



Council of the  
European Union

Brussels, 26 October 2018  
(OR. en)

13595/18  
ADD 3

CONSOM 291  
MI 768

#### COVER NOTE

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From:	Secretary-General of the European Commission, signed by Mr Jordi AYET PUIGARNAU, Director
date of receipt:	12 October 2018
To:	Mr Jeppe TRANHOLM-MIKKELSEN, Secretary-General of the Council of the European Union
No. Cion doc.:	SWD(2018) 436 final part 4/4
Subject:	COMMISSION STAFF WORKING DOCUMENT Consumer Markets Scoreboard: Making markets work for consumers 2018 Edition

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Delegations will find attached document SWD(2018) 436 final part 4/4.

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Encl.: SWD(2018) 436 final part 4/4



Brussels, 12.10.2018  
SWD(2018) 436 final

PART 4/4

**COMMISSION STAFF WORKING DOCUMENT**

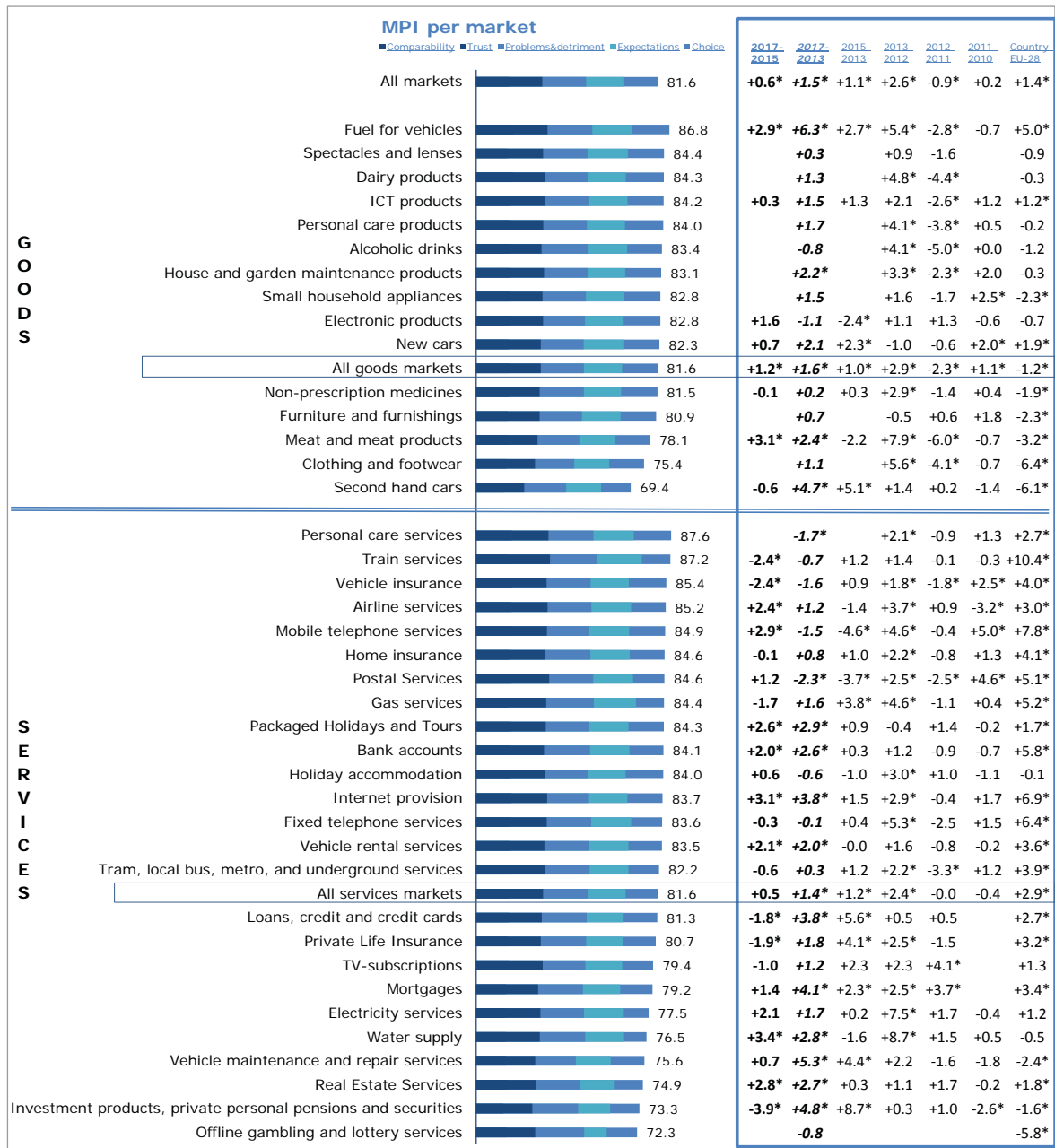
**Consumer Markets Scoreboard: Making markets work for consumers  
2018 Edition**

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## 15. LITHUANIA



### 15.1. Overall performance

The average MPI score for all markets surveyed in Lithuania is 81.6, which is above the EU-28 average (+1.4). Both the goods and services markets have an MPI score of 81.6. However, only the services markets score above the EU-28 average (2.9 points above it), while the goods markets score 1.2 points below the EU-28 average.

Lithuania ranks among the top three EU-28 countries for the 'Mobile telephone services', 'Vehicle rental services', and 'Train services' markets.

Lithuania's overall MPI score has improved by 0.6 points since 2015. The overall goods markets' MPI score has increased by 1.2 points since 2015, whereas the services markets' score has remained stable.

## 15.2. Goods markets

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

Of the 15 goods markets surveyed in Lithuania, three perform better than the EU-28 average in terms of their MPI score: the 'Fuel for vehicles' (+5.0), 'New cars' (+1.9) and 'ICT products' (+1.2) markets. In contrast, six goods markets perform below the EU-28 average, with the 'Clothing and footwear' (-6.4), 'Second hand cars' (-6.1) and 'Meat and meat products' (-3.2) markets performing the worst.

Of the seven goods markets surveyed in both 2015 and 2017, only 'Meat and meat products' (+3.1) and 'Fuel for vehicles' (+2.9) have improved since 2015, while the other markets have remained stable over this period. Compared to 2013, four out of the 15 goods markets surveyed in both 2013 and 2017 improved, while the other markets remained stable over this period. Compared to 2013, the 'Fuel for vehicles' (+6.3), 'Second hand cars' (+4.7) and 'Meat and meat products' (+2.4) markets show the strongest increase.

The Lithuanian goods markets' average expectations and choice component scores are above the EU-28 average, while the comparability, trust and problems & detriment components are below the average. In addition, the Lithuanian goods markets' average proportion of respondents who experienced problems is higher than the EU-28 average. The proportion of respondents who complained as a result of the problems experienced and the level of detriment are in line with the EU-28 average.

The goods markets' average comparability, trust and expectations scores have increased since 2015, while the choice and problems & detriment components have remained stable over this period. In addition, the proportion of respondents who experienced problems and the level of detriment have remained stable since 2015, although the proportion of respondents who complained as a result of the problems experienced has increased over this period.

In terms of difference for a single component, the 'Fuel for vehicles' market in Lithuania has the highest score compared to the EU-28 average, scoring best on three components, namely comparability, choice and expectations (+1.0 points, +0.7 points, and +0.6 points respectively). The next highest-scoring market is 'New cars', scoring +0.7 on choice and +0.6 on expectations. Conversely, the 'Second hand cars' market accounts for the lowest score (-1.5 on trust and -0.9 on comparability) compared to the EU-28 average. The next two lowest-scoring goods markets are: 'Clothing and footwear' (-0.9 on comparability and -0.8 on trust) and 'Non-prescription medicines' (-0.9 on trust).

Among all goods markets in Lithuania, the 'Fuel for vehicles' market has improved the most for a specific component since 2015 (+0.7 on trust and +0.5 on comparability). Other goods markets that have improved since 2015 are 'Meat and meat products' (+0.6 on trust and +0.4 on comparability) and 'New cars' (+0.4 on choice). The 'New cars' market is also the only one in Lithuania that has seen a decrease since 2015 for a single component (-0.5 on problems & detriment).

### 15.3. Services markets

The top three services markets in Lithuania in terms of the MPI score are ‘Personal care services’, ‘Train services’ and ‘Vehicle insurance’, and the bottom three are ‘Offline gambling and lottery services’, ‘Investment products, private personal pensions and securities’ and ‘Real estate services’.

Of the 25 services markets surveyed, 18 score above the EU-28 average in terms of their MPI, led by ‘Train services’ (+10.4) and followed by ‘Mobile telephone services’ (+7.8) and ‘Internet provision’ (+6.9). On the other hand, only three markets perform below the EU-28 average, namely ‘Offline gambling and lottery services’ (-5.8), ‘Vehicle maintenance and repair services’ (-2.4) and ‘Investment products, private personal pensions and securities’ (-1.6).

Of the 23 services markets surveyed in both 2015 and 2017, eight services markets have improved since 2015, headed by the ‘Water supply’ (+3.4), ‘Internet provision’ (+3.1) and ‘Mobile telephone services’ (+2.9) markets. Five markets have decreased in their MPI score over this period, with ‘Investment products, private personal pensions and securities’ (-3.9), ‘Vehicle insurance’ and ‘Train services’ (both -2.4) showing the strongest decrease. Despite its decline since 2015, the ‘Investment products, private personal pensions and securities’ market shows a marked increase compared to 2013 (+4.8), together with nine other markets. Compared to 2013, the other most improved markets out of the 25 services markets surveyed in both 2013 and 2017 are ‘Vehicle maintenance and repair services’ (+5.3) and ‘Mortgages’ (+4.1). In contrast, two markets have decreased in their MPI score since 2013: ‘Postal services’ (-2.3) and ‘Personal care services’ (-1.7).

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

The services markets’ average trust, expectations and choice component scores have increased since 2015, while the problems & detriment component has remained stable over this period. The comparability component score shows a decline since 2015. In addition, the average proportion of respondents who complained as a result of the problems experienced and the level of detriment have increased since 2015. The proportion of respondents who experienced problems has generally remained stable over this period.

The best-performing services market for a specific component relative to the EU-28 average is the ‘Train services’ market, which scores highest on three components, namely expectations (+1.4 points), choice (+1.3 points), and trust (+1.1 points). The next highest-performing services markets in Lithuania are ‘Mobile telephone services’ (+1.1 on choice) and ‘Postal services’ (+1.1 on comparability). At the other end of the scale, the ‘Offline gambling and lottery services’ market has the lowest score compared to the EU-28 average (-1.9 on expectations and -1.1 on trust), followed by ‘Electricity services’ (-0.8 on choice), ‘Investment products, private personal pensions and securities’ (-0.5 on trust) and ‘Vehicle maintenance and repair services’ (-0.5 on problems & detriment).

The ‘Water supply’ services market in Lithuania shows the greatest improvement for a specific component since 2015 (+1.0 on trust and +0.6 on expectations), followed by ‘Internet provision’ (+0.7 on choice), ‘Packaged holidays and tours’ (+0.5 on trust) and ‘Electricity services’ (+0.5 on trust). Since 2015, the goods market in Lithuania that has

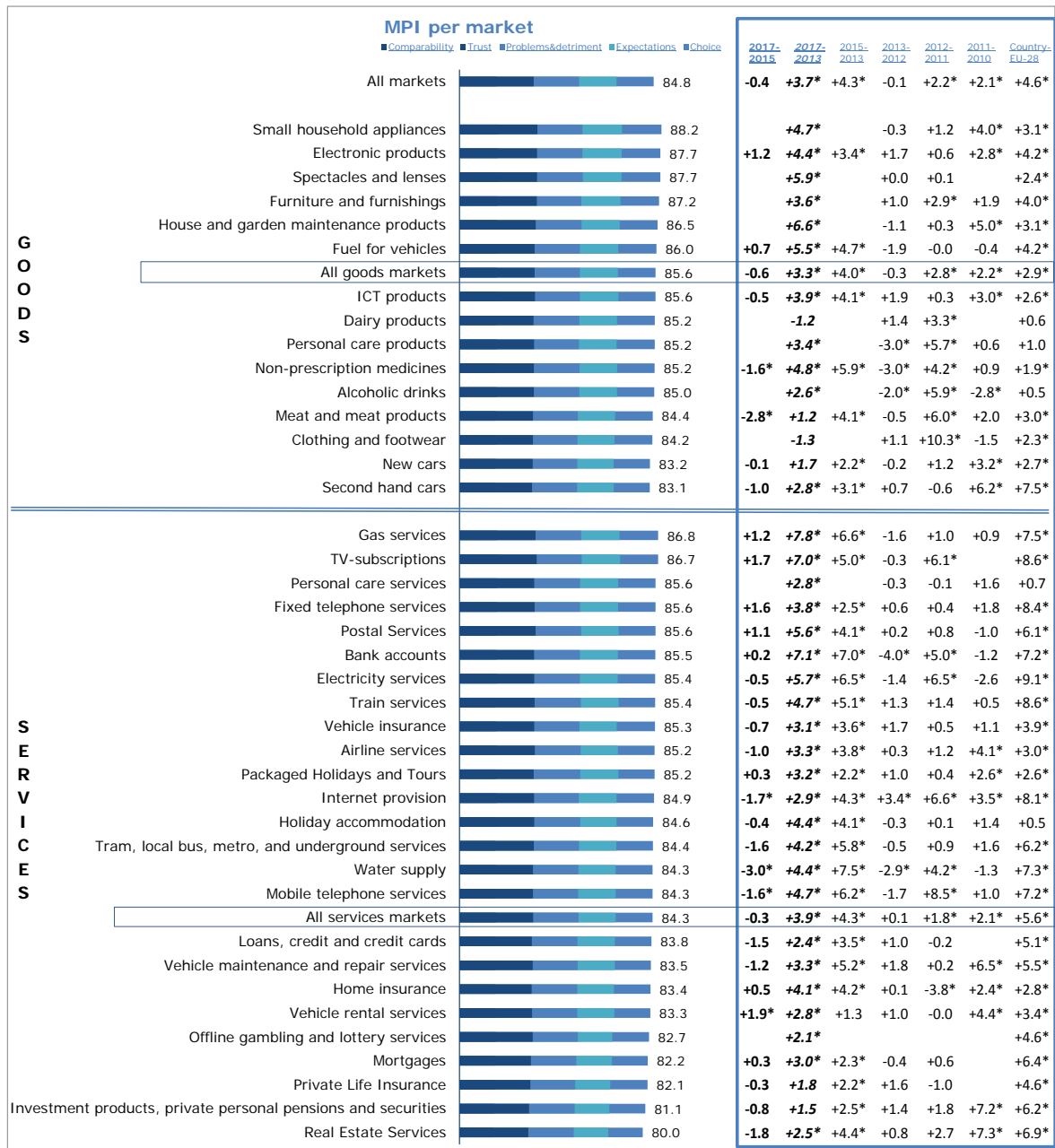
declined the most is ‘Gas services’ (-0.9 on comparability), followed by ‘Investment products, private personal pensions and securities’ (-0.6 on expectations and -0.5 on comparability), ‘Train services’ (-0.5 on comparability) and ‘Tram, local bus, metro, and underground services’ (-0.4 on comparability).

Difference as compared to the EU-28										
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	+10.4*	+1.0*	+1.1*	-11.5*	-0.5	+0.6*	+0.1	+1.4*	+1.3*
33	Mobile telephone services	+7.8*	+1.0*	+1.0*	+1.7	-0.6*	+0.0	+10.7*	+0.8*	+1.1*
34	Internet provision	+6.9*	+0.8*	+0.9*	+1.0	-0.7*	+0.1	-4.7	+0.8*	+0.9*
32	Fixed telephone services	+6.4*	+0.8*	+1.0*	-2.7	-1.2*	+0.3*	+0.3	+0.7*	+0.5*
26	Bank accounts	+5.8*	+0.8*	+0.5*	-4.0*	-0.3	+0.2*	-8.5	+0.8*	+0.6*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
7	Clothing and footwear	-6.4*	-0.9*	-0.8*	+15.3*	+0.2	-0.8*	+5.7	-0.4*	-0.2*
16	Second hand cars	-6.1*	-0.9*	-1.5*	+7.4*	-0.3	-0.4*	-32.2*	-0.1	-0.3*
59	Offline gambling and lottery services	-5.8*	+0.4*	-1.1*	-1.3*	-0.6	+0.1*	-44.2*	-1.9*	+0.2
2	Meat and meat products	-3.2*	-0.2*	-0.6*	+6.9*	+0.8*	-0.4*	+10.0	-0.3*	-0.0
23	Vehicle maintenance and repair services	-2.4*	-0.2	-0.5*	+8.7*	+0.1	-0.5*	-5.3	-0.2*	+0.3*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	+3.4*	-0.0	+1.0*	-1.5	+0.2	+0.0	+2.9	+0.6*	+0.0
2	Meat and meat products	+3.1*	+0.4*	+0.6*	-7.1*	+1.1*	+0.1	+11.2	+0.4*	-0.0
34	Internet provision	+3.1*	+0.3*	+0.4*	-1.2	+0.5	-0.0	-5.1	+0.2	+0.7*
17	Fuel for vehicles	+2.9*	+0.5*	+0.7*	+0.1	-0.2	+0.0	+8.4	+0.4*	+0.0
33	Mobile telephone services	+2.9*	+0.3	+0.5*	-4.3	+0.7	+0.1	+12.3*	+0.3*	+0.2
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private personal pensions and	-3.9*	-0.5*	-0.4*	-0.4	-0.6	+0.0	+12.7	-0.6*	-0.4*
30	Vehicle insurance	-2.4*	-0.3*	-0.2	+0.2	+2.0	-0.1	+4.4	-0.4*	-0.2
36	Train services	-2.4*	-0.5*	-0.2	-0.7	+3.0*	-0.1	+17.6	-0.1	+0.0
52	Private Life Insurance	-1.9*	-0.2	-0.3	-0.4	-0.6	+0.1	+19.3	-0.4*	-0.0
58	Loans, credit and credit cards	-1.8*	-0.4*	-0.1	-2.5	+1.6*	+0.0	+6.7	-0.3*	-0.2



## 16. LUXEMBOURG



### 16.1. Overall performance

The average MPI score for all markets surveyed in Luxembourg is 84.8, which is above the EU-28 average (+4.6). The goods markets' MPI score is 85.6 and the services markets' MPI score is 84.3; both are above the EU-28 average, by 2.9 and 5.6 points respectively.

Luxembourg is ranked among the top three EU-28 countries for five goods markets and seven services markets.

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

## 16.2. Goods markets

The top three goods markets in Luxembourg in terms of the MPI score are 'Small household appliances', 'Electronic products' and 'Spectacles and lenses'. The bottom three are 'Second hand cars', 'New cars' and 'Clothing and footwear'.

Twelve out of the 15 goods markets surveyed in Luxembourg perform better than the EU-28 average in terms of their MPI score, with the 'Second hand cars' (+7.5) market scoring highest compared to the EU-28 average, followed by 'Electronic products' and 'Fuel for vehicles' (both +4.2). The remaining three goods markets score in line with the EU-28 average.

None of the seven goods markets surveyed in both 2015 and 2017 have increased their score since 2015, while two markets' scores have decreased over this period. The largest drop is in the market for 'Meat and meat products' (-2.8), followed by 'Non-prescription medicines' (-1.6). Eleven of the 15 individual goods markets surveyed in both 2013 and 2017 have improved since 2013. The largest increases are in 'House and garden maintenance products' (+6.6), 'Spectacles and lenses' (+5.9) and 'Fuel for vehicles' (+5.5). The other markets have remained stable since 2013.

Aside from a negative trend since 2015, all component scores for Luxembourg are better than the EU-28 average. In addition, the goods markets' proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average. However, the level of detriment is worse than the EU-28 average for the goods markets overall.

Compared to 2015, the goods markets' average scores for trust, choice and expectations have decreased, while the comparability component has remained stable and the problems & detriment component has increased over this period. In addition, the average proportion of respondents who experienced problems for the goods markets has decreased since 2015, as did the average level of detriment. There has been no change since 2015 in terms of the proportion of respondents who complained as a result of the problems experienced.

Compared to the EU-28 average, market performance for the goods markets in Luxembourg for a single component is the highest for 'Second hand cars' (+1.7 points), 'Fuel for vehicles' (+1.0 points), 'Meat and meat products' (+0.9 points), 'Electronic products' (+0.9 points) and 'New cars' (+0.9 points), all scoring best for the trust component. By contrast, the 'Alcoholic drinks' market has the lowest scores compared to the EU-28 average (-0.3 on choice and -0.2 on expectations), followed by 'Dairy products' (-0.2 on choice).

In terms of market performance for a single component, the market for 'Fuel for vehicles' in Luxembourg has improved the most since 2015 (+0.6 on problems & detriment), followed by 'Second hand cars', 'Non-prescription medicines' and 'ICT products' (all three scoring +0.3 on problems & detriment) and 'Electronic products' (+0.2 on problems & detriment). Although the 'Non-prescription medicines' market scores high for problems & detriment, it shows the greatest decrease since 2015 for the choice component (-0.4 points). The next lowest-scoring goods markets since 2015 are the markets for 'Meat and meat products' (-0.4 points each on expectations, trust and choice) and 'Second hand cars' (-0.3 on expectations).

### 16.3. Services markets

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

Of the 25 services markets surveyed in Luxembourg, 23 have a higher MPI score in comparison to the EU-28 average, with ‘Electricity services’ (+9.1), ‘Train services’ and ‘TV-subscriptions’ (both +8.6) performing the best compared to the EU-28 average. The remaining two markets, ‘Holiday accommodation’ and ‘Personal care services’, score in line with the EU-28 average.

Of the 23 individual services markets surveyed in both 2015 and 2017, only the market for ‘Vehicle rental services’ (+1.9) has improved since 2015. Three services markets have decreased over this period, namely ‘Water supply’ (-3.0), ‘Internet provision’ (-1.7) and ‘Mobile telephone services’ (-1.6). Out of the 25 services markets surveyed in both 2013 and 2017, 23 have improved since 2013, although the MPI scores for ‘Investment products, private personal pensions and securities’ and ‘Private life insurance’ have remained stable over this period. The most improved market since 2013 is ‘Gas services’ (+7.8), followed by ‘Bank accounts’ (+7.1) and ‘TV-subscriptions’ (+7.0). The remaining two markets have not registered a change over this period.

As with the goods markets, all components score above the EU-28 average for the services markets in Luxembourg. In addition, the proportion of respondents who experienced problems is lower than the EU-28 average, while the proportion of those who complained as a result of the problems experienced and the level of detriment are both in line with the EU-28 average.

Compared to 2015, the comparability, trust, choice and expectations component scores for the services markets decreased, while only the problems & detriment component increased over this period. As with the goods markets, the proportion of respondents who experienced problems and the level of detriment both decreased since 2015. However, the proportion of respondents who complained as a result of the problems experienced has increased over this period.

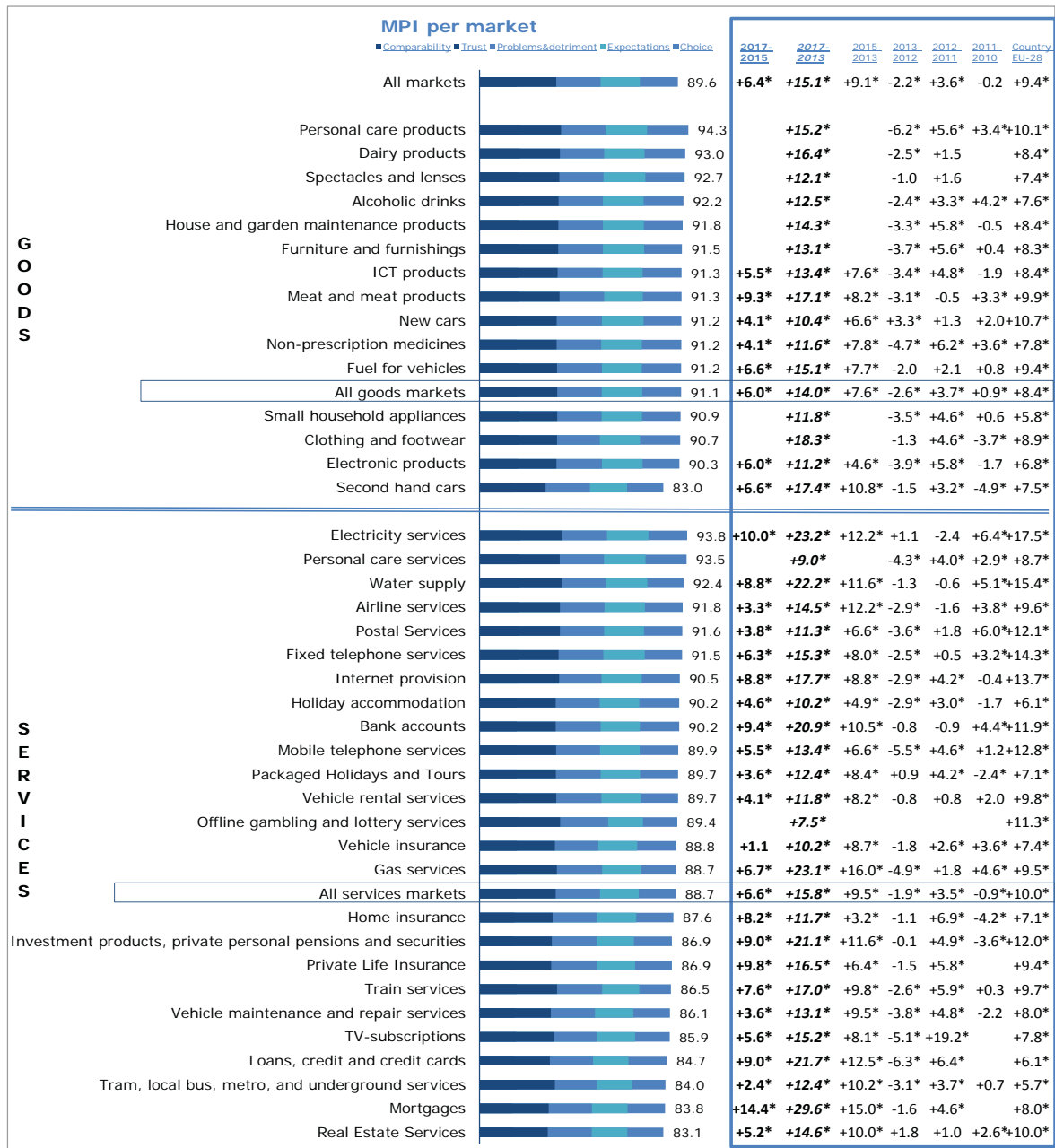
In comparison with the EU-28 average, the best-performing services markets in Luxembourg are: ‘Water supply’ (+1.7 on choice), ‘Train services’ (+1.7 on choice), ‘Electricity services’ (+1.5 on trust), ‘Real estate services’ (+1.4 on trust) and ‘Mobile telephone services’ (+1.4 on trust). At the opposite end of the scale, the services market for ‘Holiday accommodation’ is the only one in Luxembourg that performs below the average, scoring -0.4 points below the EU-28 average on choice and -0.2 points below the EU-28 average on expectations.

