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COMMISSION STAFF WORKING DOCUMENT

**Consumer Markets Scoreboard Making markets work for consumers 10th edition -
June 2014**

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Annex II - National rankings of markets

Annex 2 presents an analysis of the market performance of the 52 markets surveyed by country. For each country, a graph displays the overall MPI scores for all markets combined, for all goods and all services markets combined, as well as for each of the 52 individual goods and services markets. The graph also displays the year-on-year changes in MPI scores from 2010 through to 2013. In addition, the difference between country scores and EU28 average scores is included.¹

Following the graph, the main findings are described, comprising:

- The overall country MPI score (including differences with the EU28 average, and previous years);
- The combined scores for all goods markets and all services markets respectively (including differences with the EU28 average, and previous years).

This is followed by a more detailed examination of the findings across the individual goods and services markets, respectively; this comprises:

- The top three and bottom three performing markets;
- The markets showing the highest increase and the highest decrease since 2012 based on a ranking of markets highlighting statistically significant changes from 2012;
- The markets performing considerably better and significantly worse than the EU28 average based on a ranking of markets highlighting statistically significant differences between country and EU28 results; and
- The individual component scores having an important impact on the overall MPI scores.

¹ It must be noted that comparing country results to EU28 results weighted for population size of each country would give a biased image of the performance of markets especially for small countries. Therefore the country results are compared to the EU28 results where all countries are given equal weight. (Equal weights mean that the results of all countries are given an equal weight, regardless of their population size. Population weights mean that each country counts towards the overall results according to its relative size within the European Union – for instance, a country with 7 million inhabitants will have a weight 7 times higher than a country with one million inhabitants.)

In addition, the potential causes of large year-on-year changes in the performance of individual markets are highlighted.²

All differences mentioned in the text are statistically significant unless otherwise mentioned. Asterisks are used to signal the statistically significant differences in tables and charts.³

It should be noted that scores can differ between countries, not only because of actual differences in market performance, but also because of cultural differences, differences in consumption patterns and different consumer environments (e.g. well-informed and empowered consumers may be more critical and/or have higher expectations than consumers elsewhere). Economic differences may also play a role, with GDP⁴, price evolution and consumer confidence in the state of the economy all having a statistically significant, albeit small to modest, influence on how markets are evaluated. Economic, social and business statistics are regularly provided by Eurostat⁵. The latest overview of consumer conditions in EU Member States, plus Iceland and Norway, can be found in the July 2013 Consumer Conditions Scoreboard⁶.

² These explanations for market fluctuations were consulted with country representatives in the Consumer Markets Expert Group.

³ Statistical significance is calculated at the 95% confidence level meaning that the null hypothesis of no difference has been rejected at 5% probability level. It should also be mentioned that, especially for indicators referring to the whole EU, given the high sample size on which they are computed, some differences could be statistically significant from 0 even if their absolute magnitude is very small.

⁴ In 2013, a small (but statistically significant) correlation was found with the GDP.

⁵ <http://epp.eurostat.ec.europa.eu>

⁶ http://ec.europa.eu/consumers/consumer_research/editions/docs/9th_edition_scoreboard_en.pdf

Belgium

		MPI per market							
		expectations	problems&complaints	trust	comparability	2013 -2012	2012 -2011	2011 -2010	Country- EU28
G O O D S	All markets	77,9				0.5*	0.5*	-0.3*	0.3
	Non-alcoholic drinks	84,4				0.7	-0.1	0.5	1.9
	Books, magazines and newspapers	84,3				-0.7	0.6	-0.5	-0.1
	Bread, cereals, rice and pasta	83,9				1.3*	0.4	-1.4	1.9
	Dairy products	83,8				1.4*	-0.4		2.8
	Spectacles and lenses	83,4				0.8	0.1		1.1
	Entertainment goods	82,9				0.5	-0.1	2.4*	1.3
	Alcoholic drinks	82,6				1.3*	0.2	-1.8*	1.3
	Small household appliances	82,3				0.5	0.7	1.2	0.7
	Fuel for vehicles	82,1				2.5*	-2.1*	-1.1	4.7*
	All goods markets	81,0				0.7*	0.1	0.5*	1.3*
	Non-prescription medicines	80,9				1.6*	-2.1*	1	0.8
	Electronic products	80,9				0.7	0.8	-0.1	0
	Large household appliances	80,8				-0.7	1.1	0.5	-0.4
	Personal care products	80,8				1.4*	-1.3	0.7	0
	New cars	80,6				-1.9*	4.6*	0.7	1
	Maintenance products	80,5				1.1	0.5	0.7	1
	Furniture and furnishings	79,5				0.3	0.9	0	-0.7
	Fruit and vegetables	79,3				0.1	-0.3	0	2.1
	ICT products	78,4				1.2	-0.2	2.4*	-0.5
Clothing and footwear	78,2				1.5	-0.9	-0.6	2.5	
Meat and meat products	78,1				0.5	-1	-1.1	2.8	
Second hand cars	73,2				0	0.6	2.6*	2.3	
S E R V I C E S	Culture and entertainment	83,4				0.6	0.1	0.7	0.4
	Personal care services	82,7				-1.2	1.2	-0.8	-1.1
	Holiday accommodation	81,5				0.6	1.1	0.1	0.3
	Commercial sport services	80,8				0.3	0.3	1	-0.9
	Packaged holidays & tours	79,7				-0.6	1.1	2.1*	0.4
	Airline services	79,1				-0.4	2.1*	0.3	-1.5
	Cafés, bars and restaurants	78,9				-0.8	-0.4	1.1	0.4
	Vehicle insurance	78,9				0.5	0.7	0.4	-0.6
	Home insurance	78,4				-0.1	-0.5	2.4*	0.8
	Vehicle rental services	77,7				-1	-0.3	0.6	-1
	Water supply	77,0				1.9	1.3	-2.9*	2.6
	Private life insurance	76,8				2*	-0.1		2.3
	Off-line gambling services	76,7							0.2
	Vehicle maintenance and repair	76,4				-0.3	1.9	-1.2	1.3
	All services markets	75,8				0.5*	0.7*	-0.9*	-0.4
	Gas services	75,7				6.7*	-1.1	-0.7	0.4
	Electricity services	75,6				7.4*	0.2	-5.1*	3.7
	Bank accounts	74,9				3.4*	-2.9*	-0.3	0.9
	Mortgages	74,6				-0.5	0.8		4*
	Fixed telephone services	73,9				-0.1	2.7*	0.4	-2.1
Postal services	73,9				-0.5	-0.2	-1.5	-4.7*	
On-line gambling services	73,6							-1.2	
Loans, credit and credit cards	73,6				-0.1	-2.3*		-0.3	
Maintenance services	73,6				-1.4	1.6	1.5	-0.1	
TV-subscriptions	72,6				0.8	5.7*		-1.4	
Tram, local bus, metro	72,5				-1.7	-0.9	-0.7	-3.9	
Internet provision	72,0				2.5*	2	-0.4	-1.6	
Legal and accountancy services	71,5				-3.2*	3*		-3	
Real estate services	71,4				0.2	2.5*	0.4	0.7	
Investment products, private pensions and...	71,0				0.2	0	3.6	1.6	
Mobile telephone services	70,7				3.7*	1.5	-2.6*	-3.3	
Train services	69,9				-0.4	1.2	-3*	-4.6*	

Overall Performance

The average performance of all consumer markets surveyed, as assessed by Belgian consumers is broadly in line with the situation for the EU28 as a whole. Belgium's goods markets show a higher Market Performance Index than the EU28. No statistically significant difference is observed in terms of MPI for services markets between the country and the whole EU.

The country's overall score has increased by 0.5 points compared to 2012, driven by improvements in both the goods and services markets.

Goods Markets

Overall, the top three goods markets in Belgium are the non-alcoholic drinks, books, magazines and newspapers and bread, cereals, rice and pasta markets. The bottom three are the second-hand cars, meat and meat products and clothing and footwear markets.

Across the individual goods markets, in market performance scores have increased the most in the markets for fuel for vehicles and non-prescription medicines. The greatest decrease in score is seen in the market for new cars.

Belgium's goods markets are performing considerably better than the EU28 average. The biggest difference in score is noted in the fuel for vehicles and meat and meat products markets. The fuel for vehicles market, experiences statistically significant higher scores for trust, expectations, and a lower proportion of problems. Moreover, this market scores more highly for choice. The furniture and furnishing and for ICT products markets receive a lower score than the EU28 average (although not significantly so). These markets score particularly poorly on trust. For the furniture and furnishings market a lower score can be found for this trust component.

Services Markets

Overall, the top three services markets in Belgium are the culture and entertainment, personal care services and holiday accommodation markets. The bottom three are the train services, mobile telephone services and investment products, private pensions and securities markets.

Across the individual services markets, electricity, gas and mobile telephone services show the highest increase compared to 2012. The market for mobile telephone services shows an increase in comparability, trust and choice. In the electricity and gas services markets, this increase is driven by higher levels of comparability, trust, and expectations. A big drop in the proportion of problems is also noted, but only in the gas services market is this decrease statistically significant. Furthermore, these two markets also show an increase in scores for choice. The improved performance in these markets following a decline from 2011 to 2012 could be linked to several measures taken by the Belgian government: amendment of the energy law making it easier to switch provider; organisation of a joint campaign with local communes to inform and assist consumers in using comparison tools for comparing energy prices; and promotion of joint energy purchases in Wallonia and Brussels.

The markets with the greatest decrease in score are those for legal and accountancy services (the only one with a statistically significant change); tram, local bus and metro services; and maintenance services. For the legal and accountancy services; and tram and local bus services markets, scores for comparability and expectations have fallen considerably, coupled with an increase in the proportion of problems encountered. In the maintenance services market, an important decrease in score is noted for the trust component. This market also shows a decrease for the choice component.

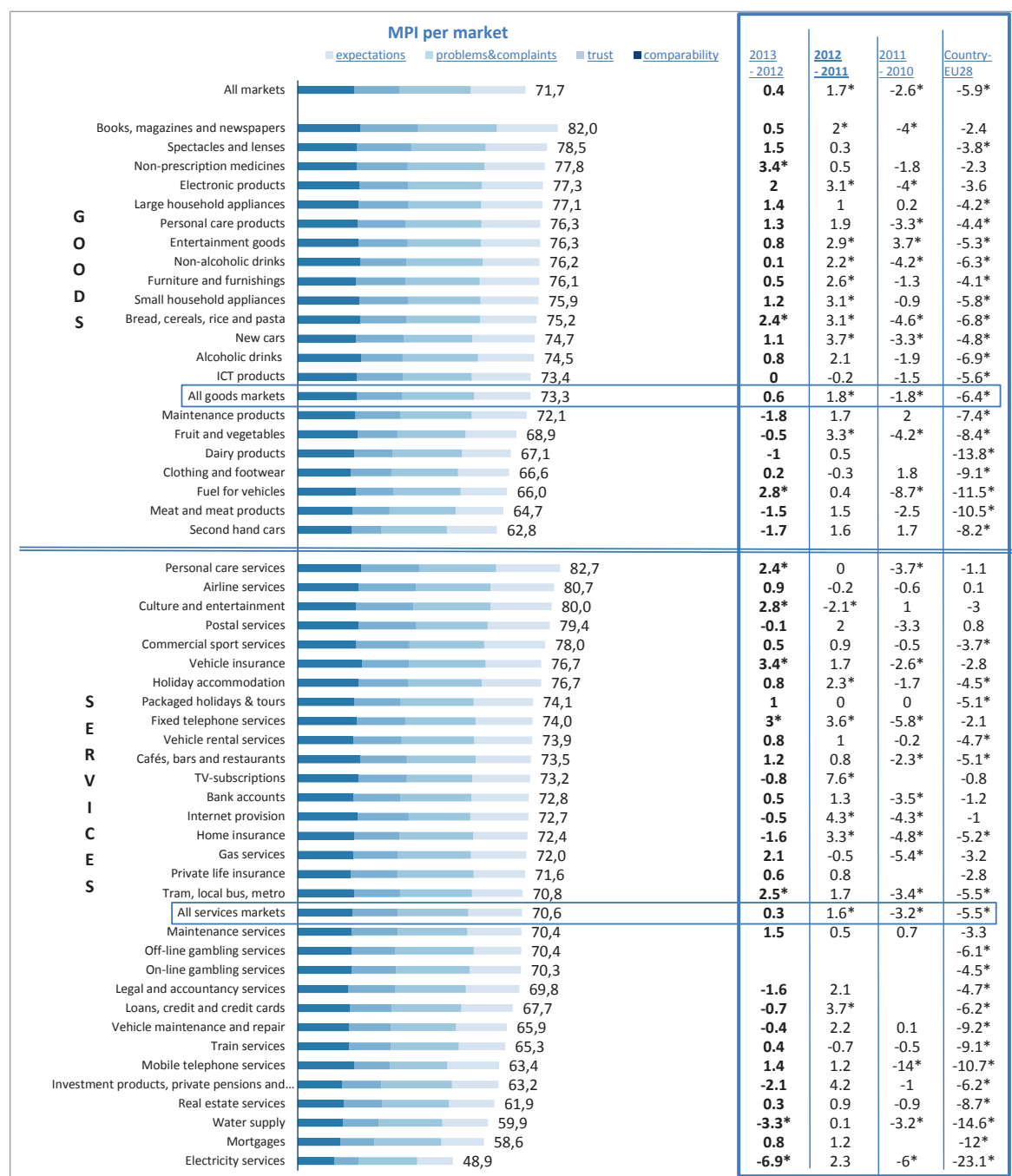
In comparison with the EU28 average, the assessments of the markets for mortgages, electricity services and water supply are the most positive. For the mortgages market this difference in score is statistically significant, and the evaluation is more positive for all components except complaints. In the electricity services market, consumers are more likely to complain. Similarly, a comparatively high proportion of complaints can be found in the water supply market; yet this market also shows an improvement in scores for expectations and in the proportion of problems.

The markets for postal services, train services and tram and local bus services are assessed the least positively in comparison to the EU28 average. For the postal services market, decreases in scores are noted for all components, while the proportions of problems and complaints increased.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	7.4*	1.1*	1.2*	0.5*	-2	2.1	0.7*
47	Gas services	6.7*	0.8*	0.9*	0.6*	-5.2*	13.7*	0.9*
33	Mobile telephone services	3.7*	0.6*	0.7*	0.2	0.1	-7*	0.7*
26	Bank accounts	3.4*	0.4*	0.7*	0.3*	-0.8	-11.3*	0.1
34	Internet provision	2.5*	0.4*	0.3*	0.3*	-0.4	2.1	0.3
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
57	Legal and accountancy services	-3.2*	-0.3	-0.1	-0.2	8.1*	1.4	0.1
15	New cars	-1.9*	-0.2	-0.2	-0.1	3.7	-10.2*	0.1
35	Tram, local bus, metro	-1.7	-0.1	0.1	-0.2	6.4*	9.2*	
21	Maintenance services	-1.4	-0.1	-0.2	0.1	4.3	4.3	-0.1
22	Personal care services	-1.2	-0.1	-0.2*	-0.1	0	42.2*	0.2*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	4.7*	0.1	0.6*	0.7*	-5.9*	-12.2*	0.5*
51	Mortgages	4*	0.3*	0.5*	0.6*	-4.3*	-2.6	0.4*
46	Electricity services	3.7	0.6*	0.2*	0.6*	-2.3	13.4*	1.7*
2	Meat and meat products	2.8	0	0.5*	0.4*	-2.8*	-9.7*	0.1
55	Dairy products	2.8	-0.1	0.5*	0.4*	-2.7*	-18.2*	0.1
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	-4.7*	-0.7*	-0.4*	-0.3*	5.1*	4.3*	-0.7*
36	Train services	-4.6*	-0.3*	-0.3*	-0.5*	12.8*	-17*	
35	Tram, local bus, metro	-3.9	-0.5*	-0.1	-0.3*	9.7*	0.8	
33	Mobile telephone services	-3.3	-0.6*	-0.4*	-0.2*	2.6	-6.2*	-0.3*
57	Legal and accountancy services	-3	-0.5*	0	-0.1	6.2*	1.9	-0.1

Bulgaria



Overall Performance

Bulgaria is one of the worst performing countries in terms of MPI, with an overall Market Performance Index of 71.7. In general, its performance in the goods markets is slightly better than in the services markets; however, Bulgaria's market performance is poorer in both markets compared to the EU28 average.

Compared to 2012, the country's overall score has increased slightly (+0.4 percentage points), although this change is not statistically significant. The goods markets show a somewhat larger increase compared to the services markets, although neither are statistically significant.

Goods Markets

Overall, the top three goods markets in Bulgaria are the books, magazines and newspapers, spectacles and lenses and non-prescription medicines markets. The bottom three are the second-hand cars, meat and meat products, and fuel for vehicles markets.

The following Bulgarian markets are all ranked in the 26th position across the EU28: non-alcoholic drinks; books, magazines and newspapers; furniture and furnishings; alcoholic drinks; electronic products; personal care products; clothing and footwear; fruit and vegetables; and ICT products.

The following markets are all ranked in 27th position across the EU28: spectacles and lenses; new cars; small household appliances; entertainment goods; large household appliances; maintenance products; dairy products; second-hand cars; bread, cereals, rice and pasta; meat and meat products; and fuel for vehicles.

Across the individual goods markets, compared to 2012 the largest increases in market performance scores are noted in the non-prescription medicines; fuel for vehicles; and bread, rice and cereals markets. Higher expectations are reported for the first two markets. And, in the fuel for vehicles market, trust and choice have also increased, while complaints have decreased compared to 2012. The markets with the largest decrease in year-on-year scores are the maintenance products and second-hand cars markets: however, neither of these changes is statistically significant.

Overall, Bulgaria's goods markets perform significantly worse than the EU28 average, with the exception of three: non-prescription medicines; books, magazines and newspapers; and electronic products. The dairy products and fuel for vehicles markets were evaluated least positively in comparison to the EU28 average. In the dairy products market, this relatively poor performance is driven by lower scores for comparability, trust and expectations. In the fuel for vehicles market, the lower MPI score is driven by lower scores for both the trust and expectations components, as well as a higher proportion of problems.

Services Markets

Overall, the top three services markets in Bulgaria are the personal care services, airline services and culture and entertainment markets. The bottom three are the electricity services, mortgages and water supply markets

The following Bulgarian markets all ranked 26th across the EU28: culture and entertainment; cafés, bars and restaurants; home insurance; legal and accountancy services; offline gambling and lottery services; mobile telephone services; and vehicle rental services. The following markets all ranked 27th across the EU28: holiday accommodation; water supply; vehicle maintenance and repair; electricity services; packaged holidays & tours; commercial sport services; real estate.

Across the individual services markets, the markets for vehicle insurance; fixed telephone services; culture and entertainment services; personal care services; and tram, metro and local

bus services show the highest increases compared to 2012 results. The vehicle insurance market score is a lot higher for trust and the proportion of problems encountered has greatly decreased. For the fixed telephone services market a much higher score can be found for comparability, trust and expectations. This market also shows an increase for the choice component. The market for culture and entertainment shows an important decrease in the proportion of problems. Surprisingly, there is also an increase in the proportion of complaints.

The services markets with the largest decrease in score compared to 2012 are those for electricity services and water supply. For the former, this is due to a drop in the comparability and trust components; an increase in the proportion of problems; and, whilst not significant, an important decrease in the expectations component.

The deterioration in performance of the electricity services market could be put down to some issues faced by Bulgarian electricity consumers since the start of 2012. Price increases, incorrect and unclear electricity price calculations, and a lack of choice of supplier have been reported in this sector. This potentially had an impact on market performance.

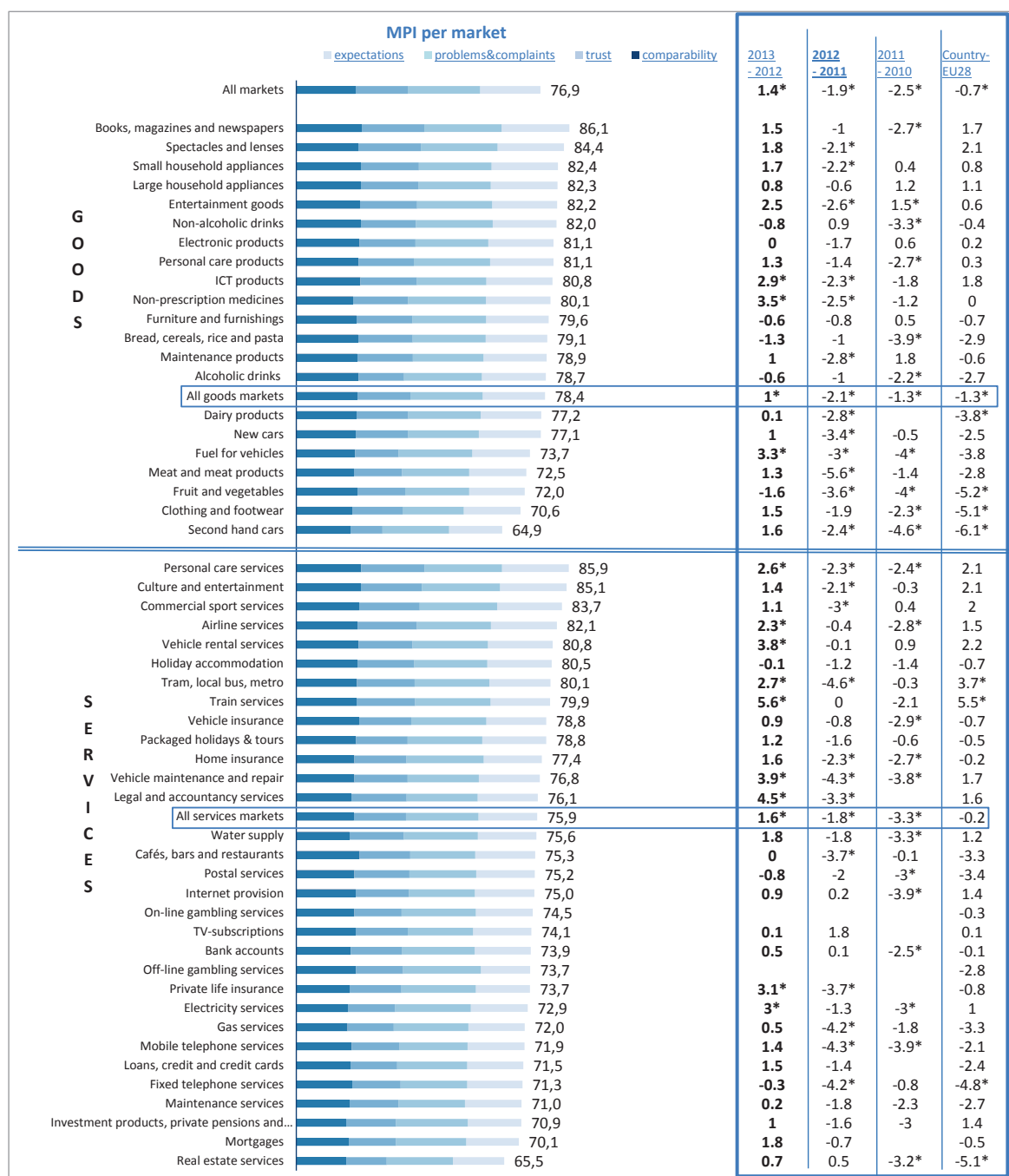
Compared to EU28, all but two services markets are assessed less positively in Bulgaria. Assessments of the postal services and airline services markets are more positive in Bulgaria than the EU28 as a whole; however, these differences are not statistically significant. The evaluation of the postal services market is more positive for the comparability and choice components.

The electricity services, water supply and mortgages markets are assessed least positively compared to the EU28 average. Other differences in market performance can be found in the majority of services markets.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
30	Vehicle insurance	3.4*	0.3	0.5*	0.3	-4*	-2.2	0.2
48	Non-prescription medicines	3.4*	0.2	0.3	0.6*	-4*	-2.6	0.3
32	Fixed telephone services	3*	0.3*	0.4*	0.6*	2.5	1.5	0.6*
43	Culture and entertainment	2.8*	0.3	0.3*	0.4*	-2.3	9*	0.5*
17	Fuel for vehicles	2.8	-0.1	0.5*	0.5*	-0.6	-9.8*	0.5*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-6.9*	-0.7*	-0.9*	-0.4	11.1*	-9*	0
45	Water supply	-3.3*	-0.8*	-0.2	-0.1	3.2	-7.5*	
28	Investment products, private pensions and securities	-2.1	-0.5*	-0.3	-0.1	-0.1	-3.2	0.1
8	Maintenance products	-1.8	-0.2	-0.3*	-0.1	2	-4.9	0.3
16	Second hand cars	-1.7	0	-0.5*	0.1	3.6	1.8	0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	0.8	0.5*	-0.1	0.1	1.6	0.9	0.3*
37	Airline services	0.1	-0.1	0	0.1	-0.2	5.9*	-0.1
54	TV-subscriptions	-0.8	0.5*	-0.5*	0	4.3*	-5.2*	-0.5*
34	Internet provision	-1	0.4*	-0.2	-0.1	7.3*	2.1	-0.2
22	Personal care services	-1.1	0.1	-0.4*	-0.1	1.5	-4.7*	0
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-23.1*	-1.6*	-3.2*	-2.6*	25.8*	-1.7	-4.5*
45	Water supply	-14.6*	-0.7*	-2.2*	-1.7*	17.2*	3.3	
55	Dairy products	-13.8*	-0.8*	-2.2*	-1.8*	12.1*	-3.1	-0.4*
51	Mortgages	-12*	-0.9*	-1.8*	-1.3*	13*	-9.6*	0
17	Fuel for vehicles	-11.5*	-0.2	-1.7*	-1.7*	16.2*	1.9	0.1

Czech Republic



Overall Performance

On average, Czech consumers are less positive in their assessment of their markets performance than those of the whole EU28. The goods markets show a lower Market Performance Index with respect to the EU28 average. The MPI for the services markets is broadly in line with that observed for the EU as a whole.

Compared to 2012, the overall score has increased by 1.4 points. Both the services and goods markets show a yearly increase.

Goods Markets

Overall, the top three goods markets in the Czech Republic are the books, magazines and newspapers, spectacles and lenses and small household appliances markets. The bottom three are the second-hand cars, clothing and footwear and fruit and vegetables markets.

Across the individual goods markets, the largest increase in market performance scores can be found in the non-prescription medicines; fuel for vehicles; and ICT products markets. The markets with the largest decrease in scores are those for fruit and vegetables and bread, cereals, rice and pasta, although these changes are not statistically significant.

The Czech goods markets are performing more poorly than the EU28, especially the second-hand cars and fruit and vegetables markets: both MPI scores for these markets are lower than the EU28. This poor performance is driven by the scores for trust and expectations, and higher proportions of problems and complaints. The second-hand cars market also shows a slightly lower score for comparability (but not significantly so). Other goods markets that perform worse than the EU28 are clothing and footwear and dairy products.

A number of Czech goods markets do perform better than the EU28. Whilst not significantly so, the spectacles and lenses and ICT products markets have the highest differences in MPI scores when compared to the EU28 average. In the spectacles and lenses market, the higher MPI scores are driven by higher scores for comparability, and lower proportions of problems and complaints. The trust component for this market is also higher than the EU28 average (but it is not statistically significant). In the ICT products market, higher scores are noted for the comparability and expectations components.

Services Markets

Overall, the top three services markets in the Czech Republic are the personal care services, culture and entertainment and commercial sport services markets. The bottom three are the real estate services, mortgages and investment products, private pensions and securities markets.

Across the individual services markets, the scores for ten markets increased statistically significantly from 2012. The train services market shows the largest increase compared to 2012, driven by higher comparability, trust and expectations ratings combined with a decrease in the proportion of problems. A possible explanation for the more positive assessments of the train services market in the Czech Republic could be that a second provider has entered the market. As a consequence, prices have fallen and service quality is perceived to have risen.

Furthermore, the market for legal and accountancy services shows an increase in trust and expectations and an important decrease in the proportion of problems.

Across the individual services markets, lower scores are found in the postal services, fixed telephone services and holiday accommodation markets; however, these decreases are not

statistically significant. These are the only markets that show a decrease in MPI score compared to 2012. For the postal and fixed telephone services markets, an increase was noted in the proportion of problems. For the postal services market, there is a marked change in comparability. The holiday accommodation market also shows an important decrease for the comparability component.

Compared to the EU28, assessments of the train services, tram, local bus and metro and vehicle rental services markets are the most positive. For the train services market, the evaluation is more positive for all components except for complaints; whilst the proportion of complaints decreased, this change is not statistically significant. The tram, local bus and metro market performance improved in terms of comparability, expectations and amount of problems encountered. For the vehicle rental services market, more positive evaluations are noted for comparability, as well as a lower proportion of problems. The proportion of complaints, on the contrary, is much higher than the EU28 average.

The real estate services, fixed telephone services and postal services markets are assessed least positively in comparison to the EU28 average. The first two of those are noted as being lower than average. In the real estate services market, lower evaluations are noted for all components. The lower MPI score for the fixed telephone services market is driven by a higher proportion of problems and lower scores for trust and expectations. The choice component also appears to be lower compared to EU28. As for postal services, it seems the biggest difference is related to the proportion of problems, which is higher in the Czech Republic.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	5.6*	0.7*	0.6*	0.6*	-5*	-7.9*	
57	Legal and accountancy services	4.5*	0.4*	0.5*	0.6*	-2.9	-2.7	0.3*
23	Vehicle maintenance and repair	3.9*	0.5*	0.4*	0.5*	-2.3	-9.6*	0
38	Vehicle rental services	3.8*	0.4*	0.4*	0.6*	-1.1	20.6*	0.2
48	Non-prescription medicines	3.5*	0.4*	0.4*	0.5*	-1.2	2.1	0.5*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
1	Fruit and vegetables	-1.6	0.2	-0.1	-0.1	8.4*	-2.1	-0.2
3	Bread, cereals, rice and pasta	-1.3	0	-0.2	-0.2	2	14.1*	-0.1
5	Non-alcoholic drinks	-0.8	0.1	-0.1	-0.3*	0.5	25*	0
31	Postal services	-0.8	0.4*	-0.2	0	7.7*	-4.6*	0.3
9	Furniture and furnishings	-0.6	0	-0.2	-0.1	0.2	0.6	0

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	5.5*	0.7*	0.5*	0.4*	-8.3*	-0.8	
35	Tram, local bus, metro	3.7*	0.5*	0.2	0.4*	-4.9*	7.3*	
38	Vehicle rental services	2.2	0.5*	-0.2	0.4*	-3.3*	25.2*	-0.1
43	Culture and entertainment	2.1	0.4*	0.1	0.3*	-0.8	-6.6*	0.6*
53	Spectacles and lenses	2.1	0.3*	0.2	0.2	-2.5*	-9.3*	0.2*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
16	Second hand cars	-6.1*	-0.2	-1.4*	-0.4*	4.9*	9.5*	0.3*
1	Fruit and vegetables	-5.2*	0	-0.6*	-0.4*	14.3*	12.1*	-0.6*
20	Real estate services	-5.1*	-0.2*	-1*	-0.3*	7.4*	8.8*	0.3*
7	Clothing and footwear	-5.1*	-0.2	-0.4*	-0.3*	13.4*	15.4*	-0.6*
32	Fixed telephone services	-4.8*	0	-0.7*	-0.6*	8*	6.8*	-1.3*

Denmark

		MPI per market				2013	2012	2011	Country-
		expectations	problems&complaints	trust	comparability	-2012	-2011	-2010	EU28
	All markets	77,6				0.5*	0	0.6*	0
	Fuel for vehicles	85,4				3*	-1.6	0.5	8*
	Entertainment goods	83,8				1.5	1.1	3*	2.3
	Dairy products	83,6				-0.5	-1.5*		2.6
	Alcoholic drinks	83,3				-0.6	-0.4	1.6*	1.9
	Non-alcoholic drinks	83,1				0.7	-1.3	1.6*	0.6
G	Books, magazines and newspapers	83,0				-0.7	-2.5*	0.6	-1.3
O	Large household appliances	82,8				1.4	1.3	0.7	1.5
D	Small household appliances	81,9				0.3	0.5	1	0.3
S	Maintenance products	81,5				1.2	0.7	1.6	2
	Spectacles and lenses	81,1				0.1	0.7		-1.2
	Furniture and furnishings	81,1				-0.7	1.2	0	0.9
	Bread, cereals, rice and pasta	80,9				-0.8	-0.4	2*	-1.1
	Non-prescription medicines	80,0				-0.2	-0.6	2.7*	-0.2
	All goods markets	79,9				0.3	-0.3	1.9*	0.2
	New cars	79,5				1.2	0.7	0.1	-0.1
	Electronic products	78,7				0.4	0.6	1.6	-2.2
	Personal care products	78,7				-0.9	0.3	4.2*	-2.1
	ICT products	77,3				2.5*	1.3	-0.3	-1.7
	Fruit and vegetables	75,9				-1	-2.4*	3.8*	-1.3
	Clothing and footwear	75,4				0.7	-2.9*	1	-0.3
	Second hand cars	71,1				2.4*	0.4	-1.7	0.2
	Meat and meat products	70,7				-2.8*	-1	5.1*	-4.5*
	Culture and entertainment	85,4				0.2	0	0.5	2.4
	Commercial sport services	84,1				1	-0.1	1.5	2.4
	Personal care services	81,7				0.4	-0.8	0.6	-2
	Holiday accommodation	81,6				0.2	1.1	-1	0.5
	Airline services	81,1				0.2	-1	2.6*	0.5
	Packaged holidays & tours	79,8				0.4	-0.4	3.2*	0.6
	Train services	78,7				3.6*	-1.8	-3.1*	4.2*
S	Off-line gambling services	78,2							1.7
E	Water supply	78,2				0.1	-1.4	1.7	3.7*
R	Vehicle rental services	77,3				0.5	-0.7	0.6	-1.3
V	Legal and accountancy services	77,0				2.7*	-2.8*		2.6
I	Gas services	77,0				0.6	-0.3	0.7	1.7
C	Mortgages	76,8				-1.3	-0.1		6.2*
	Home insurance	76,2				0.4	1.6	-1.4	-1.4
	All services markets	76,1				0.6*	0.3	-0.4*	-0.1
E	Vehicle insurance	75,6				-0.4	1.5	-0.1	-3.9*
S	On-line gambling services	75,6							0.8
	Electricity services	75,4				1.6	-0.1	0.6	3.4
	Tram, local bus, metro	75,3				0.9	-3.3*	-0.4	-1.1
	Private life insurance	75,3				1.1	0.8		0.8
	Cafés, bars and restaurants	75,2				-0.4	-2.8*	1.9*	-3.3
	Postal services	74,9				0.5	-0.6	-2	-3.6
	Vehicle maintenance and repair	74,5				-1.5	3*	-1.5	-0.6
	Loans, credit and credit cards	74,5				0.1	-0.7		0.5
	Maintenance services	74,0				-0.5	3.5*	-0.7	0.3
	Real estate services	73,5				0.8	1.1	0.5	2.9
	Fixed telephone services	73,1				-0.6	2.2*	0.4	-2.9
	Bank accounts	72,9				1.8	-0.4	2.4*	-1.1
	Investment products, private pensions and...	70,7				1.4	0.1	2.6	1.2
	TV-subscriptions	68,9				1.6	4.6*		-5.1*
	Internet provision	68,6				-0.4	0.9	1.5	-5.1*
	Mobile telephone services	67,9				0	4.4*	0.5	-6.2*

Overall Performance

Danish consumers' assessments of market performance overall are in line with the EU28 average. The country's MPI score has increased by 0.5 points compared to 2012. While both the services and goods markets have shown improvement, this was only statistically significant in the case of the services markets.

