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PART 3/4

**COMMISSION STAFF WORKING DOCUMENT**

**Consumer Markets Scoreboard: Making markets work for consumers  
2018 Edition**

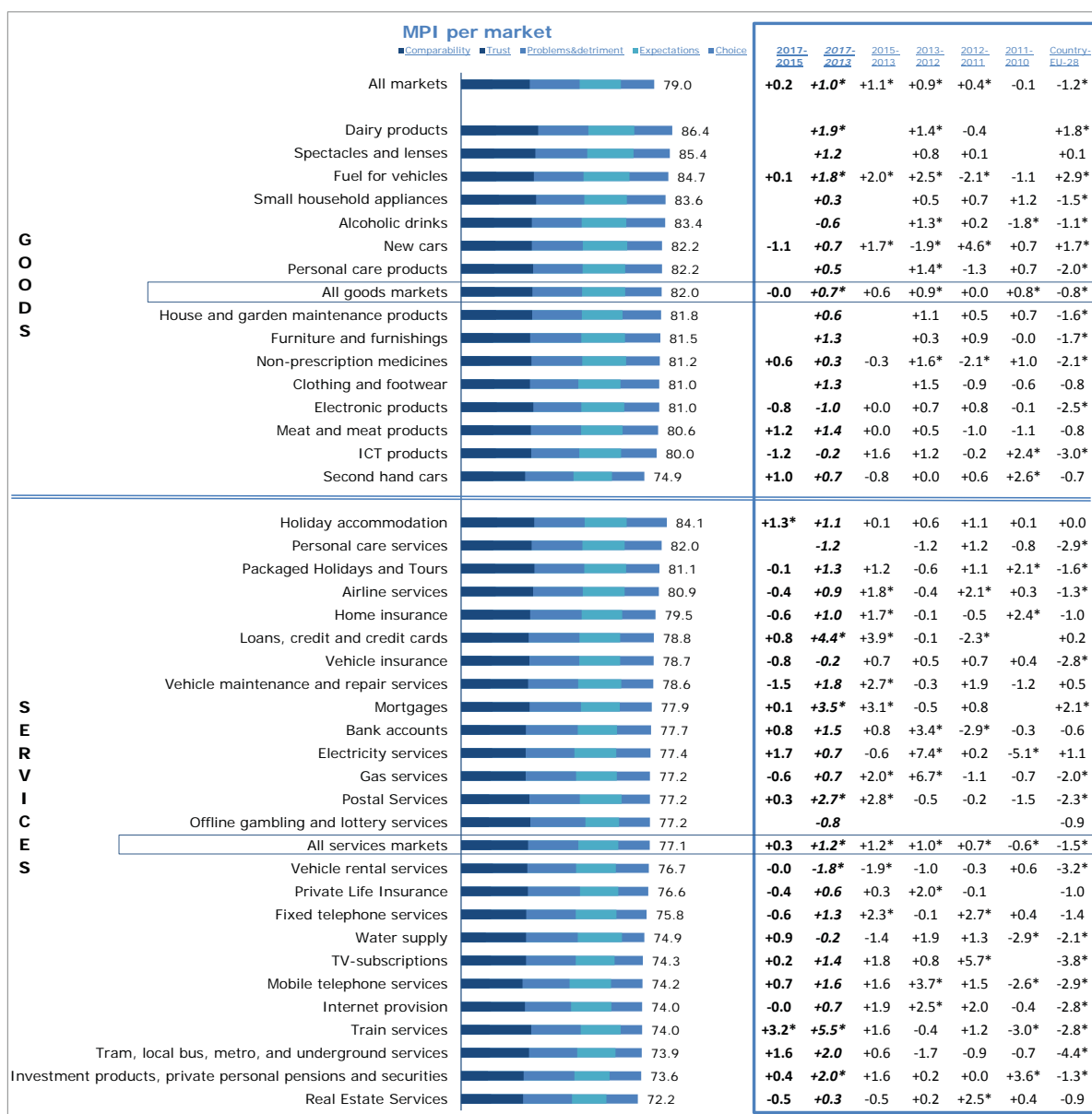
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## 1.1. National rankings of markets

### 1. BELGIUM



#### 1.1. Overall performance

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

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

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

## 1.2. Goods markets

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

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

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

In terms of performance at component level, Belgium scores below the E-U28 average for the comparability, trust and choice components. The expectations and problems & detriment component scores are above the EU-28 average. In addition, Belgium has a lower level of detriment<sup>1</sup> in its goods markets overall in comparison with the EU-28 average, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

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

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

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

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

### 1.3. Services markets

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

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

Of the 23 services markets surveyed in both 2015 and 2017, only two markets increased in score since 2015: 'Train services' (+3.2) and 'Holiday accommodation' (+1.3). No markets show a decrease over this period. Out of the 25 services markets surveyed in both 2013 and 2017, five increased in score since 2013, of which the top three are the markets for 'Train services' (+5.5), 'Loans, credits and credit cards' (+4.4) and 'Mortgages' (+3.5). 'Vehicle rental services' (-1.8) is the only services market for which the MPI score decreased since 2013.

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

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

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

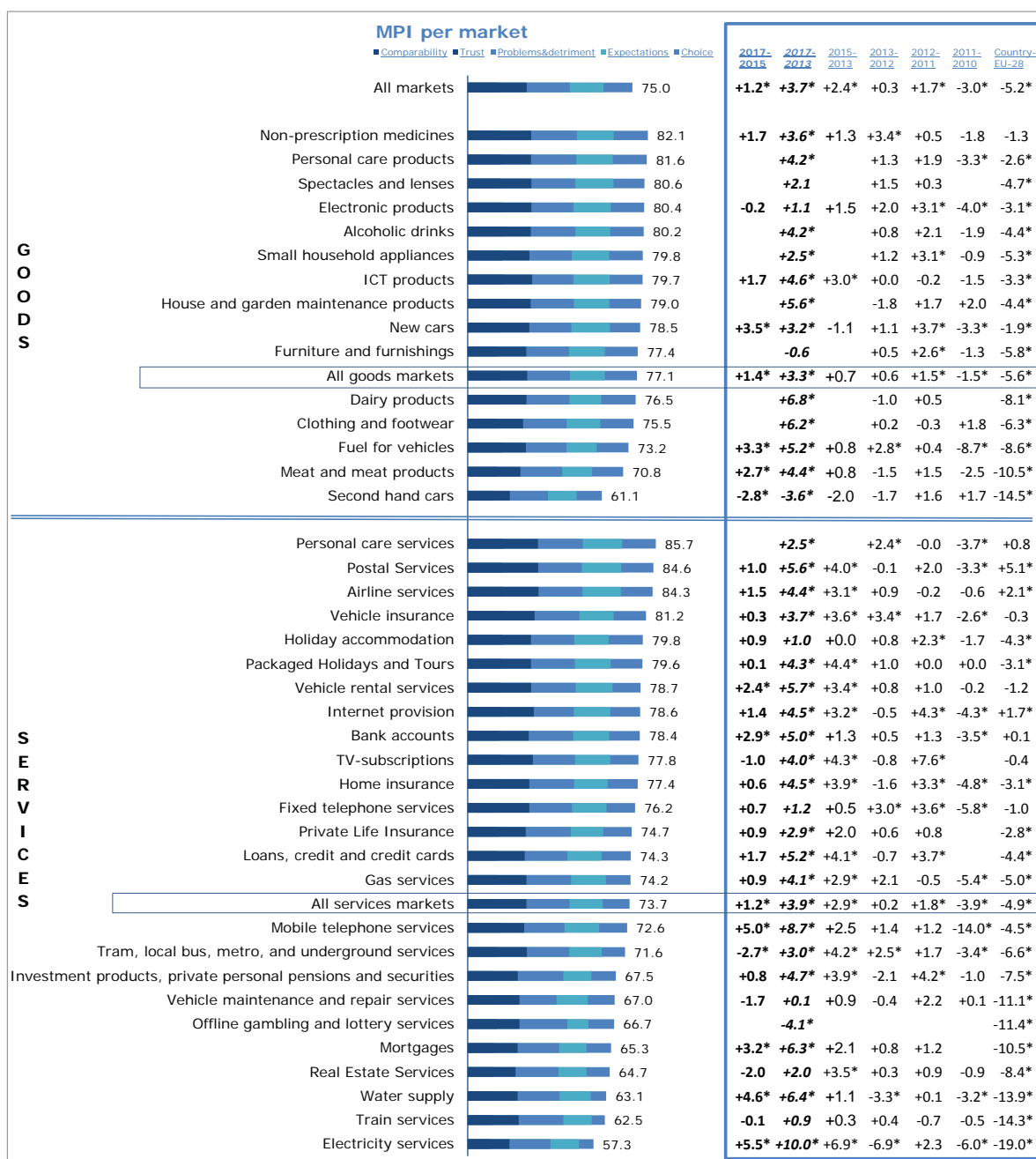
Compared to the 2015 results, Belgium's 'Postal services' market has improved the most in terms of a single component (+0.7 on choice and +0.5 on comparability). The services markets that show the next largest improvements are 'Electricity services' (+0.7 on choice), 'Water supply' (+0.5 on choice),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

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

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



## 2. BULGARIA



### 2.1. Overall performance

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

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

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

## 2.2. Goods markets

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

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

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

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

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

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

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

### 2.3. Services markets

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

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

Of the 23 services markets surveyed in both 2015 and 2017, six have increased their MPI score since 2015, with 'Electricity services' (+5.5) showing the largest increase, although it is the market with the lowest MPI score. The 'Mobile telephone services' (+5.0) and 'Water supply' (+4.6) markets show the next largest increases. The market for 'Tram, local bus, metro, and underground services' (-2.7) is the only one that shows a decline in comparison with 2015. Out of the 25 services markets surveyed in both 2013 and 2017, 19 services markets have increased since 2013, the top three of which are the same ones that increased the most since 2015: 'Electricity services' (+10.0), 'Mobile telephone services' (+8.7) and 'Water supply' (+6.4). Only one services market declined since 2013: 'Offline gambling and lottery services' (-4.1).

