CONSUMER PROTECTION AS A FACTOR OF DESTINATION COMPETITIVENESS IN THE EUROPEAN UNION

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Abstract

Many tourism destinations have enacted and implemented laws to protect residents as consumers that are relevance to tourists as consumers. In literature, consumer protection is not explicitly considered and analyzed in the area of destination competitiveness by researchers. This research article investigates the impact of consumer protection on destination competitiveness in the European Union. Research results have pointed out that consumer protection represents a factor of destination competition because illicit commercial practices and consumer trust consumers as consumer indicators affect the value of the Enabling Environment subindex, while illicit commercial practices affect the value of Infrastructure subindex, and the consumer indicators mentioned in this way affect the destination competitiveness. At the same time, the results of the analysis indicate that the European Union member states that record the highest consumer confidence and the lowest level of illicit commercial practices also record the highest competitiveness as a tourism destination.

Keywords: destination competitiveness, consumer protection, tourists, European Union

JEL Classification: F12, L83, D12

Introduction

Consumer protection measures enhance destination competitiveness, helping to minimize tourist dissatisfaction through more transparent and efficient market operations, while creating and maintaining customer loyalty, and consumer confidence (Greenwood and Dwyer, 2015a). The competitiveness of tourism destinations depends on the subjective

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experience of a certain area and the environment, i.e. the subjective experience of the attractiveness of tourism destinations. Having this in mind, it is necessary during the measurement, evaluation and improvement of competitiveness of tourism destinations to take into account the level and quality of consumer protection.

Since tourism is one of the fastest-growing industries in many countries around the world (Cucculelli and Goffi, 2016), and one of the main sources of foreign income for a significant number of developed and transition countries, the study of destination competitiveness has attracted the increasing attention of researchers (Ritchie and Crouch, 1993, 2010; De Keyser and Vanhove, 1994; Chon and Mayer, 1995; Heath, 2002; Dwyer and Kim, 2003; Gooroochurn and Sugiyarto, 2005). However, these studies are limited in their coverage with respect to the destination type, the competitiveness attributes (Crouch, 2011), or the influence of some factors on destination competitiveness that they investigate (Petrović, Milićević and Djeri, 2016). Greenwood and Dwyer (2015a; 2015b) pay special attention to the consumer protection in the field of destination competitiveness. However, these authors did not quantify the impact of consumer protection to destination competitiveness. Bearing in mind „that consumer protection is a neglected attribute of destination competitiveness" (Greenwood and Dwyer, 2015a, p.7), this article aims to analyze the impact of consumer indicators on the competitiveness of European Union (EU) Member States as tourism destinations in the systematic way. Specific aim of the paper is to point to different levels of consumer protection in transition and developed countries in the EU based on values of consumer indicators.

Destination competitiveness is measured with Travel & Tourism Competitiveness Index (TTCI), while consumer protection is measured with consumer indicators. In the last edition of the Travel & Tourism Competitiveness Report that is published by the World Economic Forum (WEF), the TTCI is composed of following four subindexes: Enabling Environment; T&T Policy and Enabling Conditions; Infrastructure; Natural and Cultural Resources. The level and quality of consumer protection in EU 28 countries is measured with consumer indicators – knowledge of consumers, trust of consumers, illicit commercial practices and complaints. Special attention will be paid to the observed index, as well as its subindex below in order to see the common determinants that connect consumer protection and destination competitiveness of member states of the EU.

The paper is structured in the following segments: a) analysis of consumer protection and destination competitiveness in transition and developed countries in EU, b) examining the interrelationship between consumer indicators and destination competitiveness of the EU, c) analysis of the impact of consumer protection and the impact of knowledge of consumer rights, consumer trust, illicit commercial practices and consumers complaints on the destination competitiveness of the EU, d) testing the heterogeneity of the members of the EU according to the level of consumer protection, as well as the impact on the competitiveness of tourism destinations surveyed. Bearing in mind that consumer protection is not explicitly identified and analyzed by researchers in area of destination competitiveness, this paper highlights consumer protection as one of the factor that can contribute to enhance competitiveness of Member States in EU as tourism destination.