The most improved services markets in terms of a single component in Luxembourg since 2015 are: ‘Holiday accommodation’ (+0.7 points), ‘Vehicle rental services’ (+0.6 points), ‘Real estate services’ (+0.5 points), ‘Mortgages’ (+0.5 points), and ‘Fixed telephone services’ (+0.5 points), all scoring best on the problems & detriment component. By contrast, the ‘Real estate services’ market has decreased the most in terms of a single component since 2015 (-0.6 on expectations and -0.5 on comparability), followed by ‘Water supply’ (-0.5 on trust and -0.4 on expectations) and ‘Mobile telephone services’ (-0.4 on comparability).

Difference as compared to the EU-28										
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	+9.1*	+1.3*	+1.5*	-8.8*	-2.9*	+0.5*	+21.9*	+0.5*	+1.0*
36	Train services	+8.6*	+0.8*	+0.9*	-11.4*	-0.5	+0.6*	+30.8*	+0.6*	+1.7*
54	TV-subscriptions	+8.6*	+0.9*	+1.2*	-11.7*	+1.2	+0.6*	+15.3*	+0.7*	+1.1*
32	Fixed telephone services	+8.4*	+1.1*	+1.2*	-13.6*	+0.7	+0.8*	-85.3*	+0.5*	+0.8*
34	Internet provision	+8.1*	+0.7*	+1.2*	-17.0*	+0.8	+0.9*	+13.1*	+0.6*	+0.8*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
6	Alcoholic drinks	+0.5	+0.1	+0.6*	-0.5	+0.7	+0.0	-34.1	-0.2*	-0.3*
39	Holiday accommodation	+0.5	+0.1	+0.5*	-5.6*	-2.8	+0.3*	+22.3*	-0.2*	-0.4*
55	Dairy products	+0.6	+0.1	+0.5*	-3.8*	+0.1	+0.2*	-40.9	-0.1	-0.2*
22	Personal care services	+0.7	+0.3*	+0.4*	-3.5*	N/A	+0.2*	N/A	-0.2	-0.1
19	Personal care products	+1.0	+0.3*	+0.5*	-0.9	+2.3*	-0.0	-31.2	-0.0	-0.1

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
38	Vehicle rental services	+1.9*	-0.0	+0.0	-9.6*	-0.8	+0.6*	+29.8	+0.1	+0.2
54	TV-subscriptions	+1.7	+0.3*	+0.1	-5.3*	-0.5	+0.4*	+51.4*	+0.1	-0.0
32	Fixed telephone services	+1.6	+0.3*	-0.0	-6.9*	-1.0	+0.5*	-54.4*	-0.1	+0.1
47	Gas services	+1.2	-0.0	+0.0	-5.8*	+0.9	+0.4*	+57.9*	-0.0	+0.2
10	Electronic products	+1.2	+0.2	-0.0	-2.2	-2.8	+0.2*	-14.2	+0.1	+0.0
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
45	Water supply	-3.0*	-0.3*	-0.5*	+0.1	-2.4*	+0.0	-86.3*	-0.4*	-0.3*
2	Meat and meat products	-2.8*	-0.3*	-0.4*	-0.6	-2.8*	+0.1	-15.4	-0.4*	-0.4*
20	Real Estate Services	-1.8	-0.5*	-0.2	-7.6*	-0.1	+0.5*	-29.5	-0.6*	-0.2
34	Internet provision	-1.7*	-0.2	-0.3*	+0.3	+0.9	-0.0	+20.5	-0.1	-0.1
33	Mobile telephone services	-1.6*	-0.4*	-0.1	-2.7	-1.9	+0.3*	-36.3	-0.3*	-0.3*

## 17. HUNGARY



### 17.1. Overall performance

The average MPI score for all markets surveyed in Hungary is 89.6, which is above the EU-28 average (+9.4). The goods markets' MPI score is 91.1 and the services markets' MPI score is 88.7; both are above the EU-28 average, by 8.4 and 10.0 points respectively.

Hungary is ranked among the top three EU-28 countries for 15 goods and 22 services markets. For these markets, Hungary is ranked first among all EU-28 countries for 14 goods and 19 services markets, second for another three markets (one goods market and two services markets) and third for one services market.

Hungary's overall MPI score has increased by 6.4 points since 2015. Both the overall MPI scores of the goods (+6.0) and the services (+6.6) markets have improved since 2015.

## 17.2. Goods markets

The top three goods markets in Hungary in terms of the MPI score are ‘Personal care products’, ‘Dairy products’ and ‘Spectacles and lenses’. The bottom three markets are ‘Second hand cars’, ‘Electronic products’, and ‘Clothing and footwear’.

All 15 goods markets surveyed in Hungary perform better than the EU-28 average in terms of their MPI score, with the markets for ‘New cars’ (+10.7), ‘Personal care products’ (+10.1) and ‘Meat and meat products’ (+9.9) scoring the best.

All the seven goods markets surveyed in both 2015 and 2017 have improved since 2015, with the largest increase in their MPI score recorded for ‘Meat and meat products’ (+9.3), followed by ‘Fuel for vehicles’ and ‘Second hand cars’ (both +6.6). All 15 goods markets surveyed in both 2013 and 2017 have also improved since 2013, with the largest increase in their MPI score recorded for the ‘Clothing and footwear’ (+18.3), ‘Second hand cars’ (+17.4) and ‘Meat and meat products’ (+17.1) markets.

All component scores for the goods markets are better than the EU-28 average. In addition, the goods markets’ average proportion of respondents who experienced problems is lower than the EU-28 average, while the level of detriment is in line with the EU-28 average. However, the proportion of respondents who complained as a result of the problems experienced is higher in Hungary in comparison to the EU-28 average for the goods markets.

All component scores in Hungary have improved since 2015 for the goods markets. In addition, the proportion of respondents who experienced problems and the level of detriment have both decreased over this period. However, the proportion of those who complained as a result of the problems experienced has increased since 2015.

Compared to the EU-28 average, the best-scoring goods markets in Hungary are ‘Meat and meat products’ (+1.7 points), ‘New cars’ (+1.6 points), ‘Personal care products’ (+1.6 points), ‘Fuel for vehicles’ (+1.5 points), and ‘Clothing and footwear’ (+1.4 points), all scoring highest for the trust component. Not a single goods market in Hungary shows a performance below the EU-28 average.

In terms of change for a specific component, the ‘Meat and meat products’ market in Hungary has improved the most since 2015 (+1.4 on trust and +1.2 on comparability), followed by ‘Fuel for vehicles’ (+1.3 on trust and +1.2 on comparability) and ‘Second hand cars’ (+1.3 on trust). None of the goods markets show a decrease on any of the five components since 2015.

## 17.3. Services markets

The top three services markets in Hungary in terms of the MPI score are ‘Electricity services’, ‘Personal care services’ and ‘Water supply’. The bottom three services markets are ‘Real estate services’, ‘Mortgages’, and ‘Tram, local bus, metro, and underground services’.

As with the goods markets, all of the 25 services markets surveyed in Hungary perform better than the EU-28 average in terms of their MPI score, with the markets for ‘Electricity services’ (+17.5), ‘Water supply’ (+15.4) and ‘Fixed telephone services’ (+14.3) scoring highest compared to the EU-28 average.

Out of the 23 services markets surveyed in both 2015 and 2017, 22 have improved since 2015, while only the ‘Vehicle insurance’ market has remained stable. The largest increases in MPI score are recorded for ‘Mortgages’ (+14.4), ‘Electricity services’ (+10.0) and ‘Private life insurance’ (+9.8). All of the 25 services markets surveyed in both 2013 and 2017 have improved since 2013, with the largest increases in MPI score recorded for ‘Mortgages’ (+29.6), ‘Electricity services’ (+23.2) and ‘Gas services’ (+23.1).

As with the goods markets, all component scores are above the EU-28 average. The services markets’ proportion of respondents who experienced problems and the level of detriment are also both below the EU-28 average. However, the proportion of those who complained as a result of the problems experienced is higher in Hungary in comparison to the EU-28 for the services markets.

Similar to the goods markets, all the components in the services markets show improvement since 2015. Furthermore, the proportion of respondents who experienced problems and the level of detriment have decreased since 2015, while the proportion of those who complained as a result of the problems experienced have increased over this period.

Compared to the EU-28 average, the market for ‘Electricity services’ in Hungary has the best performance (+2.7 on trust and +2.5 on comparability). Next in line is the ‘Water supply’ market, scoring next highest on three components, namely comparability (+2.6 points), choice and trust (+2.1 points on each). The only market in Hungary that has a score below the EU-28 average is the ‘Tram, local bus, metro, and underground services’ market, scoring -0.3 points below the EU-28 average on the problems & detriment component.

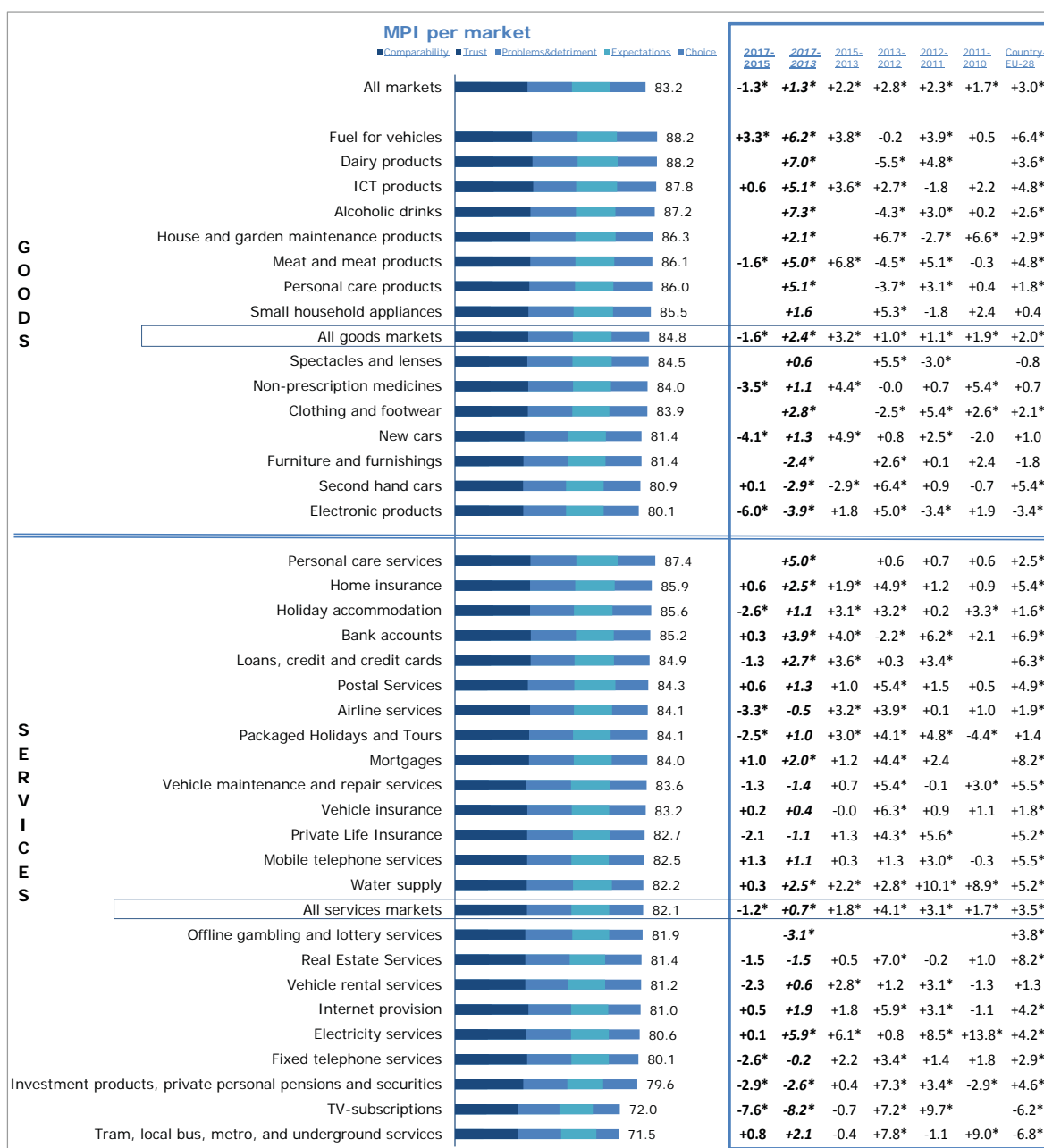
Among all the services markets in Hungary, the market for ‘Mortgages’ has improved the most for a specific component since 2015 (+2.1 on trust and +1.8 on expectations), followed by ‘Water supply’, ‘Electricity services’ and ‘Bank accounts’ (scoring respectively, +2.0, +2.0, and +1.9 points, each on comparability). Not a single services market in Hungary shows a decrease for a component since 2015.

Difference as compared to the EU-28										
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	+17.5*	+2.5*	+2.7*	-7.7*	-0.8	+0.5*	-11.1	+1.6*	+1.8*
45	Water supply	+15.4*	+2.6*	+2.1*	-4.5*	+0.1	+0.3*	+6.0	+1.3*	+2.1*
32	Fixed telephone services	+14.3*	+1.7*	+2.1*	-10.0*	-1.8*	+0.7*	+4.5	+1.6*	+1.4*
34	Internet provision	+13.7*	+1.7*	+2.0*	-9.3*	-0.6	+0.6*	+12.0*	+1.4*	+1.3*
33	Mobile telephone services	+12.8*	+1.3*	+2.0*	-11.0*	-1.5*	+0.7*	+16.1*	+1.2*	+1.3*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	+5.7*	+1.4*	+0.7*	+5.8*	-0.2	-0.3*	+12.4*	+0.2*	+1.2*
12	Small household appliances	+5.8*	+0.6*	+0.8*	-1.6	-0.4	+0.1	+15.7*	+0.8*	+0.7*
58	Loans, credit and credit cards	+6.1*	+0.7*	+0.9*	-0.3	+0.3	-0.0	+4.6	+0.3*	+1.2*
39	Holiday accommodation	+6.1*	+0.6*	+0.9*	+0.4	-0.6	+0.0	+12.8*	+0.8*	+0.8*
10	Electronic products	+6.8*	+0.7*	+0.9*	-6.7*	+0.1	+0.3*	+19.8*	+0.8*	+0.7*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+14.4*	+1.2*	+2.1*	-12.2*	-0.7	+1.0*	+23.4*	+1.8*	+1.0*
46	Electricity services	+10.0*	+2.0*	+1.4*	-7.7*	-1.3	+0.5*	-8.1	+0.5*	+1.2*
52	Private Life Insurance	+9.8*	+1.7*	+1.5*	-4.4*	-1.2	+0.3*	+24.9	+0.7*	+0.8*
26	Bank accounts	+9.4*	+1.9*	+1.2*	-6.4*	-1.1	+0.4*	+23.7	+0.6*	+0.7*
2	Meat and meat products	+9.3*	+1.2*	+1.4*	-13.4*	-0.9	+0.9*	+39.4*	+0.7*	+0.7*
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
30	Vehicle insurance	+1.1	+0.4*	+0.4*	+0.8	-0.1	-0.0	+21.3*	-0.1	-0.1
35	Tram, local bus, metro, and underground services	+2.4*	+0.4*	+0.5*	+0.4	-0.3	+0.0	+29.7*	+0.1	+0.2
37	Airline services	+3.3*	+0.4*	+0.5*	-1.2	-0.3	+0.1	+28.0	+0.0	+0.9*
23	Vehicle maintenance and repair services	+3.6*	+1.1*	+0.4*	-1.5	-1.4*	+0.2	+22.9*	+0.0	+0.3*
40	Packaged Holidays and Tours	+3.6*	+0.5*	+0.8*	-3.0*	+0.4	+0.1	+30.4*	+0.1	+0.4*



## 18. MALTA



### 18.1. Overall performance

The average MPI score for all markets surveyed in Malta is 83.2, which is above the EU-28 average (+3.0). The goods markets' MPI score is 84.8 and the services markets' MPI score is 82.1; both are above the EU-28 average, by 2.0 and 3.5 points respectively.

Malta ranks among the top three EU-28 countries for three goods and four services markets, but is among the bottom three EU-28 countries for the 'Electronic products' goods market and the 'Tram, local bus, metro, and underground services' services market.

Malta's overall MPI score has decreased by 1.3 points since 2015. Both the overall MPI scores of the goods (-1.6) and the services (-1.2) markets have declined since 2015.

## 18.2. Goods markets

The top three goods markets in Malta in terms of the MPI score are 'Fuel for vehicles', 'Dairy products' and 'ICT products'; the bottom three are 'Electronic products', 'Second hand cars' and 'Furniture and furnishings'.

Of the 15 goods markets surveyed in Malta, nine perform better than the EU-28 average in terms of their MPI score. The top scoring markets compared to the EU-28 average are the markets for 'Fuel for vehicles' (+6.4), 'Second hand cars' (+5.4), and 'ICT products' (+4.8). Only one goods market, the one for 'Electronic products' (-3.4), performs below the EU-28 average in terms of its MPI score.

Of the seven goods markets surveyed in both 2015 and 2017, only 'Fuel for vehicles' (+3.3) has improved since 2015. Four markets decreased in their MPI score, with the greatest decline occurring for 'Electronic products' (-6.0), followed by 'New cars' (-4.1) and 'Non-prescription medicines' (-3.5). Of the 15 goods markets surveyed in both 2013 and 2017, eight markets have improved since 2013, with the largest increases in the MPI score recorded in 'Alcoholic drinks' (+7.3), 'Dairy products' (+7.0) and 'Fuel for vehicles' (+6.2). Three markets have decreased in their MPI score since 2013, namely the markets for 'Electronic products' (-3.9), 'Second hand cars' (-2.9) and 'Furniture and furnishings' (-2.4).

The comparability, trust, expectations and choice component scores are all above the EU-28 average, whereas the overall problems & detriment component score is lower than the average. Furthermore, the level of detriment is higher in Malta in comparison to the EU-28 average. The proportion of respondents who experienced problems is in line with the EU-28 average while the proportion of those who complained as a result of the problems experienced is higher than that observed in the EU.

However, compared to 2015, all component scores have worsened except for the problems & detriment component score, which has remained stable. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment have remained stable since 2015.

Compared to the EU-28 average, the 'Fuel for vehicles' market is also the top-performing market for a single component in Malta (+1.3 on trust), followed by the markets for 'Meat and meat products' (+1.1 points), 'Second hand cars' (+1.0 points), 'ICT products' (+0.9 points) and 'Dairy products' (+0.9 points), all scoring best for the trust component. The lowest-scoring goods market in Malta for a single component compared to the EU-28 average is 'Electronic products', scoring -0.5 on comparability, -0.4 on choice, and -0.4 on problems & detriment. The next two in line are 'Small household appliances' (-0.3 on comparability) and 'Non-prescription medicines' (-0.3 on problems & detriment).

Among all goods markets in Malta, the 'Fuel for vehicles' is the best-performing market in terms of its improvement for a specific component since 2015, scoring highest on four different components, namely choice (+0.5 points), comparability and trust (+0.4 points on each), and expectations (+0.3 points). The goods markets for 'Electronic products' (-0.8 on both choice and comparability and -0.6 on trust) and 'New cars' (-0.6 on expectations and -0.5 on comparability) have experienced the biggest decline in Malta since 2015.

### 18.3. Services markets

The top three services markets in Malta in terms of the MPI score are ‘Personal care services’, ‘Home insurance’ and ‘Holiday accommodation’. The three lowest-scoring markets are ‘Tram, local bus, metro, and underground services’, ‘TV-subscriptions’ and ‘Investment products, private personal pensions and securities’.

Of the 23 services markets surveyed in Malta, 19 perform above the EU-28 average in terms of their MPI score, with ‘Real estate services’, ‘Mortgages’ (both +8.2) and ‘Bank accounts’ (+6.9) having the highest positive difference compared to the EU-28 average. The markets for ‘Tram, local bus, metro, and underground services’ (-6.8) and ‘TV-subscriptions’ (-6.2) are the only services markets scoring below the EU-28 average.

None of the 21 services markets surveyed in both 2015 and 2017 in Malta have improved. Six markets have seen their score fall since 2015, with the worst declines recorded for ‘TV-subscriptions’ (-7.6), ‘Airline services’ (-3.3) and ‘Investment products, private personal pensions and securities’ (-2.9). Of the 23 services markets surveyed in both 2013 and 2017 in Malta, seven have improved since 2013, led by ‘Electricity services’ (+5.9), ‘Personal care services’ (+5.0) and ‘Bank accounts’ (+3.9). Three markets have decreased in their MPI score over this period, namely the markets for ‘TV-subscriptions’ (-8.2), ‘Offline gambling and lottery services’ (-3.1) and ‘Investment products, private personal pensions and securities’ (-2.6).

The comparability, trust, expectations and choice component scores for the services markets are all above the EU-28 average. Only the problems & detriment component scores in line with the EU-28 average. The services markets’ overall level of detriment, however, is higher than the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

As far as the MPI’s components are concerned, the average comparability, expectations and choice scores for the services markets in Malta have decreased since 2015, while the trust and problems & detriment components have remained stable over this period. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced, as well as the level of detriment, have remained stable since 2015.

Compared to the EU-28 average, the best-performing services markets for a single component in Malta are ‘Bank accounts’ (+1.5 points), ‘Loans, credit and credit cards’ (+1.5 points), ‘Mortgages’ (+1.4 points), ‘Real estate services’ (+1.4 points) and ‘Mobile telephone services’ (+1.3 points), all scoring higher than average for the trust component. By contrast, the ‘Tram, local bus, metro, and underground services’ market scores below the EU-28 average for three components, choice (-1.4 points), comparability (-0.8 points) and problems & detriment (-0.5 points), followed by the ‘TV-subscriptions’ market (-1.1 on choice and -0.6 on expectations).

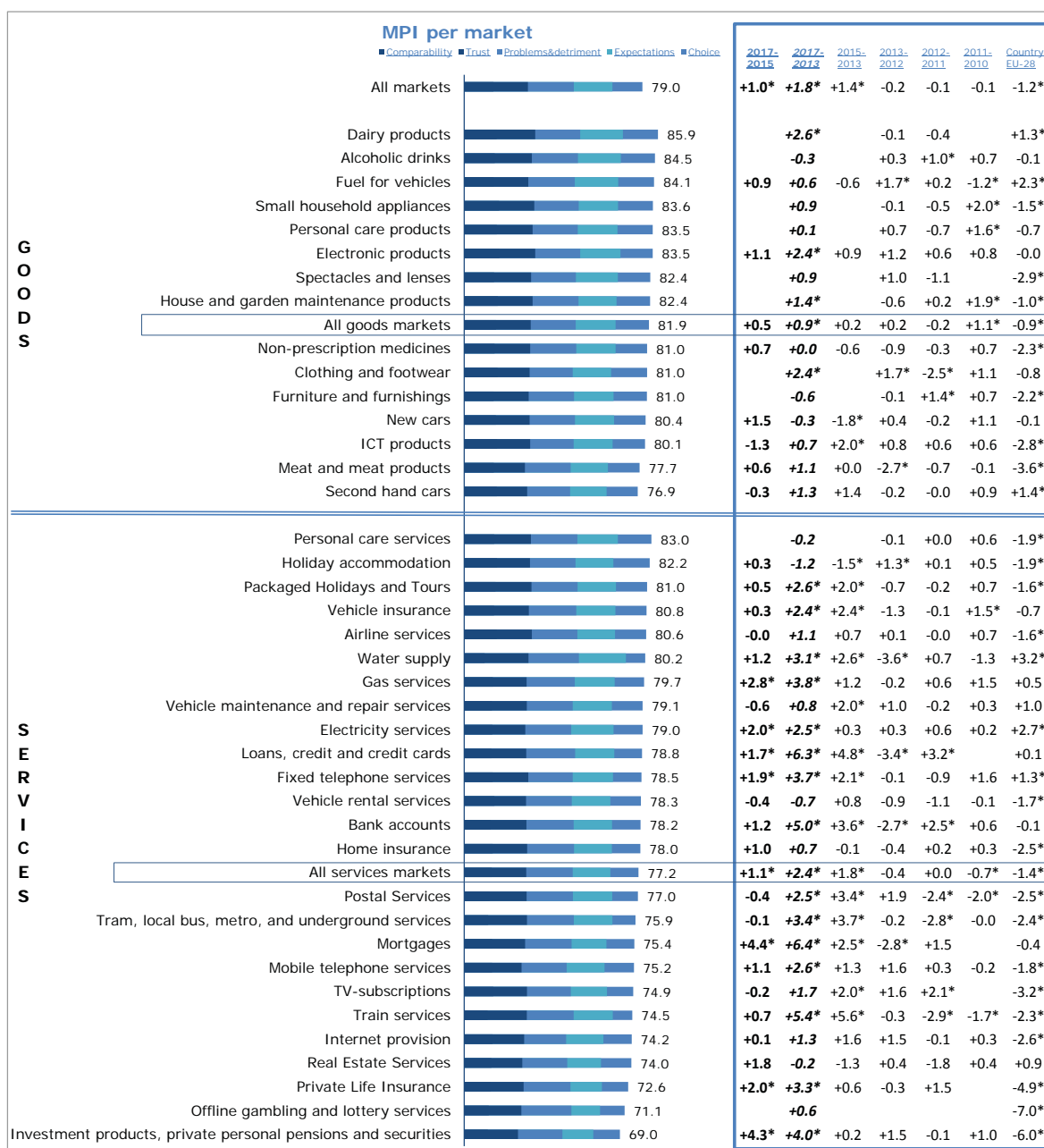
The ‘Tram, local bus, metro, and underground services’ market in Malta has improved the most since 2015 in terms of a single component (+0.8 on trust), followed by ‘Private life insurance’ (+0.3 on problems & detriment). However, ‘Tram, local bus, metro, and underground services’ is the worst-scoring market since 2015 for the choice component (-1.2 points), followed by ‘TV-subscriptions’ (-1.1 on expectations, -0.9 on choice and -0.8

on trust) and 'Investment products, private personal pensions and securities' (-0.8 on comparability).