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

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

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

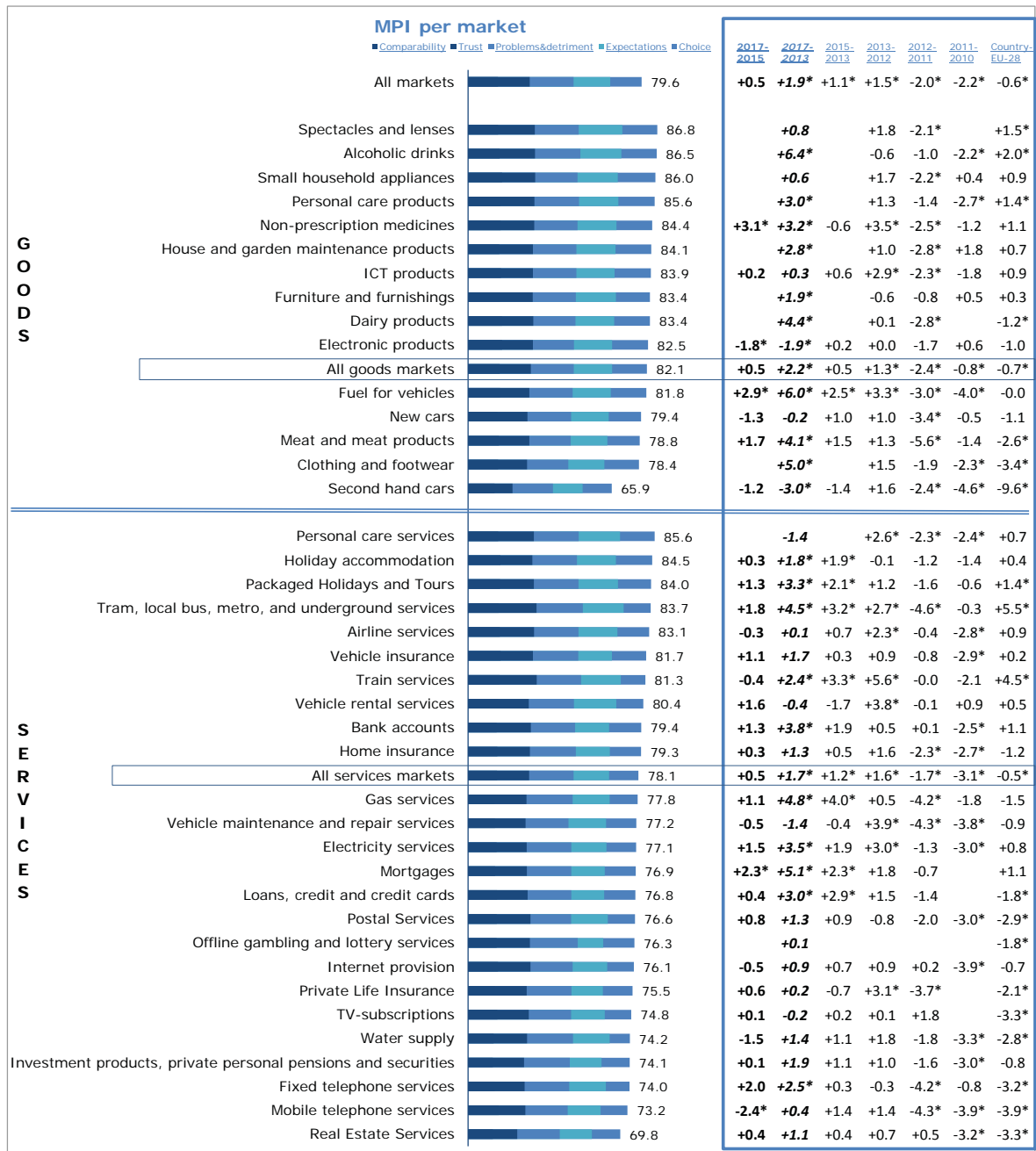
Compared to 2015, Bulgaria's most improved services market in terms of a single component is 'Mobile telephone services' (+1.1 on problems & detriment and +0.7 on trust). Next in line are the 'Water supply' (+0.7 on trust) and 'Electricity services' (+0.7 on both, comparability and choice) markets. The Bulgarian market showing the greatest decrease in terms of a specific component since 2015 is 'Vehicle maintenance and repair

services' (-0.6 on problems & detriment), followed by 'Real estate services' (-0.5 on choice), 'Tram, local bus, metro, and underground services' (-0.5 on choice and -0.4 on comparability) and 'TV-subscriptions' (-0.3 on choice).

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

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

### 3. CZECH REPUBLIC



#### 3.1. Overall performance

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

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

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

### 3.2. Goods markets

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

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

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

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

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

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

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

for three components, namely comparability (-0.3 points), trust (-0.3 points), and choice (-0.2 points). The next lowest-scoring market since 2015 in terms of a single component is 'New cars' (-0.3 on trust and -0.3 on problems & detriment).

### 3.3. Services markets

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

Of the 25 services markets surveyed in the Czech Republic, only three, namely the 'Tram, local bus, metro, and underground services' (+5.5), 'Train services' (+4.5) and 'Packaged holidays and tours' (+1.4), score above the EU-28 average in terms of MPI score. In contrast, nine services markets score below the EU-28 average in terms of their MPI score. Of these nine markets, 'Mobile telephone services' (-3.9), 'Real estate services' and 'TV-subscriptions' (both -3.3) score the lowest compared to the EU-28 average.

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

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

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

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

The Czech Republic's services markets that perform best since 2015 in terms of a single component are: 'Fixed telephone services' (+0.8 on expectations), 'Postal services' (+0.6

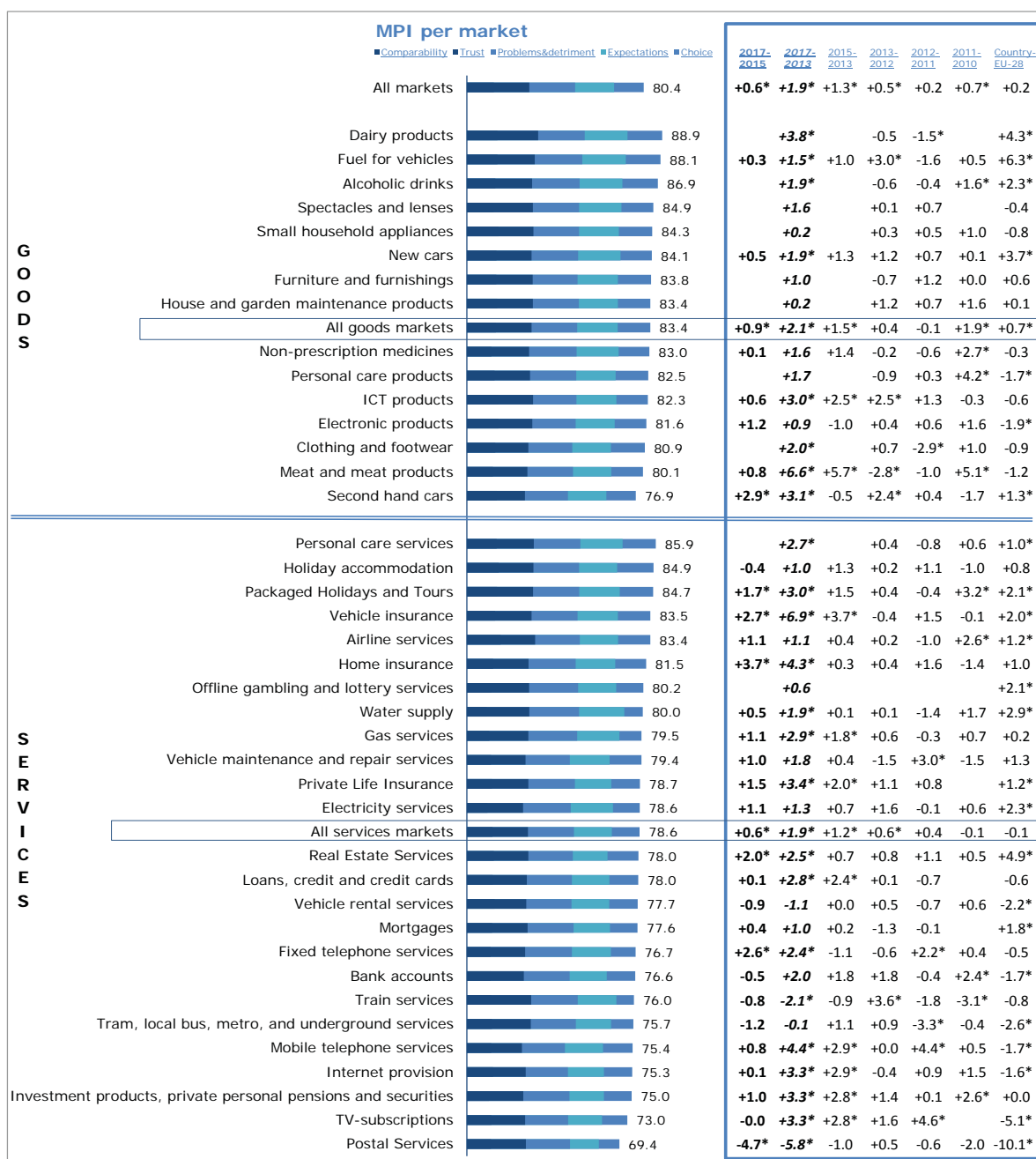
on choice and +0.5 on expectations), ‘Gas services’ (+0.5 on expectations), and ‘Electricity services’ (+0.4 on expectations). In contrast, the worst services market in terms of change for a specific component is the ‘Water supply’ market (-0.5 on choice), followed by ‘Mobile telephone services’ (-0.4 on both trust and choice), ‘Train services’ (-0.4 on comparability), and ‘TV-subscriptions’ (-0.4 on comparability).

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

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



## 4. DENMARK



### 4.1. Overall performance

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

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

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

## 4.2. Goods markets

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

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

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

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

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

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

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

### 4.3. Services markets

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

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

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

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

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

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

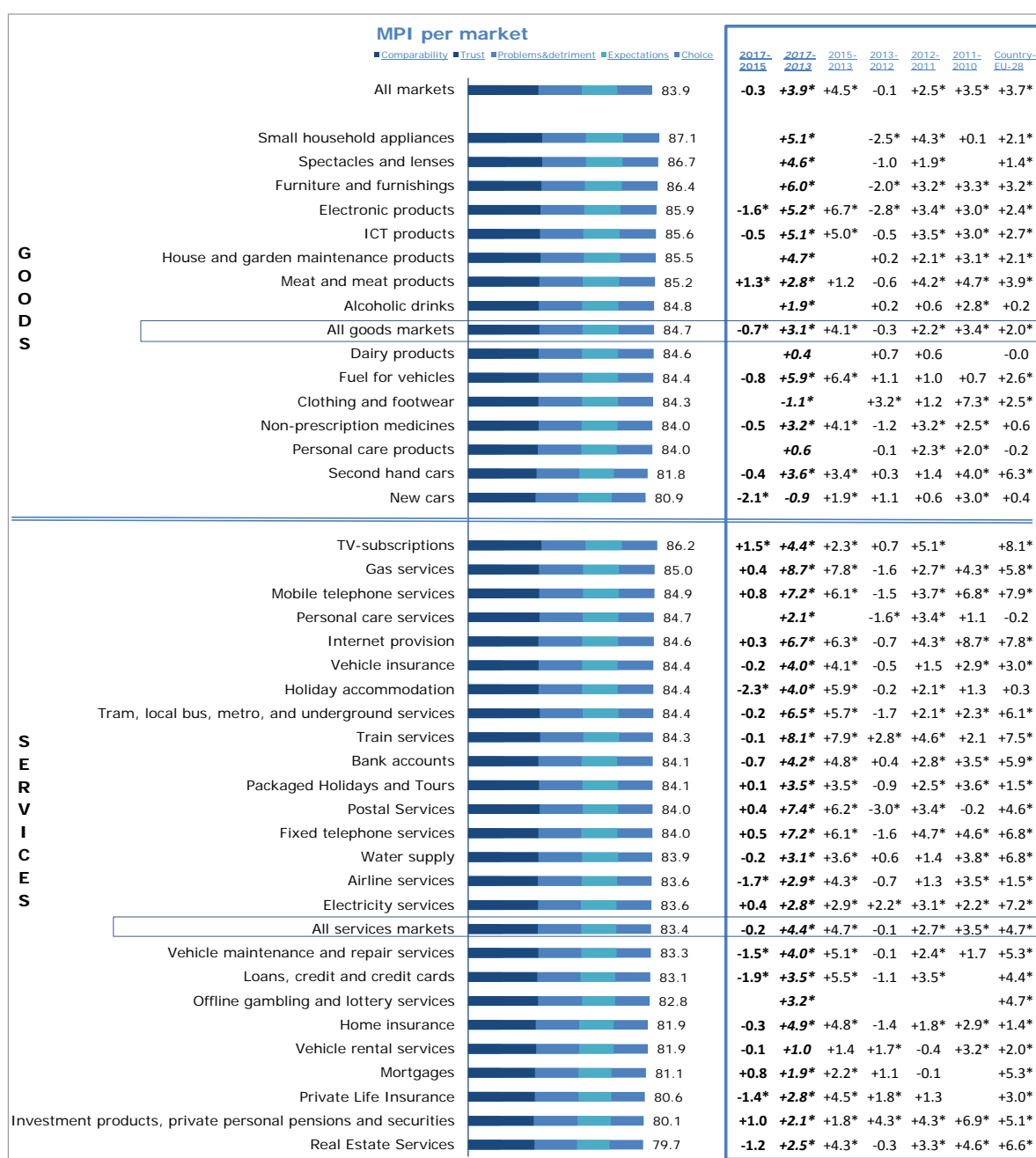
Denmark’s most improved services market since 2015 in terms of a single component is the ‘Water supply’ market (+0.7 on comparability). The next markets in line here are: ‘Fixed telephone services’ (+0.6 on comparability), ‘Home insurance’ (+0.5 on

expectations), ‘Gas services’ (+0.5 on comparability), and ‘Vehicle insurance’ (+0.5 on trust). In contrast, the ‘Postal services’ market shows the greatest decrease since 2015 in terms of four different components, namely expectations (-0.9 points), trust (-0.7 points), choice (-0.5 points), and problems & detriment (-0.4 points). The fifth worst-performing market in terms of change compared to 2015 is ‘Tram, local bus, metro, and underground services’, for the expectation component (-0.4).

