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**COMMISSION STAFF WORKING DOCUMENT**

**Consumer Markets Scoreboard: Making markets work for consumers  
2016 edition**

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## 5. ANNEXES

### 5.1. Market Names

Market name	Definition
Airline Services	Airlines
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.
Cultural & Entertainment Services	Theatres, cinemas, museums, zoos, amusement parks, ticket-selling services, other.
Current Bank Accounts	Current accounts, debit cards.
Electricity Services	Electricity.
Entertainment 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.
Fixed Telephone Services	Fixed telephone services, telecom provision, other.
Fruit and Vegetables	Food — fruit and vegetables.
Fuels	Fuels for vehicles, petrol and diesel.
Gas Services	Gas
Holiday Accommodation	Hotels and other holiday accommodation (e.g. bed & breakfast, youth hostel), caravan sites, camp sites.
Home Insurance	Dwelling insurance.
House & Garden Maintenance 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, 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, Private 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.
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.

<b>Market name</b>	<b>Definition</b>
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).
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.
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.
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.

## 5.2. National rankings of markets

For each country, a graph displays the overall MPI scores for all markets combined, for all goods and all services markets combined and for each of the 42 individual goods and services markets<sup>1</sup>. The graph also displays the year-on-year changes in MPI scores from 2010 through to 2015. In addition, the difference between country scores and EU28 average scores is included.

Following the graph, the main findings are described, beginning with overall country performance; this comprises:

- The overall country MPI score in 2015 (including comparison with the EU28 average, and since 2013);
- The combined scores for all goods markets and all services markets respectively (including comparison with the EU28 average, and since 2013).
- The top and bottom ranked markets when comparing performance of the markets across the EU28.

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 2013 (or when there has been no decrease, the markets that show the most modest improvement), based on a ranking of markets highlighting statistically significant changes from 2013;
- 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.

All differences mentioned in the text are statistically significant unless otherwise mentioned. This also implies that differences which are not statistically significant are in general not

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<sup>1</sup> In the tables the numbers preceding the names of the markets refer to the numbering used in the Market Monitoring Survey and are provided to facilitate the use of the dissemination database.

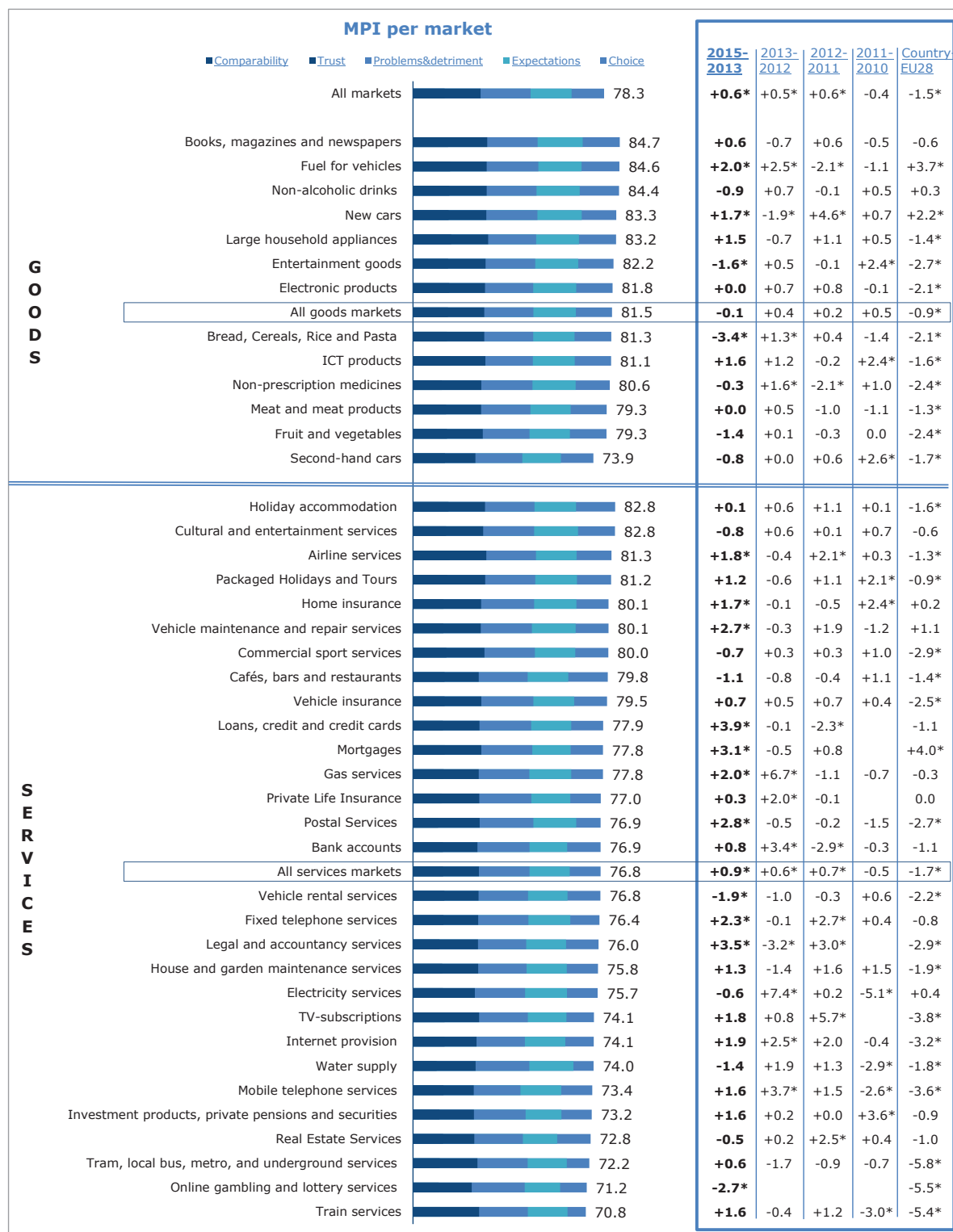
reported in the text<sup>2</sup>. Asterisks are used to signal the statistically significant differences in tables and charts (unless otherwise indicated). Statistical significance is calculated at the 95% confidence level, meaning that the null hypothesis of no difference has been rejected at a 5% probability level. It should be noted that, given the large sample size for the survey, some differences could be statistically significant even if their absolute magnitude is very small, particularly for indicators referring to the whole EU sample.

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 other consumers).

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<sup>2</sup> Differences which are not statistically significant are those for which the null hypothesis of being equal to 0 cannot be rejected. Therefore, these same differences are not commented in the text.

### 5.2.1. Belgium





## **Overall Performance**

The average MPI score for all markets surveyed in Belgium is 78.3, which is lower than the EU28 average (-1.5). The goods markets (-0.9) and services markets (-1.7) scores are also below the EU28 average.

The overall Belgian MPI score is higher in 2015 than 2013 (+0.6). This rise is driven by a stronger performance in the services markets (+0.9), with the goods markets MPI score remaining stable.

Belgium ranks among the bottom three EU28 countries for the 'Commercial sport services', 'Tram, local bus, metro, and underground services', and 'Vehicle insurance' markets.

## **Goods Markets**

Overall, the top three goods markets in Belgium are 'Books, magazines and newspapers', 'Fuel for vehicles' and 'Non-alcoholic drinks'. The worst performing are the 'Second-hand cars', 'Fruit and vegetables', and 'Meat and meat products' markets.

Of the 13 individual goods markets, only two show an increase in score since 2013: 'Fuel for vehicles' (+2.0) and 'New cars' (+1.7). Only the 'Bread, cereals, rice and pasta' (-3.4) and 'Entertainment goods' (-1.6) markets show decreases in market performance since 2013.

Two goods markets score above the EU28 average: 'Fuel for vehicles' (+3.7) and 'New cars' (+2.2). Most Belgian goods markets perform worse than the EU28 average. The markets for 'Entertainment goods' (-2.7), 'Fruit and vegetables' (-2.4), and 'Non-prescription medicines' (-2.4) are the worst performing markets in relation to the EU28 average.

The proportion of complaints for several markets, including 'Fuel for vehicles' and 'Entertainment goods' has increased since 2013, leading to an overall increase in the complaint proportion for goods markets.

In terms of performance at component level, the markets for 'Fuel for vehicles' and 'New cars' perform better than the EU28 average across several components. These relatively isolated positive elements are not strong enough to prevent the comparability, trust and choice scores for the goods markets from falling below the EU28 average. The goods markets score in the problems & detriment component is above average.

## **Services Markets**

The top three services markets in terms of MPI in Belgium are 'Holiday accommodation', 'Cultural and entertainment services', and 'Airline services'. The bottom three are the 'Train services', 'Online gambling and lottery services', and 'Tram, local bus, metro, and underground services' markets.

Across the services markets, nine markets increased in score since 2013, with the largest increases in market performance recorded for 'Loans, credit and credit cards' (+3.9), 'Legal and accountancy services' (+3.5), and 'Mortgages' (+3.1). Only two services markets show a decrease in market performance: 'Online gambling and lottery services' (-2.7) and 'Vehicle rental services' (-1.9).

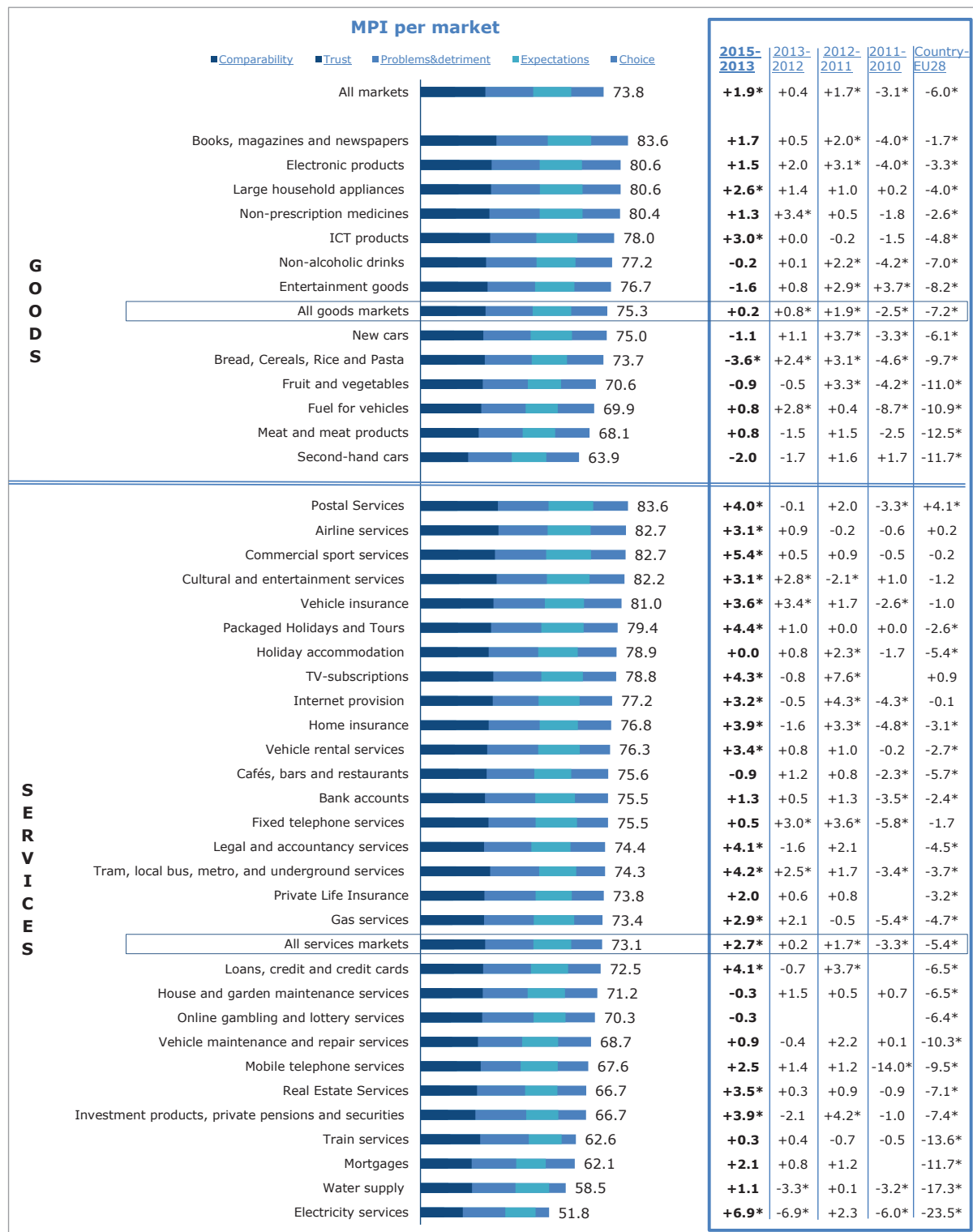
Of the 29 services markets in Belgium only 'Mortgages' performs better than the EU28 average (+4.0), while 17 markets perform below average. The worst performing services markets compared to the EU28 average are 'Tram, local bus, metro, and underground services' (-5.8), 'Online gambling and lottery services' (-5.5), and 'Train services' (-5.4).

The services markets trust and expectations scores have increased since 2013, while the proportion of problems has decreased. The 'Online gambling and lottery services' markets is the only services market with a decrease in the expectations component. The comparability score for services markets has decreased since 2013, although the score for 'Fixed telephone services' has improved. The proportion of complaints for services markets is higher than in 2013.

The comparability score is lower than the EU28 average in almost every services market, while the trust, expectations and choice scores are below average for the services markets overall. Only the 'Mortgages' market performs better than average in all these components. However, the services markets perform better than average in the problems & detriment component.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+4.0*	+0.2	+0.5*	-6.1*	-0.1	+0.4*	+16.5*	+0.5*	+0.3*
17	Fuel for vehicles	+3.7*	+0.3*	+0.4*	-3.9*	-3.0*	+0.3*	+21.9*	+0.6*	+0.2*
15	New cars	+2.2*	+0.2*	+0.1	-1.5	-1.1*	+0.2*	-1.6	+0.3*	+0.1
23	Vehicle maintenance and repair services	+1.1	-0.3*	+0.2*	-1.9	-0.9*	+0.2*	+4.1	+0.3*	-0.2*
46	Electricity services	+0.4	-0.3*	-0.2*	-1.5	-1.1*	+0.2*	-14.2*	+0.2*	+0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	-5.8*	-1.0*	-0.6*	+3.0	+0.2	-0.2	+7.3	-0.6*	-0.9*
60	Online gambling and lottery services	-5.5*	-1.1*	-1.0*	-2.4*	-2.0*	+0.3*	-15.3	-0.4*	-0.7*
36	Train services	-5.4*	-0.8*	-0.5*	+11.1*	+0.1	-0.7*	-4.2	-0.6*	-0.9*
54	TV-subscriptions	-3.8*	-0.6*	-0.4*	+2.1	-0.3	-0.1	-2.6	-0.2*	-0.8*
33	Mobile telephone services	-3.6*	-0.8*	-0.7*	-0.3	-0.6*	+0.1	-5.3	0.0	-0.6*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
58	Loans, credit and credit cards	+3.9*	+0.2	+0.8*	-2.9	N/A	N/A	+4.4	+0.4*	N/A
57	Legal and accountancy services	+3.5*	+0.0	+0.5*	-7.5*	N/A	N/A	+8.3	+0.4*	N/A
51	Mortgages	+3.1*	+0.3	+0.5*	-2.3	N/A	N/A	+20.3	+0.3*	N/A
31	Postal services	+2.8*	-0.2	+0.4*	-6.7*	N/A	N/A	+1.7	+0.4*	N/A
23	Vehicle maintenance and repair services	+2.7*	0.0	+0.3*	-5.8*	N/A	N/A	+16.4*	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	-3.4*	-0.5*	-0.3*	+3.9*	N/A	N/A	+31.2*	-0.2*	N/A
60	Online gambling and lottery services	-2.7*	-0.3	-0.2	+1.6	N/A	N/A	-15.3	-0.5*	N/A
38	Vehicle rental services	-1.9*	-0.1	-0.4*	+2.1	N/A	N/A	+3.0	-0.1	N/A
14	Entertainment goods	-1.6*	-0.1	-0.2	+3.8*	N/A	N/A	+46.6*	0.0	N/A
1	Fruit and vegetables	-1.4	-0.2	-0.2	+1.1	N/A	N/A	+8.5	-0.1	N/A

### 5.2.2. Bulgaria



## **Overall Performance**

The average performance of all markets surveyed in Bulgaria is 73.8, which is lower than the EU28 average (-6.0). For goods markets the figure is 75.3, low compared to the average EU28 figure (-7.2), while services markets are slightly closer to the average (-5.4) at 73.1.

The overall Bulgarian MPI score is higher in 2015 than in 2013 (+1.9), mostly explained by strong growth in the services markets (+2.7), with the goods markets MPI remaining stable.

Bulgaria ranks in the bottom three of the EU28 countries in 9 of the 13 goods markets, and 14 of the 29 services markets.

## **Goods Markets**

The leading goods market in Bulgaria is 'Books, magazines and newspapers', ahead of 'Electronic products' and 'Large household appliances'. The worst performing goods markets are 'Second-hand cars', 'Meat and meat products', and 'Fuel for vehicles'.

Only two goods markets show an increase in MPI score since 2013: 'ICT products' (+3.0) and 'Large household appliances' (+2.6). 'Bread, cereals, rice and pasta' (-3.6) is the only market to have decreased over the same period.

Bulgarian goods markets all perform below the EU28 average. The goods markets performing best compared to the EU28 average are 'Books magazines and newspapers' (-1.7), 'Non-prescription medicines' (-2.6) and 'Electronic products' (-3.3). The markets for 'Meat and meat products' (-12.5), 'Second-hand cars' (-11.7) and 'Fruit and vegetables' (-11.0) are the worst performing markets in relation to the EU28 average.

The comparability component has improved for Bulgarian goods markets, despite a decreased score in the 'Second-hand cars' market, and the expectations score has overall increased since 2013. The proportion of problems, however, increased from 2013.

All component scores part of the MPI fall below the EU28 average, aside from the level of detriment, which is lower than average. However, the goods markets result is worse than average on the component combining the proportion of problems and level of detriment. In terms of individual markets, only the 'Books, magazines and newspapers' market performs better than the EU28 average in the detriment (lower level of detriment) and problems & detriment components. All other goods markets score below or in line with the average in the components of the MPI.

## **Services Markets**

The top three services markets in Bulgaria are 'Postal services', 'Airline services' and 'Commercial sport services'. At the bottom of the ranking are 'Electricity services', 'Water supply' and 'Mortgages'.

Of the 29 services markets, 17 markets have increased in MPI score since 2013, with 'Electricity services' (+6.9) showing the largest increase, although it is the market with the lowest MPI score. The 'Commercial sport services' market (+5.4) also shows a strong increase

in performance since 2013. No services markets statistically significantly declined in comparison with 2013.

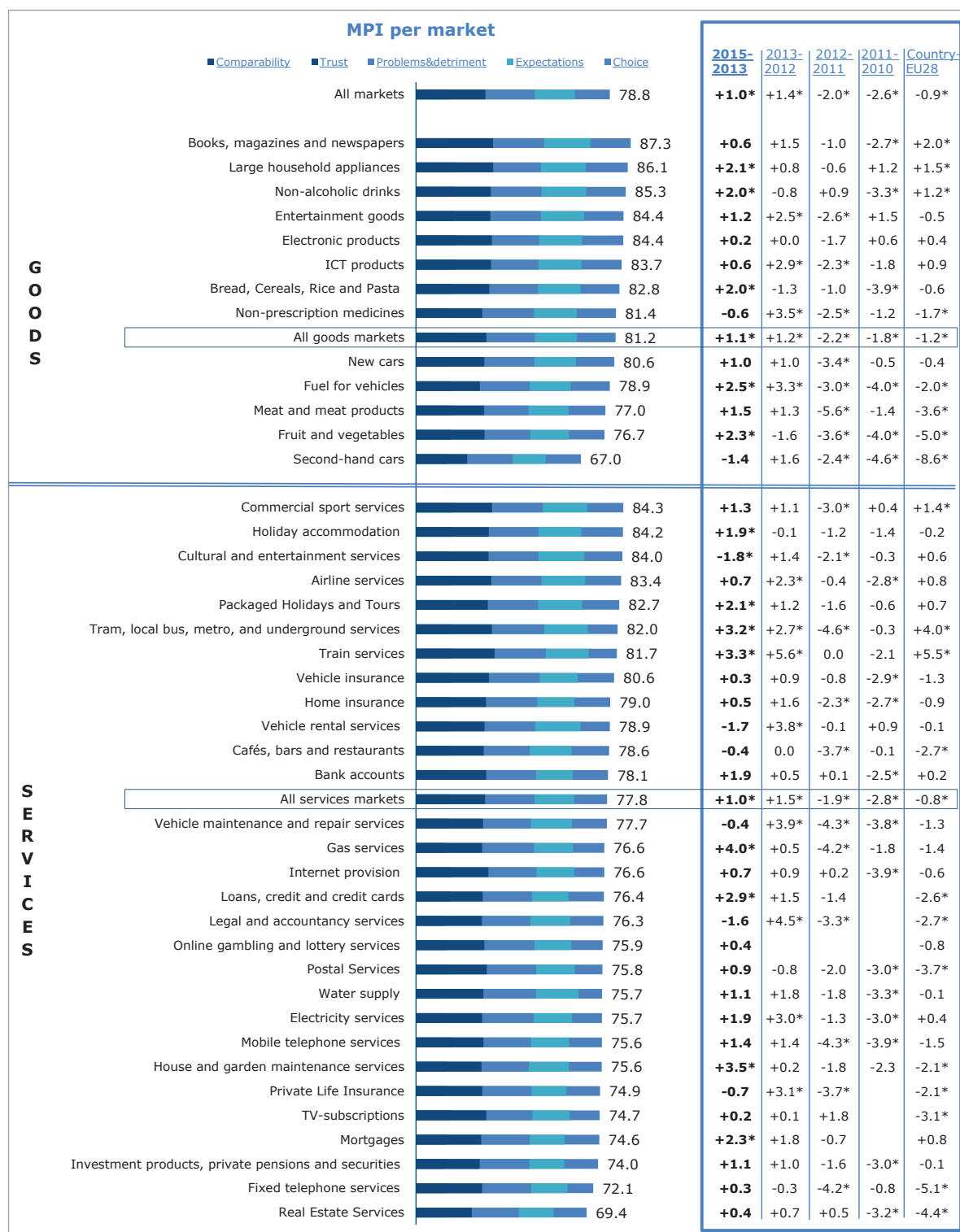
The market for 'Postal services' is the only market above the EU28 average (+4.1). 21 services markets score lower than the EU average. The market furthest from the EU28 average is still 'Electricity services' (-23.5) despite its increased market performance since 2013. The 'Water supply' (-17.3) and 'Train services' (-13.6) markets are also well below the EU28 average.

The expectations component score has risen across most services markets, though the 'Online gambling and lottery services' market has a lower score than in 2013. The trust and comparability scores have also improved on 2013. The services markets average proportion of complaints has increased since 2013, particularly for 'Packaged holidays and tours' and 'Mortgages'.

The trust score remains below the EU28 average, as do the comparability, expectations and choice scores. The Bulgarian services markets average proportion of problems is also higher compared to the EU28 average. The detriment component score is however better (lower level of detriment) than the EU28 average, despite a lower than average score for the 'Mortgages' market.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
31	Postal services	+4.1*	+0.8*	+0.1	-1.7	-0.1	+0.1	+2.8	+0.5*	+0.8*
54	TV-subscriptions	+0.9	+0.4*	-0.4*	+7.8*	-0.5*	-0.3*	-5.6	+0.3*	+0.3*
37	Airline services	+0.2	+0.1	0.0	+0.4	-0.2	0.0	-4.6	+0.2*	-0.2*
34	Internet provision	-0.1	+0.4*	-0.2	+7.4*	-0.8*	-0.2	+1.9	+0.1	-0.1
42	Commercial sport services	-0.2	+0.3*	-0.7*	-0.7	-0.2	+0.0	+9.0	+0.2*	0.0
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	-23.5*	-1.7*	-3.0*	+18.2*	+0.2	-1.2*	-5.3	-1.8*	-3.9*
45	Water supply	-17.3*	-0.6*	-2.6*	+22.0*	+0.2	-1.4*	+1.7	-1.5*	-2.3*
36	Train services	-13.6*	-0.5*	-1.9*	+11.3*	-0.5	-0.5*	-6.9	-1.7*	-2.4*
2	Meat and meat products	-12.5*	-0.6*	-2.4*	+17.4*	+0.3	-1.0*	-4.1	-1.5*	-0.7*
16	Second-hand cars	-11.7*	-0.9*	-2.7*	+16.5*	-0.3	-0.9*	-14.7*	-1.0*	-0.3*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+6.9*	+0.4	+0.5*	-7.9*	N/A	N/A	+5.3	+1.3*	N/A
42	Commercial sport services	+5.4*	+0.9*	+0.3	-3.0*	N/A	N/A	+14.7	+0.7*	N/A
40	Packaged holidays and tours	+4.4*	+0.6*	+0.6*	-1.2	N/A	N/A	+15.8*	+0.5*	N/A
54	TV-subscriptions	+4.3*	+0.4*	+0.6*	-0.7	N/A	N/A	+3.5	+0.7*	N/A
35	Tram, local bus, metro, and underground services	+4.2*	+0.7*	+0.5*	+0.2	N/A	N/A	+14.2	+0.6*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	-3.6*	-0.2	-0.3	+9.1*	N/A	N/A	+12.0	-0.2	N/A
16	Second-hand cars	-2.0	-0.4*	-0.3*	+4.7	N/A	N/A	-5.4	+0.2	N/A
14	Entertainment goods	-1.6	+0.2	-0.4*	+6.6*	N/A	N/A	+10.5	+0.1	N/A
15	New cars	-1.1	-0.1	-0.4*	-0.7	N/A	N/A	+1.3	+0.0	N/A
41	Cafés, bars and restaurants	-0.9	+0.1	-0.3	+2.1	N/A	N/A	-0.7	+0.0	N/A

### 5.2.3. Czech Republic





## **Overall Performance**

The average MPI score for all markets surveyed in the Czech Republic is 78.8, below the EU28 level (-0.9). Both goods markets (-1.2) and services markets (-0.8) contribute to this result.

The overall MPI score is higher, however, in 2015 than in 2013 (+1.0). This is driven by stronger performances in both goods markets (+1.1) and services markets (+1.0).

The Czech Republic ranks in the bottom three EU countries for three markets: 'Fruit and vegetables', 'Second-hand cars' and 'Postal services'.

## **Goods Markets**

The top three goods markets in the Czech Republic are 'Books, magazines and newspapers', 'Large household appliances' and 'Non-alcoholic drinks'. The poorest performing goods markets are 'Second-hand cars', 'Fruit and vegetables', and 'Meat and meat products'.

The market for 'Fuel for vehicles' (+2.5) shows the largest increase in MPI score since 2013, followed by 'Fruit and vegetables' (+2.3) and 'Large household appliances' (+2.1). No goods markets statistically significantly decreased in comparison with 2013.

In relation to the EU28 average, three goods markets perform better than the EU28 average: 'Books, magazines and newspapers' (+2.0), 'Large household appliances' (+1.5) and 'Non-alcoholic drinks' (+1.2). On the other hand five goods markets perform below average, with the markets for 'Second-hand cars' (-8.6), 'Fruit and vegetables' (-5.0), and 'Meat and meat products' (-3.6) the lowest performers.

In terms of performance at component level, only the trust and expectations scores have increased since 2013, while all other component scores remain stable. The only negative evolution noted for the goods markets, is an increase in the proportion of problems in the 'Electronic products' market since 2013.

The 'Fruit and vegetables' market is the only goods market scoring below the EU28 average in the choice component, while most goods markets score above average. The goods markets also perform on average better in the detriment component (lower level of detriment) than the EU28 average. However, the proportion of problems in the goods markets overall is higher than the EU28 average. When the proportion of problems and level of detriment are combined, a mixed picture emerges: some markets score above, while some score below average in the problems & detriment component. The expectations, trust and comparability scores are all below average, with no individual goods market performing above average in the trust component.

## **Services Markets**

Top of the services markets in the Czech Republic are 'Commercial sport services', 'Holiday accommodation', and 'Cultural and entertainment services'; the poorest performing markets are 'Real estate services', 'Fixed telephone services' and 'Investment products, private pensions and securities'.

The 'Gas services' (+4.0), 'House and garden maintenance services' (+3.5), and 'Train services' (+3.3) markets have shown the greatest increases in MPI score since 2013 (in total 8 of the 29 services markets increased). Despite its presence among the top three services markets, the market for 'Cultural and entertainment services' (-1.8) is the only market that statistically significant declined since 2013.

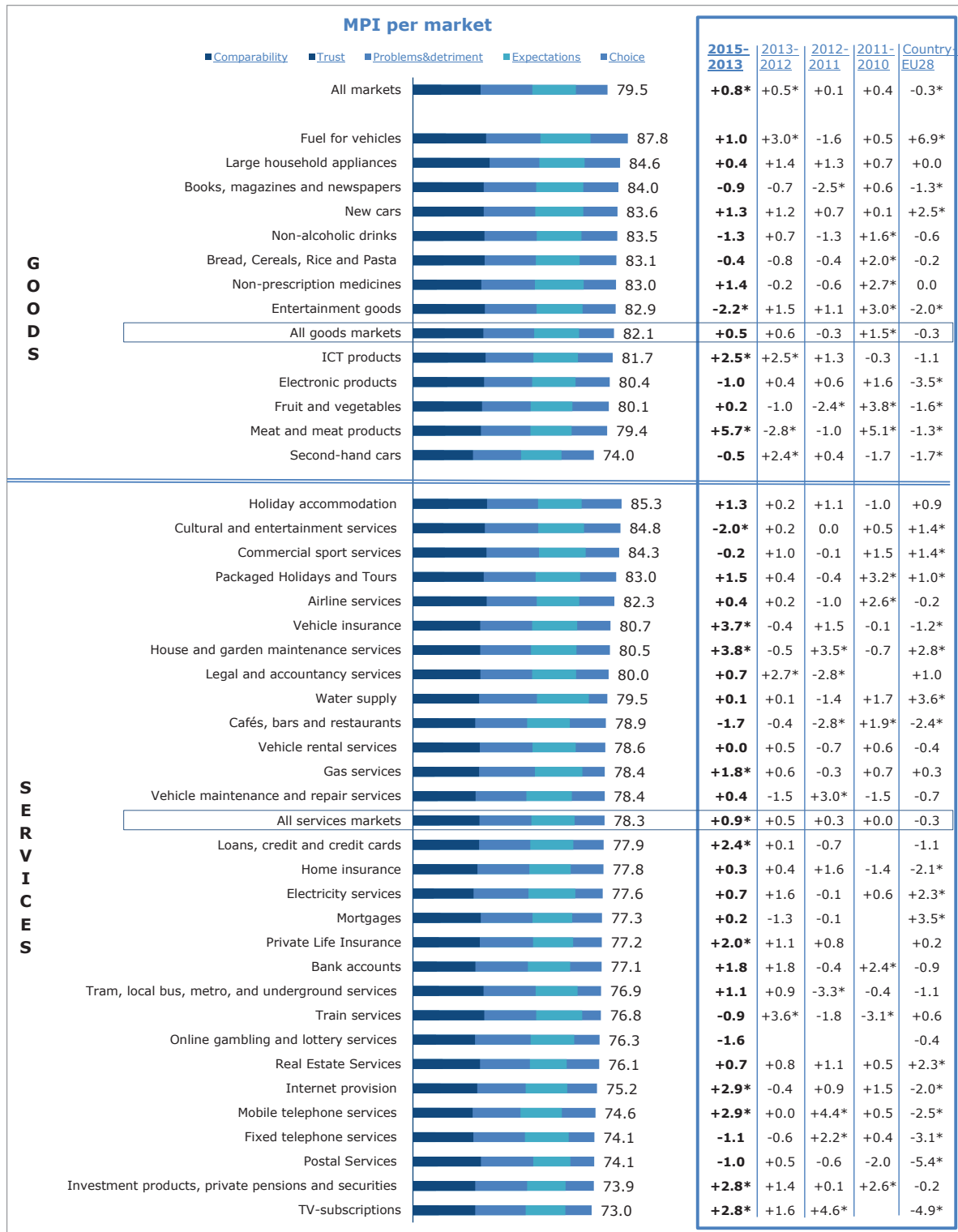
Only the 'Train services' (+5.5), 'Tram, local bus, metro, and underground services' (+4.0) and 'Commercial sport services' (+1.4) markets score above the EU28 average in terms of MPI. Of the nine markets below the EU28 average, 'Fixed telephone services' (-5.1), 'Real estate services' (-4.4) and 'Postal services' (-3.7) score lowest in relation to the EU28 average.

In terms of components, only the services markets average trust score statistically significantly changed compared to 2013. The component score increased since 2013, with 'Cultural and entertainment services' the only services market to have decreased since 2013. Other notable results can be registered for the 'Vehicle rental services' market, which is the only market with an increased proportion of problems, and the 'Water supply' market is alone in showing a drop in the proportion of complaints.

Compared to the EU28 average, the services markets score is above average for the choice component. In addition, the services markets have a lower level of detriment than the EU28 average, with no individual market showing a worse than average detriment score. However, the services markets have on average a higher proportion of problems, resulting in a score in line with the EU28 average in the problems & detriment component. The services markets perform below average for trust and expectations, with these overall findings reflecting the individual market results.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+5.5*	+1.0*	+0.5*	-4.5*	-0.8	+0.3*	+15.6*	+0.4*	+0.5*
35	Tram, local bus, metro, and underground services	+4.0*	+0.6*	+0.4*	-5.5*	-0.7	+0.4*	+10.4	+0.4*	+0.3*
18	Books, magazines and newspapers	+2.0*	+0.2*	0.0	-0.2	-1.0	+0.0	-4.6	+0.2*	+0.5*
11	Large household appliances	+1.5*	+0.3*	-0.3*	+0.2	-0.4	+0.0	+8.5*	+0.2*	+0.7*
42	Commercial sport services	+1.4*	+0.2	+0.2*	-2.6*	-1.3	+0.2*	+14.0	0.0	+0.2
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-8.6*	-0.7*	-2.1*	+9.0*	+0.1	-0.6*	+11.8*	-1.2*	+0.1
32	Fixed telephone services	-5.1*	0.0	-0.5*	+4.1*	-1.2*	0.0	+0.7	-1.4*	-0.9*
1	Fruit and vegetables	-5.0*	-0.3*	-0.9*	+11.1*	-0.4	-0.4*	+6.1	-0.6*	-0.3*
20	Real estate services	-4.4*	-0.5*	-1.3*	+7.0*	+0.1	-0.4*	+14.9*	-0.4*	+0.4*
31	Postal services	-3.7*	+0.2	-0.4*	+5.6*	-0.7	-0.2*	+12.0*	-0.8*	-0.6*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+4.0*	+0.4*	+1.0*	-4.1*	N/A	N/A	+7.4	-0.1	N/A
21	House and garden maintenance services	+3.5*	+0.1	+0.5*	-4.9*	N/A	N/A	+1.7	+0.4*	N/A
36	Train services	+3.3*	+0.7*	+0.4*	+3.3	N/A	N/A	+15.8	+0.5*	N/A
35	Tram, local bus, metro, and underground services	+3.2*	+0.3	+0.6*	-2.2	N/A	N/A	+6.3	+0.3*	N/A
58	Loans, credit and credit cards	+2.9*	+0.4*	+0.4*	-3.3	N/A	N/A	-5.0	+0.2	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
43	Cultural and entertainment services	-1.8*	-0.2	-0.4*	+1.8	N/A	N/A	+15.8	0.0	N/A
38	Vehicle rental services	-1.7	-0.5*	0.0	+3.4*	N/A	N/A	-0.6	+0.2	N/A
57	Legal and accountancy services	-1.6	-0.6*	+0.1	-0.2	N/A	N/A	-0.7	-0.1	N/A
16	Second-hand cars	-1.4	-0.1	0.0	+1.4	N/A	N/A	+6.6	-0.3	N/A
52	Private Life Insurance	-0.7	-0.1	+0.3	+2.5	N/A	N/A	+9.2	-0.2	N/A

## 5.2.4. Denmark



## **Overall Performance**

The average performance of all markets surveyed in Denmark is 79.5, below the EU28 average by 0.3 points. The goods markets MPI is 82.1 and the services markets score is 78.3. In relation to the 2013 survey, the overall MPI score has risen by 0.8 points.

This improvement has been driven by an increase in the services markets MPI since 2013, which has risen by 0.9 points from 2013 while goods markets have remained stable.

Denmark is the top ranking country for 'Fuel for vehicles' in the EU28, but ranks in the bottom three for 'Postal services' and 'TV-subscriptions'.

## **Goods Markets**

The top three Danish goods markets in 2015 are 'Fuel for vehicles', 'Large household appliances', and 'Books, magazines and newspapers', while 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables' are the poorest performers.

The 'Meat and meat products' (+5.7), and 'ICT products' (+2.5) markets have increased MPI scores since 2013; only the 'Entertainment goods' score has decreased (-2.2).

Two goods markets stand out as performing above the EU28 average: 'Fuel for vehicles' (+6.9) and 'New cars' (+2.5). Six goods markets are below the EU28 average; lowest are 'Electronic products' (-3.5) and 'Entertainment goods' (-2.0).

The average goods markets trust and expectations component scores have improved since 2013, while the comparability score has decreased. The market for 'Non-alcoholic drinks' is the only goods market that decreased in the expectations component; while the 'Meat and meat products', and 'Large household appliances' markets stand out scoring higher in the comparability component than in 2013.

All goods markets with the exception of 'Fuel for vehicles' have lower comparability scores than the EU28 average. This market is also the only one with a lower than average proportion of problems and one of only two markets (the other being 'Non-prescription medicines') performing better than average in terms of trust. However, almost all Danish goods markets perform better than the EU28 average in terms of detriment (lower level of detriment), resulting in a goods markets average problems & detriment component score which is comparable to the EU28 average. The average goods markets scores are also above average in the expectations and choice components, with only the 'Entertainment goods' market scoring poorer than the EU28 average for choice.

## **Services Markets**

The top three Danish services markets are 'Holiday accommodation', 'Cultural and entertainment services', and 'Commercial sport services' and the bottom three are the 'TV-subscriptions', 'Investment products, private pensions and securities', and 'Postal services' markets.

Nine services markets increased in MPI score since 2013, with the markets for 'House and garden maintenance services', and 'Vehicle insurance' improving the most (increases of +3.8

and +3.7 respectively). The 'Cultural and entertainment services' market (-2.0) is the only services market to have decreased since 2013.