Difference as compared to the EU-28										
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	+8.2*	+1.0*	+1.4*	-3.8*	+0.5	+0.2	-16.9	+0.8*	+0.9*
51	Mortgages	+8.2*	+1.1*	+1.4*	-2.3	+1.4*	+0.1	+1.3	+1.0*	+0.6*
26	Bank accounts	+6.9*	+0.8*	+1.5*	-4.5*	+1.4	+0.2	+22.1*	+0.5*	+0.5*
17	Fuel for vehicles	+6.4*	+0.7*	+1.3*	-1.7	+1.7	+0.1	-2.4	+0.5*	+0.7*
58	Loans, credit and credit cards	+6.3*	+0.8*	+1.5*	-0.3	+1.6*	-0.1	+0.8	+0.7*	+0.4*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
35	Tram, local bus, metro, and underground services	-6.8*	-0.8*	-0.4*	+7.3*	+0.4	-0.5*	+9.9	-0.5*	-1.4*
54	TV-subscriptions	-6.2*	-0.5*	-0.4*	+6.9*	+0.3	-0.4*	+6.6	-0.6*	-1.1*
10	Electronic products	-3.4*	-0.5*	-0.2	+6.2*	+0.5	-0.4*	+10.6*	-0.2	-0.4*
9	Furniture and furnishings	-1.8	-0.2	-0.3	+2.1	+1.0	-0.2	-6.8	-0.2	+0.0
53	Spectacles and lenses	-0.8	-0.1	+0.0	+0.5	+1.0	-0.1	+14.5	-0.1	+0.0

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
17	Fuel for vehicles	+3.3*	+0.4*	+0.4*	+1.4	+0.2	-0.1	-20.4	+0.3*	+0.5*
33	Mobile telephone services	+1.3	+0.2	+0.2	+3.5	-1.0	-0.2	-9.0	+0.2	+0.2
51	Mortgages	+1.0	-0.1	+0.1	-4.0	+0.9	+0.2	+1.8	+0.1	+0.2
35	Tram, local bus, metro, and underground services	+0.8	-0.1	+0.8*	-1.0	+0.4	-0.0	+0.2	+0.3	-1.2*
29	Home insurance	+0.6	+0.1	+0.0	-0.8	-0.1	+0.1	-20.8	+0.0	-0.0
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
54	TV-subscriptions	-7.6*	-0.7*	-0.8*	+5.3	+0.0	-0.3	+2.0	-1.1*	-0.9*
10	Electronic products	-6.0*	-0.8*	-0.6*	+6.1*	-0.1	-0.3	+7.4	-0.5*	-0.8*
15	New cars	-4.1*	-0.5*	-0.4*	+0.9	+0.0	-0.0	-4.6	-0.6*	-0.4*
48	Non-prescription medicines	-3.5*	-0.4*	-0.3*	+3.3*	+2.1	-0.3*	+0.5	-0.4*	-0.4*
37	Airline services	-3.3*	-0.3*	-0.3	+3.4	-0.6	-0.2	+46.1*	-0.6*	-0.3

## 19. NETHERLANDS



### 19.1. Overall performance

The average MPI score for all markets surveyed in the Netherlands is 79.0, which is below the EU-28 average (-1.2). The goods markets' MPI score is 81.9 and the services markets' MPI score is 77.2; both are below the EU-28 average, by 0.9 and 1.4 points respectively.

The Netherlands ranks among the bottom three EU-28 countries for four markets.

The Netherlands' overall MPI score has improved by 1.0 points since 2015, driven by a 1.1 point increase in the overall MPI score for the services markets. The goods markets' average has remained stable since 2015.

## 19.2. Goods markets

The top three goods markets in the Netherlands in terms of the MPI score are 'Dairy products', 'Alcoholic drinks' and 'Fuel for vehicles'; the three lowest-scoring goods markets are 'Second hand cars', 'Meat and meat products' and 'ICT products'.

Out of the 15 goods markets surveyed in the Netherlands, 'Fuel for vehicles' (+2.3), 'Second hand cars' (+1.4) and 'Dairy products' (+1.3) are the only goods markets performing better than the EU-28 average in terms of their MPI score. On the other hand, seven goods markets score below the EU-28 average, with 'Meat and meat products' (-3.6), 'Spectacles and lenses' (-2.9) and 'ICT products' (-2.8) scoring lowest compared to the EU-28 average.

All seven individual goods markets surveyed in both 2015 and 2017 remained stable in terms of their MPI score compared to 2015. Four out of the 15 individual goods markets surveyed in both 2013 and 2017 have increased since 2013, led by the markets for 'Dairy products' (+2.6), 'Electronic products' and 'Clothing and footwear' (both +2.4). The other markets remained stable over this period.

Compared to the EU-28 average, the goods markets have a better expectations component score, while the problems & detriment score is in line with the EU-28 average. However, the comparability, trust and choice component scores are all below the EU-28 average, while the level of detriment is lower in comparison to the EU-28 average. Both the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are in line with the EU-28 average.

In comparison to 2015, only the goods markets' average expectations component score improved, while the other component scores remained stable. In addition, the proportion of respondents who complained as a result of the problems experienced has improved since 2015, while the proportion of those who experienced problems and the level of detriment have both remained stable over this period.

Compared to the EU-28 average, the best-performing goods market in the Netherlands for a single component is 'Fuel for vehicles' (+0.9 on expectations and +0.3 on choice), followed by 'Second hand cars' (+0.5 on comparability), 'New cars' (+0.4 on comparability) and 'Dairy products' (+0.4 on expectations). By contrast, the 'Meat and meat products' market is the worst performer compared to the EU-28 average (-0.8 on trust), followed by 'Furniture and furnishings' (-0.7 on comparability), 'Non-prescription medicines' (-0.6 on trust), 'ICT products' (-0.5 on trust) and 'Electronic products' (-0.5 on choice).

In terms of market performance for a single component, the 'Electronic products' market shows the largest improvement of all goods markets in the Netherlands since 2015 (+0.4 on trust). The markets that show the next largest improvements since 2015 are 'Fuel for vehicles' (+0.3 on expectations), 'New cars' (+0.3 on expectations), 'Electronic products' (+0.2 on expectations) and 'Meat and meat products' (+0.2 on problems & detriment). Conversely, the 'ICT products' market is the only one in the Netherlands that has recorded a decrease since 2015, scoring -0.3 points on the problems & detriment component.

### 19.3. Services markets

The top three services markets in the Netherlands in terms of the MPI score are ‘Personal care services’, ‘Holiday accommodation’ and ‘Packaged holidays and tours’. The bottom three markets are ‘Investment products, private personal pensions and securities’, ‘Offline gambling and lottery services’ and ‘Private life insurance’.

Out of the 25 services markets surveyed in the Netherlands, only three services markets, ‘Water supply’ (+3.2), ‘Electricity services’ (+2.7) and ‘Fixed telephone services’ (+1.3), perform above the EU-28 average in terms of their MPI score. Fifteen of the 25 services markets surveyed score below the average, with ‘Offline gambling and lottery services’ (-7.0), ‘Investment products, private personal pensions and securities’ (-6.0) and ‘Private life insurance’ (-4.9) scoring lowest compared to the EU-28 average.

Seven out of the 23 services markets surveyed in both 2015 and 2017 have improved since 2015, with the highest scores in the MPI recorded for ‘Mortgages’ (+4.4), ‘Investment products, private personal pensions and securities’ (+4.3) and ‘Gas services’ (+2.8), while the other markets have remained stable over this period. Fifteen out of the 25 services markets in the Netherlands surveyed in both 2013 and 2017 have improved since 2013, led by ‘Mortgages’ (+6.4), ‘Loans, credit and credit cards’ (+6.3) and ‘Train services’ (+5.4). The other markets remained stable over this period.

Nevertheless, the comparability, trust and choice components are below the EU-28 average, while only the problems & detriment scored marginally higher. The goods markets scored in line with the EU-28 average for the expectations component. In addition, the level of detriment was lower than the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced were in line with the EU-28 average.

The services markets’ average trust, expectations and choice component scores have improved since 2015, while the scores for the comparability and problems & detriment components have remained stable over this period. The proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced, remained stable between 2015 and 2017, as did the level of detriment.

‘Water supply’ is the services market that scores best in the Netherlands compared to the EU-28 average (+0.8 on expectations and +0.6 on trust). The next highest-performing markets are ‘Electricity services’ (+0.6 on expectations), ‘Fixed telephone services’ (+0.5 on expectations) and ‘Loans, credit and credit cards’ (+0.4 on expectations). By contrast, the services markets that perform the worst in terms of a single component compared to the EU-28 average are ‘Tram, local bus, metro, and underground services’ (-1.1 on comparability), ‘Offline gambling and lottery services’ (-1.0 on trust and -0.9 on choice), ‘Private life insurance’ (-1.0 on choice) and ‘Water supply’ (-0.9 on comparability).

Out of all the services markets in the Netherlands, the market for ‘Investment products, private personal pensions and securities’ has recorded the highest increase for a specific component since 2015 (+0.7 on expectations and +0.6 on trust), followed by the ‘Mortgages’ market, which scores highest for three components (+0.6 on both trust and expectations and +0.5 on choice). At the opposite end of the scale, the markets showing the greatest decrease since 2015 in terms of a single component in the Netherlands are: ‘Vehicle maintenance and repair services’ (-0.3 on comparability), ‘Vehicle rental

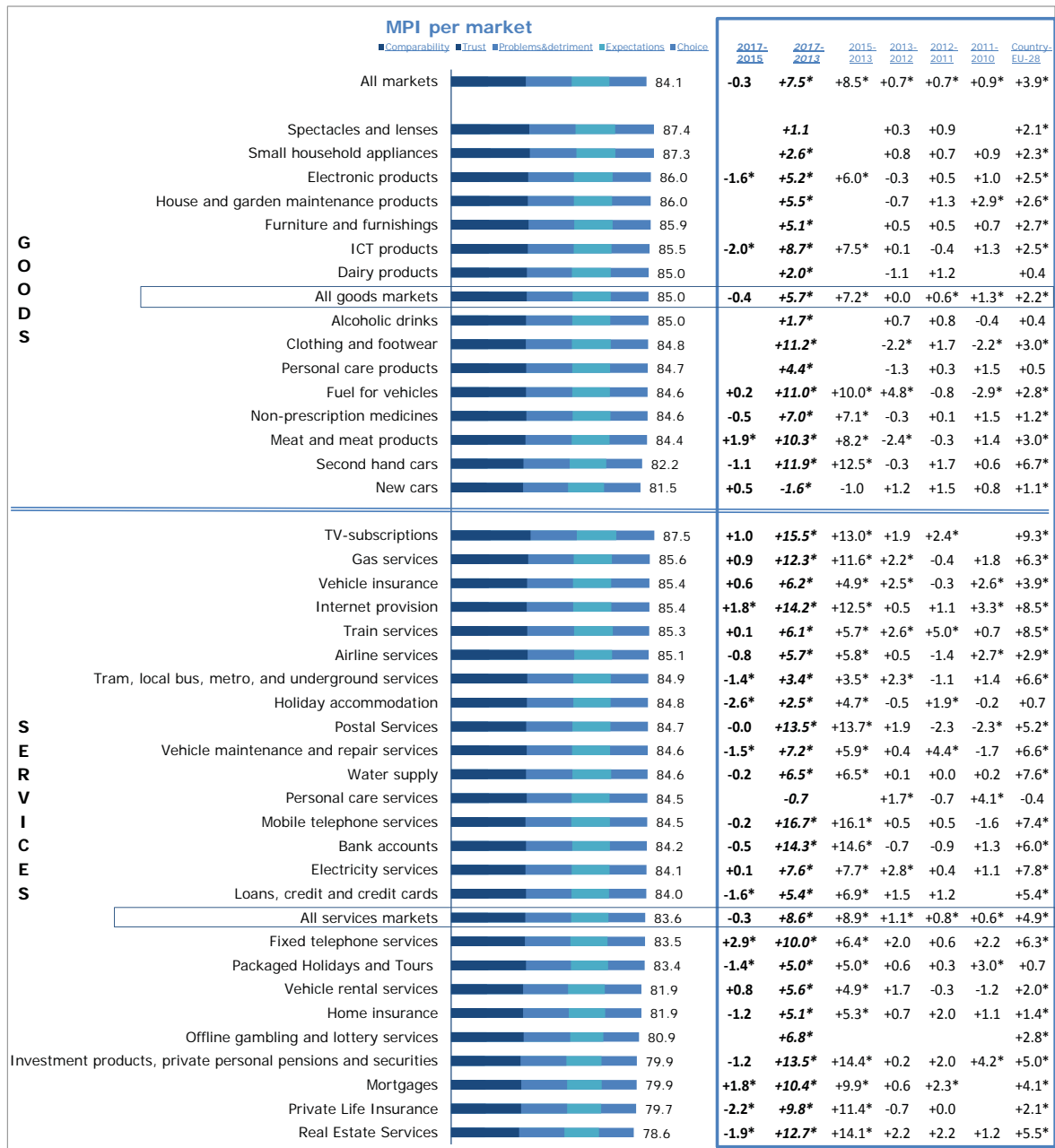
services' (-0.3 on problems & detriment and -0.3 on trust), 'Internet provision' (-0.3 on problems & detriment) and 'Postal services' (-0.3 on problems & detriment).

Difference as compared to the EU-28										
Top 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	+3.2*	-0.9*	+0.6*	-4.6*	-0.3	+0.3*	-4.6	+0.8*	-0.6*
46	Electricity services	+2.7*	+0.0	+0.0	-2.3*	-0.2	+0.2*	-7.7	+0.6*	+0.3*
17	Fuel for vehicles	+2.3*	-0.3*	+0.0	-3.6*	-3.0	+0.2*	-57.8*	+0.9*	+0.3*
16	Second hand cars	+1.4*	+0.5*	+0.0	+4.1*	-0.9*	-0.1	-4.0	+0.1	+0.2*
32	Fixed telephone services	+1.3*	-0.3*	+0.2*	-3.3*	-1.2*	+0.3*	-4.8	+0.5*	-0.2*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
59	Offline gambling and lottery services	-7.0*	-0.9*	-1.0*	+5.6*	-1.0*	-0.2*	+13.5*	-0.7*	-0.9*
28	Investment products, private personal pensions and	-6.0*	-0.8*	-0.7*	+5.0*	+0.3	-0.3*	+8.9	-0.5*	-0.6*
52	Private Life Insurance	-4.9*	-0.6*	-0.4*	-1.7*	+1.0	+0.1	+9.3	-0.6*	-1.0*
2	Meat and meat products	-3.6*	-0.5*	-0.8*	-2.1*	-1.1	+0.1*	-7.7	-0.2*	-0.4*
54	TV-subscriptions	-3.2*	-0.5*	-0.4*	+4.3*	-0.6*	-0.1	+2.5	-0.2*	-0.6*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
51	Mortgages	+4.4*	+0.2	+0.6*	-2.2	-0.3	+0.2	+7.3	+0.6*	+0.5*
28	Investment products, private personal pensions and	+4.3*	+0.3*	+0.6*	-0.2	-0.1	+0.0	+7.6	+0.7*	+0.5*
47	Gas services	+2.8*	+0.4*	+0.3*	-0.5	+0.1	+0.0	-5.1	+0.3*	+0.3*
46	Electricity services	+2.0*	+0.4*	+0.1	+0.8	+1.7*	-0.2	-4.7	+0.3*	+0.3*
52	Private Life Insurance	+2.0*	+0.1	+0.4*	-3.2*	+1.5	+0.1	+3.4	+0.3	+0.1
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
13	ICT products	-1.3	-0.2	-0.1	+3.3	+1.0	-0.3*	-7.8	+0.1	-0.1
23	Vehicle maintenance and repair services	-0.6	-0.3*	+0.1	+1.1	+0.2	-0.1	-2.0	+0.0	-0.0
31	Postal Services	-0.4	-0.0	+0.1	+3.2	+0.8	-0.3*	+7.9	-0.1	+0.1
38	Vehicle rental services	-0.4	+0.1	-0.3*	+7.1*	+0.3	-0.3*	+8.3	+0.1	+0.2
16	Second hand cars	-0.3	+0.0	+0.1	+2.1	-0.3	-0.1	-13.6*	-0.1	+0.1



## 20. AUSTRIA



### 20.1. Overall performance

The average MPI score for all markets surveyed in Austria is 84.1, which is higher than the EU-28 average (+3.9). The goods markets' MPI score is 85.0 and the services markets' MPI score is 83.6; both are above the EU-28 average, by 2.2 and 4.9 points respectively.

Austria ranks among the top three EU-28 countries for four services and four goods markets.

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

## 20.2. Goods markets

The top three goods markets in Austria in terms of the MPI score are ‘Spectacles and lenses’, ‘Small household appliances’ and ‘Electronic products’. The bottom three are ‘New cars’, ‘Second hand cars’ and ‘Meat and meat products’.

Of the 15 goods markets surveyed in Austria, 12 perform better than the EU-28 average in terms of their MPI score. The highest-scoring goods markets in Austria compared to the EU-28 average are ‘Second hand cars’ (+6.7), ‘Meat and meat products’ and ‘Clothing and footwear’ (both +3.0). The remaining three goods markets score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, only the ‘Meat and meat products’ market (+1.9) has increased its MPI score since 2015. Two markets show a decrease since 2015, with the largest occurring for the ‘ICT products’ (-2.0) market, followed by ‘Other electronic products’ (-1.6), while the other markets remained stable over this period. Since 2013, 13 out of 15 goods markets surveyed in both 2013 and 2017 have increased their MPI score, with the largest increases in the ‘Second hand cars’ (+11.9), ‘Clothing and footwear’ (+11.2) and ‘Fuel for vehicles’ (+11.0) markets. Only the market for ‘New cars’ (-1.6) has decreased its MPI score since 2013.

The comparability, trust and problems & detriment component scores are better than the EU-28 average, while the expectations and choice component scores are in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are lower than the EU-28 average, while the level of detriment is higher.

In terms of performance at component level, only the problems & detriment score has improved since 2015, while the scores for the expectations and choice components have decreased over this period. The comparability and trust component scores have remained stable since 2015. In addition, the proportion of respondents who experienced problems has decreased since 2015, while the proportion of those who complained as a result of the problems experienced and the level of detriment have both remained unchanged over this period.

In terms of market performance for a specific component, the ‘Second hand cars’ market in Austria has the highest score (+1.6 on trust) compared to the EU-28 average. The next highest-scoring goods markets are ‘Fuel for vehicles’ (+0.9 points), ‘Meat and meat products’ (+0.9 points), ‘Clothing and footwear’ (+0.9 points) and ‘Electronic products’ (+0.8 points), all scoring higher than average for the trust component. At the opposite end of the scale, the market for ‘Personal care products’ has the lowest score, scoring -0.3 points below the EU-28 average on choice. The markets with the next lowest scores are those for ‘New cars’ (-0.3 points on expectations), ‘Alcoholic drinks’ (-0.3 points on choice) and ‘Dairy products’ (-0.3 points on choice).

Among all goods markets in Austria, the ‘Meat and meat products’ market has registered the highest increase in terms of a single component (+0.3 on problems & detriment and comparability), since 2015. The other two highest-scoring markets are ‘Second hand cars’, ‘Fuel for vehicles’ (both +0.2 on problems & detriment) and ‘Non-prescription medicines’ (+0.1 on problems & detriment). Conversely, the goods market that has decreased the most since 2015 is the ‘ICT products’ market, scoring -0.4 on both the expectations and choice components, and -0.3 on the comparability component. The other two lowest-scoring

markets since 2015 are ‘Second hand cars’ (-0.4 on expectations) and ‘Electronic products’ (-0.3 on comparability).

### 20.3. Services markets

The top three services markets in Austria in terms of the MPI score are ‘TV-subscriptions’, ‘Gas services’ and ‘Vehicle insurance’. The three lowest scorers are ‘Real estate services’, ‘Private life insurance’ and ‘Mortgages’.

Out of the 25 services markets surveyed in Austria, 22 perform better than the EU-28 average in terms of their MPI score. The three services markets that perform best compared to the EU-28 average are ‘TV-subscriptions’ (+9.3), ‘Internet provision’ and ‘Train services’ (both +8.5). The remaining three services markets score in line with the EU-28 average.

Out of the 23 Austrian services markets surveyed in both 2015 and 2017, only three markets have increased their MPI score since 2015, namely ‘Fixed telephone services’ (+2.9), ‘Internet provision’ (+1.8) and ‘Mortgages’ (+1.8). Seven services markets have decreased in their MPI score since 2015, with the largest decreases in ‘Holiday accommodation’ (-2.6), ‘Private life insurance’ (-2.2) and ‘Real estate services’ (-1.9). Of the 25 services markets surveyed in both 2013 and 2017, all but one have increased their MPI score since 2013, the exception being the ‘Personal care services’ market, which has remained stable in terms of its MPI score. The top three markets that have increased the most since 2013 are: ‘Mobile telephone services’ (+16.7), ‘TV-subscriptions’ (+15.5) and ‘Bank accounts’ (+14.3).

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

Similar to the goods markets, only the problems & detriment component score has improved since 2015, while the scores for expectations and choice have decreased over this period. The component scores for trust and comparability have remained stable since 2015. Furthermore, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment decreased from 2015 to 2017.

Compared to the EU-28 average, the markets for ‘Train services’ and ‘Water supply’ in Austria score best in terms of a single component (+1.6 points and +1.5 points respectively, both for the choice component). The next highest-scoring markets are ‘Mobile telephone services’, ‘TV-subscriptions’ and ‘Electricity services’ (scoring +1.4 points, +1.3 points, and +1.3 points respectively, all for the trust component). By contrast, the worst-performing services market in Austria for a single component compared to the EU-28 average is ‘Holiday accommodation’, scoring -0.3 points below the EU-28 average on choice, followed by ‘Personal care services’ (-0.3 on expectations and -0.1 on choice) and ‘Packaged holidays and tours’ (-0.2 on expectations).

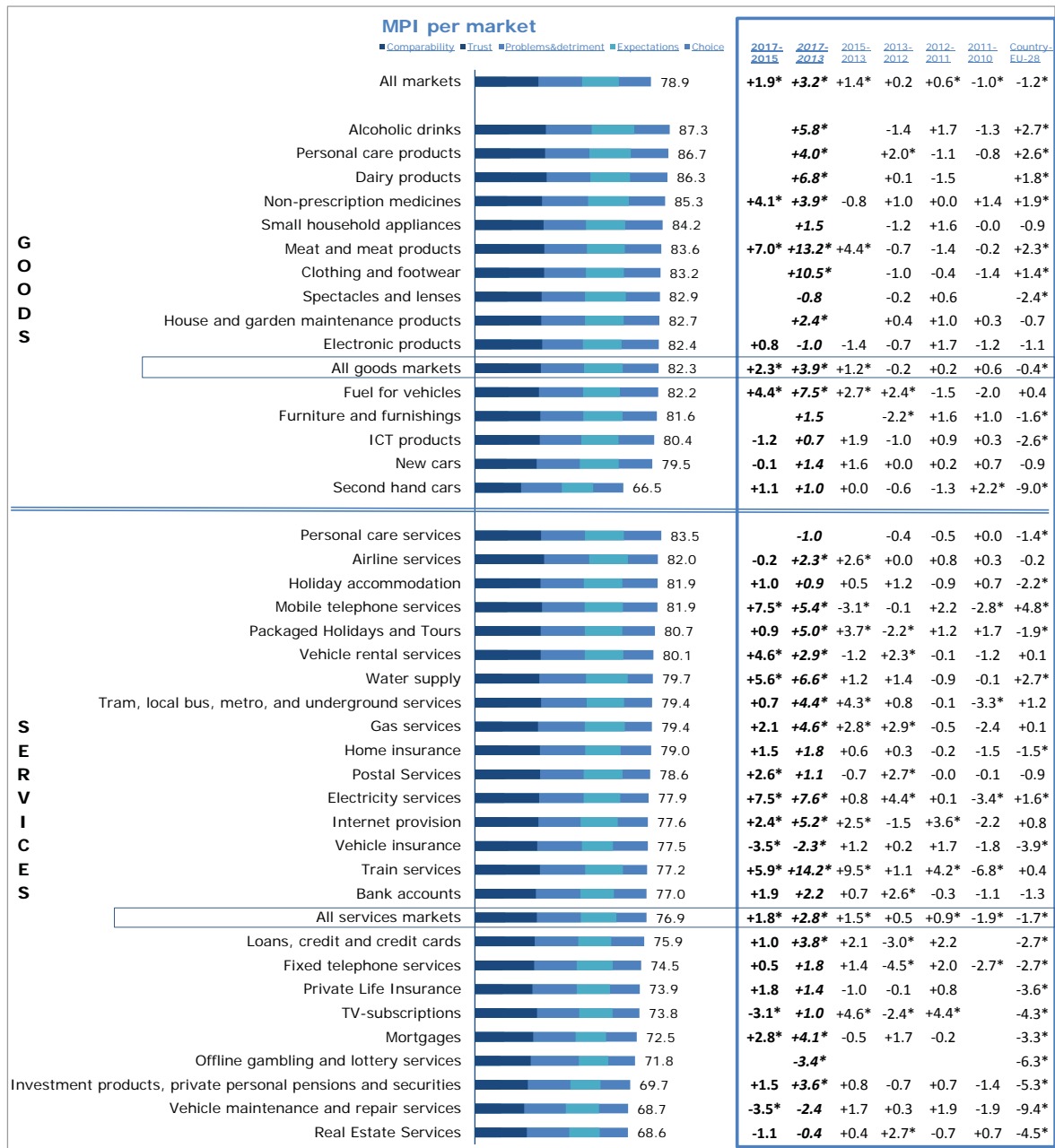
The most improved services market in Austria for a single component since 2015 is ‘Fixed telephone services’ (+0.6 on trust and +0.4 on both problems & detriment and choice). The next most improved markets are ‘Real estate services’ (+0.4 on problems & detriment) and ‘Train services’ (+0.4 on problems & detriment). By contrast, the services markets

showing the greatest decline since 2015 are ‘Private life insurance’ (-0.6 points), ‘Holiday accommodation’ (-0.6 points), ‘Real estate services’ (-0.5 points), ‘Home insurance’ (-0.4 points) and ‘Vehicle maintenance and repair services’ (-0.4 points), all scoring worst for the expectations component.