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

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

## 5. GERMANY



### 5.1. Overall performance

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

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

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

## 5.2. Goods markets

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

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

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

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

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

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

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

components. It is followed by the 'Electronic products' (-0.3 on expectations and -0.2 on choice) and 'Fuel for vehicles' (-0.2 on choice) markets.

### 5.3. Services markets

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

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

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

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

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

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

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

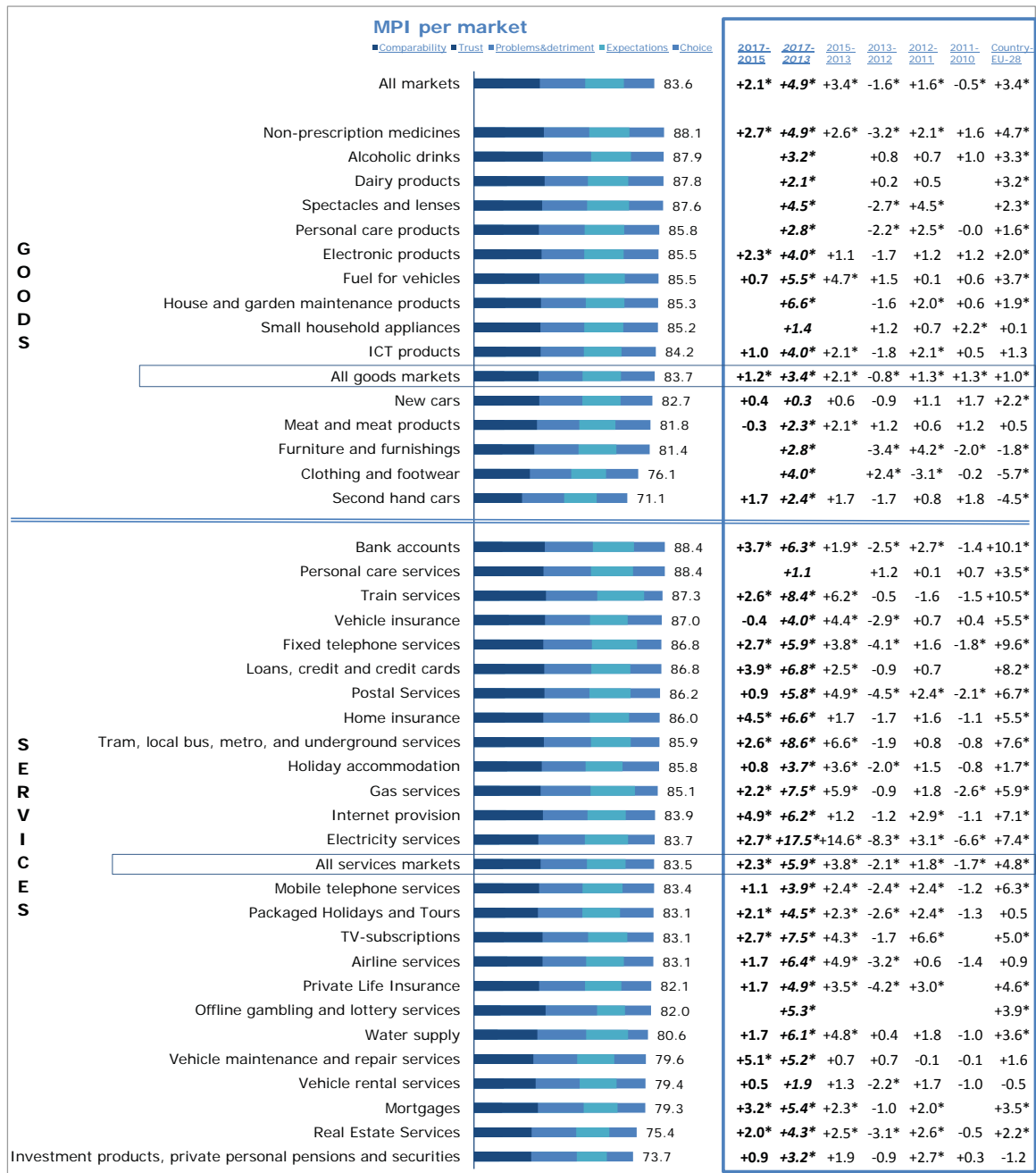
0.3 on comparability), 'Loans, credit and credit cards' (-0.4 on expectations), 'Vehicle maintenance and repair services' (-0.4 on expectations).

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

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



## 6. ESTONIA



### 6.1. Overall performance

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

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

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

## 6.2. Goods markets

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

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

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

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

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

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

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

### 6.3. Services markets

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

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

Fourteen of the 23 services markets surveyed in both 2015 and 2017 have increased in their MPI score since 2015; none of the Estonian services markets have decreased over this period. The 'Vehicle maintenance and repair services' market (+5.1) improved the most, followed by 'Internet provision' (+4.9) and 'Home insurance' (+4.5). In comparison to 2013, out of the 25 services markets surveyed in both 2013 and 2017, 23 have increased since 2013; none have decreased over this period. The market for 'Electricity services' (+17.5) stands out with the largest increase, while the second and third best increases are observed for 'Tram, local bus, metro, and underground services' (+8.6) and 'Train services' (+8.4).

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

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

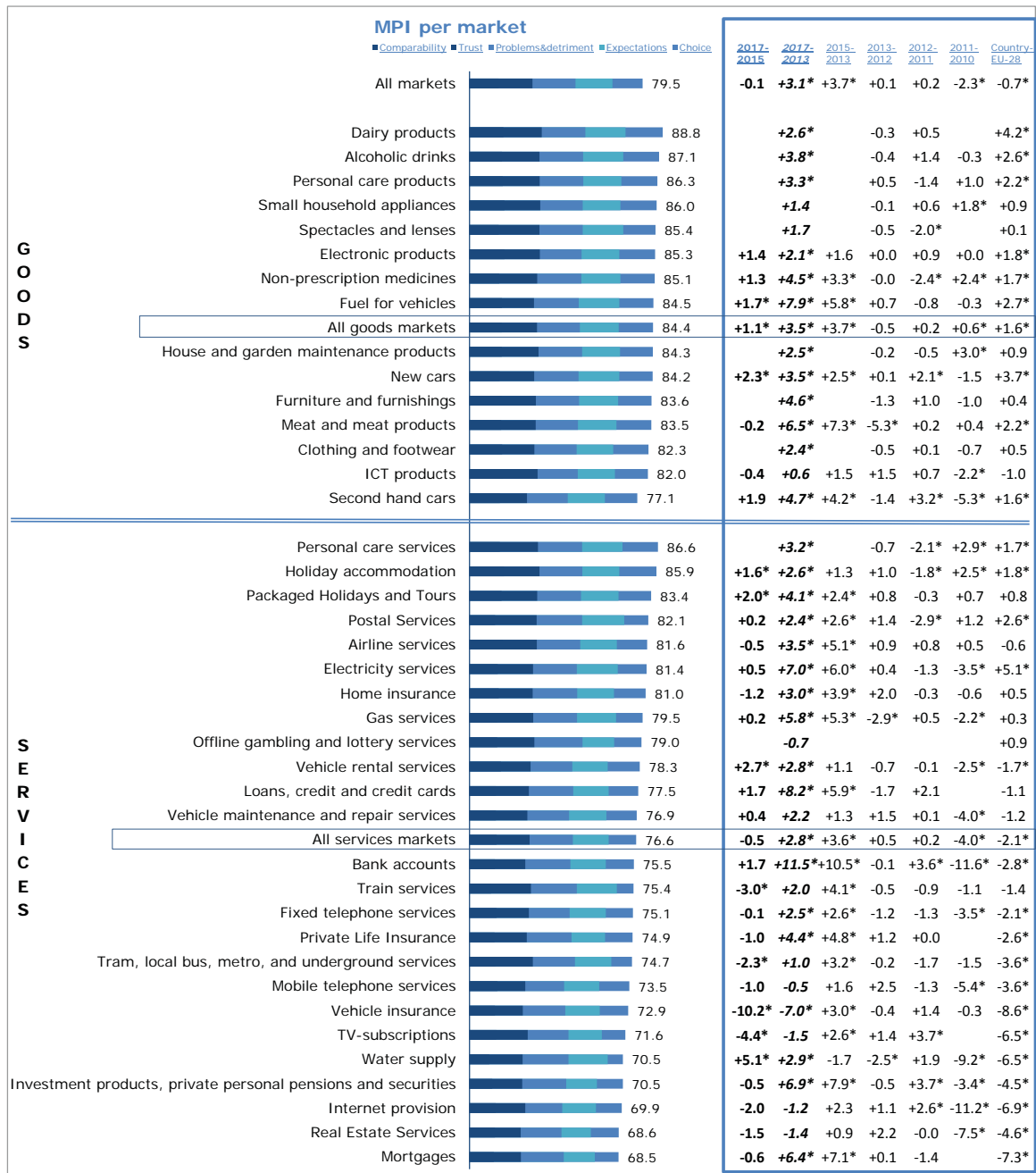
Of Estonia's services markets that perform best in terms of a single component compared to the EU-28 average, the 'Bank accounts' market has the highest score (+1.8 on trust). Next in line are the following markets: 'Fixed telephone services' (+1.4 on trust), 'Loans, credit and credit cards' (+1.4 on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

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

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

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

## 7. IRELAND



### 7.1. Overall performance

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

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

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

## 7.2. Goods markets

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

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

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

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

The average comparability, choice and expectations component scores for Ireland's goods markets all increased since 2015, while the trust and problems & detriment component scores remained stable. In addition, the overall level of detriment decreased since 2015, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable over this period.

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

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

### 7.3. Services markets

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

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

Out of the 23 services markets surveyed in both 2015 and 2017, four have improved since 2015, led by 'Water supply' (+5.1), 'Vehicle rental services' (+2.7) and 'Packaged holidays and tours' (+2.0). Four markets have declined over this period, with the largest decreases for 'Vehicle insurance' (-10.2), 'TV-subscriptions' (-4.4) and 'Train services' (-3.0). Of the 25 services markets surveyed in both 2013 and 2017, 16 improved since 2013, led by the markets for 'Bank accounts' (+11.5), 'Loans, credit and credit cards' (+8.2) and 'Electricity services' (+7.0). The market for 'Vehicle insurance' (-7.0) is the only one that has decreased in terms of its MPI score since 2013.

