

Flash Eurobarometer 209
March 2007 / May-June 2008

Consumer protection in Malta (wave 1-2)

Basic questionnaires

The GALLUP Organization

Flash EB Series #209

Consumer Protection in Malta

Conducted by
The Gallup Organisation Hungary
upon the request of the EC Directorate-General
SANCO, Health and Consumer Protection



Survey organised and managed by the
Eurobarometer Team of Directorate-General
“Communication”

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Any interpretations or opinions expressed in this
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THE GALLUP ORGANIZATION

**QUESTIONNAIRE DG SANCO
WAVE 1**

Good morning / afternoon, I'm _____ from COMPANY. We are conducting a survey for the European Commission about consumer rights. We interview citizens AGED 25 TO 45.

How many PERSONS are there in your household who are between THE AGES OF 25 AND 45?

- 0 [THANK AND TERMINATE]0

INTERVIEWER READ: For this particular study we would like to interview people in this age group, and I am not allowed to interview anyone else. Thank you again for your willingness and cooperation.

- 1 [CONTINUE WITH INTRO1]1

- 2 or more [SKIP TO INTRO2]2

INTRO 1

May I please speak to this person in your household?

INTRO 2

I would like to interview the person in the family who HAD HIS OR HER birthday most recently OF those FAMILY MEMBERS WHO are between 25 and 45 years of age. Who would THIS PERSON be out of THOSE YOU MENTIONED? May I speak to him/her?

ONCE ELIGIBLE RESPONDENT IS REACHED

I would like to ask you to participate in a brief survey as part of preparations of an information campaign on the rights you have when buying products and services. The survey is commissioned by the European Commission. Please help me with your answers, it will not take more than 8 minutes. The questionnaire is anonymous; your responses will be used to generate statistics for our country. You can refuse to answer any of the questions, should you wish to.

D1. Gender [DO NOT ASK - MARK APPROPRIATE]

[1] Male
[2] Female

D2. How old are you?

[][] years old
[00] [REFUSAL/NO ANSWER]

D3. How old were you when you stopped full-time education? [Write in THE AGE WHEN EDUCATION WAS TERMINATED]

[][] years old
[00] [STILL IN FULL TIME EDUCATION]
[01] [NEVER BEEN IN FULL TIME EDUCATION]
[99] [REFUSAL/NO ANSWER]

D4. As far as your current occupation is concerned, would you say you are self-employed, an employee, a manual worker or would you say that you are without a professional activity? Does it mean that you are a(n)...
 [IF A RESPONSE TO THE MAIN CATEGORY IS GIVEN, READ OUT THE RESPECTIVE SUB-CATEGORIES - ONE ANSWER ONLY]

- Self-employed
 - i.e. : - farmer, forester, fisherman 11
 - owner of a shop, craftsman 12
 - professional (lawyer, medical practitioner, accountant, architect,...)..... 13
 - manager of a company 14
 - other 15

- Employee
 - i.e. : - professional (employed doctor, lawyer, accountant, architect) 21
 - general management, director or top management 22
 - middle management 23
 - Civil servant 24
 - office clerk 25
 - other employee (salesman, nurse, etc...)..... 26
 - other 27

- Manual worker
 - i.e. : - supervisor / foreman (team manager, etc...)..... 31
 - Manual worker 32
 - unskilled manual worker 33
 - other 34

- Without a professional activity
 - i.e. : - looking after the home 41
 - student (full time)..... 42
 - retired 43
 - seeking a job 44
 - other 45
 - [Refusal] 99

D6. Would you say you live in a ...?

- metropolitan zone 1
- other town/urban centre 2
- rural zone 3
- [Refusal] 9

Main Questionnaire

Q1. Have you over the past two years...

