for market J in country i
and $MPI(J)_{EU}$ is the average MPI for market J in the European Union

A strong negative correlation (-0.79) can be observed between the variance of the MPIs across EU countries and the average MPI scores for the EU (Figure 6). This finding, which is

consistent with previous Scoreboard editions²⁴, suggests that more integrated markets tend to perform better.

Figure 6: MPI variance by country and MPI EU-28 average score



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Source: Own estimates based on GfK — Market Monitoring Survey 2017

Compared to 2010, the dispersion in performance across EU countries has increased in most of the markets that were regularly covered by the Market Monitoring Survey, with the exception of 'tram, local bus, metro and underground services', 'packaged holidays and tours', 'train services' and 'holiday accommodation' (see Table 6). Moreover, in relative

terms, the highest increases in MPI dispersion between 2010 and 2017 are observed for 'electronic products' (almost 1.8 times), followed by 'postal services' and 'internet provision' (both 1.55 times). This points to persistent, and even widening discrepancies in how consumer markets perform in different countries.

Table 6: MPI dispersion (coefficient of variation²⁵) across countries²⁶

Market	2010	2011	2012	2013	2015	2017	2017/2010
Tram, local bus, metro, and underground services	0.08	0.07	0.06	0.06	0.06	0.06	0.81
Packaged Holidays and Tours	0.03	0.03	0.03	0.03	0.03	0.03	0.81
Train services	0.10	0.10	0.09	0.08	0.08	0.08	0.87
Holiday accommodation	0.03	0.03	0.02	0.02	0.03	0.03	0.89
Non prescription medicines	0.03	0.03	0.04	0.03	0.03	0.03	1.02
Fuel for vehicles	0.06	0.07	0.08	0.07	0.07	0.06	1.05
Water supply	0.08	0.07	0.07	0.07	0.08	0.08	1.07

24. Similar correlations were reported in the 2012, 2014 and 2016 editions of this Scoreboard.

25. The coefficient of variation is computed as the ratio between the standard deviation and the average across the EU countries (both on data not weighted by country size).

26. Only markets covered in all the editions of the Market Monitoring Survey are shown in the table. The MPI used in these calculations is computed according to a definition that allows for comparison over time.

Market	2010	2011	2012	2013	2015	2017	2017/2010
Vehicle insurance	0.04	0.05	0.04	0.04	0.04	0.05	1.08
Airline services	0.03	0.03	0.03	0.04	0.03	0.04	1.08
Gas services	0.06	0.05	0.06	0.06	0.06	0.06	1.09
Home insurance	0.04	0.04	0.04	0.04	0.04	0.04	1.10
Meat and meat products	0.05	0.05	0.07	0.07	0.06	0.06	1.18
Bank accounts	0.07	0.07	0.08	0.09	0.07	0.08	1.18
Vehicle maintenance and repair services	0.06	0.05	0.05	0.06	0.06	0.07	1.19
Real Estate Services	0.06	0.06	0.07	0.07	0.07	0.08	1.21
Fixed telephone services	0.07	0.06	0.06	0.06	0.07	0.08	1.21
Electricity services	0.09	0.09	0.09	0.10	0.10	0.10	1.23
Investment products, private personal pensions and securities	0.06	0.06	0.06	0.09	0.07	0.07	1.25
New cars	0.03	0.04	0.03	0.03	0.03	0.04	1.27
ICT products	0.03	0.03	0.03	0.04	0.04	0.04	1.27
Mobile telephone services	0.07	0.09	0.09	0.09	0.09	0.09	1.34
Second hand cars	0.06	0.07	0.07	0.08	0.08	0.09	1.39
Vehicle rental services	0.03	0.04	0.03	0.03	0.03	0.04	1.45
Internet provision	0.05	0.06	0.06	0.07	0.07	0.08	1.55
Postal Services	0.05	0.05	0.05	0.05	0.05	0.07	1.55
Electronic products	0.02	0.03	0.02	0.03	0.04	0.04	1.78

Source: own estimates based on the GfK — Market Monitoring Survey (2010-2017)

3.3. ASSESSMENT OF DIFFERENT MARKET GROUPS

3.3.1. Overall assessment

The individual markets surveyed were grouped thematically into the following nine market clusters: 'fast-moving retail goods', '(semi)-durable goods', 'automotive goods', 'telecoms', 'transport', 'utilities', 'banking services', 'insurance services' and 'recreational services'²⁷.

Of these nine clusters, six are formed of markets surveyed regularly in each survey since 2015²⁸. The remaining three clusters include a group of markets surveyed with varying frequency, i.e. not all were covered in the past two survey waves²⁹. For these three clusters, no difference with the previous reference period is calculated. However, as 2017-2013 differences can be calculated for each cluster, all markets surveyed in 2017 could be taken into account for the purposes of the analysis below.

In order to clearly summarise and present the cluster data, an approach based on quartiles³⁰ was used (as in previous Scoreboard editions). All MPI and component scores are categorised in four groups using the colour scheme below.

- ▶ **Dark green for "high-performing"**: the score of the market cluster is in the highest quartile (top 25 % results).
- ▶ **Light green for "middle-to-high-performing"**: the score of the market cluster is above the median but below the top quartile (50-75 % of results).
- ▶ **Orange for "middle-to-low-performing"**: the score of the market cluster is below the median but above the bottom quartile (25-50 % of results).
- ▶ **Red for "low-performing"**: the score of the market cluster is in the lowest quartile (bottom 25 % results).

Table 7 shows the overall results for each market cluster and their evolution in the period 2010-2017.

In general terms, the MPI scores for all market clusters indicate an improvement of between 0.1 and 0.8 points since 2015 (except for the marginal decrease of 0.1 points in the 'telecoms' cluster). When compared to 2013, all market clusters registered a remarkable increase, ranging from 2.4 to 5.2 points, with the 'fast-moving retail' cluster moving from the middle-to-low-performing quartile to the middle-to-high one.

27. The following services markets were not classified in any of the clusters: 'personal care', 'real estate', 'vehicle maintenance and repair' and 'vehicle rental'.

28. The six clusters are: 'automotive goods', 'telecoms', 'transport', 'utilities', 'banking services' and 'insurance services'.

29. This concerns the following clusters: 'fast-moving retail goods', '(semi)-durable goods', and 'recreational services'; an overview of the markets by survey is provided in the annex.

30. The estimation of quartiles (for the MPI, its components and other indicators), as reported in the Market Monitoring Survey, is done using the Quartile.INC function in Excel. The basis for computing the quartiles is either the MPI score (Table 7) or the component score (Table 8) of individual markets for goods and services separately. For example, the light green colour for 'fast moving retail' indicates that the MPI of this cluster falls in the quartile with the 50-75 % of results of the 15 goods markets.

Table 7: Market Performance Indicator (MPI) per market cluster³¹

	MPI						
	MPI 2017	Diff 2017-2015	Diff 2017-2013	Diff 2015-2013	Diff 2013-2012	Diff 2012-2011	Diff 2011-2010
Goods							
Fast moving retail	83.6		+3.0		-0.3	+0.7	+1.4
(Semi-)durable goods	83.6		+2.8		-0.1	+1.1	+1.8
Automotive goods	79.3	+0.1	+2.8	+2.8	+1.2	+0.6	+0.1
Services							
Recreational services	81.6		+2.4		-0.7	+1.1	+0.9
Insurance services	79.8	+0.2	+3.4	+3.2	+0.7	+0.4	-0.5
Transport	79.1	+0.2	+4.3	+4.1	+0.7	+0.4	+0.1
Utilities	78.0	+0.8	+4.1	+3.4	+0.9	+0.2	-0.8
Telecoms	77.3	-0.1	+3.2	+3.0	+0.2	+2.2	+0.1
Banking services	76.9	+0.7	+5.2	+4.4	+0.7	+0.8	+2.2

Source: Market Monitoring Survey 2017

Compared to 2015, the most notable increases are in the 'utilities' and 'banking services' clusters (+0.8 and +0.7 points respectively). However, compared to other clusters, both 'utilities' and 'banking services' remain in the lower-ranked quartiles (middle-to-low-performing and low-performing respectively). Among the goods clusters, 'automotive goods' has remained in the low-performing quartile since 2010,

despite registering a constant increase in performance over the years (+0.1 points in 2017). A similar situation can be observed for the 'banking services' cluster.

Table 8 provides a more granular overview of how various components of the MPI drive the results in each cluster presented above.

Table 8: MPI components: the drivers of the performance of market clusters³²

	MPI 2017	Components and subcomponents of the MPI					
		Comparability (Avg)	Trust (Avg)	Problems and detriment		Expectations (Avg)	Choice (Avg)
				Problems (%)	Detriment (Avg)		
Goods							
Fast moving retail							
(Semi-)durable goods							
Automotive goods							
Services							
Recreational services							
Insurance services							
Transport							
Utilities							
Telecoms							
Banking services							

Source: Market Monitoring Survey 2017

31. In this section (3.3), the differences in scores between different waves are reported regardless of their statistical significance. The colours marked in the columns indicate to which quartile the market cluster MPI belonged in respectively 2017, 2015, 2013, 2012, 2011 and 2010.

32. This section (3.3), looks into the two sub-components 'problems' and 'detriment' separately (instead of at the overall component 'problems & detriment').

Looking across the nine clusters, it can be seen that 'automotive goods' is the only cluster performing poorly on all four MPI components and one sub-component ('detriment'), except for the 'problems' sub-component, for which it is in the middle-to-low quartile. In the same vein, the relatively poor assessment for the 'banking services' cluster derives from having three of its MPI components and one sub-component ('detriment') in the lowperforming quartile (the 'choice' component being in the middle-to-high quartile, together with the 'problems' sub-component).

The 'telecoms' and 'utilities' clusters are characterised by medium-to-low performance overall, with the 'telecoms' cluster displaying a particularly poor score on the 'problems' sub-component (for which 'telecoms' is in the low-performing quartile). The 'utilities' cluster has a very low ranking for 'comparability' and 'choice' (it is in the low-performing quartile for both these components). 'Choice' also appears to be by far the poorest-scoring MPI component for the transport cluster (where it is in the low-performing quartile), even though the cluster is performing quite satisfactorily overall (in the middle-to-high quartile). The 'recreational services' cluster is the best-scoring services cluster, followed by the 'insurance' cluster. The 'insurance' cluster is characterised by a very low score on 'detriment' (for which it is in the low-performing quartile), even though a low proportion of consumers overall experience problems in this sector. 'Recreational services' and 'fast-moving retail' are the other two clusters for which the 'problems' sub-component is assessed very satisfactorily (in the highperforming quartile). For '(semi-)durable goods', the 'trust' component scores by far the highest out of all nine clusters. This, together with the middle-to-high performance scores for 'comparability', 'expectations' and 'choice' can account for the good overall performance of the '(semi-)durable goods' cluster. 'Fast-moving retail' and '(semi-)durable goods' are the clusters that display the highest overall MPI score out of all the clusters evaluated.

3.3.2. Results by market cluster

The following sections present more detailed results by market cluster. They highlight similarities and differences both within the cluster components and between the markets that belong to the same cluster. For each market cluster, the main graphic presents the MPI and component scores in 2017, and the difference compared to 2013 (in italics in the left upper corner). Where applicable, the graphic also presents the differences compared to 2015³³. The share of the household budget spent on each market cluster is also provided in the left-hand corner of the graph³⁴. An example of how to interpret the visuals and the respective colours is provided below³⁵.

33. Differences compared to 2015 are only shown where a sufficient number of markets forming the cluster were surveyed in both the 2015 and 2017 wave.

34. For the purpose of market correspondence, the Eurostat Household Budget Survey (HBS) is used (hbs_str_t211). The most relevant product and services categories were selected to produce an overall estimate for each market cluster.

35. The colours indicate in which quartile each result appears based on the data for all services or all goods markets. For instance, a services market presented in dark green is in the top quartile of all service market results.

Figure 7: How to read the results per market cluster



Source: Market Monitoring Survey 2017

3.3.2.1. Fast-moving retail

The 'fast-moving retail' cluster is composed of five markets, all characterised by a high frequency of purchase and usage/

consumption. The goods in this cluster have a somewhat generic character and are products that can be easily purchased across a range of different retailers. Altogether, these markets account for 12 % of the average household budget.

Figure 8: 'Fast-moving retail' — performance scores



Source: Market Monitoring Survey 2017

The 'fast-moving retail' cluster saw the highest increase in MPI among the goods clusters between 2013 and 2017

This cluster is one of the two best-performing goods clusters (together with '(semi-)durable goods'), with an average MPI in the middle-to-high quartile. Compared to 2013, its score increased by 3.0 points, meaning that the cluster is no longer in the middle-to-low-performing quartile for MPI.

For the individual MPI components, the cluster is associated with a very good performance for both 'problems' and 'detriment' sub-components. The good performance of 'fast-moving retail' in the 'detriment' sub-component is probably due to the relatively low-value products that one expects to find in this cluster. 'Comparability' and 'choice' are the components which appear in the middle-to-high performing quartile, while 'trust' and 'expectations' continue to be in the middle-to-low-performing quartile.

The markets that form this cluster are mixed in performance. Out of the five markets, 'dairy products' and 'alcoholic drinks' are highperforming, and 'personal care products' is middle-to-highperforming. However, 'non-prescription medicines' are middle-to-lowperforming, while the market for 'meat and meat products' continues to be in the low-performing quartile, despite registering the second-highest increase for overall MPI score compared to both 2015 and 2013. Compared to 2015, this market has experienced a remarkable decrease in the proportion of consumers who experienced problems (-3.4 pp.), and a significant decrease in 'detriment' (-0.5 points). It appears that consumers' trust in this particular market is recovering after the poor assessment in 2013 (likely influenced by the outbreak of the horse meat scandal during that period).

In March 2017, the new Official Controls Regulation³⁶ was adopted to provide a single framework for all official controls along the agri-food chain. Although the Regulation is not specific to the meat sector, the new harmonised EU rules are expected

36. Regulation (EU) 2017/625, OJ L 95, 7.4.2017, pp. 1-142.

to ensure food safety and high standards for plant health, animal health and welfare. They are also expected to help prevent fraud. With the risk-based control rules, the frequency of controls will be linked to risks that a product or process presents for fraud, health, safety, and animal welfare (and in certain cases the environment). Other factors will also be taken into consideration, such as the operator's past record of compliance or the likelihood that consumers are misled about the properties, quality, composition or country of provenance of the food.

Meanwhile, cooperation between competent authorities has been intensifying through various networks, such as the EU Food Fraud Network, which was set up in response to the horse meat crisis. The EU Food Fraud Network seeks to provide more efficient cross-border administrative assistance for detecting and countering frauds in the food chain. Work is also underway to further improve and integrate the different tools to exchange information between competent authorities.

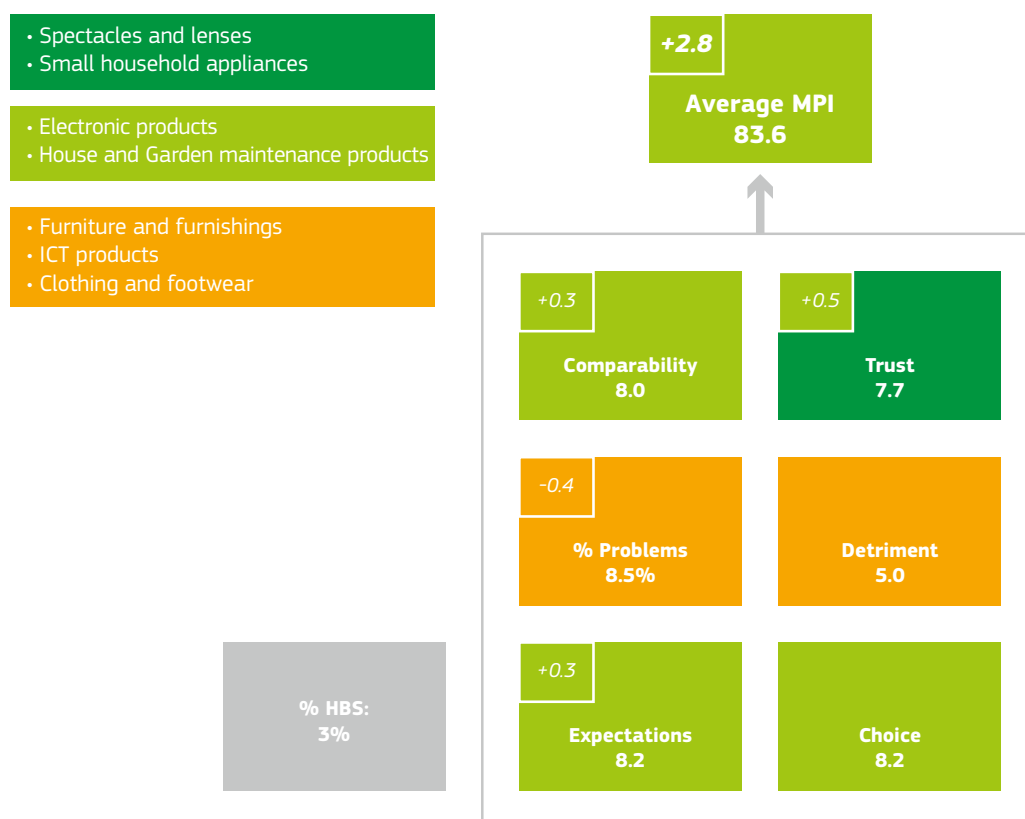
A new dedicated IT tool³⁷ has been in place since the end of 2015 to enable members of the EU Food Fraud Network to rapidly exchange information on potential cases of cross-border fraud. In 2017, a total of 178 cases were exchanged through the network, an increase compared to 2015, when a little more than

100 were exchanged. More recently, the Commission issued a set of guidelines³⁸ in September 2017 on how to apply and enforce the relevant EU food and consumer-protection laws. This was in response to concern in certain eastern European countries that consumers in these countries are being sold food products or other consumables of lower quality than in other countries, despite the packaging and branding being identical. The guidelines will help national authorities to determine whether a company is breaking EU law when selling their products in this way in different countries. In addition, a common testing methodology to gather comparable scientific evidence on this matter has been developed by the Commission's Joint Research Centre, with support from Member States and stakeholders. The methodology was made available in June 2018³⁹.

3.3.2.2. (Semi-)durable goods

The '(semi-)durable goods' market cluster includes seven markets, which together account for 3% of consumers' household budget. These markets tend to have a lower purchase-frequency but a high usage-frequency. This cluster is well-performing, with an MPI on par with that of 'fast-moving retail', while the goods purchased in any of the seven markets of this cluster are typically more expensive.

Figure 9: '(Semi-)durable goods' — performance scores



Source: Market Monitoring Survey 2017

37. The Administrative Assistance and Cooperation System (AAC).

38. C(2017) 6532 final.

39. http://europa.eu/rapid/press-release_IP-18-4122_en.htm

The '(semi-)durable goods' cluster performs satisfactorily overall — nonetheless, certain markets in the cluster score only just above or below the EU average

Together with 'fast-moving retail', '(semi-)durable goods' is the best performing of the goods clusters, with an average MPI of 83.6. Its score increased by 2.8 points compared to 2013.

The cluster's good performance is driven by the high-performing 'spectacles and lenses' and 'small household appliances' markets. 'Electronic products' and 'house and garden maintenance products' are in the middle-to-high performing quartile, whereas 'furniture and furnishings', 'ICT products' and 'clothing and footwear' are in the middle-to-low-performing quartile. The latter market is the only one from this cluster which ranks below the average for all goods markets (by 0.9 points). It ranks 11th of the 15 goods markets assessed.

The '(semi-)durable goods' cluster is high-performing in 'trust' and middle-to-high performing for 'comparability', 'expectations' and 'choice'. The score for 'trust' is the only one that has changed quartile since 2013, going up to high-performing.

In spite of these positive aspects, the cluster remains in the middle-to-low-performing quartile for both the 'problems' and 'detriment' sub-components. Several markets in the cluster have been the target of EU-coordinated enforcement activities. In 2015 for instance, the European Commission and EU consumer-protection authorities carried out a coordinated screening of 743 websites across the EU on the quality of information available to consumers before they make a purchase (so-called pre-contractual information⁴⁰). Overall, irregularities were confirmed in 436 cases (63%). Among these websites, slightly more than half belonged to markets which are part of the '(semi-)durable goods' cluster⁴¹. The previous year, authorities had screened how websites selling consumer electronics complied with EU legislation on guarantees. This screening process uncovered results similar to the 2015 screening⁴². The infringements detected in both sweeps were followed up by national authorities to achieve compliance. In late 2015, the Commission adopted a proposal for a directive⁴³ on online sales of goods as part of

its commitment under the digital single market strategy. The proposal aims to harmonise key consumer-contract rules on conformity and remedies. The inter-institutional negotiations exposed the need to extend the scope of the proposal to also cover 'offline' sales (sales not completed online) and avoid a situation where different rules applied depending on the sales channel. In October 2017, the Commission amended its proposal accordingly⁴⁴.

3.3.2.3. Automotive goods

The 'automotive goods' cluster contains three markets linked to personal motorised transportation: 'fuel for vehicles', 'new cars', and 'second-hand cars'. Together, these markets account for around 8 % of an average household budget.

40. This information is regulated by the Consumer Rights Directive. https://ec.europa.eu/info/live-work-travel-eu/consumers/enforcement-consumer-protection/eu-wide-screening-websites-sweeps_en#pre-contractual-information-sweep

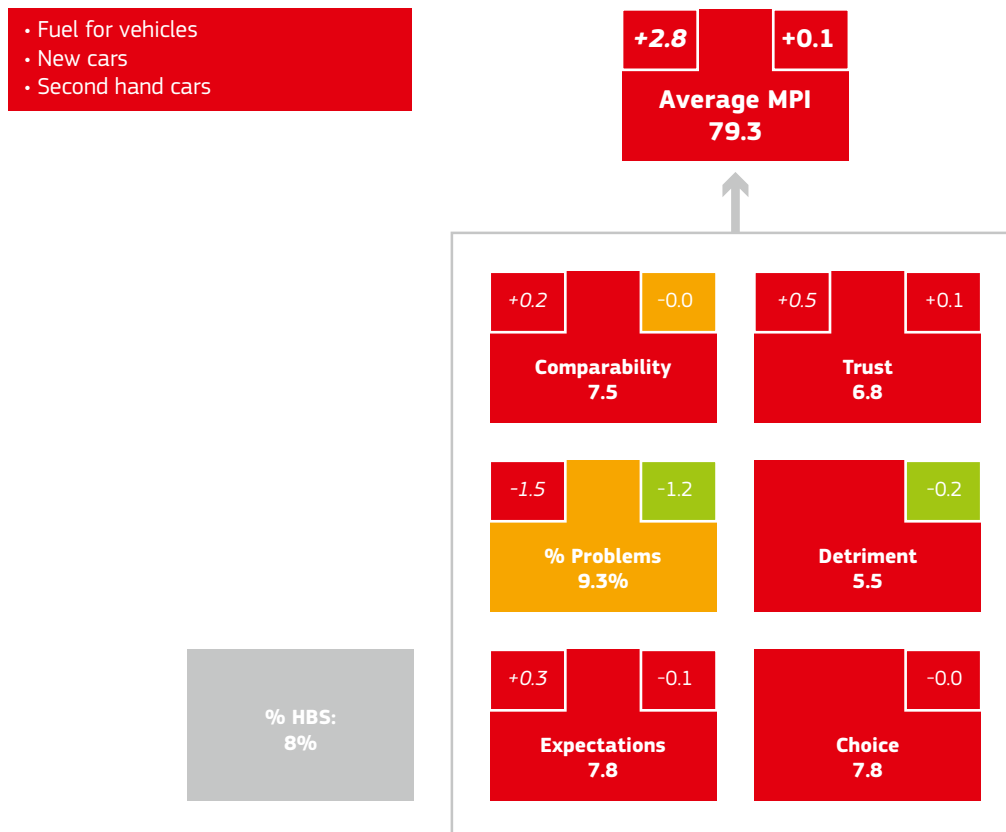
41. Some 29 % were websites selling clothes, shoes and fashion accessories, 15 % were selling electronic goods and household appliances, and 12 % were selling furnishings and home decorations.

42. https://ec.europa.eu/info/live-work-travel-eu/consumers/enforcement-consumer-protection/sweeps_en

43. COM/2015/0635 final.

44. http://europa.eu/rapid/press-release_MEX-17-4325_en.htm (currently with co-legislators).

Figure 10: 'Automotive goods' — performance scores



Source: Market Monitoring Survey 2017

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No improvement for the 'automotive goods' cluster overall, despite a significant increase in the performance of the fuel for vehicles market

This cluster performs very poorly overall, with an average MPI in the lowest quartile, where it has been since 2010. Compared to 2015, there was only a marginal increase of 0.1 points in the MPI score of the overall cluster. However, the increase was much greater between 2013 and the 2017 (+ 2.8).

For 2017, the four MPI components 'trust', 'expectations', 'choice' and 'comparability', as well as the 'detriment' sub-component are in the lowest-performing quartile. Compared to 2015, the 'comparability' component dropped from the middle-to-low quartile, and the 'detriment' sub-component dropped from the middle-to-high quartile. The 'problems' sub-component is now the only indicator in the middle-to-low-performing quartile, although here too there was a deterioration in performance (in relative terms), as this sub-component featured in the middle-to-high quartile in 2015.

The market cluster results are fully in line with the results at individual market level. The market for 'second-hand cars' is ranked, once again, lowest of all the goods markets assessed,

with no improvement since 2015. The markets for 'new cars' and 'fuel for vehicles' rank second-last and fourth-last respectively out of the 15 goods markets. The performance of the market for 'new cars' declined by 0.6 points since 2015, driven mostly by decreases in the 'comparability', 'trust' and 'expectations' components. However, the market for 'fuel for vehicles' has improved its overall MPI score by 0.9 points since 2015.

In the market for 'second-hand cars', it should be stressed that there is still a significant difference (22 points) in the MPI between the top-ranked and the lowest-ranked country in the EU (5.1 points greater than the EU-28 goods-markets range). This is due to the poor assessment of this market by consumers from the eastern region, as opposed to those residing in western countries, with the lowest-scoring countries (Bulgaria and Croatia) seeing a significant decrease in consumers' MPI scores.

The 'automotive goods' cluster has been performing poorly for several years. However, it is possible that consumers' assessment may have been affected by the 'Dieselgate' scandal that began in 2015, as the carmaker's response to consumers in Europe has fallen short of expectations. In September 2017, following persistent indications that many

of the cars affected have not been repaired yet, national consumer authorities across the EU urged Volkswagen⁴⁵ to swiftly repair all cars affected. This was part of a coordinated action under the Consumer Protection Cooperation Regulation⁴⁶ by EU consumer authorities to ensure the Volkswagen group complies with consumer law.

In addition, in an attempt to ensure compliance with EU law on the real emission levels of vehicles, the Commission supported Member States by developing a common testing methodology to screen for ‘defeat devices’ installed in cars that may be altering the results of laboratory tests. It published a guidance⁴⁷ in early 2017 to help Member State authorities

assess whether a car manufacturer is using defeat devices (or other strategies that lead to higher vehicle emissions outside of the test cycle) and analyse whether they are technically justified. As of September 2017, all new car models will have to pass new and more reliable emissions tests⁴⁸ in real-world driving conditions, as well as an improved laboratory test, before they can be driven on European roads.

3.3.2.4. Recreational services

The ‘recreational services’ market cluster comprises three markets that account for 9% of the average household budget.

Figure 11: ‘Recreational services’ — performance scores



Source: Market Monitoring Survey 2017

‘Recreational services’ continue to perform better than all other services clusters, even though consumers rated the ‘holiday accommodation’ market worse than two years ago

This cluster continues to perform very satisfactorily, with two of its components, (‘comparability’ and ‘choice’) and two of its sub-components (‘problems’ and ‘detriment’) in

the high-performing quartile. As a consequence, the cluster continues to be ranked the highest out of all six services clusters. The components of ‘trust’ and ‘expectations’ are the only two indicators that experienced a change in quartile, decreasing one and two quartiles respectively (from the high-performing quartile). Compared to 2013, the cluster has seen an increase of 2.4 points in its overall MPI score.

45. http://europa.eu/rapid/press-release_IP-17-3102_en.htm

46. OJ L364 dated 9.12.2004.

47. C(2017) 352 final.

48. http://europa.eu/rapid/press-release_IP-17-2822_en.htm

The only exception to the very good overall performance of this market cluster is the market for 'offline gambling and lottery services'. While the markets for 'holiday accommodation' and 'packaged holidays and tours' are ranked in the second and third position respectively out of all 25 services markets assessed, 'offline gambling and lottery services' is ranked 14th and is in the middle-to-low-performing quartile.

Compared with assessments in previous years, a mixed pattern is observed, with the market for 'packaged holidays and tours' seeing an increase in its overall MPI score of 0.6 points compared to 2015, whereas 'holiday accommodation' registered a decrease of 0.3 points during the same period, driven by decreases in the 'expectations' and 'choice' components. Lastly, the market for 'offline gambling and lottery services' registered an increase of 1.0 point since 2013, mostly due to a consistent increase in 'comparability' and 'trust'. Of the three markets in this cluster, the market for 'offline gambling and lottery services' is the only one where the difference in MPI (22.7 points) between the top-ranked and the lowest-ranked country is greater than the average difference across the EU-28 services markets (by 5.5 points).

A non-negligible share of consumer complaints that are received by the European Consumer Centres Network relate to package holidays, time-share products and hotel accommodation. In 2016, for instance, of the 45 016 complaints⁴⁹ received, almost 2 000 (4.38% of the total) referred to time-share products and package holidays. In 2015, 5% of complaints concerned time-share products and package holidays. In 2016, the Consumer Protection Cooperation Network screened more than 300 price-comparison and travel-booking sites to check their compliance with consumer laws⁵⁰. The authorities identified irregularities in 67% of the screened websites that were later followed up to achieve compliance. Most of the problems that were detected were:

- ▶ the price first shown not being the same as the final price;
- ▶ the total price (or the way it was calculated) not being clear;
- ▶ promotional offers not existing in reality;
- ▶ user reviews not being presented in a clear and transparent way.

The 2015 Package Travel Directive⁵¹, which came into effect on 1 July 2018, further increases the protection offered to consumers buying traditional packages predominantly put together by tour operators. The Directive also extends this protection to customised packages purchased online or

offline. The modernisation of the 1990 rules (drafted when the internet was in its infancy) means that millions of EU holidaymakers who opt for customised packages will enjoy the same rights as those who purchase traditional, ready-made travel packages. In addition, a basic protection is provided for so-called linked travel arrangements.

3.3.2.5. Insurance services

The 'insurance services' market cluster includes three markets and represents 2% of the average household budget. This cluster is based on consumers' need to manage risks and has a more utilitarian character than some of the other clusters.

49. http://ec.europa.eu/internal_market/scoreboard/performance_by_governance_tool/european_consumer_centre_network/index_en.htm

50. http://europa.eu/rapid/press-release_MEMO-17-845_en.htm

51. OJ L 326 dated 11.12.2015.

Figure 12: 'Insurance services' — performance scores



Source: Market Monitoring Survey 2017

Consumer 'detriment' has decreased significantly in insurance services but remains relatively high, with the 'home insurance' market scoring worst on 'detriment' of all the 25 services markets assessed

This market cluster performs fairly well, ranked in the second place of the six services clusters in overall MPI. Between 2015 and 2017, the cluster dropped from the high-performing quartile to the middle-to-high-performing quartile, despite an increase in MPI of 0.2 points over the two years. The performance for 'comparability' is in line with the overall market performance in terms of quartile (middle-to-high). The 'trust' and 'expectations' scores are in the middle-to-low-performing quartile. 'Choice' is rated in the high-performing quartile, as is the proportion of consumers who experienced problems. However, the associated 'detriment' for those consumers who experience problems continues to remain disproportionately high (and is therefore in the low-performing quartile), despite the decrease by 0.3 points in 'detriment' in the last two years.

The overall satisfactory performance of the cluster is driven by the markets for 'vehicle insurance' and 'home insurance', both of which are in the high-performing quartile and rank fifth and sixth respectively out of 25 services in their overall MPI. At

the other end of the scale, the 'private life insurance' market ranks in the 16th place of all services markets, although it registered a considerable increase of 0.6 points in its overall MPI score. The main drive for this improvement in the MPI score for 'private life insurance' was a significant decrease in 'detriment' by 0.6 points compared to 2015. However, the components for 'comparability' and 'expectations' for this market both remain well below the EU average for all services. Among the three markets that are part of this cluster, the market for 'home insurance' displays by far the highest level of 'detriment' of all 25 services markets.

Insurance products are 'credence goods', whose quality cannot be fully established at the time of purchase. Because of the way in which insurance is supplied, consumers often struggle to purchase the correct coverage. In addition to being characterised by information asymmetry (with insurance companies routinely having at their disposal a wealth of statistical data that allows to estimate the level of risk), insurance is also an area where there are numerous behavioural biases at work. For example, systematic misjudgment of probabilities can cause consumers to prefer products that cover small losses with high probability to occur, rather than low-probability but high-impact losses. Another problem is the 'availability bias', which may draw consumers' attention to coverage that is commonly advertised in a specific

market, while leading to neglecting other risks that are not as salient but are present nonetheless. The combination of these factors may result in costly over-insurance in some areas, while leaving consumers exposed to substantial financial risks due to under-insurance in others.

In October 2017, the Commission published the results of a behavioural study⁵² on consumers’ decision-making when buying non-life insurance. The study showed that consumers are prevented from getting the best deals by behavioural biases and by the time and effort needed to compare alternatives. The study also identified as reasons for the low rates of cross-border purchase of insurance that consumers either do not know that it is possible to buy insurance in another EU Member State, or they are concerned that solving problems with foreign insurers could be difficult. The highest premium overpayment was caused by consumers choosing excessively small deductibles⁵³, rather than from selecting an overpriced insurance company or insuring an unnecessary risk. On average, this decision-making error amounted to EUR 44 per respondent for home contents

and EUR 48 for motor insurance, equivalent to 19% and 11 % respectively of the average premium paid.

The new Directive on Insurance Distribution⁵⁴, which comes into effect in 2018⁵⁵, sets a modernised framework and rules of conduct for all sellers of insurance, including those selling directly to consumers. It also introduces new and improved consumer-protection rules to help consumers make informed choices. In particular, the new Insurance Product Information Document provides consumers with basic information on insurance products in a simple and clear manner and in a standardised format to make it easy to compare the products on offer.

3.3.2.6. Transport

The ‘transport’ market cluster includes three markets, all of which are linked to personal transportation, and all of which have varying usage frequencies. This market represents 1 % of the household budget on average.

Figure 13: ‘Transport’ — performance scores



Source: Market Monitoring Survey 2017

52. Among other things, the study: (i) tested how to help consumers to make better decisions, (ii) estimated potential savings in insurance premiums, and (iii) collected data on the industry. http://ec.europa.eu/newsroom/just/item-detail.cfm?item_id=117420

53. The ‘deductible’ (also known as the ‘excess’) is the portion of any damage that must be paid for by the insured policyholder. For example, a deductible of EUR 100 means that damage of EUR 90 must be paid for entirely by the policyholder. However, if the policyholder suffers damage of EUR 1 000, they will pay EUR 100, and the insurer will pay EUR 900.

54. Directive 2016/97/EC.

55. COM(2017) 792.

Overall, the 'transport' cluster has remained in the middle-to-high-performing quartile since 2011. In 2017, its overall MPI increased by 0.2 points compared to 2015, and by 4.3 points compared to 2013. As in the previous Scoreboard edition, 'comparability' and 'trust' are assessed very favourably (the 'transport' cluster remains in the high-performing quartile for these two components). In addition, 'expectations' and 'detriment' are both in the middle-to-high quartile with negligible changes since 2015. Once again, the cluster performs less satisfactorily for 'problems', where it ranks in the middle-to-low quartile. Despite a decrease of 1.1 pp. in this sub-component since 2015, the proportion of consumers who experienced problems in the transport cluster remains above the all-services average (9.3%).

With the exception of airline services, consumers still perceive choice as limited in the markets of the transport cluster

Insufficient choice of providers is the one component that negatively affects consumers' assessments of this cluster. This is particularly the case for 'train services' and for 'tram, local bus, metro and underground services', where satisfaction with 'choice' was assessed as the second-lowest and third-lowest respectively of all 25 services markets. This was also the case in 2015. 'Choice' in the airline sector, on the other hand, is assessed quite favourably (it has the sixth-highest score among all services markets), although it has not improved in the last two years. However, it should be noted that 'choice' was given a low importance score for 'train services' and for 'tram, local bus, metro and underground services' (second-lowest and third-lowest respectively). This indicates that consumers value the punctuality and consistency of such services more than having a number of providers to choose from.

Of the three markets that are part of this cluster, 'train services'⁵⁶ is by far the least favourably assessed by consumers. This market is in the low-performing quartile, as it was in 2015, and has the fifth-lowest score in overall MPI. Apart from 'choice', where its score is remarkably low, the 'train services' market also has a higher proportion of consumers who experience problems than the average for all services markets. The 'train services' market is characterised by one of the largest differences in MPI score between the highest-ranked and lowest-ranked EU country (24.8 points), with two Member States scoring remarkably poorly (Bulgaria and Romania with 62.5 and 63.4 points respectively).

'Tram, local bus, metro and underground services'⁵⁷ is in the middle-to-high-performing quartile, and ranks three places below the all-services EU average in MPI. Consumers' satisfaction with choice in this market is remarkably low, and a relatively high proportion of consumers experience problems. As with 'train services', the difference (19.8 points) in MPI between the highest-scoring and the lowest-scoring EU country is larger than the services-market average, with consumers in Italy, Malta and Bulgaria assessing their markets as the least performing in the EU-28.

In contrast, the 'airline services' market is the market in this cluster most favourably assessed by consumers. Despite a decrease of 0.4 points since 2015, it is the fourth-highest ranked services market in MPI, with a very high score for 'comparability', 'trust' and 'expectations'. Although the proportion of respondents who experience problems is below the all-services EU average, the level of 'detriment' when such problems occur is the third-highest of all services. Transport has been one of the main areas of complaints received by the European Consumer Centre Network. In 2016 these represented 36 % of all complaints.

In recent years, the EU has developed a full set of passenger rights, which apply irrespective of the transport mode. Whether travelling by air, rail, ship, bus or coach in Europe, passengers benefit from rights that include the right to accurate and timely information, and the right to various forms of assistance in situations of delays and/or cancellations. Some of these rights are being revisited to modernise and improve the protection of passengers while taking due account of business interests. In 2013, the European Commission tabled a proposal⁵⁸ to reform the existing legislation on air passenger rights (and the liability of airlines). This proposal is still in the legislative process. In 2017, a proposal updating the rights granted to passengers travelling by train was adopted by the Commission. In July 2018, a new Directive on package travel and linked travel arrangements comes into force, further strengthening consumer rights.

3.3.2.7. Utilities

The 'utilities' market cluster brings together four markets. In many countries, these four markets have a limited number of providers. The services in this cluster are used on a daily or frequent basis and account for 5 % of the household budget.

56. Cyprus and Malta do not have train services so they are not included in this analysis.

57. For Cyprus, Malta and Luxembourg this market only includes local bus services.

58. COM(2013) 130 final.

Figure 14: 'Utilities' — performance scores



Source: Market Monitoring Survey 2017

38

The average MPI for this cluster is in the middle-to-low-performing quartile, as was the case in both 2015 and 2013. However, the MPI has increased by 4.1 points since 2013 and by 0.8 points since 2015. The cluster is characterised by two distinct groups of services, with sharply contrasting performances. 'Postal services' and 'gas services' are in the middle-to-high-performing quartile, while 'water supply' and 'electricity services' fall into the low-performing quartile.

The same contrasting picture can be observed for the different components and sub-components assessed. 'Expectations' is in the middle-to-high-performing quartile, whereas 'problems', 'detriment' and 'trust' are all middle-to-low-performing. The MPI components which continue to be assessed very poorly are 'comparability' and 'choice' (both are in the low-performing quartile) with only a marginal increase since 2015. The poor consumer assessment could be due to the fact that in some countries these markets may still feature monopolies or have very low competition (if the market was only recently opened up).

Contrasting performance of energy markets

When looking at the individual markets belonging to this cluster, 'electricity services' is the market assessed least favourably by consumers. It ranks 22nd of all 25 services markets, with an increase in MPI score of 1.0 point since 2015 (its MPI score has been consistently improving since 2011). When compared to 2015, of all its MPI components the highest increase was observed for 'choice', likely a consequence of ongoing market liberalisation. 'Electricity services' also saw a decline since 2015 in the proportion of consumers who experienced problems. The very large points difference in the MPI between the top-ranked and lowest-ranked EU country in this market (36.5 points, which is 19.3 points greater than the EU-28 all-services markets range) indicates a market with mixed performance, which is assessed as being the least satisfactory by consumers from southern Europe (their assessment of 'electricity services' is 11.7 points below the EU-28 average). Nonetheless, the bottom two countries in MPI score (Bulgaria and Spain) have both increased their scores by 5.5 and 3.1 points respectively since 2015.

In 2017, the Commission released the results of a study on consumer detriment in the EU⁵⁹, which indicated the magnitude of the detriment consumers suffer due to poorly functioning electricity services in the EU. The study estimated that the total post-redress financial detriment over the last 12 months in the EU-28 was between EUR 1.9 billion and EUR 6.4 billion.

In contrast, the market for 'gas services' is middle-to-high-performing, ranking ninth out of all services markets. Its MPI score increased by 1.1 points since 2015, and there is much less variation between the top-ranking and lowest-ranking country scores when compared to the electricity market (22.5 points for the 'gas services' market compared to 36.5 for the 'electricity services' market), with Spain performing worst. The countries ranked in the last eight positions for MPI have experienced no improvement in consumers' assessment since 2015. In southern Europe, and in some eastern European countries, the 'gas services' market scores below the EU average. As for 'electricity services', the largest increase in MPI is with 'choice'. However, consumers attach lower importance to choice in both 'gas services' and 'electricity services' compared to other aspects of market performance.

There are continued efforts at EU level to make the energy sector more competitive and sustainable while delivering a better deal to consumers. In November 2016, the Commission presented a new package of measures⁶⁰, with the aim to provide the stable legislative framework needed to facilitate the clean energy transition — and thereby take a significant step towards the creation of the Energy Union. These 'Clean Energy for All Europeans' proposals are intended to help the EU energy sector become more stable, competitive, sustainable and fit for the 21st century. One of the goals of this package is to provide consumers with a fair deal on energy.

The Commission is currently undertaking a study on energy⁶¹, which investigates how clarity, comparability and transparency in the energy market could be increased through the information provided to energy consumers at different phases of their participation in the energy market. The study will assist the Commission's work to ensure that Europeans have access to better information and more possibilities to engage in the energy market, as well as greater control of their energy costs. It looks into the standardisation of energy offers and bills to ensure increased clarity and comparability,

and suggest better designs for energy bills. The study also examines the main factors discouraging energy consumers from switching provider. Finally, price-comparison tools in the energy sector are being examined and (independent) verification schemes for such tools will be identified.

Trust in the postal services market remains high, but consumers from Nordic countries are less satisfied

'Postal services' is the other market in this cluster that shares the middle-to-high-performing quartile with the 'gas services' market. It ranks in the eighth position in MPI score, with no significant change compared to 2015. For its individual components, a small increase in the 'comparability' and 'choice' components can be seen, while the 'expectations' component marginally decreased. Overall, 'trust' in the market is high and the services on offer meet consumers' 'expectations'. Nonetheless, the proportion of consumers experiencing problems in the 'postal services' market is higher than the all-services average, whereas the 'detriment' suffered is marginally higher than the average level.

Overall, the market scores well in western and eastern Europe, whereas certain countries from the northern region, like Denmark, Finland and Sweden saw the sharpest decrease in consumers' assessment for this market (declines of between 4.7 and 8.7 points).

In April 2018, the European Parliament and the Council adopted a Regulation on cross-border parcel delivery⁶². This came as part of an extended plan to boost e-commerce and cross-border e-commerce in particular, being one of deliverables under the digital single market strategy. The new rules are expected to make such services more transparent and affordable and to increase regulatory oversight of the EU parcel market. According to the new provisions, parcel delivery providers will have to disclose prices for the services individual consumers and small companies use, which the Commission will publish on a website. In line with the Consumer Rights Directive, traders will also have to provide consumers with clear information about available cross-border delivery options and charges payable by consumers for cross-border parcel delivery. Traders will also have to provide consumers with customer complaints procedures, where applicable. The

59. https://ec.europa.eu/info/publications/study-measuring-consumer-detriment-european-union_en. The study estimated consumer detriment in six different markets — mobile telephone services; clothing, footwear and bags; train services; large household appliances; electricity services; and loans, credit and credit cards. It particularly focused on France, Italy, Poland and the UK.

60. <https://ec.europa.eu/energy/en/news/commission-proposes-new-rules-consumer-centred-clean-energy-transition>

61. Consumer market study on pre-contractual information and billing in the energy market — improved clarity and comparability.

62. <http://www.consilium.europa.eu/en/press/press-releases/2018/04/12/council-adopts-cross-border-parcel-delivery-rules-to-boost-e-commerce>

new rules have already entered into force and will be fully applicable in 2019⁶³.

Comparability and choice improve in the market for water supply, but consumers are not satisfied overall

Finally, the market for ‘water supply’ is a low-performing market, ranking 19th of the 25 services markets. The market saw a 1.2 point increase in its overall MPI score compared to 2015, with the largest increase for ‘comparability’ and ‘choice’ (i.e. the two components which have by far the lowest scores for ‘water supply’ among all other services markets). This market scores better than average on ‘problems’, and it even improved on this indicator by 0.9 pp. compared to 2015.

Consumers’ assessment of the ‘water supply’ market across Member States is quite heterogeneous. There is a 29.3-point difference in the MPI between the top-ranked and lowest-ranked EU country. Certain eastern and southern European countries, like Bulgaria, Italy, Croatia and Spain stand out as the countries where consumers rate this market least favourably in the EU.

3.3.2.8. Telecoms

The ‘telecoms’ market cluster includes four markets, representing 3% of the average household budget. This cluster is characterised by its subscription-based approach, a more limited number of providers, and daily usage that is typically paid for by monthly fees. ‘Bundling’ of services is also quite frequently offered to consumers for most of the services in the cluster.

Figure 15: ‘Telecoms’ — performance scores



Source: Market Monitoring Survey 2017

Consumers’ assessment of the performance of the markets in this cluster is quite consistent, with three markets in the middle-to-low quartile and one market (the market for ‘internet provision’) in the low-performing quartile. The market for ‘internet provision’ only fell into the low-performing quartile

in this edition, while in 2015 it was still in the middle-to-low-performing quartile.

63. In mid-December 2017, a provisional agreement was reached by EU co-legislators.

The high incidence of problems faced by consumers drags down the overall performance of the 'telecoms' cluster

When looking across the various components, sub-components and indicators, the worst assessment for the 'telecoms' cluster is for 'problems'. On average, 16.9% of consumers have experienced problems with the four services markets, ranging from 14.6% of consumers experiencing problems in 'fixed telephone services' to 20.3% experiencing problems in 'internet provision'. This makes these markets the four worst services markets of all 25 for 'problems'. The same is true for the 'problems & detriment' component ('problems' and 'detriment' combined), where these four services rank in the last four positions of all 25 services markets. This is despite the fact that the individual level of 'detriment' experienced when problems arise is in line with the all-services average (middle-to-high performance). 'Comparability' in this cluster is equally in line with the EU average (middle-to-high performance), whereas 'trust', 'choice', and 'expectations' are all in the middle-to-low-performing quartile.

'Telecoms' markets perform unevenly across Europe, with consumers from southern Europe being by far the least satisfied

The 'TV-subscriptions market' ranks in the 13th position out of the 25 services in MPI, with no statistically significant increase since 2015. Since 2015, the 'trust' component has increased, while all other components and sub-components have remained stable. Market performance is the lowest in Croatia and Portugal (with Portugal seeing a 5.9 point decrease in the assessment of performance), whereas countries in the western region assess its performance most favourably.

The market for 'fixed telephone services' is middle-to-low-performing, ranking 17th of the 25 services markets. Its overall MPI score remained stable from 2015 to 2017, registering only an increase in the 'comparability' component and a decrease in 'expectations', both of which remain totally in line with the all-services EU average. The proportion of consumers experiencing problems continues to remain high and has shown no statistically significant change compared to 2015. The 'fixed telephone services' market is assessed most favourably in western regions of Europe and least favourably in southern Europe: Spain, Croatia and Italy (countries which rank the lowest in the EU) saw no increase in their MPI scores.

Across the EU, there is a large difference in the MPI between the top-ranked and lowest-ranked EU country (26.5 points).

The market for 'mobile telephone services' ranks 18th out of the 25 services markets, just below 'fixed telephone services'. Its overall MPI score saw no change since 2015, despite a decrease in 'comparability' and 'choice'. The 'trust' component remains remarkably low in the market for 'mobile telephone services'. In addition, the proportion of consumers who experienced problems is still quite high (17.5%) despite a decrease of 2.5 pp. over the last two years. The large difference (27.2 points) in the MPI between the top-ranked and lowest-ranked EU country reflects the poor performance of this market in southern countries. Three of the four lowest-performing countries for 'mobile telephone services' (Spain, Italy and Portugal) belong to this region (with Croatia being the second-worst performer) and have experienced either no improvement or large decreases in their overall MPI scores since 2015.

The market for 'internet provision' ranks 20th of 25 services markets. Its MPI decreased by 0.4 points since 2015, and the market is now in the low-performing quartile. The biggest driver of this decline is a decrease in its 'expectations' score, which is now ranked marginally below the EU average. 'Internet provision' is the market with the highest proportion of consumers who experience problems (20.3%) and with the lowest score on 'problems & detriment'. Across all countries surveyed, there are considerable differences in market performance, with the most favourable conditions in western and eastern Europe, and the least favourable conditions in the southern region. The lowest scores can be found in Spain, Italy, Ireland and Croatia.

To tackle market fragmentation in the telecoms markets, the EU adopted the Telecoms Single Market Regulation in 2015⁶⁴. This ensured for the first time the principle of net neutrality in the EU and began the process to abolish mobile roaming charges. The abolition of roaming charges meant that, as of mid-June 2017, European citizens travelling within the EU have been able to 'roam like at home' and be charged domestic prices for any roaming calls, SMS or data. This is an example of EU action that has a direct impact on the lives of EU citizens. This provision has also further promoted the use of mobile telephony services, benefiting both consumers and telecom operators.

64. OJ L 310, 26.11.2015, pp. 1-18.

In September 2016, the Commission presented proposals for an ambitious overhaul of the telecoms regulatory framework⁶⁵. One of the aims of the proposals was to encourage investment in very-high-capacity networks and accelerate public access to Wi-Fi for European citizens. The proposed rules sought to meet European consumers' growing demand for more connectivity and boost the competitiveness of the EU 'telecoms' sector.

3.3.2.9. Banking services

The 'banking services' market cluster accounts for only 0.2 % of the average household budget⁶⁶ and includes four markets. However, this cluster is directly linked to consumers' finances and income, and it therefore plays a much more important role than its budget share may suggest.

Figure 16: 'Banking services' — performance scores



Source: Market Monitoring Survey 2017

'Banking services' continues to be the lowest-performing services cluster since the first Scoreboard editions were published. The MPI of the cluster increased by 0.7 points since 2015, but individual components and sub-components like 'comparability', 'trust', 'expectations' and 'detriment' still perform poorly (all four are in the low-performing quartile). The scores for 'choice' and 'problems' show better results, with both indicators in the middle-to-high-performing quartile. The proportion of consumers who experience problems has decreased by 3.8 pp. since 2013.

Despite some improvements, consumers are still dissatisfied with performance of the markets 'investment products, private personal pensions and securities' and 'mortgages'

The poor performance of this cluster is driven by the 'investment products, private personal pensions⁶⁷ and securities' market and the 'mortgages' market. Both markets are in the low-performing quartile.

The market for 'investment products, private personal pensions and securities' is the second-worst assessed

65. http://ec.europa.eu/competition/sectors/telecommunications/overview_en.html
http://europa.eu/rapid/press-release_IP-16-3008_en.htm

The focus is on: a consistent single-market approach to spectrum policy; the tackling of regulatory fragmentation; ensuring a level playing field; incentivising investment in high-speed broadband networks; and a more effective regulatory institutional framework.

66. This mainly stems from the fact that in the case of 'loans, credit and credit cards' and 'mortgages', only charges associated with the loans are included.

67. The consumer survey targeted private personal pension plans, i.e. situations where individuals independently purchase and select material aspects of the arrangements.

services market in overall MPI, despite an increase of 0.8 points since 2015. This market has the lowest score of all the 25 services markets for 'comparability'. It also has very low scores for 'trust' and 'expectations'. Although the proportion of consumers who experience problems in this market is below the all-services EU average and has decreased significantly since 2015 (by 3.2 points), the average 'detriment' associated with these problems is rather high. Across the EU, the market scores are higher than the EU-28 market average in western Europe, and lower than the EU-28 market average in the other regions. Spain, Bulgaria and Croatia are the worst-performing countries in the EU in overall MPI, with no improvement since 2015. Hungary is the country which recorded the largest improvement in MPI since 2015 (+9.0), and Cyprus saw an increase in consumers' assessment by 5.4 points since 2015.

'Mortgages' is the third-worst-assessed market of the 25 services markets, even though its MPI increased by 2.0 points since 2015. 'Comparability', 'trust' and 'expectations' are assessed as very low (in the fourth-lowest position among all other markets), despite an increase of 0.2, 0.3 and 0.2 points respectively since 2015. Although fewer consumers are experiencing problems (7.8%, a decrease of 1.9 pp. since 2015), the associated 'detriment' is the second-highest of all 25 services markets. There is a large difference (25.0 points) in the MPI between the top-ranked and the lowest-ranked country in this market. The assessments are more favourable in western Europe than in the eastern region, while the lowest scores are in southern Europe. Spain, Cyprus, Bulgaria and Croatia are the countries where the 'mortgages' market is ranked lowest. Bulgaria is the only of these four countries to see an improvement in its MPI score (of 3.2 points) since 2015.

In 2014, the EU created new rules and standards for the mortgage market with the adoption of the Mortgage Directive⁶⁸. The Directive aims to further integrate the EU mortgage market and increase consumer protection. For example, it sets out new information obligations which ensure that consumers are provided with detailed and clear information on the terms of the mortgages. The Directive also grants consumers the right to early repayment of their mortgages (similar to the rules already in place for consumer credit agreements). The new rules apply to mortgages granted since March 2016, and are likely to have contributed to the improved assessment of the mortgage market by consumers shown in this Scoreboard edition.

The market for 'loans, credit and credit cards' scores in line with the all-services market average, while the one for 'bank accounts' scores slightly below

The 'bank accounts' market is in the middle-to-high-performing quartile (as opposed to middle-to-low in 2015), ranking 11th out of all 25 services markets. However, its MPI did not change significantly since 2015. 'Comparability', 'trust' and 'expectations' remain below the EU-28 all-services average, whereas 'choice' remains above EU-average levels. Since 2015, both 'problems' and 'detriment' decreased (by 1.7 pp. and 0.4 points respectively). In addition, the proportion of consumers who switched banking provider decreased by 1.8 pp. between 2015 and 2017. As with 'mortgages', there is a large variation in MPI scores between the top-ranked and lowest-ranked EU country for the 'bank accounts' market (25.6 points). The highest scores are in the western region. By contrast, countries from southern regions perform below average, with particularly low scores in Spain, Cyprus and Italy.

Finally, the market for 'loans, credit and credit cards' is in the middle-to-high-performing quartile. This market is ranked 10th out of 25 services markets surveyed, despite a decrease in its MPI score by 0.4 points in the last two years. The biggest drivers of this decline are decreases in the 'choice' and 'expectations' components, which still rank above the EU all-services average and in line with the EU all-services average respectively. In contrast, 'comparability' and 'trust' did not improve between 2015 and 2017 and remain just below the all-services EU average. The proportion of consumers who experienced problems in this market has decreased since 2015 (-0.8 pp.) and remains below the EU-28 average. Across the EU, performance is better in western and northern Europe, while the southern and eastern regions assess the market least favourably. The market performs most poorly in Cyprus, Spain and Greece.

Results of a Commission study on consumer detriment in the EU⁶⁹ showed that among six sectors assessed, the average level of post-redress financial detriment per problem was second-highest for the 'loans, credit and credit cards' market. The detriment in this market ranged between EUR 83.0 and EUR 154.9. Aggregating results over the last 12 months in the different EU-28 countries, the total post-redress financial detriment for 'loans, credit and credit cards' ranges between EUR 1.3 billion and EUR 8.8 billion. This shows the magnitude of consumer concerns for this particular financial sector.

68. OJ L 60/34 dated 28.2.2014.

69. https://ec.europa.eu/info/publications/study-measuring-consumer-detriment-european-union_en. The study estimated consumer detriment in six different markets (including credit and credit cards) in four EU Member States.

Consumer conditions can be expected to further improve as several pieces of legislation adopted in recent years are implemented. Since 2016, the Payments Accounts Directive⁷⁰ has made it easier for consumers to switch bank accounts. The Directive also introduces new information requirements for the fees attached to a bank account, which will apply as of 2018. These requirements will increase the transparency of fee information for consumers. The standardised presentation of key fee information in the new Fee Information Document should help consumers compare the different offers on the market. The application of the Regulation on inter-change fees for card-based payment transactions in 2016 capped these fees and helped reduce costs.

In March 2017, the Commission adopted an action plan⁷¹ to further strengthen the EU's single market for retail financial

services. The action plan followed an extensive consultation with stakeholders, and contains a series of measures that aim to increase consumer trust, reduce remaining regulatory obstacles, and support the development of innovative digital services. In particular, these actions aim to improve the process for creditworthiness assessments when consumer loans are being granted. They also aim to explore ways to address over-indebtedness. As announced in the action plan, the Commission has launched a behavioural study aimed at studying how the digitalisation of the market for retail financial services will affect consumers. This study will place particular focus on information disclosure at the advertising and pre-contractual stage. In 2018, the Commission will also launch the evaluation of Directive 2008/48/EC on consumer credit.

3.4. SOCIO-DEMOGRAPHIC DIFFERENCES IN MARKET ASSESSMENTS

The previous Scoreboard edition introduced for the first time multivariate statistical techniques⁷² to analyse how consumer assessments may vary according to different socio-demographic characteristics. In the 2017 edition, the multivariate analysis was performed not only for all markets surveyed, but also by market clusters, in an attempt to identify patterns specific to given market groupings.

Persons struggling to make ends meet are more negative in their assessments of markets' performance

A closer look at the socioeconomic characteristics of respondents reveals interesting insights, even though these characteristics do not seem to strongly influence how consumers assess markets overall. The relatively small difference of 4.8 points⁷³ between the highest and lowest average MPI score across all markets (which is expressed on a scale from 0 to 100) given by the different socio-demographic groupings would at least suggest this.

Out of the set of socioeconomic characteristics considered for the survey, the respondent's financial situation appears to be the most influential. This shows that people struggling financially are more negative in their assessments than other

consumers. People who struggle financially also find it more difficult to switch the provider of their services or goods. However, the likelihood of switching provider does not appear to be influenced by the financial situation of respondents. Conversely, those without financial difficulties appear to complain less than other consumers when they have a problem worth taking action. The gap between those finding it 'very easy' to make ends meet and those finding it 'very difficult' is greatest for the MPI component 'trust' (0.7 points).

Women and elderly people tend to be more positive in their assessments of markets' performance and less inclined to change provider

Gender also seems to influence consumers' evaluations, with women generally assessing markets more favourably (awarding a higher MPI score) than men. The same can be observed for each of the MPI components (in particular for 'trust', where the difference between assessments by men and assessments by women is 0.3⁷⁴). In addition, women are slightly less likely to change provider, while no statistically significant differences can be observed between men and women in the tendency to complain or the assessment on whether it is easy to switch.

70. OJ L 257 dated 28.08.2014.

71. COM (2017) 139.

72. Multivariate statistical techniques make it possible to estimate the impact of each independent variable (e.g. gender) while controlling for the other independent variables (e.g. age, education, condition of employment, market, country, etc.). The analysis was conducted on the micro-data from the 2017 edition of the Market Monitoring Survey and it covers the EU-28. The General Linear Model was applied to all the dependent variables, except for those expressed as binary ones (problems and switching) for which the logit models were used. More information is available in the GfK final report (part 1) on the Market Monitoring Survey 2017.

73. This refers to the difference in MPI between consumers who have declared that it is very difficult to make ends meet (76.3) and those who declared that it is fairly easy to make ends meet (81.1). This represents an increase on the range observed in 2015 (4.1 points).

74. For 'trust' the difference is 0.27 while it is 0.24 for 'choice' and 0.22 for 'expectations'. Due to rounding, this is not visible in table 9, where instead it is presented as a 0.3-point difference for all three components.

Older people (55 years and older) tend to assess markets slightly more favourably than other age groups, both at the composite indicator level and at the component level. However, the difference between those aged at least 65 and those between 18 and 34 never exceeds 0.1 for the different MPI components. Moreover, the propensity to switch provider decreases with age, but age does not appear to influence the likelihood to complain or the assessment on how easy it is to switch (no statistically significant difference can be observed).

A consumer's level of education correlates negatively with: (i) MPI scores, (ii) components of MPI scores and (iii) the indicator on the ease of switching. This suggests that consumers with a higher level of education are more demanding. On the other hand, no clear pattern can be observed on the likelihood to complain and on the likelihood to switch provider. Of the MPI components, 'comparability' shows the largest difference (+0.3) between less-well-educated people and highly educated people.

Consumers whose mother tongue is not an official language in the country or region they live tend to have a more negative view on the functioning of markets, although this is not the case for all MPI components (e.g. for 'comparability' the contrary is true). Of the five MPI components, the greatest difference between consumers whose mother tongue is not an official language and the rest of the population can be observed for the extent to which 'expectations' are met by products/services (-0.2)⁷⁵. Consumers whose mother tongue is not an official language in the country or region they live are also less likely to complain if they encounter problems, but no statistically significant differences (with respect to non-native speakers) can be observed on the propensity of these consumers to switch or their perception on the ease of switching.

The effect of internet usage habits or occupation on consumers' assessment of markets is less obvious

There is no clear pattern between consumers' internet use and their assessment of market performance. Indeed, the highest MPI scores are observed both among people who never use the internet and those who use it daily. This can also be observed for most of the MPI components. Nonetheless, regular internet users (i.e. the two groups who use the internet 'at least once per week' or 'every day') are more likely to complain in the event of problems than people who never use the internet. And those that do not use the internet at all are less likely to switch provider compared to groups that use the internet.

Occupation does not seem to play a significant role in the assessment of markets, even though managers and other white-collar workers assess markets more favourably than self-employed people and blue-collar workers. The MPI score is the highest for students who are also the least likely to complain in case of problems. Managers are more inclined to switch provider than any other group.

75. For choice, the difference computed on unrounded figures is equal to -0.1.

Table 9: Estimated averages⁷⁶ of consumers' assessments by socio-demographic groups

	MPI	Comparability	Trust	Problems	Detriment	Problems and detriment	Expectations	Choice	Complaints(*)	Switching provider	Ease of switching
Gender											
Man	79.3	7.4	7.1	9%	5.4	9.5	7.7	7.6	67% A	10%	7.7 A
Woman	81.1	7.6	7.4	8%	5.5	9.6	8.0	7.9	67% A	9%	7.7 A
Age											
18-34	79.9	7.5	7.3	10%	5.4 A	9.5	7.8 A	7.7 A	66% A	11%	7.7 A
35-54	79.7	7.4	7.2	9%	5.5 B	9.5	7.8 A	7.7 A	68% A	10%	7.7 A
55-64	81.1 A	7.6 A	7.3 A	8%	5.5 AB	9.6	8.0 B	7.9	67% A	8%	7.6 A
65+	81.0 A	7.6 A	7.4 A	7%	5.5 AB	9.6	7.9 B	7.8	67% A	7%	7.6 A
Education											
Low	81.1	7.7	7.4	8%	5.5 A	9.6 A	7.9	7.9	67% AB	9% A	7.8 A
Medium	80.4	7.5	7.3	8%	5.4	9.6 A	7.8	7.8	66% A	9% A	7.8 A
High	79.7	7.4	7.2	9%	5.5 A	9.5	7.8	7.7	69% B	9% A	7.5
Occupation											
Self-employed	79.8 A	7.5 C	7.1	9% E	5.6 C	9.5 A	7.8 A	7.7 AB	70% F	10% D	7.8 A
Manager	80.5 DE	7.5 BC	7.3 A	9% DE	5.6 BC	9.5 AB	7.9 BC	7.8	70% EF	12%	7.7 A
Other white collar	80.2 C	7.5 AB	7.3 A	8% A	5.4 B	9.6 DE	7.9 A	7.8 B	68% CDE	9% AB	7.8 A
Blue collar	79.9 AB	7.5 ABC	7.3 A	9% CD	5.5 BC	9.5 C	7.7	7.7 AB	66% BC	10% CD	7.6 A
Student	80.8 E	7.5 A	7.5	8% AB	5.2 A	9.6 E	8.0 C	7.7 A	61% A	8% A	7.5 A
House-person	80.3 CD	7.5 C	7.3 A	9% CDE	5.5 BC	9.5 BC	7.9 A	7.8 B	64% AB	9% ABCD	7.7 A
Seeking a job	80.3 BCD	7.5 C	7.3 A	9% CDE	5.5 BC	9.5 ABC	7.9 AB	7.8 AB	66% BCD	9% ABC	7.7 A
Retired	80.3 CD	7.5 C	7.3 A	9% BC	5.4 AB	9.5 CD	7.9 AB	7.8 B	69% DEF	10% BCD	7.7 A
Internet usage											
Every day or almost every day	80.3 C	7.5 C	7.3 C	9% A	5.5 AB	9.5 A	7.9 BC	7.8 C	68% BC	10% B	7.7 ABC
At least once a week	79.3 A	7.4 A	7.2 AB	8% A	5.4 AB	9.5 A	7.7	7.6 A	69% C	9% B	7.5 AB
At least once a month	79.9 BC	7.5 BC	7.3 BC	9% A	5.6 B	9.5 A	7.8 B	7.7 AB	60% A	8% B	7.7 ABC
Less than once a month	79.1 AB	7.3 A	7.3 BC	11%	5.8 B	9.4	7.6 A	7.6 A	62% ABC	8% AB	8.3 BC
Hardly ever	79.0 A	7.4 AB	7.1 A	8% A	5.4 AB	9.6 A	7.6 A	7.6 A	63% AB	8% B	7.1 A
Never	81.2	7.6	7.5	7%	5.3 A	9.7	7.9 C	7.8 BC	60% A	7% A	7.9 C
Monther tongue											
Official national or regional language	80.2	7.5	7.3 A	8%	5.5 A	9.5	7.9	7.8	67%	9% A	7.7 A
Other notable, other regional, other language	79.2	7.6	7.2 A	10%	5.5 A	9.4	7.7	7.6	64%	9% A	7.6 A
Financial conditions (difficulty to make ends meet)											
Very difficult	76.3	7.2	6.7	12%	5.9	9.3	7.4	7.4	69% A	11% B	7.4 A
Fairly difficult	79.2	7.4	7.1	9%	5.6	9.5	7.8	7.7	67% A	10% A	7.5 A
Fairly easy	81.1	7.6 A	7.4 A	8% A	5.3	9.6 A	8.0	7.8 A	68% A	9%	7.8 B
Very easy	81.0	7.6 A	7.4 A	8% A	5.2	9.6 A	7.9	7.9 A	64%	10% AB	7.9 B

GfK — Market Monitoring Survey 2017 (*) The indicator on complaints used in this multivariate analysis is a binary variable being equal to 1 if the person complained about the problem experienced to the retailer/provider, the manufacturer or a third party (and equal to 0, otherwise).

76. The table shows the estimated averages of the model for each dependent variable according to the different values of the independent variable (which do not necessarily match with the values computed through a simple cross-tabulation that does not take into account the interaction with the remaining independent variables). In addition, these averages should be considered statistically significantly different, except when the pair of categories shares one letter (see the column adjacent to the right). When a category is associated to a blank it means that it is statistically significantly different from all the other categories. The letters used in the table have no meaning as they are only used for comparing categories. For example, the Market Performance Indicator (MPI) is 80.1 for women and 79.5 for men, and this difference is statistically significant (both categories are associated to a blank). Conversely, the estimated average of the MPI is 80.5 ('DE') among managers and 80.3 ('CD') among retired, but this difference is not statistically significant (they both have the letter 'D'). In the same vein, the MPI for the self-employed which is equal to 79.8 ('A') is statistically significantly different from the MPI for all the other categories related to occupation, except for the one of people who work in blue-collar occupations (79.9 and associated to 'AB').

Comparable findings can be observed for the different market clusters

Applying the multivariate analysis to the different market clusters (Table 10) provides a broadly similar picture, although slightly different in some details.

A consumer's financial situation is the socioeconomic characteristic with the strongest influence on their MPI scores for all nine market clusters, although this varies across market groupings. The difference between the assessment of consumers with the most difficulties making ends meet and the assessment of those consumers that find it 'very easy' to make ends meet ranges from 3.5 points for 'semi-durable goods' to 7.6 points for 'banking services' (i.e. those consumers with the most difficulties making ends meet have a lower assessment of both these market clusters than those consumers who find it 'very easy' to make ends meet).

Women generally have a more positive assessment of consumer markets than men. This is true for all market clusters. Overall, the differences in the MPI scores between men and women are rather small, ranging from 2.2 for the 'fast-moving retail', 'automotive goods' and 'insurance services' markets to 1.2 for 'banking services' and 'transport services'.

Mother tongue plays a role in six out of the nine clusters analysed. In particular, for the 'recreational services' cluster, the greatest difference in MPI scores is between those having as mother tongue (one of) the official language(s) of the country they live in and those who do not, a difference of 3.2 points (i.e. native speakers of the official language or languages of the country they live in gave a higher assessment of the 'recreational services' market than people who do not have as mother tongue one of the official languages of the country they live in). On the other hand, in the 'utilities' cluster people whose mother tongue is different from the official language of their country of residency appear to assess markets more positively than other groups.

The tendency of older people (those 55 and older) to assess markets more favourably can be observed for the clusters '(semi-)durable goods', 'automotive goods', 'transport' and 'utilities'. However, there is no clear pattern by age cohort for the remaining market groupings. Nor can any clear pattern be observed for internet-use or occupation. However, the two results worth noticing are that: (i) daily internet users tend to assess the market for '(semi-)durable goods' more favourably than others, and (ii) people looking for a job assess 'banking services' less favourably than others.

Table 10: Estimated Market Performance Indicator (MPI) averages for different market clusters by socio-demographic groups

Market clusters																		
	Fast moving retail		(Semi-) durable goods		Automotive goods		Telecoms		Transport		Utilities		Banking services		Insurance services		Recreational services	
Gender																		
Man	82.4		82.8		78.3		76.3		78.5		77.0		76.4		78.8		80.9	
Woman	84.7		84.4		80.4		78.3		79.7		78.9		77.6		81.0		82.3	
Age																		
18-34	82.7		83.1	A	78.4	A	77.3	B	78.5	A	77.1	A	77.7	B	80.0	AB	81.7	B
35-54	83.7	A	83.1	A	78.9	A	76.6	A	78.4	A	77.0	A	76.4	A	79.6	A	81.1	A
55-64	84.2	B	84.8	B	80.4	B	78.1	C	80.5	B	78.9		77.4	B	80.3	B	82.7	
65+	84.2	AB	84.4	B	80.8	B	77.6	ABC	80.7	B	80.1		77.0	AB	79.9	AB	81.1	AB
Education																		
Low	84.2		84.3		79.3	A	78.6		80.9		79.5		77.4	AB	80.6	A	82.1	A
Medium	83.6	A	83.7		79.2	A	77.5		79.4		78.3		77.2	B	80.3	A	81.5	A
High	83.4	A	83.3		79.4	A	76.4		78.3		76.8		76.7	A	79.0		81.6	A
Occupation																		
Self-employed	83.7	A	83.6	AB	79.9	CD	76.4	A	78.8	A	76.8	A	75.3	A	79.5	AB	81.7	B
Manager	83.8	AB	84.0	B	80.5	D	76.7	ABC	79.2	AB	77.2	A	77.9	C	80.7	B	82.2	B
Other white collar	82.9		83.9	B	79.3	ABC	77.0	AB	78.9	A	77.3	A	77.7	C	80.0	B	82.0	B
Blue collar	84.2	AB	83.2	A	78.6	AB	77.8	C	78.7	A	79.1	B	75.7	A	79.1	A	80.6	A
Student	84.4	AB	84.0	B	78.8	ABC	80.2		79.1	AB	79.7	BC	78.2	C	79.0	AB	81.4	AB
House-person	83.8	AB	83.1	A	78.2	A	77.9	BC	79.5	AB	79.4	BC	76.5	AB	80.1	AB	81.4	AB
Seeking a job	84.7	B	83.7	AB	77.8	AB	77.3	ABC	78.7	AB	80.9	C	73.1		79.4	AB	81.8	AB
Retired	83.7	AB	83.2	A	79.6	BCD	77.2	ABC	80.2	B	77.8	A	77.6	BC	80.1	AB	81.3	AB
Internet usage																		
Every day or almost every day	83.8	BC	83.9		79.4	C	77.3	B	79.2	C	77.5	A	77.0	AB	79.9	BC	81.9	B
At least once a week	82.4	A	82.6	A	78.6	AB	76.1	A	77.8	AB	77.1	A	76.8	AB	79.6	BC	80.4	A
At least once a month	83.6	BC	81.9	A	79.5	BC	76.2	AB	78.7	ABCD	78.3	AB	78.1	B	80.8	C	82.2	B
Less than once a month	84.0	BC	81.2	A	75.7	A	76.6	AB	79.3	ABCD	79.9	BC	74.9	A	77.4	AB	77.2	A
Hardly ever	82.4	AB	82.4	A	78.4	ABC	76.8	AB	76.0	A	78.8	AB	76.2	AB	76.1	A	78.0	A
Never	83.7	BC	82.7	A	79.5	BC	79.6		80.7	D	81.9	C	76.8	AB	80.3	BC	79.4	A
Mother tongue																		
Official national or official regional language	83.7		83.6	A	79.4		77.3	A	79.0	A	77.9		77.0		79.9		81.7	
Other notable, other regional or other language	81.7		83.0	A	77.5		77.8	A	80.1	A	79.5		75.8		77.5		78.5	
Financial conditions (difficulty to make ends meet)																		
Very difficult	80.5		80.6		74.3		73.6		74.9		74.2		70.7		76.4		77.4	
Fairly difficult	82.6		83.1		77.8		76.4		78.3	A	76.8		75.3		78.8		80.7	
Fairly easy	84.6	A	84.2	A	80.3	A	78.2	A	80.1		79.4		78.3	A	80.9		82.2	A
Very easy	84.6	A	84.1	A	80.6	A	78.1	A	79.1	A	78.4		78.4	A	80.2		82.6	A

Source: GfK — Market Monitoring Survey 2017

3.5. ASSESSMENT OF DIFFERENT MARKET COMPONENTS

The following sections present the results of the individual MPI components at EU level, averaged across all markets and across all countries. Responses were collected using a scale from 0 to 10 points, unless stated otherwise.

3.5.1. Comparability

To make informed choices, consumers must be able to understand and compare different offers. When product characteristics and prices are presented in a complex and opaque way, this can hinder consumers' ability to seek the best deal. This can lead to consumer detriment and reduce competition, thus harming overall economic efficiency. It also damages consumer trust in retailers/providers.

Comparability in goods markets remains easier than in services markets

The average 'comparability' score for all markets is 7.5. However, as with past Scoreboard results, goods markets (7.8) score better than services markets (7.3). The average score for 'comparability' marginally increased when compared to 2015, and it increased by 0.3 points compared to 2013 for both the all-goods-markets average and the all-services-markets average.

As shown in Figure 17 below, among the goods markets, comparison remains most difficult in 'second-hand cars', followed by 'new cars', 'non-prescription medicines' and 'meat and meat products'. In 2015, 'second-hand cars' was also the market where comparison was the most difficult, followed by 'non-prescription medicines' and 'new cars'. Among the services markets, the market for 'investment products, private personal pensions and securities' remains in the bottom ranking (as in 2015), followed by 'real estate services' and 'water supply'.

Compared to 2015, the only increase in ease of 'comparability' (+0.2) among the goods markets is observed for 'non-prescription medicines'. This was also the market with the greatest increase in 'comparability' between 2013 and 2017, together with 'small household appliances' and 'fuel for vehicles' (all of which saw an improvement of 0.4 points in comparability between 2013 and 2017). Among services, the markets with the highest increase in 'comparability' scores compared to 2015 are 'water supply' and 'mortgages' (both increased by 0.2 points). When compared to 2013, the highest increases are observed for 'train services' and 'gas services' (both of which saw an improvement of 0.6 points). Notably,

compared to 2013 only one of the 40 markets surveyed did not increase its 'comparability' score ('new cars').