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

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

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

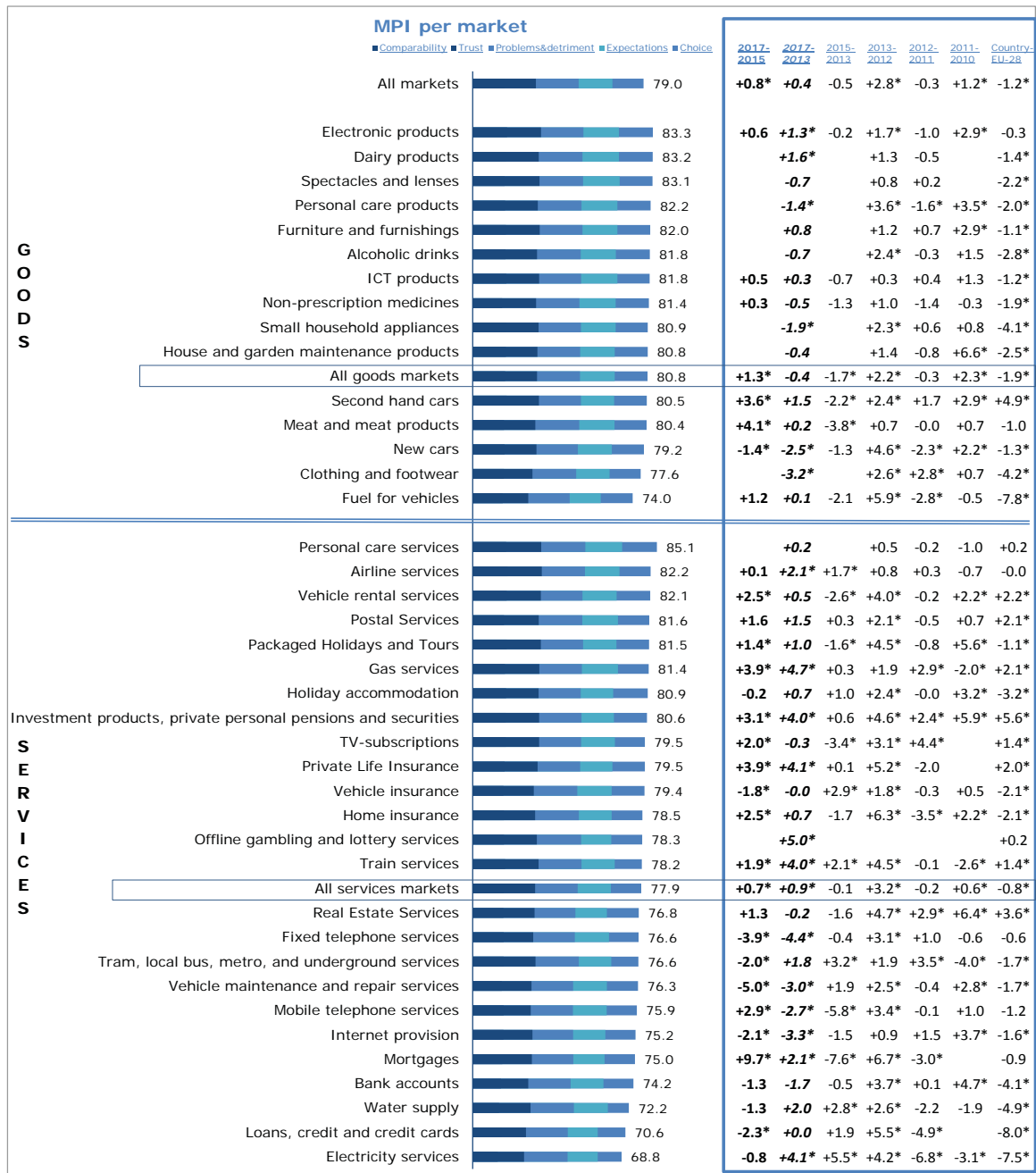
Out of all of Ireland's services markets, the 'Water supply' market has improved the most since 2015 in terms of three different components, namely choice and trust (both +0.8) and expectations (+0.6). The other market that saw an improvement since 2015 is 'Vehicle rental services', scoring +0.5 points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

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

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



## 8. GREECE



### 8.1. Overall performance

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

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

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

## 8.2. Goods markets

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

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

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

Compared to the EU-28 average, Greece's goods markets score lower in terms of the comparability, trust, expectations and choice components. They do, however, score marginally better than the EU-28 average in terms of the problems & detriment component. In addition, Greek services markets have a lower proportion of respondents who experienced problems and a lower proportion of those who complained as a result of the problems experienced in comparison to the EU-28 average, while their level of detriment is higher than average.

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

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

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

### 8.3. Services markets

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

Of the 25 services markets surveyed in Greece, eight score above the EU-28 average in terms of their MPI, with the best-scoring markets being 'Investment products, private personal pensions and securities' (+5.6), 'Real estate services' (+3.6) and 'Vehicle rental services' (+2.2). Conversely, 11 markets score below the EU-28 average in terms of their MPI score, with the lowest-scoring services market being 'Loans, credit and credit cards' (-8.0), followed by 'Electricity services' (-7.5) and 'Water supply' (-4.9).

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

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

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

Compared to the EU-28 average, the highest scoring services market in terms of a specific component is the 'Investment products, private personal pensions and securities' market, which scores higher in terms of both comparability (+1.2 points) and trust (+0.9 points). It is followed by 'Real estate services' (+0.8 on trust), 'Vehicle rental services' (+0.7 on

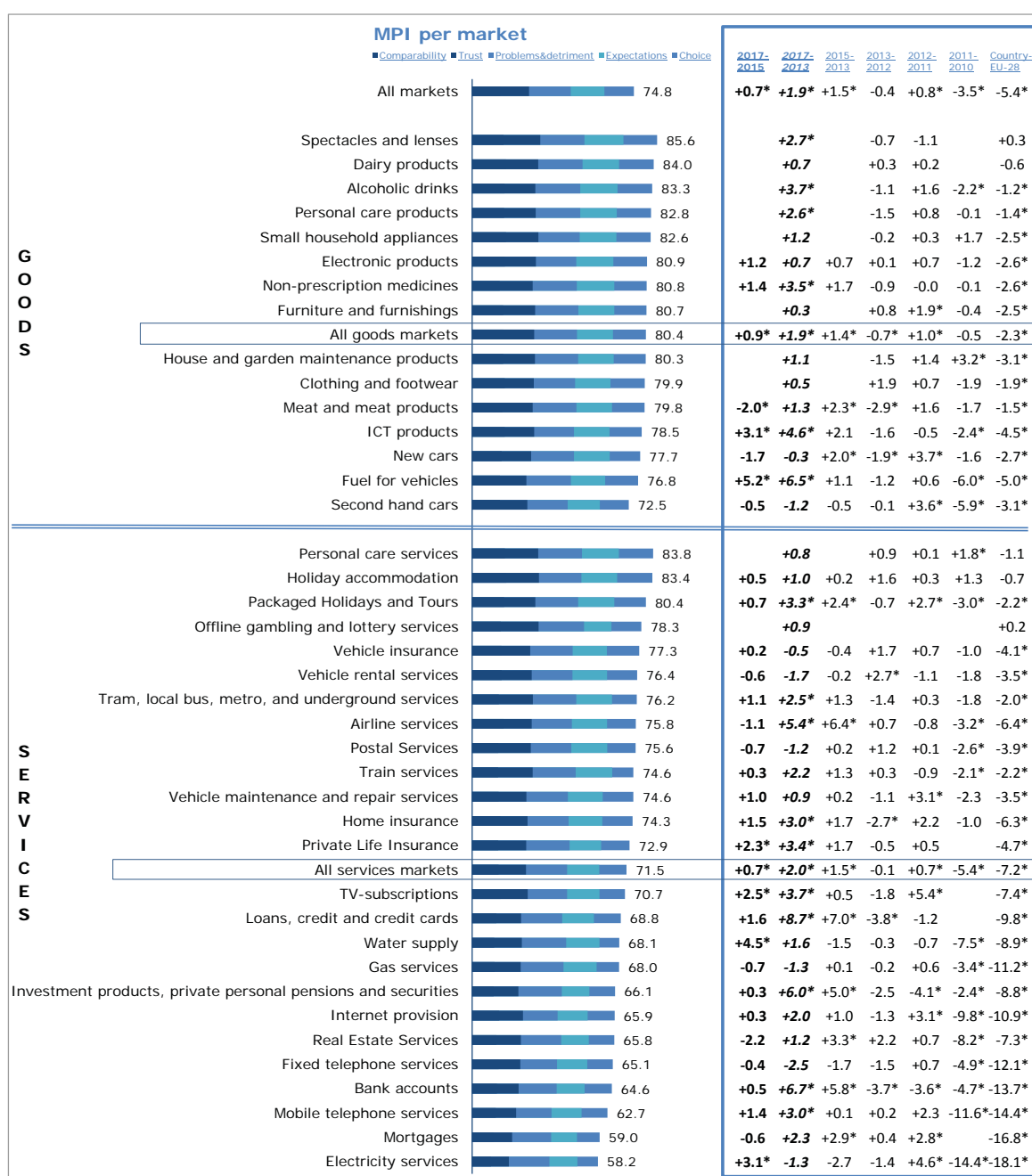
trust) and ‘Gas services’ (0.5 on trust). The lowest-scoring services market in terms of a single component is ‘Loans, credit and credit cards’, which scores lowest for three components, namely trust (-1.4 points), choice (-1.0 points) and expectations (-0.9 points). The next lowest-scoring market is ‘Electricity services’, which scores -1.1 points below the EU-28 average on expectations and -1.0 points below the EU-28 average on trust.

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

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

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

## 9. SPAIN



### 9.1. Overall performance

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

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

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

## 9.2. Goods markets

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

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

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

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

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

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

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

### 9.3. Services markets

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

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

Four out of the 23 services markets surveyed in both 2015 and 2017 increased in their MPI score since 2015, while the other markets remained stable over this period. The greatest increases since 2015 are seen in the ‘Water supply’ (+4.5), ‘Electricity services’ (+3.1) and ‘TV-subscriptions’ (+2.5) markets. Compared to 2013, 10 out of the 25 services markets surveyed in both 2013 and 2017 increased in their MPI score, while the other markets remained stable since 2013. The greatest increases since 2013 are seen in the ‘Loans, credit and credit cards’ (+8.7), ‘Bank accounts’ (+6.7) and ‘Investment products, private personal pensions and securities’ (+6.0) markets.

