

Executive Summary

2019 Consumer Markets Evaluation Indicators in Korea



Korea Consumer Agency

Executive Summary

I. Study Purpose & Method

- ☐ The purposes of this study, which is “The 4th Korea’s Consumer Markets Evaluation Indicators” has been pursued as a consistent task following 2017, are,
 - (1) First, the target markets in Consumer Markets Evaluation Indicators has been selected in consideration of ①representative ②continuity ③adequacy ④timeliness, and representative items in each markets are defined as items that can be grouping as a homeogenous product. These processes are very time-consuming and accompanying a lof of budget, so it should be considered that these processes could be efficiently improved.
 - (2) Second, To spread Consumer Markets Evaluation Indicators’ values through building policy direction and increasing indicator utilization, it should be improved to enable consumer complaints and redress data & consumer-oriented evaluation linkage analysis. It is expected that these improvements will increase the value of consumer market evaluation indicators and increase their effectiveness by presenting specific consumer policy directions.
- ☐ To this end, it is presented to be revised model of Consumer Markets Evaluation Indicators through review of previous research, target markets selection methods of EU Consumer Markets Scoreboard, how to use in policy-making and reference of domestic similar indicators, so on. Based on this revised model, 2019 Consumer Markets Evaluation Indicators would be produced and analyzed.

II. Korea Consumer Markets Evaluation Index System Improvement

- ☐ (Status) Korea Consumer Markets Evaluation Index System has been producing in 2014, 2015, 2017 since its development in 2012 by benchmark of EU Consumer Markets Scoreboard.

- The existing target markets of consumer market evaluation indicators are classified into the goods and services markets by market type. By adjusting the number of markets and selecting individual markets through domestic consumption expenditure structure on goods and services, target markets' representation and sophistication of the Korea Consumer Markets Evaluation Indicators have been ensured.
- In terms of analysis, The concept and formula of indicators are provided to understand the indicators and diagnosis the consumer-oriented level of the markets.
- In terms of utilization, the Korea Consumer Markets Evaluation Indicators has value as information on the consumer-oriented level of the market, and tools for relevant ministries to encourage policy use and to drive business' autonomous improvement.

(1) Improvement in terms of production efficiency

- ☐ (Limit) The score of the Korea Consumer Markets Evaluation Indicators are very stable and the implications are very difficult to understand. There are some argument on that large scale of budget needs to operate efficiently and to adjust production cycle as well.
- ☐ (Improvement Task) It needs to change the production cycle of current consumer market evaluation indicators, which have a uniform biennial cycle for all goods and services, and at the same time to review the improvement of efficient market research systems and methods.
- ☐ (Outcome) To maintain representative of the Korea Consumer Markets Evaluation Indicators and to produce efficiently, the target markets will be separated by type(goods and services) and each market type annual-sequentially divided to investigate the way in taking.
- The survey method maintains the existing 1 : 1 interview method considering the persistence and continuity of the indicators.

(2) Improvement in terms of policy utilization

- ☐ (Limit) Multilateral analysis and indicators-based in-depth study (In-depth study) are proceeded, and the indicators pursue as utilization means with ultimate purpose of the policy direction established or to improve system utilization. However, it is insufficient on that the consumer markets evaluation indicators should role on reflects in the policy effectiveness.
- ☐ (Improvement Task) To strengthen policy utilization of consumer market evaluation indicators, at first, secondary data such as 1372 consumer counseling data should analyze with the linkage analysis with indicators to materialize the implications of the Indicators and to enhance monitoring consumer problem in markets. Second, the consumer markets evaluation Indicators should be analyzed with linkage with the consumer-oriented legislation and system evaluation to enhance tools in aspects of policy establishment and assessment.
- ☐ (Outcome) Secondary data, like 1372 consumer counseling, consumer redress, should be analyzed with consumer markets evaluation indicators. Especially, the consumer markets evaluation indicators has disadvantage with the indicator, “consumer complaints and damages” Thus, there should be complementary measures through secondary data, like 1372 consumer counseling data or consumer redress data.
- ☐ It should be introduced supplementary indicators of consumer-oriented legislation & system in aspects of completeness and application to enable them to act as a tool for consumer-oriented policy evaluation through consideration of consumer-oriented evaluation guidelines on consumer rights, laws and systems in Framework Act on Consumers.
 - “Consumer-oriented Legislation and System” is indicators what consumers evaluate whether legislations or systems are consumer-oriented at the point of view on transaction, safety, labelling & advertisement.