Goods Markets

Overall, the top three goods markets in Denmark are the fuel for vehicles, entertainment goods and dairy products markets. The bottom three goods markets are meat and meat products, second-hand cars and clothing and footwear. The Danish fuel for vehicles market is rated as the best performing across the EU28.

On an individual level, only the fuel for vehicles market's score was significantly higher than the EU28. Its MPI score is driven by increases in comparability, trust and expectations, and a lower proportion of problems.

In addition, two markets have significantly lower scores in Denmark than the EU28 average: meat and meat products; and electronic products. The meat and meat products market shows higher levels of problems and lower levels of trust. The electronic products market is below the EU28 average, with lower scores for trust.

Compared to 2012, neither the goods markets nor the services markets show much change. The most noteworthy changes in the goods markets are an increase in positive assessments of the fuel for vehicles; ICT products; and second-hand car markets. The meat and meat products market's score decreased from last year.

Services Markets

Overall, the top three services markets in Denmark are the culture and entertainment, commercial sport services and personal care services markets. The bottom three are the mobile telephone services, internet provision and TV-subscriptions markets. The commercial sport services and culture and entertainment markets are both assessed as the third best performing across the EU28.

Across the individual services markets, mortgages, train services and water supply are assessed more positively than the EU average. The high score for the mortgages market is driven by lower proportions of problems and a higher score for trust. The water supply market scores highly on trust and expectations, and has a lower proportion of complaints.

The Mobile telephone service, internet provision and TV-subscriptions are the poorest performing services markets in comparison with the EU28. All these communication services have lower scores than the EU28 average. The comparatively low score overall for the TV-subscriptions market is driven by poor comparability.

Across the services markets, the scores for train services and legal and accountancy services increased. They decreased for vehicle maintenance, mortgages and fixed telephone services, although these changes are not statistically significant.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	3.6*	0.4*	0.3*	0.4*	-5.6*	5.2	
17	Fuel for vehicles	3*	0.4*	0.2	0.5*	-0.6	-23.9*	0.1
57	Legal and accountancy services	2.7*	0.2	0.4*	0.1	-4.8*	-3.3	0
13	ICT products	2.5*	0.3*	0.1	0.2	-5.5*	7*	0.3*
16	Second hand cars	2.4*	0.2	0.4*	0.2	-2.5	0	0.2
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-2.8*	-0.3*	-0.8*	-0.3*	-2.4	-14.3*	-0.2
23	Vehicle maintenance and repair	-1.5	-0.2	-0.2	-0.1	1.2	5.4*	0
51	Mortgages	-1.3	-0.2	-0.3	-0.1	-0.2	-5.4*	-0.2
1	Fruit and vegetables	-1	-0.1	-0.5*	-0.1	-2.7	-9.8*	-0.3*
19	Personal care products	-0.9	-0.1	0	-0.1	1.2	24.1*	-0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	8*	0.5*	0.8*	1.5*	-5.5*	8*	0.7*
51	Mortgages	6.2*	0	1.3*	0.8*	-6.1*	3.9	0.2
36	Train services	4.2*	0	0.8*	0.9*	-1	6.4*	
45	Water supply	3.7*	-1.1*	1.1*	1.1*	-4.8*	-7.1*	
46	Electricity services	3.4	-1.1*	0.8*	1*	-8.4*	4.2*	0.6*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
33	Mobile telephone services	-6.2*	-1.3*	-0.4*	0.2	12.2*	3.9*	0.9*
54	TV-subscriptions	-5.1*	-1.7*	-0.3*	0	0.7	2.1	-0.1
34	Internet provision	-5.1*	-1.2*	-0.4*	0.1	6.5*	-5.2*	0.4*
2	Meat and meat products	-4.5*	-0.5*	-0.9*	0	6.1*	-0.7	0.1
30	Vehicle insurance	-3.9*	-1.8*	-0.2*	0.4*	-1.5	16.8*	0

Germany

MPI per market					2013	2012	2011	Country-
					-2012	-2011	-2010	EU28
					expectations	problems&complaints	trust	comparability
	All markets	81,4			-0.1	2.6*	3*	3.8*
G O O D S	Non-alcoholic drinks	86,6			1.4*	1.8*	2.5*	4.2*
	Clothing and footwear	86,3			3.2*	1.2	7.3*	10.6*
	Dairy products	85,0			0.7	0.6		4.1*
	Bread, cereals, rice and pasta	84,8			0.6	2.9*	2.1*	2.8
	Fruit and vegetables	84,6			1.5*	3.1*	4.7*	7.4*
	Personal care products	84,1			-0.1	2.3*	2*	3.3*
	Alcoholic drinks	83,8			0.2	0.6	2.8*	2.4
	Large household appliances	83,6			-0.9	3.2*	1.2	2.4
	Spectacles and lenses	83,3			-1	1.9*		1
	Books, magazines and newspapers	83,2			-1.5*	3.5*	-2.4*	-1.2
	Meat and meat products	83,0			-0.6	4.2*	4.7*	7.7*
	All goods markets	83,0			-0.2	2.5*	3*	3.2*
	Small household appliances	82,8			-2.5*	4.3*	0.1	1.2
	New cars	82,5			1.1	0.6	3*	3
	Entertainment goods	81,9			-2.5*	4.2*	3.2*	0.4
	Maintenance products	81,9			0.2	2.1*	3.1*	2.4
	Non-prescription medicines	81,7			-1.2	3.2*	2.5*	1.5
Furniture and furnishings	81,7			-2*	3.2*	3.3*	1.5	
ICT products	81,5			-0.5	3.5*	3*	2.5	
Electronic products	81,3			-2.8*	3.4*	3*	0.4	
Fuel for vehicles	79,2			1.1	1	0.7	1.8	
Second hand cars	79,2			0.3	1.4	4*	8.3*	
S E R V I C E S	Culture and entertainment	83,7			0.4	1	-0.5	0.7
	Commercial sport services	83,2			-0.2	2.3*	3.8*	1.5
	Personal care services	83,2			-1.6*	3.4*	1.1	-0.6
	TV-subscriptions	82,9			0.7	5.1*		8.9*
	Water supply	82,0			0.6	1.4	3.8*	7.6*
	Airline services	81,8			-0.7	1.3	3.5*	1.1
	Vehicle rental services	81,7			1.7*	-0.4	3.2*	3.1
	Cafés, bars and restaurants	81,5			-1.3	3.1*	2*	2.9
	Electricity services	81,4			2.2*	3.1*	2.2*	9.4*
	Packaged holidays & tours	81,4			-0.9	2.5*	3.6*	2.2
	Holiday accommodation	81,3			-0.2	2.1*	1.3	0.1
	Maintenance services	81,2			1	1.9*	4.2*	7.5*
	On-line gambling services	81,1						6.3*
	Vehicle insurance	81,1			-0.5	1.5	2.9*	1.6
	Bank accounts	80,5			0.4	2.8*	3.5*	6.5*
	Legal and accountancy services	80,4			0.1	2.5*		5.9*
	Off-line gambling services	80,3						3.8*
All services markets	80,3			0	2.7*	2.9*	4.1*	
Mortgages	80,0			1.1	-0.1		9.4*	
Loans, credit and credit cards	80,0			-1.1	3.5*		6.1*	
Vehicle maintenance and repair	80,0			-0.1	2.4*	1.7	4.9*	
Tram, local bus, metro	79,0			-1.7	2.1*	2.3*	2.6	
Internet provision	78,7			-0.7	4.3*	8.7*	5*	
Private life insurance	78,6			1.8*	1.3		4.2*	
Mobile telephone services	78,5			-1.5	3.7*	6.8*	4.5*	
Investment products, private pensions and...	78,5			4.3*	4.3*	6.9*	9*	
Real estate services	78,2			-0.3	3.3*	4.6*	7.5*	
Home insurance	78,1			-1.4	1.8*	2.9*	0.6	
Fixed telephone services	78,1			-1.6	4.7*	4.6*	2	
Postal services	77,8			-3*	3.4*	-0.2	-0.8	
Gas services	77,4			-1.6	2.7*	4.3*	2.1	
Train services	77,2			2.8*	4.6*	2.1	2.7	

Overall Performance

In Germany, consumer assessments of market performance are above those observed in the EU28 as a whole; equally, both the goods markets and the services markets outperform the EU28 average. Taking into account the scores for 2012 in the services and goods markets, no statistically significant differences were found.

Goods Markets

Overall, the top three goods markets in Germany are the non-alcoholic drinks, clothing and footwear, and dairy products markets. The bottom three are the second-hand cars, fuel for vehicles and electronic products markets.

Germany's large household appliances, personal care products, non-alcoholic drinks, clothing and footwear markets are all rated as the second best performing across the EU28. The meat and meat products and fruit and vegetables markets are both rated as the third best.

Across the individual goods markets, a total of seven markets outperform the EU28 average. The top performers are clothing and footwear and the market for second-hand cars – both outperforming the EU28 average on all components. Books, magazines and newspapers is the only goods markets with a worse performance than average; however, the difference is not statistically significant.

Compared to 2012, across the goods markets, the clothing and footwear; non-alcoholic drinks; and fruit and vegetables markets show improved performance. For the clothing and footwear market, this was driven by a statistically significant increase in comparability, trust, expectations and choice. The electronic products; small household appliances; entertainment goods; furniture and furnishing; and books, magazines and newspapers markets show a decline from last year.

Services Markets

Overall, the top three services markets in Germany are the culture and entertainment, commercial sport services and personal care services markets. The bottom three are the train services, gas services and postal services markets.

Germany's water supply and electricity services markets are all rated as the best performing across the EU28. The TV-subscriptions, online gambling and betting services and maintenance services markets are all assessed as the second best performing across the EU28, while the investment products, private pensions and securities market is assessed as the third best across the EU28.

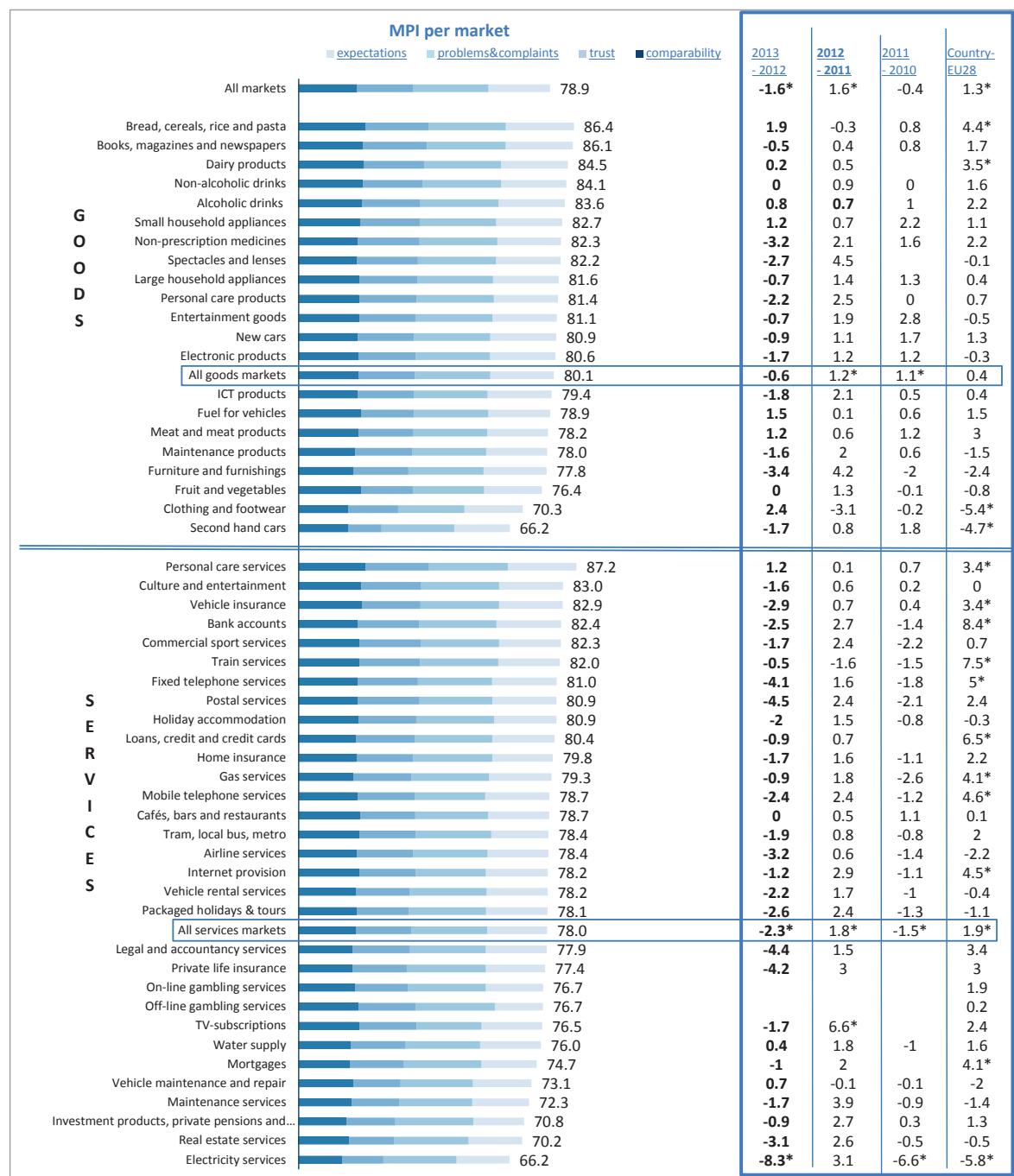
Across the individual markets, a total of sixteen German services markets have a higher score than the average. Indeed, electricity services, mortgages and investment products score 9 or more points higher than the EU28 average. Only postal services and personal care services score lower than the EU28 average, and then not significantly so.

Compared to 2012, the investment products; train services; electricity services; private life insurance; and vehicle rental services markets all improved. The postal services market and the personal care services market both declined from last year.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
28	Investment products, private pensions and securities	4.3*	0.5*	0.6*	0.3*	-3.3*	-23.5*	-0.5*
7	Clothing and footwear	3.2*	0.4*	0.7*	0.3*	1.7	5.1	0.3*
36	Train services	2.8*	0.3*	0.4*	0.1	-4.6*	15.4*	
46	Electricity services	2.2*	0.2	0.5*	0.1	-0.8	-29.7*	0.2
52	Private life insurance	1.8*	0.3*	0.2	0.2	-1.2	-15.3*	-0.5*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	-3*	-0.4*	-0.3*	-0.4*	2.2	-10.7*	-0.5*
10	Electronic products	-2.8*	-0.3*	-0.4*	-0.3*	1.4	-24.1*	-0.3*
14	Entertainment goods	-2.5*	-0.4*	-0.3*	-0.3*	0.4	-12.6*	-0.4*
12	Small household appliances	-2.5*	-0.5*	-0.4*	-0.3*	-2.3	-5.8*	-0.5*
9	Furniture and furnishings	-2*	-0.4*	-0.2*	-0.3*	-1.5	-22.2*	-0.4*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7	Clothing and footwear	10.6*	1*	1.6*	0.9*	-9.3*	-19.1*	0.3*
46	Electricity services	9.4*	1.5*	1.2*	0.8*	-3.3*	-37.9*	2*
51	Mortgages	9.4*	1.1*	1.4*	0.9*	-4.2*	-28.1*	0.4*
28	Investment products, private pensions and securities	9*	1*	1.2*	0.8*	-7.8*	-18.1*	0
54	TV-subscriptions	8.9*	0.7*	1.2*	0.7*	-12.2*	-52.7*	0.6*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
18	Books, magazines and newspapers	-1.2	-0.1	-0.1	-0.2*	-0.1	3	-0.4*
31	Postal services	-0.8	-0.2	-0.2*	-0.3*	-4.7*	-11.9*	0.4*
22	Personal care services	-0.6	0	-0.1	-0.2*	-0.6	0	-0.4*
39	Holiday accommodation	0.1	-0.1	0	0	-2.6*	-11.6*	-0.5*
10	Electronic products	0.4	-0.2*	0.2*	-0.2*	-3.8*	-20*	-0.5*

Estonia



Overall Performance

Estonian consumers' market assessments are higher than the EU28 average (by 1.3 points). This is mainly driven by their assessments of the services markets, which are better than average (by 1.9 points).

Compared to 2012, there was a decline in the overall MPI performance (-1.6). Again, this is mainly driven by the assessment of the services markets score, which declined by 2.3 points.

Goods Markets

Overall, the top three goods markets in Estonia are the bread, cereals, rice and pasta, the books, magazines and newspapers and the dairy products markets. The bottom three are the second-hand cars, clothing and footwear and fruit and vegetables markets. Estonia's bread, cereals, rice and pasta market is rated third best performing across the EU28.

Across the individual goods markets, two perform better than the EU28 average: the bread, cereals, rice and pasta, and dairy products markets. While only the bread, cereals, rice and pasta market scores higher than average on trust, both markets score higher on comparability and expectations.

Clothing and footwear and second-hand cars are the two markets that have lower scores than the EU28 average. Again both markets suffer from poor assessments of comparability and trust and, in the case of clothing and footwear, also a high proportion of problems. Surprisingly, the market for second-hand cars has a lower level of complaints.

Compared to 2012, there has been a positive evolution in the goods markets for clothing and footwear and bread, cereals, rice and pasta. Both markets score better than last year and enjoy higher scores for expectations. The bread, cereals, rice and pasta market also has a higher score for comparability and trust, but this is again not statistically significant. In contrast, the non-prescription medicines; furniture and furnishing; spectacles and lenses; and personal care products markets score lower than in 2012. The non-prescription medicines market shows low levels of expectations, while the furniture market scores lower on the comparability component.

Services Markets

Overall, the top three services markets in Estonia are the personal care services, culture and entertainment and vehicle insurance markets. The bottom three are the electricity services, real estate services and investment products, private pensions and securities markets.

Estonia's train services and bank accounts markets are both assessed as the second best performing across the EU28. The personal care services market is rated as the third best.

Across the individual services markets, three have a higher score than the EU28 average. The bank accounts, train services, and loans, credit and credit cards markets are assessed better by Estonian consumers than the EU28 as a whole. All three markets have a higher score on comparability. The bank accounts market also scores higher on trust and expectations and has a lower proportion of problems. The train services market has higher scores on trust, comparability and expectations, and a lower proportion of problems compared to the EU28.

On the other hand, the electricity services, has a lower score than the EU28 average. The market scores lower on comparability, trust and expectations, but has less complaints and a better score on choice.

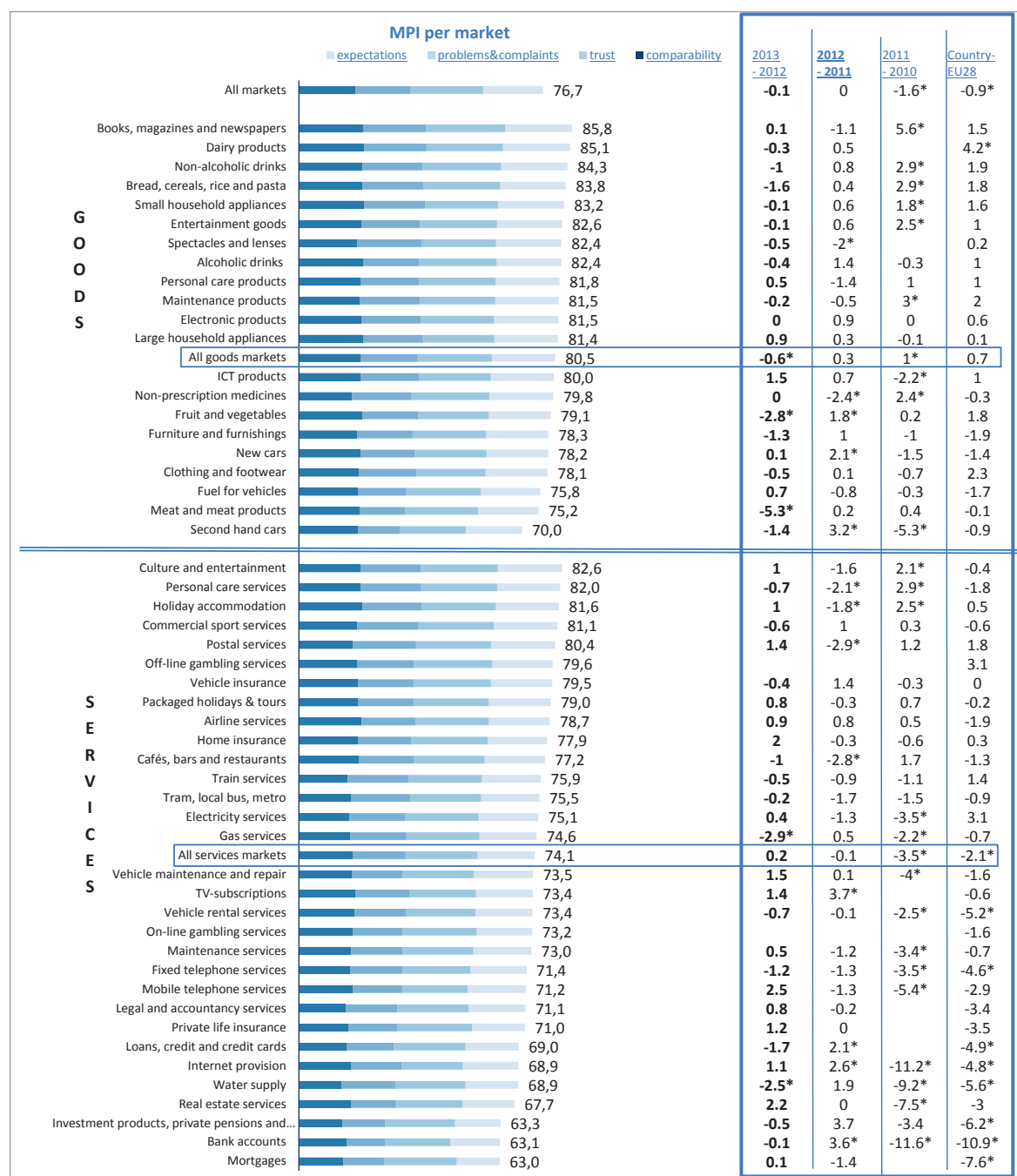
Year-on-year, across the services markets, only three improved: the water supply, personal care services; and vehicle maintenance and repair markets; however, these differences are not statistically significant. The vast majority of services markets deteriorated compared to 2012, with 15 markets declining year-on-year. The most substantial drops are seen in the electricity services, postal services and legal and accountancy services markets. Driving the decline in

the first market are decreases in the comparability and trust components. This decline could be linked to the opening of the electricity market since 1 January 2013.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7	Clothing and footwear	2.4*	-0.1	0.2	0.7*	-3.2	16.6*	0.6*
3	Bread, cereals, rice and pasta	1.9*	0.2	0.2	0.2*	-2.5	32.5*	0.3*
17	Fuel for vehicles	1.5	0	0.5*	0.2	-0.1	29.6*	0.4*
22	Personal care services	1.2	0.2	0	0.2	-0.8	-23*	0.1
2	Meat and meat products	1.2	0.1	0.2	0	-3.3	12.4*	0.3*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-8.3*	-2.1*	-1.2*	-0.1	-1.7	-0.8	(note)
31	Postal services	-4.5*	-0.9*	-0.4*	-0.2	3.7	-5.1	0.3
57	Legal and accountancy services	-4.4*	-0.9*	-0.4*	-0.5*	-0.2	-6.7*	-0.2
52	Private life insurance	-4.2*	-1*	-0.5*	-0.2	-0.4	8.1*	-0.4*
32	Fixed telephone services	-4.1*	-0.7*	-0.6*	-0.2	2.4	-5.8*	0

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
26	Bank accounts	8.4*	0.7*	1.3*	0.8*	-7.2*	-13.6*	0.4*
36	Train services	7.5*	0.7*	0.8*	0.6*	-12.8*	-3.1	
58	Loans, credit and credit cards	6.5*	0.5*	1*	0.6*	-6.1*	-16.2*	0.2*
32	Fixed telephone services	5*	0.3*	0.8*	0.6*	-3.3*	-3.1	0
33	Mobile telephone services	4.6*	0.3*	0.9*	0.5*	-2.2	-4.3*	0.5*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-5.8*	-0.8*	-1*	-0.5*	1.4	-15.9*	0.6*
7	Clothing and footwear	-5.4*	-1.1*	-0.4*	-0.2	7.2*	7.8*	-0.8*
16	Second hand cars	-4.7*	-0.9*	-1.2*	-0.2	-2.9	-27.1*	0.3*
9	Furniture and furnishings	-2.4	-0.6*	-0.3*	-0.1	0.1	-2.2	-0.2
37	Airline services	-2.2	-0.4*	-0.2	-0.3*	0.1	-4.6*	-1.1*

Ireland



Overall Performance

Overall, Irish consumers' market performance assessments were, on average, stable compared to 2012. However, their market performance assessments are less positive than the EU28 (-0.9 percentage points).

While average assessments of the services markets have remained essentially stable in Ireland compared to 2012, the goods markets have declined. However, compared to the EU28 as a whole, Ireland's services markets are assessed less positively (a difference of -2.1 points), while the assessment of goods markets is in line with the EU28 average.

Goods Markets

Overall, the top three goods markets in Ireland are the books, magazines and newspapers, dairy products and non-alcoholic drinks markets. The bottom three are the second-hand cars, meat and meat products, and fuel for vehicles markets.

Looking across individual goods markets, the highest increase in performance assessments was in the ICT products market which rose slightly, but not significantly, by 1.5 percentage points compared to 2012. Similarly the large household appliances market rose slightly.

However, assessments of the meat and meat products market were poorer compared to 2012. This could potentially be linked with the horsemeat scandal which had emerged in Europe before the fieldwork for the survey took place.⁷ The fruit and vegetables market's score also decreased by 2.8 percentage points, driven by a worse assessment of the trust component and an increase in problems and complaints.

Compared to the EU28 average, the only Irish goods market which is rated as being different is that of dairy products. This market is assessed 4.2 percentage points higher than the EU28 average by Irish consumers. The clothing and footwear market is rated higher than the EU28 average; however, this difference is not statistically significant.

Services Markets

Overall, the top three services markets in Ireland are the culture and entertainment, personal care services, and holiday accommodation markets. The bottom three are the mortgages, bank accounts, and investment products, private pensions and securities markets. The Irish bank accounts market is rated in 26th position across the EU28, while the vehicle rental services market is assessed in 27th position.

Looking at individual services markets in Ireland, there were no statistically significant changes in assessment compared with 2012. There were some slight improvements in the mobile telephone services, real estate, and home insurance markets. The gas services and water supply markets fared worse.

Overall, compared to the EU28 average, the markets assessed the best in Ireland are the dairy products, offline gambling services, and electricity services markets. The bank accounts market; the mortgages market and the investment products, private pensions and securities market perform the worst against the EU28.

⁷ <http://ec.europa.eu/food/food/horsemeat/>

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
33	Mobile telephone services	2.5	0.2	0.4*	0.1	-3.4	1.4	0
20	Real estate services	2.2	0.2	0.3*	0.3*	0	-7.8*	-0.1
29	Home insurance	2	0.2	0.2	0.2	-3.2*	13.4*	0.1
23	Vehicle maintenance and repair	1.5	0.1	0.3	0.1	-1.4	-0.6	-0.1
13	ICT products	1.5	-0.1	0.2	0.2	-4.3	0.7	0.2
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-5.3*	-0.1	-1.6*	-0.3*	1.2	0.1	0
47	Gas services	-2.9*	-0.4*	-0.2	-0.3*	4*	-5.4*	-0.2
1	Fruit and vegetables	-2.8*	-0.2	-0.4*	-0.1	4.4*	18.4*	-0.3*
45	Water supply	-2.5*	-0.3	-0.1	-0.7*	-0.9	-5.3	
58	Loans, credit and credit cards	-1.7	-0.1	-0.1	-0.2	3.4	-2.5	-0.2

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
55	Dairy products	4.2*	0.4*	0.6*	0.5*	-1.7	12.4*	0.2*
59	Off-line gambling services	3.1	0	0.4*	0.9*	-0.1	7.2*	-0.1
46	Electricity services	3.1	0.2	0.7*	0.3*	-1.3	18.2*	0.1
7	Clothing and footwear	2.3	0.3*	0.5*	0.3*	1.9	5.7*	-0.1
8	Maintenance products	2	0.1	0.5*	0.2*	-1.2	5.6*	-0.4*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
26	Bank accounts	-10.9*	-0.8*	-1.6*	-1.1*	10.6*	6*	-1.7*
51	Mortgages	-7.6*	-0.7*	-1*	-1.2*	1.7	2.8	-2*
28	Investment products, private pensions and securities	-6.2*	-0.6*	-0.7*	-0.8*	4.8*	2.1	-1.1*
45	Water supply	-5.6*	-0.9*	-0.1	-0.8*	7.4*	-9.5*	
38	Vehicle rental services	-5.2*	-0.4*	-0.4*	-0.6*	8.6*	10.3*	-0.2

Greece

		MPI per market				2013 -2012	2012 -2011	2011 -2010	Country- EU28	
		expectations	problems&complaints	trust	comparability					
G O O D S	All markets	79,7				2.6*	-0.3*	1.6*	2.1*	
	Spectacles and lenses	84,8				0.8	0.2		2.6	
	Books, magazines and newspapers	84,4				1.8*	-1.5*	0.7	0	
	Personal care products	83,7				3.6*	-1.6*	3.5*	3	
	Small household appliances	83,6				2.3*	0.6	0.8	2	
	Non-alcoholic drinks	83,4				1.3	1	0.7	0.9	
	Bread, cereals, rice and pasta	83,1				1.8*	-0.1	-0.1	1.1	
	Electronic products	82,9				1.7*	-1	2.9*	2	
	Entertainment goods	82,9				2.1*	-1.8*	6.4*	1.3	
	New cars	82,6				4.6*	-2.3*	2.2*	3	
	Alcoholic drinks	82,6				2.4*	-0.3	1.5	1.2	
	Furniture and furnishings	82,4				1.2	0.7	2.9*	2.2	
	Large household appliances	82,2				2.9*	-1.3	1.8*	0.9	
	ICT products	82,0				0.3	0.4	1.3	3.1	
	All goods markets	81,9				2.1*	-0.4	2*	2.1*	
	Non-prescription medicines	81,7				1	-1.4	-0.3	1.6	
	Maintenance products	81,5				1.4	-0.8	6.6*	2	
	Dairy products	81,5				1.3	-0.5		0.5	
	Clothing and footwear	80,9				2.6*	2.8*	0.7	5.2*	
	Fruit and vegetables	80,7				1.2	0.6	-0.1	3.5	
	Meat and meat products	79,8				0.7	0	0.7	4.5*	
	Second hand cars	79,7				2.4*	1.7	2.9*	8.8*	
	Fuel for vehicles	73,0				5.9*	-2.8*	-0.5	-4.4*	
	S E R V I C E S	Personal care services	85,1				0.5	-0.2	-1	1.3
		Vehicle rental services	82,5				4*	-0.2	2.2*	3.9*
		Commercial sport services	82,0				0.7	0.4	3.8*	0.3
		Culture and entertainment	82,0				1.7*	-1.3	1	-1
		Airline services	82,0				0.8	0.3	-0.7	1.3
Packaged holidays & tours		81,9				4.5*	-0.8	5.6*	2.7	
TV-subscriptions		81,6				3.1*	4.4*		7.6*	
Cafés, bars and restaurants		81,2				1.9*	-0.8	3.4*	2.7	
Fixed telephone services		81,0				3.1*	1	-0.6	5*	
Postal services		80,5				2.1*	-0.5	0.7	2	
Holiday accommodation		80,0				2.4*	0	3.2*	-1.2	
On-line gambling services		79,7							4.9*	
Vehicle insurance		79,3				1.8*	-0.3	0.5	-0.2	
Vehicle maintenance and repair		79,3				2.5*	-0.4	2.8*	4.2*	
Legal and accountancy services		79,1				2.2*	0		4.6*	
Gas services		78,5				1.9	2.9*	-2*	3.2	
Home insurance		78,4				6.3*	-3.5*	2.2*	0.8	
Internet provision		78,4				0.9	1.5	3.7*	4.7*	
Mobile telephone services		78,3				3.4*	-0.1	1	4.3*	
All services markets		78,2				3.1*	-0.3	1.3*	2.1*	
Real estate services		77,8				4.7*	2.9*	6.4*	7.1*	
Investment products, private pensions and...		77,6				4.6*	2.4*	5.9*	8.2*	
Maintenance services		76,8				4.1*	-1.9	5.1*	3.1	
Tram, local bus, metro		76,4				1.9	3.5*	-4*	0	
Train services		76,3				4.5*	-0.1	-2.6*	1.9	
Private life insurance		76,2				5.2*	-2		1.8	
Bank accounts		75,8				3.7*	0.1	4.7*	1.8	
Off-line gambling services		74,1							-2.3	
Mortgages	73,5				6.7*	-3*		2.9		
Water supply	72,6				2.6*	-2.2	-1.9	-1.9		
Loans, credit and credit cards	70,9				5.5*	-4.9*		-3		
Electricity services	65,2				4.2*	-6.8*	-3.1*	-6.8*		

Overall Performance

The assessment of consumer markets is on average higher in Greece than in the whole EU28. This is the case for both goods and services markets (+2.1 difference, in each case). In addition, both markets show higher than average scores for comparability and trust.

