



INSIGHT REPORT

2017 Temkin Experience Ratings, U.S.

PUBLIX, CHICK-FIL-A, AND H-E-B RECEIVE TOP CUSTOMER EXPERIENCE SCORES ACROSS 331 U.S. COMPANIES

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March 2017

EXECUTIVE SUMMARY

2017 is the seventh straight year that we've published the *Temkin Experience Ratings*, a cross-industry, open standard benchmark of customer experience. To generate these *Ratings*, we asked 10,000 U.S. consumers to rate their recent interactions with 331 companies across 20 industries and then evaluated their experiences across three dimensions: *success*, *effort*, and *emotion*. Here are some highlights from this benchmark:

- Publix, Chick-fil-A, and H-E-B earned the highest overall ratings, while Health Net, Blue Shield of CA, and Comcast earned the lowest scores.
- When we compared company ratings with their industry averages, we found that Kaiser Permanente, Georgia Power, Advantage Rent-A-Car, and Regions most outperformed their peers, while Spirit Airlines and Days Inn feel farthest behind their competitors.
- The *Ratings* saw its first general decline in 2015 and then dropped considerably in 2016. This year, however, the *Ratings* significantly increased, with only seven companies' scores declining. Fujitsu, Volkswagen, Fairfield Inn, Columbia Natural Gas, and Advantage Rent-A-Car improved the most since last year.
- To improve customer experience, companies need to master four competencies: *Purposeful Leadership*, *Compelling Brand Values*, *Employee Engagement*, and *Customer Connectedness*.

PUBLIX, CHICK-FIL-A, AND H-E-B TOP CUSTOMER EXPERIENCE RATINGS

To evaluate the quality of the experiences that American companies deliver to their customers, we surveyed 10,000 U.S. consumers about their recent interactions with organizations.¹ We then used this consumer feedback to create our seventh annual *Temkin Experience Ratings* by:

- **Examining three elements of the experience.** We asked consumers to evaluate their experiences with different companies over the past 60 days. These questions – rated on a seven-point scale – covered the three components of an experience: *success*, *effort*, and *emotion* (see Figure 1).
- **Only analyzing data from companies with more than 100 respondents.** Although consumers rated a number of companies for our survey, we only analyzed the ones that received at least 100 consumer responses. Ultimately, we examined data from 331 companies across 20 industries (see Figure 2).

¹ Data comes from the Temkin Group Q1 2017 Consumer Benchmark Survey—an online study of 10,000 U.S. consumers completed during January 2017. Survey respondents were representative of the U.S. Census based on quotas for age, income, ethnicity, and geographic region.

- **Calculating the component ratings.** We developed ratings for each of the three components of an experience—*success*, *effort*, and *emotion*—by subtracting the percentage of consumers who rated a company poorly from the percentage of consumers who rated it highly.²
- **Calculating the overall ratings.** We found the Temkin Experience Rating for each company by averaging the ratings of the three experience components.

Changes to the Temkin Experience Ratings in 2017

Although the companies we evaluate in the *Temkin Experience Ratings* can shift a bit between years, this year we made some more substantial changes to the benchmark. Specifically, we:

- **Combined TV service and Internet service industries.** While we have historically provided separate ratings for TV service providers and Internet service providers, we decided to combine those categories this year as many of the companies fall into both categories and consumers often purchase their services as a bundle.
- **Added streaming media.** Given the growing popularity of services such as NetFlix and Hulu, we added a new industry dedicated to the customer experience of streaming media companies.
- **Expanded some industries.** We also expanded a number of industries to encompass more relevant companies. For example, we changed “appliances” to “TV and appliances” so as to include a larger group of consumer electronics providers. We also added some newer companies into our existing industries. For instance, “rental cars” is now “rental cars & transport” to incorporate firms like Uber, and “hotels” is now “hotels & rooms” to include firms like Airbnb.

Food Dominates Top of Ratings and Health Plans Occupy the Bottom

We examined the *Temkin Experience Ratings* for 331 companies from 20 industries and found that:

- **Publix, Chick-fil-A, and H-E-B earn top scores.** Supermarkets and fast food chains took nine of the top 13 spots in the *2017 Temkin Experience Ratings*, with Publix, Chick-fil-A, and H-E-B earning the three highest scores (see Figure 3). One bank (Regions), and three retailers (QVC, BJ's Wholesale Club, and ACE Hardware) round out the rest of the top spots.
- **Health Net, Blue Shield of CA, and Comcast receive the lowest scores.** Health plans took six of the bottom 10 spots in the *Ratings*. Health Net received the lowest score, followed by Blue Shield of CA and Comcast (see Figure 4). The other health plans in the bottom 10 are Medicaid, BCBS of Florida, Aetna, and Anthem. Three TV/Internet service providers (Comcast, Time Warner Cable, and Cox Communications) and one airline (Spirit Airlines) fill in the rest of the bottom companies.

² We describe the methodology for calculating the Temkin Experience Ratings at the end of this document.

- **Eight industries are “good” and two are “poor.”** Although the individual company scores vary, overall, supermarkets and fast food chains lead the eight industries that earned average ratings of “good” (see Figure 5). TV/Internet service providers and health plans, on the other hand, both received “poor” average ratings.
- **Kaiser Permanente and Georgia Power most outperform their competitors.** We compared the scores of individual companies to the average scores of their industries and found that Kaiser Permanente, Georgia Power, Advantage Rent-A-Car, and Regions earned ratings that are nearly 10 percentage-points higher than their industry averages (see Figures 6 and 7).
- **Spirit Airline and Days Inn fall furthest behind their peers.** Spirit Airlines and Days Inn each fell more than 15 points below their industry averages, while seven other companies fell 10 or more points behind their industry.

Success, Effort, and Emotion Experience Ratings

In addition to their overall rating, we also looked at how each company scored across the three components of the *Temkin Experience Ratings* – *success*, *effort*, and *emotion*. We found that (see Figures 8, 9, 10, and 11):

- **Emotion is the weakest component.** Across all 20 industries, the emotion scores fall well below those of success and effort. In fact, only nine industries received an average emotion rating of “okay” or better. Of the 39 companies that received an “excellent” emotion rating, AmazonFresh, H-E-B, and Publix earned the highest scores. Comcast, Time Warner Cable, and Cox Communications all received emotion ratings below 40%, and 26 companies in all earned “very poor” ratings in this area.
- **Supermarkets top the success component.** Of the 66 companies that received an “excellent” rating for the success component, Trader Joe’s, Hannaford, H-E-B, and Dollar Tree earned the highest scores. Only two companies received “very poor” scores in this area: Health Net and Blue Shield of CA.
- **Health plans fall to the bottom of the effort component.** Publix, QVC, and Hardees each received an effort rating of more than 90%, leading the 76 companies that earned “excellent” ratings for this component. Meanwhile, three organizations earned a “very poor” effort rating: Health Net, Medicaid, and Blue Shield of CA.

SIGNIFICANT IMPROVEMENT IN TEMKIN EXPERIENCE RATINGS

We looked at how individual companies’ ratings have changed for the ones that were included in the *Ratings* between 2015 and 2017 and how industries’ ratings have changed for the ones included in the *Ratings* since its inception in 2011. We found that:

- **Customer experience sees a major improvement.** The *Temkin Experience Ratings* declined for the first time in 2015 and then took a major downturn in 2016. This year, however, the Ratings increased significantly (see Figure 12). The percentage of “good” and “excellent” companies dropped from 48% in 2015 down to just 18% in 2016, but

then bounced back up this year to 38%. Over that period, the average rating for all companies went from 69% in 2015 to 61% in 2016 to 66% in 2017.