1. Review of the scientific literature

Consumer protection has a bearing on what is probably the most central issue of European economic integration for it brings into very sharp relief the dialectics of open borders, protectionism, and bona fide intervention of Member State to protect legitimate societal

values and goals even if at the expense of interrupting the free flow of goods on which the idea of a common marketplace is postulated (Weatherill, 2013). The consumer protection area, like other segments of the law, was constantly widened and received the growing importance by the basic documents of the EU during its development. There are a number of EU legislative initiatives that address issues of consumer conditions such as directives that cover general consumer sales contracts and directives that dealing with specifically the commercial practices of suppliers such as off - premises and distance selling methods.

EU and their states have implemented laws to protect their residents as consumers. However, while consumer protection legislation in any destination applies to tourism as a consumption activity, additional attention may need to be paid to its relevance in tourism contexts (Greenwood and Dwyer, 2014), but in the context of destination competitiveness. It is in the interest of each Member State of EU as tourism destination that consumer protection legislation be effective in enhancing trust and satisfaction tourists as consumers given its potential to improvement destination competitiveness.

Although „consumer protection is an important determinant of destination competitiveness" (Greenwood and Dwyer, 2015a, p.1), its impact on the destination competitiveness has not been given significant attention. In the literature, some indicators of consumer protection are related to destination competitiveness, where the significance of consumer protection for the improvement of destination competitiveness is not considered in a systematic way. The existing studies are mainly directed to: 1) formation of competitiveness model taking trust in safety and security into consideration (Ritchie and Crouch, 2003; WEF, 2015); 2) the analysis of the impact commercial illicit practices as consumer indicator on destination competitiveness (Porter and Kramer, 2011). However, in the literature, the researchers most frequently pay attention to the impact of trust in safety and security on tourism development, as well as the impact of ethical business behavior and unfair practices on the successful business of the companies in tourism and tourism development.

In the context of marketing, consumer trust appears when one party in a commercial transaction has confidence in certain special features of the other party (Wang, et al., 2014). Trust is present in everyday discourses and is as important as power to understand human relationships, institutions, and tourism development (Nunkoo, Ramkissoon and Gursoy, 2012). The citizens` trust in tourism institutions represents important ingredient of sustainable tourism development (Nunkoo and Gursoy, 2016).

More than any other economic activity, the success or failure of a tourism destination depends on being able to provide a safe and secure environment for visitors (World Tourism Organization, 1996). If tourists trust in the safety and security of a destination, then perceived risk should be lower (Eitzinger and Wiedemann, 2008). Tourists are likely to be deterred from traveling to dangerous countries or regions, making it less attractive to develop the tourism sector in those places (WEF, 2015). Peace and safety can be a necessary prerequisite to attract tourists to a destination (Lui and Pratt, 2017). From the above-mentioned reasons, we can conclude that safety and security represent a significant element in the evaluation of the competitiveness of the tourism destination (Zhou, et al., 2015).

As temporary residents of a community, tourists also have a right to expect protection from unfair practices (Pike, 2015). Protection consumers is an outcome of fair and equitable legal system, as well as, ethical business behaviour wherein tourists can thence reasonably expect to receive fair treatment and value for money when making purchases (Greenwood

and Dwyer, 2015a). Ethical business behaviour and corporate social responsibility can contribute to the development of tourism destinations. Some of the values that define ethical principles include honesty, trustworthiness, integrity, fairness, keeping promises, fidelity, caring for others, accountability, pursuit of excellence, leadership, responsibility and respect for others. Managing ethics is serious business for hospitality professionals, as they are responsible for communicating organizational standards and providing ethical leadership (Stevens, 2011).

2. Research methodology

In this paper, the data were analyzed by: comparative analysis, correlation analysis, regression and cluster analysis. Comparative analysis has allowed for the comparison of the values of the consumer indicators and the TTCI index. Correlation analysis has examined the relationship between the consumer indicators (knowledge of consumer rights, consumer trust, illicit commercial practices and complaints of consumers) and the TTCI in EU 28 countries. Regression analysis has examined the impact of the consumer indicators on the tourism competitiveness of the countries surveyed. In order to avoid the problem of multicollinearity, the stepwise method and backward method were applied within regression analysis. After the application of regression analysis, special attention was paid Breusch-Pagan test first and then Koenker test with the aim of testing homoscesticity. Cluster analysis examines heterogeneity of EU member states starting from the values of consumer indicators. Research information base has included the 2015 Consumer Conditions Scoreboard, as well as the 2015 WEF Report. The Consumer Conditions Scoreboard analyzes national conditions for consumers and the integration of EU retail market. In this paper, special attention will be paid to the quality of the consumer environment (knowledge, consumer trust, illicit commercial practices and complaints).