III. 2019 Korea Consumer Markets Evaluation Indicators System

(1) 2019 Korea Consumer Markets Evaluation Indicators Structure

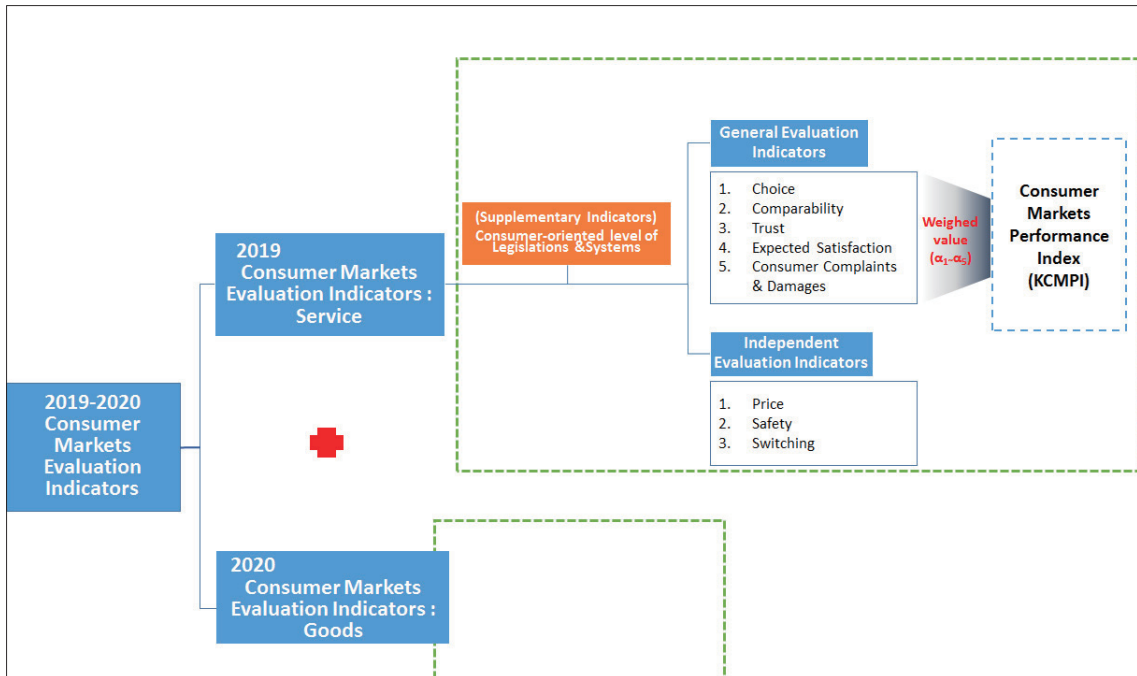
□ 2019-2020 Korea Consumer Markets Evaluation Indicators are composed with 2019 Korea Consumer Markets Evaluation Indicators in Service Markets and 2020 Korea Consumer Markets Evaluation Indicators in Goods Markets and based on these indicators during 2 years, aggregated KCMPI will be produced of all markets on 2020 as well.

○ 2019 Korea Consumer Markets performance Index equation

$$KCMPI_{2019-2020} = \beta_1 KCMPI_{Service_{2019}} + \beta_2 KCMPI_{Goods_{2020}}$$

(β_1 : 2019 Consumption expenditures % of service, β_2 : 2019 Consumption expenditures % of goods)

<Figures 1> 2019–2020 Structure of Consumer Markets Evaluation Indicators



Ref. :  Structures of indicators on 2019 and 2020 are equal, evaluated-markets in each year are different only.

$$\textcircled{1} \text{ } KCMPI_{Service_{2019}} = \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3 + \alpha_4 X_4 + \alpha_5 X_5$$

$$\textcircled{2} \text{ } KCMPI_{Goods_{2020}} = \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3 + \alpha_4 X_4 + \alpha_5 X_5$$

$(KCMPI_{X_n} : \text{Korea Consumer Markets Performance index}(X = \text{market type}, n = \text{year}),$

$\alpha_n : \text{weight}(n = 1, 2, \dots, 5), X_m : \text{evaluation indicator}(m = 1, 2, \dots, 5))$

(2) 2019 Evaluation Indicators

□ 2019 Korea Consume Markets Evaluation Indicators are composed with 5 general evaluation indicators-choice, comparability, trust, expected satisfaction, consumer complaints and damages, which are calculated to Korea Consumer Markets Performance Index as a main index, 3 independent evaluation indicators-price, safety, switching, and 1 supplementary indicator for consumer-oriented evaluation of legislations & systems.