Compared to the score from 2012, both markets show improvement (goods markets, +2.1; services markets, +3.1). Overall, the markets in Greece show an improvement of 2.6 when compared to last year.

Goods Markets

Overall, the top three goods markets in Greece are the spectacles and lenses, books, magazines and newspapers, and personal care products markets. The bottom three are the fuel for vehicles, second-hand cars, and meat and meat products markets. The Greek new cars and spectacles and lenses markets are both rated as the third best performing across the EU28.

Across the individual goods markets, the second-hand cars (4th) and clothing and footwear (6th) have higher scores than the EU28 average. Both markets show a low level of problems and high scores for comparability and expectations. The second-hand cars market also scores relatively highly for trust. Fuel for vehicles is the only Greek goods market to be under the EU average; it scores relatively poorly for expectations, comparability and trust, and has relatively high proportions of problems and complaints.

Compared to 2012, the fuel for vehicles market showed the most improvement, which was driven by higher levels of trust and fewer problems. Another 12 markets showed positive changes.

Services Markets

Overall, the top three services markets in Greece are the personal care services, vehicle rental services, and commercial sport services markets. The bottom three are the electricity services, loans, credit and credit cards and water supply markets. The vehicle rental services market is rated as the second best performing across the EU28, while the online gambling and betting services and TV-subscriptions markets are assessed as the third best performing across the EU28.

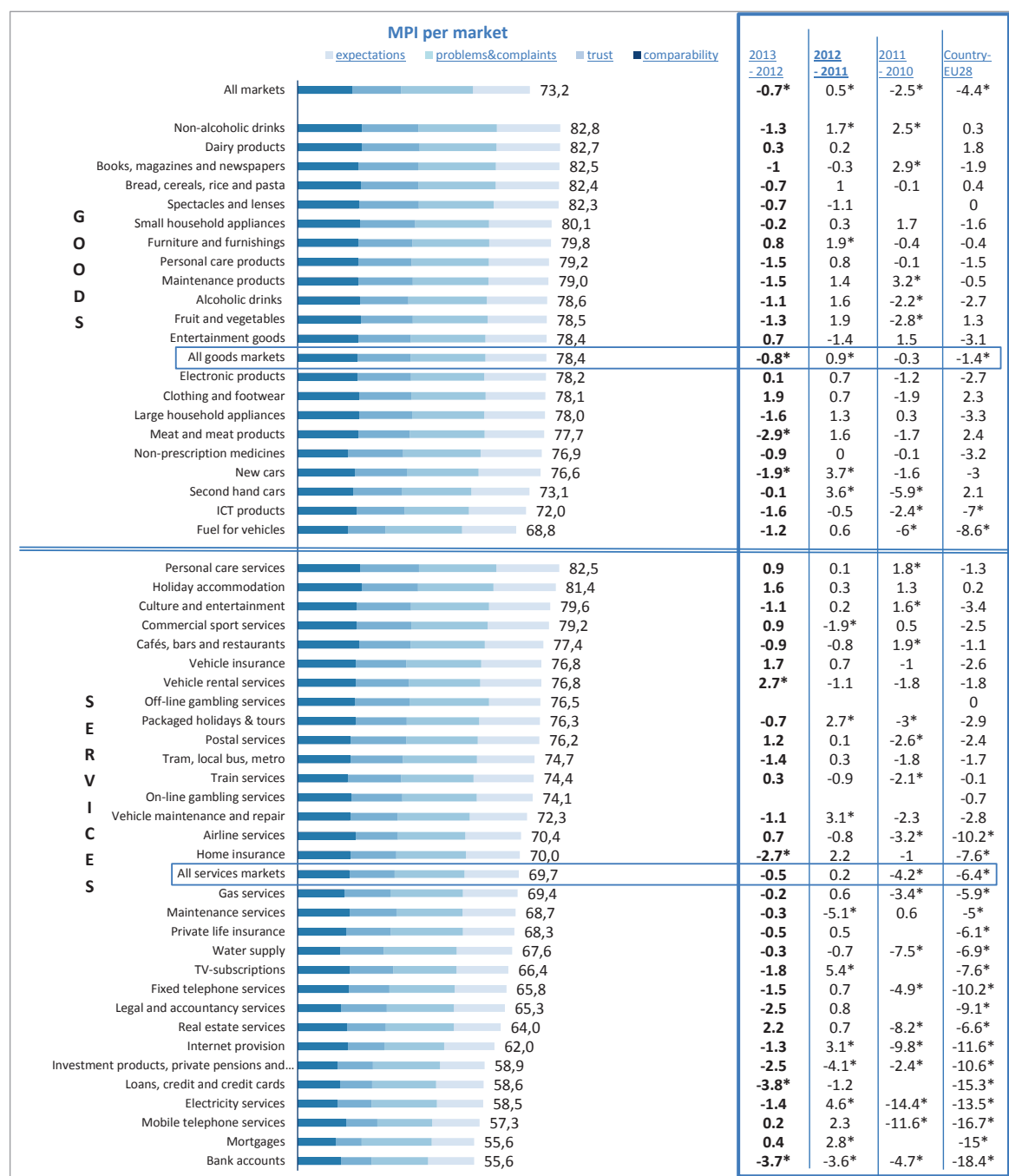
Across the individual services markets, investment products, TV-subscriptions and real estate services score higher when compared to the EU28 average. The investment products, private pensions and securities market scores highly for comparability and expectations, and has a low proportion of complaints. The TV-subscriptions market has relatively few problems and relatively high levels of trust and expectations. The real estate services market scores higher on trust and expectations. The electricity services market is the one market that performs significantly poorer than the EU28 average. Nevertheless, the loans, credit and credit cards, and the offline gambling services markets both score relatively poorly.

Compared to 2012, across the services markets, the biggest improvements are seen in the mortgages; home insurance; and the loans, credit and credit cards markets. Another 20 markets show a positive increase in score. The increase of the market for mortgages is driven by high scores for the trust and expectations components and a low level of problems. The home insurance market improved in terms of trust, expectations and comparability.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
51	Mortgages	6.7*	0.5*	0.9*	0.9*	-6*	7.6*	0.4*
29	Home insurance	6.3*	0.7*	0.9*	0.7*	-2.9*	7.2*	0.5*
17	Fuel for vehicles	5.9*	0.3*	1.2*	0.4*	-6*	-0.9	-0.3*
58	Loans, credit and credit cards	5.5*	0.5*	0.9*	0.5*	-4.6*	10.1*	-0.1
52	Private life insurance	5.2*	0.6*	0.6*	0.6*	-4.7*	9.9*	0.3*
Improved the least since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
13	ICT products	0.3	0	0.1	-0.1	-0.8	-5.6*	-0.3*
22	Personal care services	0.5	-0.1	0.1	0.1	-1.7	51.3*	-0.3*
42	Commercial sport services	0.7	0	0.1	0.2	0.5	0.7	0.1
2	Meat and meat products	0.7	0.1	0.3*	0	1.4	-11.8*	-0.6*
53	Spectacles and lenses	0.8	0.2	0.2	-0.1	-0.3	-13.7*	-0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
16	Second hand cars	8.8*	0.7*	1.5*	0.4*	-12.2*	2.5	-0.7*
28	Investment products, private pensions and securities	8.2*	1.4*	0.7*	0.6*	-6.7*	-6.7*	-0.4*
54	TV-subscriptions	7.6*	0.7*	0.9*	0.5*	-13.3*	13.2*	-0.4*
20	Real estate services	7.1*	0.8*	0.9*	0.6*	-7.2*	-3.7	-0.4*
7	Clothing and footwear	5.2*	0.6*	0.6*	0.1	-10.3*	9*	-0.4*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-6.8*	-0.5*	-0.9*	-1.4*	-1	19.6*	
17	Fuel for vehicles	-4.4*	-0.1	-0.2*	-1.2*	3.6*	15.7*	-0.9*
58	Loans, credit and credit cards	-3	0.4*	-0.8*	-0.6*	2.8	14.3*	-1.2*
59	Off-line gambling services	-2.3	-0.5*	-0.3*	-0.1	-0.4	12.9*	-1.5*
45	Water supply	-1.9	-0.1	-0.1	-0.6*	-2	25.2*	

Spain



Overall Performance

The average performance of consumer markets in Spain is much lower than in the EU28 as a whole – 4.4 points below. This is largely driven by a very low comparative score for the services markets – 6.4 points below. The average score for Spain's goods markets is also lower than in the EU28 – 1.4 points below.

Compared to 2012, the overall assessments of the markets have declined, driven by lower ratings for the goods markets and a marginal – but not significant – downward assessment of the services markets.

Goods Markets

Overall, the top three goods markets in Spain are the non-alcoholic drinks, dairy products and books, magazines and newspapers markets. The bottom three are the fuel for vehicles, ICT products and second-hand cars markets. The Spanish new cars, large household appliances and fuel for vehicles markets are all ranked in 26th position across the EU28. The ICT products market is ranked in 27th place.

Across the individual goods markets, no market statistically significantly outperforms the EU28 average; although the meat and meat products and clothing and footwear markets both have a slightly higher score. Only two goods markets have a lower score than the average: the fuel for vehicles and ICT products markets. The market for fuel for vehicles scores lower for trust, comparability and expectations; the ICT products market also scores lower for trust, and has a higher proportion of complaints.

Across the goods markets, no statistically significant improvements can be reported compared to 2012; nevertheless the largest increases in positive assessments are found in the clothing and footwear and furniture and furnishings markets. Significant declines are found in the meat and meat products and the new cars markets. The meat and meat products market suffered lower scores for trust and expectations and a high proportion of problems; this is likely to be driven by the horsemeat scandal which was reported widely across Europe just prior to fieldwork in January 2013. The new cars market is rated poorly for comparability.

Services Markets

Overall, the top three services markets in Spain are the personal care services, holiday accommodation and culture and entertainment markets. The bottom three are the bank accounts, mortgages, and mobile telephone services markets.

Spain's TV-subscriptions, real estate services, electricity services and mortgages markets are all rated in 26th position across the EU28.

The following markets are all rated in 27th position across the EU28: investment products, private pensions and securities; maintenance services; fixed telephone services; legal and accountancy services; internet provision; airline services; mobile telephone services; bank accounts; home insurance; private life insurance; loans, credit and credit cards; ICT products; and culture and entertainment.

On an individual level, a total of 17 services markets have a lower score in Spain than the EU28 average.

The bank accounts, mobile telephone services and the loans, credit and credit cards markets all score more than 15 percentage points lower than the EU28 average. All three markets experience very high levels of problems (bank accounts -23 points; mobile telephone services -21; and loans, credit and credit cards -14), but also receive relatively low scores for the trust, expectations and comparability components. The only markets that receive scores equal to the

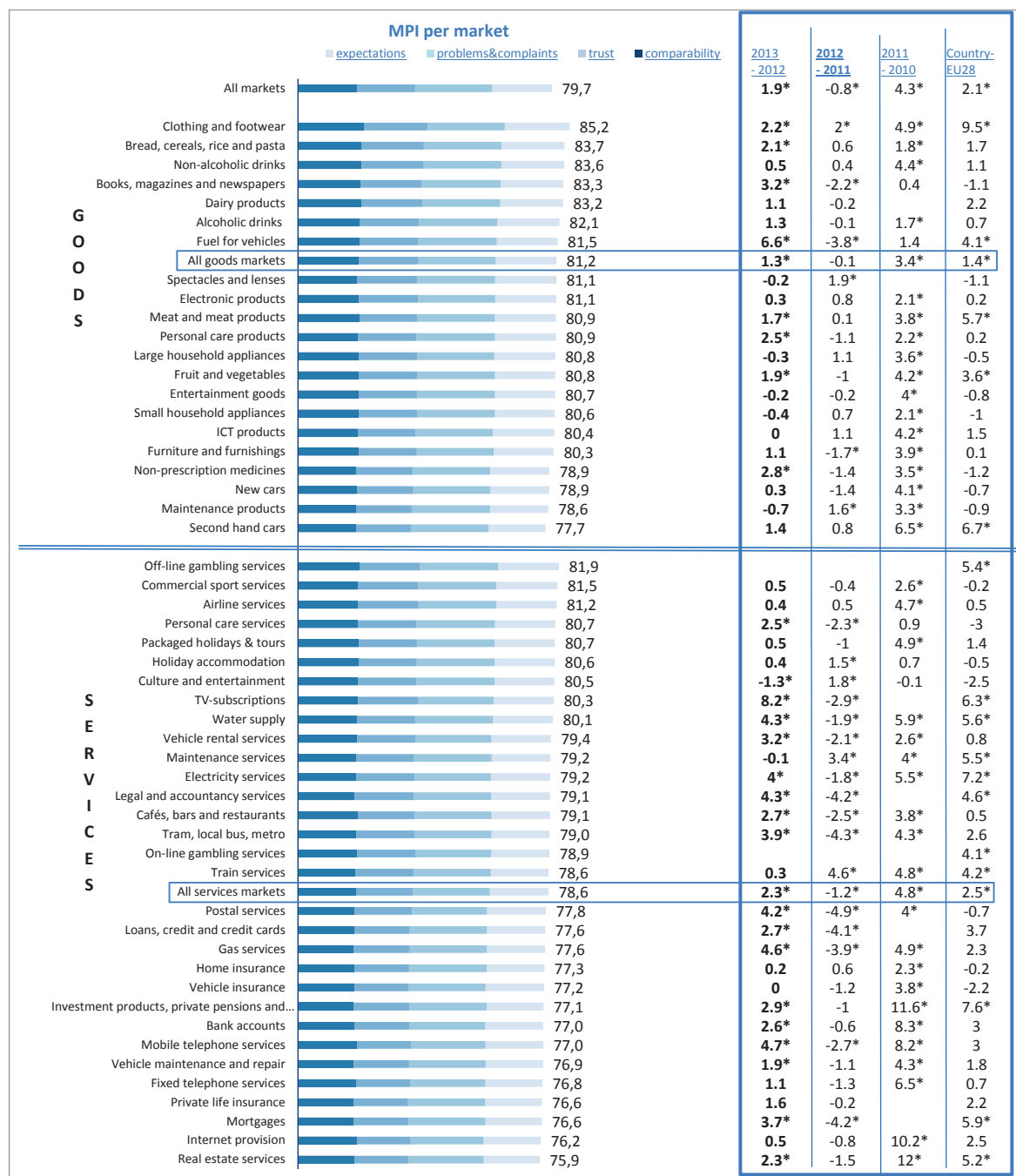
EU28 are those for holiday accommodation, offline gambling and lottery services, and train services.

There was a positive change in the vehicle rental services score, as well as negative changes in the loans, credit and credit cards, bank accounts and home insurance markets. The vehicle rental services market enjoyed increases in trust, comparability and expectations. The loans, credit and credit cards market suffered lower levels of trust and expectations, combined with higher levels of problems.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
38	Vehicle rental services	2.7*	0.3*	0.4*	0.3*	-0.2	-3.7*	0
20	Real estate services	2.2	0.3*	0.1	0.2	-3.4	-0.6	0.1
7	Clothing and footwear	1.9	0.2	0.2	0	-3.5	-5*	-0.2
30	Vehicle insurance	1.7	-0.1	0.4*	0.2	-2.7	-10.2*	0
39	Holiday accommodation	1.6	0.1	0.1	0.1	-2.9	-16.4*	0
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
58	Loans, credit and credit cards	-3.8*	-0.2	-0.8*	-0.3	3.3	-5*	0
26	Bank accounts	-3.7*	-0.1	-0.7*	-0.1	8.1*	1.3	-0.6*
2	Meat and meat products	-2.9*	0	-0.6*	-0.2	4.2*	-20.2*	0
29	Home insurance	-2.7*	-0.4*	-0.1	-0.3	4.3*	-3.2	-0.2
28	Investment products, private pensions and securities	-2.5	-0.5*	-0.4*	0.1	2.2	-1.8	0

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	2.4	0.3*	0.3*	0.1	-3.4*	-8*	0
7	Clothing and footwear	2.3	0.5*	-0.1	0.1	-7.2*	5.4*	0.1
16	Second hand cars	2.1	0	0.7*	0.2	-1.3	19.4*	-0.3*
55	Dairy products	1.8	0.3*	0.1	0.1	-3.3*	24.9*	0.1
1	Fruit and vegetables	1.3	0.3*	-0.1	0	-5.4*	4.2	0.2*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
26	Bank accounts	-18.4*	-1.3*	-2.6*	-1.5*	23.4*	18*	-0.8*
33	Mobile telephone services	-16.7*	-0.9*	-2.5*	-1.6*	20.5*	9.3*	-0.7*
58	Loans, credit and credit cards	-15.3*	-1.4*	-2.3*	-1.3*	13.5*	15.3*	-0.8*
51	Mortgages	-15*	-1.5*	-2.8*	-1.3*	4.8*	15.5*	-1.6*
46	Electricity services	-13.5*	-1.2*	-1.9*	-1.3*	12.3*	5.9*	-1.4*

France



Overall Performance

Consumer markets are assessed more positively in France than in the EU28 as a whole (a difference of 2.1 point), both overall and for goods and services markets separately. In addition, all three indicators have increased from 2012.

Goods Markets

Overall, the top three goods markets in France are the clothing and footwear, bread, cereals, rice and pasta and non-alcoholic drinks markets. The bottom three are the second-hand cars, maintenance products and new cars markets.

Across the individual goods markets, five markets statistically outperform the EU28; clothing and footwear and second-hand cars are the top performing markets in this regard. The clothing and footwear market scores comparatively highly for the trust, comparability and expectations components, with a comparatively lower proportion of problems. The second-hand cars market scores higher for trust, and has a lower proportion of problems.

No individual French goods market showed a score that was statistically lower than the EU28 average; nevertheless, the lowest comparative scores are observed in the non-prescription medicines and the spectacles and lenses markets.

Compared to 2012, eight goods markets improved, especially the fuel for vehicles market. Another notable improvement was seen in the books, magazines and newspapers market, driven by high scores for the expectations, trust and comparability components in 2013. The maintenance products and small household appliances markets' scores decreased from last year, although these changes are not statistically significant.

Services Markets

Overall, the top three services markets in France are the offline gambling and lottery services, commercial sport services and airline services markets. The bottom three are the real estate services, internet provision and mortgages markets. The French offline gambling and lottery services market is rated as the second best performing across the EU28. The personal care services market is assessed in 26th position across the EU28.

Across the individual services markets, a total of eleven markets are assessed higher by French consumers than by the EU28 consumers, in particular the investment products, private pensions and securities, electricity services, and TV-subscriptions markets. The investment market shows a higher score for the trust, comparability and expectations components. The electricity services market scores relatively highly for comparability and trust; while the TV-subscriptions market has a relatively low proportion of problems and complaints.

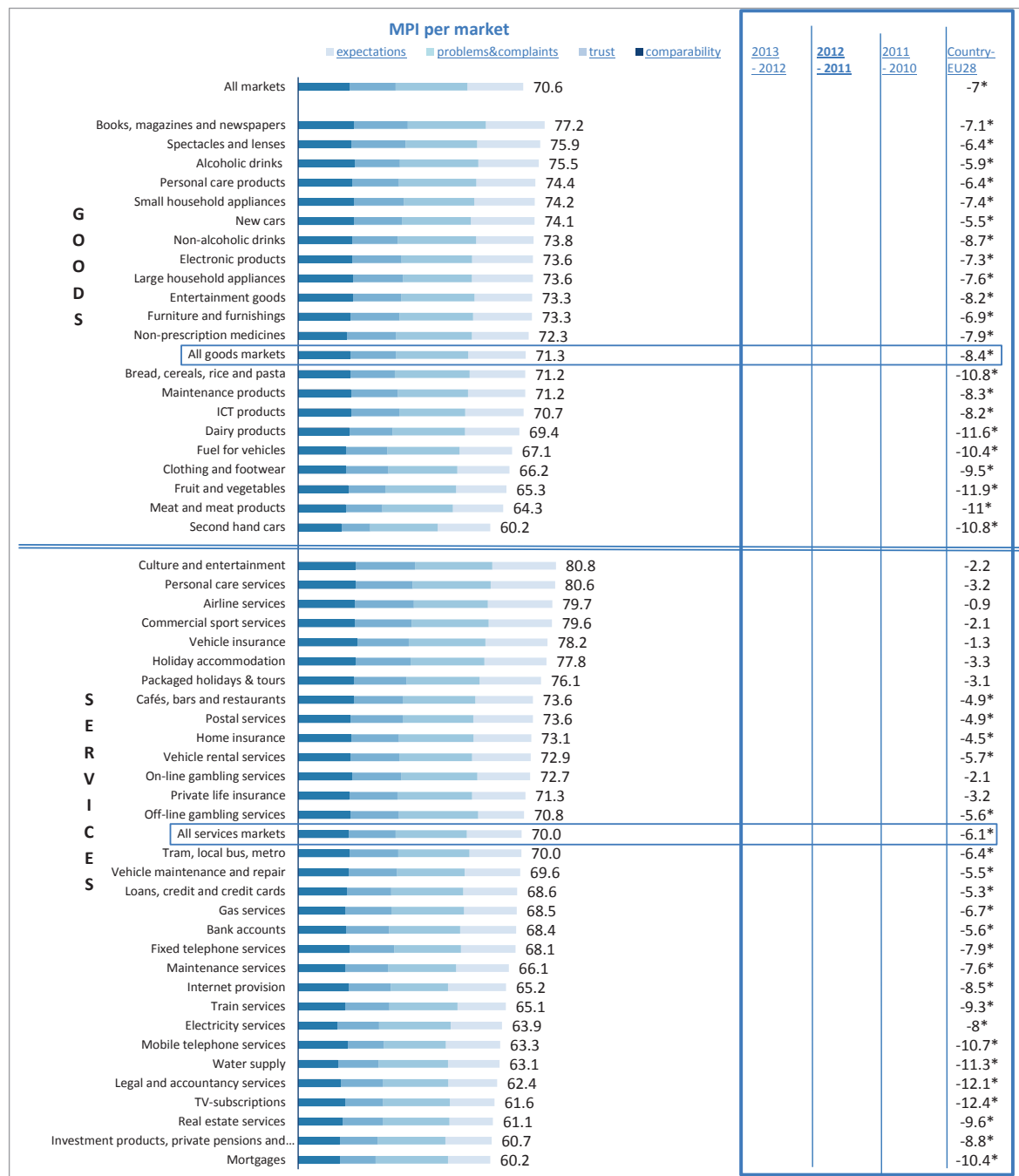
Personal care services, culture and entertainment, and vehicle insurance markets all score somewhat lower than the EU 28 average but these differences are not statistically significant.

Compared to 2012, across the services markets, the largest year-on-year difference is an increase in positive assessments of the TV-subscriptions market; this market shows higher levels of trust, comparability and expectations, combined with a decrease in the proportion of problems. Scores increased for another 17 services markets. On the negative side, the culture and entertainment market's score decreased compared to 2012.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
54	TV-subscriptions	8.2*	0.9*	1.2*	0.8*	-5.8*	-9*	0.9*
17	Fuel for vehicles	6.6*	0.6*	0.9*	1*	-1.3	-30.3*	0.7*
33	Mobile telephone services	4.7*	0.6*	0.8*	0.4*	-0.8	-9.9*	0.3*
47	Gas services	4.6*	0.6*	0.6*	0.6*	-0.5	-1.7	0.8*
57	Legal and accountancy services	4.3*	0.5*	0.5*	0.5*	-1.6	-20.3*	0.3*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
43	Culture and entertainment	-1.3*	0	-0.2*	-0.2*	1.2	-4.4	0
8	Maintenance products	-0.7	-0.3*	0.2	-0.1	0.6	8.3*	-0.2*
12	Small household appliances	-0.4	0	0	-0.1	1.2	-31*	0.1
11	Large household appliances	-0.3	-0.1	0	0	0.7	-3.4	0.1
14	Entertainment goods	-0.2	0	0	0	0.6	-18.1*	0

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7	Clothing and footwear	9.5*	1*	1.3*	0.6*	-10.4*	-39.7*	0.2*
28	Investment products, private pensions and securities	7.6*	0.9*	1*	0.6*	-6.2*	-34.9*	-0.3*
46	Electricity services	7.2*	1.1*	1.1*	0.3*	-4.3*	-34.2*	1.3*
16	Second hand cars	6.7*	0.3*	1.5*	0	-12.5*	-33.8*	-0.8*
54	TV-subscriptions	6.3*	0.4*	0.9*	0.3*	-11*	-47.5*	0.5*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
22	Personal care services	-3	-0.4*	-0.2*	-0.6*	-0.2	-18.9*	-0.7*
43	Culture and entertainment	-2.5	-0.2*	-0.2*	-0.6*	-0.4	-22.5*	-0.1
30	Vehicle insurance	-2.2	-0.4*	-0.1	-0.5*	0.4	-39.9*	-0.4*
48	Non-prescription medicines	-1.2	0.1	-0.1	-0.5*	1.9	-33.6*	-0.5*
53	Spectacles and lenses	-1.1	-0.1	-0.2*	-0.5*	-4.1*	-38.7*	-0.6*

Croatia⁸



Overall Performance

In general, the performance of consumer markets in Croatia are assessed worse than the EU28 average, with a difference of 7.0 points. The overall score for goods markets in Croatia is 8.4 points lower than the EU28 average, and the overall score for services markets is 6.1 points below the EU28 average.

Goods Markets

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Please note Croatia was not included in the survey before 2013 – no trend data are available.

Overall, the top three goods markets in Croatia are the books, magazines and newspapers, spectacles and lenses and alcoholic drinks markets. The bottom three are the second-hand cars, meat and meat products and fruit and vegetables markets.

The alcoholic drinks market is rated in 26th position across the EU28. The fuel for vehicles, dairy products, and clothing and footwear markets are assessed in 27th place. All of the following markets are assessed in 28th position across the EU28: second-hand cars; non-alcoholic drinks; new cars; non-prescription medicines; maintenance products; meat and meat products; spectacles and lenses; books, magazines and newspapers; fruit and vegetables; furniture and furnishings; ICT products; entertainment goods; large household appliances; electronic products; small household appliances; bread, cereals, rice and pasta; and personal care products.

On an individual level, all goods markets in Croatia perform worse than the EU28 average, with the market for fruit and vegetables and the market for dairy products both performing particularly poorly. These two markets also score lowest for trust and expectations. In terms of performance components, every goods market in Croatia shows a lower score compared to the EU28 average in respect of comparability and trust. In addition, the majority of goods markets in Croatia score worse than average in terms of expectations and the levels of problems and complaints. The markets for ICT products and maintenance products have the highest proportion of consumer complaints.

Services Markets

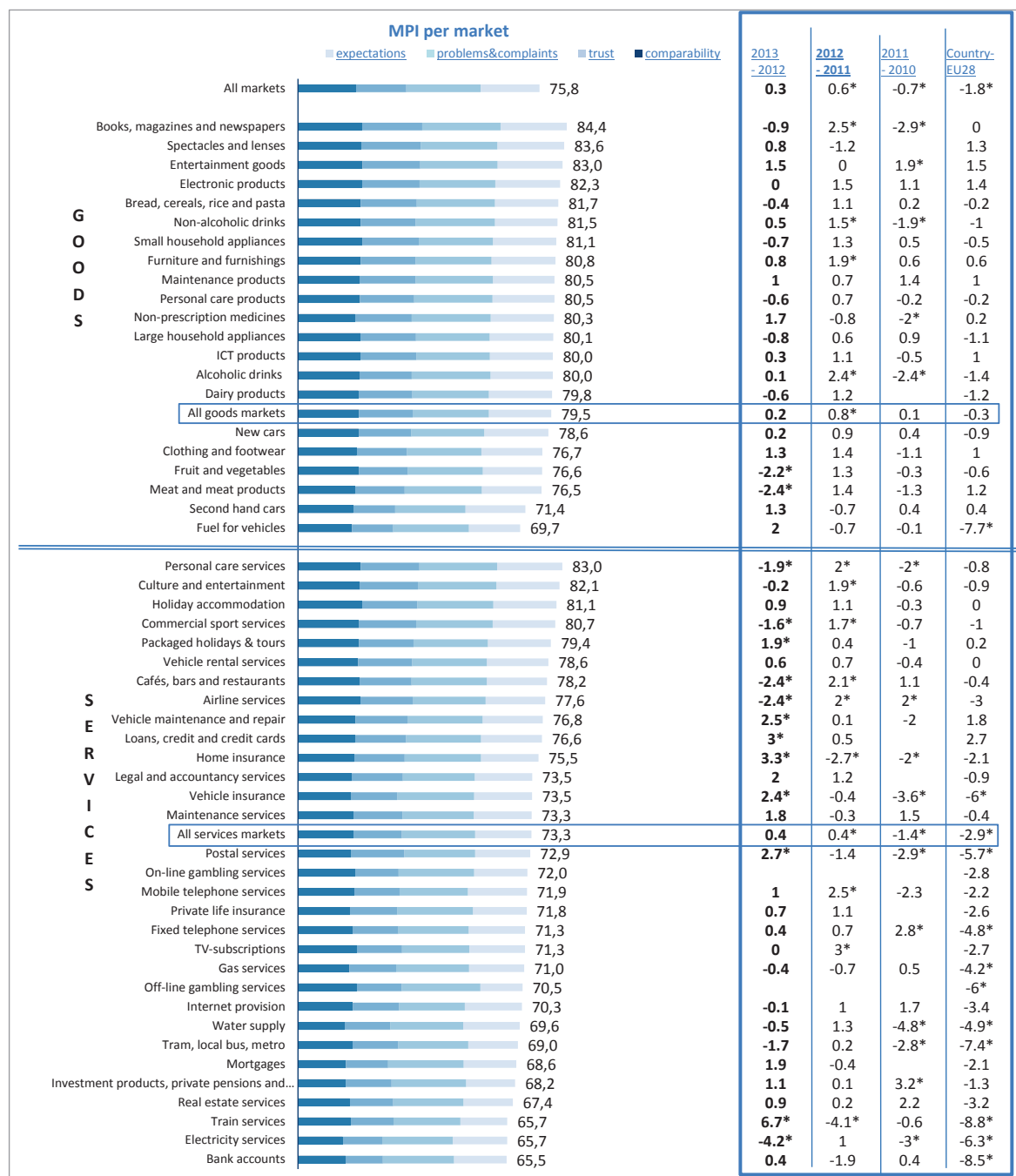
Overall, the top three services markets in Croatia are the culture and entertainment, personal care services and airline services markets. The bottom three are the mortgages, investment products, private pensions and securities and real estate services markets.

The following markets are all rated in 26th position across the EU28: electricity services; holiday accommodation; internet provision; cafés, bars and restaurants; and postal services. The markets assessed as being in 27th position are: water supply; investment products, private pensions and securities; fixed telephone services; mobile telephone services; tram, local bus, metro; and personal care services. The real estate services; legal and accountancy services; TV-subscriptions; vehicle rental services; and maintenance services markets are all ranked in 28th position across the EU28.

The majority of services markets in Croatia perform worse than the EU28 average. The services markets for TV subscriptions, legal and accountancy services, and water supply perform particularly poorly. The market for TV subscriptions has very low scores for the trust and expectations components in particular. The services markets with the highest volume of problems are internet provision, mobile telephone services, and legal and accountancy services.

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
37	Airline services	-0.9	-0.6*	0.2	0.1	1.4	-12.6*	-0.9*
30	Vehicle insurance	-1.3	-0.1	-0.4*	0	0.5	-15.8*	0.2*
60	On-line gambling services	-2.1	-0.3*	-0.2	-0.4*	-1.2	6*	-0.1
42	Commercial sport services	-2.1	-0.5*	-0.4*	0	0	-32.8*	-0.5*
43	Culture and entertainment	-2.2	-0.5*	-0.2	-0.1	1.6	-11.3*	-1*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
54	TV-subscriptions	-12.4*	-1.3*	-1.9*	-1.7*	2.4	-3.5	-0.5*
57	Legal and accountancy services	-12.1*	-1.2*	-1.5*	-1.2*	12.3*	-9.5*	-0.4*
1	Fruit and vegetables	-11.9*	-1.4*	-2*	-1.1*	4.5*	-14.2*	-0.4*
55	Dairy products	-11.6*	-1.3*	-1.8*	-1.1*	5.9*	-2.7	-0.3*
45	Water supply	-11.3*	-1.3*	-1.7*	-1*	8.5*	-3.2	

Italy



Overall Performance

On average, consumer markets' performance, as assessed by Italian consumers should be considered as stable, and the minor increase of 0.3 percentage points compared to 2012 is not statistically significant. However, this average assessment is worse in Italy than in the EU28 as a whole (-1.8 percentage points).

Assessments of all goods markets and all services markets were also, on average, fairly stable in Italy compared to 2012.

While the Italian services markets are assessed less positively than the EU28 as a whole, the goods markets are broadly in line with the average.

Goods Markets

Overall, the top three goods markets in Italy are the books, magazines and newspapers, spectacles and lenses and entertainment goods markets. The bottom three are the fuel for vehicles, second-hand cars and meat and meat products markets.