The hypotheses to be tested in this study are the following:

H_1: There is a significant impact of the consumer indicators on the destination competitiveness

H_2: There is a significant impact of the consumer indicators on subindexes of TTCI.

3. Results and discussion

3.1 Analysis of the positioning of the transition countries in EU according to consumer protection and destination competitiveness

Given the fact that the aim of this study is examining the impact of consumer protection on destination competitiveness, we will firstly analyze the position of EU members from the standpoint of their competitiveness as tourism destinations, where special attention will also be paid to the analysis of their values of TTCI indexes. When it comes to knowledge of consumer rights Czech Republic, Denmark and Germany record the best results. On the other hand, the lowest-ranking EU member countries are Greece, Romania and Croatia. Consumers in developed EU countries record a higher level of trust in institutional and market conditions while the least trusty are residents of transition countries. The highest exposure to unfair commercial and other illicit practices as well as the largest number of

customer complaints were recorded in Croatia, and the lowest in Luxembourg (Annexes - table A1).

With the exception of Malta, the developed countries that are members of the EU record a higher level of competitiveness as tourism destinations in relation to the transition countries (Annexes - table A2). A similar positioning is of the developed in relation to transition countries if we consider the following four subindexes: Enabling Environment; T&T Policy and Enabling Conditions; Infrastructure; Natural and Cultural Resources. Since the largest gap is recorded between developed countries and transition countries respect of the average values of the Natural and cultural resources subindex, a comparative analysis of its pillars and indicators within this pillar has shown that the gap is the result of the low values of the following indicators: Natural tourism digital demand and Cultural and entertainment tourism digital demand (Petrović, Milićević and Djeri, 2016).

3.2 Correlation and regression analysis of the impact of consumer indicators on tourism competitiveness in the case of the member states in EU

Correlation between the consumer indicators and tourism competitiveness in the transition countries in EU was tested by calculating the Pearson correlation coefficient between the consumer indicators and the TTCI. The results of correlation analysis indicate that there is a weak negative correlation analysis between the TTCI and illicit commercial practices, while between TTCI and trust, as well as between TTCI and knowledge of consumer rights there is a weak positive correlation. Based on the results of correlation analysis, one can conclude that there is not a significant correlation between the consumer indicators and the competitiveness of the countries in EU as tourism destinations, since the value of Sig. is greater than 0.01 (Annexes - table A3).

Based on the correlation analysis between consumer indicators on one hand and subindexes within the TTCI on the other hand, it can be concluded that there is a statistically significant correlation between the consumer trust and Enabling Environment subindex, between illicit commercial practices and Enabling Environment subindex and between illicit commercial practices and Infrastructure because the value Sig. is less than 0.01. Between the consumer trust and Enabling Environment subindex there is a strong positive correlation, while between illicit commercial practices and Enabling Environment subindex there is a strong negative correlation and between the illicit commercial practices and Infrastructure subindex there is a medium negative correlation. Starting from statistically significant correlations between consumer indicators on one hand and subindexes within TTCI on the other hand, special attention will be paid to regression analysis, or analysis of the impact of consumer indicators on Enabling Environment subindex and Infrastructure subindex.