○ Main Indicators

- General evaluation indicators(KCMPI evaluation items): weighted average value of 5 items, which are choice, comparability, trust, expected satisfaction, and consumer complaints & damages.
- 3 independent indicators : price, safety, switching.

○ Supplementary Indicators : consumer-oriented evaluation of legislations & systems

<Table 1> Evaluation Indicators and Calculations

Type	Indicators	Evaluation indicators and calculations
Korea Consumer Markets Performance Index (KCMPI)		$KCMPI_{2019service} = \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3 + \alpha_4 X_4 + \alpha_5 X_5$ $\alpha_n : \text{weight}(n = 1, 2, \dots, 5), X_m : \text{general evaluation indicator}(m = 1, 2, \dots, 5)$
		<p>Weighted value : $\alpha_n = \frac{\alpha_{1n} + \alpha_{2n}}{2}$</p> <p>$(\alpha_{1n} = \text{Priority}, \alpha_{2n} = \text{Importance})$</p>

Type		Indicators	Evaluation indicators and calculations
Main indicators	General evaluation indicators (KCMPI)	Choice	<ul style="list-style-type: none"> • Average of 2 questionnaires(10 points scale)
		Comparability	<ul style="list-style-type: none"> • Average of 2 questionnaires(10 points scale)
		Trust	<ul style="list-style-type: none"> • Average of 2 questionnaires(10 points scale) on business compliance and current legislation level
		Expected satisfaction	<ul style="list-style-type: none"> • Average of 1 questionnaire (10 points scale) • Average of 1 questionnaire on Overall satisfaction(10 points scale) (supplementary data)*
		Consumer complaints and damages	<ul style="list-style-type: none"> • Average of 2 questionnaires (10 points scale) • Experience & Overall Detriments <ul style="list-style-type: none"> – Experience of Consumer Problem : Yes/No, – Overall Detriments : to what extent have you encountered financial or physical loss due to problems either with the product/service or the retailer/service provider(including the costs incurred trying to resolve the problem)? : 10 points Scale – Non-experience : 10 points – If any, financial or physical detriment diminished value : 10-overall detriments
			<ul style="list-style-type: none"> • Time & Psychological detriments, Consumer complaints channel, consumer complaints system, reason not to officially file complaints(supplementary data)*
	Independent evaluation indicators	Price	<ul style="list-style-type: none"> • Average of 2 questionnaires (10 points scale) : <ul style="list-style-type: none"> – Satisfaction of purchasing price – Appropriateness of market price • The need to improve quality by taking price-increase (supplementary data)*
		Safety	<ul style="list-style-type: none"> • Average of 2 questionnaires on experience of consumer safety issue (Yes/No), Safety recognition(10 points scale) • Average of 1 questionnaire on Insecurity(10 points scale)
		Switching	<ul style="list-style-type: none"> • Switching experience(Yes/No), easy to switching, switching possibility (Yes/No, 10 points Scale)
	Supplementary indicators	Consumer-oriented evaluation of legislations and systems	<ul style="list-style-type: none"> • Average of 6 questionnaires (10 points scale) : <ul style="list-style-type: none"> – Consumer-Oriented level in aspects of transaction(2 questionnaires) – Consumer-Oriented level in aspects of safety(2 questionnaires) – Consumer-Oriented level in aspects of labelling & advertisement (2 questionnaires)

(3) Evaluated Markets

☐ Based on the 5 selection principles of targeted markets, Targeted markets of 2019-2020 Consumer Markets Evaluation Indicators are totally 57 markets, which are covered to 55.7% of 2017 Korea household consumption expenditure.

○ Services(2019) : 31 markets(54.4%)

○ Goods(2020) : 26 markets(45.6.%)

〈Table 2〉 2019–2020 Evaluated Markets

Market type	Evaluated Markets	Key Items
Services	Dining-Out Service	dinning, restaurant
	Laundry service	clothing repair, laundry
	House repair & interior	wallpaper, tile, floor, house facility, maintenance, interior
	Clinic	clinic service
	Dental Clinic	dental care service
	Veterinary Clinic	veterinary clinic service
	Tutorial service for schoolchildren	after-school tutorial service, music, arts, athletes
	Certification and license institutional service	certification and license, job training, foreign language
	Internet educational service	Internet educational service
	Vehicle maintenance and repair service	car parts, maintenance & repair service
	Gas service	gasoline, diesel, LPG
	Taxi Service	taxi service
	Airline Service	local & international airline service
	Package Moving service	package Moving service
	Parcel Service	parcel service
	Non-life insurance	medical care insurance
	Motor Insurance	motor Insurance
	Credit card	credit card
	Gift certificate	giftycon
	Funeral insurance Service	funeral insurance service
	Personal care service	hair shop, esthetic shop, body esthetic shop
	Commercial sport service	fitness center
	Performance & Theater	performance, concert
	Holiday accommodations – pension/condominium	pension/condominium