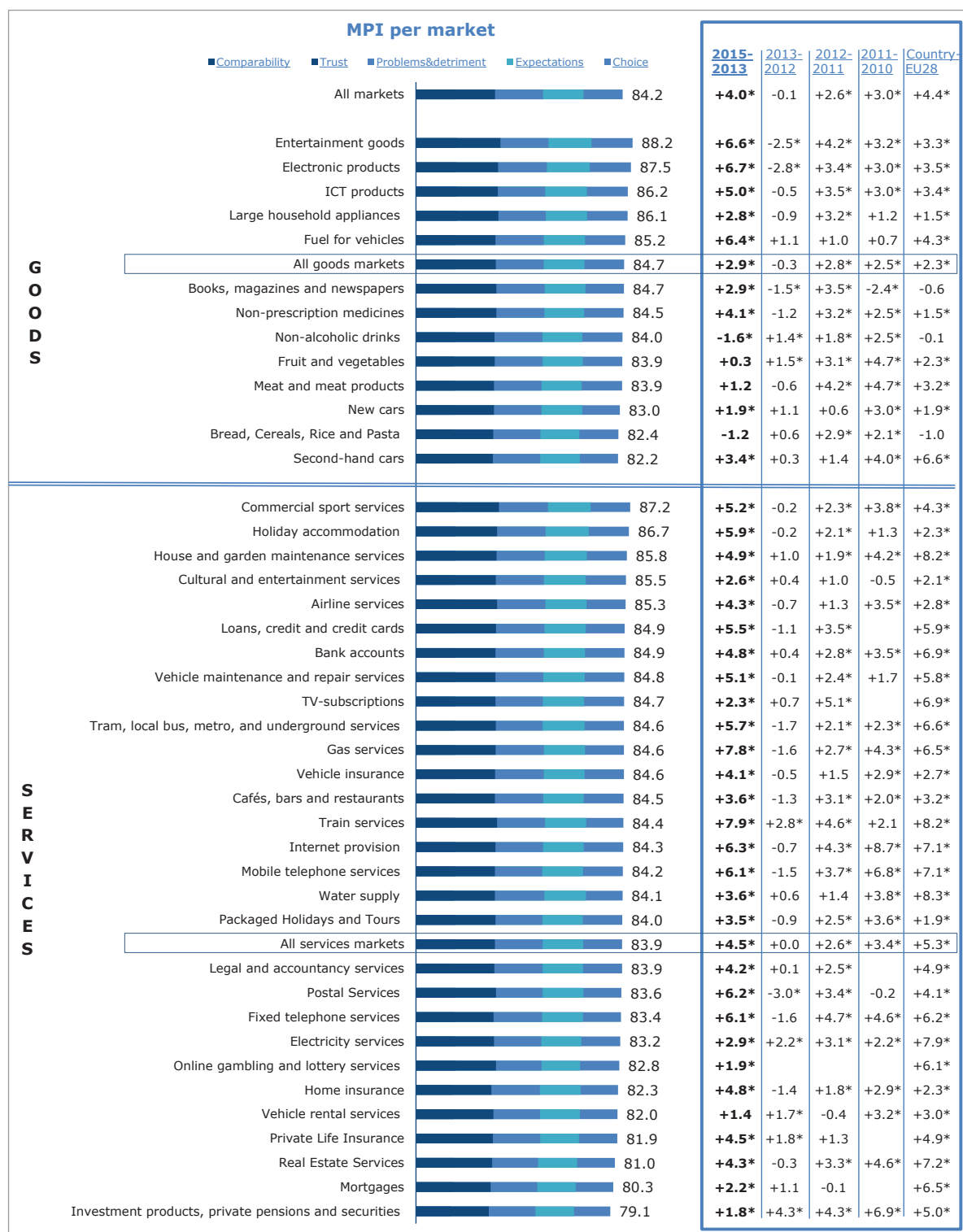
Out of the eight markets performing better than the EU28 average, the 'Water supply' (+3.6), 'Mortgages' (+3.5), and 'House and garden maintenance services' (+2.8) markets are performing best in relation to the EU28 average. Among the eight services markets with below average scores, the markets for 'Postal services' (-5.4), 'TV-subscriptions' (-4.9) and 'Fixed telephone services' (-3.1) score lowest.

The average trust score for the services markets has increased since 2013; the 'Online gambling and lottery services' and 'Cultural and entertainment services' markets are the only services markets where the trust score decreased. The average services markets score in the expectations component is also higher than in 2013, with none of the 29 services markets having decreased in this component. The Danish services markets remain on average stable in the other components, with rather few individual markets having changed results.

The Danish services markets have overall lower levels of detriment compared to the EU28 average, with 24 of the 29 individual services markets performing better than average in this component, led by the 'Online gambling and lottery services' and 'Bank accounts' markets. On average, the services markets have a proportion of problems comparable to the EU28 average, although some individual markets have higher and some markets have lower than average proportions of problems. Combining the proportion of problems and the level of detriment, the services markets generally perform better than the EU28 average, with none of the markets scoring below average. The average services markets expectations score is also above average, only the markets for 'Postal services' and 'TV-subscriptions' score below the EU28 average. The average services markets score for trust is higher than the EU28 average; while all services markets, except 'Airline services', have comparability scores below the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
17	Fuel for vehicles	+6.9*	+0.1	+0.7*	-4.6*	-2.3	+0.3*	+0.4	+1.4*	+0.8*
45	Water supply	+3.6*	-1.8*	+0.9*	-3.7*	-1.3*	+0.3*	-12.8	+1.0*	-0.2
51	Mortgages	+3.5*	-0.7*	+1.1*	-4.6*	-2.2*	+0.4*	+10.3	+0.5*	+0.2*
21	House and garden maintenance services	+2.8*	-0.4*	+0.1	+0.8	-1.5*	+0.2	+4.4	+0.6*	+0.7*
15	New cars	+2.5*	-0.3*	+0.1	+4.1*	-2.3*	+0.1	+8.9*	+0.6*	+0.6*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
31	Postal services	-5.4*	-1.2*	+0.2*	+3.6*	-1.6*	+0.0	-2.5	-1.1*	-0.9*
54	TV-subscriptions	-4.9*	-1.7*	-0.2	+3.0	-1.7*	+0.2	-6.9	-0.3*	-0.7*
10	Electronic products	-3.5*	-0.8*	-0.5*	+10.4*	-1.6*	-0.2*	+6.9*	-0.1	-0.1
32	Fixed telephone services	-3.1*	-1.8*	-0.1	-0.8	-1.7*	+0.3*	-6.0	+0.0	-0.5*
33	Mobile telephone services	-2.5*	-1.5*	-0.4*	+0.5	-1.3*	+0.2*	+1.6	+0.1	+0.3*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+5.7*	+0.5*	+1.3*	-1.1	N/A	N/A	+11.5	+0.4*	N/A
21	House and garden maintenance services	+3.8*	-0.2	+0.5*	-7.8*	N/A	N/A	-4.9	+0.5*	N/A
30	Vehicle insurance	+3.7*	+0.7*	+0.6*	+1.4	N/A	N/A	-15.1	+0.2*	N/A
33	Mobile telephone services	+2.9*	+0.1	+0.2	-9.8*	N/A	N/A	+2.0	+0.1	N/A
34	Internet provision	+2.9*	+0.3*	+0.9*	+2.4	N/A	N/A	+9.4*	+0.2	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
14	Entertainment goods	-2.2*	-0.3*	-0.1	+4.6*	N/A	N/A	+6.6	-0.2	N/A
43	Cultural and entertainment services	-2.0*	-0.4*	-0.2*	+1.7	N/A	N/A	-32.6*	-0.1	N/A
41	Cafés, bars and restaurants	-1.7	-0.5*	+0.3*	+4.6	N/A	N/A	-1.8	-0.1	N/A
60	Online gambling and lottery services	-1.6	-0.1	-0.5*	+2.4	N/A	N/A	+1.0	+0.1	N/A
5	Non-alcoholic drinks	-1.3	-0.4*	+0.2	+0.9	N/A	N/A	-31.3	-0.2*	N/A

### 5.2.5. Germany





## **Overall Performance**

The average performance of all markets surveyed in Germany is 84.2, above the EU28 average (+4.4). Both goods (+2.3) and services (+5.3) markets are above the EU28 average in terms of MPI, with services being more prominent than goods in these figures.

In relation to the 2013 survey, the overall performance has risen by 4.0 points. Services markets have increased by 4.5 points, while goods markets by 2.9 points.

Germany ranks top in the EU28 for 'House and garden maintenance services', with another three goods markets and nine services markets falling in the top three of the EU28 country rankings.

## **Goods Markets**

In Germany the top three goods markets are 'Entertainment goods', 'Electronic products' and 'ICT products', while 'Second-hand cars', 'Bread, cereals, rice and pasta', and 'New cars' are the three poorest performing markets.

Out of the nine goods markets that improved since 2013, the markets for 'Electronic products' (+6.7), 'Entertainment goods' (+6.6) and 'Fuel for vehicles' (+6.4) improved most, while only the 'Non-alcoholic drinks' market decreased in MPI score (-1.6).

All but 3 of the 13 goods markets perform better than the EU28 average. The top 3 are 'Second-hand cars' (+6.6), 'Fuel for vehicles' (+4.3) and 'Electronic products' (+3.5). None of the markets has a score statistically significantly below the EU28 average.

Most goods markets have increased since 2013 in the comparability, trust and expectations components. In terms of trust, only 'Bread, cereals, rice and pasta' and 'Non-alcoholic drinks' did not increase since 2013. In addition, 'Non-alcoholic drinks' is the only market to show a decrease in the comparability and expectations components. On the other hand, no goods market has recorded a decrease in the proportion of problems since 2013, and in the markets for 'Large household appliances' and 'Bread, cereals, rice and pasta' the proportion of problems increased. About half of the goods markets noted an increased proportion of complaints compared to 2013, while the proportion of complaints did not change in the other markets.

Every goods market is above the EU28 average in terms of trust and no market has a higher than average proportion of problems. Nine goods markets perform worse than the EU28 average for detriment (higher level of detriment), with no markets performing better than average. Combining the proportion of problems and the level of detriment, only the 'Non-alcoholic drinks' market scores below average in the problems & detriment component. The market for 'Bread, cereals, rice and pasta' is the only market below the EU28 average for comparability, while most markets perform better than average in the expectations component.

## **Services Markets**

The leading services markets in Germany are 'Commercial sport services', 'Holiday accommodation', and 'House and garden maintenance services'. The markets for 'Investment

products, private pensions and securities', 'Mortgages' and 'Real estate services' are the bottom three.

All services markets, with the exception of 'Vehicle rental services' have improved since 2013. The best performers are 'Train services' (+7.9) and 'Gas services' (+7.8), followed by 'Internet provision' (+6.3).

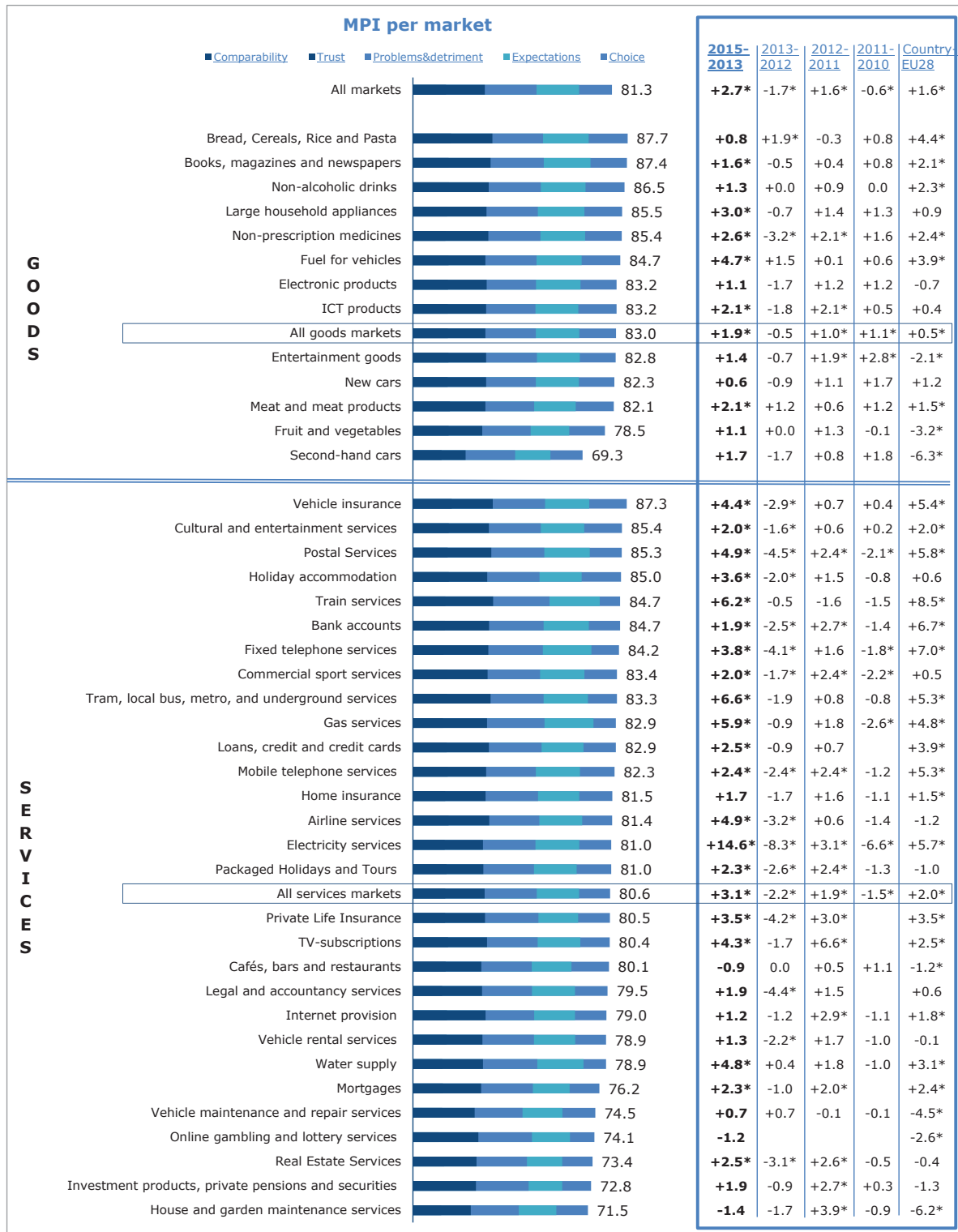
All services markets are above the EU28 average with 'Water supply' (+8.3), 'Train services' (+8.2) and 'House and garden maintenance services' (+8.2) highest.

Compared with 2013 almost all services markets have improved in terms of the comparability, trust and expectations components. As with goods markets, the proportion of complaints has increased since 2013 for services markets, with six markets having a higher proportion than in 2013 in this respect, headed by the 'Water supply', 'TV-subscriptions', and 'Online gambling and lottery services' markets.

The components of comparability, trust, expectations and choice are almost universally better than the EU28 average. Only 'Holiday accommodation' has a poorer average score for choice. In addition, most services markets have a lower than average proportion of problems, only the 'Online gambling and lottery services' market has a higher proportion of problems than the EU28 average. Results for detriment run counter to the other components overall results: 11 markets perform worse than average for this component (higher level of detriment), with no services market performing better than average. When problems and detriment are combined, most markets perform better than average, only the 'Online gambling and lottery services' market has a score below the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+8.3*	+1.3*	+1.0*	-6.9*	+1.0	+0.4*	+13.8	+0.5*	+1.6*
36	Train services	+8.2*	+0.8*	+1.0*	-7.3*	-0.7	+0.5*	+3.8	+0.6*	+1.4*
21	House and garden maintenance services	+8.2*	+1.1*	+1.2*	-7.8*	-0.2	+0.5*	+2.8	+0.6*	+0.8*
46	Electricity services	+7.9*	+1.2*	+1.3*	-5.1*	-0.4	+0.3*	-8.8	+0.4*	+1.1*
20	Real estate services	+7.2*	+0.9*	+1.3*	-5.1*	+1.0*	+0.2*	-27.2*	+0.9*	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	-1.0	-0.2*	+0.4*	-0.5	+1.8*	-0.1	+13.7*	-0.2*	-0.3*
18	Books, magazines and newspapers	-0.6	+0.1	+0.2*	-0.2	+1.5*	0.0	+11.0	-0.3*	-0.2*
5	Non-alcoholic drinks	-0.1	+0.0	+0.5*	+1.6	+1.5*	-0.2*	-5.3	-0.1	-0.3*
48	Non-prescription medicines	+1.5*	+0.7*	+0.5*	-1.1	+2.2*	+0.0	+15.4	-0.1	-0.1
11	Large household appliances	+1.5*	+0.1	+0.7*	-2.3	+1.1*	+0.0	+4.7	0.0	+0.1
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+7.9*	+0.9*	+1.2*	-1.1	N/A	N/A	-12.7	+0.9*	N/A
47	Gas services	+7.8*	+0.9*	+1.2*	-1.7	N/A	N/A	+17.7	+0.9*	N/A
10	Electronic products	+6.7*	+0.9*	+1.1*	-1.4	N/A	N/A	+9.3	+0.7*	N/A
14	Entertainment goods	+6.6*	+0.8*	+1.2*	+0.2	N/A	N/A	+16.6	+0.7*	N/A
17	Fuel for vehicles	+6.4*	+0.6*	+1.3*	-0.8	N/A	N/A	+48.3*	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
5	Non-alcoholic drinks	-1.6*	-0.2*	-0.1	+1.9	N/A	N/A	+3.4	-0.2*	N/A
3	Bread, cereals, rice and pasta	-1.2	-0.2	+0.1	+2.7*	N/A	N/A	+43.9*	-0.2	N/A
1	Fruit and vegetables	+0.3	-0.1	+0.4*	+1.3	N/A	N/A	+66.3*	+0.1	N/A
2	Meat and meat products	+1.2	+0.1	+0.4*	+2.7	N/A	N/A	+27.9*	+0.2	N/A
38	Vehicle rental services	+1.4	+0.2*	+0.3*	+2.5	N/A	N/A	+17.9	+0.2*	N/A

## 5.2.6. Estonia



## **Overall Performance**

The average performance of Estonian markets is 81.3, above the EU28 average by 1.6 points. The goods markets MPI score is 83.0 and the services markets MPI score 80.6, higher than the EU28 average by 0.5 and 2.0 points respectively.

The overall MPI score increased by 2.7 points since 2013, driven by a strong increase in the services markets MPI (+3.1) and a more moderate increase in the goods markets score (+1.9).

Estonia is among the top three countries in the EU28 for three markets: 'Bread, cereals, rice and pasta', 'Postal services' and 'Fixed telephone services'.

## **Goods Markets**

The best performing goods markets in Estonia are 'Bread, cereals, rice and pasta', 'Books, magazines and newspapers', and 'Non-alcoholic drinks'. At the other end of the spectrum are 'Second-hand cars', 'Fruit and vegetables', and 'Meat and meat products'.

No goods markets declined in MPI since 2013 and the 'Fuel for vehicles' (+4.7), 'Large household appliances' (+3.0) and 'Non-prescription medicines' (+2.6) markets increased by most points.

Out of six markets performing above the EU28 average, the market for 'Bread, cereals, rice and pasta' (+4.4) comes first, followed by 'Fuel for vehicles' (+3.9). Three markets fall below the EU28 average: 'Second-hand cars' (-6.3), 'Fruit and vegetables' (-3.2) and 'Entertainment goods' (-2.1).

None of the component scores has worsened for any goods market since 2013, though most markets remain stable in terms of comparability and the proportion of problems; only the 'Fuel for vehicles' market has a decreased proportion of problems, while this market and the 'Meat and meat products' market are the only two with increased comparability scores.

Estonian goods markets perform better than the EU28 average in terms of the detriment, expectations and choice components. The markets for 'Large household appliances', 'Non-prescription medicines', and 'Books, magazines and newspapers' are the only goods markets that have a lower proportion of problems than the EU average. Nevertheless, the goods markets average proportion of problems is comparable to the EU28 average. When problems and detriment are combined, most goods markets perform better than average. Poor scores for the expectations component in the markets for 'Second-hand cars', 'Fruit and vegetables', and 'Entertainment goods' do not prevent this component rising above the EU28 average. The same three markets have a below average trust score, while the goods markets average trust score is also below the EU28 average. No goods markets are below average for the choice component, though seven markets have choice scores higher than the EU28 average. The goods markets average comparability score is below the EU28 average.

## **Services Markets**

The top three services markets in Estonia are 'Vehicle insurance', 'Cultural and entertainment services', and 'Postal services', while 'House and garden maintenance', 'Investment products, private pensions and securities' and 'Real estate services' are bottom.

20 of the 29 services markets have increased in MPI score since 2013 and none of the Estonian services markets has decreased. The 'Electricity services' market (+14.6) stands out as having the most improved services market score since 2013, followed by the markets for 'Tram, local bus, metro, and underground services' (+6.6) and 'Train services' (+6.2).

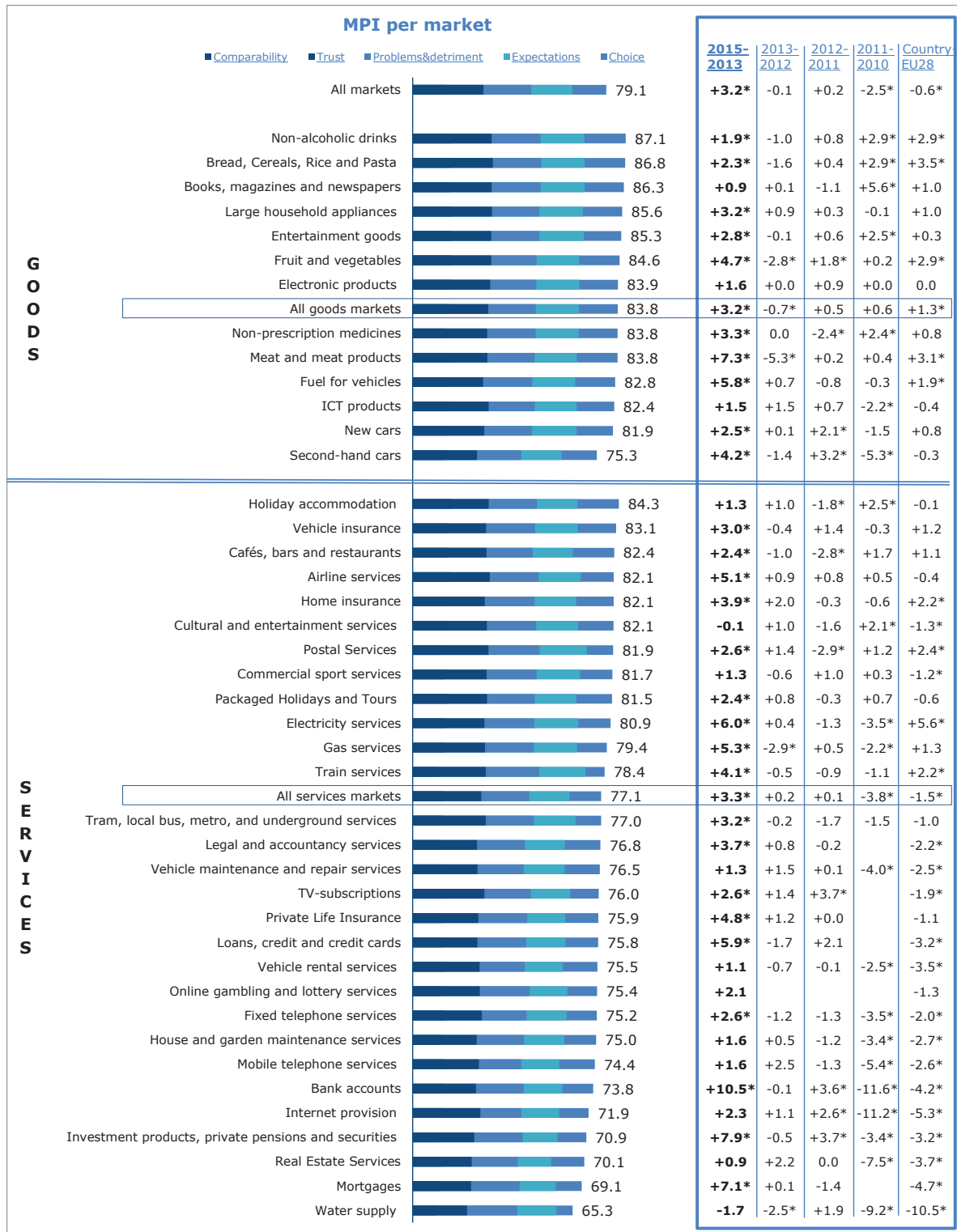
Out of the 17 services markets scoring above the EU28 average, the markets for 'Train services' (+8.5), 'Fixed telephone services' (+7.0) and 'Bank accounts' (+6.7) are the markets furthest above the EU28 average. The 'House and garden maintenance services' (-6.2), 'Vehicle maintenance and repair services' (-4.5), 'Online gambling and lottery services' (-2.6), and 'Cafés, bars and restaurants' (-1.2) markets are the only markets below the EU28 average.

All components, with the exception of the proportion of problems, have on average improved for the services markets since 2013. The proportion of problems remains stable. In a generally positive landscape in terms of component scores, none of the services markets has shown a fall in the trust or expectations scores since 2013, while the market for 'Home insurance' is the only services market with an increased proportion of complaints. The 'Cafés, bars and restaurants' market is also alone in recording a lower comparability score.

All component scores for services markets overall are above the EU28 average; with the exception of choice, which is in line with the EU28 average, with six markets scoring above and another six markets scoring below average. The proportion of problems is higher than the EU28 average in only two markets: 'Vehicle maintenance and repair services' and 'House and garden repair services'. Particularly the 'Train services' market has a lower than average proportion of problems. When problems and detriment are combined, almost all services markets have above average scores; only the 'Vehicle maintenance and repair services' market has a lower score in the problems & detriment component compared to the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+8.5*	+1.1*	+1.1*	-11.5*	-1.6	+0.7*	-16.2	+1.2*	-0.1
32	Fixed telephone services	+7.0*	+0.4*	+1.1*	-8.4*	-2.3*	+0.6*	-55.6*	+0.9*	+0.0
26	Bank accounts	+6.7*	+0.5*	+1.1*	-7.1*	-2.0*	+0.5*	-36.9*	+0.7*	+0.2
31	Postal services	+5.8*	+1.1*	+0.4*	-5.2*	-0.5	+0.3*	-35.9*	+0.5*	+0.6*
46	Electricity services	+5.7*	+0.5*	+0.6*	-5.0*	-1.3	+0.4*	-48.9*	+0.7*	+0.9*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-6.3*	-0.9*	-1.4*	-1.7	-0.8*	+0.2*	-29.8*	-0.7*	-0.2
21	House and garden maintenance services	-6.2*	-0.8*	-1.2*	+4.9*	-0.8*	-0.1	-27.6*	-0.6*	-0.6*
23	Vehicle maintenance and repair services	-4.5*	-0.6*	-0.7*	+6.0*	-0.6	-0.3*	-33.5*	-0.4*	-0.2
1	Fruit and vegetables	-3.2*	-0.2	-0.7*	+2.5	-0.5	0.0	-41.6*	-0.4*	-0.1
60	Online gambling and lottery services	-2.6*	-0.3	-0.2	-5.1*	-0.4	+0.3*	-5.7	-0.3	-0.5*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+14.6*	+1.8*	+2.0*	-5.9*	N/A	N/A	-23.9*	+1.6*	N/A
35	Tram, local bus, metro, and underground services	+6.6*	+0.4*	+0.9*	-3.7*	N/A	N/A	-4.9	+1.2*	N/A
36	Train services	+6.2*	+0.9*	+0.7*	+1.0	N/A	N/A	-12.6	+1.0*	N/A
47	Gas services	+5.9*	+1.0*	+0.4*	-1.1	N/A	N/A	-39.1*	+0.9*	N/A
31	Postal services	+4.9*	+0.8*	+0.3	-5.6*	N/A	N/A	-26.0*	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
21	House and garden maintenance services	-1.4	-0.3	-0.1	+5.2*	N/A	N/A	-11.3	+0.1	N/A
60	Online gambling and lottery services	-1.2	-0.1	-0.1	+0.5	N/A	N/A	-13.3	-0.3	N/A
41	Cafés, bars and restaurants	-0.9	-0.4*	-0.1	-0.6	N/A	N/A	-30.0*	0.0	N/A
15	New cars	+0.6	+0.0	+0.4*	+2.1	N/A	N/A	-16.9	-0.1	N/A
23	Vehicle maintenance and repair services	+0.7	-0.1	+0.3*	+2.9	N/A	N/A	-9.1	+0.2	N/A

### 5.2.7. Ireland





## **Overall Performance**

The average MPI score for all markets surveyed in Ireland is 79.1, below the EU28 average by 0.6 points. The goods markets MPI score is 83.8, higher than the EU28 average by 1.3 points, while the services markets figure of 77.1 is 1.5 points below the EU28 average.

The overall MPI has increased by 3.2 points since 2013, with the services markets keeping pace with the goods markets.

Ireland is in the top three EU28 countries for the 'Fruit and vegetables' market, but in the bottom three for the 'Vehicle rental services', 'Water supply' and 'Internet provision' markets.

## **Goods Markets**

In Ireland the top three goods markets are 'Non-alcoholic drinks', 'Bread, cereals, rice and pasta', and 'Books, magazines and newspapers'. The bottom three are 'Second-hand cars', 'New cars' and 'ICT products'.

All goods markets, with the exception of three markets where the change is too small to be statistically significant, have improved since 2013. The most improved markets are 'Meat and meat products' (+7.3), 'Fuel for vehicles' (+5.8), and 'Fruit and vegetables' (+4.7).

Irish goods markets are at a similar level to, or above, the EU28 average. Five markets are above average, led by 'Bread, cereals, rice and pasta' (+3.5), followed by 'Meat and meat products' (+3.1), and 'Non-alcoholic drinks' and 'Fruit and vegetables' (both +2.9).

The goods markets average comparability, trust and expectations scores all increased since 2013, with none of the goods markets noting decreased scores for these components. In addition, the proportions of problems and complaints remain stable overall, with only the 'Entertainment goods' market noting an increased proportion of problems.

The goods markets average trust, detriment, choice and expectations component scores are all better than the EU28 average, though the proportion of problems is higher than the EU28 average. When the proportion of problems and level of detriment are combined, the goods markets average score is lower than the EU28 average. In terms of individual markets, the 'ICT products' and 'Non-prescription medicines' are the only markets to score worse than the EU28 average, for choice and comparability respectively.

## **Services Markets**

The leading services markets in Ireland are 'Holiday accommodation', 'Vehicle insurance' and 'Cafés, bars and restaurants', while 'Water supply', 'Mortgages' and 'Real estate services' are at the bottom of the list.

Most services markets improved since 2013, with the 'Bank accounts' market (+10.5) improving most, followed by the market for 'Investment products, private pensions and securities' (+7.9). None of the services markets statistically significantly decreased in MPI score.

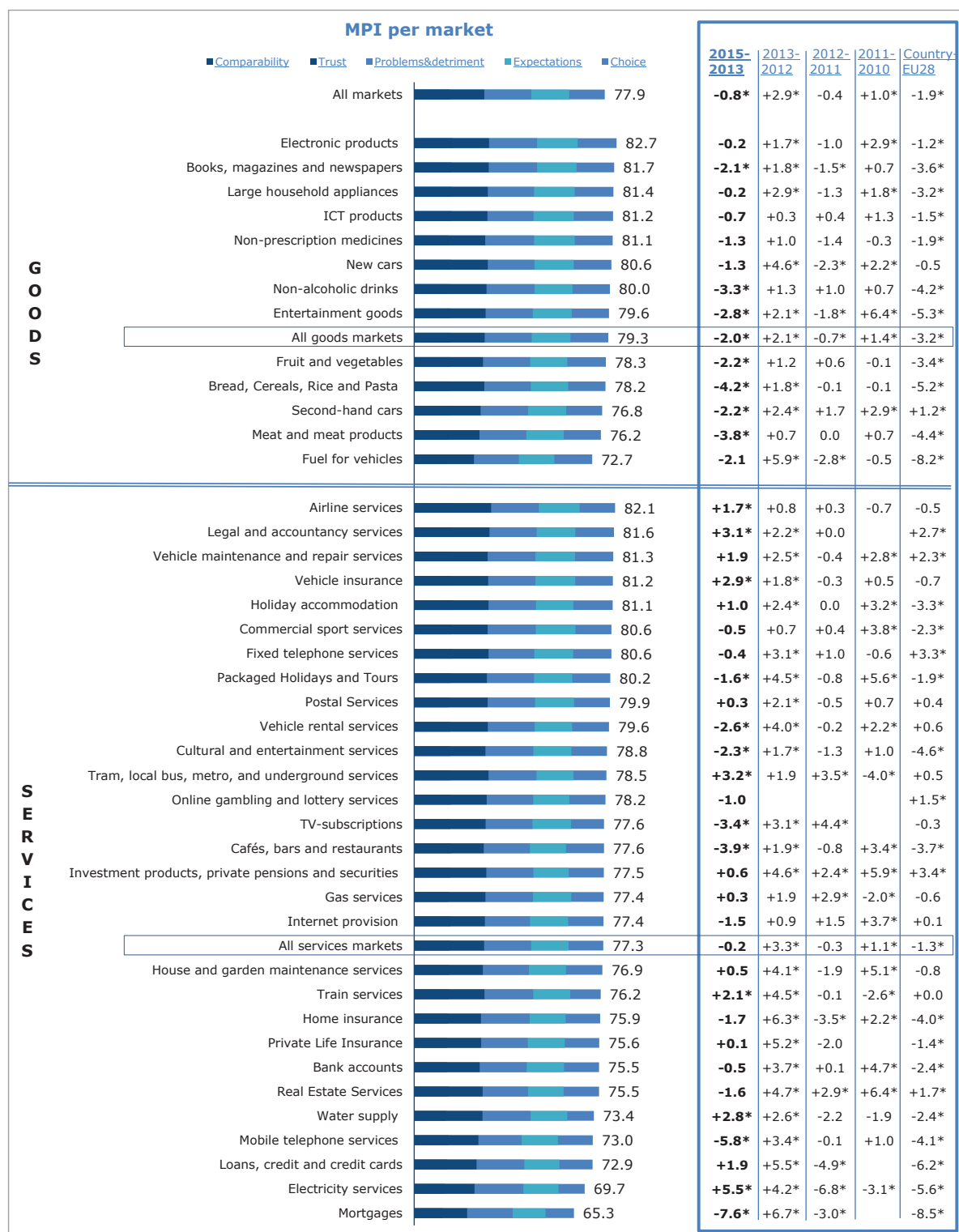
The improvement in scores from 2013 was not enough to bring Irish scores above the EU28 average for most services markets. Only four services markets are above average, led by 'Electricity services' (+5.6) and 'Postal services' (+2.4). Of the other markets, 16 markets remain below the EU28 average, with 'Water supply' (-10.5) lowest in relation to the EU28 average, followed by 'Internet provision' (-5.3) and 'Mortgages' (-4.7).

Services markets show a general improvement over 2013 in all components, except the proportions of problems and complaints which remain stable. Only four markets stand out having worse scores than in 2013: the 'Water supply' market with a lower trust score, the 'Vehicle insurance' and 'Fixed telephone services' markets with higher proportions of problems, and the 'Investment products, private pensions and securities' market with a higher proportion of complaints.

Results are more mixed in relation to the EU28 average. Comparability scores are mostly below EU28 levels, with only the 'Electricity services' market performing better. Also the choice component scores in Ireland are generally below the EU28 average, although above average scores are noted for the 'Electricity services', 'Home insurance', and 'Cafés, bars and restaurants' markets. The services markets average proportion of problems is higher than the EU28 average, although the detriment scores are either in line with or better than the EU28 average. When the proportion of problems and level of detriment are combined, the services markets overall perform worse than average, with mixed results for the individual markets.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+5.6*	+0.3*	+0.9*	-3.6*	-0.9	+0.3*	-6.7	+0.7*	+0.4*
3	Bread, cereals, rice and pasta	+3.5*	+0.2*	+0.5*	+0.3	-1.0	+0.0	-11.9	+0.5*	+0.4*
2	Meat and meat products	+3.1*	+0.2*	+0.3*	-0.2	-0.3	+0.0	-6.7	+0.4*	+0.5*
5	Non-alcoholic drinks	+2.9*	+0.2*	+0.5*	+0.9	-1.2	0.0	-10.9	+0.4*	+0.3*
1	Fruit and vegetables	+2.9*	+0.4*	+0.5*	+4.1*	+0.4	-0.2*	-8.1	+0.4*	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-10.5*	-1.2*	-1.4*	+7.9*	-0.5	-0.4*	-7.2	-0.7*	-2.1*
34	Internet provision	-5.3*	-0.4*	-0.1	+14.5*	+0.0	-0.8*	+0.6	-0.4*	-1.0*
51	Mortgages	-4.7*	-0.6*	-0.6*	+1.6	-0.6	0.0	+8.1	-0.1	-1.4*
26	Bank accounts	-4.2*	-0.6*	-0.5*	+2.3	-0.2	-0.1	-2.7	-0.1	-0.9*
20	Real estate services	-3.7*	-0.5*	-0.6*	+5.6*	-0.6*	-0.2	-2.6	-0.4*	-0.2
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
26	Bank accounts	+10.5*	+0.5*	+1.5*	-10.8*	N/A	N/A	-0.3	+1.3*	N/A
28	Investment products, private pensions and securities	+7.9*	+0.2	+1.2*	-9.2*	N/A	N/A	+18.1*	+1.2*	N/A
2	Meat and meat products	+7.3*	+0.4*	+1.6*	-2.5	N/A	N/A	+2.4	+0.7*	N/A
51	Mortgages	+7.1*	+0.4*	+0.8*	-0.2	N/A	N/A	+6.7	+1.6*	N/A
46	Electricity services	+6.0*	+0.7*	+0.6*	-1.6	N/A	N/A	-16.8*	+0.9*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-1.7	0.0	-1.0*	-0.2	N/A	N/A	+8.7	+0.4*	N/A
43	Cultural and entertainment services	-0.1	0.0	0.0	+1.3	N/A	N/A	+14.2	+0.1	N/A
18	Books, magazines and newspapers	+0.9	+0.0	+0.2	+0.5	N/A	N/A	-7.8	+0.1	N/A
20	Real estate services	+0.9	-0.1	+0.2	-2.4	N/A	N/A	+2.6	+0.2	N/A
38	Vehicle rental services	+1.1	+0.1	+0.1	+0.4	N/A	N/A	-0.4	+0.3*	N/A

## 5.2.8. Greece



## **Overall Performance**

The average performance of markets surveyed in Greece is 77.9, below the EU28 average by 1.9 points. The goods markets MPI score is 79.3 and the services markets score is 77.3, lower than the EU28 average by 3.2 and 1.3 points respectively.

The overall figure shows a decrease of 0.8 points since 2013, mainly due to a downturn in the goods markets of 2.0 points which was partly offset by a stable performance in the services markets.

Greece ranks in the bottom three EU countries for five goods markets and two services markets.

## **Goods Markets**

The leading three goods markets in Greece are 'Electronic products', 'Books, magazines and newspapers', and 'Large household appliances'. The markets for 'Fuel for vehicles', 'Meat and meat products', and 'Second-hand cars' are at the bottom of the list.

