



MONITORING CONSUMER MARKETS IN THE EUROPEAN UNION

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Monitoring Consumer Markets in the European Union

Report prepared by GfK EU3C

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1 Executive summary

In 2012, the third wave of the European consumer markets monitoring survey asked consumers in the 27 EU Member States, Iceland and Norway about the performance of 51 consumer markets. The survey was carried out during spring 2012. The overall approach is largely the same as in the 2011 wave.

This survey provides data for the Consumer Markets Scoreboard, yielding information on consumer markets in terms of comparability, trust, consumer problems and complaints, expectations, choice and switching.

The following conclusions can be drawn from the results presented in the report:

- At EU level, the results of the third wave of the survey largely corroborate those of 2011 and 2010. Nevertheless, a small but steady improvement in the general evaluation of market performance can be observed over the three years.
- Two markets show a particular increase in market performance in 2012: the markets for TV-subscriptions and internet provision. There is a notable decrease in score in 4 markets: the market for postal services, tram, local bus and metro and fuels for vehicles.
- Overall, services markets are not performing as well as goods markets. In addition, the difference in performance between these two groups of markets has been increasing since 2010.
- Market performance differs between different types of markets. The banking markets score by far the lowest while the fast moving goods markets and the markets for (semi-)durable goods obtain the best market performance evaluations.
- Looking more closely at the different components, overall scores for comparability, trust and problems have improved over the past three years. The components of expectations, choice and ease of switching have remained stable since 2011, while the complaints and switching behaviour score lower than in 2011.
- Market performance assessments differ significantly between countries. This is not only due to actual differences in market performance, but also due to cultural differences and different consumer environments (e.g. well-informed and empowered consumers may be more critical and/or have higher expectations than consumers elsewhere). Economic differences may also play a role, with both prices and consumer confidence in the state of the economy having a statistically significant, albeit small to modest, influence on how markets are evaluated.
- As shown in the country sections, specific local circumstances, such as the emergence of fraud scandals or specific governmental measures, can also influence the evaluation of market performance.

2 Introduction to the survey

This is the report of the third wave of the EU consumer market monitoring survey. The survey is carried out for the Directorate-General Health and Consumers of the European Commission DG SANCO (hereafter referred to as the 'European Commission') and the Executive Agency for Health and Consumers (EAHC) of the European Commission (hereafter referred to as the 'Executive Agency').

In recent years, the European Commission has created a comprehensive monitoring scheme for consumer markets in the European Union in the form of Consumer Markets Scoreboards. The scoreboards are used to indicate which consumer markets could be malfunctioning, meaning that these markets are not yielding the desired outcomes for consumers.

In 2010, the European Commission commissioned GfK to perform a large scale consumer market monitoring survey evaluating 50 goods and services markets in the 27 EU Member States and Norway. This survey provided data for the 4th edition of the Consumer Markets Scoreboard, yielding information on 50 consumer markets in terms of comparability, trust, consumer problems and complaints, expectations, choice and switching.

A second wave of the consumer market monitoring survey was carried out in spring 2011, and this report is based on the results of the third wave that was carried out in spring 2012. While the approach in this third wave is largely the same as in the 2011 wave, a few changes were made to certain aspects of the survey. In this introduction of the results of the third wave, we will firstly introduce the specific context of this 2012 wave and the implications for the presentation of the results. Secondly, we will give a short description of the technicalities of the survey and indicate the main differences in comparison to the second wave.

2.1 Introduction to the third wave of the EC market monitoring survey

2.1.1 General background and objective of the survey

Well-functioning consumer markets are of great importance for achieving the fundamental objectives of the internal market of the European Union. Therefore, understanding EU citizens' perceptions of consumer markets and the problems they experience when purchasing goods and services through various studies and opinion surveys is one of the Commission's priorities, and particularly so for the Directorate-General Health and Consumers.

The aim of the survey is to assess consumer experiences and the perceived conditions of the consumer markets through an annual survey covering the 27 EU Member States, plus Norway and Iceland. The interviews are carried out by telephone on a sample of consumers with recent purchasing experience within one of the 51 most important consumers markets. Only consumers with purchasing experience are included in the survey in order to ensure that the results are based on concrete consumer experiences in the relevant market. The survey is carried out annually in order to allow regular monitoring across markets and countries.

The desired outcome of the survey is:

The monitoring survey must deliver statistically **reliable** and **comparable** results for markets in the 27 Member States, plus Norway and Iceland. The survey should allow the Commission to **identify markets** that are perceived and experienced as **not delivering the desired outcomes for consumers with purchasing experience**, as well as to identify socio-economic groups that are experiencing particular problems or in other ways diverge from the average consumer.

2.1.2 Data normalisation

As in 2011, it is opted in this report to present the results in a normalised way. The advantage of working with normalised data is that data are fully comparable; filtering out possible economic or other effects that might influence Market Performance Indicators.

Thus, the MPI-scores for each market are normalised to the average score of the respective group of markets (goods or services), whereby the average score equals 100. Consequently, markets performing better than the average of all markets in their respective group, receive a score higher than 100 and markets performing under the average receive a score below 100. Similarly, the results of 2010 were recalculated by using normalisation. This form of normalisation allows for a relative comparison across the three years. The big advantage of presenting the data in this way is that, for each year, observed shifts in the performance of markets are relative to the average performance of a given year. If the perceived performance of a market has improved, this will be shown by an increase in points on the normalised 100-index.

However, it must be emphasised that this way of presenting the results implies that results for an individual market of one country can differ depending on the perspective one takes of the data. The average score differs when comparing a specific market in different countries, when comparing different markets within one country and when comparing the different markets at EU-level. In each case the same market will receive a different normalised MPI score. Therefore, the reader of this report should note that the data of a specific market cannot be compared between the different chapters. Each chapter should be considered as a separate, stand-alone report of market performance in its specific context.

Non-normalised data can be found in the dashboard. These data allow for tailor-made comparisons, although comparison of non-normalised data belonging to different waves should be done with care and should take into consideration the issues described above.

2.2 Survey description

2.2.1 Covered topics

The survey aims to provide information for the Consumer Markets Scoreboard of the European Commission and focuses on the main characteristics of the consumer markets.

The main characteristics of consumer markets can be captured through six main components which are covered by eight questions. The six components are:

- **“Comparability”**, which reflects the ability of consumers to compare between products or services as they are offered by different suppliers or providers in the market. Comparability shows how easy/difficult it is for a consumer to compare goods or services in a market and implicitly includes a price and quality comparison. This topic is studied via one question in the questionnaire:
“On a scale from 0 to 10, how difficult or easy was it to compare the products/services sold by different retailers/offered by different service providers?”
- **“Trust”**, which measures the extent to which consumers are confident that suppliers, or providers, respect the rules and regulations that protect the consumer. Trust measurement is based on one question:
“On a scale from 0 to 10, to what extent do you trust retailers/providers to respect the rules and regulations protecting consumers?”
- **“Expectations”** is a dimension that measures the extent to which the market generally lives up to what consumer wants. This dimension is also measured via one question in the questionnaire:
“On a scale from 0 to 10, to what extent did the products/services on offer from different retailers/providers live up to what you wanted within the past year?”
- The **“Problems & Complaints”** dimension incorporates the *occurrence* of problems and the *severity of the problem* as viewed by the proportion of consumers who *complain* about the experienced issues. The problems and complaints measurement is often considered a key metric to evaluate the functioning of a market: the *possibility* for consumers to voice a complaint (and hence express dissatisfaction) leads to an optimisation of the markets, even if it is, as such, also a sign that problems are truly *impacting* consumers (and is therefore a sign of an underperforming market). For the rating of the overall indicator (MPI), the complaint indicator is seen as a measure of the severity of the problem. This dimension is evaluated via two specific questions:
“Within the past <X> year(s), did you experience any problem with the product/services you purchased/paid for, either with the product or the retailer/the service or provider, where you thought you had a legitimate cause for complaint?”
 And
“Have you complained about any of these problems?”
- **“Switching”** applies only to 14 ‘switching markets’ (i.e. ‘continuous’ services markets where the consumer has an on-going contract with the supplier and where alternative suppliers are available) – see an overview of the covered markets in paragraph 2.2.4). Switching is an indicator of both the *level of choice* in a given market and the *ability* for consumers to *exercise this choice* (depending, for example, on market transparency, obstacles for switching, ‘inertia’, etc).

“Switching” is evaluated through *actual* switching behaviour and the *perceived* ease of switching (both for consumers who have actually switched and for consumers who have not). This fifth component is studied via two questions:

“Have you switched service or provider in the past year?”

And

“On a scale from 0 to 10, how difficult or easy do you think it would have been/ was it to switch provider in the past year?”

- The “**Choice**” component applies to 48 markets where alternative providers/suppliers are available. It measures if consumers are satisfied with the choice of different suppliers/retailers in a given market. This component was added to the market monitoring survey in 2011 and has been retained for the third wave in 2012. This dimension is evaluated via one question:

“On a scale from 0 to 10, would you say there are enough different retailers/providers you can choose from?”

The questionnaire **structure** is identical for all 51 markets (6, 7 or 8 questions), even if the **formulation** of the questions has been adapted according to:

- Specific names used in certain markets: new car dealer, Internet provision, airline company, bank, fruit and vegetables retailer...
- The difference between goods and services: “offered by” for services and “sold by” for products;
- Time frame reference: some markets are used by consumers on a very frequent basis (e.g. food purchases) whilst others are used on a more occasional basis (e.g. real estate services). Each market has received a specific time frame: one year, two years or three years (see table in paragraph 0);

Regarding the answer modes and scales:

- The rating of “comparability”, “trust”, “expectations”, *perceived* ease of “switching” and “choice” is based on a scale of 0 to 10. Respondents were asked to indicate the strength of their attitude or opinion using a number between 0 and 10.
- For the rating of components of “problems and complaints” and “actual switching behaviour”, other answer possibilities were provided, for instance :
 - For the “problem” question a “yes/no” answer mode has been applied.
 - For the “complaint” question five different answer possibilities were provided to indicate to whom the consumer had complained.
 - For the “*actual* switching” question, three different answer possibilities were given, characterising the type of switching behaviour: (i) internal switch (switched services/products but staying with the same provider/supplier), (ii) external switch (changing from supplier/provider) or (iii) no switch.

It should be noted that there was no “I do not know” option because respondents who did not have experience with the market were filtered out in the initial screening. Only respondents who had experience of a given market received questions on this particular market.

The choice and switching components are not taken into account when calculating MPI as they do not apply to all markets. Notwithstanding, the results of the two components are described together with the analysis of the other components. Further analysis on the impact of the new component on the calculation of the Market Performance Index can be found in Annex 3.

2.2.2 Surveyed countries

This third wave of the survey was conducted in the 27 European Union Member States, plus Norway and Iceland. In comparison, the first wave in 2010 was conducted in the 27 European Union Member States plus Norway, and the second wave in 2011 took place in the 27 European Union Member States only.

In this report, the findings are analysed according to the following subgroups: EU27, EU15 and EU12. The EU27 contains the current members of the European Union. The EU15 refers to the European Union in its pre-2004 formation. The EU12 refers to the Member States that joined the European Union in 2004 and 2007. Furthermore four European regions were defined, i.e. North, South, East and West. Scores for each region are based on the average score of all countries in that specific region. The below table gives an overview of which country belongs to which region:

Surveyed countries	EU27	EU15	EU12	Region North(1)	Region East(2)	Region South(3)	Region West(4)
1. Austria (AT)	X	X					X
2. Belgium (BE)	X	X					X
3. Bulgaria (BG)	X		X		X		
4. Cyprus (CY)	X		X			X	
5. Czech Republic (CZ)	X		X		X		
6. Denmark (DK)	X	X		X			
7. Estonia (EE)	X		X		X		
8. Finland (FI)	X	X		X			
9. France (FR)	X	X					X
10. Germany (DE)	X	X					X
11. Greece (EL)	X	X				X	
12. Hungary (HU)	X		X		X		
13. Ireland (IE)	X	X					X
14. Italy (IT)	X	X				X	
15. Latvia (LV)	X		X		X		
16. Lithuania (LT)	X		X		X		
17. Luxembourg (LU)	X	X					X
18. Malta (MT)	X		X			X	
19. Netherlands (NL)	X	X					X
20. Poland (PL)	X		X		X		
21. Portugal (PT)	X	X				X	
22. Romania (RO)	X		X		X		
23. Slovakia (SK)	X		X		X		
24. Slovenia (SI)	X		X		X		
25. Spain (ES)	X	X				X	
26. Sweden (SE)	X	X		X			
27. United Kingdom (UK)	X	X					X
28. Norway (NO)							
29. Iceland (IS)							

2.2.3 Surveyed markets

This monitoring study was performed for 51 consumer markets, as listed in the table below. "Switching" and "choice" markets are also identified in the table. The reference period of purchase is also mentioned, as well as the priority order based on the average estimated incidence rates of the markets in the EU. Low penetration markets (i.e. markets with the lowest estimated incidence rates) are ranked highest on the market priority list. This means that these markets are programmed as the first markets to be screened in the survey.

market ID	consumer market	timeframe	Switching market?	Choice market?	Market priority (based on estimated IR)	goods (g)/ services (s) market
1	fruit and vegetables	1 year	no	yes	49	g
2	meat and meat products	1 year	no	yes	50	g
3	bread, cereals, rice and pasta	1 year	no	yes	51	g
5	non-alcoholic drinks	1 year	no	yes	53	g
6	alcoholic drinks	1 year	no	yes	45	g
7	clothing and footwear	1 year	no	yes	54	g
8	maintenance products	2 year	no	yes	20	g
9	furniture and furnishings	1 year	no	yes	28	g
10	electronic products	1 year	no	yes	26	g
11	large household appliances	2 year	no	yes	23	g
12	small household appliances	1 year	no	yes	25	g
13	ICT products	1 year	no	yes	24	g
14	entertainment goods	1 year	no	yes	29	g
15	new cars	3 year	no	yes	9	g
16	second hand cars	3 year	no	yes	13	g
17	fuel for vehicles	1 year	no	yes	40	g
18	books, magazines and newspapers	1 year	no	yes	38	g
19	personal care products	1 year	no	yes	43	g
20	real estate services	3 year	no	yes	3	s
21	maintenance services	2 year	no	yes	10	s
22	personal care services	1 year	no	yes	35	s
23	vehicle maintenance and repair	1 year	no	yes	21	s
26	bank accounts	2 year	yes	yes	44	s
28	investment products, private pensions and securities	2 year	yes	yes	8	s
29	home insurance	1 year	yes	yes	22	s
30	vehicle insurance	1 year	yes	yes	31	s
31	postal services	1 year	no	yes	39	s
32	fixed telephone services	1 year	yes	yes	34	s
33	mobile telephone services	1 year	yes	yes	42	s
34	internet provision	1 year	yes	yes	32	s
35	tram, local bus, metro	1 year	no	no	33	s

market ID	consumer market	timeframe	Switching market?	Choice market?	Market priority (based on estimated IR)	goods (g)/ services (s) market
36	train services	1 year	no	no	14	s
37	airline services	1 year	no	yes	11	s
38	vehicle rental services	2 year	no	yes	2	s
39	holiday accommodation	1 year	no	yes	18	s
40	packaged holidays & tours	1 year	no	yes	6	s
41	cafés, bars and restaurants	1 year	no	yes	37	s
42	commercial sport services	1 year	yes	yes	12	s
43	culture and entertainment	1 year	no	yes	17	s
44	gambling and lottery services	1 year	no	yes	19	s
45	water supply	1 year	no	no	46	s
46	electricity services	1 year	yes	yes	48	s
47	gas services	1 year	yes	yes	36	s
48	non prescription medicines	1 year	no	yes	41	g
51	mortgages	2 year	yes	yes	5	s
52	private life insurance	2 year	yes	yes	15	s
53	spectacles and lenses	1 year	no	yes	16	g
54	TV-subscriptions	1 year	yes	yes	47	s
55	dairy products	1 year	no	yes	52	g
57	legal and accountancy services	3 year	no	yes	7	s
58	loans, credit and credit cards	2 year	yes	yes	27	s

It should be noted that it was not possible to conduct interviews for each market in every country as:

- Some markets do not exist in certain countries;
- In some countries, certain markets defined as “switching markets” are monopoly markets and therefore the questions of the switching component were not asked for these specific markets.

An overview of these exceptions is given below:

Country	Not existing markets	Monopoly markets
Cyprus	Gas Train services	Electricity
Estonia		Electricity
Greece		Electricity
Lithuania		Electricity Gas
Malta	Gas Train services	Electricity
Sweden	Gas	
Finland	Gas	
Norway	Gas	
Iceland	Gas Train services	

2.2.4 Differences with last years' survey

One of the objectives of the survey is to allow regular monitoring across markets and countries. Therefore, comparability of data is crucial and changes in the survey from one wave to the next should be minimised. However, it was decided to make a few changes to the survey on certain points.

2.2.4.1 Changes in coverage and markets to be surveyed

The 2011 wave of the survey covered the 27 EU Member States and screened 51 goods and services markets. In 2012, Norway and Iceland were added to the survey; the same 51 goods and services markets were screened.

As mentioned in 2.2.3, certain markets defined as “switching markets” are monopoly markets and therefore the questions of the switching component were not asked for these specific markets. The gas market in Slovakia was considered a monopoly market in 2011, but a new gas provider has since entered the market, thus enabling the switching questions to be asked for the Slovakian gas market in 2012.

Following the decision taken by the Commission, the choice question has not been applied in 2012 to the three markets which are monopolies in the majority of countries, i.e. tram, local bus, metro; water supply; and train services. In addition, the choice question has not been applied to those countries where the markets for electricity services and/or gas services were excluded from the switching questions.

2.2.4.2 Changes to the questionnaire

The basic structure of the questionnaire remained unchanged in order to ensure comparability of data, i.e. identical questions (6, 7 or 8 questions) were asked for all 51 markets. As in 2010 and

2011, questionnaire adaptations were made according to the name and type of the market, reference period of purchase and frequency of purchase when it comes to perceived problems.

Question 3 – Problems

In 2010 and 2011 three different formulations existed for this question. A “yes/no” answer mode was applied to the “fast moving products” markets, while the exact number of problems was asked for the other markets. Furthermore a distinction existed in the timeframe to which the question was related. For the goods markets and some services with a “short life cycle” the question related to the last purchase, while for the on-going service markets the question referred to a specific timeframe. This difference in time frame could have had an influence on the outcome of the results (i.e. an underestimation of the number of problems).

It was therefore opted in the 2012 survey to reformulate this question to one type of question for all different markets applying a “yes/no” answer mode and a reference to the time frame which is defined for each market (see table 1).

The general formulation of the problems question is in the 2012 survey as follows:

“Within the past <x>year(s), did you experience any problem with the <product/services> you purchased/you paid for, either with the product or the retailer/the service or provider, where you thought you had a legitimate cause for complaint?”

As a result of changing question 3, the question on complaints has also been simplified. While in the previous version of the survey the question made a distinction between one or more reported problems, this question was reformulated as follows:

“Have you complained about any of these problems?”

Incidence rate for market for TV-subscriptions

For each market, the incidence rate estimation was based on information collected from the different national agencies. The markets are programmed in the order of the estimated incidence rates. Those markets with the lowest incidence rates appear the first in the survey program. This enables the screening of all participants on the low penetration markets (i.e. the markets with low incidence rates). The incidence rates were kept the same to the ones defined in 2011, except for the market of TV-subscriptions.

Experience of the survey last year showed that the estimated incidence rate of 2011 was too low. In the 2012 survey this incidence rate was estimated higher and as a consequence the market of TV-subscription appeared at a later stage in the questionnaire.

Besides the reformulation of the question on problems and the change in estimated incidence rate for the market of TV subscriptions, no other modifications were made to the questionnaire.

2.3 Concepts used in the report

2.3.1 MPI

The Market Performance Indicator (**MPI**) indicates **to what extent a given market brings the desired outcome to consumers**. It is a composite index incorporating four key components: “comparability”, “trust”, “problems & complaints” and “expectations”. Each component has an equal weight of 1/4.

The scores for the “**comparability**”, “**trust**” and “**expectations**” components are calculated by taking the mean average of the answers of all respondents (based on a score of 0-10– the result is therefore always a number between 0 and 10).

The score of the “**problems & complaints**” component is calculated by simultaneously taking into account the answers to the question on problems experienced and to the question on complaint behaviour:

- When a respondent experienced no problems and therefore did not receive the complaint question, a score of 10 was assigned to the component.
- When a respondent experienced a problem but did not complain, a score of 5 was assigned to the component.
- When a respondent experienced a problem and complained to friends, family, relatives, etc., a score of 3 was assigned to the component.
- When a respondent experienced a problem and complained to a retailer/provider, a score of 2 was assigned to the component.
- When a respondent experienced a problem and complained to a manufacturer, a score of 2 was assigned to the component.
- When a respondent experienced a problem and complained to a “third-party company or complaints body”, a score of 0 was assigned to the component.

2.3.2 nMPI

As described in section 2.1.2, the MPI results are presented with normalised scores in order to neutralise any possible external effect that might influence the index as a whole, and isolate the relative changes in the performance of each market. The MPI results are recalculated by normalising them to the average MPI scores. Average scores are set to equal 100, which means that normalised MPI scores (nMPI) are calculated as a deviation from the mean using the following formula:

$$\text{nMPI} = \text{MPI} - \text{Average MPI} + 100.$$

It must be noted that the average scores depend on which aspect of market performance is examined and consequently normalised MPI scores can differ according to the view one takes on the data. If the performance of a market in one country is compared to the other 26 countries, the normalised MPI score will be calculated on the average score of this market in all 27 countries (i.e. the EU27 market score). When, on the other hand, looking at the performance of a specific market in one country compared to all the other markets in this country, the normalised MPI score will be calculated on the average score of all markets in this country

The results for Norway and Iceland will be also normalised to the EU27 average even though these two countries are not included in the calculation of the normalised average.

Results in this report will be mainly presented with normalised MPI scores, unless specified otherwise.

2.3.3 MPIs

The **MPIs** is the MPI supplemented with the “switching” component. The MPIs is used only for the 14 markets in which switching services and providers is possible. Each component has an equal weight of 1/5.

The score for the “**switching**” question is calculated by simultaneously taking into account the answers to the two switching questions (*actual* switching and *perceived/experienced* ease of switching):

- When a respondent **did switch** (revealed by the actual switching question) and indicated a certain level L (from 0 to 10) of perceived ease of switching (reflected in the perceived ease of switching question), the total score on this component will range between 5 and 10 (due to the positive answer on the actual switching question) and is equal to

$$5+0.5L$$

- When a respondent did **not** switch (revealed by the actual switching question) and indicated a certain level (from 0 to 10) of perceived ease of switching (revealed by the perceived ease of switching question), the maximum score on this component equals 5 (due to the negative answer to the actual switching question) and is equal to

$$0.5 L$$

2.3.4 MPIc

The **MPIc** is the MPI supplemented with the “choice” component. Each component has an equal weight of 1/5.

The score for the “**choice**” question is calculated by taking the mean average of the answers of all respondents (based on a score of 0-10– the result is therefore always a number between 0 and 10).

As already mentioned in section 2.2.4.1, the MPIc is not calculated for three markets which are monopolies in the majority of Member States (tram, local bus, metro; water supply; and train services) and neither for the electricity and gas market in those countries where switching questions were not asked for these markets.

2.3.5 MPIsc

The **MPIsc** is the MPI supplemented with “switching” and “choice” components. The MPIsc is used only for the 14 markets in which switching services and providers is possible. Each component has an equal weight of 1/6.

The below table summarises the component composition of MPI, MPIS, MPIC and MPISC:

		MPI	MPIS	MPIC	MPISC
Comparability component	Comparability question => Average score 0-10	✓	✓	✓	✓
Trust component	Trust question => Average score 0-10	✓	✓	✓	✓
Problems and complaints component	Problems question AND Complaints question => Score 10 if no problems, score 5 if problems but no complaints, score 3 if problems and complained to friends and family, score 2 if problems and complained to retailer or manufacturer, score 0 if problems and complained to third party	✓	✓	✓	✓
Live up to what you wanted component	Live up to what you wanted question => Average score 0-10	✓	✓	✓	✓
Switching component	Actual switching question (score 10 if switch supplier or product, score 0 if no switch) Presumed switching question =>Average score 0-10	✗	✓	✗	✓
Choice component	Choice question => Average score 0-10	✗	✗	✓	✓

2.4 Structure of the report and online dashboards

2.4.1 Structure of the report

2.4.1.1 EU27 results

Firstly, results are reported at EU27 level. In addition to a general overview of market scores at EU level, each component of the MPI(sc) is also discussed. For each component, this year's results are compared with the 2010 and 2011 data. **All data presented at EU27 level are weighted to the population of the Member States, unless explicitly stated otherwise.**

The results of Norway and Iceland, which are not part of the EU, are not included in the analysis at EU27 level.

Besides the overall EU27 results for MPI, MPIs, MPIc, MPIsc and its different components, results are also analysed by different country groups/regions, socio-demographic groups and market groups.

Furthermore an analysis is also presented on relations between the MPI and key economic indicators.

2.4.1.2 Market reports

Secondly, each market is discussed in detail, comparing the results of the different EU Member States.

All data presented at EU27 level are weighted to the population of the Member States, unless explicitly stated otherwise.

2.4.1.3 Country reports

In a separate chapter, data are presented at country level. For each country, market performance is analysed in comparison to the EU27 ranking of the markets and in comparison to the 2011 rankings. The 27 Member States are listed in protocol order, followed by Norway and Iceland.

2.4.2 Online dashboards

In addition to the report, online dashboards are set up which enable very user-friendly access to the data. The dashboards visualise the results of the market monitoring survey in a dynamic way, as the desired results can be easily found via drop-down menus and buttons.

The dashboard presentation consists of three parts. In Part I, the results are presented at EU27 level for each consumer market. Parts II and III focus on the data at country level.

The desired market can be chosen by the user by selecting the market in the drop-down menu at the top of the dashboard. The desired year can be chosen by the user by clicking on one of the three buttons (2010, 2011 and 2012) at top of the dashboard.

The MPI scores are presented by default as normalised MPI scores but can also be seen as non-normalised scores. This option can be chosen via a drop-down menu. All MPI results on the dashboard are based on the original four components. Furthermore, results on the components of 'choice' and 'switching' are also shown on the dashboards, but these are not taken into account for the calculation of the MPI. An extra option is added to see also MPIC, MPIs and MPIsc results for the relevant markets.

Part I

The first dashboard focuses on:

- **MPI at country level**
The MPI of the selected consumer market is shown for each of the 29 countries participating in survey¹.
- **The components**
For the selected market, the answers to each of the individual questions on which the MPI is based are presented in graphs.
The questions and their respective answers can be viewed by clicking on one of the buttons (comparability, trust, problems, complaints, actual switching, perceived switching, 'expectations' and choice).

Part II

Part two focuses on **component data at country level**.

- For each market the results from the different components can be displayed for all countries. This part of the dashboard allows a comparison of the different components between the countries.
- The market can be chosen by a drop-down menu and the components displayed by clicking on one of the buttons (comparability, trust, problems, complaints, actual switching, perceived switching, 'expectations' and choice).

Part III

Part three focuses on **data at country level**.

- The right side of the dashboard gives an overview of the MPI ranking of all 51 consumer markets in a selected country.
- The left side can be modified to show the details of a specific consumer market. It allows in-depth information on comparability, trust, problems, complaints, actual switching, perceived switching, 'expectations' and choice.

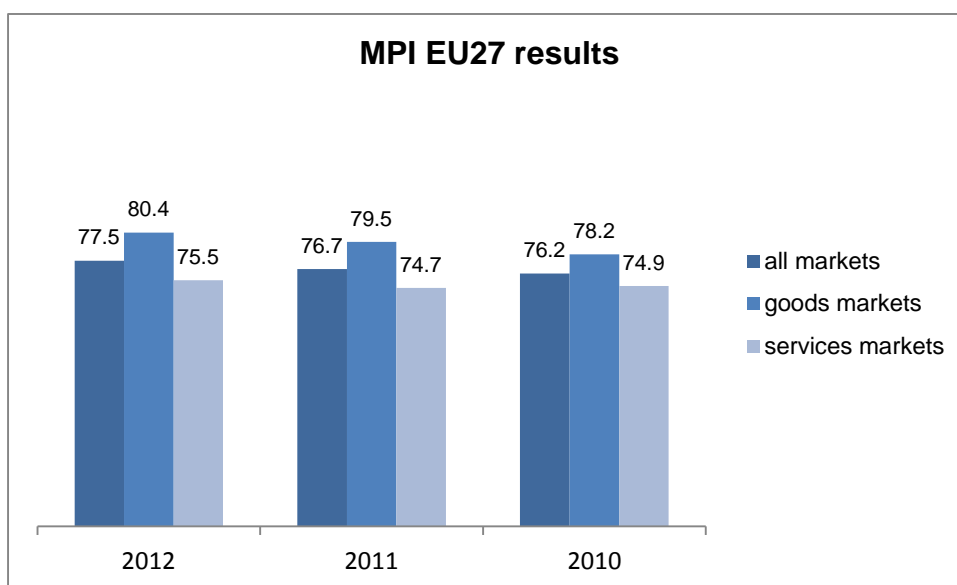
¹ For the 2010 results, data for the EU27 and Norway are included. For the 2011 results, only data for the EU27 are included

3 The Results of the third wave of the EC market monitoring survey

3.1 EU27 Results

3.1.1 MPI results

Overall results



The table above gives the average MPI results for all markets together. The results show that in this 2012 survey, at overall EU27 level, Market Performance Index scores have increased on average by 0.9 points since 2011. Within this context, goods markets have increased by 1 point and services markets by 0.8 points. Only 4 out of the 51 surveyed markets have decreased in MPI score since 2011, and all with a decrease of less than 1 point.

The increase in overall MPI scores can be observed in the EU15 as well as in the EU12 Member States, but is slightly higher in the EU15 Member States. At regional level, Western European countries evaluated market performance the best, while Northern, Eastern and Southern European countries have normalised MPI scores below the EU27 average. The difference in normalised MPI scores between the different regions has declined slightly since 2011. This could be an indication of a convergence of market performance among the different regions.

Profiles of markets can largely differ and therefore scores given by different socio-demographic groups can diverge. Overall, the results show that women, younger persons, and higher educated persons give more positive evaluations of market performance, while men, lower educated persons, self-employed, blue collar and unemployed persons give in general lower scores for market performance. Differences at market level can be distinguished and are further discussed in chapter 3.1.5.

Market Results

		EU27 - nMPI				
		diff 2012 -2011	2012	2011	2010	
G O O D S	books, magazines and newspapers	103,7	-0,6	1	1	1
	non-alcoholic drinks	102,8	0,0	2	2	3
	bread, cereals, rice and pasta	102,6	0,4	3	5	2
	spectacles and lenses	102,0	-0,4	4	3	
	small household appliances	101,9	0,4	5	7	6
	large household appliances	101,6	0,6	6	10	7
	entertainment goods	101,6	0,0	7	6	11
	dairy products	101,5	-0,9	8	4	
	alcoholic drinks	101,2	0,2	9	9	4
	electronic products	101,1	0,5	10	11	8
	personal care products	101,0	-0,5	11	8	5
	furniture and furnishings	100,3	0,4	12	13	12
	maintenance products	100,2	0,4	13	14	15
	non prescription medicines	99,9	-0,4	14	12	9
	fruit and vegetables	99,4	0,4	15	15	13
	ICT products	98,9	0,3	16	16	14
	meat and meat products	98,8	0,4	17	18	17
	new cars	98,5	-0,1	18	17	16
	clothing and footwear	97,1	-0,3	19	19	19
	fuel for vehicles	93,8	-1,2	20	20	18
	second hand cars	92,0	0,2	21	21	20
S E R V I C E S	personal care services	107,7	-0,4	1	1	1
	culture and entertainment	106,6	-0,4	2	2	2
	commercial sport services	105,4	-0,2	3	3	3
	holiday accommodation	105,0	0,3	4	4	4
	airline services	104,2	-0,1	5	6	7
	cafés, bars and restaurants	103,8	-0,5	6	5	9
	packaged holidays & tours	103,6	0,3	7	7	11
	gambling and lottery services	102,9	0,5	8	10	12
	vehicle insurance	102,1	-0,6	9	9	13
	vehicle rental services	101,8	-0,9	10	8	10
	home insurance	101,2	-0,4	11	12	15
	postal services	100,6	-1,7	12	11	8
	tram, local bus, metro	99,9	-1,5	13	13	14
	vehicle maintenance and repair	99,5	0,3	14	17	18
	fixed telephone services	99,4	0,3	15	18	22
	legal and accountancy services	99,1	-0,2	16	15	
	water supply	99,0	-0,3	17	14	16
	maintenance services	98,8	0,4	18	19	21
	loans, credit and credit cards	98,4	0,4	19	21	
	TV-subscriptions	98,4	3,2	20	27	
	gas services	98,4	-0,9	21	16	19
	private life insurance	97,8	-0,4	22	20	
	internet provision	97,6	1,4	23	24	28
	mobile telephone services	97,1	0,5	24	23	25
	bank accounts	96,8	-0,1	25	22	24
	electricity services	96,3	0,6	26	25	23
	train services	95,7	0,5	27	26	27
	real estate services	94,7	0,2	28	29	29
	mortgages	94,6	-0,3	29	28	
	investment products, private pensions and...	93,6	-0,1	30	30	30

The graph on the previous page presents the weighted results at EU level for the 21 goods and 30 services markets covered by the 2012 survey. The MPI scores are normalised to the respective averages (=100) of the two groups of consumer markets. The table on the right of the graph indicates the difference between the normalised MPI scores of 2012 and 2011 as well as the ranking of markets in 2012, 2011 and 2010. In 2011 4 new markets were added, 3 markets were removed and the definition changed for 2 further markets. This explains the gaps in the ranking of 2010.

Goods markets

In 2012, the markets for books, magazines and newspapers, for non-alcoholic drinks and for bread, cereals, rice and pasta record the highest MPI scores within the EU. This top 3 is closely followed by the markets for spectacles and lenses and for small household appliances. This last market enters the top 5 after a decrease in score in 2011. The market for books, magazines and newspapers firmly holds its first position in the ranking of goods markets for the third year. However, the perceived performance of this market seems to be declining, given that the normalised MPI score has gone down for the second year in a row.

Conversely, the markets for second hand cars, fuel for vehicles and clothing and footwear receive the lowest scores of all goods markets. The market for second hand cars remains in last place in the ranking of goods markets for the third year in a row, but unlike last year, it shows a slight increase in normalised MPI score. This difference is, however, too small to draw the conclusion that this market actually improved. The MPI score for the market for fuel for vehicles decreased for the second year in a row. Moreover, it is the goods market with the largest difference in score from 2011 to 2010. The market still stands at the 20th place in the ranking. However, if this trend continues further, it is likely that this market will drop to the last place in the ranking next year.

Overall, only small changes can be seen in the assessment of the different goods markets between 2011 and 2012. Looking at absolute differences in normalised scores, we see an increase in score for 11 markets and a decrease for 8 markets. Two markets, non-alcoholic drinks and entertainment goods, retain the same scores as in 2011.

The market for large household appliances has seen the largest increase in score (0.6 points). The largest decreases are found in the market for dairy products (-0,9) and the market for fuel for vehicles (-1,2). As further analysis of the different components of the MPI will show, the market for dairy products has seen an increase in the number of problems encountered by consumers. The markets for fuel for vehicles has experienced a decrease in several components (trust, expectations and problems – although the decrease in scores is not significant for the different components). Furthermore, it is noteworthy that in these two markets the decline has been the highest in Eastern European countries.

The largest shifts in ranking can be found for the markets for large household appliances (moving from the 10th to the 6th place) and the market for dairy products (declining from 4th to 8th place). Furthermore, the market for maintenance products is the only goods market that has gone up in the ranking two years in a row and showed an increase, albeit a small one, in its normalised MPI score.

Services markets

The top 3 for services markets in 2012 is composed of the markets for personal care services, culture and entertainment and commercial sport services, which is exactly the same as in 2011 and 2010. Also, the markets at the bottom of the ranking stay the same. For the third year in a row, the market for investment products is in last place, while the markets for mortgages and real estate services swapped places compared to 2011.

As in 2011, nMPI scores are somewhat more volatile for services markets than for the goods markets, although differences remain limited.

Looking at the absolute differences for normalised scores, 17 markets experienced a decrease in score, while 13 markets saw an increase in their normalised market performance score. Overall, the difference between the highest and lowest scoring market has declined by 0.3 points.

The highest increase can be found for the market for TV-subscriptions (+3.2) and internet provision (+1.4). As will be described in more details in the market reports, the market for TV-subscriptions has seen an increase in scores for the comparability, trust and expectations components and a decrease in the occurrence of problems. The market for internet provision has seen an increase in the score on comparability and a decrease in occurrence of problems. The increase in market performance score of the TV-subscriptions market in particular, but also to a lesser extent the market for internet provision, can be attributed to a better evaluation in the Eastern European countries.

The largest decreases in scores can be found in the markets for postal services (-1.7), for tram, local bus, metro (-1.5). The market for postal services has seen a decrease in the number of problems and a decrease in score on the choice component. An increase in the proportion of problems and a decrease in the proportion of complaints are observed in the market for tram, local bus and metro. While the decrease in score for the postal services market is generally observed in all regions, the decrease in the score of the tram, local bus and metro services is mainly driven by the Northern European countries, while a small increase in nMPI is even visible in Southern European countries.

The largest shifts in the ranking are found in the market for TV-subscriptions (which moved up from 27th to 20th place) and the market for gas services (which dropped 5 places to 21st place).

3.1.2 Components of MPI(sc)

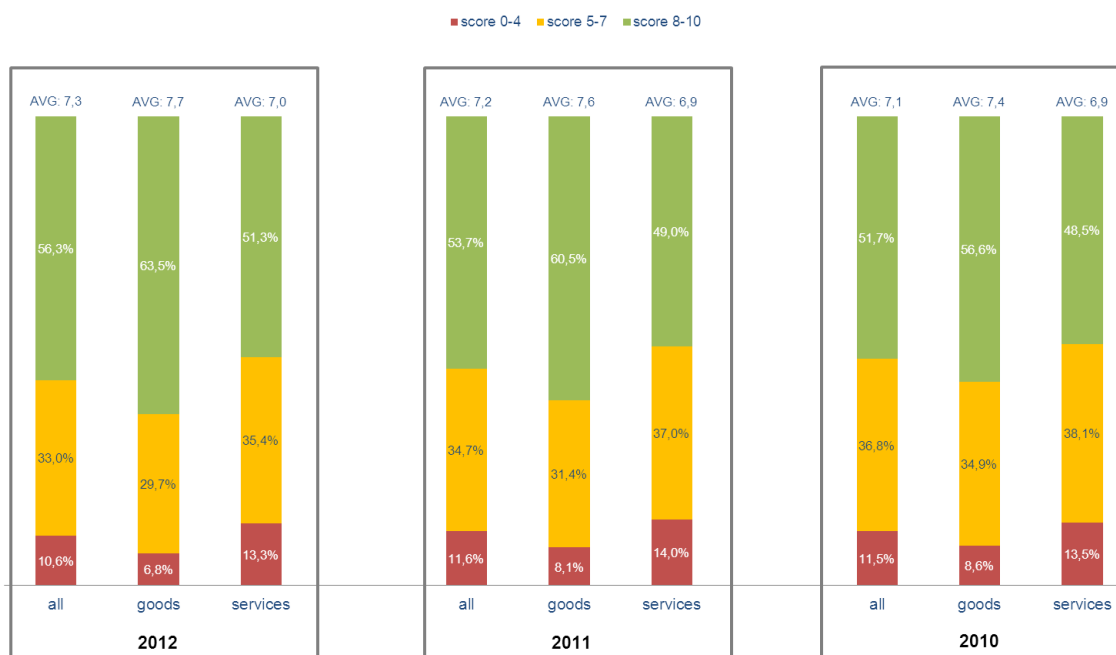
The paragraphs that follow will present the results of individual components of the MPI(sc) at EU level, taking all markets and all countries together. They reflect the answers to questions asked with an 11-point scale² unless stated otherwise. In order to make the presentation of the results clearer, the scores on the scale are regrouped into three categories: score 8-10 which represents a high rating, score 5-7 which represents an average rating and score 0-4 which represents a low rating. Furthermore, the average of all scores is reported and indicated in the graphs.

3.1.2.1 Comparability

Overall results

Comparability - EU27

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



The first component, 'comparability', reflects consumers' ability to compare products and services offered by different retailers and service suppliers. Taking all markets together, the average score for comparability is 7.3. More than half of the consumers give a high score (8-10) on comparability, while only 11% gives a very low score (0-4) to this component.

The 2012 score is 0.1 point higher than the 2011 average. This score confirms the slight positive trend observed in last years' results. While differences in average score between 2010 and 2011 results were mainly due to an increase in the very high scores (8-10), the results of 2012 also show a clear decline in the lowest scores (0-4).

² See full description of the calculation of MPI(sc) in chapter 2.3 and annex 5.2

Comparability is clearly better evaluated for goods markets than for services markets, with respective average scores of 7.7 and 7.0. The fact that consumers find it relatively more difficult to compare services than to compare goods may be explained, among others, by the complexity of offers in terms of tariffs, bundles and numerous contractual terms which hamper consumers' ability to make informed comparisons. But the evolution in scores is equally positive for both types of markets.

Market results

The graph on the next page gives an overview of the scores on comparability for all markets, split between goods and services markets.

Goods markets

The market for small household appliances receives the highest score for comparability. The goods markets where comparison between goods is most difficult, i.e. the markets for second hand cars, non-prescription medicines, and fuel for vehicles, stay the same as in 2011.

Average scores on comparability have increased for all goods markets, except for the market for fuel for vehicles whose score remained stable. The highest increase in score is found for the fruit and vegetables market, which increased by 0.3 points compared to 2011 results.

Comparing the scores on comparability with the nMPI scores, the markets for spectacles and lenses and non-prescription medicines are assessed particularly poorly for this component, ranking respectively 11 and 6 places lower than for the MPI ranking. Conversely, the markets for ICT products, fruit and vegetables and small household appliances rank higher for comparability than for their overall market performance score.

Services markets

For 21 markets the average scores on comparability have increased and for 8 markets the score remained stable. Comparability is only evaluated lower than in 2011 in the market for postal services (-0.1) and this decrease in score is even not significant. The highest increase in score can be found in the markets for TV-subscription, internet provision, and gambling and lottery services.

Although the increase in average score for this component is also observed for the worst scoring markets, 1 respondent in 5 still finds it difficult to compare investment products, electricity services and water supply.

For the markets for water supply, postal services, and legal and accountancy services, comparability is evaluated poorly in comparison to their overall market evaluation. This is demonstrated by the fact that these markets are ranked much lower on this component than on their overall MPI score. The markets for internet provision, mobile telephone services, TV-subscriptions, and real estate services are ranked higher for comparability than in terms of MPI.

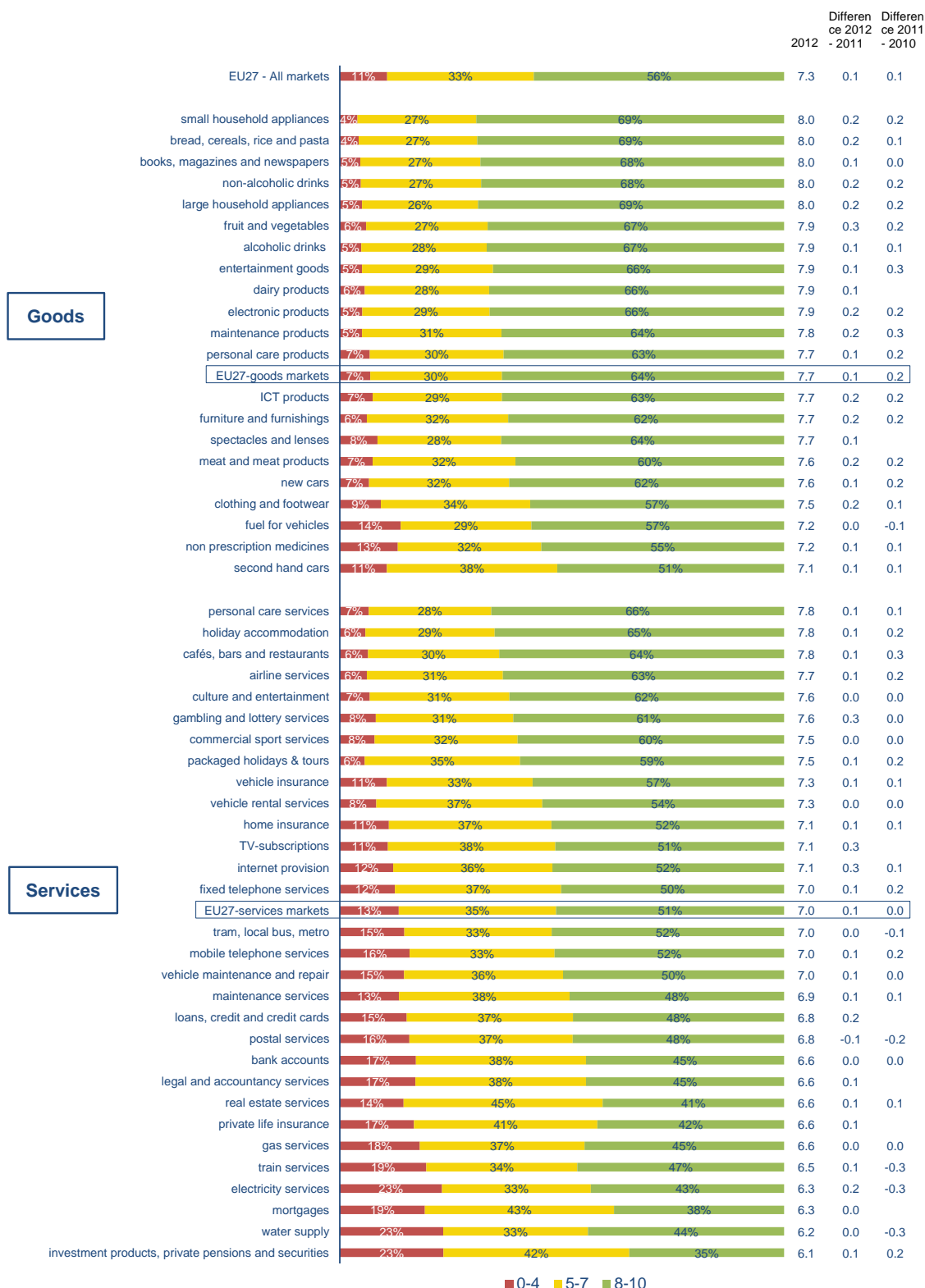
Socio-demographic and regional differences

Some regional patterns can be distinguished when analysing the results of the comparability component. In Northern and Southern European countries, comparability is evaluated lower, while in Eastern and Western European countries this component is evaluated better than the EU27 average. Especially in the telecom and insurance markets, a lower score is recorded for this component in the Northern European region, while the highest scores for these markets are found in Eastern European countries.

Socio-demographic differences for the evaluation of comparability are found for different groups. Women are more positive on comparability, as well as younger people, house-persons, blue collar workers, students, lower educated people and people who use internet for private purposes. People over 35, higher educated people and self-employed people evaluate comparability below average.

Comparability by market - EU27

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



3.1.2.2 Trust

Overall results

Trust - EU27

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



The 'trust' component measures the extent to which consumers trust the suppliers/retailers to comply with consumer protection rules. In 2012, the average 'trust' score is 6.9, with 46.5% of respondents expressing a high level of trust (score 8-10) and 13% not being confident (score 0-4) that suppliers/retailers respect consumer protection rules and regulations.

A positive trend can be distinguished when comparing the results of 2010, 2011 and 2012, indicating that trust in retailers/suppliers is growing.

Trust in retailers of goods markets has an average score of 7.1, a clearly higher score than for suppliers of services markets, who have an average score of 6.7.

Market results

The graph below gives an overview of the results for trust for the 51 markets.

Goods markets

Among goods markets, books, magazines and newspapers is again the best assessed market on trust, while second hand cars and fuel for vehicles are the worst evaluated markets on trust for the third year in a row. It is important to note that these markets, which are ranked the lowest, have a much lower score for this component in comparison with the other goods markets. Moreover, the market for second hand cars even has the lowest score for trust of all surveyed markets.

It is worth mentioning that trust is actually increasing for the second hand cars market. This increase is only small and not significant, but noteworthy is that whereas last year consumers who express distrust (score 0-4) outnumbered those who expressed trust (score 8-10), this balance has shifted to the positive side in 2012. In fact, the score for trust only decreased, non-significantly, in one goods market, i.e. the market for fuels.

Comparing the results on trust with the overall MPI results, the trust component has a negative impact on the MPI score for the markets of alcoholic drinks and non-alcoholic drinks, while it has a positive impact for the market of non-prescription medicines.

Services markets

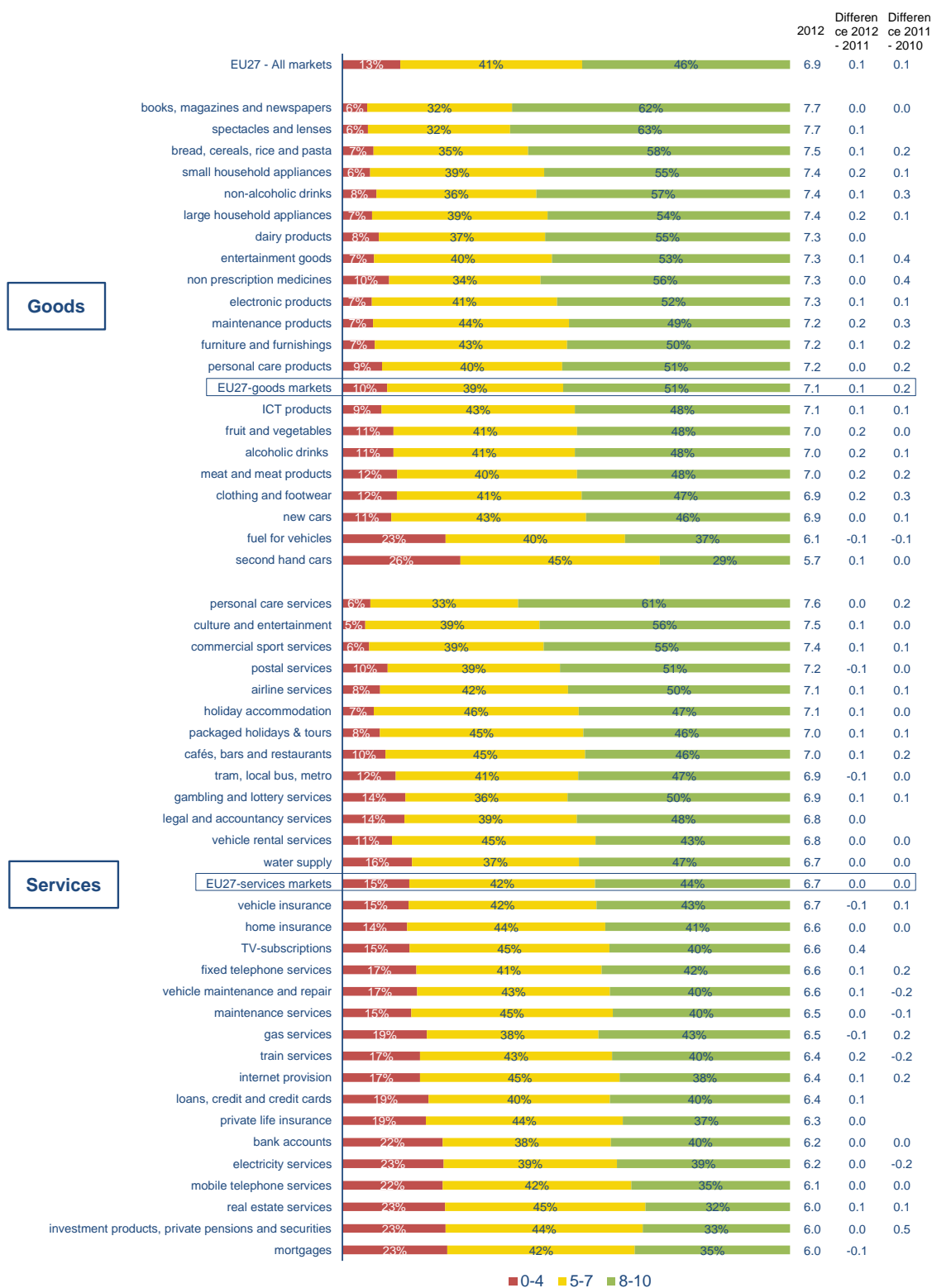
For the services markets, the market for personal care services is best ranked on the trust component, while the market of mortgages can be found at the bottom of the ranking. A clear difference is found in the evaluation of trust between one-off services and continuous services. One-off services markets are generally assessed better than markets delivering continuous services. This pattern could be linked to the fact that the content of continuous services generally involves contractual terms which may be obscure and hard to understand for consumers, which could be reflected in trust levels.

The score on trust remains the same for 11 markets, while 14 markets show an increase in score. The highest increase is found for the market for TV subscriptions (+0.4). This positive shift could be considered as an indication that suppliers of TV-subscriptions tend to make clearer and more transparent offers to consumers. Furthermore, an important increase can be seen for the market for train services (+0.2), while, at the other end, 5 markets experienced a decrease in score: gas services, vehicle insurance, postal services, tram, local bus, metro services, and mortgages. These decreases in scores are, however, not significant.

A negative impact of the trust component on the overall MPI score can be seen for 5 markets: vehicle insurance, vehicle maintenance and repair services, loans, credit and credit cards, and home insurance. Conversely, a very positive contribution of the trust evaluation to the MPI result can be seen for 6 markets. This concerns the markets for water supply, tram, local bus, metro, TV-subscriptions, legal and accountancy services, train services and postal services.

Trust - EU27

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



Socio-demographic and regional differences

Trust is evaluated the best in Western and Northern European countries, while in Eastern and Southern European countries this component is assessed below the EU27 average. This difference between regions is particularly visible in the banking markets. This finding could be related to the fact that the banking crisis has hit these latter regions the worst.

Looking at different socio-demographic groups, trust is evaluated below average by self-employed and unemployed people, blue collar workers, people aged 55+, lower educated people and people that do not use internet for private reasons. In contrast, it is better evaluated among women, 18-34 year-olds, people who are still studying, managers, other white collars and students.

3.1.2.3 Problems and Complaints

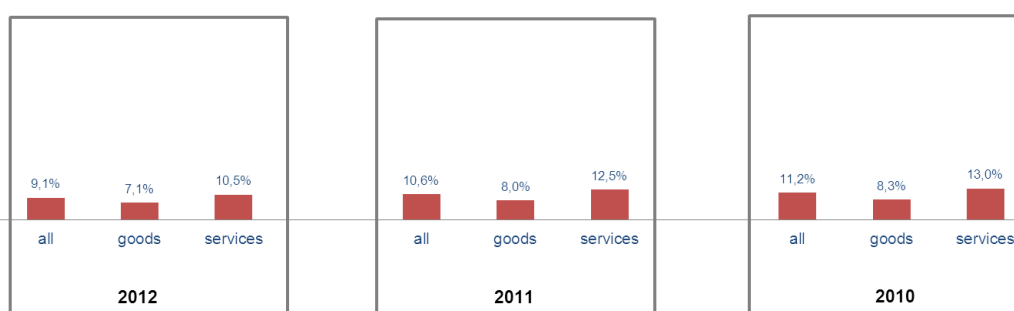
3.1.2.3.1 Problems

Overall results

Problems - EU27

Did you experience a problem with <the service/product> or <the supplier/retailer>, where you thought you had a legitimate cause for complaint?

■ yes



The 'problem' component measures the occurrence of problems reported by consumers in cases where they felt the issue was severe enough to have a legitimate reason to complain. The time period in which the problem occurred was defined according to the characteristics of the given market (1, 2 or 3 years).

In 2012, 9.1% of consumers reported experiencing a problem with a service/ product or a supplier/retailer for which they thought they had a legitimate reason to complain. This is a drop of 1.5% compared to 2011.

Similar to the patterns seen for the comparability and the trust components, goods markets are again assessed better than services markets for this specific component. For both types of markets the number of consumers that encountered problems declined since 2010. However, the decline is more important for the services markets than for the goods markets. The decline could be to a small extent caused by the wording change of the question, however, analysis shows that the influence of the wording change is only minimal.³

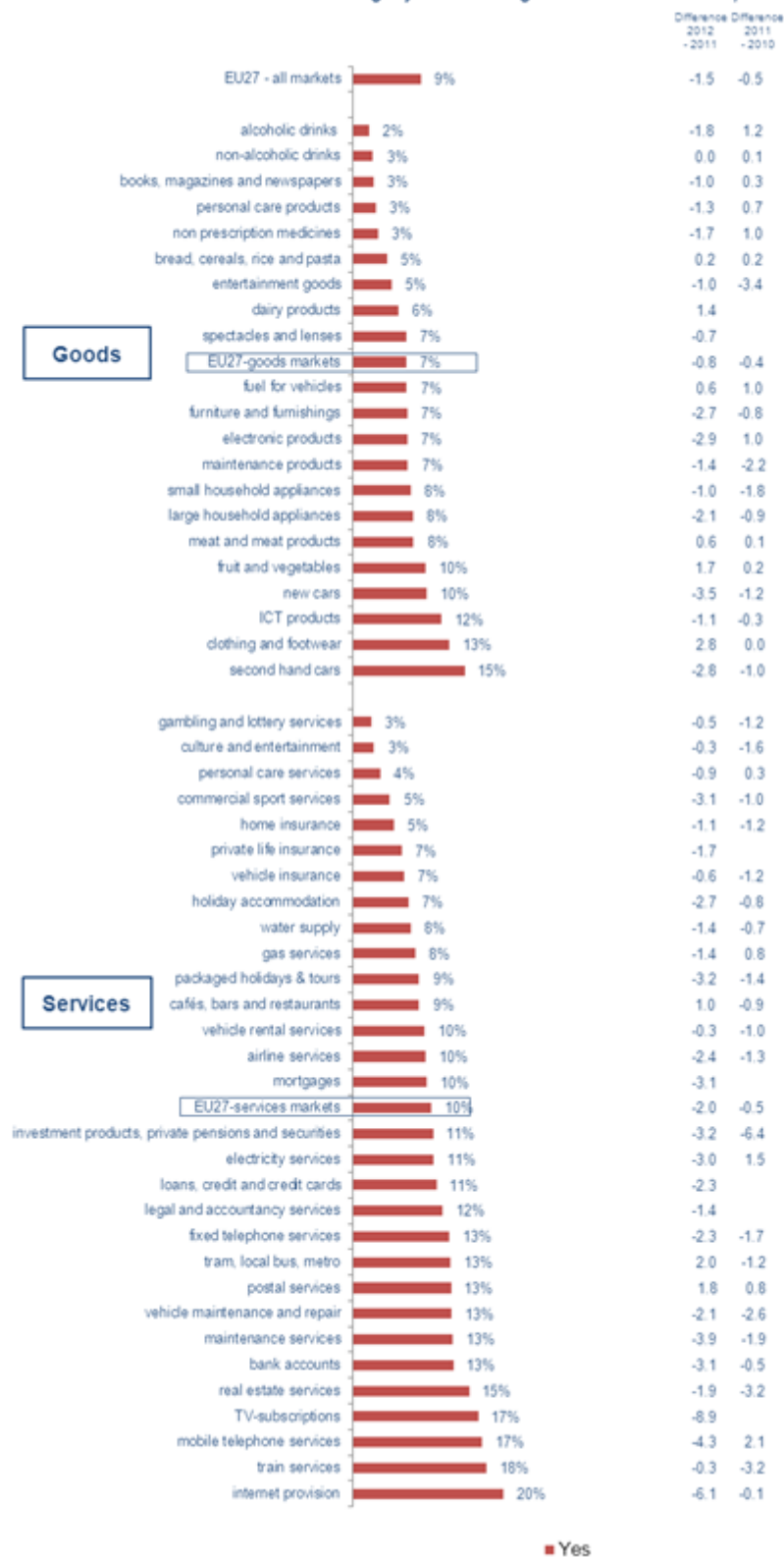
Market results

The graph on the following page presents the overall occurrence of problems in 2012 and the difference with previous years for each market.

³ For further information on this see annex 5.2.2.3

Problems by market - EU27

Did you experience a problem with <the service/product> or <the supplier/retailer>, where you thought you had a legitimate cause for complaint?



■ Yes

Goods markets

The occurrence of problems is low for goods markets and there is only a small variation in comparison with the 2011 results. The best scoring market on this component is the market for alcoholic drinks. The market for second hand cars remains the goods market with the highest occurrence of problems, but it shows an improvement with a decrease of 3%. Similarly, important improvements on the proportion of consumers encountering problems can be seen for the markets for new cars, electronic products, and furniture and furnishings.

Conversely, a distinctive increase in the proportion of problems can be seen for 3 markets: the markets for dairy products, fruit and vegetables and clothing and footwear. The latter shows the highest rise in the percentage of encountered problems of all goods and services markets. While this market scored 10% in 2011 and 2010, the 2012 results show a 13% occurrence of problems. It is difficult to explain this sudden rise in encountered problems and next year's results will allow us to see whether this is a temporary issue or not.

Looking at the impact of the problem component on the MPI score, the markets for large and small household appliances seem to be evaluated less well for this component. A positive impact of the problem component on the MPI score can be seen for the markets for personal care products, alcoholic drinks, non-prescription medicines and fuel for vehicles.

Services markets

When looking at the occurrence of problems in services markets, European consumers are most likely to experience problems in the markets for internet provision, train services, mobile telephone services and TV-subscriptions. A remarkable result is that 3 out of these 4 markets show the highest decrease in number of consumers encountering problems. The market for mobile telephone services decreases by 4 points, internet provision by 6 points and TV-subscriptions by 9 points.

This large decrease in the occurrence of problems for the markets for internet provision and TV-subscriptions is clearly reflected in the increased perceived performance of these markets, as is discussed in section 3.2.3.

Similarly, the services markets with the largest decrease in perceived market performance are the markets with the highest increase in encountered problems, i.e. the market for postal services (+2%) and the market for tram, local bus, metro (+2%). Furthermore an increase of 1% is also noted for the market for cafés, bars and restaurants, although this increase is not significant.

When comparing the differences in ranking between the MPI and the problem component, one can note a negative impact of the problem component on a further two markets, the markets for vehicle maintenance and for airline services.

Socio-demographic and regional differences

Western European consumers experience more problems than the EU27 average. Particularly in the telecom markets, problems seem to occur more in Western Europe. Furthermore, in the banking

markets, Northern as well as Western European consumers seem to experience more problems than average, while problems seem to occur less in Eastern and Southern European countries.

From a socio-demographic perspective, it seems mainly young people, men, unemployed, self-employed and blue collar workers who encounter more problems. This could be related to budgetary issues, where these groups are forced to choose lower priced and therefore lower quality goods. Retired people and people who do not use internet for private reasons report fewer problems than average.

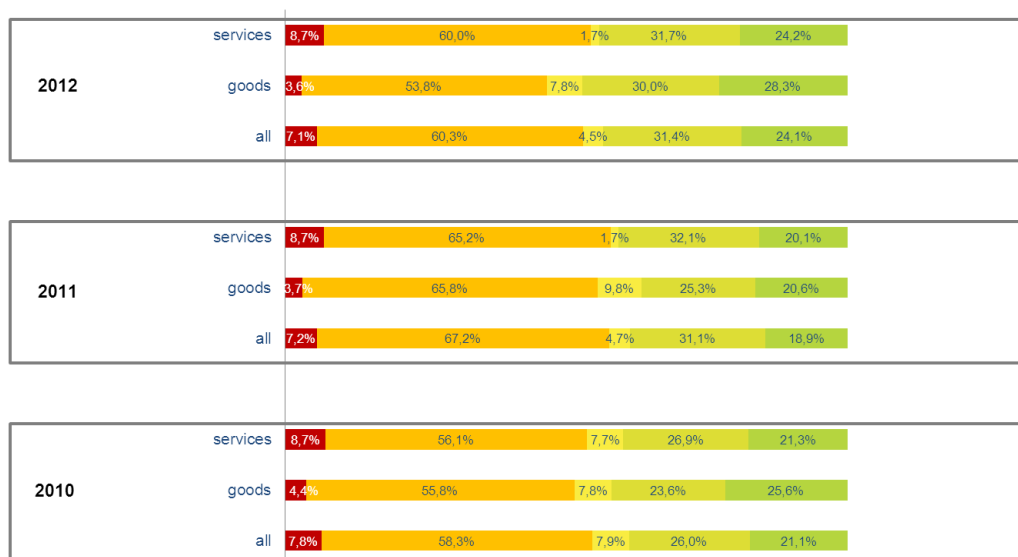
3.1.2.3.2 Complaints

Overall results

Complaints - EU27

Have you complained about <this problem/one of these problems>?

■ yes - official third-party ■ Yes - retailer/provider ■ Yes - manufacturer ■ yes - friends family ■ No



The complaints indicator captures the severity of the problem, given that more time and effort is needed to complain to an official body than to family and friends. At the same time, the possibility for consumers to complain in case of a problem is considered one of the main feedback mechanisms in the optimisation of the market functioning. The figures presented above are based on consumers who report a problem and depict whether or not they complained, and to which party they addressed their complaint.

In 2012, 24% of consumers who reported encountering a problem did not complain to the company, a complaint body, friends or family, compared to 19% in 2011 and 21% in 2010. Consumers' propensity to complain dropped for both goods and services markets in comparison to the past two years.

For all goods and services markets, the party most likely to be contacted is by far the seller of the product or the provider of the service (60%) – thus the immediate and known point of contact, followed by friends and family in second place (31%).

Only around 5% of consumers addressed their complaint to a manufacturer. However, it must be noted that the possibility to address a complaint to the manufacturer is limited to those markets for which this party can be identified.⁴

The results on the complaints component show a slight decrease in complaints addressed to third party bodies such as a public authority, consumer organisation or ombudsman compared to the 2011 results. This decrease is only found for the goods markets, while the proportion of complaints addressed to third party bodies remained equal for the services markets. Two possible hypotheses concerning this slight decline can be formulated. The decline could be an indicator that the severity of the problems encountered has decreased or it could be that the accessibility of these third party bodies has become somewhat more difficult.

Market results

The table in the page that follows presents, by market, the parties to which consumers complained.⁵

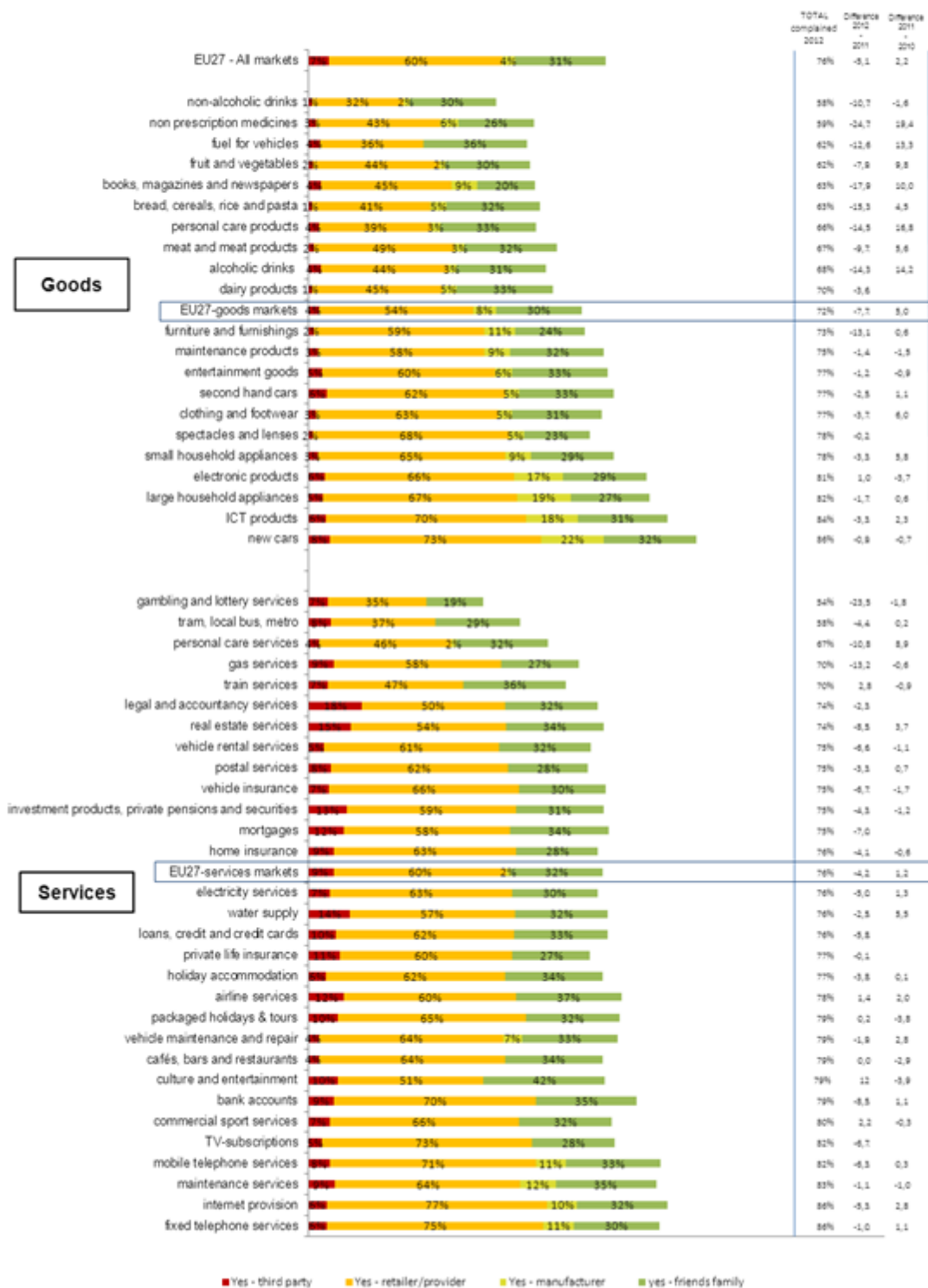
Overall, compared to the 2011 results, an increase in the percentage of consumers reporting a complaint about the problems they encountered can be noted in only 5 of the 51 surveyed markets (1 goods market and 4 services markets).

⁴ The answer option 'to a manufacturer' was only possible for the following services markets: (House and garden maintenance services, Personal care services, Vehicle maintenance and repair services, Fixed telephone services, Mobile telephone services, Internet provision). Among goods markets, the question applied to all the markets except for vehicle fuels.

⁵ It should be noted that due to low bases of consumers who say they have experienced of problem in a given market, no comparisons are made between 2012 and 2011 regarding their complaint behavior as the margin of error is too high.

Complaints by market - EU27

Have you complained about <this problem/one of these problems>?



Goods markets

Regarding the goods markets, consumers are most likely to complain about new cars, followed by ICT products. Fast moving consumer goods such as non-alcoholic drinks are the least likely to induce consumer complaints. Two hypotheses can be formulated concerning this finding. Firstly, it is a plausible hypothesis that the likelihood for complaints is linked to the price of the goods. In addition, the availability of a warranty on the goods purchased might also play a role since the complaint could in some cases be made together with the request of having the problem fixed under the warranty conditions.

Except for the market for electronic products, the proportion of consumers that complained about encountered problems decreased. The highest decrease is observed for the markets for non-prescription medicines, books, magazines and newspapers and bread, cereals, rice and pasta.

Comparing the ranking of the complaints component with the ranking of the MPI results shows that the markets for fuel for vehicles, non-prescription medicines and meat receive a higher ranking for the problems component than for their MPI results, while the markets for large and small household appliances and spectacles and lenses are ranked lower on the problem component than for the MPI results.

Furthermore, it is interesting to see in which markets consumers tend to complain more or less in proportion to the problems they experienced. For this purpose, the difference in ranking of problems and complaints was calculated. Results show that, for the markets for alcoholic drinks, spectacles and lenses, electronic products and entertainment goods, consumers tend to complain more in proportion to the problems they encountered. Conversely, in the markets for fruit and vegetables, meat, fuel for vehicles and second hand cars, consumers are less likely to complain. The finding for this latter market seems in contradiction to our hypotheses formulated above. A possible explanation could be that in the market for second hand cars, consumers tend to complain less because they do not expect that warranty conditions will be met or do not know that they have a legal warranty on their second hand car.

Services markets

EU consumers who have encountered problems are the most likely to complain about fixed telephone services and internet provision. Conversely, they are the least likely to voice a complaint about gambling and lottery services and tram, local bus, metro services. When it comes to complaining to an 'official' third party, the market for legal and accountancy services clearly tends to induce the highest number of complaints.

The number of complaints has significantly increased in the market for culture and entertainment services. The markets for gambling and lottery services and gas services, on the other hand, show a significant decrease in complaints made by consumers who encountered problems in this market of 23% and 13% respectively.

Comparing the ranking of the complaints component with the ranking of the MPI results shows a positive impact of the complaints component for 5 markets: train services, real estate services, investment products, gas services and mortgages. Conversely, for 7 markets this

component has a negative impact on the MPI results: commercial sport services, culture and entertainment services, cafés, bars and restaurants, fixed telephone services, holiday accommodation, airline services, and packaged holidays and tours.

One could expect that markets with a high number of reported problems also have a high proportion of complaints. It is, however, interesting to note that in some markets there seems to be a discrepancy between the number of encountered problems and the number of complaints made following these problems. For the markets for commercial sport services, culture and entertainment services, and private life insurance, a relatively high proportion of complaints is recorded in comparison with the proportion of problems encountered. For train services, real estate services, tram, local bus, metro and postal services the opposite can be observed. For these markets, a low proportion of complaints is recorded, compared to a high proportion of problems encountered.

Socio-demographic and regional differences

Northern and Southern European consumers seem to complain more about the problems they encounter in a market, while Western European consumers complain significantly less than average. This pattern can be found for almost all types of markets. For the recreational services markets, however, no significant differences were found between the different regions.

Fewer differences appear across socio-demographic categories for complaints, although self-employed people are more likely to complain, while blue collar workers and people who do not use internet for private reasons are less likely to do so.

3.1.2.4 Expectations

Overall results

Expectations - EU27

On a scale from 0 to 10, to what extent did <the services/products> on offer from different <suppliers/retailers> live up to what you wanted within <the past period>?



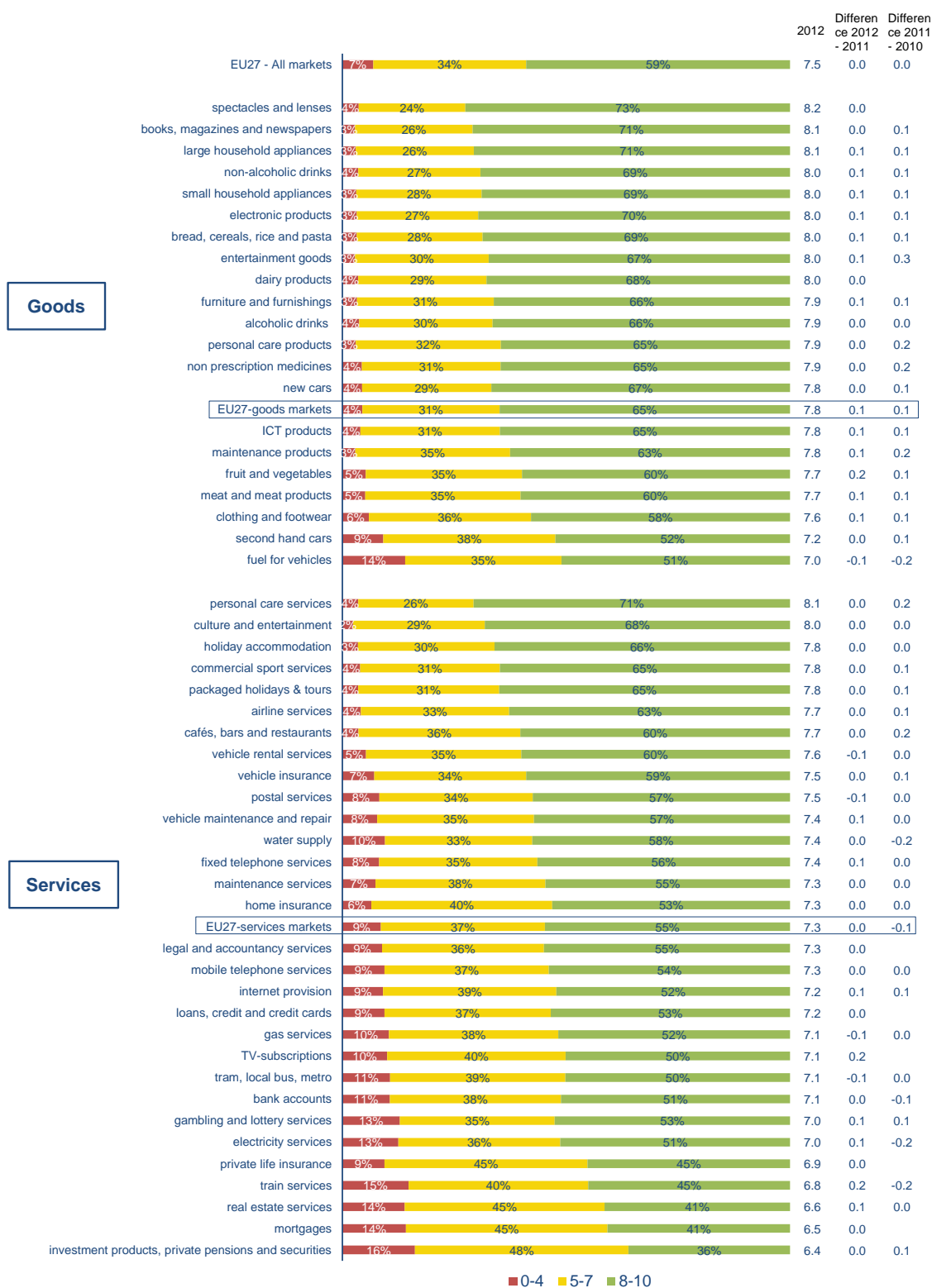
With an average score of 7.5, the expectations component has the highest average score of all components included in the calculation of the Market Performance Index. Nearly 60% of EU consumers think that overall the 51 consumers markets surveyed deliver the services and products desired by EU consumers (score 8-10). Moreover, average scores seem to be very stable for this component throughout the 3 surveyed years. Similarly to what was observed for all other components, goods markets score better on this component than services markets.

Market results

The graph on the following page presents the results for the expectations component per market.

Expectations - EU27

On a scale from 0 to 10, to what extent did <the services/products> on offer from different <suppliers/retailers> live up to what you wanted within <the past period>?



Goods markets

Goods markets are generally assessed very well on the 'expectations' component. The market for spectacles and lenses, books magazines and newspapers, and large household appliances are ranked in the top 3 for this component, while the markets for fuel for vehicles and second hand cars are assessed by far the worst on this component.

12 out of the 21 markets have improved their average score for this component for the last two years in a row. The increases in scores, however, remain limited. The highest increase, of 0.2 points, is for the market for fruit and vegetables. Only one market shows a (non-significant) decrease in its average score, the markets for fuel for vehicles. For this last market, it is also important to note that the proportion of EU consumers giving a low score (0-4 score) has slightly increased from 12% in 2011 to 14% in 2012. With this result, this market somewhat stands out in comparison with the scores of the other goods markets.

Comparing the ranking of the goods markets for the expectations component with the ranking of the MPI results, the markets for maintenance products and bread, cereals, rice and pasta are ranked lower for the expectations component, while the markets for electronic products and new cars have a much higher ranking for this component than for their MPI result.

Services markets

At the services markets side, the markets for personal care services and culture and entertainment services are at the top, while the markets for investment products, mortgages and real estate services close the ranking.

The evaluation of the services markets on this particular component is even more stable than that of the goods markets. 18 of the 30 surveyed services markets received the same average score as in 2011. An increase in average score of 0.1 can be seen for 6 markets. The largest increase can be seen for the markets for train services and TV-subscriptions, which both increased by 0.2 points. A slight, and not significant, decrease of -0.1 is registered in 3 markets, the markets for tram, local bus, metro, gas services, postal services and vehicle rental services.

Comparing expectations' ranking with the ranking of the MPI results, a positive impact of the expectations component can be observed for the markets for mobile telephone services, water supply and internet provision, while for the market for tram, local bus, metro and especially the market for gambling and lottery services a negative impact can be seen. For the latter market, this is maybe not so much surprising, given that a consumer buying a lottery ticket has high expectations to win, but chances that these expectations are fulfilled are of course very low.

Socio-demographic and regional differences

The expectations component is evaluated significantly below average in Southern and Eastern European countries, while in Western European countries consumers are more positive about the fulfilment of their expectations. These differences between European regions are the most striking for the banking and insurance markets.

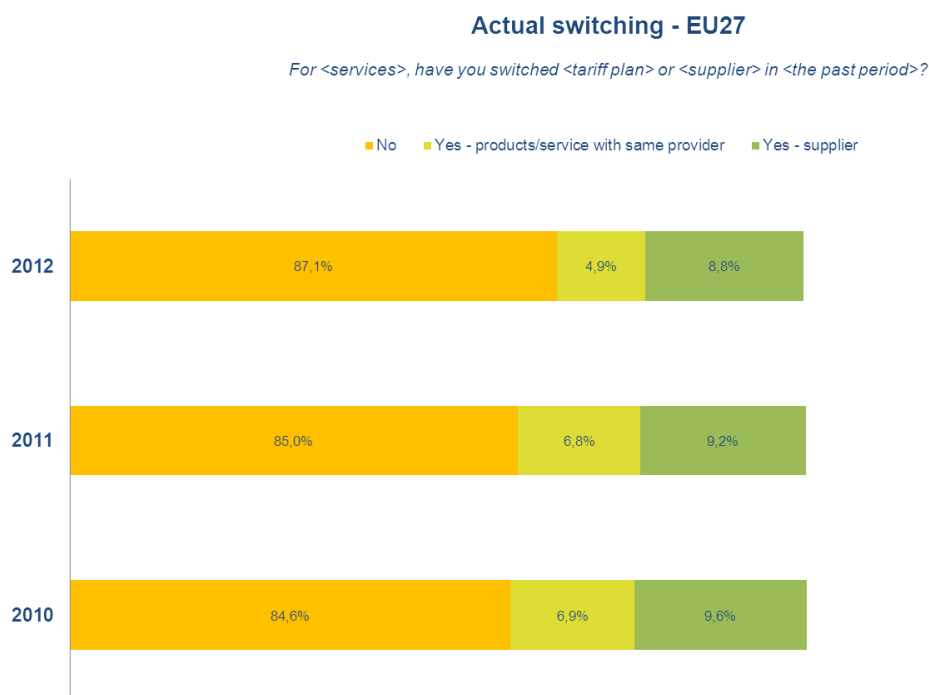
Men, middle aged people, lower educated people and people that do not use internet for private reasons generally evaluate expectations lower than average. Also, blue collars, self-employed and unemployed people are more critical of the expectations component. However, other white collars, students, house persons and retired people give this component an above average score.

3.1.2.5 Switching

The switching component reflects both the level of choice in a given market and the consumer's ability to make use of this opportunity. The switching component is based on measuring the level of actual switching and the (perceived) ease of switching, and covers the 14 services markets in which switching is possible.⁶ Both aspects will be discussed separately in the sections below. Furthermore, the switching component is also used to calculate the MPIs. The results for the MPIs will be also discussed further in this paragraph.

3.1.2.5.1 Actual switching

Overall results



The measurement of actual switching includes both switching services within the same provider and switching to another provider. In 2012, 5% of European consumers reported to have switched services with the same provider and 9% changed suppliers. However, this means that the majority of consumers did not switch either service nor provider in the reference period given for the market.

It is notable that this proportion of 'non-switchers' has increased in comparison to the 2011 and 2010 results. While the proportion of consumers indicating having switched supplier has stayed relatively stable, it is mainly the proportion of consumers switching service with the same provider that has dropped in comparison to 2011.

⁶ See section 2.2.3 for an overview of the switching markets.

Market results

As presented in the graph on the following page, consumers are most likely to switch in the market for mobile telephone services, while switching is least likely to occur in the market for gas services, home insurance, and mortgages. For the latter market, the result is not surprising as the refinancing of a mortgage could also imply the payment of additional fees and in any case its convenience largely depends on the interest rates movements.

All markets show a decline in the proportion of consumers that switched either service or supplier except for the market for vehicle insurance which has registered a small and non-significant increase in the proportion of consumers switching supplier.

Reasons for not switching supplier or service can be manifold. It can either be because consumers are satisfied with their existing service or supplier, or because they are not well informed about other offers. The fact that the proportion of consumers switching services with the same supplier has dropped could be an indication that some kind of stabilisation can be seen across different offers in tariff plans in the different switching markets. A possible indication for this hypothesis is that the proportion of consumers switching service with the same supplier is lower than that of consumers switching supplier except for the two most recently developed markets, i.e. mobile telephone services and TV-subscriptions, where equal proportions of consumers fall within each group.

Comparing the ranking on actual switching with the nMPIs ranking, the markets for home insurance and for commercial sport services are assessed particularly poorly for this component. Conversely, the market for investment products is evaluated better for actual switching than for their overall market performance including the switching score.

Socio-demographic and regional differences

Western European consumers switch provider or services less than average, while consumers in the rest of the EU tend to switch significantly more than average. This trend is the most striking in the telecom and banking markets.

Actual switching is done more by younger people, people who are still studying, people who use internet for private reasons, self-employed and unemployed people. Retired people and house persons switch providers or services less often.

Actual switching question by market - EU27

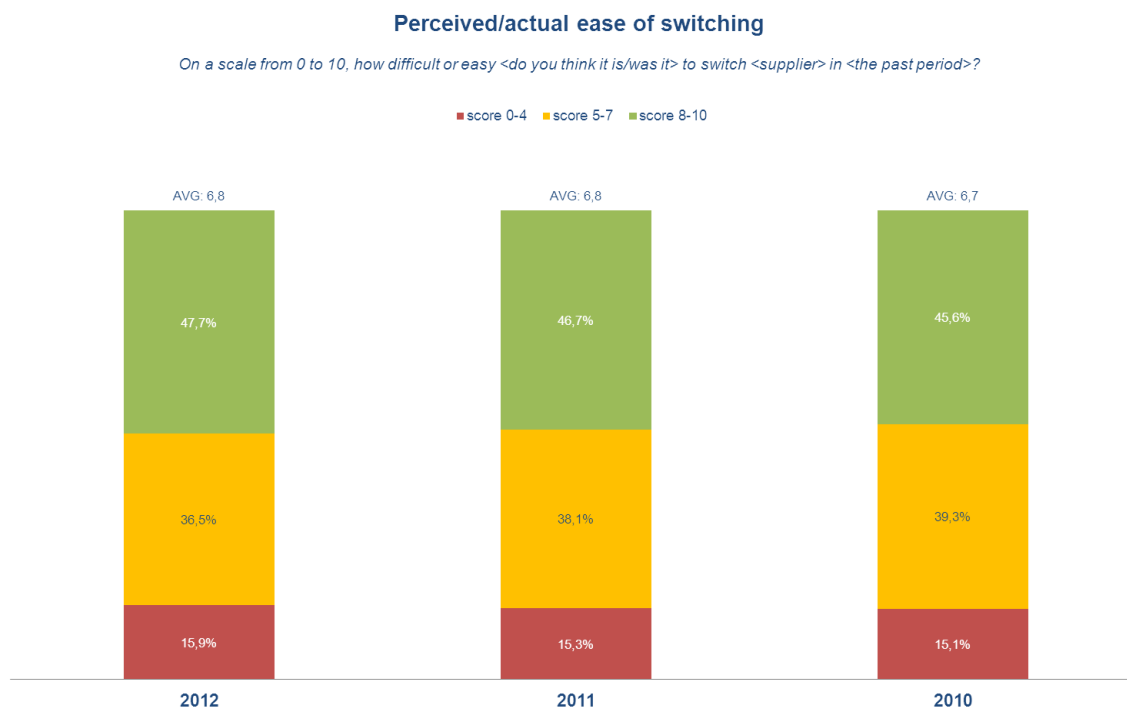
For <services>, have you switched <tariff plan> or <supplier> in <the past period>?

■ No ■ Yes - goods/services with same provider ■ Yes - supplier

EU27- switching markets	2012	87%	5%	9%
	2011	85%	7%	9%
	2010	85%	7%	10%
mobile telephone services	2012	80%	11%	11%
	2011	77%	14%	11%
	2010	78%	13%	10%
investments, private pensions and securities	2012	83%	8%	12%
	2011	82%	8%	12%
	2010	76%	12%	16%
internet provision	2012	83%	8%	10%
	2011	81%	9%	11%
	2010	82%	9%	10%
vehicle insurance	2012	85%	3%	13%
	2011	83%	5%	12%
	2010	85%	4%	12%
fixed telephone services	2012	87%	6%	8%
	2011	83%	9%	9%
	2010	84%	8%	9%
commercial sport services	2012	87%	3%	11%
	2011	86%	3%	11%
	2010	85%	6%	10%
TV-subscriptions	2012	87%	7%	7%
	2011	85%	7%	10%
bank accounts	2012	88%	4%	9%
	2011	86%	6%	10%
	2010	86%	6%	9%
electricity services	2012	89%	4%	8%
	2011	87%	6%	8%
	2010	89%	5%	6%
loans, credit and credit cards	2012	90%	3%	8%
	2011	87%	6%	8%
private life insurance	2012	90%	3%	8%
	2011	89%	4%	8%
mortgages	2012	91%	5%	6%
	2011	88%	7%	6%
home insurance	2012	91%	2%	7%
	2011	90%	3%	7%
	2010	90%	3%	7%
gas services	2012	91%	3%	6%
	2011	89%	5%	7%
	2010	89%	4%	7%

3.1.2.5.2 Ease of switching

Overall results



Besides the actual switching behaviour, respondents were also asked to evaluate the ease of switching, whether or not they had personally experienced it. Those who had switched within the reference period were asked to evaluate their experience whereas those who had no prior experience were asked a question about the perceived ease of switching.

In 2012, 48% of consumers consider switching in general to be easy (score 8-10) while 16% rate this action as difficult (score 0-4). The average score for the ease of switching is 6.8.

This average score is exactly the same as in 2011. However, the scores at the extreme ends have slightly increased.

It is clear that those who switched suppliers within the reference period find switching considerably easier than those having no such experience, with respectively 63% and 46% of respondents evaluating it with a score of 8-10 (see graph below). This pattern holds true for all 14 'switching' markets.

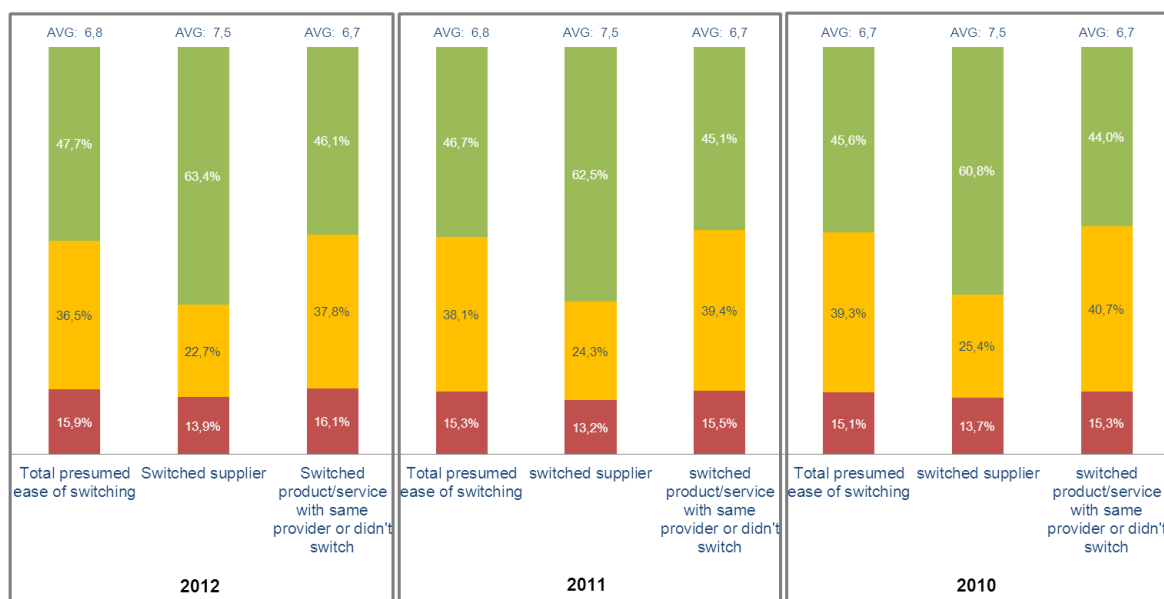
These findings are very similar to those of 2011 and 2010. One can presume that consumers who did not switch supplier may not do this because of the perception that it is difficult to actually make the switch.

Furthermore, the finding that EU consumers are more inclined to give extreme scores when evaluating the ease of switching can be seen for both groups of consumers to the same extent and can clearly be distinguished as a trend.

Perceived/actual ease of switching - EU27

On a scale from 0 to 10, how difficult or easy <do you think it is/was it> to switch <supplier> in <the past period>?

■ score 0-4 ■ score 5-7 ■ score 8-10



Market results

Switching supplier is considered the easiest to do in the markets for commercial sport services and vehicle insurance, while it seems to be by far the most difficult in the market for mortgages. It seems to be that services where consumers are asked to renew their contract after a given period of time are evaluated better on this aspect. In the case of mortgages, switching could also imply the payment of penalties and going through burdensome administrative procedures and this could represent an important deterrent.

The fact that ease of switching seems to be difficult in the market for mortgages can be considered as worrisome given that switching mortgage could generate important potential savings, in particular for fixed rate mortgages in a context of falling interest rates.

As the graph on the next page demonstrates, the highest difference in scores on the perceived and the actual ease of switching can be found in the market of mortgages, in the three insurance markets and in the utilities markets – i.e. gas and electricity services. In the markets for mortgages and for private life insurances, this discrepancy has grown between 2011 and 2012.

While on average the ease of switching is perceived more positively by consumers who switched than by those who did not switch supplier, a different pattern emerges for some markets when looking at the proportion of consumers giving the lowest scores for this component (0-4 score). In 5 markets, the lowest scores on the 'ease of switching' are more prevalent in the group of consumers who switched supplier than the group of consumers who did not switch supplier. These include the 3 markets that are evaluated as the most difficult to switch by the actual switchers, i.e. the market for internet provision, TV-subscriptions, and fixed telephone services. Furthermore, this is observed in the market for mobile telephone services and for bank accounts.

The results of 2012 are very stable compared to the 2011 results. The markets of fixed telephone services (although not significant) and home insurance show an increase in score for the second year in a row. It is, however, also important to note that the scores given by consumers that switched supplier and those who did not have moved in the opposite direction for three markets. For the markets for fixed telephone services and electricity services, the average score of consumers who switched has decreased, while the perceived ease of switching evaluated by consumers who did not switch has increased. This is the opposite for the market for private life insurance, where those with actual switching experience evaluate the market better than in 2011, while for non-switchers it seems to be more difficult to switch suppliers in this market.

The ease of switching component has a negative impact on the MPIs score for gas services, while for bank accounts a positive impact can be seen on the MPIs score.

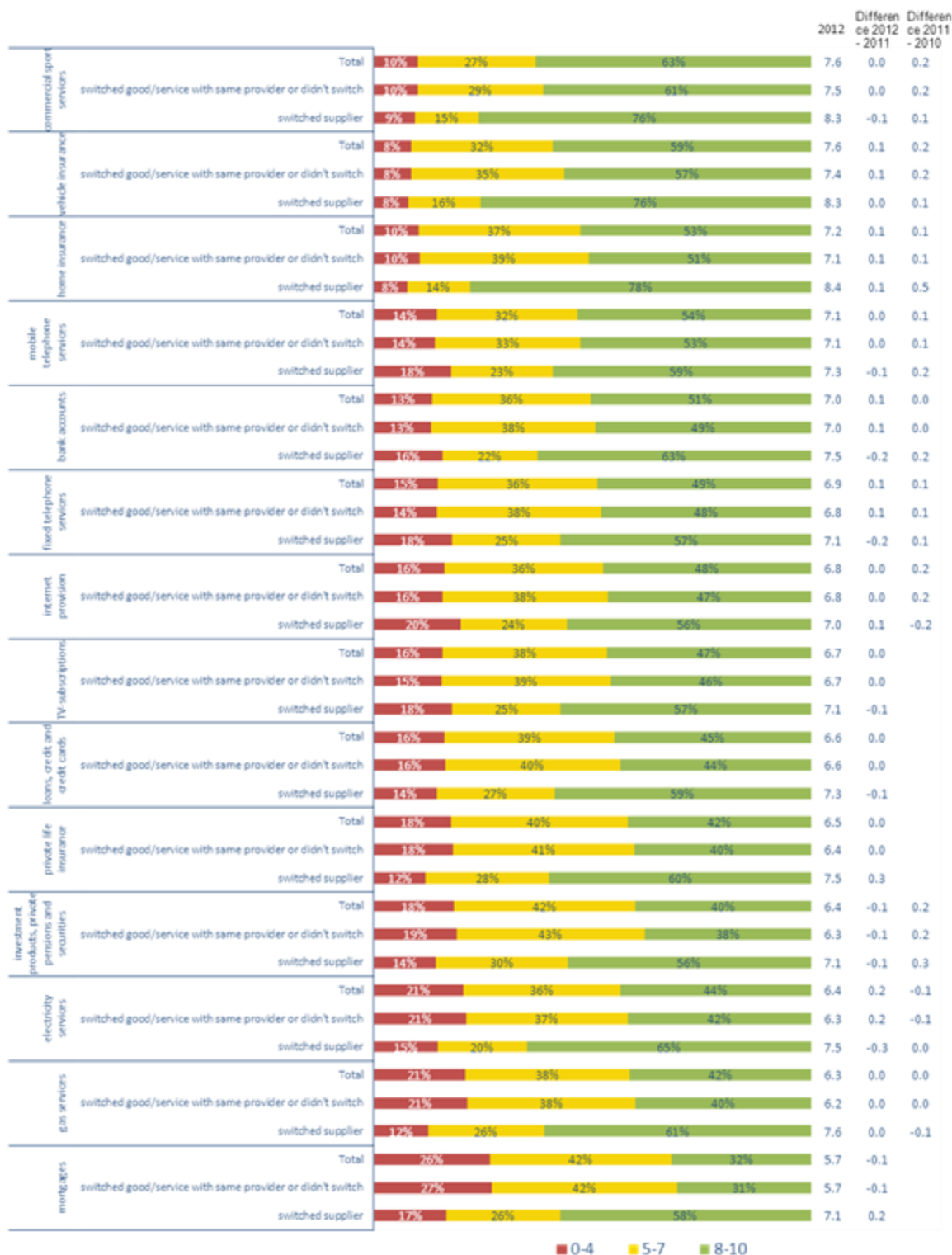
Socio-demographic and regional differences

Switching is evaluated as significantly more difficult by Southern European consumers, while Western and Northern European consumers evaluate this as easier. However, utilities, such as gas and electricity, are evaluated particularly poorly on this aspect in Eastern European countries.

Ease of switching gets overall better scores among men, higher educated people, blue collars, managers and people who use internet for private reasons. Lower educated, older people and retired, self-employed or unemployed people tend to evaluate switching as more difficult.

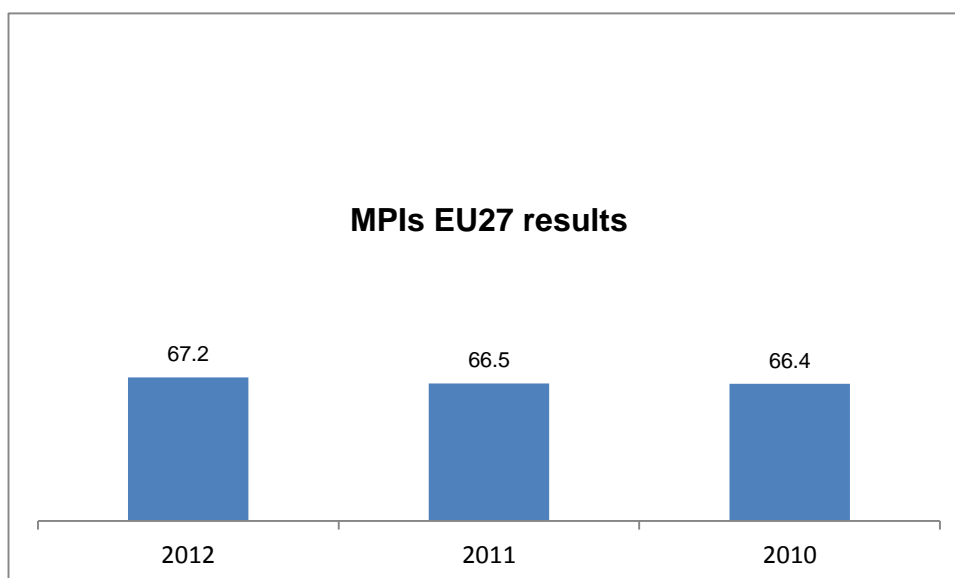
Perceived/actual ease of switching by market - EU27

On a scale from 0 to 10, how difficult or easy <do you think it was/was it> to switch <the past period>?



3.1.2.5.3 MPis results

Overall results



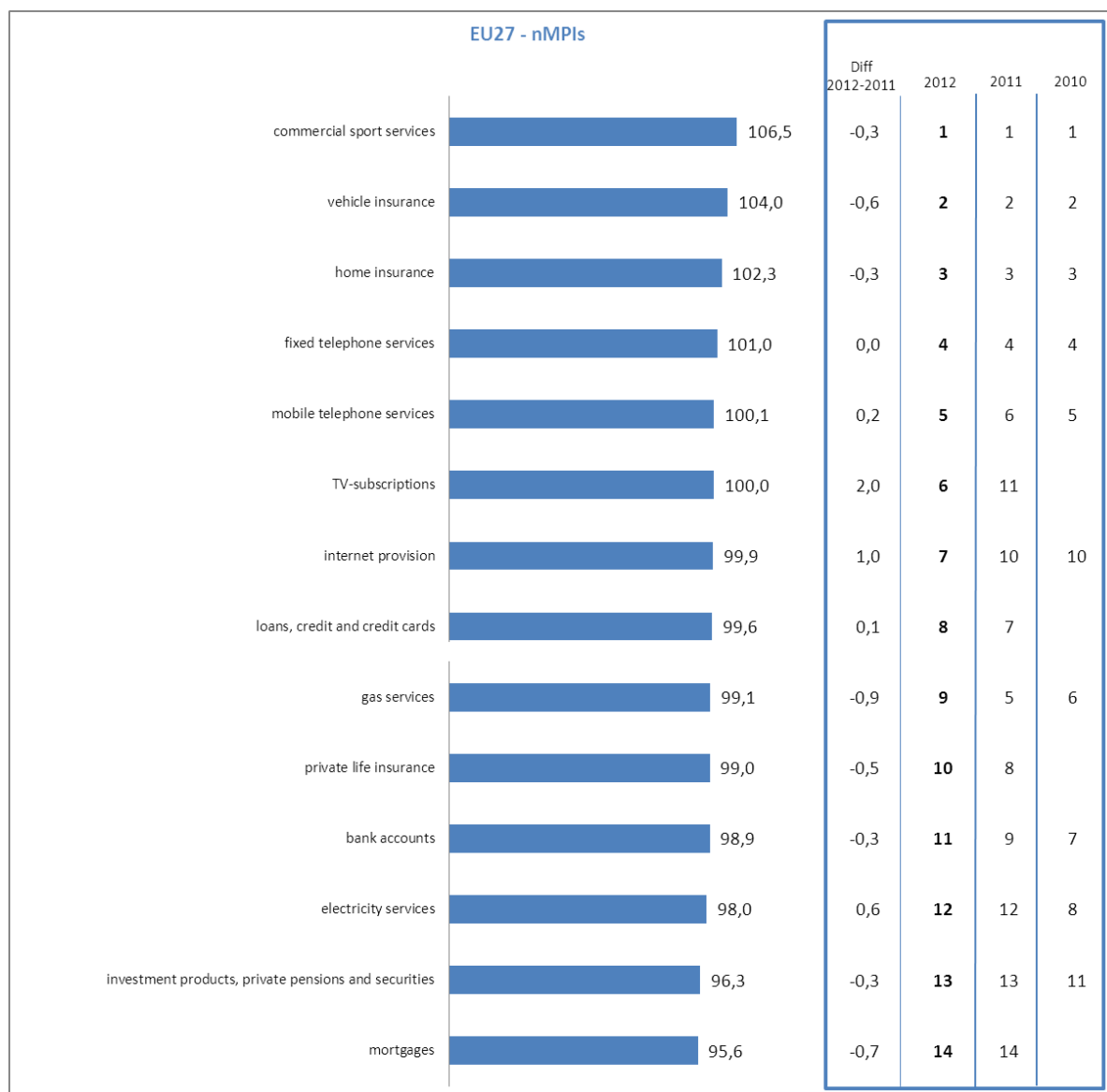
Based on the results of the switching component, it is possible to calculate the MPis, the market performance index including switching⁷. The non-normalised MPis results for the three waves of the survey are presented in the graph above. The overall score for the market performance index including switching is 67.2 which is clearly higher than in 2011, while an upward trend can be distinguished for this index over the three years.

For the nMPis, an above average score can be noted for the Western European countries (101.7), while the other regions are assessed below the EU27 average. Especially in the Southern European countries the MPis is evaluated distinctively lower, with an overall nMPis score of 96.7.

Market results

The graph below depicts the normalised MPis scores for the 14 so-called switching markets.

⁷ For the exact calculation of the MPis, see section 2.3 and appendix 5.2.



In 2012, EU consumers give the highest ratings for performance in terms of nMPIs to commercial sports services, vehicle insurance, and home insurance. At the other end of the scale, mortgages, investment products, and electricity services show the lowest nMPIs scores among all switching markets. No changes in rankings have been recorded in these top and bottom markets, compared to the 2011 results.

The markets for TV-subscription (+2.0) and internet provision (+1.0) note the largest increase in score, while the market for gas services' score decreased the most (-0.9). Furthermore, it is worth noting that the market for bank accounts, although its score declined only slightly, has lost several places in the ranking for the second year in a row.

Comparing the rankings of the switching markets based on their nMPI results with their nMPIs results shows that the switching component has a positive impact on the results for mobile

telephone services, internet provision and, to a lesser extent, investment products. For four markets the switching component has a negative impact, i.e. for the markets of loans, credit and credit cards, private life insurances, gas services and to a lesser extent mortgages.

Regional differences

Looking at the MPIs results from a regional perspective, Southern European consumers evaluate all switching markets lower, but this difference between Southern European and the other European regions is especially striking for banking markets. Furthermore, telecom markets seem to be evaluated the worst in the Northern European countries.

3.1.2.6 Choice

In 48 markets, consumers were asked whether they think that the choice of retailers/suppliers in that market is sufficient using an 11-point scale⁸. As this question does not apply to all markets, the choice component is not included in the calculation of the overall Market Performance Index, but for the relevant markets a separate Market Performance Index including Choice (MPIc) has been calculated.

3.1.2.6.1 Choice

Overall results

Choice - EU27

On a scale from 0 to 10, would you say there are enough <suppliers/retailers> of <the services/products> you can choose from?

■ score 0-4 ■ score 5-7 ■ score 8-10



In 2012, more than two thirds of EU consumers are satisfied with the choice of retailers and suppliers (score 8-10) available in the 48 consumer markets while 7% express high dissatisfaction (score 0-4) in this respect.⁹ The choice of suppliers is evaluated better for goods markets than for services markets.