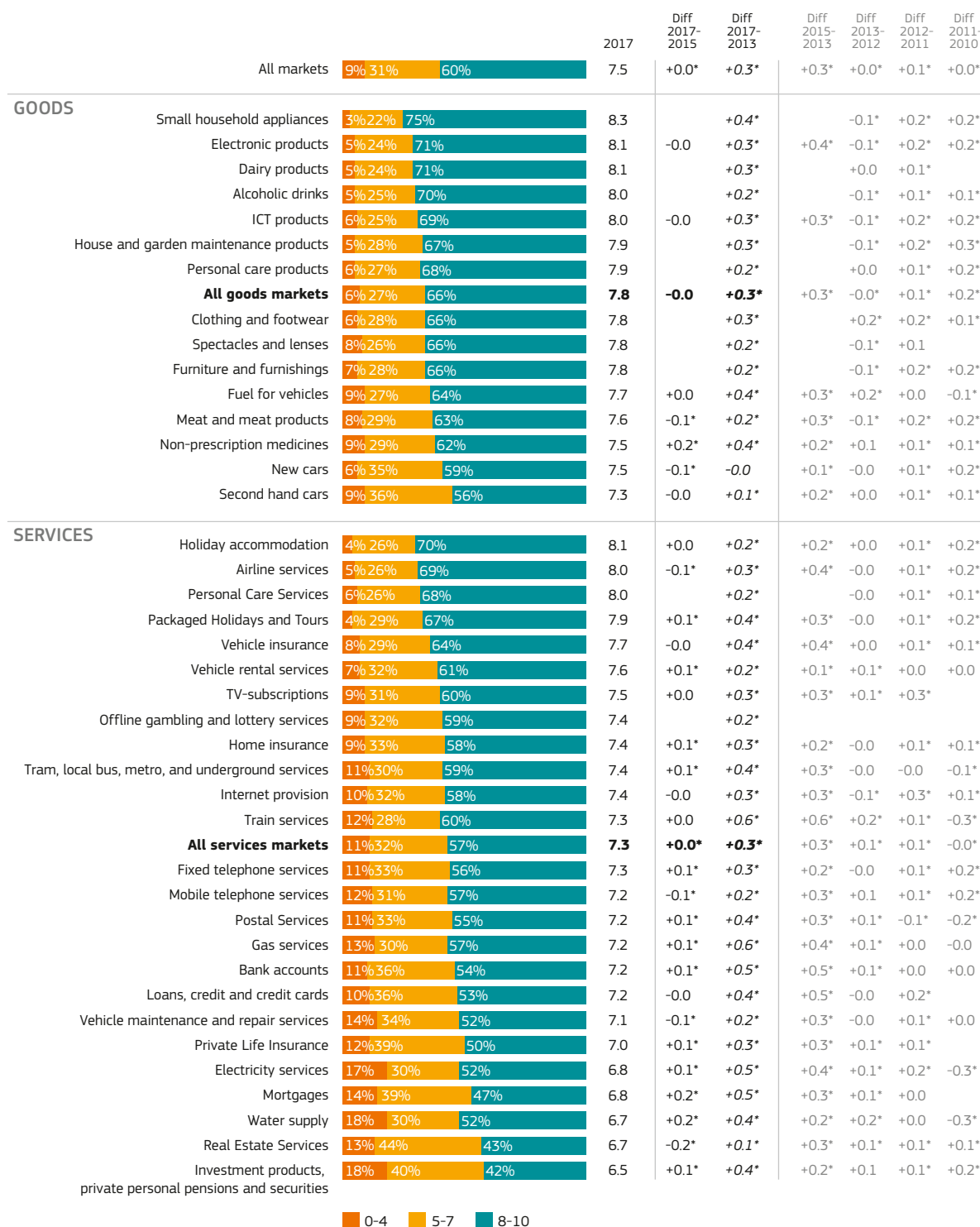
As highlighted in earlier Scoreboard editions, services tend to be more complex than tangible goods. This could explain, to some extent, the lower scores on 'comparability' for services. In certain cases, consumers of services are obliged to compare bundled products as opposed to just one service.

As in 2015, western European Member States (7.7) give higher-than-average scores for 'comparability', while northern Member States (6.9) give the lowest scores. The lowest evaluations of 'comparability' are found in Croatia (6.4), Sweden (6.5) and Denmark (6.7), whereas Hungarian consumers give the highest assessment (8.7).

Overall, 'comparability' is assessed by consumers as the second least important component after 'choice'. 'Comparability' is considered marginally more important for goods markets than for services markets. Consumers in the 'offline gambling and lottery services' market attach the lowest importance to 'comparability'. Markets such as 'water supply', 'train services', 'postal services', 'alcoholic drinks' and 'tram, local bus, metro and underground services' are also ranked low in the importance that consumers assigned to 'comparability'. Most of these latter markets have either a monopolistic character or have been liberalised more recently in some Member States. However, consumers award much higher importance to 'comparability' in markets that have a recreational character such as 'holiday accommodation', 'packaged holidays and tours' or 'airline services', in line with 'mortgages' and 'vehicle insurance'. They also attach a higher importance to it in markets for semi-durable goods like 'ICT products', 'small household appliances' and 'electronic products'. All of these markets involve high-value products, so it is important that consumers are able to distinguish the best offers available.

Figure 17: Comparability by market — EU-28

On a scale from 0 to 10, how difficult or easy was it to compare the services/products sold by different suppliers/retailers?



0-4 5-7 8-10

Source: Market Monitoring Survey 2017

In October 2017, the Commission published the findings of a study on consumer decision-making in insurance services⁷⁷. The study showed that comparison websites can be effective in helping consumers make their choices if certain conditions are met (e.g. comparisons must be objective, and the results must be presented clearly). The Payment Accounts Directive⁷⁸,

adopted in 2014, helps to ensure that some of these conditions are met. This Directive introduced the obligation for Member States to ensure that at least one comparison website is available to consumers so they can compare the different bank accounts on offer.

77. http://ec.europa.eu/newsroom/just/item-detail.cfm?item_id=117420

78. OJ L257/2014 dated 28.8.2014.

An ongoing Commission study⁷⁹ into the energy services markets will provide further insights. The study is examining the minimum requirements needed for bills and pre-contractual information. The aim is to increase the clarity, comparability and transparency of contractual conditions, energy prices and consumption information. The study will use behavioural experiments to identify and test different ways of presenting pre-contractual information and bill formats. The study will also build on the Commission's second study of the electricity market⁸⁰ and its study of comparison tools and third-party verification schemes⁸¹. It will also examine specific issues with price-comparison tools in the energy sector, identify verification schemes where they exist, and make recommendations on best practice across the EU for certification requirements for comparison tools.

In 2016, the Commission updated its guidance on the Unfair Commercial Practices Directive⁸², providing some key criteria that must be complied with by comparison sites (e.g. identification of advertising; information on the comparison coverage; information on the criteria used for ranking; information on the frequency of updates; the criteria applied in the comparison). The Guidance incorporates the key principles for comparison tools⁸³, which have been developed by a group of stakeholders with the steer of the Commission. Its aim is to help operators of such sites better comply with the Unfair Commercial Practices Directive and assist in its implementation. In addition, there are several pieces of sector-specific legislation that are either already being implemented (e.g. Payment Accounts Directive) or are being negotiated (in telecoms and energy) to ensure that consumers in these sectors have access to reliable and trustworthy comparison websites.

3.5.2. Trust

This indicator measures the extent to which consumers consider suppliers or retailers in a given market as reliable partners who respect consumer-protection rules. Trust is necessary for consumers to feel confident and actively engage in a market.

Consumers' trust is the lowest in the 'second-hand cars' and 'real estate services' markets and the gap between these two markets and other markets is widening

The average 'trust' score for all markets is 7.3 and has only marginally increased since 2015. However, between 2013 and 2017 'trust' increased its score by 0.5 points. Only 10.1 % of respondents expressed concerns that suppliers/retailers do not respect consumer-protection rules by awarding 'trust' a very low score (between 0 and 4). The proportion of respondents giving a very low score for 'trust' decreased by 1.6 pp. compared to 2015 and by 4.4 pp. compared to 2013. Trust in retailers (7.5) remains higher than trust in service providers (7.1), with a marginal increase for both categories since 2015. Both categories saw an increase of 0.5 since 2013.

The 'second-hand cars' market continues to have the lowest score on 'trust' (6.2) of all markets (including both goods and services), with no increase since 2015. The next lowest score was given to 'real estate services' (6.3). These two markets also had the lowest score for 'trust' amongst the corresponding all goods and all services markets in 2015. 'Fuel for vehicles' is the goods market that experienced the highest increase in 'trust' score compared both to 2015 and 2013 (+0.2 and +0.9 respectively), followed in both cases by the market for 'meat and meat products' (+0.1 and +0.8 respectively). For services, only the 'mortgages' market showed an increase larger than 0.1 points in its 'trust' score compared to 2015 (+0.3). Compared to 2013, the largest increases in 'trust' scores for services are observed for 'train services', 'mortgages', 'bank accounts' and 'gas services' (all four markets saw an increase of 0.8).

While the score for 'trust' increased for all 40 markets compared to 2013, four markets surveyed in both 2017 and 2015 saw a marginal (-0.1) decrease in their score. One of these markets is 'real estate services', which is ranked in the second-lowest position out of all 40 markets in its score for 'trust'.

79. On pre-contractual information and billing in the energy market — improved clarity and comparability. This study is expected to be published in 2018.

80. http://ec.europa.eu/newsroom/just/item-detail.cfm?item_id=53331

Findings from the 2016 Electricity Study were published in November 2015 together with the State of the Energy Union 2015 Communication.

http://ec.europa.eu/priorities/energy-union/state-energy-union/index_en.htm; see in particular 'Energy Consumer Trends 2010 – 2015', SWD(2015) 249 final, 18.11.2015.

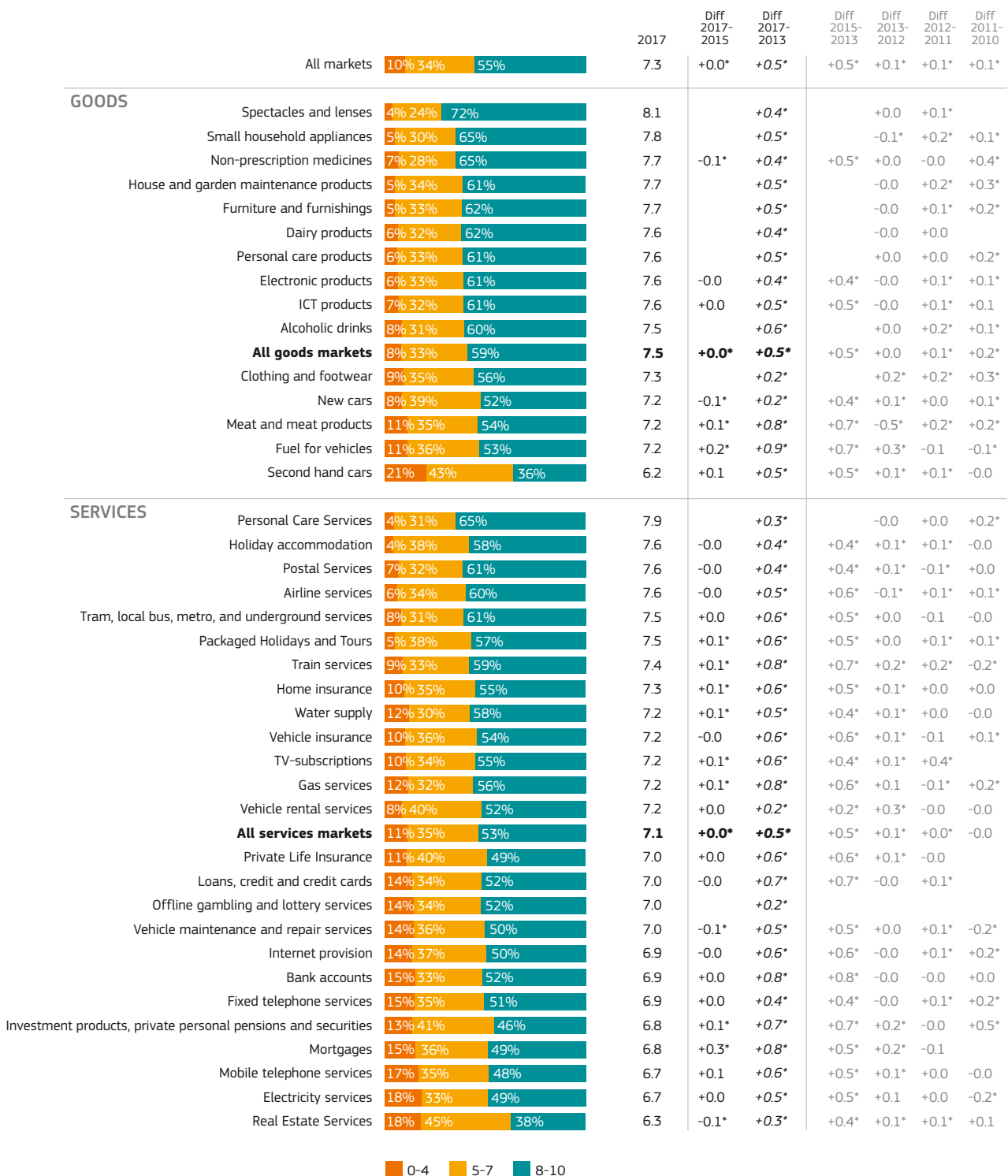
81. https://ec.europa.eu/info/publications/comparison-tools-and-third-party-verification-schemes_en

82. SWD(2016) 163 final.

83. https://ec.europa.eu/info/live-work-travel-eu/consumers/unfair-treatment/unfair-treatment-policy-information_en#comparison-tools

Figure 18: Trust by market — EU-28

On a scale from 0 to 10, to what extent do you trust suppliers/retailers to respect the rules and regulations protecting consumers?



Source: Market Monitoring Survey 2017

Consumers in western Europe give above-average assessments for 'trust' (7.8), while scores are below average in the southern (6.5) and eastern (7.0) regions. The lowest scores on 'trust' are reported in Bulgaria and Croatia (both at 6.1), while consumers in Hungary (8.6) and Luxembourg (8.2) have the highest trust in retailers and service-providers across all EU-28 countries.

Overall, 'trust' is highly valued by EU consumers who report this as the third-most important component, only slightly below 'expectations' and 'problems and detriment'. As in the previous Scoreboard edition, some regional differences can be observed. Consumers from western Member States attach the least importance to 'trust' even though most of them appear to trust businesses overall (except for the Netherlands and Belgium, where scores for 'trust' are low). Northern Member States give 'trust' by

far the highest importance, followed by southern Member States. Consumers from the eastern region assess the importance of the 'trust' component at the same level as western Europeans.

Online platforms are a significant part of a booming digital economy and it is crucial that they operate under conditions that ensure trust, transparency and fairness to their users.

A recent Commission study on the transparency of online platforms⁸⁴ investigated how greater transparency in searches and selection of products and services in online platforms affects consumer trust and behaviour. The study concluded that information on the ranking criteria and order in which search results are presented influences product selection. In addition, the study showed that when a third-party trader makes clear that they provide consumer-protection rights, it increases the probability of a purchase, and results in increased trust and confidence. The study also showed that prominently displaying user reviews on the website leads to a 200% increase in the probability of selecting a good/service, as does the product receiving the highest user review. The study recommends a series of measures to be put in place by online platforms to increase transparency for consumers.

Another important way to secure consumer trust is effective enforcement of consumer-protection rules. For markets to function well, businesses must be aware that they will be detected and sanctioned for not complying with consumer rules. It is also crucial that consumers believe that businesses will be sanctioned for not upholding consumer-protection rules and that consumers have the means to exercise their rights when required. The Fitness Check of consumer and marketing law, and the evaluation of the Consumer Rights Directive in May 2017 pointed to some areas for targeted improvements (e.g. on the transparency of the platforms). However, this Fitness Check confirmed that consumer law remains fit for purpose, although it did highlight the need to strengthen enforcement.

Several recent Commission initiatives aim to strengthen the effectiveness of enforcement. The Consumer Protection Cooperation Regulation⁸⁵ provides a framework and conditions for the cooperation of national consumer enforcement authorities. One of the main reasons this Regulation was modernised in 2017 was to strengthen coordinated enforcement. On 11 April 2018, the Commission tabled a 'New Deal for Consumers'⁸⁶ that included two legislative proposals. These proposals will strengthen consumers' rights by modernising consumer-protection rules. For example, consumers buying on online marketplaces will know whether they

are buying from a trader or an individual, and they will therefore know if consumer laws apply or not. The proposals will also introduce strengthened mechanisms for individual and collective redress when consumer rights have been breached. In addition, they will contain stronger mechanisms to deter infringements, in particular stronger penalties for the most serious cross-border violations of consumer laws.

3.5.3. Expectations

The 'expectations' component measures the extent to which the services or products on offer live up to consumer expectations. This component is therefore used as a means of capturing consumer satisfaction, and is considered an important indicator for consumers' intention to purchase again.

Electricity services and water supply live up to consumers' expectations even though consumers find that these two markets do not perform well for them overall

Across all markets, the average score for the 'expectations' component (7.8) decreased marginally when compared to 2015, but increased its score by 0.4 points compared to 2013. In line with previous years, 'expectations' for goods markets (8.1) received a higher score than for services markets (7.7). In 2017, only 5.4% of EU respondents awarded a very low score (i.e. a score of between 0 and 4) to the 'expectations' component.

Expectations are met to the highest degree in the markets for 'spectacles and lenses' (8.5), 'small household appliances', 'alcoholic drinks', 'dairy products' and 'personal care services' (all 8.3). At the other end of the scale, expectations are met to the lowest degree in 'offline gambling and lottery services' and 'real estate services' (both 6.8). Compared to 2015, the only statistically significant increases in scores for 'expectations' among goods markets are observed for 'fuel for vehicles' and 'meat and meat products' (both increasing by a very small 0.1 points). Both these markets recorded the highest increase on 'expectations' when compared to 2013 (+0.7 and +0.5 points respectively). The largest decrease compared to 2015 was observed for 'new cars' (-0.2 points). For services, 'mortgages' had the largest increase compared to 2015 (+0.2 points), whereas 'real estate services' saw the largest decrease (-0.2 points). Compared to 2013, the largest increases in score for 'expectations' are reported for 'gas services' (+0.8 points), 'mortgages' and 'train services' (both +0.7 points).

84. This study took a behavioural perspective. It assessed: the criteria for (and presentation features of) search results; the identity of contractual parties; and quality controls on consumer reviews, ratings, and endorsement systems. https://ec.europa.eu/info/publications/behavioural-study-transparency-online-platforms-2018_en

85. Regulation (EU) 2017/2394 of the European Parliament and of the Council of 12 December 2017 on cooperation between national authorities responsible for the enforcement of consumer protection laws and repealing Regulation (EC) No 2006/2004. <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32017R2394&qid=1517481607078&from=en>

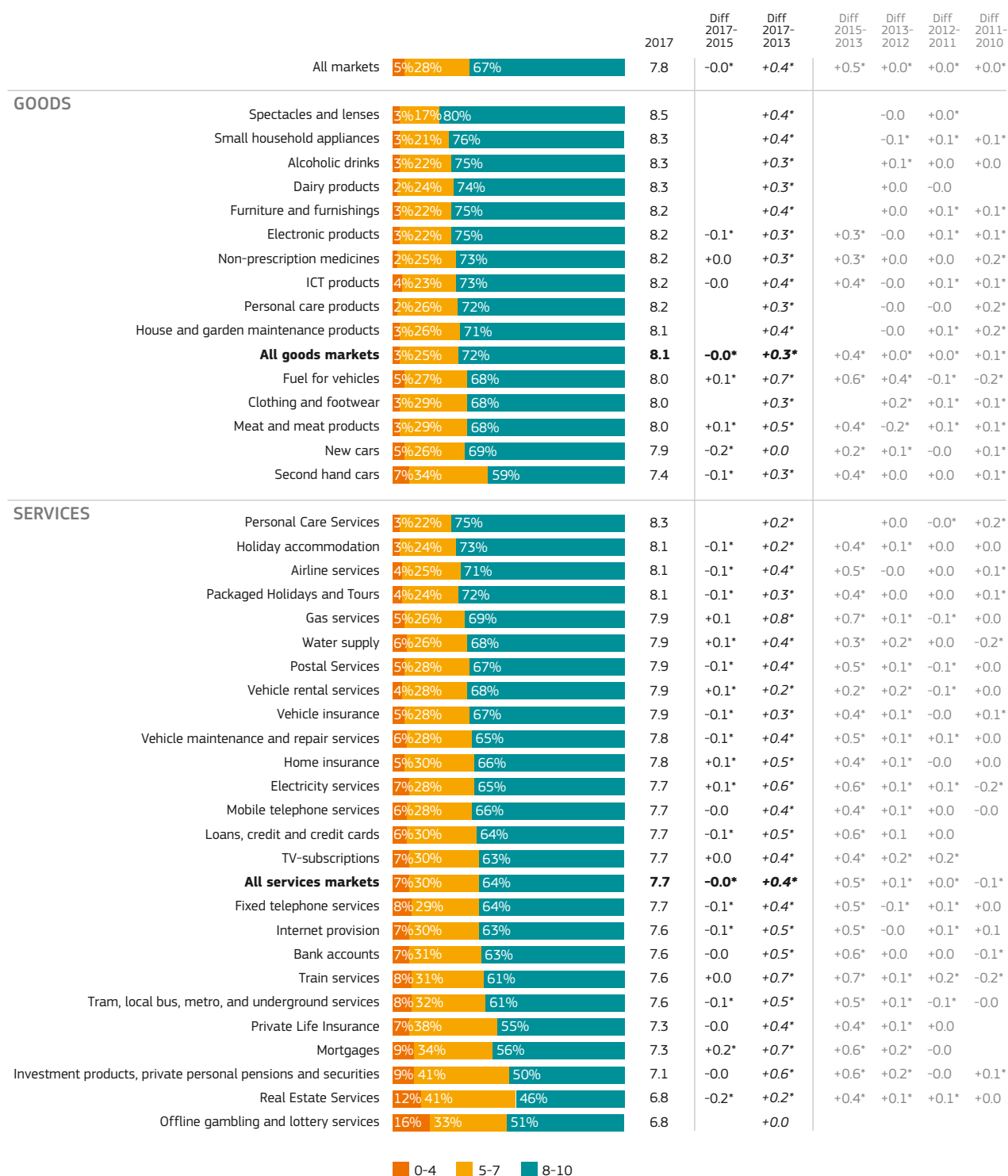
86. See 'A New Deal for Consumers: Commission strengthens EU consumer rights and enforcement'; http://europa.eu/rapid/press-release_IP-18-3041_en.htm

High scores on the 'expectations' component don't necessarily mean that the market ranks at the top in overall MPI score. Despite a strong correlation between the 'expectations' component and the overall MPI (this correlation is at 0.76 for goods markets and 0.77 for services markets), there are certain markets where this is not the case. In particular, the markets for 'offline gambling and lottery services', 'tram, local bus, metro and underground services'

and 'bank accounts' rank lower on 'expectations' than on their overall MPI (with differences of 11, 8 and 7 places, respectively). The opposite is true for 'water supply' and 'electricity services', which rank higher on 'expectations' than on MPI (with respective differences of 13 and 10 places). Somehow, the latter markets appear to provide what consumers had expected.

Figure 19: Expectations by market — EU-28

On a scale from 0 to 10, to what extent did the services/products on offer live up to your expectations?



Source: Market Monitoring Survey 2017

Consumers in northern and western Europe (8.0) give a more-favourable-than-average assessment of the extent to which their 'expectations are met, while these scores are below average in the southern (7.5) region and in line with the EU average in eastern Europe (7.8). As in 2015, the countries where consumers awarded the lowest scores for this component are Bulgaria and Croatia (both 7.3), while consumers in Hungary awarded the highest score (8.8) for products or services on offer living up to their expectations.

Consumers award the highest importance to 'expectations', on par with 'problems and detriment'. 'Expectations' is an equally important component for both goods and services markets. From all 40 markets assessed in 2017, 'offline gambling and lottery services' was the market where the 'expectations' component appeared to matter by far the least.

Consumers from northern countries attach the most importance to 'expectations', followed by those in eastern Member States. Consumers from the western and southern regions attach the least importance to the 'expectations' component, both below the EU-28 average.

3.5.4. Choice

The 'choice' component of the MPI measures the extent to which consumers are satisfied with the number of suppliers present in the markets assessed. The survey question was modified slightly in 2015⁸⁷ to better capture the understanding of what consumers consider to be a satisfactory choice. Comparisons between survey years can therefore only be made between 2015 and 2017.

Consumers are more satisfied with the choice of suppliers in the utilities cluster but things could still improve further

The average score for 'choice' given in all markets is 7.8, and has only marginally increased since 2015. Approximately two thirds of respondents (64%) are satisfied with 'choice' (i.e. they give a score of between 8 and 10 points to this component), while 6% are dissatisfied (a score between 0-4 points). The percentage of consumers dissatisfied with the choice available went down by 1.4 pp. since 2015. As was also the case in 2015, consumers in 2017 are more pleased with the number of retailers they can choose from in goods markets than with the number of suppliers in services markets (the average scores being 8.2 for the goods market and 7.5 for the services market). Compared to 2015, the goods markets

showed a stable performance while the services markets increased only marginally.

The 'choice' component has the highest assessments in 'alcoholic drinks and 'dairy products' (both at 8.5), followed by 'holiday accommodation', 'personal care products' and 'small household appliances' (all 8.4). All 'utilities' markets and 'transport' markets (except for 'airline services') score rather low on 'choice', generally below the average score for services markets. The two markets which receive the lowest scores for 'choice' are 'water supply' (6.3) and 'train services' (6.4). Nonetheless several 'utilities' markets that rank in the bottom half of the table in terms of 'choice' (i.e. 'water supply', 'electricity services' and 'gas services') also had the highest increase in their score for this component between 2015 and 2017 (+0.2 points, together with the markets for 'mortgages' and 'vehicle rental services').

'Choice' matters most to consumers in the markets for 'clothing and footwear' and for 'holiday accommodation'. At the other end of the scale, 'choice' scores low in importance for 'train services' and 'water supply', i.e. in services markets where providers are fewer by nature.

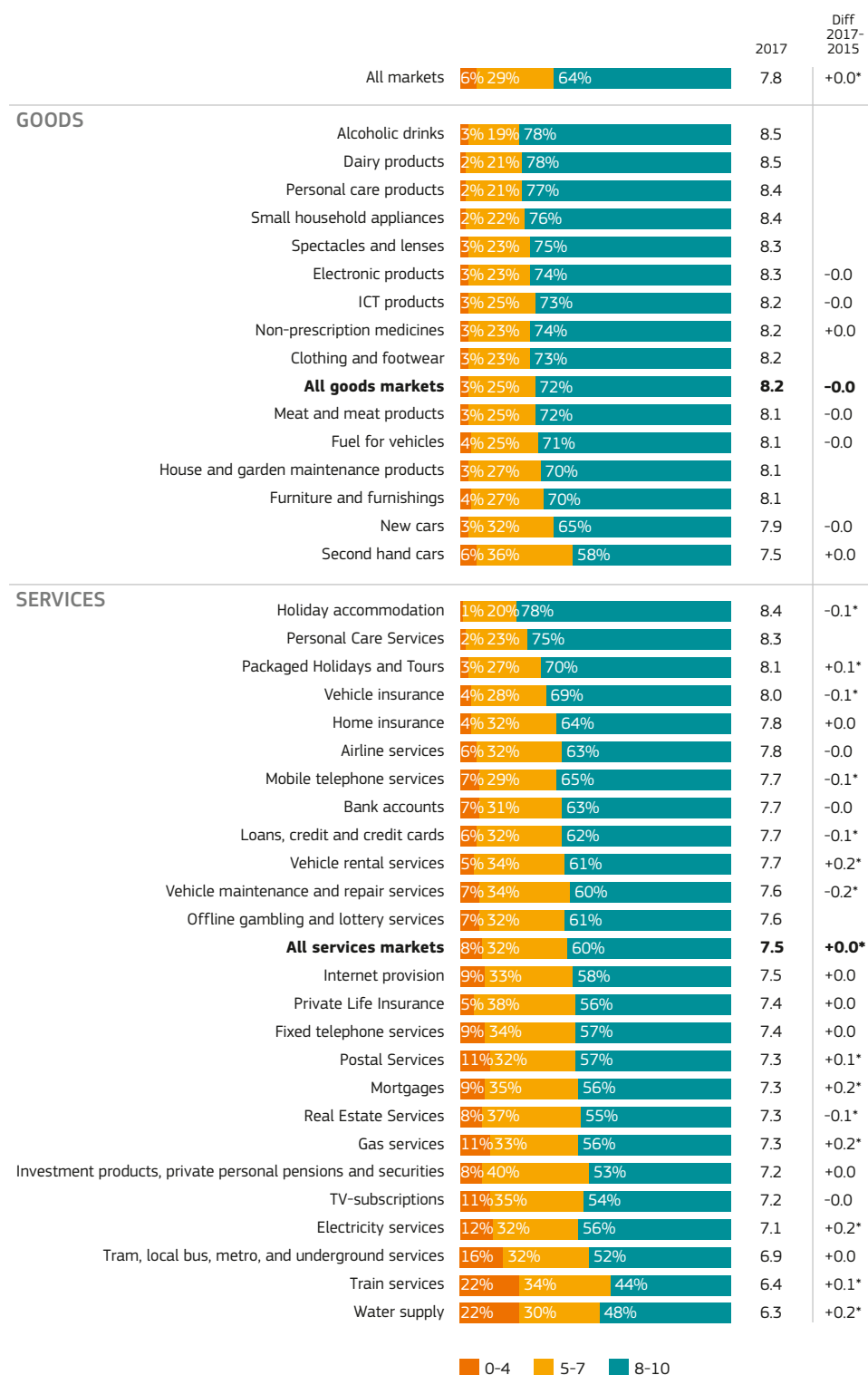
There is a high positive correlation between the 'choice' component and the overall market performance for both the goods markets (0.68) and services markets (0.70). The markets for 'mobile telephone services', 'internet provision' and 'real estate services' are ranked higher for 'choice' than for their MPI (by 11, 7 and 7 places respectively). In contrast, the markets for 'tram, local bus, metro and underground services', 'gas services', 'TV-subscriptions' and 'postal services' are ranked higher for MPI than for 'choice' (respectively 11, 10, 8 and 8 places higher), probably reflecting the lower availability of providers in these markets.

In terms of performance, the 'choice' component receives higher-than-average scores in western Europe (7.9). It also scores slightly above the EU average in the northern and eastern regions (7.8), and lower than average in southern Europe (7.3). The best assessments of 'choice' are given by consumers from Hungary (8.9) and Slovenia (8.3), whereas the lowest scores in the EU-28 are seen in Croatia and Italy (both 7.2). However, the lowest score of all countries in the Scoreboard is given in Iceland (7.1).

87. In Scoreboard editions that presented data before 2015, consumers were asked whether they thought there was enough choice; this implicitly assumed that more choice is always better, a premise questioned by recent behavioural insights.

Figure 20: Choice by market — EU-28

On a scale from 0 to 10, to what extent are you satisfied with the number of suppliers/retailers you can choose from?



Source: Market Monitoring Survey 2017

On average, 'choice' is considered least important in the northern regions of Europe (except in Lithuania), while it is considered by far most important in countries of western Europe. In some of the smaller countries like Cyprus and Malta, consumers also gave 'choice' a high score in importance. For these countries in particular, the latest Eurostat data demonstrate that a much higher proportion of consumers

tend to engage in cross-border online purchases from other EU Member States. They probably do this to overcome the more limited supply of goods in their domestic markets.

3.5.5. Problems & detriment

Defining detriment

Consumer detriment arises when market outcomes fall short of their potential, resulting in welfare losses (financial, health, etc.) for consumers. The assessment of 'detriment' entails identifying and measuring the nature and magnitude of consumer detriment or harm avoided.

Two distinct forms of consumer detriment can be distinguished: 'structural detriment' and 'personal detriment'. Structural detriment is directly linked to the loss of consumer welfare at the aggregate level (as measured by the *ex-ante* consumer surplus) due to a market failure or a regulatory failure. Personal detriment is determined on the basis of the difference between the value that consumers reasonably expected to get from a good or service, and the value that they actually derive from it, taking into account problems experienced by consumers post-purchase.

Personal detriment is particularly relevant for consumer-protection rules, since these are aimed at preventing or mitigating negative outcomes for consumers.

To measure 'detriment' suffered in a market, two aspects need to be taken into account: the prevalence of problems and the severity of these problems. The scope of 'detriment' will depend on the prevalence of problems, but also on the severity of these problems, i.e. the actual detriment suffered by the consumer that encountered the problem. In the sections below, the two aspects are first discussed separately before reporting on overall 'detriment' figures in the markets.

3.5.5.1. Problems

The 'problems' sub-component expresses the proportion of consumers who experienced at least one problem with a service/product or the supplier/retailer in a given market.

In the majority of the markets surveyed in 2017 the proportion of consumers who encountered problems decreased compared to 2015

On average, approximately 8.5 % of respondents encountered problems across the 40 markets surveyed in 2017. The proportion of consumers who encountered problems decreased when compared to 2015 (-1.1 pp.) and to 2013 (-1.2 pp.). As with previous survey years, a higher proportion of consumers reported having experienced problems in services markets (9.3 %) than in goods markets (7.2 %).

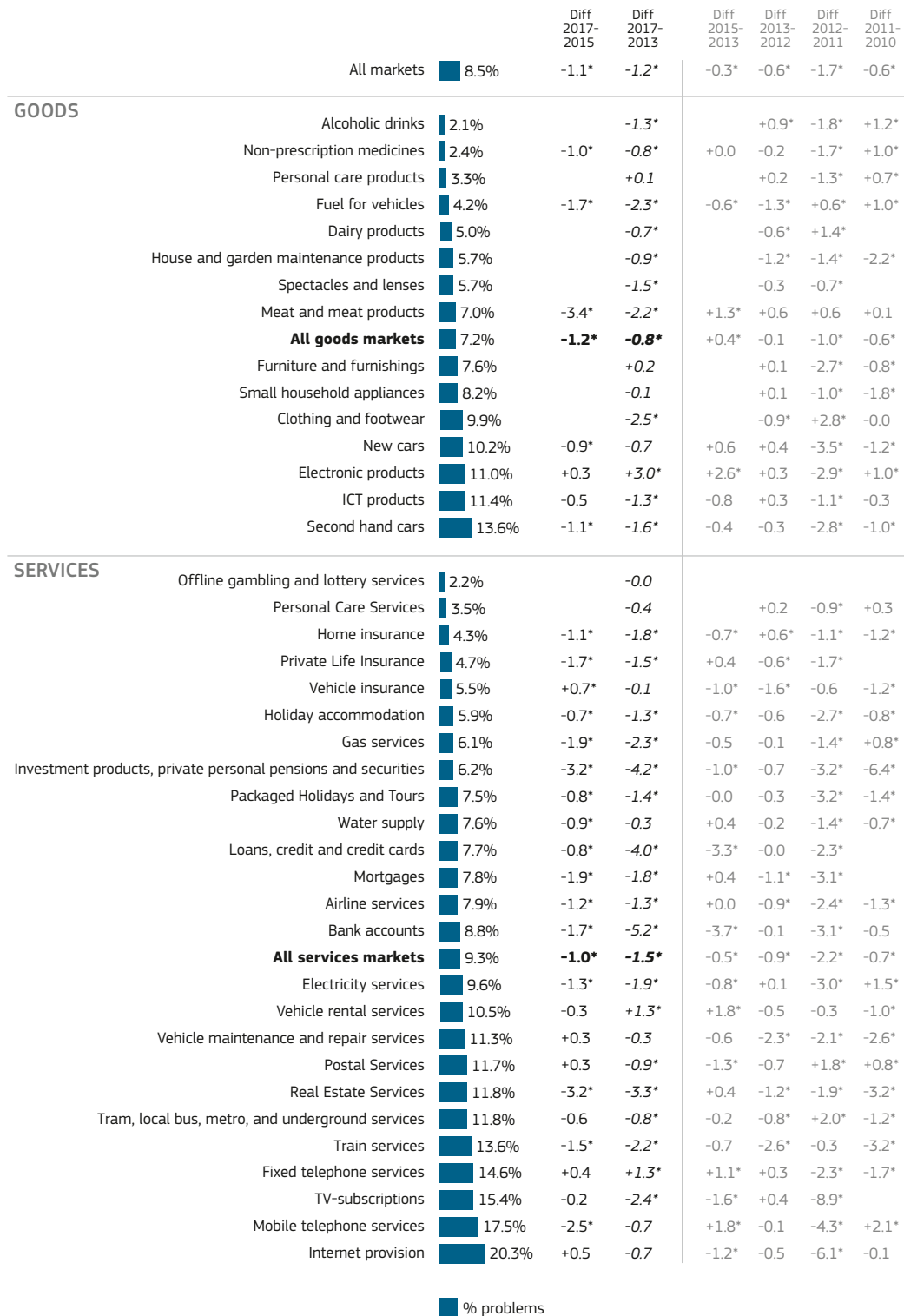
For goods markets, 'second-hand cars', 'ICT products', 'electronic products' and 'new cars' are the markets with the highest proportion of consumers having experienced problems. This was also the case for these markets in 2015. 'Meat and meat products' is the market that improved the most since the previous survey (-3.4 pp. of consumers reporting problems), which seems to indicate that the market has recovered since the 2013 horse meat scandal. Compared

to 2013, the market for 'clothing and footwear' registered the largest improvement on 'problems' of any market (-2.5 pp.), whereas the market for 'electronic products' saw the highest deterioration (+3.0 pp.).

Among the services markets, the markets forming the 'telecoms' cluster are those for which a higher proportion of consumers experienced problems, a trend which is consistent with previous Scoreboard editions. Only the market for 'mobile telephone services' saw a decrease in 'problems' between 2015 and 2017 (-2.5 pp.); in the other three telecom markets no statistically significant change can be observed in this period. The services markets that improved the most overall were 'investment products, private personal pensions and securities' and 'real estate services', which both registered a decrease in 'problems' of -3.2 pp. On a positive note, there was only one of the 25 services markets surveyed where more consumers reported problems in 2017 than in 2015 (namely 'vehicle insurance', +0.7 pp.), which indicates improved market conditions overall.

The southern, eastern and northern regions of Europe report a higher-than-average proportion of consumers having experienced problems (11 % on average), while consumers from western Europe (6 %) are the least likely to report having experienced problems. Croatia, Bulgaria and Spain (all at 15 %) are the countries with the highest proportion of consumers on average who report problems across all 40 markets surveyed. The lowest proportion is reported in Luxembourg, Germany, France and Austria (all 2 %), followed by Hungary (5 %).

Figure 21: Percentage of respondents reporting problems, by market — EU-28
Did you experience any problem with the service/product or the supplier/retailer, where you thought you had a legitimate cause for complaint?



Source: Market Monitoring Survey 2017

3.5.5.2. Severity of detriment

The 'detriment' question was added to the survey in 2015. It inquires about the extent to which the consumer suffered financial loss or other detriment as a result of experiencing a problem. The question is only asked to those

respondents that said they experienced a problem in the surveyed market. A high value on this indicator indicates a negative experience.

The detriment consumers associated with a problem decreased in half of the markets surveyed — it remains highest for the majority of ‘insurance services’ and ‘banking services’ as well as for automotive goods

The average ‘detriment’ score for all markets is 5.4 points, down by 0.2 points compared to 2015. The proportion of consumers who suffered high ‘detriment’ as a result of a problem (those that gave a score of 8-10 to this component) decreased by 3 pp. since 2015 (to 28%), whereas the proportion of consumers experiencing low ‘detriment’ (those that gave a score between 0-4 points) increased by 3 pp. (to 34%). ‘Financial loss or other detriment’ suffered is higher for the services markets (5.6) than for the goods markets (5.0).

Among the goods markets, consumers reported the highest average level of ‘detriment’ in the markets for ‘fuel for vehicles’ and ‘second-hand cars’ (5.8 and 5.7 respectively). These are the two markets which either did not see any decrease in ‘detriment’ level (‘fuel for vehicles’) or which saw the smallest decrease in ‘detriment’ level (‘second-hand cars’) since 2015. The largest decrease in ‘detriment’ was recorded in ‘non-prescription medicines’ and ‘meat and meat products’ (both -0.5 points). In general, all markets belonging to the ‘fast-moving retail’ cluster (except ‘non-prescription medicines’) showed a low level of ‘detriment’, which is consistent with the low-value products found in these markets.

Among services markets, the highest level of ‘detriment’ was reported in ‘home insurance’, ‘mortgages’, ‘airline services’, ‘electricity services’, and ‘investment products, private personal pensions and securities’. The largest decrease in ‘detriment’ was seen in ‘private life insurance’ (-0.6 points), ‘vehicle maintenance and repair services’ and ‘vehicle insurance’ (both -0.5 points). On the other hand, ‘airline services’ was the only market where the ‘detriment’ level increased (+0.2 points).

The EU-28 average for ‘detriment’ is 5.4. Reported ‘detriment’ levels are well below this average in northern Europe (4.4 points), and slightly below this average in the eastern and western regions (both 5.2). The highest average level of ‘detriment’ can be observed in southern Europe (6.0), in particular in Cyprus (6.5), Greece (6.4), Spain (6.3) and Malta (6.2). Elsewhere in Europe, the consumers reporting the highest level of ‘detriment’ were from Luxembourg (6.1), while the lowest levels are noted in Denmark (3.9) and Sweden (4.1).

In May 2017, the Commission published the results of a study⁸⁸ on consumer detriment in the EU. The aim of the study was to improve the quality and consistency of assessing personal consumer detriment by developing a simple, state-of-the-art methodology to identify and quantify its incidence and magnitude. Protecting consumers, especially vulnerable ones, against significant personal detriment is a matter of fairness. But it is also a critical part of improving the overall functioning of the market. If consumers are confident that they have some protection against unforeseeable negative outcomes, they will be more likely to engage actively in markets (for example by switching to new suppliers or products, or by drawing attention to problems in the marketplace through their complaints).

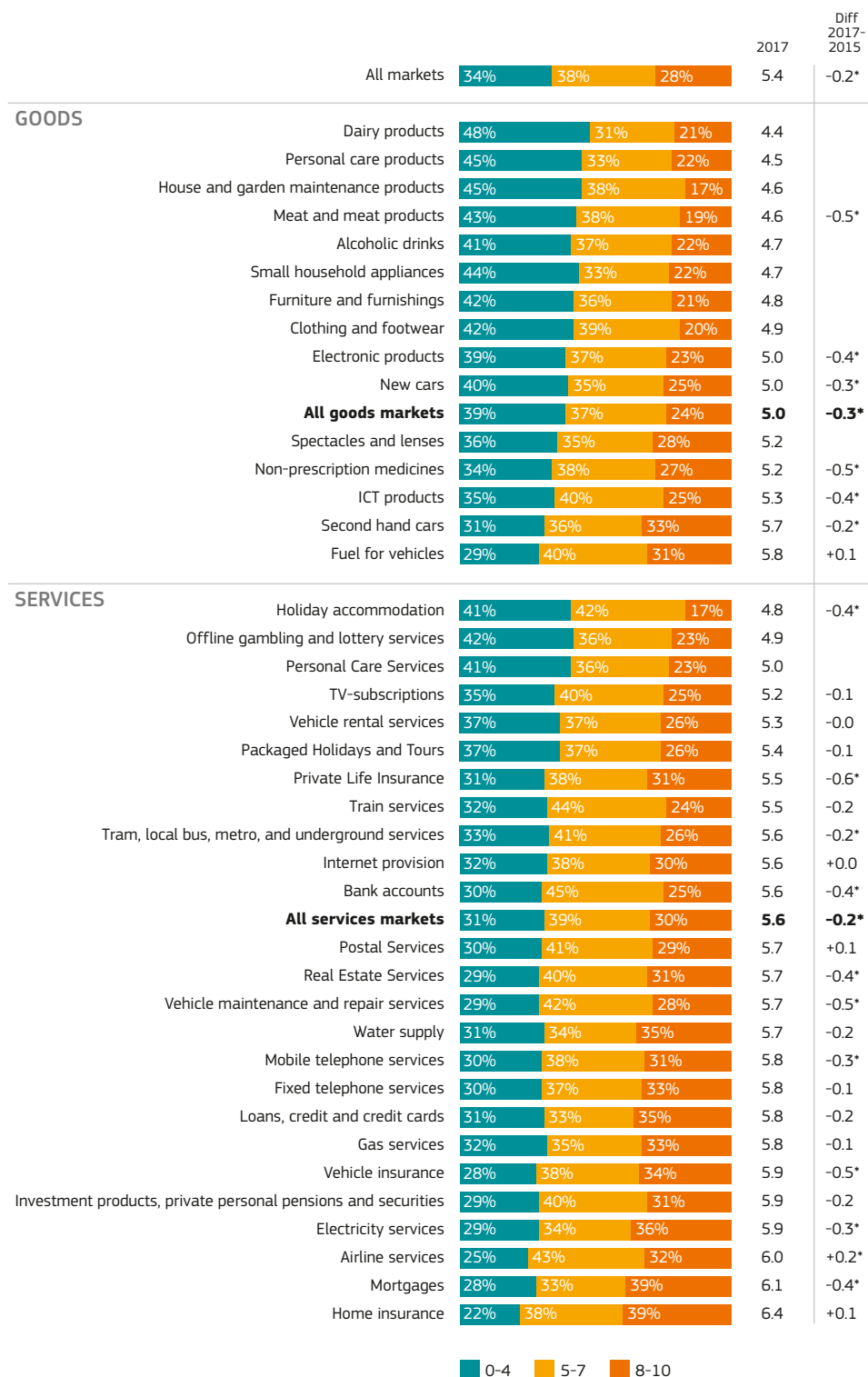
The methodology in the study was tested in the markets for ‘mobile telephone services’, ‘clothing, footwear and bags’, ‘train services’, ‘large household appliances’, ‘electricity services’ and ‘loans, credit and credit cards’, in four EU Member States⁸⁹. On this basis, an extrapolation of personal consumer detriment was done for EU-28. It is estimated that across these six markets consumers in the EU-28 suffered detriment between EUR 20.3 billion and EUR 58.4 billion over the last 12 months. These estimates refer to the sum of total post-redress financial detriment and monetised loss of time. The highest incidence of problems was registered in the mobile telephone services market (as also confirmed in the previous section). Average pre-redress financial detriment per problem was highest for large household appliances, with a value ranging from EUR 302.7 to EUR 323.4. This was followed by ‘loans, credit and credit cards’ with a value between EUR 139.0 and EUR 224.9. On average, consumers who experienced problems received the highest level of redress in the ‘clothing, footwear and bags’ market, recovering between 50 % and 61 % of their initial costs and losses. In contrast, in the ‘mobile telephone services’ market respondents recovered only about 14 % of their initial costs and losses. In the ‘electricity services’ market, respondents recovered between 12 % and 21 % of their initial costs and losses.

88. https://ec.europa.eu/info/publications/study-measuring-consumer-detriment-european-union_en

89. France, Italy, Poland and the UK.

Figure 22: Severity of detriment by market — EU-28

On a scale from 0 to 10, to what extent have you suffered detriment as a result of problems experienced either with the product/service or the supplier/retailer?



Source: Market Monitoring Survey 2017

3.5.5.3. Problems & detriment⁹⁰

The previous two sections discussed separately about the proportion of consumers experiencing problems and the

severity of these problems in terms of average personal detriment. This section seeks to analyse the combined picture by looking at problems and detriment as whole. It also discusses the extent to which this combined 'problems &

90. In the 2016 edition (12th Consumer Markets Scoreboard), this is referred to as 'overall detriment'.

detriment' component differs across the different markets or countries surveyed.

The 'problems & detriment' component is calculated based on the incidence of problems that consumers experience and the level of 'detriment' they report. It is one of the five components that are used to estimate the overall MPI. Like the other components of MPI, it is coded so that a higher score means better overall performance. More specifically, if no problem has been experienced, then a score of 10 is assigned to the component. If the respondent did encounter a problem, the 'problems & detriment' component reflects the amount of 'detriment': the higher the 'detriment' rating, the lower the 'problems & detriment' score.

The 'telecoms' cluster continues to display the lowest problems & detriment score — 'internet provision' stands out as the worst market, whereas 'mobile telephone services' is the only 'telecoms' market whose performance has improved since 2015

The average score reported for all markets is 9.5, an improvement of 0.1 point since 2015. As in the previous Scoreboard edition, there was a slightly higher score — i.e. lower overall 'detriment' as a result of the problems experienced — for goods markets (9.6) than services markets (9.5). The lowest 'problems & detriment' score is registered for the four markets in the 'telecoms' cluster, with a range of scores from as low as 8.9 points for 'internet provision' (the lowest of all 40 markets assessed) to 9.2 for 'TV-subscriptions' and 'fixed telephone services'. Other markets with a low score for the 'problems & detriment' component include 'train services' and 'second-hand cars' (both 9.2).

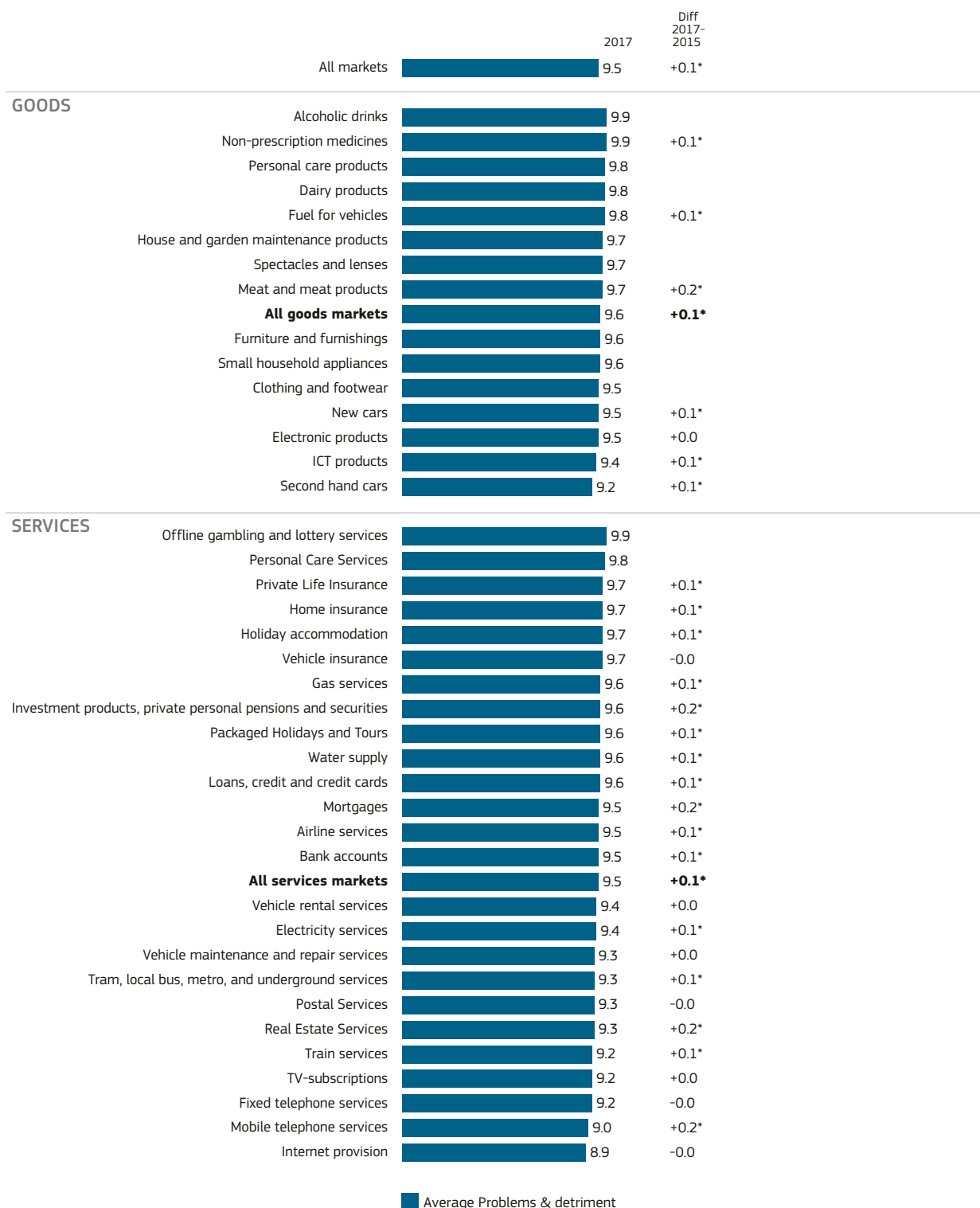
Looking at the separate market rankings for goods in: (i) 'problems', (ii) 'detriment' due to problem(s), and (iii) 'problems & detriment', the market for 'personal care products' performs well overall. It is ranked within the top three places for all three dimensions discussed. In contrast, the 'second-hand cars' market is ranked at the bottom place for 'problems & detriment', with the highest proportion of consumers who experience problems and the second-highest level of 'detriment' due to the problem(s). Among the other goods markets, although the markets for 'non-prescription medicines' and 'fuel for vehicles' perform well on the 'problems' indicator, they are both ranked among the bottom markets in 'detriment' levels. The relatively good rankings for 'problems & detriment' must therefore be handled with some caution.

Among the services markets, 'offline gambling and lottery services' and 'personal care services' are both ranked within the top three places for either 'problems', 'detriment', or 'problems & detriment'. This indicates a uniformly good performance. The fact that the four markets that belong to the 'telecoms' cluster are ranked in the four lowest places in 'problems & detriment' reflects the high proportion of consumers who experience problems more than the average level of 'detriment' caused by these problems. The largest discrepancy between the three dimensions discussed is in the market for 'home insurance', which ranks in the third-best place for 'problems' and in the bottom place for level of 'detriment' due to the problem(s) encountered. A similar situation can be seen for 'vehicle insurance', where there is a difference of 15 places between the two dimensions. Here again, despite the relatively good overall ranking for these two insurance markets, one should not overlook that when problems arise the resulting 'detriment' can be rather significant for consumers.

Looking at regional differences, the highest score for the 'problems & detriment' component is in western Europe (9.7), while the lowest score is in the southern regions (9.3). Consumers from eastern Europe experience a lower-than-EU-average score for 'problems & detriment' (9.4), whereas those residing in the northern European region are in line with the EU average (9.5). The highest 'problems & detriment' score (i.e. the lowest level of 'detriment' resulting from the problems experienced) is reported in Germany, France, Luxembourg and Austria (9.9). The lowest 'problems & detriment' score (i.e. the highest level of 'detriment' resulting from the problems experienced) is in Spain (9.1), followed by Croatia and Bulgaria (both 9.2).

Figure 23: Problems & detriment by market — EU-28

The level of detriment as a result of problems experienced. The component problems & detriment is configured so that the higher the score, the better the performance.



Source: Market Monitoring Survey 2017

The 'problems & detriment' component is considered by consumers as the most important of all five MPI components, together with 'expectations'. Consumers award higher importance to it in services markets as opposed to goods markets. Northern Europeans give a much higher relative importance to 'problems & detriment' than consumers in

the rest of Europe, followed by consumers from the south of Europe who rate the importance of this component higher than EU-28 average. Certain western European countries such as France, Germany, Austria and Luxembourg give a much lower importance score to 'problems & detriment' than in the rest of Europe.



Additional indicators

4. Additional indicators

4.1. COMPLAINTS

Consumer complaints are a useful tool for businesses to improve their performance, as they point to issues that dissatisfy consumers or prevent the creation of long-term customer relationships. They are also a helpful indicator for national authorities, as they point to areas where public intervention may be needed, either in the form of enforcement activities or legislative action.

The proportion of consumers who complained when encountering problems is lower than it was in 2015, but higher than in 2013

In 2017, most consumers (76.8%) who reported having experienced a problem complained about it. The propensity to complain declined compared with 2015, both for goods (-3.9 pp.) and services (-1.6 pp.) markets. However, consumers in 2017 that experienced a problem were still more likely to complain than in 2013 (+1.5 pp. more for problems with goods, and +3.4 pp. for problems with services).

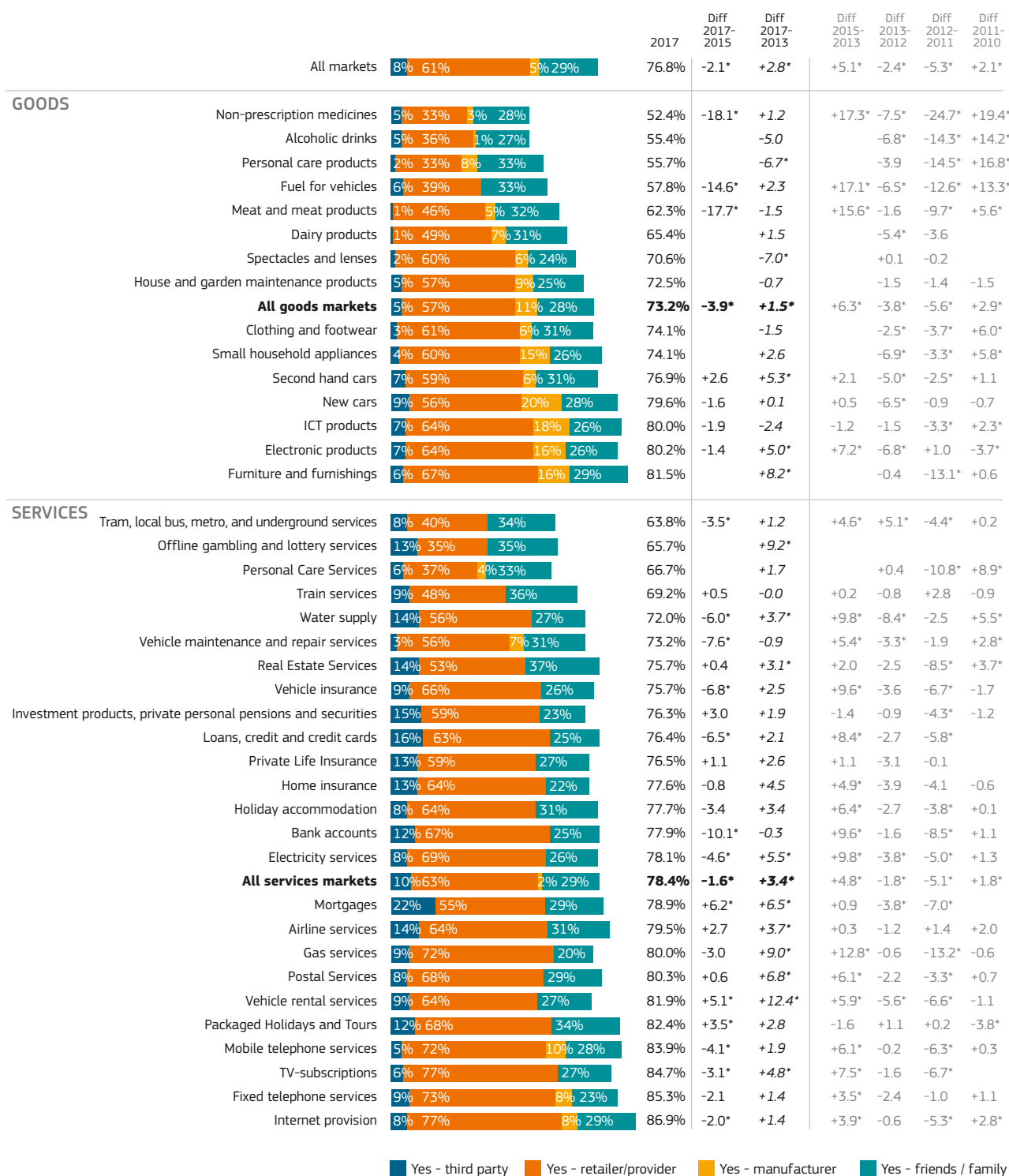
A more mixed picture emerges when looking at the 23 services markets surveyed both in 2015 and 2017, where the proportion of consumers who complained decreased in 10 markets compared to 2015, increased in 3, and remained stable in the remaining 10. The share of consumers who complained increased in the markets for 'mortgages' (+6.2 pp.), 'vehicle rental services' (+5.1 pp.) and 'packaged holidays and tours' (+3.5 pp.), while the most notable decreases can be observed for 'bank accounts' (-10.1 pp.), 'vehicle maintenance and repair services' (-7.6 pp.) and 'vehicle insurance' (-6.8 pp.).

The lowest proportions of consumers who report making complaints were in the markets for 'tram, local bus, metro and underground services', 'offline gambling and lottery services', 'personal care services', 'train services', 'water supply' and 'vehicle maintenance and repair services'. In contrast, the market for 'internet provision' has the highest proportion of persons who complained, followed by the markets for 'fixed telephone services', 'TV-subscriptions', 'mobile telephone services', 'packaged holidays and tours' and 'vehicle rental services'.

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Among the seven goods markets surveyed in both 2015 and 2017, the share of consumers who complained when they experienced a problem decreased significantly in three markets, namely 'non-prescription medicines' (-18.1 pp.), 'meat and meat products' (-17.7 pp.) and 'fuel for vehicles' (-14.6 pp.). The share of consumers who complained when they experienced a problem remained stable in the other four markets. Consumers are most likely to complain about problems in the markets for 'furniture and furnishings', 'electronic products' and 'ICT products'. They are the least inclined to complain for 'non-prescription medicines', 'alcoholic drinks' and 'personal care products'.

Figure 24: Complaints by market — EU-28
Have you complained about any of these problems?



Source: GfK — Market Monitoring Survey 2017 — Base: consumers who have experienced a problem

Consumers complain primarily to the seller and service provider and consumers in the southern region complain the most

Consumers were also asked to whom they had complained⁹¹. Looking at the average for all markets, consumers are most likely to complain to the seller or service provider (61.2%), as already observed in previous surveys, followed by complaints to friends and family (28.8%). Roughly 5.0% of respondents complained directly to the manufacturer, but this option is only available in some markets where this party can be identified⁹².

The proportion of respondents that complained directly to the manufacturer in 2017 is comparable to the proportion observed in 2015, but higher (+0.6 pp.) than in 2013.

The share of complaints addressed to third-party bodies, such as a public authority, a consumer organisation or the ombudsman, also remained the same as in 2015, but increased (+0.5 pp.) compared to 2013. Consumers are more inclined to complain to a third-party body for problems experienced when purchasing services (9.7%) than when buying goods (5.1%).

Table 11: Percentage of consumers who complained by channel⁹³

	COMPLAINTS									COMPLAINTS											
	2017			Difference 2017-2015			Difference 2017-2013			Difference 2015-2013			Difference 2013-2012			Difference 2012-2011			Difference 2011-2010		
	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services	All	Goods	Services
Yes - official third-party	8.3%	5.1%	9.7%	+0.1	+0.3	-0.0	+0.5*	+0.4	+0.6*	+0.4	+0.3	+0.5	+0.5*	+0.6*	+0.4	-0.2	+0.1	-0.2	-0.5*	-0.5*	-0.5
Yes - retailer/provider	61.2%	56.5%	63.4%	-0.3	-2.5*	+0.3	+2.8*	+2.0*	+3.3*	+3.0*	+3.7*	+2.9*	-2.9*	-4.6*	-2.2*	-6.8*	-8.4*	-6.1*	+8.3*	+6.9*	+8.9*
Yes - manufacturer	5.0%	10.7%	2.3%	-0.1	+0.4	-0.2	+0.6*	+1.6*	+0.1	+0.6*	+1.3*	+0.2	-0.0	+0.3	-0.2	-0.2	-1.2*	+0.1	-3.4*	+1.3*	-5.4*
Yes - friends/family	28.8%	28.5%	28.9%	-6.2*	-6.2*	-6.2*	-2.5*	-2.2*	-2.6*	+3.6*	+4.4*	+3.4*	-0.8*	-0.4	-0.9*	-0.1	+2.5*	-1.1*	+5.6*	+4.2*	+6.1*
No	23.2%	26.8%	21.6%	+2.1*	+3.9*	+1.6*	-2.8*	-1.5*	-3.4*	-5.1*	-6.3*	-4.8*	+2.4*	+3.8*	+1.8*	+5.3*	+5.6*	+5.1*	-2.1*	-2.9*	-1.8*
Yes (excluding friends/family)	67.2%	63.1%	69.1%																		

Source: GfK Market Monitoring Survey 2017 — Base: consumers who experienced at least one problem with the service/product or the supplier/retailer in a given market. Differences are expressed in percentage points.

Some regional differences can also be observed. The proportion of consumers that complain is below the EU-28 average in the eastern (-5.3 pp.), northern (-4.4 pp.) and

western (-2.0 pp.) regions, while it is higher than average in the southern region (+6.5 pp.).

Table 12: Percentage of consumers who complained by regional groupings⁹⁴

COMPLAINTS (2017)			
	2017		Difference Region — EU-28
EU-28	76.8%		
Region North	72.4%	A	-4.4%*
Region East	71.5%	A	-5.3%*
Region South	83.3%		+6.5%*
Region West	74.8%		-2.0%*

Source: GfK Market Monitoring Survey 2017 — Base: consumers who experienced at least one problem with the service/product or the supplier/retailer in a given market.

91. Multiple answers are allowed.

92. Please note the base for this figure is all markets where this answer was available. The answer option 'to a manufacturer' was only possible for the following services markets: 'house and garden maintenance services', 'vehicle maintenance and repair services', 'fixed telephone services', 'mobile telephone services' and 'internet provision'. Among goods markets, the question applied to all the markets except for 'fuel for vehicles'.

93. Differences are expressed in percentage points.

94. Differences are expressed in percentage points.

4.2. SWITCHING

A good indicator to measure the performance of services markets characterised by long-term subscription contracts is the possibility to switch provider easily. Consumers are more likely to search for the most advantageous offers in markets where switching provider is easy. This in turn is good for competition, as providers are encouraged to offer services at prices and levels of quality that satisfy consumers' demands.

However, it is not easy to establish what would be the optimal proportion of consumers switching provider in a specific well-performing market. There can be many different reasons not to switch provider. Firstly, consumers may be satisfied with their current service and/or provider. Secondly, they may simply not be aware of the possibility of switching. Thirdly, consumers may perceive switching as too difficult or costly and hence not worthwhile. Switching rates can also be influenced by the level of regulation and/or competition in a certain market.

The question on switching was slightly refined in the 2017 survey to better capture some of the contextual issues described above. In particular, respondents were asked to provide the reasons for switching or not switching (where appropriate) and/or to clarify whether they simply changed the services they purchased or also changed provider.

Compared to 2015, fewer consumers switch provider in most of services markets surveyed

Overall, 9.4% of consumers in the 13⁹⁵ services markets surveyed switched provider in 2017. This figure represents a decrease of 1.1 pp. from 2015, in line with the falling tendency observed between 2010 and 2013, but in contrast with the increase (+1.7 pp.) seen between 2013 and 2015. Between 2015 and 2017, there was no increase in the proportion of consumers switching provider in any of the 13 markets surveyed.

Table 13: Switching provider by market cluster⁹⁶

	2017	diff 2017-2015	diff 2017-2013	diff 2015-2013
Telecoms	9.9%	-1.6	+0.4	+2.1
Insurance services	9.9%	-1.2	+0.3	+1.5
Utilities	9.4%	+0.2	+1.8	+1.7
Banking services	8.6%	-1.2	-0.0	+1.3

Source: Market Monitoring Survey 2017

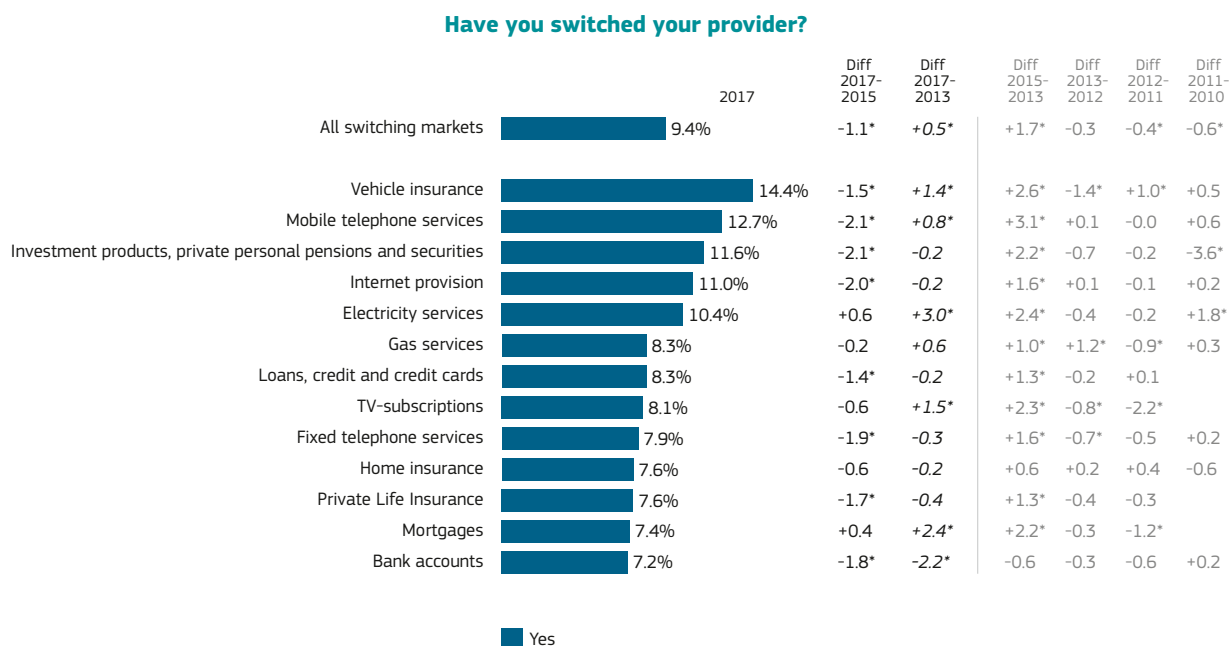
Consumers are most likely to switch supplier in the markets for 'vehicle insurance', 'mobile telephone services' and 'investment products, private personal pensions and securities'. They are least likely to switch supplier in the markets for 'bank accounts', 'mortgages', 'private life insurance' and 'home insurance'.

The proportion of respondents who have switched providers is higher than average in southern (12.0%), northern (11.1%) and eastern (10.3%) Europe, but below average in western (7.6%) Europe. The UK (14.4%), Belgium (14.0%) and Spain (13.9%) have the highest proportions of consumers who switched provider, whereas the lowest proportions of consumers who switched provider can be found in Luxembourg (2.4%), France (3.5%) and Austria (3.6%).

95. The questions on switching were asked only for the following 13 markets: 'bank accounts', 'electricity services', 'fixed telephone services', 'gas services', 'home insurance', 'internet provision', 'investment products, private personal pensions and securities', 'loans, credit and credit cards', 'mobile telephone services', 'mortgages', 'private life insurance', 'TV-subscriptions' and 'vehicle insurance'.

96. For the 'utilities' cluster, the proportion of consumers who switched provider was assessed only for the 'electricity services' and 'gas services' markets, while it was not assessed for the 'water services' and 'postal services' markets.

Figure 25: Switching provider by market — EU-28



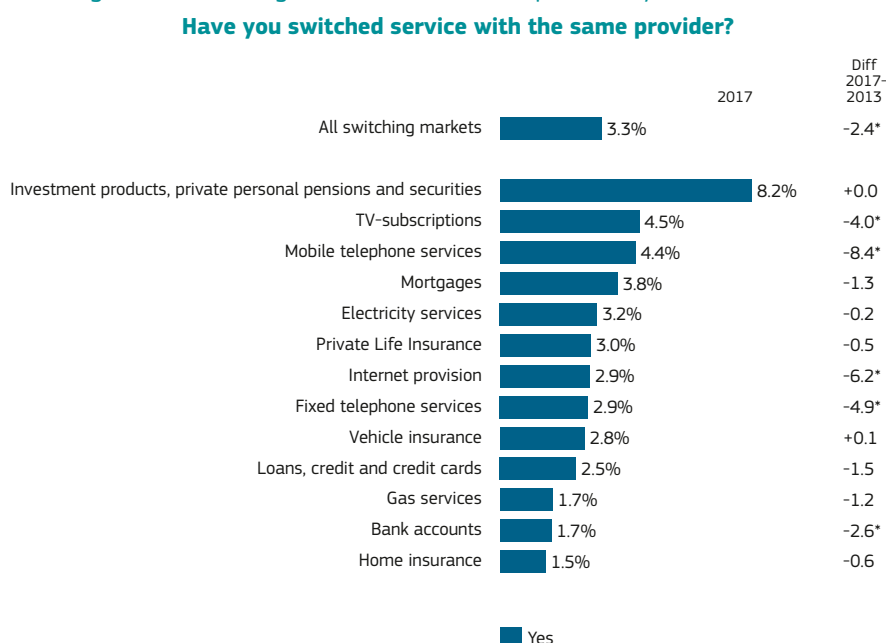
Source: Market Monitoring Survey 2017

Fewer consumers switched a service with the same provider compared to 2013

In addition, 3.3% of all respondents switched service with the same provider in 2017. This figure decreased by 2.4 pp. compared to 2013⁹⁷. The share did not increase in any of the services markets surveyed.

Consumers are most likely to switch services but not provider in the markets for 'investment products, private personal pensions and securities', 'TV-subscriptions' and 'mobile telephone services', whereas they are least likely to switch for 'home insurance'.

Figure 26: Switching service with the same provider by market — EU-28



Source: Market Monitoring Survey 2017

97. The question on switching service with the same provider was asked only in 2013 and 2017.

Whereas most services showed no statistically significant change, the largest decreases since 2013 in the proportion of people who switched service but not provider are for 'mobile telephone services' (-8.4 pp.), 'internet provision' (-6.2 pp.) and 'fixed telephone services' (-4.9 pp.). The first two markets rank high for the share of consumers having switched provider, but this increase does not make up for the drastic decrease in switching service with the same provider.

4.2.1. Ease of switching

Ease of switching increases in only 4 out of 13 services markets surveyed

Consumers who had switched within the reference period were also asked to evaluate their experience and rate how easy it was to switch. The average score (7.7 points out of 10) improved only slightly since 2015 (+0.1), whereas the overall improvement since 2013 was higher (+0.2). Approximately two thirds (65%) of consumers found it easy to switch (giving their experience of switching a score between 8 and 10 points) while only 11 % found it difficult (giving a score between 0 and 4 points).

In some services markets the ease of switching improved significantly between 2015 and 2017. This was the case for 'mortgages' and 'mobile telephone services' (in both markets, the ease of switching improved by +0.5). On the other hand, switching became more difficult between 2015 and 2017 for 'TV-subscriptions' (-0.3).

Table 14: Ease of switching provider by market cluster⁹⁸

	2017	diff 2017-2015	diff 2017-2013
Insurance services	8.2	+0.1	+0.1
Utilities	7.8	+0.1	+0.1
Banking services	7.5	+0.1	+0.3
Telecoms	7.4	+0.1	+0.2

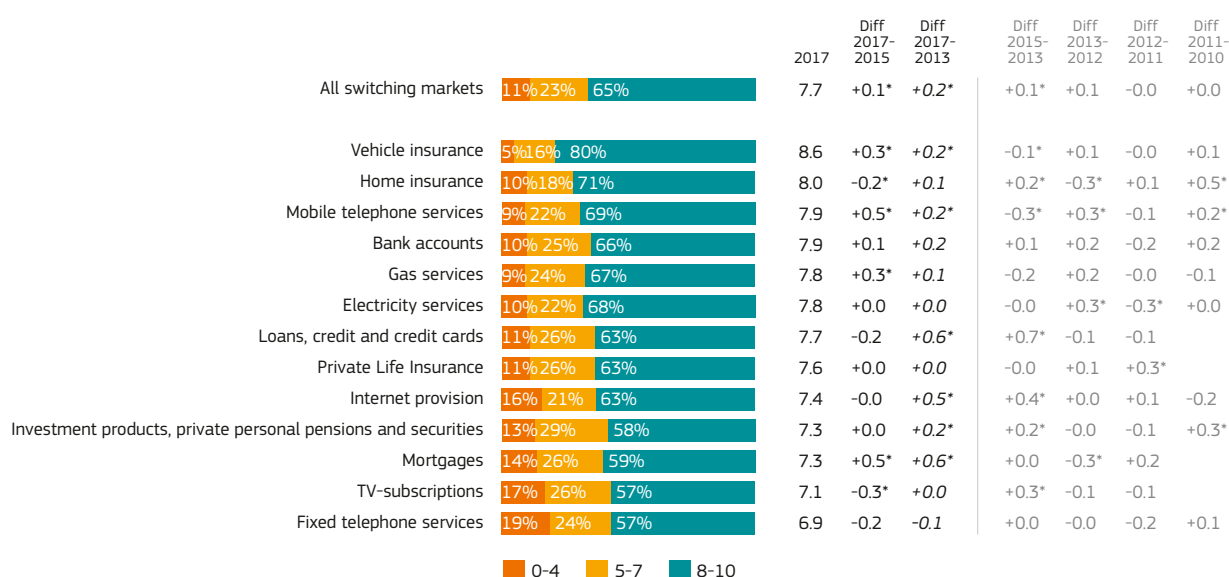
Source: Market Monitoring Survey 2017

Looking at market clusters, switching provider is assessed as being easiest for consumers in the 'insurance services' cluster. The two markets which received the highest score for this indicator are 'vehicle insurance' and 'home insurance'. On the other hand, consumers found it particularly difficult to switch provider in 'telecoms' and 'banking services', with 'fixed telephone services',

'TV-subscriptions', 'mortgages', 'investment products, private personal pensions and securities' and 'internet provision' ranking at the bottom of the scale. The services offered in the 'fixed telephone services' and 'TV-subscriptions' markets, where approximately 2 in 10 respondents find it difficult to switch provider, are often part of a bundle, which is likely to complicate the switching process.

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Figure 27: Ease of switching provider by market — EU-28
On a scale from 0 to 10, how difficult or easy do you think it was?



Source: Market Monitoring Survey 2017

98. For the 'utilities' cluster, the proportion of consumers who switched provider was assessed only for the 'electricity services' and 'gas services' markets, while it was not assessed for the 'water services' and 'postal services' markets.

The average across the EU for ease of switching across the markets where switching took place in 2017 was 7.7. Respondents in eastern (8.2) and northern (8.1) Europe gave higher-than-average ratings for the ease of switching, while western Europeans also gave above-average ratings, albeit at a slightly lower level (7.8). Consumers from southern regions of Europe gave by far the lowest assessments for ease of switching (7.2). Consumers from Norway and from the three Baltic countries find switching the easiest, whereas Spanish and Austrian consumers evaluate switching as the least easy.