Difference as compared to the EU-28										
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	+9.3*	+1.0*	+1.3*	-14.9*	+3.5*	+0.8*	-25.7	+0.7*	+1.1*
34	Internet provision	+8.5*	+0.8*	+1.3*	-19.3*	-2.5*	+1.1*	-36.8	+0.6*	+0.7*
36	Train services	+8.5*	+0.8*	+0.9*	-11.1*	-1.3*	+0.6*	+14.5	+0.6*	+1.6*
46	Electricity services	+7.8*	+1.3*	+1.3*	-6.6*	-1.5*	+0.4*	-5.7	+0.3*	+0.9*
45	Water supply	+7.6*	+1.2*	+1.0*	-6.3*	-0.6	+0.4*	-44.7*	+0.3*	+1.5*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
22	Personal care services	-0.4	+0.1*	+0.3*	+0.4	+1.1*	-0.1	-38.3*	-0.3*	-0.1*
6	Alcoholic drinks	+0.4	+0.0	+0.7*	-1.8*	+1.3	+0.1*	-55.4*	-0.2*	-0.3*
55	Dairy products	+0.4	+0.1	+0.5*	-1.6	+2.8*	-0.0	-41.5*	-0.0	-0.3*
19	Personal care products	+0.5	+0.2*	+0.5*	-2.9*	+3.1*	+0.1*	-18.7	-0.1*	-0.3*
39	Holiday accommodation	+0.7	+0.1	+0.5*	-4.6*	+0.6	+0.2*	-21.5	-0.1	-0.3*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	+2.9*	+0.3*	+0.6*	-6.8*	+0.5	+0.4*	-81.9*	+0.1	+0.4*
2	Meat and meat products	+1.9*	+0.3*	+0.0	-5.0*	-1.1	+0.3*	+13.7	+0.1	+0.2
34	Internet provision	+1.8*	+0.2*	+0.2*	-5.2*	-2.6*	+0.3*	-46.0*	+0.1	+0.1
51	Mortgages	+1.8*	+0.3*	+0.3*	-4.0*	-1.1	+0.3*	+12.1	-0.1	+0.2
54	TV-subscriptions	+1.0	+0.2	+0.1	-3.8*	+2.6*	+0.2*	-22.6	+0.0	-0.0
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
39	Holiday accommodation	-2.6*	-0.3*	-0.3*	-4.2*	-1.3	+0.3*	-4.3	-0.6*	-0.4*
52	Private Life Insurance	-2.2*	-0.1	-0.3*	-1.7	-1.8*	+0.2*	+9.6	-0.6*	-0.3*
13	ICT products	-2.0*	-0.3*	+0.0	-1.8*	+0.5	+0.1	-75.7*	-0.4*	-0.4*
20	Real Estate Services	-1.9*	-0.3*	-0.2*	-6.0*	-0.7	+0.4*	+53.6*	-0.5*	-0.2*
10	Electronic products	-1.6*	-0.3*	-0.0	-1.4	+3.0*	-0.0	+0.5	-0.3*	-0.2*

## 21. POLAND



### 21.1. Overall performance

The average MPI score for all markets surveyed in Poland is 78.9, which is lower than the EU-28 average (-1.2). The goods markets' average MPI score is 82.3, while the services markets' MPI score is 76.9; both are lower than the EU-28 average, by 0.4 and 1.7 points respectively.

Poland ranks among the top three EU-28 countries for the 'Personal care products' goods market, but also in the bottom three for the 'Vehicle maintenance and repair services' and the 'Vehicle insurance' services markets.

Poland's overall MPI score has increased by 1.9 points since 2015. Both the overall MPI scores of the goods (+2.3) and the services (+1.8) markets have improved since 2015.

## 21.2. Goods markets

The top three goods markets in Poland in terms of the MPI score are ‘Alcoholic drinks’, ‘Personal care products’ and ‘Dairy products’; the bottom three are ‘Second hand cars’, ‘New cars’ and ‘ICT products’.

Six out of 15 goods markets surveyed in Poland perform above the EU-28 average in terms of their MPI score, led by the markets for ‘Alcoholic drinks’ (+2.7), ‘Personal care products’ (+2.6) and ‘Meat and meat products’ (+2.3). Four goods markets perform below the EU-28 average, with the lowest scoring ones being the ‘Second hand cars’ (-9.0), ‘ICT products’ (-2.6) and ‘Spectacles and lenses’ (-2.4).

Three of the seven individual goods markets surveyed in both 2015 and 2017 have increased their MPI score since 2015, with the largest increase in the ‘Meat and meat products’ (+7.0) market. The other markets remained stable since 2015. Eight out of 15 goods markets surveyed in both 2013 and 2017 increased their MPI score since 2013, with the largest increases in ‘Meat and meat products’ (+13.2), ‘Clothing and footwear’ (+10.5) and ‘Fuel for vehicles’ (+7.5). None of the goods markets in Poland show a decrease since 2013.

Overall, the goods markets in Poland score above the EU-28 average for the comparability, expectations and choice components. The trust and problems & detriment component scores, however, are below the EU-28 average. In addition, the proportion of respondents in Poland who experienced problems and the level of detriment are both higher than the EU-28 average, while the proportion of those who complained as a result of the problems experienced is in line with the EU-28 average.

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

Of all the goods markets in Poland, the ‘Meat and meat products’ market scores best in terms of a single component compared to the EU-28 average (+0.6 on choice and +0.5 on comparability). The other goods markets with the highest scores are ‘Dairy products’ and ‘Fuel for vehicles’ (both scoring +0.6 on choice), as well as ‘Personal care products’ (+0.5 on choice). The worst-performing goods market in Poland is ‘Second hand cars’, scoring worst on three components, namely trust, expectations and comparability (-2.3 points, -0.9 points and -0.8 points respectively, below the EU-28 average). The next two lowest-scoring markets are ‘Small household appliances’ (-0.8 on trust) and ‘Spectacles and lenses’ (-0.7 on trust).

The ‘Meat and meat products’ market in Poland also has the highest increase (+1.7 on trust and +0.9 on expectations) for a single component since 2015. The next most improved markets are ‘Fuel for vehicles’ (+1.0 on trust) and ‘Non-prescription medicines’ (+0.9 on trust and +0.6 on expectations). In contrast, the market for ‘ICT products’ is the only goods market in Poland that has registered a decrease for a single component since 2015 (-0.3 on comparability).

### 21.3. Services markets

The top three services markets in Poland in terms of the MPI score are ‘Personal care services’, ‘Airline services’, and ‘Holiday accommodation’. The bottom three are ‘Real estate services’, ‘Vehicle maintenance and repair services’, and ‘Investment products, private personal pensions and securities’.

Of the 25 services markets surveyed in 2015, only three markets, those for ‘Mobile telephone services’ (+4.8), ‘Water supply’ (+2.7) and ‘Electricity services’ (+1.6), perform above the EU-28 average in terms of their MPI score. Fourteen services markets score below the EU-28 average, with the markets for ‘Vehicle maintenance and repair services’ (-9.4), ‘Offline gambling and lottery services’ (-6.3) and ‘Investment products, private personal pensions and securities’ (-5.3) comparing least favourably to the EU-28 average.

Eight out of the 23 services markets surveyed in both 2015 and 2017 have improved since 2015, led by the markets for ‘Mobile telephone services’, ‘Electricity services’ (both +7.5) and ‘Train services’ (+5.9). In contrast, ‘Vehicle maintenance and repair services’ and ‘Vehicle insurance’ (both -3.5) and ‘TV-subscriptions’ (-3.1) are the only markets that have decreased their MPI score since 2015. Out of the 25 services markets surveyed in both 2013 and 2017, 13 have improved since 2013, with the greatest improvements occurring for ‘Train services’ (+14.2), ‘Electricity services’ (+7.6) and ‘Water supply’ (+6.6). The only markets that have decreased in their MPI score since 2013 are ‘Offline gambling and lottery services’ (-3.4) and ‘Vehicle insurance’ (-2.3).

All five components score below the EU-28 average. In addition, the proportion of respondents who experienced problems in Poland is higher than in the EU as a whole. By contrast, the proportion of those who complained as a result of the problems experienced and the level of detriment are both in line with the EU-28 average.

All five components in the services markets have improved since 2015. In addition, between 2015 and 2017, the proportion of respondents who complained as a result of the problems experienced and the level of detriment decreased, while the proportion of those who experienced problems remained stable.

Compared to the EU-28 average, the best-scoring services markets in Poland for a specific component is ‘Mobile telephone services’ (+0.8 on choice and +0.7 on trust), followed by the ‘Electricity services’ (+0.6 on trust) and ‘Water supply’ (+0.6 on trust and +0.5 on expectations). Conversely, the ‘Vehicle maintenance and repair services’ market has the lowest score for a single component compared to the EU-28 average (scoring -1.7 on trust and -1.0 on comparability). The markets with the next lowest scores are: ‘Offline gambling and lottery services’ (-1.4 on trust), ‘Vehicle insurance’ (-1.0 on expectations) and ‘Investment products, private personal pensions and securities’ (-1.0 on trust).

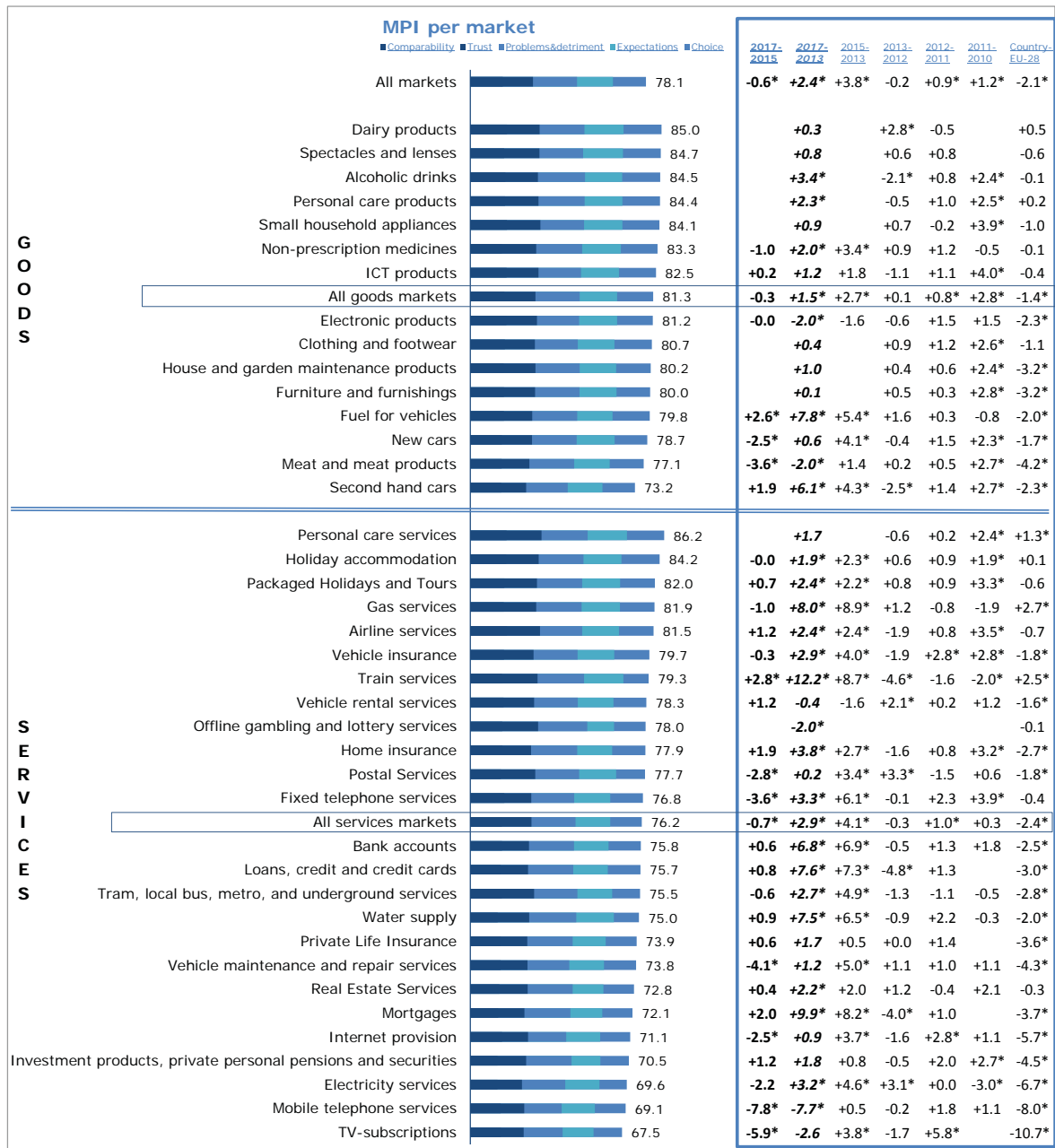
The market for ‘Mobile telephone services’ in Poland has also improved the most in terms of a single component since 2015 (+1.7 on trust), followed by the markets for ‘Electricity services’ (scoring +1.4 on choice, +1.2 on comparability and +1.1 on trust) and ‘Water supply’ (+1.1 on choice). At the opposite end of the scale, ‘Vehicle insurance’ has the lowest score for a specific component in Poland since 2015 (-1.0 on expectations). Another market that has decreased since 2015 is ‘Vehicle maintenance and repair services’ (scoring -0.7 on comparability and -0.5 on choice). The next worst-performing markets for a single component since 2015 are ‘TV-subscriptions’ (-0.5 on comparability) and ‘Real estate services’ (-0.4 on comparability).

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+4.8*	+0.4*	+0.7*	-1.9	+0.0	+0.1	-0.2	+0.4*	+0.8*
6	Alcoholic drinks	+2.7*	+0.5*	+0.0	+0.6	+0.5	-0.0	+27.5*	+0.4*	+0.4*
45	Water supply	+2.7*	+0.0	+0.6*	-0.7	-0.1	+0.0	-2.3	+0.5*	+0.1
19	Personal care products	+2.6*	+0.4*	-0.0	+1.0	-0.2	-0.0	-1.4	+0.5*	+0.5*
2	Meat and meat products	+2.3*	+0.5*	+0.4*	+6.1*	+1.7*	-0.5*	+9.6	+0.2*	+0.6*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
23	Vehicle maintenance and repair services	-9.4*	-1.0*	-1.7*	+9.2*	-0.0	-0.5*	-0.8	-0.8*	-0.8*
16	Second hand cars	-9.0*	-0.8*	-2.3*	+3.2	+0.3	-0.2*	-8.4	-0.9*	-0.6*
59	Offline gambling and lottery services	-6.3*	-1.0*	-1.4*	+0.7	-1.8	+0.0	-8.9	-0.2	-0.7*
28	Investment products, private personal pensions and	-5.3*	-0.5*	-1.0*	+4.7*	+0.5	-0.3*	+0.6	-0.4*	-0.2*
20	Real Estate Services	-4.5*	-0.6*	-0.9*	+0.5	-0.5	+0.0	+7.6	-0.3*	-0.5*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+7.5*	+0.1	+1.7*	-11.5*	-0.8*	+0.9*	-4.1	+0.6*	+0.5*
46	Electricity services	+7.5*	+1.2*	+1.1*	+2.2	-0.2	-0.1	-1.9	+0.6*	+1.4*
2	Meat and meat products	+7.0*	+0.4*	+1.7*	-6.6*	+1.2*	+0.2	-7.9	+0.9*	+0.3*
36	Train services	+5.9*	+0.4*	+0.8*	-2.7	-1.1*	+0.3*	-2.9	+0.7*	+0.7*
45	Water supply	+5.6*	+0.6*	+0.9*	-1.2	+0.8	+0.0	+6.7	+0.5*	+1.1*
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
30	Vehicle insurance	-3.5*	-0.4*	-0.2	+1.8	-0.0	-0.1	-27.1*	-1.0*	-0.2
23	Vehicle maintenance and repair services	-3.5*	-0.7*	-0.4*	+1.6	-0.7*	+0.0	-14.4*	-0.4*	-0.5*
54	TV-subscriptions	-3.1*	-0.5*	-0.1	+6.6*	-0.5	-0.2	-8.8	-0.3	-0.4*
13	ICT products	-1.2	-0.3*	+0.0	+2.6	-0.6	-0.1	-9.0	-0.1	-0.2
20	Real Estate Services	-1.1	-0.4*	+0.0	-0.8	-0.7	+0.1	-4.7	-0.1	-0.2



## 22. PORTUGAL



### 22.1. Overall performance

The average MPI score for all markets surveyed in Portugal is 78.1, which is lower than the EU-28 average (-2.1). The goods markets' average MPI score is 81.3 and the services markets' figure is 76.2; both are below the EU-28 average, by 1.4 and 2.4 points respectively.

Portugal ranks among the bottom three EU-28 countries for the 'TV-subscriptions' market.

The average MPI score for all markets is 0.6 points lower than in 2015, due to a decrease in the overall services (-0.7) markets' MPI score. The goods markets' average has remained stable since 2015.

## 22.2. Goods markets

The top three Portuguese goods markets in terms of the MPI score are 'Dairy products', 'Spectacles and lenses' and 'Alcoholic drinks'. The bottom three goods markets are 'Second hand cars', 'Meat and meat products' and 'New cars'.

Of the 15 goods markets surveyed in Portugal, seven score below the EU-28 average in terms of their MPI score. The lowest scores compared to the EU-28 average were recorded for 'Meat and meat products' (-4.2), 'House and garden maintenance products' and 'Furniture and furnishings' (both -3.2). The remaining eight goods markets score in line with the EU-28 average.

Of the seven goods markets that were surveyed in both 2015 and 2017, only the market for 'Fuel for vehicles' (+2.6) has improved since 2015, while two goods markets have decreased over this period, with the largest drop in the market for 'Meat and meat products' (-3.6). Five out of the 15 goods markets surveyed in both 2013 and 2017 have improved since 2013, led by the markets for 'Fuel for vehicles' (+7.8), 'Second hand cars' (+6.1) and 'Alcoholic drinks' (+3.4). 'Meat and meat products' and the 'Electronic products' (both -2.0) are the only markets that have decreased since 2013.

In comparison with the EU-28 average, the trust and problems & detriment component scores are below the average. Only the choice component scores above the EU-28 average, while the comparability and expectations component scores are in line with the EU-28 average. Furthermore, the goods markets have a higher proportion of respondents who experienced problems and a higher level of detriment in comparison to the EU-28 average. However, the proportion of those who complained as a result of the problems experienced is lower than in the EU as a whole.

Since 2015, only the trust component score decreased, while the comparability, expectations, choice and problems & detriment scores remained stable over this period. Furthermore, the proportion of respondents who complained as a result of the problems experienced has decreased since 2015, while the proportion of those who experienced problems and the level of detriment have remained stable over this period.

Compared to the EU-28 average, the 'Spectacles and lenses' market in Portugal performs best in terms of a single component (+0.3 on choice), followed by 'Dairy products' (+0.3 on both choice and comparability), 'Non-prescription medicines' (+0.3 on expectations) and 'ICT products' (+0.3 on comparability). The worst-scoring markets in Portugal compared to the EU-28 average are 'Meat and meat products' (-1.2 points), 'Fuel for vehicles' (-0.9 points), 'Furniture and furnishings' (-0.9 points), 'Electronic products' (-0.8 points) and 'Second hand cars' (-0.7 points), all scoring lowest for the trust component.

The 'Fuel for vehicles' market in Portugal has achieved the highest increases for a single component since 2015. It scores best on three components, namely trust (+0.5 points), comparability (+0.4 points) and choice (+0.3 points). The next most improved market is 'Second hand cars' (+0.4 on expectations). In contrast, the goods markets with the greatest decline since 2015 are 'New cars' (-0.6 on trust and -0.3 on comparability) and 'Meat and meat products' (-0.5 each on the comparability, trust and choice components).

### 22.3. Services markets

The top three services markets in Portugal in terms of the MPI score are ‘Personal care services’, ‘Holiday accommodation’ and ‘Packaged holidays and tours’. The bottom three are the ‘TV-subscriptions’, ‘Mobile telephone services’ and ‘Electricity services’ markets.

Of the 25 services markets surveyed in Portugal, only the ‘Gas services’ (+2.7), ‘Train services’ (+2.5) and ‘Personal care services’ (+1.3) markets score higher in terms of their MPI score. Another 16 markets score below the EU-28 average in terms of their MPI score, with ‘TV-subscriptions’ (-10.7), ‘Mobile telephone services’ (-8.0) and ‘Electricity services’ (-6.7) showing the greatest discrepancies.

Of the 23 services markets surveyed in both 2015 and 2017, only the market for ‘Train services’ (+2.8) has improved since 2015, whereas six services markets have decreased. The largest drops are recorded in ‘Mobile telephone services’ (-7.8), ‘TV-subscriptions’ (-5.9) and ‘Vehicle maintenance and repair services’ (-4.1). Fifteen of the 25 individual services markets surveyed in both 2013 and 2017 have improved since 2013, led by ‘Train services’ (+12.2), ‘Mortgages’ (+9.9) and ‘Gas services’ (+8.0). Only the markets for ‘Mobile telephone services’ (-7.7) and ‘Offline gambling and lottery services’ (-2.0) have decreased in their MPI score since 2013.

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

Problems & detriment is the only component showing a decreased score since 2015 while trust, comparability, choice and expectations have remained stable over the same time span. In addition, the level of detriment has also remained unchanged since 2015. Furthermore, the proportion of respondents who experienced problems has increased since 2015, while the proportion of those who complained as a result of the problems experienced has decreased over this period.

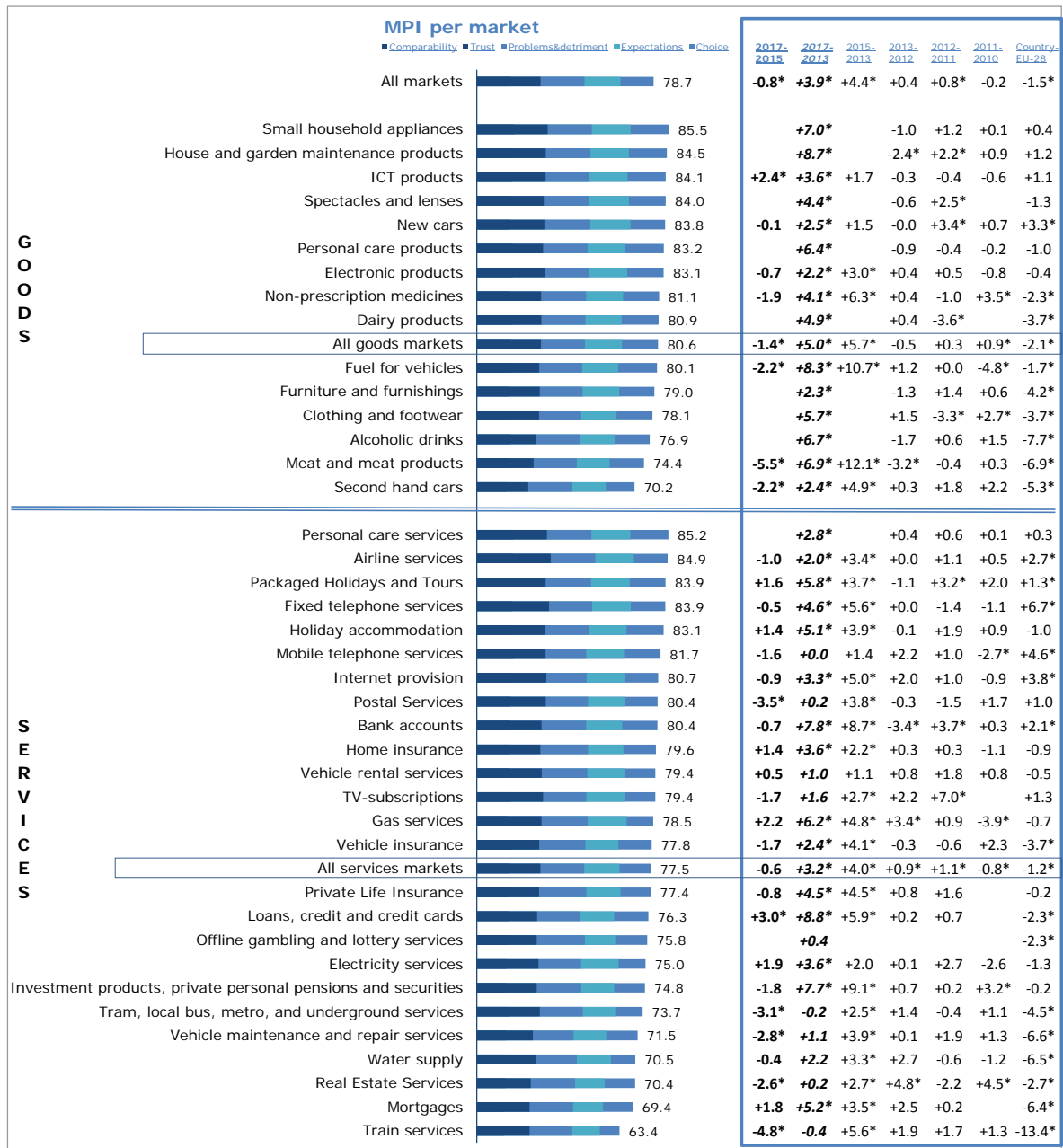
Compared to the EU-28 average, the ‘Train services’ market performs best for a specific component (+0.7 on expectations and +0.5 on problems & detriment), followed by ‘Gas services’ (+0.6 on both choice and comparability) and ‘Fixed telephone services’ (+0.5 on comparability). Conversely, the ‘TV-subscriptions’ market has the lowest score for a single component, scoring -2.3 below the EU-28 average on trust. The next lowest-scoring markets are ‘Mobile telephone services’ (-1.6 points), ‘Electricity services’ (-1.3 points), ‘Internet provision’ (-1.2 points) and ‘Private life insurance’ (-1.2 points), which all score below the EU-28 average for the trust component.