Looking at individual goods markets, the highest increase in performance assessment was in the fuel for vehicles market which rose slightly, but not significantly, compared to 2012. However, this market is still rated -7.7 percentage points lower than the EU28 average and is, comparatively speaking, the poorest performing market. The non-prescription medicines market improved by 1.7 points year-on-year, although this change is not statistically significant, with an increase in the expectation component.

There were lower assessments of the meat and meat products market and the fruit and vegetables market compared to 2012. Indeed, the meat and meat products market suffered a fall in the comparability and trust components. This can potentially be linked with the horsemeat scandal which was widely reported across Europe just prior to fieldwork completion.

Entertainment and electronic goods are the markets in Italy which are assessed most positively compared to the EU average. On the other hand, assessments of the fuel for vehicles market in Italy are more negative than the EU28 average.

Services Markets

Overall, the top three services markets in Italy are the personal care services, culture and entertainment and holiday accommodation markets. The bottom three are the bank accounts, electricity services and train services markets. The Italian postal services and airline services markets are both rated in 26th position across the EU28. The vehicle insurance and tram, local bus, metro markets are assessed in 27th position.

The train services market shows an improvement in assessments since 2012, with an increase of 6.7 percentage points. This increase could have been influenced by the entry of a new operator (Nuovo Trasporto Viaggiatori) into the high-speed rail transport market (with a positive impact in terms of prices and quality of service offered driven by augmented competition)⁹. Despite this increase in positive assessments, the train services market remains the poorest performing service market in Italy compared to the EU28 average (23rd position out of 26).

Other services markets which have improved since 2012 are the home insurance; packaged holidays; vehicle maintenance; vehicle insurance; postal services; and loans, credit and credit cards markets. On the other hand, the electricity services, airline services; personal care

⁹ Il Sole (2012) Alta velocità e concorrenza: parte la sfida. Retrieved from: <http://www.ilsole24ore.com/art/impresa-e-territori/2012-04-24/alta-velocita-concorrenza-parte-160359.shtml?uuid=AbHufzSF>

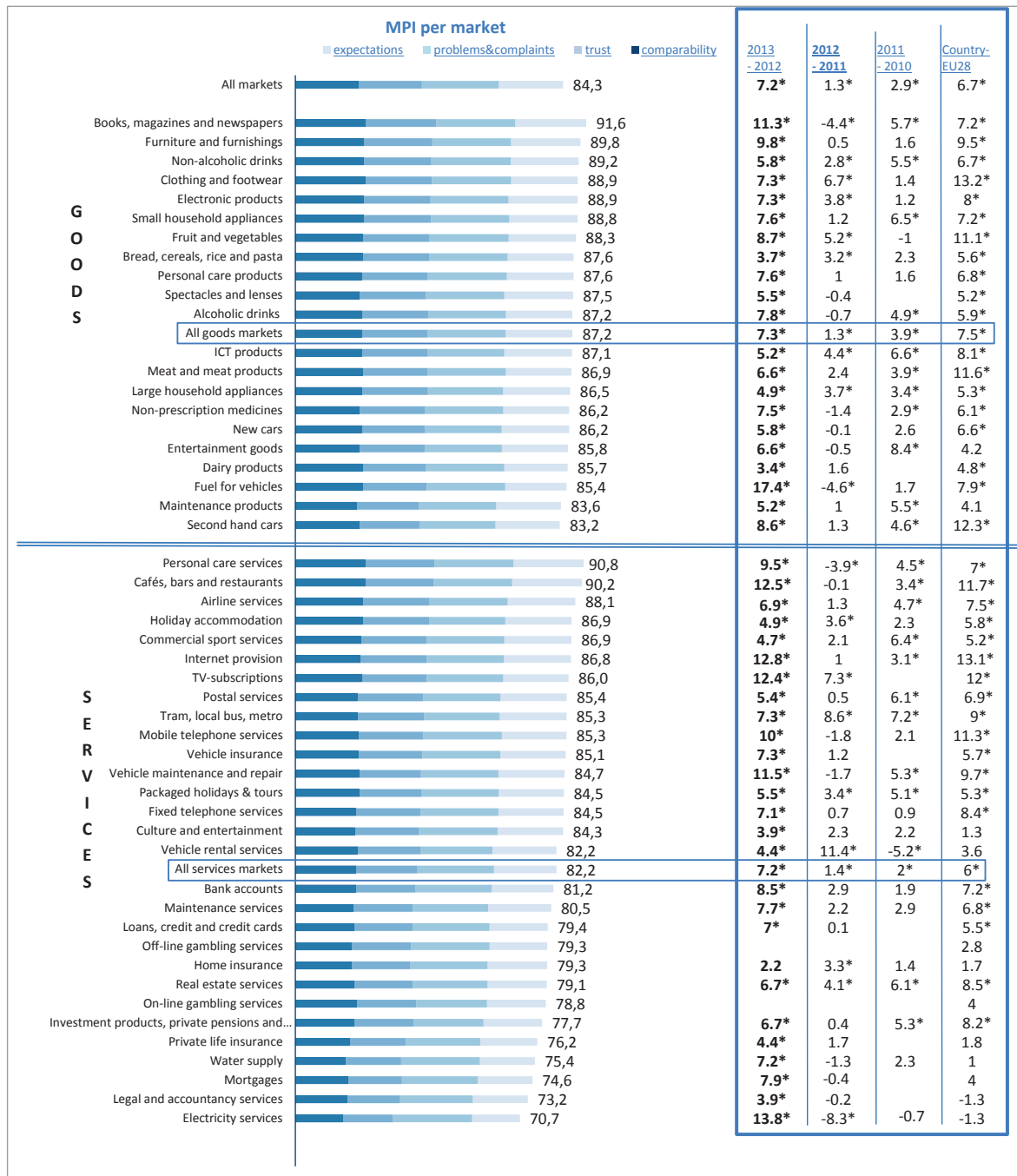
services; commercial sports services; and cafés, bars and restaurants markets assessments have deteriorated since 2012.

Compared to the EU28 average, in Italy, the services markets which perform comparatively well are the loans, credit and credit cards and vehicle maintenance and repair services markets; however none are significantly more positively than the EU28. A number of services markets in Italy are assessed more negatively than the EU28 average: namely the train services, bank accounts and tram, local bus, metro and underground services markets.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	6.7*	1.1*	0.5*	0.4*	-8.7*	-7.1*	
29	Home insurance	3.3*	0.4*	0.7*	0.1	-0.8	-11.3*	0
58	Loans, credit and credit cards	3*	0.3	0.4*	0.3*	-2.4	-2.4	0
31	Postal services	2.7*	0.4*	0.2	0.2	-3.4	9.5*	0.7*
23	Vehicle maintenance and repair	2.5*	0.1	0.2	0.1	-7*	2.6	0
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	-4.2*	-0.8*	-0.6*	0	3.7	5.6*	-0.1
37	Airline services	-2.4*	-0.2	-0.4*	-0.2	2.1	5.7	-0.3*
2	Meat and meat products	-2.4*	-0.5*	-0.6*	0	-1.9	15.4*	-0.1
41	Cafés, bars and restaurants	-2.4*	-0.4*	-0.2	-0.1	2.9	2.2	-0.2
1	Fruit and vegetables	-2.2*	-0.5*	-0.4*	0	0.6	0.1	-0.3*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
58	Loans, credit and credit cards	2.7	0.4*	0	0.4*	-3*	10.4*	-0.9*
23	Vehicle maintenance and repair	1.8	0.3*	0	0	-6*	7.9*	-0.7*
14	Entertainment goods	1.5	0.3*	0	0.1	-2.3*	13.7*	-0.4*
10	Electronic products	1.4	0.3*	0	0.1	-2.4*	7.4*	-0.6*
53	Spectacles and lenses	1.3	0.4*	-0.2*	0.2*	-2.1*	-0.1	-0.9*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	-8.8*	-0.3*	-1.4*	-1.2*	7.3*	-2.8	
26	Bank accounts	-8.5*	-0.7*	-1.8*	-0.7*	2.1	6.9*	-1.8*
17	Fuel for vehicles	-7.7*	-0.7*	-1.3*	-1.1*	-0.2	4	-1.7*
35	Tram, local bus, metro	-7.4*	-0.3*	-1.3*	-1.1*	3.4*	1.7	
46	Electricity services	-6.3*	-0.6*	-1.2*	-0.3*	4*	13.2*	-0.1

Cyprus



Overall Performance

Cyprus's consumer markets, on average, score higher than the EU28 – by 6.7 percentage points; in addition, there has been a sharp rise in market performance since 2012 – by 7.2 points. Cyprus performs better for goods markets and services markets – compared both to 2012 and to the EU28 average.

Goods Markets

Overall, the top three goods markets in Cyprus are books, magazines and newspapers, furniture and furnishings and non-alcoholic drinks. The bottom three are the second-hand cars, maintenance products, and fuel for vehicles markets.

The following Cypriot markets are all rated as the best performing across the EU28: non-prescription medicines; non-alcoholic drinks; books, magazines and newspapers; furniture and furnishings; electronic products; personal care products; clothing and footwear; fruit and vegetables; ICT products; spectacles and lenses; new cars; small household appliances; entertainment goods; large household appliances; second-hand cars; bread, cereals, rice and pasta; and meat and meat products.

The alcoholic drinks, dairy products and maintenance products markets are all assessed as the second best performing across the EU28, while the fuel for vehicles market is assessed as the third best performing.

All the individual goods markets have improved their performance compared to 2012, in particular the markets for fuel for vehicles and books, magazines and newspapers, driven by greater comparability and higher expectations in both markets. Additionally, the fuel market shows an increase in trust and decrease in the proportion of problems.

Other increases can be found in various other goods markets, notably: furniture and furnishings; fruit and vegetables; second-hand cars; alcoholic drinks; small household appliances; personal care products; non-prescription medicines; clothing and footwear; electronic products; and meat and meat products. The two markets that have increased their MPI score the least are the markets for dairy products and bread, cereals, rice and pasta.

All goods markets score higher than the EU28 average, with only the maintenance products and entertainment goods markets showing a difference that is not statistically significant. The top performing markets in this regard are those for clothing and footwear and second-hand cars. In the market for clothing and footwear, this difference in performance is driven by a better rating on all the components.

Services Markets

Overall, the top three services markets in Cyprus are the personal care services, cafés, bars and restaurants and the airline services markets. The bottom three are the electricity services, the legal and accountancy services and mortgages markets.

The Cypriot markets rated as the best performing across the EU28 are: airline services; internet provision; TV-subscriptions; fixed telephone services; personal care services; tram, local bus, metro; cafés, bars and restaurants; mobile telephone services; holiday accommodation; vehicle maintenance and repair; packaged holidays & tours; and commercial sport services. The postal services and real estate services markets are both assessed as the second best performing across the EU28, while the maintenance services, vehicle insurance and vehicle rental services markets are assessed as the third best performing.

Across the individual services markets, again, almost all score higher compared to 2012. The markets for electricity services, internet provision and cafés, bars and restaurants show the highest increases compared to 2012 results. Other markets that show an improvement are the TV-subscriptions, vehicle maintenance and repair, mobile telephone services, personal care

services, bank accounts, maintenance services, tram, local bus, metro, vehicle insurance, fixed telephone services and airline services markets. The home insurance market is the only one that shows a not statistically significant increase.

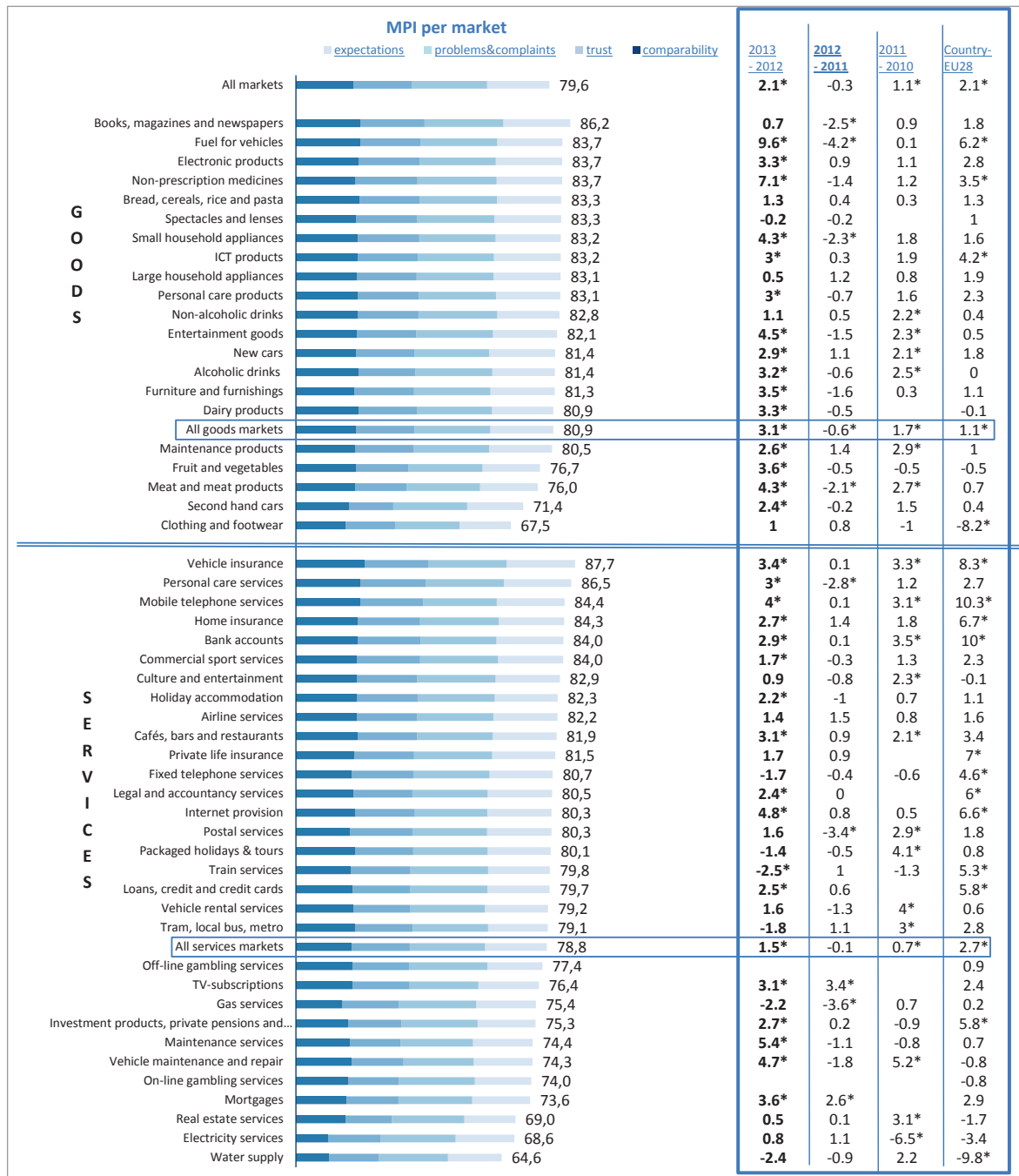
In comparison with the EU28 results, almost all services markets are assessed more positively in Cyprus. A total of 19 out of the 29 services markets have a higher rating than the EU28 average. The three best performing markets are those for internet provision, TV-subscriptions and cafés, bars and restaurants. The higher MPI of the internet provision market is driven by better scores for trust and expectations and a lower proportion of problems. For the TV-subscriptions market, a higher comparability score and a lower proportion of problems are the main differences between Cyprus and the EU28.

The markets for legal and accountancy services, electricity services and water supply are assessed least positively in comparison to the EU28 average; however, none of these differences are statistically significant, and the market for water supply still outperforms the EU28.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	17.4*	1.7*	3*	1.6*	-8.5*	-26.8*	0.6*
46	Electricity services	13.8*	2*	1.6*	0.9*	-13.2*	1.9*	
34	Internet provision	12.8*	1.7*	1.7*	1.1*	-8.3*	5*	2.1*
41	Cafés, bars and restaurants	12.5*	1.1*	1.9*	1.4*	-9*	5.3	0.2
54	TV-subscriptions	12.4*	1.7*	1.6*	0.9*	-9.7*	-19.4*	0.9*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
29	Home insurance	2.2	0.6*	0.4*	0	1.5	-21.3*	0.1
55	Dairy products	3.4*	0.7*	0.6*	0.1	-0.3	-16.8*	0.3*
3	Bread, cereals, rice and pasta	3.7*	0.5*	0.7*	0.2	-0.3	-18.1*	0.1
57	Legal and accountancy services	3.9*	0.8*	0.7*	0.2	0.3	6.9	-0.4*
43	Culture and entertainment	3.9*	0.1	0.7*	0.5*	-3.5*	28*	0.6*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7	Clothing and footwear	13.2*	1.5*	1.7*	0.9*	-15.3*	-44.9*	0.7*
34	Internet provision	13.1*	1.1*	1.8*	1*	-18.3*	13.6*	0.8*
16	Second hand cars	12.3*	1.1*	2.1*	0.9*	-10.5*	6.6*	0.2*
54	TV-subscriptions	12*	1.2*	1.5*	0.9*	-14.7*	-4.5	0.9*
41	Cafés, bars and restaurants	11.7*	1.1*	1.7*	1.1*	-10.4*	3.3	0.5*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
57	Legal and accountancy services	-1.3	0	-0.2	-0.4*	-1.6	-3	0
46	Electricity services	-1.3	-0.2	0	-1.1*	-10.4*	26.4*	
45	Water supply	1	0	0.3*	-0.5*	-8.3*	5.7*	
43	Culture and entertainment	1.3	-0.2	0.5*	0.2	-1.5	26.8*	0.2
29	Home insurance	1.7	0	0.6*	0	-1.8	-18.1*	-0.2*

Latvia



Overall Performance

On average, the market performance assessments of Latvian consumers have improved since 2012 – showing a rise of 2.1 percentage points. Furthermore, Latvian markets are rated more positively than the overall EU28 markets average (+2.1 percentage points).

Assessments of all goods markets were also more positive than in 2012 with an increase of 3.1 percentage points year-on-year. Latvian goods markets are, in addition, assessed more positively than the EU28 average. Overall assessments of the services markets show an improvement compared to 2012 (+1.5), as well as being higher than the EU28 average (+2.7).

Goods Markets

Overall, the top three goods markets in Latvia are the books, magazines and newspapers, fuel for vehicles, and electronic products markets. The bottom three are the clothing and footwear, second-hand cars and meat and meat products markets. The ICT products market is rated as the second best performing across the EU28, while the electronic products market is assessed as the third best performing.

Looking at the individual goods markets, the biggest increases in performance assessments since 2012 are seen in the fuel for vehicles and the non-prescription medicines markets, with another 13 markets showing an improvement. Both of these markets show a more positive assessment than the EU28 average. In addition, the ICT products market is rated more positively in Latvia than the EU28.

Only the spectacles and lenses market showed a decrease in score when compared to 2012, although this was not statistically significant. The only goods market in Latvia that is assessed significantly less positive than the EU28 average is clothing and footwear.

Services Markets

Overall, the top three services markets in Latvia are the vehicle insurance, personal care services, and mobile telephone services markets. The bottom three are the water supply, electricity services, and real estate services markets.

The vehicle insurance, home insurance and bank accounts markets are all rated as the best performing across the EU28. The private life insurance and mobile telephone services markets are both assessed as the second best performing, while the internet provision market is assessed as the third best performing. However, the water supply market is ranked in 26th position across the EU28.

Across individual services markets in Latvia, there were statistically significant improvements in assessments compared to 2012 in 16 markets. The biggest increases were noted in respect of maintenance services, internet provision, and vehicle maintenance and repair services. The only statistically significant decrease in assessments was noted in the train services market.

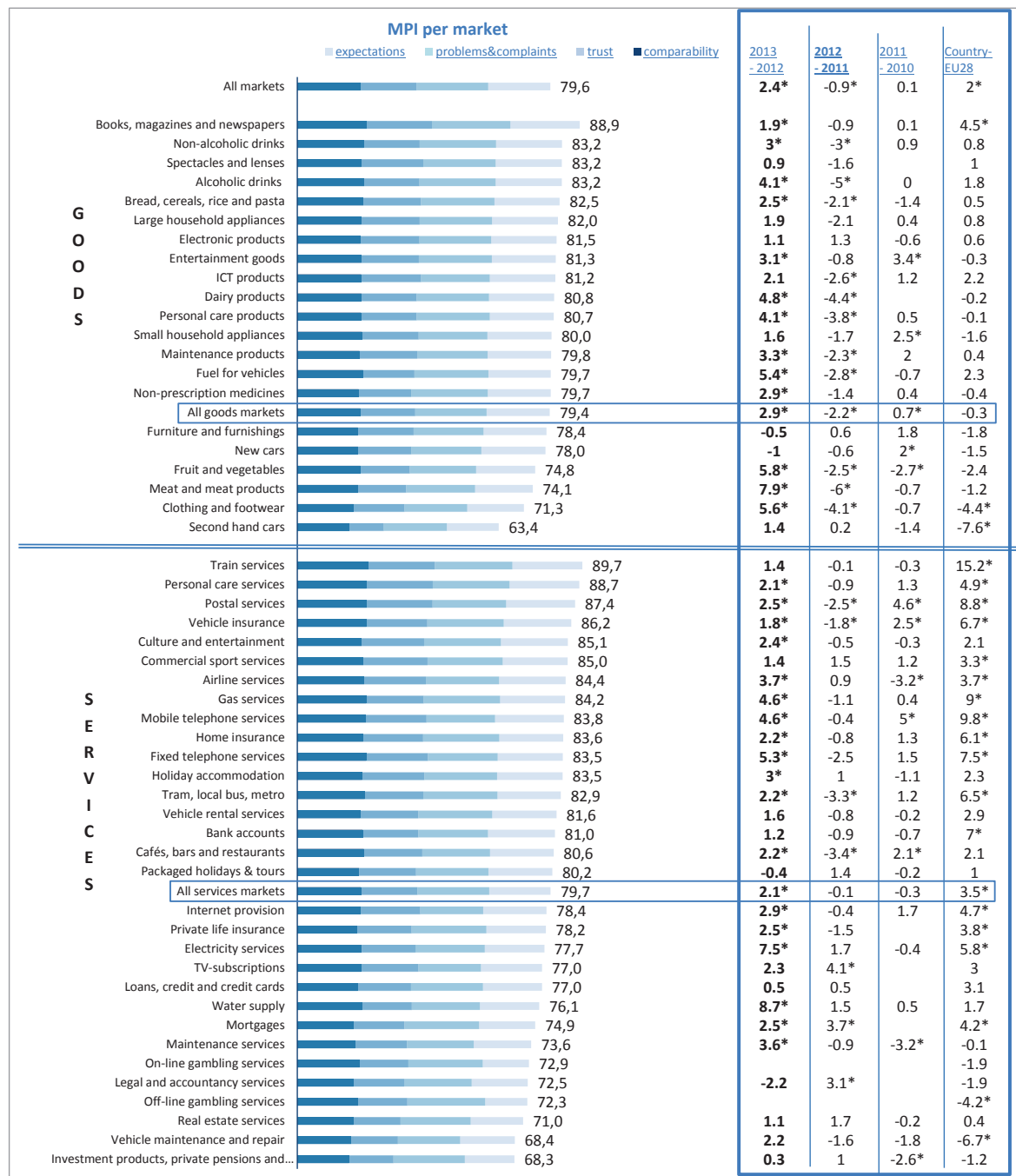
Overall, Latvia's services markets are assessed more positively than the EU28 as a whole. Eleven services markets in Latvia are rated more positively than the EU28 average. The top rated are the mobile telephone services, bank accounts and vehicle insurance markets.

Overall, only the water supply market is rated significantly less positive in Latvia than the EU average. Other relatively poor performers are the electricity services and real estate services markets.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	9.6*	0	2*	1.3*	-6.9*	-37.6*	0.3
48	Non-prescription medicines	7.1*	0.5*	1.5*	0.6*	-3.5*	-43.8*	0.5*
21	Maintenance services	5.4*	0	0.6*	0.6*	-10.8*	-27.8*	0.4*
34	Internet provision	4.8*	0.1	0.8*	0.4*	-7.1*	-24*	0.2
23	Vehicle maintenance and repair	4.7*	0	0.9*	0.3*	-9.2*	-23.5*	0.1
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	-2.5*	-1.1*	0	0	-0.6	-62*	
45	Water supply	-2.4	-2.1*	0.7*	-0.1	-6.6*	-13.7*	
47	Gas services	-2.2	-1.7*	0.7*	0	-1.9	-31.6*	-0.9*
35	Tram, local bus, metro	-1.8	-0.8*	0.2	-0.1	0	-22.5*	
32	Fixed telephone services	-1.7	-1*	0.3*	-0.3	-2.7	-16.7*	-1.4*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
33	Mobile telephone services	10.3*	1*	1.6*	1*	-7.2*	-18.6*	0.5*
26	Bank accounts	10*	1*	1.5*	1.1*	-6*	-2.8	0.2
30	Vehicle insurance	8.3*	1.1*	1.1*	0.8*	-2.6*	-55.9*	0.2*
52	Private life insurance	7*	0.6*	1*	0.9*	-3.9*	-14.8*	-0.1
29	Home insurance	6.7*	0.6*	1.1*	0.7*	-3.9*	-16.2*	0
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
45	Water supply	-9.8*	-2.2*	-0.5*	-0.7*	8.5*	0	
7	Clothing and footwear	-8.2*	-1*	-0.5*	-1.1*	10.6*	-9.6*	-1.3*
46	Electricity services	-3.4	-2.2*	0.4*	0.2	-1.9	-17.7*	-4.1*
20	Real estate services	-1.7	-0.4*	-0.1	-0.3*	-1.6	-6.8*	-0.7*
60	On-line gambling services	-0.8	-0.5*	0	0.1	-1.2	16*	-0.4*

Lithuania



Overall Performance

On average, the markets' performance as assessed by Lithuanian consumers has improved since 2012 – showing a rise of 2.4 percentage points. Furthermore, Lithuanian markets are rated above what can be observed in the whole EU28 (+2 percentage points).

Assessments of all goods markets were also more positive than in 2012, with an increase of 2.9 points year-on-year. This puts the goods markets in Lithuania broadly in line with the EU28 average. Overall, assessments of the services markets show an improvement compared

to 2012 (a difference of 2.1 percentage points), as well as being more positive than the EU28 as a whole (a difference of 3.5 percentage points).

Goods Markets

Overall, the top three goods markets in Lithuania are the books, magazines and newspapers, non-alcoholic drinks and spectacles and lenses markets. The bottom three are the second-hand cars, clothing and footwear and meat and meat products markets.

Lithuania's books, magazines and newspapers market is rated as the second best performing across the EU28, while the second-hand cars market is assessed in 26th position.

On an individual level, 13 market scores increased from last year, while none decreased in a statistically significant manner. The highest increase in performance assessments was seen in the meat and meat products market (+7.9) and the fruit and vegetables market (+5.8). No individual goods market's assessment decreased significantly compared to 2012. However there were non-statistically significant declines in the new cars (-1) (led by a lowering of the trust component), and the furniture and furnishings (-0.5) markets.

Compared to the EU28 average, the books, magazines and newspapers market is the only goods market in Lithuania scoring more positively than the EU28 average. The fuel for vehicles market is also assessed comparatively positively. However, the second-hand cars and the clothing and footwear markets are assessed more negatively than the EU28 average.

Services Markets¹⁰

Overall, the top three services markets in Lithuania are the train services, personal care services and postal services markets. The bottom three are the investment products, private pensions and securities, vehicle maintenance and repair, and real estate services markets.

Lithuania's train services and postal services are both rated as the best performing across the EU28. The following are all assessed as the second best performing across the EU28: personal care services; commercial sport services; gas services; fixed telephone services; vehicle insurance; and tram, local bus, metro markets. The holiday accommodation, mobile telephone services, home insurance markets and airline services markets are assessed as the third best performing. However, the vehicle maintenance and repair market is ranked in 26th position across the EU28.

The water supply, electricity services and fixed telephone services markets have showed the biggest improvement since 2012, while another 15 services markets saw an improvement in score. With regard to the increase in positive assessments of the electricity market in Lithuania, it is to be noted that from 2015 there will be no monopoly of electricity supply in Lithuania and consumers will be able to select their energy provider. The largest supplier of electricity in Lithuania is currently preparing for this change and is working on its image:

¹⁰ Please note that in some Member States it may be illegal, in accordance with national law, to offer online gambling services. It does not necessarily mean that the consumers do not gamble online. Therefore, the results for this market should be interpreted with care.

promotional campaigns have been run in the media and more investment has been made in educational programmes, such as efficient electricity usage among consumers.

No service market in Lithuania showed a deterioration year-on-year. However, there were non-statistically significant decreases in regard to positive assessments of the legal and accountancy services and packaged holidays & tours markets.

Over 10 services markets in Lithuania are rated more positively than the EU28 average. The top rated are the train services, mobile telephone services and, gas services markets. Only two services markets are rated less positively than the EU28 average, vehicle maintenance and repair services, and offline gambling and lottery services.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
45	Water supply	8.7*	1.6*	0.6*	0.6*	-7.5*	-22.7*	
2	Meat and meat products	7.9*	0.9*	0.9*	0.5*	-10.9*	-23.8*	0.4*
46	Electricity services	7.5*	1.7*	0.8*	0.1	-4.5	-12.4*	
1	Fruit and vegetables	5.8*	0.8*	0.7*	0.5*	-3.4	-20.4*	0.2
7	Clothing and footwear	5.6*	0.5*	0.7*	0.4*	-7*	-17.9*	0.3*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
57	Legal and accountancy services	-2.2	-0.2	-0.2	-0.5*	2.5	-29.9*	-0.1
15	New cars	-1	0	-0.6*	-0.1	-1.6	-31*	0
9	Furniture and furnishings	-0.5	0.1	-0.2	0.1	3.8	-12*	0.1
40	Packaged holidays & tours	-0.4	0.1	-0.1	-0.1	1.5	-16.7*	0.3*
28	Investment products, private pensions and securities	0.3	0.1	0	-0.1	-1.2	-14.6*	0.2

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	15.2*	2.1*	1.5*	1.7*	-11.9*	-11.2*	
33	Mobile telephone services	9.8*	1.6*	1.2*	1.1*	1.8	-18.8*	1.2*
47	Gas services	9*	2*	0.6*	0.8*	-2.5*	-3.6	
31	Postal services	8.8*	1.7*	0.8*	0.9*	-1.5	-3.8	1.7*
32	Fixed telephone services	7.5*	1.6*	1*	0.7*	4.4*	-13.3*	0.2
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
16	Second hand cars	-7.6*	-0.5*	-1.1*	-0.6*	15.8*	-17*	-0.2
23	Vehicle maintenance and repair	-6.7*	-0.1	-0.7*	-0.7*	17.9*	-10.7*	0.1
7	Clothing and footwear	-4.4*	-0.2	-0.3*	-0.4*	14.8*	-5.8*	-0.3*
59	Off-line gambling services	-4.2*	0.4*	-0.6*	-1.4*	1.1	0.8	0.6*
1	Fruit and vegetables	-2.4	0.2*	-0.4*	0	12.7*	-5.8*	0.1

Luxembourg

		MPI per market				2013	2012	2011	Country-	
		expectations	problems&complaints	trust	comparability	-2012	-2011	-2010	EU28	
G O O D S	All markets	82,1				-0.2	2.4*	2*	4.5*	
	Bread, cereals, rice and pasta	86,9				1.3	4.5*	0.6	5*	
	Dairy products	86,8				1.4	3.3*		5.9*	
	Clothing and footwear	86,1				1.1	10.3*	-1.5	10.4*	
	Non-alcoholic drinks	85,6				0.2	2*	1.7	3.2	
	Fruit and vegetables	85,2				-0.2	8.3*	0.4	8*	
	Small household appliances	84,1				-0.3	1.2	4*	2.5	
	Entertainment goods	84,0				0.5	2.1*	3.1*	2.5	
	Furniture and furnishings	83,8				1	2.9*	1.9	3.6	
	Meat and meat products	83,8				-0.5	6*	2	8.5*	
	Electronic products	83,7				1.7	0.6	2.8*	2.8	
	All goods markets	83,5				-0.3	2.9*	2*	3.8*	
	Alcoholic drinks	83,3				-2*	5.9*	-2.8*	2	
	Large household appliances	83,2				-0.8	2	2.1	2	
	Books, magazines and newspapers	82,9				-2.7*	1.8*	0.8	-1.5	
	Spectacles and lenses	82,8				0	0.1		0.6	
	ICT products	82,8				1.9	0.3	3*	3.9	
	Personal care products	82,5				-3*	5.7*	0.6	1.8	
	New cars	82,1				-0.2	1.2	3.2*	2.5	
	Fuel for vehicles	81,2				-1.9	0	-0.4	3.7	
	Non-prescription medicines	81,1				-3*	4.2*	0.9	0.9	
	Second hand cars	81,0				0.7	-0.6	6.2*	10*	
	Maintenance products	80,7				-1.1	0.3	5*	1.2	
	S E R V I C E S	Culture and entertainment	84,0				-1	1.5	0.7	1
		Personal care services	83,6				-0.3	-0.1	1.6	-0.1
		Commercial sport services	83,1				0	1.5	3*	1.4
Packaged holidays & tours		83,1				1	0.4	2.6*	3.8	
Airline services		82,7				0.3	1.2	4.1*	2.1	
Fixed telephone services		82,7				0.6	0.4	1.8	6.6*	
Internet provision		82,7				3.4*	6.6*	3.5*	9*	
Vehicle insurance		82,6				1.7	0.5	1.1	3.2	
Cafés, bars and restaurants		82,6				0.4	3*	2.9*	4	
Loans, credit and credit cards		82,4				1	-0.2		8.4*	
Train services		81,7				1.3	1.4	0.5	7.2*	
Tram, local bus, metro		81,3				-0.5	0.9	1.6	5*	
Off-line gambling services		81,3							4.8	
All services markets		81,2				-0.1	2*	2*	5.1*	
Vehicle rental services		81,2				1	0	4.4*	2.6	
Holiday accommodation		81,2				-0.3	0.1	1.4	0	
Postal services		81,1				0.2	0.8	-1	2.6	
On-line gambling services		81,1							6.3*	
Vehicle maintenance and repair		80,9				1.8	0.2	6.5*	5.8*	
Legal and accountancy services		80,6				-2.4*	3.5*		6.1*	
Water supply		80,5				-2.9*	4.2*	-1.3	6.1*	
TV-subscriptions		80,5				-0.3	6.1*		6.5*	
Private life insurance		80,4				1.6	-1		6*	
Electricity services		80,3				-1.4	6.5*	-2.6	8.3*	
Mobile telephone services		80,2				-1.7	8.5*	1	6.2*	
Investment products, private pensions and...		80,2				1.4	1.8	7.2*	10.7*	
Mortgages	80,2				-0.4	0.6		9.5*		
Home insurance	79,7				0.1	-3.8*	2.4*	2.2		
Gas services	79,7				-1.6	1	0.9	4.4		
Maintenance services	79,4				-0.7	2.6	3.1*	5.7*		
Bank accounts	78,8				-4*	5*	-1.2	4.8		
Real estate services	78,4				0.8	2.7	7.3*	7.7*		

Overall Performance

On average, Luxembourg consumers' market performance assessments were stable compared to 2012, with a minor, non-significant decrease of 0.2 percentage points. However, market performance assessments are more positive in Luxembourg than the EU28 average (an increase of +4.5 percentage points).