Market type	Evaluated Markets	Key Items
Goods	Overseas package tour service	overseas package tour service
	Mobile telephone service	mobile telephone service
	Internet provision service	high-speed internet service
	OTT Service	Over-the-Top service, online video(music) service
	Postnatal care center	postnatal care center
	Rental Service	bidet, water purifier, massage chair
	Rental car Service	rental car Service
	Bread, Cakes, Bakery	bread, cakes, bakery
	Meats	beef, pork, chicken
	Meat processing goods	meat processing goods like sausage, ham, bacon
	Imported Fruits	mango, grapefruits, orange, cherry, grape
	Health functional food	health functional food
	Imported beer	beer
	Electronic cigarette	electronic cigarette
	Clothes	clothes
	School uniform	middle/high school uniform
	Footwear-running shoes	running shoes
	Furniture	bed, sofa, desk, chair, kitchen table set, console, wardrobe, cupboard, dressing table
	Large home appliances	refrigerator, Kimchi refrigerator, air conditioner, laundry machine, dish washer
	Small home appliances	electric pressure cooker, microwave, vacuum, iron, induction, coffee maker, electric mixer
	Environmental home appliance- Air purifier	air purifier
	Household chemical products	chemical products for kitchen, bathroom, cleaning
	TV	TV
	OTC medicine	OTC medicine
	Oriental medicine	oriental medicine
	New car	new car
	Used car	used car
	Cosmetics	cosmetics
	Leisure & sporting goods	hiking, fishing, hunting goods
	Computer/Tablets	computer, notebook, tablets
	Mobile phone	mobile phone
	Toys & educational toys	toys & educational toys
	Milk powder	milk powder
	57 Markets	
	- Services : 31 Markets	
	- Goods : 26 Markets	

* Total Markets of 2019-2020 Korea Consumer Markets Evaluation Indicators
2019(4th) service/2020(5th) goods markets

IV. Analysis of 2019 Korea Consumer Markets Evaluation Indicators

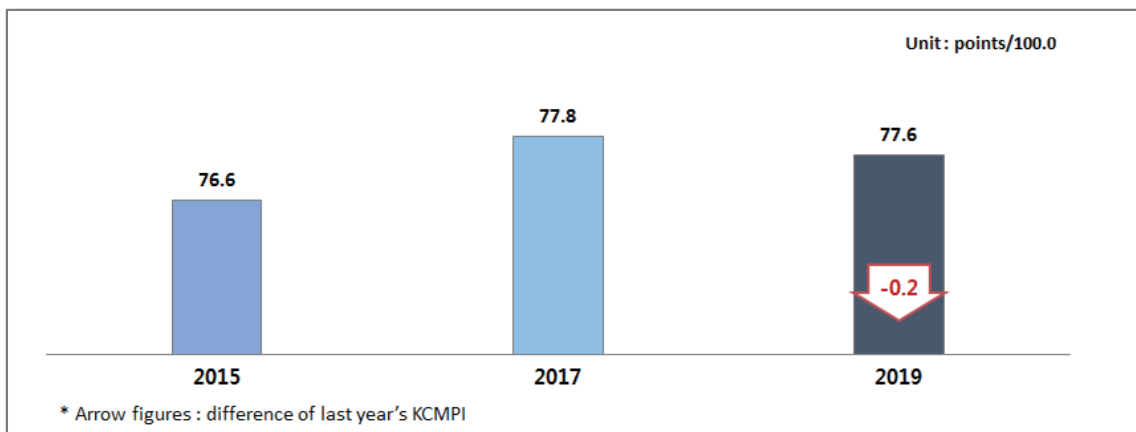
(1) Analysis Method

- ☐ The survey was conducted for 1,000 consumers in each 31 service markets that were selected through step-by-step extraction process.

(2) Analysis Result

- ☐ The result of evaluating KCMPI of 31 service markets showed average score of 77.6 out of 100.0, which is 0.2points lower than that of the KCMPI in 2017.