- **Every industry improved.** Between 2016 and 2017, the average rating across all 20 industries increased (see Figure 13). Two industries – TV & appliances and rental cars & transport – went up by 13 percentage-points, the most of any industries. Supermarkets increased by the fewest percentage-points, going up by only four points.
- **Fujitsu improved the most.** Of the 281 companies we looked at in both the 2016 and 2017 Temkin Experience Ratings, five firms improved their scores by at least 25 points: Fujitsu, Volkswagen, Fairfield Inn, Columba Natural Gas, and Advantage Rent-A-Car (see Figure 14).
- **Consumers Energy Company and Residence Inn declined the most.** Only seven companies declined between 2016 and 2017: Consumers Energy Company, Residence Inn, Taco Bell, Symantec, MetroPCS, Cox Communications, and JCPenney.

CALCULATING THE *TEMKIN EXPERIENCE RATINGS*

Here's how we calculate the Temkin Experience Rating for each company (see Figure 15):

- First, for each separate component (*success*, *effort*, and *emotion*), we look at the percentage of consumers who gave the company a high score ("6" or "7") and the percentage who gave the company a low score ("1," "2," or "3").
- Second, within each individual component, we subtract the percentage of low scores from the percentage of high scores, which results in three separate ratings for each company, one for each component of the experience.
- Finally, we average these three component scores for each company to generate that firm's *Temkin Experience Rating*.

THE PATH TO CUSTOMER EXPERIENCE EXCELLENCE

The Temkin Experience Ratings show that most companies have a long way to go before they reach the highest levels of customer experience maturity (see Figure 16). Although any company can improve narrow segments of its customer experience, creating lasting differentiation requires more than just strong ambitions and superficial changes. Our research shows that long-term success requires companies to build and sustain four customer experience competencies:³

- **Purposeful Leadership:** Leaders operate consistently with a clear set of values.
- **Employee Engagement:** Employees are aligned with the goals of the organization.
- **Compelling Brand Values:** Brand promises drive how the organization treats customers.

³ See the Temkin Group report, *The Four Customer Experience Core Competencies* (January 2013).

- **Customer Connectedness:** Customer insights are infused across the organization.

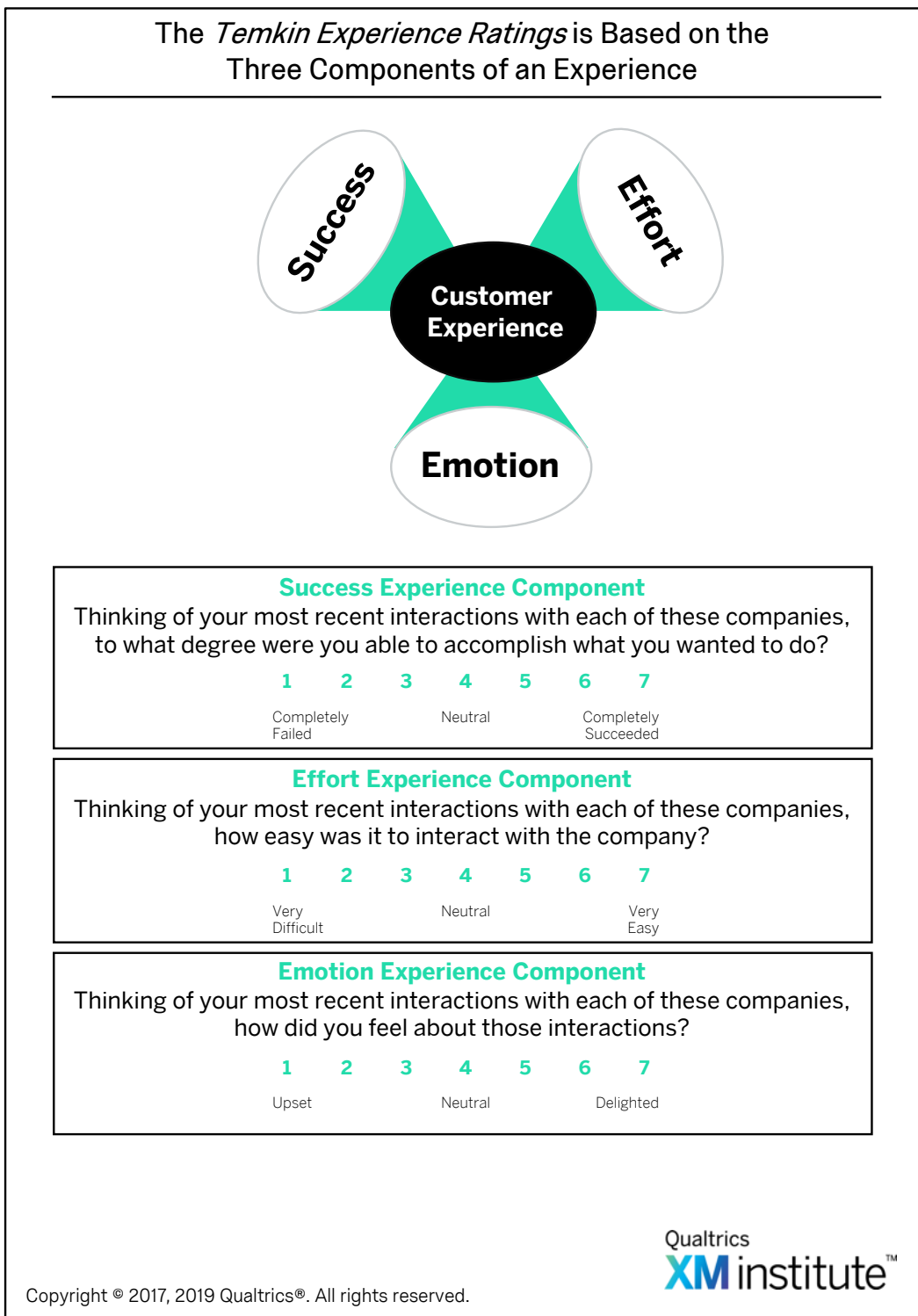


Figure 1

2017 Temkin Experience Ratings (TxR) Evaluates 331 Companies Across 20 Industries

Airlines: AirTran Airways, Alaska Airlines, American Airlines, Delta Airlines, JetBlue Airlines, Southwest Airlines, Spirit Airlines, United Airlines, US Airways, Virgin America

Auto dealers: Audi, BMW, Buick, Cadillac, CarMax, Chevrolet, Chrysler, Dodge, Ford, GMC, Honda, Hyundai, Jeep, Kia, Lexus, Mazda, Mercedes-Benz, Nissan, Subaru, Toyota, Volkswagen

Banks: A credit union, Bank of America, Capital One, Chase, Citibank, Citizens, Fifth Third, Navy Federal Credit Union, PNC, Regions, SunTrust Bank, TD Bank, U.S. Bank, USAA, Wells Fargo

Computers & tablet makers: Acer, Amazon, Apple, Asus, Barnes & Noble, Compaq, Dell, Gateway, Hewlett-Packard, Lenovo, Sony, Toshiba

Credit card issuers: American Express, Bank of America, Barclaycard, Capital One, Chase, Citigroup, Discover, HSBC, U.S. Bank, USAA, Wells Fargo

Fast food chains: Arby's, Baskin Robbins, Burger King, Chick-fil-A, Chipotle Mexican Grill, Dairy Queen, Domino's, Dunkin' Donuts, Hardees, IHOP, Jack in the Box, KFC, Little Caesar's, McDonalds, Panda Express, Panera Bread, Papa John's, Pizza Hut, Popeye's Louisiana Kitchen, Sonic Drive-In, Starbucks, Subway, Taco Bell, Wendy's

Health plans: Aetna, Anthem, BCBS of Florida, BCBS of Michigan, BCBS plan not listed, Blue Shield of California, CIGNA, Health Net, Humana, Kaiser Permanente, Medicaid, Medicare, TriCare, United Healthcare