Out of all services markets in Portugal, the market for ‘Train services’ has improved the most in terms of a specific component since 2015 (+0.5 on trust and +0.4 on expectations). The other two most improved markets in Portugal since 2015 are ‘Mortgages’ (+0.5 on choice and +0.4 on trust) and ‘Bank accounts’ (+0.5 on comparability). In contrast, the market with the greatest decline for a specific component since 2015 is ‘TV-subscriptions’ (-1.0 on trust), followed by ‘Mobile telephone services’ (scoring -0.9 on both trust and problems & detriment, and -0.8 on choice) and ‘Fixed telephone services’ (-0.9 on trust).

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+2.7*	+0.6*	-0.2	-2.1*	-0.1	+0.1*	-26.0*	+0.4*	+0.6*
36	Train services	+2.5*	+0.3*	-0.0	-8.3*	-0.6	+0.5*	-16.6	+0.7*	-0.2
22	Personal care services	+1.3*	+0.4*	-0.2*	-0.7	+1.1	+0.0	-3.3	+0.2*	+0.2*
55	Dairy products	+0.5	+0.3*	-0.5*	-0.9	+0.3	+0.0	-17.0	+0.2*	+0.3*
19	Personal care products	+0.2	+0.0	-0.3*	-1.0	+0.2	+0.0	-11.3	+0.1	+0.2*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
54	TV-subscriptions	-10.7*	-0.5*	-2.3*	+17.4*	+0.5*	-1.1*	+1.7	-0.9*	-0.5*
33	Mobile telephone services	-8.0*	-0.3*	-1.6*	+14.7*	+0.7*	-1.1*	+3.0	-0.5*	-0.7*
46	Electricity services	-6.7*	-0.4*	-1.3*	+7.4*	-0.2	-0.4*	-7.4	-0.4*	-0.7*
34	Internet provision	-5.7*	-0.0	-1.2*	+12.0*	+0.4	-0.8*	-3.5	-0.3*	-0.5*
28	Investment products, private pensions and	-4.5*	-0.3*	-0.7*	+1.3	+0.4	-0.1	+1.3	-0.6*	-0.5*

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	+2.8*	+0.1	+0.5*	-3.4*	-0.6	+0.2*	-22.5	+0.4*	+0.4
17	Fuel for vehicles	+2.6*	+0.4*	+0.5*	+1.5	+0.5	-0.1	-29.6	+0.3	+0.3*
51	Mortgages	+2.0	-0.0	+0.4*	-2.2	+0.4	+0.1	-25.9*	+0.3	+0.5*
29	Home insurance	+1.9	+0.1	+0.1	-0.0	-1.3	+0.1	-20.3*	+0.2	+0.3*
16	Second hand cars	+1.9	+0.1	+0.1	-4.0	+0.6	+0.1	+4.6	+0.4*	+0.2
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-7.8*	-0.8*	-0.9*	+13.0*	+0.2	-0.9*	+0.4	-0.5*	-0.8*
54	TV-subscriptions	-5.9*	-0.4*	-1.0*	+6.9*	+0.7*	-0.6*	-7.3*	-0.6*	-0.4*
23	Vehicle maintenance and repair services	-4.1*	-0.6*	-0.3	+5.2*	-0.1	-0.3*	-3.1	-0.3*	-0.5*
32	Fixed telephone services	-3.6*	-0.2	-0.9*	+1.3	+0.5	-0.1	+0.9	-0.3*	-0.3*
2	Meat and meat products	-3.6*	-0.5*	-0.5*	+0.1	+0.7	-0.1	-13.7	-0.2	-0.5*

## 23. ROMANIA



### 23.1. Overall performance

The average MPI score for all markets surveyed in Romania is 78.7, which is below the EU-28 average (-1.5). The goods markets' MPI score is 80.6 and the services markets' figure is 77.5; both are lower than the EU-28 average, by 2.1 and 1.2 points respectively.

Romania ranks among the bottom three EU-28 countries for the 'Alcoholic drinks' and 'Dairy products' goods markets and the 'Train services' services market.

Romania's average MPI score is 0.8 points lower than in 2015, due to a decrease in the overall goods (-1.4) markets' MPI score. The overall services markets' average has remained stable since 2015.

## 23.2. Goods markets

The top three goods markets in Romania in terms of the MPI score are ‘Small household appliances’, ‘House and garden maintenance products’ and ‘ICT products’. The bottom three markets are ‘Second hand cars’, ‘Meat and meat products’ and ‘Alcoholic drinks’.

Of the 15 goods markets surveyed in Romania, only the ‘New cars’ market (+3.3) scores above the EU-28 average in terms of its MPI score. Eight markets fall below the EU-28 average, with the markets having the greatest discrepancies being ‘Alcoholic drinks’ (-7.7), ‘Meat and meat products’ (-6.9) and ‘Second hand cars’ (-5.3).

Of the seven goods markets surveyed in both 2015 and 2017, only the market for ‘ICT products’ (+2.4) has recorded an increase in performance since 2015, whereas three markets have decreased over this period. The biggest decrease since 2015 is in the ‘Meat and meat products’ market (-5.5), despite an overall increase of 6.9 points since 2013, followed by ‘Fuel for vehicles’ and ‘Second hand cars’ (both -2.2). The ‘Fuel for vehicles’ market, however, has still recorded an increase of 8.3 points since 2013. All of the 15 goods markets surveyed in both 2013 and 2017 have recorded an increase since 2013, with the greatest improvements for ‘House and garden maintenance products’ (+8.7), followed by ‘Fuel for vehicles’ (+8.3), and ‘Small household appliances’ (+7.0).

The Romanian goods markets perform worse than the EU-28 average for the comparability, trust, expectations and the problems & detriment components. Only the choice component score is in line with the EU-28 average. Romanian goods markets also see a higher proportion of respondents who experienced problems in comparison to the EU-28, although the level of detriment and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average.

The goods markets show decreased performance for the comparability, trust, expectations and choice components since 2015, while the problems & detriment component has remained stable over this period. By contrast, the proportion of respondents who complained as a result of the problems experienced has decreased since 2015, while the proportion of those who experienced problems and the level of detriment has remained stable over this period.

Compared to the EU-28 average, the goods markets in Romania that increased the most in terms of a single component are ‘New cars’ (+0.6 on expectations and +0.4 on choice), followed by ‘ICT products’, ‘Fuel for vehicles’ and ‘House and garden maintenance products’, with all three scoring +0.4 points for the choice component. Conversely, the goods markets in Romania that perform the worst compared to the EU-28 average are ‘Alcoholic drinks’ (-2.0 on trust and -0.9 on expectations), ‘Meat and meat products’ (-1.6 on trust), ‘Dairy products’ (-1.3 on trust) and ‘Second hand cars’ (-1.1 on trust).

The ‘ICT products’ market in Romania has improved the most since 2015 in terms of market performance for a single component, having the highest scores on the expectations, comparability and choice components (+0.5 points, +0.4 points, and +0.4 points respectively). ‘New cars’ is another market that has improved its score for a single component since 2015 (+0.2 on problems & detriment). At the opposite end of the scale, the market that has declined the most since 2015 is ‘Meat and meat products’, scoring worst on four components, namely comparability (-1.0 points), trust (-0.7 points), choice (-0.5 points) and expectations (-0.5 points). The market that has registered the next greatest decline is ‘Second hand cars’, scoring -0.6 for the trust component.

### 23.3. Services markets

The top three services markets in Romania in terms of the MPI score are ‘Personal care services’, ‘Airline services’ and ‘Packaged holidays and tours’, while the bottom three are ‘Train services’, ‘Mortgages’ and ‘Real estate services’.

Of the 25 services markets surveyed in Romania, six score higher than the EU-28 average in terms of their MPI score. The best-performing markets are ‘Fixed telephone services’ (+6.7), ‘Mobile telephone services’ (+4.6) and ‘Internet provision’ (+3.8). Nine services markets, however, fall below the EU-28 average, with the worst being ‘Train services’ (-13.4), followed by ‘Vehicle maintenance and repair services’ (-6.6) and ‘Water supply’ (-6.5).

Of the 23 services markets surveyed in both 2015 and 2017, only the ‘Loans, credit and credit cards’ market (+3.0) has recorded an increase since 2015, while five services markets have reported a decline over this period, with the largest decline occurring for ‘Train services’ (-4.8) followed by ‘Postal services’ (-3.5). Fifteen of the 25 services markets surveyed in both 2013 and 2017 have improved since 2013, with the greatest improvements occurring for ‘Loans, credit and credit cards’ (+8.8), ‘Bank accounts’ (+7.8) and ‘Investment products, private personal pensions and securities’ (+7.7). The remaining markets have remained stable over this period.

Compared to the EU-28 average, the trust, choice, expectations, and problems & detriment scores are worse for the Romanian services markets, although the comparability component score is above the EU-28 average. As with the goods markets, the services markets also see a higher proportion of respondents who experienced problems in comparison to the EU-28, while the level of detriment and the proportion of those who complained as a result of the problems experienced are both lower than the EU-28 average.

Overall, the Romanian services markets show decreased scores compared to the comparability and problems & detriment components since 2015. The scores for the trust, choice and expectations components have remained stable over this period. In addition, the level of detriment has remained stable since 2015, while the proportion of respondents who experienced problems has increased over this period. The proportion of those who complained as a result of the problems experienced has, however, declined since 2015.

In terms of performance for a specific component, the market for ‘Mobile telephone services’ has the best score (+1.1 on comparability) compared to the EU-28 average. The markets with the next highest scores for a single component are ‘Fixed telephone services’ (scoring +1.0 on both trust and comparability and +0.7 on expectations) and ‘Internet provision’ (+0.7 on comparability). In contrast, the worst market in Romania compared to the EU-28 average is ‘Train services’, which has the lowest score for the trust, choice and expectations components (-1.8 points, -1.7 points, and -1.6 points below the EU-28 average respectively). The next two lowest-performing markets in terms of a single component are ‘Offline gambling and lottery services’ (-1.2 on trust) and ‘Vehicle insurance’ (-1.1 on trust).

The ‘Electricity services’ market in Romania shows the highest improvement for a single component since 2015 (+0.8 on choice). The other three markets with the highest scores are ‘Loans, credit and credit cards’ (+0.6 on trust and +0.4 on choice), ‘Packaged holidays and tours’ (+0.5 on comparability) and ‘Home insurance’ (+0.5 on trust). In contrast, the ‘Train services’ market shows the greatest decline since 2015 on comparability (-1.0

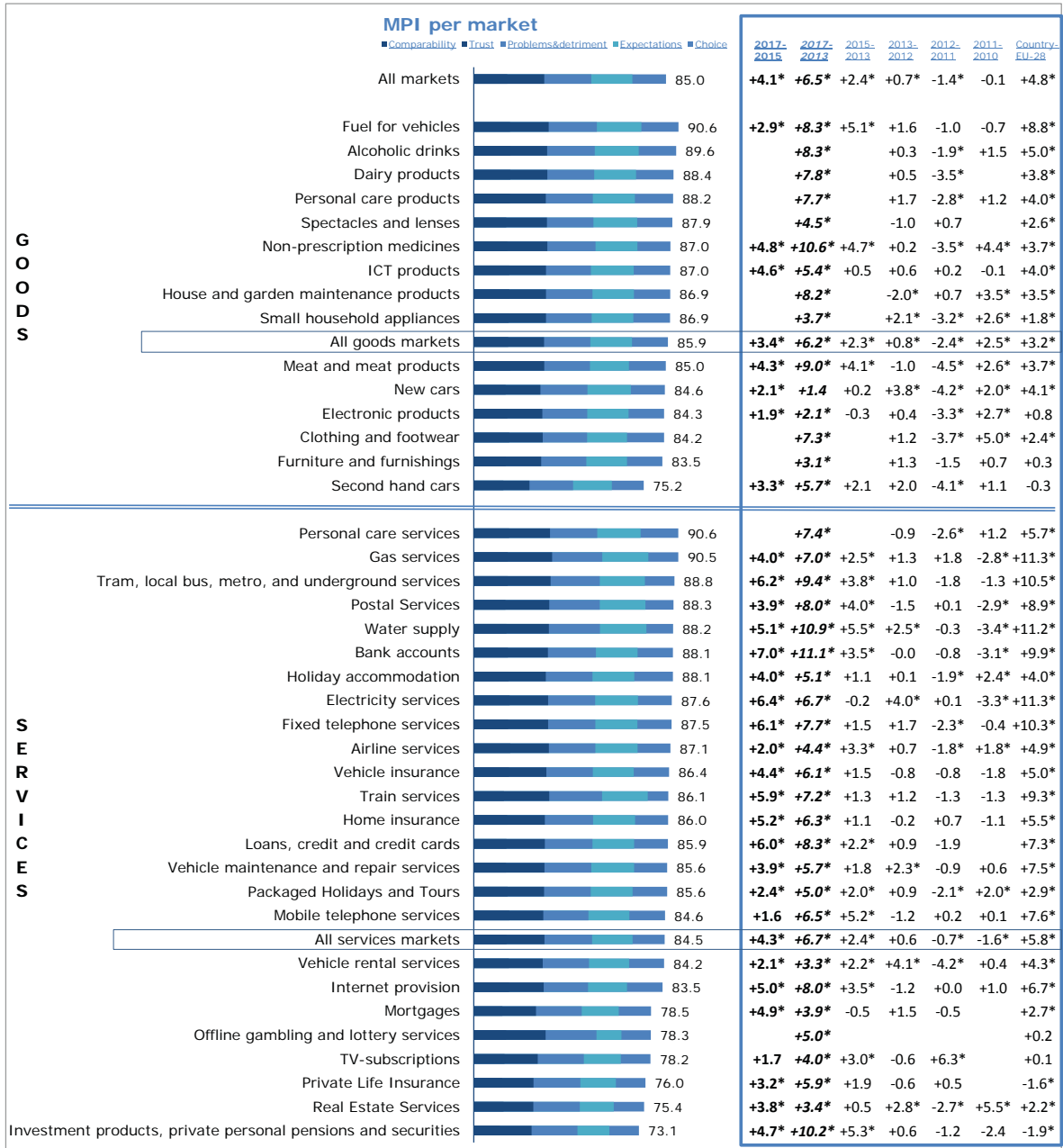
points), and is also the lowest-scoring market on trust (-0.5 points). The other markets with the greatest decline for a single component since 2015 are ‘Tram, local bus, metro, and underground services’ (-0.7 on choice), ‘Vehicle insurance’ (-0.5 on choice) and ‘Real estate services’ (-0.5 on expectations).

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	+6.7*	+1.0*	+1.0*	+1.0	-1.4*	+0.2	-29.4*	+0.7*	+0.7*
33	Mobile telephone services	+4.6*	+1.1*	+0.5*	+2.9	+0.3	-0.2	-25.1*	+0.4*	+0.5*
34	Internet provision	+3.8*	+0.7*	+0.6*	+7.1*	-1.0*	-0.1	-24.5*	+0.6*	+0.2
15	New cars	+3.3*	+0.1	+0.4*	-2.3	-0.6	+0.2*	-31.2*	+0.6*	+0.4*
37	Airline services	+2.7*	+0.3*	+0.6*	+1.7	-0.9*	-0.0	-18.9*	+0.4*	+0.1
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	-13.4*	-0.9*	-1.8*	+11.6*	-0.3	-0.6*	-34.1*	-1.6*	-1.7*
6	Alcoholic drinks	-7.7*	-0.3*	-2.0*	+3.3*	-0.4	-0.1*	-4.2	-0.9*	-0.5*
2	Meat and meat products	-6.9*	-0.4*	-1.6*	+8.8*	-0.0	-0.4*	-25.4*	-0.8*	-0.4*
23	Vehicle maintenance and repair services	-6.6*	-0.4*	-1.0*	+10.6*	-0.0	-0.6*	-35.5*	-0.7*	-0.4*
45	Water supply	-6.5*	+0.2	-1.0*	+15.3*	-0.8*	-0.7*	-30.7*	-0.7*	-0.6*

Difference as compared to 2015										
Improved 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	+0.6*	-0.7	+0.6	-0.0	-9.1	+0.4*	+0.4*
13	ICT products	+2.4*	+0.4*	+0.3	+1.8	+0.2	-0.1	-0.9	+0.5*	+0.4*
47	Gas services	+2.2	+0.1	+0.1	-1.2	-0.6	+0.1	-22.2*	+0.3	+0.4
46	Electricity services	+1.9	+0.2	+0.1	+3.1	-0.2	-0.1	-33.6*	+0.1	+0.8*
51	Mortgages	+1.8	+0.0	+0.2	-2.6	-1.0*	+0.3*	-9.9	+0.3	-0.1
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	-5.5*	-1.0*	-0.7*	+2.6	-0.4	-0.1	-35.8*	-0.5*	-0.5*
36	Train services	-4.8*	-1.0*	-0.5*	+6.8*	-0.2	-0.3	-23.5*	-0.4*	-0.2
31	Postal Services	-3.5*	-0.5*	-0.3*	+5.0*	+0.9*	-0.4*	-16.9*	-0.3*	-0.3
35	Tram, local bus, metro, and underground services	-3.1*	-0.2	-0.4*	+4.6*	+0.1	-0.3	-13.3	-0.3	-0.7*
23	Vehicle maintenance and repair services	-2.8*	-0.2	-0.2	+6.4*	-0.4	-0.3	-23.1*	-0.2	-0.3



## 24. SLOVENIA



### 24.1. Overall performance

The average MPI score for all markets surveyed in Slovenia is 85.0, which is above the EU-28 average (+4.8). The goods markets' MPI score is 85.9 and the services markets' MPI score is 84.5; both are above the EU-28 average, by 3.2 and 5.8 points respectively.

Slovenia ranks among the top three EU-28 countries for 8 goods and 16 services markets, and is ranked first for the 'Tram, local bus, metro, and underground services' and 'Gas services' services markets.

Slovenia's overall MPI score has increased by 4.1 points since 2015. Both the overall MPI scores of the goods (+3.4) and the services (+4.3) markets have improved since 2015.

## 24.2. Goods markets

The top three goods markets in Slovenia in terms of the MPI score are 'Fuel for vehicles', 'Alcoholic drinks' and 'Dairy products'. The bottom three goods markets are 'Second hand cars', 'Furniture and furnishings' and 'Clothing and footwear'.

Of the 15 goods markets surveyed in Slovenia, 12 score above the EU-28 average in terms of their MPI, led by the 'Fuel for vehicles' (+8.8), 'Alcoholic drinks' (+5.0) and 'New cars' (+4.1) markets. The remaining three goods markets, 'Electronic products', 'Furniture and furnishings' and 'Second hand cars', perform in line with the EU-28 average.

All seven goods markets surveyed in both 2015 and 2017 show an improvement in their MPI score since 2015. The biggest increases since 2015 are in 'Non-prescription medicines' (+4.8), 'ICT products' (+4.6) and 'Meat and meat products' (+4.3). Of the 15 goods markets surveyed in both 2013 and 2017, all but one showed improvement since 2013, with the highest improvements since 2013 occurring for 'Non-prescription medicines' (+10.6), 'Meat and meat products' (+9.0) and 'Alcoholic drinks' (+8.3). Despite its increase since 2015, the market for 'New cars' is the only one that has remained stable since 2013.

On average, for all goods markets surveyed, the scores for the comparability, trust, expectations and choice components are all above the EU-28 average. Only the problems & detriment component score is in line with the EU-28 average. In addition, the level of detriment for the goods markets in Slovenia is below the EU-28 average, while the proportion of respondents who experienced problems is in line with the EU-28 average. The proportion of those who complained as a result of the problems experienced, however, is higher compared to the EU-28 average.

Slovenian goods markets show increased scores in all components since 2015. In addition, the proportion of respondents who experienced problems has decreased since 2015, while the proportion of those who complained as a result of the problems experienced and the level of detriment have remained stable over this period.

When looking at the best-performing goods markets in Slovenia for a specific component, the 'Fuel for vehicles' market has the highest score compared to the EU-28 average. The market scores highest on four components, namely comparability (+1.4 points), expectations, trust (+1.1 points for both) and choice (+0.9 points). The next highest-scoring market in Slovenia is 'Non-prescription medicines' (+1.1 on comparability). Conversely, the market for 'Second hand cars' scores the worst (-0.5 on both trust and comparability) compared to the EU-28 average, followed by 'Electronic products' (-0.4 on comparability) and 'Furniture and furnishings' (-0.3 on comparability).

In terms of market performance for a single component in Slovenia, the goods markets for 'Non-prescription medicines' has improved the most since 2015 (+1.1 on comparability and +0.8 on trust), followed by the markets for 'Meat and meat products', 'ICT products' and 'Fuel for vehicles' (+1.0 points, +0.8 points, +0.6 points respectively), with all three scoring highest for the comparability component. There are no goods markets in Slovenia that have recorded a decrease for a single component since 2015.

### 24.3. Services markets

The top three services markets in Slovenia in terms of the MPI score are 'Personal care services', 'Gas services' and 'Tram, local bus, metro, and underground services'. At the bottom end of the list are 'Investment products, private personal pensions and securities', 'Real estate services' and 'Private life insurance'.

Of the 25 services markets surveyed in Slovenia, 21 score above the EU-28 average in terms of their MPI, with the best-performing markets being 'Gas services' and 'Electricity services' (both +11.3), closely followed by 'Water supply' (+11.2). The only two markets scoring below the EU-28 average are 'Private life insurance' (-1.6) and 'Investment products, private personal pensions and securities' (-1.9). The remaining two services markets for 'Offline gambling and lottery services' and 'TV-subscriptions' have scores in line with the EU-28 average.

Of the 23 services markets surveyed in both 2015 and 2017, only the 'TV-subscriptions' and 'Mobile telephone services' markets have failed to record an increase since 2015, and have remained stable instead. Of the other services markets, those that have showed the greatest improvement over this period are 'Bank accounts' (+7.0), 'Electricity services' (+6.4) and 'Tram, local bus, metro, and underground services' (+6.2). All services markets out of the 25 measured in both 2013 and 2017 have improved since 2013, led by the markets for 'Bank accounts' (+11.1), 'Water supply' (+10.9) and 'Investment products, private personal pensions and securities' (+10.2).

Slovenian services markets are ahead of the EU-28 average for all components. In addition, the proportion of respondents who experienced problems and the level of detriment are both lower than the EU-28 averages. Only the proportion of those who complained as a result of the problems experienced is in line with the EU-28 average.

Slovenian services markets have improved in score for every component since 2015. In addition, the level of detriment has also decreased over this period. The proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced have both remained stable since 2015.

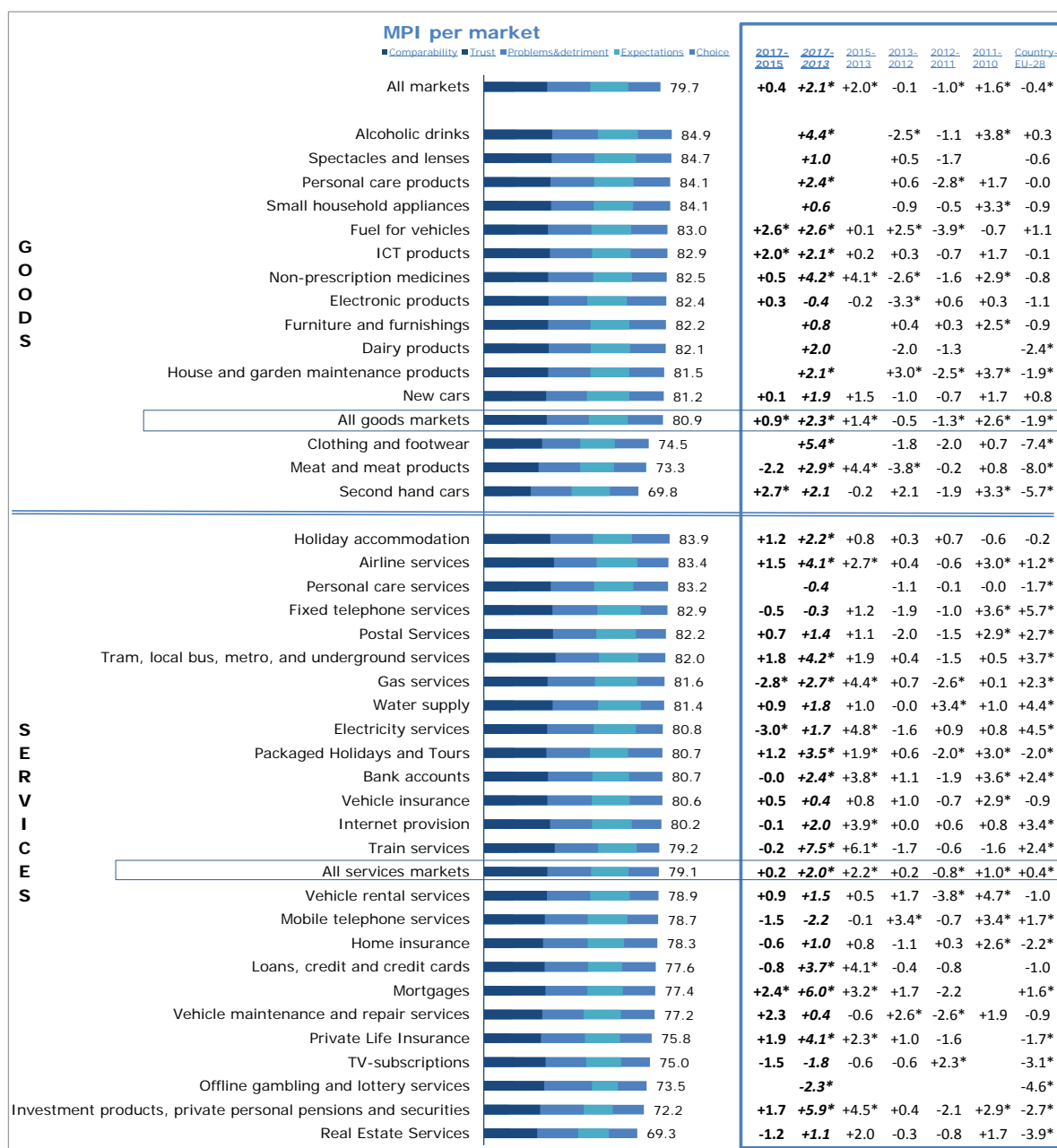
Compared to the EU-28 average, the services market for 'Water supply' in Slovenia performs best in terms of change for a specific component (+2.3 on comparability). The other best-scoring markets are 'Electricity services' (+1.8 on comparability), 'Gas services' (+1.7 on comparability and +1.5 on trust), and 'Postal services' (+1.7 on comparability). At the opposite end of the scale, the worst-performing services market in Slovenia for a single component is 'Offline gambling and lottery services', scoring -1.5 below the EU-28 average on expectations. The other two markets with the lowest scores are 'Private life insurance' (-0.5 on trust and -0.4 on problems & detriment) and 'Investment, private personal pensions and securities' (-0.4 expectations and -0.3 on comparability).