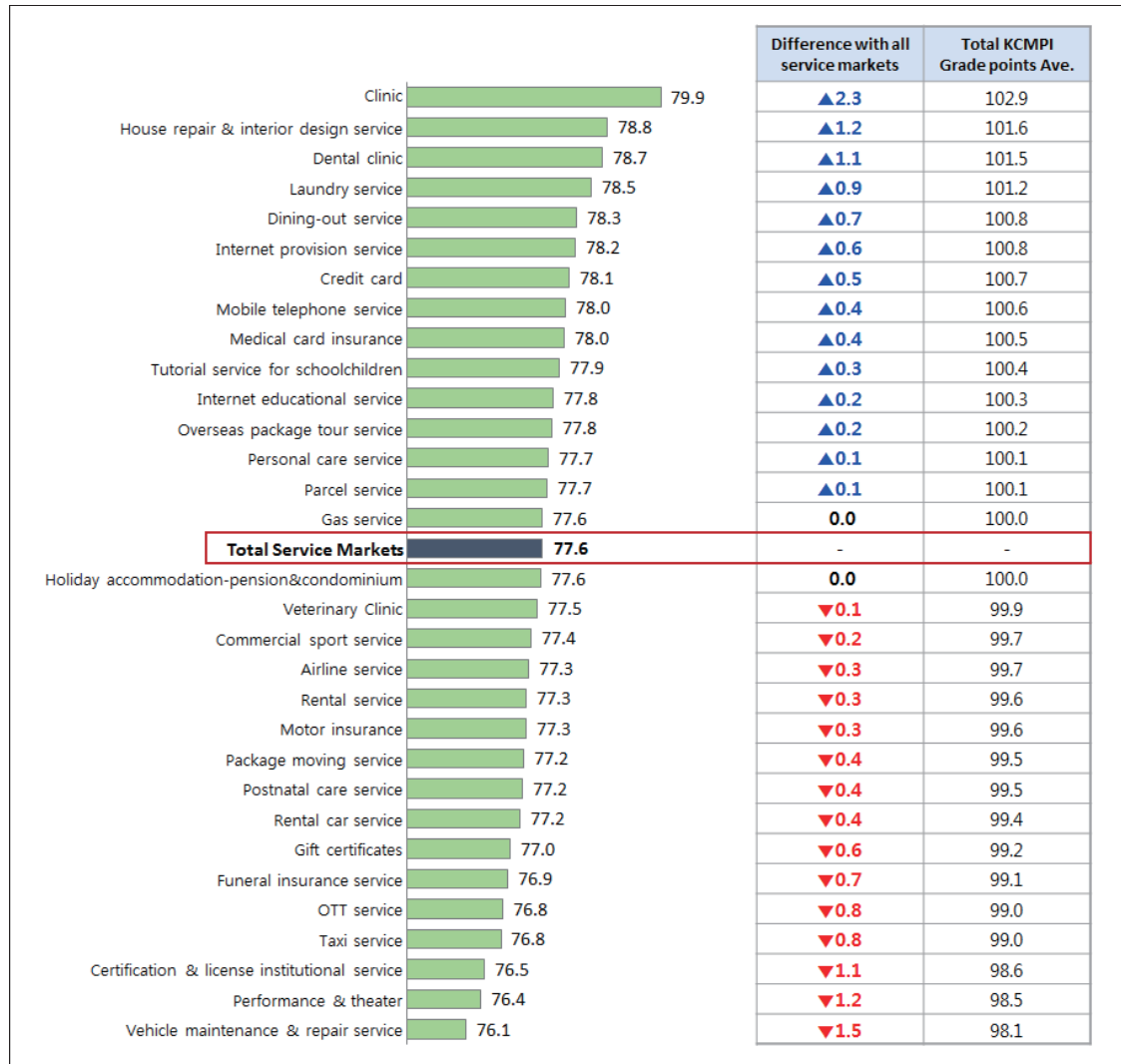
〈Figure 2〉 2019 Korea Consumer Markets Performance Index(KCMPI)



- ☐ According to the result of evaluating Korea Consumer Markets Performance Index(KCMPI) for each 31 service markets, “Clinic” showed the highest score of 79.9 points, 3.8 points higher than the “Vehicle maintenance and repair service” which was the lowest score of 76.1 points
- According to the indicators, 「Funeral insurance service」 has the lowest score in ‘Choice’ and ‘Expected satisfaction’ as well, and 「Postnatal care center」 has the lowest score in ‘comparability’, 「Vehicle maintenance and repair service」 has the lowest score

in ‘Trust’, ‘Consumer complaints and damages’, ‘price’, and ‘switching’, and ‘Taxi service」 has the lowest score in ‘safety’