- Yes 1
- No 2
- [DK/NA] 9

- a) bought a computer, DVD player or other 'expensive' electronic or household appliance 1 2 9
- b) taken out a credit with a shop or bank for a major purchase like a car, washing machine etc. 1 2 9
- c) bought a package holiday 1 2 9
- d) bought a ticket for an airline or charter flight 1 2 9
- e) bought something on the internet or via teleshopping 1 2 9
- f) bought a mobile phone or used the services of a mobile phone company 1 2 9

Q2. Do you think you know your rights as a consumer

- Yes 1
- No 2
- [DK/NA] 9

- a) when an electronic or household appliance you bought does not work properly 1 2 9
- b) when taking out a credit to make a major purchase (car, washing machine, etc...) 1 2 9
- c) when you reserve a package holiday trip 1 2 9
- d) when you have booked a ticket for a flight 1 2 9
- e) when you have ordered something via the Internet or via teleshopping 1 2 9
- f) when you have a problem with your phone bill 1 2 9

Q3. Would you be interested in knowing more about your rights:

- Yes 1
- No 2
- [DK/NA] 9

- a) when an electronic or household device you just bought does not work properly 1 2 9
- b) the payments on the credit you took to make a major purchase (computer, car, washing machine) include unexpected additional fees and charges 1 2 9
- c) when your package holiday is different from what the brochure promised 1 2 9
- d) when your flight is delayed or cancelled 1 2 9
- e) when you don't like what you ordered via the Internet or via teleshopping 1 2 9
- f) when you have a problem with your phone bill 1 2 9

Q4. Where would you go for information or advice about your consumer rights if you have a problem with a product, a service or a seller?

[DO NOT READ OUT -SEVERAL ANSWER POSSIBLE]

- Government, Ministry, Authority 1

- Consumer association2
- Shopkeepers, sellers or banks3
- Friends and relatives4
- Lawyers5
- The EU6
- Other7
- [DK/NA].....9

Q5. Who would you trust most to give you correct information and advice on your consumer rights?
[READ OUT – CHOOSE – ONE ANSWER ONLY]

- The Government,1
- A consumer association2
- Shopkeepers, sellers or banks3
- Friends and relatives4
- Lawyers5
- The EU6
- Other.....7
- [DK/NA].....9

Q6. What institutions and organizations/associations dealing with protection of consumers' rights do you know?
[DO NOT READ OUT-RECODE IN THE PRE-CODED LIST-MULTIPLE ANSWERS POSSIBLE.]

- Consumer and Competition Division1
- Malta Financial Services Authority2
- Adrian Muscatt Inglott column/articles in The (Sunday)Times/newspaper 3
- Maltese Consumer Association4
- The European Consumer Centre in Malta.....5
- The Malta Communications Authority.....6
- Other.....7
- [DK/NA].....9

ASK ONLY THOSE ITEMS DID NOT MENTIONED IN Q6

Q7. Have you ever heard of :

- Yes1
- No2
- [DK/NA].....9

- a) Consumer and Competition Division1 2 9
- b) Malta Financial Services Authority1 2 9
- c) Maltese Consumer Association1 2 9
- d) The European Consumer Centre in Malta.....1 2 9

If the answer is "yes" to any of the item in Q6 or Q7

Q8. Did you ever ask this or any of these organization/magazine for information or help?
[READ OUT - ONE ANSWER ONLY]

- Yes 1
- No 2
- [DK/NA] 9

Q9. Would you be willing to support an independent Maltese consumer association by...?

- Yes 1
- No 2
- [DK/NA] 9

- a) Paying an annual membership fee of 5 Maltese pounds 1 2 9
- b) Giving this association a percentage of your taxes instead of paying them to the Government . 1 2 9
- c) Giving this association a donation which you can deduct from your income taxes 1 2 9

Q10. In general, would you say that the Maltese justice system is efficient in punishing businesses that mislead or cheat consumers?

- Yes 1
- No 2
- [DK/NA] 9

Survey details

This „Flash 209 – Consumer protection and consumer rights Special Target Survey " was conducted for the European Commission, Directorate-General SANCO, Health and Consumer Protection.

Telephone interviews were conducted in Malta between the 22/03/2007 and the 25/03/2007 by MISCO Maltese partner institute.

Representativeness of the results

The national sample was representative of the population aged between 25 – 45 years.

Sizes of the sample

The sample size was planned 500 respondents in Malta, 502 interviews were conducted in all.

A weighting factor was applied to the national results in order to compute a marginal total for the country in proportion to its population.

Questionnaires

1. The questionnaire prepared for this survey is reproduced at the end of this results volume, in English (see hereafter).
2. The institute translated the questionnaire in their national language(s).