Hotels & Rooms: Airbnb, Best Western, Comfort Inn, Courtyard By Marriott, Crowne Plaza, Days Inn, Fairfield Inn, Hampton Inn, Hilton, Holiday Inn, Holiday Inn Express, HomeAway, Hyatt, La Quinta Inn, Marriott, Motel 6, Quality Inn, Radisson, Residence Inn, Sheraton, Super 8, Westin, Wyndham

Insurance carriers: 21st Century, AAA, Allstate, American Family, Farmers, GEICO, Liberty Mutual, MetLife, Nationwide, New York Life, Progressive, Prudential, State Farm, The Hartford, Travelers, USAA

Investment firms: A credit union, Ameriprise Financial, Capital One 360, Charles Schwab, E*TRADE, Edward Jones, Fidelity Investments, LendingClub, Merrill Lynch, Morgan Stanley Smith Barney, Scottrade, TD Ameritrade, Vanguard, Wells Fargo Advisors

Parcel delivery services: DHL, FedEx, U.S. Postal Service, UPS

Rental Cars & Transport: ACE Rent A Car, Advantage Rent-A-Car, Alamo Rent A Car, Avis, Budget, Dollar, Enterprise Rent-A-Car, Fox Rent A Car, Hertz, Lyft, National Car Rental, Rent-a-Wreck, Thrifty, Uber

Retailers: 7-Eleven, Ace Hardware, Advance Auto Parts, Amazon.com, Apple Retail Store, AutoZone, Barnes & Noble, Bed Bath & Beyond, Best Buy, BJ's Wholesale Club, Costco, CVS, Dick's Sporting Goods, Dollar General, Dollar Tree, eBay, Etsy, Family Dollar, Foot Locker, GameStop, Gap, Home Depot, JCPenney, Kmart, Kohl's, Lowe's, Macy's, Marshalls, Michael's, Nordstrom, O'Reilly Auto Parts, Office Depot, OfficeMax, Old Navy, PetSmart, QVC, RadioShack, Rite Aid, Ross, Sam's Club, Sears, Staples, T.J. Maxx, Target, Toys 'R' Us, True Value, Wal-Mart, Walgreens

Software makers: Activision, Adobe, Apple, Blackboard, Google, Intuit, McAfee, Microsoft, Sony, Symantec

Streaming media: Amazon Prime Instant Video, Amazon Prime Music, Apple Music, ESPN, GooglePlay, HBO, Hulu, iHeartRadio, iTunes, Netflix, Pandora, Showtime, SiriusXM, SoundCloud, Spotify, Starz

Supermarket chains: Albertsons, Aldi, AmazonFresh, Food Lion, Giant Eagle, H-E-B, Hannaford, Hy-Vee, Kroger, Piggly Wiggly, Publix, Safeway, Save-a-Lot, ShopRite, Stop & Shop, Trader Joe's, Vons, Wawa Food Markets, Wegmans, Whole Foods, Winn-Dixie

TV & appliances: Bosch, Electrolux, Fujitsu, GE, Haier, Hitachi, LG, Mitsubishi, Panasonic, Philips, Samsung, Sharp, Siemens, Sony, Toshiba, Vizio, Whirlpool

TV/ISP providers: AOL, AT&T, Bright House Networks, Cablevision, Charter Communications, Comcast, Cox Communications, DirecTV, Dish Network, Time Warner Cable, Verizon

Utilities: Alabama Power Company, Ameren Illinois Company, Ameren Missouri Company, Appalachian Power Company, Atmos Energy Services, CenterPoint Energy, Columbia Natural Gas, Commonwealth Edison, Consolidated Edison Company of New York, Consumers Energy Company, Dominion Virginia Power, DTE Energy Electric Company, Duke Energy Progress, Florida Power & Light, Georgia Power, Pacific Gas and Electric Company, PPL Electric Utilities, PSE&G, Southern California Edison, Southern California Gas Company, TXU Energy

Wireless carriers: AT&T, Cricket Wireless, MetroPCS, Sprint, T-Mobile, TracFone, US Cellular, Verizon Wireless, Virgin Mobile

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2017 Consumer Benchmark Survey

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Figure 2

| 2017 Temkin Experience Ratings (TxR), Top 50 Organizations | | | | | | | |
|---|------------------------|--------------|-----|------|-----------------------|-----------------|-----|
| Rank | Company | Industry | TxR | Rank | Company | Industry | TxR |
| 1 | Publix | Supermarkets | 84% | 22 | True Value | Retailers | 74% |
| 2 | Chick-fil-A | Fast Food | 83% | 22 | O'Reilly Auto Parts | Retailers | 74% |
| 2 | H-E-B | Supermarkets | 83% | 28 | USAA | Banks | 72% |
| 4 | Regions | Banks | 82% | 28 | A credit union | Banks | 72% |
| 4 | Hardees | Fast Food | 82% | 28 | Discover | Credit Cards | 70% |
| 4 | Chipotle Mexican Grill | Fast Food | 82% | 28 | Dunkin' Donuts | Fast Food | 76% |
| 4 | Hannaford | Supermarkets | 82% | 28 | Papa John's | Fast Food | 76% |
| 8 | Subway | Fast Food | 81% | 28 | Dollar Tree | Retailers | 74% |
| 8 | QVC | Retailers | 81% | 28 | Amazon.com | Retailers | 74% |
| 8 | BJ's Wholesale Club | Retailers | 81% | 28 | Whole Foods | Supermarkets | 78% |
| 8 | Ace Hardware | Retailers | 81% | 28 | Hy-Vee | Supermarkets | 78% |
| 8 | Food Lion | Supermarkets | 81% | 28 | Georgia Power | Utilities | 68% |
| 8 | Trader Joe's | Supermarkets | 81% | 38 | Lexus | Auto Dealers | 69% |
| 14 | KFC | Fast Food | 80% | 38 | Panera Bread | Fast Food | 76% |
| 14 | Arby's | Fast Food | 80% | 38 | IHOP | Fast Food | 76% |
| 14 | Sam's Club | Retailers | 80% | 38 | Little Caesar's | Fast Food | 76% |
| 14 | Winn-Dixie | Supermarkets | 80% | 38 | Courtyard By Marriott | Hotels & Rooms | 70% |
| 14 | Save-a-Lot | Supermarkets | 80% | 38 | UPS | Parcel Delivery | 73% |
| 14 | Wegmans | Supermarkets | 80% | 38 | Barnes & Noble | Retailers | 74% |
| 14 | Kroger | Supermarkets | 80% | 38 | Aldi | Supermarkets | 78% |
| 14 | AmazonFresh | Supermarkets | 80% | 38 | Giant Eagle | Supermarkets | 78% |
| 22 | Citizens | Banks | 79% | 47 | Radisson | Hotels & Rooms | 70% |
| 22 | Dairy Queen | Fast Food | 79% | 47 | Marriott | Hotels & Rooms | 70% |
| 22 | Starbucks | Fast Food | 79% | 47 | Fairfield Inn | Hotels & Rooms | 70% |
| 22 | Baskin Robbins | Fast Food | 79% | 47 | Prudential | Insurance | 68% |

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2017 Consumer Benchmark Survey