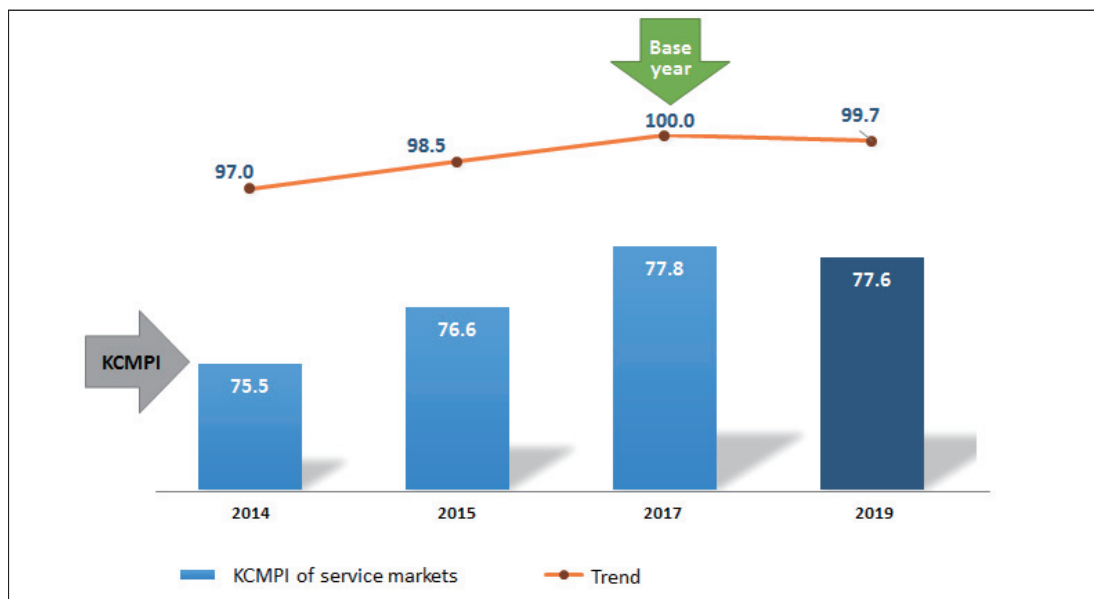
〈Figure 3〉 2019 Korea Consumer Markets Performance Index(KCMPI) : 31 service markets



* Total KCMPI Grade point Ave. =(Each markets' KCMPI/All Service Markets' CMPI) ×100

- To analyze annual trend of KCMPI, KCMPI has been increased from 2014 to 2017. However, as of 2017(base year), it fell slightly.


〈Figure 4〉 2014~2019 Annal KCMPI trend




- The highest improving market of KCMPI is 「House repair and interior design service」 with 78.8 which is 1.8 points higher than that of 2017. But a market with the biggest score drop is 「Rental service」 with 77.3 which is 2.2 points lower than that of 2017.

(3) In-depth analysis



















- Out of total 31 goods markets, 3 markets (9.7%) showed KCMPI warning level (●), another 14 markets (45.2%) showed KCMPI insufficient level(●), and 4 markets (12.9%) showed KCMPI sustained level(●) (Please refer to <Table 3>).
- “Traffic Light Method” is a tool for easily assessing the consumer oriented level in each markets through visual display of KCMPI score difference between each individual market and overall markets, which was first used in the 4th EU CMS in 2010.
- The (●) of warning level of markets was from 11.1% to 9.7% which was down 1.4%p, and the (●) of sustained level of markets was increased from 11.1% to 12.9% which was up 1.8%p.


□ Warning markets() of KCMPI are 「Vehicle maintenance & repair service」, 「Performance & theater」. 「Certification & license institutional service」. Especially, 「Vehicle maintenance & repair service」 was ranked at the lowest level third-order continuously, which needs to urgently improve consumer-oriented level of market.

- (Vehicle maintenance & repair service) Consumer-oriented level of 「Vehicle maintenance & repair service」 market has been absolutely improved, but relatively the level was ranked at the lowest during 2015-2019. According to evaluated indicators, ‘comparability’, ‘trust’, ‘expected satisfaction’, and ‘consumer complaints & damages’ have warning sign() .
- Especially, ‘comparability’ has been decreased since 2015, which needs to improve urgent.