Table of results

VOLUME B: RESPONDENTS' DEMOGRAPHICS

The VOLUME B presents the Slovenian results with the following socio-demographic characteristics of respondents as breakdowns:

Sex (Male, Female)

Age (25-29, 30-34, 35-39, 40 - 45)

Education (15&-, 16-20, 21&+, Still in full time education)

Subjective urbanisation (Metropolitan zone, Other town/urban centre, Rural zone)

Occupation (Self-employed, Employee, Manual worker, Not working)

Statistical significance of the results

The results in a survey are valid only between the limits of a statistical margin caused by the sampling process. This margin varies with three factors:

1. The sample size (or the size of the analysed part in the sample): the greater the number of respondents is, the smaller the statistical margin will be;
2. The result in itself: the closer the result approaches 50%, the wider the statistical margin will be;
3. The desired degree of confidence: the more "strict" we are, the wider the statistical margin will be.

As an example, examine this illustrative case:

1. One question has been answered by 500 people;
2. The analysed result is around 50%;
3. We choose a significance level of 95 % (it is the level most often used by the statisticians, and it is the one chosen for the Table hereafter);

In this illustrative case the statistical margin is: (+/- 4.4%) around the observed 50%. And as a conclusion: the result for the whole population lies between 45.6% and 54.4 %.

Hereafter, the statistical margins computed for various observed results are shown, on various sample sizes, at the 95% significance level.

STATISTICAL MARGINS DUE TO THE SAMPLING PROCESS (AT THE 95 % LEVEL OF CONFIDENCE)

Various sample sizes are in rows;

Various observed results are in columns:

	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
N=50	6,0	8,3	9,9	11,1	12,0	12,7	13,2	13,6	13,8	13,9
N=500	1,9	2,6	3,1	3,5	3,8	4,0	4,2	4,3	4,4	4,4
N=1000	1,4	1,9	2,2	2,5	2,7	2,8	3,0	3,0	3,1	3,1
N=1500	1,1	1,5	1,8	2,0	2,2	2,3	2,4	2,5	2,5	2,5
N=2000	1,0	1,3	1,6	1,8	1,9	2,0	2,1	2,1	2,2	2,2
N=3000	0,8	1,1	1,3	1,4	1,5	1,6	1,7	1,8	1,8	1,8
N=4000	0,7	0,9	1,1	1,2	1,3	1,4	1,5	1,5	1,5	1,5
N=5000	0,6	0,8	1,0	1,1	1,2	1,3	1,3	1,4	1,4	1,4
N=6000	0,6	0,8	0,9	1,0	1,1	1,2	1,2	1,2	1,3	1,3

INTRO

Good morning / afternoon, I'm _____ from COMPANY. We are conducting a survey for the European Commission about consumer rights. We interview citizens AGED 25 TO 45.

How many PERSONS are there in your household who are between THE AGES OF 25 AND 45?

- 0.....0
- 1.....1
- 2..... 2 or more

IF INTRO = 0

THANK AND TERMINATE

For this particular study we would like to interview people in this age group, and I am not allowed to interview anyone else. Thank you again for your willingness and cooperation.

1 - 1 CONTINUE WITH INTRO1

2 - 2 or more SKIP TO INTRO2

IF INTRO = 1

INTRO1. May I please speak to this person in your household?

IF INTRO = 2

INTRO 2 I would like to interview the person in the family who HAD HIS OR HER birthday most recently OF those FAMILY MEMBERS WHO are between 25 and 45 years of age. Who would THIS PERSON be out of THOSE YOU MENTIONED? May I speak to him/her?

ONCE ELIGIBLE RESPONDENT IS REACHED

I would like to ask you to participate in a brief survey about an information campaign on the rights you have when buying products and services. The survey is commissioned by the European Commission. Please help me with your answers, it will not take more than 8 minutes. The questionnaire is anonymous; your responses will be used to generate statistics for our country. You can refuse to answer any of the questions, should you wish to.

D1. Gender

[DO NOT ASK - MARK APPROPRIATE]

- [1] Male
- [2] Female

D2. How old are you?