No goods markets have improved since 2013, and of the seven markets showing a decline, the worst figures are for the 'Bread, cereals, rice and pasta' (-4.2), 'Meat and meat products' (-3.8), and 'Non-alcoholic drinks' (-3.3) markets.

Among the goods markets, only the 'Second-hand cars' market scores above the EU28 average (+1.2) and only the 'New cars' markets scores in line with the average. All other markets are below average, with 'Fuel for vehicles' (-8.2) performing worst in this respect, followed by 'Entertainment goods' (-5.3), and 'Bread, cereals, rice and pasta' (-5.2).

Figures for the comparability and trust components are worse than in 2013 overall, while this is also true for most individual goods markets. In addition, the goods markets average proportion of problems has increased since 2013. The expectations component score, however, has risen for the goods markets overall and for four individual goods markets, though the 'Bread, cereals, rice and pasta' and 'New cars' markets declined in this component. The proportion of complaints remains stable, except in the 'Books, magazines and newspapers' market where the proportion of complaints decreased.

Compared to the EU28 average, most goods markets have worse scores in the comparability, trust, expectations and choice components. Only the 'Second-hand cars' and 'New cars' markets are above the EU28 average for the trust component. The goods markets average detriment score is also worse than the EU28 average, although the proportion of problems is lower than the EU28 average. Only the 'Fuel for vehicles' market has a higher than average proportion of problems. When problems and detriment are combined, three goods markets perform above and two markets score below the EU28 average.

## **Services Markets**

The leading Greek services markets are 'Airline services', 'Legal and accountancy services', and 'Vehicle maintenance and repair services'. The bottom markets are 'Mortgages', 'Electricity services' and 'Loans, credit and credit cards'.

Although still in the bottom three in terms of MPI, the 'Electricity services' market improved most since 2013 (+5.5), followed by 'Tram, local bus, metro, and underground services' (+3.2), and 'Legal and accountancy services' (+3.1). The market for 'Mortgages' experienced the largest decrease (-7.6) followed by 'Mobile telephone services' (-5.8) and 'Cafés, bars and restaurants' (-3.9).

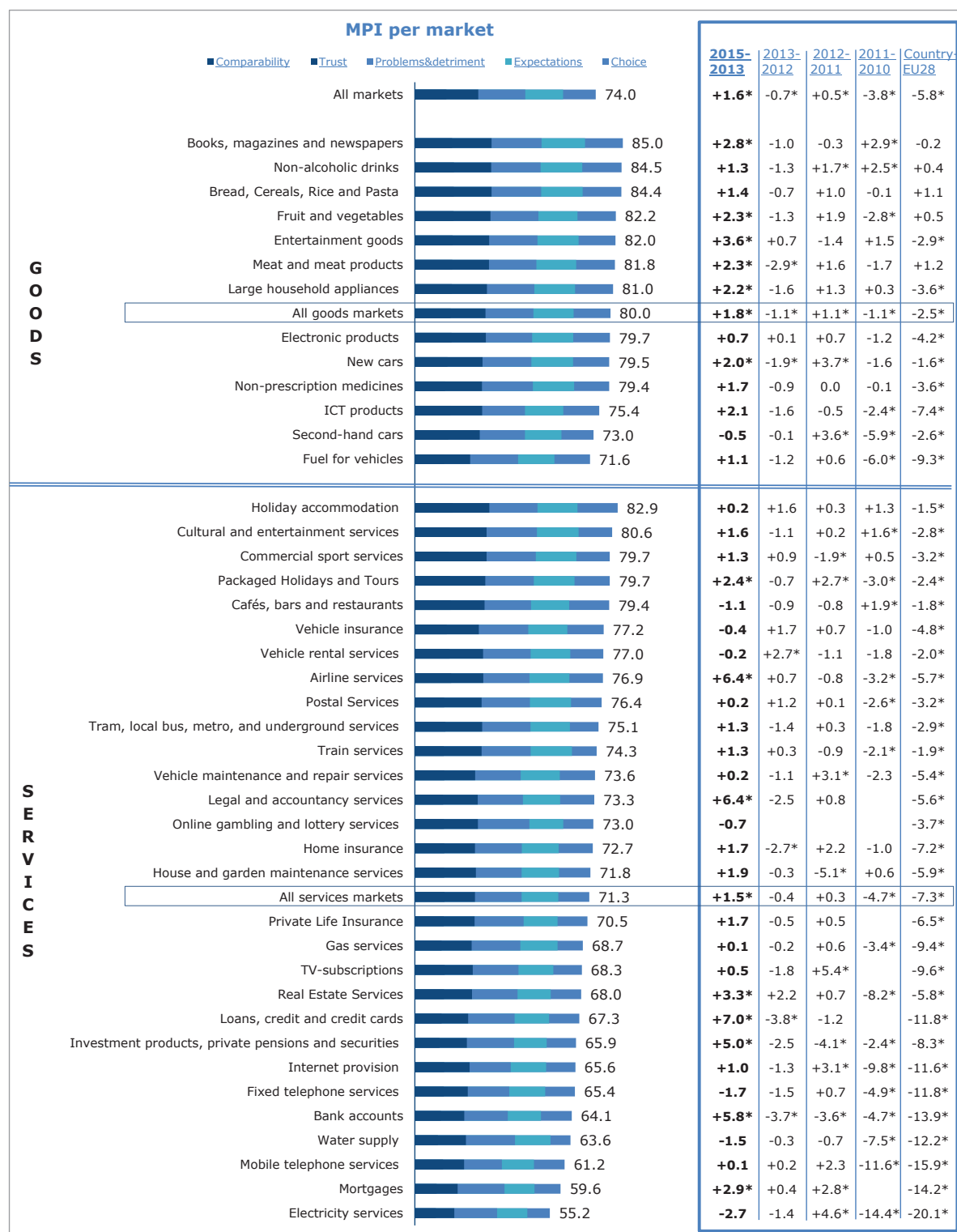
The 'Investment products, private pensions and securities' market (+3.4) leads the six Greek services markets above the EU28 average, followed by 'Fixed telephone services' (+3.3). A total of 13 services markets are below the EU28 average, with 'Mortgages' (-8.5) lowest, followed by 'Loans, credit and credit cards' (-6.2), and 'Electricity services' (-5.6).

The services markets average expectations score increased since 2013, only the markets for 'Mortgages' and 'Cafés, bars and restaurants' decreased in the expectations component, while figures for this component have risen in 13 other services markets. The proportion of problems decreased in the 'Loans, credit and credit cards' and 'Holiday accommodation' markets, whereas the proportion of problems has increased in seven other services markets and for the services markets overall. The services markets average comparability score has decreased since 2013.

While compared to the EU28 average, the Greek services markets have overall a higher comparability score and a lower proportion of problems, the markets perform worse than average on the detriment (higher level of detriment), trust, expectations and choice components. When problems and detriment are combined, the services markets score is higher than the EU28 average. In terms of individual markets, the services markets are in line with or perform worse than the EU28 average for detriment. Only the 'Online gambling and lottery services' market is above average in the expectations component. Perhaps unsurprisingly considering its decline in performance since 2013, the 'Mortgages' market is the only services market in which the proportion of problems is higher than the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private pensions and securities	+3.4*	+1.0*	+0.6*	-1.8	+0.3	+0.1	+20.9*	+0.0	+0.1
32	Fixed telephone services	+3.3*	+0.7*	+0.4*	-3.5*	+0.4	+0.2	+4.2	+0.1	+0.5*
57	Legal and accountancy services	+2.7*	+0.9*	+0.1	-5.0*	+0.3	+0.3*	-5.8	+0.1	+0.2*
23	Vehicle maintenance and repair services	+2.3*	+0.5*	+0.3*	-4.6*	+0.1	+0.3*	+10.3*	0.0	+0.1
20	Real estate services	+1.7*	+0.3*	+0.4*	-4.2*	+0.5	+0.2	+11.0*	+0.2	-0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-8.5*	-0.6*	-1.6*	+3.6*	+0.7*	-0.3*	+10.7*	-0.6*	-1.1*
17	Fuel for vehicles	-8.2*	-0.9*	-1.5*	+9.6*	+0.4	-0.6*	-9.6	-0.8*	-0.3*
58	Loans, credit and credit cards	-6.2*	-0.5*	-1.0*	-0.4	+1.1*	-0.1	+4.9	-0.7*	-0.8*
46	Electricity services	-5.6*	-0.2	-0.9*	+2.3	+0.6	-0.2*	-3.1	-0.9*	-1.1*
14	Entertainment goods	-5.3*	-0.7*	-0.7*	-0.6	+0.6	0.0	-3.8	-0.6*	-0.6*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+5.5*	+0.8*	+0.4*	+2.9	N/A	N/A	-14.1*	+1.1*	N/A
35	Tram, local bus, metro, and underground services	+3.2*	+0.2	+0.6*	+0.4	N/A	N/A	-11.7	+0.5*	N/A
57	Legal and accountancy services	+3.1*	+0.1	+0.6*	-0.9	N/A	N/A	-20.0	+0.4*	N/A
30	Vehicle insurance	+2.9*	+0.1	+0.4*	-1.9	N/A	N/A	-6.2	+0.5*	N/A
45	Water supply	+2.8*	+0.8*	+0.2	+2.9	N/A	N/A	-10.5	+0.3*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-7.6*	-1.0*	-1.1*	+6.4*	N/A	N/A	-5.1	-0.4*	N/A
33	Mobile telephone services	-5.8*	-0.4*	-0.9*	+10.6*	N/A	N/A	-7.1	-0.2	N/A
3	Bread, cereals, rice and pasta	-4.2*	-0.5*	-0.4*	+6.3*	N/A	N/A	-7.0	-0.2*	N/A
41	Cafés, bars and restaurants	-3.9*	-0.3*	-0.8*	+3.0	N/A	N/A	-3.4	-0.3*	N/A
2	Meat and meat products	-3.8*	-0.6*	-0.6*	+5.4*	N/A	N/A	+19.5	+0.1	N/A

## 5.2.9. Spain





## **Overall Performance**

The average performance of all markets surveyed in Spain is 74.0, below the EU28 average by 5.8 points. The goods markets MPI score is 80.0 and the services markets score is 71.3, below the EU28 average by 2.5 and as much as 7.3 points respectively.

The overall MPI score has increased by 1.6 points since 2013. The services markets score improved by 1.5 points and the goods markets MPI score improved by 1.8 points.

Spain ranks in the bottom three of EU28 countries for 25 of the 42 markets surveyed.

## **Goods Markets**

The top three goods markets in Spain are the 'Books, magazines and newspapers', 'Non-alcoholic drinks' and 'Bread, cereals, rice and pasta' markets. The markets for 'Fuel for vehicles', 'Second-hand cars' and 'ICT products' are the bottom three.

None of the goods markets scores decreased since 2013 and six markets have increased MPI scores, headed by 'Entertainment goods' (+3.6) and 'Books, magazines and newspapers' (+2.8).

Nevertheless, eight goods markets remain below the EU28 average, with no markets performing above average. The 'Fuel for vehicles' (-9.3), 'ICT products' (-7.4) and 'Electronic products' (-4.2) perform worst in comparison with the EU28 average.

Spanish goods markets have generally improved for the comparability, trust and expectations components. Expectations component scores have risen across the board with only four markets remaining stable in comparison with 2013. The comparability and trust scores similarly improved or remained stable across the individual goods markets. The proportion of problems has remained stable for almost all markets, although it has increased for the 'Electronic products' market, contributing to the increased goods markets average proportion of problems. The goods markets average proportion of complaints remains stable, although the proportion of complaints increased for the 'Fruit and vegetables' and 'Meat and meat products' markets.

Compared to the EU28 average, the goods markets perform on average worse in all components part of the MPI. Also in terms of individual markets, scores are in line with or worse than average. The exceptions are the 'Bread, cereals, rice and pasta', 'Fruit and vegetables', and 'Non-alcoholic drinks' markets, which score above the EU28 average for comparability.

## **Services Markets**

The top three Spanish services markets in terms of MPI are 'Holiday accommodation', 'Cultural and entertainment services', and 'Commercial sport services'. The bottom three are the 'Electricity services', 'Mortgages' and 'Mobile telephone services' markets.

Eight markets increased in MPI score since 2013, while other markets remain stable. The greatest increases since 2013 are in the 'Loans, credit and credit cards' (+7.0), 'Airline services' (+6.4) and 'Legal and accountancy services' (+6.4) markets.

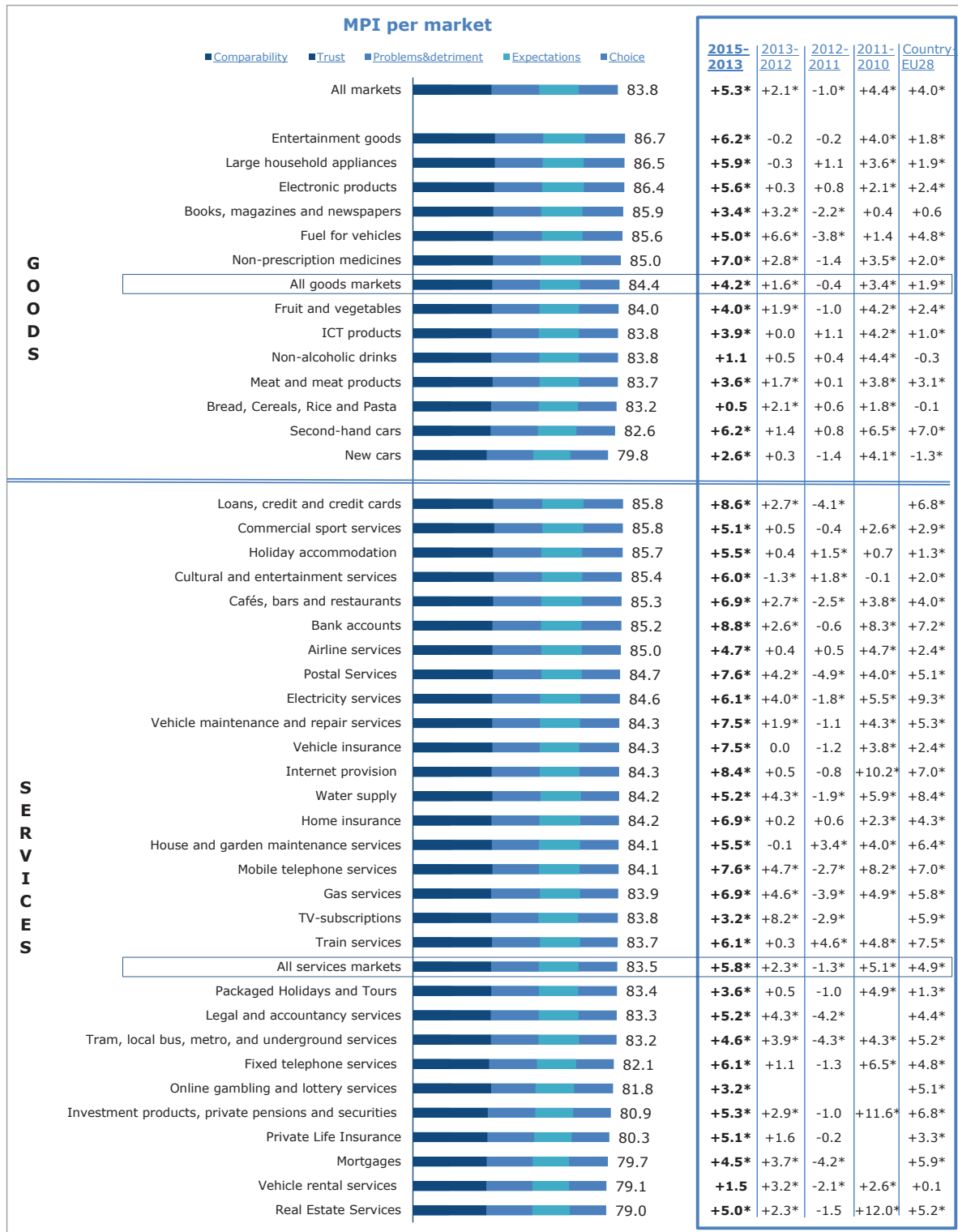
In spite of this general improvement since 2013, all services markets in Spain remain below the EU28 average, with 'Electricity services' (-20.1), 'Mobile telephone services' (-15.9) and 'Mortgages' (-14.2) scoring lowest in relation to the EU28 average.

In terms of components, the services markets average expectations score increased since 2013, with 17 of the 29 markets recording a rise and none recording a decline. In addition, the services markets average trust score increased; the market for 'Electricity services' is the only market with a lower trust score. The services markets average proportion of complaints increased since 2013, with the 'Cultural and entertainment services' market increasing most. The proportion of problems remains stable overall; the proportion of problems increased for three services markets, while only the 'Bank accounts' market has a lower proportion of problems than in 2013.

Component scores all remain below the EU28 average for the services markets overall. None of the individual services markets perform better than the EU28 average in relation to the comparability, trust and problems components. The only markets performing better than the EU28 average are: the 'Online gambling and lottery services' market in the detriment (lower level of detriment) and problems & detriment components, the 'Cafés, bars and restaurants' market in the choice component and the 'Train services' market in the expectations component.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+1.2	+0.2	+0.1	-0.8	+0.2	+0.0	+2.9	+0.0	+0.1
3	Bread, cereals, rice and pasta	+1.1	+0.4*	-0.1	-0.5	+0.4	+0.0	+1.1	+0.1	+0.1
1	Fruit and vegetables	+0.5	+0.3*	-0.1	+0.1	+0.6	-0.1	+13.3*	0.0	+0.1
5	Non-alcoholic drinks	+0.4	+0.3*	-0.2	+0.0	-0.8	+0.0	-12.5	+0.0	+0.0
18	Books, magazines and newspapers	-0.2	+0.1	-0.1	-0.3	-0.3	+0.0	+10.5	+0.0	-0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	-20.1*	-2.2*	-2.9*	+14.7*	+0.8*	-1.1*	+6.2*	-1.8*	-2.1*
33	Mobile telephone services	-15.9*	-1.4*	-2.4*	+22.6*	+0.7*	-1.6*	+7.5*	-1.3*	-1.2*
51	Mortgages	-14.2*	-1.8*	-2.4*	+6.7*	+0.4	-0.5*	+22.4*	-1.1*	-1.4*
26	Bank accounts	-13.9*	-1.4*	-2.3*	+18.6*	+0.2	-1.2*	+4.3	-1.1*	-1.1*
45	Water supply	-12.2*	-1.5*	-1.7*	+3.9*	+0.5	-0.3*	+2.8	-1.0*	-1.6*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
58	Loans, credit and credit cards	+7.0*	+0.6*	+1.1*	-3.5	N/A	N/A	+4.9	+0.9*	N/A
37	Airline services	+6.4*	+0.4*	+1.0*	-3.9	N/A	N/A	+2.8	+0.9*	N/A
57	Legal and accountancy services	+6.4*	+0.6*	+1.0*	-2.8	N/A	N/A	+9.4	+0.8*	N/A
26	Bank accounts	+5.8*	+0.2	+0.7*	-6.9*	N/A	N/A	-1.6	+0.8*	N/A
28	Investment products, private pensions and securities	+5.0*	+0.3	+0.8*	-2.9	N/A	N/A	+3.7	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	-2.7	-0.5*	-0.5*	+0.6	N/A	N/A	+11.6*	+0.1	N/A
32	Fixed telephone services	-1.7	-0.2	-0.4	+6.7*	N/A	N/A	+3.8	+0.4*	N/A
45	Water supply	-1.5	-0.3	-0.1	+0.6	N/A	N/A	-6.5	-0.1	N/A
41	Cafés, bars and restaurants	-1.1	-0.1	+0.2	+6.8*	N/A	N/A	+18.1*	+0.1	N/A
60	Online gambling and lottery services	-0.7	+0.0	-0.2	-0.5	N/A	N/A	-16.7	-0.2	N/A

### 5.2.10. France



## **Overall Performance**

The average MPI score for all markets surveyed in France is 83.8, above the EU28 average by 4.0 points. The goods markets MPI score is 84.4 and the services markets score is 83.5, above the EU28 average by 1.9 and 4.9 points respectively.

The overall MPI score has increased by as much as 5.3 points since 2013. Services markets increased by 5.8 points, goods markets by 4.2 points.

France ranks in the top three EU28 countries for seven services markets and one goods market ('Second-hand cars').

## **Goods Markets**

The top three goods markets in France are 'Entertainment goods', 'Large household appliances' and 'Electronic products'. The bottom three are the markets for 'New cars', 'Second-hand cars' and 'Bread, cereals, rice and pasta'.

Only two goods markets, 'Non-alcoholic drinks' and 'Bread, cereals, rice and pasta' have not increased in MPI score since 2013. The 'Non-prescription medicines' market (+7.0) increased most, followed by the markets for 'Entertainment goods' and 'Second-hand cars' (both +6.2).

Only the 'New cars' market is below the EU28 average (-1.3), while the 'Second-hand cars' market (+7.0) is top of the nine above-average goods markets, followed by 'Fuel for vehicles' (+4.8) and 'Meat and meat products' (+3.1).

The trust component score has increased for every single goods market since 2013. In terms of comparability and expectations, the 'Bread, cereals, rice and pasta' and 'Non-alcoholic drinks' markets remain stable while all other goods markets have increased. The picture is quite different for the proportion of complaints, where only the 'Second-hand cars' and 'Books, magazines and newspapers' markets remain stable – the proportion of complaints has increased for all other goods markets. The goods markets average proportion of problems remains stable, with only the 'New cars', 'Second-hand cars' and 'Books, magazines and newspapers' markets having increased proportions of problems.

All goods markets are above the EU28 average for trust, and the majority of markets have a lower than average proportion of problems. The goods markets have overall a higher comparability score than the EU28 average, with six markets above the EU28 average and the other goods markets performing in line with the EU28 average. The picture is however more evenly distributed for expectations and choice. In terms of detriment, most French goods markets perform worse than the EU28 average (higher level of detriment), led by the 'Bread, cereals, rice and pasta' and 'Entertainment goods' markets. Nevertheless, when problems and detriment are combined, the goods markets perform in line with or better than the EU28 average.

## **Services Markets**

The top three French services markets are 'Loans, credit and credit cards', 'Commercial sport services' and 'Holiday accommodation'. The bottom three are the 'Real estate services', 'Vehicle rental services' and 'Mortgages' markets.

All but one of the services markets have increased MPI scores since 2013, led by 'Bank accounts' (+8.8), 'Loans, credit and credit cards' (+8.6), and 'Internet provision' (+8.4). Only the 'Vehicle rental services' market remains stable.

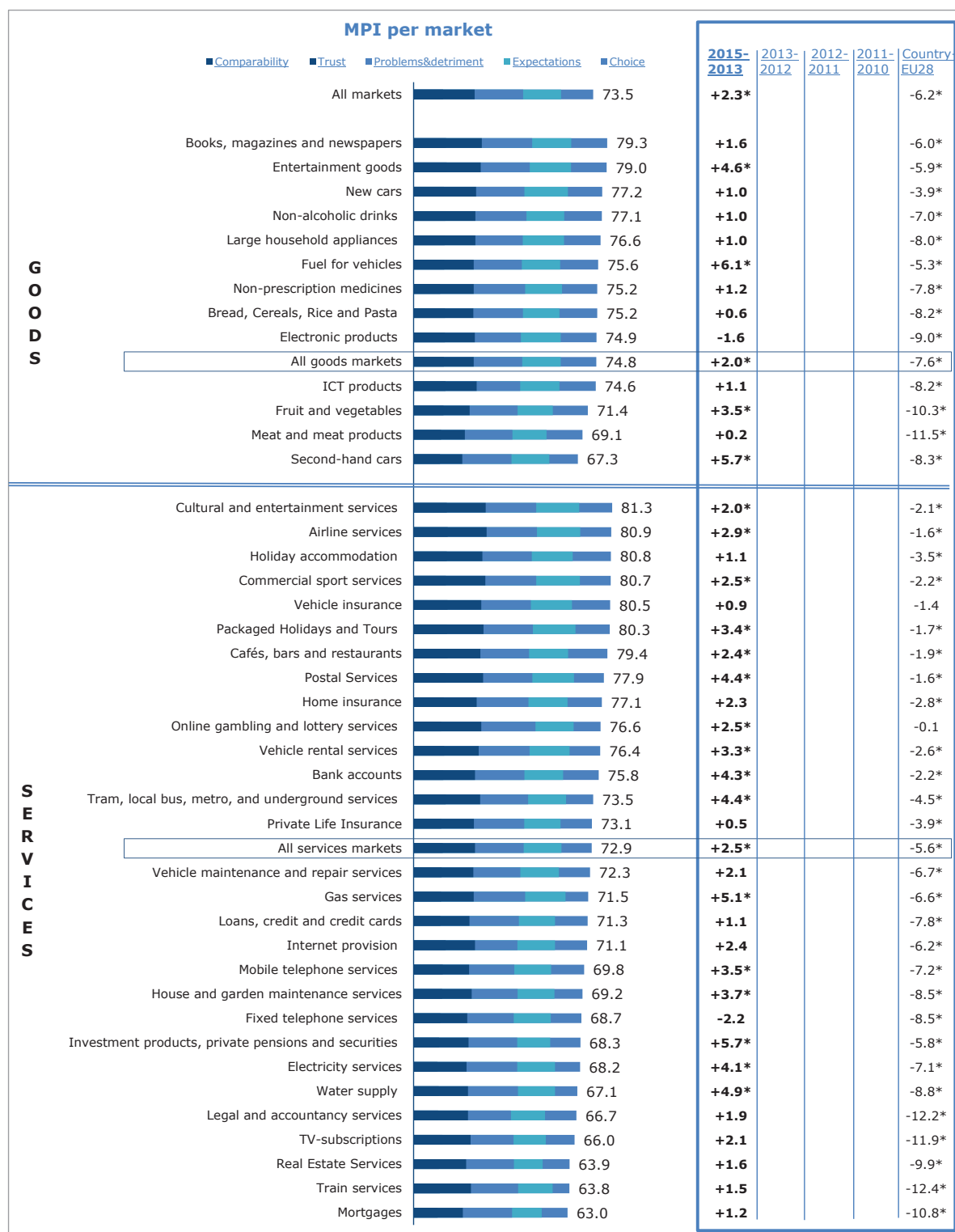
Similarly 'Vehicle rental services' is the only services market which is not above the EU28 average: the 'Electricity services' (+9.3), 'Water supply' (+8.4) and 'Train services' (+7.5) markets perform best in comparison with the EU28 average.

Services markets scores have improved since 2013 for the comparability, trust and expectations components in every market, with the single exception of 'Vehicle rental services' in the expectations component. As in the goods markets, however, the picture is reversed when it comes to complaints: for all but six of the services markets the proportion of complaints has increased since 2013.

In comparison with the EU28 average, French services markets generally perform better than average in the comparability, trust, expectations and choice components, while also noting a below average proportion of problems. The main exceptions are a higher than the EU28 average proportion of problems for the 'Online gambling and lottery services' market and a lower than average expectations score for the 'Vehicle rental services' market. By contrast, French services markets perform in line with the EU28 average or worse than the average for detriment. Nevertheless, when the proportion of problems and level of detriment are combined, only the 'Online gambling and lottery services' market performs below the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+9.3*	+1.4*	+1.4*	-5.9*	+0.8	+0.3*	+8.1	+0.5*	+1.2*
45	Water supply	+8.4*	+1.4*	+1.1*	-4.0*	-0.2	+0.2*	+11.2	+0.3*	+1.8*
36	Train services	+7.5*	+0.7*	+0.8*	-10.2*	+1.1*	+0.5*	-5.6	+0.6*	+1.5*
26	Bank accounts	+7.2*	+0.9*	+1.3*	-8.4*	+2.1*	+0.5*	+11.9*	+0.6*	+0.5*
34	Internet provision	+7.0*	+0.7*	+1.1*	-14.7*	+1.7*	+0.7*	+0.7	+0.4*	+0.8*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
15	New cars	-1.3*	-0.1	+0.4*	-2.5	+1.3*	+0.0	-14.7*	-0.5*	-0.3*
5	Non-alcoholic drinks	-0.3	-0.1	+0.5*	-0.6	+1.7*	0.0	+28.3*	-0.2*	-0.3*
3	Bread, cereals, rice and pasta	-0.1	-0.1	+0.6*	-2.6*	+2.6*	+0.0	+11.8	-0.2	-0.4*
38	Vehicle rental services	+0.1	+0.1	+0.4*	-0.8	+1.0*	-0.1	-11.7	-0.4*	+0.2*
18	Books, magazines and newspapers	+0.6	+0.1	+0.3*	+0.3	+1.8*	-0.1	+7.1	-0.1	+0.2*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
26	Bank accounts	+8.8*	+1.0*	+1.3*	-6.1*	N/A	N/A	+75.3*	+1.0*	N/A
58	Loans, credit and credit cards	+8.6*	+1.1*	+1.2*	-3.2*	N/A	N/A	+41.9*	+0.9*	N/A
34	Internet provision	+8.4*	+0.7*	+1.3*	-8.4*	N/A	N/A	+46.0*	+0.9*	N/A
33	Mobile telephone services	+7.6*	+0.7*	+1.2*	-4.7*	N/A	N/A	+58.7*	+1.0*	N/A
31	Postal services	+7.6*	+1.0*	+0.9*	-5.5*	N/A	N/A	+36.4*	+0.8*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	+0.5	-0.1	+0.3*	-0.5	N/A	N/A	+60.7*	+0.0	N/A
5	Non-alcoholic drinks	+1.1	0.0	+0.3*	-2.1	N/A	N/A	+95.6*	+0.1	N/A
38	Vehicle rental services	+1.5	+0.3*	+0.3*	+2.1	N/A	N/A	+26.1*	+0.2	N/A
15	New cars	+2.6*	+0.3*	+0.7*	+4.0*	N/A	N/A	+33.6*	+0.4*	N/A
60	Online gambling and lottery services	+3.2*	+0.7*	+0.6*	+7.3*	N/A	N/A	+23.7*	+0.6*	N/A

### 5.2.11. Croatia





## **Overall Performance**

The average MPI score for all markets surveyed in Croatia is 73.5, below the EU28 average by 6.2 points. The goods markets MPI score is 74.8 and the services markets score is 72.9, below the EU28 average by 7.6 and 5.6 points respectively.

The overall figure has increased by 2.3 points since 2013. The services markets score has risen by 2.5 points and the goods markets score by 2.0 points.

Croatia is in the bottom three EU28 countries for 11 goods markets and 12 services markets.

## **Goods Markets**

The top three goods markets in Croatia are 'Books, magazines and newspapers', 'Entertainment goods' and 'New cars' and the bottom three are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

Goods markets have largely remained stable since 2013, with the exception of four improved markets: 'Fuel for vehicles' (+6.1), 'Second-hand cars' (+5.7), 'Entertainment goods' (+4.6) and 'Fruit and vegetables' (+3.5).

All goods markets have MPI scores below the EU28 average and the 'Meat and meat products' (-11.5), 'Fruit and vegetables' (-10.3) and 'Electronic products' (-9.0) markets have the lowest scores compared to the EU28 average.

The trust and expectations components scores are showing a generally upward trend since 2013, with all goods markets showing improved or stable scores. The other components remain stable for the goods markets overall and for most individual goods markets. Only the 'Fuel for vehicles' market has improved in all components; having increased scores in the comparability, trust, expectations components, a lower proportion of problems,. This market has also a higher proportion of complaints.

Nevertheless, the goods markets perform overall worse than the EU28 average in all components part of the MPI, except for the average detriment component score which is above the EU28 average. In terms of individual markets, all Croatian goods markets score below average in the comparability and trust components. Nearly all markets also perform worse than the EU28 average in the expectations and choice components.

## **Services Markets**

The leading services markets in Croatia are 'Cultural and entertainment services', 'Airline services' and 'Holiday accommodation', while the bottom three are 'Mortgages', 'Train services' and 'Real estate services'.

16 of the 29 services markets have improved their position since 2013, led by 'Investment products, private pensions and securities' (+5.7), 'Gas services' (+5.1) and 'Water supply' (+4.9). None of the markets declined in any statistically significant sense.

In spite of the general improvement, all but two markets remain below the EU28 average. The MPI scores for the 'Online gambling and lottery services' and 'Vehicle insurance' markets are

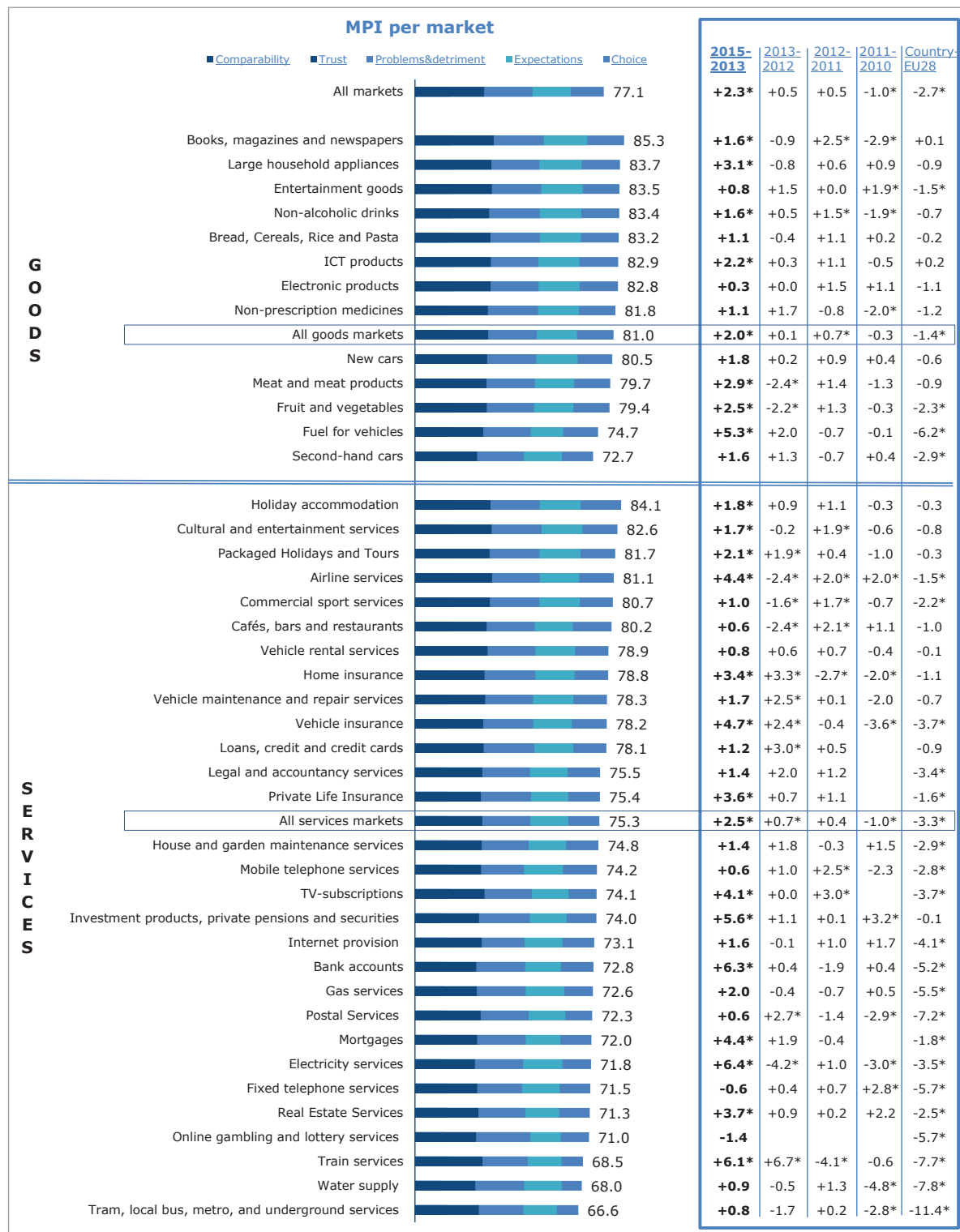
in line with the EU28 average, while 'Train services' (-12.4), 'Legal and accountancy services' (-12.2) and 'TV-subscriptions' (-11.9) are the worst performing markets in relation to the EU28 average.

The performance of the comparability, trust and expectations components has generally improved since 2013. The services markets average proportion of problems remains stable, with only an increase in the proportion of problems in the 'TV-subscriptions' market. The proportion of complaints increased for the goods markets overall, with five markets showing higher proportions of complaints than in 2013.

All component scores apart from detriment are worse for the services markets overall than the EU28 average, though the 'Airline services' market is above average in the expectations component, and together with the 'Online gambling and lottery services' market has a lower than average proportion of problems. Only the 'Postal services' market is in line with the EU28 average in terms of the comparability component, all other markets falling below the average. None of the services markets performs above the EU28 average in the trust component, while three services markets have higher than average choice scores.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-0.1	-0.6*	+0.2	-5.4*	-1.9*	+0.4*	+5.5	-0.3	-0.1
30	Vehicle insurance	-1.4	-0.4*	-0.5*	+1.6	-0.5	-0.1	-10.4	0.0	+0.2*
31	Postal services	-1.6*	-0.1	-0.4*	+2.2	-0.6	0.0	-6.2	0.0	-0.2
37	Airline services	-1.6*	-0.7*	+0.1	-3.2*	+0.2	+0.2*	+3.6	+0.2*	-0.9*
40	Packaged holidays and tours	-1.7*	-0.6*	-0.2	+2.6	-0.9*	0.0	-0.3	+0.1	-0.2
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	-12.4*	-1.2*	-1.6*	+9.8*	-0.6	-0.4*	-21.5*	-1.1*	-2.1*
57	Legal and accountancy services	-12.2*	-1.5*	-1.6*	+15.6*	+0.3	-1.1*	+4.1	-1.2*	-0.8*
54	TV-subscriptions	-11.9*	-1.3*	-1.6*	+17.0*	+0.4	-1.0*	+3.5	-1.4*	-0.7*
2	Meat and meat products	-11.5*	-1.7*	-2.3*	+13.2*	-0.7*	-0.5*	-26.5*	-1.2*	-0.4*
51	Mortgages	-10.8*	-1.9*	-1.5*	+4.3	-1.4	-0.1	+6.5	-1.2*	-1.2*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
17	Fuel for vehicles	+6.1*	+0.7*	+0.8*	-4.3*	N/A	N/A	+20.5*	+0.8*	N/A
28	Investment products, private pensions and securities	+5.7*	+0.4*	+0.9*	-8.0*	N/A	N/A	-3.4	+0.4*	N/A
16	Second-hand cars	+5.7*	+0.4	+0.9*	-10.4*	N/A	N/A	+7.5	+0.4*	N/A
47	Gas services	+5.1*	+0.5*	+0.4*	-4.7*	N/A	N/A	-3.5	+0.8*	N/A
45	Water supply	+4.9*	+0.8*	+0.5*	-2.5	N/A	N/A	+2.8	+0.5*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	-2.2	-0.4	-0.3	+4.1	N/A	N/A	+0.4	+0.1	N/A
10	Electronic products	-1.6	-0.1	-0.1	+6.2*	N/A	N/A	-4.8	-0.1	N/A
2	Meat and meat products	+0.2	-0.1	+0.1	+6.3*	N/A	N/A	-16.0*	+0.3*	N/A
52	Private life insurance	+0.5	-0.3	+0.3	-2.0	N/A	N/A	+13.5	+0.1	N/A
3	Bread, cereals, rice and pasta	+0.6	+0.2	+0.2	+1.8	N/A	N/A	+3.1	+0.1	N/A

### 5.2.12. Italy



## **Overall Performance**

The average MPI score for all markets surveyed in Italy is 77.1, lower than the EU28 average by 2.7 points. The goods markets score is 81.0 and the services markets figure is 75.3, below the EU28 average by 1.4 and 3.3 points respectively.