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Figure 3

| 2017 Temkin Experience Ratings (TxR), Bottom 50 Organizations | | | | | | | |
|--|---------------------------|-------------------------|-----|------|---------------------------|-------------------------|-----|
| Rank | Company | Industry | TxR | Rank | Company | Industry | TxR |
| 331 | Health Net | Health Plans | 42% | 306 | DirecTV | TV/ISP | 59% |
| 329 | Blue Shield of California | Health Plans | 47% | 298 | CarMax | Auto Dealers | 60% |
| 329 | Comcast | TV/ISP | 47% | 298 | Medicare | Health Plans | 60% |
| 327 | Medicaid | Health Plans | 48% | 298 | Dollar | Rental Cars & Transport | 60% |
| 327 | Time Warner Cable | TV/ISP | 48% | 298 | Adobe | Software Firms | 60% |
| 326 | Spirit Airlines | Airlines | 50% | 298 | Charter Comm. | TV/ISP | 60% |
| 325 | Cox Comm. | TV/ISP | 51% | 298 | Bright House Networks | TV/ISP | 60% |
| 322 | BCBS of Florida | Health Plans | 53% | 298 | Pacific Gas and Electric | Utilities | 60% |
| 322 | Aetna | Health Plans | 53% | 298 | Sprint | Wireless | 60% |
| 322 | Anthem | Health Plans | 53% | 289 | Mazda | Auto Dealers | 61% |
| 320 | Days Inn | Hotels/Rooms | 54% | 289 | Asus | Computers | 61% |
| 320 | Avis | Rental Cars & Transport | 54% | 289 | United Healthcare | Health Plans | 61% |
| 318 | Blackboard | Software Firms | 55% | 289 | CIGNA | Health Plans | 61% |
| 318 | Cablevision | TV/ISP | 55% | 289 | Farmers | Insurance | 61% |
| 316 | Airbnb | Hotels/Rooms | 56% | 289 | Thrifty | Rental Cars & Transport | 61% |
| 316 | AT&T | TV/ISP | 56% | 289 | Lyft | Rental Cars & Transport | 61% |
| 314 | Motel 6 | Hotels/Rooms | 57% | 289 | Hertz | Rental Cars & Transport | 61% |
| 314 | Verizon | TV/ISP | 57% | 289 | Consolidated Edison of NY | Utilities | 61% |
| 307 | Toshiba | Computers & Tablets | 58% | 276 | American Airlines | Airlines | 62% |
| 307 | BCBS plan not listed | Health Plans | 58% | 276 | Delta Airlines | Airlines | 62% |
| 307 | LendingClub | Investments | 58% | 276 | GMC | Auto Dealers | 62% |
| 307 | Budget | Rental Cars & Transport | 58% | 276 | Dodge | Auto Dealers | 62% |
| 307 | Mitsubishi | TV & Appliances | 58% | 276 | Lenovo | Computers & Tablets | 62% |
| 307 | Dish Network Consumers | TV/ISP | 58% | 276 | Gateway | Computers & Tablets | 62% |
| 307 | Energy Company | Utilities | 58% | 276 | BCBS of Michigan | Health Plans | 62% |

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2017 Consumer Benchmark Survey

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Figure 4

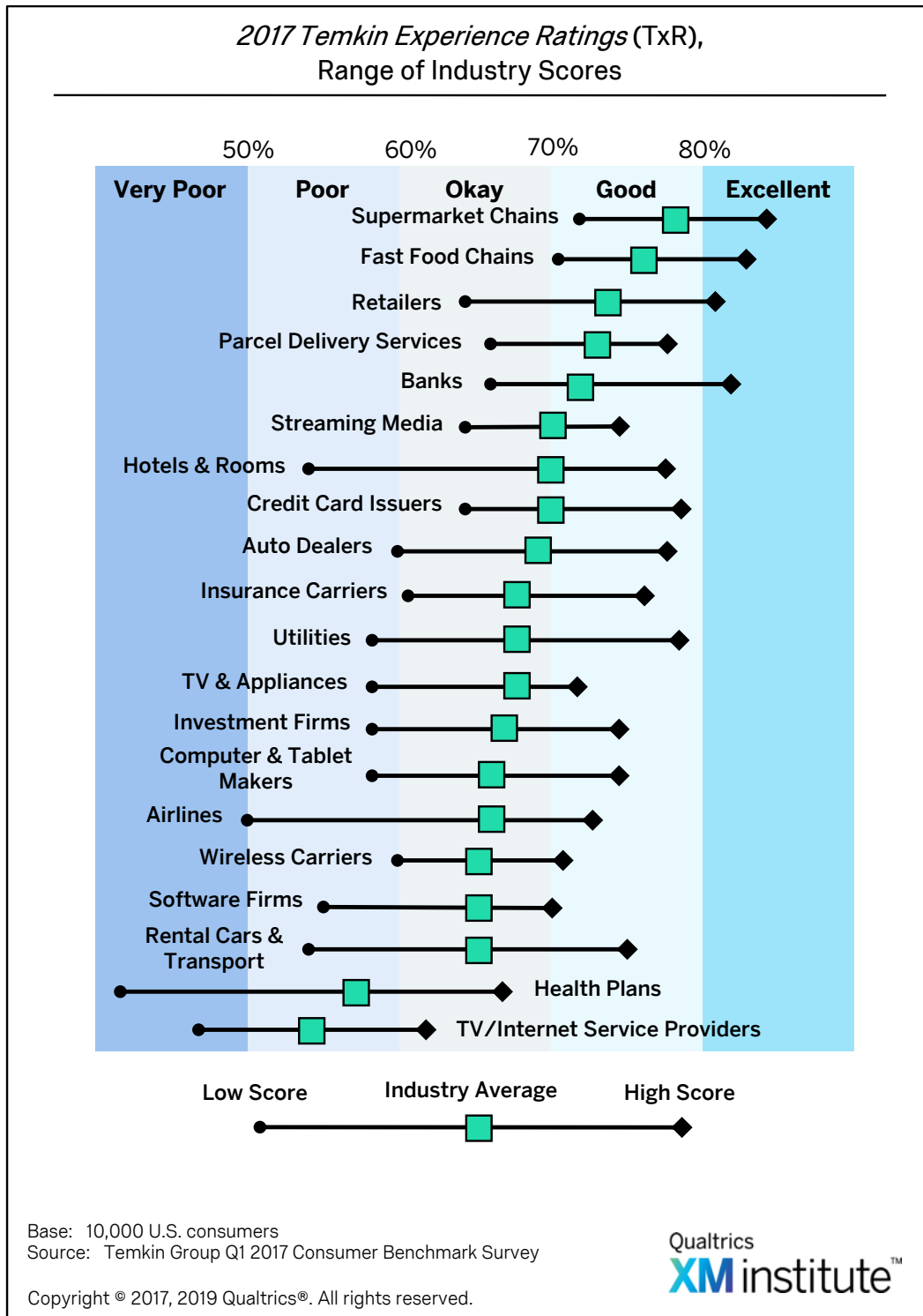


Figure 5

**2017 Temkin Experience Ratings (TxR),
Industry Leaders and Laggards**

| Industry | Top of Industry | Bottom of Industry |
|--------------------------|--|--------------------------------|
| Airlines | Southwest Airlines (73%) | Spirit Airlines (50%) |
| Auto dealers | Lexus (77%) | CarMax (60%) |
| Banks | Regions (82%) | Bank of America (66%) |
| Computers & tablets | Amazon (74%) | Toshiba (58%) |
| Credit card issuers | Discover (78%) | Wells Fargo (64%) |
| Fast food chains | Chick-fil-A (83%) | Taco Bell & McDonalds (71%) |
| Health plans | Kaiser Permanent (67%) | Health Net (42%) |
| Hotels & Rooms | Courtyard By Marriott (77%) | Days Inn (54%) |
| Insurance carriers | Prudential & USAA (76%) | Farmers (61%) |
| Investment firms | Charles Schwab (74%) | Lending Club (58%) |
| Parcel delivery services | UPS (77%) | DHL (66%) |
| Rental cars & Transport | Advantage Rent-A-Car (75%) | Avis (54%) |
| Retailers | QVC, BJ's Wholesale Club, Ace Hardware (81%) | Foot Locker & RadioShack (64%) |
| Software firms | Sony & Apple (70%) | Blackboard (55%) |
| Streaming Media | Netflix & Spotify (74%) | ESPN (64%) |
| Supermarket chains | Publix (84%) | Safeway (72%) |
| TV & Appliances | Siemens (72%) | Mitsubishi (58%) |
| TV/Internet Service | AOL (62%) | Comcast (47%) |
| Utilities | Georgia Power (78%) | Consumers Energy Company (58%) |
| Wireless carriers | US Cellular (71%) | Sprint (60%) |