The services market showing the greatest increase for a single component since 2015 is the 'Bank accounts' market (+1.4 on comparability), followed by 'Electricity services' (+1.3 points on comparability). Next in line are 'Internet provision', 'Tram, local bus, metro, and underground services' and 'Water supply', with all three scoring +1.2 points on the comparability component. In contrast, there are no services markets in Slovenia that have recorded a decrease for a single component since 2015.

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+11.3*	+1.7*	+1.5*	-2.5*	-0.7	+0.2*	+3.4	+1.2*	+1.2*
46	Electricity services	+11.3*	+1.8*	+1.4*	-1.5	-1.5*	+0.2*	-6.6	+1.1*	+1.3*
45	Water supply	+11.2*	+2.3*	+1.1*	-3.6*	-0.8	+0.2*	+5.4	+1.0*	+1.2*
35	Tram, local bus, metro, and underground services	+10.5*	+1.4*	+1.0*	-8.4*	-1.4*	+0.5*	+13.2	+1.3*	+1.0*
32	Fixed telephone services	+10.3*	+1.1*	+1.4*	-6.7*	-1.8*	+0.5*	-4.3	+1.0*	+1.2*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
28	Investment products, private personal pensions and	-1.9*	-0.3*	-0.2	+2.9*	-0.3	-0.1	-8.5	-0.4*	+0.1
52	Private Life Insurance	-1.6*	+0.1	-0.5*	+5.2*	+0.7	-0.4*	-12.8	-0.1	+0.1
16	Second hand cars	-0.3	-0.5*	-0.5*	+2.2	+0.5	-0.2	-11.5*	+0.5*	+0.4*
54	TV-subscriptions	+0.1	+0.1	-0.3*	+1.1	-0.1	-0.0	+4.5	+0.0	+0.2
59	Offline gambling and lottery services	+0.2	+1.0*	+0.6*	-0.7	-1.7	+0.1*	-9.0	-1.5*	+0.2

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
26	Bank accounts	+7.0*	+1.4*	+0.9*	-1.5	-0.8	+0.1	-1.9	+0.5*	+0.9*
46	Electricity services	+6.4*	+1.3*	+0.7*	+0.4	-1.5*	+0.1	-9.4	+0.6*	+0.6*
35	Tram, local bus, metro, and underground services	+6.2*	+1.2*	+0.6*	-0.9	-1.6	+0.1	-6.4	+0.6*	+0.8*
32	Fixed telephone services	+6.1*	+0.9*	+1.0*	-1.0	-1.3	+0.2	-15.0*	+0.5*	+0.9*
58	Loans, credit and credit cards	+6.0*	+1.1*	+0.7*	-1.0	-0.7	+0.1	-9.4	+0.7*	+0.7*
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+1.6	+0.5*	-0.1	+0.1	-0.9	+0.1	+4.2	+0.1	+0.2*
54	TV-subscriptions	+1.7	+0.4*	+0.0	+5.1*	-0.6	-0.2	-6.6	+0.4*	+0.1
10	Electronic products	+1.9*	+0.1	+0.3*	-3.1	-0.9	+0.3*	-1.5	+0.2	+0.0
37	Airline services	+2.0*	+0.4*	+0.1	+0.7	+0.5	-0.1	+18.0	+0.1	+0.7*
15	New cars	+2.1*	+0.1	+0.2	-2.1	-0.7	+0.1	-1.7	+0.2	+0.4*

## 25. SLOVAKIA



### 25.1. Overall performance

The average MPI score for all markets surveyed in Slovakia is 79.7, which is below the EU-28 average (-0.4). The goods markets' MPI score is 80.9, which is below the EU-28 average by 1.9 points, while the services markets' figure of 79.1 is 0.4 points above the EU-28 average.

Slovakia ranks among the bottom three EU-28 countries for the 'Meat and meat products' and 'Clothing and footwear' goods markets.

Slovakia's overall MPI score has remained stable since 2015, despite an increase in the goods markets' overall MPI score (+0.9). The overall services markets average has remained stable since 2015.

## 25.2. Goods markets

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

Of the 15 goods markets surveyed in Slovakia, five are recorded as being below the EU-28 average in terms of their MPI score, with the worst performing markets being 'Meat and meat products' (-8.0), 'Clothing and footwear' (-7.4) and 'Second hand cars' (-5.7). The remaining 10 markets score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, three have improved their MPI score since 2015. These are 'Second hand cars' (+2.7), 'Fuel for vehicles' (+2.6) and 'ICT products' (+2.0). The other four goods markets have remained stable since 2015. Of the 15 goods markets surveyed in both 2013 and 2017, 'Clothing and footwear' (+5.4) and 'Alcoholic drinks' (+4.4) have shown the greatest overall increases since 2013, while the remaining markets have remained stable over this period.

The Slovakian goods markets generally score below the EU-28 average for the comparability, trust and problems & detriment components, but above the average for the choice component. The expectations score is in line with the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher for the goods markets in Slovakia in comparison to the EU-28 average, while the level of detriment is below the average.

Slovakian goods markets have improved in terms of their comparability and expectations component scores since 2015, but have remained stable for the trust, choice and problems & detriment component scores. In addition, a lower proportion of respondents who experienced problems has been noted since 2015, while the proportion of those who complained as a result of the problems experienced and the level of detriment have remained stable over this period.

Compared to the EU-28 average, the 'Fuel for vehicles' market in Slovakia performs best in terms of a single component (+0.7 on choice), followed by 'New cars' (+0.6 on expectations and +0.5 on choice), 'Non-prescription medicines' (+0.6 on choice) and 'Electronic products' (+0.6 on choice). In contrast, the three goods markets that score the worst compared to the EU-28 average are 'Second hand cars' (-2.0 on trust), 'Meat and meat products' (-1.5 on trust and -0.8 on comparability), and 'Clothing and footwear' (-1.1 on trust and -1.0 on problems & detriment).

The market for 'Fuel for vehicles' has seen the biggest improvement in Slovakia since 2015 for a specific component (+0.6 on expectations and +0.4 on comparability), followed by 'ICT products' (+0.5 on comparability), 'Second hand cars' (+0.4 on problems & detriment) and 'Non-prescription medicines' (+0.3 on choice). The Slovakian goods market for 'Non-prescription medicines' has decreased the most for a single component since 2015 (-0.5 on trust), followed by the market for 'Meat and meat products', scoring -0.4 on both the comparability and trust components.

### 25.3. Services markets

'Holiday accommodation', 'Airline services' and 'Personal care services' are the top three services markets in Slovakia in terms of the MPI score. The bottom three are 'Real estate services', 'Investment products, private personal pensions and securities' and 'Offline gambling and lottery services'.

Twelve out of the 25 services markets surveyed in Slovakia are above the EU-28 average in terms of their MPI score, the best-performing markets being 'Fixed telephone services' (+5.7), 'Electricity services' (+4.5) and 'Water supply' (+4.4). On the other hand, eight services markets find themselves scoring below the EU-28 average in terms of their MPI score, with the worst performing markets being 'Offline gambling and lottery services' (-4.6), 'Real estate services' (-3.9) and 'TV-subscriptions' (-3.1).

Of the 23 services markets surveyed in both 2015 and 2017, 'Mortgages' (+2.4) is the only services market to have recorded an improvement since 2015. 'Electricity services' (-3.0) and 'Gas services' (-2.8) are the only two markets to have recorded a decrease since 2015. All the other services markets have remained stable over this period. Of the 25 services markets surveyed in both 2013 and 2017, 11 markets have improved since 2013, with the greatest increases observed for 'Train services' (+7.5), followed by 'Mortgages' (+6.0), and 'Investment products, private personal pensions and securities' (+5.9). The only market that showed a decline since 2013 is 'Offline gambling and lottery services' (-2.3).

In terms of components, the expectations and choice scores for the services markets in Slovakia are above the EU-28 average, while the comparability and problems & detriment components score are in line with the EU-28 average. Only the trust component score for Slovakia is below the EU-28 average. Furthermore, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced are higher in Slovakia in comparison to the EU-28 average, but the level of detriment is lower than the average.

Choice is the only component showing an increase since 2015. The comparability, trust, expectations and problems & detriment components have remained stable since 2015. Conversely, the proportion of respondents who complained as a result of the problems experienced has increased since 2015, while the proportion of those who experienced problems and the level of detriment has remained stable over this period.

In comparison with the EU-28 average results, the market in Slovakia that performs best for a specific component is the 'Water supply' market (+1.1 on comparability). The next highest-scoring markets are 'Train services' (+1.1 on comparability), 'Tram, local bus, metro, and underground services' (+1.0 on comparability), 'Bank accounts' (+0.8 on choice) and 'Electricity services' (+0.8 on expectations). In contrast, the worst-performing services market compared to the EU-28 average is 'Offline gambling and lottery services', scoring -1.2 below the EU-28 average on both trust and expectations. The next three lowest-scoring markets are 'Home insurance', 'Real estate services' (both scoring -0.8 on trust), and 'Investment products, private personal pensions and securities' (-0.8 on expectations).

The most improved market in terms of a single component is 'Airline services', scoring +0.6 for the choice component. The next highest improver is the 'Vehicle rental services' (+0.5 on choice) market, followed by the markets for 'Vehicle maintenance and repair services', 'Tram, local bus, metro, and underground services' and 'Mortgages' (all three

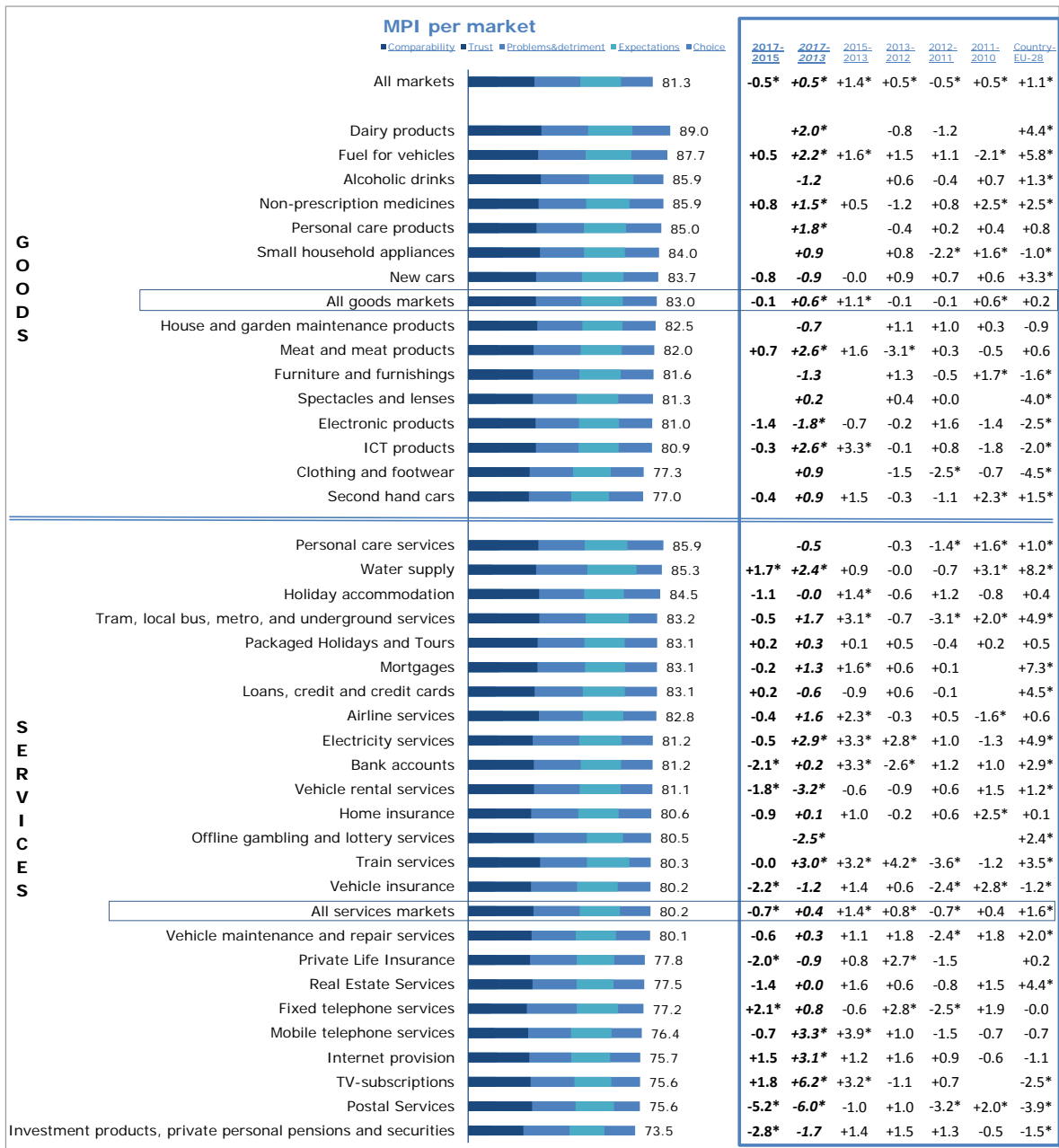
scoring +0.4 points for the trust, comparability and expectations components). At the other end of the scale, the ‘Train services’ market has registered the largest decrease for a single component since 2015 (-0.7 on choice), followed by ‘Gas services’ (-0.7 on trust), ‘Electricity services’ (-0.6 on trust), ‘Mobile telephone services’ (-0.6 on trust), and ‘Real estate services’ (-0.4 on expectations).

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	+5.7*	+0.7*	+0.8*	+2.3	-1.8*	+0.2	+0.6	+0.8*	+0.5*
46	Electricity services	+4.5*	+0.3	+0.5*	+0.4	-0.5	+0.0	+7.7	+0.8*	+0.4*
45	Water supply	+4.4*	+1.1*	+0.4*	+2.8*	-0.9	-0.1	+3.1	+0.6*	+0.4*
35	Tram, local bus, metro, and underground services	+3.7*	+1.0*	+0.3*	-2.8*	-0.3	+0.2*	+12.3	+0.4*	+0.2
34	Internet provision	+3.4*	+0.0	+0.4*	+2.2	-1.5*	+0.2*	+2.1	+0.6*	+0.1
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	-8.0*	-0.8*	-1.5*	+11.4*	+0.3	-0.6*	+10.8*	-0.7*	-0.3*
7	Clothing and footwear	-7.4*	-0.8*	-1.1*	+18.7*	+0.2	-1.0*	+4.4	-0.6*	-0.2
16	Second hand cars	-5.7*	-0.6*	-2.0*	+2.3	-0.4	-0.1	-5.1	+0.0	-0.4*
59	Offline gambling and lottery services	-4.6*	+0.3*	-1.2*	-0.6	-2.0	+0.1*	+3.4	-1.2*	+0.0
20	Real Estate Services	-3.9*	-0.2	-0.8*	+2.8	-0.4	-0.1	-2.9	-0.6*	-0.1

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
16	Second hand cars	+2.7*	+0.3	+0.2	-8.5*	+0.3	+0.4*	+5.5	+0.2	+0.0
17	Fuel for vehicles	+2.6*	+0.4*	+0.3	-1.1	+0.3	+0.0	+3.4	+0.6*	+0.2
51	Mortgages	+2.4*	+0.1	+0.2	-2.8	-0.7	+0.2	-9.6	+0.4*	+0.3*
23	Vehicle maintenance and repair services	+2.3	+0.1	+0.4*	+0.9	+0.6	-0.1	+5.3	+0.3	+0.4*
13	ICT products	+2.0*	+0.5*	+0.0	-1.7	+0.4	+0.0	+10.7	+0.2	+0.2*
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
46	Electricity services	-3.0*	-0.2	-0.6*	+4.1*	+0.2	-0.2*	-8.8	-0.1	-0.3
47	Gas services	-2.8*	-0.0	-0.7*	+1.9	+1.0	-0.1	+0.8	-0.2	-0.2
2	Meat and meat products	-2.2	-0.4*	-0.4*	-5.7*	+0.5	+0.2	-0.4	-0.1	-0.2
54	TV-subscriptions	-1.5	+0.1	-0.2	+3.5	-0.3	-0.1	+3.7	-0.3	-0.3
33	Mobile telephone services	-1.5	-0.3	-0.6*	-1.5	-0.3	+0.1	-1.5	+0.1	+0.1



26. FINLAND



26.1. Overall performance

The average MPI score for all markets surveyed in Finland is 81.3, which is above the EU-28 average (+1.1). The goods markets' MPI score is 83.0, which is in line with the EU-28 average. With an MPI score of 80.2, the services markets' score is above the EU-28 average by 1.6 points.

Finland ranks among the top three EU-28 countries for the 'Dairy products' goods market and the 'Mortgages' and 'Water supply' services markets. However, Finland is also ranked among the bottom three EU-28 countries for the 'Spectacles and lenses' goods market.

Finland's average MPI score is 0.5 points lower than in 2015, due to a decrease in the overall services (-0.7) markets MPI score. The overall goods markets' average has remained stable since 2015.

## 26.2. Goods markets

The top three goods markets in Finland in terms of the MPI score are ‘Dairy products’, ‘Fuel for vehicles’ and ‘Alcoholic drinks’. The bottom three are ‘Second hand cars’, ‘Clothing and footwear’ and ‘ICT products’.

Six of the 15 goods markets surveyed in Finland score above the EU-28 average in terms of their MPI, led by ‘Fuel for vehicles’ (+5.8), ‘Dairy products’ (+4.4) and ‘New cars’ (+3.3). Six markets score below the EU-28 average, with the worst-performing goods markets being ‘Clothing and footwear’ (-4.5), ‘Spectacles and lenses’ (-4.0) and ‘Electronic products’ (-2.5).

None of the seven goods markets surveyed in both 2015 and 2017 have recorded any change since 2015. Of the 15 goods markets surveyed in both 2013 and 2017, six have seen an increase in their MPI since 2013, with ‘Meat and meat products’ (+2.6), ‘ICT products’ (+2.6) and ‘Fuel for vehicles’ (+2.2) being the top three. ‘Electronic products’ is the only goods market that has registered a decrease in its MPI score since 2013 (-1.8).

In terms of component scores, the trust, expectations and choice scores are above the EU-28 average. In contrast, the comparability and problems & detriment components score below the EU-28 average. In addition, the goods markets in Finland show a lower level of detriment compared to the EU as a whole. However, a higher proportion of respondents who experienced problems and a higher proportion of those who complained as a result of the problems experienced are observed in comparison to the EU-28 average.

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

Compared to the EU-28 average, the ‘Fuel for vehicles’ market scores the highest for a specific component (+1.4 on expectations and +1.1 on trust). Next in line are ‘Alcoholic drinks’ (+1.1 on trust) and ‘Dairy products’ (+0.8 on both trust and expectations). In contrast, the worst-performing goods market in Finland compared to the EU-28 average is ‘Spectacles and lenses’, scoring -1.2 points below the EU-28 average for the comparability component. The markets with the next worst scores are: ‘Clothing and footwear’ (-0.9 on comparability) and ‘ICT products’ (-0.7 on comparability), ‘Alcoholic drinks’ (-0.6 on choice) and ‘House and garden maintenance products’ (-0.6 on comparability).

The goods market for ‘Fuel for vehicles’ in Finland has improved the most for a single component since 2015 (+0.3 on trust and +0.2 on expectations). The next most improved goods market is ‘Meat and meat products’ (+0.2 on problems & detriment). At the opposite end of the scale, the market for ‘New cars’ has recorded the greatest decline for a single component since 2015 (-0.3 on trust), followed by the ‘Fuel for vehicles’ (-0.3 on comparability) and ‘Electronic products’ (-0.3 on both choice and trust) markets.

## 26.3. Services markets

The top three services markets in Finland in terms of the MPI score are ‘Personal care services’, ‘Water supply’ and ‘Holiday accommodation’. The bottom three markets are

‘Investment products, private personal pensions and securities’, ‘Postal services’ and ‘TV-subscriptions’.

Of the 24 services markets surveyed in Finland, 12 score above the EU-28 average in terms of the MPI score, led by ‘Water supply’ (+8.2), ‘Mortgages’ (+7.3) and ‘Tram, local bus, metro, and underground services’ (+4.9). On the other hand, four services markets score below the EU-28 average, with the worst-performing being ‘Postal services’ (-3.9), ‘TV-subscriptions’ (-2.5) and ‘Investment products, private personal pensions and securities’ (-1.5).

Of the 22 services markets surveyed in both 2015 and 2017, the market for ‘Fixed telephone services’ (+2.1) shows the highest increase since 2015, followed by ‘Water supply’ (+1.7). These were the only two services markets to report an improvement. Six services markets reported a decline over this period, with the most prominent decreases occurring for ‘Postal services’ (-5.2), ‘Investment products, private personal pensions and securities’ (-2.8), and ‘Vehicle insurance’ (-2.2). Of the 24 services markets surveyed in both 2013 and 2017, six markets increased their MPI score since 2013, led by the markets for ‘TV-subscriptions’ (+6.2), ‘Mobile telephone services’ (+3.3) and ‘Internet provision’ (+3.1). ‘Postal services’ (-6.0), ‘Vehicle rental services’ (-3.2) and ‘Offline gambling and lottery services’ (-2.5) are the only markets that have decreased their scores over this period.

As with the goods markets, in terms of components the services markets in Finland perform better on trust, expectations and choice in comparison to the EU-28 average, but worse on comparability and problems & detriment. In addition, in Finland the level of detriment and the proportion of respondents who complained as a result of the problems experienced are lower in comparison to the EU-28 average. However, the proportion of those who experienced problems is higher in this country in comparison to the EU-28 average.

Both the trust and problems & detriment components have decreased in score since 2015, while comparability and expectations have remained stable over this period. In addition, still during the same time span, the proportion of respondents who have complained as a result of the problems experienced decreased, while the proportion of those who experienced problems have increased. The level of detriment has remained the same as in 2015.

When looking at the best-performing markets for a single component in Finland, the ‘Water supply’ market has the highest score compared to the EU-28 average (+1.3 on both choice and expectations, and +1.1 on trust), followed by the markets for ‘Bank accounts’ (+1.2 on trust) and ‘Mortgages’ (+1.1 on trust). Conversely, the worst-performing market compared to the EU-28 average is ‘Vehicle insurance’ (-1.5 points), followed by ‘Investment products, private personal pensions and securities’ (-1.3 points), ‘Fixed telephone services’ (-1.2 points), ‘Home insurance’ (-1.1 points) and ‘Mobile telephone services’ (-1.0 points), with all five of them scoring lowest on the comparability component.

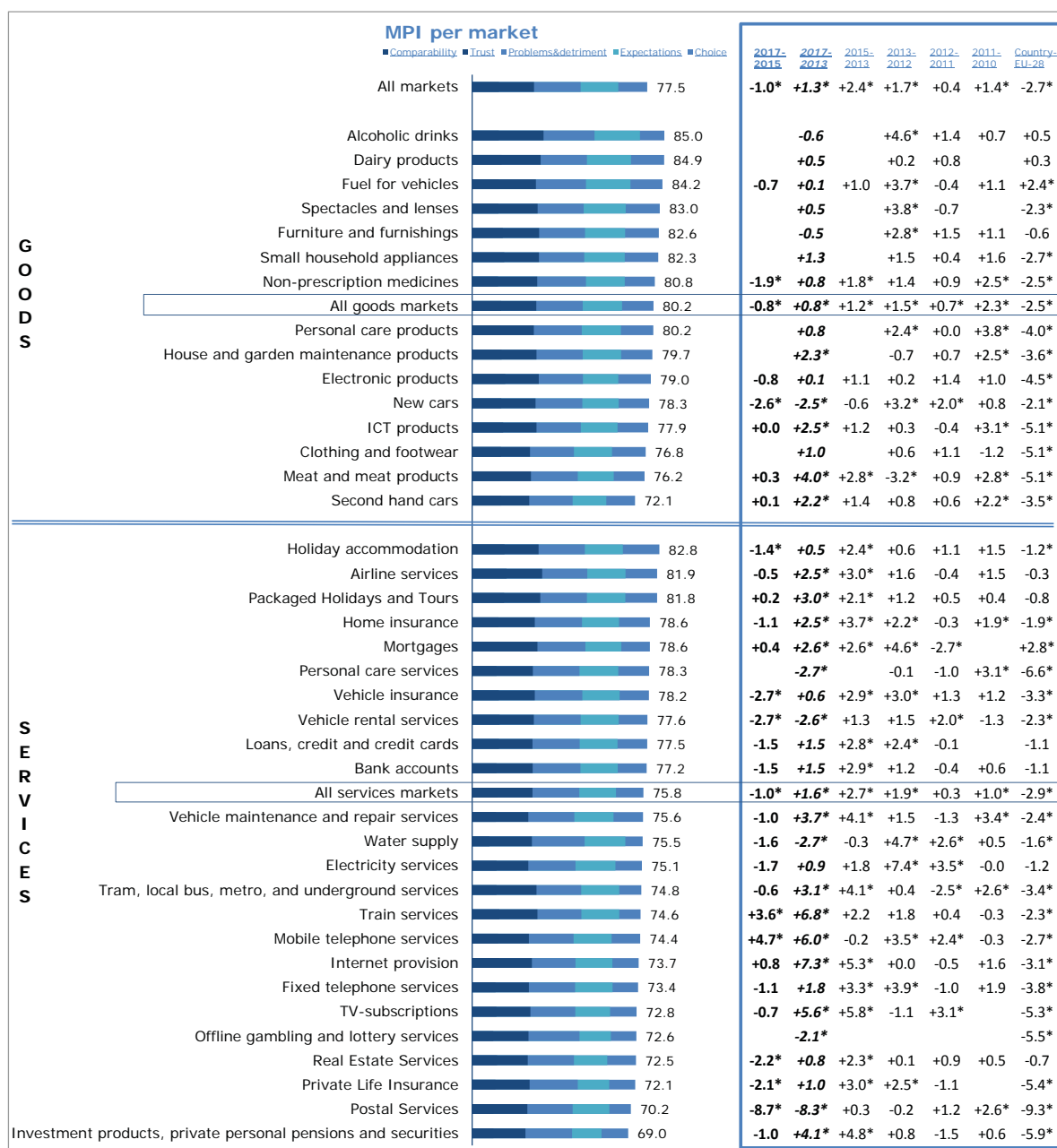
The market for ‘TV-subscriptions’ in Finland has improved the most in terms of a single component since 2015 (+0.5 on problems & detriment), followed by the markets for ‘Internet provision’ (+0.4 on comparability), ‘Loans, credit and credit cards’ (+0.3 on expectations), ‘Water supply’ (+0.2 on trust) and ‘Fixed telephone services’ (+0.2 on problems & detriment). In contrast, the market for ‘Investment products, private personal

pensions and securities’ has registered the largest decrease since 2015 (-0.8 on trust), followed by ‘Postal services’, which has decreased the most on three components, namely problems & detriment (-0.7 points), and expectations and trust (-0.6 points on both). The next lowest-performing market in Finland since 2015 is ‘Vehicle insurance’, scoring -0.5 points on the comparability component.