Assessments of all goods markets were also largely stable in Luxembourg, with a non-statistically significant decrease of 0.3 percentage points compared to 2012; in addition, they are assessed more positively than the EU28 average (+3.8 points,). Overall assessments of the

services markets remained stable in comparison to 2012 (-0.1 percentage points). However, Luxembourg's services markets are rated more positively than the EU28 as a whole (+5.1 points).

Goods Markets

Overall, the top three goods markets in Luxembourg are the bread, cereals, rice and pasta, dairy products, and clothing and footwear markets. The bottom three are the maintenance products, second-hand cars and non-prescription medicines markets.

The dairy products market is rated as the best performing across the EU28. The following markets are all assessed as the second best performing: electronic products; bread, cereals, rice and pasta; meat and meat products; furniture and furnishings; and fruit and vegetables. Meanwhile the ICT products; non-alcoholic drinks; clothing and footwear; small household appliances; and second-hand cars markets are assessed as the third best performing.

Looking across individual goods markets, there were some statistically significant changes in assessments compared to 2012. The personal care services, alcoholic drinks and non-prescription medicines markets showed a decrease.

In Luxembourg, the clothing and footwear market and the second-hand cars market are rated more positively than the EU28 average. Only the books, magazines and newspapers market is rated lower than the EU28 average.

Services Markets

Overall, the top three services markets in Luxembourg are the culture and entertainment, personal care services and commercial sport services markets. The bottom three are the real estate services, bank accounts and maintenance services markets.

The online gambling and betting services market is rated as the best performing across the EU28. The internet provision and investment products, private pensions and securities markets are both assessed as the second best performing across the EU28. The following markets are assessed as third best performing across the EU28: gas services; fixed telephone services; private life insurance; electricity services; cafés, bars and restaurants; packaged holidays & tours; mortgages; loans, credit and credit cards; real estate services; legal and accountancy services; and vehicle maintenance and repair.

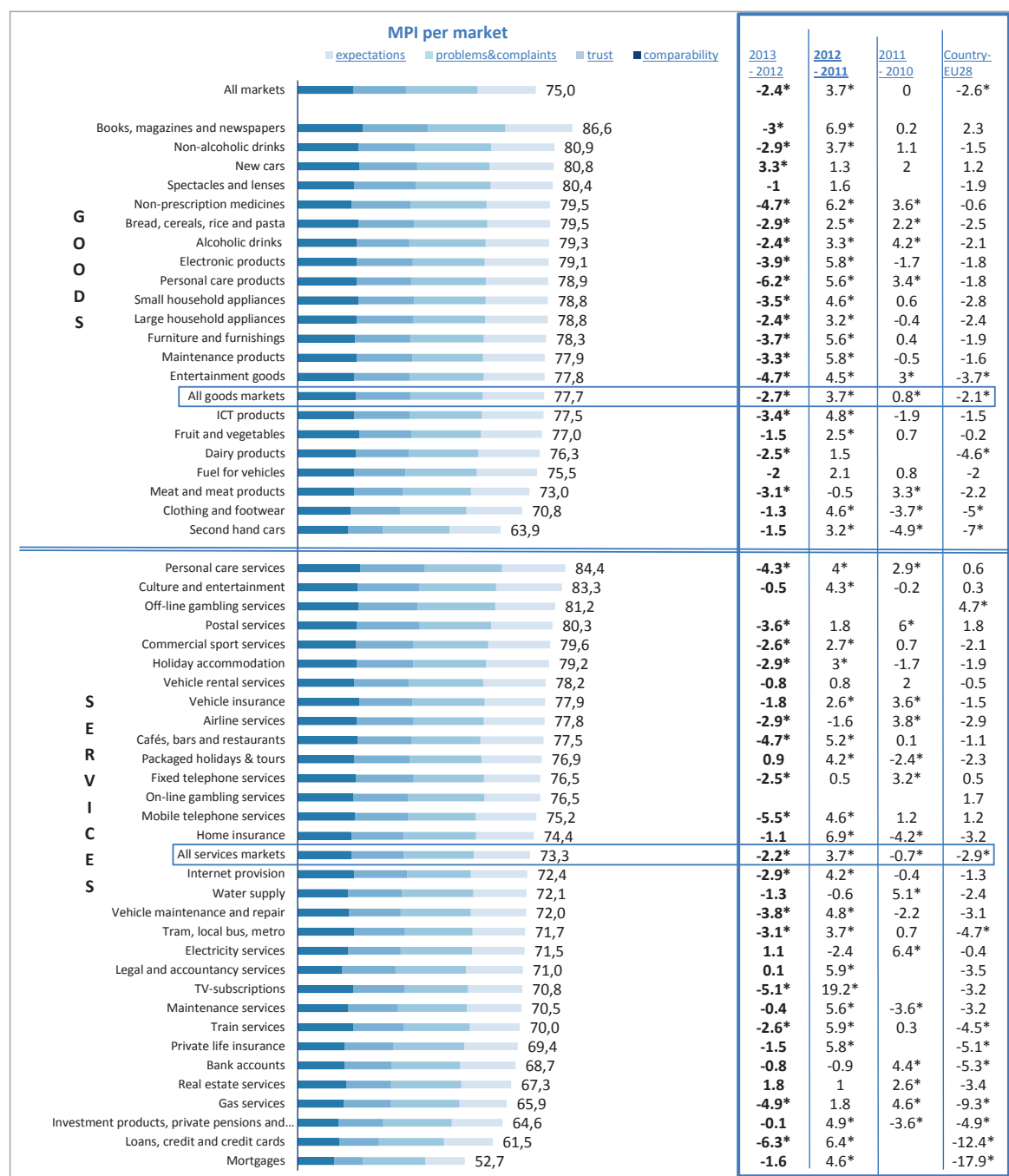
Across individual services markets, there were some statistically significant changes in assessments compared to 2012. An increase was noted in positive assessments of the internet provision market. Some less positive assessments were noted in the bank accounts, water supply, and legal and accountancy services markets.

A total of 17 services markets in Luxembourg are assessed more positively than the EU28 average. The top performing markets in this regard are the investment products private pensions and securities, mortgages and internet provision markets. No service market in Luxembourg is assessed more poorly than the EU28 average. The personal care services market ranks lowest in this regard, but is still in line with the EU28 average.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
34	Internet provision	3.4*	0.6*	0.6*	0	-2.2	14.2*	0.3
13	ICT products	1.9	0.3	0.1	0.1	-3.7	-10.7*	-0.2
23	Vehicle maintenance and repair	1.8	0	0.2	0	-7.1*	-17.9*	-0.3*
10	Electronic products	1.7	0.3*	0.1	0	-3.3	-34.9*	-0.1
30	Vehicle insurance	1.7	0.6*	0.3	-0.3*	-2.1	14.6*	-0.3
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
26	Bank accounts	-4*	-0.6*	-0.5*	-0.4*	1.9	2.2	-0.5*
19	Personal care products	-3*	-0.4*	-0.4*	-0.5*	-0.8	-28.6*	-0.3*
48	Non-prescription medicines	-3*	-0.4*	-0.5*	-0.4*	-0.5	-35.5*	-0.3*
45	Water supply	-2.9*	-0.2	-0.6*	-0.3*	1.2	-13*	
18	Books, magazines and newspapers	-2.7*	-0.3*	-0.3	-0.5*	0.5	-22*	-0.5*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
28	Investment products, private pensions and securities	10.7*	1.2*	1.5*	1*	-8.4*	28.5*	0.3*
7	Clothing and footwear	10.4*	1*	1.2*	0.9*	-14.1*	-62.3*	0.5*
16	Second hand cars	10*	0.7*	1.9*	0.6*	-11*	-15.8*	-0.3*
51	Mortgages	9.5*	1.1*	1.4*	1*	-2.6	-41.3*	0.3*
34	Internet provision	9*	0.7*	1.1*	0.4*	-18.6*	13.6*	0.4*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
18	Books, magazines and newspapers	-1.5	-0.2*	0	-0.3*	1.3	-42.3*	-0.4*
22	Personal care services	-0.1	0	0.1	-0.3*	-1.5	9.9*	-0.6*
39	Holiday accommodation	0	-0.2	0	-0.1	-2.9*	-8.4*	-0.4*
53	Spectacles and lenses	0.6	0.2*	0.1	-0.2*	-2.3	9.2*	-0.4*
48	Non-prescription medicines	0.9	0.4*	0.2	-0.1	1.2	-25.1*	-0.2*

Hungary



Overall Performance

Overall, Hungarian consumers are less positive in assessing their markets' performance with a decrease of 2.4 points compared to 2012 after the sharp increase which had been seen between 2011 and 2012 (+3.7 percentage points). Their assessment of the markets' performance also tends to be below what is measured in the EU28, with a gap equal to 2.6 percentage points.

Assessments of all goods markets in Hungary showed on average a decrease of 2.7 percentage points compared to 2012, with a performance index falling below the levels of the EU28 (a

gap equal to 2.1 percentage points). Overall, in the services markets, assessments were lower (-2.2 percentage points). The Hungarian services markets are assessed less positively than in the EU28 as a whole (-2.9 percentage points).

Goods Markets

Overall, the top three goods markets in Hungary are the books, magazines and newspapers, non-alcoholic drinks and new cars markets. The bottom three are the second-hand cars, clothing and footwear and meat and meat products markets.

Hungary's books, magazines and newspapers market is rated as the third best performing across the EU28. The entertainment goods market is ranked in 26th position across the EU28.

Looking at individual goods markets, 15 saw a decrease in score from last year. The largest drop in performance assessments was seen in the personal care products market, which fell by 6.2 percentage points compared to 2012. This was followed by a decrease in the non-prescription medicines market's score (-4.7 points).

On the positive side, there was an improvement in assessments of the new cars market, as regards the comparability, trust and expectations components.

When looking at Hungarian goods markets against the EU28, we see that the majority of markets (19) are assessed less positively than the EU28 average. The most poorly assessed in this regard are the second-hand cars; and the clothing and footwear markets. There are, however, two markets (books, magazines and newspapers and new cars) which have outperformed the EU28 average; although not significantly.

Services Markets

Overall, the top three services markets in Hungary are personal care services, culture and entertainment, and offline gambling and lottery services. The bottom three services markets are the mortgages, loans, credit and credit cards and investment products, private pensions and securities markets. The loans, credit and credit cards market is rated in 26th position across the EU28, while the mortgages market is ranked in 27th position.

A general decline in assessments can be noted in almost all services markets in comparison to 2012, with 15 statistically significant decreases in score. The biggest decreases were noted in the loans, credit and credit cards; the mobile telephone services; and the TV-subscriptions markets. On the positive side, we can see non-statistically significant improvements in the real estate services, electricity services and packaged holidays & tours markets.

While not showing a decrease from 2012, the mortgages market – the worst performing of all markets in Hungary – dropped by a further 1.6 percentage points, now making it -17.9 points lower than the EU28 average for this market. The loans, credit and credit cards market is also far below the EU28 average. Gas services is another Hungarian market that fares particularly poorly in comparison to the EU28 average.

Focusing on the largest improvements and decreases across all markets, the new cars market has improved the most year-on-year; while the loans, credit and credit cards market has shown the greatest deterioration.

In comparison to the EU28, we see that the offline gambling services market is the only market assessed significantly more positively than the average. The mortgages market compares the most negatively against the EU28 average.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
15	New cars	3.3*	0.4*	0.4*	0.3*	-1.2	-11.3*	-0.2*
20	Real estate services	1.8	0.1	0.2	0.1	-3.7	-16.7*	-0.2
46	Electricity services	1.1	0.3	0	0	-1	-15.3*	-0.5
40	Packaged holidays & tours	0.9	0.2	0.5*	-0.1	3.9	-9.3*	0
57	Legal and accountancy services	0.1	-0.2	0.3	-0.1	-1.2	-2.5	0.1
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
58	Loans, credit and credit cards	-6.3*	-1.1*	-0.5*	-0.7*	4.8	-13.2*	-0.3*
19	Personal care products	-6.2*	-0.8*	-0.7*	-0.8*	4.4*	-17.5*	-0.1
33	Mobile telephone services	-5.5*	-0.6*	-0.5*	-0.5*	7.2*	-0.3	-0.3
54	TV-subscriptions	-5.1*	-0.5*	-0.5*	-0.8*	3.4	-8.9*	-0.6*
47	Gas services	-4.9*	-0.7*	-0.2	-0.7*	5.5*	-9.5*	-1*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
59	Off-line gambling services	4.7*	0.4*	0.7*	0.8*	0.8	6.7*	0.8*
18	Books, magazines and newspapers	2.3	0.2	0.5*	0.3*	0	-4.4*	0.4*
31	Postal services	1.8	0.4*	0.4*	0	1.9	-7.7*	0.9*
60	On-line gambling services	1.7	0	0.5*	0.1	-1.5	1.6	0.5*
15	New cars	1.2	0.1	0.3*	0	0.9	-11.1*	0.5*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
51	Mortgages	-17.9*	-1.7*	-2.4*	-1.7*	19.9*	0	0.4*
58	Loans, credit and credit cards	-12.4*	-1.5*	-1.3*	-1.1*	15.1*	-7.8*	0.6*
47	Gas services	-9.3*	-0.9*	-0.6*	-1.4*	12.5*	-6.4*	-0.4*
16	Second hand cars	-7*	-0.7*	-1*	-0.7*	7.5*	-12.6*	0.6*
26	Bank accounts	-5.3*	-0.8*	-0.5*	-0.3*	7.2*	-6.4*	0.7*

Malta

		MPI per market							
		expectations	problems&complaints	trust	comparability	2013 -2012	2012 -2011	2011 -2010	Country- EU28
	All markets	82,3				2.5*	2.1*	1.6*	4.7*
	Spectacles and lenses	84,0				5.5*	-3*		1.7
	Small household appliances	83,9				5.3*	-1.8	2.4	2.2
	Maintenance products	83,8				6.7*	-2.7*	6.6*	4.3
	Furniture and furnishings	83,5				2.6*	0.1	2.4	3.3
G O O D S	Books, magazines and newspapers	83,5				-0.6	-0.3	1.5	-0.9
	Non-prescription medicines	83,4				0	0.7	5.4*	3.3
	Electronic products	83,3				5*	-3.4*	1.9	2.4
	Second hand cars	83,1				6.4*	0.9	-0.7	12.1*
	Large household appliances	82,9				4.6*	2.6*	-1	1.7
	ICT products	82,7				2.7*	-1.8	2.2	3.7
	Entertainment goods	82,6				3*	-3.2*	5.6*	1
	Non-alcoholic drinks	82,4				-4.5*	5.5*	1.8	0
	All goods markets	82,3				0.3	1.6*	1.8*	2.6*
	Meat and meat products	81,8				-4.5*	5.1*	-0.3	6.5*
Fuel for vehicles	81,6				-0.2	3.9*	0.5	4.2	
Dairy products	81,4				-5.5*	4.8*		0.4	
Bread, cereals, rice and pasta	81,3				-6.1*	5.3*	2.3*	-0.7	
Clothing and footwear	81,2				-2.5*	5.4*	2.6*	5.5*	
Fruit and vegetables	80,9				-5.2*	6*	0.9	3.7	
Personal care products	80,8				-3.7*	3.1*	0.4	0	
New cars	80,2				0.8	2.5*	-2	0.7	
Alcoholic drinks	79,9				-4.3*	3*	0.2	-1.5	
	Off-line gambling services	85,8							9.3*
	Airline services	85,4				3.9*	0.1	1	4.8*
	Maintenance services	85,1				10.2*	0.2	5.7*	11.4*
	Vehicle maintenance and repair	84,7				5.4*	-0.1	3*	9.6*
S E R V I C E S	Culture and entertainment	84,3				5.5*	-1.8	2.6*	1.3
	Holiday accommodation	84,3				3.2*	0.2	3.3*	3.1
	Private life insurance	84,2				4.3*	5.6*		9.8*
	Home insurance	83,8				4.9*	1.2	0.9	6.2*
	Postal services	83,8				5.4*	1.5	0.5	5.2*
	Cafés, bars and restaurants	83,7				1.6	3.7*	2.2	5.1*
	Commercial sport services	83,6				2*	2	1	1.9
	Packaged holidays & tours	83,5				4.1*	4.8*	-4.4*	4.3
	Vehicle insurance	83,1				6.3*	0.9	1.1	3.7
	Loans, credit and credit cards	83,1				0.3	3.4*		9.2*
Mortgages	83,0				4.4*	2.4		12.3*	
Investment products, private pensions and...	82,6				7.3*	3.4*	-2.9*	13.1*	
Real estate services	82,5				7*	-0.3	1	11.9*	
Personal care services	82,3				0.6	0.7	0.6	-1.4	
All services markets	82,3				4.2*	2.5*	1.3*	6.1*	
Mobile telephone services	82,2				1.3	3*	-0.3	8.2*	
Fixed telephone services	81,9				3.4*	1.4	1.8	5.9*	
Legal and accountancy services	81,8				6.3*	2.5		7.3*	
Bank accounts	81,7				-2.2*	6.2*	2.1	7.7*	
TV-subscriptions	81,5				7.2*	9.7*		7.5*	
Water supply	81,4				2.8*	10.1*	8.9*	6.9*	
Vehicle rental services	81,2				1.2	3.1*	-1.3	2.6	
Internet provision	80,1				5.9*	3.1*	-1.1	6.4*	
On-line gambling services	76,7							1.9	
Electricity services	76,1				0.8	8.5*	13.8*	4.1	
Tram, local bus, metro	71,4				7.8*	-1.1	9*	-5	

Overall Performance

In Malta, the markets' performance, as assessed by consumers, has improved since 2012 – showing a rise of 2.5 percentage points, on average. Furthermore, Maltese markets are rated more positively than those of the EU28 as a whole (+4.7 percentage points).

The assessment of all goods markets, on average, remained stable compared to 2012 and well above the levels seen in the EU28 as a whole (difference equal to 2.6 percentage points). Overall assessments of the services markets show an improvement compared to 2012 (+4.2

percentage points); they are also rated more positively than the EU28 average (+6.1 percentage points).

Goods Markets

Overall, the top three goods markets in Malta are the spectacles and lenses, small household appliances and maintenance products markets. The bottom three are the alcoholic drinks, new cars, and personal care products markets. Malta's maintenance products market is rated as the best performing across the EU28. The second-hand cars market is assessed as the second best performing, while the furniture and furnishings market is the third best performing across the EU28.

Several goods markets showed a change between 2012 and 2013. Nine markets improved from last year. The biggest increases were in the maintenance products and second-hand cars markets. On the negative side, eight markets worsened, including sizeable drops in assessments of the bread, cereals, rice and pasta and the dairy products markets.

The second-hand cars, the meat and meat products, and the clothing and footwear markets are the only Maltese goods markets that are assessed significantly more positively than the EU average.

Services Markets

Overall, the top three services markets in Malta are the offline gambling and lottery services, airline services, and maintenance services markets.

The bottom three are the tram, local bus, metro, electricity services and online gambling and betting services markets.

The following markets are all rated as the best performing across the EU28: private life insurance; legal and accountancy services; loans, credit and credit cards; investment products, private pensions and securities; maintenance services; offline gambling and lottery services; mortgages and real estate.

The home insurance; cafés, bars and restaurants; airline services; holiday accommodation; packaged holidays & tours; and vehicle maintenance and repair markets are assessed as the second best performing, while the bank accounts, postal services and water supply markets are assessed as the third best in the EU28.

Assessments improved for 20 markets, with the largest increases in the maintenance services; tram, local bus, metro and underground services; and investment products, private pensions and securities markets.

Across all services markets in Malta, only the bank accounts market has declined in comparison to 2012 (-2.2 percentage points).

Comparing individual services markets in Malta with the EU28 as a whole, we see that a total of 19 markets are assessed more positively than average. The top performing services markets

in this regard are investment products, private pensions and securities, mortgages and real estate services.

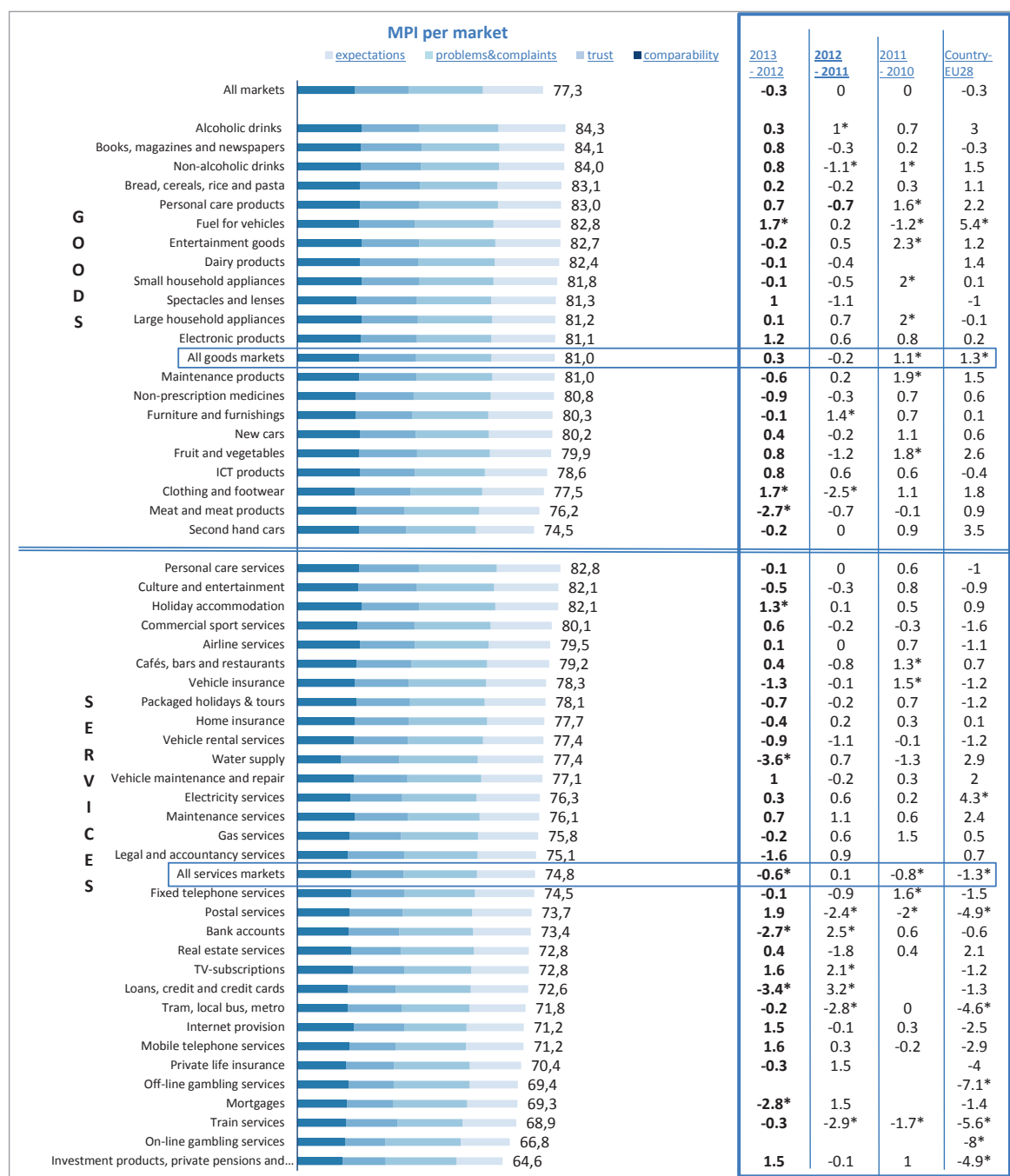
On the negative side, only the tram, local bus, metro and underground services and personal care services markets are assessed more negatively than the EU28; however, again, neither of these results are statistically significant¹¹.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
21	Maintenance services	10.2*	1.2*	0.9*	1.2*	-10.2*	16*	0.4*
35	Tram, local bus, metro	7.8*	0.9*	0.3	0.5*	-17.4*	8*	
28	Investment products, private pensions and securities	7.3*	1.1*	0.4*	0.5*	-10.1*	7*	0
54	TV-subscriptions	7.2*	0.9*	0.1	0.6*	-13.7*	1	0.8*
20	Real estate services	7*	0.9*	0.3	1.1*	-6.4*	5.6*	-0.3
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
3	Bread, cereals, rice and pasta	-6.1*	-0.5*	-1*	-1*	-1.2	-51.7*	-1.1*
55	Dairy products	-5.5*	-0.4*	-0.9*	-0.8*	0.9	(note)	-1.1*
1	Fruit and vegetables	-5.2*	-0.6*	-0.8*	-0.8*	-2.6*	35.6*	-0.9*
5	Non-alcoholic drinks	-4.5*	-0.5*	-0.6*	-0.7*	-0.6	(note)	-1*
2	Meat and meat products	-4.5*	-0.4*	-0.9*	-0.7*	-2.8*	39.5*	-1*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
28	Investment products, private pensions and securities	13.1*	1.4*	1.7*	1.5*	-9.9*	28.5*	-0.1
51	Mortgages	12.3*	1.2*	1.8*	1.3*	-8.7*	28.7*	0.3*
16	Second hand cars	12.1*	0.8*	2.3*	0.7*	-14.3*	31.2*	0.1
20	Real estate services	11.9*	1*	1.8*	1*	-13*	27.6*	-0.1
21	Maintenance services	11.4*	1*	1.7*	0.8*	-13.7*	20.5*	0.7*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
35	Tram, local bus, metro	-5	-0.2	-0.4*	-0.5*	8.7*	28.8*	
6	Alcoholic drinks	-1.5	-0.6*	0.6*	-0.8*	-2.8*	-60.5*	-1*
22	Personal care services	-1.4	-0.4*	0.2	-0.6*	-3.4*	33.7*	-0.6*
18	Books, magazines and newspapers	-0.9	-0.3*	0.2	-0.3*	-1.5*	-76*	-0.4*
3	Bread, cereals, rice and pasta	-0.7	-0.5*	0.4*	-0.5*	-5.1*	-62.7*	-0.8*

¹¹ Please note these values are not displayed due to a very low base size of fewer than 5 people.

Netherlands



Overall Performance

In the Netherlands, the performance of consumer markets in 2013 was, on average, stable compared to 2012, with a minor decrease of 0.3 percentage points. This is broadly in line with the stability observed in the same year, in the EU28 (-0.3 percentage points).

Assessments of all goods markets were also largely stable in the Netherlands, with a minor, non-significant, increase of 0.3 percentage points compared to 2012. However, the goods markets in the Netherlands are assessed more positively than the EU28 average (+1.3 points).

The services markets in the Netherlands have shown a year-on-year decline (-6 points). Moreover, the services markets show a decrease of -1.3 when compared to the EU28.

Goods Markets

Overall, the top three goods markets in the Netherlands are the alcoholic drinks, books, magazines and newspapers and non-alcoholic drinks markets. The bottom three are the second-hand cars, meat and meat products and clothing and footwear markets.

Looking at individual goods markets, there were some changes in assessments compared to 2012. The biggest improvements were observed in the clothing and footwear and fuel for vehicles markets. Conversely, the meat and meat products market deteriorated somewhat was assessed more negatively year-on-year, reflecting a decline in the trust component for this market.

The fuel for vehicles market, which is assessed 5.4 percentage points higher in the Netherlands than across the EU, is the goods market that shows a significant difference from the EU28 average. The second-hand car market is also assessed very positively in comparison with the EU28. On the other hand, the spectacles and lenses and ICT products markets are assessed the least positively in comparison with the EU28 average.

Services Markets¹²

Overall, the top three services markets in the Netherlands are the personal care services, culture and entertainment and holiday accommodation markets. The bottom three are the investment products, private pensions and securities, online gambling and betting services and train services markets. The offline gambling and lottery services and online gambling and betting services markets are both rated in 27th position across the EU28.

Assessments of the services markets in the Netherlands remain broadly stable in comparison to 2012. An improvement was noted in assessments of the holiday accommodation market. The water supply, loans, credit and credit cards, mortgages, and bank accounts markets are assessed more negatively compared to 2012.

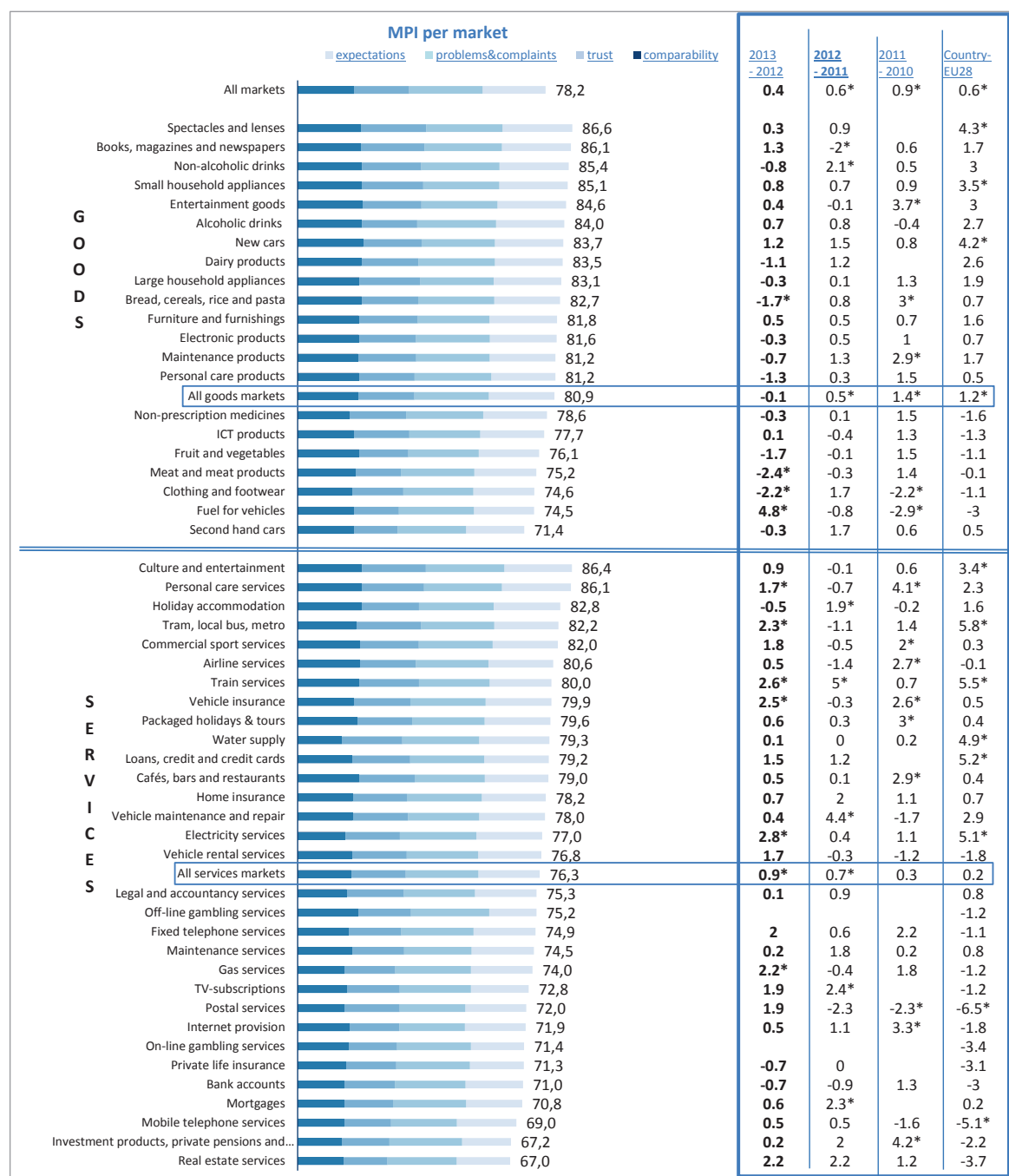
Only the electricity services market in the Netherlands is assessed more positively than the EU28 average. The water supply and maintenance services markets also score well in comparison with the EU28 average; however, neither result is statistically significant. On the other hand, online gambling (-8 points), offline gambling (-7.1) and train services (-5.6) show the worst scores among services markets.