4.2.2. Reasons for not switching

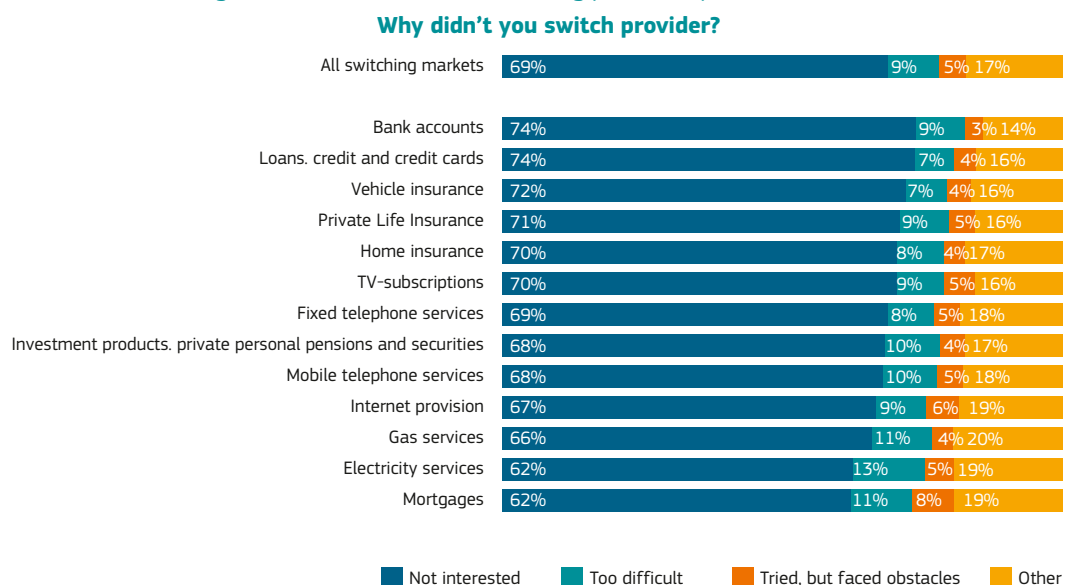
Lack of interest remains the predominant reason for not switching provider — few are concerned about difficulties or actually struggled while switching

The Scoreboard editions before 2015 showed that, among consumers who switched provider and those who did not,

those who did not switch gave systematically lower scores when assessing the ease of switching. In order to understand whether this consistently lower assessment was due to a worse experience while attempting to switch or due to sheer perceptions about the difficulties foreseen, the last two surveys have included a question about the reasons for not switching to those respondents who had not switched.

Among the subgroup of consumers who did not switch either provider or service with the same provider, most respondents (69%) said they were not interested in switching. Some 9% did not attempt to switch because they thought it might be too difficult, whereas 5% actually tried but gave up because of the obstacles that they encountered. Another 17% evoked 'other reasons' for not having switched, without specifying what these reasons were.

Figure 28: Reasons for not switching provider by market — EU-28



Source: Market Monitoring Survey 2017 — Base: Respondents who did not switch provider and did not switch service with the same provider

At individual market level, consumers are most likely to say they are not interested in switching for 'bank accounts' and 'loans, credit and credit cards' (for both these markets, 74% of consumers say they are not interested in switching), followed by the three insurance services, i.e. 'vehicle insurance', 'private life insurance' and 'home insurance' (72%, 71% and 70% of consumers respectively say they are not interested in switching). The excessive difficulty in switching was the reason cited for consumers of 'electricity services' (13%), 'mortgages' and 'gas services' (both 11%). 'Mortgages' (8%) was the market with the largest proportion of consumers who say that they tried to switch but faced obstacles, followed by 'internet provision' (6%).

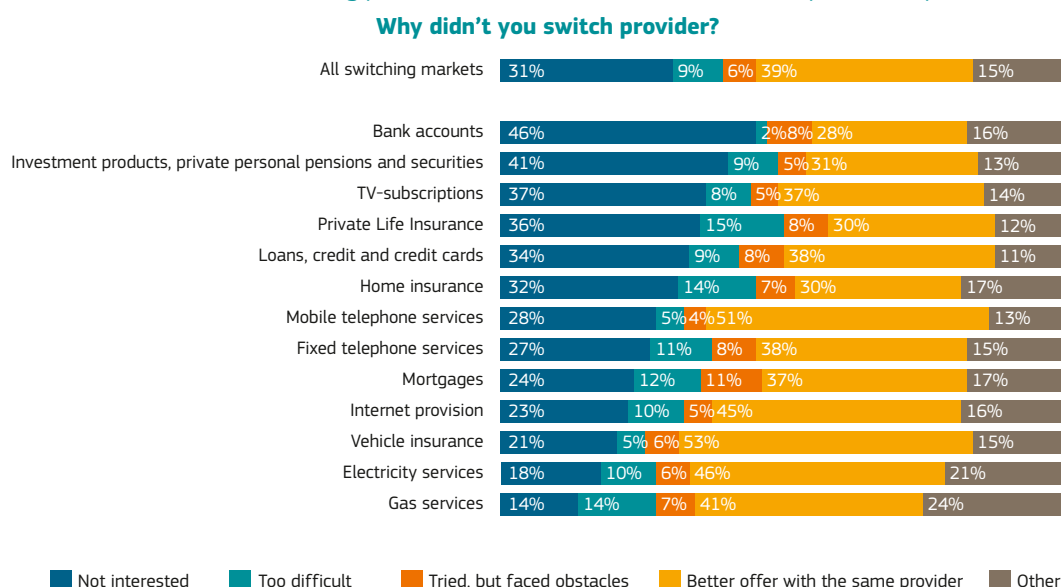
Looking across the various regions of Europe, northern Europeans (79%) are by far the most likely to mention a lack of interest in switching provider, followed by southern and eastern Europeans (both 75%). Consumers from western Europe are the least likely to mention lack of interest as the reason for not switching (62%) and they are the group most likely to report that they think that switching might be too difficult (13% of consumers from western Europe fear it might be too difficult, compared to an average of 5% across respondents from all the other three regions). Consumers from western Europe are also most likely to have tried to switch but faced related obstacles (6% versus only 2% among northern Europeans).

Four consumers out of 10 did not switch provider because they received a better offer from their current provider

Most consumers who did not switch provider had either received a better offer from their provider (39%) or were not interested in changing provider (31%). Still, almost

one tenth of this group of respondents that did not switch provider (9%) indicated that they thought that switching provider might be too difficult, and 6% said that they tried to switch but gave up because of the obstacles faced. Some 15% of respondents referred to other reasons for their decision.

Figure 29: Reasons for not switching provider (switched service with the same provider) by market — EU-28



Source: Market Monitoring Survey 2017 — Base: respondents who did not switch provider but did switch service with the same provider

The markets where people are most likely to say that they are not interested in switching provider are 'bank accounts' (46%) and 'investment products, private personal pensions and securities' (41%). A much lower proportion of consumers say that they are not interested in switching provider for utility markets like 'gas services' (14%) and 'electricity services' (18%). Consumers are more likely to say that it is too difficult to switch provider for 'private life insurance' (15%), 'home insurance' (14%) and 'gas services' (14%). The largest proportion of consumers who say that they actually tried to switch provider but faced obstacles is in the 'mortgages' market (11%).

The markets where people are most likely to indicate that they received a better offer with the same provider are: 'vehicle insurance' (53%), 'mobile telephone services' (51%), 'electricity services' (46%) and 'internet provision' (45%). In contrast, the lowest proportions of consumers saying that they received a better offer from their own provider were in 'bank accounts' (28%), 'private life insurance' (30%) and 'home insurance' (30%). As discussed earlier, a smaller-than-average proportion of consumers in the markets for 'fixed telephone services' and 'TV-subscriptions' say that the reason they did not switch provider is because they received a better offer for a service with the same provider. This is in line with the finding that choice in these two markets (hence market competition) is less than optimal.

4.3. MARKET PENETRATION

For the purposes of this Scoreboard, market penetration⁹⁹ should be understood as the percentage of the population who purchased a good or service in the given market during the reference period¹⁰⁰. In the figure below, it can be seen that penetration rates differ greatly between markets (starting from as low as 21 % to as high as 91 %). In some instances,

there are large differences in market penetration between the Member States for a given market, although to a lesser extent than across markets. Looking more carefully at market penetration can provide valuable insights on market changes and consumer engagement over the years in the EU-28.

99. This began to be measured in the 2013 edition of the Market Monitoring Survey.

100. As a proportion of all consumers who were screened for the respective market.

At first glance, it appears that the markets in the 'fast-moving retail' and 'utilities' clusters tend to display relatively high market penetration, while 'financial services' and 'automotive goods' have relatively low market penetration. The markets with the highest penetration levels include 'dairy products' (91%), 'meat and meat products' (88%) and 'clothing and footwear' (87%), whereas those with the lowest penetration include 'real estate services' (21%), 'new cars' (22%) and 'vehicle rental services' (24%).

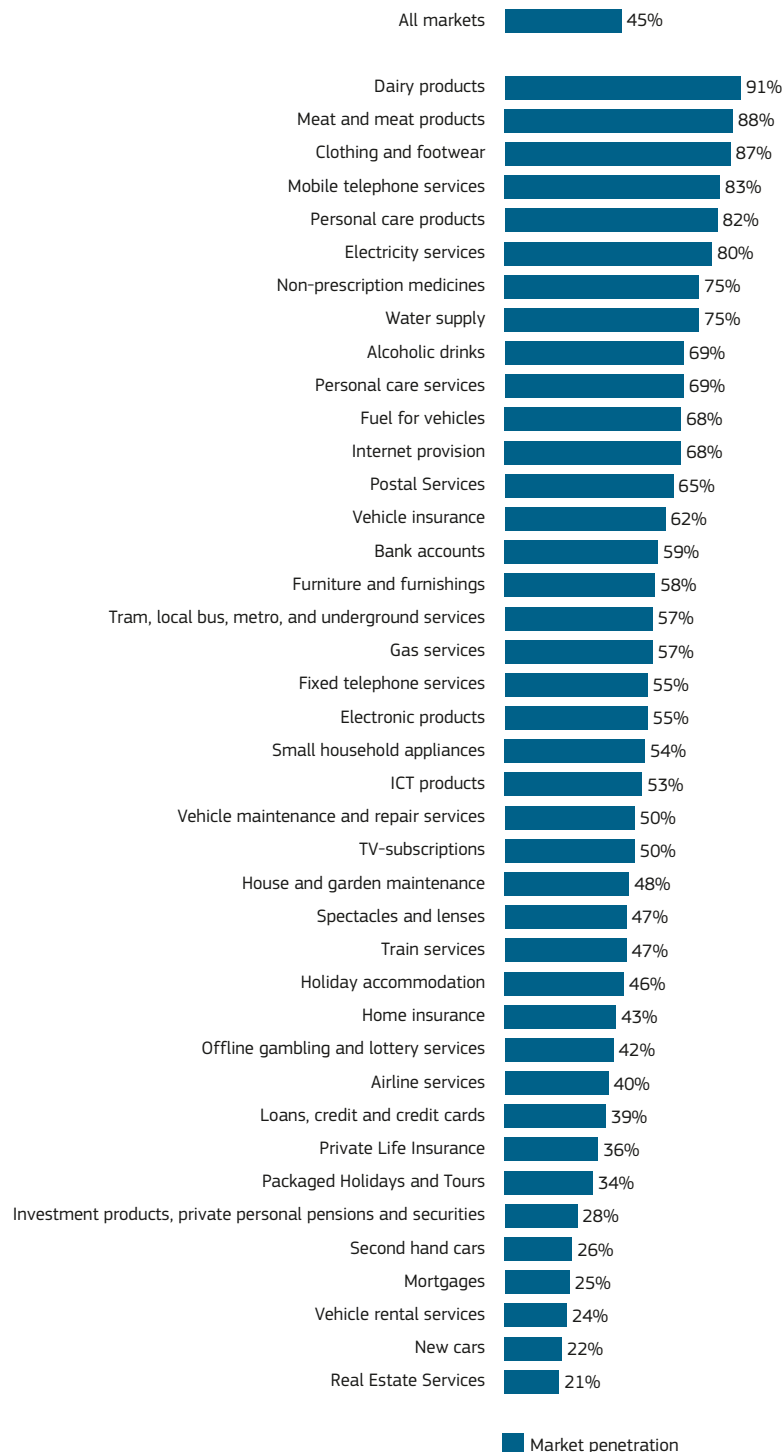
Compared to 2015, there were declines in the market penetrations of the financial markets 'loans, credit and credit cards' (-8 pp.), 'investment products, private personal pensions and securities' (-4 pp.) 'mortgages' (-1 pp.), and 'home insurance' (-5 pp.). But despite these decreases, the market penetrations for these four markets are still higher than in 2013 (by +6 pp., +1 pp., +4 pp. and 2 pp. respectively). In addition, 'fixed telephone services' (-2 pp.) and 'packaged holidays and tours' (-2 pp.) also displayed a lower market penetration compared to 2015. Compared to 2013, market penetration decreased only for 'house and garden maintenance' (-3 pp.).

All other markets showed either a stable level or an increase in market penetration. Compared to 2015, the most noticeable increase in market penetration occurred for markets belonging to the 'telecoms' cluster, such as 'TV-subscriptions' (+8 pp.), 'internet provision' (+5 pp.) and 'electronic products' (+5 pp.). Compared to 2013, seven markets increased their penetration by 10 pp. or more. These include: 'furniture and furnishings' (+16 pp.), 'internet provision' (+14%), 'electronic products' (+14 pp.), 'mobile telephone services' (+12 pp.), 'vehicle insurance' (+11 pp.), 'dairy products' (+10 pp.) and 'vehicle rental services' (+10 pp.).

Factors that drive market penetration include the purchase frequency and the budget available, but also the relative necessity and availability of each product. It is therefore rational to see markets that cover consumers' primary needs (such as 'dairy products' or 'meat and meat products') having a high penetration, as opposed to 'luxury' or more specialised markets such as 'new cars', 'investment products, private personal pensions and securities' or 'packaged holidays and tours'.

Market penetration for each of the 40 markets was also calculated across all countries to measure the magnitude of cross-country variations. For some of the markets that meet consumers' daily needs, a considerably narrower range in market penetration was observed, for example in 'dairy products' (a range of only 11 pp., with market penetration varying between 85% and 96%) or in 'meat and meat products' (a range of only 14 pp., with market penetration varying between 80% and 94%). In contrast, for other markets that tend to depend on the level of disposable income, a much wider dispersion in market penetration can be seen across countries. These other markets include services such as 'airline services' (a range of 46 pp., with market penetration varying between 16% and 62%) or 'offline gambling and lottery services' (a range of 45 pp., with market penetration between 18% and 63%). Lastly, for markets which depend on infrastructure or technological advances, dispersion is unsurprisingly wider than normal, as can be seen in 'gas services' (a range of 45 pp., with market penetration varying between 21% and 66%) or in 'fixed telephone services' (a range of 42 pp., with market penetration varying between 24% and 66%). For 'fixed telephone services', it is often the case that the use of mobile phones has led to a decrease in the need to also maintain a fixed telephone service within a household.

Figure 30: Market penetration by market — EU-28
 % of respondents who answered Yes at the screening question out of all respondents asked this question for each market



Source: Market Monitoring Survey 2017

When looking at the correlation between market penetration and the MPI score across the EU-28 for all markets surveyed in 2017, a modest positive correlation (0.35) can be observed. At first glance, this may suggest that consumers tend to award a higher score for overall performance to markets where more consumers engage. However, at the level of individual markets there is weak correlation between market performance and

market penetration in some markets where the penetration rate is high, such as the markets for ‘meat and meat products’ and ‘clothing and footwear’. The strongest correlations can be found among lower-penetration markets such as ‘offline gambling and lottery services’ and ‘real estate services’. For each of these markets the correlations are slightly above 0.5.

4.4. PRICES

Price comparisons are good indicators of integration and market performance. In a single market, where goods and services move freely, prices (in particular for tradable goods) should converge over time, although some differences will always persist¹⁰¹.

A closer look at price-level indices (EU-28 = 100)¹⁰² in Member States (as compiled by Eurostat) for actual individual consumption and its main components (Table 15) reveals the following three conclusions:

- ▶ Price levels still vary significantly across countries, with price levels for actual individual consumption ranging from 43.3 to 140.6 (a spread comparable to that observed in the previous edition).
- ▶ Price dispersion is much less pronounced for goods (0.16) than for services, for which the coefficient of variation across Member States is the highest (0.41)¹⁰³. Among goods, prices vary more for non-durable goods (0.19) than for durable and semi-durable goods (both 0.12).
- ▶ In countries where prices tend to be higher, the prices for services are, in relative terms, higher than those for goods. There is a strong positive correlation (close to 1) between the price-level indices for actual individual consumption and the difference between price-level indices of consumer goods and services.

Table 15: Price-level indices (EU-28 = 100) for actual consumption and its components (2016) by Member States¹⁰⁴

	Actual individual consumption	Consumer goods	Non-durable goods	Semi-durable goods	Durable goods	Consumer services	Diff. Consum. Services vs. Consumer Goods
BE	110.5	108.5	108.7	112.3	106.7	109.9	1.4
BG	43.3	70.0	67.4	78.8	77.2	32.5	-37.5
CZ	61.1	80.7	79.7	89.8	79.8	52.1	-28.6
DK	140.6	133.5	138.3	129.7	124.8	143.6	10.1
DE	103.0	104.6	107.6	102.5	98.3	102.4	-2.2
EE	71.4	88.8	85.8	105.2	90.0	62.9	-25.9
IE	125.6	118.1	125.0	107.2	103.7	130.8	12.7
EL	82.3	97.4	98.3	98.1	96.0	75.1	-22.3
ES	92.1	93.9	94.3	95.4	93.9	90.9	-3.0
FR	106.2	105.1	106.2	105.1	102.6	108.0	2.9
HR	63.1	86.5	84.6	95.2	92.0	53.5	-33.0
IT	101.1	106.5	108.4	103.9	104.8	98.4	-8.1
CY	88.5	99.3	101.1	99.1	94.5	80.1	-19.2
LV	66.6	87.4	86.0	98.7	86.0	55.8	-31.6
LT	58.3	80.8	77.7	94.5	85.4	45.3	-35.5
LU	138.4	103.7	103.5	105.5	104.5	144.2	40.5
HU	55.5	76.3	74.3	83.8	82.8	45.8	-30.5
MT	81.6	104.4	105.9	101.5	104.3	67.3	-37.1
NL	112.8	105.4	104.2	108.5	109.1	116.9	11.5
AT	110.3	107.6	110.7	105.0	102.3	106.1	-1.5
PL	50.7	68.4	65.4	80.3	75.8	41.2	-27.2
PT	81.4	98.7	97.5	100.1	105.9	72.9	-25.8
RO	48.2	68.9	65.4	85.4	83.2	37.9	-31.0
SI	82.9	93.6	93.5	99.7	90.8	76.6	-17.0
SK	64.0	84.8	83.5	98.2	82.5	52.6	-32.2
FI	122.0	114.7	117.0	115.8	107.7	127.5	12.8
SE	134.7	119.5	122.1	129.1	103.6	136.6	17.1
UK	122.3	101.3	104.5	92.1	102.2	138.4	37.1
EU-28	100.0	100.0	100.0	100.0	100.0	100.0	
Coefficient of variation	0.32	0.16	0.19	0.12	0.12	0.41	

Source: own estimates based on Eurostat data (Purchasing Power Parities, [prc_ppp_ind] updated on 14.12.2017)

101. Factors such as geography, demographics, population density, and topography mean that cost structures between Member States will differ.

102. The price-level index (EU-28 = 100) for country *i* and a given expenditure-aggregate provides a comparison between the average level of prices in the country *i* for that aggregate and the average level of prices for the same aggregate in the EU. If the price-level index is higher than 100, the country concerned is relatively more expensive than the EU and vice versa.

103. Likely to be due to different levels of tradability.

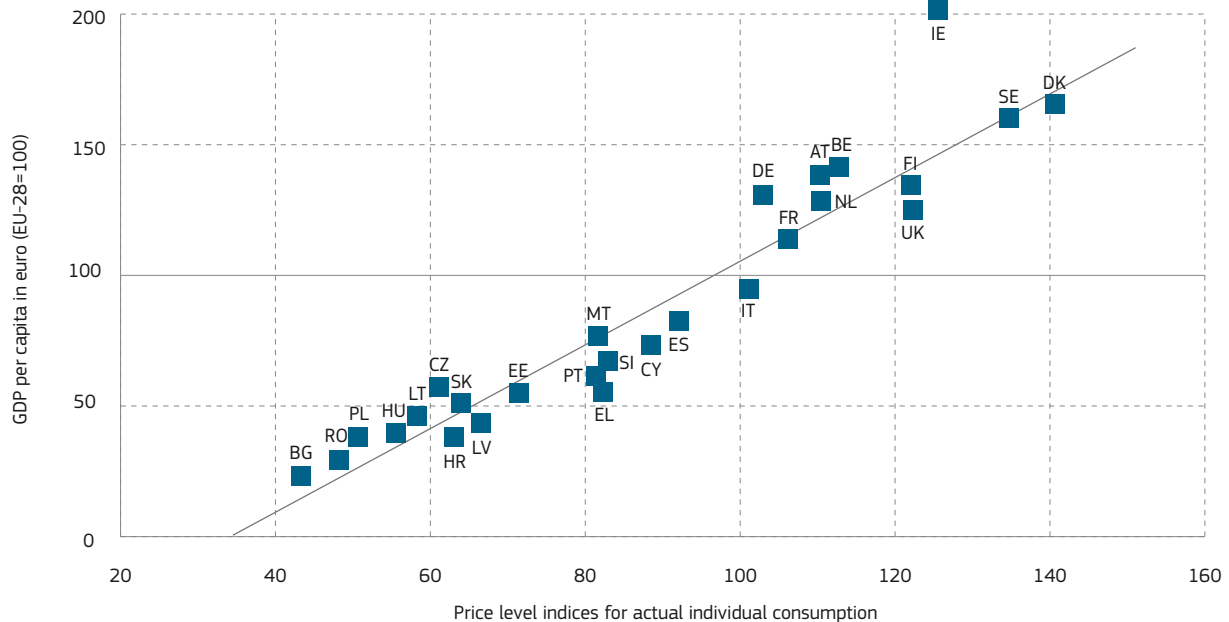
104. The coefficient of variation was computed as the ratio between the standard deviation and the average across the EU countries (both on data not weighted by country size).

Prices are higher in more affluent countries

Price dispersion in the EU largely reflects differences in the cost of labour. Figure 31 shows that there is a strong positive

correlation (0.95) between price-level indices for actual individual consumption and GDP per capita in euro (used as a proxy for salary levels).

Figure 31: Price-level indices for actual individual consumption and GDP per capita in euro (2016)¹⁰⁵



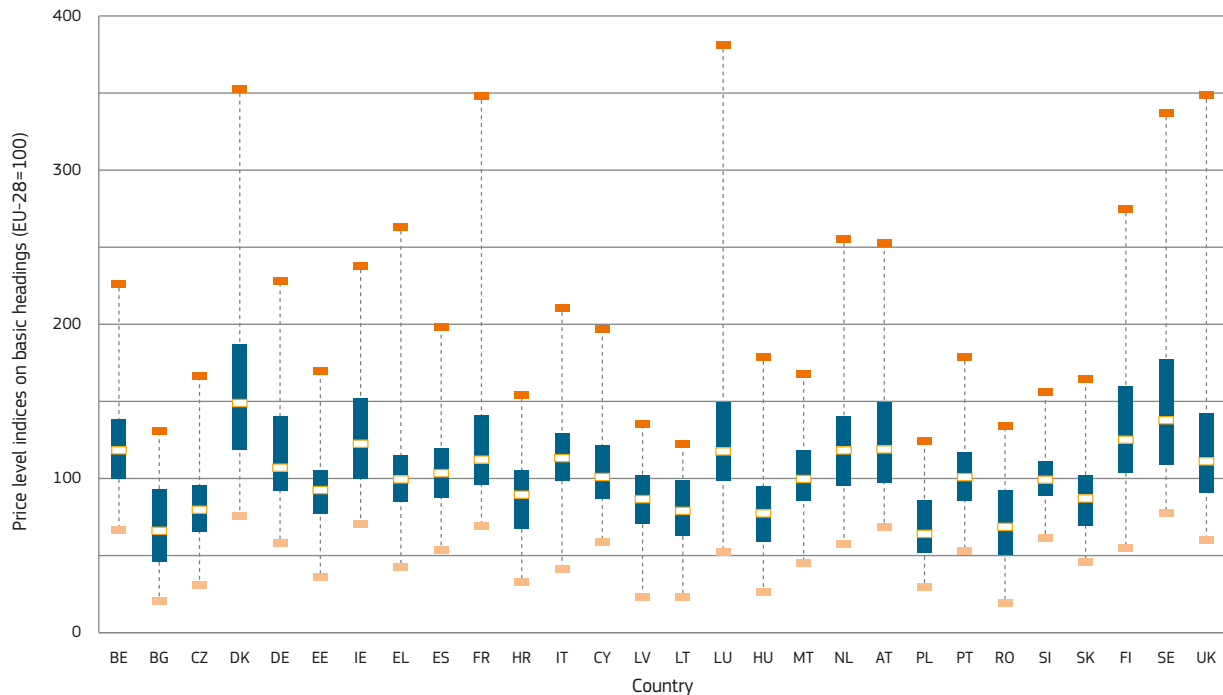
Source: Eurostat (Purchasing Power Parities and National Accounts, [prc_ppp_ind] updated on 14.12.2017 and [nama_10_pc] updated on 19.03.2018)

Furthermore, Figure 32 shows the distribution of prices by country. Price-level indices for at least 75 % of basic headings¹⁰⁶ are above the EU level in Belgium, Denmark, Ireland, France, Italy, Luxembourg, Austria, Finland and Sweden, but below the EU level in Bulgaria, the Czech Republic, Latvia, Lithuania, Hungary, Poland, Romania and Slovakia.

105. Luxembourg has been omitted both from the graph and the computation of the regression line because it is an outlier.

106. For the purpose of PPP (Purchasing Power Parity) calculation, the main expenditure aggregates (including GDP) are broken down into 276 basic headings. The basic heading is the lowest level of aggregation, at which products are sampled and product prices collected. It is the lowest level for which countries should provide numerical expenditure weights. Below the basic heading level are the individual items of the product sample. For example, cheese is a basic heading and cheddar, camembert, feta, gorgonzola, gouda, etc. are individual products within it.

Figure 32: Price-level indices (2016) by Member States — distribution across basic headings (box plot¹⁰⁷)



Source: own estimates based on Eurostat data (Purchasing Power Parities)

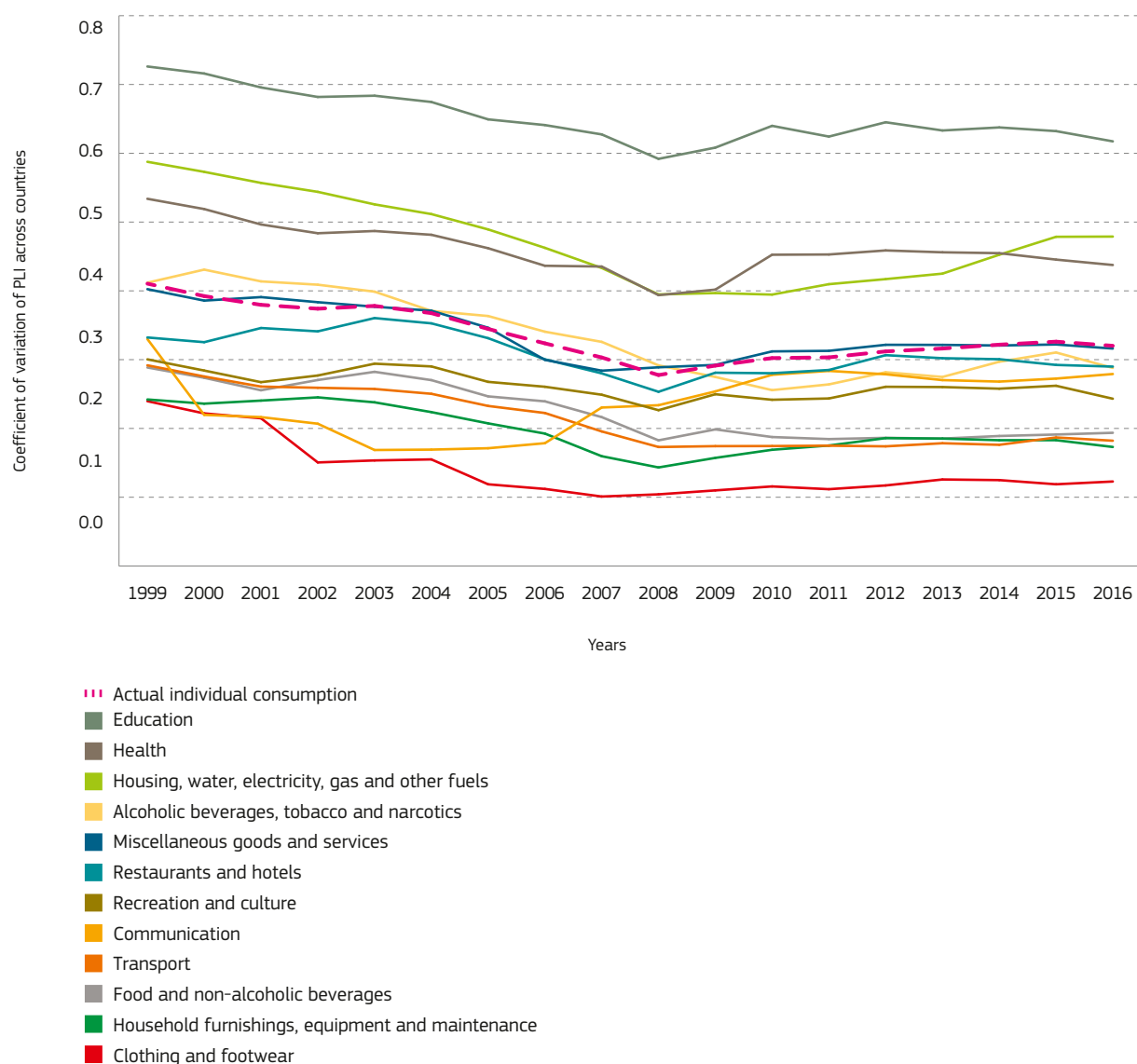
Price dispersion might be receding again after increasing for years

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In 2016, price dispersion in consumer markets was lower compared to the previous year for the first time since 2008. Although overall price dispersion in these markets decreased over the period 1999-2016 (Figure 33), the coefficient of variation had been increasing since 2008 after years of decline. The changes observed are likely to (at least partly) reflect the different speeds of recovery of EU economies after the economic crisis in 2008. If confirmed in the coming years, the decrease in 2016 might mark a turning point towards more convergence again. Of all markets observed, the sharpest decrease of price dispersion (in relative terms) occurred for ‘clothing and footwear’, for which the coefficient of variation almost halved in the period 1999-2015, probably due to strong (international) competitive pressure.

107. For each country, the top of the box represents the 75th percentile, the bottom of the box the 25th percentile, and the line in the middle represents the 50th percentile (the median). The ‘whiskers’ (the lines that extend from the top and the bottom of the box) represent the highest and lowest values that are not outliers or extreme values. Outliers and extreme outliers (values above 1.5 times and 3 times the interquartile range) are represented, respectively, by circles and stars beyond the whiskers. Since the box plot describes dispersion among individual price-level indices, the median in the middle of the box does not necessarily correspond to the (weighted) average price level presented in the other tables and figures in section 4.4.

Figure 33: Coefficient of variation (EU¹⁰⁸) on price-level indices (PLI¹⁰⁹) for Actual Consumption (AIC) and its components



Source: own estimates based on Eurostat data (Purchasing Power Parities, [prc_ppp_ind] updated on 14.12.2017)

Table 16 below shows the correlations between the level of the price index and the following four data sets: consumer assessments of market performance, the 'comparability' component, the 'choice' component, and the assessment of ease of switching.

In some cases, prices appear to be somewhat linked to consumers' assessment of market performance, even if the available evidence is rather mixed and conclusions difficult to draw. Nevertheless, there are some interesting correlations.

For instance, in some services markets ('personal care', 'postal services' and 'fixed telephones services'), prices are negatively correlated¹¹⁰ with perceived market performance. A negative correlation between the price-level indices and the MPI comparability scores can be observed in the following markets: 'alcoholic drinks', 'clothing and footwear', 'electronic products', 'fuel for vehicles', 'personal care products', 'personal care services', all 'insurance services' and 'communication services' (except for 'mobile telephone services'), 'vehicle rental', 'TV-subscriptions', 'train services' and 'tram, local bus, metro and underground services'.

108. The coefficient of variation (CV) is computed as the ratio between the standard deviation and the arithmetic simple (un-weighted) average of the PLIs of the EU countries. In the computation of the CV, data for Croatia are not included from 1999 to 2002, except for actual individuals' consumption (for which there is full data coverage for all the years).

109. As opposed to the rest of the figures and tables reported in section 4.4, in order to ensure comparability across all years reported in figure 33, EU-27 = 100 for the PLI was instead used.

110. In Table 16, correlations were considered statistically significant when the p-value was 0.10 or below. Correlations which are statistically significant at the 0.05 level (p values <=0.05) are marked with two asterisks (**), while those significant at the 0.10 level (p values <=0.1) are marked with one asterisk (*).

In addition, the average prices of services tend to be lower where switching is easier (the correlation coefficient being equal to -0.32, on average). This was observed in a third of the markets surveyed in 2017.

Finally, prices correlate negatively with the MPI component 'choice' in the markets for 'electronic products',

'non-prescription medicines', 'fuel for vehicles', 'personal care services', and all 'communication services' (except for 'internet provision'). These correlations suggest prices are lower where consumers are satisfied with the comparability of offers or the actual offer available on some markets. Unsurprisingly, ease of switching contributes to this as well.

Table 16: Correlation between consumer assessments (2017) and price-level indices (2016)¹¹¹

Market	MPI		Comparability		Ease of switching		Choice	
	corr		corr		corr		corr	
Meat and meat products	0.331	*	0.059				0.048	
Alcoholic drinks	0.259		-0.434	**			-0.119	
Clothing and footwear	-0.177		-0.435	**			-0.195	
Maintenance products	0.059		-0.17				-0.158	
Furniture and furnishings	0.199		0.102				-0.147	
Electronic products	-0.222		-0.326	*			-0.55	**
Small household appliances	-0.023		-0.188				0.015	
ICT products	-0.163		-0.235				-0.11	
New cars	0.095		0.182				-0.055	
Second hand cars	0.458	**	0.459	**			0.41	**
Fuel for vehicles	-0.023		-0.41	**			-0.362	*
Personal care products	-0.193		-0.366	*			-0.083	
Personal care services	-0.369	*	-0.587	**			-0.411	**
Vehicle maintenance and repair	0.455	**	0.06				0.365	*
Home insurance	0.069		-0.418	**	-0.11		-0.018	
Vehicle insurance	-0.105		-0.587	**	-0.383	**	-0.312	
Postal services	-0.623	**	-0.641	**			-0.605	**
Fixed telephone services	-0.426	**	-0.51	**	-0.13		-0.426	**
Mobile telephone services	-0.251		-0.084		-0.381	**	-0.386	**
Internet provision	-0.275		-0.342	*	-0.1		-0.284	
Tram, local bus, metro	-0.037		-0.385	**			0.021	
Train services	-0.068		-0.37	*			0	
Airline services	0.097		0.291				0.023	
Vehicle rental services	-0.183		-0.501	**			0.169	
Holiday accommodation	0.082		-0.141				0.057	
Packaged holidays and tours	0.047		-0.249				-0.207	
Water supply	0.467	**	0.026				0.474	**
Electricity services	-0.024		-0.2		0.132		0.164	
Gas services	-0.151		-0.247		-0.362	*	0.144	
Non-prescription medicines	-0.067		-0.142				-0.427	**
Private life insurance	-0.001		-0.323	*	-0.268		-0.219	
TV-subscriptions	0.001		-0.366	*	-0.185		-0.015	
Dairy products	0.183		-0.113				-0.055	
Goods markets	0.224		-0.155				-0.16	
Services markets	0.06		-0.309		-0.319	*	0.028	

Source: Own estimation based on data from the Market Monitoring Survey (GfK) and from Eurostat (Purchasing Power Parities, [prc_ppp_ind] updated on 14.12.2017)¹¹²

111. Shaded cells highlight statistically significant correlations that also have the expected sign: e.g., one would expect to observe a lower price-level index in markets where comparability, choice and ease of switching are assessed more positively.

112. To be able to link data at market level according to a common market definition, Eurostat data on price-level indices have been aggregated using expenditure categories as weights. For example, the market 'fuel for vehicles', as defined in the Market Monitoring Survey (MMS), is matched with an aggregate which entails the following products as defined by Eurostat at basic heading level: diesel, petrol and other fuels for personal transport equipment. In some cases it was not possible to find a correspondence between MMS markets and products/services at basic heading level (therefore these markets are not shown in the table).

4.5. SAFETY

Ensuring that products on the market are safe for consumers is a key concern of consumer policy. The EU has therefore built a solid regulatory framework over the years ¹¹³ to ensure that products sold to European consumers are safe. Common safety rules are there to protect consumers and help the functioning of the single market.

To ensure a high level of safety across the EU, the legislation creates a framework for national market surveillance authorities to cooperate and share information on unsafe products that have been detected. The aim is to prevent or contain risks to the extent possible and to establish common practices on how to respond when dangerous products are found.

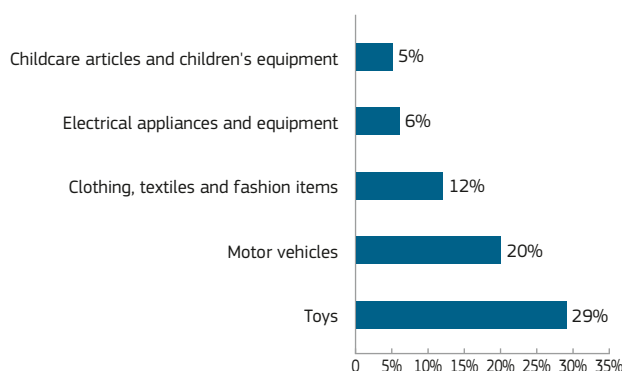
A cornerstone of this cooperation is the Rapid Alert System for dangerous non-food products (RAPEX), in which national authorities¹¹⁴ responsible for market surveillance in the

countries forming the network¹¹⁵ exchange information on unsafe products.

There is very limited comparable data on product safety available in the EU. However, the outcome of the market surveillance activities and measures taken on dangerous products notified in the Rapid Alert System can provide some indication on the safety of products. Some 2 000 alerts on unsafe products are circulated every year through the Rapid Alert System (2 201 alerts in 2017). This amounts to more than 25 000 alerts since RAPEX was first set up in 2003.

Since 2008, the most notified product categories include 'toys', 'motor vehicles', 'clothing, textiles and fashion items', 'electrical appliance and equipment' and 'childcare articles and children's equipment'. Typical risks notified are risks of injuries, risks related to chemicals and the risk of choking.

Figure 34: The five most notified products



Source: *Rapid alert for dangerous products — 2017 Annual Report*

National authorities have an obligation to follow-up on alerts about dangerous products¹¹⁶ circulated in the Rapid Alert System, and to respond appropriately when they detect the same product on their national market. Authorities can then decide what action to take. For example, depending on the circumstances they can order the withdrawal of the unsafe products from the market, order the product's destruction, or recall products from end-users. Companies can also decide to take voluntary measures themselves if they discover a safety problem in one of their products already on the market.

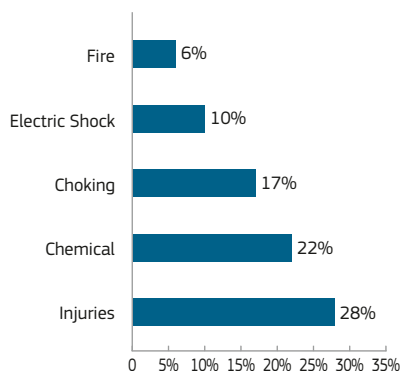
113. General Product Safety Directive, and Union harmonisation legislation which is applicable to so called 'harmonised products' (e.g. toys, electrical appliances etc.).

114. https://ec.europa.eu/consumers/consumers_safety/safety_products/rapex/alerts/repository/content/pages/rapex/index_en.htm

115. 31 countries including the EU's 28 Member States, plus EEA/EFTA countries Iceland, Liechtenstein and Norway.

116. The alerts are published on the website of the European Commission.

Figure 35: The five most notified risks



Source: *Rapid alert for dangerous products — 2017 Annual Report*

For selected priority products, joint enforcement actions are coordinated every year. These joint enforcement actions are co-financed by the European Commission. During these actions national authorities visit manufacturers, importers or retailers to inspect and collect products. A sample of products is then tested in accredited laboratories and followed up by authorities on the basis of a common risk assessment jointly discussed by authorities. Every year, roughly five product-specific joint market surveillance actions are carried out¹¹⁷ as well as transversal activities in which market surveillance authorities discuss emerging issues or common practices.

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Finally, initiatives are also underway to adapt the product safety system to new channels of distribution as more and more European consumers buy products online. Online sales in the EU represented 20% of total sales in 2016¹¹⁸. This percentage is likely to increase further in the coming years. In 2017, the Commission published a Notice on the market surveillance of products sold online that provides guidance to national authorities for the enforcement of existing product safety rules. The Commission is also engaged in setting up cooperation mechanisms with key online marketplaces to improve the safety of products sold online.

117. In 2017, reports were released on the joint actions for safety barriers for children, toys, LED and CFL lighting, and power tools.

118. Source: Eurostat http://ec.europa.eu/eurostat/statistics-explained/index.php/E-commerce_statistics



Annex

5. Annex

5.1. MARKET NAMES

Market name	Definition
Airline services	Airlines
Alcoholic drinks	Alcoholic drinks — spirits, wine, beer
Bank accounts	Banking — current account, debit cards
Clothing and footwear	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
Dairy products	Food — dairy products — milk, cheese, butter, yoghurt, cream, other
Electricity services	Electricity
Electronic products	Electronic goods (non-ICT/recreational) — DVD players-recorders, VCRs, TVs, CDs, Hi-Fis, non-portable CD players, media players, portable radios, cameras, video cameras, photographic equipment, CDs (blank), DVDs (blank), audio and video tapes (blank), other
Fixed telephone services	Fixed telephony services, other
Fuel for vehicles	Fuel for vehicles, petrol and diesel
Furniture and furnishings	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 (crocery, cooking and dining utensils, glassware, other)
Gas services	Gas
Holiday accommodation	Hotels and other holiday accommodation — hotels, other holiday accommodation (e.g. bed & breakfasts, youth hostels), caravan sites, camp sites
Home insurance	Insurance — dwelling
House and garden maintenance products	House maintenance and improvement goods, DIY materials, paint, wall coverings, fences, sheds, power tools (e.g. drill chainsaws), non-electrical tools, gardening equipment/tools (non-electrical), lawn mowers, other
ICT products	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
Internet provision	Internet provision
Investment products, private personal pensions and securities	Banking — investments and securities, packaged investments, portfolio and fund management, private personal pensions, stockbroking and derivatives
Loans, credit and credit cards	Loans, banking — credit, credit cards, store cards, consumer credit, revolving credit
Meat and meat products	Food — meat, lamb, veal, pork, beef, poultry, goat, mutton, other
Mobile telephone services	Mobile telephony services, text messages, other
Mortgages	Banking — mortgages
New cars	New cars
Non-prescription medicines	Over the counter medication

Market name	Definition
Offline gambling and lottery services	Gambling and betting involving monetary value provided at a physical location — lotteries, casino games, poker games, bingo, sports betting (including horse and dog racing)
Packaged holidays and tours	Packaged travel & tours, other
Personal care products	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
Personal care services	Personal care services — hairdressers, diet clubs/centres, beauty treatments, hair therapy, cosmetic therapy, nail shop services, spas, saunas, hammams
Postal services	Postal services — correspondence, packages, express mail and sale of postage stamps
Private life insurance	Life insurance — private life insurance that provides financial benefits to a designated person upon the death of the insured — including endowment insurance and annuities
Real estate services	Real estate agents and letting agents
Second-hand cars	Second-hand cars
Small household appliances	Small domestic household appliances — food-processing appliances, coffee machines, irons, toasters, grills, other
Spectacles and lenses	Spectacles, glasses, lenses, sunglasses, other
Train services	Railways
Tram, local bus, metro and underground services	Tram, local bus, metro and underground
TV-subscriptions	TV-subscriptions (not TV-licence fees) — cable TV-network-subscriptions, satellite-TV-subscriptions, digital terrestrial television subscriptions, telephone network/modem/internet/TV-subscriptions and other such services with an ongoing contract (subscription) (not including licensing fees for public service channels)
Vehicle insurance	Insurance — transport car, other road vehicle, boat, air
Vehicle maintenance and repair services	Maintenance and repair of vehicles and other transport — franchise garage/dealer, independent garage, road assistance, other
Vehicle rental services	Rental services — car rental, motorcycle rental, van rental, caravan rental, boat rental, other rental
Water supply	Water supply

5.2. NATIONAL RANKINGS OF MARKETS



1. Belgium

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	79.0	+0.2	+1.0*	+1.1*	+0.9*	+0.4*	-0.1	-1.2*
GOODS	Dairy products	86.4		+1.9*		+1.4*	-0.4		+1.8*
	Spectacles and lenses	85.4		+1.2		+0.8	+0.1		+0.1
	Fuel for vehicles	84.7	+0.1	+1.8*	+2.0*	+2.5*	-2.1*	-1.1	+2.9*
	Small household appliances	83.6		+0.3		+0.5	+0.7	+1.2	-1.5*
	Alcoholic drinks	83.4		-0.6		+1.3*	+0.2	-1.8*	-1.1*
	New cars	82.2	-1.1	+0.7	+1.7*	-1.9*	+4.6*	+0.7	+1.7*
	Personal care products	82.2		+0.5		+1.4*	-1.3	+0.7	-2.0*
	All goods markets	82.0	-0.0	+0.7*	+0.6	+0.9*	+0.0	+0.8*	-0.8*
	House and garden maintenance products	81.8		+0.6		+1.1	+0.5	+0.7	-1.6*
	Furniture and furnishings	81.5		+1.3		+0.3	+0.9	-0.0	-1.7*
	Non-prescription medicines	81.2	+0.6	+0.3	-0.3	+1.6*	-2.1*	+1.0	-2.1*
	Clothing and footwear	81.0		+1.3		+1.5	-0.9	-0.6	-0.8
	Electronic products	81.0	-0.8	-1.0	+0.0	+0.7	+0.8	-0.1	-2.5*
	Meat and meat products	80.6	+1.2	+1.4	+0.0	+0.5	-1.0	-1.1	-0.8
	ICT products	80.0	-1.2	-0.2	+1.6	+1.2	-0.2	+2.4*	-3.0*
	Second hand cars	74.9	+1.0	+0.7	-0.8	+0.0	+0.6	+2.6*	-0.7
SERVICES	Holiday accommodation	84.1	+1.3*	+1.1	+0.1	+0.6	+1.1	+0.1	+0.0
	Personal care services	82.0		-1.2		-1.2	+1.2	-0.8	-2.9*
	Packaged Holidays and Tours	81.1	-0.1	+1.3	+1.2	-0.6	+1.1	+2.1*	-1.6*
	Airline services	80.9	-0.4	+0.9	+1.8*	-0.4	+2.1*	+0.3	-1.3*
	Home insurance	79.5	-0.6	+1.0	+1.7*	-0.1	-0.5	+2.4*	-1.0
	Loans, credit and credit cards	78.8	+0.8	+4.4*	+3.9*	-0.1	-2.3*		+0.2
	Vehicle insurance	78.7	-0.8	-0.2	+0.7	+0.5	+0.7	+0.4	-2.8*
	Vehicle maintenance and repair services	78.6	-1.5	+1.8	+2.7*	-0.3	+1.9	-1.2	+0.5
	Mortgages	77.9	+0.1	+3.5*	+3.1*	-0.5	+0.8		+2.1*
	Bank accounts	77.7	+0.8	+1.5	+0.8	+3.4*	-2.9*	-0.3	-0.6
	Electricity services	77.4	+1.7	+0.7	-0.6	+7.4*	+0.2	-5.1*	+1.1
	Gas services	77.2	-0.6	+0.7	+2.0*	+6.7*	-1.1	-0.7	-2.0*
	Postal Services	77.2	+0.3	+2.7*	+2.8*	-0.5	-0.2	-1.5	-2.3*
	Offline gambling and lottery services	77.2		-0.8					-0.9
	All services markets	77.1	+0.3	+1.2*	+1.2*	+1.0*	+0.7*	-0.6*	-1.5*
	Vehicle rental services	76.7	-0.0	-1.8*	-1.9*	-1.0	-0.3	+0.6	-3.2*
	Private Life Insurance	76.6	-0.4	+0.6	+0.3	+2.0*	-0.1		-1.0
	Fixed telephone services	75.8	-0.6	+1.3	+2.3*	-0.1	+2.7*	+0.4	-1.4
	Water supply	74.9	+0.9	-0.2	-1.4	+1.9	+1.3	-2.9*	-2.1*
	TV-subscriptions	74.3	+0.2	+1.4	+1.8	+0.8	+5.7*		-3.8*
	Mobile telephone services	74.2	+0.7	+1.6	+1.6	+3.7*	+1.5	-2.6*	-2.9*
	Internet provision	74.0	-0.0	+0.7	+1.9	+2.5*	+2.0	-0.4	-2.8*
	Train services	74.0	+3.2*	+5.5*	+1.6	-0.4	+1.2	-3.0*	-2.8*
	Tram, local bus, metro, and underground services	73.9	+1.6	+2.0	+0.6	-1.7	-0.9	-0.7	-4.4*
	Investment products, private personal pensions and securities	73.6	+0.4	+2.0*	+1.6	+0.2	+0.0	+3.6*	-1.3*
	Real Estate Services	72.2	-0.5	+0.3	-0.5	+0.2	+2.5*	+0.4	-0.9

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

1.1. Overall Performance

The average MPI score for all markets surveyed in Belgium is 79, which is below the EU-28 average (-1.2). The average MPI score for goods markets is 82 and for services markets it is 77.1; both are lower than the EU-28 average, by 0.8 and 1.5 points respectively.

Belgium ranks among the bottom three EU-28 countries for the 'Personal care services' and 'Vehicle rental services' markets.

Belgium's overall MPI score has remained stable since 2015, with both the goods and services markets showing no change in their average MPI score.

1.2. Goods markets

Belgium's three best-performing goods markets in terms of MPI score are 'Dairy products', 'Spectacles and lenses' and 'Fuel for vehicles'. The three worst-performing ones are 'Second hand cars', 'ICT products' and 'Meat and meat products'.

Of the 15 goods markets surveyed in Belgium, three score above the EU-28 average in terms of their MPI score: 'Fuel for vehicles' (+2.9), 'Dairy products' (+1.8) and 'New cars' (+1.7). Eight goods markets perform below the EU-28 average in terms of their MPI score, with the markets for 'ICT Products' (-3.0), 'Electronic products' (-2.5), and 'Non-prescription medicines' (-2.1) performing the worst compared with the EU-28 average.

Out of the seven individual goods markets surveyed in both 2015 and 2017, none show a change since 2015. Out of the 15 individual goods markets surveyed in both 2013 and 2017, two show an increase in their MPI score since 2013: 'Fuel for vehicles' (+1.8) and 'Dairy products' (+1.9). There has been no decline in the performance of individual goods markets since 2013.

In terms of performance at component level, Belgium scores below the EU-28 average for the comparability, trust and choice components. The expectations and problems & detriment component scores are above the EU-28 average. In addition, Belgium has a lower level of detriment¹ in its goods markets overall in comparison with the EU-28 average, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

In comparison to 2015, all components remained stable for Belgium's goods markets. Furthermore, only the level of detriment decreased since 2015, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable over this period.

The market that scored highest in terms of a single component, as compared to the EU-28 average, is 'Fuel for vehicles' (+0.8 on expectations and +0.4 on choice). Next in line are the 'Dairy products' (+0.5 on expectations) and 'New cars' (+0.4 on expectations and +0.3 on comparability) markets. In contrast, the Belgian market with the lowest performance in terms of a single component compared to the EU-28 average is 'Non-prescription medicines' (-1.1 on comparability), followed by 'Personal care products', 'Furniture and furnishings' (both -0.7 on comparability), 'Alcoholic drinks' (-0.6 on comparability), and 'ICT products' (-0.5 on trust).

Compared with 2015, only the 'Fuel for vehicles' and 'Meat and meat products' markets improved in terms of a single component (+0.2 on expectations). In contrast, Belgium's 'ICT products' market saw the greatest decline in terms of a single component since 2015 (-0.3 on comparability), followed by 'New cars' (-0.3 on trust), 'Fuel for vehicles' (-0.3 on comparability), 'Electronic products' (-0.3 on choice), and 'Second hand cars' (-0.3 on choice).

1.3. Services markets

Belgium's top three services markets in terms of MPI score are 'Holiday accommodation', 'Personal care services' and 'Packaged holidays and tours'. The bottom three are 'Real estate services', 'Investment products, private personal pensions and securities', and 'Tram, local bus, metro, and underground services'.

Of the 25 services markets surveyed in Belgium, only the 'Mortgages' (+2.1) market performs better than the EU-28 average in terms of its MPI score, while 14 markets perform below the EU-28 average. The worst-performing services markets in terms of MPI score, as compared to the EU-28 average, are 'Tram, local bus, metro, and underground services' (-4.4), 'TV-subscriptions' (-3.8), and 'Vehicle rental services' (-3.2).

Of the 23 services markets surveyed in both 2015 and 2017, only two markets increased in score since 2015: 'Train services' (+3.2) and 'Holiday accommodation' (+1.3). No markets show a decrease over this period. Out of the

1. The detriment sub-component of the MPI assesses the extent to which people suffered financial loss or other detriment as a result of experiencing a problem. The problems & detriment component is computed based on the incidence of problems consumers experience and the level of detriment they report.

25 services markets surveyed in both 2013 and 2017, five increased in score since 2013, of which the top three are the markets for 'Train services' (+5.5), 'Loans, credits and credit cards' (+4.4) and 'Mortgages' (+3.5). 'Vehicle rental services' (-1.8) is the only services market for which the MPI score decreased since 2013.

The comparability, trust and choice scores for Belgium are below the EU-28 average, while the expectations and problems & detriment components do not deviate from the EU-28 average. In addition, Belgium has a lower level of detriment than the EU-28 average, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

In comparison to 2015, Belgium's trust and choice component scores increased, while the comparability, expectations and problems & detriment component scores remained stable. In addition, Belgium's level of detriment decreased since 2015, but there was no change in the proportion of respondents who experienced problems or the proportion of those who complained as a result of the problems experienced.

In terms of change related to a specific component, the Belgian market for 'Electricity services' shows the highest positive difference (+0.5 on choice and +0.3 on expectations) compared to the EU-28 average. The markets that registered the next highest positive differences are 'Mortgages' (+0.4 on expectations and +0.3 on trust) and 'Vehicle maintenance and repair services' (+0.3 on trust). At the other end of the scale, the market for 'Mobile telephone services' has the lowest score of 1 point below the EU-28 average for the comparability component, followed by 'Water supply' (-0.9 on comparability and -0.8 on choice), 'Vehicle insurance' (-0.9 on comparability) and 'TV-subscriptions' (-0.8 on comparability).

Compared to the 2015 results, Belgium's 'Postal services' market has improved the most in terms of a single component (+0.7 on choice and +0.5 on comparability). The services markets that show the next largest improvements are 'Electricity services' (+0.7 on choice), 'Water supply' (+0.5 on choice), and 'Tram, local bus, metro, and underground services' (+0.4 on choice). The lowest-scoring markets in terms of change for a specific component since 2015, are 'Mobile telephone services' (-0.3 on comparability), 'Real estate services' (-0.3 on choice) and 'Airline services' (-0.3 on comparability).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
17	Fuel for vehicles	+2.9*	-0.0	+0.2*	-1.3	-0.7	+0.1*	-18.5	+0.8*	+0.4*
51	Mortgages	+2.1*	-0.1	+0.3*	-3.3*	-1.3	+0.3*	-9.9	+0.4*	-0.0
55	Dairy products	+1.8*	-0.2*	+0.2*	-1.5	-1.2	+0.1*	+5.7	+0.5*	+0.2*
15	New cars	+1.7*	+0.3*	-0.2	-1.7	-0.8	+0.1*	-0.9	+0.4*	+0.2*
46	Electricity services	+1.1	-0.2	-0.1	-0.7	-0.7	+0.1	+8.3	+0.3*	+0.5*
Bottom 5 markets (compared to EU-28 average)										
35	Tram, local bus, metro, and underground services	-4.4*	-0.8*	-0.4*	+7.9*	-0.3	-0.4*	-10.1	-0.5*	-0.5*
54	TV-subscriptions	-3.8*	-0.8*	-0.6*	+0.5	-0.2	+0.0	+4.8	-0.2*	-0.6*
38	Vehicle rental services	-3.2*	-0.6*	-0.5*	+3.1*	+0.2	-0.2	-1.2	-0.2*	-0.2*
13	ICT products	-3.0*	-0.5*	-0.5*	+5.7*	-1.0*	-0.1	-6.8	-0.2*	-0.3*
22	Personal care services	-2.9*	-0.8*	-0.5*	-0.6	-1.6	+0.1*	-28.9*	-0.2*	-0.2*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
36	Train services	+3.2*	+0.4*	+0.4*	-4.7	-0.4	+0.4*	-0.7	+0.3*	+0.3
46	Electricity services	+1.7	+0.3	+0.1	-0.5	-0.0	+0.0	+17.9*	+0.1	+0.7*
35	Tram, local bus, metro, and underground services	+1.6	+0.3	+0.3*	+4.3	-0.7	-0.1	-20.8*	+0.0	+0.4*
39	Holiday accommodation	+1.3*	+0.1	+0.2*	+0.8	-0.1	-0.0	+9.3	+0.1	+0.1
2	Meat and meat products	+1.2	+0.0	+0.2	-0.1	-1.2	+0.1	+2.2	+0.2*	+0.2
Deteriorated most since 2015										
23	Vehicle maintenance and repair services	-1.5	-0.2	+0.0	+1.6	+0.6	-0.2	-2.1	-0.1	-0.1
13	ICT products	-1.2	-0.3*	-0.1	+4.3	-1.1*	-0.0	-6.9	-0.0	-0.1
15	New cars	-1.1	-0.1	-0.3*	-1.1	+0.0	+0.0	-0.9	-0.1	+0.1
10	Electronic products	-0.8	-0.0	+0.0	+3.6	-0.7	-0.1	-9.2	-0.1	-0.3*
30	Vehicle insurance	-0.8	-0.2	-0.1	+3.3*	-0.5	-0.2	-8.9	+0.1	+0.0



2. Bulgaria

MPI per market

		Average MPI	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU-28
	All markets	75.0	+1.2*	+3.7*	+2.4*	+0.3	+1.7*	-3.0*	-5.2*
GOODS	Non-prescription medicines	82.1	+1.7	+3.6*	+1.3	+3.4*	+0.5	-1.8	-1.3
	Personal care products	81.6		+4.2*		+1.3	+1.9	-3.3*	-2.6*
	Spectacles and lenses	80.6		+2.1		+1.5	+0.3		-4.7*
	Electronic products	80.4	-0.2	+1.1	+1.5	+2.0	+3.1*	-4.0*	-3.1*
	Alcoholic drinks	80.2		+4.2*		+0.8	+2.1	-1.9	-4.4*
	Small household appliances	79.8		+2.5*		+1.2	+3.1*	-0.9	-5.3*
	ICT products	79.7	+1.7	+4.6*	+3.0*	+0.0	-0.2	-1.5	-3.3*
	House and garden maintenance products	79.0		+5.6*		-1.8	+1.7	+2.0	-4.4*
	New cars	78.5	+3.5*	+3.2*	-1.1	+1.1	+3.7*	-3.3*	-1.9*
	Furniture and furnishings	77.4		-0.6		+0.5	+2.6*	-1.3	-5.8*
	All goods markets	77.1	+1.4*	+3.3*	+0.7	+0.6	+1.5*	-1.5*	-5.6*
	Dairy products	76.5		+6.8*		-1.0	+0.5		-8.1*
	Clothing and footwear	75.5		+6.2*		+0.2	-0.3	+1.8	-6.3*
	Fuel for vehicles	73.2	+3.3*	+5.2*	+0.8	+2.8*	+0.4	-8.7*	-8.6*
	Meat and meat products	70.8	+2.7*	+4.4*	+0.8	-1.5	+1.5	-2.5	-10.5*
	Second hand cars	61.1	-2.8*	-3.6*	-2.0	-1.7	+1.6	+1.7	-14.5*
SERVICES	Personal care services	85.7		+2.5*		+2.4*	-0.0	-3.7*	+0.8
	Postal Services	84.6	+1.0	+5.6*	+4.0*	-0.1	+2.0	-3.3*	+5.1*
	Airline services	84.3	+1.5	+4.4*	+3.1*	+0.9	-0.2	-0.6	+2.1*
	Vehicle insurance	81.2	+0.3	+3.7*	+3.6*	+3.4*	+1.7	-2.6*	-0.3
	Holiday accommodation	79.8	+0.9	+1.0	+0.0	+0.8	+2.3*	-1.7	-4.3*
	Packaged Holidays and Tours	79.6	+0.1	+4.3*	+4.4*	+1.0	+0.0	+0.0	-3.1*
	Vehicle rental services	78.7	+2.4*	+5.7*	+3.4*	+0.8	+1.0	-0.2	-1.2
	Internet provision	78.6	+1.4	+4.5*	+3.2*	-0.5	+4.3*	-4.3*	+1.7*
	Bank accounts	78.4	+2.9*	+5.0*	+1.3	+0.5	+1.3	-3.5*	+0.1
	TV-subscriptions	77.8	-1.0	+4.0*	+4.3*	-0.8	+7.6*		-0.4
	Home insurance	77.4	+0.6	+4.5*	+3.9*	-1.6	+3.3*	-4.8*	-3.1*
	Fixed telephone services	76.2	+0.7	+1.2	+0.5	+3.0*	+3.6*	-5.8*	-1.0
	Private Life Insurance	74.7	+0.9	+2.9*	+2.0	+0.6	+0.8		-2.8*
	Loans, credit and credit cards	74.3	+1.7	+5.2*	+4.1*	-0.7	+3.7*		-4.4*
	Gas services	74.2	+0.9	+4.1*	+2.9*	+2.1	-0.5	-5.4*	-5.0*
	All services markets	73.7	+1.2*	+3.9*	+2.9*	+0.2	+1.8*	-3.9*	-4.9*
	Mobile telephone services	72.6	+5.0*	+8.7*	+2.5	+1.4	+1.2	-14.0*	-4.5*
	Tram, local bus, metro, and underground services	71.6	-2.7*	+3.0*	+4.2*	+2.5*	+1.7	-3.4*	-6.6*
	Investment products, private personal pensions and securities	67.5	+0.8	+4.7*	+3.9*	-2.1	+4.2*	-1.0	-7.5*
	Vehicle maintenance and repair services	67.0	-1.7	+0.1	+0.9	-0.4	+2.2	+0.1	-11.1*
	Offline gambling and lottery services	66.7		-4.1*					-11.4*
	Mortgages	65.3	+3.2*	+6.3*	+2.1	+0.8	+1.2		-10.5*
	Real Estate Services	64.7	-2.0	+2.0	+3.5*	+0.3	+0.9	-0.9	-8.4*
	Water supply	63.1	+4.6*	+6.4*	+1.1	-3.3*	+0.1	-3.2*	-13.9*
	Train services	62.5	-0.1	+0.9	+0.3	+0.4	-0.7	-0.5	-14.3*
	Electricity services	57.3	+5.5*	+10.0*	+6.9*	-6.9*	+2.3	-6.0*	-19.0*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

2.1. Overall performance

The average MPI score for all markets surveyed in Bulgaria is 75, which is lower than the EU-28 average (-5.2). The average MPI score for the goods markets is 77.1 and for the services market it is 73.7; both are lower than the EU-28 average, by 5.6 and 4.9 points respectively.

Bulgaria ranks among the bottom three EU-28 countries for 10 of the 15 goods markets, and 11 of the 25 services markets.

Bulgaria's overall MPI score improved since 2015 (+1.2), for both the goods (+1.4) and the services (+1.2) markets.

2.2. Goods markets

Bulgaria's three best-performing goods markets in terms of MPI score are 'Non-prescription medicines', 'Personal care products' and 'Spectacles and lenses', while the bottom three are 'Second hand cars', 'Meat and meat products' and 'Fuel for vehicles'.

Of the 15 Bulgarian goods markets surveyed, all but the market for 'Non-prescription medicines', which performs in line with the EU-28 average, perform below the EU-28 average in terms of their MPI score. The markets for 'Second hand cars' (-14.5), 'Meat and meat products' (-10.5) and 'Fuel for vehicles' (-8.6) are the worst-performing goods markets in Bulgaria as compared with the EU-28 average.

Compared to 2015, three of the seven goods markets surveyed in both 2015 and 2017 show an increase in MPI score, with the market for 'New cars' showing the largest increase (+3.5), followed by 'Fuel for vehicles' (+3.3) and 'Meat and meat products' (+2.7). The only market that shows a decrease over this period is 'Second hand cars' (-2.8). Out of the 15 goods markets surveyed in both 2013 and 2017, 11 markets showed an increase in their MPI score since 2013, with the largest increases seen for 'Dairy products' (+6.8), 'Clothing and footwear' (+6.2) and 'House and garden maintenance products' (+5.6). Once again, the 'Second hand cars' (-3.6) market is the only one for which the MPI score decreased over this period.

For Bulgaria, all five components fall below the EU-28 average, except for comparability, which scores in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the level of detriment for the goods markets are both higher in Bulgaria as compared with the EU-28 average, while the proportion of those who complained as a result of the problems experienced is lower than the EU-28 average.

In comparison to 2015, the comparability, trust and problems & detriment component scores increased, while the expectations and choice component scores remained stable. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced decreased since 2015, while the level of detriment remained stable over this period.

In terms of market performance for a single component, Bulgaria's 'Fuel for vehicles' market scored highest compared to the EU-28 average (+0.6 on comparability). This is followed by the markets for: 'Alcoholic drinks' (+0.5 on comparability), 'Non-prescription medicines' (+0.4 on comparability), and 'ICT products' (+0.3 on comparability). In contrast, the lowest-scoring goods markets in terms of a specific component compared to the EU-28 average are 'Second hand cars' (-2.8 points), 'Fuel for vehicles' (-2.1 points), 'Meat and meat products' (-2.0 points), 'Dairy products' (-1.8 points), and 'Clothing and footwear' (-1.7 points), all of which score lowest for the trust component.

Bulgaria's 'New cars' market has the most improved score in terms of change for a specific component since 2015 (scoring +0.8 on trust and +0.6 on comparability). The next biggest improvements since 2015 are seen in the 'Fuel for vehicles' (+0.6 on trust), 'Meat and meat products' (+0.6 on problems & detriment), and 'Non-prescription medicines' (0.5 on comparability) markets. In contrast, the 'Second hand cars' market has had the greatest decline since 2015 for two components, namely choice (-0.7 points) and expectations (-0.5 points).

2.3. Services markets

Bulgaria's top three services markets in terms of MPI score are 'Personal care services', 'Postal services' and 'Airline services', while 'Electricity services', 'Train services' and 'Water supply' are at the other end of the scale.

Of the 25 Bulgarian services markets surveyed, the markets for 'Postal services' (+5.1), 'Airline services' (+2.1) and 'Internet provision' (+1.7) are the only three markets that scored better in terms of their MPI score in comparison with the EU-28 average. Sixteen services markets score lower than the EU-28 average. The services markets that are the furthest away from the EU-28 average in terms of their MPI score are 'Electricity services' (-19.0), 'Train services' (-14.3) and 'Water supply' (-13.9).

Of the 23 services markets surveyed in both 2015 and 2017, six have increased their MPI score since 2015, with 'Electricity services' (+5.5) showing the largest increase, although it is

the market with the lowest MPI score. The 'Mobile telephone services' (+5.0) and 'Water supply' (+4.6) markets show the next largest increases. The market for 'Tram, local bus, metro, and underground services' (-2.7) is the only one that shows a decline in comparison with 2015. Out of the 25 services markets surveyed in both 2013 and 2017, 19 services markets have increased since 2013, the top three of which are the same ones that increased the most since 2015: 'Electricity services' (+10.0), 'Mobile telephone services' (+8.7) and 'Water supply' (+6.4). Only one services market declined since 2013: 'Offline gambling and lottery services' (-4.1).

Bulgaria's services markets perform on average below the EU-28 in terms of all components except comparability. Consistently with this, the proportion of respondents who experienced problems in the Bulgarian services markets is also higher compared to the EU-28 average. The level of detriment, however, is lower than the EU-28 average, while the proportion of those who complained as a result of the problems experienced is in line with the EU-28 average.

Compared to 2015, the overall services market score has increased for the comparability, trust and problems & detriment components. The expectations and choice component scores remained stable over this period. The proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced, as well as the level of detriment, also remained stable since 2015.

Out of all of its services markets, Bulgaria's top market in terms of a single component, compared to the EU-28 average, is 'Postal services', which scores best for three components, namely comparability (+1.0 points), choice (+0.8 points), and expectations (+0.6 points). The next highest scoring markets in terms of a single component are 'Vehicle insurance' and 'Internet provision' (both scoring 0.8 points above EU-28 average for comparability). At the other end of the scale, the bottom performing services markets compared to the EU-28 average are 'Electricity services' (-3.4 points for choice and -2.5 points, for trust), 'Train services' (-2.6 for choice) and 'Offline gambling and lottery services' (-2.3 for trust and -2.1 for expectations).

Compared to 2015, Bulgaria's most improved services market in terms of a single component is 'Mobile telephone services' (+1.1 on problems & detriment and +0.7 on trust). Next in line are the 'Water supply' (+0.7 on trust) and 'Electricity services' (+0.7 on both, comparability and choice) markets. The Bulgarian market showing the greatest decrease in terms of a specific component since 2015 is 'Vehicle maintenance and repair services' (-0.6 on problems & detriment), followed by 'Real estate services' (-0.5 on choice), 'Tram, local bus, metro, and underground services' (-0.5 on choice and -0.4 on comparability) and 'TV-subscriptions' (-0.3 on choice).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
31	Postal Services	+5.1*	+1.0*	+0.2	-0.4	+0.0	+0.0	-2.1	+0.6*	+0.8*
37	Airline services	+2.1*	+0.4*	+0.3*	+0.3	-0.4	+0.0	-3.3	+0.4*	+0.0
34	Internet provision	+1.7*	+0.8*	+0.1	+10.2*	-1.1*	-0.2*	+2.7	+0.3*	+0.0
22	Personal care services	+0.8	+0.5*	-0.3*	+4.7*	-0.6	-0.2*	+4.9	+0.2	+0.1
26	Bank accounts	+0.1	+0.3*	-0.5*	-1.3	+0.3	+0.0	-3.7	+0.1	+0.2
Bottom 5 markets (compared to EU-28 average)										
46	Electricity services	-19.0*	-1.1*	-2.5*	+19.5*	-0.6*	-1.0*	+1.2	-1.7*	-3.4*
16	Second hand cars	-14.5*	-0.8*	-2.8*	+20.1*	+0.0	-1.2*	-18.2*	-1.4*	-1.0*
36	Train services	-14.3*	-0.9*	-1.9*	+8.4*	-0.4	-0.4*	-13.4*	-1.7*	-2.6*
45	Water supply	-13.9*	-0.3	-2.0*	+16.5*	-0.2	-0.9*	-0.6	-1.4*	-2.1*
59	Offline gambling and lottery services	-11.4*	-0.2	-2.3*	+0.5	-0.6	-0.0	-24.5	-2.1*	-0.7*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
46	Electricity services	+5.5*	+0.7*	+0.6*	-0.0	-1.2*	+0.3	+1.9	+0.2	+0.7*
33	Mobile telephone services	+5.0*	-0.0	+0.7*	-16.2*	-0.3	+1.1*	-5.5	+0.5*	+0.2
45	Water supply	+4.6*	+0.5*	+0.7*	-6.4*	-0.6	+0.5*	-8.4	+0.3	+0.4
15	New cars	+3.5*	+0.6*	+0.8*	-3.6	-0.6	+0.3*	-5.6	+0.0	-0.2
17	Fuel for vehicles	+3.3*	+0.4*	+0.6*	-7.3*	-0.0	+0.4*	-6.8	+0.4*	-0.2
Deteriorated most since 2015										
16	Second hand cars	-2.8*	+0.1	-0.1	+2.6	+0.2	-0.2	-0.9	-0.5*	-0.7*
35	Tram, local bus, metro, and underground services	-2.7*	-0.4*	-0.2	-0.5	+0.9	-0.1	-3.2	-0.2	-0.5*
20	Real Estate Services	-2.0	+0.0	-0.3	-3.6	+1.1*	+0.0	+7.9	-0.2	-0.5*
23	Vehicle maintenance and repair services	-1.7	+0.1	+0.2	+7.3*	+0.5	-0.6*	-3.6	-0.2	-0.3
54	TV-subscriptions	-1.0	+0.0	+0.1	-2.9	-0.0	+0.1	+10.3*	-0.2	-0.3*



3. Czech Republic

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	79.6	+0.5	+1.9*	+1.1*	+1.5*	-2.0*	-2.2*	-0.6*
GOODS	Spectacles and lenses	86.8		+0.8		+1.8	-2.1*		+1.5*
	Alcoholic drinks	86.5		+6.4*		-0.6	-1.0	-2.2*	+2.0*
	Small household appliances	86.0		+0.6		+1.7	-2.2*	+0.4	+0.9
	Personal care products	85.6		+3.0*		+1.3	-1.4	-2.7*	+1.4*
	Non-prescription medicines	84.4	+3.1*	+3.2*	-0.6	+3.5*	-2.5*	-1.2	+1.1
	House and garden maintenance products	84.1		+2.8*		+1.0	-2.8*	+1.8	+0.7
	ICT products	83.9	+0.2	+0.3	+0.6	+2.9*	-2.3*	-1.8	+0.9
	Furniture and furnishings	83.4		+1.9*		-0.6	-0.8	+0.5	+0.3
	Dairy products	83.4		+4.4*		+0.1	-2.8*		-1.2*
	Electronic products	82.5	-1.8*	-1.9*	+0.2	+0.0	-1.7	+0.6	-1.0
	All goods markets	82.1	+0.5	+2.2*	+0.5	+1.3*	-2.4*	-0.8*	-0.7*
	Fuel for vehicles	81.8	+2.9*	+6.0*	+2.5*	+3.3*	-3.0*	-4.0*	-0.0
	New cars	79.4	-1.3	-0.2	+1.0	+1.0	-3.4*	-0.5	-1.1
	Meat and meat products	78.8	+1.7	+4.1*	+1.5	+1.3	-5.6*	-1.4	-2.6*
	Clothing and footwear	78.4		+5.0*		+1.5	-1.9	-2.3*	-3.4*
	Second hand cars	65.9	-1.2	-3.0*	-1.4	+1.6	-2.4*	-4.6*	-9.6*
SERVICES	Personal care services	85.6		-1.4		+2.6*	-2.3*	-2.4*	+0.7
	Holiday accommodation	84.5	+0.3	+1.8*	+1.9*	-0.1	-1.2	-1.4	+0.4
	Packaged Holidays and Tours	84.0	+1.3	+3.3*	+2.1*	+1.2	-1.6	-0.6	+1.4*
	Tram, local bus, metro, and underground services	83.7	+1.8	+4.5*	+3.2*	+2.7*	-4.6*	-0.3	+5.5*
	Airline services	83.1	-0.3	+0.1	+0.7	+2.3*	-0.4	-2.8*	+0.9
	Vehicle insurance	81.7	+1.1	+1.7	+0.3	+0.9	-0.8	-2.9*	+0.2
	Train services	81.3	-0.4	+2.4*	+3.3*	+5.6*	-0.0	-2.1	+4.5*
	Vehicle rental services	80.4	+1.6	-0.4	-1.7	+3.8*	-0.1	+0.9	+0.5
	Bank accounts	79.4	+1.3	+3.8*	+1.9	+0.5	+0.1	-2.5*	+1.1
	Home insurance	79.3	+0.3	+1.3	+0.5	+1.6	-2.3*	-2.7*	-1.2
	All services markets	78.1	+0.5	+1.7*	+1.2*	+1.6*	-1.7*	-3.1*	-0.5*
	Gas services	77.8	+1.1	+4.8*	+4.0*	+0.5	-4.2*	-1.8	-1.5
	Vehicle maintenance and repair services	77.2	-0.5	-1.4	-0.4	+3.9*	-4.3*	-3.8*	-0.9
	Electricity services	77.1	+1.5	+3.5*	+1.9	+3.0*	-1.3	-3.0*	+0.8
	Mortgages	76.9	+2.3*	+5.1*	+2.3*	+1.8	-0.7		+1.1
	Loans, credit and credit cards	76.8	+0.4	+3.0*	+2.9*	+1.5	-1.4		-1.8*
	Postal Services	76.6	+0.8	+1.3	+0.9	-0.8	-2.0	-3.0*	-2.9*
	Offline gambling and lottery services	76.3		+0.1					-1.8*
	Internet provision	76.1	-0.5	+0.9	+0.7	+0.9	+0.2	-3.9*	-0.7
	Private Life Insurance	75.5	+0.6	+0.2	-0.7	+3.1*	-3.7*		-2.1*
	TV-subscriptions	74.8	+0.1	-0.2	+0.2	+0.1	+1.8		-3.3*
	Water supply	74.2	-1.5	+1.4	+1.1	+1.8	-1.8	-3.3*	-2.8*
	Investment products, private personal pensions and securities	74.1	+0.1	+1.9	+1.1	+1.0	-1.6	-3.0*	-0.8
	Fixed telephone services	74.0	+2.0	+2.5*	+0.3	-0.3	-4.2*	-0.8	-3.2*
	Mobile telephone services	73.2	-2.4*	+0.4	+1.4	+1.4	-4.3*	-3.9*	-3.9*
	Real Estate Services	69.8	+0.4	+1.1	+0.4	+0.7	+0.5	-3.2*	-3.3*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

3.1. Overall performance

The average MPI score for all markets surveyed in the Czech Republic is 79.6, which is lower than the EU-28 average (-0.6). The average MPI score for the goods markets is 82.1 and for the services markets it is 78.1; both are lower than the EU-28 average, by 0.7 and 0.5 points respectively.

The Czech Republic ranks among the bottom three EU-28 countries for the 'Second hand cars' market.

The Czech Republic's overall MPI score has remained stable since 2015, with both the goods and services markets showing no change in their average MPI score.

3.2. Goods markets

The Czech Republic's three best-performing goods markets in terms of MPI score are 'Spectacles and lenses', 'Alcoholic drinks' and 'Small household appliances', while 'Second hand cars', 'Clothing and footwear' and 'Meat and meat products' perform the worst in terms of MPI score.

Compared to the EU-28 average, only three out of the 15 goods markets surveyed in the Czech Republic perform better in terms of their MPI score: 'Alcoholic drinks' (+2.0), 'Spectacles and lenses' (+1.5) and 'Personal care products' (+1.4). On the other hand, four goods markets perform below the EU-28 average, with 'Second hand cars' (-9.6), 'Clothing and footwear' (-3.4), and 'Meat and meat products' (-2.6) scoring the lowest when their MPI scores are compared with the EU-28 average.