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2017 Consumer Benchmark Survey

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Figure 6

| 2017 Temkin Experience Ratings, Most Above and Below Industry Average | | | | | |
|---|-------------------------|----------------|----------------------------------|-------------------------|----------------|
| Most Above Industry Average | | | Most Below Industry Average | | |
| Company | Industry | Above industry | Company | Industry | Below industry |
| Kaiser Permanente | Health Plans | +9.9 | Spirit Airlines | Airlines | -16.1 |
| Georgia Power | Utilities | +9.7 | Days Inn | Hotels & Rooms | -15.9 |
| Advantage Rent-A-Car | Rental Cars & Transport | +9.6 | Health Net | Health Plans | -14.7 |
| Regions | Banks | +9.6 | Airbnb | Hotels & Rooms | -14.0 |
| Amazon | Computers & Tablets | +8.5 | Motel 6 | Hotels & Rooms | -13.2 |
| Lexus | Auto Dealers | +8.5 | Avis | Rental Cars & Transport | -11.4 |
| Discover | Credit Cards | +8.3 | Blackboard | Software Firms | -10.4 |
| AOL | TV/Internet Service | +8.2 | Blue Shield of California | Health Plans | -10.3 |
| Humana | Health Plans | +7.9 | Consumers Energy Company | Utilities | -10.3 |
| Prudential | Insurance | +7.7 | RadioShack | Retailers | -9.8 |
| USAA | Insurance | +7.6 | Foot Locker | Retailers | -9.7 |
| QVC | Retailers | +7.5 | LendingClub | Investments | -9.6 |
| Southwest Airlines | Airlines | +7.2 | Medicaid | Health Plans | -9.2 |
| Alabama Power Company | Utilities | +7.2 | Mitsubishi | TV & Appliances | -9.1 |
| TXU Energy | Utilities | +7.1 | CarMax | Auto Dealers | -8.7 |
| BJ's Wholesale Club | Retailers | +7.0 | Kmart | Retailers | -7.8 |
| Charles Schwab | Investments | +6.9 | Toshiba | Computers & Tablets | -7.8 |
| Ace Hardware | Retailers | +6.9 | Pacific Gas and Electric Company | Utilities | -7.8 |
| Citizens | Banks | +6.8 | Farmers | Insurance | -7.8 |
| Chick-fil-A | Fast Food | +6.8 | Mazda | Auto Dealers | -7.6 |
| Base: 10,000 U.S. consumers Source: Temkin Group Q1 2017 Consumer Benchmark Survey | | | Qualtrics XM institute™ | | |
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Figure 7

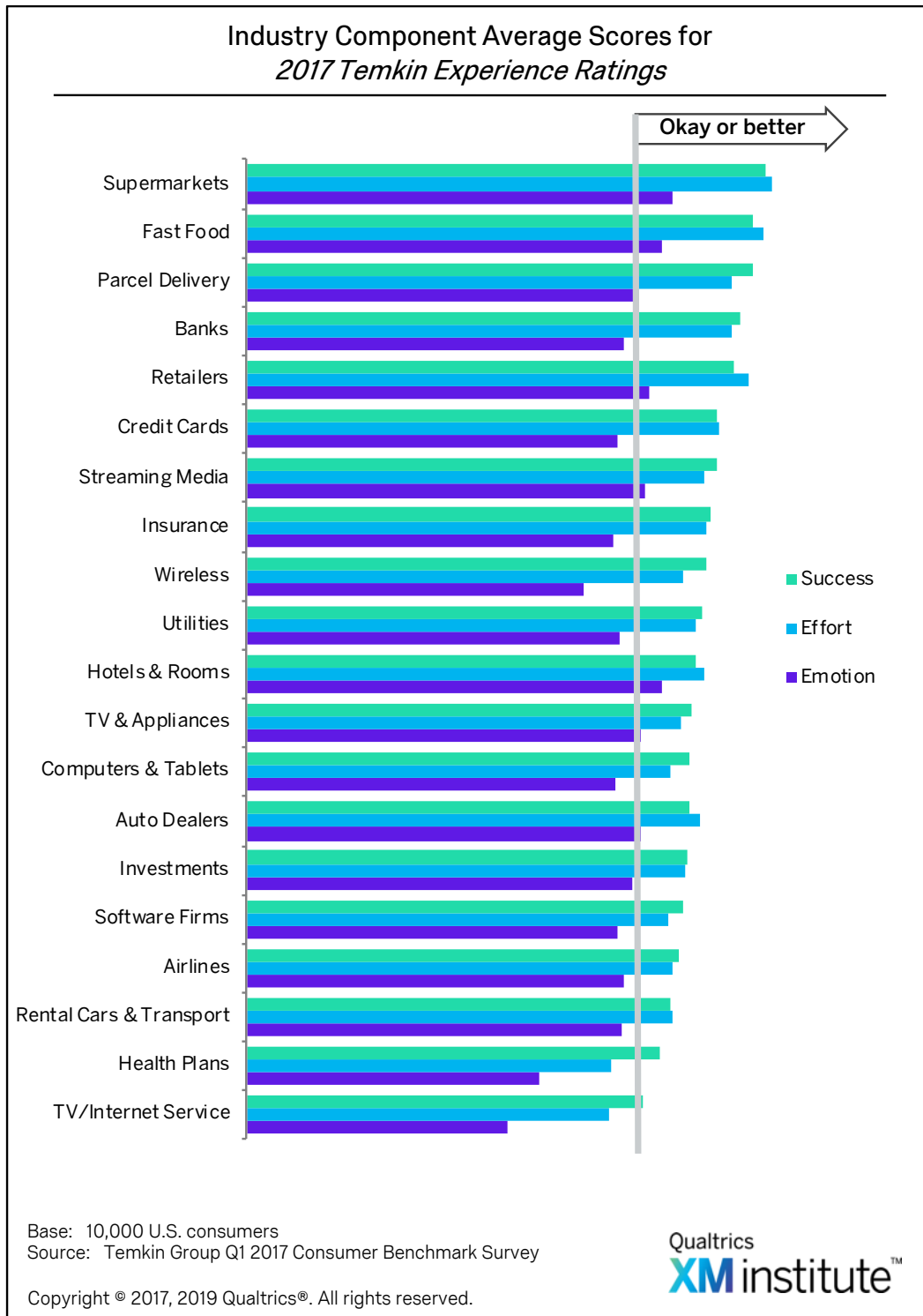


Figure 8

| 2017 Temkin Experience Ratings, Leaders and Laggards in Emotion Component | | | | | |
|--|-------------------------|----------------|---------------------------|---------------------|----------------|
| Top Organizations | | | Bottom Organizations | | |
| Company | Industry | Emotion Rating | Company | Industry | Emotion Rating |
| AmazonFresh | Supermarkets | 78% | Sprint | Wireless | 48% |
| Publix | Supermarkets | 78% | DirecTV | TV/Internet Service | 48% |
| H-E-B | Supermarkets | 78% | Consolidated Edison Of NY | Utilities | 47% |
| Chick-fil-A | Fast Food | 76% | BCBS plan not listed | Health Plans | 47% |
| Baskin Robbins | Fast Food | 75% | Medicare | Health Plans | 47% |
| Radisson | Hotels & Rooms | 75% | Dish Network | TV/Internet Service | 46% |
| Westin | Hotels & Rooms | 75% | Consumers Energy Company | Utilities | 46% |
| Fairfield Inn | Hotels & Rooms | 74% | Verizon | TV/Internet Service | 46% |
| Courtyard By Marriott | Hotels & Rooms | 74% | Blue Shield of California | Health Plans | 44% |
| Regions | Banks | 74% | Cablevision | TV/Internet Service | 44% |
| Wegmans | Supermarkets | 74% | AT&T | TV/Internet Service | 43% |
| Siemens | TV & Appliances | 74% | Aetna | Health Plans | 42% |
| Mercedes-Benz | Auto Dealers | 73% | BCBS of Florida | Health Plans | 42% |
| ACE Rent A Car | Rental Cars & Transport | 73% | Anthem | Health Plans | 42% |
| Hardees | Fast Food | 73% | Spirit Airlines | Airlines | 42% |
| Dairy Queen | Fast Food | 73% | Health Net | Health Plans | 40% |
| AirTran Airways | Airlines | 73% | Medicaid | Health Plans | 40% |
| BJ's Wholesale Club | Retailers | 73% | Cox Comm. | TV/Internet Service | 37% |
| Advantage Rent-A-Car | Rental Cars & Transport | 73% | Time Warner Cable | TV/Internet Service | 33% |
| Fox Rent A Car | Rental Cars & Transport | 72% | Comcast | TV/Internet Service | 32% |