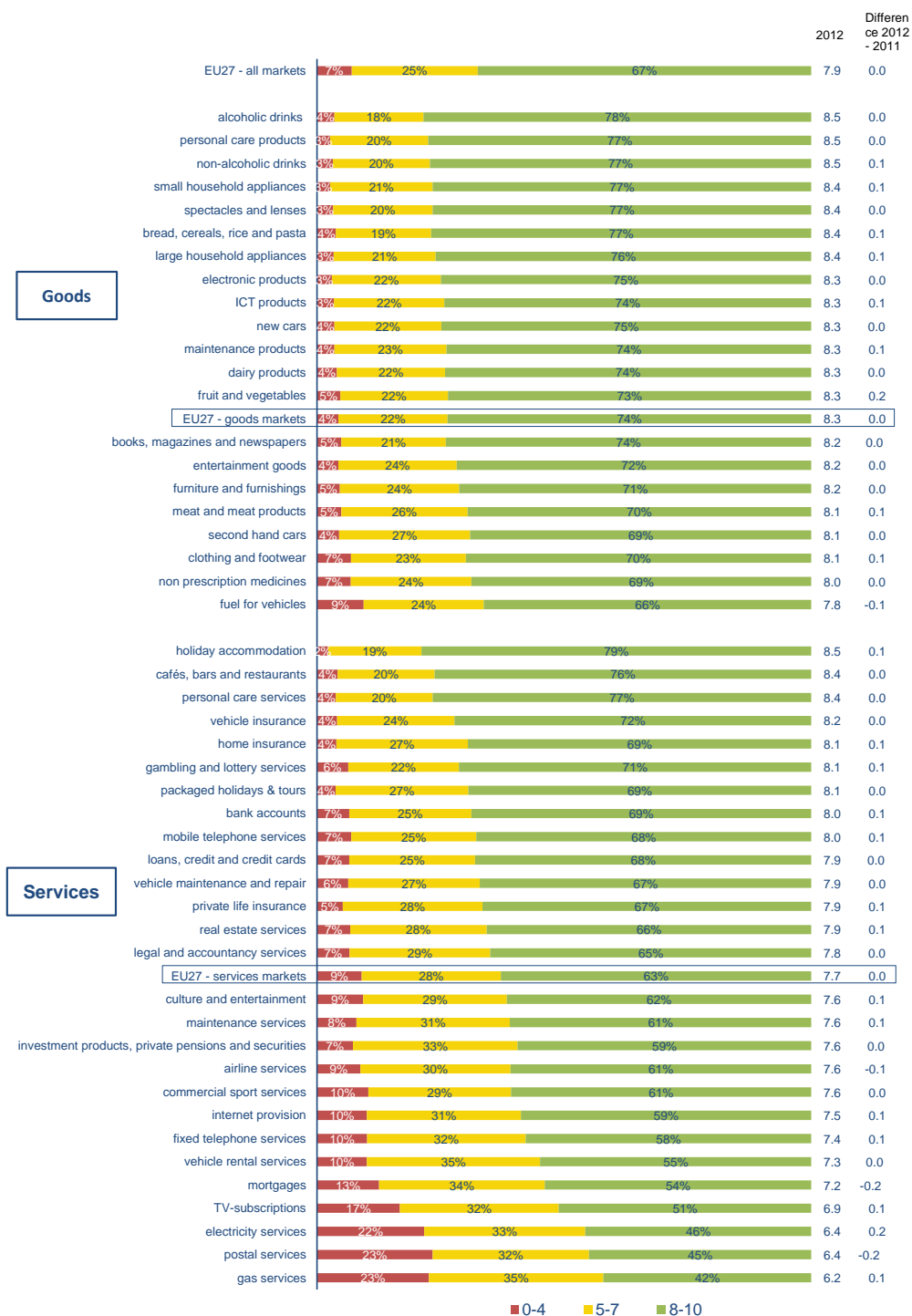
⁸ See section 2.2.4 for an overview of the choice markets.

⁹ The results for 2011 differ somewhat from the results reported in 2011 because of the fact that the markets for train services, tram, local bus and metro, and water supply are not included in this years' calculation of the choice component.

Market results

Choice by market - EU27

On a scale from 0 to 10, would you say there are enough different <suppliers/retailers> of <the services/products> you can choose from?



Goods markets

For the goods markets the highest ranked markets for the choice component are the markets for alcoholic drinks, personal care products and non-alcoholic drinks. The market for fuel for vehicles is also in last position for this component and this probably tends to reflect the fact that fuel is a commodity with very limited price competition.

The choice component results by market show that this component is stable compared to 2011. 11 out of the 21 goods markets receive the same score for choice as in 2011 and 8 markets increased their score by 0.1 point. The largest shifts in score can be found for the markets for fruit and vegetables (+0.2), while the only market that decreased its score (non significantly) is the market for fuel for vehicles.

Comparing the ranking of the choice component with the ranking of the MPIc results, a positive impact of the choice component can be seen for the markets for new cars, ICT products, personal care products and alcoholic drinks, while for the markets of books, magazines and newspapers, entertainment goods and non-prescription medicines a negative impact is seen. The modest score of the market for books and magazines stands out, given that this market scores among the best on all other components.

Services markets

Looking at the services markets, the best scoring markets for the choice component are holiday accommodation, cafés, bars and restaurants and personal care services, while the markets for gas, postal and electricity services are ranked at the bottom.

10 out of the 30 services markets received the same score as in 2011. In 14 markets an increase in score can be seen, out of which electricity services market increased the most, with 0.2 points. 3 markets show a shift downwards: the markets for postal services (-0.2), mortgages (-0.2) and airline services (-0.1). The decrease in score for the latter market is however not significant.

Comparing the ranking of the choice component with the ranking of the MPIc results, 4 markets are ranked distinctively lower for choice than for their MPIc results: commercial sport services, culture and entertainment services, vehicle rental services and airline services. Conversely, 4 markets are ranked distinctively higher for choice than for their MPIc results: bank accounts, real estate services, mobile telephone services and investment products.

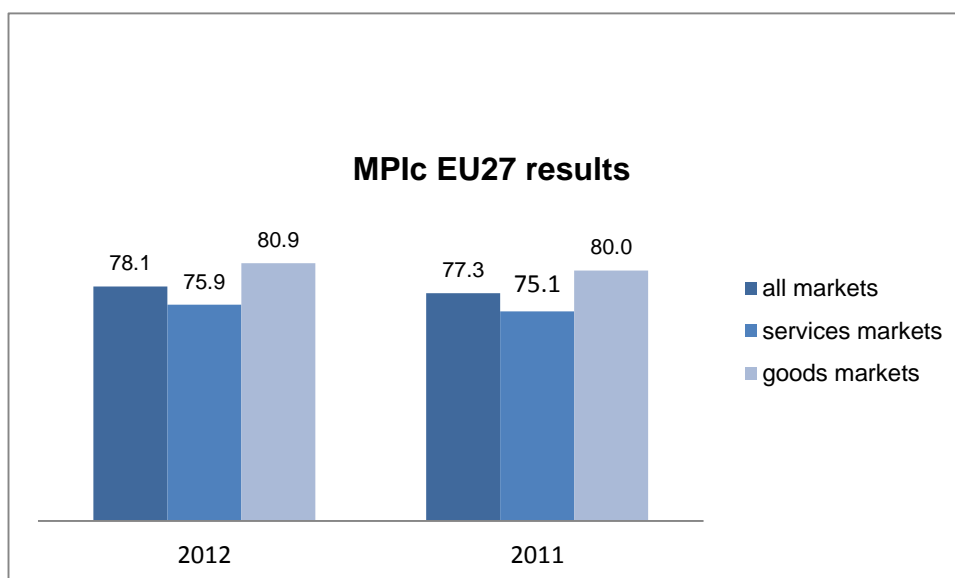
Socio-demographic and regional differences

Choice is evaluated much better in Northern European countries and to a lesser extent in Eastern and Western European countries, while in Southern European countries this component is evaluated below average. The strongest regional differences for the evaluation of the choice component can be found for the utilities markets. These markets are evaluated lower by Eastern and Southern European countries, while they are evaluated above average by Northern and Western European countries.

From a socio-demographic perspective, the choice component is clearly less well evaluated by people aged 35-54 year old, people who are still studying, self-employed people, students and unemployed people. Women, retired people, blue collars and people who use internet for private reasons give higher scores to this component.

3.1.2.6.2 MPic

Overall results



Based on the results of the choice component, it is possible to calculate the MPic, the market performance index including choice¹⁰. The non-normalised MPic for all markets together is 78.1. Goods markets are evaluated better than services markets.

The choice question was included in the survey in 2011. Consequently this is the first year that comparison with previous data is possible. For all markets taken together, the MPic result in 2012 is 0.8 points higher than in 2011. The goods and services markets increased in equal proportions.

The MPic receives a slightly higher score (0.4) than the MPI, indicating that choice has a positive impact on the evaluation of market performance.

¹⁰ For the exact calculation of the MPic, see paragraph 2.3.4 and annex 5.2

Market results

		EU27 - hMPic				
				<u>diff</u>	<u>2012</u>	<u>2011</u>
				<u>2012</u>		
				<u>- 2011</u>		
G O O D S	books, magazines and newspapers	102,9		-0,7	1	1
	non-alcoholic drinks	102,7		0,1	2	2
	bread, cereals, rice and pasta	102,4		0,5	3	5
	spectacles and lenses	101,9		-0,4	4	3
	small household appliances	101,9		0,5	5	7
	alcoholic drinks	101,5		0,1	6	8
	large household appliances	101,5		0,5	7	10
	personal care products	101,2		-0,4	8	6
	dairy products	101,2		-0,8	9	4
	entertainment goods	101,1		0,0	10	9
	electronic products	101,1		0,3	11	11
	maintenance products	100,2		0,4	12	12
	furniture and furnishings	100,0		0,3	13	14
	fruit and vegetables	99,5		0,6	14	17
	non prescription medicines	99,4		-0,4	15	13
	ICT products	99,3		0,3	16	16
	new cars	98,9		-0,2	17	15
	meat and meat products	98,7		0,4	18	18
	clothing and footwear	97,3		0,0	19	19
	fuel for vehicles	94,1		-1,2	20	20
	second hand cars	93,2		0,1	21	21
S E R V I C E S	personal care services	107,5		-0,4	1	1
	holiday accommodation	105,6		0,3	2	3
	culture and entertainment	105,0		-0,3	3	2
	cafés, bars and restaurants	104,3		-0,5	4	4
	commercial sport services	104,0		-0,3	5	5
	packaged holidays & tours	103,6		0,1	6	6
	gambling and lottery services	103,1		0,5	7	9
	airline services	103,0		-0,3	8	7
	vehicle insurance	102,7		-0,6	9	8
	home insurance	101,7		-0,3	10	10
	vehicle rental services	100,6		-1,0	11	11
	vehicle maintenance and repair	100,0		0,1	12	12
	legal and accountancy services	99,5		-0,3	13	13
	loans, credit and credit cards	99,1		0,2	14	15
	fixed telephone services	98,9		0,3	15	17
	maintenance services	98,8		0,3	16	18
	private life insurance	98,6		-0,3	17	16
	mobile telephone services	98,2		0,5	18	20
	bank accounts	97,9		0,0	19	19
	postal services	97,8		-1,8	20	14
	internet provision	97,6		1,2	21	21
	TV-subscriptions	97,0		2,7	22	26
	real estate services	96,0		0,3	23	23
	gas services	95,7		-0,6	24	22
	electricity services	94,6		1,0	25	27
	investment products, private pensions and...	94,6		-0,3	26	25
	mortgages	94,5		-0,7	27	24

The graph above depicts the normalised scores for this MPIc.

Goods markets

Books, magazines and newspapers, non-alcoholic drinks and bread, cereals, rice and pasta are the markets that are evaluated the best for the MPIc, while second hand cars, fuel for vehicles and clothing and footwear close the ranking at the bottom.

The results show that the MPIc is relatively stable for all markets. For the goods markets, the only market that shows a somewhat large difference compared to the 2011 results is the market for fuel for vehicles, which decreased by 1.2 points. Furthermore, a decrease of 0.8 points causes a drop of 5 places in the ranking for the markets for dairy products.

In order to get a view on the influence of the choice component in the calculation of the MPIc, it is interesting to compare the ranking of the MPI and MPIc results. For the goods markets, the influence of the choice component is rather limited, giving only a difference in ranking of maximum 3 places. This is the case for the markets for alcoholic drinks and personal care goods where the markets are ranked 3 places higher than in the MPI ranking and for the market of entertainment goods which is ranked 3 places lower than in the MPI ranking.

Services markets

Personal care services, holiday accommodation and culture and entertainment services are the best ranked services markets for the MPIc results, while mortgages, investment products and electricity services are ranked at the bottom.

The markets for TV-subscription and internet provision show the largest increase, which is similar to the MPI results. Furthermore, the market for electricity services shows an increase of 1.0 point compared to 2011. Conversely, the markets for vehicle rental services (-1.0) and postal services (-1.8) show the largest decreases in normalised MPIc scores compared to 2011. For the latter market this decrease in score also causes a fall in ranking of 6 places, from the 14th to the 20th rank.

The influence of the choice component is somewhat more important for the services markets than for the goods markets. Although an increase in normalised MPIc score is recorded for TV-subscriptions, this market is ranked 4 places lower than in the MPI ranking¹¹. In the market overview of the choice component, it was indeed noted that the TV-subscription market is assessed poorly on this component. Furthermore, the markets for airline services (-3 places), gas services (-5 places), and especially postal services (-8 places) are ranking lower with their MPIc score than with their MPI score. On the other side, the choice component has a positive impact on the MPIc score for the markets for bank accounts (+4 places), mobile telephone services (+4 places), private life insurance (+3 places) and loans, credit and credit cards (+3 places).

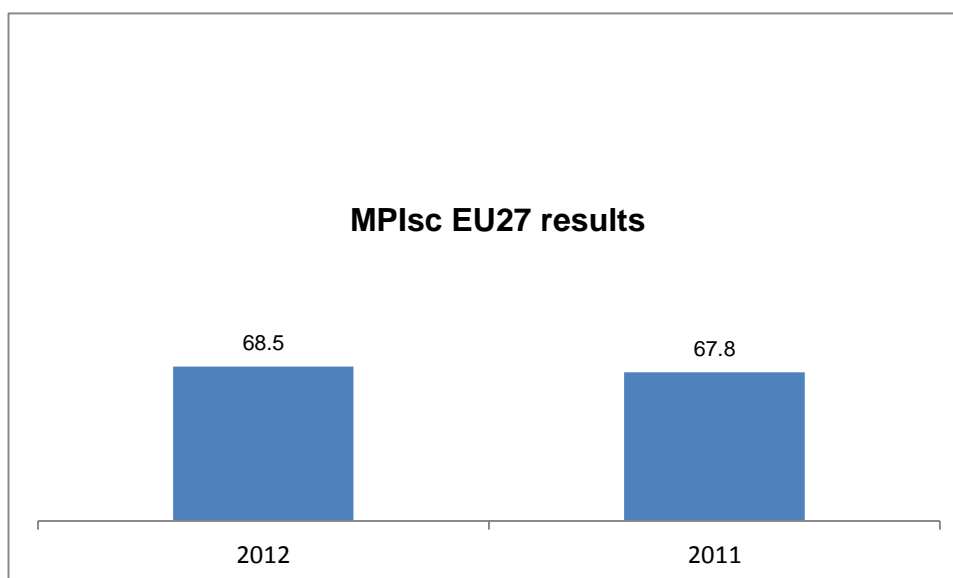
¹¹ For the calculation of the difference between nMPI ranking and nMPIc ranking, the nMPI ranking was recalculated leaving out the markets that are not included in the nMPIc ranking, i.e. train services, tram, local bus and metro services, and water supply.

Regional differences

Looking at the results from a regional perspective, for the nMPIs an above average score can be seen for the Western European countries, while in Eastern and Southern European countries the overall nMPIc result is below the EU27 average. This regional pattern is the most striking for the banking markets. The telecom markets show a somewhat different picture. These markets get a lower score in the Northern and Southern European countries, while in the Eastern and Western European countries these markets are assessed above average. Furthermore it is noteworthy that the nMPIc result for the Northern European countries has slightly dropped from 101.0 in 2011 to 100.1 this year.

3.1.2.6.3 MPIsc

Overall results

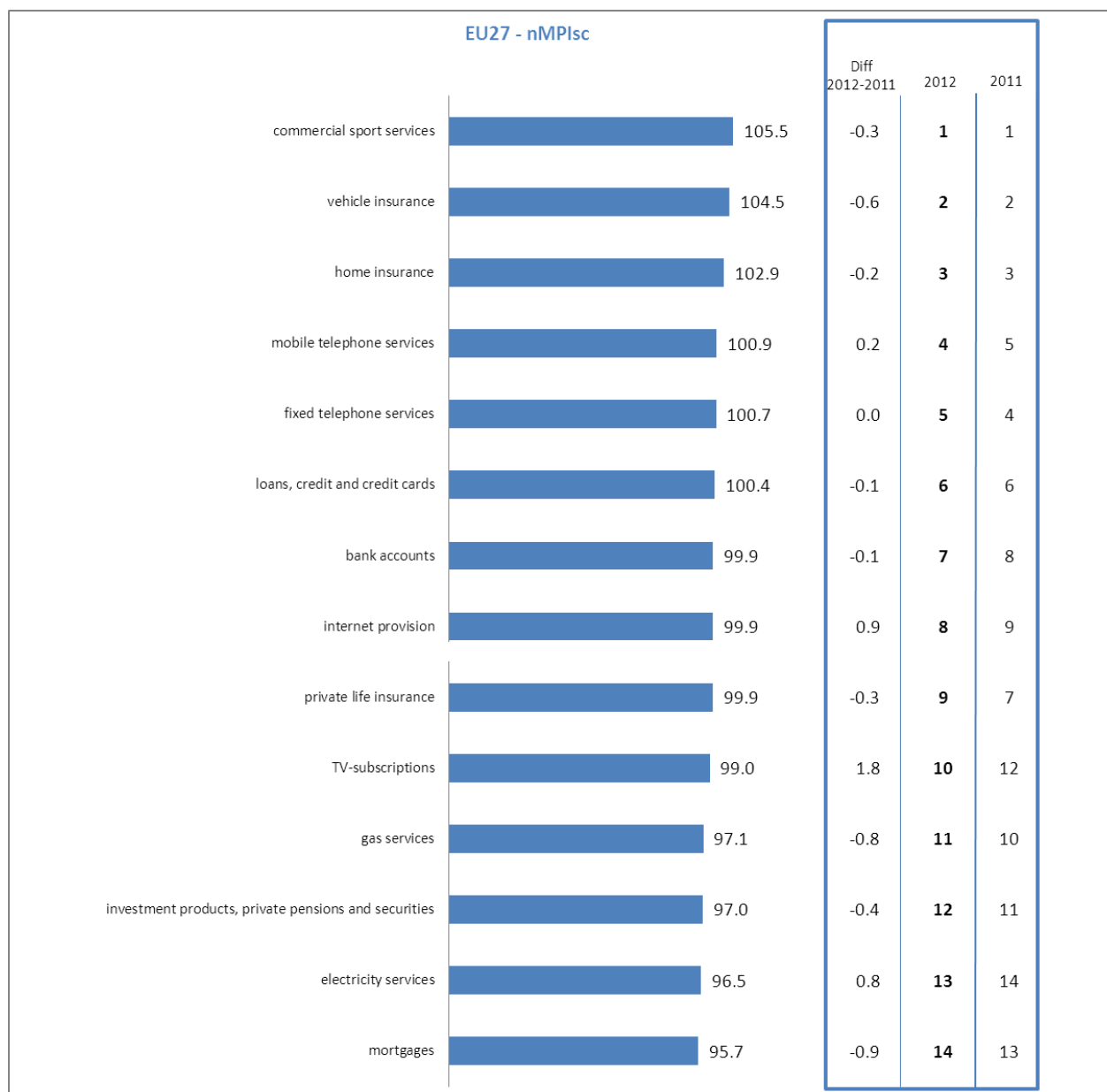


The graph above gives an overview of the results on the Market Performance Index including Switching and Choice (MPIsc) which is calculated for the 14 so-called switching markets. With an overall score of 68.5, the 2012 result is 0.7 points higher than in 2011. This index also scores higher than the MPIs. Again, we see a positive influence of the choice component on the overall results.

Market Results

For the nMPIsc, the markets for commercial sport services and vehicle insurance receive the highest scores, while mortgages and electricity services receive the lowest scores for this index. The results per market show a decrease in normalised MPIsc scores for the majority of the switching markets. One important exception is the market for TV-subscriptions.

Comparing the results of the MPIsc with the results of the MPI, the markets for mobile telephone services and bank accounts are ranked importantly higher for the MPIsc, while TV-subscriptions and gas services score importantly lower in ranking than for the MPI results. Given that for the markets for TV-subscriptions and bank accounts no difference was noted between MPI and MPIs results, one can conclude the choice component has an important influence for these markets. For the markets for mobile telephone services and gas services this impact is also present but remains limited.



Regional differences

Regional differences can clearly be distinguished. In Southern European countries consumers give lower MPIsc scores than average, while in Northern and Western European countries the average score is higher. These differences are the most striking for the banking markets. Together with Southern European consumers, Northern European consumers evaluate telecom markets below average, while in Eastern and Southern European countries the utilities markets get a below average score.

3.1.3 Market performance and market groups

In the previous two sub-chapters the EU27 results are studied on an overall basis, only making a distinction between goods and services markets. What follows in this sub-chapter is an analysis of the data at market group level. This analysis allows for a more detailed view on the results without looking directly at individual market level. Market groups are distinguished thematically. Markets that either belong to the same category or have comparable ways of functioning and characteristics are grouped together, resulting in a total of 10 market groups, of which the first 3 groups concern goods markets and groups 4 to 9 services markets:

1. Fast moving retail markets
2. (Semi-)durable goods
3. Automotive goods
4. Telecom
5. Transport
6. Utilities
7. Banking services
8. Insurance services
9. Recreational services
10. Other

The table below gives an overview of the 51 markets and their division into 10 market groups.

market group	m#	market
1. Fast moving retail	55	dairy products
	48	Non-prescription medicines
	19	personal care products
	18	books, magazines and newspapers
	6	alcoholic drinks
	5	non-alcoholic drinks
	3	bread, cereals, rice and pasta
	2	meat and meat products
	1	fruit and vegetables
	2. (Semi-)durable goods	53
14		entertainment goods
13		ICT products
12		small household appliances
11		large household appliances
10		electronic products
9		furniture and furnishings
8		maintenance products
3. automotive goods	17	fuel for vehicles
	16	second hand cars
	15	new cars

market group	m#	market
4. telecoms	54	TV-subscriptions
	34	internet provision
	33	mobile telephone services
	32	fixed telephone services
5. transport	37	airline services
	36	train services
	35	tram, local bus, metro
6. utilities	47	gas services
	46	electricity services
	45	water supply
	31	postal services
7. banking services	58	loans, credit and credit cards
	51	mortgages
	28	investment products, private pensions and securities
	26	bank accounts
8. insurance services	52	private life insurance
	30	vehicle insurance
	29	home insurance
9. recreational services	44	gambling and lottery services
	43	culture and entertainment
	42	commercial sport services
	41	cafés, bars and restaurants
	40	packaged holidays & tours
	39	holiday accommodation
10. Other services	57	legal and accountancy services
	22	personal care services
	21	maintenance services
	20	real estate services
	38	vehicle rental services
	23	vehicle maintenance and repair

It is important to note that the division of the 51 markets into these 10 groups is purely based on a thematic division and not the outcome of any analysis done on the 2012 survey results¹². This section will consequently focus on two questions:

- How much do results differ between the market groups?
- How much do results differ within the market groups?

The answers to these questions will allow for a better view as to whether market performance is related to certain characteristics of markets or whether it is purely specific to individual markets. In

¹² Analyses were performed, but without a clear outcome.

other words, the objective of this section is to distinguish possible patterns in market performance between market groups.

In order to have a manageable set of information to analyse, four categories are distinguished (high performing, middle to high performing, middle to low performing and low performing) to indicate whether market performance in general (i.e. MPI) or specific components are evaluated well or less well. The calculation of the categories is based on the quartiles of average MPI or component scores for either services or goods markets, depending on the type of markets included in the market group.

The following colour scheme is used to distinguish the four categories:

- **Dark green** = high performing. The score of the given market (group) is situated in the highest quartile.
- **Light green** = middle to high performing. The score of the given market (group) is just above the average of the market(s) (groups).
- **Orange** = middle to low performing. The score of the given market (group) is below the average of the market(s) (groups).
- **Red** = low performing. The score of the given market (group) is situated in the lowest quartile.

For MPI scores, the indicator used for the calculation is the average MPI score of a market (group). All market groups are considered of equal weight, no matter how many markets the market group is composed off.

For the components 'comparability', 'trust', 'expectations', 'choice' and 'ease of switching', the indicators are also the average scores of the market (group) for each component.

For the components 'problems' and 'complaints', the indicator is the percentage of consumers stating they had a problem or made a complaint. Finally, for the component 'actual switching', the indicator is the percentage of respondents indicating they switched either provider or product/service with the same provider.

3.1.3.1 Overall results

The table below shows the nMPI results per market group normalised to the average score for all goods or services markets (as appropriate).

Among the market groups composed of services markets, the banking services group is evaluated by far the worst, with a difference of 2.3 with the second to last market group, telecoms. The recreational services markets show a market performance score that is clearly better than the other market groups. The gap between this group and the next in the ranking is 4.2 points, while the scores of groups ranked 2nd to 5th are relatively close to each other. The automotive group performs clearly below average among the goods markets groups.

The ranking of the market groups is stable over the three surveyed years. It is, however, important to note that the markets surveyed in 2010 are not exactly the same as the markets surveyed in 2011 and 2012, which impacts on the composition of the market groups. Therefore the interpretation of the rankings for 2010 should be done with caution.

The results presented in the table below show that two market groups, banking services and automotive goods, are in the low performing category in 2012, while the telecoms group has shifted from the low performing to the middle to low performing categories since 2011. This is also the only market group with a clear increase in normalised MPI score in 2012.

		nMPI_2012	nMPI_2011	nMPI_2010
Goods	Fast moving retail	101.2	101.3	101.6
	(semi)-durable goods	100.5	100.3	99.8
	Automotive goods	94.8	95.1	96.3
Services	Recreational services	104.6	104.6	103.5
	Insurance services	100.3	100.8	101.1
	Transport	99.9	100.3	100.0
	Network services	98.6	99.1	99.8
	Telecoms	98.1	96.8	96.4
	Banking services	95.8	95.9	93.5

3.1.3.2 Component results

The table below gives an overview of the component scores for the nine market groups identified, normalised to the average score for all goods or services markets (as appropriate).

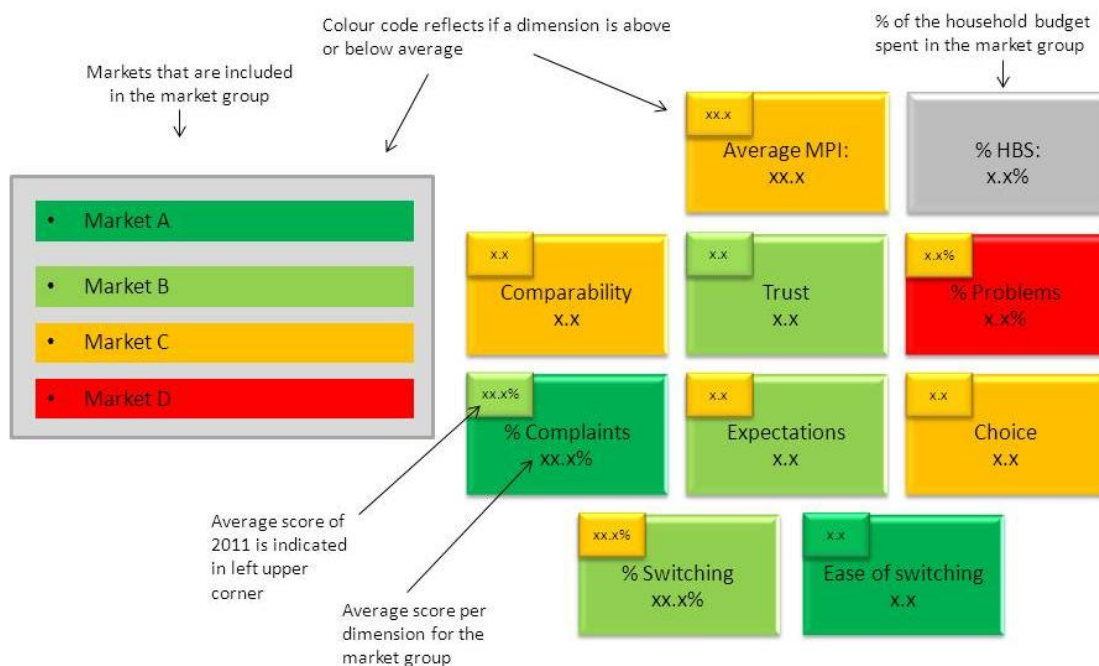
Looking at the market groups composed of goods markets; the fast moving retail market group is assessed above average for all components, with the exception of comparability and expectations, and has the highest average score on almost every component. The automotive goods market group, on the other hand, is evaluated as low performing on all components, with the exception of the complaints component which is assessed just below average.

Looking at the services markets, while only the banking services markets show a low MPI score, the analysis of the component results also indicate poor component evaluations in other market groups. Telecom markets are performing particularly poorly on problems and complaints, while utilities markets are evaluated as low performing on comparability, choice and switching. Conversely, the transport market group is evaluated particularly well on complaints, despite having a low score on problems.

marketgroups	MPI2012	comparability (avg)	trust (avg)	problems (%)	complaints (%)	expectations (avg)	choice (avg)	switching (%)	ease of switching (avg)
fast moving retail	Green	Yellow	Green	Green	Green	Yellow	Green		
(semi)-durable goods	Yellow	Yellow	Green	Red	Red	Yellow	Green		
automotive goods	Red	Red	Red	Red	Yellow	Red	Red		
telecoms	Yellow	Green	Yellow	Red	Red	Yellow	Red	Green	Green
transport	Green	Green	Green	Red	Green	Yellow	Yellow		
network services	Yellow	Red	Green	Green	Green	Yellow	Red	Red	Red
banking services	Red	Red	Red	Yellow	Yellow	Red	Yellow	Yellow	Yellow
insurance services	Green	Green	Yellow	Green	Green	Yellow	Green	Yellow	Green
recreational services	Green	Green	Green	Green	Green	Green	Green	Green	Green

3.1.3.3 Results per market group

Up to this point, the focus has been on differences **between** market groups. As mentioned in the introduction to this sub-chapter on market groups, the division in 9 market groups is based only on specific characteristics of the surveyed markets. Therefore, it is also interesting to see the extent to which differences exist **within** market groups. This will be the focus of the following sections. For each market group, a graph is presented, compiling the information on MPI and components scores of 2012 and 2011, as well as the market scores included in the specific market group, and the share of the household budget spent on the specific market group¹³. An example of how to interpret the graphs is given below.



¹³ Source: HBS data -Eurostat

3.1.3.3.1 Fast moving retail



The fast moving retail group brings together all markets that are characterised by a high purchase frequency. The markets show a high ‘substitutability’ between retailers either through their generic aspect (bread, meat, etc.) or through the presence of strong brands of well-known manufacturers. Furthermore, products sold in these markets are used on a daily or frequent base and are also easily substitutable as the breadth and depth of the offer are high. This market group is composed of 9 markets in total.

The markets in this group are potentially well-functioning. As already mentioned before, the fast moving retail group is assessed above average on all components, with the exception of comparability and expectations. The components of comparability and choice show a relative improvement in performance, although for the choice component this is not reflected by an actual score increase.

5 out of the 9 markets are assessed above average, of which 3 are classified as high performing. 3 out of the other 4 markets obtain a middle to low score on the MPI. The market for meat and meat products remains the lowest performing market in this group for the third year in a row.

3.1.3.3.2 (Semi-)durable goods



The (semi-)durable goods markets group is composed of 9 markets. The common feature of all these markets is that they provide (semi-)durable goods. They are used on a daily or frequent basis, but are only purchased on an occasional basis and require more substantial spending. These markets are generally dominated by a few international brands, each having a very deep and broad offer to answer all types of consumers' needs.

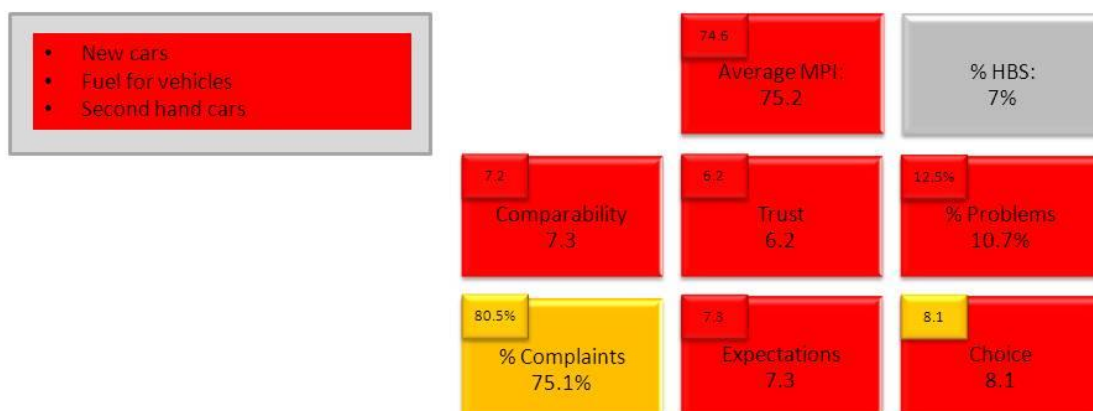
All products sold in these markets have an 'after sales' component and retailers are required to offer a minimum duration of warranty on the products sold.¹⁴ Products in these markets are in general widely distributed and within reasonable distance for consumers with purchasing experience.

The markets in this group are, compared to the average of the goods markets, evaluated as middle to low performing and have a particularly low evaluation for the complaints and problems components. Conversely, the relative performance evaluation of the expectations component has increased from below average to above average since 2011.

5 out of the 9 markets are evaluated above average in this group, with spectacle and lenses and small household appliances obtaining a high performance evaluation. This last market has improved its performance assessment from middle to high in 2011 to high in 2012. Another market whose assessment improved is the market for electronic products, which was middle to low performing in 2011. Clothing and footwear and ICT products are assessed the worst on market performance in this market group.

¹⁴ Exception to this is the market for clothing and footwear.

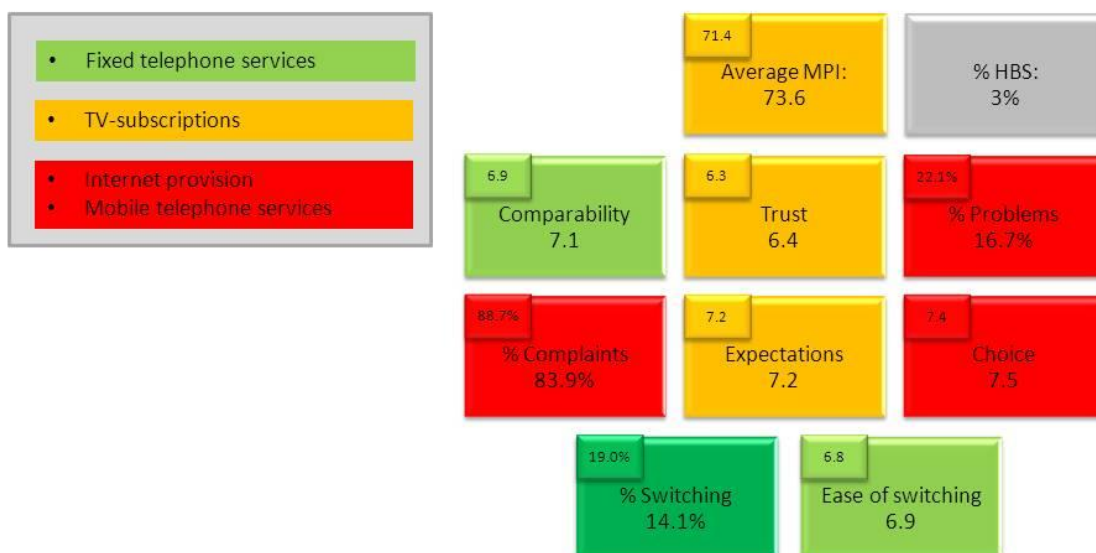
3.1.3.3.3 Automotive markets



This market group contains only 3 markets: new cars, second hand cars and fuel for vehicles. As already discussed in paragraph 3.1.1 on the overall EU27 MPI results, these three markets are among the lowest evaluated of all goods markets. Logically, this market group, compared to the average goods markets, is in the low performing category.

The automotive goods markets is assessed below average on all components. The complaints component has the best evaluation compared to the other components, with a middle to low performance evaluation. The performance of the choice component has decreased in relative terms compared to 2011, although the actual score for this component remains the same.

3.1.3.3.4 Telecoms



The telecom group includes all telecom markets. Besides the markets for fixed and mobile telephone services, this also includes the markets for internet provision and TV-subscription. The rationale for this is that providers of telephone services are often the same as internet and TV-subscriptions providers.

Markets in this group are characterised by the fact that a limited number of potential suppliers are available. Services offered in this market group are generally used on a daily or frequent basis, whereas the decision on potential supplier is often made in a long term perspective, often through the signature of a contract.

The telecom group has clearly improved its market performance compared to 2011. Its average MPI score has increased from 71.4 to 73.6. This still makes this market group a middle to low performance group, but a steady increase can be noted over the years since it was qualified as a low performing group in 2010. Although the proportion of problems and complaints has decreased, the market group is still evaluated fairly badly on these two items.

The telecom markets are assessed particularly well in terms of actual switching, indicating that consumers are changing provider more than average in this market group.

2 markets in this group show an improvement in performance category. The market for TV-subscriptions shows a relative improvement since 2011, from low performing to middle to low performing, while the market for fixed telephone services moved from the middle to low category to middle to high category.

3.1.3.3.5 Transport

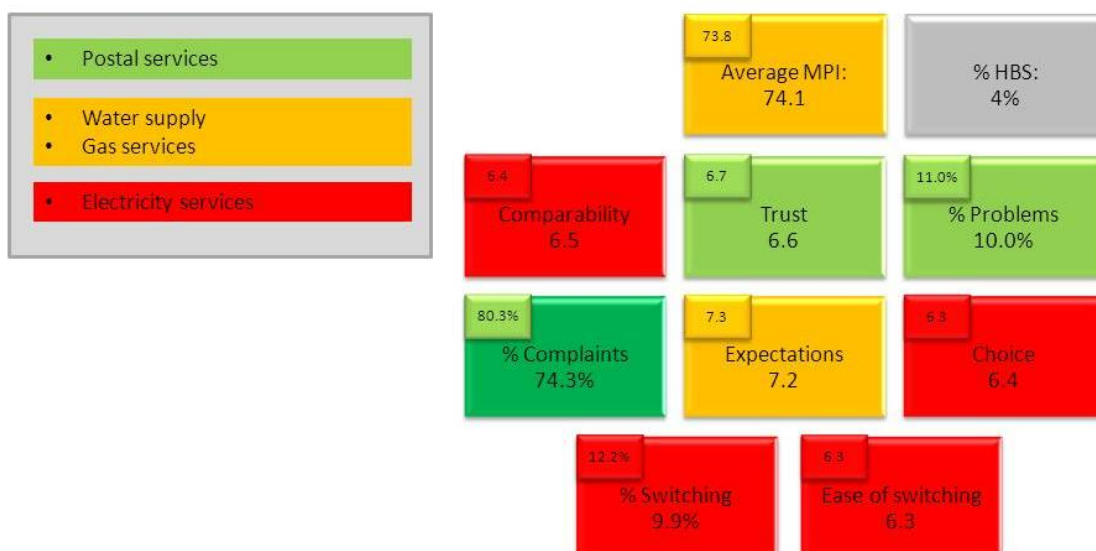


The transport group is composed of only 3 markets: airline services, tram, local bus, metro services and train services. It thus concerns only public transport services. All transport markets related to personal vehicles come under the automotive group.

The transport markets are evaluated close to the average. As already mentioned earlier, the complaints component is assessed particularly well for the transport markets. However, some comments have to be made here. A low number of complaints can have two conflicting causes: either the problems encountered are so small that it is not worth making a complaint, or the consumers choose not to complain because they think this would not make any difference. This latter option could be the case for the market for train services, which has a low score on market performance and combines a low score on 'problems' and on the expectations component with an average score on complaints¹⁵.

¹⁵ Further specific information on this market can be found in the market report

3.1.3.3.6 Utilities



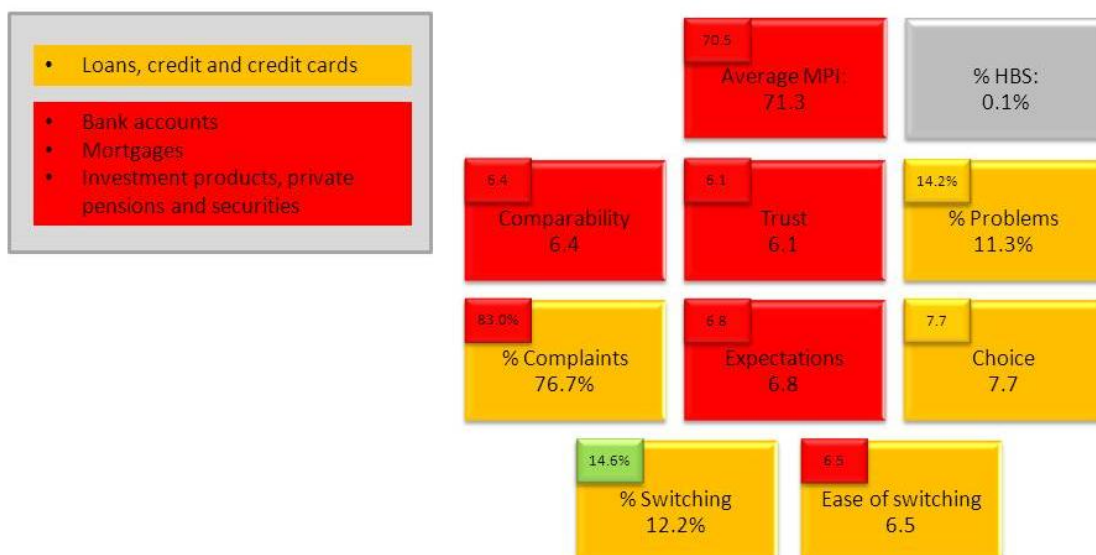
The utilities market group brings together markets that provide public utilities, which are often characterised by the presence of a limited number of potential suppliers. Services in this group are used on a daily or frequent basis.

The utilities markets have a below average score for market performance and are assessed negatively on comparability, choice and switching. The proportion of complaints has declined compared to 2011, giving this component a high performing score.

The number of consumers that switched supplier in the utility services clearly declined in comparison to 2011. It is important to note that only 2 out of the 4 markets in this market group are switching markets, i.e. the markets for electricity and for gas services. The proportion of consumers that switched supplier declined in both markets. The fact that the score on 'ease of switching' has remained the same gives an indication that this decline in switching behaviour is more likely to be due to a market stabilisation rather than switching becoming more difficult for consumers.

The utilities market group only shows one market which is assessed above the services market average. The market for water supply shows a relative decrease in performance. While in 2011 this market received a middle to high evaluation, in 2012 it only receives a middle to low evaluation. This is, however, not reflected in the actual MPI score, which has increased from 2011 to 2012.

3.1.3.3.7 Banking services



This market group contains the 4 financial markets surveyed in this study: bank accounts, loans, credit and credit cards, mortgages and investment products, private pensions and securities. As already mentioned in the general overview of the results on market groups, the banking services group is the market group with the worst performance evaluation among the services markets. It is notable that 3 out of the 4 markets in this group have low market performance scores.

Banking services are evaluated particularly poorly on comparability, trust and expectations. The components of complaints and ease of switching show a relative improvement in evaluation, coming from low performing in 2011 to the middle to low category in 2012. This is especially noteworthy for the ease of switching component, given the relative decrease in performance on the switching component. The decrease in the proportion of consumers switching services in combination with the better evaluation on ease of switching could indicate that this market group is more stable in 2012 than 2011.

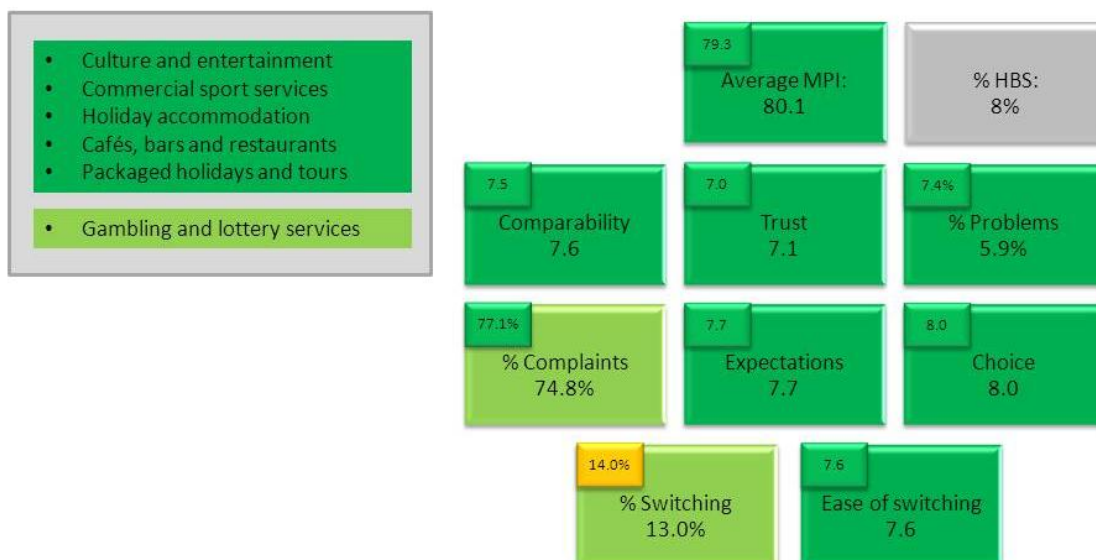
3.1.3.3.8 Insurance services



The insurance services group shows a very mixed picture of evaluations on the different components. The market group is assessed highly on the problem and choice components and also improved its performance on ease of switching from middle to high to high performing. The switching component also improved, from the low performing category to the middle to low performing category.

The market for private life insurance is clearly assessed the worst of the 3 insurance markets, with low performance evaluation scores on comparability, trust and expectations. There is a notably high score on 'ease of switching' for the market for vehicle insurance.

3.1.3.3.9 Recreational services



The recreational services group brings together all markets that offer services used by consumers in their leisure time. Because of the nature of the services offered in this market group, consumers often have a positive connotation of these services. It is therefore interesting to see how services in this market group differ from each other.

A first interesting finding for this market group is that, while the overall market performance score is evaluated as high performing, only one market in this group receives middle to high evaluation. The other 5 markets receive a high market performance evaluation.

Recreational services markets are assessed highly on almost all components. The proportion of consumers that made complaints in these markets has, however, increased, with the result that the complaints component only receives a middle to high evaluation. The switching component, on the other hand, has changed from a middle to low to a middle to high evaluation. However, this is only a relative improvement since the actual proportion of consumers who switched decreased from 2011. It must be further noted that only one switching market is included in this market group, i.e. the market for commercial sport services. Consequently, the positive result for this component should be interpreted with care.

3.1.4 Market performance and other indexes

This third wave of the market monitoring survey allows comparisons between the data over the past three years and subsequently the detection of possible evolutions in the perceived performance of specific markets. Data comparison, however, requires some further thought on the possible influence of the wider economic context on the actual outcome. The market monitoring survey investigates consumer perceptions and experiences in different markets, which may be influenced by the economic cycle.

Previous research has shown that consumer confidence levels are strongly correlated with macroeconomic variables such as GDP and unemployment figures. Consumer confidence is positively correlated to GDP growth and negatively to interest rates and changes in unemployment (Berry & Davey, 2004). Although the monitoring survey does not address consumer confidence, but instead looks at perception of market functioning, it is possible that the level of GDP, or other economic aspects could influence the experienced market performance and partly explain changes in performance between the different waves of the market monitoring.

Therefore, particular attention is given in this chapter to possible relations between the market performance index and key economic indicators such as GDP, Harmonised Index of Consumer Prices and Consumer Confidence Index.

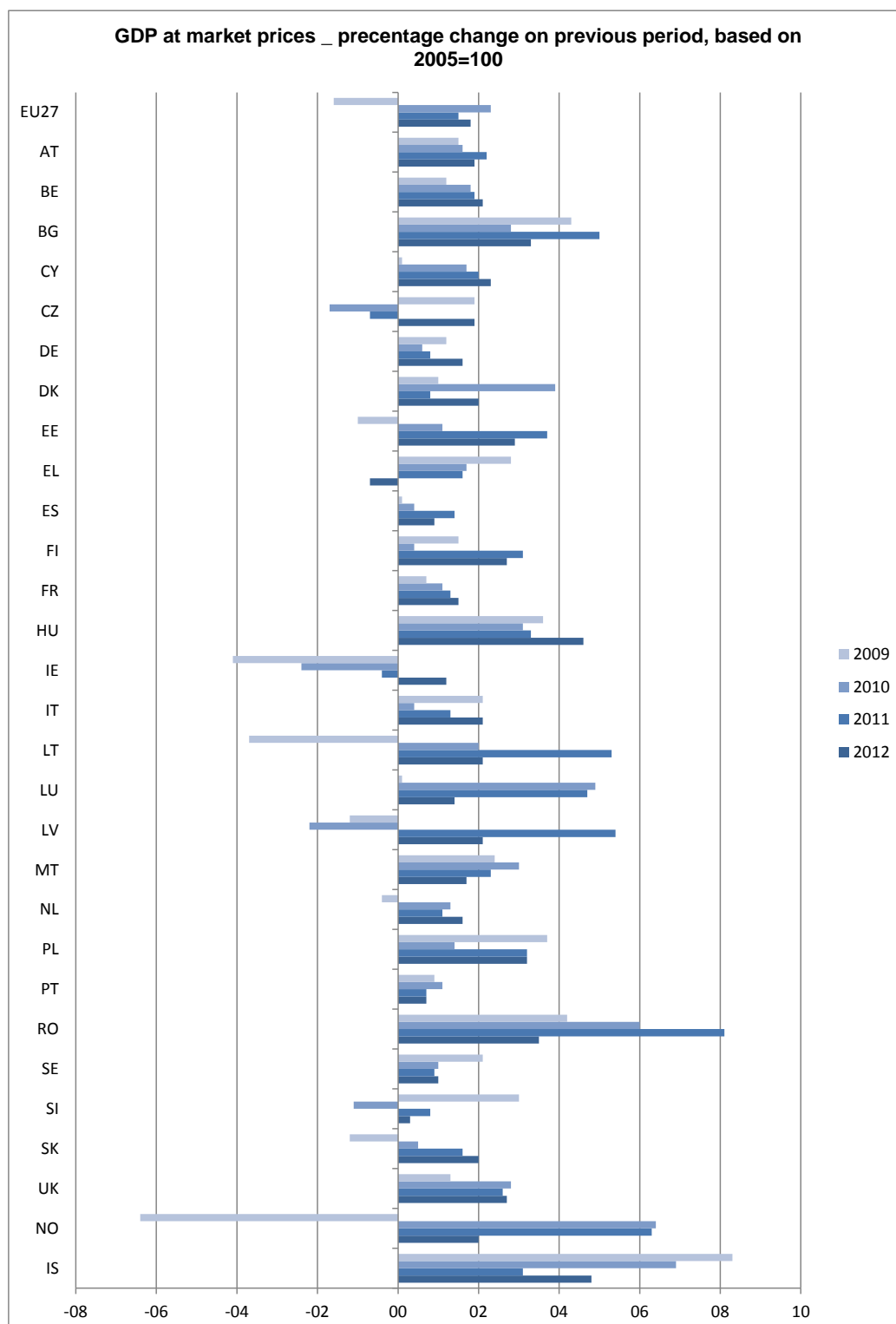
3.1.4.1 Market performance and GDP

Following the arguments of Berry&Davy (2004), a first hypothesis could be formulated that a market performance index can be influenced by the households' purchasing power, meaning their capacity to spend. The assumption would be that households with a higher capacity to spend evaluate market performance in general better. More affluent households have more money to spend which allows them to choose from a broader segment of retailers or providers, including the more expensive ones who tend to offer better quality and service. This could increase consumers' evaluation of the comparability, trust and expectations in specific markets, as well as decrease the number of problems they encounter, precisely because they are able to choose for the more expensive providers/retailers.

To test this hypothesis, the option is chosen to use GDP per capita as a proxy for standard of living in an economy. The argument for using GDP as a standard-of-living proxy is not that it is a good indicator of the absolute level of standard of living, but that living standards tend to move with per-capita GDP, so that changes in living standards are readily detected through changes in GDP. The major advantage of using GDP as an indicator is that it is measured frequently and consistently in all countries.

However, the use of GDP as a proxy of standard-of-living has one particular disadvantage. GDP covers all economic activities performed within one country, regardless of the nationality of the economic agents. This does not constitute a big issue for most of the countries. In the case of Luxembourg, having a high percentage of commuters from neighbouring countries, this issue plays a role. In the analysis presented below, it is therefore decided to exclude Luxembourg.

The dispersion in GDP per capita across the EU Member States does not only remain quite remarkable, it has also known important fluctuations in the past few years, both at EU and national level. (see below graph, based on Eurostat data)



In order to analyse the correlation between GDP and MPI scores, it was opted to use the volume index of GDP per capita in Purchasing Power Standards (PPS) (i.e. data in current prices but expressed in PPS). This index is expressed in relation to the European Union (EU27) average set to equal 100. "If the index of a country is higher than 100, this country's level of GDP per head is higher than the EU average and vice versa. Basic figures are expressed in PPS, i.e. a common currency that eliminates the differences in price levels between countries allowing meaningful volume comparisons of GDP between countries." (Eurostat)

GDP is measured at national level and is not market specific. Therefore it seems less useful to calculate correlations between GDP and MPI at market level, but better to calculate an overall MPI average based on all surveyed markets in each country. Because this chosen volume index of GDP per capita in PPS is a normalised index with average set to equal to 100, the correlation of this index will be calculated against the normalised MPI scores of the overall market performance of each country.

The volume index of GDP per capita in PPS is published once a year. Unfortunately data are not yet available for 2012. Therefore only the data for 2010 and 2011 were used in the analysis. This gives a total of 52 cases (26 EU countries x 2 years). Below, the results of the correlation can be found.

Correlations			
		MPI	GDP
MPI	Pearson Correlation	1	,262
	Sig. (2-tailed)		,061
	N	52	52
GDP	Pearson Correlation	,262	1
	Sig. (2-tailed)	,061	
	N	52	52

The results of the calculation of correlation between volume index of GDP per capita in PPS and the normalised MPI per country shows a positive correlation parameter between the two indexes which is however not significant.¹⁶ Therefore, one can conclude that purchasing power does not have an influence on market performance scores.

A further assumption concerning the relation between GDP and market performance which can be tested is whether changes in GDP have an influence on changes in market performance evaluations. In order to test this assumption, the option is chosen to use the GDP at market prices in volume terms and more precisely the percentage change compared to the corresponding period of the previous year. This allows including 2012 results in the analysis. In this case data are used for the first quarter of the year, not only because data are not fully published for the second quarter of 2012, but also because the main part of the fieldwork of the market monitoring study takes place in

¹⁶ The null hypothesis of no correlation cannot be rejected at 95% probability level.

April, which is only at the beginning of the second quarter. Therefore, it is more relevant to test the influence of the change in GDP of the first quarter of the year, rather than the second quarter.

Data of the year on year change in the quarterly GDP (meaning with respect to the same quarter of the previous year) are used. Given that the change in MPI results also reflect a year on year change, this is the most obvious choice to make. Changes in MPI results are calculated as percentage changes (i.e. $MPI_diff = \frac{MPI_year\ n}{MPI_year\ n+1}$). In this way the difference is expressed proportionally. It is indeed important to take into account the proportional change instead of the simple difference (i.e. $MPI_year\ n+1 - MPI_year\ n$) in order to avoid the effect of differences in scales.

The table below gives an overview of the results of this test. The results show clearly that the correlation between change in GDP and change in MPI are not significant. Therefore, the conclusion can be drawn there is no relation between the changes for these two indexes.

Correlations			
		MPI_diff	GDP_diff*
MPI_diff	Pearson Correlation	1	,033
	Sig. (2-tailed)		,815
	N	54	54
GDP_diff	Pearson Correlation	,033	1
	Sig. (2-tailed)	,815	
	N	54	54

*GDP at market prices - volumes -Percentage change

3.1.4.2 Market performance and price indexes

Consumer Price Indexes are economic indicators constructed to measure the changes over time in the prices of consumer goods and services acquired, used or paid for by households. It is often assumed that price fluctuations have an influence on how market performance is evaluated by consumers. While between 2000 and 2007 the EU was characterised by price stability and a pace of price increases settled at around 2% per annum, prices and inflation rates have been more volatile since the autumn of 2007 (Eurostat, 2012). The data of the market monitoring survey are therefore an interesting case to test whether the assumption of the link between prices and market performance is correct. If this assumption is correct, one expects to find a negative correlation between the MPI scores and the price indexes.

Different price indexes exist, but in the light of this study, it is opted to use the Harmonised Index for Consumer Prices (HICP). The HICP has been developed by Eurostat and is set up to provide the best measure for international comparisons of household inflation within the euro-zone and the EU. It gives comparable measures of inflation in the euro-zone, the EU, the European Economic Area and for other countries, including accession and candidate countries. They are calculated according to a harmonised approach and a single set of definitions.

The key role of the HICP is measuring price stability. Data are available not only on an aggregate level, but also for a whole range of goods and services. The categories available are largely following the COICOP classification¹⁷. The markets surveyed in the EC market monitoring survey are in general based on the same classification. However, not all markets can be directly linked to an exact COICOP category. In order to make data comparable, following rules were followed:

- If more than one COICOP/HICP category exists for a market covered in the market monitoring survey, the average score for the different COICOP/HICP categories is calculated. An example here is the market for fruit and vegetables which is covered in the COICOP/HICP list by two separate categories.
- If more than one market exists in the monitoring survey for a category in the COICOP/HICP classification, the average MPI score is used to compare the MPI and price index. This is for example the case for the markets for new and second hand cars which are covered in the HICP by one category, i.e. cars.
- Finally, if no HICP data are available for a market surveyed in the market monitoring, as for example is the case for the market for real estate services, this market is excluded from the analysis.

Below a full list of the 51 markets and corresponding COICOP/HICP categories can be found.

M#	market name	COICOP/ HICP ID	COICOP/HICP category
1	fruit and vegetables	01.1.6	Fruit
		01.1.7	Vegetables
2	meat and meat products	01.1.2	Meat
3	bread, cereals, rice and pasta	01.1.1	Bread and cereals
5	non-alcoholic drinks	01.2	Non-alcoholic beverages
6	alcoholic drinks	02.1	Alcoholic beverages
7	clothing and footwear	03	Clothing and footwear ¹⁸
8	maintenance products	04.3.1	Materials for the maintenance and repair of the dwelling
		05.6.1	non-durable household goods
9	furniture and furnishings	05.1.1	Furniture and furnishings
		05.1.2	Carpets and other floor coverings
		05.2	Household textiles
		05.4	Glassware, tableware and household utensils
		05.5	Tools and equipment for house and garden
10	electronic products	09.1.1	Equipment for the reception, recording and reproduction of sound and pictures
		09.1.2	Photographic and cinematographic equipment and optical instruments
		09.1.4	Recording Media
11	large household appliances	05.3.1/2	Major household appliances whether electric or not and small electric household appliances
12	small household appliances		
13	ICT products	08.2	Telephone and telefax equipment
		09.1.3	Information processing equipment
14	entertainment goods	09.2.1/2	Major durables for indoor and outdoor recreation including

¹⁷ The COICOP/HICP is the United Nations Classification of individual consumption by purpose, adapted to the compilation of the Harmonized index of consumer prices of the European Union and the euro area. For more information on this classification, see http://epp.eurostat.ec.europa.eu/statistics_explained/index.php/Glossary:COICOP/HICP

¹⁸ The COICOP/HICP clothing and footwear category also includes repair and hire of clothing and footwear, which is not included in the market description of the market monitoring survey. It was opted to compare these two categories since it is not possible to exclude this category from the COICOP/HICP data.

M#	market name	COICOP/ HICP ID	COICOP/HICP category
			musical instruments
		09.3.1	Games, toys and hobbies
		09.3.2	Equipment for sport, camping and open-air recreation
15	new cars		
16	second hand cars	07.1.1	Motor cars
17	fuel for vehicles	07.2.2	Fuels and lubricants for personal transport equipment
18	books, magazines and newspapers	09.5	Newspapers, books and stationery
19	personal care products	12.1.2/3	Electrical appliances for personal care; other appliances, articles and products for personal care
20	real estate services	****	****
21	maintenance services	04.3.2	Services for the maintenance and repair of the dwelling
22	personal care services	12.1.1	Hairdressing salons and personal grooming establishments
23	vehicle maintenance and repair	07.2.3	Maintenance and repair of personal transport equipment
26	bank accounts		
28	investment products, private pensions and securities	12.6.2	Other financial services n.e.c.
51	mortgages		
58	loans, credit and credit cards		
29	home insurance	12.5.2	Insurance connected with the dwelling
30	vehicle insurance	12.5.4	Insurance connected with transport
31	postal services	08.1.0	Postal services
32	fixed telephone services	08.3	Telephone and telefax services
33	mobile telephone services		
34	internet provision		
35	tram, local bus, metro	***	***
36	train services	07.3.1	Passenger transport by railway
37	airline services	07.3.3	Passenger transport by air
38	vehicle rental services	07.2.4	Other services in respect of personal transport equipment
39	holiday accommodation	11.2	Accommodation services
40	packaged holidays & tours	09.6	Package holidays
41	cafés, bars and restaurants	11.1.1	Restaurants, cafés and the like
42	commercial sport services	09.4.1	Recreational and sporting services
43	culture and entertainment	09.4.2	Cultural services
44	gambling and lottery services	****	****
45	water supply	04.4.1	Water supply
46	electricity services	04.5.1	Electricity
47	gas services	04.5.2	Gas
48	Non-prescription medicines	06.1.1	Pharmaceutical products
52	private life insurance	****	****
53	spectacles and lenses	****	****
54	TV-subscriptions	****	****
55	dairy products	01.1.4	Milk, cheese and eggs
57	legal and accountancy services	****	****

HICP data are published on a monthly base, while MPI data only exist on a yearly base. Therefore, the choice has been made to take the HICP data of the month which covers the largest period of the fieldwork, i.e. April.

For each market in each country, the MPI scores and the corresponding HICP scores are taken into consideration in order to calculate correlations on data in as much detail as possible. The results for

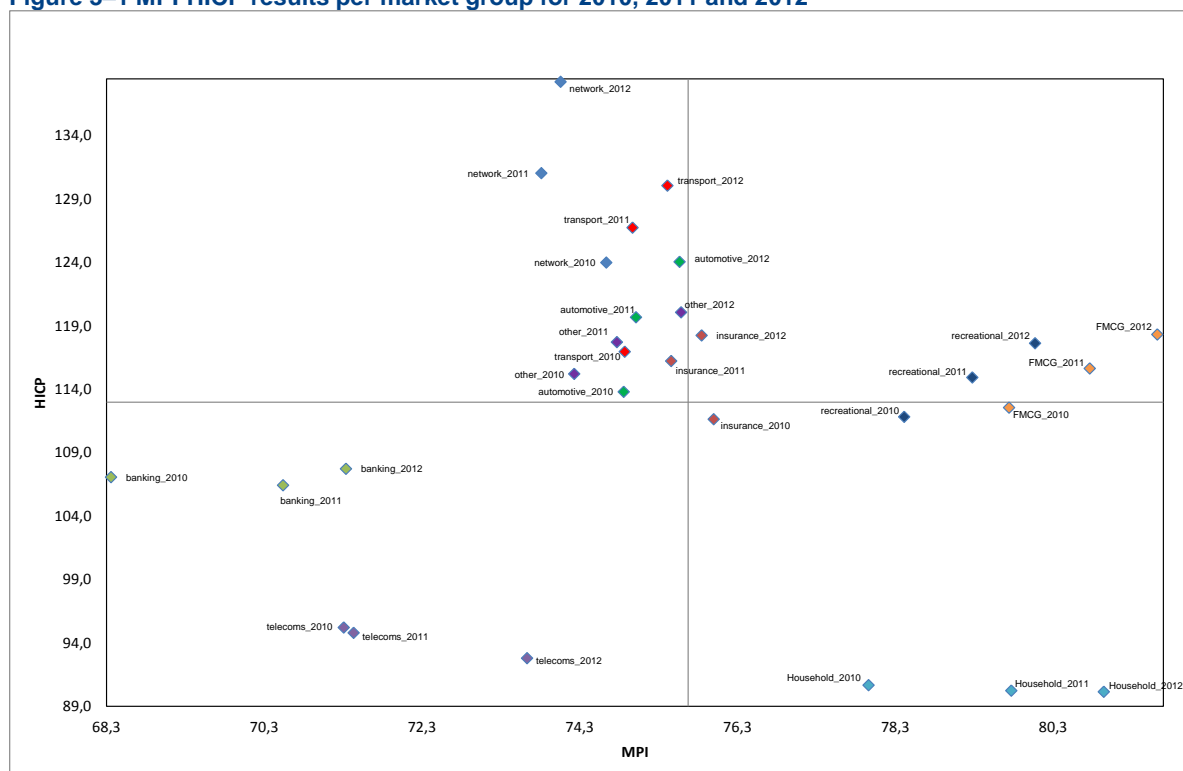
the calculation show a very low, negative correlation between MPI and HICP data. Consequently, one can conclude that evaluation of market performance is modestly influenced by the prices in a specific market.

Correlations MPI & HICP			
		MPI	HICP
MPI	Pearson Correlation	1	-,143**
	Sig. (2-tailed)		,000
	N	2897	2897
HICP	Pearson Correlation	-,143**	1
	Sig. (2-tailed)	,000	
	N	2897	2897

** . Correlation is significant at the 0.01 level (2-tailed).

Although correlation between MPI scores and HICP data is low, further analysis can be done to see whether correlations differ between market groups. The graph below shows the results for the three years for each market group (each market group is plotted in a different colour).

Figure 3–1 MPI-HICP results per market group for 2010, 2011 and 2012



The graph clearly shows that relations between MPI scores and HICP data differ largely between market groups. The highest, although still very low (-0,299), significant negative correlation¹⁹ between MPI scores and HICP data exists for the banking services²⁰. Furthermore, a very low significant negative correlation is also noted for utilities, insurance services and fast moving retail goods markets. However, for some market groups a positive correlation is also shown, although this result is only significant for the 'other' market group and also here the correlations found are only very low.

It could thus be stated that the general assumption that market performance evaluations are strongly related to prices consumer pay for products, an assumption which is often taken for granted, does not correspond to the data shown by the market monitoring study. To look further into the issue, it is, however, also interesting to study whether fluctuations in MPI results are influenced by changes in prices over the same period. In order to study this, the changes in MPI and HICP figures are calculated between 2011 and 2010 and between 2012 and 2011 and correlations between these MPI and HICP results are calculated. For the changes in HICP as well as for the changes in MPI the proportional change is calculated (i.e. $HICP_diff = HICP_year\ n / HICP_year\ n+1$) in order to take differences in scales into account. For the HICP the data of April for each year are used to calculate the percentage change.

The table below presents the results of this correlation. The results for the calculation show a significant, but low, negative correlation between MPI and HICP data. This correlation is even lower than the one found between the actual MPI and HICP figures. Consequently, one can conclude that changes in the evaluation of market performance is modestly influenced by changes in prices in a specific market

Correlations			
		MPI_diff	HICP_diff
MPI_diff	Pearson Correlation	1	-,128**
	Sig. (2-tailed)		,000
	N	1932	1913
HICP_diff	Pearson Correlation	-,128**	1
	Sig. (2-tailed)	,000	
	N	1913	1967

** . Correlation is significant at the 0.01 level (2-tailed).

3.1.4.3 Market performance and Consumer confidence index

The last index to which market performance is compared in this report is the Consumer Confidence Indicator (CCI). The objective of this indicator is to measure consumer confidence in the state of the

¹⁹ Significant at the 0.05 level.

²⁰ It must be noted that the data for 2010 are not completely comparable to the 2011 and 2012 data since market definitions have been changed slightly between the 2010 and 2011 wave.

economy. This indicator is developed by DG ECFIN in the framework of the business and consumer survey programme (BCS programme)²¹.

While price indexes and GDP figures are based on factual data, the CCI is measured by surveying consumers' expectations and is therefore more subjective in nature. The consumer confidence indicator is calculated as the arithmetic average of the balances (in percentage points) of the answers to the questions on the financial situation of households, the general economic situation, unemployment expectations (with inverted sign) and savings, all over the next 12 months. The balances used in the CCI are seasonally adjusted.

Since the market performance index is also measured based on consumers' subjective experiences, it could be that these two indexes are related to each other. The assumption would then be that the fluctuation in market performance evaluation is influenced by changes in the economic situation as it is perceived by consumers.

Consumer confidence is measured at national level and is not market specific. Therefore it is less useful to calculate correlations between CCI and MPI at market level, but better to calculate an overall MPI average based on all surveyed markets in each country. This overall MPI score is used to calculate correlations with CCI data for the 3 years for which MPI data are available. This gives a total of 84 cases that are taken into consideration (27X3 + EU27averageX3)

CCI data are published on a monthly basis, while MPI results are gathered on a yearly basis. Therefore, the choice has been made to take the CCI data of the month which covers the largest period of the fieldwork, i.e. April.

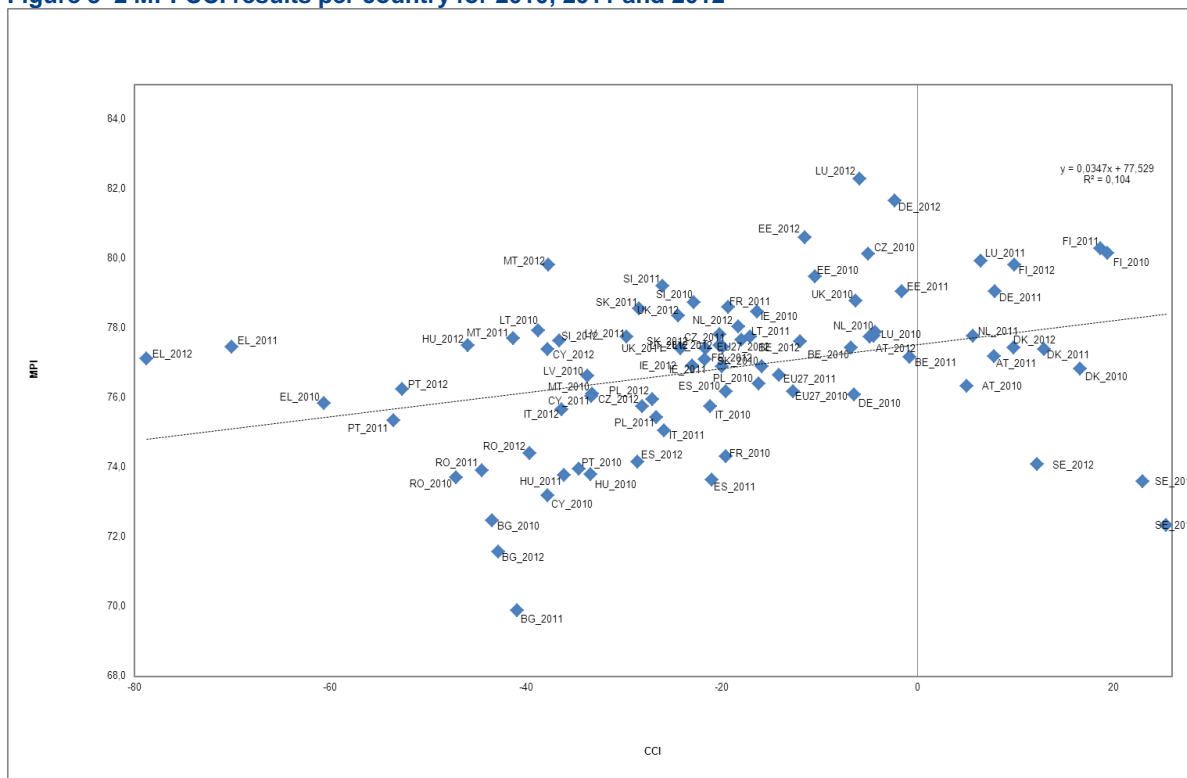
Correlations MPI & CCI			
		MPI	CCI
MPI	Pearson Correlation	1	,323**
	Sig. (2-tailed)		,003
	N	84	84
CCI	Pearson Correlation	,323**	1
	Sig. (2-tailed)	,003	
	N	84	84

** . Correlation is significant at the 0.01 level (2-tailed).

The results show that there is indeed a significant but modest positive correlation between MPI and CCI are indeed significantly positively correlated. This confirms the hypothesis that consumer confidence has an influence on market performance evaluation. However, the extent to which market performance evaluation is explained by consumer confidence is rather limited. The results are visualised in the graph below.

²¹ For more information on the BCS programme see http://ec.europa.eu/economy_finance/db_indicators/surveys/index_en.htm

Figure 3–2 MPI-CCI results per country for 2010, 2011 and 2012



Again, it could be interesting to investigate whether fluctuations in MPI results are influenced by changes in consumer confidence over the same period. For this analysis, the percentage change for year on year MPI results are used, as well as the percentage change for year on year consumer confidence results for the month of April (i.e. $CCI_diff = CCI\ year\ n+1 / CCI\ year\ n$).

The analysis of the correlation between changes in CCI and changes in MPI show, as indicated in the below table, that changes in MPI figures are not significantly correlated with changes in consumer confidence.

Correlations			
		MPI_diff	CCI_diff
MPI_diff	Pearson Correlation	1	,225
	Sig. (2-tailed)		,095
	N	56	56
CCI_diff	Pearson Correlation	,225	1
	Sig. (2-tailed)	,095	
	N	56	56

From the two correlation analysis illustrated above, it appears that countries with higher than average consumer confidence tend also to show higher than average market performance²² while there is no evidence that countries for which consumer confidence is increasing also show soaring market performance. One of the possible explanations of this apparent contradiction is the fact that the analysis of the correlation between year on year percentage change in the two variables is performed on a very limited time span.

²² Similarly, countries with lower than average consumer confidence tend to show lower than average market performance.

3.1.5 Market performance and socio-demographic groups

In this sub-chapter the MPI results according to socio-demographic dimensions will be analysed. The main objective of the analysis is to explore if significant differences exist in the evaluation of market performance between different socio-demographic groups.

The market performance of particular markets can be evaluated differently by different socio-economic groups because these groups experience them differently, they use them in a different way or because they encounter different problems. The data generated by the market monitoring survey enables us to identify these differences. However, no explanations based on survey data can be provided as the survey is meant to detect the performance of the market and not to explain the performance of the market. The latter is done via in-depth surveys of individual markets carried out by DG SANCO.

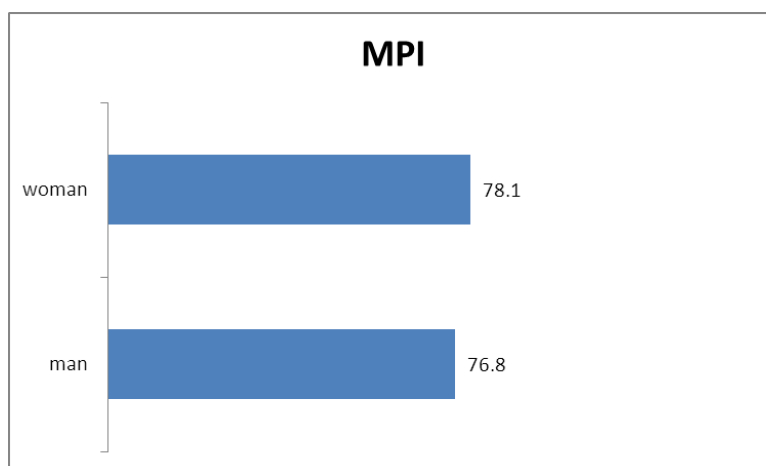
The five socio-demographic variables discussed are gender, age, education, occupation and Internet usage. For each socio-demographic variable, a short description is given on the overall results for the specific socio-demographic variable, followed by an overview of the results per market. Finally, results per component are presented and are analysed per market group in order to keep the data manageable.

Only significant different results are reported in this chapter and significance is calculated at the 0.001 level²³. All differences reported on are significant unless indicated otherwise.

²³ In general 95% probability level is used as a limit for statistical tests, however since in this study sample sizes are large and as a consequence the power of the N is in play, a stricter probability level is applied in this study.

3.1.5.1 Gender

Overall performance by gender



The overall MPI score for women is higher than for men, meaning that women are more positive in their evaluations of market performance

Market performance by gender

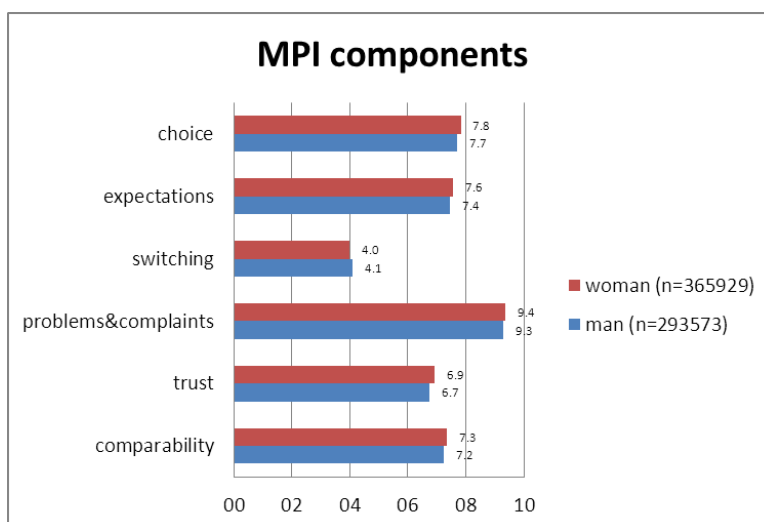
When we assess the market performance by gender in 2012, we see that women assess 13 markets significantly better than average. For the goods markets, this finding applies to the market for books, magazines and newspapers, the market of bread, cereals, rice and pasta, the market of small household appliances, the market of non-prescription medicines, the market of fruit and vegetables and the market of meat and meat products. The logic behind these results can be that in a traditional household women often are the main responsible for purchasing these types of goods. They may come in contact with these markets more often and are therefore more likely to give a positive evaluation. For the services markets, the markets that are assessed more positively by women are: culture and entertainment, holiday accommodation, cafés, bars and restaurants, legal and accountancy services, loans, credits and credit cards, bank accounts and real estate services.

The 13 markets that are assessed better by women are assessed more poorly by men. Three other markets score significantly below the average among men: personal care products, commercial sport services and furniture and furnishings.

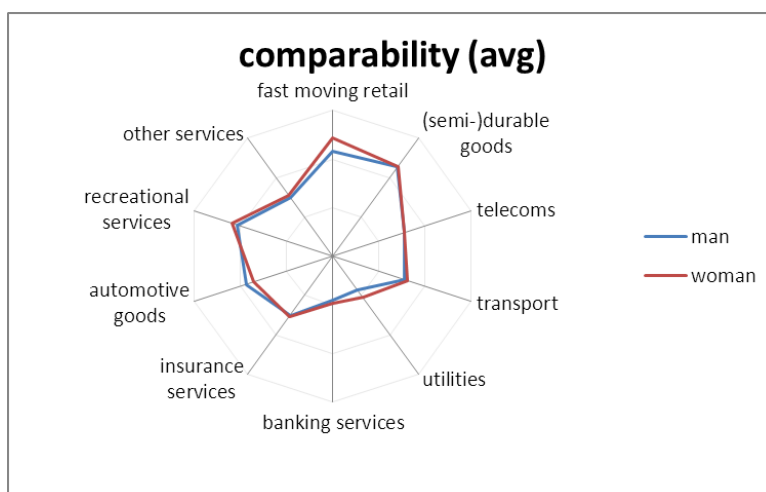
Market performance by gender 2012				
		total	Man	Woman
18	books, magazines and newspapers	84.1	83.2	84.8
3	bread, cereals, rice and pasta	83.1	81.5	84.2
12	small household appliances	82.3	81.4	83.0
43	culture and entertainment	82.1	81.0	83.0
39	holiday accommodation	80.5	79.8	81.2
48	non prescription medicines	80.3	79.1	81.0
1	fruit and vegetables	79.8	78.6	80.7
41	cafés, bars and restaurants	79.3	78.4	80.1
2	meat and meat products	79.2	78.0	80.1
57	legal and accountancy services	74.6	73.3	75.9
58	loans, credit and credit cards	73.9	72.9	74.8
26	bank accounts	72.3	70.9	73.5
20	real estate services	70.2	69.0	71.3
19	personal care products	81.4	80.6	81.9
42	commercial sport services	80.9	80.2	81.5
9	furniture and furnishings	80.7	79.9	81.3

Component performance by gender

The figure below presents the differences in scores on the different components. It clearly shows that women tend to give a more positive evaluation for all components, with the exception of the switching component.

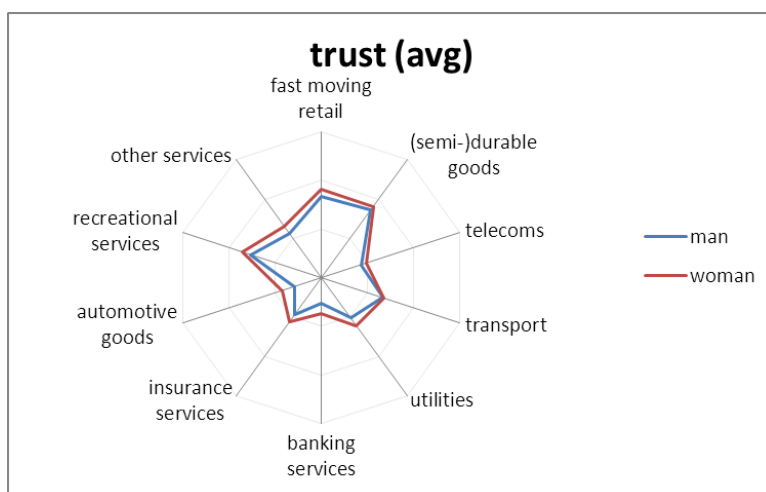


Comparability



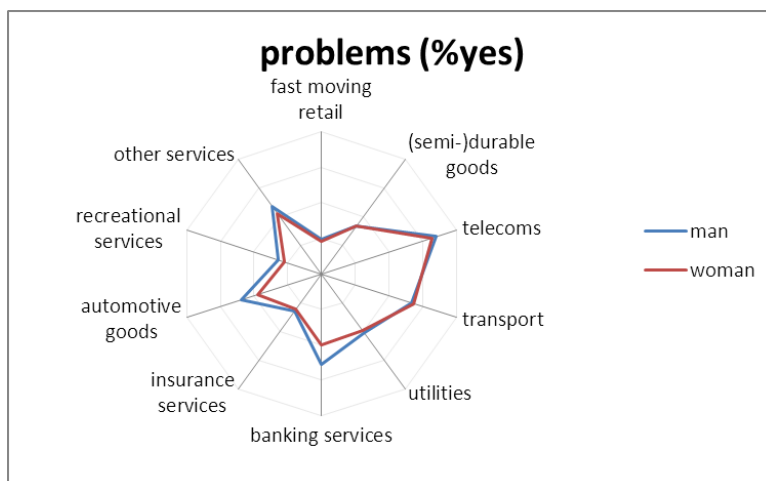
Overall, women give higher scores to comparability (7.3 compared with 7.2 for men). Women are more positive about the fast moving retail, (semi-) durable goods, telecom and recreational services markets. It is noteworthy that the market groups where spending is more likely to take place at household level, such as insurance services and automotive goods show no significant differences between men and women.

Trust



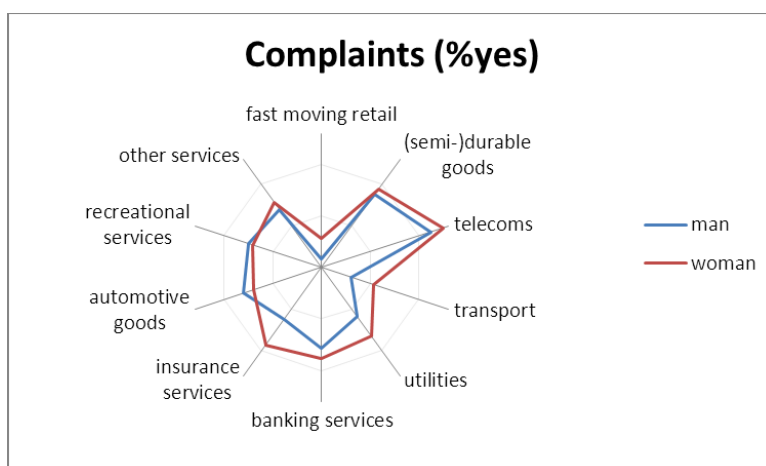
A better evaluation of trust can be seen for women overall and in almost all market groups, with the exception of the telecom and transport markets.

Problems



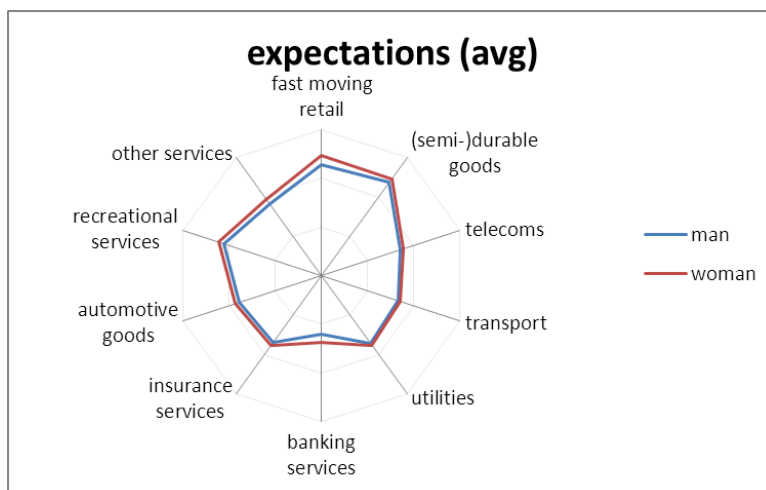
Overall, men are slightly more likely to report more problems (9.6% compared with 8.7% for women), although this change is not significant. A difference in the number of encountered problems can only be observed for the banking services and automotive goods. In both these market groups, men tend to experience more problems than women. An explanation for this difference could be that following traditional gender roles, men tend to deal more with banking issues and, for instance, the family car than women.

Complaints



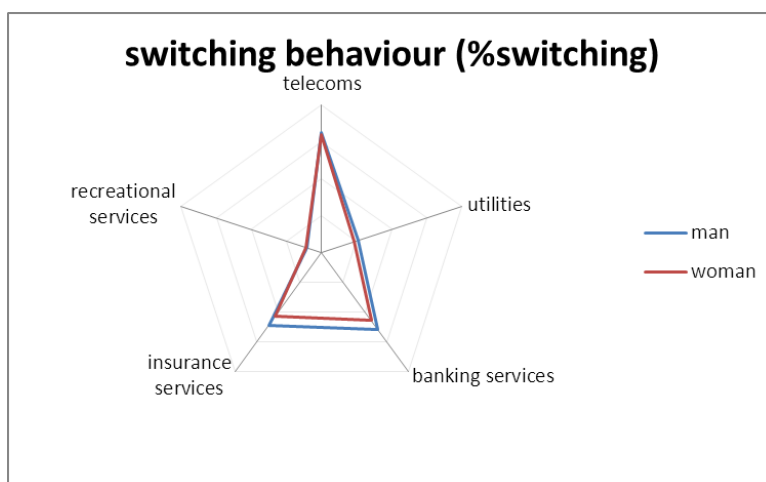
Women are more likely than men to report complaints overall but this difference is not significant. The figure above could give the impression that the number of complaints made by women and men differs largely, but given the low base sizes, these differences are not significant for any of the market groups.

Expectations



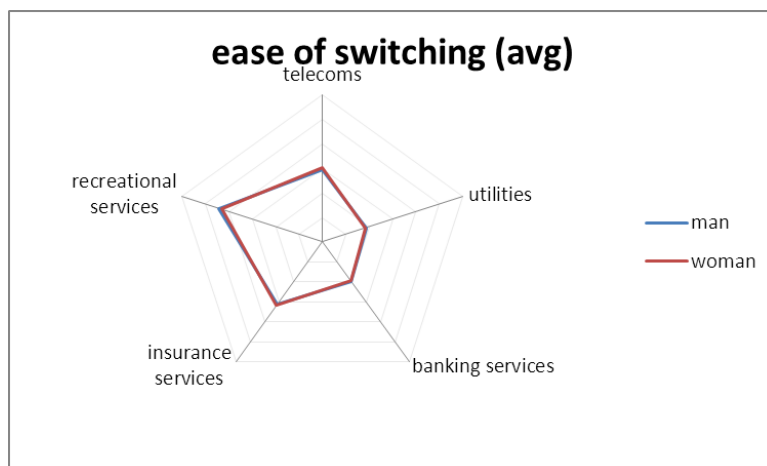
Overall, women are more likely to give high scores to the expectation component (7.6 compared with 7.4). Expectations are evaluated higher by women than by men in fast moving retail markets, (semi-)durable goods markets, banking services, and recreational services. Again, as for the comparability component, different scores are mainly observed in markets where spending occurs more often at individual level, with the exception of banking services.

Switching



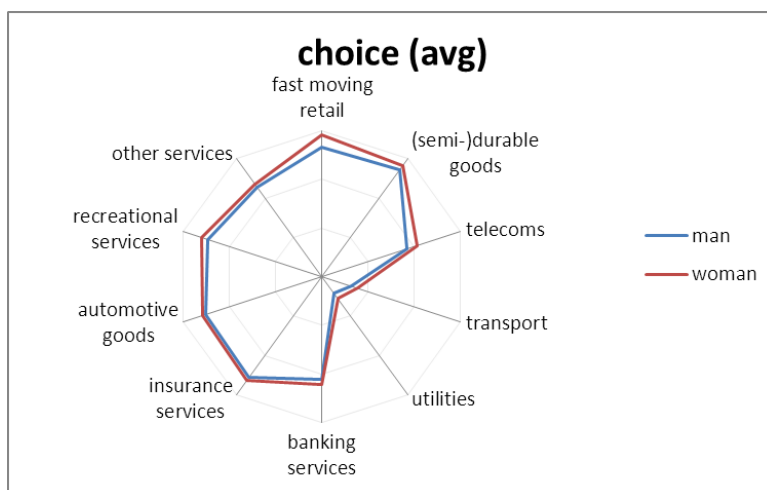
Although in general, taking into account all markets, men tend to switch more than women, no significant differences can be distinguished either overall or at market group level.

Ease of switching



Women tend to find switching more difficult as they give lower scores to this aspect overall. The difference for the overall switching component is mainly due to a different evaluation of the ease of switching in the markets of telecoms and insurance services. Men tend to give switching in these markets a better score than women.

Choice



Overall, women give higher scores to the choice component (7.8 compared with 7.7 for men). Choice is evaluated worse by men for the fast moving retail, (semi-)durable goods, telecom, and recreational services. Again, differences can be noted in markets where more individual and less household level spending occurs.

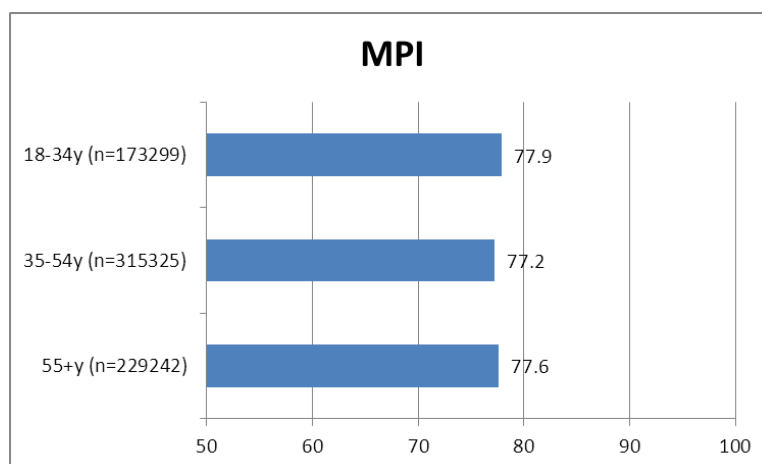
Conclusions

The overall picture for the gender analysis shows that women are more positive in their evaluation of market performance than men. This conclusion holds for all the different components, except for the switching component where men tend to evaluate switching more positively than women.

Furthermore, analysis at market group level shows that differences between the evaluations of men and women are mainly situated in those market groups where less household level spending occurs.

3.1.5.2 Age

Overall performance by age



The respondents were divided in three age-groups: the 18 to 34 year olds, the 35 to 54 year olds, and 55 year olds and over. The figure above gives the average MPI scores for all markets for all age groups. The group of 35-54 year olds give significantly lower than average scores for market performance, while younger people evaluate the market performance in general higher.

Market performance by age

The table below gives an overview of the markets with significantly different scores for the different age groups. For all age groups significant differences in MPI scores were found for various markets.

Market performance by age 2012 (significantly different markets)					
		total	18-34y	35-54t	55+y
53	spectacles and lenses	82.4	83.9	81.8	82.2
14	entertainment goods	82.0	82.7	81.8	81.4
19	personal care products	81.4	82.2	81.2	81.0
54	TV-subscriptions	73.9	76.5	74.0	72.2
52	private life insurance	73.3	75.4	72.6	73.0
28	investment products, private pensions and securities	69.1	72.5	69.0	66.8
34	internet provision	73.1	73.1	74.0	71.6
20	real estate services	70.2	69.0	71.8	68.4
39	holiday accommodation	80.5	80.1	80.3	81.4
15	new cars	78.9	76.9	78.9	80.1
30	vehicle insurance	77.6	76.6	77.2	78.4
35	tram, local bus, metro	75.4	75.3	74.4	76.6
23	vehicle maintenance and repair	75	72.3	74.3	77.7
45	water supply	74.5	75.2	73.2	75.5
17	fuel for vehicles	74.3	73.6	73.6	75.5
58	loans, credit and credit cards	73.9	72.9	73.5	75.4
16	second hand cars	72.4	72.0	72.0	73.9
43	culture and entertainment	82.1	82.8	82.3	81.1
13	ICT products	79.3	79.8	79.5	78.2
44	gambling and lottery services	78.4	79.1	78.7	77.3
36	train services	71.2	72.0	70.2	71.8

The group of 35 to 54 year old consumers shows preferences that are the closest to the average consumer. It is indeed in this age group that one can find fewer significant differences when compared to the overall MPI scores. Significant differences can be seen for only 5 markets for this age group: the market for real estate services and for internet provision have a more positive evaluation, while the markets for tram, local bus, metro, train services and water supply get a more negative evaluation in this age group.

The youngest age group counts 6 markets with a significant more positive evaluation of the market: entertainment goods, personal care products, spectacles and lenses, investment products, private life insurance and TV-subscriptions. Three markets get a more negative evaluation from this group: the markets for new cars, vehicle maintenance and repair services and real estate services.

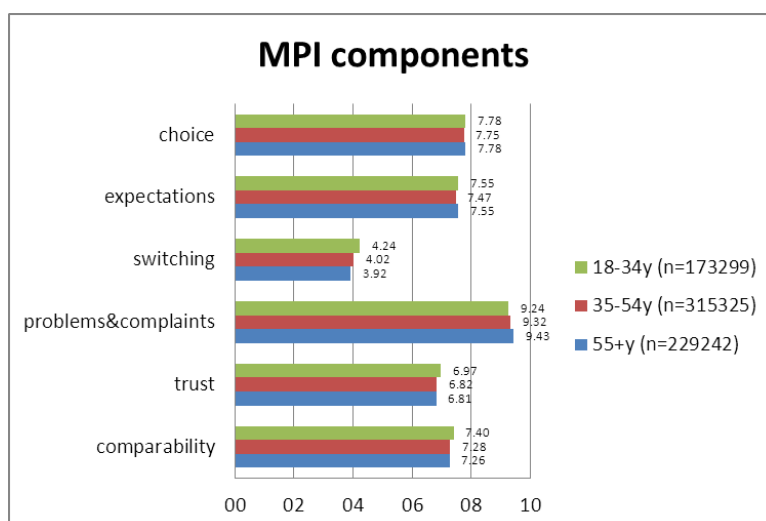
In the oldest age group, the group of people aged 55 years or older, 9 markets with significantly more positive evaluations are identified. Remarkable is that almost all markets related to private or public transport (vehicle insurance, fuels, local tram and bus, new and second hand cars) are evaluated more positively by older people, with the exception of the market for train services. Some hypotheses can be formulated to explain this result: on the one hand, it could be that older people are less mobile and therefore have lower expectations and a lower proportion of problems. On the other hand, due to their long experience with mobility, this group of people could evaluate the current market situation as better functioning than younger people.

Besides this broad group of markets, the oldest age group evaluates 3 more markets more positively than the other age groups. These are the markets for holiday accommodation, water supply and loans, credit and credit cards. Conversely, this age group evaluates 7 markets more negatively: the markets for TV-subscriptions, investment products, internet provision, real estate services, culture and entertainment services, ICT products, and gambling and lottery services. This is a very diverse group of markets. A possible explanation for this lower evaluation by the oldest group of people could be that these markets are less targeted towards the older public.

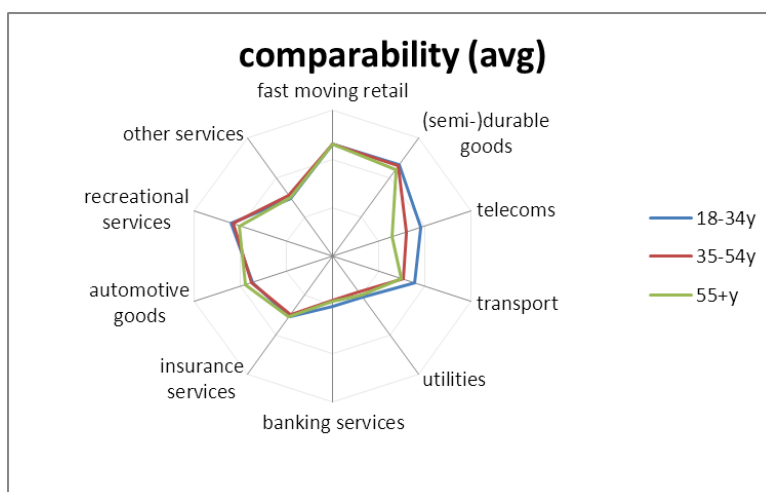
Overall, the group of young consumers aged 18-24 appears to be the one evaluating the different markets most positively, with higher MPI scores than average in 29 out of 51 markets, followed by the oldest age group with higher than average MPI scores in 23 markets. These findings continue the trend observed in the results of previous years.

Component performance by age

The figure below presents the average scores for each component by age group. Younger people give higher scores to all components but choice and report more problems and complaints. 35-54 year old people give lower scores to comparability, trust, expectations and choice and 55 year or older people also give lower scores to comparability, switching and trust, but seem to see their expectations fulfilled more than average. Furthermore, older people seem to experience fewer problems and report fewer complaints.

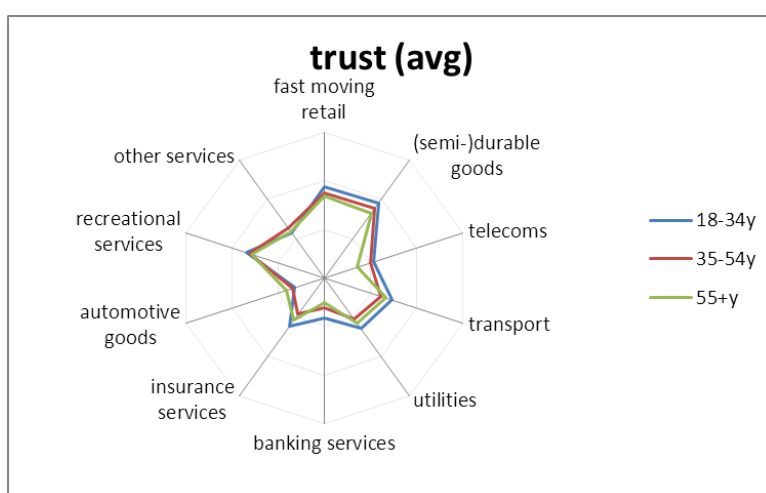


Comparability



Overall, 18-34 year-olds are more positive about comparability. The average comparability scores per market group differ and differences within market groups can also be distinguished. Telecoms, transport and recreational services are evaluated more positively by younger people, while these markets and additionally the (semi-)durable goods markets are evaluated more negatively by the oldest group of people.

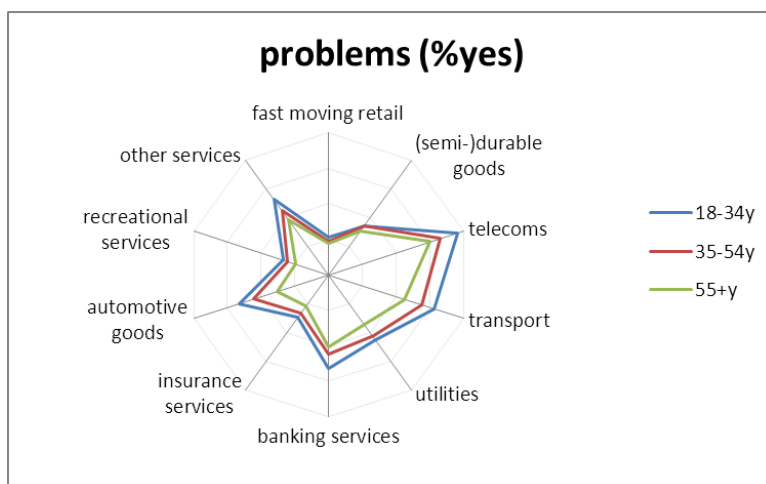
Trust



Trust is evaluated less consistently across age groups, as shown in the figure above. Overall, higher trust scores were recorded for 18-34 year-olds. Young people seem to evaluate trust more positively than average, with the exception of the markets for automotive goods and recreational services. Older people evaluate 4 of the market groups less well on the trust component, i.e. for the market groups fast moving retail, (semi-)durable goods, telecoms, and banking services. Conversely, this group evaluates the trust component for automotive goods more positively than average. The group of the 35-54 year olds evaluates the groups of transport markets, utilities and insurance services

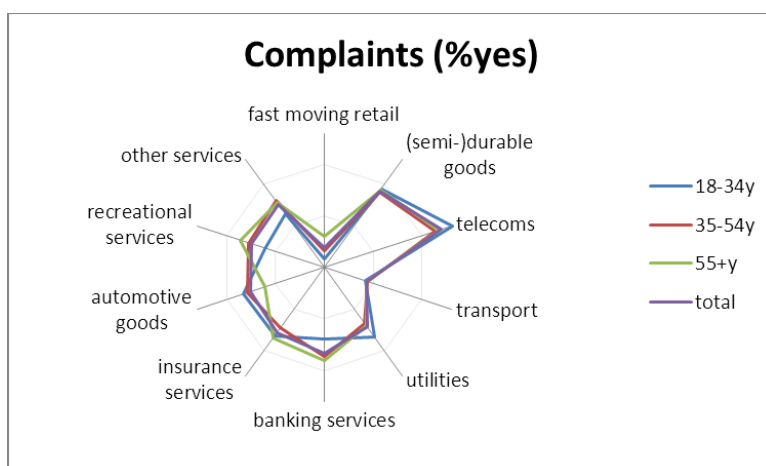
less positively on the trust component, while this age group is more positive than average on trust for the telecoms markets.

Problems



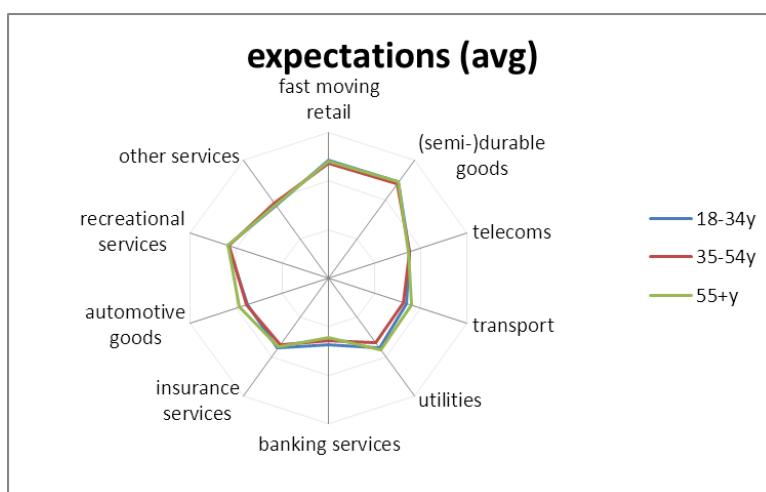
Younger people report more problems than average, while older people seem to encounter fewer problems. This pattern can be distinguished for all markets groups, but is, however, not significant for the fast moving retail markets, for young people in the (semi-)durable goods and insurance services markets, and for old people in the banking services market. It is difficult to understand why this difference exists, but a possible explanation could be that younger people are less experienced consumers and are therefore more likely to consider difficulties in specific markets as problems, while older people are less likely to evaluate the same situation as a problem because of the market experience they have acquired during their life time.

Complaints



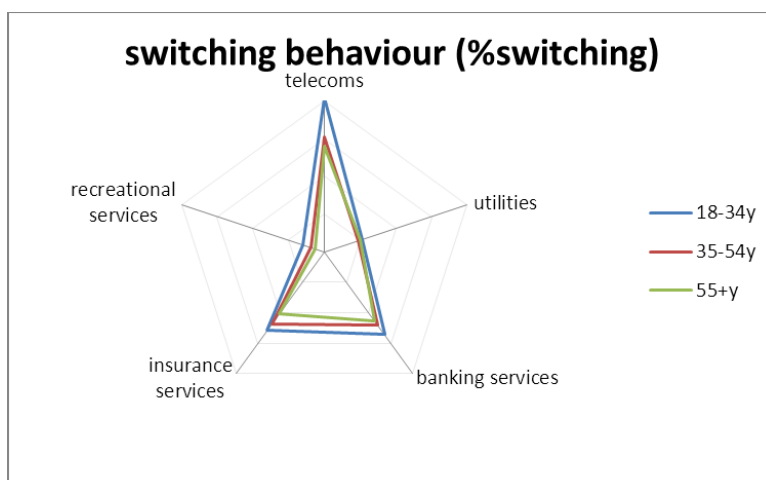
Although the graph above shows some differences between age groups in the number of complaints made in the different market groups, with the 55+ category being more likely to complain, none of these differences are significant.

Expectations



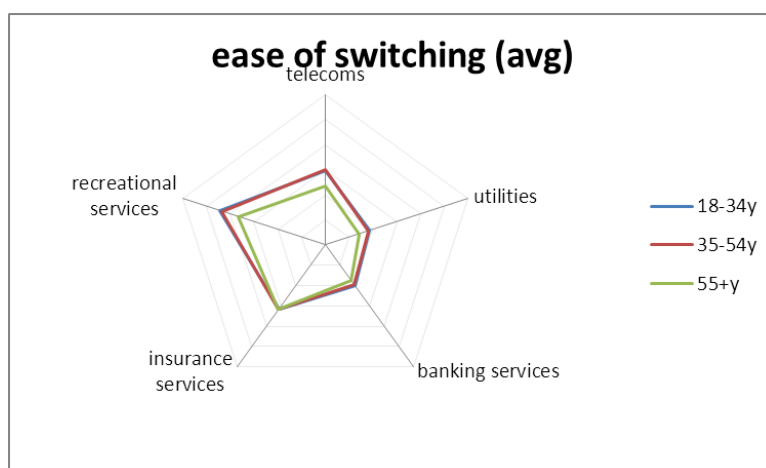
In general, 35-54 year olds evaluate the expectations component worse than average, while the younger and older age groups evaluate this component above average. At market group level, differences are only seen for the utilities markets, where 35-54y old people give a lower score for this component, while in the transport and automotive goods markets older people give a higher score. Whether these scores are due to a better or worse alignment of the markets to these specific age groups or whether these age groups have higher or lower expectations towards these markets is difficult to conclude on the basis of these results.

Switching behaviour



In general, younger people tend to switch more than other age groups, but looking at the different market groups a higher switching behaviour is only noted for the telecom and the banking markets. Conversely, older people show lower switching behaviour overall and for the telecom and insurance services markets. This difference between younger and older people could be due to the fact that older people do not feel the need to switch supplier or services anymore, or it could also be possible that older people do not get interesting offers to switch. Especially in the case of insurances this could be a possible explanation.

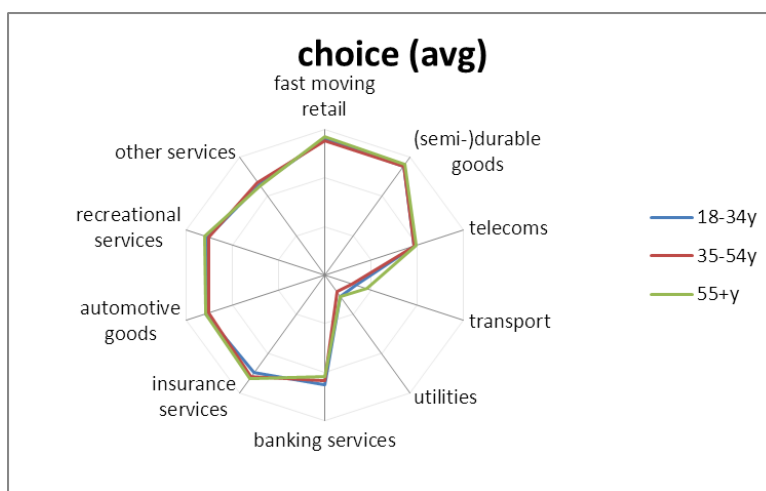
Ease of Switching



While older people tend to switch less than younger people, they also evaluate switching as more difficult than younger people. This difference is also visible in the telecom markets, utilities and recreational services. 35-54 year old people give a significantly higher score for the telecom markets. Conversely, the youngest age group gives a higher score to recreational services, as well as overall when looking at all markets together.