¹² Please note that in some Member States it may be illegal, in accordance with national law, to offer online gambling services. It does not necessarily mean that the consumers do not gamble online. Therefore, the results for this market should be interpreted with care.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	1.9*	0.3*	0	0.2	-2.7	-5.3	0.1
7	Clothing and footwear	1.7*	0.2	0	0.1	-3.7	-3.8	0.2
17	Fuel for vehicles	1.7*	0.3*	0.2	0.2*	0.8	-7.5*	-0.1
54	TV-subscriptions	1.6	0.3	0.3*	0.1	0.2	2.3	0.5*
33	Mobile telephone services	1.6	0.1	0.2	0	-5.5*	8.2*	0.1
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
45	Water supply	-3.6*	-1*	-0.3*	-0.2	-0.1	-26.9*	
58	Loans, credit and credit cards	-3.4*	-0.5*	-0.4*	-0.3*	1.7	2.3	-0.2
51	Mortgages	-2.8*	-0.4*	-0.3*	-0.3*	1.3	-10.2*	-0.2
2	Meat and meat products	-2.7*	-0.1	-1*	-0.1	-0.8	-14.4*	0
26	Bank accounts	-2.7*	-0.4*	-0.5*	-0.3*	0.9	-21.4*	-0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	5.4*	0.3*	0.6*	0.9*	-5.7*	6*	0.1
46	Electricity services	4.3*	0.4*	0.4*	0.8*	-2.1	10.3*	2.2*
16	Second hand cars	3.5	0.7*	0.6*	0.2*	0.1	5.5*	0.2*
6	Alcoholic drinks	3	0.1	0.5*	0.4*	-2.3*	11.6*	-0.2*
45	Water supply	2.9	-0.8*	0.6*	0.8*	-7.4*	-18.9*	
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
60	On-line gambling services	-8*	-1*	-1.4*	-0.8*	-0.3	18.7*	-0.6*
59	Off-line gambling services	-7.1*	-0.8*	-1.1*	-0.7*	4.2*	7.7*	-0.1
36	Train services	-5.6*	-0.8*	-0.4*	-0.3*	9.5*	9.3*	
28	Investment products, private pensions and securities	-4.9*	-0.4*	-0.6*	-0.7*	2.7	2	-0.4*
31	Postal services	-4.9*	-0.6*	-0.7*	-0.3*	5*	1.7	0

Austria



Overall Performance

Overall, Austrian consumers are more positive in their average assessment of markets' performance than those in the whole EU28. This difference of 0.6 percentage points can mainly be attributed to the goods markets, which show a performance well above that of the EU28 (+1.2). In contrast, the difference between Austria and EU28 for the services markets is not statistically significant. Compared to 2012, the change in average for all markets was not statistically significant – the same is true for the changes in goods markets. However, this is contrasted by the improvements in assessments of the services markets.

Goods Markets

Overall, the top three goods markets in Austria are the spectacles and lenses, books, magazines and newspapers and non-alcoholic drinks markets. The bottom three are the second-hand cars, fuel for vehicles and clothing and footwear markets.

Austria's spectacles and lenses, new cars, and small household appliances markets are all rated as the second best performing across the EU28. The entertainment goods market is assessed as the third best performing across the EU28.

Statistically significant changes from 2012 were recorded in some of the individual goods markets. The only statistically significant increase in market performance scores can be found in the fuel for vehicles market. The increase in MPI score in the fuel for vehicles market is driven by higher ratings in the comparability, trust and expectations components. This improvement can, potentially, be linked to the introduction of a new law by the Austrian Government which implements fixed price corridors in the vehicle fuel market during holidays periods. Furthermore in 2011 an online 'fuel calculator' was introduced to enable consumers to compare prices at different filling stations. Since then the prices for fuel can be raised just once a day at noon, and afterwards filling stations can exclusively lower the prices. As these improvements appear to be effective, the Austrian Government decided in December 2013 to extend these activities until 2016.

The markets with the greatest decrease in scores are the meat and meat products; breads, cereals, rice and pasta; and clothing and footwear markets. In the market for meat, a drop in the trust component is probably linked to the horsemeat scandal which was widely covered in the media across Europe just prior to the fieldwork taking place. In the clothing and footwear market, comparability and expectations have worsened considerably, with the decline in comparability being statistically significant.

The goods markets are performing better than in the EU28 as a whole. The spectacles and lenses and new cars markets are evaluated comparatively more positively in Austria than on average in the EU28. For both markets, the difference with the EU28 score is statistically significant. The difference in performance in the spectacles and lenses market is linked to a higher score for comparability and a lower proportion of problems, in spite of a higher than average proportion of complaints. In the new cars market, the difference is driven by an improvement in comparability. In addition, the market for small household appliances has a higher MPI score than the EU28 average.

The fuel for vehicles and non-prescription medicine markets receive the lowest scores in comparison with the EU28 average. The fuel for vehicles market scores particularly poorly in comparison with the EU28 average on the expectations and trust components. In the market for non-prescription medicines, a difference can be found for comparability. Other sizeable differences can be found for expectations and complaints, which are higher in Austria than in EU28.

Services Markets

Overall, the top three services markets in Austria are the culture and entertainment, personal care services, and holiday accommodation markets. The bottom three are the real estate services, investment products, private pensions and securities and mobile telephone services markets.

Austria's culture and entertainment market is rated as the second best performing across the EU28, while the tram, local bus, metro market is rated as third best. However, the Austrian postal services market is ranked in 27th position across the EU28.

The following services markets, show better results compared to 2012: electricity services; train services; tram, local bus and metro; personal care services; gas services; and vehicle insurance. Some improvements in the comparability component are observed for the train services and vehicle insurance markets. In the market for electricity services, there has been a decrease in the proportion of complaints; in addition, the score for trust in this market has increased.

The only (although non-statistically significant) decreases can be found in the bank accounts, private life insurance and holiday accommodation markets. For these three markets, changes can be found in the complaints component. However, for the bank accounts market there is a decrease in the proportion of complaints; whereas the private life insurance and holiday accommodation markets have seen an increase in complaints. Other sizeable decreases can be found in the expectations component of the markets for bank accounts and holiday accommodation; and for trust in the private life insurance market.

In comparison with the EU28 average, the assessment of the tram, local bus, metro, train services and loans, credit and credit cards markets are more positive. Compared to the EU average, more positive evaluations are noted for the trust and expectations components in the tram, local bus and metro market. However, the proportion of complaints has also increased. In the train services market all components except for problems and including the proportion of complaints, are higher compared to EU28.

The markets for postal services, mobile telephone services and real estate services are assessed least positively compared with the EU28 average but the difference is only statistically significant for the first two markets.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	4.8*	0.5*	0.9*	0.6*	0.9	-11.2*	0.2
46	Electricity services	2.8*	0.3	0.4*	0.2	-0.4	-28.9*	0.1
36	Train services	2.6*	0.7*	0.1	0.2	-2.2	0.2	
30	Vehicle insurance	2.5*	0.5*	0.3	0.2	-0.2	2.9	0.2
35	Tram, local bus, metro	2.3*	0.2	0.2	0.3*	-3.2	3.9	
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-2.4*	-0.3	-0.7*	-0.1	-1.4	9.8*	0
7	Clothing and footwear	-2.2*	-0.3*	-0.2	-0.2	0.9	7.9*	-0.2
1	Fruit and vegetables	-1.7	-0.3*	-0.4*	-0.2	-2.5	-19.7*	-0.3*
3	Bread, cereals, rice and pasta	-1.7*	0	-0.3*	-0.2	1.9	19.8*	-0.1
19	Personal care products	-1.3	-0.2	0	-0.1	3.1*	29.2*	0

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
35	Tram, local bus, metro	5.8*	0.2	1.2*	0.8*	-2.7	11.7*	
36	Train services	5.5*	0.8*	0.8*	0.7*	-0.7	13.7*	
58	Loans, credit and credit cards	5.2*	0.2	0.9*	0.9*	-2.7*	18.4*	0.5*
46	Electricity services	5.1*	-0.2	0.7*	1.1*	-5.6*	-16.4*	0.9*
45	Water supply	4.9*	-0.7*	0.8*	1.4*	-5.4*	-0.1	
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	-6.5*	-1.2*	-0.5*	-0.1	10.4*	7.8*	-0.1
33	Mobile telephone services	-5.1*	-1.2*	-0.5*	0	3.2	10.9*	0.4*
20	Real estate services	-3.7	-0.8*	-0.5*	0	1.4	15.1*	0.2
60	On-line gambling services	-3.4	-0.6*	-0.3*	-0.3*	0.9	30.3*	0.8*
52	Private life insurance	-3.1	-0.6*	-0.2	-0.2*	2.8*	6.2*	0.7*

Poland

		MPI per market					
		2013	2012	2011	Country-		
		-2012	-2011	-2010	EU28		
		expectations	problems&complaints	trust	comparability		
G O O D S	All markets	75,8	0.1	0.5*	-1*	-1.8*	
	Books, magazines and newspapers	85,5	0.2	-0.3	-0.2	1.1	
	Spectacles and lenses	83,2	-0.2	0.6		0.9	
	Large household appliances	82,6	0.6	1.1	-0.3	1.3	
	Entertainment goods	82,0	0.1	0.3	4.3*	0.5	
	Personal care products	81,6	2*	-1.1	-0.8	0.8	
	Electronic products	81,3	-0.7	1.7	-1.2	0.4	
	Bread, cereals, rice and pasta	81,2	0.6	-0.2	-0.7	-0.8	
	Small household appliances	80,6	-1.2	1.6	0	-1	
	Alcoholic drinks	80,3	-1.4	1.7	-1.3	-1	
	Non-prescription medicines	80,3	1	0	1.4	0.2	
	Non-alcoholic drinks	80,2	-1.5	1.2	-0.9	-2.2	
	Maintenance products	79,4	0.4	1	0.3	-0.1	
	Furniture and furnishings	79,1	-2.2*	1.6	1	-1.1	
	All goods markets	78,3	-0.1	0.2	0.2	-1.4*	
	Dairy products	77,9	0.1	-1.5		-3	
	ICT products	77,9	-1	0.9	0.3	-1.1	
	New cars	77,0	0	0.2	0.7	-2.6	
	Fruit and vegetables	76,9	1.3	0.1	-2.6*	-0.4	
	Fuel for vehicles	72,8	2.4*	-1.5	-2	-4.7*	
	Clothing and footwear	70,9	-1	-0.4	-1.4	-4.8*	
	Meat and meat products	69,3	-0.7	-1.4	-0.2	-6*	
	Second hand cars	63,9	-0.6	-1.3	2.2*	-7.1*	
	S E R V I C E S	Personal care services	83,6	-0.4	-0.5	0	-0.2
		Commercial sport services	83,3	1.9*	1.1	-0.6	1.6
Culture and entertainment		81,8	1.4	-1.2	-2.1*	-1.2	
Airline services		81,1	0	0.8	0.3	0.5	
Holiday accommodation		80,0	1.2	-0.9	0.7	-1.1	
Vehicle insurance		77,9	0.2	1.7	-1.8	-1.6	
Vehicle rental services		77,7	2.3*	-0.1	-1.2	-0.9	
Postal services		77,0	2.7*	0	-0.1	-1.5	
Home insurance		76,8	0.3	-0.2	-1.5	-0.7	
Tram, local bus, metro		76,3	0.8	-0.1	-3.3*	0	
Cafés, bars and restaurants		76,1	0.4	-1.3	0.1	-2.5	
Gas services		75,5	2.9*	-0.5	-2.4	0.2	
Packaged holidays & tours		75,4	-2.2*	1.2	1.7	-3.9*	
Water supply		74,7	1.4	-0.9	-0.1	0.2	
Off-line gambling services		74,6				-1.9	
Mobile telephone services		74,4	-0.1	2.2	-2.8*	0.4	
Legal and accountancy services		74,2	1	0.1		-0.3	
All services markets		74,0	0.2	0.8*	-1.9*	-2.1*	
Bank accounts		72,6	2.6*	-0.3	-1.1	-1.4	
Private life insurance		72,3	-0.1	0.8		-2.1	
Internet provision		72,0	-1.5	3.6*	-2.2	-1.7	
TV-subscriptions		71,8	-2.4*	4.4*		-2.2	
Fixed telephone services		71,3	-4.5*	2	-2.7*	-4.8*	
Loans, credit and credit cards		71,0	-3*	2.2		-2.9	
Electricity services		70,6	4.4*	0.1	-3.4*	-1.4	
Maintenance services	69,9	0.7	1.8	-2.5*	-3.8		
Vehicle maintenance and repair	69,6	0.3	1.9	-1.9	-5.5*		
Real estate services	68,2	2.7*	-0.7	0.7	-2.4		
Mortgages	67,8	1.7	-0.2		-2.8		
On-line gambling services	67,1				-7.7*		
Investment products, private pensions and...	65,7	-0.7	0.7	-1.4	-3.7		
Train services	64,7	1.1	4.2*	-6.8*	-9.7*		

Overall Performance

Compared to 2012, the overall MPI score for Poland has remained stable. While the goods markets show a small decrease, the services markets show some improvement; neither change is, however, statistically significant.

The average performance of consumer markets in Poland is below what can be seen in the EU28 (-1.8% percentage points). The same applies to both the goods markets (-1.4 percentage points) and the services markets (-2.1 percentage points).

Goods Markets

Overall, the top three goods markets in Poland are the books, magazines and newspapers, spectacles and lenses and large household appliances markets. The bottom three are the second-hand cars, meat and meat products, and clothing and footwear markets.

Year-on-year increases in performance scores can be observed for the markets for fuel for vehicles and personal care products. The only market showing a statistically significant decrease is furniture and furnishings.

Comparing the individual goods markets with the EU28, the markets for large household appliances and books, magazines and newspapers are assessed higher than average; although, again these differences are not significant. The market for large household appliances scores higher than the EU28 average on the comparability, and choice components. The market for books, magazines and newspapers scores higher than average for the expectations and complaints components.

In comparison with the EU28 average, the markets for meat and meat products and second-hand cars are evaluated most negatively in Poland. Both those markets score lower for trust and expectations. The proportion of problems is higher than the EU average for the meat and meat products market. The deterioration in assessments of the meat and meat products market could be linked to the horsemeat scandal which was reported widely in Europe prior to fieldwork in January 2013.¹³

Services Markets¹⁴

Overall, the top three services markets in Poland are the personal care services, commercial sport services, and culture and entertainment markets. The bottom three are the train services, investment products, private pensions and securities, and online gambling and betting services markets. The packaged holidays & tours and online gambling and betting services markets are rated in 26th position across the EU28.

On an individual level, the electricity services, gas services and postal services markets show the most improvement compared to 2012 results, with another four markets increasing their score significantly from last year. For the electricity services market, scores have improved for the comparability, trust, expectations, complaints and choice components. For the gas services market, scores have increased for comparability and choice.

The services markets with the largest decrease in scores are those for TV-subscriptions; loans, credit and credit cards; packaged holidays; and fixed telephone services. In the TV-subscriptions market, expectations and choice have worsened considerably. For the market for loans, credit and credit cards, comparability is found to be poorer. In the fixed telephone services market, scores have decreased for comparability and trust, combined with an increase in the proportion of problems.

¹³ <http://ec.europa.eu/food/food/horsemeat/>

¹⁴ Please note that in some Member States it may be illegal, in accordance with national law, to offer online gambling services. It does not necessarily mean that the consumers do not gamble online. Therefore, the results for this market should be interpreted with care.

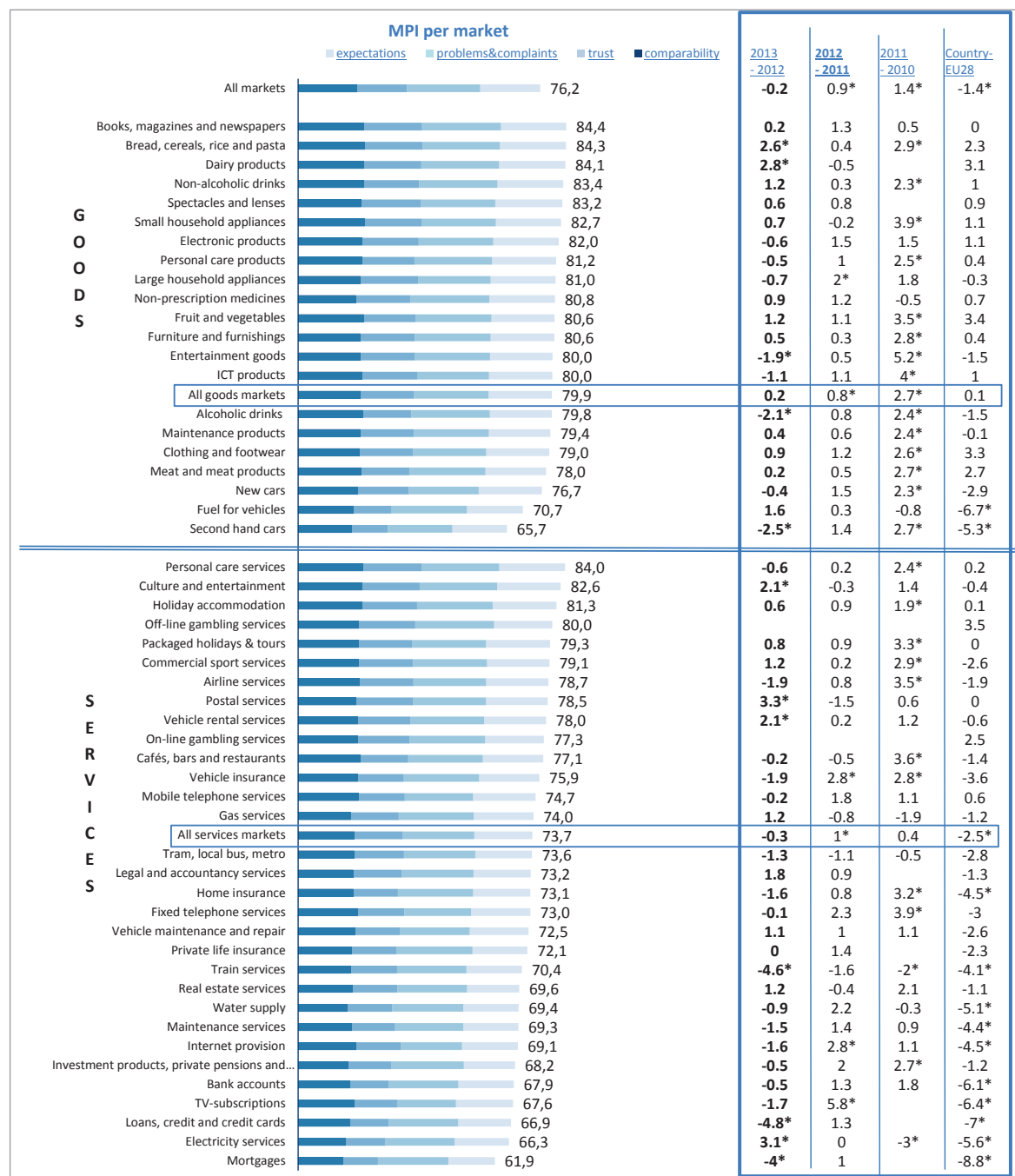
In comparison with the EU28, the assessments of the commercial sport services, airline services and mobile telephone services markets are the most positive; however, none of these increases are statistically significant. In the commercial sport services market, assessments of the expectations component have improved. In the mobile telephone services market, assessments of comparability and choice show an improvement.

The vehicle maintenance and repair, online gambling and betting services, and train services markets show a negative difference compared to the EU28 average. In the vehicle maintenance and repair market, differences can be found for expectations (below average) and for the proportion of problems (above average). For the market for online gambling and betting services we see that scores are below average, with a difference in comparability, trust, expectations and choice. For the market for train services all components are below average.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	4.4*	0.5*	0.5*	0.6*	-1.1	-6.4*	0.8*
47	Gas services	2.9*	0.5*	0.2	0.3	-2.5	-0.5	0.5*
31	Postal services	2.7*	0.2	0.3*	0.3*	-2.8	-2.9	0
20	Real estate services	2.7*	0.2	0.3	0.3*	-4.1*	14.7*	0.3
26	Bank accounts	2.6*	0.2	0.4*	0.3*	-1.5	12.2*	0.2
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
32	Fixed telephone services	-4.5*	-0.3*	-0.7*	-0.3	5.6*	10.9*	0
58	Loans, credit and credit cards	-3*	-0.6*	-0.3	-0.1	2.8	1.7	-0.1
54	TV-subscriptions	-2.4*	0	-0.3	-0.2	6.4*	0.2	-0.2
9	Furniture and furnishings	-2.2*	-0.2	-0.2	-0.1	3.7*	9.6*	0
40	Packaged holidays & tours	-2.2*	-0.2	-0.7*	0	-0.4	6.7*	-0.5*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
42	Commercial sport services	1.6	0.2	0.1	0.3*	-1.9*	10.3*	-0.3*
11	Large household appliances	1.3	0.6*	-0.3*	0.2*	-0.9	2	0.5*
18	Books, magazines and newspapers	1.1	0.3*	-0.1	0.2*	-0.8	-14.1*	0.2
53	Spectacles and lenses	0.9	0.4*	-0.2	0.2*	1.1	-1	0.2*
19	Personal care products	0.8	0.5*	-0.2*	0.1	0.1	20.4*	0.4*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	-9.7*	-0.7*	-1.5*	-1.1*	7.1*	17.3*	
60	On-line gambling services	-7.7*	-0.8*	-1.4*	-0.8*	1	9.8*	-0.9*
16	Second hand cars	-7.1*	-0.2	-1.5*	-0.8*	3.3	13*	0.1
2	Meat and meat products	-6*	0.1	-1.2*	-0.7*	7.3*	16.1*	0.2
23	Vehicle maintenance and repair	-5.5*	0	-1.1*	-0.6*	6.3*	8.3*	-0.4*

Portugal



Overall Performance

Portugal's overall MPI score has remained stable, with a very slight, non-significant decrease of 0.2 points compared to 2012. Indeed, both the goods markets (+0.2 percentage points) and services markets (-0.3) in Portugal are broadly stable year-on-year. The socio-economic and financial difficulties that Portugal has gone through do not seem to have affected negatively the performance of the markets evaluated.

The average MPI on all the markets is in Portugal 1.4 percentage points below what is seen in the EU28. The difference is mainly to be attributed to the services markets for which the

country shows a negative gap of 2.5 percentage points relative to the whole EU. Conversely, the average MPI for Portugal's goods markets is basically in line with what is measured in the EU28.

Goods Markets

Overall, the top three goods markets in Portugal are books, magazines and newspapers; bread, cereals, rice and pasta; and dairy products. The bottom three are the second-hand cars, fuel for vehicles, and new cars markets. Problems related to quality of after-sales service, as well as compliance with legal guarantees or non-conformities related to repairs could lie behind this low evaluation.

Across the individual goods markets, the largest increases in market performance scores are found in the dairy products and bread, cereals, rice and pasta markets. The markets with the biggest decrease in scores are those for alcoholic drinks, entertainment goods and second-hand cars.

The markets for fruit and vegetables and clothing and footwear are the best evaluated in Portugal in comparison with the EU average; however, these differences are not statistically significant. However, differences between the country and the EU are recorded for some MPI components: the market for fruit and vegetables has higher scores for comparability and expectations, and a lower proportion of problems while the clothing and footwear market scores higher than the EU28 average on expectations and choice. The second-hand cars and fuel for vehicles markets have the lowest assessments in comparison with the EU28. These markets score worse than the EU as a whole on trust and expectations.

Services Markets

Overall, the top three services markets in Portugal are the personal care services, culture and entertainment, and holiday accommodation markets. The bottom three are the mortgages, electricity services and loans, and credit and credit cards markets. The commercial sport services market is rated in 26th position across the EU28. The poor performance of the mortgages market could be related to the socio-economic conditions of the population and the high unemployment rate. The electricity market, while still among the poorest performing markets, has seen a considerable increase in score, which could be linked to the recent liberalisation.

On an individual level, the postal services; electricity services; vehicle rental services; and culture and entertainment markets show the most improvement compared to 2012 results. In the postal services and electricity services markets, the scores have increased for comparability and choice. For the vehicle rental services market an increase in trust is also observed.

The markets with the biggest decrease in scores from 2012 are those for mortgages, train services and loans, credit and credit cards. For these markets there has been a lowering of trust and expectations. The markets for train services and loans, credit and credit cards also have a greater proportion of problems. Furthermore, in the mortgages market a decrease is noted for comparability.

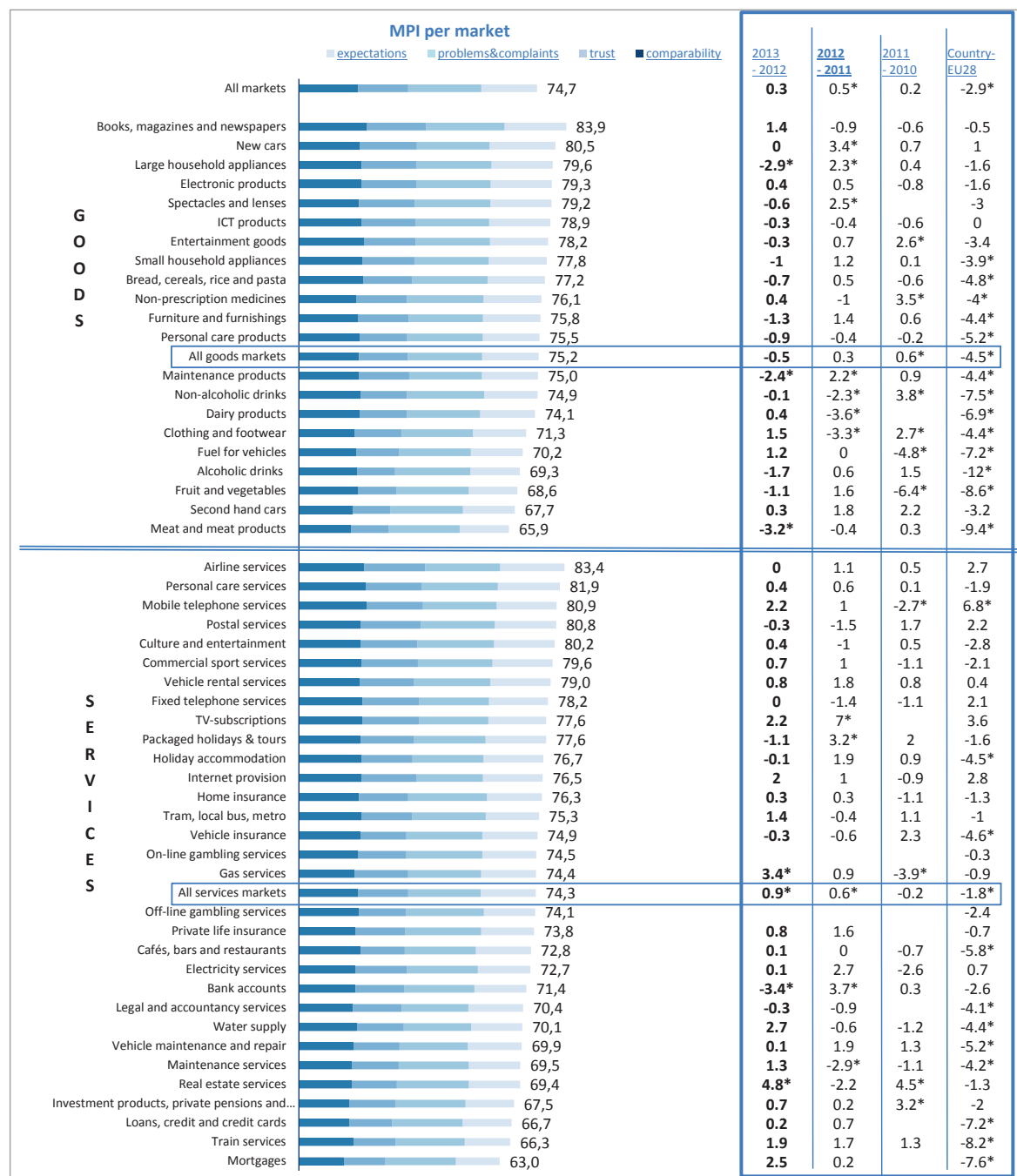
Compared to the EU28, the assessments of the markets for offline gambling and lottery services, online gambling and betting services, and mobile telephone services are more positive; however, these differences in score are not statistically significant. In the offline gambling and lottery services market, the assessment is above the average for all components, except for the problems component. The online gambling and betting services markets are rated higher than average for comparability and expectations. In the mobile telephone services market, an increase is noted for comparability and expectations components, while a decrease is seen in the score for complaints.

The TV-subscriptions, loans, credit and credit cards, and mortgages markets show the lowest MPI scores in comparison with the EU28. In the loans, credit and credit cards and mortgages markets, the scores for trust and expectations are below average. Furthermore, the mortgages market also shows lower comparability scores, while the TV-subscriptions market has a higher proportion of problems.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
31	Postal services	3.3*	0.7*	0.3	0.1	-3.9	12*	1*
46	Electricity services	3.1*	0.7*	0.2	0.7*	3.7	1.4	2.7*
55	Dairy products	2.8*	0.4*	0.3	0.4*	-1.5	-10.6*	-0.2
3	Bread, cereals, rice and pasta	2.6*	0.2	0.4*	0.3*	-1.3	0.4	0
38	Vehicle rental services	2.1*	0.3*	0.3*	0.1	-2.3	7.5*	0.3
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
58	Loans, credit and credit cards	-4.8*	-0.3	-0.7*	-0.5*	5.2*	12.2*	-0.1
36	Train services	-4.6*	-0.2	-0.6*	-0.4*	8.3*	17.6*	
51	Mortgages	-4*	-0.4*	-0.6*	-0.3*	3.1	1.5	-0.2
16	Second hand cars	-2.5*	-0.3*	-0.4*	-0.3	0.5	2.6	0
6	Alcoholic drinks	-2.1*	-0.1	-0.3*	-0.3*	0.1	31.7*	-0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
59	Off-line gambling services	3.5	0.4*	0.3*	0.6*	-0.6	-7.6*	-0.3*
1	Fruit and vegetables	3.4	0.6*	-0.1	0.5*	-6*	1.6	0.3*
7	Clothing and footwear	3.3	0.5*	0	0.4*	-3.9*	-14.5*	0.4*
55	Dairy products	3.1	0.5*	0.1	0.4*	-4.1*	-12.9*	0.1
2	Meat and meat products	2.7	0.6*	-0.1	0.3*	-4.2*	-11.3*	0.3*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
51	Mortgages	-8.8*	-0.6*	-1.7*	-0.8*	5.1*	2.6	-0.3*
58	Loans, credit and credit cards	-7*	-0.2	-1.5*	-0.6*	5.2*	7.8*	-0.1
17	Fuel for vehicles	-6.7*	-0.5*	-1.7*	-0.5*	-1.2	4.8*	-0.4*
54	TV-subscriptions	-6.4*	0	-1.3*	-0.1	13.5*	1.7	0.2
26	Bank accounts	-6.1*	-0.2	-1.6*	-0.3*	4.8*	-3.1	0

Romania



Overall Performance

Romania's overall score has remained stable, with a slight, non-significant increase of 0.3 percentage points compared to 2012. Whilst the goods markets declined slightly, but not statistically significantly, the services markets improved in a statistically significant manner.

Romania is in the worst performing quartile of all countries with an overall Market Performance Index of 74.7. Both the goods markets and the services markets show an average MPI which is well below that of the EU28.

Goods Markets

Overall, the top three goods markets in Romania are the books, magazines and newspapers, new cars and large household appliances markets. The bottom three goods markets are meat and meat products, second-hand cars and fruit and vegetables.

The following markets are all rated in 26th position across the EU28: bread, cereals, rice and pasta; dairy products; meat and meat products; small household appliances; spectacles and lenses and maintenance products The fruit and vegetables; non-prescription; medicines; non-alcoholic drinks; personal care products; furniture and furnishings; and alcoholic drinks markets are all ranked in 27th position.

Across the individual goods markets, the largest increase in market performance scores can be found in the clothing and footwear and books, magazines and newspapers markets, although neither of these are statistically significant changes. The biggest decreases in scores are observed in the large household appliances; meat and meat products; and maintenance products markets.

The meat and meat products and alcoholic drinks markets show a difference in terms of MPI relative to the EU28. For the meat and meat products market, a lower score is observed for comparability, trust, expectations, complaints and choice. This market also shows a higher proportion of problems encountered. In the alcoholic drinks market, a decrease in comparability and trust is noted.

Services Markets

Overall, the top three services markets in Romania are the airline services, personal care services and mobile telephone services markets. The bottom three are the mortgages, train services and loans, credit and credit cards markets.

The holiday accommodation and vehicle insurance markets are both rated in 26th position across the EU28. The cafés, bars and restaurants market is in 27th position.

On an individual level, real estate services and gas services markets show the most improvement compared to 2012. For these markets the scores have showed differences for trust. The real estate services market also shows increases in scores for comparability and expectations, as well as a drop in the proportion of problems. In the gas services market, an increased score is noted for comparability.

The services market with the biggest decrease in score compared to 2012 is the bank accounts market. This market scores particularly poorly on trust and expectations with a decrease for these components year-on-year.