Base: 10,000 U.S. consumers
 Source: Temkin Group Q1 2017 Consumer Benchmark Survey
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Figure 9

| 2017 Temkin Experience Ratings, Leaders and Laggards in Success Component | | | | | |
|--|--------------|----------------|---------------------------|-------------------------|----------------|
| Top Organizations | | | Bottom Organizations | | |
| Company | Industry | Success Rating | Company | Industry | Success Rating |
| Trader Joe's | Supermarkets | 88% | Motel 6 | Hotels & Rooms | 60% |
| Hannaford | Supermarkets | 88% | BMW | Auto Dealers | 60% |
| H-E-B | Supermarkets | 88% | Dollar | Rental Cars & Transport | 60% |
| Dollar Tree | Retailers | 88% | A credit union | Investments | 60% |
| Chick-fil-A | Fast Food | 87% | Medicaid | Health Plans | 60% |
| Chipotle Mexican Grill | Fast Food | 87% | Comcast | TV/Internet Service | 59% |
| Kroger | Supermarkets | 87% | Blackboard | Software Firms | 59% |
| Ace Hardware | Retailers | 87% | Cox Comm. | TV/Internet Service | 58% |
| Regions | Banks | 87% | Appalachian Power Company | Utilities | 58% |
| Subway | Fast Food | 86% | Time Warner Cable | TV/Internet Service | 57% |
| Sam's Club | Retailers | 86% | CarMax | Auto Dealers | 56% |
| Winn-Dixie | Supermarkets | 86% | LendingClub | Investments | 56% |
| Citizens | Banks | 85% | Spirit Airlines | Airlines | 56% |
| Food Lion | Supermarkets | 85% | Avis | Rental Cars & Transport | 55% |
| Amazon.com | Retailers | 85% | Days Inn | Hotels & Rooms | 55% |
| BJ's Wholesale Club | Retailers | 85% | Mazda | Auto Dealers | 55% |
| A credit union | Banks | 85% | RadioShack | Retailers | 53% |
| ShopRite | Supermarkets | 84% | Airbnb | Hotels & Rooms | 52% |
| Publix | Supermarkets | 84% | Blue Shield of California | Health Plans | 48% |
| Panera Bread | Fast Food | 84% | Health Net | Health Plans | 45% |

Base: 10,000 U.S. consumers
 Source: Temkin Group Q1 2017 Consumer Benchmark Survey
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Figure 10

| 2017 Temkin Experience Ratings, Leaders and Laggards in Effort Component | | | | | |
|---|--------------|---------------|---------------------------|-------------------------|---------------|
| Top Organizations | | | Bottom Organizations | | |
| Company | Industry | Effort Rating | Company | Industry | Effort Rating |
| Publix | Supermarkets | 91% | AT&T | TV/Internet Service | 59% |
| QVC | Retailers | 90% | Mitsubishi | TV & Appliances | 59% |
| Hardees | Fast Food | 90% | Budget | Rental Cars & Transport | 59% |
| True Value | Retailers | 89% | Cox Comm. | TV/Internet Service | 59% |
| Food Lion | Supermarkets | 88% | BCBS plan not listed | Health Plans | 58% |
| Hannaford | Supermarkets | 88% | Verizon | TV/Internet Service | 58% |
| Ace Hardware | Retailers | 88% | Motel 6 | Hotels & Rooms | 58% |
| Subway | Fast Food | 88% | Avis | Rental Cars & Transport | 58% |
| Arby's | Fast Food | 87% | Blackboard | Software Firms | 58% |
| IHOP | Fast Food | 87% | Days Inn | Hotels & Rooms | 56% |
| Starbucks | Fast Food | 87% | Aetna | Health Plans | 56% |
| Chipotle Mexican Grill | Fast Food | 87% | BCBS of Florida | Health Plans | 55% |
| Winn-Dixie | Supermarkets | 87% | LendingClub | Investments | 55% |
| Chick-fil-A | Fast Food | 87% | Time Warner Cable | TV/Internet Service | 55% |
| Sam's Club | Retailers | 86% | Anthem | Health Plans | 52% |
| Barnes & Noble | Retailers | 86% | Comcast | TV/Internet Service | 52% |
| USAA | Banks | 86% | Spirit Airlines | Airlines | 51% |
| Whole Foods | Supermarkets | 85% | Blue Shield of California | Health Plans | 49% |
| BJ's Wholesale Club | Retailers | 85% | Medicaid | Health Plans | 44% |
| Save-a-Lot | Supermarkets | 85% | Health Net | Health Plans | 41% |

Base: 10,000 U.S. consumers
Source: Temkin Group Q1 2017 Consumer Benchmark Survey