First, attention will be paid to analysis of the impact of consumer protection on TTCI. Having in mind that there is a significant correlation between independent variable (between consumer trust and illicit commercial practices, and between illicit commercial practices and consumer complaints), in order to avoid the problem of multicollinearity, the stepwise method was applied within regression analysis first. Having in mind that the method mentioned within the regression analysis has not set aside a single independent variable (knowledge of consumer rights, consumer trust, illicit commercial practices and

consumer complaints) that has a statistically significant impact on dependent variable (TTCI), a backward method was applied within the regression analysis (Annexes - table A4). Results of regression analysis have pointed out that if we observe the impact of all consumer indicators to TTCI, not a single indicator has a statistically significant impact on the value of TTCI, because the Sig. values are higher than a zero for all the indicators observed. At the same time, the results of regression analysis have pointed out that if in the next phase we so not observe the impact of consumer trust, which has recorded the highest Sig. value in relation to other consumer indicators, the situation will not change. That is, if we analyze the impact of the knowledge of consumer right, illicit commercial practices and consumer complaints on TTCI, it can be concluded that the observed consumer indicators do not have a statistically significant impact on TTCI. In the fourth phase, if we analyze only the impact of illicit commercial practices on TTCI we can conclude that it does not have a statistically significant impact on TTCI because the Sig. value is higher than zero (0.153). At the same time, we can conclude that the results of the application the backward method are the same as well as the results of the application the stepwise method within regression analysis. Based on the above-mentioned, it can be concluded that the hypothesis H_1 is not proven because the consumer indicators do not have a significant impact on TTCI. In order to avoid the issue of multicollinearity when analyzing the impact of consumer indicators on the Enabling Environment subindex, the stepwise method was applied in regression analysis (table no. 1 and table no. 2).

Table no. 1: The common impact of the consumer trust and illicit commercial practices on the Enabling Environment in EU

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
2	.874[b]	.764	.745	.15437

a. Predictors: (Constant), x_2

b. Predictors: (Constant), x_2, x_3

Table 2: The value of regression coefficients – influence of the consumer indicators on the Enabling Environment in EU

Model		Unstandardized Coefficients[a]		Standardized Coefficients[a]	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.831	.253		15.166	.000
	x_2	.028	.004	.785	6.458	.000
2	(Constant)	4.838	.325		14.908	.000
	x_2	.019	.004	.519	4.391	.000
	x_3	-.025	.006	-.468	-3.963	.001

a. Dependent Variable: y_2

Regression model has a statistically significant in the analysis of the impact of the consumer indicators on the Infrastructure subindex, we have applied the stepwise method within regression analysis in order to avoid the above-mentioned problem. Results of the regression analysis have pointed out that illicit commercial practices have a statistically significant impact on Infrastructure subindex (table no. 3 and table no. 4).

Table no. 3: The impact of the illicit commercial practices on the Infrastructure in EU

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.431[a]	.186	.155	.57053

a. Predictors: (Constant), x_3

The determination coefficient is 0.186 (table no. 3). When we express this ratio in percentage, we can conclude that the impact of the illicit commercial practices on Infrastructure subindex is 18.6%. The value of the observed regression coefficient is statistically significant because the Sig. value is less than 0.05.

Table no. 4: Influence of the consumer indicators on the Infrastructure in EU

Model		Unstandardized Coefficients[a]		Standardized Coefficients[a]	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.540	.368		15.038	.000
	x_3	-.047	.019	-.431	-2.438	.022

a. Dependent Variable: y_4

Homoscedasticity is tested by Breusch-Pagan test and Koenker test (table no. 5). Significances (Sig. values) point out that in each of the three methods observed, it is possible to accept the attitude on the existence of homoscedasticity among the variables observed, i.e. among the consumer indicators on one hand and TTCI, Enabling Environment subindex and Infrastructure subindex on the other hand. For the reason mentioned, it is correct to use the method of linear regression for the data observed.

Table no. 5: Breusch-Pagan and Koenker tests

Test	First model (y_1, x_1,x_2,x_3,x_4)	Second model (y_2, x_1,x_2,x_3,x_4)	Third model (y_4, x_1,x_2,x_3,x_4)
Breusch-Pagan test	Sig = 0.552	Sig = 0.371	Sig = 0.448
Koenker test	Sig = 0.606	Sig = 0.207	Sig = 0.320

Based on the results of regression analysis, it can be concluded that the hypothesis H_2 has not been confirmed because all the indicators of consumer protection do not have a significant impact on all subindexes that determine the value of TTCI. Simultaneously, it can be concluded that only two consumer indicators have impact on the destination competitiveness of observed countries.