It is clear that there is a relation between age and the evaluation of ease of switching. However, it is difficult to say whether the differences in evaluation of this component are purely due to age or whether they are the effect of a difference in switching behaviour between age groups. As mentioned in the presentation of the EU27 results, a clear difference can be distinguished in the evaluation of ease of switching between those consumers who switched supplier and those who did not.

Choice



The overall results on the choice component show that 35-54 year old people give a lower score for choice than average. The differences seen for the other age groups are not significant. At market group level, it is mainly the fast moving retail markets and the transport markets where differences can be distinguished. In these markets, the oldest age group shows higher scores while the 35-54 group gives lower than average scores.

An explanation for the differences found in these two market groups is difficult to find. One can presume that the offer for the different age groups is the same; therefore these results could be related to the available budget the different age groups have to spend in these markets.

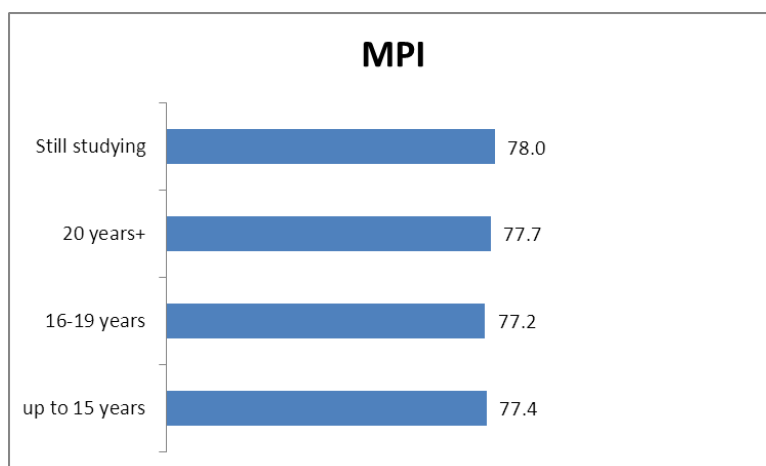
Conclusion

Looking at the market performance results divided by age groups, it is first important to note that younger people are the most positive in the evaluation of the different markets. The youngest age group (18-34 year old) assessed all components higher on average than the other age groups. The components of choice and problems and complaints remain the exception. Younger people seem to experience more problems in the different markets. Whether this is due to a lack of experience or not is difficult to conclude.

The oldest age group appears to be more critical when evaluating market performance. Their low switching behaviour is noteworthy, but the reason behind this result is difficult to explain based on the available data.

3.1.5.4 Education

Overall performance by education



There are four categories to consider in terms of education: people who went to school up to age 15, people who left school between 16 and 19, people who left education after age 20 and, last, people who are still studying.

Overall, it can be noted that students and higher educated people tend to evaluate market performance more positively.

Market performance by education

Lower educated people seem to differ more often than others from the average in terms of MPI scores. For the goods markets of bread, cereals, rice and pasta, personal care products, fruit and vegetables, meat and meat products, people belonging to the lower educational group give a better assessment than the other educational categories. Other goods markets, such as the new car market, the fuels for vehicles market and furniture and furnishings market have lower scores in the 'Up to 15' category. Some hypotheses on this result might be that lower educated people have better experiences with somewhat cheaper goods markets than they have with more expensive goods markets. Looking at the service markets for the educational category up to 15, holiday accommodation, café bars and restaurants, gambling and lottery services and vehicle maintenance and repair services have a higher MPI than the average. Loans and credits, real estate services, mortgages, airline services, TV-subscriptions, investment products, private pensions and securities, vehicle insurance, legal and accountancy services and bank accounts have a below average score in the same category. This finding might be related to the fact that people in the up to 15 category have more negative experiences with, for example, loans or credits as these services often require people to understand more complicated contracts than, for example, holiday accommodation services.

In the category 16 to 19, people evaluate 8 goods markets and 1 service market less positively than the other educational categories. These 9 markets are breads, cereals, rice and pasta, fruit and vegetables, meat and meat products, clothing and footwear, non-alcoholic drinks, dairy products, alcoholic drinks, entertainment goods and gamblings and lottery services.

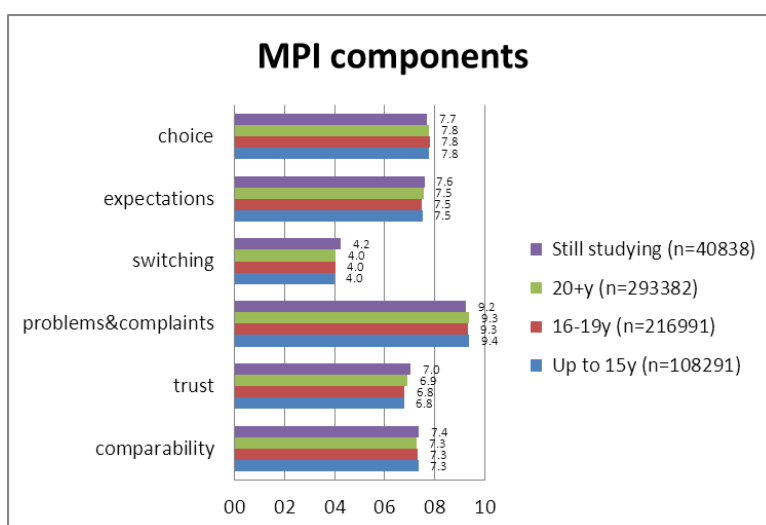
For the educational category 20+, the new cars, clothing and footwear, fuel for vehicles, loans, credit and credit cards, real estate services and mortgages get higher scores than the mean.

For people who are still studying, the results are more diverse. They evaluate airline services, TV-subscriptions, private life insurance and investment products, private pensions and securities better than the average. On the other hand, holiday accommodation, fruit and vegetables, vehicle maintenance and repair, new cars, real estate services, loans credits and credit cards, vehicle insurance, small household appliances and home insurance are evaluated more negatively. This observation might be related to the fact that students do not have as much experience with these markets and if they do, this experience may not be completely positive.

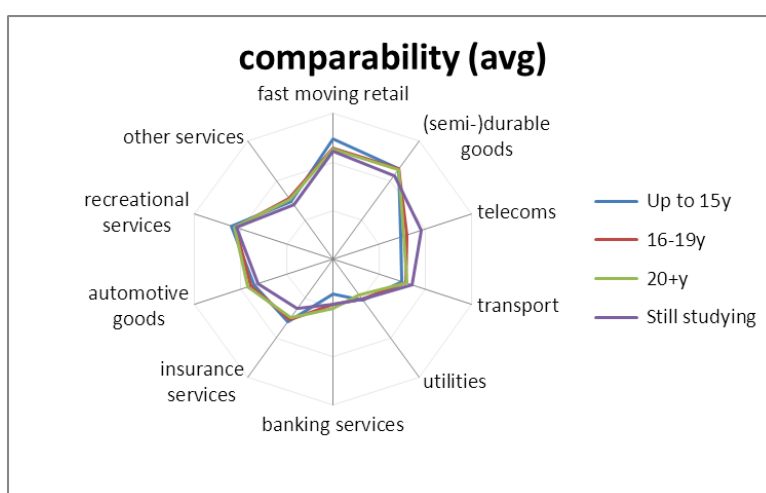
Market performance by education 2012						
		total	Up to 15y	16-19y	20+y	studying
3	bread, cereals, rice and pasta	83.1	84.2	82.2	83	83.5
19	personal care products	81.4	82.4	80.7	81.4	81.1
39	holiday accommodation	80.5	81.8	80.2	80.6	79.2
1	fruit and vegetables	79.8	81.9	78.7	79.8	77.6
41	cafés, bars and restaurants	79.3	80.3	78.9	79.2	79.1
2	meat and meat products	79.2	81.2	78	79.3	77.7
44	gambling and lottery services	78.4	79.6	77.1	78.9	78.5
23	vehicle maintenance and repair	75	76.3	74.9	74.8	71.5
15	new cars	78.9	77.5	78.5	79.7	73.7
7	clothing and footwear	77.6	77	76.3	78.5	78.2
17	fuel for vehicles	74.3	73	73.4	75.3	75.3
58	loans, credit and credit cards	73.9	71.8	73.5	75	73.3
20	real estate services	70.2	66.7	69.5	71.4	67.8
51	mortgages	70.1	65.6	69.9	71.5	69.2
37	airline services	79.7	78.1	79.7	79.7	81.1
54	TV-subscriptions	73.9	72.6	73.6	74.4	77.3
52	private life insurance	73.3	73.5	72.8	73.3	76.9
28	investment products, private pensions and securities	69.1	66.2	69	69.6	71.7
9	furniture and furnishings	80.7	79.7	80.8	81	80.9
30	vehicle insurance	77.6	76.3	78.1	78.2	74.4
57	legal and accountancy services	74.6	72.5	74.6	75.2	74.7
26	bank accounts	72.3	70.6	71.7	73.2	73.4
5	non-alcoholic drinks	83.2	83.1	82.4	83.7	83.8
14	entertainment goods	82	81.6	81.2	82.4	83.2
55	dairy products	81.9	82.5	80.9	82.2	81.9
6	alcoholic drinks	81.6	82.2	80.8	82	81.1
12	small household appliances	82.3	82.1	82.9	82.4	79.4
29	home insurance	76.7	77	76.6	76.7	72.2

Component performance by education

Overall, people in the up to 15 category give higher scores to comparability and lower scores to trust and switching. People in the 16-19 category give below average scores to trust and expectations, while the 20+ category is more negative about comparability and more positive about trust and expectations²⁴. As for students, they differ from the average on all components, negatively for choice, problems& complaints and positively for all other items.



Comparability

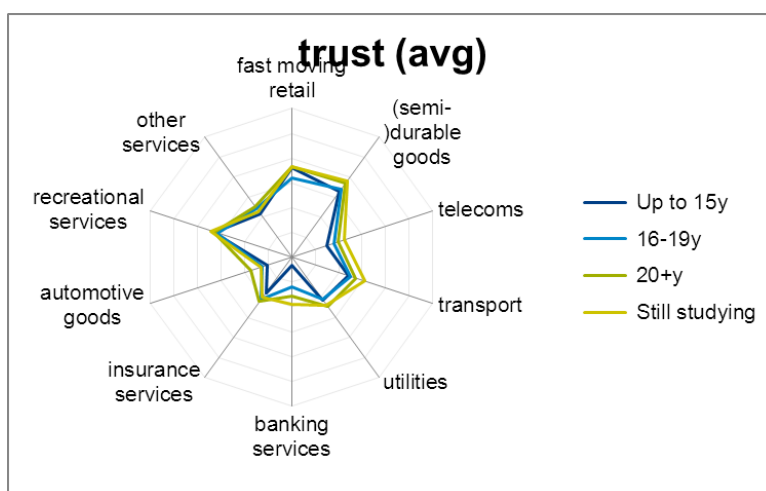


The average comparability scores per market group differ and differences within market groups can also be distinguished. Overall, consumers who are still studying give higher scores to the comparability component (7.4, compared with 7.3 for all other groups). Fast moving retail is evaluated more positively on comparability by consumers from the up to 15 group and more negatively by the people that studied beyond age 20. The group of lower educated consumers (up to

²⁴ Comments are based on the unrounded figures and significant testing, the figure shows only rounded figures.

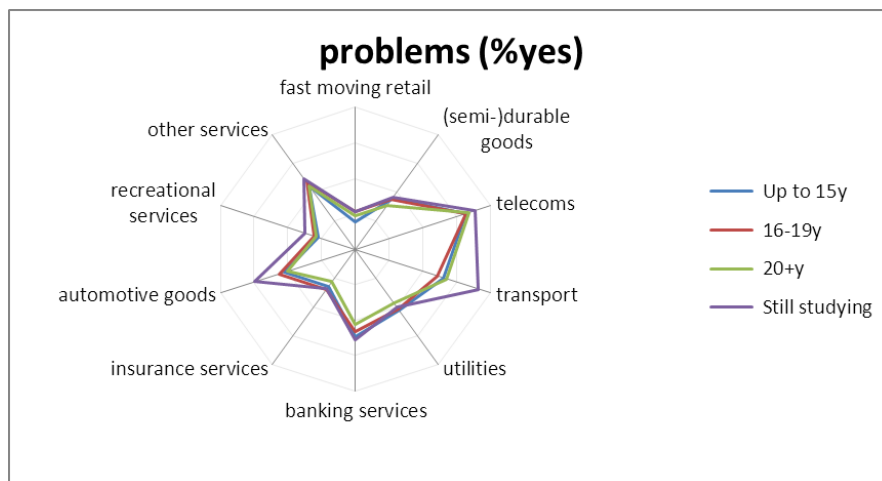
15), on the other hand, evaluates banking services more negatively concerning comparability than the average. This might be due to the fact that this aspect and this market group are more complex for people with lower education. Also, the group that is still studying differs from the average concerning comparability: on the one hand, they assess more negatively (semi-) durable goods and more positively the telecoms market.

Trust



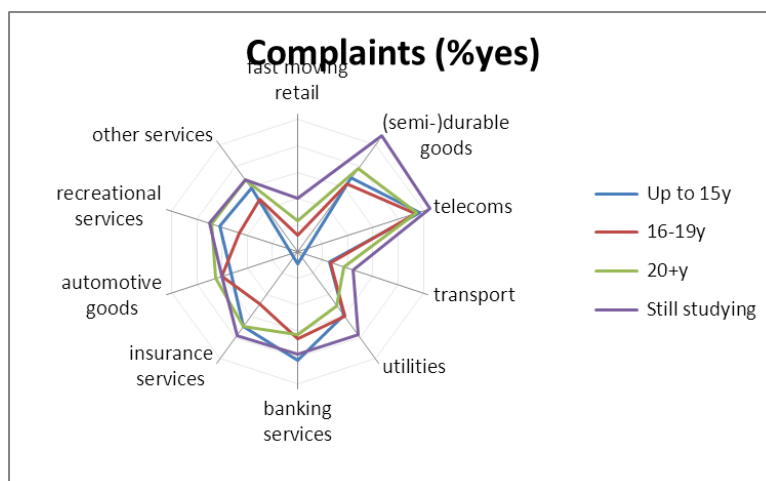
Trust is evaluated differently across educational groups, as shown in the figure above. Overall, consumers who are still studying give higher scores to the trust component (7.0 compared with 6.8 for all consumers who left education before 19). Lower educated people seem to evaluate trust more negatively than average for the market groups of (semi-)durable groups, telecoms, banking services, insurance services and automotive goods. People who left school after 20 evaluate 5 of the market groups better on the trust component, i.e. for the fast moving retail, (semi-)durable goods, utilities banking services and automotive market groups. Students also evaluate 4 of the trust components more positively: (semi-)durable, telecoms, transport and banking services. The 16-19y educational category evaluates the trust component for the fast moving retail and (semi-)durable goods market groups negatively.

Problems



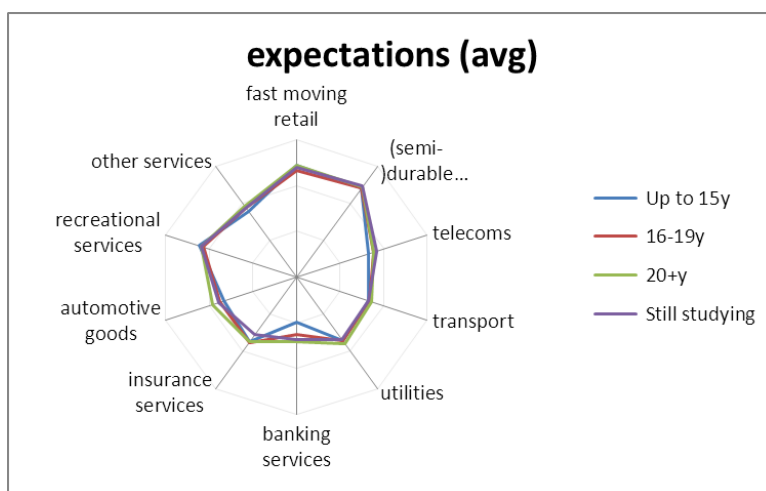
Overall, consumers who are still studying report more problems than average (10.5%), although this difference is not significant. People who are still studying are more likely than average to report that they have encountered problems concerning the market groups of transport, automotive goods and recreational services. Consumers who are higher educated encounter fewer problems in the market group of (semi-) durable goods. The 16-19 category also reports fewer problems but for the transport market group. For the people who went to school till the age of 15, the same is true for the fast moving retail markets.

Complaints



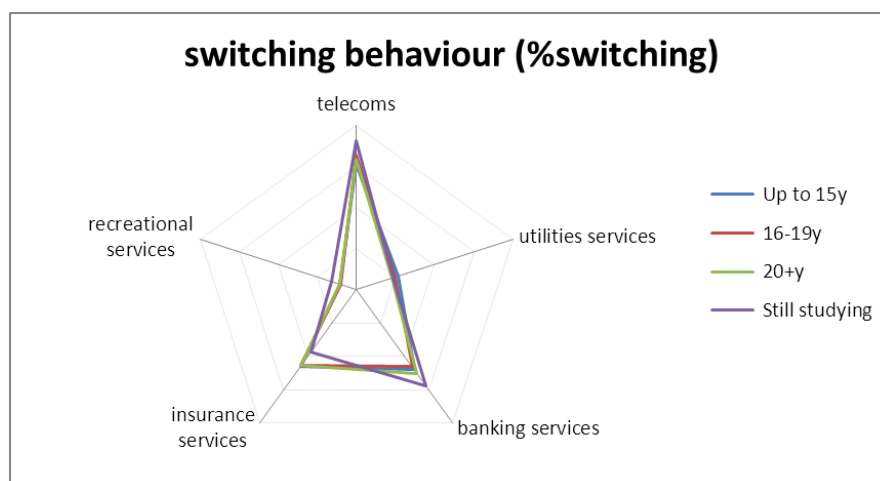
The proportion of complaints made following a problem is the highest for consumers who are still studying. Although the graph above shows some differences between educational groups in the number of complaints made in the different market groups, none of these differences are significant except for a higher proportion of complaints for (semi-durable) goods for people who are still studying.

Expectations



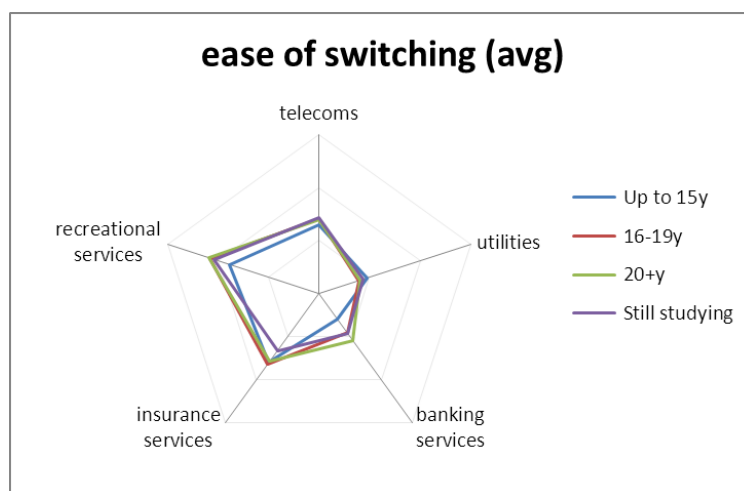
In general, people who are still studying are the most positive. At market group level, differences are only seen for the banking services: people who did not study longer than the age of 15 give a lower score for this component, while people who studied beyond the age of 20 evaluate this market more positively than average. The same trend can be seen for the automotive good market. For people who are in the education group 16-19, this component is evaluated more negatively for the fast moving retail group.

Switching behaviour



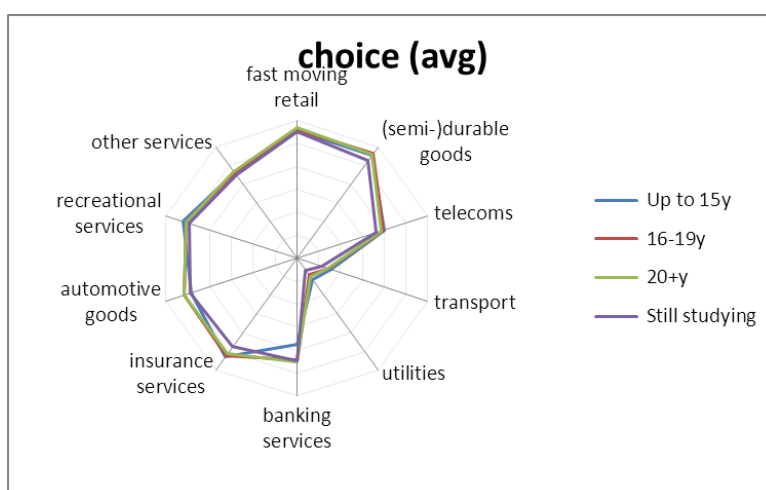
In general, people who are still studying tend to switch more than other categories (which is consistent with the fact that students are also more likely to switch than other occupational categories), but looking at the different market groups no significant differences can be reported.

Ease of Switching



Lower educated people evaluate switching as more difficult, while people who are still studying and higher educated people give this component a higher score. This is the case for the banking services group, which gets a higher score among the 20+ category and a lower score in the Up to 15 category. This could be due to the fact that lower educated people have less experience with this market or might have a harder time switching banks. The same might also be true for the market of recreational service, where again the category up to 15 gets a below average score.

Choice



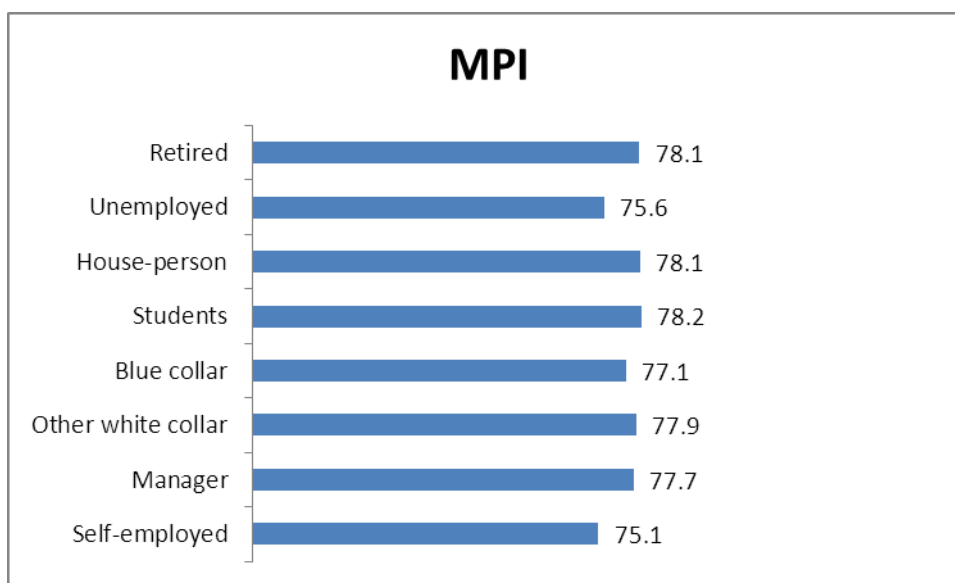
People who are still studying give lower scores to the choice component than other categories, while people in the 16-19 category give the highest score (although this last difference is not significant). The education category 'Up to 15' reports having less choice for banking services and automotive good services, while the category 20+ gives higher score to this component for banking services. It is indeed possible that lower educated people do not have as much choice as the higher educated where banking services are concerned due to budgetary constraints. People who are still studying also report lower choice regarding (semi) durable goods.

Conclusion

Looking at the market performance results divided by education groups, it is important to note that lower educated people often give lower scores when assessing the components, particularly for the banking services market group. Their counterparts who studied longer (especially the group 20+) may be better able to understand some of the components and markets described above.

3.1.5.6 Occupation

Overall performance by occupation



The survey distinguishes 8 occupational groups: self-employed, managers, other white collar workers, blue collar workers, students, house-persons, unemployed and retired people.

Unemployed respondents and self-employed people tend to give lower MPI scores for the different surveyed markets than the average consumer. In turn, students, house persons and retired people tend to be the most positive about the performance of the different markets. Only the average MPI score given by managers is not significantly different from the overall average score.

Market performance by occupation

Assessing the market performance by occupation in 2012 one can see that the group of retired people and of white collar workers show the most positive significant evaluations of the markets in 2012: 10 of the 51 markets are evaluated more positively than average. For house people, 9 markets are evaluated this way. Managers and students respectively value 5 and 4 markets better.

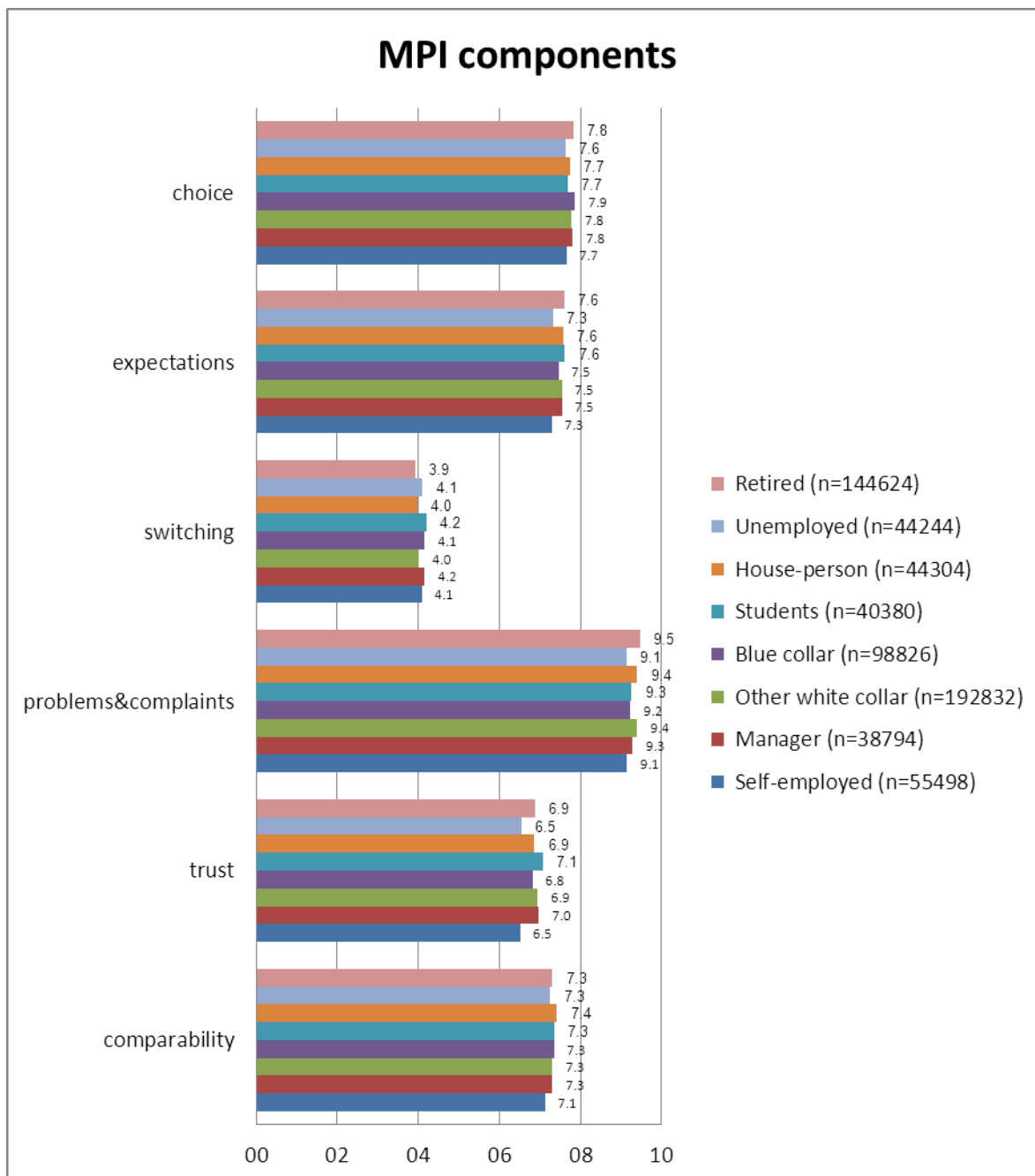
Overall it is apparent that the group of blue collar workers shows preferences that are the closest to the average consumer, although they give a negative evaluation to the market for real estate services, the market for loans, credit and credit cards, vehicles maintenance and repair, new cars, non-alcoholic drinks and airline services.

The most remarkable results can be found in the group of the self-employed and the unemployed. These two occupational groups evaluate respectively 29 and 27 markets less well than average, and none better than average. This result can also clearly be derived from the overall graph presented under the occupation division per market. Based on these results one can hence hypothesize that these two groups are maybe the most 'vulnerable' consumers which are more prone to having negative experiences with a range of markets.

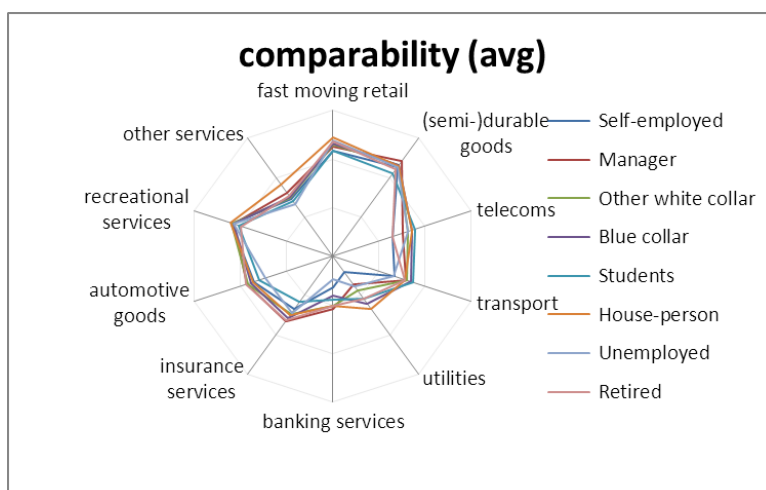
Market performance by occupation 2012										
		total	Self-employed	Manager	Other white collar	Blue collar	Students	House-person	Unemployed	Retired
20	real estate ser	70.2	67.2	72.7	71.7	68.6	68.4	73.9	65.5	68.3
51	mortgages	70.1	66.1	73.4	71.5	68.8	68.2	72.1	60.6	69.7
6	alcoholic drink	81.6	79.9	83.5	82	82.5	81	81.7	80.7	81.2
30	vehicle insura	77.6	76.6	80.2	78.1	76.8	75.1	76.6	74.3	78.5
11	large househo	82	81	84.5	82.6	81.8	80.3	81.3	80.8	82.1
28	investment pro	69.1	66.3	70	70.4	67.8	72.7	69.8	66.9	67.8
58	loans, credit a	73.9	70.7	75.7	75.2	71.5	73.7	73.7	69.4	75.8
17	fuel for vehicle	74.3	70.8	75.7	75.6	73.6	75.7	72.5	69.8	75.4
10	electronic prod	81.5	80.3	82.7	82.3	81.3	80.8	82.3	79.4	81.3
13	ICT products	79.3	79	80.9	80.5	78.8	78.9	78.4	77.1	78.2
7	clothing and fo	77.6	76.2	78.6	78.7	76.9	78	76.9	74.5	77.4
43	culture and en	82.1	82.1	81.5	82.8	81.2	82.7	82.7	81.4	81.2
44	gambling and l	78.4	76.9	79.3	79.5	78.2	78.6	78	78.6	77.1
52	private life ins	73.3	70.5	74.4	73.2	72.8	78.2	75.1	71.5	74
54	TV-subscripti	73.9	70.3	76.1	74.8	74.3	76.6	74.7	71.6	72.8
14	entertainment	82	82.6	82.3	82.4	82.3	83.3	80.7	79.7	81.6
16	second hand c	72.4	69.4	72.1	73.2	71.3	72.7	74.3	70	74.1
33	mobile telepho	72.6	66.8	69.7	73.5	73.3	73.3	74.8	69.7	73.3
31	postal service	76.1	72.6	75	75.6	77.2	77	77.9	74	76.9
21	maintenance s	74.3	72.4	74.8	74.4	73.3	75.5	76.4	71	75.1
38	vehicle rental	77.3	76.7	78	77.3	76.6	78.3	80.2	74	77.7
57	legal and acco	74.6	73.3	75.5	75.2	73.4	74.9	77.6	68.9	75.2
23	vehicle mainte	75	72.2	73.8	74.7	73.6	71.9	76.1	71.3	78.9
40	packaged holi	79.1	77.2	80.2	79.5	78.4	78.2	79.2	76.4	80.1
45	water supply	74.5	70.5	72.3	74.5	74.9	74.5	75.1	70.3	76.6
46	electricity serv	71.8	65.3	71.2	72.4	71.8	73	72.9	68.5	73.5
36	train services	71.2	67.9	70	71.1	72.3	71.5	70.5	70.4	72.7
15	new cars	78.9	77.7	79.9	79.1	76.7	74.2	80.2	75.7	80.5
35	tram, local bus	75.4	74.4	76.4	75.2	76.3	74	75.4	71.4	77.1
29	home insuranc	76.7	74.6	77.8	76.6	76.8	72.7	76.7	74.7	77.5
1	fruit and veget	79.8	77.2	80.2	80.1	80.2	77.7	79.8	79.4	80.6
47	gas services	73.9	69.8	73	74.6	73.6	75.7	75.1	68.6	74.9
26	bank accounts	72.3	68.3	71.7	73.3	71.9	74.3	73.9	67	73.3
34	internet provis	73.1	71	75	74.1	73.4	73.1	74.1	71.8	71.3
3	bread, cereals	83.1	81	82.3	83.4	82.5	83.2	83.3	82.6	83.8
55	dairy products	81.9	80.3	82.2	82.4	81.2	82	80.9	81.4	82.4
19	personal care	81.4	79.2	81.7	81.9	81.7	81.3	81.8	81	81
42	commercial sp	80.9	79.7	80.4	81.3	80.2	81.5	81.8	81.4	80.2
48	non prescripti	80.3	77.7	80.8	80.6	80.4	80.9	81.2	79.3	80.1
41	cafés, bars an	79.3	77.8	78	80	80.1	78.7	79.4	76.6	79.7
2	meat and meat	79.2	76.6	80.4	80.1	78.7	78.1	79.3	78.4	79.4
5	non-alcoholic	83.2	82	84.7	83.4	82.2	83.4	82.5	83.2	83.8
37	airline services	79.7	79	80.1	80.1	77.6	80.9	80	78.7	79.5
12	small househo	82.3	81.4	83.8	82.9	82.5	79.5	83.2	81.3	82
39	holiday accom	80.5	79.7	81.6	80.5	80.6	79.1	81.9	79.1	81.4
18	books, magazi	84.1	84	84.8	84.2	84.4	84.9	84.3	82.8	84.1
32	fixed telephon	74.9	73	73.4	76	74.2	76	74.7	72.4	75.3
22	personal care	83.2	82.4	82.9	82.8	83.6	83.7	83.6	82.7	83.6
53	spectacles an	82.4	81.4	82.1	82.5	82	83.9	83.4	82.1	82.4
9	furniture and f	80.7	79.7	80.9	81	80.7	80.5	80.5	80	81
8	maintenance p	80.6	80.2	81	80.6	80.6	81	81.1	80	80.4

Component performance by occupation

The figure below presents the average scores on the different components per occupation group. The figure clearly shows that scores differ only slightly between the different occupational groups, although differences are in most cases significant.



Comparability



In general, blue collar workers and house persons evaluate comparability better than average, while self-employed people are less positive about the comparability of markets²⁵. Looking at the result at market group level, a mixed image comes forward.

Self-employed people are particularly critical about comparability in the fast moving retail, telecom, transport, utilities and banking services market groups. A second group that seems to be critical about comparability is the group of the unemployed, who give lower scores in the transport, banking, and automotive goods market groups.

Managers are more positive than average about comparability in the (semi-)durable goods markets, while they are more critical in their evaluation of the utilities markets than average, while blue collar workers are more positive about comparability in the telecom and utilities markets.

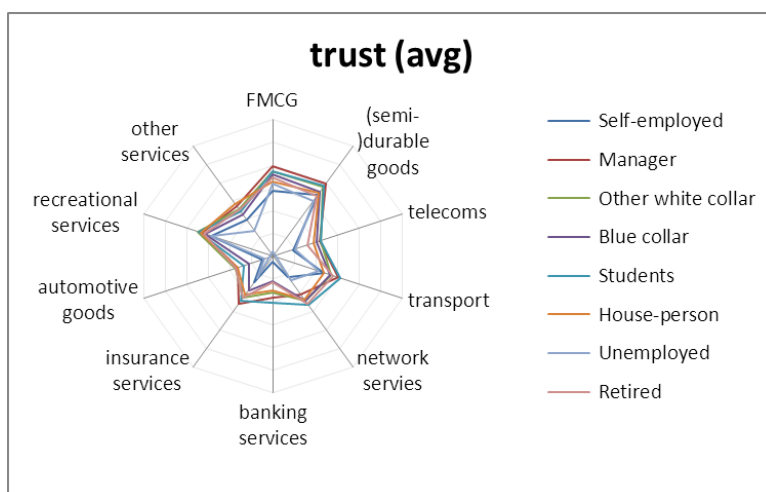
Students evaluate recreational services, insurance services, (semi-)durable goods markets and fast moving retail markets less positively on comparability, while they are more positive about comparability in the telecoms markets.

Retired people evaluate comparability lower for the (semi-)durable goods, telecom, and recreational services, while they are more positive about the utilities and insurance services.

The most positive group about comparability seems to be the house persons, with higher scores for the fast moving retail, telecom, and utilities markets.

²⁵ Comments are based on the unrounded figures and significant testing, the figure shows only rounded figures.

Trust



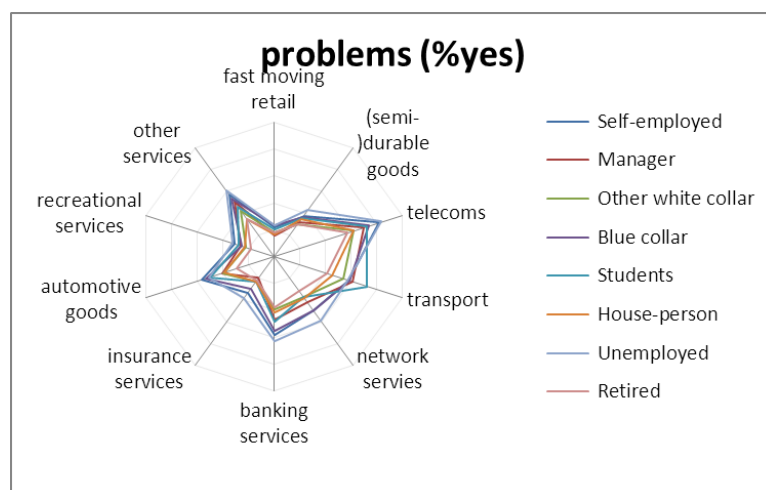
Self-employed, unemployed and blue collar people give below average scores to trust in general, while managers, other white collars and students are more positive.

This general picture is confirmed at market group level: self-employed and unemployed people give lower scores for all market groups, with the exception of transport for self-employed people. Conversely, managers and other white collar workers give higher than average scores to 6 market groups each.

Blue collar workers trust the automotive goods market group less than average but are close to the average for other groups. Students, on the other hand seem to trust market providers more, with higher scores on trust for (semi-)durable goods, transport and banking services markets.

House persons show a lower trust in fast moving retail services, while retired people have lower trust in (semi-)durable goods, and telecom markets and higher trust in utilities and automotive goods markets.

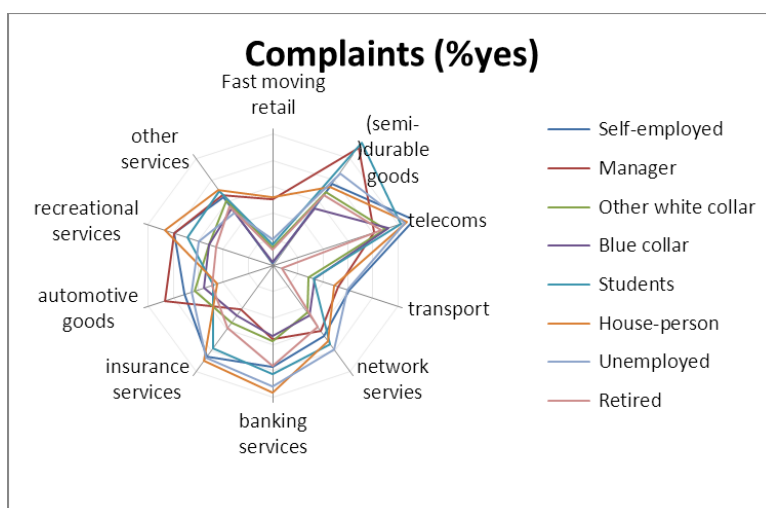
Problems



Overall, self-employed people, blue collar workers and unemployed people encounter more problems than average, while retired people report fewer problems. The picture is the same at market level, with unemployed people reporting higher than average proportions of problems in 7 market groups, self-employed people in 6 market groups and blue collar workers in 5 market groups. In contrast, retired people have below average proportions of problems in 7 market groups.

Other white collar workers also have lower scores for the (semi-)durable goods and banking services markets, while students report higher than average proportions of problems for the transport market group.

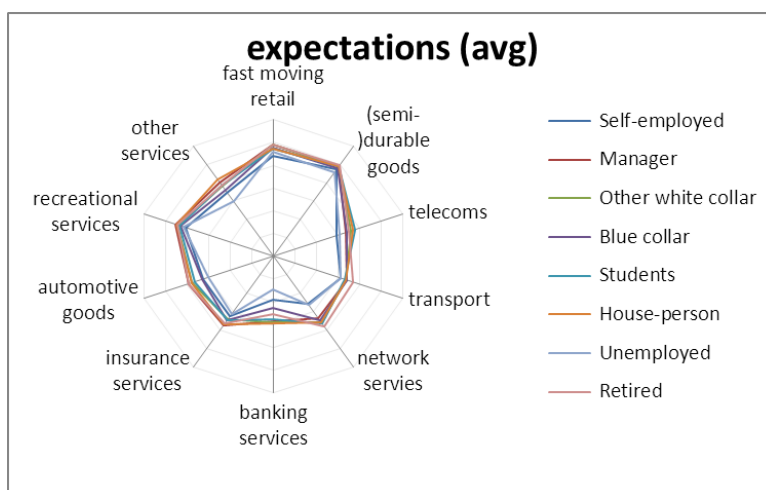
Complaints



The proportion of people who encounter problems and also complain about these problems can differ across occupational groups. Overall, self-employed people are most likely to complain and blue collar workers least likely to do so. However, the base sizes are small given the low number of problems and therefore few significant differences can be seen at market group level.

In the (semi-)durable markets students and managers tend to complain more than average, while blue collar workers are less likely to complain. Furthermore, house persons are more likely to complain in the fast-moving retail market group. A possible explanation for this last group could be that house persons are more likely to be responsible for the daily purchases and therefore more likely to complain if there is a problem with these goods.

Expectations

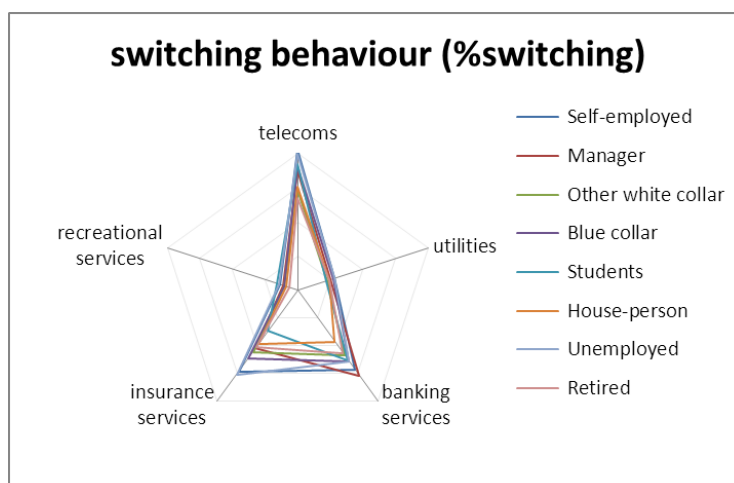


The scores given for the expectations component are lower for the self-employed, unemployed and blue collar workers, while all the other occupational groups give higher scores (with the exception of managers, who give a higher score which is not significantly above average).

Differences at market group level are in line with these overall findings: self-employed and unemployed people each give below average scores to 6 market groups, while retired people are more positive about 4 markets. Blue collar workers are more negative about the banking services and automotive goods groups, although managers, other white collars and house persons are more positive than average regarding banking services. Other white collars are also more positive than average regarding the FMCG group.

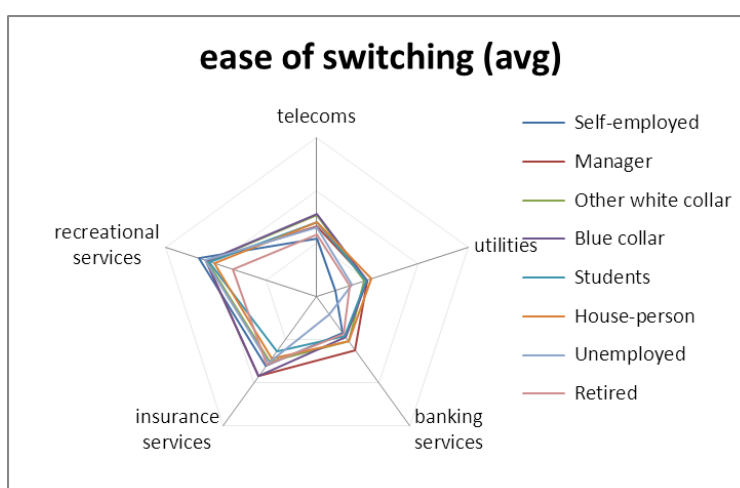
The difference between groups is therefore the most striking for the banking markets. It is also noteworthy that the groups that give a low score for the expectations component are the same as those who encountered the most problems on average. These two findings could be related to each other. It could be an indication that these groups are in reality vulnerable consumer groups or that these groups have actually higher expectations as consumers.

Switching behaviour



Actual switching is most prevalent among self-employed and unemployed people. For the latter, the limited financial resources and the lower economic value of time could play a role. House persons and retired people are the least likely to switch provider or services. Differences can be found in 3 market groups. For the telecom market group, self-employed, blue collar and unemployed people switch more than average, while other white collar and retired people switch less than average. Managers and self-employed people switch more easily banking services, while house people are less active in this market group. Self-employed and unemployed people are more likely to switch insurance services, while students are less likely to switch in these markets.

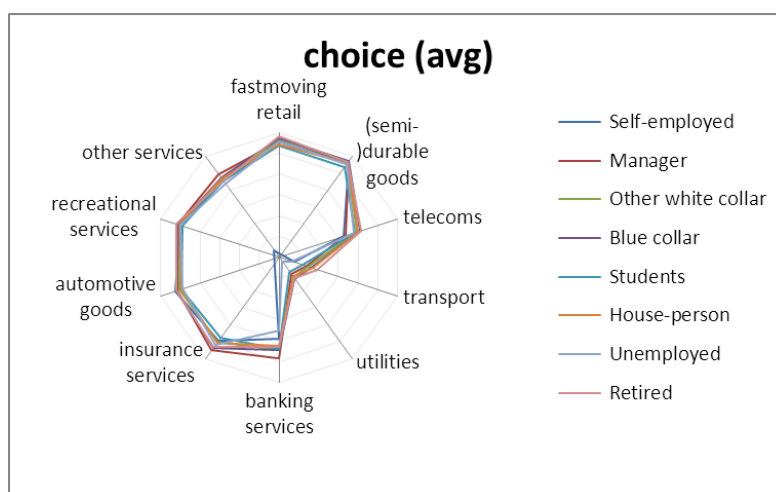
Ease of switching



Evaluations of the ease of switching are very diverse among the different occupational groups. Overall, blue collar workers and managers give the highest scores to this aspect, while self-employed and unemployed people give the lowest scores. While self-employed people are more critical about switching in telecom and utilities markets, they are more positive about recreational services. Managers are more positive about banking and insurance services, while other white collar and blue collar workers are more positive about the telecom and utilities market groups. Blue collar

workers are also more positive about insurance services. House persons are more positive about the utilities group, while unemployed people are more negative about switching in the banking services group. Retired people give significantly lower scores for telecom, utilities and recreational services. Given that this group has low experience of actual switching, these evaluations could be mainly based on general ideas about switching than actual switching.

Choice



Self-employed people, unemployed people and students are the most critical groups in evaluating the choice component, while retired and blue collar workers are the most positive in their evaluations of choice. This corresponds to differences across market groups: self-employed people are more critical than average for 5 market groups and unemployed people and students for 3 market groups each. Retired people and managers are each more positive than average for 3 market groups, also managers give a lower than average score to the telecom market group. House persons also give a lower than average score to the fast moving retail market.

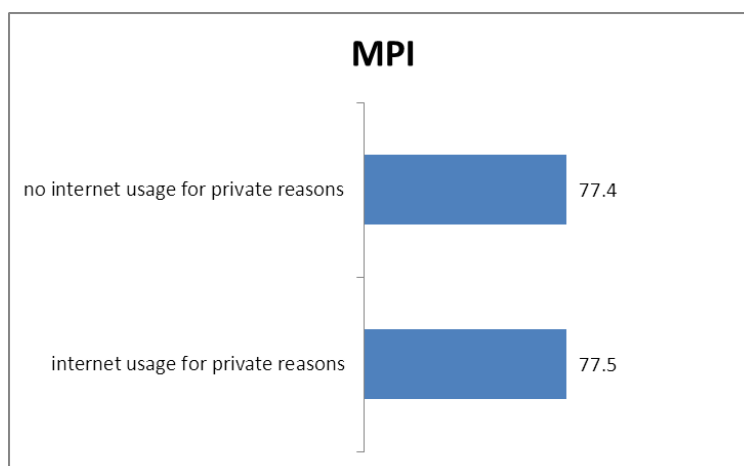
A possible explanation for the different scores on choice could be that some occupational groups are more critical and demanding when it comes to choosing between different retailers or providers. The fact that retired people are the least critical for this component could be because this group of people has seen the evolution of the offers and products over the years.

Conclusions

The analysis of the market performance results per occupational groups shows very divergent results for the different markets, components and occupational groups. Overall, three occupational groups stand out at different points as more 'vulnerable' consumer groups: self-employed people, unemployed people and blue collar workers. A possible characteristic that distinguishes these groups from the other occupational groups is the budgetary limitations they could be confronted with in making consumer choices, which could have implications on the number of problems one encounters, the choices one can make and the trust one has in retailers and providers. This is however a hypothesis that should be further researched.

3.1.5.7 Internet usage

Overall performance by internet usage



The overall results show no significant differences between people using internet for private reasons and those who do not use internet for private reasons.

Market performance by internet usage

Looking at the results of the markets split up by internet usage shows on the one hand that people who do not use internet for private reasons give a more positive evaluation to the vehicle maintenance and repair market, the postal service market and the market for mobile phone services. Especially for the latter two markets, these services are probably used more by people that, for example, prefer writing a letter to using the internet to send an e-mail or will rather complain by phone than by e-mail.

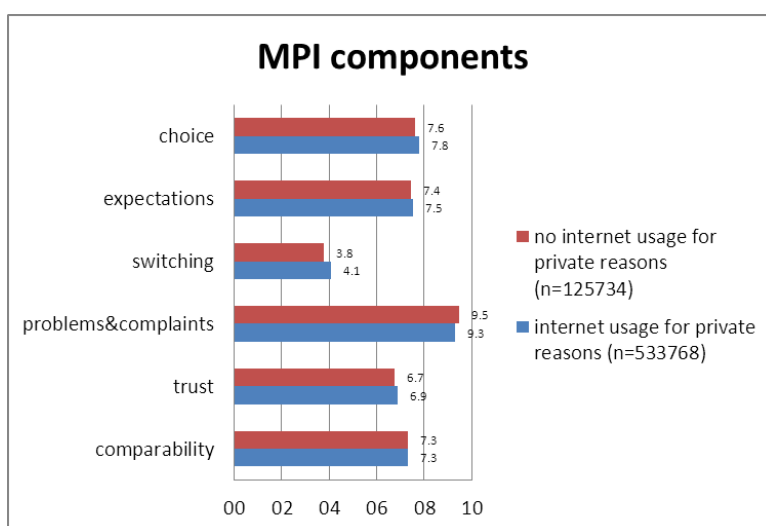
On the other hand for 14 other markets people with 'no internet usage for private reasons' evaluate market performance less well. The goods markets in this respect are: alcoholic drinks, maintenance products, large household appliances, ICT products, entertainment goods and fuel for vehicles. The service markets that get a lower evaluation are real estate services, investment products, private pensions and securities, vehicle insurance, vehicle rental services, culture and entertainment, gambling and lottery services, mortgages and loans, credit and credit cards.

It should be stressed that consumers who use internet for private reasons show preferences that are closer to the average.

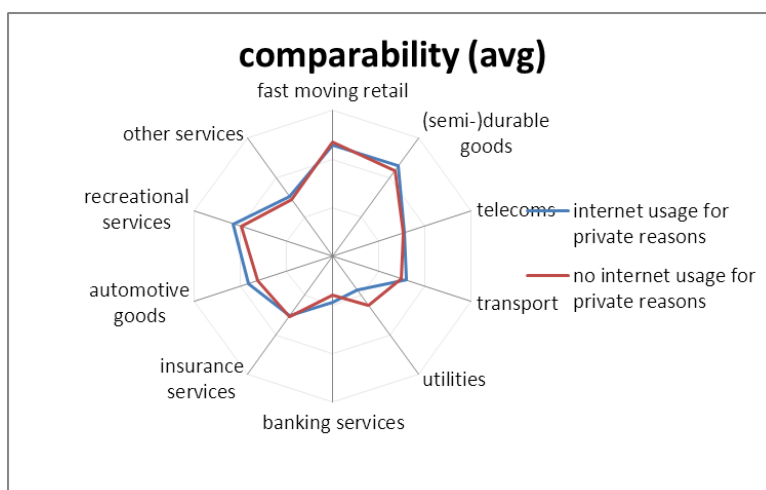
Market performance by internet usage 2012				
		total	internet usage for private reasons	no internet usage for private reasons
23	vehicle maintenance and repair	75	74.5	77.3
31	postal services	76.1	75.5	77.6
33	mobile telephone services	72.6	72.2	73.9
6	alcoholic drinks	81.6	82.1	79.8
8	maintenance products	80.6	80.9	79.3
11	large household appliances	82	82.3	80.9
13	ICT products	79.3	79.6	76.6
14	entertainment goods	82	82.3	80.4
17	fuel for vehicles	74.3	74.6	73.1
20	real estate services	70.2	70.5	67.8
28	investment products, private pensions and securities	69.1	69.3	67.3
30	vehicle insurance	77.6	77.9	76.5
38	vehicle rental services	77.3	77.6	74.1
43	culture and entertainment	82.1	82.3	80.5
44	gambling and lottery services	78.4	78.7	77
51	mortgages	70.1	70.6	66.2
58	loans, credit and credit cards	73.9	74.2	72.3

Component performance by internet usage

People who use internet for private reasons get higher scores on the trust, problems & complaints, switching, expectations and choice components.

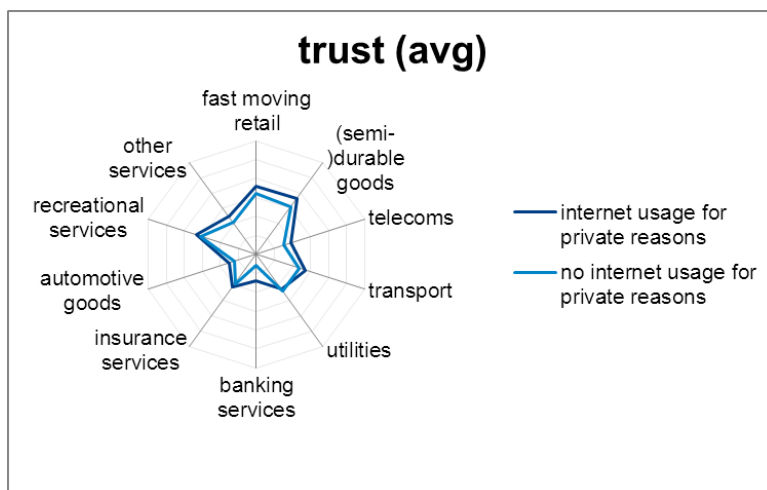


Comparability



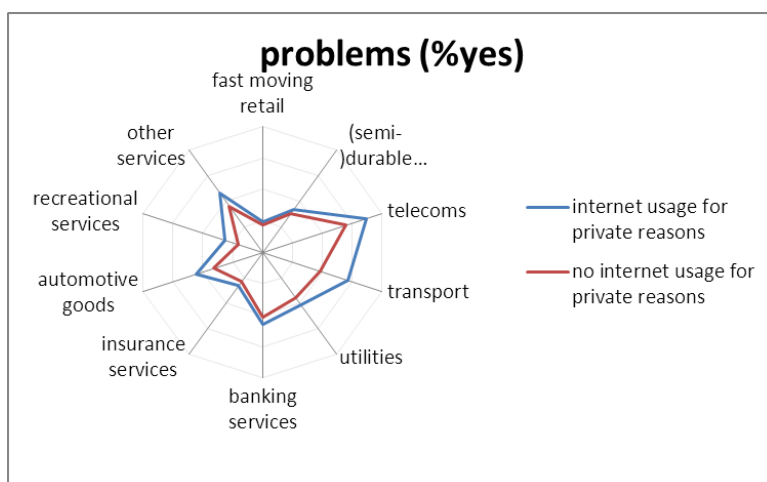
Regarding comparability the people that use the internet for private reasons evaluate this component better than the other group. Regarding utilities it is apparent that home internet users show a lower score and non-private internet users a higher one on this component. People that do not use the internet for private reasons moreover find it harder to compare (semi) durable goods, banking services, automotive goods and recreational services. This is an interesting finding since one could argue that the comparison for these markets can be done via the internet.

Trust



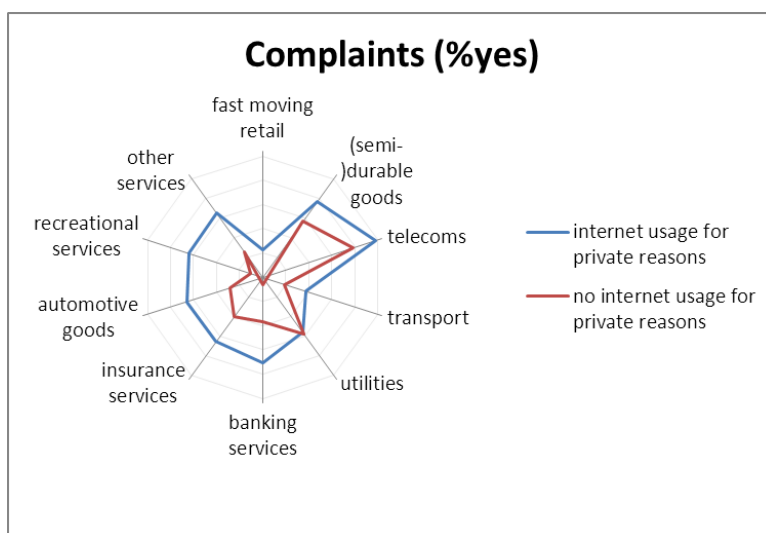
Trust in general is higher for the group that uses internet for private reasons. Moreover the group that uses internet for private reasons trusts the markets of fast moving retail and (semi-)durable goods more than the non-internet users who show a below average score on this component. Regarding other markets this latter group also scores below average for the market of telecoms, transport, banking services and recreational services.

Problems



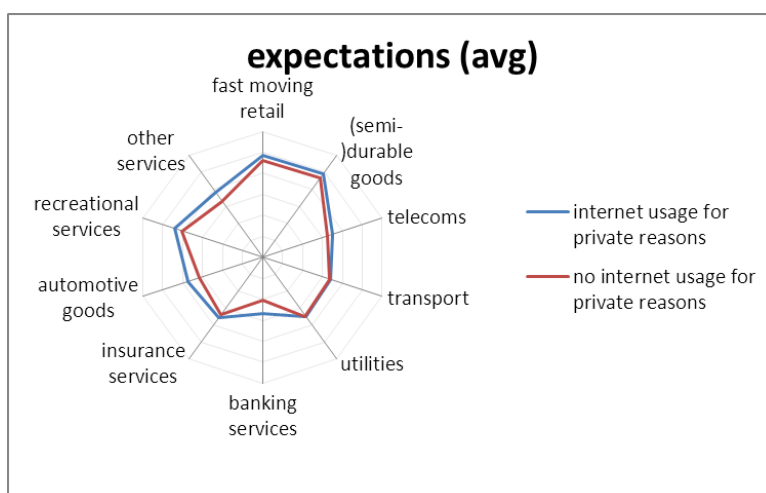
Overall, people who do not use internet for private reasons report fewer problems than average. However, it has to be noted that this distinction is non-significant at market group level.

Complaints



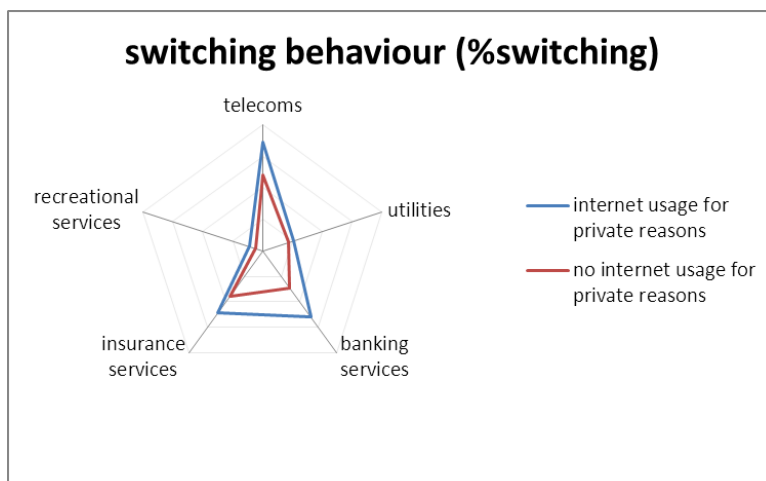
Consumers who do not use the internet for private reasons are less likely than average to complain. Although the graph above shows differences between private internet users and non-private internet users in the number of complaints made in the different market groups, these differences are only important for the telecoms, banking services and recreational services market groups.

Expectations



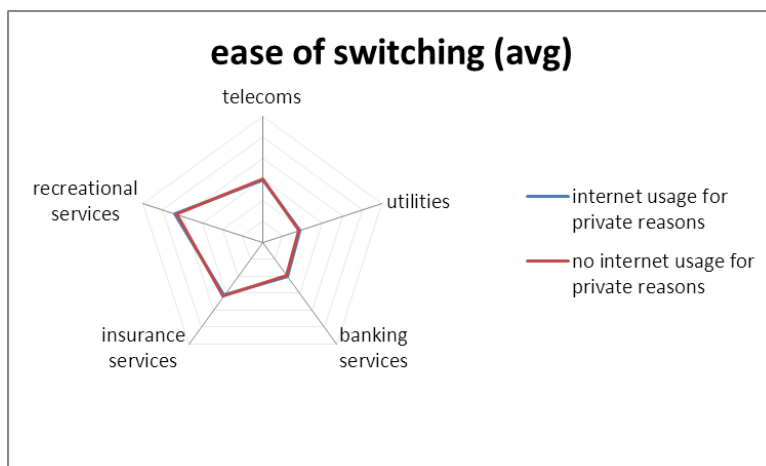
In general, people that use internet for private reasons evaluate the expectations component better than average. At market group level, people that do not use internet for private reasons give below average scores to the following groups: fast moving retail, (semi-)durable goods, telecoms, banking services, automotive goods and recreational services. Whether these scores are due to a worse alignment of the markets to this specific group or whether this group has higher expectations towards these markets is difficult to conclude on the basis of these results.

Switching behaviour



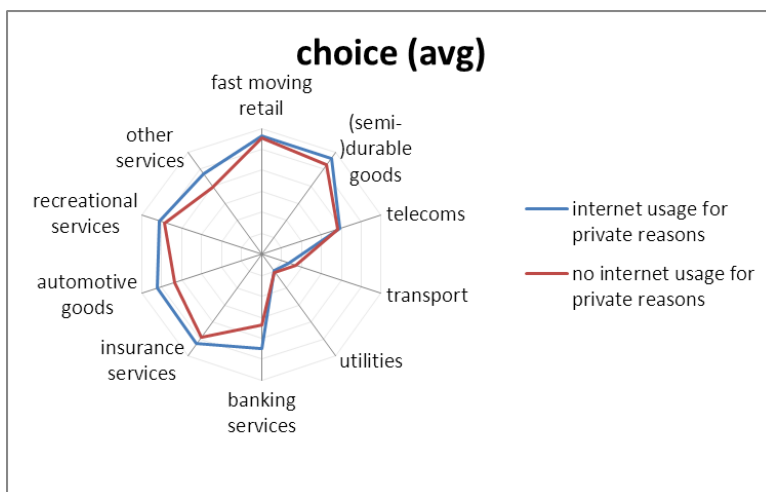
Overall, people who use internet for private usage are more likely to switch markets, which may be explained by the fact that they can more easily gather information on different offers available in the market. People who do not use internet for private reasons are less likely to switch in the banking services, insurance services and telecoms market groups. People who do use internet for private reasons are more likely to switch than average in the telecoms markets. This last finding is perfectly understandable since internet provision is one of the markets included in this market group.

Ease of switching



People who use the internet for private reasons are more positive about the ease of switching, although no significant differences can be reported per market group.,

Choice



Regarding choice, one can say that people who do not use internet for private reasons give a lower score to the choice component overall and for insurance and recreational services. In three other market groups, private internet users give higher than average scores and non-private users lower than average scores: (semi-)durable goods, banking services and automotive goods.

Conclusions

Looking at the market performance results divided by internet usage, people who use the internet for private reasons are more positive overall and towards several markets. This could be linked to their ability to find better deals through the comparison of different providers on the internet. This also

makes them more likely to switch markets than the group of respondents who do not use internet for private reasons.

3.1.5.8 General findings on results of different socio-demographic groups

The analysis of the results divided by socio-demographic groups gives a very mixed picture and it is not easy to draw general conclusions. However, some findings can be generalised:

- Similarly to the results of previous years, women evaluate market performance in general better than men. This difference appears for almost all markets and almost all components, except for the switching component.
- Young people seem to be, again similarly to previous results, more positive than older consumers, while the 35-54 year old consumers are close to the average. These results can be found for almost all components, but slight differences between market groups exist.
- Education seems to have an influence on evaluation of market performance. Higher educated consumers tend to evaluate market performance more positively than lower educated consumers.
- Furthermore, unemployed and self-employed consumers are the most critical group of respondents if one compares different occupational groups. Especially on the trust, problems and expectations component, these groups tend to be less positive in almost all surveyed market groups.
- Internet users are more likely to switch, which may be linked to the possibility to search alternative offers more effectively.

In general, it seems to be that groups who have more experience in a certain market tend to be more positive in their evaluation of this market. This is, however, a hypothesis that would need some more in-depth research in order to be fully confirmed.

3.2 Market reports

3.2.1 Introduction to the market reports

In this chapter the results for market performance will be discussed for each of the 51 markets surveyed in 2011. For each market, a graph presents the performance of that market in the 27 Member States and Norway and Iceland, as well as the overall performance in the EU12 Member States and the EU15 Member States. The reference point for the normalisation of the MPI scores is the EU27 average which consequently equates 100 in all markets. Furthermore, the difference of the normalised MPI score between 2012 and 2011 as well as the ranking of countries in 2012, 2011 and 2010 is given.

In addition to the graph, a short analysis provides more detail on the scores of the different components making up the MPI scores (comparability, trust, expectations, problems, complaints and switching) and of the components of choice and switching where appropriate at EU27 level as well as at country level. The results for the different components are shown in two tables, one with the overall EU27 result for the market and one with the results of the best scoring countries for each component.

The main differences between countries and their changes in rankings compared to the 2011 results will be highlighted in the text as well as important changes in component results at EU27 level. Furthermore, the scores of the different regions are compared and important differences are highlighted. Some general rules are followed to indicate what important changes are:

- Important changes in component results since 2011 are changes that are above the average+standard deviation change since 2011 or below the average - standard deviation change since 2011. In the below table an overview is given of the thresholds used per component for goods and services markets.

	difference with 2011			
	goods		services	
	above	below	above	below
comparability	0.2	0.1	0.2	0.0
trust	0.2	0.0	0.1	0.0
expectations	0.1	0.0	0.1	-0.1
problems (% difference)	0.8	-2.5	0.2	-4.2
complaints (% difference)	-0.6	-14.8	1.8	-10.1
choice	0.1	0.0	0.1	0.0
switching			-1.0	-3.3
ease of switching			0.0	0.0

- Important differences in component results compared to EU27 average results are differences above or below the EU27 average +/- standard deviation. In the below table an overview is given of the thresholds used per component for goods and services markets

	difference with EU27			
	goods		services	
	above	below	above	below
comparability	0.3	-0.3	0.5	-0.5
trust	0.5	-0.5	0.4	-0.4
expectations	0.3	-0.3	0.4	-0.4
problems (% difference)	3.4	-3.4	4.5	-4.5
complaints (% difference)	8.6	-8.6	6.8	-6.8
choice	0.2	-0.2	0.6	-0.6
switching			3.6	-3.6
ease of switching			0.5	-0.5

Only important differences between the results and the EU27 results or 2011 results are highlighted in the text. Whenever these results are not statistically significant, this is also mentioned.

- Important changes in country results are a change in ranking of 10 places or more, or a change in normalised MPI scores of more than 5 points.

Finally, a socio-demographic analysis is given per market. For each socio-demographic group the results of the MPI scores are presented in a table. It is important to note that these are the MPI results and not the normalised MPI results. Using the MPI results enabled us to calculate significant differences between the socio-demographic categories, which are also highlighted in the report.

The markets are presented according to the two subgroups of goods markets and services markets. References to EU27 averages always should be understood as a reference either to the EU27 goods average or the EU27 services average.

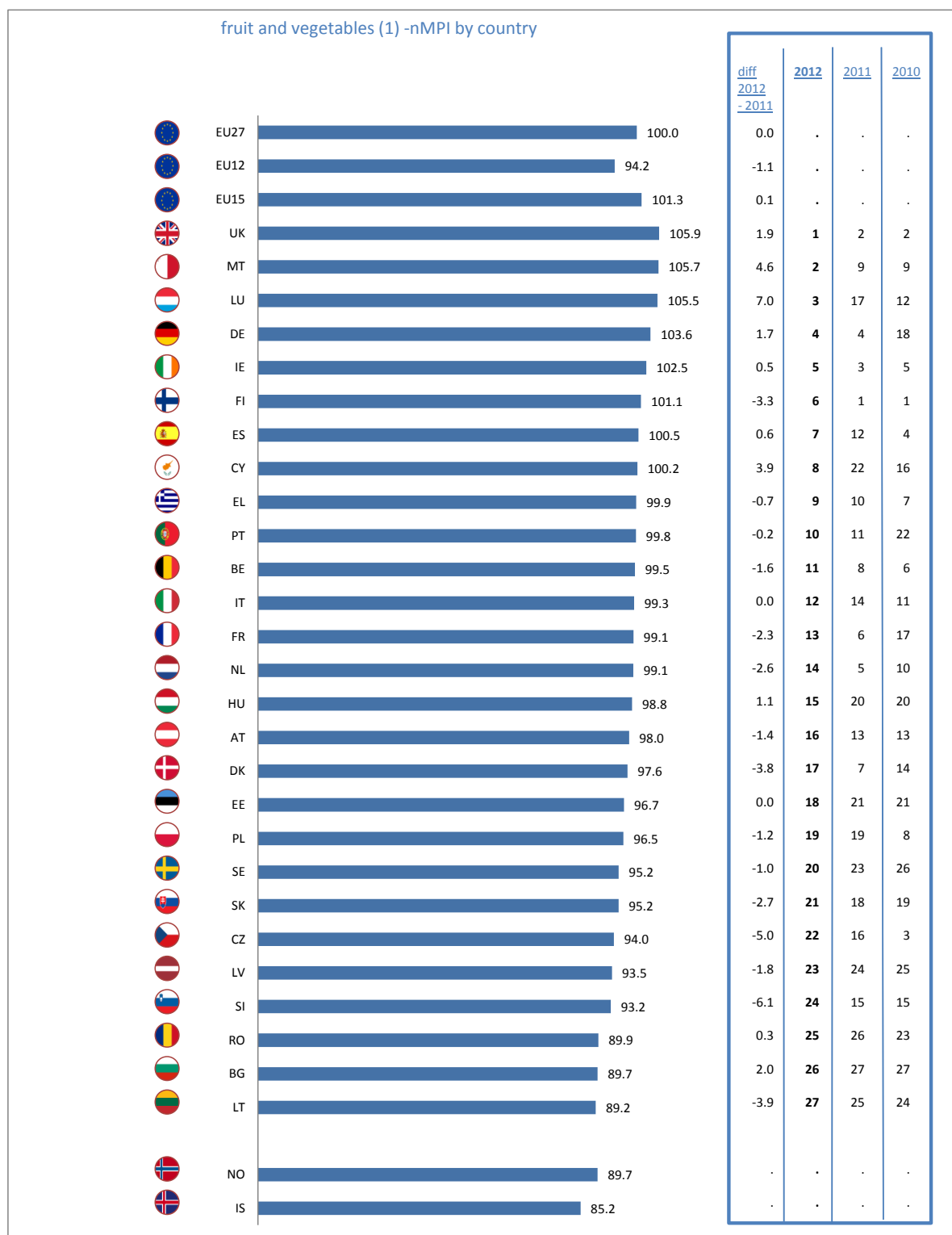
The order of appearance of the markets in this chapter follows the numbering which was given to the markets during the survey and which can be found in section 0.

3.2.2 Goods markets

1

Market for fruit and vegetables

Market definition: Food - Fruit and vegetables



1

Market for fruit and vegetables

Overall Performance

The market for fruit and vegetables has a normalised MPI score of 99.4 at EU27 level, indicating that this market is performing slightly below the average of all goods markets. This is a 0.4 point increase in score since 2011. This market for fruit and vegetables is ranked 15th out of the 21 goods markets, and it was also ranked 15th in 2011. Therefore, this market is relatively unchanged since 2011.

There have been some improvements in certain components since 2011. The assessment of the comparability, trust, expectations and choice components increased from 2011 to 2012. The evaluation of the problems component, however, is less well compared to 2011.

When comparing the market assessment with the EU27 average for goods market, the proportion of complaints is below average. This may be due to the high volume, low value nature of fruit and vegetable purchases, meaning that consumers make regular purchases of cheap goods, and do not feel motivated to complain about any problems that may arise.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.9	7.0	7.7	9.8	62.4	8.3
Diff 2012-2011	0.3	0.2	0.2	1.7	-7.9	0.2
Diff 2012 - EU27 avg	0.2	-0.1	-0.2	2.7	-9.3	0.0

1

Market for fruit and vegetables

Country Analysis

The market for fruits and vegetables is assessed more favourably in the EU15 countries (101.3) than in EU12 (94.2). The countries at the top of the ranking are the UK, Malta and Luxembourg, whilst Lithuania, Bulgaria and Romania are at the other end of the spectrum, and these were also the bottom ranked three countries in 2011.

There is a 16.7 point difference between the top ranked country and the country in last position, which is 4 points greater than the goods markets average difference, indicating that differences need to be taken into account in the evaluation of this market at EU27 level. Outside of the EU27, Iceland has the lowest nMPI score for this market, at 85.2 points. The highest regional score – and only score above average - can be found in Western Europe (102.4), while Eastern Europe has the lowest regional average (94.1).

Countries which have improved since 2011 include Luxembourg (increase of 7.0 points to rise from 17th to 3rd place), and Cyprus (from 22nd to 8th place in the ranking). In contrast, Slovenia's score decreased by 6.1 points, the Czech Republic's score decreased by 5.0 points, and Denmark dropped from 7th to 17th place. The decline in market performance in Slovenia may be linked to discussions there over the cost of food produced in that country, as a major Slovenian food retailer (Mercator) has recently been sold to a foreign company.

The UK is rated best in terms of comparability and expectations, whilst Malta is rated especially high in terms of trust in the fruit and vegetables market, and France has a very low percentage of complaints. In contrast, a high percentage of problems is reported in Norway, and Iceland is rated very poorly in terms of comparability and choice.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
UK	105.9	UK	8.4	MT	8.5	UK	8.4	EL	2.4	FR	12.9	AT	8.9
MT	105.7	IE	8.2	UK	8.0	LU	8.2	MT	2.8	MT	28.6	HU	8.9
LU	105.5	LU	8.2	LU	7.9	FI	8.1	LU	3.5	SI	34.3	DK	8.9
DE	103.6	PL	8.2	DE	7.7	MT	8.0	CY	4.0	EE	37.3	UK	8.7
IE	102.5	IT	8.2	IE	7.6	DE	8.0	DE	6.1	UK	48.6	IE	8.6
Avg	100.0	Avg	7.9	Avg	7.0	Avg	7.7	Avg	9.8	Avg	62.4	Avg	8.3

1

Market for fruit and vegetables

Socio – demographic analysis

The performance of the fruit and vegetables market is rated higher among women than among men, and those who left full-time education aged up to 15 years give higher scores than the other age categories. Those who left education when they were 20 years and older rate this market higher than those who left education between 16 to 19 years and than students. In terms of occupation, those who are managers, other white collar workers, blue collar workers or retired give a higher score than students or those who are self-employed. House persons also give a higher score than self employed persons.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	79.8	78.6	80.7	79.4	79.6	80.3		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
			(a)					
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	81.9	78.7	79.8	77.6	79.7	80.2		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
			(ghi)					
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	77.2	80.2	80.1	80.2	77.7	79.8	79.4	80.6
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6
		(lp)	(lp)	(lp)		(l)		(lp)

* significant at the 0.001 level

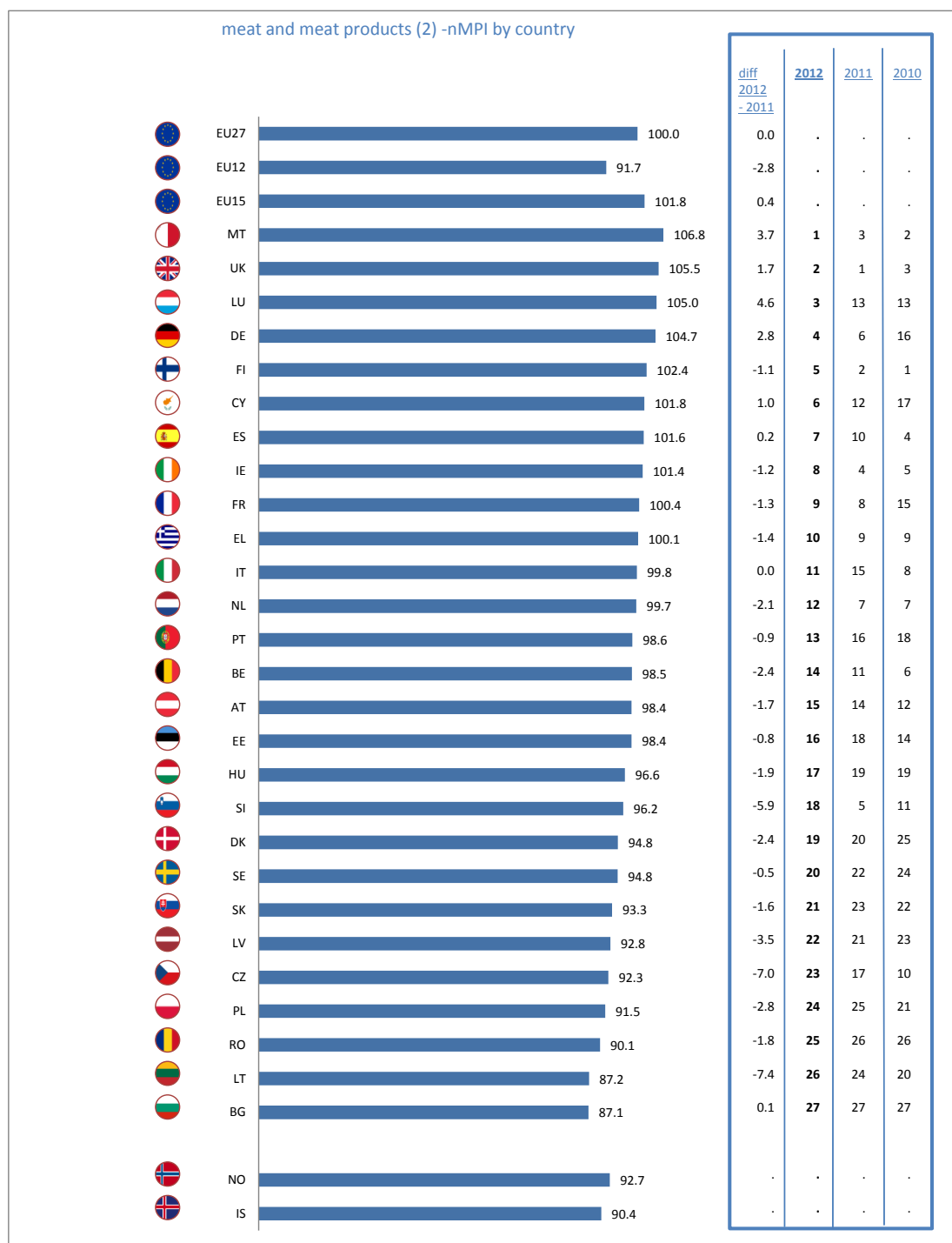
General Conclusions

Overall, the market for fruit and vegetables is performing just slightly below the average for goods markets, and is at the same level as in 2011. nMPI scores are higher in the EU15 than in the EU12. The fruit and vegetables market's component scores are comparable to the EU average, except for complaints, where the fruit and vegetables market receives fewer complaints than average.

2

Market for meat and meat products

Market definition: Food – Meat Lamb Veal Pork Beef Poultry Goat Mutton Other



2

Market for meat and meat products

Overall Performance

Overall, the market for meat and meat products has a rather low place (fifth from the bottom) in the ranking of goods markets. With its 17th place it is ranked one place better than in 2011 (difference between 2012 and 2011 is 0.4 points), but the same as in 2010. This means that consumers' assessment of the performance of this market stay quite stable over time.

Looking into the different MPI components, there has been an increase in the assessment of the comparability, trust, expectations and choice components between 2011 and 2012 (although the change in choice is not significant).

The component choice is below the EU27 average when comparing the 2012 results of the market of meat and meat products.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.6	7.0	7.7	8.1	66.9	8.1
Diff 2012-2011	0.2	0.2	0.1	0.6	-9.7	0.1
Diff 2012 - EU27 avg	-0.1	-0.1	-0.2	1.0	-4.8	-0.2

2

Market for meat and meat products

Country Analysis

Overall, there are a lot of differences between countries (high dispersion score of 19.8, compared to an average dispersion score of 12.7 for goods markets) in the assessment of consumers of the market of meat and meat products in Europe. The market moreover is assessed worse in EU12 than in EU15 with respectively nMPI scores of 91.7 and 101.8. We can see that the market is better evaluated in Southern and Western Europe (nMPI= 100.4 and 103.0) than in Northern and Eastern Europe (nMPI 96.7 and 91.6).

Top 3 performers in this market are Malta, the UK and Luxembourg with nMPI scores of 106.8, 105.5 and 105.0. Romania, Lithuania and Bulgaria are bottom performers with nMPI scores as low as 90.1, 87.2 and 87.1.

In Luxembourg the evaluation of the market performance has improved from last year by going from 13th to 3rd position, while Slovenia went from the 5th to the 18th rank. The Czech Republic and Lithuania are also rated worse than last year, with more than 7 point difference with 2011, although this only resulted in a minor change in ranking.

Especially regarding trust there is a big difference between the top performance countries, Malta, the United Kingdom and Luxembourg and the bottom three: Romania, Lithuania and Bulgaria (difference of over 3 points). Regarding problems one can also see a big difference. 30.8% of consumers in Lithuania, 23.4% in Hungary and 21.6% in Bulgaria report problems, compared to 2.0% in Greece, 3.1% in Germany and 3.5% in Luxembourg who report problems.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	106.8	UK	8.1	MT	8.5	UK	8.3	EL	2.0	FR	31.8	SK	8.7
UK	105.5	LU	8.1	UK	7.8	MT	8.2	DE	3.1	SI	53.3	MT	8.7
LU	105.0	DE	8.0	LU	7.8	FI	8.1	LU	3.5	EE	54.5	HU	8.7
DE	104.7	MT	7.9	DE	7.8	DE	8.0	MT	3.6	MT	55.6	SI	8.6
FI	102.4	CY	7.8	IE	7.3	LU	8.0	CY	3.6	CY	55.6	IE	8.6
Avg	100.0	Avg	7.6	Avg	7.0	Avg	7.7	Avg	8.1	Avg	66.9	Avg	8.1

2

Market for meat and meat products

Socio – demographic analysis

Looking into socio-demographics we can see that women give higher scores and that consumers with lower education (up to 15 years) give higher scores than those who went to school longer. Students who left school aged 20 years and older give a higher score to this market than students who left between 16 and 19 years old. Assessing occupation, it seems that especially managers and other white collar workers give the market of meat and meat products a higher score. Managers, other white collar workers, blue collar workers, house persons and retired persons rate this market higher than the self employed. Other white collar workers also have a higher rating than blue collars, students and unemployed persons.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	79.2	78.0	80.1	79.2	79.5	78.9		
			(a)					
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education			Internet				
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	81.2	78.0	79.3	77.7	79.1	79.5		
	(ghi)		(g)					
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem- ployed (r)	Retired (s)
2012	76.6	80.4	80.1	78.7	78.1	79.3	78.4	79.4
		(l)	(lopr)	(l)		(l)		(l)
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

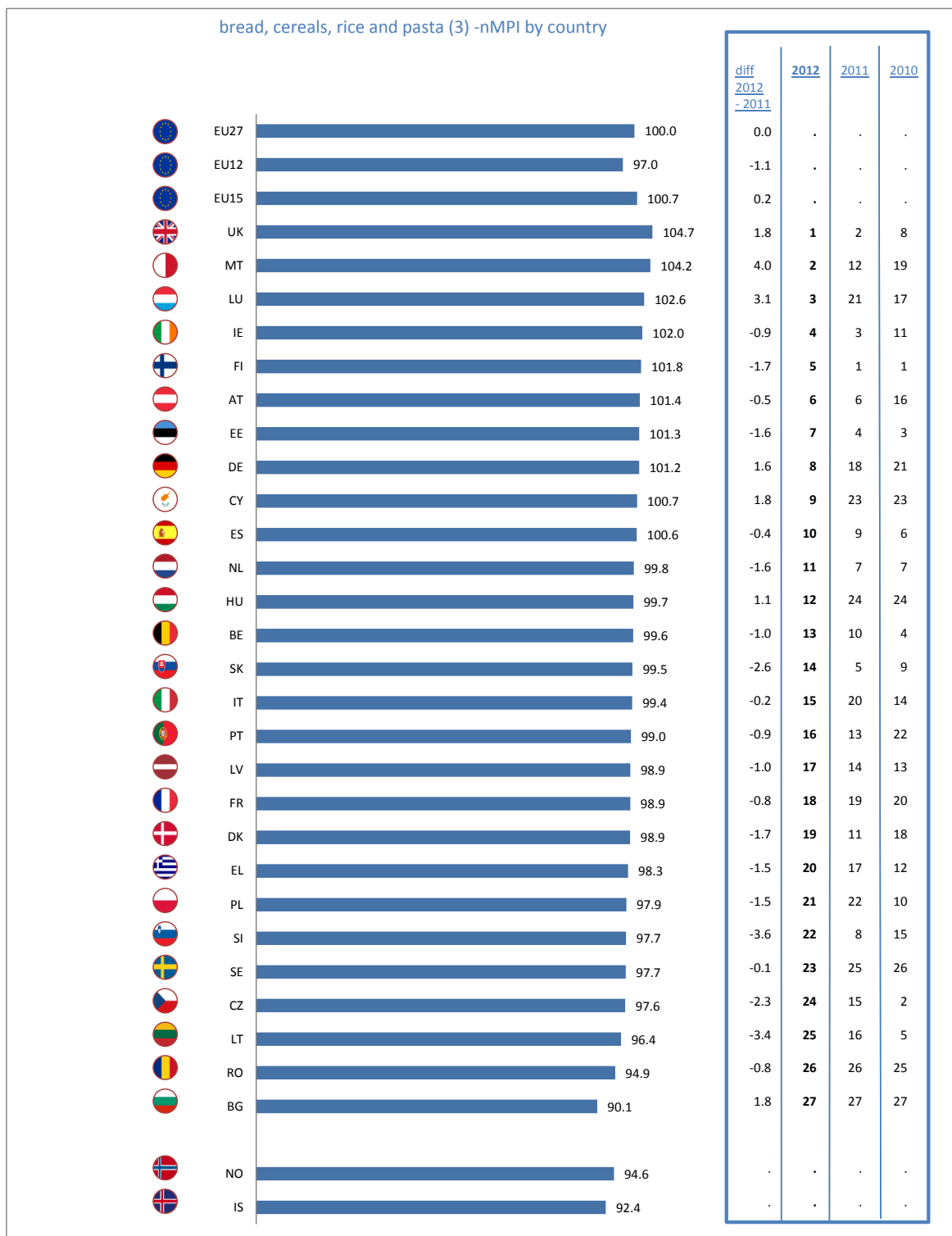
General Conclusions

The market for meat and meat products is rated below the goods sector average. Especially in Eastern Europe this market is assessed as a malfunctioning market. In 2012 the nMPI score for EU12 even is -2.8 lower than in 2011, while there is a slight improvement for EU15. Especially regarding trust and problems one can find EU12 countries at the bottom.

3

Market for bread, cereals, rice and pasta

Market definition: Food - Bread and Cereals Rice Flour Bread Bakery products Pizza's Pasta



3

Market for bread, cereals, rice and pasta

Overall Performance

The market for bread, cereals, rice and pasta comes 3rd in the ranking of goods markets and with its normalised MPI score of 102.6 the performance of this market is clearly evaluated above average. A small increase of 0.4 points can be noted for this market after its decline in 2011 from 2nd to 5th place.

The market improved from last year in terms of comparability, expectations and choice and is rated above the EU27 average for comparability. Besides, the proportion of complaints is below the EU27 average for goods markets and went down from last year.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	8.0	7.5	8.0	4.6	62.8	8.4
Diff 2012-2011	0.2	0.1	0.1	0.2	-15.3	0.1
Diff 2012 - EU27 avg	0.3	0.4	0.2	-2.5	-8.9	0.1

3

Market for bread, cereals, rice and pasta

Country Analysis

Country differences exist for the bread, cereals, rice and pasta market, with 14.6 points difference between the highest scoring country (the UK) and the lowest scoring country (Bulgaria), 1.9 points higher than the average country difference for goods markets. However, it is the low score for Bulgaria in particular that is responsible for this large difference between the best and worst scoring country. An important difference can be noted between the ratings in the EU12 (97.0) versus the EU15 (100.7) countries and this difference has even increased over the past 3 years. From a regional perspective Eastern (96.9), Northern (99.1) and Southern (99.7) European countries are rated below average, while the highest score is found in the Western European region (101.3).

MPI scores remain stable in comparison with last year, although several countries moved by 10 ranks or more in the ranking: Malta (from 12 to 2), Luxembourg (from 21 to 3), Germany (from 18 to 8), Cyprus (from 23 to 9) and Hungary (from 24 to 12) saw improvements in their position, while the position of Slovenia (8 to 22), the Czech Republic (from 15 to 24) and Lithuania (from 16 to 25) worsened. For Lithuania and the Czech Republic, this is the confirmation of a downward trend started in 2010.

The top 2 countries, the UK and Malta, are also considered better than average in terms of trust and expectations. Malta also has lower than average proportions of reported problems and complaints.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
UK	104.7	UK	8.4	MT	8.7	UK	8.7	MT	1.6	LU	40.0	SK	9.1
MT	104.2	RO	8.3	UK	8.3	FI	8.5	IT	1.8	SI	40.9	PL	9.0
LU	102.6	ES	8.2	LU	8.0	AT	8.5	LU	2.0	NO	40.9	AT	9.0
IE	102.0	PL	8.2	IE	8.0	MT	8.4	CY	2.4	EE	45.2	SI	9.0
FI	101.8	EE	8.2	FI	7.9	LU	8.3	EL	2.4	MT	50.0	HU	9.0
Avg	100.0	Avg	8.0	Avg	7.5	Avg	8.0	Avg	4.6	Avg	62.8	Avg	8.4

3

Market for bread, cereals, rice and pasta

Socio – demographic analysis

Women give higher scores than men for this market. This is also the case for lower educated consumers in comparison with those who left education as from 16 years old. Self-employed consumers give lower scores than other white collar workers, students, house persons and retired consumers, while retired consumers give higher scores than blue collars.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	83.1	81.5	84.2	83.2	82.7	83.3		
			(a)					
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	84.2	82.2	83.0	83.5	83.0	83.1		
	(gh)							
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	81.0	82.3	83.4	82.5	83.2	83.3	82.6	83.8
			(l)		(l)	(l)		(lo)
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

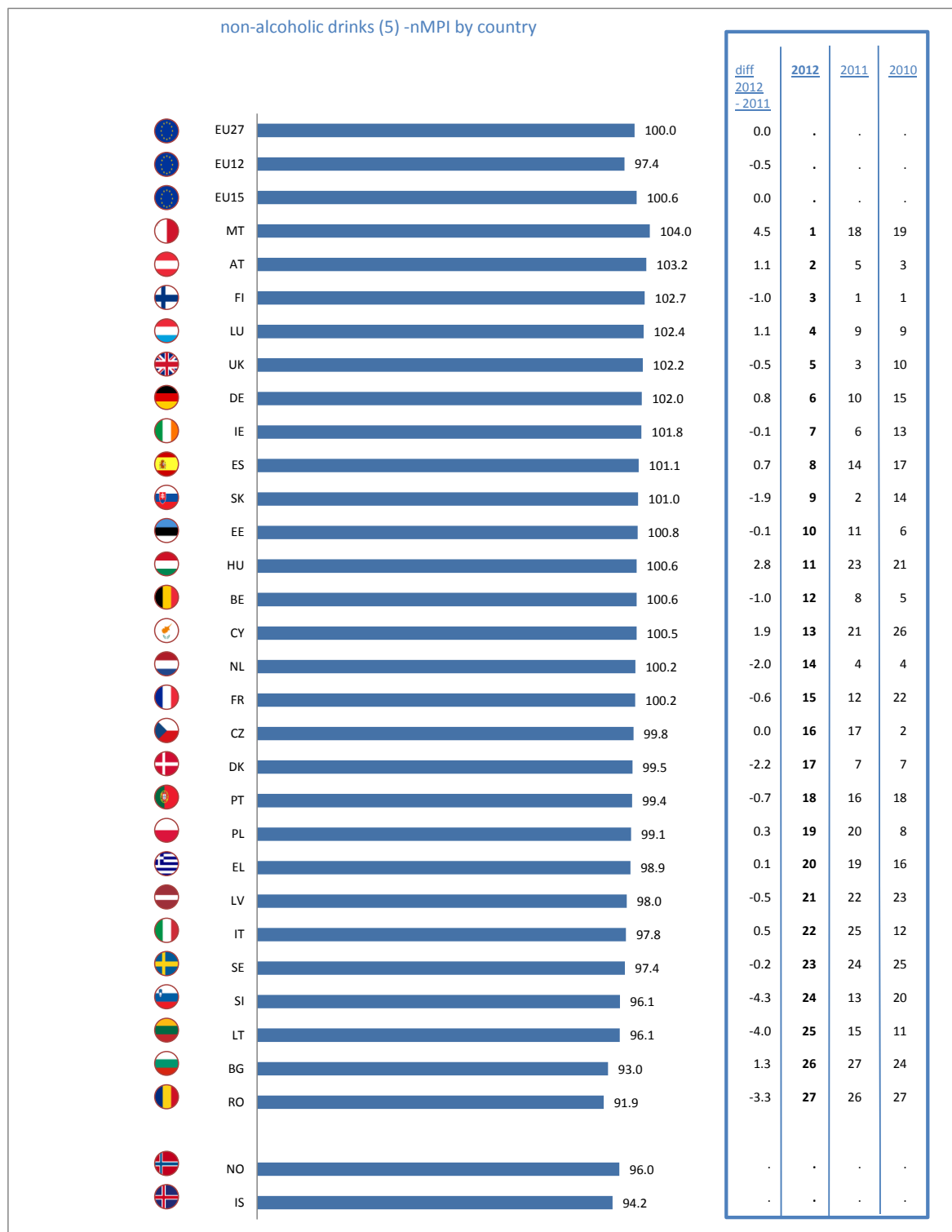
General Conclusions

The market for bread, cereals, rice and pasta seems to be a stable market in terms of market performance. It has a clear position in the top 5 of the ranking of goods markets and its performance is assessed well above average. However, the high score for this market seems to cover some differences between countries and especially between EU15 and EU12 Member States. The difference in evaluation of market performance has for the third year in a row increased between these two groups of countries.

5

Market for non-alcoholic drinks

Market definition: Non-alcoholic drinks - Coffee, tea, cacao, Mineral waters, Soft drinks, Fruit and vegetable juices



5

Market for non-alcoholic drinks

Overall Performance

The market for non-alcoholic drinks has a normalised MPI score of 102.8, and is ranked second highest in the list of consumer goods markets. It is therefore outperforming almost all other goods markets in terms of market assessment. Its normalised MPI score is unchanged since 2011, and it has consistently ranked highly compared to other goods markets, being ranked 2nd in 2011 and 3rd in 2010 in terms of consumer goods market performance.

The comparability, expectations and choice scores have increased importantly from 2011, although this change is not significant for expectations and choice. Besides, the proportions of problems and complaints are below the EU27 average for goods markets. The scores for comparability (8.0) and choice (8.5) are higher than the EU27 averages.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	8.0	7.4	8.0	2.7	58.0	8.5
Diff 2012-2011	0.2	0.1	0.1	0.0	-10.7	0.1
Diff 2012 - EU27 avg	0.3	0.3	0.2	-4.4	-13.7	0.2

5

Market for non-alcoholic drinks

Country Analysis

The EU15 countries have a higher normalised MPI score for non-alcoholic drinks than the EU12. In terms of regional variation, it is rated the highest in Western Europe (101.4) and the lowest in Eastern Europe (97.3). Malta, Austria and Finland are the top three rated countries for non-alcoholic drinks, whilst Romania and Bulgaria are rated well below the rest of the countries, with scores of 91.9 and 93.0 respectively. Iceland and Norway also receive normalised MPI scores close to the lower end of the EU27 spectrum. There is a 12.2 point difference between the top ranked country and the country in last position, which is close to the average (12.7).

In comparison to 2011, the most notable difference is in Malta, where the nMPI has increased by 4.5 points and 18 places to now be the top ranked country for non-alcoholic drinks. Another improvement since 2011 is found in Hungary, where the nMPI has increased by 2.8 points, and its country ranking has risen from 23rd to 11th in this sector. Conversely, the countries with the greatest decline in this market are Slovenia (down 4.3 points, and from 13th to 24th position), Lithuania (down 4.0 points, and from 15th to 25th position, Denmark (down 2.2 points, and from 7th to 17th position), and the Netherlands (down 2.0 points, and from 4th to 14th position).

Austria is the best performing country in terms of the assessment of comparability, expectations and choice. Malta is rated significantly higher than all other countries on trust (8.6, compared to the EU27 average of 7.4). Spain has the lowest percentage of problems, whilst Norway has the highest. France has the lowest percentage of complaints, and Malta the highest, although this is based on a very small base size and so should have a negligible impact on Malta's MPI score.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	104.0	AT	8.4	MT	8.6	AT	8.7	ES	0.6	FR	21.4	AT	9.3
AT	103.2	SK	8.2	LU	8.1	FI	8.6	MT	1.2	NO	30.6	SK	9.3
FI	102.7	IE	8.2	DE	8.0	DK	8.4	LU	1.2	LU	33.3	HU	9.2
LU	102.4	ES	8.2	FI	7.8	IE	8.4	IT	1.4	PL	38.9	PL	9.1
UK	102.2	HU	8.2	UK	7.8	MT	8.4	EL	1.8	NL	40.0	FI	9.0
Avg	100.0	Avg	8.0	Avg	7.4	Avg	8.0	Avg	2.7	Avg	58.0	Avg	8.5

5

Market for non-alcoholic drinks

Socio – demographic analysis

The performance of the non alcoholic drinks market is better among women than among men, and better among higher educated persons in comparison to those leaving education aged 16-19. In terms of occupation, the market for non alcoholic drinks is given higher scores by managers, other white collar consumers and retired consumers in comparison to the self-employed and the blue collar workers. Furthermore, managers give higher scores than house persons.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	83.2	82.7	83.6	83.8	83.0	83.1		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	83.1	82.4	83.7	83.8	83.4	82.8		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem- ployed (r)	Retired (s)
2012	82.0	84.7	83.4	82.2	83.4	82.5	83.2	83.8
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

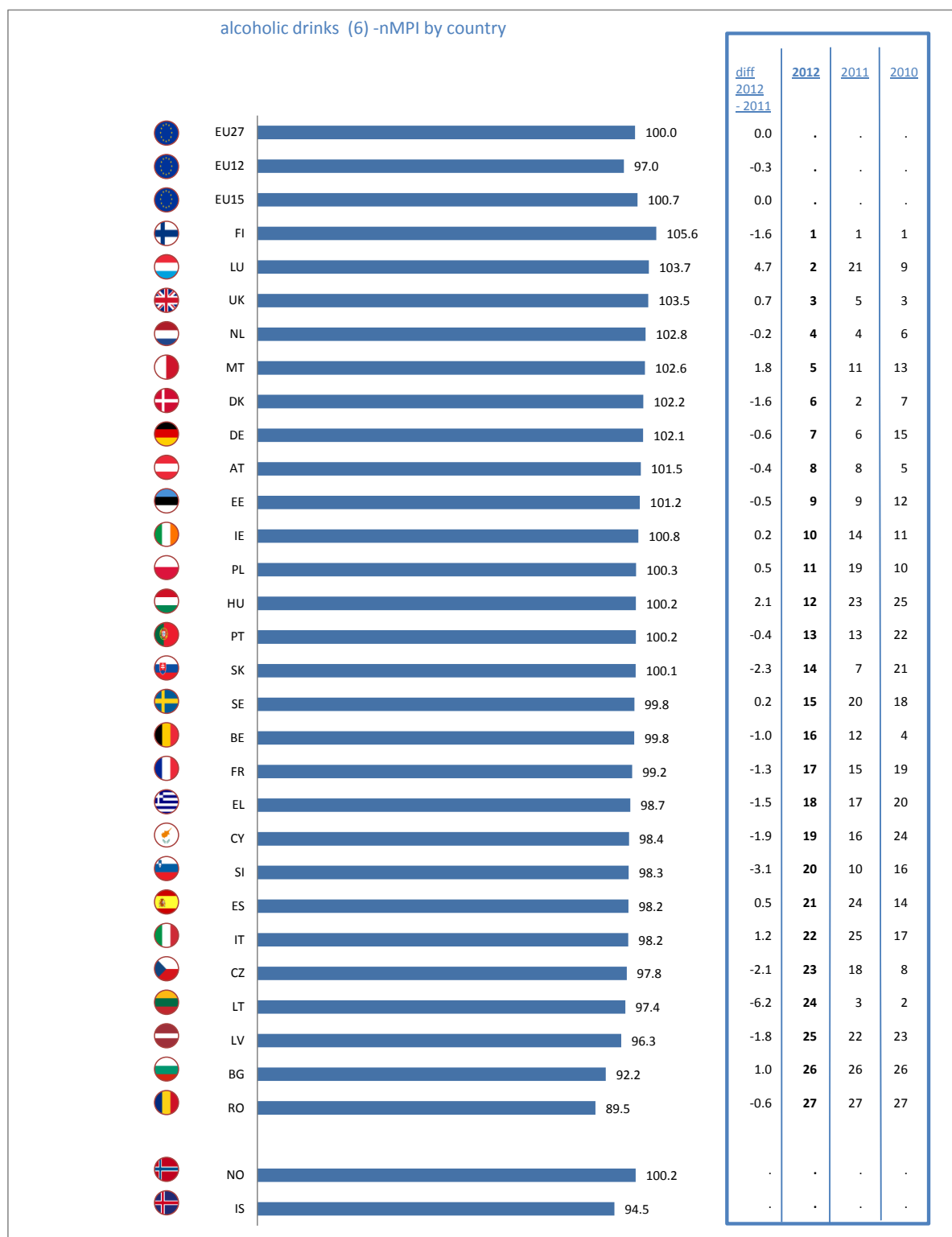
General Conclusions

The market for non-alcoholic goods is the second-highest ranked of the goods markets, as was also the case in 2011. The proportions of problems and complaints are below the EU average, and the comparability and choice scores are above the EU average. This could be due to the nature of the non-alcoholic goods, which are easily made available at low cost, and thus could be considered less likely to generate either problems or complaints.

6

Market for alcoholic drinks

Market definition: Alcohol drinks - Spirits, Wine, Beer



6

Market for alcoholic drinks

Overall Performance

The market for alcoholic drinks has a normalised MPI score of 101.2 at EU27 level. This is a 0.2 point increase in score since 2011. This market is ranked 9th out of the 21 goods markets, and it was also ranked 9th in 2011. Therefore, the assessment of this market is relatively unchanged since 2011.

In terms of the different components, the assessment of the trust component has seen an important increase from last year. Compared to the EU27 average, the proportion of encountered problems is importantly lower. Furthermore there is also a positive difference for the choice component in comparison to the EU27 average, although this is not significant.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.9	7.0	7.9	2.2	67.5	8.5
Diff 2012-2011	0.1	0.2	0.0	-1.8	-14.3	0.0
Diff 2012 - EU27 avg	0.2	-0.1	0.1	-4.9	-4.2	0.3

6

Market for alcoholic drinks

Country Analysis

When comparing EU12 and EU15 Member States, the market for alcoholic drinks is rated higher in the EU15 countries. It is clear that in Northern and Western Europe the market gets a better evaluation (102.0 and 101.6) than in Eastern and Southern Europe (97.0 and 98.4).

The countries at the top of the ranking are Finland, Luxembourg and the UK whilst Latvia, Bulgaria and Romania are at the other end of the spectrum. Romania and Bulgaria were also the bottom ranked countries in 2011. Next to this there is a 16.1 point difference between the top ranked country and the country in last position, indicating a wide range of performance for the alcoholic market in the EU27. In comparison, the goods markets average difference between the top and bottom ranked countries is 12.7 points. Outside of the EU27, Iceland has the lowest nMPI score for this market, at 94.5 points.

Countries which have improved since 2011 include for example Luxembourg (increase of 4.7 points to rise from 21st to 2nd place), and Hungary (from 23rd to 12th place). A country where the score decreased by a staggering 6.2 points is Lithuania, which lost 21 places in the ranking (going from a 3rd place in 2011 to a 24th place in 2012). Also Slovenia lost 10 places in the ranking, going from 10th to 20th place.