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Figure 11

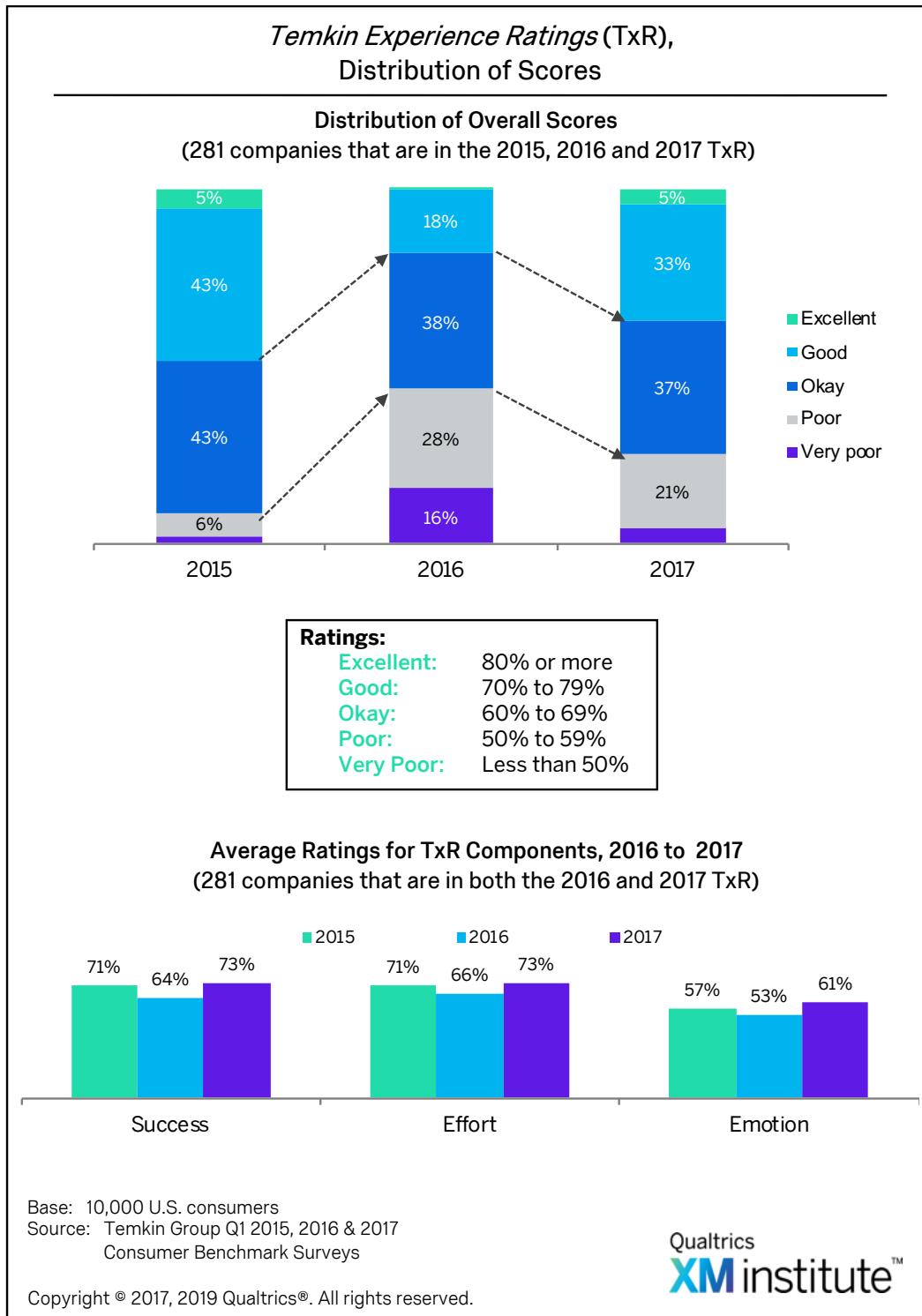


Figure 12

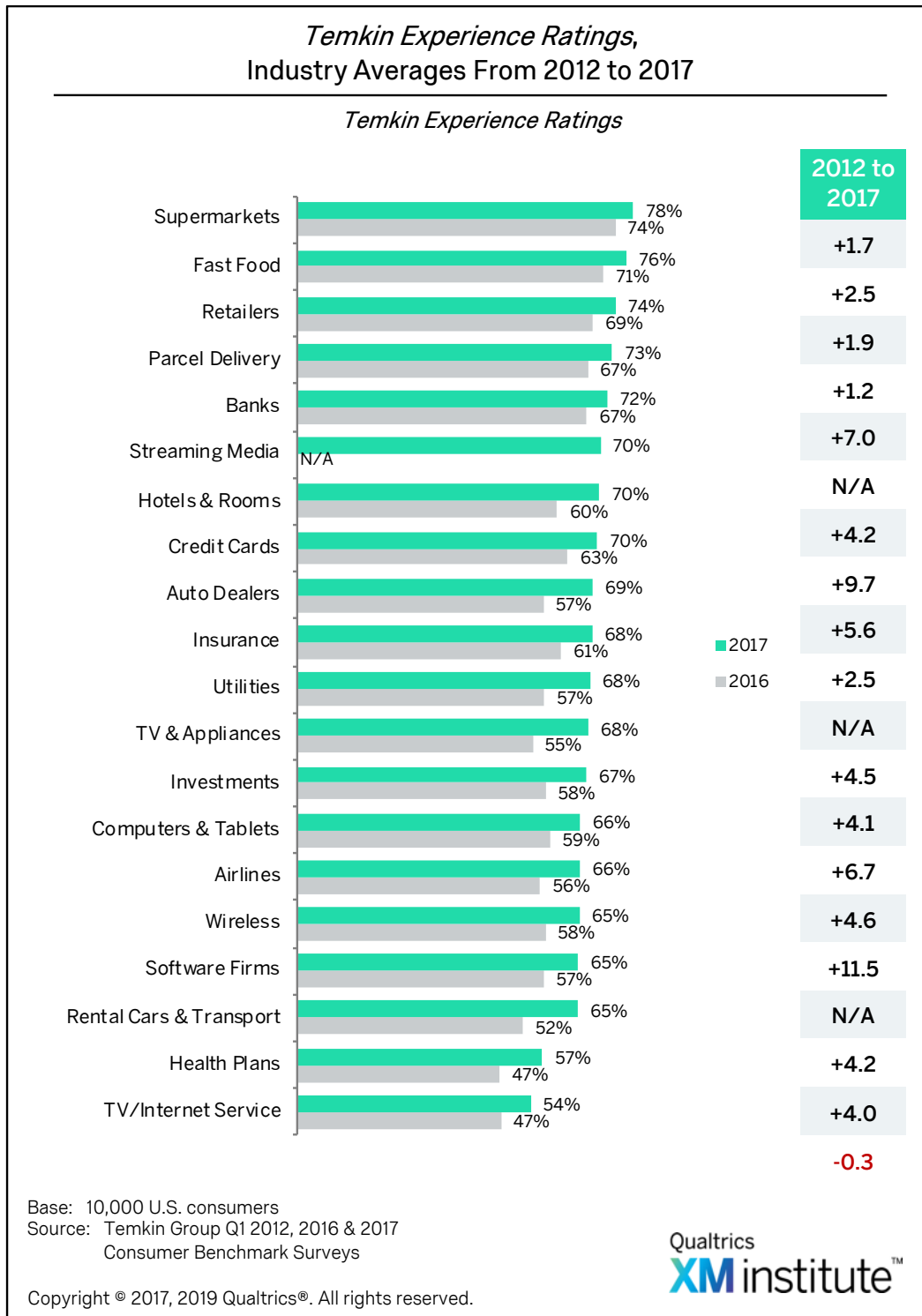


Figure 13

| Temkin Experience Ratings, Largest Improvers and Decliners Between 2016 and 2017 | | | | | |
|---|-------------------------|----------------------------|--------------------------|---------------------|----------------------------|
| Largest Improvers | | | Largest Decliners | | |
| Company | Industry | Change: 2016 to 2017 | Company | Industry | Change: 2016 to 2017 |
| Fujitsu | TV & Appliances | +37 | Consumers Energy Company | Utilities | -3 |
| Volkswagen | Auto Dealers | +28 | Residence Inn | Hotels & Rooms | -3 |
| Fairfield Inn | Hotels & Rooms | +28 | Taco Bell | Fast Food | -2 |
| Columbia Natural Gas | Utilities | +27 | Symantec | Software Firms | -2 |
| Advantage Rent-A-Car | Rental Cars & Transport | +25 | MetroPCS | Wireless Carriers | -2 |
| Dollar | Rental Cars & Transport | +24 | Cox Comm. | TV/Internet Service | -1 |
| HSBC | Credit Cards | +23 | JCPenney | Retailers | -1 |
| Fox Rent A Car | Rental Cars & Transport | +23 | Wawa Food Markets | Supermarkets | 0 |
| Haier | TV & Appliances | +22 | Dollar General | Retailers | 0 |
| ACE Rent A Car | Rental Cars & Transport | +22 | Capital One | Credit Cards | 0 |
| Radisson | Hotels & Rooms | +21 | Amazon | Computers & Tablets | +1 |
| Westin | Hotels & Rooms | +21 | Virgin Mobile | Wireless Carriers | +1 |
| 21st Century | Insurance | +20 | ShopRite | Supermarkets | +1 |
| American Family | Insurance | +20 | Aldi | Supermarkets | +1 |
| Super 8 | Hotels & Rooms | +19 | The Hartford | Insurance | +1 |
| Sony | Software Firms | +19 | True Value | Retailers | +1 |
| Jeep | Auto Dealers | +19 | Pizza Hut | Fast Food | +1 |
| Cadillac | Auto Dealers | +19 | TD Bank | Banks | +1 |
| Compaq | Computers & Tablets | +19 | A credit union | Banks | +2 |
| Citizens | Banks | +18 | DirecTV | TV/Internet Service | +2 |

