Market performance is measured by the Market Performance Indicator (MPI), a composite index calculated on a scale from 0 to 100 and which is made of 5 components: comparability of offers, trust in businesses to respect consumer protection rules, the extent to which markets live up to what consumers expect, choice of retailers/suppliers and the degree to which problems experienced in the market cause detriment. The findings are based on a large scale survey on consumer perceptions and experiences on the functioning of key markets. The tables below show for each EU country the average MPI ("score") for goods markets and for services markets, as well as the MPI for the top and bottom ranking markets.

### Austria

**GOODS**

- **Score**: 85.0
- **Rank**: 4
- **Top**: Spectacles and lenses (87.4)
- **Bottom**: New cars (81.5)

**SERVICES**

- **Score**: 83.6
- **Rank**: 4
- **Top**: TV-subscriptions (87.5)
- **Bottom**: Real estate services (78.6)

Austria ranks among the top three EU-28 countries for 4 services and 4 goods markets. The 'TV-subscriptions' services market in particular is assessed most favourably in the EU-28 (9.3 points above the market’s EU-28 average).

### Belgium

**GOODS**

- **Score**: 82.0
- **Rank**: 16
- **Top**: Dairy products (86.4)
- **Bottom**: Second-hand cars (74.9)

**SERVICES**

- **Score**: 77.1
- **Rank**: 20
- **Top**: Holiday accommodation (84.1)
- **Bottom**: Real estate services (72.2)

Belgium ranks 2nd lowest among all EU-28 countries for the 'Personal care services' and 'Vehicle rental services' markets.

### Bulgaria

**GOODS**

- **Score**: 77.1
- **Rank**: 27
- **Top**: Non-prescription medicines (92.1)
- **Bottom**: Second-hand cars (61.1)

**SERVICES**

- **Score**: 73.7
- **Rank**: 26
- **Top**: Personal care services (85.7)
- **Bottom**: Electricity services (57.3)

Bulgaria ranks among the bottom three EU-28 countries for 10 of the 15 goods markets, and for 11 services markets. The 'Electricity services' market in particular is assessed least favourably in the EU-28 (19 points below the EU-28 average).

### Croatia

**GOODS**

- **Score**: 74.2
- **Rank**: 28
- **Top**: Alcoholic drinks (81.2)
- **Bottom**: Meat and meat products (63.6)

**SERVICES**

- **Score**: 72.6
- **Rank**: 27
- **Top**: Personal care services (84.0)
- **Bottom**: Real estate services (62.1)

Croatia ranks among the bottom three EU-28 countries for all of its 15 goods markets and for 13 services markets (in the last position for 11 goods and 4 services markets). In particular, the 'Meat & meat products' market is assessed least favourably in the EU-28 (17.7 points below the market’s EU-28 average).
### 2018 Consumer Markets Scoreboard:
Making markets work for consumers

<table>
<thead>
<tr>
<th>Country</th>
<th>Goods Score</th>
<th>Rank</th>
<th>Top</th>
<th>Services Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cyprus</strong></td>
<td>82.5</td>
<td>13</td>
<td></td>
<td>77.4</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td><strong>Czech Republic</strong></td>
<td>82.1</td>
<td>15</td>
<td></td>
<td>78.1</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td><strong>Denmark</strong></td>
<td>83.4</td>
<td>11</td>
<td></td>
<td>78.6</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td><strong>Estonia</strong></td>
<td>83.7</td>
<td>10</td>
<td></td>
<td>83.5</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td><strong>Finland</strong></td>
<td>83.0</td>
<td>12</td>
<td></td>
<td>80.2</td>
<td>10</td>
<td>(-0.7)</td>
</tr>
<tr>
<td><strong>France</strong></td>
<td>84.2</td>
<td>9</td>
<td></td>
<td>83.3</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td><strong>Germany</strong></td>
<td>84.7</td>
<td>6</td>
<td></td>
<td>83.4</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td><strong>Greece</strong></td>
<td>80.8</td>
<td>21</td>
<td></td>
<td>77.9</td>
<td>16</td>
<td></td>
</tr>
</tbody>
</table>

**Cyprus** ranks among the top three EU-28 countries for the ‘Investment products, private personal pensions & securities’ and ‘Real estate’ services markets. On the contrary, ‘Mortgages’ rank 16.3 points below the market’s EU-28 average, whereas ‘Loans, credit & credit cards’ is assessed least favourably in the EU-28.