- [][] years old
- [00] [REFUSAL/NO ANSWER]

D3. How old were you when you stopped full-time education?

[WRITE IN THE AGE WHEN EDUCATION WAS TERMINATED]

- [][] years old
- [00] [STILL IN FULL TIME EDUCATION]
- [01] [NEVER BEEN IN FULL TIME EDUCATION]
- [99] [REFUSAL/NO ANSWER]

D4. As far as your current occupation is concerned, would you say you are self-employed, an employee, a manual worker or would you say that you are without a professional activity? Does it mean that you are a(n)...

[IF A RESPONSE TO THE MAIN CATEGORY IS GIVEN, READ OUT THE RESPECTIVE SUB-CATEGORIES - ONE ANSWER ONLY]

- Self-employed

→ i.e. : - farmer, forester, fisherman 11
- owner of a shop, craftsman 12
- professional (lawyer, medical practitioner, accountant, architect,...) ... 13
- manager of a company 14
- other 15

- Employee

→ i.e. : - professional (employed doctor, lawyer, accountant, architect) 21
- general management, director or top management 22
- middle management 23
- Civil servant 24
- office clerk 25
- other employee (salesman, nurse, etc..) 26
- other 27

- Manual worker

→ i.e. : - supervisor / foreman (team manager, etc...) 31
- Manual worker 32
- unskilled manual worker 33
- other 34

- Without a professional activity

→ i.e. : - looking after the home 41
- student (full time) 42
- retired 43
- seeking a job 44
- other 45

- [Refusal] 99

D6. Would you say you live in a ...?

- metropolitan zone 1
- other town/urban centre 2
- rural zone 3
- [Refusal] 9

Main Questionnaire

Q1a Have you over the past months seen/heard messages about consumer rights?

Yes 1
No 2
[DK/NA] 9

IF Q1a = 1

Q1b Can you please tell me what this/these message/s was/were?

[DO NOT READ - OPEN ENDED - CODE]

The exact slogan is mentioned "FI-Unjoni Ewropea il konsumaturi għandom drittijiet – or – Insisti għad drittijiet tiegħek u dan bi dritt! 01

Message about the consumer rights –in general	02
Messages about the consumer rights regarding guarantees	03
Message about the consumer rights holiday packages.....	04
Message about the consumer rights regarding internet shopping	05
Messages about bank loans –without mentioning the consumer rights	06
Message about holiday packages–without mentioning the consumer right	07
Message about internet shopping –without mentioning the consumer right.....	08
Messages about people not knowing their right as consumer in Malta	09
Messages about consumer rights in EU	10
Messages related to Maltese Consumer Association	11
Other answers	12
[DK/NA].....	99

IF NOT Q1b = 1

Q1c Have you over the past months seen/heard advertisement, messages, information about consumer rights regarding different products and services like mobile phones/roaming, consumer loans, holiday packages or internet shopping etc.?

Yes.....	1
No	2
[DK/NA].....	9

IF Q1c = 1

Q1d Where did you see/hear this message about consumer rights?

(READ OUT – ROTATE - MULTIPLE ANSWERS POSSIBLE)

On radio.....	01
on TV	02
on billboards	03
in a booklet I received by post.....	04
booklet for business people	05
in newspapers	06
in magazines	07
at street event	08
on internet.....	09
Other.....	10
[DK/NA]	99

Q1e Did you find the information about your rights provided through the campaign on consumer rights detailed and informative enough?

Yes	1
No	2
DK/NA.....	9

Q2 Do you think you know your rights as a consumer

Yes	1
No	2
DK/NA.....	9

- a) when an electronic or household appliance you bought does not work properly..... 1 2 9
- b) when taking out a credit to make a major purchase (car, washing machine, etc...)..... 1 2 9
- c) when you reserve a package holiday trip..... 1 2 9
- d) when you have booked a ticket for a flight..... 1 2 9
- e) when you have ordered something via the Internet or via teleshopping..... 1 2 9

Q3 Have you found the information you have received through this information campaign very useful

.....	4
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useful	3
not useful or	2
not useful at all?	1
[DK/NA]	9

Q4 Where would you go for information or advice about your consumer rights if you have a problem with a product, a service or a seller?