In comparison with the EU28 results, the mobile telephone services, TV-subscriptions and internet provision markets are assessed the best. The mobile telephone services market is,

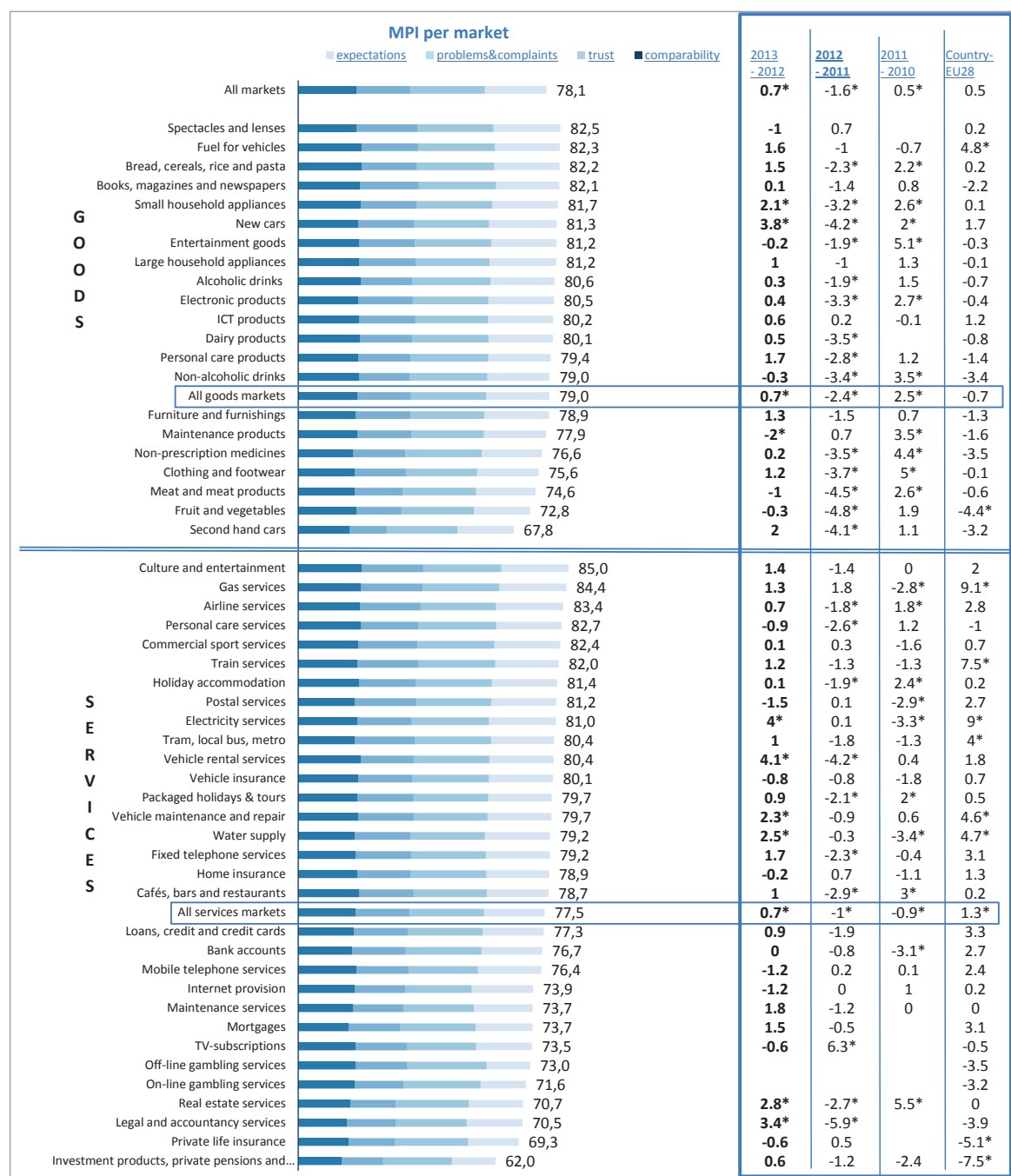
indeed, rated higher than the EU28 average. For this market, more positive scores are observed for all components, except for the expectations component.

The markets for loans, credit and credit cards, mortgages, and train services are assessed least positively in comparison to the EU28 average. For these markets a lower score can be found for the expectations component. The loans, credit and credit cards and mortgages markets are also below average for the comparability component. Finally, in the train services market a lowering of score is also noted for the trust component.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
20	Real estate services	4.8*	0.3*	0.4*	0.6*	-7.9*	2.6	0.2
47	Gas services	3.4*	0.5*	0.7*	0.2	0.1	2.5	-0.2
45	Water supply	2.7	0.2	0.4*	0.1	-3.6	-5.8	
51	Mortgages	2.5	0.2	0.3	0.2	-4.7	4.6	0.1
33	Mobile telephone services	2.2	0.1	0.3	0.1	-6*	0.4	0
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
26	Bank accounts	-3.4*	-0.2	-0.4*	-0.4*	3.9	5.4	-0.2
2	Meat and meat products	-3.2*	-0.8*	-0.5*	-0.2	-2.8	-0.5	-0.2
11	Large household appliances	-2.9*	-0.4*	-0.5*	-0.3*	0.7	-30.5*	-0.2
8	Maintenance products	-2.4*	-0.4*	-0.3*	-0.4*	-3.4	9.8*	-0.4*
6	Alcoholic drinks	-1.7	-0.4*	-0.2	-0.2	-2.7	5.2	0

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
33	Mobile telephone services	6.8*	1.4*	0.7*	0	-7.3*	-21.5*	0.4*
54	TV-subscriptions	3.6	0.8*	0.4*	0	-1.7	-13.7*	0.4*
34	Internet provision	2.8	0.7*	0.4*	0.1	1.6	-14.2*	-0.4*
37	Airline services	2.7	0.5*	0.4*	0.1	0	-20.2*	0
31	Postal services	2.2	0.6*	0.1	0	-1.3	-14.6*	0.4*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
6	Alcoholic drinks	-12*	-0.5*	-2.1*	-1.8*	4.8*	-6.2*	-0.2
2	Meat and meat products	-9.4*	-0.8*	-1.5*	-1.2*	5.2*	-11.4*	-0.3*
1	Fruit and vegetables	-8.6*	-0.3*	-1.8*	-1.3*	0.9	-9.3*	-0.3*
36	Train services	-8.2*	-0.1	-1.5*	-1.4*	5.4*	-19.3*	
51	Mortgages	-7.6*	-0.6*	-0.8*	-1.1*	6*	0.4	-0.3*

Slovenia



Overall Performance

Overall market performance is slightly, but not statistically significantly, higher in Slovenia than the EU28 average. Slovenia's overall score has increased by 0.7 points since 2012, to some extent counteracting the 1.6 point decrease in score observed between 2011 and 2012. At an overall group level, services markets in Slovenia score higher than the EU28 average, whilst goods markets score slightly, but not statistically significantly, lower. In comparison to 2012, in Slovenia, both the goods and services markets showed year-on-year improvement.

Goods Markets

Overall, the top three goods markets in Slovenia are the spectacles and lenses, fuel for vehicles and bread, cereals, rice and pasta markets. The bottom three are the second-hand cars fruit and vegetables, and meat and meat products markets.

In comparison to 2012, some of Slovenia's goods markets have shown a change in their MPI. The goods markets that have improved the most since 2012 are the markets for new cars and small household appliances. Both markets have experienced a reduction in the number of complaints; whilst the market for new cars also experienced an improvement scores for trust, expectations and complaints. The market with the largest score decrease is the maintenance products market. In comparison to 2012, maintenance products in Slovenia experienced a rise in the percentage of problems and a lower comparability score.

When comparing Slovenia's goods markets to the EU28 average, the only statistically significant differences are observed for the fuel for vehicles market (positive) and for the fruit and vegetables market (negative). The Slovenian market for fruit and vegetables scores worse than average in terms of comparability, trust and expectations.

Services Markets

Overall, the top three services markets in Slovenia are culture and entertainment, gas services and airline services. The bottom three are the investment products, private pensions and securities, private life insurance and legal and accountancy services markets.

The gas services market is rated as the best performing across the EU28, while the electricity services market is assessed as the second best, and the train services market the third best. However, the private life insurance and the investment products, private pensions and securities markets are ranked in 26th position across the EU28.

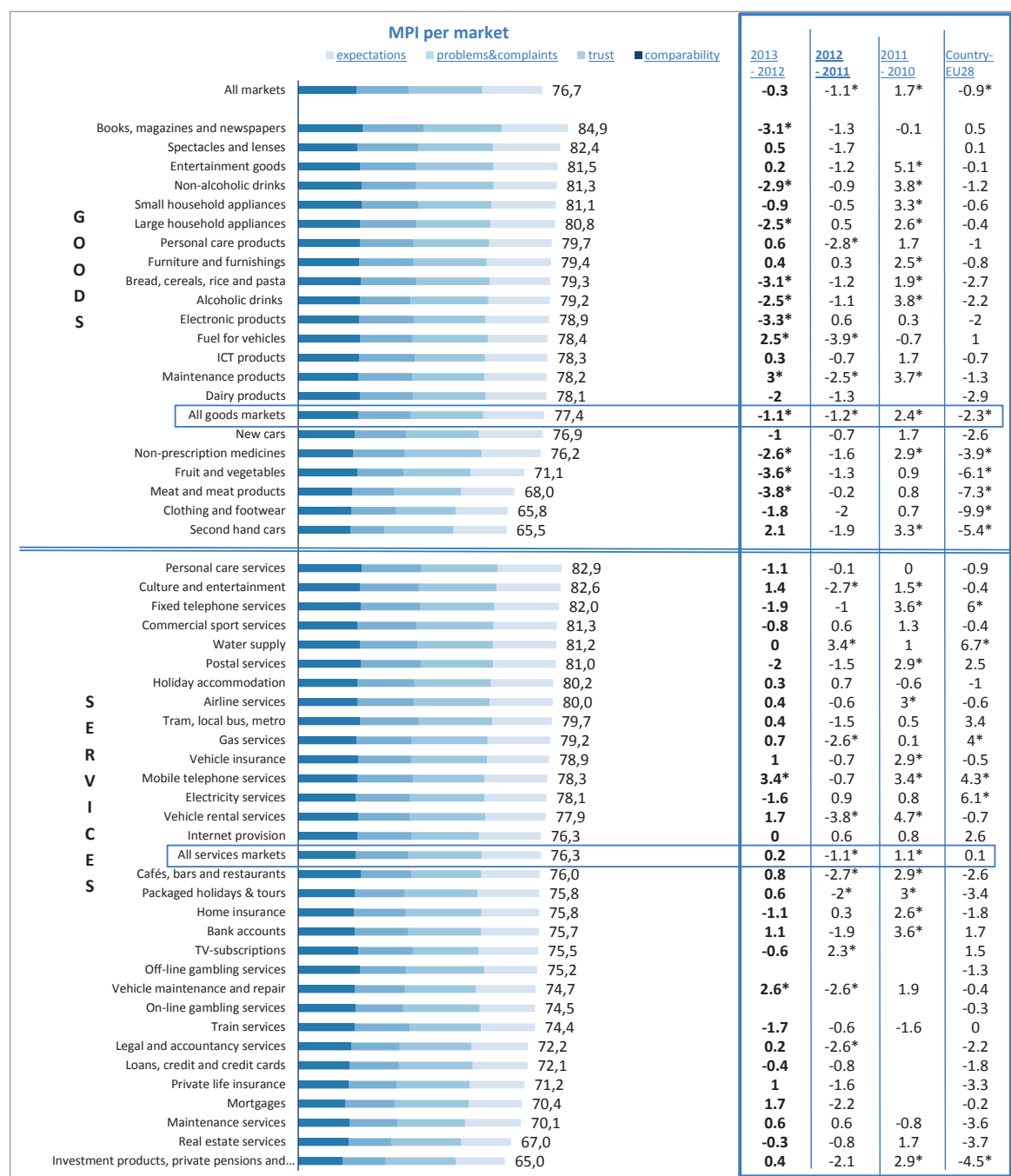
Some of Slovenia's services markets have experienced changes in terms of market performance since 2012. Improvements are seen in the markets for vehicle rental services; electricity services; legal and accountancy services; real estate services; water supply; and vehicle maintenance. The first three services markets have experienced increased competition in the past year, which has led to lower prices and consumers switching service provider. There are non-statistically significant declines in performance in the markets for postal services, internet provision, and mobile telephone services. Looking at specific components, the market for vehicle rental services improved in terms of comparability and expectations, with a lower proportion of problems, and the market for electricity services increased its score for comparability, trust and expectations.

In comparison to the EU28 average, Slovenia shows higher performance in the markets for gas services, electricity services, train services, water supply, vehicle maintenance and repair, and tram, local bus and metro services. At component level, all of these successfully performing services markets score higher than the EU28 average for expectations and trust. On the other hand, the markets for investment products and private life insurance perform worse for Slovenia than in terms of the EU28 average. These two poorly performing services markets have lower than average scores for comparability, trust and expectations, and a higher proportion of problems.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
38	Vehicle rental services	4.1*	0.5*	0.2	0.3*	-8.7*	-4.5	0.9*
46	Electricity services	4*	0.7*	0.4*	0.4*	-1.5	5.2	0.2
15	New cars	3.8*	0.3	0.3*	0.5*	-5.9*	-5.6*	0.4*
57	Legal and accountancy services	3.4*	0.2	0.2	0.4*	-7*	-6.8*	0.4*
20	Real estate services	2.8*	0.4*	0.2	0.3	-3.4	-6.6*	0.5*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
8	Maintenance products	-2*	-0.4*	-0.1	0	4.6*	0.2	-0.1
31	Postal services	-1.5	-0.3	0	-0.2	2.5	-1.4	-0.1
34	Internet provision	-1.2	0.1	-0.1	-0.1	4.9*	-0.2	0.2
33	Mobile telephone services	-1.2	-0.1	-0.1	0.1	4.2	10*	0.1
53	Spectacles and lenses	-1	-0.4*	0.1	-0.2	-0.9	-15.3*	0

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
47	Gas services	9.1*	1.2*	1.1*	1.1*	-2.5*	-15*	1.6*
46	Electricity services	9*	1.2*	0.7*	1.3*	-6.5*	-7.7*	1.4*
36	Train services	7.5*	0.5*	0.9*	0.9*	-10.6*	-17.4*	
17	Fuel for vehicles	4.8*	0.4*	0.7*	0.6*	-2.1*	-13.9*	-0.2
45	Water supply	4.7*	0.7*	0.3*	0.7*	-0.4	-13.7*	
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
28	Investment products, private pensions and securities	-7.5*	-0.6*	-0.9*	-1*	7.4*	-1	0.4*
52	Private life insurance	-5.1*	-0.3*	-0.7*	-0.7*	5.6*	-6.4*	0.6*
1	Fruit and vegetables	-4.4*	-0.5*	-0.9*	-0.4*	-0.1	-3.5	0.2*
57	Legal and accountancy services	-3.9	-0.4*	-0.7*	-0.3*	2.6	-0.3	0.5*
59	Off-line gambling services	-3.5	-0.1	-0.2	-1.2*	-1.7*	-15.9*	-0.1

Slovakia



Overall Performance

Overall market performance in Slovakia is below the EU28 average, with a difference of 0.9 points. There has been a slight, non-significant, decline by 0.3 points in terms of overall Slovakian market performance since 2012, which continues a downward trend observed from 2011 to 2012. In terms of goods markets as a whole, Slovakia experienced a decline in performance in comparison to 2012, so that Slovakian goods markets are currently 2.3 points below the EU28 average and 1.1 points below 2012's score. The average MPI on services

markets in Slovakia is relatively unchanged since 2012 and it is currently close to that observed for the EU28.

Goods Markets

Overall, the top three goods markets in Slovakia are the books, magazines and newspapers, spectacles and lenses and entertainment goods markets. The bottom three are the second-hand cars, clothing and footwear and meat and meat products markets. The non-prescription medicines market is rated in 26th position across the EU28. The clothing and footwear market is in 27th position.

In comparison to 2012, nine markets saw a decline in scores, while the Slovakian goods markets for maintenance products, and fuel for vehicles improved. Both markets increased their expectations scores and have a smaller proportion of problems compared to last year. Conversely, the biggest decline in performance was recorded in the markets for meat and meat products, fruit and vegetables, and electronic products. Component scores for trust and expectations for all three of these markets have decreased since 2012.

When comparing goods markets to the EU28 average, Slovakia performs best in terms of fuel for vehicles, and worst in the markets for clothing and footwear, meat and meat products, fruit and vegetables, second-hand cars, and non-prescription medicines. All of these markets have lower component scores for comparability, trust and expectations.

Services Markets

Overall, the top three services markets in Slovakia are the personal care services, culture and entertainment, and fixed telephone services markets. The bottom three are the investment products, private pensions and securities, real estate services, and maintenance services markets.

Looking at Slovakia's services markets since 2012, there has been an improvement in the performance of mobile telephone services, and vehicle maintenance and repair. Conversely, the markets for postal services, and fixed telephone services have declined, albeit non-statistically significantly, in performance since 2012. At component level, the market for mobile telephone services shows an increase in its trust score and has experienced a reduction in the proportion of consumer problems.

In comparison to services markets at EU28 level, Slovakia shows a more positive evaluation in the markets for water supply, electricity services, fixed telephone services, mobile telephone services and gas services. These five services markets all perform better than the EU28 average for comparability, trust and expectations. Conversely, Slovakia performs the worst in comparison with the EU28 average for investment products, real estate services and maintenance services, but the difference is statistically significant only for those first of the three markets.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
33	Mobile telephone services	3.4*	0	0.5*	0.3	-7.1*	2.8	0.1
8	Maintenance products	3*	0.3*	0.3	0.3*	-4.6*	14.1*	0.2
23	Vehicle maintenance and repair	2.6*	0.1	0.3	0.3	-3.9	-8.6*	0
17	Fuel for vehicles	2.5	0.2	0.2	0.4*	-4.4*	19.1*	-0.3*
16	Second hand cars	2.1	0.1	0.4*	0	-4.9	3	-0.1
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-3.8*	-0.4	-0.8*	-0.4*	-0.2	-2.7	-0.6*
1	Fruit and vegetables	-3.6*	-0.3	-0.4*	-0.4*	4.5	4.2	-0.3
10	Electronic products	-3.3*	-0.2	-0.5*	-0.4*	2.7	8.4*	-0.1
3	Bread, cereals, rice and pasta	-3.1*	-0.2	-0.4*	-0.4*	2.4	5.6	-0.3*
18	Books, magazines and newspapers	-3.1*	-0.4*	-0.5*	-0.3*	0	-4.3	-0.6*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
45	Water supply	6.7*	1.5*	0.5*	0.5*	-2.6*	10.3*	
46	Electricity services	6.1*	1*	0.7*	0.6*	-2.7*	3.9*	0.8*
32	Fixed telephone services	6*	0.8*	0.7*	0.6*	-4.2*	9.3*	0.3*
33	Mobile telephone services	4.3*	0.3*	0.6*	0.4*	-4.9*	6.1*	0.2
47	Gas services	4*	0.7*	0.3*	0.5*	-1.4	9.2*	0.6*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
7	Clothing and footwear	-9.9*	-0.6*	-1.1*	-1*	16.3*	10.6*	-0.3*
2	Meat and meat products	-7.3*	-0.6*	-0.9*	-0.7*	9.9*	7.8*	0
1	Fruit and vegetables	-6.1*	-0.3*	-0.8*	-0.7*	10.4*	4.7	0.1
16	Second hand cars	-5.4*	-0.5*	-1*	-0.4*	2.2	3.7	0.3*
28	Investment products, private pensions and securities	-4.5*	-0.4*	-0.7*	-0.3*	4.5*	10.2*	0.4*

Finland

		MPI per market				
		expectations	problems&complaints	trust	comparability	
		2013 -2012	2012 -2011	2011 -2010	Country- EU28	
	All markets	80.1	0.4	-0.5	0.1	2.5*
	Alcoholic drinks	87.9	0.6	-0.4	0.7	6.5*
	Dairy products	85.5	-0.8	-1.2		4.5*
	Fuel for vehicles	85.4	1.5	1.1	-2.1	7.9*
G O O D S	Bread, cereals, rice and pasta	85.0	0.3	-0.4	-0.7	3.1
	Non-alcoholic drinks	84.8	-0.9	-0.1	-0.4	2.4
	Entertainment goods	84.5	0.5	0.3	2.2	2.9
	Non-prescription medicines	84.0	-1.2	0.8	2.5	3.9*
	Maintenance products	82.7	1.1	1	0.3	3.2
	New cars	82.3	0.9	0.7	0.6	2.7
	Large household appliances	82.0	1	-0.7	0.5	0.7
	Personal care products	81.8	-0.4	0.2	0.4	1
	Small household appliances	81.7	0.8	-2.2	1.6	0.1
	Furniture and furnishings	81.7	1.3	-0.5	1.7	1.5
	All goods markets	81.5	0	-0.3	0.4	1.8*
	Electronic products	80.9	-0.2	1.6	-1.4	0
	Books, magazines and newspapers	80.4	0.8	-1.4	1.6	-4*
	Fruit and vegetables	80.1	-0.9	-2	0	2.9
	Spectacles and lenses	79.3	0.4	0		-2.9
	Meat and meat products	78.2	-3.1	0.3	-0.5	2.9
ICT products	75.9	-0.1	0.8	-1.8	-3	
Clothing and footwear	74.4	-1.5	-2.5	-0.7	-1.4	
Second hand cars	73.3	-0.3	-1.1	2.3	2.4	
S E R V I C E S	Culture and entertainment	86.5	1.6	-1.1	0.3	3.5*
	Personal care services	85.3	-0.3	-1.4	1.6	1.5
	Holiday accommodation	83.1	-0.6	1.2	-0.8	1.9
	Vehicle rental services	82.7	-0.9	0.6	1.5	4.1*
	Loans, credit and credit cards	82.5	0.6	-0.1		8.6*
	Packaged holidays & tours	82.2	0.5	-0.4	0.2	2.9
	Postal services	81.9	1	-3.2	2	3.4
	Tram, local bus, metro	81.8	-0.7	-3.1	2	5.4*
	Off-line gambling services	81.8				5.3*
	Mortgages	81.7	0.6	0.1		11.1*
	Water supply	81.7	0	-0.7	3.1	7.3*
	Commercial sport services	81.6	-0.7	0.9	0.1	-0.1
	Legal and accountancy services	81.2	1.2	1.4		6.8*
	Airline services	80.4	-0.3	0.5	-1.6	-0.2
	Vehicle insurance	80.1	0.6	-2.4	2.8	0.6
	Home insurance	79.8	-0.2	0.6	2.5	2.2
	Cafés, bars and restaurants	79.5	0.1	-3.3	1.8	0.9
	Bank accounts	79.3	-2.6	1.2	1	5.3*
	All services markets	79.1	0.6	-0.6	-0.1	3*
	On-line gambling services	78.8				4*
	Vehicle maintenance and repair	78.3	1.8	-2.4	1.8	3.2
	Private life insurance	77.9	2.7	-1.5		3.5
	Electricity services	77.5	2.8	1	-1.3	5.5*
	Maintenance services	75.7	1.7	0.6	-1	2
	Real estate services	75.7	0.6	-0.8	1.5	5*
	Fixed telephone services	75.6	2.8	-2.5	1.9	-0.5
Investment products, private pensions and...	73.2	1.5	1.3	-0.5	3.7	
Internet provision	70.6	1.6	0.9	-0.6	-3	
Mobile telephone services	70.1	1	-1.5	-0.7	-4	
TV-subscriptions	68.1	-1.1	0.7		-5.9*	

Overall Performance

The average MPI on all consumer markets in Finland is above that seen in the EU28 as a whole (2.5 percentage points) and the same applies both to the goods markets (+1.8 percentage points) and to the services markets (+3 percentage points). Compared to 2012, the goods markets remained stable while the services markets improved slightly, but not statistically significantly.

Goods Markets

Overall, the top three goods markets in Finland are the alcoholic drinks, dairy products and fuel for vehicles markets. The bottom three are the second-hand cars, clothing and footwear, and ICT products markets.

Finland's alcoholic drinks market is rated as the best performing across the EU28, while the fuel for vehicles market is assessed as the second best performing. Moreover, the dairy products and non-prescription medicines markets are both assessed as the third best. However, the books, magazines and newspapers market is rated in 27th position.

On an individual level, the fuel for vehicles, alcoholic drinks, dairy products and non-prescription medicines markets all have higher scores than the EU28 average. The fuel for vehicles market scores particularly highly for the trust and expectations components combined with a relatively low proportion of problems. However, this market scores highly for complaints compared to the EU28 average. The alcoholic drinks market also scores relatively highly on trust, expectations and comparability.

In Finland the only goods market to score statistically below the EU28 average is that of books, magazines and newspapers; this is driven by a relatively high level of problems and a lower score for trust and expectations. The ICT products market is also one of the worst-scoring in comparison with the EU28 average, but the difference is not statistically significant.

Compared to 2012, across the goods markets, the most improvement is found in the fuel for vehicles and furniture and furnishing markets; however, in neither case is this statistically significant. The only statistically significant decrease in goods markets scores from 2012 is seen in the meat and meat products market, driven by a higher proportion of problems and a lower score for trust. This is likely to be a result of the horsemeat scandal which was widely reported in Europe just prior to fieldwork in January 2013.

Services Markets

Overall, the top three services markets in Finland are culture and entertainment, personal care services, and holiday accommodation. The bottom three are the TV-subscriptions, mobile telephone services and internet provision markets.

Finland's vehicle rental services and culture and entertainment markets are both rated as the best performing across the EU28. The water supply, mortgages, legal and accountancy services, and loans, credit and credit cards markets are all assessed as being the second best performing across the EU28, while the offline gambling and lottery services market is assessed as the third best.

On an individual level, a total of 12 markets show a positive difference with respect to the values for EU28. The mortgages market, the loans, credit and credit cards market, and the

water supply market score highest compared to the EU average. The comparability, trust and expectations components for all three markets scored better than the EU average, with lower proportions of problems. Only one service market in Finland – the TV-subscriptions market – scored lower than the EU28 average. Also scoring the lowest in comparison with the EU28 average, but without a statistically significant difference, are the mobile telephone services, internet provision, fixed telephone services and airline services markets.

Compared to 2012, across the services markets, improvement are seen for the fixed telephone services, electricity services; train services; culture and entertainment; ad private life insurance markets. Only the bank accounts market has worsened in a statistically significant manner when compared to 2012.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
36	Train services	4.2*	0.2	0.7*	0.4*	-7.3*	7.9*	0.0
32	Fixed telephone services	2.8*	0.5*	0.1	0.2	-3.5	-7.5*	-0.5*
46	Electricity services	2.8*	0.2	0.3*	0.3*	-4.7*	12.3*	
52	Private life insurance	2.7*	0.2	0.2	0.2*	-6.2*	-3.8	0.2
23	Vehicle maintenance and repair	1.8	0.1	0.1	0.2	-3.4	2.2	0.2
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-3.1	-0.2	-0.7*	0	4.3*	9.1*	0.1
26	Bank accounts	-2.6	-0.2	-0.2	-0.3*	4*	5*	-0.1
7	Clothing and footwear	-1.5	-0.1	-0.2	-0.2	1.8	1.1	0.2
48	Non-prescription medicines	-1.2	-0.1	-0.3*	0	0.5	0.9	-0.1
54	TV-subscriptions	-1.1	-0.1	0	0.1	4	2.9	-0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
51	Mortgages	11.1*	0.8*	1.6*	1.5*	-6.8*	3.2	1.3*
58	Loans, credit and credit cards	8.6*	0.3*	1.4*	1.3*	-6.7*	25.7*	0.8*
17	Fuel for vehicles	7.9*	0.6*	1.2*	1.2*	-2.9*	36.2*	0.2*
45	Water supply	7.3*	0.5*	0.9*	1.3*	-2.8*	23.8*	0.0
57	Legal and accountancy services	6.8*	0.4*	1.2*	1*	-2.1	26.6*	0.6*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
54	TV-subscriptions	-5.9*	-0.9*	-0.3*	0	12.7*	11.2*	1.1*
18	Books, magazines and newspapers	-4*	-0.4*	-0.4*	-0.2*	7.5*	18.6*	0.5*
33	Mobile telephone services	-4	-1.2*	-0.1	0.3*	6.5*	9.8*	0.6*
13	ICT products	-3	-0.5*	0.1	-0.2	8.6*	11.7*	0.4*
34	Internet provision	-3	-0.5*	-0.1	0.1	9.2*	8*	0.3*

Sweden

		MPI per market					
		2013 -2012	2012 -2011	2011 -2010	Country- EU28		
G O O D S	All markets	75,5	1.5*	0.5*	1.2*	-2.1*	
	Alcoholic drinks	86,3	4.6*	1.4	0.7	4.9*	
	Fuel for vehicles	83,1	3.7*	-0.4	1.1	5.7*	
	Dairy products	82,9	0.2	0.8		1.9	
	Books, magazines and newspapers	82,8	2*	1.1	1.5	-1.5	
	Furniture and furnishings	81,8	2.8*	1.5	1.1	1.6	
	Entertainment goods	81,1	1.9*	-0.2	3.3*	-0.5	
	Non-alcoholic drinks	80,9	0.2	0.7	2.3*	-1.5	
	Bread, cereals, rice and pasta	80,4	-0.4	1.2	2.1*	-1.6	
	Spectacles and lenses	80,2	3.8*	-0.7		-2	
	Small household appliances	79,9	1.5	0.4	1.6	-1.7	
	Large household appliances	79,1	1.6	1.3	0.6	-2.1	
	New cars	78,8	3.2*	2*	0.8	-0.8	
	Non-prescription medicines	78,7	1.4	0.9	2.5*	-1.4	
	All goods markets	78,5	1.3*	0.7*	2.1*	-1.3*	
	Personal care products	77,1	2.4*	0	3.8*	-3.7	
	Electronic products	76,7	0.2	1.4	1	-4.2*	
	Maintenance products	76,3	-0.7	0.7	2.5*	-3.2	
	Fruit and vegetables	75,1	-0.2	0.4	2.4*	-2.1	
	ICT products	73,8	0.3	-0.4	3.1*	-5.1*	
	Clothing and footwear	72,9	0.6	1.1	-1.2	-2.8	
	Meat and meat products	70,5	-3.2*	0.9	2.8*	-4.7*	
	Second hand cars	68,7	0.8	0.6	2.2*	-2.2	
	S E R V I C E S	Culture and entertainment	82,2	1.9*	-1	1	-0.8
		Commercial sport services	80,5	2*	0.1	0.8	-1.2
		Holiday accommodation	80,0	0.6	1.1	1.5	-1.1
		Personal care services	79,9	-0.1	-1	3.1*	-3.9*
		Airline services	78,6	1.6	-0.4	1.5	-2
Vehicle rental services		78,3	1.5	2*	-1.3	-0.3	
Packaged holidays & tours		78,1	1.2	0.5	0.4	-1.1	
Vehicle insurance		77,0	3*	1.3	1.2	-2.5	
Postal services		76,8	-0.2	1.2	2.6*	-1.7	
Water supply		76,5	4.7*	2.6*	0.5	2.1	
Mortgages		75,5	4.6*	-2.7*		4.8*	
Home insurance		75,4	2.2*	-0.3	1.9*	-2.2	
Cafés, bars and restaurants		75,1	-0.4	-0.2	1.7*	-3.4	
Loans, credit and credit cards		75,0	2.4*	-0.1		1	
Bank accounts		74,7	1.2	-0.4	0.6	0.8	
Legal and accountancy services		74,3	2.2*	1.9		-0.1	
On-line gambling services		73,5				-1.3	
Electricity services		73,5	7.4*	3.5*	0	1.5	
All services markets		73,5	1.6*	0.4	0.5*	-2.7*	
Off-line gambling services		72,5				-4*	
Private life insurance		70,8	2.5*	-1.1		-3.6	
Tram, local bus, metro		70,4	0.4	-2.5*	2.6*	-5.9*	
Real estate services		70,1	0.1	0.9	0.5	-0.6	
Vehicle maintenance and repair		70,0	1.5	-1.3	3.4*	-5.1*	
Fixed telephone services		69,7	3.9*	-1	1.9	-6.3*	
Maintenance services		68,8	0.3	1.5	2.9*	-4.8*	
Mobile telephone services		63,6	3.5*	2.4*	-0.3	-8.2*	
TV-subscriptions		65,8	-1.1	3.1*		-8.5*	
Internet provision	65,5	0	-0.5	1.6	-9.2*		
Investment products, private pensions and...	64,5	0.8	-1.5	0.6	-5.9*		

Overall Performance

Consumers in Sweden give a lower assessment of overall market performance than the EU28 average, with a difference of 2.1 points. This is despite a 1.5 point increase in overall market performance in Sweden in 2013 compared to 2012. Considering the average MPI on goods markets and services markets, both have increased in score since 2012 (goods markets, 1.3; services markets, 1.6) but both are still below the EU28 average (goods markets, -1.3, services markets, -2.7).

Goods Markets

Overall, the top three goods markets in Sweden are the alcoholic drinks, fuel for vehicles and dairy products markets. The bottom three are the second-hand cars, meat and meat products, and clothing and footwear markets. The alcoholic drinks market is rated as the third best performing across the EU28, while the electronic products market is ranked in 27th position.

Compared to 2012, seven goods markets improved, their performance in particular the markets for alcoholic drinks; spectacles and lenses; and fuel for vehicles. On the other hand the only statistically significant drop in performance was recorded for the meat and meat products market. The markets for alcoholic drinks and fuel for vehicles have a higher score for expectations than in 2012. The market for meat and meat products fared worse in terms of its trust score since 2012, which may be as a result of the widely publicised horsemeat scandal in Sweden and the rest of Europe.

In comparison to the EU28 average, the goods markets in Sweden which show a positive difference are fuel for vehicles and alcoholic drinks, whilst the goods markets performing the poorest are ICT products, meat and meat products, and electronic products. The markets for fuel for vehicles and alcoholic drinks show higher scores than the EU28 average for all components, except comparability. The markets for ICT products and electronic products have a higher proportion of problems in Sweden than the EU28 average.

Services Markets

Overall, the top three services markets in Sweden are the culture and entertainment, commercial sport services and holiday accommodation markets. The bottom three are the investment products, private pensions and securities, internet provision and TV-subscriptions markets. The internet provision; fixed telephone services; tram, local bus, metro; and maintenance services markets are all rated in 26th position across the EU28. The TV-subscriptions and personal care services markets are both rated in 27th position.