Portugal is rated the best in terms of comparability and scores low on the proportion of reported complaints. Malta is assessed highly in terms of trust, which also shows in the low reporting of problems in this country: 0.8%. In Denmark and Finland the market of alcoholic drinks fulfills the expectations the most. In contrast, Lithuania has high percentage of problems, and Cyprus and Malta score very poorly in terms of complaints. In Iceland the choice in the market of alcoholic drinks is evaluated as low.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	105.6	PT	8.3	MT	8.2	DK	8.8	NL	0.0	IS	20.0	HU	9.5
LU	103.7	PL	8.2	FI	8.2	FI	8.8	MT	0.8	PT	30.0	SK	9.4
UK	103.5	LU	8.2	SE	8.0	UK	8.5	BE	1.0	EE	39.3	DK	9.4
NL	102.8	AT	8.1	LU	7.8	NL	8.4	SI	1.2	RO	49.0	AT	9.3
MT	102.6	FI	8.1	NO	7.7	AT	8.4	DE	1.4	SI	50.0	LT	9.2
Avg	100.0	Avg	7.9	Avg	7.0	Avg	7.9	Avg	2.2	Avg	67.5	Avg	8.5

6

Market for alcoholic drinks

Socio – demographic analysis

The performance of the alcoholic drinks market is better among women than among men, and the younger age group (18-34) gives higher scores than the older group (55+). Moreover those who left full-time education aged up to 15 years and those whose studies continued after their twenties rate the market higher than the ones that studied until 19 maximum (education: 16-19). Looking at internet use, consumers who use the internet in the private sphere, give a higher score to the market of alcoholic drinks than their counterparts who indicate no private usage. In terms of occupation, those who are managers, other white collar and blue collar workers give a higher score than those who are self-employed. Managers and blue collar workers also give a higher score than the unemployed and the retired. And managers rate this market better than students.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	81.6	81.2	82.0	82.3	81.7	81.1		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	82.2	80.8	82.0	81.1	82.1	79.8		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	79.9	83.5	82.0	82.5	81.0	81.7	80.7	81.2
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

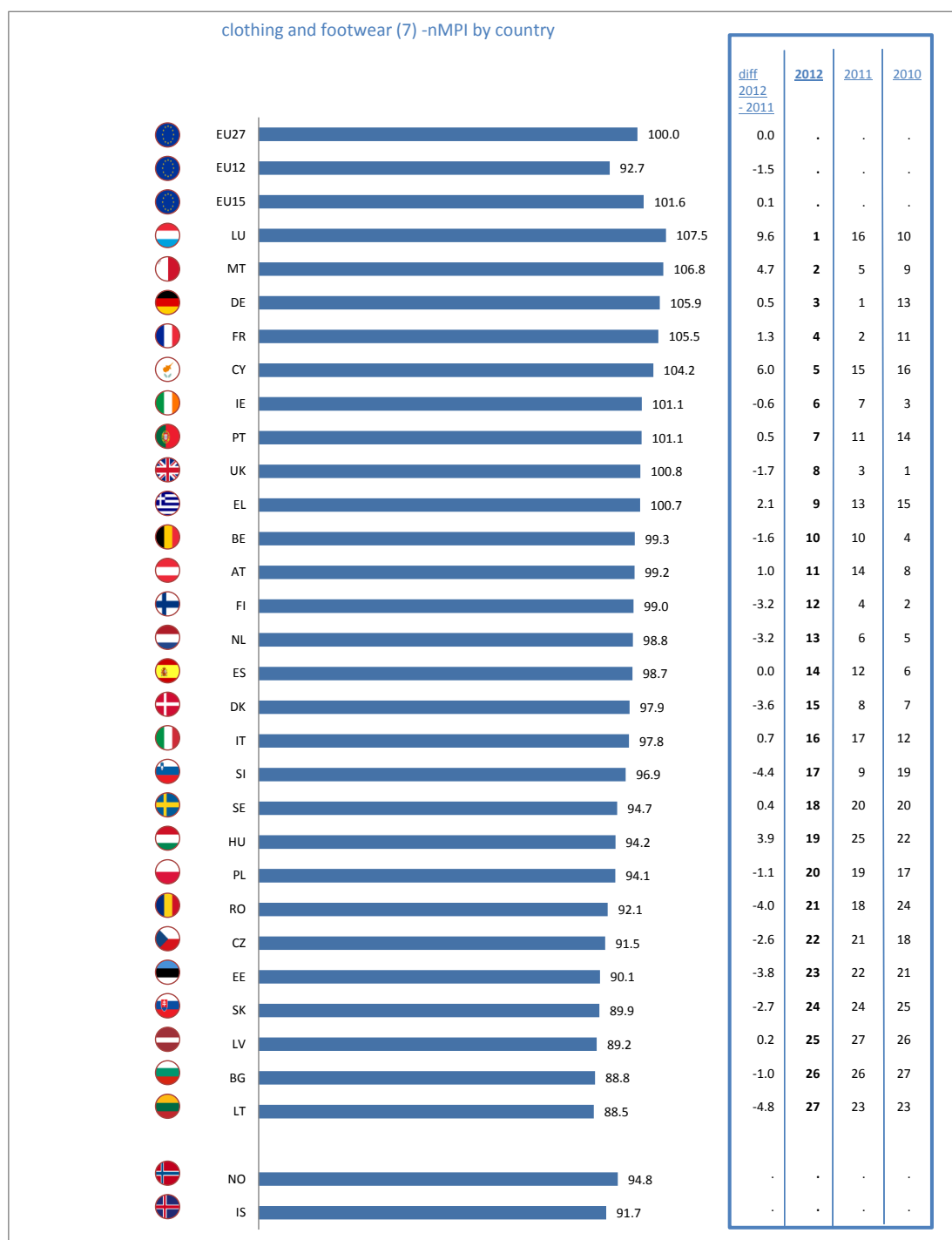
General Conclusions

Overall, the market for alcoholic drinks is rated just slightly above the average for goods markets, and is at the same level as in 2011. nMPI scores are higher in the EU15 than in the EU12. The assessment of trust in the market for alcoholic drinks has improved from last year.

7

Market for clothing and footwear

Market definition: Clothing (including tailor-made goods) and footwear - Children's clothing, Women's clothing, Men's clothing, Sportswear, Hats, Clothing material, Furs, Protective clothing, Handbags and accessories, Children's footwear, Women's footwear, Men's footwear, Sports footwear, Other



7

Market for clothing and footwear

Overall Performance

The clothing and footwear market has a normalised MPI score of 97.1, which means a small decrease of 0.3 points compared to 2011. It is ranked 19th out of 21 goods markets three years in a row. Therefore, the market for clothing and footwear can be defined as an underperforming market.

The assessment of comparability, trust and choice has importantly improved over last year, as well as the expectations component, whose change is however not significant. The proportion of problems is considerably above the 2011 average and 2012 goods market average. In comparison to the EU27 average, the components of choice, comparability and expectations have lower scores.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.5	6.9	7.6	12.9	77.3	8.1
Diff 2012-2011	0.2	0.2	0.1	2.8	-3.7	0.1
Diff 2012 - EU27 avg	-0.3	-0.2	-0.3	5.8	5.6	-0.2

7

Market for clothing and footwear

Country Analysis

The difference between the highest and lowest scoring countries is 19 points, which is above the overall EU27 average of 12.7 points for goods markets, implying that country considerations need to be taken into account when assessing the performance of the market for clothing and footwear. An important difference can be noted between the performance in the EU12 (92.7) versus the EU15 (101.6) countries and this difference has even increased over the past 3 years. Especially in the EU12 the performance of the market has dropped considerably with 1.5 points compared to 2011.

From a regional perspective, Eastern (92.5), Northern (96.6) and Southern European (98.7) countries are rated below average, while the highest score can be found in the Western European region (103.6).

Luxembourg and Malta perform the best, while Lithuania and Bulgaria perform the worst. Luxembourg ranks 1st following a jump from the 16th position in 2011, and thanks to high scores on the comparability, trust and expectations components. Malta's ranking is also linked to high scores on these three components. Besides, proportions of problems and complaints are also lower than average in Luxembourg. There are limited differences in ranking from last year, although Cyprus improved its ranking by 10 positions from 15th to 5th place.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	107.5	CY	8.3	MT	8.3	LU	8.2	FR	3.8	FR	26.3	CY	9.0
MT	106.8	LU	8.0	LU	8.1	MT	8.1	LU	4.0	LU	50.0	SI	8.8
DE	105.9	MT	7.9	FR	7.8	DE	8.0	DE	4.8	DE	54.2	AT	8.6
FR	105.5	DE	7.9	DE	7.7	DK	8.0	EL	4.9	SI	56.1	PT	8.6
CY	104.2	FR	7.7	UK	7.3	AT	7.9	CY	6.4	BE	65.6	MT	8.5
Avg	100.0	Avg	7.5	Avg	6.9	Avg	7.6	Avg	12.9	Avg	77.3	Avg	8.1

7

Market for clothing and footwear

Socio – demographic analysis

Differences in evaluation of market performance in the market for clothing and footwear are limited. Consumers with higher levels of education (above 20 years and students) give higher scores to this market. Unemployed consumers give lower scores than managers, other white collar and blue collar workers, students and retired persons. Other white collar workers rate this market higher than the self employed, the blue collar workers, house persons and retired persons.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	77.6	78.0	77.2	78.3	77.4	77.2		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	77.0	76.3	78.5	78.2	77.7	76.9		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem- ployed (r)	Retired (s)
2012	76.2	78.6	78.7	76.9	78.0	76.9	74.5	77.4
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

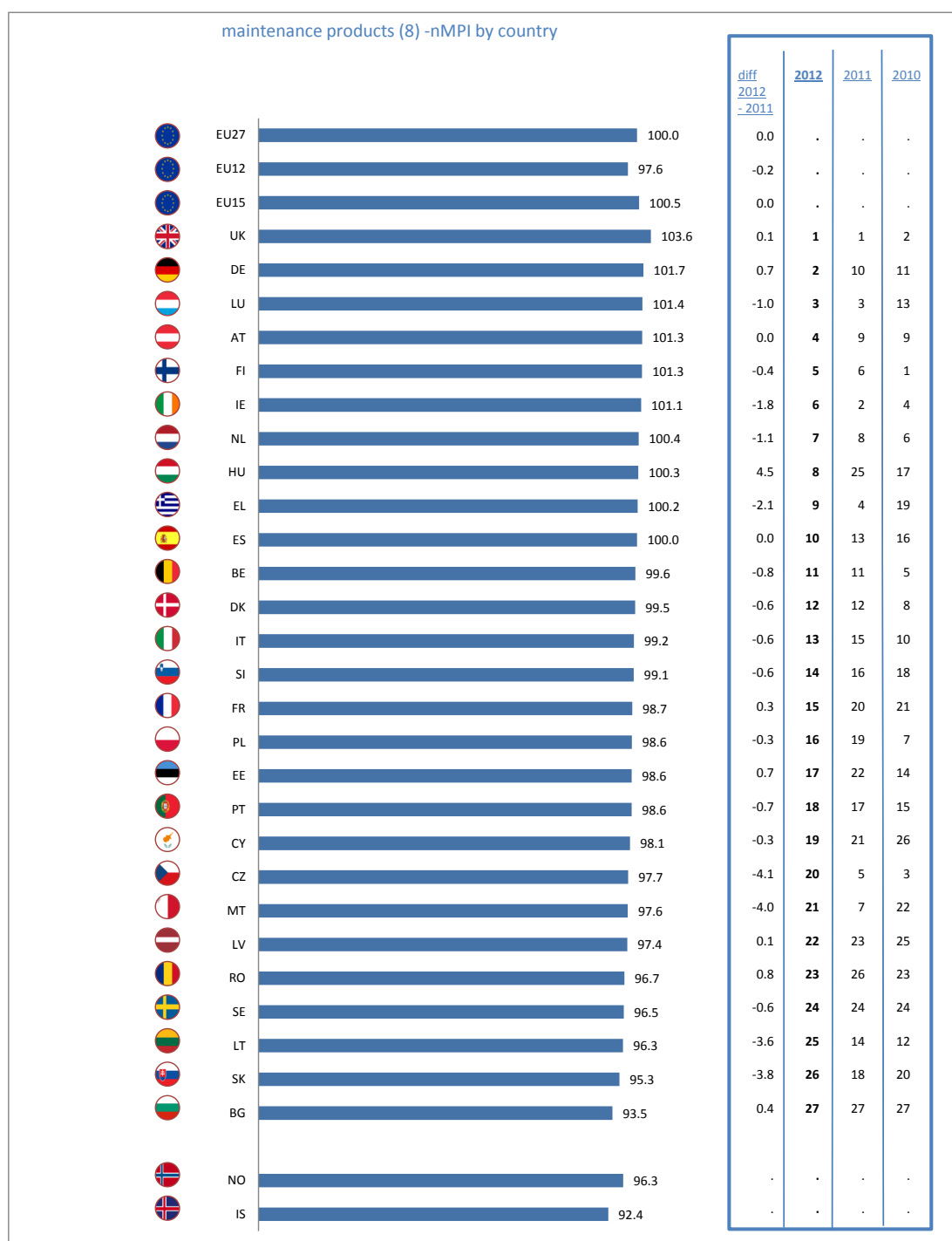
General Conclusions

The market for clothing and footwear is with its 19th position in the ranking of goods markets situated at the lower end. This is particularly the case in the Eastern and Northern European countries, where normalised MPI scores have dropped for the third year in a row, while a clear improvement in the market has been noted in the Southern European countries.

8

Market for maintenance products

Market definition: House maintenance and improvement goods - DIY materials (excluding paint and wall coverings), Paint, Wall coverings, Fence, Shed, Power tools (e.g. drill chainsaw), Non-electrical tools, Gardening equipment/tools (non-electrical), Lawn movers, Others



8

Market for maintenance products

Overall Performance

Maintenance products has a normalised MPI score of 100.2, meaning that it is close to average in terms of consumer goods market performance. Its score has increased by 0.4 since 2011, and its ranking within the goods markets has steadily increased over the past three years, from 15th position in 2010, to 14th place in 2011 and 13th place this year.

The maintenance products market is assessed importantly better than last year in terms of comparability, trust and expectations. The choice score also improved, although not significantly. The maintenance product market assessment is very close to the EU27 goods markets average for all MPI components, with no large differences between maintenance products and the aggregated average for goods markets.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.8	7.2	7.8	7.4	75.1	8.3
Diff 2012-2011	0.2	0.2	0.1	-1.4	-1.4	0.1
Diff 2012 - EU27 avg	0.1	0.1	0.0	0.3	3.4	0.0

8

Market for maintenance products

Country Analysis

In the maintenance products market, the EU15 countries have a higher normalised MPI score than the EU12, with scores of 100.5 and 97.6 respectively. In terms of regional variation, it is rated the highest in Western Europe (101.2) and the lowest in Eastern Europe (97.6). There is a relatively small 10.1 point difference in nMPI score between the top and bottom ranked EU27 countries (compared to an average of 12.7 for goods markets), which helps explaining why countries with relatively small changes in points scores have changed so much in the country ranking.

The UK is the top-ranked country and Luxembourg is ranked third, as was the case for both countries in 2011.

Germany has increased its score by 0.7, to move from 10th position in 2011 to 2nd in 2012. As in 2011, Bulgaria gives the lowest score for maintenance products, which may be driven in part by consumer concern about the current financial situation impacting on their attitudes when purchasing relatively expensive consumer goods.

Lithuania is now ranked 25th out of the EU27 for maintenance products, despite being ranked 14th in 2011 and 12th in 2010. Other notable changes since 2011 are Hungary's rise from 25th to 8th, the Czech Republic's fall from 5th to 20th, and Malta's fall from 7th to 21st. Consumer interest and demand for maintenance products in Malta has recently declined, which may help lead to the fall in MPI score there. Iceland, with 92.4, scores lower than all EU27 countries.

As the top-ranked country for maintenance goods, the UK is the best performing country in terms of comparability and trust. Hungary's sharp rise in score since 2011 is driven by its high scores for expectations and choice. France performs particularly strongly in terms of problems and complaints.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
UK	103.6	UK	8.2	UK	7.8	HU	8.3	FR	2.0	FR	10.0	HU	9.0
DE	101.7	PL	8.0	MT	7.8	AT	8.3	NL	3.4	RO	60.2	SI	9.0
LU	101.4	RO	7.9	FI	7.7	FI	8.2	LU	4.0	EE	60.4	SK	8.8
AT	101.3	EL	7.9	DE	7.6	UK	8.1	CY	4.4	BE	63.6	AT	8.8
FI	101.3	IT	7.8	LU	7.6	DK	8.0	BE	4.4	CY	63.6	FI	8.7
Avg	100.0	Avg	7.8	Avg	7.2	Avg	7.8	Avg	7.4	Avg	75.1	Avg	8.3

8

Market for maintenance products

Socio – demographic analysis

Women rated the maintenance goods market higher than males, and those with private internet usage rated it higher than those without private internet usage. There were no other significant differences in terms of socio-demographics.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	80.6	80.0	81.0	80.9	80.8	80.1		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education			Internet				
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	81.2	80.5	80.3	80.3	80.9	79.3		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	80.2	81.0	80.6	80.6	81.0	81.1	80.0	80.4
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

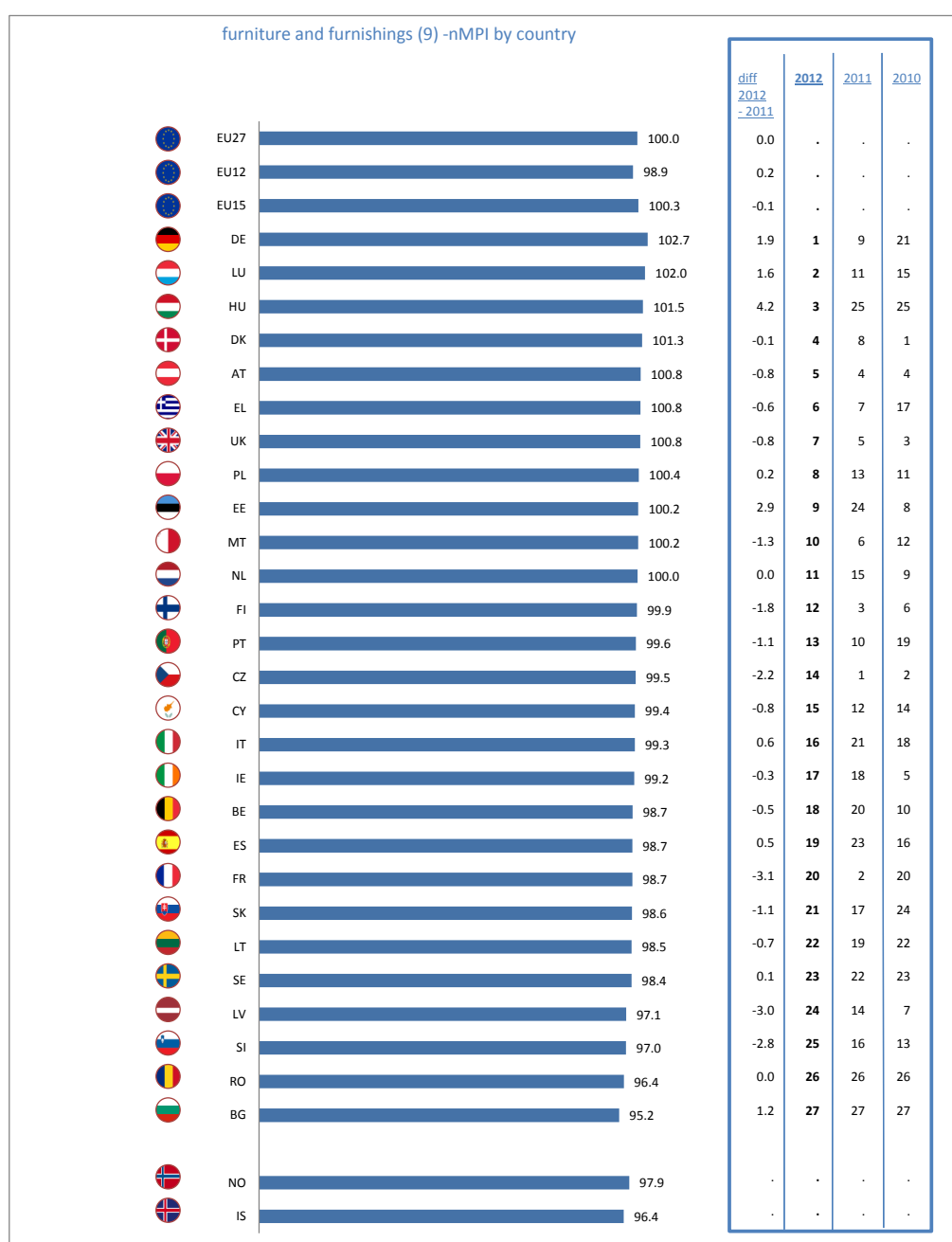
General Conclusions

Overall, the market for maintenance products is performing very close to the goods markets average, as has been the case for the past three years. The scores for all MPI components are very similar to the EU goods markets average. There is limited variation in market performance by country, with the impact of the financial crisis on consumer attitudes when purchasing relatively expensive products being a possible explanation for a decline in market performance in certain countries.

9

Market for furniture and furnishings

Market definition: *Furnishings Furniture (Upholstered furniture Non-upholstered furniture Beds and mattresses Kitchen furniture Fitted furniture Bathroom fittings Antiques Leather furniture Cots High chairs Other nursery furniture Garden furniture Other) Floor Coverings (Carpets Mats and rugs Laminates Ceramics Wood Linoleum Underlay Other) Household textiles (Bedding Cushions Curtains and blinds Furniture fabrics Other) Glassware,tableware and household utensils (Crockery Cooking and dining utensils Glassware Other)*



9

Market for furniture and furnishings

Overall Performance

The market for furniture and furnishings has a normalised MPI score of 100.3, indicating that this market is performing slightly below the average of all goods markets. The furniture and furnishings market comes 12th out of 21 goods markets, with no major differences from last year in terms of scores or ranking. Therefore, this market is relatively unchanged since 2011.

This market performs importantly better than last year in terms of comparability and expectations, while the proportion of problems decreased. The change for the expectations component is not statistically significant. The market is scoring close to the EU27 average on all components.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.7	7.2	7.9	7.2	73.2	8.2
Diff 2012-2011	0.2	0.1	0.1	-2.7	-13.1	0.0
Diff 2012 - EU27 avg	0.0	0.1	0.1	0.1	1.5	-0.1

9

Market for furniture and furnishings

Country Analysis

EU15 countries have a slightly better score than the EU12 countries. In terms of regional variation, Western Europe has an above average score (100.8), while the other three regions have below average ratings. The difference between the best and worst performing countries is below average, with only 7.6 points (compared to an average of 12.7 points), indicating that the differences in market evaluations between countries are small.

Because nMPI scores of the different countries are relatively close to each other, small changes in nMPI scores can cause large shifts in the ranking of countries. Consequently, several countries show important moves in the ranking from 2011 to 2012: Hungary (from 25th to 3rd) improved its ranking, while France (from 2nd to 20th), Estonia (from 9th to 24th) and Latvia (from 14th to 24th) are rated lower than last year. Germany is rated the best for this market this year in terms of nMPI, taking over the first place from the Czech Republic, 14th in the ranking this year.

The high score in Germany is due to its high score on trust, comparability and a low percentage of consumers complaining. Furthermore a high score on reported problems is noted for Norway, with a score that more than doubles the EU27 average.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	102.7	DE	8.0	MT	8.0	DK	8.5	ES	4.2	FR	30.8	SK	8.9
LU	102.0	PL	7.9	DE	7.8	AT	8.5	EL	4.8	RO	58.5	CY	8.8
HU	101.5	LU	7.9	LU	7.6	HU	8.4	LU	5.1	PT	61.1	DK	8.7
DK	101.3	IT	7.8	DK	7.4	FI	8.4	FR	5.2	IT	68.8	HU	8.6
AT	100.8	UK	7.8	SE	7.4	NO	8.3	MT	5.6	DE	69.7	SI	8.6
Avg	100.0	Avg	7.7	Avg	7.2	Avg	7.9	Avg	7.2	Avg	73.2	Avg	8.2

9

Market for furniture and furnishings

Socio – demographic analysis

No major differences appear in terms of age. Looking at gender, female consumers give a higher score to the market of furniture and furnishings than men. Moreover higher educated consumers evaluate the market better than lower educated consumers. Consumers that indicate they use the internet for private usage also give higher scores on this market than other consumers. No significant differences appear when looking at occupation.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	80.7	79.9	81.3	81.0	80.4	81.0		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	79.7	80.8	81.0	80.9	80.9	79.8		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	79.7	80.9	81.0	80.7	80.5	80.5	80.0	81.0
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

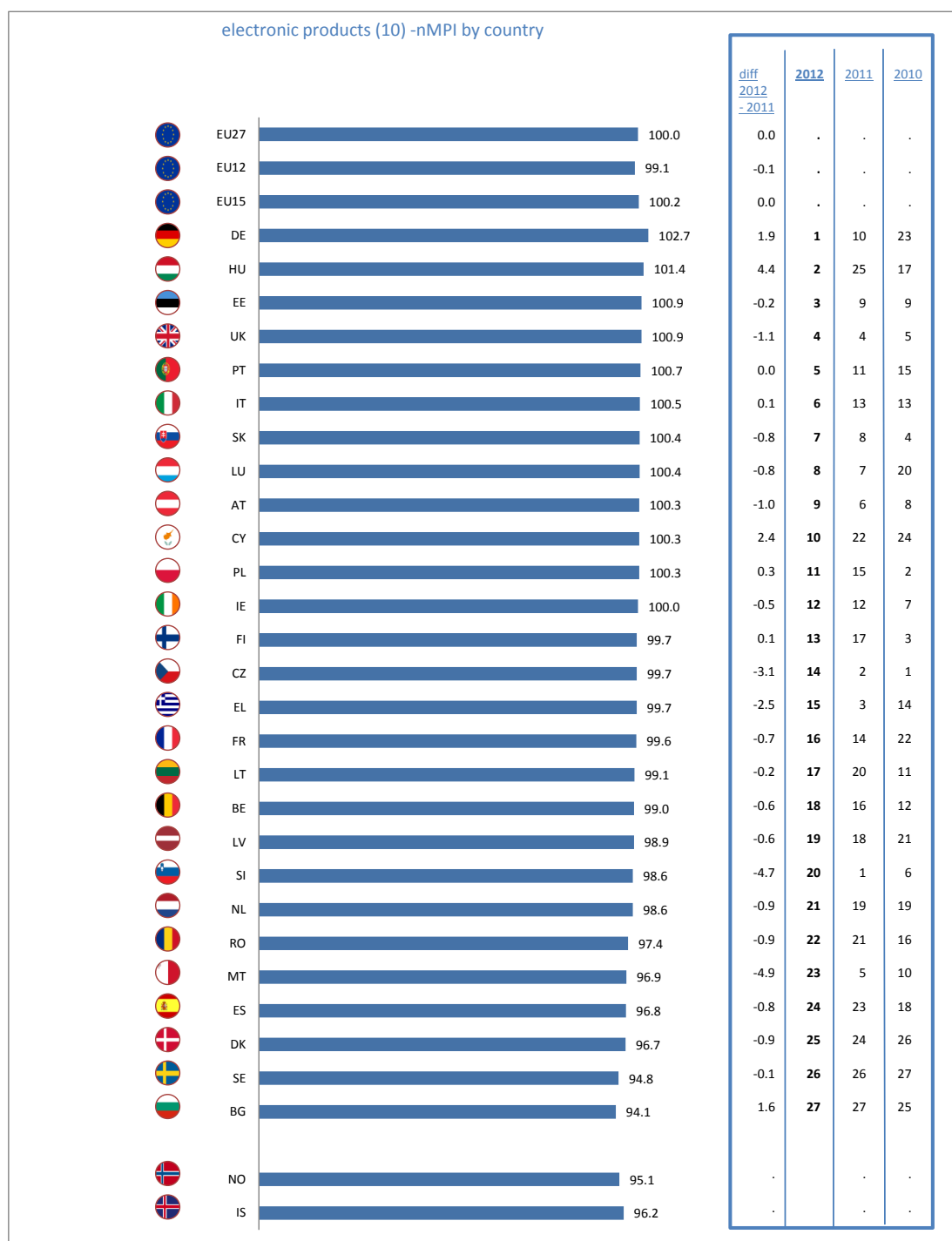
General Conclusions

Overall, the market for furniture and furnishings is performing slightly below the average of all goods markets. No major changes in nMPI scores can be noted between 2011 and 2012, but because of small differences in nMPI scores between countries, small changes in scores cause large shifts in the overall ranking of the countries in this market. These shifts should therefore be interpreted with care.

10

Market for electronic products

Market definition: *Electronic goods (Non ICT/recreational) DVD players-recorders VCRs TVs CD HI-FI media players non-portable CD, HI-FI, media players portable Radios Cameras Video cameras Photographic equipment CDs (blank) DVDs (blank) Audio and video tapes (blank) Other*



10

Market for electronic products

Overall Performance

The market for electronic products has a normalised MPI score of 101.1, indicating that this market is performing above the average of all goods markets. The electronic products market comes 10th out of 21 goods markets, with no major differences from last year in terms of scores or ranking. Therefore, this market is relatively unchanged since 2011.

This market performs importantly better than last year in terms of comparability and expectations (although this last change is not significant), while the proportion of problems decreased. However, the proportion of complaints increased from last year (although not significant) and is above the EU27 average for goods markets. This is not so surprising, since electronic products have often a higher purchasing cost and, moreover, retailers and producers in this market are obliged to offer a minimum 2 year guarantee on their products which could encourage consumers to complain more easily.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.9	7.3	8.0	7.3	81.4	8.3
Diff 2012-2011	0.2	0.1	0.1	-2.9	1.0	0.0
Diff 2012 - EU27 avg	0.1	0.2	0.2	0.2	9.7	0.1

Country Analysis

EU15 countries have a slightly better score than the EU12 countries. In terms of regional variation, Northern Europe has a slightly lower average score compared to the other regions (96.6) and Western Europe has the highest score (101.0). For this market, the difference between the best and worst performing countries is 4.1 points below the goods markets average, with only 8.6 points, indicating that the differences in market evaluations between countries are small.

Because nMPI scores of the different countries are relatively close to each other, small changes in nMPI scores can cause large shifts in the ranking of countries. Consequently, several countries show important moves in the ranking from 2011 to 2012: Hungary (from 25th to 2nd) and Cyprus (from 22nd to 10th) improved their ranking, while the Czech Republic (from 2nd to 14th), Greece (from 3rd to 15th), Slovenia (from 1st to 20th) and Malta (from 5th to 23rd) end up lower than last year. Germany is assessed this year the best for this market in terms of nMPI, taking over the first place from Slovenia.

The sharp rise in ranking of Hungary is driven by its high performance for expectations and choice. France is particularly well assessed on problems and complaints, while the high score in Germany is in part due to its high assessment on trust and and low % of encountered problems. Furthermore a high score on comparability is noted for Portugal and one on choice for Slovakia.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	102.7	PT	8.2	DE	7.9	HU	8.5	FR	3.6	FR	66.7	SK	9.2
HU	101.4	UK	8.2	MT	7.9	AT	8.4	DE	4.1	RO	68.3	PL	9.1
EE	100.9	PL	8.1	EE	7.7	SK	8.4	EL	4.2	NO	68.5	FI	8.9
UK	100.9	RO	8.1	LU	7.6	FI	8.4	CY	5.1	SI	75.0	HU	8.9
PT	100.7	IT	8.0	FI	7.6	EE	8.3	IT	5.3	UK	75.0	SI	8.8
Avg	100.0	Avg	7.9	Avg	7.3	Avg	8.0	Avg	7.3	Avg	81.4	Avg	8.3

Socio – demographic analysis

No major differences appear in terms of age and gender. Higher educated consumers evaluate the market for electronic products better than lower educated consumers. A number of significant differences appear between occupational categories. Unemployed respondents give lower scores than all other categories but students and self-employed consumers, who also give slightly lower scores than other categories. Managers and other white collar workers give higher scores than the self employed, and other white collar workers also give higher scores than students.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	81.5	81.2	81.8	81.7	81.5	81.4		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	80.7	81.5	81.9	81.1	81.6	80.9		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	80.3	82.7	82.3	81.3	80.8	82.3	79.4	81.3
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

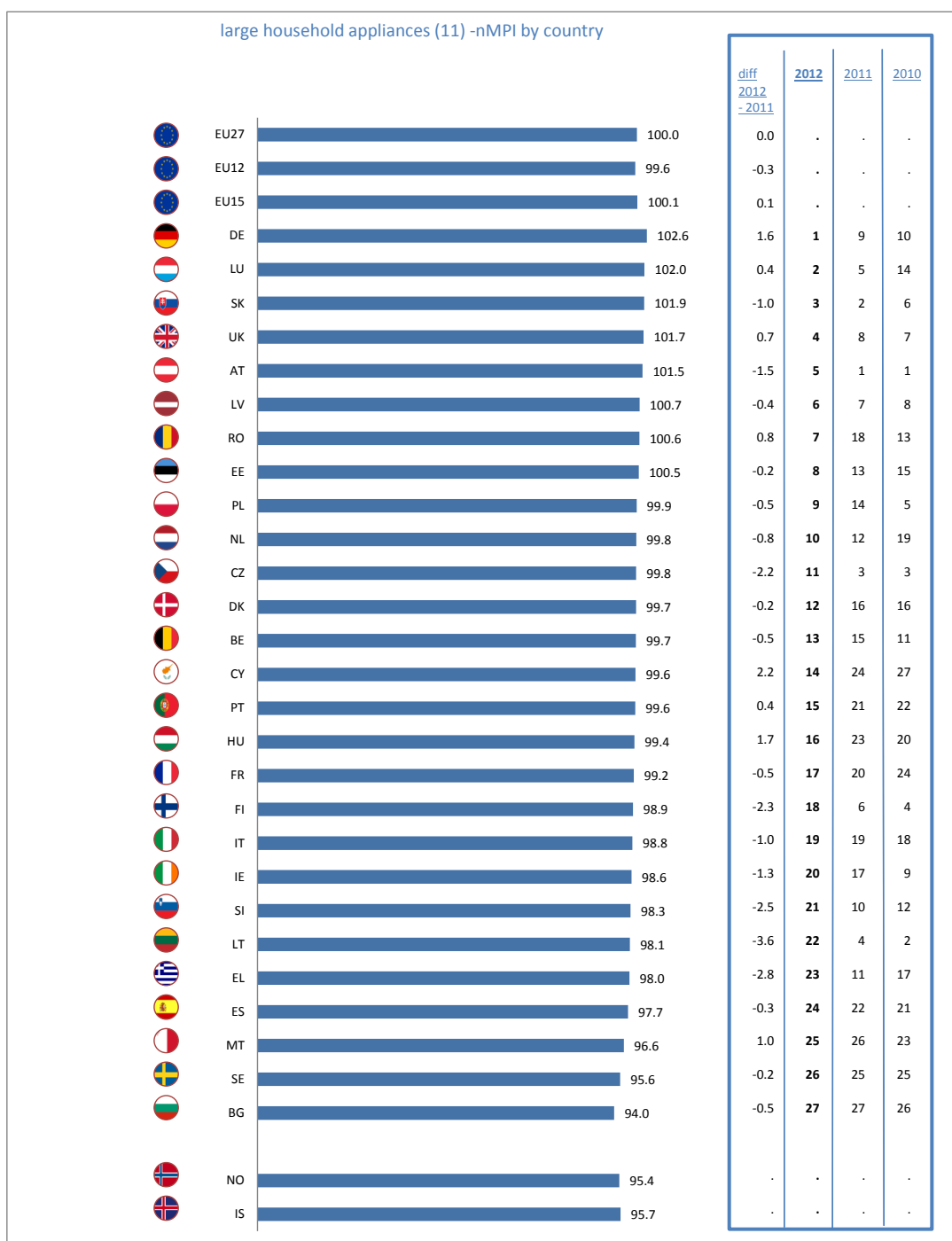
General Conclusions

Overall, the market for electronic products scores slightly better than the average goods markets and market performance is evaluated very similar in all surveyed countries. No major changes in nMPI scores can be noted between 2011 and 2012, but because the small differences in nMPI scores between countries, small changes in scores cause large shifts in the overall ranking of the countries in this market. These shifts should therefore be interpreted with care.

11

Market for large household appliances

Market definition: 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



11

Market for large household appliances

Overall Performance

The large household appliances market has a normalised MPI score of 101.6, and is therefore assessed better than the average goods markets sector. Its score has increased by 0.6 since 2011, and its current ranking of 6th within the goods markets sector is above its 2011 ranking of 10th and even its 2010 ranking of 7th.

The large household appliances market is assessed more favourably in 2012 than 2011 in terms of comparability, trust and expectations, as well as choice, although this last change is not significant. However, the proportion of complaints remains importantly higher than the EU average for goods markets, which is also the case of the comparability component.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	8.0	7.4	8.1	8.1	81.9	8.4
Diff 2012-2011	0.2	0.2	0.1	-2.1	-1.7	0.1
Diff 2012 - EU27 avg	0.3	0.3	0.2	1.0	10.2	0.1

Country Analysis

The MPI scores for EU15 and EU12 are similar to one another. Western Europe has an above average regional score (101.1) while Northern Europe has the lowest score (97.5). There is a difference of only 8.6 points between the top and bottom ranked EU27 countries (lower than the goods markets average difference of 12.7 points), which helps explain why countries with relatively small changes in points scores have changed so much in terms of country ranking.

Germany is the top ranked country, despite being 9th in 2011 and 10th in 2010, and Luxembourg is ranked second, despite being 5th in 2011 and 14th in 2010. However, this year's bottom three countries - Bulgaria, Sweden and Malta - also made up the bottom three countries in 2011. In terms of points differences compared to 2011, there are no important differences, yet the low differentiation of scores between countries facilitates larger changes in country ranking. In comparison to 2011, Romania has increased from 18th to 7th and Cyprus 24th to 14th, whilst Lithuania has decreased from 4th to 22nd, Greece has from 11th to 23rd, Finland from 6th to 18th and Slovenia from 10th to 21st.

As the top-ranked country, the MPI components of comparability, trust and problems are assessed well in Germany. Slovakia, the third ranked country, is the best assessed country for choice and expectations. Luxembourg performs best in terms of problems, and France is best in terms of complaints.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	102.6	UK	8.3	DE	7.9	SK	8.6	LU	3.2	FR	56.5	SK	9.3
LU	102.0	PL	8.3	MT	7.9	AT	8.5	FR	4.5	BG	71.2	HU	9.1
SK	101.9	RO	8.3	LU	7.8	HU	8.5	DE	4.6	RO	73.8	SI	9.1
UK	101.7	DE	8.1	EE	7.6	SI	8.4	SK	7.2	EE	73.8	FI	9.0
AT	101.5	PT	8.1	AT	7.6	DK	8.4	CY	8.0	CY	75.0	LT	9.0
Avg	100.0	Avg	8.0	Avg	7.4	Avg	8.1	Avg	8.1	Avg	81.9	Avg	8.4

11

Market for large household appliances

Socio – demographic analysis

Those leaving education at a late stage (aged 20+) give a higher market performance score to large household appliances than those who are still students. Consumers with private internet usage give a higher rating than those without private internet access. In terms of occupation, managers give a higher rating to large household appliances than all other job types, whilst other white collar workers give higher scores than the self employed, students and the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	82.0	82.0	82.0	82.0	82.0	82.0		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	81.7	82.1	82.3	80.3	82.3	80.9		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	81.0	84.5	82.6	81.8	80.3	81.3	80.8	82.1
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

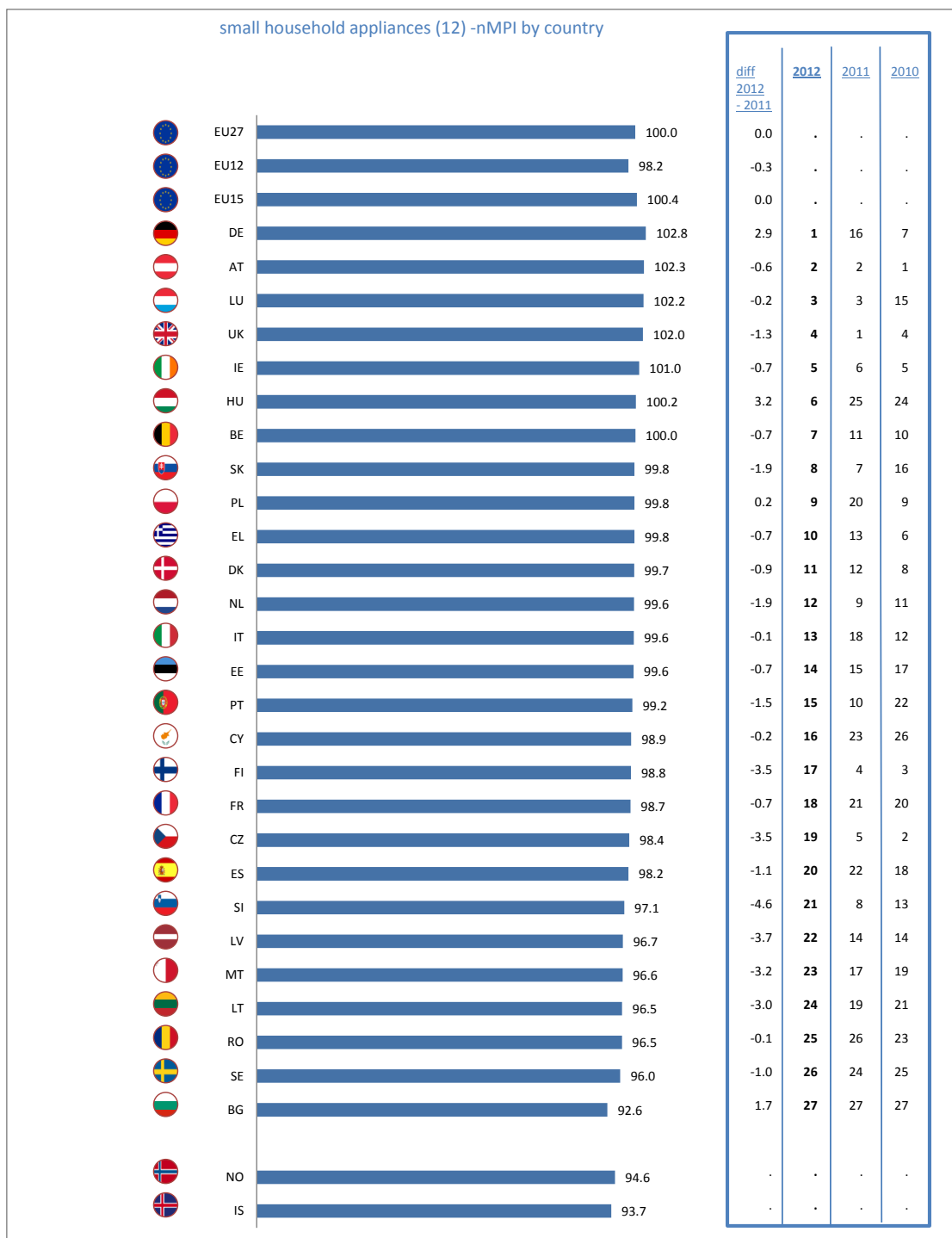
General Conclusions

The performance of the large household appliances market has improved since 2011, and it is currently performing better than the goods market as a whole and exceeds the average score for the comparability component. There is very little variation in country scores for large household appliance MPI, so countries experiencing even small changes in MPI since 2011 were prone to moving several places on the country ranking list. The impact of the financial crisis on consumer attitudes when purchasing relatively expensive products may help explain the decline in market performance in certain countries.

12

Market for small household appliances

Market definition: Small domestic household appliances Food-processing appliances Coffee machines Irons Toasters Grills Other



12

Market for small household appliances

Overall Performance

The small household appliances market has a normalised MPI score of 101.9, and is therefore performing better than the average goods markets sector. Its score has increased by 0.4 since 2011, and its current ranking of 5th within the goods markets sector is above its 2011 ranking of 7th and even its 2010 ranking of 6th.

Several MPI component scores have experienced a large improvement since 2011: comparability, trust, expectations and choice. For the comparability and choice components, we see higher scores than the EU27 average.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	8.0	7.4	8.0	7.7	78.1	8.4
Diff 2012-2011	0.2	0.2	0.1	-1.0	-3.3	0.1
Diff 2012 - EU27 avg	0.3	0.3	0.2	0.6	6.4	0.2

Country Analysis

The nMPI scores for EU15 and EU12 are similar to one another. In terms of regional variations, this market is assessed more positively in Western Europe (101.2) than in the other regions. There is a difference of only 10.2 points between the top and bottom ranked EU27 countries, which helps explain why countries with relatively small changes in points' scores have changed so much in terms of country ranking, as the goods markets average difference is 12.7 points.

Germany is the top ranked country, despite being 16th in 2011 and 7th in 2010, and Luxembourg and Austria similarly as in 2011 take place 3 and 2. However, this year's bottom three countries - Bulgaria, Sweden and Romania - also were part of the bottom four countries in 2011. Bulgaria's last place ranking may be indicative of the current financial situation there, where consumers are tending to postpone household purchases such as these. In terms of points differences compared to 2011, there are no important differences, yet the low differentiation of scores between countries facilitates larger changes in country ranking. In comparison to 2011, Hungary has increased from 25th to 6th and Poland 20th to 9th, whilst Finland has decreased from 4th to 17th, the Czech Republic has from 5th to 19th and Slovenia from 8th to 21st.

As the top-ranked country, Germany assesses well the MPI components of comparability, trust and problems. Regarding problems one can see that especially consumers in Lithuania and Norway report more problems (respectively 19.1 and 16.5) than in the rest of the countries (Average=7.7). Regarding complaints we can see that Maltese consumers complain most (91.7).

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	102.8	PL	8.3	DE	8.0	AT	8.6	LU	3.8	FR	54.5	SK	9.1
AT	102.3	PT	8.3	MT	7.8	DK	8.4	FR	4.3	CY	62.5	DK	9.0
LU	102.2	UK	8.3	AT	7.8	HU	8.4	EL	5.0	EL	64.0	FI	9.0
UK	102.0	IE	8.2	UK	7.7	SK	8.4	DE	5.2	EE	64.6	HU	9.0
IE	101.0	DE	8.2	LU	7.7	UK	8.3	AT	6.3	BE	68.9	LT	9.0
Avg	100.0	Avg	8.0	Avg	7.4	Avg	8.0	Avg	7.7	Avg	78.1	Avg	8.4

12

Market for small household appliances

Socio – demographic analysis

Women rate the market of small household appliances better. Students overall give the lowest score to this market. In terms of occupation, managers and other white collar workers give higher scores than the self employed, students and the unemployed. House persons give a higher score than the unemployed and than students, and blue collar workers and retired persons give a higher score than the students.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	82.3	81.4	83.0	82.2	82.4	82.3		
			(a)					
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	82.1	82.9	82.4	79.4	82.4	81.8		
	(l)	(l)	(l)					
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	81.4	83.8	82.9	82.5	79.5	83.2	81.3	82.0
		(lpr)	(lpr)	(p)		(pr)		(p)
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

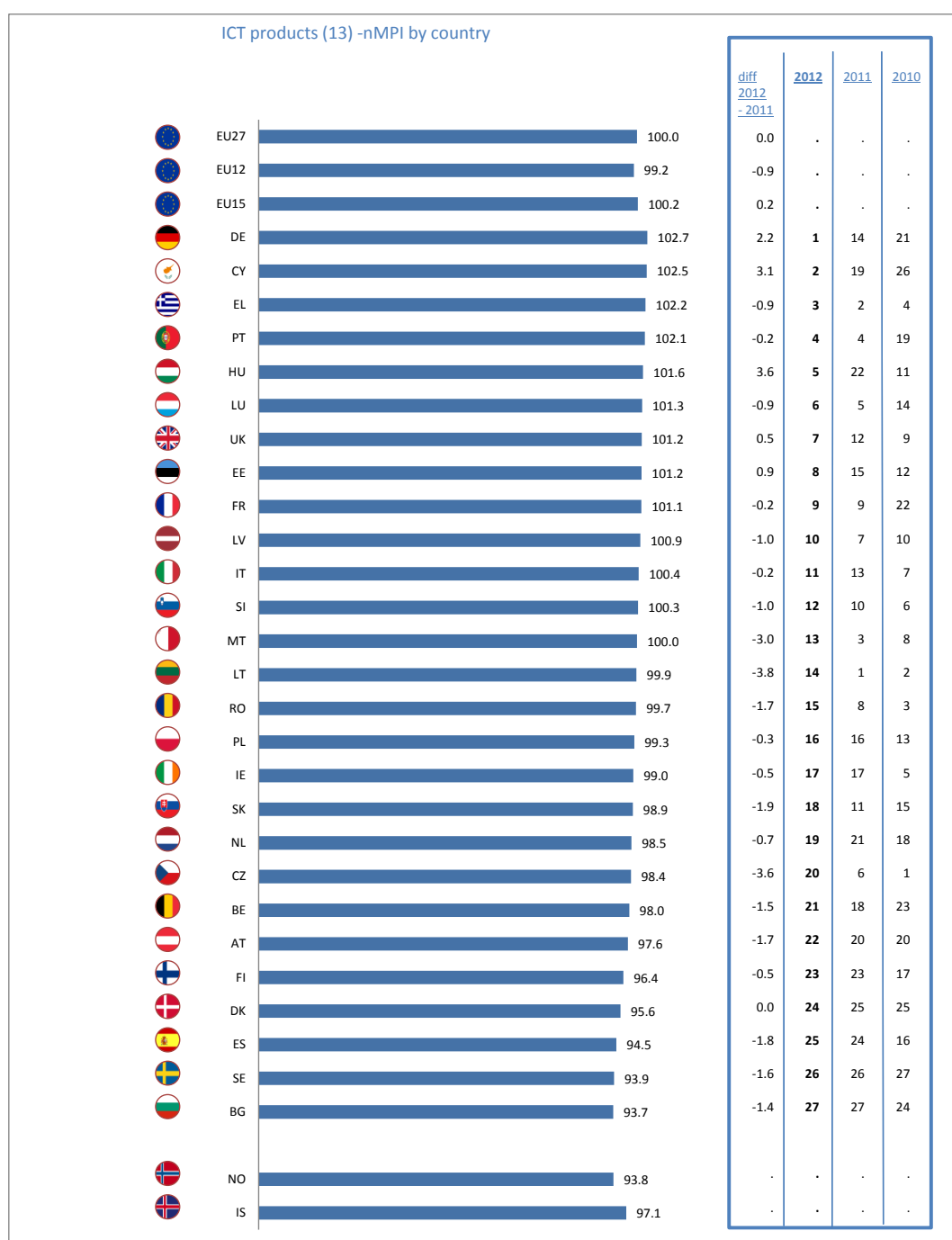
General Conclusions

The performance of the small household appliances market has improved since 2011. There is very little variation in country scores for small household appliance nMPI, so countries experiencing even small changes in MPI since 2011 were prone to moving several places on the country ranking list. The impact of the financial crisis on consumer attitudes when purchasing products they managed without before may help explain the decline in market performance in certain countries.

13

Market for ICT products

*Market definition: Information Communication Technology Goods (ICT)
 Personal computers Self-built computers Computer accessories Printers and
 scanners Games consoles Portable Games players Computer software
 Computer software upgrades Laptops, notebooks and tablet PCs, PDA's and
 smart phones Mobile phone devices Fixed phone devices Moderns Decoders
 Other*



13 Market for ICT products

Overall Performance

The market of ICT products has a normalised MPI score of 98.9 and ranks 16th in the goods market ranking, which is a stable result in comparison with the previous years.

The market assessment improved from last year in terms of comparability, expectations and choice, although this last change is not significant. In comparison with the EU average for goods markets, both the proportions of complaints and problems are above average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.7	7.1	7.8	11.8	83.8	8.3
Diff 2012-2011	0.2	0.1	0.1	-1.1	-3.3	0.1
Diff 2012 - EU27 avg	0.0	0.0	0.0	4.7	12.1	0.1

13 Market for ICT products

Country Analysis

With 9.0 points between the highest and lowest scoring countries, the ICT products market has a below average (12.7 points) dispersion of country scores, indicating that the evaluation of this market is similar in most countries. From a regional perspective, only the Western region is rated above average with a normalised MPI score of 101.3. All other regions register a score below average, with a particularly low score for the Northern region (95.0).

While in 2010 EU12 countries were evaluating the market for ICT products slightly better than the EU15 countries and in 2010 evaluation was in both groups exactly the same, the evaluation has turned around with a nMPI score just below average for the EU12 countries (99.2) and one just above average for the EU15 countries (100.2). This development seems to indicate that this market is evolving in opposite directions in the different European regions.

Several countries moved position in the ranking from 2011 to 2012. The largest changes are observed for Germany (14 to 1), Cyprus (19 to 2) and Hungary (22 to 5), which improved, and Malta (3 to 13), Lithuania (1 to 14) and the Czech Republic (6 to 20), whose position in the ranking worsened. These changes in rankings are however not reflected by large changes in scores, but are the result of the fact that nMPI scores of the different countries are relatively close.

Germany is assessed the best, with a score partly driven by an above average trust score and a low proportion of problems. Cyprus is in second position, with a high score for trust and expectations, and a low proportion of problems. This could be linked to companies lowering their prices to improve their competitiveness during the recession.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	102.7	PT	8.3	MT	8.1	HU	8.3	CY	5.6	FR	43.8	HU	9.1
CY	102.5	UK	8.0	DE	7.6	SI	8.3	DE	6.1	RO	64.0	SI	8.9
EL	102.2	IT	7.9	CY	7.5	CY	8.1	EL	6.1	PT	74.6	SK	8.9
PT	102.1	PL	7.9	EL	7.5	DK	8.1	FR	6.2	SI	80.0	FI	8.8
HU	101.6	EL	7.9	LU	7.5	AT	8.1	LU	8.4	BE	80.8	LT	8.8
Avg	100.0	Avg	7.7	Avg	7.1	Avg	7.8	Avg	11.8	Avg	83.8	Avg	8.3

13

Market for ICT products

Socio – demographic analysis

18-54 year-old consumers give significantly higher scores than 55+ consumers, while consumers with 20 years of education or above score higher than less educated respondents. Consumers who use Internet for private purposes also give higher scores than others. Finally, other white collar consumers give higher scores than most other categories, except self employed and managers (not significant). Managers give significantly higher scores than unemployed and retired persons.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	79.3	79.6	79.0	79.8	79.5	78.2		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	78.2	78.8	80.0	79.4	79.6	76.6		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	79.0	80.9	80.5	78.8	78.9	78.4	77.1	78.2
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

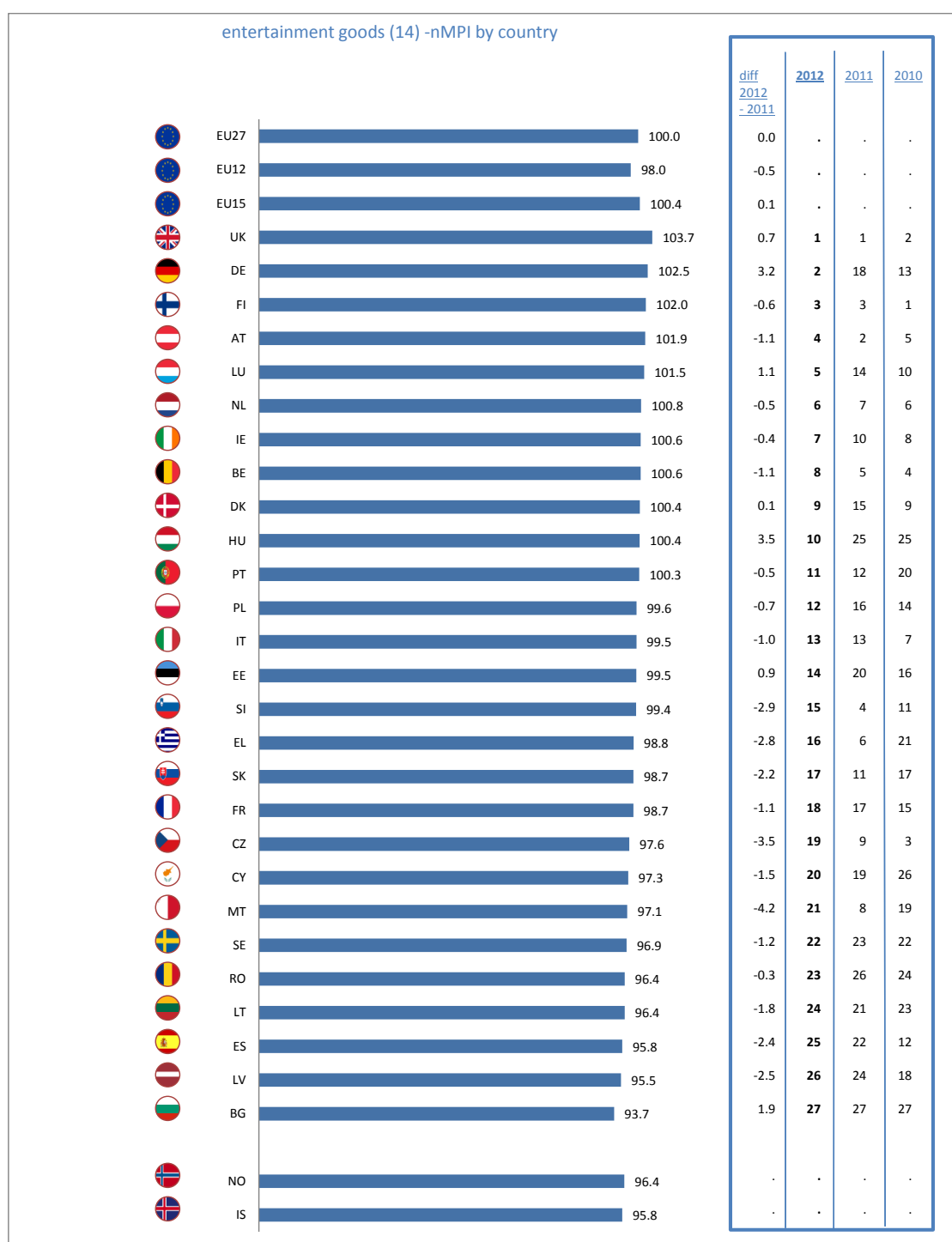
General Conclusions

The market for ICT products is a market performing below the average for goods markets. Although the overall nMPI score seems to be stable over the years, some fluctuations in scores can be noticed between the different regions. However, it should be noted that the scores for this market in the different countries are very close to each other.

14

Market for entertainment goods

Market definition: 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 of CD's, DVD's, game-consols etc.



14

Market for entertainment goods

Overall Performance

The market for entertainment goods has a normalised MPI score of 101.6, which is unchanged since 2011. Its ranking compared to the other goods markets was 11th in 2010, 6th in 2011 and is 7th this year.

The comparability score is significantly higher than 2011. Its expectation score has importantly increased since 2011 (although not significantly), all other scores are close to the 2011 figures and goods markets averages.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.9	7.3	8.0	5.2	76.6	8.2
Diff 2012-2011	0.1	0.1	0.1	-1.0	-1.2	0.0
Diff 2012 - EU27 avg	0.2	0.2	0.2	-1.9	4.9	-0.1

14

Market for entertainment goods

Country Analysis

The EU15 countries perform slightly better than the EU12 countries for this market, with respective scores of 100.4 and 98.0 points. This market is rated the highest in Western Europe (101.6), followed by Northern Europe (99.2). There is a difference of 10.0 points between the top and bottom ranked countries for the entertainment goods market, which is slightly below the average difference of 12.7 points for goods markets. As in 2011, the UK is ranked top and Bulgaria is ranked bottom for this market.

However, there are some notable country ranking differences compared to 2011. Germany's ranking has risen from 18th to 2nd, Luxembourg has risen from 14th to 5th, and Hungary is 10th this year, despite being ranked 25th in both 2010 and 2011. Conversely, Malta has fallen from 8th to 21st, the Czech Republic from 9th to 19th, Greece from 6th to 16th, and Slovenia from 4th to 15th.

The UK is assessed the best for comparability, whilst Malta scores just 6.7 for this component. However, Malta does come top for the trust component, whilst Bulgaria is at the other end of the spectrum. The highest proportion of problems is experienced in Lithuania, and France outperforms other countries in terms of the percentage of complaints.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
UK	103.7	UK	8.3	MT	8.0	AT	8.6	NL	3.0	FR	43.8	FI	8.9
DE	102.5	PT	8.1	DE	7.8	UK	8.5	FR	3.1	RO	54.5	SK	8.8
FI	102.0	RO	8.1	LU	7.8	FI	8.5	BE	3.2	SI	57.6	DK	8.8
AT	101.9	DE	8.1	UK	7.8	DK	8.4	DE	3.3	EE	64.3	SI	8.7
LU	101.5	FI	8.0	FI	7.6	HU	8.4	MT	4.0	BG	64.8	PL	8.6
Avg	100.0	Avg	7.9	Avg	7.3	Avg	8.0	Avg	5.2	Avg	76.6	Avg	8.2

14

Market for entertainment goods

Socio – demographic analysis

This market is rated better among younger consumers, with a higher score for those aged 18-34 than for consumers aged 35 and above. Students give a higher score than those who left education before the age of 20. Higher educated people also rate this market higher than the people who left education at the age of 16 to 19 years. Private internet users give a higher score than those without private internet use, which may be due in part to this market including products such as DVDs and computer games. In terms of occupation, students give a higher score than house persons, the unemployed and the retired, whilst unemployed consumers give a lower score than all other occupation types, except housepersons (not significant). Other white collar workers give a higher score than house persons.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	82.0	81.8	82.1	82.7 (de)	81.8	81.4		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	81.6	81.2	82.4 (g)	83.2 (fg)	82.3 (k)	80.4		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	82.6	82.3	82.4	82.3	83.3	80.7	79.7	81.6
	(r)	(r)	(qr)	(r)	(qrs)			(r)
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

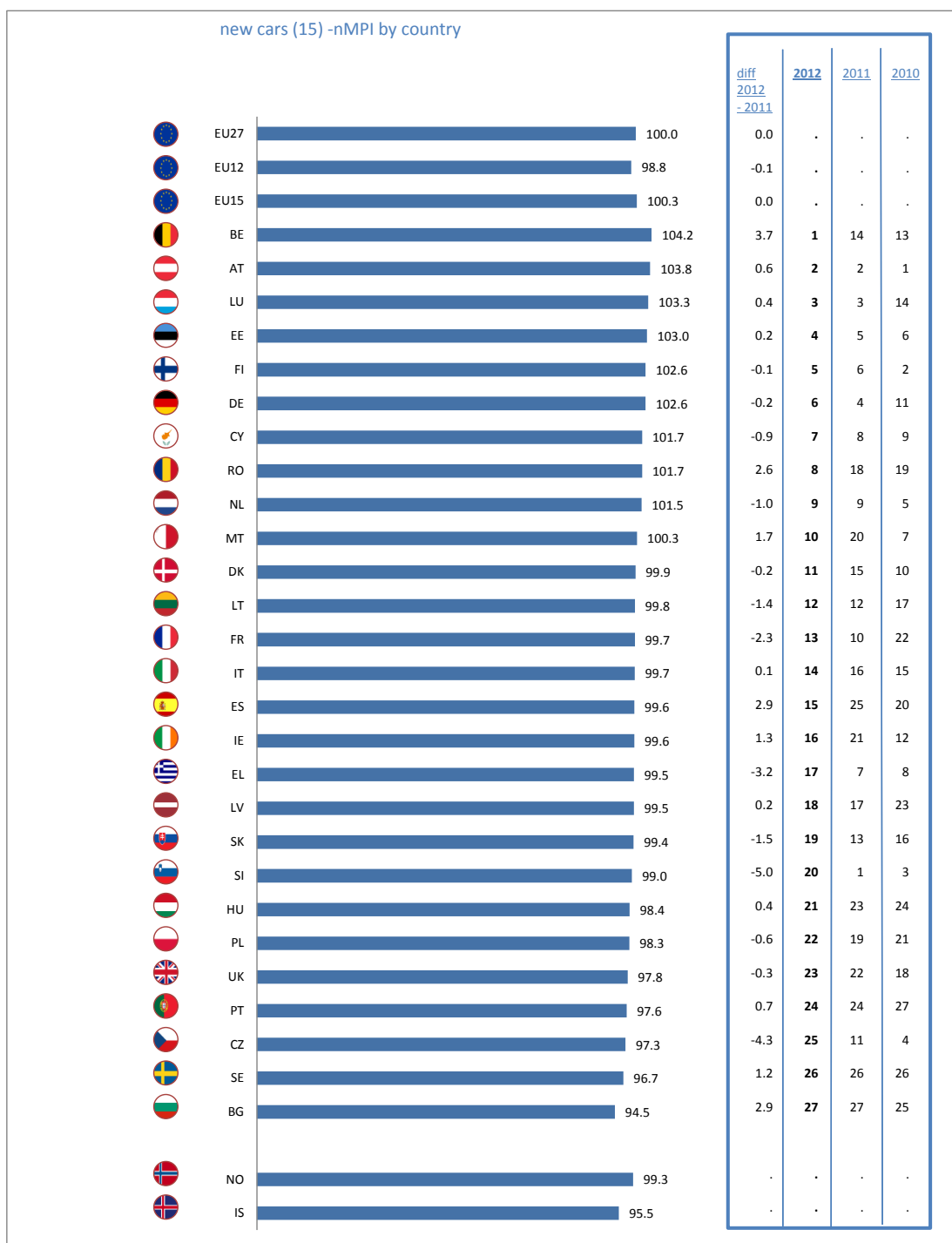
General Conclusions

The market for entertainment goods has steadily performed slightly better than the goods markets average for the past three years. Since 2011, there has been considerable change in the country ranking, though this may be in part a function of the low level of MPI score dispersion, meaning that small changes in score can lead to large changes in country ranking. Young consumers in particular believe that the entertainment goods market is performing strongly.

15

Market for new cars

Market definition: New cars



15

Market for new cars

Overall Performance

The market for new cars is the 4th lowest scoring market in the goods ranking (18th position) with an nMPI score of 98.5, which is close to its position in 2010 (16th) and 2011 (17th).

The proportion of problems is lower in 2012 than in 2011. The score for comparability is higher than 2011 but not significantly. Still, the proportion of complaints for the new car market is higher than the EU27 average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.6	6.9	7.8	9.9	86.1	8.3
Diff 2012-2011	0.1	0.0	0.0	-3.5	-0.9	0.0
Diff 2012 - EU27 avg	-0.1	-0.3	0.0	2.8	14.4	0.1

15

Market for new cars

Country Analysis

The dispersion value of the market of new cars is 9.7 points, which means that the difference between countries in Europe is not that big, compared to the goods markets average difference of 12.7 points. Overall one can observe that EU12 shows a lower nMPI score than EU15 for this market in 2012 (respectively 98.8 and 100.3). Which is almost identical to the score of 2011 (98.9 and 100.3). In terms of regional differences, Western Europe gets the highest score (100.7), although there is a limited spread of regional scores.

Belgium and Austria are assessed the best, with scores driven in part by high comparability, trust and expectations scores, and a lower amount of problems. In Belgium this high score might be due to government decision concerning higher tax on 'bigger' company cars. Car dealers reacted with discounts during the period of the fieldwork. Bulgaria has the lowest score two years in a row.

An important change in the ranking in comparison with 2011 is for Slovenia, which is 19 ranks below last year's position (1st) in the ranking following a 5.0 point drop in score. Two other countries lost more than 10 ranks from 2011: Greece (from 7th to 17th) and the Czech Republic (from 11th to 25th). Several other countries improved their position from last year: Belgium moved from 14th rank last year to 1st this year, Romania from 18th to 8th, Malta from 20th to 10th and Spain from 25th to 15th.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
BE	104.2	BE	8.1	MT	7.9	FI	8.5	FR	4.3	RO	67.2	SK	9.4
AT	103.8	AT	7.8	EE	7.6	SK	8.5	MT	4.8	FR	68.2	FI	9.3
LU	103.3	LV	7.8	FI	7.6	AT	8.4	AT	6.8	EE	80.3	AT	9.3
EE	103.0	LU	7.8	LU	7.5	EE	8.4	DE	7.1	HU	81.2	HU	9.3
FI	102.6	CY	7.8	BE	7.5	DK	8.4	EL	7.7	LU	81.8	DK	9.1
Avg	100.0	Avg	7.6	Avg	6.9	Avg	7.8	Avg	9.9	Avg	86.1	Avg	8.3

Socio – demographic analysis

Consumers above 55 give a better score to the market of new cars in comparison with other age categories. The age category 35 to 54 also gives higher scores than the category 18 to 34. Higher educated people give higher scores than consumers with lower levels of education and than students. Students at their turn give lower scores than all other educational groups. In terms of occupation we notice that especially retired, house persons, managers and other white collar workers assess the market of new cars positively. Retired people rate this market better than other white collar workers, and the self employed rate it better than students. For all groups it can be said that the 2012 EU27 average is higher.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	78.9	78.5	79.2	76.9	78.9	80.1		
					(c)	(cd)		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	77.5	78.5	79.7	73.7	78.9	78.9		
	(i)	(i)	(fgi)					
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	77.7	79.9	79.1	76.7	74.2	80.2	75.7	80.5
	(p)	(lopr)	(lopr)			(lopr)		(Inopr)
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

General Conclusions

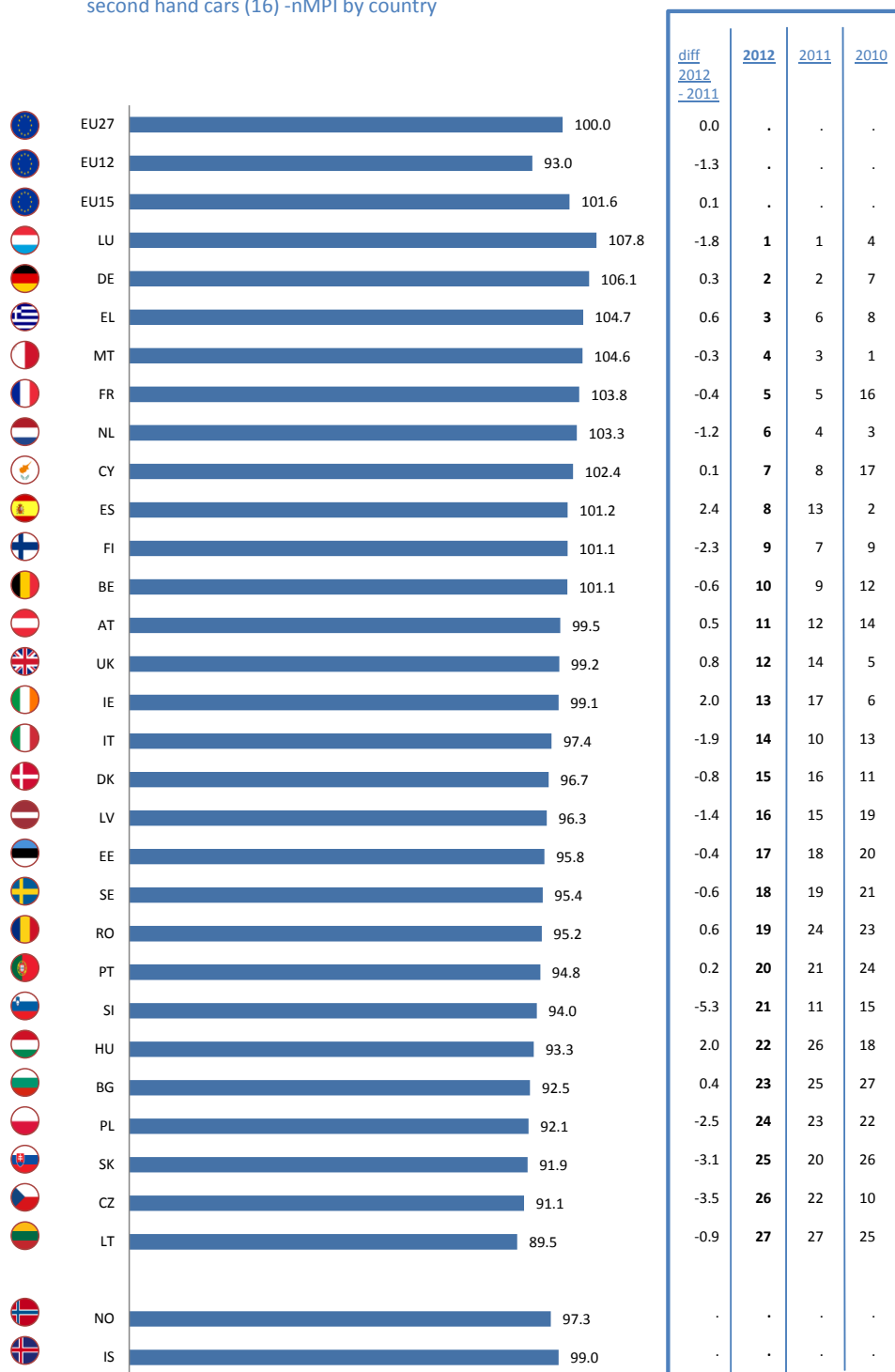
The market for new cars is ranked fourth lowest goods market, and its MPI score has decreased by 0.1 since 2011. People may postpone buying a new car due to the financial crisis. Also the rise of fuel prices and governmental decisions regarding emission norms might push consumers to look into alternatives for new cars (e.g. public transport) more than before.

16

Market for second hand cars

Market definition: Second hand cars

second hand cars (16) -nMPI by country



16

Market for second hand cars

Overall Performance

For the third year in a row, the market for second hand cars is at the bottom of the goods markets ranking, in 21st position. The proportion of problems has decreased from 2011. Still, the assessment of the second hand car market remains below average in terms of comparability, trust, expectations, problems and choice.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.1	5.7	7.2	14.9	77.2	8.1
Diff 2012-2011	0.1	0.1	0.0	-2.8	-2.5	0.0
Diff 2012 - EU27 avg	-0.6	-1.4	-0.6	7.8	5.5	-0.2

16

Market for second hand cars

Country Analysis

With 18.3 points, the difference between the highest and lowest scoring countries is fairly large for the second hand car market, which indicates that this market is evaluated differently in the surveyed countries. In comparison, the average difference between the top and bottom ranked countries in goods markets is 12.7 points. EU15 countries are assessed better (101.6) than the EU12 (93.0) Member States for this market. From a regional perspective, the market is rated largely below average in Eastern European countries with a nMPI score of 92.8 and above average in Western European countries (103.1). Besides, the Northern European countries also show a below average nMPI score (97.8). It is also noteworthy that the nMPI score increased only in Southern Europe compared to 2011, which means that the overall increase of 0.2 points is mainly due to an increase in these Southern European countries.

Luxembourg and Germany are assessed the best, with scores driven in part by high comparability, trust and expectations scores. Lithuania has the lowest score two years in a row. The only important change in the ranking in comparison with 2011 is for Slovenia, which is 10 ranks below last year's position in the ranking following a 5.3 point drop in score. This drop in score is mainly due to a drop in score of comparability and trust and an increase in encountered problems in this market.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	107.8	LU	7.7	MT	7.3	FI	7.8	EL	4.9	FR	52.5	FI	9.2
DE	106.1	NL	7.7	LU	7.3	DE	7.7	LU	7.5	EE	54.2	HU	9.0
EL	104.7	IE	7.6	DE	6.9	LU	7.7	FR	7.8	RO	57.5	DK	8.9
MT	104.6	DE	7.6	FR	6.7	CY	7.6	MT	8.0	SI	59.4	MT	8.9
FR	103.8	FI	7.4	EL	6.6	NL	7.6	DE	9.0	LU	63.2	SK	8.8
Avg	100.0	Avg	7.1	Avg	5.7	Avg	7.2	Avg	14.9	Avg	77.2	Avg	8.1

Socio – demographic analysis

Women give higher scores than men for this market, which is also the case of consumers above 55 in comparison with other age categories. Higher educated people give higher scores than people with lower levels of education, while consumers who use the Internet privately evaluate the market for second hand cars better than other consumers. In terms of occupation, self-employed consumers give lower scores than all other categories, except for unemployment (not significant). Other white collar workers, house persons and retired persons all rate the market for second hand cars higher than the blue collar workers and the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	72.4	71.9	73.0	72.0	72.0	73.9		
			(a)			(cd)		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	71.8	71.9	73.1	71.9	72.6	71.1		
			(g)		(k)			
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	69.4	72.1	73.2	71.3	72.7	74.3	70.0	74.1
		(l)	(lor)	(l)	(l)	(lor)		(lor)
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

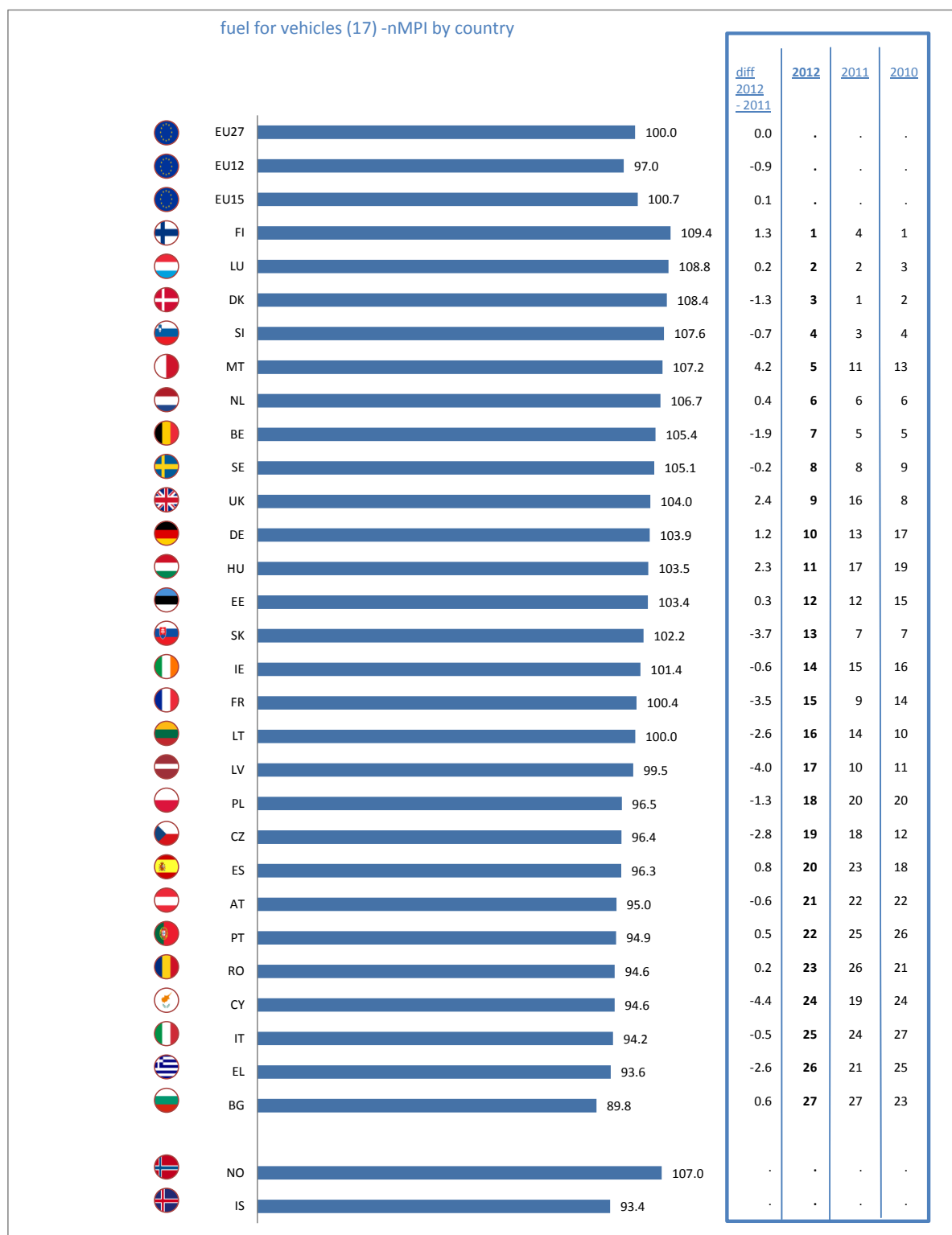
General Conclusions

The market for second hand cars stays the most problematic market in the goods markets sector. Again, for the third year in a row, this market ends at the last place in the ranking. However, a slight increase in nMPI of 0.2 points shows that even in this market some improvements are possible. Nevertheless, a further drop in nMPI scores is seen in the Eastern and Northern European countries. The market scores largely below the EU27 average on comparability, trust, expectations, problems and choice.

17

Market for fuel for vehicles

Market definition: Fuel for vehicles, petrol and diesel



17

Market for fuel for vehicles

Overall Performance

Fuel for vehicles has a normalised MPI score of 93.8, and it is ranked 20th out of the 21 consumer goods markets, so this market is therefore performing significantly below the average for goods markets in the EU. Its score has declined by 1.2 points since 2011, whilst its ranking was 20th in 2011, and 18th in 2010.

The assessment of the fuel for vehicles market performs below the EU27 goods market average for trust, expectations, comparability and choice. However, the percentage of complaints is also below average. Trust, expectations and choice are also rated below their 2011 level, although not significantly so.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.2	6.1	7.0	7.2	62.1	7.8
Diff 2012-2011	0.0	-0.1	-0.1	0.6	-12.6	-0.1
Diff 2012 - EU27 avg	-0.6	-1.1	-0.9	0.1	-9.6	-0.5

17

Market for fuel for vehicles

Country Analysis

The market for fuel for vehicles performs better in the EU15 (100.7 points) than in the EU12 (97.0 points). It is assessed more strongly in Northern European countries (107.1 points) than in Southern Europe (94.9 points). The MPI scores vary significantly by country, with a difference of 19.6 points between the top and bottom ranked countries, compared to an average difference of 12.7. However, the particularly low score for Bulgaria is a contributory factor in this large difference between the best and worst scoring country. As in the previous two years, Finland, Luxembourg and Denmark are the top performing countries, and Bulgaria, Greece and Italy are the poorest performing countries. The poor score for Italy may be impacted by the increase in fuel duty there. With nMPI scores of 107.0 and 93.4 respectively, Norway and Iceland would sit at opposite ends of the EU27 country scale.

There are no major changes in country performance and ranking since 2011.

Latvia and Lithuania score highest for comparability, and Malta scores highest in terms of trust. The Scandinavian countries of Norway, Denmark and Finland come top for expectations, whilst Bulgaria scores just 5.4 for this component. Romania and Bulgaria had the highest percentage of problems, whilst the Netherlands had the least. Hungary and Slovakia come top in terms of choice, whilst Italy scores just 6.5 for this component.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	109.4	LT	8.1	MT	8.1	NO	8.7	NL	1.4	FR	36.4	HU	9.2
LU	108.8	LV	8.0	LU	7.6	DK	8.6	NO	2.5	UK	46.2	SK	9.0
DK	108.4	LU	7.9	FI	7.5	FI	8.6	DK	2.5	EE	46.9	DK	8.8
SI	107.6	SI	7.9	SI	7.2	NL	8.2	BE	2.6	RO	51.2	LT	8.7
MT	107.2	FI	7.8	DK	7.1	LU	8.0	SE	3.5	PT	51.6	AT	8.6
Avg	100.0	Avg	7.2	Avg	6.1	Avg	7.0	Avg	7.2	Avg	62.1	Avg	7.8

17

Market for fuel for vehicles

Socio – demographic analysis								
The performance of the market for fuels for vehicles is assessed better among women than men, and it is rated higher by those aged 55+ than those aged between 18 and 54. Consumers leaving education aged 20+ give a higher market performance score than those leaving education up until the age of 19, and this market is rated higher among those with private internet use than those without private internet use. In terms of occupation, fuel for vehicles is rated higher by retired consumers and other white collar workers than by the self employed, blue collar workers, house persons and the unemployed. Managers and students give higher scores than the self employed, housepersons and the unemployed. Blue collar workers rate this market higher than the self employed and the unemployed and housepersons are more positive than the unemployed.								
	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	74.3	73.7	74.7	73.6	73.6	75.5		
			(a)			(cd)		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	73.0	73.4	75.3	75.3	74.6	73.1		
			(fg)		(k)			
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	70.8	75.7	75.6	73.6	75.7	72.5	69.8	75.4
		(lqr)	(loqr)	(lr)	(lqr)	(r)		(loqr)
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

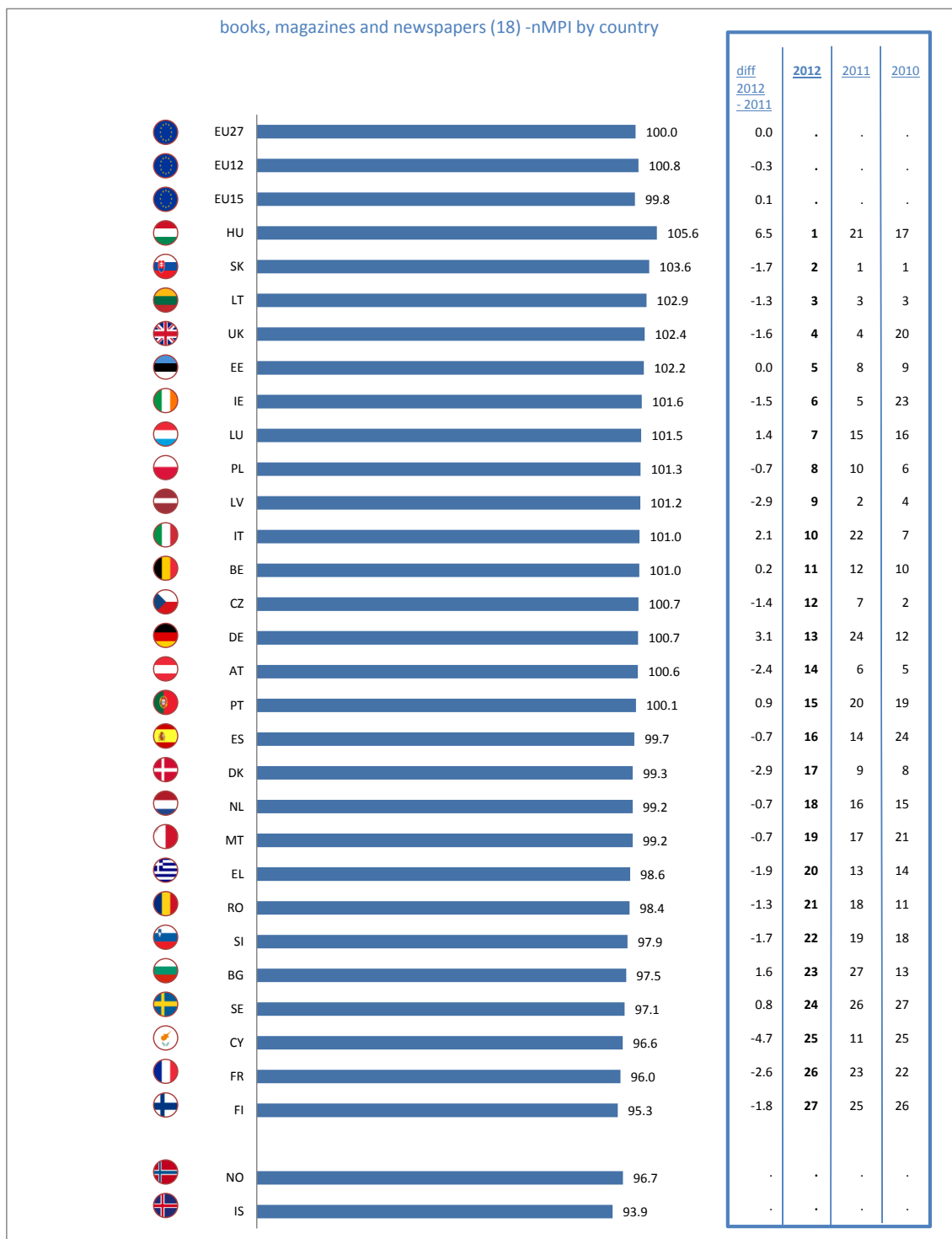
* significant at the 0.001 level

General Conclusions
Fuel for vehicles is ranked second lowest goods market, and its MPI score has decreased by 1.2 since 2011. Increases in fuel prices and increased fuel duty in certain countries may have contributed to the poor market performance of fuel for vehicles. Fuel for vehicles performs below the EU27 goods market average for trust, expectations, comparability and choice. This market is performing much more strongly in Northern Europe than in Southern EU Member States.

18

Market for books, magazines and newspapers

Market definition: Books, magazines, newspapers, stationary (Excluding postal delivery) Books Magazines Newspapers Periodicals Stationary



18

Market for books, magazines and newspapers

Overall Performance

The books magazines and newspaper market is the best performing goods market and has remained in first position in the ranking three years in a row. As could be expected, this market has below average proportions of problems and complaints, a trend confirmed by a decrease in the proportion of complaints from 2011. The components comparability, trust and expectations are rated above the EU27 average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	8.0	7.7	8.1	2.8	62.5	8.2
Diff 2012-2011	0.1	0.0	0.0	-1.0	-17.9	0.0
Diff 2012 - EU27 avg	0.3	0.6	0.3	-4.4	-9.2	0.0

Country Analysis

The difference between the highest and lowest scoring countries (10.3) is slightly below the EU27 average (12.7). In regional terms, the market is rated above average in Eastern (100.8) and Southern (100.3) Europe, while Northern Europe has the lowest average (97.2).

Hungary is now top of the country ranking with top scores on the comparability; trust, expectations and choice components, following a 20 rank improvement from 2011. This immense shift in rank might be due to the fact that in case of subscription for a daily paper a free weekly paper was offered to consumers. Also loyalty cards and more frequent online shopping might explain this shift. The bottom three countries in this market are Cyprus, Finland and France. Especially in Finland one can see more problems and complaints in this market. Outside the EU, Iceland has a very low nMPI score (93.9). Apart from Hungary, Italy and Germany went up in the ranking, respectively from 22nd to 10th position and from 24th to 13th position. Cyprus, however, lost 4.7 points and 14 positions to end in 25th position.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	105.6	HU	8.7	HU	8.5	HU	8.9	MT	0.4	MT	0.0	HU	9.2
SK	103.6	UK	8.4	MT	8.4	SK	8.6	IT	1.0	FR	28.6	SK	9.0
LT	102.9	SK	8.4	SK	8.3	LT	8.6	EL	1.2	IE	33.3	LT	9.0
UK	102.4	LT	8.4	EE	8.1	UK	8.5	IE	1.7	EL	33.3	FI	9.0
EE	102.2	PL	8.4	LT	8.1	AT	8.5	UK	1.8	UK	44.4	SI	8.9
Avg	100.0	Avg	8.0	Avg	7.7	Avg	8.1	Avg	2.8	Avg	62.5	Avg	8.2

Socio – demographic analysis

Assessing the socio-demographics of this market shows that women evaluate the market for books, magazines and newspapers better than their male counterparts. Regarding education it becomes clear that students (who obviously have to buy books) indicate that they are happier with the performance of this market than consumers who studied until 16 to 19 years. One can moreover derive from the analysis that consumers who use internet for private reasons are also happier with this market. This observation can be due to good experiences with online shopping of books in this category. As for occupation, students, blue collar workers and other white collar workers evaluate the market better than consumers without a job.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	84.1	83.2	84.8	84.7	83.9	84.1		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	84.0	83.7	84.3	85.3	84.4	83.5		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	Houseperson (q)	Unemployed (r)	Retired (s)
2012	84.0	84.8	84.2	84.4	84.9	84.3	82.8	84.1
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

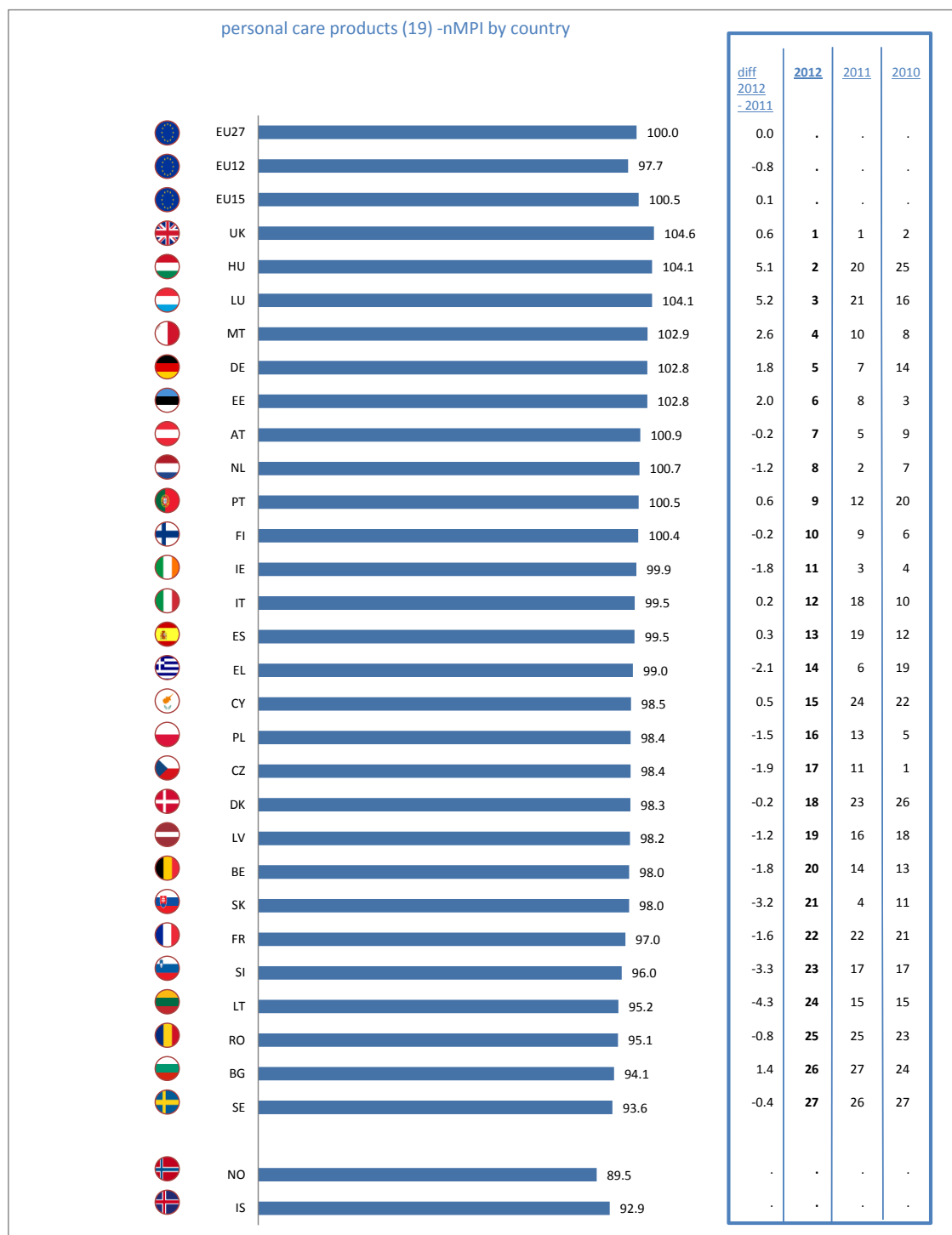
General Conclusions

The books, magazines and newspaper market is the best performing goods market, as was also the case in 2011. Its scores for problems and complaints are below the average. This could be due to the nature of books and especially newspapers, which are easily made and rather inexpensive, and thus could be considered less likely to generate either problems or complaints.

19

Market for personal care products

Market definition: Personal care - Toiletries & Electrical appliances Cosmetics Toiletries (including diapers) Wigs Hair care products Perfumes Electric razors and hair trimmers Hair dryers curling tongs and styling combs Other



19

Market for personal care products

Overall Performance

With a normalised MPI score of 101.0 the market for personal care products is performing above the average of all goods markets. However, the market shows a slight decrease in score of 0.5 points and shifted slightly downward from the 8th to the 12th place in the overall ranking.

The decrease in normalised MPI is mainly a relative decrease compared to the other markets, since the scores of the different components have stayed very stable compared to 2011. Besides, the proportion of complaints decreased from last year (although not significantly) and the proportion of problems remains below the EU27 average. The choice score is higher than the EU27 average, although this is not significant.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.7	7.2	7.9	3.0	66.3	8.5
Diff 2012-2011	0.1	0.0	0.0	-1.3	-14.5	0.0
Diff 2012 - EU27 avg	0.0	0.0	0.0	-4.1	-5.4	0.2

19

Market for personal care products

Country Analysis

The difference between the highest and lowest scoring countries in the personal care products market is 11.0 points, which is close to the EU27 average for goods markets (12.7). Iceland and Norway perform the worst of all regions. With an average nMPI score of 91.2, this market is particularly badly evaluated in these two countries. Furthermore, the market is evaluated below average in all regions but Western Europe, which has a nMPI of 101.3.

Sweden (93.6) and Bulgaria (94.1) have the lowest scores for this market. The UK (104.6), Hungary (104.1) and Luxembourg (104.1) perform the best. For Hungary and Luxembourg, this follows an increase in MPI of more than 5.0 points and an improvement of 18 positions in the ranking.

These three countries' high scores are driven by a good performance in terms of comparability, trust and expectations. Hungary also scores highly in terms of choice, while the UK has one of the lowest proportions of problems. Only one country lost more than 10 positions in the ranking, i.e. Slovakia.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
UK	104.6	UK	8.2	MT	8.4	HU	8.7	MT	1.2	EE	30.4	HU	9.3
HU	104.1	HU	8.2	LU	8.0	UK	8.3	UK	1.6	FR	33.3	SK	9.2
LU	104.1	PT	8.1	UK	7.9	EE	8.3	DE	1.6	BE	44.4	AT	9.1
MT	102.9	LU	8.1	DE	7.8	LU	8.2	AT	2.0	LU	50.0	FI	9.1
DE	102.8	EE	8.0	HU	7.7	DK	8.2	CY	2.0	AT	50.0	SE	9.0
Avg	100.0	Avg	7.7	Avg	7.2	Avg	7.9	Avg	3.0	Avg	66.3	Avg	8.5

19

Market for personal care products

Socio – demographic analysis

Women evaluate this market better than men, which is also the case of 18-34 year-olds compared with other age categories. Consumers with 15 years of education or below also give a higher score to this market than consumers with higher levels of education. Self employed consumers give lower scores than all other categories but unemployed consumers (not significant).

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	81.4	80.6	81.9	82.2	81.2	81.0		
			(a)	(de)				
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	82.4	80.7	81.4	81.1	81.5	80.9		
	(gh)							
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	79.2	81.7	81.9	81.7	81.3	81.8	81.0	81.0
		(l)	(l)	(l)	(l)	(l)		(l)
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

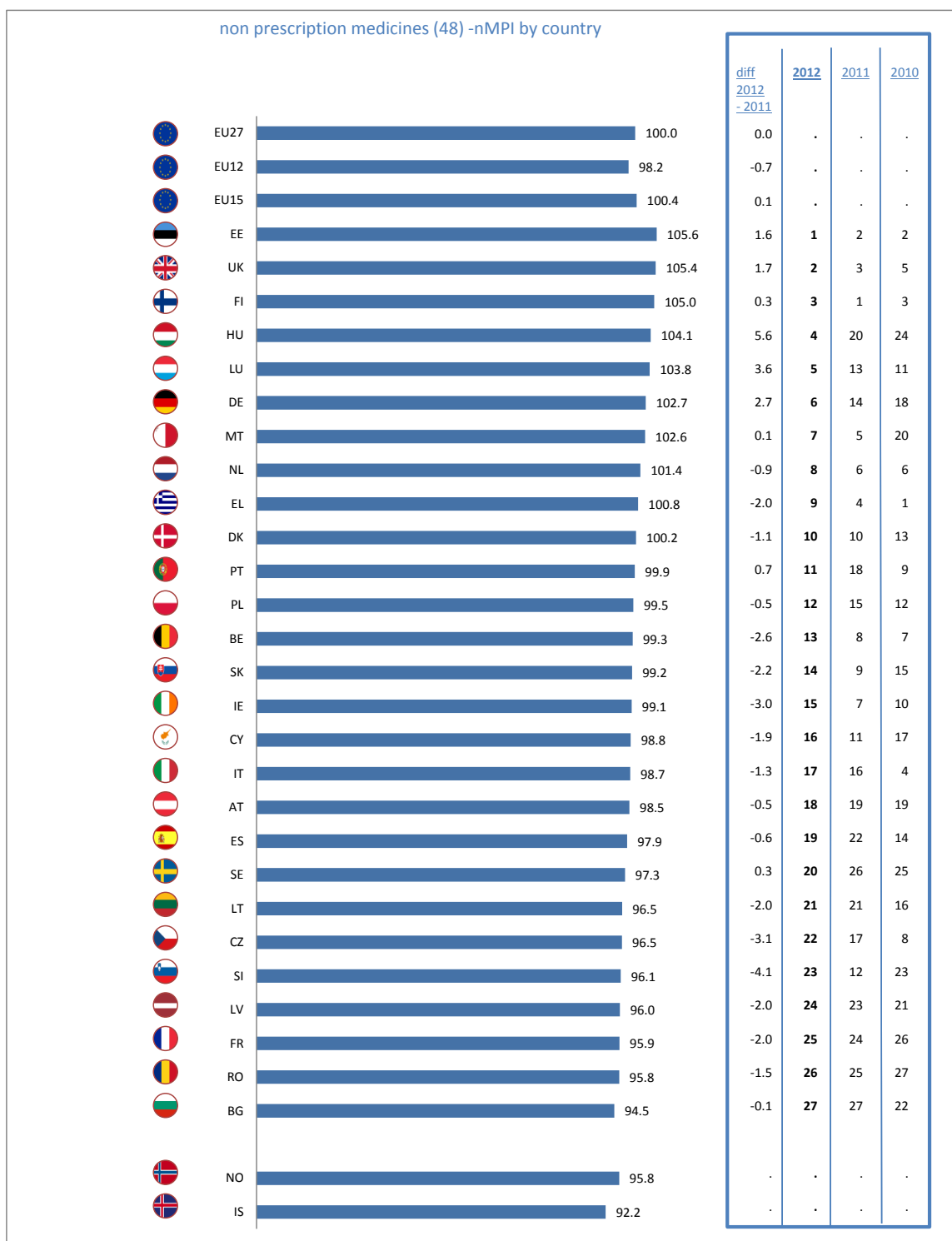
* significant at the 0.001 level

General Conclusions

The market for personal care products has stayed relatively stable compared to 2011. While the 2012 results show a decrease in complaints, the normalised MPI score for this market decreased slightly due to the relative decrease in performance of this market. The market shows clear regional differences, with a particularly low score in nMPI for Iceland and Norway.

Market for non prescription medicines

Market definition: Over the counter medication



Overall Performance

The market for non-prescription medicines is performing at the same level as the goods markets average, with an nMPI of 99.9 points. However, it has steadily declined within the goods markets ranking from 9th in 2010, to 12th in 2011 to 14th in 2012 - its score decreased by 0.4 points between 2011 and 2012.

The market for non-prescription medicines has a below average proportion of problems and complaints. The proportion of complaints shows a decrease from 2011. For comparability and choice the market scores below the EU27 average for goods markets.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.2	7.3	7.9	3.4	59.0	8.0
Diff 2012-2011	0.1	0.0	0.0	-1.7	-24.7	0.0
Diff 2012 - EU27 avg	-0.6	0.2	0.0	-3.7	-12.7	-0.3

Country Analysis

This market is performing better in the EU15 (100.4 points) than in the EU12 (98.2 points). There is relatively regional differentiation, although the nMPI score is lower in Eastern (98.2) and Southern (98.7) Europe than in the other regions. There is an 11.2 point gap between the top and bottom ranked countries, which is fairly close to the goods markets average difference of 12.7 points.

As was the case in 2011, Estonia, the UK and Finland are the top three ranked countries, whilst Bulgaria is ranked at the bottom. Outside of the EU27, this market also performs poorly in Iceland and Norway. There are relatively few differences since 2011, with the most notable being Hungary increasing by 5.6 points to rise from 20th to 4th, and Slovenia losing 4.1 points to fall from 12th to 23rd.

Estonia, Luxembourg and the UK are assessed particularly highly for comparability, whilst Iceland has a score of just 4.9 for this component. Hungary and Slovakia are the strongest performing countries in terms of choice, and Iceland again comes lower than all other countries for this component. As is often the case in other markets, Malta performs best for trust, and France has the lowest percentage of complaints.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	105.6	EE	7.9	MT	8.5	DK	8.6	NL	1.4	FR	31.6	HU	9.1
UK	105.4	LU	7.9	FI	8.3	FI	8.6	DK	1.6	UK	38.5	SK	9.0
FI	105.0	UK	7.8	EE	8.2	HU	8.5	EE	2.2	NL	42.9	SE	8.8
HU	104.1	DE	7.6	UK	8.2	UK	8.4	BE	2.2	RO	48.8	PL	8.8
LU	103.8	LT	7.4	HU	8.2	EE	8.4	FI	2.3	SI	50.0	LT	8.7
Avg	100.0	Avg	7.2	Avg	7.3	Avg	7.9	Avg	3.4	Avg	59.0	Avg	8.0

Socio – demographic analysis

This market gets higher scores from women than men, and its performance is assessed more favourably by managers, other white collar workers, blue collar workers, students, house persons and retired consumers than by the self employed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	80.3	79.1	81.0	80.6	80.0	80.3		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	80.4	80.2	80.1	81.3	80.4	79.9		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	77.7	80.8	80.6	80.4	80.9	81.2	79.3	80.1
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

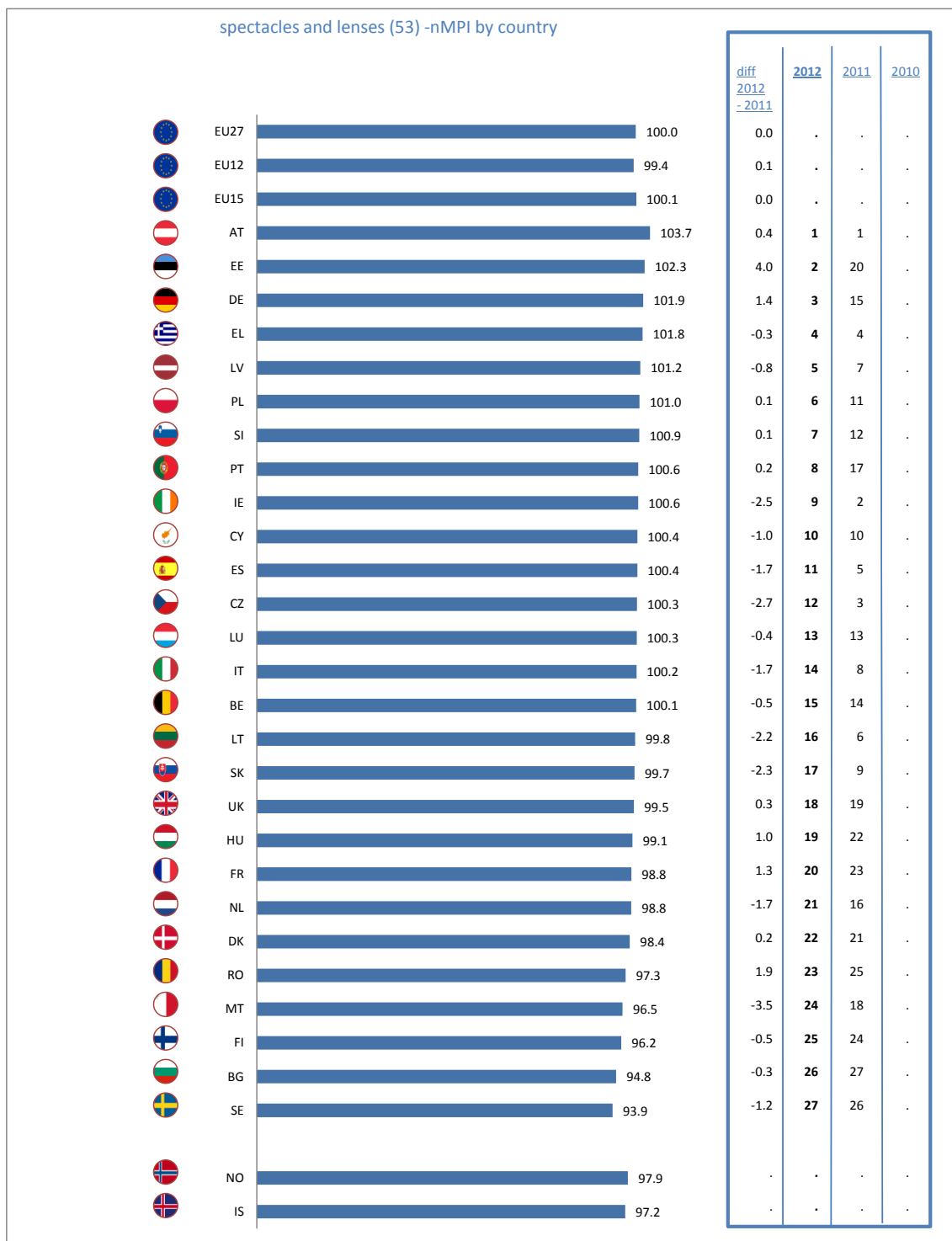
* significant at the 0.001 level

General Conclusions

The market for non-prescription medicines performs at an average level in terms of goods markets, although its ranking has gradually declined from 9th place in 2010 to 14th place in 2012. It performs above average for problems and complaints. This can be expected, as strict regulation and high research expenditure ensure that non-prescription medicines have few problems.

Market for spectacles and lenses

Market definition: Glasses, lenses, sunglasses etc.



53

Market for spectacles and lenses

Overall Performance

The market for spectacles and lenses is performing above the goods markets average, with an nMPI score of 102.0 points. It is currently ranked 4th within the goods markets - down by 0.4 points and one ranking place since 2011. It was not assessed in 2010.

Besides, both the trust and expectation components are rated higher than the EU27 average for all goods markets.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.7	7.7	8.2	7.1	77.7	8.4
Diff 2012-2011	0.1	0.1	0.0	-0.7	-0.2	0.0
Diff 2012 - EU27 avg	-0.1	0.6	0.3	0.0	6.0	0.1

Country Analysis

The EU12 and EU15 are performing at a similar level for the market for spectacles and lenses. This market is performing worse in Northern Europe than in other regions, with a nMPI of 95.7 points. Austria is the top ranked country, whilst Sweden and Bulgaria are at the other end of the spectrum - there is a 9.8 point difference between the top and bottom ranked countries, which is less than average difference of 12.7 points.

Although country scores are similar to 2011, the relatively small dispersion of scores means that countries can move several ranking places based on a small change in MPI score. The biggest increases since 2011 are Estonia (up 4.0 points, and from 20th to 2nd place), Germany (up 1.4 points, and from 15th to 3rd), and Portugal (up by only 0.2 points, yet rises from 17th to 8th position). The biggest decrease in ranking is seen in Lithuania (down 2.2 points, and from 6th to 16th position).

Austria scores significantly higher than all other countries for expectations, and it also scores highly for trust and choice. France performs much better than other countries in terms of complaints. Bulgaria performs worst for trust (with a score of 6.8), and Sweden performs worst for expectations (with a score of 7.0).