The overall MPI score is up 2.3 points since 2013. The services markets score increased by 2.5 points, while the goods markets MPI score has risen by 2.0 points.

Italy ranks in the bottom three EU28 countries for six services markets.

## **Goods Markets**

The top goods markets in Italy are 'Books, magazines and newspapers', 'Large household appliances' and 'Entertainment goods'. The bottom three are the 'Second-hand cars', 'Fuel for vehicles' and 'Fruit and vegetables' markets.

Of the seven goods markets recording changes since 2013, all are in an upward direction, led by 'Fuel for vehicles' (+5.3), 'Large household appliances' (+3.1) and 'Meat and meat products' (+2.9).

However, no goods market emerges ahead of the EU28 average and four markets are below average: 'Fuel for vehicles' (-6.2), 'Second-hand cars' (-2.9), 'Fruit and vegetables' (-2.3), and 'Entertainment goods' (-1.5).

In general an increase in trust is noticeable for almost all goods markets, with the 'Fuel for vehicles' market showing the greatest increase in this component since 2013. The goods markets average comparability and expectations component scores also have increased, while the proportions of problems and complaints remain stable, with the exception of the 'Meat and meat products' market which has an increased proportion of problems in comparison with 2013.

The trust, expectations, choice and detriment component scores for goods markets overall are worse than the EU28 average, while the proportion of problems and the comparability score are in line with the EU28 average. When problems and detriment are combined, the goods markets generally perform in line with the average, with only two markets scoring better than average. Only the 'Second-hand cars' market has a below average comparability score, while three goods markets have lower than average proportions of problems. In terms of detriment, only the 'Non-prescription medicines' market scores better (lower level of detriment) than the EU28 average.

## **Services Markets**

The three top Italian services markets are related to tourism – 'Holiday accommodation', 'Cultural and entertainment services', and 'Packaged holidays and tours' – while transport and infrastructure services are at the other end of the ranking – 'Tram, local bus, metro, and underground services', 'Water supply' and 'Train services'.

Of the 29 services markets, 14 markets have improved since 2013, with the biggest differences in the 'Electricity services' (+6.4), 'Bank accounts' (+6.3) and 'Train services' (+6.1) markets. None of the markets statistically significantly decreased in MPI score since 2013.

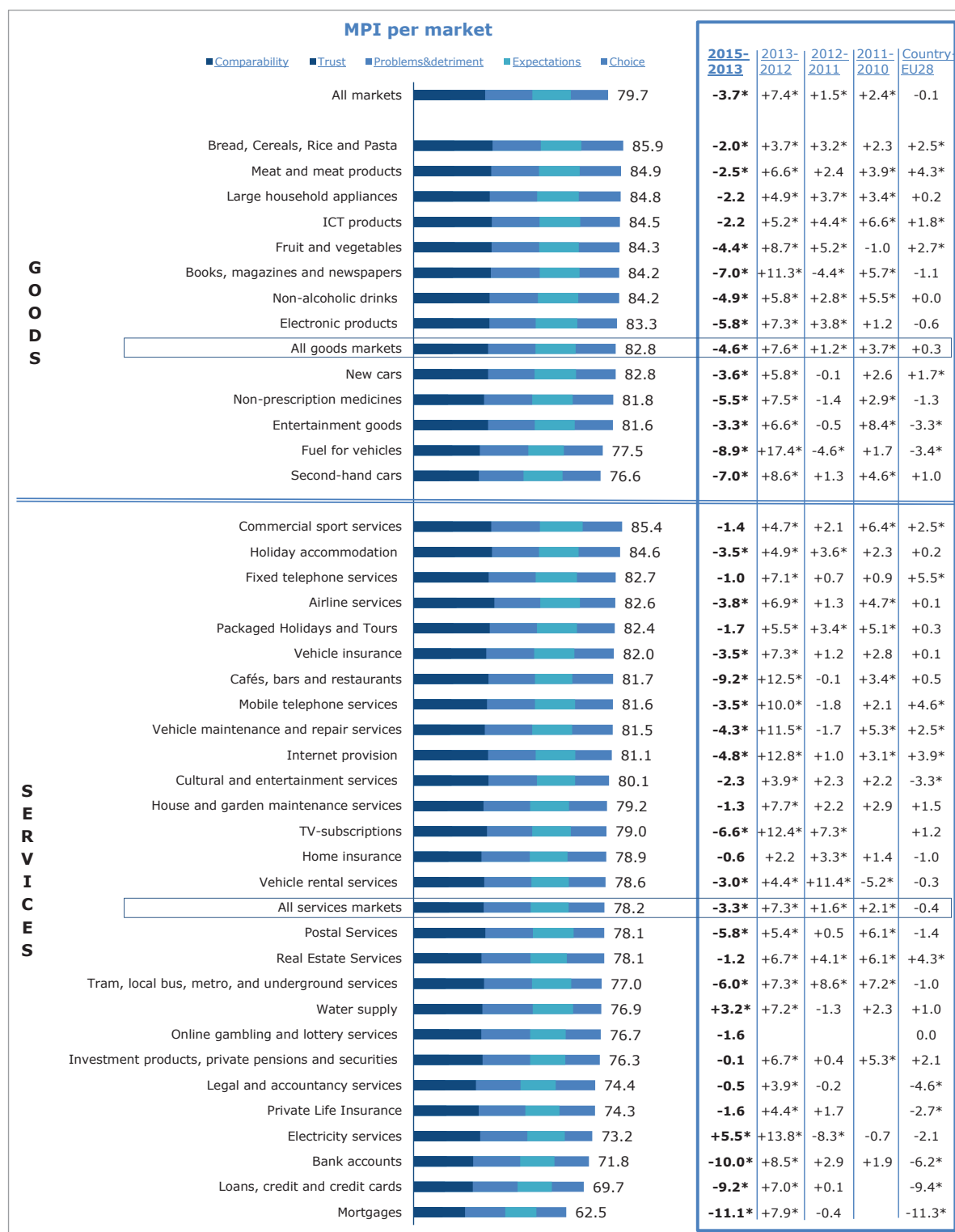
None of the 29 services markets is above the EU28 average MPI score. Most markets perform below the EU28 average, with 'Tram, local bus, metro, and underground services' (-11.4), 'Water supply' (-7.8) and 'Train services' (-7.7) furthest adrift. Nine services markets perform in line with the EU28 average.

The services markets average comparability, trust and expectations component scores have improved over 2013. While most goods markets have increased trust and expectations scores, only the 'Online gambling and lottery services' market has a lower expectations score than in 2013. This market is also the only one with a decreased comparability score.

In comparison with the EU28 average, however, all components part of the MPI perform badly. None of the services markets perform better than the EU28 average in the trust, detriment, expectations or choice components.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
13	ICT products	+0.2	+0.1	-0.1	-1.3	+0.1	+0.1	+3.5	+0.0	+0.0
18	Books, magazines and newspapers	+0.1	-0.1	+0.0	-1.1	-0.1	+0.1	+7.1	+0.1	-0.1
38	Vehicle rental services	-0.1	+0.3*	-0.3*	+0.6	-0.2	0.0	+6.9	+0.1	-0.1
28	Investment products, private pensions and securities	-0.1	-0.2	-0.1	-3.2*	-0.3	+0.2*	+14.0*	+0.1	-0.3*
3	Bread, cereals, rice and pasta	-0.2	+0.1	-0.2*	-1.9*	+0.6	+0.1	-5.6	+0.0	+0.0
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	-11.4*	-0.6*	-1.2*	+9.2*	+1.0*	-0.7*	-6.6	-1.3*	-1.9*
45	Water supply	-7.8*	-0.5*	-1.0*	+4.7*	+1.1*	-0.4*	+10.0*	-0.8*	-1.3*
36	Train services	-7.7*	0.0	-0.9*	+7.3*	+1.0*	-0.6*	-0.4	-1.0*	-1.3*
31	Postal services	-7.2*	-0.5*	-0.8*	+3.8*	+0.5	-0.3*	+5.3	-0.9*	-1.0*
17	Fuel for vehicles	-6.2*	-0.2	-0.7*	+1.7	+0.9*	-0.2	-7.4	-1.3*	-0.7*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+6.4*	+0.6*	+1.1*	-1.1	N/A	N/A	-7.3	+0.8*	N/A
26	Bank accounts	+6.3*	+0.7*	+1.1*	-4.2*	N/A	N/A	+7.6	+0.5*	N/A
36	Train services	+6.1*	+0.7*	+1.0*	-0.3	N/A	N/A	+3.0	+0.7*	N/A
28	Investment products, private pensions and securities	+5.6*	+0.1	+1.0*	-2.3	N/A	N/A	+5.9	+1.0*	N/A
17	Fuel for vehicles	+5.3*	+0.7*	+1.2*	-0.3	N/A	N/A	+2.0	+0.2	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-1.4	-0.3*	+0.2	-3.4*	N/A	N/A	-1.9	-0.7*	N/A
32	Fixed telephone services	-0.6	0.0	+0.3	+8.7*	N/A	N/A	+2.4	+0.2	N/A
10	Electronic products	+0.3	+0.1	+0.1	+2.7	N/A	N/A	-5.4	+0.0	N/A
31	Postal services	+0.6	-0.1	+0.1	+0.5	N/A	N/A	+2.7	+0.2	N/A
41	Cafés, bars and restaurants	+0.6	0.0	+0.3	+1.9	N/A	N/A	-0.3	+0.1	N/A

### 5.2.13. Cyprus





## **Overall Performance**

The average MPI score of all markets surveyed in Cyprus is 79.7, close to the EU28 average, with both goods markets and services markets also performing in line with the average.

The overall MPI score is lower, however, in 2015 when compared with 2013 (-3.7). This is driven by weaker performances in both the goods markets (-4.6) and the services markets (-3.3).

Cyprus ranks third among EU28 countries for the 'Meat and meat products' market and is in the bottom three countries for four services markets.

## **Goods Markets**

The leading goods markets in Cyprus are 'Bread, cereals, rice and pasta', 'Meat and meat products', and 'Large household appliances'. The worst performing goods markets are 'Second-hand cars', 'Fuel for vehicles' and 'Entertainment goods'.

Almost all goods markets decreased in MPI score since 2013, with the 'Fuel for vehicles' market (-8.9) showing the largest decrease, followed by the markets for 'Books, magazines and newspapers' and 'Second-hand cars' (both -7.0). Only the 'ICT products' and 'Large household appliances' markets remain stable.

Five Cypriot goods markets perform above the EU28 average, with the food categories 'Meat and meat products' (+4.3), 'Fruit and vegetables' (+2.7), and 'Bread, cereals, rice and pasta' (+2.5) scoring highest. Two goods markets perform below the EU28 average, 'Fuel for vehicles' (-3.4) and 'Entertainment goods' (-3.3).

All goods markets average component results are worse than in 2013, with individual goods markets performing the same or worse across the board. The component of trust has decreased since 2013 for all 13 goods markets.

The comparability and choice scores for goods markets in general are above the EU28 average, with only the 'Entertainment goods' market performing below the EU28 average for both components. The goods markets average proportion of problems is lower than the EU average, with six goods markets having a lower than average proportion of problems. Although only two goods markets have worse than average detriment scores (higher level of detriment), the goods markets average is worse than the EU28 average for this component. Nevertheless, when problems and detriment are combined, goods markets overall perform better than the EU28 average, with no goods market scoring below average in the problems & detriment component. Despite a good performance for 'Meat and meat products' in terms of trust, four markets score lower than the EU28 average in this component, resulting in a goods markets score below the EU28 average overall.

## **Services Markets**

Top of the services markets in Cyprus are 'Commercial sport services', 'Holiday accommodation' and 'Fixed telephone services', with 'Mortgages', 'Loans, credit and credit cards', and 'Bank accounts' the bottom three.

The latter three markets also showed the largest decreases in MPI score since 2013: 'Mortgages' (-11.1), 'Bank accounts' (-10.0) and 'Loans, credit and credit cards' (-9.2). The scores for 14 services markets decreased since 2013 with only the 'Electricity services' and 'Water supply' markets increasing, by respectively 5.5 and 3.2 points.

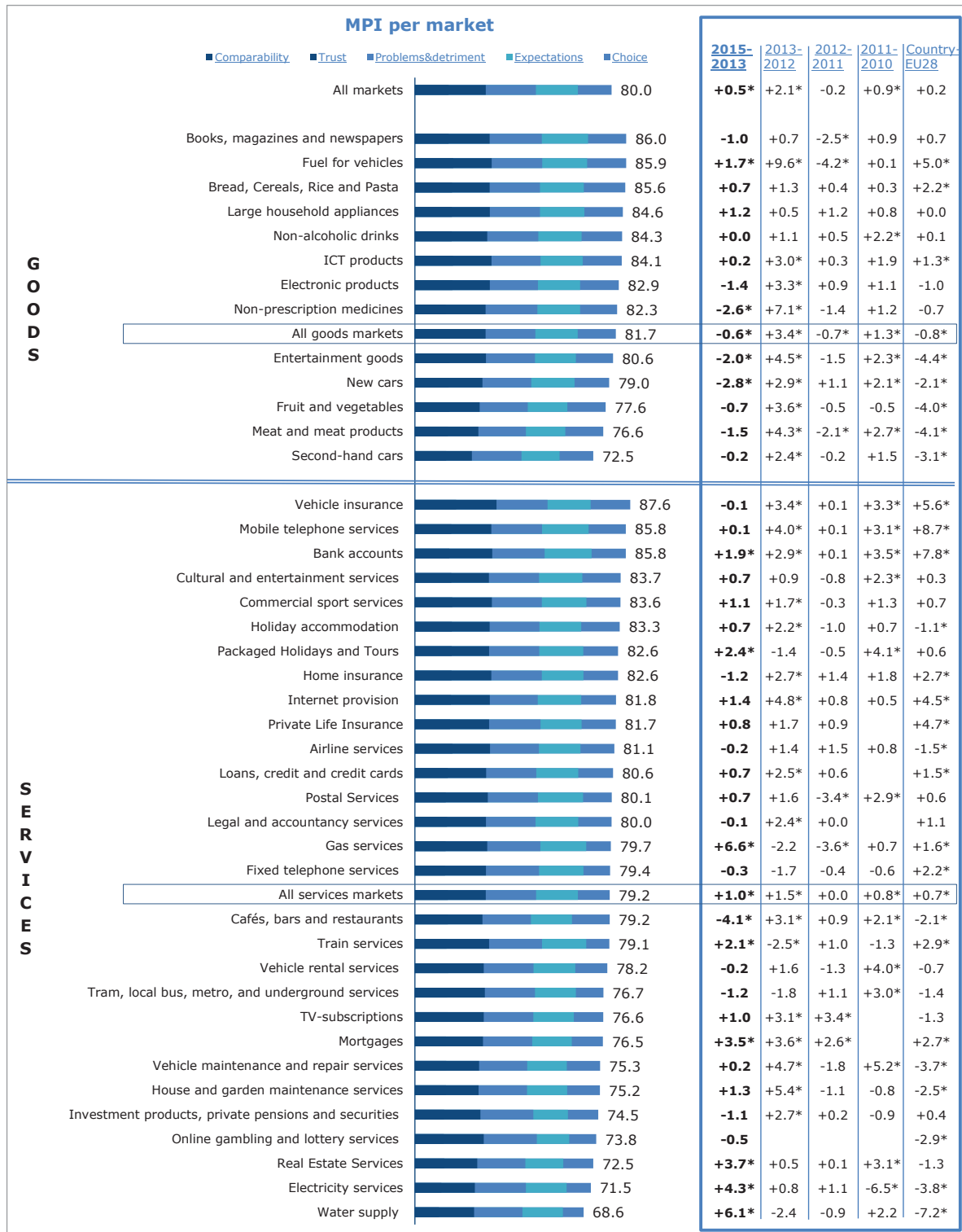
The 'Fixed telephone services' (+5.5), 'Mobile telephones services' (+4.6) and 'Real estate services' (+4.3) markets top the list of six services markets performing above the EU28 average. Six markets are below the EU28 average, including markets related to financial services. The market for 'Mortgages' (-11.3) comes bottom, with 'Loans, credit and credit cards' (-9.4) and 'Bank accounts' (-6.2) also performing badly in relation to the EU28 average.

All services markets average component results, apart from the problems component, are worse in 2015 than 2013. The trust score decreased in the largest number of services markets (22 out of 29 services markets). The 'Mortgages' and 'Bank account' markets perform consistently worse than in 2013 across most components. The 'Electricity services' market is an exception, with increases in almost all components.

Also compared to the EU28 average, the 'Mortgages' market performs worse on all components part of the MPI. In contrast, the 'Fixed telephone services' market is better than the EU28 average in every component except detriment. The services markets average trust, detriment and expectations component scores are all worse than the EU28 average. Only the services markets average proportion of problems is lower than the EU28 average, with only the 'Mortgages' market having a higher than average proportion of problems. When problems and detriment are combined, the services markets average score is better than the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	+5.5*	+0.5*	+1.0*	-7.7*	+1.4*	+0.4*	-20.4	+0.6*	+0.6*
33	Mobile telephone services	+4.6*	+0.4*	+0.6*	-14.4*	+0.3	+0.8*	+6.1	+0.4*	+0.1
2	Meat and meat products	+4.3*	+0.6*	+0.4*	-6.4*	+0.5	+0.3*	-17.1	+0.4*	+0.5*
20	Real estate services	+4.3*	+0.2	+0.5*	-12.7*	+1.5	+0.7*	+24.7*	+0.4*	+0.3*
34	Internet provision	+3.9*	+0.6*	+0.4*	-12.4*	+0.5	+0.6*	-10.7	+0.3*	+0.2
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-11.3*	-0.6*	-2.0*	+12.5*	+1.4*	-1.1*	+4.2	-0.7*	-1.0*
58	Loans, credit and credit cards	-9.4*	-0.9*	-1.4*	+3.2	+1.4*	-0.4*	+1.0	-0.9*	-1.0*
26	Bank accounts	-6.2*	-0.2	-1.5*	-0.8	+0.6	0.0	-0.4	-0.7*	-0.5*
57	Legal and accountancy services	-4.6*	-0.4	-1.2*	+3.0	+0.8	-0.3	+5.7	-0.6*	+0.4*
17	Fuel for vehicles	-3.4*	+0.3	-1.4*	-3.7*	0.0	+0.2*	-18.7	-0.7*	-0.1
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+5.5*	+0.8*	+0.5*	+7.5*	N/A	N/A	-19.1*	+1.5*	N/A
45	Water supply	+3.2*	+0.4	+0.2	+3.1*	N/A	N/A	+23.3	+0.9*	N/A
28	Investment products, private pensions and securities	-0.1	-0.2	-0.5*	-15.4*	N/A	N/A	+62.1*	-0.2	N/A
57	Legal and accountancy services	-0.5	+0.1	-0.4	+1.9	N/A	N/A	+11.0	+0.2	N/A
29	Home insurance	-0.6	+0.2	-0.6*	-0.8	N/A	N/A	+25.2	+0.1	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-11.1*	-0.7*	-2.2*	+15.2*	N/A	N/A	+14.7	-0.4*	N/A
26	Bank accounts	-10.0*	-0.7*	-2.1*	+3.5	N/A	N/A	+40.3*	-0.8*	N/A
58	Loans, credit and credit cards	-9.2*	-1.0*	-1.8*	+6.4*	N/A	N/A	+30.0	-0.4	N/A
41	Cafés, bars and restaurants	-9.2*	-0.6*	-1.5*	+6.8*	N/A	N/A	+1.7	-1.1*	N/A
17	Fuel for vehicles	-8.9*	-0.6*	-2.4*	+0.6	N/A	N/A	+14.7	-0.5*	N/A

### 5.2.14. Latvia



## **Overall Performance**

The average MPI score in Latvia is 80.0, roughly in line with the EU28 average. The goods market MPI score is 81.7, below the EU28 average by 0.8 points. The services markets figure of 79.2 is above the EU28 average by 0.7 points.

The overall figure is 0.5 points higher than in 2013. The services markets score has increased by 1.0 point, whereas the goods markets score has decreased by 0.6 points.

Latvia ranks in the top three of all EU28 countries in the 'Bank accounts', 'Mobile telephone services' and 'Vehicle insurance' markets.

## **Goods Markets**

The top three goods markets in Latvia are 'Books, magazines and newspapers', 'Fuel for vehicles' and 'Bread, cereals, rice and pasta' and the bottom three are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

Only the 'Fuel for vehicles' market (+1.7) has improved since 2013, while the markets for 'New cars' (-2.8), 'Non-prescription medicines' (-2.6) and 'Entertainment goods' (-2.0) are the three markets that have decreased in MPI score.

The 'Fuel for vehicles' market (+5.0) also heads the group of the three goods markets performing better than the EU28 average, followed by 'Bread, cereals, rice and pasta' (+2.2) and 'ICT products' (+1.3). The 'Entertainment goods' (-4.4), 'Meat and meat products' (-4.1), and 'Fruit and vegetables' (-4.0) markets perform worst of the five below-average markets.

The goods markets average expectations score has improved since 2013, with none of the goods markets decreasing in this component. The comparability score has improved in four markets, but decreased in two markets, resulting in an overall stable performance since 2013. The goods markets average proportion of complaints has however increased, while the trust score has decreased.

The average comparability and trust component scores for goods markets are below the EU28 average, with only the 'Fuel for vehicles' market scoring above average scores for both components. The choice component scores show the reverse pattern, performing above the EU28 average for goods markets overall, with only the 'Entertainment goods' market scoring below average.

## **Services Markets**

The leading services markets in Latvia are 'Vehicle insurance', 'Mobile telephone services' and 'Bank accounts', while 'Water supply', 'Electricity services' and 'Real estate services' are the bottom three.

Eight services markets have improved since 2013, with utilities markets such as 'Gas services' (+6.6), 'Water supply' (+6.1) and 'Electricity services' (+4.3) leading the way. Only the 'Cafés, bars and restaurants' market has decreased in MPI score (-4.1).

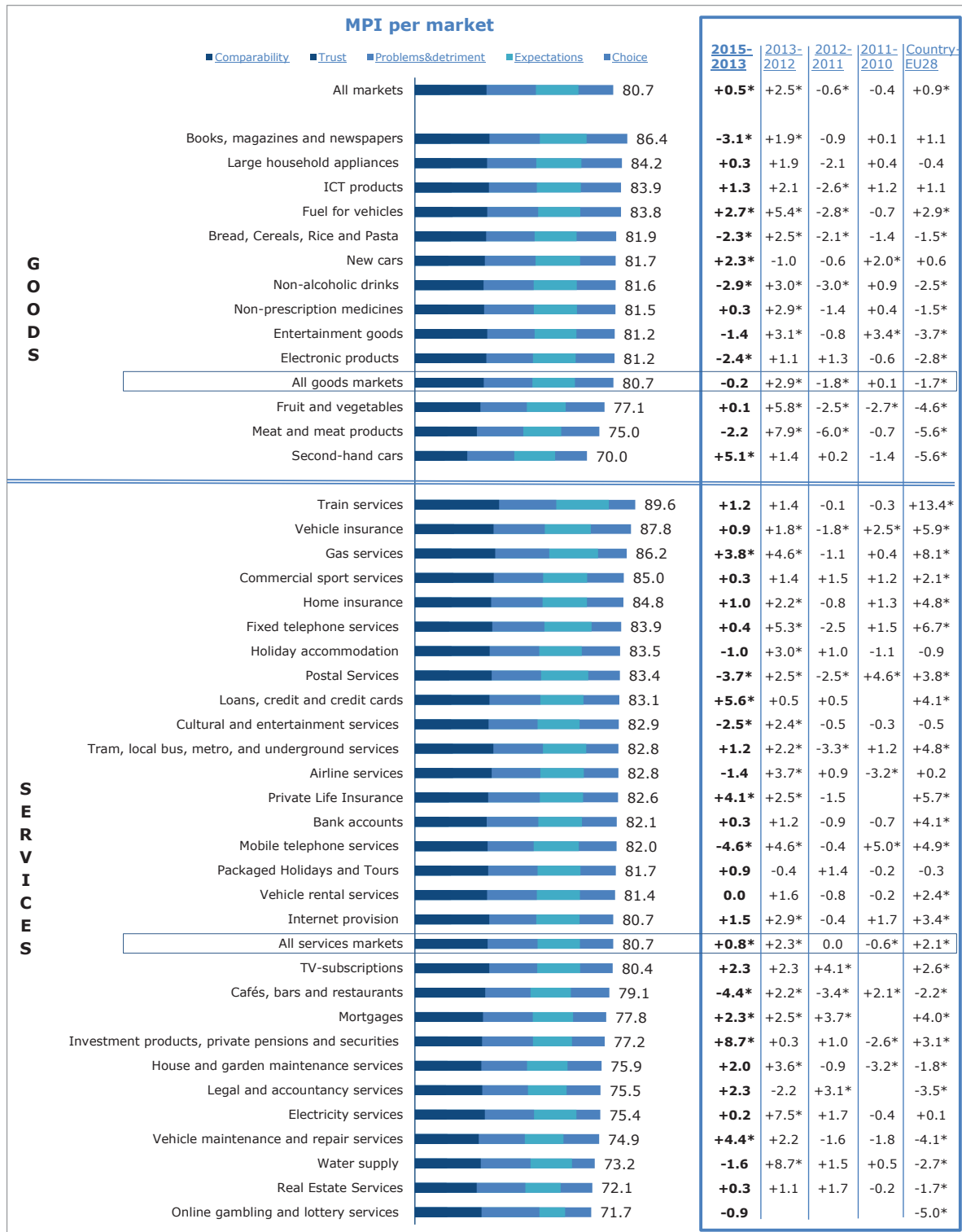
Of the 29 services markets, 11 markets perform better than the EU28 average, with 'Mobile telephone services' (+8.7), 'Bank accounts' (+7.8) and 'Vehicle insurance' (+5.6) performing best of all. Of the eight markets below the EU28 average, 'Water supply' (-7.2) is the furthest from the average.

The average comparability and expectations scores in Latvian services markets have improved since 2013, although the proportion of complaints is on the rise. In terms of individual services markets, the 'Cafés, bars and restaurants' market is the only market with a decrease in comparability score since 2013.

The services markets average comparability, trust and expectations component scores are better than the EU28 average. The proportion of problems is also lower than the EU28 average, while the detriment component score for services markets is in line with the average. The choice score, however, falls below the EU28 average, with 15 services markets performing below average. Still, these overall results hide great variability at market level, with many markets differing from the overall services markets results for each component. For instance, 12 markets score above average and 9 markets below average in the trust component.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+8.7*	+0.9*	+1.1*	-8.1*	-0.8*	+0.6*	-11.0*	+0.9*	+0.8*
26	Bank accounts	+7.8*	+0.8*	+1.2*	-6.9*	+0.8	+0.4*	+2.8	+1.0*	+0.5*
30	Vehicle insurance	+5.6*	+1.1*	+0.7*	-2.0*	-0.3	+0.1*	-23.7	+0.4*	+0.5*
17	Fuel for vehicles	+5.0*	+0.7*	+0.6*	-1.8*	+0.0	+0.1	-16.2	+0.6*	+0.5*
52	Private life insurance	+4.7*	+0.8*	+0.5*	-3.1*	+0.1	+0.2*	+4.5	+0.5*	+0.3*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-7.2*	-0.8*	-0.6*	+8.5*	+0.9*	-0.6*	-0.5	-0.5*	-1.1*
14	Entertainment goods	-4.4*	-0.7*	-0.7*	+0.9	+1.0*	-0.1	-4.9	-0.5*	-0.2*
2	Meat and meat products	-4.1*	-0.5*	-1.1*	+3.5*	+0.2	-0.2*	-24.0*	-0.3*	+0.1
1	Fruit and vegetables	-4.0*	-0.4*	-1.4*	+0.7	+0.3	-0.1	-8.2	-0.2*	+0.0
46	Electricity services	-3.8*	-0.7*	-0.3*	-1.0	+0.3	+0.0	-7.6	-0.2	-0.9*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+6.6*	+1.4*	+0.4*	+0.1	N/A	N/A	+10.4	+0.8*	N/A
45	Water supply	+6.1*	+1.6*	+0.2	-1.3	N/A	N/A	+7.7	+0.6*	N/A
46	Electricity services	+4.3*	+2.0*	-0.3	+0.8	N/A	N/A	+17.5	+0.1	N/A
20	Real estate services	+3.7*	+0.4*	+0.4*	+0.1	N/A	N/A	+1.9	+0.7*	N/A
51	Mortgages	+3.5*	+0.4*	+0.6*	-1.5	N/A	N/A	+17.1	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-4.1*	-0.6*	-0.7*	+2.8	N/A	N/A	+7.1	-0.2	N/A
15	New cars	-2.8*	0.0	-0.7*	+1.1	N/A	N/A	+10.0	-0.3	N/A
48	Non-prescription medicines	-2.6*	-0.4*	-0.3	+2.0*	N/A	N/A	+34.4	-0.2	N/A
14	Entertainment goods	-2.0*	-0.1	-0.4*	+1.7	N/A	N/A	+36.4*	-0.1	N/A
2	Meat and meat products	-1.5	-0.2	-0.6*	+1.9	N/A	N/A	+8.6	+0.3*	N/A

### 5.2.15. Lithuania





## **Overall Performance**

The average MPI score for Lithuania is 80.7, above the EU28 average by 0.9 points. Both the goods and services markets score 80.7. These results are 1.7 points below the EU28 average for goods markets, and 2.1 points above the average for services markets.

The overall figure is up 0.5 points on the 2013 figure. The goods markets score remains stable, whereas the services markets average increased by 0.8 points since 2013.

Lithuania is the top ranked EU28 country for 'Train services' and 'Vehicle insurance' and is in the top three for another three markets, but is in the bottom three for the 'Meat and meat products' market.

## **Goods Markets**

The three leading goods markets in Lithuania are 'Books, magazines and newspapers', 'Large household appliances' and 'ICT products'. The bottom three are the 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables' markets.

The markets for 'Second-hand cars' (+5.1), 'Fuel for vehicles' (+2.7) and 'New cars' (+2.3) are the only goods markets to have improved since 2013. Only the 'Books, magazines and newspapers' (-3.1), 'Non-alcoholic drinks' (-2.9), 'Electronic products' (-2.4) and 'Bread, cereals, rice and pasta' (-2.3) markets have decreased in MPI score since 2013.

The only goods market above the EU28 average is 'Fuel for vehicles' (+2.9). Eight markets perform poorer than the EU28 average, with 'Meat and meat products', 'Second-hand cars' (both -5.6) and 'Fruit and vegetables' (-4.6) scoring worst in relation to the EU28 average.

The goods markets average expectations score has increased since 2013, with the 'Non-alcoholic drinks' market being the only goods market that decreased in this component. In addition, the proportion of problems decreased for goods markets overall, only the 'Electronic products' market has an increased proportion of problems. The proportion of complaints remains stable for all individual goods markets, except for a rise in the 'New cars' market. The goods markets average comparability score has decreased since 2013, with most markets having poorer scores for this component.

The goods markets average comparability and trust component scores are worse than the EU28 average, though the 'Fuel for vehicles' market scores above average for the comparability component. In addition, the goods markets average proportion of problems is higher than the EU28 average. The results for the detriment and choice components are better than the EU28 average, though the 'Second-hand cars' market scores below average for choice. When problems and detriment are combined, the goods markets average performance is worse than the EU28 average.

## **Services Markets**

The top three services markets in Lithuania are 'Train services', 'Vehicle insurance' and 'Gas services' and the bottom three are 'Online gambling and lottery services', 'Real estate services' and 'Water supply'.

Six services markets have improved since 2013, headed by the 'Investment products, private pensions and securities' (+8.7), 'Loans, credit and credit cards' (+5.6), and 'Vehicle maintenance and repair services' (+4.4) markets. Four markets have decreased in MPI score: 'Mobile telephone services' (-4.6), 'Cafés, bars and restaurants' (-4.4), 'Postal services' (-3.7) and 'Cultural and entertainment services' (-2.5).

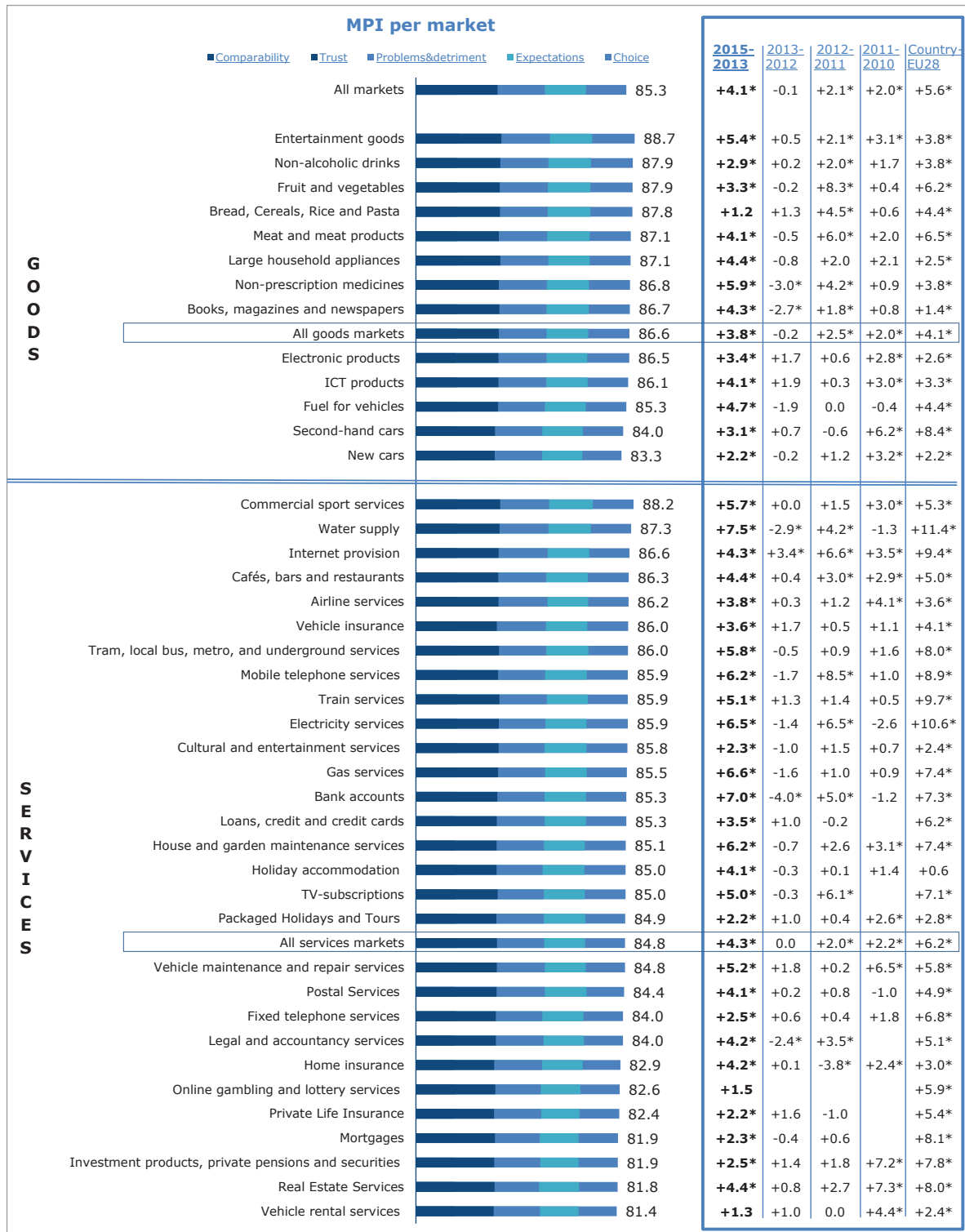
Of the 29 services markets, 17 markets score above the EU28 average, led by 'Train services' (+13.4), followed by 'Gas services' (+8.1) and 'Fixed telephone services' (+6.7). The 'Online gambling and lottery services' (-5.0), 'Vehicle maintenance and repair services' (-4.1), and 'Legal and accountancy services' (-3.5) markets are furthest adrift of the seven services markets performing below the EU28 average.

The goods markets average trust and expectations component scores have increased since 2013. In addition, the average proportion of problems decreased, with none of the services markets achieving higher proportions of problems than in 2013. The proportions of complaints have generally remained stable, with the exception of an increase in the proportion of complaints for the 'Mobile telephone services' and 'Cafés, bars and restaurants' markets. The services markets average comparability score decreased since 2013.

The services markets detriment and comparability scores are better than the EU28 average, with a single below average score for the 'Holiday accommodation' market in the comparability component. The services markets average trust, expectations and choice component scores are also above the EU28 average, while the proportion of problems is higher than average, despite more mixed results for these components on an individual market level. A below average expectations component score for the 'Online gambling and lottery services' market (-2.4) particularly stands out. Also when the proportion of problems and level of detriment are combined, several markets score above average and several others score below the EU28 average, resulting in a services markets average score in the problems & detriment component which is in line with the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+13.4*	+1.5*	+1.4*	-12.4*	-3.6*	+0.8*	-16.9	+1.5*	+1.4*
47	Gas services	+8.1*	+1.7*	+0.8*	-3.5*	-0.6	+0.2*	-7.0	+0.9*	+0.8*
32	Fixed telephone services	+6.7*	+1.1*	+0.9*	-4.7*	-1.1*	+0.4*	-2.4	+0.6*	+0.4*
30	Vehicle insurance	+5.9*	+0.8*	+0.5*	-0.8	-2.3*	+0.1*	-16.1	+0.7*	+0.8*
52	Private life insurance	+5.7*	+0.6*	+0.5*	0.0	-0.5	+0.0	-18.7*	+0.8*	+0.7*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	-5.6*	-0.7*	-1.2*	+10.5*	-0.8*	-0.4*	-18.9*	-0.5*	0.0
16	Second-hand cars	-5.6*	-1.1*	-1.4*	+3.8*	-0.1	-0.2	-24.2*	+0.0	-0.3*
60	Online gambling and lottery services	-5.0*	+1.0*	-0.9*	-6.3*	-2.4*	+0.4*	-18.6	-2.4*	+0.1
1	Fruit and vegetables	-4.6*	-0.5*	-1.1*	+7.4*	-0.3	-0.3*	-18.2*	-0.4*	-0.1
23	Vehicle maintenance and repair services	-4.1*	-0.3	-0.8*	+11.1*	-1.1*	-0.5*	-14.8*	-0.5*	0.0
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private pensions and securities	+8.7*	+0.6*	+1.0*	-9.6*	N/A	N/A	+0.5	+1.2*	N/A
58	Loans, credit and credit cards	+5.6*	+0.4*	+0.6*	-5.9*	N/A	N/A	-5.7	+0.8*	N/A
16	Second-hand cars	+5.1*	-0.3	+0.3	-14.5*	N/A	N/A	-2.1	+1.0*	N/A
23	Vehicle maintenance and repair services	+4.4*	+0.1	+0.4*	-9.3*	N/A	N/A	+2.9	+0.6*	N/A
52	Private life insurance	+4.1*	+0.1	+0.7*	-2.3	N/A	N/A	+5.5	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-4.6*	-0.7*	-0.4*	+3.7	N/A	N/A	+17.6*	-0.4*	N/A
41	Cafés, bars and restaurants	-4.4*	-0.8*	-0.5*	+2.6	N/A	N/A	+16.4*	-0.2*	N/A
31	Postal services	-3.7*	-0.6*	-0.4*	+3.7	N/A	N/A	-2.6	-0.2	N/A
18	Books, magazines and newspapers	-3.1*	-0.7*	-0.5*	-0.1	N/A	N/A	+11.1	-0.1	N/A
5	Non-alcoholic drinks	-2.9*	-0.7*	-0.4*	-1.8	N/A	N/A	-9.7	-0.3*	N/A

### 5.2.16. Luxembourg



## **Overall Performance**

The average MPI score in Luxembourg is 85.3, 5.6 points above the EU28 average. The goods markets score is 86.6 and the services markets figure is 84.8, above the EU28 average by 4.1 and 6.2 points respectively.