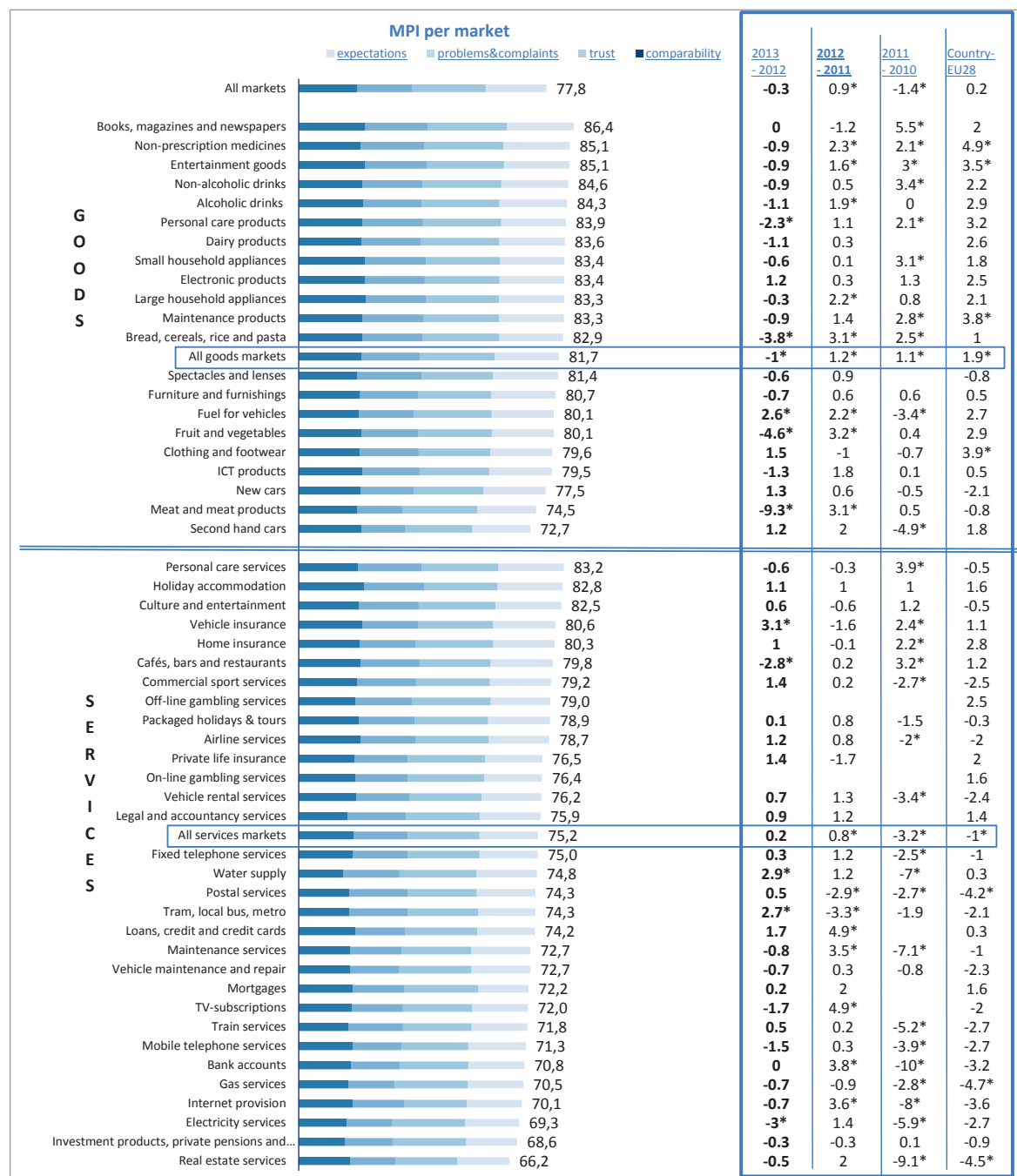
Twelve of Sweden's services markets saw an improvement in score from last year, in particular the electricity services; water supply; and mortgages markets. All three of these markets posted increases in their scores for trust and expectations since 2012. No services markets showed a statistically significant drop in terms of performance, though the market for TV subscriptions did decrease by 1.1 points overall, having a lower comparability score and a higher percentage of problems than in 2012.

Sweden's services markets generally score lower than the EU28 average, with mortgages being the only service market that is statistically above the average. In contrast the markets for internet provision, TV subscriptions, mobile telephone services, train services, fixed telephone services, tram, local bus and metro, investment products, vehicle maintenance and repair, offline gambling and personal care services all show lower MPI scores in Sweden than the EU28 average. All of these services markets score lower than the EU28 average in terms of comparability, and almost all of them score lower for trust and have higher proportions of problems and complaints.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
46	Electricity services	7.4*	0.3	0.8*	1.8*	-2	0.4	0.5*
45	Water supply	4.7*	0.1	0.4*	1.3*	-1	-2.2	
51	Mortgages	4.6*	-0.1	0.4*	1.5*	0	5.7*	0.3*
6	Alcoholic drinks	4.6*	0.1	0.2	1.5*	-0.1	-0.7	
32	Fixed telephone services	3.9*	0.1	0	1.7*	1.7	-0.1	0
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-3.2*	-0.5*	-1.1*	0.2	-2.5	3.5	0
54	TV-subscriptions	-1.1	-0.4*	-0.1	0.5*	6.6*	-5.3*	0.2
8	Maintenance products	-0.7	-0.3	-0.2	0.5*	4.2*	-1.6	0
3	Bread, cereals, rice and pasta	-0.4	-0.4*	-0.2	0.2*	-2.5*	-11.2*	-0.1
41	Cafés, bars and restaurants	-0.4	-0.2	-0.2	0.2*	-0.1	-8.1*	0.6*

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	5.7*	0.1	0.7*	1.3*	-4.1*	12.9*	0.1
6	Alcoholic drinks	4.9*	-0.1	1.4*	0.6*	-1.4*	30.9*	
51	Mortgages	4.8*	0.2	0.9*	0.7*	-4*	25.4*	0.8*
45	Water supply	2.1	-0.5*	1*	0	-4.5*	5.2*	
55	Dairy products	1.9	-0.3*	0.3*	0.6*	-3.1*	10.1*	0.2
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
34	Internet provision	-9.2*	-1.4*	-1*	-0.5*	11.6*	1.7	0.3*
54	TV-subscriptions	-8.5*	-1.6*	-0.8*	-0.2	9.9*	5.8*	0.7*
33	Mobile telephone services	-8.2*	-1.7*	-0.8*	-0.2*	6.3*	10.8*	0.7*
36	Train services	-6.4*	-0.6*	-0.4*	-0.1	18.9*	12.9*	
32	Fixed telephone services	-6.3*	-1.3*	-0.7*	-0.1	5.3*	11.4*	0.6*

UK



Overall Performance

The UK is close to the EU28 in terms of average performance for all the consumer markets. The UK's overall market performance has slightly, but not statistically significantly, declined by 0.3 points since 2012. The UK goods markets as a whole perform better than the EU28 average, with a difference of 1.9 percentage points, but have declined by 1.0 point in comparison with their 2012 performance. In terms of UK services markets as a whole, the MPI observed in the UK is below that of the EU28 (1 percentage point) and it has remained essentially stable since 2012.

Goods Markets

Overall, the top three goods markets in the UK are the books, magazines and newspapers; non-prescription medicines; and entertainment goods markets. The bottom three are the second-hand cars; meat and meat products; and new cars markets.

The entertainment goods and non-prescription medicines markets are both rated as the second best performing across the EU28. The large household appliances, personal care products and maintenance products markets are assessed as the third best performing across the EU28.

Looking at the UK goods markets in comparison with 2012 scores, there has been an improvement in the performance of the market for fuel for vehicles. Conversely, the markets for meat and meat products; fruit and vegetables; personal care products; and bread, cereals, rice and pasta have performed worse. The meat and meat products and fruit and vegetables markets have both experienced declines in terms of comparability, trust and expectations. There has been a particularly steep decline in trust in the market for meat and meat products, which can be attributed to the extensive media coverage of the horsemeat scandal in the past year.

The UK goods markets that are outperforming the EU28 average are non-prescription medicines, clothing and footwear, maintenance products, and entertainment goods. These markets all perform better than average in terms of comparability, trust and expectations. On the other hand, the market for new cars performs worse in the UK in comparison with the EU28 average, although the difference is not statistically significant.

Services Markets

Overall, the top three services markets in the UK are the personal care services, holiday accommodation and culture and entertainment markets. The bottom three are the real estate services; investment products, private pensions and securities; and electricity services markets.

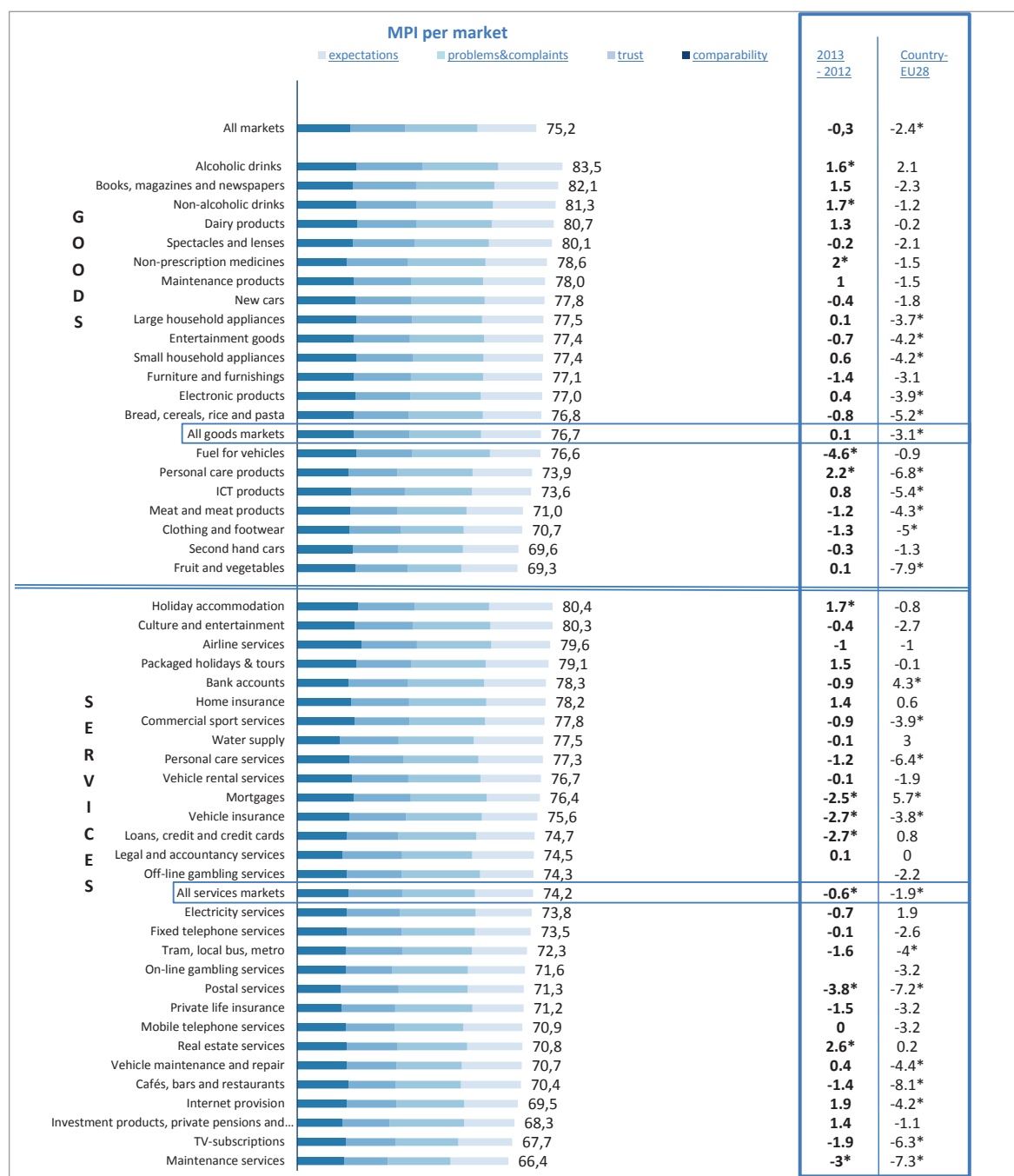
There has been an improvement in performance since 2012 in the UK markets for vehicle insurance, water supply, and tram, local bus and metro. These three markets are all rated more highly on the consumer trust component. The largest drops in performance have been recorded for electricity services, and cafés, bars and restaurants. The performance deterioration in the market for electricity services may reflect consumer dissatisfaction that prices are rising but electricity providers are still posting strong profits.

In comparison to the EU28 average, the UK services markets that are performing slightly better are home insurance, offline gambling, and private life insurance. However, the UK is performing worse than the EU28 average in the markets for gas services, real estate services and postal services. These three services markets all experience a higher than average proportion of problems and the gas services market also performs worse than average in terms of comparability, trust and expectations.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
30	Vehicle insurance	3.1*	0.3	0.4*	0.4*	-1.8	-4.7	0.2*
45	Water supply	2.9*	0.4	0.4*	0.1	-3	-18.6*	
35	Tram, local bus, metro	2.7*	0.2	0.3*	0.3*	-3.1	0.6	
17	Fuel for vehicles	2.6*	0.2	0.3	0.4*	-2.9*	24.2*	0.3*
58	Loans, credit and credit cards	1.7	0.3	0.1	0.1	-1.9	-1.6	0.1
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2	Meat and meat products	-9.3*	-0.7*	-1.9*	-0.9*	2.6	7.3*	-0.4*
1	Fruit and vegetables	-4.6*	-0.4*	-0.6*	-0.5*	2.9	12*	-0.4*
3	Bread, cereals, rice and pasta	-3.8*	-0.3*	-0.5*	-0.6*	1.7	19.4*	-0.2
46	Electricity services	-3*	-0.4	-0.6*	-0.3	-1.5	18.7*	-0.3
41	Cafés, bars and restaurants	-2.8*	-0.3*	-0.2	-0.1	6.3*	1.4	-0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
48	Non-prescription medicines	4.9*	0.6*	0.8*	0.4*	-2.4*	43.8*	0.5*
7	Clothing and footwear	3.9*	0.4*	0.7*	0.3*	-2.1	2	0.2
8	Maintenance products	3.8*	0.5*	0.6*	0.3*	-1.6	-0.4	0
14	Entertainment goods	3.5*	0.5*	0.6*	0.2*	-2.1*	7.8*	-0.3*
19	Personal care products	3.2	0.3*	0.6*	0.3*	-1.4	2.4	0.3*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
47	Gas services	-4.7*	-0.5*	-0.7*	-0.4*	3.7*	0.9	1.6*
20	Real estate services	-4.5*	-0.1	-0.3*	-0.2	14.7*	6.9*	0.3*
31	Postal services	-4.2*	-0.8*	-0.1	-0.4*	4.9*	1.8	-0.4*
34	Internet provision	-3.6	-0.4*	0	-0.5*	6.3*	2.5	0.1
26	Bank accounts	-3.2	-0.2	-0.3*	-0.3*	5.7*	4.8*	-0.2

Norway



Overall Performance

Overall market performance in Norway is lower than the EU28 average, with a 2.4 point difference. In comparison to 2012, overall market performance dropped in a non-statistically significant manner by 0.3 points. In terms of goods markets as a whole, Norway has a market performance score that is 3.1 points below the EU28 average, though it has not changed since 2012. Norway's overall services markets score is 1.9 points below the EU28 average, and also decreased in comparison to 2012.

Goods Markets

Overall, the top three goods markets in Norway are the alcoholic drinks, books, magazines and newspapers, and non-alcoholic drinks markets. The bottom three are the fruit and vegetables, second-hand cars and clothing and footwear markets.

Compared to the EU28, the following Norwegian markets are all ranked as poorly performing: books, magazines and newspapers; fruit and vegetables; furniture and furnishings; ICT products; entertainment goods; large household appliances; electronic products; small household appliances; bread, cereals, rice and pasta; personal care products.

Some goods markets in Norway performed better in comparison to 2012. In particular the markets for personal care products; non-prescription medicines; alcoholic drinks; and non-alcoholic drinks. Conversely, the fuel for vehicles market experienced a particularly large decline in its consumer expectation score, which may be a reflection of the steep rise in fuel prices in Norway.

In comparison to the EU28 average, the only Norwegian goods market performing slightly better than average is the market for alcoholic drinks. Conversely, in Norway there are a large number of goods markets showing a negative difference relative to the EU as a whole, notably the markets for fruit and vegetables, personal care products, ICT products, bread, cereals, rice and pasta, and clothing and footwear. All of these markets perform worse than average in terms of comparability and trust, and have higher proportions of problems.

Services Markets

Overall, the top three services markets in Norway are the holiday accommodation, culture and entertainment and airline services markets. The bottom three are the maintenance services, TV-subscriptions and investment products, private pensions and securities markets. Compared to the EU28, Norway's commercial sport services; cafés, bars and restaurants; postal services; personal care services; and maintenance services markets are all ranked as poorly performing.

Some services markets in Norway, have improved since 2012, in particular the real estate services and holiday accommodation markets, and the biggest drops in performance are seen in the postal services; maintenance services; mortgages; vehicle insurance; and loans, credit and credit cards markets. The postal services' lower score may be a reaction to Posten Norge's announcement in January 2013 that they plan to close 149 post offices.¹⁵

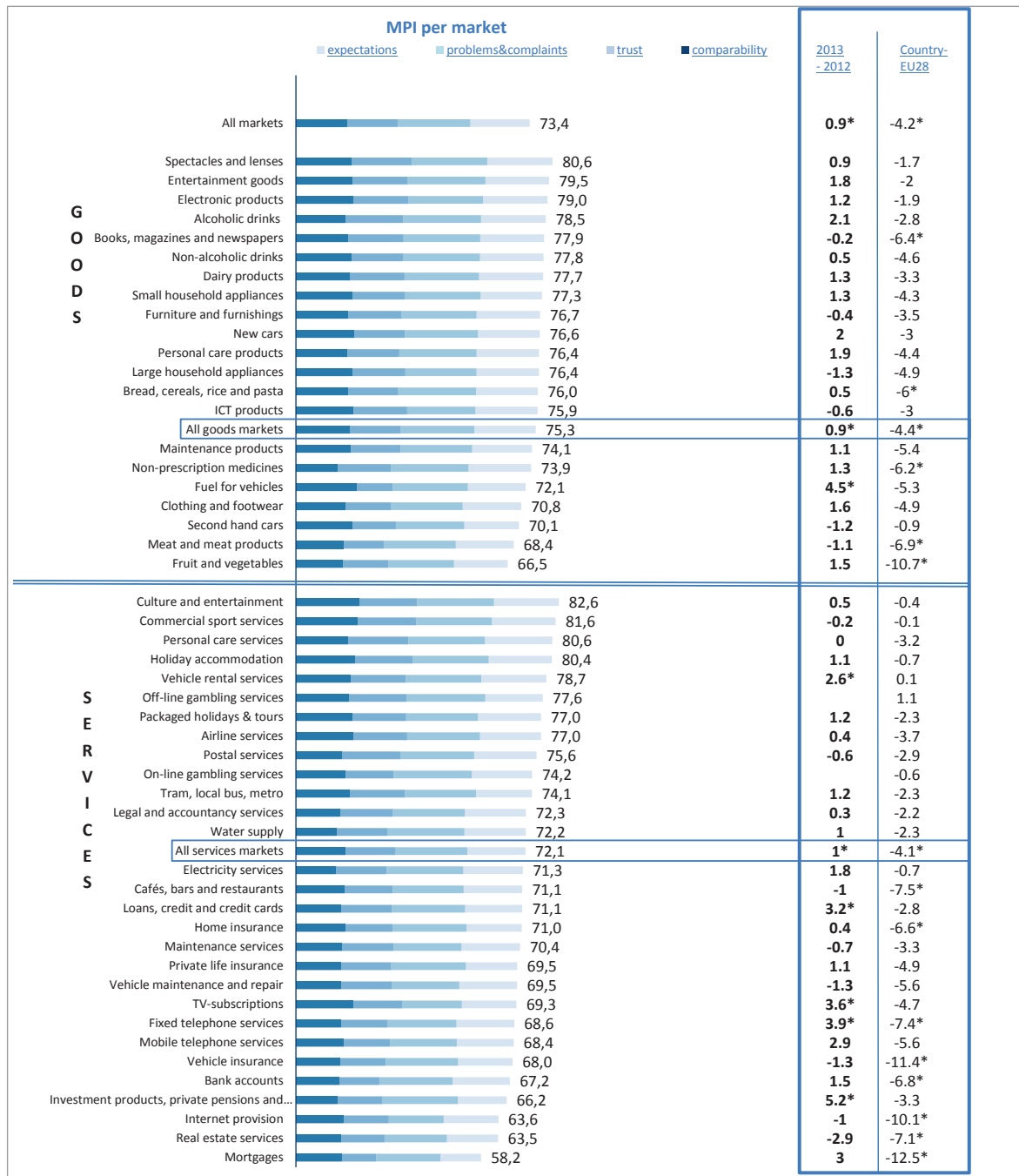
When comparing its services markets to the EU28 average, Norway performs the best in the markets for mortgages and bank accounts. These two markets score highly in terms of trust, and have a low proportion of consumer problems. However, Norway performs worse in comparison with the EU28 average in ten services markets, most notably cafés, bars and restaurants, maintenance services, and postal services. These services markets perform worse than average in terms of comparability, and have a higher than average proportion of complaints.

¹⁵ "Norway Post to shut down almost all post offices." Retrieved from: <http://postandparcel.info/48297/news/companies/norway-post-to-shut-down-almost-all-post-offices/>

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
20	Real estate services	2.6*	0.2	0.5*	0.1	-1.8	-24*	0.6*
19	Personal care products	2.2*	0.2	0.4*	0.3*	0.2	-9.8*	-0.3*
48	Non-prescription medicines	2*	0	0.8*	-0.1	-0.1	-24.7*	0
34	Internet provision	1.9	0	0	-0.5*	-16*	-12.9*	-0.3
5	Non-alcoholic drinks	1.7*	0	0.8*	-0.2*	-3.6*	37.9*	0.4*
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
17	Fuel for vehicles	-4.6*	0.2	0.3*	-2.3*	0.3	-11.4*	-0.4*
31	Postal services	-3.8*	-0.6*	-0.2	-0.6*	0.8	-5.1	0
21	Maintenance services	-3*	-0.3	-0.4*	-0.1	5.7*	-4.9*	-0.1
58	Loans, credit and credit cards	-2.7*	-0.4*	-0.3*	-0.7*	-3.5*	-16.2*	0.3*
30	Vehicle insurance	-2.7*	-0.1	0.3	-1.1*	0.6	1	-0.1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
51	Mortgages	5.7*	0.8*	1.1*	0.1	-3.6*	-6.9*	0.8*
26	Bank accounts	4.3*	-0.3*	1.1*	0.5*	-6.2*	-2	0.4*
45	Water supply	3	-0.9*	0.6*	1.3*	-1	-26.7*	
36	Train services	2.2	-0.1	0.7*	0	-1.4	-22.2*	
6	Alcoholic drinks	2.1	-0.5*	1.5*	0.1	3.3*	4.9*	
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
41	Cafés, bars and restaurants	-8.1*	-1.3*	-0.9*	-0.1	12*	3.4	-0.7*
1	Fruit and vegetables	-7.9*	-0.5*	0.1	-0.4*	36.4*	-5.8	0.2*
21	Maintenance services	-7.3*	-1*	-0.9*	-0.1	12.2*	6.3*	-0.1
31	Postal services	-7.2*	-1.6*	-0.2	-0.7*	6.4*	0	-0.5*
19	Personal care products	-6.8*	-1.2*	-0.9*	-0.4*	3.6*	-3.2	0

Iceland



Overall Performance

Overall market performance in Iceland is 4.2 points below the EU28 average. However, year-on-year, there has been an improvement in performance. This overall trend is reflected in both of Iceland's goods and services market groupings: they are more than 4 points below the EU28 average score, yet both have also improved their performance score since 2012.

Goods Markets

Overall, the top three goods markets in Iceland are the spectacles and lenses, entertainment goods, and electronic products markets. The bottom three are the fruit and vegetables, meat and meat products, and second-hand cars markets.

Compared to the EU28, the following Icelandic markets are all ranked as poorly performing: alcoholic drinks; non-alcoholic drinks; new cars; furniture and furnishings; personal care products; maintenance products; small household appliances; bread, cereals, rice and pasta; non-prescription medicines; books, magazines and newspapers; fruit and vegetables; and large household appliances.

In comparison to 2012, only one goods market in Iceland shows a statistically significant difference in score: the market for fuel for vehicles has experienced an improvement in MPI score and in the consumer trust component since 2012.

Iceland performs the worst in comparison with the EU28 average for all goods markets, and this difference is statistically significant in the markets for fruit and vegetables, meat and meat products, books, magazines and newspapers, non-prescription medicines, and bread, cereals, rice and pasta. In terms of performance components, in almost all goods markets, Iceland scores lower than the EU28 average for comparability and trust, and has a higher proportion of complaints.

Services Markets¹⁶

Overall, the top three services markets in Iceland are the culture and entertainment, commercial sport services and personal care services markets. The bottom three are the mortgages, real estate services and internet provision markets.

Compared to the EU28, the following Icelandic markets are all ranked as poorly performing mortgages; vehicle maintenance and repair; real estate services; home insurance; airline services; fixed telephone services; internet provision; personal care services; vehicle insurance; and cafés, bars and restaurants.

In comparison to 2012, several services markets in Iceland have improved, in particular investment products; fixed telephone services; TV subscriptions; vehicle rental; and loans, credit and credit cards. There are no statistically significant decreases in score from 2012. The market for investment products may have improved in the past year as a result of the gradual stock market recovery since Iceland's previous financial crisis. In terms of performance of components for the market for investment products, there is an increase in score for expectations and trust, and a decrease in the proportions of problems. The performance improvement for fixed telephone services and TV subscriptions could be potentially driven by the rise of competitively priced 'bundles', selling home internet, fixed telephone and TV subscription in a single package. Recent research has found that bundling products can help strengthen and differentiate companies within the same market, bringing economic benefits to consumers.¹⁷

¹⁶ Please note that in some Member States it may be illegal, in accordance with national law, to offer online gambling services. It does not necessarily mean that the consumers do not gamble online. Therefore, the results for this market should be interpreted with care.

¹⁷ "Analysis of the retail market for access to the public telephone network provided at a fixed location for residential and non-residential customers". Retrieved from: http://www.pfs.is/upload/files/MI_ESA%20consultation_Appendix%20A_Public%20version.pdf

The only services market where Iceland performs slightly better than the EU28 average is the market for offline gambling services. However, Iceland performs worse than the EU28 average in the markets for mortgages, vehicle insurance, internet provision, cafés, bars and restaurants, fixed telephone services, real estate services, bank accounts, and home insurance. In terms of components, these markets all perform worse than the EU28 average for comparability, trust and expectations, and have higher than average proportions of complaints.

Difference with 2012								
Improved most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
28	Investment products	5.2*	0,2	0,8	0,6	-5,3	-5,3	0,4
17	Fuel for vehicles	4.5*	0,4	0,9	0,4	-2,5	-2,5	0,0
32	Fixed telephone services	3.9*	0,1	0,4	0,5	-7,1	-7,1	0,2
54	TV-subscriptions	3.6*	0,6	0,3	0,4	-1,9	-1,9	0,3
58	Loans, credit and credit cards	3.2*	0,0	0,5	0,5	-3,5	-3,5	0,1
Deteriorated most since 2012		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
20	Real estate services	-2,9	-0,1	-0,2	-0,2	9,2	9,2	-0,1
23	Vehicle maintenance and repair	-1,3	-0,2	0,0	-0,1	0,7	0,7	-0,3
11	Large household appliances	-1,3	-0,2	0,1	-0,2	2,1	2,1	0,2
30	Vehicle insurance	-1,3	-0,3	0,0	0,1	4,6	4,6	0,4
16	Second hand cars	-1,2	-0,2	0,1	-0,1	3,3	3,3	0,1

Difference with EU28								
5 Top markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
59	Off-line gambling services	1.1	-0.6*	0.5*	0.5*	-0.8	-20.6*	-1*
38	Vehicle rental services	0.1	-0.5*	0	0.4*	-2.2	16*	-0.3*
42	Commercial sport services	-0.1	0.2	-0.2	0	0.9	14.5*	0.1
43	Culture and entertainment	-0.4	0.2	-0.3*	0.1	2.1	4.7	0.2
60	On-line gambling services	-0.6	-0.8*	-0.3	0.6*	-5.6*	38*	-1.5*
5 Bottom markets (compared to EU28 Average)		MPI	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
51	Mortgages	-12.5*	-0.5*	-1.7*	-1.6*	14.4*	19.4*	-2.2*
30	Vehicle insurance	-11.4*	-1.9*	-1.2*	-1*	6.8*	21.1*	-2*
1	Fruit and vegetables	-10.7*	-1.8*	-0.9*	-0.7*	13.3*	-3.4	-1.8*
34	Internet provision	-10.1*	-1.2*	-0.9*	-0.6*	17.2*	9.6*	-1.6*
41	Cafés, bars and restaurants	-7.5*	-1.6*	-0.8*	-0.3*	2	12.1*	-0.2

Annex III – Market names

Market name	Definition
Airline Services	Airlines
Alcoholic Beverages *	Spirits, wine, beer (excluding drinks in cafés, bars and restaurants).
Books, Magazines and Newspapers	Books, magazines, newspapers, stationary, periodicals (excluding postal delivery).
Bread, Cereals, Rice and Pasta	Food — bread and cereals, rice flour, bakery products, pizzas, pasta.
Cafés, Bars and Restaurants	Restaurants and bars, cafés, brasseries, caterers, takeaways, pubs, mobile food vendors, night clubs, discotheques, other.
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.
Cultural & Entertainment Services	Theatres, cinemas, museums, zoos, amusement parks, ticket-selling services, other.
Current Bank Accounts *	Current accounts, debit cards.
Dairy Products **	Milk, cheese, yoghurt, cream, etc.
Electricity Services	Electricity.
Fixed Telephone Services	Fixed telephone services, telecom provision, other.
Fruit and Vegetables	Food — fruit and vegetables.
Fuels *	Fuels for vehicles, petrol and diesel.
Furniture and Furnishings	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
Glasses and Lenses **	Glasses, lenses, sunglasses, etc.
Holiday Accommodation	Hotels and other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites.
Home Insurance	Dwelling insurance.
House & Garden Upkeep Products	House maintenance and improvement goods, DIY materials (excluding paint and wall coverings), paint, wall coverings, fencing, sheds, power tools (e.g. drills, chainsaws), non-electrical tools, gardening equipment/tools (non-electrical), lawn mowers, others.
House & Garden Upkeep Services	House maintenance and improvement services, roofing, decorator services, plumbers and plumbing, floor covering/fitting, central heating (installation and service), electrical services and installations, bricklayers, carpenters, painters, glaziers, iron-mongers, gardeners, tree-surgeons, tarmacking and paving, fitted kitchens, insulation, burglar alarms, wall coating, damp proofing, solar heating, guttering, chimney sweeps, replacing doors, fitting bathrooms,

Market name	Definition
	swimming pools, other.
ICT Products	Information Communication Technology (ICT) goods, 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.
Investments, Pensions, Securities	Banking investments, private pensions and securities, packaged investments, portfolio and fund management, private personal pensions, stock broking and derivatives.
Large Household Appliances	Large domestic appliances, electronic cookers, fridges and freezers, washing machines, tumble dryers, washer-dryers (combined), dishwashers, space heaters, fixed heaters, vacuum cleaners, microwave ovens, sewing machines, portable heating appliances, other.
Legal and Accountancy Services **	Lawyers, legal advice, accountants, tax advisors, auditors, other.
Leisure Goods *	Musical instruments, toys, games (non-digital), CDs, DVDs, audio and video tapes, computer and video games, hobby goods (e.g. stamps, model cars, etc.), not including players for CDs, DVDs, game-consoles, etc.
Life Insurance **	Private life-insurance that provides financial benefits to a designated person upon the death of the insured, including endowment insurance and annuities.
Loans and Credit Cards	Loans, banking-credit, credit cards, store cards, consumer credit, revolving credit.
Meat and Meat Products	Lamb, veal, pork, beef, poultry, goats' meat, mutton, other.
Mobile Telephone Services	Mobile telephony services, telephone provision, text messages, other.
Mortgages **	Banking — mortgages.
New Cars	New cars.
Non-Prescription Medicines	Over-the-counter medication.
Non-Alcoholic Beverages*	Coffee, tea, cocoa, mineral waters, soft drinks, fruit and vegetable juices (excluding drinks in cafés, bars and restaurants).
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).
Online gambling and betting services***	Gambling and betting involving monetary value provided by electronic means or any other technology such as mobile phones, digital TV – lotteries, casino games, poker games, bingo, sports betting (including horse and dog racing).
Other Electronic Products	Electronic goods (non-ICT/recreational) DVD players-recorders, VCRs, TVs, CDs, hi-fi media players, non-portable CD, portable radios, cameras, video cameras. Photographic equipment, CDs (blank), DVDs (blank), audio and video tapes (blank), other.
Package Holidays & Tours	Package travel and tours, other.
Personal Care Products	Toiletries and electrical appliances, cosmetics, toiletries (including nappies), wigs, hair-care products, perfumes, electric razors and hair trimmers, hair dryers, curling tongs and styling combs, other.

Market name	Definition
Personal Care Services *	Hairdressers, diet clubs/centres, beauty treatments, hair therapy, cosmetic therapy, nail-care services, spas, saunas, hammams.
Postal Services	Correspondence packages, express mail, periodical publications, issuance and sale of postage stamps.
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.
Sport and Leisure Services	Health clubs and gyms, sports facilities, sports instructors (not including 'not-for profit', sports clubs or activities run on a non-profit basis by volunteers and such).
Train Services	Railways.
Tram, Local Bus & Metro Services	Tram, local bus, metro and underground.
TV Provision **	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 licence fees for public service channels.
Vehicle Insurance	Insurance - transport,(car, other road vehicles boat, aircraft)
Vehicle Rental Services	Car rental, motorcycle rental, van rental, caravan rental, boat rental, other rental.
Vehicle Upkeep & Repair Services	Maintenance and repair of vehicles and other transport, franchise garage or dealer, independent garage, road assistance, other.
Water Provision	Water provision.

(*) The definition of these markets was amended slightly in 2011.

(**) These markets are either new or not comparable with 2010.

(***) These markets are not comparable with 2012.