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	103.7	PL	8.0	AT	8.2	AT	8.9	EL	3.4	FR	26.3	HU	9.2
EE	102.3	EL	8.0	IE	8.2	SI	8.6	FR	3.7	BG	60.7	AT	9.2
DE	101.9	PT	7.9	EE	8.0	DK	8.5	EE	4.9	RO	61.1	SI	9.1
EL	101.8	ES	7.9	UK	8.0	PT	8.5	DE	4.9	EE	64.0	FI	9.1
LV	101.2	DE	7.9	SK	7.9	LV	8.4	AT	5.6	CY	64.7	SK	9.1
Avg	100.0	Avg	7.7	Avg	7.7	Avg	8.2	Avg	7.1	Avg	77.7	Avg	8.4

Socio – demographic analysis

The market for spectacles and lenses is rated higher by women than men, and it also receives higher scores among those aged 18-34 than those ages 35 and above. Students give a higher score than higher educated consumers who have already left education, and than the self employed. Consumers without private internet usage give a higher score than those with private internet usage.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	82.4	81.7	82.9	83.9	81.8	82.2		
			(a)	(de)				
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	82.3	82.5	82.2	83.9	82.2	83.3		
				(h)		(j)		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	81.4	82.1	82.5	82.0	83.9	83.4	82.1	82.4
					(l)			
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

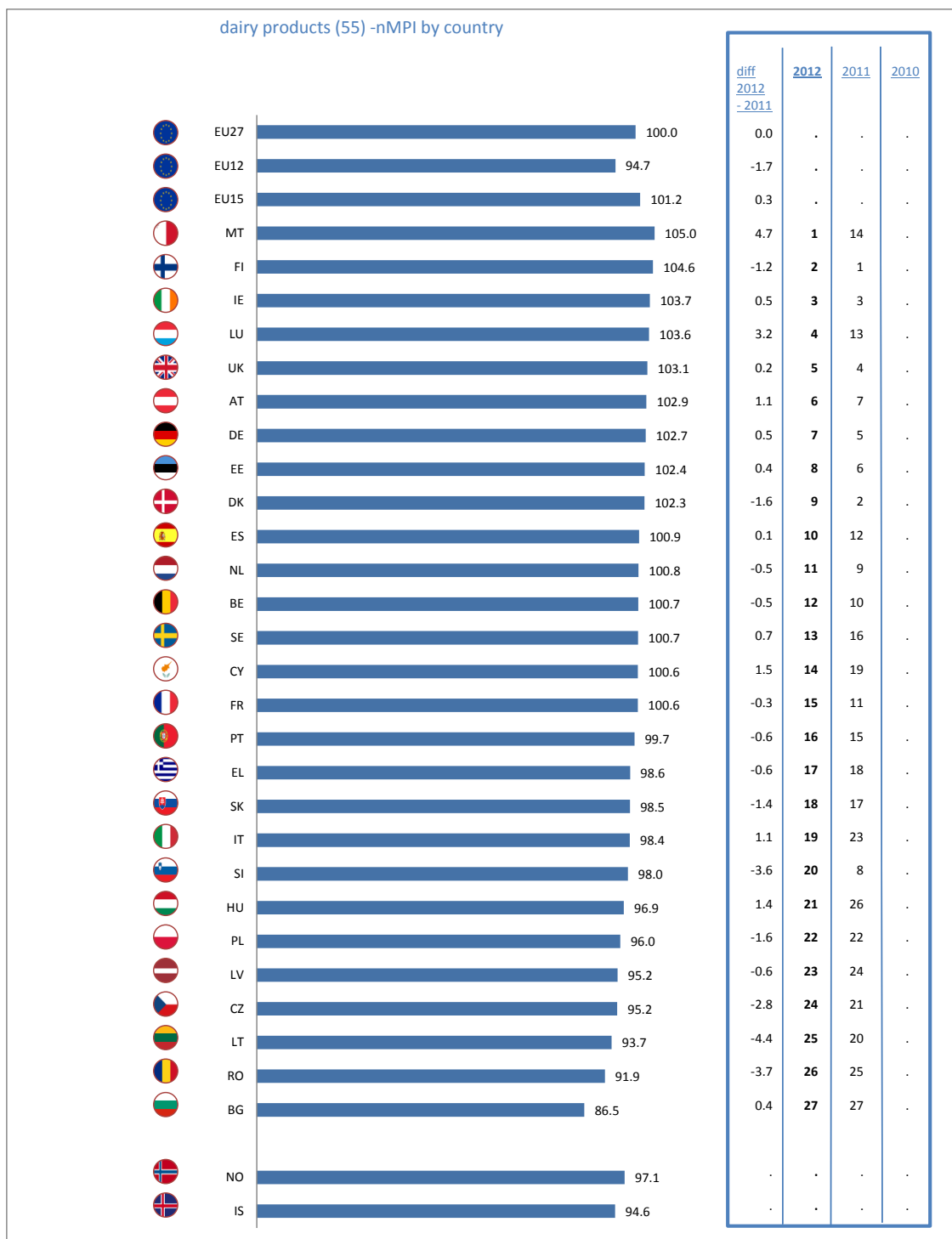
General Conclusions

Overall, this is one of the best performing goods markets, although its score has declined very slightly since 2011. In terms of MPI components, it performs particularly well for trust and expectations. nMPI scores for this market are relatively consistent, with little difference in scores between countries and different socio-demographic groups.

55

Market for dairy products

Market definition: Food - Dairy products (milk, cheese, butter, yoghurt, cream etc.)



55

Market for dairy products

Overall Performance

With a normalised MPI score of 101.5, the market for dairy products is performing above the goods markets average. However, its score has decreased by 0.9 in the past year, so that its ranking within the goods markets has fallen from 4th in 2011 to 8th this year.

In terms of MPI components, this market's assessment is in line with the goods markets average for all component variables. The proportion of problems has increased from last year.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.9	7.3	8.0	6.1	69.7	8.3
Diff 2012-2011	0.1	0.0	0.0	1.4	-3.6	0.0
Diff 2012 - EU27 avg	0.1	0.2	0.1	-1.0	-2.0	0.0

55

Market for dairy products

Country Analysis

This market performs much better in the EU15 (101.2 points) than in the EU12 (94.7 points), and it scores higher in Northern and Western Europe (both with 102.1 points) than in Eastern Europe (94.6 points). There is an 18.5 point difference between the top and bottom ranking countries, which is much higher than the average difference of 12.7 for goods markets, although this is driven in part by the very low score in Bulgaria. The dairy products market is evaluated best in Malta and Finland, but the bottom ranked country, Bulgaria, has a nMPI score of just 86.5. The biggest differences compared to 2011 can be seen in Malta (up 4.7 points, and from 14th place to 1st), Luxembourg (up from 13th to 4th), Slovenia (down from 8th to 20th).

Austria is assessed particularly well for choice and also in terms of expectations. Malta scores highest for trust. Bulgaria has a score of just 5.1 for the trust component and a score of 6.1 for expectations. Norway and Iceland are the bottom two countries for comparability and choice.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	105.0	IE	8.3	MT	8.6	FI	8.8	MT	0.4	MT	0.0	AT	9.2
FI	104.6	EE	8.2	FI	8.1	AT	8.7	EL	2.4	EE	43.2	SK	9.0
IE	103.7	UK	8.1	LU	8.1	DK	8.6	CY	2.4	SI	45.7	SI	8.9
LU	103.6	AT	8.1	IE	7.9	IE	8.4	LU	3.6	FR	55.0	FI	8.9
UK	103.1	FI	8.1	DE	7.8	UK	8.4	FR	4.0	LU	55.6	IE	8.8
Avg	100.0	Avg	7.9	Avg	7.3	Avg	8.0	Avg	6.1	Avg	69.7	Avg	8.3

Socio – demographic analysis

Women give a higher score to the dairy products market than men, and those leaving education aged up to 15, or aged 20+, give a higher score than those leaving education aged 16-19. In terms of occupation, other white collar workers give a higher score than the self employed and house persons. Retired consumers rate this market higher than the self employed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	81.9	81.2	82.3	82.1	81.9	81.7		
2012 EU27 goods	80.4	79.8	80.9	80.6	80.3	80.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	82.5	80.9	82.2	81.9	82.1	81.3		
2012 EU27 goods	80.4	79.9	80.7	80.0	80.6	79.7		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem- ployed (r)	Retired (s)
2012	80.3	82.2	82.4	81.2	82.0	80.9	81.4	82.4
2012 EU27 goods	78.9	81.2	80.9	80.1	80.1	80.5	79.0	80.6

* significant at the 0.001 level

General Conclusions

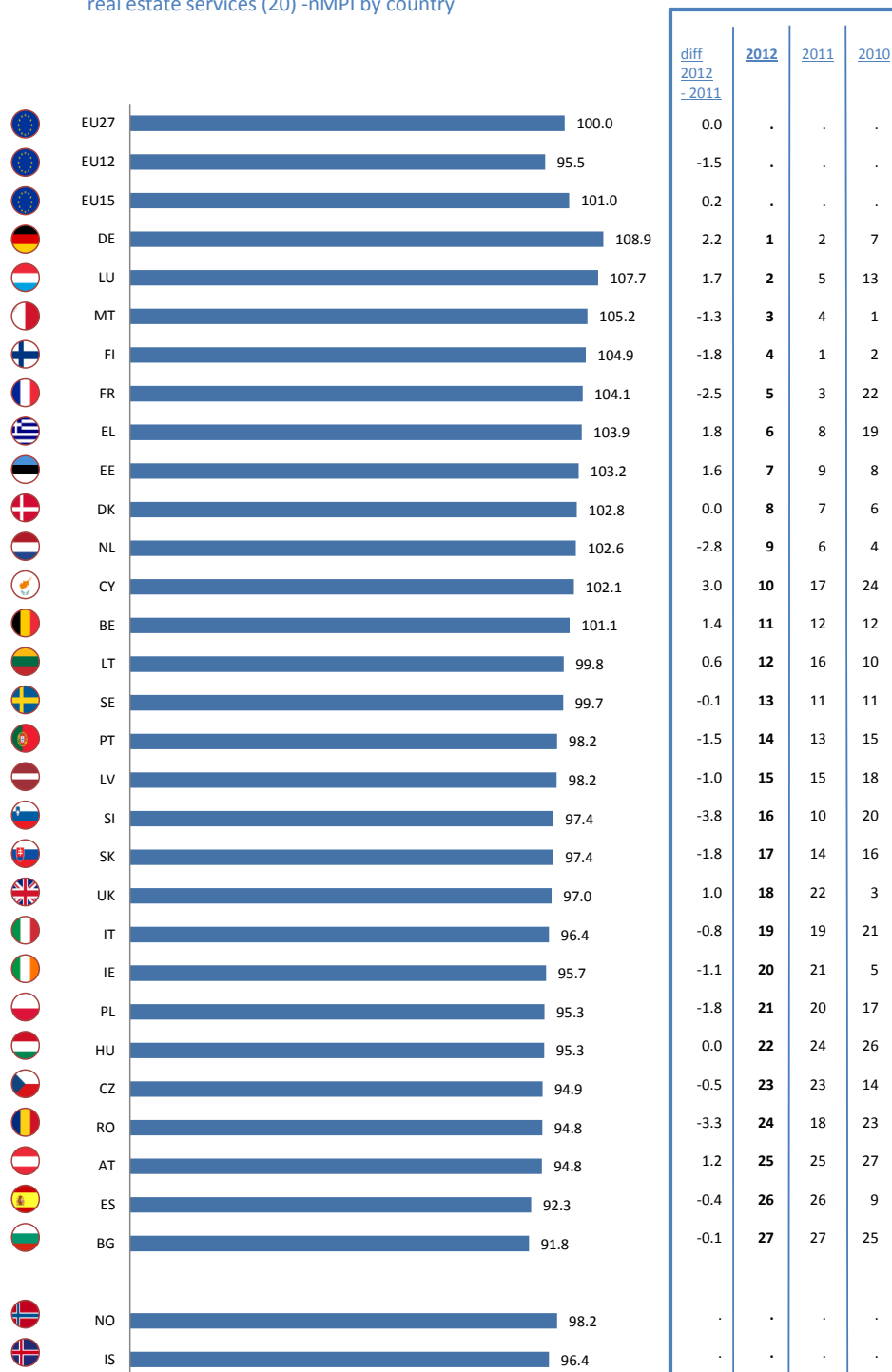
The market for dairy products is performing above the goods markets average, but it has fallen from 4th place in 2011 to 8th place this year. Its component scores are all consistent with the average scores for all goods markets. This market performs much better in the EU15 than in the EU12.

3.2.3 Services markets

Market for real estate services

Market definition: Real Estate agents and Letting agents

real estate services (20) -nMPI by country



20

Market for real estate services

Overall Performance

With a normalised MPI of 94.7 points, the market for real estate services is ranked 28th out of the 30 services markets. Its score is relatively unchanged since 2011 (an increase of just 0.2 points), and it was ranked 29th in both 2010 and 2011.

The assessment of the real estate market is significantly more negative than average in terms of trust and expectations, while the proportion of problems is above average. However, the scores of the choice, trust and expectations components have improved from last year, although not significantly so for trust and expectations.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.6	6.0	6.6	15.5	74.0	7.9
Diff 2012-2011	0.1	0.1	0.1	-1.9	-8.5	0.1
Diff 2012 - EU27 avg	-0.4	-0.7	-0.7	5.0	-1.8	0.2

Country Analysis

Real estate services are seen to be performing more strongly in the EU15 than in the EU12, with respective scores of 101.0 and 95.5 points. This is also illustrated by the regional variation, where this market is rated highly in Western Europe (103.5), compared to Eastern (95.4) and Southern (95.9) Europe. There is a difference of 17.1 points between the top and bottom ranked countries for the real estate services market, which is quite close to the services markets average dispersion of 16.1. Germany and Luxembourg are ranked top, whilst Bulgaria and Spain are ranked bottom for this market.

There were a few large changes in the country rankings for this market between 2010 and 2011, and these 2011 results have been supported by the 2012 findings. For example, Luxembourg's rank has gone from 13th in 2010, to 5th in 2011 and now 2nd in 2012. Likewise, France has gone from 22nd to 3rd to 5th, Greece has gone from 19th to 8th to 6th, the UK has gone from 3rd to 22nd to 18th, Ireland has gone from 5th to 21st to 20th, and Spain has gone from 9th in 2010 to 26th to 26th.

As the top two ranking countries, Germany and Luxembourg perform well for the components of comparability, trust and expectations. On the other hand, the bottom ranked country, Bulgaria, comes last for these three components.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	108.9	DE	7.4	MT	7.6	LU	7.6	MT	7.2	FR	40.9	HU	8.9
LU	107.7	LU	7.2	DE	7.4	FI	7.6	EL	8.3	RO	59.0	DK	8.8
MT	105.2	EE	7.1	LU	7.0	DE	7.6	FR	8.7	EE	62.7	AT	8.8
FI	104.9	EL	7.0	FI	7.0	NL	7.0	CY	9.5	BE	63.1	FI	8.7
FR	104.1	LT	6.9	DK	6.9	DK	7.0	LU	9.5	SI	64.5	SK	8.5
Avg	100.0	Avg	6.6	Avg	6.0	Avg	6.6	Avg	15.5	Avg	74.0	Avg	7.9

Socio – demographic analysis

The market for real estate services is rated higher higher by women than men, and higher by consumers aged 35-54 than those aged 18-34 or 55+. Those leaving education aged 20+ give a higher rating than those leaving education aged 19 or under, or those still studying. Those who left education between 16 and 19 years rate this market higher than those who left education before the age of 15. Private internet users give a higher score than those without private internet usage. In terms of occupation, managers, other white collar workers and house persons, they give a higher rating to this market than the self employed, blue collar workers, students, the unemployed and the retired. Blue collar workers and retired persons give a higher rating than the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	70.2	69.0	71.3	69.0	71.8	68.4		
			(a)		(ce)			
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	66.7	69.5	71.4	67.8	70.5	67.8		
		(f)	(fgi)		(k)			
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	67.2	72.7	71.7	68.6	68.4	73.9	65.5	68.3
		(loprs)	(loprs)	(r)		(loprs)		(r)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

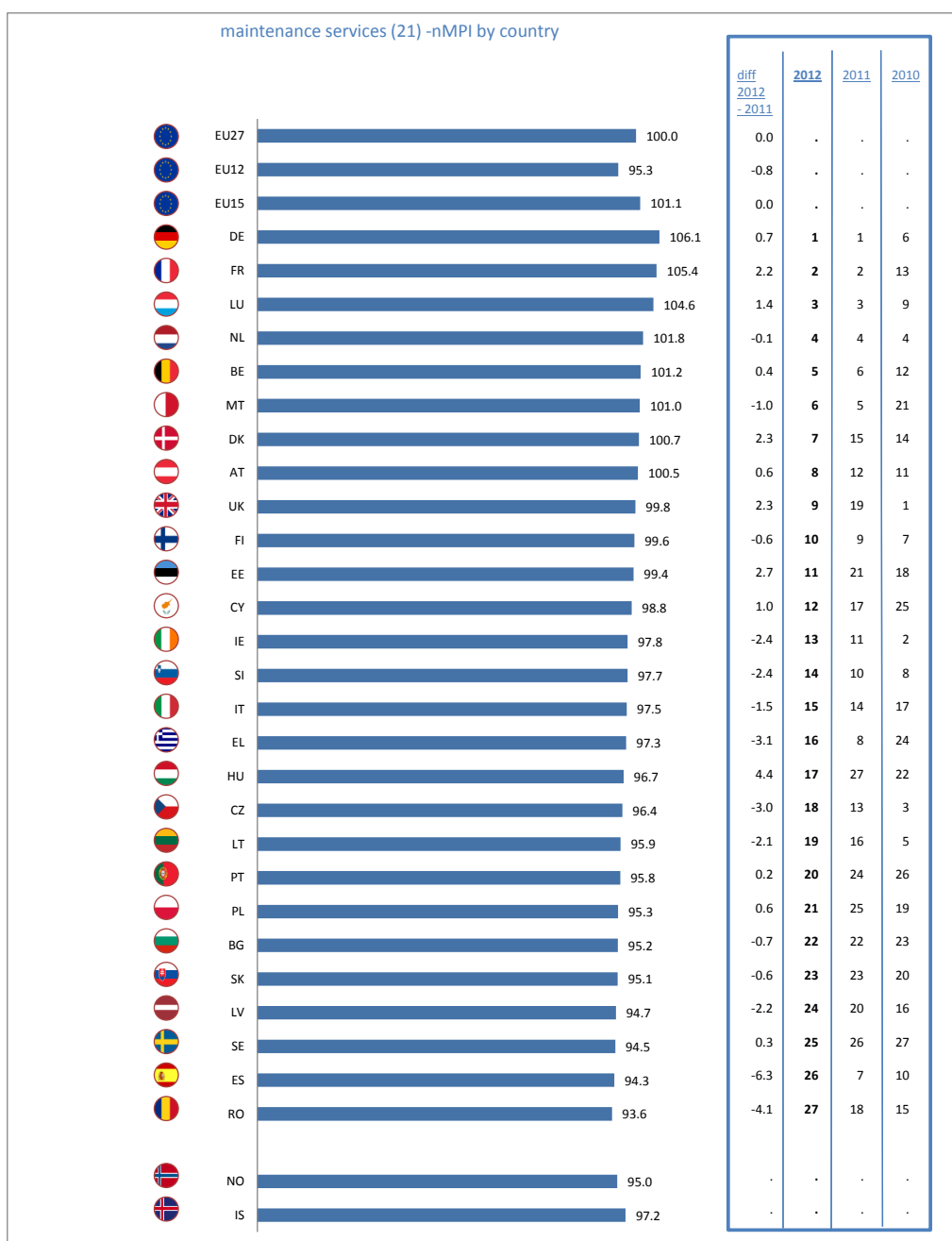
General Conclusions

The market for real estate services is currently ranked 28th out of the 30 services markets, and it has consistently been one of the poorest performing services markets, especially in terms of the components trust, expectations and problems. The country rankings fluctuated a lot between 2010 and 2011, though have remained stable between 2011 and 2012. It tends to be affluent countries, or at least affluent consumers within those countries, who give the highest scores to the market for real estate services.

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Market for maintenance services

Market definition: 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



Overall Performance

With an nMPI of 98.8, the market for maintenance services is performing slightly below the services market average. Its score has risen slightly by 0.4 points compared to 2011; moreover its ranking has stayed quite stable over the last three years- 21st in 2010, 19th in 2011 and 18th in 2012.

In terms of component scores, only the assessment of the choice component improved non-significantly from last year. The market for maintenance services is moreover rated close to the services markets average for all component scores except for complaints, where it is above average.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.9	6.5	7.3	13.3	83.5	7.6
Diff 2012-2011	0.1	0.0	0.0	-3.9	-1.1	0.1
Diff 2012 - EU27 avg	-0.1	-0.2	0.0	2.9	7.7	0.0

Country Analysis

The market for maintenance services performs better in EU15 than in EU12, with nMPI scores of 101.1 and 95.3 respectively. Furthermore, there is significant regional differentiation as the market scores 103.7 in Western Europe and only 95.3 in Eastern Europe. The market for maintenance services is less dispersed than the services markets average, with a 12.5 point difference between the top ranked country Germany and the bottom ranked country Romania. In comparison, there is an average difference of 16.1 points between the top and bottom ranked countries in services markets.

Notable changes since 2011 can be found in the results of the United Kingdom, Estonia, Hungary and Spain. The first three raised 10 places compared to 2011, the latter went down 19 places in the ranking from a 7th place in 2011 to a 26th place in 2012.

Assessing the components it becomes clear that the overall high score of Germany is due the high ranking. Germany has regarding the comparability, trust, expectations and choice. Moreover regarding problems Germany has the 2nd lowest ranking indicating that German consumers rarely encounter problems in this market. On the contrary Lithuania has a bad ranking when it comes to problems and complaints: a score of 28.2 on problems and 93.8 on complaints.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	106.1	DE	7.5	MT	7.4	DK	8.0	FR	3.3	EE	61.0	DK	8.9
FR	105.4	LU	7.4	LU	7.3	DE	8.0	DE	7.0	FR	64.7	DE	8.2
LU	104.6	FR	7.4	DE	7.3	AT	7.9	CY	8.3	RO	67.3	AT	8.1
NL	101.8	NL	7.0	FR	7.3	LU	7.8	NL	11.8	SI	68.1	NL	8.0
BE	101.2	AT	6.9	BE	6.9	FI	7.8	LU	12.3	UK	72.2	FI	7.9
Avg	100.0	Avg	6.9	Avg	6.5	Avg	7.3	Avg	13.3	Avg	83.5	Avg	7.6

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Market for maintenance services

Socio – demographic analysis

Overall, there are few significant differences between groups for the market for maintenance services. Only regarding occupation we can say that it is apparent that house persons (who generally speaking will have more experience in this market) give a better assessment than self employed, other white collar, blue collar and unemployed consumers. Managers, other white collar workers and students give a higher rating to this market than self employed and unemployed consumers. Retired consumers rate this market higher than the self employed, blue collar workers and the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	74.3	73.9	74.7	74.1	74.2	74.7		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	74.3	74.7	74.2	74.4	74.5	73.7		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	72.4	74.8	74.4	73.3	75.5	76.4	71.0	75.1
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

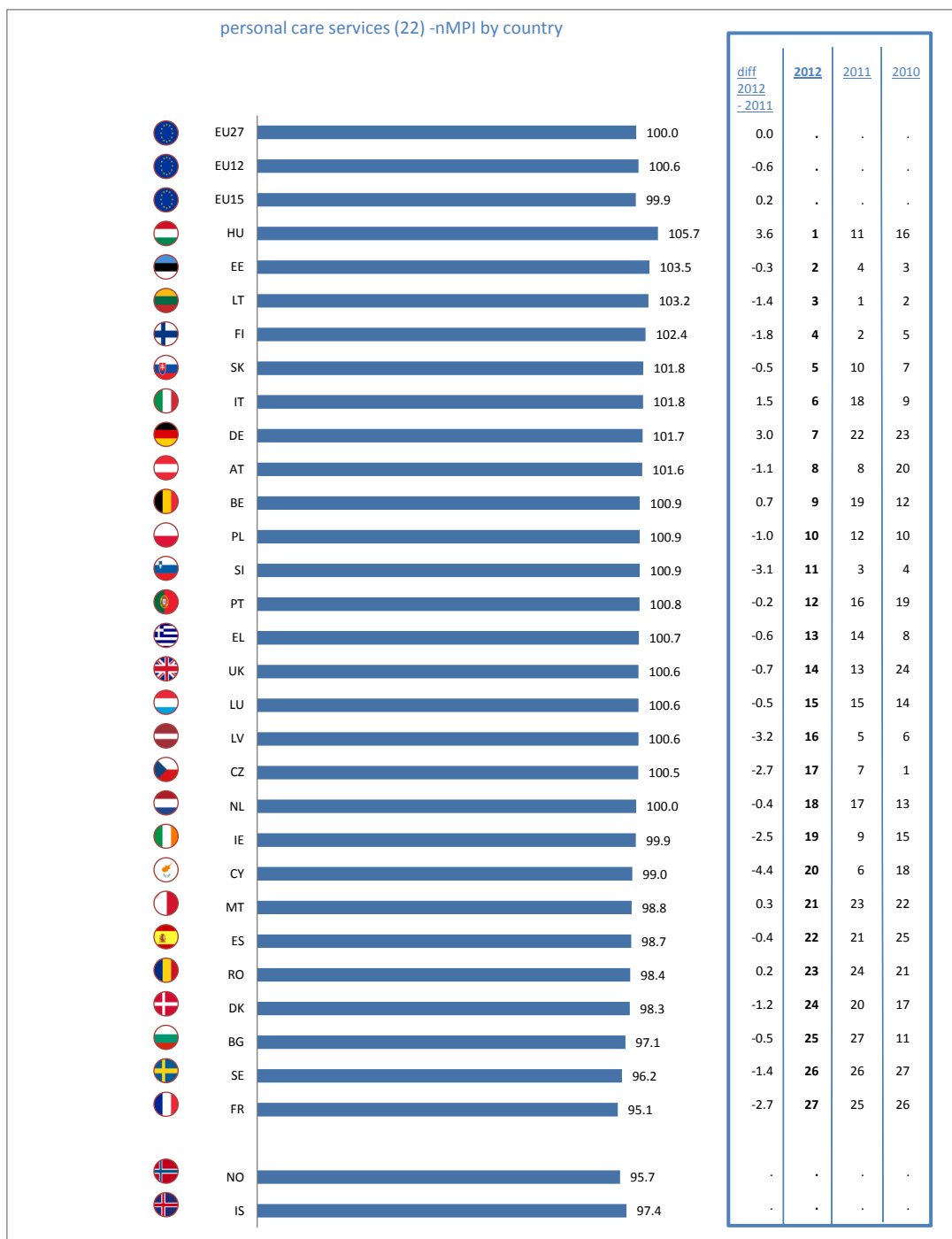
* significant at the 0.001 level

General Conclusions

The market for maintenance services is performing slightly below the services markets average, though its ranking compared to other services markets has been quite stable over the last three years. Its component scores moreover are very similar to 2011, except for complaints, where it scores 83.5 compared to 75.8 on average.

Market for personal care services

Market definition: Personal Care Services, Hairdressers, Diet clubs/centres, Beauty treatments, Hair therapy, Cosmetic therapy, Nail shop services, Spa, sauna, hamams



Overall Performance

The personal care services market is the best performing services market and has remained in first position in the ranking three years in a row. It obtains a normalised MPI score of 107.7, which, however, reflects a small decrease of 0.4 points.

As could be expected, this market's assessment scores are above the EU27 average for all components and it has below average proportions of problems and complaints. Besides, the proportion of complaints has decreased from last year (-10.8%), although this difference is not statistically significant.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.8	7.6	8.1	3.7	66.5	8.4
Diff 2012-2011	0.1	0.0	0.0	-0.9	-10.8	0.0
Diff 2012 - EU27 avg	0.8	1.0	0.8	-6.8	-9.2	0.7

Country Analysis

The difference between the highest and lowest scoring countries amounts to 10.6, which is 5.5 points lower than the services markets average level of country dispersion. Differences between regions are moderate, although this market is rated above average in Eastern and Southern Europe (both 100.6).

Hungary is now top of the country ranking with high scores on all four components, following a 10 rank improvement from 2011 (from 11 to 1). Italy (18 to 6), Germany (22 to 7) and Belgium (19 to 9) improved their position from last year, while Latvia (5 to 16), the Czech Republic (7 to 17), Ireland (9 to 19) and Cyprus (6 to 20) lost 10 ranks or more. The lowest scoring countries are France (95.1) and Sweden (96.2). Outside the EU, Norway (95.7) scores the lowest.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	105.7	EE	8.3	HU	8.7	FI	8.7	SI	2.0	SI	30.0	HU	9.2
EE	103.5	HU	8.3	MT	8.5	HU	8.7	NL	2.2	BE	30.8	FI	9.1
LT	103.2	LT	8.3	LT	8.2	AT	8.7	IT	2.4	FR	40.0	LT	9.1
FI	102.4	IT	8.2	EE	8.1	IS	8.5	MT	2.4	EE	42.9	AT	9.0
SK	101.8	RO	8.2	FI	8.1	LT	8.5	BE	2.6	RO	43.8	SI	9.0
Avg	100.0	Avg	7.8	Avg	7.6	Avg	8.1	Avg	3.7	Avg	66.5	Avg	8.4

Socio – demographic analysis

Socio – demographic differences remain limited, although consumers with lower education levels (up to 15 years) give higher scores than higher educated people.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	83.2	83.2	83.2	83.2	83.0	83.4		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	83.9 (h)	83.0	82.8	84.0	83.1	83.6		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	82.4	82.9	82.8	83.6	83.7	83.6	82.7	83.6
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

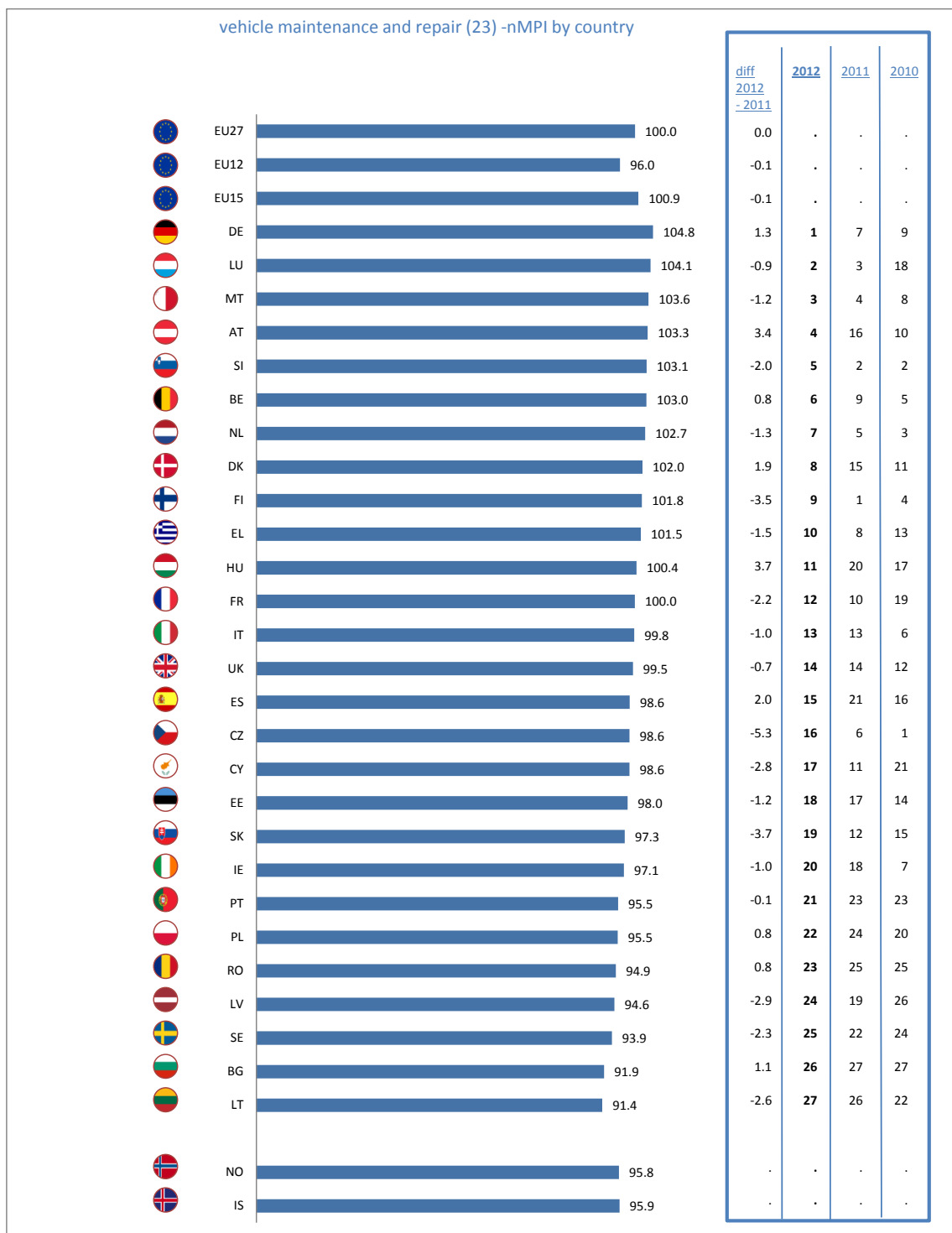
* significant at the 0.001 level

General Conclusions

The market for personal care services is a very stable market, taking the first position in the ranking of services markets for a third year in a row. Regional differences are very limited. Therefore, one can conclude that this market is performing well in all countries.

Market for vehicle maintenance and repair

Market definition: Maintenance and reparation of vehicles and other transport
Franchise garage/dealer Independent garage Road assistance Other



Overall Performance

The market for vehicle maintenance and repair has a normalised MPI score of 99.5, just below the EU27 average for services markets. Its MPI score has increased by 0.3 points since 2011, and its ranking in comparison to other services markets has gradually risen from 18th in 2010 to 17th in 2011 and 14th in 2012.

In terms of MPI component scores, the scores on the trust and expectations components have increased from last year, although not significantly. All components are close to the EU27 average for services.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.0	6.6	7.4	13.1	79.0	7.9
Diff 2012-2011	0.1	0.1	0.1	-2.1	-1.9	0.0
Diff 2012 - EU27 avg	-0.1	-0.1	0.1	2.7	3.2	0.3

Country Analysis

The market for vehicle maintenance and repair performs higher in the EU15 (100.9 points) than in the EU12 (96.0 points). Western Europe has the highest average score (101.9) and Eastern Europe the lowest (96.0). There is a difference of 13.4 points between the top and bottom ranked countries, which is slightly below the services markets average difference of 16.1 points. The countries scoring highest for this market are Germany, Luxembourg and Malta. Germany's ranking has improved over time, from 9th in 2010, to 7th in 2011 to 1st this year, and Luxembourg has increased from 18th in 2010 to 3rd in 2011 to 2nd this year. The bottom three ranked countries are Lithuania, Bulgaria and Sweden, who have also been near the bottom of the scale in 2010 and 2011.

Other notable differences between 2011 and 2012 are Austria, which improved from 16th to 4th place, and the Czech Republic, which declined by 5.3 points since 2011 to fall from 6th to 16th place. Hungary has increased from 20th to 11th place, which may be in part due to the greater need for car maintenance, as the current financial climate necessitates the use of older cars.

Malta scores higher than all other countries in terms of trust, whilst France has the lowest percentage of problems and complaints. Lithuania has the highest percentage of problems, with 35%.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	104.8	LU	7.5	MT	8.0	DK	8.3	FR	8.2	FR	40.5	HU	8.8
LU	104.1	EL	7.5	DE	7.4	AT	8.2	NL	10.0	RO	62.0	DK	8.7
MT	103.6	DE	7.4	LU	7.3	FI	8.0	MT	10.4	MT	65.4	AT	8.7
AT	103.3	SI	7.3	AT	7.1	SI	8.0	AT	10.6	UK	68.4	SI	8.5
SI	103.1	NL	7.2	BE	7.1	DE	7.9	DE	11.1	BG	70.4	CY	8.4
Avg	100.0	Avg	7.0	Avg	6.6	Avg	7.4	Avg	13.1	Avg	79.0	Avg	7.9

Socio – demographic analysis

Women give a higher score to the vehicle maintenance and repair market than men, and those aged 55+ give a higher score than those aged between 18 and 54. People aged 35 to 54 year evaluate this market better than those aged 18 to 34 year. Students are more negative for this sector than those who have already left education. Those who left education before the age of 15 are more positive than those who left education after the age of 20. Those with no private internet usage rate the market for vehicle maintenance and repair higher than those with private internet usage. Retired people give a higher score to this market than all other occupation sectors. Other white collar workers and house persons rate this market higher than the self employed, students and the unemployed, whilst house persons rate it higher than blue collar workers.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	75.0	74.3	75.6	72.3	74.3	77.7		
			(a)		(c)	(cd)		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	76.3	74.9	74.8	71.5	74.5	77.3		
	(hi)	(i)	(i)			(j)		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	72.2	73.8	74.7	73.6	71.9	76.1	71.3	78.9
			(lpr)			(lopr)		(lmnopqr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

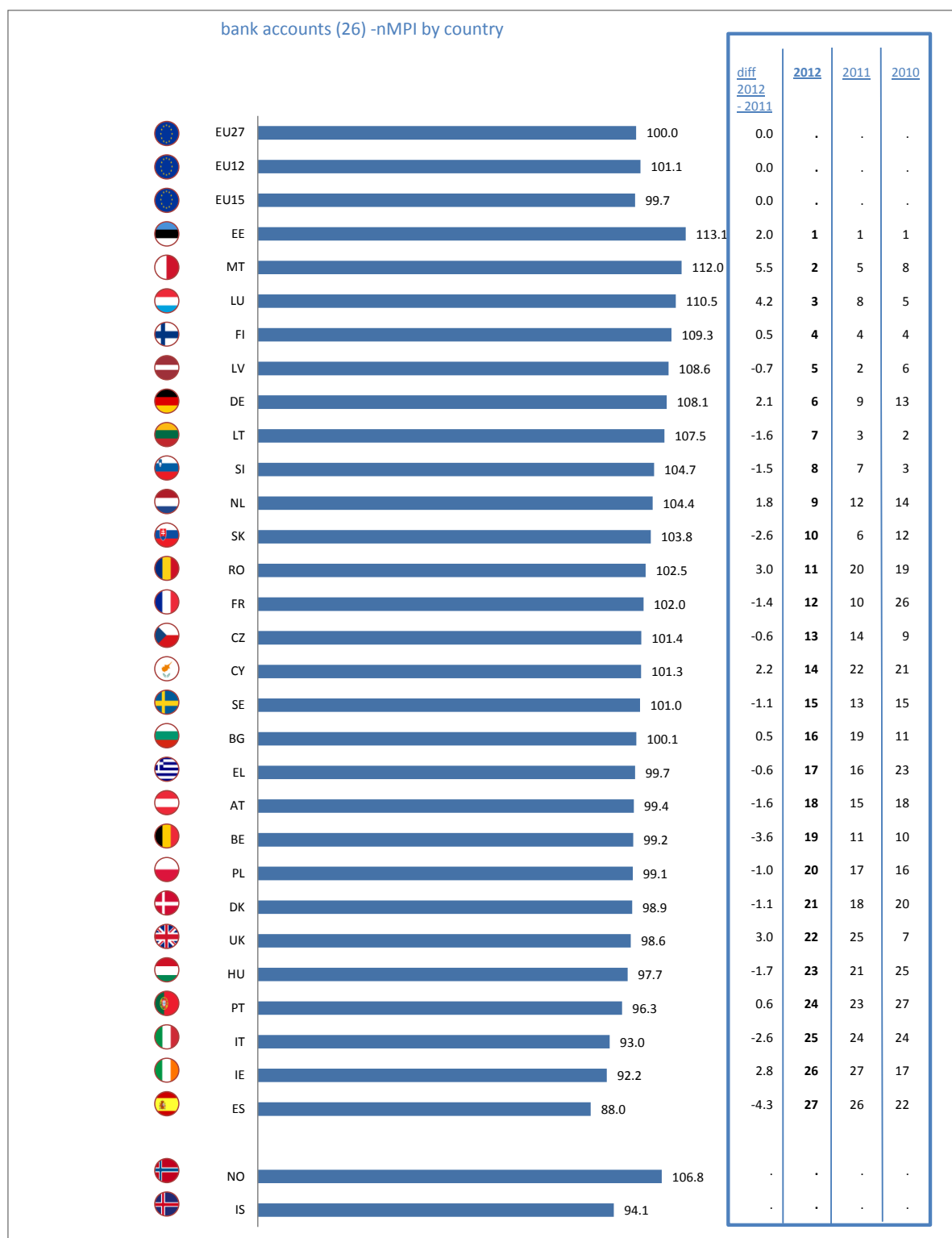
* significant at the 0.001 level

General Conclusions

The market for vehicle maintenance and repair has a normalised MPI score just below the EU27 average for services markets. Its MPI score has very slightly increased since 2011, as its ranking when compared to other services markets has gradually risen from 18th in 2010 to 17th in 2011 and 14th in 2012. Its component scores are close to the services markets average, and are mostly unchanged since 2011, apart from trust and expectations.

Market for bank accounts

Market definition: Banking-Current account Debit cards



Overall Performance

The market for bank accounts is in 25th position in the services ranking, with a nMPI of 96.8, which is close to its 22nd position in 2011 and in line with the position it had in 2010 (24th).

Looking at the components separately, consumers give higher ratings to the choice component than last year. The assessment of all components remains close to the EU27 average, although the trust score is lower than the EU27 average. The ease of switching score has improved non-significantly from last year.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.6	6.2	7.1	13.4	79.5	8.0
Diff 2012-2011	0.0	0.0	0.0	-3.1	-8.5	0.1
Diff 2012 - EU27 avg	-0.4	-0.4	-0.2	2.9	3.7	0.3

	Switching (%)	Ease of switching (Avg)
2012	11.9	7.0
Diff 2012-2011	-2.5	0.1
Diff 2012 - EU27 avg	-1.0	0.2

Country Analysis

With 25.1 point difference between the highest and lowest country scores, the market of bank account services has a dispersed spread of results, 9 points higher than the average difference for services markets. Southern Europe (92.4) is assessed worse than other regions, which are all rated above average. The EU12 (101.1) score is slightly higher than the EU15 (99.7) score. These results are highly interesting taking into account the financial crises mainly affecting Southern regions. This impact is also noticeable when one assesses the country ranking of the nMPI with Spain, Italy and Portugal closing ranks (27, 25 and 24th place). Ireland, whose financial system also suffered from the crisis, is in 26th position.

Overall the country ranking changed slightly from 2011, with a bigger positive change for Romania, which improved its ranking by 9 positions following a 3.1 point increase in MPI. Malta experienced an increase of 5,5 points, but this only resulted in a move from 5th to 2nd position in the ranking. Estonia (113.1), Malta (112.0) and Luxembourg (110.5) have the highest scores for this market. Estonia in particular has good performances on comparability, trust, expectations, and a low proportion of complaints.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	113.1	EE	8.2	MT	8.6	MT	8.6	EE	4.5	LU	38.5	HU	9.2
MT	112.0	LT	8.0	FI	8.1	EE	8.3	MT	4.8	FR	50.0	SK	9.0
LU	110.5	LU	7.8	EE	8.0	FI	8.2	LU	5.2	RO	59.7	LT	8.8
FI	109.3	LV	7.7	LU	7.6	LT	8.1	NO	5.2	DE	60.0	SI	8.8
LV	108.6	DE	7.5	NO	7.5	LV	8.1	FI	6.3	EE	65.2	AT	8.8
Avg	100.0	Avg	6.6	Avg	6.2	Avg	7.1	Avg	13.4	Avg	79.5	Avg	8.0

Socio – demographic analysis

For the market of bank accounts, women give a better score than men. Moreover, the younger age group (18-34) gives higher scores than the middle-aged category (35-54). Regarding education, consumers who went to school longer (>20 years) assess the market more positively than consumers with lower education levels. Students rate this market more positive than people who left education before 15 years. Finally, regarding occupation, the self employed and the unemployed give remarkably lower scores than all the other occupational categories, probably because in times of crisis they have a more strained relationship with financial institutions.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	72.3	70.9	73.5	73.3	71.5	72.6		
			(a)	(d)				
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	70.6	71.7	73.2	73.4	72.1	72.9		
			(fg)	(f)				
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	68.3	71.7	73.3	71.9	74.3	73.9	67.0	73.3
		(lr)	(lr)	(lr)	(lr)	(lr)		(lr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

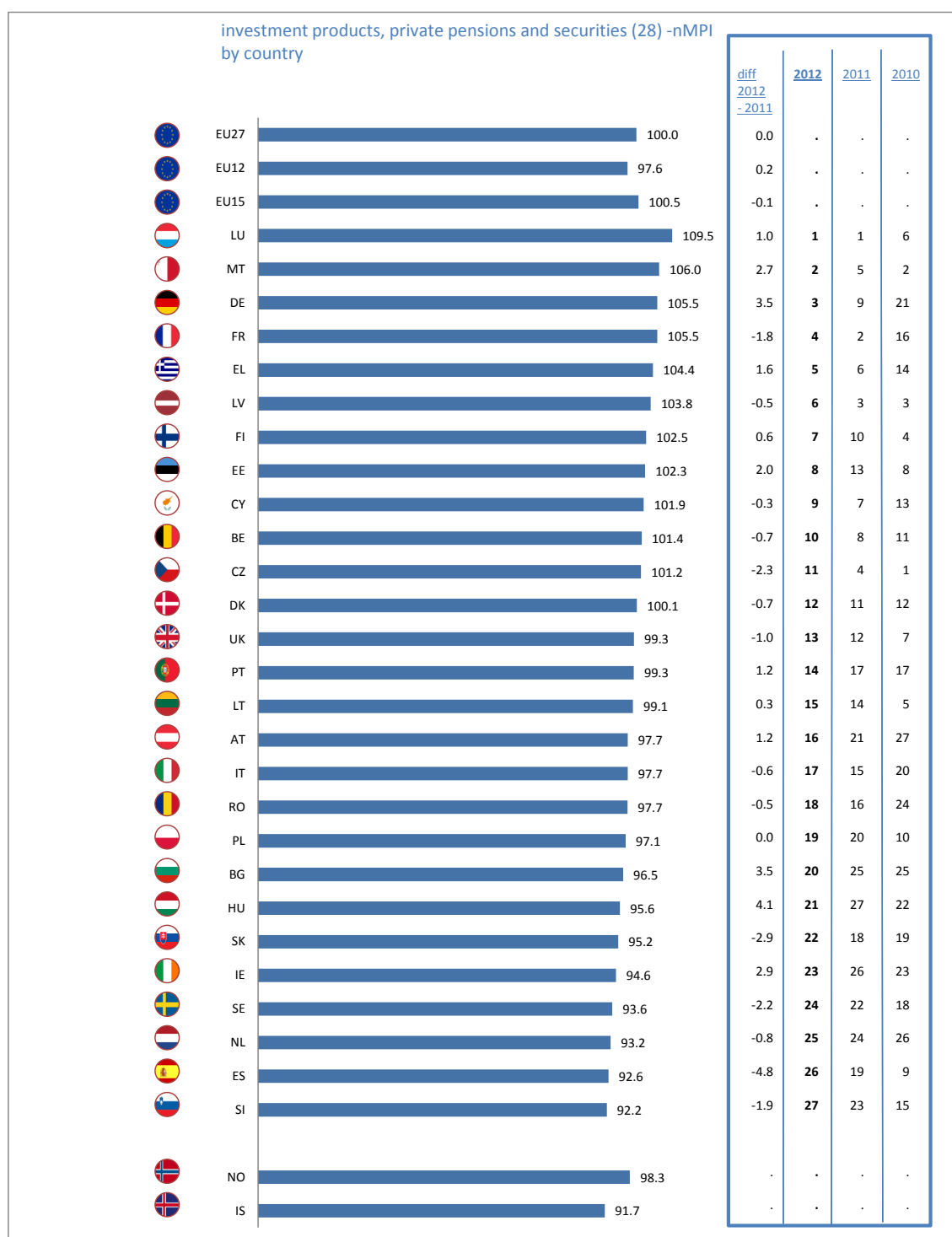
General Conclusions

The market for bank accounts is in 25th position in the services ranking, which is close to its 2011 22th position and in line with the position it had in 2010 (24th). In spite of the recent banking crisis, the market for bank accounts performs close to the EU27 average on all components, except for trust which is below the EU27 average. This lower appreciation probably also finds its ground in the recent bank crisis.

28

Market for investment products, private pensions and securities

Market definition: Banking-Investments, Private pensions and securities, Packaged investments, Portfolio and Fund management, Private Personal pensions, Stockbroking and derivatives



Overall Performance

The market for investment products, private pensions and securities is the worst performing services market, already for the third year in a row. The normalised MPI score decreased even slightly further with 0.1 point to 93.6. However, this decrease masks a small increase of 0.7 points in MPI.

The component scores remained stable from 2011 to 2012. Nevertheless, three components perform below the EU27 average: comparability, trust and expectations.

The switching proportion for this market is above the EU27 average, although it decreased non-significantly from last year and the ease of switching score remains below the services market average. Respondents who did switch supplier give on average a higher score (7.1) than respondents who did not switch supplier (6.3), which shows that the low average score on ease of switching is mainly triggered by the perceived difficulty of switching, rather than that this is a clear representation of the actual difficulty in this market.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.1	6.0	6.4	10.7	75.3	7.6
Diff 2012-2011	0.1	0.0	0.0	-3.2	-4.3	0.0
Diff 2012 - EU27 avg	-0.9	-0.7	-0.9	0.2	-0.5	-0.1

	Switching (%)	Ease of switching (Avg)
2012	17.5	6.4
Diff 2012-2011	-1.0	-0.1
Diff 2012 - EU27 avg	4.6	-0.4

Country Analysis

With 17.3 point difference between the highest and lowest scoring countries, the investment products, private pensions and securities market performs close to average (16.1) in terms of the rate of dispersion by country. EU12 Member States are performing below average, with an average nMPI of 97.6, compared with a score of 100.5 for the EU15 countries. From a regional perspective, the market is rated above average in Western Europe (102.6) and below average in all other regions.

The ranking of countries itself has changed little from last year with no major differences in the ranking or scores. Iceland and Slovenia have the lowest scores for this market. Luxembourg performs the best for this market, with high scores on the comparability, trust and expectations components, and low proportions of problems and complaints. Slovenia, Spain, the Netherlands and Sweden are at the bottom of the ranking.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	109.5	LU	7.2	MT	7.4	MT	7.5	LU	5.6	EE	45.7	HU	8.8
MT	106.0	EL	6.8	LU	7.2	LU	7.4	FR	5.9	FR	46.7	FI	8.5
DE	105.5	FR	6.7	FI	6.8	DE	7.1	DE	6.3	LU	57.1	AT	8.4
FR	105.5	LV	6.5	FR	6.7	EL	6.9	CY	6.5	DK	61.9	SE	8.3
EL	104.4	CY	6.5	DE	6.7	FI	6.8	EE	6.8	RO	62.4	DE	8.2
Avg	100.0	Avg	6.1	Avg	6.0	Avg	6.4	Avg	10.7	Avg	75.3	Avg	7.6

Market for investment products, private pensions and securities

Socio – demographic analysis

The MPI score for this market decreases with age and is lower among men. Consumers with lower levels of education (up to 15 years) and consumers who do not use the Internet for private purposes evaluate this market less well. Students rate this market better than those who left education between 16 and 19 years. In terms of occupation, self employed, unemployed and retired consumers give lower scores than managers, other white collar workers and students. The last two give higher scores than blue collar workers, and house persons give higher scores than the self employed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	69.1	68.6	69.6	72.5	69.0	66.8		
			(a)	(de)	(e)			
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	66.2	69.0	69.6	71.7	69.3	67.3		
		(f)	(f)	(fg)	(k)			
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	66.3	70.0	70.4	67.8	72.7	69.8	66.9	67.8
		(lrs)	(lors)		(lors)	(l)		
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

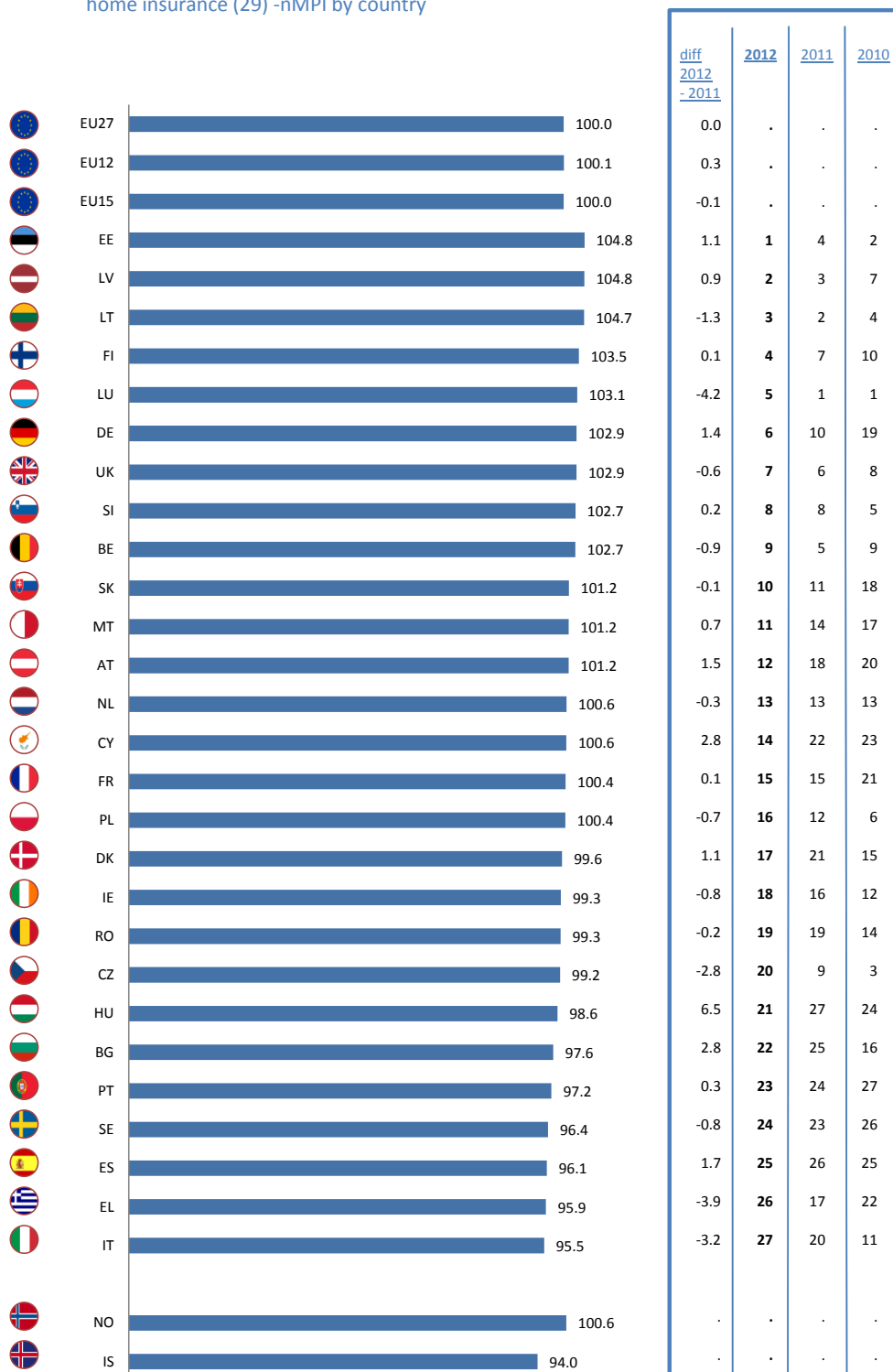
It is undeniable that the market for investment products, private pensions and securities is still going through a difficult period, given the current economic context playing in the EU. Market performance is evaluated the worst for the third year in a row, with stable component scores. Especially the low score on ease of switching is noteworthy, but seems to be mainly caused by the perceived difficulty in switching than by the actual situation in this market.

29

Market for home insurance

Market definition: Insurance-Dwelling

home insurance (29) -nMPI by country



Overall Performance

The overall normalised score for home insurance is 101.2 points, just above the EU27 average for services markets. This score has slightly decreased by 0.4 points since 2011, but this market has gradually improved over time, from 15th in 2010 to 12th in 2011 and 11th in 2012.

No significant differences can be observed in terms of component scores, although the proportion of problems remains below the EU27 average for services markets. Besides, the assessment of the choice component has improved from last year, although this change is not significant.

In terms of switching, the switching proportion decreased from 2011, although not significantly, while the ease of switching score increased over the same period. The home insurance market also has a lower proportion of switching than average.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.1	6.6	7.3	5.5	75.7	8.1
Diff 2012-2011	0.1	0.0	0.0	-1.1	-4.1	0.1
Diff 2012 - EU27 avg	0.1	-0.1	0.0	-5.0	-0.1	0.5

	Switching (%)	Ease of switching (Avg)
2012	8.8	7.2
Diff 2012-2011	-0.7	0.1
Diff 2012 - EU27 avg	-4.0	0.4

Country Analysis

The home insurance market performs equally well in the EU12 as in the EU15, though it does perform slightly worse in Southern European countries, where it has an MPI of 95.9. There is a difference of just 9.3 points between the top and bottom ranked countries for this market, which is below the average service difference of 16.1 points. The top three performers in this market are the Baltic states - Estonia, Latvia and Lithuania - who also scored highly in 2011. The trend for this market to perform less well in Southern Europe is exemplified by the bottom three performers in the EU27 - Italy, Greece and Spain. However, it should be noted that Iceland, with an MPI of 94.0, scores lower than all EU Member States.

The most notable changes since 2011 are seen in Hungary (increased by 6.5 points, and rose from last place to 21st, Luxembourg (declined by 4.2 points, and fell to 5th place, despite being top in 2010 and 2011, and the Czech Republic (fell from 9th to 20th place).

The three Baltic countries score highest for comparability, whilst Malta score highest for trust. In terms of expectations, Finland comes top and Sweden is last. France performs very well for complaints, with half of the percentage of complaints of the second best performer for this component. Choice is highest in Hungary, but has a score of just 6.4 in the lowest ranked country, Iceland.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	104.8	LT	8.0	MT	7.8	FI	8.3	RO	1.5	FR	32.0	HU	9.2
LV	104.8	LV	7.9	LU	7.3	LU	8.0	LV	1.7	RO	62.5	SI	9.0
LT	104.7	EE	7.8	DE	7.3	AT	7.9	NL	1.8	SI	63.6	LT	8.9
FI	103.5	UK	7.6	FI	7.3	LT	7.9	CY	2.0	EE	66.7	DK	8.9
LU	103.1	RO	7.6	EE	7.3	LV	7.8	SE	2.7	PL	66.7	AT	8.9
Avg	100.0	Avg	7.1	Avg	6.6	Avg	7.3	Avg	5.5	Avg	75.7	Avg	8.1

Socio – demographic analysis

Consumers aged 55+ give a higher rating to the home insurance market than those aged 35-54. Consumers who have already left education give a higher score than those still studying. In terms of occupation, managers, other white collar workers and the retired all give higher scores to the home insurance market than students, the unemployed and the self employed. Blue collar workers give a higher score than self employed and students, and house persons rate this market higher than students.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	76.7	76.2	77.0	76.7	76.2	77.2		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	77.0	76.6	76.7	72.2	76.7	76.5		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	74.6	77.8	76.6	76.8	72.7	76.7	74.7	77.5
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

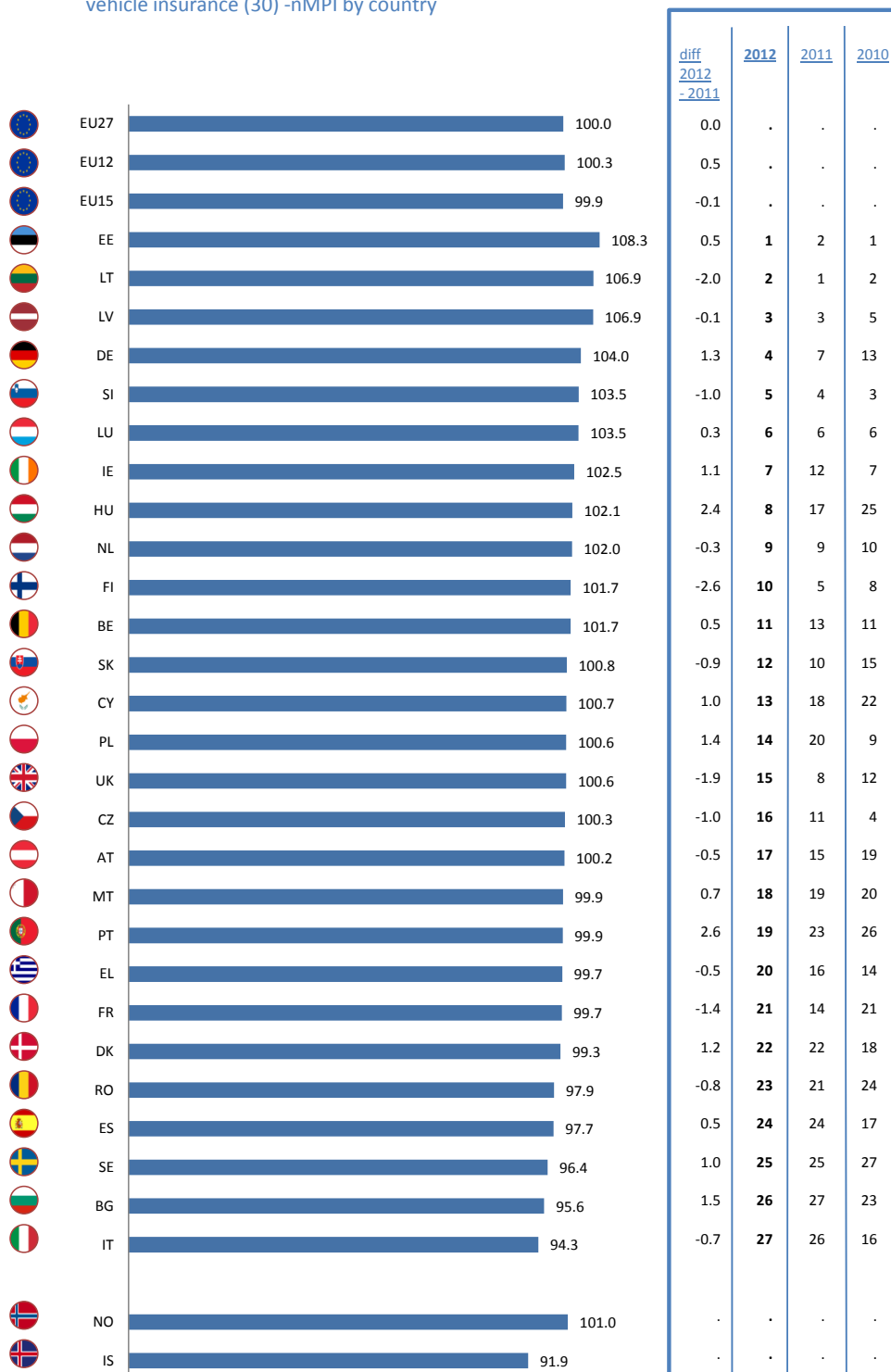
General Conclusions

This market has a nMPI score of 101.2 points, just above the EU27 average for services markets. Its position within the services markets is relatively stable, and has improved in ranking from 15th in 2010 to 11th this year. The three Baltic states perform strongest in terms of the home insurance market, whilst Southern European countries perform less well.

Market for vehicle insurance

Market definition: Insurance-Transport Car, other road vehicle Boat, air

vehicle insurance (30) -nMPI by country



Overall Performance

The market for vehicle insurance has a normalised MPI score of 102.1. The market comes in 9th position among services markets, as in 2011.

The component scores for the vehicle insurance market are stable in comparison with 2011, apart from the trust score, which decreased non-significantly. The choice component is assessed above the EU27 average for services markets. This is also the case of the ease of switching score.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.3	6.7	7.5	6.8	75.1	8.2
Diff 2012-2011	0.1	-0.1	0.0	-0.6	-6.7	0.0
Diff 2012 - EU27 avg	0.3	0.0	0.2	-3.6	-0.7	0.6

	Switching (%)	Ease of switching (Avg)
2012	15.4	7.6
Diff 2012-2011	-1.3	0.1
Diff 2012 - EU27 avg	2.5	0.8

30

Market for vehicle insurance

Country Analysis

The market for vehicle insurance is rated almost the same in the EU15 (99.9 points) as in the EU12 (100.3 points). There is a difference of 14.1 points between the top and bottom ranked countries, which indicates a fairly similar dispersion compared to the services markets average of 16.1. From a regional perspective, Western European countries are scoring the highest (101.8), while Southern European countries are scoring lowest (96.4).

The countries scoring highest for this market are Estonia (108.3), Lithuania (106.9), Latvia (106.9) and Germany (104.0). Germany's ranking has improved over time, from 13th in 2010, to 7th in 2011 to 4th this year. For Lithuania and Latvia the change is less extreme whilst they only switch places between 2011 and 2012. The bottom three ranked countries are Italy (94.3), Bulgaria (95.6) and Sweden (96.4). These three have also been at the bottom of the scale in 2010 and 2011. The lowest score is from Iceland (91.9) and is somewhat remarkable here, because the market for vehicle insurance is clearly evaluated much lower than in the other countries.

The only other notable difference to be mentioned between 2011 and 2012 is the ranking of Hungary: 17th place in 2011, 8th place now.

Also looking into the separate components we can see that Estonia scores higher than most countries in terms of comparability and trust. Moreover Estonians report fewer problems and lower complaints with the market of vehicle insurance than other countries.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	108.3	LV	8.7	EE	7.8	FI	8.3	NL	3.1	FR	33.3	HU	9.2
LT	106.9	EE	8.7	MT	7.8	LT	8.3	SE	3.7	DE	53.6	SK	9.0
LV	106.9	LT	8.4	LT	7.6	SI	8.2	EE	3.8	RO	63.3	LT	9.0
DE	104.0	HU	7.8	LU	7.5	LU	8.2	DK	3.8	PT	67.6	AT	8.9
SI	103.5	PL	7.8	FI	7.4	NO	8.2	IE	3.9	EE	68.4	LV	8.9
Avg	100.0	Avg	7.3	Avg	6.7	Avg	7.5	Avg	6.8	Avg	75.1	Avg	8.2

Socio – demographic analysis

Assessing the available socio-demographic data shows that those aged 55+ give a higher score than the two younger age categories. The middle educational categories (16 to 19 and >20) show more appreciation for the market than the lower one (up to 15 years) and the student category. Moreover consumers who indicate using internet outside work give a higher score to this market. Occupation wise we can conclude that managers give the best assessment to this market, followed closely by retired consumers.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	77.6	77.3	77.8	76.6	77.2	78.4		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
						(cd)		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	76.3	78.1	78.2	74.4	77.9	76.5		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
		(fi)	(fi)		(k)			
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	76.6	80.2	78.1	76.8	75.1	76.6	74.3	78.5
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0
		(lnopqr)	(pr)	(r)				(lopqr)

* significant at the 0.001 level

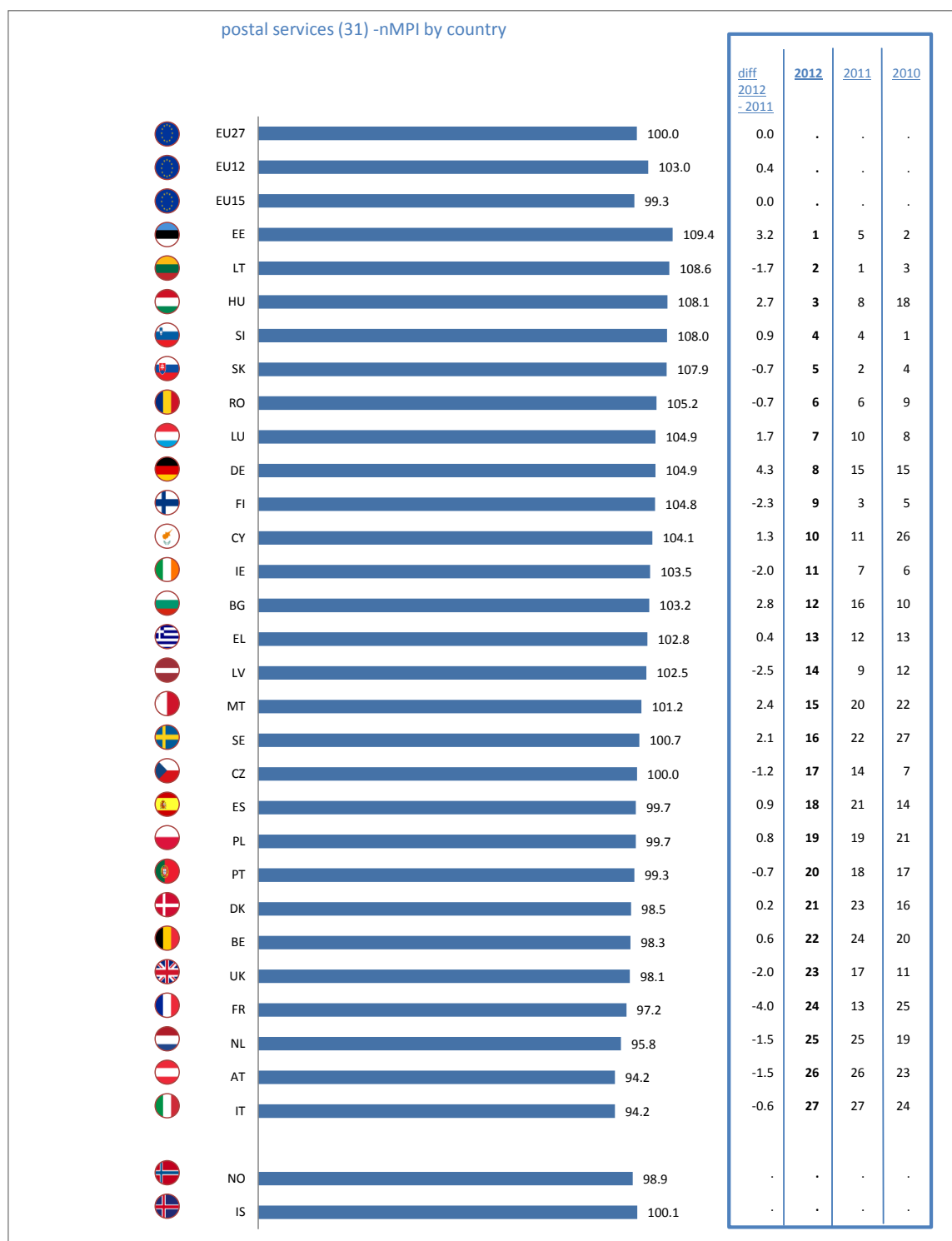
General Conclusions

The market for vehicle insurance has a normalised MPI score of 102.1. Its MPI score has very slightly decreased since 2011, as its ranking stayed the same as in 2011. Its component scores are mostly close to the services markets average, and overall show stability compared throughout the years.

31

Market for postal services

Market definition: Postal Services, Correspondence Packages, Expresse mail, Periodical publications, and Issuance and sale of postage stamps



31

Market for postal services

Overall Performance

The postal services market has a normalised MPI of 100.6 and is in 12th position in the services market ranking. The market shows a small but steady decrease in the ranking over the years, coming from 8th position in 2010 and 11th in 2011. The nMPI score dropped with 1.7 points since 2011.

Several component scores decreased in comparison with 2011 - comparability, trust, expectations (neither of them significantly) and choice - while the proportion of problems increased. The assessment of the trust component is above the EU27 average, while the rating of the choice component is below.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.8	7.2	7.5	13.1	74.9	6.4
Diff 2012-2011	-0.1	-0.1	-0.1	1.8	-3.3	-0.2
Diff 2012 - EU27 avg	-0.2	0.5	0.2	2.6	-0.9	-1.3

31

Market for postal services

Country Analysis

With 15,2 point difference between the highest and lowest scores, the country score dispersion in the postal services market is close to the services markets average (16.1). The EU12 score (103.0) is higher than the EU15 one (99.3). From a regional perspective, Eastern European countries have the highest score (103.0), while Southern European countries are rated below average with 97.2.

The country ranking is fairly stable from last year with no large differences. Estonia (109.4) is rated the best, its score is partly driven by a good performance in terms of comparability, trust and expectations. Italy (94.2) and Austria (94.2) have the lowest scores for this market.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	109.4	LT	8.4	HU	8.3	LT	8.5	CY	4.0	FR	54.2	HU	8.3
LT	108.6	EE	8.3	EE	8.2	SI	8.5	SI	5.2	IE	65.6	LT	8.0
HU	108.1	HU	8.1	LT	8.2	SK	8.4	DE	5.4	RO	68.2	DE	7.7
SI	108.0	SK	7.9	SK	8.1	FI	8.3	EL	7.1	IT	70.0	BG	7.3
SK	107.9	RO	7.9	FI	8.0	EE	8.2	MT	8.0	PT	71.8	SE	7.2
Avg	100.0	Avg	6.8	Avg	7.2	Avg	7.5	Avg	13.1	Avg	74.9	Avg	6.4

Socio – demographic analysis

There are few differences across socio-demographic categories for the postal services market. Consumers who do not use the Internet for private purposes give higher scores. Self employed consumers give lower scores than other white collar and blue collar workers, students, house persons and retired persons. Unemployed persons rate this market more negative than blue collar workers, students, house persons and retired persons. House persons give higher scores than managers and other white collar workers.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	76.1	75.6	76.4	76.4	75.8	76.2		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	75.6	76.4	75.9	76.7	75.5	77.6		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House- person (q)	Unem- ployed (r)	Retired (s)
2012	72.6	75.0	75.6	77.2	77.0	77.9	74.0	76.9
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

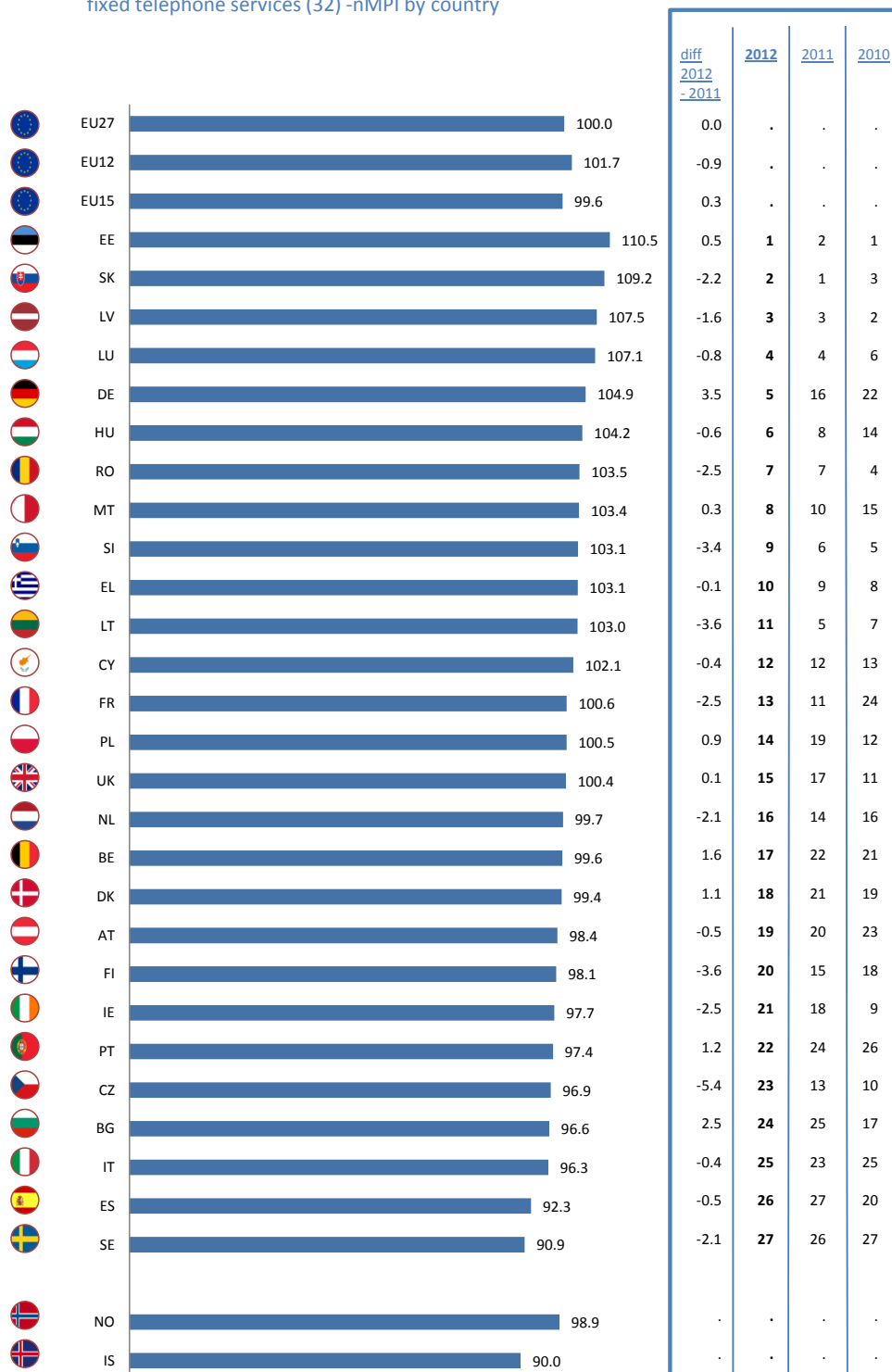
General Conclusions

The market for postal services scores just above the average of services markets. The market seems stable over the years with only small differences between countries. Noteworthy is the fact that this market is one of the few markets where the EU15 region has a lower score than the EU12.

Market for fixed telephone services

Market definition: Fixed telephony services Telecom provision Other

fixed telephone services (32) -nMPI by country



Overall Performance

With a normalised MPI score of 99.4, the market for fixed telephone services is just below the EU27 average for services markets. Its nMPI score has slightly increased by 0.3 points since 2011, and its ranking in comparison to other services markets has steadily risen from 22nd in 2010 to 18th in 2011 and 15th in 2012.

In terms of the MPI components, the market for fixed telephone services is rated close to average on all aspects, apart from its higher score for complaints (86% compared to 76%). The trust, choice and expectation scores have increased non-significantly since 2011.

The fixed telephone market's performance in terms of switching is close to average, although the proportion of switching has decreased since 2011, as did the ease of switching score non-significantly.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.0	6.6	7.4	12.9	86.1	7.4
Diff 2012-2011	0.1	0.1	0.1	-2.3	-1.0	0.1
Diff 2012 - EU27 avg	0.0	-0.1	0.1	2.4	10.3	-0.2

	Switching (%)	Ease of switching (Avg)
2012	13.5	6.9
Diff 2012-2011	-3.3	0.1
Diff 2012 - EU27 avg	0.7	0.1

Country Analysis

Fixed telephone services perform slightly better in the EU12 than in the EU15, with respective nMPI scores of 101.7 and 99.6 points. There is some variation by region, with Eastern and Western European countries getting higher than average ratings (respectively 101.7 and 101.9). In contrast, Northern and Southern Europe have fairly low ratings: 95.0 and 95.8. There is a 19.6 point difference between the top and bottom ranking EU27 countries, which is higher than the services markets average of 16.1 points. As in 2010 and 2011, the top three countries are Estonia, Slovakia and Latvia. The bottom two countries are Sweden and Spain, which was also the case in 2011. Outside of the EU27, Iceland also scores very poorly for the fixed telephone services market.

The biggest changes since 2011 are in Germany, which has risen from 16th to 5th place, and the Czech Republic, which decreased by 5.4 points to fall from 13th to 23rd place.

As the top ranking country, For Estonia the score is particularly highly on the comparability, trust, expectations and problems components. Hungary outscores all other countries for choice. In Sweden a score of just 5.8 is given on the expectations component.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	110.5	RO	8.3	EE	8.2	SK	8.5	CY	2.0	LU	42.9	HU	8.4
SK	109.2	EE	8.2	MT	8.0	EE	8.2	LU	2.7	FR	52.3	DE	8.0
LV	107.5	SK	8.2	SK	7.8	LV	8.2	EE	6.3	SI	71.4	NO	8.0
LU	107.1	LV	8.0	LU	7.7	LU	8.0	DE	7.8	PL	71.4	SE	8.0
DE	104.9	LT	7.8	CY	7.5	DK	7.9	FR	8.6	AT	79.6	DK	7.8
Avg	100.0	Avg	7.0	Avg	6.6	Avg	7.4	Avg	12.9	Avg	86.1	Avg	7.4

Socio – demographic analysis

Those aged 35-54 give a higher rating to fixed telephone services than those aged 55+, and those leaving education aged 16-19 rate it higher than those leaving education up to the age of 15 years. Other white collar workers give a higher score to this market than the self employed, blue collar workers and the unemployed, whilst retired consumers give a higher score than the self employed and the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	74.9	74.8	75.0	75.0	75.6	74.4		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	74.2	75.6	74.7	76.8	75.1	74.7		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	73.0	73.4	76.0	74.2	76.0	74.7	72.4	75.3
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

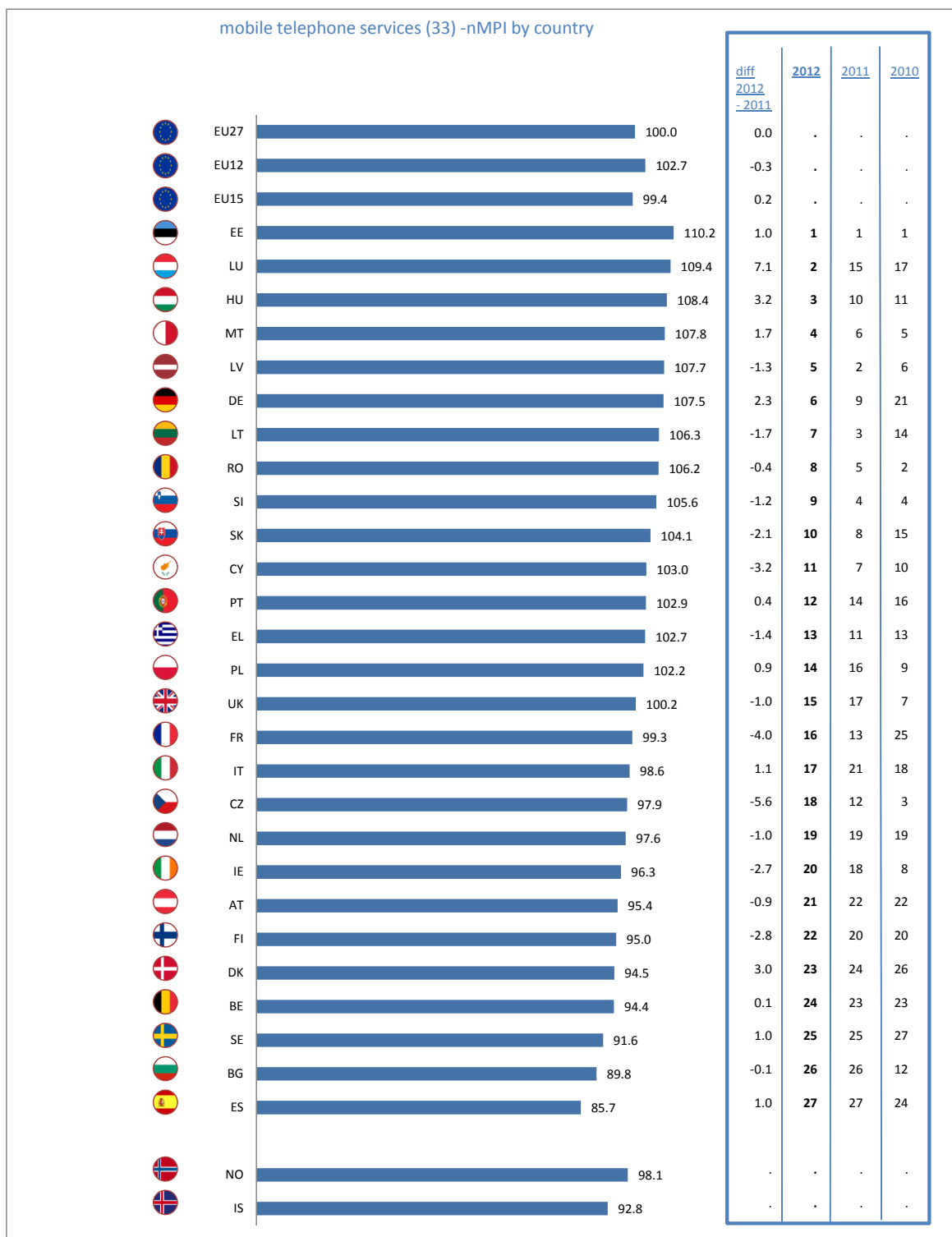
* significant at the 0.001 level

General Conclusions

The market for fixed telephone services performs just below the EU27 average for services markets. Its nMPI score has increased slightly since 2011, and its ranking in comparison to other services markets has steadily risen from 22nd in 2010 to 18th in 2011 and 15th in this year. Its MPI component scores are fairly close to the EU27 average. The fixed telephone services market performs better in Eastern Europe than in Northern European countries.

Market for mobile telephone services

Market definition: Mobile telephony services Telephone provision Text messages Other



Overall Performance

The market for mobile telephone services is performing below the services markets average, with an nMPI of 97.1 points. This market has consistently been ranked at the lower end of the service market spectrum, with a ranking of 25th in 2010, 23rd in 2011 and 24th in 2012, despite a slight improvement of 0.5 points since 2011.

In terms of its component scores, trust continues to score lower than average (6.1 compared to an average of 6.7) and the proportion of problems remains above average. The choice component increased from 2011, although not significantly so. The proportion of problems decreased since last year.

The mobile telephone market has a higher than average percentage of switching.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.0	6.1	7.3	17.2	82.3	8.0
Diff 2012-2011	0.1	0.0	0.0	-4.3	-6.3	0.1
Diff 2012 - EU27 avg	0.0	-0.6	0.0	6.7	6.5	0.3

	Switching (%)	Ease of switching (Avg)
2012	20.5	7.1
Diff 2012-2011	-2.1	0.0
Diff 2012 - EU27 avg	7.6	0.3

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Market for mobile telephone services

Country Analysis

The market for mobile telephone services performs slightly stronger in the EU12 (nMPI of 102.7) than in the EU15 (99.4). In terms of region, this market scores highest in Eastern Europe (102.7) and lowest in Northern Europe (93.2). At country level, the nMPI scores are widely dispersed, with a difference of 24.6 points between the top and bottom ranked countries, which is 8.5 points higher than the average dispersion score for services markets. At the top of the country ranking are Estonia, Luxembourg and Hungary, whilst Spain, Bulgaria and Sweden are at the opposite end of the scale.

The most notable changes since 2011 are seen in Luxembourg (up 7.1 points, and from 15th to 2nd place) and the Czech Republic (down 5.6 points, and from 12th to 18th place, a considerable drop from its 2010 ranking of 3rd).

Comparability is highest in Romania and Lithuania, and lowest in Denmark. As the bottom two ranked countries, Spain and Bulgaria are rated particularly poorly in terms of trust, expectations and problems.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	110.2	RO	8.3	MT	8.2	EE	8.4	DE	7.9	FR	51.7	HU	9.1
LU	109.4	LT	8.2	LU	7.8	LT	8.2	MT	8.8	RO	62.1	DK	9.1
HU	108.4	EE	8.0	EE	7.6	HU	8.2	LU	9.2	LU	73.9	LT	9.0
MT	107.8	LV	8.0	LT	7.4	LV	8.1	SI	10.4	PL	75.0	FI	8.9
LV	107.7	PL	7.8	HU	7.4	SI	8.0	CY	10.7	DE	77.5	EE	8.8
Avg	100.0	Avg	7.0	Avg	6.1	Avg	7.3	Avg	17.2	Avg	82.3	Avg	8.0

Socio – demographic analysis

This market receives higher scores from women than from men, and it is rated higher by those without private internet usage than those with private internet usage. Regarding occupation, other white collar workers, blue collar workers, students, house persons and the retired all give higher scores than the self employed, managers and the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	72.6	71.8	73.3	72.9	72.5	72.7		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	72.4	72.3	72.9	72.9	72.2	73.9		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	66.8	69.7	73.5	73.3	73.3	74.8	69.7	73.3
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

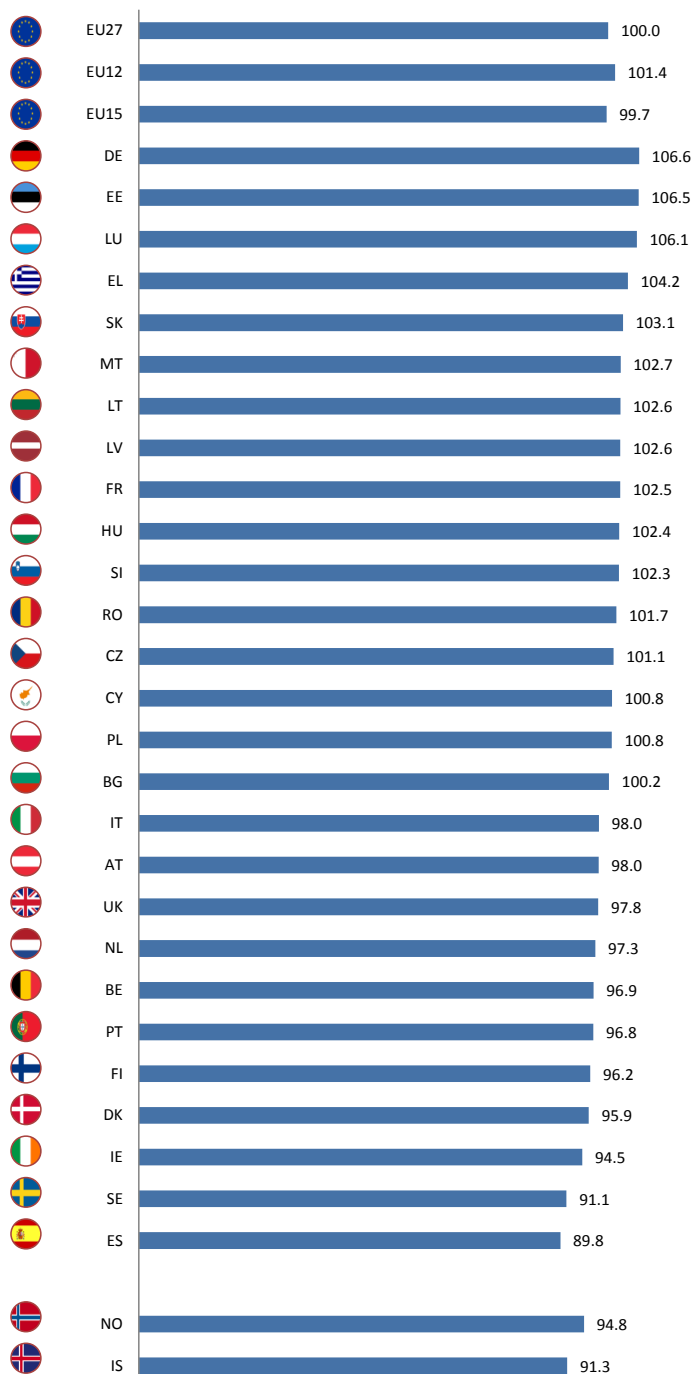
General Conclusions

Overall, this market is performing below average, as has been the case for the last three years. Its low score is driven by a lack of trust in this market, and a relatively high level of problems. The rate of switching is also fairly high. This market performs much stronger in Eastern Europe than in Northern Europe.

Market for internet provision

Market definition: Internet Provision

internet provision (34) -nMPI by country



diff 2012 - 2011	2012	2011	2010
0.0	.	.	.
0.1	.	.	.
0.0	.	.	.
2.0	1	6	22
0.7	2	1	2
4.3	3	13	18
-0.8	4	4	13
-1.6	5	5	5
0.8	6	12	10
-2.7	7	3	7
-1.5	8	8	8
-3.0	9	2	25
1.9	10	14	14
-2.2	11	7	9
-1.3	12	10	6
-2.1	13	9	1
-1.3	14	11	16
1.4	15	16	12
2.0	16	19	11
-1.3	17	17	21
-1.2	18	18	23
1.3	19	23	4
-2.4	20	15	15
-0.3	21	22	20
0.6	22	24	26
-1.4	23	20	19
-1.4	24	21	24
0.3	25	25	3
-2.8	26	26	27
0.8	27	27	17
.	.	.	.
.	.	.	.

34

Market for internet provision

Overall Performance

The market for Internet provision has an nMPI score of 97.6, which is an increase of 1.4 points compared to 2011. This market shows the second highest increase in nMPI score, but this is reflected in a limited increase of 1 place in the overall ranking from the 24rd to the 23rd position.

In terms of components, the score for comparability improved from last year, which may be influenced by the rise of 'bundles' (i.e. combining telephone, internet and TV). The trust, expectations and choice scores also increased from last year, although not significantly. The proportion of problems decreased from 2011, although it remains above the EU average, as does the proportion of complaints. The switching proportion is above the EU27 average.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.1	6.4	7.2	20.1	85.8	7.5
Diff 2012-2011	0.3	0.1	0.1	-6.1	-5.3	0.1
Diff 2012 - EU27 avg	0.1	-0.2	-0.1	9.6	10.0	-0.2

	Switching (%)	Ease of switching (Avg)
2012	17.2	6.8
Diff 2012-2011	-1.7	0.0
Diff 2012 - EU27 avg	4.3	0.0

Country Analysis

With 16.8 point difference between the highest and lowest country scores, the Internet provision market is close to the services markets average (16.1 points) in terms of dispersion. Northern and Southern Europe perform clearly below the average with respective nMPI scores of 93.7 and 95.9. Eastern European countries evaluate the internet provision market slightly better than average with an nMPI score of 101.4, just below Western Europe with 102.0. There are no major differences between the EU15 and EU12 Member States.

Germany, Estonia and Luxembourg are rated the best, while Spain and Sweden are at the bottom of the ranking. Luxembourg improved its ranking by 10 positions from 2011 and several other countries moved position, but with smaller differences from one year to the next.

Germany's high score is driven by the choice, trust and, to a lesser extent, comparability components, while Estonia scores highly on comparability, trust and expectations. Germany also has a relatively low proportion of problems and complaints, and Estonia a low proportion of complaints. Luxembourg scores highly on expectations and to a lesser extent on trust.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	106.6	EL	7.8	MT	7.7	SI	7.9	LU	5.2	FR	56.9	DK	8.2
EE	106.5	LT	7.7	EE	7.5	LU	7.9	DE	9.1	EE	78.3	DE	8.1
LU	106.1	EE	7.7	LT	7.4	SK	7.8	CY	11.2	RO	79.3	HU	8.0
EL	104.2	RO	7.7	DE	7.2	EE	7.8	FR	11.4	DE	80.4	SK	7.9
SK	103.1	DE	7.6	LU	7.1	HU	7.7	EL	13.6	BE	82.3	AT	7.9
Avg	100.0	Avg	7.1	Avg	6.4	Avg	7.2	Avg	20.1	Avg	85.8	Avg	7.5

Socio – demographic analysis

Consumers above 55 give lower scores than the other age categories for this market. Consumers who left education between 16 and 19 years old rate this market better than those who left before the age of 15. Managers and other white collar workers are more positive than the self employed, the unemployed and the retired. Blue collar workers and house persons give higher scores than the self employed and the retired. Noteworthy is that no significant difference is noted between consumers using the internet for private reasons and those who don't.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	73.1	72.9	73.3	73.1	74.0	71.6		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	71.9	73.8	73.0	73.2	73.2	72.2		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	71.0	75.0	74.1	73.4	73.1	74.1	71.8	71.3
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

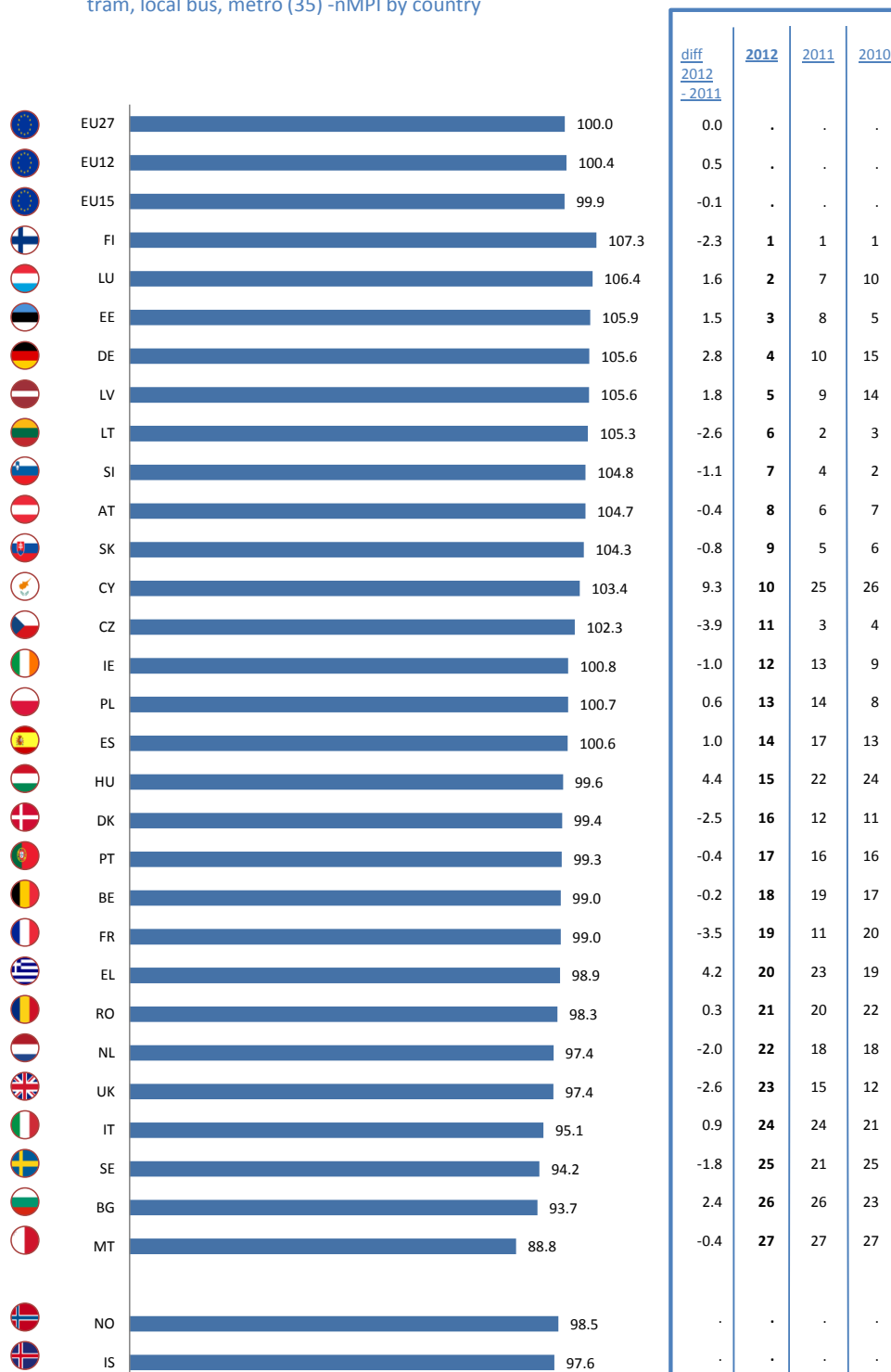
The market for internet provision is with its 23rd place situated at the lower end of the ranking, but has clearly increased its performance compared to 2011 with the second highest increase in nMPI score of all markets. The dispersion of scores over the countries is noteworthy, as well as the regional differences with the Northern and Southern European countries scoring less well than the Eastern European countries.

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Market for tram, local bus, metro

Market definition: Tram, local bus, metro, and underground

tram, local bus, metro (35) -nMPI by country



35

Market for tram, local bus, metro

Overall Performance

Tram, local bus and metro services perform at the same level as the EU27 average for the services markets, with a nMPI score of 99.9. Despite a decline in score by 1.5 points since 2011, its position within the service markets ranking is unchanged in the past two years.

This market's assessment worsened from 2011 to 2012 in terms of trust and expectations (not significantly), and problems. It records fewer (58%) complaints, compared to the average of 76%. The choice component was not calculated for this market given that it is a monopoly in a majority of Member States.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.0	6.9	7.1	13.1	58.4	.
Diff 2012-2011	0.0	-0.1	-0.1	2.0	-4.4	.
Diff 2012 - EU27 avg	0.0	0.3	-0.2	2.6	-17.3	.

Country Analysis

The market for tram, local bus and metro services performs quite similarly in the EU15 and the EU12, with 99.9 and 100.4 points respectively. The market is rated above average in Western (101.1) and Eastern (100.4) Europe. There is a difference of 18.4 points between the top and bottom ranked countries, compared to the average difference of 16.1 points, indicating a slightly above average dispersion of market performance among the countries. However, the very low score in Malta (88.8) contributes to this slightly larger than average level of difference between the top and bottom ranked countries. As in the previous three years, Finland is the top ranked country, whilst Luxembourg has improved from 7th place in 2011 to 2nd in 2012. The limited public transport options in Malta mean that this country is ranked bottom for the third year in a row, with Bulgaria and Sweden also at the lower end of the ranking. Furthermore, the bus system in Malta has recently been privatised, which may impact on its MPI score in future.

The biggest improvement since 2011 is seen in Cyprus, ranked 26th in 2010 and 25th in 2011, but now ranked 10th in 2012, after increasing its score by 9.3 points.

The three Baltic countries outscore all others for comparability, whereas Malta comes last (6.1 points). Finland comes top for trust and expectations, whilst Bulgaria comes last for both of these components.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	107.3	LV	8.2	FI	8.1	FI	8.3	LU	4.7	FR	32.8		.
LU	106.4	LT	8.1	AT	8.0	LT	7.9	CY	5.2	RO	43.4		.
EE	105.9	EE	8.1	LU	7.8	AT	7.9	SI	5.8	EE	50.0		.
DE	105.6	HU	7.8	DE	7.7	SI	7.8	EE	7.5	IT	53.6		.
LV	105.6	SK	7.7	CY	7.5	LU	7.8	DE	7.7	IE	53.8		.
Avg	100.0	Avg	7.0	Avg	6.9	Avg	7.1	Avg	13.1	Avg	58.4		.

Socio – demographic analysis

The market for tram, local bus and metro services is given a better market performance score by those aged 55+ than those aged between 18 and 54. Those leaving education aged 20+ give a higher score than those still in full-time education. In terms of occupation, the retired rate this service significantly higher than the self-employed, other white collar workers, students and the unemployed. The unemployed rate the market for tram, local bus and metro services more poorly than all other occupation categories. And the blue collar workers rate this market higher than students.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	75.4	75.6	75.2	75.3	74.4	76.6		
						(cd)		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	75.5	75.3	75.7	73.8	75.2	76.0		
			(i)					
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	74.4	76.4	75.2	76.3	74.0	75.4	71.4	77.1
	(r)	(r)	(r)	(pr)	(r)	(r)		(lnpr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

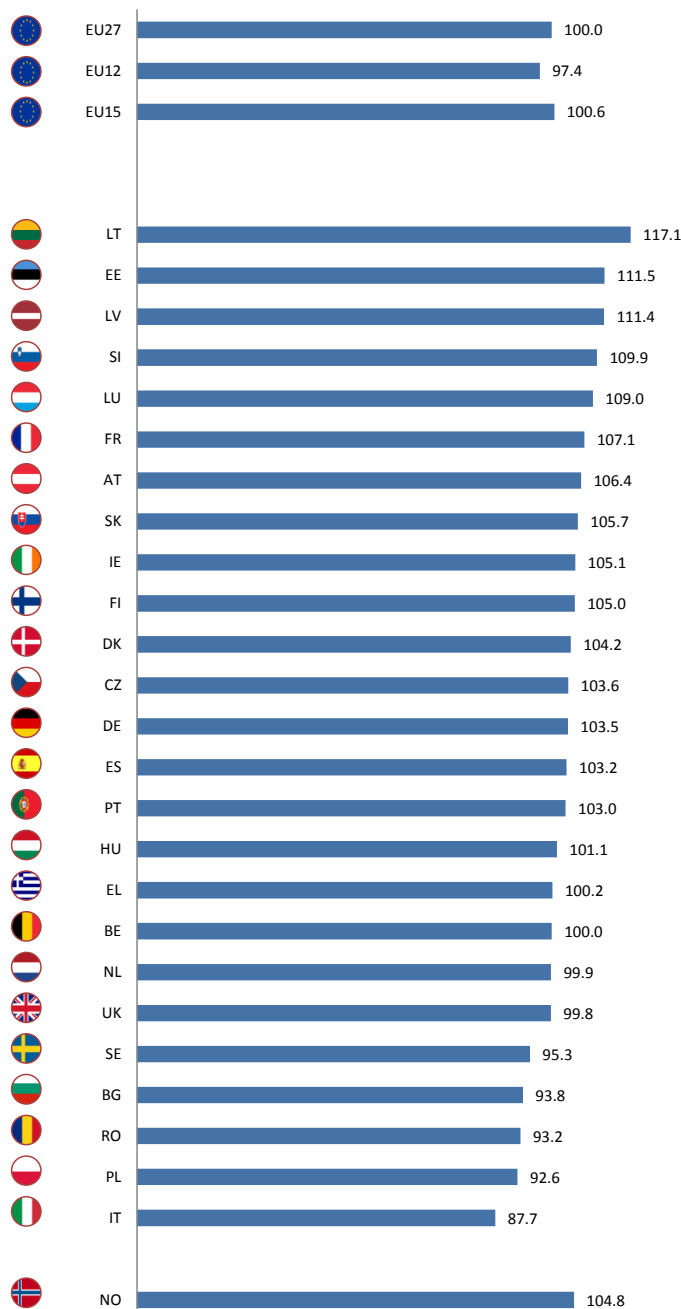
Tram, local bus and metro services perform at the same level as the EU27 average for the services markets, and its position within the service markets ranking is unchanged in the past two years. It performs better than average in terms of complaints.

36

Market for train services

Market definition: Railways

train services (36) -nMPI by country



diff 2012 - 2011	2012	2011	2010
0.0	.	.	.
1.2	.	.	.
-0.4	.	.	.
-1.3	1	1	1
-2.9	2	2	2
-0.3	3	4	4
-2.6	4	3	3
0.2	5	6	9
3.4	6	14	18
3.7	7	15	17
-1.9	8	7	7
-2.2	9	8	8
-4.8	10	5	5
-3.0	11	9	6
-1.3	12	12	12
3.3	13	18	19
-2.2	14	11	11
-2.9	15	10	10
4.6	16	20	23
-1.3	17	16	15
-0.1	18	19	16
-4.2	19	13	14
-1.1	20	17	13
-0.8	21	21	21
-2.0	22	22	22
0.5	23	24	25
2.9	24	25	20
-5.3	25	23	24
.	.	.	.

36

Market for train services

Overall Performance

The market for train services is one of the poorer performing services markets, with an nMPI of just 95.7 points. Its score has slightly increased by 0.5 since 2011, although it has consistently been near the bottom of the ranking - 27th in 2010, 26th in 2011 and 27th in 2012.

In terms of component scores, the assessment of trust and expectations is better than last year. However, the proportion of complaints increased from 2011 (non-significantly) and the proportion of problems is higher than average. Besides, the expectations and comparability scores are below the EU27 average. The choice component was not asked for this market.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.5	6.4	6.8	17.8	70.1	.
Diff 2012-2011	0.1	0.2	0.2	-0.3	2.8	.
Diff 2012 - EU27 avg	-0.5	-0.2	-0.5	7.3	-5.7	.

Country Analysis

The market for train services performs better in the EU15, with an nMPI of 100.6, than in the EU12, which has a nMPI of 97.4. Its MPI score is highest in Western Europe (scores of 103.3), and lowest in Southern Europe (score of 95.1 points). In terms of country score comparison, it has the most dispersed results of any market, with 29.4 MPI points between the top and bottom ranked countries, compared to a services markets average dispersion score of 16.1 points. The 3 Baltic countries are ranked top, whilst Italy is at the bottom of the scale. Note that this market was not asked in Iceland, Malta and Cyprus due to the lack of train services in those countries.

In comparison to 2011, the biggest improvements were seen in Hungary (up by 4.6 points, and from 20th to 16th), Austria (up by 3.7 points, and from 15th to 7th) and France (up by 3.4 points, and from 14th to 6th). A possible factor contributing to the improvement in Austria could be the entry of a new private train service provider, adding competition to the market. The greatest declines were seen in Italy (down by 5.3 points, and from 23rd to 25th), Finland (down by 4.8 points, and from 5th to 10th) and the Netherlands (down by 4.2 points, and from 13th to 19th). The sharp decline in Italy can be partly attributed to large price increases, with no perceived change in train service quality.