The overall figure is up 4.1 points since 2013. The services markets score has increased by 4.3 points, while the goods markets score has risen by 3.8 points.

Luxembourg is in the top three of the EU28 countries for 28 of the 42 individual markets surveyed.

## **Goods Markets**

The top three goods markets in Luxembourg are 'Entertainment goods', 'Non-alcoholic drinks' and 'Fruit and vegetables'. The bottom three are the 'New cars', 'Second-hand cars' and 'Fuel for vehicles' markets.

All goods markets have improved since 2013, aside from the 'Bread, cereals, rice and pasta' market. The largest increases are in the 'Non-prescription medicines' (+5.9), 'Entertainment goods' (+5.4) and 'Fuel for vehicles' (+4.7) markets.

All goods markets perform better than the EU28 average, with 'Second-hand cars' (+8.4) scoring highest in relation to the EU28 average, followed by 'Meat and meat products' (+6.5) and 'Fruit and vegetables' (+6.2).

Compared with 2013, the goods markets average comparability, trust and expectations scores have improved, with an increased trust score in every single goods market. The goods markets average proportion of complaints is higher than in 2013, driven by increases in four markets ('Bread, cereals, rice and pasta', 'Non-alcoholic drinks', 'Non-prescription medicines' and 'Books, magazines and newspapers'), though the proportion of complaints has decreased for the 'Entertainment goods' market. The proportion of problems remains stable for all goods markets, except for the 'Bread, cereals, rice and pasta' market which has a higher proportion of problems than in 2013.

The trust, comparability, expectations and choice component scores are all higher than the EU28 average across most goods markets. In addition, the goods markets average proportion of problems is lower than the EU28 average, with only the 'Books, magazines and newspapers' market having a higher than average proportion of problems. The detriment component score is worse than the EU28 average for goods markets overall, while this is also true for the majority of the 13 goods markets.

## **Services Markets**

The top three services markets in Luxembourg are 'Commercial sport services', 'Water supply' and 'Internet provision'. The bottom three are the markets for 'Vehicle rental services', 'Real estate services' and 'Investment products, private pensions and securities'.

Most services markets have improved since 2013, though MPI scores for the 'Online gambling and lottery services' and 'Vehicle rental services' markets remain stable. The most

improved market is 'Water supply' (+7.5), followed by 'Bank accounts' (+7.0) and 'Gas services' (+6.6).

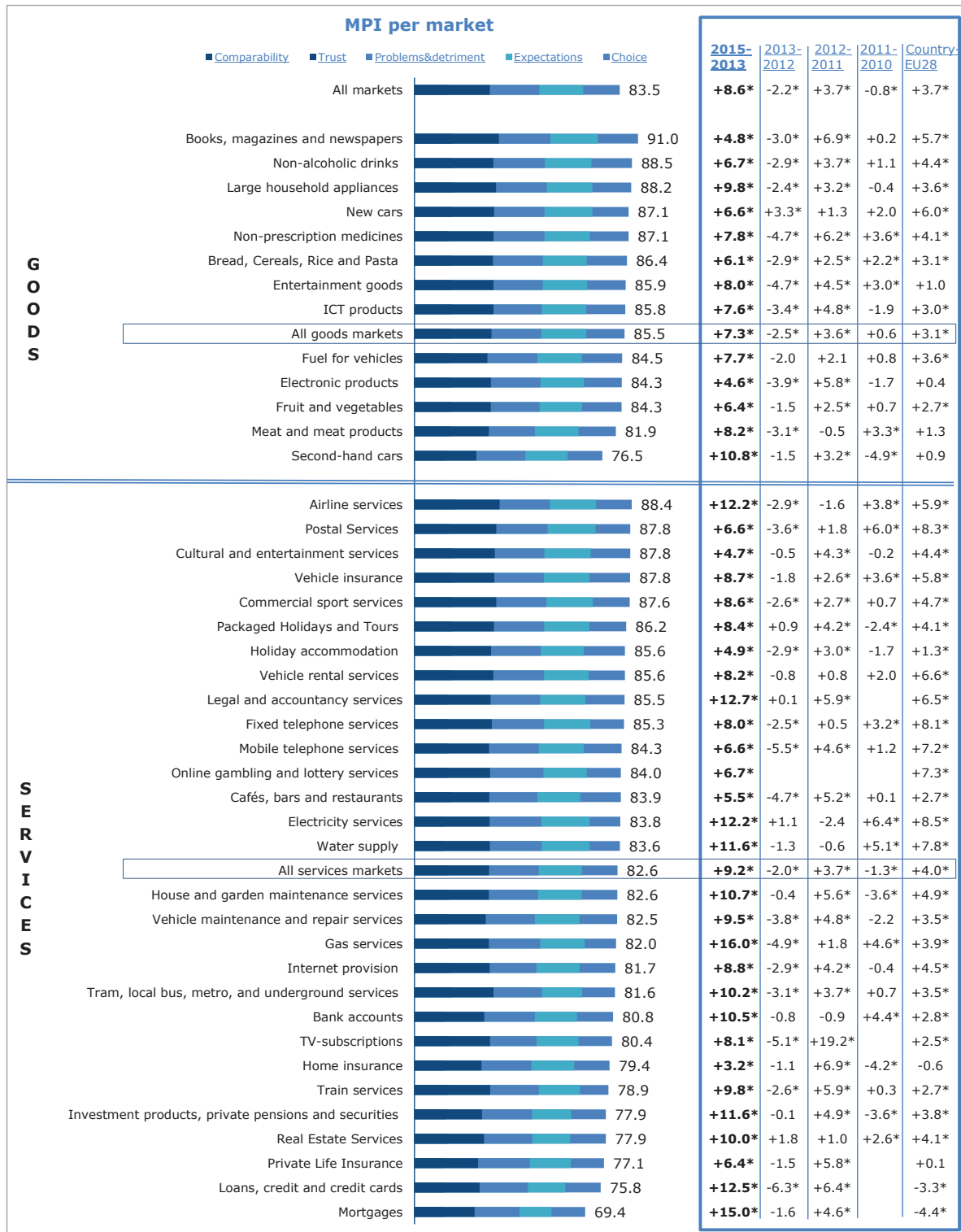
In relation to the EU28 average 'Water supply' (+11.4) and 'Electricity services' (+10.6) perform best, followed by 'Train services' (+9.7). All services markets apart from 'Holiday accommodation' score above the EU28 average.

As in the goods markets, the comparability, trust and expectations component scores improved for almost all services markets since 2013. The proportions of problems and complaints remain stable for the services markets overall, although both proportions have increased in six services markets.

All components apart from detriment score above the EU28 average for services markets in Luxembourg. The trust score is above the EU28 average for every single services market, while the comparability, problems, expectations and choice components have better than average scores for most markets. The detriment component score is worse than the EU average for services markets overall, and it is the only component for which no market scores better than the EU28 average. Nevertheless, when the proportion of problems and level of detriment are combined, the services markets average score is above the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+11.4*	+1.8*	+1.5*	-6.8*	+2.6*	+0.4*	+22.0*	+0.6*	+2.3*
46	Electricity services	+10.6*	+1.6*	+1.7*	-5.5*	+2.1*	+0.2*	-8.3	+0.7*	+1.4*
36	Train services	+9.7*	+1.1*	+1.1*	-8.3*	+0.9	+0.4*	-1.7	+0.8*	+1.9*
34	Internet provision	+9.4*	+0.9*	+1.4*	-16.7*	0.0	+0.9*	-9.3	+0.6*	+0.9*
33	Mobile telephone services	+8.9*	+0.9*	+1.6*	-14.8*	+1.9*	+0.8*	+2.8	+0.7*	+0.6*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
39	Holiday accommodation	+0.6	+0.2	+0.7*	+2.6	+2.0*	-0.3*	-15.6	0.0	-0.1
18	Books, magazines and newspapers	+1.4*	+0.4*	+0.5*	+3.8*	+1.9*	-0.3*	+10.2	+0.1	+0.3*
15	New cars	+2.2*	+0.3*	+0.8*	-4.3*	+0.7	+0.2	-10.9	0.0	0.0
43	Cultural and entertainment services	+2.4*	+0.5*	+0.7*	+4.9*	+1.7*	-0.4*	+8.0	+0.1	+0.5*
38	Vehicle rental services	+2.4*	+0.4*	+0.7*	+0.5	+1.0*	-0.1	-26.6*	+0.1	+0.3*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+7.5*	+1.2*	+1.1*	-1.8	N/A	N/A	+57.2*	+0.6*	N/A
26	Bank accounts	+7.0*	+1.0*	+1.2*	-1.3	N/A	N/A	+41.2*	+0.6*	N/A
47	Gas services	+6.6*	+0.6*	+1.2*	0.0	N/A	N/A	-11.4	+0.8*	N/A
46	Electricity services	+6.5*	+1.1*	+1.2*	-0.2	N/A	N/A	+39.5*	+0.4*	N/A
33	Mobile telephone services	+6.2*	+0.9*	+1.1*	+1.0	N/A	N/A	+18.3	+0.6*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
3	Bread, cereals, rice and pasta	+1.2	+0.2	+0.5*	+4.0*	N/A	N/A	+84.8*	+0.1	N/A
38	Vehicle rental services	+1.3	+0.1	+0.3	+0.6	N/A	N/A	+12.5	+0.2	N/A
60	Online gambling and lottery services	+1.5	+0.5*	+0.5*	+6.3*	N/A	N/A	+36.9*	+0.2	N/A
40	Packaged holidays and tours	+2.2*	+0.3*	+0.4*	+1.8	N/A	N/A	+22.5	+0.3*	N/A
52	Private life insurance	+2.2*	+0.4*	+0.4*	+3.9*	N/A	N/A	-58.6*	+0.3*	N/A

### 5.2.17. Hungary





## **Overall Performance**

The average MPI score for all markets surveyed in Hungary is 83.5, above the EU28 average by 3.7 points. The goods markets score is 85.5 and the services markets MPI score is 82.6, above the EU28 average by 3.1 and 4.0 points respectively.

The overall MPI score has increased by 8.6 points since 2013. Services markets account for the majority of this rise, having increased by as much as 9.2 points, compared with a 7.3 point increase for goods markets.

Hungary is the top ranked EU28 country for three goods markets and seven services markets, and ranked in second place for another five markets.

## **Goods Markets**

In Hungary the top three goods markets are 'Books, magazines and newspapers', 'Non-alcoholic drinks' and 'Large household appliances' and the bottom three are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

All goods markets have improved since 2013, with the largest increases in MPI score recorded for the 'Second-hand cars' (+10.8), 'Large household appliances' (+9.8) and 'Meat and meat products' (+8.2) markets.

Nine goods markets perform better than the EU28 average, with the markets for 'New cars' (+6.0) and 'Books, magazines and newspapers' (+5.7) scoring highest compared to the EU average. No goods markets score below the EU28 average.

All goods markets average component scores have improved since 2013. The expectations and trust scores have increased in every single goods market, while the comparability scores have increased in all markets except the 'Fruit and vegetables' and 'Electronic products' markets. None of the individual goods markets has worsened in relation to any of the components. The proportions of complaints remain stable in each of the goods markets.

The goods markets average trust, detriment, expectations and choice component scores are better than the EU28 average, while the comparability score and proportion of problems are in line with the EU average. The expectations component scores are higher than the EU28 average in every single Hungarian goods market. The majority of goods markets also score higher than average in the choice and trust components. Only worse than average scores for trust in the 'Second-hand cars' market and for detriment in the 'Meat and meat products' market (higher level of detriment) stand out from the generally positive picture for these two components.

## **Services Markets**

The top three services markets in Hungary are 'Airline services', 'Postal services' and 'Cultural and entertainment services'. The bottom three services markets are 'Mortgages', 'Loans, credit and credit cards', and 'Private life insurance'.

All services markets have improved since 2013, led in particular by the 'Gas services' (+16.0) and 'Mortgages' (+15.0) markets.

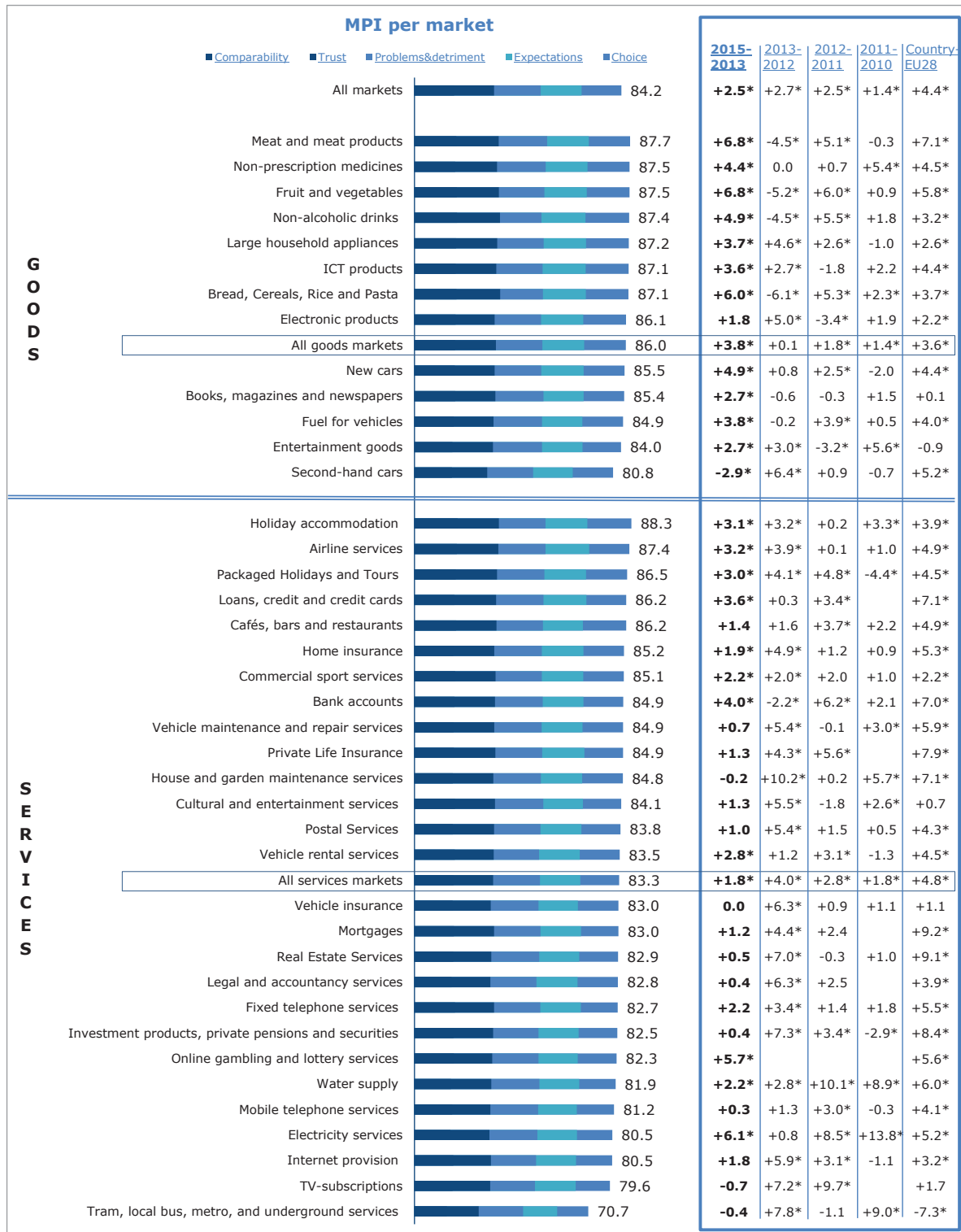
In spite of this improvement the 'Mortgages' market is still the worst performing services market in relation to the EU28 average (-4.4). The market for 'Loans, credit and credit cards' (-3.3) is the only other services market scoring below the EU28 average. Meanwhile the markets for 'Electricity services' (+8.5), 'Postal services' (+8.3) and 'Fixed telephone services' (+8.1) score highest among the 25 markets performing above the EU28 average.

As for the goods markets, all component scores have overall improved since 2013. The trust and expectations scores have improved since 2013 in every single services market, while the comparability score and proportion of problems are better than in 2013 in almost every market. The proportion of complaints remains stable, with the exception of a decrease in the proportion of complaints for the 'Private life insurance' market.

The choice component is scored above the EU28 average for every single services market. The services markets average comparability, trust and expectations scores are also above the EU28 average. In terms of individual markets, the 'Mortgages' and 'Loans, credit and credit cards' markets are notable exceptions and perform worse than average for comparability, trust, problems (higher proportion of problems) and expectations.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+8.5*	+0.6*	+1.3*	-1.3	+0.1	+0.1	-7.6	+1.2*	+0.8*
31	Postal services	+8.3*	+1.0*	+1.0*	-0.6	-0.3	+0.1	-13.0	+0.9*	+1.3*
32	Fixed telephone services	+8.1*	+0.4*	+1.2*	-6.1*	-1.0*	+0.4*	-4.7	+1.0*	+0.7*
45	Water supply	+7.8*	+0.7*	+0.9*	+2.6	-0.4	-0.1	-17.6*	+0.9*	+1.8*
60	Online gambling and lottery services	+7.3*	+0.5*	+0.9*	-3.7*	-0.3	+0.2*	-21.7*	+1.0*	+1.0*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-4.4*	-0.4*	-0.5*	+9.9*	+1.1*	-0.9*	-2.9	-0.9*	+0.8*
58	Loans, credit and credit cards	-3.3*	-0.8*	-0.3*	+5.8*	+0.5	-0.4*	-5.5	-0.4*	+0.3*
29	Home insurance	-0.6	-0.8*	-0.1	+5.0*	-0.6	-0.3*	-21.9*	+0.4*	+0.5*
52	Private life insurance	+0.1	-0.8*	-0.3*	+0.4	-0.7	+0.0	-14.0	+0.5*	+0.6*
10	Electronic products	+0.4	-0.5*	+0.1	-0.5	-0.3	+0.1	-18.6*	+0.5*	0.0
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+16.0*	+1.5*	+1.6*	-10.7*	N/A	N/A	-8.1	+2.5*	N/A
51	Mortgages	+15.0*	+1.7*	+2.3*	-10.2*	N/A	N/A	-0.4	+1.3*	N/A
57	Legal and accountancy services	+12.7*	+1.7*	+1.3*	-7.4*	N/A	N/A	-0.9	+1.5*	N/A
58	Loans, credit and credit cards	+12.5*	+1.3*	+1.6*	-11.5*	N/A	N/A	+8.8	+1.4*	N/A
37	Airline services	+12.2*	+1.2*	+1.5*	-11.6*	N/A	N/A	-17.6	+1.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
29	Home insurance	+3.2*	-0.1	+0.4*	-1.9	N/A	N/A	-11.5	+0.9*	N/A
10	Electronic products	+4.6*	+0.3	+0.6*	-2.5	N/A	N/A	-16.4	+0.8*	N/A
43	Cultural and entertainment services	+4.7*	+0.7*	+0.5*	+0.2	N/A	N/A	-2.8	+0.7*	N/A
18	Books, magazines and newspapers	+4.8*	+0.5*	+0.6*	-1.5	N/A	N/A	-10.9	+0.8*	N/A
39	Holiday accommodation	+4.9*	+0.4*	+0.7*	-4.0*	N/A	N/A	+12.6	+0.7*	N/A

## 5.2.18. Malta



## **Overall Performance**

The average MPI score in Malta is 84.2, 4.4 points above the EU28 average. The goods markets score is 86.0 and the services markets score is 83.3, above the EU28 average by 3.6 and 4.8 points respectively.

The overall MPI score increased by 2.5 points since 2013. The goods markets score has risen by 3.8 points and the services markets score by 1.8 points.

Malta ranks as one of the top three EU28 countries in 8 goods and 13 services markets, but is in the bottom three for the 'Tram, local bus, metro, and underground services' market.

## **Goods Markets**

The top goods markets in Malta are 'Meat and meat products', 'Non-prescription medicines' and 'Fruit and vegetables' and the bottom three are 'Second-hand cars', 'Entertainment goods' and 'Fuel for vehicles'.

Of the 13 goods markets, 11 markets have improved since 2013. The markets for 'Meat and meat products', 'Fruit and vegetables' (both +6.8), and 'Bread, cereals, rice and pasta' (+6.0) increased most in MPI score since 2013, while only the 'Second-hand cars' market (-2.9) decreased in score.

All goods markets perform better than the EU28 average, with the exception of the 'Books, magazines and newspapers' and 'Entertainment goods' markets which are in line with the EU28 results. The best performers compared to the EU average are the markets for 'Meat and meat products' (+7.1), 'Fruit and vegetables' (+5.8), and 'Second-hand cars' (+5.2).

Almost every goods market in Malta increased in the comparability, trust and expectations components since 2013, with the 'Second-hand cars' market the main exception to this positive picture. The proportion of problems has however increased in most goods markets and for the goods markets overall, while the goods markets average proportion of complaints remains stable.

The comparability, trust, expectations and choice component scores are all above the EU28 average in almost every goods market, although the goods markets average detriment component score is worse than the EU average (higher level of detriment). The goods markets overall performance in the problems & detriment component is also below the EU average. In terms of individual markets, notable exceptions are the markets for 'Entertainment goods' (the only market scoring below average for comparability and choice) and 'Books, magazines and newspapers' (the only market scoring below average for expectations).

## **Services Markets**

The top three services markets in Malta are 'Holiday accommodation', 'Airline services' and 'Packaged holidays and tours'. The bottom three markets are 'Tram, local bus, metro, and underground services', 'TV-subscriptions' and 'Internet provision'.

Out of the 27 services markets in Malta, 11 markets improved since 2013. The 'Electricity services' (+6.1) and 'Online gambling and lottery services' (+5.7) markets increased most, followed by 'Bank accounts' (+4.0).

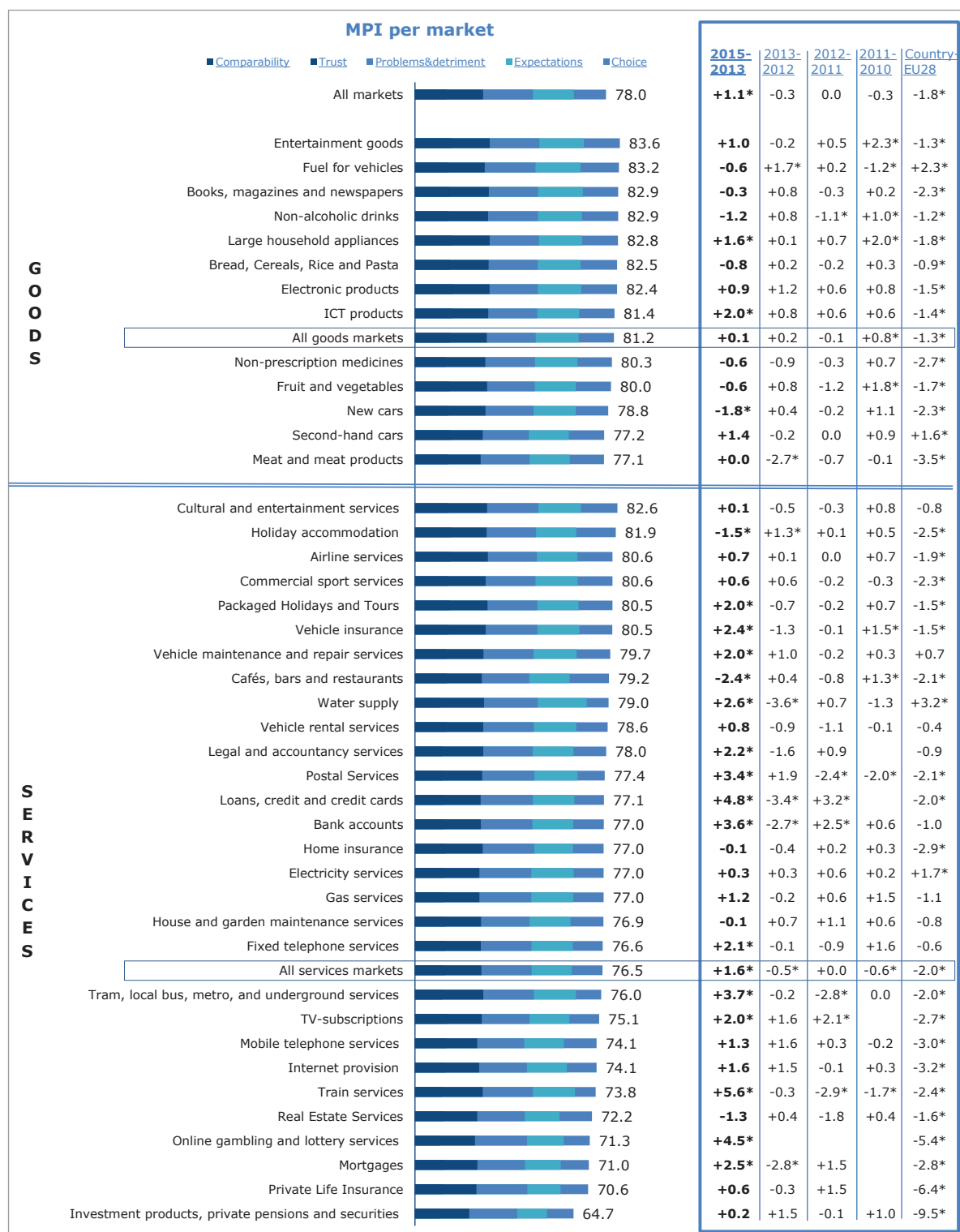
Most services markets perform above the EU28 average, with the 'Mortgages' (+9.2) and 'Real estate services' (+9.1) markets having the highest scores in relation to the EU average. The market for 'Tram, local bus, metro, and underground services' is the only services market scoring below average (-7.3). Three services markets perform in line with the EU28 average.

The services markets average comparability, trust and expectations scores have increased since 2013. None of the services markets decreased in these components, while the largest number of improved services markets can be found in the comparability and expectations components. In addition, the services markets average proportion of complaints decreased, although the 'Online gambling and lottery services' and 'Electricity services' markets have increased proportions of complaints. The proportion of problems has increased both overall and across most services markets.

The comparability, trust, expectations and choice component scores are all above the EU28 average for most services markets. In addition, the services markets average proportion of problems is lower than the EU average, although the services markets detriment score is worse than the EU average (higher level of detriment). Nevertheless, when problems and detriment are combined, the overall services markets result is better than the EU28 average. The 'Tram, local bus, metro, and underground services' market stands out as it is the only one to score worse than the EU28 average for the comparability, trust and expectations components while also having a higher than average proportion of problems. All other markets have results better than or in line with the EU average for those components.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+9.2*	+1.4*	+1.6*	-0.2	+0.1	0.0	+5.8	+1.1*	+0.6*
20	Real estate services	+9.1*	+1.1*	+1.3*	-8.4*	+1.1	+0.4*	+8.4	+1.0*	+0.7*
28	Investment products, private pensions and securities	+8.4*	+1.7*	+1.2*	+1.9	+0.9	-0.2	+18.5*	+1.0*	+0.7*
52	Private life insurance	+7.9*	+1.1*	+1.4*	+1.5	+1.0	-0.2	+22.9*	+1.2*	+0.6*
58	Loans, credit and credit cards	+7.1*	+1.0*	+1.4*	-0.2	-0.6	+0.1	-2.8	+0.8*	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	-7.3*	-0.6*	-1.2*	+7.7*	-0.2	-0.4*	+6.2	-0.8*	-0.2
14	Entertainment goods	-0.9	-0.4*	+0.4*	-4.4*	-1.7	+0.3*	-19.2	-0.2	-0.4*
18	Books, magazines and newspapers	+0.1	+0.2*	+0.1	-0.5	+1.5	0.0	-36.7	-0.2*	+0.0
43	Cultural and entertainment services	+0.7	+0.4*	+0.3*	-0.7	+0.9	+0.0	+4.2	-0.1	0.0
30	Vehicle insurance	+1.1	+0.0	+0.5*	+0.8	+0.1	-0.1	-1.6	+0.0	+0.2
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+6.8*	+1.0*	+0.9*	+1.1	N/A	N/A	-31.6	+0.9*	N/A
1	Fruit and vegetables	+6.8*	+1.3*	+0.8*	+8.2*	N/A	N/A	+44.5	+1.3*	N/A
46	Electricity services	+6.1*	+0.6*	+0.7*	+0.2	N/A	N/A	+46.1*	+1.1*	N/A
3	Bread, cereals, rice and pasta	+6.0*	+1.1*	+1.1*	+14.8*	N/A	N/A	+86.3*	+1.3*	N/A
60	Online gambling and lottery services	+5.7*	+1.3*	+0.7*	+9.9*	N/A	N/A	+56.8*	+0.9*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-2.9*	-0.1	-0.6*	+10.8*	N/A	N/A	-50.1*	+0.2	N/A
54	TV-subscriptions	-0.7	+0.2	-0.2	+12.4*	N/A	N/A	-10.3*	+0.6*	N/A
35	Tram, local bus, metro, and underground services	-0.4	-0.1	-0.4	-1.8	N/A	N/A	-21.4*	+0.0	N/A
21	House and garden maintenance services	-0.2	+0.0	0.0	+5.2*	N/A	N/A	-42.5*	+0.2	N/A
30	Vehicle insurance	0.0	+0.3	0.0	+4.8*	N/A	N/A	-20.5	+0.1	N/A

## 5.2.19. Netherlands





## **Overall Performance**

The average MPI score in the Netherlands is 78.0, below the EU28 average by 1.8 points. The goods markets score is 81.2 and the services markets score is 76.5, below the EU28 average by 1.3 and 2.0 points respectively.

The overall figure is up 1.1 points on the 2013 figure. Services markets account for much of this rise, having increased by 1.6 points, whereas the average goods markets result remains stable.

The Netherlands rank in the bottom three EU28 countries for five markets, including a last place in the 'Investment products, private pensions and securities' market.

## **Goods Markets**

The top goods markets in the Netherlands are 'Entertainment goods', 'Fuel for vehicles' and 'Books, magazines and newspapers' and the bottom three goods markets are 'Meat and meat products', 'Second-hand cars' and 'New cars'.

Only the 'ICT products' (+2.0) and 'Large household appliances' (+1.6) markets have improved since 2013. The other goods markets remain stable, with the exception of the 'New cars' market which has decreased in MPI score (-1.8).

The markets for 'Fuel for vehicles' (+2.3) and 'Second-hand cars' (+1.6) are the only goods markets performing better than the EU28 average. All other markets score below average, with 'Meat and meat products' (-3.5) and 'Non-prescription medicines' (-2.7) scoring lowest compared to the EU28 average.

Four goods markets remain stable in every component compared to 2013. Only the goods markets average expectations component score has improved since 2013, while the comparability score has declined. The 'New cars' market is the only market that decreased in the expectations component. Most goods markets remain stable in the comparability component, with only the 'Non-prescription medicines' and 'Non-alcoholic drinks' markets having decreased in score for this component. The 'ICT products' market shows the most changes compared to 2013: increases in the trust and expectations scores, a lower proportion of problems, but a higher proportion of complaints.

In relation to the EU28 average, the goods markets have overall a lower proportion of problems and a better detriment score (lower level of detriment) than the EU28 average. However, the comparability, trust and choice component scores are all below the EU28 average, while only the 'Second-hand cars' and 'Fuel for vehicles' markets have above average scores for the choice component. In addition, the 'Second-hand cars' market is the only goods market with a comparability score above the EU average.

## **Services Markets**

The leading services markets in the Netherlands are 'Cultural and entertainment services', 'Holiday accommodation' and 'Airline services' and the bottom three are the 'Investment products, private pensions and securities', 'Private life insurance' and 'Mortgages' markets.

The markets for 'Train services' (+5.6), 'Loans, credit and credit cards' (+4.8), and 'Online gambling and lottery services' (+4.5) have the biggest differences of the 14 markets showing increased MPI scores since 2013, while the markets for 'Cafés, bars and restaurants' (-2.4) and 'Holiday accommodation' (-1.5) are the only two markets to have decreased in score.

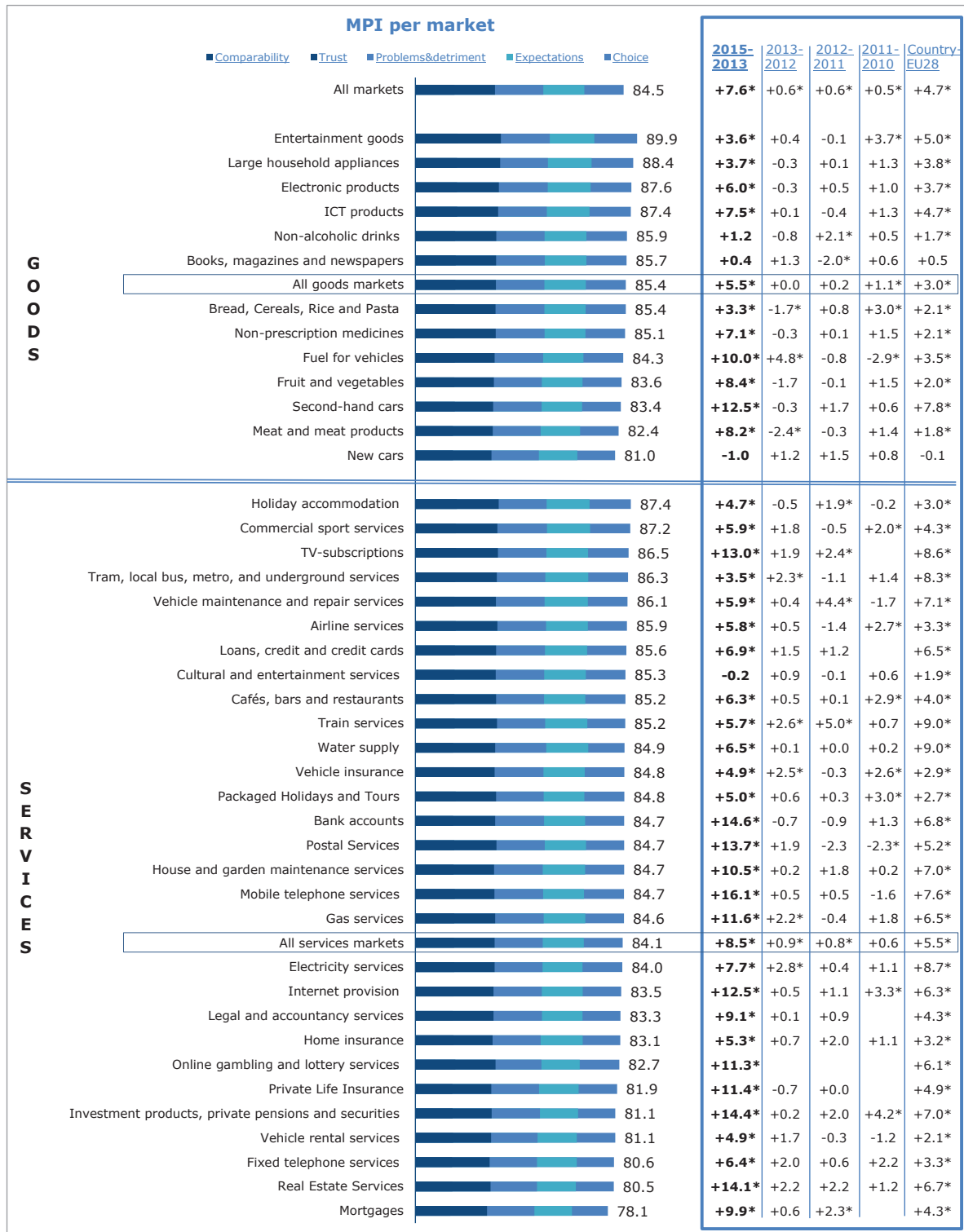
Only the 'Water supply' (+3.2) and 'Electricity services' (+1.7) markets perform above the EU28 average. Most services markets score below average, with the 'Investment products, private pensions and securities' (-9.5), 'Private life insurance' (-6.4) and 'Online gambling and lottery services' (-5.4) markets scoring lowest compared to the EU28 average. Eight markets perform in line with the EU average.

The services markets average trust score and proportion of problems have improved since 2013, but the most marked improvement has been in the expectations component, with 21 of the 29 services markets increasing score from 2013 to 2015.