Base: 10,000 U.S. consumers
 Source: Temkin Group Q1 2016 & 2017 Consumer Benchmark Surveys

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Figure 14

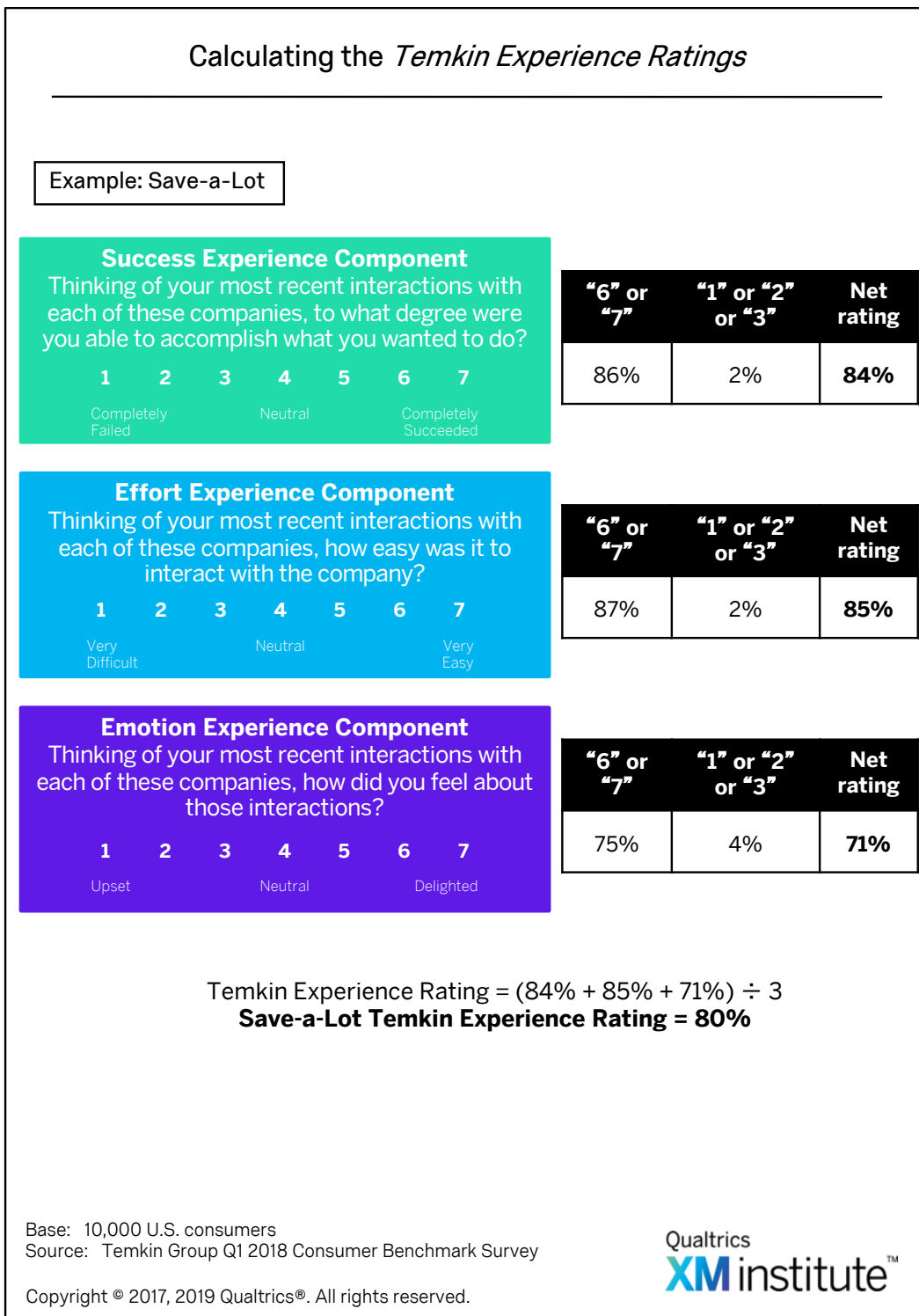


Figure 15

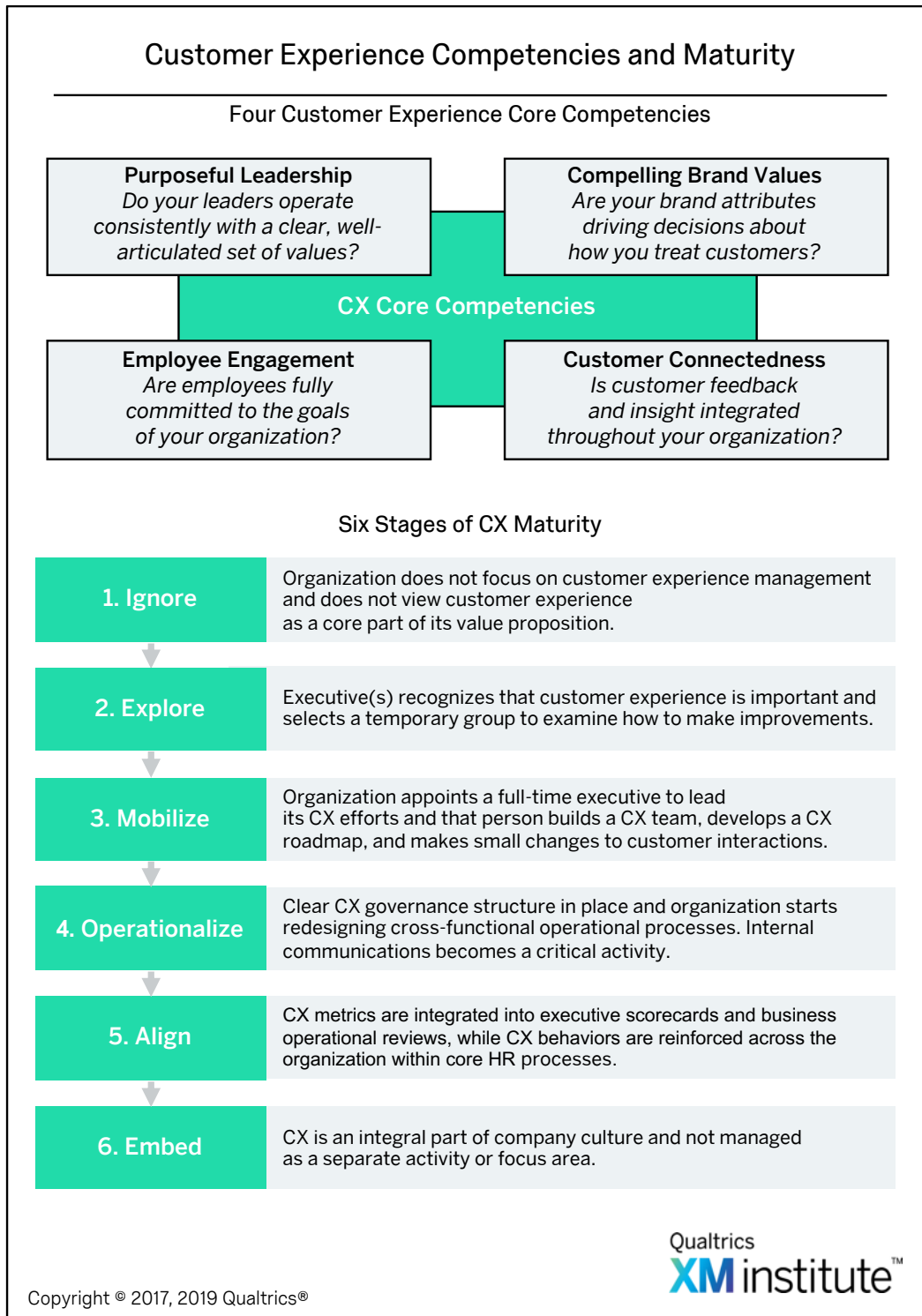


Figure 16