Lithuania is the top ranked country for comparability, trust and especially expectations, where it scores 8.9 compared to the average of 6.8. Italy performs poorest in terms of comparability and trust.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LT	117.1	LT	8.4	LT	8.4	LT	8.9	EE	3.0	LU	42.9	.	.
EE	111.5	LV	8.0	EE	8.2	LV	7.8	LV	4.7	NO	48.5	.	.
LV	111.4	SI	7.5	LU	7.6	SI	7.8	LT	4.8	RO	51.2	.	.
SI	109.9	HU	7.5	LV	7.6	FI	7.8	SI	6.5	PT	54.2	.	.
LU	109.0	FI	7.4	SI	7.6	EE	7.7	LU	8.2	FR	54.5	.	.
Avg	100.0	Avg	6.5	Avg	6.4	Avg	6.8	Avg	17.8	Avg	70.1	Avg	.

36

Market for train services

Socio – demographic analysis

Train services are rated higher by consumers aged 18-34 or 55+ than those aged 35-54. In terms of occupation, it receives a higher score among retired consumers than among the self employed, managers and other white collar workers, and it is rated higher by other white collar workers, blue collar workers and students than by the self employed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	71.2	70.9	71.4	72.0	70.2	71.8		
				(d)		(d)		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	71.0	71.2	71.3	71.0	71.1	71.5		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	67.9	70.0	71.1	72.3	71.5	70.5	70.4	72.7
			(l)	(l)	(l)			(lmn)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

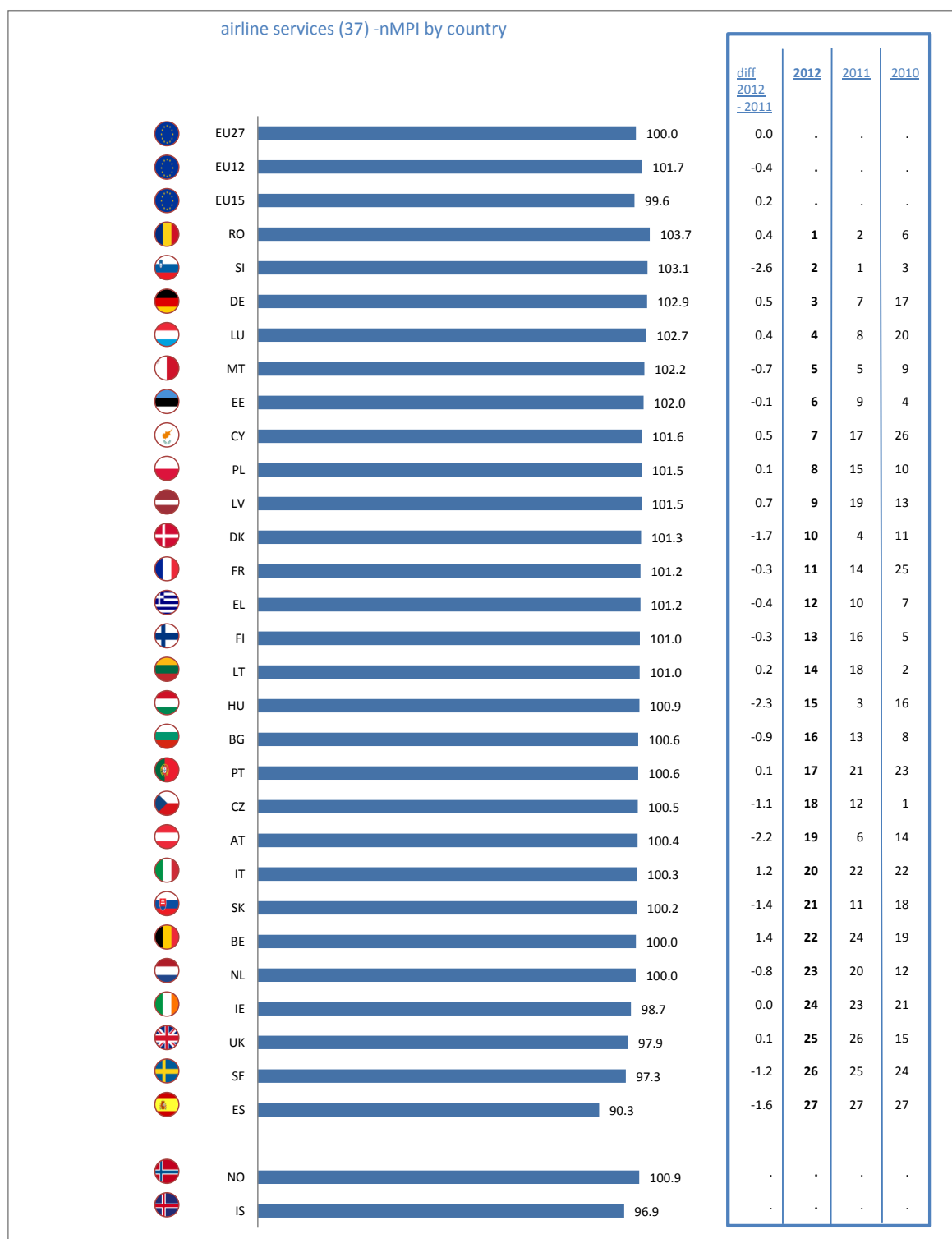
General Conclusions

The market for train services continues to be one of the worst performing services markets. Looking at component scores, it has improved in terms of trust and expectations since 2011. However, it is still below the services markets average for comparability and expectations. The rating of this service differs greatly by country. Train ticket prices have risen well above the level of inflation in some EU countries, which impacts on the scores that consumers give to this service - Italy is the key example of this.

37

Market for airline services

Market definition: Airlines



Overall Performance

The airline services market scores 104.2 for its normalised MPI and ranks 5th among services markets. This result is comparable to its ranking in previous years. A slight increase in ranking can be seen over the years, coming from a 7th position in 2010 up to a 6th position in 2011 and now in 5th position.

The trust component has increased slightly since last year, although not significantly. The choice component assessment is less positive than last year, but this change is not statistically significant. In contrast, the comparability, trust and expectations scores are above average, indicating that consumers feel they can easily compare offers between different airlines.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.7	7.1	7.7	9.8	77.5	7.6
Diff 2012-2011	0.1	0.1	0.0	-2.4	1.4	-0.1
Diff 2012 - EU27 avg	0.7	0.5	0.4	-0.7	1.7	-0.1

Country Analysis

With 13.4 points between the highest and lowest scoring countries, the spread of scores for airline services market is 2.7 points below the services markets average. This market is rated the highest in Eastern Europe, with a nMPI of 101.7, and the worst in Southern Europe (97.2). Differences between EU12 and EU15 countries seem also to decline over the years.

Romania (103.7) scores the highest, with high scores on comparability and trust, while Spain (90.3) scores the lowest. Cyprus (from 17 to 7) and Latvia (from 19 to 9) improved their ranking from last year, but Hungary (from 3 to 15), Austria (from 6 to 19) and Slovakia (from 11 to 21) went down in the ranking by at least 10 positions. For Hungary, this could be linked to the bankruptcy of Malév, the former national airline.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
RO	103.7	RO	8.4	MT	8.2	FI	8.4	DE	4.2	FR	34.6	DK	8.4
SI	103.1	LT	8.3	RO	7.8	SI	8.3	FR	5.1	EE	59.6	AT	8.3
DE	102.9	CY	8.1	LU	7.6	DK	8.2	LU	5.4	RO	61.4	DE	8.2
LU	102.7	LV	8.1	DE	7.6	PL	8.1	BE	7.1	DE	61.9	FI	8.1
MT	102.2	IT	8.1	SI	7.6	AT	8.1	MT	7.2	SI	62.2	SE	8.1
Avg	100.0	Avg	7.7	Avg	7.1	Avg	7.7	Avg	9.8	Avg	77.5	Avg	7.6

Socio – demographic analysis

Younger consumers evaluate the performance of airline services significantly higher than consumers above 55. Higher educated consumers and students give higher scores than lower educated consumers (up to 15 years). Managers, other white collar workers, students, house persons and retired consumers give significantly higher scores than blue collar workers, while students also give higher scores than self employed and unemployed persons.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	79.7	79.3	80.0	80.1	79.8	78.8		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	78.1	79.7	79.7	81.1	79.7	78.8		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	79.0	80.1	80.1	77.6	80.9	80.0	78.7	79.5
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

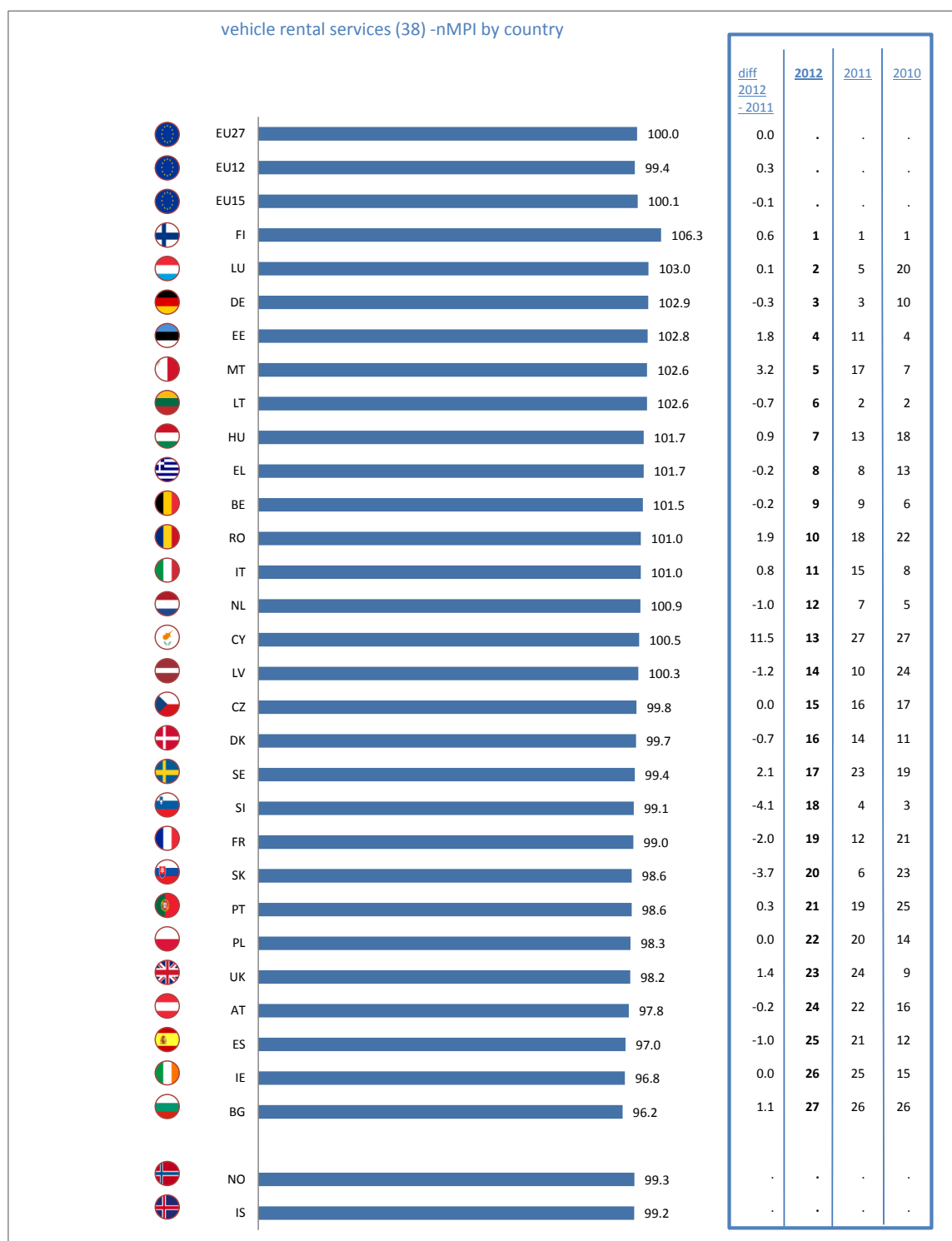
General Conclusions

With its 5th place in the services market ranking, the market for airline services has entered the top 5. The market is very stable compared to previous years and the small differences in performance noticed for EU12 and EU15 countries seem to decrease over the years.

38

Market for vehicle rental services

Market definition: Rental services Car rental Motorcycle rental Van rental Caravan rental Boat rental Other rental



Overall Performance

This market is rated better than the average for the services markets, with a normalised MPI of 101.8, but its score has decreased by 0.9 points since 2011. However, the market for vehicle rental services has been assessed consistently well over the past three years, being ranked 10th in 2010, 8th in 2011 and 10th in 2012.

In terms of the component scores, the market experienced a non-significant decrease from 2011 in the expectations score.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.3	6.8	7.6	9.6	74.7	7.3
Diff 2012-2011	0.0	0.0	-0.1	-0.3	-6.6	0.0
Diff 2012 - EU27 avg	0.3	0.1	0.3	-0.9	-1.1	-0.3

Country Analysis

The vehicle rental services market performs quite similarly in the EU15 and the EU12, with MPI scores of 100.1 and 99.4 points respectively. There is little regional variation in score, although the market is rated the highest in Northern Europe with 101.2 points. There is a difference of 10.2 points between the top and bottom ranked countries for vehicle rental services, which is below the services markets average dispersion score of 16.1 points. Finland is ranked top with 106.3 points, 3.3 more than the second-placed country Luxembourg, and Bulgaria, Ireland and Spain are ranked lowest for this market.

In comparison to 2011, the score for Cyprus has increased by 11.5 points, and its ranking has risen from 27th to 13th. Other notable differences can be seen in Slovakia (down from 6th to 20th), Slovenia (down from 4th to 18th) and Malta (up from 17th to 5th).

Finland performs particularly strongly in terms of expectations, problems and choice. Bulgaria performs especially poorly for trust, expectations and choice.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	106.3	LT	7.9	MT	8.1	FI	8.6	FI	5.1	FR	51.5	FI	8.4
LU	103.0	EE	7.8	FI	7.6	DK	8.2	CY	6.0	DE	53.7	NO	8.3
DE	102.9	LU	7.7	LU	7.4	BE	8.0	MT	6.0	SK	65.7	SE	8.1
EE	102.8	RO	7.6	DE	7.4	NO	7.9	FR	6.5	CY	66.7	LU	8.0
MT	102.6	FI	7.6	EL	7.3	EE	7.9	SE	6.5	LU	69.2	DE	8.0
Avg	100.0	Avg	7.3	Avg	6.8	Avg	7.6	Avg	9.6	Avg	74.7	Avg	7.3

Socio – demographic analysis

This market receives higher scores from those aged 35-54 than those aged 18-34 or 55+, and it is rated more highly by those with private internet usage than those without private internet usage. Housepersons give a higher score to the vehicle rental service market than the self employed, other white collar workers, blue collar workers, the unemployed and retired consumers. This market is rated significantly lower among the unemployed than by any other occupation type.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	77.3	77.1	77.6	76.6	78.0	76.7		
2012 EU27 Services	75.5	74.9	76.0	75.7	(ce)	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	76.1	77.5	77.5	77.5	77.6	74.1		
2012 EU27 Services	74.8	75.4	75.8	75.4	(k)	75.5		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	76.7	78.0	77.3	76.6	78.3	80.2	74.0	77.7
2012 EU27 Services	(r)	(r)	(r)	(r)	(r)	(Inors)		(r)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

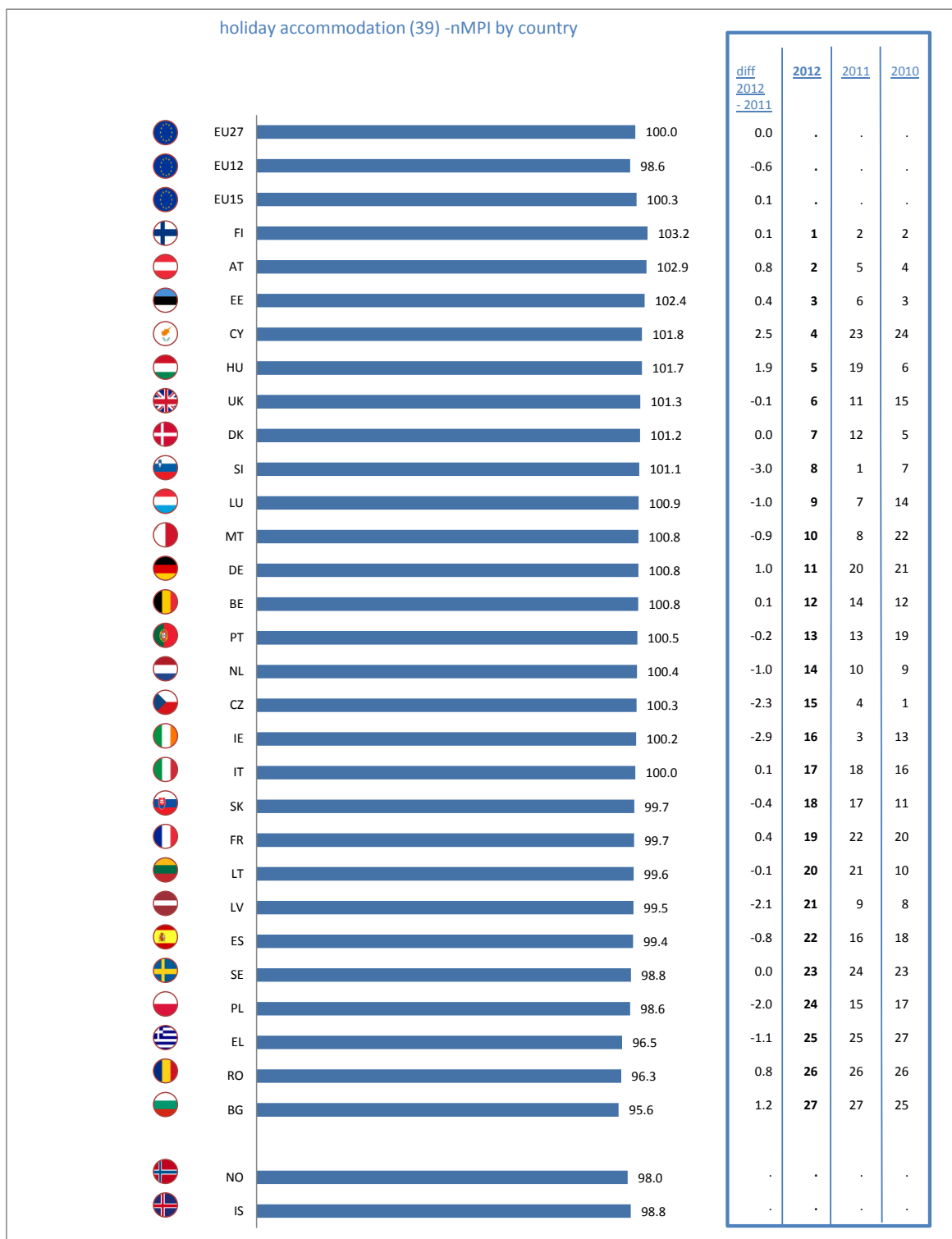
General Conclusions

As has been the case for the past three years, the market for vehicle rental services is performing above the average for services markets. This market performs particularly well in Finland.

39

Market for holiday accommodation

Market definition: Hotels and other holiday accommodation
 Hotels Other holidays accommodation (e.g. bed & breakfast, youth hostel) Caravan sites Camp sites



39

Market for holiday accommodation

Overall Performance

The market for holiday accommodation performs significantly above the average for services markets. It has a nMPI score of 105.0, which has increased slightly by 0.3 since 2011. It has been the 4th ranked services markets market for the past 3 years.

In terms of components, it is assessed better than average for comparability, trust and expectations, while the trust score increased non-significantly from 2011. The choice component is rated particularly well, as its score increased from 2011 to reach a level which is above the services market average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.8	7.1	7.8	7.4	77.4	8.5
Diff 2012-2011	0.1	0.1	0.0	-2.7	-3.8	0.1
Diff 2012 - EU27 avg	0.8	0.5	0.6	-3.0	1.6	0.9

39

Market for holiday accommodation

Country Analysis

This market performs slightly better in the EU15 than in the EU12, with nMPI scores of 100.3 and 98.6 respectively. There is relatively little difference by region, although Western (100.7) and Northern (100.6) Europe are rated slightly above average. Country scores have a low rate of dispersion, with 7.7 MPI points separating the top and bottom ranked countries, compared to a services markets average dispersion of 16.1 points. Finland, Austria and Estonia are the top performing countries, whilst Bulgaria, Romania and Greece are at the other end of the spectrum.

In comparison to 2011, the low level of nMPI points dispersal between countries means that there have been significant changes in ranking but scores are fairly close to those seen in 2011. The biggest ranking increases are seen in Cyprus (up from 23rd to 4th) and Hungary (up from 19th to 5th). Conversely, the biggest decreases in ranking are seen in Latvia (down from 9th to 21st), Ireland (down from 3rd to 16th) and the Czech Republic (down from 4th to 15th).

The similar country scores for nMPI reflect the relatively similar component scores given by countries. Ireland, Italy and the UK perform best for comparability, whilst Iceland performs worst with a score of 7.0. Trust is assessed the most positive in Malta, and lowest in Bulgaria with a score of 6.3. The expectation score is highest in Austria, and lowest in Bulgaria and Greece (both 7.2). As in other markets, France scores well in terms of having a low percentage of problems and complaints. Hungary comes top for choice, whilst France comes lowest for this component with a score of 7.8.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	103.2	IE	8.0	MT	8.0	AT	8.6	FR	3.7	FR	42.1	HU	9.3
AT	102.9	IT	8.0	FI	7.9	HU	8.4	DE	4.7	EE	61.5	AT	9.2
EE	102.4	UK	8.0	LT	7.6	FI	8.3	EE	5.1	IT	64.4	SI	9.1
CY	101.8	EE	7.9	EE	7.5	SI	8.2	AT	5.3	PT	67.6	DK	9.0
HU	101.7	AT	7.9	CY	7.5	DK	8.2	NL	5.6	NO	70.3	UK	8.9
Avg	100.0	Avg	7.8	Avg	7.1	Avg	7.8	Avg	7.4	Avg	77.4	Avg	8.5

39

Market for holiday accommodation

Socio – demographic analysis

The market for holiday accommodation is rated higher by women than by men, and rated higher by those aged 55+ than those aged 18-54. Level of education is also a factor - those leaving full time education up to the age of 15 years give a significantly higher score than all other education categories. Those who left education aged 20+ assess the market higher than students. In terms of occupation, house persons and the retired give a higher score than the self employed, students and the unemployed. Managers give a higher rating than students and the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	80.5	79.8	81.2	80.1	80.3	81.4		
			(a)			(cd)		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	81.8	80.2	80.6	79.2	80.5	81.0		
	(ghi)		(i)					
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	79.7	81.6	80.5	80.6	79.1	81.9	79.1	81.4
		(pr)				(lpr)		(lpr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

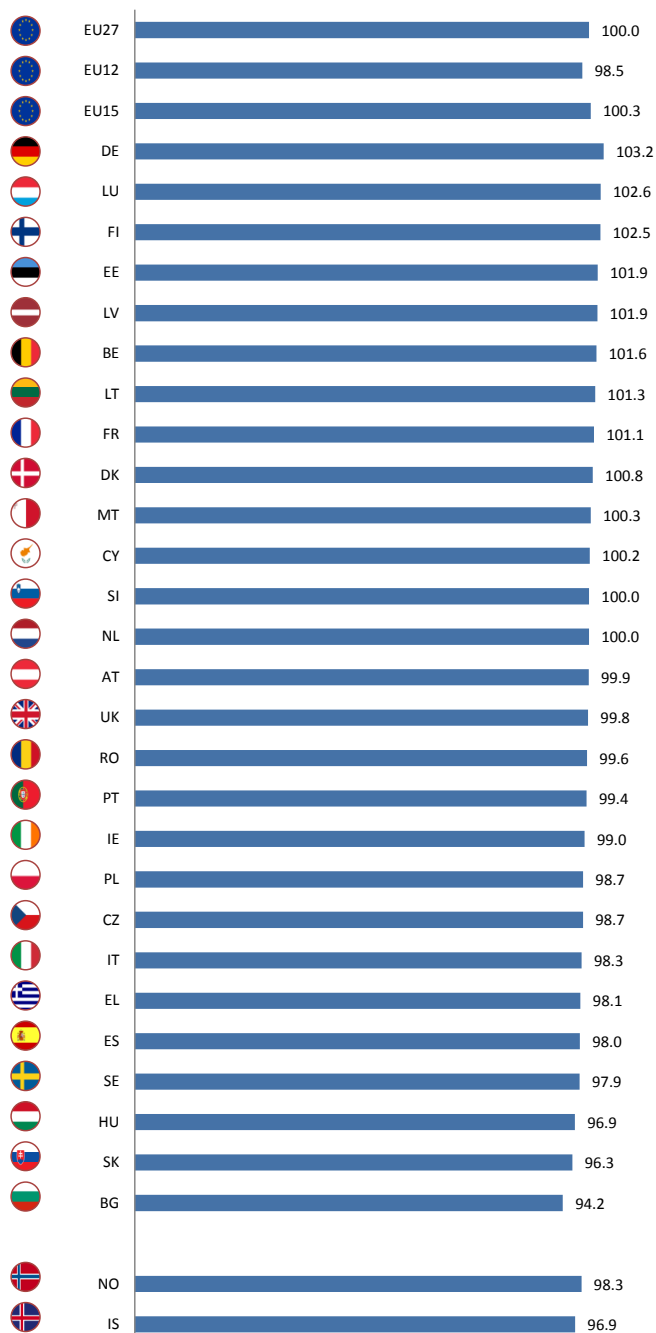
The market for holiday accommodation continues to perform well above the services markets average, and it has been the 4th ranked services markets for the past 3 years. It performs particularly strongly in terms of choice and expectations. There is relatively little differentiation between countries in terms of the scores that they give for this market.

40

Market for packaged holidays & tours

Market definition: *Packaged travel & Tours Other; referring to agencies*

packaged holidays & tours (40) -nMPI by country



diff 2012 - 2011	2012	2011	2010
0.0	.	.	.
0.3	.	.	.
-0.1	.	.	.
1.4	1	7	17
-0.6	2	3	8
-1.5	3	1	1
1.4	4	13	3
-1.6	5	2	13
0.0	6	8	12
0.3	7	11	5
-2.1	8	5	16
-1.4	9	6	15
3.7	10	24	7
2.3	11	22	27
-3.1	12	4	6
-1.3	13	10	9
-0.8	14	12	19
-0.3	15	15	4
2.1	16	23	24
-0.1	17	17	22
-1.4	18	14	11
0.1	19	20	20
-2.7	20	9	2
-0.7	21	19	10
-1.9	22	16	26
1.6	23	25	14
-0.6	24	21	18
3.2	25	27	23
-3.1	26	18	21
-1.0	27	26	25
.	.	.	.
.	.	.	.

40

Market for packaged holidays & tours

Overall Performance

With a normalised MPI score of 103.6, the market for packaged holiday and tours comes in 7th position among services markets. The market shows only a small increase in score of 0.3 points and remains at the same position as in 2011.

Trust (+0.1) improved non-significantly from last year. The proportion of problems decreased not significantly. Besides, this market is assessed above the EU27 average for comparability and expectations.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.5	7.0	7.8	8.9	78.7	8.1
Diff 2012-2011	0.1	0.1	0.0	-3.2	0.2	0.0
Diff 2012 - EU27 avg	0.5	0.3	0.5	-1.6	3.0	0.5

40

Market for packaged holidays & tours

Country Analysis

Market performance in the market for packaged holidays and tours is evaluated less well in the EU12 than in the EU15 Member States, but compared to 2011 the score for this market has increased in this first group, while it slightly decreased for the latter. From a regional perspective, differences are small, with only Western Europe receiving an above average rating (101.4). The spread of scores across countries is also limited, with 9 point difference between the highest and lowest scores, 7.1 points lower than the services markets average, indicating that performance is evaluated at a similar level in all surveyed countries.

Germany, Luxembourg and Finland perform the best, while Bulgaria comes last. Germany obtains high scores for comparability and trust and has a low proportion of problems, while Finland scores high for trust and expectations. Malta (from 24th to 10th) and Cyprus (from 22nd to 11th) improved their ranking from last year, but the Czech Republic lost 11 ranks, ending at the 20th place.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	103.2	LV	7.8	MT	8.0	FI	8.4	FR	3.3	FR	52.9	AT	9.0
LU	102.6	EE	7.8	LU	7.6	AT	8.3	DE	6.2	RO	65.5	HU	8.9
FI	102.5	DE	7.8	DE	7.6	DK	8.3	LV	7.3	IS	66.7	SI	8.8
EE	101.9	LU	7.7	BE	7.4	EE	8.2	EE	7.3	EE	67.6	DK	8.8
LV	101.9	RO	7.7	FI	7.4	SI	8.1	SE	7.3	DE	67.7	SE	8.7
Avg	100.0	Avg	7.5	Avg	7.0	Avg	7.8	Avg	8.9	Avg	78.7	Avg	8.1

Socio – demographic analysis

Women and older consumers give higher scores than other categories for this market. Managers, other white collar workers and retired persons evaluate the market for packaged holidays and tours better than the self employed and the unemployed. Managers and retired persons also rate this market better than students, and retired persons rate it better than blue collar workers. A possible explanation could be that these groups in general book higher budget holidays and tours.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	79.1	78.7	79.5	78.9	78.7	79.8		
			(a)			(d)		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	79.2	78.9	79.4	78.0	79.2	78.1		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	77.2	80.2	79.5	78.4	78.2	79.2	76.4	80.1
		(lpr)	(lr)					(lopr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

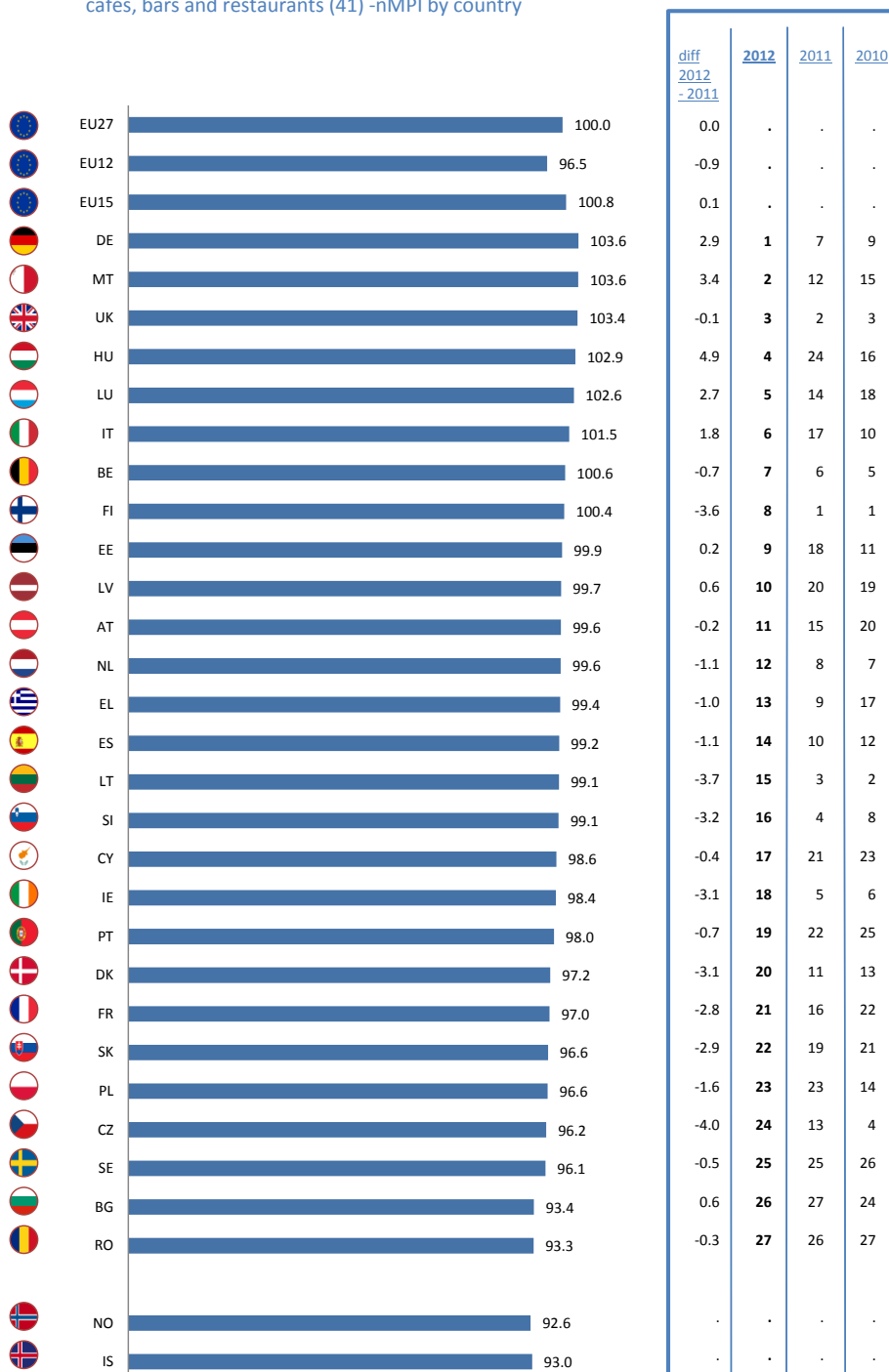
The market for packaged holidays and tours scores well above the average of all services markets. The overall score as well as the scores for different countries are relatively stable compared to 2011 and show very limited differences between countries. Some exceptions can be found here concerning Malta, Cyprus and Czech Republic. The socio-demographic analysis of this market could indicate, however, that there might be some differences in types of providers or offers of packaged holidays and tours in this market.

41

Market for cafés, bars and restaurants

Market definition: Restaurants and bars, Cafe, brasserie Caterers Takeaways
Pub Mobile food vendors Night clubs Discotheques Bars Other

cafés, bars and restaurants (41) -nMPI by country



41
Market for cafés, bars and restaurants
Overall Performance

The market for cafés, bars and restaurants has a score of 103.8, and thus can be considered to be outperforming the services markets average, although its nMPI did decrease by 0.5 in the last year. It is currently ranked 6th in terms of services markets, compared to its rank of 5th in 2011 and 9th in 2010.

It is assessed above the services markets average for comparability, choice and expectations. The trust component score for cafés, bars and restaurants has increased from 2011, as did the proportion of problems, although neither of these changes are significant.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.8	7.0	7.7	8.9	79.1	8.4
Diff 2012-2011	0.1	0.1	0.0	1.0	0.0	0.0
Diff 2012 - EU27 avg	0.8	0.3	0.4	-1.6	3.3	0.7

Country Analysis

The market for cafés, bars and restaurants is seen to be performing better in the EU15 than in the EU12, with respective scores of 100.8 and 96.5 points. In terms of regional differences, this market is assessed more positively in Western Europe (101.3), while Eastern Europe has the lowest score (96.4). There is a 10.3 point difference between the top and bottom ranked countries, which is below the services markets average difference of 16.1 points. Germany, Malta and the UK score highest, whilst Romania and Bulgaria are at the other end of the spectrum. Outside of the EU, Norway and Iceland score similarly to the bottom end of this EU27 country spectrum.

The most notable changes since 2011 are seen in Hungary (up 4.9 points, and up from 24th to 4th place), Malta (up from 12th to 2nd), Italy (up from 17th to 6th), Latvia (up from 20th to 10th), Lithuania (down from 3rd to 15th), Slovenia (down from 4th to 16th), Ireland (down from 5th to 18th), and the Czech Republic (down from 13th to 24th, despite being ranked as high as 4th in 2010).

Malta scores significantly higher than all other countries for trust, whilst Italy performs well in terms of comparability and problems. Hungary is the top ranked country for expectations and choice. Iceland and Norway both score 6.5 for comparability, whilst Bulgaria and Romania scored significantly below the other countries for trust and expectations.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	103.6	IT	8.2	MT	8.3	HU	8.3	IT	4.4	FR	50.0	HU	9.1
MT	103.6	EL	8.1	DE	7.7	DE	8.1	BE	6.1	RO	61.2	ES	8.9
UK	103.4	LT	8.1	UK	7.6	FI	8.1	DE	6.5	PT	63.8	UK	8.9
HU	102.9	UK	8.1	FI	7.5	LU	8.0	LU	7.0	EE	64.9	MT	8.9
LU	102.6	HU	8.0	LU	7.4	UK	8.0	FR	7.1	SI	66.7	SK	8.9
Avg	100.0	Avg	7.8	Avg	7.0	Avg	7.7	Avg	8.9	Avg	79.1	Avg	8.4

Socio – demographic analysis

The market for cafés, bars and restaurants is perceived more positively by women than men, and it receives higher scores from those leaving education aged up to 15 years compared to those leaving education aged 16-19 or 20+. Other white collar workers rate this market higher than the self employed, managers and the unemployed. Blue collar workers and the retired both give higher scores than the self employed and the unemployed. Students and house persons rate the market higher than the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	79.3	78.4	80.1	79.2	79.4	79.4		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	80.3	78.9	79.2	79.1	79.2	79.7		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	77.8	78.0	80.0	80.1	78.7	79.4	76.6	79.7
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

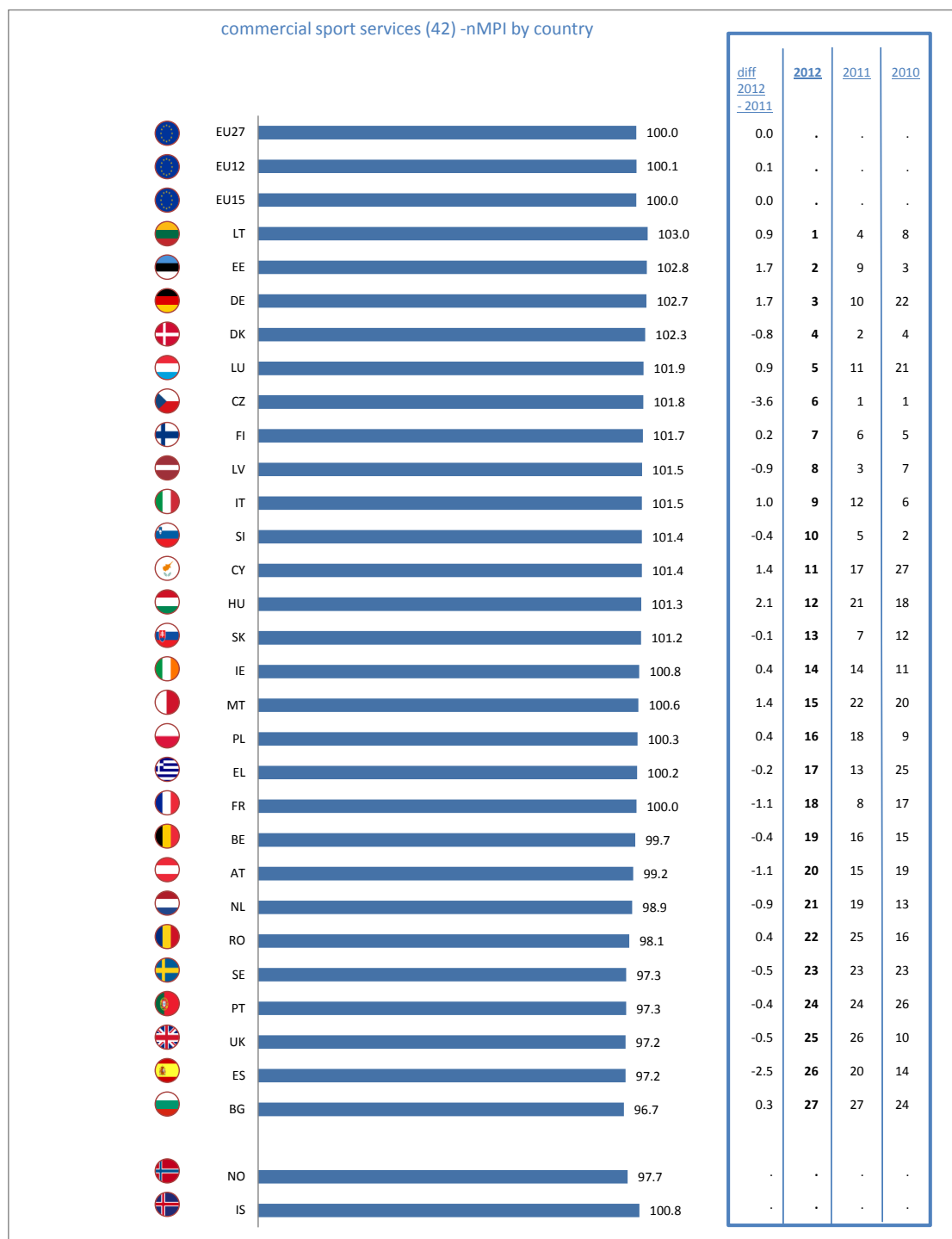
General Conclusions

The market for cafés, bars and restaurants is the 6th ranked services markets market, and it has consistently performed above average. In particular, its score for the comparability, choice and expectations components are above average. There have been a number of changes in ranking in country performance, though this is partly as a result of the relatively low dispersion of nMPI scores across countries for this market.

42

Market for commercial sport services

Market definition: Sport and leisure services, Health clubs and Gyms, Sports facilities, Sport instructors (not including "not-for-profit", sportsclubs or activities run on a non-profit basis by volunteers and such)



Overall Performance

The market for commercial sport services performs significantly above the average for services markets. It has an nMPI score of 105.4, which has declined very slightly by 0.2 since 2011. It has been the 3rd ranked services markets market for the past 3 years.

In terms of component scores, this market is rated better than the services average for comparability, trust and expectations, whilst the proportion of problems is below average. The proportion of complaints has increased non-significantly since 2011, as did the component trust.

In terms of its switching components scores, the switching proportion decreased non-significantly from 2011 but the ease of switching remains higher than average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.5	7.4	7.8	5.0	80.1	7.6
Diff 2012-2011	0.0	0.1	0.0	-3.1	2.2	0.0
Diff 2012 - EU27 avg	0.5	0.7	0.5	-5.5	4.3	-0.1

	Switching (%)	Ease of switching (Avg)
2012	13.0	7.6
Diff 2012-2011	-1.0	0.0
Diff 2012 - EU27 avg	0.1	0.8

Country Analysis

This market performs at the same level in both the EU12 and the EU15, and there is almost no difference in nMPI score across regions. The commercial sport services market has the least dispersal of all markets, with a difference of just 6.3 nMPI points between the top and bottom ranked countries, compared to a services markets average of 16.1 points. Lithuania, Estonia and Germany are the top ranked countries, whilst Bulgaria is at the opposite end of the scale.

In comparison to 2011, the low level of nMPI points dispersal between countries means that they can move several ranking places based on a relatively small change in nMPI score. For example, France fell from 8th to 18th place, despite a decrease of just 1.1 points.

Estonia and Lithuania score high for comparability. Malta scores particularly highly for trust, Denmark outperforms other countries for expectations, France is strongest for problems and complaints, and Cyprus and Denmark are the top two countries for choice. Conversely, Portugal performs relatively poorly for trust (with a score of 6.7), Sweden performs poorly for expectations (with a score of 6.9) and Poland is lowest in terms of choice (with a score of 6.7).

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LT	103.0	EE	8.1	MT	8.2	DK	8.6	FR	1.6	FR	25.0	CY	8.6
EE	102.8	LT	8.1	LT	7.8	FI	8.3	DE	3.0	CY	55.6	DK	8.4
DE	102.7	LV	8.0	LU	7.8	SI	8.2	CZ	3.5	MT	61.5	CZ	8.2
DK	102.3	EL	7.9	DE	7.8	HU	8.1	CY	3.6	IT	65.2	AT	8.2
LU	101.9	IT	7.8	EE	7.7	IS	8.1	SK	3.9	PT	66.7	FI	8.2
Avg	100.0	Avg	7.5	Avg	7.4	Avg	7.8	Avg	5.0	Avg	80.1	Avg	7.6

Socio – demographic analysis

This market is rated higher by women than by men, and by those aged 18-34 than those aged 55+. In terms of occupation, other white collar workers give a higher score than the self employed and blue collar workers, whilst students and house persons give a higher score than the self employed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	80.9	80.2	81.5	81.4	80.8	80.2		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	80.2	81.5	80.7	81.4	80.9	80.4		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	79.7	80.4	81.3	80.2	81.5	81.8	81.4	80.2
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

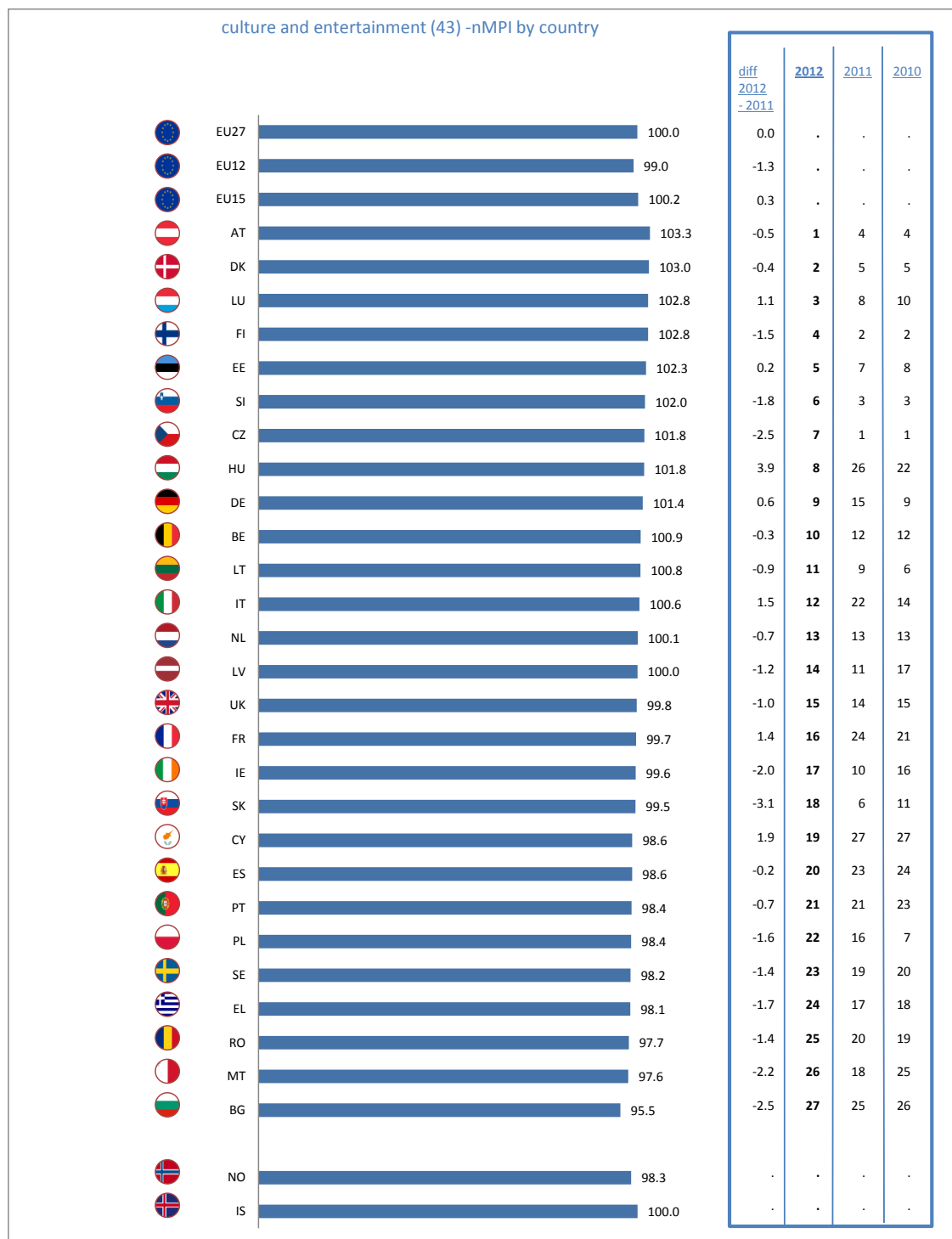
General Conclusions

The market for commercial sport services continues to perform well above the services markets average, and it has been the 3rd ranked services markets for the past 3 years. It performs particularly strongly in terms of comparability, trust, expectations and ease of switching. All countries score similarly highly for this market, with a difference of just 6.3 nMPI points between the top and bottom ranked countries for the commercial sport services market.

43

Market for culture and entertainment

Market definition: Cultural and entertainment services Theatres Cinema Museums Zoos Amusement Parks Ticket selling services Other



43

Market for culture and entertainment

Overall Performance

The market for culture and entertainment has a normalised MPI score of 106.6 and is ranked second in the services ranking already for the third year in a row.

Its trust and choice components improved from last year, although the proportion of complaints increased (+11.5%). The changes in terms of choice and complaints are, however, not significant. Compared to the EU27 average, three components, comparability, trust and expectations are assessed better than average, while the proportion of problems remains below average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.6	7.5	8.0	2.8	79.4	7.6
Diff 2012-2011	0.0	0.1	0.0	-0.3	11.5	0.1
Diff 2012 - EU27 avg	0.6	0.8	0.7	-7.6	3.7	0.0

43

Market for culture and entertainment

Country Analysis

The spread of scores across countries remains limited, with 7.8 points between the highest and lowest scores, which is 8.3 points below the services markets average level of dispersion. There are only small differences between regions for this market, with Eastern Europe getting the lowest score (99.0).

Austria (103.3) and Denmark (103.0) perform the best, with high scores on trust, expectations and choice. Conversely, Bulgaria (95.5) has the lowest score. Hungary (from 26 to 8) and Italy (from 22 to 12) improved their position in the ranking from last year, but Slovakia (from 6 to 18) lost 12 ranks.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
AT	103.3	LU	8.1	AT	7.9	AT	8.6	NL	1.4	EE	50.0	FI	8.5
DK	103.0	EE	8.0	DK	7.8	FI	8.5	DE	1.4	SI	52.6	AT	8.5
LU	102.8	LT	8.0	EE	7.8	DK	8.5	FR	1.4	SK	55.6	DK	8.4
FI	102.8	CZ	8.0	FI	7.8	HU	8.3	DK	1.8	FR	57.1	LU	8.3
EE	102.3	SI	8.0	MT	7.8	LU	8.3	PL	2.0	NL	57.1	CZ	8.3
Avg	100.0	Avg	7.6	Avg	7.5	Avg	8.0	Avg	2.8	Avg	79.4	Avg	7.6

Socio – demographic analysis

Women and consumers aged below 55 give higher scores than other categories for this market. Consumers who do use the Internet for private purposes also give higher scores. Among occupations, students give significantly higher scores than retired persons and other white collar workers give higher scores than retired and blue collar workers.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	82.1	81.0	83.0	82.8	82.3	81.1		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	81.7	82.0	82.2	82.9	82.3	80.5		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	82.1	81.5	82.8	81.2	82.7	82.7	81.4	81.2
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

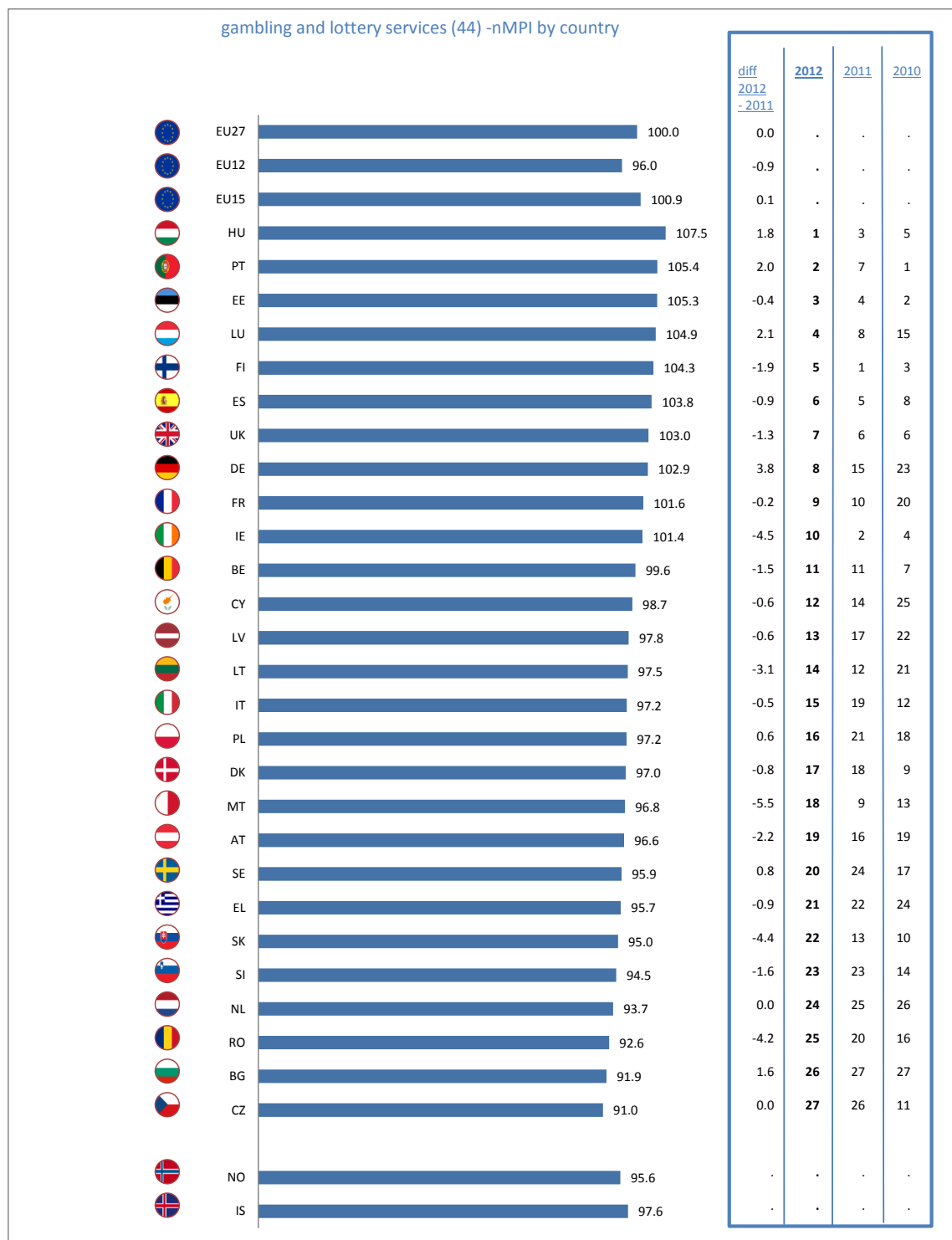
General Conclusions

For the third year in a row the market for culture and entertainment services is ranked at the second place for services markets. The scores given in the different countries are very similar in this market, indicating that the market for culture and entertainment is a very stable and well performing services market.

44

Market for gambling and lottery services

Market definition: Gambling, lotteries Betting services Lotteries Casinos Internet/Mobile gambling Other



Overall Performance

The market for gambling and lottery services has a normalised MPI of 102.9, which has increased by 0.5 since 2011. Its ranking among services markets is currently 8th, which marks a steady improvement on its ranking of 10th in 2011 and 12th in 2010.

In terms of MPI components, this market is assessed better than the average services markets market score for comparability, problems and complaints. In comparison to its 2011 component scores, comparability, trust and choice increased, expectations increased non-significantly and the percentage of complaints decreased from 78% to 54%.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.6	6.9	7.0	2.5	54.3	8.1
Diff 2012-2011	0.3	0.1	0.1	-0.5	-23.5	0.1
Diff 2012 - EU27 avg	0.6	0.2	-0.3	-7.9	-21.5	0.5

Country Analysis

The gambling and lottery services market is performing better in the EU15 (100.9 points) than in the EU12 (96.0 points). This market is rated above average in Western Europe (101.6) and gets a lower score in Eastern Europe (96.0). There is a difference of 16.5 points between the top and bottom ranked countries, which is close to the services markets average of 16.1 points. Hungary is ranked top, whilst the Czech Republic, Bulgaria and Romania are ranked bottom.

The largest differences since 2011 can be observed Malta (down 5.5 points, and from 9th to 18th) and Slovakia (down 4.4 points, and from 13th to 22nd).

Hungary scores very highly for all components. Slovenia scores just 5.0 for expectations, and Greece scores just 6.4 for choice.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
HU	107.5	EE	8.4	LU	8.0	HU	8.4	ES	0.0	BE	0.0	HU	9.1
PT	105.4	HU	8.2	EE	7.9	UK	7.9	HU	0.2	DE	37.5	LT	9.1
EE	105.3	PT	8.1	FI	7.9	PT	7.8	BE	0.2	UK	40.0	SE	9.0
LU	104.9	LT	8.1	HU	7.7	FI	7.7	PT	0.6	SI	50.0	AT	8.9
FI	104.3	IT	8.0	ES	7.7	IE	7.6	IS	0.8	MT	50.0	NO	8.9
Avg	100.0	Avg	7.6	Avg	6.9	Avg	7.0	Avg	2.5	Avg	54.3	Avg	8.1

Socio – demographic analysis

This market is rated higher by consumers aged 18-54 than by those aged 55+, and it receives a higher rating among consumers leaving education aged up to 15 or aged 20+ than those leaving education aged between 16 and 19. Private internet users give a higher score than those without private internet usage. Other white collar workers give a higher score than the self employed, blue collar workers and retired consumers.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	78.4	78.4	78.5	79.1 (e)	78.7 (e)	77.3		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	79.6 (g)	77.1	78.9 (g)	78.5	78.7 (k)	77.0		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	76.9	79.3	79.5 (los)	78.2	78.6	78.0	78.6	77.1
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

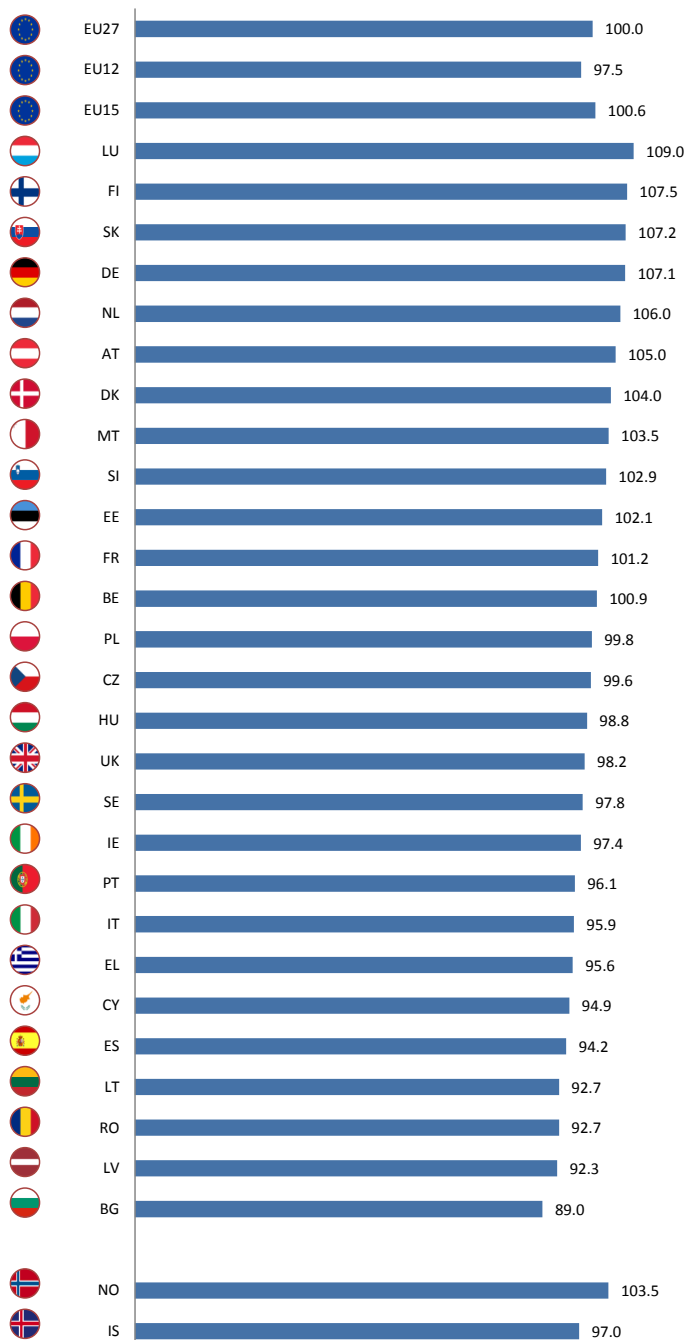
The market for gambling and lottery services is ranked 8th in the services markets, a steady increase since its ranking of 12th in 2010. It scores highly for comparability, problems and complaints. This market is performing particularly strongly in Hungary.

45

Market for water supply

Market definition: Water Supply

water supply (45) -nMPI by country



diff 2012 - 2011	2012	2011	2010
0.0	.	.	.
-0.9	.	.	.
0.1	.	.	.
3.7	1	6	3
-1.2	2	1	4
2.9	3	7	10
0.9	4	2	13
0.2	5	4	2
-0.5	6	5	5
-1.9	7	3	9
9.6	8	23	27
-0.8	9	8	1
1.4	10	12	14
-2.4	11	9	18
0.9	12	13	11
-1.4	13	11	15
-2.3	14	10	6
-1.0	15	14	21
0.7	16	16	8
2.1	17	19	19
1.4	18	18	7
1.8	19	22	22
0.8	20	21	17
-2.6	21	15	16
-1.8	22	17	23
-1.2	23	20	12
1.0	24	26	26
-1.1	25	24	20
-1.4	26	25	25
-0.4	27	27	24
.	.	.	.
.	.	.	.

45

Market for water supply

Overall Performance

With an nMPI score of 99.0 points, the market for water supply is performing slightly below the services markets average. Its score has dropped slightly by 0.3 points since 2011, although its ranking has been quite stable over the last three years - 16th in 2010, 14th in 2011 and 17th in 2012.

In terms of component scores, its scores are almost completely unchanged since 2011. It is assessed close to the services markets average for all components except comparability, where its score is below the average. This is due to the fact that water supply is a monopoly market in a number of countries - hence the reason why the choice component is not asked for this market.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.2	6.7	7.4	7.8	76.3	.
Diff 2012-2011	0.0	0.0	0.0	-1.4	-2.5	.
Diff 2012 - EU27 avg	-0.8	0.1	0.1	-2.7	0.6	.

Country Analysis

Water supply performs better in the EU15 than in the EU12, with nMPI scores of 100.6 and 97.5 respectively. Furthermore, there is significant regional differentiation, as the market for water supply is rated higher in Northern (102.0) and Western (103.0) Europe, and lower in Eastern (97.5) and Southern (95.4) Europe. There is a 19.9 point difference between the top ranked country, Luxembourg, and bottom ranked country, Bulgaria. This is higher than the services markets average difference of 16.1 points.

One notable change since 2011 is Malta, which has increased its nMPI score by 9.6 points, and it has risen from bottom of the country rankings in 2010, to 23rd in 2011 to 8th in 2012. There are no other important changes within the country rankings.

Slovakia, Estonia and Luxembourg are performing particularly well for comparability, whilst Cyprus scores just 4.2 for this component. In terms of trust, the country with the largest MPI score, Luxembourg, comes top, whilst the country with the lowest nMPI score, Bulgaria, comes last with a score of 4.9. Austria and Finland are the top performing countries in terms of expectations, whilst Bulgaria scores just 5.9 for this component.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	109.0	SK	7.7	LU	8.0	AT	8.8	FR	2.3	FR	50.0	HU	.
FI	107.5	EE	7.6	DK	7.8	FI	8.8	LU	2.3	LU	50.0	LT	.
SK	107.2	LU	7.4	DE	7.8	NO	8.5	NL	2.6	SK	60.0	SE	.
DE	107.1	DE	7.0	FI	7.7	NL	8.4	DE	2.7	EE	60.9	AT	.
NL	106.0	RO	7.0	AT	7.7	DK	8.4	AT	3.0	SI	61.0	NO	.
Avg	100.0	Avg	6.2	Avg	6.7	Avg	7.4	Avg	7.8	Avg	76.3	Avg	.

Socio – demographic analysis

Women give a higher score than men, and those aged 18-34 or 55+ give a higher score than those aged between 35 and 54. Those who left education at age 20+ assess this market better than those who left education between the ages 16 to 19. In terms of occupation, this market is assessed more favourably by the retired than by self employed consumers, managers, other white collar workers and the unemployed. Furthermore, other white collar workers, blue collar workers, students and house persons all give a significantly higher score than the unemployed and self employed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	74.5	73.8	75.0	75.2	73.2	75.5		
			(a)	(d)		(d)		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	74.4	73.7	75.2	73.5	74.2	75.2		
			(g)					
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	70.5	72.3	74.5	74.9	74.5	75.1	70.3	76.6
			(lr)	(lr)	(lr)	(lr)		(lmnr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

The market for water supply is performing slightly below the services markets average, though its ranking compared to other services markets has been quite stable over the last three years - 16th in 2010, 14th in 2011 and 17th in 2012.

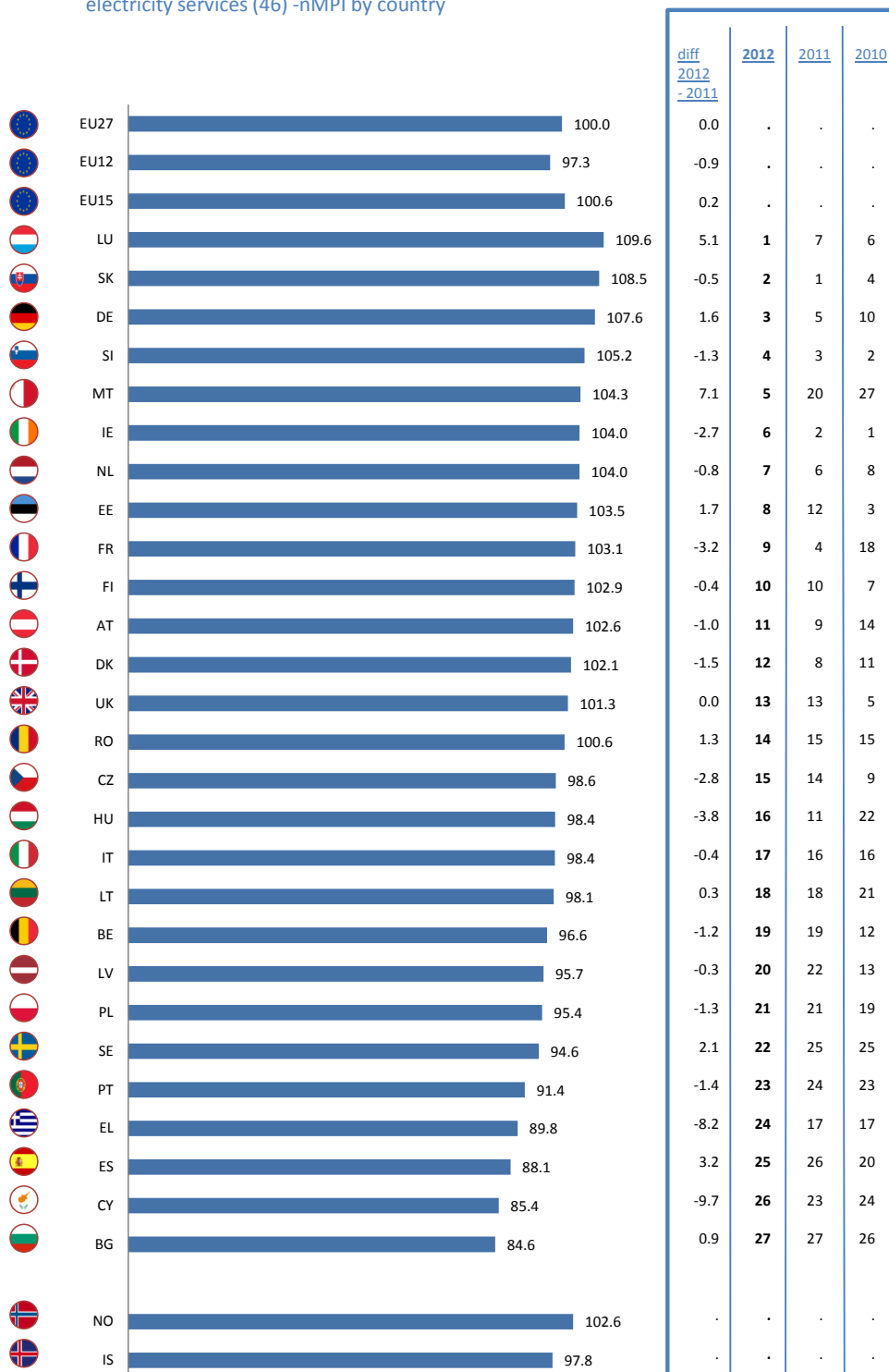
Its component scores are stable from 2011 and close to the services average, with the exception of comparability, where it performs below average. This result could be linked to the fact that water supply is a monopoly in many countries.

46

Market for electricity services

Market definition: Electricity

electricity services (46) -nMPI by country



Overall Performance

The market for electricity services has an nMPI of 96.3, which has increased by 0.6 points since 2011. Its ranking among services markets is currently 26th, which is again a decrease in the ranking with one position after this market already fell two positions between 2010 and 2011. While the nMPI score increases, the ranking of this market decreased, which indicates that the increase in score is slower than that of other services markets.

The electricity market is assessed better on expectations (non-significantly), comparability and choice in comparison with 2011, although the comparability, trust and choice scores remain below the services market average. Besides, the evaluation of the ease of switching increased in comparison with last year.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.3	6.2	7.0	10.7	76.2	6.4
Diff 2012-2011	0.2	0.0	0.1	-3.0	-5.0	0.2
Diff 2012 - EU27 avg	-0.7	-0.5	-0.3	0.3	0.4	-1.2

	Switching (%)	Ease of switching (Avg)
2012	11.1	6.4
Diff 2012-2011	-1.9	0.2
Diff 2012 - EU27 avg	-1.7	-0.4

Country Analysis

With 25 point difference between the highest and lowest country scores (compared to a services markets average country dispersion rate of 16.1 points), the market of electricity services has a wide spread of results. From a regional perspective, only Western Europe scores above average (104.1), while Southern Europe performs the least well with an nMPI score of 93.7. The EU12 Member States score is lower than the EU15 score and difference between these two groups has increased compared to 2011.

The country ranking changed slightly from 2011, with a major change for Malta, which improved its ranking by 15 positions following a 7.1 point increase in nMPI. Greece and Cyprus both registered drops of more than 8 points from 2011, with a limited impact on their ranking. However, Cyprus is now second to last in the ranking, just above Bulgaria. Shortages in electricity supply have probably played a role in the lower evaluation of this market in Cyprus.

Luxembourg and Slovakia have the highest scores for this market, with good performances on comparability and trust, and in the case of Slovakia, expectations. Luxembourg also has low proportions of problems and complaints.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	109.6	EE	7.6	LU	7.7	NL	8.1	DK	4.3	FR	26.9	SE	8.0
SK	108.5	DE	7.5	SK	7.3	AT	8.1	FR	5.1	LU	46.2	NL	8.0
DE	107.6	SK	7.4	MT	7.2	SK	8.1	LU	5.2	NO	56.0	DE	7.9
SI	105.2	LU	7.4	IE	7.1	SI	8.0	AT	5.3	SI	60.7	UK	7.9
MT	104.3	MT	7.2	DE	7.0	DK	8.0	SI	5.6	EE	61.5	FI	7.8
Avg	100.0	Avg	6.3	Avg	6.2	Avg	7.0	Avg	10.7	Avg	76.2	Avg	6.4

Socio – demographic analysis

Women and consumers who do not use the Internet for private purposes give higher scores in their evaluation of the electricity market. 35 to 54 years old are less positive in their market evaluation than the other age groups. Self employed give the lowest score in this category followed by unemployed and managers.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	71.8	71.1	72.4	72.6	70.9	72.4		
			(a)	(d)		(d)		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	72.1	71.3	72.0	71.7	71.4	72.8		
						(j)		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House- person (q)	Unem- ployed (r)	Retired (s)
2012	65.3	71.2	72.4	71.8	73.0	72.9	68.5	73.5
		(l)	(lr)	(lr)	(lr)	(lr)	(l)	(lr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

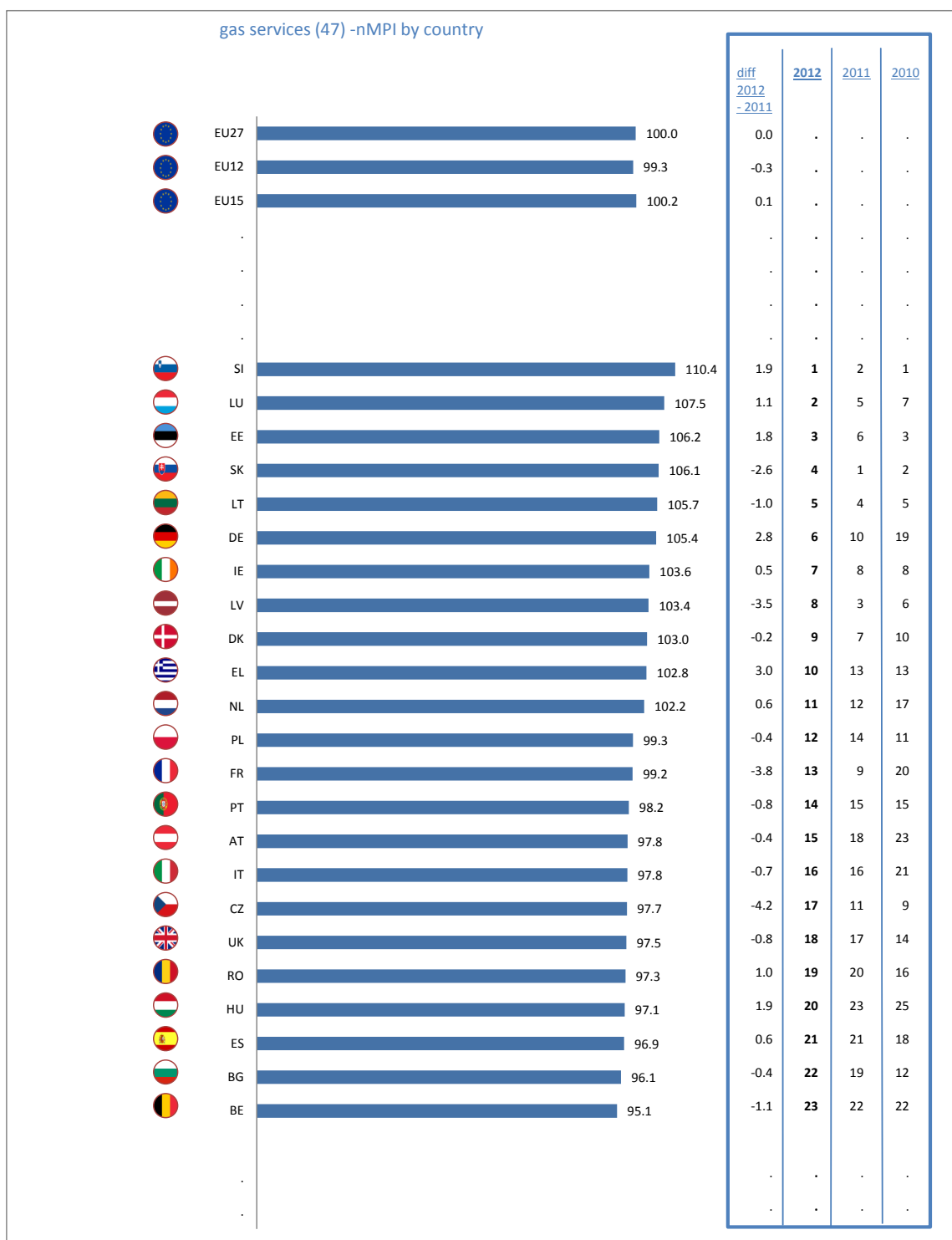
With its 26th position in the ranking, the market for electricity services falls back in the bottom 5 of all services markets. Looking at nMPI scores, this market shows, however, an increase, which is also reflected by an increase in score on several components, which indicates that this market clearly is improving its market performance, although not at the same pace as the services markets in general.

The dispersion of scores is very large between the different surveyed countries, indicating that market performance differs largely from one country to another. Especially the southern European region is rated poorly for this market.

47

Market for gas services

Market definition: Network gas



47

Market for gas services

Overall Performance

Gas services has an overall normalised MPI of 98.4, meaning that it is assessed below the EU services markets average. Its score has decreased by 0.9 and its rank has fallen from 16th to 21st since 2011.

Trust and expectations are rated worse than in 2011 (although these changes are not significant), but the proportion of complaints has decreased and the choice score has increased non-significantly. Still the choice score remains below the EU27 average (6.2 compared to 7.7).

The switching proportion for gas services as well as the ease of switching score are below the average EU27 score.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.6	6.5	7.1	8.3	69.8	6.2
Diff 2012-2011	0.0	-0.1	-0.1	-1.4	-13.2	0.1
Diff 2012 - EU27 avg	-0.4	-0.2	-0.2	-2.2	-6.0	-1.4

	Switching (%)	Ease of switching (Avg)
2012	8.7	6.3
Diff 2012-2011	-2.8	0.0
Diff 2012 - EU27 avg	-4.1	-0.5

Country Analysis

There is relatively little difference between EU12 and EU15 scores. This market is rated the highest in Northern Europe (103.0) and the lowest in Southern Europe (98.0). It must be noted that this market is not present in all countries, and so questions on the gas market are only asked in 23 EU Member States. There is a 15.4 point difference between the top ranked country, Slovenia, and the bottom ranked country, Belgium, which is close to the average services markets difference of 16.1 points.

There is limited difference in country scores between 2011 and 2012. The largest changes can be seen in the Czech Republic (down 4.2 points and 6 ranking places), France (down 3.8 points and 4 ranking places), and Latvia (down 3.5 points and 5 ranking places).

As the top ranking country, Slovenia scored significantly above average on all components. Estonia's score for choice was just 2.8.

In Slovakia it is the first year the switching component is questioned, given the recent entry of a new player in the gas market. It is noteworthy that in this country the normalised MPI score decreased. Consumers switched more than average in Slovakia, but their evaluation of the ease of switching is just below the EU27 average.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
SI	110.4	LT	8.0	SI	7.7	SI	8.4	SI	2.6	FR	34.4	DE	7.6
LU	107.5	EE	7.9	LU	7.7	SK	8.0	NL	3.2	DE	48.8	UK	7.4
EE	106.2	SI	7.8	DK	7.5	DK	8.0	DK	3.3	SI	53.8	NL	7.4
SK	106.1	LU	7.4	IE	7.3	LU	7.9	EE	4.0	LU	55.6	SI	7.1
LT	105.7	SK	7.4	EL	7.3	LT	7.7	AT	5.0	RO	63.5	LU	6.7
Avg	100.0	Avg	6.6	Avg	6.5	Avg	7.1	Avg	8.3	Avg	69.8	Avg	6.2

Socio – demographic analysis

The market for gas services is given a significantly higher score by women than by men, and it also receives higher scores from those with no private internet usage than those with private internet usage. Other white collar workers, blue collar workers, students, house persons and the retired all give higher scores than the self employed and the unemployed. Managers give a higher score than the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	73.9	73.1	74.5	73.3	73.6	74.4		
			(a)					
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	73.3	73.6	74.3	74.7	73.4	74.8		
						(j)		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	69.8	73.0	74.6	73.6	75.7	75.1	68.6	74.9
		(r)	(lr)	(lr)	(lr)	(lr)		(lr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

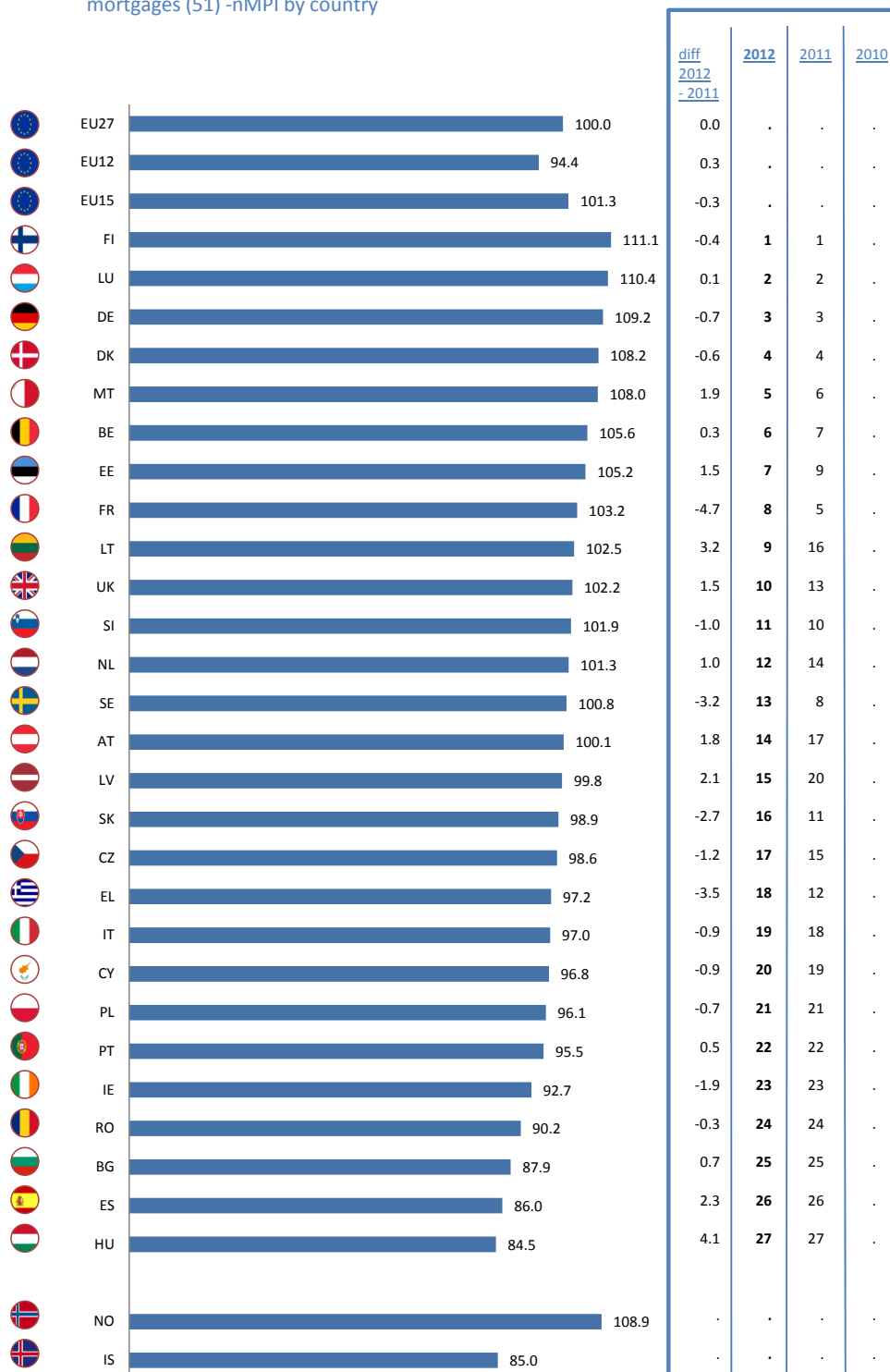
Gas services are performing below the services markets average, and its rank has fallen from 16th in 2011 to 21st this year. It scores very poorly for choice and ease of switching. Country scores are relatively similar to 2011.

51

Market for mortgages

Market definition: Banking - Mortgages

mortgages (51) -nMPI by country



Overall Performance

The market for mortgages has a normalised MPI score of 94.6 and is scoring clearly below average. The market is second to last in the services market ranking, which is consistent with its position last year.

The proportions of problems and complaints decreased not significantly, although the choice component decreased since last year. The comparability, trust and expectations components all remain below the service markets average. The ease of switching score decreased from 2011, as did the trust score, although neither of these changes are significant. The proportion of switching and the ease of switching score remain below the EU27 average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.3	6.0	6.5	9.8	75.5	7.2
Diff 2012-2011	0.0	-0.1	0.0	-3.1	-7.0	-0.2
Diff 2012 - EU27 avg	-0.7	-0.7	-0.8	-0.6	-0.3	-0.5

	Switching (%)	Ease of switching (Avg)
2012	9.2	5.7
Diff 2012-2011	-3.2	-0.1
Diff 2012 - EU27 avg	-3.6	-1.1

Country Analysis

The scores for the mortgage market are particularly widespread, with 26.5 points between the highest and lowest country scores, compared to a services markets average of 16.1 points. This indicates that evaluation of the market for mortgages is heterogenous in the different countries. This can also be seen in regional differences: the Northern (105.3) and Western (104.8) regions are rated well above average, while the Eastern (94.3) and Southern (93.4) regions get below average scores.

Finland (111.1) and Luxembourg (110.4) have the highest scores, driven by good performances on all four components, while Hungary (84.5) and Spain (86.0) close the ranking. Outside the EU, Iceland (85.0) has the lowest score and Norway does particularly well with a nMPI score of 108.9. Although Hungary stays last in the ranking for this market, the score for this market has clearly improved since 2011 (+4.1), possibly as a result of new government initiatives to subsidise foreign currency loans

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
FI	111.1	LU	7.3	MT	8.0	FI	8.1	EE	3.3	FR	47.2	FI	8.6
LU	110.4	NO	7.2	DK	7.6	LU	7.7	DK	3.8	DE	59.3	NO	8.4
DE	109.2	DE	7.2	FI	7.6	DE	7.6	BE	3.9	LU	63.6	SK	8.2
NO	108.9	FI	7.1	LU	7.5	DK	7.5	LU	4.4	EE	64.7	LU	8.0
DK	108.2	LT	7.0	NO	7.3	NO	7.4	FI	4.9	UK	66.7	HU	7.9
Avg	100.0	Avg	6.3	Avg	6.0	Avg	6.5	Avg	9.8	Avg	75.5	Avg	7.2

51

Market for mortgages

Socio – demographic analysis

Consumers aged 35-54 give higher scores than other age categories. The score tends to increase with the level of education and, in parallel, is higher among managers and lower among unemployed consumers. Consumers who use the Internet for private purposes also assign higher scores to this market.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	70.1	69.7	70.4	69.0	70.7 (ce)	69.2		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	65.6	69.9 (f)	71.5 (fg)	69.2	70.6 (k)	66.2		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem- ployed (r)	Retired (s)
2012	66.1 (r)	73.4 (lnoprs)	71.5 (lors)	68.8 (lr)	68.2 (r)	72.1 (lors)	60.6	69.7 (lr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

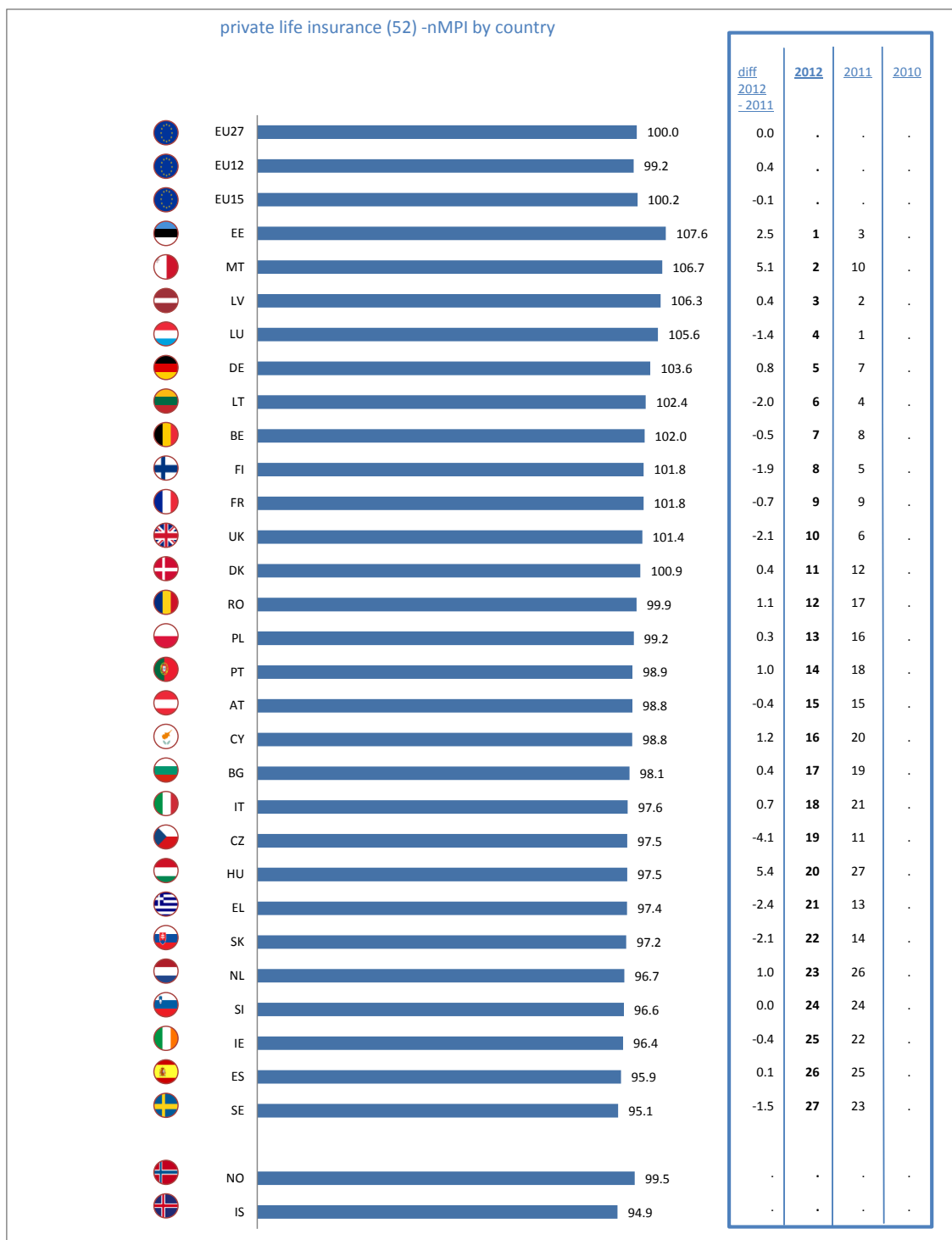
General Conclusions

The market for mortgages is one of the lowest scoring markets ending at the second to last place in the ranking for the services markets. Although the overall score for this market decreased slightly compared to 2011, it is noteworthy that the lowest scoring country has improved its score for this market importantly. This could be an indication that differences in scores between countries for this market are declining.

52

Market for private life insurance

Market definition: Life-Insurance - Private life-insurances that provides financial benefits to a designated person upon the death of the insured - including Endowment insurance and Annuities



Overall Performance

With an overall nMPI score of 97.8, and a ranking of 22nd out of the 30 services markets, the market for private life insurance is underperforming. In comparison to 2011, its score has decreased by 0.4 and its ranking has fallen by 2 places.

In terms of the MPI components, the expectations score is lower than the services market average. In comparison to last year, the choice component has increased but not significantly. In terms of the switching components, its scores are very similar to the services market average and to 2011 figures.

results per component

	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.6	6.3	6.9	6.6	76.6	7.9
Diff 2012-2011	0.1	0.0	0.0	-1.7	-0.1	0.1
Diff 2012 - EU27 avg	-0.4	-0.3	-0.4	-3.9	0.8	0.3

	Switching (%)	Ease of switching (Avg)
2012	10.0	6.5
Diff 2012-2011	-1.2	0.0
Diff 2012 - EU27 avg	-2.8	-0.3

Country Analysis

The EU12 and EU15 scores are similar. There is little regional variation, with only Western Europe getting an above average score (101.8). There is a 12.6 point difference between the top and bottom ranked countries, which is 3.5 points below the services markets average level of dispersion. This market scores highest in Estonia, Malta, Latvia and Luxembourg, and lowest in Sweden and Spain.

There is relatively little difference in comparison to 2011, with the biggest changes being Hungary's increase by 5.4 points and 7 ranking places (from last place to 20th), Malta's rise from 10th to 2nd, the Czech Republic's fall from 11th to 19th, Greece's fall from 13th to 21st, and Slovakia's fall from 14th to 22nd.

The three Baltic countries score highest for comparability, whilst Malta scores highest for trust and expectations.

Best Performing Countries													
nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
EE	107.6	EE	7.6	MT	7.7	MT	7.8	SE	2.6	FR	50.0	HU	8.9
MT	106.7	LV	7.5	EE	7.4	LU	7.7	EE	2.6	RO	53.3	SI	8.8
LV	106.3	LT	7.1	LU	7.2	LV	7.7	BE	3.0	LU	60.0	LT	8.8
LU	105.6	MT	7.0	FI	7.1	FI	7.6	DK	3.2	DE	65.0	SK	8.7
DE	103.6	PL	6.9	DK	7.0	EE	7.6	IS	3.6	BG	68.3	AT	8.6
Avg	100.0	Avg	6.6	Avg	6.3	Avg	6.9	Avg	6.6	Avg	76.6	Avg	7.9

Socio – demographic analysis

The market for private life insurance receives higher scores from women than from men, and is rated more positively among 18-34 year olds than among those aged 35 and over. In terms of education, the highest scores for this market are given by students. Occupation wise, students give higher scores than all other categories. House persons rate the market higher than the self employed, other white collar and blue collar workers and the unemployed. Managers and retired persons give higher scores than the self employed and the unemployed, and other white collar and blue collar workers are more positive than the self employed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	73.3	72.7	73.7	75.4	72.6	73.0		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	73.5	72.8	73.3	76.9	73.1	74.0		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unem-ployed (r)	Retired (s)
2012	70.5	74.4	73.2	72.8	78.2	75.1	71.5	74.0
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

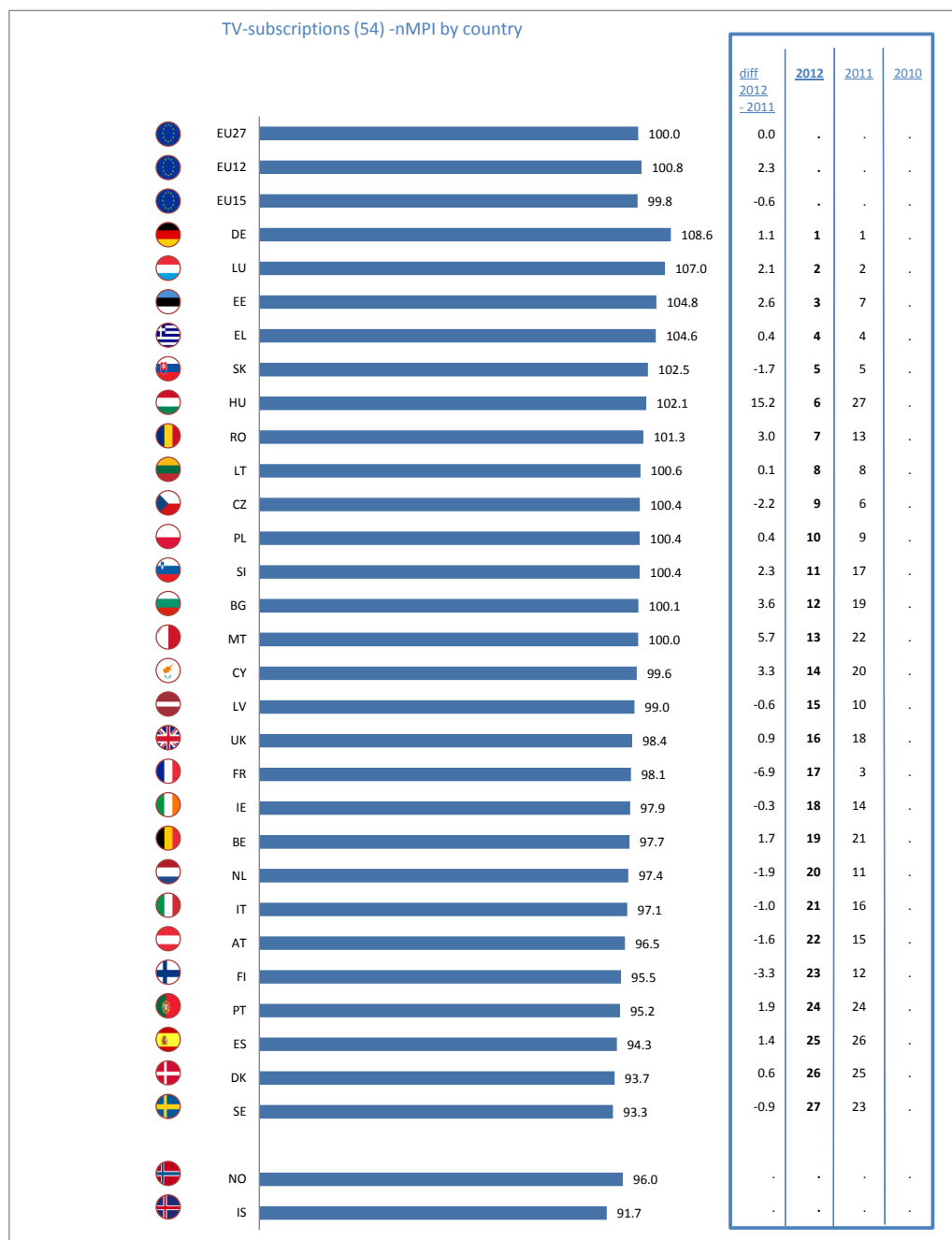
General Conclusions

The market for private life insurance is performing below the services markets average. In terms of the MPI components, it is rated poorly for expectations. There is little regional variation in scores, though this market does tend to score higher in the Baltic states, thanks to the perceived high level of comparability in these countries.

54

Market for TV-subscriptions

Market definition: TV-subscriptions (not TV-license fee's) - Cable TV-network-subscriptions, Satellite-TV-subscriptions, Digital Terrestrial Television subscriptions, Telephone network/modem/Internet TV-subscriptions and other such services with an on-going contract (subscription). Not including licensing fee for public service channels



Overall Performance

The market for TV-subscriptions has a normalised MPI score of 98.4, performing below average of all services markets. The market for TV-subscriptions comes in 20th position in the services market ranking. This market, however, shows an important improvement from 27th position last year, following a 3,2 increase in nMPI. This makes the market for TV-subscription the market with the highest increase in market performance score.

The market improved its performance on all the components except for the ease of switching. Still, this market remains below the services market average for choice and records above average proportions of problems. The scores for comparability, trust and expectations increased since last year, and the proportion of problems and switching decreased in comparison to 2011. Furthermore an important, although not significant, increase in the score on the choice component since last year can be noted.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	7.1	6.6	7.1	16.7	81.5	6.9
Diff 2012-2011	0.3	0.4	0.2	-8.9	-6.7	0.1
Diff 2012 - EU27 avg	0.1	-0.1	-0.2	6.2	5.8	-0.8

	Switching (%)	Ease of switching (Avg)
2012	12.9	6.7
Diff 2012-2011	-4.7	0.0
Diff 2012 - EU27 avg	0.1	0.0

Country Analysis

Scores in Eastern Europe in general have increased, which may be due in part to the increasing choice of TV subscription suppliers and the rise in 'bundling' package option (combing TV, Internet and other services). Even in lower-income EU countries, TV services are ubiquitous, and thus the financial crisis has not impacted on demand for TV subscription services.

Country scores are similarly the average, with 15.3 points between the highest and lowest scores (the average is 16.1 points difference). Northern Europe performs worse than other regions for this market (94.0). Indeed, Sweden and Denmark are also the worst performing countries. The Southern European region also scores below average for this market (96.8).

Germany and Luxembourg perform the best, with above average scores on comparability, trust and expectations, and below average proportions of problems and complaints. Hungary performs much better than last year with a 15.2 point increase in nMPI, resulting in a jump from last to 6th country in the ranking. Indeed, recent market trends show improvements in terms of offers and advertising in this market in Hungary. France, however, lost 6.9 points and consequently dropped from 3rd to 17th position.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
DE	108.6	EE	7.8	DE	7.8	DE	7.9	EL	7.8	FR	49.3	HU	8.7
LU	107.0	DE	7.8	MT	7.7	LU	7.8	DE	8.4	DE	52.4	FI	8.5
EE	104.8	LU	7.8	LU	7.5	HU	7.7	SI	8.6	LU	59.3	SK	8.1
EL	104.6	RO	7.8	EE	7.4	SK	7.7	LU	10.8	EL	71.8	DE	7.9
SK	102.5	LT	7.7	EL	7.1	EE	7.6	FR	14.3	SI	76.7	SE	7.8
Avg	100.0	Avg	7.1	Avg	6.6	Avg	7.1	Avg	16.7	Avg	81.5	Avg	6.9

Socio – demographic analysis

The MPI for this market seems to decrease with age. Consumers with higher levels of education aged 20+ give higher scores than those who left before the age of 15. Students give higher scores than consumers with lower education levels. Managers, other white collar workers and students rate this market higher than the self employed, the unemployed and the retired. Blue collar workers and house persons give higher scores than the self employed and the unemployed. The retired are more positive about the market for TV-subscriptions than the self employed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	73.9	73.9	73.9	76.5 (de)	74.0 (e)	72.2		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	72.6	73.6	74.4 (f)	77.3 (fgh)	74.1	73.1		
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House- person (q)	Unem- ployed (r)	Retired (s)
2012	70.3	76.1 (lrs)	74.8 (lrs)	74.3 (lr)	76.6 (lrs)	74.7 (lr)	71.6	72.8 (l)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

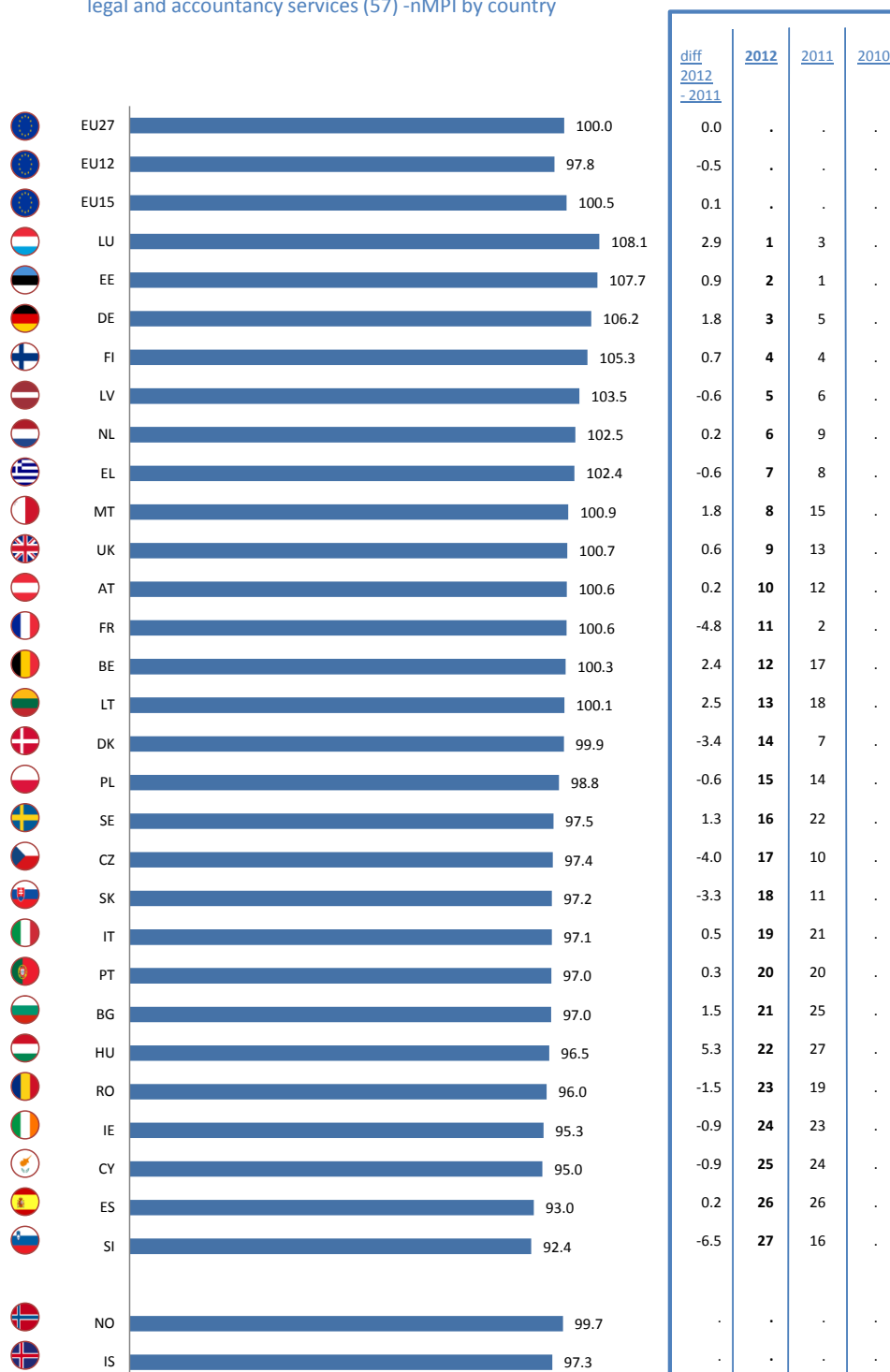
The market for TV-subscription shows the largest increase in normalised MPI score of all markets. This increase is particularly strong in the EU12 Member States. The increase in ranking for this market may be due in part to the increasing choice of TV subscription suppliers and the rise in 'bundling' package option (combining TV, Internet and other services). Even in lower-income EU countries, TV services are ubiquitous, and thus the financial crisis has not impacted on demand for TV subscription services.

57

Market for legal and accountancy services

Market definition: Legal services & accountancy - Lawyers Legal advice
Accountants Tax advisors Auditors Other

legal and accountancy services (57) -nMPI by country



57

Market for legal and accountancy services

Overall Performance

The market for legal and accountancy services is performing just below the average for the services markets, as it has an nMPI of 99.1 points. In comparison to 2011, it has slightly fallen in score by 0.2 points, and its ranking went from 15th in 2011 to 16th in 2012. It was not one of the markets assessed in 2010.

In terms of the component scores, 2012 results are very similar to 2011. All components are rated close to the services market average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.6	6.8	7.3	12.0	73.5	7.8
Diff 2012-2011	0.1	0.0	0.0	-1.4	-2.3	0.0
Diff 2012 - EU27 avg	-0.4	0.2	0.0	1.5	-2.2	0.2

Country Analysis

In terms of MPI score, this market is performing more strongly in the EU15 (100.5 points) than in the EU12 (97.8 points). At a regional level, the market for legal and accountancy services are assessed better in Western and Northern Europe (102.6 and 100.1 points respectively) than in Southern and Eastern Europe (96.3 and 97.8 points respectively). There is a difference of 15.7 points between the top and bottom performing countries for this market, which is close to the average (16.1 points).

The top countries for this market are Luxembourg, Estonia, Germany and Finland, which all performed strongly in 2011 as well. At the bottom end of the scale, the poorest performing countries are Slovenia and Spain. Slovenia has dropped considerably by 6.5 points and 11 places since 2011, whilst Spain scored similarly poorly last year. Other notable changes since 2011 are France, which decreased by 4.8 points to drop from 2nd to 11th in the ranking, and Hungary, which increased by 5.3 points to rise from last place to 22nd.