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

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

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

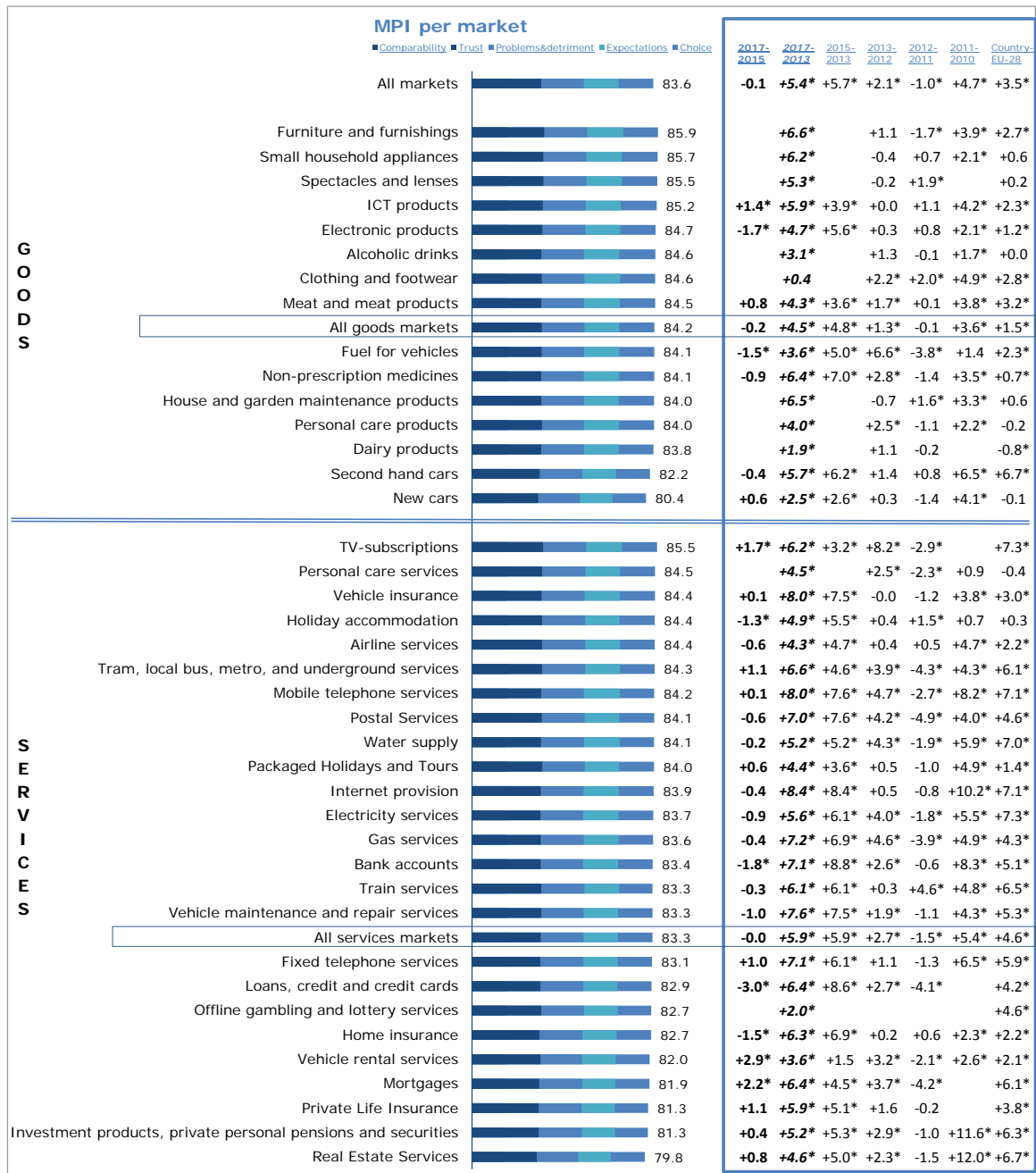
The performance of Spanish services markets in terms of a single component shows that the ‘Water supply’ market has improved most since 2015 in terms of three components, namely choice (+0.6 points), comparability (+0.6 points) and trust (+0.5 points). The next two highest scoring markets are ‘TV-subscriptions’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

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

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



## 10. FRANCE



### 10.1. Overall performance

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

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

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

## 10.2. Goods markets

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

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

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

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

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

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

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

### 10.3. Services markets

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

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

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

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

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

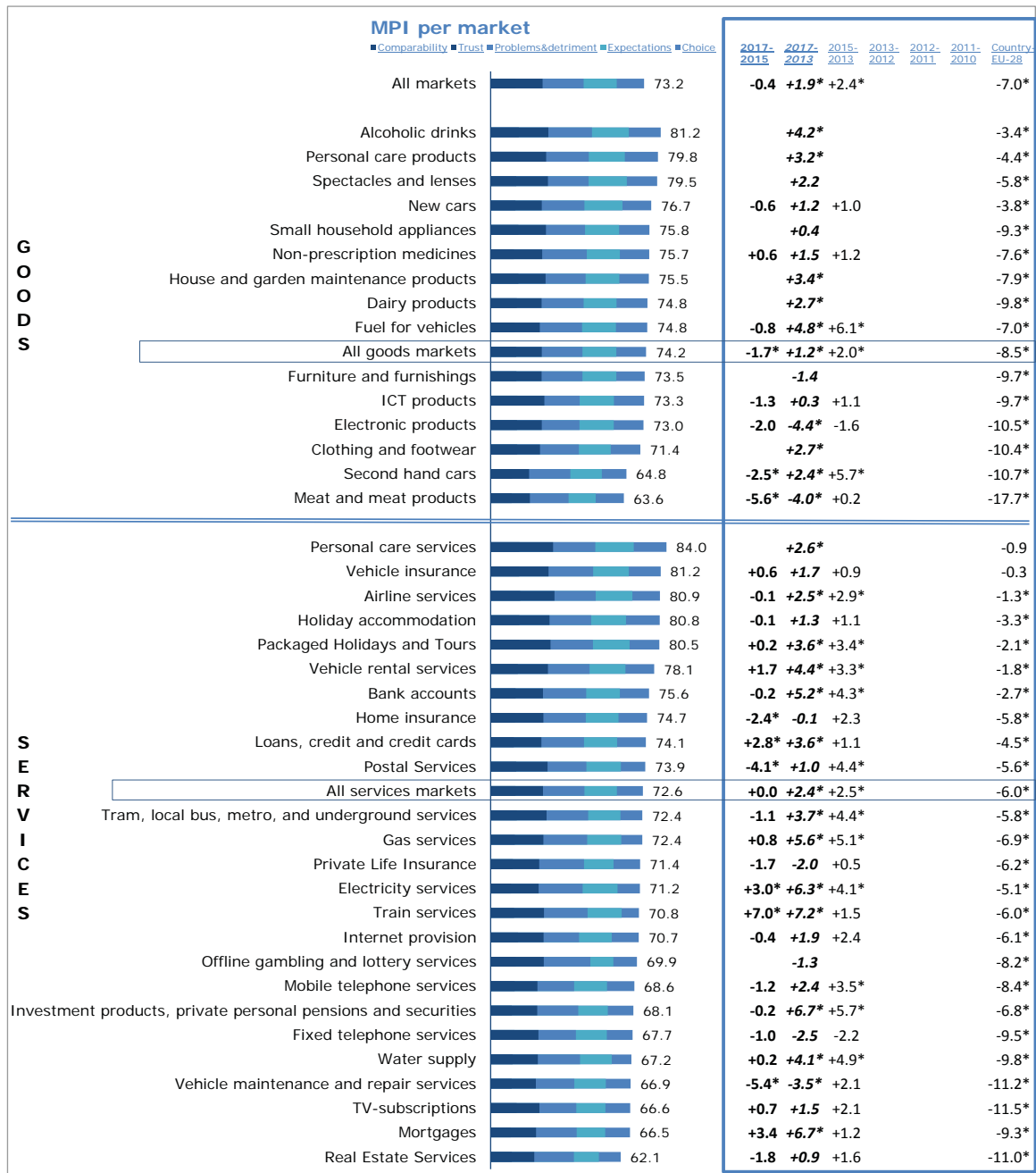
Compared to the EU-28 average, the ‘Water supply’ market in France has the highest score in terms of a single component (+1.7 on choice). The next highest scoring services markets are ‘Train services’ (+1.4 on choice), ‘Mobile telephone services’ (+1.3 on trust), ‘Electricity services’ (+1.3 on trust)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

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

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

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

## 11. CROATIA



### 11.1. Overall performance

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

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

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

## 11.2. Goods markets

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

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

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

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

Compared to 2015, the comparability, trust, expectations and choice components have decreased for Croatia's goods markets, while the problems & detriment component score remained stable over this period. In addition, the proportion of respondents who experienced problems also increased since 2015, while the proportion of those who complained as a result of the problems experienced and the level of detriment remained stable over this period.

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

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

## 11.3. Services markets

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

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

Out of the 23 services markets surveyed in both 2015 and 2017, the following three have improved their score since 2015: 'Train services' (+7.0), 'Electricity services' (+3.0) and 'Loans, credit and credit cards' (+2.8). Over the same period, 'Vehicle maintenance and repair services' (-5.4), 'Postal services' (-4.1) and 'Home insurance' (-2.4) have showed a decrease in their MPI score, while the performance of 17 markets has remained stable. Compared to 2013, the performance of 13 out of the 25 services markets surveyed in both 2013 and 2017 went up, and the score of only one market declined. The 'Train services' (+7.2), 'Mortgages' and 'Investment products, private personal pensions and securities' (both +6.7) markets show the biggest increases compared to 2013, while the 'Vehicle maintenance and repair services' (-3.5) market is the only one that shows a decline over this period.

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

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

Unlike Croatia's goods markets, some of its services markets have recorded scores higher than the EU-28 average for a specific component. The best-performing market in this regard is 'Airline services' (+0.3 on both expectations and trust), followed by 'Vehicle insurance' (+0.2 on both choice and problems & detriment) and 'Personal care services' (+0.2 on choice). On the other hand, the lowest-scoring services markets in terms of a single component, compared to the EU-28 average, are 'TV-subscriptions' (-2.0 on trust), 'Mortgages' (-2.0 on comparability), 'Vehicle maintenance and repair services' (-1.7 on comparability), 'Water supply' (-1.7 on trust) and 'Offline gambling and lottery services' (-1.6 on expectations).

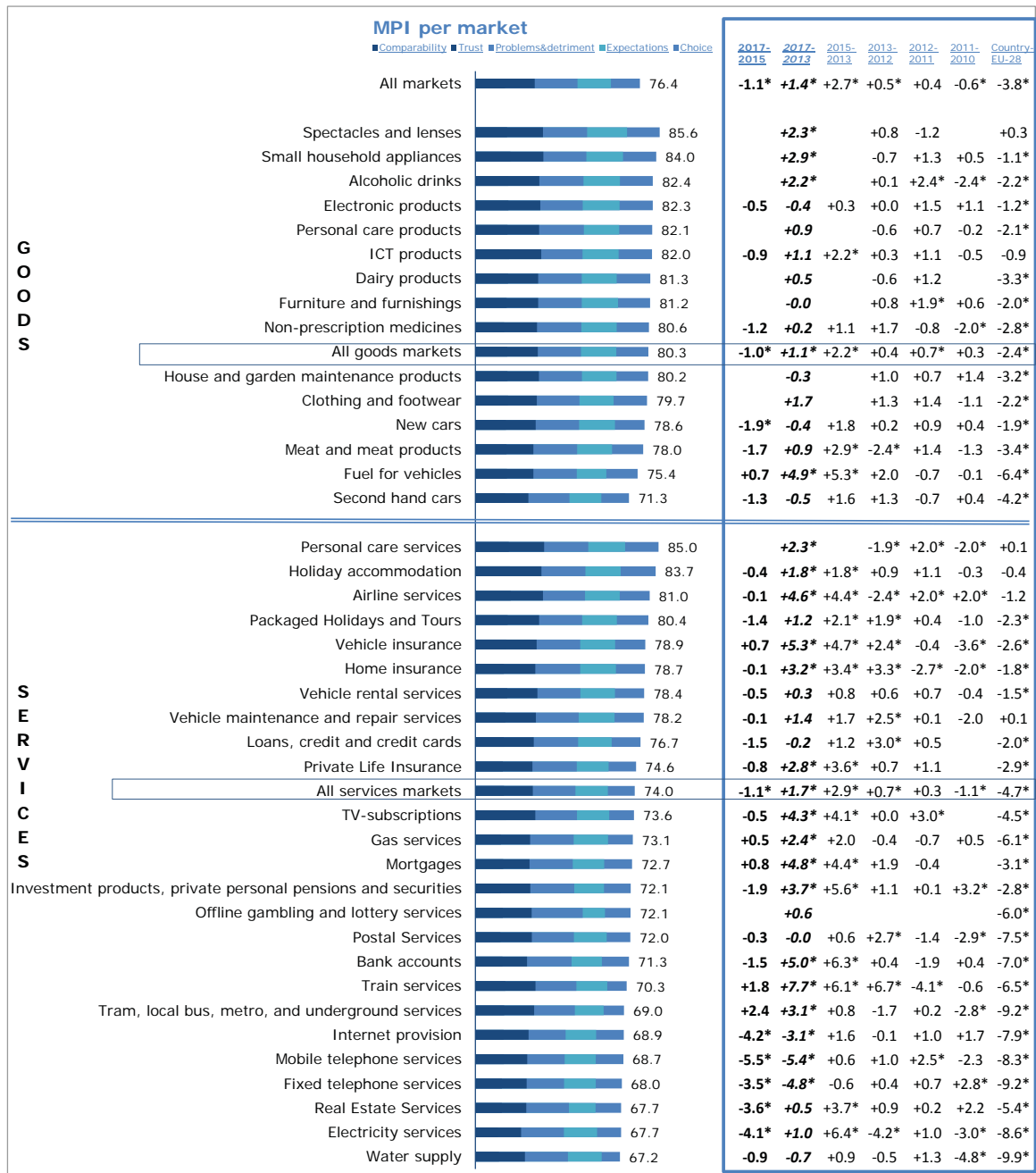
Croatia's 'Mortgages' market has improved the most since 2015 in terms of performance for a single component (+0.9 on trust). The next most improved market is 'Train services', which recorded the highest scores for four components, namely choice, expectations (both +0.7), trust and problems & detriment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

