



12. Italy

MPI per market

	Average MPI	2017-2015	2017-2013	2015-2013	2013-2012	2012-2011	2011-2010	Country-EU-28
All markets	76.4	-1.1*	+1.4*	+2.7*	+0.5*	+0.4	-0.6*	-3.8*
GOODS								
Spectacles and lenses	85.6		+2.3*		+0.8	-1.2		+0.3
Small household appliances	84.0		+2.9*		-0.7	+1.3	+0.5	-1.1*
Alcoholic drinks	82.4		+2.2*		+0.1	+2.4*	-2.4*	-2.2*
Electronic products	82.3	-0.5	-0.4	+0.3	+0.0	+1.5	+1.1	-1.2*
Personal care products	82.1		+0.9		-0.6	+0.7	-0.2	-2.1*
ICT products	82.0	-0.9	+1.1	+2.2*	+0.3	+1.1	-0.5	-0.9
Dairy products	81.3		+0.5		-0.6	+1.2		-3.3*
Furniture and furnishings	81.2		-0.0		+0.8	+1.9*	+0.6	-2.0*
Non-prescription medicines	80.6	-1.2	+0.2	+1.1	+1.7	-0.8	-2.0*	-2.8*
All goods markets	80.3	-1.0*	+1.1*	+2.2*	+0.4	+0.7*	+0.3	-2.4*
House and garden maintenance products	80.2		-0.3		+1.0	+0.7	+1.4	-3.2*
Clothing and footwear	79.7		+1.7		+1.3	+1.4	-1.1	-2.2*
New cars	78.6	-1.9*	-0.4	+1.8	+0.2	+0.9	+0.4	-1.9*
Meat and meat products	78.0	-1.7	+0.9	+2.9*	-2.4*	+1.4	-1.3	-3.4*
Fuel for vehicles	75.4	+0.7	+4.9*	+5.3*	+2.0	-0.7	-0.1	-6.4*
Second hand cars	71.3	-1.3	-0.5	+1.6	+1.3	-0.7	+0.4	-4.2*
SERVICES								
Personal care services	85.0		+2.3*		-1.9*	+2.0*	-2.0*	+0.1
Holiday accommodation	83.7	-0.4	+1.8*	+1.8*	+0.9	+1.1	-0.3	-0.4
Airline services	81.0	-0.1	+4.6*	+4.4*	-2.4*	+2.0*	+2.0*	-1.2
Packaged Holidays and Tours	80.4	-1.4	+1.2	+2.1*	+1.9*	+0.4	-1.0	-2.3*
Vehicle insurance	78.9	+0.7	+5.3*	+4.7*	+2.4*	-0.4	-3.6*	-2.6*
Home insurance	78.7	-0.1	+3.2*	+3.4*	+3.3*	-2.7*	-2.0*	-1.8*
Vehicle rental services	78.4	-0.5	+0.3	+0.8	+0.6	+0.7	-0.4	-1.5*
Vehicle maintenance and repair services	78.2	-0.1	+1.4	+1.7	+2.5*	+0.1	-2.0	+0.1
Loans, credit and credit cards	76.7	-1.5	-0.2	+1.2	+3.0*	+0.5		-2.0*
Private Life Insurance	74.6	-0.8	+2.8*	+3.6*	+0.7	+1.1		-2.9*
All services markets	74.0	-1.1*	+1.7*	+2.9*	+0.7*	+0.3	-1.1*	-4.7*
TV-subscriptions	73.6	-0.5	+4.3*	+4.1*	+0.0	+3.0*		-4.5*
Gas services	73.1	+0.5	+2.4*	+2.0	-0.4	-0.7	+0.5	-6.1*
Mortgages	72.7	+0.8	+4.8*	+4.4*	+1.9	-0.4		-3.1*
Investment products, private personal pensions and securities	72.1	-1.9	+3.7*	+5.6*	+1.1	+0.1	+3.2*	-2.8*
Offline gambling and lottery services	72.1		+0.6					-6.0*
Postal Services	72.0	-0.3	-0.0	+0.6	+2.7*	-1.4	-2.9*	-7.5*
Bank accounts	71.3	-1.5	+5.0*	+6.3*	+0.4	-1.9	+0.4	-7.0*
Train services	70.3	+1.8	+7.7*	+6.1*	+6.7*	-4.1*	-0.6	-6.5*
Tram, local bus, metro, and underground services	69.0	+2.4	+3.1*	+0.8	-1.7	+0.2	-2.8*	-9.2*
Internet provision	68.9	-4.2*	-3.1*	+1.6	-0.1	+1.0	+1.7	-7.9*
Mobile telephone services	68.7	-5.5*	-5.4*	+0.6	+1.0	+2.5*	-2.3	-8.3*
Fixed telephone services	68.0	-3.5*	-4.8*	-0.6	+0.4	+0.7	+2.8*	-9.2*
Real Estate Services	67.7	-3.6*	+0.5	+3.7*	+0.9	+0.2	+2.2	-5.4*
Electricity services	67.7	-4.1*	+1.0	+6.4*	-4.2*	+1.0	-3.0*	-8.6*
Water supply	67.2	-0.9	-0.7	+0.9	-0.5	+1.3	-4.8*	-9.9*

■ Comparability ■ Trust ■ Problems & detriment ■ Expectations ■ Choice

12.1. Overall performance

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

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

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

12.2. Goods markets

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

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

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

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

In general, there is a noticeable decrease in the comparability and trust component scores for Italian goods markets since 2015, while the expectations, choice and problems

& detriment components remained stable over this period. In addition, the proportion of respondents who experienced problems and the proportion of those who complained as a result of the problems experienced also remained stable over this period, as did the level of detriment.

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

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

12.3. Services markets

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

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

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

telephone services' (-5.4), 'Fixed telephone services' (-4.8) and 'Internet provision' (-3.1).

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

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

Compared to the EU-28 average, the best-scoring services market in terms of a single component is 'Vehicle maintenance and repair services' (+0.3 points on comparability). Next in line are the 'Airline services' and 'Personal care services' markets

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

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

Difference as compared to the EU-28

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

Difference as compared to 2015

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