3.3 Examining the heterogeneity of the EU countries according to consumer protection

Given those results, we grouped the members of the EU in clusters according to the level and quality of consumer protection, i.e. according to the consumer indicators by the cluster analysis (table no. 6). The second cluster includes states which recorded the most complaints and illicit commercial practices, namely: Bulgaria, Croatia, Hungary, Italy,

Latvia, Poland, Romania and Spain. These countries recorded the lowest average value of TTCI compared to other clusters.

Table no. 6: Members of Cluster and Distances from Respective Cluster Center

Cluster 1		Cluster 2	
Members	Distance	Members	Distance
C_5	3.374869	C_3	5.534717
C_10	4.266237	C_4	7.042569
C_12	7.144866	C_13	6.113864
C_17	2.997664	C_15	5.321033
C_22	3.134685	C_16	2.405779
C_25	4.907201	C_21	3.545238
		C_23	2.888710
		C_26	4.178213
Cluster 3		Cluster 4	
Members	Distance	Members	Distance
C_1	3.700872	C_6	3.601936
C_2	3.503570	C_7	5.365266
C_9	4.580961	C_8	3.222866
C_14	2.870681	C_11	3.102446
C_18	6.900427	C_19	3.055676
C_20	1.988203	C_24	5.620100
C_28	3.711857	C_27	3.563905

The third cluster includes countries that recorded the highest consumer trust and the lowest illicit commercial practices, which are: Austria, Belgium, Finland, Ireland, Luxemburg, Netherlands and United Kingdom. These are developed countries that recorded the highest values of TTCI (from 5.58 to 6.08), or the states that recorded the highest competitiveness as tourism destinations.

The states which recorded a minimum of complaints, at the lowest knowledge of consumers and the least consumer trust, which are: Cyprus, France, Greece, Lithuania, Portugal and Slovenia. These states have the TTCI value from 3.88 to 4.64. In the fourth cluster are countries that recorded the highest values of knowledge of consumers, namely: Czech Republic, Denmark, Estonia, Germany, Malta, Slovenia and Sweden. Based on the above it can be concluded that the destination competitiveness depends on illicit commercial practices, i.e. that illicit commercial practices have a negative impact on the competitiveness of the observed countries as tourism destinations. Simultaneously it can be concluded that the developed countries which are recording the least illicit commercial practices, as well as the most consumer trust, achieving the highest competitiveness as tourism destinations.

Conclusion

In this paper, special attention was paid to the analysis of the impact of consumer protection on the tourism competitiveness of EU-28 Member States. Using the comparative analysis of TTCI

data and its subindexes in the EU-28 the conclusion is reached that the developed countries, except Malta achieve better competitiveness as tourism destinations compared to transition countries. The situation is similar when it comes to consumer indicators such as knowledge of consumers' rights, consumer trust, illicit commercial practices and complaints.

Correlation analysis between consumer protection and competitiveness of the member states of the European Union as tourism destinations has indicated that there is no statistically significant correlation between the consumer indicators and TTCI. The correlation analysis between the consumer indicators and subindexes of TTCI pointed out that there is a statistically significant correlation between the consumer trust and Enabling Environment, between the illicit commercial practices and Enabling Environment and between the illicit commercial practices and Infrastructure because the value of Sig. Is less than 0.01. Between the consumer trust and Enabling Environment there is a strong positive correlation, while between illicit commercial practices and Enabling Environment there is a strong negative correlation and between the illicit commercial practices and Infrastructure there is a medium negative correlation. The results of regression analyses showed that there is a significant impact of the trust of consumers and illicit commercial practices on the value of the Enabling Environment subindex, as well as that there is a significant impact of illicit commercial practices on the value of Infrastructure subindex.

Based on the correlation, regression and cluster analysis it can be concluded that illicit commercial practices and consumer trust as consumer indicators have an indirect impact on destination competitiveness because they affect the value of the Enabling Environment subindex. Simultaneously, we can conclude that illicit commercial practices and consumer trust as consumer indicators significantly affect the pillars making the first subindex of TTCI, i.e. on the Enabling Environment. At the same time, the results have pointed out that illicit commercial practices have a significant effect on the value of the third TTCI subindex, i.e. Infrastructure subindex.