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

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



## 12. ITALY



### 12.1. Overall performance

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

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

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

## 12.2. Goods markets

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

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

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

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

In general, there is a noticeable decrease in the comparability and trust component scores for Italian goods markets since 2015, while the expectations, choice and problems & detriment components remained stable over this period. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced also remained stable over this period, as did the level of detriment.

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

Among the Italian goods markets, only the 'Meat and meat products' market has improved in terms of a single component since 2015 (+0.2 on problems & detriment). However, this market has also shown the highest drop in terms of a single component (trust: -0.8 points), followed by the markets for 'Second hand cars', 'New cars' and 'Non-prescription medicines', all of which show a -0.4 point decrease since 2015 for the trust component.

## 12.3. Services markets

The top three Italian services markets in terms of MPI score are 'Personal care services', 'Holiday accommodation' and 'Airline services', while 'Water supply', 'Electricity services' and 'Real estate services' are at the other end of the list.

Of the 25 services markets surveyed in Italy, 21 score below the EU-28 average in terms of their MPI score. The three worst scoring services markets in comparison with the EU-28 average are 'Water supply' (-9.9), 'Tram, local bus, metro, and underground services' and 'Fixed telephone services' (both -9.2). The four remaining services markets score in line with the EU-28 average in terms of their MPI score.

Compared to 2015, five of the 23 services markets surveyed in both 2015 and 2017 have shown a decrease in their MPI score, with 'Mobile telephone services' (-5.5), 'Internet provision' (-4.2) and 'Electricity services' (-4.1) showing the greatest drops. None of the markets showed an improvement over this period. Compared to 2013, 13 of the 25 services markets surveyed in both 2013 and 2017 have improved, with the largest increases in the 'Train services' (+7.7), 'Vehicle insurance' (+5.3) and 'Bank accounts' (+5.0) markets. Three services markets have decreased since 2013: 'Mobile telephone services' (-5.4), 'Fixed telephone services' (-4.8) and 'Internet provision' (-3.1).

Compared to the EU-28 average, all components perform below average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher in Italy than in the EU-28 on average, as is the level of detriment.

The average comparability, trust, expectations and choice component scores for Italy's services markets have decreased since 2015, while the problems & detriment component remained stable over this period. In addition, while the proportion of respondents who complained as a result of problems experienced increased since 2015, the level of detriment decreased over this period. The proportion of those who experienced problems remained stable since 2015.

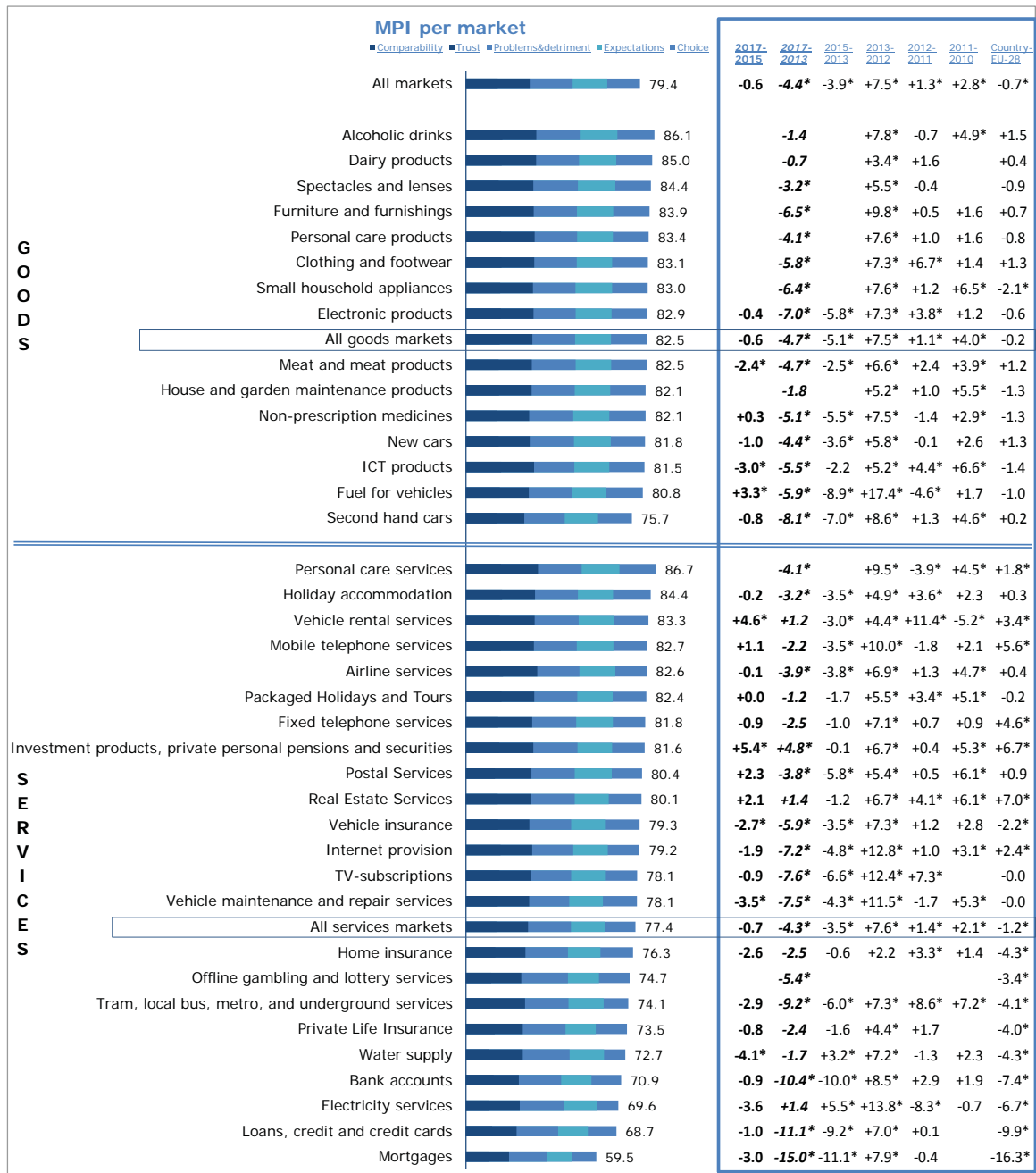
Compared to the EU-28 average, the best-scoring services market in terms of a single component is 'Vehicle maintenance and repair services' (+0.3 points on comparability). Next in line are the 'Airline services' and 'Personal care services' markets (scoring +0.3 points and +0.2 points respectively, both for the comparability component), and the 'Bank accounts' and 'Holiday accommodation' markets (both scoring +0.1 points above the EU-28 average for the problems & detriment component). At the other end of the scale, the 'Water supply' market has the worst score in terms of a specific component compared to the EU-28 average (-1.7 for trust and -1.5 for choice), followed by 'Tram, local bus, metro, and underground services' (-1.7 on choice), 'Electricity services' (-1.6 on trust) and 'Bank accounts' (-1.5 on trust).

The market for 'Tram, local bus, metro, and underground services' in Italy has improved the most in terms of a single component since 2015. It has increased in terms of two components, namely, comparability and problems & detriment (scoring +0.4 points on both). Next in line are 'Train services' (+0.4 points on problems & detriment and +0.3 points on expectations) and 'Bank accounts' (+0.3 on problems & detriment). In contrast, the 'Electricity services' market has decreased the most since 2015 (-1.0 on trust and -0.7 on comparability), followed by the markets for 'Mobile telephone services' and 'Internet provision' (-0.8 points each on trust) and 'Real estate services' (-0.7 points on trust).

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
53	Spectacles and lenses	+0.3	+0.2	-0.2*	-0.4	+0.5	-0.0	+4.4	+0.2*	-0.1
22	Personal care services	+0.1	+0.2*	-0.1	-0.9	+1.5*	+0.0	+3.7	-0.0	-0.1
23	Vehicle maintenance and repair services	+0.1	+0.3*	-0.2	-0.9	+0.6	-0.0	+2.0	+0.1	-0.2*
39	Holiday accommodation	-0.4	+0.1	-0.3*	-1.5	-0.6	+0.1*	+14.2*	-0.0	-0.0
13	ICT products	-0.9	-0.0	-0.2*	+0.8	+0.9*	-0.2	+11.3*	-0.0	-0.0
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-9.9*	-0.7*	-1.7*	+4.2*	+0.9*	-0.3*	+17.6*	-0.7*	-1.5*
35	Tram, local bus, metro, and underground services	-9.2*	-0.2	-1.0*	+5.8*	+0.6	-0.4*	-2.5	-1.2*	-1.7*
32	Fixed telephone services	-9.2*	-0.8*	-1.4*	+15.0*	+0.3	-1.0*	+8.5*	-0.6*	-0.8*
46	Electricity services	-8.6*	-1.3*	-1.6*	+3.4*	-0.0	-0.2	+9.8*	-0.5*	-1.0*
33	Mobile telephone services	-8.3*	-0.5*	-1.4*	+13.8*	-0.1	-0.8*	+8.5*	-0.7*	-0.9*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	+2.4	+0.4*	+0.2	-3.9	-0.6	+0.4*	+0.6	+0.1	+0.3
36	Train services	+1.8	-0.0	+0.2	-2.7	-1.0*	+0.4*	+2.2	+0.3*	+0.1
51	Mortgages	+0.8	+0.0	-0.1	-2.2	-0.2	+0.1	+23.6*	+0.2	+0.1
30	Vehicle insurance	+0.7	+0.1	+0.0	+0.1	-1.0	+0.0	-4.7	+0.2	-0.1
17	Fuel for vehicles	+0.7	-0.0	-0.3	-1.9	-0.2	+0.1	+10.1	+0.3	+0.2
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-5.5*	-0.5*	-0.8*	+4.8	-0.3	-0.2	+11.6*	-0.6*	-0.7*
34	Internet provision	-4.2*	-0.5*	-0.8*	+2.7	+0.0	-0.2	+1.9	-0.4*	-0.1
46	Electricity services	-4.1*	-0.7*	-1.0*	-0.4	-1.2*	+0.2	+7.7	-0.4*	-0.4*
20	Real Estate Services	-3.6*	-0.4*	-0.7*	-4.3*	+0.1	+0.3	-1.5	-0.5*	-0.5*
32	Fixed telephone services	-3.5*	-0.3	-0.6*	+6.0*	-0.0	-0.4	+1.3	-0.2	-0.3*

## 13. CYPRUS



### 13.1. Overall performance

The average MPI score of all markets surveyed in Cyprus is 79.4, which is lower than the EU-28 average (-0.7). The goods markets score is 82.5, which is in line with the EU-28 average. With an MPI score of 77.4, the services markets score 1.2 points lower than the EU-28 average.