Nevertheless, the expectations component remains below the EU28 average, as do the choice, comparability and trust components. The 'Water supply' market is the only services market that has a higher trust score than the EU average. Only two markets perform above average in the expectations component: 'Water supply' and 'Electricity services'. The latter market and the 'Cultural and entertainment services' market are the only ones above the EU average in the choice component. All services markets but three score below average for comparability. The proportion of problems and the detriment score however perform better than the EU28 average, with only the 'Train services' and 'TV-subscriptions' markets having higher than average proportions of problems.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+3.2*	-0.6*	+0.5*	-5.5*	-1.2	+0.4*	+9.4	+0.8*	-0.3*
17	Fuel for vehicles	+2.3*	-0.1	+0.0	-4.0*	-1.4	+0.3*	+6.5	+0.7*	+0.2*
46	Electricity services	+1.7*	-0.3*	0.0	-4.5*	-2.3*	+0.4*	-7.5	+0.4*	+0.2*
16	Second-hand cars	+1.6*	+0.5*	0.0	+0.9	-0.8*	+0.1	+12.1*	+0.1	+0.2*
23	Vehicle maintenance and repair services	+0.7	+0.1	0.0	-2.1	-0.9*	+0.2*	+3.2	+0.1	-0.1
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private pensions and securities	-9.5*	-1.0*	-1.2*	+1.9	+0.1	-0.1	+4.3	-1.2*	-1.0*
52	Private life insurance	-6.4*	-0.7*	-0.8*	-0.2	-1.2*	+0.1	+7.0	-0.9*	-1.0*
60	Online gambling and lottery services	-5.4*	-0.8*	-1.0*	-2.8*	-2.4*	+0.3*	+21.3*	-0.5*	-0.9*
2	Meat and meat products	-3.5*	-0.4*	-0.9*	-1.1	-1.3*	+0.2*	-3.5	-0.2*	-0.5*
34	Internet provision	-3.2*	-0.5*	-0.6*	-0.4	-0.6*	+0.1	-0.2	-0.2*	-0.6*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+5.6*	+0.5*	+0.6*	-6.5*	N/A	N/A	-9.6	+0.7*	N/A
58	Loans, credit and credit cards	+4.8*	+0.3*	+0.6*	-3.1*	N/A	N/A	-0.9	+0.7*	N/A
60	Online gambling and lottery services	+4.5*	+0.5*	+0.7*	-1.4	N/A	N/A	+7.9	+0.5*	N/A
35	Tram, local bus, metro, and underground services	+3.7*	+0.3	+0.4*	-3.8	N/A	N/A	+4.5	+0.5*	N/A
26	Bank accounts	+3.6*	+0.4*	+0.3	-5.6*	N/A	N/A	+30.5*	+0.5*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-2.4*	-0.3*	-0.1	+6.3*	N/A	N/A	-1.3	-0.1	N/A
15	New cars	-1.8*	-0.1	-0.2	+2.2	N/A	N/A	-12.0*	-0.3*	N/A
39	Holiday accommodation	-1.5*	-0.2*	-0.3*	+1.6	N/A	N/A	-7.4	0.0	N/A
20	Real estate services	-1.3	-0.2	-0.1	-0.6	N/A	N/A	+3.1	-0.2	N/A
5	Non-alcoholic drinks	-1.2	-0.2*	-0.2*	+0.2	N/A	N/A	-26.3	0.0	N/A

## 5.2.20. Austria



## **Overall Performance**

The average performance of all markets surveyed in Austria is 84.5, higher than the EU28 average by 4.7 points. This reflects the fact that Austria has a higher MPI score than the EU28 average for both goods (+3.0) and services (+5.5) markets.

The overall Austrian MPI score is higher in 2015 than 2013 (by as much as +7.6). This is driven by increases in both the goods (+5.5) and services (+8.5) markets.

Austria ranks first for seven markets and is in the top three of all EU28 countries for a further ten markets.

## **Goods Markets**

Overall, the top three goods markets in Austria are 'Entertainment goods', 'Large household appliances' and 'Electronic products'. The bottom three are the 'New cars', 'Meat and meat products' and 'Second-hand cars' markets.

Ten goods markets increased in MPI score since 2013, with the largest increases for the 'Second-hand cars' (+12.5) and 'Fuel for vehicles' (+10.0) markets. The results for the other three markets ('Non-alcoholic drinks', 'Books, magazines and newspapers', and 'New cars') remain stable.

Eleven Austrian goods markets perform better than the EU28 average. The highest scoring goods markets in Austria compared to the EU28 average are 'Second-hand cars' (+7.8), 'Entertainment goods' (+5.0) and 'ICT products' (+4.7). The 'Books, magazines and newspapers' and 'New cars' markets perform in line with the EU28 average.

In terms of performance at component level, the comparability and trust scores have improved since 2013, with only the 'New cars' market having a decreased comparability score and trust scoring higher in every single goods market. The goods markets average proportions of problems and complaints also decreased, despite increased proportions of complaints in the 'Fruit and vegetables' and 'Bread, cereals, rice and pasta' markets. The overall expectations component score remains stable, while three goods markets increased and another three markets decreased in this component.

All goods markets component results are better than the EU28 average aside from detriment (higher level of detriment than the EU average). The high performance of the top 3 goods markets, compared to the EU28 average, reflects that the 'Second-hand cars', 'Entertainment goods' and 'ICT products' markets score higher in Austria than the EU28 for all components part of the MPI (comparability, trust, problems & detriment, expectations and choice). However, in line with the goods markets overall, these markets do not perform above the EU28 average in terms of detriment. The only below EU average scores other than detriment are recorded for choice in the 'Meat and meat products' market and the expectations component in the 'New cars' market.

## Services Markets

The top three services markets in Austria are 'Holiday accommodation', 'Commercial sport services' and 'TV-subscriptions'. The bottom three are the 'Mortgages', 'Real estate services' and 'Fixed telephone services' markets.

Out of the 29 Austrian services markets, 28 markets increased in MPI score since 2013, with the largest increases for the 'Mobile telephone services' (+16.1), 'Bank accounts' (+14.6) and 'Investment products, private pensions and securities' (+14.4) markets. The 'Cultural and entertainment services' market remains stable.

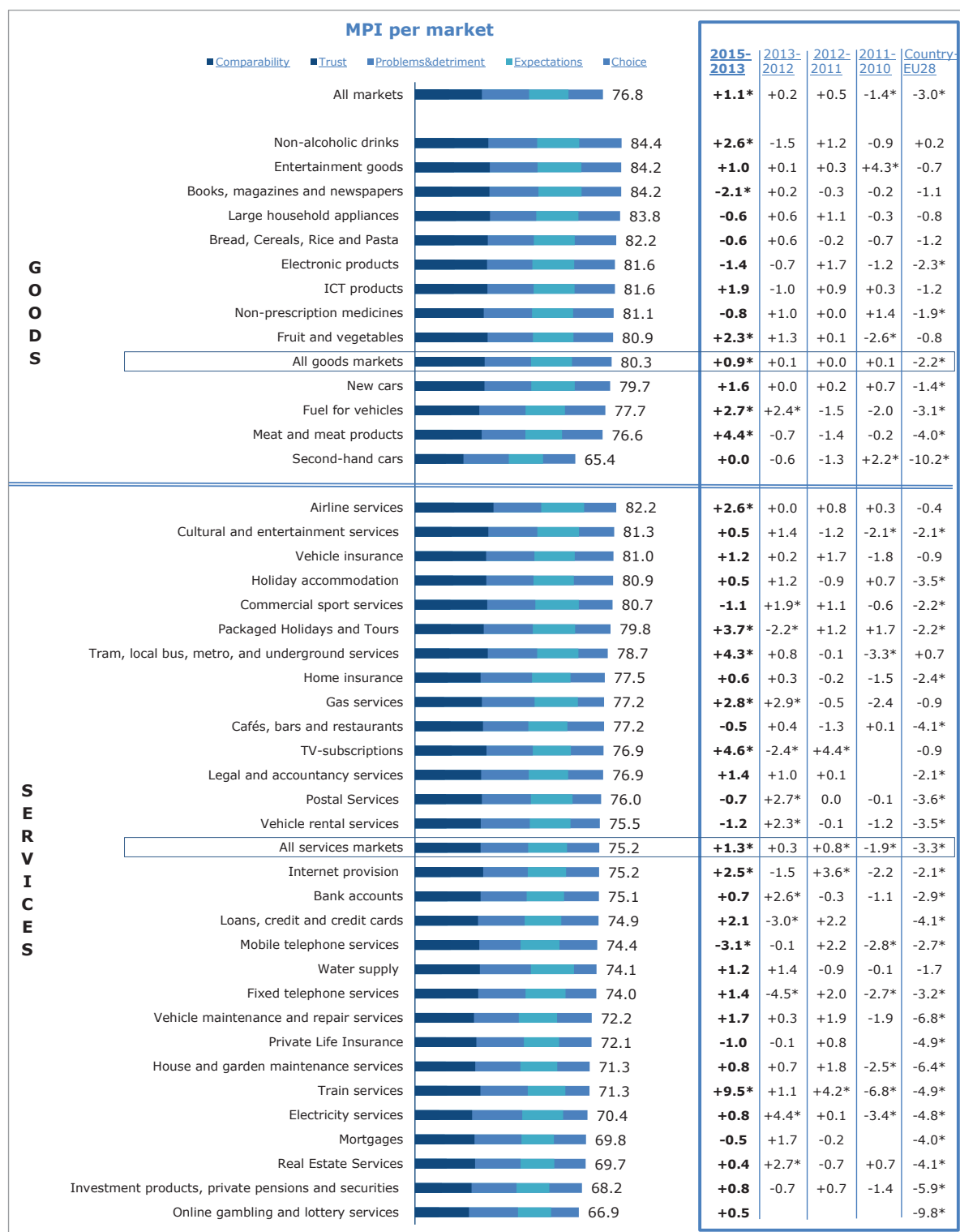
All 29 services markets in Austria perform better than the EU28 average. The services markets performing best compared to the EU28 average are 'Water supply', 'Train services' (both +9.0) and 'Electricity services' (+8.7).

All components improved in comparison with 2013. In terms of individual market results, the 'Water supply' and the 'Cultural and entertainment services' markets have poorer results for the expectations score and the 'Online gambling and lottery services' market has an increased proportion of problems. While in the large majority of markets the proportion of complaints decreased compared with 2013, the 'Water supply' and 'Mobile telephone services' markets have both an increased proportion of complaints.

Almost all services markets component scores are better than the EU28 average, both for the services markets overall and the individual markets. Only the overall detriment component score is worse than the EU28 average; the 'Tram, local bus, metro, and underground services' is the only market with a better than average performance in this component (lower level of detriment). When problems and detriment are combined, only the 'Online gambling and lottery services' market has a below average score.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+9.0*	+1.3*	+1.2*	-7.9*	+1.8*	+0.5*	+22.0*	+0.5*	+1.7*
36	Train services	+9.0*	+0.8*	+1.1*	-7.1*	+0.1	+0.4*	+0.3	+0.7*	+1.7*
46	Electricity services	+8.7*	+1.2*	+1.4*	-6.5*	0.0	+0.4*	-3.3	+0.4*	+1.2*
54	TV-subscriptions	+8.6*	+0.8*	+1.4*	-11.2*	+0.8	+0.6*	-6.2	+0.7*	+1.1*
35	Tram, local bus, metro, and underground services	+8.3*	+0.8*	+0.9*	-6.7*	-0.9*	+0.4*	-2.4	+0.8*	+1.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
15	New cars	-0.1	+0.1	+0.5*	-3.6*	+0.0	+0.2*	-24.7*	-0.4*	-0.2
18	Books, magazines and newspapers	+0.5	+0.2*	+0.2*	-1.6*	+2.8*	+0.0	+17.9*	-0.1	+0.1
5	Non-alcoholic drinks	+1.7*	+0.1	+0.8*	-0.2	+0.7	0.0	-23.1	+0.1	-0.1
2	Meat and meat products	+1.8*	-0.1	+1.0*	-4.5*	+1.5*	+0.1	-16.2	+0.1	-0.2*
43	Cultural and entertainment services	+1.9*	+0.3*	+0.5*	-0.4	+0.3	+0.0	+7.7	+0.1	+0.2*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+16.1*	+2.1*	+2.2*	-17.0*	N/A	N/A	+5.4*	+0.8*	N/A
26	Bank accounts	+14.6*	+2.1*	+1.9*	-11.2*	N/A	N/A	-28.1*	+1.0*	N/A
28	Investment products, private pensions and securities	+14.4*	+2.0*	+1.8*	-4.3*	N/A	N/A	-35.9*	+1.6*	N/A
20	Real estate services	+14.1*	+1.8*	+2.2*	-4.7*	N/A	N/A	-54.2*	+1.1*	N/A
31	Postal services	+13.7*	+2.2*	+1.4*	-17.0*	N/A	N/A	-30.8*	+0.6*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
15	New cars	-1.0	-0.3*	+0.5*	-1.3	N/A	N/A	-37.2*	-0.7*	N/A
43	Cultural and entertainment services	-0.2	+0.1	+0.2	+1.6	N/A	N/A	+7.7	-0.2*	N/A
18	Books, magazines and newspapers	+0.4	+0.3*	+0.2*	-1.6	N/A	N/A	+10.4	-0.5*	N/A
5	Non-alcoholic drinks	+1.2	+0.1	+0.9*	+0.9	N/A	N/A	-16.2	-0.4*	N/A
3	Bread, cereals, rice and pasta	+3.3*	+0.0	+1.1*	-4.4*	N/A	N/A	+14.8*	-0.1	N/A

## 5.2.21. Poland





## **Overall Performance**

The average performance of all markets surveyed in Poland is 76.8, which is 3.0 points lower than the EU28 average. The goods markets average MPI score is 80.3 while the services markets score is 75.2, lower than the EU28 average by 2.2 and 3.3 points respectively.

The overall Polish MPI score is 1.1 points higher than in 2013. The goods markets score has increased by 0.9 points and the services markets score by 1.3 points.

Poland ranks bottom of all EU28 countries for 'Online gambling and lottery services' as well as 'Vehicle rental services', and in the bottom three countries for another five services markets and one goods market.

## **Goods Markets**

The top goods markets in Poland are 'Non-alcoholic drinks', 'Entertainment goods' and 'Books, magazines and newspapers' and the bottom three are the 'Second-hand cars', 'Meat and meat products', and 'Fuel for vehicles' markets, in spite of an improved performance from 2013 for the latter two markets.

The 'Meat and meat products' (+4.4) and 'Fuel for vehicles' (+2.7) have in fact increased most in MPI score since 2013, together with 'Non-alcoholic drinks' (+2.6) and 'Fruit and vegetables' (+2.3). The only market to have decreased since 2013 is the 'Books, magazines and newspapers' market (-2.1), in spite of its third place in terms of MPI.

None of the goods markets in Poland performs above the EU28 average. The 'Second-hand cars' market (-10.2) performs worst among the six below average markets, followed by the 'Meat and meat products' (-4.0) and 'Fuel for vehicles' (-3.1) markets.

The goods markets average trust and expectations scores have improved since 2013 with no goods market decreasing in these components. The proportions of problems and complaints remain stable for goods markets overall, although the proportion of problems increased in four goods markets. Only the 'New cars' market has a decreased proportion of complaints, while all other markets remain stable in terms of complaints.

The trust score is below the EU28 average for every single goods market, with the 'Second-hand cars' market performing worst compared to the EU average. The goods markets average proportion of problems and expectations score are also worse than the EU28 average. The choice component is however above the EU28 average, with only the 'Second-hand cars' market scoring below average for this component.

## **Services Markets**

The top three services markets in Poland are 'Airline services', 'Cultural and entertainment services', and 'Vehicle insurance'. The bottom three are the 'Online gambling and lottery services', 'Investment products, private pensions and securities', and 'Real estate services' markets.

Seven services markets have improved since 2013, led by the markets for 'Train services' (+9.5), 'TV-subscriptions' (+4.6) and 'Tram, local bus, metro, and underground services'

(+4.3). The market for 'Mobile telephone services' (-3.1) is the only market to have decreased in MPI score since 2013.

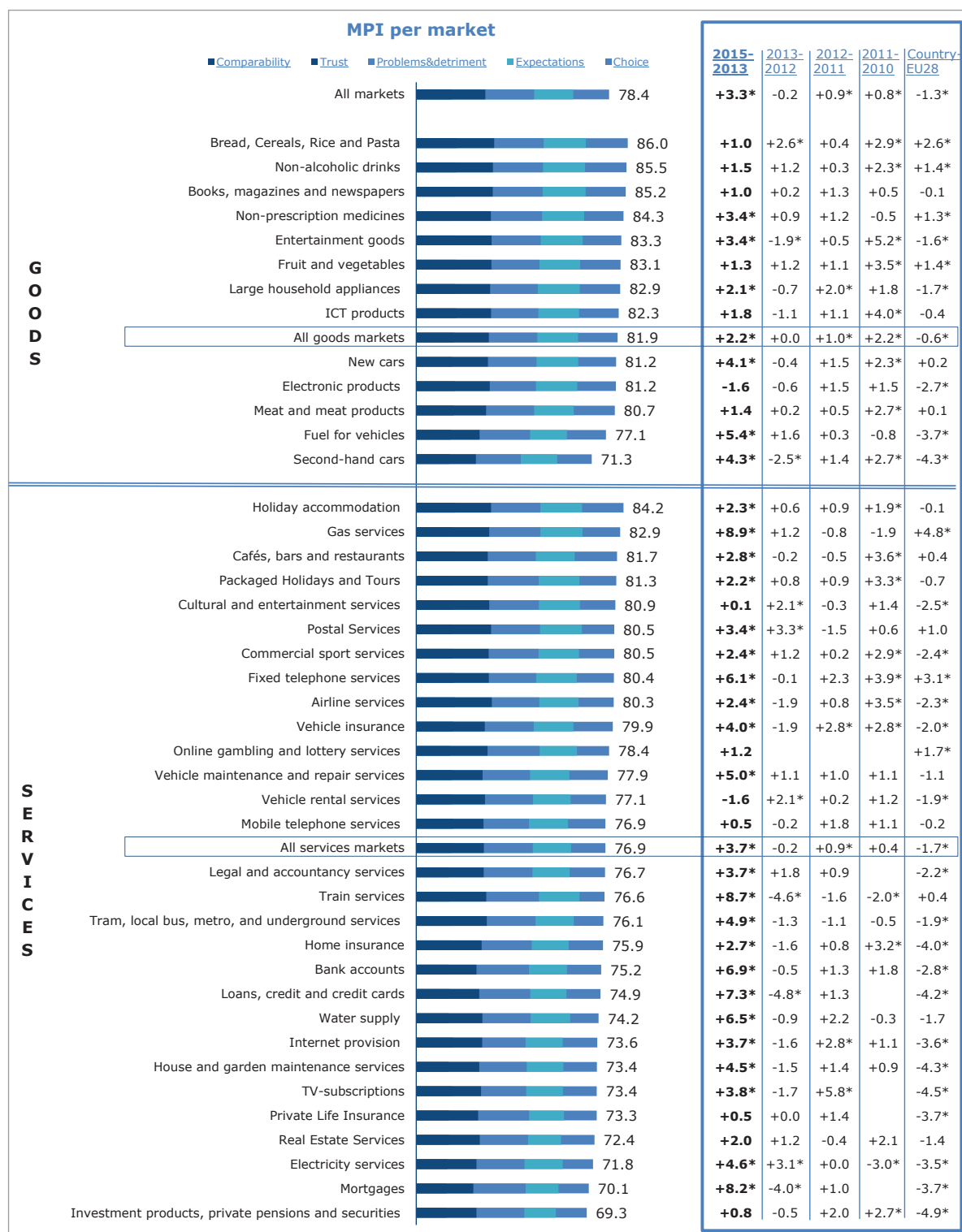
In spite of these improvements since 2013, none of the goods markets performs above the EU28 average, with 23 services markets scoring below average. The markets for 'Online gambling and lottery services' (-9.8), 'Vehicle maintenance and repair services' (-6.8), and 'House and garden maintenance services' (-6.4) compare least favourably to the EU28 average.

As in the goods markets, the trust and expectations components have improved since 2013, with only the 'Commercial sport services' market scoring lower in the trust component.

Nevertheless, these components, along with comparability, proportion of problems and choice, remain worse than the EU28 average. The market for 'Airline services' is the only services market scoring above the EU28 average for the expectations component, while none of the services markets has an above average score for choice or trust. The goods markets average problems & detriment score is worse than the EU average, although the level of detriment is in line with the EU28 results.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	+0.7	+0.3*	-0.2	-4.2*	-0.5	+0.3*	+7.1	+0.1	-0.2
5	Non-alcoholic drinks	+0.2	+0.3*	-0.7*	+0.7	-1.3	+0.0	+13.7	0.0	+0.5*
37	Airline services	-0.4	+0.1	0.0	-1.8	+0.6	+0.1	-3.6	+0.3*	-0.6*
14	Entertainment goods	-0.7	0.0	-0.6*	+1.1	+0.5	-0.1	+3.5	+0.1	+0.0
1	Fruit and vegetables	-0.8	+0.4*	-0.7*	+4.3*	+0.2	-0.2*	-0.6	-0.1	+0.2*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-10.2*	-1.0*	-2.5*	+0.9	+0.3	-0.1	+2.6	-1.1*	-0.7*
60	Online gambling and lottery services	-9.8*	-1.2*	-1.5*	-1.4	-0.8	+0.1*	+12.2	-0.9*	-1.0*
23	Vehicle maintenance and repair services	-6.8*	-0.4*	-1.4*	+7.9*	+0.2	-0.5*	+6.0	-0.6*	-0.5*
21	House and garden maintenance services	-6.4*	-0.6*	-1.0*	+5.1*	-0.4	-0.2*	+4.4	-0.6*	-0.7*
28	Investment products, private pensions and securities	-5.9*	-0.7*	-1.0*	+9.6*	+0.1	-0.6*	+14.0*	-0.5*	-0.1
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+9.5*	+0.7*	+1.2*	-9.0*	N/A	N/A	-4.7	+1.2*	N/A
54	TV-subscriptions	+4.6*	+0.2	+0.6*	-6.5*	N/A	N/A	+0.6	+0.6*	N/A
2	Meat and meat products	+4.4*	+0.4*	+0.8*	-0.2	N/A	N/A	-1.6	+0.6*	N/A
35	Tram, local bus, metro, and underground services	+4.3*	+0.4*	+0.5*	-1.5	N/A	N/A	-7.2	+0.6*	N/A
40	Packaged holidays and tours	+3.7*	+0.3*	+0.7*	-2.1	N/A	N/A	-1.6	+0.3*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-3.1*	-0.4*	-0.3	+5.2*	N/A	N/A	-0.3	-0.1	N/A
18	Books, magazines and newspapers	-2.1*	-0.3	-0.2	+2.5*	N/A	N/A	-7.0	-0.2	N/A
10	Electronic products	-1.4	+0.0	-0.2	+5.4*	N/A	N/A	-2.4	0.0	N/A
38	Vehicle rental services	-1.2	-0.5*	+0.2	+2.1	N/A	N/A	-5.6	0.0	N/A
42	Commercial sport services	-1.1	-0.2	-0.3*	+1.8	N/A	N/A	-17.9	+0.1	N/A

## 5.2.22. Portugal



## **Overall Performance**

The average performance of all markets surveyed in Portugal is 78.4, which is 1.3 points lower than the EU28 average. The goods markets average MPI score is 81.9 and the services markets figure is 76.9, lower than the EU28 average by 0.6 and 1.7 points respectively.

The average MPI score for all markets is 3.3 points higher than in 2013. The goods markets score has increased by 2.2 points and the services markets score by 3.7 points.

Portugal ranks in the bottom three EU28 countries for the 'Home insurance', 'Airline services' and 'Commercial sport services' markets.

## **Goods Markets**

The top Portuguese goods markets in 2015 are 'Bread, cereals, rice and pasta', 'Non-alcoholic drinks' and 'Books, magazines and newspapers'. The bottom three goods markets are 'Second-hand cars', 'Fuel for vehicles' and 'Meat and meat products'.

Six goods markets have improved since 2013, led by the 'Fuel for vehicles' (+5.4), 'Second-hand cars' (+4.3) and 'New cars' (+4.1) markets. The other seven goods markets remain stable.

Four markets perform above the EU28 average: 'Bread, cereals, rice and pasta' (+2.6), 'Fruit and vegetables', 'Non-alcoholic drinks' (both +1.4) and 'Non-prescription medicines' (+1.3). Four markets are in line with the EU28 average, while the 'Second-hand cars' (-4.3), 'Fuel for vehicles' (-3.7) and 'Electronic products' (-2.7) markets score lowest of the five markets performing below the EU average.

Goods markets in Portugal generally improved since 2013 in terms of comparability, trust and expectations. The goods markets average proportion of problems remains stable, with only the 'Electronic products' market having an increased proportion of problems, and the 'Fuel for vehicles' and 'New cars' markets noting a decrease in the proportion of problems compared to 2013.

In comparison with the EU28 average, trust scores are below average in most goods markets. None of the markets has a higher than average score in the trust component. The goods markets average choice score is above the EU average, although only four individual markets score above average in this component. The market for 'Entertainment goods' is the only goods market with a choice component score below the EU28 average.

## **Services Markets**

The leading services markets in Portugal are 'Holiday accommodation', 'Gas services' and 'Cafés, bars and restaurants'. The bottom three are the 'Investment products, private pensions and securities', 'Mortgages' and 'Electricity services' markets.

Most services markets have improved compared with 2013, with the largest increases in MPI scores recorded for 'Gas services' (+8.9), 'Train services' (+8.7) and 'Mortgages' (+8.2). None of the goods markets statistically significantly decreased in MPI score since 2013.

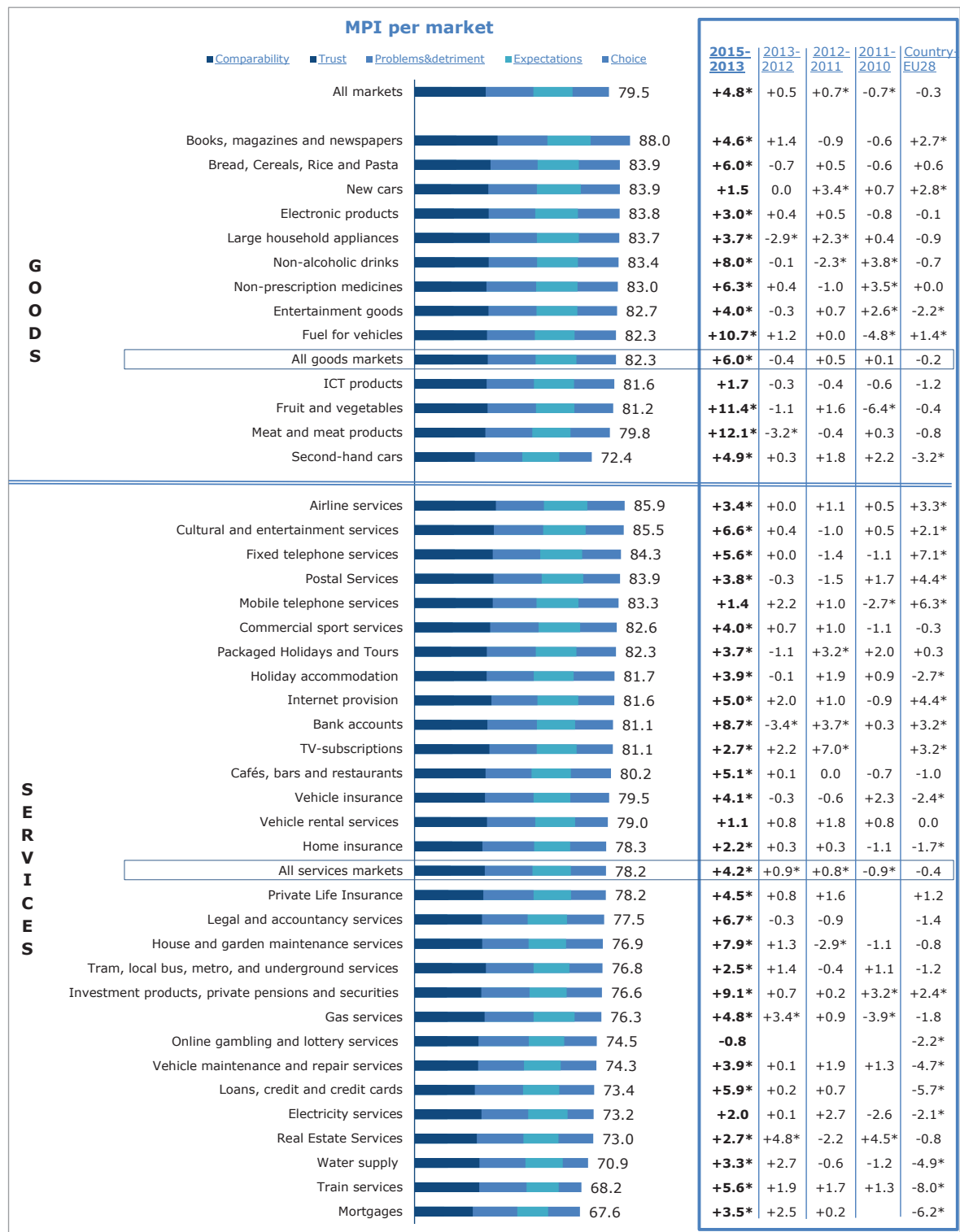
In relation to the EU28 average, only the 'Gas services' (+4.8), 'Fixed telephone services' (+3.1) and 'Online gambling and lottery services' (+1.7) markets score higher than average. Of the 29 services markets, 17 markets score below the EU28 average, with the markets for 'Investment products, private pensions and securities' (-4.9), 'TV-subscriptions' (-4.5) and 'House and garden maintenance services' (-4.3) scoring lowest compared to the EU average.

The services markets average comparability, trust and expectations scores have improved since 2013 almost across the board, with a single decrease in the expectations component for the 'Vehicle rental services' market. In addition, the services markets average proportion of problems decreased since 2013.

Trust, choice and expectations scores remain below the EU28 average. Particularly for trust, 25 out of 29 services markets score below average. The services markets comparability score is above the EU average, with only the 'House and garden maintenance services' market scoring below the EU average in this component.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+4.8*	+0.7*	+0.2	-4.4*	-1.8*	+0.3*	+12.7*	+0.5*	+0.8*
32	Fixed telephone services	+3.1*	+0.8*	+0.0	+0.9	-0.4	+0.0	-4.9	+0.4*	+0.5*
3	Bread, cereals, rice and pasta	+2.6*	+0.4*	0.0	-3.4*	-1.1	+0.2*	-16.3	+0.4*	+0.4*
60	Online gambling and lottery services	+1.7*	+0.3*	+0.1	-3.3*	+1.1	+0.1	-2.0	+0.3*	+0.1
1	Fruit and vegetables	+1.4*	+0.3*	-0.2*	-3.2*	-0.3	+0.2*	-3.6	+0.3*	+0.3*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private pensions and securities	-4.9*	+0.1	-1.0*	+2.7	+1.2*	-0.3*	+6.3	-0.7*	-0.5*
54	TV-subscriptions	-4.5*	-0.1	-1.2*	+10.2*	-0.3	-0.5*	+5.9*	-0.3*	-0.1
16	Second-hand cars	-4.3*	-0.3*	-0.8*	+7.9*	-0.3	-0.4*	-4.1	-0.4*	-0.2
21	House and garden maintenance services	-4.3*	-0.3*	-0.9*	+0.1	+0.6*	-0.1	-3.2	-0.5*	-0.3*
58	Loans, credit and credit cards	-4.2*	-0.2	-1.2*	-1.7	+0.4	+0.1	+8.1	-0.4*	-0.4*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+8.9*	+1.2*	+1.1*	-3.4*	N/A	N/A	+7.8	+0.9*	N/A
36	Train services	+8.7*	+1.0*	+1.1*	-8.5*	N/A	N/A	+0.7	+0.8*	N/A
51	Mortgages	+8.2*	+0.8*	+0.9*	-8.0*	N/A	N/A	+10.2	+1.0*	N/A
58	Loans, credit and credit cards	+7.3*	+0.6*	+0.8*	-9.5*	N/A	N/A	+5.7	+0.8*	N/A
26	Bank accounts	+6.9*	+0.4*	+0.9*	-11.8*	N/A	N/A	+9.6	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
10	Electronic products	-1.6	-0.1	0.0	+6.9*	N/A	N/A	+11.3	+0.0	N/A
38	Vehicle rental services	-1.6	-0.1	0.0	+2.4	N/A	N/A	-8.7	-0.4*	N/A
43	Cultural and entertainment services	+0.1	-0.2	0.0	-1.3	N/A	N/A	+3.5	+0.2	N/A
52	Private life insurance	+0.5	+0.1	+0.1	+1.9	N/A	N/A	-6.6	+0.1	N/A
33	Mobile telephone services	+0.5	+0.1	+0.3	-0.5	N/A	N/A	+11.3*	-0.1	N/A

### 5.2.23. Romania





## **Overall Performance**

The average performance of all markets surveyed in Romania is 79.5, roughly in line with the EU28 average. Similarly the MPI scores for goods and services markets, respectively 82.3 and 78.2, closely follow the EU28 average.

The overall MPI score is 4.8 points higher than in 2013. The goods markets average has increased by 6.0 points, while the services markets score has increased by 4.2 points.

Romania ranks among the top three EU countries for the 'Fixed telephone services' and 'Books, magazines and newspapers' markets, but ranks in the bottom three countries for 'Train services'.

## **Goods Markets**

The top goods markets in Romania are 'Books, magazines and newspapers', 'Bread, cereals, rice and pasta', and 'New cars'. The bottom three markets are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

While the markets for 'ICT products' and 'New cars' remain stable, all other goods markets have improved compared with 2013. The 'Meat and meat products' (+12.1), 'Fruit and vegetables' (+11.4), and 'Fuel for vehicles' (+10.7) markets have improved most.

The markets for 'New cars' (+2.8), 'Books, magazines and newspapers' (+2.7), and 'Fuel for vehicles' (+1.4) are the only goods markets to score higher in MPI than the EU28 average, while the 'Second-hand cars' (-3.2) and 'Entertainment goods' (-2.2) markets are below average. The other goods markets perform in line with the EU28 average.

The goods markets average comparability, trust and expectations component scores have all improved since 2013, with every single goods market improving in terms of the trust and expectations components. The proportion of complaints has increased since 2013.

When compared with the EU28 average, Romania's goods markets overall perform better than average for the comparability and detriment (lower level of detriment) components, although the 'ICT products' market is the only goods market scoring higher than the EU average. In addition, the goods markets choice score is higher than the EU average, only the 'Second-hand cars' market has a below average score in this component. The trust component score is however below the EU28 average, but the 'Books, magazines and newspapers' and 'New cars' markets stand out as scoring above average for this component.

## **Services Markets**

The three top services markets in Romania are 'Airline services', 'Cultural and entertainment services' and 'Fixed telephone services' and the bottom three are the 'Mortgages', 'Train services' and 'Water supply' markets.

Four services markets have remained stable since 2013, but the other 25 markets have improved, among which the 'Investment products, private pensions and securities' (+9.1), 'Bank accounts' (+8.7) and 'House and garden maintenance services' (+7.9) markets have improved most.

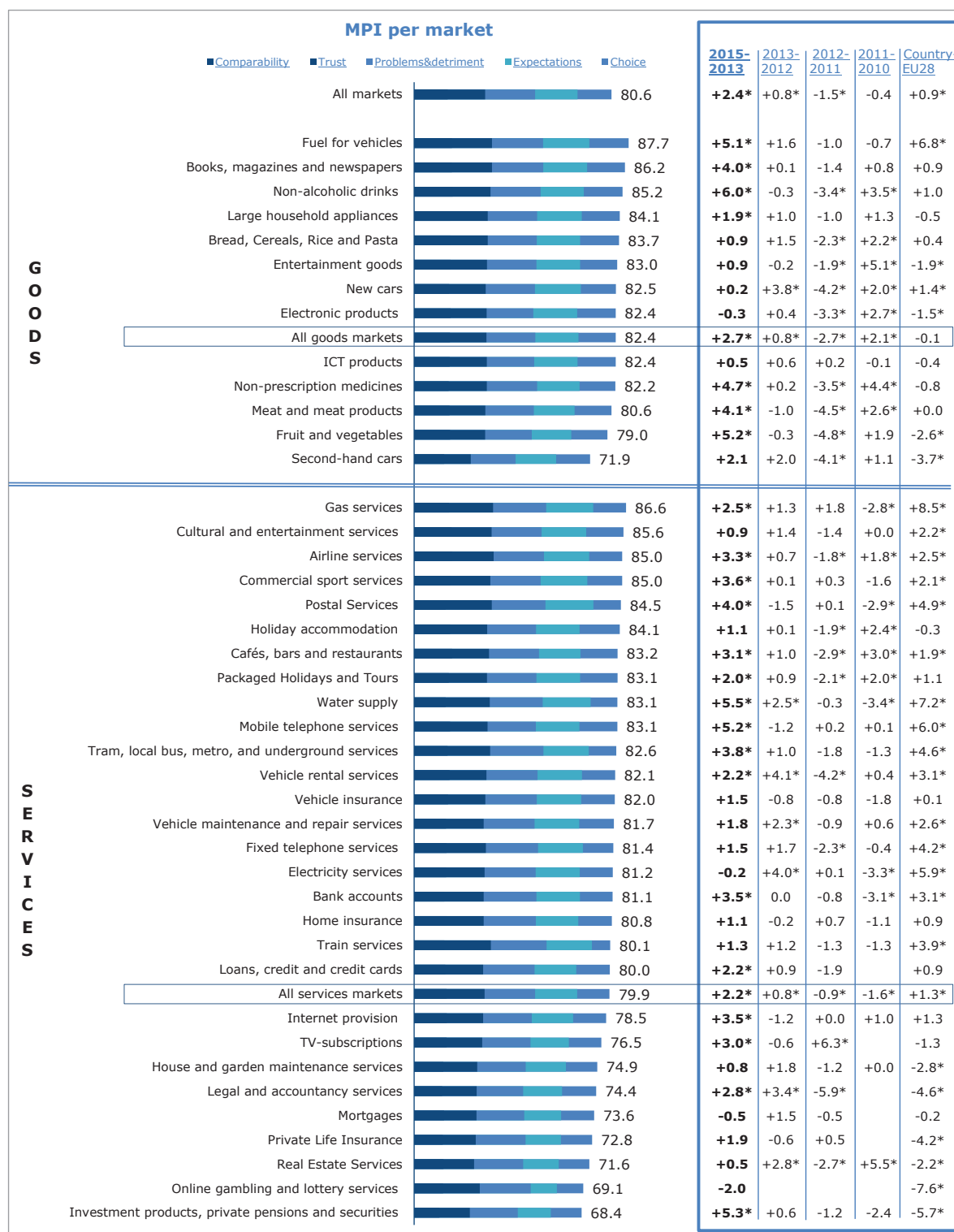
Nine markets perform above the EU28 average, with the 'Fixed telephone services' (+7.1) and 'Mobile telephone services' (+6.3) markets scoring highest compared to the EU average. Ten services markets are below average, with the markets for 'Train services' (-8.0), 'Mortgages' (-6.2) and 'Loans, credit and credit cards' (-5.7) furthest from the EU28 average.

Expectations scores have improved in Romania in all the services markets except 'Online gambling and lottery services'. The comparability and trust component scores have also improved for most services markets since 2013. The services markets average proportion of problems has decreased, except notably in the 'Mobile telephone services' and 'Vehicle rental services' markets. However, the services markets average proportion of complaints has increased since 2013, though only four services markets have increased proportions of complaints. The market for 'Home Insurance' is the only market with a decreased proportion of complaints.

Compared to the EU28 average, the overall services markets comparability and detriment scores are better than the EU average, although the trust and expectations scores are below average. The 'Mortgages' market is the only services market to perform worse than average in terms of detriment (higher level of detriment).