Based on the above we can conclude that „consumer protection is an important determinant of destination competitiveness" (Greenwood and Dwyer, 2015a, p.1) because illicit commercial practices have a significant impact on the value of Enable Environment subindex and Infrastructure subindex, while consumer trust has the significant impact on the value of Enabling Environment subindex. This paper contributes substantially to the existing scientific references by systematically analyzing and quantifying the impact of the consumer protection on destination competitiveness.

Limitation that refers to non-existence of the Consumer Condition Index as an aggregate value of the consumer indicators in the 2015 WEF Report has affected for the analysis of the impact of consumer protection on destination competitiveness to be based on the impact analysis of each individual indicator of consumer protection on the destination competitiveness.

Future studies should be aimed towards the impact analysis of the consumer indicators (consumer trust and illicit commercial practices) on the pillars of the subindexes Enabling Environment and Infrastructure, as well as the impact of different types of consumer trust (trust in organization, trust in redress mechanisms, trust in product safety and trust in environmental claims) on Enabling Environment subindex and its pillars. Further research would help creating a more detailed understanding of the impact of consumer protection on the destination competitiveness.

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ANNEXES

Table A1: The consumer indicators in EU-28 member states (2014)

Country	Knowledge (x_1)	Trust (x_2)	Practices (x_3)	Complaints (x_4)
Austria	44.1	66.65	10.05	17
Belgium	40.8	65.475	14.2	15
Bulgaria	38.9	42.375	25.3	21
Croatia	31	45.85	30.35	33
Cyprus	38.6	48.075	15.9	11
Czech R	56.3	54.15	18.7	20
Denmark	53.6	66.5	13.65	17
Estonia	44.3	58.375	15	21
Finland	37.6	72.1	15.7	29
France	35.8	59.675	17.25	14
Germany	51.4	54.275	10.45	19
Greece	24.5	47.525	25.35	20
Hungary	34.5	62.675	23.8	29
Ireland	40.7	68.775	17.25	25
Italy	48.2	49.075	20.15	30
Latvia	41.4	54.3	22.1	23
Lithuania	29.3	52.175	17.4	17
Luxemburg	33.7	72.825	6.9	11
Malta	46.5	57.35	13.8	15
Netherlands	41.1	65.825	12.75	23
Poland	43	58.15	25.4	28
Portugal	39.5	54.95	15.45	16
Romania	35.2	51.575	23.45	23
Slovakia	56	52.875	23.95	23
Slovenia	42.2	45.4	14.95	14
Spain	46.9	52.9	26.35	22
Sweden	43.6	54.375	16.25	20
UK	36.7	68.85	16.95	27

Source: European Commission, 2015

Table A2: The TTCI score and the score of the TTCI subindexes in EU-28 member states (2015)

	TTCI (y_1)	Subindex			
		Enabling Environment (y_2)	T&T Policy and Enabling Conditions (y_3)	Infrastructure (y_4)	Natural and Cultural Resources(y_5)
Austria	4.82	5.84	4.53	5.42	3.50
Belgium	4.51	5.58	4.15	5.15	3.16
Cyprus	4.25	5.26	4.40	5.06	2.27
Denmark	4.38	5.79	4.22	4.68	2.81
Finland	4.47	6.08	4.41	4.75	2.64
France	5.24	5.40	4.25	5.64	5.68
Germany	5.22	5.78	4.40	5.51	5.20
Greece	4.36	5.11	4.39	4.78	3.15
Ireland	4.53	5.58	4.69	5.05	2.81
Italy	4.98	5.02	4.14	5.19	5.55
Luxemburg	4.38	5.94	4.55	4.66	2.35
Malta	4.16	5.40	4.59	4.81	1.83
Netherlands	4.67	5.78	4.32	5.24	3.35
Portugal	4.64	5.42	4.58	4.86	3.71
Spain	5.31	5.26	4.66	5.68	5.64
Sweden	4.45	5.75	4.30	4.71	3.07
United Kingdom	5.12	5.67	4.21	5.24	5.34
Bulgaria	4.05	5.13	4.44	3.93	2.70
Croatia	4.30	5.08	4.33	4.54	3.23
Czech Republic	4.22	5.34	4.53	4.57	2.45
Estonia	4.22	5.65	4.69	4.41	2.12
Hungary	4.14	5.28	4.76	4.06	2.47
Latvia	4.01	5.47	4.51	4.14	1.94
Lithuania	3.88	5.42	4.41	3.72	1.97
Poland	4.08	5.22	4.43	3.70	2.96
Romania	3.78	4.88	4.37	3.49	2.38
Slovakia	3.84	5.14	4.23	3.64	2.37
Slovenia	4.17	5.21	4.43	4.43	2.64