Out of the seven markets surveyed in both 2015 and 2017, only two goods markets have increased their MPI scores since 2015. The largest improvement was seen in the 'Non-prescription medicines' market (+3.1), followed by 'Fuel for vehicles' (+2.9). 'Electronic products' (-1.8) is the only goods market to have shown a decrease since 2015. In comparison with 2013, nine out of the 15 goods markets surveyed in both 2017 and 2013 have increased their scores, of which the best-performing markets are 'Alcoholic drinks' (+6.4), 'Fuel for vehicles' (+6.0) and 'Clothing and footwear' (5.0). The scores of only two markets have decreased over this period: 'Second hand cars' (-3.0) and 'Electronic products' (-1.9).

The comparability, trust and problems & detriment components perform below the EU-28 average; only the choice component performs above the EU-28 average. The expectations component scores in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a

result of the problems experienced are also higher than the EU-28 average. The level of detriment, however, is lower in the Czech Republic compared to the EU-28 average.

The only change seen since 2015 in the overall component scores for the Czech Republic's goods markets is an increase in the expectations component score. All other components remained stable since 2015. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable since 2015, as did the level of detriment.

Compared to the EU-28 average, the best-performing goods markets in terms of change for a specific component, are: 'House and garden maintenance products' (+0.8 points), 'Small household appliances' (+0.7 points), 'Alcoholic drinks' (+0.6 points), 'ICT products' (+0.6 points), and 'Fuel for vehicles' (+0.6 points). All of these score highest for the choice component. The worst-performing market in terms of a single component compared to the EU-28 average is 'Second hands cars', which scores lowest for four components, namely trust (-2.1 points), expectations (-1.2 points), comparability (-0.8 points), and problems & detriment (-0.7 points). The next market that scores lowest in terms of a single component is the 'Dairy products' market (-0.6 on trust).

The Czech Republic's goods markets for which market performance has improved most in terms of a single component since 2015 are: 'Non-prescription medicines' (+1.0 on comparability and +0.5 on trust), 'Fuel for vehicles' (+0.7 on trust and +0.4 on expectations), and 'Meat and meat products' (+0.4 on expectations). The market showing the greatest decline in the goods market since 2015 is 'Electronic products', scoring lowest for three components, namely comparability (-0.3 points), trust (-0.3 points), and choice (-0.2 points). The next lowest-scoring market since 2015 in terms of a single component is 'New cars' (-0.3 on trust and -0.3 on problems & detriment).

3.3. Services markets

'Personal care services', 'Holiday accommodation' and 'Packaged holidays and tours' are the three leading services markets in the Czech Republic in terms of MPI score. 'Real estate services', 'Mobile telephone services' and 'Fixed telephone services' are at the bottom end of the list.

Of the 25 services markets surveyed in the Czech Republic, only three, namely the 'Tram, local bus, metro, and underground services' (+5.5), 'Train services' (+4.5) and 'Packaged holidays and tours' (+1.4), score above the EU-28 average in terms of MPI score. In contrast, nine services markets score below

the EU-28 average in terms of their MPI score. Of these nine markets, 'Mobile telephone services' (-3.9), 'Real estate services' and 'TV-subscriptions' (both -3.3) score the lowest compared to the EU-28 average.

'Mortgages' (+2.3) is the Czech Republic's only market out of 23 services markets surveyed in both 2015 and 2017 to record an increase since 2015, while 'Mobile telephone services' (-2.4) is the only market to have decreased its score over this period. Compared to 2013, 10 of the 25 services markets surveyed in both 2013 and 2017 have increased their MPI score, and none have decreased their score over this period. The largest increases since 2013 are recorded for 'Mortgages' (+5.1), 'Gas services' (+4.8) and 'Tram, local bus, metro, and underground services' (+4.5).

As regards components, the Czech Republic's services markets score above average in terms of choice compared to the EU-28 average, while the problems & detriment score is in line with the EU-28 average. However, its services markets score below average for the components of comparability, trust and expectations. In addition, the services markets have a lower level of detriment than average. They also have a higher than average proportion of respondents who experienced problems and a higher proportion of those who complained as a result of the problems experienced.

The only change seen since 2015 in the overall component scores for the Czech Republic's services markets is an increase in the expectations score. All other component scores remained stable since 2015. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable since 2015, as did the level of detriment.

In comparison with the EU-28 average, the Czech Republic's best-performing services markets in terms of a single component are: 'Vehicle rental services' (+0.7 on expectations), 'Tram, local bus, metro, and underground services' (+0.7 on expectations and +0.6 on comparability), 'Mortgages' (+0.7 on choice), and 'Bank accounts' (+0.6 on choice). In contrast, the 'Real estate services' market performs the worst in terms of a specific component compared to the EU-28 average, scoring 1.1 points below average on trust. The next lowest-scoring markets are 'Offline gambling and lottery services' (-0.9 on expectations), 'Mobile telephone services' (-0.8 on trust), 'Water supply' (-0.8 on choice), and 'Fixed telephone services' (-0.7 on trust).

The Czech Republic's services markets that perform best since 2015 in terms of a single component are: 'Fixed telephone services' (+0.8 on expectations), 'Postal services' (+0.6 on choice and +0.5 on expectations), 'Gas services' (+0.5 on expectations), and 'Electricity services' (+0.4 on expectations). In contrast, the worst services market in terms of change for a specific component is the 'Water supply' market (-0.5 on choice), followed by 'Mobile telephone services' (-0.4 on both trust and choice), 'Train services' (-0.4 on comparability), and 'TV-subscriptions' (-0.4 on comparability).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
35	Tram, local bus, metro, and underground services	+5.5*	+0.6*	+0.6*	-4.4*	-0.6	+0.3*	+19.9*	+0.7*	+0.4*
36	Train services	+4.5*	+0.5*	+0.4*	-2.9*	-0.2	+0.2*	+17.3*	+0.5*	+0.6*
6	Alcoholic drinks	+2.0*	+0.2*	-0.4*	-1.6*	+2.5	+0.1*	+8.2	+0.4*	+0.6*
53	Spectacles and lenses	+1.5*	-0.2	-0.0	+0.5	-0.4	-0.0	+17.1*	+0.4*	+0.5*
19	Personal care products	+1.4*	-0.1	-0.1	+0.5	-0.6	+0.0	+26.5*	+0.3*	+0.5*
Bottom 5 markets (compared to EU-28 average)										
16	Second hand cars	-9.6*	-0.8*	-2.1*	+12.4*	-0.1	-0.7*	+9.6*	-1.2*	-0.0
33	Mobile telephone services	-3.9*	+0.1	-0.8*	-0.5	+0.3	-0.0	+5.5	-0.7*	-0.5*
7	Clothing and footwear	-3.4*	-0.6*	-0.6*	+8.5*	-0.2	-0.4*	+19.0*	-0.3*	-0.0
20	Real Estate Services	-3.3*	-0.5*	-1.1*	+7.5*	-0.1	-0.4*	+16.7*	-0.1	+0.3*
54	TV-subscriptions	-3.3*	-0.3*	-0.5*	+5.2*	-1.2*	-0.0	+4.0	-0.5*	-0.4*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
48	Non-prescription medicines	+3.1*	+1.0*	+0.5*	+0.6	-0.5	-0.0	+12.5	+0.1	+0.2
17	Fuel for vehicles	+2.9*	+0.2	+0.7*	-1.4	-0.4	+0.1	+2.1	+0.4*	+0.3*
51	Mortgages	+2.3*	+0.2	+0.3	-2.2	-1.2	+0.2	+9.3	+0.4*	+0.0
32	Fixed telephone services	+2.0	+0.1	-0.2	-3.2	+0.1	+0.1	+5.5	+0.8*	+0.3
35	Tram, local bus, metro, and underground services	+1.8	+0.1	+0.3*	+0.5	-0.2	-0.0	+6.1	+0.2	+0.1
Deteriorated most since 2015										
33	Mobile telephone services	-2.4*	-0.3	-0.4*	-4.2	+1.1*	+0.0	-1.8	+0.0	-0.4*
10	Electronic products	-1.8*	-0.3*	-0.3*	+0.9	-0.0	-0.0	+4.6	-0.1	-0.2*
45	Water supply	-1.5	-0.1	-0.1	-1.8	-0.6	+0.1	+21.9*	+0.1	-0.5*
15	New cars	-1.3	-0.0	-0.3*	+4.5*	+0.6	-0.3*	-3.6	+0.2	-0.1
16	Second hand cars	-1.2	-0.2	+0.0	+2.3	-0.5	-0.0	+0.3	-0.0	-0.1



4. Denmark

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	80.4	+0.6*	+1.9*	+1.3*	+0.5*	+0.2	+0.7*	+0.2
GOODS	Dairy products	88.9		+3.8*		-0.5	-1.5*		+4.3*
	Fuel for vehicles	88.1	+0.3	+1.5*	+1.0	+3.0*	-1.6	+0.5	+6.3*
	Alcoholic drinks	86.9		+1.9*		-0.6	-0.4	+1.6*	+2.3*
	Spectacles and lenses	84.9		+1.6		+0.1	+0.7		-0.4
	Small household appliances	84.3		+0.2		+0.3	+0.5	+1.0	-0.8
	New cars	84.1	+0.5	+1.9*	+1.3	+1.2	+0.7	+0.1	+3.7*
	Furniture and furnishings	83.8		+1.0		-0.7	+1.2	+0.0	+0.6
	House and garden maintenance products	83.4		+0.2		+1.2	+0.7	+1.6	+0.1
	All goods markets	83.4	+0.9*	+2.1*	+1.5*	+0.4	-0.1	+1.9*	+0.7*
	Non-prescription medicines	83.0	+0.1	+1.6	+1.4	-0.2	-0.6	+2.7*	-0.3
	Personal care products	82.5		+1.7		-0.9	+0.3	+4.2*	-1.7*
	ICT products	82.3	+0.6	+3.0*	+2.5*	+2.5*	+1.3	-0.3	-0.6
	Electronic products	81.6	+1.2	+0.9	-1.0	+0.4	+0.6	+1.6	-1.9*
	Clothing and footwear	80.9		+2.0*		+0.7	-2.9*	+1.0	-0.9
	Meat and meat products	80.1	+0.8	+6.6*	+5.7*	-2.8*	-1.0	+5.1*	-1.2
	Second hand cars	76.9	+2.9*	+3.1*	-0.5	+2.4*	+0.4	-1.7	+1.3*
SERVICES	Personal care services	85.9		+2.7*		+0.4	-0.8	+0.6	+1.0*
	Holiday accommodation	84.9	-0.4	+1.0	+1.3	+0.2	+1.1	-1.0	+0.8
	Packaged Holidays and Tours	84.7	+1.7*	+3.0*	+1.5	+0.4	-0.4	+3.2*	+2.1*
	Vehicle insurance	83.5	+2.7*	+6.9*	+3.7*	-0.4	+1.5	-0.1	+2.0*
	Airline services	83.4	+1.1	+1.1	+0.4	+0.2	-1.0	+2.6*	+1.2*
	Home insurance	81.5	+3.7*	+4.3*	+0.3	+0.4	+1.6	-1.4	+1.0
	Offline gambling and lottery services	80.2		+0.6					+2.1*
	Water supply	80.0	+0.5	+1.9*	+0.1	+0.1	-1.4	+1.7	+2.9*
	Gas services	79.5	+1.1	+2.9*	+1.8*	+0.6	-0.3	+0.7	+0.2
	Vehicle maintenance and repair services	79.4	+1.0	+1.8	+0.4	-1.5	+3.0*	-1.5	+1.3
	Private Life Insurance	78.7	+1.5	+3.4*	+2.0*	+1.1	+0.8		+1.2*
	Electricity services	78.6	+1.1	+1.3	+0.7	+1.6	-0.1	+0.6	+2.3*
	All services markets	78.6	+0.6*	+1.9*	+1.2*	+0.6*	+0.4	-0.1	-0.1
	Real Estate Services	78.0	+2.0*	+2.5*	+0.7	+0.8	+1.1	+0.5	+4.9*
	Loans, credit and credit cards	78.0	+0.1	+2.8*	+2.4*	+0.1	-0.7		-0.6
	Vehicle rental services	77.7	-0.9	-1.1	+0.0	+0.5	-0.7	+0.6	-2.2*
	Mortgages	77.6	+0.4	+1.0	+0.2	-1.3	-0.1		+1.8*
	Fixed telephone services	76.7	+2.6*	+2.4*	-1.1	-0.6	+2.2*	+0.4	-0.5
	Bank accounts	76.6	-0.5	+2.0	+1.8	+1.8	-0.4	+2.4*	-1.7*
	Train services	76.0	-0.8	-2.1*	-0.9	+3.6*	-1.8	-3.1*	-0.8
	Tram, local bus, metro, and underground services	75.7	-1.2	-0.1	+1.1	+0.9	-3.3*	-0.4	-2.6*
	Mobile telephone services	75.4	+0.8	+4.4*	+2.9*	+0.0	+4.4*	+0.5	-1.7*
	Internet provision	75.3	+0.1	+3.3*	+2.9*	-0.4	+0.9	+1.5	-1.6*
	Investment products, private personal pensions and securities	75.0	+1.0	+3.3*	+2.8*	+1.4	+0.1	+2.6*	+0.0
	TV-subscriptions	73.0	-0.0	+3.3*	+2.8*	+1.6	+4.6*		-5.1*
	Postal Services	69.4	-4.7*	-5.8*	-1.0	+0.5	-0.6	-2.0	-10.1*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

4.1. Overall performance

The average MPI score for all markets surveyed in Denmark is 80.4, which is in line with the EU-28 average. The average MPI score for the goods markets is 83.4, which is 0.7 points above the EU-28 average. With an MPI score of 78.6, the services markets perform in line with the EU-28 average.

Denmark ranks among the top three EU-28 countries for the 'Dairy products' market, but among the bottom three EU-28 countries for the 'Postal services' market.

The overall Danish MPI score has improved since 2015 overall (+0.6), as well as in terms of the average goods (+0.9) and services (+0.6) market scores.

4.2. Goods markets

Denmark's three best-performing goods markets in terms of MPI score are 'Dairy products', 'Fuel for vehicles' and 'Alcoholic drinks', while 'Second hand cars', 'Meat and meat products' and 'Clothing and footwear' are at the other end of the spectrum.

Of the 15 goods markets surveyed in Denmark, five perform better than the EU-28 average in terms of their MPI score, with the three best-performing being: 'Fuel for vehicles' (+6.3), 'Dairy Products' (+4.3) and 'New cars' (+3.7). The only two goods markets that score below the EU-28 average in terms of their MPI score are 'Electronic products' (-1.9) and 'Personal care products' (-1.7).

Compared to 2015, 'Second hand cars' is the only one out of the seven goods markets surveyed in both 2015 and 2017 to have shown an increase (+2.9). No decreases are reported between 2015 and 2017. Out of the 15 goods markets surveyed in both 2013 and 2017, eight show an increase in their MPI score since 2013; none showed a decrease over this period. The largest increases since 2013 are for the markets of 'Meat and meat products' (+6.6), 'Dairy products' (+3.8) and 'Second hand cars' (+3.1).

In terms of components, only comparability performs below the EU-28 average, while the expectations and choice components perform above the EU-28 average. The trust and problems & detriment component scores are in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher in comparison to the EU-28 average, while the overall level of detriment is lower.

The average goods markets scores for the trust, expectations and problems & detriment components have improved since 2015, while the comparability and choice component scores remained stable over this period. The proportion of respondents who complained as a result of the problems experienced decreased as compared to 2015, as did the level of detriment. The proportion of those who experienced problems remained stable over this period.

Compared to the EU-28 average, Denmark's 'Fuel for vehicles' market is the best-scoring goods market in terms of a single component; it scores highest for three components, namely expectations (+1.2 points), choice (+0.8 points), and trust (+0.7 points). The next highest scoring markets are 'New cars' (+0.8 on expectations) and 'Dairy products' (+0.7 on trust). In contrast, the lowest-scoring goods market in terms of a specific component is 'Non-prescription medicines', which scores -1.2 points below the EU-28 average. It is followed by the markets for 'Spectacles and lenses' (-1.0 points), 'Personal care products' (-0.9 points), 'Meat and meat products' (-0.9 points), and 'Electronic products' (-0.6 points), all of which score lowest in terms of the comparability component.

In comparison with 2015, Denmark's most improved goods market in terms of a single component is the market for 'Second hand cars' (+0.5 on both trust and expectations), followed by 'Meat and meat products' (+0.4 on trust) and 'Non-prescription medicines' (+0.4 on comparability and +0.3 on choice). On the other hand, Denmark's only goods market that saw a decline since 2015 in terms of a single component (-0.6 on comparability) is 'Meat and meat products'.

4.3. Services markets

'Personal care services', 'Holiday accommodation' and 'Packaged holidays and tours' are the top three services markets in Denmark in terms of MPI score, while 'Postal services', 'TV-subscriptions' and 'Investment products, private pensions and securities' are at the bottom end of the list.

Out of the 25 services markets surveyed in Denmark, 10 markets perform better than the EU-28 average in terms of their MPI score, with 'Real estate services' (+4.9), 'Water supply' (+2.9), and 'Electricity services' (+2.3) performing the best compared to the EU-28 average. In contrast, seven of the services markets have a lower MPI score in comparison to the EU-28 average, of which the markets for 'Postal services' (-10.1), 'TV-subscriptions' (-5.1) and 'Tram, local bus, metro, and underground services' (-2.6) score the worst compared to the EU-28.

Out of the 23 markets surveyed in both 2015 and 2017, five services markets increased in their MPI score since 2015, with the markets for 'Home insurance' (+3.7), 'Vehicle insurance' (+2.7) and 'Fixed telephone services' (+2.6) having improved the most. The 'Postal services' market (-4.7) is the only services market to have decreased their score since 2015. Compared to 2013, out of the 25 services markets surveyed in both 2013 and 2017, 14 have increased in their MPI score, with 'Vehicle insurance' (+6.9), 'Mobile telephone services' (+4.4) and 'Home insurance' (+4.3) increasing the most. Only two markets declined in their score compared to 2013: 'Postal services' (-5.8) and 'Train services' (-2.1).

The overall scores for the trust, choice, expectations and problems & detriment components are higher in comparison to the EU-28 average, while only the comparability component score is below the EU-28 average. In addition, the level of detriment in Denmark is lower than the EU-28 average. However, the proportion of respondents who experienced problems is higher in comparison with the EU-28 average, while the proportion of those who complained as a result of the problems experienced is lower in comparison with the EU-28 average.

The average comparability and choice component scores for Denmark's services markets increased since 2015. The Danish services markets remained stable since 2015 in terms of the other components, as well as for the proportion of respondents who experienced problems and the level of detriment. In addition, the proportion of those who complained as a result of the problems experienced decreased compared to 2015.

Compared to the EU-28 average, Denmark's best-scoring services market in terms of a single component is 'Offline gambling and lottery services' (+1.0 on expectations), followed by 'Electricity services' (+1.0 on expectations), 'Water supply' (+1.0 on trust and +0.9 on expectations) and 'Real estate services' (+0.9 on trust). At the other end of the scale, the worst-performing services market in terms of a specific component is 'Postal services', which scores 1.9 points below the EU-28 average for expectations and 1.5 points below the EU-28 average for choice. The next markets in line are 'Electricity services' (-1.7 on comparability), 'TV-subscriptions' (-1.5 on comparability) and 'Gas services' (-1.3 on comparability).

Denmark's most improved services market since 2015 in terms of a single component is the 'Water supply' market (+0.7 on comparability). The next markets in line here are: 'Fixed telephone services' (+0.6 on comparability), 'Home insurance' (+0.5 on expectations), 'Gas services' (+0.5 on comparability), and 'Vehicle insurance' (+0.5 on trust). In contrast, the 'Postal services' market shows the greatest decrease since 2015 in terms of four different components, namely expectations (-0.9 points), trust (-0.7 points), choice (-0.5 points), and problems & detriment (-0.4 points). The fifth worst-performing market in terms of change compared to 2015 is 'Tram, local bus, metro, and underground services', for the expectation component (-0.4).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
17	Fuel for vehicles	+6.3*	+0.1	+0.7*	-2.8*	+0.2	+0.2*	-12.8	+1.2*	+0.8*
20	Real Estate Services	+4.9*	-0.2	+0.9*	-2.0	-0.8	+0.2*	+5.7	+0.6*	+0.9*
55	Dairy products	+4.3*	-0.0	+0.7*	+0.8	-0.9	+0.0	+0.4	+0.7*	+0.6*
15	New cars	+3.7*	-0.1	+0.2	+2.6	-2.3*	+0.2*	+4.3	+0.8*	+0.7*
45	Water supply	+2.9*	-1.3*	+1.0*	-2.0	-1.0	+0.2*	+12.1	+0.9*	-0.1
Bottom 5 markets (compared to EU-28 average)										
31	Postal Services	-10.1*	-1.2*	-0.4*	+10.8*	-1.2*	-0.3*	-10.7*	-1.9*	-1.5*
54	TV-subscriptions	-5.1*	-1.5*	-0.1	+6.8*	-1.2*	-0.1	-9.5*	-0.4*	-0.6*
35	Tram, local bus, metro, and underground services	-2.6*	-0.9*	+0.1	+8.7*	-1.4*	-0.2*	-2.6	-0.4*	-0.3*
38	Vehicle rental services	-2.2*	-0.9*	-0.5*	+3.9*	-1.1*	-0.0	-10.3	+0.1	+0.1
10	Electronic products	-1.9*	-0.6*	-0.3*	+7.8*	-1.7*	-0.1	-3.3	+0.2*	-0.2*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
29	Home insurance	+3.7*	+0.5*	+0.4*	-3.0*	+0.3	+0.1*	+11.0	+0.5*	+0.4*
16	Second hand cars	+2.9*	+0.3*	+0.5*	-2.0	-0.6	+0.2	-1.1	+0.5*	+0.0
30	Vehicle insurance	+2.7*	+0.4*	+0.5*	-2.5*	-0.4	+0.1	-11.0	+0.2*	+0.2
32	Fixed telephone services	+2.6*	+0.6*	+0.3*	-0.8	-0.2	+0.1	+7.6	+0.3*	+0.2
20	Real Estate Services	+2.0*	+0.0	+0.3	-0.3	-0.1	+0.0	+2.7	+0.4*	+0.3*
Deteriorated most since 2015										
31	Postal Services	-4.7*	+0.1	-0.7*	+7.5*	+0.5	-0.4*	-7.6	-0.9*	-0.5*
35	Tram, local bus, metro, and underground services	-1.2	+0.3	-0.2	+2.2	-0.1	-0.1	-1.6	-0.4*	-0.0
38	Vehicle rental services	-0.9	-0.1	-0.1	+4.4*	+0.5	-0.2*	+1.9	-0.1	+0.3*
36	Train services	-0.8	-0.1	+0.1	+2.3	-1.4*	+0.2	-12.2	-0.3*	-0.2
26	Bank accounts	-0.5	+0.4*	-0.2	+1.0	+1.3*	-0.2	-0.9	-0.1	-0.1



5. Germany

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	83.9	-0.3	+3.9*	+4.5*	-0.1	+2.5*	+3.5*	+3.7*
GOODS	Small household appliances	87.1		+5.1*		-2.5*	+4.3*	+0.1	+2.1*
	Spectacles and lenses	86.7		+4.6*		-1.0	+1.9*		+1.4*
	Furniture and furnishings	86.4		+6.0*		-2.0*	+3.2*	+3.3*	+3.2*
	Electronic products	85.9	-1.6*	+5.2*	+6.7*	-2.8*	+3.4*	+3.0*	+2.4*
	ICT products	85.6	-0.5	+5.1*	+5.0*	-0.5	+3.5*	+3.0*	+2.7*
	House and garden maintenance products	85.5		+4.7*		+0.2	+2.1*	+3.1*	+2.1*
	Meat and meat products	85.2	+1.3*	+2.8*	+1.2	-0.6	+4.2*	+4.7*	+3.9*
	Alcoholic drinks	84.8		+1.9*		+0.2	+0.6	+2.8*	+0.2
	All goods markets	84.7	-0.7*	+3.1*	+4.1*	-0.3	+2.2*	+3.4*	+2.0*
	Dairy products	84.6		+0.4		+0.7	+0.6		-0.0
	Fuel for vehicles	84.4	-0.8	+5.9*	+6.4*	+1.1	+1.0	+0.7	+2.6*
	Clothing and footwear	84.3		-1.1*		+3.2*	+1.2	+7.3*	+2.5*
	Non-prescription medicines	84.0	-0.5	+3.2*	+4.1*	-1.2	+3.2*	+2.5*	+0.6
	Personal care products	84.0		+0.6		-0.1	+2.3*	+2.0*	-0.2
	Second hand cars	81.8	-0.4	+3.6*	+3.4*	+0.3	+1.4	+4.0*	+6.3*
	New cars	80.9	-2.1*	-0.9	+1.9*	+1.1	+0.6	+3.0*	+0.4
SERVICES	TV-subscriptions	86.2	+1.5*	+4.4*	+2.3*	+0.7	+5.1*		+8.1*
	Gas services	85.0	+0.4	+8.7*	+7.8*	-1.6	+2.7*	+4.3*	+5.8*
	Mobile telephone services	84.9	+0.8	+7.2*	+6.1*	-1.5	+3.7*	+6.8*	+7.9*
	Personal care services	84.7		+2.1*		-1.6*	+3.4*	+1.1	-0.2
	Internet provision	84.6	+0.3	+6.7*	+6.3*	-0.7	+4.3*	+8.7*	+7.8*
	Vehicle insurance	84.4	-0.2	+4.0*	+4.1*	-0.5	+1.5	+2.9*	+3.0*
	Holiday accommodation	84.4	-2.3*	+4.0*	+5.9*	-0.2	+2.1*	+1.3	+0.3
	Tram, local bus, metro, and underground services	84.4	-0.2	+6.5*	+5.7*	-1.7	+2.1*	+2.3*	+6.1*
	Train services	84.3	-0.1	+8.1*	+7.9*	+2.8*	+4.6*	+2.1	+7.5*
	Bank accounts	84.1	-0.7	+4.2*	+4.8*	+0.4	+2.8*	+3.5*	+5.9*
	Packaged Holidays and Tours	84.1	+0.1	+3.5*	+3.5*	-0.9	+2.5*	+3.6*	+1.5*
	Postal Services	84.0	+0.4	+7.4*	+6.2*	-3.0*	+3.4*	-0.2	+4.6*
	Fixed telephone services	84.0	+0.5	+7.2*	+6.1*	-1.6	+4.7*	+4.6*	+6.8*
	Water supply	83.9	-0.2	+3.1*	+3.6*	+0.6	+1.4	+3.8*	+6.8*
	Airline services	83.6	-1.7*	+2.9*	+4.3*	-0.7	+1.3	+3.5*	+1.5*
	Electricity services	83.6	+0.4	+2.8*	+2.9*	+2.2*	+3.1*	+2.2*	+7.2*
	All services markets	83.4	-0.2	+4.4*	+4.7*	-0.1	+2.7*	+3.5*	+4.7*
	Vehicle maintenance and repair services	83.3	-1.5*	+4.0*	+5.1*	-0.1	+2.4*	+1.7	+5.3*
	Loans, credit and credit cards	83.1	-1.9*	+3.5*	+5.5*	-1.1	+3.5*		+4.4*
	Offline gambling and lottery services	82.8		+3.2*					+4.7*
	Home insurance	81.9	-0.3	+4.9*	+4.8*	-1.4	+1.8*	+2.9*	+1.4*
	Vehicle rental services	81.9	-0.1	+1.0	+1.4	+1.7*	-0.4	+3.2*	+2.0*
	Mortgages	81.1	+0.8	+1.9*	+2.2*	+1.1	-0.1		+5.3*
	Private Life Insurance	80.6	-1.4*	+2.8*	+4.5*	+1.8*	+1.3		+3.0*
	Investment products, private personal pensions and securities	80.1	+1.0	+2.1*	+1.8*	+4.3*	+4.3*	+6.9*	+5.1*
	Real Estate Services	79.7	-1.2	+2.5*	+4.3*	-0.3	+3.3*	+4.6*	+6.6*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

5.1. Overall performance

The average MPI score for all markets surveyed in Germany is 83.9, which is above the EU-28 average (+3.7). The average MPI score for goods markets is 84.7 and for services markets it is 83.4; both are above the EU-28 average, by 2.0 and 4.7 points respectively.

Germany ranks among the top three EU-28 countries for two goods markets, 'Meat and meat products' and 'Furniture and furnishings', and three services markets, 'Mobile telephone services', 'Offline gambling and lottery services', and 'TV-subscriptions'.

Germany's overall MPI score has remained stable since 2015, despite a decrease in the average MPI score of the goods (-0.7) markets. The overall services markets average has remained stable since 2015.

5.2. Goods markets

Germany's top three goods markets in terms of MPI score are: 'Small household appliances', 'Spectacles and lenses', and 'Furniture and furnishings'. The 'New cars', 'Second hand cars', and 'Personal care products' markets are the three poorest performing goods markets.

Of the 15 goods markets surveyed in Germany, 10 perform better than the EU-28 average. The top three are 'Second hand cars' (+6.3), 'Meat and meat products' (+3.9) and 'Furniture and furnishings' (+3.2). The remaining five goods markets in Germany score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, only the market for 'Meat and meat products' (+1.3) improved since 2015. Two markets decreased in their MPI score, namely 'Electronic products' (-1.6) and 'New cars' (-2.1). Eleven out of the 15 goods markets that were surveyed in both 2013 and 2017 have improved since 2013. The markets for 'Furniture and furnishings' (+6.0), 'Fuel for vehicles' (+5.9) and 'Electronic products' (+5.2) improved the most since 2013. Only the 'Clothing and footwear' (-1.1) market saw a decrease in its MPI score over this period.

The comparability, trust and problems & detriment components perform better than the EU-28 average. The score for the choice component is lower than the EU-28 average, while the expectations component scores in line with the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are both lower in Germany than in the EU-28 on average. However,

Germany's level of detriment is higher in comparison to the EU-28 average.

Only the problems & detriment component shows an increased score since 2015. Overall, the goods markets decreased in score since 2015 in terms of the comparability, expectations and choice components, while the trust component score remained stable over this period. The proportion of respondents who experienced problems decreased since 2015, while the proportion of those who complained as a result of the problems experienced remained stable, as did the level of detriment.

In terms of market performance on a single component and compared to the EU-28 average, Germany's best-scoring goods markets are: 'Second hand cars' (+1.5 points), 'Meat and meat products' (+1.0 points), 'Fuel for vehicles' (+0.9 points), 'Clothing and footwear' (+0.8 points), and 'Furniture and furnishings' (+0.8 points), all of which score highest for the trust component. The lowest-scoring goods markets are: 'New cars' (-0.4 on expectations), 'Dairy products' (-0.4 on choice), 'Alcoholic drinks' (-0.3 on choice), 'Personal care products' (-0.3 on choice), and 'Clothing and footwear' (-0.2 on choice).

Since 2015, Germany's 'Meat and meat products' market has improved most in terms of two components, namely problems & detriment (+0.4 points) and trust (+0.2 points). The next most improved markets are 'ICT products' (+0.3 points), 'Second hand cars' (+0.3 points) and 'Fuel for vehicles' (+0.2 points), with all three scoring highest on problems & detriment. In contrast, the 'New cars' market has been the worst-performer since 2015, in terms of both the expectations (-0.6 points) and the comparability (-0.4 points) components. It is followed by the 'Electronic products' (-0.3 on expectations and -0.2 on choice) and 'Fuel for vehicles' (-0.2 on choice) markets.

5.3. Services markets

Germany's three leading services markets in terms of MPI score are: 'TV-subscriptions', 'Gas services', and 'Mobile telephone services'. Its worst-performing markets are: 'Real estate services', 'Investment products, private personal pensions and securities' and 'Private life insurance'.

Of the 25 services markets in Germany, 23 score above the EU-28 average in terms of their MPI, with 'TV-subscriptions' (+8.1), 'Mobile telephone services' (+7.9) and 'Internet provision' (+7.8) showing the best scores. As with the goods markets, the remaining two services markets in Germany score in line with the EU-28 average.

Only the market for 'TV-subscriptions' (+1.5) has improved since 2015. Five out of the 23 services markets surveyed in both 2015 and 2017 showed a drop in their MPI score since 2015, with the largest decreases in 'Holiday accommodation' (-2.3), 'Loans, credit and credit cards' (-1.9) and 'Airline services' (-1.7). 24 of the 25 services markets surveyed in both 2017 and 2013 have improved since 2013 (the 'Vehicle rental services' market is the exception). The markets that improved most are 'Gas services' (+8.7), 'Train services' (+8.1) and 'Postal services' (+7.4).

All German component scores are higher than the EU-28 average. In addition, Germany's goods markets have a lower than average proportion of respondents who experienced problems and a lower proportion of those who complained as a result of the problems experienced. The goods markets' level of detriment is in line with the EU-28 average.

Compared to 2015, the problems & detriment component score increased, while the choice, expectations and trust scores decreased. The comparability component score has been stable since 2015. In addition, the German services markets have a lower proportion of respondents who experienced problems and a lower proportion of those who complained as a result of the problems experienced, as well as a lower level of detriment, all compared to 2015.

Compared to the EU-28 average, Germany's top scoring services market in terms of a single component is 'Train services' (+1.5 on choice), followed by the markets for: 'Water supply' (+1.5 on choice), 'Mobile telephone services' (+1.5 on trust), 'Real estate services' (+1.3 on trust) and 'TV-subscriptions' (+1.3 on trust). Conversely, the lowest-scoring services market in terms of a specific component compared to the EU-28 average is 'Holiday accommodation', which scores 0.3 points below the EU-28 average for choice and 0.2 points below the EU-28 average for expectations. The next lowest-scoring services markets are 'Personal care services' (-0.2 both on expectations and on choice) and 'Airline services' (-0.2 on expectations).

The most improved services market in terms of a single component since 2015 is the market for 'Packaged holidays and tours' (scoring +0.4 points on problems & detriment). It is followed by 'Mobile telephone services', 'Postal services', 'Tram, local bus, metro, and underground services' and 'Investment products, private personal pensions and securities', all of which score +0.4 points each for problems & detriment. The markets with the greatest decrease in terms of a specific component, since 2015, are: 'Holiday accommodation' (-0.5 on expectations), 'Real estate services' (-0.5 on expectations and -0.3 on comparability), 'Loans, credit and credit cards' (-0.4 on expectations), 'Vehicle maintenance and repair services' (-0.4 on expectations).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
54	TV-subscriptions	+8.1*	+0.7*	+1.3*	-14.3*	-1.0	+0.8*	-48.2*	+0.6*	+1.0*
33	Mobile telephone services	+7.9*	+0.8*	+1.5*	-16.7*	-2.1	+1.0*	+16.1*	+0.4*	+0.4*
34	Internet provision	+7.8*	+0.6*	+1.2*	-19.3*	+1.4	+1.1*	-75.5*	+0.5*	+0.7*
36	Train services	+7.5*	+0.8*	+0.8*	-9.5*	-1.0*	+0.6*	-2.3	+0.4*	+1.5*
46	Electricity services	+7.2*	+1.2*	+1.2*	-7.3*	-1.3*	+0.5*	-10.4	+0.3*	+0.8*
Bottom 5 markets (compared to EU-28 average)										
19	Personal care products	-0.2	-0.0	+0.4*	-2.0*	+1.5*	+0.1*	-4.3	-0.1*	-0.3*
22	Personal care services	-0.2	+0.1*	+0.2*	-1.6*	-0.4	+0.1*	+1.4	-0.2*	-0.2*
55	Dairy products	-0.0	-0.1	+0.5*	-3.5*	+1.8	+0.1*	-23.0	-0.1*	-0.4*
6	Alcoholic drinks	+0.2	+0.1	+0.6*	-0.2	+2.0*	-0.0	-42.7*	-0.1	-0.3*
39	Holiday accommodation	+0.3	-0.0	+0.5*	-4.5*	-0.7	+0.2*	-51.6*	-0.2*	-0.3*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
54	TV-subscriptions	+1.5*	+0.1	+0.3*	-5.1*	-2.7*	+0.4*	-46.9*	+0.0	-0.0
2	Meat and meat products	+1.3*	+0.0	+0.2*	-6.1*	-1.2	+0.4*	-3.8	+0.0	-0.0
28	Investment products, private personal pensions and securities	+1.0	+0.1	-0.0	-6.1*	-0.4	+0.4*	+25.7	-0.1	+0.1
51	Mortgages	+0.8	+0.0	+0.0	-3.5*	-1.5*	+0.3*	+29.5*	-0.2	+0.2
33	Mobile telephone services	+0.8	+0.0	+0.1	-7.4*	-2.1	+0.4*	+13.4*	-0.1	-0.1
Deteriorated most since 2015										
39	Holiday accommodation	-2.3*	-0.1	-0.3*	-2.8*	-1.8	+0.2*	-50.2*	-0.5*	-0.3*
15	New cars	-2.1*	-0.4*	-0.0	+0.5	-0.1	-0.0	+13.1	-0.6*	+0.0
58	Loans, credit and credit cards	-1.9*	-0.2	-0.2*	-1.0	-0.9	+0.1	-30.4*	-0.4*	-0.2*
37	Airline services	-1.7*	-0.2*	-0.3*	-4.2*	-0.0	+0.3*	+8.3	-0.3*	-0.2*
10	Electronic products	-1.6*	-0.1	-0.2*	-1.4	-1.0	+0.1	+11.2	-0.3*	-0.2*



6. Estonia

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	83.6	+2.1*	+4.9*	+3.4*	-1.6*	+1.6*	-0.5*	+3.4*
GOODS	Non-prescription medicines	88.1	+2.7*	+4.9*	+2.6*	-3.2*	+2.1*	+1.6	+4.7*
	Alcoholic drinks	87.9		+3.2*		+0.8	+0.7	+1.0	+3.3*
	Dairy products	87.8		+2.1*		+0.2	+0.5		+3.2*
	Spectacles and lenses	87.6		+4.5*		-2.7*	+4.5*		+2.3*
	Personal care products	85.8		+2.8*		-2.2*	+2.5*	-0.0	+1.6*
	Electronic products	85.5	+2.3*	+4.0*	+1.1	-1.7	+1.2	+1.2	+2.0*
	Fuel for vehicles	85.5	+0.7	+5.5*	+4.7*	+1.5	+0.1	+0.6	+3.7*
	House and garden maintenance products	85.3		+6.6*		-1.6	+2.0*	+0.6	+1.9*
	Small household appliances	85.2		+1.4		+1.2	+0.7	+2.2*	+0.1
	ICT products	84.2	+1.0	+4.0*	+2.1*	-1.8	+2.1*	+0.5	+1.3
	All goods markets	83.7	+1.2*	+3.4*	+2.1*	-0.8*	+1.3*	+1.3*	+1.0*
	New cars	82.7	+0.4	+0.3	+0.6	-0.9	+1.1	+1.7	+2.2*
	Meat and meat products	81.8	-0.3	+2.3*	+2.1*	+1.2	+0.6	+1.2	+0.5
	Furniture and furnishings	81.4		+2.8*		-3.4*	+4.2*	-2.0*	-1.8*
	Clothing and footwear	76.1		+4.0*		+2.4*	-3.1*	-0.2	-5.7*
	Second hand cars	71.1	+1.7	+2.4*	+1.7	-1.7	+0.8	+1.8	-4.5*
SERVICES	Bank accounts	88.4	+3.7*	+6.3*	+1.9*	-2.5*	+2.7*	-1.4	+10.1*
	Personal care services	88.4		+1.1		+1.2	+0.1	+0.7	+3.5*
	Train services	87.3	+2.6*	+8.4*	+6.2*	-0.5	-1.6	-1.5	+10.5*
	Vehicle insurance	87.0	-0.4	+4.0*	+4.4*	-2.9*	+0.7	+0.4	+5.5*
	Fixed telephone services	86.8	+2.7*	+5.9*	+3.8*	-4.1*	+1.6	-1.8*	+9.6*
	Loans, credit and credit cards	86.8	+3.9*	+6.8*	+2.5*	-0.9	+0.7		+8.2*
	Postal Services	86.2	+0.9	+5.8*	+4.9*	-4.5*	+2.4*	-2.1*	+6.7*
	Home insurance	86.0	+4.5*	+6.6*	+1.7	-1.7	+1.6	-1.1	+5.5*
	Tram, local bus, metro, and underground services	85.9	+2.6*	+8.6*	+6.6*	-1.9	+0.8	-0.8	+7.6*
	Holiday accommodation	85.8	+0.8	+3.7*	+3.6*	-2.0*	+1.5	-0.8	+1.7*
	Gas services	85.1	+2.2*	+7.5*	+5.9*	-0.9	+1.8	-2.6*	+5.9*
	Internet provision	83.9	+4.9*	+6.2*	+1.2	-1.2	+2.9*	-1.1	+7.1*
	Electricity services	83.7	+2.7*	+17.5*	+14.6*	-8.3*	+3.1*	-6.6*	+7.4*
	All services markets	83.5	+2.3*	+5.9*	+3.8*	-2.1*	+1.8*	-1.7*	+4.8*
	Mobile telephone services	83.4	+1.1	+3.9*	+2.4*	-2.4*	+2.4*	-1.2	+6.3*
	Packaged Holidays and Tours	83.1	+2.1*	+4.5*	+2.3*	-2.6*	+2.4*	-1.3	+0.5
	TV-subscriptions	83.1	+2.7*	+7.5*	+4.3*	-1.7	+6.6*		+5.0*
	Airline services	83.1	+1.7	+6.4*	+4.9*	-3.2*	+0.6	-1.4	+0.9
	Private Life Insurance	82.1	+1.7	+4.9*	+3.5*	-4.2*	+3.0*		+4.6*
	Offline gambling and lottery services	82.0		+5.3*					+3.9*
	Water supply	80.6	+1.7	+6.1*	+4.8*	+0.4	+1.8	-1.0	+3.6*
	Vehicle maintenance and repair services	79.6	+5.1*	+5.2*	+0.7	+0.7	-0.1	-0.1	+1.6
	Vehicle rental services	79.4	+0.5	+1.9	+1.3	-2.2*	+1.7	-1.0	-0.5
	Mortgages	79.3	+3.2*	+5.4*	+2.3*	-1.0	+2.0*		+3.5*
	Real Estate Services	75.4	+2.0*	+4.3*	+2.5*	-3.1*	+2.6*	-0.5	+2.2*
	Investment products, private personal pensions and securities	73.7	+0.9	+3.2*	+1.9	-0.9	+2.7*	+0.3	-1.2

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

6.1. Overall performance

The average MPI score for all markets surveyed in Estonia is 83.6, which is above the EU-28 average (+3.4). The MPI score for goods markets is 83.7 and for services markets it is 83.5; both are higher than the EU-28 average, by 1.0 and 4.8 points respectively.

Estonia ranks among the top three EU-28 countries for two goods markets, namely 'Alcoholic drinks' and 'Non-prescription medicines', and 10 services markets. It ranks first for two of the services markets, namely 'Train services' and 'Loans, credit and credit cards'.

Estonia's overall MPI score increased by 2.1 points since 2015, driven by an increase in the MPI score of both the overall services (+2.3) and goods (+1.2) markets.

6.2. Goods markets

Estonia's three best-performing goods markets in terms of MPI score are 'Non-prescription medicines', 'Alcoholic drinks', and 'Dairy products'. At the other end of the spectrum are 'Second hand cars', 'Clothing and footwear', and 'Furniture and furnishings'.

Of the 15 goods markets surveyed in Estonia, nine score above the EU-28 average in terms of their MPI, with the markets for 'Non-prescription medicines' (+4.7), 'Fuel for vehicles' (+3.7) and 'Alcoholic drinks' (+3.3) showing the best scores compared to the EU-28. Three of the 15 goods markets, however, score below the EU-28 average in terms of their MPI score: 'Clothing and footwear' (-5.7), 'Second hand cars' (-4.5) and 'Furniture and furnishings' (-1.8).

Compared to 2015, two out of the seven goods markets surveyed in both 2015 and 2017 increased their MPI score, and none decreased over this period. The largest increase is seen for 'Non-prescription medicines' (+2.7). Out of the 15 goods markets surveyed in both 2013 and 2017, 13 markets increased in their MPI score since 2013, with the markets for 'House and garden maintenance products' (+6.6), 'Fuel for vehicles' (+5.5) and 'Non-prescription medicines' (+4.9) increasing the most. No goods markets have decreased in their MPI score since 2013.

Estonian goods markets score better than the EU-28 average in terms of the trust, expectations and choice components, and worse in terms of the comparability component. The problems & detriment component scores in line with the EU-28 average. In addition, the overall proportion of respondents who experienced problems is also in line with the EU-28 average,

as is the level of detriment. However, the proportion of those who complained as a result of the problems experienced is lower in comparison to the EU-28 average.

Overall, in terms of component scores, Estonia's goods markets have shown an increase in terms of the trust and choice components since 2015. The components for expectations, comparability and problems & detriment did not change over this period. The goods markets show no change in the proportion of respondents who experienced problems or the proportion of those who complained as a result of the problems experienced since 2015, but the overall level of detriment has increased over this period.

Compared to the EU-28 average, Estonia's highest scoring goods market in terms of a single component is 'Non-prescription medicines' (+0.7 on both choice and trust), followed by the markets for 'Fuel for vehicles' (+0.6 on both expectations and choice) and 'Dairy products' (+0.6 on choice). Conversely, the lowest-scoring market compared to the EU-28 average is 'Second hand cars' (-1.4 on trust and -0.7 on comparability), followed by 'Clothing and footwear' (-1.3 on comparability and -0.6 on trust) and 'Furniture and furnishings' (-0.8 on comparability).

In terms of market performance on a single component, Estonia's market for 'Second hand cars' (+0.5 on choice) has improved the most since 2015. The markets showing the next highest improvements are 'Non-prescription medicines' (+0.4 on both choice and comparability), 'ICT products' (+0.4 on comparability) and 'Fuel for vehicles' (+0.4 on trust). In contrast, the market that has seen the largest decrease in terms of a specific component in Estonia, since 2015, is 'Meat and meat products' (-0.5 on comparability), followed by the 'Second hand cars' market (-0.3 on problems & detriment).

6.3. Services markets

Estonia's top three services markets in terms of MPI score are 'Bank accounts', 'Personal care services' and 'Train services'. The markets for 'Investment products, private personal pensions and securities', 'Real estate services' and 'Mortgages' are at the bottom end of the list.

Of the 25 services markets surveyed in Estonia, 20 score above the EU-28 average in terms of their MPI, with 'Train services' (+10.5), 'Bank accounts' (+10.1) and 'Fixed telephone services' (+9.6) scoring the highest. None of the 25 services markets surveyed in Estonia score below the EU-28 average.

Fourteen of the 23 services markets surveyed in both 2015 and 2017 have increased in their MPI score since 2015; none

of the Estonian services markets have decreased over this period. The 'Vehicle maintenance and repair services' market (+5.1) improved the most, followed by 'Internet provision' (+4.9) and 'Home insurance' (+4.5). In comparison to 2013, out of the 25 services markets surveyed in both 2013 and 2017, 23 have increased since 2013; none have decreased over this period. The market for 'Electricity services' (+17.5) stands out with the largest increase, while the second and third best increases are observed for 'Tram, local bus, metro, and underground services' (+8.6) and 'Train services' (+8.4).

All component scores for the services markets are above the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average, as is the level of detriment.

All components except problems & detriment have, on average, improved for the services markets since 2015. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable since 2015, as did the level of detriment.

Of Estonia's services markets that perform best in terms of a single component compared to the EU-28 average, the 'Bank accounts' market has the highest score (+1.8 on trust). Next in line are the following markets: 'Fixed telephone services' (+1.4 on trust), 'Loans, credit and credit cards' (+1.4 on trust), and 'Train services' (+1.4 on trust and +1.3 on expectations). At the other end of the scale, the services market that scores lowest in terms of a specific component compared to the EU-28 average is the 'Offline gambling and lottery services' market (-0.5 on expectations). It is followed by the markets for 'Investment products, private personal pensions and securities' (-0.4 on expectations), 'Airline services' (-0.4 on choice) and 'Packaged holidays and tours' (-0.2 on comparability).

In comparison with 2015, the services market for 'Home insurance' in Estonia has improved the most in terms of a single component (+0.7 on both comparability and trust), followed by 'Bank accounts' (+0.7 on trust), 'Gas services' (+0.7 on choice) and 'Electricity services' (+0.6 on trust). In contrast, the 'Vehicle rental services' market has the lowest score in terms of a specific component since 2015 (-0.3 on problems & detriment). The 'Holiday accommodation' market is the other lowest-scoring market (-0.2 points) in Estonia, also in terms of the problems & detriment component.

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
36	Train services	+10.5*	+1.2*	+1.4*	-11.5*	-0.3	+0.6*	-32.5*	+1.3*	+0.4*
26	Bank accounts	+10.1*	+0.9*	+1.8*	-7.2*	+0.4	+0.4*	-50.8*	+1.1*	+0.7*
32	Fixed telephone services	+9.6*	+0.7*	+1.4*	-9.7*	-1.4*	+0.6*	-21.4*	+1.1*	+0.4*
58	Loans, credit and credit cards	+8.2*	+0.8*	+1.4*	-7.1*	-3.5*	+0.4*	-61.9*	+0.8*	+0.5*
35	Tram, local bus, metro, and underground services	+7.6*	+1.1*	+0.6*	-8.7*	+0.1	+0.5*	+0.1	+0.8*	+0.9*
Bottom 5 markets (compared to EU-28 average)										
7	Clothing and footwear	-5.7*	-1.3*	-0.6*	+6.4*	+0.0	-0.3*	-16.6*	-0.3*	-0.3*
16	Second hand cars	-4.5*	-0.7*	-1.4*	+1.5	+0.6	-0.2	-26.7*	-0.4*	+0.2*
9	Furniture and furnishings	-1.8*	-0.8*	-0.4*	+0.9	-0.0	-0.0	-45.2*	+0.1	+0.1
28	Investment products, private personal pensions and securities	-1.2	-0.2	-0.1	-2.5*	-0.0	+0.1*	-66.3*	-0.4*	-0.2
38	Vehicle rental services	-0.5	+0.0	-0.1	-1.6	+0.3	+0.1	-14.3	+0.0	-0.2

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
23	Vehicle maintenance and repair services	+5.1*	+0.6*	+0.6*	-5.0*	-0.3	+0.3*	-8.9	+0.5*	+0.4*
34	Internet provision	+4.9*	+0.6*	+0.6*	-5.9*	-0.4	+0.3*	-0.5	+0.5*	+0.3*
29	Home insurance	+4.5*	+0.7*	+0.7*	-1.5	-0.8	+0.1	-0.2	+0.5*	+0.3*
58	Loans, credit and credit cards	+3.9*	+0.6*	+0.5*	-2.5*	-2.7	+0.1*	-26.9	+0.4*	+0.3
26	Bank accounts	+3.7*	+0.5*	+0.7*	-1.9	+2.0*	+0.0	-24.0	+0.3*	+0.5*
Deteriorated most since 2015										
30	Vehicle insurance	-0.4	-0.1	-0.0	+0.8	-0.6	-0.0	-14.8	-0.1	+0.1
2	Meat and meat products	-0.3	-0.5*	+0.2	-3.0	+0.9	+0.0	-11.6	-0.0	+0.1
15	New cars	+0.4	-0.0	+0.2	+4.1	-0.1	-0.2	-6.5	-0.1	+0.2
38	Vehicle rental services	+0.5	+0.2	+0.2	+5.0*	+0.6	-0.3*	-0.9	+0.2	+0.3
17	Fuel for vehicles	+0.7	-0.1	+0.4*	-0.5	+1.0	-0.0	+8.0	+0.1	-0.0



7. Ireland

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	79.5	-0.1	+3.1*	+3.7*	+0.1	+0.2	-2.3*	-0.7*
GOODS	Dairy products	88.8		+2.6*		-0.3	+0.5		+4.2*
	Alcoholic drinks	87.1		+3.8*		-0.4	+1.4	-0.3	+2.6*
	Personal care products	86.3		+3.3*		+0.5	-1.4	+1.0	+2.2*
	Small household appliances	86.0		+1.4		-0.1	+0.6	+1.8*	+0.9
	Spectacles and lenses	85.4		+1.7		-0.5	-2.0*		+0.1
	Electronic products	85.3	+1.4	+2.1*	+1.6	+0.0	+0.9	+0.0	+1.8*
	Non-prescription medicines	85.1	+1.3	+4.5*	+3.3*	-0.0	-2.4*	+2.4*	+1.7*
	Fuel for vehicles	84.5	+1.7*	+7.9*	+5.8*	+0.7	-0.8	-0.3	+2.7*
	All goods markets	84.4	+1.1*	+3.5*	+3.7*	-0.5	+0.2	+0.6*	+1.6*
	House and garden maintenance products	84.3		+2.5*		-0.2	-0.5	+3.0*	+0.9
	New cars	84.2	+2.3*	+3.5*	+2.5*	+0.1	+2.1*	-1.5	+3.7*
	Furniture and furnishings	83.6		+4.6*		-1.3	+1.0	-1.0	+0.4
	Meat and meat products	83.5	-0.2	+6.5*	+7.3*	-5.3*	+0.2	+0.4	+2.2*
	Clothing and footwear	82.3		+2.4*		-0.5	+0.1	-0.7	+0.5
	ICT products	82.0	-0.4	+0.6	+1.5	+1.5	+0.7	-2.2*	-1.0
	Second hand cars	77.1	+1.9	+4.7*	+4.2*	-1.4	+3.2*	-5.3*	+1.6*
SERVICES	Personal care services	86.6		+3.2*		-0.7	-2.1*	+2.9*	+1.7*
	Holiday accommodation	85.9	+1.6*	+2.6*	+1.3	+1.0	-1.8*	+2.5*	+1.8*
	Packaged Holidays and Tours	83.4	+2.0*	+4.1*	+2.4*	+0.8	-0.3	+0.7	+0.8
	Postal Services	82.1	+0.2	+2.4*	+2.6*	+1.4	-2.9*	+1.2	+2.6*
	Airline services	81.6	-0.5	+3.5*	+5.1*	+0.9	+0.8	+0.5	-0.6
	Electricity services	81.4	+0.5	+7.0*	+6.0*	+0.4	-1.3	-3.5*	+5.1*
	Home insurance	81.0	-1.2	+3.0*	+3.9*	+2.0	-0.3	-0.6	+0.5
	Gas services	79.5	+0.2	+5.8*	+5.3*	-2.9*	+0.5	-2.2*	+0.3
	Offline gambling and lottery services	79.0		-0.7					+0.9
	Vehicle rental services	78.3	+2.7*	+2.8*	+1.1	-0.7	-0.1	-2.5*	-1.7*
	Loans, credit and credit cards	77.5	+1.7	+8.2*	+5.9*	-1.7	+2.1		-1.1
	Vehicle maintenance and repair services	76.9	+0.4	+2.2	+1.3	+1.5	+0.1	-4.0*	-1.2
	All services markets	76.6	-0.5	+2.8*	+3.6*	+0.5	+0.2	-4.0*	-2.1*
	Bank accounts	75.5	+1.7	+11.5*	+10.5*	-0.1	+3.6*	-11.6*	-2.8*
	Train services	75.4	-3.0*	+2.0	+4.1*	-0.5	-0.9	-1.1	-1.4
	Fixed telephone services	75.1	-0.1	+2.5*	+2.6*	-1.2	-1.3	-3.5*	-2.1*
	Private Life Insurance	74.9	-1.0	+4.4*	+4.8*	+1.2	+0.0		-2.6*
	Tram, local bus, metro, and underground services	74.7	-2.3*	+1.0	+3.2*	-0.2	-1.7	-1.5	-3.6*
	Mobile telephone services	73.5	-1.0	-0.5	+1.6	+2.5	-1.3	-5.4*	-3.6*
	Vehicle insurance	72.9	-10.2*	-7.0*	+3.0*	-0.4	+1.4	-0.3	-8.6*
	TV-subscriptions	71.6	-4.4*	-1.5	+2.6*	+1.4	+3.7*		-6.5*
	Water supply	70.5	+5.1*	+2.9*	-1.7	-2.5*	+1.9	-9.2*	-6.5*
	Investment products, private personal pensions and securities	70.5	-0.5	+6.9*	+7.9*	-0.5	+3.7*	-3.4*	-4.5*
	Internet provision	69.9	-2.0	-1.2	+2.3	+1.1	+2.6*	-11.2*	-6.9*
	Real Estate Services	68.6	-1.5	-1.4	+0.9	+2.2	-0.0	-7.5*	-4.6*
	Mortgages	68.5	-0.6	+6.4*	+7.1*	+0.1	-1.4		-7.3*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

7.1. Overall performance

The average MPI score for all markets surveyed in Ireland is 79.5, which is below the EU-28 average (-0.7). The MPI score for goods markets is 84.4, which is 1.6 points above the EU-28 average. For the services markets this figure is 76.6, which is 2.1 points below the EU-28 average.

Ireland ranks among the top three EU-28 countries for its 'New cars' market, but among the bottom three countries for its 'Vehicle insurance' and 'Internet provision' markets.

Ireland's overall MPI score has remained stable since 2015, despite a 1.1 point increase in the overall MPI for its goods markets. The average score for Ireland's services markets has remained stable since 2015.

7.2. Goods markets

Ireland's top three performing goods markets in terms of MPI score are 'Dairy products', 'Alcoholic drinks' and 'Personal care products'. The bottom three ones are 'Second hand cars', 'ICT products' and 'Clothing and footwear'.

Irish goods markets score at a similar level to or above the EU-28 average. Nine markets are above average, led by 'Dairy products' (+4.2), and followed by 'New cars' (+3.7) and 'Fuel for vehicles' (+2.7).

Out of the seven goods markets surveyed in both 2015 and 2017, two have improved since 2015, with the largest increase seen for 'New cars' (+2.3), followed by 'Fuel for vehicles' (+1.7). Compared to 2013, 12 out of the 15 goods markets surveyed in both 2013 and 2017 improved, led by 'Fuel for vehicles' (+7.9), 'Meat and meat products' (+6.5) and 'Second hand cars' (+4.7). There were no decreases in the performance of individual goods markets since either 2015 or 2013.

The average scores for goods markets in terms of the trust, comparability, choice and expectations components are all above the EU-28 average. The level of detriment is lower, but when problems and detriment are taken together, the average score for goods markets is lower than the EU-28 average. The proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are also higher than the EU-28 average.

The average comparability, choice and expectations component scores for Ireland's goods markets all increased since 2015, while the trust and problems & detriment

component scores remained stable. In addition, the overall level of detriment decreased since 2015, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable over this period.

Of the goods markets that score highest in terms of a specific component compared to the EU-28 average, the 'Fuel for vehicles' market is the leader, with 0.8 points above the EU-28 average for the expectations component. The markets that score the next highest in terms of a specific component in comparison to the EU-28 average are: 'New cars' (+0.7 on expectations), 'Dairy products' (+0.7 on trust and +0.6 on choice) and 'Second hand cars' (+0.6 on expectations). The goods markets that score the worst in terms of a specific component in comparison to the EU-28 average are: 'Spectacles and lenses', 'ICT products' and 'Second hand cars'. The 'Spectacles and lenses' market scores the lowest in comparison to the EU-28 average for both the comparability and choice components, with -0.5 and -0.2 points respectively. The 'ICT products' market scores -0.4 points below the EU-28 average in terms of the problems & detriment component. The 'Second hand cars' market scores -0.2 points below the EU-28 average in terms of both the problems & detriment and trust components.

In comparison with all of Ireland's goods markets, the 'Fuel for vehicles' market has improved most in terms of a single component (+0.4 on expectations and +0.3 on trust) since 2015. Next in line are the markets for 'New cars' (+0.4 on choice), 'Non-prescription medicines' (+0.4 on comparability) and 'Second hand cars' (+0.4 on choice). No Irish goods market has registered a decrease in terms of a specific component since 2015.

7.3. Services markets

Ireland's top three services markets in terms of MPI score are 'Personal care services', 'Holiday accommodation' and 'Packaged holidays and tours', while 'Mortgages', 'Real estate services' and 'Internet provision' are at the bottom end of the list.

Of the 25 services markets surveyed, only four are above the EU-28 average, led by 'Electricity services' (+5.1), 'Postal services' (+2.6) and 'Holiday accommodation' (+1.8). Of the other markets, 13 are below the EU-28 average, with 'Vehicle insurance' (-8.6) lowest compared to the EU-28 average, followed by 'Mortgages' (-7.3) and 'Internet provision' (-6.9).

Out of the 23 services markets surveyed in both 2015 and 2017, four have improved since 2015, led by 'Water supply'

(+5.1), 'Vehicle rental services' (+2.7) and 'Packaged holidays and tours' (+2.0). Four markets have declined over this period, with the largest decreases for 'Vehicle insurance' (-10.2), 'TV-subscriptions' (-4.4) and 'Train services' (-3.0). Of the 25 services markets surveyed in both 2013 and 2017, 16 improved since 2013, led by the markets for 'Bank accounts' (+11.5), 'Loans, credit and credit cards' (+8.2) and 'Electricity services' (+7.0). The market for 'Vehicle insurance' (-7.0) is the only one that has decreased in terms of its MPI score since 2013.

The comparability, trust, choice and problems & detriment components perform worse than the EU-28 average. However, the expectations component scores above the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher than average, while the level of detriment is lower in comparison to the EU-28 average.

In terms of the comparability and trust components, Ireland's services markets show a general decrease compared to 2015. The expectations, choice and problems & detriment components all remained stable over this period. The level of detriment decreased, but the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced has remained stable since 2015.

In comparison to the EU-28, the 'Electricity services' market scores highest in terms of both the expectations (+1.0 points) and trust (+0.9 points) components, followed by 'Postal services' (+0.7 on both trust and expectations). The market for 'Train services' scores +0.5 points higher than the EU-28 average in terms of the expectations component. The five markets that score lowest in terms of a specific component compared to the EU-28 average are: 'Vehicle insurance' (-1.5 on comparability), 'Water supply' (-1.5 on choice), 'Train services' (-1.4 on choice and -1.3 on comparability), and 'Mortgages' (-1.4 on choice).

Out of all of Ireland's services markets, the 'Water supply' market has improved the most since 2015 in terms of three different components, namely choice and trust (both +0.8) and expectations (+0.6). The other market that saw an improvement since 2015 is 'Vehicle rental services', scoring +0.5 points for comparability and +0.4 points for choice. In contrast, the 'Vehicle insurance' market shows the highest decline since 2015 in terms of four different components, namely comparability (-1.4 points), trust and choice (both -1.3), and expectations (-0.8 points). The next lowest-scoring market is 'TV-subscriptions', which scores lowest (-0.6 points) in terms of the comparability component.

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
46	Electricity services	+5.1*	+0.1	+0.9*	-3.5*	+0.8	+0.2*	+12.3*	+1.0*	+0.2*
55	Dairy products	+4.2*	+0.3*	+0.7*	-1.2	-1.2	+0.1*	+18.3*	+0.4*	+0.6*
15	New cars	+3.7*	+0.3*	+0.3*	+5.5*	-2.2*	+0.1	+3.5	+0.7*	+0.4*
17	Fuel for vehicles	+2.7*	+0.3*	-0.1	+0.2	-0.1	-0.0	+3.4	+0.8*	+0.2*
31	Postal Services	+2.6*	-0.4*	+0.7*	-2.9*	+0.3	+0.1	+1.5	+0.7*	-0.7*
Bottom 5 markets (compared to EU-28 average)										
30	Vehicle insurance	-8.6*	-1.5*	-1.1*	+6.5*	+0.2	-0.4*	+8.3	-0.2	-1.2*
51	Mortgages	-7.3*	-0.9*	-1.0*	+3.5*	-0.2	-0.2	-3.9	-0.4*	-1.4*
34	Internet provision	-6.9*	-0.9*	-0.6*	+16.3*	-0.5*	-0.7*	+4.8*	-0.4*	-1.0*
45	Water supply	-6.5*	-1.0*	-0.7*	+8.0*	-1.1*	-0.3*	+2.6	-0.2	-1.5*
54	TV-subscriptions	-6.5*	-0.8*	-0.5*	+8.9*	+0.1	-0.5*	+9.8*	-0.5*	-1.2*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
45	Water supply	+5.1*	+0.3	+0.8*	-0.8	-0.8	+0.2	+3.8	+0.6*	+0.8*
38	Vehicle rental services	+2.7*	+0.5*	-0.1	-0.6	-0.1	+0.1	+4.5	+0.4*	+0.4*
15	New cars	+2.3*	+0.1	+0.2	+2.3	-1.7*	+0.2	+5.6	+0.3*	+0.4*
40	Packaged Holidays and Tours	+2.0*	+0.4*	+0.1	-2.3	-1.8*	+0.3*	+1.4	+0.1	+0.2
16	Second hand cars	+1.9	+0.1	-0.1	-0.0	-1.0*	+0.2	+13.2*	+0.3	+0.4*
Deteriorated most since 2015										
30	Vehicle insurance	-10.2*	-1.4*	-1.3*	+5.3*	+1.0	-0.4*	+2.0	-0.8*	-1.3*
54	TV-subscriptions	-4.4*	-0.6*	-0.5*	+2.4	+0.1	-0.1	+7.4	-0.5*	-0.4*
36	Train services	-3.0*	-0.5*	-0.2	+1.3	+0.2	-0.1	+0.4	-0.1	-0.2
35	Tram, local bus, metro, and underground services	-2.3*	-0.1	-0.3*	+5.7*	-0.0	-0.3*	-0.9	-0.2	-0.4
34	Internet provision	-2.0	-0.5*	-0.5*	+2.3	-0.5	+0.1	+2.3	-0.1	+0.0



8. Greece

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	79.0	+0.8*	+0.4	-0.5	+2.8*	-0.3	+1.2*	-1.2*
GOODS	Electronic products	83.3	+0.6	+1.3*	-0.2	+1.7*	-1.0	+2.9*	-0.3
	Dairy products	83.2		+1.6*		+1.3	-0.5		-1.4*
	Spectacles and lenses	83.1		-0.7		+0.8	+0.2		-2.2*
	Personal care products	82.2		-1.4*		+3.6*	-1.6*	+3.5*	-2.0*
	Furniture and furnishings	82.0		+0.8		+1.2	+0.7	+2.9*	-1.1*
	Alcoholic drinks	81.8		-0.7		+2.4*	-0.3	+1.5	-2.8*
	ICT products	81.8	+0.5	+0.3	-0.7	+0.3	+0.4	+1.3	-1.2*
	Non-prescription medicines	81.4	+0.3	-0.5	-1.3	+1.0	-1.4	-0.3	-1.9*
	Small household appliances	80.9		-1.9*		+2.3*	+0.6	+0.8	-4.1*
	House and garden maintenance products	80.8		-0.4		+1.4	-0.8	+6.6*	-2.5*
	All goods markets	80.8	+1.3*	-0.4	-1.7*	+2.2*	-0.3	+2.3*	-1.9*
	Second hand cars	80.5	+3.6*	+1.5	-2.2*	+2.4*	+1.7	+2.9*	+4.9*
	Meat and meat products	80.4	+4.1*	+0.2	-3.8*	+0.7	-0.0	+0.7	-1.0
	New cars	79.2	-1.4*	-2.5*	-1.3	+4.6*	-2.3*	+2.2*	-1.3*
	Clothing and footwear	77.6		-3.2*		+2.6*	+2.8*	+0.7	-4.2*
	Fuel for vehicles	74.0	+1.2	+0.1	-2.1	+5.9*	-2.8*	-0.5	-7.8*
SERVICES	Personal care services	85.1		+0.2		+0.5	-0.2	-1.0	+0.2
	Airline services	82.2	+0.1	+2.1*	+1.7*	+0.8	+0.3	-0.7	-0.0
	Vehicle rental services	82.1	+2.5*	+0.5	-2.6*	+4.0*	-0.2	+2.2*	+2.2*
	Postal Services	81.6	+1.6	+1.5	+0.3	+2.1*	-0.5	+0.7	+2.1*
	Packaged Holidays and Tours	81.5	+1.4*	+1.0	-1.6*	+4.5*	-0.8	+5.6*	-1.1*
	Gas services	81.4	+3.9*	+4.7*	+0.3	+1.9	+2.9*	-2.0*	+2.1*
	Holiday accommodation	80.9	-0.2	+0.7	+1.0	+2.4*	-0.0	+3.2*	-3.2*
	Investment products, private personal pensions and securities	80.6	+3.1*	+4.0*	+0.6	+4.6*	+2.4*	+5.9*	+5.6*
	TV-subscriptions	79.5	+2.0*	-0.3	-3.4*	+3.1*	+4.4*		+1.4*
	Private Life Insurance	79.5	+3.9*	+4.1*	+0.1	+5.2*	-2.0		+2.0*
	Vehicle insurance	79.4	-1.8*	-0.0	+2.9*	+1.8*	-0.3	+0.5	-2.1*
	Home insurance	78.5	+2.5*	+0.7	-1.7	+6.3*	-3.5*	+2.2*	-2.1*
	Offline gambling and lottery services	78.3		+5.0*					+0.2
	Train services	78.2	+1.9*	+4.0*	+2.1*	+4.5*	-0.1	-2.6*	+1.4*
	All services markets	77.9	+0.7*	+0.9*	-0.1	+3.2*	-0.2	+0.6*	-0.8*
	Real Estate Services	76.8	+1.3	-0.2	-1.6	+4.7*	+2.9*	+6.4*	+3.6*
	Fixed telephone services	76.6	-3.9*	-4.4*	-0.4	+3.1*	+1.0	-0.6	-0.6
	Tram, local bus, metro, and underground services	76.6	-2.0*	+1.8	+3.2*	+1.9	+3.5*	-4.0*	-1.7*
	Vehicle maintenance and repair services	76.3	-5.0*	-3.0*	+1.9	+2.5*	-0.4	+2.8*	-1.7*
	Mobile telephone services	75.9	+2.9*	-2.7*	-5.8*	+3.4*	-0.1	+1.0	-1.2
	Internet provision	75.2	-2.1*	-3.3*	-1.5	+0.9	+1.5	+3.7*	-1.6*
	Mortgages	75.0	+9.7*	+2.1*	-7.6*	+6.7*	-3.0*		-0.9
	Bank accounts	74.2	-1.3	-1.7	-0.5	+3.7*	+0.1	+4.7*	-4.1*
	Water supply	72.2	-1.3	+2.0	+2.8*	+2.6*	-2.2	-1.9	-4.9*
	Loans, credit and credit cards	70.6	-2.3*	+0.0	+1.9	+5.5*	-4.9*		-8.0*
	Electricity services	68.8	-0.8	+4.1*	+5.5*	+4.2*	-6.8*	-3.1*	-7.5*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

8.1. Overall performance

The average performance of markets surveyed in Greece is 79, which is below the EU-28 average (-1.2). The MPI score for goods markets is 80.8, and for services markets it is 77.9; both are lower than the EU-28 average, by 1.9 and 0.8 points respectively.

Greece ranks among the bottom three EU-28 countries for two goods markets, 'Fuel for vehicles' and 'Small household appliances', and two services markets, 'Loans, credit and credit cards' and 'Holiday accommodation'.

Greece's overall MPI score has improved by 0.8 points since 2015, due to an increase in the MPI score of both the goods (+1.3) and the services (+0.7) markets.

8.2. Goods markets

Greece's leading three goods markets in terms of MPI score are 'Electronic products', 'Dairy products', and 'Spectacles and lenses'. The markets for 'Fuel for vehicles', 'Clothing and footwear' and 'New cars' are at the other end of the spectrum.

Of the 15 goods markets surveyed in Greece, only the 'Second hand cars' (+4.9) market scores above the EU-28 average in terms of its MPI score, and only two markets, the 'Electronic products' and the 'Meat and meat products' markets, score in line with the EU-28 average. All other markets score below the EU-28 average in terms of their MPI score, with the 'Fuel for vehicles' (-7.8) market performing the worst in this respect, followed by 'Clothing and footwear' (-4.2) and 'Small household appliances' (-4.1).

Two out of the seven goods markets surveyed in both 2015 and 2017 have improved since 2015, with the 'Meat and meat products' (+4.1) market taking the lead, followed by 'Second hand cars' (+3.6). The 'New cars' market is the only goods market for which the MPI score has declined since 2015 (-1.4). Out of the 15 individual goods markets surveyed in both 2013 and 2017, two show an increase in their MPI score since 2013: 'Dairy products' (+1.6) and 'Electronic products' (+1.3). Four out of the 15 individual goods markets, however, show a decrease in their MPI score over this period. The three worst-performing goods markets compared to 2013 are: 'Clothing and footwear' (-3.2), 'New cars' (-2.5) and 'Small household appliances' (-1.9).

Compared to the EU-28 average, Greece's goods markets score lower in terms of the comparability, trust, expectations and choice components. They do, however, score marginally better than the EU-28 average in terms of the problems &

detriment component. In addition, Greek services markets have a lower proportion of respondents who experienced problems and a lower proportion of those who complained as a result of the problems experienced in comparison to the EU-28 average, while their level of detriment is higher than average.

For the overall component scores, there have been increases in comparability and trust since 2015. The expectations, choice and problems & detriment component scores did not change since 2015. In addition, there is an overall decrease in the proportion of respondents who complained as a result of the problems experienced since 2015, while the proportion of those who experienced problems and the level of detriment both remained stable over this period.

When looking at market performance in terms of a specific component compared to the EU-28 average, the Greek 'Second hand cars' market scores highest for three components, namely trust (+1.2 points), comparability (+0.5 points), and problems & detriment (+0.4 points). The next highest scoring goods market in Greece is 'Electronic products', which scores 0.3 points higher than the EU-28 average on problems & detriment and 0.2 points higher on trust. At the other end of the scale, the lowest-scoring services market in comparison to the EU-28 average is the 'Fuel for vehicles' market, scoring lowest in terms of three components, namely trust (-1.4 points), expectations (-0.9 points), and comparability (-0.6 points). The next lowest-scoring goods markets are 'Clothing and footwear' (-0.8 on trust) and 'Small household appliances' (-0.7 on choice).

Greece's 'Second hand cars' market is the goods market that has improved most since 2015 in terms of a specific component. It scores +0.9 points on trust and +0.6 points on comparability. The next most improved market is 'Meat and meat products', scoring best in terms of three components, namely trust (+0.6 points), comparability (+0.5 points) and expectations (+0.4 points). Not a single goods market in Greece registered a decline in terms of market performance for a specific component since 2015.

8.3. Services markets

The top three Greek services markets in terms of MPI score are 'Personal care services', 'Airline services', and 'Vehicle rental services'. The three worst-performing markets are 'Electricity services', 'Loans, credit, and credit cards' and 'Water supply'.

Of the 25 services markets surveyed in Greece, eight score above the EU-28 average in terms of their MPI, with the best-scoring markets being 'Investment products, private personal

pensions and securities' (+5.6), 'Real estate services' (+3.6) and 'Vehicle rental services' (+2.2). Conversely, 11 markets score below the EU-28 average in terms of their MPI score, with the lowest-scoring services market being 'Loans, credit and credit cards' (-8.0), followed by 'Electricity services' (-7.5) and 'Water supply' (-4.9).

Out of the 23 services markets surveyed in both 2015 and 2017, 10 have shown an increase since 2015. The greatest increase in terms of MPI can be seen for the 'Mortgages' (+9.7) market, followed by 'Gas services' and 'Private life insurance' (both +3.9). On the other hand, six out of the 23 services markets surveyed in both 2015 and 2017 have declined in terms of their MPI score since 2015, led by 'Vehicle maintenance and repair services' (-5.0), 'Fixed telephone services' (-3.9) and 'Loans, credit and credit cards' (-2.3). Compared to 2013, eight out of the 25 services markets surveyed in both 2013 and 2017 have shown an increase in their MPI, led by 'Offline gambling and lottery services' (+5.0), 'Gas services' (+4.7) and 'Electricity services' (+4.1). Since 2013, there has been a decline in the MPI of four out of the 25 services markets surveyed in both 2013 and 2017. This decline is greatest for 'Fixed telephone services' (-4.4), followed by 'Internet provision' (-3.3) and 'Vehicle maintenance and repair services' (-3.0).

Compared to the EU-28 average, the Greek services markets score better in terms of the comparability and problems & detriment components, and worse in terms of the trust, expectations and choice components. Furthermore, there is a lower proportion of respondents who experienced problems and a lower proportion of those who complained as a result of the problems experienced in comparison with the EU-28 average. The level of detriment is higher than the EU-28 average.

In terms of performance at component level, the overall scores of the Greek services markets have improved since 2015 for the comparability, trust, choice, and problems & detriment components. The remaining component score for expectations remained stable over this period. In addition, the proportion of respondents who complained as a result of problems experienced also decreased since 2015 for the Greek services markets. The proportion of those who experienced problems and the level of detriment remained stable over this period.

Compared to the EU-28 average, the highest scoring services market in terms of a specific component is the 'Investment products, private personal pensions and securities' market, which scores higher in terms of both comparability (+1.2 points) and trust (+0.9 points). It is followed by 'Real estate services' (+0.8 on trust), 'Vehicle rental services' (+0.7 on trust) and 'Gas services' (0.5 on trust). The lowest-scoring services market in terms of a single component is 'Loans, credit and credit cards', which scores lowest for three components, namely trust (-1.4 points), choice (-1.0 points) and expectations (-0.9 points). The next lowest-scoring market is 'Electricity services', which scores -1.1 points below the EU-28 average on expectations and -1.0 points below the EU-28 average on trust.