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	+7.1*	+1.3*	+0.8*	-2.1	-1.1*	+0.3*	-13.6*	+0.6*	+0.8*
33	Mobile telephone services	+6.3*	+1.2*	+0.8*	-2.3	-0.1	+0.1	-8.3*	+0.5*	+0.8*
31	Postal services	+4.4*	+1.1*	+0.3*	-0.3	-0.4	+0.1	-4.7	+0.4*	+0.6*
34	Internet provision	+4.4*	+0.9*	+0.5*	-0.5	-0.7*	+0.2	-20.8*	+0.4*	+0.3*
37	Airline services	+3.3*	+0.4*	+0.6*	-1.3	-0.1	+0.1	-1.0	+0.4*	+0.2*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	-8.0*	+0.1	-1.2*	+3.2	-0.2	-0.1	-10.1	-1.2*	-1.3*
51	Mortgages	-6.2*	-0.6*	-0.8*	+9.0*	+0.6*	-0.7*	-1.4	-0.8*	-0.3*
58	Loans, credit and credit cards	-5.7*	-0.3*	-1.3*	+3.8*	+0.2	-0.2*	-21.4*	-0.7*	-0.4*
45	Water supply	-4.9*	+0.4*	-0.7*	+9.6*	-0.5	-0.5*	-4.6	-0.4*	-0.7*
23	Vehicle maintenance and repair services	-4.7*	-0.3*	-0.9*	+4.6*	-0.1	-0.3*	-20.0*	-0.6*	-0.3*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+12.1*	+1.8*	+1.6*	-2.0	N/A	N/A	+21.5*	+1.5*	N/A
1	Fruit and vegetables	+11.4*	+1.1*	+1.8*	-4.0*	N/A	N/A	+29.0*	+1.6*	N/A
17	Fuel for vehicles	+10.7*	+0.9*	+1.4*	-8.3*	N/A	N/A	+31.7*	+1.5*	N/A
28	Investment products, private pensions and securities	+9.1*	+0.4*	+1.2*	-8.3*	N/A	N/A	+0.0	+1.4*	N/A
26	Bank accounts	+8.7*	+0.8*	+0.9*	-8.9*	N/A	N/A	+6.7	+1.2*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-0.8	-0.2	-0.2	+1.2	N/A	N/A	+5.5	+0.2	N/A
38	Vehicle rental services	+1.1	+0.1	+0.5*	+5.4*	N/A	N/A	-4.0	+0.3*	N/A
33	Mobile telephone services	+1.4	+0.2	+0.3	+7.6*	N/A	N/A	+19.2*	+0.7*	N/A
15	New cars	+1.5	+0.1	+0.3*	+0.1	N/A	N/A	+8.1	+0.3*	N/A
13	ICT products	+1.7	0.0	+0.4*	+0.2	N/A	N/A	-4.8	+0.3*	N/A

## 5.2.24. Slovenia



## **Overall Performance**

The average performance of all markets surveyed in Slovenia is 80.6, which is 0.9 points above the EU28 average. The goods markets MPI score is 82.4, close to the EU28 average, while the services markets figure is 79.9, above the EU28 average by 1.3 points.

The overall Slovenian MPI score is 2.4 points higher than in 2013. The goods markets score has increased by 2.7 points and the services markets score by 2.2 points.

Slovenia ranks top among all EU28 countries for the 'Gas services' market and is in the top three for the 'Fuel for vehicles' and 'Cultural and entertainment services' markets. Slovenia is in the bottom three for the markets for 'Online gambling and lottery services' and 'Legal and accountancy services'.

## **Goods Markets**

The top three goods markets in Slovenia are 'Fuel for vehicles', 'Books, magazines and newspapers', and 'Non-alcoholic drinks' and the bottom three are 'Second-hand cars', 'Fruit and vegetables', and 'Meat and meat products'.

Seven goods markets have improved since 2013, with the biggest differences in MPI score in the 'Non-alcoholic drinks' (+6.0), 'Fruit and vegetables' (+5.2) and 'Fuel for vehicles' (+5.1) markets. The other goods markets remain stable in terms of MPI.

The markets for 'Fuel for vehicles' (+6.8) and 'New cars' (+1.4) are the two markets performing above the EU28 average. Four markets are below average: 'Second-hand cars' (-3.7), 'Fruit and vegetables' (-2.6), 'Entertainment goods' (-1.9) and 'Electronic products' (-1.5). Seven goods markets have MPI scores in line with the EU average.

The goods markets comparability, trust and expectations scores have improved since 2013, with no goods market having decreased in score in any of these components. However, the goods markets average proportions of problems has increased, particularly in the 'Second-hand cars' market and in the 'Electronic products'. The proportion of complaints has increased in the 'Second-hand cars' market. The proportions of problems and complaints remain stable in all other goods markets.

The goods markets average detriment, expectations and choice scores all perform better than the EU28 average, while the comparability and trust component scores are worse than average. In addition, the goods markets average proportion of problems is higher than the EU28 average, while also the problems & detriment component score is worse than the EU average. The 'Fuel for vehicles' market scores above the EU28 average for all components part of the MPI (comparability, trust, problems & detriment, expectations and choice), while the market for 'Fruit and vegetables' is the only market to record a below EU average score in the expectations component.

## **Services Markets**

The top services markets in Slovenia are 'Gas services', 'Cultural and entertainment services', and 'Airline services' and the bottom three are 'Investment services, private pensions and securities', 'Online gambling and lottery services', and 'Real estate services'.

Of the 29 services markets, 16 markets have improved since 2013 and the biggest differences in MPI score are in the 'Water supply' (+5.5), 'Investment products, private pensions and securities' (+5.3), and 'Mobile telephone services' (+5.2) markets. The other services markets remain stable in comparison with 2013.

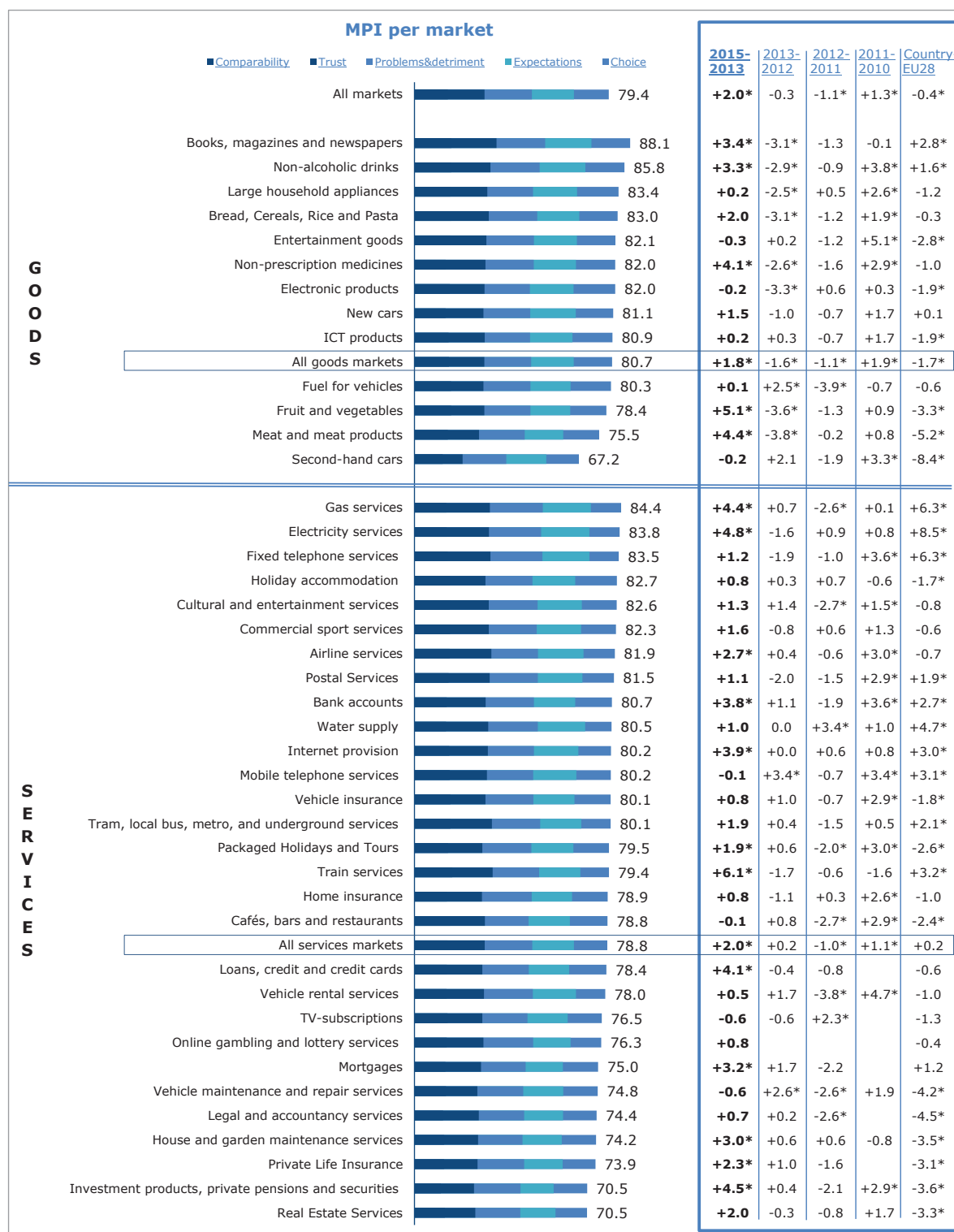
The 'Gas services' (+8.5), 'Water supply' (+7.2) and 'Mobile telephone services' (+6.0) markets perform best in comparison with the EU28 average, with a total of 15 Slovenian services markets scoring above average. Six markets score below the EU average: 'Online gambling and lottery services' (-7.6), 'Investment products, private pensions and securities' (-5.7), and 'Legal and accountancy services' (-4.6) have the lowest scores in relation to the EU28 average.

The services markets average comparability, trust and expectations scores have all improved since 2013, with only two decreased scores recorded for these components: the expectations score for the 'Online gambling and lottery services' market and the comparability score for the 'House and garden maintenance services' market. The services markets average proportion of problems decreased, only the 'Electricity services' market has a higher proportion of problems than in 2013. The services markets average proportion of complaints has increased since 2013.

The services markets average trust, expectations and choice scores are better than the EU28 average, although a handful of individual market results are poorer than average for each component. In addition, the services markets average proportion of problems is lower than average and combined with a better than average detriment score, the services markets generally perform better than the EU28 average in the problems & detriment component.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+8.5*	+1.0*	+1.1*	-3.4*	-2.4*	+0.3*	+2.5	+0.9*	+1.0*
45	Water supply	+7.2*	+1.3*	+0.8*	-2.3*	-0.2	+0.1*	-6.7	+0.8*	+0.9*
17	Fuel for vehicles	+6.8*	+0.8*	+1.0*	-2.2*	-0.3	+0.1*	-9.3	+0.9*	+0.6*
33	Mobile telephone services	+6.0*	+0.5*	+0.7*	-7.2*	-0.4	+0.5*	-0.8	+0.6*	+0.7*
46	Electricity services	+5.9*	+0.6*	+0.7*	-3.2*	-0.4	+0.2*	-1.8	+0.5*	+0.9*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-7.6*	-0.2	-0.8*	-7.1*	-0.7	+0.4*	-6.3	-2.3*	-0.4*
28	Investment products, private pensions and securities	-5.7*	-0.8*	-0.8*	+4.4*	-0.5	-0.2*	-2.4	-0.8*	-0.2*
57	Legal and accountancy services	-4.6*	-0.7*	-0.7*	+6.2*	-0.1	-0.4*	+2.7	-0.4*	-0.1
52	Private life insurance	-4.2*	-0.7*	-0.7*	+6.6*	-0.7	-0.3*	-12.0*	-0.5*	-0.2
16	Second-hand cars	-3.7*	-1.0*	-0.8*	+8.1*	+0.0	-0.5*	-4.4	+0.2	+0.1
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
5	Non-alcoholic drinks	+6.0*	+0.7*	+1.0*	-1.7	N/A	N/A	+26.0	+0.5*	N/A
45	Water supply	+5.5*	+0.8*	+0.8*	-2.9	N/A	N/A	+14.7	+0.4*	N/A
28	Investment products, private pensions and securities	+5.3*	+0.1	+0.7*	-5.7*	N/A	N/A	+0.6	+0.9*	N/A
33	Mobile telephone services	+5.2*	+0.6*	+0.8*	-4.1	N/A	N/A	+2.7	+0.4*	N/A
1	Fruit and vegetables	+5.2*	+0.4*	+1.3*	+1.2	N/A	N/A	-0.4	+0.5*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
60	Online gambling and lottery services	-2.0	0.0	-0.1	-3.2*	N/A	N/A	-18.6	-0.9*	N/A
51	Mortgages	-0.5	-0.2	+0.0	+1.6	N/A	N/A	+34.5*	+0.1	N/A
10	Electronic products	-0.3	+0.1	+0.3*	+9.2*	N/A	N/A	+14.0	+0.2	N/A
46	Electricity services	-0.2	0.0	+0.5*	+3.9*	N/A	N/A	+16.8	-0.2	N/A
15	New cars	+0.2	0.0	+0.1	+2.0	N/A	N/A	-8.4	+0.1	N/A

## 5.2.25. Slovakia





## **Overall Performance**

The average performance of all markets surveyed in Slovakia is 79.4, which is 0.4 points lower than the EU28 average. The goods markets MPI score is 80.7, lower than the EU28 average by 1.7 points and the services markets score is 78.8, in line with the EU average.

The overall Slovakian MPI score is 2.0 points higher than in 2013. The goods markets score has increased by 1.8 points, while the services markets score is up 2.0 points.

Slovakia ranks in second place among all EU28 countries for the 'Books, magazines and newspapers' market, but in the bottom three EU countries for 'Packaged holidays and tours'.

## **Goods Markets**

The top goods markets in Slovakia are 'Books, magazines and newspapers', 'Non-alcoholic drinks' and 'Large household appliances'. The bottom three goods markets are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables' despite improved performance for the latter two markets since 2013.

Five goods markets have improved since 2013, led by the 'Fruit and vegetables' (+5.1), 'Meat and meat products' (+4.4), and 'Non-prescription medicines' (+4.1) markets. No goods markets statistically significantly decreased in comparison with 2013.

Only two goods markets in Slovakia perform above the EU28 average, 'Books, magazines and newspapers' (+2.8) and 'Non-alcoholic drinks' (+1.6). Six markets score below the EU28 average. The worst performers are the 'Second-hand cars' (-8.4), 'Meat and meat products' (-5.2), and 'Fruit and vegetables' (-3.3) markets.

The goods markets average trust and expectations component scores are better than in 2013. The overall proportion of complaints decreased. Other component results are stable for goods markets overall, with only two figures worsening in comparison with 2013: a lower comparability score in the 'ICT products' market and a higher proportion of problems in the 'Entertainment goods' market.

Compared to the EU28 average, the goods markets average comparability, trust and expectations component scores are below the EU average, and the proportion of problems is higher than average. The market for 'Books, magazines and newspapers' is the only goods market scoring above average for trust. The goods markets choice and detriment (lower level of detriment) scores are better than the EU average, only the 'Second-hand cars' market has a choice score below the EU average. When problems and detriment are combined, the overall goods markets result is worse than the EU28 average, with only the 'Books, magazines and newspapers' market having an above average problems & detriment score.

## **Services Markets**

The top three services markets are 'Gas services', 'Electricity services' and 'Fixed telephone services'. The bottom three markets are 'Real estate services', 'Investment products, private pensions and securities', and 'Private life insurance'.

Among 12 services markets that have improved since 2013, the 'Train services' market (+6.1) is the most improved, followed by the markets for 'Electricity services' (+4.8) and 'Investment products, private pensions and securities' (+4.5). The other 17 markets remain stable in terms of MPI.

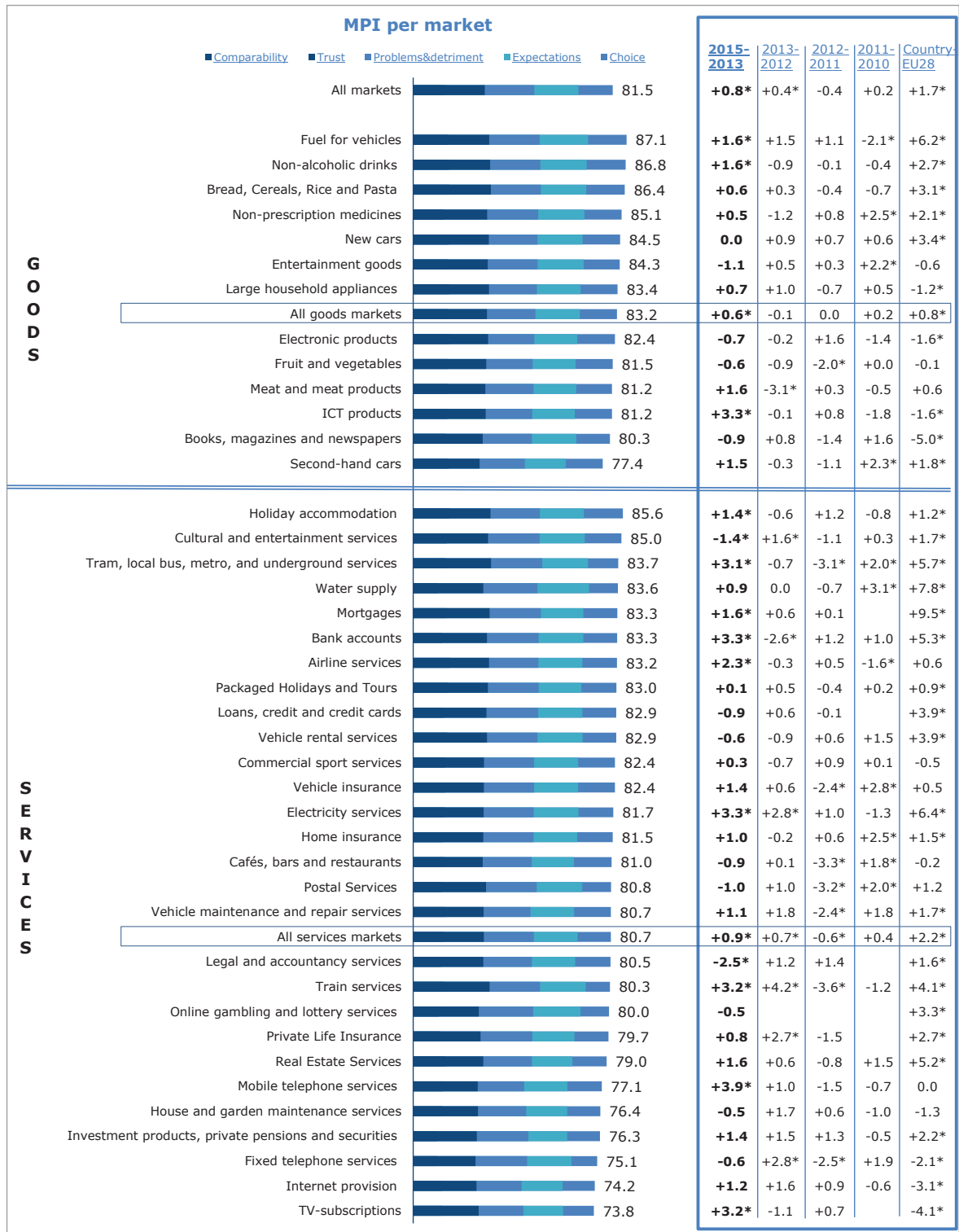
In relation to the EU28 average, the 'Electricity services' market (+8.5) is the highest scoring of ten services markets performing above average, followed by the 'Gas services' and 'Fixed telephone services' markets (both +6.3). Another ten markets score below the EU28 average, with the markets for 'Legal and accountancy services' (-4.5) and 'Vehicle maintenance and repair services' (-4.2) the lowest scoring compared to the EU28 average.

The services markets average comparability, trust and expectations component scores are higher than in 2013. In terms of individual services markets, all scores for these components have remained stable or increased, aside from decreased comparability scores for the 'TV-subscriptions' and 'Vehicle rental services' markets. The services markets average proportion of complaints decreased, although most markets did not record a change in the proportion of complaints since 2013.

The services markets average choice and detriment component scores are better than the EU28 average, whereas the trust score is below average. The overall proportion of problems is higher than the EU28 average, and also when this result is combined with the level of detriment, the services markets perform poorer than the EU average. These overall results correspond to large variations at market level, with many markets performing above or below average in several components. The most consistent results are recorded for detriment, with none of the services markets having a worse than average score in this component.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+8.5*	+0.6*	+1.1*	-5.0*	-1.0	+0.4*	+11.9*	+1.0*	+0.9*
47	Gas services	+6.3*	+0.4*	+0.8*	-4.6*	-1.7*	+0.3*	-11.7	+0.8*	+0.6*
32	Fixed telephone services	+6.3*	+0.8*	+0.8*	-3.2*	-2.0*	+0.4*	-6.0	+0.7*	+0.4*
45	Water supply	+4.7*	+1.3*	+0.3*	+3.8*	-1.1*	-0.1	-8.0	+0.6*	+0.8*
36	Train services	+3.2*	+0.8*	+0.3*	-1.9	-0.8*	+0.2*	-10.9	+0.1	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second-hand cars	-8.4*	-1.0*	-2.1*	+9.7*	-0.8*	-0.4*	-8.0	-0.3*	-0.4*
2	Meat and meat products	-5.2*	-0.5*	-1.1*	+13.6*	-0.7*	-0.5*	-6.5	-0.5*	-0.1
57	Legal and accountancy services	-4.5*	-0.6*	-0.8*	+3.5*	-0.5	-0.2	+3.1	-0.4*	-0.4*
23	Vehicle maintenance and repair services	-4.2*	-0.4*	-0.9*	+6.7*	-1.4*	-0.2	-5.5	-0.4*	-0.2*
28	Investment products, private pensions and securities	-3.6*	-0.6*	-0.4*	+1.1	-0.9	+0.0	-1.3	-0.7*	-0.1
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	+6.1*	+1.0*	+0.5*	-0.5	N/A	N/A	-13.1	+0.8*	N/A
1	Fruit and vegetables	+5.1*	+0.3	+0.7*	-3.6	N/A	N/A	-8.1	+0.8*	N/A
46	Electricity services	+4.8*	+0.1	+0.8*	-2.8	N/A	N/A	+15.6	+0.8*	N/A
28	Investment products, private pensions and securities	+4.5*	+0.1	+1.0*	-5.8*	N/A	N/A	-7.1	+0.2	N/A
47	Gas services	+4.4*	+0.0	+0.8*	-2.2	N/A	N/A	-4.3	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
23	Vehicle maintenance and repair services	-0.6	-0.2	-0.1	+1.0	N/A	N/A	+1.0	+0.1	N/A
54	TV-subscriptions	-0.6	-0.4*	0.0	+0.3	N/A	N/A	-5.6	+0.2	N/A
14	Entertainment goods	-0.3	-0.2	+0.2	+4.2*	N/A	N/A	-0.8	+0.2	N/A
16	Second-hand cars	-0.2	-0.2	-0.2	+4.0	N/A	N/A	-8.4	+0.5*	N/A
10	Electronic products	-0.2	-0.3	+0.1	+2.5	N/A	N/A	-13.0*	+0.3*	N/A

## 5.2.26. Finland



## **Overall Performance**

The average performance of markets surveyed in Finland is 81.5, above the EU28 average by 1.7 points. The goods markets MPI score is 83.2 and the services markets score is 80.7, above the EU28 average by 0.8 and 2.2 points respectively.

The overall MPI score has increased by 0.8 points since 2013. The goods markets score improved by 0.6 points and the services markets average by 0.9 points.

Finland is the top EU28 country for the 'Mortgages' market and is in the top three for a further three markets. Finland however ranks in the bottom three for the 'Books, magazines and newspapers' market.

## **Goods Markets**

The top three goods markets in Finland are 'Fuel for vehicles', 'Non-alcoholic drinks' and 'Bread, cereals, rice and pasta' and the bottom three are 'Second-hand cars', 'Books, magazines and newspapers', and 'ICT products'.

Three goods markets have improved since 2013: 'ICT products' (+3.3), 'Fuel for vehicles' (+1.6) and 'Non-alcoholic drinks' (+1.6). None of the other markets showed a statistically significant change since 2013.

Six goods markets perform better than the EU28 average, with the 'Fuel for vehicles' (+6.2), 'New cars' (+3.4) and 'Bread, cereals, rice and pasta' (+3.1) markets scoring highest compared to the average. Of the four goods markets scoring lower in MPI than the EU28 average, the market for 'Books, magazines and newspapers' (-5.0) is the worst performer.

The goods markets average trust and expectations scores are better than in 2013. Across these components, the market for 'Books, magazines and newspapers' is the only market with a lower trust score. Most goods markets remain stable in terms of the expectations component, only the 'ICT products' and 'Fuel for vehicles' markets have increased scores in this component. The goods markets proportion of complaints decreased overall, while the comparability score remains stable. Also the proportion of problems remains stable overall, though the proportion has increased in the 'Electronic products' and 'Entertainment goods' markets.

The goods markets average trust, expectations and choice component scores are better than the EU28 average. Only the 'Books, magazines and newspapers' market is below average for these components. The goods markets perform generally below average in the comparability component, only the 'Fuel for vehicles' and 'New cars' markets are better than the EU28 average. The goods markets average proportion of problems is higher than the EU average, although the goods markets detriment score is better than the EU average. When problems and detriment are combined, the goods markets overall result is below the EU28 average.

## **Services Markets**

The markets for 'Holiday accommodation', 'Cultural and entertainment services', and 'Tram, local bus, metro, and underground services' are the top three services markets in Finland,

while the 'TV-subscriptions', 'Internet provision' and 'Fixed telephone services' markets are the bottom three.

Of the 28 services markets in Finland, 9 markets have improved since 2013, headed by the 'Mobile telephone services' (+3.9), 'Electricity services' and 'Bank accounts' (both +3.3) markets. For two markets MPI scores have decreased since 2013: 'Legal and accountancy services' (-2.5) and 'Cultural and entertainment services' (-1.4).

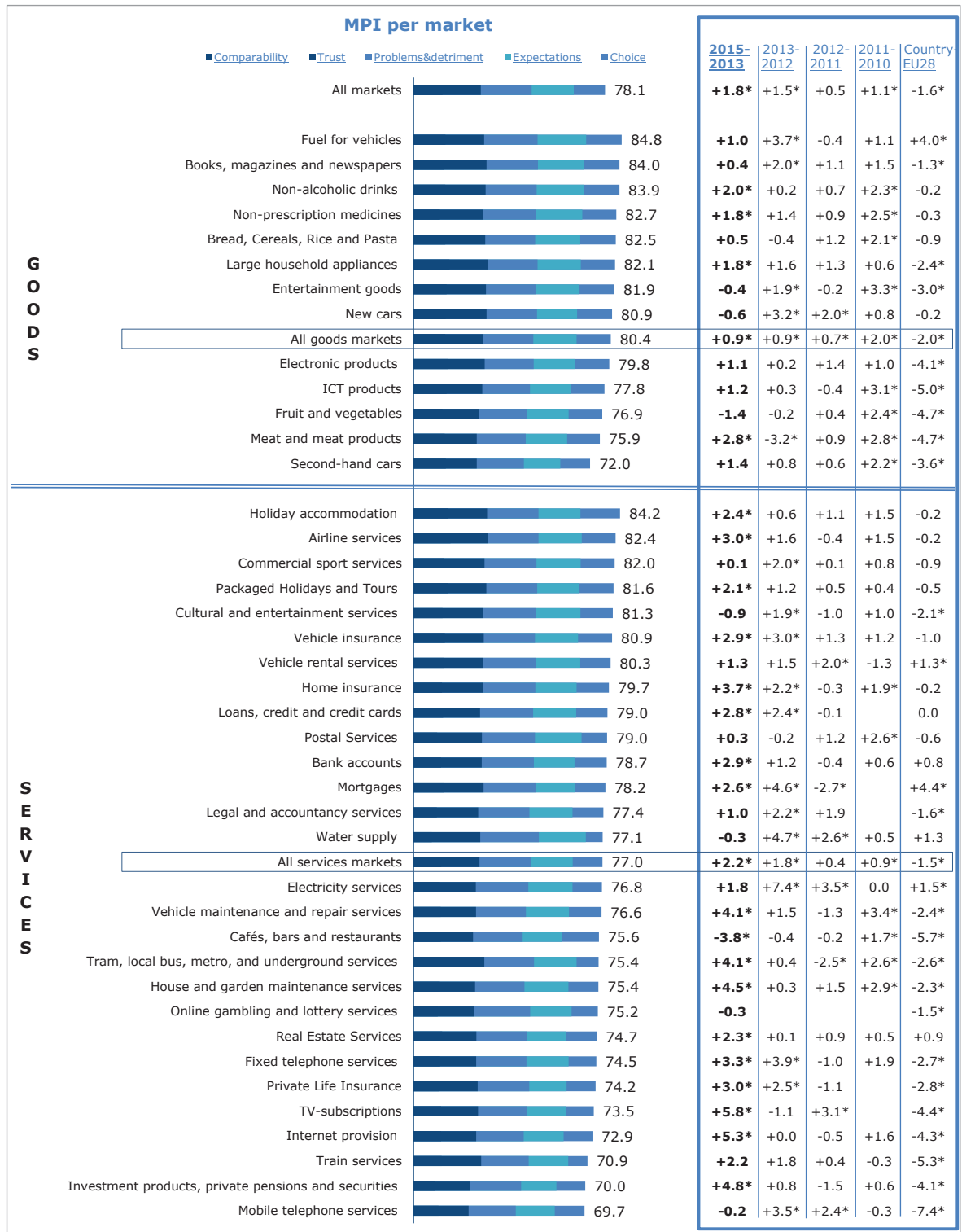
Of the 18 services markets scoring above average in relation to the EU28, the 'Mortgages' (+9.5), 'Water supply' (+7.8) and 'Electricity services' (+6.4) markets are the best performers. Only three services markets score below the EU28 average: 'TV-subscriptions' (-4.1), 'Internet provision' (-3.1) and 'Fixed telephone services' (-2.1).

The services markets average results in terms of the trust, complaints and expectations components have improved since 2013. These results hold true at market level, with 'Loans, credit and credit cards' the sole market with a decreased score (for expectations). The services markets overall comparability score is worse than in 2013.

Compared with the EU28 average, the services markets detriment, expectations, trust and choice component scores are better than average. The only below average score in the expectations component is in the 'TV-subscriptions' market and the only below average score for choice is in the 'Fixed telephone services' market. When the proportion of problems and level of detriment are combined, the services markets overall perform better than the EU28 average, only the 'TV-subscriptions' and 'Internet provision' markets have below average scores. Comparability scores are below the EU average for most services markets, although the 'Tram, local bus, metro, and underground services' and 'Mortgages' markets perform above average for this component.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+9.5*	+0.5*	+1.7*	-6.7*	-0.8	+0.5*	+14.6	+1.2*	+0.9*
45	Water supply	+7.8*	-0.3*	+1.0*	-3.2*	-0.6	+0.2*	+1.1	+1.2*	+1.3*
46	Electricity services	+6.4*	+0.0	+0.9*	-3.9*	-1.4*	+0.3*	+2.6	+0.9*	+1.2*
17	Fuel for vehicles	+6.2*	+0.3*	+1.1*	-0.7	-1.0	+0.1	+1.7	+1.3*	+0.3*
35	Tram, local bus, metro, and underground services	+5.7*	+0.2*	+0.9*	-4.7*	-1.0*	+0.3*	-13.3	+0.8*	+0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
18	Books, magazines and newspapers	-5.0*	-0.6*	-0.9*	+9.7*	0.0	-0.5*	-0.2	-0.2*	-0.4*
54	TV-subscriptions	-4.1*	-0.9*	-0.3*	+16.0*	-0.5*	-0.7*	-3.0	-0.3*	+0.1
34	Internet provision	-3.1*	-1.1*	-0.3*	+7.0*	-0.5*	-0.3*	-2.4	+0.0	+0.0
32	Fixed telephone services	-2.1*	-1.1*	-0.2	-3.6*	-0.9*	+0.3*	-7.7	+0.2	-0.4*
13	ICT products	-1.6*	-0.7*	+0.0	+6.7*	-0.8*	-0.2*	+3.1	+0.0	0.0
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+3.9*	+0.5*	+0.5*	-1.9	N/A	N/A	-6.3	+0.3*	N/A
46	Electricity services	+3.3*	+0.4*	+0.3*	-4.8*	N/A	N/A	-9.3	+0.3*	N/A
26	Bank accounts	+3.3*	0.0	+0.4*	-4.7*	N/A	N/A	-17.0*	+0.6*	N/A
13	ICT products	+3.3*	+0.2	+0.3*	-3.3	N/A	N/A	-10.4*	+0.5*	N/A
36	Train services	+3.2*	0.0	+0.3*	-9.3*	N/A	N/A	-16.8*	+0.3*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
57	Legal and accountancy services	-2.5*	-0.6*	-0.1	+3.1	N/A	N/A	-21.7*	-0.1	N/A
43	Cultural and entertainment services	-1.4*	-0.4*	-0.1	-0.3	N/A	N/A	+8.7	-0.1	N/A
14	Entertainment goods	-1.1	-0.3*	+0.1	+3.7*	N/A	N/A	-4.3	+0.1	N/A
31	Postal services	-1.0	-0.7*	-0.1	-4.1	N/A	N/A	-16.2*	+0.1	N/A
18	Books, magazines and newspapers	-0.9	-0.1	-0.3*	+2.1	N/A	N/A	-11.5*	+0.2	N/A

### 5.2.27. Sweden





## **Overall Performance**

The average performance of all markets surveyed in Sweden is 78.1, which is 1.6 points lower than the EU28 average. The goods markets average MPI score is 80.4 and the services markets figure is 77.0, lower than the EU28 average by 2.0 and 1.5 points respectively.

The overall Swedish MPI score is 1.8 points higher than in 2013, with an improvement in the services markets score (+2.2) partly driving the change. The goods markets score has increased by 0.9 points.

Sweden ranks last among EU countries for 'Cafés, bars and restaurants' and is in the bottom three countries for the 'Mobile telephone services', 'ICT products' and 'Electronic products' markets.

## **Goods Markets**

Top scoring goods markets in Sweden are 'Fuel for vehicles', 'Books, magazines and newspapers', and 'Non-alcoholic drinks'. The bottom three markets are 'Second-hand cars', 'Meat and meat products', and 'Fruit and vegetables'.

Four goods markets have improved since 2013: 'Meat and meat products' (+2.8), 'Non-alcoholic drinks' (+2.0), 'Large household appliances' and 'Non-prescription medicines' (both +1.8). The other goods markets have remained stable.

Eight goods markets perform below the EU28 average. The 'ICT products' (-5.0), 'Fruit and vegetables', and 'Meat and meat products' (both -4.7) markets are furthest from the EU average score. The 'Fuel for vehicles' market (+4.0) is the only goods market performing above average.

Swedish goods markets have improved since 2013 in terms of the trust and expectations components, with no goods markets noting decreased scores for these components. The goods markets average proportion of problems has increased from 2013.

The goods markets average comparability, trust and choice scores are below the EU28 average. Almost all goods markets have a below average comparability score, though the figure for the 'Fuel for vehicles' market is in line with the EU28 average. The goods markets average proportion of problems is higher than the EU average, with only the 'Fuel for vehicles' market having a lower than average proportion of problems. Almost all goods markets however are better than average for the detriment component (lower level of detriment). When problems and detriment are combined, the goods markets overall result is in line with the EU average.

## **Services Markets**

The top three services markets in Sweden are 'Holiday accommodation', 'Airline services' and 'Commercial sport services' and the bottom three are 'Mobile telephone services', 'Investment products, private pensions and securities', and 'Train services'.

Only the 'Cafés, bars and restaurants' (-3.8) market has decreased in MPI score since 2013, while 17 of the 28 services markets in Sweden have improved, led by the 'TV-subscriptions'

(+5.8), 'Internet provision' (+5.3) and 'Investment products, private pensions and securities' (+4.8) markets.

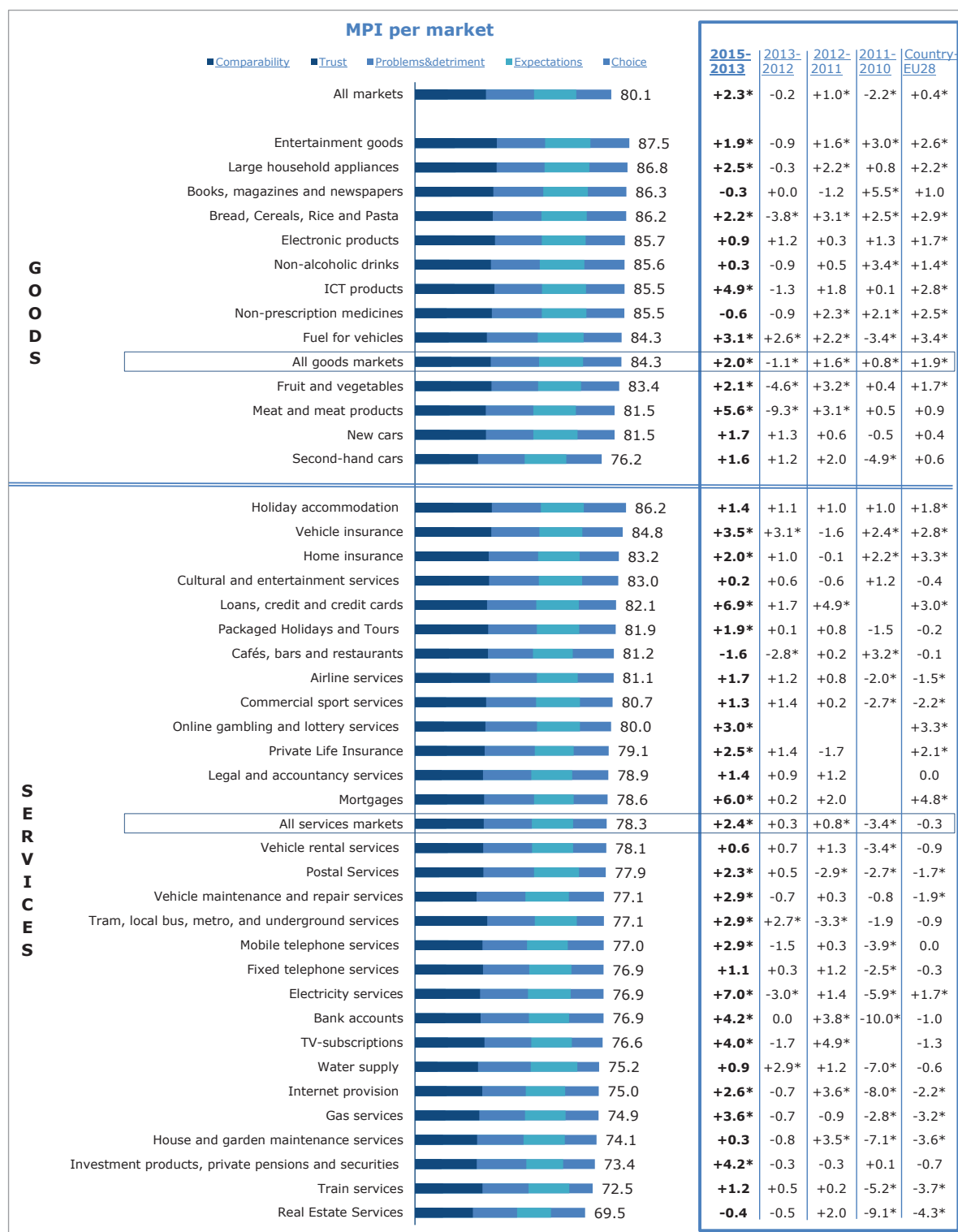
Only three services markets score better than the EU28 average, 'Mortgages' (+4.4), 'Electricity services' (+1.5) and 'Vehicle rental services' (+1.3). Of the 28 services markets, 14 markets score below the EU average with the markets for 'Mobile telephone services' (-7.4), 'Cafés, bars and restaurants' (-5.7), and 'Train services' (-5.3) scoring lowest compared to the average.