〈Table 3〉 2015–2019 KCMPI trend of Vehicle maintenance & repair service


unit : points/100.0


Index/Indicators	2015	2017	2019
KCMPI of Vehicle maintenance & repair service	 73.9	 75.9	 76.1
Rank	29/29	27/27	31/31
Choice	 70.2	 73.3	 72.8
Comparability	 71.6	 70.9	 70.1
Trust	 70.1	 70.8	 70.4
Expected satisfaction	 72.1	 71.3	 72.0
Consumer Complaints & damages	 91.6	 97.5	 96.8


□ Sustained markets of KCMPI () are 「Clinic」, 「House repair & interior design service」, 「Dental clinic」, 「Laundry service」. Especially, 「House repair & interior design service」 was continuously warning markets in 2014 and 2015, and a little bit improved to insufficient market. Finally, the consumer-oriented level accomplished to sustained market at 2019.

- Despite of this remarkable improvement, experience rate of consumer complaints & damages in 「House repair & interior design service」 are still high as 7.9%

〈Table 4〉 Traffic Light Method : 31 service markets

Red light(



























































































































































































Yellow light(

Green light(

a: KCMPI score of each individual market, or weighed average score of evaluation items in each individual markets

b: KCMPI score of overall services markets, or weighed average score of evaluation items in overall services markets

c: KCMPI score of services markets, or standard deviation of evaluation items in services markets

Markets	KCMPI	Choice	Comparability	Trust	Expected satisfaction	Consumer complaints & damages
Means(SD)	77.6(0.8)	74.2(1.4)	71.8(1.2)	72.3(1.0)	73.4(1.1)	98.2(0.6)
Dining-out service	 78.3	 77.0	 75.2	 73.0	 74.5	 96.9
Laundry service	 78.5	 75.1	 72.6	 73.2	 74.6	 97.3
House repair & interior design service	 78.8	 75.9	 72.8	 74.4	 75.7	 96.9
Clinic	 79.9	 77.6	 74.7	 75.2	 76.6	 98.4
Dental Clinic	 78.7	 76.0	 72.5	 73.1	 74.2	 97.5
Tutorial service for schoolchildren	 77.9	 75.3	 72.3	 72.8	 73.4	 98.0
Certification & license institutional service	 76.5	 73.5	 71.1	 72.2	 72.7	 98.3
Internet educational service	 77.8	 74.6	 71.8	 72.6	 73.8	 98.6
Vehicle maintenance & repair service	 76.1	 72.8	 70.1	 70.4	 72.0	 96.8
Airline service	 77.3	 73.2	 71.4	 72.7	 73.9	 98.6
Taxi service	 76.8	 73.6	 70.4	 70.8	 71.9	 97.7
Rental car service	 77.2	 73.3	 70.8	 71.6	 72.7	 98.1
Package moving service	 77.2	 72.8	 70.2	 70.9	 72.1	 98.5
Parcel service	 77.7	 73.0	 70.9	 71.3	 73.0	 97.4
Gas service	 77.6	 74.4	 71.7	 71.8	 72.3	 98.8
Medical care insurance	 78.0	 74.9	 72.7	 73.0	 73.7	 98.3
Motor insurance	 77.3	 74.8	 72.2	 72.3	 73.0	 98.1
Credit card	 78.1	 75.1	 73.3	 72.9	 73.6	 98.7
Gift certificate	 77.0	 73.8	 71.5	 72.6	 73.9	 99.2
Funeral insurance service	 76.9	 71.8	 70.3	 71.0	 71.7	 98.5
Personal care service	 77.7	 76.4	 73.1	 72.7	 74.4	 98.0
Oversea package tour service	 77.8	 74.4	 72.0	 71.9	 73.2	 98.4
Holiday accommodation-pension&condominium	 77.6	 74.5	 72.0	 72.2	 73.7	 98.4
Veterinary clinic	 77.5	 72.9	 71.6	 71.6	 72.7	 98.6
Commercial sport service	 77.4	 74.0	 71.7	 72.1	 73.4	 97.9
Performance & theater	 76.4	 72.9	 71.1	 72.1	 73.6	 98.6
Mobile telephone service	 78.0	 74.4	 72.6	 71.8	 73.6	 98.8
Internet provision service	 78.2	 74.2	 72.1	 72.8	 73.6	 98.4
OTT service	 76.8	 73.0	 71.2	 71.7	 72.5	 99.1
Rental service	 77.3	 73.9	 71.5	 71.7	 72.5	 98.4
Postnatal service	 77.2	 72.3	 69.8	 71.9	 72.8	 98.5

V. Implications

- This study is meaningful in that it has evaluated market performance from consumers-perspective, thereby generating basic data and contributing to build evidence based policy.
- Furthermore, it is improved that 2019-2020 Consumer Markets Evaluation Indicators ultimately contribute to develop the another indicators for consumer-oriented level of legislations & systems.
- In this result, it is revealed that consumer oriented level between market and legislations & system are closely related. Especially, it has been strengthen to find out insufficient factors in aspects of transactions, safety and labelling&advertisement from the lower level of individual markets and lower level of legislations & systems.