In terms of market performance on a single component, the Greek 'Mortgages' market has the highest improvement since 2015 for three components, namely trust (+1.9 points), choice (+1.1 points), and comparability (+1.0 points). The two markets that show the next highest improvements are 'Private life insurance' and 'TV-subscriptions', both of which score +0.7 on the trust component. The services market showing the greatest decrease in terms of a specific component since 2015 is 'Vehicle maintenance and repair services', which scores -0.8 on comparability, -0.6 on trust and -0.5 on choice. The services market showing the next greatest decrease since 2015 is 'Fixed telephone services' (-0.7 points on both trust and choice).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
28	Investment products, private personal pensions and securities	+5.6*	+1.2*	+0.9*	-2.3*	+1.8*	+0.1	-14.8	+0.4*	+0.4*
16	Second hand cars	+4.9*	+0.5*	+1.2*	-7.9*	+0.6	+0.4*	+3.3	+0.2*	+0.2*
20	Real Estate Services	+3.6*	+0.5*	+0.8*	-4.1*	+1.8*	+0.1	-10.3	+0.4*	+0.2
38	Vehicle rental services	+2.2*	+0.3*	+0.7*	-4.4*	+1.9*	+0.1	-15.0	-0.1	+0.2*
47	Gas services	+2.1*	+0.4*	+0.5*	-1.9*	+2.1*	+0.0	-38.4*	+0.2*	+0.1
Bottom 5 markets (compared to EU-28 average)										
58	Loans, credit and credit cards	-8.0*	-0.4*	-1.4*	+2.3	+0.3	-0.2	+9.7	-0.9*	-1.0*
17	Fuel for vehicles	-7.8*	-0.6*	-1.4*	+5.8*	+1.1*	-0.4*	+6.4	-0.9*	-0.4*
46	Electricity services	-7.5*	-0.6*	-1.0*	+2.0	+0.6	-0.2	-24.5*	-1.1*	-0.9*
45	Water supply	-4.9*	+0.1	-0.6*	+4.3*	+1.1*	-0.4*	-15.4*	-0.8*	-0.2
7	Clothing and footwear	-4.2*	-0.4*	-0.8*	-5.2*	+1.0	+0.2*	-13.5	-0.5*	-0.6*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
51	Mortgages	+9.7*	+1.0*	+1.9*	-5.3*	-0.3	+0.4*	-5.5	+0.6*	+1.1*
2	Meat and meat products	+4.1*	+0.5*	+0.6*	-4.7*	-0.7	+0.3*	-20.9	+0.4*	+0.3*
47	Gas services	+3.9*	+0.5*	+0.5*	-2.6	+1.2*	+0.1	-35.5*	+0.5*	+0.5*
52	Private Life Insurance	+3.9*	+0.6*	+0.7*	-3.1*	+1.1	+0.1	+3.4	+0.1	+0.4*
16	Second hand cars	+3.6*	+0.6*	+0.9*	-1.0	-0.2	+0.1	+6.4	+0.0	+0.3*
Deteriorated most since 2015										
23	Vehicle maintenance and repair services	-5.0*	-0.8*	-0.6*	+3.4*	+0.5	-0.3*	-21.5*	-0.3*	-0.5*
32	Fixed telephone services	-3.9*	-0.5*	-0.7*	+2.9	-0.3	-0.1	-10.3	-0.2*	-0.7*
58	Loans, credit and credit cards	-2.3*	+0.0	-0.4*	+2.0	-0.9	-0.0	-1.7	-0.3	-0.3*
34	Internet provision	-2.1*	-0.1	-0.4*	-0.9	+0.3	-0.0	+1.3	-0.3*	-0.1
35	Tram, local bus, metro, and underground services	-2.0*	-0.1	-0.3*	+1.5	+0.6	-0.1	+6.7	-0.1	-0.2



9. Spain

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	74.8	+0.7*	+1.9*	+1.5*	-0.4	+0.8*	-3.5*	-5.4*
GOODS	Spectacles and lenses	85.6		+2.7*		-0.7	-1.1		+0.3
	Dairy products	84.0		+0.7		+0.3	+0.2		-0.6
	Alcoholic drinks	83.3		+3.7*		-1.1	+1.6	-2.2*	-1.2*
	Personal care products	82.8		+2.6*		-1.5	+0.8	-0.1	-1.4*
	Small household appliances	82.6		+1.2		-0.2	+0.3	+1.7	-2.5*
	Electronic products	80.9	+1.2	+0.7	+0.7	+0.1	+0.7	-1.2	-2.6*
	Non-prescription medicines	80.8	+1.4	+3.5*	+1.7	-0.9	-0.0	-0.1	-2.6*
	Furniture and furnishings	80.7		+0.3		+0.8	+1.9*	-0.4	-2.5*
	All goods markets	80.4	+0.9*	+1.9*	+1.4*	-0.7*	+1.0*	-0.5	-2.3*
	House and garden maintenance products	80.3		+1.1		-1.5	+1.4	+3.2*	-3.1*
	Clothing and footwear	79.9		+0.5		+1.9	+0.7	-1.9	-1.9*
	Meat and meat products	79.8	-2.0*	+1.3	+2.3*	-2.9*	+1.6	-1.7	-1.5*
	ICT products	78.5	+3.1*	+4.6*	+2.1	-1.6	-0.5	-2.4*	-4.5*
	New cars	77.7	-1.7	-0.3	+2.0*	-1.9*	+3.7*	-1.6	-2.7*
	Fuel for vehicles	76.8	+5.2*	+6.5*	+1.1	-1.2	+0.6	-6.0*	-5.0*
	Second hand cars	72.5	-0.5	-1.2	-0.5	-0.1	+3.6*	-5.9*	-3.1*
SERVICES	Personal care services	83.8		+0.8		+0.9	+0.1	+1.8*	-1.1
	Holiday accommodation	83.4	+0.5	+1.0	+0.2	+1.6	+0.3	+1.3	-0.7
	Packaged Holidays and Tours	80.4	+0.7	+3.3*	+2.4*	-0.7	+2.7*	-3.0*	-2.2*
	Offline gambling and lottery services	78.3		+0.9					+0.2
	Vehicle insurance	77.3	+0.2	-0.5	-0.4	+1.7	+0.7	-1.0	-4.1*
	Vehicle rental services	76.4	-0.6	-1.7	-0.2	+2.7*	-1.1	-1.8	-3.5*
	Tram, local bus, metro, and underground services	76.2	+1.1	+2.5*	+1.3	-1.4	+0.3	-1.8	-2.0*
	Airline services	75.8	-1.1	+5.4*	+6.4*	+0.7	-0.8	-3.2*	-6.4*
	Postal Services	75.6	-0.7	-1.2	+0.2	+1.2	+0.1	-2.6*	-3.9*
	Train services	74.6	+0.3	+2.2	+1.3	+0.3	-0.9	-2.1*	-2.2*
	Vehicle maintenance and repair services	74.6	+1.0	+0.9	+0.2	-1.1	+3.1*	-2.3	-3.5*
	Home insurance	74.3	+1.5	+3.0*	+1.7	-2.7*	+2.2	-1.0	-6.3*
	Private Life Insurance	72.9	+2.3*	+3.4*	+1.7	-0.5	+0.5		-4.7*
	All services markets	71.5	+0.7*	+2.0*	+1.5*	-0.1	+0.7*	-5.4*	-7.2*
	TV-subscriptions	70.7	+2.5*	+3.7*	+0.5	-1.8	+5.4*		-7.4*
	Loans, credit and credit cards	68.8	+1.6	+8.7*	+7.0*	-3.8*	-1.2		-9.8*
	Water supply	68.1	+4.5*	+1.6	-1.5	-0.3	-0.7	-7.5*	-8.9*
	Gas services	68.0	-0.7	-1.3	+0.1	-0.2	+0.6	-3.4*	-11.2*
	Investment products, private personal pensions and securities	66.1	+0.3	+6.0*	+5.0*	-2.5	-4.1*	-2.4*	-8.8*
	Internet provision	65.9	+0.3	+2.0	+1.0	-1.3	+3.1*	-9.8*	-10.9*
	Real Estate Services	65.8	-2.2	+1.2	+3.3*	+2.2	+0.7	-8.2*	-7.3*
	Fixed telephone services	65.1	-0.4	-2.5	-1.7	-1.5	+0.7	-4.9*	-12.1*
	Bank accounts	64.6	+0.5	+6.7*	+5.8*	-3.7*	-3.6*	-4.7*	-13.7*
	Mobile telephone services	62.7	+1.4	+3.0*	+0.1	+0.2	+2.3	-11.6*	-14.4*
	Mortgages	59.0	-0.6	+2.3	+2.9*	+0.4	+2.8*		-16.8*
	Electricity services	58.2	+3.1*	-1.3	-2.7	-1.4	+4.6*	-14.4*	-18.1*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

9.1. Overall performance

The average performance of all markets surveyed in Spain is 74.8, which is below the EU-28 average (-5.4). The MPI score for goods markets is 80.4 and for services markets it is 71.5; both are below the EU-28 average, by 2.3 and 7.2 points respectively.

Spain ranks among the bottom three EU-28 countries for three goods markets, namely 'ICT products', 'New cars' and 'Non-prescription medicines', and 16 services markets.

Spain's overall MPI score has increased by 0.7 points since 2015. The overall MPI score of both its goods (+0.9) and services (+0.7) markets has improved since 2015.

9.2. Goods markets

Spain's top three goods markets in terms of MPI score are 'Spectacles and lenses', 'Dairy products' and 'Alcoholic drinks'. The bottom three markets are 'Second hand cars', 'Fuel for vehicles' and 'New cars'.

Of the 15 goods markets in Spain, 13 score below the EU-28 average in terms of their MPI score. The worst-performing goods markets compared to the EU-28 average are 'Fuel for vehicles' (-5.0), 'ICT products' (-4.5) and 'House and garden maintenance products' (-3.1). The remaining two markets, 'Spectacles and lenses' and 'Dairy products', score in line with the EU-28 average in terms of their MPI score.

Of the seven goods markets surveyed in both 2015 and 2017, two show an increase since 2015: 'Fuel for vehicles' (+5.2) and 'ICT products' (+3.1). Only one goods market, 'Meat and meat products' (-2.0), has declined in its MPI score since 2015. In comparison to 2013, six out of the 15 goods markets surveyed in both 2013 and 2017 have increased in their MPI, led by the 'Fuel for vehicles' (+6.5), 'ICT products' (+4.6) and 'Alcoholic drinks' (+3.7) markets. None of the goods markets scores have decreased since 2013.

Compared to the EU-28 average, Spain's goods markets perform, on average, worse in terms of all the components. In addition, the goods markets have a higher proportion of respondents who experienced problems and a higher proportion of those who complained as a result of the problems experienced, as well as a higher level of detriment, in comparison with the EU-28 average.

Overall, the Spanish goods markets remained stable since 2015 in terms of the comparability, trust, choice and problems & detriment components, while their expectations

component score increased since 2015. In addition, the proportion of respondents who complained as a result of problems experienced declined since 2015, as did the level of detriment. The proportion of those who experienced problems remained stable over this period.

Of Spain's best-scoring goods markets in terms of a specific component, in comparison with the EU-28 average, 'Spectacles and lenses' is the top scoring market, with +0.2 points above the EU-28 average for the choice component. No other Spanish goods markets perform better than the EU-28 average. Spain's worst-performing goods market in terms of a specific component is 'Fuel for vehicles', which scores 1.1 points below the EU-28 average on trust and 0.9 points below the EU-28 average on comparability. The other two lowest-scoring markets are 'ICT products' (-0.8 on trust and -0.6 on problems & detriment), and 'Alcoholic drinks' (-0.7 on trust).

The Spanish goods market that has seen the highest increase in terms of a single component since 2015 is 'Fuel for vehicles', which scores highest in terms of three components, namely trust (+0.9 points), comparability (+0.5 points) and expectations (+0.4 points). The markets that have the next highest increases in terms of a single component are 'ICT products' (+0.5 on problems & detriment) and 'Electronic products' (+0.4 on choice). At the other end of the scale, the goods market that has decreased the most in terms of a single component since 2015 is 'Meat and meat products', which scores -0.5 points on comparability and -0.4 points on trust. The next lowest performing market in Spain since 2015 is 'New cars', which scores -0.4 points on trust and -0.3 points on expectations.

9.3. Services markets

The top three Spanish services markets in terms of MPI score are 'Personal care services', 'Holiday accommodation', and 'Packaged holidays and tours'. The bottom three ones are 'Electricity services', 'Mortgages' and 'Mobile telephone services'.

Of the 25 services markets surveyed in Spain, 22 score below the EU-28 average in terms of their MPI score. The three lowest-scoring services markets in comparison with the EU-28 average are 'Electricity services' (-18.1), 'Mortgages' (-16.8) and 'Mobile telephone services' (-14.4). The three remaining markets, 'Holiday accommodation', 'Offline gambling and lottery services' and 'Personal care services', score in line with the EU-28 average in terms of their MPI score.

Four out of the 23 services markets surveyed in both 2015 and 2017 increased in their MPI score since 2015, while the

other markets remained stable over this period. The greatest increases since 2015 are seen in the 'Water supply' (+4.5), 'Electricity services' (+3.1) and 'TV-subscriptions' (+2.5) markets. Compared to 2013, 10 out of the 25 services markets surveyed in both 2013 and 2017 increased in their MPI score, while the other markets remained stable since 2013. The greatest increases since 2013 are seen in the 'Loans, credit and credit cards' (+8.7), 'Bank accounts' (+6.7) and 'Investment products, private personal pensions and securities' (+6.0) markets.

The overall component scores are all below the EU-28 average for Spain's services markets. In addition, Spanish services markets have a higher proportion of respondents who experienced problems and a higher proportion of those who complained as a result of the problems experienced, as well as a higher level of detriment, in comparison with the EU-28 average.

The Spanish services markets remained stable since 2015 in terms of the expectations, choice and problems & detriment components, while showing improved scores for the comparability and trust components over this period. In addition, the proportion of respondents who complained as a result of problems experienced declined since 2015, while the proportion of those who experienced problems remained stable. The level of detriment increased since 2015.

Compared to the EU-28 average for performance in terms of a single component, Spain's 'Offline gambling and lottery services' market performs best, scoring 0.4 points above the EU-28 average for the trust component. The next highest scoring services market is 'Train services', which scores 0.2 points above the EU-28 average for the expectations component. In contrast, the market for 'Electricity services' in Spain performs the worst in terms of a specific component (-2.7 on trust and -2.2 on comparability), followed by the markets for 'Mortgages' (-2.7 on trust), 'Bank accounts' (-2.1 on trust), and 'Fixed telephone services' (-2.0 on trust).

The performance of Spanish services markets in terms of a single component shows that the 'Water supply' market has improved most since 2015 in terms of three components, namely choice (+0.6 points), comparability (+0.6 points) and trust (+0.5 points). The next two highest scoring markets are 'TV-subscriptions' (+0.5 on trust) and 'Mortgages' (+0.5 on comparability). The services markets that have decreased the most since 2015 are: 'Mortgages' (-0.6 on problems & detriment), 'Real estate services' (-0.4 on expectations), 'Fixed telephone services' (-0.4 on expectations), 'Postal services' (-0.3 on problems & detriment) and 'Vehicle rental services' (-0.3 on problems & detriment).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
53	Spectacles and lenses	+0.3	-0.1	+0.1	-0.9	+1.3*	-0.0	+20.9*	-0.0	+0.2*
59	Offline gambling and lottery services	+0.2	-0.1	+0.4*	-1.3*	+3.2*	+0.0	-22.8	-0.5*	+0.2
55	Dairy products	-0.6	+0.1	-0.4*	-2.1*	+0.2	+0.1	+21.4*	-0.0	-0.1
39	Holiday accommodation	-0.7	+0.0	-0.2*	+3.2*	+0.8*	-0.2*	+11.0*	-0.0	+0.0
22	Personal care services	-1.1	+0.0	-0.5*	+0.9	+1.7*	-0.1	-7.0	-0.1	+0.0
Bottom 5 markets (compared to EU-28 average)										
46	Electricity services	-18.1*	-2.2*	-2.7*	+11.7*	+1.3*	-1.0*	+8.9*	-1.6*	-1.9*
51	Mortgages	-16.8*	-1.4*	-2.7*	+16.7*	+0.9*	-1.2*	+9.3*	-1.6*	-1.6*
33	Mobile telephone services	-14.4*	-1.5*	-2.0*	+18.1*	+0.8*	-1.3*	+3.8	-1.1*	-1.3*
26	Bank accounts	-13.7*	-1.2*	-2.1*	+19.7*	+1.1*	-1.4*	+14.1*	-1.3*	-1.1*
32	Fixed telephone services	-12.1*	-0.8*	-2.0*	+16.7*	+0.9*	-1.2*	+7.4*	-1.1*	-0.9*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
17	Fuel for vehicles	+5.2*	+0.5*	+0.9*	-2.2	+0.4	+0.1	-11.4	+0.4*	+0.3
45	Water supply	+4.5*	+0.6*	+0.5*	+0.1	+0.2	-0.0	-0.0	+0.3*	+0.6*
13	ICT products	+3.1*	+0.2	+0.3*	-4.2	-1.1*	+0.5*	-8.4*	+0.2	+0.1
46	Electricity services	+3.1*	+0.2	+0.2	-4.2	+0.2	+0.2	-1.8	+0.3	+0.4*
54	TV-subscriptions	+2.5*	+0.4*	+0.5*	+1.0	+0.5	-0.2	-5.9	+0.3	+0.2
Deteriorated most since 2015										
20	Real Estate Services	-2.2	-0.3	-0.3	-2.0	+0.0	+0.1	-5.4	-0.4*	-0.2
2	Meat and meat products	-2.0*	-0.5*	-0.4*	-3.3	-1.2	+0.2*	-21.1*	+0.0	-0.2
15	New cars	-1.7	+0.0	-0.4*	+1.0	-0.3	-0.0	-4.0	-0.3*	-0.2
37	Airline services	-1.1	-0.1	-0.2	+2.5	+0.3	-0.2	-3.9	-0.1	-0.0
31	Postal Services	-0.7	+0.0	-0.1	+5.2*	-0.0	-0.3*	-2.1	-0.2	+0.3*



10. France

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	83.6	-0.1	+5.4*	+5.7*	+2.1*	-1.0*	+4.7*	+3.5*
GOODS	Furniture and furnishings	85.9		+6.6*		+1.1	-1.7*	+3.9*	+2.7*
	Small household appliances	85.7		+6.2*		-0.4	+0.7	+2.1*	+0.6
	Spectacles and lenses	85.5		+5.3*		-0.2	+1.9*		+0.2
	ICT products	85.2	+1.4*	+5.9*	+3.9*	+0.0	+1.1	+4.2*	+2.3*
	Electronic products	84.7	-1.7*	+4.7*	+5.6*	+0.3	+0.8	+2.1*	+1.2*
	Alcoholic drinks	84.6		+3.1*		+1.3	-0.1	+1.7*	+0.0
	Clothing and footwear	84.6		+0.4		+2.2*	+2.0*	+4.9*	+2.8*
	Meat and meat products	84.5	+0.8	+4.3*	+3.6*	+1.7*	+0.1	+3.8*	+3.2*
	All goods markets	84.2	-0.2	+4.5*	+4.8*	+1.3*	-0.1	+3.6*	+1.5*
	Fuel for vehicles	84.1	-1.5*	+3.6*	+5.0*	+6.6*	-3.8*	+1.4	+2.3*
	Non-prescription medicines	84.1	-0.9	+6.4*	+7.0*	+2.8*	-1.4	+3.5*	+0.7*
	House and garden maintenance products	84.0		+6.5*		-0.7	+1.6*	+3.3*	+0.6
	Personal care products	84.0		+4.0*		+2.5*	-1.1	+2.2*	-0.2
	Dairy products	83.8		+1.9*		+1.1	-0.2		-0.8*
	Second hand cars	82.2	-0.4	+5.7*	+6.2*	+1.4	+0.8	+6.5*	+6.7*
	New cars	80.4	+0.6	+2.5*	+2.6*	+0.3	-1.4	+4.1*	-0.1
SERVICES	TV-subscriptions	85.5	+1.7*	+6.2*	+3.2*	+8.2*	-2.9*		+7.3*
	Personal care services	84.5		+4.5*		+2.5*	-2.3*	+0.9	-0.4
	Vehicle insurance	84.4	+0.1	+8.0*	+7.5*	-0.0	-1.2	+3.8*	+3.0*
	Holiday accommodation	84.4	-1.3*	+4.9*	+5.5*	+0.4	+1.5*	+0.7	+0.3
	Airline services	84.4	-0.6	+4.3*	+4.7*	+0.4	+0.5	+4.7*	+2.2*
	Tram, local bus, metro, and underground services	84.3	+1.1	+6.6*	+4.6*	+3.9*	-4.3*	+4.3*	+6.1*
	Mobile telephone services	84.2	+0.1	+8.0*	+7.6*	+4.7*	-2.7*	+8.2*	+7.1*
	Postal Services	84.1	-0.6	+7.0*	+7.6*	+4.2*	-4.9*	+4.0*	+4.6*
	Water supply	84.1	-0.2	+5.2*	+5.2*	+4.3*	-1.9*	+5.9*	+7.0*
	Packaged Holidays and Tours	84.0	+0.6	+4.4*	+3.6*	+0.5	-1.0	+4.9*	+1.4*
	Internet provision	83.9	-0.4	+8.4*	+8.4*	+0.5	-0.8	+10.2*	+7.1*
	Electricity services	83.7	-0.9	+5.6*	+6.1*	+4.0*	-1.8*	+5.5*	+7.3*
	Gas services	83.6	-0.4	+7.2*	+6.9*	+4.6*	-3.9*	+4.9*	+4.3*
	Bank accounts	83.4	-1.8*	+7.1*	+8.8*	+2.6*	-0.6	+8.3*	+5.1*
	Train services	83.3	-0.3	+6.1*	+6.1*	+0.3	+4.6*	+4.8*	+6.5*
	Vehicle maintenance and repair services	83.3	-1.0	+7.6*	+7.5*	+1.9*	-1.1	+4.3*	+5.3*
	All services markets	83.3	-0.0	+5.9*	+5.9*	+2.7*	-1.5*	+5.4*	+4.6*
	Fixed telephone services	83.1	+1.0	+7.1*	+6.1*	+1.1	-1.3	+6.5*	+5.9*
	Loans, credit and credit cards	82.9	-3.0*	+6.4*	+8.6*	+2.7*	-4.1*		+4.2*
	Offline gambling and lottery services	82.7		+2.0*					+4.6*
	Home insurance	82.7	-1.5*	+6.3*	+6.9*	+0.2	+0.6	+2.3*	+2.2*
	Vehicle rental services	82.0	+2.9*	+3.6*	+1.5	+3.2*	-2.1*	+2.6*	+2.1*
	Mortgages	81.9	+2.2*	+6.4*	+4.5*	+3.7*	-4.2*		+6.1*
	Private Life Insurance	81.3	+1.1	+5.9*	+5.1*	+1.6	-0.2		+3.8*
	Investment products, private personal pensions and securities	81.3	+0.4	+5.2*	+5.3*	+2.9*	-1.0	+11.6*	+6.3*
	Real Estate Services	79.8	+0.8	+4.6*	+5.0*	+2.3*	-1.5	+12.0*	+6.7*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

10.1. Overall performance

The average MPI score for all markets surveyed in France is 83.6, which is above the EU-28 average (+3.5). The MPI score for France's goods markets is 84.2 and for services markets it is 83.3; both are above the EU-28 average, by 1.5 and 4.6 points respectively.

France ranks among the top three EU-28 countries for the 'Clothing and footwear' goods market and the 'Investment products, private personal pensions and securities' services market.

France's overall MPI score has remained stable since 2015, with both the goods and services markets showing no change in their average MPI score.

10.2. Goods markets

France's top three goods markets in terms of MPI score are 'Furniture and furnishings', 'Small household appliances' and 'Spectacles and lenses'. The bottom three are: 'New cars', 'Second hand cars' and 'Dairy products'.

Of the 15 goods markets surveyed in France, eight score above the EU-28 average in terms of their MPI score, led by 'Second hand cars' (+6.7), 'Meat and meat products' (+3.2) and 'Clothing and footwear' (+2.8). The 'Dairy products' (-0.8) market is the only French goods market with an MPI score below the EU-28 average.

Out of the seven individual goods markets surveyed in both 2015 and 2017, 'ICT products' is the sole French goods market to have increased its MPI score since 2015 (+1.4). The markets for 'Electronic products' (-1.7) and 'Fuel for vehicles' (-1.5) have decreased in their MPI score since 2015. Compared to 2013, out of the 15 goods markets surveyed in both 2013 and 2017, all French goods markets increased in their MPI score, except for 'Clothing and footwear', which remained stable since 2013. The greatest increases since 2013 are seen in the markets for 'Furniture and furnishings' (+6.6), 'House and garden maintenance products' (+6.5) and 'Non-prescription medicines' (+6.4).

Of the five MPI components, comparability, trust and problems & detriment perform above the EU-28 average. However, French goods markets score lower for the expectations and choice components in comparison with the EU-28 average. In addition, France has a higher level of detriment compared to the EU-28 average. On the other hand, its goods markets have a lower proportion of respondents who experienced problems

and a lower proportion of those who complained as a result of the problems experienced compared to the EU-28 average.

In comparison to 2015, the problems & detriment component is the only component that shows an increased score. The trust and expectations component scores for French goods markets have decreased since 2015, while the comparability and choice components remained stable. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced decreased since 2015, while the level of detriment remained stable over this period.

Compared to the EU-28 average, France's best-performing goods markets in terms of a specific component are 'Second hand cars' (+1.7 points), 'Meat and meat products' (+1.0 points), 'Fuel for vehicles' (+0.9 points), 'Clothing and footwear' (+0.8 points) and 'ICT products' (+0.7 points), all of which score highest on the trust component. In contrast, the worst-performing goods markets compared to the EU-28 average are 'New cars' (-0.5 on expectations), 'Dairy products' (-0.4 on, both, choice and expectations), 'Spectacles and lenses' (-0.4 on expectations) and 'Personal care products' (-0.3 on choice).

In comparison with 2015, the goods markets that improved the most in terms of a single component are 'Second hand cars' (+0.3 on problems & detriment), 'Non-prescription medicines' (+0.3 on problems & detriment), 'ICT products' (+0.2 on both trust and problems & detriment) and 'Meat and meat products' (+0.2 on expectations). In contrast, the 'Electronic products' market has decreased the most in terms of a single component since 2015 (-0.4 on expectations), followed by the markets for 'Non-prescription medicines' and 'Fuel for vehicles', both of which score -0.3 points on both the trust and the expectations components.

10.3. Services markets

The top three French services markets in terms of MPI score are 'TV-subscriptions', 'Personal care services' and 'Vehicle insurance'. The bottom three are: 'Real estate services', 'Investment products, private personal pensions and securities' and 'Private life insurance'.

Of the 25 services markets surveyed in France, 23 score above the EU-28 average in terms of their MPI. The three best-scoring services markets in comparison with the EU-28 average are 'TV-subscriptions' (+7.3) 'Electricity services' (+7.3) and 'Mobile telephone services' (+7.1). The two remaining markets, 'Holiday accommodation' and 'Personal care services', score in line with the EU-28 average in terms of their MPI score.

Three out of the 23 services markets surveyed in both 2015 and 2017 have increased their MPI score since 2015, led by 'Vehicle rental services' (+2.9), 'Mortgages' (+2.2), and 'TV-subscriptions' (+1.7). On the other hand, four services markets have decreased in terms of their MPI score since 2015, with the greatest drops seen for the 'Loans, credit and credit cards' (-3.0), 'Bank accounts' (-1.8) and 'Home insurance' (-1.5) markets. All 25 services markets that were surveyed in both 2013 and 2017 have increased in their MPI score since 2013, led by 'Internet provision' (+8.4), 'Vehicle insurance' and 'Mobile telephone services' (both +8.0).

In comparison with the EU-28 average, French services markets generally perform better than average for all components. In addition, the French services markets have a lower proportion of respondents who experienced problems and a lower proportion of those who complained as a result of the problems experienced compared to the EU-28 average. The level of detriment, however, is in line with the EU-28 average.

The French services markets remained stable in terms of the comparability, trust, and choice component scores since 2015. Only the expectations component decreased since 2015, and only the problems & detriment score increased. In addition, the level of detriment and the proportion of respondents who experienced problems both declined in comparison to 2015. The proportion of those who complained as a result of the problems experienced remained stable over this period.

Compared to the EU-28 average, the 'Water supply' market in France has the highest score in terms of a single component (+1.7 on choice). The next highest scoring services markets are 'Train services' (+1.4 on choice), 'Mobile telephone services' (+1.3 on trust), 'Electricity services' (+1.3 on trust) and 'Real estate services' (+1.2 on trust). In contrast, the 'Holiday accommodation' market has the lowest score in France (-0.3 on both choice and expectations), followed by the markets for 'Personal care services' (-0.3 on expectations and -0.2 on choice) and 'Packaged holidays and tours' (-0.2 on expectations).

In comparison with the results for 2015, the French services markets that have improved the most in terms of a single component are 'TV-subscriptions' (+0.4 on comparability), 'Vehicle rental services' (+0.4 on trust and +0.3 on expectations), 'Mortgages' (+0.4 on problems & detriment) and 'Investment products, private personal pensions and securities' (+0.3 on problems & detriment). On the other hand, the 'Loans, credit and credit cards' market saw the greatest decrease since 2015 in terms of three components, namely expectations (-0.5 points), choice (-0.4 points) and trust (-0.3 points). The next two lowest-scoring markets are 'Holiday accommodation' (-0.4 on expectations) and 'Home insurance' (-0.3 on expectations).

Difference as compared to the EU-28

	MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)									
54 TV-subscriptions	+7.3*	+0.8*	+1.0*	-13.0*	-0.6	+0.7*	-16.6	+0.4*	+1.0*
46 Electricity services	+7.3*	+1.1*	+1.3*	-8.7*	-0.5	+0.5*	-48.1*	+0.3*	+0.8*
33 Mobile telephone services	+7.1*	+0.8*	+1.3*	-14.3*	+0.4	+0.8*	-11.1	+0.4*	+0.4*
34 Internet provision	+7.1*	+0.6*	+1.1*	-18.1*	-1.1	+1.0*	-39.0*	+0.3*	+0.6*
45 Water supply	+7.0*	+1.2*	+0.8*	-7.4*	-3.7	+0.4*	-72.0*	+0.1	+1.7*
Bottom 5 markets (compared to EU-28 average)									
55 Dairy products	-0.8*	-0.0	+0.4*	-4.7*	-2.4	+0.2*	-65.4*	-0.4*	-0.4*
22 Personal care services	-0.4	+0.1	+0.2*	-3.0*	-0.0	+0.1*	-66.7*	-0.3*	-0.2*
19 Personal care products	-0.2	+0.2*	+0.4*	-1.1	+1.2	+0.0	-55.7*	-0.2*	-0.3*
15 New cars	-0.1	+0.0	+0.5*	-4.4*	+2.0*	+0.1	+1.2	-0.5*	-0.2*
6 Alcoholic drinks	+0.0	-0.0	+0.5*	-1.0*	+0.0	+0.0	-40.6*	-0.2*	-0.2*

Difference as compared to 2015

	MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015									
38 Vehicle rental services	+2.9*	+0.3*	+0.4*	-3.2	-0.4	+0.2*	+19.5*	+0.3*	+0.2
51 Mortgages	+2.2*	+0.2	+0.2	-4.7*	-1.4	+0.4*	+7.2	+0.3*	+0.1
54 TV-subscriptions	+1.7*	+0.4*	+0.2	-2.8*	-1.7	+0.2*	-4.2	+0.1	+0.0
13 ICT products	+1.4*	+0.1	+0.2*	-3.8*	+0.0	+0.2*	-27.4	+0.0	+0.1
35 Tram, local bus, metro, and underground services	+1.1	+0.2	+0.1	-5.2*	+0.5	+0.3*	-37.8*	-0.0	+0.1
Deteriorated most since 2015									
58 Loans, credit and credit cards	-3.0*	-0.2*	-0.3*	+0.0	-0.5	+0.0	-21.4	-0.5*	-0.4*
26 Bank accounts	-1.8*	-0.1	-0.3*	+0.5	-2.8*	+0.0	-76.1*	-0.3*	-0.3*
10 Electronic products	-1.7*	-0.2*	-0.2*	-3.3*	-0.1	+0.2*	-12.5	-0.4*	-0.2*
29 Home insurance	-1.5*	-0.2*	-0.1	-4.2*	+0.4	+0.2*	-22.4	-0.3*	-0.2*
17 Fuel for vehicles	-1.5*	-0.0	-0.3*	-0.5	+0.5	+0.0	-84.1*	-0.3*	-0.2



11. Croatia

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	Country- EU-28
	All markets	73.2	-0.4	+1.9*	+2.4*	-7.0*
GOODS	Alcoholic drinks	81.2		+4.2*		-3.4*
	Personal care products	79.8		+3.2*		-4.4*
	Spectacles and lenses	79.5		+2.2		-5.8*
	New cars	76.7	-0.6	+1.2	+1.0	-3.8*
	Small household appliances	75.8		+0.4		-9.3*
	Non-prescription medicines	75.7	+0.6	+1.5	+1.2	-7.6*
	House and garden maintenance products	75.5		+3.4*		-7.9*
	Dairy products	74.8		+2.7*		-9.8*
	Fuel for vehicles	74.8	-0.8	+4.8*	+6.1*	-7.0*
	All goods markets	74.2	-1.7*	+1.2*	+2.0*	-8.5*
	Furniture and furnishings	73.5		-1.4		-9.7*
	ICT products	73.3	-1.3	+0.3	+1.1	-9.7*
	Electronic products	73.0	-2.0	-4.4*	-1.6	-10.5*
	Clothing and footwear	71.4		+2.7*		-10.4*
	Second hand cars	64.8	-2.5*	+2.4*	+5.7*	-10.7*
	Meat and meat products	63.6	-5.6*	-4.0*	+0.2	-17.7*
SERVICES	Personal care services	84.0		+2.6*		-0.9
	Vehicle insurance	81.2	+0.6	+1.7	+0.9	-0.3
	Airline services	80.9	-0.1	+2.5*	+2.9*	-1.3*
	Holiday accommodation	80.8	-0.1	+1.3	+1.1	-3.3*
	Packaged Holidays and Tours	80.5	+0.2	+3.6*	+3.4*	-2.1*
	Vehicle rental services	78.1	+1.7	+4.4*	+3.3*	-1.8*
	Bank accounts	75.6	-0.2	+5.2*	+4.3*	-2.7*
	Home insurance	74.7	-2.4*	-0.1	+2.3	-5.8*
	Loans, credit and credit cards	74.1	+2.8*	+3.6*	+1.1	-4.5*
	Postal Services	73.9	-4.1*	+1.0	+4.4*	-5.6*
	All services markets	72.6	+0.0	+2.4*	+2.5*	-6.0*
	Tram, local bus, metro, and underground services	72.4	-1.1	+3.7*	+4.4*	-5.8*
	Gas services	72.4	+0.8	+5.6*	+5.1*	-6.9*
	Private Life Insurance	71.4	-1.7	-2.0	+0.5	-6.2*
	Electricity services	71.2	+3.0*	+6.3*	+4.1*	-5.1*
	Train services	70.8	+7.0*	+7.2*	+1.5	-6.0*
	Internet provision	70.7	-0.4	+1.9	+2.4	-6.1*
	Offline gambling and lottery services	69.9		-1.3		-8.2*
	Mobile telephone services	68.6	-1.2	+2.4	+3.5*	-8.4*
	Investment products, private personal pensions and securities	68.1	-0.2	+6.7*	+5.7*	-6.8*
	Fixed telephone services	67.7	-1.0	-2.5	-2.2	-9.5*
	Water supply	67.2	+0.2	+4.1*	+4.9*	-9.8*
	Vehicle maintenance and repair services	66.9	-5.4*	-3.5*	+2.1	-11.2*
	TV-subscriptions	66.6	+0.7	+1.5	+2.1	-11.5*
	Mortgages	66.5	+3.4	+6.7*	+1.2	-9.3*
	Real Estate Services	62.1	-1.8	+0.9	+1.6	-11.0*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

11.1. Overall performance

The average MPI score for all markets surveyed in Croatia is 73.2, which is below the EU-28 average (-7.0). The MPI score for Croatia's goods markets is 74.2 and for its services markets it is 72.6; both are below the EU-28 average, by 8.5 and 6.0 points respectively.

Croatia ranks among the bottom three EU-28 countries for all of its 15 goods markets and 13 of its 25 services markets.

Croatia's overall MPI score has remained stable since 2015, despite a decrease in the overall MPI score for its goods markets (-1.7). The MPI score for its services markets has remained stable since 2015.

11.2. Goods markets

Croatia's top three goods markets in terms of MPI score are 'Alcoholic drinks', 'Personal care products' and 'Spectacles and lenses'. The bottom three scoring ones are 'Meat and meat products', 'Second hand cars' and 'Clothing and footwear'.

All 15 goods markets surveyed in Croatia score below the EU-28 average in terms of their MPI score. The 'Meat and meat products' (-17.7), 'Second hand cars' (-10.7) and 'Electronic products' (-10.5) markets are the three worst-performing markets compared to the EU-28 average.

None of Croatia's seven individual goods markets surveyed in both 2015 and 2017 show an increase in comparison to 2015. Two goods markets have decreased since 2015, with the highest drop seen in the 'Meat and meat products' (-5.6) market, followed by 'Second hand cars' (-2.5). Seven out of the 15 individual goods markets surveyed in both 2013 and 2017 show an increase in their MPI score since 2013, while only two markets show a decrease over this period. The markets for 'Fuel for vehicles' (+4.8), 'Alcoholic drinks' (+4.2) and 'House and garden maintenance products' (+3.4) show the largest increase since 2013. 'Electronic products' (-4.4) and 'Meat and meat products' (-4.0) decreased since 2013.

Croatia's goods markets perform worse than the EU-28 average in terms of all components. In addition, the proportion of respondents who experienced problems is higher than average, while the proportion of those who complained as a result of the problems experienced is lower. The level of detriment is in line with the EU-28 average.

Compared to 2015, the comparability, trust, expectations and choice components have decreased for Croatia's goods markets, while the problems & detriment component score

remained stable over this period. In addition, the proportion of respondents who experienced problems also increased since 2015, while the proportion of those who complained as a result of the problems experienced and the level of detriment remained stable over this period.

Not a single Croatian goods market scores higher than the EU-28 average in terms of a specific component. The 'Meat and meat products' market performs the worst, with 2.8 points and 2.5 points less than the EU-28 average on the trust and comparability components respectively. The next lowest-scoring Croatian markets are 'Second hand cars' (-2.1 points), 'Dairy products' (-1.9 points) and 'Clothing and footwear' (-1.8 points), all three of which score worst for the trust component, as compared to the EU-28 average.

With respect to performance in terms of a single component, Croatia's 'New cars' market is the only one that registered some improvement since 2015 (+0.3 points on problems & detriment). On the other hand, the 'Meat and meat products' market has decreased the most since 2015 in terms of three components, namely comparability (-0.8 points), choice (-0.7 points), and expectations (-0.5 points). The next lowest performing market in Croatia since 2015 is 'Second hand cars', scoring -0.5 points on problems & detriment, and -0.4 points on trust.

11.3. Services markets

Croatia's top three services markets in terms of MPI score are 'Personal care services', 'Vehicle insurance' and 'Airline services'. The bottom three are 'Real estate services', 'Mortgages' and 'TV-subscriptions'.

Of the 25 services markets surveyed in Croatia, 23 score below the EU-28 average in terms of their MPI score. The three worst scoring services markets in comparison to the EU-28 average are 'TV-subscriptions' (-11.5), 'Vehicle maintenance and repair services' (-11.2) and 'Real estate services' (-11.0). The two remaining services markets, 'Personal care services' and 'Vehicle insurance', score in line with the EU-28 average in terms of their MPI score.

Out of the 23 services markets surveyed in both 2015 and 2017, the following three have improved their score since 2015: 'Train services' (+7.0), 'Electricity services' (+3.0) and 'Loans, credit and credit cards' (+2.8). Over the same period, 'Vehicle maintenance and repair services' (-5.4), 'Postal services' (-4.1) and 'Home insurance' (-2.4) have showed a decrease in their MPI score, while the performance of 17 markets has remained stable. Compared to 2013, the performance of 13 out of the 25 services markets surveyed in both 2013 and 2017 went up, and the score of only one market declined. The 'Train services'

(+7.2), 'Mortgages' and 'Investment products, private personal pensions and securities' (both +6.7) markets show the biggest increases compared to 2013, while the 'Vehicle maintenance and repair services' (-3.5) market is the only one that shows a decline over this period.

As is the case for Croatia's goods markets, all component scores are worse than the EU-28 average for its services markets. However, while the proportion of respondents who experienced problems is higher than the EU-28 average, the proportion of those who complained as a result of the problems experienced and the level of detriment are lower.

In contrast to its goods markets, since 2015 Croatia's services markets remained stable in terms of all components and subcomponents, as well as in terms of the proportion of respondents who complained as a result of problems experienced.

Unlike Croatia's goods markets, some of its services markets have recorded scores higher than the EU-28 average for a specific component. The best-performing market in this regard is 'Airline services' (+0.3 on both expectations and trust), followed

by 'Vehicle insurance' (+0.2 on both choice and problems & detriment) and 'Personal care services' (+0.2 on choice). On the other hand, the lowest-scoring services markets in terms of a single component, compared to the EU-28 average, are 'TV-subscriptions' (-2.0 on trust), 'Mortgages' (-2.0 on comparability), 'Vehicle maintenance and repair services' (-1.7 on comparability), 'Water supply' (-1.7 on trust) and 'Offline gambling and lottery services' (-1.6 on expectations).

Croatia's 'Mortgages' market has improved the most since 2015 in terms of performance for a single component (+0.9 on trust). The next most improved market is 'Train services', which recorded the highest scores for four components, namely choice, expectations (both +0.7), trust and problems & detriment (both +0.6 points). Conversely, the 'Vehicle maintenance and repair services' market had the largest decrease since 2015, scoring the lowest in terms of three components, namely trust and comparability (-0.8 points on each) and expectations (-0.5 points). The next two lowest performing services markets in Croatia since 2015 are 'Postal services' and 'Fixed telephone services', scoring -0.6 and -0.5 points respectively, both for the problems & detriment component.

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
30	Vehicle insurance	-0.3	-0.4*	-0.4*	-3.2*	-0.0	+0.2*	-5.7	+0.1	+0.2*
22	Personal care services	-0.9	-0.4*	-0.3*	+1.4	+0.9	-0.1	+9.5	+0.1	+0.2*
37	Airline services	-1.3*	-0.6*	+0.3*	+0.8	-0.2	-0.0	-13.1	+0.3*	-0.7*
38	Vehicle rental services	-1.8*	-0.5*	-0.4*	+1.8	-0.9*	+0.0	-22.6*	-0.1	-0.0
40	Packaged Holidays and Tours	-2.1*	-0.7*	-0.4*	+1.3	-0.7	-0.0	-9.8	+0.1	-0.2
Bottom 5 markets (compared to EU-28 average)										
2	Meat and meat products	-17.7*	-2.5*	-2.8*	+18.9*	-0.2	-0.8*	-10.6*	-1.8*	-1.0*
54	TV-subscriptions	-11.5*	-1.2*	-2.0*	+22.6*	-0.2	-1.1*	-0.4	-1.1*	-0.7*
23	Vehicle maintenance and repair services	-11.2*	-1.7*	-1.4*	+12.1*	+0.4	-0.8*	-5.1	-0.8*	-1.0*
20	Real Estate Services	-11.0*	-1.3*	-1.4*	+1.9	+0.2	-0.1	-11.0	-1.4*	-1.3*
16	Second hand cars	-10.7*	-1.8*	-2.1*	+6.0*	+0.3	-0.4*	-27.8*	-0.7*	-1.0*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
36	Train services	+7.0*	+0.4	+0.6*	-10.7*	-0.1	+0.6*	+1.3	+0.7*	+0.7*
51	Mortgages	+3.4	+0.1	+0.9*	-6.9*	+1.3	+0.3	-19.3	+0.7	+0.4
46	Electricity services	+3.0*	+0.1	+0.6*	-0.2	-0.7	+0.1	-8.3	+0.4*	+0.5*
58	Loans, credit and credit cards	+2.8*	+0.0	+0.5*	-4.5*	-0.3	+0.3*	+19.6*	+0.3	+0.4*
38	Vehicle rental services	+1.7	+0.3	+0.2	+4.5*	-1.5*	-0.1	+8.2	+0.2	+0.4
Deteriorated most since 2015										
2	Meat and meat products	-5.6*	-0.8*	-0.4*	+2.3	-0.0	-0.1	-1.8	-0.5*	-0.7*
23	Vehicle maintenance and repair services	-5.4*	-0.8*	-0.8*	+5.9*	+0.5	-0.5*	+3.9	-0.5*	-0.3
31	Postal Services	-4.1*	-0.4*	-0.3	+8.7*	+0.6	-0.6*	+2.8	-0.3*	-0.5*
16	Second hand cars	-2.5*	-0.3	-0.4*	+6.2*	+0.8	-0.5*	-1.8	-0.2	+0.1
29	Home insurance	-2.4*	-0.3	-0.2	+0.9	+1.1	-0.1	-19.0*	-0.3*	-0.1



12. Italy

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	76.4	-1.1*	+1.4*	+2.7*	+0.5*	+0.4	-0.6*	-3.8*
GOODS	Spectacles and lenses	85.6		+2.3*		+0.8	-1.2		+0.3
	Small household appliances	84.0		+2.9*		-0.7	+1.3	+0.5	-1.1*
	Alcoholic drinks	82.4		+2.2*		+0.1	+2.4*	-2.4*	-2.2*
	Electronic products	82.3	-0.5	-0.4	+0.3	+0.0	+1.5	+1.1	-1.2*
	Personal care products	82.1		+0.9		-0.6	+0.7	-0.2	-2.1*
	ICT products	82.0	-0.9	+1.1	+2.2*	+0.3	+1.1	-0.5	-0.9
	Dairy products	81.3		+0.5		-0.6	+1.2		-3.3*
	Furniture and furnishings	81.2		-0.0		+0.8	+1.9*	+0.6	-2.0*
	Non-prescription medicines	80.6	-1.2	+0.2	+1.1	+1.7	-0.8	-2.0*	-2.8*
	All goods markets	80.3	-1.0*	+1.1*	+2.2*	+0.4	+0.7*	+0.3	-2.4*
	House and garden maintenance products	80.2		-0.3		+1.0	+0.7	+1.4	-3.2*
	Clothing and footwear	79.7		+1.7		+1.3	+1.4	-1.1	-2.2*
	New cars	78.6	-1.9*	-0.4	+1.8	+0.2	+0.9	+0.4	-1.9*
	Meat and meat products	78.0	-1.7	+0.9	+2.9*	-2.4*	+1.4	-1.3	-3.4*
	Fuel for vehicles	75.4	+0.7	+4.9*	+5.3*	+2.0	-0.7	-0.1	-6.4*
	Second hand cars	71.3	-1.3	-0.5	+1.6	+1.3	-0.7	+0.4	-4.2*
SERVICES	Personal care services	85.0		+2.3*		-1.9*	+2.0*	-2.0*	+0.1
	Holiday accommodation	83.7	-0.4	+1.8*	+1.8*	+0.9	+1.1	-0.3	-0.4
	Airline services	81.0	-0.1	+4.6*	+4.4*	-2.4*	+2.0*	+2.0*	-1.2
	Packaged Holidays and Tours	80.4	-1.4	+1.2	+2.1*	+1.9*	+0.4	-1.0	-2.3*
	Vehicle insurance	78.9	+0.7	+5.3*	+4.7*	+2.4*	-0.4	-3.6*	-2.6*
	Home insurance	78.7	-0.1	+3.2*	+3.4*	+3.3*	-2.7*	-2.0*	-1.8*
	Vehicle rental services	78.4	-0.5	+0.3	+0.8	+0.6	+0.7	-0.4	-1.5*
	Vehicle maintenance and repair services	78.2	-0.1	+1.4	+1.7	+2.5*	+0.1	-2.0	+0.1
	Loans, credit and credit cards	76.7	-1.5	-0.2	+1.2	+3.0*	+0.5		-2.0*
	Private Life Insurance	74.6	-0.8	+2.8*	+3.6*	+0.7	+1.1		-2.9*
	All services markets	74.0	-1.1*	+1.7*	+2.9*	+0.7*	+0.3	-1.1*	-4.7*
	TV-subscriptions	73.6	-0.5	+4.3*	+4.1*	+0.0	+3.0*		-4.5*
	Gas services	73.1	+0.5	+2.4*	+2.0	-0.4	-0.7	+0.5	-6.1*
	Mortgages	72.7	+0.8	+4.8*	+4.4*	+1.9	-0.4		-3.1*
	Investment products, private personal pensions and securities	72.1	-1.9	+3.7*	+5.6*	+1.1	+0.1	+3.2*	-2.8*
	Offline gambling and lottery services	72.1		+0.6					-6.0*
	Postal Services	72.0	-0.3	-0.0	+0.6	+2.7*	-1.4	-2.9*	-7.5*
	Bank accounts	71.3	-1.5	+5.0*	+6.3*	+0.4	-1.9	+0.4	-7.0*
	Train services	70.3	+1.8	+7.7*	+6.1*	+6.7*	-4.1*	-0.6	-6.5*
	Tram, local bus, metro, and underground services	69.0	+2.4	+3.1*	+0.8	-1.7	+0.2	-2.8*	-9.2*
	Internet provision	68.9	-4.2*	-3.1*	+1.6	-0.1	+1.0	+1.7	-7.9*
	Mobile telephone services	68.7	-5.5*	-5.4*	+0.6	+1.0	+2.5*	-2.3	-8.3*
	Fixed telephone services	68.0	-3.5*	-4.8*	-0.6	+0.4	+0.7	+2.8*	-9.2*
	Real Estate Services	67.7	-3.6*	+0.5	+3.7*	+0.9	+0.2	+2.2	-5.4*
	Electricity services	67.7	-4.1*	+1.0	+6.4*	-4.2*	+1.0	-3.0*	-8.6*
	Water supply	67.2	-0.9	-0.7	+0.9	-0.5	+1.3	-4.8*	-9.9*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

12.1. Overall performance

The average MPI score for all markets surveyed in Italy is 76.4, which is lower than the EU-28 average (-3.8). The MPI score for Italy's goods markets is 80.3 and for its services markets it is 74.0; both are below the EU-28 average, by 2.4 and 4.7 points respectively.

Italy ranks among the bottom three EU-28 countries for the 'Non-prescription medicines' goods market and 10 services markets.

Italy's overall MPI score has decreased by 1.1 points since 2015. Similarly, the overall MPI scores of its goods (-1.0) and services (-1.1) markets have also decreased.

12.2. Goods markets

Italy's top three goods markets in terms of MPI score are 'Spectacles and lenses', 'Small household appliances' and 'Alcoholic drinks'. The bottom three are: 'Second hand cars', 'Fuel for vehicles' and 'Meat and meat products'.

Of the 15 goods markets surveyed in Italy, 13 score below the EU-28 average in terms of their MPI score. The worst-performing goods markets in comparison with the EU-28 are 'Fuel for vehicles' (-6.4), 'Second hand cars' (-4.2) and 'Meat and meat products' (-3.4). The two remaining goods markets, 'Spectacles and lenses' and 'ICT products', score in line with the EU-28 average in terms of their MPI score.

Of the seven goods markets surveyed in both 2015 and 2017, none have increased since 2015. The only market that decreased in its MPI score since 2015 is 'New cars' (-1.9). Compared to 2013, four out of the 15 goods markets surveyed in both 2013 and 2017 have increased, led by 'Fuel for vehicles' (+4.9), 'Small household appliances' (+2.9) and 'Spectacles and lenses' (+2.3). None of the markets showed a decrease since 2013.

The trust, expectations, comparability and choice component scores for Italy's goods markets are below the EU-28 average, while the problems & detriment component score is in line with the EU-28 average. The proportion of respondents who complained as a result of problems experienced and the level of detriment are both higher for the Italian goods markets compared to the EU-28 average. The proportion of those who experienced problems with Italian goods markets is in line with the EU-28 average.

In general, there is a noticeable decrease in the comparability and trust component scores for Italian goods markets since 2015, while the expectations, choice and problems

& detriment components remained stable over this period. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced also remained stable over this period, as did the level of detriment.

The best-scoring Italian goods market in terms of a single component, compared to the EU-28 average, is 'Spectacles and lenses' (+0.2 points on expectations), followed by 'Meat and meat products' (+0.2 on problems & detriment) and 'Non-prescription medicines' (+0.1 on problems & detriment). On the other hand, the 'Fuel for vehicles' market is the worst-performing goods market compared to the EU-28 average, scoring -1.2 points for both the expectations and trust components. The next lowest-scoring markets are 'Meat and meat products' (-1.1 points), 'Second hand cars' (-0.9 points) and 'Dairy products' (-0.9 points), all of which score worst in terms of the trust component.

Among the Italian goods markets, only the 'Meat and meat products' market has improved in terms of a single component since 2015 (+0.2 on problems & detriment). However, this market has also shown the highest drop in terms of a single component (trust: -0.8 points), followed by the markets for 'Second hand cars', 'New cars' and 'Non-prescription medicines', all of which show a -0.4 point decrease since 2015 for the trust component.

12.3. Services markets

The top three Italian services markets in terms of MPI score are 'Personal care services', 'Holiday accommodation' and 'Airline services', while 'Water supply', 'Electricity services' and 'Real estate services' are at the other end of the list.

Of the 25 services markets surveyed in Italy, 21 score below the EU-28 average in terms of their MPI score. The three worst scoring services markets in comparison with the EU-28 average are 'Water supply' (-9.9), 'Tram, local bus, metro, and underground services' and 'Fixed telephone services' (both -9.2). The four remaining services markets score in line with the EU-28 average in terms of their MPI score.

Compared to 2015, five of the 23 services markets surveyed in both 2015 and 2017 have shown a decrease in their MPI score, with 'Mobile telephone services' (-5.5), 'Internet provision' (-4.2) and 'Electricity services' (-4.1) showing the greatest drops. None of the markets showed an improvement over this period. Compared to 2013, 13 of the 25 services markets surveyed in both 2013 and 2017 have improved, with the largest increases in the 'Train services' (+7.7), 'Vehicle insurance' (+5.3) and 'Bank accounts' (+5.0) markets. Three services markets have decreased since 2013: 'Mobile

telephone services' (-5.4), 'Fixed telephone services' (-4.8) and 'Internet provision' (-3.1).

Compared to the EU-28 average, all components perform below average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher in Italy than in the EU-28 on average, as is the level of detriment.

The average comparability, trust, expectations and choice component scores for Italy's services markets have decreased since 2015, while the problems & detriment component remained stable over this period. In addition, while the proportion of respondents who complained as a result of problems experienced increased since 2015, the level of detriment decreased over this period. The proportion of those who experienced problems remained stable since 2015.

Compared to the EU-28 average, the best-scoring services market in terms of a single component is 'Vehicle maintenance and repair services' (+0.3 points on comparability). Next in line are the 'Airline services' and 'Personal care services' markets

(scoring +0.3 points and +0.2 points respectively, both for the comparability component), and the 'Bank accounts' and 'Holiday accommodation' markets (both scoring +0.1 points above the EU-28 average for the problems & detriment component). At the other end of the scale, the 'Water supply' market has the worst score in terms of a specific component compared to the EU-28 average (-1.7 for trust and -1.5 for choice), followed by 'Tram, local bus, metro, and underground services' (-1.7 on choice), 'Electricity services' (-1.6 on trust) and 'Bank accounts' (-1.5 on trust).

The market for 'Tram, local bus, metro, and underground services' in Italy has improved the most in terms of a single component since 2015. It has increased in terms of two components, namely, comparability and problems & detriment (scoring +0.4 points on both). Next in line are 'Train services' (+0.4 points on problems & detriment and +0.3 points on expectations) and 'Bank accounts' (+0.3 on problems & detriment). In contrast, the 'Electricity services' market has decreased the most since 2015 (-1.0 on trust and -0.7 on comparability), followed by the markets for 'Mobile telephone services' and 'Internet provision' (-0.8 points each on trust) and 'Real estate services' (-0.7 points on trust).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
53	Spectacles and lenses	+0.3	+0.2	-0.2*	-0.4	+0.5	-0.0	+4.4	+0.2*	-0.1
22	Personal care services	+0.1	+0.2*	-0.1	-0.9	+1.5*	+0.0	+3.7	-0.0	-0.1
23	Vehicle maintenance and repair services	+0.1	+0.3*	-0.2	-0.9	+0.6	-0.0	+2.0	+0.1	-0.2*
39	Holiday accommodation	-0.4	+0.1	-0.3*	-1.5	-0.6	+0.1*	+14.2*	-0.0	-0.0
13	ICT products	-0.9	-0.0	-0.2*	+0.8	+0.9*	-0.2	+11.3*	-0.0	-0.0
Bottom 5 markets (compared to EU-28 average)										
45	Water supply	-9.9*	-0.7*	-1.7*	+4.2*	+0.9*	-0.3*	+17.6*	-0.7*	-1.5*
35	Tram, local bus, metro, and underground services	-9.2*	-0.2	-1.0*	+5.8*	+0.6	-0.4*	-2.5	-1.2*	-1.7*
32	Fixed telephone services	-9.2*	-0.8*	-1.4*	+15.0*	+0.3	-1.0*	+8.5*	-0.6*	-0.8*
46	Electricity services	-8.6*	-1.3*	-1.6*	+3.4*	-0.0	-0.2	+9.8*	-0.5*	-1.0*
33	Mobile telephone services	-8.3*	-0.5*	-1.4*	+13.8*	-0.1	-0.8*	+8.5*	-0.7*	-0.9*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
35	Tram, local bus, metro, and underground services	+2.4	+0.4*	+0.2	-3.9	-0.6	+0.4*	+0.6	+0.1	+0.3
36	Train services	+1.8	-0.0	+0.2	-2.7	-1.0*	+0.4*	+2.2	+0.3*	+0.1
51	Mortgages	+0.8	+0.0	-0.1	-2.2	-0.2	+0.1	+23.6*	+0.2	+0.1
30	Vehicle insurance	+0.7	+0.1	+0.0	+0.1	-1.0	+0.0	-4.7	+0.2	-0.1
17	Fuel for vehicles	+0.7	-0.0	-0.3	-1.9	-0.2	+0.1	+10.1	+0.3	+0.2
Deteriorated most since 2015										
33	Mobile telephone services	-5.5*	-0.5*	-0.8*	+4.8	-0.3	-0.2	+11.6*	-0.6*	-0.7*
34	Internet provision	-4.2*	-0.5*	-0.8*	+2.7	+0.0	-0.2	+1.9	-0.4*	-0.1
46	Electricity services	-4.1*	-0.7*	-1.0*	-0.4	-1.2*	+0.2	+7.7	-0.4*	-0.4*
20	Real Estate Services	-3.6*	-0.4*	-0.7*	-4.3*	+0.1	+0.3	-1.5	-0.5*	-0.5*
32	Fixed telephone services	-3.5*	-0.3	-0.6*	+6.0*	-0.0	-0.4	+1.3	-0.2	-0.3*



13. Cyprus

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	79.4	-0.6	-4.4*	-3.9*	+7.5*	+1.3*	+2.8*	-0.7*
GOODS	Alcoholic drinks	86.1		-1.4		+7.8*	-0.7	+4.9*	+1.5
	Dairy products	85.0		-0.7		+3.4*	+1.6		+0.4
	Spectacles and lenses	84.4		-3.2*		+5.5*	-0.4		-0.9
	Furniture and furnishings	83.9		-6.5*		+9.8*	+0.5	+1.6	+0.7
	Personal care products	83.4		-4.1*		+7.6*	+1.0	+1.6	-0.8
	Clothing and footwear	83.1		-5.8*		+7.3*	+6.7*	+1.4	+1.3
	Small household appliances	83.0		-6.4*		+7.6*	+1.2	+6.5*	-2.1*
	Electronic products	82.9	-0.4	-7.0*	-5.8*	+7.3*	+3.8*	+1.2	-0.6
	All goods markets	82.5	-0.6	-4.7*	-5.1*	+7.5*	+1.1*	+4.0*	-0.2
	Meat and meat products	82.5	-2.4*	-4.7*	-2.5*	+6.6*	+2.4	+3.9*	+1.2
	House and garden maintenance products	82.1		-1.8		+5.2*	+1.0	+5.5*	-1.3
	Non-prescription medicines	82.1	+0.3	-5.1*	-5.5*	+7.5*	-1.4	+2.9*	-1.3
	New cars	81.8	-1.0	-4.4*	-3.6*	+5.8*	-0.1	+2.6	+1.3
	ICT products	81.5	-3.0*	-5.5*	-2.2	+5.2*	+4.4*	+6.6*	-1.4
	Fuel for vehicles	80.8	+3.3*	-5.9*	-8.9*	+17.4*	-4.6*	+1.7	-1.0
	Second hand cars	75.7	-0.8	-8.1*	-7.0*	+8.6*	+1.3	+4.6*	+0.2
SERVICES	Personal care services	86.7		-4.1*		+9.5*	-3.9*	+4.5*	+1.8*
	Holiday accommodation	84.4	-0.2	-3.2*	-3.5*	+4.9*	+3.6*	+2.3	+0.3
	Vehicle rental services	83.3	+4.6*	+1.2	-3.0*	+4.4*	+11.4*	-5.2*	+3.4*
	Mobile telephone services	82.7	+1.1	-2.2	-3.5*	+10.0*	-1.8	+2.1	+5.6*
	Airline services	82.6	-0.1	-3.9*	-3.8*	+6.9*	+1.3	+4.7*	+0.4
	Packaged Holidays and Tours	82.4	+0.0	-1.2	-1.7	+5.5*	+3.4*	+5.1*	-0.2
	Fixed telephone services	81.8	-0.9	-2.5	-1.0	+7.1*	+0.7	+0.9	+4.6*
	Investment products, private personal pensions and securities	81.6	+5.4*	+4.8*	-0.1	+6.7*	+0.4	+5.3*	+6.7*
	Postal Services	80.4	+2.3	-3.8*	-5.8*	+5.4*	+0.5	+6.1*	+0.9
	Real Estate Services	80.1	+2.1	+1.4	-1.2	+6.7*	+4.1*	+6.1*	+7.0*
	Vehicle insurance	79.3	-2.7*	-5.9*	-3.5*	+7.3*	+1.2	+2.8	-2.2*
	Internet provision	79.2	-1.9	-7.2*	-4.8*	+12.8*	+1.0	+3.1*	+2.4*
	TV-subscriptions	78.1	-0.9	-7.6*	-6.6*	+12.4*	+7.3*		-0.0
	Vehicle maintenance and repair services	78.1	-3.5*	-7.5*	-4.3*	+11.5*	-1.7	+5.3*	-0.0
	All services markets	77.4	-0.7	-4.3*	-3.5*	+7.6*	+1.4*	+2.1*	-1.2*
	Home insurance	76.3	-2.6	-2.5	-0.6	+2.2	+3.3*	+1.4	-4.3*
	Offline gambling and lottery services	74.7		-5.4*					-3.4*
	Tram, local bus, metro, and underground services	74.1	-2.9	-9.2*	-6.0*	+7.3*	+8.6*	+7.2*	-4.1*
	Private Life Insurance	73.5	-0.8	-2.4	-1.6	+4.4*	+1.7		-4.0*
	Water supply	72.7	-4.1*	-1.7	+3.2*	+7.2*	-1.3	+2.3	-4.3*
	Bank accounts	70.9	-0.9	-10.4*	-10.0*	+8.5*	+2.9	+1.9	-7.4*
	Electricity services	69.6	-3.6	+1.4	+5.5*	+13.8*	-8.3*	-0.7	-6.7*
	Loans, credit and credit cards	68.7	-1.0	-11.1*	-9.2*	+7.0*	+0.1		-9.9*
	Mortgages	59.5	-3.0	-15.0*	-11.1*	+7.9*	-0.4		-16.3*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

13.1. Overall performance

The average MPI score of all markets surveyed in Cyprus is 79.4, which is lower than the EU-28 average (-0.7). The goods markets score is 82.5, which is in line with the EU-28 average. With an MPI score of 77.4, the services markets score 1.2 points lower than the EU-28 average.

Cyprus ranks among the top three EU-28 countries for the 'Investment products, private personal pensions and securities' and 'Real estate services' services markets. However, it also ranks among the bottom three EU-28 countries for four services markets.

Cyprus' overall MPI score has remained stable since 2015, with both the goods and services markets showing no change in their average MPI score.

13.2. Goods markets

The three leading goods markets in Cyprus in terms of MPI score are 'Alcoholic drinks', 'Dairy products', and 'Spectacles and lenses'. The worst-performing goods markets are 'Second hand cars', 'Fuel for vehicles' and 'ICT products'.

Of the 15 goods markets surveyed in Cyprus, only the 'Small household appliances' (-2.1) market shows a lower MPI score in comparison to the EU-28 average. The 14 remaining goods markets score in line with the EU-28 average in terms of their MPI score.

Compared to 2015, only one out of the seven markets surveyed in both 2015 and 2017 has increased in their MPI score, while two markets have decreased over this period. The 'Fuel for vehicles' market increased by 3.3 points. The 'ICT products' (-3.0) and 'Meat and meat products' (-2.4) markets both show decreases. Compared to 2013, all but three of the 15 goods markets surveyed in both 2013 and 2017 show a decline in their MPI score. The 'Second hand cars' (-8.1), 'Electronic products' (-7.0) and 'Furniture and furnishings' (-6.5) markets show the largest decreases. The remaining goods markets remained stable since 2013.

The trust component score for the goods markets in Cyprus is below the EU-28 average, while the choice component score is above average. The remaining component scores for comparability, expectations and problems & detriment are in line with the EU-28 average. The goods markets also record a higher level of detriment compared to the EU-28 average, but a lower proportion of respondents who experienced problems. The proportion of those who complained as a result of problems experienced is in line with the EU-28 average.

Only the comparability component decreased since 2015, while the trust, expectations, choice and problems & detriment components remained stable over this period. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable since 2015, as did the level of detriment.

In comparison with the EU-28 average, the five best-scoring goods markets in Cyprus in terms of a single component are 'Clothing and footwear' (+0.4 on comparability), 'Fuel for vehicles' (+0.4 on choice), 'New cars' (+0.4 on expectations), 'Furniture and furnishings' (+0.3 on choice) and 'Non-prescription medicines' (+0.3 on choice). On the other hand, the 'Fuel for vehicles' market scores the worst in terms of a single component (trust), with -0.6 points below the EU-28 average. The next two worst scoring goods markets are 'Non-prescription medicines' (-0.5 on comparability and -0.4 on trust) and 'Small household appliances' (-0.4 on trust and -0.3 on comparability).

Out of all the goods markets in Cyprus, the 'Fuel for vehicles' market shows the biggest improvement for three components since 2015, namely trust (+1.0 points), expectations (+0.6 points) and choice (+0.5 points). Conversely, the goods market with the largest decrease in terms of a single component since 2015 is 'Meat and meat products' (-0.6 on comparability), followed by 'ICT products' (-0.5 on problems & detriment and -0.4 points on expectations) and 'Electronic products' (-0.3 on expectations). The 'Meat and meat products' market also shows a decrease of 0.3 for the expectations component.

13.3. Services markets

The top three services markets in Cyprus in terms of MPI score are 'Personal care services', 'Holiday accommodation' and 'Vehicle rental services'. The bottom three are 'Mortgages', 'Loans, credit and credit cards' and 'Electricity services'.

Of the 23 services markets surveyed in Cyprus, seven perform above the EU-28 average in terms of their MPI score, while 10 score below. The three best-performing markets in comparison with the EU-28 are: 'Real estate services' (+7.0), 'Investment products, private personal pensions and securities' (+6.7) and 'Mobile telephone services' (+5.6). The market for 'Mortgages' (-16.3) is the worst performer compared to the EU-28 average, followed by 'Loans, credit and credit cards' (-9.9) and 'Bank accounts' (-7.4).

Since 2015, two out of the 21 services markets surveyed in both 2015 and 2017 increased in their MPI score, while three markets showed a decline over this period. Notably,

'Investment products, private personal pensions and securities' (+5.4) and 'Vehicle rental services' (+4.6) increased, while 'Water supply' (-4.1), 'Vehicle maintenance and repair services' (-3.5) and 'Vehicle insurance' (-2.7) decreased since 2015. Of the 23 services markets surveyed in both 2013 and 2017, only one services market, 'Investment products, private personal pensions and securities' (+4.8), showed an increase in its MPI score since 2013, while 13 services markets posted a decrease over this period. The markets for 'Mortgages' (-15.0), 'Loans, credit and credit cards' (-11.1) and 'Bank accounts' (-10.4) showed the strongest decreases since 2013.

Compared to the EU-28 average, all components except for problems & detriment, which scores in line with the EU-28 average, perform worse than the EU-28 average. In addition, the level of detriment of the Cypriot services markets is higher than average, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

As with the goods markets, comparability is the only component for which the score decreased since 2015, while the trust, expectations, choice and problems & detriment component scores remained stable over this period. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable since 2015, as did the level of detriment.

Compared to the EU-28 average, the Cypriot services market that has the highest score in terms of a specific component is 'Investment products, private personal pensions and securities' (+1.4 on comparability). It is followed by 'Real estate services', which scores best in terms of three components, namely trust (+1.1 points), expectations (+0.9 points) and comparability (+0.8 points). The next highest scoring market is 'Mobile telephone services', scoring +0.8 points above the EU-28 average for the comparability component. At the other end of the scale, the 'Mortgages' market in Cyprus has the lowest score compared to the EU-28 average in terms of three components, namely trust (-2.4 points), choice (-1.6 points) and expectations (-1.5 points). The next lowest performing markets are 'Electricity services' (-2.1 on choice) and 'Tram, local bus, metro, and underground services' (-1.6 on comparability).

The market which showed the highest improvement since 2015 in terms of a single component is 'Vehicle rental services' (+0.9 on comparability), followed by 'Postal services' (+0.9 on choice) and 'Investment products, private personal pensions and securities' (scoring +0.6 each on the choice, comparability and trust components). In contrast, the worst-performing services markets since 2015 are: 'Water supply' (-1.4 on comparability and -0.8 on choice), 'Electricity services', 'Tram, local bus, metro, and underground services' (scoring -1.3 points and -1.0 points respectively, both on the comparability component) and Mortgages (-0.6 on expectations).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
20	Real Estate Services	+7.0*	+0.8*	+1.1*	-7.1*	+0.3	+0.4*	-1.4	+0.9*	+0.4*
28	Investment products, private personal pensions and securities	+6.7*	+1.4*	+0.7*	-2.1	-1.4	+0.2*	+13.7	+0.7*	+0.5*
33	Mobile telephone services	+5.6*	+0.8*	+0.8*	-11.0*	+0.4	+0.6*	-0.9	+0.5*	+0.1
32	Fixed telephone services	+4.6*	+0.2	+0.7*	-8.4*	-0.5	+0.5*	+1.6	+0.5*	+0.3*
38	Vehicle rental services	+3.4*	+0.4*	+0.6*	-5.6*	+0.1	+0.3*	+18.1*	+0.1	+0.4*
Bottom 5 markets (compared to EU-28 average)										
51	Mortgages	-16.3*	-1.4*	-2.4*	+15.1*	+1.5*	-1.3*	+11.7*	-1.5*	-1.6*
58	Loans, credit and credit cards	-9.9*	-1.1*	-1.5*	+4.5*	+0.4	-0.3*	+0.9	-1.0*	-1.0*
26	Bank accounts	-7.4*	-0.6*	-1.3*	+1.2	+1.0	-0.2	+6.2	-0.8*	-0.7*
46	Electricity services	-6.7*	-1.3*	-0.2	-2.3	+1.4*	+0.0	-2.4	-0.6*	-2.1*
45	Water supply	-4.3*	-1.4*	-0.2	-1.3	+1.7*	-0.0	-24.2	-0.5*	-1.4*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
28	Investment products, private personal pensions and securities	+5.4*	+0.6*	+0.6*	+0.2	-1.8	+0.1	-10.0	+0.6*	+0.6*
38	Vehicle rental services	+4.6*	+0.9*	+0.5*	+0.5	-0.9	+0.0	+11.8	+0.4*	+0.5*
17	Fuel for vehicles	+3.3*	-0.2	+1.0*	+3.4	+1.6	-0.3*	+11.2	+0.6*	+0.5*
31	Postal Services	+2.3	+0.1	+0.1	-3.7	+1.1	+0.2	-33.5*	+0.2	+0.9*
20	Real Estate Services	+2.1	+0.4*	+0.5*	+2.4	-1.6	-0.1	-25.7*	+0.3	-0.0
Deteriorated most since 2015										
45	Water supply	-4.1*	-1.4*	-0.2	+1.9	+0.6	-0.2	-52.2*	-0.4	-0.8*
46	Electricity services	-3.6	-1.3*	-0.3	-0.8	+0.2	+0.0	-5.0	-0.3	-0.7
23	Vehicle maintenance and repair services	-3.5*	-0.1	-0.1	+7.7*	+0.8	-0.6*	-3.4	-0.4*	-0.4*
13	ICT products	-3.0*	-0.3	-0.1	+8.0*	+0.1	-0.5*	-22.4*	-0.4*	-0.1
51	Mortgages	-3.0	-0.6*	-0.1	+0.7	-0.3	+0.0	+13.7*	-0.6*	-0.4



14. Latvia

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	79.5	-0.4	+0.1	+0.9*	+2.2*	-0.3	+1.2*	-0.7*
GOODS	Fuel for vehicles	84.6	-1.3	+0.1	+1.7*	+9.6*	-4.2*	+0.1	+2.8*
	Dairy products	82.9		+0.6		+3.3*	-0.5		-1.7*
	Spectacles and lenses	82.7		-1.6		-0.2	-0.2		-2.6*
	Electronic products	82.5	-0.4	-2.1*	-1.4	+3.3*	+0.9	+1.1	-1.0
	Personal care products	82.5		-2.0*		+3.0*	-0.7	+1.6	-1.7*
	Alcoholic drinks	82.4		-1.0		+3.2*	-0.6	+2.5*	-2.2*
	New cars	82.3	+3.3*	-0.2	-2.8*	+2.9*	+1.1	+2.1*	+1.9*
	ICT products	81.9	-2.2*	-2.2*	+0.2	+3.0*	+0.3	+1.9	-1.0
	House and garden maintenance products	81.9		+0.8		+2.6*	+1.4	+2.9*	-1.5*
	Small household appliances	81.7		-2.6*		+4.3*	-2.3*	+1.8	-3.4*
	Non-prescription medicines	81.2	-1.0	-3.5*	-2.6*	+7.1*	-1.4	+1.2	-2.1*
	All goods markets	80.1	-1.0*	-1.2*	-0.9*	+3.5*	-0.7*	+2.0*	-2.6*
	Furniture and furnishings	79.0		-3.1*		+3.5*	-1.6	+0.3	-4.2*
	Meat and meat products	74.6	-2.0*	-2.5*	-1.5	+4.3*	-2.1*	+2.7*	-6.7*
	Clothing and footwear	72.6		+4.4*		+1.0	+0.8	-1.0	-9.3*
	Second hand cars	69.0	-3.6*	-4.2*	-0.2	+2.4*	-0.2	+1.5	-6.6*
SERVICES	Bank accounts	86.4	+0.6	+1.8*	+1.9*	+2.9*	+0.1	+3.5*	+8.1*
	Personal care services	85.6		-1.3		+3.0*	-2.8*	+1.2	+0.7
	Vehicle insurance	85.4	-2.2*	-3.2*	-0.1	+3.4*	+0.1	+3.3*	+3.9*
	Holiday accommodation	84.0	+0.7	+0.6	+0.7	+2.2*	-1.0	+0.7	-0.1
	Home insurance	83.1	+0.5	-1.1	-1.2	+2.7*	+1.4	+1.8	+2.6*
	Postal Services	82.4	+2.3*	+2.7*	+0.7	+1.6	-3.4*	+2.9*	+2.9*
	Packaged Holidays and Tours	82.1	-0.5	+1.4	+2.4*	-1.4	-0.5	+4.1*	-0.5
	Loans, credit and credit cards	82.0	+1.4	+2.2*	+0.7	+2.5*	+0.6		+3.4*
	Tram, local bus, metro, and underground services	81.8	+5.1*	+4.0*	-1.2	-1.8	+1.1	+3.0*	+3.5*
	Airline services	81.0	-0.0	+0.4	-0.2	+1.4	+1.5	+0.8	-1.2
	Train services	80.3	+1.2	+4.5*	+2.1*	-2.5*	+1.0	-1.3	+3.5*
	Private Life Insurance	80.2	-1.5	-1.1	+0.8	+1.7	+0.9		+2.7*
	Internet provision	79.5	-2.3*	-0.7	+1.4	+4.8*	+0.8	+0.5	+2.7*
	All services markets	79.1	-0.2	+0.8*	+1.4*	+1.4*	-0.1	+0.7*	+0.4*
	Vehicle rental services	78.7	+0.5	-0.7	-0.2	+1.6	-1.3	+4.0*	-1.2
	Gas services	78.7	-1.0	+6.3*	+6.6*	-2.2	-3.6*	+0.7	-0.6
	Mobile telephone services	77.6	-8.2*	-6.9*	+0.1	+4.0*	+0.1	+3.1*	+0.5
	Mortgages	77.4	+0.9	+3.8*	+3.5*	+3.6*	+2.6*		+1.6
	Investment products, private personal pensions and securities	77.0	+2.5*	+1.2	-1.1	+2.7*	+0.2	-0.9	+2.0*
	Fixed telephone services	77.0	-2.4*	-3.6*	-0.3	-1.7	-0.4	-0.6	-0.2
	TV-subscriptions	76.1	-0.5	+0.7	+1.0	+3.1*	+3.4*		-2.0*
	Electricity services	75.1	+3.5*	+7.1*	+4.3*	+0.8	+1.1	-6.5*	-1.3
	Vehicle maintenance and repair services	74.1	-1.3	-1.3	+0.2	+4.7*	-1.8	+5.2*	-4.0*
	Offline gambling and lottery services	73.4		-4.7*					-4.7*
	Real Estate Services	69.1	-3.4*	+0.2	+3.7*	+0.5	+0.1	+3.1*	-4.0*
	Water supply	68.8	+0.2	+7.9*	+6.1*	-2.4	-0.9	+2.2	-8.3*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

14.1. Overall performance

The average MPI score for all markets surveyed in Latvia is 79.5, which is lower than the EU-28 average (-0.7). The MPI score for Latvia's goods markets is 80.1, which is 2.6 points below the EU-28 average. The score for its services markets is 79.1, which is 0.4 points above the EU-28 average.

Latvia ranks among the bottom three EU-28 countries for the 'Clothing and footwear' and 'Furniture and furnishings' goods markets.

Latvia's overall MPI score has remained stable since 2015, despite a decrease in the overall MPI score for its goods (-1.0) markets. The MPI score for Latvia's services markets has remained stable since 2015.