Cyprus ranks among the top three EU-28 countries for the 'Investment products, private personal pensions and securities' and 'Real estate services' services markets. However, it also ranks among the bottom three EU-28 countries for four services markets.

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

## 13.2. Goods markets

The three leading goods markets in Cyprus in terms of MPI score are 'Alcoholic drinks', 'Dairy products', and 'Spectacles and lenses'. The worst-performing goods markets are 'Second hand cars', 'Fuel for vehicles' and 'ICT products'.

Of the 15 goods markets surveyed in Cyprus, only the 'Small household appliances' (-2.1) market shows a lower MPI score in comparison to the EU-28 average. The 14 remaining goods markets score in line with the EU-28 average in terms of their MPI score.

Compared to 2015, only one out of the seven markets surveyed in both 2015 and 2017 has increased in their MPI score, while two markets have decreased over this period. The 'Fuel for vehicles' market increased by 3.3 points. The 'ICT products' (-3.0) and 'Meat and meat products' (-2.4) markets both show decreases. Compared to 2013, all but three of the 15 goods markets surveyed in both 2013 and 2017 show a decline in their MPI score. The 'Second hand cars' (-8.1), 'Electronic products' (-7.0) and 'Furniture and furnishings' (-6.5) markets show the largest decreases. The remaining goods markets remained stable since 2013.

The trust component score for the goods markets in Cyprus is below the EU-28 average, while the choice component score is above average. The remaining component scores for comparability, expectations and problems & detriment are in line with the EU-28 average. The goods markets also record a higher level of detriment compared to the EU-28 average, but a lower proportion of respondents who experienced problems. The proportion of those who complained as a result of problems experienced is in line with the EU-28 average.

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

In comparison with the EU-28 average, the five best-scoring goods markets in Cyprus in terms of a single component are 'Clothing and footwear' (+0.4 on comparability), 'Fuel for vehicles' (+0.4 on choice), 'New cars' (+0.4 on expectations), 'Furniture and furnishings' (+0.3 on choice) and 'Non-prescription medicines' (+0.3 on choice). On the other hand, the 'Fuel for vehicles' market scores the worst in terms of a single component (trust), with -0.6 points below the EU-28 average. The next two worst scoring goods markets are 'Non-prescription medicines' (-0.5 on comparability and -0.4 on trust) and 'Small household appliances' (-0.4 on trust and -0.3 on comparability).

Out of all the goods markets in Cyprus, the 'Fuel for vehicles' market shows the biggest improvement for three components since 2015, namely trust (+1.0 points), expectations (+0.6 points) and choice (+0.5 points). Conversely, the goods market with the largest decrease in terms of a single component since 2015 is 'Meat and meat products' (-0.6 on comparability), followed by 'ICT products' (-0.5 on problems & detriment and -0.4 points on expectations) and 'Electronic products' (-0.3 on expectations). The 'Meat and meat products' market also shows a decrease of 0.3 for the expectations component.

### 13.3. Services markets

The top three services markets in Cyprus in terms of MPI score are ‘Personal care services’, ‘Holiday accommodation’ and ‘Vehicle rental services’. The bottom three are ‘Mortgages’, ‘Loans, credit and credit cards’ and ‘Electricity services’.

Of the 23 services markets surveyed in Cyprus, seven perform above the EU-28 average in terms of their MPI score, while 10 score below. The three best-performing markets in comparison with the EU-28 are: ‘Real estate services’ (+7.0), ‘Investment products, private personal pensions and securities’ (+6.7) and ‘Mobile telephone services’ (+5.6). The market for ‘Mortgages’ (-16.3) is the worst performer compared to the EU-28 average, followed by ‘Loans, credit and credit cards’ (-9.9) and ‘Bank accounts’ (-7.4).

Since 2015, two out of the 21 services markets surveyed in both 2015 and 2017 increased in their MPI score, while three markets showed a decline over this period. Notably, ‘Investment products, private personal pensions and securities’ (+5.4) and ‘Vehicle rental services’ (+4.6) increased, while ‘Water supply’ (-4.1), ‘Vehicle maintenance and repair services’ (-3.5) and ‘Vehicle insurance’ (-2.7) decreased since 2015. Of the 23 services markets surveyed in both 2013 and 2017, only one services market, ‘Investment products, private personal pensions and securities’ (+4.8), showed an increase in its MPI score since 2013, while 13 services markets posted a decrease over this period. The markets for ‘Mortgages’ (-15.0), ‘Loans, credit and credit cards’ (-11.1) and ‘Bank accounts’ (-10.4) showed the strongest decreases since 2013.

Compared to the EU-28 average, all components except for problems & detriment, which scores in line with the EU-28 average, perform worse than the EU-28 average. In addition, the level of detriment of the Cypriot services markets is higher than average, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

As with the goods markets, comparability is the only component for which the score decreased since 2015, while the trust, expectations, choice and problems & detriment component scores remained stable over this period. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced remained stable since 2015, as did the level of detriment.

Compared to the EU-28 average, the Cypriot services market that has the highest score in terms of a specific component is ‘Investment products, private personal pensions and securities’ (+1.4 on comparability). It is followed by ‘Real estate services’, which scores best in terms of three components, namely trust (+1.1 points), expectations (+0.9 points) and comparability (+0.8 points). The next highest scoring market is ‘Mobile telephone services’, scoring +0.8 points above the EU-28 average for the comparability component. At the other end of the scale, the ‘Mortgages’ market in Cyprus has the lowest score compared to the EU-28 average in terms of three components, namely trust (-2.4 points), choice (-1.6 points) and expectations (-1.5 points). The next lowest performing markets are ‘Electricity services’ (-2.1 on choice) and ‘Tram, local bus, metro, and underground services’ (-1.6 on comparability).

The market which showed the highest improvement since 2015 in terms of a single component is ‘Vehicle rental services’ (+0.9 on comparability), followed by ‘Postal services’ (+0.9 on choice) and ‘Investment products, private personal pensions and

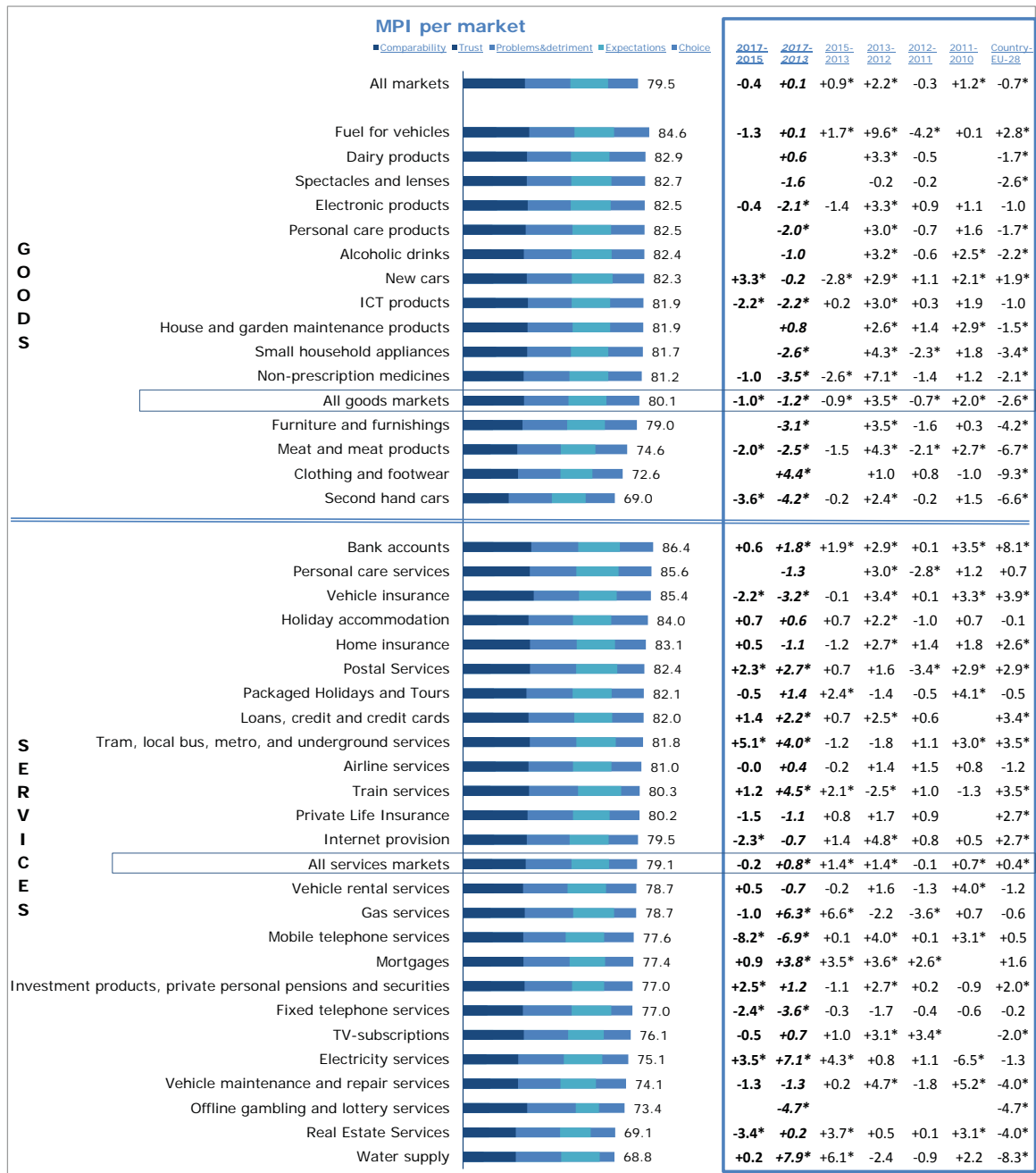
securities’ (scoring +0.6 each on the choice, comparability and trust components). In contrast, the worst-performing services markets since 2015 are: ‘Water supply’ (-1.4 on comparability and -0.8 on choice), ‘Electricity services’, ‘Tram, local bus, metro, and underground services’ (scoring -1.3 points and -1.0 points respectively, both on the comparability component) and Mortgages (-0.6 on expectations).