Difference as compared to the EU-28										
Top 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	+8.2*	-0.3*	+1.1*	-3.0*	-1.0	+0.2*	-4.7	+1.3*	+1.3*
51	Mortgages	+7.3*	+0.2*	+1.1*	-5.5*	-1.7	+0.4*	-14.2	+1.1*	+0.7*
17	Fuel for vehicles	+5.8*	-0.0	+1.1*	+0.5	-1.2	+0.0	+8.3	+1.4*	+0.3*
35	Tram, local bus, metro, and underground services	+4.9*	-0.1	+0.8*	+0.1	-1.0*	+0.1	-7.9	+1.0*	+0.5*
46	Electricity services	+4.9*	-0.0	+0.7*	+0.4	-0.3	+0.0	+5.2	+0.9*	+0.9*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
7	Clothing and footwear	-4.5*	-0.9*	-0.4*	+9.2*	-0.3	-0.4*	+6.7	-0.3*	-0.2*
53	Spectacles and lenses	-4.0*	-1.2*	-0.4*	+7.9*	+0.7	-0.5*	+7.6	-0.0	+0.1
31	Postal Services	-3.9*	-0.4*	-0.1	+12.9*	-0.2	-0.7*	-15.7*	-0.1	-0.5*
10	Electronic products	-2.5*	-0.6*	-0.3*	+8.4*	-0.3	-0.4*	+1.5	+0.0	-0.2*
54	TV-subscriptions	-2.5*	-0.9*	-0.2	+5.4*	-0.2	-0.2*	+0.5	-0.0	+0.1

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
32	Fixed telephone services	+2.1*	+0.0	+0.2	-4.6*	-0.2	+0.2*	-6.6	+0.0	+0.1
54	TV-subscriptions	+1.8	+0.0	+0.2	-10.8*	+0.2	+0.5*	+0.4	+0.2	-0.0
45	Water supply	+1.7*	+0.2	+0.2*	-0.7	-0.6	+0.1	-11.7	+0.2*	+0.3
34	Internet provision	+1.5	+0.4*	+0.1	+0.4	-0.1	-0.0	-10.8*	+0.2*	+0.2
48	Non-prescription medicines	+0.8	+0.2	+0.2	+1.3	-0.6	-0.0	-19.3	+0.2	-0.1
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
31	Postal Services	-5.2*	+0.0	-0.6*	+12.8*	-0.1	-0.7*	-12.5	-0.6*	-0.4*
28	Investment products, private personal pensions and	-2.8*	-0.1	-0.8*	+1.1	+1.5*	-0.2	-19.3	-0.3*	-0.1
30	Vehicle insurance	-2.2*	-0.5*	-0.1	+4.4*	+0.6	-0.2*	+5.1	-0.1	+0.0
26	Bank accounts	-2.1*	-0.2	-0.3*	+6.1*	-0.1	-0.3*	+6.7	-0.3*	+0.1
52	Private Life Insurance	-2.0*	+0.2	-0.4*	+2.6	+1.7	-0.2*	-18.1	-0.2	-0.1

## 27. SWEDEN



### 27.1. Overall performance

The average MPI score for all markets surveyed in Sweden is 77.5, which is below the EU-28 average (-2.7). The goods markets' average MPI score is 80.2 and the services markets' MPI score is 75.8; both are lower than the EU-28 average, by 2.5 and 2.9 points respectively.

Sweden ranks among the bottom three EU-28 countries for five goods and four services markets.

Sweden's overall MPI score has decreased by 1.0 points since 2015. Both the overall MPI score of the goods (-0.8) and the services (-1.0) markets has declined since 2015.

## 27.2. Goods markets

The top three goods markets in Sweden in terms of the MPI score are 'Alcoholic drinks', 'Dairy products' and 'Fuel for vehicles'. The bottom three are 'Second hand cars', 'Meat and meat products' and 'Clothing and footwear'.

Of the 15 goods markets surveyed in Sweden, only the 'Fuel for vehicles' market (+2.4) scores above the EU-28 average in terms of its MPI. In contrast, 11 goods markets score below the EU-28 average in terms of their MPI score, with the three greatest discrepancies occurring for 'ICT products', 'Clothing and footwear' and 'Meat and meat products' (all -5.1).

None of the seven goods markets surveyed in both 2015 and 2017 have shown an increase since 2015. While 'New cars' (-2.6) and 'Non-prescription medicines' (-1.9) declined between 2017 and 2015, the remaining five markets remained stable over this period. Of the 15 goods markets surveyed in both 2013 and 2017, four markets have recorded an increase compared to the 2013 figures, led by 'Meat and meat products' (+4.0) 'ICT products' (+2.5), and 'House and garden maintenance products' (+2.3). Only the 'New cars' (-2.5) market has decreased over this period.

All component scores are below the EU-28 average. Only in terms of the level of detriment do the Swedish goods markets score better (i.e. showing a lower level of detriment) than the EU-28 average. Furthermore, the proportion of respondents who experienced problems in Sweden is higher in comparison to the EU-28 average, while the proportion of those who complained as a result of the problems experienced is in line with the EU-28 average.

In terms of components, the expectations and choice scores have decreased since 2015, while the problems & detriment component score has increased over this period. The comparability and trust component scores are in line with those observed in 2015. Furthermore, while the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced have decreased since 2015, the level of detriment has remained stable over this period.

Compared to the EU-28 average, the highest-scoring goods markets in Sweden for a single component are: 'Alcoholic drinks' (+0.9 on trust and +0.3 on expectations), 'Fuel for vehicles' (+0.8 on expectations and +0.3 on trust), and 'Dairy products' (+0.5 on expectations). By contrast, the lowest-scoring markets compared to the EU-28 average are: 'Spectacles and lenses' (-1.4 on comparability), 'Clothing and footwear' (-1.2 on trust), 'Personal care products' (-1.1 on comparability), 'Alcoholic drinks' (-1.1 on choice), and 'Meat and meat products' (-1.0 on trust).

There are no goods markets in Sweden that have registered an improvement for a single component compared to the 2015 results. However, four markets have seen a decrease in scores since 2015: 'New cars' (-0.6 on trust and -0.5 on choice), 'Fuel for vehicles' (-0.5 on comparability), 'Non-prescription medicines' (-0.4 on choice) and 'Electronic products' (-0.3 on expectations).

## 27.3. Services markets

The top three services markets in Sweden in terms of the MPI score are 'Holiday accommodation', 'Airline services' and 'Packaged holidays and tours'. The bottom three

services markets are ‘Investment products, private personal pensions and securities’, ‘Postal services’ and ‘Private life insurance’.

Of the 24 services markets surveyed in Sweden, only the ‘Mortgages’ market (+2.8) scores above the EU-28 average in terms of its MPI score. Moreover, 17 of the 24 services markets are below the EU-28 average. The three worst-performing markets compared to the EU-28 average are ‘Postal services’ (-9.3), ‘Personal care services’ (-6.6) and ‘Investment products, private personal pensions and securities’ (-5.9).

Of the 22 services markets surveyed in both 2015 and 2017, ‘Mobile telephone services’ (+4.7) and ‘Train services’ (+3.6) are the only two to have recorded an improvement since 2015. Between 2015 and 2017, six services markets declined, with the biggest decreases recorded by ‘Postal services’ (-8.7), followed by ‘Vehicle insurance’ and ‘Vehicle rental services’ (both -2.7). Eleven of the 24 services markets surveyed in both 2013 and 2017 have improved since 2013, with the greatest improvement shown by ‘Internet provision’ (+7.3), followed by ‘Train services’ (+6.8) and ‘Mobile telephone services’ (+6.0). Five of the services markets have declined over this period, with the greatest decrease registered for ‘Gas services’ (-8.3), followed by the markets for ‘Postal services’ and ‘Water supply’ (both -2.7).

All the components are below the EU-28 average, except for problems & detriment (which are in line with the EU-28). In addition, the proportion of respondents who experienced problems in Sweden is higher in comparison to the EU-28 average. Conversely, the proportion of those who complained as a result of the problems experienced and the level of detriment are lower in Sweden in comparison to the EU-28 average.

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

Compared to the EU-28 average, the ‘Mortgages’, ‘Water supply’ and ‘Bank accounts’ services markets in Sweden registered the highest scores, all for the trust component (+0.8 points, +0.4 points, and +0.4 points respectively). The next best-scoring markets in terms of a single component are ‘Electricity services’, scoring +0.4 points above the EU-28 average on expectations, and ‘Mortgages’, scoring +0.3 points above the EU-28 average on the problems & detriment component. In contrast, the services markets in Sweden which perform worst in terms of a single component compared to the EU-28 average are: ‘Offline gambling and lottery services’ (-2.0 points), ‘Personal care services’ (-1.9 points), ‘Water supply’ (-1.7 points), ‘Postal services’ (-1.6 points) and ‘TV-subscriptions’ (-1.6 points), with all five scoring worst on the comparability component.

In terms of market performance for a specific component, the market for ‘Mobile telephone services’ in Sweden improved the most since 2015, scoring best on four components, namely trust (+0.7 points), comparability (+0.6 points), expectations (+0.5 points), and problems & detriment (+0.4 points). The next most improved market is ‘Train services’, scoring +0.5 for the trust component. At the opposite end of the scale, the market for ‘Postal services’ has seen the greatest decline relative to 2015 on three components: trust, expectations, and choice (-1.3 points, -1.2 points, and -0.7 points respectively),

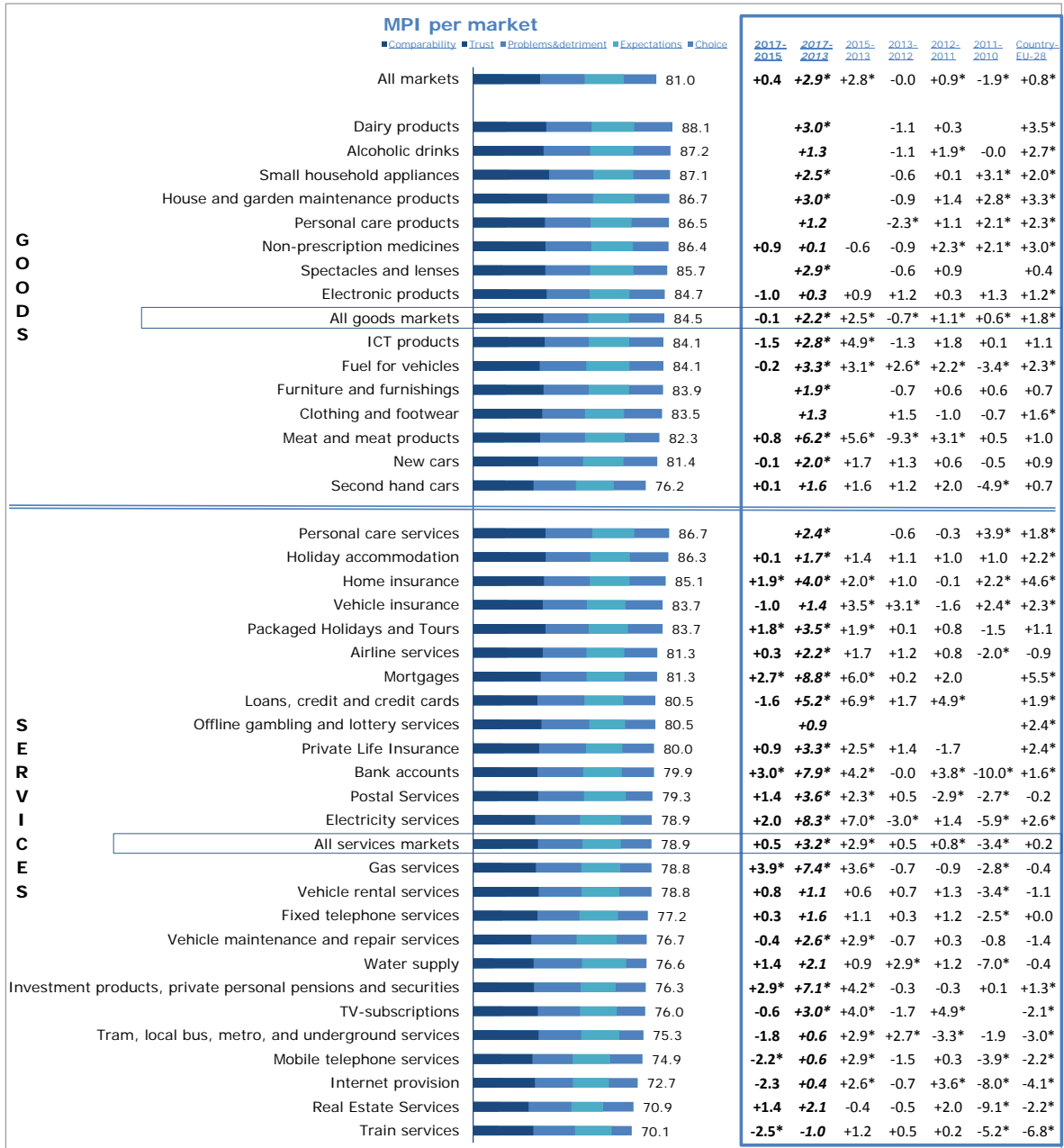
followed by the ‘Private life insurance’ and ‘Vehicle rental services’ markets (both scoring -0.6 on expectations).

Difference as compared to the EU-28										
Top 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	+2.8*	-0.2	+0.8*	-3.1*	-3.1*	+0.3*	+6.9	+0.2	+0.0
17	Fuel for vehicles	+2.4*	-0.5*	+0.3*	-1.7*	-3.6*	+0.2*	-12.1	+0.8*	+0.0
6	Alcoholic drinks	+0.5	-0.6*	+0.9*	-0.4	-4.1*	+0.1*	-16.3	+0.3*	-1.1*
55	Dairy products	+0.3	-0.8*	+0.2	+3.2*	-1.1*	-0.0	-8.5	+0.5*	+0.1
37	Airline services	-0.3	-0.2*	-0.2*	+3.4*	-1.0*	-0.1	-3.7	+0.0	+0.1
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
31	Postal Services	-9.3*	-1.6*	-1.1*	+14.6*	-1.2*	-0.5*	-13.5*	-0.8*	-1.0*
22	Personal care services	-6.6*	-1.9*	-0.5*	+3.6*	+0.1	-0.2*	+3.4	-0.3*	-0.7*
28	Investment products, private personal pensions and	-5.9*	-1.6*	-0.6*	+3.6*	-1.2*	-0.1	-10.8	-0.5*	-0.4*
59	Offline gambling and lottery services	-5.5*	-2.0*	-0.5*	+0.8	-1.3	-0.0	-8.8	-0.4*	-0.5*
52	Private Life Insurance	-5.4*	-1.5*	-0.2	-1.2	-1.3	+0.1*	+4.1	-0.8*	-0.7*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+4.7*	+0.6*	+0.7*	-7.7*	-0.3	+0.4*	-8.3	+0.5*	+0.2
36	Train services	+3.6*	+0.2	+0.5*	-9.6*	+0.1	+0.4*	-8.5	+0.4*	+0.3
34	Internet provision	+0.8	+0.3	+0.1	-2.7	-0.3	+0.2	-10.5*	+0.1	-0.1
51	Mortgages	+0.4	-0.0	+0.2	+0.6	-0.8	+0.0	+9.0	-0.1	-0.1
2	Meat and meat products	+0.3	-0.2	+0.2	-6.6*	+0.7	+0.1	-14.9	-0.0	+0.0
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
31	Postal Services	-8.7*	-0.1	-1.3*	+12.7*	-0.1	-0.6*	-18.5*	-1.2*	-0.7*
30	Vehicle insurance	-2.7*	-0.4*	-0.1	-2.7*	+0.6	+0.1	-44.4*	-0.6*	-0.5*
38	Vehicle rental services	-2.7*	-0.2	-0.5*	+4.5*	+0.2	-0.2	-4.5	-0.6*	-0.0
15	New cars	-2.6*	-0.3	-0.6*	-3.6	-0.5	+0.2	-9.9	-0.2	-0.5*
20	Real Estate Services	-2.2*	-0.3	-0.2	-3.8	-0.7	+0.2*	-6.0	-0.5*	-0.4*



28. UNITED KINGDOM



28.1. Overall performance

The average MPI score for all markets surveyed in the United Kingdom is 81.0, which is above the EU-28 average (+1.8). The goods markets' MPI score is 84.5, which is above the EU-28 average by 1.8 points. With an MPI score of 78.9, the services markets' score is in line with the EU-28.

The UK is ranked among the top three EU-28 countries for the 'House and garden maintenance products' goods market and the 'Holiday accommodation' services market, but among the bottom three EU-28 countries for the 'Train services' services market.

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

## 28.2. Goods markets

The top three goods markets in the UK in terms of the MPI score are 'Dairy products', 'Alcoholic drinks' and 'Small household appliances'. The bottom three are 'Second hand cars', 'New cars' and 'Meat and meat products'.

Out of the 15 goods markets surveyed in the UK, nine are above the EU-28 average in terms of their MPI score, led by 'Dairy products' (+3.5), 'House and garden maintenance' (3.3) and 'Non-prescription medicines' (+3.0). The remaining six goods markets score in line with the EU-28 average.

None of the seven goods markets surveyed in both 2015 and 2017 have shown a change since 2015. However, nine of the 15 goods markets surveyed in both 2013 and 2017 are up on the 2013 figures, principally 'Meat and meat products' (+6.2), 'Fuel for vehicles' (+3.3) and 'House and garden maintenance products' (+3.0). None of the goods markets have seen a decrease in their scores since 2013.

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

No changes have been noted in any of the component scores for the UK goods markets since 2015. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced and the level of detriment have all remained stable since 2015.

The market for 'Fuel for vehicles' in the United Kingdom performs best in terms of a single component compared to the EU-28 average (+0.8 on expectations), followed by 'Non-prescription medicines' (+0.6 on choice), 'Alcoholic drinks' (+0.6 on both trust and choice) and 'Dairy products' (+0.6 on expectations). Conversely, the goods markets in the UK that have the lowest scores in terms of a single component compared to the EU-28 average are: 'Spectacles and lenses' (-0.6 on comparability), 'Fuel for vehicles' (-0.4 on comparability), 'Second hand cars' (-0.3 on problems & detriment), 'Alcoholic drinks' (-0.3 on comparability), and 'Clothing and footwear' (-0.2 on problems & detriment).

Among all the goods markets in the UK, the 'Non-prescription medicines' market has improved the most in terms of a specific component since 2015 (+0.5 on comparability and +0.3 on choice), followed by 'Meat and meat products' and 'Second hand cars', both scoring +0.4 points for the trust component. By contrast, there are no goods markets in the UK that have recorded a decrease for a single component since 2015.

## 28.3. Services markets

The top three services markets in the UK in terms of the MPI score are 'Personal care services', 'Holiday accommodation' and 'Home insurance'. The bottom three positions are taken by 'Train services', 'Real estate services' and 'Internet provision'.

Out of the 25 services markets surveyed in the UK, 11 score above the EU-28 average in terms of their MPI, led by 'Mortgages' (+5.5), 'Home insurance' (+4.6) and 'Electricity

services' (+2.6). On the other hand, six services markets fall below the EU-28 average in terms of their MPI score, the three with the highest negative difference being 'Train services' (-6.8), 'Internet provision' (-4.1) and 'Tram, local bus, metro, and underground services' (-3.0).

Six of the 23 services markets surveyed in both 2015 and 2017 have reported an improvement since 2015, with 'Gas services' (+3.9), 'Bank accounts' (+3.0) and 'Investment products, private personal pensions and securities' (+2.9) ahead of the rest. Only the 'Train services' (-2.5) and 'Mobile telephone services' (-2.2) markets reported a decline in their MPI score over this period. Compared to 2013, none of the 25 services markets surveyed in both 2013 and 2017 decreased, while 15 of them improved. The largest increases since 2013 have been recorded for the markets for 'Mortgages' (+8.8), 'Electricity services' (+8.3), and 'Bank accounts' (+7.9).

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

Only the trust and choice component scores increased since 2015, while the comparability, expectations and problems & detriment component scores remained stable. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced and the level of detriment have all remained stable since 2015.

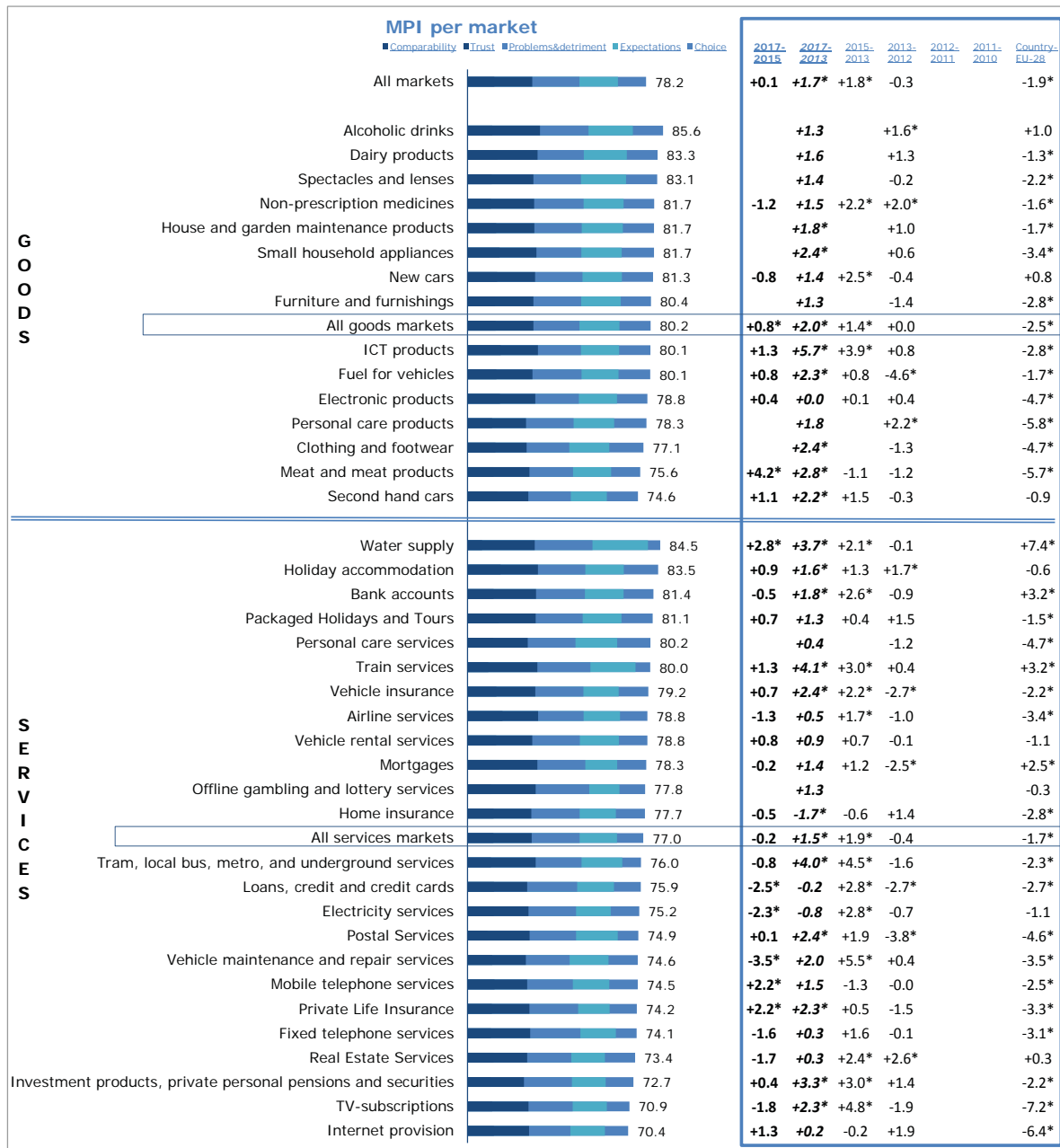
The 'Mortgages' market in the UK also has the highest score for a specific component (+0.9 on trust and +0.7 on expectations) relative to the EU-28 average. The next highest-scoring services markets are 'Home insurance' (+0.8 on choice), 'Offline gambling and lottery services' (+0.8 on expectations) and 'Vehicle insurance' (+0.6 on choice). In contrast, the services markets in the UK that perform worst compared to the EU-28 average are: 'Water supply' (-1.2 on comparability), 'Train services' (-1.0 on problems & detriment and -0.9 on comparability), 'Vehicle maintenance and repair services' (-0.9 on comparability) and 'Internet provision' (-0.9 on problems & detriment).