**The Czech Republic** ranks third lowest amongst all EU-28 countries for the ‘Second hand cars’ market (9.6 points below the market’s EU-28 average).

**Denmark** ranks third highest among all EU-28 countries for the ‘Dairy products’ market. The ‘Postal services’ market is assessed least favourably in the EU-28 (10.1 points below the market’s EU-28 average).

**Estonia** ranks among the top three EU-28 countries for 2 goods markets and 10 services markets. In particular, it ranks first for 2 services markets, ‘Train services’ (10.5 points above the market’s EU-28 average) and ‘Loans, credit and credit cards’.

**Finland** ranks 2nd highest among all EU-28 countries for the ‘Dairy products’ goods market and 5th highest for the ‘Mortgages’ and ‘Water supply’ services markets. In contrast, it ranks in the 3rd lowest position for the ‘Spectacles and lenses’ market.

**France** ranks 3rd highest among all EU-28 countries for the ‘Clothing and footwear’ goods market and the ‘Investment products, private personal pensions and securities’ services market.

**Germany** ranks among the top three EU-28 countries for 2 goods markets, ‘Meat and meat products’ and ‘Furniture and furnishings’, and 3 services markets, ‘Mobile telephone services’, ‘Offline gambling and lottery services’, and ‘TV-subscriptions’.

**Greece** ranks among the bottom three EU-28 countries for 2 goods markets, ‘Fuel for vehicles’ and ‘Small household appliances’, and 2 services markets, ‘Loans, credit and credit cards’ and ‘Holiday accommodation’.
### Hungary
**GOODS**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>91.1</td>
<td>1</td>
<td>Personal care products (94.3)</td>
</tr>
</tbody>
</table>

**SERVICES**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>88.7</td>
<td>1</td>
<td>Electricity services (93.8)</td>
</tr>
</tbody>
</table>

Hungary ranks among the top three EU-28 countries for all the 15 goods and for 22 services markets (highest among all EU-28 countries for 14 goods and 19 services markets). Hungary’s overall MPI score has increased by 6.4 points since 2015.

### Ireland
**GOODS**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>84.4</td>
<td>8</td>
<td>Dairy products (88.8)</td>
</tr>
</tbody>
</table>

**SERVICES**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>76.6</td>
<td>22</td>
<td>Personal care services (86.6)</td>
</tr>
</tbody>
</table>

Ireland ranks 3rd highest among all EU-28 countries for its ‘New cars’ market and 3rd lowest in the EU-28 for its ‘Internet provision’ market. ‘Vehicle insurance’ in Ireland is assessed least favourably in the EU-28 (86.6 points below the market’s EU-28 average).

### Italy
**GOODS**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>80.3</td>
<td>24</td>
<td>Spectacles and lenses (85.6)</td>
</tr>
</tbody>
</table>

**SERVICES**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>74.0</td>
<td>25</td>
<td>Personal care services (85.0)</td>
</tr>
</tbody>
</table>

Italy ranks among the bottom three EU-28 countries for the “Non-prescription medicines” goods market and for 10 services markets. ‘Tram, local bus, metro & underground services’ are assessed least favourably in the EU-28 (9.2 points below the market’s EU-28 average).

### Latvia
**GOODS**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>80.1</td>
<td>26</td>
<td>Fuel for vehicles (84.6)</td>
</tr>
</tbody>
</table>

**SERVICES**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>79.1</td>
<td>11</td>
<td>Bank accounts (86.4)</td>
</tr>
</tbody>
</table>

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

### Lithuania
**GOODS**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>81.6</td>
<td>18</td>
<td>Fuel for vehicles (86.8)</td>
</tr>
</tbody>
</table>

**SERVICES**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>81.6</td>
<td>9</td>
<td>Personal care services (87.6)</td>
</tr>
</tbody>
</table>

Lithuania ranks among the top three EU-28 countries for the ‘Mobile telephone services’, ‘Vehicle rental services’, and ‘Train services’ markets. ‘Train services’ in particular rank 10.4 points above the market’s EU-28 average.