〈Table 5〉 Main result on consumer-oriented level of legislations & systems

unit : points/100.0

No	Markets	KCMPI	Consumer-oriented level of legislations & systems	Transaction		Consumer safety		Labelling & advertisement	
				Points	Rank	Points	Rank	Points	Rank
-	All service markets	77.6	71.5	72.4	-	71.7	-	70.6	-
1	Dining-out service	78.3	72.5	73.4	5	72.4	5	71.8	4
2	Laundry service	78.5	72.8	73.8	3	72.6	3	72.1	2
3	House repair and interior design service	78.8	73.9	75.3	2	74.2	2	72.1	3
4	Clinic	79.9	74.7	75.9	1	74.8	1	73.3	1
5	Dental Clinic	78.7	72.4	73.4	4	72.6	4	71.1	8
6	Tutorial service for schoolchildren	77.9	72.2	73.2	6	72.3	6	70.9	10
7	Certification & license institutional service	76.5	71.3	72.4	13	71.5	13	70.0	23
8	Internet educational service	77.8	71.1	71.7	24	-	-	70.5	19
9	Vehicle maintenance & repair service	76.1	69.8	71.0	30	69.7	22	68.6	31
10	Airline service	77.3	71.9	72.9	8	72.2	7	70.7	13
11	Taxi service	76.8	69.8	70.7	31	70.1	21	68.7	30
12	Rental car service	77.2	71.3	72.3	17	71.7	8	70.0	23
13	Package moving service	77.2	70.6	71.5	26	70.8	18	69.5	29

No	Markets	KC MPI	Consumer-oriented level of legislations & systems	Transaction		Consumer safety		Labelling & advertisement	
				Points	Rank	Points	Rank	Points	Rank
14	Parcel service	77.7	70.5	71.4	27	70.5	19	69.8	25
15	Gas service	77.6	70.8	71.6	25	70.8	17	70.0	21
16	Medical insurance service	78.0	71.9	72.3	16	-	-	71.5	5
17	Motor insurance service	77.3	71.2	71.7	22	-	-	70.7	14
18	Credit card	78.1	71.8	72.4	13	-	-	71.2	6
19	Gift certificate	77.0	71.4	71.7	23	-	-	71.0	9
20	Funeral insurance service	76.9	70.3	71.1	29	-	-	69.5	28
21	Personal care service	77.7	71.8	73.0	7	71.6	11	70.8	12
22	Oversea package tour service	77.8	71.4	72.5	10	71.5	12	70.0	22
23	Holiday accommodation -pension & condominium	77.6	71.5	72.4	12	71.6	10	70.5	18
24	Veterinary service	77.5	70.8	72.1	19	70.4	20	69.7	27
25	Commercial sport service	77.4	71.5	72.4	11	71.5	13	70.5	17
26	Performance & theater	76.4	71.5	72.6	9	71.5	15	70.6	16
27	Mobile telephone service	78.0	71.3	71.8	21	-	-	70.8	11
28	Internet provision service	78.2	71.5	72.0	20	-	-	71.1	7
29	OTT service	76.8	71.0	71.3	28	-	-	70.6	15
30	Rental service	77.3	71.4	72.3	15	71.7	9	70.3	20
31	Postnatal service	77.2	71.1	72.2	18	71.4	16	69.8	26

□ “Consumer complaints & damages” are evaluated based on experience of consumer damages, so its evaluation becomes higher than other justified indicators. It is necessary that the indicator, consumer complaints & damages should be analyzed in depth with linkage in real consumer complaints & damage type.

○ In this results, the higher importance of consumer complaints & damages in each markets, it needs to be analyzed with secondary data of consumer damages. Especially, it is considered in aspects of consumer complaints management system or policy-institutional solutions

□ In this study, there are suggested that general plan on utilization with consumer market evaluation indicators is setting up with frames of ① evidence-based data for improvement of legislations & system ② selection of policy tasks & suggestion of policy establishment direction ③ Utilization as policy performance index. In the future, it is needed for consistent consultation with related ministries or agencies to ensure more systematic use and implementation of the plan.