The 'Mortgages' market also has improved the most in terms of a single component (+0.6 on trust) compared to all services markets in the UK since 2015. The next most improved services markets are 'Postal services' (+0.5 on comparability), 'Bank accounts' (+0.5 on trust) and 'Gas services' (+0.5 on both problems & detriment and trust). At the other end of the scale, the services market that has decreased the most in the UK is 'Internet provision' (-0.4 on problems & detriment), followed by 'Mobile telephone services' (-0.4 on comparability), 'Loans, credit and credit cards' (-0.4 on comparability), 'Tram, local bus, metro, and underground services' (-0.4 on problems & detriment) and 'Loans, credit and credit cards' (-0.3 on choice).

Difference as compared to the EU-28										
Top 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	+5.5*	+0.2	+0.9*	-2.7*	-1.2*	+0.2*	-16.2	+0.7*	+0.5*
29	Home insurance	+4.6*	+0.4*	+0.5*	-1.5	+1.3	+0.1	+16.5*	+0.6*	+0.8*
55	Dairy products	+3.5*	+0.0	+0.5*	+1.7	+0.6	-0.1	+13.5	+0.6*	+0.5*
8	House and garden maintenance products	+3.3*	+0.3*	+0.5*	+1.8	-1.6*	+0.0	-4.3	+0.5*	+0.2*
48	Non-prescription medicines	+3.0*	+0.1	+0.5*	+0.7	-0.1	-0.0	+19.7	+0.2*	+0.6*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	-6.8*	-0.9*	-0.6*	+15.3*	+0.6*	-1.0*	+8.9*	-0.3*	-0.8*
34	Internet provision	-4.1*	-0.5*	-0.2	+15.8*	+0.1	-0.9*	+1.2	-0.2	-0.2
35	Tram, local bus, metro, and underground services	-3.0*	-0.8*	+0.1	+14.6*	-0.1	-0.8*	+2.6	+0.0	-0.4*
20	Real Estate Services	-2.2*	-0.4*	-0.4*	+10.7*	-0.5	-0.5*	+4.2	-0.1	+0.3*
33	Mobile telephone services	-2.2*	-0.5*	-0.4*	+10.1*	-0.3	-0.5*	-5.9	+0.0	+0.2*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
47	Gas services	+3.9*	+0.4*	+0.5*	-6.3*	-1.0	+0.5*	-3.3	+0.2	+0.4*
26	Bank accounts	+3.0*	+0.1	+0.5*	-6.8*	+0.4	+0.4*	+3.0	+0.3*	+0.2
28	Investment products, private personal pensions and	+2.9*	+0.3	+0.4*	-1.9	-0.3	+0.1	-5.8	+0.3	+0.3*
51	Mortgages	+2.7*	+0.1	+0.6*	-1.8	-0.4	+0.1	-21.3	+0.3	+0.3*
46	Electricity services	+2.0	+0.2	+0.1	-0.1	+0.3	-0.0	-0.2	+0.2	+0.3*
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
36	Train services	-2.5*	-0.0	-0.3	+2.7	+0.7*	-0.3	+10.1	-0.2	-0.2
34	Internet provision	-2.3	-0.0	-0.1	+5.6	+0.4	-0.4*	-1.0	-0.2	-0.2
33	Mobile telephone services	-2.2*	-0.4*	-0.3	+3.7	+0.0	-0.2	-10.0*	-0.0	+0.1
35	Tram, local bus, metro, and underground services	-1.8	-0.1	-0.1	+8.4*	-0.2	-0.4*	-0.0	-0.2	-0.2
58	Loans, credit and credit cards	-1.6	-0.4*	-0.0	-0.3	-0.1	+0.0	-0.4	-0.2	-0.3*

## 29. NORWAY



### 29.1. Overall performance

The average MPI score for all markets surveyed in Norway is 78.2, which is below the EU-28 average (-1.9). The goods markets' MPI score is 80.2 and the services markets' MPI score is 77.0; both are below the EU-28 average, by 2.5 and 1.7 points respectively.

Norway's overall MPI score has remained stable since 2015 despite an increase in the overall goods markets MPI score (+0.8). The overall services markets' average has remained stable since 2015.

## 29.2. Goods markets

The top three goods markets in Norway in terms of the MPI score are ‘Alcoholic drinks’, ‘Dairy products’ and ‘Spectacles and lenses’, while ‘Second hand cars’, ‘Meat and meat products’ and ‘Clothing and footwear’ are the bottom three.

Of the 15 goods markets surveyed in Norway, 12 score below the EU-28 average in terms of their MPI, with ‘Personal care products’ (-5.8), ‘Meat and meat products’ (-5.7) and ‘Clothing and footwear’ (-4.7) being the worst performers. The remaining three goods markets, ‘Alcoholic drinks’, ‘New cars’ and ‘Second hand cars’, score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, ‘Meat and meat products’ is the only goods market to have changed since 2015, with a 4.2 point increase recorded. The other six markets show no change since 2015. Seven of the 15 goods markets surveyed in both 2013 and 2017 have improved in their MPI score, led by ‘ICT products’ (+5.7), ‘Meat and meat products’ (+2.8), and ‘Clothing and footwear’, and ‘Small household appliances’ (both +2.4). The remainder of the markets have remained stable since 2013.

In terms of components, all score below the EU-28 average, except for trust, which scores in line with the EU-28 average. In addition, the level of detriment in Norway is lower compared to the EU-28 average, as is the proportion of respondents who complained as a result of the problems experienced. The proportion of those who experienced problems, however, is higher compared to the EU-28 average.

Comparability and trust are the only components showing a change since 2015, as both have increased. No change has been observed for the expectations, choice and problems & detriment component scores since 2015. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment have remained stable since 2015.

Compared to the EU-28 average, the best-performing goods markets in Norway for a single component are: ‘Alcoholic drinks’ (+1.5 on trust and +0.2 on expectations), ‘Second hand cars’ (+0.4 on choice), ‘Non-prescription medicines’ (+0.4 on trust) and ‘New cars’ (+0.3 on trust). In contrast, the worst-performing goods markets compared to the EU-28 average, all showing a low score on the comparability component, are: ‘Personal care products’ (-1.7 points), ‘Spectacles and lenses’ (-1.5 points), ‘Non-prescription medicines’ (-1.4 points), ‘Alcoholic drinks’ (-1.1 points) and ‘Meat and meat products’ (-1.1 points).

Among all goods markets in Norway, the ‘ICT products’ market has seen the highest improvement in terms of a single component since 2015 (+0.6 on comparability), followed by ‘Meat and meat products’, which scores the highest on four components: +0.6 points on both trust and expectations, and +0.4 points on both problems & detriment and choice. On the other hand, ‘Non-prescription medicines’ is the only market in Norway that has registered a decrease for a specific component since 2015 (-0.4 on expectations and -0.3 on trust).

## 29.3. Services markets

The top three services markets in Norway in terms of the MPI score are ‘Water supply’, ‘Holiday accommodation’ and ‘Bank accounts’, while the bottom three are ‘Internet

provision’, ‘TV-subscriptions’ and ‘Investment products, private personal pensions and securities’.

Of the 24 services markets surveyed in Norway, only four markets perform above the EU-28 average in terms of their MPI score, led by ‘Water supply’ (+7.4), ‘Train services’ and ‘Bank accounts’ (both +3.2). In contrast, 15 services markets score below the EU-28 average, with the markets for ‘TV-subscriptions’ (-7.2), ‘Internet provision’ (-6.4) and ‘Personal care services’ (-4.7) showing the greatest discrepancies.

Of the 22 services markets that were surveyed in both 2015 and 2017, the only three markets that have increased since 2015 are ‘Water supply’ (+2.8), ‘Mobile telephone services’ and ‘Private life insurance’ (both +2.2), while the markets for ‘Vehicle maintenance and repair services’ (-3.5), ‘Loans, credit and credit cards’ (-2.5) and ‘Electricity services’ (-2.3) are the only three to have declined over this period. Since 2013, 10 of the 24 services markets surveyed in both 2013 and 2017 have improved, with ‘Train services’ (+4.1) showing the largest increase, followed by ‘Tram, local bus, metro, and underground services’ (+4.0) and ‘Water supply’ (+3.7). ‘Home insurance’ (-1.7) is the only market to have declined compared to 2013.

Compared to the EU-28 average, all components except for trust score below the EU-28 average. The services markets’ trust component score is above the EU-28 average in Norway. Furthermore, the proportion of respondents who experienced problems is higher than for the EU-28 average. However, the proportion of those who complained as a result of the problems experienced and the level of detriment are lower for Norway in comparison to the EU-28 average.

The services markets’ comparability component is the only one that shows a change compared to 2015, with a decrease in its score. The remaining component scores for trust, expectations, choice and problems & detriment have remained stable since 2015. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment remained stable.

In terms of market performance for a specific component, compared to the EU-28 average the market for ‘Water supply’ recorded the highest score on two components (+1.4 on expectations and +1.2 on trust). The next highest-scoring markets are ‘Bank accounts’ (+1.3 points), ‘Train services’ (+1.0 points) and ‘Mortgages’ (+1.0 points), all scoring highest for the trust component. Conversely, the worst-performing markets in Norway all recorded the lowest scores compared to the EU-28 average for the comparability component. These were: ‘Postal services’ (-2.0 points), ‘Water supply’ (-1.8 points), ‘TV-subscriptions’ (-1.6 points), ‘Personal care services’ (-1.5 points) and ‘Home insurance’ (-1.4 points).

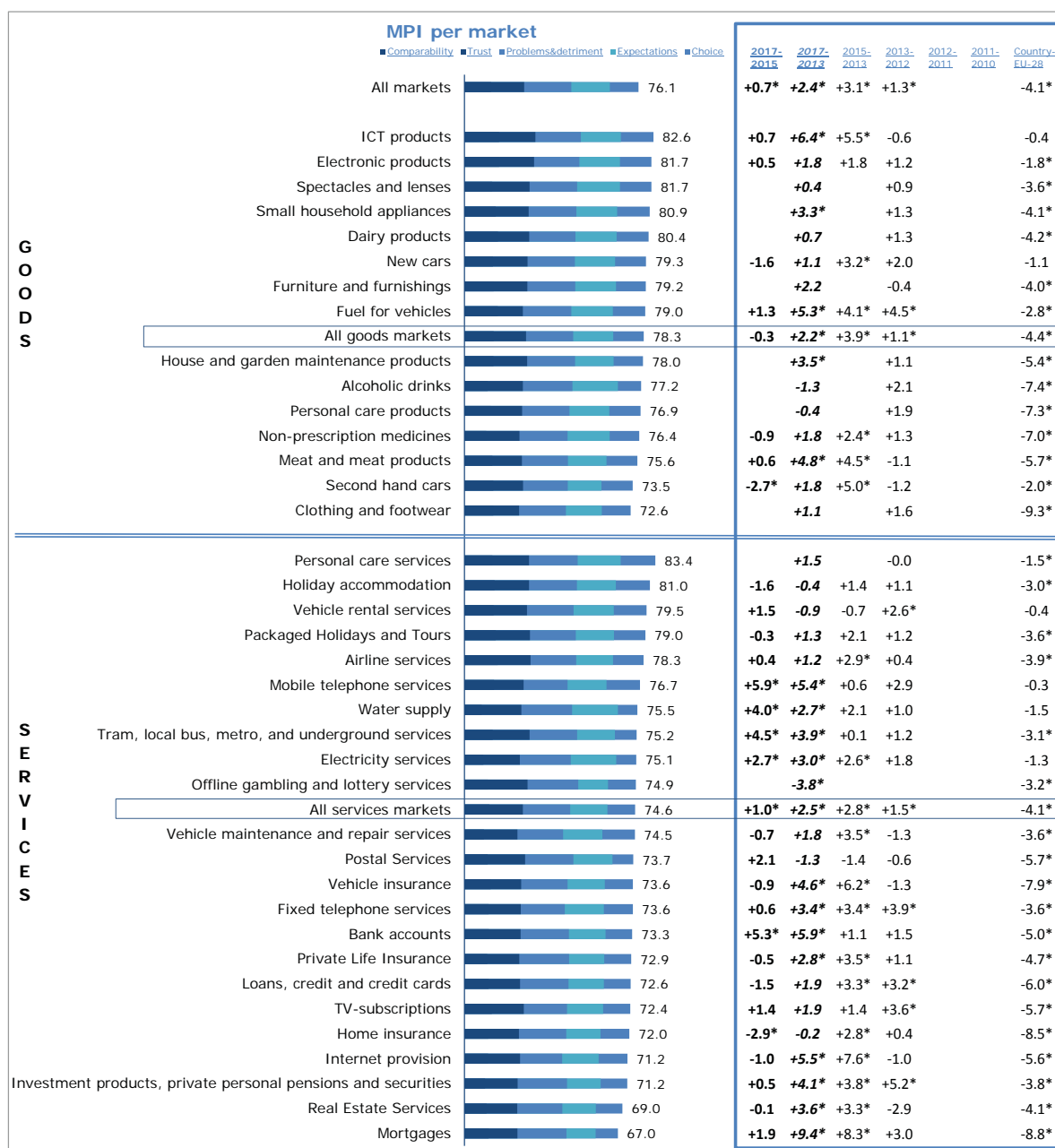
Since 2015, the market for ‘Mobile telephone services’ in Norway has improved the most for a single component (+0.5 on problems & detriment), followed by ‘Investment products, private personal pensions and securities’ (+0.4 on expectations), ‘Train services’ (+0.3 on expectations), ‘Internet provision’ (+0.3 on trust) and ‘Private life insurance’ (+0.3 on choice). In contrast, the ‘Vehicle maintenance and repair services’ market has declined the most in terms of a single component since 2015 (-0.7 on comparability), followed by ‘Loans, credit and credit cards’ (-0.5 on trust), ‘Electricity services’ (-0.5 points on trust), ‘Fixed telephone services’ (-0.4 on expectations) and ‘TV-subscriptions’ (-0.4 on problems & detriment).

Difference as compared to the EU-28										
Top 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	+7.4*	-1.8*	+1.2*	-2.4*	-1.3*	+0.2*	-25.2*	+1.4*	-0.4*
36	Train services	+3.2*	-1.0*	+1.0*	-1.8	+0.1	+0.1	-15.5*	+0.6*	-0.3
26	Bank accounts	+3.2*	-1.0*	+1.3*	-1.4	-1.2*	+0.2*	-14.7	+0.4*	+0.2*
51	Mortgages	+2.5*	+0.2	+1.0*	-0.1	-1.5*	+0.1	-11.8	-0.5*	+0.3*
6	Alcoholic drinks	+1.0	-1.1*	+1.5*	+4.0*	-1.8*	-0.1	+12.3	+0.2*	-0.8*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
54	TV-subscriptions	-7.2*	-1.6*	-0.3*	+11.0*	+0.1	-0.6*	+0.5	-0.8*	-0.9*
34	Internet provision	-6.4*	-0.9*	+0.0	+9.7*	+0.1	-0.6*	+4.0	-0.7*	-1.2*
19	Personal care products	-5.8*	-1.7*	-0.9*	+7.0*	+0.0	-0.3*	+8.6	-0.2*	-0.1
2	Meat and meat products	-5.7*	-1.1*	-0.2	+17.0*	-0.2	-0.7*	+9.5*	-0.2*	-0.8*
22	Personal care services	-4.7*	-1.5*	-0.8*	+5.0*	-0.9	-0.2*	+8.6	-0.2	-0.1

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
2	Meat and meat products	+4.2*	+0.1	+0.6*	-6.5*	-0.4	+0.4*	-0.0	+0.6*	+0.4*
45	Water supply	+2.8*	-0.2	+0.3*	-2.5	-1.1	+0.2*	-24.4*	+0.3*	+0.3
33	Mobile telephone services	+2.2*	+0.3	-0.0	-7.2*	-0.4	+0.5*	-5.7	+0.3*	-0.1
52	Private Life Insurance	+2.2*	+0.2	+0.2	-0.5	-1.4	+0.1	-8.7	+0.3	+0.3*
36	Train services	+1.3	-0.4	+0.2	-3.8	-0.4	+0.3	-4.9	+0.3*	-0.0
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
23	Vehicle maintenance and repair services	-3.5*	-0.7*	-0.3	+3.8	-0.0	-0.2	+0.4	-0.3*	-0.2
58	Loans, credit and credit cards	-2.5*	-0.1	-0.5*	+4.7*	+0.2	-0.2*	+23.2	-0.2	-0.2
46	Electricity services	-2.3*	-0.2	-0.5*	+4.1*	+0.5	-0.3*	+15.2	-0.3*	-0.0
54	TV-subscriptions	-1.8	-0.1	-0.2	+7.9*	-0.4	-0.4*	+6.5	-0.1	-0.0
20	Real Estate Services	-1.7	-0.1	-0.3*	+1.7	+0.4	-0.2	-4.2	-0.3	+0.1



## 30. ICELAND



### 30.1. Overall performance

The average MPI score for all markets surveyed in Iceland is 76.1, which is below the EU-28 average (-4.1). The goods markets' MPI score is 78.3 and the services markets' MPI score is 74.6; both are below the EU-28 average, by 4.4 and 4.1 points respectively.

Iceland's overall MPI score has improved by 0.7 points since 2015, driven by a 1.0 point increase in the overall MPI score for the services markets. The goods markets' average has remained stable since 2015.

## 30.2. Goods markets

The top three goods markets in terms of the MPI score in Iceland are ‘ICT products’, ‘Electronic products’ and ‘Spectacles and lenses’, while the bottom three are ‘Clothing and footwear’, ‘Second hand cars’, and ‘Meat and meat products’.

Of the 15 goods markets surveyed in Iceland, 13 markets score below the EU-28 average in terms of their MPI, with ‘Clothing and footwear’ (-9.3) scoring lowest compared to the EU-28 average, followed by ‘Alcoholic drinks’ (-7.4) and ‘Personal care products’ (-7.3). The remaining two goods markets, ‘ICT products’ and ‘New cars’, score in line with the EU-28 average.

Of the seven goods markets surveyed in both 2015 and 2017, six remained stable since 2015, with only the ‘Second hand cars’ (-2.7) market showing a decrease in their MPI score over this period. Ten out of the 15 goods markets surveyed in both 2013 and 2017 have also remained stable since 2013, while five markets posted an increase in their MPI score over this period. The top three markets that increased their MPI score between 2013 and 2017 are: ‘ICT products’ (+6.4), ‘Fuel for vehicles’ (+5.3), and ‘Meat and meat products’ (+4.8).

The goods markets’ comparability, trust and choice component scores are below the EU-28 average, while the expectations and problems & detriments component scores are in line with the EU-28 average. In addition, the overall proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced for the Icelandic goods markets are both higher than the EU-28 average.

Comparability is the only component that improved since 2015 in the Icelandic goods markets. The overall scores for the trust and choice components, however, have gone down since 2015, while the expectations and problems & detriment scores have remained stable over this period. In addition, the proportion of respondents who experienced problems, the proportion of those who complained as a result of the problems experienced, and the level of detriment have remained stable since 2015.

Compared to the EU-28 average, the only goods market in Iceland that has a higher than average score for a single component (+0.4 on expectations) is the ‘Fuel for vehicles’ market. The lowest-scoring market in Iceland compared to the EU-28 average is ‘Non-prescription medicines’ (-2.1 on comparability), followed by ‘Alcoholic drinks’ (-2.1 on comparability and -1.9 on choice), ‘Fuel for vehicles’ (-2.0 on trust), and ‘Clothing and footwear’ (-1.9 on trust).

Out of all goods markets in Iceland, the market for ‘Non-prescription medicines’ has achieved the greatest improvement in terms of a single component since 2015 (+0.6 on comparability). The next two most improved markets, also on the comparability component, are ‘Electronic products’ (+0.5 points), and ‘ICT products’ (+0.4 points). The ‘Non-prescriptions medicines’ market is also at the bottom of the ranking, having posted the greatest decline for a single component since 2015, recording the lowest score on trust (-0.8 points). The next worst-performing markets since 2015 are ‘Second hand cars’ (-0.5 on expectations and -0.4 on comparability), ‘Meat and meat products’ (-0.5 on choice), and ‘New cars’ (-0.4 on expectations).

### 30.3. Services markets

The top three services markets in Iceland in terms of the MPI score are ‘Personal care services’, ‘Holiday accommodation’ and ‘Vehicle rental services’. The bottom three markets are ‘Mortgages’, ‘Real estate services’ and ‘Investment products, private pensions and securities’.

Of the 23 services markets surveyed in Iceland, 19 markets score below the EU-28 average in terms of their MPI, with ‘Mortgages’ (-8.8), ‘Home insurance’ (-8.5) and ‘Vehicle insurance’ (-7.9) showing the greatest discrepancies. The remaining four services markets perform in line with the EU-28 average.

Out of the 21 Icelandic services markets surveyed in both 2015 and 2017, ‘Home insurance’ (-2.9) is the only market to have decreased its MPI score since 2015. Of the five services markets with increased MPI scores since 2015, ‘Mobile telephone services’ (+5.9), ‘Bank accounts’ (+5.3) and ‘Tram, local bus, metro, and underground services’ (+4.5) experienced the largest increases. Of the 23 services markets surveyed in both 2013 and 2017, 12 services markets show an increase in their MPI score since 2013, headed by ‘Mortgages’ (+9.4), ‘Bank accounts’ (+5.9) and ‘Internet provision’ (+5.5). The ‘Offline gambling and lottery services’ (-3.8) market is the only services market showing a decrease in its MPI score since 2013.

Compared to the EU-28 average, all component scores for the services markets are below the EU-28 average. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced for the services markets in Iceland are higher than the EU-28 average, while the level of detriment is lower in comparison to the EU-28 average.

While the trust, expectation, choice and problems & detriment component scores remained stable since 2015, comparability is the only component that has increased over this period. In addition, the proportion of respondents who experienced problems and the level of detriment have remained stable since 2015, while the proportion of those who complained as a result of the problems experienced has decreased over this period.

Of all services markets in Iceland, the market for ‘Electricity services’ performs best for a specific component compared to the EU-28 average (+0.8 on expectations and +0.3 on problems & detriment). The next highest scorers are ‘Water supply’ (+0.5 on expectations), ‘Personal care services’ (+0.4 on expectations) and ‘Vehicle rental services’ (+0.3 on choice). At the opposite end of the scale, the services market for ‘Water supply’ in Iceland performs the worst in terms of a single component, scoring -2.0 points below the EU-28 average on comparability. The other lowest scorers are ‘Electricity services’ and ‘Vehicle maintenance and repair services’ (both scoring -1.9 points on the comparability component), as well as ‘Postal services’ and ‘Mortgages’ (both scoring -1.8 points for the choice component).

The ‘Mobile telephone services’ market in Iceland has improved the most in terms of a single component since 2015 (+1.2 on comparability), followed by ‘Water supply’ (+0.9 on choice). The other three most improved services markets in Iceland since 2015, all scoring best on the comparability component, are: ‘Tram, local bus, metro, and underground services’ (+0.9 points), ‘Bank accounts’ (+0.7 points), and ‘Vehicle rental services’ (+0.6 points). The services market with the greatest decline since 2015 is ‘Home insurance’ (-0.5 on choice), followed by ‘Loans, credit and credit cards’ (-0.4 on trust),

‘Internet provision’, ‘Vehicle insurance’ (both scoring -0.4 points on expectations) and ‘Home insurance’ (-0.4 on expectations).

Difference as compared to the EU-28										
Top 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	-0.3	-0.3*	-0.5*	+1.2	-0.5	+0.0	-0.3	+0.2*	+0.2
38	Vehicle rental services	-0.4	-0.5*	-0.5*	-1.6	+0.2	+0.1	-10.4	+0.2	+0.3*
13	ICT products	-0.4	+0.1	+0.0	+0.0	+0.6	-0.1	+15.2*	+0.1	-0.4*
15	New cars	-1.1	-0.6*	-0.2	+1.0	-0.6	+0.0	+1.7	+0.0	-0.1
46	Electricity services	-1.3	-1.9*	+0.3*	-4.3*	-1.3	+0.3*	-22.2	+0.8*	-1.6*
Bottom 5 markets (compared to EU-28 average)		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
7	Clothing and footwear	-9.3*	-1.0*	-1.9*	+2.8	-0.4	-0.1	+21.3*	-0.4*	-1.4*
51	Mortgages	-8.8*	-0.9*	-1.1*	-1.0	-0.5	+0.1	+11.0	-1.3*	-1.8*
29	Home insurance	-8.5*	-1.5*	-1.0*	+4.4*	-0.2	-0.3*	+13.5*	-0.8*	-0.9*
30	Vehicle insurance	-7.9*	-1.4*	-0.9*	+4.9*	-0.9	-0.2	+18.9*	-0.4*	-1.2*
6	Alcoholic drinks	-7.4*	-2.1*	-0.7*	+0.6	-1.4	+0.0	-17.4	+0.2	-1.9*

Difference as compared to 2015										
Improved most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
33	Mobile telephone services	+5.9*	+1.2*	+0.6*	-4.8	-0.5	+0.4	-13.8*	+0.3	+0.2
26	Bank accounts	+5.3*	+0.7*	+0.6*	-3.5	-0.5	+0.3	-23.0	+0.2	+0.6*
35	Tram, local bus, metro, and underground services	+4.5*	+0.9*	+0.4*	-1.5	-1.0	+0.2	-9.3	+0.2	+0.4
45	Water supply	+4.0*	-0.0	+0.1	-1.3	+0.5	+0.1	-23.9	+0.3	+0.9*
46	Electricity services	+2.7*	+0.0	+0.0	+0.5	-0.7	+0.0	-28.5	+0.2	+0.2
Deteriorated most since 2015		MPI	Comparability (Avg)	Trust (Avg)	Problems (%)	Detriment (Avg)	Problems & detriment (Avg)	Complaints (%)	Expectations (Avg)	Choice (Avg)
29	Home insurance	-2.9*	-0.3	-0.4	+1.3	+1.5	-0.2	-8.9	-0.4*	-0.5*
16	Second hand cars	-2.7*	-0.4*	-0.2	+1.8	+0.0	-0.1	-5.1	-0.5*	-0.1
39	Holiday accommodation	-1.6	-0.1	-0.3	+1.3	+0.3	-0.1	-4.7	-0.2	-0.3
15	New cars	-1.6	-0.3	-0.1	+0.6	+0.4	-0.1	-1.9	-0.4*	-0.2
58	Loans, credit and credit cards	-1.5	+0.1	-0.4*	-2.7	+0.9	+0.1	+19.0*	-0.3*	-0.4



Publications Office

doi: [number]