14.2. Goods markets

Latvia's top three goods markets in terms of MPI score are 'Fuel for vehicles', 'Dairy products' and 'Spectacles and lenses'. The bottom three are: 'Second hand cars', 'Clothing and footwear' and 'Meat and meat products'.

Of the 15 goods markets surveyed in Latvia, only the markets for 'Fuel for vehicles' (+2.8) and 'New cars' (+1.9) perform better than the EU-28 average in terms of their MPI score. In contrast, 11 goods markets underperform compared to the EU-28 average, with the 'Clothing and footwear' (-9.3), 'Meat and meat products' (-6.7) and 'Second hand cars' (-6.6) markets showing the largest negative discrepancies.

Of the seven goods markets surveyed in both 2015 and 2017, only the 'New cars' market (+3.3) has improved since 2015, while the markets for 'Second hand cars' (-3.6), 'ICT products' (-2.2) and 'Meat and meat products' (-2.0) have decreased in their MPI score over this period. Of the 15 goods markets surveyed in both 2013 and 2017, only the 'Clothing and footwear' (+4.4) market has improved since 2013, while eight markets have shown a decline in their MPI score over this period. The 'Second hand cars' (-4.2), 'Non-prescription medicines' (-3.5) and 'Furniture and furnishings' (-3.1) markets have shown the steepest decline since 2013.

The average comparability, trust, expectations and problems & detriment component scores for the goods markets are below the EU-28 average, while the choice component score is in line with the average. In addition, the level of detriment is higher in the Latvian goods markets compared to the EU-28 average, while the proportion of respondents who complained as a result of problems experienced is lower. Furthermore, the

proportion of those who experienced problems with Latvia's goods markets is in line with the EU-28 average.

The average comparability and trust component scores for Latvia's goods markets declined since 2015, while the choice, expectations and problems & detriment components remained stable over this period. In addition, the average proportion of respondents who complained as a result of problems experienced decreased since 2015, while the proportion of those who experienced problems and the level of detriment remained stable over this period.

Compared to the EU-28 average, Latvia's 'Fuel for vehicles' market has the highest score in terms of a specific component; it scores best for three components, namely choice (+0.6 points), comparability and expectations (+0.5 points on each). The next two highest scoring goods markets compared to the EU-28 average are 'New cars' (+0.5 on expectations) and 'Alcoholic drinks' (+0.4 on choice). In contrast, compared to the EU-28 average, Latvia's worst scoring goods markets in terms of a single component are: 'Second hand cars' (-1.7 on trust and -1.1 on comparability), 'Clothing and footwear' (-1.3 on trust and -1.1 on comparability) and 'Meat and meat products' (-1.3 on trust).

Of all of Latvia's goods markets, the 'New cars' market is the one that improved its performance the most since 2015 in terms of a single component, specifically for trust (+0.6 points), expectations (+0.4 points), and choice (+0.4 points). On the other hand, the 'Second hand cars' market has declined the most since 2015 (-0.6 on both comparability and trust), followed by 'Electronic products' (-0.6 on trust), 'Meat and meat products' (-0.5 on choice) and 'Fuel for vehicles' (-0.4 on trust).

14.3. Services markets

Latvia's top three services markets in terms of MPI score are 'Bank accounts', 'Personal care services' and 'Vehicle insurance', while the bottom three are 'Water supply', 'Real estate services' and 'Offline gambling and lottery services'.

Ten out of the 25 services markets surveyed perform better than the EU-28 average in terms of their MPI score, with the 'Bank accounts' (+8.1), 'Vehicle insurance' (+3.9) and 'Tram, local bus, metro, and underground services' (+3.5) markets performing best of all. On the other hand, five markets score below the EU-28 average, with the 'Water supply' (-8.3) market scoring the worst, followed by 'Offline gambling and lottery services' (-4.7) and 'Vehicle maintenance and repair services' (-4.0).

Four out of the 23 services markets surveyed in both 2015 and 2017 have improved since 2015, with 'Tram, local bus, metro, and underground services' (+5.1), 'Electricity services' (+3.5) and 'Investment products, private personal pensions and securities' (+2.5) leading the way. The markets for 'Mobile telephone services' (-8.2), 'Real estate services' (-3.4) and 'Fixed telephone services' (-2.4) perform the worst compared to 2015. Compared to 2013, the MPI score of nine of the 25 services markets surveyed in both 2013 and 2017 has improved, while the MPI score of four markets has decreased over this period. The 'Water supply' (+7.9), 'Electricity services' (+7.1) and 'Gas services' (+6.3) markets have increased the most since 2013. Similarly to the comparisons with 2015, the 'Mobile telephone services' (-6.9), 'Offline gambling and lottery services' (-4.7) and 'Fixed telephone services' (-3.6) markets are the services markets that have shown the greatest decline since 2013.

The average expectations and problems & detriment component scores for Latvia's services markets are above the EU-28 average, while the trust and comparability component scores are in line with the average. The choice component score, however, falls below the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average, while the level of detriment is in line with the average.

Latvia's average choice and expectations component scores have improved since 2015 for the services markets, while the trust component score decreased over this period. Both the comparability and problems & detriment component scores remained stable since 2015. While the proportion of respondents who experienced problems remained stable since 2015, the proportion of those who complained as a result of the problems experienced and the level of detriment have both decreased over this period for Latvia's services markets.

Compared to the EU-28 average, Latvia's 'Bank accounts' market shows the biggest improvements in terms of three components, with above average scores for expectations (+1.2 points), trust (+1.1 points) and choice (+0.7 points). Next in line are the 'Train services' (+1.1 on expectations) and 'Vehicle insurance' (+1.0 on comparability) markets. In contrast, the 'Water supply' market has the lowest score in comparison to the EU-28 average in terms of a specific component (-2.0 on choice and -1.1 on comparability). The next lowest-scoring services markets are: 'Offline gambling and lottery services' (-2.0 on expectations), 'Gas services' (-1.2 on choice), and 'Vehicle maintenance and repair services' (-0.9 on trust).

Compared to 2015, the market for 'Electricity services' has improved the most in terms of a single component (+1.0 on choice) from all of Latvia's services markets. The next two highest scoring markets are 'Tram, local bus, metro, and underground services' (+0.7 on expectations and +0.6 on, both comparability and choice) and 'Train services' (+0.6 on expectations). Since 2015, the 'Mobile telephone services' market has seen the largest decline in terms of three components, namely trust (-1.1 points), comparability (-1.0 points), and choice (-0.8 points). The other two worst scoring markets are 'Fixed telephone services' (-0.8 on trust) and 'Real estate services' (-0.7 on expectations).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
26	Bank accounts	+8.1*	+0.6*	+1.1*	-5.5*	-0.9	+0.3*	-21.7	+1.2*	+0.7*
30	Vehicle insurance	+3.9*	+1.0*	+0.1	-0.2	+0.4	-0.0	-14.4	+0.3*	+0.7*
35	Tram, local bus, metro, and underground services	+3.5*	+0.6*	-0.1	-5.4*	+0.3	+0.3*	-16.6	+0.7*	+0.2*
36	Train services	+3.5*	-0.0	+0.5*	-9.6*	+0.4	+0.5*	-20.3	+1.1*	-0.7*
58	Loans, credit and credit cards	+3.4*	+0.3*	+0.5*	-2.9*	+0.1	+0.2*	-44.7*	+0.4*	+0.3*
Bottom 5 markets (compared to EU-28 average)										
7	Clothing and footwear	-9.3*	-1.1*	-1.3*	+4.8*	+0.8*	-0.4*	+1.1	-1.1*	-0.9*
45	Water supply	-8.3*	-1.1*	-0.6*	+6.6*	+0.3	-0.4*	-1.4	-0.1	-2.0*
2	Meat and meat products	-6.7*	-0.8*	-1.3*	+3.5*	+0.4	-0.2*	-26.1*	-0.6*	-0.4*
16	Second hand cars	-6.6*	-1.1*	-1.7*	+1.3	+0.2	-0.1	-41.0*	-0.3*	-0.2*
59	Offline gambling and lottery services	-4.7*	-0.1	+0.0	-0.4	-2.5*	+0.1*	-42.6*	-2.0*	+0.1

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
35	Tram, local bus, metro, and underground services	+5.1*	+0.6*	+0.4*	-5.7*	+0.4	+0.3*	-24.9*	+0.7*	+0.6*
46	Electricity services	+3.5*	-0.0	+0.3	-0.7	+0.3	+0.0	-16.3	+0.5*	+1.0*
15	New cars	+3.3*	+0.2	+0.6*	-2.5	-1.1	+0.2	-10.0	+0.4*	+0.4*
28	Investment products, private personal pensions and securities	+2.5*	+0.4*	+0.2	+0.1	+0.5	-0.0	-11.8	+0.3*	+0.3
31	Postal Services	+2.3*	+0.2	+0.3*	-1.1	-1.7*	+0.2	-1.1	+0.2	+0.5*
Deteriorated most since 2015										
33	Mobile telephone services	-8.2*	-1.0*	-1.1*	+4.4*	+0.9*	-0.4*	-21.6*	-0.6*	-0.8*
16	Second hand cars	-3.6*	-0.6*	-0.6*	+3.0	+0.5	-0.2	-25.1*	-0.2	-0.2
20	Real Estate Services	-3.4*	-0.2	-0.5*	+1.0	+0.1	-0.1	-16.9	-0.7*	-0.4*
32	Fixed telephone services	-2.4*	-0.3	-0.8*	-0.4	-1.0	+0.1	-36.0*	-0.3	+0.3
34	Internet provision	-2.3*	-0.3	-0.4*	+3.9	-0.5	-0.1	+4.7	-0.0	-0.2



15. Lithuania

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	81.6	+0.6*	+1.5*	+1.1*	+2.6*	-0.9*	+0.2	+1.4*
GOODS	Fuel for vehicles	86.8	+2.9*	+6.3*	+2.7*	+5.4*	-2.8*	-0.7	+5.0*
	Spectacles and lenses	84.4		+0.3		+0.9	-1.6		-0.9
	Dairy products	84.3		+1.3		+4.8*	-4.4*		-0.3
	ICT products	84.2	+0.3	+1.5	+1.3	+2.1	-2.6*	+1.2	+1.2*
	Personal care products	84.0		+1.7		+4.1*	-3.8*	+0.5	-0.2
	Alcoholic drinks	83.4		-0.8		+4.1*	-5.0*	+0.0	-1.2
	House and garden maintenance products	83.1		+2.2*		+3.3*	-2.3*	+2.0	-0.3
	Small household appliances	82.8		+1.5		+1.6	-1.7	+2.5*	-2.3*
	Electronic products	82.8	+1.6	-1.1	-2.4*	+1.1	+1.3	-0.6	-0.7
	New cars	82.3	+0.7	+2.1	+2.3*	-1.0	-0.6	+2.0*	+1.9*
	All goods markets	81.6	+1.2*	+1.6*	+1.0*	+2.9*	-2.3*	+1.1*	-1.2*
	Non-prescription medicines	81.5	-0.1	+0.2	+0.3	+2.9*	-1.4	+0.4	-1.9*
	Furniture and furnishings	80.9		+0.7		-0.5	+0.6	+1.8	-2.3*
	Meat and meat products	78.1	+3.1*	+2.4*	-2.2	+7.9*	-6.0*	-0.7	-3.2*
	Clothing and footwear	75.4		+1.1		+5.6*	-4.1*	-0.7	-6.4*
	Second hand cars	69.4	-0.6	+4.7*	+5.1*	+1.4	+0.2	-1.4	-6.1*
SERVICES	Personal care services	87.6		-1.7*		+2.1*	-0.9	+1.3	+2.7*
	Train services	87.2	-2.4*	-0.7	+1.2	+1.4	-0.1	-0.3	+10.4*
	Vehicle insurance	85.4	-2.4*	-1.6	+0.9	+1.8*	-1.8*	+2.5*	+4.0*
	Airline services	85.2	+2.4*	+1.2	-1.4	+3.7*	+0.9	-3.2*	+3.0*
	Mobile telephone services	84.9	+2.9*	-1.5	-4.6*	+4.6*	-0.4	+5.0*	+7.8*
	Home insurance	84.6	-0.1	+0.8	+1.0	+2.2*	-0.8	+1.3	+4.1*
	Postal Services	84.6	+1.2	-2.3*	-3.7*	+2.5*	-2.5*	+4.6*	+5.1*
	Gas services	84.4	-1.7	+1.6	+3.8*	+4.6*	-1.1	+0.4	+5.2*
	Packaged Holidays and Tours	84.3	+2.6*	+2.9*	+0.9	-0.4	+1.4	-0.2	+1.7*
	Bank accounts	84.1	+2.0*	+2.6*	+0.3	+1.2	-0.9	-0.7	+5.8*
	Holiday accommodation	84.0	+0.6	-0.6	-1.0	+3.0*	+1.0	-1.1	-0.1
	Internet provision	83.7	+3.1*	+3.8*	+1.5	+2.9*	-0.4	+1.7	+6.9*
	Fixed telephone services	83.6	-0.3	-0.1	+0.4	+5.3*	-2.5	+1.5	+6.4*
	Vehicle rental services	83.5	+2.1*	+2.0*	-0.0	+1.6	-0.8	-0.2	+3.6*
	Tram, local bus, metro, and underground services	82.2	-0.6	+0.3	+1.2	+2.2*	-3.3*	+1.2	+3.9*
	All services markets	81.6	+0.5	+1.4*	+1.2*	+2.4*	-0.0	-0.4	+2.9*
	Loans, credit and credit cards	81.3	-1.8*	+3.8*	+5.6*	+0.5	+0.5		+2.7*
	Private Life Insurance	80.7	-1.9*	+1.8	+4.1*	+2.5*	-1.5		+3.2*
	TV-subscriptions	79.4	-1.0	+1.2	+2.3	+2.3	+4.1*		+1.3
	Mortgages	79.2	+1.4	+4.1*	+2.3*	+2.5*	+3.7*		+3.4*
	Electricity services	77.5	+2.1	+1.7	+0.2	+7.5*	+1.7	-0.4	+1.2
	Water supply	76.5	+3.4*	+2.8*	-1.6	+8.7*	+1.5	+0.5	-0.5
	Vehicle maintenance and repair services	75.6	+0.7	+5.3*	+4.4*	+2.2	-1.6	-1.8	-2.4*
	Real Estate Services	74.9	+2.8*	+2.7*	+0.3	+1.1	+1.7	-0.2	+1.8*
	Investment products, private personal pensions and securities	73.3	-3.9*	+4.8*	+8.7*	+0.3	+1.0	-2.6*	-1.6*
	Offline gambling and lottery services	72.3		-0.8					-5.8*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

15.1. Overall performance

The average MPI score for all markets surveyed in Lithuania is 81.6, which is above the EU-28 average (+1.4). Both the goods and services markets have an MPI score of 81.6. However, only the services markets score above the EU-28 average (2.9 points above it), while the goods markets score 1.2 points below the EU-28 average.

Lithuania ranks among the top three EU-28 countries for the 'Mobile telephone services', 'Vehicle rental services', and 'Train services' markets.

Lithuania's overall MPI score has improved by 0.6 points since 2015. The overall goods markets' MPI score has increased by 1.2 points since 2015, whereas the services markets' score has remained stable.

15.2. Goods markets

The three leading goods markets in Lithuania in terms of the MPI score are 'Fuel for vehicles', 'Spectacles and lenses', and 'Dairy products'. The bottom three are 'Second hand cars', 'Clothing and footwear', and 'Meat and meat products'.

Of the 15 goods markets surveyed in Lithuania, three perform better than the EU-28 average in terms of their MPI score: the 'Fuel for vehicles' (+5.0), 'New cars' (+1.9) and 'ICT products' (+1.2) markets. In contrast, six goods markets perform below the EU-28 average, with the 'Clothing and footwear' (-6.4), 'Second hand cars' (-6.1) and 'Meat and meat products' (-3.2) markets performing the worst.

Of the seven goods markets surveyed in both 2015 and 2017, only 'Meat and meat products' (+3.1) and 'Fuel for vehicles' (+2.9) have improved since 2015, while the other markets have remained stable over this period. Compared to 2013, four out of the 15 goods markets surveyed in both 2013 and 2017 improved, while the other markets remained stable over this period. Compared to 2013, the 'Fuel for vehicles' (+6.3), 'Second hand cars' (+4.7) and 'Meat and meat products' (+2.4) markets show the strongest increase.

The Lithuanian goods markets' average expectations and choice component scores are above the EU-28 average, while the comparability, trust and problems & detriment components are below the average. In addition, the Lithuanian goods markets' average proportion of respondents who experienced problems is higher than the EU-28 average. The proportion of respondents who complained as a result of the problems experienced and the level of detriment are in line with the EU-28 average.

The goods markets' average comparability, trust and expectations scores have increased since 2015, while the choice and problems & detriment components have remained stable over this period. In addition, the proportion of respondents who experienced problems and the level of detriment have remained stable since 2015, although the proportion of respondents who complained as a result of the problems experienced has increased over this period.

In terms of difference for a single component, the 'Fuel for vehicles' market in Lithuania has the highest score compared to the EU-28 average, scoring best on three components, namely comparability, choice and expectations (+1.0 points, +0.7 points, and +0.6 points respectively). The next highest-scoring market is 'New cars', scoring +0.7 on choice and +0.6 on expectations. Conversely, the 'Second hand cars' market accounts for the lowest score (-1.5 on trust and -0.9 on comparability) compared to the EU-28 average. The next two lowest-scoring goods markets are: 'Clothing and footwear' (-0.9 on comparability and -0.8 on trust) and 'Non-prescription medicines' (-0.9 on trust).

Among all goods markets in Lithuania, the 'Fuel for vehicles' market has improved the most for a specific component since 2015 (+0.7 on trust and +0.5 on comparability). Other goods markets that have improved since 2015 are 'Meat and meat products' (+0.6 on trust and +0.4 on comparability) and 'New cars' (+0.4 on choice). The 'New cars' market is also the only one in Lithuania that has seen a decrease since 2015 for a single component (-0.5 on problems & detriment).

15.3. Services markets

The top three services markets in Lithuania in terms of the MPI score are 'Personal care services', 'Train services' and 'Vehicle insurance', and the bottom three are 'Offline gambling and lottery services', 'Investment products, private personal pensions and securities' and 'Real estate services'.

Of the 25 services markets surveyed, 18 score above the EU-28 average in terms of their MPI, led by 'Train services' (+10.4) and followed by 'Mobile telephone services' (+7.8) and 'Internet provision' (+6.9). On the other hand, only three markets perform below the EU-28 average, namely 'Offline gambling and lottery services' (-5.8), 'Vehicle maintenance and repair services' (-2.4) and 'Investment products, private personal pensions and securities' (-1.6).

Of the 23 services markets surveyed in both 2015 and 2017, eight services markets have improved since 2015, headed by the 'Water supply' (+3.4), 'Internet provision' (+3.1) and 'Mobile telephone services' (+2.9) markets. Five markets have

decreased in their MPI score over this period, with 'Investment products, private personal pensions and securities' (-3.9), 'Vehicle insurance' and 'Train services' (both -2.4) showing the strongest decrease. Despite its decline since 2015, the 'Investment products, private personal pensions and securities' market shows a marked increase compared to 2013 (+4.8), together with nine other markets. Compared to 2013, the other most improved markets out of the 25 services markets surveyed in both 2013 and 2017 are 'Vehicle maintenance and repair services' (+5.3) and 'Mortgages' (+4.1). In contrast, two markets have decreased in their MPI score since 2013: 'Postal services' (-2.3) and 'Personal care services' (-1.7).

All component scores for services markets in Lithuania are better than the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average, while the level of detriment is lower than the EU-28 average.

The services markets' average trust, expectations and choice component scores have increased since 2015, while the problems & detriment component has remained stable over this period. The comparability component score shows a decline since 2015. In addition, the average proportion of respondents who complained as a result of the problems experienced and the level of detriment have increased since 2015. The proportion of respondents who experienced problems has generally remained stable over this period.

The best-performing services market for a specific component relative to the EU-28 average is the 'Train services' market, which scores highest on three components, namely expectations (+1.4 points), choice (+1.3 points), and trust (+1.1 points). The next highest-performing services markets in Lithuania are 'Mobile telephone services' (+1.1 on choice) and 'Postal services' (+1.1 on comparability). At the other end of the scale, the 'Offline gambling and lottery services' market has the lowest score compared to the EU-28 average (-1.9 on expectations and -1.1 on trust), followed by 'Electricity services' (-0.8 on choice), 'Investment products, private personal pensions and securities' (-0.5 on trust) and 'Vehicle maintenance and repair services' (-0.5 on problems & detriment).

The 'Water supply' services market in Lithuania shows the greatest improvement for a specific component since 2015 (+1.0 on trust and +0.6 on expectations), followed by 'Internet provision' (+0.7 on choice), 'Packaged holidays and tours' (+0.5 on trust) and 'Electricity services' (+0.5 on trust). Since 2015, the goods market in Lithuania that has declined the most is 'Gas services' (-0.9 on comparability), followed by 'Investment products, private personal pensions and securities' (-0.6 on expectations and -0.5 on comparability), 'Train services' (-0.5 on comparability) and 'Tram, local bus, metro, and underground services' (-0.4 on comparability).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
36	Train services	+10.4*	+1.0*	+1.1*	-11.5*	-0.5	+0.6*	+0.1	+1.4*	+1.3*
33	Mobile telephone services	+7.8*	+1.0*	+1.0*	+1.7	-0.6*	+0.0	+10.7*	+0.8*	+1.1*
34	Internet provision	+6.9*	+0.8*	+0.9*	+1.0	-0.7*	+0.1	-4.7	+0.8*	+0.9*
32	Fixed telephone services	+6.4*	+0.8*	+1.0*	-2.7	-1.2*	+0.3*	+0.3	+0.7*	+0.5*
26	Bank accounts	+5.8*	+0.8*	+0.5*	-4.0*	-0.3	+0.2*	-8.5	+0.8*	+0.6*
Bottom 5 markets (compared to EU-28 average)										
7	Clothing and footwear	-6.4*	-0.9*	-0.8*	+15.3*	+0.2	-0.8*	+5.7	-0.4*	-0.2*
16	Second hand cars	-6.1*	-0.9*	-1.5*	+7.4*	-0.3	-0.4*	-32.2*	-0.1	-0.3*
59	Offline gambling and lottery services	-5.8*	+0.4*	-1.1*	-1.3*	-0.6	+0.1*	-44.2*	-1.9*	+0.2
2	Meat and meat products	-3.2*	-0.2*	-0.6*	+6.9*	+0.8*	-0.4*	+10.0	-0.3*	-0.0
23	Vehicle maintenance and repair services	-2.4*	-0.2	-0.5*	+8.7*	+0.1	-0.5*	-5.3	-0.2*	+0.3*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
45	Water supply	+3.4*	-0.0	+1.0*	-1.5	+0.2	+0.0	+2.9	+0.6*	+0.0
2	Meat and meat products	+3.1*	+0.4*	+0.6*	-7.1*	+1.1*	+0.1	+11.2	+0.4*	-0.0
34	Internet provision	+3.1*	+0.3*	+0.4*	-1.2	+0.5	-0.0	-5.1	+0.2	+0.7*
17	Fuel for vehicles	+2.9*	+0.5*	+0.7*	+0.1	-0.2	+0.0	+8.4	+0.4*	+0.0
33	Mobile telephone services	+2.9*	+0.3	+0.5*	-4.3	+0.7	+0.1	+12.3*	+0.3*	+0.2
Deteriorated most since 2015										
28	Investment products, private personal pensions and securities	-3.9*	-0.5*	-0.4*	-0.4	-0.6	+0.0	+12.7	-0.6*	-0.4*
30	Vehicle insurance	-2.4*	-0.3*	-0.2	+0.2	+2.0	-0.1	+4.4	-0.4*	-0.2
36	Train services	-2.4*	-0.5*	-0.2	-0.7	+3.0*	-0.1	+17.6	-0.1	+0.0
52	Private Life Insurance	-1.9*	-0.2	-0.3	-0.4	-0.6	+0.1	+19.3	-0.4*	-0.0
58	Loans, credit and credit cards	-1.8*	-0.4*	-0.1	-2.5	+1.6*	+0.0	+6.7	-0.3*	-0.2



16. Luxembourg

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	84.8	-0.4	+3.7*	+4.3*	-0.1	+2.2*	+2.1*	+4.6*
GOODS	Small household appliances	88.2		+4.7*		-0.3	+1.2	+4.0*	+3.1*
	Electronic products	87.7	+1.2	+4.4*	+3.4*	+1.7	+0.6	+2.8*	+4.2*
	Spectacles and lenses	87.7		+5.9*		+0.0	+0.1		+2.4*
	Furniture and furnishings	87.2		+3.6*		+1.0	+2.9*	+1.9	+4.0*
	House and garden maintenance products	86.5		+6.6*		-1.1	+0.3	+5.0*	+3.1*
	Fuel for vehicles	86.0	+0.7	+5.5*	+4.7*	-1.9	-0.0	-0.4	+4.2*
	All goods markets	85.6	-0.6	+3.3*	+4.0*	-0.3	+2.8*	+2.2*	+2.9*
	ICT products	85.6	-0.5	+3.9*	+4.1*	+1.9	+0.3	+3.0*	+2.6*
	Dairy products	85.2		-1.2		+1.4	+3.3*		+0.6
	Personal care products	85.2		+3.4*		-3.0*	+5.7*	+0.6	+1.0
	Non-prescription medicines	85.2	-1.6*	+4.8*	+5.9*	-3.0*	+4.2*	+0.9	+1.9*
	Alcoholic drinks	85.0		+2.6*		-2.0*	+5.9*	-2.8*	+0.5
	Meat and meat products	84.4	-2.8*	+1.2	+4.1*	-0.5	+6.0*	+2.0	+3.0*
	Clothing and footwear	84.2		-1.3		+1.1	+10.3*	-1.5	+2.3*
	New cars	83.2	-0.1	+1.7	+2.2*	-0.2	+1.2	+3.2*	+2.7*
	Second hand cars	83.1	-1.0	+2.8*	+3.1*	+0.7	-0.6	+6.2*	+7.5*
SERVICES	Gas services	86.8	+1.2	+7.8*	+6.6*	-1.6	+1.0	+0.9	+7.5*
	TV-subscriptions	86.7	+1.7	+7.0*	+5.0*	-0.3	+6.1*		+8.6*
	Personal care services	85.6		+2.8*		-0.3	-0.1	+1.6	+0.7
	Fixed telephone services	85.6	+1.6	+3.8*	+2.5*	+0.6	+0.4	+1.8	+8.4*
	Postal Services	85.6	+1.1	+5.6*	+4.1*	+0.2	+0.8	-1.0	+6.1*
	Bank accounts	85.5	+0.2	+7.1*	+7.0*	-4.0*	+5.0*	-1.2	+7.2*
	Electricity services	85.4	-0.5	+5.7*	+6.5*	-1.4	+6.5*	-2.6	+9.1*
	Train services	85.4	-0.5	+4.7*	+5.1*	+1.3	+1.4	+0.5	+8.6*
	Vehicle insurance	85.3	-0.7	+3.1*	+3.6*	+1.7	+0.5	+1.1	+3.9*
	Airline services	85.2	-1.0	+3.3*	+3.8*	+0.3	+1.2	+4.1*	+3.0*
	Packaged Holidays and Tours	85.2	+0.3	+3.2*	+2.2*	+1.0	+0.4	+2.6*	+2.6*
	Internet provision	84.9	-1.7*	+2.9*	+4.3*	+3.4*	+6.6*	+3.5*	+8.1*
	Holiday accommodation	84.6	-0.4	+4.4*	+4.1*	-0.3	+0.1	+1.4	+0.5
	Tram, local bus, metro, and underground services	84.4	-1.6	+4.2*	+5.8*	-0.5	+0.9	+1.6	+6.2*
	Water supply	84.3	-3.0*	+4.4*	+7.5*	-2.9*	+4.2*	-1.3	+7.3*
	Mobile telephone services	84.3	-1.6*	+4.7*	+6.2*	-1.7	+8.5*	+1.0	+7.2*
	All services markets	84.3	-0.3	+3.9*	+4.3*	+0.1	+1.8*	+2.1*	+5.6*
	Loans, credit and credit cards	83.8	-1.5	+2.4*	+3.5*	+1.0	-0.2		+5.1*
	Vehicle maintenance and repair services	83.5	-1.2	+3.3*	+5.2*	+1.8	+0.2	+6.5*	+5.5*
	Home insurance	83.4	+0.5	+4.1*	+4.2*	+0.1	-3.8*	+2.4*	+2.8*
	Vehicle rental services	83.3	+1.9*	+2.8*	+1.3	+1.0	-0.0	+4.4*	+3.4*
	Offline gambling and lottery services	82.7		+2.1*					+4.6*
	Mortgages	82.2	+0.3	+3.0*	+2.3*	-0.4	+0.6		+6.4*
	Private Life Insurance	82.1	-0.3	+1.8	+2.2*	+1.6	-1.0		+4.6*
	Investment products, private personal pensions and securities	81.1	-0.8	+1.5	+2.5*	+1.4	+1.8	+7.2*	+6.2*
	Real Estate Services	80.0	-1.8	+2.5*	+4.4*	+0.8	+2.7	+7.3*	+6.9*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

16.1. Overall performance

The average MPI score for all markets surveyed in Luxembourg is 84.8, which is above the EU-28 average (+4.6). The goods markets' MPI score is 85.6 and the services markets' MPI score is 84.3; both are above the EU-28 average, by 2.9 and 5.6 points respectively.

Luxembourg is ranked among the top three EU-28 countries for five goods markets and seven services markets.

Luxembourg's overall MPI score has remained stable since 2015, with both the goods and services markets showing no change in their average MPI score.

16.2. Goods markets

The top three goods markets in Luxembourg in terms of the MPI score are 'Small household appliances', 'Electronic products' and 'Spectacles and lenses'. The bottom three are 'Second hand cars', 'New cars' and 'Clothing and footwear'.

Twelve out of the 15 goods markets surveyed in Luxembourg perform better than the EU-28 average in terms of their MPI score, with the 'Second hand cars' (+7.5) market scoring highest compared to the EU-28 average, followed by 'Electronic products' and 'Fuel for vehicles' (both +4.2). The remaining three goods markets score in line with the EU-28 average.

None of the seven goods markets surveyed in both 2015 and 2017 have increased their score since 2015, while two markets' scores have decreased over this period. The largest drop is in the market for 'Meat and meat products' (-2.8), followed by 'Non-prescription medicines' (-1.6). Eleven of the 15 individual goods markets surveyed in both 2013 and 2017 have improved since 2013. The largest increases are in 'House and garden maintenance products' (+6.6), 'Spectacles and lenses' (+5.9) and 'Fuel for vehicles' (+5.5). The other markets have remained stable since 2013.

Aside from a negative trend since 2015, all component scores for Luxembourg are better than the EU-28 average. In addition, the goods markets' proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average. However, the level of detriment is worse than the EU-28 average for the goods markets overall.

Compared to 2015, the goods markets' average scores for trust, choice and expectations have decreased, while the comparability component has remained stable and the

problems & detriment component has increased over this period. In addition, the average proportion of respondents who experienced problems for the goods markets has decreased since 2015, as did the average level of detriment. There has been no change since 2015 in terms of the proportion of respondents who complained as a result of the problems experienced.

Compared to the EU-28 average, market performance for the goods markets in Luxembourg for a single component is the highest for 'Second hand cars' (+1.7 points), 'Fuel for vehicles' (+1.0 points), 'Meat and meat products' (+0.9 points), 'Electronic products' (+0.9 points) and 'New cars' (+0.9 points), all scoring best for the trust component. By contrast, the 'Alcoholic drinks' market has the lowest scores compared to the EU-28 average (-0.3 on choice and -0.2 on expectations), followed by 'Dairy products' (-0.2 on choice).

In terms of market performance for a single component, the market for 'Fuel for vehicles' in Luxembourg has improved the most since 2015 (+0.6 on problems & detriment), followed by 'Second hand cars', 'Non-prescription medicines' and 'ICT products' (all three scoring +0.3 on problems & detriment) and 'Electronic products' (+0.2 on problems & detriment). Although the 'Non-prescription medicines' market scores high for problems & detriment, it shows the greatest decrease since 2015 for the choice component (-0.4 points). The next lowest-scoring goods markets since 2015 are the markets for 'Meat and meat products' (-0.4 points each on expectations, trust and choice) and 'Second hand cars' (-0.3 on expectations).

16.3. Services markets

The top three services markets in Luxembourg in terms of the MPI score are 'Gas services', 'TV-subscriptions' and 'Personal care services'. The bottom three are the markets for 'Real estate services', 'Investment products, private personal pensions and securities' and 'Private life insurance'.

Of the 25 services markets surveyed in Luxembourg, 23 have a higher MPI score in comparison to the EU-28 average, with 'Electricity services' (+9.1), 'Train services' and 'TV-subscriptions' (both +8.6) performing the best compared to the EU-28 average. The remaining two markets, 'Holiday accommodation' and 'Personal care services', score in line with the EU-28 average.

Of the 23 individual services markets surveyed in both 2015 and 2017, only the market for 'Vehicle rental services' (+1.9) has improved since 2015. Three services markets have decreased over this period, namely 'Water supply' (-3.0), 'Internet provision' (-1.7) and 'Mobile telephone services'

(-1.6). Out of the 25 services markets surveyed in both 2013 and 2017, 23 have improved since 2013, although the MPI scores for 'Investment products, private personal pensions and securities' and 'Private life insurance' have remained stable over this period. The most improved market since 2013 is 'Gas services' (+7.8), followed by 'Bank accounts' (+7.1) and 'TV-subscriptions' (+7.0). The remaining two markets have not registered a change over this period.

As with the goods markets, all components score above the EU-28 average for the services markets in Luxembourg. In addition, the proportion of respondents who experienced problems is lower than the EU-28 average, while the proportion of those who complained as a result of the problems experienced and the level of detriment are both in line with the EU-28 average.

Compared to 2015, the comparability, trust, choice and expectations component scores for the services markets decreased, while only the problems & detriment component increased over this period. As with the goods markets, the proportion of respondents who experienced problems and the level of detriment both decreased since 2015. However, the

proportion of respondents who complained as a result of the problems experienced has increased over this period.

In comparison with the EU-28 average, the best-performing services markets in Luxembourg are: 'Water supply' (+1.7 on choice), 'Train services' (+1.7 on choice), 'Electricity services' (+1.5 on trust), 'Real estate services' (+1.4 on trust) and 'Mobile telephone services' (+1.4 on trust). At the opposite end of the scale, the services market for 'Holiday accommodation' is the only one in Luxembourg that performs below the average, scoring -0.4 points below the EU-28 average on choice and -0.2 points below the EU-28 average on expectations.

The most improved services markets in terms of a single component in Luxembourg since 2015 are: 'Holiday accommodation' (+0.7 points), 'Vehicle rental services' (+0.6 points), 'Real estate services' (+0.5 points), 'Mortgages' (+0.5 points), and 'Fixed telephone services' (+0.5 points), all scoring best on the problems & detriment component. By contrast, the 'Real estate services' market has decreased the most in terms of a single component since 2015 (-0.6 on expectations and -0.5 on comparability), followed by 'Water supply' (-0.5 on trust and -0.4 on expectations) and 'Mobile telephone services' (-0.4 on comparability).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
46	Electricity services	+9.1*	+1.3*	+1.5*	-8.8*	-2.9*	+0.5*	+21.9*	+0.5*	+1.0*
36	Train services	+8.6*	+0.8*	+0.9*	-11.4*	-0.5	+0.6*	+30.8*	+0.6*	+1.7*
54	TV-subscriptions	+8.6*	+0.9*	+1.2*	-11.7*	+1.2	+0.6*	+15.3*	+0.7*	+1.1*
32	Fixed telephone services	+8.4*	+1.1*	+1.2*	-13.6*	+0.7	+0.8*	-85.3*	+0.5*	+0.8*
34	Internet provision	+8.1*	+0.7*	+1.2*	-17.0*	+0.8	+0.9*	+13.1*	+0.6*	+0.8*
Bottom 5 markets (compared to EU-28 average)										
6	Alcoholic drinks	+0.5	+0.1	+0.6*	-0.5	+0.7	+0.0	-34.1	-0.2*	-0.3*
39	Holiday accommodation	+0.5	+0.1	+0.5*	-5.6*	-2.8	+0.3*	+22.3*	-0.2*	-0.4*
55	Dairy products	+0.6	+0.1	+0.5*	-3.8*	+0.1	+0.2*	-40.9	-0.1	-0.2*
22	Personal care services	+0.7	+0.3*	+0.4*	-3.5*	N/A	+0.2*	N/A	-0.2	-0.1
19	Personal care products	+1.0	+0.3*	+0.5*	-0.9	+2.3*	-0.0	-31.2	-0.0	-0.1

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
38	Vehicle rental services	+1.9*	-0.0	+0.0	-9.6*	-0.8	+0.6*	+29.8	+0.1	+0.2
54	TV-subscriptions	+1.7	+0.3*	+0.1	-5.3*	-0.5	+0.4*	+51.4*	+0.1	-0.0
32	Fixed telephone services	+1.6	+0.3*	-0.0	-6.9*	-1.0	+0.5*	-54.4*	-0.1	+0.1
47	Gas services	+1.2	-0.0	+0.0	-5.8*	+0.9	+0.4*	+57.9*	-0.0	+0.2
10	Electronic products	+1.2	+0.2	-0.0	-2.2	-2.8	+0.2*	-14.2	+0.1	+0.0
Deteriorated most since 2015										
45	Water supply	-3.0*	-0.3*	-0.5*	+0.1	-2.4*	+0.0	-86.3*	-0.4*	-0.3*
2	Meat and meat products	-2.8*	-0.3*	-0.4*	-0.6	-2.8*	+0.1	-15.4	-0.4*	-0.4*
20	Real Estate Services	-1.8	-0.5*	-0.2	-7.6*	-0.1	+0.5*	-29.5	-0.6*	-0.2
34	Internet provision	-1.7*	-0.2	-0.3*	+0.3	+0.9	-0.0	+20.5	-0.1	-0.1
33	Mobile telephone services	-1.6*	-0.4*	-0.1	-2.7	-1.9	+0.3*	-36.3	-0.3*	-0.3*



17. Hungary

MPI per market

		Average MPI	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU-28
	All markets	89.6	+6.4*	+15.1*	+9.1*	-2.2*	+3.6*	-0.2	+9.4*
GOODS	Personal care products	94.3		+15.2*		-6.2*	+5.6*	+3.4*	+10.1*
	Dairy products	93.0		+16.4*		-2.5*	+1.5		+8.4*
	Spectacles and lenses	92.7		+12.1*		-1.0	+1.6		+7.4*
	Alcoholic drinks	92.2		+12.5*		-2.4*	+3.3*	+4.2*	+7.6*
	House and garden maintenance products	91.8		+14.3*		-3.3*	+5.8*	-0.5	+8.4*
	Furniture and furnishings	91.5		+13.1*		-3.7*	+5.6*	+0.4	+8.3*
	ICT products	91.3	+5.5*	+13.4*	+7.6*	-3.4*	+4.8*	-1.9	+8.4*
	Meat and meat products	91.3	+9.3*	+17.1*	+8.2*	-3.1*	-0.5	+3.3*	+9.9*
	New cars	91.2	+4.1*	+10.4*	+6.6*	+3.3*	+1.3	+2.0	+10.7*
	Non-prescription medicines	91.2	+4.1*	+11.6*	+7.8*	-4.7*	+6.2*	+3.6*	+7.8*
	Fuel for vehicles	91.2	+6.6*	+15.1*	+7.7*	-2.0	+2.1	+0.8	+9.4*
	All goods markets	91.1	+6.0*	+14.0*	+7.6*	-2.6*	+3.7*	+0.9*	+8.4*
	Small household appliances	90.9		+11.8*		-3.5*	+4.6*	+0.6	+5.8*
	Clothing and footwear	90.7		+18.3*		-1.3	+4.6*	-3.7*	+8.9*
	Electronic products	90.3	+6.0*	+11.2*	+4.6*	-3.9*	+5.8*	-1.7	+6.8*
	Second hand cars	83.0	+6.6*	+17.4*	+10.8*	-1.5	+3.2*	-4.9*	+7.5*
SERVICES	Electricity services	93.8	+10.0*	+23.2*	+12.2*	+1.1	-2.4	+6.4*	+17.5*
	Personal care services	93.5		+9.0*		-4.3*	+4.0*	+2.9*	+8.7*
	Water supply	92.4	+8.8*	+22.2*	+11.6*	-1.3	-0.6	+5.1*	+15.4*
	Airline services	91.8	+3.3*	+14.5*	+12.2*	-2.9*	-1.6	+3.8*	+9.6*
	Postal Services	91.6	+3.8*	+11.3*	+6.6*	-3.6*	+1.8	+6.0*	+12.1*
	Fixed telephone services	91.5	+6.3*	+15.3*	+8.0*	-2.5*	+0.5	+3.2*	+14.3*
	Internet provision	90.5	+8.8*	+17.7*	+8.8*	-2.9*	+4.2*	-0.4	+13.7*
	Holiday accommodation	90.2	+4.6*	+10.2*	+4.9*	-2.9*	+3.0*	-1.7	+6.1*
	Bank accounts	90.2	+9.4*	+20.9*	+10.5*	-0.8	-0.9	+4.4*	+11.9*
	Mobile telephone services	89.9	+5.5*	+13.4*	+6.6*	-5.5*	+4.6*	+1.2	+12.8*
	Packaged Holidays and Tours	89.7	+3.6*	+12.4*	+8.4*	+0.9	+4.2*	-2.4*	+7.1*
	Vehicle rental services	89.7	+4.1*	+11.8*	+8.2*	-0.8	+0.8	+2.0	+9.8*
	Offline gambling and lottery services	89.4		+7.5*					+11.3*
	Vehicle insurance	88.8	+1.1	+10.2*	+8.7*	-1.8	+2.6*	+3.6*	+7.4*
	Gas services	88.7	+6.7*	+23.1*	+16.0*	-4.9*	+1.8	+4.6*	+9.5*
	All services markets	88.7	+6.6*	+15.8*	+9.5*	-1.9*	+3.5*	-0.9*	+10.0*
	Home insurance	87.6	+8.2*	+11.7*	+3.2*	-1.1	+6.9*	-4.2*	+7.1*
	Investment products, private personal pensions and securities	86.9	+9.0*	+21.1*	+11.6*	-0.1	+4.9*	-3.6*	+12.0*
	Private Life Insurance	86.9	+9.8*	+16.5*	+6.4*	-1.5	+5.8*		+9.4*
	Train services	86.5	+7.6*	+17.0*	+9.8*	-2.6*	+5.9*	+0.3	+9.7*
	Vehicle maintenance and repair services	86.1	+3.6*	+13.1*	+9.5*	-3.8*	+4.8*	-2.2	+8.0*
	TV-subscriptions	85.9	+5.6*	+15.2*	+8.1*	-5.1*	+19.2*		+7.8*
	Loans, credit and credit cards	84.7	+9.0*	+21.7*	+12.5*	-6.3*	+6.4*		+6.1*
	Tram, local bus, metro, and underground services	84.0	+2.4*	+12.4*	+10.2*	-3.1*	+3.7*	+0.7	+5.7*
	Mortgages	83.8	+14.4*	+29.6*	+15.0*	-1.6	+4.6*		+8.0*
	Real Estate Services	83.1	+5.2*	+14.6*	+10.0*	+1.8	+1.0	+2.6*	+10.0*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

17.1. Overall performance

The average MPI score for all markets surveyed in Hungary is 89.6, which is above the EU-28 average (+9.4). The goods markets' MPI score is 91.1 and the services markets' MPI score is 88.7; both are above the EU-28 average, by 8.4 and 10.0 points respectively.

Hungary is ranked among the top three EU-28 countries for 15 goods and 22 services markets. For these markets, Hungary is ranked first among all EU-28 countries for 14 goods and 19 services markets, second for another three markets (one goods market and two services markets) and third for one services market.

Hungary's overall MPI score has increased by 6.4 points since 2015. Both the overall MPI scores of the goods (+6.0) and the services (+6.6) markets have improved since 2015.

17.2. Goods markets

The top three goods markets in Hungary in terms of the MPI score are 'Personal care products', 'Dairy products' and 'Spectacles and lenses'. The bottom three markets are 'Second hand cars', 'Electronic products', and 'Clothing and footwear'.

All 15 goods markets surveyed in Hungary perform better than the EU-28 average in terms of their MPI score, with the markets for 'New cars' (+10.7), 'Personal care products' (+10.1) and 'Meat and meat products' (+9.9) scoring the best.

All the seven goods markets surveyed in both 2015 and 2017 have improved since 2015, with the largest increase in their MPI score recorded for 'Meat and meat products' (+9.3), followed by 'Fuel for vehicles' and 'Second hand cars' (both +6.6). All 15 goods markets surveyed in both 2013 and 2017 have also improved since 2013, with the largest increase in their MPI score recorded for the 'Clothing and footwear' (+18.3), 'Second hand cars' (+17.4) and 'Meat and meat products' (+17.1) markets.

All component scores for the goods markets are better than the EU-28 average. In addition, the goods markets' average proportion of respondents who experienced problems is lower than the EU-28 average, while the level of detriment is in line with the EU-28 average. However, the proportion of respondents who complained as a result of the problems experienced is higher in Hungary in comparison to the EU-28 average for the goods markets.

All component scores in Hungary have improved since 2015 for the goods markets. In addition, the proportion of

respondents who experienced problems and the level of detriment have both decreased over this period. However, the proportion of those who complained as a result of the problems experienced has increased since 2015.

Compared to the EU-28 average, the best-scoring goods markets in Hungary are 'Meat and meat products' (+1.7 points), 'New cars' (+1.6 points), 'Personal care products' (+1.6 points), 'Fuel for vehicles' (+1.5 points), and 'Clothing and footwear' (+1.4 points), all scoring highest for the trust component. Not a single goods market in Hungary shows a performance below the EU-28 average.

In terms of change for a specific component, the 'Meat and meat products' market in Hungary has improved the most since 2015 (+1.4 on trust and +1.2 on comparability), followed by 'Fuel for vehicles' (+1.3 on trust and +1.2 on comparability) and 'Second hand cars' (+1.3 on trust). None of the goods markets show a decrease on any of the five components since 2015.

17.3. Services markets

The top three services markets in Hungary in terms of the MPI score are 'Electricity services', 'Personal care services' and 'Water supply'. The bottom three services markets are 'Real estate services', 'Mortgages', and 'Tram, local bus, metro, and underground services'.

As with the goods markets, all of the 25 services markets surveyed in Hungary perform better than the EU-28 average in terms of their MPI score, with the markets for 'Electricity services' (+17.5), 'Water supply' (+15.4) and 'Fixed telephone services' (+14.3) scoring highest compared to the EU-28 average.

Out of the 23 services markets surveyed in both 2015 and 2017, 22 have improved since 2015, while only the 'Vehicle insurance' market has remained stable. The largest increases in MPI score are recorded for 'Mortgages' (+14.4), 'Electricity services' (+10.0) and 'Private life insurance' (+9.8). All of the 25 services markets surveyed in both 2013 and 2017 have improved since 2013, with the largest increases in MPI score recorded for 'Mortgages' (+29.6), 'Electricity services' (+23.2) and 'Gas services' (+23.1).

As with the goods markets, all component scores are above the EU-28 average. The services markets' proportion of respondents who experienced problems and the level of detriment are also both below the EU-28 average. However, the proportion of those who complained as a result of the

problems experienced is higher in Hungary in comparison to the EU-28 for the services markets.

Similar to the goods markets, all the components in the services markets show improvement since 2015. Furthermore, the proportion of respondents who experienced problems and the level of detriment have decreased since 2015, while the proportion of those who complained as a result of the problems experienced have increased over this period.

Compared to the EU-28 average, the market for 'Electricity services' in Hungary has the best performance (+2.7 on trust and +2.5 on comparability). Next in line is the 'Water supply' market, scoring next highest on three components, namely

comparability (+2.6 points), choice and trust (+2.1 points on each). The only market in Hungary that has a score below the EU-28 average is the 'Tram, local bus, metro, and underground services' market, scoring -0.3 points below the EU-28 average on the problems & detriment component.

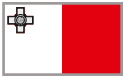
Among all the services markets in Hungary, the market for 'Mortgages' has improved the most for a specific component since 2015 (+2.1 on trust and +1.8 on expectations), followed by 'Water supply', 'Electricity services' and 'Bank accounts' (scoring respectively, +2.0, +2.0, and +1.9 points, each on comparability). Not a single services market in Hungary shows a decrease for a component since 2015.

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
46	Electricity services	+17.5*	+2.5*	+2.7*	-7.7*	-0.8	+0.5*	-11.1	+1.6*	+1.8*
45	Water supply	+15.4*	+2.6*	+2.1*	-4.5*	+0.1	+0.3*	+6.0	+1.3*	+2.1*
32	Fixed telephone services	+14.3*	+1.7*	+2.1*	-10.0*	-1.8*	+0.7*	+4.5	+1.6*	+1.4*
34	Internet provision	+13.7*	+1.7*	+2.0*	-9.3*	-0.6	+0.6*	+12.0*	+1.4*	+1.3*
33	Mobile telephone services	+12.8*	+1.3*	+2.0*	-11.0*	-1.5*	+0.7*	+16.1*	+1.2*	+1.3*
Bottom 5 markets (compared to EU-28 average)										
35	Tram, local bus, metro, and underground services	+5.7*	+1.4*	+0.7*	+5.8*	-0.2	-0.3*	+12.4*	+0.2*	+1.2*
12	Small household appliances	+5.8*	+0.6*	+0.8*	-1.6	-0.4	+0.1	+15.7*	+0.8*	+0.7*
58	Loans, credit and credit cards	+6.1*	+0.7*	+0.9*	-0.3	+0.3	-0.0	+4.6	+0.3*	+1.2*
39	Holiday accommodation	+6.1*	+0.6*	+0.9*	+0.4	-0.6	+0.0	+12.8*	+0.8*	+0.8*
10	Electronic products	+6.8*	+0.7*	+0.9*	-6.7*	+0.1	+0.3*	+19.8*	+0.8*	+0.7*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
51	Mortgages	+14.4*	+1.2*	+2.1*	-12.2*	-0.7	+1.0*	+23.4*	+1.8*	+1.0*
46	Electricity services	+10.0*	+2.0*	+1.4*	-7.7*	-1.3	+0.5*	-8.1	+0.5*	+1.2*
52	Private Life Insurance	+9.8*	+1.7*	+1.5*	-4.4*	-1.2	+0.3*	+24.9	+0.7*	+0.8*
26	Bank accounts	+9.4*	+1.9*	+1.2*	-6.4*	-1.1	+0.4*	+23.7	+0.6*	+0.7*
2	Meat and meat products	+9.3*	+1.2*	+1.4*	-13.4*	-0.9	+0.9*	+39.4*	+0.7*	+0.7*
Deteriorated most since 2015										
30	Vehicle insurance	+1.1	+0.4*	+0.4*	+0.8	-0.1	-0.0	+21.3*	-0.1	-0.1
35	Tram, local bus, metro, and underground services	+2.4*	+0.4*	+0.5*	+0.4	-0.3	+0.0	+29.7*	+0.1	+0.2
37	Airline services	+3.3*	+0.4*	+0.5*	-1.2	-0.3	+0.1	+28.0	+0.0	+0.9*
23	Vehicle maintenance and repair services	+3.6*	+1.1*	+0.4*	-1.5	-1.4*	+0.2	+22.9*	+0.0	+0.3*
40	Packaged Holidays and Tours	+3.6*	+0.5*	+0.8*	-3.0*	+0.4	+0.1	+30.4*	+0.1	+0.4*



18. Malta

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	83.2	-1.3*	+1.3*	+2.2*	+2.8*	+2.3*	+1.7*	+3.0*
GOODS	Fuel for vehicles	88.2	+3.3*	+6.2*	+3.8*	-0.2	+3.9*	+0.5	+6.4*
	Dairy products	88.2		+7.0*		-5.5*	+4.8*		+3.6*
	ICT products	87.8	+0.6	+5.1*	+3.6*	+2.7*	-1.8	+2.2	+4.8*
	Alcoholic drinks	87.2		+7.3*		-4.3*	+3.0*	+0.2	+2.6*
	House and garden maintenance products	86.3		+2.1*		+6.7*	-2.7*	+6.6*	+2.9*
	Meat and meat products	86.1	-1.6*	+5.0*	+6.8*	-4.5*	+5.1*	-0.3	+4.8*
	Personal care products	86.0		+5.1*		-3.7*	+3.1*	+0.4	+1.8*
	Small household appliances	85.5		+1.6		+5.3*	-1.8	+2.4	+0.4
	All goods markets	84.8	-1.6*	+2.4*	+3.2*	+1.0*	+1.1*	+1.9*	+2.0*
	Spectacles and lenses	84.5		+0.6		+5.5*	-3.0*		-0.8
	Non-prescription medicines	84.0	-3.5*	+1.1	+4.4*	-0.0	+0.7	+5.4*	+0.7
	Clothing and footwear	83.9		+2.8*		-2.5*	+5.4*	+2.6*	+2.1*
	New cars	81.4	-4.1*	+1.3	+4.9*	+0.8	+2.5*	-2.0	+1.0
	Furniture and furnishings	81.4		-2.4*		+2.6*	+0.1	+2.4	-1.8
	Second hand cars	80.9	+0.1	-2.9*	-2.9*	+6.4*	+0.9	-0.7	+5.4*
	Electronic products	80.1	-6.0*	-3.9*	+1.8	+5.0*	-3.4*	+1.9	-3.4*
SERVICES	Personal care services	87.4		+5.0*		+0.6	+0.7	+0.6	+2.5*
	Home insurance	85.9	+0.6	+2.5*	+1.9*	+4.9*	+1.2	+0.9	+5.4*
	Holiday accommodation	85.6	-2.6*	+1.1	+3.1*	+3.2*	+0.2	+3.3*	+1.6*
	Bank accounts	85.2	+0.3	+3.9*	+4.0*	-2.2*	+6.2*	+2.1	+6.9*
	Loans, credit and credit cards	84.9	-1.3	+2.7*	+3.6*	+0.3	+3.4*		+6.3*
	Postal Services	84.3	+0.6	+1.3	+1.0	+5.4*	+1.5	+0.5	+4.9*
	Airline services	84.1	-3.3*	-0.5	+3.2*	+3.9*	+0.1	+1.0	+1.9*
	Packaged Holidays and Tours	84.1	-2.5*	+1.0	+3.0*	+4.1*	+4.8*	-4.4*	+1.4
	Mortgages	84.0	+1.0	+2.0*	+1.2	+4.4*	+2.4		+8.2*
	Vehicle maintenance and repair services	83.6	-1.3	-1.4	+0.7	+5.4*	-0.1	+3.0*	+5.5*
	Vehicle insurance	83.2	+0.2	+0.4	-0.0	+6.3*	+0.9	+1.1	+1.8*
	Private Life Insurance	82.7	-2.1	-1.1	+1.3	+4.3*	+5.6*		+5.2*
	Mobile telephone services	82.5	+1.3	+1.1	+0.3	+1.3	+3.0*	-0.3	+5.5*
	Water supply	82.2	+0.3	+2.5*	+2.2*	+2.8*	+10.1*	+8.9*	+5.2*
	All services markets	82.1	-1.2*	+0.7*	+1.8*	+4.1*	+3.1*	+1.7*	+3.5*
	Offline gambling and lottery services	81.9		-3.1*					+3.8*
	Real Estate Services	81.4	-1.5	-1.5	+0.5	+7.0*	-0.2	+1.0	+8.2*
	Vehicle rental services	81.2	-2.3	+0.6	+2.8*	+1.2	+3.1*	-1.3	+1.3
	Internet provision	81.0	+0.5	+1.9	+1.8	+5.9*	+3.1*	-1.1	+4.2*
	Electricity services	80.6	+0.1	+5.9*	+6.1*	+0.8	+8.5*	+13.8*	+4.2*
	Fixed telephone services	80.1	-2.6*	-0.2	+2.2	+3.4*	+1.4	+1.8	+2.9*
	Investment products, private personal pensions and securities	79.6	-2.9*	-2.6*	+0.4	+7.3*	+3.4*	-2.9*	+4.6*
	TV-subscriptions	72.0	-7.6*	-8.2*	-0.7	+7.2*	+9.7*		-6.2*
	Tram, local bus, metro, and underground services	71.5	+0.8	+2.1	-0.4	+7.8*	-1.1	+9.0*	-6.8*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

18.1. Overall performance

The average MPI score for all markets surveyed in Malta is 83.2, which is above the EU-28 average (+3.0). The goods markets' MPI score is 84.8 and the services markets' MPI score is 82.1; both are above the EU-28 average, by 2.0 and 3.5 points respectively.

Malta ranks among the top three EU-28 countries for three goods and four services markets, but is among the bottom three EU-28 countries for the 'Electronic products' goods market and the 'Tram, local bus, metro, and underground services' services market.

Malta's overall MPI score has decreased by 1.3 points since 2015. Both the overall MPI scores of the goods (-1.6) and the services (-1.2) markets have declined since 2015.

18.2. Goods markets

The top three goods markets in Malta in terms of the MPI score are 'Fuel for vehicles', 'Dairy products' and 'ICT products'; the bottom three are 'Electronic products', 'Second hand cars' and 'Furniture and furnishings'.

Of the 15 goods markets surveyed in Malta, nine perform better than the EU-28 average in terms of their MPI score. The top scoring markets compared to the EU-28 average are the markets for 'Fuel for vehicles' (+6.4), 'Second hand cars' (+5.4), and 'ICT products' (+4.8). Only one goods market, the one for 'Electronic products' (-3.4), performs below the EU-28 average in terms of its MPI score.

Of the seven goods markets surveyed in both 2015 and 2017, only 'Fuel for vehicles' (+3.3) has improved since 2015. Four markets decreased in their MPI score, with the greatest decline occurring for 'Electronic products' (-6.0), followed by 'New cars' (-4.1) and 'Non-prescription medicines' (-3.5). Of the 15 goods markets surveyed in both 2013 and 2017, eight markets have improved since 2013, with the largest increases in the MPI score recorded in 'Alcoholic drinks' (+7.3), 'Dairy products' (+7.0) and 'Fuel for vehicles' (+6.2). Three markets have decreased in their MPI score since 2013, namely the markets for 'Electronic products' (-3.9), 'Second hand cars' (-2.9) and 'Furniture and furnishings' (-2.4).

The comparability, trust, expectations and choice component scores are all above the EU-28 average, whereas the overall problems & detriment component score is lower than the average. Furthermore, the level of detriment is higher in Malta in comparison to the EU-28 average. The proportion of respondents who experienced problems is in line with the

EU-28 average while the proportion of those who complained as a result of the problems experienced is higher than that observed in the EU.

However, compared to 2015, all component scores have worsened except for the problems & detriment component score, which has remained stable. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment have remained stable since 2015.

Compared to the EU-28 average, the 'Fuel for vehicles' market is also the top-performing market for a single component in Malta (+1.3 on trust), followed by the markets for 'Meat and meat products' (+1.1 points), 'Second hand cars' (+1.0 points), 'ICT products' (+0.9 points) and 'Dairy products' (+0.9 points), all scoring best for the trust component. The lowest-scoring goods market in Malta for a single component compared to the EU-28 average is 'Electronic products', scoring -0.5 on comparability, -0.4 on choice, and -0.4 on problems & detriment. The next two in line are 'Small household appliances' (-0.3 on comparability) and 'Non-prescription medicines' (-0.3 on problems & detriment).

Among all goods markets in Malta, the 'Fuel for vehicles' is the best-performing market in terms of its improvement for a specific component since 2015, scoring highest on four different components, namely choice (+0.5 points), comparability and trust (+0.4 points on each), and expectations (+0.3 points). The goods markets for 'Electronic products' (-0.8 on both choice and comparability and -0.6 on trust) and 'New cars' (-0.6 on expectations and -0.5 on comparability) have experienced the biggest decline in Malta since 2015.

18.3. Services markets

The top three services markets in Malta in terms of the MPI score are 'Personal care services', 'Home insurance' and 'Holiday accommodation'. The three lowest-scoring markets are 'Tram, local bus, metro, and underground services', 'TV-subscriptions' and 'Investment products, private personal pensions and securities'.

Of the 23 services markets surveyed in Malta, 19 perform above the EU-28 average in terms of their MPI score, with 'Real estate services', 'Mortgages' (both +8.2) and 'Bank accounts' (+6.9) having the highest positive difference compared to the EU-28 average. The markets for 'Tram, local bus, metro, and underground services' (-6.8) and 'TV-subscriptions' (-6.2) are the only services markets scoring below the EU-28 average.

None of the 21 services markets surveyed in both 2015 and 2017 in Malta have improved. Six markets have seen their score fall since 2015, with the worst declines recorded for 'TV-subscriptions' (-7.6), 'Airline services' (-3.3) and 'Investment products, private personal pensions and securities' (-2.9). Of the 23 services markets surveyed in both 2013 and 2017 in Malta, seven have improved since 2013, led by 'Electricity services' (+5.9), 'Personal care services' (+5.0) and 'Bank accounts' (+3.9). Three markets have decreased in their MPI score over this period, namely the markets for 'TV-subscriptions' (-8.2), 'Offline gambling and lottery services' (-3.1) and 'Investment products, private personal pensions and securities' (-2.6).

The comparability, trust, expectations and choice component scores for the services markets are all above the EU-28 average. Only the problems & detriment component scores in line with the EU-28 average. The services markets' overall level of detriment, however, is higher than the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

As far as the MPI's components are concerned, the average comparability, expectations and choice scores for the services markets in Malta have decreased since 2015, while the trust and problems & detriment components have remained stable over this period. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced, as well as the level of detriment, have remained stable since 2015.

Compared to the EU-28 average, the best-performing services markets for a single component in Malta are 'Bank accounts' (+1.5 points), 'Loans, credit and credit cards' (+1.5 points), 'Mortgages' (+1.4 points), 'Real estate services' (+1.4 points) and 'Mobile telephone services' (+1.3 points), all scoring higher than average for the trust component. By contrast, the 'Tram, local bus, metro, and underground services' market scores below the EU-28 average for three components, choice (-1.4 points), comparability (-0.8 points) and problems & detriment (-0.5 points), followed by the 'TV-subscriptions' market (-1.1 on choice and -0.6 on expectations).

The 'Tram, local bus, metro, and underground services' market in Malta has improved the most since 2015 in terms of a single component (+0.8 on trust), followed by 'Private life insurance' (+0.3 on problems & detriment). However, 'Tram, local bus, metro, and underground services' is the worst-scoring market since 2015 for the choice component (-1.2 points), followed by 'TV-subscriptions' (-1.1 on expectations, -0.9 on choice and -0.8 on trust) and 'Investment products, private personal pensions and securities' (-0.8 on comparability).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
20	Real Estate Services	+8.2*	+1.0*	+1.4*	-3.8*	+0.5	+0.2	-16.9	+0.8*	+0.9*
51	Mortgages	+8.2*	+1.1*	+1.4*	-2.3	+1.4*	+0.1	+1.3	+1.0*	+0.6*
26	Bank accounts	+6.9*	+0.8*	+1.5*	-4.5*	+1.4	+0.2	+22.1*	+0.5*	+0.5*
17	Fuel for vehicles	+6.4*	+0.7*	+1.3*	-1.7	+1.7	+0.1	-2.4	+0.5*	+0.7*
58	Loans, credit and credit cards	+6.3*	+0.8*	+1.5*	-0.3	+1.6*	-0.1	+0.8	+0.7*	+0.4*
Bottom 5 markets (compared to EU-28 average)										
35	Tram, local bus, metro, and underground services	-6.8*	-0.8*	-0.4*	+7.3*	+0.4	-0.5*	+9.9	-0.5*	-1.4*
54	TV-subscriptions	-6.2*	-0.5*	-0.4*	+6.9*	+0.3	-0.4*	+6.6	-0.6*	-1.1*
10	Electronic products	-3.4*	-0.5*	-0.2	+6.2*	+0.5	-0.4*	+10.6*	-0.2	-0.4*
9	Furniture and furnishings	-1.8	-0.2	-0.3	+2.1	+1.0	-0.2	-6.8	-0.2	+0.0
53	Spectacles and lenses	-0.8	-0.1	+0.0	+0.5	+1.0	-0.1	+14.5	-0.1	+0.0

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
17	Fuel for vehicles	+3.3*	+0.4*	+0.4*	+1.4	+0.2	-0.1	-20.4	+0.3*	+0.5*
33	Mobile telephone services	+1.3	+0.2	+0.2	+3.5	-1.0	-0.2	-9.0	+0.2	+0.2
51	Mortgages	+1.0	-0.1	+0.1	-4.0	+0.9	+0.2	+1.8	+0.1	+0.2
35	Tram, local bus, metro, and underground services	+0.8	-0.1	+0.8*	-1.0	+0.4	-0.0	+0.2	+0.3	-1.2*
29	Home insurance	+0.6	+0.1	+0.0	-0.8	-0.1	+0.1	-20.8	+0.0	-0.0
Deteriorated most since 2015										
54	TV-subscriptions	-7.6*	-0.7*	-0.8*	+5.3	+0.0	-0.3	+2.0	-1.1*	-0.9*
10	Electronic products	-6.0*	-0.8*	-0.6*	+6.1*	-0.1	-0.3	+7.4	-0.5*	-0.8*
15	New cars	-4.1*	-0.5*	-0.4*	+0.9	+0.0	-0.0	-4.6	-0.6*	-0.4*
48	Non-prescription medicines	-3.5*	-0.4*	-0.3*	+3.3*	+2.1	-0.3*	+0.5	-0.4*	-0.4*
37	Airline services	-3.3*	-0.3*	-0.3	+3.4	-0.6	-0.2	+46.1*	-0.6*	-0.3



19. Netherlands

MPI per market

		Average MPI	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU-28
	All markets	79.0	+1.0*	+1.8*	+1.4*	-0.2	-0.1	-0.1	-1.2*
GOODS	Dairy products	85.9		+2.6*		-0.1	-0.4		+1.3*
	Alcoholic drinks	84.5		-0.3		+0.3	+1.0*	+0.7	-0.1
	Fuel for vehicles	84.1	+0.9	+0.6	-0.6	+1.7*	+0.2	-1.2*	+2.3*
	Small household appliances	83.6		+0.9		-0.1	-0.5	+2.0*	-1.5*
	Personal care products	83.5		+0.1		+0.7	-0.7	+1.6*	-0.7
	Electronic products	83.5	+1.1	+2.4*	+0.9	+1.2	+0.6	+0.8	-0.0
	Spectacles and lenses	82.4		+0.9		+1.0	-1.1		-2.9*
	House and garden maintenance products	82.4		+1.4*		-0.6	+0.2	+1.9*	-1.0*
	All goods markets	81.9	+0.5	+0.9*	+0.2	+0.2	-0.2	+1.1*	-0.9*
	Non-prescription medicines	81.0	+0.7	+0.0	-0.6	-0.9	-0.3	+0.7	-2.3*
	Clothing and footwear	81.0		+2.4*		+1.7*	-2.5*	+1.1	-0.8
	Furniture and furnishings	81.0		-0.6		-0.1	+1.4*	+0.7	-2.2*
	New cars	80.4	+1.5	-0.3	-1.8*	+0.4	-0.2	+1.1	-0.1
	ICT products	80.1	-1.3	+0.7	+2.0*	+0.8	+0.6	+0.6	-2.8*
	Meat and meat products	77.7	+0.6	+1.1	+0.0	-2.7*	-0.7	-0.1	-3.6*
	Second hand cars	76.9	-0.3	+1.3	+1.4	-0.2	-0.0	+0.9	+1.4*
SERVICES	Personal care services	83.0		-0.2		-0.1	+0.0	+0.6	-1.9*
	Holiday accommodation	82.2	+0.3	-1.2	-1.5*	+1.3*	+0.1	+0.5	-1.9*
	Packaged Holidays and Tours	81.0	+0.5	+2.6*	+2.0*	-0.7	-0.2	+0.7	-1.6*
	Vehicle insurance	80.8	+0.3	+2.4*	+2.4*	-1.3	-0.1	+1.5*	-0.7
	Airline services	80.6	-0.0	+1.1	+0.7	+0.1	-0.0	+0.7	-1.6*
	Water supply	80.2	+1.2	+3.1*	+2.6*	-3.6*	+0.7	-1.3	+3.2*
	Gas services	79.7	+2.8*	+3.8*	+1.2	-0.2	+0.6	+1.5	+0.5
	Vehicle maintenance and repair services	79.1	-0.6	+0.8	+2.0*	+1.0	-0.2	+0.3	+1.0
	Electricity services	79.0	+2.0*	+2.5*	+0.3	+0.3	+0.6	+0.2	+2.7*
	Loans, credit and credit cards	78.8	+1.7*	+6.3*	+4.8*	-3.4*	+3.2*		+0.1
	Fixed telephone services	78.5	+1.9*	+3.7*	+2.1*	-0.1	-0.9	+1.6	+1.3*
	Vehicle rental services	78.3	-0.4	-0.7	+0.8	-0.9	-1.1	-0.1	-1.7*
	Bank accounts	78.2	+1.2	+5.0*	+3.6*	-2.7*	+2.5*	+0.6	-0.1
	Home insurance	78.0	+1.0	+0.7	-0.1	-0.4	+0.2	+0.3	-2.5*
	All services markets	77.2	+1.1*	+2.4*	+1.8*	-0.4	+0.0	-0.7*	-1.4*
	Postal Services	77.0	-0.4	+2.5*	+3.4*	+1.9	-2.4*	-2.0*	-2.5*
	Tram, local bus, metro, and underground services	75.9	-0.1	+3.4*	+3.7*	-0.2	-2.8*	-0.0	-2.4*
	Mortgages	75.4	+4.4*	+6.4*	+2.5*	-2.8*	+1.5		-0.4
	Mobile telephone services	75.2	+1.1	+2.6*	+1.3	+1.6	+0.3	-0.2	-1.8*
	TV-subscriptions	74.9	-0.2	+1.7	+2.0*	+1.6	+2.1*		-3.2*
	Train services	74.5	+0.7	+5.4*	+5.6*	-0.3	-2.9*	-1.7*	-2.3*
	Internet provision	74.2	+0.1	+1.3	+1.6	+1.5	-0.1	+0.3	-2.6*
	Real Estate Services	74.0	+1.8	-0.2	-1.3	+0.4	-1.8	+0.4	+0.9
	Private Life Insurance	72.6	+2.0*	+3.3*	+0.6	-0.3	+1.5		-4.9*
	Offline gambling and lottery services	71.1		+0.6					-7.0*
	Investment products, private personal pensions and securities	69.0	+4.3*	+4.0*	+0.2	+1.5	-0.1	+1.0	-6.0*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

19.1. Overall performance

The average MPI score for all markets surveyed in the Netherlands is 79.0, which is below the EU-28 average (-1.2). The goods markets' MPI score is 81.9 and the services markets' MPI score is 77.2; both are below the EU-28 average, by 0.9 and 1.4 points respectively.

The Netherlands ranks among the bottom three EU-28 countries for four markets.

The Netherlands' overall MPI score has improved by 1.0 points since 2015, driven by a 1.1 point increase in the overall MPI score for the services markets. The goods markets' average has remained stable since 2015.

19.2. Goods markets

The top three goods markets in the Netherlands in terms of the MPI score are 'Dairy products', 'Alcoholic drinks' and 'Fuel for vehicles'; the three lowest-scoring goods markets are 'Second hand cars', 'Meat and meat products' and 'ICT products'.

Out of the 15 goods markets surveyed in the Netherlands, 'Fuel for vehicles' (+2.3), 'Second hand cars' (+1.4) and 'Dairy products' (+1.3) are the only goods markets performing better than the EU-28 average in terms of their MPI score. On the other hand, seven goods markets score below the EU-28 average, with 'Meat and meat products' (-3.6), 'Spectacles and lenses' (-2.9) and 'ICT products' (-2.8) scoring lowest compared to the EU-28 average.

All seven individual goods markets surveyed in both 2015 and 2017 remained stable in terms of their MPI score compared to 2015. Four out of the 15 individual goods markets surveyed in both 2013 and 2017 have increased since 2013, led by the markets for 'Dairy products' (+2.6), 'Electronic products' and 'Clothing and footwear' (both +2.4). The other markets remained stable over this period.

Compared to the EU-28 average, the goods markets have a better expectations component score, while the problems & detriment score is in line with the EU-28 average. However, the comparability, trust and choice component scores are all below the EU-28 average, while the level of detriment is lower in comparison to the EU-28 average. Both the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

In comparison to 2015, only the goods markets' average expectations component score improved, while the other component scores remained stable. In addition, the proportion of respondents who complained as a result of the problems experienced has improved since 2015, while the proportion of those who experienced problems and the level of detriment have both remained stable over this period.

Compared to the EU-28 average, the best-performing goods market in the Netherlands for a single component is 'Fuel for vehicles' (+0.9 on expectations and +0.3 on choice), followed by 'Second hand cars' (+0.5 on comparability), 'New cars' (+0.4 on comparability) and 'Dairy products' (+0.4 on expectations). By contrast, the 'Meat and meat products' market is the worst performer compared to the EU-28 average (-0.8 on trust), followed by 'Furniture and furnishings' (-0.7 on comparability), 'Non-prescription medicines' (-0.6 on trust), 'ICT products' (-0.5 on trust) and 'Electronic products' (-0.5 on choice).

In terms of market performance for a single component, the 'Electronic products' market shows the largest improvement of all goods markets in the Netherlands since 2015 (+0.4 on trust). The markets that show the next largest improvements since 2015 are 'Fuel for vehicles' (+0.3 on expectations), 'New cars' (+0.3 on expectations), 'Electronic products' (+0.2 on expectations) and 'Meat and meat products' (+0.2 on problems & detriment). Conversely, the 'ICT products' market is the only one in the Netherlands that has recorded a decrease since 2015, scoring -0.3 points on the problems & detriment component.

19.3. Services markets

The top three services markets in the Netherlands in terms of the MPI score are 'Personal care services', 'Holiday accommodation' and 'Packaged holidays and tours'. The bottom three markets are 'Investment products, private personal pensions and securities', 'Offline gambling and lottery services' and 'Private life insurance'.

Out of the 25 services markets surveyed in the Netherlands, only three services markets, 'Water supply' (+3.2), 'Electricity services' (+2.7) and 'Fixed telephone services' (+1.3), perform above the EU-28 average in terms of their MPI score. Fifteen of the 25 services markets surveyed score below the average, with 'Offline gambling and lottery services' (-7.0), 'Investment products, private personal pensions and securities' (-6.0) and 'Private life insurance' (-4.9) scoring lowest compared to the EU-28 average.

Seven out of the 23 services markets surveyed in both 2015 and 2017 have improved since 2015, with the highest

scores in the MPI recorded for 'Mortgages' (+4.4), 'Investment products, private personal pensions and securities' (+4.3) and 'Gas services' (+2.8), while the other markets have remained stable over this period. Fifteen out of the 25 services markets in the Netherlands surveyed in both 2013 and 2017 have improved since 2013, led by 'Mortgages' (+6.4), 'Loans, credit and credit cards' (+6.3) and 'Train services' (+5.4). The other markets remained stable over this period.

Nevertheless, the comparability, trust and choice components are below the EU-28 average, while only the problems & detriment scored marginally higher. The goods markets scored in line with the EU-28 average for the expectations component. In addition, the level of detriment was lower than the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced were in line with the EU-28 average.

The services markets' average trust, expectations and choice component scores have improved since 2015, while the scores for the comparability and problems & detriment components have remained stable over this period. The proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced, remained stable between 2015 and 2017, as did the level of detriment.

'Water supply' is the services market that scores best in the Netherlands compared to the EU-28 average (+0.8 on expectations and +0.6 on trust). The next highest-performing markets are 'Electricity services' (+0.6 on expectations), 'Fixed telephone services' (+0.5 on expectations) and 'Loans, credit and credit cards' (+0.4 on expectations). By contrast, the services markets that perform the worst in terms of a single component compared to the EU-28 average are 'Tram, local bus, metro, and underground services' (-1.1 on comparability), 'Offline gambling and lottery services' (-1.0 on trust and -0.9 on choice), 'Private life insurance' (-1.0 on choice) and 'Water supply' (-0.9 on comparability).