Estonia performs strongly in terms of comparability, trust and expectations, whilst Hungary comes top for choice, despite being ranked 22nd overall. Slovenia, the country with the lowest nMPI score, comes at the bottom of the scale for trust, expectations and problems.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
LU	108.1	EE	7.6	LU	7.9	FI	8.2	LU	5.5	FR	43.8	HU	8.9
EE	107.7	LU	7.5	FI	7.8	EE	8.1	FR	6.3	PT	59.6	AT	8.8
DE	106.2	EL	7.4	EE	7.7	LU	8.1	DE	6.9	CY	61.5	FI	8.7
FI	105.3	DE	7.3	DE	7.6	DE	7.9	EE	7.4	RO	62.5	DK	8.6
LV	103.5	LV	7.2	MT	7.6	AT	7.9	NL	8.5	EE	63.2	MT	8.6
Avg	100.0	Avg	6.6	Avg	6.8	Avg	7.3	Avg	12.0	Avg	73.5	Avg	7.8

Socio – demographic analysis

Legal and accountancy services receive higher scores from women than men, and from consumers leaving education aged 16 and above than those who left education up to the age of 15. In terms of employment, the market performance is rated higher among house persons than among the self employed, other white collar workers, blue collar workers, the unemployed and the retired. In fact, the unemployed give a significantly lower score than all other occupation groups.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	74.6	73.3	75.9	74.9	74.8	74.1		
			(a)					
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	72.5	74.6	75.2	74.7	74.8	73.4		
		(f)	(f)					
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	73.3	75.5	75.2	73.4	74.9	77.6	68.9	75.2
	(r)	(r)	(lor)	(r)	(r)	(Inors)		(lr)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

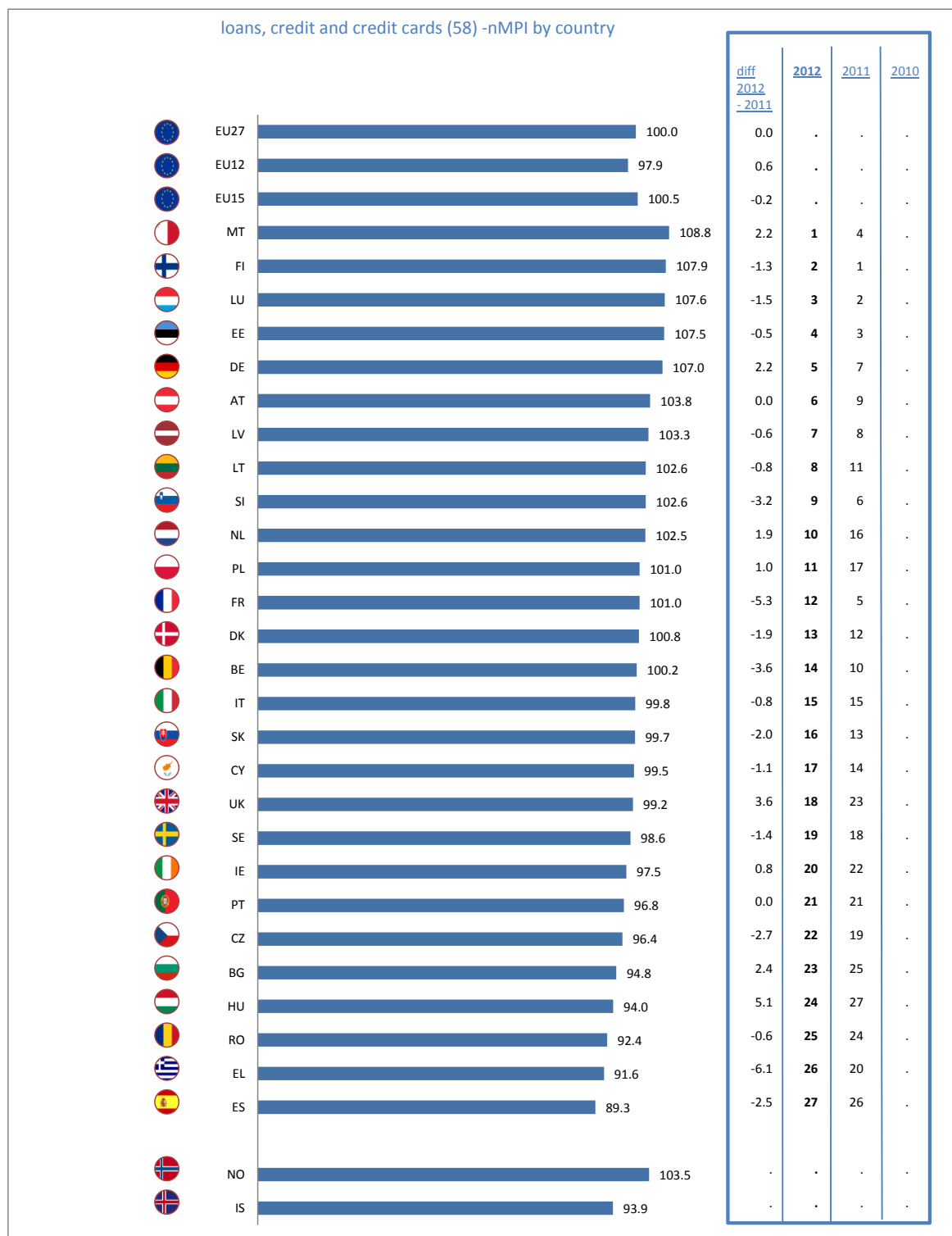
* significant at the 0.001 level

General Conclusions

Overall, the market for legal and accountancy services is performing just below the services markets average, and its score is relatively unchanged since 2011. Its components receive scores close to the average.

Market for loans, credit and credit cards

Market definition: Loans, Banking-Credit, Credit Cards, Store Cards, Consumer credit, Revolving credit



Overall Performance

The market for loans, credit and credit cards has a normalised MPI score of 98.4 and is in 19th position in the services ranking. It improved its ranking with 2 positions compared to 2011.

The market performance improved from last year in terms of comparability and trust, while all scores are close to the services markets average.

results per component						
	Comparability (Avg)	Trust (Avg)	Expectations (Avg)	Problems (%)	Complaints (%)	Choice (Avg)
2012	6.8	6.4	7.2	11.1	76.4	7.9
Diff 2012-2011	0.2	0.1	0.0	-2.3	-5.8	0.0
Diff 2012 - EU27 avg	-0.2	-0.3	-0.1	0.7	0.6	0.3

	Switching (%)	Ease of switching (Avg)
2012	10.1	6.6
Diff 2012-2011	-2.7	0.0
Diff 2012 - EU27 avg	-2.7	-0.1

Country Analysis

With 19.5 point difference between the highest and lowest scoring countries, scores for this market are more widespread than the services markets average (16.1 points). Western (102.9) and Northern (101.5) Europe get above average assessments and Eastern (97.8) and Southern (95.5) Europe below average scores, but for all regions the scores have declined since 2011.

Malta (108.8) performs the best, with above average scores for trust and expectations, and a low proportion of problems. Spain (89.3) closes the ranking, but Greece (-6.1) and France (-5.3) register the largest decreases in nMPI from 2011. This has, however, only a limited impact on their ranking. This decrease for Greece and to lesser extent for Spain is not surprising and it is likely to be attributed to the further deterioration of the economic environment.

Hungary (+5.1), in contrast, improved its position from last year, possibly as a result of new government initiatives to subsidise foreign currency loans.

Best Performing Countries

nMPI		Comparability (Avg)		Trust (Avg)		Expectations (Avg)		Problems (%)		Complaints (%)		Choice (Avg)	
Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score	Country	Score
MT	108.8	EE	7.7	MT	8.2	FI	8.5	MT	3.6	FR	40.0	HU	9.0
FI	107.9	DE	7.5	FI	7.7	AT	8.2	NL	4.7	SI	57.5	FI	9.0
LU	107.6	LT	7.4	EE	7.6	LU	8.1	LU	5.1	RO	63.3	SK	8.9
EE	107.5	PL	7.4	LU	7.6	NO	8.0	FI	5.3	DE	63.4	SE	8.9
DE	107.0	LU	7.4	DE	7.6	MT	7.9	SE	5.4	DK	65.9	NO	8.8
Avg	100.0	Avg	6.8	Avg	6.4	Avg	7.2	Avg	11.1	Avg	76.4	Avg	7.9

Socio – demographic analysis

Women and consumers above 55 give higher scores to this market. Scores also tend to increase with the level of education. Consumers who do not use the Internet for private purposes tend to give lower scores than others.

Managers, other white collar and retired persons evaluate the market for loans, credit and credit cards significantly better than self employed, blue collar and unemployed persons. These categories also obtain in general loans more easily, which could explain this higher score. House persons give a better score than the self employed and the unemployed, and students rate it higher than the unemployed.

	Total	Gender		Age				
		Male (a)	Female (b)	18-34 (c)	35-54 (d)	55+ (e)		
2012	73.9	72.9	74.8	72.9	73.5	75.4		
			(a)			(cd)		
2012 EU27 Services	75.5	74.9	76.0	75.7	75.4	75.4		
	Education				Internet			
	Up to 15 yrs (f)	16-19 yrs (g)	>20 yrs (h)	Student (i)	private usage (j)	No private usage (k)		
2012	71.8	73.5	75.0	73.3	74.2	72.3		
		(f)	(fg)		(k)			
2012 EU27 Services	74.8	75.4	75.8	75.4	75.5	75.1		
	Occupation							
	Self employed (l)	Manager (m)	Other white collar (n)	Blue collar (o)	Student (p)	House-person (q)	Unemployed (r)	Retired (s)
2012	70.7	75.7	75.2	71.5	73.7	73.7	69.4	75.8
		(lor)	(lor)		(r)	(lr)		(lor)
2012 EU27 Services	73.0	75.8	76.0	75.1	75.7	76.5	72.6	76.0

* significant at the 0.001 level

General Conclusions

The market for loans, credit and credit cards performs below average with a normalised score of 98.4, but shows a slight increase in score compared to 2011.

3.3 Country reports

3.3.1 Introduction to the country reports

In this third sub-chapter, an analysis of the market performance of the 51 markets surveyed will be presented by country. The normalised MPI scores of the 51 markets are calculated at country level for service markets and goods markets separately.

For each country, a graph is shown with the normalised MPI scores, the difference between 2012 and 2011 scores and the ranking in 2012, 2011 and 2010 for each market. Furthermore, for each country the markets with the largest differences in ranking with the EU27 ranking are listed in a table, as well as the markets with the largest differences in ranking compared with the 2011 results. In addition, a short description is given of the performance of the markets in each country, highlighting the overall performance of a country and the main changes in scores and in ranking. Some general rules were defined to describe the market performance in each country:

- The country results are compared to the overall EU27 results. The EU27 results as they are presented in chapter 3.1 are weighted to the size of population of each country. Comparing country results to these results would give a biased image of the performance of markets especially for small countries. Therefore the country results are compared to the unweighted EU27 results where all countries were given equal weight. An overview of these results is presented in the graph on page 353. As a general rule markets with at least a ten place difference in the ranking are mentioned in the descriptive part
- Markets with at least a ten place difference in the ranking since 2011 are mentioned in the analysis as well as markets with a difference in score of more than 3 points. For the presentation of the results, the 27 Member States are listed in EU protocol order.

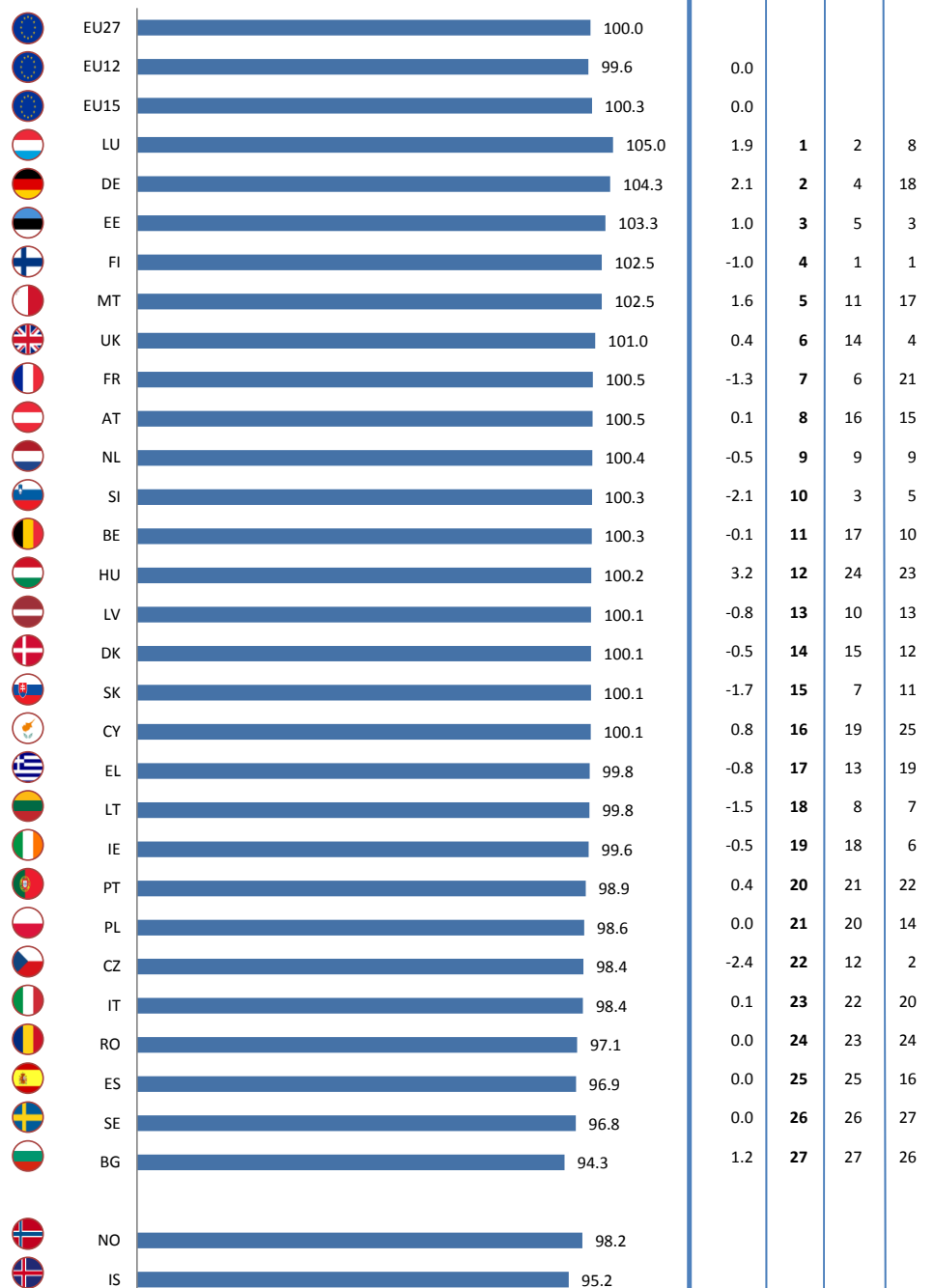
To get an overall idea on how market performance is evaluated in a country, the graph on page 354 presents the average score over all markets for each country. It should be noted that scores can differ between countries, not only because of actual differences in market performance, but also because of cultural differences, differences in consumption patterns and different consumer environments (e.g. well-informed and empowered consumers may be more critical and/or have higher expectations than consumers elsewhere). Economic differences may also play a role, with both prices and consumer confidence in the state of the economy having a statistically significant, albeit small to modest, influence on how markets are evaluated. Economic, social and business statistics are regularly provided by Eurostat²⁶. The latest overview of consumer conditions in EU Member States, plus Iceland and Norway, can be found in the May 2012 Consumer Conditions Scoreboard²⁷.

²⁶ <http://epp.eurostat.ec.europa.eu>

²⁷ http://ec.europa.eu/consumers/consumer_research/editions/docs/7th_edition_scoreboard_en.pdf

EU27 - nMPI (equal weight)		diff 2012 - 2011	2012	2011	2010	
G O O D S	books, magazines and newspapers	104.5	-0.6	1	1	1
	non-alcoholic drinks	103.2	0.3	2	2	3
	bread, cereals, rice and pasta	102.9	0.4	3	4	2
	spectacles and lenses	102.4	-0.3	4	3	
	large household appliances	101.7	0.6	5	10	6
	small household appliances	101.7	-0.1	6	6	7
	alcoholic drinks	101.7	0.2	7	8	4
	dairy products	101.6	-0.6	8	5	
	entertainment goods	101.5	-0.2	9	7	12
	electronic products	101.1	0.5	10	12	8
	personal care products	101.0	-0.2	11	9	5
	furniture and furnishings	100.5	0.6	12	13	10
	non prescription medicines	100.3	-0.4	13	11	9
	maintenance products	99.9	0.2	14	14	17
	new cars	99.3	0.3	15	15	13
	ICT products	99.0	0.2	16	16	15
	fruit and vegetables	98.3	0.4	17	17	16
	meat and meat products	97.4	-0.3	18	18	18
	clothing and footwear	95.5	0.0	19	20	19
	fuel for vehicles	95.5	-1.3	20	19	14
	second hand cars	90.9	0.1	21	21	20
S E R V I C E S	personal care services	107.9	-0.9	1	1	1
	culture and entertainment	106.6	-0.8	2	2	2
	commercial sport services	105.5	0.0	3	3	3
	holiday accommodation	105.0	0.2	4	4	4
	airline services	104.5	-0.3	5	5	7
	packaged holidays & tours	103.2	0.2	6	9	13
	vehicle insurance	102.9	-0.3	7	8	9
	cafés, bars and restaurants	102.7	-0.9	8	7	10
	postal services	102.4	-1.3	9	6	8
	vehicle rental services	101.9	-0.3	10	10	11
	gambling and lottery services	101.6	-0.1	11	11	12
	home insurance	101.4	0.0	12	12	14
	tram, local bus, metro	100.3	-1.1	13	13	15
	fixed telephone services	100.2	-0.3	14	14	17
	gas services	99.4	-0.8	15	15	16
	bank accounts	98.6	0.2	16	20	21
	legal and accountancy services	98.5	-0.1	17	17	
	water supply	98.5	0.2	18	21	20
	loans, credit and credit cards	98.5	0.1	19	19	
	vehicle maintenance and repair	98.4	-0.2	20	16	22
	train services	98.3	-0.2	21	18	18
	TV-subscriptions	97.7	4.4	22	29	
	mobile telephone services	97.7	0.5	23	23	24
	private life insurance	97.7	-0.1	24	22	
	internet provision	97.4	1.3	25	25	28
	maintenance services	97.1	0.2	26	24	27
	electricity services	95.2	0.2	27	26	26
mortgages	94.1	-0.1	28	27		
real estate services	94.0	0.1	29	28	29	
investment products, private pensions and...	92.9	0.3	30	30	30	

All markets (equal weight) -nMPI by country



3.3.2 Country reports



Belgium

Belgium- nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	books, magazines and newspapers	104.6	0.5	1	1	
	non-alcoholic drinks	103.3	-0.2	2	2	
	new cars	102.5	4.5	3	18	
	bread, cereals, rice and pasta	102.2	0.3	4	6	
	entertainment goods	102.1	-0.2	5	4	
	spectacles and lenses	102.0	0.0	6	5	
	dairy products	102.0	-0.5	7	3	
	small household appliances	101.8	0.6	8	8	
	large household appliances	101.2	1.0	9	12	
	alcoholic drinks	100.9	0.1	10	10	
	electronic products	100.0	0.7	11	13	
	maintenance products	99.6	0.4	12	14	
	fuel for vehicles	99.1	-2.2	13	7	
	non-prescription medicines	99.0	-2.1	14	9	
	furniture and furnishings	98.9	0.8	15	17	
	personal care products	98.9	-1.4	16	11	
	fruit and vegetables	98.8	-0.4	17	15	
	meat and meat products	97.2	-1.1	18	16	
	ICT products	96.7	-0.3	19	20	
	clothing and footwear	96.3	-0.9	20	19	
	second hand cars	92.9	0.5	21	21	
	S E R V I C E S	personal care services	108.6	0.4	1	1
		culture and entertainment	107.4	-0.6	2	2
		holiday accommodation	105.7	0.4	3	5
		packaged holidays & tours	105.1	0.4	4	7
commercial sport services		105.0	-0.5	5	3	
cafes, bars and restaurants		104.3	-1.2	6	4	
airline services		104.0	1.4	7	11	
home insurance		103.8	-1.2	8	6	
vehicle insurance		103.7	-0.1	9	9	
vehicle rental services		103.2	-1.0	10	8	
vehicle maintenance and repair		102.4	1.2	11	13	
gambling and betting services		102.4	-0.9	12	10	
motor gas		100.1	0.1	13	16	
maintenance services		100.0	0.9	14	20	
water supply		99.8	0.6	15	19	
private life insurance		99.7	-0.8	16	14	
legal and accountancy services		99.3	2.3	17	21	
fixed telephone services		98.9	1.9	18	22	
tram, local bus, metro		98.8	-1.6	19	15	
postal services		98.8	-0.9	20	17	
banks, credit and credit cards		98.5	-3.1	21	12	
TV-subscriptions		96.0	4.9	22	29	
bank accounts		96.0	-3.6	23	18	
real estate services		95.8	1.8	24	26	
train services		95.6	0.4	25	25	
investment products, private pensions and...	94.9	-0.7	26	23		
internet provision	94.4	1.3	27	28		
gas services	93.4	-1.9	28	24		
electricity services	92.8	-0.6	29	27		
mobile telephone services	91.5	0.7	30	30		

1

Belgium

Overall Performance

Overall, Belgian consumers are slightly more positive in their assessment of market performance than the EU27 average, and the country's overall score has risen from 17th place in 2011 to 11th place this year, bringing Belgium back into line with its 2010 position of 10th.

For the goods market, the ranking of the bottom three markets has shifted slightly but the markets that were lowest in 2011 are still at the bottom in 2012. The ranking in 2012 is similar to the ranking of EU27. Some clear shifts in the top 3 of 2012 can be distinguished. The market for new cars has entered the top 3, while in 2011 it was ranked at 18. This market is performing particularly well in Belgium this year with an increase of 4.5 points in the nMPI score compared to 2011 and a ranking of 12 places higher than in the EU27 ranking. At the beginning of 2012 car dealers reacted with special offers to measures taken by the Belgian federal government cutting incentives on green cars and reforming the company cars regulations. This could be a possible explanation for the rise in the nMPI score in this market.

The ranking of the service markets stayed more or less close to their position in 2011. Only a few differences with 2011 can be noted. The markets for loans, credit and credit cards and bank accounts have decreased with respectively 3.1 and 3.6 points in the nMPI score. The market for TV subscriptions, however, has increased by 4.9 points. The markets for electricity and gas have entered the bottom 3. The standstill on energy prices until December 2012 decided by the government at the beginning of the year and the trial of strength that followed with the Belgian market's largest operators could have had an influence on this result.

In comparison with the EU27 results, the assessment of the markets for gas services and postal services is more negative. These markets rank 13 and 11 places lower respectively. The assessment of the market for mortgages is above the EU27 average. The banking crisis did not hit the Belgian market as fiercely as other EU countries and it is still relatively easy for Belgian consumers to get a mortgage. This could explain the difference in this particular market. Furthermore, the market for maintenance services also ranks higher in Belgium than in the EU27 ranking. The specific system developed in Belgium, with subsidised jobs in this sector allowing Belgian families to hire maintenance services at a low price, could be one reason for the high performance of this market in Belgium.

1

Belgium

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
51	mortgages	13	28	15	100.1	94.1
21	maintenance services	14	26	12	100.0	97.1
15	new cars	3	15	12	102.5	99.3
23	vehicle maintenance and repair	11	20	9	102.4	98.4
52	private life insurance	16	24	8	99.7	97.7
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
47	gas services	28	15	-13	93.4	99.4
31	postal services	20	9	-11	98.8	102.4
33	mobile telephone services	30	23	-7	91.5	97.7
26	bank accounts	23	16	-7	96.0	98.6
35	tram, local bus, metro	19	13	-6	98.8	100.3
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
15	new cars	3	18	15	102.5	98.0
54	TV-subscriptions	22	29	7	96.0	91.1
21	maintenance services	14	20	6	100.0	99.1
45	water supply	15	19	4	99.8	99.2
57	legal and accountancy services	17	21	4	99.3	97.0
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
58	loans, credit and credit cards	21	12	-9	98.5	101.6
17	fuel for vehicles	13	7	-6	99.1	101.3
48	non prescription medicines	14	9	-5	99.0	101.2
19	personal care products	16	11	-5	98.9	100.3
26	bank accounts	23	18	-5	96.0	99.6

Bulgaria - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	books, magazines and newspapers	108.8	0.2	1	1	1
	spectacles and lenses	104.4	-1.5	2	2	
	non-alcoholic drinks	103.3	0.5	3	5	2
	large household appliances	103.1	-0.7	4	3	6
	furniture and furnishings	103.0	0.8	5	7	8
	electronic products	102.8	1.3	6	10	4
	entertainment goods	102.8	1.1	7	9	17
	personal care products	102.6	0.1	8	6	3
	small household appliances	102.1	1.3	9	12	13
	non prescription medicines	101.9	-1.3	10	4	5
	maintenance products	101.2	-0.1	11	11	16
	alcoholic drinks	101.0	0.4	12	13	10
	new cars	100.5	2.0	13	15	11
	bread, cereals, rice and pasta	100.3	1.4	14	14	7
	ICT products	100.1	-1.9	15	8	9
	fruit and vegetables	96.6	1.6	16	18	15
	dairy products	95.5	-1.3	17	16	
	clothing and footwear	93.5	-2.0	18	17	19
	meat and meat products	93.4	-0.2	19	19	18
	second hand cars	92.0	-0.1	20	21	20
	fuel for vehicles	91.2	-1.4	21	20	14
S E R V I C E S	personal care services	109.7	-1.7	1	2	1
	airline services	109.6	-1.8	2	1	2
	postal services	108.6	0.4	3	4	3
	culture and entertainment	107.0	-3.7	4	3	4
	commercial sport services	106.9	-0.7	5	5	6
	holiday accommodation	105.5	0.7	6	6	9
	home insurance	103.6	1.6	7	12	8
	TV-subscriptions	103.3	5.9	8	21	
	vehicle rental services	102.8	-0.7	9	8	18
	packaged holidays & tours	102.7	-1.6	10	7	17
	internet provision	102.6	2.6	11	17	16
	vehicle insurance	102.5	0.1	12	10	14
	cafés, bars and restaurants	102.1	-0.8	13	9	13
	bank accounts	101.7	-0.4	14	11	12
	legal and accountancy services	100.9	0.5	15	15	
	fixed telephone services	100.8	2.0	16	18	15
	private life insurance	100.7	-0.8	17	13	
	gambling and lottery services	99.7	1.3	18	19	19
	gas services	99.3	-2.1	19	14	7
	maintenance services	98.9	-1.2	20	16	21
	tram, local bus, metro	98.4	0.0	21	20	20
	loans, credit and credit cards	98.1	2.0	22	23	
	vehicle maintenance and repair	96.2	0.6	23	24	27
	investment products, private pensions and...	94.9	2.6	24	26	28
	train services	94.3	-2.3	25	22	25
	water supply	92.8	-1.6	26	25	24
	mobile telephone services	91.8	-0.4	27	27	10
	real estate services	91.3	-0.7	28	28	29
	mortgages	87.4	-0.5	29	29	
	electricity services	85.8	0.7	30	30	30

2

Bulgaria

Overall Performance

Market performance in Bulgaria is evaluated as the poorest of all EU countries. The market performance evaluation, however, largely corroborates last years' results.

The ranking of the goods market in 2012 remained similar to 2011. In comparison to the EU27 level, two fast-moving goods markets stand out. The markets for bread, cereals, rice and pasta and for dairy products perform least well in comparison to the EU27 results.

In the ranking for service markets, one market stands out in comparison to last year. The market for TV subscriptions has increased by 13 places. The nMPI has also increased by 5.9 points. An increase in variety and attractive offers could be the cause of the improved evaluation in this market. Conversely, the market for culture and entertainment services performs worse than in 2011, with a decrease of 3.7 points.

Two markets (TV subscriptions and internet provision) show a difference of 14 places compared to EU27 and are assessed more positively in Bulgaria, with nMPI scores that are higher than EU27 by 5.6 and 5.3 points respectively. The markets for airline and postal services also have a higher nMPI than EU27, respectively by 5.1 and 6.2 points. Four markets are assessed more negatively in Bulgaria than in EU27: water supply (nMPI difference of 5.6 points), mobile telephone services (nMPI difference of 5.9 points), mortgages (nMPI difference of 6.7 points) and electricity services (nMPI difference of 9.4 points).

2

Bulgaria

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
54	TV-subscriptions	8	22	14	103.3	97.7
34	internet provision	11	25	14	102.6	97.4
52	private life insurance	17	24	7	100.7	97.7
9	furniture and furnishings	5	12	7	103.0	100.5
21	maintenance services	20	26	6	98.9	97.1
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
3	bread, cereals, rice and pasta	14	3	-11	100.3	102.9
55	dairy products	17	8	-9	95.5	101.6
45	water supply	26	18	-8	92.8	98.5
35	tram, local bus, metro	21	13	-8	98.4	100.3
44	gambling and lottery services	18	11	-7	99.7	101.6
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	8	21	13	103.3	97.4
34	internet provision	11	17	6	102.6	100.0
29	home insurance	7	12	5	103.6	102.0
10	electronic products	6	10	4	102.8	101.5
12	small household appliances	9	12	3	102.1	100.8
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
13	ICT products	15	8	-7	100.1	102.1
48	non prescription medicines	10	4	-6	101.9	103.2
47	gas services	19	14	-5	99.3	101.4
52	private life insurance	17	13	-4	100.7	101.5
41	cafés, bars and restaurants	13	9	-4	102.1	102.9

3

Czech Republic

Czech Republic - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	books, magazines and newspapers	107.3	1.0	1	1	1
	non-alcoholic drinks	105.4	3.0	2	7	3
	spectacles and lenses	105.2	-0.1	3	2	
	large household appliances	104.2	1.5	4	5	11
	electronic products	103.7	0.4	5	4	8
	small household appliances	103.2	-0.1	6	3	7
	bread, cereals, rice and pasta	103.1	1.1	7	8	2
	furniture and furnishings	102.7	1.3	8	10	13
	personal care products	102.2	0.7	9	9	4
	entertainment goods	102.1	-0.5	10	6	12
	alcoholic drinks	101.9	1.1	11	12	5
	maintenance products	100.7	-0.7	12	11	16
	ICT products	100.2	-0.2	13	13	9
	dairy products	99.5	-0.7	14	14	
	non prescription medicines	99.2	-0.4	15	16	14
	new cars	98.6	-1.4	16	15	15
	fruit and vegetables	96.3	-1.5	17	17	10
	meat and meat products	94.0	-3.5	18	18	17
	fuel for vehicles	93.1	-0.9	19	19	18
	clothing and footwear	91.5	0.2	20	20	19
second hand cars	86.0	-0.3	21	21	20	
S E R V I C E S	culture and entertainment	109.4	-0.4	1	1	2
	personal care services	109.2	-0.5	2	2	1
	commercial sport services	108.2	-1.2	3	3	3
	holiday accommodation	106.3	0.6	4	5	5
	airline services	105.6	1.4	5	6	6
	vehicle insurance	103.4	1.0	6	9	9
	packaged holidays & tours	103.3	0.1	7	7	15
	tram, local bus, metro	103.1	-2.9	8	4	8
	vehicle rental services	102.7	1.7	9	13	25
	postal services	101.6	-0.3	10	11	12
	home insurance	101.3	-0.6	11	10	13
	cafés, bars and restaurants	101.0	-1.9	12	8	16
	train services	100.3	1.7	13	18	23
	TV-subscriptions	99.8	3.6	14	23	
	internet provision	99.7	1.9	15	21	19
	water supply	99.5	0.0	16	15	17
	bank accounts	99.1	1.9	17	22	26
	vehicle maintenance and repair	99.0	-2.5	18	12	10
	legal and accountancy services	97.5	-1.6	19	17	
	fixed telephone services	97.3	-2.5	20	14	22
	gas services	97.0	-2.5	21	16	20
	private life insurance	96.2	-1.9	22	20	
	maintenance services	96.2	0.0	23	24	28
	mobile telephone services	96.0	-2.5	24	19	18
	electricity services	95.9	0.4	25	27	29
loans, credit and credit cards	95.8	0.3	26	26		
investment products, private pensions and...	95.7	0.2	27	25	27	
gambling and lottery services	94.9	3.1	28	29	21	
mortgages	94.2	1.0	29	28		
real estate services	90.6	2.3	30	30	30	

3

Czech Republic

Overall Performance

The overall assessment of market performance in the Czech Republic is below the EU27 average and has declined sharply in the past 2 years, from being the second highest in 2010, to 12th in 2011 and 22nd in 2012.

The top 3 and bottom 3 ranked goods and services markets in the Czech Republic are very similar to the EU27 average, with the notable exception of gambling and lottery services, which were rated 28th in the Czech Republic but 11th at the EU27 level. However, the rating of gambling and lottery services in the Czech Republic has increased by 3.1 points in the past year, as the main lottery service provider, Sazka, gradually recovers from the financial difficulties that caused it to have such a low score in 2011.

In terms of goods, there have been few changes since 2011. The biggest improvement has been for the non-alcoholic drinks sector, which increased its score by 3.0, moving up 5 places in the ranking. The rating for meat and meat products has fallen by 3.5 points since 2011, perhaps as a result of rising meat prices in the Czech Republic.

Among service markets, the rating of TV subscriptions in the Czech Republic increased by 3.6 and rose by 9 places to 14th position, compared to 22nd an average at the EU27 level. Another service market which is performing well in the Czech Republic is Internet provision, with a ranking 10 places higher than EU27.

3
Czech Republic

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
34	internet provision	15	25	10	99.7	97.4
36	train services	13	21	8	100.3	98.3
54	TV-subscriptions	14	22	8	99.8	97.7
10	electronic products	5	10	5	103.7	101.1
35	tram, local bus, metro	8	13	5	103.1	100.3
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
44	gambling and lottery services	28	11	-17	94.9	101.6
58	loans, credit and credit cards	26	19	-7	95.8	98.5
47	gas services	21	15	-6	97.0	99.4
55	dairy products	14	8	-6	99.5	101.6
32	fixed telephone services	20	14	-6	97.3	100.2
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	14	23	9	99.8	96.2
34	internet provision	15	21	6	99.7	97.8
36	train services	13	18	5	100.3	98.5
5	non-alcoholic drinks	2	7	5	105.4	102.4
26	bank accounts	17	22	5	99.1	97.3
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
32	fixed telephone services	20	14	-6	97.3	99.8
23	vehicle maintenance and repair	18	12	-6	99.0	101.5
47	gas services	21	16	-5	97.0	99.5
33	mobile telephone services	24	19	-5	96.0	98.5
14	entertainment goods	10	6	-4	102.1	102.6

4

Denmark

Denmark - nMPI		diff 2012 - 2011	2012	2011	2010
G O O D S	dairy products	104.4	-1.2	1	2
	alcoholic drinks	104.0	-0.2	2	3
	books, magazines and newspapers	103.6	-2.2	3	1
	non-alcoholic drinks	102.9	-1.0	4	5
	fuel for vehicles	102.8	-1.3	5	4
	entertainment goods	102.6	1.3	6	8
	small household appliances	102.2	0.8	7	7
	furniture and furnishings	102.2	1.5	8	10
	bread, cereals, rice and pasta	102.1	-0.1	9	6
	large household appliances	101.9	1.6	10	11
	spectacles and lenses	101.1	1.0	11	12
	non prescription medicines	100.6	-0.3	12	9
	maintenance products	100.2	0.9	13	15
	personal care products	99.9	0.6	14	14
	new cars	99.0	0.9	15	17
	electronic products	98.4	0.9	16	18
	fruit and vegetables	97.6	-2.1	17	13
	clothing and footwear	95.7	-2.6	18	16
	ICT products	95.1	1.6	19	20
	meat and meat products	94.2	-0.7	20	19
	second hand cars	89.3	0.7	21	21
S E R V I C E S	culture and entertainment	109.4	-0.3	1	1
	commercial sport services	107.5	-0.4	2	2
	holiday accommodation	106.0	0.8	3	5
	personal care services	105.7	-1.1	4	3
	airline services	105.2	-1.2	5	4
	packaged holidays & tours	104.2	-0.6	6	6
	water supply	102.6	-1.7	7	7
	mortgages	102.5	-0.4	8	9
	vehicle rental services	101.2	-1.0	9	11
	vehicle maintenance and repair	101.2	2.7	10	21
	vehicle insurance	101.1	1.2	11	15
	gas services	101.1	-0.5	12	13
	cafés, bars and restaurants	100.7	-3.1	13	8
	home insurance	100.5	1.3	14	19
	gambling and lottery services	99.6	0.2	15	18
	train services	99.6	-2.0	16	14
	maintenance services	99.3	3.2	17	26
	tram, local bus, metro	99.0	-3.5	18	10
	loans, credit and credit cards	98.9	-0.9	19	16
	postal services	98.7	-0.9	20	17
	legal and accountancy services	98.7	-3.1	21	12
	fixed telephone services	98.5	1.9	22	23
	private life insurance	98.4	0.6	23	22
	electricity services	98.1	-0.4	24	20
real estate services	97.2	0.8	25	24	
bank accounts	95.4	-0.6	26	25	
investment products, private pensions and...	93.4	-0.2	27	27	
internet provision	93.2	0.6	28	28	
TV-subscriptions	91.8	4.3	29	29	
mobile telephone services	91.4	4.1	30	30	

4

Denmark

Overall Performance

Overall, the performance of the different markets in Denmark is evaluated as rather good with an overall score of 100.1. Denmark's assessment is ranked just above the EU27 mean for 2012.

As regards the goods markets, the top performers are dairy products, alcoholic drinks and books, magazines and newspapers. None of these markets deviates very far from EU27 and from 2011 rankings. A more extreme goods market in Denmark is that of fuel for vehicles. In most European countries this market is evaluated less well than in Denmark. The difference in the nMPI score between Denmark and EU27 is a remarkable 7.5, accompanied by a difference in ranking of 15 places.

From the assessment of the service markets it is clear that Danes give a positive evaluation to services that have to do with leisure. The markets for culture and entertainment, commercial sports services and holiday accommodation are at the top of the ranking. Here again the difference with EU27 and 2011 rankings is small. For the bottom service markets (TV-subscriptions and mobile telephone services) this difference is more substantial. For TV-subscriptions there is a 4.3 increase in the nMPI score between 2012 and 2011. However, this market is assessed less well in Denmark than in EU27 with a difference in the nMPI score of -5.9 and a difference in ranking of -7. Mobile telephone services show a similar pattern: a positive nMPI evolution of 4.1 and a negative nMPI of -6.3 compared to EU27. Other markets that are evaluated more negatively in Denmark than in other countries include bank account and postal services, which show a difference in ranking compared to EU27 of -10 and -11 respectively. Water supply, vehicle maintenance and repair, and mortgages are evaluated more positively than in the rest of Europe (difference in ranking of 11, 10 and 20).

Vehicle maintenance services and home maintenance services have improved the most since 2011 (difference in ranking of 11 places and +3.2 points in the nMPI score, respectively). The markets for tram, local bus and metro, and for cafés, bars and restaurants, as well as legal and accountancy services have seen the biggest deterioration in the nMPI score (-3.5 -3.1 and -3.1 respectively).

4

Denmark

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
51	mortgages	8	28	20	102.5	94.1
17	fuel for vehicles	5	20	15	102.8	95.5
45	water supply	7	18	11	102.6	98.5
23	vehicle maintenance and repair	10	20	10	101.2	98.4
21	maintenance services	17	26	9	99.3	97.1
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
31	postal services	20	9	-11	98.7	102.4
26	bank accounts	26	16	-10	95.4	98.6
32	fixed telephone services	22	14	-8	98.5	100.2
33	mobile telephone services	30	23	-7	91.4	97.7
53	spectacles and lenses	11	4	-7	101.1	102.4
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
23	vehicle maintenance and repair	10	21	11	101.2	98.4
21	maintenance services	17	26	9	99.3	96.1
29	home insurance	14	19	5	100.5	99.2
30	vehicle insurance	11	15	4	101.1	99.9
44	gambling and lottery services	15	18	3	99.6	99.4
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
57	legal and accountancy services	21	12	-9	98.7	101.8
35	tram, local bus, metro	18	10	-8	99.0	102.5
41	cafés, bars and restaurants	13	8	-5	100.7	103.8
1	fruit and vegetables	17	13	-4	97.6	99.7
46	electricity services	24	20	-4	98.1	98.5

Germany - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	non-alcoholic drinks	101.9	-0.7	1	2	2
	small household appliances	101.8	1.8	2	12	3
	books, magazines and newspapers	101.5	1.0	3	9	1
	large household appliances	101.3	0.7	4	7	5
	dairy products	101.2	-1.9	5	1	
	entertainment goods	101.2	1.7	6	14	13
	spectacles and lenses	101.1	-0.6	7	4	
	bread, cereals, rice and pasta	101.0	0.4	8	8	7
	electronic products	101.0	0.9	9	10	9
	personal care products	100.9	-0.2	10	6	6
	meat and meat products	100.7	1.7	11	18	18
	alcoholic drinks	100.5	-1.9	12	3	4
	fruit and vegetables	100.2	0.6	13	13	16
	furniture and furnishings	100.1	0.7	14	15	14
	clothing and footwear	100.1	-1.3	15	5	19
	non-prescription medicines	99.7	0.7	16	17	11
	maintenance products	98.9	-0.4	17	16	12
	ICT products	98.7	1.0	18	19	17
	new cars	98.1	-1.9	19	11	8
	second hand cars	95.2	-1.0	20	21	20
fuel for vehicles	94.8	-1.5	21	20	15	
S E R V I C E S	personal care services	104.4	0.7	1	2	2
	commercial transport services	103.1	-0.4	2	4	10
	culture and entertainment	103.0	-1.7	3	1	1
	cafes, bars and restaurants	102.5	0.5	4	9	7
	airline services	102.1	-1.4	5	3	6
	TV-subscriptions	102.0	2.4	6	19	
	packaged holidays & tours	101.8	-0.2	7	8	15
	vehicle insurance	101.1	-1.2	8	7	11
	water supply	101.1	-1.3	9	6	14
	holiday accommodation	100.9	-0.6	10	11	5
	gambling and lottery services	100.8	2.5	11	24	22
	tram, local bus, metro	100.5	-0.6	12	12	12
	postal services	100.5	0.8	13	17	8
	loans, credit and credit cards	100.4	0.8	14	18	
	legal and accountancy services	100.3	-0.2	15	14	
	maintenance services	100.0	-0.8	16	13	19
	bank accounts	99.9	0.1	17	16	21
	vehicle rental services	99.8	-3.1	18	5	9
	mobile telephone services	99.7	1.0	19	22	27
	fixed telephone services	99.3	2.0	20	28	26
	vehicle maintenance and repair	99.2	-0.3	21	20	16
	internet provision	99.2	1.6	22	27	29
	home insurance	99.1	-0.8	23	15	17
	electricity services	98.9	0.4	24	23	20
	gas services	98.8	0.0	25	21	24
	mortgages	98.8	-2.8	26	10	
	real estate services	98.6	0.6	27	25	25
private life insurance	96.3	-1.4	28	26		
train services	94.2	1.9	29	30	28	
investment products, private pensions and...	94.1	1.6	30	29	30	

5

Germany

Overall Performance

The performance of the various markets is evaluated as very good in Germany, coming second overall in the European market ranking.

For goods markets, non-alcoholic drinks, small household appliances and books, magazines and newspapers are the top performers. Compared to 2011 small household appliances went up 10 places in the ranking, with a difference of 1.8 in the nMPI score. At the other end of the goods spectrum are new cars, second-hand cars and fuel for vehicles. For the latter two markets this bottom ranking is perfectly in line with the European trend. For the new cars market there is only a small movement downwards of 4 positions compared to EU27 results. The new car market is considered to be performing less well than in 2011 with a difference in the nMPI score of 1.9. Another good market that shows a big discrepancy with 2011 is the clothing and footwear market. This market went down 10 places compared with last year.

For service markets the top markets in Germany are personal care, commercial sports and cultural entertainment. These three markets also come out on top of the EU27 ranking. Hence it can be concluded that among the top performers, Germany is in line with EU27. The poorest performing service markets in Germany are private life insurance, train services, and investment products, private pensions and securities services. These figures do not deviate widely from the EU27 results or from 2011 figures (the biggest difference between the nMPI in EU27 and Germany being -4.1).

There are a few other notable differences: TV subscriptions went up 13 places in comparison to last year and 16 places in comparison to EU27. Gambling and lottery services also went up 13 places in comparison to 2011. However, home insurance and gas services went down 11 and 10 places respectively in comparison to EU27. Mortgages went down 16 places in comparison to 2011.

5
Germany

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
54	TV-subscriptions	6	22	16	102.0	97.7
21	maintenance services	16	26	10	100.0	97.1
45	water supply	9	18	9	101.1	98.5
2	meat and meat products	11	18	7	100.7	97.4
58	loans, credit and credit cards	14	19	5	100.4	98.5
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
29	home insurance	23	12	-11	99.1	101.4
47	gas services	25	15	-10	98.8	99.4
36	train services	29	21	-8	94.2	98.3
38	vehicle rental services	18	10	-8	99.8	101.9
32	fixed telephone services	20	14	-6	99.3	100.2
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	6	19	13	102.0	99.6
44	gambling and lottery services	11	24	13	100.8	98.3
12	small household appliances	2	12	10	101.8	100.0
32	fixed telephone services	20	28	8	99.3	97.3
14	entertainment goods	6	14	8	101.2	99.5
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
51	mortgages	26	10	-16	98.8	101.6
38	vehicle rental services	18	5	-13	99.8	102.8
7	clothing and footwear	15	5	-10	100.1	101.4
6	alcoholic drinks	12	3	-9	100.5	102.3
15	new cars	19	11	-8	98.1	100.0

Estonia - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	books, magazines and newspapers	105.6	-0.8	1	1	1
	non-prescription medicines	105.2	0.9	2	4	4
	spectacles and lenses	104.1	3.3	3	12	
	bread, cereals, rice and pasta	103.6	-1.5	4	2	2
	dairy products	103.6	-0.7	5	3	
	personal care products	103.5	1.3	6	7	5
	non-alcoholic drinks	103.3	-0.3	7	5	3
	alcoholic drinks	102.2	-0.5	8	6	6
	large household appliances	101.8	0.2	9	10	8
	electronic products	101.8	0.0	10	8	7
	small household appliances	101.2	-0.6	11	9	10
	new cars	101.1	-0.2	12	11	9
	entertainment goods	100.8	0.7	13	13	15
	furniture and furnishings	100.2	3.0	14	18	11
	ICT products	99.8	0.9	15	14	13
	maintenance products	98.4	0.8	16	16	16
	fuel for vehicles	96.9	-1.1	17	15	14
	meat and meat products	96.9	-0.6	18	17	17
	fruit and vegetables	95.8	0.1	19	19	18
	second hand cars	87.5	-0.5	20	21	20
clothing and footwear	86.9	-4.3	21	20	19	
S E R V I C E S	personal care services	106.2	-1.7	1	1	1
	vehicle insurance	105.4	-1.1	2	2	5
	postal services	105.0	0.6	3	6	4
	bank accounts	104.9	0.9	4	8	7
	fixed telephone services	104.9	-0.2	5	5	3
	culture and entertainment	103.9	-1.2	6	4	8
	gambling and lottery services	103.2	-0.9	7	7	10
	commercial port services	103.2	0.6	8	10	9
	holiday accommodation	102.5	-0.3	9	9	12
	mobile telephone services	102.3	0.6	10	14	13
	train services	102.2	-3.4	11	3	2
	legal and accountancy services	101.7	-0.3	12	12	
	airline services	101.2	-1.2	13	11	11
	home insurance	100.9	-0.2	14	16	16
	loans, credit and credit cards	100.9	-1.1	15	13	
	tram, local bus, metro	100.7	-1.0	16	15	15
	packaged holidays & tours	100.5	0.6	17	18	20
	private life insurance	100.4	1.2	18	21	
	vehicle rental services	99.6	-0.1	19	19	21
	gas services	99.6	0.0	20	20	17
	internet provision	99.1	1.1	21	22	23
	cafes, bars and restaurants	98.7	-1.3	22	17	24
	TV-subscriptions	98.2	4.8	23	27	
	water supply	96.0	0.0	24	23	26
	electricity services	94.8	1.3	25	26	22
	mortgages	94.8	0.2	26	24	
	maintenance services	93.2	2.1	27	29	29
real estate services	92.9	0.8	28	28	28	
vehicle maintenance and repair	92.5	-1.9	29	25	27	
investment products, private pensions and...	90.9	0.9	30	30	30	

6

Estonia

Overall Performance

Overall, the performance of the various markets in Estonia is assessed as very good. Estonia is ranked 3rd in 2012 in the EU27 ranking. This is a better position than in 2011, when the country ranked 5th.

The top goods performers in Estonia are books, magazines and newspapers, non prescription medicines, and spectacles and lenses. Non-prescription medicines are 11 places higher in ranking compared to EU27. The bottom goods performers in Estonia are fruit and vegetables, second hand cars, and clothing and footwear. For the latter, the nMPI score is lower in relation to 2011 by -4.3. The difference is -8.6 compared with the EU27 nMPI score.

As regards the service markets in Estonia, personal care services, vehicle insurance and postal services lead the ranking. The bottom performers here are real estate services, vehicle maintenance and repair, and investment products. Vehicle maintenance and repair even shows a difference of -5.9 with the EU27 nMPI score. Other service markets that show results deviating from EU27 are bank accounts, mobile telephone services, train services and packaged holidays and tours. They have a difference in ranking of 12, 13, 10 and -11, respectively.

6
Estonia

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
33	mobile telephone services	10	23	13	102.3	97.7
26	bank accounts	4	16	12	104.9	98.6
48	non prescription medicines	2	13	11	105.2	100.3
36	train services	11	21	10	102.2	98.3
32	fixed telephone services	5	14	9	104.9	100.2
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
41	cafés, bars and restaurants	22	8	-14	98.7	102.7
40	packaged holidays & tours	17	6	-11	100.5	103.2
23	vehicle maintenance and repair	29	20	-9	92.5	98.4
38	vehicle rental services	19	10	-9	99.6	101.9
37	airline services	13	5	-8	101.2	104.5
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
53	spectacles and lenses	3	12	9	104.1	100.8
9	furniture and furnishings	14	18	4	100.2	97.2
54	TV-subscriptions	23	27	4	98.2	93.3
33	mobile telephone services	10	14	4	102.3	101.8
26	bank accounts	4	8	4	104.9	104.0
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
36	train services	11	3	-8	102.2	105.6
41	cafés, bars and restaurants	22	17	-5	98.7	100.0
23	vehicle maintenance and repair	29	25	-4	92.5	94.4
58	loans, credit and credit cards	15	13	-2	100.9	101.9
3	bread, cereals, rice and pasta	4	2	-2	103.6	105.1

7

Ireland

Ireland - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	books, magazines and newspapers	104.7	-1.4	1	1	5
	dairy products	104.5	0.2	2	2	
	bread, cereals, rice and pasta	104.0	0.1	3	4	1
	non-alcoholic drinks	104.0	0.5	4	5	3
	small household appliances	102.2	0.3	5	6	6
	spectacles and lenses	102.0	-2.3	6	3	
	entertainment goods	101.5	0.2	7	9	14
	alcoholic drinks	101.4	1.1	8	11	4
	fruit and vegetables	101.2	1.5	9	13	9
	maintenance products	100.5	-0.8	10	8	17
	electronic products	100.4	0.6	11	12	7
	personal care products	100.2	-1.7	12	7	2
	large household appliances	99.5	0.0	13	15	8
	meat and meat products	99.5	-0.1	14	14	11
	furniture and furnishings	98.8	0.7	15	16	13
	non-prescription medicines	98.2	-2.7	16	10	15
	clothing and footwear	97.6	-0.3	17	17	16
	new cars	97.4	1.8	18	20	18
	ICT products	97.2	0.4	19	18	12
	fuel for vehicles	94.6	-1.2	20	19	19
second hand cars	90.4	2.9	21	21	20	
S E R V I C E S	personal care services	109.0	-2.0	1	1	1
	culture and entertainment	107.6	-1.5	2	2	4
	commercial port services	107.6	1.1	3	6	7
	holiday accommodation	106.7	-1.7	4	4	8
	vehicle insurance	106.0	1.5	5	8	13
	gambling and lottery services	105.8	-3.0	6	3	2
	postal services	105.5	-2.8	7	5	3
	airline services	104.3	0.9	8	11	19
	packaged holidays & tours	104.1	-0.2	9	9	16
	cafes, bars and restaurants	103.7	-2.7	10	7	14
	gas services	103.4	0.6	11	14	12
	train services	102.2	-0.8	12	12	15
	tram, local bus, metro	102.1	-1.6	13	10	10
	home insurance	102.0	-0.2	14	15	20
	electricity services	101.8	-1.2	15	13	5
	vehicle rental services	100.1	0.0	16	16	21
	fixed telephone services	98.6	-1.2	17	17	18
	maintenance services	98.0	-1.1	18	18	22
	vehicle maintenance and repair	98.0	0.2	19	19	24
	water supply	97.8	2.0	20	22	11
TV-subscriptions	97.7	3.8	21	25		
loans, credit and credit cards	97.3	2.2	22	24		
legal and accountancy services	95.8	-0.1	23	21		
private life insurance	95.6	0.1	24	23		
mobile telephone services	94.9	-1.2	25	20	25	
internet provision	93.5	2.7	26	27	23	
real estate services	91.9	0.1	27	26	28	
bank accounts	90.5	3.7	28	29	29	
investment products, private pensions and...	89.6	3.8	29	30	30	
mortgages	88.8	-1.2	30	28		

7

Ireland

Overall Performance

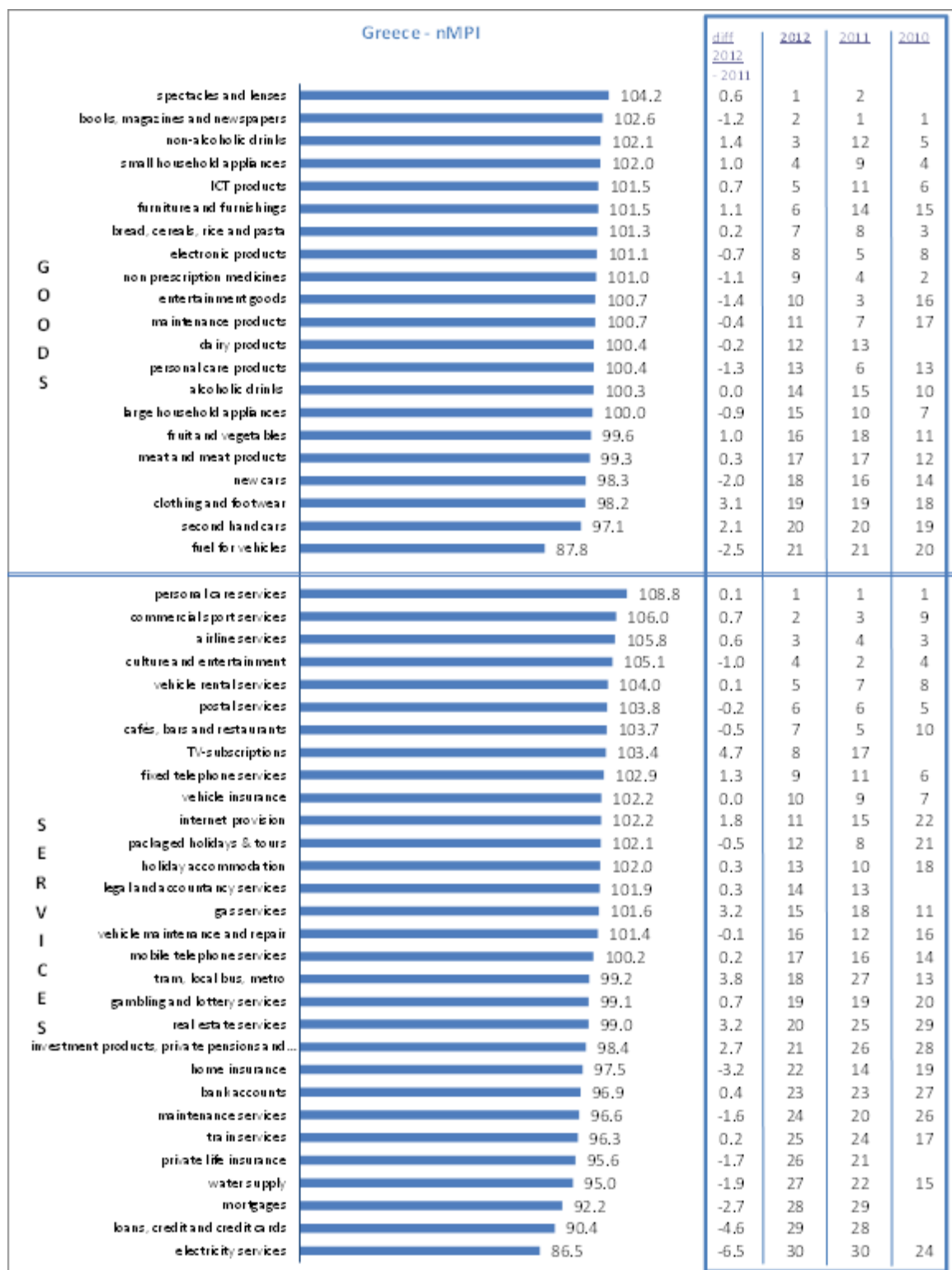
The performance of the various markets in Ireland is ranked just below the EU27 average and the country is in 19th position overall. The 2012 ranking of goods markets is mostly stable in comparison with the EU27 and 2011 rankings with no major differences worth mentioning.

The 2012 ranking of service markets remains close to the 2011 ranking. The top 3 service markets for Ireland are exactly the same as the top 3 for EU27. Bank accounts are in the bottom 3 for Ireland and their market assessment is much more negative than in EU27, with a difference of 8.1 points. In contrast, electricity services are considered more positively in Ireland, with a difference of 12 positions in relation to the EU27 ranking. The nMPI for TV subscriptions has increased by 3.8 points from last year, although this market only moved by 4 rankings.

7

Ireland

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
46	electricity services	15	27	12	101.8	95.2
36	train services	12	21	9	102.2	98.3
21	maintenance services	18	26	8	98.0	97.1
1	fruit and vegetables	9	17	8	101.2	98.3
55	dairy products	2	8	6	104.5	101.6
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
26	bank accounts	28	16	-12	90.5	98.6
11	large household appliances	13	5	-8	99.5	101.7
38	vehicle rental services	16	10	-6	100.1	101.9
57	legal and accountancy services	23	17	-6	95.8	98.5
58	loans, credit and credit cards	22	19	-3	97.3	98.5
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	21	25	4	97.7	93.9
1	fruit and vegetables	9	13	4	101.2	99.7
30	vehicle insurance	5	8	3	106.0	104.5
42	commercial sport services	3	6	3	107.6	106.5
47	gas services	11	14	3	103.4	102.8
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
48	non prescription medicines	16	10	-6	98.2	101.0
33	mobile telephone services	25	20	-5	94.9	96.1
19	personal care products	12	7	-5	100.2	101.9
35	tram, local bus, metro	13	10	-3	102.1	103.7
53	spectacles and lenses	6	3	-3	102.0	104.3



Overall Performance

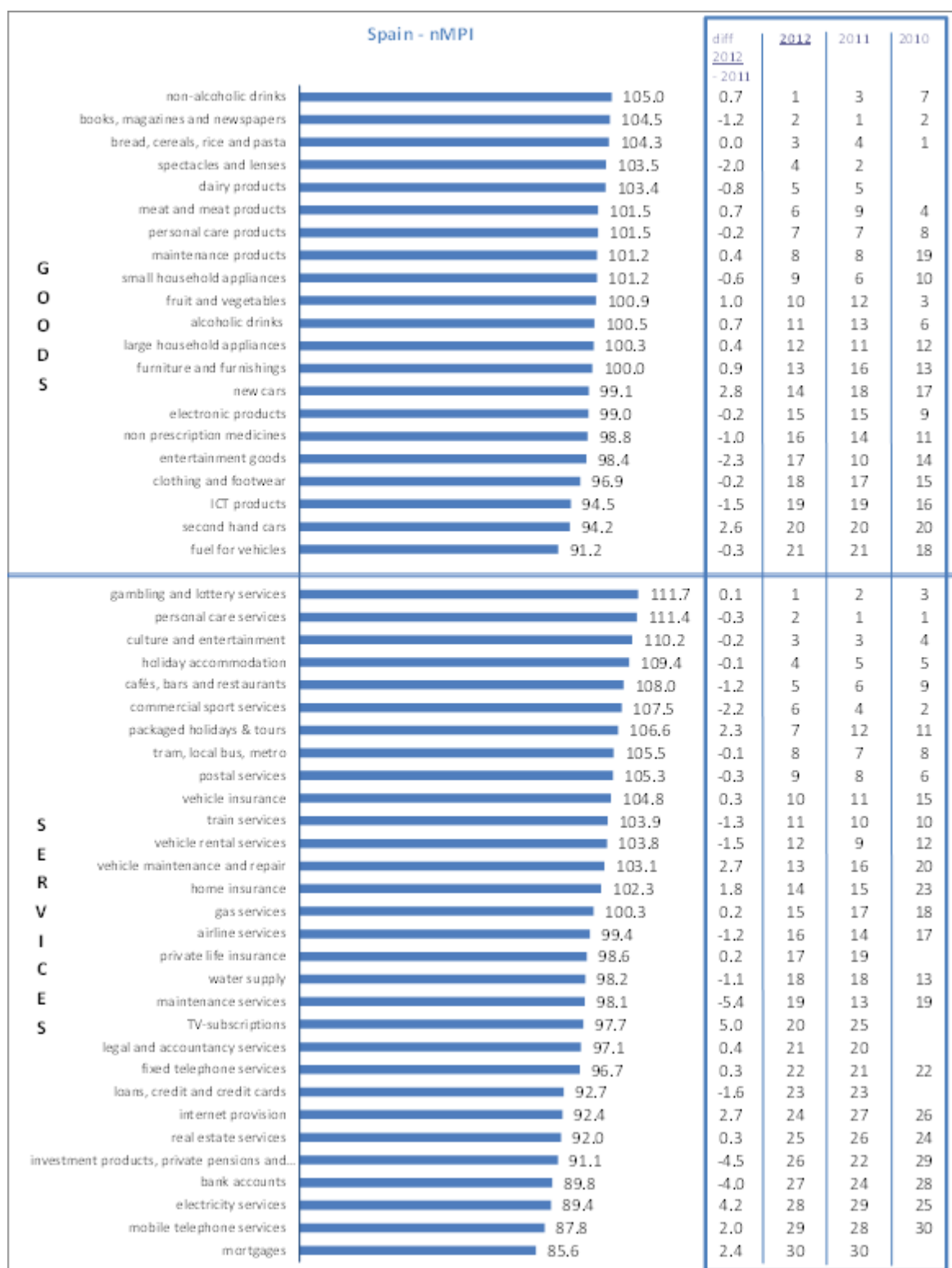
With a score of 99.8 points, the market performance of Greece is assessed at the same level as the EU27 average. Greece's ranking has fluctuated slightly over the past 3 years, from 19th in 2010, to 13th in 2011, to its current position of 17th.

The top 3 goods sectors in Greece are spectacles and lenses, books, magazines and newspapers, and non-alcoholic drinks. These sectors are also highly rated at EU27 level. The bottom 3 goods sectors are fuel for vehicles, second-hand cars, and clothing and footwear. These are also the 3 lowest ranked goods at EU27 level, although fuel for vehicles is 7.7 points below the EU27 score, while the assessment for second-hand cars is 6.2 points higher in Greece than at EU27 level. Other marked differences compared to EU27 are ICT products, where Greece's assessment ranks 11 positions higher, and large household appliances, where Greece ranks 10 places below the EU27 average. There has been little change since 2011, the largest difference being an increase of 3.1 points for clothing and footwear.

The top 3 service sectors in Greece — personal care, commercial sport, and airline services — all score highly at EU27 level. There is more differentiation at the other end of the spectrum, where the assessment of electricity services has decreased by 6.5 points since 2011 to its current position of 8.7 points below its EU27 score. The assessment of loans, credit and credit cards has decreased by 4.6 points since 2011 and is now at 8.1 points and 10 positions below the EU27 average. The score for TV subscription services increased by 4.7 points and is now ranked 8th in Greece compared to 22nd in EU27. Further differences between Greece and EU27 are observed in the market assessments for internet provision (14 places higher in Greece), investment products, private pensions and securities (5.5 points higher in Greece), real estate services (5.0 points higher in Greece), and home insurance (10 places higher in EU27). In comparison to 2011, the score for tram, bus and metro services has increased by 3.8 points. Real estate services and gas services have both increased by 3.2 points, and home insurance services have decreased by 3.2 points.

8
Greece

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
34	internet provision	11	25	14	102.2	97.4
54	TV-subscriptions	8	22	14	103.4	97.7
13	ICT products	5	16	11	101.5	99.0
20	real estate services	20	29	9	99.0	94.0
28	investment products, private pensions and securities	21	30	9	98.4	92.9
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
58	loans, credit and credit cards	29	19	-10	90.4	98.5
29	home insurance	22	12	-10	97.5	101.4
11	large household appliances	15	5	-10	100.0	101.7
39	holiday accommodation	13	4	-9	102.0	105.0
45	water supply	27	18	-9	95.0	98.5
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	8	17	9	103.4	98.7
35	tram, local bus, metro	18	27	9	99.2	95.4
5	non-alcoholic drinks	3	12	9	102.1	100.7
9	furniture and furnishings	6	14	8	101.5	100.4
13	ICT products	5	11	6	101.5	100.7
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
29	home insurance	22	14	-8	97.5	100.7
19	personal care products	13	6	-7	100.4	101.6
14	entertainment goods	10	3	-7	100.7	102.1
11	large household appliances	15	10	-5	100.0	100.9
45	water supply	27	22	-5	95.0	96.9



Overall Performance

Spain's overall assessment of market performance is below that of the EU27 level. It has been ranked in 25th place for the last 2 years, although it was ranked 16th in 2010.

The top 3 goods sectors — non-alcoholic drinks, books, magazines and newspapers, and bread, cereals, rice and pasta — are also the top 3 at EU27 level. Fuel for vehicles, second-hand cars, and ICT products are the bottom 3 sectors in Spain, and their assessment also ranks at a low level for EU27. The rankings reflect those of EU27, with the biggest difference being meat and meat products, which are ranked 6th in Spain but 18th for EU27. There has been relatively little change since 2011.

The highest rated service sectors in Spain broadly reflect the EU27 average, with the exception of gambling and lottery services, ranked 1st in Spain and 11th in EU27. The lowest rated services in Spain are mortgages (8.5 points below the EU27 score), mobile telephone services (9.9 points below EU27), electricity services (5.8 points below EU27), and bank accounts (8.8 points and 11 places below EU27). Other service markets that are assessed more negatively than the EU27 average include loans, credit and credit cards (by 5.8 points), airline services (by 5.1 points and 11 places) and internet provision (by 5.0 points). However, a number of service markets are rated more highly in Spain than in the EU27: train services (by 5.6 points and 10 places), cafés, bars and restaurants (by 5.3 points), and tram, local bus, metro services (by 5.1 points). Compared to 2011, TV subscription services in Spain have improved by 5.0 points, partly as a result of an increase in special offers. The score for electricity services has also increased by 4.2 points. On the other hand, the scores for maintenance services, investment products, private pensions and securities, and bank accounts have decreased by 5.4 points, 4.5 points and 4.0 points respectively since 2011.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
2	meat and meat products	6	18	12	101.5	97.4
36	train services	11	21	10	103.9	98.3
44	gambling and lottery services	1	11	10	111.7	101.6
23	vehicle maintenance and repair	13	20	7	103.1	98.4
21	maintenance services	19	26	7	98.1	97.1
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
37	airline services	16	5	-11	99.4	104.5
26	bank accounts	27	16	-11	89.8	98.6
32	fixed telephone services	22	14	-8	96.7	100.2
14	entertainment goods	17	9	-8	98.4	101.5
11	large household appliances	12	5	-7	100.3	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	20	25	5	97.7	92.7
40	packaged holidays & tours	7	12	5	106.6	104.2
15	new cars	14	18	4	99.1	96.3
9	furniture and furnishings	13	16	3	100.0	99.1
34	internet provision	24	27	3	92.4	89.7
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
14	entertainment goods	17	10	-7	98.4	100.7
21	maintenance services	19	13	-6	98.1	103.5
28	investment products, private pensions and securities	26	22	-4	91.1	95.6
38	vehicle rental services	12	9	-3	103.8	105.3
26	bank accounts	27	24	-3	89.8	93.7

10

France

France - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	non-alcoholic drinks	103.4	0.5	1	1	4
	clothing and footwear	103.1	2.1	2	7	13
	dairy products	102.5	-0.1	3	2	
	bread, cereals, rice and pasta	102.0	0.7	4	4	2
	spectacles and lenses	101.3	2.0	5	16	
	large household appliances	101.2	1.2	6	11	12
	electronic products	101.1	0.9	7	10	5
	small household appliances	101.1	0.8	8	9	6
	alcoholic drinks	100.9	0.0	9	6	3
	entertainment goods	100.8	-0.1	10	8	10
	ICT products	100.5	1.2	11	17	17
	books, magazines and newspapers	100.2	-2.1	12	3	1
	meat and meat products	99.7	0.2	13	14	16
	furniture and furnishings	99.4	-1.6	14	5	8
	maintenance products	99.4	1.7	15	19	18
	fruit and vegetables	99.0	-0.9	16	13	15
	new cars	98.7	-1.3	17	12	14
	personal care products	98.5	-1.0	18	15	7
	second hand cars	96.3	0.9	19	21	20
	non prescription medicines	96.2	-1.3	20	20	19
fuel for vehicles	94.7	-3.7	21	18	9	
S E R V I C E S	culture and entertainment	105.4	3.0	1	5	1
	commercial sport services	104.6	0.8	2	1	3
	airline services	104.5	1.7	3	4	9
	holiday accommodation	103.9	2.7	4	10	5
	packaged holidays & tours	103.9	0.2	5	2	6
	gambling and lottery services	103.7	2.3	6	8	13
	maintenance services	103.4	4.7	7	22	17
	personal care services	102.0	-1.0	8	3	2
	train services	102.0	5.9	9	30	23
	vehicle insurance	100.9	0.0	10	12	12
	home insurance	100.8	1.8	11	20	15
	vehicle rental services	100.0	-0.8	12	13	7
	cafés, bars and restaurants	100.0	-1.2	13	9	11
	water supply	99.3	-0.7	14	15	20
	internet provision	99.3	0.5	15	21	28
	fixed telephone services	99.1	-0.1	16	18	22
	legal and accountancy services	98.8	-2.9	17	6	
	private life insurance	98.7	1.0	18	26	
	vehicle maintenance and repair	98.6	0.1	19	23	19
	electricity services	98.6	-0.6	20	19	21
	loans, credit and credit cards	98.5	-2.8	21	7	
	investment products, private pensions and...	98.2	0.2	22	25	29
	tram, local bus, metro	98.1	-3.0	23	11	14
	real estate services	98.0	-0.2	24	24	30
	bank accounts	97.9	0.6	25	27	26
mortgages	97.0	-3.0	26	16		
postal services	97.0	-3.6	27	14	16	
gas services	96.7	-2.6	28	17	18	
TV-subscriptions	95.6	-1.6	29	28		
mobile telephone services	95.6	-1.4	30	29	27	

10

France

Overall Performance

Market performance in France is assessed just slightly more favourably than the EU27 average and the country is in 7th position overall.

To some extent the top and bottom goods markets for France match the EU27 ranking, although the market for clothing and footwear appears in the top 3 for France but the bottom 3 for EU27, with a difference of 7.6 points. The market performance of books, magazines and newspapers is assessed as lower than in the EU27 ranking, with a difference of 11 places. Spectacles and lenses rank higher than in 2011, but the difference in the nMPI remains limited.

The top 3 service markets are close to EU27, while the bottom 3 markets are completely different, with gas, mobile telephone and TV subscription services scoring the lowest. There is a wide discrepancy between the ranking of services and the EU27 ranking, although the differences in the nMPI mostly remain small. Train services moved up by 21 places in relation to 2011 following an increase of 5.9 points, and their market assessment is now above the EU27 average. This could be linked to a recovery following major strikes in early 2011. Maintenance services went up by 15 positions from 2011 with a 6.3 point increase and are now assessed well above the EU27 average. Postal services went down the ranking by 18 positions from last year and are now rated at below the EU27 average. This could be linked to strikes in early 2012. Tram, local bus and metro went down by 12 positions from 2011 and are now 10 ranks below the EU27 average.

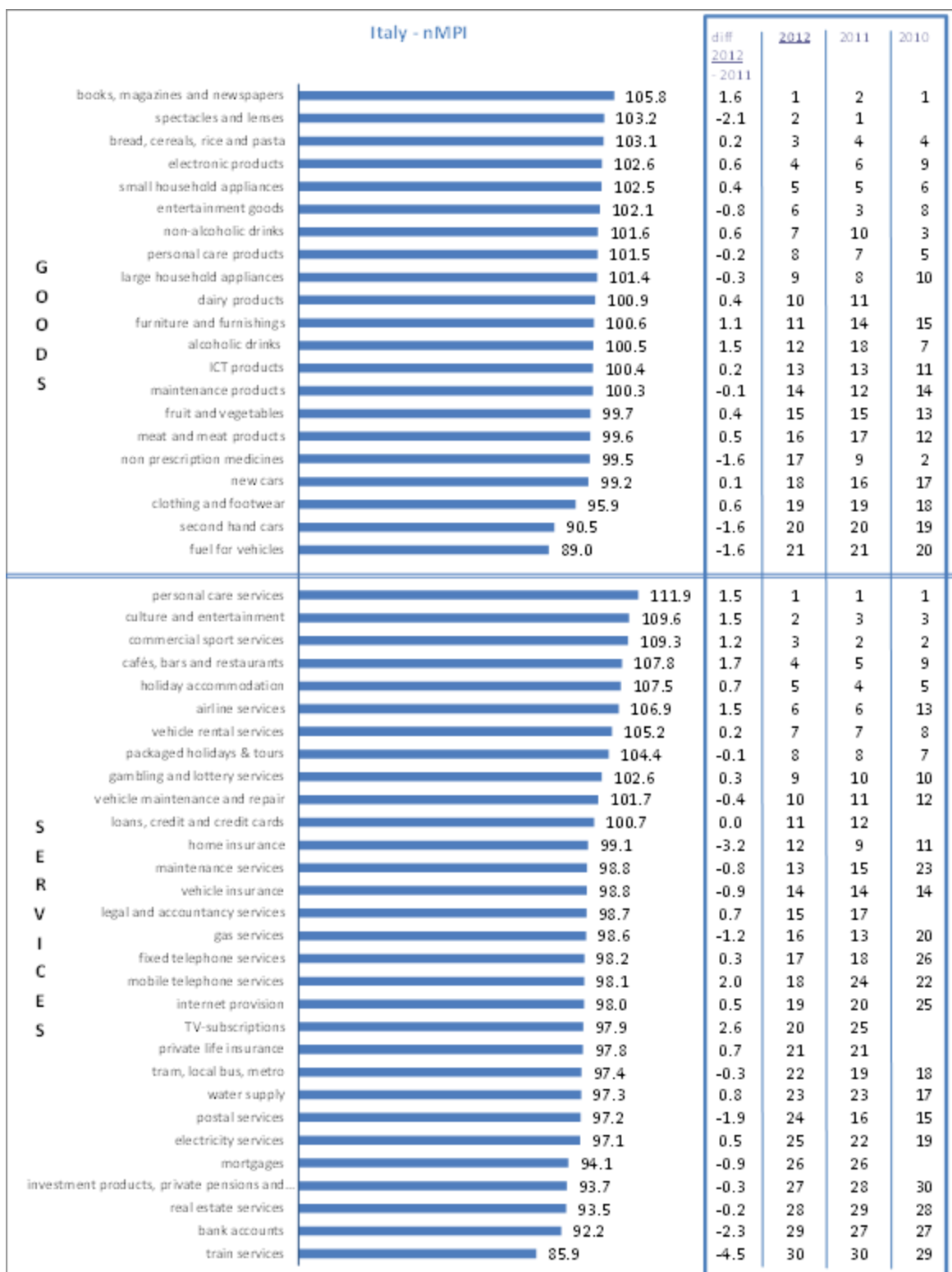
10

France

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
21	maintenance services	7	26	19	103.4	97.1
7	clothing and footwear	2	19	17	103.1	95.5
36	train services	9	21	12	102.0	98.3
34	internet provision	15	25	10	99.3	97.4
28	investment products, private pensions and securities	22	30	8	98.2	92.9
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
31	postal services	27	9	-18	97.0	102.4
47	gas services	28	15	-13	96.7	99.4
18	books, magazines and newspapers	12	1	-11	100.2	104.5
35	tram, local bus, metro	23	13	-10	98.1	100.3
26	bank accounts	25	16	-9	97.9	98.6
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
36	train services	9	30	21	102.0	96.1
21	maintenance services	7	22	15	103.4	98.7
53	spectacles and lenses	5	16	11	101.3	99.4
29	home insurance	11	20	9	100.8	98.9
52	private life insurance	18	26	8	98.7	97.7
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
58	loans, credit and credit cards	21	7	-14	98.5	101.4
31	postal services	27	14	-13	97.0	100.6
35	tram, local bus, metro	23	11	-12	98.1	101.1
47	gas services	28	17	-11	96.7	99.4
57	legal and accountancy services	17	6	-11	98.8	101.7

11

Italy



11

Italy

Overall Performance

Italy's market performance is rated below the EU27 average overall and appears in 23rd position in the country ranking.

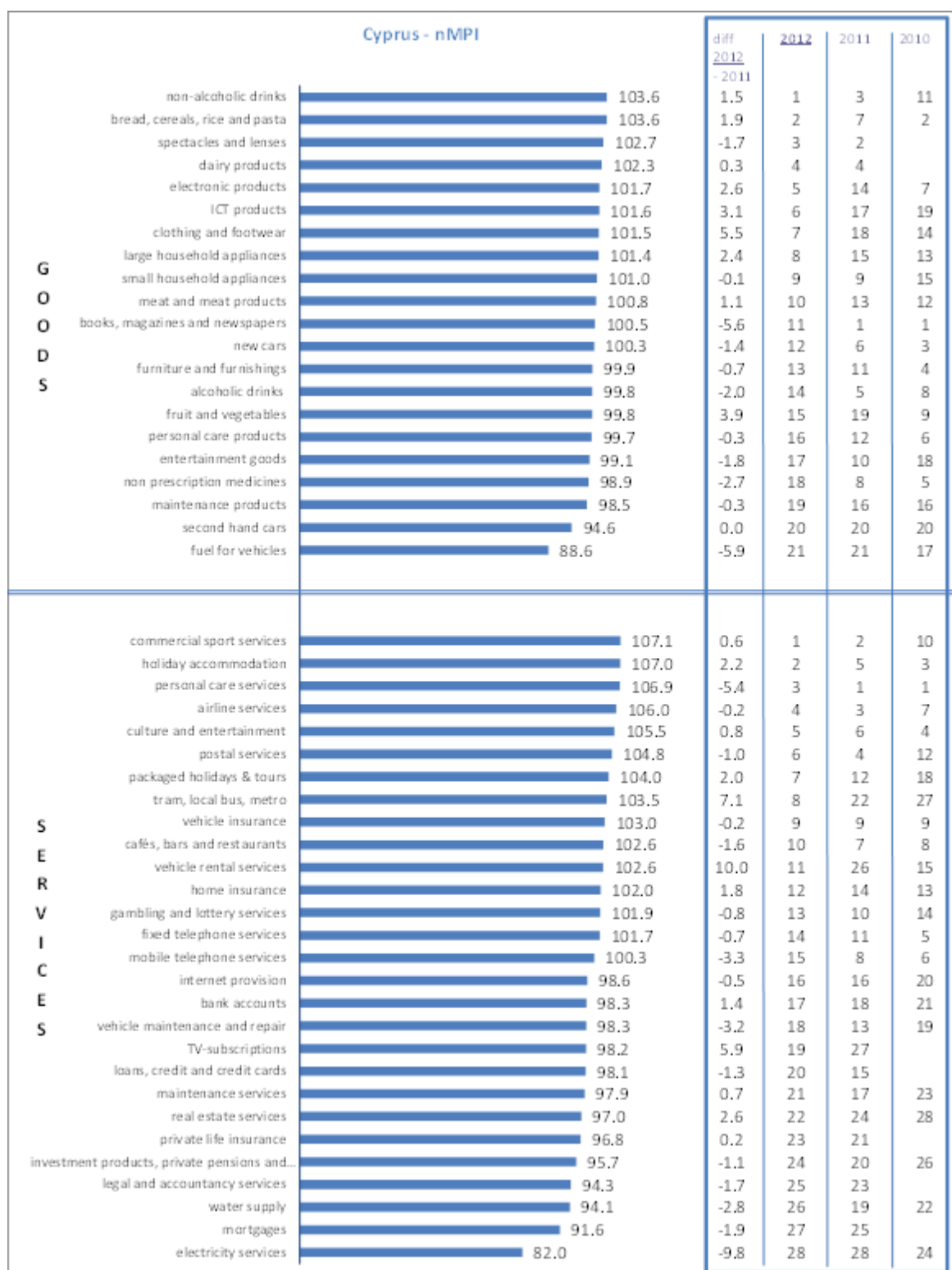
Italy's 2012 ranking of the goods market is fairly similar to the 2011 and EU27 rankings with no major changes to mention.

The 2012 ranking of service markets is fairly similar to the 2011 ranking, although the market assessment for home insurance is more negative with a decrease of 3.2 points. The differences with the EU27 ranking are more significant. Maintenance services and vehicle maintenance and repair services are assessed better than the EU27 average by 13 and 10 ranks respectively. Bank accounts are rated less favourably than the EU average with a difference of 6.3 points. This could be linked to the introduction of new regulations regarding bank accounts. Postal services are 5.2 points below the EU average. This is the market that has moved down the most in the ranking from 2011.

11

Italy

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
21	maintenance services	13	26	13	98.8	97.1
23	vehicle maintenance and repair	10	20	10	101.7	98.4
58	loans, credit and credit cards	11	19	8	100.7	98.5
34	internet provision	19	25	6	98.0	97.4
10	electronic products	4	10	6	102.6	101.1
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
31	postal services	24	9	-15	97.2	102.4
26	bank accounts	29	16	-13	92.2	98.6
36	train services	30	21	-9	85.9	98.3
35	tram, local bus, metro	22	13	-9	97.4	100.3
30	vehicle insurance	14	7	-7	98.8	102.9
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
6	alcoholic drinks	12	18	6	100.5	98.9
33	mobile telephone services	18	24	6	98.1	96.1
54	TV-subscriptions	20	25	5	97.9	95.4
9	furniture and furnishings	11	14	3	100.6	99.6
5	non-alcoholic drinks	7	10	3	101.6	100.9
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
31	postal services	24	16	-8	97.2	99.1
48	non prescription medicines	17	9	-8	99.5	101.2
29	home insurance	12	9	-3	99.1	102.3
46	electricity services	25	22	-3	97.1	96.6
35	tram, local bus, metro	22	19	-3	97.4	97.6



12

Cyprus

Overall Performance

In Cyprus, overall market performance is evaluated at the same level as the EU27 average, which demonstrates a marked improvement in relation to its overall country ranking of 25th in 2010.

The top 3 and bottom 3 ranked goods and services are compatible with the EU27 average, although a notable exception is books, magazines and newspapers category, which ranked 1st in Cyprus in 2011 and 1st at EU27 level this year, although it ranked 11th in Cyprus this year.

Amongst the goods markets, ICT products and clothing and footwear have seen the most positive change since 2011, both rising by 11 places in Cyprus. They are now 10 and 12 places respectively above their EU27 average ranking. Conversely, non-prescription medicines have dropped 10 places, and fuel for vehicles has dropped by 5.9 points to 88.6 in comparison to last year.

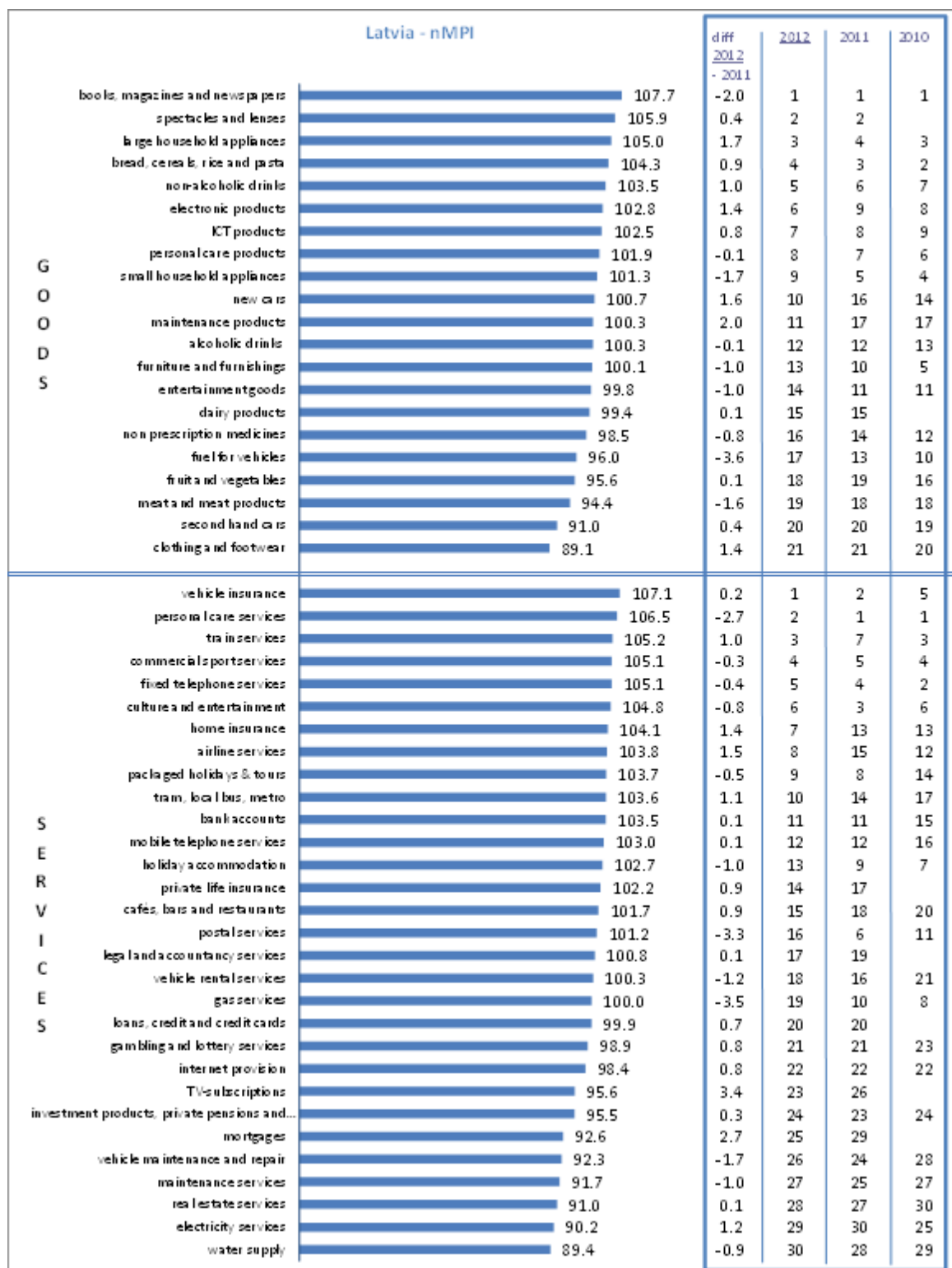
The biggest improvement in the service markets is vehicle rental, whose assessment has increased by 10.0 points and 15 places since 2011. The assessment of tram, bus and metro services has increased by 7.1 points and 14 places, while the rating of TV subscription services has risen by 5.9 points and 8 places since 2011. As a result of shortages in electricity supply, the assessment of electricity services is particularly poor this year, 9.8 points below its 2011 rating and 13.2 below the EU27 average.

The improved scores for ICT products and TV subscription services may be indicative of reduced prices in these sectors in recent months, as firms respond to limited consumer income.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
7	clothing and footwear	7	19	12	101.5	95.5
13	ICT products	6	16	10	101.6	99.0
34	internet provision	16	25	9	98.6	97.4
2	meat and meat products	10	18	8	100.8	97.4
33	mobile telephone services	15	23	8	100.3	97.7
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
18	books, magazines and newspapers	11	1	-10	100.5	104.5
14	entertainment goods	17	9	-8	99.1	101.5
57	legal and accountancy services	25	17	-8	94.3	98.5
45	water supply	26	18	-8	94.1	98.5
6	alcoholic drinks	14	7	-7	99.8	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
38	vehicle rental services	11	26	15	102.6	92.6
35	tram, local bus, metro	8	22	14	103.5	96.4
7	clothing and footwear	7	18	11	101.5	96.1
13	ICT products	6	17	11	101.6	98.5
10	electronic products	5	14	9	101.7	99.1
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
18	books, magazines and newspapers	11	1	-10	100.5	106.2
48	non prescription medicines	18	8	-10	98.9	101.5
6	alcoholic drinks	14	5	-9	99.8	101.8
33	mobile telephone services	15	8	-7	100.3	103.6
45	water supply	26	19	-7	94.1	96.9

13

Latvia



13

Latvia

Overall Performance

Latvia's overall assessment of market performance is almost identical to the EU27 average and the country ranks 13th overall.

The ranking of goods markets is fairly similar to last year's. The most important change has been in the fuel market, whose score went down by 3.6 points, possibly linked to a slowdown in this market. Differences with the EU27 ranking are more salient, although differences in the nMPI and ranking remain limited.

Turning to the service markets, only small differences in ranking and in the nMPI results can be noted since last year. Postal services register the largest difference in ranking and are 10 ranks below their 2011 level, while gas services are down by 3.5 points.

The differences with the EU27 ranking are greater. Train services' assessment is 18 ranks above the EU27 average, while mobile telephone services are 11 ranks above average and private life insurance 10 ranks above. For mobile telephone services, this could be explained by market growth. As for water supply, the market is 12 ranks below the EU average, which could be linked to limited competition and rising prices. Gambling and lottery services are 10 ranks below the EU27 average.

13
Latvia

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
36	train services	3	21	18	105.2	98.3
33	mobile telephone services	12	23	11	103.0	97.7
52	private life insurance	14	24	10	102.2	97.7
32	fixed telephone services	5	14	9	105.1	100.2
13	ICT products	7	16	9	102.5	99.0
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
45	water supply	30	18	-12	89.4	98.5
44	gambling and lottery services	21	11	-10	98.9	101.6
39	holiday accommodation	13	4	-9	102.7	105.0
38	vehicle rental services	18	10	-8	100.3	101.9
31	postal services	16	9	-7	101.2	102.4
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
37	airline services	8	15	7	103.8	102.3
15	new cars	10	16	6	100.7	99.0
29	home insurance	7	13	6	104.1	102.7
8	maintenance products	11	17	6	100.3	98.3
36	train services	3	7	4	105.2	104.2
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
31	postal services	16	6	-10	101.2	104.6
47	gas services	19	10	-9	100.0	103.5
12	small household appliances	9	5	-4	101.3	103.1
39	holiday accommodation	13	9	-4	102.7	103.7
17	fuel for vehicles	17	13	-4	96.0	99.7

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Lithuania

Lithuania - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	books, magazines and newspapers	110.5	1.3	1	1	1
	spectacles and lenses	105.8	0.5	2	3	
	electronic products	104.2	3.4	3	11	7
	large household appliances	103.7	0.1	4	5	4
	bread, cereals, rice and pasta	103.0	0.1	5	7	3
	non-alcoholic drinks	102.9	-0.9	6	4	5
	furniture and furnishings	102.7	2.8	7	15	15
	ICT products	102.7	-0.4	8	6	6
	alcoholic drinks	102.6	-2.9	9	2	2
	small household appliances	102.4	0.5	10	8	9
	new cars	102.2	1.6	11	12	13
	entertainment goods	102.0	1.4	12	13	16
	maintenance products	100.4	-0.1	13	14	14
	non prescription medicines	100.3	0.8	14	16	11
	personal care products	100.1	-1.7	15	9	8
	dairy products	99.1	-2.2	16	10	
	fuel for vehicles	97.8	-0.6	17	17	10
	fruit and vegetables	92.5	-0.4	18	19	17
	meat and meat products	90.0	-3.8	19	18	18
	clothing and footwear	89.6	-1.9	20	20	19
second hand cars	85.5	2.4	21	21	20	
S E R V I C E S	train services	110.8	0.0	1	1	1
	personal care services	108.9	-0.8	2	2	2
	postal services	107.1	-2.4	3	3	7
	vehicle insurance	106.9	-1.7	4	4	4
	commercial sport services	106.4	1.6	5	7	10
	culture and entertainment	105.4	-0.4	6	6	3
	home insurance	103.8	-0.7	7	8	12
	tram, local bus, metro	103.1	-3.2	8	5	6
	airline services	103.1	1.0	9	14	5
	packaged holidays & tours	102.9	1.5	10	17	16
	holiday accommodation	102.6	1.1	11	16	13
	vehicle rental services	102.4	-0.7	12	10	11
	bank accounts	102.2	-0.8	13	12	9
	gas services	102.0	-1.0	14	11	14
	mobile telephone services	101.4	-0.3	15	15	24
	cafés, bars and restaurants	100.9	-3.3	16	9	15
	fixed telephone services	100.4	-2.4	17	13	17
	loans, credit and credit cards	99.0	0.6	18	21	
	gambling and lottery services	98.5	-1.7	19	18	21
	internet provision	98.1	-0.3	20	20	22
	private life insurance	98.1	-1.4	21	19	
	legal and accountancy services	97.1	3.2	22	22	
	TV-subscriptions	96.9	4.2	23	24	
	mortgages	95.1	3.8	24	25	
	maintenance services	92.7	-0.8	25	23	23
real estate services	92.4	1.8	26	26	29	
electricity services	92.4	1.8	27	27	28	
investment products, private pensions and...	90.6	1.1	28	29	26	
water supply	89.6	1.6	29	30	30	
vehicle maintenance and repair	88.8	-1.5	30	28	27	

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Lithuania

Overall Performance

Lithuania's market performance is assessed just slightly less positively than the EU27 average and the country is in 18th position overall.

The ranking of goods markets is fairly similar to last year's, although electronic products have performed better than in 2011 with a 3.4 point increase. The 2012 Lithuanian goods ranking and scores are different from the EU27. In particular, the performance of the bottom 5 markets is rated remarkably lower than the EU27 average, although this is not reflected in a large difference in ranking.

The 2012 and 2011 service rankings are fairly similar, although the market performance of cafés, bars and restaurants is rated lower in 2012 with a decrease of 3.3 points. The Lithuanian service market ranking is rather different from EU27, although changes in the ranking correspond to fairly small variations in the nMPI. The biggest differences can be observed for train services, which are 20 ranks above their EU27 position with a difference of 12.5 points, while water supply and vehicle maintenance and repair services are below the EU27 averages by 8.9 points and 9.6 points respectively. In the case of water supply, this could be linked to limited competition in the market and increases in prices.

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Lithuania

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
36	train services	1	21	20	110.8	98.3
33	mobile telephone services	15	23	8	101.4	97.7
13	ICT products	8	16	8	102.7	99.0
10	electronic products	3	10	7	104.2	101.1
31	postal services	3	9	6	107.1	102.4
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
45	water supply	29	18	-11	89.6	98.5
23	vehicle maintenance and repair	30	20	-10	88.8	98.4
41	cafés, bars and restaurants	16	8	-8	100.9	102.7
44	gambling and lottery services	19	11	-8	98.5	101.6
55	dairy products	16	8	-8	99.1	101.6
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
9	furniture and furnishings	7	15	8	102.7	99.9
10	electronic products	3	11	8	104.2	100.7
40	packaged holidays & tours	10	17	7	102.9	101.4
37	airline services	9	14	5	103.1	102.1
39	holiday accommodation	11	16	5	102.6	101.5
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
6	alcoholic drinks	9	2	-7	102.6	105.5
41	cafés, bars and restaurants	16	9	-7	100.9	104.3
55	dairy products	16	10	-6	99.1	101.3
19	personal care products	15	9	-6	100.1	101.8
32	fixed telephone services	17	13	-4	100.4	102.8

Luxembourg - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	non-alcoholic drinks	101.9	-0.9	1	2	4
	bread, cereals, rice and pasta	101.9	1.5	2	11	5
	books, magazines and newspapers	101.8	-1.1	3	1	2
	personal care products	101.7	2.7	4	17	8
	dairy products	101.6	0.4	5	6	
	alcoholic drinks	101.5	3.0	6	18	3
	fruit and vegetables	101.5	5.3	7	20	17
	clothing and footwear	101.3	7.3	8	21	18
	small household appliances	100.7	-1.8	9	3	7
	meat and meat products	100.5	3.0	10	19	19
	non prescription medicines	100.3	1.2	11	15	9
	large household appliances	100.2	-1.0	12	7	6
	entertainment goods	99.8	-0.9	13	9	11
	fuel for vehicles	99.3	-3.0	14	4	1
	furniture and furnishings	99.0	0.0	15	16	13
	spectacles and lenses	98.9	-2.8	16	5	
	new cars	98.4	-1.7	17	12	14
	maintenance products	98.2	-2.6	18	8	16
	electronic products	98.2	-2.3	19	10	10
	ICT products	96.9	-2.6	20	14	15
second hand cars	96.4	-3.6	21	13	20	
S E R V I C E S	culture and entertainment	103.7	-0.5	1	3	1
	personal care services	102.5	-2.1	2	1	3
	water supply	102.2	2.2	3	18	6
	gambling and lottery services	102.1	1.4	4	15	20
	commercial sport services	101.5	-0.4	5	8	15
	bank accounts	101.5	3.0	6	23	13
	legal and accountancy services	101.4	1.5	7	19	
	airline services	101.2	-0.8	8	9	19
	fixed telephone services	100.8	-1.6	9	5	9
	mobile telephone services	100.7	6.5	10	29	26
	cafés, bars and restaurants	100.7	1.0	11	20	21
	tram, local bus, metro	100.5	-1.1	12	10	12
	packaged holidays & tours	100.5	-1.5	13	7	14
	loans, credit and credit cards	100.3	-2.2	14	4	
	electricity services	100.2	4.5	15	27	17
	holiday accommodation	100.2	-1.9	16	6	8
	gas services	100.2	-1.0	17	12	11
	vehicle insurance	99.8	-1.5	18	11	10
	postal services	99.7	-1.1	19	14	5
	TV-subscriptions	99.7	4.1	20	28	
	mortgages	99.2	-1.4	21	16	
	vehicle rental services	99.1	-2.0	22	13	23
	train services	98.9	-0.5	23	22	16
	home insurance	98.5	-5.7	24	2	4
	internet provision	97.9	4.6	25	30	29
	vehicle maintenance and repair	97.8	-1.8	26	21	27
	maintenance services	97.7	0.6	27	25	24
private life insurance	97.6	-2.9	28	17		
investment products, private pensions and...	97.3	-0.2	29	24	28	
real estate services	96.6	0.8	30	26	30	

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Luxembourg

Overall Performance

Of all countries Luxembourg's market performance is assessed as the best. Large differences in MPI and ranking are recorded, with 13 markets differing from the EU ranking by 10 ranks or more, and 17 markets differing from the 2011 ranking by 10 ranks or more. In this respect, it is important to note that the sample size for Luxembourg is smaller than for most other countries and that similar changes were recorded from 2010 to 2011.

The ranking for goods markets differs from the EU27 ranking, although this only corresponds to a major difference in the nMPI for the clothing and footwear market, which is rated 5.8 points above the EU27 average. This market is also assessed more favourably than in 2011 with a 7.3 point increase over last year's result. The second-hand car market is rated 5.5 points above the EU average, but appears in the same position in the overall and national rankings. The 2011 ranking differs widely from the 2012 ranking, although in this case as well, nMPI differences remain small. The clothing and footwear market displays the largest difference with 2011 among goods markets and is 7.3 points above the level of last year. Furthermore the market for fruits and vegetables has also improved its assessment remarkably, with 5.3 points.

The service market ranking is rather different from the EU27 ranking. However, this difference in ranking is only linked to a major difference in nMPI for the electricity services markets, with a 5 point difference. Differences in ranking also appear when the data is compared with 2011. Three markets present major differences in both the nMPI and ranking: mobile telephone services, which improved by 6.5 points over last year, home insurance, which is down by 5.7 points and the electricity market, which is 4.5 points above its 2011 level.

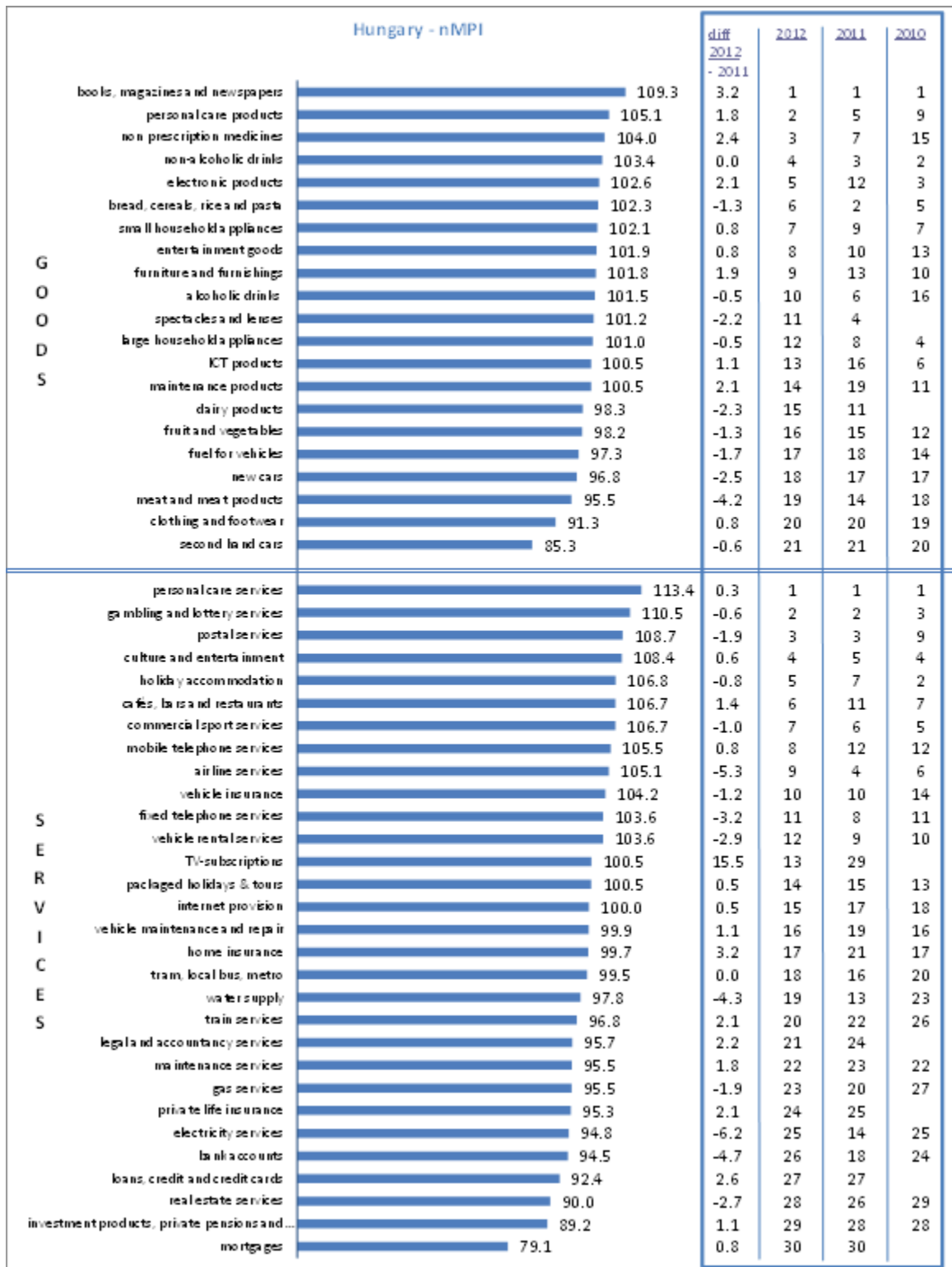
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Luxembourg

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
45	water supply	3	18	15	102.2	98.5
33	mobile telephone services	10	23	13	100.7	97.7
46	electricity services	15	27	12	100.2	95.2
7	clothing and footwear	8	19	11	101.3	95.5
26	bank accounts	6	16	10	101.5	98.6
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
29	home insurance	24	12	-12	98.5	101.4
53	spectacles and lenses	16	4	-12	98.9	102.4
38	vehicle rental services	22	10	-12	99.1	101.9
39	holiday accommodation	16	4	-12	100.2	105.0
30	vehicle insurance	18	7	-11	99.8	102.9
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
33	mobile telephone services	10	29	19	100.7	94.2
26	bank accounts	6	23	17	101.5	98.5
45	water supply	3	18	15	102.2	100.0
1	fruit and vegetables	7	20	13	101.5	96.2
7	clothing and footwear	8	21	13	101.3	94.0
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
29	home insurance	24	2	-22	98.5	104.3
53	spectacles and lenses	16	5	-11	98.9	101.8
52	private life insurance	28	17	-11	97.6	100.5
8	maintenance products	18	8	-10	98.2	100.8
17	fuel for vehicles	14	4	-10	99.3	102.3

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Hungary



16

Hungary

Overall Performance

Hungary's market performance assessment is just above the EU27 average and the country ranks 12th overall.

Overall, the ranking of the goods markets in Hungary follows the same pattern as the EU27 ranking, although the top 3 goods markets differ somewhat with the appearance in second and third place of personal care products and non-prescription medicines. The normalised MPI scores for the goods markets stayed at a similar level as in 2011. The market for books, magazines and newspapers has stabilised its first position, with an increase of 3.2 points. Furthermore, the market of meat and meat products shows a decline of 4.2 points in the nMPI score. This decline could be a result of media attention on price increases for chicken meat during the fieldwork period.

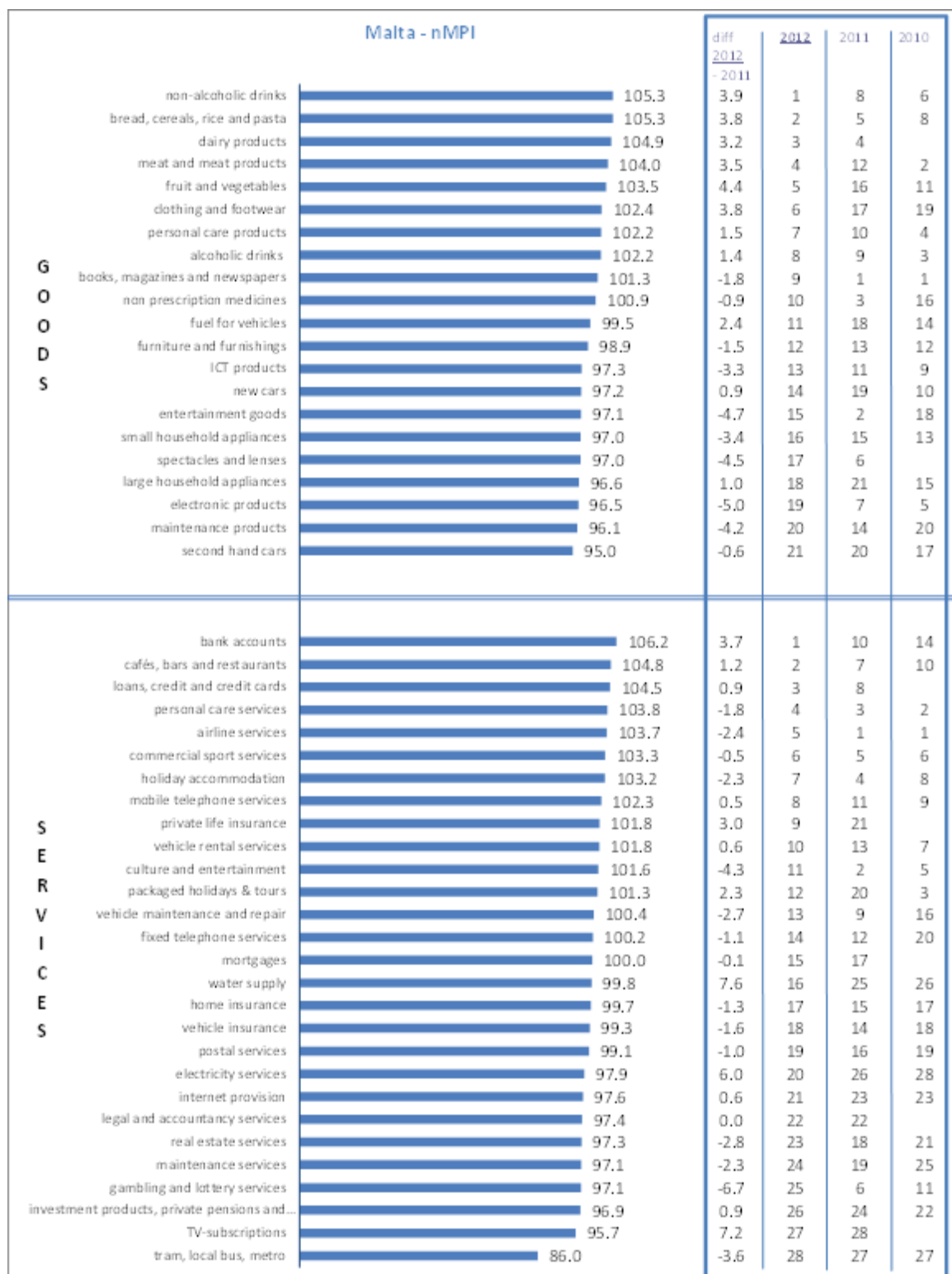
The difference in ranking of service markets compared to the EU27 ranking is somewhat larger than for the goods markets. The markets for gambling and lottery services and postal services are assessed remarkably better than the EU27 average, ending up in second and third place. The markets for mobile telephone services (8th vs 23rd place) and internet provision (15th vs 25th place) are also rated remarkably better in the Hungarian ranking than in the EU27 ranking. Conversely, the market for bank accounts is assessed as clearly below average (26th vs 16th place) as is the market for mortgages, which has a difference of 14.9 points with the EU27 average. These counter-performances could be explained by the economic crisis and a set of new regulations and aids for financial products.