Source: WEF, 2015

Table A3: Pearson's correlation coefficient - the interdependence between the consumer indicators and TTCI in EU

Correlations

		x_1	x_2	x_3	x_4	y_1	y_2	y_3	y_4	y_5
x_1	Pearson Correlation	1	.033	-.201	-.048	.124	.121	-.070	.119	.099
	Sig. (2-tailed)		.869	.305	.807	.529	.540	.724	.545	.616
	N	28	28	28	28	28	28	28	28	28
x_2	Pearson Correlation	.033	1	-.569**	-.006	.273	.785**	.087	.300	.023
	Sig. (2-tailed)	.869		.002	.975	.160	.000	.661	.121	.909
	N	28	28	28	28	28	28	28	28	28
x_3	Pearson Correlation	-.201	-.569**	1	.613**	-.277	-.763**	.000	-.431*	.019
	Sig. (2-tailed)	.305	.002		.001	.153	.000	.999	.022	.922
	N	28	28	28	28	28	28	28	28	28
x_4	Pearson Correlation	-.048	-.006	.613**	1	-.006	-.213	-.038	-.213	.161
	Sig. (2-tailed)	.807	.975	.001		.977	.276	.848	.277	.413
	N	28	28	28	28	28	28	28	28	28
y_1	Pearson Correlation	.124	.273	-.277	-.006	1	.333	-.150	.905**	.910**
	Sig. (2-tailed)	.529	.160	.153	.977		.083	.447	.000	.000
	N	28	28	28	28	28	28	28	28	28
y_2	Pearson Correlation	.121	.785**	-.763**	-.213	.333	1	.066	.411*	.001
	Sig. (2-tailed)	.540	.000	.000	.276	.083		.740	.030	.994
	N	28	28	28	28	28	28	28	28	28
y_3	Pearson Correlation	-.070	.087	.000	-.038	-.150	.066	1	-.093	-.325
	Sig. (2-tailed)	.724	.661	.999	.848	.447	.740		.638	.092
	N	28	28	28	28	28	28	28	28	28
y_4	Pearson Correlation	.119	.300	-.431*	-.213	.905**	.411*	-.093	1	.695**
	Sig. (2-tailed)	.545	.121	.022	.277	.000	.030	.638		.000
	N	28	28	28	28	28	28	28	28	28
y_5	Pearson Correlation	.099	.023	.019	.161	.910**	.001	-.325	.695**	1
	Sig. (2-tailed)	.616	.909	.922	.413	.000	.994	.092	.000	
	N	28	28	28	28	28	28	28	28	28

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: compiled by the authors based on European Commission and WEF data (SPSS 19)

Table A4: The value of regression coefficients – influence of the consumer indicators on the TTCI in EU

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.268	1.191		3.584	.002
	x_1	.003	.011	.060	.294	.772
	x_2	.003	.014	.066	.233	.818
	x_3	-.028	.028	-.362	-.985	.335
	x_4	.016	.022	.220	.744	.464
2	(Constant)	4.508	.589		7.657	.000
	x_1	.003	.011	.051	.261	.796
	x_3	-.032	.019	-.425	-1.713	.100
	x_4	.019	.018	.257	1.057	.301
3	(Constant)	4.637	.316		14.667	.000
	x_3	-.033	.018	-.439	-1.848	.077
	x_4	.019	.017	.263	1.109	.278
4	(Constant)	4.818	.272		17.722	.000
	x_4	-.021	.014	-.277	-1.472	.153
5	(Constant)	4.435	.081		54.572	.000

a. Dependent Variable: y_1

Source: compiled by the authors based on European Commission and WEF data (SPSS 19)