Out of all the services markets in the Netherlands, the market for 'Investment products, private personal pensions and securities' has recorded the highest increase for a specific component since 2015 (+0.7 on expectations and +0.6 on trust), followed by the 'Mortgages' market, which scores highest for three components (+0.6 on both trust and expectations and +0.5 on choice). At the opposite end of the scale, the markets showing the greatest decrease since 2015 in terms of a single component in the Netherlands are: 'Vehicle maintenance and repair services' (-0.3 on comparability), 'Vehicle rental services' (-0.3 on problems & detriment and -0.3 on trust), 'Internet provision' (-0.3 on problems & detriment) and 'Postal services' (-0.3 on problems & detriment).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
45	Water supply	+3.2*	-0.9*	+0.6*	-4.6*	-0.3	+0.3*	-4.6	+0.8*	-0.6*
46	Electricity services	+2.7*	+0.0	+0.0	-2.3*	-0.2	+0.2*	-7.7	+0.6*	+0.3*
17	Fuel for vehicles	+2.3*	-0.3*	+0.0	-3.6*	-3.0	+0.2*	-57.8*	+0.9*	+0.3*
16	Second hand cars	+1.4*	+0.5*	+0.0	+4.1*	-0.9*	-0.1	-4.0	+0.1	+0.2*
32	Fixed telephone services	+1.3*	-0.3*	+0.2*	-3.3*	-1.2*	+0.3*	-4.8	+0.5*	-0.2*
Bottom 5 markets (compared to EU-28 average)										
59	Offline gambling and lottery services	-7.0*	-0.9*	-1.0*	+5.6*	-1.0*	-0.2*	+13.5*	-0.7*	-0.9*
28	Investment products, private personal pensions and securities	-6.0*	-0.8*	-0.7*	+5.0*	+0.3	-0.3*	+8.9	-0.5*	-0.6*
52	Private Life Insurance	-4.9*	-0.6*	-0.4*	-1.7*	+1.0	+0.1	+9.3	-0.6*	-1.0*
2	Meat and meat products	-3.6*	-0.5*	-0.8*	-2.1*	-1.1	+0.1*	-7.7	-0.2*	-0.4*
54	TV-subscriptions	-3.2*	-0.5*	-0.4*	+4.3*	-0.6*	-0.1	+2.5	-0.2*	-0.6*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
51	Mortgages	+4.4*	+0.2	+0.6*	-2.2	-0.3	+0.2	+7.3	+0.6*	+0.5*
28	Investment products, private personal pensions and securities	+4.3*	+0.3*	+0.6*	-0.2	-0.1	+0.0	+7.6	+0.7*	+0.5*
47	Gas services	+2.8*	+0.4*	+0.3*	-0.5	+0.1	+0.0	-5.1	+0.3*	+0.3*
46	Electricity services	+2.0*	+0.4*	+0.1	+0.8	+1.7*	-0.2	-4.7	+0.3*	+0.3*
52	Private Life Insurance	+2.0*	+0.1	+0.4*	-3.2*	+1.5	+0.1	+3.4	+0.3	+0.1
Deteriorated most since 2015										
13	ICT products	-1.3	-0.2	-0.1	+3.3	+1.0	-0.3*	-7.8	+0.1	-0.1
23	Vehicle maintenance and repair services	-0.6	-0.3*	+0.1	+1.1	+0.2	-0.1	-2.0	+0.0	-0.0
31	Postal Services	-0.4	-0.0	+0.1	+3.2	+0.8	-0.3*	+7.9	-0.1	+0.1
38	Vehicle rental services	-0.4	+0.1	-0.3*	+7.1*	+0.3	-0.3*	+8.3	+0.1	+0.2
16	Second hand cars	-0.3	+0.0	+0.1	+2.1	-0.3	-0.1	-13.6*	-0.1	+0.1



20. Austria

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	84.1	-0.3	+7.5*	+8.5*	+0.7*	+0.7*	+0.9*	+3.9*
GOODS	Spectacles and lenses	87.4		+1.1		+0.3	+0.9		+2.1*
	Small household appliances	87.3		+2.6*		+0.8	+0.7	+0.9	+2.3*
	Electronic products	86.0	-1.6*	+5.2*	+6.0*	-0.3	+0.5	+1.0	+2.5*
	House and garden maintenance products	86.0		+5.5*		-0.7	+1.3	+2.9*	+2.6*
	Furniture and furnishings	85.9		+5.1*		+0.5	+0.5	+0.7	+2.7*
	ICT products	85.5	-2.0*	+8.7*	+7.5*	+0.1	-0.4	+1.3	+2.5*
	Dairy products	85.0		+2.0*		-1.1	+1.2		+0.4
	All goods markets	85.0	-0.4	+5.7*	+7.2*	+0.0	+0.6*	+1.3*	+2.2*
	Alcoholic drinks	85.0		+1.7*		+0.7	+0.8	-0.4	+0.4
	Clothing and footwear	84.8		+11.2*		-2.2*	+1.7	-2.2*	+3.0*
	Personal care products	84.7		+4.4*		-1.3	+0.3	+1.5	+0.5
	Fuel for vehicles	84.6	+0.2	+11.0*	+10.0*	+4.8*	-0.8	-2.9*	+2.8*
	Non-prescription medicines	84.6	-0.5	+7.0*	+7.1*	-0.3	+0.1	+1.5	+1.2*
	Meat and meat products	84.4	+1.9*	+10.3*	+8.2*	-2.4*	-0.3	+1.4	+3.0*
	Second hand cars	82.2	-1.1	+11.9*	+12.5*	-0.3	+1.7	+0.6	+6.7*
	New cars	81.5	+0.5	-1.6*	-1.0	+1.2	+1.5	+0.8	+1.1*
SERVICES	TV-subscriptions	87.5	+1.0	+15.5*	+13.0*	+1.9	+2.4*		+9.3*
	Gas services	85.6	+0.9	+12.3*	+11.6*	+2.2*	-0.4	+1.8	+6.3*
	Vehicle insurance	85.4	+0.6	+6.2*	+4.9*	+2.5*	-0.3	+2.6*	+3.9*
	Internet provision	85.4	+1.8*	+14.2*	+12.5*	+0.5	+1.1	+3.3*	+8.5*
	Train services	85.3	+0.1	+6.1*	+5.7*	+2.6*	+5.0*	+0.7	+8.5*
	Airline services	85.1	-0.8	+5.7*	+5.8*	+0.5	-1.4	+2.7*	+2.9*
	Tram, local bus, metro, and underground services	84.9	-1.4*	+3.4*	+3.5*	+2.3*	-1.1	+1.4	+6.6*
	Holiday accommodation	84.8	-2.6*	+2.5*	+4.7*	-0.5	+1.9*	-0.2	+0.7
	Postal Services	84.7	-0.0	+13.5*	+13.7*	+1.9	-2.3	-2.3*	+5.2*
	Vehicle maintenance and repair services	84.6	-1.5*	+7.2*	+5.9*	+0.4	+4.4*	-1.7	+6.6*
	Water supply	84.6	-0.2	+6.5*	+6.5*	+0.1	+0.0	+0.2	+7.6*
	Personal care services	84.5		-0.7		+1.7*	-0.7	+4.1*	-0.4
	Mobile telephone services	84.5	-0.2	+16.7*	+16.1*	+0.5	+0.5	-1.6	+7.4*
	Bank accounts	84.2	-0.5	+14.3*	+14.6*	-0.7	-0.9	+1.3	+6.0*
	Electricity services	84.1	+0.1	+7.6*	+7.7*	+2.8*	+0.4	+1.1	+7.8*
	Loans, credit and credit cards	84.0	-1.6*	+5.4*	+6.9*	+1.5	+1.2		+5.4*
	All services markets	83.6	-0.3	+8.6*	+8.9*	+1.1*	+0.8*	+0.6*	+4.9*
	Fixed telephone services	83.5	+2.9*	+10.0*	+6.4*	+2.0	+0.6	+2.2	+6.3*
	Packaged Holidays and Tours	83.4	-1.4*	+5.0*	+5.0*	+0.6	+0.3	+3.0*	+0.7
	Vehicle rental services	81.9	+0.8	+5.6*	+4.9*	+1.7	-0.3	-1.2	+2.0*
	Home insurance	81.9	-1.2	+5.1*	+5.3*	+0.7	+2.0	+1.1	+1.4*
	Offline gambling and lottery services	80.9		+6.8*					+2.8*
	Investment products, private personal pensions and securities	79.9	-1.2	+13.5*	+14.4*	+0.2	+2.0	+4.2*	+5.0*
	Mortgages	79.9	+1.8*	+10.4*	+9.9*	+0.6	+2.3*		+4.1*
	Private Life Insurance	79.7	-2.2*	+9.8*	+11.4*	-0.7	+0.0		+2.1*
	Real Estate Services	78.6	-1.9*	+12.7*	+14.1*	+2.2	+2.2	+1.2	+5.5*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

20.1. Overall performance

The average MPI score for all markets surveyed in Austria is 84.1, which is higher than the EU-28 average (+3.9). The goods markets' MPI score is 85.0 and the services markets' MPI score is 83.6; both are above the EU-28 average, by 2.2 and 4.9 points respectively.

Austria ranks among the top three EU-28 countries for four services and four goods markets.

Austria's overall MPI score has remained stable since 2015, with both the goods and services markets showing no change in their overall MPI score.

20.2. Goods markets

The top three goods markets in Austria in terms of the MPI score are 'Spectacles and lenses', 'Small household appliances' and 'Electronic products'. The bottom three are 'New cars', 'Second hand cars' and 'Meat and meat products'.

Of the 15 goods markets surveyed in Austria, 12 perform better than the EU-28 average in terms of their MPI score. The highest-scoring goods markets in Austria compared to the EU-28 average are 'Second hand cars' (+6.7), 'Meat and meat products' and 'Clothing and footwear' (both +3.0). The remaining three goods markets score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, only the 'Meat and meat products' market (+1.9) has increased its MPI score since 2015. Two markets show a decrease since 2015, with the largest occurring for the 'ICT products' (-2.0) market, followed by 'Other electronic products' (-1.6), while the other markets remained stable over this period. Since 2013, 13 out of 15 goods markets surveyed in both 2013 and 2017 have increased their MPI score, with the largest increases in the 'Second hand cars' (+11.9), 'Clothing and footwear' (+11.2) and 'Fuel for vehicles' (+11.0) markets. Only the market for 'New cars' (-1.6) has decreased its MPI score since 2013.

The comparability, trust and problems & detriment component scores are better than the EU-28 average, while the expectations and choice component scores are in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are lower than the EU-28 average, while the level of detriment is higher.

In terms of performance at component level, only the problems & detriment score has improved since 2015, while the scores for the expectations and choice components have decreased over this period. The comparability and trust component scores have remained stable since 2015. In addition, the proportion of respondents who experienced problems has decreased since 2015, while the proportion of those who complained as a result of the problems experienced and the level of detriment have both remained unchanged over this period.

In terms of market performance for a specific component, the 'Second hand cars' market in Austria has the highest score (+1.6 on trust) compared to the EU-28 average. The next highest-scoring goods markets are 'Fuel for vehicles' (+0.9 points), 'Meat and meat products' (+0.9 points), 'Clothing and footwear' (+0.9 points) and 'Electronic products' (+0.8 points), all scoring higher than average for the trust component. At the opposite end of the scale, the market for 'Personal care products' has the lowest score, scoring -0.3 points below the EU-28 average on choice. The markets with the next lowest scores are those for 'New cars' (-0.3 points on expectations), 'Alcoholic drinks' (-0.3 points on choice and -0.2 points on expectations), and 'Dairy products' (-0.3 points on choice).

Among all goods markets in Austria, the 'Meat and meat products' market has registered the highest increase in terms of a single component (+0.3 on problems & detriment and comparability), since 2015. The other two highest-scoring markets are 'Second hand cars', 'Fuel for vehicles' (both +0.2 on problems & detriment) and 'Non-prescription medicines' (+0.1 on problems & detriment). Conversely, the goods market that has decreased the most since 2015 is the 'ICT products' market, scoring -0.4 on both the expectations and choice components, and -0.3 on the comparability component. The other two lowest-scoring markets since 2015 are 'Second hand cars' (-0.4 on expectations) and 'Electronic products' (-0.3 on comparability).

20.3. Services markets

The top three services markets in Austria in terms of the MPI score are 'TV-subscriptions', 'Gas services' and 'Vehicle insurance'. The three lowest scorers are 'Real estate services', 'Private life insurance' and 'Mortgages'.

Out of the 25 services markets surveyed in Austria, 22 perform better than the EU-28 average in terms of their MPI score. The three services markets that perform best compared to the EU-28 average are 'TV-subscriptions' (+9.3), 'Internet provision' and 'Train services' (both +8.5). The remaining three services markets score in line with the EU-28 average.

Out of the 23 Austrian services markets surveyed in both 2015 and 2017, only three markets have increased their MPI score since 2015, namely 'Fixed telephone services' (+2.9), 'Internet provision' (+1.8) and 'Mortgages' (+1.8). Seven services markets have decreased in their MPI score since 2015, with the largest decreases in 'Holiday accommodation' (-2.6), 'Private life insurance' (-2.2) and 'Real estate services' (-1.9). Of the 25 services markets surveyed in both 2013 and 2017, all but one have increased their MPI score since 2013, the exception being the 'Personal care services' market, which has remained stable in terms of its MPI score. The top three markets that have increased the most since 2013 are: 'Mobile telephone services' (+16.7), 'TV-subscriptions' (+15.5) and 'Bank accounts' (+14.3).

All component scores are better than the EU-28 average for the services markets overall. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are lower than the EU-28 average. The level of detriment is in line with the EU-28 average.

Similar to the goods markets, only the problems & detriment component score has improved since 2015, while the scores for expectations and choice have decreased over this period. The component scores for trust and comparability have remained stable since 2015. Furthermore, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment decreased from 2015 to 2017.

Compared to the EU-28 average, the markets for 'Train services' and 'Water supply' in Austria score best in terms of a single component (+1.6 points and +1.5 points respectively, both for the choice component). The next highest-scoring markets are 'Mobile telephone services', 'TV-subscriptions' and 'Electricity services' (scoring +1.4 points, +1.3 points, and +1.3 points respectively, all for the trust component). By contrast, the worst-performing services market in Austria for a single component compared to the EU-28 average is 'Holiday accommodation', scoring -0.3 points below the EU-28 average on choice, followed by 'Personal care services' (-0.3 on expectations and -0.1 on choice) and 'Packaged holidays and tours' (-0.2 on expectations).

The most improved services market in Austria for a single component since 2015 is 'Fixed telephone services' (+0.6 on trust and +0.4 on both problems & detriment and choice). The next most improved markets are 'Real estate services' (+0.4 on problems & detriment) and 'Train services' (+0.4 on problems & detriment). By contrast, the services markets showing the greatest decline since 2015 are 'Private life insurance' (-0.6 points), 'Holiday accommodation' (-0.6 points), 'Real estate services' (-0.5 points), 'Home insurance' (-0.4 points) and 'Vehicle maintenance and repair services' (-0.4 points), all scoring worst for the expectations component.

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
54	TV-subscriptions	+9.3*	+1.0*	+1.3*	-14.9*	+3.5*	+0.8*	-25.7	+0.7*	+1.1*
34	Internet provision	+8.5*	+0.8*	+1.3*	-19.3*	-2.5*	+1.1*	-36.8	+0.6*	+0.7*
36	Train services	+8.5*	+0.8*	+0.9*	-11.1*	-1.3*	+0.6*	+14.5	+0.6*	+1.6*
46	Electricity services	+7.8*	+1.3*	+1.3*	-6.6*	-1.5*	+0.4*	-5.7	+0.3*	+0.9*
45	Water supply	+7.6*	+1.2*	+1.0*	-6.3*	-0.6	+0.4*	-44.7*	+0.3*	+1.5*
Bottom 5 markets (compared to EU-28 average)										
22	Personal care services	-0.4	+0.1*	+0.3*	+0.4	+1.1*	-0.1	-38.3*	-0.3*	-0.1*
6	Alcoholic drinks	+0.4	+0.0	+0.7*	-1.8*	+1.3	+0.1*	-55.4*	-0.2*	-0.3*
55	Dairy products	+0.4	+0.1	+0.5*	-1.6	+2.8*	-0.0	-41.5*	-0.0	-0.3*
19	Personal care products	+0.5	+0.2*	+0.5*	-2.9*	+3.1*	+0.1*	-18.7	-0.1*	-0.3*
39	Holiday accommodation	+0.7	+0.1	+0.5*	-4.6*	+0.6	+0.2*	-21.5	-0.1	-0.3*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
32	Fixed telephone services	+2.9*	+0.3*	+0.6*	-6.8*	+0.5	+0.4*	-81.9*	+0.1	+0.4*
2	Meat and meat products	+1.9*	+0.3*	+0.0	-5.0*	-1.1	+0.3*	+13.7	+0.1	+0.2
34	Internet provision	+1.8*	+0.2*	+0.2*	-5.2*	-2.6*	+0.3*	-46.0*	+0.1	+0.1
51	Mortgages	+1.8*	+0.3*	+0.3*	-4.0*	-1.1	+0.3*	+12.1	-0.1	+0.2
54	TV-subscriptions	+1.0	+0.2	+0.1	-3.8*	+2.6*	+0.2*	-22.6	+0.0	-0.0
Deteriorated most since 2015										
39	Holiday accommodation	-2.6*	-0.3*	-0.3*	-4.2*	-1.3	+0.3*	-4.3	-0.6*	-0.4*
52	Private Life Insurance	-2.2*	-0.1	-0.3*	-1.7	-1.8*	+0.2*	+9.6	-0.6*	-0.3*
13	ICT products	-2.0*	-0.3*	+0.0	-1.8*	+0.5	+0.1	-75.7*	-0.4*	-0.4*
20	Real Estate Services	-1.9*	-0.3*	-0.2*	-6.0*	-0.7	+0.4*	+53.6*	-0.5*	-0.2*
10	Electronic products	-1.6*	-0.3*	-0.0	-1.4	+3.0*	-0.0	+0.5	-0.3*	-0.2*



21. Poland

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	78.9	+1.9*	+3.2*	+1.4*	+0.2	+0.6*	-1.0*	-1.2*
GOODS	Alcoholic drinks	87.3		+5.8*		-1.4	+1.7	-1.3	+2.7*
	Personal care products	86.7		+4.0*		+2.0*	-1.1	-0.8	+2.6*
	Dairy products	86.3		+6.8*		+0.1	-1.5		+1.8*
	Non-prescription medicines	85.3	+4.1*	+3.9*	-0.8	+1.0	+0.0	+1.4	+1.9*
	Small household appliances	84.2		+1.5		-1.2	+1.6	-0.0	-0.9
	Meat and meat products	83.6	+7.0*	+13.2*	+4.4*	-0.7	-1.4	-0.2	+2.3*
	Clothing and footwear	83.2		+10.5*		-1.0	-0.4	-1.4	+1.4*
	Spectacles and lenses	82.9		-0.8		-0.2	+0.6		-2.4*
	House and garden maintenance products	82.7		+2.4*		+0.4	+1.0	+0.3	-0.7
	Electronic products	82.4	+0.8	-1.0	-1.4	-0.7	+1.7	-1.2	-1.1
	All goods markets	82.3	+2.3*	+3.9*	+1.2*	-0.2	+0.2	+0.6	-0.4*
	Fuel for vehicles	82.2	+4.4*	+7.5*	+2.7*	+2.4*	-1.5	-2.0	+0.4
	Furniture and furnishings	81.6		+1.5		-2.2*	+1.6	+1.0	-1.6*
	ICT products	80.4	-1.2	+0.7	+1.9	-1.0	+0.9	+0.3	-2.6*
	New cars	79.5	-0.1	+1.4	+1.6	+0.0	+0.2	+0.7	-0.9
	Second hand cars	66.5	+1.1	+1.0	+0.0	-0.6	-1.3	+2.2*	-9.0*
SERVICES	Personal care services	83.5		-1.0		-0.4	-0.5	+0.0	-1.4*
	Airline services	82.0	-0.2	+2.3*	+2.6*	+0.0	+0.8	+0.3	-0.2
	Holiday accommodation	81.9	+1.0	+0.9	+0.5	+1.2	-0.9	+0.7	-2.2*
	Mobile telephone services	81.9	+7.5*	+5.4*	-3.1*	-0.1	+2.2	-2.8*	+4.8*
	Packaged Holidays and Tours	80.7	+0.9	+5.0*	+3.7*	-2.2*	+1.2	+1.7	-1.9*
	Vehicle rental services	80.1	+4.6*	+2.9*	-1.2	+2.3*	-0.1	-1.2	+0.1
	Water supply	79.7	+5.6*	+6.6*	+1.2	+1.4	-0.9	-0.1	+2.7*
	Tram, local bus, metro, and underground services	79.4	+0.7	+4.4*	+4.3*	+0.8	-0.1	-3.3*	+1.2
	Gas services	79.4	+2.1	+4.6*	+2.8*	+2.9*	-0.5	-2.4	+0.1
	Home insurance	79.0	+1.5	+1.8	+0.6	+0.3	-0.2	-1.5	-1.5*
	Postal Services	78.6	+2.6*	+1.1	-0.7	+2.7*	-0.0	-0.1	-0.9
	Electricity services	77.9	+7.5*	+7.6*	+0.8	+4.4*	+0.1	-3.4*	+1.6*
	Internet provision	77.6	+2.4*	+5.2*	+2.5*	-1.5	+3.6*	-2.2	+0.8
	Vehicle insurance	77.5	-3.5*	-2.3*	+1.2	+0.2	+1.7	-1.8	-3.9*
	Train services	77.2	+5.9*	+14.2*	+9.5*	+1.1	+4.2*	-6.8*	+0.4
	Bank accounts	77.0	+1.9	+2.2	+0.7	+2.6*	-0.3	-1.1	-1.3
	All services markets	76.9	+1.8*	+2.8*	+1.5*	+0.5	+0.9*	-1.9*	-1.7*
	Loans, credit and credit cards	75.9	+1.0	+3.8*	+2.1	-3.0*	+2.2		-2.7*
	Fixed telephone services	74.5	+0.5	+1.8	+1.4	-4.5*	+2.0	-2.7*	-2.7*
	Private Life Insurance	73.9	+1.8	+1.4	-1.0	-0.1	+0.8		-3.6*
	TV-subscriptions	73.8	-3.1*	+1.0	+4.6*	-2.4*	+4.4*		-4.3*
	Mortgages	72.5	+2.8*	+4.1*	-0.5	+1.7	-0.2		-3.3*
	Offline gambling and lottery services	71.8		-3.4*					-6.3*
	Investment products, private personal pensions and securities	69.7	+1.5	+3.6*	+0.8	-0.7	+0.7	-1.4	-5.3*
	Vehicle maintenance and repair services	68.7	-3.5*	-2.4	+1.7	+0.3	+1.9	-1.9	-9.4*
	Real Estate Services	68.6	-1.1	-0.4	+0.4	+2.7*	-0.7	+0.7	-4.5*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

21.1. Overall performance

The average MPI score for all markets surveyed in Poland is 78.9, which is lower than the EU-28 average (-1.2). The goods markets' average MPI score is 82.3, while the services markets' MPI score is 76.9; both are lower than the EU-28 average, by 0.4 and 1.7 points respectively.

Poland ranks among the top three EU-28 countries for the 'Personal care products' goods market, but also in the bottom three for the 'Vehicle maintenance and repair services' and the 'Vehicle insurance' services markets.

Poland's overall MPI score has increased by 1.9 points since 2015. Both the overall MPI scores of the goods (+2.3) and the services (+1.8) markets have improved since 2015.

21.2. Goods markets

The top three goods markets in Poland in terms of the MPI score are 'Alcoholic drinks', 'Personal care products' and 'Dairy products'; the bottom three are 'Second hand cars', 'New cars' and 'ICT products'.

Six out of 15 goods markets surveyed in Poland perform above the EU-28 average in terms of their MPI score, led by the markets for 'Alcoholic drinks' (+2.7), 'Personal care products' (+2.6) and 'Meat and meat products' (+2.3). Four goods markets perform below the EU-28 average, with the lowest scoring ones being the 'Second hand cars' (-9.0), 'ICT products' (-2.6) and 'Spectacles and lenses' (-2.4).

Three of the seven individual goods markets surveyed in both 2015 and 2017 have increased their MPI score since 2015, with the largest increase in the 'Meat and meat products' (+7.0) market. The other markets remained stable since 2015. Eight out of 15 goods markets surveyed in both 2013 and 2017 increased their MPI score since 2013, with the largest increases in 'Meat and meat products' (+13.2), 'Clothing and footwear' (+10.5) and 'Fuel for vehicles' (+7.5). None of the goods markets in Poland show a decrease since 2013.

Overall, the goods markets in Poland score above the EU-28 average for the comparability, expectations and choice components. The trust and problems & detriment component scores, however, are below the EU-28 average. In addition, the proportion of respondents in Poland who experienced problems and the level of detriment are both higher than the EU-28 average, while the proportion of those who complained as a result of the problems experienced is in line with the EU-28 average.

The average comparability, choice, trust and expectations scores for the goods markets have improved since 2015, while the problems & detriment component have remained stable over this period. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment have remained stable since 2015.

Of all the goods markets in Poland, the 'Meat and meat products' market scores best in terms of a single component compared to the EU-28 average (+0.6 on choice and +0.5 on comparability). The other goods markets with the highest scores are 'Dairy products' and 'Fuel for vehicles' (both scoring +0.6 on choice), as well as 'Personal care products' (+0.5 on choice). The worst-performing goods market in Poland is 'Second hand cars', scoring worst on three components, namely trust, expectations and comparability (-2.3 points, -0.9 points and -0.8 points respectively, below the EU-28 average). The next two lowest-scoring markets are 'Small household appliances' (-0.8 on trust) and 'Spectacles and lenses' (-0.7 on trust).

The 'Meat and meat products' market in Poland also has the highest increase (+1.7 on trust and +0.9 on expectations) for a single component since 2015. The next most improved markets are 'Fuel for vehicles' (+1.0 on trust) and 'Non-prescription medicines' (+0.9 on trust and +0.6 on expectations). In contrast, the market for 'ICT products' is the only goods market in Poland that has registered a decrease for a single component since 2015 (-0.3 on comparability).

21.3. Services markets

The top three services markets in Poland in terms of the MPI score are 'Personal care services', 'Airline services', and 'Holiday accommodation'. The bottom three are 'Real estate services', 'Vehicle maintenance and repair services', and 'Investment products, private personal pensions and securities'.

Of the 25 services markets surveyed in 2015, only three markets, those for 'Mobile telephone services' (+4.8), 'Water supply' (+2.7) and 'Electricity services' (+1.6), perform above the EU-28 average in terms of their MPI score. Fourteen services markets score below the EU-28 average, with the markets for 'Vehicle maintenance and repair services' (-9.4), 'Offline gambling and lottery services' (-6.3) and 'Investment products, private personal pensions and securities' (-5.3) comparing least favourably to the EU-28 average.

Eight out of the 23 services markets surveyed in both 2015 and 2017 have improved since 2015, led by the markets for 'Mobile telephone services', 'Electricity services' (both +7.5)

and 'Train services' (+5.9). In contrast, 'Vehicle maintenance and repair services' and 'Vehicle insurance' (both -3.5) and 'TV-subscriptions' (-3.1) are the only markets that have decreased their MPI score since 2015. Out of the 25 services markets surveyed in both 2013 and 2017, 13 have improved since 2013, with the greatest improvements occurring for 'Train services' (+14.2), 'Electricity services' (+7.6) and 'Water supply' (+6.6). The only markets that have decreased in their MPI score since 2013 are 'Offline gambling and lottery services' (-3.4) and 'Vehicle insurance' (-2.3).

All five components score below the EU-28 average. In addition, the proportion of respondents who experienced problems in Poland is higher than in the EU as a whole. By contrast, the proportion of those who complained as a result of the problems experienced and the level of detriment are both in line with the EU-28 average.

All five components in the services markets have improved since 2015. In addition, between 2015 and 2017, the proportion of respondents who complained as a result of the problems experienced and the level of detriment decreased, while the proportion of those who experienced problems remained stable.

Compared to the EU-28 average, the best-scoring services markets in Poland for a specific component is 'Mobile telephone services' (+0.8 on choice and +0.7 on trust), followed by the 'Electricity services' (+0.6 on trust) and 'Water supply' (+0.6 on trust and +0.5 on expectations). Conversely, the 'Vehicle maintenance and repair services' market has the lowest score for a single component compared to the EU-28 average (scoring -1.7 on trust and -1.0 on comparability). The markets with the next lowest scores are: 'Offline gambling and lottery services' (-1.4 on trust), 'Vehicle insurance' (-1.0 on expectations) and 'Investment products, private personal pensions and securities' (-1.0 on trust).

The market for 'Mobile telephone services' in Poland has also improved the most in terms of a single component since 2015 (+1.7 on trust), followed by the markets for 'Electricity services' (scoring +1.4 on choice, +1.2 on comparability and +1.1 on trust) and 'Water supply' (+1.1 on choice). At the opposite end of the scale, 'Vehicle insurance' has the lowest score for a specific component in Poland since 2015 (-1.0 on expectations). Another market that has decreased since 2015 is 'Vehicle maintenance and repair services' (scoring -0.7 on comparability and -0.5 on choice). The next worst-performing markets for a single component since 2015 are 'TV-subscriptions' (-0.5 on comparability) and 'Real estate services' (-0.4 on comparability).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
33	Mobile telephone services	+4.8*	+0.4*	+0.7*	-1.9	+0.0	+0.1	-0.2	+0.4*	+0.8*
6	Alcoholic drinks	+2.7*	+0.5*	+0.0	+0.6	+0.5	-0.0	+27.5*	+0.4*	+0.4*
45	Water supply	+2.7*	+0.0	+0.6*	-0.7	-0.1	+0.0	-2.3	+0.5*	+0.1
19	Personal care products	+2.6*	+0.4*	-0.0	+1.0	-0.2	-0.0	-1.4	+0.5*	+0.5*
2	Meat and meat products	+2.3*	+0.5*	+0.4*	+6.1*	+1.7*	-0.5*	+9.6	+0.2*	+0.6*
Bottom 5 markets (compared to EU-28 average)										
23	Vehicle maintenance and repair services	-9.4*	-1.0*	-1.7*	+9.2*	-0.0	-0.5*	-0.8	-0.8*	-0.8*
16	Second hand cars	-9.0*	-0.8*	-2.3*	+3.2	+0.3	-0.2*	-8.4	-0.9*	-0.6*
59	Offline gambling and lottery services	-6.3*	-1.0*	-1.4*	+0.7	-1.8	+0.0	-8.9	-0.2	-0.7*
28	Investment products, private personal pensions and securities	-5.3*	-0.5*	-1.0*	+4.7*	+0.5	-0.3*	+0.6	-0.4*	-0.2*
20	Real Estate Services	-4.5*	-0.6*	-0.9*	+0.5	-0.5	+0.0	+7.6	-0.3*	-0.5*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
33	Mobile telephone services	+7.5*	+0.1	+1.7*	-11.5*	-0.8*	+0.9*	-4.1	+0.6*	+0.5*
46	Electricity services	+7.5*	+1.2*	+1.1*	+2.2	-0.2	-0.1	-1.9	+0.6*	+1.4*
2	Meat and meat products	+7.0*	+0.4*	+1.7*	-6.6*	+1.2*	+0.2	-7.9	+0.9*	+0.3*
36	Train services	+5.9*	+0.4*	+0.8*	-2.7	-1.1*	+0.3*	-2.9	+0.7*	+0.7*
45	Water supply	+5.6*	+0.6*	+0.9*	-1.2	+0.8	+0.0	+6.7	+0.5*	+1.1*
Deteriorated most since 2015										
30	Vehicle insurance	-3.5*	-0.4*	-0.2	+1.8	-0.0	-0.1	-27.1*	-1.0*	-0.2
23	Vehicle maintenance and repair services	-3.5*	-0.7*	-0.4*	+1.6	-0.7*	+0.0	-14.4*	-0.4*	-0.5*
54	TV-subscriptions	-3.1*	-0.5*	-0.1	+6.6*	-0.5	-0.2	-8.8	-0.3	-0.4*
13	ICT products	-1.2	-0.3*	+0.0	+2.6	-0.6	-0.1	-9.0	-0.1	-0.2
20	Real Estate Services	-1.1	-0.4*	+0.0	-0.8	-0.7	+0.1	-4.7	-0.1	-0.2



22. Portugal

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	78.1	-0.6*	+2.4*	+3.8*	-0.2	+0.9*	+1.2*	-2.1*
GOODS	Dairy products	85.0		+0.3		+2.8*	-0.5		+0.5
	Spectacles and lenses	84.7		+0.8		+0.6	+0.8		-0.6
	Alcoholic drinks	84.5		+3.4*		-2.1*	+0.8	+2.4*	-0.1
	Personal care products	84.4		+2.3*		-0.5	+1.0	+2.5*	+0.2
	Small household appliances	84.1		+0.9		+0.7	-0.2	+3.9*	-1.0
	Non-prescription medicines	83.3	-1.0	+2.0*	+3.4*	+0.9	+1.2	-0.5	-0.1
	ICT products	82.5	+0.2	+1.2	+1.8	-1.1	+1.1	+4.0*	-0.4
	All goods markets	81.3	-0.3	+1.5*	+2.7*	+0.1	+0.8*	+2.8*	-1.4*
	Electronic products	81.2	-0.0	-2.0*	-1.6	-0.6	+1.5	+1.5	-2.3*
	Clothing and footwear	80.7		+0.4		+0.9	+1.2	+2.6*	-1.1
	House and garden maintenance products	80.2		+1.0		+0.4	+0.6	+2.4*	-3.2*
	Furniture and furnishings	80.0		+0.1		+0.5	+0.3	+2.8*	-3.2*
	Fuel for vehicles	79.8	+2.6*	+7.8*	+5.4*	+1.6	+0.3	-0.8	-2.0*
	New cars	78.7	-2.5*	+0.6	+4.1*	-0.4	+1.5	+2.3*	-1.7*
	Meat and meat products	77.1	-3.6*	-2.0*	+1.4	+0.2	+0.5	+2.7*	-4.2*
	Second hand cars	73.2	+1.9	+6.1*	+4.3*	-2.5*	+1.4	+2.7*	-2.3*
SERVICES	Personal care services	86.2		+1.7		-0.6	+0.2	+2.4*	+1.3*
	Holiday accommodation	84.2	-0.0	+1.9*	+2.3*	+0.6	+0.9	+1.9*	+0.1
	Packaged Holidays and Tours	82.0	+0.7	+2.4*	+2.2*	+0.8	+0.9	+3.3*	-0.6
	Gas services	81.9	-1.0	+8.0*	+8.9*	+1.2	-0.8	-1.9	+2.7*
	Airline services	81.5	+1.2	+2.4*	+2.4*	-1.9	+0.8	+3.5*	-0.7
	Vehicle insurance	79.7	-0.3	+2.9*	+4.0*	-1.9	+2.8*	+2.8*	-1.8*
	Train services	79.3	+2.8*	+12.2*	+8.7*	-4.6*	-1.6	-2.0*	+2.5*
	Vehicle rental services	78.3	+1.2	-0.4	-1.6	+2.1*	+0.2	+1.2	-1.6*
	Offline gambling and lottery services	78.0		-2.0*					-0.1
	Home insurance	77.9	+1.9	+3.8*	+2.7*	-1.6	+0.8	+3.2*	-2.7*
	Postal Services	77.7	-2.8*	+0.2	+3.4*	+3.3*	-1.5	+0.6	-1.8*
	Fixed telephone services	76.8	-3.6*	+3.3*	+6.1*	-0.1	+2.3	+3.9*	-0.4
	All services markets	76.2	-0.7*	+2.9*	+4.1*	-0.3	+1.0*	+0.3	-2.4*
	Bank accounts	75.8	+0.6	+6.8*	+6.9*	-0.5	+1.3	+1.8	-2.5*
	Loans, credit and credit cards	75.7	+0.8	+7.6*	+7.3*	-4.8*	+1.3		-3.0*
	Tram, local bus, metro, and underground services	75.5	-0.6	+2.7*	+4.9*	-1.3	-1.1	-0.5	-2.8*
	Water supply	75.0	+0.9	+7.5*	+6.5*	-0.9	+2.2	-0.3	-2.0*
	Private Life Insurance	73.9	+0.6	+1.7	+0.5	+0.0	+1.4		-3.6*
	Vehicle maintenance and repair services	73.8	-4.1*	+1.2	+5.0*	+1.1	+1.0	+1.1	-4.3*
	Real Estate Services	72.8	+0.4	+2.2*	+2.0	+1.2	-0.4	+2.1	-0.3
	Mortgages	72.1	+2.0	+9.9*	+8.2*	-4.0*	+1.0		-3.7*
	Internet provision	71.1	-2.5*	+0.9	+3.7*	-1.6	+2.8*	+1.1	-5.7*
	Investment products, private personal pensions and securities	70.5	+1.2	+1.8	+0.8	-0.5	+2.0	+2.7*	-4.5*
	Electricity services	69.6	-2.2	+3.2*	+4.6*	+3.1*	+0.0	-3.0*	-6.7*
	Mobile telephone services	69.1	-7.8*	-7.7*	+0.5	-0.2	+1.8	+1.1	-8.0*
	TV-subscriptions	67.5	-5.9*	-2.6	+3.8*	-1.7	+5.8*		-10.7*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

22.1. Overall performance

The average MPI score for all markets surveyed in Portugal is 78.1, which is lower than the EU-28 average (-2.1). The goods markets' average MPI score is 81.3 and the services markets' figure is 76.2; both are below the EU-28 average, by 1.4 and 2.4 points respectively.

Portugal ranks among the bottom three EU-28 countries for the 'TV-subscriptions' market.

The average MPI score for all markets is 0.6 points lower than in 2015, due to a decrease in the overall services (-0.7) markets' MPI score. The goods markets' average has remained stable since 2015.

22.2. Goods markets

The top three Portuguese goods markets in terms of the MPI score are 'Dairy products', 'Spectacles and lenses' and 'Alcoholic drinks'. The bottom three goods markets are 'Second hand cars', 'Meat and meat products' and 'New cars'.

Of the 15 goods markets surveyed in Portugal, seven score below the EU-28 average in terms of their MPI score. The lowest scores compared to the EU-28 average were recorded for 'Meat and meat products' (-4.2), 'House and garden maintenance products' and 'Furniture and furnishings' (both -3.2). The remaining eight goods markets score in line with the EU-28 average.

Of the seven goods markets that were surveyed in both 2015 and 2017, only the market for 'Fuel for vehicles' (+2.6) has improved since 2015, while two goods markets have decreased over this period, with the largest drop in the market for 'Meat and meat products' (-3.6). Five out of the 15 goods markets surveyed in both 2013 and 2017 have improved since 2013, led by the markets for 'Fuel for vehicles' (+7.8), 'Second hand cars' (+6.1) and 'Alcoholic drinks' (+3.4). 'Meat and meat products' and the 'Electronic products' (both -2.0) are the only markets that have decreased since 2013.

In comparison with the EU-28 average, the trust and problems & detriment component scores are below the average. Only the choice component scores above the EU-28 average, while the comparability and expectations component scores are in line with the EU-28 average. Furthermore, the goods markets have a higher proportion of respondents who experienced problems and a higher level of detriment in comparison to the EU-28 average. However, the proportion of those who complained as a result of the problems experienced is lower than in the EU as a whole.

Since 2015, only the trust component score decreased, while the comparability, expectations, choice and problems & detriment scores remained stable over this period. Furthermore, the proportion of respondents who complained as a result of the problems experienced has decreased since 2015, while the proportion of those who experienced problems and the level of detriment have remained stable over this period.

Compared to the EU-28 average, the 'Spectacles and lenses' market in Portugal performs best in terms of a single component (+0.3 on choice), followed by 'Dairy products' (+0.3 on both choice and comparability), 'Non-prescription medicines' (+0.3 on expectations) and 'ICT products' (+0.3 on comparability). The worst-scoring markets in Portugal compared to the EU-28 average are 'Meat and meat products' (-1.2 points), 'Fuel for vehicles' (-0.9 points), 'Furniture and furnishings' (-0.9 points), 'Electronic products' (-0.8 points) and 'Second hand cars' (-0.7 points), all scoring lowest for the trust component.

The 'Fuel for vehicles' market in Portugal has achieved the highest increases for a single component since 2015. It scores best on three components, namely trust (+0.5 points), comparability (+0.4 points) and choice (+0.3 points). The next most improved market is 'Second hand cars' (+0.4 on expectations). In contrast, the goods markets with the greatest decline since 2015 are 'New cars' (-0.6 on trust and -0.3 on comparability) and 'Meat and meat products' (-0.5 each on the comparability, trust and choice components).

22.3. Services markets

The top three services markets in Portugal in terms of the MPI score are 'Personal care services', 'Holiday accommodation' and 'Packaged holidays and tours'. The bottom three are the 'TV-subscriptions', 'Mobile telephone services' and 'Electricity services' markets.

Of the 25 services markets surveyed in Portugal, only the 'Gas services' (+2.7), 'Train services' (+2.5) and 'Personal care services' (+1.3) markets score higher in terms of their MPI score. Another 16 markets score below the EU-28 average in terms of their MPI score, with 'TV-subscriptions' (-10.7), 'Mobile telephone services' (-8.0) and 'Electricity services' (-6.7) showing the greatest discrepancies.

Of the 23 services markets surveyed in both 2015 and 2017, only the market for 'Train services' (+2.8) has improved since 2015, whereas six services markets have decreased. The largest drops are recorded in 'Mobile telephone services' (-7.8), 'TV-subscriptions' (-5.9) and 'Vehicle maintenance and repair services' (-4.1). Fifteen of the 25 individual services

markets surveyed in both 2013 and 2017 have improved since 2013, led by 'Train services' (+12.2), 'Mortgages' (+9.9) and 'Gas services' (+8.0). Only the markets for 'Mobile telephone services' (-7.7) and 'Offline gambling and lottery services' (-2.0) have decreased in their MPI score since 2013.

The trust, choice, problems & detriment and expectations component scores are below the EU-28 average, while the comparability component score is in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the level of detriment are both higher than the EU-28 average. The proportion of those who complained as a result of the problems experienced is lower in comparison to the EU-28 average.

Problems & detriment is the only component showing a decreased score since 2015 while trust, comparability, choice and expectations have remained stable over the same time span. In addition, the level of detriment has also remained unchanged since 2015. Furthermore, the proportion of respondents who experienced problems has increased since 2015, while the proportion of those who complained as a result of the problems experienced has decreased over this period.

Compared to the EU-28 average, the 'Train services' market performs best for a specific component (+0.7 on expectations and +0.5 on problems & detriment), followed by 'Gas services' (+0.6 on both choice and comparability) and 'Fixed telephone services' (+0.5 on comparability). Conversely, the 'TV-subscriptions' market has the lowest score for a single component, scoring -2.3 below the EU-28 average on trust. The next lowest-scoring markets are 'Mobile telephone services' (-1.6 points), 'Electricity services' (-1.3 points), 'Internet provision' (-1.2 points) and 'Private life insurance' (-1.2 points), which all score below the EU-28 average for the trust component.

Out of all services markets in Portugal, the market for 'Train services' has improved the most in terms of a specific component since 2015 (+0.5 on trust and +0.4 on expectations). The other two most improved markets in Portugal since 2015 are 'Mortgages' (+0.5 on choice and +0.4 on trust) and 'Bank accounts' (+0.5 on comparability). In contrast, the market with the greatest decline for a specific component since 2015 is 'TV-subscriptions' (-1.0 on trust), followed by 'Mobile telephone services' (scoring -0.9 on both trust and problems & detriment, and -0.8 on choice) and 'Fixed telephone services' (-0.9 on trust).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detrimment (Avg)	Problems & detrimment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
47	Gas services	+2.7*	+0.6*	-0.2	-2.1*	-0.1	+0.1*	-26.0*	+0.4*	+0.6*
36	Train services	+2.5*	+0.3*	-0.0	-8.3*	-0.6	+0.5*	-16.6	+0.7*	-0.2
22	Personal care services	+1.3*	+0.4*	-0.2*	-0.7	+1.1	+0.0	-3.3	+0.2*	+0.2*
55	Dairy products	+0.5	+0.3*	-0.5*	-0.9	+0.3	+0.0	-17.0	+0.2*	+0.3*
19	Personal care products	+0.2	+0.0	-0.3*	-1.0	+0.2	+0.0	-11.3	+0.1	+0.2*
Bottom 5 markets (compared to EU-28 average)										
54	TV-subscriptions	-10.7*	-0.5*	-2.3*	+17.4*	+0.5*	-1.1*	+1.7	-0.9*	-0.5*
33	Mobile telephone services	-8.0*	-0.3*	-1.6*	+14.7*	+0.7*	-1.1*	+3.0	-0.5*	-0.7*
46	Electricity services	-6.7*	-0.4*	-1.3*	+7.4*	-0.2	-0.4*	-7.4	-0.4*	-0.7*
34	Internet provision	-5.7*	-0.0	-1.2*	+12.0*	+0.4	-0.8*	-3.5	-0.3*	-0.5*
28	Investment products, private personal pensions and securities	-4.5*	-0.3*	-0.7*	+1.3	+0.4	-0.1	+1.3	-0.6*	-0.5*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detrimment (Avg)	Problems & detrimment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
36	Train services	+2.8*	+0.1	+0.5*	-3.4*	-0.6	+0.2*	-22.5	+0.4*	+0.4
17	Fuel for vehicles	+2.6*	+0.4*	+0.5*	+1.5	+0.5	-0.1	-29.6	+0.3	+0.3*
51	Mortgages	+2.0	-0.0	+0.4*	-2.2	+0.4	+0.1	-25.9*	+0.3	+0.5*
29	Home insurance	+1.9	+0.1	+0.1	-0.0	-1.3	+0.1	-20.3*	+0.2	+0.3*
16	Second hand cars	+1.9	+0.1	+0.1	-4.0	+0.6	+0.1	+4.6	+0.4*	+0.2
Deteriorated most since 2015										
33	Mobile telephone services	-7.8*	-0.8*	-0.9*	+13.0*	+0.2	-0.9*	+0.4	-0.5*	-0.8*
54	TV-subscriptions	-5.9*	-0.4*	-1.0*	+6.9*	+0.7*	-0.6*	-7.3*	-0.6*	-0.4*
23	Vehicle maintenance and repair services	-4.1*	-0.6*	-0.3	+5.2*	-0.1	-0.3*	-3.1	-0.3*	-0.5*
32	Fixed telephone services	-3.6*	-0.2	-0.9*	+1.3	+0.5	-0.1	+0.9	-0.3*	-0.3*
2	Meat and meat products	-3.6*	-0.5*	-0.5*	+0.1	+0.7	-0.1	-13.7	-0.2	-0.5*



23. Romania

MPI per market

		Average MPI	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU-28
	All markets	78.7	-0.8*	+3.9*	+4.4*	+0.4	+0.8*	-0.2	-1.5*
GOODS	Small household appliances	85.5		+7.0*		-1.0	+1.2	+0.1	+0.4
	House and garden maintenance products	84.5		+8.7*		-2.4*	+2.2*	+0.9	+1.2
	ICT products	84.1	+2.4*	+3.6*	+1.7	-0.3	-0.4	-0.6	+1.1
	Spectacles and lenses	84.0		+4.4*		-0.6	+2.5*		-1.3
	New cars	83.8	-0.1	+2.5*	+1.5	-0.0	+3.4*	+0.7	+3.3*
	Personal care products	83.2		+6.4*		-0.9	-0.4	-0.2	-1.0
	Electronic products	83.1	-0.7	+2.2*	+3.0*	+0.4	+0.5	-0.8	-0.4
	Non-prescription medicines	81.1	-1.9	+4.1*	+6.3*	+0.4	-1.0	+3.5*	-2.3*
	Dairy products	80.9		+4.9*		+0.4	-3.6*		-3.7*
	All goods markets	80.6	-1.4*	+5.0*	+5.7*	-0.5	+0.3	+0.9*	-2.1*
	Fuel for vehicles	80.1	-2.2*	+8.3*	+10.7*	+1.2	+0.0	-4.8*	-1.7*
	Furniture and furnishings	79.0		+2.3*		-1.3	+1.4	+0.6	-4.2*
	Clothing and footwear	78.1		+5.7*		+1.5	-3.3*	+2.7*	-3.7*
	Alcoholic drinks	76.9		+6.7*		-1.7	+0.6	+1.5	-7.7*
	Meat and meat products	74.4	-5.5*	+6.9*	+12.1*	-3.2*	-0.4	+0.3	-6.9*
	Second hand cars	70.2	-2.2*	+2.4*	+4.9*	+0.3	+1.8	+2.2	-5.3*
SERVICES	Personal care services	85.2		+2.8*		+0.4	+0.6	+0.1	+0.3
	Airline services	84.9	-1.0	+2.0*	+3.4*	+0.0	+1.1	+0.5	+2.7*
	Packaged Holidays and Tours	83.9	+1.6	+5.8*	+3.7*	-1.1	+3.2*	+2.0	+1.3*
	Fixed telephone services	83.9	-0.5	+4.6*	+5.6*	+0.0	-1.4	-1.1	+6.7*
	Holiday accommodation	83.1	+1.4	+5.1*	+3.9*	-0.1	+1.9	+0.9	-1.0
	Mobile telephone services	81.7	-1.6	+0.0	+1.4	+2.2	+1.0	-2.7*	+4.6*
	Internet provision	80.7	-0.9	+3.3*	+5.0*	+2.0	+1.0	-0.9	+3.8*
	Postal Services	80.4	-3.5*	+0.2	+3.8*	-0.3	-1.5	+1.7	+1.0
	Bank accounts	80.4	-0.7	+7.8*	+8.7*	-3.4*	+3.7*	+0.3	+2.1*
	Home insurance	79.6	+1.4	+3.6*	+2.2*	+0.3	+0.3	-1.1	-0.9
	Vehicle rental services	79.4	+0.5	+1.0	+1.1	+0.8	+1.8	+0.8	-0.5
	TV-subscriptions	79.4	-1.7	+1.6	+2.7*	+2.2	+7.0*		+1.3
	Gas services	78.5	+2.2	+6.2*	+4.8*	+3.4*	+0.9	-3.9*	-0.7
	Vehicle insurance	77.8	-1.7	+2.4*	+4.1*	-0.3	-0.6	+2.3	-3.7*
	All services markets	77.5	-0.6	+3.2*	+4.0*	+0.9*	+1.1*	-0.8*	-1.2*
	Private Life Insurance	77.4	-0.8	+4.5*	+4.5*	+0.8	+1.6		-0.2
	Loans, credit and credit cards	76.3	+3.0*	+8.8*	+5.9*	+0.2	+0.7		-2.3*
	Offline gambling and lottery services	75.8		+0.4					-2.3*
	Electricity services	75.0	+1.9	+3.6*	+2.0	+0.1	+2.7	-2.6	-1.3
	Investment products, private personal pensions and securities	74.8	-1.8	+7.7*	+9.1*	+0.7	+0.2	+3.2*	-0.2
	Tram, local bus, metro, and underground services	73.7	-3.1*	-0.2	+2.5*	+1.4	-0.4	+1.1	-4.5*
	Vehicle maintenance and repair services	71.5	-2.8*	+1.1	+3.9*	+0.1	+1.9	+1.3	-6.6*
	Water supply	70.5	-0.4	+2.2	+3.3*	+2.7	-0.6	-1.2	-6.5*
	Real Estate Services	70.4	-2.6*	+0.2	+2.7*	+4.8*	-2.2	+4.5*	-2.7*
	Mortgages	69.4	+1.8	+5.2*	+3.5*	+2.5	+0.2		-6.4*
	Train services	63.4	-4.8*	-0.4	+5.6*	+1.9	+1.7	+1.3	-13.4*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

23.1. Overall performance

The average MPI score for all markets surveyed in Romania is 78.7, which is below the EU-28 average (-1.5). The goods markets' MPI score is 80.6 and the services markets' figure is 77.5; both are lower than the EU-28 average, by 2.1 and 1.2 points respectively.

Romania ranks among the bottom three EU-28 countries for the 'Alcoholic drinks' and 'Dairy products' goods markets and the 'Train services' services market.

Romania's average MPI score is 0.8 points lower than in 2015, due to a decrease in the overall goods (-1.4) markets' MPI score. The overall services markets' average has remained stable since 2015.

23.2. Goods markets

The top three goods markets in Romania in terms of the MPI score are 'Small household appliances', 'House and garden maintenance products' and 'ICT products'. The bottom three markets are 'Second hand cars', 'Meat and meat products' and 'Alcoholic drinks'.

Of the 15 goods markets surveyed in Romania, only the 'New cars' market (+3.3) scores above the EU-28 average in terms of its MPI score. Eight markets fall below the EU-28 average, with the markets having the greatest discrepancies being 'Alcoholic drinks' (-7.7), 'Meat and meat products' (-6.9) and 'Second hand cars' (-5.3).

Of the seven goods markets surveyed in both 2015 and 2017, only the market for 'ICT products' (+2.4) has recorded an increase in performance since 2015, whereas three markets have decreased over this period. The biggest decrease since 2015 is in the 'Meat and meat products' market (-5.5), despite an overall increase of 6.9 points since 2013, followed by 'Fuel for vehicles' and 'Second hand cars' (both -2.2). The 'Fuel for vehicles' market, however, has still recorded an increase of 8.3 points since 2013. All of the 15 goods markets surveyed in both 2013 and 2017 have recorded an increase since 2013, with the greatest improvements for 'House and garden maintenance products' (+8.7), followed by 'Fuel for vehicles' (+8.3), and 'Small household appliances' (+7.0).

The Romanian goods markets perform worse than the EU-28 average for the comparability, trust, expectations and the problems & detriment components. Only the choice component score is in line with the EU-28 average. Romanian goods markets also see a higher proportion of respondents who experienced problems in comparison to the EU-28,

although the level of detriment and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average.

The goods markets show decreased performance for the comparability, trust, expectations and choice components since 2015, while the problems & detriment component has remained stable over this period. By contrast, the proportion of respondents who complained as a result of the problems experienced has decreased since 2015, while the proportion of those who experienced problems and the level of detriment has remained stable over this period.

Compared to the EU-28 average, the goods markets in Romania that increased the most in terms of a single component are 'New cars' (+0.6 on expectations and +0.4 on choice), followed by 'ICT products', 'Fuel for vehicles' and 'House and garden maintenance products', with all three scoring +0.4 points for the choice component. Conversely, the goods markets in Romania that perform the worst compared to the EU-28 average are 'Alcoholic drinks' (-2.0 on trust and -0.9 on expectations), 'Meat and meat products' (-1.6 on trust), 'Dairy products' (-1.3 on trust) and 'Second hand cars' (-1.1 on trust).

The 'ICT products' market in Romania has improved the most since 2015 in terms of market performance for a single component, having the highest scores on the expectations, comparability and choice components (+0.5 points, +0.4 points, and +0.4 points respectively). 'New cars' is another market that has improved its score for a single component since 2015 (+0.2 on problems & detriment). At the opposite end of the scale, the market that has declined the most since 2015 is 'Meat and meat products', scoring worst on four components, namely comparability (-1.0 points), trust (-0.7 points), choice (-0.5 points) and expectations (-0.5 points). The market that has registered the next greatest decline is 'Second hand cars', scoring -0.6 for the trust component.

23.3. Services markets

The top three services markets in Romania in terms of the MPI score are 'Personal care services', 'Airline services' and 'Packaged holidays and tours', while the bottom three are 'Train services', 'Mortgages' and 'Real estate services'.

Of the 25 services markets surveyed in Romania, six score higher than the EU-28 average in terms of their MPI score. The best-performing markets are 'Fixed telephone services' (+6.7), 'Mobile telephone services' (+4.6) and 'Internet provision' (+3.8). Nine services markets, however, fall below the EU-28 average, with the worst being 'Train services' (-13.4), followed

by 'Vehicle maintenance and repair services' (-6.6) and 'Water supply' (-6.5).

Of the 23 services markets surveyed in both 2015 and 2017, only the 'Loans, credit and credit cards' market (+3.0) has recorded an increase since 2015, while five services markets have reported a decline over this period, with the largest decline occurring for 'Train services' (-4.8) followed by 'Postal services' (-3.5). Fifteen of the 25 services markets surveyed in both 2013 and 2017 have improved since 2013, with the greatest improvements occurring for 'Loans, credit and credit cards' (+8.8), 'Bank accounts' (+7.8) and 'Investment products, private personal pensions and securities' (+7.7). The remaining markets have remained stable over this period.

Compared to the EU-28 average, the trust, choice, expectations, and problems & detriment scores are worse for the Romanian services markets, although the comparability component score is above the EU-28 average. As with the goods markets, the services markets also see a higher proportion of respondents who experienced problems in comparison to the EU-28, while the level of detriment and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average.

Overall, the Romanian services markets show decreased scores compared to the comparability and problems & detriment components since 2015. The scores for the trust, choice and expectations components have remained stable over this period. In addition, the level of detriment has remained stable since 2015, while the proportion of respondents who experienced problems has increased over this period. The proportion of those who complained as a result of the problems experienced has, however, declined since 2015.

In terms of performance for a specific component, the market for 'Mobile telephone services' has the best score (+1.1 on comparability) compared to the EU-28 average. The markets with the next highest scores for a single component are 'Fixed telephone services' (scoring +1.0 on both trust and comparability and +0.7 on expectations) and 'Internet provision' (+0.7 on comparability). In contrast, the worst market in Romania compared to the EU-28 average is 'Train services', which has the lowest score for the trust, choice and expectations components (-1.8 points, -1.7 points, and -1.6 points below the EU-28 average respectively). The next two lowest-performing markets in terms of a single component are 'Offline gambling and lottery services' (-1.2 on trust) and 'Vehicle insurance' (-1.1 on trust).

The 'Electricity services' market in Romania shows the highest improvement for a single component since 2015 (+0.8 on choice). The other three markets with the highest scores are 'Loans, credit and credit cards' (+0.6 on trust and +0.4 on choice), 'Packaged holidays and tours' (+0.5 on comparability) and 'Home insurance' (+0.5 on trust). In contrast, the 'Train services' market shows the greatest decline since 2015 on comparability (-1.0 points), and is also the lowest-scoring market on trust (-0.5 points). The other markets with the greatest decline for a single component since 2015 are 'Tram, local bus, metro, and underground services' (-0.7 on choice), 'Vehicle insurance' (-0.5 on choice) and 'Real estate services' (-0.5 on expectations).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
32	Fixed telephone services	+6.7*	+1.0*	+1.0*	+1.0	-1.4*	+0.2	-29.4*	+0.7*	+0.7*
33	Mobile telephone services	+4.6*	+1.1*	+0.5*	+2.9	+0.3	-0.2	-25.1*	+0.4*	+0.5*
34	Internet provision	+3.8*	+0.7*	+0.6*	+7.1*	-1.0*	-0.1	-24.5*	+0.6*	+0.2
15	New cars	+3.3*	+0.1	+0.4*	-2.3	-0.6	+0.2*	-31.2*	+0.6*	+0.4*
37	Airline services	+2.7*	+0.3*	+0.6*	+1.7	-0.9*	-0.0	-18.9*	+0.4*	+0.1
Bottom 5 markets (compared to EU-28 average)										
36	Train services	-13.4*	-0.9*	-1.8*	+11.6*	-0.3	-0.6*	-34.1*	-1.6*	-1.7*
6	Alcoholic drinks	-7.7*	-0.3*	-2.0*	+3.3*	-0.4	-0.1*	-4.2	-0.9*	-0.5*
2	Meat and meat products	-6.9*	-0.4*	-1.6*	+8.8*	-0.0	-0.4*	-25.4*	-0.8*	-0.4*
23	Vehicle maintenance and repair services	-6.6*	-0.4*	-1.0*	+10.6*	-0.0	-0.6*	-35.5*	-0.7*	-0.4*
45	Water supply	-6.5*	+0.2	-1.0*	+15.3*	-0.8*	-0.7*	-30.7*	-0.7*	-0.6*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
58	Loans, credit and credit cards	+3.0*	+0.2	+0.6*	-0.7	+0.6	-0.0	-9.1	+0.4*	+0.4*
13	ICT products	+2.4*	+0.4*	+0.3	+1.8	+0.2	-0.1	-0.9	+0.5*	+0.4*
47	Gas services	+2.2	+0.1	+0.1	-1.2	-0.6	+0.1	-22.2*	+0.3	+0.4
46	Electricity services	+1.9	+0.2	+0.1	+3.1	-0.2	-0.1	-33.6*	+0.1	+0.8*
51	Mortgages	+1.8	+0.0	+0.2	-2.6	-1.0*	+0.3*	-9.9	+0.3	-0.1
Deteriorated most since 2015										
2	Meat and meat products	-5.5*	-1.0*	-0.7*	+2.6	-0.4	-0.1	-35.8*	-0.5*	-0.5*
36	Train services	-4.8*	-1.0*	-0.5*	+6.8*	-0.2	-0.3	-23.5*	-0.4*	-0.2
31	Postal Services	-3.5*	-0.5*	-0.3*	+5.0*	+0.9*	-0.4*	-16.9*	-0.3*	-0.3
35	Tram, local bus, metro, and underground services	-3.1*	-0.2	-0.4*	+4.6*	+0.1	-0.3	-13.3	-0.3	-0.7*
23	Vehicle maintenance and repair services	-2.8*	-0.2	-0.2	+6.4*	-0.4	-0.3	-23.1*	-0.2	-0.3



24. Slovenia

MPI per market

		Average MPI	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU-28
	All markets	85.0	+4.1*	+6.5*	+2.4*	+0.7*	-1.4*	-0.1	+4.8*
GOODS	Fuel for vehicles	90.6	+2.9*	+8.3*	+5.1*	+1.6	-1.0	-0.7	+8.8*
	Alcoholic drinks	89.6		+8.3*		+0.3	-1.9*	+1.5	+5.0*
	Dairy products	88.4		+7.8*		+0.5	-3.5*		+3.8*
	Personal care products	88.2		+7.7*		+1.7	-2.8*	+1.2	+4.0*
	Spectacles and lenses	87.9		+4.5*		-1.0	+0.7		+2.6*
	Non-prescription medicines	87.0	+4.8*	+10.6*	+4.7*	+0.2	-3.5*	+4.4*	+3.7*
	ICT products	87.0	+4.6*	+5.4*	+0.5	+0.6	+0.2	-0.1	+4.0*
	House and garden maintenance products	86.9		+8.2*		-2.0*	+0.7	+3.5*	+3.5*
	Small household appliances	86.9		+3.7*		+2.1*	-3.2*	+2.6*	+1.8*
	All goods markets	85.9	+3.4*	+6.2*	+2.3*	+0.8*	-2.4*	+2.5*	+3.2*
	Meat and meat products	85.0	+4.3*	+9.0*	+4.1*	-1.0	-4.5*	+2.6*	+3.7*
	New cars	84.6	+2.1*	+1.4	+0.2	+3.8*	-4.2*	+2.0*	+4.1*
	Electronic products	84.3	+1.9*	+2.1*	-0.3	+0.4	-3.3*	+2.7*	+0.8
	Clothing and footwear	84.2		+7.3*		+1.2	-3.7*	+5.0*	+2.4*
	Furniture and furnishings	83.5		+3.1*		+1.3	-1.5	+0.7	+0.3
	Second hand cars	75.2	+3.3*	+5.7*	+2.1	+2.0	-4.1*	+1.1	-0.3
SERVICES	Personal care services	90.6		+7.4*		-0.9	-2.6*	+1.2	+5.7*
	Gas services	90.5	+4.0*	+7.0*	+2.5*	+1.3	+1.8	-2.8*	+11.3*
	Tram, local bus, metro, and underground services	88.8	+6.2*	+9.4*	+3.8*	+1.0	-1.8	-1.3	+10.5*
	Postal Services	88.3	+3.9*	+8.0*	+4.0*	-1.5	+0.1	-2.9*	+8.9*
	Water supply	88.2	+5.1*	+10.9*	+5.5*	+2.5*	-0.3	-3.4*	+11.2*
	Bank accounts	88.1	+7.0*	+11.1*	+3.5*	-0.0	-0.8	-3.1*	+9.9*
	Holiday accommodation	88.1	+4.0*	+5.1*	+1.1	+0.1	-1.9*	+2.4*	+4.0*
	Electricity services	87.6	+6.4*	+6.7*	-0.2	+4.0*	+0.1	-3.3*	+11.3*
	Fixed telephone services	87.5	+6.1*	+7.7*	+1.5	+1.7	-2.3*	-0.4	+10.3*
	Airline services	87.1	+2.0*	+4.4*	+3.3*	+0.7	-1.8*	+1.8*	+4.9*
	Vehicle insurance	86.4	+4.4*	+6.1*	+1.5	-0.8	-0.8	-1.8	+5.0*
	Train services	86.1	+5.9*	+7.2*	+1.3	+1.2	-1.3	-1.3	+9.3*
	Home insurance	86.0	+5.2*	+6.3*	+1.1	-0.2	+0.7	-1.1	+5.5*
	Loans, credit and credit cards	85.9	+6.0*	+8.3*	+2.2*	+0.9	-1.9		+7.3*
	Vehicle maintenance and repair services	85.6	+3.9*	+5.7*	+1.8	+2.3*	-0.9	+0.6	+7.5*
	Packaged Holidays and Tours	85.6	+2.4*	+5.0*	+2.0*	+0.9	-2.1*	+2.0*	+2.9*
	Mobile telephone services	84.6	+1.6	+6.5*	+5.2*	-1.2	+0.2	+0.1	+7.6*
	All services markets	84.5	+4.3*	+6.7*	+2.4*	+0.6	-0.7*	-1.6*	+5.8*
	Vehicle rental services	84.2	+2.1*	+3.3*	+2.2*	+4.1*	-4.2*	+0.4	+4.3*
	Internet provision	83.5	+5.0*	+8.0*	+3.5*	-1.2	+0.0	+1.0	+6.7*
	Mortgages	78.5	+4.9*	+3.9*	-0.5	+1.5	-0.5		+2.7*
	Offline gambling and lottery services	78.3		+5.0*					+0.2
	TV-subscriptions	78.2	+1.7	+4.0*	+3.0*	-0.6	+6.3*		+0.1
	Private Life Insurance	76.0	+3.2*	+5.9*	+1.9	-0.6	+0.5		-1.6*
	Real Estate Services	75.4	+3.8*	+3.4*	+0.5	+2.8*	-2.7*	+5.5*	+2.2*
	Investment products, private personal pensions and securities	73.1	+4.7*	+10.2*	+5.3*	+0.6	-1.2	-2.4	-1.9*

■ Comparability
 ■ Trust
 ■ Problems & detriment
 ■ Expectations
 ■ Choice

24.1. Overall performance

The average MPI score for all markets surveyed in Slovenia is 85.0, which is above the EU-28 average (+4.8). The goods markets' MPI score is 85.9 and the services markets' MPI score is 84.5; both are above the EU-28 average, by 3.2 and 5.8 points respectively.

Slovenia ranks among the top three EU-28 countries for 8 goods and 16 services markets, and is ranked first for the 'Tram, local bus, metro, and underground services' and 'Gas services' services markets.

Slovenia's overall MPI score has increased by 4.1 points since 2015. Both the overall MPI scores of the goods (+3.4) and the services (+4.3) markets have improved since 2015.

24.2. Goods markets

The top three goods markets in Slovenia in terms of the MPI score are 'Fuel for vehicles', 'Alcoholic drinks' and 'Dairy products'. The bottom three goods markets are 'Second hand cars', 'Furniture and furnishings' and 'Clothing and footwear'.

Of the 15 goods markets surveyed in Slovenia, 12 score above the EU-28 average in terms of their MPI, led by the 'Fuel for vehicles' (+8.8), 'Alcoholic drinks' (+5.0) and 'New cars' (+4.1) markets. The remaining three goods markets, 'Electronic products', 'Furniture and furnishings' and 'Second hand cars', perform in line with the EU-28 average.

All seven goods markets surveyed in both 2015 and 2017 show an improvement in their MPI score since 2015. The biggest increases since 2015 are in 'Non-prescription medicines' (+4.8), 'ICT products' (+4.6) and 'Meat and meat products' (+4.3). Of the 15 goods markets surveyed in both 2013 and 2017, all but one showed improvement since 2013, with the highest improvements since 2013 occurring for 'Non-prescription medicines' (+10.6), 'Meat and meat products' (+9.0) and 'Alcoholic drinks' (+8.3). Despite its increase since 2015, the market for 'New cars' is the only one that has remained stable since 2013.

On average, for all goods markets surveyed, the scores for the comparability, trust, expectations and choice components are all above the EU-28 average. Only the problems & detriment component score is in line with the EU-28 average. In addition, the level of detriment for the goods markets in Slovenia is below the EU-28 average, while the proportion of respondents who experienced problems is in line with the EU-28 average. The proportion of those who complained

as a result of the problems experienced, however, is higher compared to the EU-28 average.

Slovenian goods markets show increased scores in all components since 2015. In addition, the proportion of respondents who experienced problems has decreased since 2015, while the proportion of those who complained as a result of the problems experienced and the level of detriment have remained stable over this period.

When looking at the best-performing goods markets in Slovenia for a specific component, the 'Fuel for vehicles' market has the highest score compared to the EU-28 average. The market scores highest on four components, namely comparability (+1.4 points), expectations, trust (+1.1 points for both) and choice (+0.9 points). The next highest-scoring market in Slovenia is 'Non-prescription medicines' (+1.1 on comparability). Conversely, the market for 'Second hand cars' scores the worst (-0.5 on both trust and comparability) compared to the EU-28 average, followed by 'Electronic products' (-0.4 on comparability) and 'Furniture and furnishings' (-0.3 on comparability).

In terms of market performance for a single component in Slovenia, the goods markets for 'Non-prescription medicines' has improved the most since 2015 (+1.1 on comparability and +0.8 on trust), followed by the markets for 'Meat and meat products', 'ICT products' and 'Fuel for vehicles' (+1.0 points, +0.8 points, +0.6 points respectively), with all three scoring highest for the comparability component. There are no goods markets in Slovenia that have recorded a decrease for a single component since 2015.

24.3. Services markets

The top three services markets in Slovenia in terms of the MPI score are 'Personal care services', 'Gas services' and 'Tram, local bus, metro, and underground services'. At the bottom end of the list are 'Investment products, private personal pensions and securities', 'Real estate services' and 'Private life insurance'.

Of the 25 services markets surveyed in Slovenia, 21 score above the EU-28 average in terms of their MPI, with the best-performing markets being 'Gas services' and 'Electricity services' (both +11.3), closely followed by 'Water supply' (+11.2). The only two markets scoring below the EU-28 average are 'Private life insurance' (-1.6) and 'Investment products, private personal pensions and securities' (-1.9). The remaining two services markets for 'Offline gambling and lottery services' and 'TV-subscriptions' have scores in line with the EU-28 average.

Of the 23 services markets surveyed in both 2015 and 2017, only the 'TV-subscriptions' and 'Mobile telephone services' markets have failed to record an increase since 2015, and have remained stable instead. Of the other services markets, those that have showed the greatest improvement over this period are 'Bank accounts' (+7.0), 'Electricity services' (+6.4) and 'Tram, local bus, metro, and underground services' (+6.2). All services markets out of the 25 measured in both 2013 and 2017 have improved since 2013, led by the markets for 'Bank accounts' (+11.1), 'Water supply' (+10.9) and 'Investment products, private personal pensions and securities' (+10.2).

Slovenian services markets are ahead of the EU-28 average for all components. In addition, the proportion of respondents who experienced problems and the level of detriment are both lower than the EU-28 averages. Only the proportion of those who complained as a result of the problems experienced is in line with the EU-28 average.

Slovenian services markets have improved in score for every component since 2015. In addition, the level of detriment has also decreased over this period. The proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced have both remained stable since 2015.

Compared to the EU-28 average, the services market for 'Water supply' in Slovenia performs best in terms of change for a specific component (+2.3 on comparability). The other best-scoring markets are 'Electricity services' (+1.8 on comparability), 'Gas services' (+1.7 on comparability and +1.5 on trust), and 'Postal services' (+1.7 on comparability). At the opposite end of the scale, the worst-performing services market in Slovenia for a single component is 'Offline gambling and lottery services', scoring -1.5 below the EU-28 average on expectations. The other two markets with the lowest scores are 'Private life insurance' (-0.5 on trust and -0.4 on problems & detriment) and 'Investment, private personal pensions and securities' (-0.4 expectations and -0.3 on comparability).

The services market showing the greatest increase for a single component since 2015 is the 'Bank accounts' market (+1.4 on comparability), followed by 'Electricity services' (+1.3 points on comparability). Next in line are 'Internet provision', 'Tram, local bus, metro, and underground services' and 'Water supply', with all three scoring +1.2 points on the comparability component. In contrast, there are no services markets in Slovenia that have recorded a decrease for a single component since 2015.

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
47	Gas services	+11.3*	+1.7*	+1.5*	-2.5*	-0.7	+0.2*	+3.4	+1.2*	+1.2*
46	Electricity services	+11.3*	+1.8*	+1.4*	-1.5	-1.5*	+0.2*	-6.6	+1.1*	+1.3*
45	Water supply	+11.2*	+2.3*	+1.1*	-3.6*	-0.8	+0.2*	+5.4	+1.0*	+1.2*
35	Tram, local bus, metro, and underground services	+10.5*	+1.4*	+1.0*	-8.4*	-1.4*	+0.5*	+13.2	+1.3*	+1.0*
32	Fixed telephone services	+10.3*	+1.1*	+1.4*	-6.7*	-1.8*	+0.5*	-4.3	+1.0*	+1.2*
Bottom 5 markets (compared to EU-28 average)										
28	Investment products, private personal pensions and securities	-1.9*	-0.3*	-0.2	+2.9*	-0.3	-0.1	-8.5	-0.4*	+0.1
52	Private Life Insurance	-1.6*	+0.1	-0.5*	+5.2*	+0.7	-0.4*	-12.8	-0.1	+0.1
16	Second hand cars	-0.3	-0.5*	-0.5*	+2.2	+0.5	-0.2	-11.5*	+0.5*	+0.4*
54	TV-subscriptions	+0.1	+0.1	-0.3*	+1.1	-0.1	-0.0	+4.5	+0.0	+0.2
59	Offline gambling and lottery services	+0.2	+1.0*	+0.6*	-0.7	-1.7	+0.1*	-9.0	-1.5*	+0.2

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
26	Bank accounts	+7.0*	+1.4*	+0.9*	-1.5	-0.8	+0.1	-1.9	+0.5*	+0.9*
46	Electricity services	+6.4*	+1.3*	+0.7*	+0.4	-1.5*	+0.1	-9.4	+0.6*	+0.6*
35	Tram, local bus, metro, and underground services	+6.2*	+1.2*	+0.6*	-0.9	-1.6	+0.1	-6.4	+0.6*	+0.8*
32	Fixed telephone services	+6.1*	+0.9*	+1.0*	-1.0	-1.3	+0.2	-15.0*	+0.5*	+0.9*
58	Loans, credit and credit cards	+6.0*	+1.1*	+0.7*	-1.0	-0.7	+0.1	-9.4	+0.7*	+0.7*
Deteriorated most since 2015										
33	Mobile telephone services	+1.6	+0.5*	-0.1	+0.1	-0.9	+0.1	+4.2	+0.1	+0.2*
54	TV-subscriptions	+1.7	+0.4*	+0.0	+5.1*	-0.6	-0.2	-6.6	+0.4*	+0.1
10	Electronic products	+1.9*	+0.1	+0.3*	-3.1	-0.9	+0.3*	-1.5	+0.2	+0.0
37	Airline services	+2.0*	+0.4*	+0.1	+0.7	+0.5	-0.1	+18.0	+0.1	+0.7*
15	New cars	+2.1*	+0.1	+0.2	-2.1	-0.7	+0.1	-1.7	+0.2	+0.4*



25. Slovakia

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	79.7	+0.4	+2.1*	+2.0*	-0.1	-1.0*	+1.6*	-0.4*
GOODS	Alcoholic drinks	84.9		+4.4*		-2.5*	-1.1	+3.8*	+0.3
	Spectacles and lenses	84.7		+1.0		+0.5	-1.7		-0.6
	Personal care products	84.1		+2.4*		+0.6	-2.8*	+1.7	-0.0
	Small household appliances	84.1		+0.6		-0.9	-0.5	+3.3*	-0.9
	Fuel for vehicles	83.0	+2.6*	+2.6*	+0.1	+2.5*	-3.9*	-0.7	+1.1
	ICT products	82.9	+2.0*	+2.1*	+0.2	+0.3	-0.7	+1.7	-0.1
	Non-prescription medicines	82.5	+0.5	+4.2*	+4.1*	-2.6*	-1.6	+2.9*	-0.8
	Electronic products	82.4	+0.3	-0.4	-0.2	-3.3*	+0.6	+0.3	-1.1
	Furniture and furnishings	82.2		+0.8		+0.4	+0.3	+2.5*	-0.9
	Dairy products	82.1		+2.0		-2.0	-1.3		-2.4*
	House and garden maintenance products	81.5		+2.1*		+3.0*	-2.5*	+3.7*	-1.9*
	New cars	81.2	+0.1	+1.9	+1.5	-1.0	-0.7	+1.7	+0.8
	All goods markets	80.9	+0.9*	+2.3*	+1.4*	-0.5	-1.3*	+2.6*	-1.9*
	Clothing and footwear	74.5		+5.4*		-1.8	-2.0	+0.7	-7.4*
	Meat and meat products	73.3	-2.2	+2.9*	+4.4*	-3.8*	-0.2	+0.8	-8.0*
	Second hand cars	69.8	+2.7*	+2.1	-0.2	+2.1	-1.9	+3.3*	-5.7*
SERVICES	Holiday accommodation	83.9	+1.2	+2.2*	+0.8	+0.3	+0.7	-0.6	-0.2
	Airline services	83.4	+1.5	+4.1*	+2.7*	+0.4	-0.6	+3.0*	+1.2*
	Personal care services	83.2		-0.4		-1.1	-0.1	-0.0	-1.7*
	Fixed telephone services	82.9	-0.5	-0.3	+1.2	-1.9	-1.0	+3.6*	+5.7*
	Postal Services	82.2	+0.7	+1.4	+1.1	-2.0	-1.5	+2.9*	+2.7*
	Tram, local bus, metro, and underground services	82.0	+1.8	+4.2*	+1.9	+0.4	-1.5	+0.5	+3.7*
	Gas services	81.6	-2.8*	+2.7*	+4.4*	+0.7	-2.6*	+0.1	+2.3*
	Water supply	81.4	+0.9	+1.8	+1.0	-0.0	+3.4*	+1.0	+4.4*
	Electricity services	80.8	-3.0*	+1.7	+4.8*	-1.6	+0.9	+0.8	+4.5*
	Packaged Holidays and Tours	80.7	+1.2	+3.5*	+1.9*	+0.6	-2.0*	+3.0*	-2.0*
	Bank accounts	80.7	-0.0	+2.4*	+3.8*	+1.1	-1.9	+3.6*	+2.4*
	Vehicle insurance	80.6	+0.5	+0.4	+0.8	+1.0	-0.7	+2.9*	-0.9
	Internet provision	80.2	-0.1	+2.0	+3.9*	+0.0	+0.6	+0.8	+3.4*
	Train services	79.2	-0.2	+7.5*	+6.1*	-1.7	-0.6	-1.6	+2.4*
	All services markets	79.1	+0.2	+2.0*	+2.2*	+0.2	-0.8*	+1.0*	+0.4*
	Vehicle rental services	78.9	+0.9	+1.5	+0.5	+1.7	-3.8*	+4.7*	-1.0
	Mobile telephone services	78.7	-1.5	-2.2	-0.1	+3.4*	-0.7	+3.4*	+1.7*
	Home insurance	78.3	-0.6	+1.0	+0.8	-1.1	+0.3	+2.6*	-2.2*
	Loans, credit and credit cards	77.6	-0.8	+3.7*	+4.1*	-0.4	-0.8		-1.0
	Mortgages	77.4	+2.4*	+6.0*	+3.2*	+1.7	-2.2		+1.6*
	Vehicle maintenance and repair services	77.2	+2.3	+0.4	-0.6	+2.6*	-2.6*	+1.9	-0.9
	Private Life Insurance	75.8	+1.9	+4.1*	+2.3*	+1.0	-1.6		-1.7*
	TV-subscriptions	75.0	-1.5	-1.8	-0.6	-0.6	+2.3*		-3.1*
	Offline gambling and lottery services	73.5		-2.3*					-4.6*
	Investment products, private personal pensions and securities	72.2	+1.7	+5.9*	+4.5*	+0.4	-2.1	+2.9*	-2.7*
	Real Estate Services	69.3	-1.2	+1.1	+2.0	-0.3	-0.8	+1.7	-3.9*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

25.1. Overall performance

The average MPI score for all markets surveyed in Slovakia is 79.7, which is below the EU-28 average (-0.4). The goods markets' MPI score is 80.9, which is below the EU-28 average by 1.9 points, while the services markets' figure of 79.1 is 0.4 points above the EU-28 average.