The 2012 ranking of services is fairly similar to 2011, although a few markets have moved within the ranking. Home insurance is rated at 3.2 points above its 2011 level. TV subscriptions improved dramatically from last year with a 15.5 point increase which could be linked to better package offers and increased media coverage. Electricity services are 11 ranks behind their 2011 position following a 6.2 point decrease from 2011. The 2012 assessments for water supply and airline services are also below their 2011 MPI scores. In the case of airline services, this could be linked to the bankruptcy of the former national airline, Malév.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
33	mobile telephone services	8	23	15	105.5	97.7
34	internet provision	15	25	10	100.0	97.4
48	non prescription medicines	3	13	10	104.0	100.3
44	gambling and lottery services	2	11	9	110.5	101.6
19	personal care products	2	11	9	105.1	101.0
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
26	bank accounts	26	16	-10	94.5	98.6
40	packaged holidays & tours	14	6	-8	100.5	103.2
58	loans, credit and credit cards	27	19	-8	92.4	98.5
47	gas services	23	15	-8	95.5	99.4
11	large household appliances	12	5	-7	101.0	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	13	29	16	100.5	85.1
10	electronic products	5	12	7	102.6	100.5
8	maintenance products	14	19	5	100.5	98.4
41	cafés, bars and restaurants	6	11	5	106.7	105.3
29	home insurance	17	21	4	99.7	96.6
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
46	electricity services	25	14	-11	94.8	100.9
26	bank accounts	26	18	-8	94.5	99.2
53	spectacles and lenses	11	4	-7	101.2	103.3
45	water supply	19	13	-6	97.8	102.1
37	airline services	9	4	-5	105.1	110.4

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Malta



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Malta

Overall Performance

Malta comes in 5th position in the overall country ranking. Major differences in the nMPI and ranking were recorded this year and last year and may be explained by the smaller base size used for this country. 20 markets show large differences in the nMPI from last year and 10 markets show large differences from the EU27 scores.

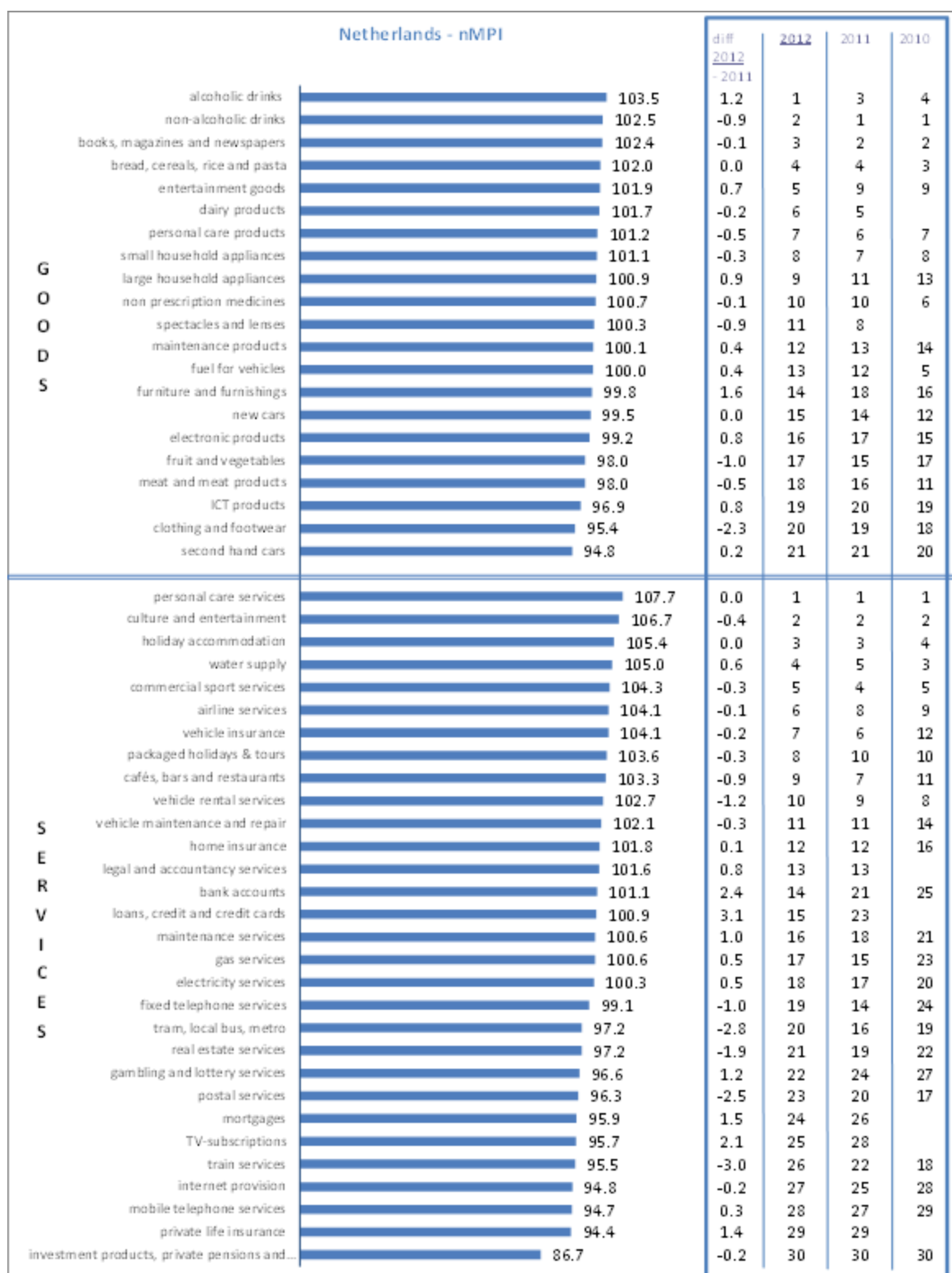
The 2012 goods market ranking is very different from last year's. Fruit and vegetables and clothing and footwear are rated above their 2011 levels both in terms of the nMPI and ranking. Entertainment goods, electronic products, and spectacles and lenses are all assessed less favourably than last year, again in terms of the nMPI and ranking.

There are obvious differences with the EU27 ranking for goods markets with 5 markets differing widely both in terms of the MPI and ranking. The markets for meat and meat products, fruit and vegetables, and clothing and footwear are assessed better than average, while the markets for spectacles and lenses and large household appliances are assessed worse than average.

The service markets' ranking is rather different from the 2011 ranking. Private life insurance is rated better than last year in terms of both the MPI and the ranking, while gambling and lottery are considered less favourably for these indicators.

There are large differences with the EU27 ranking. The largest is recorded for the tram, local bus and metro market, with a difference of 14.3 points from the average. This could be linked to the privatisation of the bus network. The market assessments of bank accounts, mortgages as well as loans, credits and credit cards are all better than average both in terms of the nMPI and the ranking.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
58	loans, credit and credit cards	3	19	16	104.5	98.5
33	mobile telephone services	8	23	15	102.3	97.7
52	private life insurance	9	24	15	101.8	97.7
26	bank accounts	1	16	15	106.2	98.6
2	meat and meat products	4	18	14	104.0	97.4
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
35	tram, local bus, metro	28	13	-15	86.0	100.3
44	gambling and lottery services	25	11	-14	97.1	101.6
11	large household appliances	18	5	-13	96.6	101.7
53	spectacles and lenses	17	4	-13	97.0	102.4
30	vehicle insurance	18	7	-11	99.3	102.9
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
52	private life insurance	9	21	12	101.8	98.8
1	fruit and vegetables	5	16	11	103.5	99.1
7	clothing and footwear	6	17	11	102.4	98.6
26	bank accounts	1	10	9	106.2	102.5
45	water supply	16	25	9	99.8	92.2
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
44	gambling and lottery services	25	6	-19	97.1	103.7
14	entertainment goods	15	2	-13	97.1	101.8
10	electronic products	19	7	-12	96.5	101.4
53	spectacles and lenses	17	6	-11	97.0	101.5
43	culture and entertainment	11	2	-9	101.6	105.8



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Netherlands

Overall Performance

Market performance in the Netherlands is evaluated just above the EU27 average and the overall country position (7th) has not changed in the past 3 years.

The top 3 and bottom 3 goods categories for the Netherlands are similar to the EU27 average, except the alcoholic drinks market, which is ranked 1st in the Netherlands and 7th in EU27.

The top 3 service categories have almost identical scores in the Netherlands as in EU27. The market for investment products, private pensions and securities is ranked as the lowest service category in both the Netherlands and EU27, although the rating given in the Netherlands — 86.7 — is particularly low.

Goods category ratings are very similar to their 2011 level, and there are also little differences with the EU27 ranking.

There has been little variation in the service sectors since 2011, the biggest improvement being loans, credit and credit cards, which rose by 3.1 points and the largest negative change being train services, which decreased by 3.0 points. In comparison to EU27, water supply is ranked 4th in the Netherlands, but 18th at EU27 level, and the maintenance services market is ranked 10 places higher in the Netherlands. Conversely, when compared to the EU27 level postal services and gambling and lottery services are ranked 14 and 11 places lower respectively.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
45	water supply	4	18	14	105.0	98.5
21	maintenance services	16	26	10	100.6	97.1
46	electricity services	18	27	9	100.3	95.2
23	vehicle maintenance and repair	11	20	9	102.1	98.4
20	real estate services	21	29	8	97.2	94.0
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
31	postal services	23	9	-14	96.3	102.4
44	gambling and lottery services	22	11	-11	96.6	101.6
35	tram, local bus, metro	20	13	-7	97.2	100.3
53	spectacles and lenses	11	4	-7	100.3	102.4
10	electronic products	16	10	-6	99.2	101.1
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
58	loans, credit and credit cards	15	23	8	100.9	97.8
26	bank accounts	14	21	7	101.1	98.7
9	furniture and furnishings	14	18	4	99.8	98.2
14	entertainment goods	5	9	4	101.9	101.2
54	TV-subscriptions	25	28	3	95.7	93.7
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
32	fixed telephone services	19	14	-5	99.1	100.1
36	train services	26	22	-4	95.5	98.5
35	tram, local bus, metro	20	16	-4	97.2	100.1
31	postal services	23	20	-3	96.3	98.8
53	spectacles and lenses	11	8	-3	100.3	101.2

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Austria

Austria - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	non-alcoholic drinks	105.4	1.6	1	3	2
	spectacles and lenses	105.2	0.4	2	2	
	books, magazines and newspapers	103.7	-2.5	3	1	1
	dairy products	103.7	0.7	4	7	
	small household appliances	103.6	0.2	5	5	3
	bread, cereals, rice and pasta	103.5	0.3	6	6	6
	entertainment goods	102.9	-0.6	7	4	11
	large household appliances	102.5	-0.4	8	8	5
	alcoholic drinks	102.2	0.3	9	9	4
	new cars	101.6	1.0	10	12	8
	personal care products	101.3	-0.2	11	10	7
	maintenance products	100.9	0.8	12	14	13
	electronic products	100.9	0.0	13	11	9
	furniture and furnishings	100.5	0.0	14	13	10
	non-prescription medicines	97.7	-0.4	15	15	15
	fruit and vegetables	96.8	-0.6	16	17	17
	meat and meat products	96.6	-0.8	17	16	16
	ICT products	95.9	-0.9	18	18	18
	clothing and footwear	95.8	1.2	19	19	14
	second hand cars	90.9	1.2	20	20	20
fuel for vehicles	88.3	-1.3	21	21	19	
S E R V I C E S	culture and entertainment	109.9	-0.8	1	1	1
	personal care services	109.3	-1.4	2	2	4
	holiday accommodation	108.0	1.3	3	3	2
	commercial sports services	104.6	-1.1	4	6	8
	tram, local bus, metro	104.6	-1.8	5	5	5
	airline services	104.5	-2.1	6	4	7
	water supply	104.0	-0.7	7	7	6
	packaged holidays & tours	103.5	-0.4	8	9	11
	cafés, bars and restaurants	103.4	-0.5	9	8	10
	vehicle maintenance and repair	102.8	3.8	10	17	14
	vehicle insurance	102.3	-1.0	11	10	15
	home insurance	102.3	1.3	12	13	19
	loans, credit and credit cards	102.2	0.6	13	11	
	train services	102.0	4.3	14	20	23
	legal and consultancy services	99.7	0.2	15	15	
	vehicle rental services	99.6	-1.0	16	14	9
	gambling and lottery services	99.5	-1.5	17	12	17
	maintenance services	99.3	1.1	18	18	20
	electricity services	98.9	-0.2	19	16	21
	fixed telephone services	97.8	-0.1	20	19	25
	private life insurance	96.6	-0.6	21	24	
	gas services	96.2	-1.1	22	23	26
	bank accounts	96.2	-1.6	23	21	24
	internet provision	95.5	0.4	24	25	28
	TV-subscriptions	94.9	1.7	25	26	
postal services	94.8	-3.0	26	22	16	
mortgages	94.7	1.6	27	27		
mobile telephone services	92.5	-0.2	28	28	27	
investment products, private pensions and...	91.3	1.3	29	29	30	
real estate services	89.4	1.5	30	30	29	

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Austria

Overall Performance

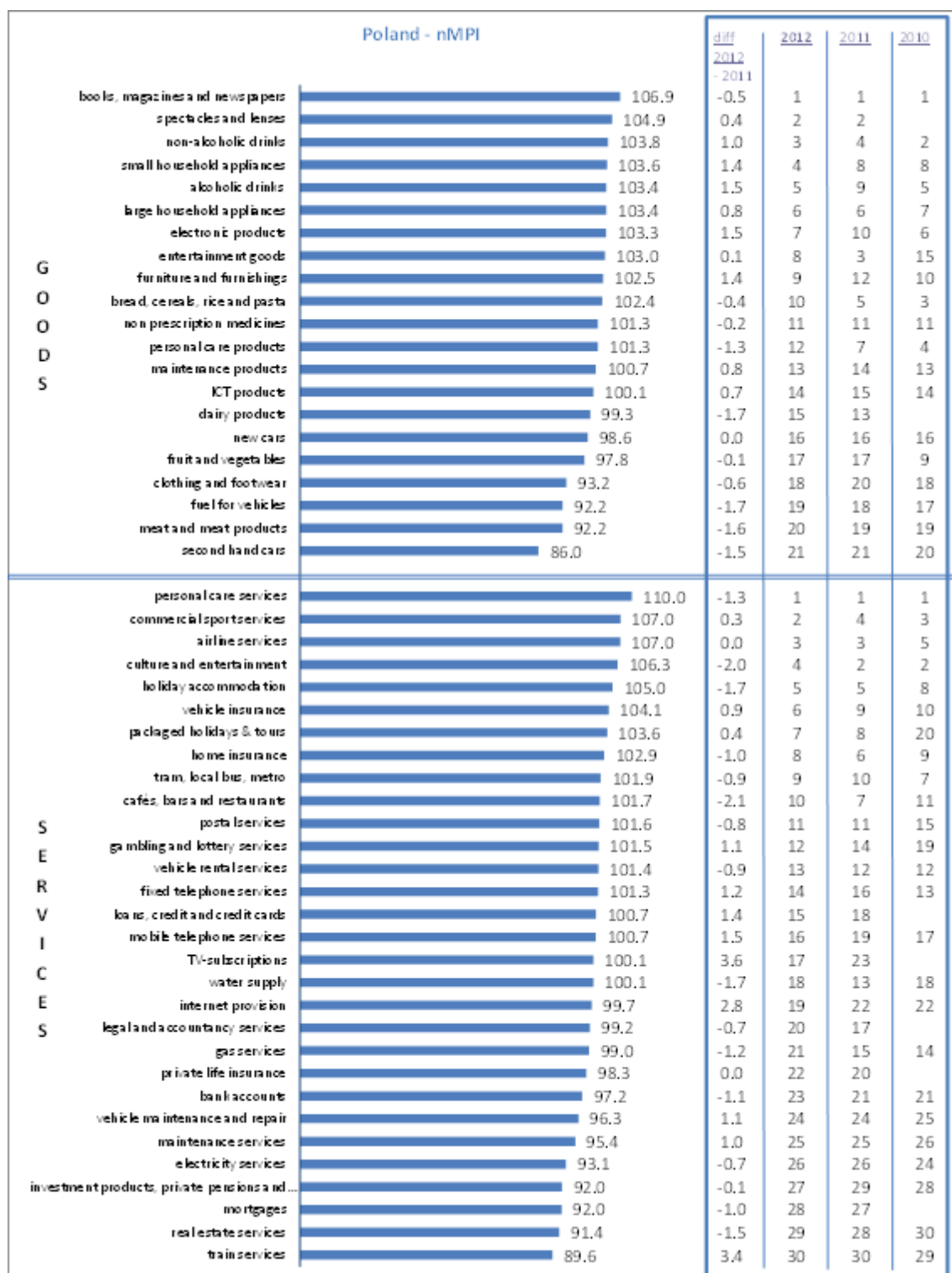
The performance of the various markets is evaluated just above the EU27 average and ranks 8th overall.

On the whole the ranking of the markets in Austria is following the same pattern as the EU27 ranking. For the goods markets the top 3 and bottom 3 markets are the same as EU27. The fuel market is seen to be performing somewhat less well, ending in 21st place compared to the 20th place held by EU27. The fuels market is also the market with the largest difference in the nMPI score for the goods markets (-7.2 points).

The differences in the ranking and scores of the service markets are somewhat bigger. Culture and entertainment services and personal care services are found at the top of the ranking, similar to EU27 ranking. Commercial sports services are falling just below the top 3, while holiday accommodation is assessed slightly better in Austria than at the EU27 level. At the bottom of the ranking, it is the market for mobile telephone services that is considered to be performing less well, holding the 28th place, while at EU27 level this market is to be found at 23rd place. Other significant differences can be found for the markets for water supply and vehicle maintenance and repair services, where the assessment is clearly better than at EU27 level. The market for postal services is rated less well and is ranked 17 places lower than at EU27 level.

A comparison of 2012 results with previous years shows that the largest decrease in assessment is in the market for postal services. It is already the second year running that this market has been rated less well than the previous year. The largest increases in assessments can be found in the markets for vehicle maintenance and repair services, and train services. For the latter, the emergence of a private competitor to the state-owned incumbent operator seems to have had a positive impact on the performance of this market in Austria.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
45	water supply	7	18	11	104.0	98.5
23	vehicle maintenance and repair	10	20	10	102.8	98.4
21	maintenance services	18	26	8	99.3	97.1
35	tram, local bus, metro	5	13	8	104.6	100.3
46	electricity services	19	27	8	98.9	95.2
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
31	postal services	26	9	-17	94.8	102.4
47	gas services	22	15	-7	96.2	99.4
26	bank accounts	23	16	-7	96.2	98.6
44	gambling and lottery services	17	11	-6	99.5	101.6
32	fixed telephone services	20	14	-6	97.8	100.2
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
23	vehicle maintenance and repair	10	17	7	102.8	99.0
36	train services	14	20	6	102.0	97.8
55	dairy products	4	7	3	103.7	103.0
52	private life insurance	21	24	3	96.6	97.2
5	non-alcoholic drinks	1	3	2	105.4	103.8
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
44	gambling and lottery services	17	12	-5	99.5	101.0
31	postal services	26	22	-4	94.8	97.7
46	electricity services	19	16	-3	98.9	99.1
14	entertainment goods	7	4	-3	102.9	103.4
26	bank accounts	23	21	-2	96.2	97.7



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Poland

Overall Performance

Poland's overall market assessment has not changed since 2011 and puts Poland slightly below the EU27 average (21st place).

The top and bottom 3 goods categories are similar in Poland and the EU27, with the exception of bread, cereals, rice and pasta, which is ranked 10th in Poland and 3rd at EU27 level. The score for meat and meat products is 5.2 points lower in Poland than the EU27 average, and second-hand cars are rated 4.9 points lower in Poland than in EU27.

As in EU27, the top ranked service sector in Poland is personal care services. The most positive change since 2011 is for TV subscriptions, which increased its score by 3.6. The bottom ranked service sector in Poland is train services, 8.7 points and 9 places lower than average.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
33	mobile telephone services	16	23	7	100.7	97.7
34	internet provision	19	25	6	99.7	97.4
54	TV-subscriptions	17	22	5	100.1	97.7
58	loans, credit and credit cards	15	19	4	100.7	98.5
29	home insurance	8	12	4	102.9	101.4
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
36	train services	30	21	-9	89.6	98.3
26	bank accounts	23	16	-7	97.2	98.6
55	dairy products	15	8	-7	99.3	101.6
3	bread, cereals, rice and pasta	10	3	-7	102.4	102.9
47	gas services	21	15	-6	99.0	99.4
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	17	23	6	100.1	96.5
6	alcoholic drinks	5	9	4	103.4	101.9
12	small household appliances	4	8	4	103.6	102.2
58	loans, credit and credit cards	15	18	3	100.7	99.3
9	furniture and furnishings	9	12	3	102.5	101.2
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
47	gas services	21	15	-6	99.0	100.2
14	entertainment goods	8	3	-5	103.0	103.0
45	water supply	18	13	-5	100.1	101.8
3	bread, cereals, rice and pasta	10	5	-5	102.4	102.8
19	personal care products	12	7	-5	101.3	102.5

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Portugal

Portugal - nMPI		diff 2012 - 2011	2012	2011	2010
G O O D S	books, magazines and newspapers	104.5	0.5	1	1
	spectacles and lenses	103.3	0.0	2	3
	non-alcoholic drinks	102.9	-0.5	3	2
	entertainment goods	102.5	-0.3	4	5
	electronic products	102.5	0.7	5	10
	bread, cereals, rice and pasta	102.3	-0.4	6	7
	personal care products	102.1	0.2	7	9
	alcoholic drinks	102.1	-0.1	8	8
	large household appliances	101.8	1.2	9	13
	dairy products	101.8	-1.3	10	4
	small household appliances	101.8	-1.0	11	6
	ICT products	101.6	0.2	12	11
	furniture and furnishings	100.6	-0.5	13	12
	non prescription medicines	100.4	0.4	14	14
	fruit and vegetables	99.8	0.3	15	16
	maintenance products	99.4	-0.2	16	15
	clothing and footwear	98.9	0.4	17	17
	meat and meat products	98.1	-0.3	18	18
	new cars	96.7	0.7	19	19
	fuel for vehicles	89.4	-0.5	20	20
second hand cars	87.5	0.5	21	21	
S E R V I C E S	personal care services	110.3	-0.8	1	1
	gambling and lottery services	110.0	2.4	2	3
	holiday accommodation	107.3	-0.1	3	4
	culture and entertainment	106.7	-1.3	4	2
	airline services	106.4	-0.1	5	5
	packaged holidays & tours	104.8	0.0	6	8
	commercial sport services	104.4	-0.8	7	6
	vehicle insurance	103.7	1.9	8	13
	cafés, bars and restaurants	103.5	-1.4	9	7
	vehicle rental services	102.1	-0.8	10	12
	mobile telephone services	101.7	0.8	11	14
	postal services	101.6	-2.5	12	9
	tram, local bus, metro	100.8	-2.1	13	11
	train services	100.4	-2.6	14	10
	home insurance	100.0	-0.2	15	15
	fixed telephone services	98.5	1.3	16	19
	private life insurance	98.3	0.4	17	18
	gas services	98.3	-1.8	18	16
	legal and accountancy services	97.8	-0.1	19	17
	loans, credit and credit cards	96.9	0.3	20	21
water supply	96.8	1.3	21	24	
vehicle maintenance and repair	96.7	0.0	22	20	
maintenance services	96.4	0.4	23	23	
internet provision	96.1	1.9	24	26	
TV-subscriptions	95.2	4.9	25	30	
bank accounts	94.8	0.3	26	25	
real estate services	94.6	-1.4	27	22	
investment products, private pensions and...	94.6	1.0	28	27	
mortgages	91.8	0.0	29	28	
electricity services	89.5	-0.9	30	29	

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Portugal

Overall Performance

The Portuguese markets have been rated slightly below the EU27 level for the past 3 years, and the country ranks 20th overall this year.

The top 3 goods categories in Portugal are assessed at a similar level to the EU27 average. The bottom 3 goods are all automotive-related: second-hand cars, fuel for vehicles and new cars. Increased fuel prices and problems within the automotive sector in Portugal may have had an impact on these ratings.

As in EU27 as a whole, personal care services are the highest rated within the services category. The 2nd highest rated service sector in Portugal (gambling and lottery services) is 8.4 points and 9 places above its EU27 level. Mobile phone services also receive a positive assessment and are ranked 11th in Portugal, as against 23rd in EU27. The performance of TV subscription services is also assessed as good, rising from 90.4 in 2011 to 95.2 in 2012, which may reflect the switch to digital TV in Portugal. The lowest rated service sector is electricity services, whose assessment is 5.7 points lower in Portugal than the EU27 average. Bank accounts are also evaluated more critically, ranking 26th in Portugal compared with 16th at the EU27 level.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
33	mobile telephone services	11	23	12	101.7	97.7
44	gambling and lottery services	2	11	9	110.0	101.6
52	private life insurance	17	24	7	98.3	97.7
36	train services	14	21	7	100.4	98.3
10	electronic products	5	10	5	102.5	101.1
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
26	bank accounts	26	16	-10	94.8	98.6
12	small household appliances	11	6	-5	101.8	101.7
42	commercial sport services	7	3	-4	104.4	105.5
15	new cars	19	15	-4	96.7	99.3
11	large household appliances	9	5	-4	101.8	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	25	30	5	95.2	90.4
10	electronic products	5	10	5	102.5	101.8
30	vehicle insurance	8	13	5	103.7	101.8
11	large household appliances	9	13	4	101.8	100.7
33	mobile telephone services	11	14	3	101.7	100.9
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
55	dairy products	10	4	-6	101.8	103.1
12	small household appliances	11	6	-5	101.8	102.8
20	real estate services	27	22	-5	94.6	96.0
36	train services	14	10	-4	100.4	103.0
31	postal services	12	9	-3	101.6	104.1

Romania - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	large household appliances	106.9	2.0	1	2	3
	books, magazines and newspapers	106.8	-1.2	2	1	1
	new cars	104.8	3.1	3	11	8
	spectacles and lenses	104.0	2.2	4	10	
	ICT products	103.3	-0.7	5	3	2
	electronic products	103.2	0.2	6	4	4
	small household appliances	103.1	0.9	7	6	6
	entertainment goods	102.7	0.4	8	5	10
	bread, cereals, rice and pasta	102.2	0.2	9	7	5
	maintenance products	101.5	1.8	10	15	12
	furniture and furnishings	101.4	1.1	11	14	9
	personal care products	100.7	-0.7	12	13	7
	non prescription medicines	100.3	-1.3	13	12	15
	non alcoholic drinks	99.3	-2.6	14	8	14
	dairy products	98.0	-4.0	15	9	
	alcoholic drinks	95.4	0.3	16	17	19
	clothing and footwear	94.0	-3.6	17	16	17
	fruit and vegetables	93.9	1.3	18	20	11
	meat and meat products	93.6	-0.7	19	18	18
	fuel for vehicles	93.1	-0.3	20	19	13
second hand cars	91.9	1.5	21	21	20	
S E R V I C E S	airline services	109.8	0.5	1	2	1
	personal care services	108.1	0.0	2	3	3
	postal services	107.8	-2.1	3	1	2
	culture and entertainment	106.4	-1.6	4	4	6
	commercial sport services	105.5	0.4	5	6	7
	mobile telephone services	105.3	0.4	6	7	5
	packaged holidays & tours	105.2	2.6	7	11	17
	fixed telephone services	104.9	-2.0	8	5	4
	vehicle rental services	104.8	1.2	9	8	11
	holiday accommodation	103.3	1.3	10	12	15
	home insurance	102.4	-0.3	11	10	8
	vehicle insurance	102.0	-1.2	12	9	16
	TV-subscriptions	101.7	6.4	13	23	
	internet provision	101.3	0.4	14	15	12
	bank accounts	101.3	3.1	15	19	22
	tram, local bus, metro	100.1	-1.0	16	13	19
	private life insurance	99.7	1.0	17	17	
	cafes, bars and restaurants	99.1	-0.6	18	16	18
	electricity services	98.9	2.1	19	22	20
	gas services	97.7	0.3	20	21	14
gambling and betting services	97.6	-3.4	21	14	10	
legal and accountancy services	97.1	-1.5	22	18		
vehicle maintenance and repair	96.4	1.3	23	24	25	
maintenance services	94.5	-3.5	24	20	21	
water supply	93.6	-1.3	25	25	23	
investment products, private pensions and...	93.2	-0.4	26	27	28	
banks, credit and credit cards	92.8	0.1	27	28		
real estate services	91.5	-2.8	28	26	29	
train services	90.9	1.1	29	29	30	
motor gas	86.8	-0.4	30	30		

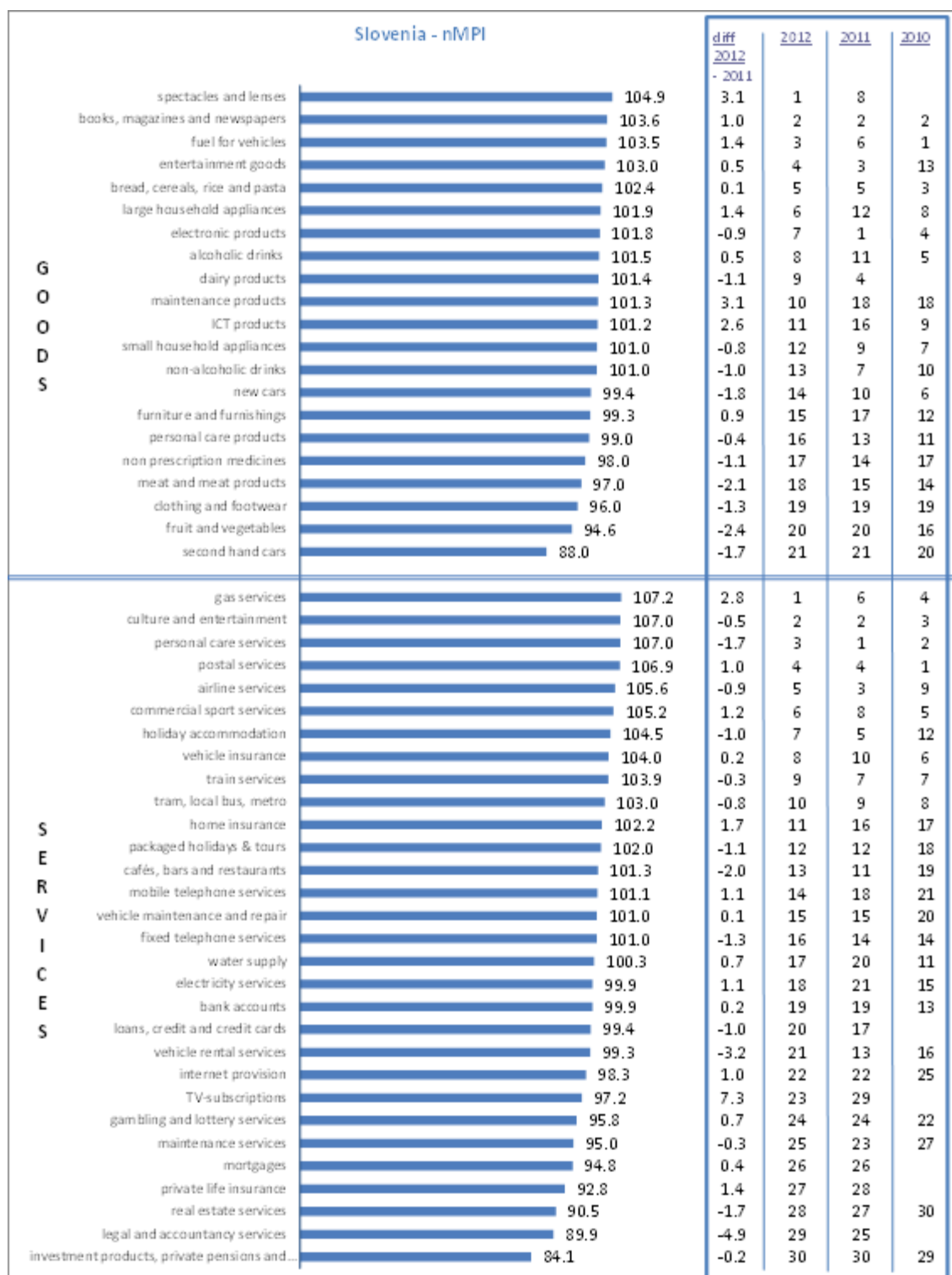
Overall Performance

Romania's market performance assessment is below the EU27 average (24th place). It was at a similar level in 2010 and 2011.

The top ranked goods categories in Romania are quite different from the EU27 average. Large household appliances are ranked top with a score 5.1 points above the EU27 level. The new cars market has increased its score by 3.1 since 2011, and is now 5.5 points and 12 places above the EU level. ICT products are ranked 5th in Romania and 16th in the EU as a whole. The beverage sector receives a less positive assessment in Romania, with alcoholic drinks 6.3 points lower than its EU score, and non-alcoholic drinks 12 places lower than its EU level. In relation to their 2011 scores, dairy products and clothing and footwear have decreased by 4.0 and 3.6 respectively.

The top ranked service sectors are airline services, personal care services and postal services. Airline services and postal services are both 5.3 points higher in Romania than at EU27 level. The telecommunications sectors are assessed favourably, with mobile telephone services ranking 6th in Romania and 23rd at the EU27 level. Internet provision ranks 11 places higher in Romania than in EU27. At the bottom end of the service sectors, mortgages score 86.8 (7.2 below the EU27 level) and train services are 7.4 points below the EU27 level. The biggest change since 2011 is in TV subscription services, which have risen by 6.4 points and from 23rd to 13th position within the Romanian service sectors.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
33	mobile telephone services	6	23	17	105.3	97.7
15	new cars	3	15	12	104.8	99.3
13	ICT products	5	16	11	103.3	99.0
34	internet provision	14	25	11	101.3	97.4
54	TV-subscriptions	13	22	9	101.7	97.7
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
5	non-alcoholic drinks	14	2	-12	99.3	103.2
44	gambling and lottery services	21	11	-10	97.6	101.6
41	cafés, bars and restaurants	18	8	-10	99.1	102.7
6	alcoholic drinks	16	7	-9	95.4	101.7
58	loans, credit and credit cards	27	19	-8	92.8	98.5
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	13	23	10	101.7	95.3
15	new cars	3	11	8	104.8	101.7
53	spectacles and lenses	4	10	6	104.0	101.9
8	maintenance products	10	15	5	101.5	99.7
40	packaged holidays & tours	7	11	4	105.2	102.6
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
44	gambling and lottery services	21	14	-7	97.6	101.0
5	non-alcoholic drinks	14	8	-6	99.3	102.0
55	dairy products	15	9	-6	98.0	102.0
21	maintenance services	24	20	-4	94.5	98.0
57	legal and accountancy services	22	18	-4	97.1	98.5



23

Slovenia

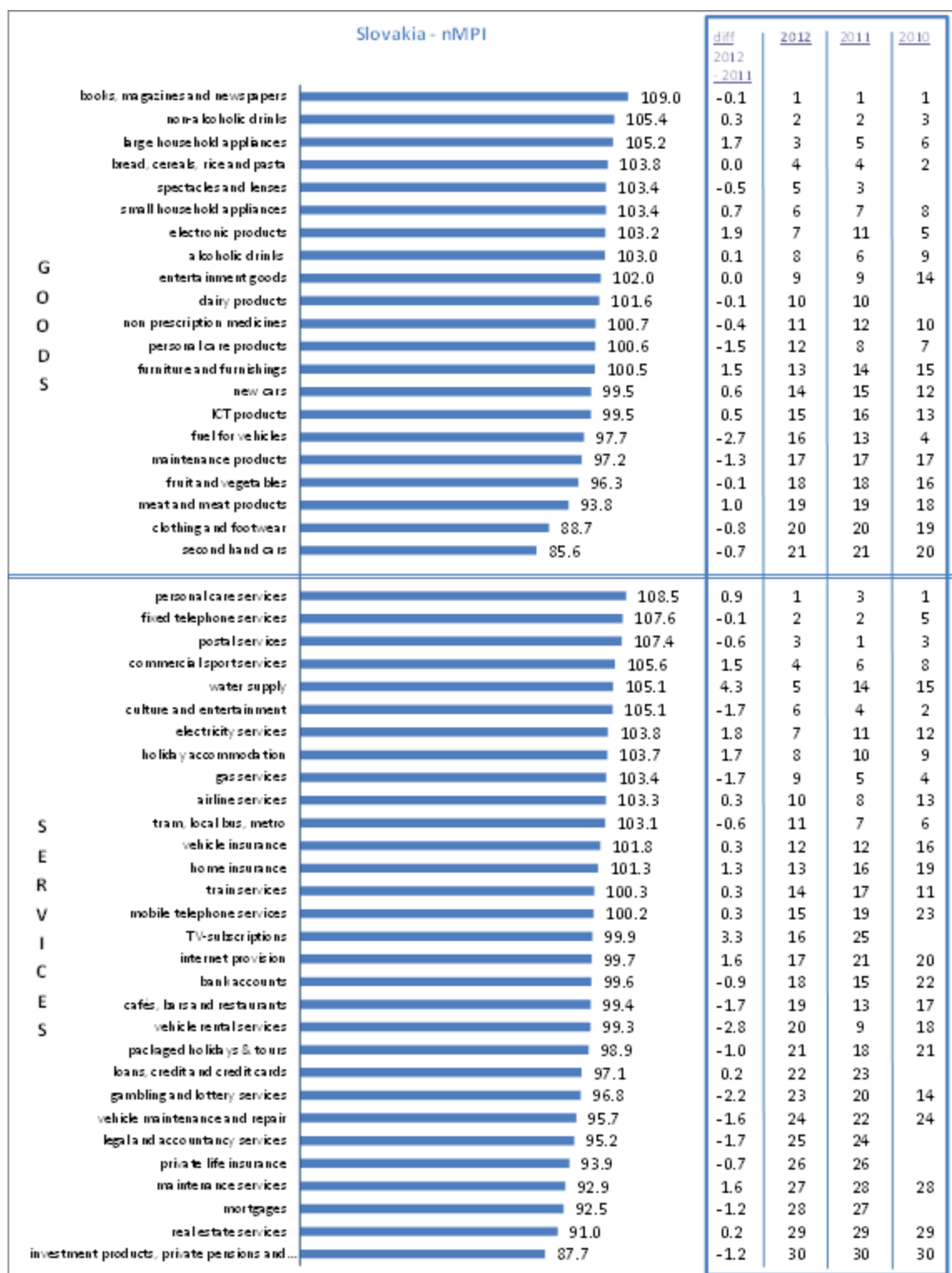
Overall Performance

Slovenia's overall market performance is rated slightly above the EU27 average, although it has declined from being the 3rd ranked country in 2011 to being the 10th ranked country in 2012.

The top and bottom ranked goods sectors are in line with the EU27 average, with the notable exception of fuel for vehicles, which is ranked 3rd in Slovenia but 20th in EU27. Furthermore, the non-alcoholic drinks market is ranked 2nd in the EU27 but 13th in Slovenia. In comparison to 2011, the scores for spectacles and lenses and maintenance products have both increased by 3.1 points.

The top ranked service sector is gas services, ranked 7.8 points and 14 places higher than at the EU27 level. Train services are ranked 5.6 points and 12 places higher than in EU27. Slovenia's lowest ranked service sectors are similar to EU27, except for legal and accountancy services. This market has decreased by 4.9 points since 2011 and is now ranked 29th in Slovenia and 17th in EU27. The score for TV subscription services has increased by 7.3 points, perhaps as a result of a new TV subscription package service launched in Slovenia, called 'Pop Non Stop'. The vehicle rental services sector has decreased by 3.2 points since 2011 and is now 11 places below the EU27 level. The assessment of gambling and lottery services has decreased by 5.8 points in comparison to EU27 and is now at 13 places below EU27. Investment products are last in the ranking for both Slovenia and EU27, but this market is rated 8.7 points lower in the nMPI than in the EU27 ranking.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
17	fuel for vehicles	3	20	17	103.5	95.5
47	gas services	1	15	14	107.2	99.4
36	train services	9	21	12	103.9	98.3
46	electricity services	18	27	9	99.9	95.2
33	mobile telephone services	14	23	9	101.1	97.7
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
44	gambling and lottery services	24	11	-13	95.8	101.6
57	legal and accountancy services	29	17	-12	89.9	98.5
38	vehicle rental services	21	10	-11	99.3	101.9
5	non-alcoholic drinks	13	2	-11	101.0	103.2
12	small household appliances	12	6	-6	101.0	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
8	maintenance products	10	18	8	101.3	98.2
53	spectacles and lenses	1	8	7	104.9	101.9
54	TV-subscriptions	23	29	6	97.2	89.8
11	large household appliances	6	12	6	101.9	100.5
47	gas services	1	6	5	107.2	104.4
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
38	vehicle rental services	21	13	-8	99.3	102.5
10	electronic products	7	1	-6	101.8	102.7
5	non-alcoholic drinks	13	7	-6	101.0	101.9
55	dairy products	9	4	-5	101.4	102.5
57	legal and accountancy services	29	25	-4	89.9	94.8



Overall Performance

On the whole Slovakia's goods and service markets are rated at the same level as EU27. Slovakia's market performance has fluctuated over time, from being ranked 11th in 2010 to 7th in 2011, and now 15th in 2012.

The assessment of the goods sectors in Slovakia is very similar to that of the EU27, and there has been little change since 2011. The top performing goods categories in Slovakia (non-alcoholic drinks and books, magazines and newspapers) are the same as the top 2 goods sectors in 2011 and in EU27. The categories performing least well also reflect Slovakia's 2011 results and the EU27 average, although it is worth noting that the market assessment of clothing and footwear is 6.7 points lower in Slovakia than in EU27, while the assessment of second-hand cars is 5.4 points lower.

In comparison to EU27, there are considerable differences in service sector ratings. The fixed telephone services market is ranked 2nd in Slovakia, 12 places and 7.4 points above its EU27 level. The utilities sectors in Slovakia are rated particularly favourably, with electricity services 8.6 points and 20 places higher in Slovakia than in EU27, while water supply is 6.7 points and 13 places higher than EU27, with an increase of 4.3 points in Slovakia since 2011. The leisure sectors are assessed as less good in Slovakia with rankings lower than the EU27 average for packaged holidays and tours, gambling and lottery services, and cafés, bars and restaurants. Similarly, vehicle rental services are rated less well in Slovakia than the EU27 average.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
46	electricity services	7	27	20	103.8	95.2
45	water supply	5	18	13	105.1	98.5
32	fixed telephone services	2	14	12	107.6	100.2
33	mobile telephone services	15	23	8	100.2	97.7
34	internet provision	17	25	8	99.7	97.4
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
40	packaged holidays & tours	21	6	-15	98.9	103.2
44	gambling and lottery services	23	11	-12	96.8	101.6
41	cafés, bars and restaurants	19	8	-11	99.4	102.7
38	vehicle rental services	20	10	-10	99.3	101.9
57	legal and accountancy services	25	17	-8	95.2	98.5

Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
54	TV-subscriptions	16	25	9	99.9	96.6
45	water supply	5	14	9	105.1	100.8
33	mobile telephone services	15	19	4	100.2	99.9
46	electricity services	7	11	4	103.8	102.0
34	internet provision	17	21	4	99.7	98.1
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
38	vehicle rental services	20	9	-11	99.3	102.2
41	cafés, bars and restaurants	19	13	-6	99.4	101.1
47	gas services	9	5	-4	103.4	105.1
35	tram, local bus, metro	11	7	-4	103.1	103.7
19	personal care products	12	8	-4	100.6	102.2

Finland - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	alcoholic drinks	105.7	-0.1	1	1	1
	dairy products	104.9	-0.9	2	2	
	non-alcoholic drinks	104.4	0.2	3	3	2
	non prescription medicines	103.7	1.1	4	5	7
	bread, cereals, rice and pasta	103.2	-0.1	5	4	3
	entertainment goods	102.5	0.6	6	6	10
	fuel for vehicles	102.1	1.3	7	9	4
	maintenance products	100.3	1.2	8	14	14
	personal care products	100.3	0.5	9	11	12
	meat and meat products	100.0	0.6	10	12	8
	new cars	99.9	0.9	11	16	15
	electronic products	99.6	1.8	12	17	13
	small household appliances	99.6	-1.9	13	7	9
	large household appliances	99.4	-0.4	14	10	11
	fruit and vegetables	99.4	-1.7	15	8	6
	furniture and furnishings	99.0	-0.2	16	13	17
	books, magazines and newspapers	97.8	-1.2	17	15	18
	spectacles and lenses	97.1	0.3	18	19	
	clothing and footwear	95.0	-2.3	19	18	16
	ICT products	94.2	1.1	20	20	19
second hand cars	92.0	-0.9	21	21	20	
S E R V I C E S	personal care services	107.1	-0.8	1	1	2
	culture and entertainment	106.4	-0.5	2	2	1
	holiday accommodation	105.2	1.8	3	9	6
	vehicle rental services	105.1	1.2	4	6	11
	gambling and lottery services	104.2	0.0	5	5	7
	commercial sport services	104.1	1.5	6	12	12
	tram, local bus, metro	104.1	-2.5	7	3	5
	water supply	103.4	-0.1	8	8	17
	loans, credit and credit cards	103.3	0.5	9	11	
	bank accounts	103.1	1.8	10	15	19
	packaged holidays & tours	103.1	0.2	11	10	9
	mortgages	102.6	0.7	12	14	
	postal services	102.3	-2.6	13	4	8
	airline services	102.1	1.1	14	16	10
	home insurance	101.6	1.2	15	18	23
	legal and accountancy services	101.4	2.0	16	20	
	cafés, bars and restaurants	101.2	-2.7	17	7	13
	vehicle insurance	100.7	-1.8	18	13	20
	vehicle maintenance and repair	98.3	-1.8	19	19	22
	train services	97.7	-3.0	20	17	14
	private life insurance	96.6	-0.9	21	21	
	real estate services	96.5	-0.2	22	22	25
	electricity services	96.2	1.6	23	24	24
	maintenance services	95.4	1.2	24	25	26
	fixed telephone services	94.5	-1.9	25	23	27
investment products, private pensions and...	93.1	1.9	26	26	28	
TV-subscriptions	90.8	1.3	27	28		
internet provision	90.7	1.5	28	29	30	
mobile telephone services	89.1	-0.9	29	27	29	

Overall Performance

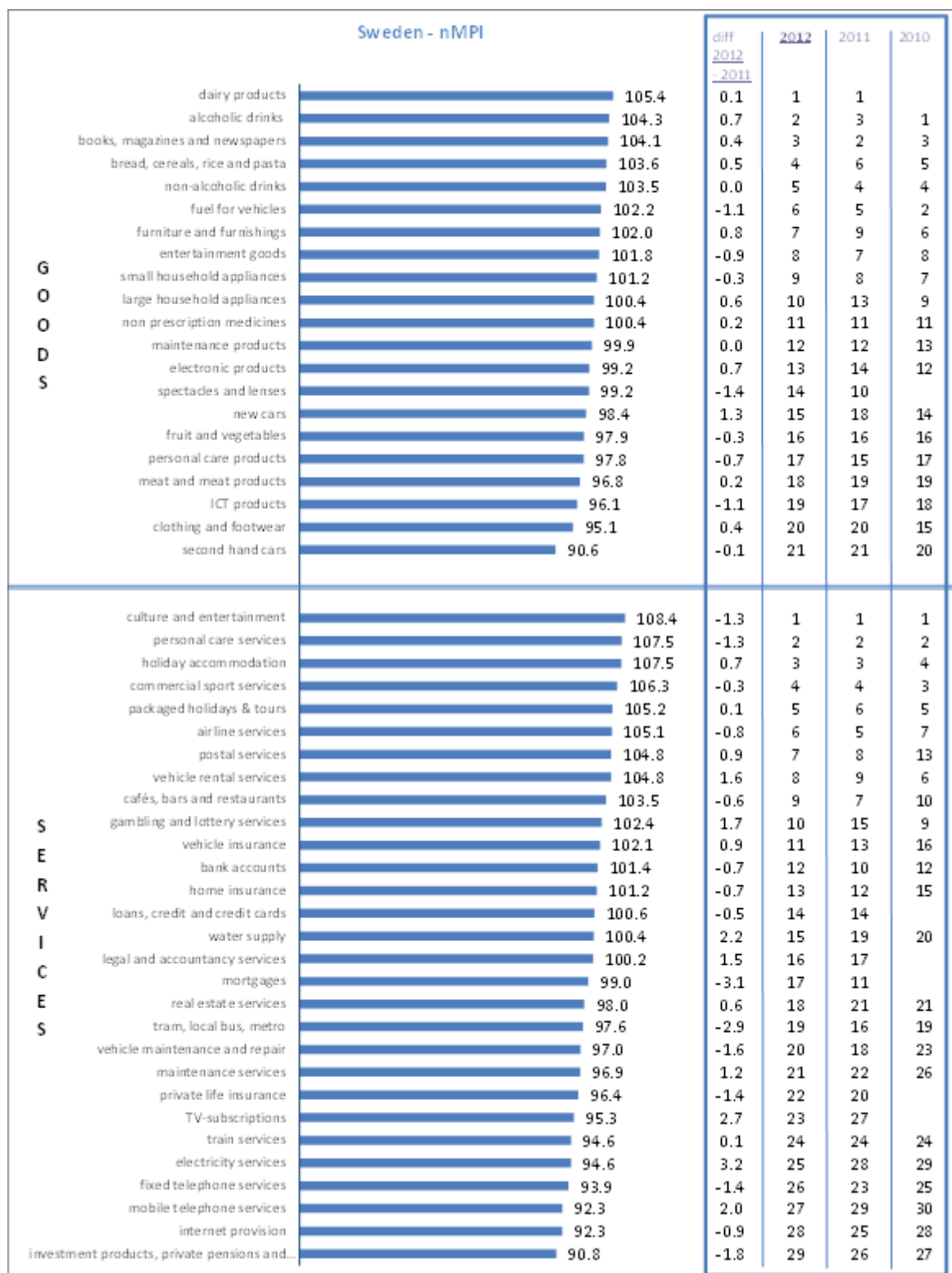
The overall market assessment in Finland is slightly above the EU average, ranking 4th EU-wide. In terms of goods markets, alcoholic drinks, dairy products and non-alcoholic drinks are still the top 3 markets in 2012, as in 2011. Non-alcoholic drinks appear in the EU27 top 3, but the other markets differ. ICT products and second-hand cars remain in the bottom 3 goods markets, joined this year by the clothing and footwear market. ICT products do not appear in the EU27 bottom 3, but the other two markets are identical.

Several goods markets receive a more positive rating than the EU27 average: mortgages are 16 positions higher in Finland than in EU27, while water supply services and loans, credit and credit cards services are 10 places above the EU27 ranking. In contrast, vehicle insurance and fixed telephone services are both 11 places below the EU27 ranking. In comparison with 2011, the cafés, bars and restaurants market moved down 10 places, although its MPI only decreased by 2.7 points.

As regards service markets, personal care and cultural and entertainment services are in the same positions (first and second) as last year, but holiday accommodation is now in third position, replacing the tram, local bus and metro market. The top 3 markets are similar to the EU27 ranking, except for the third position. In the EU27 ranking, it is the market for commercial sports services which takes that position. The market for holiday accommodation is fourth at the EU27 level. The bottom 3 services markets are the same markets as those that appear as in 2011, but in a different order: mobile telephone services, internet provision and TV subscriptions. The bottom 3 markets for Finland and EU27 are completely different.

Several other markets show differences between Finland and EU27 as a whole: fuel for vehicles is 13 positions above the average, while books, magazines and newspapers and spectacles and lenses are below the EU27 position by 16 and 14 ranks respectively. The normalised MPI of the non-prescription medicines market is also 3.4 points above the EU27 nMPI.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
51	mortgages	12	28	16	102.6	94.1
17	fuel for vehicles	7	20	13	102.1	95.5
45	water supply	8	18	10	103.4	98.5
58	loans, credit and credit cards	9	19	10	103.3	98.5
48	non prescription medicines	4	13	9	103.7	100.3
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
18	books, magazines and newspapers	17	1	-16	97.8	104.5
53	spectacles and lenses	18	4	-14	97.1	102.4
30	vehicle insurance	18	7	-11	100.7	102.9
32	fixed telephone services	25	14	-11	94.5	100.2
11	large household appliances	14	5	-9	99.4	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
39	holiday accommodation	3	9	6	105.2	103.5
8	maintenance products	8	14	6	100.3	99.1
42	commercial sport services	6	12	6	104.1	102.6
15	new cars	11	16	5	99.9	98.9
10	electronic products	12	17	5	99.6	97.8
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
41	cafés, bars and restaurants	17	7	-10	101.2	103.8
31	postal services	13	4	-9	102.3	104.9
1	fruit and vegetables	15	8	-7	99.4	101.1
12	small household appliances	13	7	-6	99.6	101.5
30	vehicle insurance	18	13	-5	100.7	102.5



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Sweden

Overall Performance

Sweden is one of the bottom 2 countries in terms of market performance assessment, as was also the case in 2010 and 2011. Its overall score is unchanged in 2012.

Sweden differs from EU27 in that its two top ranking goods sectors are dairy products and alcoholic products, which occupy 8th and 7th place respectively in the overall EU27 ranking. The spectacles and lenses market comes 14th in Sweden and 4th in EU27, while fuel for vehicles is 6.7 points and 14 places higher in Sweden than in EU27. Sweden's two bottom ranked goods sectors are second-hand cars and clothing and footwear. This is consistent with the overall EU27 rankings and has not changed since 2011.

Generally speaking, the top rated service sectors in Sweden are in the leisure industry, as was the case in 2011 and in line with the EU27 scores. The assessment of the housing market is also relatively high, with mortgages and real estate services both ranking 11 places higher in Sweden than at the EU27 level, although Sweden's score for mortgages decreased by 3.1 points in 2012. It is in the telecommunications sector that Sweden receives a less favourable assessment, with lower scores than EU27 for fixed telephone services, mobile telephone services and internet provision.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
17	fuel for vehicles	6	20	14	102.2	95.5
20	real estate services	18	29	11	98.0	94.0
51	mortgages	17	28	11	99.0	94.1
55	dairy products	1	8	7	105.4	101.6
21	maintenance services	21	26	5	96.9	97.1
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
32	fixed telephone services	26	14	-12	93.9	100.2
53	spectacles and lenses	14	4	-10	99.2	102.4
19	personal care products	17	11	-6	97.8	101.0
35	tram, local bus, metro	19	13	-6	97.6	100.3
11	large household appliances	10	5	-5	100.4	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
44	gambling and lottery services	10	15	5	102.4	100.7
54	TV-subscriptions	23	27	4	95.3	92.6
45	water supply	15	19	4	100.4	98.2
15	new cars	15	18	3	98.4	97.1
46	electricity services	25	28	3	94.6	91.4
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
51	mortgages	17	11	-6	99.0	102.1
53	spectacles and lenses	14	10	-4	99.2	100.6
28	investment products, private pensions and securities	29	26	-3	90.8	92.6
32	fixed telephone services	26	23	-3	93.9	95.3
35	tram, local bus, metro	19	16	-3	97.6	100.5

UK - nMPI		diff 2012 - 2011	2012	2011	2010	
G O O D S	bread, cereals, rice and pasta	104.9	1.8	1	4	4
	books, magazines and newspapers	103.6	-2.5	2	1	3
	personal care products	103.0	-0.2	3	3	2
	fruit and vegetables	102.8	1.9	4	11	5
	entertainment goods	102.8	0.4	5	7	10
	non-prescription medicines	102.8	1.0	6	8	7
	non-alcoholic drinks	102.5	-0.8	7	2	6
	alcoholic drinks	102.2	0.6	8	9	1
	dairy products	102.0	-1.0	9	5	
	meat and meat products	101.8	1.8	10	13	9
	small household appliances	101.4	-1.2	11	6	8
	maintenance products	101.3	0.2	12	10	15
	large household appliances	100.8	1.0	13	14	13
	electronic products	99.5	-1.0	14	12	12
	spectacles and lenses	99.0	-0.4	15	15	
	furniture and furnishings	98.6	-0.7	16	16	14
	ICT products	97.6	0.5	17	18	18
	clothing and footwear	95.4	-2.3	18	17	16
	fuel for vehicles	95.3	0.9	19	20	17
	new cars	93.8	-0.7	20	19	19
second hand cars	88.7	0.7	21	21	20	
S E R V I C E S	personal care services	108.6	-1.1	1	1	5
	cafés, bars and restaurants	107.5	-0.6	2	2	10
	culture and entertainment	106.7	-1.4	3	3	1
	holiday accommodation	106.6	0.2	4	5	6
	gambling and lottery services	106.2	-0.8	5	4	4
	home insurance	104.4	-0.9	6	7	18
	packaged holidays & tours	103.7	0.0	7	8	9
	vehicle insurance	103.0	-2.4	8	6	19
	commercial transport services	102.8	-0.6	9	9	3
	airline services	102.3	0.1	10	11	11
	vehicle rental services	100.3	0.6	11	14	16
	fixed telephone services	100.1	0.4	12	16	22
	legal and accountancy services	100.1	0.5	13	17	
	private life insurance	99.5	-2.5	14	12	
	vehicle maintenance and repair	99.2	-0.4	15	15	28
	postal services	99.0	-3.6	16	10	7
	maintenance services	99.0	2.7	17	23	14
	electricity services	98.0	0.6	18	20	15
	loans, credit and credit cards	97.9	4.1	19	26	
	mobile telephone services	97.6	-0.4	20	18	23
	train, local bus, metro	97.5	-4.1	21	13	13
	water supply	97.5	0.4	22	21	12
	TV-subscriptions	97.1	4.2	23	27	
mortgages	97.0	1.2	24	24		
gas services	96.2	-1.6	25	19	27	
train services	95.8	-0.6	26	22	24	
internet provision	95.7	2.8	27	28	25	
bank accounts	95.6	3.0	28	29	21	
investment products, private pensions and...	93.2	-1.0	29	25	30	
real estate services	92.0	1.3	30	30	29	

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UK

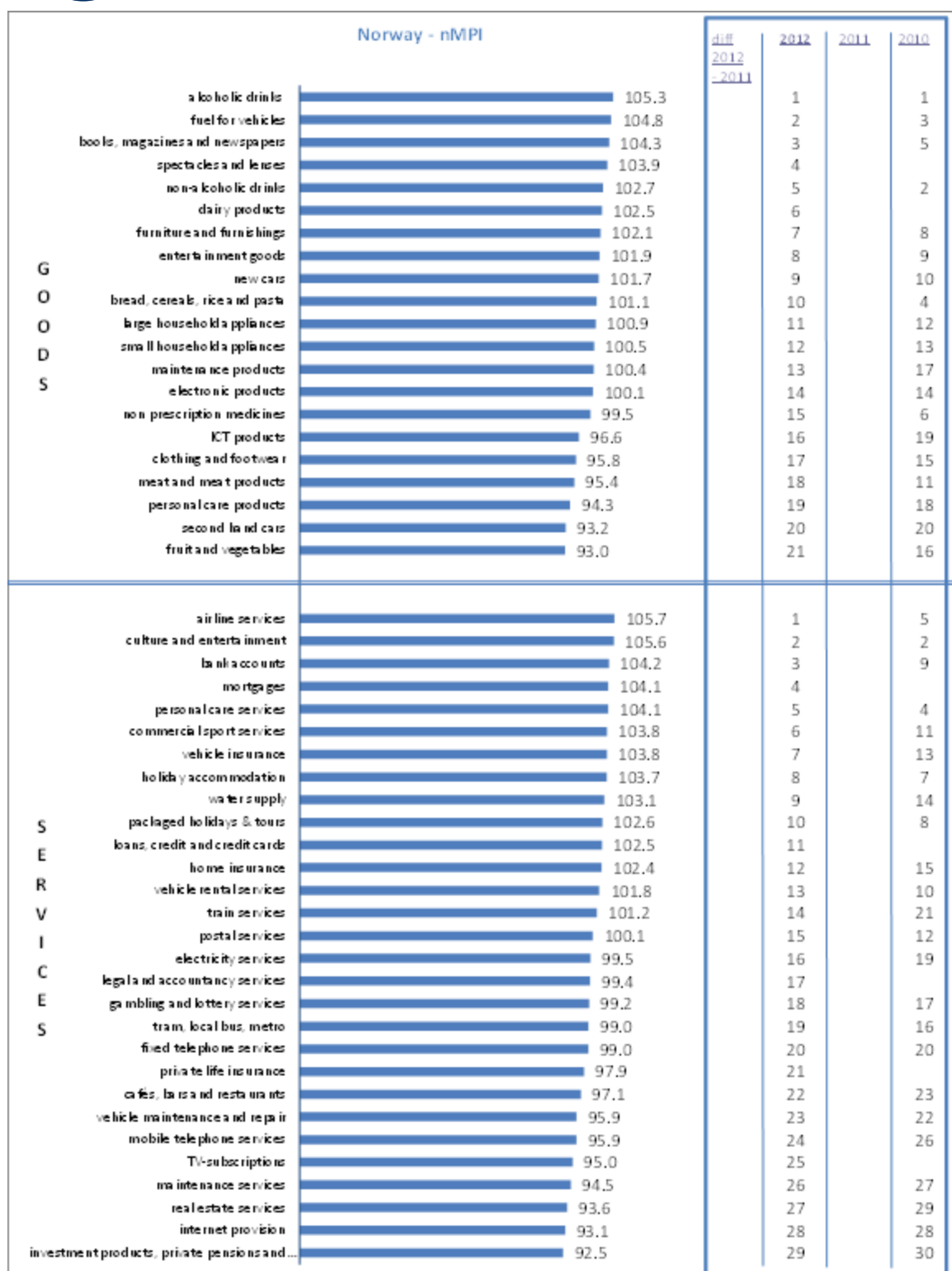
Overall Performance

The UK's market assessment is more positive than the EU27 average, and its overall country ranking has risen from 14th place in 2011 to 6th place this year, bringing the UK back into line with its 2010 position of 4th.

The top 3 goods sectors in the UK are bread, cereals, rice and pasta, books, magazines and newspapers and personal care products. The bottom 3 goods sectors in the UK are all in the automotive sector: second hand cars, new cars and fuel for vehicles. Fuel for vehicles may be particularly affected by rising fuel prices and concerns about fuel duty. The score for new cars in the UK is 5.5 points below the EU27 score for new cars. Other striking differences between the UK and EU27 are fruit and vegetables, ranked 4th in the UK but 17th at the EU27 level, and spectacles and lenses, ranked 15th in the UK but 4th at the EU27 level.

The top and bottom service sectors in the UK are compatible with the EU27 average, with the exception of bank account services, ranked 28th in the UK and 16th in EU27. Other differences between the UK and EU27 can be observed in private life insurance, ranked 10 places higher than the EU27 average, and gas services, ranked 10 places lower than in EU27. Within the UK, the biggest changes since 2011 are TV subscription services (up 4.2 points), loans, credit and credit cards (up 4.1 points), tram, local bus and metro services (down 4.1 points) and postal services (down 3.6 points).

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
1	fruit and vegetables	4	17	13	102.8	98.3
52	private life insurance	14	24	10	99.5	97.7
46	electricity services	18	27	9	98.0	95.2
21	maintenance services	17	26	9	99.0	97.1
2	meat and meat products	10	18	8	101.8	97.4
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
26	bank accounts	28	16	-12	95.6	98.6
53	spectacles and lenses	15	4	-11	99.0	102.4
47	gas services	25	15	-10	96.2	99.4
35	tram, local bus, metro	21	13	-8	97.5	100.3
11	large household appliances	13	5	-8	100.8	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
58	loans, credit and credit cards	19	26	7	97.9	93.8
1	fruit and vegetables	4	11	7	102.8	100.9
21	maintenance services	17	23	6	99.0	96.2
54	TV-subscriptions	23	27	4	97.1	92.9
32	fixed telephone services	12	16	4	100.1	99.7
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
35	tram, local bus, metro	21	13	-8	97.5	101.6
31	postal services	16	10	-6	99.0	102.6
47	gas services	25	19	-6	96.2	97.8
12	small household appliances	11	6	-5	101.4	102.6
5	non-alcoholic drinks	7	2	-5	102.5	103.4



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Norway

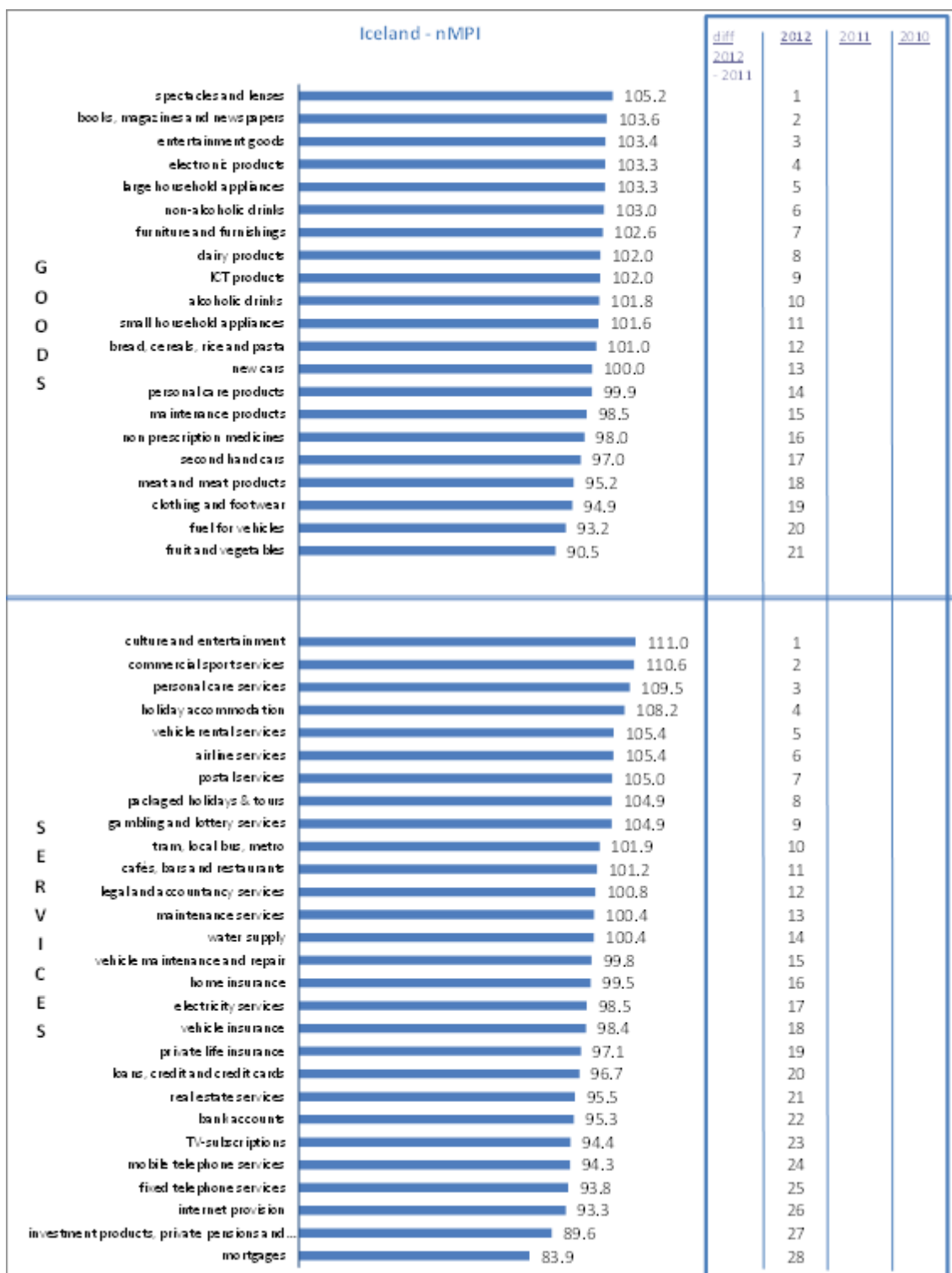
Overall Performance

Norway's market performance is assessed slightly less favourably than the EU27 average.

The top 3 ranked goods sectors are alcoholic drinks, fuel for vehicles, and books, magazines and newspapers, which all ranked highly in 2010 as well. The result for fuel for vehicles is very different in Norway compared to the EU27 average, where it ranks 18 places lower, in 20th position. The fruit and vegetables market ranks lowest with a score of 93.0 points, which is 5.3 points below the EU27 score. Personal care products receive a rating of 94.3 points, which is 6.7 points below the EU27 score.

Norway is similar to EU27 in that airline services and culture and entertainment are assessed favourably, while investment products, private pensions and securities, internet provision and real estate services are service sectors with lower rankings. Differences worth noting are: mortgages, ranked 4th in Norway and 28th at the overall EU27 level and bank accounts, ranked 3rd in Norway and 16th in EU27. Electricity services rank 11 places higher in Norway than in EU27, and cafés, bars and restaurants rank 14 places lower in Norway than in EU27.

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
51	mortgages	4	28	24	104,1	94,1
17	fuel for vehicles	2	20	18	104,8	95,5
26	bank accounts	3	16	13	104,2	98,6
46	electricity services	16	27	11	99,5	95,2
45	water supply	9	18	9	103,1	98,5
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
41	cafés, bars and restaurants	22	8	-14	97,1	102,7
19	personal care products	19	11	-8	94,3	101,0
44	gambling and lottery services	18	11	-7	99,2	101,6
3	bread, cereals, rice and pasta	10	3	-7	101,1	102,9
11	large household appliances	11	5	-6	100,9	101,7
Difference with 2010						
Top Markets (above 2011 level)		2012 ranking country	2010 ranking country	Difference	2012 nMPI Country	2010 nMPI Country
36	train services	14	21	7	101,2	98,4
30	vehicle insurance	7	13	6	103,8	101,2
26	bank accounts	3	9	6	104,2	102,4
45	water supply	9	14	5	103,1	101,1
42	commercial sport services	6	11	5	103,8	101,9
Bottom Markets (below 2011 level)		2012 ranking country	2010 ranking country	Difference	2012 nMPI Country	2010 nMPI Country
48	non prescription medicines	15	6	-9	99,5	101,3
2	meat and meat products	18	11	-7	95,4	99,6
3	bread, cereals, rice and pasta	10	4	-6	101,1	103,7
1	fruit and vegetables	21	16	-5	93,0	98,2
5	non-alcoholic drinks	5	2	-3	102,7	105,9



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Iceland

Overall Performance

The markets in Iceland are assessed notably less favourably than the EU27 average.

As in EU27, the top performing goods categories are spectacles and lenses, and books, magazines and newspapers. There is a slight difference in the assessment of entertainment goods (ranked 3rd in Iceland but 9th in EU27). The lowest performing goods categories are in line with the EU27 average, although the bottom category of fruit and vegetables scores 7.8 points lower than EU27, and second-hand cars market scores 6.1 points higher than the EU27 average.

The top 3 performing service sectors are the same as those of the EU27 average. The lowest performing services are similar to the EU27 average, although the score of 83.9 for mortgages is particularly low, 10.1 points below the EU27 score. Other differences between Iceland and the EU27 are found in maintenance services (13 places higher in Iceland), vehicle insurance services (11 places lower in Iceland), fixed telephone services (11 places lower in Iceland), and electricity services (10 places higher in Iceland).

Difference with the EU average						
Top Markets (above the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
21	maintenance services	13	26	13	100.4	97.1
46	electricity services	17	27	10	98.5	95.2
20	real estate services	21	29	8	95.5	94.0
13	ICT products	9	16	7	102.0	99.0
14	entertainment goods	3	9	6	103.4	101.5
Bottom Markets (below the EU average)		2012 ranking country	2012 ranking EU27	Difference	2012 nMPI Country	2012 nMPI EU27
30	vehicle insurance	18	7	-11	98.4	102.9
32	fixed telephone services	25	14	-11	93.8	100.2
3	bread, cereals, rice and pasta	12	3	-9	101.0	102.9
26	bank accounts	22	16	-6	95.3	98.6
12	small household appliances	11	6	-5	101.6	101.7
Difference with 2011						
Top Markets (above 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
58	loans, credit and credit cards	20	0	0	96.7	0.0
1	fruit and vegetables	21	0	0	90.5	0.0
21	maintenance services	13	0	0	100.4	0.0
54	TV-subscriptions	23	0	0	94.4	0.0
32	fixed telephone services	25	0	0	93.8	0.0
Bottom Markets (below 2011 level)		2012 ranking country	2011 ranking country	Difference	2012 nMPI Country	2011 nMPI Country
35	tram, local bus, metro	10	0	0	101.9	0.0
31	postal services	7	0	0	105.0	0.0
47	gas services	0	0	0	0.0	0.0
12	small household appliances	11	0	0	101.6	0.0
5	non-alcoholic drinks	6	0	0	103.0	0.0

4 General Conclusions

The general objective of the market monitoring survey is to assess consumer experiences in 51 consumer markets on an annual basis. The third wave of this survey took place during spring 2012 and covers the EU27 Member States, Norway and Iceland.

4.1 EU27 results

The overall assessment of market performance has generally slightly improved over the past two years. In addition, the difference between the best and worst scoring markets is declining year on year. Of course, with results from only 3 years, it is difficult to speak yet as it being a positive trend. Moreover, the situation differs from market to market and from country to country.

Two markets show an important increase in market performance in 2012: the markets for TV-subscriptions and internet provision. For the market for TV-subscriptions the increase is due to significant improvements in some EU countries. The increase is noted for all components, although the components of choice and problems still score below average. For the market for internet provision the increase is mainly due to an increase in comparability and a decrease in the number of problems and complaints, although these last two are still higher than the EU27 average.

An important decrease in score is noted for 3 markets: the market for postal services, tram, local bus and metro, and fuels for vehicles. This last market is especially worrying, given that it is for the second year this market is identified as one of the most declining markets. It still holds the second to last place for the goods markets, but it is likely that if this trend continues it will shift one place further down in the coming years.

Overall, goods markets are still performing much better than services markets. In addition, the difference between goods and services markets has been increasing since 2010. Goods markets have on average increased by 1 point in MPI score, while services markets by 0.8 compared to 2011.

Market performance differs importantly between different types of markets. The banking markets score by far the lowest, while the fast moving goods markets and the markets for semi-durable goods obtain the best market performance evaluations. These findings confirm the results of the previous two waves of the market monitoring survey.

Comparing the market performance of specific markets in the different EU Member States, one general conclusion can be formulated: market performance evaluations can differ largely between countries. Looking at the overall scores for the different countries, Bulgarian consumers give the lowest market performance scores and the largest decline in scores can be seen in Czech Republic and Slovenia. Hungary and Germany, on the other hand, record the largest increase in overall market performance score.

Assessment of market performance is in general better in the EU15 Member States than in the EU12 Member States. At regional level, market performance in Southern European Member States is evaluated the lowest followed by Eastern and Northern European Member States who also receive a below average evaluation for market performance. In Western European Member States market performance is evaluated above average. The fact that the market performance is

systematically evaluated more positively/negatively in some countries compared to other countries might be explained by different elements:

- The overall market performance is in reality weaker in these countries.
- Consumers in some countries evaluate the market performance in a more critical way in general than consumers in other countries.
- Analysis demonstrated that purchasing power, as well as consumer confidence in the state of the economy has some influence on how markets are evaluated.

Interpretation and evaluation of differences in market performance between countries has to take these different elements into account.

At the same time – as shown in the country sections - market performance evaluation at country level is influenced by certain events occurring in specific countries. Such events can cause a temporary increase or decrease in MPI scores. Therefore, sudden changes at country level should not always be interpreted as important indicators of a market performing poorly or well. The strength of a monitoring survey is in the fact that long-term data are gathered and evolutions and trends over time can be evaluated.

A socio-demographic analysis of the survey data shows that the performance of goods markets is much more homogeneous among the different socio-demographic groups than that of the service markets where significant differences are more likely to occur. In general, women and younger consumers seem to evaluate market performance more positively, while, looking at occupational groups, self-employed, blue-collar workers and unemployed consumers seem to be the most critical about market performance. Furthermore, it seems that respondents with more experience in a particular market evaluate this market more positively. This last hypothesis cannot be confirmed by the survey data, but is definitely interesting to be further developed in research.

4.2 Component analysis

4.2.1 Comparability

Comparability captures how easy or difficult it is for a consumer to compare products or services in a given market and implicitly covers price and quality comparisons. The comparability component shows a high correlation with the market performance index and is therefore an important indicator for market performance.

With an overall score of 7.3, this component scores high and shows an increase compared to 2011. While differences in average score between 2010 and 2011 results were mainly due to an increase of very high scores (8-10), the results of 2012 also show a clear decline in the lowest scores (0-4).

Comparability is clearly better evaluated for goods markets than for services markets, but this positive evolution in scores is equally apparent in both of these two groups of markets. It seems that consumers find it relatively more difficult to compare services than to compare goods, as the complexity of offers in terms of tariffs, bundles and numerous contractual terms among other things hamper consumers' ability to make informed comparisons.

Although the increase in average score for this component can also be found for the worst scoring markets, 1 respondent in 5 still finds it difficult to compare investment products, electricity services and water supply.

4.2.2 Trust

Trust measures the extent to which consumers feel confident that suppliers or providers of products and services respect the rules and regulations protecting the consumer. Trust has a very high correlation with MPI scores, indicating that if trust is high in a market, the overall performance of that market is likely to be positive as well.

Increasing trust among consumers and ensuring that retailers or suppliers/providers in reality respect rules and regulations is a key priority for the European Commission. Therefore, the increase in trust and the clearly positive trend that can be distinguished between the results of 2010, 2011 and 2012, is an important finding in this study. However, with an average 'trust' score of 6.9 this component is still the lowest scoring component.

Trust in retailers of goods markets is clearly higher than in suppliers of services markets. In particular, the on-going services are scoring low on trust. However, it is a goods market, the market for fuels for vehicles that is the only market showing a significant decrease on the trust component.

4.2.3 Problems and Complaints

The problem component measures the occurrence of problems, i.e. the proportion of consumers (with purchasing experience) who experienced a problem and thought they had a legitimate cause for complaint.

9% of consumers reported to have experienced a problem with a service/ product or a supplier/retailer for which they thought they had a legitimate reason to complain. This number has dropped by 1.5% compared to 2011.

Also regarding this component, the goods markets are scoring better than the services markets. Fewer problems are encountered in the goods markets. European consumers are most likely of all to experience problems in the markets for internet provision, train services, TV-subscriptions and mobile telephone services.

The possibility for consumers to complain to different parties when a problem occurs is considered as a measure of the severity of the problem.

In 2012, 21% of consumers who reported encountering a problem did not complain to the company, complain body, friends/family, compared to 19% in 2011. Consumers' propensity to complain dropped for both goods and services markets in comparison to 2011, but is still higher than in 2010.

The component of problems and complaints has an average correlation with MPI scores, which indicates that this component has less influence on the overall MPI scores of markets. Problems can be very different from market to market and addressing complaints is also dependent on the type of market. For example, a large discrepancy can be noted between the large number of problems encountered in the market for train services and the low number of complaints made in this market.

4.2.4 Expectations

The expectations component measures the extent to which products and services offered by retailers and suppliers correspond to what consumers expect. This component has a high correlation with the MPI score. Therefore, the expectations component can be considered as a very good indicator of market performance.

Nearly 60% of EU consumers think that overall the 51 consumers markets surveyed deliver the services and products desired by EU consumers. The component has the highest average score of all components included in the calculation of the Market Performance Index. Average scores seem to be very stable for this component, with no difference between the 3 surveyed years. Furthermore, as mentioned already with other components, goods markets seem to score better than services markets for this component.

4.2.5 Switching

The component of switching reflects both the level of choice in a given market and the ability of the consumer to make use of this opportunity. The component of switching is based on measuring the level of actual switching and the (perceived) ease of switching, and covers those 14 services markets where switching is possible²⁸.

The majority of consumers did not switch either the service or the provider in the reference period given for the market. It is notable that the proportion of 'non-switchers' has increased in comparison to the 2011 and 2010 results. While the proportion of consumers who indicated switching supplier has stayed relatively stable, it is mainly the proportion of consumers switching service within the same provider that has dropped in comparison to 2011.

The evaluation of the (perceived) ease of switching has stayed at the same level as in 2011. However, consumers tend to give more extreme scores for this question.

Those consumers who have concrete experience of switching find it considerably easier than those consumers who did not switch supplier in the reference period. These findings are very similar to those of 2011 and 2010. One can presume that consumers who did not switch supplier may not do this because of the perception that it is difficult to actually make the switch.

4.2.6 Choice

The choice component assesses the extent to which markets are perceived as providing sufficient choice of retailers/providers for consumers. Open and fair competition should lead to an augmented choice for the consumer between a larger number of alternatives that are usually more efficient, more affordable and consumer-friendly. Perception of sufficient choice can thus be considered as a direct indicator of competition as perceived by the consumer.

²⁸ See chapter 0 for an overview of the switching markets.

The choice component is questioned for only 48 markets, leaving out the markets for train services, for tram, local bus and metro services and for water supply, since these markets are characterized by a low number of suppliers or even are monopoly markets.

This component is not included in the calculation of the MPI, but is included in the calculation of the MPIc. The correlation of the choice component with the MPIc is high.

In 2012, more than two-thirds of EU consumers think that there is enough choice of retailers and suppliers available in the 48 consumer markets. These results corroborate the results of 2011. Looking at differences between goods and services markets, choice of suppliers is evaluated better for goods markets than for services markets. This finding is not surprising since some of the service markets monitored are former monopolies where the process of market opening is far from being completed (like in the case of electricity, gas and postal services).

5 Annex

5.1 Overall methodology of the survey

5.1.1 Overview

The methodological specifications of the third wave of the market monitoring survey are summarised in the table below. A more detailed description of the methodology is given in the pages that follow.

SUMMARY OF TECHNICAL SPECIFICATIONS	
Project	EC Market Monitoring III/2012
Coverage:	27 EU Member States + Norway and Iceland
Topic/Markets:	Monitor how the most important goods/service markets are functioning from a consumer perspective within the EU and for particular socio-economic groups. 51 markets (same markets as in 2011)
Target Respondent:	General public aged 18 or over with experience of the market in question within a certain period
Sample Size:	500 per goods/services market in each country except 250 in LU, MT, CY and IS. As each respondent can answer to a maximum of 8 markets, the <u>minimum</u> number of interviews per country was 3188/1594 interviews.
Sampling:	A representative sample of national population 18+ in terms of key socio-demographic variables and telephone ownership. Sampling occurs via random dialing/RDD;
Interview method:	WebCATI (Computer Aided Telephone Interviews over the Internet) GfK Significant provided online links to national scripts that were integrated to the local CATI system.
Programming	As in 2010 and 2011, central script was used in all countries
Quota	Quotas were set for the proportion of respondents having only a mobile phone where applicable.
Follow-up	The data of each interview were directly stored in the central data base of GfK Significant and checked every morning by the central coordination team; Each national agency was able to follow their progress (number of interviews, number of evaluations per market, mobile only quota) through a real time monitoring tool accessible via the Internet.
Screening:	Respondents were screened by age and for their experience of the markets. As in 2010 and 2011, low penetration markets appeared first in the screening, and one respondent could be interviewed on a maximum of 8 markets.
Questionnaire length:	8 questions + socio-demographic questions
Timing pilot period	Start: 29/02/2012 End: 08/03/2012
Timing fieldwork	Start: 12/03/2012 End: 04/05/2012

5.1.2 Sampling

In each of the 27 EU countries and Norway sample sizes were set at 500 consumers per market. In Malta, Cyprus, Luxembourg and Iceland, 250 consumers were interviewed per market.

In every country, a random sample representative of the national population aged 18 or over was drawn, i.e. each person belonging to the target universe had a chance to participate in the survey. Two criteria were applied to ensure the representativeness:

- **Representativeness by socio-demographic variables** (gender, age, region and level of urbanisation) as far as the information was available in the sample frame(s);
- **Representativeness by telephone ownership** by including both fixed line and mobile numbers proportionally to the share of fixed line telephones and mobile phones in each country. If the fixed line telephone penetration rate was 90% or higher, only fixed line telephone numbers were included in the sample. In case mobile telephone numbers were included in the sample, a quota was set for mobile only respondents, i.e. for people who have a mobile phone and no fixed line telephone. The target of 'mobile only' respondents was set according to the national mobile only penetration in each country.

The chosen sampling method in each country depended on the availability of sufficient sample frames in terms of quality and coverage. **Random dialling** was used in case suitable telephone number register(s) exist. For example, if a register of mobile telephone numbers only includes post-paid numbers, it was deemed insufficient as sample frame due to non-coverage of pre-paid mobile numbers. While drawing the sample, besides the criteria presented above, it was ensured that all prefixes were covered according to their distribution.

In a number of countries, only fixed line numbers are available on lists and in some countries no lists are available at all. In this case, **Random Digit Dialling (RDD)**²⁹ was used - for fixed numbers or mobile numbers or for both.

In order to further guarantee the representativeness of the sample, the time of calling was predominantly evenings during the week and all day long during the weekend. Furthermore, in case the interviewer did not reach the respondent, the number was redialled a minimum of 4 times on different days of the week including the weekend and different times of the day.

All these measures taken together, guarantee that for each market a net sample that is representative for the buyers (of products) / the users (of services) of that market is achieved. Furthermore, as all countries used Computer Assisted Telephone Interviewing, the interviewer had no impact or influence on the selection of the respondents or questions.

5.1.3 Interview Method

Telephone interviewing was chosen as the method of surveying because the overall telephone penetration in the EU27 countries is high and therefore guarantees representativeness of the results.

²⁹With RDD (Random Digit Dialling), software is used to generate new telephone numbers, starting from a list of starting numbers. New telephone numbers are created and used by adding and subtracting digits in the existing telephone number. The composition of the starting number is important here for obtaining sufficient geographical spread.

The survey was conducted by using WebCATI-method (computer aided telephone interview over the web). Questionnaire programming, data storage and the cleaning and analyses of data were centralised at GfK EU3C so as to maximise a homogenous approach across countries, to enable a constant quality control and to minimise potential errors occurring in data storage and cleaning in the countries.

GfK EU3C provided online links to the interviewers in all the surveyed countries. In order to start the interview the interviewer had to click on a link (for each interview an individual link was foreseen). After the interview was completed, the results were immediately stored to a central data base.

5.1.4 Screening

The screening of respondents consisted of questions on their experience of the markets within the predefined time frame and the socio-demographic questions.

After a respondent had agreed to participate to the survey, the selection of the markets was carried out. For a given market the respondent was asked whether they had purchased goods/services of that market within the given timeframe (the past year / 2 years / 3 years).

The 51 markets were ranked according to their incidence rates so that the markets with the lowest incidence appeared first. This maximised the number of respondents who were screened for the low penetration markets. The screening continued until a respondent had had experience in the maximum number of markets (8) foreseen for the interview or, in case of fewer markets being selected, no markets remained in the screener. As soon as 500/250 evaluations had been reached for a given market, it was automatically removed from the screening part.

The below table presents the order in which the markets were introduced to respondents in the 2011 survey. Experience of the survey last year showed that the estimated incidence rate of 2011 was too low. In the 2012 survey this incidence rate was estimated higher and as a consequence the market of TV-subscription appeared at a later stage in the questionnaire.

Market priority (based on estimated IR)	market ID	official name
1	38	Vehicle rental services
2	20	Real Estate Services
3	51	Mortgages
4	40	Packaged Holidays and Tours
5	57	Legal and accountancy services
6	28	Investment products, private pensions and securities
7	15	New cars
8	21	House and garden maintenance services
9	37	Airline services
10	42	Commercial sport services
11	16	Second hand cars
12	36	Train services
13	52	Private Life Insurance
14	53	Spectacles and lenses
15	43	Cultural and entertainment services
16	39	Holiday accommodation
17	44	Gambling and lottery services
18	8	House and Garden maintenance products
19	23	Vehicle maintenance and repair services
20	29	Home insurance
21	11	Large household appliances
22	13	ICT products
23	12	Small household appliances
24	10	Other electronic products
25	58	Loans, credit and credit cards
26	9	Furniture and furnishings
27	14	Entertainment goods
28	30	Vehicle insurance
29	34	Internet provision
30	35	Tram, local bus, metro, and underground services
31	32	Fixed telephone services
32	22	Personal Care Services
33	47	Gas services
34	41	Cafés, bars and restaurants
35	18	Books, magazines and newspapers
36	31	Postal Services
37	17	Fuel for vehicles
38	48	Non prescription medicines
39	33	Mobile telephone services
40	19	Personal care products
41	26	Bank accounts

Market priority (based on estimated IR)	market ID	official name
42	6	Alcohol drinks
43	45	Water supply
44	54	TV-subscriptions
45	46	Electricity services
46	1	Food - Fruit and vegetables
47	2	Food – Meat and meat products
48	3	Food - Bread, Cereals, Rice and Pasta
49	55	Dairy products
50	5	Non-alcoholic drinks
51	7	Clothing and footwear

5.1.5 Quotas

A distinction was made between fixed line telephone numbers and mobile phone numbers. A quota was set for exclusive mobile phone users in each country where the proportion of mobile phones only exceeded 10% of the target population.

If the survey had been carried out only by sampling fixed line telephone numbers, the risk of coverage error would have increased as in many countries a significant segment of the population cannot be reached via a fixed line. Furthermore, the segments of the population with only a mobile phone, both a fixed line and a mobile phone and fixed line only may differ considerably from one another, and excluding any of these would distort the representativeness of the sample.

A quota was set for those respondents who only use a mobile telephone. The rationale for this is linked to the design bias caused by respondents with both a fixed line and a mobile phone having a double chance of being sampled in the survey.

Therefore, in order to guarantee a representative sample, a mix of fixed lines and mobile phones – “mobile only” - was necessary and therefore we set a mobile only penetration target per country (see table in the page that follows).

Country	Mobile telephone access only (%)
AT	42
BE	34
BG	41
CY	15
CZ	81
DE	12
DK	44
EE	48
EL	15
ES	31
FI	78
FR	13
HU	47
IE	35
IT	34
LT	58
LU	10
LV	51
MT	3
NL	11
PL	49
PT	34
RO	47
SE	18
SI	16
SK	59
UK	17
NO	42
IS	4.5

5.1.6 Data control and cleaning

The first measures to ensure correct and complete data were taken during the fieldwork, such as automatic controls on the responses and warnings on screen for the interviewers to prevent incorrect answers being stored. For example, if respondents were being asked to rate on a scale of 0 to 10 to what extent they find it easy to compare the products in a market, data values other than 0 to 10 are out of line activated an error message. Using CATI also ensures that only eligible respondents are being selected and they receive questions for those markets that were selected at the screening stage. In addition, a questionnaire was only saved for those markets that were complete, i.e. if an interview was interrupted in the middle of a market, the incomplete market was not saved in the data base.

A second step in data cleaning includes consistency checks and treatment of missing responses. Consistency checks are done, using frequency distributions, to identify data that are:

- Out of range; e.g. answers on the question “how old are you when you stopped full-time education” such as 10 or 70 years are probably wrong and need to be corrected (if possible) or dismissed
- Logically inconsistent: Given the consistency of the questionnaire and the clarity of the questions we assume that this type of answers will not occur.
- Normally, the first two types of inconsistencies are minimised since the interviewers are briefed to notice such anomalies and to ask respondents to revise their answer.
- In the data gathered, only a minimum number of missing responses were observed (3 cases in total). This is due to the methodology where only consumers with experience are selected to participate and therefore they are able to answer all questions. Also a “don’t know” was omitted from the study. If a respondent insisted on having a “don’t know”, the interviewer stopped the interview and the incomplete evaluations were never saved to the database. Missing data that did occur were due to minor technical issues.

5.1.7 Weighting of data

For each respondent a weight is calculated based on population data of 18+ persons per country. Consequently, the population size of a country is taken into account in comparisons at EU27 level. The population data of 2010, which are the most recent data available on the Eurostat website, are used for the calculation of the weights.

country	# pop	% pop
AT	6.833.544	1,69%
BE	8.625.746	2,13%
BG	6.303.911	1,56%
CY	633.209	0,16%
CZ	8.659.072	2,14%
DE	68.127.887	16,82%
DK	4.319.228	1,07%
EE	1.093.038	0,27%
EL	9.345.183	2,31%
ES	37.797.025	9,33%
EU27	405.022.837	100,00%
FI	4.262.971	1,05%
FR	50.333.283	12,43%
HU	8.025.761	1,98%
IE	3.347.007	0,83%
IT	50.112.682	12,37%
LT	2.692.484	0,66%
LU	394.805	0,10%
LV	1.860.937	0,46%
MT	333.744	0,08%
NL	13.060.510	3,22%
PL	30.932.293	7,64%
PT	8.494.192	2,10%
RO	17.492.677	4,32%
SE	7.419.588	1,83%
SI	1.698.909	0,42%
SK	4.380.746	1,08%
UK	48.442.405	11,96%

Source: Eurostat

5.2 Calculation of MPI, MPIs, MPIC, and MPISC

5.2.1 Overview

For the evaluation of the market performance four indexes are developed. One Market Performance Indicator is calculated for all markets in all countries and is based on 4 items: comparability, trust, problems & complaints, and expectations. A second index is developed for the so-called 'switching markets'. These are the markets that provide on-going services and where consumers have to take some active steps to change service provider. For these markets an additional index was calculated based on the 4 items also included in the MPI supplemented with an item on switching. This second index is further referred to as the MPIs.

Since 2011 two additional indexes are calculated, based on the calculation of MPI and MPIs, but including also the choice component. These indexes are further referred to as MPIC and MPISC. These two indexes are not calculated for markets where choice is limited: the markets for tram, local bus and metro, for train services, and for water supply. Furthermore this index is also not calculated for the markets for electricity and gas in those countries where the switching question for this market were not asked either.

In order to compare the results of this third wave of the survey with the results of the 2011 and 2010 study, it was opted to calculate a normalised market performance index (normalised MPI). This normalised MPI is calculated always in respect to a considered average, either it is EU27 performance overall, or EU27 performance in a specific market, or overall market performance in a specific country.

In this Chapter a detailed overview of the composition and the calculations of the different indexes is given.

5.2.2 Calculation of the different components of the MPI(sc)

As mentioned in the previous paragraph, the Market Performance Index is composed of 4 components, the Market Performance Index for Switching markets is composed of 5 components and the Market Performance Indexes including choice are composed of 6 components. These 6 components are: comparability, trust in respect for rules and regulations; problems and complaints; switching behaviour; expectations, and choice. A description of each component can be found here.

5.2.2.1 Comparability

"Comparability" reflects the ability of consumers to compare between products or services as they are offered by different suppliers or providers in the market. Comparability shows how easy/difficult it is for a consumer to compare goods or services in a market and implicitly includes a price and quality comparison.

Comparability is measured through the following question:

"On a scale from 0 to 10, how difficult or easy was it to compare services/products in a specific market?"

This question is asked in each market. The response is measured on a scale of 0 to 10. By taking the average of this full scale from 0 to 10 the score on the comparability component is calculated.

As a high score on “comparability” is positively linked with a high overall “Market Performance Indicator”, we selected higher scores for more positive answers and lower scores for more negative answers in the recoding process. We do believe that higher scores on “comparability” correspond with a better result for the market.

5.2.2.2 Trust in respect for rules and regulations

“Trust” measures the extent to which the consumers are confident that suppliers or providers respect the rules and regulations that protect the consumer. Trust measurement is based on one question:

“On a scale from 0 to 10, to what extent do you trust the different players in the market to respect the rules and regulations protecting consumers?”

This question is asked in each market. The response is measured in an ordinal scale from 0 to 10. By taking the average of this full scale the score on the trust component is calculated.

As a high score on “trust in respect for rules and regulations” is positively linked with a high overall “Market Performance Indicator”, higher scores are selected for more positive answers and lower scores for more negative answers in the recoding process. It is presumed that higher scores on “trust in respect for rules and regulations” correspond with a better result for the market.

5.2.2.3 Problems and Complaints

The “**Problems & Complaints**” dimension incorporates *occurrence* of problems and the *severity of the problem* as viewed by the proportion of consumers who *complain* about the issues experienced. Problems and complaints measurement is often considered a key metric to evaluate the functioning of a market: the *possibility* for consumers to voice a complaint (and hence express dissatisfaction) leads to an optimisation of the markets, even if it as such is also a sign that problems are truly *impacting* consumers (and is therefore a sign of an underperforming market). For the rating in the overall indicator (MPI) the complaint indicator is seen as a measure of the severity of the problem. Problems and complaints measurement should not be analysed in isolation but rather in conjunction with other key factors. This dimension is evaluated via two specific questions. The first question relates to the occurrence of problems while the second question is focused on whether consumers complain about the problems experienced in the market.

Problems

In 2010 and 2011 three different formulations existed for this question. A “yes/no” answer mode was applied to the “fast moving products” markets, while the exact number of problems was asked for the other markets. Furthermore a distinction existed in the timeframe to which the question was related. For the goods markets and some services with a “short life cycle” the question related to the last purchase, while for the on-going service markets the question referred to a specific timeframe. This

difference in time frame could have had an influence on the outcome of the results (i.e. an underestimation of the number of problems).

It was therefore opted in the 2012 survey to reformulate this question to one type of question for all different markets applying a “yes/no” answer mode and a reference to the time frame which is defined for each market (see table 1).

The general formulation of the problems question is in the 2012 survey as follows:

“Within the past <x>year(s), did you experience any problem with the <product/services> you purchased/you paid for, either with the product or the retailer/the service or provider, where you thought you had a legitimate cause for complaint?”

A change in wording could always have an influence on the results. Therefore an analysis is done to check for the influence of the wording on the 2012 results. In a test the results of Q3 were split up according to the groups as the questions were posed in 2011. Next, the results were compared to the outcome of the questions for the same market groups in 2012 (single question year).

As the table below demonstrates, the difference between the problem question for market group 1 between 2011 and 2012 is non-existing. For market group 2 en 3 a significant difference shows (with a higher score in 2011), but the magnitude of this difference is low. This small difference is indicative for the fact that the questions come very close in measuring the same in 2011 and 2012.

	Problems 2012	Problems 2011
Market Group 1	6%	6%
Market Group 2	11%	12%
Market Group 3	11%	14%

Complaints

Respondents answering the problems question positively, receive an extra question, measuring whether they complained about this problem and to which party. Because of the change in the problem question, the question on complaints was also adapted slightly. While in 2011 the question was adapted to the response given on the problem-question, this was no longer necessary in 2012. In 2011 the question was formulated as “Have you complained about this problem/one of these problems?” The question in 2012 was formulated as follows:

“Have you complained about any of these problems?”

The integration of complaints into the index is a rather complicated issue.

- If consumers actually complain about their problems, this might indicate that the problems have a higher impact on the consumers and that the market is underperforming.
- However, consumers who have the possibility to complain to a retailer, a manufacturer³⁰ or a third

³⁰ For certain service markets, the option of addressing a complaint to a manufacturer was left out. Therefore, the scores of retailer/provider and manufacturer have been grouped. The markets for which this applies are: Postal services & couriers, Real estate services, Legal services, accountancy & notary services, Tram, local bus, metro and underground services, Train services, Airline, Holiday accommodation, Packaged travel & tour, Cafés, bars and restaurants, Commercial sport services, Cultural and entertainment, Gambling and lotteries services, Banking account, Loans, Credit cards and credits, Investment

party in the market and who can express their feelings of dissatisfaction (even to friends and family) are optimizing the market. Complaints will be taken into account by retailers, manufactures and will be treated with a better “well-functioning” market as a final result. So the manifestation of complaints in the market has a positive effect on the overall functioning of the market.

In the calculation of the MPI, the first calculation has been taken into account. Raising a complaint is negatively linked with the overall “Market Performance indicator” and reflects a potential “malfunctioning market”. This approach is laying the emphasis on the "severity" of the problem – which would lead a consumer to complain. However both of the effects mentioned above in the bullet points are important and figures - especially national ones - should be seen in the context of the given Member State.

Although the complaints and problems are asked in 2 separated questions, both questions are summarized in 1 combining parameter. The data are aggregated to limit the weight of these 2 questions in comparison with the other components of the indicator.

The score on the combining component is determined by firstly looking at the answer of the respondent on the problem question and secondly looking at the answer of the respondent on the complaint question, while still taking into account the answer on the problem question.

The scores are determined by using the assumption that the experience of problems and complaints in a market has a negative correlation with the “well-functioning” of a market. When a respondent did not experience a problem and logically did not complain, a score of 10 is assigned to the combining parameter. When a respondent experienced a problem, but did not complain, a score of 5 is assigned to the combining parameter. When a respondent experienced a problem and complained about it to friends, family and relatives, etc., a score of 3 is assigned to the combining parameter. When the respondent complained about it to a retailer/provider or a manufacturer, a score of 2 is assigned and finally a score of 0 is assigned to the combining parameter if the respondent complained about it to a third-party company complaints body such as public authorities, a consumer organisation, an ombudsman, a regulator, etc.

A high score on problem and complaints therefore reflects an absence of problems or problems not “worth” talking about to others. A problem that leads to a formal complaint is seen as a severe problem and thus a possible sign of malfunctioning of a market.

5.2.2.4 Expectations

“Expectations” is a dimension that measures the extent to which the market generally lives up to what consumer wants. This dimension is also measured via one question in the questionnaire:

“On a scale from 0 to 10, to what extent did products/services on offer from different suppliers live up to what you wanted within the market?”

products, home insurance, vehicle insurance, , Fuels for vehicles, Vehicle rental services, Water provision, Electricity, Gas services, legal and accountancy services, TV-subscriptions, private life insurances, mortgages.

This question is asked in each market. The response is measured on an ordinal scale from 0 to 10. By taking the average of this full scale from 0 to 10 the score on the expectations component is calculated.

As a high score on “expectations” is positively linked with a high overall “Market Performance Indicator”, higher scores are selected for more positive answers and lower scores for more negative answers in the recoding process. It is presumed that higher scores on “expectations” correspond with a better result for the market.

5.2.2.5 Switching behaviour

“Switching” applies only to the so-defined ‘switching markets’ (14 markets – see overview of covered markets below). Switching is another key indicator of both the *level of choice* in a given market and the *ability* for consumers to *exercise this choice* (depending on, for example, market transparency, obstacles for switching, ‘inertia’, etc). “Switching” is evaluated through *actual* switching behaviour and *perceived ease* of switching (both by consumers who have actually switched and by those who have not). The questions are formulated as follows:

“Have you switched service or provider in the past year?”

“On a scale from 0 to 10, how difficult or easy do you think it would have been/ was it to switch provider in the past <x> year(s)?”

The switching component is calculated as follows:

- Actual switching question: score 10 if one switches supplier or product, score 0 if no switch has been made.
- Perceived ease of switching: a score between 0 and 10.
- The scores of the two questions are summed up and divided by 2.

Switching markets are markets of ongoing services where the consumer has an ongoing contract with the supplier and where alternative suppliers are available. However, switching behaviour was not surveyed in all ongoing service markets. The market for water supply is not considered as a switching market, considering the fact that in most countries only one supplier exists. Moreover, for some markets in some countries the question on switching behaviour was not asked when the national situation is a monopoly or the penetration of the market was considered too low.³¹

The markets, for which switching behaviour is measured, are captured in the below table:

³¹ For details on these exceptions see chapter **Error! Reference source not found.**

Market ID	Consumer market
26	Bank accounts
28	Investment products, private pensions and securities
29	Home insurance
30	Vehicle insurance
32	Fixed telephone services
33	Mobile telephone services
34	Internet provision
42	Commercial sport services
46	Electricity services
47	Gas services
51	Mortgages
52	Private Life Insurance
54	TV-subscriptions
58	Loans, credit and credit cards

5.2.2.6 Choice

The “Choice” component measures the choice of retailers/providers in a given market. Different from the “comparability” component, the “choice” dimension looks not so much at the offer provided by different suppliers/retailers but measures if consumers are satisfied with the choice of different suppliers/retailers. This dimension is evaluated via one question:

“On a scale of 0 to 10, would you say there are enough <fruit and vegetable retailers / airline / etc.> you can choose from?”

This question is asked only for 48 markets, leaving out the markets for train services, tram, local bus, metro and water supply since these markets are characterized by a low number of suppliers or even monopoly markets.

As a high score on “Choice” is positively linked with a high overall “Market Performance Indicator”, higher scores are selected for more positive answers and lower scores for more negative answers in the recoding process. It is presumed that higher scores on “Choice” correspond with a better result for the market.

5.2.3 Weighting of the components

The components of the indicator and eventually the indicator itself could be calculated in several different ways. In the set-up of the first wave of this market monitoring different calculations were considered and tested. The conclusion was that the calculation of the MPI components and the MPI itself was best done by using the average/means of the scales.

In the calculations of the index itself the method of equal weighting is adopted, which means that every component of the indicator has the same weight. For the components which are measured by only one question (comparability, trust and expectations) this implies that this question has an equal contribution of respectively 1/4th to the general MPI (switching component excluded), 1/5th to the MPIs (switching component included) and MPIC (choice component included), and 1/6th to the MPISC (switching and choice component included). The problems and complaint component and the switching component however form an exception to this, since both components are measured by asking 2 questions, therefore the answers of these two questions are combined in order to reduce the effect of double counting.

$$\text{Market Performance Indicator (MPI) = AVERAGE (component1, component2, component3, component4)}$$

$$\text{Market Performance Indicator Switching (MPIS) = AVERAGE (component1, component2, component3, component4, component5)}$$

$$\text{Market Performance Indicator Choice (MPIC) = AVERAGE (component1, component2, component3, component4, component6)}$$

$$\text{Market Performance Indicator Switching and Choice (MPISC) = AVERAGE (component1, component2, component3, component4, component5, component6)}$$

The MPI, MPIS, MPIC and MPISC are calculated on a maximum of 100. A score of 100 means that all components did receive the maximum score and the market is performing perfectly.

5.2.4 Summary of the components and calculation of MPI(sc)

		MPI	MPIS	MPIc	MPIsc
Comparability component	Comparability question => Average score 0-10	✓	✓	✓	✓
Trust component	Trust question => Average score 0-10	✓	✓	✓	✓
Problems and complaints component	Problems question AND Complaints question => Score 10 if no problems, score 5 if problems but no complaints, score 3 if problems and complained to friends and family, score 2 if problems and complained to retailer or manufacturer, score 0 if problems and complained to third party	✓	✓	✓	✓
Live up to what you wanted component	Live up to what you wanted question => Average score 0-10	✓	✓	✓	✓
Switching component	Actual switching question (score 10 if switch supplier or product, score 0 if no switch) Presumed switching question =>Average score 0-10	✗	✓	✗	✓
Choice component	Choice question => Average score 0-10	✗	✗	✓	✓

5.2.5 Strength of the Market Performance Index

The market performance index was extensively tested during the 2010 wave of this study. A component reliability analysis performed at that time demonstrated that the MPI(s) score is highly reliable in measuring the actual performance of consumer markets included in the market monitoring study. For this analysis we hence refer to the report of 2010.

Also assessing the correlation between the different MPI scores and the components included in this study show that MPI scores are trustworthy indicators. The table below gives a clear indication of this.

Correlations				
	MPI	MPIS	MPIc	MPIsc
comparability	.724	.728	.714	.706
trust	.801	.773	.768	.743
problems&complaints	.563	.498	.503	.456
switching	.148	.421	.194	.424
expectations	.773	.751	.767	.745
choice	.406	.416	.631	.629

One can see that the components of 'comparability', 'trust', and 'expectations' have a high correlation with all different MPI scores. Also the 'Choice' component is correlating relatively high with the MPIc and MPIsc. A reasonable high positive correlation can be found between the 'problems & complaints' component and the different MPI scores. The switching component overall shows the lowest correlations with all MPI's. This can be seen as normal whereas the switching component is not included for all markets and only applies for a small segment of consumers.

Correlations					
	comparability	trust	problems&complaints	Switching	liveupto
trust	.475				
problems&complaints	.140	.260			
switching	.197	.113	-.095		
expectations	.419	.549	.419	.203	
choice	.354	.304	.354	.232	.387

All components are positively correlated with each other, with the exception of the relation between 'problems and complaints' and switching, which have a small negative correlation. The switching component comprises of two measurements (actual switching and ease of switching). It is not unlogic that actual switching is negatively correlated to problems and complaints: consumers tend to switch more if they encounter problems with their provider. Looking into the rest of the correlations one can say that correlations with the components trust and expectations are higher. The correlation between trust and expectations is reasonably high (.549) which suggests that consumers' trust in the market is related to the way they think a market matches their needs. Moreover we can conclude from this that consumers feel confident that suppliers/providers of products/services in a given market respect the rules and regulations protecting consumers, the more this market is able in delivering the consumer what he/she actually wants and the more consumers are able to compare between products or services as they are offered by different suppliers or providers in the market.

Based on the overall results one can conclude that the different components capture different aspects of market performance well.

Furthermore, the analyses elaborated on in chapter 3.1.4 where the correlation of the MPI with different types of other indexes was assessed, demonstrate clearly that the market performance index is capturing the performance of a market, independent of the price of the products or services, the purchasing power of consumers or the consumer confidence in the economic situation.

5.2.6 Normalised Market Performance Index

In order to filter out possible economic or other effects that might influence the Market Performance Indicator as a whole, as in 2011, the results in this report are presented in a normalised way.

MPI scores for each market are calculated on a maximum of 100. For the normalisation of the MPI scores, the average of the group under scrutiny was taken and equalled to 100 and the MPI scores were recalculated in reference to this average score. This means that normalised MPI scores are not limited to the score 100, but will be somewhere around this score of 100. Higher scores indicate that the market is performing above average whereas lower scores indicate that the market is performing below average in their respective group. Following formula is used to calculate the normalised MPI:

$$\text{Normalised MPI} = \text{MPI} - \text{Average MPI} + 100.$$

The big advantage of presenting the data in this way is that, for each year, observed shifts in the performance of markets are relative to the average performance of a given year. If the perceived performance of a market has improved, this will be shown by an increase of points on the normalised 100-index. However, it must be noted that the average scores depend on which aspect of market performance is examined and consequently normalised MPI scores can differ according to the view one takes on the data.

5.3 Bibliography

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