### Luxembourg
**GOODS**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>85.6</td>
<td>3</td>
<td>Small household appliances (88.2)</td>
</tr>
</tbody>
</table>

**SERVICES**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>84.3</td>
<td>3</td>
<td>Gas services (88.6)</td>
</tr>
</tbody>
</table>

Luxembourg ranks among the top three EU-28 countries for 5 goods markets and 7 services markets. The ‘Second hand cars’ market in particular is assessed most favourably in the EU-28 (7.5 points above the market’s EU-28 average).

### Malta
**GOODS**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>84.8</td>
<td>5</td>
<td>Fuel for vehicles (88.2)</td>
</tr>
</tbody>
</table>

**SERVICES**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>82.1</td>
<td>8</td>
<td>Personal care services (87.4)</td>
</tr>
</tbody>
</table>

Malta ranks among the top three EU-28 countries for 3 goods and 4 services markets, but is among the bottom three EU-28 countries for the ‘Electronic products’ and the ‘Tram, local bus, metro, and underground services’ markets. The ‘Mortgages’ market is assessed most favourably in the EU-28 (8.2 points above the market’s EU-28 average).

### The Netherlands
**GOODS**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>81.9</td>
<td>17</td>
<td>Dairy products (85.9)</td>
</tr>
</tbody>
</table>

**SERVICES**

<table>
<thead>
<tr>
<th>Score</th>
<th>Rank</th>
<th>Top</th>
</tr>
</thead>
<tbody>
<tr>
<td>77.2</td>
<td>19</td>
<td>Investment products, private personal pensions and securities (83.0)</td>
</tr>
</tbody>
</table>

The Netherlands ranks among the bottom three EU-28 countries for ‘Offline gambling and lottery services’, ‘Airline services’, ‘Private life insurance’ and ‘Personal care services’.

---

**Note:**
- **Score** indicates the overall MPI score for the country.
- **Rank** indicates the position of the market within the EU-28.
- **Top** and **Bottom** refer to the top and bottom three EU-28 countries for each market.
- These rankings and scores are based on the 2018 Consumer Markets Scoreboard, which assesses markets in terms of consumer satisfaction and market performance.
Europe's best and worst goods and services markets 2018:

**Poland**
- **GOODS**
  - Score: 82.3
  - Rank: 14
  - Top: Alcoholics (87.3)
  - Bottom: Second-hand cars (66.5)

**Portugal**
- **GOODS**
  - Score: 81.3
  - Rank: 19
  - Top: Dairy products (85.0)
  - Bottom: Second-hand cars (73.2)

**Romania**
- **GOODS**
  - Score: 80.6
  - Rank: 22
  - Top: Small household appliances (85.5)
  - Bottom: Second-hand cars (70.2)

**Slovakia**
- **GOODS**
  - Score: 80.9
  - Rank: 20
  - Top: Alcoholic drinks (84.9)
  - Bottom: Second-hand cars (69.8)

**GOODS**
- **SERVICES**
  - Score: 76.9
  - Rank: 21
  - Top: Real estate services (68.6)
  - Bottom: Personal care services (83.5)

**Slovenia**
- **GOODS**
  - Score: 85.9
  - Rank: 2
  - Top: Fuel for vehicles (90.6)
  - Bottom: Second-hand cars (75.2)

**Spain**
- **GOODS**
  - Score: 80.4
  - Rank: 23
  - Top: Spectacles and lenses (85.6)
  - Bottom: Second-hand cars (72.5)

**Sweden**
- **GOODS**
  - Score: 80.2
  - Rank: 25
  - Top: Alcoholics (85.0)
  - Bottom: Second-hand cars (72.1)

**United Kingdom**
- **GOODS**
  - Score: 84.5
  - Rank: 7
  - Top: Dairy products (88.1)
  - Bottom: Second-hand cars (76.2)

**SERVICES**
- **GOODS**
  - Score: 82.7
  - Rank: 28
  - Top: Spectacles & lenses (85.3)
  - Bottom: Second-hand cars (75.5)

**SERVICES**
- **GOODS**
  - Score: 78.7
  - Rank: 2
  - Top: Personal care services (84.9)
  - Bottom: Real estate services (73.1)

**SERVICES**
- **GOODS**
  - Score: 87.3
  - Rank: 1
  - Top: Personal care services (88.6)
  - Bottom: Real estate services (75.2)

**SERVICES**
- **GOODS**
  - Score: 90.6
  - Rank: 1
  - Top: Personal care services (90.6)
  - Bottom: Real estate services (75.2)