Slovakia ranks among the bottom three EU-28 countries for the 'Meat and meat products' and 'Clothing and footwear' goods markets.

Slovakia's overall MPI score has remained stable since 2015, despite an increase in the goods markets' overall MPI score (+0.9). The overall services markets average has remained stable since 2015.

25.2. Goods markets

The top three goods markets in Slovakia in terms of the MPI score are 'Alcoholic drinks', 'Spectacles and lenses' and 'Personal care products', while the bottom three goods markets are 'Second hand cars', 'Meat and meat products' and 'Clothing and footwear'.

Of the 15 goods markets surveyed in Slovakia, five are recorded as being below the EU-28 average in terms of their MPI score, with the worst performing markets being 'Meat and meat products' (-8.0), 'Clothing and footwear' (-7.4) and 'Second hand cars' (-5.7). The remaining 10 markets score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, three have improved their MPI score since 2015. These are 'Second hand cars' (+2.7), 'Fuel for vehicles' (+2.6) and 'ICT products' (+2.0). The other four goods markets have remained stable since 2015. Of the 15 goods markets surveyed in both 2013 and 2017, 'Clothing and footwear' (+5.4) and 'Alcoholic drinks' (+4.4) have shown the greatest overall increases since 2013, while the remaining markets have remained stable over this period.

The Slovakian goods markets generally score below the EU-28 average for the comparability, trust and problems & detriment components, but above the average for the choice component. The expectations score is in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher for the goods markets in Slovakia in comparison to the EU-28 average, while the level of detriment is below the average.

Slovakian goods markets have improved in terms of their comparability and expectations component scores since 2015, but have remained stable for the trust, choice and problems & detriment component scores. In addition, a lower proportion of respondents who experienced problems has been noted since 2015, while the proportion of those who complained as a result of the problems experienced and the level of detriment have remained stable over this period.

Compared to the EU-28 average, the 'Fuel for vehicles' market in Slovakia performs best in terms of a single component (+0.7 on choice), followed by 'New cars' (+0.6 on expectations and +0.5 on choice), 'Non-prescription medicines' (+0.6 on choice) and 'Electronic products' (+0.6 on choice). In contrast, the three goods markets that score the worst compared to the EU-28 average are 'Second hand cars' (-2.0 on trust), 'Meat and meat products' (-1.5 on trust and -0.8 on comparability), and 'Clothing and footwear' (-1.1 on trust and -1.0 on problems & detriment).

The market for 'Fuel for vehicles' has seen the biggest improvement in Slovakia since 2015 for a specific component (+0.6 on expectations and +0.4 on comparability), followed by 'ICT products' (+0.5 on comparability), 'Second hand cars' (+0.4 on problems & detriment) and 'Non-prescription medicines' (+0.3 on choice). The Slovakian goods market for 'Non-prescription medicines' has decreased the most for a single component since 2015 (-0.5 on trust), followed by the market for 'Meat and meat products', scoring -0.4 on both the comparability and trust components.

25.3. Services markets

'Holiday accommodation', 'Airline services' and 'Personal care services' are the top three services markets in Slovakia in terms of the MPI score. The bottom three are 'Real estate services', 'Investment products, private personal pensions and securities' and 'Offline gambling and lottery services'.

Twelve out of the 25 services markets surveyed in Slovakia are above the EU-28 average in terms of their MPI score, the best-performing markets being 'Fixed telephone services' (+5.7), 'Electricity services' (+4.5) and 'Water supply' (+4.4). On the other hand, eight services markets find themselves scoring below the EU-28 average in terms of their MPI score, with the worst performing markets being 'Offline gambling and lottery services' (-4.6), 'Real estate services' (-3.9) and 'TV-subscriptions' (-3.1).

Of the 23 services markets surveyed in both 2015 and 2017, 'Mortgages' (+2.4) is the only services market to have recorded an improvement since 2015. 'Electricity services'

(-3.0) and 'Gas services' (-2.8) are the only two markets to have recorded a decrease since 2015. All the other services markets have remained stable over this period. Of the 25 services markets surveyed in both 2013 and 2017, 11 markets have improved since 2013, with the greatest increases observed for 'Train services' (+7.5), followed by 'Mortgages' (+6.0), and 'Investment products, private personal pensions and securities' (+5.9). The only market that showed a decline since 2013 is 'Offline gambling and lottery services' (-2.3).

In terms of components, the expectations and choice scores for the services markets in Slovakia are above the EU-28 average, while the comparability and problems & detriment components score are in line with the EU-28 average. Only the trust component score for Slovakia is below the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher in Slovakia in comparison to the EU-28 average, but the level of detriment is lower than the average.

Choice is the only component showing an increase since 2015. The comparability, trust, expectations and problems & detriment components have remained stable since 2015. Conversely, the proportion of respondents who complained as a result of the problems experienced has increased since 2015, while the proportion of those who experienced problems and the level of detriment has remained stable over this period.

In comparison with the EU-28 average results, the market in Slovakia that performs best for a specific component is the 'Water supply' market (+1.1 on comparability). The next highest-scoring markets are 'Train services' (+1.1 on comparability), 'Tram, local bus, metro, and underground services' (+1.0 on comparability), 'Bank accounts' (+0.8 on choice) and 'Electricity services' (+0.8 on expectations). In contrast, the worst-performing services market compared to the EU-28 average is 'Offline gambling and lottery services', scoring -1.2 below the EU-28 average on both trust and expectations. The next three lowest-scoring markets are 'Home insurance', 'Real estate services' (both scoring -0.8 on trust), and 'Investment products, private personal pensions and securities' (-0.8 on expectations).

The most improved market in terms of a single component is 'Airline services', scoring +0.6 for the choice component. The next highest improver is the 'Vehicle rental services' (+0.5 on choice) market, followed by the markets for 'Vehicle maintenance and repair services', 'Tram, local bus, metro, and underground services' and 'Mortgages' (all three scoring +0.4 points for the trust, comparability and expectations components). At the other end of the scale, the 'Train services' market has registered the largest decrease for a single component since 2015 (-0.7 on choice), followed by 'Gas services' (-0.7 on trust), 'Electricity services' (-0.6 on trust), 'Mobile telephone services' (-0.6 on trust), and 'Real estate services' (-0.4 on expectations).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
32	Fixed telephone services	+5.7*	+0.7*	+0.8*	+2.3	-1.8*	+0.2	+0.6	+0.8*	+0.5*
46	Electricity services	+4.5*	+0.3	+0.5*	+0.4	-0.5	+0.0	+7.7	+0.8*	+0.4*
45	Water supply	+4.4*	+1.1*	+0.4*	+2.8*	-0.9	-0.1	+3.1	+0.6*	+0.4*
35	Tram, local bus, metro, and underground services	+3.7*	+1.0*	+0.3*	-2.8*	-0.3	+0.2*	+12.3	+0.4*	+0.2
34	Internet provision	+3.4*	+0.0	+0.4*	+2.2	-1.5*	+0.2*	+2.1	+0.6*	+0.1
Bottom 5 markets (compared to EU-28 average)										
2	Meat and meat products	-8.0*	-0.8*	-1.5*	+11.4*	+0.3	-0.6*	+10.8*	-0.7*	-0.3*
7	Clothing and footwear	-7.4*	-0.8*	-1.1*	+18.7*	+0.2	-1.0*	+4.4	-0.6*	-0.2
16	Second hand cars	-5.7*	-0.6*	-2.0*	+2.3	-0.4	-0.1	-5.1	+0.0	-0.4*
59	Offline gambling and lottery services	-4.6*	+0.3*	-1.2*	-0.6	-2.0	+0.1*	+3.4	-1.2*	+0.0
20	Real Estate Services	-3.9*	-0.2	-0.8*	+2.8	-0.4	-0.1	-2.9	-0.6*	-0.1

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
16	Second hand cars	+2.7*	+0.3	+0.2	-8.5*	+0.3	+0.4*	+5.5	+0.2	+0.0
17	Fuel for vehicles	+2.6*	+0.4*	+0.3	-1.1	+0.3	+0.0	+3.4	+0.6*	+0.2
51	Mortgages	+2.4*	+0.1	+0.2	-2.8	-0.7	+0.2	-9.6	+0.4*	+0.3*
23	Vehicle maintenance and repair services	+2.3	+0.1	+0.4*	+0.9	+0.6	-0.1	+5.3	+0.3	+0.4*
13	ICT products	+2.0*	+0.5*	+0.0	-1.7	+0.4	+0.0	+10.7	+0.2	+0.2*
Deteriorated most since 2015										
46	Electricity services	-3.0*	-0.2	-0.6*	+4.1*	+0.2	-0.2*	-8.8	-0.1	-0.3
47	Gas services	-2.8*	-0.0	-0.7*	+1.9	+1.0	-0.1	+0.8	-0.2	-0.2
2	Meat and meat products	-2.2	-0.4*	-0.4*	-5.7*	+0.5	+0.2	-0.4	-0.1	-0.2
54	TV-subscriptions	-1.5	+0.1	-0.2	+3.5	-0.3	-0.1	+3.7	-0.3	-0.3
33	Mobile telephone services	-1.5	-0.3	-0.6*	-1.5	-0.3	+0.1	-1.5	+0.1	+0.1



26. Finland

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	81.3	-0.5*	+0.5*	+1.4*	+0.5*	-0.5*	+0.5*	+1.1*
GOODS	Dairy products	89.0		+2.0*		-0.8	-1.2		+4.4*
	Fuel for vehicles	87.7	+0.5	+2.2*	+1.6*	+1.5	+1.1	-2.1*	+5.8*
	Alcoholic drinks	85.9		-1.2		+0.6	-0.4	+0.7	+1.3*
	Non-prescription medicines	85.9	+0.8	+1.5*	+0.5	-1.2	+0.8	+2.5*	+2.5*
	Personal care products	85.0		+1.8*		-0.4	+0.2	+0.4	+0.8
	Small household appliances	84.0		+0.9		+0.8	-2.2*	+1.6*	-1.0*
	New cars	83.7	-0.8	-0.9	-0.0	+0.9	+0.7	+0.6	+3.3*
	All goods markets	83.0	-0.1	+0.6*	+1.1*	-0.1	-0.1	+0.6*	+0.2
	House and garden maintenance products	82.5		-0.7		+1.1	+1.0	+0.3	-0.9
	Meat and meat products	82.0	+0.7	+2.6*	+1.6	-3.1*	+0.3	-0.5	+0.6
	Furniture and furnishings	81.6		-1.3		+1.3	-0.5	+1.7*	-1.6*
	Spectacles and lenses	81.3		+0.2		+0.4	+0.0		-4.0*
	Electronic products	81.0	-1.4	-1.8*	-0.7	-0.2	+1.6	-1.4	-2.5*
	ICT products	80.9	-0.3	+2.6*	+3.3*	-0.1	+0.8	-1.8	-2.0*
	Clothing and footwear	77.3		+0.9		-1.5	-2.5*	-0.7	-4.5*
	Second hand cars	77.0	-0.4	+0.9	+1.5	-0.3	-1.1	+2.3*	+1.5*
SERVICES	Personal care services	85.9		-0.5		-0.3	-1.4*	+1.6*	+1.0*
	Water supply	85.3	+1.7*	+2.4*	+0.9	-0.0	-0.7	+3.1*	+8.2*
	Holiday accommodation	84.5	-1.1	-0.0	+1.4*	-0.6	+1.2	-0.8	+0.4
	Tram, local bus, metro, and underground services	83.2	-0.5	+1.7	+3.1*	-0.7	-3.1*	+2.0*	+4.9*
	Packaged Holidays and Tours	83.1	+0.2	+0.3	+0.1	+0.5	-0.4	+0.2	+0.5
	Mortgages	83.1	-0.2	+1.3	+1.6*	+0.6	+0.1		+7.3*
	Loans, credit and credit cards	83.1	+0.2	-0.6	-0.9	+0.6	-0.1		+4.5*
	Airline services	82.8	-0.4	+1.6	+2.3*	-0.3	+0.5	-1.6*	+0.6
	Electricity services	81.2	-0.5	+2.9*	+3.3*	+2.8*	+1.0	-1.3	+4.9*
	Bank accounts	81.2	-2.1*	+0.2	+3.3*	-2.6*	+1.2	+1.0	+2.9*
	Vehicle rental services	81.1	-1.8*	-3.2*	-0.6	-0.9	+0.6	+1.5	+1.2*
	Home insurance	80.6	-0.9	+0.1	+1.0	-0.2	+0.6	+2.5*	+0.1
	Offline gambling and lottery services	80.5		-2.5*					+2.4*
	Train services	80.3	-0.0	+3.0*	+3.2*	+4.2*	-3.6*	-1.2	+3.5*
	Vehicle insurance	80.2	-2.2*	-1.2	+1.4	+0.6	-2.4*	+2.8*	-1.2*
	All services markets	80.2	-0.7*	+0.4	+1.4*	+0.8*	-0.7*	+0.4	+1.6*
	Vehicle maintenance and repair services	80.1	-0.6	+0.3	+1.1	+1.8	-2.4*	+1.8	+2.0*
	Private Life Insurance	77.8	-2.0*	-0.9	+0.8	+2.7*	-1.5		+0.2
	Real Estate Services	77.5	-1.4	+0.0	+1.6	+0.6	-0.8	+1.5	+4.4*
	Fixed telephone services	77.2	+2.1*	+0.8	-0.6	+2.8*	-2.5*	+1.9	-0.0
	Mobile telephone services	76.4	-0.7	+3.3*	+3.9*	+1.0	-1.5	-0.7	-0.7
	Internet provision	75.7	+1.5	+3.1*	+1.2	+1.6	+0.9	-0.6	-1.1
	TV-subscriptions	75.6	+1.8	+6.2*	+3.2*	-1.1	+0.7		-2.5*
	Postal Services	75.6	-5.2*	-6.0*	-1.0	+1.0	-3.2*	+2.0*	-3.9*
	Investment products, private personal pensions and securities	73.5	-2.8*	-1.7	+1.4	+1.5	+1.3	-0.5	-1.5*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

26.1. Overall performance

The average MPI score for all markets surveyed in Finland is 81.3, which is above the EU-28 average (+1.1). The goods markets' MPI score is 83.0, which is in line with the EU-28 average. With an MPI score of 80.2, the services markets' score is above the EU-28 average by 1.6 points.

Finland ranks among the top three EU-28 countries for the 'Dairy products' goods market and the 'Mortgages' and 'Water supply' services markets. However, Finland is also ranked among the bottom three EU-28 countries for the 'Spectacles and lenses' goods market.

Finland's average MPI score is 0.5 points lower than in 2015, due to a decrease in the overall services (-0.7) markets MPI score. The overall goods markets' average has remained stable since 2015.

26.2. Goods markets

The top three goods markets in Finland in terms of the MPI score are 'Dairy products', 'Fuel for vehicles' and 'Alcoholic drinks'. The bottom three are 'Second hand cars', 'Clothing and footwear' and 'ICT products'.

Six of the 15 goods markets surveyed in Finland score above the EU-28 average in terms of their MPI, led by 'Fuel for vehicles' (+5.8), 'Dairy products' (+4.4) and 'New cars' (+3.3). Six markets score below the EU-28 average, with the worst-performing goods markets being 'Clothing and footwear' (-4.5), 'Spectacles and lenses' (-4.0) and 'Electronic products' (-2.5).

None of the seven goods markets surveyed in both 2015 and 2017 have recorded any change since 2015. Of the 15 goods markets surveyed in both 2013 and 2017, six have seen an increase in their MPI since 2013, with 'Meat and meat products' (+2.6), 'ICT products' (+2.6) and 'Fuel for vehicles' (+2.2) being the top three. 'Electronic products' is the only goods market that has registered a decrease in its MPI score since 2013 (-1.8).

In terms of component scores, the trust, expectations and choice scores are above the EU-28 average. In contrast, the comparability and problems & detriment components score below the EU-28 average. In addition, the goods markets in Finland show a lower level of detriment compared to the EU as a whole. However, a higher proportion of respondents who experienced problems and a higher proportion of those who complained as a result of the problems experienced are observed in comparison to the EU-28 average.

Only the comparability component has decreased since 2015, while the trust, expectations, choice and problems & detriment components have remained stable over this period. In addition, the proportion of respondents who complained as a result of the problems experienced in the Finnish goods markets has decreased since 2015. The proportion of those who experienced problems and the level of detriment has, however, remained stable since 2015.

Compared to the EU-28 average, the 'Fuel for vehicles' market scores the highest for a specific component (+1.4 on expectations and +1.1 on trust). Next in line are 'Alcoholic drinks' (+1.1 on trust) and 'Dairy products' (+0.8 on both trust and expectations). In contrast, the worst-performing goods market in Finland compared to the EU-28 average is 'Spectacles and lenses', scoring -1.2 points below the EU-28 average for the comparability component. The markets with the next worst scores are: 'Clothing and footwear' (-0.9 on comparability) and 'ICT products' (-0.7 on comparability), 'Alcoholic drinks' (-0.6 on choice) and 'House and garden maintenance products' (-0.6 on comparability).

The goods market for 'Fuel for vehicles' in Finland has improved the most for a single component since 2015 (+0.3 on trust and +0.2 on expectations). The next most improved goods market is 'Meat and meat products' (+0.2 on problems & detriment). At the opposite end of the scale, the market for 'New cars' has recorded the greatest decline for a single component since 2015 (-0.3 on trust), followed by the 'Fuel for vehicles' (-0.3 on comparability) and 'Electronic products' (-0.3 on both choice and trust) markets.

26.3. Services markets

The top three services markets in Finland in terms of the MPI score are 'Personal care services', 'Water supply' and 'Holiday accommodation'. The bottom three markets are 'Investment products, private personal pensions and securities', 'Postal services' and 'TV-subscriptions'.

Of the 24 services markets surveyed in Finland, 12 score above the EU-28 average in terms of the MPI score, led by 'Water supply' (+8.2), 'Mortgages' (+7.3) and 'Tram, local bus, metro, and underground services' (+4.9). On the other hand, four services markets score below the EU-28 average, with the worst-performing being 'Postal services' (-3.9), 'TV-subscriptions' (-2.5) and 'Investment products, private personal pensions and securities' (-1.5).

Of the 22 services markets surveyed in both 2015 and 2017, the market for 'Fixed telephone services' (+2.1) shows the highest increase since 2015, followed by 'Water supply'

(+1.7). These were the only two services markets to report an improvement. Six services markets reported a decline over this period, with the most prominent decreases occurring for 'Postal services' (-5.2), 'Investment products, private personal pensions and securities' (-2.8), and 'Vehicle insurance' (-2.2). Of the 24 services markets surveyed in both 2013 and 2017, six markets increased their MPI score since 2013, led by the markets for 'TV-subscriptions' (+6.2), 'Mobile telephone services' (+3.3) and 'Internet provision' (+3.1). 'Postal services' (-6.0), 'Vehicle rental services' (-3.2) and 'Offline gambling and lottery services' (-2.5) are the only markets that have decreased their scores over this period.

As with the goods markets, in terms of components the services markets in Finland perform better on trust, expectations and choice in comparison to the EU-28 average, but worse on comparability and problems & detriment. In addition, in Finland the level of detriment and the proportion of respondents who complained as a result of the problems experienced are lower in comparison to the EU-28 average. However, the proportion of those who experienced problems is higher in this country in comparison to the EU-28 average.

Both the trust and problems & detriment components have decreased in score since 2015, while comparability and expectations have remained stable over this period. In addition, still during the same time span, the proportion of respondents who have complained as a result of the problems experienced decreased, while the proportion of those who experienced problems have increased. The level of detriment has remained the same as in 2015.

When looking at the best-performing markets for a single component in Finland, the 'Water supply' market has the highest score compared to the EU-28 average (+1.3 on both choice and expectations, and +1.1 on trust), followed by the markets for 'Bank accounts' (+1.2 on trust) and 'Mortgages' (+1.1 on trust). Conversely, the worst-performing market compared to the EU-28 average is 'Vehicle insurance' (-1.5 points), followed by 'Investment products, private personal pensions and securities' (-1.3 points), 'Fixed telephone services' (-1.2 points), 'Home insurance' (-1.1 points) and 'Mobile telephone services' (-1.0 points), with all five of them scoring lowest on the comparability component.

The market for 'TV-subscriptions' in Finland has improved the most in terms of a single component since 2015 (+0.5 on problems & detriment), followed by the markets for 'Internet provision' (+0.4 on comparability), 'Loans, credit and credit cards' (+0.3 on expectations), 'Water supply' (+0.2 on trust) and 'Fixed telephone services' (+0.2 on problems & detriment). In contrast, the market for 'Investment products, private personal pensions and securities' has registered the largest decrease since 2015 (-0.8 on trust), followed by 'Postal services', which has decreased the most on three components, namely problems & detriment (-0.7 points), and expectations and trust (-0.6 points on both). The next lowest-performing market in Finland since 2015 is 'Vehicle insurance', scoring -0.5 points on the comparability component.

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
45	Water supply	+8.2*	-0.3*	+1.1*	-3.0*	-1.0	+0.2*	-4.7	+1.3*	+1.3*
51	Mortgages	+7.3*	+0.2*	+1.1*	-5.5*	-1.7	+0.4*	-14.2	+1.1*	+0.7*
17	Fuel for vehicles	+5.8*	-0.0	+1.1*	+0.5	-1.2	+0.0	+8.3	+1.4*	+0.3*
35	Tram, local bus, metro, and underground services	+4.9*	-0.1	+0.8*	+0.1	-1.0*	+0.1	-7.9	+1.0*	+0.5*
46	Electricity services	+4.9*	-0.0	+0.7*	+0.4	-0.3	+0.0	+5.2	+0.9*	+0.9*
Bottom 5 markets (compared to EU-28 average)										
7	Clothing and footwear	-4.5*	-0.9*	-0.4*	+9.2*	-0.3	-0.4*	+6.7	-0.3*	-0.2*
53	Spectacles and lenses	-4.0*	-1.2*	-0.4*	+7.9*	+0.7	-0.5*	+7.6	-0.0	+0.1
31	Postal Services	-3.9*	-0.4*	-0.1	+12.9*	-0.2	-0.7*	-15.7*	-0.1	-0.5*
10	Electronic products	-2.5*	-0.6*	-0.3*	+8.4*	-0.3	-0.4*	+1.5	+0.0	-0.2*
54	TV-subscriptions	-2.5*	-0.9*	-0.2	+5.4*	-0.2	-0.2*	+0.5	-0.0	+0.1

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
32	Fixed telephone services	+2.1*	+0.0	+0.2	-4.6*	-0.2	+0.2*	-6.6	+0.0	+0.1
54	TV-subscriptions	+1.8	+0.0	+0.2	-10.8*	+0.2	+0.5*	+0.4	+0.2	-0.0
45	Water supply	+1.7*	+0.2	+0.2*	-0.7	-0.6	+0.1	-11.7	+0.2*	+0.3
34	Internet provision	+1.5	+0.4*	+0.1	+0.4	-0.1	-0.0	-10.8*	+0.2*	+0.2
48	Non-prescription medicines	+0.8	+0.2	+0.2	+1.3	-0.6	-0.0	-19.3	+0.2	-0.1
Deteriorated most since 2015										
31	Postal Services	-5.2*	+0.0	-0.6*	+12.8*	-0.1	-0.7*	-12.5	-0.6*	-0.4*
28	Investment products, private personal pensions and securities	-2.8*	-0.1	-0.8*	+1.1	+1.5*	-0.2	-19.3	-0.3*	-0.1
30	Vehicle insurance	-2.2*	-0.5*	-0.1	+4.4*	+0.6	-0.2*	+5.1	-0.1	+0.0
26	Bank accounts	-2.1*	-0.2	-0.3*	+6.1*	-0.1	-0.3*	+6.7	-0.3*	+0.1
52	Private Life Insurance	-2.0*	+0.2	-0.4*	+2.6	+1.7	-0.2*	-18.1	-0.2	-0.1



27. Sweden

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	77.5	-1.0*	+1.3*	+2.4*	+1.7*	+0.4	+1.4*	-2.7*
GOODS	Alcoholic drinks	85.0		-0.6		+4.6*	+1.4	+0.7	+0.5
	Dairy products	84.9		+0.5		+0.2	+0.8		+0.3
	Fuel for vehicles	84.2	-0.7	+0.1	+1.0	+3.7*	-0.4	+1.1	+2.4*
	Spectacles and lenses	83.0		+0.5		+3.8*	-0.7		-2.3*
	Furniture and furnishings	82.6		-0.5		+2.8*	+1.5	+1.1	-0.6
	Small household appliances	82.3		+1.3		+1.5	+0.4	+1.6	-2.7*
	Non-prescription medicines	80.8	-1.9*	+0.8	+1.8*	+1.4	+0.9	+2.5*	-2.5*
	All goods markets	80.2	-0.8*	+0.8*	+1.2*	+1.5*	+0.7*	+2.3*	-2.5*
	Personal care products	80.2		+0.8		+2.4*	+0.0	+3.8*	-4.0*
	House and garden maintenance products	79.7		+2.3*		-0.7	+0.7	+2.5*	-3.6*
	Electronic products	79.0	-0.8	+0.1	+1.1	+0.2	+1.4	+1.0	-4.5*
	New cars	78.3	-2.6*	-2.5*	-0.6	+3.2*	+2.0*	+0.8	-2.1*
	ICT products	77.9	+0.0	+2.5*	+1.2	+0.3	-0.4	+3.1*	-5.1*
	Clothing and footwear	76.8		+1.0		+0.6	+1.1	-1.2	-5.1*
	Meat and meat products	76.2	+0.3	+4.0*	+2.8*	-3.2*	+0.9	+2.8*	-5.1*
	Second hand cars	72.1	+0.1	+2.2*	+1.4	+0.8	+0.6	+2.2*	-3.5*
SERVICES	Holiday accommodation	82.8	-1.4*	+0.5	+2.4*	+0.6	+1.1	+1.5	-1.2*
	Airline services	81.9	-0.5	+2.5*	+3.0*	+1.6	-0.4	+1.5	-0.3
	Packaged Holidays and Tours	81.8	+0.2	+3.0*	+2.1*	+1.2	+0.5	+0.4	-0.8
	Home insurance	78.6	-1.1	+2.5*	+3.7*	+2.2*	-0.3	+1.9*	-1.9*
	Mortgages	78.6	+0.4	+2.6*	+2.6*	+4.6*	-2.7*		+2.8*
	Personal care services	78.3		-2.7*		-0.1	-1.0	+3.1*	-6.6*
	Vehicle insurance	78.2	-2.7*	+0.6	+2.9*	+3.0*	+1.3	+1.2	-3.3*
	Vehicle rental services	77.6	-2.7*	-2.6*	+1.3	+1.5	+2.0*	-1.3	-2.3*
	Loans, credit and credit cards	77.5	-1.5	+1.5	+2.8*	+2.4*	-0.1		-1.1
	Bank accounts	77.2	-1.5	+1.5	+2.9*	+1.2	-0.4	+0.6	-1.1
	All services markets	75.8	-1.0*	+1.6*	+2.7*	+1.9*	+0.3	+1.0*	-2.9*
	Vehicle maintenance and repair services	75.6	-1.0	+3.7*	+4.1*	+1.5	-1.3	+3.4*	-2.4*
	Water supply	75.5	-1.6	-2.7*	-0.3	+4.7*	+2.6*	+0.5	-1.6*
	Electricity services	75.1	-1.7	+0.9	+1.8	+7.4*	+3.5*	-0.0	-1.2
	Tram, local bus, metro, and underground services	74.8	-0.6	+3.1*	+4.1*	+0.4	-2.5*	+2.6*	-3.4*
	Train services	74.6	+3.6*	+6.8*	+2.2	+1.8	+0.4	-0.3	-2.3*
	Mobile telephone services	74.4	+4.7*	+6.0*	-0.2	+3.5*	+2.4*	-0.3	-2.7*
	Internet provision	73.7	+0.8	+7.3*	+5.3*	+0.0	-0.5	+1.6	-3.1*
	Fixed telephone services	73.4	-1.1	+1.8	+3.3*	+3.9*	-1.0	+1.9	-3.8*
	TV-subscriptions	72.8	-0.7	+5.6*	+5.8*	-1.1	+3.1*		-5.3*
	Offline gambling and lottery services	72.6		-2.1*					-5.5*
	Real Estate Services	72.5	-2.2*	+0.8	+2.3*	+0.1	+0.9	+0.5	-0.7
	Private Life Insurance	72.1	-2.1*	+1.0	+3.0*	+2.5*	-1.1		-5.4*
	Postal Services	70.2	-8.7*	-8.3*	+0.3	-0.2	+1.2	+2.6*	-9.3*
	Investment products, private personal pensions and securities	69.0	-1.0	+4.1*	+4.8*	+0.8	-1.5	+0.6	-5.9*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

27.1. Overall performance

The average MPI score for all markets surveyed in Sweden is 77.5, which is below the EU-28 average (-2.7). The goods markets' average MPI score is 80.2 and the services markets' MPI score is 75.8; both are lower than the EU-28 average, by 2.5 and 2.9 points respectively.

Sweden ranks among the bottom three EU-28 countries for five goods and four services markets.

Sweden's overall MPI score has decreased by 1.0 points since 2015. Both the overall MPI score of the goods (-0.8) and the services (-1.0) markets has declined since 2015.

27.2. Goods markets

The top three goods markets in Sweden in terms of the MPI score are 'Alcoholic drinks', 'Dairy products' and 'Fuel for vehicles'. The bottom three are 'Second hand cars', 'Meat and meat products' and 'Clothing and footwear'.

Of the 15 goods markets surveyed in Sweden, only the 'Fuel for vehicles' market (+2.4) scores above the EU-28 average in terms of its MPI. In contrast, 11 goods markets score below the EU-28 average in terms of their MPI score, with the three greatest discrepancies occurring for 'ICT products', 'Clothing and footwear' and 'Meat and meat products' (all -5.1).

None of the seven goods markets surveyed in both 2015 and 2017 have shown an increase since 2015. While 'New cars' (-2.6) and 'Non-prescription medicines' (-1.9) declined between 2017 and 2015, the remaining five markets remained stable over this period. Of the 15 goods markets surveyed in both 2013 and 2017, four markets have recorded an increase compared to the 2013 figures, led by 'Meat and meat products' (+4.0) 'ICT products' (+2.5), and 'House and garden maintenance products' (+2.3). Only the 'New cars' (-2.5) market has decreased over this period.

All component scores are below the EU-28 average. Only in terms of the level of detriment do the Swedish goods markets score better (i.e. showing a lower level of detriment) than the EU-28 average. Furthermore, the proportion of respondents who experienced problems in Sweden is higher in comparison to the EU-28 average, while the proportion of those who complained as a result of the problems experienced is in line with the EU-28 average.

In terms of components, the expectations and choice scores have decreased since 2015, while the problems & detriment component score has increased over this period. The comparability and trust component scores are in line with

those observed in 2015. Furthermore, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced have decreased since 2015, the level of detriment has remained stable over this period.

Compared to the EU-28 average, the highest-scoring goods markets in Sweden for a single component are: 'Alcoholic drinks' (+0.9 on trust and +0.3 on expectations), 'Fuel for vehicles' (+0.8 on expectations and +0.3 on trust), and 'Dairy products' (+0.5 on expectations). By contrast, the lowest-scoring markets compared to the EU-28 average are: 'Spectacles and lenses' (-1.4 on comparability), 'Clothing and footwear' (-1.2 on trust), 'Personal care products' (-1.1 on comparability), 'Alcoholic drinks' (-1.1 on choice), and 'Meat and meat products' (-1.0 on trust).

There are no goods markets in Sweden that have registered an improvement for a single component compared to the 2015 results. However, four markets have seen a decrease in scores since 2015: 'New cars' (-0.6 on trust and -0.5 on choice), 'Fuel for vehicles' (-0.5 on comparability), 'Non-prescription medicines' (-0.4 on choice) and 'Electronic products' (-0.3 on expectations).

27.3. Services markets

The top three services markets in Sweden in terms of the MPI score are 'Holiday accommodation', 'Airline services' and 'Packaged holidays and tours'. The bottom three services markets are 'Investment products, private personal pensions and securities', 'Postal services' and 'Private life insurance'.

Of the 24 services markets surveyed in Sweden, only the 'Mortgages' market (+2.8) scores above the EU-28 average in terms of its MPI score. Moreover, 17 of the 24 services markets are below the EU-28 average. The three worst-performing markets compared to the EU-28 average are 'Postal services' (-9.3), 'Personal care services' (-6.6) and 'Investment products, private personal pensions and securities' (-5.9).

Of the 22 services markets surveyed in both 2015 and 2017, 'Mobile telephone services' (+4.7) and 'Train services' (+3.6) are the only two to have recorded an improvement since 2015. Between 2015 and 2017, six services markets declined, with the biggest decreases recorded by 'Postal services' (-8.7), followed by 'Vehicle insurance' and 'Vehicle rental services' (both -2.7). Eleven of the 24 services markets surveyed in both 2013 and 2017 have improved since 2013, with the greatest improvement shown by 'Internet provision' (+7.3), followed by 'Train services' (+6.8) and 'Mobile telephone services' (+6.0). Five of the services markets have declined over this period, with the greatest decrease registered for 'Gas services' (-8.3), followed by the markets for 'Postal services' and 'Water supply' (both -2.7).

All the components are below the EU-28 average, except for problems & detriment (which are in line with the EU-28). In addition, the proportion of respondents who experienced problems in Sweden is higher in comparison to the EU-28 average. Conversely, the proportion of those who complained as a result of the problems experienced and the level of detriment are lower in Sweden in comparison to the EU-28 average.

In terms of components, the expectations, choice and trust component scores have decreased since 2015, with the problems & detriment component the only component score to have increased over this period. The comparability component scores have remained stable. In addition, the proportion of respondents who complained as a result of the problems experienced have decreased since 2015, while the proportion of those who experienced problems and the level of detriment have also remained stable over this period.

Compared to the EU-28 average, the 'Mortgages', 'Water supply' and 'Bank accounts' services markets in Sweden registered the highest scores, all for the trust component (+0.8 points, +0.4 points, and +0.4 points respectively). The next best-scoring markets in terms of a single component are 'Electricity services',

scoring +0.4 points above the EU-28 average on expectations, and 'Mortgages', scoring +0.3 points above the EU-28 average on the problems & detriment component. In contrast, the services markets in Sweden which perform worst in terms of a single component compared to the EU-28 average are: 'Offline gambling and lottery services' (-2.0 points), 'Personal care services' (-1.9 points), 'Water supply' (-1.7 points), 'Postal services' (-1.6 points) and 'TV-subscriptions' (-1.6 points), with all five scoring worst on the comparability component.

In terms of market performance for a specific component, the market for 'Mobile telephone services' in Sweden improved the most since 2015, scoring best on four components, namely trust (+0.7 points), comparability (+0.6 points), expectations (+0.5 points), and problems & detriment (+0.4 points). The next most improved market is 'Train services', scoring +0.5 for the trust component. At the opposite end of the scale, the market for 'Postal services' has seen the greatest decline relative to 2015 on three components: trust, expectations, and choice (-1.3 points, -1.2 points, and -0.7 points respectively), followed by the 'Private life insurance' and 'Vehicle rental services' markets (both scoring -0.6 on expectations).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
51	Mortgages	+2.8*	-0.2	+0.8*	-3.1*	-3.1*	+0.3*	+6.9	+0.2	+0.0
17	Fuel for vehicles	+2.4*	-0.5*	+0.3*	-1.7*	-3.6*	+0.2*	-12.1	+0.8*	+0.0
6	Alcoholic drinks	+0.5	-0.6*	+0.9*	-0.4	-4.1*	+0.1*	-16.3	+0.3*	-1.1*
55	Dairy products	+0.3	-0.8*	+0.2	+3.2*	-1.1*	-0.0	-8.5	+0.5*	+0.1
37	Airline services	-0.3	-0.2*	-0.2*	+3.4*	-1.0*	-0.1	-3.7	+0.0	+0.1
Bottom 5 markets (compared to EU-28 average)										
31	Postal Services	-9.3*	-1.6*	-1.1*	+14.6*	-1.2*	-0.5*	-13.5*	-0.8*	-1.0*
22	Personal care services	-6.6*	-1.9*	-0.5*	+3.6*	+0.1	-0.2*	+3.4	-0.3*	-0.7*
28	Investment products, private personal pensions and securities	-5.9*	-1.6*	-0.6*	+3.6*	-1.2*	-0.1	-10.8	-0.5*	-0.4*
59	Offline gambling and lottery services	-5.5*	-2.0*	-0.5*	+0.8	-1.3	-0.0	-8.8	-0.4*	-0.5*
52	Private Life Insurance	-5.4*	-1.5*	-0.2	-1.2	-1.3	+0.1*	+4.1	-0.8*	-0.7*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
33	Mobile telephone services	+4.7*	+0.6*	+0.7*	-7.7*	-0.3	+0.4*	-8.3	+0.5*	+0.2
36	Train services	+3.6*	+0.2	+0.5*	-9.6*	+0.1	+0.4*	-8.5	+0.4*	+0.3
34	Internet provision	+0.8	+0.3	+0.1	-2.7	-0.3	+0.2	-10.5*	+0.1	-0.1
51	Mortgages	+0.4	-0.0	+0.2	+0.6	-0.8	+0.0	+9.0	-0.1	-0.1
2	Meat and meat products	+0.3	-0.2	+0.2	-6.6*	+0.7	+0.1	-14.9	-0.0	+0.0
Deteriorated most since 2015										
31	Postal Services	-8.7*	-0.1	-1.3*	+12.7*	-0.1	-0.6*	-18.5*	-1.2*	-0.7*
30	Vehicle insurance	-2.7*	-0.4*	-0.1	-2.7*	+0.6	+0.1	-44.4*	-0.6*	-0.5*
38	Vehicle rental services	-2.7*	-0.2	-0.5*	+4.5*	+0.2	-0.2	-4.5	-0.6*	-0.0
15	New cars	-2.6*	-0.3	-0.6*	-3.6	-0.5	+0.2	-9.9	-0.2	-0.5*
20	Real Estate Services	-2.2*	-0.3	-0.2	-3.8	-0.7	+0.2*	-6.0	-0.5*	-0.4*



28. United Kingdom

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	2012- 2011	2011- 2010	Country- EU-28
	All markets	81.0	+0.4	+2.9*	+2.8*	-0.0	+0.9*	-1.9*	+0.8*
GOODS	Dairy products	88.1		+3.0*		-1.1	+0.3		+3.5*
	Alcoholic drinks	87.2		+1.3		-1.1	+1.9*	-0.0	+2.7*
	Small household appliances	87.1		+2.5*		-0.6	+0.1	+3.1*	+2.0*
	House and garden maintenance products	86.7		+3.0*		-0.9	+1.4	+2.8*	+3.3*
	Personal care products	86.5		+1.2		-2.3*	+1.1	+2.1*	+2.3*
	Non-prescription medicines	86.4	+0.9	+0.1	-0.6	-0.9	+2.3*	+2.1*	+3.0*
	Spectacles and lenses	85.7		+2.9*		-0.6	+0.9		+0.4
	Electronic products	84.7	-1.0	+0.3	+0.9	+1.2	+0.3	+1.3	+1.2*
	All goods markets	84.5	-0.1	+2.2*	+2.5*	-0.7*	+1.1*	+0.6*	+1.8*
	ICT products	84.1	-1.5	+2.8*	+4.9*	-1.3	+1.8	+0.1	+1.1
	Fuel for vehicles	84.1	-0.2	+3.3*	+3.1*	+2.6*	+2.2*	-3.4*	+2.3*
	Furniture and furnishings	83.9		+1.9*		-0.7	+0.6	+0.6	+0.7
	Clothing and footwear	83.5		+1.3		+1.5	-1.0	-0.7	+1.6*
	Meat and meat products	82.3	+0.8	+6.2*	+5.6*	-9.3*	+3.1*	+0.5	+1.0
	New cars	81.4	-0.1	+2.0*	+1.7	+1.3	+0.6	-0.5	+0.9
	Second hand cars	76.2	+0.1	+1.6	+1.6	+1.2	+2.0	-4.9*	+0.7
SERVICES	Personal care services	86.7		+2.4*		-0.6	-0.3	+3.9*	+1.8*
	Holiday accommodation	86.3	+0.1	+1.7*	+1.4	+1.1	+1.0	+1.0	+2.2*
	Home insurance	85.1	+1.9*	+4.0*	+2.0*	+1.0	-0.1	+2.2*	+4.6*
	Vehicle insurance	83.7	-1.0	+1.4	+3.5*	+3.1*	-1.6	+2.4*	+2.3*
	Packaged Holidays and Tours	83.7	+1.8*	+3.5*	+1.9*	+0.1	+0.8	-1.5	+1.1
	Airline services	81.3	+0.3	+2.2*	+1.7	+1.2	+0.8	-2.0*	-0.9
	Mortgages	81.3	+2.7*	+8.8*	+6.0*	+0.2	+2.0		+5.5*
	Loans, credit and credit cards	80.5	-1.6	+5.2*	+6.9*	+1.7	+4.9*		+1.9*
	Offline gambling and lottery services	80.5		+0.9					+2.4*
	Private Life Insurance	80.0	+0.9	+3.3*	+2.5*	+1.4	-1.7		+2.4*
	Bank accounts	79.9	+3.0*	+7.9*	+4.2*	-0.0	+3.8*	-10.0*	+1.6*
	Postal Services	79.3	+1.4	+3.6*	+2.3*	+0.5	-2.9*	-2.7*	-0.2
	Electricity services	78.9	+2.0	+8.3*	+7.0*	-3.0*	+1.4	-5.9*	+2.6*
	All services markets	78.9	+0.5	+3.2*	+2.9*	+0.5	+0.8*	-3.4*	+0.2
	Gas services	78.8	+3.9*	+7.4*	+3.6*	-0.7	-0.9	-2.8*	-0.4
	Vehicle rental services	78.8	+0.8	+1.1	+0.6	+0.7	+1.3	-3.4*	-1.1
	Fixed telephone services	77.2	+0.3	+1.6	+1.1	+0.3	+1.2	-2.5*	+0.0
	Vehicle maintenance and repair services	76.7	-0.4	+2.6*	+2.9*	-0.7	+0.3	-0.8	-1.4
	Water supply	76.6	+1.4	+2.1	+0.9	+2.9*	+1.2	-7.0*	-0.4
	Investment products, private personal pensions and securities	76.3	+2.9*	+7.1*	+4.2*	-0.3	-0.3	+0.1	+1.3*
	TV-subscriptions	76.0	-0.6	+3.0*	+4.0*	-1.7	+4.9*		-2.1*
	Tram, local bus, metro, and underground services	75.3	-1.8	+0.6	+2.9*	+2.7*	-3.3*	-1.9	-3.0*
	Mobile telephone services	74.9	-2.2*	+0.6	+2.9*	-1.5	+0.3	-3.9*	-2.2*
	Internet provision	72.7	-2.3	+0.4	+2.6*	-0.7	+3.6*	-8.0*	-4.1*
	Real Estate Services	70.9	+1.4	+2.1	-0.4	-0.5	+2.0	-9.1*	-2.2*
	Train services	70.1	-2.5*	-1.0	+1.2	+0.5	+0.2	-5.2*	-6.8*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

28.1. Overall performance

The average MPI score for all markets surveyed in the United Kingdom is 81.0, which is above the EU-28 average (+1.8). The goods markets' MPI score is 84.5, which is above the EU-28 average by 1.8 points. With an MPI score of 78.9, the services markets' score is in line with the EU-28.

The UK is ranked among the top three EU-28 countries for the 'House and garden maintenance products' goods market and the 'Holiday accommodation' services market, but among the bottom three EU-28 countries for the 'Train services' services market.

The UK's overall MPI score has remained stable since 2015, with both the goods and services markets showing no change in their average MPI score.

28.2. Goods markets

The top three goods markets in the UK in terms of the MPI score are 'Dairy products', 'Alcoholic drinks' and 'Small household appliances'. The bottom three are 'Second hand cars', 'New cars' and 'Meat and meat products'.

Out of the 15 goods markets surveyed in the UK, nine are above the EU-28 average in terms of their MPI score, led by 'Dairy products' (+3.5), 'House and garden maintenance' (3.3) and 'Non-prescription medicines' (+3.0). The remaining six goods markets score in line with the EU-28 average.

None of the seven goods markets surveyed in both 2015 and 2017 have shown a change since 2015. However, nine of the 15 goods markets surveyed in both 2013 and 2017 are up on the 2013 figures, principally 'Meat and meat products' (+6.2), 'Fuel for vehicles' (+3.3) and 'House and garden maintenance products' (+3.0). None of the goods markets have seen a decrease in their scores since 2013.

Compared to the EU-28 average, the trust, expectations and choice components are above the average for the UK goods markets, while the problems & detriment component score is below the EU-28 average. The comparability component score is in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher in the UK in comparison to the EU-28 average. However, the level of detriment is lower in comparison to the EU-28 average.

No changes have been noted in any of the component scores for the UK goods markets since 2015. In addition, the proportion of

respondents who experienced problems, the proportion of those who complained as a result of the problems experienced and the level of detriment have all remained stable since 2015.

The market for 'Fuel for vehicles' in the United Kingdom performs best in terms of a single component compared to the EU-28 average (+0.8 on expectations), followed by 'Non-prescription medicines' (+0.6 on choice), 'Alcoholic drinks' (+0.6 on both trust and choice) and 'Dairy products' (+0.6 on expectations). Conversely, the goods markets in the UK that have the lowest scores in terms of a single component compared to the EU-28 average are: 'Spectacles and lenses' (-0.6 on comparability), 'Fuel for vehicles' (-0.4 on comparability), 'Second hand cars' (-0.3 on problems & detriment), 'Alcoholic drinks' (-0.3 on comparability), and 'Clothing and footwear' (-0.2 on problems & detriment).

Among all the goods markets in the UK, the 'Non-prescription medicines' market has improved the most in terms of a specific component since 2015 (+0.5 on comparability and +0.3 on choice), followed by 'Meat and meat products' and 'Second hand cars', both scoring +0.4 points for the trust component. By contrast, there are no goods markets in the UK that have recorded a decrease for a single component since 2015.

28.3. Services markets

The top three services markets in the UK in terms of the MPI score are 'Personal care services', 'Holiday accommodation' and 'Home insurance'. The bottom three positions are taken by 'Train services', 'Real estate services' and 'Internet provision'.

Out of the 25 services markets surveyed in the UK, 11 score above the EU-28 average in terms of their MPI, led by 'Mortgages' (+5.5), 'Home insurance' (+4.6) and 'Electricity services' (+2.6). On the other hand, six services markets fall below the EU-28 average in terms of their MPI score, the three with the highest negative difference being 'Train services' (-6.8), 'Internet provision' (-4.1) and 'Tram, local bus, metro, and underground services' (-3.0).

Six of the 23 services markets surveyed in both 2015 and 2017 have reported an improvement since 2015, with 'Gas services' (+3.9), 'Bank accounts' (+3.0) and 'Investment products, private personal pensions and securities' (+2.9) ahead of the rest. Only the 'Train services' (-2.5) and 'Mobile telephone services' (-2.2) markets reported a decline in their MPI score over this period. Compared to 2013, none of the 25 services markets surveyed in both 2013 and 2017 decreased, while 15 of them improved. The largest increases since 2013 have been recorded for the markets for 'Mortgages' (+8.8), 'Electricity services' (+8.3), and 'Bank accounts' (+7.9).

In terms of components, the expectations and choice scores are above the EU-28 average, while the comparability and problems & detriment scores are below the EU-28 average. The overall trust component score is in line with the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher in comparison to the EU-28 average, while the level of detriment is in line with the EU-28 average.

Only the trust and choice component scores increased since 2015, while the comparability, expectations and problems & detriment component scores remained stable. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced and the level of detriment have all remained stable since 2015.

The 'Mortgages' market in the UK also has the highest score for a specific component (+0.9 on trust and +0.7 on expectations) relative to the EU-28 average. The next highest-scoring services markets are 'Home insurance' (+0.8

on choice), 'Offline gambling and lottery services' (+0.8 on expectations) and 'Vehicle insurance' (+0.6 on choice). In contrast, the services markets in the UK that perform worst compared to the EU-28 average are: 'Water supply' (-1.2 on comparability), 'Train services' (-1.0 on problems & detriment and -0.9 on comparability), 'Vehicle maintenance and repair services' (-0.9 on comparability) and 'Internet provision' (-0.9 on problems & detriment).

The 'Mortgages' market also has improved the most in terms of a single component (+0.6 on trust) compared to all services markets in the UK since 2015. The next most improved services markets are 'Postal services' (+0.5 on comparability), 'Bank accounts' (+0.5 on trust) and 'Gas services' (+0.5 on both problems & detriment and trust). At the other end of the scale, the services market that has decreased the most in the UK is 'Internet provision' (-0.4 on problems & detriment), followed by 'Mobile telephone services' (-0.4 on comparability), 'Loans, credit and credit cards' (-0.4 on comparability), 'Tram, local bus, metro, and underground services' (-0.4 on problems & detriment) and 'Loans, credit and credit cards' (-0.3 on choice).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriments (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
51	Mortgages	+5.5*	+0.2	+0.9*	-2.7*	-1.2*	+0.2*	-16.2	+0.7*	+0.5*
29	Home insurance	+4.6*	+0.4*	+0.5*	-1.5	+1.3	+0.1	+16.5*	+0.6*	+0.8*
55	Dairy products	+3.5*	+0.0	+0.5*	+1.7	+0.6	-0.1	+13.5	+0.6*	+0.5*
8	House and garden maintenance products	+3.3*	+0.3*	+0.5*	+1.8	-1.6*	+0.0	-4.3	+0.5*	+0.2*
48	Non-prescription medicines	+3.0*	+0.1	+0.5*	+0.7	-0.1	-0.0	+19.7	+0.2*	+0.6*
Bottom 5 markets (compared to EU-28 average)										
36	Train services	-6.8*	-0.9*	-0.6*	+15.3*	+0.6*	-1.0*	+8.9*	-0.3*	-0.8*
34	Internet provision	-4.1*	-0.5*	-0.2	+15.8*	+0.1	-0.9*	+1.2	-0.2	-0.2
35	Tram, local bus, metro, and underground services	-3.0*	-0.8*	+0.1	+14.6*	-0.1	-0.8*	+2.6	+0.0	-0.4*
20	Real Estate Services	-2.2*	-0.4*	-0.4*	+10.7*	-0.5	-0.5*	+4.2	-0.1	+0.3*
33	Mobile telephone services	-2.2*	-0.5*	-0.4*	+10.1*	-0.3	-0.5*	-5.9	+0.0	+0.2*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriments (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
47	Gas services	+3.9*	+0.4*	+0.5*	-6.3*	-1.0	+0.5*	-3.3	+0.2	+0.4*
26	Bank accounts	+3.0*	+0.1	+0.5*	-6.8*	+0.4	+0.4*	+3.0	+0.3*	+0.2
28	Investment products, private personal pensions and securities	+2.9*	+0.3	+0.4*	-1.9	-0.3	+0.1	-5.8	+0.3	+0.3*
51	Mortgages	+2.7*	+0.1	+0.6*	-1.8	-0.4	+0.1	-21.3	+0.3	+0.3*
46	Electricity services	+2.0	+0.2	+0.1	-0.1	+0.3	-0.0	-0.2	+0.2	+0.3*
Deteriorated most since 2015										
36	Train services	-2.5*	-0.0	-0.3	+2.7	+0.7*	-0.3	+10.1	-0.2	-0.2
34	Internet provision	-2.3	-0.0	-0.1	+5.6	+0.4	-0.4*	-1.0	-0.2	-0.2
33	Mobile telephone services	-2.2*	-0.4*	-0.3	+3.7	+0.0	-0.2	-10.0*	-0.0	+0.1
35	Tram, local bus, metro, and underground services	-1.8	-0.1	-0.1	+8.4*	-0.2	-0.4*	-0.0	-0.2	-0.2
58	Loans, credit and credit cards	-1.6	-0.4*	-0.0	-0.3	-0.1	+0.0	-0.4	-0.2	-0.3*



29. Norway

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	Country- EU-28
	All markets	78.2	+0.1	+1.7*	+1.8*	-0.3	-1.9*
GOODS	Alcoholic drinks	85.6		+1.3		+1.6*	+1.0
	Dairy products	83.3		+1.6		+1.3	-1.3*
	Spectacles and lenses	83.1		+1.4		-0.2	-2.2*
	Non-prescription medicines	81.7	-1.2	+1.5	+2.2*	+2.0*	-1.6*
	House and garden maintenance products	81.7		+1.8*		+1.0	-1.7*
	Small household appliances	81.7		+2.4*		+0.6	-3.4*
	New cars	81.3	-0.8	+1.4	+2.5*	-0.4	+0.8
	Furniture and furnishings	80.4		+1.3		-1.4	-2.8*
	All goods markets	80.2	+0.8*	+2.0*	+1.4*	+0.0	-2.5*
	ICT products	80.1	+1.3	+5.7*	+3.9*	+0.8	-2.8*
	Fuel for vehicles	80.1	+0.8	+2.3*	+0.8	-4.6*	-1.7*
	Electronic products	78.8	+0.4	+0.0	+0.1	+0.4	-4.7*
	Personal care products	78.3		+1.8		+2.2*	-5.8*
	Clothing and footwear	77.1		+2.4*		-1.3	-4.7*
	Meat and meat products	75.6	+4.2*	+2.8*	-1.1	-1.2	-5.7*
	Second hand cars	74.6	+1.1	+2.2*	+1.5	-0.3	-0.9
SERVICES	Water supply	84.5	+2.8*	+3.7*	+2.1*	-0.1	+7.4*
	Holiday accommodation	83.5	+0.9	+1.6*	+1.3	+1.7*	-0.6
	Bank accounts	81.4	-0.5	+1.8*	+2.6*	-0.9	+3.2*
	Packaged Holidays and Tours	81.1	+0.7	+1.3	+0.4	+1.5	-1.5*
	Personal care services	80.2		+0.4		-1.2	-4.7*
	Train services	80.0	+1.3	+4.1*	+3.0*	+0.4	+3.2*
	Vehicle insurance	79.2	+0.7	+2.4*	+2.2*	-2.7*	-2.2*
	Airline services	78.8	-1.3	+0.5	+1.7*	-1.0	-3.4*
	Vehicle rental services	78.8	+0.8	+0.9	+0.7	-0.1	-1.1
	Mortgages	78.3	-0.2	+1.4	+1.2	-2.5*	+2.5*
	Offline gambling and lottery services	77.8		+1.3			-0.3
	Home insurance	77.7	-0.5	-1.7*	-0.6	+1.4	-2.8*
	All services markets	77.0	-0.2	+1.5*	+1.9*	-0.4	-1.7*
	Tram, local bus, metro, and underground services	76.0	-0.8	+4.0*	+4.5*	-1.6	-2.3*
	Loans, credit and credit cards	75.9	-2.5*	-0.2	+2.8*	-2.7*	-2.7*
	Electricity services	75.2	-2.3*	-0.8	+2.8*	-0.7	-1.1
	Postal Services	74.9	+0.1	+2.4*	+1.9	-3.8*	-4.6*
	Vehicle maintenance and repair services	74.6	-3.5*	+2.0	+5.5*	+0.4	-3.5*
	Mobile telephone services	74.5	+2.2*	+1.5	-1.3	-0.0	-2.5*
	Private Life Insurance	74.2	+2.2*	+2.3*	+0.5	-1.5	-3.3*
	Fixed telephone services	74.1	-1.6	+0.3	+1.6	-0.1	-3.1*
	Real Estate Services	73.4	-1.7	+0.3	+2.4*	+2.6*	+0.3
	Investment products, private personal pensions and securities	72.7	+0.4	+3.3*	+3.0*	+1.4	-2.2*
	TV-subscriptions	70.9	-1.8	+2.3*	+4.8*	-1.9	-7.2*
	Internet provision	70.4	+1.3	+0.2	-0.2	+1.9	-6.4*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

29.1. Overall performance

The average MPI score for all markets surveyed in Norway is 78.2, which is below the EU-28 average (-1.9). The goods markets' MPI score is 80.2 and the services markets' MPI score is 77.0; both are below the EU-28 average, by 2.5 and 1.7 points respectively.

Norway's overall MPI score has remained stable since 2015 despite an increase in the overall goods markets MPI score (+0.8). The overall services markets' average has remained stable since 2015.

29.2. Goods markets

The top three goods markets in Norway in terms of the MPI score are 'Alcoholic drinks', 'Dairy products' and 'Spectacles and lenses', while 'Second hand cars', 'Meat and meat products' and 'Clothing and footwear' are the bottom three.

Of the 15 goods markets surveyed in Norway, 12 score below the EU-28 average in terms of their MPI, with 'Personal care products' (-5.8), 'Meat and meat products' (-5.7) and 'Clothing and footwear' (-4.7) being the worst performers. The remaining three goods markets, 'Alcoholic drinks', 'New cars' and 'Second hand cars', score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, 'Meat and meat products' is the only goods market to have changed since 2015, with a 4.2 point increase recorded. The other six markets show no change since 2015. Seven of the 15 goods markets surveyed in both 2013 and 2017 have improved in their MPI score, led by 'ICT products' (+5.7), 'Meat and meat products' (+2.8), and 'Clothing and footwear', and 'Small household appliances' (both +2.4). The remainder of the markets have remained stable since 2013.

In terms of components, all score below the EU-28 average, except for trust, which scores in line with the EU-28 average. In addition, the level of detriment in Norway is lower compared to the EU-28 average, as is the proportion of respondents who complained as a result of the problems experienced. The proportion of those who experienced problems, however, is higher compared to the EU-28 average.

Comparability and trust are the only components showing a change since 2015, as both have increased. No change has been observed for the expectations, choice and problems & detriment component scores since 2015. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the

problems experienced, and the level of detriment have remained stable since 2015.

Compared to the EU-28 average, the best-performing goods markets in Norway for a single component are: 'Alcoholic drinks' (+1.5 on trust and +0.2 on expectations), 'Second hand cars' (+0.4 on choice), 'Non-prescription medicines' (+0.4 on trust) and 'New cars' (+0.3 on trust). In contrast, the worst-performing goods markets compared to the EU-28 average, all showing a low score on the comparability component, are: 'Personal care products' (-1.7 points), 'Spectacles and lenses' (-1.5 points), 'Non-prescription medicines' (-1.4 points), 'Alcoholic drinks' (-1.1 points) and 'Meat and meat products' (-1.1 points).

Among all goods markets in Norway, the 'ICT products' market has seen the highest improvement in terms of a single component since 2015 (+0.6 on comparability), followed by 'Meat and meat products', which scores the highest on four components: +0.6 points on both trust and expectations, and +0.4 points on both problems & detriment and choice. On the other hand, 'Non-prescription medicines' is the only market in Norway that has registered a decrease for a specific component since 2015 (-0.4 on expectations and -0.3 on trust).

29.3. Services markets

The top three services markets in Norway in terms of the MPI score are 'Water supply', 'Holiday accommodation' and 'Bank accounts', while the bottom three are 'Internet provision', 'TV-subscriptions' and 'Investment products, private personal pensions and securities'.

Of the 24 services markets surveyed in Norway, only four markets perform above the EU-28 average in terms of their MPI score, led by 'Water supply' (+7.4), 'Train services' and 'Bank accounts' (both +3.2). In contrast, 15 services markets score below the EU-28 average, with the markets for 'TV-subscriptions' (-7.2), 'Internet provision' (-6.4) and 'Personal care services' (-4.7) showing the greatest discrepancies.

Of the 22 services markets that were surveyed in both 2015 and 2017, the only three markets that have increased since 2015 are 'Water supply' (+2.8), 'Mobile telephone services' and 'Private life insurance' (both +2.2), while the markets for 'Vehicle maintenance and repair services' (-3.5), 'Loans, credit and credit cards' (-2.5) and 'Electricity services' (-2.3) are the only three to have declined over this period. Since 2013, 10 of the 24 services markets surveyed in both 2013 and 2017 have improved, with 'Train services' (+4.1) showing the largest increase, followed by 'Tram, local bus, metro, and underground

services' (+4.0) and 'Water supply' (+3.7). 'Home insurance' (-1.7) is the only market to have declined compared to 2013.

Compared to the EU-28 average, all components except for trust score below the EU-28 average. The services markets' trust component score is above the EU-28 average in Norway. Furthermore, the proportion of respondents who experienced problems is higher than for the EU-28 average. However, the proportion of those who complained as a result of the problems experienced and the level of detriment are lower for Norway in comparison to the EU-28 average.

The services markets' comparability component is the only one that shows a change compared to 2015, with a decrease in its score. The remaining component scores for trust, expectations, choice and problems & detriment have remained stable since 2015. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment remained stable.

In terms of market performance for a specific component, compared to the EU-28 average the market for 'Water

supply' recorded the highest score on two components (+1.4 on expectations and +1.2 on trust). The next highest-scoring markets are 'Bank accounts' (+1.3 points), 'Train services' (+1.0 points) and 'Mortgages' (+1.0 points), all scoring highest for the trust component. Conversely, the worst-performing markets in Norway all recorded the lowest scores compared to the EU-28 average for the comparability component. These were: 'Postal services' (-2.0 points), 'Water supply' (-1.8 points), 'TV-subscriptions' (-1.6 points), 'Personal care services' (-1.5 points) and 'Home insurance' (-1.4 points).

Since 2015, the market for 'Mobile telephone services' in Norway has improved the most for a single component (+0.5 on problems & detriment), followed by 'Investment products, private personal pensions and securities' (+0.4 on expectations), 'Train services' (+0.3 on expectations), 'Internet provision' (+0.3 on trust) and 'Private life insurance' (+0.3 on choice). In contrast, the 'Vehicle maintenance and repair services' market has declined the most in terms of a single component since 2015 (-0.7 on comparability), followed by 'Loans, credit and credit cards' (-0.5 on trust), 'Electricity services' (-0.5 points on trust), 'Fixed telephone services' (-0.4 on expectations) and 'TV-subscriptions' (-0.4 on problems & detriment).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
45	Water supply	+7.4*	-1.8*	+1.2*	-2.4*	-1.3*	+0.2*	-25.2*	+1.4*	-0.4*
36	Train services	+3.2*	-1.0*	+1.0*	-1.8	+0.1	+0.1	-15.5*	+0.6*	-0.3
26	Bank accounts	+3.2*	-1.0*	+1.3*	-1.4	-1.2*	+0.2*	-14.7	+0.4*	+0.2*
51	Mortgages	+2.5*	+0.2	+1.0*	-0.1	-1.5*	+0.1	-11.8	-0.5*	+0.3*
6	Alcoholic drinks	+1.0	-1.1*	+1.5*	+4.0*	-1.8*	-0.1	+12.3	+0.2*	-0.8*
Bottom 5 markets (compared to EU-28 average)										
54	TV-subscriptions	-7.2*	-1.6*	-0.3*	+11.0*	+0.1	-0.6*	+0.5	-0.8*	-0.9*
34	Internet provision	-6.4*	-0.9*	+0.0	+9.7*	+0.1	-0.6*	+4.0	-0.7*	-1.2*
19	Personal care products	-5.8*	-1.7*	-0.9*	+7.0*	+0.0	-0.3*	+8.6	-0.2*	-0.1
2	Meat and meat products	-5.7*	-1.1*	-0.2	+17.0*	-0.2	-0.7*	+9.5*	-0.2*	-0.8*
22	Personal care services	-4.7*	-1.5*	-0.8*	+5.0*	-0.9	-0.2*	+8.6	-0.2	-0.1

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
2	Meat and meat products	+4.2*	+0.1	+0.6*	-6.5*	-0.4	+0.4*	-0.0	+0.6*	+0.4*
45	Water supply	+2.8*	-0.2	+0.3*	-2.5	-1.1	+0.2*	-24.4*	+0.3*	+0.3
33	Mobile telephone services	+2.2*	+0.3	-0.0	-7.2*	-0.4	+0.5*	-5.7	+0.3*	-0.1
52	Private Life Insurance	+2.2*	+0.2	+0.2	-0.5	-1.4	+0.1	-8.7	+0.3	+0.3*
36	Train services	+1.3	-0.4	+0.2	-3.8	-0.4	+0.3	-4.9	+0.3*	-0.0
Deteriorated most since 2015										
23	Vehicle maintenance and repair services	-3.5*	-0.7*	-0.3	+3.8	-0.0	-0.2	+0.4	-0.3*	-0.2
58	Loans, credit and credit cards	-2.5*	-0.1	-0.5*	+4.7*	+0.2	-0.2*	+23.2	-0.2	-0.2
46	Electricity services	-2.3*	-0.2	-0.5*	+4.1*	+0.5	-0.3*	+15.2	-0.3*	-0.0
54	TV-subscriptions	-1.8	-0.1	-0.2	+7.9*	-0.4	-0.4*	+6.5	-0.1	-0.0
20	Real Estate Services	-1.7	-0.1	-0.3*	+1.7	+0.4	-0.2	-4.2	-0.3	+0.1



30. Iceland

MPI per market

		Average MPI	2017- 2015	2017- 2013	2015- 2013	2013- 2012	Country- EU-28
	All markets	76.1	+0.7*	+2.4*	+3.1*	+1.3*	-4.1*
GOODS	ICT products	82.6	+0.7	+6.4*	+5.5*	-0.6	-0.4
	Electronic products	81.7	+0.5	+1.8	+1.8	+1.2	-1.8*
	Spectacles and lenses	81.7		+0.4		+0.9	-3.6*
	Small household appliances	80.9		+3.3*		+1.3	-4.1*
	Dairy products	80.4		+0.7		+1.3	-4.2*
	New cars	79.3	-1.6	+1.1	+3.2*	+2.0	-1.1
	Furniture and furnishings	79.2		+2.2		-0.4	-4.0*
	Fuel for vehicles	79.0	+1.3	+5.3*	+4.1*	+4.5*	-2.8*
	All goods markets	78.3	-0.3	+2.2*	+3.9*	+1.1*	-4.4*
	House and garden maintenance products	78.0		+3.5*		+1.1	-5.4*
	Alcoholic drinks	77.2		-1.3		+2.1	-7.4*
	Personal care products	76.9		-0.4		+1.9	-7.3*
	Non-prescription medicines	76.4	-0.9	+1.8	+2.4*	+1.3	-7.0*
	Meat and meat products	75.6	+0.6	+4.8*	+4.5*	-1.1	-5.7*
	Second hand cars	73.5	-2.7*	+1.8	+5.0*	-1.2	-2.0*
	Clothing and footwear	72.6		+1.1		+1.6	-9.3*
SERVICES	Personal care services	83.4		+1.5		-0.0	-1.5*
	Holiday accommodation	81.0	-1.6	-0.4	+1.4	+1.1	-3.0*
	Vehicle rental services	79.5	+1.5	-0.9	-0.7	+2.6*	-0.4
	Packaged Holidays and Tours	79.0	-0.3	+1.3	+2.1	+1.2	-3.6*
	Airline services	78.3	+0.4	+1.2	+2.9*	+0.4	-3.9*
	Mobile telephone services	76.7	+5.9*	+5.4*	+0.6	+2.9	-0.3
	Water supply	75.5	+4.0*	+2.7*	+2.1	+1.0	-1.5
	Tram, local bus, metro, and underground services	75.2	+4.5*	+3.9*	+0.1	+1.2	-3.1*
	Electricity services	75.1	+2.7*	+3.0*	+2.6*	+1.8	-1.3
	Offline gambling and lottery services	74.9		-3.8*			-3.2*
	All services markets	74.6	+1.0*	+2.5*	+2.8*	+1.5*	-4.1*
	Vehicle maintenance and repair services	74.5	-0.7	+1.8	+3.5*	-1.3	-3.6*
	Postal Services	73.7	+2.1	-1.3	-1.4	-0.6	-5.7*
	Vehicle insurance	73.6	-0.9	+4.6*	+6.2*	-1.3	-7.9*
	Fixed telephone services	73.6	+0.6	+3.4*	+3.4*	+3.9*	-3.6*
	Bank accounts	73.3	+5.3*	+5.9*	+1.1	+1.5	-5.0*
	Private Life Insurance	72.9	-0.5	+2.8*	+3.5*	+1.1	-4.7*
	Loans, credit and credit cards	72.6	-1.5	+1.9	+3.3*	+3.2*	-6.0*
	TV-subscriptions	72.4	+1.4	+1.9	+1.4	+3.6*	-5.7*
	Home insurance	72.0	-2.9*	-0.2	+2.8*	+0.4	-8.5*
	Internet provision	71.2	-1.0	+5.5*	+7.6*	-1.0	-5.6*
	Investment products, private personal pensions and securities	71.2	+0.5	+4.1*	+3.8*	+5.2*	-3.8*
	Real Estate Services	69.0	-0.1	+3.6*	+3.3*	-2.9	-4.1*
	Mortgages	67.0	+1.9	+9.4*	+8.3*	+3.0	-8.8*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

30.1. Overall performance

The average MPI score for all markets surveyed in Iceland is 76.1, which is below the EU-28 average (-4.1). The goods markets' MPI score is 78.3 and the services markets' MPI score is 74.6; both are below the EU-28 average, by 4.4 and 4.1 points respectively.

Iceland's overall MPI score has improved by 0.7 points since 2015, driven by a 1.0 point increase in the overall MPI score for the services markets. The goods markets' average has remained stable since 2015.

30.2. Goods markets

The top three goods markets in terms of the MPI score in Iceland are 'ICT products', 'Electronic products' and 'Spectacles and lenses', while the bottom three are 'Clothing and footwear', 'Second hand cars', and 'Meat and meat products'.

Of the 15 goods markets surveyed in Iceland, 13 markets score below the EU-28 average in terms of their MPI, with 'Clothing and footwear' (-9.3) scoring lowest compared to the EU-28 average, followed by 'Alcoholic drinks' (-7.4) and 'Personal care products' (-7.3). The remaining two goods markets, 'ICT products' and 'New cars', score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, six remained stable since 2015, with only the 'Second hand cars' (-2.7) market showing a decrease in their MPI score over this period. Ten out of the 15 goods markets surveyed in both 2013 and 2017 have also remained stable since 2013, while five markets posted an increase in their MPI score over this period. The top three markets that increased their MPI score between 2013 and 2017 are: 'ICT products' (+6.4), 'Fuel for vehicles' (+5.3), and 'Meat and meat products' (+4.8).

The goods markets' comparability, trust and choice component scores are below the EU-28 average, while the expectations and problems & detriments component scores are in line with the EU-28 average. In addition, the overall proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced for the Icelandic goods markets are both higher than the EU-28 average.

Comparability is the only component that improved since 2015 in the Icelandic goods markets. The overall scores for the trust and choice components, however, have gone down since 2015, while the expectations and problems & detriment scores have remained stable over this period. In

addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment have remained stable since 2015.

Compared to the EU-28 average, the only goods market in Iceland that has a higher than average score for a single component (+0.4 on expectations) is the 'Fuel for vehicles' market. The lowest-scoring market in Iceland compared to the EU-28 average is 'Non-prescription medicines' (-2.1 on comparability), followed by 'Alcoholic drinks' (-2.1 on comparability and -1.9 on choice), 'Fuel for vehicles' (-2.0 on trust), and 'Clothing and footwear' (-1.9 on trust).

Out of all goods markets in Iceland, the market for 'Non-prescription medicines' has achieved the greatest improvement in terms of a single component since 2015 (+0.6 on comparability). The next two most improved markets, also on the comparability component, are 'Electronic products' (+0.5 points), and 'ICT products' (+0.4 points). The 'Non-prescriptions medicines' market is also at the bottom of the ranking, having posted the greatest decline for a single component since 2015, recording the lowest score on trust (-0.8 points). The next worst-performing markets since 2015 are 'Second hand cars' (-0.5 on expectations and -0.4 on comparability), 'Meat and meat products' (-0.5 on choice), and 'New cars' (-0.4 on expectations).

30.3. Services markets

The top three services markets in Iceland in terms of the MPI score are 'Personal care services', 'Holiday accommodation' and 'Vehicle rental services'. The bottom three markets are 'Mortgages', 'Real estate services' and 'Investment products, private pensions and securities'.

Of the 23 services markets surveyed in Iceland, 19 markets score below the EU-28 average in terms of their MPI, with 'Mortgages' (-8.8), 'Home insurance' (-8.5) and 'Vehicle insurance' (-7.9) showing the greatest discrepancies. The remaining four services markets perform in line with the EU-28 average.

Out of the 21 Icelandic services markets surveyed in both 2015 and 2017, 'Home insurance' (-2.9) is the only market to have decreased its MPI score since 2015. Of the five services markets with increased MPI scores since 2015, 'Mobile telephone services' (+5.9), 'Bank accounts' (+5.3) and 'Tram, local bus, metro, and underground services' (+4.5) experienced the largest increases. Of the 23 services markets surveyed in both 2013 and 2017, 12 services markets show an increase in their MPI score since 2013, headed by 'Mortgages' (+9.4),

'Bank accounts' (+5.9) and 'Internet provision' (+5.5). The 'Offline gambling and lottery services' (-3.8) market is the only services market showing a decrease in its MPI score since 2013.

Compared to the EU-28 average, all component scores for the services markets are below the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced for the services markets in Iceland are higher than the EU-28 average, while the level of detriment is lower in comparison to the EU-28 average.

While the trust, expectation, choice and problems & detriment component scores remained stable since 2015, comparability is the only component that has increased over this period. In addition, the proportion of respondents who experienced problems and the level of detriment have remained stable since 2015, while the proportion of those who complained as a result of the problems experienced has decreased over this period.

Of all services markets in Iceland, the market for 'Electricity services' performs best for a specific component compared to the EU-28 average (+0.8 on expectations and +0.3 on problems & detriment). The next highest scorers are 'Water supply' (+0.5 on expectations), 'Personal care services' (+0.4 on expectations) and 'Vehicle rental services' (+0.3 on choice). At the opposite end of the scale, the services market for 'Water supply' in Iceland performs the worst in terms of a single component, scoring -2.0 points below the EU-28 average on comparability. The other lowest scorers are 'Electricity services' and 'Vehicle maintenance and repair services' (both scoring -1.9 points on the comparability component), as well as 'Postal services' and 'Mortgages' (both scoring -1.8 points for the choice component).

The 'Mobile telephone services' market in Iceland has improved the most in terms of a single component since 2015 (+1.2 on comparability), followed by 'Water supply' (+0.9 on choice). The other three most improved services markets in Iceland since 2015, all scoring best on the comparability component, are: 'Tram, local bus, metro, and underground services' (+0.9 points), 'Bank accounts' (+0.7 points), and 'Vehicle rental services' (+0.6 points). The services market with the greatest decline since 2015 is 'Home insurance' (-0.5 on choice), followed by 'Loans, credit and credit cards' (-0.4 on trust), 'Internet provision', 'Vehicle insurance' (both scoring -0.4 points on expectations) and 'Home insurance' (-0.4 on expectations).

Difference as compared to the EU-28

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Top 5 markets (compared to EU-28 average)										
33	Mobile telephone services	-0.3	-0.3*	-0.5*	+1.2	-0.5	+0.0	-0.3	+0.2*	+0.2
38	Vehicle rental services	-0.4	-0.5*	-0.5*	-1.6	+0.2	+0.1	-10.4	+0.2	+0.3*
13	ICT products	-0.4	+0.1	+0.0	+0.0	+0.6	-0.1	+15.2*	+0.1	-0.4*
15	New cars	-1.1	-0.6*	-0.2	+1.0	-0.6	+0.0	+1.7	+0.0	-0.1
46	Electricity services	-1.3	-1.9*	+0.3*	-4.3*	-1.3	+0.3*	-22.2	+0.8*	-1.6*
Bottom 5 markets (compared to EU-28 average)										
7	Clothing and footwear	-9.3*	-1.0*	-1.9*	+2.8	-0.4	-0.1	+21.3*	-0.4*	-1.4*
51	Mortgages	-8.8*	-0.9*	-1.1*	-1.0	-0.5	+0.1	+11.0	-1.3*	-1.8*
29	Home insurance	-8.5*	-1.5*	-1.0*	+4.4*	-0.2	-0.3*	+13.5*	-0.8*	-0.9*
30	Vehicle insurance	-7.9*	-1.4*	-0.9*	+4.9*	-0.9	-0.2	+18.9*	-0.4*	-1.2*
6	Alcoholic drinks	-7.4*	-2.1*	-0.7*	+0.6	-1.4	+0.0	-17.4	+0.2	-1.9*

Difference as compared to 2015

		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
Improved most since 2015										
33	Mobile telephone services	+5.9*	+1.2*	+0.6*	-4.8	-0.5	+0.4	-13.8*	+0.3	+0.2
26	Bank accounts	+5.3*	+0.7*	+0.6*	-3.5	-0.5	+0.3	-23.0	+0.2	+0.6*
35	Tram, local bus, metro, and underground services	+4.5*	+0.9*	+0.4*	-1.5	-1.0	+0.2	-9.3	+0.2	+0.4
45	Water supply	+4.0*	-0.0	+0.1	-1.3	+0.5	+0.1	-23.9	+0.3	+0.9*
46	Electricity services	+2.7*	+0.0	+0.0	+0.5	-0.7	+0.0	-28.5	+0.2	+0.2
Deteriorated most since 2015										
29	Home insurance	-2.9*	-0.3	-0.4	+1.3	+1.5	-0.2	-8.9	-0.4*	-0.5*
16	Second hand cars	-2.7*	-0.4*	-0.2	+1.8	+0.0	-0.1	-5.1	-0.5*	-0.1
39	Holiday accommodation	-1.6	-0.1	-0.3	+1.3	+0.3	-0.1	-4.7	-0.2	-0.3
15	New cars	-1.6	-0.3	-0.1	+0.6	+0.4	-0.1	-1.9	-0.4*	-0.2
58	Loans, credit and credit cards	-1.5	+0.1	-0.4*	-2.7	+0.9	+0.1	+19.0*	-0.3*	-0.4

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