The Swedish services markets average trust and expectations scores have increased since 2013, while the proportion of complaints has also generally decreased. None of the services markets perform worse in these components compared to 2013.

In relation to the EU28 average, the comparability component score is below average in almost all services markets, while detriment scores are better than the EU average in almost every services market. The results for the other components vary more at market level. The overall services markets trust and choice component scores are lower than the EU28 average, and the services markets average proportion of problems is higher than the EU average. Nevertheless, when problems and detriment are combined, the services markets overall score is better than the EU28 average. Also the services markets average expectations score is above the EU average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+4.4*	+0.0	+0.8*	-5.6*	-2.6*	+0.5*	+4.2	+0.5*	+0.3*
17	Fuel for vehicles	+4.0*	+0.0	+0.3*	-3.1*	-2.8*	+0.3*	-35.6*	+1.0*	+0.1
46	Electricity services	+1.5*	-1.0*	0.0	-5.0*	-1.3*	+0.4*	+3.3	+0.6*	+0.5*
38	Vehicle rental services	+1.3*	-0.6*	+0.1	-2.4	-2.1*	+0.3*	-1.5	+0.5*	+0.2
45	Water supply	+1.3	-1.4*	+0.7*	-2.8*	-2.2*	+0.3*	-25.6*	+0.1	-0.4*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-7.4*	-1.9*	-1.0*	+8.0*	-1.2*	-0.2	-3.1	-0.4*	-0.4*
41	Cafés, bars and restaurants	-5.7*	-1.3*	-1.2*	+9.1*	-1.2*	-0.2*	-2.1	-0.3*	-0.2*
36	Train services	-5.3*	-0.9*	-0.4*	+19.6*	-1.1*	-0.7*	+5.0	-0.3*	-0.5*
13	ICT products	-5.0*	-1.0*	-0.7*	+9.8*	-1.5*	-0.2*	+5.4	-0.3*	-0.3*
1	Fruit and vegetables	-4.7*	-1.3*	-0.7*	+10.3*	-1.5*	-0.2*	-0.8	-0.1	-0.1
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
54	TV-subscriptions	+5.8*	+0.7*	+1.0*	-5.0	N/A	N/A	-0.8	+0.3	N/A
34	Internet provision	+5.3*	+0.4*	+0.9*	-3.6	N/A	N/A	+1.8	+0.5*	N/A
28	Investment products, private pensions and securities	+4.8*	+0.3	+0.6*	-1.9	N/A	N/A	-22.6*	+0.8*	N/A
21	House and garden maintenance services	+4.5*	+0.1	+0.7*	-3.8	N/A	N/A	-3.0	+0.6*	N/A
35	Tram, local bus, metro, and underground services	+4.1*	-0.3	+0.8*	-10.7*	N/A	N/A	-2.9	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-3.8*	-0.5*	-0.2	+8.9*	N/A	N/A	-0.7	-0.1	N/A
1	Fruit and vegetables	-1.4	-0.7*	+0.3*	+3.2	N/A	N/A	+11.6	+0.1	N/A
43	Cultural and entertainment services	-0.9	-0.5*	+0.0	-0.2	N/A	N/A	-14.8	+0.1	N/A
15	New cars	-0.6	-0.2	+0.5*	+3.6	N/A	N/A	-0.4	-0.3	N/A
14	Entertainment goods	-0.4	0.0	+0.1	+3.5*	N/A	N/A	-6.4	+0.0	N/A

## 5.2.28. United Kingdom



## **Overall Performance**

The average performance of all markets surveyed in the United Kingdom is 80.1, which is 0.4 points above the EU28 average. The average goods markets score is 84.3, 1.9 points above the EU28 average. The services markets MPI score is 78.3, in line with the EU28 average.

The overall UK MPI score is 2.3 points higher than in 2013, with a 2.4 point increase for the services markets and a 2.0 point increase for goods markets.

The United Kingdom does not rank among the top or bottom three EU countries for any of the markets.

## **Goods Markets**

In the United Kingdom the top three goods markets are 'Entertainment goods', 'Large household appliances' and 'Books, magazines and newspapers' and the bottom three are the 'Second-hand cars', 'New cars' and 'Meat and meat products' markets.

The market for 'Meat and meat products' (+5.6) is the most improved goods market compared with 2013, followed by the 'ICT products' (+4.9) and 'Fuel for vehicles' (+3.1) markets. Overall, seven goods markets have improved since 2013. No markets have statistically significantly decreased in MPI score.

Among the nine goods markets performing above the EU28 average, the markets for 'Fuel for vehicles' (+3.4), 'Bread, cereals, rice and pasta' (+2.9), and 'ICT products' (+2.8) are the best performers. None of the goods markets perform below the EU28 average.

The goods markets trust and expectations component scores have increased since 2013, with most markets performing better than in 2013 and none of the markets decreasing in these components. The goods markets average proportion of complaints however increased since 2013. The average comparability score remains stable, while in terms of individual markets the score has decreased for the 'Non-prescription medicines' and 'Second-hand cars' markets.

The expectations component scores are above the EU28 average right across the board in the UK goods markets. In addition, the trust, choice and detriment (lower level of detriment) component scores are also better than the EU28 average, with only two below average results for these components: the trust scores for the 'Second-hand cars' and 'New cars' markets. The goods markets average proportion of problems is however higher than the EU28 average. When problems and detriment are combined, the goods markets overall result is in line with the EU average.

## **Services Markets**

The top three services markets are 'Holiday accommodation', 'Vehicle insurance' and 'Home insurance'. The bottom three markets are 'Real estate services', 'Train services' and 'Investment products, private pensions and securities'.

Of the 29 services markets, 17 markets have increased MPI scores since 2013. The largest increases are in the markets for 'Electricity services' (+7.0), 'Loans, credit and credit cards'

(+6.9), and 'Mortgages' (+6.0). None of the services markets have decreased in MPI score since 2013.

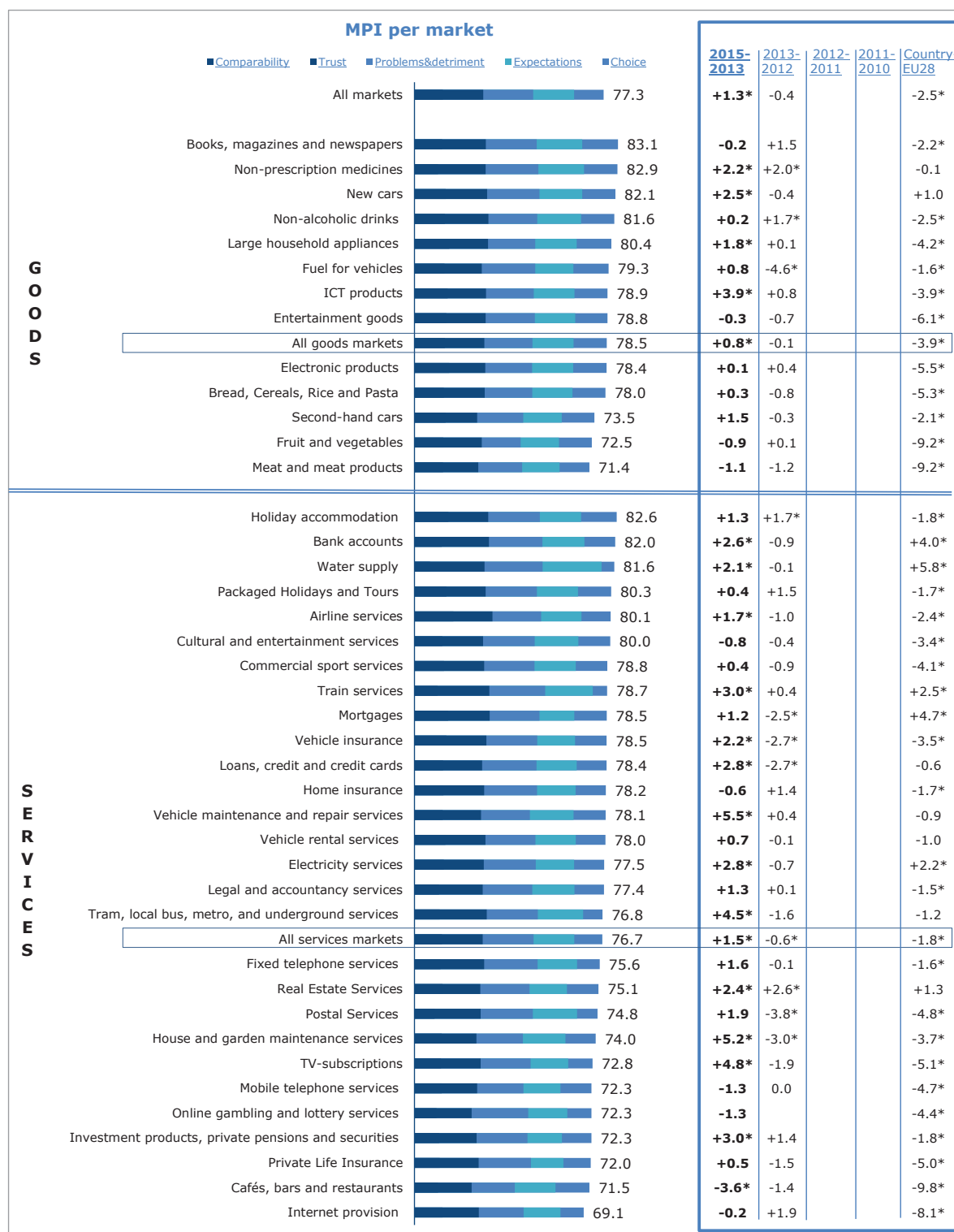
In relation to the EU28 average, the best performing services markets of the eight markets performing above average are 'Mortgages' (+4.8), 'Online gambling and lottery services', and 'Home insurance' (both +3.3). In contrast to the goods markets, some services markets perform below the EU28 average. Of the nine markets performing below the average, the markets for 'Real estate services' (-4.3), 'Train services' (-3.7) and 'House and garden maintenance services' (-3.6) have the lowest scores compared to the EU28 average.

The services markets expectations and trust scores have both increased since 2013, with no services market having decreased in score for these components. In addition, the services markets average comparability score has increased, the only decrease in this component was in the 'Cafés, bars and restaurants' market. The proportion of problems remains stable for services markets overall, with increases in five markets and decreases in two services markets ('Loans, credit and credit cards' and 'Investment products, private pensions and securities').

Compared to the EU28 average, the services markets overall result is better than average in the expectations and detriment (lower level of detriment) components, with only the 'Real estate services' market having a below average score for the expectations component. The services markets average comparability score is below the EU28 average. In addition, the services markets overall proportion of problems is higher than the EU average, resulting in a poorer overall score in the problems & detriment component in relation to the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+4.8*	+0.3*	+0.6*	-2.8*	-1.1*	+0.3*	+11.3	+0.7*	+0.4*
17	Fuel for vehicles	+3.4*	-0.1	+0.4*	-1.8*	-0.1	+0.1	+1.5	+0.8*	+0.1
60	Online gambling and lottery services	+3.3*	+0.1	+0.3*	-2.1	-2.5*	+0.3*	-6.4	+0.5*	+0.2
29	Home insurance	+3.3*	+0.2*	+0.3*	-1.6	+1.2	+0.1	+11.4	+0.4*	+0.6*
58	Loans, credit and credit cards	+3.0*	+0.3*	+0.1	-0.9	-0.6	+0.1	-3.9	+0.5*	+0.5*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
20	Real estate services	-4.3*	-0.5*	-0.8*	+13.9*	-0.5*	-0.7*	+7.4*	-0.4*	+0.3*
36	Train services	-3.7*	-0.9*	-0.3*	+11.0*	-0.3	-0.6*	-0.7	-0.1	-0.4*
21	House and garden maintenance services	-3.6*	-0.8*	-0.6*	+5.0*	+0.0	-0.3*	+3.0	0.0	-0.4*
47	Gas services	-3.2*	-0.5*	-0.7*	+8.4*	+0.1	-0.5*	+3.6	-0.1	+0.1
42	Commercial sport services	-2.2*	-0.8*	-0.2	+3.2*	-0.9*	-0.1	-1.1	+0.0	-0.4*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	+7.0*	+0.8*	+0.9*	+1.1	N/A	N/A	-6.4	+1.2*	N/A
58	Loans, credit and credit cards	+6.9*	+0.5*	+0.7*	-4.6*	N/A	N/A	-6.3	+1.1*	N/A
51	Mortgages	+6.0*	+0.2	+0.6*	-2.5	N/A	N/A	+10.4	+1.5*	N/A
2	Meat and meat products	+5.6*	+0.4*	+1.2*	+0.0	N/A	N/A	+18.9*	+0.7*	N/A
13	ICT products	+4.9*	+0.4*	+0.6*	-3.0	N/A	N/A	-13.9*	+0.7*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-1.6	-0.3*	+0.2	+6.6*	N/A	N/A	-12.5*	-0.1	N/A
48	Non-prescription medicines	-0.6	-0.4*	+0.3*	+3.2*	N/A	N/A	-38.9*	+0.1	N/A
20	Real estate services	-0.4	-0.1	-0.1	-0.3	N/A	N/A	+3.5	+0.0	N/A
18	Books, magazines and newspapers	-0.3	-0.2	+0.2	+2.2*	N/A	N/A	+8.8	+0.1	N/A
43	Cultural and entertainment services	+0.2	+0.1	+0.1	+1.4	N/A	N/A	-4.7	0.0	N/A

## 5.2.29. Norway





## **Overall Performance**

The average performance of all markets surveyed in Norway is 77.3, which is 2.5 points lower than the EU28 average. The goods markets MPI score is 78.5 while the services markets figure is 76.7, lower than the EU28 average by 3.9 and 1.8 points respectively.

The overall Norwegian MPI score is 1.3 points higher than in 2013, with increases in both the services (+1.5) and goods (+0.8) markets.

## **Goods Markets**

The top goods markets in Norway are 'Books, magazines and newspapers', 'Non-prescription medicines' and 'New cars'. The bottom three markets are 'Meat and meat products', 'Fruit and vegetables', and 'Second-hand cars'.

Four goods markets have improved since 2013: 'ICT products' (+3.9), 'New cars' (+2.5), 'Non-prescription medicines' (+2.2) and 'Large household appliances' (+1.8). The other nine markets remain stable.

Only the 'New cars' and 'Non-prescription medicines' markets are in line with the EU28 average, all other goods markets have below average MPI scores. The markets for 'Meat and meat products' and 'Fruit and vegetables' (both -9.2) have the lowest scores compared to the EU average, followed by the 'Entertainment goods' market (-6.1).

The goods markets trust and expectations scores have improved since 2013, with none of the market scores declining for these components. The goods markets average proportion of problems has however increased since 2013.

Compared to the EU28 average, the average goods markets results are poorer for all components except detriment. Every single market score for comparability is below the EU average, while the only markets scoring above average in the choice component are the 'New cars' and 'Second-hand cars' markets.

## **Services Markets**

The top Norwegian services markets are 'Holiday accommodation', 'Bank accounts' and 'Water supply' and the bottom three are 'Internet provision', 'Cafés, bars and restaurants', and 'Private life insurance'.

Of the 28 services markets in Norway, only the 'Cafés, bars and restaurants' market (-3.6) has decreased in MPI score since 2013. Another 13 markets have improved since 2013, with the markets for 'Vehicle maintenance and repair services' (+5.5), 'House and garden maintenance services' (+5.2), and 'TV-subscriptions' (+4.8) increasing most in terms of MPI.

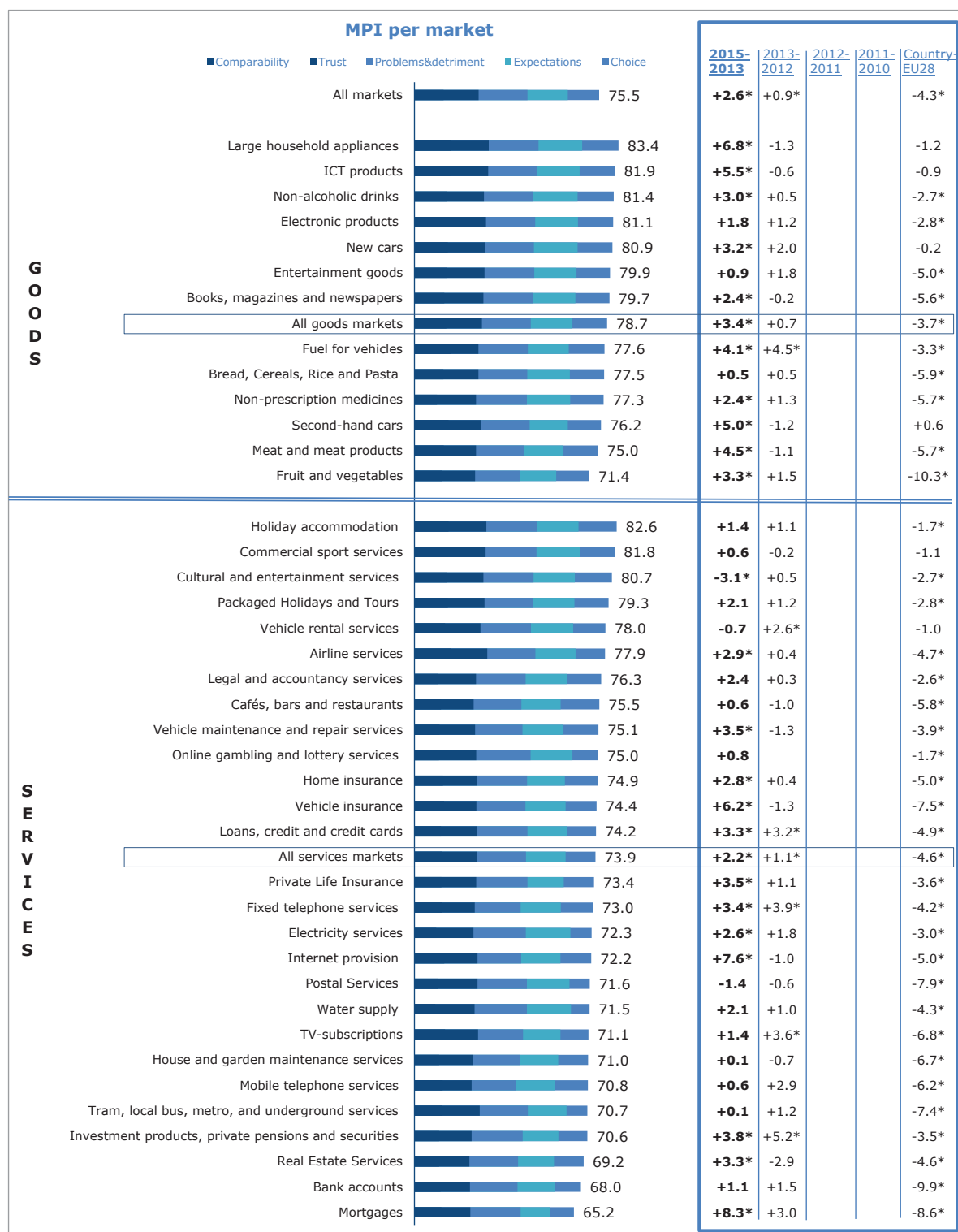
Most Norwegian services markets remain below the EU28 average with the markets for 'Cafés, bars and restaurants' (-9.8) and 'Internet provision' (-8.1) scoring lowest compared to the EU average. Six markets perform above average, led by the 'Water supply' (+5.8), 'Mortgages' (+4.7) and 'Bank accounts' (+4.0) markets.

The services markets trust and expectations scores have increased since 2013, with no single services market decreasing in these components. The services markets average proportion of complaints has increased, with increases in the 'Water supply' and 'Real estate services' markets and stable proportions for the other services markets.

In relation to the EU28 average, the services markets overall comparability score is below average; the 'Mortgages' market is the only services market with an above average comparability score, while 26 markets score below average for this component. Results for the other components are more mixed on an individual market level. The services markets average comparability, expectations and choice component scores are also lower than the EU average, while the Norwegian markets average proportion of problems is higher than the EU average. Although the services markets overall detriment score is better than average (lower level of detriment), the services markets average problems & detriment score is worse than the EU28 average. The services markets average trust score is higher than the EU average.

Difference with EU28										
5 Top markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+5.8*	-1.4*	+1.0*	-0.8	-0.4	+0.1	-6.8	+1.3*	-0.5*
51	Mortgages	+4.7*	+0.4*	+1.3*	+0.2	-2.1*	+0.2*	+7.4	-0.2	+0.6*
26	Bank accounts	+4.0*	-0.7*	+1.5*	-4.2*	+0.0	+0.2*	-8.4	+0.4*	+0.1
36	Train services	+2.5*	-0.5*	+0.9*	+0.5	+0.3	-0.1	-10.1	+0.3*	-0.2
46	Electricity services	+2.2*	-0.3*	+0.8*	-3.3*	-1.0	+0.3*	-22.4*	-0.3*	+0.8*
5 Bottom markets (compared to EU28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-9.8*	-1.7*	-1.1*	+29.4*	-0.1	-1.4*	-7.3*	-0.4*	-0.8*
2	Meat and meat products	-9.2*	-1.2*	-0.6*	+20.0*	-0.3	-0.9*	-8.2*	-0.7*	-1.2*
1	Fruit and vegetables	-9.2*	-1.2*	-0.4*	+41.4*	-0.3	-1.8*	-12.4*	-0.8*	-0.6*
34	Internet provision	-8.1*	-1.2*	-0.3*	+7.9*	+0.8*	-0.7*	-6.3	-0.8*	-1.4*
14	Entertainment goods	-6.1*	-1.1*	-0.4*	+11.1*	-1.2*	-0.4*	-5.5	-0.8*	-0.5*
Difference with 2013										
Improved most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
23	Vehicle maintenance and repair services	+5.5*	+0.3	+0.8*	-6.1*	N/A	N/A	-3.9	+0.6*	N/A
21	House and garden maintenance services	+5.2*	+0.2	+0.9*	-2.8	N/A	N/A	+2.5	+0.8*	N/A
54	TV-subscriptions	+4.8*	0.0	+0.9*	-10.5*	N/A	N/A	+7.3	+0.3	N/A
35	Tram, local bus, metro, and underground services	+4.5*	+0.3	+0.7*	+0.8	N/A	N/A	-1.5	+0.9*	N/A
13	ICT products	+3.9*	+0.4*	+0.6*	-3.0	N/A	N/A	+4.6	+0.4*	N/A
Deteriorated most since 2013		trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
41	Cafés, bars and restaurants	-3.6*	-0.4*	+0.2	+17.5*	N/A	N/A	-4.7	-0.1	N/A
60	Online gambling and lottery services	-1.3	+0.0	-0.3	+0.9	N/A	N/A	+9.2	-0.2	N/A
33	Mobile telephone services	-1.3	-0.1	+0.3*	+6.3*	N/A	N/A	+7.2	-0.2	N/A
2	Meat and meat products	-1.1	-0.1	+0.4*	+10.4*	N/A	N/A	+17.8*	+0.1	N/A
1	Fruit and vegetables	-0.9	-0.5*	+0.4*	+2.2	N/A	N/A	+6.9	+0.1	N/A

### 5.2.30. Iceland



## **Overall Performance**

The average performance of all markets surveyed in Iceland is 75.5, which is 4.3 points lower than the EU28 average. The average goods markets MPI score is 78.7 while the services markets score is 73.9, lower than the EU28 average by 3.7 and 4.6 points respectively.

The overall MPI score in Iceland is 2.6 points above the 2013 figure. The goods markets score has increased by 3.4 points and the services markets score has risen by 2.2 points.

## **Goods Markets**

The top goods markets in Iceland are 'Large household appliances', 'ICT products' and 'Non-alcoholic drinks' and the bottom three are 'Fruit and vegetables', 'Meat and meat products', and 'Second-hand cars'.

Only the 'Electronic products', 'Entertainment goods' and 'Bread, cereals, rice and pasta' markets have remained stable since 2013; all other goods markets have improved. The markets for 'Large household appliances' (+6.8), 'ICT products' (+5.5) and 'Second-hand cars' (+5.0) are the most improved goods markets.

While four goods markets are in line with the EU28 average, nine markets score below average, with the 'Fruit and vegetables' market (-10.3) scoring lowest in relation to the EU28 average, followed by the 'Bread, cereals, rice and pasta' market (-5.9).

The trust and expectations scores have risen since 2013 in most goods markets, while the goods markets average proportion of problems has decreased. The goods markets comparability scores remain stable in almost every market, with the exception of increases in the 'Large household appliances' and 'ICT products' markets. The overall proportion of complaints has however increased.

The goods markets comparability, trust and choice component scores remain below the EU28 average, with most individual markets scoring lower than average in these components. The overall detriment score is better than the EU average (lower level of detriment), with only the 'Fruit and vegetables' market scoring worse than the EU average. The goods markets average proportion of problems is in line with the EU28 average, resulting in an overall problems & detriment score which is also comparable to the EU average, despite the better than average performance in the detriment component.

## **Services Markets**

The top three services markets in Iceland are 'Holiday accommodation', 'Commercial sport services' and 'Cultural and entertainment services'. The bottom three markets are 'Mortgages', 'Bank accounts' and 'Real estate services'.

Out of the 27 services markets in Iceland, the 'Cultural and entertainment services' market (-3.1) is the only market to have decreased since 2013. Of the 12 services markets with increased MPI scores, the markets for 'Mortgages' (+8.3), 'Internet provision' (+7.6) and 'Vehicle insurance' (+6.2) have the largest increases.

While two services markets ('Vehicle rental services' and 'Commercial sport services') perform in line with the EU28 average, the other 25 markets score below the EU average. The 'Bank accounts' (-9.9), 'Mortgages' (-8.6) and 'Postal services' (-7.9) markets are the lowest scoring when compared to the EU28 average.

The services markets trust and expectations scores have generally increased since 2013, with no services markets having decreased in these components. In addition, the services markets average proportion of problems has decreased. The services markets comparability score has however decreased, despite increases in the 'Vehicle insurance' and 'Airline services' markets.

Compared to the EU28 average, the services markets comparability, trust and choice scores are below average. While all Icelandic services markets have comparability scores below the EU average, the market for 'Electricity services' is the only market with an above average score in the trust component. The overall services markets result for detriment is better than the EU28 average (lower level of detriment), with only the 'Bank accounts' market scoring worse than the EU average. Nevertheless, when problems and detriment are combined, Icelandic services markets perform in line with the EU28 average.

Difference with EU28										
5 Top markets (compared to EU28 average)	MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)	
16 Second-hand cars	+0.6	-0.1	+0.1	-4.4*	+0.5	+0.2	+15.9*	0.0	+0.1	
15 New cars	-0.2	-0.4*	-0.2	-0.5	-1.3*	+0.2	+2.0	+0.3*	+0.1	
13 ICT products	-0.9	-0.4*	-0.1	-1.1	-2.1*	+0.3*	+10.9*	+0.2*	-0.4*	
38 Vehicle rental services	-1.0	-1.0*	-0.3*	-6.2*	-0.3	+0.3*	+4.8	+0.4*	+0.0	
42 Commercial sport services	-1.1	-0.4*	-0.4*	-1.6	-0.2	+0.1	-3.1	+0.2*	-0.1	
5 Bottom markets (compared to EU28 average)	MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)	
1 Fruit and vegetables	-10.3*	-1.9*	-0.9*	+12.2*	+0.8*	-0.7*	+1.0	-0.7*	-0.8*	
26 Bank accounts	-9.9*	-1.6*	-1.2*	+2.3	+1.0*	-0.3	-1.1	-0.4*	-1.7*	
51 Mortgages	-8.6*	-0.8*	-0.9*	-1.8	-1.3*	+0.2*	-7.1	-1.3*	-1.7*	
31 Postal services	-7.9*	-1.8*	-0.3	+2.8	-0.4	-0.1	-15.4	+0.1	-2.1*	
30 Vehicle insurance	-7.5*	-1.5*	-1.0*	+2.6	-0.1	-0.2	+13.6*	-0.1	-1.1*	
Difference with 2013										
Improved most since 2013	trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)	
51 Mortgages	+8.3*	+0.1	+1.2*	-16.6*	N/A	N/A	-23.5*	+0.7*	N/A	
34 Internet provision	+7.6*	+0.3	+0.8*	-13.5*	N/A	N/A	-5.2	+0.9*	N/A	
11 Large household appliances	+6.8*	+0.6*	+0.7*	-8.7*	N/A	N/A	+2.7	+0.7*	N/A	
30 Vehicle insurance	+6.2*	+0.6*	+0.5*	-4.5	N/A	N/A	-1.1	+1.0*	N/A	
13 ICT products	+5.5*	+0.5*	+0.6*	-6.8*	N/A	N/A	-6.5	+0.6*	N/A	
Deteriorated most since 2013	trend MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)	
43 Cultural and entertainment services	-3.1*	-0.9*	-0.3	-0.6	N/A	N/A	+11.4	-0.1	N/A	
31 Postal services	-1.4	-0.4	-0.1	+4.5	N/A	N/A	-19.3	+0.2	N/A	
38 Vehicle rental services	-0.7	-0.3	-0.1	-2.5	N/A	N/A	-3.8	0.0	N/A	
35 Tram, local bus, metro, and underground services	+0.1	-0.5*	0.0	-2.8	N/A	N/A	-3.0	+0.4*	N/A	
21 House and garden maintenance services	+0.1	-0.5*	+0.2	-3.0	N/A	N/A	-6.2	+0.1	N/A	

### 5.3. Relative importance of MPI components by socio-demographic factor (average of all markets in the EU28)<sup>3</sup>

		Importance weight Comparability	Importance weight Trust	Importance weight Overall Detriment	Importance weight Expectations	Importance weight Choice
Region within EU28	North	.180 <sub>a</sub>	.218 <sub>a</sub>	.218 <sub>a</sub>	.218 <sub>a</sub>	.167 <sub>a</sub>
	East	.189 <sub>b</sub>	.206 <sub>b</sub>	.209 <sub>b</sub>	.212 <sub>b</sub>	.184 <sub>b</sub>
	South	.190 <sub>c</sub>	.208 <sub>c</sub>	.210 <sub>c</sub>	.207 <sub>c</sub>	.185 <sub>c</sub>
	West	.192 <sub>d</sub>	.206 <sub>b</sub>	.205 <sub>d</sub>	.207 <sub>c</sub>	.190 <sub>d</sub>
	ALL	.191 <sub>c</sub>	.207 <sub>d</sub>	.208 <sub>e</sub>	.208 <sub>d</sub>	.187 <sub>e</sub>
Market cluster	Fast moving retail	.191 <sub>af</sub>	.206 <sub>a</sub>	.204 <sub>a</sub>	.208 <sub>ae</sub>	.191 <sub>a</sub>
	(Semi-)durable goods	.195 <sub>b</sub>	.203 <sub>b</sub>	.205 <sub>a</sub>	.207 <sub>a</sub>	.191 <sub>ab</sub>
	Automotive goods	.192 <sub>af</sub>	.204 <sub>b</sub>	.207 <sub>b</sub>	.208 <sub>ab,e</sub>	.189 <sub>b,e,f</sub>
	Telecoms	.191 <sub>af</sub>	.206 <sub>ad</sub>	.209 <sub>ad</sub>	.208 <sub>ae</sub>	.186 <sub>c</sub>
	Transport	.188 <sub>c</sub>	.211 <sub>c</sub>	.211 <sub>c,e</sub>	.210 <sub>b</sub>	.180 <sub>d</sub>
	Utilities	.185 <sub>d</sub>	.211 <sub>c</sub>	.212 <sub>c</sub>	.212 <sub>c</sub>	.179 <sub>d</sub>
	Banking services	.192 <sub>a</sub>	.207 <sub>d</sub>	.210 <sub>d,e,f,g</sub>	.205 <sub>d</sub>	.186 <sub>c</sub>
	Insurance services	.191 <sub>af</sub>	.206 <sub>ad</sub>	.208 <sub>bf</sub>	.207 <sub>ae</sub>	.187 <sub>c,e,f</sub>
	Recreational services	.189 <sub>c,e</sub>	.208 <sub>de</sub>	.207 <sub>b</sub>	.208 <sub>ae</sub>	.188 <sub>g</sub>
	Other services	.191 <sub>ae,f</sub>	.206 <sub>ad</sub>	.208 <sub>bg</sub>	.208 <sub>ae</sub>	.187 <sub>c,g</sub>
	ALL	.191 <sub>f</sub>	.207 <sub>d,f</sub>	.208 <sub>b</sub>	.208 <sub>e</sub>	.187 <sub>c</sub>
S1 - gender of the respondent	Man	.191 <sub>a</sub>	.206 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Woman	.191 <sub>a</sub>	.207 <sub>b</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.186 <sub>b</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>c</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>ab</sub>
S2_1 - age of the respondent	18-34	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.186 <sub>a</sub>
	35-54	.192 <sub>b</sub>	.206 <sub>b</sub>	.207 <sub>a</sub>	.207 <sub>b</sub>	.188 <sub>b</sub>
	55+	.189 <sub>c</sub>	.208 <sub>c</sub>	.209 <sub>b</sub>	.210 <sub>c</sub>	.186 <sub>c</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Total	.191	.207	.208	.208	.187
Education classification	Low (ISCED 0-1-2)	.190 <sub>a</sub>	.207 <sub>a</sub>	.207 <sub>ac</sub>	.208 <sub>a</sub>	.188 <sub>a</sub>
	Medium (ISCED 3-4)	.192 <sub>b</sub>	.205 <sub>b</sub>	.207 <sub>a</sub>	.207 <sub>b</sub>	.189 <sub>b</sub>
	High (ISCED 5-6-7-8)	.189 <sub>c</sub>	.209 <sub>c</sub>	.210 <sub>b</sub>	.209 <sub>c</sub>	.183 <sub>c</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>c</sub>	.208 <sub>a</sub>	.187 <sub>d</sub>
S4 - What is your current occupation?	Self-employed	.190 <sub>ac</sub>	.207 <sub>ac</sub>	.209 <sub>ade</sub>	.208 <sub>a</sub>	.186 <sub>ac</sub>
	Manager	.189 <sub>ad</sub>	.208 <sub>ad</sub>	.210 <sub>abh</sub>	.209 <sub>ac</sub>	.184 <sub>a</sub>
	Other white collar	.194 <sub>b</sub>	.205 <sub>b</sub>	.206 <sub>c</sub>	.205 <sub>b</sub>	.190 <sub>b</sub>
	Blue collar	.191 <sub>c</sub>	.206 <sub>c</sub>	.208 <sub>df</sub>	.208 <sub>ac</sub>	.187 <sub>c</sub>
	Student	.187 <sub>d</sub>	.210 <sub>de</sub>	.210 <sub>b,e,h</sub>	.210 <sub>c</sub>	.182 <sub>d</sub>
	House-person and other not in employment	.191 <sub>ce</sub>	.207 <sub>ac</sub>	.207 <sub>c,f,g,i</sub>	.208 <sub>ac</sub>	.187 <sub>ce</sub>
	Seeking a job	.190 <sub>ac</sub>	.207 <sub>abc</sub>	.208 <sub>ade,g</sub>	.209 <sub>ac</sub>	.186 <sub>ac</sub>
	Retired	.185 <sub>f</sub>	.210 <sub>e</sub>	.211 <sub>h</sub>	.213 <sub>d</sub>	.182 <sub>d</sub>
	ALL	.191 <sub>c,g</sub>	.207 <sub>ac</sub>	.208 <sub>d,i</sub>	.208 <sub>a</sub>	.187 <sub>cf</sub>
S5 - How often do you use the internet for private purposes?	Every day or almost every day	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	At least once a week (but not every day)	.193 <sub>b</sub>	.205 <sub>b</sub>	.206 <sub>b</sub>	.207 <sub>b</sub>	.190 <sub>b</sub>
	At least once a month (but not every week)	.192 <sub>ab</sub>	.205 <sub>ab</sub>	.205 <sub>b</sub>	.208 <sub>ab</sub>	.190 <sub>b</sub>
	Less than once a month	.190 <sub>abc</sub>	.207 <sub>abc</sub>	.208 <sub>abc</sub>	.209 <sub>ab</sub>	.187 <sub>abc</sub>
	Hardly ever	.186 <sub>cd</sub>	.210 <sub>c</sub>	.210 <sub>ac</sub>	.210 <sub>a</sub>	.183 <sub>c,d,e</sub>
	Never	.185 <sub>d</sub>	.210 <sub>cd</sub>	.210 <sub>c</sub>	.214 <sub>c</sub>	.182 <sub>d</sub>
	Don't know/no answer	.188 <sub>abc,d</sub>	.204 <sub>ab</sub>	.209 <sub>abc</sub>	.211 <sub>abc</sub>	.189 <sub>abc,e</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
Recode Mother tongue (2 categories)	Mother tongue is an official national or official regional language	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Mother tongue is other notable, other regional or other language	.192 <sub>a</sub>	.207 <sub>a</sub>	.205 <sub>b</sub>	.209 <sub>a</sub>	.187 <sub>a</sub>
	ALL	.191 <sub>a</sub>	.207 <sub>a</sub>	.208 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
S8 - Thinking about your household's financial situation would you say that making ends meet every month is ... ?	Very difficult	.191 <sub>ab</sub>	.205 <sub>a</sub>	.209 <sub>a</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Fairly difficult	.191 <sub>a</sub>	.206 <sub>ac,e</sub>	.208 <sub>ab</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>
	Fairly easy	.190 <sub>ab</sub>	.207 <sub>b</sub>	.208 <sub>b</sub>	.208 <sub>a</sub>	.186 <sub>a</sub>
	Very easy	.190 <sub>b</sub>	.207 <sub>b,c,d</sub>	.208 <sub>ab</sub>	.209 <sub>a</sub>	.187 <sub>a</sub>
	Don't know/no answer	.191 <sub>ab</sub>	.205 <sub>ade</sub>	.207 <sub>cc</sub>	.208 <sub>a</sub>	.189 <sub>b</sub>
	ALL	.191 <sub>ab</sub>	.207 <sub>b,e</sub>	.208 <sub>ab</sub>	.208 <sub>a</sub>	.187 <sub>a</sub>

<sup>3</sup> Within each sub-table, values that are in the same column and do not share the same subscript are significantly different at  $p < .05$  in the two-sided test of equality for means. For example, the relative importance score on comparability for persons aged 18-34 is different from the score for those aged 35-54.