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
20	Real Estate Services	+7.0*	+0.8*	+1.1*	-7.1*	+0.3	+0.4*	-1.4	+0.9*	+0.4*
28	Investment products, private personal pensions and	+6.7*	+1.4*	+0.7*	-2.1	-1.4	+0.2*	+13.7	+0.7*	+0.5*
33	Mobile telephone services	+5.6*	+0.8*	+0.8*	-11.0*	+0.4	+0.6*	-0.9	+0.5*	+0.1
32	Fixed telephone services	+4.6*	+0.2	+0.7*	-8.4*	-0.5	+0.5*	+1.6	+0.5*	+0.3*
38	Vehicle rental services	+3.4*	+0.4*	+0.6*	-5.6*	+0.1	+0.3*	+18.1*	+0.1	+0.4*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	-16.3*	-1.4*	-2.4*	+15.1*	+1.5*	-1.3*	+11.7*	-1.5*	-1.6*
58	Loans, credit and credit cards	-9.9*	-1.1*	-1.5*	+4.5*	+0.4	-0.3*	+0.9	-1.0*	-1.0*
26	Bank accounts	-7.4*	-0.6*	-1.3*	+1.2	+1.0	-0.2	+6.2	-0.8*	-0.7*
46	Electricity services	-6.7*	-1.3*	-0.2	-2.3	+1.4*	+0.0	-2.4	-0.6*	-2.1*
45	Water supply	-4.3*	-1.4*	-0.2	-1.3	+1.7*	-0.0	-24.2	-0.5*	-1.4*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private personal pensions and	+5.4*	+0.6*	+0.6*	+0.2	-1.8	+0.1	-10.0	+0.6*	+0.6*
38	Vehicle rental services	+4.6*	+0.9*	+0.5*	+0.5	-0.9	+0.0	+11.8	+0.4*	+0.5*
17	Fuel for vehicles	+3.3*	-0.2	+1.0*	+3.4	+1.6	-0.3*	+11.2	+0.6*	+0.5*
31	Postal Services	+2.3	+0.1	+0.1	-3.7	+1.1	+0.2	-33.5*	+0.2	+0.9*
20	Real Estate Services	+2.1	+0.4*	+0.5*	+2.4	-1.6	-0.1	-25.7*	+0.3	-0.0
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-4.1*	-1.4*	-0.2	+1.9	+0.6	-0.2	-52.2*	-0.4	-0.8*
46	Electricity services	-3.6	-1.3*	-0.3	-0.8	+0.2	+0.0	-5.0	-0.3	-0.7
23	Vehicle maintenance and repair services	-3.5*	-0.1	-0.1	+7.7*	+0.8	-0.6*	-3.4	-0.4*	-0.4*
13	ICT products	-3.0*	-0.3	-0.1	+8.0*	+0.1	-0.5*	-22.4*	-0.4*	-0.1
51	Mortgages	-3.0	-0.6*	-0.1	+0.7	-0.3	+0.0	+13.7*	-0.6*	-0.4



## 14. LATVIA



### 14.1. Overall performance

The average MPI score for all markets surveyed in Latvia is 79.5, which is lower than the EU-28 average (-0.7). The MPI score for Latvia's goods markets is 80.1, which is 2.6 points below the EU-28 average. The score for its services markets is 79.1, which is 0.4 points above the EU-28 average.

Latvia ranks among the bottom three EU-28 countries for the 'Clothing and footwear' and 'Furniture and furnishings' goods markets.

Latvia's overall MPI score has remained stable since 2015, despite a decrease in the overall MPI score for its goods (-1.0) markets. The MPI score for Latvia's services markets has remained stable since 2015.

## 14.2. Goods markets

Latvia's top three goods markets in terms of MPI score are 'Fuel for vehicles', 'Dairy products' and 'Spectacles and lenses'. The bottom three are: 'Second hand cars', 'Clothing and footwear' and 'Meat and meat products'.

Of the 15 goods markets surveyed in Latvia, only the markets for 'Fuel for vehicles' (+2.8) and 'New cars' (+1.9) perform better than the EU-28 average in terms of their MPI score. In contrast, 11 goods markets underperform compared to the EU-28 average, with the 'Clothing and footwear' (-9.3), 'Meat and meat products' (-6.7) and 'Second hand cars' (-6.6) markets showing the largest negative discrepancies.

Of the seven goods markets surveyed in both 2015 and 2017, only the 'New cars' market (+3.3) has improved since 2015, while the markets for 'Second hand cars' (-3.6), 'ICT products' (-2.2) and 'Meat and meat products' (-2.0) have decreased in their MPI score over this period. Of the 15 goods markets surveyed in both 2013 and 2017, only the 'Clothing and footwear' (+4.4) market has improved since 2013, while eight markets have shown a decline in their MPI score over this period. The 'Second hand cars' (-4.2), 'Non-prescription medicines' (-3.5) and 'Furniture and furnishings' (-3.1) markets have shown the steepest decline since 2013.

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

The average comparability and trust component scores for Latvia's goods markets declined since 2015, while the choice, expectations and problems & detriment components remained stable over this period. In addition, the average proportion of respondents who complained as a result of problems experienced decreased since 2015, while the proportion of those who experienced problems and the level of detriment remained stable over this period.

Compared to the EU-28 average, Latvia's 'Fuel for vehicles' market has the highest score in terms of a specific component; it scores best for three components, namely choice (+0.6 points), comparability and expectations (+0.5 points on each). The next two highest scoring goods markets compared to the EU-28 average are 'New cars' (+0.5 on expectations) and 'Alcoholic drinks' (+0.4 on choice). In contrast, compared to the EU-28 average, Latvia's worst scoring goods markets in terms of a single component are: 'Second hand cars' (-1.7 on trust and -1.1 on comparability), 'Clothing and footwear' (-1.3 on trust and -1.1 on comparability) and 'Meat and meat products' (-1.3 on trust).

Of all of Latvia's goods markets, the 'New cars' market is the one that improved its performance the most since 2015 in terms of a single component, specifically for trust (+0.6 points), expectations (+0.4 points), and choice (+0.4 points). On the other hand, the 'Second hand cars' market has declined the most since 2015 (-0.6 on both comparability and trust), followed by 'Electronic products' (-0.6 on trust), 'Meat and meat products' (-0.5 on choice) and 'Fuel for vehicles' (-0.4 on trust).

### 14.3. Services markets

Latvia's top three services markets in terms of MPI score are 'Bank accounts', 'Personal care services' and 'Vehicle insurance', while the bottom three are 'Water supply', 'Real estate services' and 'Offline gambling and lottery services'.

Ten out of the 25 services markets surveyed perform better than the EU-28 average in terms of their MPI score, with the 'Bank accounts' (+8.1), 'Vehicle insurance' (+3.9) and 'Tram, local bus, metro, and underground services' (+3.5) markets performing best of all. On the other hand, five markets score below the EU-28 average, with the 'Water supply' (-8.3) market scoring the worst, followed by 'Offline gambling and lottery services' (-4.7) and 'Vehicle maintenance and repair services' (-4.0).

Four out of the 23 services markets surveyed in both 2015 and 2017 have improved since 2015, with 'Tram, local bus, metro, and underground services' (+5.1), 'Electricity services' (+3.5) and 'Investment products, private personal pensions and securities' (+2.5) leading the way. The markets for 'Mobile telephone services' (-8.2), 'Real estate services' (-3.4) and 'Fixed telephone services' (-2.4) perform the worst compared to 2015. Compared to 2013, the MPI score of nine of the 25 services markets surveyed in both 2013 and 2017 has improved, while the MPI score of four markets has decreased over this period. The 'Water supply' (+7.9), 'Electricity services' (+7.1) and 'Gas services' (+6.3) markets have increased the most since 2013. Similarly to the comparisons with 2015, the 'Mobile telephone services' (-6.9), 'Offline gambling and lottery services' (-4.7) and 'Fixed telephone services' (-3.6) markets are the services markets that have shown the greatest decline since 2013.

The average expectations and problems & detriment component scores for Latvia's services markets are above the EU-28 average, while the trust and comparability component scores are in line with the average. The choice component score, however, falls below the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average, while the level of detriment is in line with the average.

Latvia's average choice and expectations component scores have improved since 2015 for the services markets, while the trust component score decreased over this period. Both the comparability and problems & detriment component scores remained stable since 2015. While the proportion of respondents who experienced problems remained stable since 2015, the proportion of those who complained as a result of the problems experienced and the level of detriment have both decreased over this period for Latvia's services markets.

Compared to the EU-28 average, Latvia's 'Bank accounts' market shows the biggest improvements in terms of three components, with above average scores for expectations (+1.2 points), trust (+1.1 points) and choice (+0.7 points). Next in line are the 'Train services' (+1.1 on expectations) and 'Vehicle insurance' (+1.0 on comparability) markets. In contrast, the 'Water supply' market has the lowest score in comparison to the EU-28 average in terms of a specific component (-2.0 on choice and -1.1 on comparability). The next lowest-scoring services markets are: 'Offline gambling and lottery services' (-2.0 on expectations), 'Gas services' (-1.2 on choice), and 'Vehicle maintenance and repair services' (-0.9 on trust).

Compared to 2015, the market for ‘Electricity services’ has improved the most in terms of a single component (+1.0 on choice) from all of Latvia’s services markets. The next two highest scoring markets are ‘Tram, local bus, metro, and underground services’ (+0.7 on expectations and +0.6 on, both comparability and choice) and ‘Train services’ (+0.6 on expectations). Since 2015, the ‘Mobile telephone services’ market has seen the largest decline in terms of three components, namely trust (-1.1 points), comparability (-1.0 points), and choice (-0.8 points). The other two worst scoring markets are ‘Fixed telephone services’ (-0.8 on trust) and ‘Real estate services’ (-0.7 on expectations).

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
26	Bank accounts	+8.1*	+0.6*	+1.1*	-5.5*	-0.9	+0.3*	-21.7	+1.2*	+0.7*
30	Vehicle insurance	+3.9*	+1.0*	+0.1	-0.2	+0.4	-0.0	-14.4	+0.3*	+0.7*
35	Tram, local bus, metro, and underground services	+3.5*	+0.6*	-0.1	-5.4*	+0.3	+0.3*	-16.6	+0.7*	+0.2*
36	Train services	+3.5*	-0.0	+0.5*	-9.6*	+0.4	+0.5*	-20.3	+1.1*	-0.7*
58	Loans, credit and credit cards	+3.4*	+0.3*	+0.5*	-2.9*	+0.1	+0.2*	-44.7*	+0.4*	+0.3*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
7	Clothing and footwear	-9.3*	-1.1*	-1.3*	+4.8*	+0.8*	-0.4*	+1.1	-1.1*	-0.9*
45	Water supply	-8.3*	-1.1*	-0.6*	+6.6*	+0.3	-0.4*	-1.4	-0.1	-2.0*
2	Meat and meat products	-6.7*	-0.8*	-1.3*	+3.5*	+0.4	-0.2*	-26.1*	-0.6*	-0.4*
16	Second hand cars	-6.6*	-1.1*	-1.7*	+1.3	+0.2	-0.1	-41.0*	-0.3*	-0.2*
59	Offline gambling and lottery services	-4.7*	-0.1	+0.0	-0.4	-2.5*	+0.1*	-42.6*	-2.0*	+0.1

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	+5.1*	+0.6*	+0.4*	-5.7*	+0.4	+0.3*	-24.9*	+0.7*	+0.6*
46	Electricity services	+3.5*	-0.0	+0.3	-0.7	+0.3	+0.0	-16.3	+0.5*	+1.0*
15	New cars	+3.3*	+0.2	+0.6*	-2.5	-1.1	+0.2	-10.0	+0.4*	+0.4*
28	Investment products, private personal pensions and	+2.5*	+0.4*	+0.2	+0.1	+0.5	-0.0	-11.8	+0.3*	+0.3
31	Postal Services	+2.3*	+0.2	+0.3*	-1.1	-1.7*	+0.2	-1.1	+0.2	+0.5*
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-8.2*	-1.0*	-1.1*	+4.4*	+0.9*	-0.4*	-21.6*	-0.6*	-0.8*
16	Second hand cars	-3.6*	-0.6*	-0.6*	+3.0	+0.5	-0.2	-25.1*	-0.2	-0.2
20	Real Estate Services	-3.4*	-0.2	-0.5*	+1.0	+0.1	-0.1	-16.9	-0.7*	-0.4*
32	Fixed telephone services	-2.4*	-0.3	-0.8*	-0.4	-1.0	+0.1	-36.0*	-0.3	+0.3
34	Internet provision	-2.3*	-0.3	-0.4*	+3.9	-0.5	-0.1	+4.7	-0.0	-0.2