[DO NOT READ OUT - SEVERAL ANSWER POSSIBLE]

Consumer House Valetta	01
Government, Ministry, Authority, Consumer Division	02
consumer association (L'Ghaqda tal Konsumaturi).....	03
Shopkeepers, sellers or banks	04
Friends and relatives	05
the European Consumer centre in Malta.....	06
lawyers	07
the EU	08
Other.....	09
[DK/NA].....	99

Q5 Who would you trust most to give you correct information and advice on your consumer rights?

[READ OUT – ROTATE - CHOOSE – ONE ANSWER ONLY]

Consumer House Valetta	01
Government, Ministry, Authority, Consumer Division	02
Maltese Consumer AssociationL'Ghaqda tal Konsumaturi	03
the European Consumer centre in Malta.....	04
Adrian Muscatt Inglott column/articles in The (Sunday)Times/newspaper.....	05
Shopkeepers, sellers or banks	06
Friends and relatives	07
Lawyers	08
the EU	09
Other.....	10
[DK/NA].....	99

Q6 What institutions and organizations/associations dealing with protection of consumers' rights do you know?

[DO NOT READ OUT - RECODE IN THE PRE-CODED LIST - MULTIPLE ANSWERS POSSIBLE.]

Consumer House Valetta	1
Consumer (and Competition) Division/Ministry	2
Maltese Consumer AssociationL'Ghaqda tal Konsumaturi	3
the European Consumer centre in Malta.....	4
Malta Financial Services Authority	5
Adrian Muscatt Inglott column/articles in The (Sunday)Times/newspaper.....	6
The Malta Communications Authority.....	7
Other.....	8
DK/NA.....	9

Q7 Have you ever heard of :

ASK ONLY THOSE ITEMS DID NOT MENTIONED IN Q6

Yes	1
No.....	2
[DK/NA].....	9

Consumer House Valetta	1	2	9
Consumer (and Competition) Division/Ministry	1	2	9
Maltese Consumer AssociationL'Ghaqda tal Konsumaturi	1	2	9
The European Consumer Centre in Malta.....	1	2	9

If the answer is “yes” to any of the item in Q6 or Q7

Q8 Did you ever ask this or any of these organizations for information or help ?

[READ OUT - ONE ANSWER POSSIBLE]

- Yes 1
- No 2
- [DK/NA] 9

Q9 Would you be willing to support an independent Maltese consumer association by...?

- Yes 1
- No 2
- [DK/NA] 9

a) Paying an annual membership fee of 12 euros 1 2 9

b) Giving this association a percentage of your taxes instead of paying them to the Government 1 2 9

c) Giving this association a donation which you can deduct from your income taxes 1 2 9

Q10 Compared to other EU countries, do you think consumers in Malta have the same, less or more consumer rights and protection ?

- Same 1
- Less 2
- More 3
- [DK/NA] 9

Q11 In general, would you say that the Maltese justice system is efficient in punishing businesses that mislead or cheat consumers?

- Yes 1
- No 2
- DK/NA 9

Survey details

This „Flash 209 – Consumer protection and consumer rights Special Target Survey " was conducted for the European Commission, Directorate-General SANCO, Health and Consumer Protection.

Telephone interviews were conducted in Malta between the 29/05/2008 and the 2/06/2008 by MISCO Maltese partner institute.

Representativeness of the results

The national sample was representative of the population aged between 25-45 years.

Sizes of the sample

The sample size was planned 500 respondents in Malta, 503 interviews were conducted in all.

A weighting factor was applied to the national results in order to compute a marginal total for the country in proportion to its population.

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N=2000	1,0	1,3	1,6	1,8	1,9	2,0	2,1	2,1	2,2	2,2
N=3000	0,8	1,1	1,3	1,4	1,5	1,6	1,7	1,8	1,8	1,8
N=4000	0,7	0,9	1,1	1,2	1,3	1,4	1,5	1,5	1,5	1,5
N=5000	0,6	0,8	1,0	1,1	1,2	1,3	1,3	1,4	1,4	1,4
N=6000	0,6	0,8	0,9	1,0	1,1	1,2	1,2	1,2	1,3	1,3

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